

DON'T MAKE MEMBERS PAY FOR YOUR PROGRESS

Executive Briefings

Key Takeaways

- **The institution should absorb the complexity of modernization rather than transferring unnecessary effort or confusion to members.**
- **Prepare members for meaningful changes by explaining what will be different — and what they can still depend upon.**
- **Make frontline employee readiness part of modernization readiness because members experience change through the people serving them.**

Estimated Reading Time: 4 minutes

Modernization has a cost.

There is the financial investment. The implementation effort. The employee time. The training. The process changes. The inevitable period when the old way and the new way have to coexist.

Those costs belong to the credit union.

They should not quietly be transferred to the member.

A new system may ultimately provide a better experience. A redesigned process may eventually make service faster. A digital capability may create greater convenience.

But during the transition, members experience what is happening **now**.

And progress that creates unnecessary confusion, effort, or uncertainty can spend trust before it begins delivering value.

See the Change From the Other Side

Implementation teams naturally see a change from inside the institution.

They know why it's happening.

They understand the schedule.

They know which capabilities are coming and which limitations are temporary.

Members know only what they experience.

A familiar process behaves differently.

Something has moved.

An option has disappeared.

A new step is required.

An employee gives an answer that differs from what the member expected.

None of those changes may seem significant from inside the project.

From the other side, they can feel very different.

Preparation means understanding both views before the transition begins.

Surprise Is Not a Member Benefit

Not every change requires an announcement.

But changes affecting how members access services, complete important tasks, find information, or receive help deserve careful communication.

What will be different?

When will it change?

What, if anything, does the member need to do?

Where can help be found?

And what will remain exactly the same?

That last question matters.

During change, reassurance can be as useful as instruction.

People are more comfortable adapting when they understand not only ***what is changing***, but what they can still ***depend upon***.

Prepare the People Who Will Explain It

Members will not experience an implementation plan.

They will experience employees.

That makes frontline readiness part of modernization readiness.

Do employees understand why the change is occurring?

Do they know what members are likely to encounter?

Can they explain the difference simply?

Do they know where to send an unusual question?

Can they recognize when the new process is not behaving as intended?

An employee should not learn about a member-facing problem from the member experiencing it.

Equip the people closest to members before asking them to represent the change.

Protect Trust in the Small Moments

Trust is usually discussed in large terms.

Security.

Privacy.

Financial stewardship.

Reliability.

All matter enormously.

But trust is also reinforced — or weakened — in ordinary interactions.

Did the credit union explain what was happening?

Was the member asked to repeat information unnecessarily?

Could an employee resolve the problem?

Did the institution acknowledge when something went wrong?

Was help available when the new process did not behave as expected?

A member may never know whether an implementation met its technical milestones.

They'll know whether the credit union made their life easier or harder.

Closing Thought

Good modernization can involve considerable complexity behind the scenes.

The member does not need to inherit it.

Prepare the transition carefully enough that systems, processes, employees, communications, and support absorb as much of that complexity as possible.

Then let the member experience the result:

Less effort.

Better access.

Clearer information.

Faster resolution.

More capable service.

That's what progress should feel like from the other side.

Finish strong by knowing that if modernization creates complexity, let the institution carry it. Let the members receive the improvement.

Start the Conversation

- Every successful modernization initiative begins with a shared understanding of where you are today and

where you want to go next.

- If your leadership team is evaluating modernization priorities, Anchor Bridge Innovations would welcome the opportunity to start that conversation.