

Agency for Change Podcast: Dawn Gonzales, Vice President Community Relations, Centris Federal Credit Union

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Dawn Gonzales

Be a light for others.

Announcer:

Welcome to Agency for Change, a podcast from KidGlov that brings you the stories of changemakers who are actively working to improve our communities. In every episode, we'll meet with people who are making a lasting impact in the places we call home.

Lisa Bowen:

Have you ever been upset with your bank? Maybe they missed a deposit or they charged you a fee for something without telling you about it? But have you ever been so mad at your bank that you decided to start your own competing bank? Probably not, right? Well, that's exactly what employees at an Omaha telephone company did back in 1934 when they felt the banks in town weren't meeting their needs. With just seven members and \$49 in deposits, they began the Omaha Telephone Employees Federal Credit Union.

In those early days, the credit union was only open one day a week for just half an hour, and it was only for employees of Northwestern Bell, a telephone company headquartered in Omaha at the time. Over the years, the credit union has changed its name, its services, who could open an account there, and, thankfully, it's hours. Today, you probably know them as Centris Federal Credit Union. Hi, everyone. This is Lisa Bowen, vice president, managing director at KidGlov. Welcome to another episode of the Agency for Change podcast.

Today's guest is Dawn Gonzales, vice president community relations at Centris Federal Credit Union, which has served the Omaha community since 1934 and aims to be a trusted, lifelong financial partner for its members. Dawn, I am so eager to talk with you today about all the great work you're doing and the impact that you and Centris are having on the community.

Dawn Gonzales:

Thanks for having me, Lisa.

Lisa Bowen:

You bet. You bet. Dawn, for our listeners who aren't familiar with Centris, can you describe what you do and what kind of services you provide?

Dawn Gonzales:

Sure. Centris Federal Credit Union is a full-service financial provider, so checking, savings accounts, home mortgages, home equity loans, car loans, certificates of deposit. We serve every product that you can get it at most banks, and there's some things that we don't do like trust accounts, but for your everyday financial needs, we're here to serve.

Lisa Bowen:

You mentioned the word bank, and I think in a lot of people's minds, they think a credit union and a bank are the same thing. Can you talk a little bit about the difference between the two and then maybe speak to who can be a member at Centris?

Dawn Gonzales:

Sure. We like to say that credit unions are democratically governed. Our board of directors are made up of volunteers. We have seven volunteers that serve on our board of directors at Centris. They are members of Centris. When we talk about members, there are different ways that qualify membership for credit unions. Centris is a community credit union, and we serve Douglas County, Sarpy County, Pottawattamie County in the metro area. We serve Grand Island, and then Lincoln County, which includes North Platte. We also serve Tryon, which is western Nebraska.

Community-based credit unions, we can serve anybody that lives, worships, works, goes to school in our service area or if you're related to a member. If I have a cousin or a sister. My father, as an example, who lives in Arizona, he could be a member of Centris because I'm a member of Centris. There are other credit unions that have different membership criteria. But for Centris, it is community-based. If you're living here and you are looking for a new financial, then check us out.

Lisa Bowen:

That's wonderful. I didn't realize you were so inclusive of the communities that you serve. That's awesome. Dawn, I've heard that Centris operates under the philosophy of people helping people. What does that look like in terms of how you help the community?

Dawn Gonzales:

There's a lot that goes into that, so everything from volunteering during our community service days. We allow our staff eight hours a year to volunteer on company time. It could be shelving food at Together, the pantry in south Omaha. It might mean working at one of the humane societies. They're allowed to pick and choose, but we also have opportunities that we select for them and then they just sign up. When it comes to people helping people, credit unions are really designed to help the consumer. That's where that term comes from. It's each other. Credit unions were founded years and years ago on the concept of peer-to-peer lending, and so that's again, where some of that term comes from.

Lisa Bowen:

As the vice president of community relations at Centris, that's a really big title, Dawn, and I'm sure there's lots of other duties assigned within that title, but what does your role entail and how does it allow you to put your passions to work?

Dawn Gonzales:

In the role of community relations, I am the person that is out and about in the community with the various chambers of commerce. I'm a member of Downtown Rotary. I work with the media on our press releases and making sure that Centris is being talked about in our communities. I'm also responsible for all of our sponsorships and our donations. I am the one that reviews those donation requests, but making sure that those sponsorships, too, are being talked about in the community and are being utilized by our members. Just looking for those ways that Centris can be best showcased in the communities that we serve.

Lisa Bowen:

Well, I would've asked what you like to do in your spare time, but I don't think you have any with that role and all that it entails. Thank you so much for all that great work you're doing on behalf of Centris. Dawn, I know that Centris is really passionate about financial education. Can you talk a little bit about what you do to help people improve these types of skills and also why these skills are so important for people, young and old?

