12 Table Discussions

Rather than having all 12 tables discuss exactly the same questions, you will assign each facilitator a specific angle drawn from the 2026 questionnaire. This will produce richer report-outs.

Tucson Conference Board Roundtables

Facilitator Discussion Guides

60-Minute Session

Facilitator Reminder: "Our objective is to learn from one another. There are no right or wrong answers. Encourage everyone at the table to participate, listen respectfully, share practical experiences, and focus on strategic governance rather than operational details. As the discussion concludes, work together to identify one key challenge, one significant opportunity, and one recommendation that can be shared with the full group."

Facilitator Instructions (All Tables)

0:00 – 0:05

Quick introductions and opening question:

"What is the biggest challenge or opportunity your board will discuss in the next 12 months?"

0:05 – 0:35

Facilitated discussion using the assigned table question.

0:35 – 0:45

Reach consensus on:

- Top challenge
- Top opportunity
- One board action

0:45 – 0:55

Prepare spokesperson and report-out.

0:55 – 1:00

Room-wide summary and closing.

This format will generate twelve distinct perspectives that can be synthesized into a powerful conference-wide discussion summary and post-conference board report.

TABLE 1

The Future of Credit Union Relevance

Discussion Questions

1. What threatens the relevance of credit unions most over the next decade?
2. How are member expectations changing?
3. What services will members expect in 2030 that they don't today?
4. What should boards be discussing now to remain relevant?

Facilitator Prompt

"As directors, we are responsible for ensuring our credit unions remain relevant not only today but for the next generation of members. Think beyond today's challenges. Consider how member expectations, competition, technology, and demographics are changing. What should boards be doing today to position their credit unions for success five to ten years from now?"

Report Out

- Biggest threat
- Biggest opportunity
- One board action

TABLE 2

Growth & Sustainability

Discussion Questions

1. What does sustainable growth look like for your credit union?
2. How should boards measure success beyond asset size?
3. What growth strategies are producing results?
4. What barriers are preventing growth?

Facilitator Prompt

"Growth is about more than increasing assets. Consider membership, loans, deposits, talent, and community impact. What strategies are producing sustainable results, and how should boards measure long-term success beyond traditional financial metrics?"

Report Out

- Best growth opportunity
- Greatest growth challenge
- Recommended board focus

TABLE 3

Governance in a Changing Environment

Discussion Questions

1. How has the board's role changed in the last five years?
2. What governance practices need modernization?
3. How can boards stay strategic and avoid operational involvement?
4. What makes an effective board today?

Facilitator Prompt

"Governance is evolving. Directors today face more information, greater regulatory expectations, and increasing strategic responsibilities than ever before. Discuss how boards can remain effective while focusing on oversight rather than day-to-day operations."

Report Out

- Governance challenge
- Governance best practice
- Suggested governance improvement

TABLE 4

Technology & Artificial Intelligence

Discussion Questions

1. How should boards oversee AI initiatives?
2. What technology risks concern directors most?
3. What questions should directors be asking management?
4. How can directors improve technology literacy?

Facilitator Prompt

"Technology and artificial intelligence are changing financial services rapidly. Directors do not need to be technology experts, but they must ask the right questions and provide appropriate oversight. Discuss how boards can become more informed and prepared to govern in an increasingly digital environment."

Report Out

- Most important technology issue
- Biggest AI opportunity
- Board action recommendation

TABLE 5

Cybersecurity & Risk Oversight

Discussion Questions

1. What cyber risks keep directors awake at night?
2. What information should boards receive regularly?
3. How prepared is your organization for a major cyber event?
4. What role should the board play during a crisis?

Facilitator Prompt

"Cybersecurity is no longer just an IT issue—it is a board responsibility. Consider how directors can oversee cyber risk, business continuity, fraud prevention, and enterprise risk management while maintaining an appropriate governance role."

Report Out

- Greatest risk identified
- Best practice shared
- Board preparedness recommendation

TABLE 6

Leadership Development & Succession

Discussion Questions

1. What succession risks concern your board?
2. How are future leaders being developed?
3. What role should the board play in succession planning?
4. How do we attract the next generation of leaders?

Facilitator Prompt

"Every successful organization depends on strong leadership and thoughtful succession planning. Discuss how boards can ensure continuity in leadership, prepare future leaders, and create a culture that supports long-term organizational success."

Report Out

- Biggest succession concern
- Best leadership practice
- Board action recommendation

TABLE 7

Talent & Workforce Challenges

Discussion Questions

1. What talent challenges are impacting credit unions today?
2. What skills will employees need in the future?
3. How can boards support workforce development?
4. How does talent affect long-term strategy?

Facilitator Prompt

"Finding, developing, and retaining talented employees has become one of the greatest challenges facing credit unions. Consider what role directors should play in supporting workforce development while maintaining strategic oversight."

Report Out

- Top workforce challenge
- Opportunity identified
- Recommended board action

TABLE 8

Mergers, Partnerships & Collaboration

Discussion Questions

1. Under what circumstances should merger discussions begin?
2. What strategic partnerships create value?
3. What misconceptions exist about mergers?
4. How should boards evaluate collaboration opportunities?

Facilitator Prompt

"Strategic partnerships and, in some cases, mergers can strengthen a credit union's ability to serve its members. This discussion is not about whether mergers are good or bad, but about how boards should evaluate opportunities objectively and in the best interest of members."

Report Out

- Key consideration
- Opportunity identified
- Recommendation for boards

TABLE 9

Economic & Regulatory Outlook

Discussion Questions

1. What economic trends concern directors most?
2. What regulatory developments should boards monitor?
3. How can boards remain forward-looking during uncertainty?
4. What external trends are being underestimated?

Facilitator Prompt

"Economic uncertainty and regulatory change continue to shape the operating environment for credit unions. Discuss which external trends are likely to have the greatest impact over the next several years and how boards can remain proactive rather than reactive."

Report Out

- Greatest external challenge
- Most important trend
- Recommended board focus

TABLE 10

Board Effectiveness & Director Development

Discussion Questions

1. What characteristics define a high-performing board?
2. What skills will future directors need?
3. How should boards evaluate their effectiveness?
4. What director education is most needed?

Facilitator Prompt

"Strong credit unions are led by strong boards. Effective governance requires continuous learning, honest self-assessment, and a commitment to improvement. Consider what makes a high-performing board and how directors can continue to strengthen their effectiveness."

Report Out

- Most important board skill
- Greatest development need
- Recommendation for board improvement

TABLE 11

Financial Performance & Strategic Oversight

Discussion Questions

1. What financial metrics should every board review at each meeting beyond the standard financial statements?
2. How should boards balance growth, earnings, capital, and member value?
3. What financial warning signs should directors never overlook?
4. How should boards evaluate the long-term financial sustainability of their credit union?
5. What questions should directors routinely ask management about financial performance?

Facilitator Prompt

"If you could add one dashboard metric to every board packet, what would it be and why?"

Report Out

- Most important financial challenge
- Most valuable financial metric
- One recommendation for stronger board financial oversight

TABLE 12

Member Experience, Service Innovation & The Future

Discussion Questions

1. How are member expectations changing, particularly among younger first responders?
2. What products or services should credit unions be offering five years from now?
3. How can boards encourage innovation while maintaining appropriate risk oversight?
4. What role should technology play in improving the member experience?
5. How do we ensure our credit union remains the primary financial institution for our members?

Facilitator Prompt

"If your credit union were being founded today, what would you do differently to attract and retain members?"

Report Out

- Biggest opportunity to improve member experience
- Most promising innovation discussed
- One strategic recommendation for boards