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March 6, 2023

**Zeal Credit Union Innovator Selected for Filene i3 Program**  
*Zeal's Erika Carmichael joins newest cohort of i3 participants*

**Livonia, MI.** – Erika Carmichael, Asset Protection Manager at Zeal Credit Union has been selected for Filene's i3 program, joining the ranks of more than [325 credit union industry innovators](#) within the exclusive i3 community.

Filene i3 is a two-year innovation leadership program equipping top credit union professionals with the mindset, tools, and network to lead and shape the credit union of the 21<sup>st</sup> Century. Participants create impact through their work in cross-functional teams to explore and address some of credit unions' most pressing challenges as identified by Filene's Think Tank and backed by research from Filene's Centers of Excellence.

"I am honored and thankful to Filene for the opportunity to be part of i3, and to Zeal for their dedication and support to my growth and to the growth of CU innovation. I fell in love with Filene when I participated in "crashing" the *Centers of Excellence* and GAC 2022, and further through being part of i2," said Erika Carmichael. "I will never forget these opportunities; I'm excited to continue working closely with innovative minds to make the credit union industry even more remarkable and sustainable going forward, and I'm glad to be part of the legacy and lend a hand to continuously move CU innovation forward."

"Congratulations on Erika Carmichael's acceptance into the i3 program. We are thrilled to have next gen innovators be part of the network of Filene, and we look forward to spending the next two years growing and innovating together with them," said Filene's President & CEO, Mark Meyer. "These individuals are joining an impressive network of i3 alums and innovators, and we can't wait to see what they bring to the program."



*Erika Carmichael, Zeal Credit Union Manager, and longtime Filene participant*

Through this cohort-based program, participants learn cutting-edge innovation competencies grounded in three core categories. By engaging the diverse perspectives of members, staff, stakeholders, and subject-matter experts to co-create new solutions, participants learn skills essential for **facilitating innovation**. Through the process of exploring

and iterating new ideas to gain insight, reduce risk, and validate solutions, participants become experienced at **accelerating learning**. Finally, mobilizing people and resources to inspire action is practiced for **leading change**.

With access to Filene's research, networks, and incubation process, Zeal will advance its efforts to serve members and strengthen communities by building leaders focused on innovative consumer finance solutions.

"We are grateful for Filene and the organization's dedication to innovation for credit union members everywhere, and thrilled that Erika, who is a thought leader and embodies our value of empathy every single day, will be part of this dynamic, member-driven team. Erika is passionate about the credit union movement and the innovation that Filene leads for our members," said Zeal Credit Union President & CEO, Julie Kreinbring. "We couldn't be prouder of Erika, her leadership, her dedication to improving the lives of those in our community, and her ambition to help our members achieve their dreams. Congratulations, Erika!"

Filene's i3 program provides industry leaders and innovators with a methodology to creatively apply innovative ideas through incubation and implementation. Collectively, the i3 community thinks forward and changes lives by leading innovation initiatives that bring about new products, processes, and business models to strengthen members' financial well-being. Learn more about the program and learning modules at [filene.org/i3](http://filene.org/i3).

**About Zeal Credit Union:** Zeal Credit Union is a mission-driven, Community Development Financial Institution (CDFI) and a full-service, not-for-profit financial organization with more than 67,500 members, more than \$830 million in assets, and 11 full-service branches in the Metro-Detroit area, from Detroit to Walled Lake. Zeal member deposits are insured to \$250,000 by the National Credit Union Administration (NCUA), a U.S. government agency. For more information, visit [ZealCU.org](http://ZealCU.org).

**About Filene:** [Filene Research Institute](http://Filene Research Institute) strengthens organizations through innovative research and incubation to improve consumer financial well-being. As an independent cooperative finance think tank, Filene's membership network connects a community of leaders and bright minds to change lives through innovation, truth and cooperation. In addition to delivering cutting-edge, actionable academic research, Filene also provides incubators to test and scale solutions, events to spark organizations into action and advisory services to help accelerate and implement innovation. For more information, visit [filene.org](http://filene.org) and [@fileneresearch](https://twitter.com/fileneresearch).