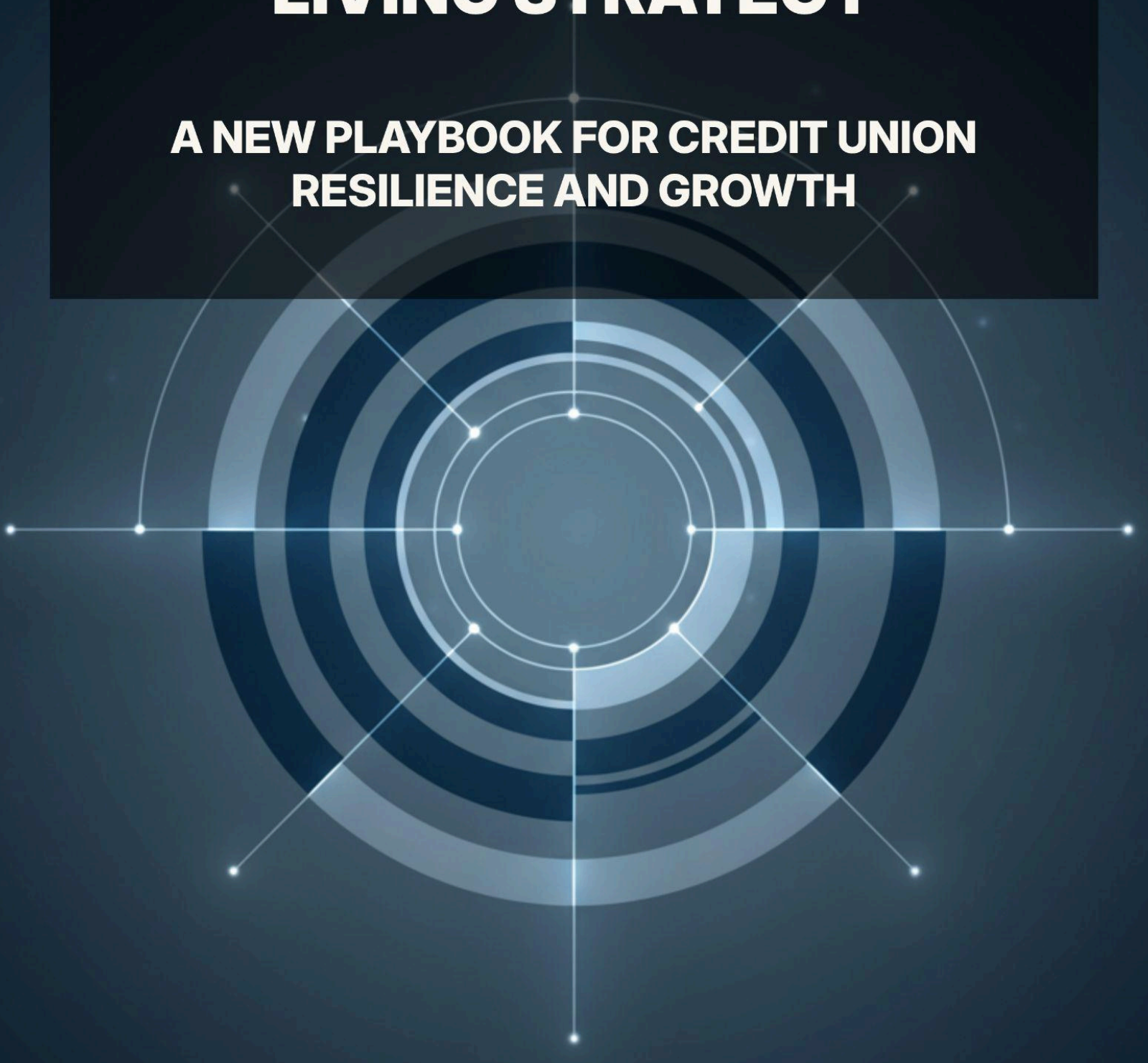


LIVING STRATEGY

An abstract graphic featuring a series of concentric circles in shades of blue and white. A horizontal line and a vertical line intersect at the center, with several diagonal lines extending from the center to the outer edges of the circles. Small white dots are placed at the intersections of these lines with the circles, creating a grid-like pattern. The background is a dark blue gradient.

**A NEW PLAYBOOK FOR CREDIT UNION
RESILIENCE AND GROWTH**

TOM GLATT

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Foreword

For nearly 30 years, I've had the privilege of sitting in boardrooms with credit union leaders across the country. In that time, I've consistently been struck by the depth of their commitment. These are dedicated volunteers and seasoned executives who care deeply about their members and their communities. Yet, I've also seen a growing sense of frustration. The world is getting more complex, the pace of change is accelerating, and the traditional tools of leadership often feel inadequate for the challenges at hand.

That frustration is the inspiration for this book. For decades, the strategic planning process has been governed by an old playbook. We gather once a year, we build a detailed three-to-five-year plan, and we put it in a binder on a shelf. This well-intentioned ritual is no longer just ineffective; it has become a liability. It produces a static snapshot in a world that operates like a motion picture, leaving well-meaning leaders without a reliable compass to guide them.

The solution is not to create a better static plan, but to embrace a fundamentally new approach: the shift to a Living Strategy. This is not another management trend; it is a necessary evolution in how we lead our institutions. It's a model where strategy, performance, and governance are fused into a single, dynamic system—one that allows your credit union to adapt and respond to change in real time. This book provides the complete framework for that new approach.

It has been designed as a practical guide for both board members and management teams to use together. My hope is that it will provide a common language and a shared framework that bridges the gap between governance and execution, fostering the alignment needed to navigate the complexities of the modern financial landscape.

The credit union movement has always been resilient. Its strength lies in its cooperative spirit and its unwavering focus on the member. I am confident that with the right tools and a commitment to this modern way of working, that legacy of resilience will not only continue but thrive for generations to come.

Sincerely,

Tom Glatt
President, Glatt Consulting Group

Chapter 1: Why the Old Strategic Playbook is Broken

It's a familiar scene in boardrooms across the country: the annual strategic planning retreat concludes, and a sense of accomplishment fills the room. A comprehensive plan has been debated, documented, and approved. But as the weeks turn into months, that plan—the product of so much focused effort—begins to gather dust on a shelf. This time-honored ritual, intended to provide clarity and direction, has become one of the most significant vulnerabilities facing the modern credit union.

The ritual is built on a fatal flaw. Traditional strategic planning often focuses inward and assumes a stable, predictable future. Yet, the pace of change—from technology to member expectations—is accelerating faster than ever before. This creates a dangerous gap between our current operations and the realities of the emerging environment. The "set it and forget it" approach, where strategy is a document created in an annual vacuum, is no longer just ineffective; it's an existential risk.

Relying on this old playbook is like navigating a cross-country road trip with a paper map printed last year. You're basing critical decisions on outdated information. While you're tracing a route, new highways have been built, old roads have closed, and your destination has fundamentally changed. Your credit union needs a GPS—a dynamic, living system that adapts in real-time. Before we can build that new model, we must first diagnose exactly why the old one is broken. This chapter deconstructs the traditional playbook and reveals the critical vulnerabilities it creates.

The Illusion of the Static Plan

The fundamental problem with the traditional model is its static nature. The process is often anchored by the classic SWOT (Strengths, Weaknesses, Opportunities, Threats) analysis. While a useful exercise for generating discussion, the SWOT analysis produces a simple, four-quadrant snapshot in time. It fails to provide a motion picture—an understanding of the complex, high-impact external forces that your board should be analyzing through a discipline like Environmental Scenario Planning.

This static artifact—the bound strategic plan—creates an illusion of control. In reality, it fosters a dangerous disconnect between the strategic vision set in the boardroom and the credit union's daily operations. The plan becomes a relic, while the executive team is forced to react to the ever-changing market, untethered from the original strategic vision.

The core problem is the failure to recognize a fundamental truth: strategy is not a document you create, but a dynamic capability you build.

