

# Redefining Business Services at Credit Unions

How Leading CUs Turn Community Trust and Data into Commercial Growth

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make the connection

Thank you for your interest in this topic.

Our thought leaders share practical strategies to help your credit union launch or accelerate business banking services by aligning mission, culture, and data-driven growth.



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“ *The most important business decision you can make is how you treat your neighbor.* ”

## START WITH MAIN STREET

**Don't skip SMBs** — this is where the strongest relationships and long-term profitability live

**Align structure, talent, and sales process early** to build a scalable business banking program

**Win hearts and minds internally** by tying business banking to community impact

## WHY IT MATTERS (TOTAL RELATIONSHIP VALUE INSIGHT)

A primary business relationship can be **10–30x more valuable** than a consumer relationship

Each business unlocks **owners + employees + households** across your entire institution

Business members drive **scalable asset growth—not just incremental gains**



**MICHELLE DAHL**  
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“ *What would change in your results if every person on your team approached business conversations with the same level of confidence and clarity as your top performer?* ”

## BUSINESS SERVICES IS A MISSION STRATEGY:

Serving businesses multiplies financial well-being across your community. It's not just a product expansion.

## EXECUTION DRIVES PERFORMANCE:

Growth comes from aligning leadership behavior, team activity, and consistent sales execution, not just strategy.

## FOLLOW A FOCUSED FRAMEWORK:

Define who you serve, build a strong and intentional pipeline, and align your team around clear, measurable actions.



**JENNIFER VITALE**

Customer Success  
Manager

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“ *Data and technology play a huge role in building business relationships, but also strengthening them. Quality data is essential to a successful business services growth strategy.* ”

**USE DATA TO BE TARGETED AND CONFIDENT:**

Identify business owners and opportunities with precision using relationship intelligence.

**BRIDGE CONSUMER AND COMMERCIAL RELATIONSHIPS:**

Turn existing members into business opportunities by uncovering hidden connections.

**EMPOWER YOUR TEAM WITH INSIGHT:**

Equip frontline teams with the solutions and intelligence they need to prospect with focus and purpose.

## What You Can Do Next



**START WITH YOUR EXISTING MEMBERS:**

Identify who already owns a business—ask “Do you or someone you know own a business?”



**DEFINE YOUR TARGET:**

Clarify which businesses you’re best positioned to serve based on your products, community, and mission



**EQUIP YOUR TEAM:**

Give relationship managers and frontline staff tools and talking points to confidently engage business owners



**BUILD A SIMPLE PIPELINE:**

Focus on consistent outreach and relationship-building, not just transactions



**ALIGN AROUND PURPOSE:**

Reinforce why serving local businesses matters—to your community and your credit union’s growth