

CU*ANSWERS

Leadership Conference

2014

Walking in the members' shoes



Welcome!

Walking in the Members' Shoes

Kicking the day off with a winner



Looking for a New Future

WHILE MAINTAINING YOUR CORE PRINCIPLES



- Everyone can feel it, and everyone's talking about it
- We need to respond to our members' evolving perceptions about what financial services are, how they are delivered, and from whom
- Planning to transform takes vision
- Planning to transform takes the *intent* – to be more, to be different, to be...?, to decide that the time is right

trans·form

[v. trans-fawrm; n. trans-fawrm] *verb (used with object)*

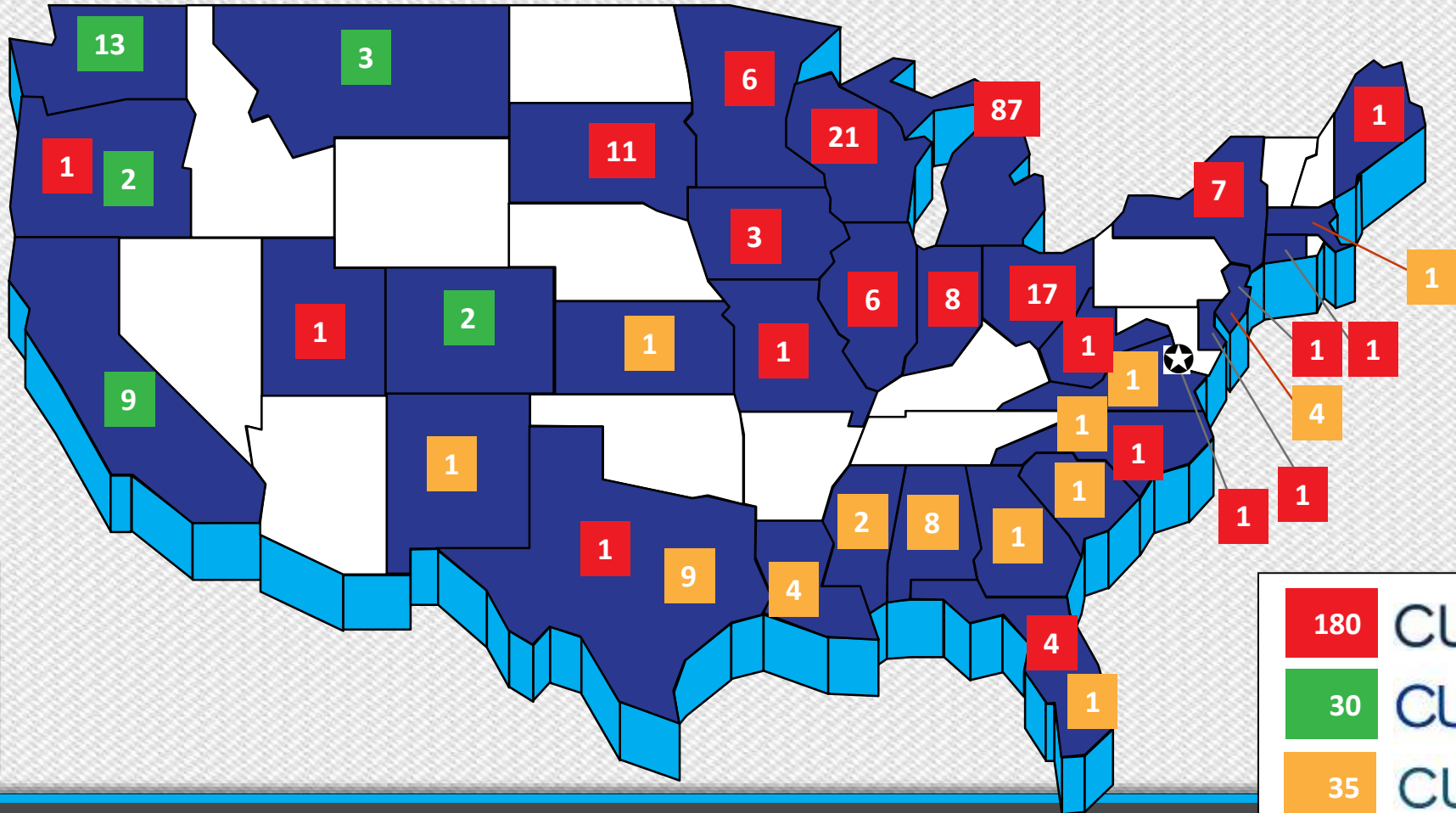
1. to change in form, appearance, or structure; metamorphose.
2. to change in condition, nature, or character; convert.

This is where we are all equal as leaders

This nervous feeling in our stomachs that something is about to break – break for the good, break for the bad – and it's our job to envision a plan to make sure it breaks for the good

What signals transformation? You do, our network does

of CUs by State



245
CU*BASE Credit Unions
in **35** States

180	CU*ANSWERS A CREDIT UNION SERVICE ORGANIZATION
30	CU*NorthWest A CREDIT UNION SERVICE ORGANIZATION
35	CU*South A CREDIT UNION SERVICE ORGANIZATION

Includes all cuasterisk.com network partners, all clients currently under contract

Who will be the catalysts to ensure transformation? You will

New CU*Answers Clients Since Last Time

Michigan

- **Chief Financial CU**
Pontiac, MI
- **Kellogg Community CU**
Battle Creek, MI
- **Lakes Community CU**
Lake Orion, MI
- **Monroe County Comm. CU**
Monroe, MI
- **Post Community CU**
Battle Creek, MI
- **Village Community CU**
Dearborn, MI
- **Washtenaw FCU**
Ypsilanti, MI

Minnesota

- **Northern Eagle FCU**
Nett Lake, MN
- **Toro Employees CU**
Bloomington, MN

Missouri

- **1st City Credit Union**
St. Louis, MO

Wisconsin

- **Citizens First CU**
Oshkosh, WI

Indiana

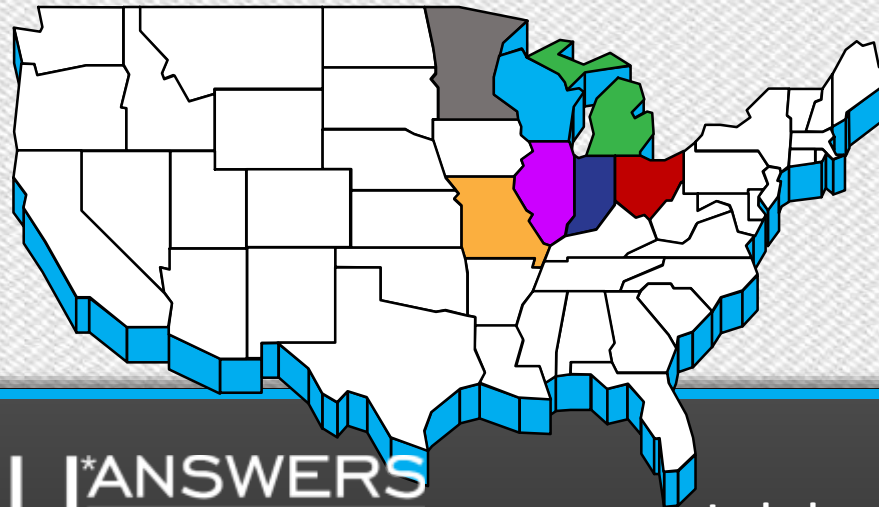
- **Chiphone FCU**
Elkhart, IN
- **Notre Dame FCU**
Notre Dame, IN

Ohio

- **First Ohio Community FCU**
North Canton, OH

Illinois

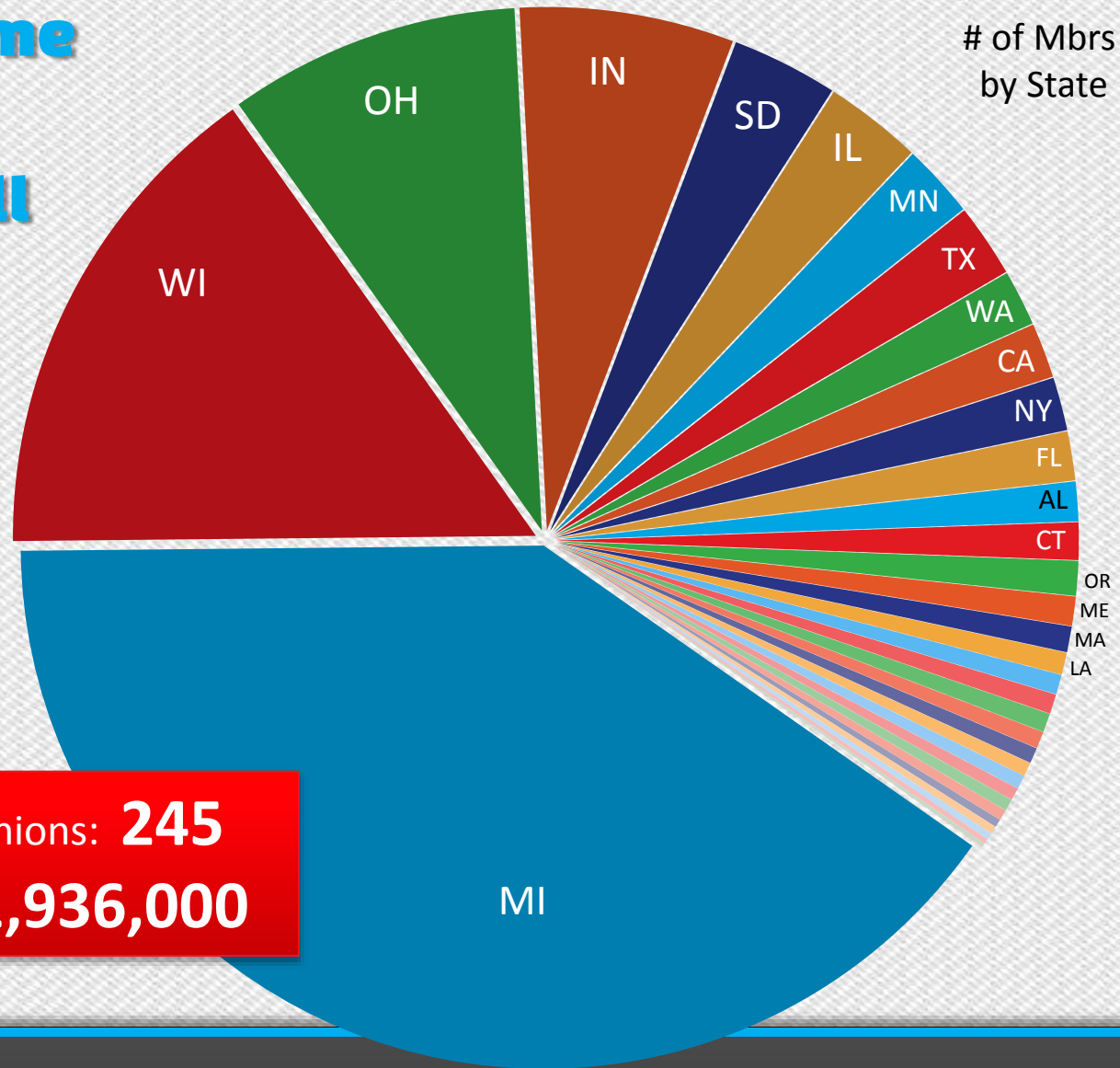
- **Western Illinois CU**
Macomb, IL



Who will drive home the point? Your members will



CU*BASE Credit Unions: **245**
Total Members: **1,936,000**



- Michigan (776700)
- Wisconsin (296500)
- Ohio (174400)
- Indiana (128200)
- South Dakota (63500)
- Illinois (58200)
- Minnesota (44200)
- Texas (43900)
- Washington (33400)
- California (32900)
- New York (31900)
- Florida (29400)
- Alabama (23700)
- Connecticut (22400)
- Oregon (20700)
- Maine (17500)
- Massachusetts (15400)
- Louisiana (13200)
- North Carolina (11800)
- Iowa (11700)
- Utah (11200)
- District of Columbia (10100)
- Mississippi (9300)
- Montana (8300)
- Kansas (8100)
- Virginia (7400)
- Alaska (7100)
- New Mexico (6300)
- New Jersey (4800)
- West Virginia (4600)
- Colorado (3800)
- Georgia (3300)
- Missouri (1600)
- South Carolina (300)
- Delaware (200)

Can we predict the future of how CUs will make money?



CAN WE TRANSFORM THE ECONOMIC DRIVERS OF OUR INDUSTRY?

- Necessity is the mother of invention, and I believe many CUs will finally have to face this transformation
- CUs will need to
 - Reject the concept that everything is for defense and saving member relationships
 - Refine how they invest for competitive advantage, and make it real
 - Ensure every program has some revenue contribution
 - Aggressively invest in or buy opportunity, and blatantly call it out as a talent

- Vendors and our CUSO will have to adjust to this new era
 - Redefine who takes the risk in making offers to credit union members
 - Create concrete returns, or don't charge
 - Earn when the credit union earns
 - Fee for execution, not legacy investment
 - Pay credit unions to reach consumers, and share the harvested results
 - Specialize in models for cooperative designs, and match the expense to the credit union's opportunities

Hear how at tonight's
Stockholders Meeting

**They're fuzzy, but they're guidelines for us all
In 2015, I believe you're going to have to tell your
board and owners the math must change**

What is driving the pressure to transform?

NOTHING NEW, BUT ARE WE APPROACHING A TIPPING POINT?



- An explosion of personal devices is changing the retail world
- It's getting harder and harder to make a buck
- Interchange income is morphing...but to what is anyone's guess
- Cooperatives are trendy, but participation in owning and driving one is waning
- Solving the "under-banked consumers" issue is creating new opportunities for the banked
- Retailer account servicing (like stored credit and rewards programs) is on the rise
- Internet-based data sales concepts seem counter-culture to our industry
- Regulatory and compliance costs continue to escalate
- The NCUA continues to overreact and destroy member value
- It costs more to defend our organizations against competition, with less ROI on the tactics

Is there anything really new here?

Or are we just getting to the point where these threats seem to have aggregated to the point where we feel we have to DO something?

It can come down to fight or flight

WE SURVIVED A CRISIS...BUT DO WE HAVE THE ENERGY TO FIGHT FOR A NEW FUTURE?



FIGHT

Adopt a new mindset and architect member experiences for the future

Replace one set of opportunities with another – accept new challenges from our members and embrace them

Evolve new core competencies and attract the talent required for the future

Become agile and adaptable; bake it into your organization's design

FLIGHT

Accept that the way we do things is no longer relevant, and fade away

Continue to spend more on less activity, and ensure our obsolescence

Accept that you cannot learn or hire your way out of a hole, and fade away

We are who we are, and we'd rather give up the fight than change

Some people do have to eventually give up the fight, but that's not the same thing as abandoning the ideas of our industry and its promise for the American consumer

In the next five years, our network will generate \$200 million to creatively reinvest in transformation – can you get your mind around that?

It can come down to fight or flight

WE SURVIVED A CRISIS...BUT DO WE HAVE THE ENERGY FOR A NEW FUTURE?



This is not a call to fight alone

This is a call for us to fight as a collaborative, for us to declare goals that none of us might set alone, but that we can easily envision as allies

For example, what if multiple mobile app solutions were available to every CU without a single penny of expense?

We need to reach for a different future

Preparing for the next decade

2015 – 2025 ... A RUSH TO THE FUTURE, NEVER LOOKING BACK



- Some people fear that our members' experiences are out of date...or close to it
 - So let's talk about how we envision and architect new member experiences
- Some people say the writing is on the wall, and has been for a long time – we're approaching (or past) a tipping point on what our members want from us
 - So let's talk about how we meet the train at the station instead of running to catch up
- Most say that the clues are in the data, and that we need to spend more time responding to what members are telling us through their actions
 - So what opportunities are there to make data the spark for transformation?

My ultimate motivator:
So what have you done
for me lately?

This is Jody's and my 20th annual
meeting, and we are driven
today by the same premise we
started with in 1994:
What's next?

Transformation



Today's Agenda

Walking in the Members' Shoes

What's changing about today's consumer's expectation?

Can we design an experience that measures up?

Passing the Tipping Point

Tipping point *noun*: "The point at which an object is no longer balanced, and adding a small amount of weight can cause it to topple."

Is this your business?
Is this our industry?

Data Analytics and Big Data (Year 2)

What the world knows about us just might be more important than who we actually are

The background features a stylized illustration of a shoe's sole and laces. The sole is depicted as a grey band with a series of circular eyelets, through which orange laces are threaded in a crisscross pattern. The laces extend across the top of the page. The sole itself is shown in a cross-section view on the right side, revealing a white interior and a black, textured tread pattern. The overall design is clean and modern, with a focus on geometric shapes and a limited color palette of orange, grey, and white.

Walking in the Members' Shoes

Why a cliché might change everything about the way we think about business...and it might start with the way you think about being a member of your own credit union

Do you design for a member's experience...or for your staff, your auditor, or the expectations of yesterday's ideal?

A wake-up call to walk in the members' shoes

PERCEPTION IS EVERYTHING...DO YOU HAVE THE RIGHT ONE?



- We're not talking about doing a member survey
- We're talking about doing business with your credit union as a member
 - From the outside in, with no special privileges or insider knowledge
 - From the outside in, with the same tools, the same access, and the same day-to-day pressures the average consumer faces
 - From the outside in, worried more about a personal agenda than a professional one
- A wake-up call doesn't come from fielding a customer's complaint – it comes from a personal experience that gets you thinking



2012: Taking Your Business Plan Viral



(He's baaaack!)

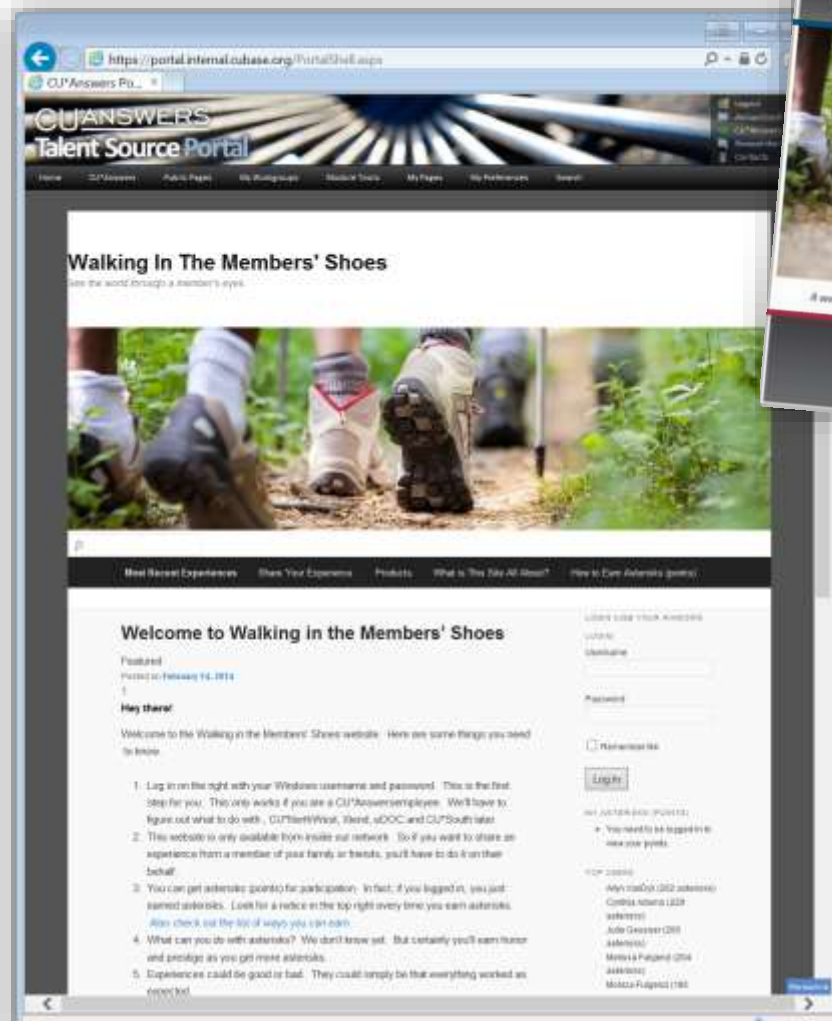
2014: Walking in the Members' Shoes

CU*Answers is not immune to the problem

ARE WE FOCUSED ON DESIGNING THE RIGHT MEMBER EXPERIENCE?



- We're no different from you... we have to live the solutions we design
 - We have to be members of a credit union to have the right to represent customer-owners
 - We have to experience products and services to respect the need for change
 - We have to evolve our own interactions with the credit union to understand the members of the future
 - We have to be first-person advocates
- So we're investing to get our team to walk the talk



Walking in the Members' Shoes



- It all comes down to advocacy, and maintaining a balance between old and new
 - Who is an advocate for new products and gadgets?
 - Who is an advocate for the tried and true?
 - Who is an advocate for where you are going?
- Understanding who is using what, and when, can help you prioritize the evolution of your members' experiences

Session 0 CU*BASE GOLD Edition - Comparative Tiered Scoring Analysis

File Edit Tools Help

Comparative Tiered Scoring Analysis

History available from **November 2003** to **June 2014** Drilldown and analysis of members with

Months to Analyze

Choose a setup: Quick Custom

Choose up to 4 months for me using a Month Quarter Annual interval ending **Jun 2014**

Analysis Layout

Sort months Ascending (most recent on right) Descending (most recent on left) Order as entered

Start with

- Relationship Management Summary (Members Scored)
- Penetration Analysis: PFI Goals
- Penetration Analysis: Savings Goals
- Penetration Analysis: Loan Goals
- Penetration Analysis: Self-Service Goals
- Penetration Analysis: Member Electrol Deposits Goals **Go!**

Session 0 CU*BASE GOLD Edition

File Edit Tools Help

Comparative Tiered Scoring Analysis

GOAL 4: ANALYZING MEMBER SELF-SERVICE PRODUCTS Drill down and 0 points analysis for June 2014

Description	06/2011		06/2012		06/2013		06/2014		Comment
	Members	%	Members	%	Members	%	Members	%	
ATM	840	20.7	860	21.8	802	24.0	884	25.0	
Checking/Debit	840	20.5	840	21.5	889	24.2	896	25.4	
Credit Card	306	7.5	310	7.9	338	9.0	336	9.5	
Active Audio Response	160	4.1	140	3.8	140	3.8	136	3.9	
Active Online Banking	1,250	38.5	1,296	32.9	1,311	35.6	1,338	37.7	
E-Stmt Enrolled	929	22.6	943	23.9	1,025	27.8	1,048	29.7	
Bill Pay Enrolled	379	9.2	389	9.9	410	11.1	426	12.1	
Valid e-Mail Address							2,434	69.8	
E-Notice Enrolled							746	21.1	
E-Alert Enrolled							111	3.1	
Mobile Text Banking							59	1.7	
Wrong Address							58	1.4	
CU Marketing Opt-in							3,306	93.7	
Third Party Mkt Opt							3,324	94.2	
Reg E Opt-in							1,216	34.4	

Summary Goal 1 Goal 2 Goal 3 Goal 4 Goal 5

WIN #534 6/3/14

MNMGMD #24 Tiered Svcs Monthly Comparison

Identifying with members living the experience

DRILLING DOWN ON WHO IS EXPERIENCING WHAT, AND WHAT THEY HAVE IN COMMON



- In 2014 we added demographics to Tiered Services analysis so you can judge member experience by gender, age, credit score, etc.
- You can create insights by tracking members by branch, membership types, or products
- You can cross-reference a common bond – like people who use online banking or a mobile phone
- Would you like to confirm the experiences your employee-members are having?

In 2015 we'll add "Insider/Employee Type" as a selection, so you can get your insiders' scores

MNMGMT #22 Targeted Tiered Score Analysis

Description	06/2014		*ALL		*ALL	Tier
	Members	%	Members	%	%	Members
BASIC SERVICE	122	73.9	2,096	59.4	5.8	
Avg Prod Per Mbr	1.315		1.656			
Avg SVCS Per Mbr	2.205		1.009			
Household Adj	56	33.9	1673	47.4	3.3	
SILVER TIER	33	20.8	866	24.5	3.8	
Avg Prod Per Mbr	2.517		3.246			
Avg SVCS Per Mbr	5.730		5.506			
Household Adj	47	28.5	1003	28.4	4.7	
GOLD TIER	9	5.5	453	12.8	2.0	

Targeted Tiered Score Analysis for 6/2014

Branch: selected
Member designation: selected
Gender: Male Female All
Age range: to (blank for all)
Credit score range: to (blank for all)
Tier goal time item: Selected

Walking in the Members' Shoes

THE DILEMMA OF “WHICH SHOES” – WHOSE PERSPECTIVE DO YOU LIVE?



- Transformation demands a program where your best people (leaders) live, breathe, and experience who you *wish* to be...and then help you adapt the experience to your own local conditions

- Use it, verify its value, evolve the solution, and commit to the future in the first person
- “I know what it’s like to do this for myself”
- “I love using this tool every day”
- “I trust this tool for my own family”

- You cannot change the mind of others without changing your own

trans·form

[v. trans-fawrm; n. trans-fawrm] *verb (used with object)*

1. to change in form, appearance, or structure; metamorphose.
2. to change in condition, nature, or character; convert.

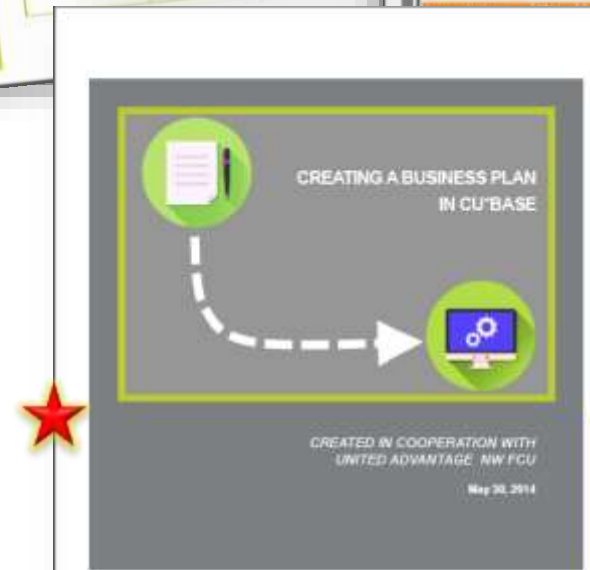
It’s not always easy to be in the first person, but a business designer has to find a way to get their organization to be empathetic to the customer experiences that members are demanding for their futures

How will you transform your business model for tomorrow’s world?

Pairing your intent with your results



- In 2015, CU*Answers will work with credit unions to embed their plan for member experiences through the Tiered Services penetration analysis, line item by line item
 - Did you have a plan for more people to use the things being tracked by this tool?
 - Do you have a goal for people to score more points?
 - Do you have a sales plan?
 - Do you have a plan to improve the member's experience?
- How can you put your plan alongside the trending of your members' participation?



Who do you pay to experience your products?



■ In 2014 we've been aggressive with CollabRebate dollars

- 65+ credit unions are being paid to participate in the FEP beta (nearly \$80K)
- Credit unions like UANWFCU earned for their contributions to our software design

■ How much money are you investing in capturing the ideas of your members?

■ Earn \$1,000 for your team in 2015

- Submit a new way for CU*Answers to pay members for ideas on designing the member experience they want
- Look for details during CEO Strategies week (November 3-7, 2014)

The screenshot shows the homepage of the cooperative score website. At the top, there is a navigation bar with links for 'Sign Up!', 'Self Assessment', 'Contact', and 'About Cooperative Score'. Below the navigation bar, there is a header section with the 'cooperative score' logo and a 'C+ B A' rating. The main content area is a grid of tiles. A callout box highlights the 'COLLABREBATE' tile, which includes the text: 'CollabRebate is about financially rewarding clients for participating with their peers. Learn more about this project >'. Other visible tiles include '7 COOPERATIVE PRINCIPLES', 'Take Your Business Plan', 'CU*ANSWERS', 'COLLABREBATE', 'cuatv', 'Network Compliance Teacher', 'ASKING THE RIGHT QUESTIONS', 'Risk Management Report Generator', 'PolicySwap', 'ExamShare', 'Of Course!', and 'Financial Literacy Series for Credit Union Board Directors'. At the bottom of the screenshot, there is a red banner with the URL <http://score.cuanswers.com>.

<http://score.cuanswers.com>

Engineering Member Experiences...

- ...For the mobile consumer via mobile web

- ...For the mobile consumer via mobile apps/APIs

- ...For everything via APIs: the evolution of desktop online banking



Engineering Member Experiences...

- ...For the mobile consumer via mobile web

- ...For the mobile consumer via mobile apps/APIs

- ...For everything via APIs: the evolution of desktop online banking



What's changed about creating products and services?

THE "WOW" FACTOR IS GONE, AND THE COMPETITION IS GETTING CREATIVE



- There's a difference between what the member wants, and what you have to do to give it to them
 - In a face-to-face contact, the employee handles what *needs* to be done, so the member just gets what they need
- In our first attempts at self-service, many of us got it wrong
 - We thought it was about getting the member to do our work for us
 - The experience was more about taking over for a CU employee than it was about being well served as a member
- For the next round of service through virtual channels, we need to reengineer member experiences so that members can be members, and we can succeed as credit union professionals

Do you design for a member's experience...or for your staff, your auditor, or the expectations of yesterday's ideal?

The world caters to your member

CUSTOMER EXPERIENCE DESIGN IS CHANGING WHAT MEMBERS EXPECT



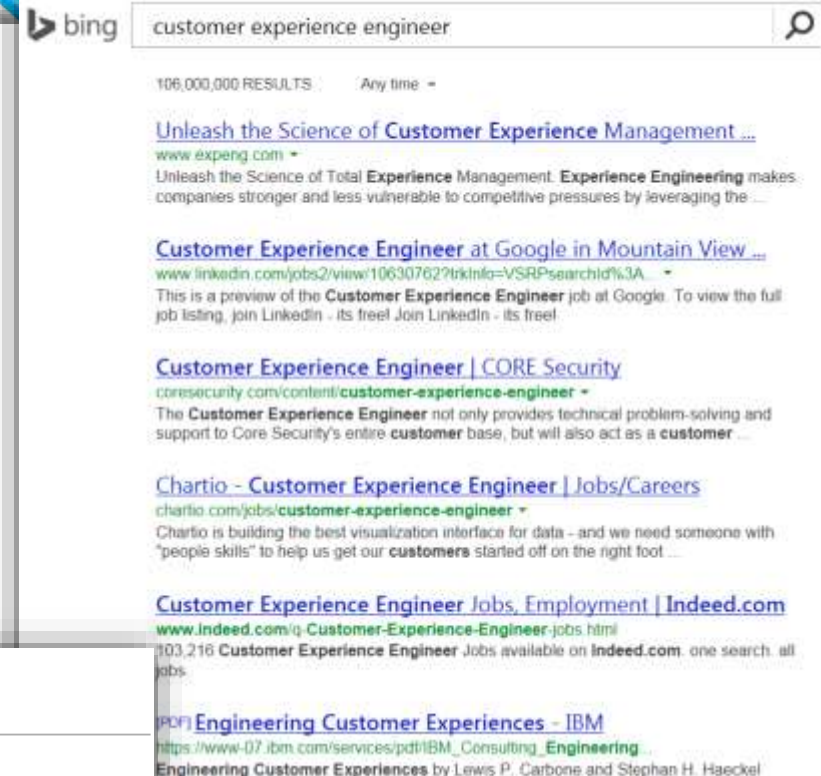
- What do we have to change about **our** mindset that will allow us to engineer member experiences in a new way?
 - Where compliance, ROI, employee convenience, and our internal perspectives are secondary
 - Where we could feel confident that the member's perspective was ruling the day

Experience design

From Wikipedia, the free encyclopedia

See also: User experience design

Experience design (XD) is the practice of **designing** products, processes, services, events, and environments with a focus placed on the quality of the **user experience** and culturally relevant solutions.^[1] An emerging discipline, experience design draws from many other disciplines including **cognitive psychology** and **perceptual psychology**, **linguistics**, **cognitive science**, **architecture** and **environmental design**, **haptics**, **hazard analysis**, **product design**, **theatre**, **information design**, **information architecture**, **ethnography**, **brand strategy**, **interaction design**, **service design**, **storytelling**, **heuristics**, **technical communication**, and **design thinking**.^[citation needed]



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Designing for the mobile consumer

CAN WE MATCH THE EXPECTATIONS OF OUR MEMBERS IN THE NEXT DECADE?



