CORNERSTONE Agility

White Paper 2026

Transforming with Purpose & Success!

TTCU Federal Credit Union's Roadmap to Sustainable Agility, Continuous Improvement, Inspiring Innovation and Enterprise Growth through their Agile Transformation Journey

Agile Transformation White Paper

Partners for Organizational Change!

Building on the continuous learning culture at TTCU

A successful Agile transformation depends on a partnership built on trust. Without trust, teams hesitate to be transparent, leaders struggle to empower, and the organization cannot adapt with the speed or clarity Agile demands. When trust is present, people feel safe to experiment, raise risks early, collaborate openly, and commit fully to shared goals. Trust turns Agile from a set of practices into a true cultural shift—one where teams and leaders move forward together with confidence, accountability, and a shared belief in the transformation's purpose.

About TTCU Federal Credit Union

TTCU Federal Credit Union is one of Oklahoma's largest and most trusted member-owned financial cooperatives, proudly serving communities across the state since 1934. Headquartered in Tulsa, TTCU is committed to helping its more than 153,000 members achieve financial well-being through personalized service, competitive products, and a people-first philosophy. With a strong foundation in education and community support, TTCU offers a full suite of modern banking solutions—including savings, checking, loans, digital banking, and financial guidance—designed to empower members at every stage of life. Guided by cooperative values and a dedication to integrity, TTCU continues to grow while maintaining its mission of making a meaningful difference in the lives of its members and the communities it serves throughout the state of Oklahoma.

About Cornerstone Agility Inc.

Cornerstone Agility Inc. is a consulting and coaching firm dedicated to helping organizations achieve meaningful, sustainable transformation through Agile, Lean, and modern delivery practices. Specializing in enterprise-level agility, Cornerstone Agility partners with clients to build high-performing teams, strengthen strategic alignment, and accelerate value delivery across complex environments. With deep expertise in the Scaled Agile Framework (SAFe) and a people-centered approach to change, the firm provides hands-on guidance, training, and coaching that empower organizations to evolve their culture, modernize their operating models, and deliver exceptional outcomes. Cornerstone Agility is committed to meeting clients where they are, enabling them to grow their capabilities, and ensuring they have the foundation needed to thrive in a rapidly changing digital landscape.

Introduction to the Transformation

Credit Unions are navigating unprecedented pressure—from rapidly rising member expectations and intensified competition to increasing regulatory demands and accelerating technological change. Traditional operating models built around functional silos, annual planning, and sequential delivery can no longer keep pace.

For TTCU, this environment underscored the need for a more adaptive, value-driven way of working. Members now expect seamless, digital-first experiences without losing the personalized service that defines Credit Unions (CUs). To meet these expectations and stay competitive, TTCU recognized that agility had to extend beyond IT and become an enterprise approach to delivering member value.

This is where operational agility becomes the key differentiator.

Credit Unions that continue operating through traditional, siloed structures will find it increasingly difficult to keep pace with rising member expectations, rapid technology shifts, and intensifying competition. Slow decision-making, fragmented priorities, and sequential delivery models limit an organization's ability to respond quickly and consistently deliver value.

Those that embrace agility—re-imagining how teams work, collaborate, and solve problems—position themselves to thrive. Agile credit unions build cross-functional alignment, shorten delivery cycles, and create a culture where continuous learning and improvement are the norm.

For Credit Unions today, the choice Is simple: Embrace change, or risk falling behind.

Executive Overview

Transformation Introduction

Headquartered in Tulsa, OK, TTCU Federal Credit Union began its Agile transformation in late 2024 to better meet evolving member needs, modernize delivery, and strengthen alignment across business and technology. By adopting SAFe, TTCU shifted from traditional project execution to a value-driven, collaborative operating model that accelerates delivery, increases transparency, and elevates the member experience. Through disciplined change management, committed leadership, and Agile teams focused on member value, TTCU established new ways of working that foster innovation, reduce time to market, and empower teams. Today, the organization is realizing measurable gains in predictability, engagement, and business outcomes—positioning TTCU to respond with greater agility in a rapidly changing financial landscape.

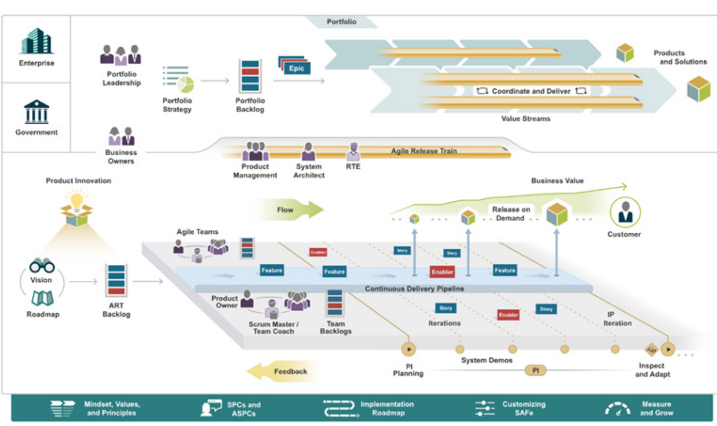
Key Outcomes Achieved:

- Higher employee engagement
- Faster time to market
- Higher quality
- Improved productivity

> *"Transformation should always be about accelerating your organization's ability to deliver outcomes that matter!"*
>
> **Elisabeth White,** CEO - Cornerstone Agility Inc.

Why was SAFe chosen as the Framework?

SAFe was selected because it provides the structure, governance, and scalability needed to transform a complex financial organization while maintaining alignment, compliance, and operational stability. As TTCU sought to modernize delivery and accelerate value to members, SAFe offered a proven, enterprise-ready approach that integrates Agile, Lean, and systems thinking. Its focus on cross-functional collaboration, transparency, and predictable planning made it well-suited for coordinating work across business and technology. SAFe's portfolio practices also strengthened prioritization, strategic alignment, and investment decisions. Ultimately, SAFe delivered the right balance of Agile flexibility and regulatory rigor—enabling TTCU to innovate faster, improve quality, and respond more effectively to member needs.



