

Timothy P. Harrington, Inc. dba

TEAMResources
Opening Doorways to Your Future



Timothy P.
Harrington, Inc.

2016
Speaker's
Packet

Version 2



Part of the equation
for creating successful
Financial Institutions

Biography of Timothy P. Harrington, Inc.



Author, consultant and speaker Tim Harrington has worked with credit unions in 48 states, two territories, Canada and Mexico. His progressive ideas and broad knowledge of credit union issues has made Tim a valuable resource for credit unions nationwide. Tim has spoken to tens of thousands of credit union volunteers and staff and continues to inspire them to improve their credit unions.

Since 1996, Tim has been President of T.E.A.M. Resources, a firm providing consulting, strategic planning, and training to credit unions from coast-to-coast. TEAM Resources' clients range from a few million in assets to the billions in assets.

Tim's book *Eisenhower on Enlightened Leadership* has inspired and delighted credit union and non-credit union personnel nationwide. In his presentation on the book, Tim helps people realize that Leadership skills are something people can develop. He uses the fascinating example of General Ike Eisenhower as he inspired American and Allied troops to bounce back after being soundly beaten at the start of World War II and drive toward victory.

From 2001 to 2006, Tim was the Chairman of the Board of a \$150 million credit union in Tucson, Arizona. Tim was appointed to the Board of this troubled credit union in 2001 and served until 2006. During his time on the Board, the credit union evolved from losing over \$2,000,000 per year to earning a profit of nearly \$2,000,000 by 2006.

Tim was formerly a Partner with the nation's 3rd largest auditor of credit unions, known today as *CliftonLarsonAllen*. Mr. Harrington has been working with credit unions since 1989 when he directed the Internal Audit of a large credit union in Tucson, Arizona. Prior to that, he was with a national accounting firm and has been practicing accounting and consulting since 1980.

Because of his knowledge, wit and unpretentious delivery, Tim is a much sought after speaker in the credit union movement. Tim has made presentations for CEO conferences, Directors conferences, Supervisory Committee conferences, lending conferences, marketing conferences, and many more. He is able to bring his wide ranging knowledge to benefit credit union volunteers, senior management teams and staff members on a wide variety of relevant and important topics. Tim is on the faculty of the CUNA Finance for Non-Financial Managers and Volunteers School, The CUNA Volunteer Certification School and CUNA Management School.

Tucson, Arizona has been home since 1980. Tim is a native of Montana and holds a BBA in Accounting from Gonzaga University in Spokane, Washington. He has also attended universities in Morelia, Michoacan, Mexico and Florence, Italy and speaks several languages.

References:

Cookie Dorsey , Training & Events Director	Cornerstone Credit Union League	(469) 385-6635
Jan Johnson , Sr. Ed & Training Specialist	CA & NV Credit Union League	(800) 472-1702 x6029
Michelle Johnson , Dir. of Volunteer Education	CUNA	(800) 356-9655 x4261
Rene Werth , VP of Education & Events	Michigan Credit Union League	(800) 262-6285
Tom McWilliams , Sr. Vice President	Mississippi Credit Union Association	(800) 748-8627 x310
Marilyn Pearson , Dir. of Education & Training	Utah Credit Union Association	(801) 887-2336

Keynotes and General Sessions

NEW 2016

Disruption in Banking: Who Will Be Our Uber?

Smart phones have changed the world. What have they already replaced? Cameras, Calculators, Newspapers; Alarm Clocks; Calendars; Land Lines, Flashlights, Maps; You name it. And now they are replacing branches. Are you preparing for the coming changes? Are you meeting the remote and electronic needs of your member? This is not only about building new technology, but it is changing your physical branches, retraining your people and hiring differently for the new skills required. This course will look at what is happening to banks and credit unions all over the world as they 'experiment' with the new normal.