Dawn Gonzales:

Sure. We have been doing a program called Mad City Money for over 20 years. It is a program that we have purchased from Credit Union National Association. It is a two-hour module that we present to high schoolers and early college students. It is a, I like to say, game of life on steroids. It is a budget simulation workshop. Each student participant is given a job, a salary, a spouse, a child, and they have to budget for life in an amount of two hours. Everything from buying a house to a car, there's 12 different stations that they... I'm going to take that back. There are 10 different stations that they have to visit, and the goal is to take that budget and get it down to about \$100 at the end of the game.

They have a lot of fun with it. Our staff has a lot of fun with it. We try to upsell them because that's the America that we live in. You always got to biggie size it, right? You want the large size. You want the large house. You want the large car, but that doesn't always fit in the budget that we have, so trying to teach individuals to live within that budget. In addition to Mad City Money, we have a fantastic online program called our Centris Financial Wellness Platform, and that is accessible to anybody if they go to our website. There are about 50 courses in there that all are between five and 10 minutes.

It gives you enough information on a variety of topics to be able to ask better questions. If you're looking at different types of savings accounts, there's a module there. If you're looking on what you might need to do to save for college or a retirement, there's modules in there. There are also some great calculators. We also spend a portion of our community dollars in funding other entities who can raise the bar on financial education and literacy in the communities we serve. One of the ones that I think we are most proud of is our partnership with the Creighton Financial Help Collaborative.

We have given them over \$200,000 over the last four years to work with a study that is showing a correlation between financial health and physical wellness. If you know better and you're able to know about what's happening with your money and your wallet, your stress levels are coming down, you're getting healthier. We know that stress is a contributor to all kinds of negative things. Stress in the body is a bad thing. What the study that they're working on is showing that there is a correlation between those who learn about their budget and can manage their money to everything from weight loss and better living habits.

When the creditors aren't calling you, you're not as stressed. It's that discipline, if you're learning how to manage your money and it makes sense to you. The study participants, they've seen an increase in wages. They have gone back to school and finished their degrees. They're buying houses. What our hope is from where Centris is sitting is that this is a path to ending poverty, and that's why we feel that financial education is so important. It's important for everybody. When you know more, you do better.

Lisa Bowen:

It sounds like you have something for everyone too, which I absolutely love. I'm intrigued by the Mad City Money events, and I have three kids that absolutely should go through those. How do you sign up? How do kids get involved and how do you work with the schools to offer that?

Dawn Gonzales:

Reach out to me. My information is on our website. You can go to www.centrisfcu.org. You can call our number and ask for me. There's an email link that you can send to me about Mad City Money and we will set it up for you. Because it's a two-hour module, I realize that it's a little difficult to do during a classroom setting. But if you are a coach and you are looking for opportunities for your team, maybe it's something during the summertime where after practice you're going to run your kids through a financial education course.

This is something that enhances the curriculum that is taking place in the classroom. As a parent, I know that that experiential learning sometimes is more important than what we see happening in the classroom. This is the thing that makes a difference. It's the thing that makes things click. They've got the education that's coming from the teachers in the classroom, but sometimes it's that experience that pulls everything together and it's that aha moment like, "Wow, adulting is hard. My mom and dad do a lot for me. I had no idea how hard things might be for them when it comes to budgeting for all of the things that we do in our lives."

This exercise enhances needs and wants, the discussion about that, and what's important and makes kids think about the decisions that parents are making and helps them to understand why maybe we can't afford it this month, whatever that thing happens to be.

Lisa Bowen:

I love it. I think it should be a requirement of every high school student personally.

Dawn Gonzales:

I do too. Thanks.

Lisa Bowen:

I know Centris is a generous sponsor of community events. You've mentioned some of them. I see your logo everywhere. Can you tell me about some of the larger partnerships and sponsorships you participate in and how the community might benefit from those?

Dawn Gonzales:

We have been a partner at Werner Park for 12 years now. Early in, we are one of the premier partners at Werner Park for the Omaha Storm Chasers. When Union Omaha came to town, we decided to partner with them as well. We are also a large sponsor with Union Omaha. We sponsor a lot of other nonprofits, but going back to their bigger sponsorships, I think about those two in particular.

It's important for communities to have cultural activities, whether it be the symphony or a professional ball team or professional soccer team. It enhances the lives of everybody in the community. Whether or not you go, it makes the community better. We look for ways that we can enhance that community experience in all of the communities that we're serving.

Lisa Bowen:

Dawn, I know you personally are so generous with your time and talents in the community. Are there things you're doing outside of Centris that you can share with us personally and particularly what you're passionate about?

Dawn Gonzales:

Sure. I am very passionate about the Susan G. Komen Foundation. I have been involved with Komen Foundation for over 20.

Lisa Bowen:

You started at a very young age, right?

