ONLINE RETAILING 2.0

2016

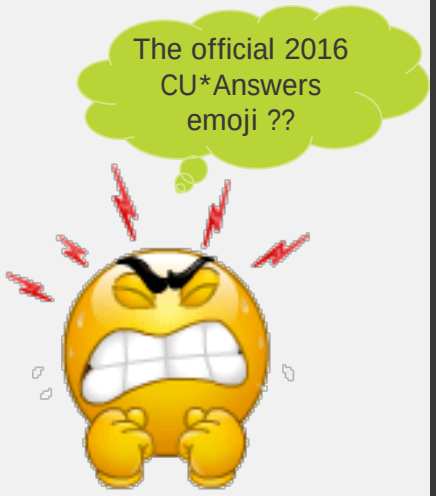
LEADERSHIP CONFERENCE

REDEFINING EVERYTHING CREDIT UNION

Welcome!

Just a second…I think a little primal scream therapy might be in order

- Stand up...let's take a few seconds to think about the past year
- We all pushed really hard, and maybe it was even harder than we thought it'd be
  - EMV conversions...*what the heck did we get out of that?*
  - Bill pay conversions...*not sure they went exactly the way we thought*
  - Cybersecurity announcements and patches galore...*will it ever end?*
  - Crazy stuff related to Java and Client Access
  - GUAPPLEs that locked up right in the middle of a release...*142 of them?!?*
  - A new images member portal...*which has me scratching my head*
  - A rush to same-day ACH...*just to hurry up and wait*
  - The world excited about CECL...*only to have it delayed until 2023*
  - Etc., etc., etc. . . . I'm sure you can think of dozens more



How about a group primal scream? Just let it all out!

Now get ready to do it all over again in 2017

Burn It Down:
Revolution for Evolution

How you **see yourself** might be **holding you hostage** and limiting how the world sees **your future**

Burn It Down

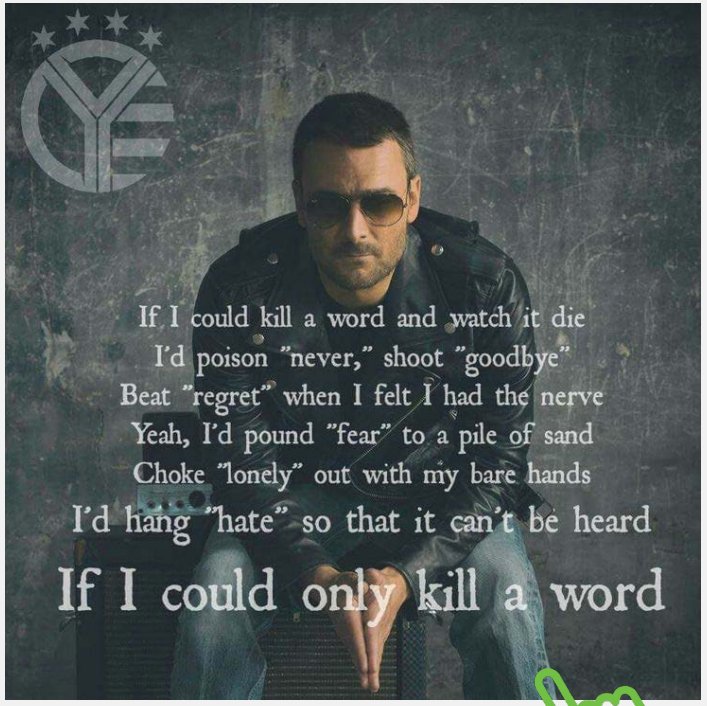
Our catchphrase for 2017, on the way to winning in a new reality

Why does someone say no before they even hear an idea?

