

## How DE Changed My Life

*Jim Morrell, CUDE Class of 2013*

I began my role as CEO at Peninsula Community Federal Credit Union a year before I attended DE Training. After attending DE, I felt I was given a firm foundation in the cooperative operating principles that I didn't have before. DE gave me the ability to look through a different sets of lenses to better understand and better serve our members. DE helped remind me why and how we do what we do as a credit unions. We connect the strategic decisions we are making at Peninsula Community Federal Credit Union with the principles and lessons that are learned in DE, and it serves as a foundation of who we are as a credit union.



DE helped me lean into our credit union's vision "To be recognized as being about more than just money". DE helped us to further define our mission by addressing the economic challenges of our members and the communities we support. DE wove the connection between my personal passion and our credit union's community development mission into opportunities for our organization to create "Wow! Stories" of how we are improving people's financial lives. It has propelled the adoption of products and services to encourage members to save, incentivize them to make on-time loan payments, support Peninsula CFCU in becoming a Community Development Financial Institution (CDFI), receive a CDFI grant, move towards having 100% of our staff certified financial counselors, and leverage the grant funds to make non-prime auto loans.



I have stayed involved with the DE Program since my graduation. I have served as a mentor for a North Carolina class in 2014. Most notably, if not for DE, I would not have traveled to Kenya in 2014 for the inaugural Africa DE class. Nor would I have developed a network of cooperators across the African continent. I also would not have had the opportunity to return in 2016 to speak about the cooperative brand in Kigali, Rwanda, experience the amazing culture, or walk with the gorillas there. This same trip, I visited Harare, Zimbabwe to have conversations with SACCOs (credit unions) and visit

Victoria Falls.

DE has inspired me to live out my personal purpose of being educated for service. Credit unions are more than "people helping people", we help improve individual financial capacity, which in turn generates economic development for the communities we serve, and thereby the financial health of our credit unions as well. Everything learned in DE is the crux of what makes our collective advocacy efforts work as well. The basis for advocacy is supported by everything that DE helps you to more deeply understand. A Zimbabwe friend just graduated last week from the latest Africa DE program and quoted Marlene Shields, a DE from Scotland, who put it this way,

"Every moment a DE graduates, financial hope is kept alive. We are the difference, the custodians of today and the future building on the efforts of our predecessors."