

Facing the 'digital transformation' landscape is like staring in awe at the Himalaya; a seemingly endless series of cloud covered peaks with no immediately apparent routes.

Credit Unions are inundated with content declaring that they must scale the digital transformation mountain to compete with big banks and fintech. They must consider strategies like mobile first, omnichannel, digital journeys, data mining and analytics. All the while, sorting through a wealth of applications to enhance member experience and solve any problem.

These, like mountains, can seem mysterious and constantly shifting.

Choosing how to plan and prioritize your approach is daunting and fraught with potential pitfalls. Often Credit Unions head off into the mountains, piling on equipment without first taking stock of their options and setting a long-term plan.

No-one in their right mind wakes up one day, flies to Kathmandu and heads up Mount Everest.

Conquering such a behemoth takes careful step-by-step planning.

- Why this challenge? And why now?
- A timeline including any life events that may alter or hinder your progress.
- A budget.
- A team of experts to support and guide you.
- An assessment of your current fitness to understand how you need to develop and strengthen for the adventure ahead.
- A carefully laid out exercise and nutrition plan.
- A lengthy equipment list.
- Tracking devices and mechanisms to monitor your progress.

In short, you'll need a healthy mind and body; accompanied with an ongoing support system and meticulous planning.



Your vision, brain and soul are the essence of your Credit Union – alignment of mission, your culture, innovation, communication, diversity of thought and inclusive design.

Your bones, muscles and immune system are your infrastructure and security - the platform upon which everything else relies.

Your medical support team is your internal and outsourced network and security operations support – the experts you have chosen to keep you running and support you on your journey.

Your life events, planned or unplanned, are the events that every business must face – M&A activity, growth, leadership change, office moves, security breaches, power outages and technology initiatives.

You cannot hope to succeed if your mind is not focused. You reactively apply strategies and equipment onto an unhealthy body or be surrounded by a team that is not in full alignment to your long-term plan. On Everest this would make you one of the 50% that never make it up or the 6% that die trying.

Take a step back. See if you have all the resources you need for the journey ahead. Evaluate your current state. Gain an understanding of what improvements are necessary and develop a clear plan of approach before you execute. Only then will your healthy, secure and flexible body take you up any mountain of your choosing. Ready to take the summit, innovate and plan your next adventure.

