

Connie Miller

A Pay it Forward Approach to Leadership

Childhood mentors changed Connie Miller's life, and she's committed to returning the favor. As CEO of Icon Credit Union, she has plenty on her plate. Her passion for girls' mentorship initiatives motivates her to spend an inordinate amount of time volunteering for youth leadership organizations like Girl Scouts, Junior Achievement and the Boys and Girls Club. When she's not volunteering, Connie spends her time developing the 96 employees who have helped Icon serve more than 23,000 members from Boise to La Grande, with total assets nearing \$260 million.



Born with an Industrious Spirit

Cindy is the second oldest of seven, and she spent much of her growing up years caring for her younger siblings. "My mom had seven kids in roughly 10 years, so there were always the little ones around. I

can remember helping them, changing diapers and helping them with homework, but it was all I ever knew. Growing up in a big family just came with the territory." A more significant factor in her development, she says, was growing up poor.

"I hated the financial struggle. It felt like we were always working, always doing something to make a little extra money. We were always canning food, making cheese, doing dishes and cooking." And then there was digging for nightcrawlers in a cemetery. "My mom had a nightcrawler business. Every night, even on school nights, we would go to Morris Hill Cemetery with our flashlights. Each of us had to catch

ten-dozen worms, and you couldn't stop until you were done. Once we caught them, she would put them in little cups, post a sign in the front yard and sell them for fifty cents apiece." Cindy remembers it like it was yesterday and laughs, "I hated it. I hated every bit of it. But I am the master nightcrawler catcher in my family!"

Maybe it was feeling her parents' financial struggle, or maybe it was innate, but at a young age, Cindy knew she wanted to be financially secure. "Not very long ago, I asked my mom what I was like growing up. The word she used to describe me was 'industrious.' I think that's true. I was always looking at how could I work and make money to get the things I wanted. I was a saver. I had goals. They weren't huge, but I always had them."

Her biggest dream was moving out and getting her own place. "I wasn't very old, but I remember saving my money for things I would need when I moved. I was a Tupperware dealer in high school, and I would save up to buy things like dishtowels. I would stash it away in a hope chest my grandfather made."

Cindy's focus on goal-setting was reinforced early in her childhood when she joined the Girl Scouts. It was a safe haven from her school where Cindy was often the victim of bullying and struggled to find a comfortable group of friends. "I had a social circle

in Scouts I loved, but more than that, I loved the leadership opportunities. It is a very girl-led organization with limitless opportunities to set goals. One year I really wanted to go to Scouts camp, but I had to raise the money to cover the cost. I knew exactly how many boxes of cookies I had to sell to pay for camp. I felt like I was in control and could do what I had to do to get what I wanted." She remembers, too, the satisfaction she felt with each achievement. "It was so fulfilling to collect badges. Each troupe picked six badges to work on in a year, but I had this goal of getting every badge. I would work on it on my own. I will never forget my First-Class Award; it was the equivalent of a Gold Award in Eagle Scouts, and it meant everything to me." Cindy acknowledges Girl Scouts might not be a fit for all girls; none of her sisters stayed in Scouts. "For whatever reason, they didn't get the same thing out of it that I did. But there was no way I was dropping out. How could I? I was Troupe Treasurer! I felt like I was somebody special, somebody important."

Importance of Mentorship

Cindy met one of her most influential mentors, Blanche Kadel, in Girl Scouts. "She was amazing, always encouraging me and talking about the future. She was the first

one who I remember pointing out that I was good at math; she encouraged me to be Troupe Treasurer." Mrs. Kadel's encouragement was especially meaningful as Cindy approached high school graduation. "I never thought I was going to go to college because I never believed I could afford it. I remember having a conversation with my parents, and they both looked at me like, 'I don't know how we could ever make that happen.' It was one of my Scout leaders who convinced me I should really try."

Cindy did try and went on to major in Accounting at Boise State. She worked hard to pay her way through college, taking on jobs like selling Tupperware, cleaning houses, preparing personal income taxes and providing bookkeeping services. It was exhausting, and there were plenty of times she contemplated dropping out.

Once again, it was a mentor, Mr. Walter, who talked her into staying the course. "Mr. Walter was the father of one of my high school friends. At a high school graduation party, he made me promise if I ever decided to drop out of college I would come to talk to him first. We made a pact." It may not have meant

much at the time, but years later, when she was burned out, frustrated, tired, and ready to throw in the towel, she remembered her pact. She gave Mr. Walter a call. "He made me think about the future. He literally laid it all out—what would I do if I stopped school and went to work. And then he asked me where I would be a year later or two years later or five years later. He reminded me if I kept at it and got my degree, in five years, I would be in a much better place. And then he gave me a pep talk. He told me that I could do it." It was that pep talk and thinking about the

long term that kept Cindy in school. "I was really close to dropping out. I often wonder what I would have done if I didn't make that pact with Mr. Walter. I think my life would be very different."

Within a couple weeks of graduation, she had three job offers. Two of them were corporate finance jobs, and one of them was an accounting position for the Girl Scouts. "It was important to me to work for an organization that meant something to me. And, I wasn't quite confident then

"Connie is so passionate about girls' mentorship that she spends an inordinate amount of time volunteering for youth leadership organizations."

about my accounting knowledge so I thought I could start at Girl Scouts and get some real-world accounting experience for about a year and then branch out. I love auditing, so I imagined I would get in public accounting and start doing internal auditing somewhere.”

One year turned into twelve. “It was a great organization, and I learned a lot. I had an incredible executive director as my direct boss. I felt so fortunate to work for an organization that had done so much for me during my growing up years. As a child, it was my safe place, and so it was significant to spend so much of my career there.”