"We'd never be allowed to try that…"

"We've tried that before and it didn't work…"

"The rules say we can't…"



We can be crippled by the words we hear in our heads

The first time I heard this song, I started thinking of words I wish we would eliminate from the credit union narrative

Burn It Down

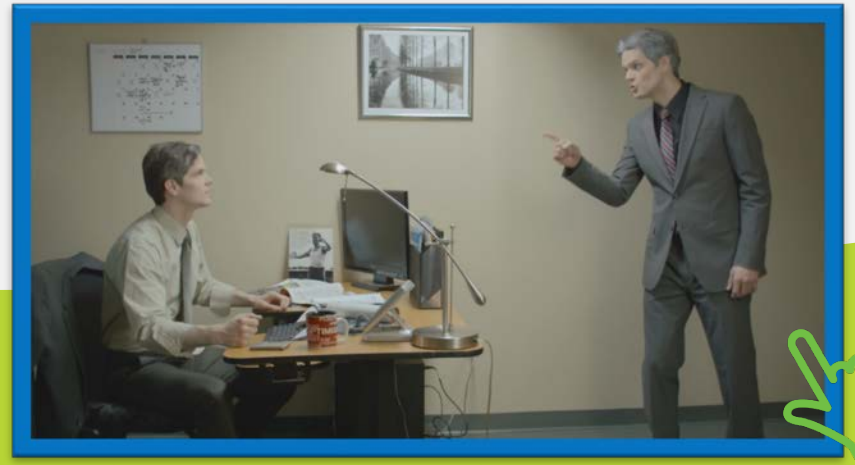
Our catchphrase for 2017, on the way to winning in a new reality

- For every person or organization, there was a time when everything seemed possible
- On the way to the unthinkable becoming possible, life happens, and barriers arise that teach you there are limits...before you know it, you accept those limits without question
- Where do you find the energy to break through and burn ‘em down?

There is a youthful exuberance in the phrase, **“I can’t wait to play the game”**

There’s a sad resignation in the phrase, **“I’m not up for the fight anymore”**

Where are we?



"I can't wait to play the game"

2016 Executive Study Boot Camps: Leadership Transition in Action

Boot Camp Goals

- Spend quality time with a different group of leaders from within the CUSO, potentially the next generation of leaders
- Challenge the CU*Answers internal status quo and sacred cows
- Take a deep dive on two emerging value propositions for credit unions and our CUSO:
  - Data Analytics
  - Building Cooperative Solutions (DIY / DIT)

2016 Executive Boot Camp Series

- 18 candidates were selected
  - Nominated by their credit union
  - 1 representative per CU
- Four 2-days sessions (8 days total)
  - 1 session per quarter; participants must attend all 8 days to graduate
  - CU*Answers pays overnight lodging and food
- Work-study program
  - Graduation projects will yield tangible results for the network

COLLABREBATE **on steroids: each graduate receives an iPad®**

(assuming their organization will let them have it...)

"I can't wait to play the game"

2016 Executive Study Boot Camps: Leadership Transition in Action

2016 Executive Boot Camp Series
What Makes Data Valuable?

- Can we build a significant data analysis competency in our network?

L to R: Brian Sprang, Rick Burden, Deb Slavens, Chris Mulder, Sarah McNeil, Kimberly Youngblood, Mary Dlugokinski, Gretchen Jungnitsch, Mathew Stuart

2016 Executive Boot Camp Series
Building Solutions in a Cooperative

- Can we prove that our network participants have the leading voice in our solutions?

L to R: Curtis Onofri, Lindsay Beyer, Robert Shane, Angie Szatkowski, Deb Slavens, Kevin Finneran, Deb Bauer, Reid Lundeen, Nick Montie

I want the network to thank these professionals for the year they've put in

What started as 8 days will end as a year of emails, constant challenges...and a lot of work

"I can't wait to play the game"

2016 Executive Study Boot Camps: Leadership Transition in Action

2016 Executive Boot Camp Series
What Makes Data Valuable?

Graduation Projects:

- "Building a Factory" Project
  - Individual project to author a book in this series and activate it in their credit union
- Building a Collaborative Data Analysis Business
  - Helping us build a job description, ideas for what we sell and how the customer would earn on what we sell, and ideas about how to inspire every credit union to be in this business

