

# TURNING SILENCE INTO DIALOGUE

NCUMA – Hawaii 

November 2025

MIRANDA V. FLURY GOVERNANCE CONSULTING

**HAWKEYE**  
STRATEGIES

1

## Miranda V. Flury

MBA, ICD.D | PRESIDENT

- Miranda lives out her purpose: **Helping to turn Credit Union Board and Executives' light bulbs on.** She values elated clients and partners, continuous improvement, and rigorous methodology.
- Her governance firm is comprised of four areas:
  - 1) Facilitation & Consulting
  - 2) Director & Executive Education
  - 3) Speaking Engagements
  - 4) Director & Executive Coaching
- Miranda and her team work with Credit Union Boards and Executives all over the world to enhance their businesses, and in turn, positively impacts their people and communities. She is also a sought-out international speaker, and you will find her engaging audiences on the topics of governance and strategy.

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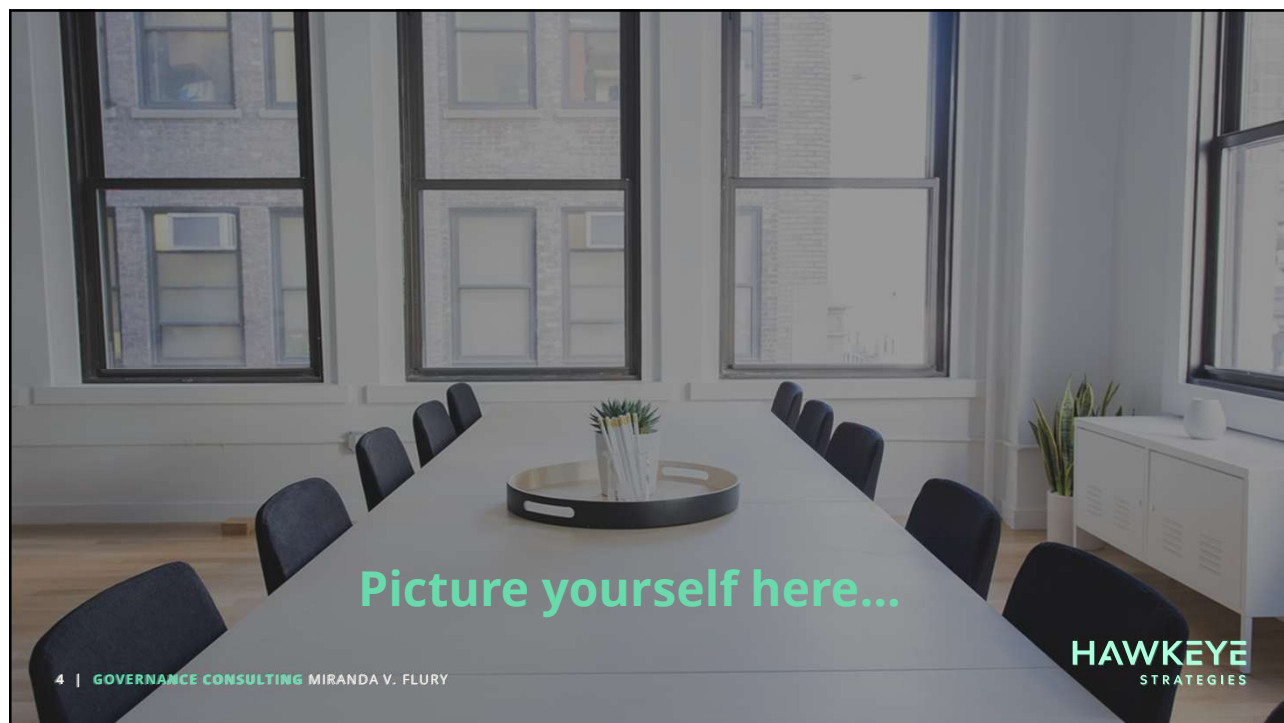


