

2027 Member Experience Priorities for Credit Unions

LEADERSHIP INSIGHT FOR STRATEGIC
PLANNING AND INVESTMENT DECISIONS

INTRODUCTION

Credit union leaders should enter 2027 with a member experience plan that identifies where relationships need to strengthen, assigns responsibility for improvement, and tests whether the changes actually work. A high satisfaction or loyalty score is useful evidence. But leadership also needs to know whether members can accomplish their goals and whether they continue choosing the credit union for their next financial need.

The growth challenge is uneven. NCUA reports that median membership declined 0.6 percent over the year ending in the second quarter of 2026, while aggregate membership continued to grow. About 56 percent of federally insured credit unions had fewer members than a year earlier. These figures describe membership trends; they do not establish the causes of decline. [1]

For 2027, we recommend six priorities that bring member evidence into growth, technology, operations, and change decisions. This briefing presents an executive planning agenda rather than a forecast of market conditions.

6 DECISIONS FOR THE LEADERSHIP TEAM

Priority	Decision for 2027
Relationship Growth	Define what an active and durable member relationship looks like.
Connected Journeys	Choose the member journeys where friction threatens your objectives.
Digital and AI Service	Set standards for successful resolution and access to human help.
Frontline Consistency	Specify the practices managers should reinforce and verify.
Trust During Change	Establish a baseline before a merger, conversion, or major service change.
Accountability	Assign an owner, an outcome, and a review date to each priority.

The budget implication is straightforward: fund evidence gathering and implementation together. Reserve capacity for investigation, process changes, manager coaching, and follow-up measurement alongside any platform investment.

CONNECT MEMBER EXPERIENCE TO RELATIONSHIP GROWTH

Define the relationships you intend to strengthen

Member acquisition, deposit growth, and product adoption tell different stories. A new account may remain lightly used. An established member may be satisfied and still rely on another provider for everyday banking. Your 2027 plan should specify the relationship behavior you want to understand before choosing a measure.

Rhonda Sheets illustrates this distinction in her *Financial Brand* article, describing cases where strong scores coexisted with weaker advocacy among younger members or preference for another institution. Those cases suggest where leadership should investigate; they do not prove that a particular experience caused relationship weakness. [2]

Define active membership and primary-provider status explicitly. Combine appropriate account activity with direct questions about which institution members use most and why. Direct deposit can be a useful indicator, but it will not describe every member relationship, including retirees, business owners, and members who joined for a specific loan.

Compare new members at meaningful stages, such as 30, 60, and 90 days. Examine differences by tenure, life stage, acquisition channel, and stated need. Use age as one lens, then investigate the actual needs and behaviors behind a difference. Avoid assuming all younger members want the same experience.

Leadership question: Which relationships should become more active, and what evidence will show that members are receiving greater value?

Investigate the complete journey

A member may begin online, call for help, visit a branch, and wait for a back-office decision. Channel reports can each look acceptable while the overall task remains difficult. Select one or two journeys tied to your strategy, such as account opening, loan fulfillment, or resolving a disputed transaction.

Connect member feedback with available milestones and operational records. Track where members stop, repeat steps, require help, or wait for ownership. Where individual records cannot be matched reliably, use carefully defined cohorts and explain the limitation. Start with the data needed to answer the question.

For onboarding, examine the progression from opening to funding and use. Compare assisted and unassisted experiences, ask what help solved, and test the explanation before redesigning the process. A difference in scores or completion rates is an investigation prompt.

2027 commitment: Name the priority journey, define its start and successful end, and assign an executive owner across the participating functions.

IMPROVE DIGITAL SERVICE AND FRONTLINE EXECUTION

Judge digital and AI service by member resolution

Before expanding automation, define success from the member's perspective. Can members complete the task, understand the answer, and reach qualified help when needed? Faster handling and fewer contacts can support efficiency, but assess them alongside repeat contacts, unresolved issues, and member effort.

For AI-assisted service, test realistic scenarios before expanding use. Include ambiguous questions, account-specific requests, and situations that require an employee. Verify that escalation preserves enough context for the employee to take ownership. Members should understand when a response needs confirmation and how to obtain it.

NCUA's AI resources identify considerations including member data privacy, operational resilience, model risk, and ongoing vendor monitoring. These provide context for evaluating AI investments; the member experience measures below are our planning recommendations. [3]

Require reporting on successful completion, repeat contact for the same issue, escalation outcomes, and sampled response accuracy. Compare results across members with differing digital confidence and accessibility needs. Establish what would cause the credit union to pause, revise, or expand a pilot.

Leadership question: What member task becomes easier, and how will we detect an incorrect answer or an unsuccessful handoff?

Make consistent execution a management responsibility

Members experience the credit union through specific interactions. A clear process can still produce variable results if employees interpret guidance differently, responsibilities are unclear, or follow-through is difficult. Investigate those conditions before treating every performance difference as a training problem.

Define the practices that matter in each priority journey. Examples include understanding the member's need, explaining the next step, confirming who owns an unresolved issue, and completing a promised follow-up. Use member evidence, operational records, and manager observation together to identify where support is needed.

Give managers a manageable improvement priority, time to coach, and a date to check progress. Compare employees and locations fairly, considering task mix, staffing, member needs, and sample size. Member feedback should contribute to a judgment rather than become an automatic employee ranking.

After the change, ask whether members received clearer guidance or more dependable resolution. Check whether the practice persisted. A coaching session completed is an activity measure; sustained improvement is the result leadership needs to assess.

