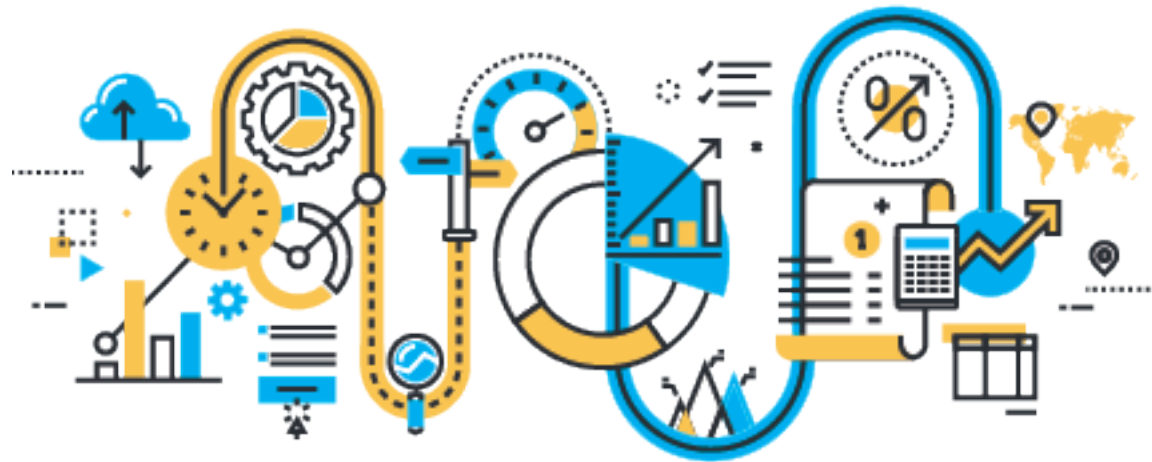


2016 **CEO Strategies**



Welcome!

CEO Strategies Week 2016

Events

Tuesday, November 8

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 9

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 10

9:00 AM – 3:00 PM ET

CEO Roundtable



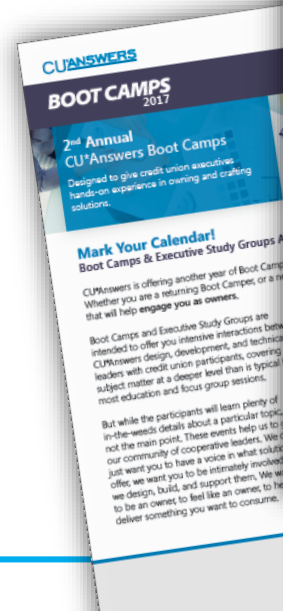
Materials covered in today's session will be posted online on the Events > CEO Strategies page

<http://cuanswers.com/events/ceo-strat/ceo-strategies-week-2016/>



2017 CEO School

CEO Strategies is no longer just a once-a-year event . . . stay engaged to stay on top of things!



CU*ANSWERS
BOOT CAMPS 2017

What Makes Data Valuable Executive Boot Camp
This boot camp is designed to give credit union executives hands-on experience in owning and crafting solutions. Over the course of a year, participants will spend a total of 8 days working with CU50 insiders on the roadmaps and approaches for creating databases that yield value to credit union leaders and teams.
Working as a group to harvest ideas on building a data warehouse community and identify the characteristics of data that help discern the difference between information and knowledge.
Driving data fraud solutions and activities for all CUs in the cuasterisk.com network.
Brainstorming with CU*Answers data architects and credit union peers around the data available to CU organizations.

Boot Camp Particulars

- 12 students (6 new participants, and 6 Boot Camp 2016 graduates will be selected for year 2)
- 1 representative per CU
- Four 2-day sessions (8 days total)
- 1 session per quarter
- CU*Answers to pay overnight lodging and food
- Travel is at your expense
- Work-study program (there will be homework!)
- Must attend all 8 days to graduate

Scheduled Classes

- November 30 - December 1, 2016
- February 8-9, 2017
- May 3-4, 2017
- August 9-10, 2017

Apply Here
open.cuanswers.com/boot_data_2017

*"I am from a small credit union. We don't have a department or really, right now, one person devoted to mining and analyzing all the data we have in CU*BASE. Being a part of this group not only exposed me to the data architects and programmers within the network but also connected me to other credit union professionals who, like me, are excited about data analytics. Making those connections was the most valuable part of this experience for me."*

- Sarah McNeil, United Advantage NW FCU

CU*ANSWERS
BOOT CAMPS 2017

Building Solutions as a Co-Op Executive Boot Camp
This boot camp is designed to give credit union executives hands-on experience in owning and crafting solutions. Over the course of a year, participants will spend a total of 8 days working with CU50 insiders to gain a perspective on how we design and build products and solutions, and the processes that govern our approach.
Deliver a voting solution to the cuasterisk.com network.
Work as a group to find and foster relationships with CU professionals who are willing to take the time to lead our CU50 as owners, no matter what position they fill at the CU.
Create a foundation for all CUs in the cuasterisk.com network to participate and to find value in ownership.

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- August 23-24, 2017

Apply Here
open.cuanswers.com/boot_coop_2017

*"I didn't realize how many different departments at CU*Answers review ideas and the development process that they go through. It's impressive to see how many eyes see the various ideas and become understandable how it takes time to implement. I would recommend for any credit union to attend and become more knowledgeable and involved in the software development process at CU*Answers."*

- Kevin Finneman, Diversified Members CU

CU*ANSWERS
Executive Study Groups
You are what you study

[Home](#) [Current Study Groups](#) [Previous Study Groups](#) [Webinar Tips](#) [Register for a Study Group](#) [Contact](#)

You Are What You Study

You are what you study. It's a popular business notion that it's not what you expect of your business, it's what you inspect. That is, even if you don't perform the way you expect, it's what you inspect. That is, even if you don't perform the way you expect, it's what you inspect.

CHOOSE YOUR STUDY GROUP
Choose Your Study Group
Select Category

WHAT ARE STUDY GROUPS
Executive Study Groups provide a forum for leaders to discuss the issues that affect their institutions, teams, businesses and the industry at large. Participants meet to share information and discover new strategies to make their operations more effective.
Each Executive Study Group focuses on a different management area and may be repeated.
This site is intended to facilitate questions and answers and foster collaboration among the Executive Study Group.
If you have an idea for Executive Study Group, please [contact us](#).

REGISTER FOR A GROUP
Register today!
Under Categories, check the box, Special Events Training. Then beside View By, click Date then View Selected Courses. Then check the sessions you'd like to attend and click Register for Selected Courses at the bottom.

Click here for New Safe Assistance
Knowledge You Can Use

100%

Round Robin Introductions

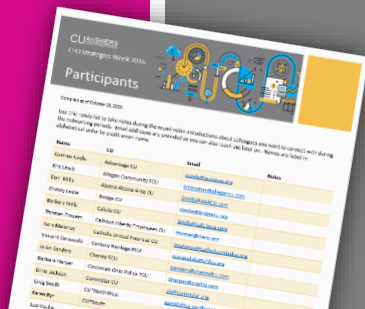
We'll be together for the next 3 days, so let's get to know each other

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!





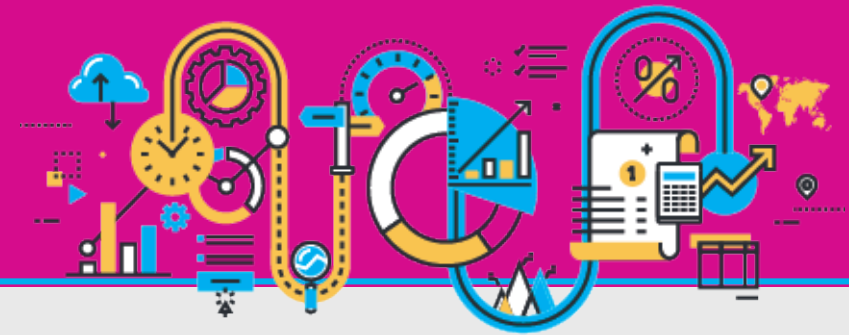
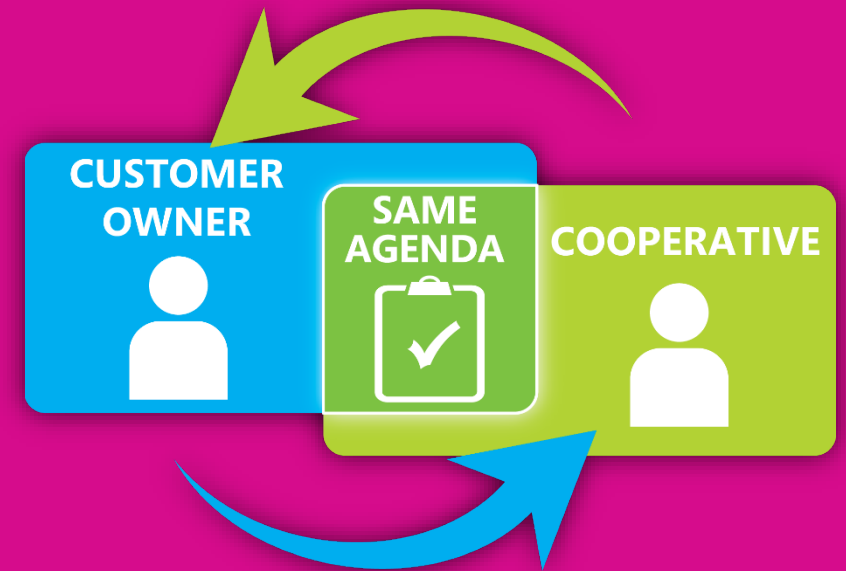
CEO COLLABORATION WORKSHOP

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

2016
CEO Strategies

November 8, 2016

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





Building Models for Prioritizing Cooperative Resources

- Giving CUs more of a voice in prioritizing projects and allocating resources
 - What can we borrow from today's crowd-sourcing models?
 - What do CEOs think about how people buy things through our network? Collectively or individually?
 - What did Year 1 of the Boot Camps tell us about what other CU executives are thinking? What will we do in Year 2 that might correlate to how CEOs work together?

Moving from Data Awareness to *Data Engagement* in Our Network

- Responding to the market's current data craze by building a data warehousing business
 - What should a shared cooperative data warehouse business look like in 2017, and where would the CEO collaborative peer group take it?
 - What will it mean for CU*Answers designers to focus new tools at two different data repositories? Will it change project priorities? Pricing? Collective activities?
 - Once is data is in the warehouse, who will analyze it? How will that analysis lead to returns for CUs?

Building Models for Prioritizing Our Resources

Giving CUs more of a voice in prioritizing
projects and allocating resources

Do the ends justify the means?