- Almost everyone believes the mobile device is going to change the world, unlike anything we've seen before
 - And many think it already has
- The experiences members want on their phones today have moved from just access to wanting to be entertained, amazed, and instantly informed about things that meet their needs *right now*
- That said, most “banking” apps have simply made a lateral move
 - What you could do on a desktop, you can now do on a phone
- Banking has not been revolutionized, but members and consumers are sure it will be soon...



Completing the lateral move for It's Me 247

MOBILE WEB ENHANCEMENTS SINCE LAST YEAR

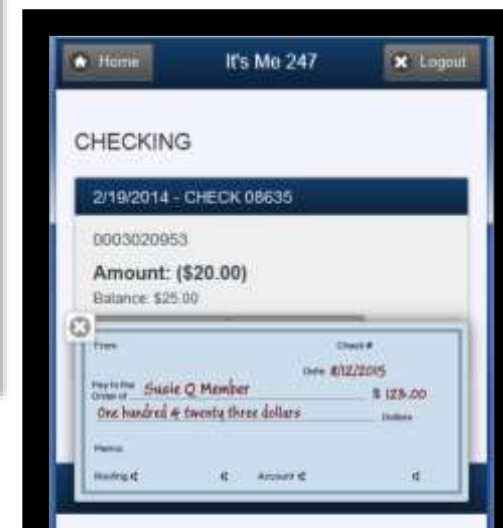
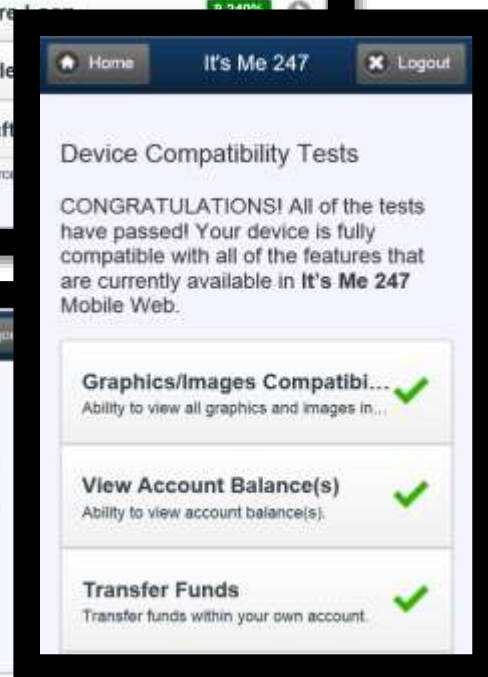
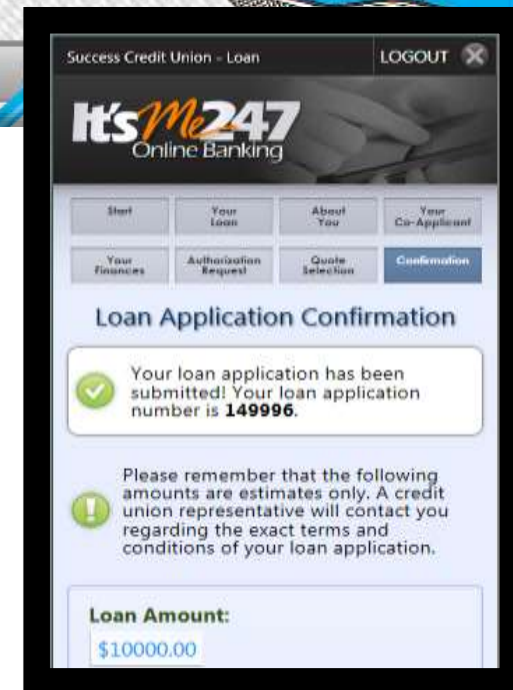
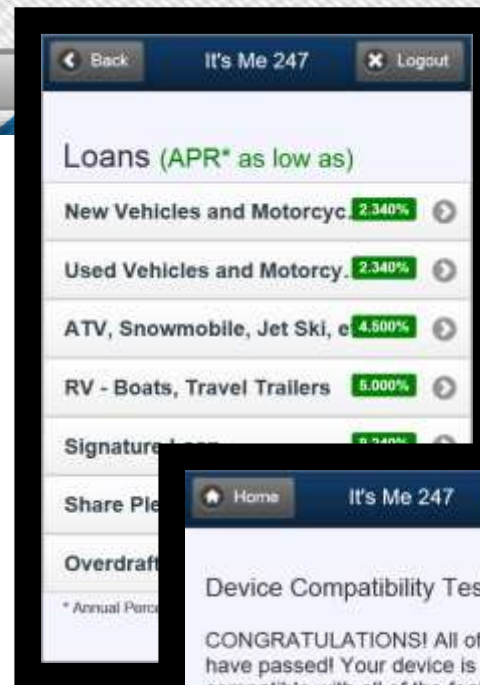


Members can now...

- Apply for a loan via mobile web
- View rate boards via mobile web
- Open sub accounts
- Update their personal information
- View a cleared check
- Confirm their device supports mobile web features

And coming in July...

- Jump to their other memberships!
(more on that in a moment...)



Computing the lateral move for It's Me 247

MOBILE WEB ENHANCEMENTS SINCE 10/1/13



Members can

- Apply for a loan

- View rates

- initiate

- View a

- Confirm the

- mobile w

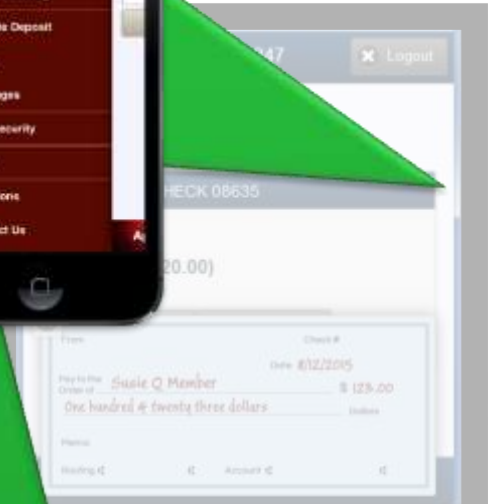
And co

- memberships!

(more on that in a moment)

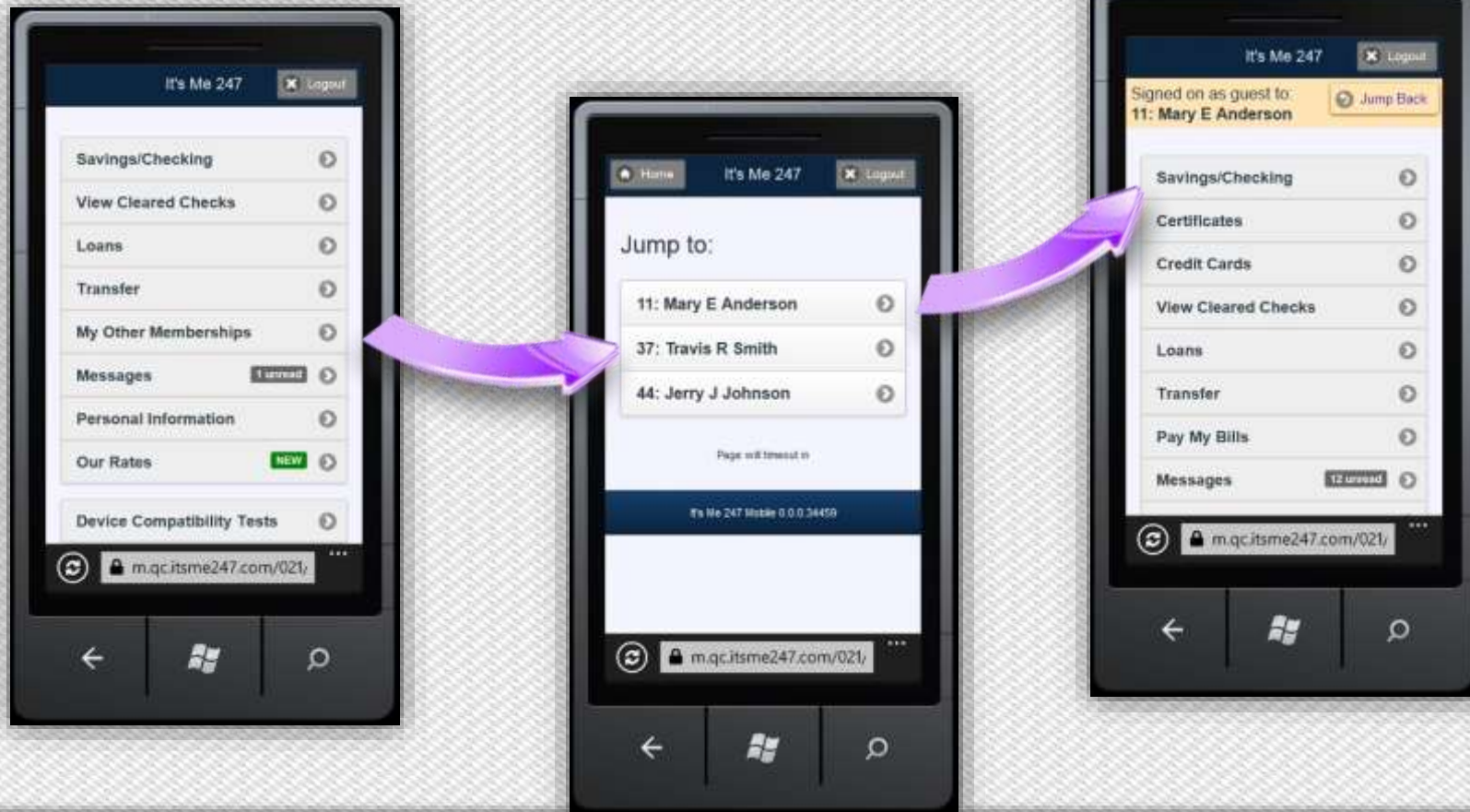
For credit unions using mobile apps with wrappers around **It's Me 247** Mobile Web, these new features were available day one

But they create an interesting conflict between what is native through Mobile Web and what you might be managing through your mobile app's configuration system



Jump for Mobile Web

COMING IN JULY FOR FEP BETA CUs ONLY



What's next on the agenda?

- Print an e-statement from your mobile device (*leftover from last year's list*)
- Browser-based RDC
- Other user interface enhancements (slider menus?)
- Push marketing, links back to a CU's mobile website
- Web page brochure content, merged with web banking

OTB in Mobile Web

LOANS, CREDIT CARDS AND SAVINGS ARE THERE, BUT NOT CFS INVESTMENTS (YET)



- When is too much information a bad thing?
- We need to go back to the drawing board on CFS presentations in 2015

Share accounts

Account	Name	Available Balance	Actual Balance	Last Transac
000	MAIN SHARE	\$4,261.80	\$4,266.80	7/2/12
009	SIMPLY CHECKING	\$11,323.41	\$11,323.41	2/20/12
200	TRADITIONAL IRA	\$0.00	\$0.00	12/2/11

Credit Cards

Account	Name	Regular Payment	Amount Due	Due Date	Balance
**2192	VISA PLATINUM	\$0.00	\$0.00		\$0.00
**2284	VISA PLATINUM	\$15.00	\$15.00	2/27/0013	\$516.75

Investments

Account	Description	Symbol	As Of Date	Balance
100000	MONETARY MARKET		12/31/2011	\$6,181.01

Investment Account Details

The information shown here was last updated on **8/31/2012 12:00:00 AM**. Account details may not immediately reflect recent transactions or other changes made to the account.

Account #: [input field]

Where Held: [input field]

Description: [input field]

Symbol: [input field]

Representative: [input field]

Balance: \$6,181.01

[Manage this account](#)

Investments offered through CUSO Financial Services, L.P.(CFS) are not NCUA/NCUSIF insured, are not credit union guaranteed, and may lose value. Financial Advisors are employees of TBA Credit Union and are not affiliated with CUSO Financial Services, L.P. Specific terms and conditions apply.

Page will time out in 15 minutes.

<http://gividends.com/its-me-247-investment-center/>

One of my priorities for after FEP is to attack the CFS data exchange and take this up a notch

Custom Branding for It's Me 247 Desktop and Mobile

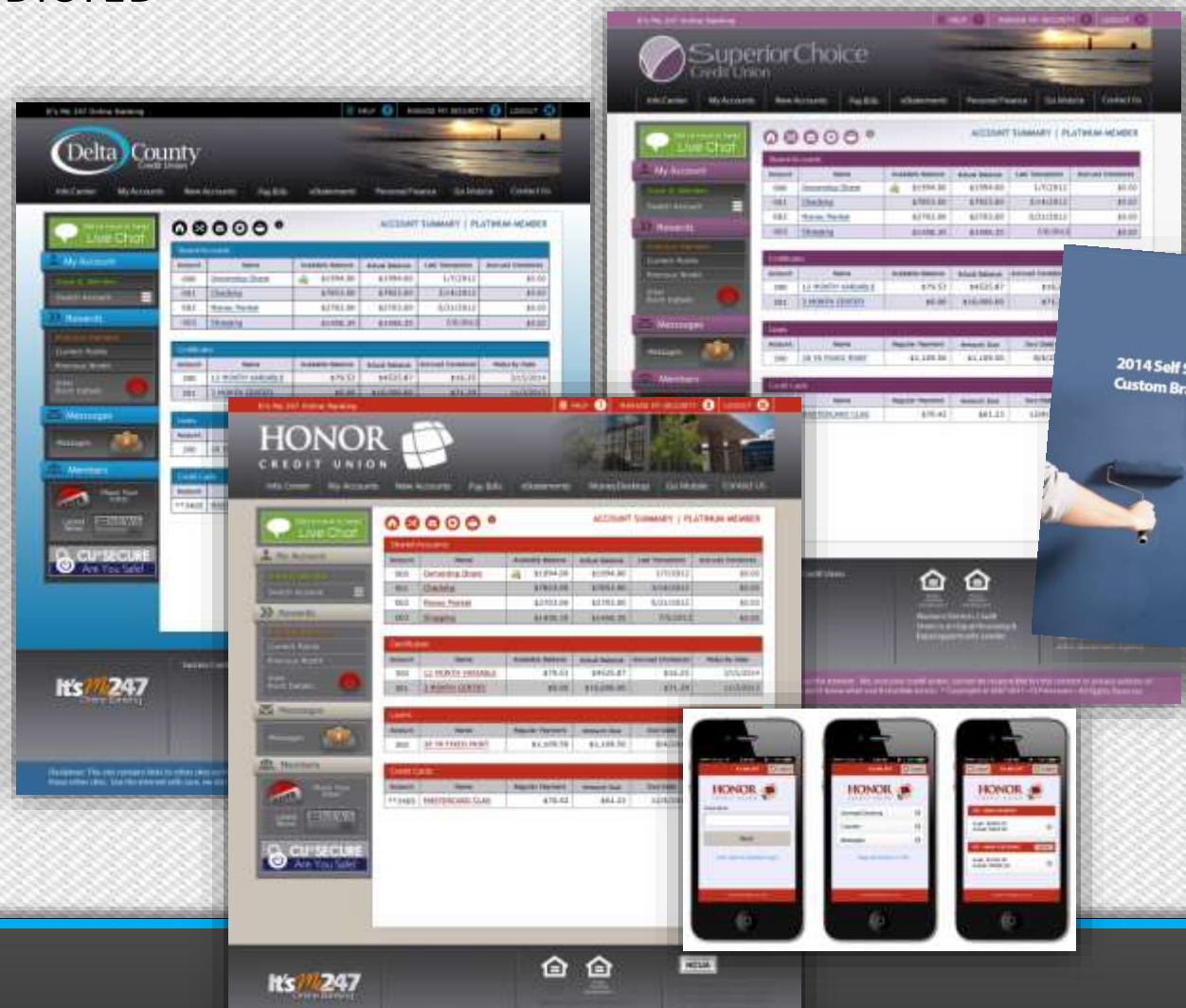
A SUCCESS STORY I WOULD NOT HAVE PREDICTED

Introduced March 2014, and we've already completed:

- 9 Custom Desktop Themes
- 13 Custom Mobile Themes
- 17 Logo Swaps
- 3 Photo Albums
- 2 Custom PFM Brands

- ...and added 11 new color themes that *all* members can use!

Blue Steel
Carbon
Chili Pepper
Key Lime
Everyday
Texture
Purple
Eggplant
High Contrast
Insight
Seabreeze
Honey Wheat
Honorably Red
Cathedral
Moon River
Working People



What's unique about It's Me 247 Mobile Web?

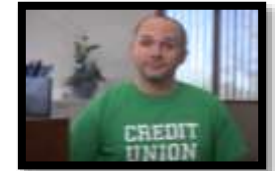


■ It's FREE!

- And it's guaranteed to be free, part of our **It's Me 247** desktop offering, for all time
- It guarantees every cuasterisk.com credit union has a smart phone banking solution

■ It can evolve with each new feature we add to **It's Me 247** desktop (and vice versa)

■ It sets the stage and expectation with the member that their credit union is evolving with them



2010 Contest Winner:
"Your CU is Everywhere"



2014 Video Contest Winner
"Right There With You"

It guarantees that your credit union is everywhere, and is up to speed with the explosion of personal devices

Engineering Member Experiences...

- ...For the mobile consumer via mobile web

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- ...For everything via APIs: the evolution of desktop online banking



But where do we go from here?

EVERY CREDIT UNION, READY TO SAY “I HAVE AN APP FOR THAT”



- What if we could create a series of apps that used API interfaces, and guarantee those to our network credit unions, for FREE?
- Could credit unions develop the persona of being an app store, tailoring member experiences to what members want, *right this second*?
- Instead of using the kitchen-sink approach, what if we started to build a library of tools members could have fun with, and credit unions could experiment with?

The screenshot shows the TBA Credit Union website. At the top, there's a navigation bar with links for Home, Contact Us, Meet Our Team, Locations & ATMs, Member Benefits, Rates, and a 'Log In' button. Below the navigation bar, there's a search bar and a grid of mobile app icons. The grid is titled 'I want to Mobile Apps' and includes icons for 'Check my Balance', 'Get a Loan', 'Invest my Money', 'Make a Deposit', 'Make a Payment', 'Pay my Bills', 'Be a Member', 'Save more Money', and 'Make a Budget'. Each icon has a small graphic indicating it's available on the App Store or Google Play. On the left side of the website, there's a 'News' section with several articles, including 'Student-Run Credit Union Grand Opening at West Middle School' and '2013 Employee of the Year Announced'. At the bottom of the page, there are social media icons for Facebook, Twitter, YouTube, and RSS, along with copyright information and a disclaimer.

“I have an app for that”

AND MAKING THE MEMBER BELIEVE IT

- Here are a couple of additional app stores that you'll present in the future



New foundations

BUILD THE BUSINESS TO BE AN APP STORE

■ We have to build the foundations to actually move apps from the developer's bench to your member, effectively

■ From our bench and from third parties, too

■ The concepts for these foundations started when we built the new graphic development tools for **It's Me 247** online banking

The screenshot displays the 'CU*SnapShot App & Ordering Form' on a web browser. The page is titled 'CU*Answers marketing' and features a blue header. The form is divided into several sections:

- 1. Design your app icon:** Includes a 'Pick Main App Color' field with the value '#4594FF' and a 'Pick Text Color' field with the value '#FFFFFF'. There are five 'Pick icon style' options, each showing a blue square with a white circle containing a dollar sign.
- 3. Design your app:** Includes a 'Pick Main App Color' field with the value '#4594FF' and a 'Pick Text Color' field with the value '#F6921E'. There are three checkboxes: 'Gradient' (checked), 'Add bubbles' (checked), and 'Add Stripes' (unchecked). A 'Display CU name as' field contains the text 'Success Credit Union'. To the right, there are three preview cards: a blue card with 'Success Credit Union CU*SnapShot', a white card with 'Available balance \$3490.12', and a blue card with 'Recent Transactions'.
- 5. Choose which phone operating systems to support:** Includes three checkboxes: 'iOS 6.0 and up' (checked), 'Android 3.x and up' (checked), and 'Windows 8 and up' (unchecked). Each checkbox has a corresponding icon and pricing information: '\$1500.00 One time (\$39 Monthly)'. There are also three 'Close settings' buttons.
- 6. Last Step: Review & Submit your order:** Includes a 'Contact email:' field with the value 'Susie@successcu.org'. To the right, there is a table with the following data:

CU*SnapShot for iOS	\$1500.00
CU*SnapShot for Android	\$1500.00
Total	\$3000.00
Monthly fees	\$78.00

At the bottom right, there is a 'Submit order' button.

Our first app, on the drawing board now

FAST-TO-MARKET MICRO APPS: THE LEGO BLOCKS FOR A LONG FUTURE

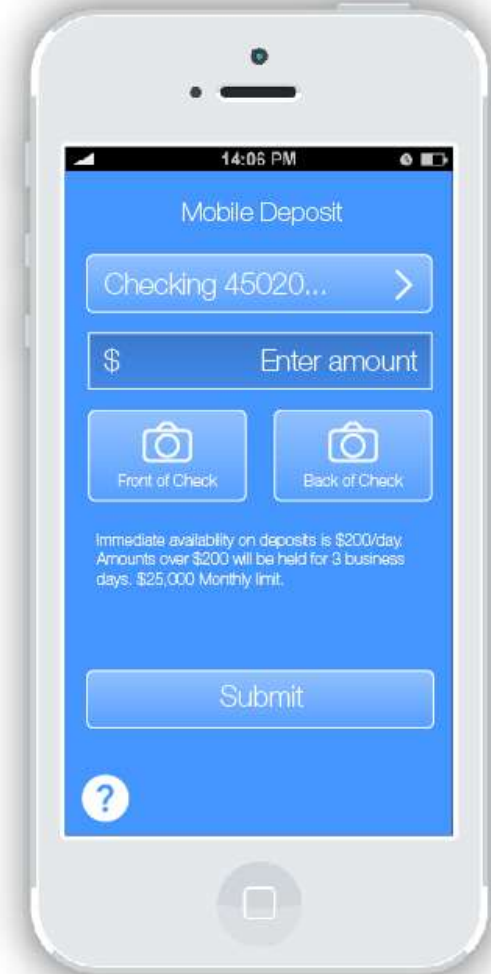
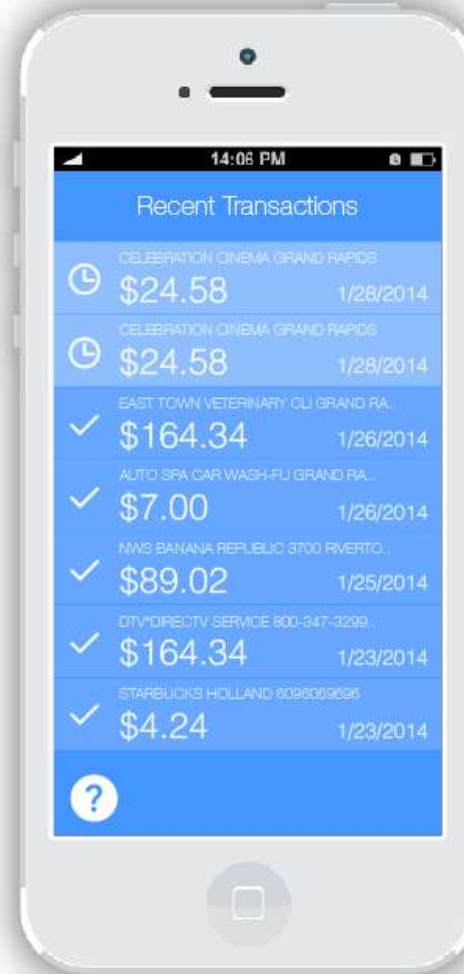
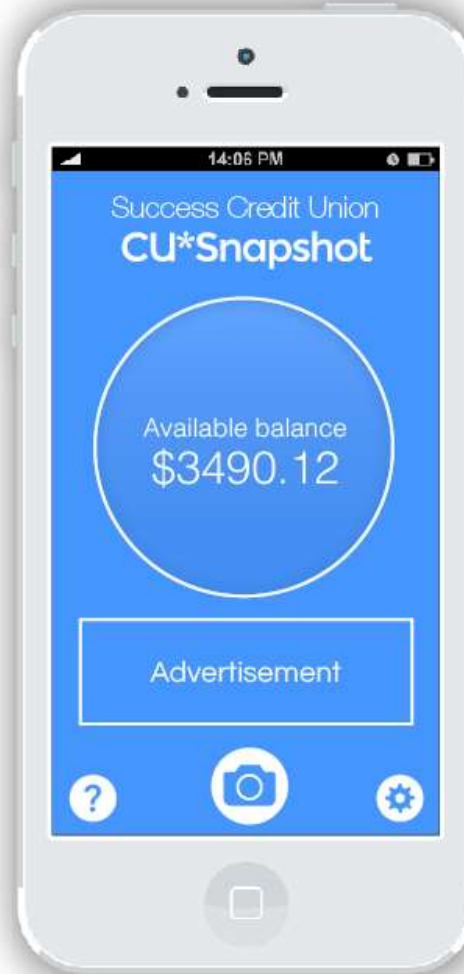


■ 3 functions

- Quick check of account balance
- Quick look at recent transactions
- Exchange images

■ Under the covers

- 4 key APIs, to be leveraged everywhere
- 1 huge business CUs wish we were in



(By the way, BoA beat us to the punch on the "Snapshot" moniker)

Breaking this down into small pieces

THAT CAN ADAPT RAPIDLY FOR AN EMERGING VISION OF WHAT BANKING WILL BE



I want an app to...

- Deposit a check (image)
- Save money
- Get a great loan
- Pay my bills
- Manage my money
- Invest money
- Get help from my credit union

When we're done, we'll hook them all together and we'll have a kitchen-sink app



The next generation of CUs in the app marketplace

“IT’S ABOUT ME, I HAVE LOTS OF SOLUTIONS, MY STORE STOCKS APPS FROM MANY SOURCES”



- Most “banking” apps have simply made a lateral move

- What you could do on a desktop, you can now do on a phone

- Banking has not been revolutionized, but members and consumers are sure it will be soon...
will we be ready?

- **Priority #1 for the CU:** build a business model that will be able to distribute apps that revolutionize banking in the future

- **Priority #1 for CU*Answers:** build a factory that can adapt to revolutionary new elements and extend those new capabilities to members

- Plug a new app developed by a third party into the CU’s app store

- Plug the code for that new app into **It’s Me 247** as a new “I want to” app

Everybody is tracking new concepts, new companies that are emerging, and small prototypes they hope will revolutionize banking, without putting all of us out of business

What can you do now, while you are waiting for a new future?

New Business

We now have 56 participating credit unions representing over 7 million members. Welcome new members:

- Alliant CU Chicago, IL
- Mid-Atlantic FCU Germantown, MD
- Coors CU Golden, CO
- Partner Colorado CU Arvada, CO
- Tower FCU Laurel, MD
- CU of Denver Lakewood, CO
- Georgia United FCU Duluth, GA
- SECU MD Linthicum, MD
- Keesler FCU Biloxi, MS
- US Alliance CU Rye, NY
- MobilOil FCU Beaumont, TX
- Martin FCU Orlando, FL
- Alloya Corporate CU Warrenville, IL
- Security Service FCU San Antonio, TX
- Primeway FCU Houston, TX
- CT League Meriden, CT
- Columbia CU Vancouver, WA
- Solarity FCU Yakima, WA
- FirstLight FCU El Paso, TX
- Scient FCU Groton, CT
- Summit CU Greensboro, NC
- American Eagle FCU East Hartford, CT

Sales / Marketing

- CU Wallet has been on the road extensively these past few months, leveraging our limited sales resources by presenting at conferences and attending meetings with local credit unions hosted by existing clients. We have covered the latest information on mobile wallets, updated executives on CU Wallet, and led interactive discussions in the following cities:
 - Houston, TX – thanks Primeway FCU for hosting
 - San Antonio, TX
 - Austin, TX
 - New Jersey – thanks NY/NJ/CT CUES and Affinity FCU
 - Dearborn, Michigan – thanks DFCU Financial for hosting
 - Las Vegas, NV – thanks CUNA and the POCUA

- How are you planning to set up your members with new wallet apps?
- How will you use a piece of code that takes a picture of a car and turns it into a loan?
- How will we blend new things with the easy stuff we already do?
- Now is the time for us to build this foundation, and continue to track emerging opportunities

Patience is a virtue

BUT IT'S HARD

- I wish I could say the future's here, and in some cases the technology is available
- But is your business plan ready? Is your culture geared up to make money on these kinds of investments?
- Are we (credit unions and the CUSO) ready to make it work, support it, insure it, and stay committed to it?

Ondot is a "remote control" for payment cards.

Over 100 million cards have been hacked recently, impacting one in five Americans. Financial Institutions are looking for ways to lower fraud and increase revenue. With Ondot's Mobile Card Services, Financial Institutions can provide their customers with a single mobile application to remotely manage all aspects of their existing payment cards.

Switch Card On/Off. Lock or unlock cards with a single touch. With ultimate control comes peace of mind.

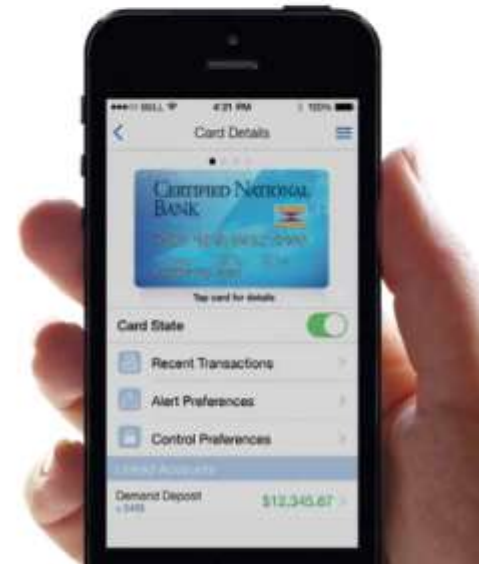
Control By Location. Cardholders can choose to either keep card active around them or specify a region on a map. Presence of cardholder at merchant location is proof positive while absence of cardholder is a strong indicator of potential fraud.

Control Preferences. Set merchant categories, transaction types, and spend limits. Cardholders can personalize preferences according to their unique spending behavior.

