



# Washington CREDIT UNION LEAGUE AND AFFILIATES



**John Annaloro**  
President and CEO  
Washington Credit Union  
League and Affiliates



**Bob Schumacher**  
Chairman  
Washington Credit  
Union Foundation,  
Snohomish County  
PUD Credit Union

*Credit Union World* spoke to Washington Credit Union League (WCUL) leaders, John Annaloro, CEO and Bob Schumacher, WCUF chairman and CEO of the Snohomish County PUD Credit Union, about their support of international development.

**CU World:** Why is the Washington CU League so actively involved in international development?

**Annaloro:** It's a natural outgrowth of our location on an international border and the commitment of our members. Many Washington credit unions have experimented with direct programs in Asia, Africa and Latin America, and we benefit from the enthusiasm of individual members with a strong commitment to international development.

**Schumacher:** I've had an interest in international development since my early days in the credit union industry; working for CUNA, I had constant exposure to World Council. I understand the power of international partnerships.

**CU World:** Why is the Washington CU League a WOCCU Supporter?

**Annaloro:** Our shared credit union mission makes the partnership a natural one, and many league members have played an important role in World Council's past. Dennis Cutter (president and CEO of Numerica Credit Union in Spokane, Washington) is a past WOCCU chairman and formalized the partnership between our league and the Philippines. Dale Magers (board chair at Columbia CU in Vancouver, Washington) has been active with World Council since 1980 and was instrumental in developing credit unions in Poland and other central European countries. Humanitarian Carol Schillios lives in Washington and has spent the last 30 years taking the credit union message around the world; she was the first trainer for World Council's Philippines Savings and Credit with Education program. Plus, one of my mentors, Al Charbonneau, a former WOCCU CEO, shaped many of my early perspectives.

**Schumacher:** World Council is unique. It allows us to take the strengths and knowledge gleaned from our credit unions and our league and insert them into an excellent international program. World Council is always our first choice for international development.

**CU World:** How has your league benefited from being a WOCCU Supporter?

**Schumacher:** The Philippine partnership helped me to better appreciate the resources available through World Council. We worked with one small co-op there that had embraced PEARLS. Every board member could tell you what each of the 41 ratios were for their co-op. In the United States we take regulations and good operating procedures for granted; we gain from this fresh perspective.

It has also taught me the importance of not making assumptions. When we first partnered with the Philippines, I taught quality service to some front-line staff there. I assumed that we had a common experience of what customer service meant, and I was wrong. I brought this realization home and now I don't assume; I know where my team is starting from or I find out. We've also changed our bylaws because of this relationship. My experiences overseas helped me to see that our bylaws were arcane, that they didn't reflect who we are or what we wanted to accomplish.

**Annaloro:** Sometimes it's easier to see the credit union mission without all the external distractions of modern financial technology, heavy government regulations and complex, competitive environments. I've also learned that the value of co-ops may be better understood in the rest of the world. In parts of Asia, a cooperative leader can be the equivalent of a Fortune 500 CEO. When the

governor's office sent a letter to a counterpart organization in the Philippines they requested my signature as well as the governor's!

**CU World:** How do you ensure the long-term sustainability of a partnership program?

**Schumacher:** That is a challenge and something that we've grappled with over the years. It's easy to respond to a specific need—like tsunami relief—but difficult to sustain enthusiasm on an everyday level. Strong commitment from the board is crucial, and you need a support mechanism, in our case the International Development Committee. When you find people with an interest in international development, bring them on board immediately. Don't be discouraged if your program occasionally has to take a back seat. You must constantly assess where the project fits into the overall priorities of your league and act accordingly.

*The Washington Credit Union League represents the state's 130 credit unions with assets of more than \$21.6 billion and 2.4 million consumers/owners. Founded in 1933, the League has worked diligently since that time to support both credit union and individual growth in the state of Washington and the international community. WCUL is partnered with the Philippines in World Council's International Partnership Program and is an active WOCCU Supporter. In addition, the Washington League supports a number of local development programs.* 