HOW DO CUSTOMER-OWNERS INFLUENCE AND LEAD ON “THE MEANS”?

Rank these ends:

- ☐ Price
- ☐ Dividends
- ☐ Services
- ☐ Products
- ☐ The way we prioritize what to do next

10

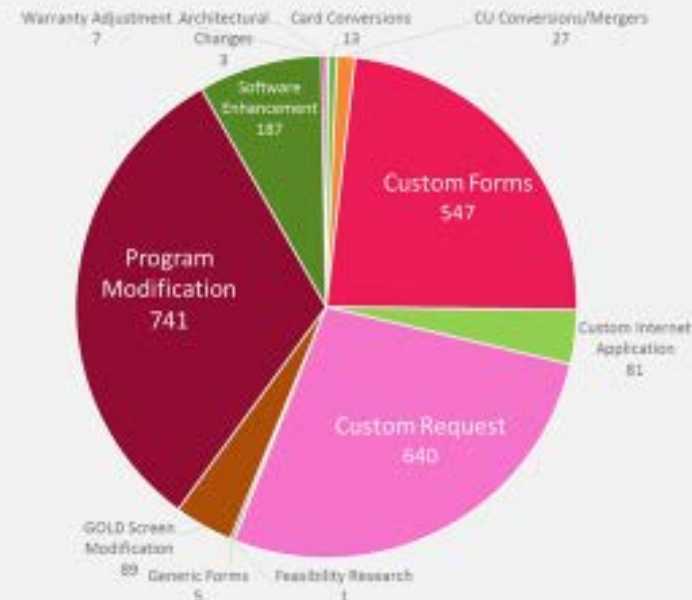


9

The Software Development Factory

Projects implemented July 2016-May 2015:

2,341



of days software changes were pushed out, July 2016-May 2015:

131

Projects currently in Track+IT (all types):

914



The Way We Prioritize What to Do Next

POTENTIALLY, ONE OF THE MOST DEBATED TOPICS IN GARNERING THE SUPPORT OF OUR CUSO'S END-USERS

A CU CEO's Scorecard

- ☐ Price
- ☐ Dividends
- ☐ Services
- ☐ Products
- ☐ The way we prioritize what to do next



A CU Employee's Scorecard

- ☐ The way we prioritize what to do next
- ☐ Products
- ☐ Services
- ☐ Price
- ☐ Dividends



When it comes to sustaining our cooperatives, the #1 thing we as CEOs should worry about is ensuring customer-owners have faith in our prioritization models

Where does "Power of Ownership" come in on your scorecard?

Prioritization Models

WHAT MODELS DOES YOUR CU USE? WOULD YOUR CUSTOMER-OWNERS PASS A POP QUIZ ON IT?

Sample Priority Matrix

HIGHER ← Schedule Priority → LOWER

	Work Stoppage	Regulatory	Audit Finding	Program Directives
Required (P1)	Work stoppage will occur and no workaround exists OR Regulatory, Program Directive, or contractual requirements will not be met.			
Significant (P2)	High impact to production (significant cost to resources).	Significant or reduction to currently expected workarounds.		
Moderate (P3)	Moderate impact to resources and/or systems OR Workaround requires some increase in time, cost and/or resources.	No risk (easy to change, minimum resource effort), moderate benefit.	Low risk (minor resource effort), moderate benefit.	
Minor (P4)	Minimal impact to resources and/or systems OR Workaround in place with minimal time, cost and/or resources.	No risk (easy to change, minimum resource effort), minor benefit.	Low risk (minor resource effort), minor benefit.	
Low (P5)	Administrative change or system nuisance with no impact OR Watch item.	Administrative	System or process change.	

Prioritization by Effort vs. Impact

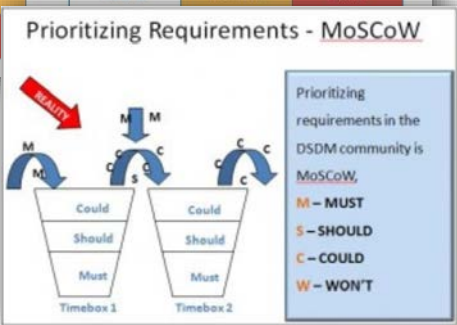


Prioritized by Impact

Test Name	Effort	Impact
Test 1	Low	High
Test 2	Medium	High

Prioritized by Effort

Test Name	Effort	Impact
Test 1	Low	High
Test 2	Low	Medium
Test 3	Medium	Low



Portfolio prioritization scoring model

Attractiveness	3	Weighting	Contribution	No	some	high	Score
Scale of strategic contribution	0.6	0	5	10	10	10	10
Confidence in benefits forecast	0.2	0	5	10	5	5	5
Stakeholder commitment	0.2	0	5	10	0	0	0
Achievability	1	0.2	0	5	10	5	5
Complexity of logical dependency mgt.	0.2	0	5	10	5	5	5
Complexity of logistical dependency mgt.	0.2	0	5	10	5	5	5
Complexity of risk management	0.4	0	5	10	10	10	10
Complexity of resource provision	0.2	0	5	10	0	0	0
Complexity of expenditure	0.5	1	5	10	10	10	10
Complexity of operational expenditure	0.5	0.5	5	10	10	10	10

Project Prioritization Model

Scorecard

Total score

- Compliance
 - Is this project required to reach or maintain compliance with policy, law, or accreditation?
- Financial Impact
 - What savings or on-going expenses will be incurred within 3 years of implementation.
- Complexity
 - How complex will the solution be to create and/or implement?
- Sizing Matrix (work effort)
 - What is the total estimated work effort involved with the project?



Now let's move from general prioritization models to specifically how our customer-owners influence the way we prioritize technical projects and solutions

Technical Project Prioritization

SELLING THE CUSTOMER-OWNER INFLUENCE IN CU*ANSWERS PRODUCT/SERVICE DEVELOPMENT

□ DIT

- Collective capital, generating solutions where the pricing is based more on current and future execution than paying for what was completed yesterday
- Customer-owned intellectual assets and a set of highly-developed copyrights
- Intense configuration and parameterization allows users use a single asset in many diverse ways
- Investments are cumulative, shared, and generally funded without invoices for completing the project
- Prioritization is based on sustainability of the customer's agenda, more than the CUSO's

□ DIY

- Projects authored by the CU; capital is provided by the CU, generally cash-and-carry
- It's a negotiation as to who owns the intellectual asset
- Solution is generally narrowly-defined with little if any configuration nor expectation of multiple users
- Future adaptations of the product are based on time and materials for maintenance
- Gives the author a great sense of autonomy and options defined for their situation

What does it mean for our network to do both? To some degree we always have, but when we go to the polar ends of this spectrum, what will DIY prioritization mean to our future?

2016 & 2017 “Building Solutions in a Cooperative” Boot Camp

❑ The *Building Solutions as a Co-Op* Executive Boot Camp focuses on...

- **Brainstorming** with CU*Answers data architects and credit union peers around the concepts that turn ideas into working technical solutions
- **Working as a group** to understand the creative and day-to-day work processes that yield solutions for our network
- **Creating a foundation** for all CUs in the cuasterisk.com network to ensure a long future from the investments we make to get things done



CU*ANSWERS
BOOT CAMPS
2017

→ **Building Solutions as a Co-Op Executive Boot Camp** Year 21

This boot camp is designed to give credit union executives hands-on experience in owning and crafting solutions. Over the course of a year, participants will spend a total of 8 days working with CUSO insiders to gain a perspective on how we design and build products and solutions, and the processes that govern our approach.

Deliver a voting solution to the cuasterisk.com network.

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- August 23-24, 2017

→ **Apply Here**
[open.cuanswers.com/boot_coop_2017](https://www.cuanswers.com/boot_coop_2017)

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- Kevin Finnegan, Diversified Members CU

2nd Annual CU*Answers Boot Camps
Designed to give credit union executives hands-on experience in owning and crafting solutions.
Starts November 30, 2017

Mark Your Calendar!
Boot Camps & Executive Study Groups Are Back

CU*Answers is offering another year of Boot Camps and Executive Study Groups for credit union executives. Whether you are a returning Boot Camp participant or a new participant we are offering new and exciting opportunities that will help engage you as owners.

Boot Camps and Executive Study Groups are intended to offer you intensive interactions between CU*Answers design, development, and technical leaders with credit union participants, covering a subject matter at a deeper level than is typical for most education and focus group sessions.

But while the participants will learn plenty of in-the-weeds details about a particular topic, that's not the main point. These events help us to grow not the community of cooperative leaders. We don't just want you to have a voice in what solutions we offer, we want you to be intimately involved in how we design, build, and support them. We want you to be an owner, to feel like an owner, to help us deliver something you want to consume.