Excellence in Your Credit Union

NEW 2016

Your members no longer want good service. They want Expertise. They want Excellence in something. You don't have to be good at everything, but you have to be Excellent at something. If you don't figure this out, you will retain your long-time loyal members, but you may not be able to attract or retain new members. We will look at 7 Principles that help you achieve excellence; such as building a culture of highly satisfied and engaged employees; a culture that embraces change; a culture of accountability and more. These 7 Principles can help you move from Good to Excellent.

A Higher Purpose: The New Business Imperative

EY Consulting calls this "the era of the purpose-based company". Deloitte Consulting says "Purpose, the meaningful impact beyond financial performance, is becoming the new normal...a business imperative." 89% of Millennials say that Purpose matters where they work and where they shop. McCleod consulting says "that the salespeople who sell with noble purpose, who truly want to improve their customer's lives, consistently outsell salespeople who are focused on sales targets and quotas." Purpose is no longer that 'squishy' topic that comes up every now and then. It is becoming a KEY differentiator in the Millennial marketplace. What is your credit union's Purpose? Ignore it and all that sets you apart is price or convenience...and that's a tough battle to win in this highly competitive world. Uncover it and you attract motivated, passionate Directors, employees and new members who share your purpose. Know your Purpose: Build Your Difference!

This inspirational presentation shares principles lying behind many successful organizations. When credit unions live by a clear and compelling Purpose, the winners are the employees, the credit union itself, and most importantly, the members.

Doorways to Your Credit Union's Success

In this inspirational talk, Tim uses doorways as a metaphor. Doorways that attract you. Doorways that Block you. Doors that confound you and doors that repel you. The question is, what are the doorways your credit union needs to find and open. The coming years will be a challenge for many credit unions. Market, technology and regulatory changes will force many credit unions to re-evaluate their place in the marketplace. Each of these challenges is also a key opportunity...a doorway. Tim, using his own art as images, will help you see ways to change thinking, overcome internal roadblocks and identify systematic obstacles that are holding back your credit union and help you see beyond the cloud of limitations you perceive in front of you.

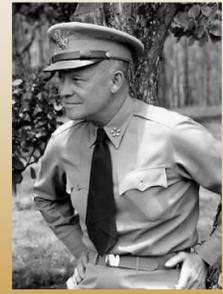


Eisenhower on Enlightened Leadership

Mr. Boring. Those old enough to remember Eisenhower probably remember him as Mr. Boring. As a general, he was not the best tactician. As a speaker, he was not the most dynamic personality. Yet this simple man from Kansas somehow led a nation, with only tiny army, and reeling from defeat, to victory over the world's most powerful military. Ike rose from Lieutenant Colonel to Five Star General in just 3½ years. How did he do this? By LEARNING to be a LEADER. No, he was not Mr. Boring, he was actually Mr. Amazing. His subtle and effective leadership methods are easy to learn, easy to emulate and as effective in the business world today as they were in the War Rooms of World War II. From this amazing man, you can learn practical lessons of Enlightened Leadership.

Read Tim's book, "Eisenhower on Enlightened Leadership"

Eisenhower on Enlightened Leadership



By Timothy P. Harrington

Leadership Lessons from Jimmy Stewart? I'm not kidding!!!

The whole world knows Jimmy Stewart as the beloved actor. After all, he is an academy award winning icon and the much loved star of one of the most popular films in history *It's a Wonderful Life*. What few people know is that Jimmy Stewart joined the Army as a 32 year old private in 1941, left the safe and lucrative acting world behind, and eventually became a highly decorated Air Force General. His bomber squadron was considered one of the most successful units in World War II. Jimmy Stewart is one of the few people who rose from private to colonel in 4 years, and not because he was a celebrity, but because this tall, lanky kid from Pennsylvania was a very competent leader. This class will look at the leadership traits that Jimmy Stewart brought to the air fields and skies of Europe in the 1940s. You will learn what it takes to get people to trust you, to believe in you, and to follow you. It is superbly practical information that you can use with your own staff on a day-to-day basis.

