



# CEO STRATEGIES WEEK "2.0"

Welcome to a brand-new format!

2015

**CEO Strategies**

# CEO Strategies Week 2015

## This Week's Events

### Tuesday, November 10

1:00 – 5:00 PM ET

CEO Collaboration in the cuasterisk.com Network (Past, Present, and Future)

5:30 – 7:30 PM ET

CEO Strategies Open Networking Session (*Refreshments served*)

### Wednesday, November 11

9:00 AM – 4:30 PM ET

CEO School: Driving Solutions & Execution

5:00 – 7:30 PM ET

"Thinking 2016" Networking Session (*Refreshments served*)

### Thursday, November 12

9:00 AM – 3:00 PM ET

CEO Roundtable



Materials covered in today's session will be posted online on the Events > CEO Strategies page

<http://cuanswers.com/events/ceo-strat/ceo-strategies-week-2015/>



# Round Robin Introductions

We'll be together for the next 3 days, so let's get to know each other

This is speed dating – quick answers that inspire others to get to know you more

- Your Name
- Your Credit Union Name, City and State
- How many CEO Strategies sessions have you attended?
- Name the # 1 thing you could use a hand with to enhance your career as a leader



Use your participant contact sheet to take notes!

**CJ ANSWERS**  
CEO Strategies Week 2015

### Participants

Completed by October 21, 2015

Use this handy list to take notes during the round-robin introductions about colleagues you want to connect with during the networking periods. Email addresses are provided so you can also reach out later on. Names are listed in alphabetical order by credit union name.

First	Last	CU	Email	Notes
Colina	Doyle	Advantage CU		
Kris	Levin	Allegan Community FCU	colina@advantagecu.com	
Don	Mills	Alpena Community CU	donmiller@alpenacu.com	
Christy	Leslie	Alpena Alpena Area CU	christy@alpenacu.com	
Barbara	Mills	Bridge CU	barb@millsbridgecu.com	
Thomas	Flowers	Calumet CU	tom@calumetcu.com	
Terri	Maloney	Catholic Liberty Employees CU	terri@calumetcu.com	
		Catholic United Finance CU	terri@calumetcu.com	

# CEO COLLABORATION WORKSHOP

On the way to the future, CEOs need the chance  
to influence the final destination



# What is the Collaboration Workshop?

KICKING OFF OUR 2017 PLANNING SEASON

- Peers working towards independent and collective strategies and tactics

CEO



- Collaboration as a business – collaboration to earn a yield on doing things *collectively*, with an advantage over doing things alone

Collaboration



- A unique space for doing work, different from the day-to-day but with the same goals: earn a return on our efforts

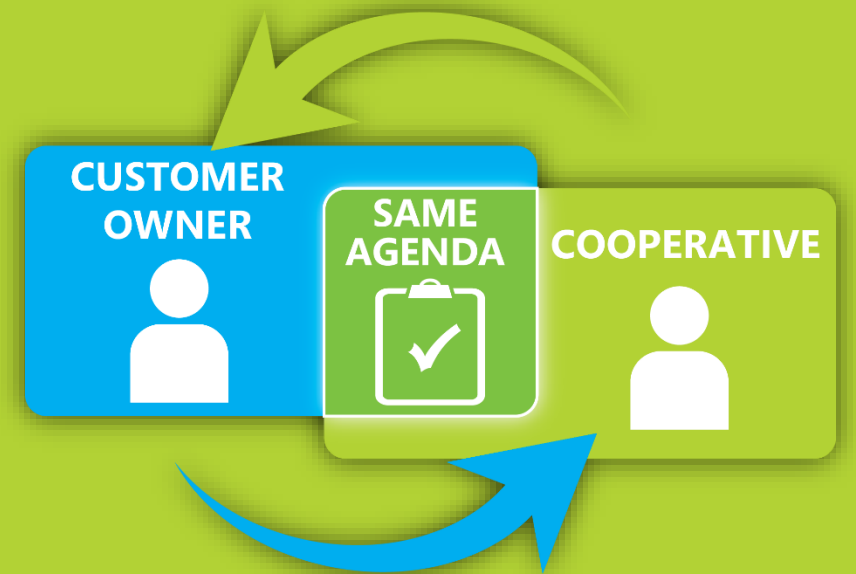
Workshop



In the past I've gotten carried away and made this a presentation more than a workshop... so be prepared to speak up



The Collaboration Workshop speaks to the essence of why credit unions own CU\*Answers: so that **their voice is heard**, their ideas are worked on, and their priorities are considered as part of everything this CUSO tries to accomplish



# Today's Agenda



## Using our Collective Brainpower to Envision New CUSO Customer Support Centers

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- Investing to support new credit union inquiries and perspectives

## Serving New Types of Clients

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- Virtual Channel Architects
- Technical Solution Developers
- External Data Warehouse Designers

## Why our Network Needs the IRSC: New Templates for CU Designs

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- Internet stores for online retailing
- Fast-to-market membership opening pipelines
- Fast-to-market mobile pipelines





## **Using our Collective Brainpower to Envision New CUSO Customer Support Centers**

Investing to Support New  
Credit Union Inquiries and Perspectives

# Technology vs. Service

DISRUPTIVE PRICE, ACROSS-THE-BOARD ACCESS, SHARED EXECUTION

□ Every CEO in this room – CUSO or credit union – is facing the same challenge:

**Transitioning existing organizational designs to respond to an online marketplace where solutions need new degrees of reach, range, and robustness**

Can your organization reach members and customers beyond the walls of your own traditional delivery systems?

***Economies of scope:***  
*How far outside of your boundaries can you reach people?*

Can your organization interact with members effectively with the speed they expect in today's networked world?

***Economies of speed:***  
*How are your members' expectations changing as to the speed of closing the deal where they are at any given time?*

Can your organization act bigger than it is and appear competitively scaled to the challenge?

