ADD MORE. KEEP MORE. SERVE MORE.

The most powerful credit union growth strategy is the one built to compound.

The credit union industry is built for this moment. Consumers want value, simplicity, guidance, and a financial partner they can trust. Credit unions possess the capital, market knowledge, digital capabilities, and cooperative purpose to meet that demand. The opportunity is not merely to compete. It is to grow into a larger, more relevant role in members' financial lives.

That opportunity deserves a complete definition of growth.

New members matter. They signal relevance, extend the mission, introduce new energy, and create the next generation of relationships. CEOs should remain relentless about attracting them. But acquisition is the first move, not the entire game. Sustainable growth is a three-part system: add new members, retain existing members, and earn deeper relationships.

That is not a cautious strategy. It is the bolder one. A campaign can create a temporary burst of accounts. A disciplined growth system builds a stronger franchise year after year. It compounds because more members enter, more members stay, and more members choose the credit union for a greater share of their financial needs.

Add members with intention.

Gross new-member additions should remain highly visible on every executive and Board scorecard. Pair net membership growth with gross additions so leaders can see the full reach and effectiveness of acquisition. Track how many members joined, where they came from, what prompted them to choose the credit union, and whether the initial account became funded and active.

This reveals whether the brand, field of membership, digital experience, community presence, employer partnerships, and marketing investments are creating market momentum. New-member growth is strategic evidence that the credit union is relevant to people who have choices.

Retain members by continuing to earn the relationship.

Retention is not simply defending the existing base. It is proof that the credit union continues to deliver value. An improving retention rate shows that service, pricing, convenience, advice, and experience are working together.

CEOs should know the annual retention rate of active existing members and understand the early signals of disengagement. A member relationship often begins to move before an

account officially closes: direct deposit shifts, card usage declines, loans move elsewhere, and digital activity slows. Recognizing those signals creates an opportunity to reconnect, solve a problem, and reinforce the member's decision to belong.

Deeper relationships create the growth flywheel.

The greatest long-term value often comes from members who choose the credit union for more of their financial lives. Active checking, direct deposit, card usage, loans, savings, digital engagement, advice, and referrals all demonstrate increasing relevance.

This is where service and revenue meet. Revenue generation is not separate from the mission. Earned revenue funds better technology, stronger talent, competitive pricing, broader access, community investment, and the capital required for future growth. When members receive more value, the credit union earns the right to serve them more fully.

Consider a Midwest 10XCU™ example. This high-performing credit union consistently adds members at a rate above its market and peer group. At the same time, it improves retention each year and steadily increases checking, direct-deposit, card, and lending relationships among existing members. None of the individual gains needs to be dramatic. Together, they compound. More households enter. More stay. More move toward a permanent relationship. Deposits, loans, revenue, and capital grow. That capacity is reinvested in service and the member experience, which drives the next cycle of growth.

That is the 10XCU™ edge: clarity of performance, consistency of execution, and acceleration through compounding results.

For CEOs, the leadership discipline is straightforward. Keep three measures in view: gross new members added, the retention rate of existing active members, and the percentage of members building deeper relationships. Beneath those measures, watch the drivers: funded-account conversion, active checking, direct deposit, card activity, lending relationships, products per active member, referrals, and revenue per relationship.

Steady does not mean slow. Steady means repeatable, scalable, and resilient. It means growth is not dependent on one promotion, one market, one product, or one extraordinary year. It means marketing, service, operations, lending, digital, and finance are aligned around one system for creating member and financial value.

Credit unions do not need to choose between scale and service, growth and loyalty, or mission and margin. The leadership opportunity is to connect them.

Add members boldly. Retain them intentionally. Earn deeper relationships. Reinvest the cash flow. Repeat.

That is sustainable growth. And it is how credit unions build the relevance, revenue, and strength to lead their markets for the long haul.

About Jeff Rendel: Jeff Rendel, CSP, is President of Rising Above Enterprises and a leading speaker, facilitator and advisor to the credit union industry. Through 10XCU™, he helps CEOs and Boards turn member, relationship, revenue, and capital growth into sustained high performance. Learn more at jeffrendel.com.