



Customized Consulting Services Catalog

Cooke/Andres, LLC

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About the Firm

Cooke/Andres, Inc. is a “credit union only” consulting firm. Established in 1987, Cooke/Andres has established a successful track record & quality reputation. Our approach reflects the value structure of credit unions since we bring 53+ years of pure credit union experience—as executives, CEO, and consultants. We have worked with 150+ credit unions from \$5 million to more than \$3 billion.

Since every credit union is unique, we only offer quality, *customized* services. Clients tell us they appreciate the “personal” service and individualized approach.

You are invited to review our services. Listed services are written in a general format, but the approach is always unique based on your particular situation. Contact us to discuss how we may help your credit union.

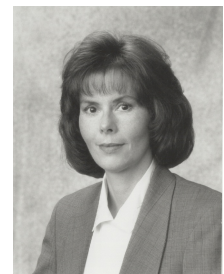
Code of Ethics

Cooke/Andres, Inc. is a “uniquely credit union” consulting firm that is committed to:

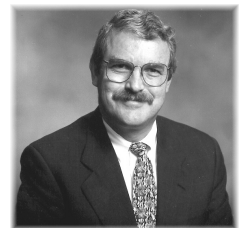
- *Maintaining confidentiality.*
- *Treating clients as we wish to be treated.*
- *Keeping our commitments made to others.*
- *Managing every effort with a credit union-experienced principle.*
- *Reporting honest, accurate information at all times.*
- *Making a difference to your organization.*

About the Principals

Rhonda Cooke, President/CEO - Ms. Cooke's credit union background spans 30+ years. She is a former VP-Human Resources of a large credit union where she directed and managed a full-service Human Resources department for 150 employee organization. Ms. Cooke consults with credit unions nationwide in all human resource areas including: compensation, executive compensation, incentives, benefits, executive recruitment, organization development, succession planning, career development, human resource policy and performance management. Ms. Cooke has written many credit union articles, is a frequent industry speaker, and is a member SHRM and WorldatWork. She authored CUES' *Succession Planning Model* and the CUNA VLP Module *CEO Performance and Accountability*.



Kelly Cooke, Executive Vice President - Mr. Cooke has 30+ years credit union experience. With 20 years as CEO, Mr. Cooke managed defense, corporate & community credit unions from \$70 million to \$450 million. Mr. Cooke has reversed adverse financial/organizational trends, improved service delivery & efficiency, and developed solid board work relationships. He helped organize mortgage lending CUSOs, shared electronic & branching networks, and affordable housing. He received the “Distinguished Credit Union Service Award” from the Department of the Army & the Department of the Navy. Mr. Cooke now helps credit unions with strategic planning, operations reviews, financial modeling, management coaching, board training, and troubleshooting.





Our Competitive Advantage

Cooke/Andres, Inc. has unique competitive advantages when it comes to working with credit unions:

- direct senior-management credit union experience,
- consulting exclusively in the credit union community since 1987,
- providing customized credit union consulting services nationwide,
- ensuring high quality service for our clients,
- understanding current and ongoing credit union challenges and developing programs that meet these challenges,
- working with clients as a strategic partner in long-term relationships, and
- being mindful that the credit union community is not that large and that reputation is everything.

Our Focus

About 80 percent of the credit unions we work with each year are regular clients.

Compensation Services

Complete Compensation Program

Cooke/Andres develops customized compensation programs designed to attract, retain & reward quality staff. We specialize in developing logical & systematic program designs that are specific to each credit union's particular needs. We help our clients develop the organization's pay philosophy that supports the strategic plan. Our customized compensation programs ensure competitive pay positioning, internal pay equity, and third-party objectivity. The following are included in the complete compensation program: market analysis of every position, point factor evaluation system with on-site facilitation, pay philosophy, salary range structure, compensation study report, compensation program policy and guidebook, on-site meetings with management and board, implementation plans, electronic compensation model, salary increase matrix, and on-site training.

