



## A MESSAGE FROM THE ACUMA BOARD

Bernie Chavira

# 'Co-Elevation' Through Cooperation

*ACUMA Exemplifies the  
Credit Union Mission for  
a Win-Win*

*By Bernie Chavira*

**W**hy do we choose to join associations and networking groups? After all, these days most of what we seek to know can be found written on a website or shared through a blog.

It may be that the relationships and cooperation we experience through these groups is most meaningful to us. Over the past two decades in the mortgage industry, I have learned the most from conversations with other mortgage professionals—more than anything I have read in a book or training manual.

I believe it is during honest and vulnerable conversations that we grow the most. When we are open to cooperation, we “co-elevate” each other; that is, we both benefit. And that’s a win-win situation.

This is why I believe that associations like ACUMA serve a crucial purpose in providing the perfect set-

ting for these powerful experiences to occur. In other words, they serve as a catalyst for co-elevation.

The experience I’ve had with ACUMA has been extremely valuable in my career—not only for my own development, but also for the development of the team I lead and for my organization.



### **MY WORKSHOP EXPERIENCE**

I recall attending my first ACUMA workshop in San Francisco several years ago. I was excited and eager to make the most of the experience. Even though many of us had never met, everyone was welcoming and approachable.

Despite our geographic differences, we quickly realized how much we all had in common. It was evident that our goals and struggles were all too similar as we began to openly share information. Very quickly it became clear to everyone that we were all on the same team, and all representing the credit union movement.

At that point in my career, I had attended other credit union and leadership events through our local CUREN, but the ACUMA workshop



same time.

ACUMA had created the perfect environment for all of this to occur. The workshop was full of great information and knowledgeable presenters, but most of all, we had some of the best mortgage professionals from across the country who were ready and willing to share their experience.

The intimate workshop setting (fewer than 100 participants as opposed to the annual conference setting of nearly 500) allowed for lots of open discussion and collaboration to occur throughout the event. As a young leader, I found the experience invaluable. I recall coming back to the office with a legal-size notepad full of notes.

### COOPERATION AND SUCCESS

It is amazing what these moments of cooperation can lead to—uncovering efficiencies, validating vendor relationships and discovering strategy options that may never have come to light. It gave me fresh perspectives to consider.



*This first ACUMA experience helped widen my horizons, helped me think bigger than ever before.*



Coming back to my point, when we're willing to share our successes as well as our failures, we co-elevate each other, and we all win. And this is something that truly sets credit unions apart for our competition. Most of all, it comes naturally to us as part of our roots in the credit union mission—people helping people.

After that first workshop I talked with my boss and asked if we could budget to attend the event each year.

Thankfully, that's exactly what we've done, and each year the workshops keep getting better.

As I developed in my career, I continued to deepen my involvement

with the association and began attending the annual conferences. Much like the workshops, the conferences were just as informative and full of opportunities to cooperate.



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I can recall when ACUMA began discussing digital transformation at the annual conferences. The association used the platform to lead the charge as many credit unions struggled to keep up with technology. With fintechs popping up and the Quicken of the world gaining market share, the digital race was on! We would either evolve or risk getting left behind.

In response ACUMA created an environment where credit unions were exposed to the latest technology and top-of-class vendor partners to help build our own digital strategy. With so many vendors offering different options, the open collaboration and sharing of information helped everyone co-elevate and not only adapt but thrive in the new digital age.

Alongside many of my colleagues my experience with the association began to evolve from participant to panelist at ACUMA events. It was my time to give back and help others by sharing my experience. The sessions that had helped me learn—from best practices to strategic planning—were now something I could help facilitate.

This is another thing the association does very well. It allows its members to participate in breakout sessions, sharing their knowledge and experience in panel discussions. Some of the most valuable nuggets of information come from these sessions, and it also gives the panelist an opportunity to develop their own leadership and presentation skills. It's another win-win situation.

### AN EXCELLENT PARTNER

Overall, ACUMA has been an excellent partner for me and my organization. It is a partner that cares. It provides value to the relationship. I

was on another level. I remember hearing about projects and strategies other leaders were working on, and I was thinking, "Man I hope to be there one day."

As the workshop went on, I found myself feeling humble and doing a lot more listening than talking. Like a sponge, I was soaking it all in. Which was exactly what I needed to do at the time. After all, I was there to learn as much as possible.

This first ACUMA experience helped widen my horizons, helped me think bigger than ever before. Seeing others achieve what I had at first thought was impossible re-energized me and challenged me at the

am thankful to Bob Dorsa, Tracy Ashfield, Krista Korfmacher (the staff) and the ACUMA Board who help make it all possible. As a new member of the board, I have gained a greater understanding of what it takes to make it all work.

It is remarkable to have mortgage professionals who give so much of

their time to help us advance our mission. As we come out of the pandemic, it is more important than ever to foster cooperation and seek those amazing working relationships that co-elevate all of us.

After all, we are still the underdogs in our industry, but together we are unstoppable. ▲

*Bernie Chavira serves as a member of the ACUMA Board of Directors, which governs the organization. He is the Assistant Vice President of Mortgage Lending Originations at Define Mortgage Solutions LLC, a subsidiary of Desert Financial Credit Union in Arizona.*

## ■ WHAT DOES THE ACUMA BOARD DO?

### *It Provides Guidance for the Non-Profit Association*

**ACUMA** is a non-profit association dedicated to advancing mortgage lending within the credit union space. The ACUMA Board of Directors sets governance for the association and provides guidance to the ACUMA President.

A Board Member serves a three-year term. Terms are staggered. The current Board has eight members. The Board Members are volunteers who have a strong desire to give back to the Credit Union industry and receive no compensation.

Officers of the Board (Chair, Vice Chair, Treasurer and Secretary) are selected by the entire Board at the Organizational Meeting following the Annual Meeting of the membership, normally held in September of each year in conjunction with the annual Fall Conference.

The time commitment for a Board

Member includes conference calls as needed and two in-person meetings each year, including a planning session and the Organizational Meeting, and attending ACUMA conferences. In addition they may also serve on standing or ad-hoc committees, and participate in occasional special projects.

### WHO IS ELIGIBLE FOR A BOARD SEAT?

To be eligible for a Board position, you must:

- Be a member of ACUMA's Primary Member Organizations (CUs and CUSOs).
- Serve as an employee of a Primary Member Organization.
- Accept ACUMA's policies and rules of governance.
- Have the support of your own credit union for serving on the board.

When openings for the Board of Directors become available, ACUMA would welcome interested candidates. Openings will be communicated to ACUMA members through our website and the *Pipeline* magazine.

## ■ NOTICE OF ANNUAL MEETING

Each year since 1997 and led by our Board of Directors, we have gathered to present ACUMA's State of the Association via our Annual Business Meeting. This meeting historically has been held during our Fall Conference.

In 2020, the pandemic intervened and the meeting was held virtually. This year, ACUMA returns to an in-person meeting.

The Annual Meeting of the American Credit Union Mortgage Association will be held during ACUMA's Annual Conference. The meeting will take place at 8:45 a.m. on Wednesday, September 15, 2021 at the Gaylord National Resort in National Harbor, Maryland.

Members are invited to attend; all Primary Members (Credit Unions and CUSOs) are eligible to vote.

The meeting will include reports from Board Officers and the Board Nominating Committee, as well as a discussion of how ACUMA provided educational and networking opportunities for its members in the absence of our workshops and conference.

