



Victoria Joyal Biography

Vicki Joyal is President & Owner of CVJ Strategic Intelligence, a Madison, WI-based business responsible for providing credit unions and related organizations with strategic analysis of data, trends, issues and policy. With over 20 years of management and analytical experience, Vicki is adept at conducting market research and analysis, and is frequently called upon to consult and speak about emerging issues, demographic trends, and marketing opportunities facing credit unions and the financial services industry.

Vicki is currently serving as a field coach for the National Credit Union Foundation's REAL Solutions program, working with state leagues to help credit unions provide financial products and services to people of low-wealth and modest means.

As Vice President of Research Services for the Credit Union National Association (CUNA), Inc., Vicki established CUNA as the preeminent provider of market research and strategic intelligence to the credit union movement. During her tenure, she led a team of senior analysts that gathered and disseminated information about financial institutions, their employees, members and consumers.

From 1997 to 2005, Joyal was the primary analyst for, and publisher of CUNA's annual Environmental Scan (E-Scan), a strategic planning resource for credit unions. Over the years, she conducted and published original research and analysis on credit union service offerings and delivery channels, fees and product features, staff benefits, and more. She was also the primary researcher for CUNA's comprehensive Renewal and Renaissance Commission initiatives, and was instrumental in providing research and impact assessments to support the passage of H.R. 1151, the CU Membership Access Act.

Prior to 1988, Joyal held research analyst positions with Thrivent Financial for Lutherans—a Fortune 500 financial services organization in Appleton, Wisconsin, and with the State of Wisconsin.

Vicki received her B.A. in sociology and earned a master's degree in public policy and administration with an emphasis on policy analysis, both from the University of Wisconsin-Madison.

You can reach Vicki via phone at 608.217.6200, or via e-mail at vjoyal@cvjsolutions.com.