Symptom #1: Strategy Disconnected from Performance

A common outcome of the old playbook is a set of vague, high-level goals. The board and executive team might agree on a strategic pillar like "Enhance the Member Experience" or "Become the Employer of Choice." These are worthy ambitions, but what do they mean in practice? How are they measured? How do the board and leadership team know if the credit union is actually making progress toward these goals?

This is where the system breaks down. The annual plan is rarely integrated with a clear performance measurement framework. This disconnect is the first critical symptom of a broken process. At Glatt Consulting Group, our core belief is that Strategy, Performance, and Governance are a single, interconnected system. When strategy is divorced from a clear signal of performance, it becomes an exercise in wishful thinking.

For board members, this disconnect challenges the core of their fiduciary duty. For the executive team, it undermines the ability to lead and execute effectively. The collective responsibility is to ensure the plan creates value, and without a clear, quantifiable signal of institutional health, that responsibility cannot be met.

The dusty binder on the shelf offers no such signal.

Symptom #2: Governance as a Rear-View Mirror

Consider the typical board meeting agenda. How much time is spent reviewing last month's financial statements, loan performance, and delinquency reports? For most, the answer is "the majority." This means the leadership's focus is almost entirely historical. You are looking in the rear-view mirror, reviewing what has already happened.

This is reactive governance. It's centered on compliance and historical oversight, not on forward-looking strategic direction. While understanding past performance is essential, an over-reliance on it forces the board into a passive role and traps management in a cycle of reporting on the past rather than building the future. Your collective role isn't just to prevent failure based on yesterday's data; it's to guide the credit union toward future success in an uncertain world.

The old strategic playbook perpetuates this reactive cycle. Because the plan is a static artifact, it provides no framework for forward-looking, strategic conversations in the boardroom or in executive team meetings. The discussion remains tethered to the past, leaving the credit union vulnerable to being blindsided by the future.

A Dangerous New Landscape

Relying on an outdated planning model is a critical vulnerability in today's environment. The forces reshaping financial services demand agility, foresight, and resilience—qualities the old playbook cannot deliver.

- **Intensifying Competition:** Your competition is no longer just the bank across the street. It's the nimble fintech offering a seamless digital lending experience, the neobank with a superior mobile app, and the big tech firm embedding financial products into its ecosystem. These new players are built for speed, access, and adaptability.
- **Evolving Member Expectations:** The Amazon and Netflix effect has reshaped consumer behavior. Your members now expect hyper-personalized service, intuitive digital tools, and instantaneous responses. Their loyalty is no longer guaranteed; it must be earned with every interaction.

- **Economic & Geopolitical Volatility:** From sudden shifts in interest rate policy and persistent inflation to global supply chain disruptions, the economic landscape is defined by uncertainty. A rigid, five-year plan is brittle in the face of such turbulence.

In this environment, strategic planning cannot be a once-a-year event. It must become a continuous, dynamic capability embedded in the very fabric of your credit union's governance.

The cost of inaction is no longer inefficiency; it's irrelevance.

The following chapters will provide the blueprint for this new model—a living system where strategy, performance, and governance are fused. We'll show you how to move from a static document to a dynamic framework, from reactive oversight to proactive leadership, and from a vulnerable institution to a resilient credit union.

Chapter 2: Achieving Clarity with the Business Model Canvas

Chapter 1 deconstructed the old, broken playbook of strategic planning, revealing a model that is disconnected, reactive, and dangerously out of sync with the modern world. The first step in building its replacement is not to look to the future, but to gain a crystal-clear, shared understanding of your credit union as it exists today—not as you wish it were, or as it was five years ago, but as it actually operates in the current market.

Too often, board and leadership teams hold different assumptions about how their organization creates, delivers, and captures value. This lack of a unified perspective is a hidden anchor, slowing down any attempt at meaningful strategic change.

The solution is to create a blueprint—a single, visual, one-page map of your entire business model. The most powerful tool for this is the Business Model Canvas. Developed by Alexander Osterwalder, it is a globally recognized framework used by organizations from startups to the Fortune 500 to visualize and innovate their business models. For a credit union, it is the essential first step in moving from a scattered set of assumptions to a shared, strategic understanding. This chapter provides the blueprint for that conversation.

The 9 Building Blocks of Your Credit Union

The Business Model Canvas forces a holistic conversation by breaking down your credit union into nine essential building blocks. By discussing and defining each block, you create a comprehensive picture of your organization on a single page.

1. **Member Segments:** Who do we serve? This block defines the different groups of members your credit union targets. Are they defined by geography, employer group, life stage, or financial needs? A clear definition here is the foundational choice upon which all other strategy is built.
2. **Value Propositions:** What do we offer? This describes the specific bundle of products, services, and intangible benefits that create value for a particular Member Segment. It's the answer to the member's question: "Why should I do business with you?"
3. **Channels:** How do we reach them? This block outlines all the touchpoints through which you interact with your members, from your branch network and call center to your mobile app and website.
4. **Service Relationships:** How do we interact? This defines the nature of the relationship you establish with your members. Is it highly personal and hands-on, or automated and self-service?
5. **Revenue Streams:** How do we earn revenue? This represents the cash a credit union generates from each Member Segment. For most, this is primarily comprised of interest income from loans and fee income from services.
6. **Key Resources:** What assets do we need? This describes the most important assets required to make the business model work, including physical assets (branches), financial capital, intellectual property, and human talent.
7. **Key Activities:** What do we do? These are the most important activities the credit union must perform to operate successfully, such as lending, transaction processing, risk management, and marketing.
8. **Key Partners:** Who do we rely on? This block describes the network of suppliers and partners that make the business model work, such as core technology providers, card processors, and indirect auto dealers.
9. **Cost Structure:** What are our costs? This defines all the costs incurred to operate the business model, including salaries, branch operating costs, and technology expenses.

Two Sides of the Canvas: A Board & Management Partnership

The Business Model Canvas is most powerful when used as a collaborative tool between the board and management. As a best practice, the creation of the right side of the canvas (Value Propositions, Member Segments, etc.) should be a deeply collaborative exercise. The board brings the high-level strategic perspective, while management provides the on-the-ground knowledge of member needs and market realities.

The left side of the canvas (Key Activities, Cost Structure, etc.) is where management takes the lead in defining the operational and financial requirements needed to deliver the strategy. The board's role here is one of oversight—ensuring the operational plan is sound and aligned with the approved strategic direction.

Key Partners	Key Activities	Value Proposition	Service Relationship	Segments
	Key Resources		Channels	
Cost Structures		Revenue Streams/Impact		

The Business Model Canvas

One Credit Union, Multiple Models

A critical insight that emerges from this process is that a credit union rarely has one single, monolithic business model. It often operates multiple models simultaneously to serve different Member Segments. For example, a model designed to serve consumers with auto loans and mortgages will look very different from a model built to serve local small businesses with commercial loans and cash management services. They will have different Value Propositions, require different Channels, and foster different Service Relationships, even if they share some of the same Key Resources and Activities on the back end. Mapping these distinct models is a crucial step toward strategic clarity.