Putting the 'Credit' Back Into Credit Union: Becoming Relevant in the Lending Marketplace

In the past three years, credit unions have become 'savings institutions'. Loan portfolios have slackened, deposits have flowed in at sometimes breakneck speed and many borrowers have seen their credit scores decline reducing their 'traditional' creditworthiness. Credit union staff members have been so busy taking deposits, collecting loans, handling back office duties and meeting regulatory requirements that they may have taken their 'eye off the ball'. Credit unions have been the traditional place where the common person can get a fair deal. During poor economic times, credit unions have been a place for borrowers to turn to get help. That's what we were created for in the first place. How can we get back to that state of mind where "we are here to help people and make loans!"

This session will discuss the mind-set and practices needed to become a 'Credit' union once again and make lending your entire reason for existence. We will look at concepts, steps and products that might get you 'back in the game' when it comes to lending. Maybe you can make a difference...to your members, to your Field of Membership, and to your Community when they all need you the most.

Management and Board Sessions

NEW 2016

Seven Simple Steps to Becoming a Strategic Board

Board's do two useful things. 1). Ensure the credit union plans strategically and 2) Hire a competent CEO. Sounds so simple. But it can be quite a task. Partly because too many directors don't fully grasp what it means to be a Strategic Board. This session will provide the Seven Simple Steps to Becoming a Strategic Board. This will help the Board see how they guide the success of the credit union without getting in the way. And how they monitor the success without overwhelming management with requests for reports. When you leave this session, you will be ready to make your Board a Strategic Board.

Understanding Successful Credit Union Business Models

Updated for 2016

An exceptionally useful course to understand how to make your credit union stand out

As credit unions have evolved, Peer comparisons become more and more irrelevant. Why? Because credit union evolution is leading to the development of many credit union business models. What is a business model? It is the unique way your credit union earns and spends money; the unique way your credit union provides delivery systems to attract and serve members; the unique way you position yourself in the market place to attract business and grow. Every credit union has a business model, most of us just don't know what it is. This session will discuss what a credit union business model is, what current business models exist, which business models appear to be successful at the moment and where business models may go in the next ten years.

Updated for 2016

What All Directors Need to Know About Financial Statements

How's your credit union doing? No, really, how is your credit union doing? As a board member, you have an obligation to know and understand how your credit union is doing...financially. The environment has become more demanding. It is no longer enough to come to meetings and trust that someone else on the Board understands your financial statements and ratios; or that if something is amiss, the CEO will let you know. According to NCUA Reg. 701.4, each Director, regardless of background, has an obligation to understand the financial condition of their credit union. Newly elected Directors have six months after election to become financially literate. This course will cover key concepts to help new and experienced directors better understand their credit union's financial condition.

Building a Better Board

How does your Board function? Or maybe a better question: "Does your Board function?" In the words of Board expert Richard Chait, "**Effective governance by a Board is a relatively rare and unnatural act.**" An effective Board is very difficult to establish and sometimes more difficult to maintain. So, what can you do to Build a Better Board? This course will talk about ways to focus the Board on *Governance* and discuss what this means as compared to *Management*. It will look at the planning process, reporting systems and meetings to help you identify ways to focus your Board on the things that will have the greatest impact for the members, allow you to stay out of management's way, and have better insight to what is being accomplished by management.

Leadership and Succession Planning for the Board

Peter Drucker says "A company's greatest asset is not its people. A company's greatest asset is the right people." Credit unions are not getting any simpler. We are rapidly becoming complex financial institutions in a very competitive market place. How can your Board make sure that current Board members are keeping up with industry and governance trends? How will you attract the right people to replace current Board members as they move on? This course will look at these issues and issues of Board Improvement through Self-evaluations, Board training and discipline, the role of the Chairperson, Building a healthy Board Team and Establishing an effective Nominating or Recruitment Committee.

Board Governance Essentials: Becoming a Better Board Member

A Board member's duties can seem overwhelming and far reaching. This course illuminates the fundamental duties of a Board and the best ways to discharge them. It will cover functions that Boards often become involved in that have little benefit, or a negative impact on the credit union, and how to focus on those things that will be the most beneficial. We will also cover ideas on what very effective Boards do to make the best use of their time and guide their credit union to become the best for the membership.

