

How DE Changed My Life

Ronaldo Hardy, CUDE Class of 2016

I have been a part of the credit union movement since 2004, and over the course of my career I have had the pleasure of many great educational experiences. Since 2011, I have heard over and over again that I should attend the DE Program. I was very inquisitive about the program, as I had heard many people say it changed their lives. I expected it to be impactful, but what I experienced exceeded my expectations.



My DE experience came at a unique time because I was two weeks away from transitioning to a new credit union. I went through DE in 2016, and at that time an opportunity had recently become available for me to lead a credit union that serves the unbanked and underbanked populations of the community. One of the main reasons I accepted the position was because of its missional focus. As a collective whole, we tout our mission as “people helping people”, but I wanted to take a deeper dive into that mission. I wanted to touch people who don’t ordinarily receive access to credit, and other pertinent financial services. In a sense, I wanted to roll my sleeves up and get my hands dirty. DE came at a perfect time for me, as it provided me with immense insight into the true meaning of the “people helping people” philosophy, and that has made a tremendous impact in my current role as President/CEO.

I arrived with great anticipation, excitement, and admittedly a little anxiety of what the seven day experience would be like. By the end of the journey, I found myself uttering phrases such as, “This experience changed my life.” It opened a part of me that I had begun to bury years earlier. I am the product of poverty. As a child, my parents earned a combined income of \$25k annually, and raised four children with no governmental assistance. I know firsthand what it’s like to live without, and the impact that a lack of financial resources can have on children. As a young adult, I made poor financial decisions that led to financial ruin. I have personally walked the journey of rebuilding my credit from the 500’s to the 700’s. I used these experiences previously to create my drive to succeed. However, DE awakened a deeper sense of purpose to help others who have experienced those same challenges to overcome them. DE helped me realize how I could use my experience and truly make an impact in the lives of members going through a similar situation.



As CEO, I have been able to use the experience to put a laser beam focus on key aspects of our organizational strategy. Our credit union was having a bit of an identity crisis when I arrived. In theory we were serving the underserved, but in practice we were rejecting many of them out of fear. Because of my DE experience, I was able to help our team to understand the credit union philosophy in a deeper way. The passion I left DE with has been contagious, as it has also stirred staff’s

excitement to do more good for our members and our community. We recently completed the Foundation’s Life Simulation with our entire staff, which was an awakening for many of them. The goal was to increase empathy for our current and potential members, and to help them to develop innovative ways to be responsive to their needs. The results have been tremendous. We

have already seen a difference in how our employees are approaching their member interactions.

Now that I am a DE, I will be the biggest evangelist of the program as I believe every credit union professional needs this experience. I am officially a part of the “Do Good Army”, otherwise known as the DE family, and our impact will continue to make an indelible mark on this industry and our communities.