2017 Boot Camps

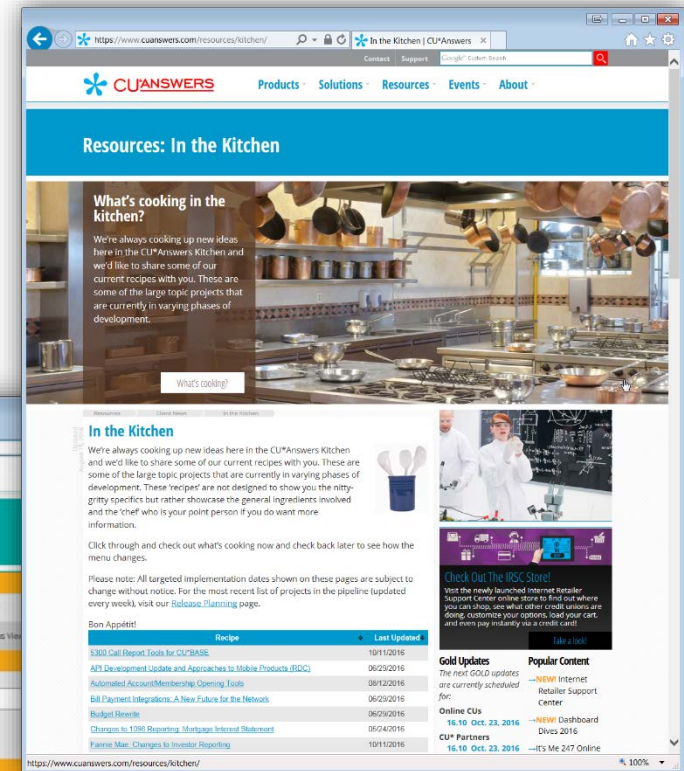
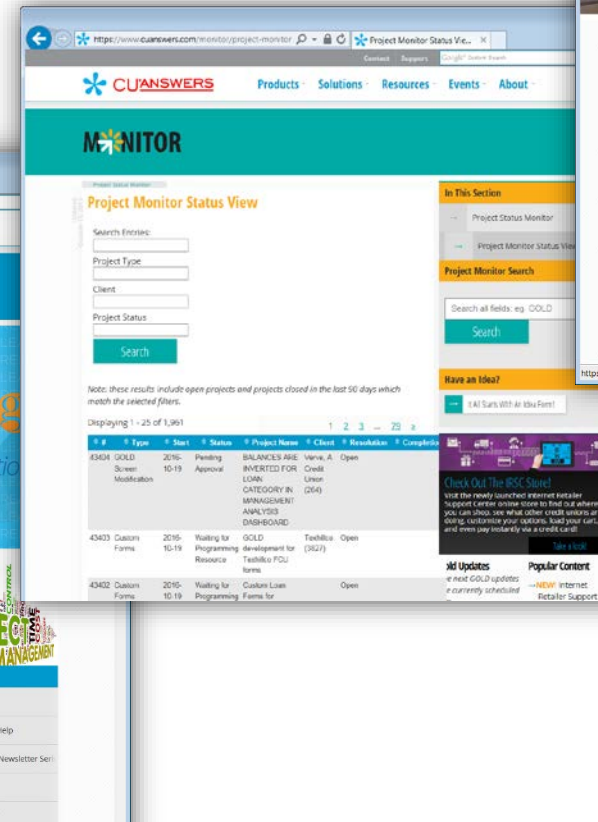
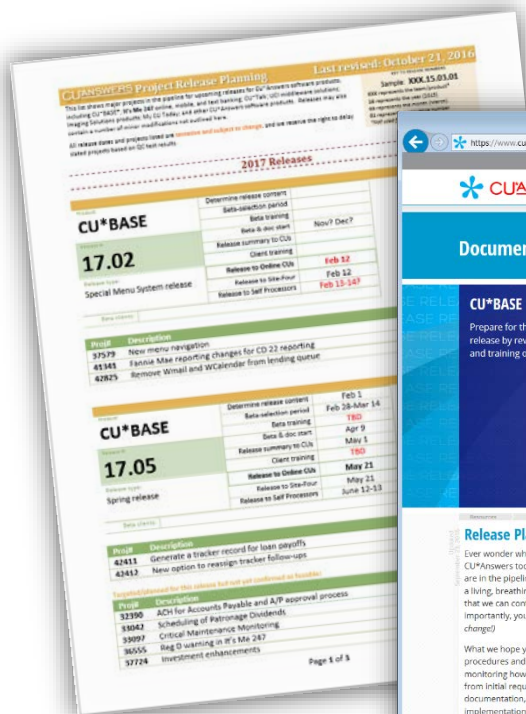
- What Makes Data Executive Boot Camp
- Building Solutions Executive Boot Camp
- Network Services See Back Cover

CU*ANSWERS Executive Study Groups
Executive Study Groups provide a unique opportunity for credit union leaders to discuss the latest in business, technology, and innovation. Participants meet regularly to discuss new strategies, discover new solutions, and share best practices. Each Executive Study Group is focused on a specific topic and is led by a CU*Answers expert.

<https://www.cuanswers.com/events/boot-camps/>

2016 & 2017 “Building Solutions in a Cooperative” Boot Camp

- ❑ Boot Campers are invited into internal meetings such as our Product Team meeting every Tuesday afternoon (*by the way, you're invited too; ask us how if you're interested*)
- ❑ They learn how to be part of the production process, from idea to end-user solutions



Giving the customer-owner behind-the-scenes insights in order to build a strong co-op

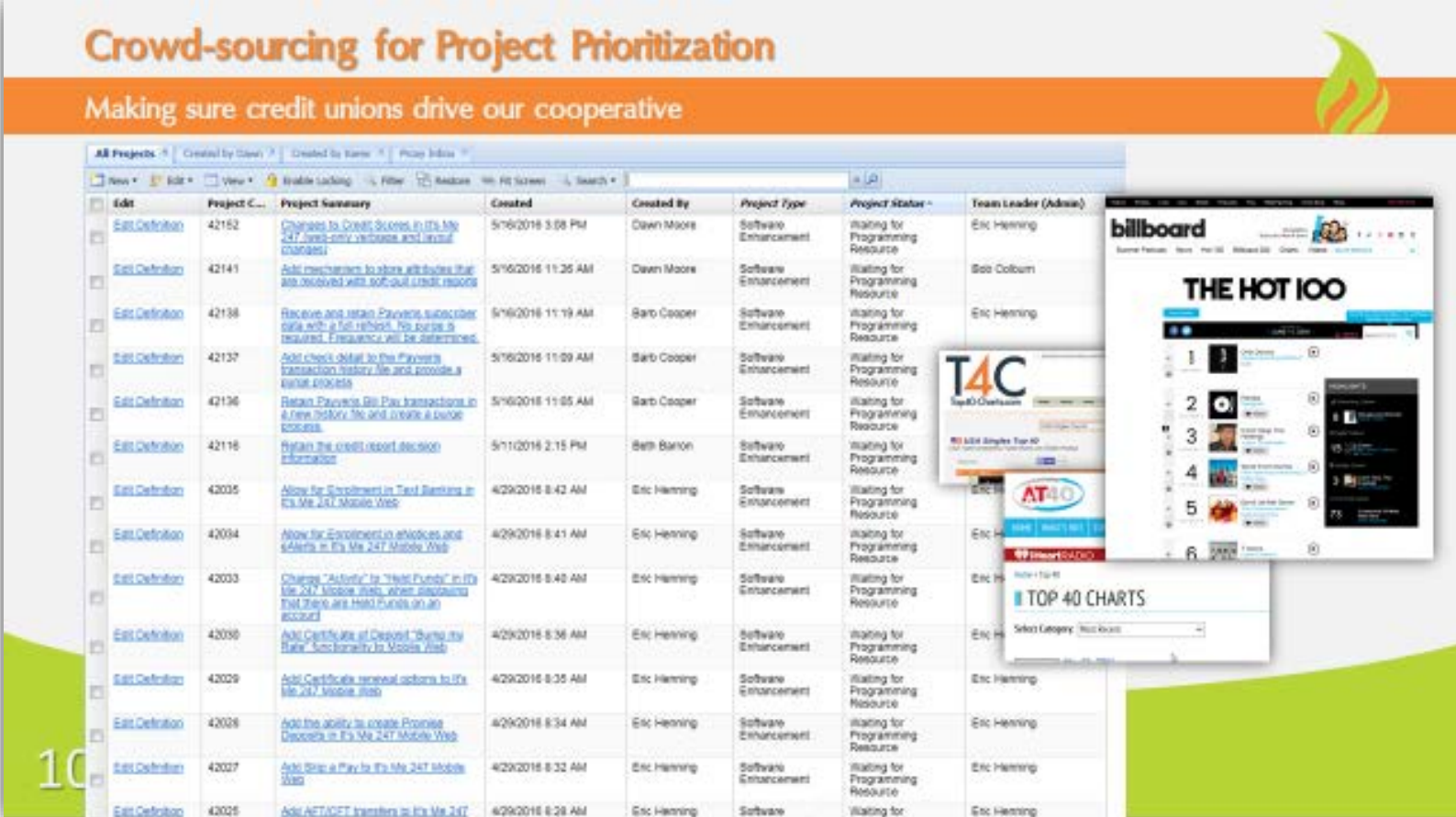
“Building Solutions in a Cooperative” Boot Camp

2016 AND 2017 PROJECT

- ❑ What percentage of our community would bother to vote on these priorities?
- ❑ What’s more important to us, the percentage, or just giving people the chance to vote?
- ❑ By proxy, stakeholders gave the right to Board members, but that doesn’t say much to everyday end-users – how do we include them?

Crowd-sourcing for Project Prioritization

Making sure credit unions drive our cooperative



The screenshot displays a web application interface for project management. At the top, there's a header with the title "Crowd-sourcing for Project Prioritization" and a subtitle "Making sure credit unions drive our cooperative". Below the header is a table listing various projects. The table has columns for "Project ID", "Project Summary", "Created", "Created By", "Project Type", "Project Status", and "Team Leader (Admin)". The projects listed include tasks like "Changes to Credit Scores in the Ma 247", "Add mechanism to show attitudes that are recovered with soft-out credit reasons", "Receive and retain Payee's subscriber card with a full refund. No surcharge is required. Frequency will be determined.", "Add check detail to the Payee's transaction history file and provide a value attribute", "Return Payee's Bill Pay transactions to a new history file and create a code reason", "Return the credit report decision information", "Allow for Enrollment in Text Banking in the Ma 247 Mobile Web", "Allow for Enrollment in notices and alerts in the Ma 247 Mobile Web", "Change 'Activity' to 'Hold Funds' in the Ma 247 Mobile Web, when indicating that there are held funds on an account", "Add Certificate of Deposit 'Burns the Rate' functionality to Mobile Web", "Add Certificate renewal options to the Ma 247 Mobile Web", "Add the ability to create Promise Deposits in the Ma 247 Mobile Web", "Add Rate a Play to the Ma 247 Mobile Web", and "Add ACT/GET transfers to the Ma 247".

On the right side of the dashboard, there are several smaller widgets or overlays. One shows a "billboard" with "THE HOT 100" chart. Another shows a "T4C" logo. A third shows a "TOP 40 CHARTS" section with a "Select Category" dropdown menu.

Goals for 2017 Solutions Boot Camp

HOW DO YOU RANK THESE GOALS? HOW WILL YOU INFLUENCE THE OUTCOME IN 2017?

