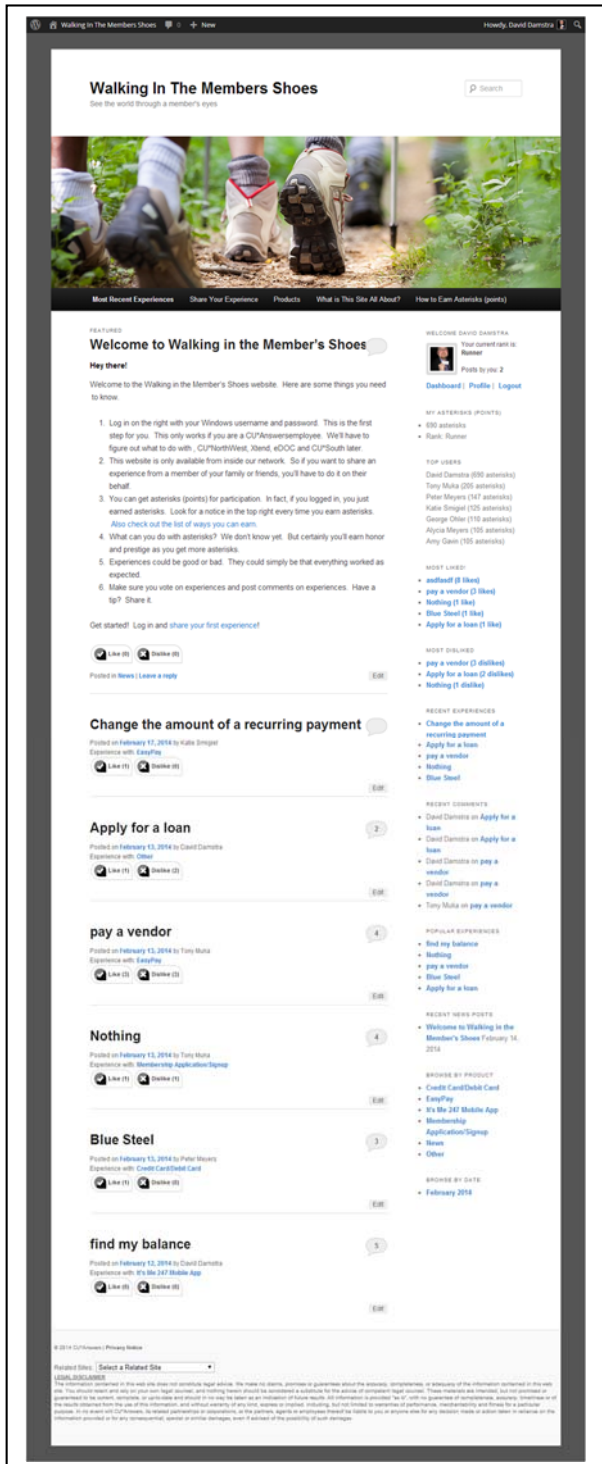


Walking In The Members' Shoes



A website designed to see the world through the members' eyes

WALKING IN THE MEMBERS' SHOES



Purpose

Walking In The Members' Shoes is the initiative that reminds us to be members, consumers, owners and architects of the programs and services we provide by actively participating in them.

This program ensures we keep these intentions top of mind by putting the members' perspective in line with our own.

What is it?

To start, this private website will provide CU*Answers staff an opportunity to discuss member facing tools. As it develops, it will be extended to cuasterisk.com partners and eventually credit unions for their own discussions. It is:

1. A website
2. A place to participate
3. A place to listen
4. A place to architect
5. A new opportunity

Walking In The Members' Shoes is a must have for anybody doing business online and over mobile delivery channels. Use it to review experiences, explore future investments, and to educate your teams on the tools you've designed.