Professional Pivot Points

After twelve years, Cindy knew she had exhausted her learning at Girl Scouts. It was time to try something new. She accepted a new role with Idaho Corporate Credit Union as VP, Finance. “I was there two and a half years, and it was the most miserable two and a half years of my life, but it was also one of the greatest turning points of my career. I knew from day one it wasn’t a good cultural fit for me, but I decided to stick with it and learn as much as I could.”

It ended up being one of her best professional decisions. Cindy says it was there she learned some of her most

important lessons about leadership: communication and professionalism. It was not long before Cindy was tapped to apply her new leadership skills in a unique opportunity.

Idaho Federal Credit Union (the company later changed her name to Icon Credit Union) had one branch and about \$35 million in assets. Although they were a sizable organization, they didn’t have any dedicated finance personnel; all of the finance responsibilities were handled by the then-CEO, David Berent. Berent was on the Board of Directors for Idaho Corporate Credit Union. When he decided his own organization was ready for a newly established VP of Finance, he approached Cindy. It was a culture Cindy wanted and the growth opportunity she needed.

Berent would become one of her most trusted mentors. She shares a poignant example. “I was maybe four years into my VP, Finance job at Icon and I had an opportunity to interview for a CEO position in a new credit union. I didn’t feel like I could pass up an opportunity to at least interview and learn more about it. But before I did, I talked to David. I told him I had this opportunity and I loved my job at Icon. I wasn’t pursuing it because I was unhappy, but I felt like I needed to pursue it just to check it out. His level of support was incredible. He encouraged me to check it out, but he made me promise I come to talk with him before I made a decision.”

Cindy went to the interview and was offered the job with a significant increase in pay. There were pieces

of her overall responsibilities she wasn’t sure about, but she was confident she would learn them quickly. Struggling with what to do, her first step was to keep her promise. She called her boss, David Berent, and asked him if he would meet her for lunch. “I told him, ‘Well, they offered me the job. Now, what do I do?’ I will never forget the conversation. He was impartial. Together we talked through the pros and cons. We talked honestly about the upside at the new company, and then we talked about my growth path at Icon.”

It was another example of how mentors in Cindy’s life helped make decisions based on the longer-term view. “He offered me more money. It still wasn’t nearly what I would have gotten with the other opportunity, but it didn’t matter. He also showed me the growth path he envisioned for me at Icon. He showed me the long-term potential and talked in specifics. He said here’s how your salary can grow, here are the opportunities you will have along the way. He recognized my talent and showed me how I could apply them and be rewarded. He made it an easy decision. I decided to stay.” And it ended up being another excellent choice along Cindy’s career path.

In 2008, Berent retired, and Cindy took the reins as Icon’s

third CEO. She has guided the company through impressive growth over her 10-year tenure, including a corporate restructuring. “A couple years ago I realized Icon is at a whole new level. Growth brought new challenges. I knew we needed to restructure as a firm, but I also wanted to make sure I was doing what was necessary to navigate that change.” She hired a CEO Coach, Terry Hughes, to help Cindy identify her blind spots. “I learned I was taking on too much and it was stifling employees’ growth. I had to shift my approach from giving advice to asking questions. I needed to start providing ownership to my team, to empower them to solve problems without me.”

Cindy’s commitment to learning and development has created a new culture at Icon. “Employees own things. It frees me up to spend more time on corporate strategy, but it also gives others in the company a growth path. They are excited about coming to work because they have a much clearer picture of their individual contribution to the company’s success. It has made all the difference.”

A community of business leaders helps Cindy in her quest for constant self-evaluation and pursuit of growth. Her husband, Neil, is one of her rocks. “We were engaged two months after we met and today, he’s one of my most influential

mentors. He’s a sounding board with incredible wisdom.”

She also credits her Vistage group, a small group of like-minded CEOs who meet regularly to discuss strategy, for helping her make some important realizations. “It was actually some from my Vistage group who helped me realize I needed to hire a CEO Coach. I had shared some of our growing pains as a company. They asked me, ‘well, do you want to stay and fight or is time to flee?’ I knew I wanted to stay and figure it out.”

Giving Back

Cindy is grateful for the positive role mentors played at every stage of her life. “It’s why I’m so passionate about youth leadership today. Youth Leadership is really my core, and I spend a lot of time in nonprofits helping out. To this day I’m very involved in Girl Scouts and Big Brothers and Big Sisters because of the leadership opportunities it gives girls. I believe it’s critical we find new and creative ways to get girls involved in activities which will help build their leadership skills.” Junior Achievement is another organization Cindy supports. “If we can’t teach these kids about the differences between needs and wants, then none of the other opportunities will amount to much. We can do everything right, but if kids have no idea about financial decisions, they are going to struggle and make bad decisions.”

Many other organizations pull at Cindy’s strings, but she has a particular passion for helping people build their career. So much enthusiasm, in fact, she recently finished her first book

on the topic, “Don’t Sabotage Your Career” “I see so many talented, experienced professionals who just blow it by making mistakes about behaving professionally, avoid drama, live your company’s mission and use your company’s resources wisely. If books like mine can help them avoid some of these pitfalls, then I have done my job.”

Cindy has specific advice for women in the workplace. “Just go do it. Go prove yourself. Sometimes we women get hung up on the fact we’re a woman rather than just going and proving we can do something. I think the secret is always to know the landscape around you and behaving professionally. If you do that, and you’re willing to do the work, you can go wherever you want to go.”