- ❑ Complete the crowd-sourcing prioritization (“vote”) model and bring it to market in 2017
- ❑ Build a DIY model that works for our cooperative and bring a Developer’s Help Desk (DHD) store to market in 2017
- ❑ Refine them marketing of CU*Answers prioritization models for selecting projects and building products
- ❑ Make the customer-owner’s voice real, to the point that customer-owners take it seriously

Businesses often try to give customers insider insights so they become empathetic to the company’s challenges (and will then leave them alone)

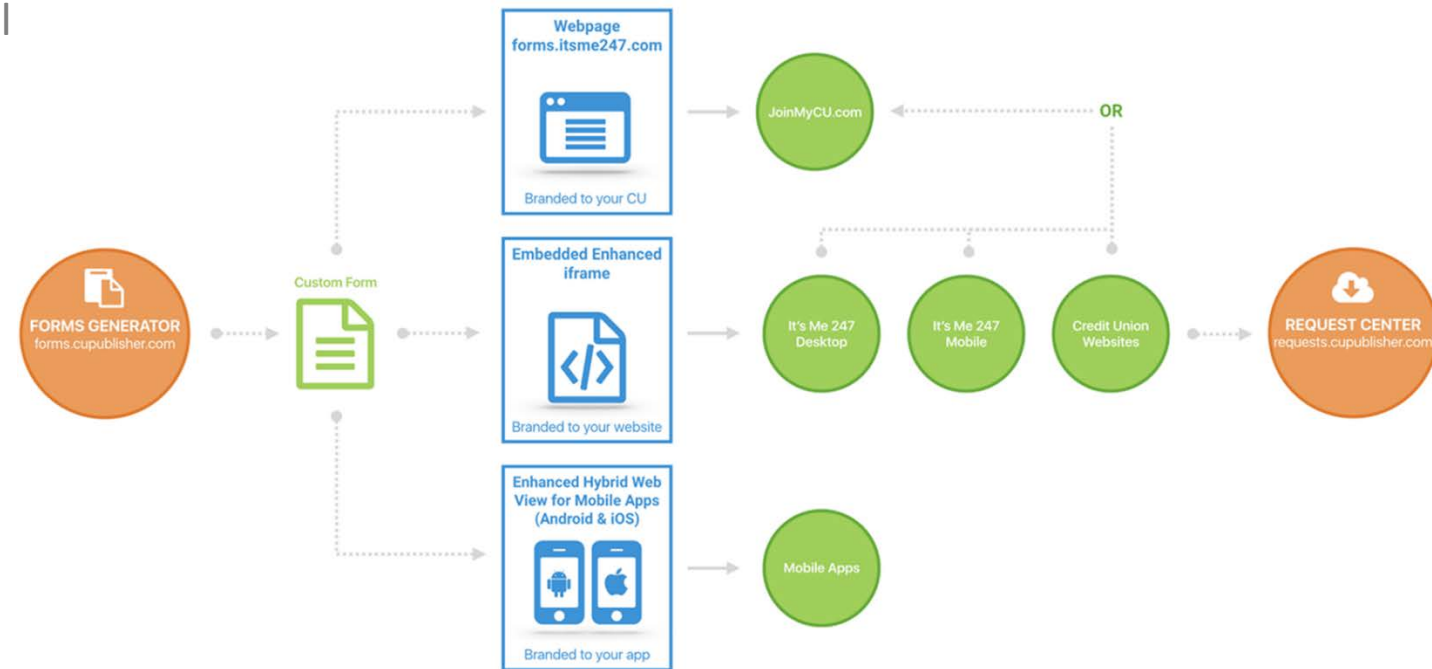
At CU*Answers, our goal is to give customers insider insights so they will *engage*, in a way that turns challenges into opportunities

It's Me 247 Request Center: A factory to generate forms and experiences for insight about what works

□ What if we developed an engine that allowed CUs to go crazy in pushing web-based applications towards their members?

- Applications that could be used over and over in all of our virtual contact solutions
- Applications that created data about what worked and what didn't
- Applications that helped us prioritize the CUSO's next investment in deep integrations

□ What if we could generate a quasi-DIY environment that was a laboratory for virtual requests and responses?

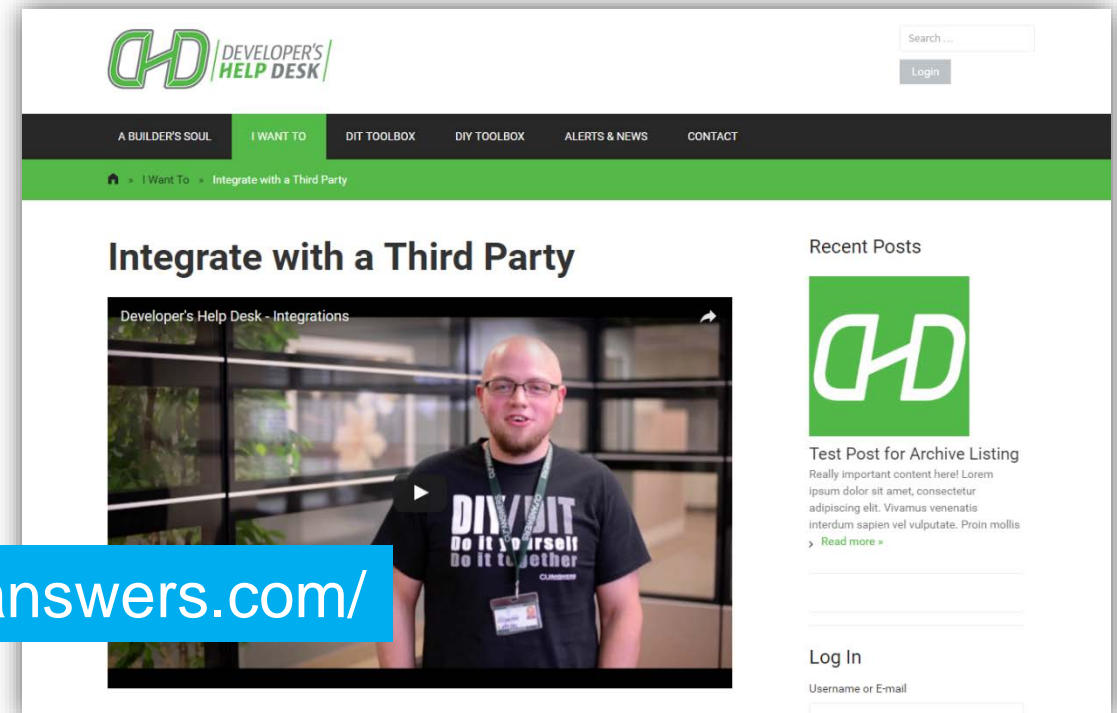
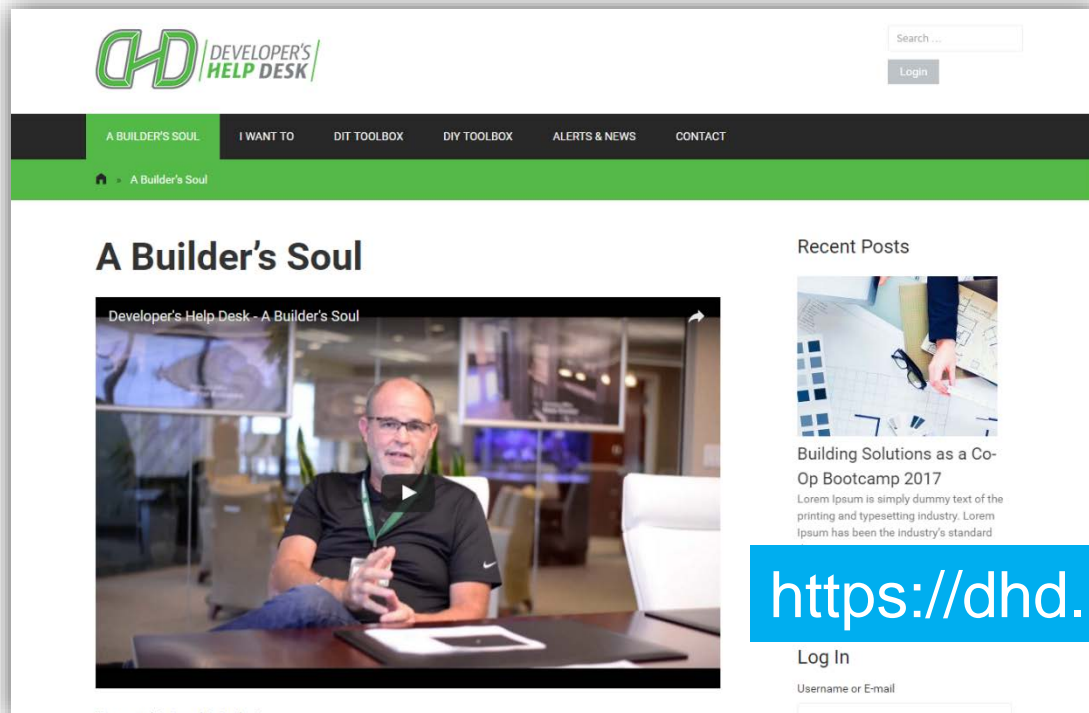


With MAP and MOP rolling off the assembly line, we look to build a whole new kind of CU*Publisher with some new goals

Empowered Owners See the Value of Understanding the Inconvenient Truths

TO TRULY BENEFIT FROM OWNERSHIP, YOU HAVE TO UNDERSTAND ENOUGH TO PUSH THE FIRM FORWARD

DIY/DIT
Do it yourself
Do it together



How CEOs Can Influence How Our Prioritization Model is Seen by Our Stakeholders

20 MINUTES FOR SOME OPEN-MIC IDEAS

- ❑ How does your team talk about CU*Answers' project approaches and how they fit with yours?
- ❑ How much do you personally know about the processes related to project sheets, Idea Forms, Focus group contributions, Executive Study Group programs, webinar series?
- ❑ Does your knowledge make you confident about your ability to influence the prioritize of the CUSO? Do you sell your confidence to the rest of your team?
- ❑ Where do you and your firm stand on build vs. buy, and what is your first instinct?
- ❑ How do we capitalize on the passion embedded in a Builder's Soul?



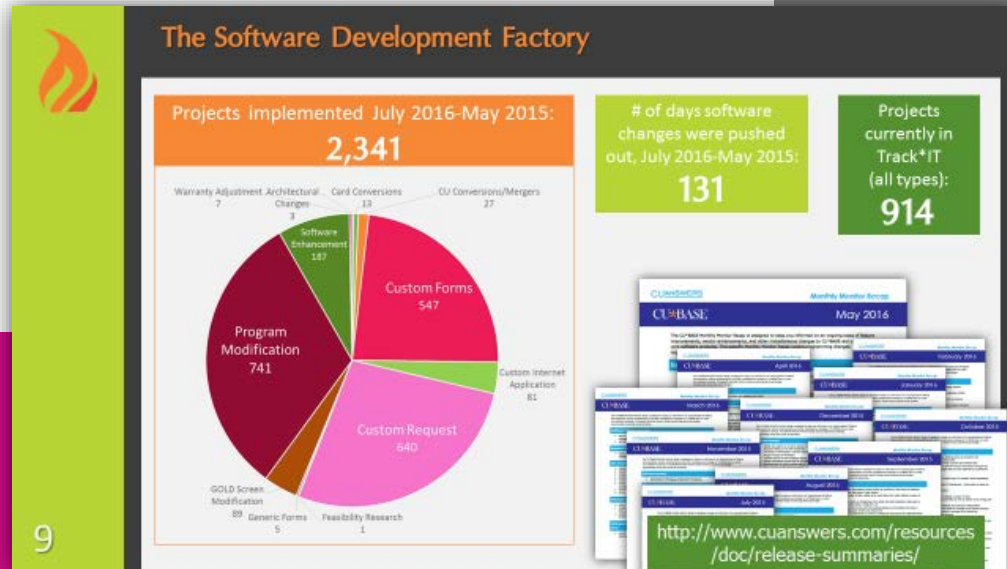
<http://tellmewhyimwrong.com/>

Your First Assignment

For tonight's networking session...