Compensation Analysis

Today's competitive market requires that every credit union has the ability to compensate fairly. We conduct comparative compensation analysis that ensures the appropriate market position of credit union salaries. Position salaries are analyzed using position descriptions, current salary ranges, cost-of-living factors and industry survey data. A comprehensive report of findings, recommendations, updated salary range structure and implementation plans are included.

Executive Compensation Analysis

An industry-standard compensation package is necessary to attract, retain and motivate quality executives to peak levels of performance. Cooke/Andres conducts comprehensive, executive compensation analysis for the four primary areas: base salary, incentives, benefits, and perks. Each analysis includes: current trends regarding executive talent, analysis purpose & methodology, validity of survey resources, description of industry-standard base pay and total compensation philosophies, comparative position of current executive base compensation, analysis of current executive benefits package to market, comparison of current executive total compensation package to market and other executive package considerations (incentive compensation, contracts, severance pay and perks). The analysis report is a comprehensive document that includes specific recommendations regarding each individual executive's compensation package.

Incentive Programs

More than half of all credit unions in the United States use incentive programs to motivate employees toward strategic goals. It is important that any incentive program is unique, action-driven and has an equitable reward system. The plan must be perceived as fair and must encourage high levels of performance. Cooke/Andres develops a variety of incentive programs for credit unions (executive, full staff, organizational, sales). We develop customized incentive programs that support the organization's strategy. Program development includes administrative guide, forms and program training for board, management and all participating staff members.

HR/Organizational Services

Benefits Program Review

Benefits are an important piece of the staff compensation package. The organization's benefits program is assessed to the appropriate competitive market. Our benefits review is comprehensive and evaluates: all insurance programs coverages and costs (health, dental, life, disability), paid time off programs (general leave, vacation, sick, personal leave, bereavement, jury duty, military leave), retirement and pension programs (401(k), defined benefit, defined contribution, 457, deferred compensation), as well as other benefits (e.g., flexible scheduling, continuing education, tuition reimbursement, cafeteria plans, employee assistance programs, computer purchase programs, business casual workdays, sick leave incentives, family-friendly policies). Cooke/Andres reviews all benefits for competitiveness, equity, compliance, cost savings and potential enhancement. A comprehensive report includes specific recommendations.

Employee Surveys

Credit unions are finding that employee attitude surveys are an excellent way for management to stay in touch with employee expectations. Employee surveys provide data on employee perceptions of the organization's culture, morale, training, benefits, policies and compensation. We develop customized employee surveys that are designed to obtain data that can be acted upon. We design, tabulate, analyze and report survey findings and provide specific recommendations to management. Most importantly, we help you obtain nearly 100 percent participation and assist with disseminating survey information to employees, thus ensuring project credibility.

Employee Handbooks

An effective employee handbook provides necessary information to employees regarding personnel policies, employment relationship and personnel benefits. We develop customized employee handbooks for credit unions. Handbook elements include: organizational structure, overview, introduction, brief history of credit unions, brief history of credit union, employee benefits, salary and performance, personnel policies, leaves of absence, security and confidentiality. The organization has unlimited editing privileges for one quarter.

Human Resource Policy Manual

A well-written human resource policy manual provides clear policy direction for successful administration of the personnel function. We audit the organization's human resource policies and procedures to ensure continuity, equity and compliance. Following review and discussions with management, we develop a customized human resource policy manual to assist management in personnel administration. Manuals are comprehensive and include: organizational information, board/management roles regarding personnel, personnel policies, personnel forms, job descriptions, and performance/salary administration instructions. The organization has unlimited editing privileges for one quarter.

HR/Organizational Services

Organizational Structure Review

An organizational structure review is needed periodically to ensure that the organization is prepared for future growth. This review provides information that relates to staffing needs and/or modification recommendations, staff and management development needs, human resource productivity measures, and organizational streamlining. We review the organization through management and staff on-site interviews and questionnaires. We also review strategic planning documentation, financial and Board reports, available member survey results, human resource programs, and staff development programs. The organizational review provides information regarding job responsibilities distribution, reporting structures, work flows and staff development elements. A report of recommendations is submitted upon completion.