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**Silence is costly.  
Dialogue is powerful.**

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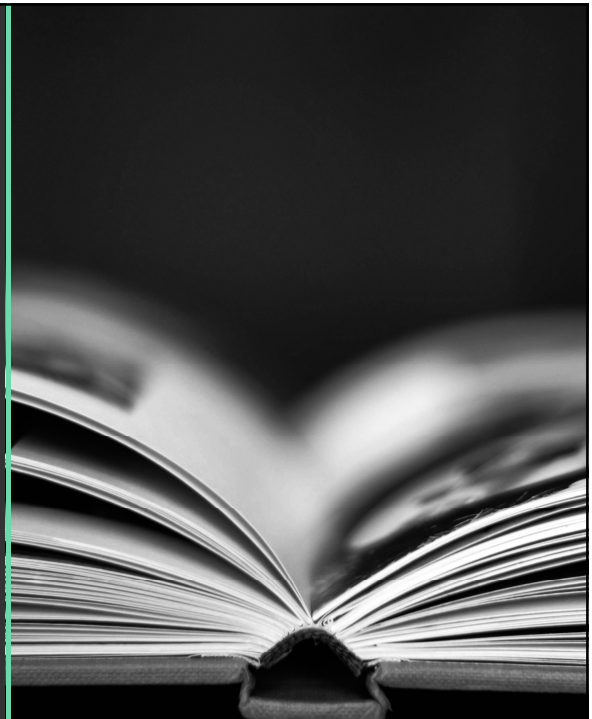
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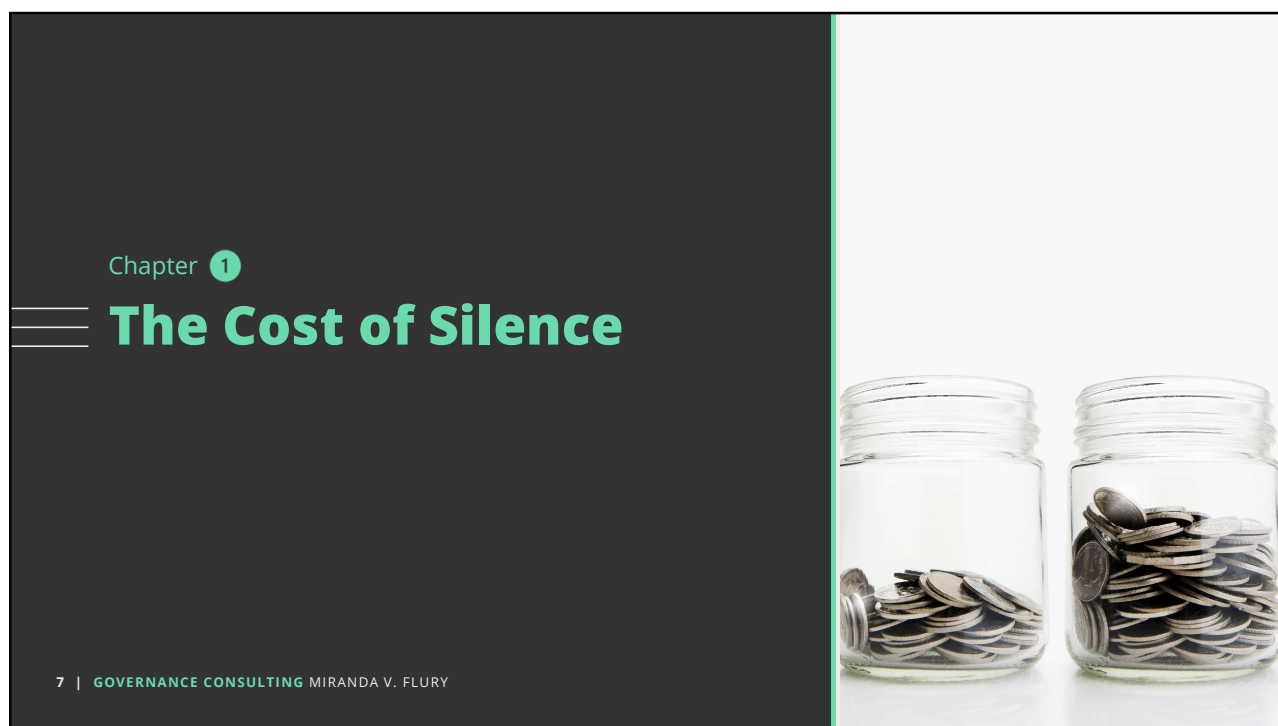
## What's in Store

