

## Agency For Change Podcast : Linda Carter, President of MembersOwn Credit Union

### Announcer:

Welcome to Agency For Change, the podcast that brings you the stories of people creating positive change in the world. We explore what inspires these changemakers, the work they're doing and how they share their message. Each of us can play a part in change and these are the people who show us how.

### Lyn Wineman:

Hi everyone. This is Lyn Wineman, founder and chief strategist of KidGlov with another inspiring episode of Agency For Change podcast. When most of us think of positive social change, our financial institution is not the first organization that comes to mind. But our guest today, Linda Carter, president of MembersOwn Credit Union is going to share some insights on how credit unions are making a positive difference for people, particularly during trying financial times. Linda, it is great to talk with you today.

### Linda Carter:

Hi Lyn, it's great to talk with you too.

### Lyn Wineman:

I love having you here. Would you just start by telling us more about MembersOwn Credit Union?

### Linda Carter:

Sure. We are a not-for-profit financial cooperative. It's a mouthful, but we are a co-op when people think about that, that provides financial services. We serve consumers with banking services in Southeast Nebraska and we've been doing it for over 80 years.

### Linda Carter:

And as far as social change goes, we were right there in the mix. Credit unions were born out of social change after the Depression. So we've been doing this that long and being there for people in those tough economic times and during social changes. And it's exciting to be part of that.

### Lyn Wineman:

I should disclose that I have been a member of MembersOwn Credit Union for quite a long time, not since back to the Depression, but I did not realize that's where they got their start. Linda, how would you say then that the credit union is making a positive difference in people's lives?

### Linda Carter:

Well, I think it does go back to being a cooperative. It's by our very makeup, because every decision or service that we offer or want to offer, goes back to, How will this benefit our members individually or any of our membership as a whole? Our goal is - we want our members to be financially successful and

by being a cooperative and only having to concentrate on them, it's a really great opportunity to provide exactly what they need.

**Lyn Wineman:**

It's interesting because I think as credit unions have changed over the years, people wonder, Is a credit union exactly like a bank with a different name? You have a lot of the same services. How would you compare and contrast a credit union from a bank?

**Linda Carter:**

We do offer a lot of the same services and I always say it's a cooperative, but the neat way to look at it is we're just a not-for-profit business while banks are a for-profit business. We do a lot of the same things, we're just a different business model. And our sole focus is on our people, the people who do business here own us. So that's the difference, even though we may offer the same checking accounts or loans, we don't have to provide any more profit back to others than providing to our members.

**Lyn Wineman:**

So I think that's a nice tie into our next question. I know you shared with me that your team did some Gallup CliftonStrengths work and you determined that for all the people that work at the credit union, your number one strength was empathy. How does that impact the way you work with your members?

**Linda Carter:**

We are so fortunate to have such caring employees that are so empathetic. In fact, some of our employees, if that wasn't in their top five strengths, they were practically upset because they wanted to be empathetic and they know that they care for our members here. We really strive to look at each of our member's financial situations individually and see it through their eyes to see what they're going through. And then, what can we provide to help them in that financial situation.

**Lyn Wineman:**

So sometimes financial issues can be scary or intimidating and I think that's pretty cool to know that when they come into MembersOwn, the person sitting across the desk or across the counter from them, scores very high on empathy as a strength. That's a pretty neat thing. Now I am always fascinated with people's stories. So tell me this, did you grow up wanting to be the president of a credit union?

**Linda Carter:**

No.

**Lyn Wineman:**

Oh, I didn't think so. How did you find yourself in this position at this point in your career?

**Linda Carter:**

A friend in a class at the University of Nebraska was working at the credit union at that time, part-time and she got me a gig here too. And I have been so fortunate to grow in my career at the credit union. As the credit union has grown, we have grown a lot over the last, well, I've been here 31 years and to be able to have that experience... I'm a businessperson and I was into finance and I love the mix of being able to help people and work with finances.

**Lyn Wineman:**

That's wonderful. I'm glad you brought up that you are a businessperson and you have the business background because we're doing this podcast today and you're helping us kick off our 2020 celebration of Women's Small Business Month. So it is once again, great to have you here. Linda, what are the biggest challenges that you face not only in your work, but also as a leader in your company and a leader in the community?

**Linda Carter:**

I had thought about that a little bit. I think staying connected to the people in the community and of course, everyone is talking about this now. I feel that's an issue without the horrible pandemic that we're in right now. And I love to make personal connections with people. And I want to have that connection even harder now with not being able to be close to people and have to be distanced. So, I think that is a big challenge. I like to connect with people and have that personal relationship with them. And it's harder when you can't get out in the community as much or have to be distanced from people.