From Theory to Practice: The "Taxi Medallion CU"

To illustrate the power of the canvas, consider a hypothetical credit union whose primary Member Segment for decades has been taxi drivers in a major city. Their entire business model is built around financing taxi medallions. On their Business Model Canvas, the key components would look like this:

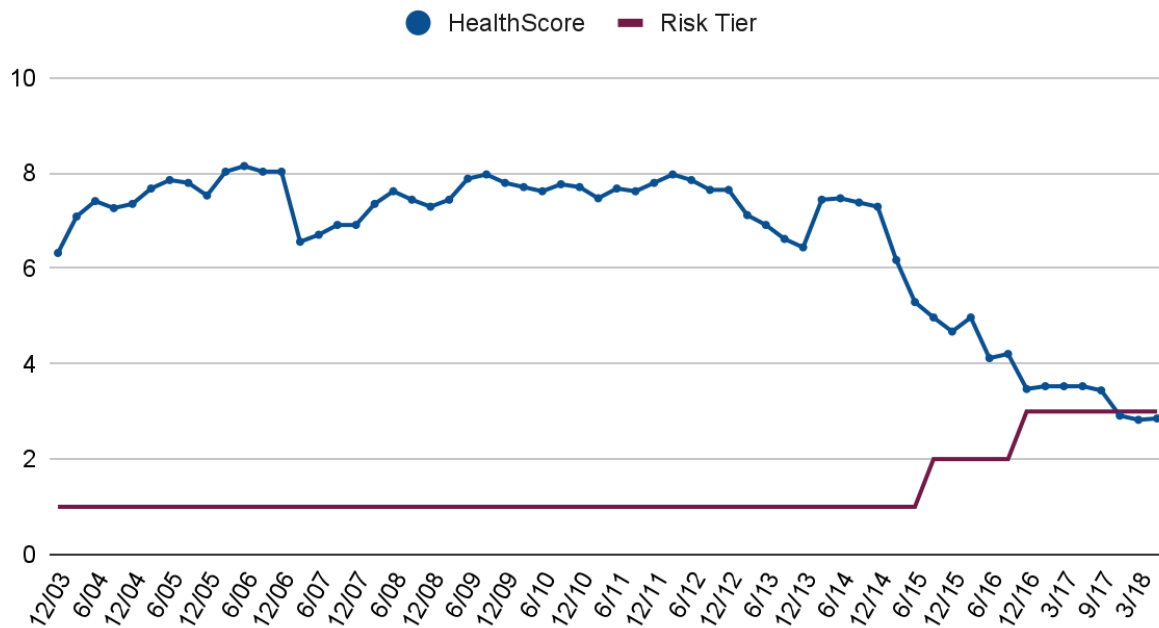
- **Value Proposition:** "We provide affordable financing for the single most important asset a driver needs: their taxi medallion."
- **Revenue Streams:** Interest income from medallion loans, gain on sale of medallion participation loans.
- **Key Activities:** Underwriting medallion loans, servicing medallion loans.

For years, this was a stable and profitable model. But when a disruptive force like Uber or Lyft enters the market (a topic we will explore in the next chapter), the value of the medallion plummets. The core Revenue Stream dries up, and the primary Key Activity becomes obsolete.

This is not just a theory; the consequences were real, measurable, and catastrophic.

The chart below, which depicts the actual health and risk profile of a New York-based taxi medallion credit union, shows the dramatic impact. Notice the stable "HealthScore" for over a decade, followed by a catastrophic decline beginning around 2014—precisely when disruptive ride-sharing apps began their explosive growth in New York City. Simultaneously, the "Risk Tier" escalates, reflecting the sudden, severe, and existential danger to the institution.¹

Taxi Medallion Credit Union Health and Risk Profile



Melrose Federal Credit Union

What the Business Model Canvas does so powerfully is make this vulnerability—which was always present—painfully clear. Visualizing the model on a single page would have shown the board and management that their entire institution was tethered to a single, high-risk assumption about the future value of one asset.

This is the power of the blueprint. It moves the conversation from isolated departmental reports to a holistic, strategic view of the organization. It creates the shared language and understanding necessary to ask the most important question of all: **"How resilient is our business model?"** Answering that question through a discipline like scenario planning is the focus of the next chapter.

¹ The CU HealthScore is a proprietary 1-10 measure of institutional health, statistically validated against over 20 years of industry data. The score corresponds to three Risk Tiers: Low (7-10), Medium (4-6.99), and High (1-3.99). For a complete overview of the methodology, visit <https://www.glattconsulting.com/cu-360-healthscore>.

Chapter 3: Building Resilience with Scenario Planning

Chapter 2 provided a clear, shared blueprint of your credit union's current operations with the Business Model Canvas. That blueprint is your starting point—an honest snapshot of how you create, deliver, and capture value today. But as the cautionary tale of the Taxi Medallion CU showed us, a model that is successful today can become obsolete tomorrow. A map of the present is not a guide for the future. The critical question isn't just "What is our plan?" but **"How resilient is our plan?"**

To answer that, we must move beyond traditional forecasting. For decades, strategic planning has relied on forecasts—linear projections based on historical data. We look at the past five years of loan growth and project a similar trajectory for the next five. This approach works in a stable, predictable world. However, our world is anything but. Economic volatility, disruptive technologies, and sudden shifts in consumer behavior do not follow straight lines. Relying on forecasting alone is like driving while looking only in the rearview mirror; it tells you where you've been, but not about the sharp curve ahead.

To build a truly resilient strategy, you need a different tool. You need a wind tunnel. You wouldn't trust an aircraft manufacturer that designed a new jet on paper but never tested it against the stresses of turbulence and extreme weather. Scenario Planning is the wind tunnel for your strategy—a discipline for testing your business model against a range of plausible, challenging futures so you can see what breaks before it's too late.

The Four-Step Process to Stress-Test Your Strategy

Scenario Planning is not about predicting the future. It's about rehearsing it. The goal is to create a set of diverse, plausible stories about the future to challenge your assumptions and reveal hidden vulnerabilities and opportunities. This is achieved through a structured, four-step process.



The Four-Step Scenario Planning Process

Step 1: Identify Driving Forces

The first step is to look outside the walls of your credit union and identify the major forces of change shaping the world around you. This is an expansive, "wide-angle lens" exercise. To ensure a comprehensive scan of the external environment, we use the PESTELC framework:

- **Political:** Changes in government policy, tax laws, or political stability.
- **Economic:** Shifts in interest rates, inflation, employment rates, or overall economic growth.
- **Social:** Evolving demographics, consumer behaviors, lifestyles, and cultural norms.
- **Technological:** The emergence of new technologies, automation, or analytics capabilities.
- **Environmental:** The impact of climate change, weather events, or sustainability trends.
- **Legal & Regulatory:** New regulations, compliance burdens, or changes in consumer protection laws.
- **Competitive:** The rise of new competitors (fintechs, neobanks) or moves by traditional ones.

The board and leadership team brainstorm a list of specific trends under each of these headings, creating a rich inventory of the potential forces that could shape the next five to 10 years.

Step 2: Define Critical Uncertainties

Not all forces are created equal. The long list from the PESTELC exercise must be prioritized to find the trends that matter most. Each driving force is assessed on two key dimensions:

- **Impact:** If this trend fully materializes, what would be the severity of its impact on our business model? (e.g., a scale of 1-5, from minor to transformative).
- **Uncertainty:** How uncertain are we about the outcome of this trend? (e.g., a scale of 1-5, from highly predictable to highly uncertain).

The goal is to identify the critical uncertainties—the forces that are both high-impact and highly uncertain. These are the game-changers, the trends whose outcomes could fundamentally alter the strategic landscape. For instance, the future of remote work or the adoption rate of central bank digital currencies are classic examples of critical uncertainties. A Significance Score (Impact x Uncertainty) can help focus the team's attention on the two or three forces that will form the foundation of the scenarios.

Step 3: Construct Scenarios

With the top two to three critical uncertainties identified, you can now construct your scenarios. These uncertainties are used as the foundational themes to build between two to four distinct, plausible narratives. The goal is to move beyond simple analysis and engage in storytelling. For each theme, the team crafts a compelling narrative—a story from the future. A good scenario has a memorable name and describes what it would feel like to operate in that "future world." It's not a spreadsheet; it's a qualitative, immersive story that brings a potential future to life. The result is a set of divergent but plausible futures that the credit union must be prepared to face.

Step 4: Stress-Test the Strategy

This is where the wind tunnel test happens. You take your Business Model Canvas (the blueprint from Chapter 2) and place it inside each of the scenarios you've built. For each scenario, you ask a series of tough, diagnostic questions:

1. If this future comes to pass, which of our **Value Propositions** become more or less relevant?
2. How would our **Member Segments'** needs and behaviors change?
3. Which of our **Revenue Streams** are most at risk? Which are strengthened?
4. Do our **Channels** and **Service Relationships** align with member expectations in this world?
5. Are our **Key Resources** and **Key Activities** still sufficient to compete?