Instant Transaction Alerts. Act instantly on real-time transaction alerts and offers. Higher engagement drives cardholder loyalty and increased card usage.

Self Service. View available balances, analyze spending, and manage transactions – tag, annotate, capture receipt images, and email for reimbursement. Self-service increases cardholder satisfaction and lowers support cost.

Ondot is a white-label solution that card processors and financial institutions can bring to market either as a stand-alone application or integrated with their existing mobile offerings.




And sometimes we might not be the right distributor
Mobile apps that control plastics might be better
sourced by ATM/Debit/Credit vendors



Vantiv and the Ondot partnership

NOT SURE WE CAN IMPROVE ON THIS

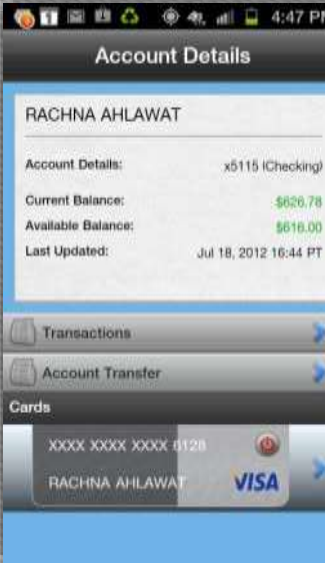
Transaction Alerts User Interface - Preferences





PREFERENCES	AVAILABLE OPTIONS
Threshold Amount	Purchase value above specified amount Available balance below specified amount
Merchant Type	Specified merchant categories such as gas, hotel, travel, restaurants, groceries, Electronics, FI-configured high risk categories, etc.
Transaction Type	Specified transaction types such as eCommerce, MOTO, Bill Pay, Recurring, ATM Cash withdrawals, etc.
Location	"Follow Me": user location different from merchant Transaction location outside specified region on map/state/country
Transaction Status	FI/Processor can set policies for which transaction types will generate alerts, e.g. denied, reversed, posted, etc.











What is your vendor doing?

Did you say for free?!?

THE API LIBRARY IS THE FOUNDATION, MOBILE APPS ARE THE FROSTING ON THE CAKE



- CU*Answers must make a fundamental change in the way we interact with online channels, vendors, and even our own internal programs
 - Native CU*BASE APIs are paramount to our success in the future...not just for mobile
 - To be creative, we cannot rely *only* on the APIs of third parties
 - We need to develop very specific and creative messages so that our data can be exchanged at a pace never seen before
 - Therefore, native mobile apps will be the first expression of our growing capabilities for every channel

■ How will we use it?

- Convert all **It's Me 247** solutions to our API library in 2015-2016
- Continue to expand UCI for vendor integrations
- Develop new modules for mobile CU*BASE users...PHP tablet apps
- Support a growing set of online mobile vendors and credit union-desired extensions

**In the end, it will be how we breathe,
so mobile apps will be child's play
and available to everyone**

Today, you decide with whom you'll exchange member data

TOMORROW, THE MEMBER MAY DECIDE ... WILL YOU BE READY?



- Think about how the world interacts with you to facilitate your members' activities with third parties
 - *Is this your member? Do they have money? I am taking their money, pay me later. Repeat...*
 - To date, these messages have been locked down, available to a relatively small number of select vendors
 - In the future, CUs could be bombarded with reasons to interact with other vendors on their members' behalf

- What if one day the member declared you their personal data liaison to the world?
 - Instead of basic transaction messages, what if the world could ask you almost anything about the member, to help that member interact with the world?
 - Imagine a store asking you, "what is the underwear size for Randy Karnes?"

The push for APIs has moved beyond a desire to hook CUs up to vendors


Now we need to be ready to hook members up to the new economy, one message request at a time

Tomorrow's APIs will allow databases to exchange data as currency



- An API can be the instruction on how a piece of software would authenticate itself and see member information
- An API can do the same thing for telling a piece of software how to post to a member's account or request a balance

Transaction API 1.0



RDC API 1.0







Account Summary API 1.0




Recent Transactions API consists of displaying recent transactions and their amounts, description, date and transaction type. For now, this will only show the last 7-10 most recent transactions (including any pending). The ability to display transaction history beyond these might be a future feature enhancement but not for phase I.

Note: If possible, the ability to show a remote check deposit instantaneously would be ideal here.



 CELEBRATION CINEMA GRAND RAPIDS \$24.58 1/28/2014	+	 CELEBRATION CINEMA GRAND RAPIDS \$24.58 1/28/2014
 EAST TOWN VETERINARY CU GRAND RA. \$164.34 1/26/2014		 BMA GRAND RAPIDS .58 1/28/2014

← Slide left to show transaction type

RDC API: Depositing check with your smartphone. Our most ambitious API. Pellentesque habitant morbi tristique senectus et netus et malesuada fames ac turpis egestas. Vestibulum tortor quam, feugiat vitae, ultricies eget, tempor sit amet, ante. Donec eu libero sit amet quam egestas semper. Aenean ultricies mi vitae est. Mauris placerat eleifend leo. Quisque sit amet est et sapien ullamcorper pharetra.

Checking 45020... 

\$ Enter amount

 Front of Check  Back of Check

Immediate availability on deposits is \$200/day. Amounts over \$200 will be held for 3 business days. \$25,000 Monthly limit.

Submit

Balance API consists of displaying a default account "available" balance and the settings control to choose what that default is. All account balances should be loaded in the background at app launch so switching between accounts is fast and simple.

Main Checking \$3490.12

+

Select Default Account	
Available Balance \$3490.12	Balance \$3513.46

← Click to switch accounts

Tomorrow's APIs will allow databases to exchange data as currency



- Build an effective message library
- Prove that it works within your own environment
- Extend it to vendors and their clients that wish to pay for access
- Use the funds to develop additional extensions and front-ends that CU*BASE credit unions need natively



Login & Authentication API: Secure login widget API that provides the user to save their username on the phone.

User name	+	Password
<input type="text" value="S*****"/>		<input type="password" value="*****"/>
<input type="button" value="Continue"/>		<input type="text" value="What is your phone number?"/>
<input type="checkbox"/> Save User name ON		<input type="button" value="Login"/>

This mobile app gives the opportunity to create our first Marketing API. An mobile and desktop ad API that could be used in this first mobile app and in both our It's Me 247 web and mobile solutions. One set of ads, being distributed to 3 locations maintained by the same API would open the doors to more intuitive marketing products and practices.

 Refinance your Auto Loan and get up to \$125! Click here for details	+		+	
-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------	---	-------------------------------------------------------------------------------------	---	-------------------------------------------------------------------------------------

This is a new business for us all, and one that will fund the capabilities of all our organizations

Why was it a “no” last year, and a “go” this year?



- It's always a no, until it's a yes
- The last two years we have been focused on putting a first-generation product into the hands of your members
 - Smart phone banking via **It's Me 247** Mobile Web
 - App store phone banking via wrapper solutions from third-party vendors
- The lateral move is on solid ground, and about 99% completed
 - It will continue to evolve as a standard of our CUSO
- Everyone is ready for the next generation, providers and consumers
- So now is the time to respond to the hopes of credit unions to work with third parties via APIs – and more importantly, to position our own products to push the envelope with APIs
 - Build what we can, and prepare for what's coming down the pipe

Remember, you can host your own project, you can fund your own integrations, and you should always be ready to

Engineering Member Experiences...

- ...For the mobile consumer via mobile web

- ...For the mobile consumer via mobile apps/APIs

- ...For everything via APIs: the evolution of desktop online banking



Upping our game

EXCHANGING IMAGES WITH MEMBERS

Cartoon City Credit Union | MANAGE MY SECURITY | HELP | LOGOUT

Success Credit Union

Info Center | My Accounts | New Accounts | Pay Bills | e-Documents | Personal Finance | Go Mobile | Contact Us

My e-Documents Cloud

Log on to your online banking account at any time, from any location to easily access your eStatement. Available when you need it, this electronic version of your statement includes all the information found in a paper statement. No need to store and find your old paper statements!

[Enroll Now!](#)

My Virtual StrongBox

My Virtual StrongBox is the perfect blend of online convenience and safe deposit security. You get as much space as you need to save all your important documents - wills, mortgages, tax documents, and much, much more.

[Sign up!](#)

Have you seen the latest Success Credit Union Newsletter?

[CLICK HERE! SUCCESS NEWSLETTER](#)

View Point	Balance	Due Date	
Savings	\$25.00	\$25.00	8/2/2012

Messages: 3

Members: Place Your Vote!

Loans:

Account	Name	Balance
300	30 YR FIXED MORT	\$50.15

Coming to Community West CU in September!

My Virtual StrongBox
Nothing's More Important Than Trust

Cartoon City Credit Union | MANAGE MY SECURITY | HELP | LOGOUT

Success Credit Union

Info Center | My Accounts | New Accounts | Pay Bills | e-Documents | Personal Finance | Go Mobile | Contact Us

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CUANSWERS
Imaging Solutions

A new team that will be making a lot of noise in 2015

Images are quickly becoming a common data element

THEY ARE CURRENCY, THEY SECURE RELATIONSHIPS, CONSUMERS ARE FASCINATED BY THEM



■ CU*Answers Imaging Solutions is a new team focused on the development of solutions specific to our environment

- It's eDOC Innovations on steroids...but simpler
- More managed, more consistent, more focused on YOU



Electronic solutions can make things seem too easy, too automated – are you auditing the process?

Garbage in, garbage out

IT'S AN OLD ADAGE FOR DATA, BUT MAYBE A NEW ONE FOR IMAGES



- If we're going to exchange images with members, store images for members, and do business based on images, we're going to need a new level of due diligence
- When we turn on hundreds of thousands of members to **It's Me 247** images, we could be asking for a lot of our members to call
 - Will you show receipts, loan docs, driver's licenses, and other things you store?
 - Do you want to drop a document into a member's virtual safe deposit box?
- This isn't a new task...it's a business

CU*ANSWERS
Imaging Solutions

Regardless of what vault you use, there is no substitute for your due diligence when it comes to your archived images.

Even the best imaging system is not perfect. There are a lot of moving parts and people involved every day to make it all work. There is always the risk that one of these components will fail. As a result, data can be lost or damaged. Therefore, it is important that you do not take any image storage system completely for granted.

Do not let solid solutions or capable vendors lull you into a mindset that can put you at risk. It's your data, and ultimately it is your responsibility to ensure your images are archived correctly.

What should you do to ensure your images are archived correctly?

Be sure your due diligence includes the following:

- ☑ Make sure your tellers, loan officers and MSRs take the extra minute to double-check that documents sent to the vault actually made it there.
- ☑ Before you get rid of your originals, be sure to scan the vault to make sure all documents are present and accounted for.
- ☑ Have a contingency plan for the day when those images don't happen to be available for one reason or another.

Just because someone clicked "save" does not necessarily mean the image actually was saved successfully. Although during peak times it might take several minutes for the processing to complete, it's still worth the time to check back after a bit to **make sure the documents you just saved are where you expect them to be**, and that they can all be viewed with no errors.

With the new **View Documents** buttons now sprinkled throughout CU*BASE, it's easier than ever to take a quick peek for peace of mind. Make it a new habit!



Speaking of sharing information with members...



- Over the past two years, we've done a lot of work to create new tools for retaining, analyzing, and acting on credit report data
- Are you ready to tell the member what you know about their credit score?

Success Credit Union

See your credit score instantly.

Info Center My Accounts New Accounts Pay Bills eStatements Personal Finance Go Mobile Contact Us

View

- Account Summary *
- My Other Accounts
- Funds on Hold
- Pending ACH
- Cleared Checks
- Dividend/Interest Summary
- Downloads
- Credit Score

Act

- Transfer Money *
- Schedule Transfers
- Schedule Check Transfers
- Check Stop Payments
- Check Withdrawal

Setup

- Nicknames
- My Overdraft Services

004	Christmas	\$2010.15	\$2010.15	6/7/2012	\$0.00
014	Investments	\$53,0033.00	\$53,0033.00	1/27/12	\$0.00
015	Medical	\$2495.00	\$2495.00	6/7/2012	\$0.01



We'll be asking for your help for the specifics on how to sell this, disclose this, and figure out the configuration options you will need to turn it on

Speaking of sharing information with members...



It's Me 247 MANAGE MY SECURITY 1 HELP ? LOGOUT X

Success Credit Union

See your credit score instantly.

Info Center My Accounts New Accounts Pay Bills e-Documents Personal Finance Go Mobile Contact Us

CREDIT SCORE | PLATINUM MEMBER

Watching Over Your Credit

The credit score we have on file is based on some blah blah blah. Lorem ipsum is simply dummy text of the printing and typesetting industry. Lorem ipsum has been the industry's standard dummy text ever since the 1500s

Your credit score on file as of 6/12/14

778

Show my Credit Score History

Tips to maintain a good credit score

- ✓ Monitor your credit report often.
- ✓ Pay down high balances on credit cards.
- ✓ Have 3-4 open credit card accounts.
- ✓ Don't make late payments

Apply for a Loan Today! | Go to FreeCreditReport.com | Go to CreditKarma.com

This is some fine print that we will want to include on this page. Maybe saying that the links will take the member to third parties blah blah blah and that the credit score pull does not affect their credit report blah blah blah.

It's Me 247 MANAGE MY SECURITY 1 HELP ? LOGOUT X

Success Credit Union

See your credit score instantly.

Info Center My Accounts New Accounts Pay Bills e-Documents Personal Finance Go Mobile Contact Us

CREDIT SCORE | PLATINUM MEMBER

Watching Over Your Credit

The credit score we have on file is based on some blah blah blah. Lorem ipsum is simply dummy text of the printing and typesetting industry. Lorem ipsum has been the industry's standard dummy text ever since the 1500s

Credit Score History

Date	Credit Score
2/15/2014	704
3/15/2014	710
4/15/2014	700
5/15/2014	708
6/15/2014	716

Apply for a Loan Today! | Go to FreeCreditReport.com | Go to CreditKarma.com

This is some fine print that we will want to include on this page. Maybe saying that the links will take the member to third parties blah blah blah and that the credit score pull does not affect their credit report blah blah blah.

CU*BASE Features for Analyzing Credit Scores



In Active Beta with the 14.0 release you just got

Session 0 CU*BASE GOLD - ABC CREDIT UNION

Credit Score History Analysis

Date range: From **Jan 01, 2014** To **Mar 31, 2014** [MMDDYYYY] # Credit scores: 2,421
 Credit score: From **0000** To **0900** Change of +/-: **00000** % # Converted to loans: 713
 Pull method: **All** Grade/level: Bureau: **All** Conversion ratio: 29 %

SSN/TIN	Name	Requested	Loan Date	# Rpts	Score	% Change	# Mths	Level	Method	Bureau	
TERR	*	Feb 10, 2014		4	723	3	12	X	FULL PULL	Experian	
AMAH	*	Feb 14, 2014		1	713		0	5	FULL PULL	Experian	
RICH	*	Jan 03, 2014		1	629		0	X	FULL PULL	Experian	
SHAR	*	Feb 11, 2014		6	739	2-	5	X	FULL PULL	Experian	
GRND	*	Jan 30, 2014	Feb 20, 2007	5	788		0	X	MANUAL	None	
GRND	*	Jan 29, 2014	Dec 06, 2000	5	788	1	17	1	FULL PULL	Experian	
JOHN	*	Feb 11, 2014	May 30, 2013	7	762		5	4	FULL PULL	Experian	
FRNC	*	Jan 09, 2014	Jan 10, 2014	5	774		0	1	FULL PULL	Experian	
SHAN	*	Feb 10, 2014		1	495		0	X	FULL PULL	Experian	
EDDY	*	Jan 09, 2014		2	553	14-	00	X	FULL PULL	Experian	
ERTK	*	Jan 28, 2014		4	730		0	25	4	FULL PULL	Experian
JULI	*	Feb 18, 2014	Apr 11, 2013	0	567	2-	3	X	FULL PULL	Experian	
ERNE	*	Feb 04, 2014		4	598		4	X	FULL PULL	Experian	
LIND	*	Jan 08, 2014	Jan 10, 2014	4	553		0	X	FULL PULL	Experian	
FRAN	*	Jan 28, 2014		1	612		0	X	FULL PULL	Experian	
KARE	*	Feb 05, 2014		1	718		0	X	FULL PULL	Experian	
RICH	*	Jan 13, 2014		2	619		2	X	FULL PULL	Experian	
DAVI	*	Jan 31, 2014	Feb 19, 2014	4	715		0	3	MANUAL	None	
DAVI	*	Jan 21, 2014	Feb 19, 2014	4	715	5	19	3	FULL PULL	Experian	

■ Inquiry ■ Outstanding Loan Recap ■ Credit History ■ Graph

i Non members are marked with an asterisk (*). Highlighted rows show credit scores that were converted to loans.

Show % Chg Or # Chg Show Cnvt/Non-Cnvt/All Include Zero Scores Export Member Connect Analysis

← → ↑ ↓ 🔍 ? @ (544) 60414

Session 0 CU*BASE GOLD - ABC CREDIT UNION

Credit Score History Analysis

Date range: From **Jan 01, 2014** To **Mar 31, 2014**
 Credit score: From **0000** To **0900** Change of +/-: **00000** %
 Pull method: **All** Grade/level: Bureau: **All**

Score Trends	Count	%	Avg Score	Avg Points	Avg % Chg
Total reports	2,421	100	650	1-	
Improved	696	29	673	31	5
Worsened	669	28	634	37-	6-
Unchanged	355	15	668		
Single score	701	29	634		

Report Counts & Conversions			
Total reports	2,421		
Converted to loans	713		
Percent	29		
Average days	4		
Reports per day	27	Days	90

Avg months between pulls: 0
 Score range: 414 to 840
 Zero scores
 Scores over 900

Credit Bureau	Count	%
Equifax		
Experian	2,269	94
TransUnion	1	
None/Invalid	151	6

Pull Method	Count	%
Full	2,270	94
Manual	151	6
Soft		

i For more detail, click **i** next to any score trend, conversion, bureau, or report pull method.

Show Total Reports

← → ↑ ↓ 🔍 ? @ (545) 60414

Learn more about this feature in the upcoming Active Beta Study Group (Aug/Sept.)

<http://study.cuanswers.com/>

CU*BASE features designed to take advantage of what you know about your members' credit score



- MNMGMT 16 Credit Report Data Mining
- MNMGMT 18 Loan Risk Score Analysis
- MNMGMT 21 Where Your Members Borrow
- MNCOLL 22 Print Risk Score Analysis
- MNMGMD 13 Loan Concentration Risk by Member
- MNMGMD 14 Loan Portfolio Concentration Risk
- MNMGMD 18 New/ Closed Accounts Dashboard
- MNMGMD 19 New/ Closed Membership Dashboard
- MNMGMD 21 Package Loans to be Sold
- Phone Operator > Cross Sales
- MNLOAN 5 Miscellaneous Loan Acct Maintenance
- MNLOAN 1 New Loan Request
 - Credit Score History
 - View Stored Credit Report File
 - Open End Loan Contract/ Risk-Based Credit Score
 - All Open Active Loans For Which This Borrower is Responsible > Analysis
 - After pulling the report in the loan workflow it is also displayed in the upper right hand corner of the loan request screen (as are the results of a decision model if selected)
- Member Inquiry
 - Cross Sales
 - Loan Account Delinquency window
 - Household Statistics
- MNLOAN 8 Lending Queue > Loan Application > Credit Report
- MNRPTE 2 Loan Info Report > Loan Delinquency Analysis
- MNMGMT 22 Targeted Tiered Score Analysis
- Enterprise Risk Management Tools (ERM) MNRISK 1 Monitor Credit Risk
- Enterprise Risk Management Tools (ERM) MNRISK 3 Monitor Concentration Risk
- And soon to be in **It's Me 247**

...In other words, all over the place!

API Bill Pay Interfaces

REDEFINING AN EXPENSIVE GAME

■ Some goals for our future

- Redefine the math for bill pay pricing
- Increase number of bill pay vendors supported
- Become vendor agnostic
- Create a standard owned by CU*Answers
- Redefine the math for bill pay pricing
- Integrate bill pay transactions into everything
- Blend CU websites with bill pay APIs
- Redefine the math for bill pay pricing

The screenshot shows the 'My 24/7 Online Banking' interface. The top navigation bar includes 'Home Center', 'My Accounts', 'New Accounts', 'Pay Bills', 'eStatements', 'Personal Finance', 'Go Mobile', and 'Contact Us'. A sidebar on the left contains links for 'Quick Pay', 'Messages', and 'Members'. The main content area features a 'Bill Pay Makes Life Easier!' section with a 'Bill Pay Dashboard' button. Below this is a 'Pay an upcoming eBill' section listing American Express (\$260.12 due 5/24/2014) and Verizon Wireless (\$120.88 due 6/1/2014). A 'Scheduled payments' section shows a Dell Financial Service payment of \$89.75 on 5/29/2014. The 'Quick Pay' form is filled out with a payment amount of \$260.12, a due date of 5/24/2014, and a memo field. A 'Pending Payments' table is visible at the bottom, showing a payment to Dell Financial Service for \$89.75 on 5/29/2014.

Edit Payment	Cancel Payment	Payee / Confirmation #	Payee Acct #	Payment Type	From Account	Payment Amount	Sent Date
		Dell Financial Service Confirmation #: 615425	****1257	Electronic	****2569	89.75	5/29/2014

We're here to help! **Live Chat**

My Account

Member

Account

Rewards

Member

ent Points 235

ious Points 152

nt Details

Quick Pay

have 2 eBills

Pay shboard

Messages

essages 3

Members

Place Your Vote!

test eWS

NEWS

CL*SECURE

Bill Pay Dashboard

Schedule a Payment

Select a payee

Next

Pay an eBill

Select an eBill

Next

Manage Payees Pending Payments Payment History Manage Accounts

Add payee

Edit Payee	Delete Payee	Name	Account #	Type	Recurring	eBill
		ADT Security Service	6452	Electronic		
		American Express	3794	Electronic		
		American Honda Finance	8793	Electronic		
		Amica Mutual Insurance	7493	Electronic		
		AT&T	1426	Electronic		
		Bank of America MasterCard	2369	Electronic		
		Belk	1258	Electronic		
		Best Buy HSBC RS	2369	Electronic		
		CL&P	1258	Electronic		
		Cox Communications AZ	7896	Electronic		
		Dell Financial Service	1257	Electronic		
		Dental Health Associates	155	Electronic		

We're here to help! **Live Chat**

My Account

Member

Account

Rewards

Member

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nt Details

Quick Pay

have 2 eBills

American Express 260.12 5/24/2014

zon Wireless 0.88 6/1/2014

essages 3

Members

Place Your Vote!

test eWS

NEWS

CL*SECURE

Bill Pay Dashboard

Pay eBill from: American Express

From account:

In the amount of:

Send on date: (due 5/24/2014)

Schedule payment **Cancel**

Optional

Recurring:

of recurring payments:

Memo:

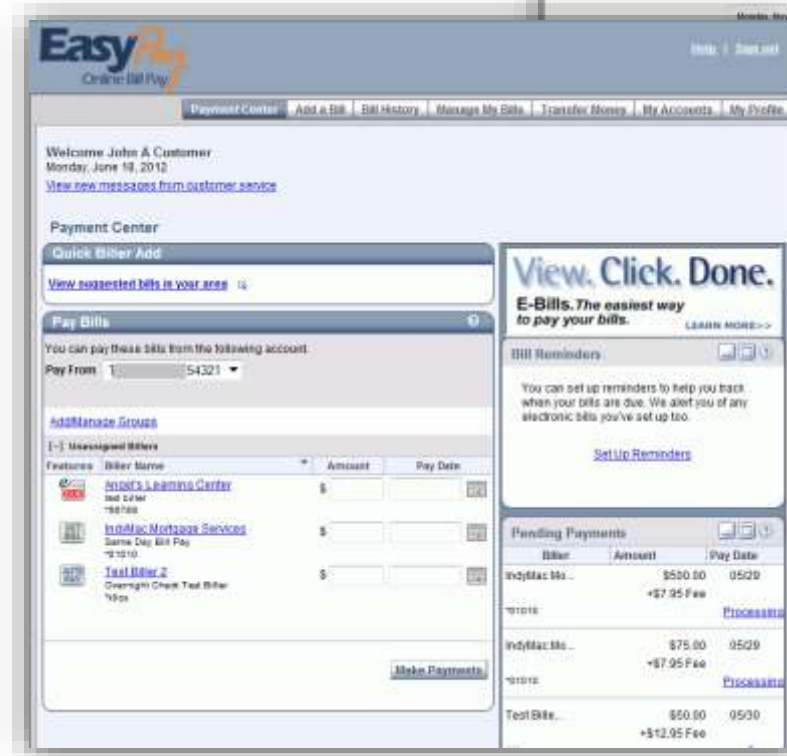
Manage Payees Pending Payments Payment History Manage Accounts

Add payee

Edit Payee	Delete Payee	Name	Account #	Type	Recurring	eBill
		ADT Security Service	6452	Electronic		
		American Express	3794	Electronic		
		American Honda Finance	8793	Electronic		
		Amica Mutual Insurance	7493	Electronic		
		AT&T	1426	Electronic		
		Bank of America MasterCard	2369	Electronic		

Why would we build something new for what we already buy so easily?

- Simply put: for a new future
- Even the bill pay vendors are moving towards an API future where their network retailers follow this strategy
 - Not sure we'll even be able to buy a canned user interface in the future, from any bill pay provider
- That said, it is our plan to offer a configuration switch that allows a CU to pick which interface to use for their chosen vendor



Look for more information soon about a third choice for your bill pay program – would you consider being part of a new solution in 2015?



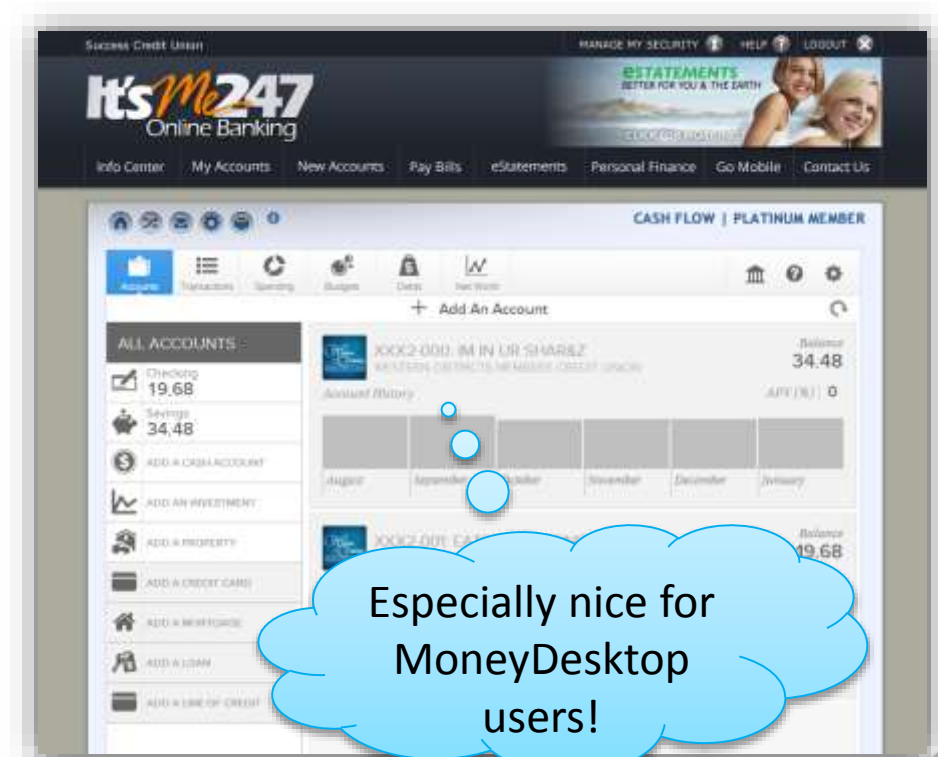
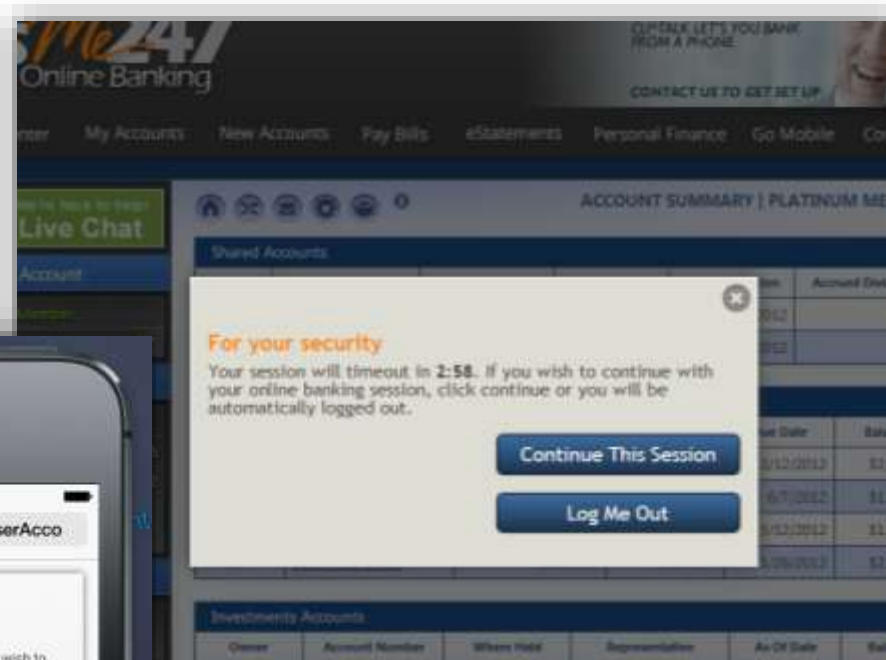
A new tool to facilitate new extensions

THERE'S AN EXPLOSION OF NEW IDEAS TO INCLUDE TOOLS IN IT'S ME 247



■ Timeout warning (mobile and online banking)

- Coming in the 14.3 release (Nov/Dec)



Especially nice for MoneyDesktop users!

It's My Biz 247

A SECOND ONLINE APPLICATION FROM CU*ANSWERS



- More than an enhancement to **It's Me 247**, this is CU*Answers launching a second platform for online banking, and eventually mobile banking
 - Currently in beta with 3 CUs, we plan to launch an aggressive rollout after the new year
 - We'll talk about **building a credit union for business members** at this year's CEO Strategies events in November

Secure Online Banking Login

Personal Business

Company ID:
If you don't have a Company ID, contact your credit union.

Employee ID:
If you don't have an Employee ID, contact your account admin.

Login

PIB Personal Internet Branch
Dashboard Summary

ABC COMPANY (ABC COMPANY)

Edit your own PIB profile, or manage profiles for other employees who need access to It's My Biz 247 online banking.

Create New Profile +

Visited Pages Log

JANEADMIN (logged in)
administrator

JOHNSMITH
standard user

Logout

It's My Biz Credit Union

It's My Biz 247 Online Banking

Info Center Accounts New Accounts Pay Bills eStatements

Employee Janeadmin
Company ABC Company

Message Center Unread: 3
Go to Messages

ACCOUNT SUMMARY

Account Summary

Share accounts:

Account	Name	Available Balance	Actual Balance	Last Transaction	Actual Dividends
000	BIZ SAVINGS	\$13.32	\$18.32	8/26/2013	\$0.00
009	BIZ CHECKING	\$1,056.24	\$1,056.24	8/26/2013	\$0.00

Page 08 of 08 (of 14)

Do you know the difference between serving members who happen to be businesses, and building a credit union *for* businesses?



