

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

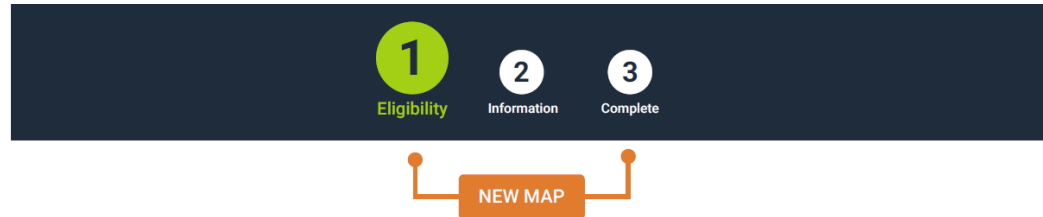


Out of 200 CUs, I don't anticipate that even 30 will have a complete MOP process activated by 12/31/2016...help prove me wrong

Announcing the Project to Turn On MAP/MOP

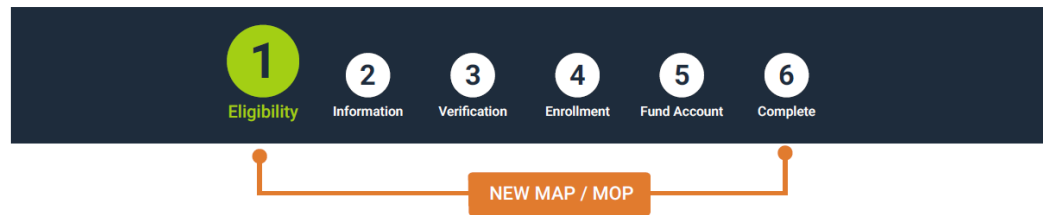
TO GET TO PHASE 2, YOU HAVE TO TURN ON PHASE 1: YOUR 2016 ASSIGNMENT

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 Unionity. Belong in the credit union tradition of people helping people, and we 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](#)

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

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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 ✓

