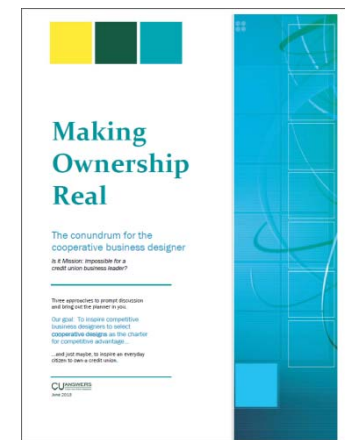


Making Ownership Real

Attacking the problem (tactic #1)



- What is the difference between selling the value of the CU industry to our economic system, and selling the value of ownership to a person?
- We've taken on the goal:
 - To inspire competitive business designers to select **cooperative designs** as the charter for competitive advantage
 - ...and just maybe, to inspire an everyday citizen to own a credit union
- It starts with awareness and commitment, which means have a budget, outline a tactical plan, and execute that plan over and over and over



Can your board and staff see this intent in your business plan?

Making Ownership Real

Attacking the problem (tactic #1)



“Cooperatives Level the Playing Field for the Disadvantaged”

- Who are we selling: The grand design

“Cooperatives Do It Right, for the Right Reasons”

- Who are we selling: The inside stakeholder

“Cooperatives Make Good Business Sense, for Entrepreneurs and for Consumers”

- Who are we selling: The “little guy” business person inside all of us

■ We need a hundred of these concepts, to sell to thousands of points of view on why customers should be owners

■ That’s why we’re putting a \$\$ bounty on the project

<http://score.cuanswers.com/ownership>

cooperative score C+ B A Cooperative Principles Put Into Action

Making Ownership Real

Win \$1,000!

Making Ownership Real

When CU*Answers selected "Making Ownership Real" as a theme for our 2013 Leadership Conference, we saw it as the natural next step of our 2012 initiative to build a Cooperative Score index. At the very heart of a healthy Cooperative Score is a co-op with an active ownership base, ensuring the cooperative continues to capture the spirit of its customers as owners.

Those two words—customer and owner—go hand in hand and should be inseparable. Credit unions use the word "member" to bond the two concepts. But it's unclear whether today's consumers understand that "membership" means they have both the benefits and the responsibility of ownership.

We thought it would be easy to make it apparent to every customer that they are an owner. It is CU*Answers' #1 exclusive directive. Did you know... it's possible to market a credit financial institution with great products and