



Employee Spotlight:

Kristoff Young

Branch Relationship Manager



What are the most important decisions you make in your role?

For me, it's all about our members. Every decision I make is in their best interest, focusing on their financial well-being. I ensure that our recommendations are not just about selling products for the sake of sales. We conduct thorough due diligence to understand their financial situation before making any recommendations. All those decisions have immense potential to change lives.

One of my proudest examples of this in action:

I was a relationship banker at the time and a member wanted to start a food truck business. He didn't seem to have much hope that he could find a way to start his dream. I maintained a relationship with him, discussing his plans to buy a truck and figuring out the best way to help him. After reviewing his finances, I determined that at the time a HELOC was the most effective solution. This enabled him to purchase his first truck two years ago. A year later, he was able to buy another truck and hire an additional driver. Now, in his third year, his business is generating over \$200,000 annually. I feel a great sense of pride in having been able to assist him in achieving this success.

How do you ensure your team members feel seen, heard, and included?

I make it a priority to celebrate their successes regularly. Every morning, I share their achievements with my superiors. I reward team members with gift cards for various successes when I can. To motivate the team, we occasionally do fun activities together, like bowling or dining out.

Can you name a person who has had a tremendous impact on you as a leader?

Probably too many to mention, Jen Miller, Jamie Bella and Tara Kubinski to name a few.

What's your leadership style?

My leadership style is that of a servant leader; I always strive to be available and supportive for my team. Over time, my approach has evolved significantly. Transitioning from a peer to a manager was challenging, but with excellent coaching from Tara, who consistently supported me, I navigated through the difficulties. These experiences were crucial for my growth. Facing challenges head-on has prepared me for the future, and now I lead with greater confidence and directness.

"If I can help someone become a better person and professional than they were yesterday, then I feel I've done my job."

If you could switch jobs with anyone in the company for a day, who would it be and why?

I would switch jobs with Derrick Bailey to get a glimpse of a day in the life of a CEO in a credit union.

What's your favorite thing about Telhio?

Love that we are so focused on the business banking community. There are so many examples of business I feel like I've played a part in their success.

If you could have any superpower, what would it be and how would you use it at work?

I would choose the ability to snap my fingers and have all paperwork completed, signed correctly, and done.

Tell us about some of the roles you have outside of work?

Father to two, spouse & home renovator always trying to upgrade or replace something in my house.

Can you share a fun fact about yourself?

I used to DJ at a club back in Jamaica. I juggled banking and DJing, often telling people ***"I was a teller by day and a DJ by night."***