2016 Executive Boot Camp Series
Building Solutions in a Cooperative

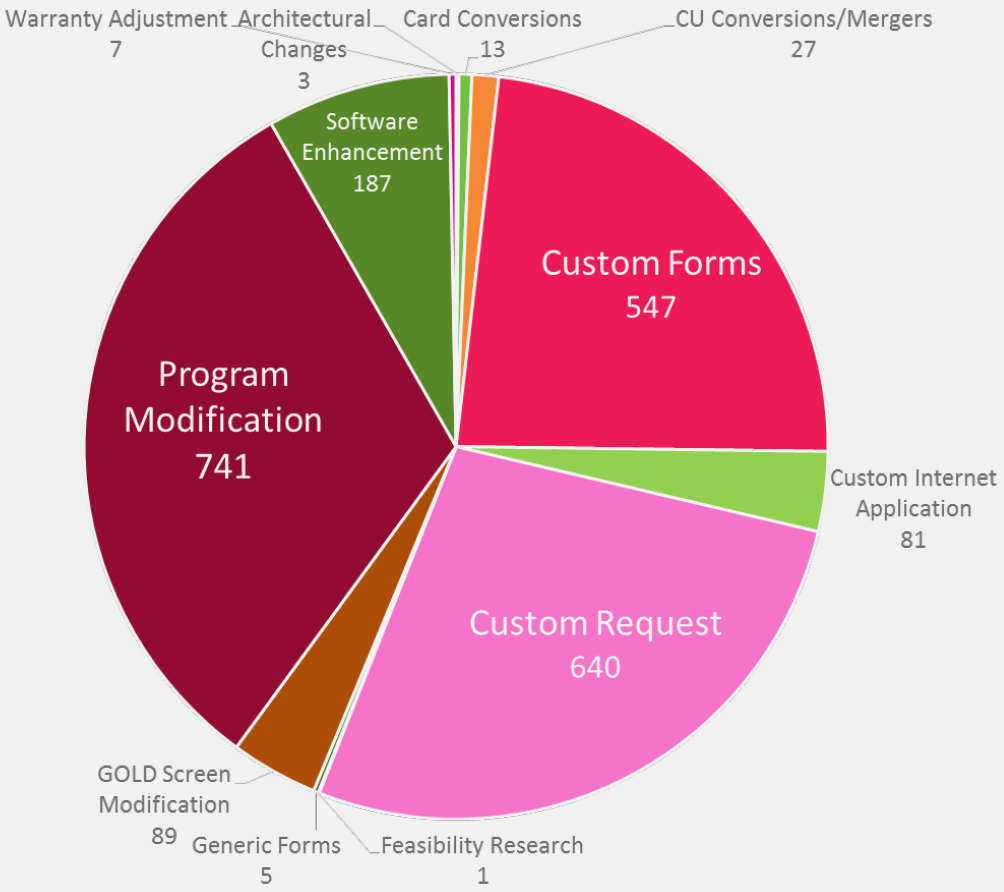
Graduation Projects:

- Increase Customer-Owner Participation in the SDLC
  - Collaborative project to develop a crowd-sourcing tool for project prioritization
- Publish a CU Designers Handbook
  - Individual project to write a handbook for getting a project done with CU*Answers

The Software Development Factory

Projects implemented July 2016-May 2015:

2,341

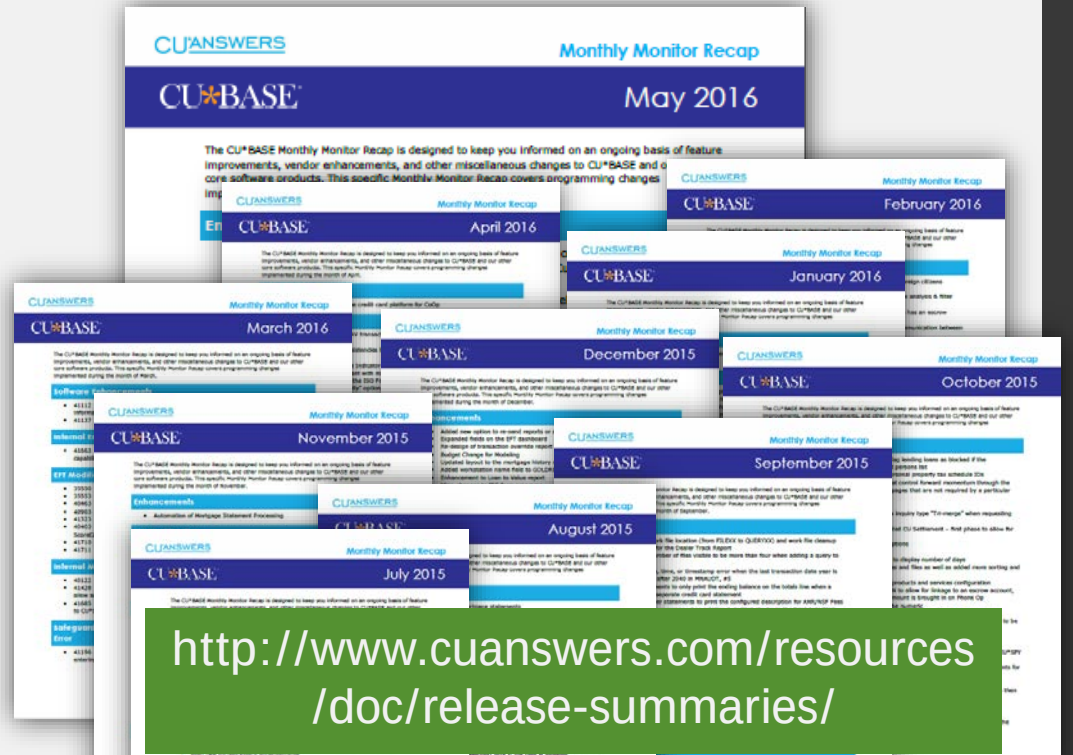


# of days software changes were pushed out, July 2016-May 2015:

131

Projects currently in Track*IT (all types):

914



http://www.cuanswers.com/resources/doc/release-summaries/

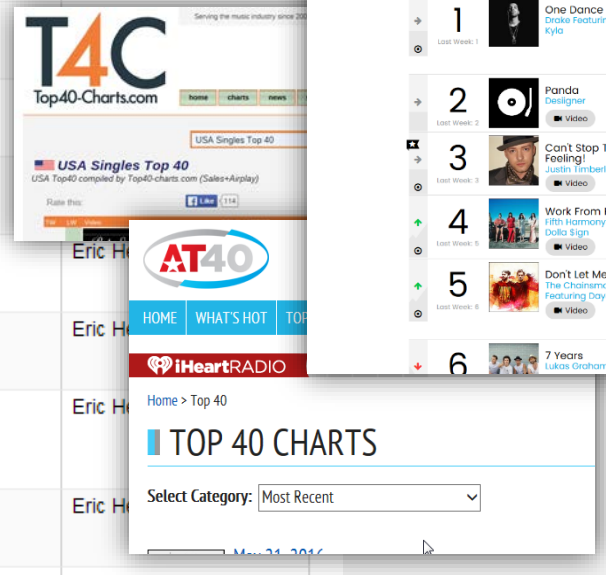
Crowd-sourcing for Project Prioritization

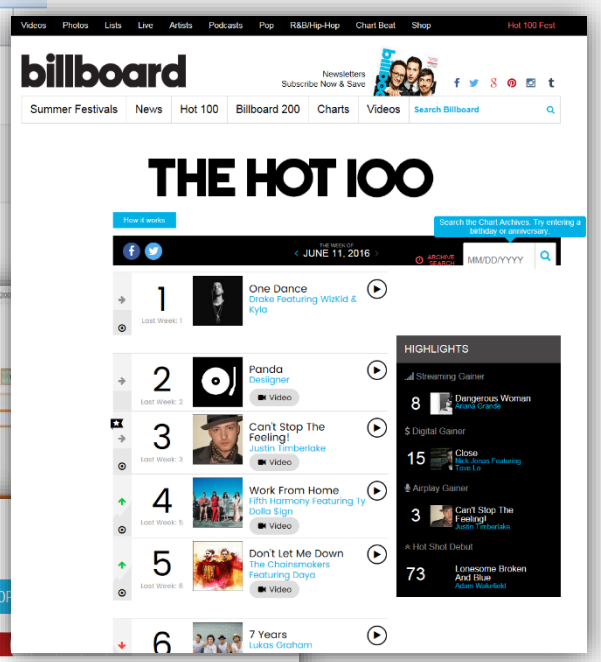
Making sure credit unions drive our cooperative