SAFe is a framework that helps organizations align strategy, teams, and delivery through Agile, Lean, and DevOps practices to achieve faster, more predictable, and value driven outcomes at scale as depicted by the model represented to the right.
Source: framework.scaledagile.com

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Shaping the Future

Introduction

With more than 153,000 members and over $2.6 billion in assets, TTCU is one of Oklahoma's largest and longest standing financial institutions. In mid 2024, the organization entered a pivotal leadership transition as its President & CEO announced retirement, prompting the search for only TTCU's ninth chief executive since its founding in 1934. The search concluded close to home: Shelby Beil, formerly the Chief Financial Officer, was appointed to lead the Credit Union beginning in October 2024. Under his leadership, TTCU established an ambitious vision—to grow into a $10 billion financial services organization within the next decade—anchored by a strategic focus on growth, service excellence, and community impact.

Market Pressures and Regulatory Environment Influencing the Need for Change

TTCU operates in a financial landscape that is evolving faster than ever, shaped by rising member expectations, rapid digital innovation, and increasing competition from both traditional institutions and fintech disruption. Members now expect seamless, personalized, and mobile first experiences, pushing credit unions to modernize their technology and delivery capabilities. At the same time, the regulatory environment continues to grow more complex, with heightened scrutiny around data security, risk management, and compliance. These pressures demand greater organizational agility, transparency, and responsiveness. For TTCU, adapting to these forces was essential—not only to remain competitive, but to ensure it could continue delivering trusted, high quality financial services while meeting the stringent standards required in today's financial sector.

Initial Challenges with Legacy Processes and Traditional Project Management

Before embarking on its Agile transformation, TTCU faced significant constraints rooted in legacy processes and traditional project management practices. Delivery cycles were long and heavily sequential, limiting the organization's ability to respond to shifting priorities and emerging member needs. Work flowed through siloed teams with limited visibility, creating bottlenecks, delayed decision making, and frequent trade offs between competing initiatives.

As demand for change increased, a small group of the same individuals was repeatedly relied upon to deliver the majority of high impact projects. This approach strained capacity, slowed execution, and made it difficult to focus consistently on the highest value work. Project plans were rigid and documentation heavy, offering little flexibility to adapt as priorities evolved or as new insights emerged from member feedback.

As TTCU continued to grow, these practices struggled to scale effectively, resulting in unpredictable outcomes and challenges delivering value at the pace the market and members expected. These early pain points highlighted the need for a more flexible, transparent, and collaborative operating model—one that could better balance capacity, prioritize value, and incorporate member feedback more effectively into how work was planned and delivered.

Success Drivers for Transformation

The Case for Change

TTCU's transformation was driven by a clear recognition that its existing operating model could no longer keep pace with the demands of a rapidly evolving financial landscape. Member expectations for faster, more personalized digital services were rising, while competitive pressure from FinTechs and larger financial institutions intensified. Internally, growing complexity, siloed workflows, and limited visibility across initiatives made it difficult to prioritize effectively and deliver value at the speed the organization needed. At the same time, increasing regulatory scrutiny required greater transparency, consistency, and adaptability in how work was planned and executed. These combined forces underscored the need for a more responsive, aligned, and scalable way of working—ultimately prompting TTCU to pursue an enterprise level transformation that would strengthen its ability to innovate, grow, and serve its members with excellence.

> *"This transformation was about TTCU employees and the way they came together around a shared purpose to fundamentally change how we collaborate and deliver value for our members. By organizing around value streams, empowering teams, and using member feedback to fuel continuous improvement, TTCU has built a more agile and transparent organization—one better equipped to keep pace with change, increased competition, and rising member expectations. Our partnership with Cornerstone Agility—and Parker Stephenson's leadership in particular—was instrumental in helping us turn intent into execution. Their guidance helped us launch with confidence, stay grounded in purpose, and build capabilities that continue to drive meaningful results for our members today while positioning TTCU for sustained success well into the future."*
>
> **Andy Tripp,** EVP/Chief Technology Officer

Evaluation of Agile Scaling Options

As TTCU prepared to modernize its delivery model, the organization evaluated several leading Agile scaling frameworks to determine which best aligned with its strategic goals, regulatory requirements, and cultural readiness. Frameworks such as Scrum@Scale, LeSS, and Disciplined Agile were assessed for their ability to support cross-functional collaboration, portfolio visibility, and predictable delivery across multiple teams. While each offered strengths, TTCU needed a model that provided structure and flexibility, supported incremental adoption, and could scale effectively across a growing enterprise. This analysis underscored the need for a comprehensive, proven framework capable of aligning business and technology, improving transparency, and enabling consistent value flow—ultimately leading TTCU to select SAFe as the foundation for its transformation.

EVP & CTO Andy Tripp served as the chief architect of TTCU's transformation journey, guiding the organization through every facet of this monumental change. Although the groundwork for transformation began well before the fall of 2024, leadership recognized that achieving meaningful, sustainable change would require partnering with an experienced firm that understood both Agile at scale and the unique dynamics of Credit Unions. After evaluating several options, TTCU selected Cornerstone Agility as its transformation partner, with Parker Stephenson serving as the Lead Agile Coach.

> *"From the outset, it was clear that Andy's depth of Agile expertise far exceeded that of others I've worked with in similar roles. That strong foundation allowed us to collaborate with intention and impact from day one. Working with him to drive the internal change proved to be a significant home-court advantage for this change initiative success!"*
>
> **Parker Stephenson,** Cornerstone Agility
> Chief Strategy Officer

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Agility

Creating the Transformation Blueprint

Creating a Transformation Blueprint:

Takeoff is one of the most critical moments of any flight—and the same is true for your transformation journey. Just as an aircraft must be engineered to soar, your organization must be intentionally designed to thrive in new ways of working: responding to emerging threats, delivering value across the enterprise, and continually elevating the products, services, and experiences you provide to your members.

Human-Centric Change Management

The Credit Union initiated its Agile journey by conducting extensive empathy interviews across the organization. These interviews provided key insights in understanding the overall organizational readiness for this change journey to begin:

- Provided valuable insights into employee concerns as well as aspirations.
- Identified pain points in existing processes and roadblocks within the organization.
- Assisted in helping customize the Agile approach to the CUs unique culture and needs.

