



David DEBORDE

MEMBERS CHOICE CU • ASHLAND, KY

PUTTING MEMBERS FIRST

FORMER ENGLISH PROFESSOR David Deborde believes words are consequential.

Now the compliance and risk manager for Members Choice Credit Union, he places much weight on “members” being the credit union’s first name. And the roughly 18,000 members of the \$207 million asset credit union in Ashland, Ky., have a strong advocate in Deborde.

Deborde believes “people helping people” is more than a credit union motto; it’s a mindset.

“Everything we do is about member service,” he says. “We’re always asking, ‘How does this benefit members?’ because without members we don’t exist. Banks only want those with 750-and-above credit scores

‘Everyone who comes to the credit union should leave with a smile.’

coming through their doors. We have a wide-open door to bring in members where they’re at and help them get to where they want to go.”

When Members First needed to increase income to deal with hard times, one possible solution involved raising rates, notes Jenna Ramey, Deborde’s colleague.

“He argued, instead, we should be even more focused on member needs,” she says. “If we continued to treat our members better than anyone else, and improved upon our current service, we would weather the storm. We discovered by going all in on member service, we benefited our bottom line.”

To enable excellent service, Deborde created the “Customer Care Chain,” which Ramey says has transformed the way the credit union provides service. The Customer Care Chain earned an Excellence Award at the 2016 CUNA Operations & Member Experience Council Conference.

Service differentiates Members Choice from other financial institutions, according to Deborde. “We have great rates, but we hang our hat on member service,” he explains. “Everyone who comes to the credit union should leave with a smile.”

Members First also stresses attention to detail and a focus on what members really need. “Members want solutions, not just products,” Deborde says.

To fill a training gap, Deborde worked with staff to create “Mr. Brightside,” an employee-driven, Wikipedia-like repository of training and procedural guides, which has proven popular with employees.

Deborde also is actively involved in the community. His involvement includes spearheading a fundraising drive for a community kitchen and regularly contributing articles on consumer fraud prevention to the local newspaper.