Measurement, Analysis & Knowledge Management

Pete Reicks, SVP Enterprise Performance
Steve Schmidle, SVP Finance

elevationscu.com/baldrige
@ECUBaldrige
**Baldrige Beginnings**

<table>
<thead>
<tr>
<th>Rank</th>
<th>Name</th>
<th>Country</th>
<th>Points</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Matt MARGETTS</td>
<td>CAN</td>
<td>90.0</td>
</tr>
<tr>
<td>2</td>
<td>Torin YATER-WALLACE</td>
<td>USA</td>
<td>88.4</td>
</tr>
<tr>
<td>3</td>
<td>Mike RIDDLE</td>
<td>CAN</td>
<td>85.2</td>
</tr>
<tr>
<td>4</td>
<td>Noah BOWMAN</td>
<td>CAN</td>
<td>78.2</td>
</tr>
<tr>
<td>5</td>
<td>Frederick ILIANO</td>
<td>SUI</td>
<td>71.2</td>
</tr>
<tr>
<td>6</td>
<td>Gurimu NARITA</td>
<td>JPN</td>
<td>59.4</td>
</tr>
<tr>
<td>7</td>
<td>Jon Anders LINDSTAD</td>
<td>NOR</td>
<td>58.2</td>
</tr>
<tr>
<td>8</td>
<td>Kiyoshi TERADA</td>
<td>JPN</td>
<td>51.4</td>
</tr>
<tr>
<td>9</td>
<td>Petr KORDYUK</td>
<td>RUS</td>
<td>48.8</td>
</tr>
<tr>
<td>10</td>
<td>Nikolaj NAJDENOV</td>
<td>BUL</td>
<td>47.6</td>
</tr>
<tr>
<td>11</td>
<td>Kentaro TSUDA</td>
<td>JPN</td>
<td>45.4</td>
</tr>
<tr>
<td>12</td>
<td>Josiah WELLS</td>
<td>NZL</td>
<td>42.8</td>
</tr>
</tbody>
</table>
### Key Cycles of Learning

<table>
<thead>
<tr>
<th>Before</th>
<th>After</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lagging outcome results suggest what happened</td>
<td>Meaningful in-process measures forecast what will happen</td>
</tr>
<tr>
<td>Outcome Perspective = Working hard through ‘random acts of goodness’</td>
<td>Systems Perspective = Working smart (and hard) through alignment &amp; integration</td>
</tr>
<tr>
<td>Knowledge is acquired and shared person to person</td>
<td>Knowledge is systematically captured and shared as an asset</td>
</tr>
</tbody>
</table>
Baldrige Results

Process Maturity

Knowledge Asset Maturity

- Develop
- Deploy
- Monitor

Inward Leaning Angle at the end of the phase
Member-Centric Strategy
Key Reflections on the Journey

- BEGINNER: BPM & BI Te
- INTERMEDIATE: Knowledge Assets
- ADVANCED: Operational Rhythm
- EXPERT: Time Travel
Or How We Went From This...
To This
BPM AND BITe

GREEN / BEGINNER
Baldrige, BPM & BITe

- Systems Perspective = Meaningful In-Process Performance Measures

\[ BPM = \text{Customer Requirements} \rightarrow \text{Process} \rightarrow \text{Measurement} \rightarrow \text{Learning} \rightarrow \text{Action} = \text{Improvement} \]

\[ Y(7.5 \text{ Financial & Market Outcomes}) = f(7.1 \text{ Product & Process})^* \]
\[ f(7.2 \text{ Customer})^* \]
\[ f(7.3 \text{ Workforce})^* \]
\[ f(7.4 \text{ Leadership}) \]
KNOWLEDGE ASSETS

BLUE / INTERMEDIATE
# SOURCE OF TRUTH

Reference Desk = Source of Governance = Truth

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## Welcome to the Elevations CU Reference Desk

The Reference Desk site is the central repository for knowledge assets of the Credit Union.