Discussion Topic #1:

"How could CU*Answers do 2,300 projects, and still miss the ones that are most important to me? Do we really have a voice in our CUSO's choices for going forward? How do I make this real for my team?"



Cocktails begin at 5:30!

Moving from Data Awareness to Data Engagement in Our Network

Responding to the market's current data
craze by building a data warehousing
business

Moving from Data Awareness

ARE YOU READY TO LAUNCH SOME NEW STRATEGIES FROM OUR WORK TO DATE?

- We've always been in the data business
 - CUs have always asked us about how to generate data, how to store it, present it, and process it in their day-to-day transactions with members
- A few years ago, the world went crazy when marketers made “Big Data” seem so alluring and critical
 - It launched CU*Answers on a series of new investments to feed our network's interest
 - The more people figured out what Big Data was not (a silver bullet), the more they wanted to prove what their data could mean to their organizations
 - That journey continues today

Tomorrow you'll get a big dose of strategies and tactics related to you and your organization being data aware

But as CEOs, how do we turn awareness into execution and value generation?

techradar pro IT INSIGHTS FOR BUSINESS

The importance of big data analytics in business

By Dave Wagner October 02, 2014 World of tech

The business of analytics



PAGE 1 OF 3: PAGE 1

The term and use of big data is nothing new. In fact, more and more companies, both large and small, are beginning to utilize big data and associated analysis approaches as a way to gain information to better support their company and serve their customers.

Let's put today's data in perspective. One study estimated that by 2024, the world's enterprise servers will annually process the digital equivalent of a stack of books extending more than 4.37 light-years to Alpha Centauri, our closest neighboring star system in the Milky Way Galaxy. That's a lot of data to gather or

Right from the start, we've been calling for champions to invest in building a response

2015 Data Investment Symposium
You're invited...

Event #1 (Morning)
Understanding CU*BASE Data Structures & Tools

- Why CU*Answers has added a Database Engineer to our development team
- Why CU*Answers is moving from DDS (Data Description Specifics) to DDL (Data Definition Language) as a standard
- Projects for 2015 and beyond to make CU*BASE data structures clearer for our users
- Understanding native Query and other alternatives for user analytics
- The future of CU*BASE and it's Me 247 database development

Event #2 (Afternoon)
Data Investment Symposium

- 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?

CEO to CEO ... From the desk of Randy Karnes

Big Data might not be quite the headline it was, but CJs are still honing their operations to get the most out of their investment in data. There are some in our network who feel that not only should our CUSO work on developing CU*BASE data, but it should also aggressively explore new approaches and solutions. Join us for the 2015 Data Investment Symposium as we brainstorm and begin developing a strategy.

During the morning we'll focus on learning more about the CU*BASE database, including details about our first-ever external data warehouse that supports the new My CU Today product suite. This session is aimed at leaders responsible for day-to-day strategies to get the most out of your CU*BASE data.

When:
Wednesday, February 25, 2015
9:00a-4:30p ET
(Lunch provided)

Who:
Credit union leaders focused on developing analytical approaches for credit union data, starting with CU*BASE

You're Invited to the 2016 Data Investment Symposium

Who: Credit union leaders focused on developing analytical approaches for credit union data, starting with CU*BASE

Where: CU*Answers Corporate Office
6000 28th Street SE
Grand Rapids, MI 49546

When: Wednesday, February 24
Lunch provided

Part 1:
Driving Development with Data Focus
9:00 AM - 12:00 PM

- Building solutions for credit unions pushing data to external warehouses (their own, and their vendors)
- Building solutions for credit unions pulling data towards

Part 2:
Building a Network of Credit Union and CUSO Leaders with a Data Focus
1:00 PM - 4:00 PM

- A quick look at the 2016 Data Bootcamp project: will you participate in the future?
- A quick look at the Executive Study Series and what is next for data

2017 Data Investment Symposium

February 22, 2017

Mark your calendars!

Moving from Data Awareness

ARE YOU READY TO LAUNCH SOME NEW STRATEGIES FROM OUR WORK TO DATE?

■ Topics for tomorrow's CEO School:

- Executive awareness of data and trends (My CU Today in the future)
- Internal tools moving outside of CU*BASE (My CU Today Plus) – *how would a CEO prioritize the migration?*
- What does it mean to expose financial performance to a wider audience – *your CU general ledger on the web?*
- What are your employees doing, not just from a security perspective, but from a general performance analysis?
- Virtual contact channels – *new kinds of data for when an employee is not part of the deal*



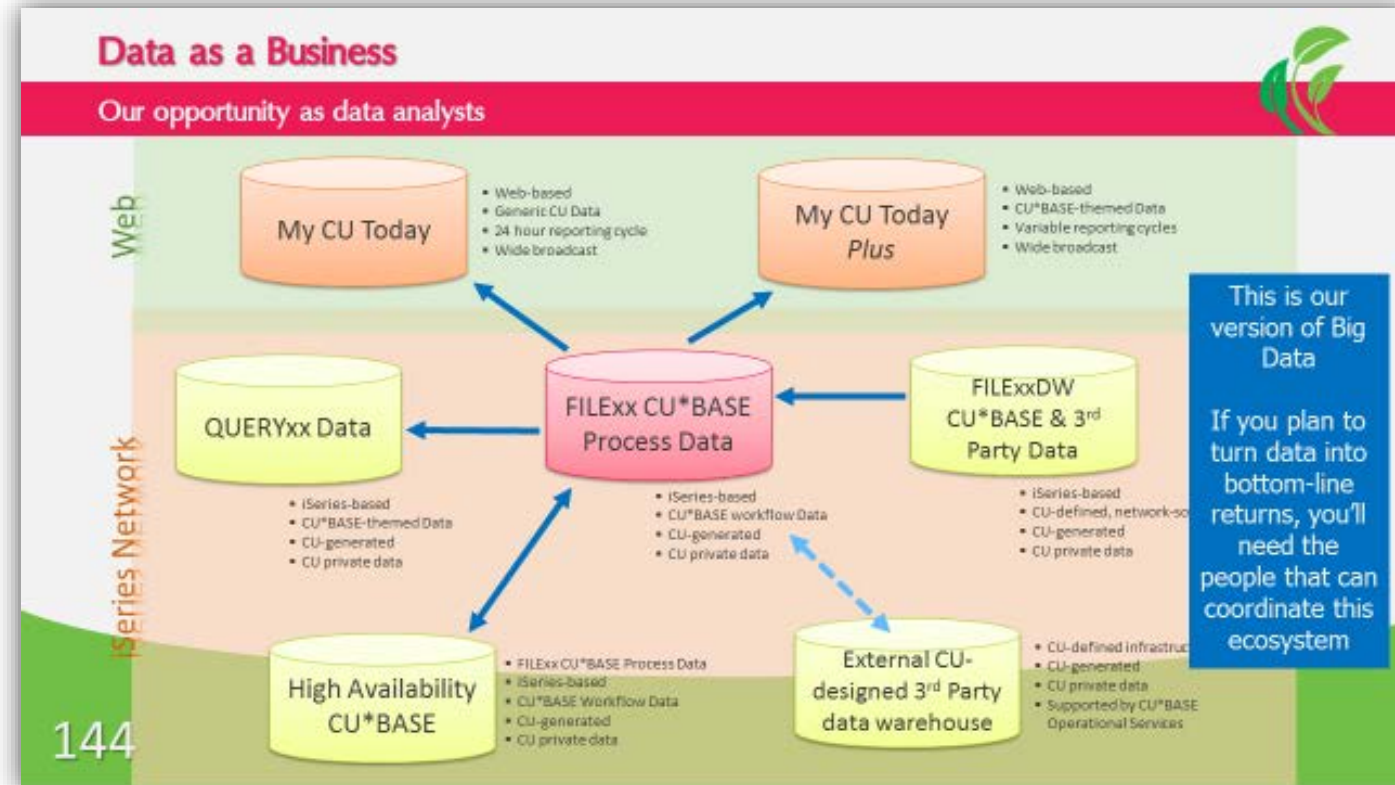
Tomorrow we'll continue to take inventory of our data awareness projects, tool kits, and potential for our network

Moving to Data Engagement

WHAT DO WE DO WITH ALL WE'VE BUILT? WHAT IS ALL THIS AWARENESS FOR?

■ As a network of CEOs, it's time we take a look at all our investments around data and engage on projects that only CEOs might signal as important to CU and CUSO strategies:

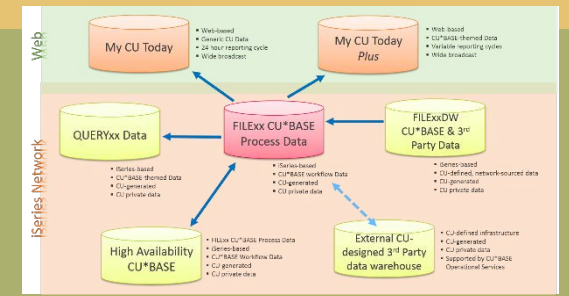
- Building data warehousing businesses
- Building a collective, shared data warehouse
- Building a business to engage CUs who wish to have external data warehouses
- Build a data warehouse designed to present data to an unlimited audience
- Building a factory for data insight, by building a data analyst CUSO



Ultimately, CEOs will determine whether these new businesses will be part of their game plans going forward

Building Data Warehouse Businesses

DO “WHAT” + “WHY” + “WHERE” EQUAL NEW OPPORTUNITY FOR BUSINESSES?

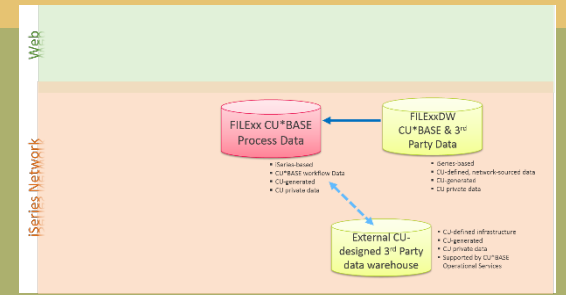


What	Why	Where
Transactional data	Traditional core processing, focused on transactional data	FILExx
Non-transactional data	The story around transactions and what people do	FILExxDW
Single-sourced data	Data generated from CU*BASE processes	FILExx
Multi-sourced data	Data from multiple vendors	FILExxDW
Data created by doing something	Completing a transaction/process	FILExx
Data gathered to see something	Diverse and disparate data, co-mingled for insight	FILExxDW
Data organized for internal users	Private member data	FILExx
Data organized for external users	Data that has been scrubbed of personal information	My CU Today

In a world expecting to have data warehouses, with specific purposes and types of data, how do we organize our CUSO so CUs can engage data warehouse tactics and enhance their business operations? And include our entire network, small or big, rich or poor?