***Economies of scale:***  
*Are you using the Internet and our cooperative to bulk up and impress your members?*

# Technology vs. Service

DISRUPTIVE PRICE, ACROSS-THE-BOARD ACCESS, SHARED EXECUTION

□ Every CEO in this room – CUSO or credit union – is facing the same challenge:

**Transitioning existing organizational designs to respond to an online marketplace where solutions need new degrees of reach, range, and robustness**

Activate online and mobile solutions that can deliver for your member anywhere, at any time

*Once we're in the business, can we build a service department that helps CUs get to market with diverse and multiple solutions?*

Activate new processes and solutions that complete the transaction virtually (*document transfers, signatures, etc.*)

*Once we're in the business, can we build a service department that helps CUs get to market with diverse and multiple solutions?*

Complete the projects in bunches and leap forward like every organization is 10x their actual size

*Once we're in the business, can we build a service department that helps CUs get to market with diverse and multiple solutions?*

# It's Not a Tech Problem, It's a People Problem

## THE ECONOMICS ARE CERTAINLY DIFFERENT

- We need to build teams that can engage with credit union and third-party project managers to complete projects at an unprecedented rate
- We need to move beyond the theoretical and into production
  - Build several hundred mobile apps and bring them to market
  - Build several hundred new membership landing pages
  - Build new sales booster pages that deliver opportunities, for hundreds of organizations
  - Build dozens of new processes for document transfer, for hundreds of organizations
  - Drive a revolution in retailing for our network and **provide the confidence there are service resources available to get the job done**

As customer-owners and CUSO leaders, this group needs to see that we are the best resource to design this solution

**As CEOs, this is our 2016-2017 collaborative project**

## **Serving New Types of Clients**

- Virtual Channel Architects
- Technical Solution Developers
- External Data Warehouse Designers

# Understanding Three Emerging Customer Personas

DO YOU SEE SOMEONE FROM YOUR TEAM IN ONE THESE SILOS? SHOULD I?

## Virtual Channel Architects

- CU leaders tasked with activating new delivery channel solutions
  - Yesterday's web page designer on steroids
  - Marketing meets tech, over and over
  - A virtual facilities manager

## Technical Solution Developers

- CU staff members and their coordinated contractors
  - CUs building solutions for themselves, beyond custom programming
  - Time for testing, processes for certification
  - High touch calls with CUSO tech resources

## External Data Warehouse Designers

- CU staff members aggregating data beyond CU\*BASE and CUSO solutions
  - Database designers
  - IT facility managers
  - Data analysts

**Whether or not your strategy has overtly called out these new job descriptions in your business plan, we feel the frustration of your team members as they call with these intentions**

# Understanding Three Emerging Customer Personas

DO YOU SEE SOMEONE FROM YOUR TEAM IN ONE THESE SILOS? SHOULD I?

## Virtual Channel Architects

- 2016: Our response will be the **Internet Retailer Support Center**, driven by:
  - Expansion of mobile app strategies
  - Expansion of sales and fulfillment services via the web
  - Need to create a foundation to deal with the at-large marketplace

## Technical Solution Developers

- 2017: Our response will be the **Developers Help Desk**, driven by:
  - Marketplace opportunity created by an API library
  - Special focus on services needed by developers to test and certify new solutions

## External Data Warehouse Designers

- 2016: Our response will be to continue to drive the **Data Investment Symposium** agenda:
  - Next event: Feb. 24, 2016
  - My CU Today / My CU Today Plus
  - New shared resource for data analytics

The trick for our CUSO is to match our investment with your responses and plans in the future

## **Why our Network Needs the IRSC: New Templates for Credit Union Designs**

- Internet stores for online retailing
- Fast-to-market membership opening pipelines
- Fast-to-market mobile pipelines



**BUILDING NEW CLIENT  
SERVICE TEAMS FOR NEW  
CLIENT PERSPECTIVES**

**IRSC:  
The  
Online Store**

What CUs can buy in the  
virtual channel

The first phase in  
developing a fast-  
to-market self-  
service toolkit to  
generate virtual  
opportunity sites

**IRSC:  
The  
Help Desk**

A project management  
team with a “Just Turn It  
On” focus for generating  
virtual channel solutions



**IRSC:  
Business  
Development**

Selling, consulting, and  
executing with CUs to  
design new service  
models via virtual  
solutions

Driving the network  
to develop data  
intelligence assets  
to fuel CU activities  
on the Internet

# Our First Client Service Department Designed With An Online Storefront

## THE INTERNET RETAILER SUPPORT CENTER

- We're designing the IRSC to be fronted by an online storefront
- We hope to template how a credit union would market products to a member, by marketing our virtual channel solutions to CU project managers
  - Sell what's available
  - Explain the process
  - Fulfillment center
  - Project management site
  - Use CU Publisher tools to just turn it on

<https://irsc.cuanswers.com/>

The screenshot displays the Internet Retailer Support Center website. At the top, the logo for 'INTERNET RETAILER SUPPORT CENTER' is visible, featuring a stylized 'R' with an upward arrow. Below the logo, the text 'Internet Retailer Support Center' and 'Contact' are present. The main banner features a blurred image of three people looking at a smartphone. The text 'Get Branded OBC Customizations' is overlaid on the banner. Below the banner, the heading 'Internet Retailer Support Center' is followed by the sub-heading 'With the CU\*Answers Internet Retailer Support Center you can:'. A section titled 'Mobile Experience Center' includes a sub-section 'Self Service Channel Custom Branding' and 'OBC Customizations'. The text reads: 'Your members are mobile. Do something about it. With a MXC in It's Me 247 and on your website showcase your credit union's mobile experiences.' Below this text is a screenshot of a mobile app interface. To the right, a banner titled 'Ready for a Boost?' features a collage of website designs and the text 'Check out Booster Pages to launch your sales and membership to a new level!' with a 'Click Here to Get Started!' button. At the bottom, the heading 'The Process' is followed by a list of steps: 1. **Submit an Order Form** (There are several on this site, and several more planned for the future. These order forms are intense. They are intended to gather all the information needed in one pass.) 2. **Review & Verification** (Once we've received your order, our teams of experts will review your submission and make sure everything is properly formatted and appropriate for use on the Internet. This isn't

# Our First Client Service Department Designed With An Online Storefront

## THE INTERNET RETAILER SUPPORT CENTER

- This storefront will eventually combine
  - Classic CU\*BASE configurations for virtual member service features
  - Web Services product offerings
  - Customized branding for online and mobile banking
  - Mobile product creation
  - Activating a MAP/MOP landing site
  - OBC customizations
  - Managing your online mobile app store
  - Maintaining all of your virtual solutions provided by CU\*Answers

**INTERNET RETAILER SUPPORT CENTER**

Internet Retailer Support Center Contact

### Get Branded OBC Customizations

#### Internet Retailer Support Center

With the CU\*Answers Internet Retailer Support Center you can:

- Mobile Experience Center
- Self Service Channel Custom Branding
- OBC Customizations

Your members are mobile. Do something about it. With a MXC in It's Me 247 and on your website showcase your credit union's mobile experiences.