This stress test reveals the specific points of failure in your current business model. It moves the conversation from vague anxieties about the future to a concrete diagnosis of your vulnerabilities.

Scenarios in Practice: Three Futures to Consider

To make this tangible, let's explore three plausible scenarios that could be generated through this process. Each represents a distinct future that would profoundly challenge a typical credit union's business model.

Scenario 1: The Digital Disintermediation

- **The Narrative:** A major tech consortium launches a fully-integrated financial services platform with a "personal CFO" that offers hyper-personalized advice, making a credit union's digital offerings feel antiquated.
- **The Stress Test:** This scenario directly attacks a credit union's Value Proposition of "trusted financial guidance" and its Service Relationships. It threatens to make digital Channels obsolete and could erode the relationship with younger Member Segments, ultimately siphoning off profitable Revenue Streams.

Scenario 2: The Great Rate Compression

- **The Narrative:** A prolonged, ultra-low interest rate environment virtually eliminates the spread between deposit and loan rates, stalling the primary Revenue Stream (net interest margin).
- **The Stress Test:** This is a direct assault on the financial engine of the traditional credit union model. It forces an urgent re-evaluation of the reliance on interest income and the efficiency of the Cost Structure, particularly the high fixed costs of a branch network (Key Resources).

Scenario 3: The Autonomous Commute

- **The Narrative:** The rise of affordable "Mobility-as-a-Service" platforms leads to a rapid decline in personal car ownership, shrinking the auto loan portfolio.
- **The Stress Test:** This scenario signals the potential obsolescence of a cornerstone Key Activity (auto lending). It requires a forward-looking strategy today to begin developing new lending products to replace what has historically been a critical Revenue Stream.

From Fragile to Resilient

These scenarios are not predictions. Their power lies in their ability to force a difficult but essential conversation. The stress-testing process moves your leadership team from a passive, reactive posture to a proactive, forward-looking one.

By subjecting your business model to these plausible futures, you build a deep and specific awareness of your vulnerabilities. The strategic objectives that emerge from this process are no longer generic goals created in a vacuum. They are targeted, robust responses to your most significant challenges and opportunities. This is how you build a truly resilient and adaptive strategy—one that is ready not for a single, predictable future, but for the many possible futures that lie ahead.

Chapter 4: Driving Execution with OKRs

The first three chapters of this guide have established a modern foundation for strategy. With the Business Model Canvas, you created a clear, shared blueprint of your credit union. Through Scenario Planning, you stress-tested that blueprint, building the awareness needed to forge a resilient path forward. You now have a robust, forward-looking strategy. But this is where the old playbook so often fails. A brilliant strategy is worthless without execution.

This is the "execution gap"—the chasm between the high-level vision conceived in the boardroom and the daily actions of the employees on the front lines. The traditional strategic plan, with its vague, multi-year goals, provides no clear roadmap to bridge this gap. It leaves teams guessing how their work connects to the bigger picture and leaves the board with no effective way to measure real progress.

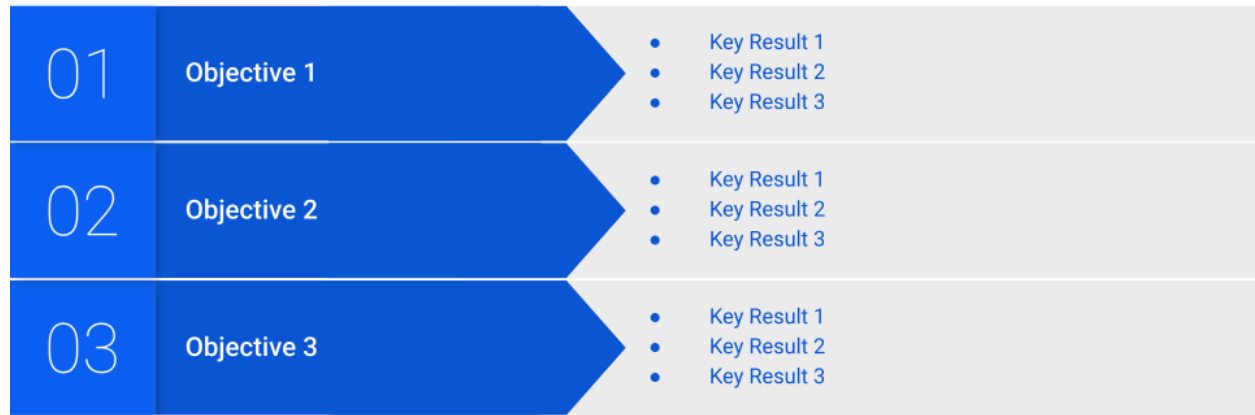
To close this gap, you need an engine—a system that translates strategic intent into focused action and measurable results. That engine is the Objectives and Key Results (OKR) framework. It is the discipline that connects the *why* of your strategy to the *what* of your execution.

Defining the Terms: What is an OKR?

The power of the OKR framework lies in its simplicity. It is composed of two distinct but tightly linked parts:

- **The Objective (O):** This is the "what." It is a qualitative, aspirational statement that answers the question, "Where do we want to go?" A good Objective is ambitious, memorable, and motivating. It should be easily understood by everyone from a director in the boardroom to the newest teller on the front line. It sets the direction in clear, non-technical language.
- **The Key Results (KRs):** This is the "how." Key Results answer the question, "How will we know if we are getting there?" They are a set of two to four quantitative, measurable outcomes that prove the Objective has been achieved. KRs are not a list of tasks or projects; they are results. They measure impact, not activity.

The formula is simple: We will achieve [**Objective**] as measured by [these **Key Results**]. This structure creates a powerful connection between ambition and evidence, ensuring that every strategic goal is anchored in tangible proof of success.



The OKR Structure: A single, qualitative Objective is anchored by a few quantitative Key Results (ideally 2-3) to ensure strategic focus.

The Board's Advantage: Why OKRs Elevate Governance

For a board and senior leadership team, adopting the OKR framework is a transformative step that elevates governance from reactive oversight to proactive leadership.

1. They Create Radical Alignment

OKRs provide a clear line of sight that connects the credit union's key strategic objectives to the work of every single team. When the board and executive team set a high-level OKR, departmental teams can then create their own supporting OKRs that directly contribute to the overall goal. This cascade creates a powerful sense of shared purpose. The lending team, the marketing team, and the IT team are no longer operating in silos; they see exactly how their work connects and contributes to the same measurable outcomes. Everyone is rowing in the same direction.

2. They Foster True Accountability

Traditional strategic plans often lead to a culture of "accountability as blame." When a goal is missed, the focus is on who failed to complete their assigned tasks. OKRs flip this script. Because the framework is built on shared objectives and measurable outcomes, it fosters accountability as a collective commitment. The question is no longer, "Did you do the thing you said you would do?" It is, "Did we, as a team, achieve the outcome we all committed to?" This shift empowers teams to solve problems and adapt their tactics, rather than simply checking boxes on a project plan.

3. They Elevate the Boardroom Conversation

Perhaps the most significant benefit is how OKRs change the nature of board meetings. The conversation moves away from reviewing long lists of activities and toward a focused discussion on outcomes.

- **Before OKRs:** The board reviews a report detailing projects. "The IT team has launched the new mobile app feature." The discussion is about activity. Did we do what we planned?
- **After OKRs:** The board reviews a dashboard of Key Results. "We have increased mobile check deposits by 15%, which is 75% of our quarterly target." The discussion is about impact. Is our strategy working? What are the impediments to progress? Do we need to adjust our resources?

This allows the board to operate at the right altitude—focused on strategic direction and value creation, not mired in the tactical details of project management.

OKRs in Practice: Enhancing the Digital Member Experience

Let's revisit the strategic challenge of competing in an increasingly digital world. After a Scenario Planning session, the board and leadership team agree that enhancing the digital experience is a top priority for the next year. Here is how that strategic priority translates into a powerful OKR:

Objective: Deliver a seamless and intuitive digital member experience that rivals the best fintechs.