Building a Collective, Shared Data Warehouse

WHAT DOES IT MEAN FOR CU*ANSWERS TO INVEST AND BUILD A DATA WAREHOUSE FOR EVERYONE TO SHARE?



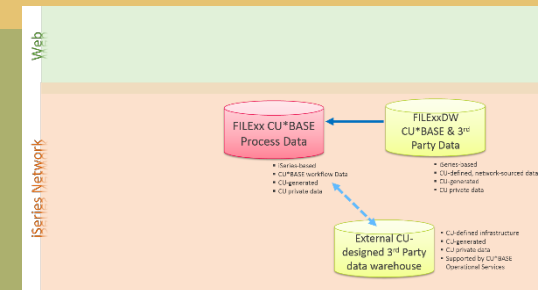
Building a data warehouse on our IBM production system:

- ❑ Leverages having 2 major data storage areas on our existing infrastructure and management support teams
- ❑ Easy to join data for extended analytics along with detailed, in-the-weeds data
- ❑ Limited upload capability to merge non-CU*BASE data with CU*BASE data
- ❑ Leverages current presentation tools and CU*Answers staff for support
- ❑ Low cost, fee structure based on storage use

Building a data warehouse in the Intel space:

- ❑ Leverages existing data center resources and management support teams
- ❑ Requires new server investment and new tools to manage access via users
- ❑ Will require a new data scheme and approach for populating CU*BASE data (downloading from CU*BASE) and populating data from the outside world
- ❑ Higher cost, but fee structure based on storage + sharing new collaborative investments in infrastructure

Building a Business to Engage CUs Who Want External Data Warehouses



- Many CUs have and will continue to build their own data warehouses, separate from CU*Answers solutions
- We plan to add support services:
 - Helping CUs select a data warehouse scheme and automate downloads of CU*BASE data
 - Developing special data exchange programs for a CU's data warehouse, or for them to use in moving data from their warehouse to third parties
 - CU*Answers Network Services will develop support services for this new node on CU networks

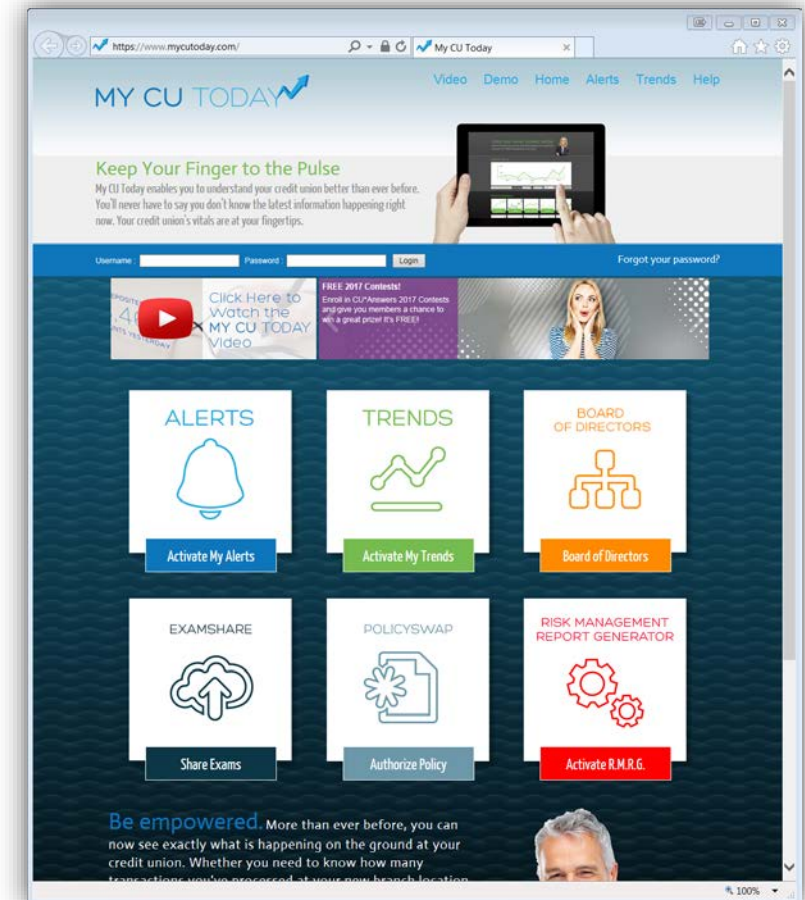
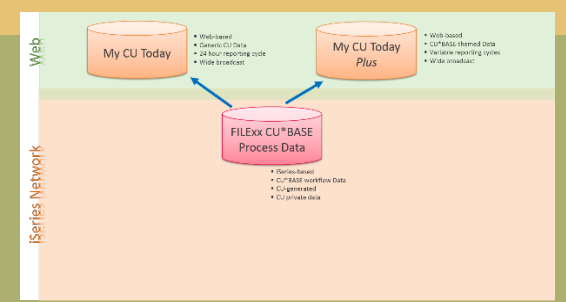
- We will develop redundant HA and BR/DR services for CUs with external data warehouses
- Learn with CUs on how enterprise data warehouses fit with their ongoing strategies (*for example, where does an image data archive fit in all of this?*)

Should CU*Answers consider sourcing enterprise data warehouses to CUs the same way we provide in-house imaging solutions?

Will this be something where we just help where we can? Or do we need to coordinate EDWs for efficiencies and to gain the economies of group buying, anticipating that all CUs will eventually have them?

Build a Data Warehouse Designed to Present Data to an Unlimited Audience

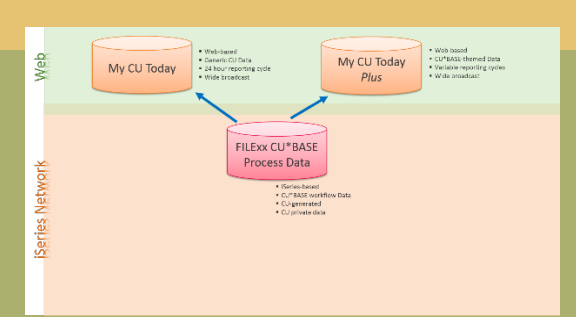
- The first data warehouse external to FILExx was My CU Today's Intel data warehouse
 - Automated processes move data from the IBM environment to an Intel server every day
 - The data is scrubbed of all private data and designed for big-picture analysis and trending
 - The 24-hour feedback loop makes it appear to be in the weeds by giving the analyst hyper reports, alerts, and the capability to create almost unlimited trending cycles
- This warehouse specializes in managing an unlimited audience – controlled by the CU – and presenting data for brainstorming for the everyday CU stakeholder



Build a Data Warehouse Designed to Present Data to an Unlimited Audience

■ My CU Today has three options for CUSO business designers in the future:

- Step 1: Take My CU Today national and create a data warehouse management system that is core-independent
- Step 2: Take My CU Today Plus and focus it on an executive audience that helps CU professionals use data above and below their pay grade, using CU*BASE solutions
- Step 3: Create a CU-specific space where credit unions can upload data to take advantage of the fixed presentation and reporting cycles, and offer a custom section of My CU Today for non-CU*BASE solutions



TrackerSuite.Net x My CU Today Plus x webhost5.web.cu x 10.150.0.24:801/plus/learnFromPeers

10.150.0.24:801/plus/learnFromPeers

Setup Summary Goal 1 Goal 2 Goal 3 Goal 4 Goal 5 Analysis Tier Up Learn-from-Peer

Comparative Tiered Scoring Analysis: Learn From Peer Mark CUs within 10 % of my Membership Asset Range Hide unmarked peers

Goal 1 - Primary Financial Institution Member Levels as 100 % Point Contributors as 100 % Search Exclude

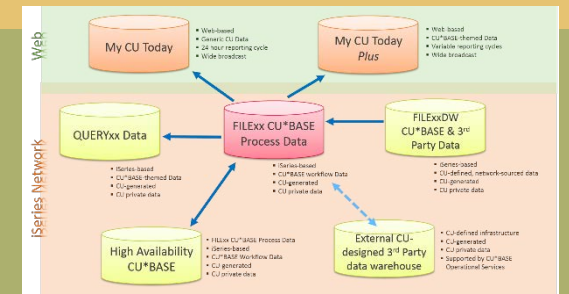
Right click a column to view available options. Showing 103 of 103 CUs.

3 CU(s) Marked Deselect All

Credit Union	Available Points	Members	Lvl 1 Mbrs	Lvl 2 Mbrs	Lvl 3 Mbrs	Lvl 4 Mbrs	Assets	Spec. Accts	Accounts Active
Verve, a Credit Union	23	54,707	5,244	12,059	8,819	28,585	594,701,537	1	0
AAA Federal CU	770	7,392	2,646	1,809	1,280	1,657	58,533,117	50	0
AAC Credit Union	1,215	10,849	1,573	1,818	1,409	8,049	95,780,844	75	0
ATL Federal Credit Union	1,160	1,935	372	616	789	158	13,444,659	75	0
Aberdeen Federal CU	850	11,736	6,306	1,602	3,030	798	18,772,275	100	0
Affinity Group CU	2,035	21,168	10,468	7,708	2,398	594	166,969,605	50	0
Allegan Community Federal CU	23	7,461	5,130	2,006	318	7	31,223,065	1	0
Allegius Credit Union	650	16,839	9,987	3,931	2,659	262	168,137,246	50	0
Alpena Alcona Area CU	2,185	27,472	13,628	9,488	2,460	1,896	296,003,345	50	0
Awakon Federal Credit Union	1,150	12,238	3,103	4,780	3,715	640	89,304,530	50	0
Bay Area Credit Union	25	5,526	755	1,204	779	2,788	56,848,002	1	0

Building a Factory for Data Insight, by Building a Data Analyst CUSO

HOW DO WE MOVE FROM PROVIDING THE INFRASTRUCTURE TO PROVIDING INSIGHT?



- Building data warehouses is a safe business...
 - Generating data is a safe business
 - Selling hardware is a safe business
 - Organizing databases is a safe business
 - Providing data transfer services is a safe business
 - Selling presentation tools is a safe business
 - Selling consulting on the technology of data warehousing and databases is a safe business
 - Heck, most of this is simply relabeling things we've already done and calling them something new

- ...Manufacturing insight, being responsible for delivering a return on data and data warehouses, that's the tricky part
 - In 2017 CU*Answers and a select of partners will formalize a proposal on how to build a data analytics business and sell services to our network
 - Monday-Friday services designed to deliver insight and opportunities from the analysis of transactional and non-transactional data from all of these warehouses
 - Will it be a CU*Answers or cuasterisk.com department? Will it be a new CUSO? Will CU*Answers be a new partner in this new CUSO or will it be independent?