By actively listening to its workforce, the CU built a foundation of trust and engagement crucial for the success of the transformation.

Establishing a Guiding Coalition for Change

In recognizing each leader's journey to Agile proficiency would be unique, the CU established an Agile Leadership Team (ALT) to support this organizational & cultural change initiative by frequently meeting to guide & advise by:

- Offering visibility into transformation efforts and direction setting.
- Accelerated the adoption of Agile practices through targeted training and activities.
- Fostered a culture of continuous improvement and learning within the organization.

This ALT was comprised of the change champions and proved instrumental in overcoming resistance to change and building confidence in practices.

Building a Common Agile Framework

To ensure a consistent understanding of Agile principles and practices, the CU developed a robust training program geared towards initially targeted to building the mindset but then providing needed training to execute in an Agile way by:

- Covering foundational Agile concepts, tools and techniques.
- Included hands-on workshops and simulations to reinforce the learning.
- Tailored to specific roles within the organization, from Executives to front-line associates.

This shared foundation of knowledge gave teams the confidence and competency to operate effectively in the new Agile model.

Restructuring the Organization for Success

The Credit Union strategically formed cross functional Agile teams to break down silos and enhance collaboration across the organization, also enhancing communication channels at the same time. This process involved:

- Understanding the member and what the member needs.
- Carefully selecting team members based on complementary skills and expertise.
- Establishing clear role clarity amongst the teams and implementing Agile events for success.

The new team structures dramatically improved work visibility, fostered innovation and increased responsiveness to member needs.

Building the Roadmap for Change

Implementing a Transformation Strategy & Roadmap

To ensure the transformation was intentional and sustainable, TTCU created a clear strategy and roadmap outlining how its ways of working would evolve over time. The roadmap followed a phased approach—starting with foundational training and leadership alignment, launching initial value stream aligned Agile teams, and then expanding Agile practices across the enterprise. Each phase included defined goals, success measures, and change management support to guide employees through the transition. By pairing strategic clarity with incremental execution, TTCU built a practical, scalable path that enabled teams to develop new capabilities while maintaining operational stability. This disciplined approach ensured the transformation advanced with purpose, transparency, and measurable impact.

Creating a Roadmap for Change

TTCU's transformation roadmap was built around establishing the foundational structures and rhythms needed to support enterprise level agility. The first step was to form an Agile Leadership Team (ALT) to provide strategic guidance, remove organizational barriers, and model the behaviors essential for Agile success.

With leadership alignment established, TTCU identified its initial value streams to clarify how value moved through the organization and to design an Agile team structure that aligned people, work, and outcomes. Early teams focused on core member experience areas—relationships and growth, lending, and mortgage operations—before expanding into additional value streams such as employee experience, inclusive banking, marketing, and retail operations. This phased approach ensured that Agile practices were introduced where they would have the greatest impact while creating a scalable foundation for future growth.

Comprehensive training equipped employees at all levels with the Agile and SAFe knowledge needed to operate confidently within the new model, building a highly skilled, value driven workforce. The roadmap culminated in the adoption of a consistent quarterly planning cadence, establishing a predictable rhythm for prioritization, collaboration, and delivery. Together, these elements created a clear, scalable path that enabled TTCU to launch its transformation with confidence and shared purpose.

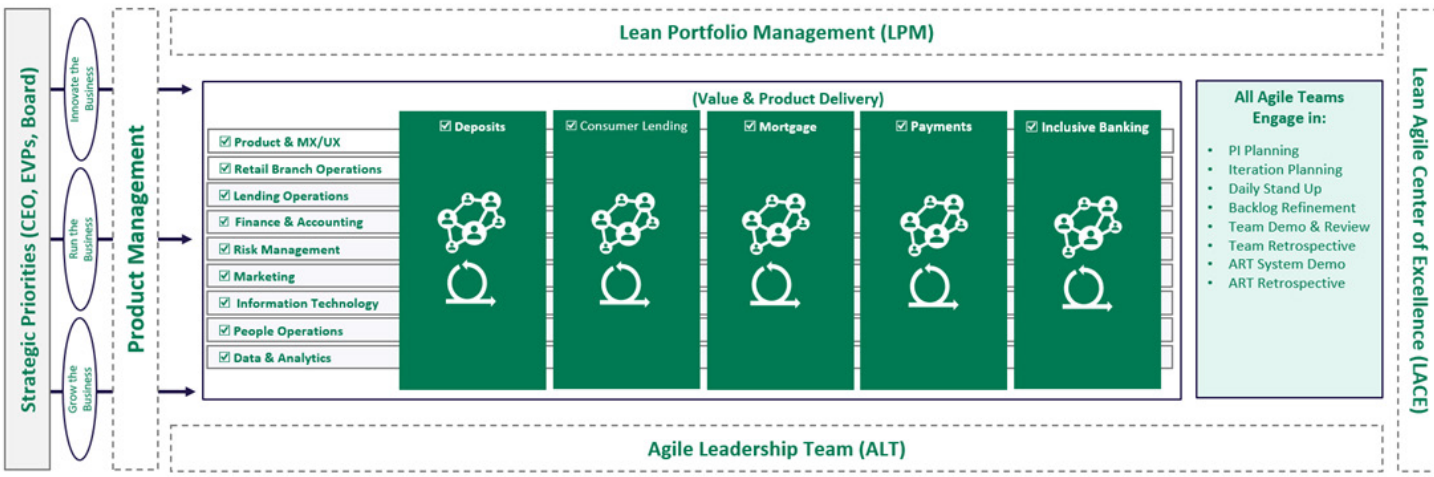
Key Elements of the Agile transformation included:

- A Clear Vision
- Leadership Commitment and Mindset Shift
- Cultural and Behavioral Change
- Team Structure and Cross-Functional Collaboration
- Training, Coaching and Skill Development
- Processes, Frameworks, and Tools
- Roadmap and Incremental Implementation
- Member-Centricity and Value Delivery
- Relentless Improvement and Continuous Learning Culture

Agile Operating Structure

Establishing an Agile Operating Structure

At Cornerstone Agility, we understand that transformation journeys take time. Time to design, implement, reflect, adjust, and ultimately grow your organization. Meaningful change doesn't happen overnight, and we help organizations embrace this reality by identifying their challenges and building a transformation plan that delivers sustained value and long term success.



