

Timothy P. Harrington, Inc. dba

# TEAMResources

Opening Doorways to Your Future



Opening Doorways  
to your credit  
union's success



# Biography of Timothy P. Harrington, CPA<sub>RET</sub> Keynoter for Credit Union Conferences



Author, consultant and international speaker, Tim Harrington has inspired credit unions for three decades to be excited about change and push the envelope. He has had to reinvent himself several times over his career, just as credit unions need to reinvent themselves today. Tim has managed a manufacturing plant, been a partner with one of the leading Credit Union audit firms in the US, and for the last forever, has been a speaker and consultant moving the credit union movement forward. Tim has worked with credit unions in all 50 states, Canada, Mexico, Austria, Jamaica, the Dominican Republic and the Virgin Islands. His progressive ideas and broad knowledge of credit union issues has made Tim a valuable resource for credit unions nationwide. Tim has spoken to hundreds of thousands of listeners at over 1,000 events and continues to inspire people to improve their organization...to make a difference in the world.

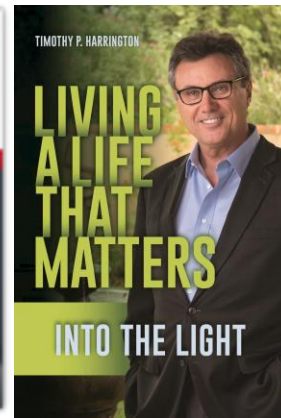
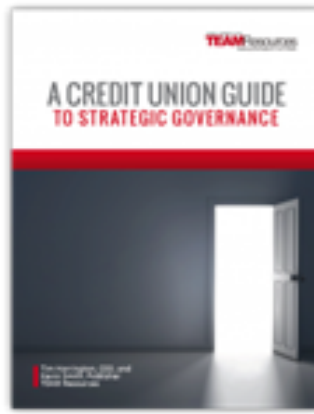
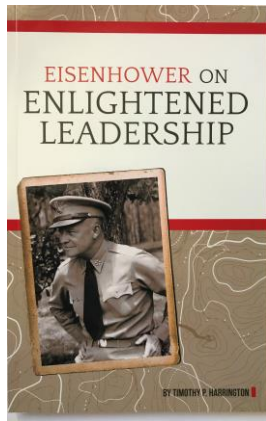
Tim is CEO and Founder of TEAM Resources, a firm providing consulting, strategic planning, and training to credit unions from coast-to-coast. TEAM Resources' clients range from a few million to the billions in assets.

Tim's has authored three books: ***Eisenhower on Enlightened Leadership; Living a Life that Matters: Into the Light; and A Credit Union Guide to Strategic Governance***. His books are used by boards and management teams throughout the U.S.

Because of his knowledge, wit and unpretentious delivery, Tim is a much sought-after speaker in the credit union movement. Tim has made presentations at conferences for CEOs, Directors, Supervisory Committees, lenders, marketers, and many more. Tim is on the faculty of the CUNA Finance for Volunteers School, CUNA Board Certification School, and CUNA Management School. He has spoken for all the biggest organizations in the movement at their biggest events: NAFCU, CUNA, CUES, the Credit Union Leadership Convention and more.

Tucson, Arizona has been home for Tim since 1980, but he is a native of Montana. He 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.

# Tim's Books



## References:

**Dennis Sullivan**, Conference Chairman  
**Angela Daily**, Dir. Of Education  
**Kienan Shaw**, Learning and Events  
**Rene Werth**, VP of Education & Events  
**Anthony Demangone**, EVP

CU Leadership Conf  
CA & NV Credit Union League  
CUNA  
Michigan Credit Union League  
NAFCU

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# Keynotes and General Sessions

