

## How DE Changed My Life

*Tracie Kenyon, CUDE Class of 1998*

When I went through DE I was the Senior Vice President of Dues Supported Services at the Utah League of Credit Unions. I was working with DE Scott Earl and we had just finished our work on HR1151. Scott suggested I attend the DE program as a thank you for my hard work. At that point in my career, I had been working in credit unions for 13 years – with 4 different credit unions and the league. I thought I understood the system, but DE really broadened my view of credit unions and helped me to see the amazing things going on in the cooperative system and the international credit union space. It reinforced that the credit union philosophy should be at the root of every business decision that we make; DE really did ignite the credit union flame in me in a totally unexpected way.



From Utah I went on to become the President of the Montana Credit Union League. The network of DEs that I became a part of upon graduation helped me in getting my current job, as many of my professional references were DEs. Being a DE also likely provided me with a different viewpoint than other candidates and it equipped me with a deeper rooted passion and understanding for our movement. I told the interview committee that my role as league president would be to “Teflon-coat” credit unions against the outside attacks. And, the best way to do that is to ensure that credit unions are adhering to that core mission – something that has become my driving force of passion because of DE.

My DE project was to form Montana Credit Unions for Community Development (MCUCD), a 501(c)3. The idea came to me during the interview process as I stated that I would do everything in power to ensure that Montana credit unions would stay involved and adhere to the values of credit unions by connecting to programs that clearly articulate the credit union difference: which is really work around social mission, financial education, and asset building. I’m not sure that I would have had this idea or created this amazing organization without attending DE.

One of the MCUCD programs that I really stands out for me is a small program that we offered for survivors of domestic abuse. We provided 15 women with access to financial products, matched savings, career counseling and skill building to move them from their past on to a happy and successful future. I remember one of the program recipients was willing to tell her story at a dinner that we held for policy makers; and wow, was it amazing. She told the group that she would not be where she was today without the help of her credit union. She stated that she would not be a successful business woman, with access to a reliable car to get to her new job, without her credit union. Today, she was safe because of her credit union. **That** is the credit union difference.

The level of commitment that credit unions have shown to MCUCD is amazing. Each of our credit unions has at least one project, such as financial counseling programs, financial wellness for staff, Reality Fair Programs, and so much more. I was humbled when MCUCD was awarded

the Herb Wegner Award for Outstanding Organization in 2009. Without DE Training, I would not have had the inspiration to start MCUCD, and we wouldn't have been able to help the thousands of Montanans.

At my organization today, we have a goal that every staff member will go through DE, and, we're almost there! After all these years, I still get excited about the credit union concept – people pooling their resources for the good of the group and the community – I still get emotional when I talk about it. When I send someone to DE, I see them return with a renewed commitment to credit unions and cooperative principles. Everyone on my staff loves and cherishes credit unions and the credit union ideals, but not all of them have the opportunity to engage with folks outside of Montana. DE helps them to develop their own network and to see new possibilities, as well as keeping things fresh and invigorating here at the office. DE is a very personal experience - it is the kind of training that is good for the mind and good for the soul; I don't know where else I can send my staff to get this. This is a way for me to say to my team, "I love you, and I appreciate you."