Innovate, Create, Activate

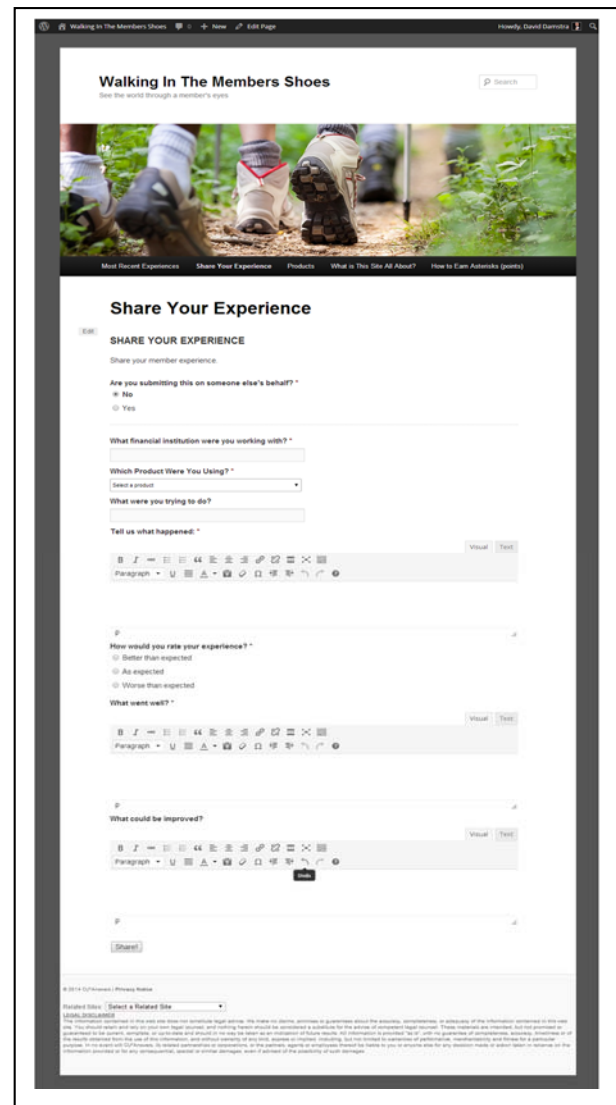
WALKING IN THE MEMBERS' SHOES

What are we asking people to do?

Perform regular activity using any **It's Me 247** delivery channel and tell people about what you did and your overall experience using the Walking In The Members' Shoes website. Activities can include but are not limited to online banking, CU*Talk, viewing eStatements, using EasyPay, mobile web banking, mobile text banking and much, much more. Some people even reported driving away in new cars after visiting a dealer and opening a loan through indirect lending! How's that for participation!

Other Features and Benefits

1. Single Sign On: Windows password. No need to remember passwords; easy accessibility.
2. Secure: People will be able to contribute publicly or anonymously for friends or family members. Promotes the true cooperative spirit while maintaining the integrity of the user and the site.
3. Peer Directed: Users will have the ability to contribute to posts and have the ability to report inappropriate comments.
4. Low Maintenance: Requires little administration
5. Gamification: The reward is in the experience of using, learning and growing.



The screenshot displays the 'Walking In The Members Shoes' website interface. At the top, there is a navigation bar with the site title and a search bar. Below the navigation bar is a large image showing a person's feet in hiking boots on a dirt path. The main content area is titled 'Share Your Experience' and contains a form for users to share their member experience. The form includes several sections: 'Are you submitting this on someone else's behalf?' with radio buttons for 'No' and 'Yes'; 'What financial institution were you working with?'; 'Which Product Were You Using?' with a dropdown menu; 'What were you trying to do?'; 'Tell us what happened:' with a rich text editor; 'How would you rate your experience?' with radio buttons for 'Better than expected', 'As expected', and 'Worse than expected'; 'What went well?'; and 'What could be improved?'. At the bottom of the form, there is a 'Share' button and a 'Privacy Notice' link.

Intentional, Safe, Secure

WALKING IN THE MEMBERS' SHOES

Who is it for?

Phase 1- CU*Answers Employees



Phase 2 - Credit Union Employees

**Everyone
Can Play**

The Rollout Strategy

Rolling out your Walking In The Members' Shoes initiative is easy and is a lot of fun!

Select Your Rollout Team

This group will be responsible for the recruitment of individuals to become active users of the Walking In The Members' Shoes program. This will be done through personal invitation, group activities and staff announcements.

What are the requirements?

- Rollout team members will believe in the cooperative principals.
- Rollout team members believe that as a user of their creations the cooperative is strengthened and the spirit of innovation escalated.
- Rollout team members are credit union members and active users of its products and services.
- Rollout team members will be active users of the Walking In The Members' Shoes website.

Establish Milestones:

- Put your start date on the calendar
- Develop a roll out plan with executable dates
- Decide upon total number of users you wish to have by projected dates

Plan, Play, Participate

WALKING IN THE MEMBERS' SHOES

How do we get folks excited?

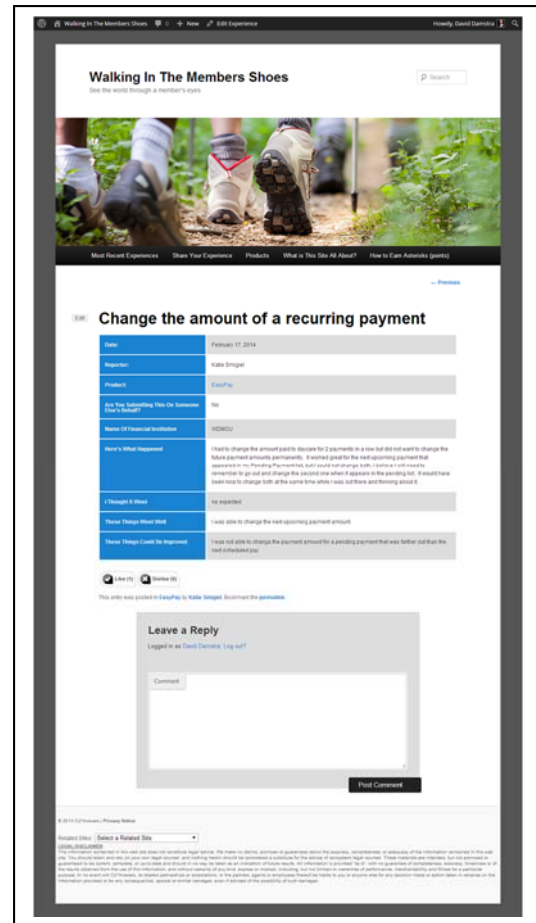
After your initial rollout team has become familiar with your site gradually invite new members to participate. Personal invitations work the best.