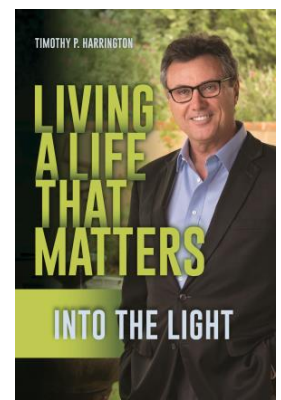
*All sessions are fabulous on in-person or virtual platforms*

## **The Seeds of Opportunity: Reinventing Your Business Model after the Pandemic**

In early 2020, credit unions experienced THREE years of digital change in FOUR months. The pandemic forced us all to learn to serve digitally and remotely much better, much faster. And now... the world no longer compares you to the bank down the street, they compare you to Google and Apple. "Can I open my account, get my loan or make a deposit as easy as I can do stuff on Google? And when I have a problem, can someone help me like Amazon? That's what the market wants...no matter your size. But as Tim reminds his listeners and clients, "In the center of every Catastrophe lie the Seeds of Opportunity." This talk will share with you strategies, tactics and products that can keep you in the Game and relevant in the minds of Digitals, Millennials and the now more demanding Gen X and Boomers.

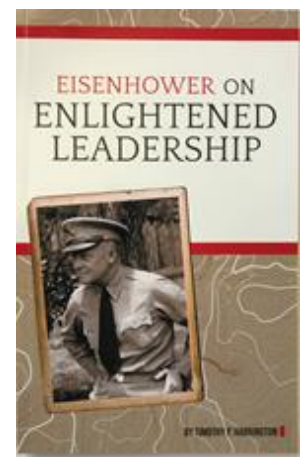
## **Doorways to Success: Energizing Your Team to Create an Innovative Organization**

In this inspirational talk, Tim uses doorways as a metaphor. Doorways that attract you. Doorways that Block you. Doorways that confound you and doorways that repel you. The question is, what are the doorways your credit union needs to identify and open? The coming years will continue be a challenge for credit unions. The competitive marketplace, technology, human resources issues and regulatory challenges will force you to re-evaluate your place in the financial services industry. Each of these challenges is also a key opportunity...a doorway. Tim uses his own paintings and insightful words to help you change your thinking and overcome internal roadblocks holding back your credit union and help you tap into the creative genius abounding in your people to push through to the successful future you want.



## **Lead Like Ike: What We Can Learn from the Golden Age of American Leadership**

There are many different styles of leadership modeled in the world. From the Powerful 'boss' who uses force to lead, to the inspiring leader people willingly work for. Eisenhower was the latter, an inspiring leader in a humble, yet effective way. 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 helped lead a nation, with only tiny army and reeling from defeat, to victory over the world's most powerful militaries. Ike rose from Lieutenant Colonel to Five Star General in just 3½ years. How did he do this? By LEARNING to be an inspiring LEADER. 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 Inspired Leadership and Learn to Lead Like Ike!



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

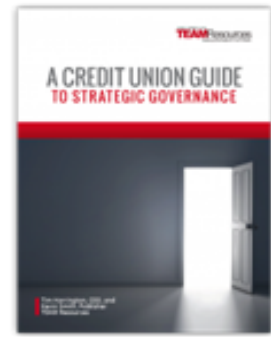
## **Mattering to Millennials by Defining Your Purpose**

We have entered “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 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!

# Other Board and Management Sessions

## 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.



## Governing at the Speed of Digital

### Board Governance after the Pandemic Is NOT Business as Normal

Board members keep saying, "I can't wait until it gets back to normal". Well, we may never see the old normal again. We have reached a 'tipping-point' and have crossed into a new era of board governance. As one board chair said, "Management has to respond very fast to changing market conditions. We need to learn to Govern much faster or we will just slow the credit union down". What a critical piece of wisdom from that Chair. Boards need to learn to move fast, yet at the same time, maintain oversight of the credit union so that they don't cede the board's governance job to management. This talk will cover how governance has made a huge jump forward in the last 12 months, how the board must know what's going on within the credit union, how the board can focus on the key gauges and be ready to make fast, well informed decisions. Welcome to *Governing at the Speed of Digital*

## Gauges the Board Needs to Watch Edging Out of the Pandemic Recession

Credit unions are not out of the woods yet. As one wise CU CEO said, "This is the calm before the storm. 2022 is going to be a tough year." Boards need to keep an eye on all the Key Gauges that tell them if the credit union is doing well, holding its own, or slipping. This session will help boards understand what those key gauges are, how to understand them, and how to work with management if the situation takes a bad turn. There's a saying, "The bend in the road isn't the end of the road...unless you fail to make the curve." This course will help you navigate that curve.

