Principles & Philosophy CONFERENCE

October 20-22, 2026

Caraway Conference Center
Sophia, NC

Training Event

Brought to you by
Carolinas Credit Union League

in partnership with
Carolinas CUDE Network
Carolinas Credit Union Foundation

Agenda

Tuesday
OCT 20 2026

11:30 am	Arrival + Lunch
12:45 — 2:00 pm	Welcome / CU History
2:00 — 5:00 pm	Exploring Our CU Heroes Intro to ALICE + How CUs Can Help
5:00 — 5:30 pm	Room Check-in
5:30 pm — Until	Dinner / Evening Social

Wednesday
OCT 21 2026

7:30 — 8:15 am	Breakfast
8:15 — 8:30 am	Welcome + Day Ahead
8:30 am — 11:45 am	Eight Cooperative Principles Intro + Interactive Discussion and Debrief
11:45am — 1:45 pm	Lunch + Extended Break
1:45 — 5:00 pm	Missouri Community Action Poverty Simulation
5:00 pm — Until	Dinner + Victory Junction Camp Tour

Thursday
OCT 22 2026

7:30 — 8:15 am	Breakfast
8:15 — 8:30 am	Welcome + Day Ahead
8:30 — 9:30 am	The Global CU System (“the onion”) + Solutions
9:30 — 11:30 am	Using What We’ve Learned to Help Members Thrive
11:30 am — 12:00 pm	Presentation of Certificates + Adjourn

Program Speakers



Kristen Brechko | America's Credit Unions

Kristen combines over 20 years of credit union experience with a deep commitment to the "people helping people" philosophy. As alliance manager for CUNA Strategic Services, she guides credit unions through challenges and growth opportunities. A 2023 CUDE and active member of the Carolinas CUDE Network, Kristen returns for her second Principles & Philosophy Conference in the Carolinas, eager to engage with peers and contribute to the cooperative movement.



Sara Coats | First Flight Credit Union

As business development officer at First Flight Credit Union, Sara Coats focuses on helping people access the tools and knowledge needed to build stronger financial futures. Her professional background spans the nonprofit, education and credit union sectors, including leadership of the Cooperative Council of the Carolinas. A UNC Wilmington graduate, Sara is a certified credit union financial counselor and a Credit Union Development Educator.



LaTasha Cooper | SPC Credit Union

A familiar voice at the Principles & Philosophy Conference, LaTasha has spent more than two decades advancing the credit union mission through leadership, education and service. She serves as vice president of community investment and lending at SPC Credit Union and has worked with financial institutions of all sizes. LaTasha earned her CUDE designation in 2014, is a certified credit union financial counselor, and serves on the Carolinas Credit Union League Board of Directors.

Program Speakers



Faye Crocker | HopeSouth Credit Union

Since being named CEO of HopeSouth Federal Credit Union in 1988, Faye has led with vision and dedication. She began her career managing Bigelow Sanford Federal Credit Union and holds credentials from the Southeastern Regional Credit Union School and Financial Counseling School. Faye has served on multiple boards, including the Carolinas Credit Union League, and has held leadership roles at the national, state and regional level, advocating for credit unions and the cooperative philosophy.



Dr. Troy Hall | Author & Talent Retention Expert

Award-winning consultant and international speaker Dr. Troy Hall helps organizations build cultures of engagement and retention. Founder of Cohesion Culture™, he has been recognized as Talent Retention Expert of the Year by the International Association of Top Professionals and among the Top 20 Business Leaders by Valiant CEO. A bestselling author and International Development Educator, Dr. Hall translates his frameworks into practical strategies that foster belonging, value, and shared commitment across workplaces worldwide.



Jeff Hardin | Carolinas Credit Union Foundation

Jeff Hardin directs collaborative programs at the Carolinas Credit Union Foundation, overseeing scholarships, fund management and grant programs, including disaster relief assistance. A CUDE since 2009, he worked with fellow Credit Union Development Educators in the Carolinas to create the Principles & Philosophy Conference. During more than 17 years with the Carolinas Credit Union League, Jeff advanced communications and collaboration across the Carolinas credit union community.