- 1 The Cost of Silence
- 2 Decoding the Silence
- 3 Starting the Dialogue
- 4 Evaluating Effectiveness

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Chapter 1  
The Cost of Silence



Missed Insights



Reduced Accountability



False Consensus



Erosion of Trust

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```

mod = modifier_obj.
r object to mirror
mod.mirror_object

on == "MIRROR_X":
mod.use_x = True
mod.use_y = False
mod.use_z = False
tion == "MIRROR_Y":
mod.use_x = False
mod.use_y = True
mod.use_z = False
tion == "MIRROR_Z":
mod.use_x = False
mod.use_y = False
mod.use_z = True

tion at the end - add
select 1
select 1
scene.objects.activ
ted" + str(modifier
_obj, select = 0
Context.selected_obj
objects[one.name]).sel

please select exactly

ERATOR CLASSES -----

Operator):
irror to the selected
.mirror_mirror_x"
x"

xt):
active_object is not

```

**Silence is often  
patterned and predictable.**

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## The 5 Most Common Causes of Silence

- 1 Power Dynamics
- 2 Fear of Conflict
- 3 Credit Union Culture & Norms
- 4 Strategic Misalignment
- 5 Diffusion of Responsibility

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Chapter 2  
Decoding the Silence

Find the  
**WHAT**

Understand the  
**WHY**

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1 Power Dynamics

Chapter 2  
Decoding the Silence

**WHAT**  
it looks like.

- Defer to authority without challenge
- Hesitation to speak first or offer dissent

**WHY**  
it occurs.

- Cultural differences
- Tenure or hierarchy
- Personality styles
- Age
- Unclear roles and expectations


*That's not my place to say....*