This Objective is clear, inspirational, and ambitious. Now, how will the credit union know it has achieved this? Not by launching a new app, but by measuring the following outcomes:

- **Key Result 1:** Increase the mobile banking app store rating from 4.2 to 4.7 stars.
- **Key Result 2:** Reduce the average time to complete a mobile loan application from 10 minutes to 4 minutes.
- **Key Result 3:** Increase the percentage of active members using mobile check deposit from 35% to 50%.

This OKR provides absolute clarity for everyone. The board doesn't need to debate the color of a button on the app; they simply need to review the progress on these three metrics. If the app store rating is climbing, application time is falling, and adoption is rising, the strategy is working. If not, the board can ask the right high-level questions to help the team get back on track.

The Engine of Your Living Strategy

The OKR framework is the missing piece that connects planning to performance. It's the engine that takes the strategic clarity from your Business Model Canvas and the resilience forged through Scenario Planning and translates them into forward momentum.

It ensures that your strategy doesn't end up as a dusty binder on a shelf. Instead, it becomes a living, breathing part of the organization's daily rhythm—a continuous cycle of setting ambitious goals, measuring what matters, and adapting based on real-world results.

This is how you close the execution gap and build a credit union that not only plans well but wins. With a powerful engine for execution now in place, the next critical step is to ensure you are funding the right fuel—a process that requires a disciplined approach to designing and prioritizing the strategic initiatives that will bring your OKRs to life.

For a detailed, practical guide on how to classify strategic objectives and brainstorm meaningful key results using our proprietary framework, please see Appendix A.

Chapter 5: Designing and Prioritizing Strategic Initiatives

Chapter 4 provided the engine to close the execution gap: the OKR framework. This system creates radical alignment and ensures your team is focused on the right outcomes. But an engine, no matter how powerful, needs fuel. The "So what?" that follows setting your OKRs is the critical question of resource allocation. Which specific projects, programs, and investments should be funded to move the needle on your Key Results?

This is where the strategic plan meets the budget. This chapter provides a disciplined framework for bridging the gap from goals to action by designing, prioritizing, and approving the strategic initiatives that bring your strategy to life.

Key Results vs. Initiatives

To allocate resources effectively, it is essential to understand the fundamental difference between Key Results and Initiatives. Confusing the two is a common pitfall that leads to a focus on activity over impact.

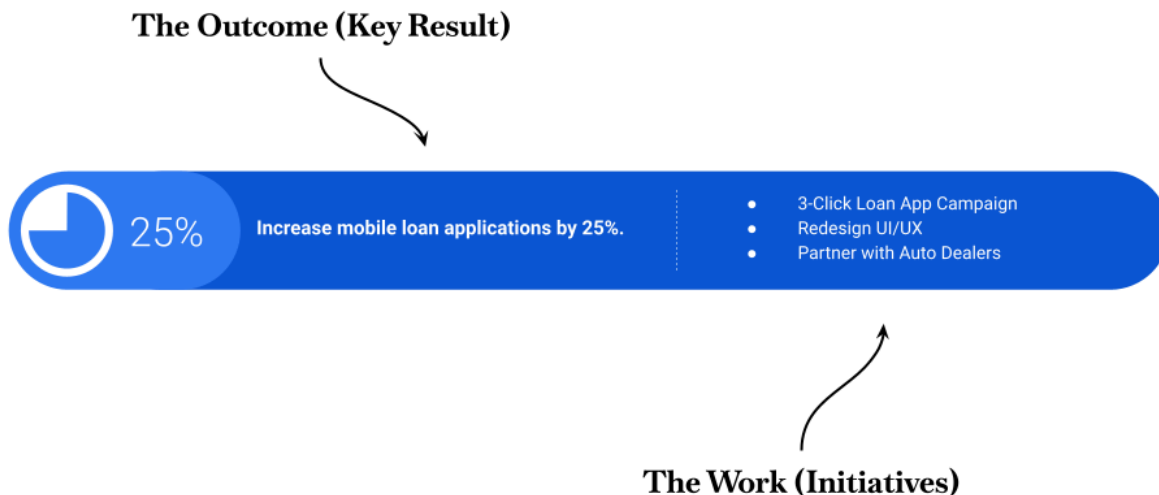
A **Key Result** is a measurable outcome. It is the evidence of success. It describes a change in member behavior or business performance.

Example: "Increase mobile loan applications by 25%."

An **Initiative** is a specific output or project. It is the work you do to try and achieve the desired outcome.

Example: "Launch a new '3-Click Loan App' marketing campaign."

Think of it this way: the Key Result is the destination on your map. An Initiative is the vehicle you choose to get there. There may be several potential Initiatives (vehicles) that could help you reach your Key Result (destination). The marketing campaign is one. Another could be "Redesign the mobile loan application user interface." A third might be "Partner with local auto dealers on a co-branded digital lending platform." All are valid projects, but none of them is the goal itself. The goal is the outcome: more mobile loan applications.



Two Types of Strategic Initiatives

As the board reviews proposals from the management team, they will generally fall into two primary categories. Understanding this distinction is key to effective strategic oversight and capital allocation.

1. OKR-Driven Initiatives

These are projects that are directly and measurably tied to achieving a specific Key Result for the current strategic cycle (typically a quarter or a year). They are designed to have a direct, cause-and-effect relationship with an outcome you are tracking. The "3-Click Loan App" marketing campaign is a perfect example. Its success or failure can be directly measured by its impact on the Key Result of increasing mobile loan applications. These initiatives are the tactical work of executing your immediate strategy.

2. Foundational Initiatives

These are large, enabling investments that are essential for future strategy but may not map cleanly to a single, short-term Key Result. These are investments in capability. They build the platform upon which future OKR-driven Initiatives will be launched.

Examples of Foundational Initiatives include:

- Implementing a new core banking system.
- Investing in enterprise data analytics and a data warehouse.
- A complete overhaul of the credit union's cybersecurity infrastructure.

These projects don't necessarily increase loan volume or mobile app ratings this quarter. Instead, they create the conditions for success for years to come. A new core allows for faster product development. Better data analytics enables the hyper-personalization needed to compete in the future.

Roles and Responsibilities: The Board and Management Partnership

A disciplined approach to initiatives requires a clear and respectful division of responsibilities between the board and the management team.

Management's Role: Propose and Justify

For each proposed initiative, management must build a clear business case that articulates:

- **The What:** A clear description of the project.
- **The Why:** The strategic priority it serves (e.g., "Impacts Key Result [X]" or "Builds foundational capability [Y]").
- **The How Much:** A detailed breakdown of the required resources (budget, staff time, etc.).
- **The How We'll Know:** The success metrics for the initiative itself. For an OKR-Driven Initiative, this is the project's expected contribution to its linked Key Result. For a Foundational Initiative, this is the project's success metrics, such as on-time/on-budget deployment, adoption rate, or the specific new capability it enables.

In the early stages of planning, management may not have a precise budget line-item for every proposed initiative. A powerful way to facilitate high-level prioritization is to estimate the resource "lift" required for each project using simple t-shirt sizes (Small, Medium, Large, X-Large). This practice provides a quick, shared understanding of the effort involved. It allows the leadership team and the board to see, at a glance, how many "X-Large" resource lifts are being proposed for the year and to have a realistic, conceptual conversation about whether the organization has the capacity to execute them all with quality, long before the detailed budgeting process begins.

The Board's Role: Scrutinize and Approve

The board's role is to practice effective stewardship of the credit union's resources. Directors should approve, question, or reject proposed initiatives based on their alignment with the overall strategic plan. The board's focus should be on high-level questions:

- Does this initiative align with our strategic priorities?
- Is the business case sound and the expected ROI realistic?
- Does this represent the best use of our members' capital right now?
- What is the opportunity cost of pursuing this initiative over another?

Crucially, the board must avoid the temptation to micromanage the execution of the project. The board's role is to approve the "what" and the "why," not to manage the "how."