The tricky part...

WITHOUT POWER USERS AND A COMMUNITY TO SHOW THE WAY, HOW DO WE GO FORWARD?

- How does an analyst see this compared to a bookkeeper?
 - Do numbers have to balance to the penny? Or do you round up (or down)?
 - Is this a standalone product showing the analyst where things are going, or a bookkeeping product to be reconciled with CU*BASE reports?
- Without an aggressive audience, have we really started to build the intelligence about this solution that we'll need, in order for everyone to count on it?

Why should CU*Answers build a client service desk for this, when what we really need is a bench of data analysts?



The tricky part

WITHOUT POWER USER

FORWARD?

- How does an analyst/bookkeeper?

- rou
- Is this a... things are g... reconciled with

- Without an as... started to l... that w...

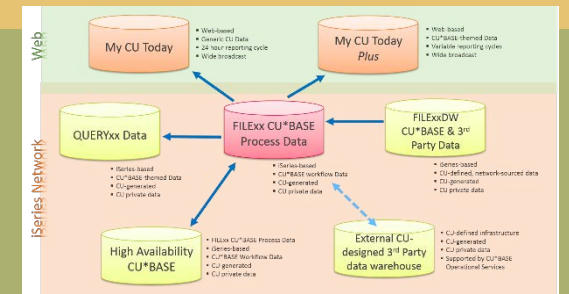
What if CU*Answers put up a **\$100,000 contract** to a data analytics CUSO to drive the usage of My CU Today for the next three years?

Are there any entrepreneurs in the room? We started SRS Bookkeeping with this exact offer.
*(And by the way, CU*Answers has been paying \$100,000 a year for 10+ years.)*



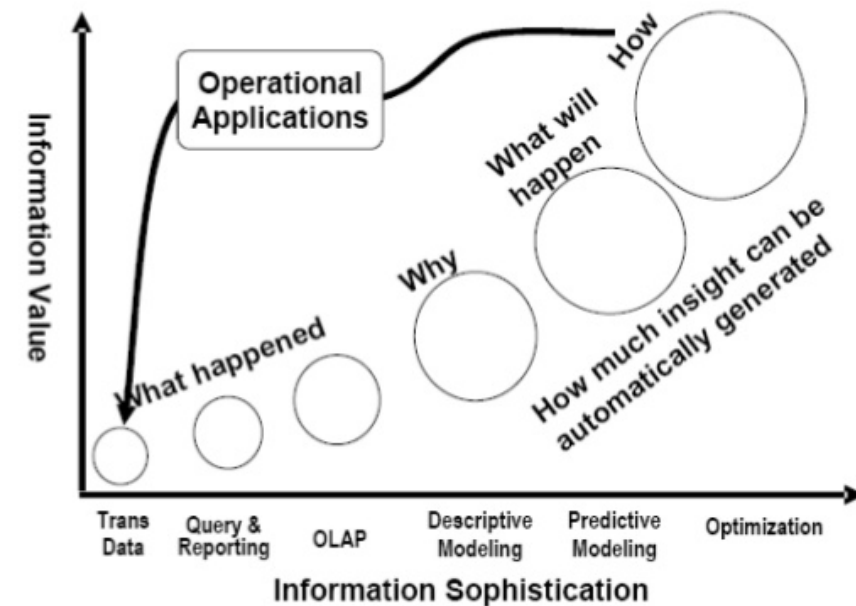
Building a Factory for Data Insight, by Building a Data Analyst CUSO

HOW DO WE MOVE FROM PROVIDING THE INFRASTRUCTURE TO PROVIDING INSIGHT?



- ❑ “How do I get a return from buying things from a data analyst CUSO? What products would I buy? How often would I buy them? What should I commit to?”
- ❑ How do we talk about what we’re going to do with data, and avoid the debates about tool kits and programming approaches?
 - We focus on OUR space, the ability of our credit unions to earn on the effort, scaled to the potential earnings
 - We look at how co-ops need data to feed the hunger for insights that customer-owners need to sustain their efforts

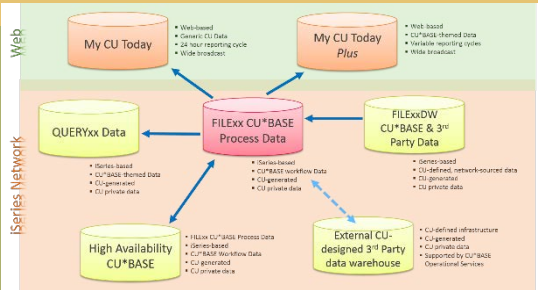
Return on Information




OLAP =
Online
Analytical
Processing


Building a Factory for Data Insight, by Building a Data Analyst CUSO


HOW DO WE MOVE FROM PROVIDING THE INFRASTRUCTURE TO PROVIDING INSIGHT?




INSIDER Sign In

Home > Business Analytics > Data Warehousing

[Want to join?](#)


**INSIDE THE NEXT GENERATION DATA WAREHOUSE**
By Mike Lamble | Follow

MORE

OPINION




Modern Enterprise Data Warehouses: What's Under the Hood?

We're entering into the Modern Enterprise Data Warehouse (EDW) age where the scope of an analytics-driven business is wider. Are you ready?



Credit: corelynx_blog_5.jpg

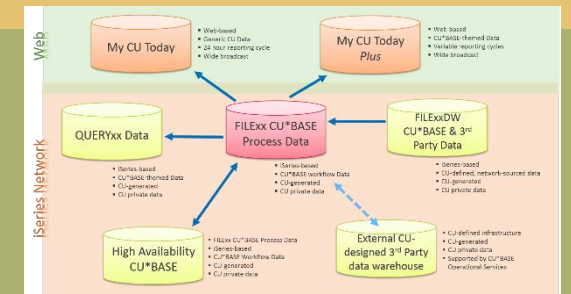
CIO | Mar 9, 2015 6:06 AM PT

LIKE THIS ARTICLE?   

It's an exciting time to be working in our business. At the same time the data supply and demand are sky-rocketing off the charts and our tools and techniques are coming of age. Interestingly, big data is not a new term. It re-emerges every 10 years or so when escalating data volumes make conventional technical solutions obsolete. With this new paradigm for the Modern Enterprise Data Warehouse, I won't be surprised to see the term big data go back into remission in the next year or two.

Building a Factory for Data Insight, by Building a Data Analyst CUSO

HOW DO WE MOVE FROM PROVIDING THE INFRASTRUCTURE TO PROVIDING INSIGHT?



Needs

Solutions

Capital / Funding

Much like Xtend, how do we build this business with minimal at-risk capital and the vision that our collaboration is more important than a grand scheme to earn out on the equity of venture investors?

Tools

Our #1 advantage – we have data, we have infrastructure to borrow, we have all the raw materials to make this business about what we know instead of why we have to buy

Customers / Revenue

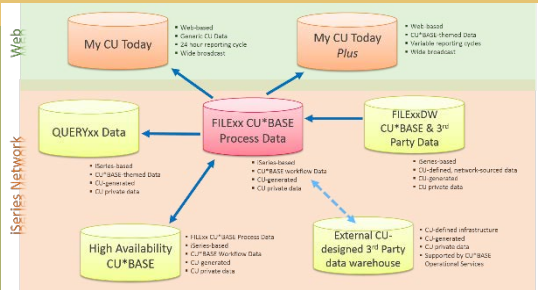
The #1 challenge – can we create an income statement via a guaranteed commitment to buy services from this new CUSO, and cash-flow its evolution instead of burning through its capital?

Staffing

How do we accumulate a staff from all our businesses, where we have distributed the role of analyst throughout our org charts? This will be a factory for insight, and it will require specialized staff investments. But I see literally dozens of candidates hoping to get a chance at one of these available jobs.

Building a Factory for Data Insight, by Building a Data Analyst CUSO

HOW DO WE MOVE FROM PROVIDING THE INFRASTRUCTURE TO PROVIDING INSIGHT?



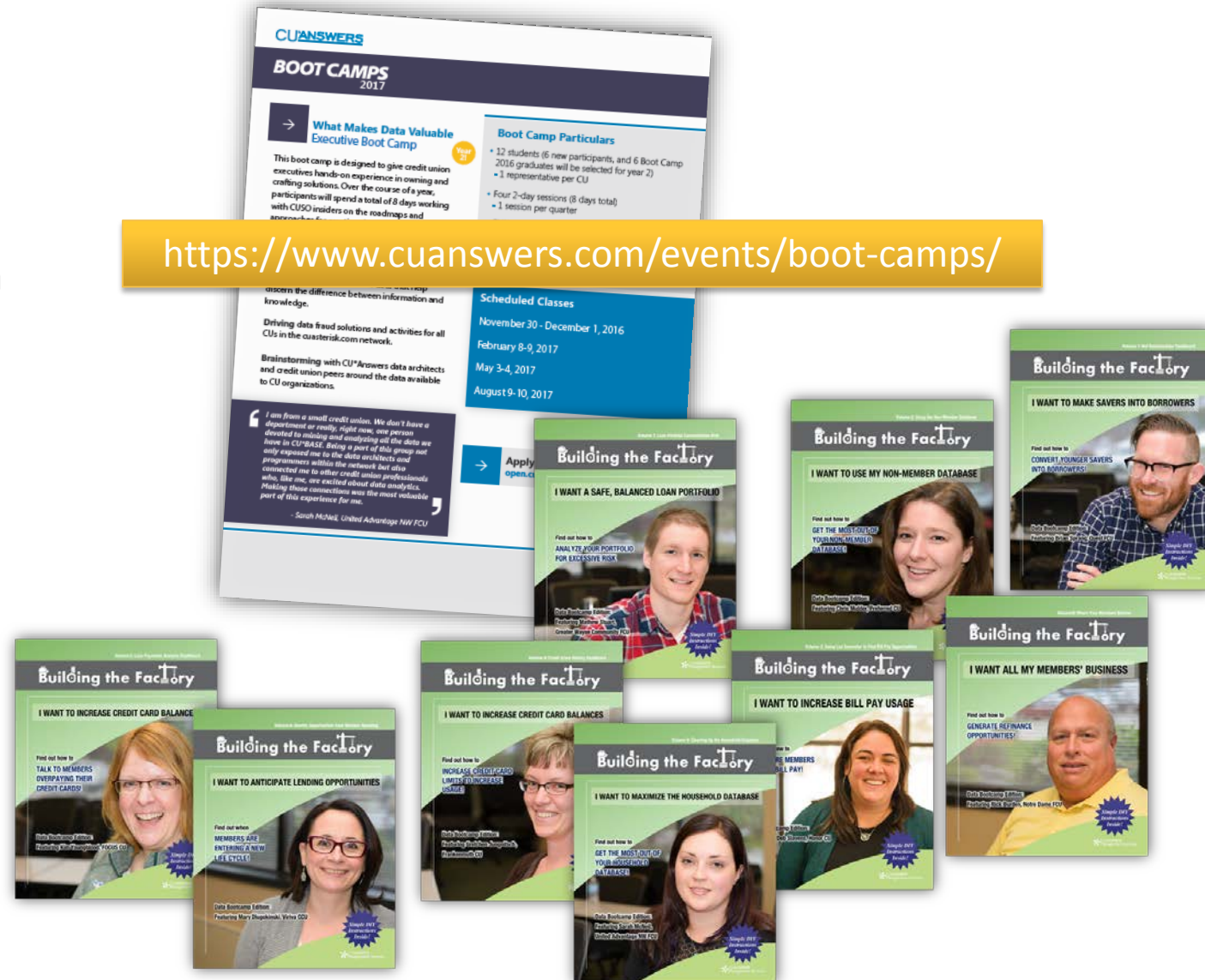
Area of Focus	Potential
<i>Sales/Marketing</i>	When you say analytics, most CUs think sales lead generation via insight that connects with the right people, at the right time, with the right solution.
<i>Financial</i>	Already one of the most out-sourced areas in our network. CUs are busy doing the books; My CU Today Plus will provide a whole new opportunity to see the books.
<i>Operational</i>	What if once a day, once a month, once a quarter, you sat down and focused on improving factory processes like never before? What if the focus was improvement, not simply reporting on doing the work?
<i>Audience Expansion</i>	What if it was cheap, convenient, and effective to share data with the world? What if you could gain the advantages of an expanded brain trust and enhanced stakeholder community? What if the fastest way to be trusted was to trust others at the speed of light?
<i>Fraud Analytics</i>	Is getting ripped off just the cost of doing business? Is avoiding getting ripped off just too expensive? How do we balance the two and change our future?