Big, Bold Priorities

- Forcing Usernames
 - Configurable...but an examiner priority
 - Targeted for 14.2 (Sept. - FEP only)
 - Market, market, market!
- PFM
 - Big-picture messages for members
 - Available to everyone
 - Use data elements unique to CU*BASE
 - Blend brochure-ware with banking
- Smart Offers

Also On the Docket

- PIB rewrite (*mirroring MLO*)
- Expanding eAlerts and Smart Messages
- Qualified Dividends status
- Skip Pay (*waiting for CU*BASE*)
- Secure 2-way messages (*will use also for the credit scores project*)

Then the trick will be how to make these features in desktop banking flow easily and effectively into our mobile solutions

Designing member experiences

ARE YOU HEARING ME?



- It can feel like we're on a hamster wheel to add more and more features
 - All the things I just showed you could be checkmarks on your tactical wish list
- What I really hope you're hearing is that in the future we must focus on designing these features so members *feel* they own the joint

Experience design

From Wikipedia, the free encyclopedia

See also: User experience design

Experience design (XD) is the practice of [designing](#) products, processes, services, events, and environments with a focus placed on the quality of the [user experience](#) and culturally relevant solutions.^[1] An emerging discipline, experience design draws from many other disciplines including [cognitive psychology](#) and [perceptual psychology](#), [linguistics](#), [cognitive science](#), [architecture](#) and [environmental design](#), [haptics](#), [hazard analysis](#), [product design](#), [theatre](#), [information design](#), [information architecture](#), [ethnography](#), [brand strategy](#), [interaction design](#), [service design](#), [storytelling](#), [heuristics](#), [technical communication](#), and [design thinking](#).^[*citation needed*]



You've got it, but does the member want it?

The difference can be how they *felt* about the experience

Designing member experiences

ARE YOU HEARING ME?

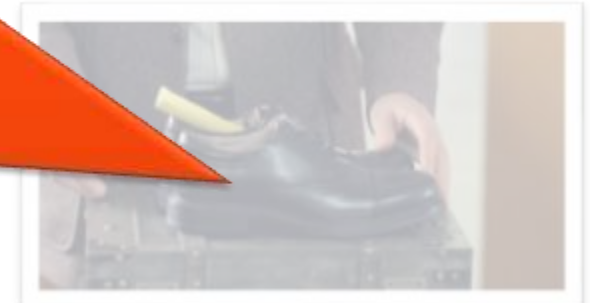


- It can feel like we need more features
 - All the things I just listed are on my wish list
- What if we focus on designing these features?

Speaking of how members feel...



Time for another video!



You've got it, but does the member want it?

The difference can be how they *felt* about the experience

Experience design

From Wikipedia, the free encyclopedia

See also: User experience

Experience design (XD) is the practice of design with a focus placed on the quality of the user experience. Experience design draws from many other disciplines including psychology, ergonomics, anthropology, linguistics, cognitive science, architecture and environmental design, interaction design, information design, information architecture, ethnography, branding, user interface design, interaction design, and design thinking. [needed]



Passing the Tipping Point

noun: “The point at which an object is no longer balanced, and adding a small amount of weight can cause it to topple”

Is this your business? (I hope not)

Is this our industry? (I kinda hope so)

Consider these two definitions

WHERE ARE YOU, AND WHO DO YOU WISH TO BE? DO YOU HAVE A GREEN LIGHT?



tipping point

noun

1. the point at which an issue, idea, product, etc., crosses a certain threshold and gains significant momentum, triggered by some minor factor or change.
2. the point in a situation at which a minor development precipitates a crisis: *Every infected person brings us closer to the tipping point, when the outbreak becomes an epidemic.*
3. *Physics* . the point at which an object is no longer balanced, and adding a small amount of weight can cause it to topple.

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3. *Physics* . the point at which an object is no longer balanced, and adding a small amount of weight can cause it to topple.

- “It’s all too much...compliance, the regulators, the pressure for new products and services.”
- “Our services are obsolete, and there’s nowhere to go. How can anyone make a buck in this market?”
- “Members have forgotten they are owners. Cooperatives have no place in this market.”

- “I just got the green light from my board, and I think they actually mean it this time.”
- “Another postage increase. The straw that broke the camel’s back...I can now move forward with my statement fee program.”
- “I finally have the nth member ask me why we haven’t launched yet. It only took one more person to ask.”

How do you assess your impending tipping points?

ARE YOU DREADING THE FUTURE? OR ARE YOU ANTICIPATING THE OTHER SIDE?



tipping point

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- This definition could be both positive and negative
 - Instead of “I’m just about to give up” it could mean “I guess it’s finally time to act”
- It comes down to the same question:
What are you waiting for?
 - Do you know? Do you have a plan?
Will you act in time?

- This definition makes me think about someone who’s optimistically anticipating the moment to act, and planning ahead as to what the trigger will be
- It comes down to the same question:
What are you waiting for?
 - Do you know? Do you have a plan?
Will you act in time?

Things that seem to be at a tipping point

DO YOU HAVE A PLAN B? DO YOU KNOW WHEN TO ENACT IT?



- Interchange income
- Paper checks
- Teller lines
- Audio response
- Text banking
- Free paper statements
- Cash
- Centralized employees
- Everything is free
- Desktop computers
- Big dollar marketing
- Virtual/Internet game plans
- Call centers that only answer the phone
- Examination processes
- In-office loan closings
- Using your account number online
- Stored value cards
- Retailer reward programs vs. financial institution reward programs
- The value of owning virtual capital in the credit union
- Credit union annual meetings
- Credit union elections
- _____
- _____
- _____
- _____
- _____

What are you waiting for?

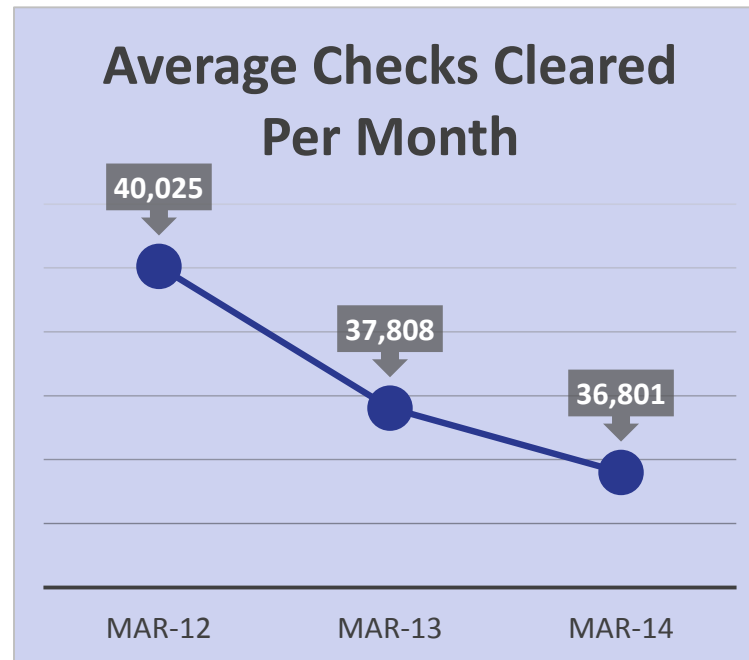
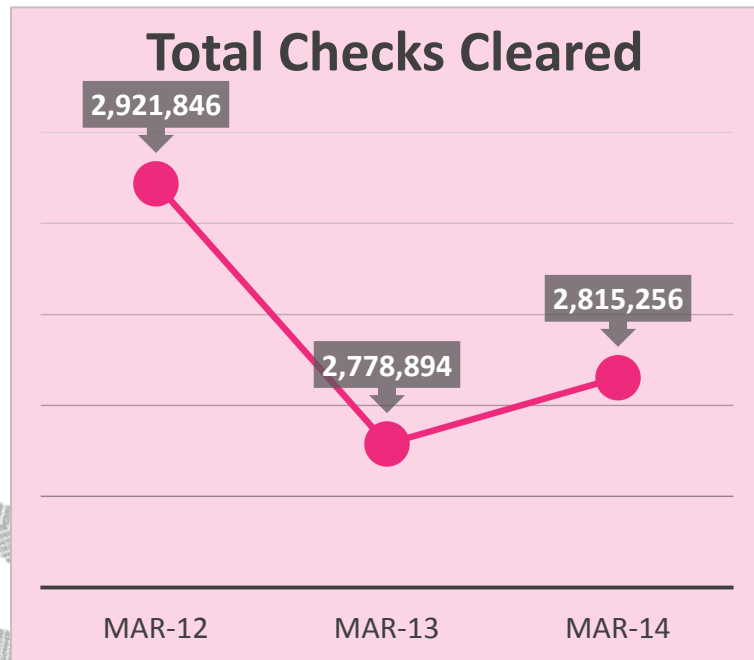
Do you know? Do you have a plan? Will you act in time?

Things that seem to be at a tipping point

DO YOU HAVE A PLAN B? DO YOU KNOW WHEN TO ENACT IT?



- We have all seen the data, and we know the stats
- But as leaders, have we shared the mechanics in actually doing something about pending changes we cannot avoid?
- Can we learn from each other?



A new goal for Learn From a Peer: What was the straw that broke the camel's back and made you change the way you were doing business?

What pushed you past the tipping point, and how did you prepare for the future?

Can your peers help you write Plan B and give you a clue on the signals to which you should respond?

Tipping Point: Are we about to change the way we comment as cooperative owners?

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CLAIMS Management Services

Home What is... What We Do Who is... About the Risk Management Report Generator Contact Home News

Raise Your Voice! Risk Based Capital

Credit unions need your help.

The NCUA is proposing a new rule for credit unions called Risk Based Capital. It's a complex issue, but essentially puts a lot of power into NCUA examiners to arbitrarily put credit unions into corrective action status, affects their ability to invest in CUSOs, such as the one you work for, and undermines the cooperative nature of our existence...basically making us act just like a bank. It's very bad for our clients and owners, bad for CUSOs, and ultimately for the members we are all responsible to serve.

If you want more indepth information check out [Jim Vliker's white paper](#), [Callahan's Webinar](#), or [read existing comments from others](#).

What we are asking you do to. **Speak Up!**

The NCUA is accepting comments on their proposal. We want them to hear our objections. Fill out the form below to submit a comment to the NCUA.

The commenting process ends on May 26, 2014 - The countdown is on to make your voice heard!

Risk Based Capital Comments

All comments will be published on the NCUA website. So remember, you are representing yourself, our company and our industry.

Name *

First Last

Company or Credit Union *

Evolution or revolution? Either way, we have to change the conversation we have with America

Email *

john@impassionedcu.org

Message Options *

- Prewritten Choices
- Write Your Own

Select Your Comment

- Comment 1
I am an employee of a cooperative CUSO serving over 200 credit unions nationwide. A new rule that NCUA is proposing relative to risk-based capital was brought to my attention recently and has me genuinely concerned for my CUSO, our owners, and the members they serve.

Chief among those concerns is the requirement that our credit union owners set aside two and one-half times the value of the investment in our CUSO for capital. I understand that past investments in CUSOs have resulted in losses for credit unions and the NCUA, but our CUSO has performed strongly since its formation in 1970. We are very well-capitalized and pay patronage dividends almost every year—and this doesn't even account for the net income generated for credit unions by cooperatively bargained, reduced pricing!

The proposed risk-based weighting would limit our clients' ability to invest in our CUSO and the subsequent sharing of its annual profits. A harsh, blanket approach to regulating credit union CUSO investments simply does not make sense, and I strongly encourage the NCUA to reconsider the Risk-Based Capital proposal, especially as it relates to CUSO investments.
- Comment 2
The CUSO I work for—one of the best in the country—serves other CUSOs, credit unions, and their members from coast-to-coast. I was recently made aware of the proposed changes involving Risk-Based Capital, and from my understanding of the regulation it will have direct negative impact on my CUSO and the credit unions it serves.

The proposed regulation seriously defeats the cooperative principles we were founded upon; the same core principles upon which the entire credit union industry was formed. The regulation could have a major impact on the employees and the communities our credit unions serve as it will force their leaders to manage their credit unions solely for the creation of additional capital and not for the benefit of their members. I encourage the NCUA to reconsider the proposal in its entirety and consider regrouping in a cooperative spirit with credit union leaders and trade organizations to draft a proposal that is for the benefit of the member and founded on our cooperative principles.
- Comment 3
I am both an employee of a CUSO and a member of a great credit union. Recently I came across a number of articles in credit union trade sites regarding a proposed regulation that the NCUA has formulated with respect to risk-based capital requirements. My understanding is that this proposal will affect both my employer and my credit union in a very negative way.

It seems that the industry professional's proposal is going well but I am going to protect the industry the resulting...

I hope that you can all... concern is that while... and my credit union... organizations, place such heavy-handed regulation on them will undermine the cooperative principles they hold dear as the true differentiator in the industry. My recommendation is that the NCUA take this proposal off the table until such a time as a capital requirement regulation that meets the needs of the industry can be designed—and not one that's solely concerned with the health of your insurance fund.

My Comment *

Feel free to copy one of ours from above and edit it!

The CUSO I work for—one of the best in the country—serves other CUSOs, credit unions, and their members from coast-to-coast. I was recently made aware of the proposed change involving Risk-Based Capital, and from my understanding of the regulation it will have direct negative impact on my CUSO and the credit unions it serves.

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cuasterisk.com represented approximately 17% of all comments the NCUA received on this issue

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From ideas to tactics, from tactics to influence

WE NEED YOUR PARTICIPATION TO CHANGE THE COMPLIANCE DYNAMIC



Risk Based Capital And The 10th Risk



After careful review of the new 198 page Risk Based Capital rule, CU*Answers has focusing on a number of sections of the rule including the discretionary ability of union's minimum RBC requirement. Patrick Sickels and I collaborated on this white paper of this important facet of the regulation in hopes that it will spur industry discussion among union leaders more information to consider when commenting to the NCUA. The white paper contains credit unions to actually perform a risk assessment revolving around 10 specific areas of the regulation consequences of being placed into PCA based upon examiner "experience and expertise." Enjoy the **10th Risk**

Compliance Articles Brought To You By Howard & Howard

By **Marsha Sapino AAP** | Published on May 27, 2014



I wanted to take a moment to bring your attention to these fantastic **articles** that Howard provided in one of their newsletters. The "5 Common Credit Card Act Violations" is very informative.

If you haven't already, sign up to be added to their mailing list by clicking [here](#).

Posted in **CU*BASE tool hints for compliance and auditing** | Comments [0]

CUNA Urges Comments On Risk Based Capital Proposal

By **David Damstra** | Published on May 22, 2014



CUNA's Small Credit Union Committee created a call to action for Credit Unions to respond to proposed Risk based Capital regulation. The letter urges all credit unions to respond to the NCUA comments before the comment period ends on May 28th.

CUNA and the NWCUA also sent this letter to all credit unions under 50 million in assets and Washington credit unions that are 100 million and under.

[Read the letter here.](#)



- For credit unions, AuditLink is quickly becoming an effective place to exchange ideas and improve execution
- For CU*Answers, AuditLink is an engine for designing tools and changing the operating expense related to compliance so that credit unions can get on with serving members

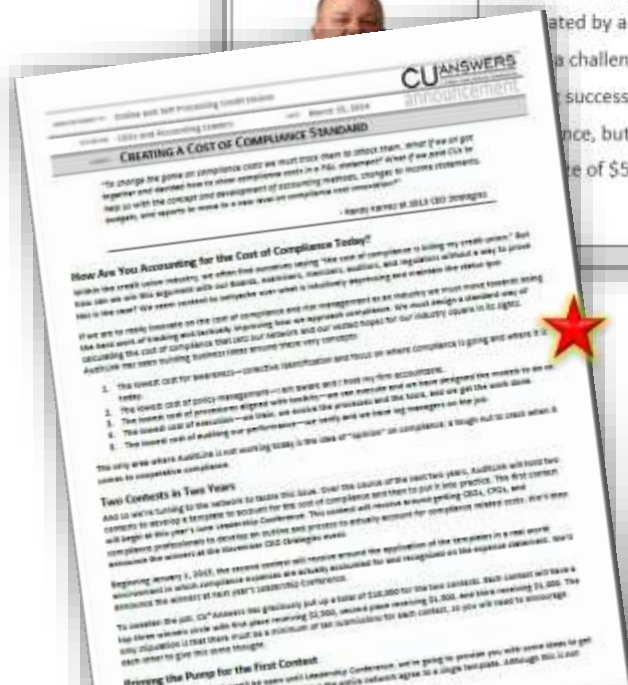
Participate with AuditLink as a design engine, and expect your capabilities to increase and your expenses to decrease

From ideas to tactics, from tactics to influence

WE NEED YOUR PARTICIPATION TO CHANGE THE COMPLIANCE DYNAMIC



- We need to track to attack
- We need to go beyond venting our frustrations, directly into documenting our issues
- We need to launch new prototypes that can help us quantify new approaches and inspire new confidence that compliance is just part of the game



Contests begin next week...watch your email for your chance to get a piece of that \$5,000 prize!

Why does it have to be so hard?



TELL ME WHY I'M WRONG

CONTACT ABOUT THIS SITE

COMMENT

Lorem Ipsum

APRIL 2, 2014 BY RANDY KARNES

Lorem ipsum dolor sit amet, consectetur adipiscing elit. Vestibulum velit enim, semper vitae ante in, iaculis tristique metus. Nulla ultrices porta porttitor. Morbi tincidunt non nunc sit amet rhoncus. Vivamus sed enim id diam laoreet blandit. Vivamus sed nulla magna. Fusce scelerisque tortor diam, nec bibendum augue dapibus pulvinar. Vestibulum ut urna porta, auctor odio sed, mollis velit. Sed tristique purus sit amet arcu sagittis, semper ultricies neque commodo. Aliquam quis dapibus lacus, ut aliquet lacus Vestibulum semper pellentesque enos ornare egestas. Nunc id lectus eget sem posuere pretium non id nulla. Fusce ullamcorper lacus vel justo tincidunt, eu laoreet felis mattis. Maecenas cursus molestie neque. Cursusbitur varius nibh tortor, a vestibulum est commodo et Praesent posuere quis dui nec feugiat.

Sed ornare egestas blandit. Nullam non nulla sed justo tempor pharetra. Vivamus ante nunc, egestas vitae rutrum ut, viverra vel quam. Mauns pulvinar euismod odio, eget eleifend lorem feugiat auctor. Phasellus porttitor leo sem, quis laoreet sapien consequat condimentum. Cras ultricies lorem nisl, eu pretium libero feugiat vitae. Cras odio leo, molestie eget quam et, rutrum scelerisque felis. Sed hendrent odio ac ma aliquam placerat. Curabitur sed cursus nibh.

CONTINUE READING

LEAVE A COMMENT



About Randy



Coming soon!

<http://tellmewhyimwrong.com/>

How can we exchange ideas – with the intensity to send something over the top, push it past the tipping point – without making civil people uncomfortable?

Passing the Tipping Point

- Being an Internet retailer for non-members

- Being an Internet retailer for existing members

- Being an Internet retailer of cooperative activities



At what point would you consider your credit union an Internet retailer?



- Some of you may not even have a Plan B to become an Internet retailer
 - It's good enough for you just to do some stuff on the Internet, and your marketplace does not yield the critical mass necessary to make such a drastic statement
- For others, making a shift in the way they think about themselves as an Internet retailer is the only way they'll push over the top with their future membership
 - For these CUs, having their culture accept the idea that they're an Internet retailer will move them from Internet services being just another channel, to Internet services being a game-winning channel
 - These CUs have to convince their members, their boards, their staffs, and the marketplace at large that their ability to start relationships, maintain relationships, and grow their business through virtual services is real and the default response to everything credit union

There's no official certification or standard that declares you an Internet retailer

All of us are trying to define what's enough, and what it means to DO BUSINESS on the Internet

The pressures to be an Internet retailer

IT ALL COMES DOWN TO HOW WE HARVEST OPPORTUNITY AND EARN A BOTTOM LINE



■ There is growing pressure to supplement (or even replace) our traditional channels for acquiring new members and increasing our wallet share with our existing ones

■ Credit unions are trying to crack the code for virtual sales, especially as more and more community charters try to figure out how to cover large areas and diverse member opportunities

■ Are you an Internet retailer? Take this test:

- Do you see the different risk, but accept and compensate for it?
- Do you consider it an *offensive* strategy you default to?
- Are you open for business to any opportunity that finds its way to you?



If you asked today's Internet shopper what they think makes an Internet retailer, what would they say?

A more classical set of conditions for being an Internet retailer



- You can browse product details and value propositions
- You can buy (fund) a purchase directly on the Internet
- The funding can come from multiple sources in your “wallet”
- You can check out with your virtual shopping cart
- You get a deal for shopping on the Internet
- You have a reward program that recognizes who you are
- You can get coupons from this retailer and sometimes from their allies
- You can post suggestions and read your peers’ comments
- You can request a live chat or in-person conversation for assistance
- You get suggestions about additional products that fit your profile
- The experience makes you feel like “this is the place to do business”
- It changes often, and you notice something new every time

To date, we’ve imitated some of these things, but we haven’t committed with the intensity that would brand us Internet retailers

I wonder what will push us past the tipping point

We have the foundation

BUT HOW DO WE DRIVE HARDER TO USE THESE TECHNIQUES?



Live Chat

It's Me 24/7 Online Banking

Info Center My Accounts New Accounts

We're here to help! Live Chat

Session 0 CU*BASE GOLD Edition - Change Home Banking Offer Rate

Loan category 14 NEW VEHICLES

Interest range 1.990 - 25.000

Product 004 NEW VEHICLE 51 MONTHS

	Base Rate	+ / -	Variant	-	Offered Rate
Current	2.340	-	0.200	-	2.140
New	2.340		0.200	-	2.140

Continue

Customized rates, products names, and sales content for online products

Session 0 CU*BASE GOLD Edition - ABC CREDIT UNION

File Edit Tools Help

Share Account Setup

Dividend application GS

Application GS

Corp ID 01 ABC CREDIT UNION

Description GROWTH SAVINGS I

Display sequence 07

Availability Info only Purchase

Description MAKE MY MONEY COUNT!

Minimum opening deposit 0.00 (Blank = no deposit required)

Personalization

My Site Options

My Photo Album is Horses

My Color Theme is Moon River

My Start Page is My Accounts

Save My Options

POINT SUMMARY | I'M A GOLD TIER MEMBER

My Point Summary

We appreciate your membership! To prove it, every month you earn points based on your participation in the credit union. From the accounts you open to the types of transactions you do every day...the more you do with your credit union, the more points you'll earn! And the more points you earn, the more instant benefits you get, from special rates to waived fees (and more!)

How do I get more points? What are my benefits? View My Reward History

My Total Points: THIS MONTH: 800 OF 2250 POSSIBLE POINTS.

Primary Financial Institution Points: THIS MONTH: 150 OF 150 POSSIBLE POINTS.

Relationship Tools

ESTATEMENTS BETTER FOR YOU & THE EARTH

CLICK FOR MORE

Smart Messages

ACCOUNT TO ACCOUNT TRANSFERS TO AND FROM OTHER FINANCIAL INSTITUTIONS

CONTACT US TO GET SET UP

Member Sales Information

Enter online banking sales information for the following specific product.

Product Type: GS GROWTH SAVINGS I

<https://secured.cusiteonline.com/client/frankennuthnew/1.php>

Open new window for link

Comments: Our Growth Savings I account comes with no strings attached and offers a good rate for liquid, insured money. Minimum amount to earn interest is \$5,000.00. Ask for more details today!

What can we do to push us all into the mindset of being an Internet retailer?

Should we?

Consider this...

CU*BASE IS FULL OF DATA MARKERS THAT COULD DIRECT AND INFLUENCE INTERACTIONS



■ Are CUs ready to have a computer tag a person's preferences, personality, possible likes and dislikes, then tactically serve them based on that tag?

■ Like what Amazon does

Between 75% to 80% of the videos that Netflix users end up watching on the service come directly from the company's recommendations about what to watch next.

MNMGMA #26 Config. Transaction Labels

Session 0 CU*BASE GOLD Edition - WESTERN DISTRICTS CREDIT UNION

File Edit Tools Help

Member Classification

When the percentage of combined monthly transactions for these origins exceeds percent, this member's classification is

Priority 1

Included Delivery Channels	Excluded Delivery Channels
20 = Easy pay	2 = Share drafts
96 = Home banking	
11 = ACH	

Based on this member's behavior, the teller should market these products:

Welcome member to the lobby. We don't see them very often. Verify ID. Ask member how they like our electronic services. Cross-sell convenience. Talk about any recent changes to Home Banking, Bill Pay, etc.

Experience design

From Wikipedia, the free encyclopedia

See also: [User experience design](#)

Experience design (XD) is the practice of [designing](#) products, processes, services, events, and environments with a focus placed on the quality of the [user experience](#) and culturally relevant solutions.^[1] An emerging discipline, experience design [draws from many other disciplines including cognitive psychology and perceptual psychology, linguistics, cognitive science, architecture and environmental design, haptics, hazard analysis, product design, theatre, information design, information architecture, ethnography, brand strategy, interaction design, service design,](#)

(There's that cognitive psychology stuff again...)

Passing the Tipping Point

- Being an Internet retailer for non-members

- Being an Internet retailer for existing members

- Being an Internet retailer of cooperative activities



Being an Internet retailer for non-members

IT'S PROBABLY NOT AN OFFENSIVE TACTIC UNLESS MEMBERS CAN JOIN THIS WAY



- Credit unions do not believe the marketplace will take them seriously as Internet retailers if an interested person cannot join the credit union via a desktop or mobile device
 - Consequently, CUs don't believe CU*Answers wants to be a provider of Internet solutions, unless it has a solution for joining online (actually, multiple solutions)
- At CEO Strategies last November, CUs got together to stress the importance of this to the CU*Answers Board – and the Board has dictated to management:
CU*Answers WILL have a native membership opening tool
 - Available for every CU, priced effectively for every CU, and part of our e-Commerce package going forward
- My challenge to you: Will you turn it on?
 - Can you say Yes to the tests?

I loved getting the green light to push this over the tipping point

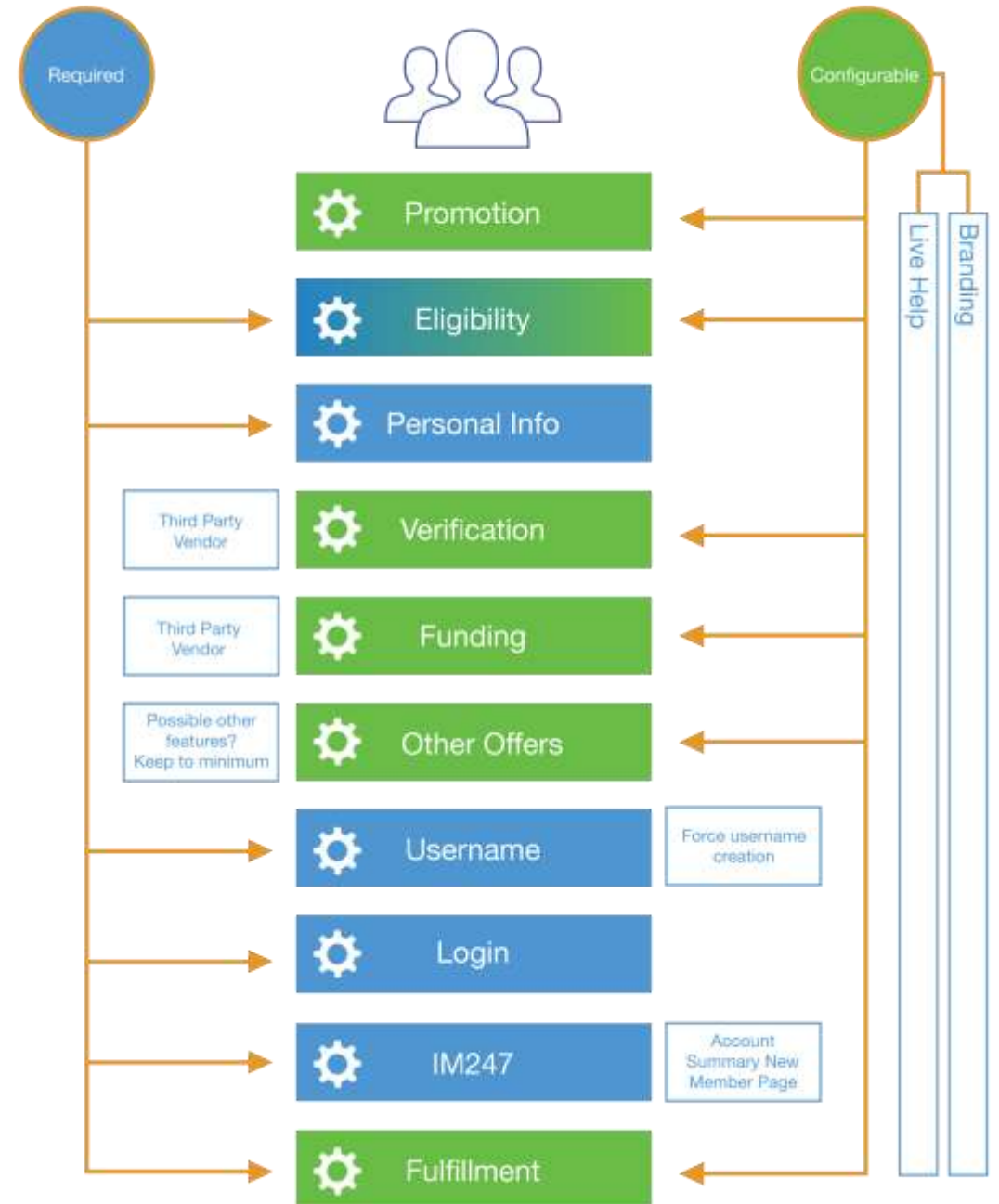
And I love the commitment I'm seeing to building this as a collaborate solution...I hope you'll get involved

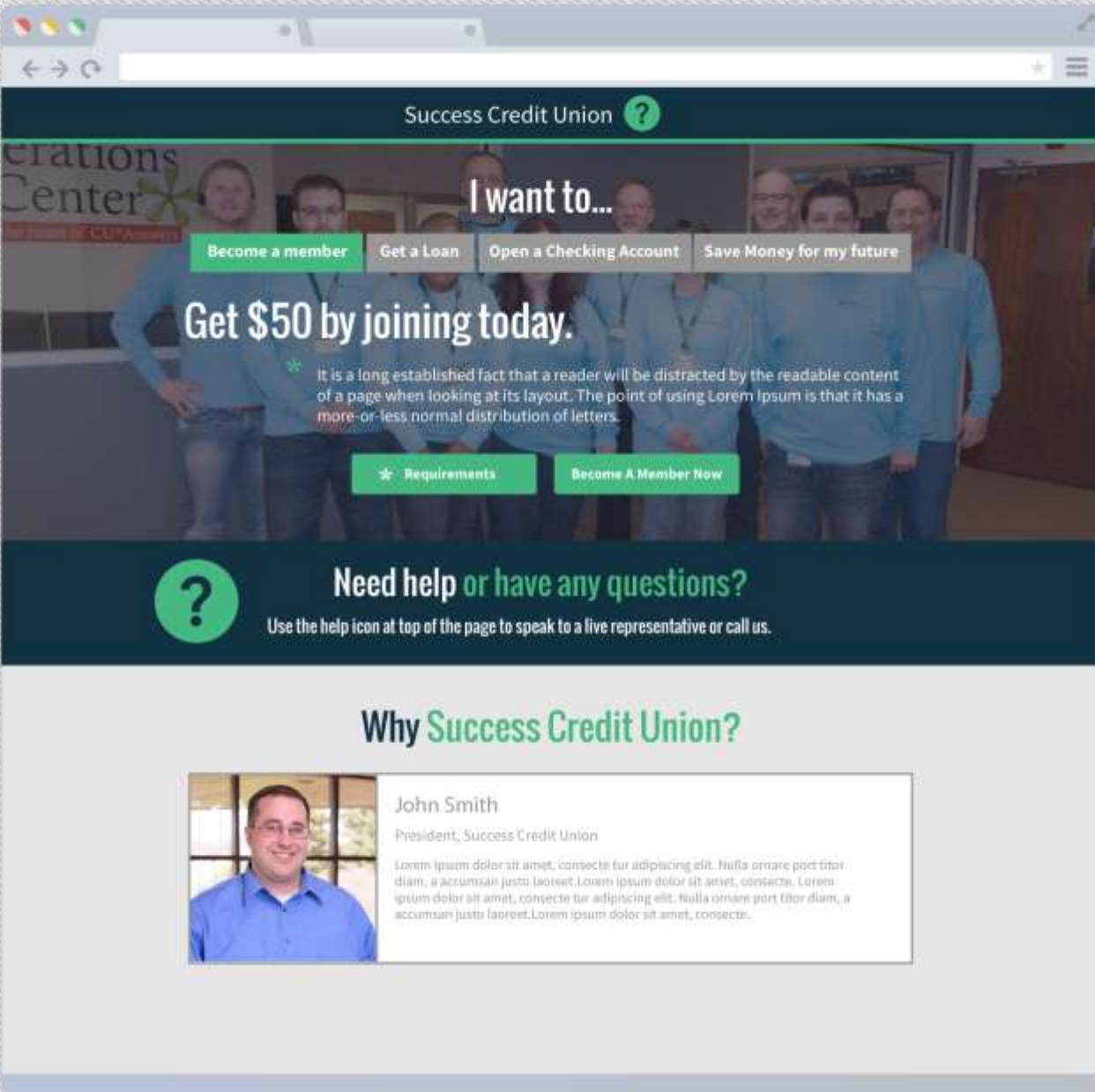
Membership Opening Project

CONCEPT DESIGNS WE'RE WORKING ON



* Membership Opening





Success Credit Union

ELIGIBILITY YOUR INFO FUND ENROLL LOGIN

Becoming A Member

Becoming a member is easy. Before we begin, review the items you'll need below.