CU\*Answers Mobile Apps

Mobile App our Members Like

#### Ready for a Boost?

Check out Booster Pages to launch your sales and membership to a new level!

Click Here to Get Started!

#### The Process

- 1. Submit an Order Form**  
There are several on this site, and several more planned for the future. These order forms are intense. They are intended to gather all the information needed in one pass.
- 2. Review & Verification**  
Once we've received your order, our teams of experts will review your submission and make sure everything is properly formatted and appropriate for use on the Internet. This isn't

<https://irsc.cuanswers.com/>

# Why our Network Needs the IRSC

Internet Stores for Online Retailing

# “CU Publisher” – a Content Management System for Virtual Solutions

DESIGNED WITH A “JUST-TURN-IT-ON” INTENT

- The best example of online retailing and the Amazon.com approach is the **It's Me 247** mobile app store – coming in the 16.04 release (April 2016)
  - The IRSC will manage the pipeline by helping CUs publish content for the mobile app store using the CU Publisher
- This store approach will help ensure that CU members get exposed to a growing list of mobile apps offered by their credit union
  - The IRSC will both drive and respond to CU virtual channel architects to make this a success

The screenshot displays the 'Options' page for 'The Cat's Meow' in the CU\*Admin system. The interface includes a top navigation bar with 'CU\*Admin', 'Settings Menu', 'Manage Users', 'Helpful Links', and a user profile 'mcyoung'. A left sidebar lists navigation options: 'Credit Union Details', 'OBC Customization Settings', 'Launch Points', 'Logout URL's', 'Mobile Experience Settings', 'Platform Settings', and 'Logo Images Test'. The main content area is titled 'The Cat's Meow' and contains the following fields:

- Shelf:** A dropdown menu set to 'Featured'.
- Application Name:** A text input field containing 'The Cat's Meow'.
- Application Description:** A text area containing placeholder text: 'Lorem ipsum dolor sit amet, mea invenire maiestatis mnesarchum no, feugiat dissentiunt et qui. Vim case audire habemus ut, numquam urbanitas cu eos. Cu duo eros graeci persecuti, sea graeco iracundia te. Cum an stet eius eruditi. Nibh animal ut'.
- Developer Name:** A text input field containing 'CU\*Answers OBT'.
- Apple Store URL:** A text input field containing 'https://itunes.apple.com/us/app/nytimes-breaking-national/id284862083'.
- Google Play URL:** A text input field containing 'https://play.google.com/store/apps/details?id=com.cnn.mobile.android.phone&hl=en'.
- Microsoft Store URL:** A text input field containing 'http://apps.microsoft.com/windows/en-us/app/amazon/80299018-3dee-418d-8466-374fe94'.


Below these fields is a light blue note box: 'NOTE: Please ensure that all images are placed in svn under .....'. At the bottom, there are five 'Image' input fields with the following values: 'caticon.png', 'Cats1.jpg', 'Cats2.jpg', 'Cats3.jpg', and 'Cats4.jpg'. At the very bottom, there are three buttons: a red 'Delete Mobile Application' button, a grey 'Cancel' button, and a green 'Save Details' button.

# It's Me 247 Mobile App Store: Retailing when you have more than one solution


Big Dutch Fleet CU HELP ? CREATE MY SECURITY LOGOUT

## It's Me 247 Online Banking

Info Center My Accounts New Accounts Pay & Transfer My Documents Go Mobile



**Mobile Banking**  
Banking on your mobile browser



Mobile Web Banking

**Text Banking**  
Quick Account Info & Alerts


Your available balance is...

A Deposit has been made...

Your balance is below...

More Information

**Mobile Apps**  
iPhone and Android apps for our members



Mobile App Store

Online Banking

Info Center My Accounts New Accounts Pay & Transfer My Documents Go Mobile


**My Account**  
Brandy K Deman  
Switch Memberships

**Messages**  
Messages 1227

**Members**  
Place Your Vote  
Latest News  
CU\*SECURE Are You Safe?

### Mobile Experience Center

THE CAT'S MEOW




CALL OF NATURE

**Bits & Bytes**  
CU\*Answers


Lorem ipsum dolor sit amet, mea invenire maiestatis mnesarchum no, feugiat dissentiunt et qui. Vim case audire habemus ut, numquam urbanitas cu eos. Cu duo eros graeci persecuti, sea graeco iracundia te. Cum an stet eius eruditi. Nibh animal ut eum. No ludus theophrastus his. Per ex cibo numquam, eius eloquentiam usu te. Eit dolore in qui, essent ancillae elaboraret ex vix. Ne rebum admodum sit, in ius ipsum explicari. Dolorem epicurei te vel, et officii nominati mel. Probo exerci appellatur vix ne, debet dictas dissentias et vel, ea duo iisque suavitate. An paulo labitur occurreret est, quod commune ius ea. Sit cu wisi gloriatur. Has sale fabulas vulputate eu, eos ei mutat eripuit, an duo quis accusam. In affert facilis philosophia nec, no brute lorem appetere sit, percipit accusamus has in. Probo menandi id vim, no usu modo erant aeterno, an saperet assueverit nec. Et vis eligendi officii delicatissimi.

BITS & BYTES



Available for iPhone Available for Android


Recommended1 - By CU\*Answers



From Intuit, the makers of TurboTax, QuickBooks, Mint Bills, and Quicken: the free Mint app helps you spend smarter and save more. Easily pull all your accounts, cards and investments into one place so you can track your spending, create a budget, receive bill reminders, and get customized tips for reducing fees and saving money. You can also check your credit score for free while learning how you can improve it.

Available for iPhone Available for Android


Exclusive1 - By CU\*Answers




From Intuit, the makers of TurboTax, QuickBooks, Mint Bills, and Quicken: the free Mint app helps you spend smarter and save more. Easily pull all your accounts, cards and investments into one place so you can track your spending, create a budget, receive bill reminders, and get customized tips for reducing fees and saving money. You can also check your credit score for free while learning how you can improve it.