Funding What Matters Most

A great strategy is a series of smart choices about where to invest limited resources. By clearly distinguishing between outcomes (Key Results) and outputs (Initiatives), and by defining clear roles for management and the board, you create a disciplined process for making those choices.

This framework ensures your most valuable assets are allocated to the work that matters most. With all the individual components now in place—a clear blueprint, a resilient strategy, an engine for execution, and a process for funding—the final step is to integrate them into a single, dynamic system that makes strategic oversight a continuous part of your governance.

Chapter 6: Integrating Your Plan into a Dynamic System

In the previous chapter, you established the critical link between your strategic goals and the specific initiatives required to achieve them. You now have a disciplined process for ensuring your resources are allocated to the work that matters most. But individual frameworks, no matter how powerful, are not enough. The final step is to integrate all the components—the blueprint, the stress tests, the goals, and the projects—into a single, dynamic system that transforms strategy from an annual event into the daily rhythm of the credit union.

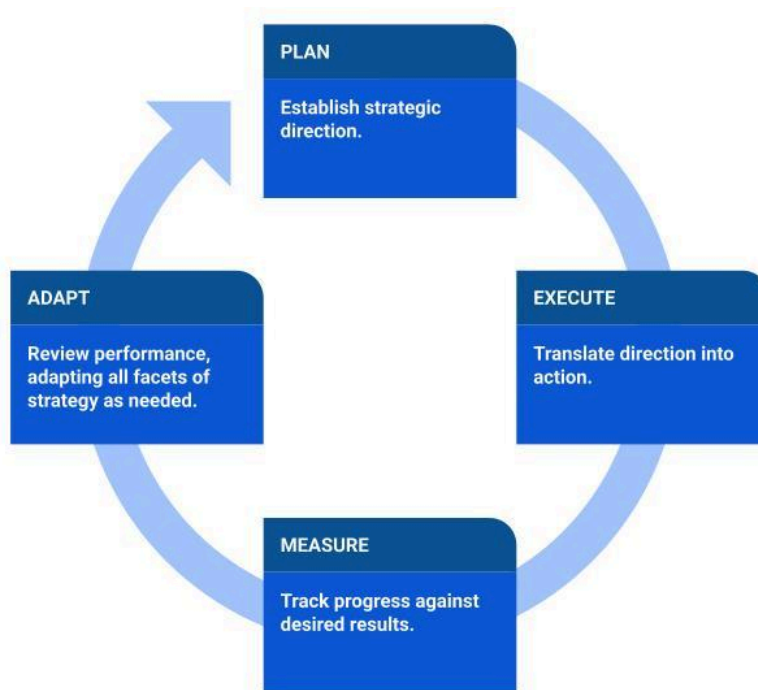
Over the course of this guide, we have journeyed from that broken, outdated model of strategic planning to this modern, resilient framework. We began in Chapter 1 by diagnosing the problem: the static, inward-looking "plan-on-a-shelf." From there, we laid a new foundation. In Chapter 2, you built a clear blueprint with the Business Model Canvas. In Chapter 3, you subjected that blueprint to a rigorous stress test using Scenario Planning. And in Chapters 4 and 5, you installed an engine for execution, using OKRs and Initiative Prioritization to close the gap between your strategy and its implementation.

These components are powerful in their own right. But their true power is realized when they are not treated as a one-time project, but as integrated components of a continuous, living system. This final chapter will show you how to fuse these elements into a dynamic capability for strategic management.

Beyond the Binder: The Concept of a Living Strategy

The ultimate goal of this new approach is to transform strategy from a static noun—the plan—into an active verb—the way we operate. This is the essence of a Living Strategy. It's the institutional capability to navigate uncertainty and continuously adapt.

Where the old playbook was linear (plan once, then execute for three years), the Living Strategy operates in a continuous cycle: Plan -> Execute -> Measure -> Adapt.



The Living Strategy Cycle

Here are the cycle specifics:

1. **Plan:** You establish your strategic direction using the Business Model Canvas and insights from Scenario Planning.
2. **Execute:** You translate that direction into focused action through the discipline of OKRs and funded Initiatives.
3. **Measure:** You track progress against your Key Results, providing a clear, objective signal of performance.
4. **Adapt:** You review your performance and the changing external environment, updating your OKRs and even your Business Model Canvas as needed.

This cycle transforms the relationship between the board and the management team, moving governance from a reactive, rear-view mirror function to a proactive, forward-looking partnership. But for this cycle to become the new reality, it must be supported by a set of integrated, disciplined tools.

The Tools of a Living System

A commitment to a dynamic process is not enough. Without the right enabling tools, even the best intentions will eventually succumb to old habits. A truly living strategy is made practical and sustainable through two key instruments: a central digital platform and a proactive governance calendar.

The CU 360 Platform: The Digital Home for Your Strategy

The dusty binder fails because it is invisible, inaccessible, and static. In a modern credit union, your strategy must have a digital home that is visible, accessible, and dynamic. A central platform like CU 360² is essential to house the components of your living strategy.

This platform serves as the single source of truth for all stakeholders. It's where your Business Model Canvas lives, not as a scanned PDF, but as an interactive blueprint of the organization. More importantly, it's where your OKRs are tracked on a dynamic scorecard. The leadership team can see, in real-time, the progress being made on every key objective. This transparency replaces long, activity-based reports with a clear, outcomes-focused dashboard. It makes the strategy a visible, daily presence for the entire organization, fostering alignment and accountability.

The Proactive Governance Calendar: The Rhythm of Strategic Oversight

If the digital platform is the home for your strategy, the Proactive Governance Calendar is the system that ensures you use it effectively. This is where the board's role in overseeing the living strategy is operationalized. It is a thoughtfully designed schedule of recurring meetings and reviews that embeds strategic oversight into the rhythm of the credit union.

This is not your traditional board calendar, which is often dominated by backward-looking compliance and financial reviews. The Proactive Governance Calendar carves out dedicated time for forward-looking strategic work:

1. **Quarterly OKR Reviews:** Focused sessions where the board and leadership team review progress on Key Results, diagnose challenges, and make necessary adjustments.

² CU 360 is the proprietary software platform from Glatt Consulting, designed to help credit unions build, manage, and track their Living Strategy. To learn more about its features, please visit <https://www.glattconsulting.com/cu-360>.

2. **Annual Scenario Refresh:** A dedicated workshop to revisit your driving forces and critical uncertainties, ensuring your strategic assumptions remain valid.
3. **Deep Dive on Business Model Blocks:** Periodic reviews of specific components of your Business Model Canvas to identify opportunities for innovation or optimization.

This calendar institutionalizes the practice of strategic oversight. It ensures that the vital conversations about performance, risk, and opportunity happen by design, not by chance. It is the ultimate antidote to the reactive, rear-view mirror governance of the past.

The Resilient Credit Union

The future is uncertain, and no strategic plan, no matter how detailed, can predict it. The resilience of your credit union will not be determined by the quality of your static plan, but by the strength of your capacity for continuous adaptation.

By leaving the old playbook behind and embracing a living system—one built on a clear blueprint, tested against the future, powered by a disciplined engine, and sustained by modern tools—you build that capacity. You create an organization that is not just prepared for a single, imagined future, but is ready to thrive in any future that emerges. This is the work of the modern board, and it is how you build a resilient credit union.

Conclusion: Your Resilient Future

The journey from the old playbook of strategic planning to a modern, dynamic framework is a fundamental shift in mindset. It is the recognition that in a world of accelerating change, the most dangerous risk is not having the wrong plan, but clinging to a static one. The central argument of this guide has been to challenge the tradition of the "plan-on-a-shelf" and to replace it with a Living Strategy—a continuous, integrated system where Strategy, Performance, and Governance are fused.