In partnership with Cornerstone Agility, TTCU developed an Agile Execution Model centered on member centricity and built around six key operational pillars: Lean Agile Leadership, Lean Portfolio Management, Value and Product Delivery, Team Agility, Continuous Improvement, and Organizational Readiness and Change Management. This framework provided the structure and clarity needed to guide the transformation and ensure that every step supported TTCU's strategic goals and member focused mission.

Transformation Roadmap (At-a-glance)

The work of transforming an organization requires sustained commitment and discipline. As we know, transformation is a journey, not a destination. Below is an at-a-glance view of TTCU's transformation journey, highlighting key milestones and offering a look at what lies ahead for them.

2024	2025	2026 & Beyond
☑ Launched Agile Transformation	☑ Expanding Agile Teams (9 total)	☑ Optimizing Planning Calendar
☑ Assessed Organizational Readiness	☑ Role Clarity Workshops	☑ Improving Lean Portfolio Management
☑ Agile Transformation Roadmap	☑ Agile Focused Workshops	☐ Enhancing Team-level Agile Practice
☑ Established ALT (Agile Leadership Team)	☑ Scrum Master (SSM) Certification	☐ Introducing Operation Guardrails
☑ Value Stream Mapping	☑ Product Owner/Manager (POPM) Certification	☐ Lean-Agile Metric Introduction
☑ Introduction to Agile (Agile&Me Workshops)	☑ Employee Experience Value Stream	☐ Relentless Improvements Focus
☑ Identify Agile Teams	☑ Employee Experience Journey Map	☐ Additional Soft Skill Development
☑ Train & Launch Agile Teams (3)	☑ Establishing the Lean-Agile CoE	☐ Product Management Certification
☑ Experienced 1st PI Planning Event	☑ Implementation of a Lean Portfolio	☐ Coaching & Product Role Bootcamps
☑ Certified SAFe Agile Practitioners	☑ Team Health Assessments	☐ Investing in Stakeholder Engagement
☑ Lean-Agile Leader Workshops	☑ Introduction of Execution Metrics	☐ Reducing Organizational Bottlenecks
☑ Product/Value Stream Roadmapping	☑ Capacity Planning Workshops	☐ Change Management Practices

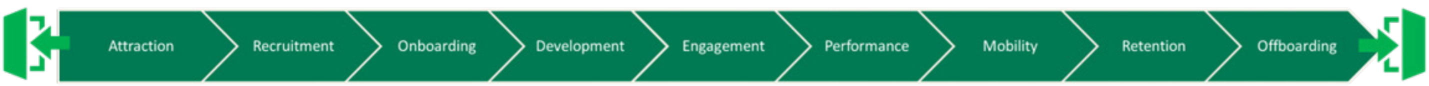
People & Culture are Key

A Successful Transformation Driven by People & Culture

The transformation has been highly successful, driven by employees who embraced new ways of working with energy and a shared commitment to improving how value is delivered. Engagement rose across the organization as teams adopted greater collaboration, transparency, and continuous improvement. This shift accelerated delivery, strengthened alignment, and elevated the culture—creating a more connected, empowered workforce and turning the transformation into a true cultural evolution.

TTCU also extended Agile thinking into People Operations, adopting a more iterative approach to performance and employee development. Quarterly OKRs, regular manager check ins, and a quarterly incentive model replaced traditional annual cycles, creating faster feedback loops and clearer alignment. These changes reinforced a culture of accountability, adaptability, and ongoing improvement—ensuring agility is embedded not only in how TTCU works, but in how it supports and grows its people

Employee Experience as a Value Stream



TTCU applied an Agile approach to re-imagining the employee experience by treating it as a value stream—one that, like member facing value streams, requires clarity, flow, and continuous improvement. By mapping the employee experience end-to-end, the organization identified the key moments that shape an employee's journey, from recruitment and onboarding to development, performance, and career growth.

Cross functional teams collaborated to create a detailed journey map that highlighted pain points, hand-offs, and opportunities to enhance engagement and efficiency. This Agile, iterative process enabled TTCU to prioritize improvements based on impact and ensure that People Operations and leaders were aligned around delivering a seamless, supportive, and a value driven employee experience.

	Attract	Recruit	Onboard	Development	Retention	Separation
Employee Experience	Attracting talent to meet the organizations strategic direction	Recruiting of attracting, engaging, & selecting talent	The process of helping new hires feel prepared & confident	Ongoing process of building employee's skills & growth	Ability to keep employees engaged & supported to stay	Clear & respectful transition while exiting the organization
Thinking & Feeling	• A compelling sense of purpose • A culture that feels authentic • Real opportunities for development & growth	• Competitive role specific compensation plan • Leading Benefits • Strong company culture	• Strong & consistent approach to employee onboarding • Clear communication • Pre-start readiness	• Strong company culture • Support for ongoing training development and investment • Recognition programs	• Stay interviews • OKR implementation • Company performance scorecard	• Retirement Planning • Exit Interviews • Continued benefit administration
	• Strong competition for talent • Lagging market analysis on compensation planning • Legacy policies & procedures	• Opportunity to engage directly with recruiting • Transparency in the hiring process is consistent	• Consistent onboarding practices for all roles • Management or leadership onboarding process	• Equal opportunities between back-office and customer-facing roles are consistent • Spot-bonus availability	• Management knowledge of retention practices such as off-cycle promotions • Spot-bonus availability	• Access to on-going benefit management communication and administration • Potential alumni engagement
	• Unclear or uncompetitive employer value proposition • Limited culture visibility • Job description misalignment	• Slow or inconsistent hiring processes • Delays in recruiting process & inconsistent communication	• Management onboarding coaching & support • No template for employee for 30/60/90-day planning	• Create clear, skills-based career paths • Personalized learning journeys • Lack of manager coaching plan	• Lack of lean approach to performance management • Visible long-term growth plans • Early-mid career support plans	• Consistent applied feedback from exit interviewing • Lack of Management coaching to manage knowledge transfer
Opportunities	Improving employee attraction & recruitment comes down to strengthening clarity, credibility, and connection in how your organization shows up to potential talent. • Refresh company mission, vision & values (pillars) • Modernize and simplify the hiring journey • Strengthen cultural signals • Highlight growth and mobility • Increased transparency into the employee experience		Improving employee onboarding works best when you focus on clarity, connection, and momentum • Streamline onboarding process • Improve manager engagement • Enhance early connection	Opportunities to improve employee development, engagement, and retention cluster around strengthening clarity, growth, and connection across the employee lifecycle. Each area reinforces the others, so improvements tend to compound. • Employee development opportunities • Employee engagement opportunities • Performance Management Planning • Employee Retention Planning		Improving employee separation is an opportunity to strengthen trust & protect knowledge. • Clear, predictable offboarding workflows • Knowledge transfer practice • Insightful exit feedback loops

Train Everyone. Launch Teams.

