Here’s how it will work:

- **Topics 1 & 2** will be before lunch (12:00p), then **3 & 4** after lunch (1:15p)
- There’ll be extra time for networking between questions
- Scribes will take notes for your group
  - Notes from all groups will be posted by Nov. 15th on the CEO Strategies website
- Choose a spokesperson in case your group is selected to give a summary report

Get ready to switch tables after lunch

---

**4 questions:** 1 hour each

<table>
<thead>
<tr>
<th>Topic</th>
<th>Time</th>
</tr>
</thead>
<tbody>
<tr>
<td>Introduction by Randy</td>
<td>10 minutes</td>
</tr>
<tr>
<td>Brainstorming with group</td>
<td>30 minutes</td>
</tr>
<tr>
<td>Recap / summary report from 1-3 groups</td>
<td>20 minutes</td>
</tr>
</tbody>
</table>

These are intended to spur conversation . . .
Randy’s not always right!
Growth

What tactics are you counting on for growth today and in your future?

What is your approach to...

- ... traditional, organic growth?
- ... growth through balance sheet alliances and mergers?
- ... growth through finding new opportunities in the networked world?
- ... growth through internet strategies and tactics?

RK says, “It’s not technology. It’s a commitment to migrate your priorities to this channel. Budget big and spend the money so that any time anyone thinks about you, they go to the internet.”

RK says, “Move to low-cost communication tactics, create a buzz as often as you can, and respond in new channels. Begin to pivot your strategy away from yesterday’s standards as quickly as you can.”

RK says, “Find advantages with players like CU*Answers that will participate in your having a financial advantage over other credit unions in buying a new market.”

RK says, “Hunt for big opportunities and find partners to make collaboration a business for things that are beyond your reach.”

Notes:
How are you planning to overcome mounting pressures related to compliance and examinations?

What is your approach to...

- ... keeping on top of whatever everyone else knows (or should know), and doing it faster and cheaper than your competition?
- ... responding to new regulations and examiner comments with minimal disruption and maximum return on your investment?
- ... executing once you have a solution?
- ... managing your relationships with examiners and third-party commentators?

RK says, “Focus on being proficient at internet research and develop a network of people who will exchange what they know for what you know.”

RK says, “If it doesn’t pay to fight, don’t fight. But know the difference between capitulation and compromise. Build native solutions with CU*Answers and spend as little as possible to respond to regulatory mandates.”

RK says, “Do not add direct resources when you can add a shared one. Create and participate in networked auditing resources instead of adding a new vendor or teammate.”

RK says, “Design and manage the encounters. Use exam protocols and teach the examiners the best way for the two teams to work together. Plan to reduce your costs each time you interact. Consider hiring a shared resource for managing and coordinating exam and audit contacts.”

Notes:

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________
How will you deal with “mobility” and the effects of mobile devices in your marketplace?

What is your approach to...

- ... the mobile member as a consumer?
- ... the mobile member as an owner?
- ... the mobile employee?
- ... the mobile executive?

RK says, “When it comes to mobile, it’s the wild, wild west. Hedge your bets and spread your money across the board. Don’t lock in too early, and be ready to change.”

RK says, “This could be a real game-changer. Include your volunteers and every active owner in behind-the-scenes data that makes owning a co-op real.”

RK says, “Connect the dots. Build tools that allow insight, auditing, and catalysts for getting connected with the day-to-day teams and what members need.”

RK says, “Balance their expectations between what they can do in their everyday life with what they can do at work. Use their skills. Build solutions that are intuitive for the average mobile employee.”

Notes:

________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
2013 CEO Roundtable Discussion Topics
CU*Answers – November 6, 2013

Marketplace Challenges

How do you respond to these classic marketplace business challenges?

What is your approach to...

- ... the rising interest rate environment?
- ... competition for member loans?
- ... big data and the pressure to figure it out?
- ... influencing regulators and lobbyists?

RK says, “Use the power of grassroots efforts. Exercise your own voice before you sell out to a hired gun. When you hire a hired gun, make sure he knows as much about your game as he does getting along in the political game. Be an antagonist without being an anarchist.”

RK says, “Avoid selling out your future for what appears to be today’s immediate priorities. Resist the urge to compete at any cost, only to find yourself out of balance down the road. Concentration risk is not just a lending theory.”

RK says, “Work harder at getting new loan applications than you do approving poor ones. Find the key success factor in lending from the big picture. Do not overspend on anything off that path. Get over yourself and participate in the opportunities of others, and vice versa.”

RK says, “Get focused on how you use your data, before you buy tools and consultants and use everyone else’s data. Understand the ideas before you invest. Be a smart buyer of big data hype.”

Notes:

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________