This is not a system built on a single methodology, but on the disciplined interplay of several powerful frameworks. You began by creating a clear and honest blueprint of your organization with the Business Model Canvas. You then stress-tested that blueprint against the forces of uncertainty using Scenario Planning. Finally, you installed a powerful engine to drive execution and accountability with Objectives and Key Results. These are not just sequential steps in a project; they are the interconnected components of a permanent, strategic capability.

The work of the modern credit union board and leadership team is no longer to predict the future and create a perfect, five-year plan to meet it. That world is gone. The challenge today is to build an organization that is resilient enough to adapt and thrive in any future that emerges. Building this institutional capacity for continuous, strategic adaptation is the most important work you can do. It is how you will secure your relevance, fulfill your mission, and build a truly resilient credit union.

And in some cases, the most resilient move is a complete transformation. There may come a time when your scenario planning reveals that your current business model is no longer viable. In that moment, the ultimate strategic objective becomes the reinvention of the model itself. The primary initiative becomes the work of designing a new blueprint, and the key results become the new measures of performance that define success in a new reality. This is the framework operating at its highest level—not just as a tool for executing a plan, but as a system for continuous organizational evolution.

Appendix A: A Framework for Crafting Strategic Objectives

To ensure our strategic plan is balanced, intentional, and clear, every objective is classified using two distinct categories: its Strategic Theme and its Strategic Approach. This appendix provides a practical toolkit for management teams to use this process to clarify focus and intent for every goal they set.

Strategic Themes: The "What" of Our Strategy

The Strategic Theme defines the primary area of the business the objective is intended to impact. It answers the question, "What part of the organization are we focused on improving?"

The Five Strategic Themes:

1. **Member Growth:** Objectives with this theme are focused on expanding our member base, increasing market share, and deepening engagement with the communities we serve. This includes initiatives related to member acquisition, retention, and brand awareness.
2. **Financial Performance:** This theme covers the financial health and sustainability of the credit union. Objectives here are tied directly to key performance indicators like profitability (ROA), asset quality, capital adequacy, and overall financial resilience.
3. **Operational Excellence:** Objectives in this category are focused on improving the internal engine of the credit union. This includes enhancing process efficiency, reducing operational waste, improving service delivery, and strengthening internal controls.
4. **Talent & Culture:** This theme addresses our most important asset: our people. Objectives here are focused on employee engagement, professional development, talent acquisition, succession planning, and fostering a strong organizational culture.

5. **Technology & Innovation:** This theme covers our investment in technology and digital transformation. Objectives here are focused on improving our core systems, enhancing our digital member experience, leveraging data analytics, and exploring innovative new technologies.

Strategic Approach: The "How" of Our Strategy

The Strategic Approach defines the intent behind the objective. It answers the question, "What is our primary method for achieving this goal?"

The Four Strategic Approaches:

1. **Growth:** A "Growth" approach is for expanding, increasing, or acquiring something new. It's about doing more or doing something new, often involving investment in new markets, products, or capabilities.
2. **Efficiency:** An "Efficiency" approach is for optimizing, reducing waste, or improving an existing process. It's about doing the things we already do, but better, faster, or at a lower cost.
3. **Maintenance:** A "Maintenance" approach is for sustaining current performance, protecting assets, or ensuring compliance. It's about protecting our foundation and meeting our core obligations.
4. **Transformation:** A "Transformation" approach is for fundamentally reinventing or rebuilding a process, product, or part of the organization. It's about doing things differently and often involves significant organizational change.

Guidance for Brainstorming Meaningful Key Results

Your Strategic Theme and Strategic Approach work together to guide the creation of your Key Results. The Approach defines the nature of the metric (e.g., are we measuring an increase, a reduction, or stability?), while the Theme tells you the area of the business you are measuring. A strong Key Result will always reflect both. Use the following prompts to guide your brainstorming.

For a Growth approach...

Your Key Results should measure an increase or expansion. Think about metrics like new members acquired, higher loan volume, greater market share, or the successful launch of a new product line.

For an Efficiency approach...

Your Key Results should measure a reduction or optimization. Think about metrics like decreased loan processing time, lower cost per transaction, fewer steps in a member process, or increased automation rates.

For a Maintenance approach...

Your Key Results should measure stability, protection, and compliance. Think about metrics like maintaining the Net Worth Ratio within a target range, keeping delinquency below a specific threshold, or achieving a 100% success rate on compliance audits.

For a Transformation approach...

Your Key Results should measure a fundamental shift in capability or behavior. Think about metrics that prove a deep change has occurred, such as the percentage of staff certified in a new advisory role, the adoption rate of a completely new service model, or a significant change in how members perceive the brand.

Appendix B: A Guide to Effective Strategic Scorecards

Once your Objectives and Key Results (OKRs) are set, the next critical step is to make them visible. A strategic scorecard is the tool that brings your strategy to life, transforming it from a document into a dynamic, at-a-glance dashboard. Its purpose is not to be a massive data dump or a detailed operational report. A great scorecard is a focused, high-level tool designed to answer one simple question for the board and leadership team: "Are we winning or losing on our most important strategic objectives?"

Principles of Effective Scorecard Design

An effective scorecard is defined by clarity and focus. It cuts through the noise of day-to-day operations to provide a clear signal on strategic execution. The best scorecards adhere to the following principles.

- **Simplicity:** A "less is more" approach is critical. The strategic scorecard should only display the top-level, corporate OKRs that the board and leadership team have agreed upon. It is not the place for departmental or individual goals. Limiting the view to only the most critical objectives ensures the conversation stays at the proper strategic altitude.
- **Visual Clarity:** The scorecard should communicate progress instantly. This is best achieved through clear visual cues. Use simple progress bars to show how far you have come on a Key Result. Incorporate color-coding (e.g., Green for "on track," Yellow for "at risk," and Red for "off track") to provide an immediate, intuitive understanding of the status of each KR without needing to read detailed notes.
- **Clear Hierarchy:** The layout of the scorecard should mirror the logic of the OKR framework itself. The inspirational, qualitative Objective should be stated clearly at the top as a header. Nested directly underneath it should be its measurable Key Results. This structure ensures that the "why" (the Objective) is always connected to the "how" (the Key Results).

- **Context is Key:** A number without context is meaningless. For a scorecard to be useful, each Key Result must clearly display not just the current progress, but the full picture. This means every Key Result line item should include its starting point, its target value, and its current value. This context is what allows for a meaningful assessment of performance.

How to Use Your Scorecard in Practice

A strategic scorecard is not a static report to be filed away; it is an active management tool that should be consistently used to drive conversations and decisions.

- **As a Meeting Agenda:** The scorecard should be the central artifact for your quarterly strategic review meetings. By putting the scorecard at the heart of the agenda, you ensure the conversation is automatically focused on performance against the plan. Each objective on the scorecard becomes a natural agenda item, guiding a structured and efficient review.
- **As a Diagnostic Tool:** A "Red" Key Result on the scorecard should not be viewed as a sign of failure or a reason for blame. Instead, it should be treated as a valuable indicator that prompts a strategic conversation. It's a signal that an assumption may have been wrong, an obstacle was underestimated, or resources need to be reallocated. A red KR is a trigger to diagnose, learn, and adapt.
- **As a Communication Tool:** The scorecard becomes the single source of truth for reporting strategic progress to the board. It elevates the boardroom conversation from being about activities ("What did we do last quarter?") to being about outcomes ("Did we achieve the results we intended?"). This consistency and clarity build trust and alignment between management and the board, ensuring everyone is looking at the same data and focused on the same goals.

A well-designed and consistently used strategic scorecard closes the loop on the entire strategic management system. It makes the strategy visible, keeps the leadership team focused, and fosters a culture of accountability and continuous improvement. It transforms strategy from a once-a-year event into a continuous, data-driven conversation about what matters most.

Appendix C: Making Strategic Meetings More Effective

It's one of the most common and frustrating experiences in corporate life: the strategic review meeting that gets derailed before it even begins. The first thirty minutes are consumed by a slow, round-robin update, with each team member reporting on the status of their projects. By the time everyone has spoken, there is precious little time left for the actual purpose of the meeting: strategic discussion, problem-solving, and decision-making. The most important conversations get rushed, postponed, or skipped entirely.