Building on the continuous learning culture at TTCU

As part of the framework selection of SAFe, training was identified as a critical aspect for the success of the Agile transformation, giving teams and leaders a shared language, consistent practices, and a clear understanding of how to deliver value at scale. Without it, organizations often face misalignment and uneven adoption. At TTCU, every employee also participated in Cornerstone Agility's Agile&Me foundational workshop, building the mindset and behavioral shifts needed to support the organization's cultural transformation

SAFe® for Teams prepares Agile teams to operate effectively within an Agile Release Train (ART), the core delivery engine of the Scaled Agile Framework. The course equips team members with the practical skills, shared understanding, and collaborative mindset needed to plan, execute, and continuously improve together. By the end, participants understand how their work connects to the larger value stream and how to deliver high-quality increments of value in a synchronized, customer-focused way.

Core Learning Points:

- Understanding the ART
- Applying SAFe Principles
- Planning & Executing Iterations
- Participating in PI Planning
- Building Quality In
- Collaborating Across Teams
- Continuous Improvement
- Customer Centricity

Leading SAFe® provides leaders, managers, and change agents with the knowledge needed to guide a successful Agile transformation using the Scaled Agile Framework (SAFe). The course introduces the principles of Lean-Agile leadership, systems thinking, and value-driven delivery, giving participants a comprehensive understanding of how to align teams, strategy, and execution across the enterprise. By the end, attendees are equipped to lead the change.

Core Learning Points:

- Lean-Agile Mindset
- SAFe Principles
- Managing Change
- Organizational Agility
- Agile Release Train(s)
- PI Planning
- Customer Centricity
- Portfolio Management
- Leading transformations

SAFe® Scrum Master equips Scrum Masters and team leaders with the skills needed to support high-performing Agile teams within a SAFe enterprise. Unlike traditional Scrum Master training, this course focuses on the role at scale. Participants learn how to facilitate team events, remove impediments, foster relentless improvement, and enable teams to deliver value in a synchronized, customer-centric environments and manage the change needed.

Core Learning Points:

- Role of the SM in a SAFe Enterprise
- Applying Lean-Agile and SAFe Principles
- Facilitating Team Events
- Supporting PI Execution
- Coaching Agile Teams
- Building High-Performing Teams at Scale

SAFe® Product Owner / Product Manager provides Product Owners and Product Managers with the skills and frameworks needed to deliver customer value at scale within the Scaled Agile Framework. The course equips participants to work effectively with Agile teams, stakeholders, and the Agile Release Train (ART) to define features, prioritize backlogs, and ensure alignment between strategy and execution through a blend of Lean-Agile principles and customer centric thinking.

Core Learning Points:

- Understanding the Role of PO and PM in SAFe
- Applying Lean-Agile and SAFe Principles
- Customer-Centricity and Design Thinking
- Writing Epics, Features and User Stories
- Backlog Prioritization

Comparison Matrix of the Change

Before-and-After Comparison Examples of Agile Transformation Success

Agile transformation success enables organizations to deliver value faster, improve quality, and adapt with greater confidence by fostering stronger collaboration, clearer alignment, and a culture of continuous improvement. When teams work iteratively and transparently, organizations gain the ability to respond quickly to change, focus on the highest value work, and consistently enhance both employee and customer experiences—driving sustained performance and long term growth.

BEFORE **AFTER**

Delivery & Speed

BEFORE	AFTER
• Long project cycles	• Predictable planning cadence
• Frequent delays	• Faster time-to-value
• Limited ability to adjust	• Iterative delivery with rapid feedback

Alignment & Visibility

BEFORE	AFTER
• Siloed teams	• Enterprise-wide alignment
• Unclear priorities	• Transparent roadmaps
• Decisions made in isolation	• Collaborative, data-driven decisions

Culture & Engagement

BEFORE	AFTER
• Feeling of disconnection to strategy	• High engagement and ownership
• Annual reviews and slow feedback	• Quarterly OKRs and check-ins
• Task-focused culture	• Culture of continuous improvement

Governance & Portfolio Management

BEFORE	AFTER
• No formal governance model to deliver	• Adaptive, flow-based governance
• Slow approval process	• Faster decision cycles
• Investments not tied to strategy	• Portfolio aligned to strategic value

Member & Business Value

BEFORE	AFTER
• Value delivered infrequently	• Continuous value delivery
• Limited responsiveness	• Increased innovation and adaptability
• Member feedback delays	• Products and Services focused delivery

Results & Benefits Realization

The Agile transformation at the Credit Union is ongoing and continues to yield significant improvements across various aspects of the organization to include:

Enhanced Communication: The adoption of Agile practices is enabling more frequent, transparent, and effective communication within and across teams, while also providing timely insights that improve enterprise wide visibility and priority alignment. These improvements are enhancing TTCU's ability to manage change with greater clarity, coordination, and responsiveness.

Improved Work Visibility: The use of visual management tools and regular status updates now gives stakeholders real time visibility into initiative progress, helping eliminate duplicative work and improving coordination across teams. These tools also surface key insights and alignment opportunities, ensuring teams stay focused on the right priorities at the right time.

Higher Employee Engagement: The collaborative nature of Agile practices, combined with a focus on continuous improvement, continues to strengthen morale and job satisfaction. Employees now communicate more frequently, work together more effectively, and stay aligned on delivering meaningful value to members.

