



CREDIT UNION EDITION

Governance

Readiness

Checklist

How your credit union makes, challenges, and records decisions — before any particular program is on the table.

J. Lynne & Co.

The patience to see it. The drive to move it.

HOW TO USE THIS

Most governance checklists arrive attached to a project. This one does not. It asks how the credit union decides things generally, on an ordinary week.

That is worth knowing separately, because whatever habits an organization already has are the habits a large program inherits. The four sections cover what oversight can see, how decisions get made, what the record holds, and whether there is capacity to take on more.

Mark each statement Yes, No, or Not sure, answering for the organization rather than for yourself.

About the three columns

A No marks something known and not yet done. A Not sure marks something believed but not tested.

They lead to different next steps. A No can be assigned to someone. A Not sure usually needs someone to go and check first.

01 OVERSIGHT

What the board can see

STATEMENT	YES	NO	NOT SURE
The board knows which technology decisions need its approval and which do not.			
Technology risk reaches the board on a schedule, not only when something has gone wrong.			
The supervisory committee can raise a concern to the board without routing it through management.			
The board gets at least one independent view of major technology work each year.			
Directors receive enough plain-language context to ask good questions without technical training.			
The board reviews how vendors are performing, not only what they cost.			
New directors are briefed on the commitments we have already made.			

02 MANAGEMENT

How decisions get made

STATEMENT	YES	NO	NOT SURE
Every core system has a named owner in the business who answers for how it performs.			
We know roughly how long a significant decision takes here, from first raised to settled.			
Staff have a route to raise a concern that does not depend on their own manager.			
We know which decisions we have handed to vendors, whether or not we meant to.			
Someone compares what we spend on technology against what we actually use.			
There is a standing forum where operational and business staff set priorities together.			
We know what we would do if the person who understands a key system left tomorrow.			

03 THE RECORD

What is written down

STATEMENT	YES	NO	NOT SURE
Decisions are recorded with the reasoning, not only the outcome.			
Our policies describe what we actually do, not what we intended when they were written.			
We could walk an examiner through how one specific decision was made, from start to finish.			

STATEMENT	YES	NO	NOT SURE
Vendor contracts and review files are current and easy to find.			
Access reviews, change approvals, and exceptions are written down as they happen.			
Board and committee minutes record the questions asked, not only the motions carried.			
At least once a year, someone checks whether the records match what really happens.			

04 CAPACITY

What we can take on

STATEMENT	YES	NO	NOT SURE
We know how much change this credit union can absorb in a year, and we plan inside that limit.			
Staff who own systems have time set aside to own them, not only to use them.			
We can say what we expected from our last major system, and whether we got it.			
Someone here can read a technology contract for what it obliges us to do.			
We know which systems we depend on most, and what happens to members if one fails.			
We revisit priorities on a regular schedule rather than once a year.			
We know who would lead a major program if we started one this year.			

READING YOUR ANSWERS

Count the No and Not sure answers together, out of 28.

OPEN ITEMS	WHAT THAT USUALLY MEANS
0–4	Few open items Most of what this covers is settled. A large program would be starting from a stable base.
5–11	A common range Ordinary for an organization of most sizes. These are usually addressed in the months before a large commitment.
12–19	A wide spread Enough is open that a large program would surface these rather than resolve them. A period of preparation first is common at this level.
20+	Most items open The majority has not been settled. Organizations here often find the governance work is the more valuable project for the moment.

Where the answers cluster

Section 01 points to what information reaches the board. Section 02 points to decision rights. Section 03 points to documentation — and a low score here often means an organization governs better than it can demonstrate. Section 04 points to capacity, which governance alone does not solve.

The four have different remedies, different costs, and different urgency.

ABOUT J. LYNNE & CO.



J. Lynne & Co. is an independent governance advisory firm working with organizations to lead major transformations with confidence. We take no vendor commissions and hold no reseller agreements.

We publish reference material of this kind for executives, boards, and program sponsors. If it is useful, you are welcome to adapt it for your own organization.

If you would like to talk

We are happy to answer questions about anything on this list, or to talk through where to start.

Website: jlynne.co

Book a conversation: jlynne.co/contact

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