### Rates & Fees
- Loan Rates
- Deposit Rates
- Consumer Fee Schedule
- Business Fee Schedule

### Required Account Documents
- Regulation CC (Funds Availability)
- Regulation E (Electronic Funds Transfer)
- Privacy Notice - FACTS
- Truth-in-Savings (Regulation D)
- Truth-in-Savings Terms & Conditions Checking Accounts

### World Class Experience
- Account Opening
- Deliver World Class Experience
- Open a Consumer Account
- Open a Business Account
- Open an IRA Account
- Open a Custodial Account
- Open a Memorial Account
- Open an Estate Account

### Lending, Lending, Lending
- Initiate a Consumer Loan
- Create & Submit a Business Loan Referral
- Initiate a Small Business Loan
- Respond to a Loan Decision
- Closing a Consumer Loan
- Modify Loan Interest Rate
- Perform Loan Maintenance
- Respond to a Consumer Payoff Request
- **Member Security & Risk**
  - Verify Member Identity
  - Submit a Dispute or Fraud Case

### Transactions & Services
- Process Savings Bonds
- Evaluate Negotiable Items, Endorsements, Check Hols
- Increase/Decrease Transaction Limits (Cards)
- Process Stop Pay on Bill Pay
- Process Stop Pay on Personal & Business Checks
- Process an Outgoing Wire
- Perform Signature Guarantee
- Transactions/Managing Deceased Accounts
- Provide Cross Account Access
- Manage Member Requests
OPERATIONAL RHYTHM

BLACK / ADVANCED
# Operational Rhythm

## A Disciplined Evaluation of Work System Performance

<table>
<thead>
<tr>
<th>MONDAY</th>
<th>TUESDAY</th>
<th>WEDNESDAY</th>
<th>THURSDAY</th>
<th>FRIDAY</th>
</tr>
</thead>
<tbody>
<tr>
<td>27</td>
<td>8:00am Prepare for DPA</td>
<td>8:00am take Wy to school</td>
<td>8:00am 2014 Fall Board Planning Conference</td>
<td>3:00pm update Hedge</td>
</tr>
<tr>
<td></td>
<td>9:00am Decide, Plan &amp; Align Meeting (Q5)</td>
<td>9:00am CEO Council: Flagstaff Mountain</td>
<td>8:00am take Wy to school</td>
<td>6:00pm</td>
</tr>
<tr>
<td></td>
<td>11:00am Finalize Data Strategy slides...</td>
<td>9:00am Business loan committee &amp; pipe</td>
<td>8:00am Private Appointment;</td>
<td>8:00pm take Wy to school</td>
</tr>
<tr>
<td></td>
<td></td>
<td>9:00am Business loan committee &amp; pipe</td>
<td>9:00am Private Appointment;</td>
<td>9:00am Private Appointment;</td>
</tr>
<tr>
<td>3</td>
<td>Write Financial Summary report</td>
<td>9:00am Business loan committee &amp; pipe</td>
<td>9:00am Private Appointment;</td>
<td>9:00am Private Appointment;</td>
</tr>
<tr>
<td></td>
<td>10:00am CONFIRMED: Introductory Me...</td>
<td>9:00am Business loan committee &amp; pipe</td>
<td>12:45pm Invitation: ultrasound @ Fri Oct...</td>
<td>2:40pm Invitation: ultrasound @ Fri Oct...</td>
</tr>
<tr>
<td>17</td>
<td>7:30am</td>
<td>3:00pm Weekly One-on-one, Michael &amp;</td>
<td>Update Hedge</td>
<td>Update Hedge</td>
</tr>
<tr>
<td></td>
<td>7:00am take Wy to school</td>
<td>8:00pm Close books</td>
<td></td>
<td></td>
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<tr>
<td></td>
<td>11:00am Secondary CL/SO: Michael's Off...</td>
<td></td>
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<td></td>
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<tr>
<td></td>
<td>3:00pm Weekly One-on-one, Michael &amp;...</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>24</td>
<td>8:30am write LCS audit cover letter</td>
<td>9:00am Monthly Meeting: Indian Peaks; Housse Katouky</td>
<td>3:00pm update Hedge</td>
<td>3:00pm update Hedge</td>
</tr>
<tr>
<td></td>
<td>8:30am prepare for CIB presentation to...</td>
<td>9:00am Monthly Meeting: Indian Peaks; Housse Katouky</td>
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<td></td>
<td>11:30am mentor meeting: Steve's office,</td>
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<tr>
<td></td>
<td>2:00pm 4.0 / 5.0 Convergence Meeting</td>
<td>1:00pm Call with Prawi (off duty)</td>
<td></td>
<td></td>
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<tr>
<td></td>
<td>3:00pm Weekly One-on-one, Michael &amp;...</td>
<td>1:30pm Business Plan: Incorporate Tom...</td>
<td></td>
<td></td>
</tr>
<tr>
<td>25</td>
<td>8:30am Connect the Business</td>
<td>9:00am Monthly Meeting: Indian Peaks; Housse Katouky</td>
<td>3:00pm update Hedge</td>
<td>3:00pm update Hedge</td>
</tr>
<tr>
<td></td>
<td>QUARTERLY: Diagonal 2nd Floor Conferen...</td>
<td>9:00am Monthly Meeting: Indian Peaks; Housse Katouky</td>
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<tr>
<td></td>
<td>11:30am Post-CIB Working Lunch with ...</td>
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<td></td>
<td>1:00pm Call with Prawi (off duty)</td>
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<td></td>
<td>3:00pm Marketing Calendar for 2015 Bus...</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>26</td>
<td>7:00am Invitation: Pantry delivery @ We...</td>
<td></td>
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</tr>
<tr>
<td></td>
<td>8:00am take Wy to school</td>
<td></td>
<td></td>
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</tr>
<tr>
<td></td>
<td>8:00am in late</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>27</td>
<td>9:00am Run the Business: Diagonal 2nd...</td>
<td>9:00am Finish ALCO presentation</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>11:00am Discuss NPS Micro Reporting ...</td>
<td>11:00am Quarterly ALCO Meeting (Q3...</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>2:00pm Secondary Meeting: Enchanted ...</td>
<td>12:30pm ROC Meeting (Q3 14); Indian P...</td>
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<td></td>
</tr>
<tr>
<td></td>
<td>3:00pm Marketing Calendar for 2015 Bus...</td>
<td></td>
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</tr>
</tbody>
</table>

