



Empire College Commencement Address
Brett Martinez, President & CEO of Redwood Credit Union
Monday, July 26, 2010

Thank you, President Hurd, distinguished faculty, graduating students, families and friends. I feel very honored by the opportunity to speak to you tonight, at this important milestone in your lives. I'd like to begin by congratulating tonight's graduates. I know you have all worked very hard to get here, and it's truly inspiring to share in the celebration of your achievements. Tonight is all about you; soak it in and be proud that you have earned the right to be here and be recognized for your accomplishment!

I must admit that although I've earned my Bachelors and Masters degrees, I did not participate in either graduation ceremony. Evidently I didn't feel it was important back then, as I charged full steam ahead into my next goal. But looking back, I regret not joining in the excitement of celebrating with my peers, being recognized for our successes, and sharing that pride and accomplishment with my loved ones. So I very much appreciate being invited to be here and share this evening with you tonight, and to share in your celebration.

Now that you've graduated, you should be able to enjoy a little more sleep at night, and a little less Red Bull, or whatever today's popular energy drink is. It may take you a little while to get used to not having papers due, late night study sessions, and that panicked feeling that you think you accidentally overslept and missed an exam. Just remember, your graduation from Empire College doesn't mean that your education is over. In fact, it should really be just the beginning.

Mahatma Gandhi once said, "Live as if you were to die tomorrow. Learn as if you were to live forever." Those are words that I try to live my life by. Live each day and each moment to the fullest. Every new experience you have, every challenge you face, every project or goal you accomplish presents an opportunity to learn and grow. Find the educational opportunities in everything you do, and continue to seek knowledge about the things that interest you for the rest of your life. The world around us is constantly changing, but as long as you continue to actively learn – to develop new skills, to seek solutions, to think in new ways – you will be able to face change, to adapt, and to embrace it.

During the past two years, our nation faced a time of extreme economic struggle, and as the CEO of a financial institution I faced new and often unexpected challenges every day. These challenges were things I had never imagined — skyrocketing unemployment rates, property devaluation, large-scale bank and corporation failures, an unpredictable investment market — all having a devastating impact on our communities and many of the Credit Union's members and employees. As I focused on helping people get through this unprecedented time, I learned a lot of things in the process. I learned the value and importance of teamwork. I learned the power of doing the right thing. And I learned to keep things in perspective — not to sweat the small stuff. As the economy improves, we can take these lessons that we have learned to help us build a stronger future.

Your mom probably always told you, you could be anything you wanted to be when you grew up. My mom did, and she was right. My 14-year-old son is in the audience tonight and I tell him that every time we go on a long car ride together (I think he prefers riding with his mother!) But I firmly believe that you can be — and do — anything you choose.

When I told people that I was going to be speaking here tonight, some said, “Oh, I could never speak in front of a crowd that big.” But that's simply not true. Anyone can speak in front of an audience — of any size — you just have to want to do it — it is just a conscious decision, a choice you make. This is absolutely true of anything you pursue in life: You have the ability to choose what you can do and what you cannot. And you also have the power to change those decisions at any time. I tell people all the time, “This is America — you have choices.” Don't let anyone prevent you from achieving whatever you want to achieve — least of all, yourself. I identify the things you want to do, and set goals to make them happen.

The fact that you're here tonight indicates that you're already familiar with setting goals — in this case, to earn a degree in a chosen field. And you know how to achieve goals, since you're sitting here listening to me tonight! Don't let it stop here. By setting goals, you are creating your own future. Visualize where you want your career to be in a year. Five years. Ten years. Where do you want to live, to work, to travel? Again, you get to decide.

One of my first jobs was working in the mailroom at a large credit union in southern California, and I told myself that I'd be CEO of a large Credit Union someday... and, well, you can see how that turned out! I am not here by accident. It took a vision, a plan, a good work ethic and a passion for what I wanted to do, but it all started with the goal that I set for myself. Let your goals motivate you, excite you, empower you. By setting goals, you have something to reach for, even if you have to take small steps to get there. Think about all you have to gain by reaching your goals, and about how great it feels — like tonight — when you achieve them.