Available for iPhone Available for Android


### Mobile Experiences Big Dutch Fleet CU Like




Nom Nom Nom  
CU\*Answers




Exclusive1  
CU\*Answers



Exclusive2  
CU\*Answers



Exclusive3  
CU\*Answers



Exclusive4  
CU\*Answers

### Mobile Experiences Our Members Like



Recommended1  
CU\*Answers



Recommended2  
CU\*Answers



Recommended3  
CU\*Answers



Recommended4  
CU\*Answers

# Why our Network Needs the IRSC

Fast-To-Market Membership Opening Pipelines

# “CU Publisher” – a Content Management System for Virtual Solutions

DESIGNED WITH A “JUST-TURN-IT-ON” INTENT

- To ensure that we can build online membership opening sites quickly and effectively, we needed to create a system that could publish new landing pages that were very specific and customized to the intent of the CU
- This CU Publisher has a dual purpose:
  - Generate membership opening sites
  - Generate mobile apps

The screenshot displays the 'CU Publisher' interface for 'Success Credit Union'. The user is Sarah Thompson, Marketing Director. The interface is divided into a left sidebar with navigation options (Home, My Credit Union, Membership Opening, Mobile Apps, Timeline) and a main content area. The main content area is titled 'Options' and allows customization of the Membership Opening experience. It includes sections for 'General' (Version: MAP (v1.0), DEMO Mode checked, Help text), 'Eligibility', 'Information', and 'Complete'. A 'Preview' section shows a representation of the membership opening page, featuring the Success Credit Union logo, a progress indicator (1 Eligibility, 2 Information, 3 Complete), and a checklist of requirements: Social Security Number, Drivers License, and Valid Email Address. A 'click to view' button and an email input field are also visible.



# Announcing the Project to Turn On MAP/MOP

- During the first calendar quarter of 2016, we will launching the first MAP/MOP landing pages with a reasonable beta group (10-15 CUs)
  - Today's demo is to get you excited about launching your first MAP/MOP landing page so that you will get in the queue beginning April 1, 2016
  - We hope to go to 2016 Leadership Conference with 50+ CUs having launched their first MAP/MOP landing page for potential members
- In June we will announce the sunset of the current membership app (anticipated to be 12/31/2016)
  - Over 200 CUs will need to launch MAP/MOP in 2016
- Throughout the year we'll work with CUs who have MAP/MOP to activate new modules as they are released
  - ID authentication, funding, online membership/account opening

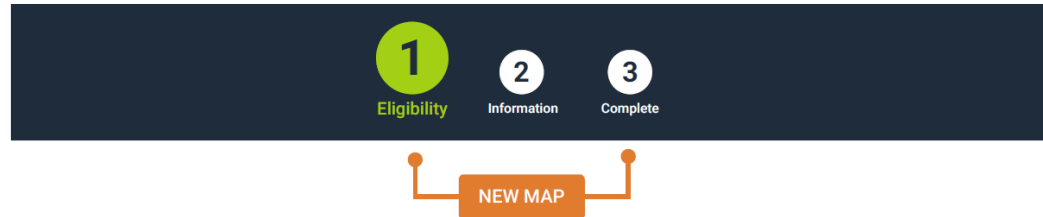


**Out of 200 CUs, I don't anticipate that even 30 will have a complete MOP process activated by 12/31/2016...help prove me wrong**

# Announcing the Project to Turn On MAP/MOP

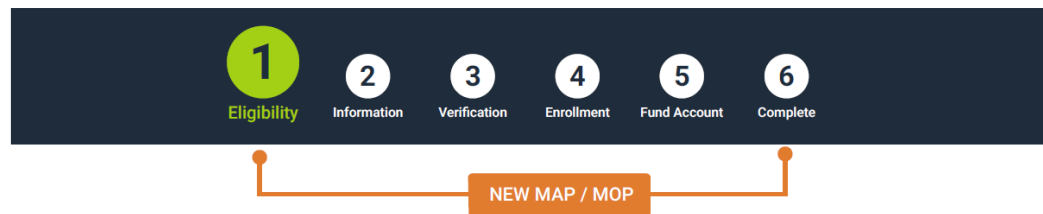
TO GET TO PHASE 2, YOU HAVE TO TURN ON PHASE 1: YOUR 2016 ASSIGNMENT

## Phase I



Everyone will be on this version by end of 2016

## Phase II



Maybe 30 CUs might be on this version by end of 2016 – not for the lack of a technical solution, but for want of internal policies and procedures to embrace automatically opening memberships online

# Today's Membership App, Tomorrow's "MAP"

Training Credit Union  
**It's Me 24/7**  
 Online Banking

## Apply for Credit Union Membership

### Welcome to Online Banking!

Thank you for your interest in ABC Credit Union! Applying for membership is easy . . . just click "Next" below and follow the instructions to fill in the application form. Once submitted, a credit union representative will review the application and respond to you via phone or email within 48 business hours of your request.

(Note: You only need to complete this application if you want to open a NEW membership...if you are already a member, you don't need to fill this out unless you want to open a separate, second membership account.)

Remember our eligibility rules: - Live or work in Kent County - Work for ABC Corporation - Relative of any existing credit union member - Retiree

[Fill Out An Application!](#)

[I'll Pass For Now](#)

Click here for more information

✓ You will be directed to a web site that may not be owned or operated by this credit union or its service provider. We encourage you to review the privacy policy for the site you are visiting.

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Success Credit Union

I want to...  
[Become A Member](#) [Re-Love My Home](#)

## Open a savings or checking account online!

Join a successful banking institution that's all about its members - which is just plain cool. Extra Credit Unionists believe in the credit union tradition of people helping people, and do everything to help our members.

[More Info](#) [Apply Now](#)

NEED HELP OR HAVE ANY QUESTIONS?

WHY SUCCESS CREDIT UNION?

**Sally Johnson**  
 Student, Success CU University  
 A credit union is a democratic, member-owned institution, you're more than a member, you're how your credit union is run.

**Sarah Thompson 2**  
 Realtor, Jenimison Realty Group  
 Credit unions know that you need more than just a place to keep your money - you need to know that your money is safe - and at

Success Credit Union

I want to...  
[Become A Member](#) [Re-Love My Home](#)

## Got big home improvement dreams?

There's never been a better time to apply for your home equity credit line. You'll pay no closing costs, and you can use it to finance the home improvements you've been dreaming of. Put your home to work and take advantage of Huntington's low equity rates today.

[Apply at Branch](#) [Apply Online](#)

NEED HELP OR HAVE ANY QUESTIONS?

WHY SUCCESS CREDIT UNION?

**Sally Johnson**  
 Student, Success CU University  
 A credit union is a democratic, member-owned institution, you're more than a member, you're how your credit union is run.