The Solution: The Asynchronous Review

The solution to this chronic waste of time is the Asynchronous Review. This is a simple but powerful discipline where the "status update" portion of the meeting happens before the meeting itself. By leveraging a shared digital platform that houses your strategic scorecard and allows for commenting or discussion threads, the team can share and consume progress updates on their own time, asynchronously. This frees up the valuable, synchronous meeting time for the high-level work that only the leadership team can do together.

A Simple Workflow for More Effective Meetings

Implementing an asynchronous review process is straightforward and can be broken down into two distinct phases.

Before the Meeting (The "Pre-Read")

A few business days before the scheduled strategic review, the expectation is set for all attendees to conduct their "pre-read." Team members individually log into the shared platform and review the strategic scorecard. For any Key Result or Initiative they own, they are responsible for adding a concise comment that includes:

- A brief status update.
- Any obstacles or risks they are encountering.
- Any key questions they have for the group.

This simple act ensures everyone arrives at the meeting already knowing the status of every key objective.

During the Meeting (The "Real Work")

When the strategic review meeting begins, the leader can immediately skip the round-robin updates. Because the status is already known, the meeting agenda is automatically and dynamically focused only on the items that require discussion. The conversation can jump directly to the Key Results that have been flagged as "at-risk" or that have unresolved questions in the comment threads. The team can now spend the entire hour on substantive problem-solving and strategic decision-making, not just reporting what has already happened.

The Benefits of This Approach

Adopting this discipline yields immediate and significant benefits:

- **Shorter, More Productive Meetings:** Meeting time is focused exclusively on value-added discussion, often allowing meetings to be shorter and more impactful.

- **Better Preparation:** The requirement for a pre-read ensures that all attendees arrive at the meeting fully prepared and already thinking strategically about the key issues.
- **A Documented History:** The comment threads on your digital platform create a searchable, documented history of the conversations, decisions, and context around each strategic goal, which is invaluable for future reference.

The asynchronous review is more than just a meeting tactic; it is a core discipline of a high-performing, agile team. It reflects a commitment to respecting each other's time and a focus on using precious leadership attention for its highest and best use: moving the organization forward.

About the Author

Tom Glatt is the President of Glatt Consulting Group, Inc., a premier consultancy dedicated to helping credit union boards and leadership teams build resilient, high-performing organizations.

With nearly three decades of experience working directly with credit unions, Tom is a leading expert on the critical intersection of strategy, performance, and governance. He is the architect of the "Living Strategy" framework, a dynamic approach that integrates the Business Model Canvas, Environmental Scenario Planning, and Objectives & Key Results (OKRs) to help credit unions move beyond the outdated "plan-on-a-shelf" model.



Tom is passionate about the credit union movement and believes that with the right tools and a disciplined approach, credit union leaders can confidently navigate an uncertain future and secure their relevance and mission for the next generation of members. He is based in Wilmington, North Carolina.

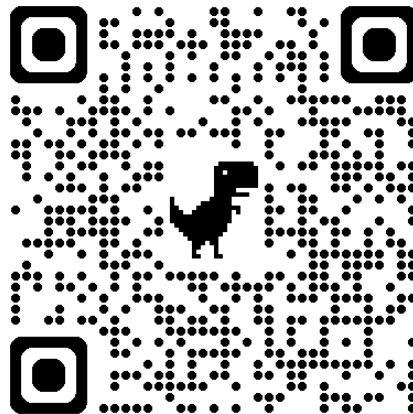
Start Your Journey to a Living Strategy

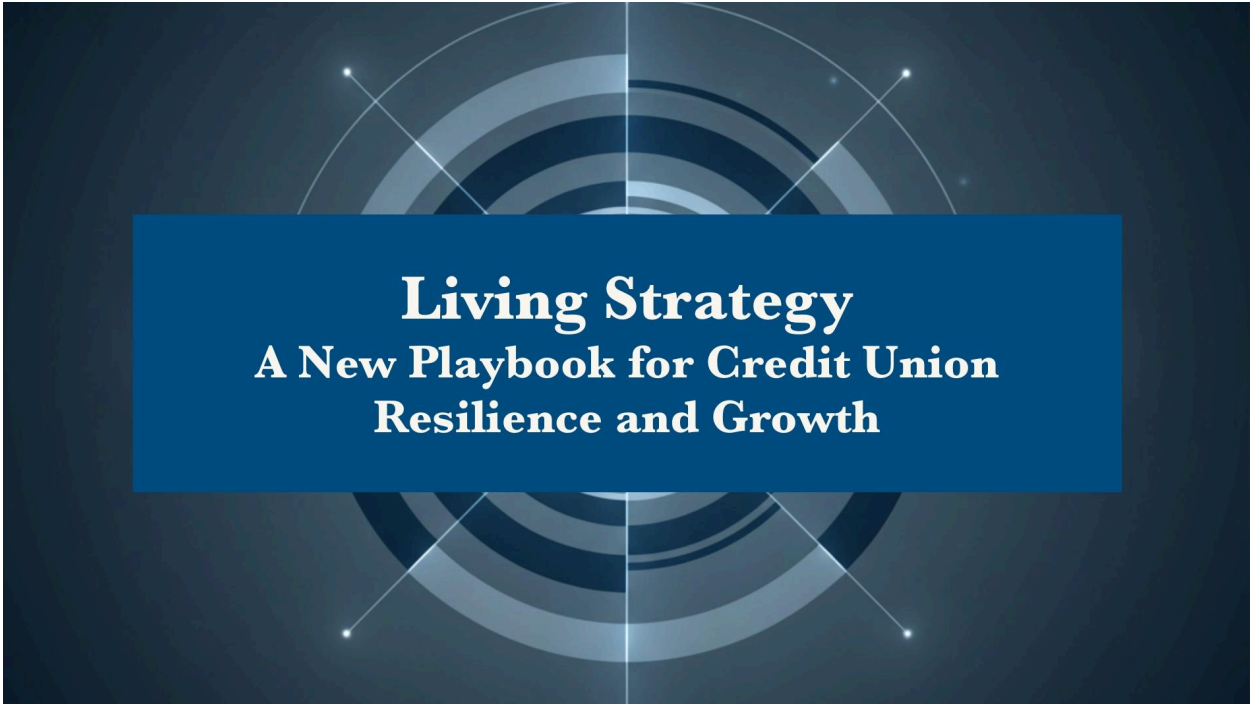
Reading this book is the first step. Bringing it to life is the next.

Glatt Consulting works hands-on with credit union boards and leadership teams to implement the "Living Strategy" framework. We facilitate the critical conversations and provide the tools—including the CU 360 software platform—to help you build a truly resilient organization.

To learn more about our strategic planning services, governance workshops, or to schedule a discovery call, please visit our website.

Scan the code with your phone, or browse to www.glattconsulting.com to connect with us.





Living Strategy

A New Playbook for Credit Union Resilience and Growth

The old strategic playbook is broken. In a world of constant disruption, a static, five-year plan is an existential risk. Credit unions that win in the next decade will be the ones that move from "planning" as an annual event to "strategy" as a living, dynamic capability.

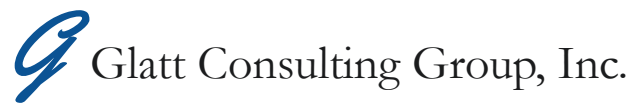
This book provides the complete framework for that transition.

In this guide, you will learn to:

1. Build a clear, one-page blueprint of your business model.
2. Stress-test your strategy against future, high-impact scenarios.
3. Use OKRs (Objectives & Key Results) to drive execution and accountability.
4. Integrate Strategy, Performance, and Governance into a single, "Living System."

About Tom Glatt

Tom Glatt is the President of Glatt Consulting Group, Inc. and a leading expert on credit union strategy and governance. With nearly 30 years of experience, he helps credit union boards and leadership teams build resilient, high-performing organizations.



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