Communicate regularly! Use the website. Much of the interaction happens within the website itself so there is no need to schedule formal meetings. When you do have a meeting keep the agenda to discussing and developing your milestones.

Participation should be based on the desire to contribute actively with products and services they are already using, the motivation to utilize services they create and to build a new business as an investment in their futures.

Here are some other ideas to give your Walking In The Members' Shoes site an energy booster:

- Make participation a little something unexpected
 - Distinguish: Wear red shoes for the week
 - FOOD: Have a picnic to announce your program
 - T-Shirts: Everyone loves a new shirt
 - Campaigns: Put matchbox cars all over the office and tell members you are driving a program that will help your staff to serve them better
 - Educate: Host educational awareness events on product usage for new members



Awareness = Action

WALKING IN THE MEMBERS' SHOES

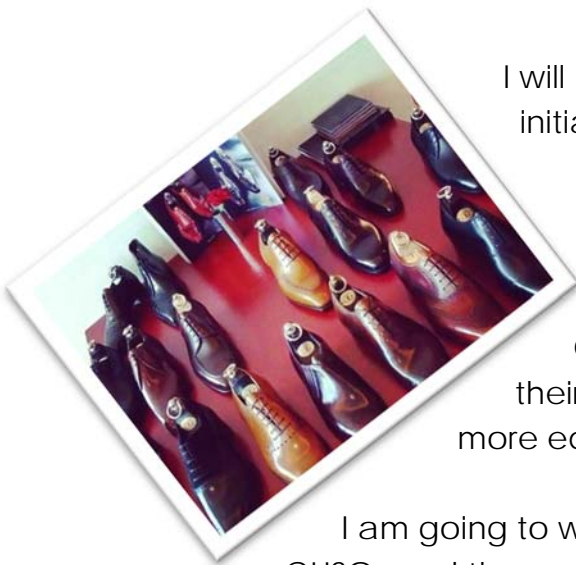
How do I get a site for my credit union?

Just like everything we do at CU*Answers, the Walking In The Members' Shoes



Rollout Team wants to ensure a great delivery of our turn key program. We anticipate having web sites and marketing launch kits available in 2015. Sites will be a one size fits all product with no personalization or branding.

What Does Randy Say?



I will be pushing the idea of starting user groups and new initiatives to do two things:

Ensure that we have a group of people checking how our products and services are working from the outside in – check that it is up and responsive. Get the opinions of the user and constantly review their experiences to consider further investment changes, more education, marketing, changes, etc.

I am going to work to make these sites live at all cuasterisk.com CUSOs and then get CUs to do the same thing. For the site to be successful you have to recruit active users who will feel compelled to report, and you have to be comfortable in sifting through both valuable and non-valuable comments.

This is an internal website/posting board that every CU needs and that every business needs that is in the business of serving over the internet or mobile space.

See the world through the members' eyes

WALKING IN THE MEMBERS' SHOES

What are people saying?

“Walking In The Members’ Shoes is a valuable initiative at CU*Answers. I think it is important to always think of the end-user experience. Now when I access **It’s Me 247** or visit my credit union, I am more aware of how members like me interact with the products I document every day. The initiative gives me a reason to really evaluate my experience – both the good and the areas that need improvement.” *Alycia Meyers, Documentation Writer*

“It’s always good to know what it’s like on the other side of the fence. I can think something is clear as can be but other people can see it in a totally different way. I’ve noticed this in some of the comments to my postings. It really helps to understand how someone else interprets what I am saying. This site allows for that to happen in a very positive way.” *Cynthia Adams, Conversion Programmer*

“Walking in the Members’ Shoes is an opportunity for me not to just use the tools we make but to experience the products we own. As a result of using the website to share my experience with my peers, I have expanded my working knowledge of **It’s Me 247** programs in a way that can be translated in a common language that can be understood beyond analytics and data. An unexpected benefit I was even able to learn more about my peers through their posts.” *Julie Gessner, Sales Administrator*



Until it becomes culture



CU^{*}ANSWERS
A CREDIT UNION SERVICE ORGANIZATION

6000 28th Street Grand Rapids, MI 49546

800-327-3478

www.cuanswers.com