**Sarah Thompson 2**  
 Realtor, Jenimison Realty Group  
 Credit unions know that you need more than just a place to keep your money - you need to know that your money is safe - and at

Success Credit Union

1 Eligibility 2 Information 3 Complete

## BECOMING A MEMBER IS EASY

Before we begin, review the items you'll need below.

Social Security Number  
 Drivers License

### Eligibility

To become a member of Success Credit Union you must meet the requirements. Please select the checkbox and click Continue to continue the application.

[click to view](#)

\*Email

Yes I meet the requirements to join Success Credit Union

[Continue](#)

[I'm not sure if I am eligible](#)

Success Credit Union

1 Eligibility 2 Information 3 Complete

### Requirements for Membership

Thank you for your interest, to become a member as Success Credit Union. 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, when an unknown printer took a galley of type and scrambled it to make a type specimen book. It has survived not only five centuries, but also the leap into electronic typesetting, remaining essentially unchanged. It was popularized in the 1960s with the release of Letraset sheets containing Lorem Ipsum passages, and more recently with desktop publishing software like Aldus PageMaker including versions of Lorem Ipsum.

[Close](#)

[Click Here for Requirements](#)

\*Email

Yes I meet the requirements to join Success Credit Union

[Continue](#)

[I'm not sure if I am eligible](#)

# Today's Membership App, Tomorrow's "MAP"

Online Banking

### Applicant Information

\*required fields

\*First Name:

MI:

\*Last Name:

\*Gender:  Male  Female

\*Birth Date: Month  Day  Year

\*Social Security Number:  No Dashes

Mother's Maiden Name:

Driver's License Number:

State Issued:

\*U.S. Citizen:  Yes  No

Email Address:

\*Address Line 1:

Address Line 2:

\*City:

\*State:  \*Zip:

\*County:

\*Home Phone:  000-000-0000

Work Phone:  000-000-0000

Work Phone Ext:

Fax:  000-000-0000

Number of Joint Applicants:

Cancel Move On To The Next Step

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Success Credit Union

1 Eligibility 2 Information 3 Complete

Please enter your personal information and select 'Next' to continue.

\*First Name: Andrew ✓

Middle Name: Michael

\*Last Name: Johnson ✓

\*Gender:  Male  Female

Next

NEED HELP OR HAVE ANY QUESTIONS?

Success Credit Union

1 Eligibility 2 Information 3 Complete

Please enter your personal information and select 'Next' to continue.

\*Birthday (MM/DD/YYYY): 08/14/1978 ✓

\*Social Security (000-00-0000): 848-94-4949 ✓

Mother's Maiden Name: Walter ✓

Back

Next

NEED HELP OR HAVE ANY QUESTIONS?

Success Credit Union

1 Eligibility 2 Information 3 Complete

Please enter your personal information and select 'Next' to continue.

\*Driver's License Number: V294059393 ✓

Michigan ✓

\*U.S. Citizen:  Yes  No

Back Next

NEED HELP OR HAVE ANY QUESTIONS?

Success Credit Union

1 Eligibility 2 Information 3 Complete

Please enter your personal information and select 'Next' to continue.

\*Address Line 1: 393 Robinson Lane ✓

Address Line 2:

\*City: Grand Rapids ✓

Michigan ✓

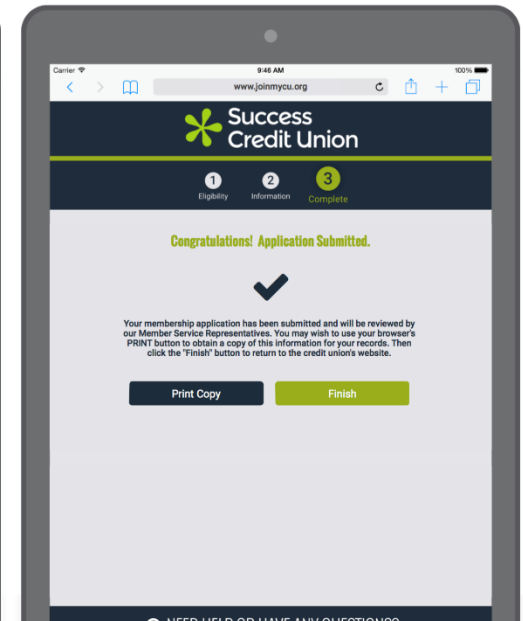
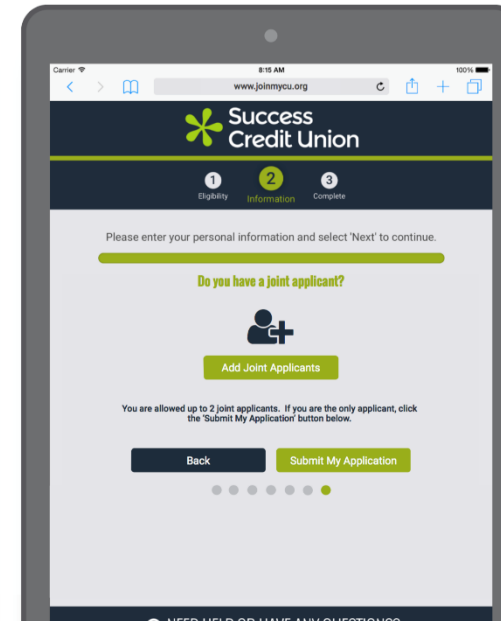
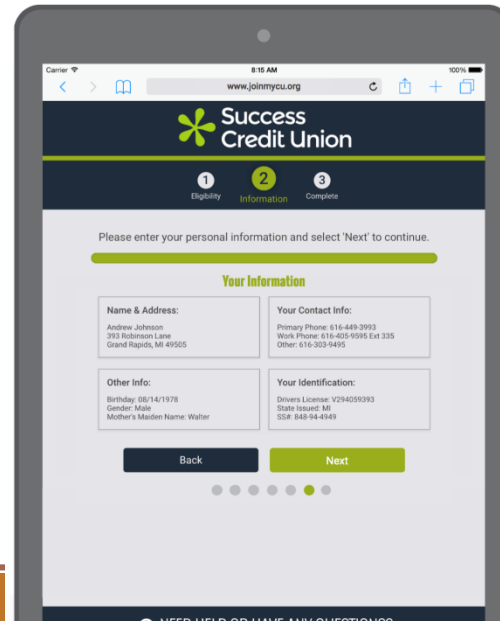
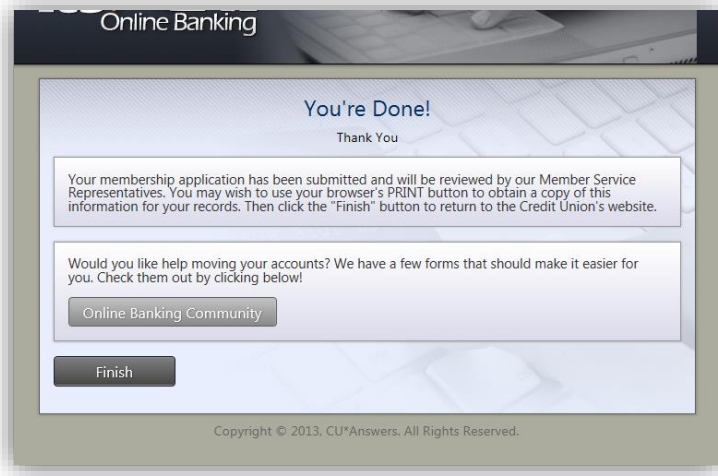
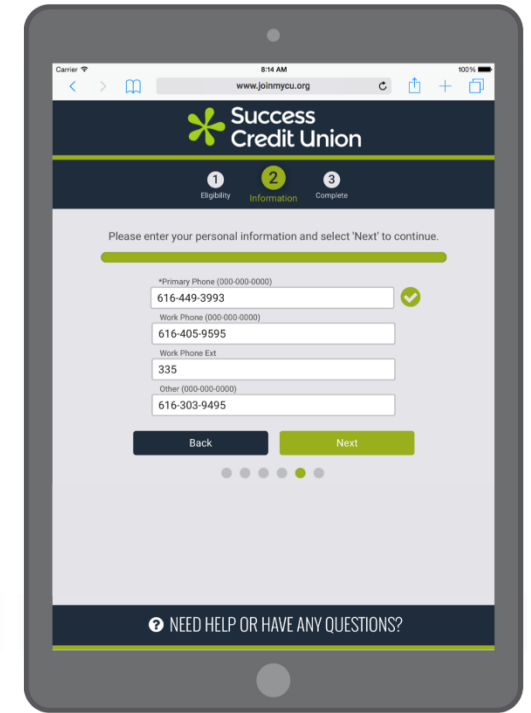
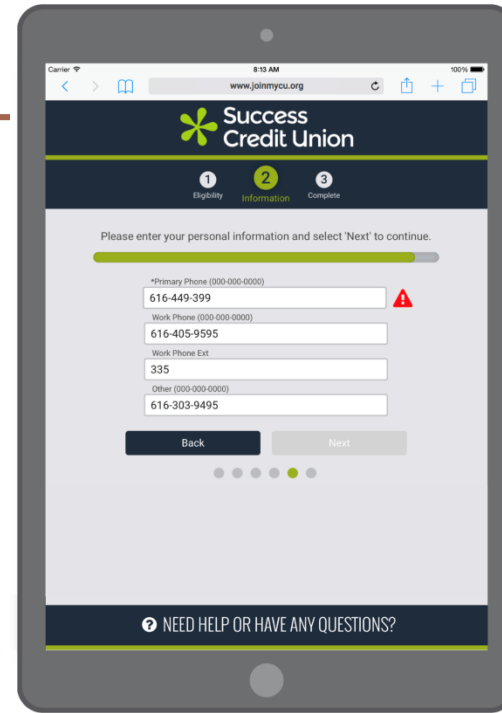
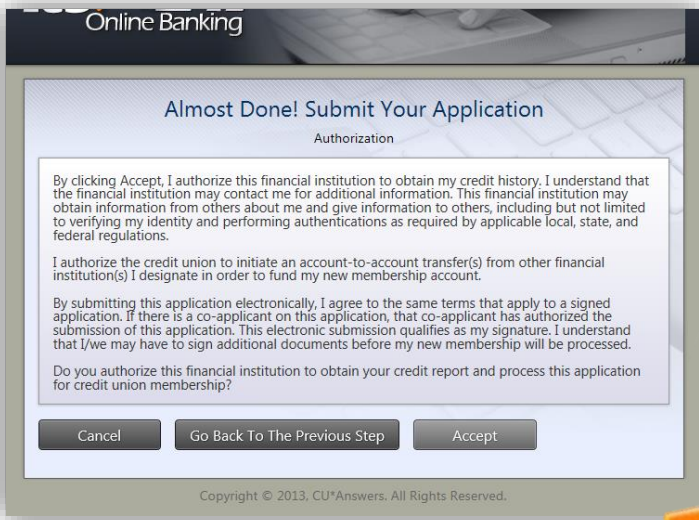
\*Zipcode: 49505 ✓

\*County: Kent County ✓

Back Next

NEED HELP OR HAVE ANY QUESTIONS?

# Today's Membership App, Tomorrow's "MAP"



# Sidebar: It's Me 247 Landing Pages for New Members


- What features should be presented to brand-new members in **It's Me 247**? Here are some ideas we have on the drawing board:



**It's Me 247 Online Banking**

**Welcome to Online Banking**  
Let us help guide you through setting up some of the essentials for your best user experience.

**Mobile App**  
Don't forget to check out our Mobile Banking App, available for iPhone and Android devices.

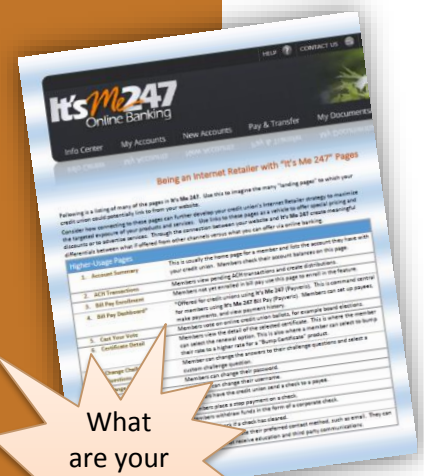
**Open New Account**  
Open a checking account, start a special savings account, or buy a certificate. We have great rates and products that fit your lifestyle.

[New Account Info](#)

**Enroll In Bill Pay**  
Pay your bills easily and securely from anywhere, using your mobile device or desktop computer.

[Enroll in Bill Pay](#)

**Apply For A Loan**



What are your ideas?