Provide Each Applicants

- Social Security Number
- Driver's license or state-issued ID
- Contact information like name, address and phone

Fund Your Account

- Use a credit or debit card


Enroll & Confirmation

- Other Products
- Create User Name & PIN
- Log into online banking

Need help or have any questions?
Use the help icon at top of the page to speak to a live representative or call us.

Eligibility

To become a member of Success Credit union you must meet the requirements. Financial history will help use verify your identity. Please select the correct answer to each question and click "Next" to continue your application.

 Click to view

Yes, I meet the requirements to become a member at Success Credit Union

Continue

Success Credit Union

ELIGIBILITY YOUR INFO VERIFY FUND LOGIN

Applicant Information

First Name

Middle Name

Last Name

Male Female

Social Security Number No Dashes

Mother's Maiden Name

Email Address

Home Phone 000-000-0000

Work Phone Extension

Drivers License Number

State Issued

U.S. Citizen

Yes No

Address Line 1

Address Line 2

City State

Zip Code County

Number of Joint Applicants

No Joint Applicants 1 Joint Applicants 2 Joint Applicants

Continue

Success Credit Union ? ELIGIBILITY YOUR INFO **VERIFY** FUND LOGIN

Verify Your Identity

Susie Q Member, the following questions about your personal financial history will help use verify your identity. Please select the correct answer to each question and click "Next" to continue your application.

Please select the model year of the vehicle you purchased or leased prior to November 2013

2007
 2008
 2009
 2010
 NONE OF THE ABOVE

Please select the term of your auto loan (in months) from the following choices. If you auto loan term is not one of the choices, please select "NONE OF THE ABOVE"

24
 36
 48
 60
 NONE OF THE ABOVE

Next

Success Credit Union ? ELIGIBILITY YOUR INFO VERIFY **FUND** LOGIN

Fund Your Account

Almost finished! Enter the deposit amount for your new account(s). You will have a change to review everything before submitting. \$5.00 minimum deposit required.

Card Type

Visa
 MasterCard

Card Number

Expiration Date

Card Holders Name

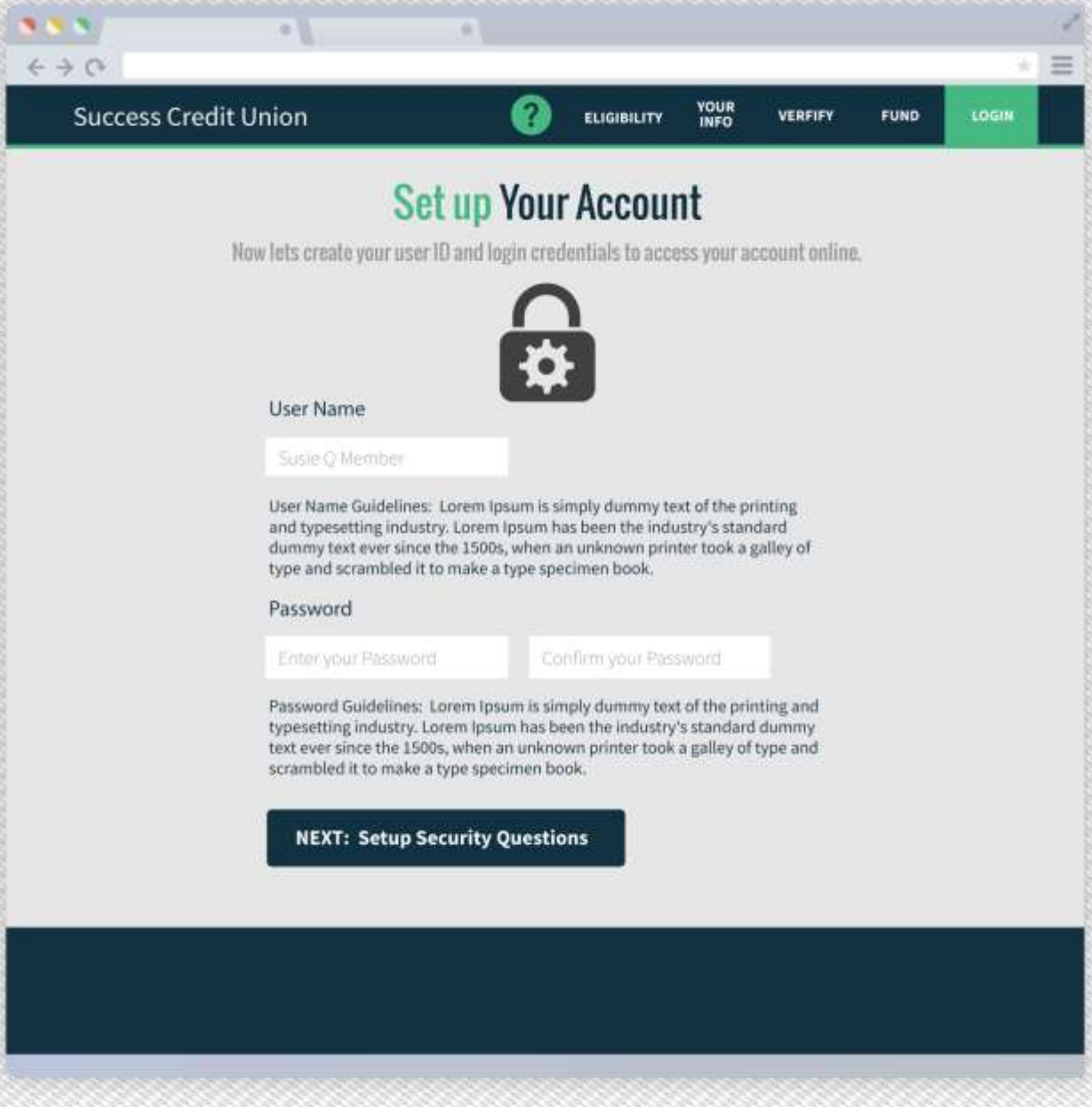
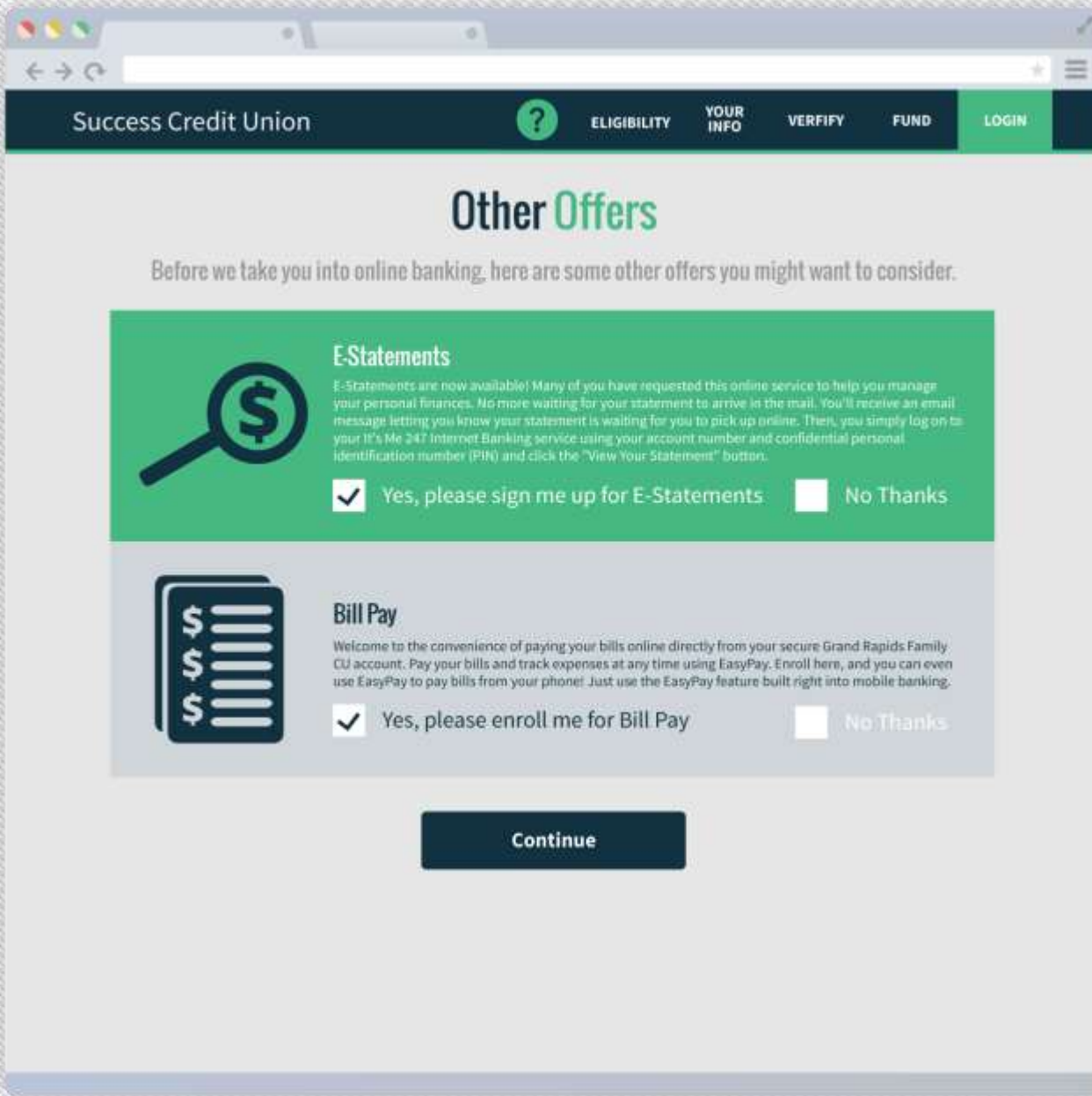
Billing Address

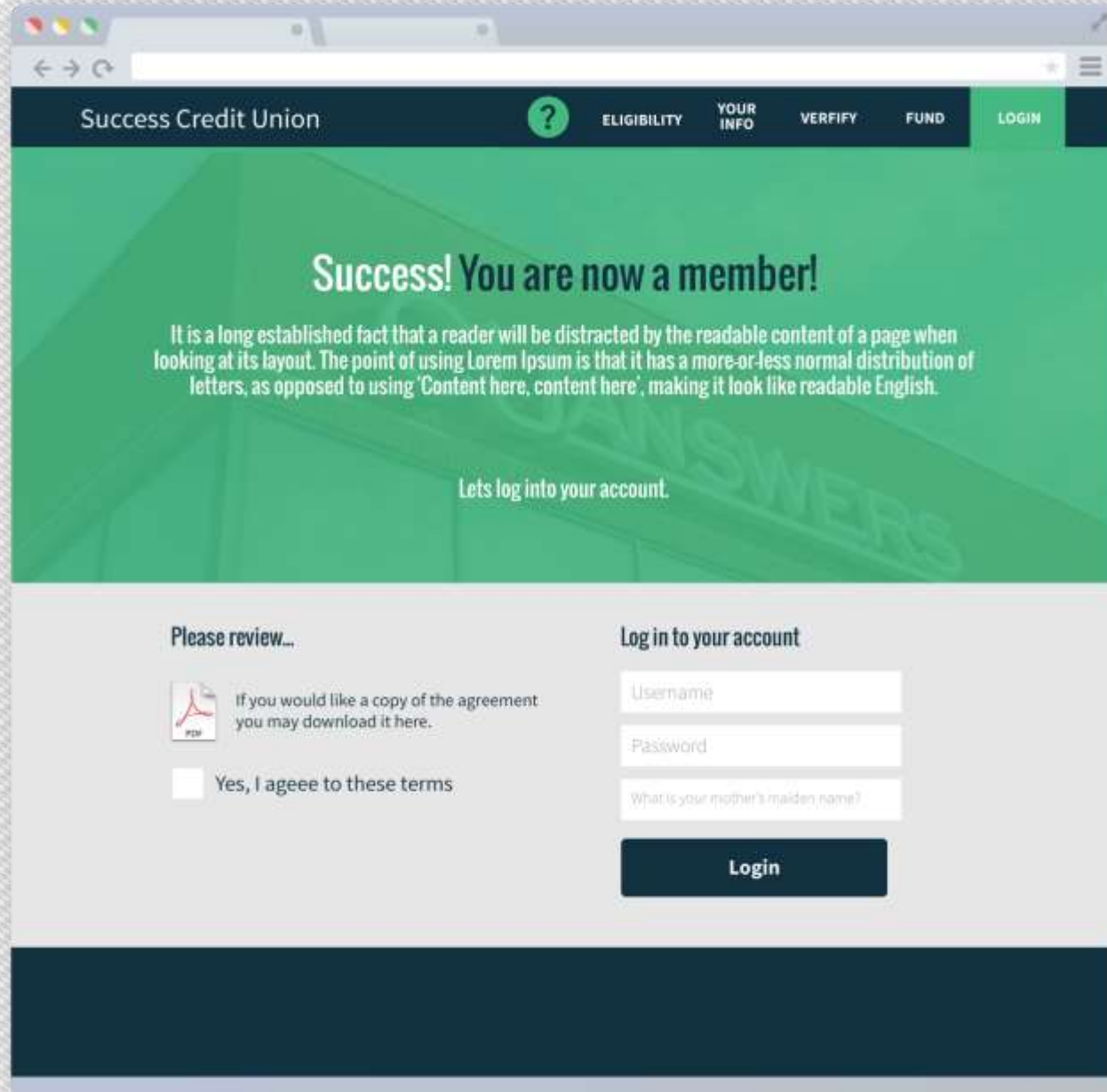
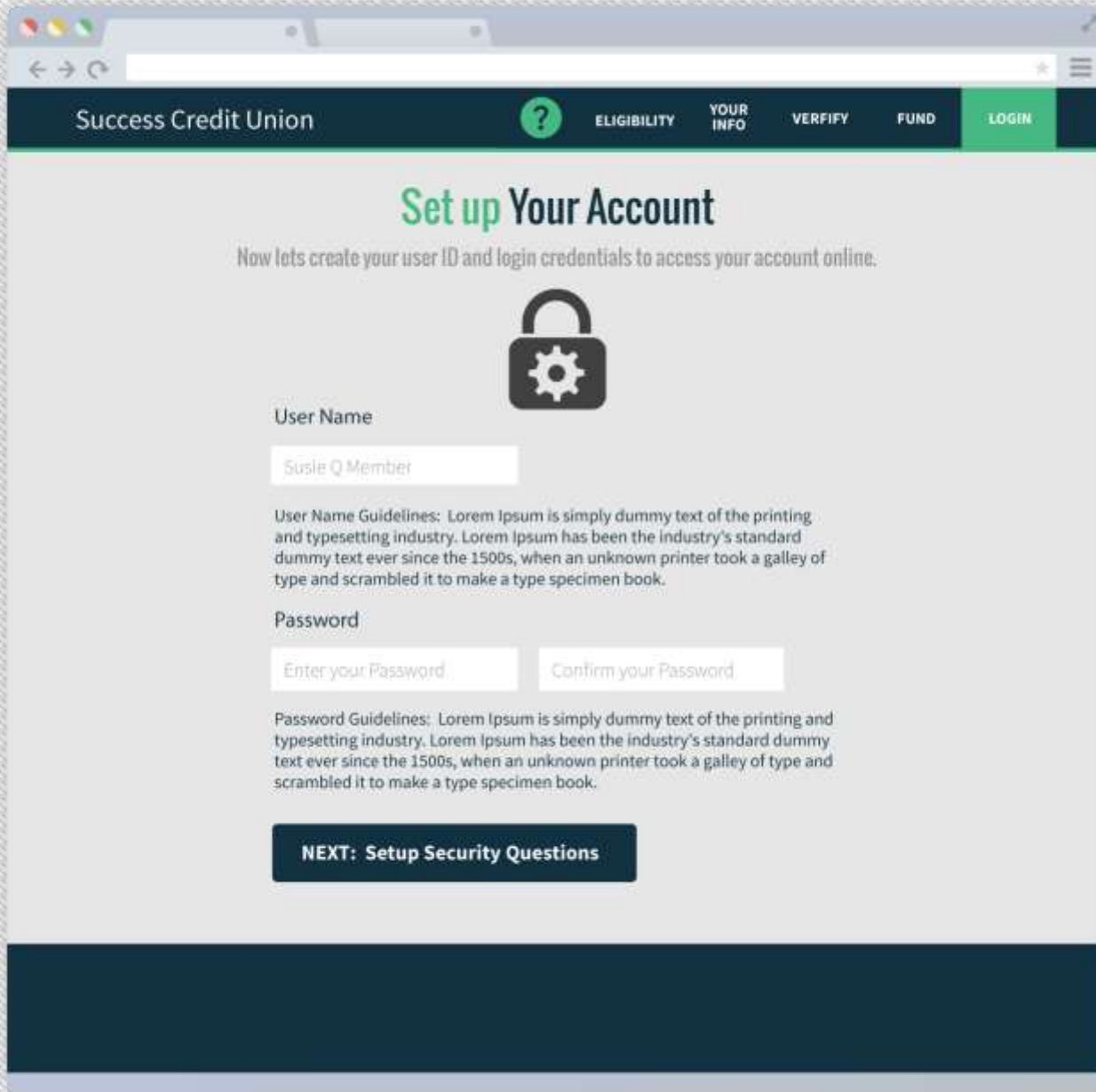
Opening Deposit Amount

\$

Continue

Need help or have any questions?
Use the help icon at top of the page to speak to a live representative or call us.





Where do we go from here?



What we're going to do

- We believe we'll have a solid spec by the holiday season, and we'll preview that with the CEOs at CEO Strategies in November
- We'll start with a significant development effort in the first quarter of 2015
- Look for a Kitchen page and regular updates along the way

What you need to do

- Take the Internet Retailer Test:
 - Do you see the different risk, but accept and compensate for it?
 - Do you consider it an *offensive* strategy you default to?
 - Are you open for business to any opportunity that finds its way to you?
- Get the green light from yourself to turn this on and help us evolve the process from this point forward

Does this mean we can only do it via CU*Answers?

AS AN API-BASED PRODUCT, WE BELIEVE THE ANSWER IS NO



- We do believe that as Internet retailers, you'll have to be able to process membership applications from multiple sources, and with multiple tools
- We plan to write this product with an API message set that we can interface with other solutions, and earn gateway fees
- So start now
 - Put membership applications everywhere you can
 - Some will be automated to the point of opening the membership in CU*BASE, some you will have to work by hand...*but you'll still have a new member*
 - Launch additional websites that attract people who want to be members with a different point of view than your primary website

Western Districts Mbrs CU | What Else Can I Do? | PIB | Help | Contact Us

It's m247

Online Banking Community

Secure Online Banking Login

Members

Login

Apply for Membership Online

Enjoy all the benefits of being a Credit Union member.

Member-Owned

That means the members, YOU, control the credit union policy through elections and meetings. Members elect the board of directors. It's a democratic process, rather than a closed door corporate policy one.

Not-For-Profit

Credit unions are not-for-profit. This allows them to offer better rates to members. Although being fiscally responsible is an important aspect, the not-for-profit status means they can operate at a lower cost than many for-profit institutions.

Insured

Your accounts are insured by the U.S. Government, the same as banks.

Always a Member

Once you join a credit union, you are always a member.

Join Today

Become a Member Today
Apply Online

For more information, view the help page.

Become a Member Today
Apply Online

Apply for a Loan Online Now!

Manage Your Investments Online

Become a Member Today
Apply Online

Work the opportunity...GLADLY

- Whether the opportunity proceeds all the way to a membership automatically or not, Internet retailers simply want the lead
- This year, launch as many portals to gather opportunity as you can
- This is the new branching strategy – do you set goals for opening branches? Now set them for opportunity portals

Session 0 CU*BASE GOLD - ABC TESTING CREDIT UNION

Work with Online Banking Requests

Corp ID: 01

Request # 1000000 Last name starting Request date starting 00000000 [MMDDYYYY] Display only

Req #	Request Name	Req Date	Request Type	Notes
8059	HENRY	May 06, 2013	CR - Contact Request	Possible duplicate reques
8060	HENRY	May 06, 2013	CR - Contact Request	Possible duplicate reques
8061	HENRY	May 06, 2013	CR - Contact Request	Possible duplicate reques
8063	KIRK	May 06, 2013	MA - Membership Application	

Work Delete

Click on any column header to

Session 0 CU*BASE GOLD - ABC TESTING CREDIT UNION

Membership Applications from Online Banking

Request # 1000000 Last name starting Request date starting 00000000 [MMDDYYYY]

App #	Application Name	Home Phone	Work Phone	Ext	Corp	Rel Code	App Date	Em
8063	KIRK	616	616	12345	01		May 06, 2013	00ua

Session 1 CU*BASE GOLD - CU*ANSWERS TEST CREDIT UNION (CU)

Online Banking Membership Application

Request # 13888 Request date May 02, 2013 Corp ID 01 Branch 01

Personal Information

SSN 111222333

Name KIRK M NEUMEMBER Sex Male Female

Birthdate Jan 01, 1977 [MMDDYYYY] Marital status Married Separated Unmarried

Address 1 123123 STREET Address 2 APT 123

City GRAND RAPIDS State MI ZIP code 49548

County KENT

Phone # 555 9991234 Work # 555 9981234 Ext. 00130

Fax # 555 9985670

Email

Own/rent Rent Own

Landlord Landlord phone # 000 0000000

License # MI111 222 333 444 License state MI

Foreign citizen Foreign address

Full middle name Code used



Passing the Tipping Point

- Being an Internet retailer for non-members

- Being an Internet retailer for existing members

- Being an Internet retailer of cooperative activities



The point of the membership opening project isn't really opening new memberships...



■ When we're done with the online membership opening project, we will have tools to

- Authenticate individual identities – take the chance they are who they say they are
- Collect money from people who may not have accounts with us
- Automate the creation of **It's Me 247** credentials and log a person in
- Fund deposits and payments with non-credit union money
- Deliver a person to a specific feature in **It's Me 247** when they sign on (*like going directly to opening a checking account*)
- Post a deposit or payment against a receivable for the credit union's accounting
- Exchange documents with an individual and place them in the proper storage vault

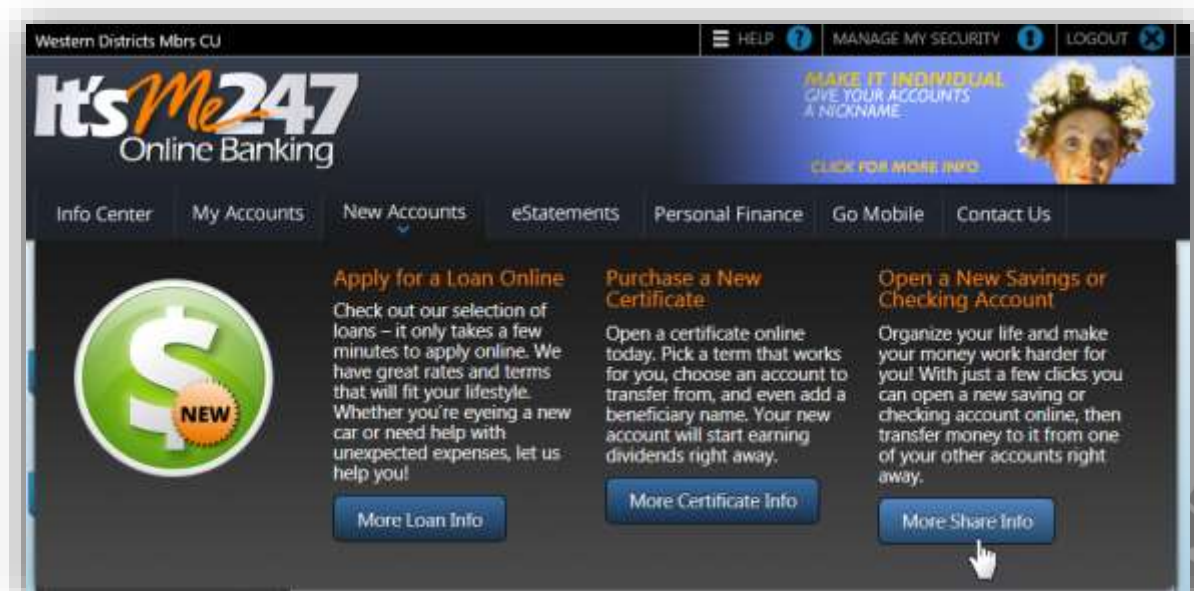
■ ...all of which will also be available for third parties to use, not just us

Can you imagine the next generation of **It's Me 247** products that will ensure your members believe you are serious about doing business online?

The point of the membership opening project isn't really opening new memberships...



- What if we could do a direct jump to opening accounts or applying for a specific loan product, from anywhere?
 - Would still have to ask for credentials, but instead of a lot of member navigation, the process would be automated and to the point
- What if it came directly from your web page? From a tablet app for CU*BASE? From an indirect dealer's web page?
- What if the new process could fund the account and do additional new fulfillment functions?



Are you ready to underwrite member requests in a new way?



Smart Offer Tests

Compiled by Dawn Moore, February 12, 2014

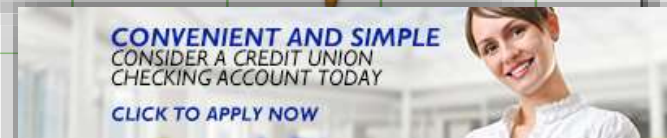
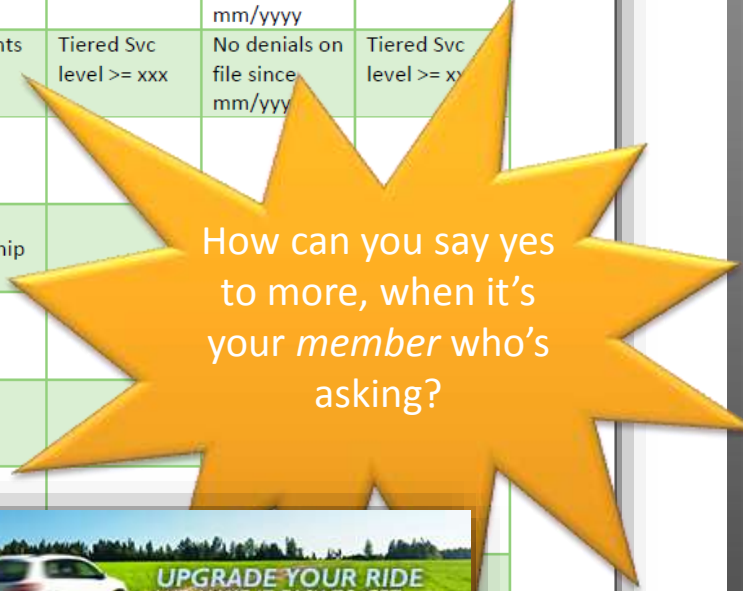
Standard tests that we should probably use (just automatically, behind the scenes) for all of these:

- Date of death = blank
- Written-off loan (aren't we obligated to avoid communicating with them?)
- Look at account freezes somehow ??
- CU Marketing Opt-out flag = N ??

Make this offer to the member...

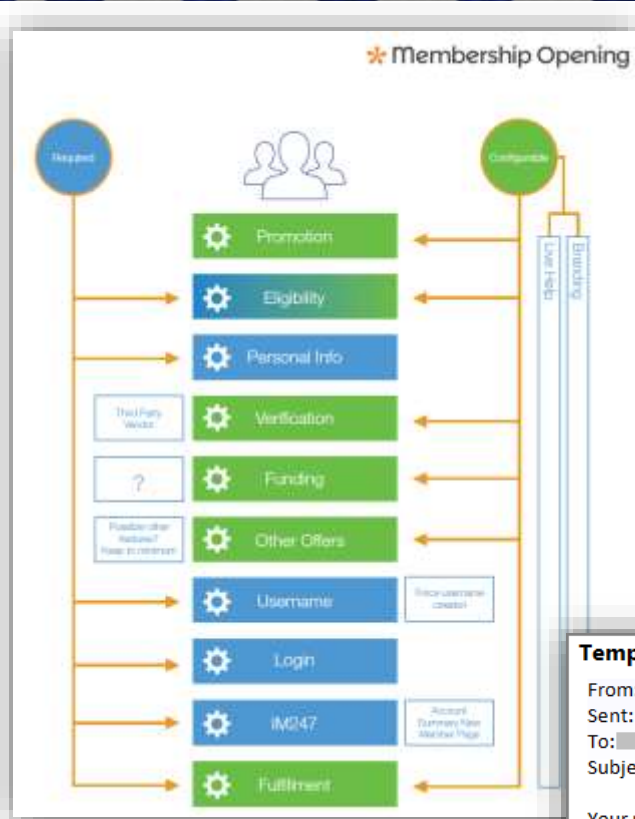
If the member passes these tests...