## Financial Mastery for Board and Staff

How's your credit union doing? No. Really. How's your credit union doing? Supervisory Committee members, Directors and staff need to know, before any auditor or regulator, how their credit union is doing. Financial Statements and Important Ratios are like a code. This fast, interesting and sometimes funny class decodes the financial statements and ratios helps everyone better understand how their credit union is doing. We will look at the most important ratios every CU should have on their dashboard. We will make sure you know what Capital is, where it comes from and how much you probably need. We will look at Profit to determine if your credit union is making "enough". We will look at a Spread Analysis to see how your CU is making its profit and whether that profit is improving or declining and why. I know exciting stuff, isn't it? When you leave here, you will be much better able to know how your credit union is doing.

## 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.

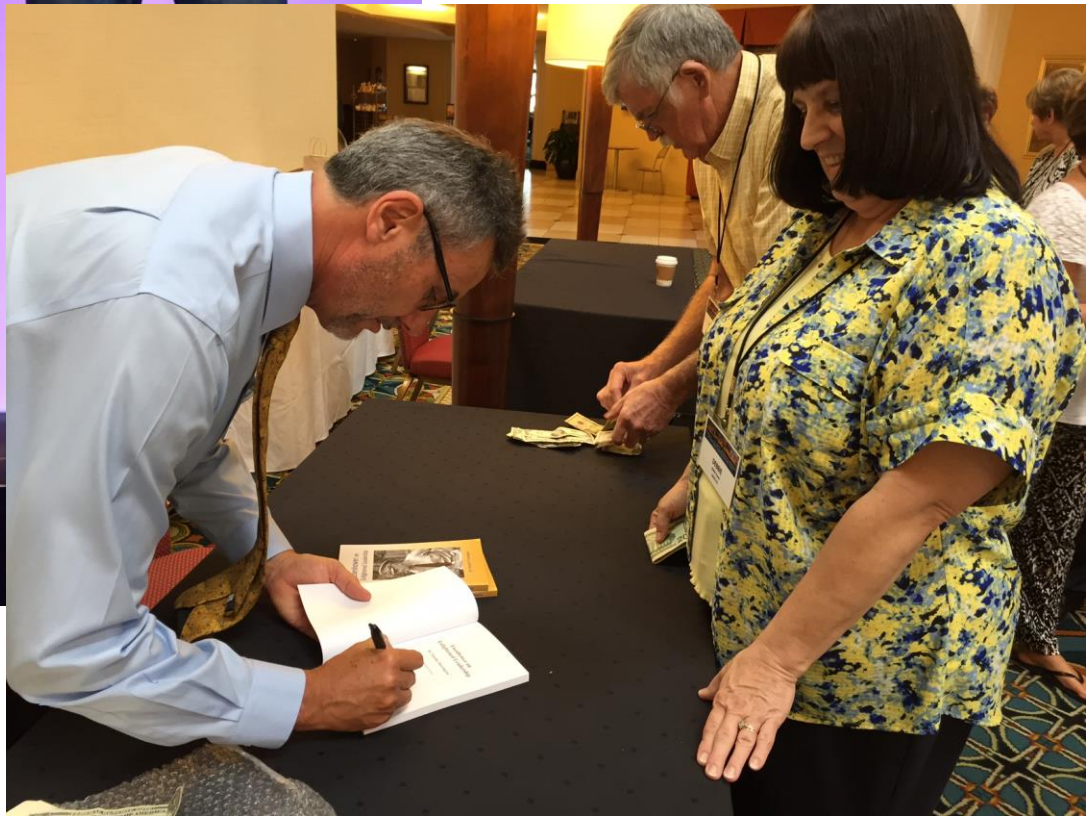
## Supervisory Committee Sessions

### **The Supervisory Committee of the 21<sup>st</sup> 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.

### **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 all 50 states and 7 countries

## National Conferences

National Leadership Convention (UCG)	2022, 2021, 2020, 2019, 2018, 2017, 2016, 2014, 2013, 2012, 2011, 2010-2004
Formerly National Directors Conference held every August in Las Vegas	
NAFCU Annual Convention	2014, 2013, 2012, 2011
NAFCU Directors Conference	2022, 2021, 2020, 2019, 2013, 2011
CUNA Management School	2022, 2021, 2019, 2018, 2017, 2016, 2015, 2014, 2013, 2012, 2011, 2010
CUNA Finance School	2023, 2022, 2021, 2019, 2018, 2017, 2016, 2015, 2014, 2013, 2012, 2011, 2010-2003
CUNA Board Certification School	2023, 2021, 2020, 2019, 2018, 2017, 2016, 2015, 2014, 2013, 2012, 2011-2008
CUNA Volunteers' Conference	2023, 2022, 2021, 2020, 2019, 2018, 2017, 2014, 2013, 2011, 2010, 2009, 2008-2005