Faster Time-to-Market: Cross functional teams and iterative development cycles are significantly reducing the time required to launch new initiatives. This approach enables TTCU to gather feedback quickly, validate member centric solutions, and continuously refine products and services to deliver greater value, faster in support of the member experience.

Better Quality Outcomes: Regular feedback loops and an emphasis on delivering value incrementally are resulting in higher quality products and services. While faster time to market is often cited as a key benefit of Agile, TTCU has demonstrated that speed does not have to come at the expense of quality.

Increased Employee Productivity: Removing waste from the system allows employees to focus on the right work at the right time, fully aligned with organizational priorities and the goal of delivering an exceptional member experience. By enabling teams to work in smaller, more manageable batches, productivity naturally increases and teams are better positioned to deliver.

Visibility to Capacity of the Organization: A strong focus on serving and supporting member needs is essential to a healthy organization. By accurately identifying true capacity across teams, leaders gain clearer visibility into how much effort is required for key initiatives and how much availability employees have to deliver on commitments.

Sustainable Change for the Future

Sustainable change happens when new ways of working become part of the culture - not just a moment, but a mindset and behaviors that will endure.

Sustaining the Transformation

Sustaining TTCU's transformation requires more than new processes—it depends on a long term commitment to continuous learning, empowered teams, and strong leadership alignment. The organization has built the structures, rhythms, and cultural foundations needed to keep momentum high, ensuring Agile ways of working remain embedded in daily operations rather than treated as a one time initiative. Ongoing coaching, regular PI Planning, and a disciplined focus on outcomes help teams stay aligned and responsive as member needs evolve. Most importantly, employees continue to champion the new culture of transparency, collaboration, and adaptability, reinforcing the behaviors that make agility sustainable. By nurturing this mindset and investing in its people, TTCU is well positioned to maintain its progress and continue delivering meaningful value far into the future.

Key Elements for a sustainable transformation include:

- *A clear, enduring vision*
- *Leadership commitment and behavior change*
- *A strong Lean-Agile mindset across the organization*
- *Stable, cross-functional teams*
- *Consistent ways of working (Agile Operating Model)*
- *Investment in training and coaching*
- *Value-driven planning and execution*
- *Strong feedback loops*
- *Lean governance and portfolio alignment*
- *Continuous improvement as a habit*
- *Human-Centric approach to Change Management*

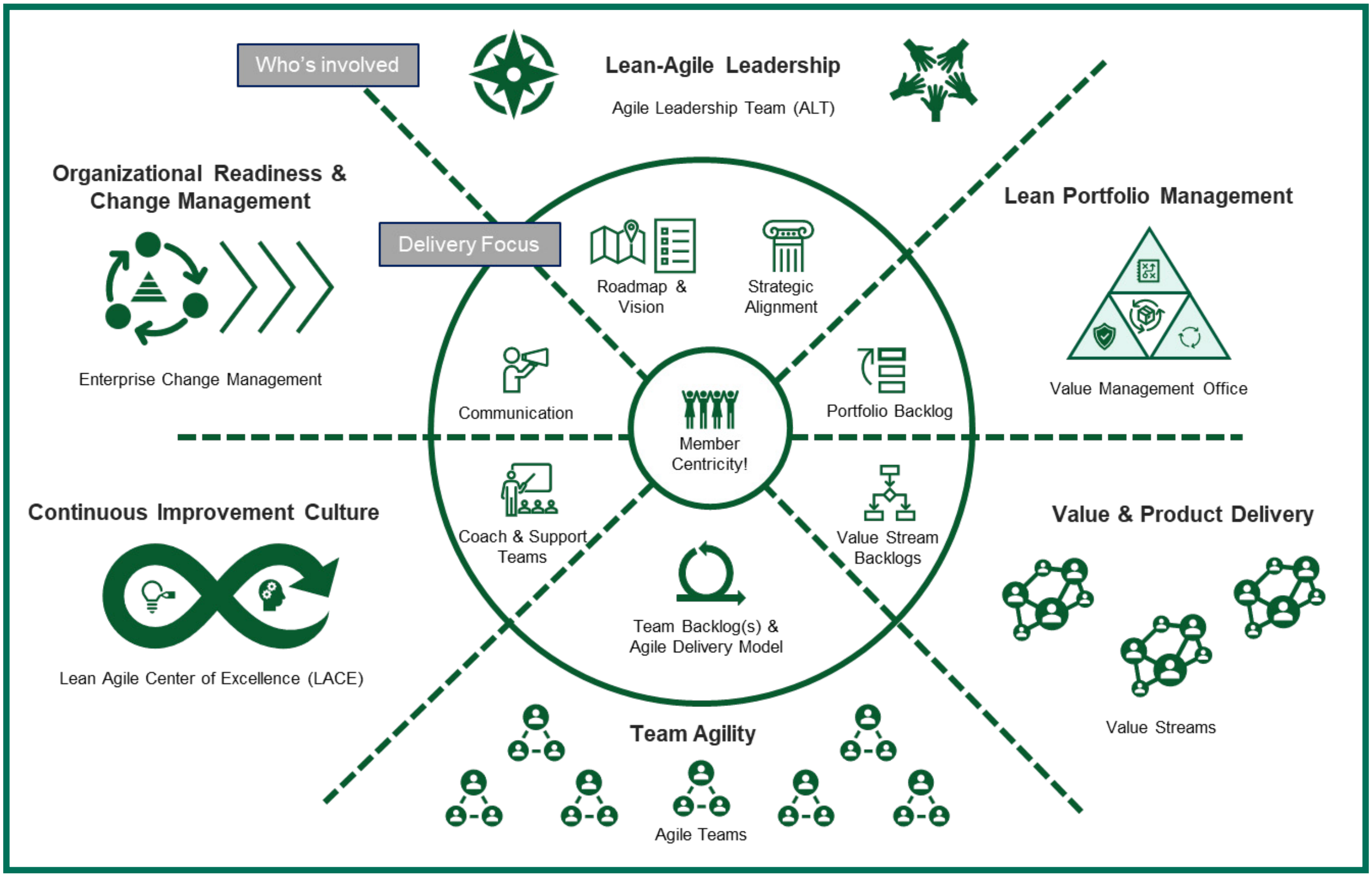
Committed to Change

TTCU's transformation is sustained through a strong commitment to continuous improvement, supported by governance and portfolio management practices that evolve alongside the organization's growing maturity. Teams regularly inspect and adapt their processes, using data, feedback loops, and retrospectives to refine how value is delivered and to remove barriers that slow progress. Governance has shifted from rigid, project centric oversight to a more dynamic, flow based model that emphasizes transparency, alignment, and informed decision making. Portfolio management now focuses on prioritizing the highest value work, ensuring investments are closely tied to strategic outcomes and member needs.