Program Speakers



Angel Jones | State Employees' Credit Union

From teller to senior vice president of retail operations, Angel Jones has advanced through 17 years in the credit union industry at State Employees' Credit Union. She earned her CFP® in 2016 and her CUDE designation in 2024, emphasizing financial well-being and cooperative values. Angel also contributes to the community through volunteer work with Helpmate and local running initiatives, reflecting her dedication to service both inside and outside the credit union.



Carrie Lewis | South Carolina Federal Credit Union

Carrie Lewis helps shape the employee learning experience at South Carolina Federal Credit Union, where she has supported professional development and leadership growth since 2019. Her experience spans branch operations, lending and training, bringing a well-rounded perspective to her role as senior training specialist. Carrie earned her CUDE designation in 2024, holds certifications in facilitation and instructional design, and serves as promotions specialist for the South Carolina Federal Credit Union Foundation.



Jennifer Parker | Skyla Federal Credit Union

At Skyla Credit Union, Jennifer Parker creates opportunities for employees to grow, lead and advance their careers. As vice president of organizational culture, she oversees learning and development, career development, and leadership programs that support employee growth across the organization. Jennifer brings more than 22 years of credit union experience, earned her CUDE designation in 2022, and is committed to advancing the credit union philosophy of people helping people.

Program Speakers



Karita Robins | Civic Federal Credit Union

Inspired by her first Principles & Philosophy Conference in 2013, Karita Robins has spent more than 25 years advancing the credit union philosophy of people helping people. Her diverse career spans member experience, process improvement, learning and development, and conversational design for chatbots. A CUDE since 2023, Karita is an active participant in the Carolinas CUDE Network and is committed to helping members and communities thrive through her work at Civic.



Tiffany Segady | Carolinas Credit Union League

Tiffany Segady serves as executive coordinator and board liaison at the Carolinas Credit Union League, supporting boards and senior leadership. She began her credit union career in 2020 at Civic Federal Credit Union after earning her paralegal certificate from Meredith College. Since attending Principles & Philosophy in 2022, Tiffany earned her CUDE designation and became active in the CUxEL and Carolinas CUDE networks. She is passionate about lifelong learning and the people helping people philosophy.



Christie Smith | Acclaim Federal Credit Union

Since becoming president and CEO of Acclaim Federal Credit Union in 2024, Christie Smith has led with authenticity, compassion and a commitment to people. Under her leadership, Acclaim expanded its community charter, strengthened community partnerships and advanced financial empowerment initiatives. Smith earned her Credit Union Development Educator designation in 2024 and serves on the Carolinas Credit Union League Board and the America's Credit Unions Small Credit Union Committee.

Program Speakers



Linda Weatherford | SPC Credit Union

Linda Weatherford believes in the power of service to strengthen communities. As president and CEO of SPC Credit Union, she advances financial wellness and champions the cooperative principles that define the credit union movement. A CUDE and dedicated volunteer, Linda is actively involved with organizations that create meaningful local impact, including the SPC Cares Foundation, which supports first-time homebuyers, education initiatives and community assistance programs.



Lauren Whaley | Carolinas Credit Union Foundation

Lauren Whaley has dedicated her career to advancing the cooperative principles that strengthen credit unions and the communities they serve. As president of the Carolinas Credit Union Foundation, she leads initiatives that support financial well-being, professional development and community impact across the Carolinas. Lauren earned her CUDE designation in 2019 and her ADE designation in 2026 and serves on the National Credit Union Foundation Board.



Nick Wodogaza | Credit Union Advisor

A passionate advocate for cooperation among credit unions, Nick Wodogaza has dedicated his career to fostering leadership development, education and collaboration throughout the movement. A CUDE since 2020, he created the CUsTogether Employees Conference and Leadership Conference to bring industry peers together to learn, connect and grow. Today, he provides strategic planning, management consulting and executive coaching while continuing to champion the mission and purpose of credit unions.

