

# Credit Union Consolidation: A Unified Affiliation Model for Enhanced Impact



## Client

Three significant and active state-level Credit Union trade associations, who play a key role in advocating for and supporting credit unions in their respective states.

## Background

Curtis Strategy partnered with three Credit Union Leagues on a landmark initiative to create a unified affiliation model. This strategic endeavor aimed to balance the efficiencies of consolidated shared services with the critical preservation of distinct, state-driven advocacy. This executive summary explores the comprehensive approach undertaken, including a pivotal board retreat where optimal organizational and financial models were evaluated, and a collective vision and mission were forged to ensure future sustainability and enhanced impact for all member credit unions.

## Challenge

Individually committed to serving their member credit unions, the three Credit Union Leagues recognized increasing pressures within a dynamic financial and regulatory landscape. Their core challenge stemmed from existing independent organizational structures and operational models which, while effective in isolation, were becoming progressively strained. These limitations hindered their ability to efficiently scale essential core services—such as education, training, compliance, and accounting—and to fully leverage their potential combined capabilities in pursuing ambitious long-term goals for collective advocacy, comprehensive service delivery, cost efficiency, and sustainable growth. Consequently, there was a pressing strategic imperative to explore and implement a new, unified structure designed to unlock shared efficiencies, optimize resource allocation, enhance strategic oversight, and ensure lasting financial stability and adaptability for all three organizations.

## SOLUTION

Curtis Strategy collaborated closely with the leadership and boards of the three Leagues to design and roadmap a transformative "Supporting Organization" model, which involved establishing a new 501(c)(3) entity. The primary focus of this entity was to house shared education, addressing areas where the Leagues were competing and needed to achieve greater scale. A secondary, key function was the consolidation of administrative services to realize improved economies for all three Leagues. This innovative structure was meticulously crafted to centralize and optimize designated shared services and operational functions, thereby unlocking significant efficiencies and enhancing the value delivered to member credit unions. Critically, the model was designed to preserve and strengthen the distinct state-level advocacy, unique identity, and vital local member connections of each individual League. The foundation for this collaborative future was established through a newly co-created 10-year vision, a unified mission statement, and clearly defined shared strategic goals.