



## A credit union that's always right by employees and customers

Can a positive change in company culture have a positive impact on customers? **Hawaii State Federal Credit Union** (HSFCU) says yes. HSFCU is one of the largest credit unions in the state of Hawaii. After more than 75 years, the organization had outgrown its brand, its offices, and its internal communication tools.

The new CEO realized that the solution to all of those problems was to focus on their employees. HSFCU wanted to unite their employees around doing the right things for their members and for one another. New thinking and a new intranet helped them to develop a vision for the next phase of their growth, and to deliver on their new commitments.

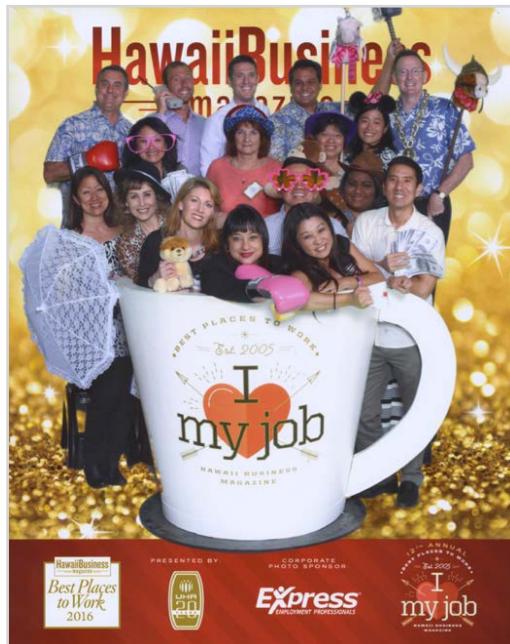
<b>Company:</b>	Hawaii State Federal Credit Union
<b>Size &amp; Locations:</b>	260 employees in 9 locations across Hawaii
<b>Sector:</b>	Banking
<b>Interviewee:</b>	Allison M.C. Maertens, Marketing Director
<b>Participation:</b>	<b>84%</b> weekly <b>94%</b> monthly

## What is Hawaii State Federal Credit Union?

Unlike a traditional bank, HSFCU is a not-for-profit credit union. They're owned by their membership – the people who have accounts with the credit union. HSFCU currently has over 90,000 members with over \$1.4 Billion in assets. HSFCU has all of the banking products and services that traditional banks have. In addition to savings and checking accounts, they offer loans, and online and mobile banking. HSFCU is the second largest credit union in Hawaii. Is it possible that a new brand and commitment to each other and to their members could put them in the number one spot?

## Delivering the best possible experience

Employee happiness is a high priority at HSFCU. They've been recognized in Hawaii Business magazine as one of **Hawaii's Best Places To Work** four years in a row. That said, they were facing new challenges. They had more employees serving more members, but those employees were becoming increasingly cut off from each other. They had no way to feel connected to one another, or to leadership.



Four years running on Hawaii Business magazine's "Hawaii's Best Places to Work" list

HSFCU's forward thinking CEO, Andrew Rosen, understood that their employee experience would have a big impact on their members' experience. Employees are the people on the phone, and in the branches. They're the ones who talk to members. They're the ones who help members achieve their goals, answer questions, and solve problems. If the organization wanted the best possible member experience, they needed to ensure that their employee experience was every bit as positive.

## A progressive vision: 'Always right by you.'

In late 2013, Andrew tasked Marketing Director, Allison M.C. Maertens, and her team with finding a branding agency to completely overhaul and re-brand HSFCU. He recognized that to truly re-brand the over 75-year old organization he needed more than just a logo and a tagline. He needed his organization to think deeply about their employee culture and how they serve their members. That's a forward thinking view of brand.

Their first step was to ask questions. They embarked on a 360-degree review of their existing image. They spoke to the public, as well as existing credit union members. Then they sat down with employees. They spoke with new hires and those who had been with the credit union for 15 or 20 years. They were asked what they loved about the organization. They were asked what ideas represented its strengths. Andrew and his team studied the answers and ideas they heard. Once they distilled them down to their essence, they felt they had finally captured what they really wanted to stand for.

They learned that the very core of the credit union was a commitment to doing the right thing for one another and to always be there for one another. This effort led HSFCU to proudly declare their new tagline: 'Always right by you.' They wanted people to know that they would always do right by their members and their employees alike. Always be there, and always do the right thing. This was to become not just their tagline, but their mantra. It was to be the organizing principle for how they worked with each other as employees as well as members.



HSFCU is "Always right by you."