All Projects | Created by Dawn | Created by Karen | Proxy Inbox

New | Edit | View | Enable Locking | Filter | Restore | Fit Screen | Search

Edit	Project C...	Project Summary	Created	Created By	Project Type	Project Status	Team Leader (Admin)
Edit Definition	42152	Changes to Credit Scores in It's Me 247 (web-only verbiage and layout changes)	5/16/2016 3:08 PM	Dawn Moore	Software Enhancement	Waiting for Programming Resource	Eric Henning
Edit Definition	42141	Add mechanism to store attributes that are received with soft-pull credit reports	5/16/2016 11:26 AM	Dawn Moore	Software Enhancement	Waiting for Programming Resource	Bob Colburn
Edit Definition	42138	Receive and retain Payveris subscriber data with a full refresh. No purge is required. Frequency will be determined.	5/16/2016 11:19 AM	Barb Cooper	Software Enhancement	Waiting for Programming Resource	Eric Henning
Edit Definition	42137	Add check detail to the Payveris transaction history file and provide a purge process	5/16/2016 11:09 AM	Barb Cooper	Software Enhancement	Waiting for Programming Resource	
Edit Definition	42136	Retain Payveris Bill Pay transactions in a new history file and create a purge process.	5/16/2016 11:05 AM	Barb Cooper	Software Enhancement	Waiting for Programming Resource	
Edit Definition	42116	Retain the credit report decision information	5/11/2016 2:15 PM	Beth Barron	Software Enhancement	Waiting for Programming Resource	
Edit Definition	42035	Allow for Enrollment in Text Banking in It's Me 247 Mobile Web	4/29/2016 8:42 AM	Eric Henning	Software Enhancement	Waiting for Programming Resource	
Edit Definition	42034	Allow for Enrollment in eNotices and eAlerts in It's Me 247 Mobile Web	4/29/2016 8:41 AM	Eric Henning	Software Enhancement	Waiting for Programming Resource	
Edit Definition	42033	Change "Activity" to "Held Funds" in It's Me 247 Mobile Web, when displaying that there are Held Funds on an account	4/29/2016 8:40 AM	Eric Henning	Software Enhancement	Waiting for Programming Resource	
Edit Definition	42030	Add Certificate of Deposit "Bump my Rate" functionality to Mobile Web	4/29/2016 8:36 AM	Eric Henning	Software Enhancement	Waiting for Programming Resource	
Edit Definition	42029	Add Certificate renewal options to It's Me 247 Mobile Web	4/29/2016 8:35 AM	Eric Henning	Software Enhancement	Waiting for Programming Resource	Eric Henning
Edit Definition	42028	Add the ability to create Promise Deposits in It's Me 247 Mobile Web	4/29/2016 8:34 AM	Eric Henning	Software Enhancement	Waiting for Programming Resource	Eric Henning
Edit Definition	42027	Add Skip a Pay to It's Me 247 Mobile Web	4/29/2016 8:32 AM	Eric Henning	Software Enhancement	Waiting for Programming Resource	Eric Henning
Edit Definition	42025	Add AFT/CFT transfers to It's Me 247	4/29/2016 8:28 AM	Eric Henning	Software	Waiting for	Eric Henning





It appears that a Custom Training Edition was just the beginning…

- CTE was up and running for barely a day when someone asked me, *"Why can't we have more access to configurations and include more features in our training library?"*
- The next day, someone asked, *"Why can't we use CTE to train the release software before it gets released to our staff?"*
- The day after that, I started to wonder... *"What have we done?"*

CTE Usage May 1-24, 2016

CU	Menu Usage[1]	Transactions[2]
Verve	1,808	106
Frankenmuth	908	77
Pennisula	1	0
Honor	966	56
First Financial	183	20
Preferred	15	2
Isabella	26	0

[1]# of times someone used a CU*BASE menu option or Inquiry/Phone/Teller (source: SECAUD)
[2]Non-system generated transactions in TRANS1/2/3.