Supervisory Committee Sessions

Updated for 2016

The Supervisory Committee of the 21st Century

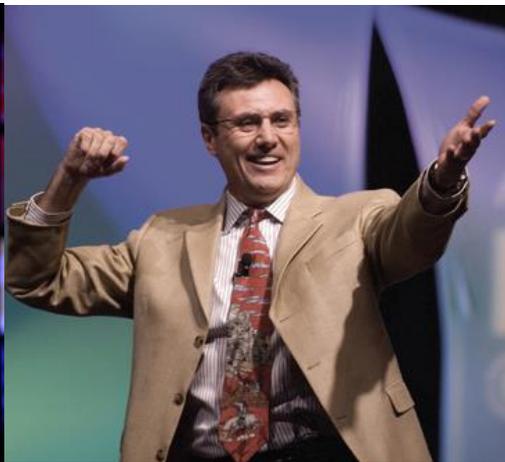
In the old days, Supervisory Committees reviewed loan files, performed cash counts and confirmed closed accounts. Oh boy, have times changed. The modern Supervisory Committee must understand the myriad risks facing the credit union and understand if proper controls are in place. The modern Supervisory Committee must know how to interact with the outside audit firm on a professional basis and glean everything it can from this key ally in the audit process. The modern Supervisory Committee must learn how to guide, supervise and evaluate both the internal audit department and the external auditors. The role of the Committee has changed dramatically. If the Committee really wants to do its job well and be a true, professional partner in the protection of the credit union, it must understand its role in the Changing Credit Union Environment.

Supervisory Committee and Internal Audit: Evaluating Your Board and Management Team

The role of the Supervisory Committee is large and getting larger. You have real liabilities and real responsibilities. Hardly a day goes by without news of a corporate scandal involving fraud, theft, negligent accounting errors and unethical business practices. When proper controls are in place or reasonable ethics are followed, misuse of power becomes preventable. Credit unions are no exception. One step in this process is evaluating your Board and Management Team. While the Committee has no requirement to evaluate these governing groups, it certainly makes sense that the behavior, teamwork, independence and effectiveness of these groups is observed and reported upon. This course will discuss what a review of the Board and Management Team would entail and how best to report this information.

Fraud, How to Spot it, How to Stop it (also Easy and Effective Audit Activities You Can Do)

Fraud of all types has been increasing rapidly in credit unions. Fraud is coming from both internal and external sources. By utilization of proper internal controls, a credit union forms the first line of defense against fraud. This session assists you in becoming familiar with areas where fraud occurs and discusses controls that can help in the prevention of fraud. Handouts include a list of areas within the credit union where fraud commonly occurs and suggestions on controls that should be in place to prevent it.



Past Speaking Engagements

Tim has spoken in 48 states, Canada, Jamaica, Mexico and two U.S. Territories. He has worked with each of the following trade associations sometimes speaking at several different conferences by the same group in the same year. Tim has done Key Notes, Wrap ups, General Sessions and breakout sessions, usually doing several talks on the same day.