**Communications**

- **Dec 1**
- **Dec 2**
- **Dec 3**
- **Dec 4**
- **Dec 5**

**Update Foundation financials**

- **Dec 1**
- **Dec 2**
- **Dec 3**
- **Dec 4**
- **Dec 5**

**Send FRM summary email to Gery Wy board**

- **Dec 1**
- **Dec 2**
- **Dec 3**
- **Dec 4**
- **Dec 5**

**200pm Prepare for Production Meeting**

- **Dec 1**
- **Dec 2**
- **Dec 3**
- **Dec 4**
- **Dec 5**

**200pm Houshe - Check-in: Steve's Office**

- **Dec 1**
- **Dec 2**
- **Dec 3**
- **Dec 4**
- **Dec 5**

**400pm Russ/Steve 1-on-1; Steve's office**

- **Dec 1**
- **Dec 2**
- **Dec 3**
- **Dec 4**
- **Dec 5**

**500pm Pick up Wy for the night**

- **Dec 1**
- **Dec 2**
- **Dec 3**
- **Dec 4**
- **Dec 5**

**500pm Pick up Wy for the night**

- **Dec 1**
- **Dec 2**
- **Dec 3**
- **Dec 4**
- **Dec 5**

**930am Calculate Stakeholders: Steve's...**

- **Dec 1**
- **Dec 2**
- **Dec 3**
- **Dec 4**
- **Dec 5**
Operational Rhythm
A Disciplined Evaluation of Work System Performance
TIME TRAVEL

DOUBLE BLACK / EXPERT
If this then that
Après Ski

We’d love to share more, please ask!

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