

# Compete

By [Myriam DiGiovanni](#) April 17, 2015 • [Reprints](#)

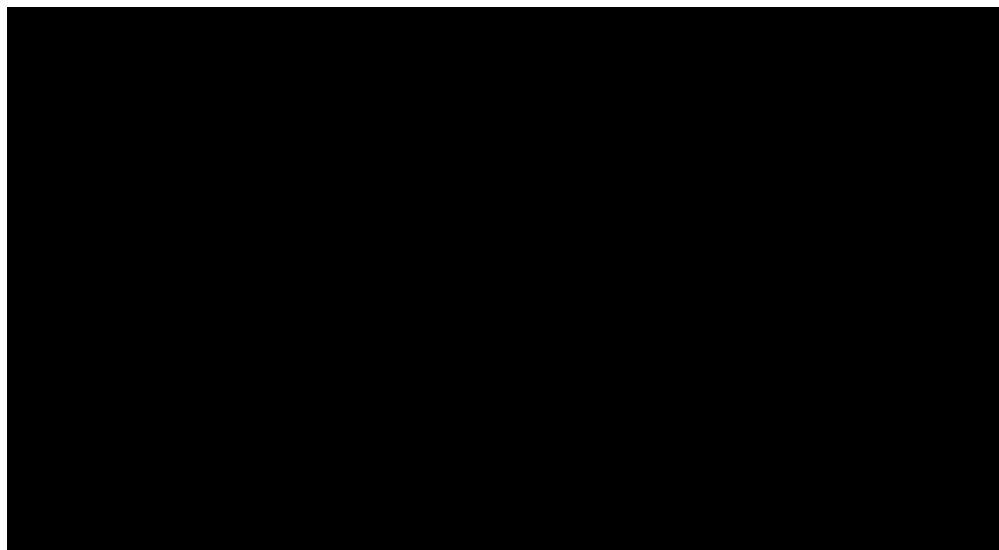


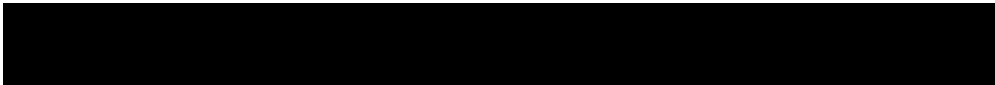
When Gary Kirk, executive vice president at BluCurrent Credit Union, tells new hires that anything is possible if they have the drive to learn and grow, it's because he's lived it.

[The latest Trailblazer 40 Below](#) got his start at the now \$146 million credit union based in Springfield, Mo. as a part-time teller in 2005. Through hard work, he was named vice president in 2007 at the age of 24.

“Never miss a chance to be mentored by others and take those educational opportunities as they present themselves, even if they’re in other departments in the organization,” he said. “I’ve always been willing to step up and volunteer to do the projects or jobs others won't, and it's paid off.”

He said he has been fortunate because BluCurrent has truly invested in talent development, even if that means an employee may leave the credit union to fulfill his or her goals and dreams. For Kirk, who strives to be a servant leader, developing leaders only helps strengthen an organization.





In his current role, his responsibilities include human resources, accounting and finance, training and development, indirect lending, mortgages and auto lending. He said he makes time to find out what employees value, from their aspirations and what matters most to them, to their learning and communication preferences. Helping others perform at their highest level by providing the tools and support they need and communicating effectively go hand-in-hand for Kirk. While it's an investment that takes time and is an ongoing, evolutionary process, he said the resulting changes, sense of empowerment and engagement among staffers over the years has been palpable.

“Our culture here supports learning and growth, so our approach is that we’re training our replacements,” he said. “Empowering staff allows us to move forward. Leaders have a desire to progress and do more, which is what we want. That's why it's so important that we help everyone get to where they want to be personally and professionally.”

He added that every promotion is viewed as a cultural and organizational win, and the individual drive each staff member has to continually improve him or herself carries over to pushing for better solutions and services for members, he said.

As someone who was always interested in numbers and helping others, Kirk worked at a few banks before finding the right balance in the credit union industry, and like many, he wasn't familiar with credit unions before he started working at BluCurrent. He joked that after graduating from CUNA Management School, he gained knowledge equivalent to an MBA in credit union history.

“It was intense and a great experience,” he said of the program. “My 50 classmates in 2010, we still talk today and can count on each other to bounce ideas, share good information and find ways we can collaborate.”

That same idea of working together for the greater good is something Kirk would like to see more of across the credit union industry, he said. In regards to relevance, he believes building relationships within the credit union industry and discovering ways they can collaborate to meet consumers’ needs can lead to great things. And it’s not just talk: Kirk and executives from 13 other credit unions in the area have been meeting monthly to share best practices and challenges, and discuss how they can pool their resources to help each other grow.

“If we can quit looking at each other as the competition and focus instead on ways to be more impactful together, who knows what good we can deliver or what we collectively can accomplish,” he said. “We view every credit union as a partner. What can we learn, how can we work together to successfully reach the next generation, and how can we shift gears to stay ahead of our future competitors who don't operate in a regulated environment and can offer different products and services?”

He added that true innovation, which he described as creating solutions for new and existing obstacles, can come from actively seeking out collaboration opportunities. It doesn't have to be as big as the Apple Watch, he said – sometimes small process changes can lead to big results. For example, facing a shrinking branch footprint and younger generation of “self-help” consumers, BluCurrent had to find a way to use technology to improve efficiency. That search led to the implementation of a Member Conference System in all of its branches, which allows members to open loans and accounts using Skype. The system has significantly reduced the amount of wait time for members in branches.

“People have been using Skype for a long time, so it's nothing new, but we found an application that improved our process and allowed a small team to serve a larger group of members, provide real-time coaching and offer members the resources they really need,” Kirk said.

The credit union's efforts to differentiate itself ultimately boiled down to asking staffers to work together to help build better lives for members, he said. That meant a willingness to take chances and make the most of opportunities that may arise from common challenges, while remaining true to the credit union's core purpose.

Since changing its name in 2011, BluCurrent made a decision not to market itself by using the words “credit union.” According to Kirk, the move, though unconventional and often the root of much debate within the industry, has been the right choice for BluCurrent. Not emphasizing “credit union” has simply been a way to avoid confusion and an initial perception barrier among locals who see the term and assume they can't join or it's not for them, he said. But just because the term “credit union” hasn't been advertised doesn't mean BluCurrent doesn't revel in the credit union difference, he added. When potential or existing members open an account or walk into a branch, staffers are sure to tell the credit union story.

“We're proud of being a credit union,” Kirk said. “For us it's about removing those barriers to entry, which unfortunately research has shown are still prevalent today. Once they're in and understand we have relevant products and services to offer, we then share how we're a different kind of financial institution. We even view questions about our name as yet another opportunity to spark those conversations.”

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