	Test #1	Test #2	Test #3	Test #4	Test #5	Test #6	Test #7
<i>We'd like you to apply for a loan!</i>	Age > xx	Credit score > xx	No delinquent loans	No accounts at neg bal	Tiered Svc level >= xxx	No denials on file since mm/yyyy	Tiered Svc level >= xxx
<i>We'd like you to apply for a credit card!</i>	Age > xx	Credit score > xx	No delinquent loans	No accounts at neg bal	Tiered Svc level >= xxx	No denials on file since mm/yyyy	Tiered Svc level >= xxx
<i>Open a certificate!</i>	Age > xx	Membership opened at least xx days					
<i>Open your first checking account with us!</i>	Age > xx	Membership opened at least xx days	Credit score > xx	Deny membership = N			
<i>Open an additional checking account with us!</i>	Age > xx	Membership opened at least xx days	Electronic dep hold group ≠ xx				
<i>Apply for an HSA checking account!</i>	Age > xx	Membership opened at least xx days	Electronic dep hold group ≠ xx				
<i>Apply for an IRA account!</i>	Age > xx	Membership opened at least xx days					
<i>Apply for a Roth IRA!</i>	Age > xx	Membership opened at least xx days					
<i>Apply for _____!</i>	Age > xx	Membership opened at least xx days					



Changing how people get started with It's Me 247

NEW TOOLS IN IT'S MY BIZ AND THE MEMBERSHIP OPENING PROJECT RESET OUR IDEAS



Configure Online Banking Temporary Passwords

Set online banking temporary passwords to

- Last 4 of SSN + birth year
- Birth year + first 2 letters of last name (all caps)
- First 4 of SSN + first 2 letters of last name (all caps)
- Last 4 of SSN
- Last 4 of SSN + birth year

Current method

Reset user "JOHNSMITH"

New method

This will reset the user's **Its My Biz 247** password, their Confirmation Code (if applicable), and their security questions and answers. The user will be emailed a temporary password to log in and configure their profile again. Are you sure you would like to reset this employee?

Cancel X Reset User ↻

PIB MLO

Temporary Password
 From: itsmybiz@memberreach.com [mailto:itsmybiz@memberreach.com]
 Sent: Thursday, April 03, 2014 9:36 AM
 To: [redacted]
 Subject: Temporary Password

Your password for It's My Biz 247 online banking has been reset. Here is your temporary password: 7BWD2835Q0. Please log in to It's My Biz 247 with this password and change to a permanent password that only you know. If this reset was not done on your request, contact your company's online banking security administrator or the credit union directly.

[redacted] Credit Union
 Service That Soars!
 888-[redacted]
[www.\[redacted\].com](http://www.[redacted].com)
 To unsubscribe, visit <http://memberreach.com/unsubscribe>

Get the picture? We're building Lego blocks to do new things – online and in CU*BASE – that will create enhancements for years

Changing how we think about the separation between websites and online banking tools



The first versions of app store mobile banking merged a mobile website and mobile banking into a single app
Can we do that with It's Me 247?

A new contest for 2015

- What if your credit union could configure 5 pages inside of **It's Me 247**?
- Actually take 5 pages from your website and have them embedded into the **It's Me 247** navigation
 - This isn't a link, it's an actual page in online banking directly related to the credit union's products and services, sold like you sell them on a website
 - This website page, though, would have links that immediately activate an **It's Me 247** feature like it was part of your website, and not a standalone online banking product



Weird, huh?

**Can you give me 5 pages
that you wish we would
embed in It's Me 247?**

Details coming at the November CEO
Strategies...put your thinking caps on

We need to develop to our competitive advantage

WE OWN CU*BASE, WE OWN IT'S ME 247, WE OWN THE RIGHT TO EXTEND THE MESSAGING



- Some people would have us simply hook up with others (Meridian Link, Andera)
 - But 80% of the work to hook it up is the messaging
 - We'll do this, but then Meridian Link and Andera will control the price, and the evolution, good or bad
- Some people would have us be the only solution
 - But then 80% of the work would already be done to hook up to others
 - The best way to fund that work is by selling gateways to third parties and the credit unions that wish to use them
- Everyone will worry about how we do the final 20%
 - We have to take advantage of what we can do that others can't: change CU*BASE, change **It's Me 247**, natively integrate the two to evolve together, and allow our customer-owners to control the price and the pace of evolution

Can you build game plans so that our competitive advantage is guaranteed?

Passing the Tipping Point

- Being an Internet retailer for non-members

- Being an Internet retailer for existing members

- Being an Internet retailer of cooperative activities



Can an Internet retailer sell the co-op thing?

ONLINE BANKING, MOBILE BANKING...WHERE ARE THE *COOPERATIVE* ACTIVITIES?



■ I've been trying to coin a phrase that would be the catalyst to a whole new area of development...activities specifically related to the *cooperative* charter, not just "banking"

- I can look up a balance, but can I vote?
- I can transfer money, but can I check on the financial health of my cooperative?
- I can look at *my* plan (PFM), but how do I see the credit union's plan?
- I can pay my bills, but how do I get involved online with the bills my credit union pays?
- I can apply for a loan on my phone, but how do I attend an annual meeting on my phone?
- I can chat online with a call center rep, but can I do that with my credit union's Board directors?
- I can feel valued as a customer online, but I get no sense of ownership from my credit union interactions online

This stuff is tough, and it's taken a long time for us to get ready to be Internet retailers for *banking*

When will we get started saying we're Internet retailers for credit union *ownership*?

A message from management (frustrated management)

- Making Ownership Real is the #1 issue in the industry today...the rest of the “banking tactics” are just stuff to do when you can afford it
- No wonder members do not get what ownership is: no one wants to write a plan to convince them
- \$1,000 would buy a lot of banking tactics and pay for something to get started in a CU that is trying to move the ball

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 **win \$1,000**
Making Ownership Real

Win \$1,000!

Where is the tipping point when it comes to your boardroom?



- The virtual space is 24x7, but more importantly, it's on demand, and it fits the lifestyle of your Board member – they can work when they want to
- Do you let them?
- The offer to let your Board have micro-awareness about the firm you are building with them is not the same thing as encouraging micro-management from your volunteers

Keep Your Finger to the Pulse.
MY CU TODAY enables you to understand your credit union better than ever before. You'll never have to say you don't know the latest information happening right now. Your credit union's vitals are at your fingertips.

Username: Password: [New User? REGISTER HERE](#)

ALERTS MANAGE MY ALERTS	TRENDS MANAGE MY TRENDS	RISK MANAGEMENT REPORT GENERATOR SIGN-UP FOR R.M.R.G.
POLICYSWAP DISCOVER POLICYSWAP	BOARD OF DIRECTORS MANAGE BOARD SITE	EXAMSHARE SHARE EXAMS

Be empowered. More than ever before, you can now see exactly what is happening on the ground at your credit union. Whether you need to know how many transactions you've processed at your new branch location or whether you have added enough new members to reach your goal throughout your entire organization.

A portrait of a smiling man with grey hair is located in the bottom right corner of the interface screenshot.

The intent to push data all the way to the edge

FOR YOUR EYES ONLY...DOES IT INCLUDE THE OWNERS?



The energy to design products with this intent is dangerously low in our industry today
We all know the reasons, but can we survive if we allow these roadblocks to determine our futures?

Do you remember when we introduced these ideas?



Success Credit Union HELP MANAGE MY SECURITY LOGOUT

It's Me247 Online Banking

ESTATEMENTS BETTER FOR YOU & THE EARTH

Info Center My Accounts New Accounts Pay Bills eStatements Go Mobile Contact Us

We're here to help! **Live Chat**

My Account

Mary S. Member
Switch Account

Rewards
VIP-PLATINUM
Reward Points 18,150
Earned Last Month 720
View

ACCOUNT SUMMARY | I'M A VIP-PLATINUM MEMBER

Account Summary

Share accounts

Account	Name	Available Balance	Actual Balance	Last Transaction	Accrued Dividends
000	MEMBERSHIP	\$0.00	\$10.00	12/27/2012	\$0.00
028	FUTURE SAVINGS	\$0.00	\$24,082.42	4/13/2012	\$0.00
110	DAILY CHECKING	\$5,818.12	\$5,427.90	2/15/2013	\$0.06

Certificates

Account	Name	Available Balance	Actual Balance	Accrued Dividends	Maturity Date
000	MEMBERSHIP	\$0.00	\$500.00	\$0.00	5/15/2013



Introduced November 2009

Info Center My Accounts New Accounts Pay Bills eStatements Go Mobile Contact Us

We're here to help! **Live Chat**

My Account

Mary S. Member
Switch Account

Rewards
VIP-PLATINUM
Reward Points 18,150
Earned Last Month 720
View Point Details

Messages

VOTING | I'M A VIP-PLATINUM MEMBER

Cast Your Vote!

When you are finished, review your choices before clicking Record My Vote at the bottom.

Please select a board member for our annual election.

- Mary Smith
- Tom Smith

Verify your choices and click Record My Vote to cast your vote.
BE CAREFUL! The credit union is NOT able to modify or remove recorded votes.

Record My Vote



Introduced June 2012

Cartoon City Credit Union

It's Me247 Online Banking

Info Center My Accounts New Accounts Pay Bills E-statements Money Desktop Contact Us Go Mobile

CU-SECURE Updates & Tips

My Account

John Smith
Basic Member
Current Points 143
Last Score 96
View Your Rewards Details

Messages

Messages 3

Members

Place Your Vote!

Latest News

We're here to help! **Live Chat**

Account Summary

Shared Accounts

Accounts	Name	Available Balance	Actual Balance	Last Transaction	Accrued Dividends
000					99.99
002					0.00

Certificates

Accounts	Name	Available Balance	Actual Balance	Last Transaction	Accrued Dividends
001					\$2,013.00
002					\$1,256.00
003	Basic Share Draft	\$1,252.00	\$1,252.00	3/12/2012	\$1,252.00
004	Secondary Share	\$2,256.00	\$2,256.00	1/28/2012	\$2,256.00

Investments Accounts

Owner	Account Number	Where held	Representative	As Of Date	Balance
John Smith	9850285	Genworth LIC	Jonathan Pearson	02/20/2012	\$3,123.19
John Smith	9856785	Genworth LIC	Jonathan Pearson	02/20/2012	\$812.19

Credit Cards

Accounts	Name	Regular Payment	Amount Due	Due Date	Balance
334	VISA CLASSIC	\$56.00	\$73.34	5/23/2012	\$3,775.00

View the Business Plan

We haven't completed the lateral move for this yet

HOW WILL WE EVER REVOLUTIONIZE BEING A CO-OP? CREDIT UNION?



- It's easy to say, "everything must move to a new delivery channel" when it comes to tactical banking approaches
- Why is it so hard to be consistent in this thinking when it comes to creating, selling, and motivating **cooperative activities** in new channels?

Completing the lateral move for It's Me 247
MOBILE WEB ENHANCEMENTS SINCE LAST YEAR

- Members can now...
 - Apply for a loan via mobile web
 - View rate boards via mobile web
 - Open sub accounts
 - Update their personal information
 - View a cleared check
 - Confirm their device supports mobile web features
- And coming in July...
 - Jump to their other memberships! (more on that in a moment...)

The collage includes several mobile app screens: a 'Loans' screen with rate boards for 'New Vehicles and Motorcycle', 'Used Vehicles and Motorcycle', 'ATV, Snowmobile, Jet Ski', and 'RV - South, Travel Trailers'; a 'Loan Application Confirmation' screen; a 'Device Compatibility Tests' screen with 'CONGRATULATIONS! All of the tests have passed!'; an 'Update Personal Information' screen; and a 'CHECKING' account screen showing a balance of \$39.06.

If we can't make the lateral move, how are we ever going to make the revolutionary push?

Do they care? Will they respect the effort?

PAGES ON OUR CURRENT WEBSITE: 3,000+



It starts with the belief that respect is earned by showing respect
In a world where everybody can create a viral phenomenon, how can we not try harder?

8 out of 10 new clients say they came for the business model, more than the products and services

The image features a stylized illustration of a shoe sole and a laced shoe. The top portion shows a grey sole with orange laces crisscrossing between eyelets. Above the sole, a series of white footprints leads from the left towards the right. On the right side, a brown and white canvas shoe is shown from a top-down perspective, with its sole resting on a grey surface. Below the shoe, a trail of black footprints leads away from the shoe towards the bottom right. The background is a solid orange color.

Data Analytics and Big Data (Year 2)

“What the world knows about us just might be more important than who we actually are”

...the American Consumer

Databases can evolve as the results of what we do, or they can be architected so we can do more, know more, sell more, and inspire us to attack new opportunities

When I say data, you think...

I'm going to say a word and you say the first word that comes into your mind.



It's work...always has been, always will be
How are you investing to get your return on data?

When I think data, here's what I see



If you want something in your life you've never had,
you'll have to do something, you've never done.

~ JD Houston



www.Dailyinspirationalquotes.in



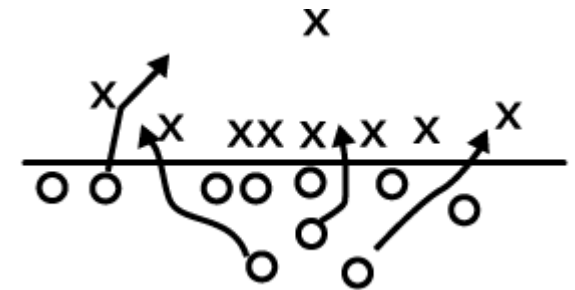
Robert H. Mackay
Award



Collaborative priorities: how do we set them?



- In the next ten years, we will transform the way our industry thinks about data
- That means a whole new generation of investments to take advantage of a world that plays the game by x's and o's more than by what you know face to face
 - What new activity should we create that will yield data we need?
 - What capabilities should we invest in to show us what more can be done?
 - If we knew more, do we have the factories to do more?
 - If we could sell more, would we feel comfortable in acting on it?
 - Can we be inspired to play a different way?
- Setting investment priorities at CU*Answers around data is a priority challenge for its owners and leaders



“What the world knows about us just might be more important than who we actually are”

...the American Consumer

We need to invest with two targets in mind

CREDIT UNIONS NEED TO BE READY TO RECEIVE – AND GET AN ROI – ON BOTH



Investing for answers

- Reports
- Dashboards
- MyCUToday
- Canned Queries
- Data exports to PDF, Excel, *.CSV files

- Targeted operational tactics: Do something, sell something, make something happen
 - The answer is refined for action

Investing for raw materials

- Adding new data elements
- Modifying data to fit today's business environment (*bigger fields for \$ amounts, etc.*)
- New upload/download capabilities
- New Internet data collection capabilities

- Targeted at intuitive resources that can refine data and find insight to act
 - Whether at the CU, at a vendor, or through capabilities we build as a network

Sometimes when the answer doesn't take you where you want to go fast enough, there's a sense that your intuition would, if only you could see what seems to be hidden from sight

What is more expensive: the answers, or teaching intuition?

We need to invest with a target in mind

CREDIT UNION SHOULD BE READY TO... - AND... - ON BOTH

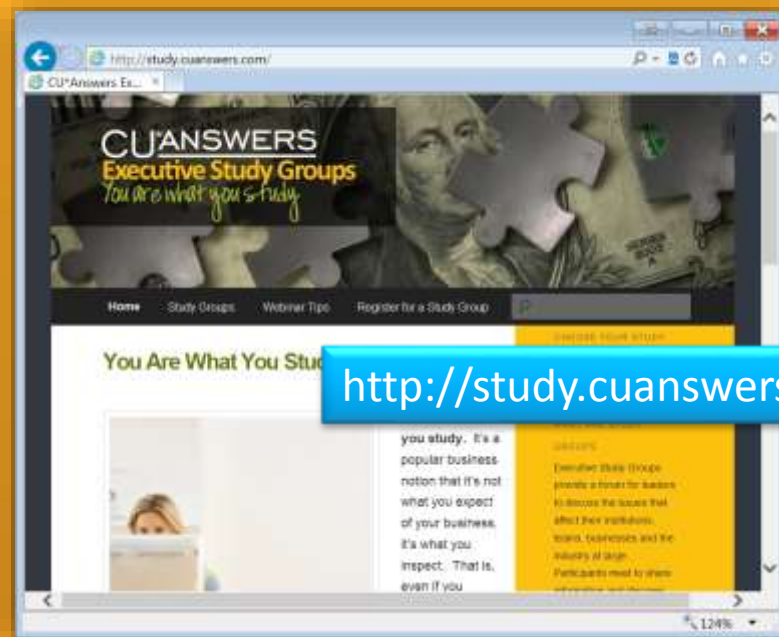


Investing for answers

- Reports
- Data
- MyCU
- Canned Q
- Data exports to

- Targeted or
- sell some

This is why we need your help with validating, verifying, and evolving the answers



<http://study.cuanswers.com>

From CEO Strategies Week November 2013

WHEN WILL WE NEED TO HIRE THESE TALENTS IN OUR NETWORK?



- Should we trust the intuition of data scientists more than the intuition of our network's leaders and operators?
- What was your budget for data analytics in 2014?
 - 2015? 2016?
- Are you ready to study the problem in a new way, so CU*Answers can invest in a new way?



Announcing a Data Investment Symposium

WHO WILL LEAD AND HELP FORMULATE THE NEXT 10 MAJOR INVESTMENTS IN DATA?

When: February 2015

Who: Credit union leaders with the authority to commit their organizations to investment and utilization of new data tactics and strategies

Where: To be determined, depending on participation interest

What: A cuasterisk.com network brainstorming and strategizing session

- Is there a compatible data structure/warehouse that we should add to our network?
- Should the data warehouse be centralized or distributed?
- What human resources capabilities are required in the network or at the credit union?
- What third-party alliances make sense, and at what cost?
- When should we act, and how long is the investment curve before execution?
- Can we invest collaboratively where people cannot invest on their own?

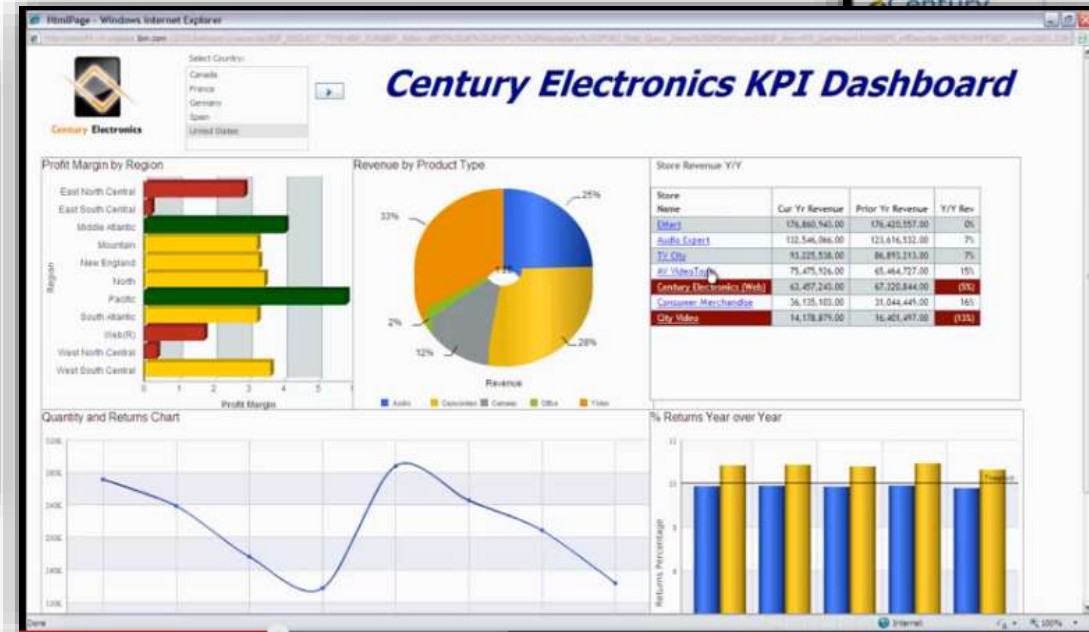
Why: Because saying, “it’s tough” means committing yourself to saying, “it’s time to go to work”



Mark your
calendar!

IBM Web Query, Marquis, and OnApproach

SOME IDEAS I'M RESEARCHING FOR THE DATA SYMPOSIUM



Product Details by Year for Audio

Model	Product Category	Gross Profit	Revenue
HT-2000S	Audio Systems	\$18,973,656	\$54,260,856
SPH-600	Speakers	\$22,305,020	\$30,794,820
CD-5000T	CD Players and Recorders	\$8,231,088	\$21,887,088
PT-1500	Amplifiers/PreAmps/Tuners	\$8,728,197	\$17,491,447
HT-3000S	Audio Systems	\$5,603,391	\$16,821,391
HTR-610	Receivers	\$3,657,100	\$14,322,100
SPH-710	Speakers	\$10,298,790	\$13,927,090
MP-20	MP3	\$6,110,847	\$13,424,627
MP-20G	MP3	\$2,529,422	\$10,533,922
HT-2000S	Audio Systems	\$3,410,421	\$9,753,121
CD-606A	CD Players and Recorders	\$2,629,552	\$8,091,952
HT-1000S	Audio Systems	\$1,673,476	\$7,516,476
SPS-100P	Speakers	\$4,941,280	\$7,162,080
SP-3000	Speakers	\$4,386,482	\$6,869,412
MS-H100	Audio Systems	\$1,737,024	\$6,359,484
HTR-710T	Receivers	\$2,361,432	\$5,185,432
PA-MC51	Amplifiers/PreAmps/Tuners	\$815,718	\$4,710,978




Programming teams and executive leaders are spending time with IBM and others on new techniques for data development and investments


Start your research now



Data Analytics and Big Data (Year 2)



- Completing the File Expansion Project



- FEP Phase 2: Expanding Membership Data



- Data Mining, Data Analytics, and Data Exchanges





Data Analytics and Big Data (Year 2)



Completing
the File
Expansion
Project



FEP Phase 2:
Expanding
Membership
Data



Data Mining,
Data
Analytics,
and Data
Exchanges



One of our most documented projects

AN EXAMPLE OF OUR CAPACITY TO ENDURE



Sustainability: The capacity to endure

- Our network is built on over the long haul...
- At...
- Our history and...

It all starts with the confidence – ours, yours, and your members’ – that we can evolve and innovate

We need it...we'll create it... we'll use it...and we'll own it

...these foundations

...embedding

...the evolution

...release

In 2014, CU members will dedicate a great deal of resources to the expansion of our database foundation

2012 Leadership Conference

NEW FOUNDATION

WHAT THE FEP/ING IS GOING ON?

FEP = File Expansion Project (member balances)
ING = Improved Next Generation (GOLD)

2013 Leadership Conference

FEP/ING Update

The template for years of evolution
What we've learned so far, and what the next year holds

HOME » IN THE CU*ANSWERS KITCHEN » FEP/ING: FOUNDATION PROJECTS FOR OUR SUSTAINABLE FUTURE

FEP/ING: Foundation Projects for Our Sustainable Future

Updated June 2nd 2014

Beta-test of FEP Makes Headlines!

Check out this article by Mark Rapoport in the March 26th issue of *Credit Union Times*: **Core Processing Project Targets \$1B.**

This Recipe's Chef
Got ideas for new or different ingredients? The chefs for this recipe are Jack Carpenter, Mike Warren, and Dawn Moore.

FEP/ING Project CU*BASE
File Expansion Project / Improved New GOLD

FEP Beta-Test & Rollout Schedule
Open the [FEP Timeline Summary](#) for a list eligibility rules for participating in the FEP beta, an overview of the rollout schedule, and a summary of CollabRebate incentives being offered for beta-test participants. *Rollout to all CUs begins in July and we'll be implementing a batch every month through October.*

Open the [FEP Rollout Schedule worksheet](#).

Getting Ready for FEP
Watch this space for instructions, tips, and to-do lists to prepare for your credit union's conversion to FEP.

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- Open a cross-reference worksheet showing major field and file changes
- File Changes for your ALM Vendor

FEP in 50 Words
FEP expanded our key account and transaction files. Balances went from 9 digits (\$9,999,999.99) to 11 digits (\$999,999,999.99). Dates were standardized to CCYY-MM-DD. The "trailer" files were eliminated and consolidated into the MEMBERx account files. This project did not include any expansion of the MASTER files (that comes later on!).

FEP Status Update
Beta continues, with 15 CUs already converted to the expanded files, and 52 more with the Site-4 conversion on June 8th. Conversions have continued to be very clean and are finding the transition to be fairly seamless. The more CUs that we add, the more issues get touched, and the more issues we uncover and can resolve. Our betas are earning their CollabRebate and making the process that much smoother for the next batch that come on.

Dates for all remaining CUs to roll to FEP will be emailed to all clients on June 8th, right after the 14.0 release goes in.

Total FEP development hours as of May 23, 2014: **49,413**

ING Project Recap
As of February 28, 2014, implementation of the ING (Improved New GOLD) project was

Summary of the FEP Beta Timeline
CU*Answers Help Desk for Site-4/ING for File Expansion Project
Revised May 01, 2014

Is Your Credit Union Eligible to Join the FEP Beta?

2014 Eligible for File Expansion

Shared Shared Branch Participants Yes No
The extensive file changes make it impossible for CUs under the Shared Shared Branch umbrella to participate in the FEP beta test. All shared SB clients must be converted to FEP at the same time currently scheduled for September.

CU's converted to CU*BASE after September 1, 2014 Yes No
Newly-converted credit unions are urged to consider waiting until a bit later in the year, to help ease the transition for your staff.

FEP Shared Branch Participants Yes No

CU's using an AXP/ALM Vendor Yes No
Both on-premise and online support will be supported for the FEP beta.

Self-Processing CUs Yes No
We do plan on adding, even if self-processing to the beta early on, but other key elements, such as using external leading interfaces.

Upgrade Track, upgrade CUSOs, etc. Yes No

Also, if your credit union cannot until later in February to implement the file upgrade, we suggest you give yourselves a little time to get used to the new look and feel before diving into the file expansion changes. That will make it easier to keep the boxes separate and avoid confusion. But you are welcome to join as early this summer if you like!

FEP Rollout Schedule
Last updated: May 11, 2014 (subject to change)

Month/Year	April 2014	May 2014	June 2014	July 2014	August 2014	September 2014	October 2014	Nov 2014	Dec 2014
File Expansion	418 CUs	418 CUs	418 CUs	418 CUs	418 CUs	418 CUs	418 CUs	418 CUs	418 CUs
ING	0	0	0	0	0	0	0	0	0
Total	418	418	418	418	418	418	418	418	418

Incentives for beta-test CUs

\$50k/yr	\$300k/yr	\$100k/yr	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$50k/yr	\$300k/yr	\$100k/yr	\$0	\$0	\$0	\$0	\$0	\$0	\$0

Customer-owners leading our transformation



- Beta started in March and continues to July
- Validation continues through...forever
 - As of June 8th, 67 CUs are in the mix
 - First new CU to convert directly to FEP will be Citizens First on November 1st
- FEP/ING reset our production concepts and will transform everything

Summary of the FEP Beta Timeline

CU Eligibility Rules, Schedule for Beta-Testing the File Expansion Project
Revised: May 21, 2014



Is Your Credit Union Eligible to Join the FEP Beta?

CU's Eligible for This Release	Reason
Xtend Shared Branch Participants <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	The extensive file changes make it impossible for CUs under the Xtend Shared Branch umbrella to participate in the FEP beta test. All Xtend SB clients must be converted to FEP at the same time (currently scheduled for September).
CUs converted to CU*BASE after September 1, 2013 <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Newly-converted credit unions are urged to consider waiting until a bit later in the year, to help ease the transition for your staff.
FSCC Shared Branch Participants <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
CUSC Shared Branch Participants <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
CUs using an eDOC vault <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Both in-house and online vault will be supported for the FEP beta.
Self-Processing CUs <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	We do plan on adding several self-processors to the beta early on, but others are welcome, too!
CUs using external lending interfaces (Dealer Track, Retailer Direct, etc.) <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	

Also, if your credit union waited until later in February to implement the ING upgrade, we suggest you give yourselves a little time to get used to the new look and feel before diving into the file expansion changes. That will make it easier to keep the issues separate and avoid confusion. But you are welcome to join us later this summer if you like!

FEP Rollout Schedule

Last updated: May 21, 2014 (subject to change)

March 2014	April 2014	May 2014	June 2014	July 2014	August 2014	Sept 2014	Oct 2014	Nov 2014
3/16 FOCUS	4/6 Element 4/14 Ripco 4/21 SCFCU, VFCU, S-WFCU	5/4 Day Air 5/4 Community 5/5 Prospera 5/5 Cumberland 5/18 AAA, Bridge, Glacier Hills, MidUSA, San Antonio Citizens	6/8 All CU*NW 6/8 All CU*S 6/8 14.0 Rel.	7/13 See list 7/13 14.1 Rel. (FEP only)	8/10 See list	9/14 All Xtend SB CUs 9/14 14.2 Rel. (FEP only)	10/5 See list	11/9 14.3 Rel. (FEP only)
1	5	9	52	25	30	86	16	224 Total

COLLABORATE incentives for beta-test CUs:

\$500/mo	\$300/mo	\$500/CU	\$0	~\$77,500
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My thanks to all of the beta teams

COLLABORATIVE PROXY IS THE #1 TOOL WE HAVE TO KEEP COSTS DOWN



- Building a product in a very public way
- Earning the customer-owner's trust

CU*BASE ALERT REVIEW

Prepared by: Esteban Camargo

April 2, 2014

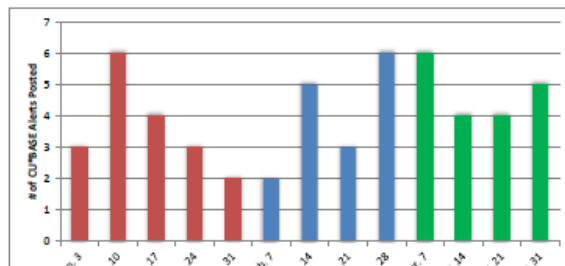
The purpose of this document is to detail the CU*BASE Alert process in terms of frequency and categorization of alert content. Alerts are broken down into five categories (described further below) to determine the frequency at which certain types of events occur (communication errors, client announcements, etc.).

The document also looks at alert activity over a prolonged period of time to determine if issues are occurring more frequently or if the pattern is cyclical based on the time of year. Are spikes random or do patterns exist? How diligent has the team been in updating alerts once the corresponding issues have been resolved? This document will seek to answer these questions.