2027 commitment: Give the journey owner and frontline managers shared responsibility for the member outcome.

PROTECT TRUST THROUGH CHANGE AND DIFFICULT MOMENTS

Measure the relationship before the transition

A merger, core conversion, digital migration, or service redesign changes how members accomplish familiar tasks. Establish a member experience baseline before operational integration or rollout, then listen during and after the transition while decisions can still be adjusted.

Use consistent questions on ease, trust, understanding of the change, and intent to continue the relationship. Pair those responses with issue volumes, repeated contacts, and task completion where available. During a merger, compare legacy member groups so an enterprise average does not conceal a problem concentrated in one population.

Rhonda's article proposes this longitudinal approach for mergers to identify when and where relationships change and require investigation. [2]

If trust falls while ease remains stable, investigate explanations such as perceived value, communication, or uncertainty about future service. If ease falls, examine specific tasks and handoffs. Use interviews and targeted follow-up to test the explanation before committing resources.

Leadership question: What will we measure before the change, and who can act if one member group experiences it differently?

Deliver useful support when members need it

Include financial well-being in the 2027 experience plan. Identify where members need understandable options and dependable help, such as unexpected expenses, borrowing decisions, or difficulty making a payment. Ask what they need to accomplish and what makes getting help difficult.

Evaluate whether guidance is clear and relevant, whether the member understands the next step, and whether promised support occurs. Product adoption alone cannot establish that guidance served the member's need. Follow up selectively to understand whether the assistance was useful.

Review how security and fraud controls affect legitimate members. Authentication, temporary account restrictions, and dispute handling can require effort. Assess how clearly staff explain the process and whether members know who owns their issue. Process improvement should preserve appropriate protections while reducing avoidable confusion.

Build the response into the plan

Assign responsibility for investigating unexpected changes, communicating with affected members, and reviewing resolution. Set escalation thresholds using your own baseline, volume, and tolerance for risk. Plan staffing for the periods when members are most likely to need help.

2027 commitment: Include a member baseline, scheduled listening, and an operational response plan in every material transition.

PRIORITY 6

CREATE ACCOUNTABILITY FOR MEMBER OUTCOMES

The executive team needs a compact view of relationship health, service delivery, and the changes underway. Retain satisfaction and advocacy measures, then add evidence that helps leaders decide where to act. The suggested scorecard below is a starting point; definitions and targets should reflect your strategy and baseline.

SAMPLE: An executive scorecard

Objective	Evidence to review	Decision it supports
Develop new relationships	Funding and agreed activation milestones; experience at 30 and 90 days	Where onboarding needs investigation
Strengthen member choice	Reported primary provider; relevant activity and reasons for preference	Which needs or segments merit attention
Reduce journey friction	Completion and abandonment; effort; repeat contacts	Which process or handoff to change
Improve execution	Member-confirmed guidance and ownership; follow-up completion	Where managers or teams need support
Preserve trust	Trust and ease trends by affected cohort; unresolved issues	When to adjust a transition or recovery plan
Verify improvement	Outcome before and after a change; comparison group where feasible	Whether to sustain, revise, or expand the intervention

Use reviews to make decisions

Review operational issues frequently enough to respond, and bring the executive scorecard to a monthly or quarterly meeting. Assign a priority, owner, action, and follow-up evidence. Report material relationship risks, investments, and results to the board.

Rates, promotions, credit policy, and member mix can also affect outcomes. Use a phased rollout or comparison group when feasible. If attribution is uncertain, describe the observed change and the remaining question.

TURN THE 2027 AGENDA INTO OPERATING DECISIONS

Start with a consequential business question and one journey. A defined scope gives leaders a way to test the evidence, the intervention, and the management process before expanding the program.

Period	Leadership actions	Required output
Days 1 to 30	Choose the relationship objective and journey. Review data access, establish a baseline, and name the owner.	A defined question, measures, and responsibility
Days 31 to 60	Investigate the largest meaningful variation. Validate the explanation with members and staff. Select a feasible change.	An evidence-based intervention and success criteria
Days 61 to 90	Implement the change, support managers, and review early results. Set later checks for outcomes that need more time.	A decision to continue, adjust, or expand

Questions before approving the budget

- Which member relationship or task should this investment improve?
- What evidence do we have, and what still requires investigation?
- Who owns the outcome across technology, operations, and frontline teams?
- What resources are reserved for implementation and follow-up?
- What result would justify expanding the investment?

SOURCES AND FURTHER READING

[1] [NCUA |Quarterly U.S. Map Review Second Quarter 2026](#)

[2] [Rhonda Sheets | Why Strong CX Scores Don't Always Translate into Growth | The Financial Brand | September 28 2026](#)

[3] [NCUA |Artificial Intelligence resources| Updated April 28 2026](#)

Sources reviewed October 2, 2026. Measures, planning questions, and action recommendations are proposed by Support EXP.

DISCUSS YOUR 2027 MEMBER EXPERIENCE PRIORITIES

Support EXP helps financial institutions turn customer and member evidence into leadership insight and organizational action. An executive briefing can help your team identify the business question, the evidence needed to answer it, and the actions your organization can influence.

[Request an Executive Briefing at supportexp.com/contact-us-lp/](https://supportexp.com/contact-us-lp/)



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Rhonda Sheets is Founder and CEO of Support EXP, where she has spent more than two decades helping financial institutions understand the relationship between customer behavior, organizational execution, and strategic performance.



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