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## WHY it occurs.

-  *Yes, I am on board.*

## WHY it occurs.

-  *We've always done it that way.*



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Strategic Misalignment

Chapter 2  
Decoding the Silence

WHAT

it looks like.

- Priorities are vague or unclear
- Decisions keep getting revisited

WHY

it occurs.

- Fear of looking incompetent
- Unclear language around strategy
- Ambiguity in the strategy itself
- Unspoken assumptions

⚠

*I thought we already decided.*

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Diffusion of Responsibility

Chapter 2  
Decoding the Silence

WHAT

it looks like.

- Assume that others will take responsibility
- Reduced personal accountability, especially in group settings

WHY

it occurs.

- Belief that others are more qualified
- Unclear roles and decision rights
- Large group size affects clarity and ownership
- Strategic direction is vague

⚠

*Someone will....*

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# Cracking the Code

Chapter 2  
Decoding the Silence

1

Power Dynamics

*That's not my place to say...*

2

Fear of Conflict

*Yes I am on board...*

3

Credit Union Culture & Norms

*We've always done it that way...*

4

Strategic Misalignment

*I thought we already decided...*

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Diffusion of Responsibility

*Someone will...*

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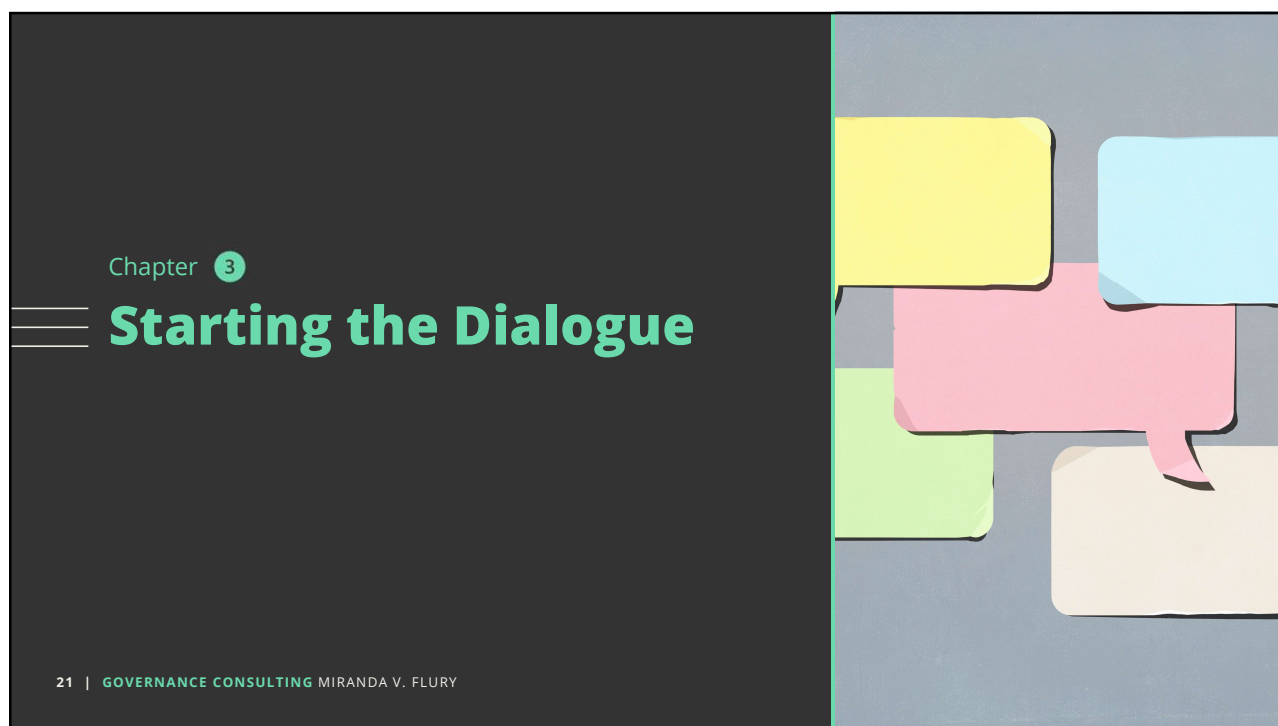
# The silence has been decoded. Now what?

Chapter 2  
Decoding the Silence

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Chapter 3

Starting the Dialogue

1

Power Dynamics

GOAL