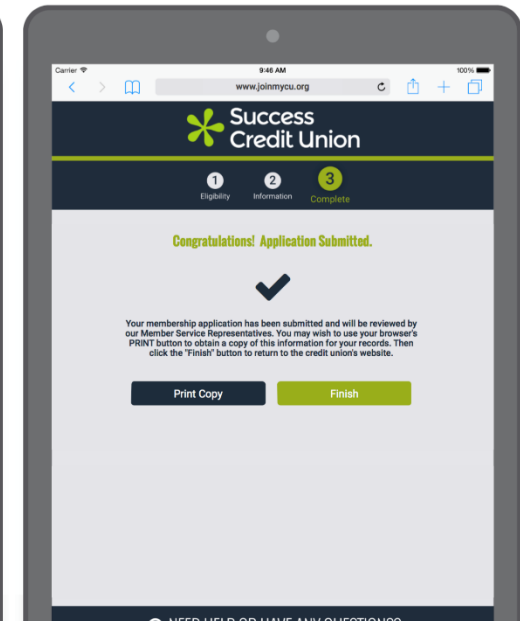
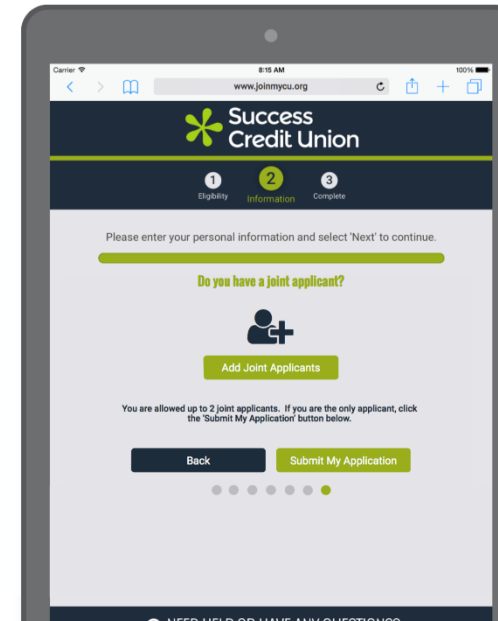
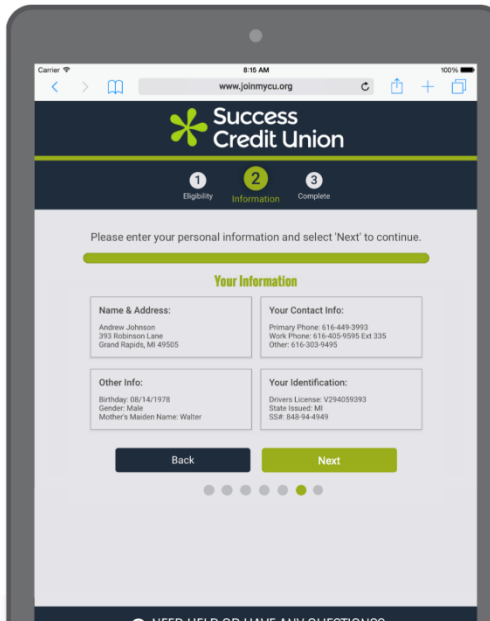
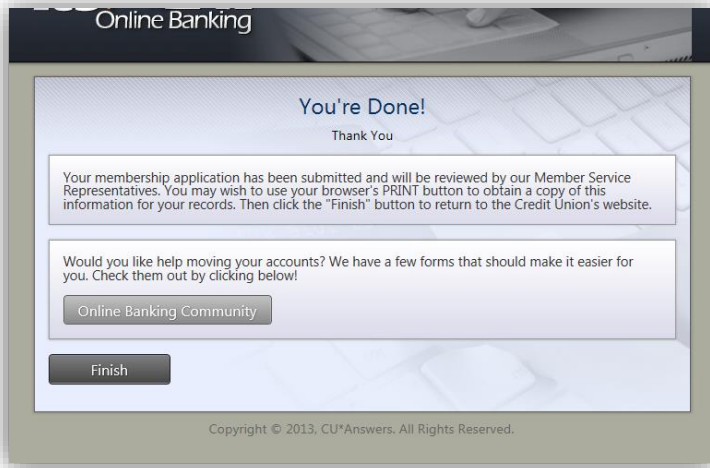
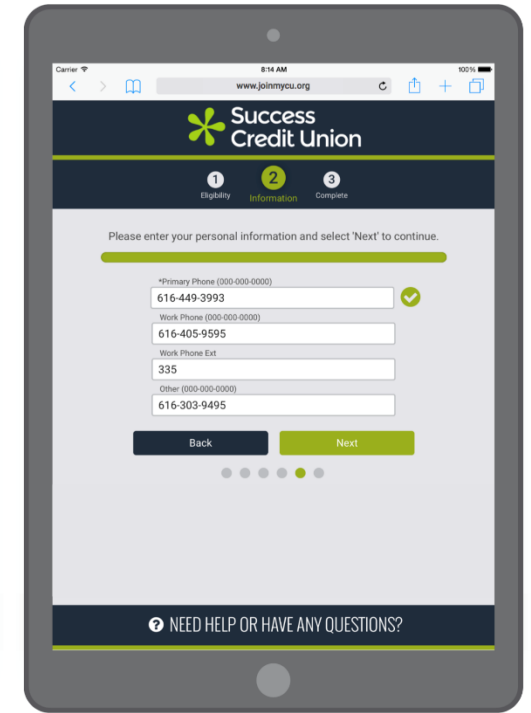
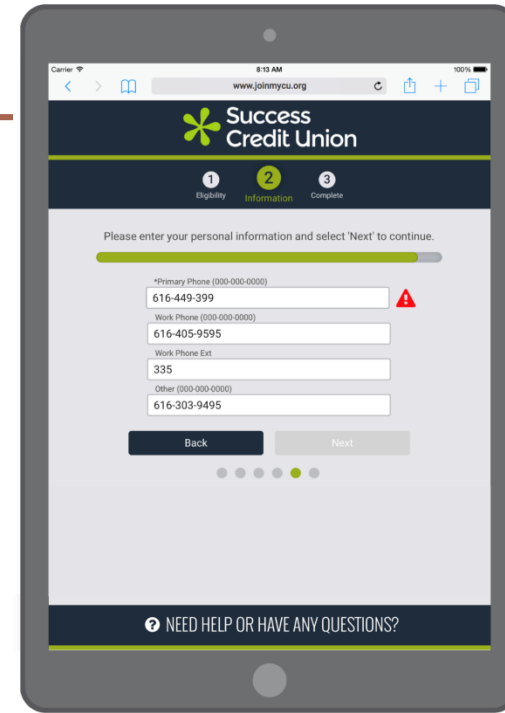
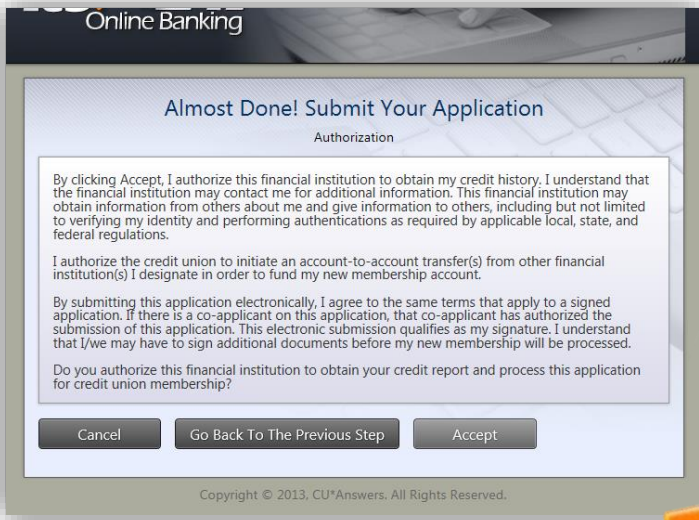
*Zipcode: 49505 ✓

*County: Kent County ✓

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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.

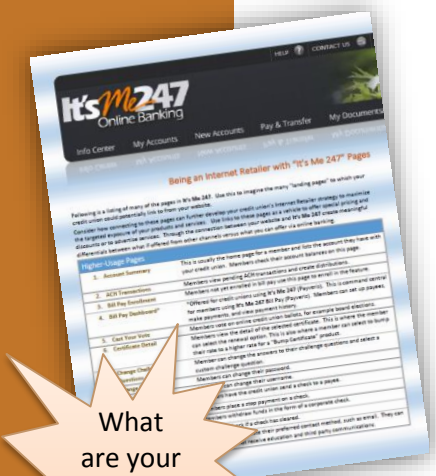
Open New Account
Open a checking account, start a special savings account, or buy a certificate. We have great rates and products that fit your lifestyle.

[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