CUNA Supervisory Committee Conference	2022, 2021, 2020, 2019, 2018, 2016, 2015, 2014, 2013, 2012, 2011, 2010-2004
CUNA Community CU Conference	2010, 2008
CUES Executive Summit	2018
Financial Brand Financial Forum	2018
NACUSAC	2023, 2022, 2021, 2020, 2019, 2018, 2017, 2016, 2015, 2014, 2013, 2012, 2009-1998
NACUC	2023, 2022, 2021, 2020, 2019, 2018, 2017, 2016, 2015, 2014, 2013
National Coalition of Firefighters CUs	2018, 2016
Paragon Directors Conference	2015, 2013, 2011, 2010, 2009, 2008, 2007, 2006, 2005

## League and Association Conferences

Arkansas Credit Union League	2004, 2002
California/Nevada Credit Union League	2022, 2020, 2019, 2017, 2016, 2015, 2014, 2013, 2012, 2011, 2010-2007
Carolinas Credit Union League	2022, 2021, 2020, 2016, 2012, 2011, 2008, 2006, 2004, 1997, 1996
Cooperative Credit Union Association	2016, 2013, 2012, 2011, 2010, 2004, 2003, 2001
Connecticut Credit Union League	2010, 2003
Cornerstone Credit Union League	2019, 2018, 2017, 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	2018, 2010, 2004
Georgia Credit Union League	2016, 2014, 2012, 2011, 2010, 1998
Hawaii Credit Union League	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	2019, 2017, 2014, 2012, 2011, 2010, 2009, 2006, 2005, 2003, 2002-1999
Louisiana Credit Union League	2017, 2013, 2011, 2010, 2007, 2006, 2004, 2003, 2002, 1998
Maine Credit Union League	2017, 2016, 2015
Maryland Credit Union League	2012, 2011, 2007, 2004, 2003, 1999
Michigan Credit Union League	2020, 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	2022, 2017, 2015, 2013, 2010, 2007, 2003, 2001, 1999
Mountain West Credit Union Association	2021, 2019, 2017, 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
Northwest Credit Union League	2020, 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
Utah Credit Union League	2017, 2015, 2012, 2011, 2010, 2005, 2002
Virginia Credit Union League	2019, 2014, 2012, 2011, 2010, 2003
West Virginia Credit Union League	2020, 2016, 2013, 2005
Wisconsin Credit Union League	2020, 2011, 2010, 2009, 2003, 2002