



*Mary Cunningham  
president and CEO,  
USA Federal Credit  
Union contemplates the  
Peruvian countryside.*

We're still in the minority, however. In credit unions with US\$500 million or more in assets only about 10% are run by female CEOs.

**CUW:** What do you see as the differences and similarities between cultivating women's leadership in North American credit unions versus those in developing countries?

**MC:** In developing countries, I believe the more vital issues still revolve around basic human rights, gender bias and cultural obstacles. In North America, we've become much more subtle. We've come a long way in accepting strong female leaders, but we're still on that journey. Creating opportunities for sharing best practices and learning from each other as female leaders would benefit all of us, regardless of the country we live in. Women are strong,

courageous and nurturing in their style. This appears to be universal from my limited observation.

**CUW:** What would you like to see credit unions do more of to cultivate women's leadership both in the sector and at the community level?

**MC:** Create mentoring opportunities, networking opportunities and leadership training. As women leaders, we need to be inclusive of each other, regardless of one's position or the size of credit union. We're all in this together. Our roles may differ slightly, but our challenges as leaders are all similar. We need to remember that.

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## Want to learn about the Global Women's Leadership Forum?

Visit [www.woccu.org/involved](http://www.woccu.org/involved) to find out more!

WOCCU is developing a peer learning session for women CEOs and women on their credit unions' executive teams to be held in conjunction with the World Credit Union Conference. The forum will debut in Barcelona in 2009, and will provide a venue for confidential peer-to-peer exchanges on today's most compelling management issues in credit unions. Space will be limited at the forum.

## Want to be part of cultivating women's leadership around the world?

Support the campaign! Half of your donation will be directed to international credit union development work that benefits women. The other half will be used to cover scholarships to the forum for women from developing countries.

Visit [www.woccu.org/involved](http://www.woccu.org/involved) for the extended interview and for more information about the Global Women's Leadership Initiative. To join the campaign and receive forum registration materials, please contact: Valerie Breunig at [vbreunig@woccu.org](mailto:vbreunig@woccu.org) or (608) 395-2055. Canadians should contact Julie Breuer, CCA at [julie.breuer@cooscanada.coop](mailto:julie.breuer@cooscanada.coop) or (613) 238-6711, ext. 215.

# Cultivating Leadership at the Global Level

By Janette Klaehn

**I**n the struggle against global poverty, women are on the front lines, and credit unions become natural mechanisms to develop women's leadership capacity in this important fight. Yet globally, women continue to hold a minority of credit union leadership positions, and women in many countries still face gender barriers precluding them from nearly all leadership roles outside of the household. In developing countries, women are often left behind by the financial sector.

World Council of Credit Unions (WOCCU) has seen repeated examples of women in many countries running highly successful credit unions and of credit unions empowering marginalized women to become community leaders through access to basic savings and credit services.

As part of its new Global Women's Leadership Initiative, implemented jointly with the Canadian Co-operative Association (CCA), WOCCU is turning to credit union leaders to learn from their experience.

Mary Cunningham, president and CEO of USA Federal Credit Union (USAFCU) in San Diego, Calif., is one such leader. As Cunningham can attest, running a credit union with more than US\$700 million in assets, 61,000 members and branches extending to Japan and Korea (USA FCU was founded to serve the U.S. armed forces and has since expanded its field of membership) requires constant and vigilant leadership.

Cunningham recently joined several peers from the U.S. and Canada on a WOCCU study tour to Chile and Peru to explore issues in women's leadership. Drawing from that experience and her 30-plus years working in U.S. credit unions, she shared her insight on women's leadership in credit unions.

## Credit Union World:

You have been a true leader in the U.S. credit union

movement. Do any moments come to mind when being a woman somehow affected your ability to drive progress?

**Mary Cunningham:** I'd like to think it didn't hinder or help. I've never wanted to be thought of as a female leader. I just want to be known as a leader, period.

Women tend to be good consensus builders and collaborators. We often play the role of facilitator and our styles are open and participative. In today's larger credit union environment, driving progress through an executive leadership team is key. Most of the successful women leaders I know do this extremely well.

**CUW:** How has the positioning of women credit union CEOs in the U.S. evolved during your career?

**MC:** Historically, if you look at the evolution of women in U.S. credit unions, you find that our first roles were as clerks or assistants. We moved to office manager roles. Then we became department heads. Nowadays, women are leaders in some of the largest credit unions in the country, so we've come a long way.



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