Over time, these practices have created a lasting cultural impact—one where learning is constant, collaboration is the norm, and employees feel empowered to drive meaningful change. This culture of adaptability positions TTCU to continue evolving, innovating, and delivering exceptional value well into the future.

Establishing an Operating Framework

In partnering with Cornerstone Agility, TTCU defined an Agile execution model centered on member centricity and built around six core areas of operation: **Lean-Agile Leadership**, **Lean Portfolio Management, Value & Product Delivery**, **Team Agility**, **Continuous Improvement Culture**, and **Organizational Readiness & Change Management**. This foundation ensures that TTCU's transformation is not only effective today, but positioned for long-term success as the organization continues to evolve.



The Member Is the Focus

Member centricity serves as the "true north" that aligns all six pillars of TTCU's Agile framework, ensuring that leadership decisions, portfolio investments, change initiatives, product development, team activities, and technical capabilities all work together to deliver exceptional value to members. When member centricity becomes embedded in TTCU's culture, employees at every level instinctively ask, "How does this create value for our members?"—shifting the organization from inside-out thinking to an outside-in mindset focused on the people TTCU exists to serve.

Without an Agile Operating Model, Transformation Fails...Sustainable Change Demands a New Way of Working

Implementing a Lean Portfolio

Implementing a Lean-Agile Portfolio Management

Implementing Lean Portfolio Management (LPM) establishes a disciplined, transparent, and value-driven way to align strategy with execution, ensuring that investments, capacity, and priorities continuously support the organization’s most important outcomes. It shifts decision-making from annual, project-based planning to a dynamic flow of funded value streams, enabling faster adaptation, clearer accountability, and more sustainable transformation.

Why Lean Portfolio Management Matters

Lean Portfolio Management changes how an organization steers work by replacing slow, siloed governance with a system that is:

- **Strategic**: connecting enterprise goals directly to the work teams deliver.
- **Adaptive**: enabling rapid reprioritization as customer needs or market conditions shift.
- **Transparent**: making investment decisions visible, data-driven, and outcome-focused.
- **Flow-oriented**: funding long-lived value streams instead of temporary projects.

This creates a portfolio that behaves more like a living system than a static plan.

Lean Portfolio Management Kanban (workflow process):

	Funnel/Intake	Reviewing	Analyzing	Ready	Implementing	Validating	Done
Goal	**All new ideas are welcomed here to support organizational goals.**	**Definition of value of the work to determine desired outcome.**	**Align on the solution and build the final business case for approval.**	**Plan Capacity and start work breakdown.**	**Implement the work to meet value, then pivot or persevere.**	**Ensure governance is complete and assess impact.**	**Work is complete, and we monitor continuous impact of work done.**
Exit Criteria	• Complete initial project intake documentation: • Project Intake Form • Define strategic Alignment • Create initial problem statement and value statement	• Refine and create value proposition • Identify possible solutions • Estimate Cost • Preliminary definition of impacted resources • Executive Sponsor	• Determine solutions • Refine cost estimates • Business case completed • MVP defined • Initial Roadmap • Risks, dependencies • Vendor Process • Money Approved	• Money is allocated • RACI/Impact analysis reviewed and determined • Continuously prioritize this state based on business needs	• Risks actively managed • Solution is built and demoed incrementally • Work reviewed at events and Quarterly Planning	• KPIs reviewed • Solution is demoed • Governance is completed	• Done when governance is no longer required
Pull	Pulled to analysis when team has capacity to take on.	Go/No-go decision. Pulled when capacity to analyze	Final go/no-go, Pulled when approved.	Pulled based on priority when team has capacity.	Pulled to validating once value proposition is met.	Pull when approved by leadership to be done.	Pull when no longer a concern/needing oversight.

What Implementation Involved

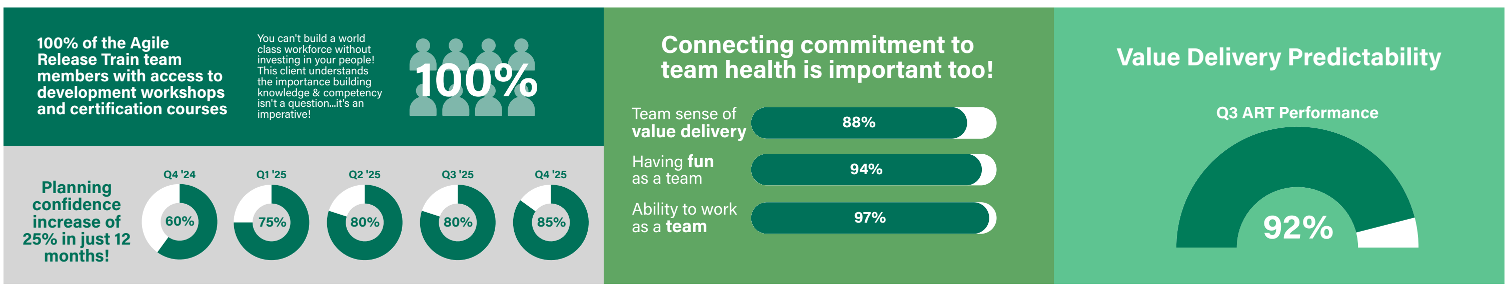
- Establishing **portfolio vision and guardrails** that guide investment decisions.
- Creating **value streams** and shifting from project funding to persistent teams.
- Introducing **portfolio Kanban** to visualize, prioritize, and manage flow.
- Using **lightweight governance** that emphasizes outcomes over activity.
- Aligning to a **continuous planning cycles** rather than annual goal setting & budgeting.
- Building **feedback loops** through metrics such as throughput, lead time, and value delivered.