## Staying true to 'Always right by you.'

So how could they build that 'Always right by you.' sentiment into their day-to-day work as well as drive their most important business decisions? They wanted employees to feel that they were living this idea. Leadership wanted to embrace and demonstrate what it stood for themselves.

*"Always right by you.' had the double meaning of being right there by your side, and always doing the right thing for you. That was what we wanted it to mean to our members and our employees."*



Allison M.C. Maertens  
Marketing Director

They decided that the first critical step was transparency. They wanted to develop more transparency with members and employees alike, to nurture their commitment to integrity and camaraderie. "To us, being 'Always right by you.' is about being transparent. If you want

to be transparent with your membership, then you must be transparent with your employees, you treat them fairly in all instances," said Allison.

Another key value they wanted to embrace was the act of appreciating one another and their efforts. During their research, they heard from their employees that there was a need for more of their work to be recognized. Employees told them it was not about money or trophies or awards, but about an authentic understanding of how hard they work, and the critical impact that has on member satisfaction.

So management committed themselves to a much greater awareness and recognition of people's efforts, from the little things to the big efforts that make a tremendous difference. They wanted to encourage employees to treat one another fairly and well. They wanted them to know that they recognize the important role each employee plays in their brand promise.

## **Using a new intranet to make it real**

The problem HSFCU faced was that they had no place for all of this transparency, communication, and recognition to happen. Prior to their Jostle® intranet they used SharePoint. Users could post things there, but it didn't support any dialog or interaction. It wasn't widely used, and what was there was often out of date. Allison explained:

"A marketing person might post new campaign messaging, or policies and procedures, or an announcement of some sort. If you happened to stumble across it, great, if not, you never saw it. A lot of the material on that site was outdated. You had stuff from 10 years ago still sitting there cluttering up the place, so that the new stuff was hard to find."

Then there were the company-wide emails. Whenever leadership felt people needed to know something, it was sent to the All-Staff email list. Allison said it had become a kind of a joke, but not in a good way. She told us frankly:

"I would meet employees and they would say, "Oh, you're the one that sends me all the emails right? You're cluttering my inbox." Somebody actually once told me, "I've got a special folder for your emails.""

There was no accountability for reading these emails. There was no way to ensure that people were aware of critical information. The new intranet needed to replace the failed SharePoint bulletin board and company-wide emails with something more useable. Something that highlighted new and important information and made it easy to archive older information.

Once they identified the need, HSFCU quickly identified and launched their new Jostle intranet. It has helped them live their brand promise to their employees, and helps them keep that same promise to their members. It lets employees get to know one another, recognize each other's great work, and share what's going on. It enables discussion and participation with leadership and with one another.

The screenshot shows the HSFCU Jostle intranet homepage. On the left, there's a sidebar with links for NEWS, EVENTS, DISCUSSIONS, PEOPLE, LIBRARY, TEAMS, CLASSIFIEDS, and MORE. The main area features a news feed at the top with posts from users like Elliot Helice and Jessica Burkska. Below the news feed is a grid of articles and posts. The articles include "We Just reached 10,000 fans on Facebook!", "The Daily Quote" (repeated several times), "CreditLines Newsletter - April", "The Helpful Guide to Living an Intentional Life", "Tip of the Week - Transaction Alerts", "BUYER BEWARE", and "2016 Best Places to Work Awards Dinner". There are also several "The Daily Quote" posts featuring images of nature and animals. The interface includes a search bar and various navigation icons.

HSFCU's new Jostle intranet is helping realize their employee communication goals and more

HSFCU also hoped that their new intranet would help to create a dynamic relationship amongst their growing staff. At least once a year the entire team gets together in person. It's an educational and energizing experience. They wanted an intranet that would help sustain that connection and dialog year-round. "On a daily or even weekly basis there's so much news to be shared. We needed a great vehicle to help us do that," explained Allison.

Amongst the very basic things they needed were better, more accessible employee profiles. Allison told us how this became such a dire need:

"We would literally have this paper directory sent to us every month. As staff changed, or extensions changed, it was often out of date. It was hard to know if you had the latest version. Even worse, there were no pictures, so if you saw a guy in the elevator, you're thinking, "I don't even know what department he's in."

The team decided they needed something a lot more user friendly. They wanted something where old information would get archived automatically, and new information would be eye-catching. They needed a better employee directory, and a reliable, easy-to-use place to share important news and information. They needed to be able to hold people accountable for keeping up with the information flow. Allison said that the team has warmly embraced the new Jostle intranet and all it offers:

"Our Jostle intranet helps us do all that. People use Shout-Outs and Activity updates constantly. It was a huge opportunity for our staff to participate. Our staff and management are "Shouting-Out", or acknowledging their teams on a daily basis.