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"The credit union idea is as American as the Constitution upon which the government of the nation is based."

— BERTRAM B. FOWLER

The 8 Principles

These eight principles are founded in the philosophy of cooperation and its central values of equality, equity and mutual self-help. They express, around the world, the principles of human development through people working together to achieve a better life for themselves and their community.

1 **Voluntary and open membership.** Credit unions are voluntary, not-for profit financial cooperatives, offering affordable financial solutions to those eligible and willing to accept the responsibilities and benefits of membership, without discrimination.

2 **Democratic member control.** Credit unions are democratic organizations owned and controlled by their members, with equal opportunity for participation in setting policies and making decisions. Therefore, each member has one vote.

3 **Member economic participation.** Members are the owners of credit unions. As such, they contribute to the capital of their credit union and directly impact its financial success. Members realize benefits in proportion to their relationship with their credit union and use of its products and services.

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4 **Autonomy and independence.** Credit unions are independent, self-reliant organizations controlled by their member-owners, not outside stockholders. Credit unions entering into agreements with other organizations must ensure continued democratic control by the members.

5 **Education, training, and information.** Credit unions educate and train members, employees and volunteers so they can contribute effectively to the development of the credit union. In addition, credit unions provide financial education for their members and the public.

6 **Cooperation among cooperatives**. Credit unions serve their members most effectively and strengthen the cooperative principles by working with other cooperatives through local, state, regional, national, and international structures.

7 **Concern for community.** Credit unions work for the sustainable development of communities through policies developed and accepted by the members. Credit unions seek to achieve a greater good through responsible corporate citizenship.

8 **Diversity, equity and inclusion.** Credit unions take a leadership role in building and serving more diverse, equitable and inclusive communities. We are stronger when a proactive effort is put forth to engage everyone in governance, management and representation.

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Conference History

In January 2010, **20 Credit Union Development Educators (CUDEs) from North Carolina and South Carolina came together** to explore ways to increase awareness and appreciation of the Cooperative Principles of credit unions and cooperatives. The group's goal was to deepen credit unions' understanding of their unique history, not-for-profit structure, and longstanding tradition of providing financial services to everyday working people.

From this initial gathering, the two-day Principles & Philosophy Conference emerged. **In its first year, this immersive experience educated 30 credit union professionals about the history and impact of credit unions**. From 2010-2014, Lois Kitsch of the National Credit Union Foundation and Larry Blanchard of CUNA Mutual Group (now TruStage) facilitated the conference.

As more credit union professionals earned the CUDE designation and the Carolinas credit union community embraced the conference, **"P&P" became a volunteer-driven event in 2015. CUDE volunteers now dedicate considerable time in the months leading up to the conference and lead all aspects of the on-site experience.**

In the years since, the conference has grown in attendance, impact and prominence throughout North Carolina and South Carolina, as well as across the broader credit union system. In a typical year, approximately 50 credit union professionals attend, including participants from other states who have gone on to create similar conferences in other parts of the country.

Many conference attendees have gone on to earn the CUDE designation from the National Credit Union Foundation. Today, nearly 200 current and retired Carolinas credit union professionals are CUDEs. More importantly, countless attendees have taken the lessons and inspiration of the conference home—and to heart. Their innovative and transformative work continues to improve the lives of credit union members and strengthen their communities, carrying forward the conference's original commitment to serving "everyday working people."

Powered by a collaborative partnership among the Carolinas Credit Union League, Carolinas Credit Union Foundation and Carolinas CUDE Network, all conference earnings are donated to the Carolinas CUDE Scholarship Fund, managed by the Foundation, which provides scholarships for professionals to attend CUDE training. In 2025, the Carolinas CUDE Network expanded this commitment by adding an ICUDE scholarship opportunity for individuals seeking to support international credit union development and exchange.

Conference History















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