

Val Ovrootsky: Making Innovation Everyone's Job



CURRENTLY

- ▶ Technology leader at Commonwealth Central Credit Union
- ▶ Executive sponsor of the Innovation Committee
- ▶ Advocate for the strategic use of technology and AI

CAREER HIGHLIGHTS

- ▶ More than 20 years in the credit union industry
- ▶ Approximately 11 years at Commonwealth Central Credit Union
- ▶ Began his career as a mapping digitizer
- ▶ Progressed through desktop support and IT management
- ▶ Helped lead the credit union's core conversion working with Cornerstone
- ▶ Sponsored an employee-led, cross-functional Innovation Committee

Technologist. Chief Information Officer. Change Agent.

Val Ovrootsky did not plan on a career in credit unions.

He began as a mapping digitizer in the 1990s, helping turn physical maps into digital data. He moved into desktop support and IT management before a layoff led him to his first credit union role. More than 20 years later, including approximately 11 years at Commonwealth Central Credit Union, Ovrootsky is now the organization's Chief Information Officer.

Technology remains his passion, but not technology for its own sake.

That philosophy is reshaping how Commonwealth Central Credit Union approaches technology and change. Instead of leaving those decisions to IT or a handful of technical experts, Ovrootsky sponsored an employee-led Innovation Committee made up of people from across the organization. The committee identifies pain points, develops ideas and helps determine how technology should work for the employees and members who use it.

For Ovrootsky, that is what innovation looks like.

"Innovation is not necessarily developing something new," he says. "It's something that moves you forward. For us, innovation is making our lives and our members' lives better through incremental change."

GonzoBanker talks with the pathbreakers challenging convention, driving change and showing what it takes to be build Smarter Banks®. We recently spoke with Val Ovrootsky about his career, his view of technology, and how Commonwealth Central Credit Union is putting innovation in the hands of employees across the organization.

Gonzo: How did you find your way from high tech into the credit union industry?

Ovrootsky: I started as a mapping digitizer in the 1990s. From there, I moved into desktop support and IT management. I got into the credit union industry somewhat by accident after being laid off and finding an opportunity at my first credit union.

What I like about the credit union world is that it is much more human than high tech. Credit unions talk to one another. We share stories, information, and achievements. There is competition, but it is a more human kind of competition.

Most importantly, we help members. At a recent member appreciation day, members shared how the credit union had changed their lives, provided information, or helped them through an issue. Hearing those stories is one of the most satisfying parts of working for a credit union.

Gonzo: What excites you most about technology?

Ovrootsky: I'm passionate about how technology changes our lives and how it can make those lives better. I've watched it evolve from computers that had to be told exactly what to do to where we are now with AI.

But technology is not just a toy. We should not buy something simply because it is new or interesting. It needs to serve a purpose and support the organization's strategic direction. The question is: How does it help us accomplish what we are trying to do on a larger scale?

Gonzo: What led Commonwealth Central Credit Union to create an Innovation Committee?

Ovrootsky: The idea grew out of our core conversion when we were working with the Cornerstone team but also from an experience I had at another credit union. I had been part of a small group that studied how employees worked and tried to solve problems through technology or process changes. It was difficult at first, but the group eventually developed strong relationships across the organization, including IT.

At many credit unions, knowledge of the core rests with one or two people, and everyone depends on them for answers. But the core is not simply an IT responsibility, and it should not fall to one person.

When we began our conversion, we decided that once it was complete, we wanted the entire organization involved in moving the system forward.

Gonzo: How did the committee take shape?

Ovrootsky: During the conversion, we saw who was most engaged. Some were subject-matter experts, but we also looked for people willing to make changes and move the organization forward.

More than 100 suggestions came in before and during the conversion. About 15 people from multiple departments were especially helpful, and they became the foundation of the committee.

We intentionally also chose not to fill the committee with executives or senior managers. We wanted employees to communicate openly and govern themselves.

The committee now has approximately eight or nine members, reports to the executive team each quarter, and can develop a business case where members identify a technology opportunity.

Gonzo: Why call it an Innovation Committee?

Ovrootsky: Innovation does not always mean inventing something entirely new. It can be incremental. It can be a process improvement, better use of an existing system, or a small change that makes an employee's job easier and improves the member experience.

For us, innovation means making employees' and members' lives better through change. Small changes can add up to something much larger.

"Technology needs to have a purpose, and it needs to have a plan," Ovrootsky says. "It has to match our strategic view. Technology for me is a very strategic piece of the puzzle."

Gonzo: How does the committee work?

Ovrootsky: I am the executive sponsor, but I intentionally stepped back and gave the members room to determine how the committee should operate.

They created their own charter, defined the committee's purpose, established a meeting cadence, and assigned responsibilities. We started with approximately 12 or 13 members, and everyone had an easy opportunity to step away if it was not the right fit. Today, the committee has approximately eight or nine members, which I think is a good number.

There are some middle managers, but again, we wanted an environment where employees could communicate openly and govern themselves, so we didn't load it with executives.

The committee has its own leadership group, assigns tasks, and presents its progress and ideas to the executive team every quarter. It also has access to a budget. If members identify a technology opportunity, they develop a business case and present it.

Gonzo: What did the committee tackle first?

Ovrootsky: The first focus was on some of the key issues that surfaced during the core conversion. Committee members went to departments and asked employees for questions, concerns, and suggestions.

We discovered that roughly half of the early issues were related to training. That led to additional programs and helped us address issues quickly. The committee also found system misconfigurations

and capabilities that had not been implemented. The committee's focus has since expanded to customization, workflow improvements, and broader process change.

Gonzo: How is the committee changing the relationship between IT and the rest of the credit union?

Ovrootsky: IT knows how to manage the technology. We know how to change settings, maintain systems, and make the technical pieces work. But we do not always know how a frontline employee uses a system or where a process creates friction.

The committee brings that operational perspective. We know how to push the buttons and change the parameters, but how the systems should operate comes from them.

The committee has also helped change the culture. When I joined the credit union, it was very difficult to make changes. It is still never easy, but people are more open to it now. They share ideas instead of automatically fearing what the change could mean for their jobs.

Gonzo: How does AI fit into the committee's work?

Ovrootsky: We are in the early stages. We use Copilot, encourage employees to use it, and provide training on how to work with AI. Several employees have licenses, and we encourage the IT team to explore how AI can support its work.

The same principle applies to AI as to any other technology. We should not use it simply because it is new. We need to understand its purpose, its benefit, and how it supports our broader plan.



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It's something that moves you forward."*

— Val Ovrootsky

Gonzo: What comes next?

Ovrootsky: The committee is helping us determine the next steps for our CRM and how the system can deliver more value across the credit union.

The committee will continue to evolve. Its structure, membership, and focus can change as the organization's needs change. What matters is that members continue to govern themselves and grow their understanding of the business, strategy, and technology.

The committee gives employees ownership, gives IT a better view of how systems are used, and gives executives input from people closer to the work. Innovation should not belong to one department or one person. It should belong to the organization.

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