They're sharing photos of the potluck that they had to celebrate achieving a goal, or the birth of a baby. The kind of engagement we're getting, it's just grown on its own. What we love seeing the most is that people are using it as a way to bring more positivity into the day and to express appreciation and gratitude."

HSFCU's Jostle intranet has an average of 10 new NEWS articles per week, along with around three Shout-Outs, each of which get an average of 46 likes. Overall 84% of employees login at least once per week, and 94% are in there at least once a month. "On our Jostle intranet NEWS wall, we share what we call 'Always RBY' moments. These are the comments and emails our members send us when they particularly appreciate someone's efforts on their behalf or when an employee recognizes a fellow co-worker for a job well done," shared Allison.

## The universal worry: How would people use it?

### Concerns over inappropriate use unfounded

Like nearly every organization that launches a new employee communication system, HSFCU was worried that people might use it inappropriately. This turned out to be an unnecessary concern. Rarely do people behave inappropriately in the workplace, and even less so on a company-wide intranet.

Allison summarized their fears and their eventual relief: "How do we monitor what people are saying? What if people use it inappropriately, or language becomes a concern? It's a year later, and we haven't had one instance of that. We've stopped worrying about it. People use it in an entirely positive way."

### Regulated industries

Financial institutions are part of a regulated industry. Like other industries subject to strict regulatory controls, they need to be very careful about what data goes where and is visible to whom. HSFCU needed to ensure that there was no chance of any sort of regulatory risk. At the same time, it was equally important that they connect their workforce. So they took a very conservative stance – they declared their Jostle intranet to be strictly for employee communications, and not for work on member-related documents.

Allison believes this focus on employee to employee connections is part of their intranet success. People know that they visit the Jostle intranet to get and stay in the loop, to hear and be heard, and to connect with one another. It fills an important communications gap, rather than replacing their trusted and compliant systems.

That's one way to do it. At Jostle, we do not dictate how customers use their intranets, though we do coach them as they think through their needs and opportunities. We're amazed and delighted at the wide variety of organizations and management styles and we learn something new from every customer.

There are many ways to succeed. Some customers insist all work be published in their Jostle intranet, others use it for in-progress work, while some see it as strictly for employee communications. Most use it in a way that is as unique as their corporate culture.

## Rolling out the new intranet for rapid adoption

The marketing team created **three videos to promote the launch** of the new Jostle intranet at HSFCU. They're short, and have a hilarious, homegrown truth to them. They made one to cover each of their three key points of pain: sharing news; the awkward employee directory; and the ability to acknowledge employee efforts and achievements.

"By the time the third video came through, people were like, "Oh I get it, okay something is coming." So when our Jostle intranet finally launched, I stayed by my computer all day just checking the logins and other statistics to see how many people were using it." shared Allison.

She did not leave it to chance. Allison made sure there would be interesting and useful content in there, and watched closely as the number of participants climbed over those first few weeks. Here's how she described it:

"People started filtering in slowly at first. That first week or two, I posted a tip of the week - tidbits of 'how-to' info from the Jostle Forum, such as 'How to Make a Shout-Out' or, 'How to 'like' an article'. I would suggest that people look up a team member just to get people familiar with what they could do. Eventually I didn't have to do that anymore. People started teaching each other, "Oh did you know that there's an EVENTS page, etc."

It was not long before nearly all of their employees were using the intranet regularly and enthusiastically. A year after their launch, HSFCU has 84% of its employees using it weekly, and 94% monthly. Allison tells us she will not be satisfied until it's 100%. She thinks that may happen when she invites her team to start using the mobile app. At first they weren't sure if their employees would want it, so they didn't promote its availability, but now she believes it will be a winner.

HSFCU is now a well-connected organization of employees who are always right by one another – and their members – in a unified way. We're proud to be a part of it.



The HSFCU team is “thrilled” with their new Jostle intranet

## About Jostle Corporation

Jostle is the creator of a new kind of intranet that is designed to help leaders engage their workforce. Its elegance and relevance yield exceptional participation rates – exceeding five times industry standards. Jostle’s intranet is turnkey, cloud-based, and requires no IT resources. For more information contact [info@jostle.me](mailto:info@jostle.me) or visit us online at [www.jostle.me](http://www.jostle.me).

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