

THE NEXT GENERATION

Shaping the Next Generation

Profiles of Younger Credit Union Employees

Many credit unions are making an effort to recruit and retain young workers. As a number of the articles in this issue show, that initiative often includes mentoring, training and retooling.

The following are short profiles submitted to the *Pipeline* that highlight some of these efforts on a personal level.

Melissa Savage, 39, Sunmark Credit Union

In Spring 2004, Melissa Savage was a college graduate entering the workforce without clear direction of her professional path. She applied for an entry-level position at a company she'd never heard of, and started working as a mortgage processor at Sunmark Credit Union.

At that time, she never imagined the opportunity that was in front of her.

Over the course of her 17-year tenure with Sunmark, Melissa has spent time as an underwriter, loan officer and in a variety of leadership roles within the mortgage department. Most recently she was promoted

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Melissa Savage

to Vice President of Mortgage Lending in December 2020.

Melissa has led transformational change for Sunmark's Mortgage Division by recruiting top talent, streamlining processes and deploying new technology to enhance the member's experience. She has demonstrated an unwavering commitment to her teammates and our members.

Sunmark continues to be impressed with Melissa's positive attitude, adaptability and willingness to take on any task. She's been instrumental in fostering our culture by creating a world-class working environment, delivering over-the-top member service and demonstrating integrity, commitment and passion in everything she does.

Melissa embraces change and continually focuses on the things that work. She is participating in an eight-month Leadership Development Program offered by the Rensselaer Chamber of Commerce, designed to hone her leadership skills while gaining insight and perspective into other organizations and industries.

One of Sunmark's core tenets is to give back to our community. Melissa gives her time and talents to support that tenet.

Recently, she joined the Board for the Northeast New York Mortgage Bankers Association. She's someone who will roll up her sleeves to serve or deliver a meal, wrap holiday gifts and teach a homeownership or financial literacy class.

Melissa is a collaborator and values the importance of relationships. This is evident by the relationships she's built with key internal stakeholders such as Accounting, Risk Management and Quality Control, as well as our external legal counsel, regulators and examiners.

Melissa is a highly respected and valuable member of our senior leadership team with an exceptionally bright future.

—Submitted by Jerilee Beaudoin, Chief Lending Officer, and Amber Cooleen, Chief Marketing Officer

Mauro "Mario" Chavez, 32, CU Members Mortgage

CU Members Mortgage welcomed Mario Chavez to their Client Engagement Team in January 2020. Chavez spent the previous 14 years working at Earth-Mover Credit Union in Illinois, where he worked his way up from a Teller in a high school work program to a Loan Officer.

His naturally curious demeanor allowed Mario to learn not only the dynamics of a successful loan program, but of the credit union mantra, "people helping people." He is a great example of growing up in the credit union.

With a desire to relocate to Texas, Mario found the position at CU Mem-

bers Mortgage to be a perfect fit. As a Client Engagement Specialist, he is able to work with credit unions across the country to teach them about beginning and sustaining a mortgage program. His experience in origination and his deep knowledge of the credit union philosophy gives him the foundation to help others, while his age brings another perspective.

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Mario Chavez

A year after joining the team, Mario was selected to assist the group of Business Architecture specialists to develop CU Members Mortgage's new loan origination system. His perspective as a Millennial guides the loan-submission process, ensuring communication and training will fit the needs of credit unions and their members who are applying for home loans.

Mario continues to use his curiosity to pursue growth opportunities for himself, the credit unions and the members he assists.

—Submitted by Alison Barksdale, Marketing Director



Cord Ingram, 25, CU Members Mortgage

CU Members Mortgage welcomed Cord Ingram to the Mortgage Loan Origination team in 2019. He had spent the previous eight years serving in the Army National Guard, including a 12-month deployment to Africa.

While he was new to the mortgage industry and credit unions, his years of service in the Army and his upbringing that emphasized taking care of others gave him the right experience for working in credit union mortgage lending.

"There are many similarities in mili-

tary work and mortgage lending," explained Cord. "You have to work hard, and you must be very disciplined to be successful. You also have to work long hours and be prepared for last-minute changes."

Cord also offers a Millennial viewpoint that impacts his approach to assisting members. He understands the Millennial mentality of immediate gratification:

- He sets expectations and responds quickly.
- He finds the best way to communicate with member's on their terms.
- He is driven to learn everything he can about mortgage lending and credit unions to be an advocate for members on all matters.

All of this has led Cord to achieve President's Club status in record time. The purpose is what drives him, though.

"Helping people makes you feel good, but I don't do it because of the feelings I get. You do it because it's what you should do," Cord said.

"It's part of who I am and how I was raised to take care of others and know that I am doing everything I can to help those seeking homeownership. That's why I do it."

—Submitted by Alison Barksdale, Marketing Director



Joseph Alston Jr., 36, Coastal Credit Union

Joseph D. Alston Jr. is a Mortgage Loan Officer at Coastal Credit Union. Alston has been working at Coastal for 9½ years, and previously worked in personal banking positions at various financial institutions.

Joseph accepted a position with Coastal Credit

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Cord Ingram

the Mortgage Loan Officer position was a perfect fit.

Joseph said Coastal has given him great career opportunities, as well as allowing him to do what he loves—help people. In his roles at Coastal, Joseph has helped expand the membership pipeline, as well as make current memberships stronger. Being a reliable, efficient and compassionate loan officer has allowed him to build positive relationships within his community. He has also participated in streamlining processes for internal staff, as well as helping enhance member experiences.

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Joseph Alston

Union as an Account Manager in 2013. Due to his strong performance, he was promoted to Relationship Manager, where he assisted Mortgage Loan Officers.

During that time, Joseph's assigned Loan Officer, Christi Blackwood, coached him. In those three years assisting Blackwood, he learned a lot about the mortgage process.

From there, Joseph moved into roles as Relationship Manager, Branch Operations Manager and Branch Manager. He kept in contact with Blackwood and continued to seek her guidance.

Blackwood recognized Joseph's strong work ethic and suggested he join the Coastal Mortgage Team, telling him

the Mortgage Loan Officer position was a perfect fit.

Joseph said Coastal has given him great career opportunities, as well as allowing him to do what he loves—help people. In his roles at Coastal, Joseph has helped expand the membership pipeline, as well as make current memberships stronger. Being a reliable, efficient and compassionate loan officer has allowed him to build positive relationships within his community. He has also participated in streamlining processes for internal staff, as well as helping enhance member experiences.

Additionally, Joseph serves on Coastal's Diversity Committee, an advisory committee to the Senior Management team in Diversity, Equity and Inclusion. Coastal strives to help its members "Bank Better to Live Better," and in Alston's career with Coastal, he has done just that.

—Submitted by Wendy Dawson, Vice President of Mortgage Lending