Arkansas Credit Union League	2004, 2002
California/Nevada Credit Union League	2016, 2015, 2014, 2013, 2012, 2011, 2010, 2009, 2008, 2009, 2007, 2001
Cooperative Credit Union Association	2016, 2013, 2012, 2011, 2010, 2004, 2003, 2001
Connecticut Credit Union League	2010, 2003
Cornerstone Credit Union League	2015, 2014, 2013, 2011, 2010, 2009, 2008, 2007, 2006-2002
Credit Union Association of New Mexico	2016, 2015, 2014, 2011, 2005, 2002, 2000, 1999, 1997, 1996
Credit Union Association of the Dakotas	2010, 2004
Georgia Credit Union League	2016, 2014, 2012, 2011, 2010, 1998
Hawaii Credit Union League	2016, 2012, 2008, 2006, 2005, 2002
Idaho Credit Union League	2014, 2012, 2011, 2008, 2003
Illinois Credit Union League	2014, 2011, 2006, 2005, 2002, 2001, 2000
Iowa Credit Union League	2008, 2003, 2001
Kansas Credit Union League	2012, 2011, 2010, 2006, 2002, 2001, 2000, 1999, 1998, 1997, 1996
Kentucky Credit Union League	2011, 2009, 2008, 2007, 2006, 2005, 2004, 1997 thru 2002
League of Southeastern Credit Unions	2016, 2014, 2012, 2011, 2010, 2009, 2006, 2005, 2003, 2002, 2001, 1999
Louisiana Credit Union League	2013, 2011, 2010, 2007, 2006, 2004, 2003, 2002, 1998
Maryland Credit Union League	2012, 2011, 2007, 2004, 2003, 1999
Michigan Credit Union League	2016, 2013, 2012, 2011, 2010, 2009, 2008, 2006, 2005-2001
Minnesota Credit Union League	2012, 2010, 2005, 2003, 1999
Mississippi Credit Union Association	2014, 2011, 2010, 2009, 2007, 2004, 2002, 2001, 1999
Missouri Credit Union Association	2010, 2003, 2002, 2001, 2000, 1999
Montana Credit Union League	2015, 2013, 2010, 2007, 2003, 2001, 1999
Mountain West Credit Union Association	2008, 2007, 2004, 2003, 2002, 2000, 1998, 1997, 1996
Nebraska Credit Union League	2011, 2008, 2002
New Jersey Credit Union League	2015, 2012, 2010, 2007, 2006, 2005, 2004, 2003-2000
New York Credit Union League	2012, 2008, 2007, 2006
North Carolina Credit Union League	2016, 2012, 2011, 2008, 2004, 1996
Northwest Credit Union League	2010, 2009, 2008, 2007, 2006, 2005, 2003, 2002, 1999
Ohio Credit Union League	2007, 2005, 2004, 2003, 2002, 2001, 2000, 1999, 1998
Pennsylvania Credit Union Association	2012, 2007, 2003
Rhode Island Credit Union League	2004, 2001
South Carolina Credit Union League	2016, 2012, 2011, 2008, 2006, 1997, 1996
Utah Credit Union League	2015, 2012, 2011, 2010, 2005, 2002
Virginia Credit Union League	2014, 2012, 2011, 2010, 2003
West Virginia Credit Union League	2013, 2005
Wisconsin Credit Union League	2011, 2010, 2009, 2003, 2002
Education Credit Union Council	2016, 2012, 2009, 2007, 2006, 2003
CUNA Management School	2016, 2015, 2014, 2013, 2012, 2011, 2010
CUNA Non-Financial Managers School	2016, 2015, 2014, 2013, 2012, 2011, 2010, 2009, 2008, 2007, 2006-2003
CUNA Volunteers Certification School	2016, 2015, 2014, 2013, 2012, 2011, 2010, 2009, 2008
CUNA Volunteers' Conferences	2015, 2014, 2013, 2011, 2010, 2009, 2008, 2006, 2005
CUNA Supervisory Committee Conference	2016, 2015, 2014, 2013, 2012, 2011, 2010, 2009, 2008, 2007, 2006, 2004
NAFCU Annual Convention	2014, 2013, 2012, 2011
National Directors Conference (UCG)	2016, 2014, 2013, 2012, 2011, 2010, 2009, 2008, 2007- 2004
NACUSAC	2016, 2015, 2014, 2013, 2012, 2009, 2006, 2005, 2000-1998
NACUC	2016, 2015, 2014, 2013
Paragon Financial Group Board Conf.	2013, 2011, 2010, 2009, 2008, 2007, 2006, 2005

Tim has also facilitated Strategic Planning processes or in-house training with credit unions in the following states: Arizona, Alabama, California, Connecticut, District of Columbia, Florida, Georgia, Illinois, Kentucky, Louisiana, Maine, Massachusetts, Maryland, Michigan, Minnesota, Mississippi, Montana, New Jersey, New Mexico, New York, Nevada, Ohio, Oregon, Pennsylvania, South Carolina, Texas, Virginia, Washington, Wisconsin