MICHIGAN
CREDIT UNION LEAGUE

NOVEMBER 10, 2026



PARTNER PULSE

MCUL partners continue to expand offerings focused on digital engagement, lending innovation, fraud mitigation and operational efficiency. As you consider partnerships in 2026, please reach out to your league representative for recommendations and resources.

BRANCH TRANSFORMATION: THE NEW BLUEPRINT FOR FINANCIAL INSTITUTIONS

dolphin® DEBIT ACCESS

As financial institutions look for new ways to serve their communities efficiently, smaller branch models, evolving technology and thoughtful design are creating new opportunities.

This article explores how microbranches, ITMs and flexible spaces can help institutions reduce costs while maintaining the personal service and relationships their customers value.

Please read the full article below to learn more.

Read Article Here







PARTNER PULSE

MEMBERXP BEST OF THE BEST: HOW TOP CREDIT UNIONS TURN MEMBER FEEDBACK INTO ACTION WEBINAR

Thank you to everyone who joined us for this insightful conversation on building stronger member experiences, and a special thank you to Adam Tonge, Vice President of Retail Services at Alliance Catholic Credit Union, for being part of our panel.

Together, we explored how leading credit unions are using MemberXP to identify friction, uncover root causes, and prioritize meaningful improvements across digital, branch, lending, and service experiences.

The discussion also highlighted practical ways to build organization-wide ownership, strengthen collaboration, and create more consistent experiences across every member touchpoint.

Watch the on-demand webinar



THE ENGAGEMENT ADVANTAGE: HOW ENGAGED TEAM MEMBERS FUEL GROWTH

Growth starts with people. See how engaged, supported employees can create stronger experiences, deepen relationships, and help move your organization forward. culture.

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NAVARI PARTNERS WITH INVESTIFI TO EXPAND DIGITAL INVESTING

Navari has announced a strategic **partnership with InvestiFi, giving credit unions a new way to offer investing directly within their existing digital banking experience.**

InvestiFi integrates with leading digital banking providers, including Alkami, Jack Henry/Banno, Candescent and Q2, allowing members to buy and sell stocks, ETFs and other investments using funds directly from their credit union accounts.

The solution is **designed to help credit unions expand access to wealth-building tools, deepen member relationships and engagement, and attract and retain the next generation of members,** while keeping those financial relationships connected to the credit union.

Financial institutions interested in learning more can visit navari.com/investifi.

MORE CARD PROGRAM SUPPORT. LESS ON YOUR PLATE.

Envisant

Credit unions are continually looking for ways to improve card program performance, strengthen credit union support and gain clearer insight into portfolio activity—without adding more work for already-busy staff.

Through MCUL's partnership with Envisant, Michigan credit unions have access to added expertise and hands-on support for credit, debit and prepaid card programs. Envisant can serve as an extension of a credit union's team, helping with back-office servicing, handling your client portal tickets, taking the lead on project coordination, fraud risk resources, training and portfolio development guidance.

The goal is simple: **help take some of the day-to-day card program work off your plate while giving your team access to experienced resources and support.**

For additional information, contact Nangela Piersall, Card Services Advisor, at **nkp@mcul.org** to arrange an informal introduction.

UPDATE & RESOURCES: TRUSTAGE CYBERSECURITY INCIDENT

TruStage continues to respond to its cybersecurity incident, with its investigation and restoration efforts still underway. Because information regarding the scope of the incident and potentially affected data remains limited, MCUL can only share information publicly communicated by TruStage.

To support Michigan credit unions, MCUL has assembled a resource hub with official incident updates, consumer FAQs, claims resources, member communication tools and additional guidance. Credit unions should remain vigilant for potential fraud or phishing attempts and look to TruStage's official incident page for the latest confirmed information.

- MCUL TruStage Cyber Incident Resource Hub
- TruStage Incident Updates
- Consumer Information & FAQs
- Partner Question Submission
- Claims Submission

WHY DECISION TREES BEAT TRAINING FOR BRANCH OPERATIONS

screensteps

Many FI leaders operate on a false assumption: if we train someone on a procedure, they'll eventually get it right.

We know that isn't true. Training only works when a process is:

- Simple enough to memorize
- Done often enough to become habit
- Stable enough not to change

What about wire transfers, IRAs, deceased account holders? None of them pass the test. That's when escalations, compliance errors, audit findings, and damaged customer trust show up.

Training asks people to remember. **A performance tool guides them in the flow of work**. A decision tree does exactly that: it asks the right question at each step and shows what to do next.

When one team made the switch to decision trees:

- Escalations fell from 80% to 10%
- New hires contributed in 3 weeks instead of 16
- Full proficiency took 6 weeks instead of about a year

You don't need better training. You need a performance tool.

In the blog post, we explore the three doubts leaders raise about decision trees, and what the data says.



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