OVERVIEW OF 30-, 60-, AND 90-DAY PERIODS

Alerts¹ posted by month:

- **January: 18**
 - 0.62 alerts per business day or 4.1 per week on average
- **February: 16**
 - 0.8 alerts per business day or 4 per week on average
- **March: 19**
 - 0.91 alerts per business day or 4.3 per week on average



Title	Author	Categories	Date
<input type="checkbox"/> FEP Beta Clients: Issue Redeeming Certificates into a New CD – RESOLVED	Esteban Camargo	CU*Answers Online, CU*Answers Self Processor	2014/05/28 Published
<input type="checkbox"/> Issue with Teller Checks	Dawn Moore	CU*Answers Online, CU*Answers Self Processor	2014/05/23 Published
<input type="checkbox"/> Payment Changes for LOC Loans	Amethyst Schott	CU*Answers Online, CU*Answers Self Processor	2014/05/23 Published
<input type="checkbox"/> FEP Beta Clients: GOLD Update Tonight	Amethyst Schott	CU*Answers Online, CU*Answers Self Processor	2014/05/20 Published
<input type="checkbox"/> Report for Promise Deposit Reconciliation	Amethyst Schott	CU*Answers Online, CU*Answers Self Processor	2014/05/20 Published
<input type="checkbox"/> FEP Beta Clients: GOLD Update Tonight	Esteban Camargo	CU*Answers Online, CU*Answers Self Processor	2014/05/14 Published
<input type="checkbox"/> FEP Beta Clients: GOLD Update Tonight	Esteban Camargo	CU*Answers Online, CU*Answers Self Processor	2014/05/08 Published
<input type="checkbox"/> FEP Beta Clients: GOLD Update Tonight 4/29	Esteban Camargo	CU*Answers Online, CU*Answers Self Processor	2014/04/29 Published
<input type="checkbox"/> UPDATED – FEP Beta Clients: GOLD Update Tomorrow Night	Esteban Camargo	CU*Answers Online, CU*Answers Self Processor	2014/04/22 Published

Back to the day-to-day

CU*BASE ON THE MOVE: THE PAUSE FOR A CAUSE THAT NEVER WAS



- Even before everyone has received the FEP updates, our developers will have moved on to bringing on-hold projects up to the FEP file levels (or as we say, “FEP/ING the project”)
- 2013-2014 were still huge release years for everyone
 - Take a look at all that has been added in the past year as you prepare your 2015 business plan
 - And trust that the 2015 business year will be chock-full of rich releases as we clear the project queues
- Look for a new SDLC in January based on what we’ve learned from FEP/ING these past two years



http://www.cuanswers.com/client_release_summaries.php

Release Summaries

- Looking for information about future releases?

2014

- CU*BASE Release 14.0
June 8, 2014 – 10 pages
- Monthly Monitor Recap – May 2014
- Monthly Monitor Recap – April 2014
- Monthly Monitor Recap – March 2014
- Monthly Monitor Recap – February 2014
- CU*BASE Release 13.5
March 9, 2014 – 3 pages
- CU*BASE Release 13.4

Some of my favorite projects to get out the door

(PROJECTS YOU KEEP REMINDING ME YOU'RE WAITING FOR)



- TR Breadcrumbs (coming in 14.1 release!)
- Enhanced Tools for Written Off Loans
- Automated Skip-Pay for Consumer Loans
- Associated Apps (Wisconsin/marital property)
- ANR Fee Caps
- Recurring A2A Transfers (“A2AFT”)
- Streamlining Escrow Analysis processing
- ANR notices for Joint Owners
- Collection Notice Expansion
- GL Trial Balance by Date
- GLHIST tracking by employee ID and workstation (coming in 14.1 release!)
- Enhancements to the GL Journal Entry function (coming in 14.1 release!)
- Improvements to the Show All Codes window in the Lending Queue

Last year we wrote off over \$151K in software development expenses for work already completed, in an effort to take a pause
We'll fire it all back up and get our ROI in the next few quarters

Track along with our team

THE SQUEAKY WHEEL PRINCIPLE IS ALIVE AND WELL

Planning for Software Releases
Updated June 4th 2014

Ever wonder what's coming for CU*BASE or It's Me 247 online banking or other CU*Answers tools? This page is intended to help you keep in the loop for things that are in the pipeline or nearing completion. Just remember that our development cycle is a living, breathing machine and we are committed to remaining flexible and nimble so that we can continue to meet the needs of our clients, partners, regulators, and, most importantly, our members. (In other words, all dates and slated projects are subject to change!)

What we hope you will get out of this page is a general understanding of the procedures and policies our teams must follow in reviewing project requests and monitoring how they move between the various stages of the development process: from initial request, to approval, to design (the "space"), to production, to testing, to documentation, to communication and training for clients, then finally to implementation and follow-up. The process is time-tested and your understanding of the procedures will help you understand how our "factory" operates on a daily basis.

What drives development decisions?
There are many factors that control what projects can make it past the "what an interesting idea" stage into actual design specifications and programmer development (testing) spending the CUSO's money!). Here are some key drivers that influence your CUSO every day (in no particular order):

- Business Drivers
- Event Drivers
- Client Drivers

What drives implementation timing?
The Production Team meets on a weekly basis to evaluate projects that are moving through the pipeline and getting ready to be slated for a release. In addition to the releases shown in the schedule below, the team also handles the implementation of minor program modifications as needed between the scheduled regular releases, including needs that also require an update to the GUI interface (a "GOLD Update"). There are a number of factors this team considers when slating specific projects for a particular release date:

- Progress and results of **Quality Control testing** - is the software good to go?
- Are there **potential conflicts between different projects** that touch the same programs? In some cases we delay one project because another, concurrent project may involve the same programs, and we do not want to risk one set of changes interfering with another. Sometimes the projects can be merged, but occasionally it is safer to implement one project, make sure it's stable, then proceed to the next project in an entirely new.

http://www.cuanswers.com/client_release_planning.php

Who manages this development at CU*Answers?
Unlike a traditional department or specific group of staff, software development at CU*Answers is driven by a network of leaders from all areas of the organization as well as external players from partners to clients and members. Here are two key teams that drive the day-to-day work:

Production Team: This team consists of the key leaders for "the factory" - meaning all of the different phases in the development of software tools. Some programming to QC to documentation. Our planning includes AT, online banking, audio response, and CU*BASE, since the tools often interrelate and share resources.

Design Strategy Team: This team consists of players from both production and support areas who can contribute insights and ideas into the future design of our products, especially CU*BASE, online banking/audio, and AT-related products. This group meets once a month to discuss ideas and AT-related products. This group meets once a month to discuss ideas and AT-related products.

When are releases scheduled?

Version	CU*Answers Online CUs (Monday)	CU*NorthWest / CU*South (Monday)	PTF for Self-Processing CUs (Mon-Tue)
14.0	Jun. 8, 2014	Jun. 8, 2014	June 8 & 10, 2014
14.1	Jul. 13, 2014	Jul. 13, 2014	July 14 & 15, 2014
14.2	Sep. 14, 2014	Sep. 14, 2014	Sept. 15 & 16, 2014
14.3	Nov. 9, 2014	Nov. 9, 2014	With 14.8 (Dec.)
14.4	Dec. 7, 2014	Dec. 7, 2014	Dec. 15 & 16, 2014

How can I keep track of what's coming down the road?
Check out a **Big Picture View** (the coming year in development). Every year at the Leadership Conference we introduce some of the major initiatives and projects that we will be working on over the coming year. Check out the presentation from the Leadership Conference for big-picture ideas for your credit union's next Business Plan.

FEP/ING: Foundation Projects for Our Sustainable Future
Updated June 2nd 2014

Beta-test of FEP Makes Headlines!
Check out this article by Mark Rapport

This Recipe's Chef
Got ideas for new or different ingredients? The chefs for this recipe are Jack Carpenter, Mike Warren, and Dawn Moore.

<http://www.cuanswers.com/kitchen/feping.php>

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Dates for all remaining CUs to roll to FEP will be emailed to all clients on June 8th, right after the 14.0 release goes in.

Total FEP development hours as of May 23, 2014: **49,413**

And that's a good thing...the only way to adjust projects with today's priorities is when someone pushes based on today's priorities

FEP is here!

ARE YOUR TEAMS READY?

■ Get your teams ready

- Check out the steps on the Kitchen
- Find out your FEP go-live date

■ Get your Queries ready

- Might be time for some housecleaning

■ Get your vendors ready

- Heads-up to any vendors to which you send data directly

Fri 5/9/2014 3:18 PM

CU Answers Client News FEP Is On Its Way!

To CU Answers Client News

ATTENTION ONLINE AND SELF-PROCESSING CREDIT UNIONS

At last, we're nearing



FEP is coming to YOUR credit union!

The beta has been underway since March with more CUs being added each month. And **starting in July**, the File Expansion Project will be implemented for a group of credit unions every month through October.

Our goal is for all clients to be on the expanded files by November 1st!

You'll be getting your specific rollout date soon via a separate email. In the meantime, check out the [FEP/ING Kitchen page](#) for the latest news:

- Timeline summary showing rollout dates (plus the list of CUs that are already helping us with the beta!)
- Answers to FAQs

you'll need to make to you

Sent to all CUs May 9th

Sent to all CUs June 9th



ATTENTION ONLINE AND SELF-PROCESSING CREDIT UNIONS

This summer, you have a billion rea\$ons to celebrate!

FEP is arriving [your date here]!

The File Expansion Project (FEP) update, which will ramp up your account limits from a million to a billion dollars, will be similar to a regular CU*BASE release. The update does not require that your IT team do anything except the normal verifications you do when you get any other GOLD update. On Sunday morning, July 13, your members will experience some brief interruptions in **It's Me 247** online banking and CU*Talk audio response. (Note: It will not be possible to present a splash page, so you may want to post a note on your website.) But unlike a regular release, there are some steps you'll need to take prior to the FEP update.

Step 1: Get Your Teams Ready


- ▶ [Learn about FEP.](#)
- ▶ [Watch the FEP video.](#) Choose at least one person, preferably someone who knows a little about your credit union's custom Query reports, to watch this 52-minute training session.
- ▶ [Read these FEP FAQs](#)




Check your email or <http://www.cuanswers.com/kitchen/feping.php> for your credit union's FEP implementation date!




Data Analytics and Big Data (Year 2)



Completing
the File
Expansion
Project



FEP Phase 2:
Expanding
Membership
Data



Data Mining,
Data
Analytics,
and Data
Exchanges



Back to the future...in other words, here we go again!

EXPANDING PERSONAL DATA TO DRIVE OPPORTUNITY



- We've started a list of the no-brainers (*larger name and address fields, more email addresses, different handling for phone numbers, etc.*)
- But what we really need to do is focus on the data that will create factories to do more with the people who *might* become our members... and even the people who might not
 - What does CU*BASE need to process hints about opportunities more effectively?
 - What does CU*BASE need to be an effective machine at crunching non-member data opportunity?
 - What does CU*BASE need to be the premier source for everything about a person, or business, that is interested in being a contributor to your credit union?

CU*BASE File Expansion II - MASTER file

Version 1.02

Last Updated May 16, 2013

General

There are lots of ideas for this project and the scope needs to be defined. Need to consider larger CU's (more tellers, branches, large enough G/L numbers, etc.). The following is a list of ideas of things to include in this project:

- Expand name and address fields.
- Add surname (i.e. JR, SR, II)
- Add member's former name (for member's that just get married)
- Phone number reorg, allow for 4 - 6 phone numbers (label as Primary, Secondary 1, Secondary 2 or Phone 1, Phone 2, etc.) and an identifier code (drop down) for each (Landline, Cell, Spouse's Cell, Work, Fax, Alternate Address Phone, Joint Owner, etc.).
- Flags for wrong/bad phone number(s) [see previous line].
- Ability to delete phone number.
- Need member's preferred contact method.
- Branch number expansion. Should we expand branch number in MEMBERx and TRANSx even if we don't use quite yet?
- For business accounts, add fields for Risk Ratings and NAICS.
- Define one field for birthdate (instead of separate field for birth year).
- Identify and eliminate fields no longer used such as TOTSHR. See Below
- Identify and eliminate fields that appear to not serve to purpose such as a, b, c. See Below
- Encrypt SSN (for PCI DSS)?
- Combine MASTER and MASTRL?
- Do we make MSNONMBR and MASTER look alike? - need membership designation on non-member and also allow secondary names to show what type of non-member it is (i.e., if they set up a non-member Trust as a Beneficiary on another membership)
- Add members maiden name, when reviewing/researching ACH items if members name changes we need to know. See Idea form from Jacinta Pittman from Honor CU.
- Add either CUID or CUB, would be used when reports are done from Queries so you can tell which CU the member belongs to.
- Add a way when viewing transaction history to be able to view more data about ACH items. TRDESC doesn't have enough information, do we expand TRDESC or add another file. See Dawn's notes from Idea Form from Sarah Anton from First Trust CU.
- Add ability to see enrollment dates for e-alerts and e-notices.
- G/L's large enough?
- Does teller id need to be expanded?
- What else?

2015: The year of setting the stage and launching the project



- CEO Strategies in November 2014 will be the first look at a draft of our membership data expansion project
 - By the way, MDE isn't exactly rolling off the tongue – got an idea for a “FEP”-worthy nickname for this second phase?
- 2015 Leadership Conference will be a early look at some prototypes and a stake-in-the-ground commitment to this database investment
 - We'll review the results of our February Data Investment Symposium
 - We'll review the existing basic file expansion goals
 - We'll introduce some new files and how they will expand opportunity
 - We'll introduce some new tools and even vendor allies that can help capture the imagination of members


From there, we'll grind it out just like we did with FEP/ING

But there will be a new target:

How would Internet retailers look at the data they need to be successful?



Data Analytics and Big Data (Year 2)



- Completing the File Expansion Project



- FEP Phase 2: Expanding Membership Data



- Data Mining, Data Analytics, and Data Exchanges



From: no-reply@cuanswers.com
 To: Joe Linstrum
 Cc: David Damstra
 Subject: MyCUToday Alerts : Honor Credit Union June 6

Sent: Fri 6/6/2014 5:30



MyCU Today Alerts

Monroe Credit Union

Daily alerts for John Smith

#	Balance Data	Area of Interest	Sunday June 8	% Change	Compared to	Compared to average over last			
						30	90	180	366
1	Berrien Springs	Checking (\$) Balance	\$9,700,593	2.5	Wed Jun 4	\$9,647,196	\$9,698,917	\$9,698,917	\$9,698,917
2	Dowagiac	Escrow (\$) Balance	\$35,812	-2.2	Wed Jun 4	\$33,598	\$32,398	\$32,398	\$32,398
3	South Haven	Checking (\$) Balance	\$2,487,974	15.4	Wed Jun 4	\$2,095,777	\$2,186,015	\$2,186,015	\$2,186,015

#	Member Data	Area of Interest	Sunday June 8	% Change	Compared to	Compared to average over last			
						30	90	180	366
1	Niles	Closed Mbrs Y-t-d	145	2.1	Wed Jun 4	136	106	106	106
2	South Haven	Closed Mbrs Y-t-d	98	2.1	Wed Jun 4	89	71	71	71
3	Plainwell	New Members Y-t-d	137	2.2	Wed Jun 4	119	102	102	102
4	Coldwater	Closed Mbrs Y-t-d	151	2.0	Wed Jun 4	140	112	112	112

#	Transaction Data	Area of Interest	Sunday June 8	% Change	Compared to	Compared to average over last			
						30	90	180	366
1	Saint Thomas	Shares (\$) Deposits	\$0	-100.0	Sat Jun 7	\$30,025	\$29,622	\$29,622	\$29,622
2	Saint Thomas	Shares (\$) Withdrawals	\$0	-100.0	Sat Jun 7	\$28,217	\$31,224	\$31,224	\$31,224
3	Saint Thomas	Checking (#) Deposits	0	-100.0	Sat Jun 7	78	77	77	77
4	Saint Thomas	Checking (\$) Deposits	\$0	-100.0	Sat Jun 7	\$59,802	\$65,830	\$65,830	\$65,830
5	Saint Thomas	Checking (#) Withdrawals	0	-100.0	Sat Jun 7	453	442	442	442
6	Saint Thomas	Checking (\$) Withdrawals	\$0	-100.0	Sat Jun 7	\$61,436	\$67,462	\$67,462	\$67,462
7	Saint Thomas	Certificates (\$) Deposits	\$0	-100.0	Sat Jun 7	\$4,797	\$6,309	\$6,309	\$6,309
8	Saint Thomas	Certificates (\$) Withdrawals	\$0	-100.0	Sat Jun 7	\$5,458	\$7,151	\$7,151	\$7,151
9	Saint Thomas	Escrow (\$) Deposits	\$0	100.0	Sat Jun 7	\$182	\$174	\$174	\$174

Transforming the way we think about data

COULD WE CHANGE THE WAY YOU LEAD BEFORE 6:30 A.M. EVERY DAY?



What if...?

- ...you could have an intimate relationship with your data every day?
- ...you could share it with whomever you wanted, every day?
- ...we trended that data and made those graphs available no matter where you were?
- ...we worked together and changed the competitive landscape for an industry and how they thought about data?



An advantage based on the cost of data,
how data makes us different, how we'll
innovate from data, and how all of our
operations will be more effective

What if we could get started on January 1, 2015?

From: no-reply@cuanswers.com
 To: Joe Linstrum
 Cc: David Damstra
 Subject: MyCUToday Alerts : Honor Credit Union June 6

Fri 6/6/2014 5:30



MyCUToday Alerts

Monroe
Daily alerts

CU*Answers announces the first data warehouse in its 40-year history

MyCUToday

A warehouse that lives in the Intel server environment and is updated every single day in the CU*BASE processing cycle

A warehouse stripped of personal data and full of the performance data you can share with the world

#	Balance Data	Area of Interest	Sunday
1	Berrien Springs	Checking (\$) Balance	
2	Dowagiac	Escrow (\$) Balance	
3	South Haven	Checking (\$) Balance	\$2

#	Member Data	Area of Interest	Sunday June 8
1	Niles	Closed Mbrs Y-t-d	145
2	South Haven	Closed Mbrs Y-t-d	98
3	Plainwell	New Members Y-t-d	
4	Coldwater	Closed Mbrs Y-t-d	

#	Transaction Data	Area of Interest	Sunday June 8	% Change
1	Saint Thomas	Shares (\$) Deposits	\$0	-100.0
2	Saint Thomas	Shares (\$) Withdrawals	\$0	-100.0
3	Saint Thomas	Checking (#) Deposits	0	-100.0
4	Saint Thomas	Checking (\$) Deposits	\$0	-100.0
5	Saint Thomas	Checking (#) Withdrawals	0	-100.0
6	Saint Thomas	Checking (\$) Withdrawals	\$0	-100.0
7	Saint Thomas	Certificates (\$) Deposits	\$0	-100.0
8	Saint Thomas	Certificates (\$) Withdrawals	\$0	-100.0
9	Saint Thomas	Escrow (\$) Deposits	\$0	100.0



Welcome back Michael Jones

What's Goin' On? More than ever before,
you can now see exactly what is happening on the ground at your credit union.
MY CU TODAY has the tools for you to be in control.



NEW ALERT



CREATE A NEW ALERT

ALL ALERTS



JUST SEND ME EVERYTHING

MY SAVED ALERTS

	Balance	Share Accounts	30 Days	10% Change			EDIT	DELETE	DUPLICATE
	Balance	Closed Loans	90 Days	\$5,000 Average			EDIT	DELETE	DUPLICATE
	Transaction	Checking Deposits	30 Days	Less than \$500			EDIT	DELETE	DUPLICATE
	Member Data	New Members YTD	180 Days	5% Change			EDIT	DELETE	DUPLICATE
	Balance	Share Accounts	30 Days	10% Change			EDIT	DELETE	DUPLICATE
	Balance	Closed Loans	90 Days	\$5,000 Average			EDIT	DELETE	DUPLICATE



Welcome back Michael Jones

Create A New Alert

Send an alert for ⓘ

if it ⓘ ⓘ ⓘ

compared to ⓘ

at the following branch(es) ⓘ

also send this alert to: ⓘ

Save Alert [Cancel](#)

	Balance	Share Accounts	30 Days	10% Change			EDIT	DELETE	DUPLICATE
	Balance	Closed Loans	90 Days	\$5,000 Average			EDIT	DELETE	DUPLICATE
	Transaction	Checking Deposits	30 Days	Less than \$500			EDIT	DELETE	DUPLICATE
	Member Data	New Members YTD	180 Days	5% Change			EDIT	DELETE	DUPLICATE
	Balance	Share Accounts	30 Days	10% Change			EDIT	DELETE	DUPLICATE
	Balance	Closed Loans	90 Days	\$5,000 Average			EDIT	DELETE	DUPLICATE

Not logged in

Keep Your Finger to the Pulse.

MY CU TODAY enables you to understand your credit union better than ever before. You'll never have to say you don't know the latest information happening right now. Your credit union's vitals are at your fingertips.



Username:

Password:

New User? [REGISTER HERE](#)

ALERTS



MANAGE MY ALERTS 3

TRENDS



MANAGE MY TRENDS

RISK MANAGEMENT
REPORT GENERATOR



SIGN-UP FOR R.M.R.G.

POLICYSWAP



DISCOVER POLICYSWAP

BOARD
OF DIRECTORS



MANAGE BOARD SITE

EXAMSHARE



SHARE EXAMS

Be empowered. More than ever before, you can now see exactly what is happening on the ground at your credit union. Whether you need to know how many transactions you've processed at your new branch location or whether you have added enough new members to reach your goal throughout your entire organization.



Logged in

Frankenmuth Credit Union



Welcome back Michael Jones

ALERTS



MANAGE MY ALERTS 3

TRENDS



MANAGE MY TRENDS

RISK MANAGEMENT
REPORT GENERATOR



SIGN-UP FOR R.M.R.G.

POLICYSWAP



DISCOVER POLICYSWAP

BOARD
OF DIRECTORS



 ACTIVATE BOARD SITE

EXAMSHARE



SHARE EXAMS

Be empowered. More than ever before, you can now see exactly what is happening on the ground at your credit union. Whether you need to know how many transactions you've processed at your new branch location or whether you have added enough new members to reach your goal throughout your entire organization.



Data has never looked better.

More than ever before, you can now see exactly what is happening on the ground at your credit union. MY CU TODAY has the tools for you to be in control.



Quick View



Checking Average Balance | Date Range: Apr 28, 2014 - May 28, 2014 | Week | GO | PRINT

Trend Setters



Deep Dive

Balance Data | EXPAND ^ v



Deep Dive

Balance Data | EXPAND ^ v

- Share # Accounts | VIEW TREND
- Share \$ Balance | VIEW TREND
- Share Average Balance | VIEW TREND
- Checking # Accounts | VIEW TREND
- Checking \$ Balance | VIEW TREND
- Checking Average Balance | VIEW TREND
- Certificates # Accounts | VIEW TREND
- Certificates \$ Balance | VIEW TREND
- Certificates Average Balance | VIEW TREND

Transaction Data | EXPAND ^ v

Member Data | EXPAND ^ v

Grasp at the speed of light

AND DATA THAT ALLOWS EVERYONE TO PROVE THEY ARE PLUGGED IN



- What if you could cut the cost of trending basic data for your board to \$0.00?
- What if you could direct employees, management, the board, or even third parties to track the key data along with you on a regular basis?
- What if we went from a few dozen basic data concepts to hundreds of new answers presented daily?

- What if we then pushed all of these answers to our members as well?
 - A portal for credit union owners to track along with the business they're building

What if we set a goal to start a competitive race in the CU industry to prove that online cooperative activities were as cheap as \$25 a month?

Goal 4:

Description	04/2013		04/2013		05/2013		05/2013	
	Members	%	Members	%	Members	%	Members	%
ATM	850	19.8%	850	20%	850	21.7%	873	23.6%
Checking/Debit	773	18%	773	19.7%	773	21.5%	880	23.7%
Credit Card	295	6.9%	295	7.6%	295	7.7%	328	8.9%
Audio Resp Active	193	4.5%	193	3.9%	193	3.9%	140	3.8%
PC Banking Active	1,245	29%	1,245	30.8%	1,245	33%	1,330	35.9%
E-Stmt Enrolled	825	19.2%	825	22.2%	825	23%	1,013	27%
Bill Pay Enrolled	340	8%	340	9.2%	340	9%	409	11%

< backup cancel goal 5 >

Info

Network Links

Summary

Details

Tier Distribution

Goal 1

Goal 2

Goal 3

Goal 4

Goal 5

Cancel

Goal 4:

Description	04/2013		04/2013		05/2013	
	Members	%	Members	%	Members	%
ATM	850	19.8%	850	20%	850	23.6%
Checking/Debit	773	18%	773	19.7%	773	23.7%
Credit Card	295	6.9%	295	7.6%	295	8.9%
Audio Resp Active	193	4.5%	193	3.9%	193	3.8%
PC Banking Active	1,245	29%	1,245	30.8%	1,245	35.9%
E-Stmt Enrolled	825	19.2%	825	22.2%	825	27%
Bill Pay Enrolled	340	8%	340	9.2%	340	11%

< backup cancel goal 5 >



Transforming where we present data

RESPONDING TO THE MOBILITY OF OUR CHANGING MARKET



What if...?

- ...CU*BASE could present our dashboard data in the browser-based tool, safe for anyone to see?
- ...every wireless brainstorming session had dashboards?
- ...your board members could safely browse dashboards?
- ...any third party you wanted to see your opportunities, could do so without any connection to CU*BASE?



Are we ready to fuel a new perspective on searching for opportunity, pushing our dashboards to spaces beyond today's limits?

What if we could get started in 2015?

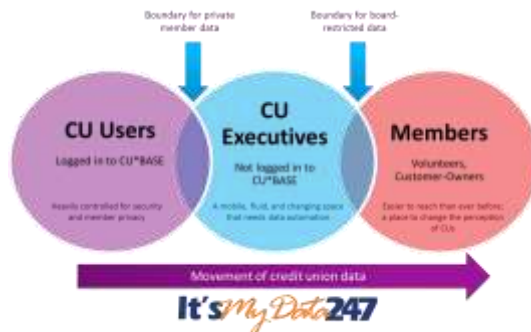
Pushing data to the edge

CAN YOU ENVISION DOING BUSINESS IN A NEW WAY?



- Today, CU*BASE data belongs to the people who sign on to CU*BASE
- Tomorrow, CU*BASE data could belong to people who do not even know how to sign on at all
 - Your credit union executives
 - Your credit union board
 - Your credit union member-owners
 - ...oh heck, anybody you choose to let in

 <p>Continued development of CU*BASE and self-service products for members</p>	 <p>Introducing new products such as the Board website and "It's My Data 247" for the mobile world</p>
 <p>Introducing new products such as the Board website and "It's My Data 247" for the mobile world</p>	 <p>Leveraging "It's My Data 247" through It's Me 247 for the owner's perspective in every member</p>



It simply takes a mindset shift to say that we can include everyone in the search for opportunity and communicate what was once thought to be insider information with the outside world – in a safe and very quick manner

CU*BASE[®] gold edition Comparative Tiered Scoring Analysis Analyzing Member Self-Service Products

Logout X

Goal 4:

Description	04/2013		04/2013		05/2013		05/2013	
	Members	%	Members	%	Members	%	Members	%
ATM	850	19.8%	850	20%	850	21.7%	873	23.3%
Checking/Debit	773	18%	773	19.7%	773	21.5%	880	23.7%
Credit Card	295	6.9%	295	7.6%	295	7.7%	328	8.9%
Audio Resp Active	193	4.5%	193	3.9%	193	3.9%	146	3.8%
PC Banking Active	1,245	29%	1,245	30.8%	1,245	30.8%	1,245	30.8%
E-Stmt Enrolled	825	19.2%	825	22.2%	825	23.2%	825	23.2%
Bill Pay Enrolled	340	8%	340	9.2%	340	9%	340	9%

← backup cancel goal 5 →

John Smith CU*BASE[®] gold edition Comparative Tiered Scoring Analysis Analyzing Member Self-Service Products

Info

Network Links

CU*Answers announces the development of browser-based modules for mobile executives and the people they brainstorm with

Browser-based toolkits that interact directly with CU*BASE data, sanitized to remove all private member information while doing a deep dive on the data *about* members and your credit union that can make a difference

Coming in 2015/2016



Where would you start in pushing data to members?

- Of all the dashboards we have today and will have in the future, could you prioritize the ones you hope to push to members?

Session 3 CU*BASE GOLD - CU*ANSWERS TEST CREDIT UNION (CU)

File Edit Tools Help

GL Budget Variance

by Group

Corp ID 01 # records shown 2 Filters in effect: Net Income All Groups - Net Income

Group	Description	Actual	Budget	Variance
	Subtotal: Income	15,612,776.67	20,237,486.88	4,624,710.21 22.85-%
	Subtotal: Expense	10,080,567.42	14,618,088.48	4,538,241.06 31.04-%

Session 3 CU*BASE GOLD - CU*ANSWERS TEST CREDIT UNION (CU)

File Edit Tools Help

GL Budget Variance

by Group

Corp ID 01 # records shown 19 Filters in effect: Net Income All Groups - Net Income

Group	Description	Actual	Budget	Variance
01	INCOME FROM LOANS	9,893,048.98	12,593,260.32	2,700,211.34 21.44-%
02	INVESTMENT INCOME	254,237.45	735,493.80	481,256.35 65.43-%
03	OTHER INCOME	5,465,490.24	6,908,732.76	1,443,242.52 20.89-%
	Subtotal: Income	15,612,776.67	20,237,486.88	4,624,710.21 22.85-%
04	SALARIES	3,581,980.84	4,963,263.00	1,381,282.16 27.83-%
05	EMPLOYEE BENEFITS	1,608,847.72	2,399,989.56	791,141.84 32.96-%
06	BOARD AND STAFF EXPENSES	192,118.13	230,129.64	38,011.51 16.52-%
07	ASSOCIATION DUES	12,421.29	20,201.80	7,780.59 38.51-%
08	OFFICE OCCUPANCY	696,412.92	1,021,640.52	325,227.60 31.83-%
09	OFFICE OPERATIONS	1,495,109.39	2,085,420.72	590,311.33 28.31-%
10	EDUCATIONAL AND PROMOTIONAL	200,485.30	337,097.04	136,611.74 40.53-%
11	LOAN SERVICING FEES	484,231.74	681,133.80	196,902.06 28.91-%
12	PROFESSIONAL AND OUTSIDE SERVICES	324,490.72	444,656.52	120,165.80 27.02-%
13	MISCELLANEOUS EXPENSES	466,684.13	570,443.40	103,759.27 18.19-%
14	PROVISION FOR LOAN LOSSES	342,916.00	1,723,999.92	1,381,083.92 80.11-%
15	LOAN INTEREST EXPENSE	41,366.85	51,999.96	10,633.11 20.45-%
16	DIVIDEND EXPENSE	404,876.53	534,692.52	129,815.99 24.28-%
17	NON-OPERATING EXPENSES	228,625.86	445,868.00	217,242.14 48.74-%
	Subtotal: Expense	10,080,567.42	14,618,088.48	4,538,241.06 31.04-%

40,308 records Total Net Income 5,532,209.25 5,610,678.40 86,469.15 1.56-%

Filters Print

Session 4 CU*BASE GOLD - FILTERS

GL type: Net Income

Actual period: Jan 2013 to Dec 2013

Budget period: Jan 2013 to Dec 2013

Variance > \$: 0.00

Variance > %: %

Jump to GL acct: []

Budget group: [Select] 0 selected

GL account: [Select] 0 selected

Branch: [Select] 0 selected

Group desc contains: []

Account desc contains: []

One step at a time...to a future everyone is waiting for



“If you can create a browser-based version of dashboards, how about browser-based versions of opening memberships? Opening loans and checking accounts?”

“Heck, if you can do this, why not just write a browser-based version of CU*BASE?”