Performance Evaluation Development

Cooke/Andres develops performance evaluation programs that focus on staff performance and development. Program development includes a review of current performance review practices and needs analysis. A customized performance program is developed in an interactive environment and reflects the organization's culture, supports the strategic plan and coordinates with the credit union's compensation system.

We have also developed a credit union-specific performance planning system that helps credit unions effectively evaluate and plan employee performance. The system includes: administrative guide, employee pre-review form, employee performance planning system, supervisory performance planning system, and CEO performance planning system.

Position Descriptions

Position descriptions are important to set forth job duties, establish performance standards, develop training programs and comply with the ADA. We develop job descriptions, customized to each organization, that outline position duties, responsibilities, skills, abilities, essential and non-essential functions. Position descriptions are developed using job analysis questionnaires and/or on-site individual employee interviews. Information is formulated into factual, customized job descriptions.

Troubleshooting

Occasionally, a situation will arise where you need to talk with an experienced professional. Cooke/Andres provides telephone and in-person support to credit unions for these types of situations. Whether it's related to an employee's performance, a new organizational structure, board relations, organizational difficulties, strategic planning, a new program, or a compensation issue—Cooke/Andres is here to help. Just pick up the phone and put our year's of experience to work for you.

Other Services

Executive Recruitment

Cooke/Andres has developed a thorough and collaborative recruitment approach for executive personnel. Based on the private industry recruitment model, our services include: profiling organizational requirements, profiling desired qualities and qualifications, full compensation analysis, organizational information collection, advertising, screening & interviewing candidates, conducting technical interviews, directing background checks, checking references, recommending candidates, negotiation and contract development, and optional six-month follow-up visit. For full recruitment efforts, we are on-site with you during every interview. Each recruitment effort is guaranteed. Our ethics dictate that we only perform one CEO recruitment effort at a time.

Coaching & Negotiating

Over the years, many credit union CEOs and senior executives have relied on Rhonda Cooke for sound, experienced & completely confidential career counseling services. Many executives have relied on the “one-on-one” assistance with issues relating to executive development, performance management, board interaction, reviewing executive recruitment offers, and best practices for building a solid credit union career. Each situation is unique and is custom-designed to suit the individual & circumstances.

Member Surveys

Our surveys are carefully designed so that you get the answers you need to make important, strategic decisions. Survey services are all inclusive and include: survey questionnaire development, survey printing and mailing, survey receipt and tracking, data tabulation and compilation, survey reporting and recommendations. We provide a very comprehensive analysis with full narrative & graphical reporting, complete data tables, all member comments, and specific recommendations tailored to your credit union based on our credit union knowledge and experience.

Management Assessment and Development

Periodic management assessment ensures that you have the right people in the right positions doing the right things. Cooke/Andres assists credit unions with management assessment through confidential questionnaires, on-site interviews, and review of appropriate materials. A report is provided that includes organizational recommendations and development plans for managers.



Other Services

Strategic Planning

Cooke/Andres' facilitates one to three days strategic planning sessions for credit union clients. Our process is practical, collaborative and tailored to each credit union. Each effort includes: program format and administration, pre-session work, on-site facilitation, and complete report.

Succession Planning

Succession planning does not just focus on the CEO position but ensures planned backups for key management positions. Cooke/Andres' succession planning process gathers complete information with little disruption to the client organization. Information is gathered via individual questionnaires, existing information, and on-site interviews. Our process provides correlated data from superior, peer and subordinate levels of the organization, in addition to the consultant's findings. We respect anonymity of information sources and data confidentiality. The final product is a succession plan for the CEO and the senior management group that provides valid, useful information and recommendations. High-potential and promotable managers, as well as organizational strengths, weaknesses and recommendations for improvement, are identified.