Equalize participation and reduce fear of authority.

STRATEGIES

- Ask: \_\_\_\_\_
- Acknowledge your own biases and blind spots.
- Use round-robin formats to ensure balanced airtime.
- Consider third-party facilitation to neutralize hierarchy.

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STRATEGIES

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Fear of Conflict

Chapter 3

Starting the Dialogue

GOAL

Normalize disagreement and reduce defensiveness.

STRATEGIES

- Ask: \_\_\_\_\_
- Reframe disagreement as engagement that leads to better decisions.
- Use “I” statements to reduce defensiveness.
- Acknowledge discomfort (e.g., *“This might feel awkward—and that’s okay.”*).

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Credit Union Culture & Norms

Chapter 3

Starting the Dialogue

GOAL

Safely challenge entrenched habits and assumptions.

STRATEGIES

- Ask: \_\_\_\_\_
- Use anonymous input tools (e.g., polls, digital boards).
- Establish norms - and hold everyone accountable.
- Challenge ideas, not people.

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STRATEGIES

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Strategic Misalignment

Chapter 3  
Starting the Dialogue

GOAL

Clarify assumptions and align priorities.

STRATEGIES

- Ask: \_\_\_\_\_
- Document and test assumptions.
- Clearly define strategic priorities.
- Invite external experts for key insights.
- Refine the process of operationalizing strategy.

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Diffusion of Responsibility

Chapter 3  
Starting the Dialogue

GOAL

Increase ownership and accountability.

STRATEGIES

- Ask: \_\_\_\_\_
- Clearly define accountability using tools like RACI.