Dawn Gonzales:

I did. I did. It started just as working on the committee with the race back in the early 2000s, being part of the race committee, and moving into a board of director's role and chairman a few years ago of the board. It's important to me because I am a breast cancer survivor. My family has breast cancer, that is, my mom and my aunt. While we don't have any genes that are saying, "Hey, this is the culprit," we know that there's something in the family that is causing this. It's something that I think about those statistics, one in eight, one in nine, and that's too many. For people who are living with cancer, Komen is one of the largest funders of research outside of the US government for breast cancer.

When we think about funding breast cancer, the things that we learn from breast cancer can be applied to other cancers as well. That synergy that's happening in the research space is helping all of us. It's something that I'm very passionate about and I continue to work with them and support them. I'm also passionate about Shriners International and the work that they do for children who are burn victims and who have orthopedic needs. Again, research is very important. Some of the learnings that are happening in the research that Shriners Children's is doing is helping people throughout the world. I'm very passionate about Shriners Children's and the work that they do.

My family has been involved in the Shriner Organization since I was a child. My dad was a Shriner. My husband's a Shriner. He's the guy in the funny hat in the little tiny cars. But for he and I, it is a passion to help children who have orthopedic needs or are burn victims. There are over 300 children in the Omaha area that are served by Tangier Shriners here in Omaha through the hospital system that is Shriners Children's. The work that they do is life changing. We know personally, children who have it had not been for Shriners would've lost limbs. It's because of their amazing work that these kids are running and walking and living life like a normal child.

Lisa Bowen:

Two organizations, very worthy of support. Gosh, thank you so much for your dedication and your husband's dedication to those causes. You're helping so many people through those efforts. I've heard you mention The Centris Way before. Can you tell me what that means to your employees internally and also what that means to your members and the community?

Dawn Gonzales:

The Centris Way is a combination of our vision, our mission, our values, and our mantra, and that mantra is what guides us every day. We are centered on the experience, and that is an experience that we have with each other as employees or with our members who serve every day or the community. Our vision is where we're going. It's the place where everyone wants to work and belong. It's something that we talk about regularly as we're recruiting new employees and retaining the ones that we have that are here today. Our mission is to be a trusted, lifelong financial partner, and that speaks volumes to me about what we're doing in the financial education space.

Our values, it's what we stand for. It's our passion for service. It's doing the right thing. It's a winning spirit, bringing it every day and owning our roles. It all ties back into that centered on the experience. It's really important. Centris Way has been in effect at Centrist for over a decade. It's something that I

helped to pull together years ago as part of our senior management team. I love that we have this and it's something that everybody is working on together every day.

Lisa Bowen:

I love that you have something that everyone rallies around both internally and that is helping the community that's so focused on really doing great work. Dawn, you are a very inspiring individual, and I know you don't give yourself enough credit for all the great work you do, but I love motivational quotes and I'm sure that you have some words of wisdom that you could share with us today.

Dawn Gonzales:

I think my favorite quote that I live my life around is, be a light, be a light for others. There's a song right now that has been around since right after the pandemic hit, and it speaks about being that person. You don't know what others are dealing with. Be that person in the room that is kind and loving and understanding. You don't have to strike up a conversation. Maybe it's just a smile. Maybe it's just being nice. I love the hashtag be kind, but I think that this goes so much further. It's just being somebody who is there for others. Be that light in the room.

Lisa Bowen:

I love that, and that's something that anyone can do really. And that's what I love about it. You are definitely the light in any room that you walk into, whether you believe that or not.

Dawn Gonzales:

Thank you.

Lisa Bowen:

For our listeners who want to learn more about Centris, you kind of mentioned the Mad City Money, where you can go to find information. Where can people go to find out about you and maybe to become a member or to learn more about the education you offer?

Dawn Gonzales:

Sure. I would send them to our website. It's [centrisfcu](http://centrisfcu.org), so Centris, C-E-N-T-R-I-S as in Sam, F as in Frank, C as in credit, U as in union, dot org. Centrisfcu.org.

Lisa Bowen:

Wonderful. As we wrap up our time together today, Dawn, what's the most important thing you want listeners to remember about the work that you and Centris are doing in the community?

Dawn Gonzales:

I want people to remember that Centris is community focused, and we are here to serve the members. If you are looking to make a change, please consider us.

Lisa Bowen:

Wonderful. Well, Dawn, you are truly a changemaker personally and professionally, and I'm proud to call you a friend. I really appreciate you taking the time to be here with us today and to share information about the great work Centris is doing in the community.

Dawn Gonzales:

Thanks, Lisa. I appreciate the time today.

Announcer:

We hope you enjoyed today's Agency for Change podcast. To hear all our interviews with those who are making a positive change in our communities, or to nominate a changemaker you'd love to hear from, visit KidGlov.com at K-I-D-G-L-O-V.com to get in touch. As always, if you like what you've heard today, be sure to rate, review, subscribe, and share. Thanks for listening, and we'll see you next time.