Featuring insights from Red Rocks Credit Union President/CEO Darius Wise.

Credit union leaders spend a great deal of time thinking about what needs to change. The strategic plan needs to evolve. Technology needs to advance. The board needs new skills. The leadership pipeline needs greater depth. Decision-making needs to move faster.

Those are legitimate priorities. Yet some of the most consequential change work begins earlier, with a more challenging question: *What conditions have we created for people to do this work together?*

I was reminded of that during a conversation with Darius Wise, President/CEO of Red Rocks Credit Union. Darius described a governance transformation that began after he entered an organization experiencing significant tension at the board and executive level. Rather than immediately attacking a list of governance mechanics, the leadership team spent time defining how they wanted to work together.

That distinction deserves more attention.

For CEOs and boards navigating significant transformation, the quality of the environment in which decisions are made can determine the quality of the decisions themselves. Governance structures, committee charters, succession plans, term limits, strategic priorities, and board composition all matter. Their effectiveness depends heavily on whether the people responsible for them have developed the clarity, trust, candor, and discipline required to use them well.

That makes the conditions for change an executive-level responsibility.

Diagnose the System Before Designing the Solution

Leaders are trained to move toward solutions. We see a performance gap, a governance problem, or organizational friction, and our instinct is to determine the appropriate intervention.

Sometimes that instinct moves us too quickly past diagnosis.

In our conversation, Darius offered a compelling starting point for leaders: define the problem. Where are the gaps? What is happening in the way people operate together? How are leaders themselves showing up?

Those questions require more sophistication than identifying an outdated policy or an inefficient meeting. They ask leaders to examine the system producing the outcomes they see.

Consider a board that continually gets pulled into operational details. Additional governance education may help, but the underlying issue could be ambiguity about decision rights between the board and CEO. Persistent disagreement among directors could reflect differing strategic assumptions that never surfaced. Difficulty attracting new board members could originate partly in the experience candidates encounter once they enter the boardroom.

Strong leaders resist diagnosing these situations too narrowly. They look for patterns across structure, relationships, expectations, behaviors, and results.

One useful practice is to periodically ask the board and executive team three questions:

1. Where does our current way of working accelerate good decisions?
2. Where does it slow them down?
3. What behaviors have we accepted that no longer serve the organization we are becoming?

The answers may reveal a different change agenda than the one leaders initially expected.

Treat Leadership Norms as Infrastructure

During the Red Rocks transformation, Darius described values as “guardrails” for how people work together. That framing is important because executive teams and boards sometimes treat culture as something adjacent to governance rather than one of the systems supporting it.

The way leaders disagree *is* governance infrastructure. So is the way they surface risk, challenge assumptions, share information, respond to dissent, and decide when discussion has reached its useful end.

These behaviors become especially important during periods of transition. The stakes are higher, familiar approaches are being questioned, and individuals may be asked to reconsider practices they have helped build over many years. Without clear leadership norms, that environment can encourage avoidance on one end of the spectrum and unproductive conflict on the other.

Executives and boards can make these expectations far more explicit.

Darius shared several of Red Rocks' own guardrails in our conversation, including being open, honest, and respectful; remaining hard on issues while being soft on people; and honoring the collective voice rather than allowing one person to dominate the discussion. The power of those ideas comes from applying them when the conversation is consequential.

Values become meaningful when leaders can see them shaping a difficult decision.

Modernization Requires More Than New People

Board renewal continues to be an important conversation across the credit union movement. Many organizations are examining director recruitment, skills matrices, generational representation, succession, committee structures, and term limits.

That work becomes much more meaningful when leaders also examine the environment new directors are being recruited to join.

A highly qualified candidate can bring new expertise into the boardroom without fundamentally changing how the board thinks. Fresh perspectives can disappear quickly inside a culture where established voices carry disproportionate weight or where the safest path is to align with the prevailing view.

This creates an important governance challenge: leaders must build the organization's capacity to absorb new perspectives, not simply recruit them.

In the video, Darius talks about asking what the board of the future needs to look like, what strengths need to be represented, and what gaps currently exist. Those are essential questions. The next layer is ensuring the board's operating environment allows those future strengths to matter once they arrive.

Use Tension as Information

One point from my conversation with Darius especially stayed with me: disagreement and discord can create a platform for clarity.

Experienced leaders understand that tension itself can be useful data. It often signals that an assumption, expectation, strategic choice, or unresolved relationship deserves attention.

The leadership opportunity is to become curious about the tension before rushing to eliminate it.

When the same issue repeatedly produces conflict, ask what remains unresolved beneath the discussion. When one director consistently challenges a strategic direction, explore whether that resistance represents a communication gap, a different risk tolerance, or information others have discounted too quickly. When executives and directors routinely leave the same conversation with different interpretations, examine the clarity of the governance relationship itself.

That level of curiosity requires self-awareness from everyone involved, especially those with the greatest positional authority.

CEOs and board chairs set powerful behavioral cues. If they become defensive when challenged, the organization learns to filter information. If they welcome thoughtful disagreement while holding people accountable for how that disagreement is expressed, they create room for more rigorous thinking.

The objective is not a tension-free boardroom; it's a boardroom capable of turning tension into better leadership.

Build the Capacity for the Change Ahead

Every credit union has changes it knows are coming. The organizations best prepared for those moments will have more than good plans; they'll have leadership systems capable of examining themselves.

That means boards and executive teams should periodically evaluate their own operating model with the same seriousness they apply to strategy. Examine how decisions are made, how disagreement works, how information travels, how accountability is maintained, and whether existing leadership norms support the organization’s future.

The Red Rocks story is compelling because its governance transformation began with leaders willing to look inward before designing what came next. Darius describes that process in terms of humility, curiosity, and introspection—qualities that can sound personal but have very practical organizational consequences.

Change becomes more durable when leaders understand the conditions producing the current state and intentionally create the conditions required for the next one.

For CEOs and boards, that may be one of the most important forms of change leadership we practice.