...a CU*Answers employee during a brainstorming session on **It's My Data 247**

■ My answer?

- One trick at a time
- Let's build a production facility big enough for that kind of future
- Let's build an audience ready to take advantage of that kind of future
- Let's start with the customer-owner of credit unions, so they can get an inside look at their credit union's opportunities
- It's only time and money



CU*BASE Analytics

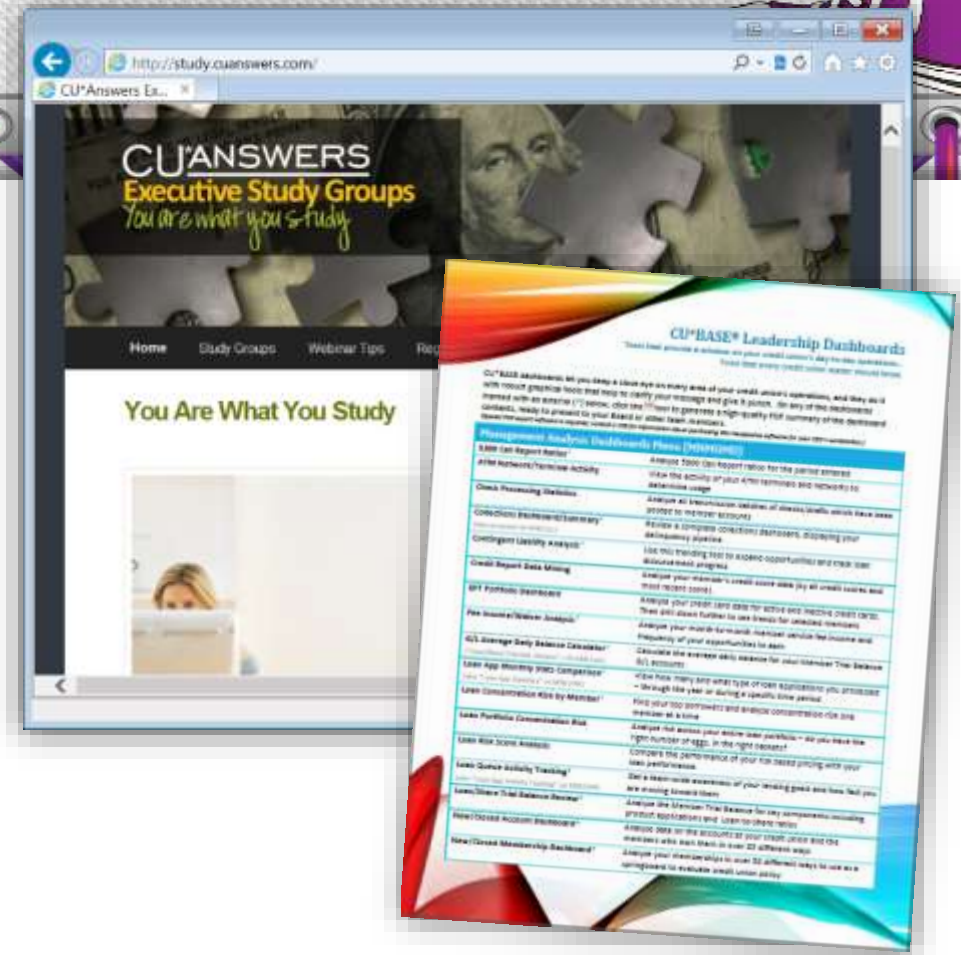
**A maturing approach with more
expected outcomes than ever before**

**How do we take it up a notch?
Where do we go from here?**



If I was in your shoes today...

...I WOULD FIND SOME NEW STATS TO HANG MY HAT ON



- All of this data stuff...the features...the webinars...can seem like a lot of noise to teams that are worried about their future
- To me, the point of data is to find the insight that will put our teams to work on the things that will ensure our success
- We are distracted by the things we *must* do...for compliance...for reporting...for affirmation...and sometimes we miss the simplicity of what data can tell us: **who we should talk to**

If I was at a CU today and wanted to brag about a stat, it'd go something like this:

“We’ve identified 500 pools of members to talk to regularly, and we completed 100,000 conversations during 2015”



We do it because we think we have to

WHEN WILL WE DO THIS BECAUSE WE KNOW IT'S THE WAY TO MORE OPPORTUNITY?



■ Today, Abnormal Activity Monitoring is a solution for log-management

- After the fact, review what happened and look for anomalies, research why people are on the list and decide what action is needed

Auditing Functions menu >
#28 Monitor Abnormal Trans Activity

Session 0 CU*BASE GOLD Edition - ABC TESTING CREDIT UNION

File Edit Tools Help

Monitor Abnormal Activity

Member group to monitor: 0001 INDIVIDUAL
 Monitor transactions from: Current Month
 Flag if member age is below: or above:
 Monitoring settings are based on a date range of 1 month of activity
 Include all activity for members with Due Diligence flag: Select

ID	Account	Member Name	Age	Origin	# Trans	Trans Dollars	Trans Dollars	Risk Level	Last At Thr	By
0	U		56	AUDIO RE	2	280,000	100,000	HIGH RISK	OP 05/28/13	-3
0	L		69	CREDIT C	6	3,108	518	ABNORMAL	OP 05/28/13	-3
0	H		71	AUDIO RE	10	31,948	3,194	ABNORMAL	OP 05/28/13	-3
0	H		70	ACH NETW	8	65,086	8,135	HIGH RISK	OP 05/28/13	-3
0	D		54	AUDIO RE	6	126,012	21,002	HIGH RISK	OP 05/28/13	-3
0	S		50	CREDIT C	12	4,930	410	ABNORMAL	OP 05/28/13	-3
0	S		50	CREDIT C	21	3,199	152	ABNORMAL	OP 05/28/13	-3
0	B		50	ACH NETW	10	21,953	2,195	ABNORMAL	OP 05/28/13	-3
0	T		49	ACH NETW	6	23,990	3,990	ABNORMAL	OP 05/28/13	-3
0	Z		33	DEBIT CA	40	4,782	99	ABNORMAL	OP 05/28/13	-3
0	S		57	AUDIO RE	2	37,000	18,500	ABNORMAL	OP 05/28/13	-3
0	R		46	CREDIT C	31	4,764	153	ABNORMAL	OP 05/28/13	-3
0	B		51	CREDIT C	30	3,757	125	ABNORMAL	OP 05/28/13	-3
0	F		70	CREDIT C	26	3,199	123	ABNORMAL	OP 05/28/13	-3
0	U		46	CREDIT C	22	6,874	312	HIGH RISK	OP 05/28/13	-3
0	R		46	AUDIO RE	5	37,852	7,570	ABNORMAL	OP 05/28/13	-3

■ Inquiry ■ Tracker Review ■ Activity Analysis

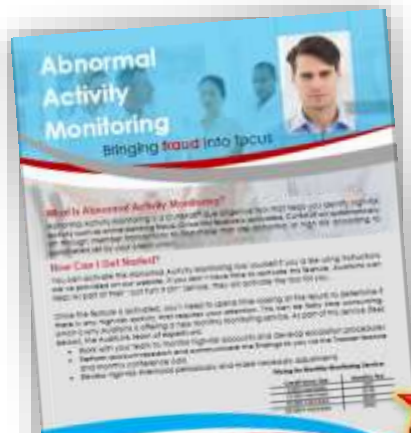
Session 0 CU*BASE GOLD Edition - Current Month Activity Compare

File Edit Tools Help

Current Month Activity Compare

Member: ERIN
 Member branch: 1 Activity branch: 0.0% Most used branch: 0.0%

Origin	Current Totals			3 Months Average Totals			All Mbrs Average Totals			Debits	Credits
	Debits	Credits	# Tran	Debits	Credits	# Tran	Debits	Credits	# Tran		
TELLER PROCESS	850	435	3	883	2,482	5	1,458	3,848	3		
SHARE DRAFT FR	155	0	4	3,000	0	5	4,137	1,725	7		
JOURNAL ACCT T	80	0	4	2,328	2,155	11	406	464	4		
ACH NETWORK PR	286	1,004	3	345	2,205	6	3,594	3,050	8		
ATM NETWORK PR	40	0	1	52	448	2	452	335	8		
PHONE OPERATOR	0	0	0	3	0	0	1,335	1,234	1		
CREDIT CARD PR	408	0	17	2,576	6	55	519	50	9		
AUDIO RESPONSE	0	0	0	1,514	1,359	3	3,214	3,109	7		
AUTOMATIC SYST	0	0	1	0	0	2	46	31	1		



Let Audit Link do the work for you!

Tomorrow we need to master the art of anticipation

A TEMPLATE FOR TOOLS THAT MONITOR ACTIVITY AND RESPOND INSTANTLY



■ Define a group

- Who should we watch?

■ Define the activity

- What activity are we watching?

■ Define the thresholds

- What activity is normal, vs. what activity should get our attention?

■ Rank people's activity

- Compare activity to the thresholds and show the biggest deviations

■ Passive monitoring vs. Proactive monitoring

- Watching for things after the fact vs. stopping the activity before it happens... or accelerating the activity for gain

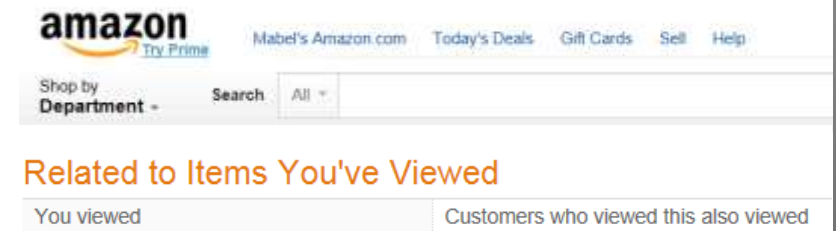


“Our 100,000 conversations were a combination of phone calls, web chats, and automated responses by our computer system, running on a very tight train schedule”

You must create this core competency in your CU



- We've always had the desire to stop things, to avoid fraud, to control activities
- If we worked just as hard to *start* things, to engage activities, and to embrace what the member wishes to do, we could turn the corner
 - What should we watch?
 - What triggers should we respond to?
 - How do we make instant offers?
 - How do convert the word “abnormal” to “opportunity”?
 - How do get you to focus on this so that we focus on this development for the next five years?
- If you really wish to be an Internet retailer, we need to be able to script Internet interactions unlike anything we've been able to do to date



“We had a long history of choreographing interactions with members to stop stuff...we took what we learned and had 100,000 conversations with our members on how to start stuff”

Knowing what you wish to see and anticipating what you will do with the answers



- In the next generation of A.S.A.P. (Ask, See, Act, Profit) dashboards, we need to focus on some bigger answers
 - What is the member's net patronage?
 - What net loan payments did we expect, versus what we got?
 - What was the last three years' worth of net activity on any G/L?
 - What was the last three years' monthly yield on any loan G/L?
 - What was the fee income variance for the last three years for any fee?
 - What commissions were earned by any employee in the last three months?
 - What was...?
 - What do we anticipate all these things will be *next* month?

If this list seems short to you, it's because I know I can get most of the other answers I want by manipulating features we have today
So what will your top 10 questions be for the system in 2015?

What would you do with these 3 pools of members?

EVERY MEMBER, EVERY ACCOUNT THEY HAVE, ANALYZED EVERY DAY



Session 0 CU*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

Patronage Group Analysis

Totals									
	Members	%	Savings	%	Loans	%	Net Balances	%	
Net savers	15,669	52	\$231,732,185	90	\$7,266,696	2	\$224,465,489	38	
Net borrowers	13,002	43	\$24,479,781	10	\$387,026,615	98	\$362,546,834	62	
Net zero	1,349	4							
Total members	30,020		\$256,211,966		\$394,293,311		\$587,012,323		

If you worked this list consistently, what would you do?



EVERY MEMBER, EVERY ACCOUNT THEY HAVE, ANALYZED EVERY DAY

Session 1 CU*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

Member Balance Detail

Year **2014** Filters in effect

Records	33,829	Active	32,712	96.7 %	
Members	11,630	Closed	1,117	3.3 %	314,779,929

Account	Typ	Seq	Typ	DIV/CD/CAT	Name	Date Opened	Date Closed	Current Balance	Average Daily Balance	Average EOM Balance
574 000			SH	SH	-----ER WILLIS	12-12-1964		331	331	331
574 900			OC	91	-----ER WILLIS	09-01-1983		66	104	104
579 000			SH	SH	-----OWARD E	12-14-1964		6,235	6,235	6,235
579 002			SH	LS	-----OWARD E	01-16-1993		2,515	2,515	2,515
593 000			SH	SH	-----ALTER H	12-12-1964		761	761	761
593 002			SH	LS	-----ALTER H	01-16-1993		2,509	2,509	2,509
593 900			OC	91	-----ALTER H	11-01-1982		522	312	539
593 055			SH	SP	-----ALTER H	02-19-2014		75,000		
601 000			SH	SH	-----MAN O	12-12-1964				
601 645			LN	99	-----MAN O	11-02-2007		8,374	8,374	8,374
601 693			OC	99	-----MAN O	05-18-2004		994	994	994
601 811			OC	99	-----MAN O	12-03-2001		7,359	7,359	7,359
609 000			SH	SH	-----ARLES F	12-12-1964		2,281	2,280	2,280
609 019			SD	MM	-----ARLES F	11-24-1997		63	63	63
609 300			CD	05	-----ARLES F	08-20-2002		1,500	1,500	1,500
609 301			CD	06	-----ARLES F	01-29-2007		53,908	53,892	53,908
613 000			SH	SH	-----OLD	12-12-1964		3,969	3,669	3,969

Checklist
 Credit Report
 Inquiry
 Household
 Balance Summary

↑ ↓

Instead of a single view, what if you got creative?

EVERY MEMBER, EVERY ACCOUNT THEY HAVE, ANALYZED EVERY DAY



Session 0 CU*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

Patronage Group Analysis

Filters

Year:

Branch: All Branches

Account base:

Gender: All Female Male Other

Tier level: Basic Level 1 Level 2 Level 3

Jump to name starting with:

Search for name containing:

Member type: All Individual Organization

Age range: to

Active/closed: All Active Closed

	Selections
Member designations	<input type="button" value="Select"/> 00 selected
Application type	<input type="button" value="Select"/> 00 selected
Dividend application	<input type="button" value="Select"/> 71 selected
CD type	<input type="button" value="Select"/> 00 selected
Loan category	<input type="button" value="Select"/> 0000 selected
Business	<input type="button" value="Select"/> 0000 selected
Goals	<input type="button" value="Select"/> 0000 selected

i The primary purpose of this application is to get a breakdown of members balances into the following areas:

1. Net Savers
2. Net Borrowers
3. Net Zero

Use the filters to refine the list for your specific needs.

What if you sliced net savers and net borrowers 365 different ways, 365 days a year, and then you worked it every single day?

What kind of factory would you build?

Building factories

DATA AS THE RAW MATERIAL FOR MANUFACTURING OPPORTUNITY



- This is how we envision call centers (if we envision them at all)
 - Pleasant, rewarding, people helping people, butterflies, puppies, and kittens
- But will our vision of how to work opportunity yield the futures that we want and our members need?
- Sometimes you have to ramp it up



“We realized that we had about 11 groups identified as opportunity pools...pitiful. We set a goal of finding 500 pools. It took us 3 years, but now I can’t slow down my team”

Building factories

DATA AS THE RAW MATERIAL FOR MANUFACTURING OPPORTUNITY



- This is the call center I envision if we are going to wake up 2 million people and 250 organizations to the opportunity we have in the future
- Everyone wants the results from the work, but do they want to DO the work?
- If we had 250 operators mining the data from 250 opportunity pools every day, could we transform our futures?



If you had to list every opportunity pool that you worked consistently, how many would there be?

Can you quadruple that in 2015? Are we just getting too cute with our expectations from data?

Building factories

DATA AS THE RAW MATERIAL FOR MANUFACTURING OPPORTUNITY



- If 250 operators were pushing people their way, wouldn't that turn your three credit union employees into superstars for satisfying members?
- What if CU*Answers could build 250 opportunity pools for every CU to work?
- What if CU*Answers would buy the leads and pay to do the work?
- How would you split the proceeds?



“Oh, when I said we completed 100,000 conversations, I meant our network did. My staff, the CUSO’s staff, some external consultants, and our 24x7 software services. It’s a new day. I had to build a new team to get this done.”



Inspiring new A.S.A.P. toolkits from CU*BASE

WITH THE INTENT TO PUT THEM TO WORK



- We started a program with our staff to build factories to identify opportunity pools, design the template for how we work those pools, and envision how we could field the team
- Do you think you could use this template with your staff?
- We plan to embed these campaign templates in our help for every dashboard (*well, almost every one*)

Building the Factory

Vol. 3: Increase E-Statement Enrollment

This document and the following volumes are intended to give a credit union a complete road map to execute a marketing campaign. This road map will take the user from the very beginning point all the way through to the end of the process and the evaluation of the campaign. This design will contain all the steps necessary to create the campaign, the steps to follow through to the end using the referenced CU*BASE options to mine the data and track the sales success.

What is the Campaign?
Contact members who are not enrolled in e-statements.

How Do I Find the Target Group?
This campaign can be started by using the **List Generator (Database/Label)** tool in the Member Communication (MCMPTC) menu.

This tool will allow you to quickly identify all the members who meet the criteria and have the ability to export the information to a file to use in other tools.

Entering the Selection Criteria

1. On the first screen of the Member List Generator, click the **Filter** button.
2. On the second screen, verify that "Date" is selected as the filter criteria.
3. On the third screen, verify that "Date" is selected as the filter criteria.
4. On the fourth screen, make sure that "Date" is selected as the filter criteria.
5. On the fifth screen, check the box for "Date" and click the **OK** button.

What Do I Do with the List?

Once you've created your database file, select the **Member Connect** button on the screen. From here, you will have a variety of options depending on the resources available to you, and the method you choose to use to market to these individuals. Start by entering your newly created file in the **File name** field.

Sending an Electronic Communication

1. Enter the name of the database file created in the previous step. (This must have been stored in your credit union's CU*BASE library.)
2. Click the "Online banking and/or email message" button and press enter to continue.
3. Here you have several creation/selection options:
 - If you have performed this campaign before and have already created a message for this campaign, select the message and select the **Send** button. Go to Step 6.
 - OR
 - If this is the first time you are performing this particular campaign, select **Create (P)**.
4. Enter a two-digit Message type. This must be a letter and a number or two numbers—two letters are reserved for messages from the Master Message Library.
5. Enter the Message subject "See you for e-statements!" This tool will appear in the subject line when the message is sent as an email message. Go on to continue.
6. Now you are on the Member Connect Message Maintenance screen. Here you can enter or edit the text of the message. Enter your text as follows:
Enrolling in e-statements is simple. Simply log on to it's Me 247 and enroll today. As an owner of the credit union, you will receive \$5.25 each time an e-statement is generated for you. Getting a quarter every month and having your e-statement delivered to you via it's Me 247 has never been easier.
7. Select **Save Changes**.
8. Now you are ready to send the email or it's Me 247 online banking message. Select the message and click the **Send** option.
 - **IMPORTANT!** All email messages will have the signature line message (S) message text automatically appended to them. Editing the signature line or (S) message is similar to editing a message. SEE ALSO: [Edit the Signature Line or S Message](#)
 - If in your signature line, you may want to include text explaining how a member can "opt out" of receiving future marketing email messages. This can be done by having them "opt out" using the two options on the Info Center | Contact Preferences page in it's Me 247.
9. Select to send the message via Priority. This will send the message to members with email addresses first, and then to members with online banking accounts without email addresses. Let a statement purge date one month out from the current date.

Inspiring new A.S.A.P. toolkits from CU*BASE

WITH THE INTENT TO PUT THEM TO WORK



Building the Factory

Vol. 1: Credit Report Data Mining

This document and the following volumes are intended to give a credit union a complete road map to execute a marketing campaign. This road map will take the user from the very beginning point all the way through to the end of the process and the evaluation of the campaign. This design will contain all the steps necessary to create the campaign, the steps to follow through to the end using the referenced CU*BASE options to mine the data and track the sales success.

What is the Campaign?

Contact individuals with a credit score between 600 and their current auto loan. This is the result of a 1000...

How Do I Find the Target Group?

This campaign can be started by using the **Credit Report Data Mining** tool in the Management Services (MMS) menu.

Entering the Selection Criteria

Credit report request from: Use the left full report history for your selection criteria. This will include all overlapping in future campaigns.

Include credit score range: 600 to 680

Member type: Member

Loan type: Install auto only

Other Considerations

In order to generate a list that doesn't include your best talent, consider that has your institution in the Credit...

CU*BASE Management Services

Building the Factory

Vol. 2: Increasing Plastics Usage

This document and the following volumes are intended to give a credit union a complete road map to execute a marketing campaign. This road map will take the user from the very beginning point all the way through to the end of the process and the evaluation of the campaign. This design will contain all the steps necessary to create the campaign, the steps to follow through to the end using the referenced CU*BASE options to mine the data and track the sales success.

What is the Campaign?

Contact members who have not used their...

How Do I Find the Target Group?

This campaign can be started by using the **Member Connect** tool in the Management Services (MMS) menu.

This tool will allow you to quickly identify members who have not used their...

Entering the Selection Criteria

1. Navigate to the **Member Connect** tool in the Management Services (MMS) menu.

2. On the first screen of the **Member Connect** tool, select the **Member Connect** option at the bottom of the screen.

CU*BASE Management Services

Building the Factory

Vol. 3: Increase E-Statement Enrollment

This document and the following volumes are intended to give a credit union a complete road map to execute a marketing campaign. This road map will take the user from the very beginning point all the way through to the end of the process and the evaluation of the campaign. This design will contain all the steps necessary to create the campaign, the steps to follow through to the end using the referenced CU*BASE options to mine the data and track the sales success.

What is the Campaign?

Contact members who are not enrolled in e-statements.

How Do I Find the Target Group?

This campaign can be started by using the **List Generator (Database/Labels)** tool in the Member Communication (MCM) menu.

This tool will allow you to quickly identify all members who are not enrolled in e-statements, with the ability to export the list of members to a file to use with Member Connect.

Entering the Selection Criteria

- On the first screen of the Member List Generator, choose to work with upper member lists and then hit Enter.
- On the second screen, verify that "Does Not Matter" is selected for all options and hit Enter.
- On the third screen, verify that "Does Not Matter" is selected for all options and then hit Enter (your users could be added for members with various off loans, and contact flag if you desire).
- On the fourth screen make sure that NO selections are made and hit Enter (otherwise some members may be excluded that could be a prime opportunity).
- On the fifth screen, check the box for **Statements (for e-statements)** and hit Enter.

CU*BASE Management Services

Building the Factory

Vol. 4: New Member Outreach

This document and the following volumes are intended to give a credit union a complete road map to execute a marketing campaign. This road map will take the user from the very beginning point all the way through to the end of the process and the evaluation of the campaign. This design will contain all the steps necessary to create the campaign, the steps to follow through to the end using the referenced CU*BASE options to mine the data and track the sales success.

What is the Campaign?

Contact new members who have joined the credit union to market products/services and welcome them to the credit union.

How Do I Find the Target Group?

This campaign can be started by using the **New Member Sign Analysis Dashboard** tool in the Management Services (MMS) menu.

Entering the Selection Criteria

File Date: Use the last full month. For example, if it is currently March 14, use February for your selection criteria. They will make it easier to track your campaign efforts and prevent overlapping in future campaigns.

Valid: Open

Order: ByN

Other Considerations

Depending on the membership obligations that your credit union offers, you may wish to have a different welcome message to individual members versus business members.

Generating the List for Member Connect

Once you've narrowed down your list of records to only those you want to contact, select the **Export** button. Select to export the selection of accounts for Member Connect. Enter a filename; this will create a database file in your CU*BASE library.

CU*BASE Management Services

Building the Factory

Vol. 5: Loan Refinancing

This document and the following volumes are intended to give a credit union a complete road map to execute a marketing campaign. This road map will take the user from the very beginning point all the way through to the end of the process and the evaluation of the campaign. This design will contain all the steps necessary to create the campaign, the steps to follow through to the end using the referenced CU*BASE options to mine the data and track the sales success.

What is the Campaign?

Contact individuals based on the range of credit score they fall under and offer to refinance their loan.

How Do I Find the Target Group?

This campaign can be started by using the **Credit Report Data Mining** tool in the Management Services (MMS) menu.

Under Where Your Members Borrow, which shows data groups by credit, the Credit Report Mining dashboard shows all credit scores for a member. Their scores come from the credit score history file and include all scores pulled from all channels. What this means is you can quickly identify the members with a given score range to start a marketing campaign.

Entering the Selection Criteria

- Navigate to MMS/MT 217
- On the first screen of the Credit Report Data Mining you can select a credit score range.
 - Credit report request from: Select the last complete month (enter member to track history and campaign run based on that selection criteria)
 - Include Credit score from credit score
 - Group A: At this point I would suggest that you define the offering based on the credit score range that you select for the offering. The first offering would be for members that have a credit score from approximately 500-649. This group of individuals will be targeted with an offering to reduce their monthly payment on their current car loan. At this time consider the group offering in the credit score range of approximately 640-680.
 - Group B: At this time consider this group offering in the credit score range of approximately 640-680. This group will be a mixed group of both payment and interest rate construction members. The offering will be initially focused on reducing monthly payment with the understanding that the group may be converted later.

CU*BASE Management Services

Wrap-Up



What else is in your packet?

just turn it on

CU Revest: Restoring Lost Capital

What makes CU Revest an attractive to their understanding of the fact that lost things happen to good people. They strive to take a standee who has come again had time and subsequently caused the small issues of loss and being times back into good standing. CU Revest makes sense.

Lender+VP

DynaCash™

Automated Cash Dispenser & Recycler Connectivity

Thousands of DynaCash™ Systems have been installed at Banks, Credit Unions, Casinos, and Retail Store Workplaces.

TellerCounts™

Universal PC Interface for Cash Counters

Taking Cash Automation To The Next Level

KEY BENEFITS:

- **FAST THROUGH LINE SERVICE**
- **RELIABLE**

Key Features:

- **Universal PC Interface**
- **Automated Cash Dispenser & Recycler Connectivity**

CU*BASE Management Dashboards

The management dashboards in CU*BASE are designed to assist credit union officers in making strategic and decision-making processes of their organizations. Use the dashboards to analyze membership data, sales, investments, and lending activities to see trends and performance of products and services.

AuditLink

2014

Audit & Compliance

Our Favorite Dashboards and Reports

CU*BASE

Show Me the Steps!

Step-by-Step Online Help

Need to Understand a New Process? Show Me the Steps! Online Procedure Steps Step-By-Step Online Help

Exercises for Success

Practice Workbooks for Desktop

Have a New Employee at your Credit Union? Exercises for Success Provides Helpful Activities for:

- Teller
- Lending
- Member Service

Network Conversion Promise

Get Training with you at your new Network

Network Conversion Services

Simplifying and XTEND

SHARED RESOURCES THAT WORK FOR YOUR BUSINESS

XTEND

zixcorp

Network Services | Datacenter

zix ONE

zixcorp

Network Services | Datacenter

zix ONE

zixcorp

Network Services | Datacenter

zix ONE

Tonight's Stockholders Meeting



- Owners, see you in the “pre-function” area (a.k.a. out in the hall) at **6:30** for cocktails
 - Join us for dinner back here at **7:00**
- Meet your Board
- An uncontested election this year...but come hear from the candidates
- Come hear what Bob has to say about our numbers, 2012 and year-end 2013

Strategic Priority #1:
Reaching for More
Opportunity

Strategic Priority #2: Reaching for More Opportunity
Strategic Priority #3: Reaching for More Opportunity

CU ANSWERS
Annual Stockholders Meeting
June 18, 2014

opportunity.

WELCOME!

Pass It On...

- As always, all materials related to this week's events will be posted on our website

<http://lc2014.cuanswers.com>

CUANSWERS
Leadership Conference
2014 Walking in the members' shoes

Walking in the Members' Shoes [Vendor Registration](#) [Download Brochure](#)

EVENTS ACCOMMODATIONS REGISTRATION VENDOR EXHIBITS

Leadership Week Events

June 17-19, 2014

Join us for several days of special events surrounding our annual CU[®]BASE Leadership Conference. Designed for CEOs and senior credit union leaders from all CU[®]BASE clients, Wednesday's Leadership Conference provides a unique opportunity to get together with your peers and hear CU[®]Answers' vision for our partnership during the coming year.

We hope you will join us for what always proves to be a fun, energizing and inspiring time together!

Each event no later than Friday, June 6, 2014.

The X-Factor: X-Factor: Xtend Tuesday, June 17

For all participants attending this year's events. In the pop music scene, the X-Factor is that little extra something that transforms ordinary into superstar. While we might not be able to get you a recording contract, Xtend can be that X-Factor that makes your credit union a superstar in the eyes of your members. Join us for an informative session where we'll explain how Xtend could provide that missing something you need to put you over the top with your members. Learn why so many of your peers have already tapped into Xtend and discover how you can put their "X-Factor" to work for you!

Attend this event and enter your name for a chance to win 2 concert tickets to see [Bruno Mars](#) later the same evening. There will be random drawings at the cocktail reception for 3 pairs of concert tickets.

Xtend Annual Stockholders Meeting Tuesday, June 17

For CEO and/or Board Chairs of Xtend owners only. Hear about the CUSO's performance over the past year, and look ahead to the coming year. This meeting is also the official election to fill any open seats on the Xtend Board.

Attend this event and enter your name for a chance to win 2 concert tickets to see [Bruno Mars](#) later the same evening. There will be random drawings at the cocktail reception for

2:30pm - 3:45pm
[JW Marriott](#)
235 Louis St NW
Grand Rapids, MI 49503

4:00pm - 4:30pm
[JW Marriott](#)
235 Louis St NW
Grand Rapids, MI 49503

**A big
THANK YOU
to the “shoe
crew” ...**

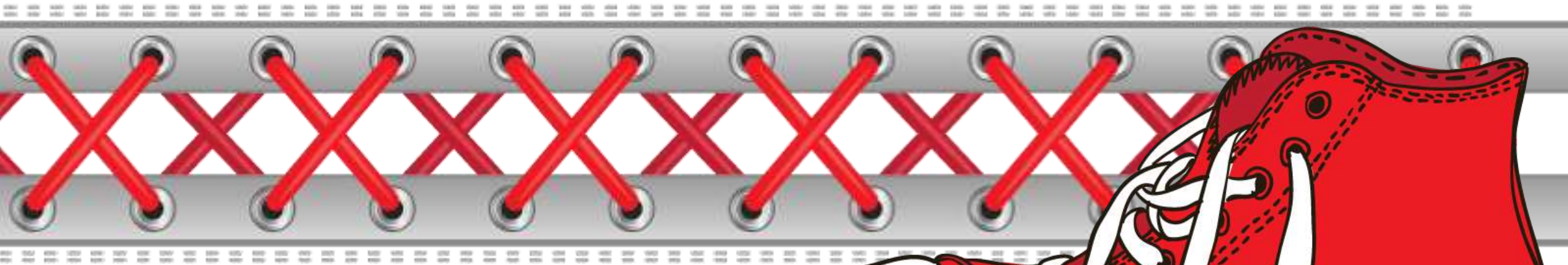


CU*ANSWERS

Leadership Conference

2014

Walking in the members' shoes



**Thank you
for coming!**