2016 & 2017 “What Makes Data Valuable?” Boot Camp

□ The *What Makes Data Valuable?* Executive Boot Camp focuses on...

- **Working as a group** to harvest ideas on building a data warehouse community and identify the characteristics of data that help discern the difference between information and knowledge
- **Driving** data fraud solutions and activities for all CUs in the cuasterisk.com network
- **Brainstorming** with CU*Answers data architects and credit union peers around the data available to CU organizations

<https://www.cuanswers.com/events/boot-camps/>



Goals for 2017 Data Boot Camp

HOW DO YOU RANK THESE GOALS? HOW WILL YOU INFLUENCE THE OUTCOME IN 2017?

- ❑ Participate with the CU*Answers business developers on bringing our data warehouses to market
 - Envision how they, their credit unions, and their members will benefit from having a data warehouse
- ❑ What makes My CU Today valuable, parts 1, 2, and 3
 - Lead the charge on setting priorities for which CU*BASE data tools make the most sense for My CU Today Plus
- ❑ Bring a data analytics business to market
 - Directly as an internal department (business intelligence)
 - Or as a vendor solution for the cuasterisk.com marketplace, in one of many configurations
- ❑ Help CU*Answers launch an approach for service/transaction denials

It's intuitive that data is the key to answering the riddles that perplex every business . . . but what is intuitive is not always simple to act on

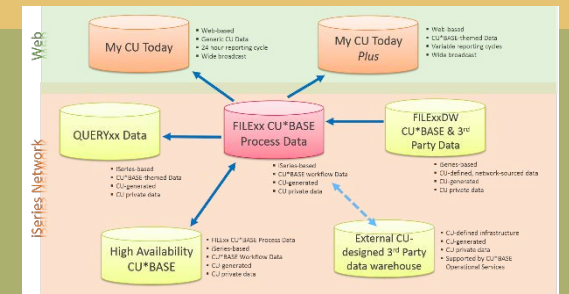
At CU*Answers, we're pushing our network and customer-owners to crack the riddle

Building a Factory for Data Insight, by Building a Data Analyst CUSO

HOW DO WE MOVE FROM PROVIDING THE INFRASTRUCTURE TO PROVIDING INSIGHT?

- ❑ Like a good restaurant, we'll need a solid menu of diverse offerings
- ❑ We need to create a customer experience where the average invoice is enough to keep the lights on, and we'll have to make sure that customers see the value in doing it with us instead of cooking it themselves at home

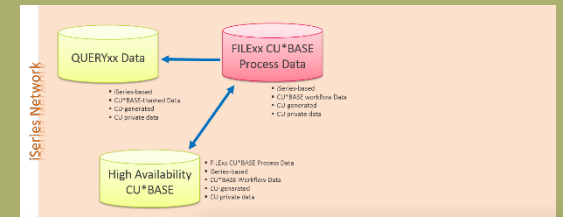
As CEOs and business developers, can we build this business?



CU*Answers can make money and extend its business model by simply doing the safe things and leaving the tricky part up to you

But maybe the best way to attack the tricky part is as a collective investment

A 2-YEAR PROJECT WAS DELIVERED

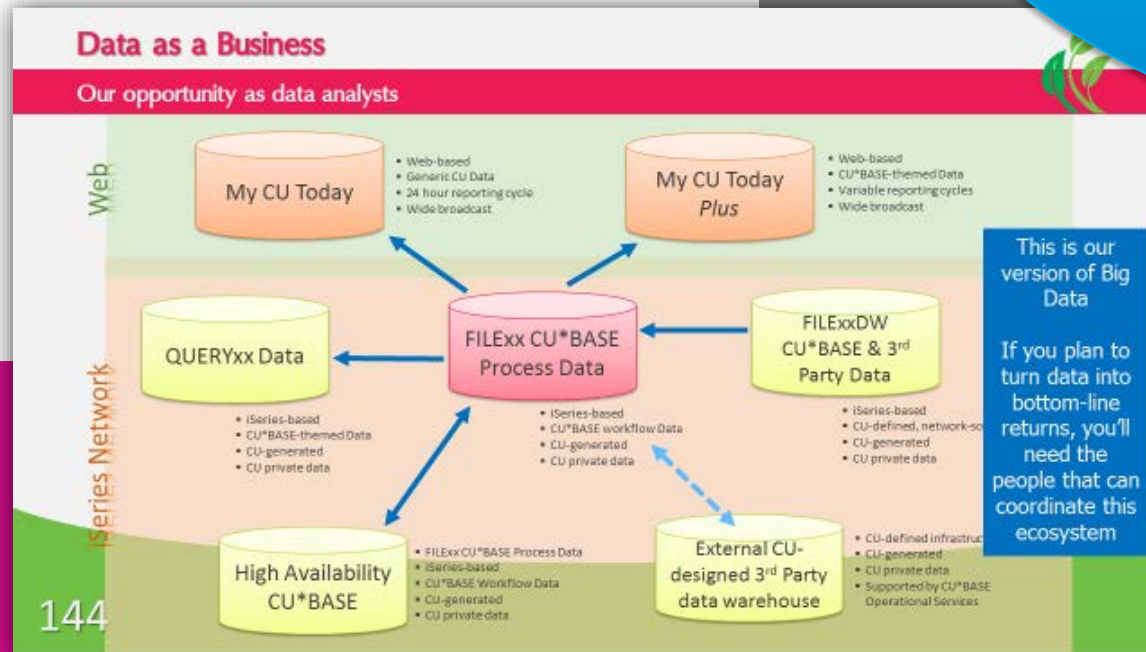


Your Second Assignment

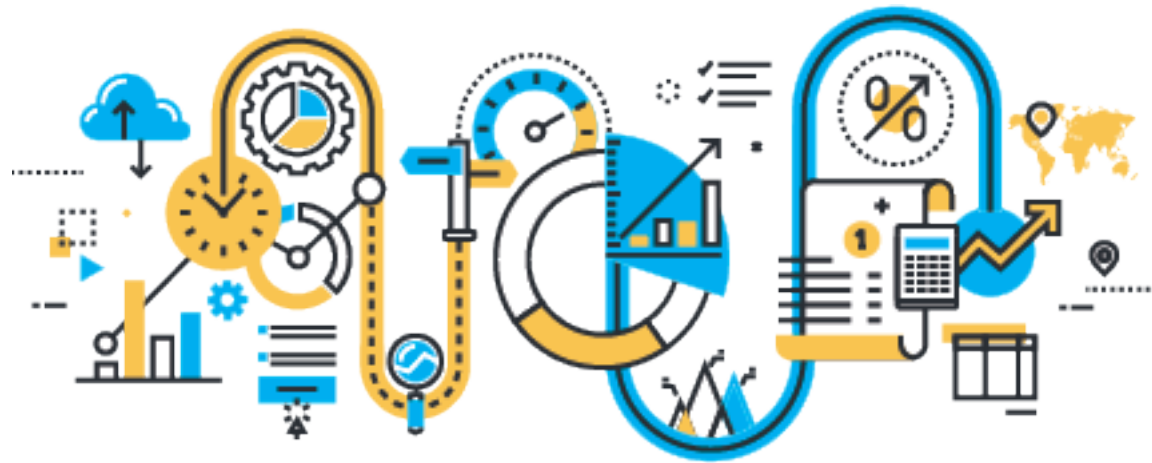
For tonight's networking session...

Discussion Topic #2:

"How specialized are your investments in mining data today? Can you see yourself ever having a formal project budget and team focused on insight from data? Is this a good investment for our CUSO looking forward?"



Cocktails begin at 5:30!



Wrap-up

Reviewing 2015 CEO Collaboration Workshop Goals

UNDERSTANDING THREE EMERGING CUSTOMER PERSONAS

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

Reviewing 2015 CEO Collaboration Workshop Goals

UNDERSTANDING THREE EMERGING CUSTOMER PERSONAS

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

2016 CEO Collaboration Workshop Goals

CONTINUE ON LAST YEAR'S GOALS, AND ALSO...

Focus on Emerging Data Managers

- 2017: Continue to drive the Data Investment Symposium agenda
 - Next event: Feb. 22, 2017
 - Helping the data manager select the best design for their data warehouse activities
 - Coordinate collaborative activities in hopes of launching a data insight factory

Build Data Warehouses

- 2017: Offer a full menu of data warehousing options and designs
 - Shared IBM
 - Shared Intel
 - In-house options
 - Build a customer service response
 - Roll out prototypes by the June Leadership Conference

Build an Insight Factory

- 2017: Go to market with an investment opportunity for our stakeholders to build a new CUSO offering
 - Raise capital
 - Identify staff model
 - Focus tools and resources
 - Gain the attention and commitment of a paying customer base

Your Third Assignment

For tonight's networking session...

Discussion Topic #3:

"It was a long day talking about what Randy was interested in. Let's talk about what we can do together and have some fun."



Cocktails begin at 5:30!