- Where there are several departments involved in major initiatives, label only one executive sponsor

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Chapter 4

Evaluating Effectiveness

Positive Signs

Increased Transparency

- More open sharing of information, perspectives, and concerns.
- Fewer offline conversations (*meetings before the meeting*) and hidden agendas.

Better Decision-Making

- Decisions are made with broader input and clearer rationale.
- Less revisiting of decisions due to misalignment or misunderstanding.

Enhanced Trust & Engagement

- Everyone feels heard and that their voice is valued.
- Higher participation and ownership of outcomes.
- Greater willingness to bring up the *'hard stuff'*.

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Chapter 4

Evaluating Effectiveness

Tools & Tips

Tools

Board Evaluations/ Exec 360s

Coaching

Team Building

Tips

Include questions on openness, trust and decision-making.

Be receptive to feedback from your leader or coach.

Productive team building can be more effective than a simple social.

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Let's make this real....  
the takeaways



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Key Takeaways

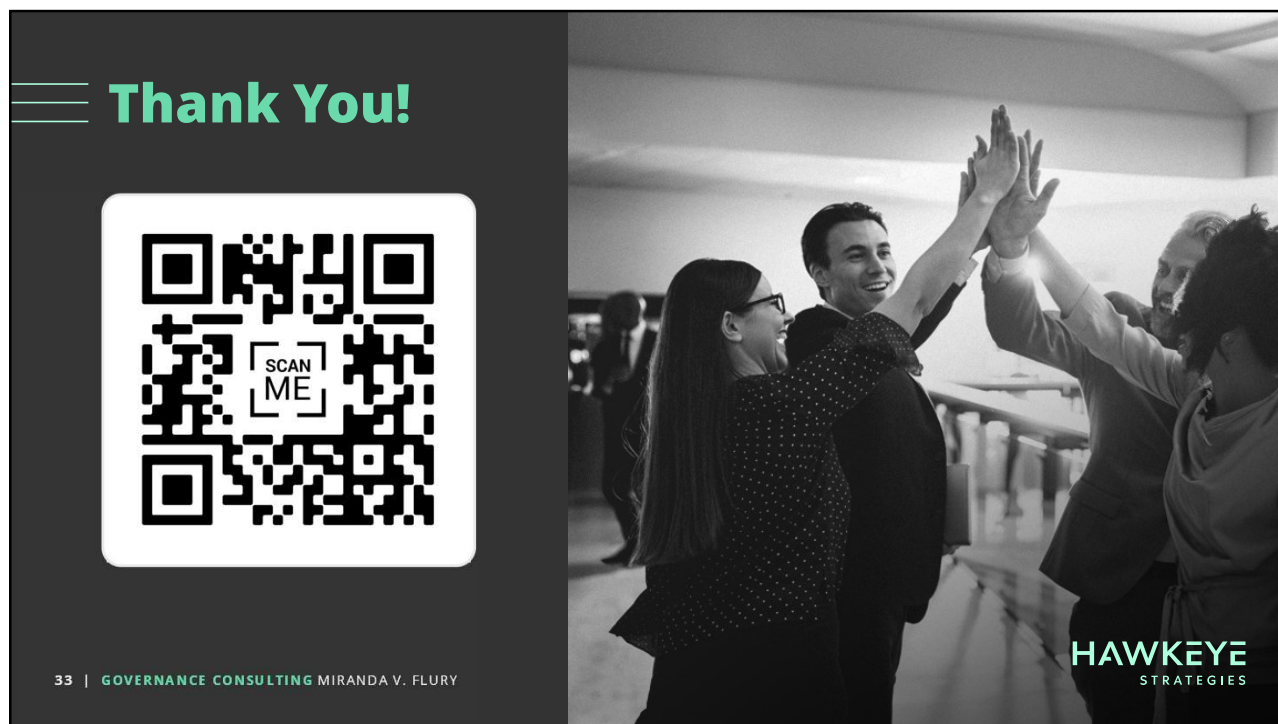
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|---|--|---|
| ≡ Silence is often patterned and predictable. | ≡ Ask questions from a place of curiosity not judgement. | ≡ Effective dialogue will lead to better decisions. |

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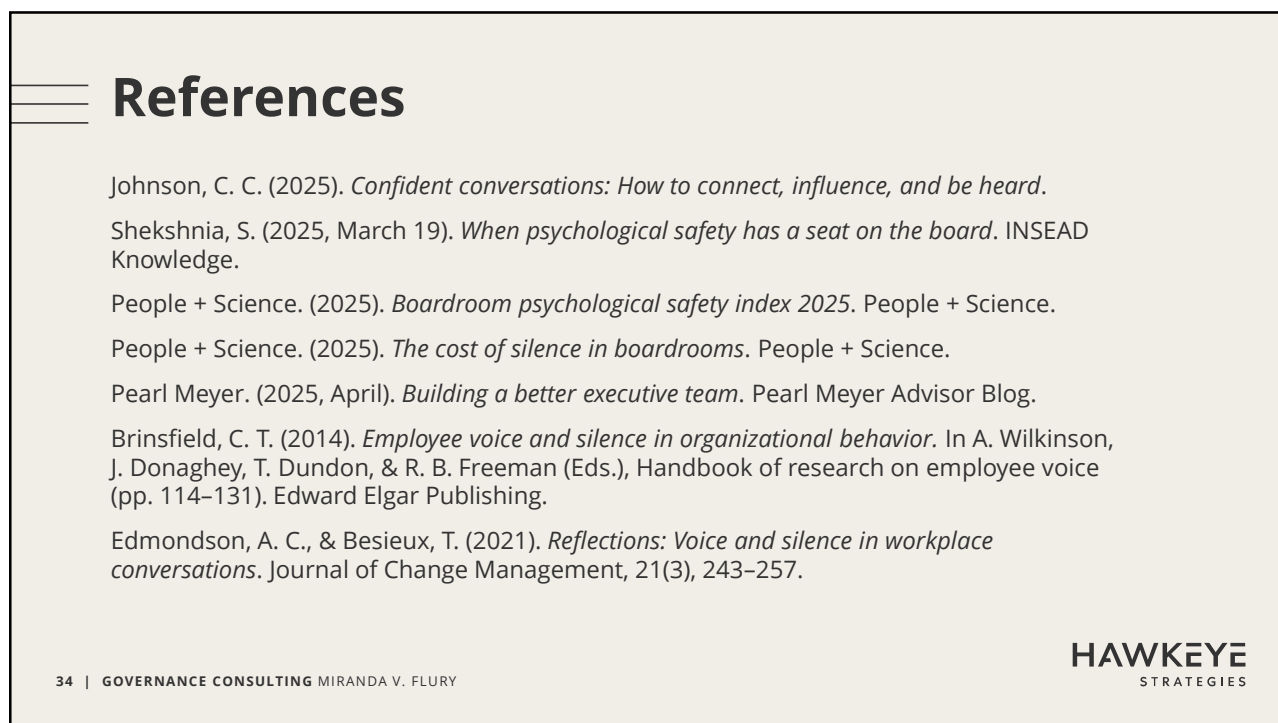
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