Whether you are one of the many graduates lucky enough to already be working in your field of study, or you are still seeking the right opportunity, just remember to always be passionate about whatever you choose to do, and you will be great at it. I'm passionate — in fact, I'm very passionate — about credit unions. If you have ever had a conversation with

me about how credit unions are different than other financial institutions you know what I am talking about.

You might think credit unions are a weird thing to be passionate about, but they're not... because that passion is not about checking accounts or auto loans or credit cards — it's about helping people and making a real difference in people's lives, and it's something that all of us do every day at Redwood Credit Union.

A couple of years ago, I wanted to simplify our mission statement at Redwood Credit Union. We rewrote our mission statement to simply say, "Passionately serve the best interests of our Members, employees and communities." This mission wasn't really new to us — it's something we had already been doing all along. But by adding the word "passionately" to our mission, it reminds us every day what motivates us, and what makes us successful. And just by adding the word to our mission, our staff actually became more passionate about what they do.

Good things happen when you are passionate about what you do. And amazing things happen when you surround yourself with others who share your passion. I'm privileged to work with a staff of 350 employees and who are engaged and passionate with a single focus of helping our Members and communities every day — whether with simple day-to-day transactions, a milestone such as purchasing their first car or home, planning for their future, or assisting them with recovering from financial hardship, as we've seen so much of in the recent past. But we are really making a difference every day — our Members tell us that all the time. It is truly rewarding to go home at the end of the day knowing the positive impact you have had on people's lives and our community in general.

I was fortunate enough to discover my passion at an early age. When I was growing up, my mother was CEO of a small credit union, and I can remember going to her office and really feeling the sense of community, the friendliness of the staff, how they knew all the Members by name and genuinely wanted to help them. I took side jobs at her credit union — trimming hedges, stuffing envelopes — it wasn't glamorous, but the more time I spent there, the more I knew what I wanted to do. Passion for the credit unions motivated me to learn more about them, to advocate and to educate others about the benefits of credit unions, and ultimately, to become CEO of Redwood Credit Union. Find your passion, and work hard for it, and you'll be able to achieve your goals and dreams.

Through your studies at Empire College, you too have chosen professions that can make a profound impact on people's lives: medicine, law, business, technology, hospitality — serving people's needs, helping others. In these fields particularly, the more passion you have for what you are doing, the bigger the impact you can have.

I also encourage you to apply your passion into your community. You all have a lot to offer, and it's extremely rewarding to make contributions that help strengthen your community. Be generous — and it doesn't just have to be about money. Share your time, your talents and your leadership to help make your neighborhood and your town a better place — a place you are proud to call home, and proud to do business. The people you help

will truly appreciate it, and the effects of giving back often benefit your community long into the future.

You've worked hard to earn your degree, which indicates that you are committed to working hard in your career. Hard work is key to success in anything you do, but it's equally important to maintain a balance between your life at work, and your life outside of it.

Life is not measured by the number of breaths you take, but by the number of moments that take your breath away. I have that on a plaque in my office. I don't even know who authored it, but I believe in it. Life is filled with breathtaking moments, but you have to slow down enough to allow yourself to notice them, appreciate them and enjoy them. Sometimes it's easy — your graduation, your wedding, the birth of a child — of course these are moments to savor. But be sure to also enjoy the moments when you're driving across town and can see a hot air balloon hovering on the horizon, or the sunlight sparkling across a vineyard; the moments you spend having a meal or laughing with family or friends; the moments when you truly help someone in a profound way simply by doing the job you've chosen to do. In today's fast-paced world, it's easy to get caught up in other things — work, stress, worries — we sometimes find ourselves so busy that we forget to let ourselves feel and see what's around us.

Again, I want to congratulate you all on reaching this significant milestone in your lives, and I wish you all the best on achieving your next goal, and the one after that... and all of your goals in the future. You've proven that you can set goals, that you can be passionate about what you're doing, and that you're willing to work hard to achieve your dreams. The foundation for success is already there — it's yours for the taking. Get some sleep... go easy on the Red Bull, and remember to slow down enough to let the little things take your breath away.