**Lyn Wineman:**

Yeah, the pandemic is really touching a lot of our lives. Our business lives, our family lives, in a different way and I bet you're finding new ways to connect with people as well, as we go through this time of social distancing.

**Linda Carter:**

When you talk about that, we've even dipped our toes into something new and we all now have webcams and we're talking to each other internally that way. But I have a few staff members too that are using them then to connect with our members through video. And it's neat to see that and sometimes when we have hardships, that actually creates those types of opportunities to connect in other ways.

**Lyn Wineman:**

I do think that's true. I think we're all learning some new tricks and we will be so excited when the pandemic is over and we're going back to normal or whatever normal will be. I bet there are some new things that we've learned that we'll take with us. Linda, tell me about something that you are really excited about working on right now.

**Linda Carter:**

Well, can I tell you about two things?

**Lyn Wineman:**

Two things is great. I'll take two things.

**Linda Carter:**

One thing overarching the credit union is that we recently expanded our membership base into all of Southeast Nebraska and are really looking forward to helping more members achieve financial success and being able to help others. So that's been exciting as we're doing that, working to meet those people and meet them where they are and help them out.

And the other thing, just because it's fall, that I am so excited about is we have something at the credit union called Thankful Thursdays and all of the Thursdays in October, we encourage people to let us know what they're thankful for and then we have a giveaway with it. But I just find a lot of joy in hearing the things that people are thankful for. It brings me joy to see it. And just seeing everything we're thankful for, we're thankful for our families or thankful for good health and things like that. And I so appreciate that our members share that with us. It brings us joy to see that.

**Lyn Wineman:**

You know that is such great timing. It's always good to practice gratitude and I think that'll be a great dose of positivity for everyone.

**Linda Carter:**

Yeah. I think I'm looking forward to it even more.

**Lyn Wineman:**

Absolutely, and I'm sure you'll be posting some of that on social media and sharing it with others as well.

**Linda Carter:**

Of course.

**Lyn Wineman:**

Linda, what advice do you have for someone out there who aspires to make a difference in the world?

**Linda Carter:**

I think one thing to look at is, we think sometimes or people think, they have to do big grand things to make a difference and sometimes it's the little things that make the big things better. Start with, What is your passion? and getting involved in that, starting small and jump into whatever makes you happy. But those little things really actually snowball. Life is a snowball in the sense, once you start small, the journey there makes it big. So just starting is the biggest thing.

**Lyn Wineman:**

I love that. You never know when a smile, a kind word, an act of kindness or generosity will make that difference in that one person's day. And then that will just snowball from them to the next person to the next person.

**Linda Carter:**

I totally agree.

**Lyn Wineman:**

I think that is really, really important. Linda, as an advertising person, I do have to ask you one marketing related question. Can you share how you get the word out about the good work that's being done at MembersOwn Credit Union?

**Linda Carter:**

We do rely heavily on our social media for our good news stories. We love to post things about that. We also do quite a bit of digital marketing. And once again, getting back to thankfulness, we of course are very thankful for the advice and our relationship with KidGlov. We have used your expertise to help us get out that good word a lot and appreciate that.

**Lyn Wineman:**

Linda, thank you for that shout out and I did not put that question in there just to get you to say that, but-

**Linda Carter:**

I know.

**Lyn Wineman:**

We have had a great long-term relationship. I think for 10 years, KidGlov has had the opportunity to work with MembersOwn Credit Union. And what I love about it is we've really grown together as organizations and helped each other, which I think is really a great thing.

Now, one of the things that I love that has helped me get through the pandemic and stay positive is, I love motivational quotes. Could you give us a few of your own Linda Carter words of wisdom that can serve as inspiration?

**Linda Carter:**

Well, I do have a favorite quote and probably 20 plus years ago, I heard this at a conference and I don't even know who to credit this with, but this always runs through my head and it's, "Be the image, not the mirror". And just to remind ourselves to be that image you want to project, don't let other people's attitudes or their bad moods affect you. Project the image you want.

**Lyn Wineman:**

I love that. I've always known you to be a very positive person too. And honestly, Linda, I've never heard that quote before. So as far as I'm concerned, I am attributing it to you on this day.

Linda Carter:

Okay.

**Lyn Wineman:**

Linda, for our listeners who would like to learn more about MembersOwn Credit Union, how can they find out more?

**Linda Carter:**

Well of course, our website and Facebook. We love to post on Facebook and tell our story. Our website is [membersowncu.org](http://membersowncu.org).

**Lyn Wineman:**

Great. Thank you so much. Linda, it is always so much fun to talk with you because you are always positive and reassuring and this has just been a delight. Thank you for sharing your story.

**Linda Carter:**

Thank you, Lyn. Thanks for making me smile this afternoon.

**Announcer:**

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