These practices help leaders make better decisions faster.

Transformation Significance

Impact of TTCU's Transformation Success

TTCU’s transformation represents far more than a shift in processes—it marks a defining moment in the organization’s evolution. By embracing Agile principles, aligning leadership, empowering teams, and modernizing how work shifts across the enterprise, TTCU has positioned itself for sustained growth and long term relevance in a rapidly changing financial landscape. The journey has strengthened collaboration, elevated the employee experience, and created a culture rooted in transparency, adaptability, and continuous improvement. Most importantly, the transformation has reinforced TTCU’s commitment to delivering exceptional value to its members. This foundational shift ensures the organization is not only prepared for the challenges ahead but equipped to thrive, innovate, and lead well into the future.



It goes without saying that this transformation has delivered significant strategic advantages that position the organization for long term success. By adopting Agile ways of working and aligning teams around value, TTCU has gained greater visibility into priorities, improved its ability to respond quickly to member needs, and accelerated the delivery of high impact initiatives. Enhanced governance and portfolio practices now enable smarter, more transparent investment decisions, ensuring resources are focused where they create the most value. The shift has also strengthened cross functional collaboration, reduced organizational silos, and fostered a culture of accountability and continuous improvement. Collectively, these advantages have increased operational efficiency, elevated the employee and member experience, and equipped TTCU to compete more effectively in a rapidly evolving financial services landscape

TTCU’s future roadmap focuses on deepening Agile maturity across the enterprise by strengthening capabilities, refining governance, and expanding value driven ways of working. The organization will continue to evolve its Agile Release Trains, enhance cross team coordination, and mature its portfolio management practices to ensure strategic alignment and faster decision making. Ongoing investment in leadership development, coaching, and skills training will reinforce the behaviors and mindsets needed to sustain agility at scale. TTCU also plans to broaden Agile adoption into additional business areas, further integrating member insights, data driven prioritization, and continuous improvement into everyday operations. This roadmap positions TTCU to build on its early successes, adapt to emerging market demands, and cultivate a resilient, innovative culture capable of delivering exceptional value well into the future.

Real People. Real Voices. Real Impact.

Hear Directly from the Employees of TTCU

Employee testimonials highlight the true impact of TTCU's transformation—showing how new ways of working have strengthened collaboration, increased clarity, and empowered teams to deliver greater value for members. Their voices reflect not just process change, but a cultural shift that is energizing the organization and creating momentum that continues to build.

"My journey as a PO/PM through TTCU's agile transformation has been both impactful and rewarding. From day one, we truly hit the ground running—there was a shared sense of urgency, ownership, and commitment to doing agile the right way, not just checking a box.

Over the last year, I've seen a noticeable shift in our confidence in planning. We've moved from an initial mindset of "ummm... not sure this will work" to a solid confidence of "we can get this done." That confidence didn't happen by chance—it came from having more meaningful, collaborative conversations earlier in the process. We now take the time to identify all known collaborators and stakeholders upfront, ensuring the right voices are included from the beginning."

Liz Barnes, VP of Lending Direct Consumer Lending

"Our Agile transformation has fundamentally changed how we work together. Conversations are happening more frequently and with stronger strategic alignment, while teams are increasingly organizing around value rather than activity. We're seeing growing excitement for divergent thinking from those closest to the work, broader cross organizational skill development, and a meaningful reduction in siloed work and solutions. Most importantly, ownership and buy in have increased significantly because the people doing the work are now designing and implementing the solutions."

Tracie Gregory, VP Agile Transformation & Delivery

"I think transitioning to an Agile framework is one of the greatest things my company has ever done."

-Employee LinkedIn Post

TTCU's Agile transformation has been as much a mindset shift as a process shift. Moving to a value-stream model broke down silos and shifted focus from tasks to outcomes that matter for employees and members. Collaboration is stronger, transparency is higher, and decisions happen faster. Teams feel more connected to their work because they clearly see the value they create. Instead of long hand-offs and delayed feedback, we're solving problems in real time and adapting as priorities change. The cultural impact is the most significant change—greater ownership, accountability, and continuous improvement across the organization. Agile has positioned TTCU to scale with intention while staying focused on delivering meaningful solutions to employees and members.

Chirag Dhameja, IT Project & Business Analyst Manager

Key Learnings & Conclusion

Key Learning #1
TTCU's Agile transformation is truly a journey—one driven by strong leadership advocacy and a people-first mindset. In a short period of time, the organization has achieved significant progress, demonstrating the impact of embracing adaptive ways of working in the financial sector. Through empathy-based discovery, personalized coaching, comprehensive training, and intentional team formation, TTCU is building an Agile culture rooted in collaboration, transparency, and continuous improvement. This first increment of the journey reflects not only operational change, but a cultural shift that positions TTCU to deliver greater value to its members with speed and confidence.

Key Learning #2
The results achieved to date not only validate the effectiveness of Agile practices in addressing organizational challenges, but also position TTCU as a leader in innovation and member-centric service delivery. As the financial landscape continues to evolve, TTCU's Agile transformation stands as a compelling example for other credit unions seeking to strengthen their agility, responsiveness, and overall performance in a market increasingly shaped by Big Banks and digital-first FinTechs.

Key Learning #3
Establishing a transformation guiding coalition, TTCU's Agile Leadership Team, was not optional; it is essential to launching, supporting, and sustaining meaningful change. This group provides direction, removes obstacles, and champions the transformation on behalf of the entire organization. Too often, stalled or failed transformations share a common root cause: insufficient leadership engagement to not only initiate the journey, but to sustain it. TTCU's commitment to a strong, aligned leadership coalition has been a critical factor in its early success and long-term momentum.

"Our success comes from our people embracing new ways of working and a shared commitment to delivering greater value in serving our members!"

Shelby Beil, TTCU President & CEO

About Cornerstone Agility Inc.

Cornerstone Agility Inc., based in Denver, CO, is a strategy and transformation consultancy focused on guiding organizations through Agile change. The firm helps its client partners strengthen their ability to deliver value by improving how they work, accelerating innovation, increasing operational efficiency, and elevating customer experiences.

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