

CHANGE OR BE CHANGED

A cooperative approach to technological transformation
at Newfoundland & Labrador Credit Union



LEAGUE DATA

TIME TO CHANGE

“Listen, we knew our banking system, it was a workhorse, it did excellent for a long, long time. But,” says Shane Flight, NLCU’s COO, “we knew that we had all outgrown it.”

It’s a common refrain from credit unions across Canada: They have a core banking platform that worked yesterday, and maybe today, but it isn’t ready for tomorrow.

They’re weighed down by outdated, legacy systems. They’re slowed down by siloed data and integration challenges. They struggle with talent shortages and the complexity and cost of technology updates.

But credit union leaders want change, and their members expect it.

“We have to progress, and technology is accelerating at a pace that we’re all finding a struggle to keep ahead of. So, we have to change, or we no longer exist,” says Glenn Bolger, NLCU’s CEO.

According to Bolger, “A CEO should not only be welcoming the change, they should be driving it.

It’s change or be changed.”



- 37 Credit Unions
- 15 Months
- Fully Converted Core Banking Systems

Credit unions need a solution that provides innovative, modern technology with the support and change management expertise required to make a smooth conversion.

That's why NLCU chose to convert their core banking platform to Mambu's cloud-native system, backed and implemented by League Data, who has been supporting credit unions for more than 50 years.

League Data launched "The honeybee Mission" in 2020 as a transformational shift for Atlantic Canadian Credit Unions to a next-generation, modernized core banking system.

By 2024 they had embarked on migrations, and by the end of June, 2025, League Data had taken 37 credit unions from outdated, cumbersome legacy banking systems to a first-of-its-kind in North America cloud-based, fully managed one.

For more than 50 years, League Data has helped credit unions, aggregating the technology and support they need to serve their members' needs today, and tomorrow, and for decades to come.

Change of this magnitude, of course, brings uncertainty for leaders.

"We knew this would be huge. We were excited, but we really didn't know enough to be fearful, or scared, or whatever the case may be," joked Bolger.

"But" Flight adds, "we could see that we were getting ready to move to a new platform that we could grow with in the future, and that could help serve our members far better into the future than we were doing today. It was very exciting work. "

In 2025, with their partner League Data, NLCU completed their core banking system conversion — a milestone that continues to shape their operations today.

EMBRACING CHANGE

"In preparing for this project, League Data played a key role," says Flight.

"We weren't the experts in all the million things you're going to have to know when you migrate to a new banking core. So, we certainly leaned heavily on the expertise from the League Data and wider mission team."

Having completed 37 conversions since 2024, League Data has honed the change management process to a precise execution. From one-on-one change management planning to marketing and communications assets, IT development to team training, League Data provided intensive, and expansive support for NLCU leadership and staff.

This approach enabled the NLCU leadership team to focus on their people and methodically progress through the conversion planning and implementation process without negatively impacting their day-to-day business across the province.

“We maintained the attitude that, whatever comes our way, we’re all going to work together as a team, us and League Data, and the whole The honeybee Mission team. And we’re going to get through it,” says Flight.

Since completing their conversion in 2025, NLCU has been experiencing what embracing change can bring.

On their previous platform, Flight notes the running joke internally was that “making a change was like changing the 10 Commandments. You’d have your hammer and chisel out. It was not easy,” he says.

“Lots of times with the old platform, we would get to a point where we just couldn’t make a change. It was just too hard,” says Flight.

“Today, with our new cloud-based core banking system, it’s literally like plugging in toy blocks. The amount of effort and work is far easier when you have the right people behind it, to expand this capability, to take on new services, to do all the things that we have wanted to do for years.”

“This opens up a world of opportunity for us to do things for our members that we could never have done before,” echoes Bolger.

For credit union members, conversion happens overnight.

But for credit union teams, it can mean a lot of preparation ahead of time.

“We had to prepare our employees for what we knew was going to be a bit of a ‘tsunami’ of member feedback,” says Bolger. “But it was all fixable stuff, and once you’ve dealt with the first five members, you’ve now dealt with 90% of the issues.