**Apply For A Loan**  
We want to help you achieve your dreams. Check out our great loan rates and apply for a loan or credit card today!

[More Loan Info](#)




**Sign Up For eStatements**  
Enjoy the convenience and security of having your account statement delivered right to your phone or computer.

[Go to eStatements](#)

**Try Mobile Web Banking**  
Access your accounts and manage money on the go from your mobile device.

[Mobile Web Info](#)



**Subscribe for eAlerts**  
Get account balance and transaction alerts via email or text message.

[Subscribe to eAlerts](#)

**Personalize Your Online Banking Experience.**

**Site Options**  
Change your home (start) page, color theme, and photo albums.

[Your Site Options](#)

**Username**  
Change the name you use to log in to online and mobile banking.

[Change Username](#)

**Password**  
Change the password you use to log in to online and mobile banking.

[Change Password](#)

**Security Questions**  
Change the security questions you use to log in to online and mobile banking.

[Security Questions](#)

# What this will mean to you and your credit union's business plan in 2016

GET FIRED UP, FIRE UP YOUR TEAM, AND ORGANIZE TO BE FAST TO MARKET

1. Agree to replace your current online membership app product with the new MAP/MOP solution
  - We can't just turn off the old one and turn on the new one – it's customized for each CU
2. Get in the queue and work with the IRSC to build your MAP/MOP solution
  - You have to provide the materials for the promotions: images, logos, links
  - Set up eligibility rules and other customized content and images
3. Complete the work and have the IRSC publish your new MAP/MOP solution live for your potential members to use
  - Launch a new landing page off your website(s) for your potential new members
4. Throughout 2016, track the progress of new modules and prepare to turn on Phase II
  - Go from a membership app process (MAP) to membership opening (MOP)



**If I were you, I'd work on changing the culture of your CU to accept the risks related to online retailing and be ready to openly declare how you mitigate them**

# Why our Network Needs the IRSC

Fast-To-Market Mobile Pipelines



# “CU Publisher” – a Content Management System for Virtual Solutions

DESIGNED WITH A “JUST-TURN-IT-ON” INTENT

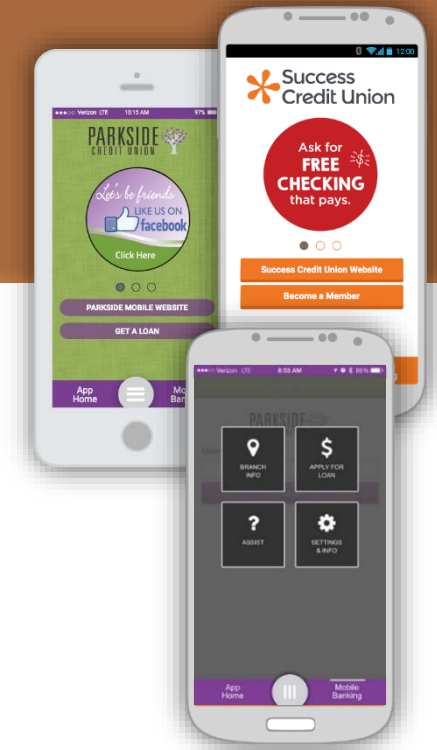
- To ensure that we can build membership apps quickly and effectively, we needed to create a system that could generate apps that were very specific and customized to the intent of the CU
- This CU Publisher has a dual purpose:
  - Generate membership opening sites
  - Generate mobile apps

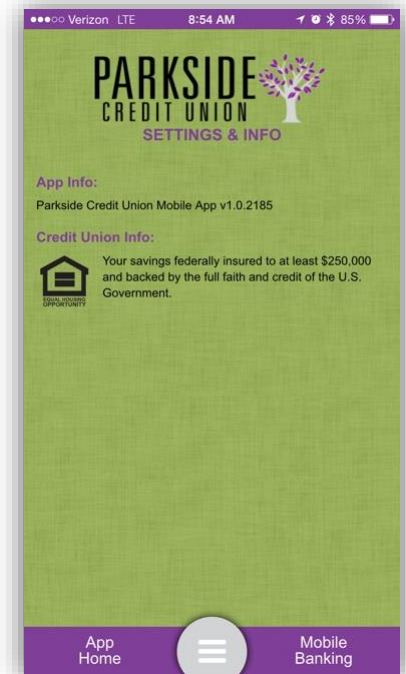
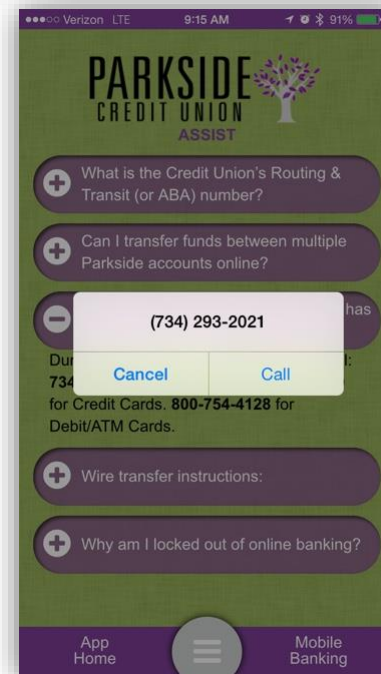
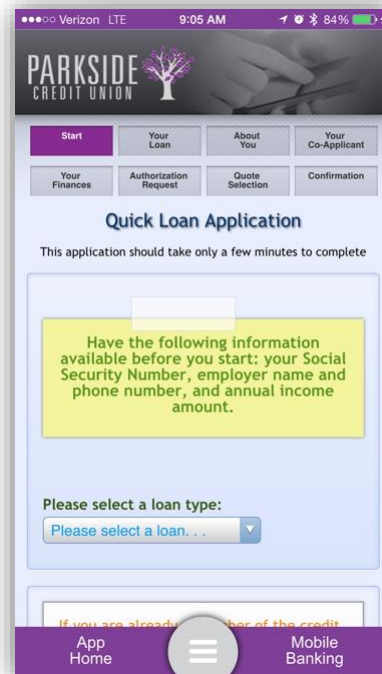
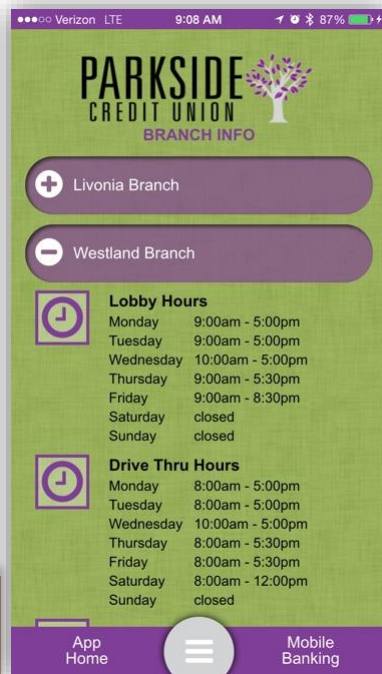
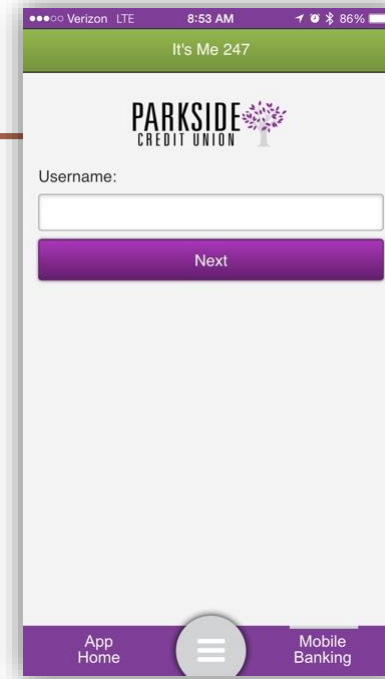
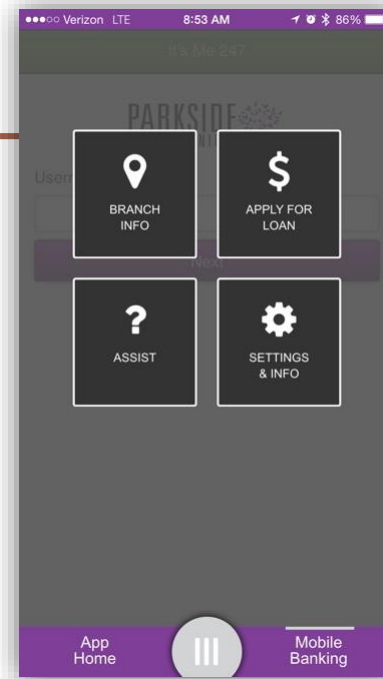
The screenshot displays the 'CU Publisher' interface for 'Success Credit Union'. On the left is a dark blue sidebar with a user profile for Sarah Thompson (Marketing Director) and navigation icons for Home, My Credit Union, Membership Opening, Mobile Apps, and Timeline. The main area is titled 'Options' and 'Customize your mobile app colors and branding.' It features sections for 'Logo', 'Background', and 'Colors'. The 'Colors' section shows a 'Primary Color' field with the hex code #a6bf43 and a color picker. Below it is a 'Preview' section showing a mobile app interface with the Success Credit Union logo, a promotional banner for credit card rewards, a paragraph of Lorem Ipsum text, a 'Discover More' button, and two buttons for 'APPLY FOR A LOAN' and 'SUCCESSCU.ORG'. The bottom of the preview shows a mobile navigation bar with 'App Home', a menu icon, and 'Mobile Banking'.

# Announcing the Project to Turn On Wrapper-style It's Me 247 Mobile Apps

DEVICE STORE APPS AUTHORED BY CU\*ANSWERS

- ❑ In August we worked through our first mobile app launch with Parkside CU
  - A prototype for designing the CU Publisher requirements for launching mobile apps
- ❑ Parkside's app was built directly by our app team – a prototype built by hand
  - That work set the stage for building a factory (CU Publisher) that can quickly turn out mobile apps in the future
- ❑ The IRSC will use this CU Publisher to work with CUs that are ready for CU\*Answers mobile app solutions for the Apple and Android device stores
  - Interested CUs are currently working through the prerequisites to get into the mobile app development queue
  - Starting November 1, the IRSC team is beginning to work with other CUs, first come, first served
- ❑ New features will be added to the app throughout 2016
  - Track along with the IRSC and the Kitchen to see when this solution may fit your strategy for mobile apps





# What we learned from our internal prototype

## THE CU\*ANSWERS MOBILE APP

- We created an app for our own employees that allowed them to conduct business with their own CU and see content specifically related to their CU\*Answers employment
  - In essence, a mobile intranet for CU\*Answers
- We believe the IRSC will be able to generate apps at such a low cost that you might consider doing the same thing
  - Not only for your employees but also for member communities where you think an affinity app would be an advantage



# What this will mean to you and your credit union's business plan in 2016

GET FIRED UP, FIRE UP YOUR TEAM, AND ORGANIZE TO BE FAST TO MARKET

## 1. Evaluate your strategy related to mobile apps presented via device stores

- Do you currently have a solution such as CU Mobile or Nitro? Does it make sense to switch?
- What's the bare-bones minimum you expect from an app presented via a device store? RDC?
- Know the reasons you would choose to use a free **It's Me 247** mobile app while tracking along until any missing pieces are filled in

## 2. Evaluate your strategy related to smart phone banking via mobile web

- Have you marketed two solutions: device store apps and a mobile web solution? You should!

## 3. Evaluate your future strategy for API navigation mobile apps (not wrapper-style)

- These will be expensive, custom-designed apps, either by another vendor or the CU\*Answers development team
- Understand why you would spend the money and how you would make the return
- Track along with the IRSC as to when the CU\*Answers API library will be robust enough to attack your project





**WRAP-UP**

# Conclusion

- How do you judge the market opportunity in building organizational responses to what customer-owners are saying they must do and have?
  - This question fell flat at the June 2015 Leadership Conference when I asked CUs to define how much they plan to spend on mobile apps
- As CEOs, we have to figure out how to lead this CUSO in investing credit union resources based on...?
- Our conversations today are about what leaders do when they know they have to do something with very little analytical ROI information available



Cooperatives, by their very nature, respond to customer-owner intuition in unique ways  
In a world full of accountants, regulators, and nay-sayers, sometimes you just have to go with your gut

# Thanks for the day!

Now to get ready for tonight's networking session...

## Question #2:

Do you pay people to join your credit union with promotional benefits?  
How do you believe you will configure new member deposit policies when you have to pay interchange income to receive deposits?

## Question #1:

Do you have a policy, or even an approach, for determining how you will underwrite the identity of a potential member trying to open an account online?

Cocktails begin at 5:30!