We did mailouts, we did emails, we did notifications in online banking. All of that was done. But we didn’t do carrier pigeon,” he jokes, “and I kind of regret not doing that.”

MAKING CHANGE EASIER

- Tailored conversion experience, on your schedule
- White glove support for your team
- Dedicated engagement manager
- Continual innovation and updates
- Change management support and guidance, every step of the way

“We continue to see the benefits of cooperative values every day. We would never be able to do all the things we need to do, on our own. We would never be able to get there, we would never get there fast enough to meet the needs of our members, we would likely never be able to afford to get there on our own.”

— Shane Flight, NLCU COO

Because some members will, inevitably, miss the messages and be surprised when they see the updates to their banking apps or services.

But with the help of the League Data team “and their guidance on what we would actually need, we had the right resources and the right people in place. We understood what was going to be required of us,” says Flight.

Which meant staff were supported throughout the conversion and in communicating that change. And, in turn, member questions were answered quickly and smoothly.

“It didn’t matter what their question was, we took it one step at a time, one member at a time, and we carefully walked them through it,” notes Flight.

And on the other side of the conversion, both staff and members continue to get more.

League Data’s digital banking system, integration services, integrated general ledger software, automatic report generation, customer relationship management, and business analytics are just a few of the tools built into the platform. Combined with the aggregator model for improved vendor negotiations and platform updates, the support doesn’t stop with the conversion.

It’s only getting started. And so is the NLCU.

CHANGE IS GOOD

THE BUILDING BLOCKS OF GROWTH

- General Ledger
- Automatic Report Generation
- CRM
- Delinquency Management
- Fraud Detection
- Business Analytics

“It’s exciting to think about the possibilities,” says Bolger. “Before, the possibilities were still there, but they were going to be much more difficult and much more expensive.”

“Some of the things we’ve learned is how easy it is to access the right information. It’s readily available at everyone’s fingertips, right down to the front lines. And it’s better information. Whereas before it would all be buried in a report or in a file and someone had to pull it out for people to access.”

Now, new features and capabilities are just like plugging in toy blocks.

“Tomorrow, I need a green one,” says Flight, “and then we’re going to go with purple. And we’re going to go out and find the best purple block that we want. And we’re going to plug it in.”

And when regulations change, or opportunities arise, they can now jump on them immediately and implement efficiently.

Employees, especially those newer to the credit union team, find the platform easier to use and more intuitive, too. “One thing that certainly stood out to me is that new employees are finding it so much easier to learn,” says Flight.

But it takes a team approach and team spirit to make any change work.

“You know what, we were the cheerleaders,” says Bolger.

“Because it’s a lot to ask a team member to take on new responsibilities around a conversion. Like, ‘Oh, by the way, in addition to your full-time job, can you please clean up all the data in our database since 1976?’”

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That collaborative and energized approach was infused in League Data’s The honeybee Mission. Aligning technical expertise with the proven change management processes provided a well-paced conversion experience, leaving ample room to learn, adjust, celebrate milestones, and have fun along the way.

When you work with League Data, Bolger notes, “you have a lot of friends.”

As Bolger says, “How many companies, especially technology companies, do you know that are 50 years old? League Data has proven to be a strong partner for decades now.”

“We continue to see the benefits of cooperative values every day,” says Flight. “We would never be able to do all the things we need to do, on our own. We would never be able to get there, we would never get there fast enough to meet the needs of our members, we would likely never be able to afford to get there on our own.”

With the conversion completed, the potential for the future is clearer than ever. And more reachable than ever, too.

Because NLCU has the platform and the partner they need to go anywhere they want, and anywhere their members need.

“I really do feel like we're on the launchpad,” says Bolger.

“We're not just observing anymore. We're able to get in the rocket.”

“This opens up a world of opportunity for us to do things for our members that we could never have done before.”

— Glenn Bolger, NLCU CEO