CU*BASE cte
custom training edition

Just $250/month after a $2,000 one-time setup fee

A Customized Training Environment: CU*BASE CTE

The CU*BASE Custom Training Edition (CTE) is a new alternative to the shared simulated training environment (Bedrock Community CU) currently used by all CU*Answers online clients. For a fee, you can have a copy of your own membership data set up as a training environment, available only to your credit union's employees.

The CTE gives your team a safe place to practice using CU*BASE tools, learn new skills, and experiment with new features without potential harm to your live member data. And because it's a copy of your actual files, both the product configurations and member accounts will be familiar and will behave like they do in your day-to-day environment.

How much should you invest in good intentions, and how do you guarantee an ROI on education environments?

Is CTE the foundation to launch new kinds of beta-testing?

- Announcing our first-ever CTE Focus Group event, coming this September
- Goals:
  - Develop a user group for CTE that can provide client leadership in the development of CTE as a training environment
    - Review upcoming CTE improvements and new ideas
  - Put the finishing touches on a new CTE service coming in January 2017: **Custom Training Edition Beta Review**
    - A 5-week sneak peek at projects in an upcoming CU*BASE release
  - A healthy debate about the potential and challenges to evolving CTE into a testing environment

CTE Focus Group

September 2016

(date to be announced)

How do you credit unions avoid the trap of thinking they're too big to move quickly?

Is release fatigue a matter of control, or of taking chances?

"I'm not up for the fight anymore"

A tone that our network must never accept

- As you look around the room, you'll see credit unions that have been part of our network for 40 years, for 4 years, for 4 months
  - Some will tout traditions they think we should never change
  - Others are here because they have ideas about how these traditions should change
  - Some are here just trying to figure out what is what
- When you leave today, you should know that collectively, we are ready...
  - To challenge the status quo
  - To find solutions that fit that future
  - To let no idea go un-vetted

When barriers rise up, we will burn them down

Being an advocate for your members and their community is not a game – it's just more fun when you lighten up and see it like one

Revolution for Evolution

The energy of a revolutionist, with the perseverance of a builder to see it through

TELL ME WHY I'M WRONG

Democrat or Republican you have to love this year's political theater… inspiration for Revolution for Evolution

Time for a few more credit union leaders to inspire the same thing!

By Randy Karnes

Most of us love to watch a train wreck. Maybe we won't admit it, but we do. The idea of train wrecks as something people generally want to watch is validated by the percentage of news outlets that earn almost exclusively by reporting on them. I think we like to watch train wreck stories because we feel they are about others, and we have the right level of separation to feel safe as voyeurs. This is why I am having a heck of a good time watching the primary season this year. In reality, Presidents don't really affect my day-to-day living very much. The level of separation between them and me diminishes my risk, and in most cases makes their statements and actions simply theater more than anything else.*

Consider these comments: "the system is rigged", "we need better deals", "someone else should pay for this", "forgive and forget; the comments were

Revolution for Evolution

The energy of a revolutionist, with the perseverance of a builder to see it through

- Does the current presidential election reflect the mood our country is in? Or is it setting the mood?
  - Are we all ready to challenge the status quo?
  - Do we feel like the system will not yield to what we need?
  - Do we want the narrative to reflect who we are in a new way?
  - Are we ready to shock ourselves into a new state of awareness?
  - Are we ready for a regime change?
- What is different about the here and now?
- If it works for candidates vying for president, would it work for credit union leaders trying to adapt our system to the future?

Revolution for Evolution

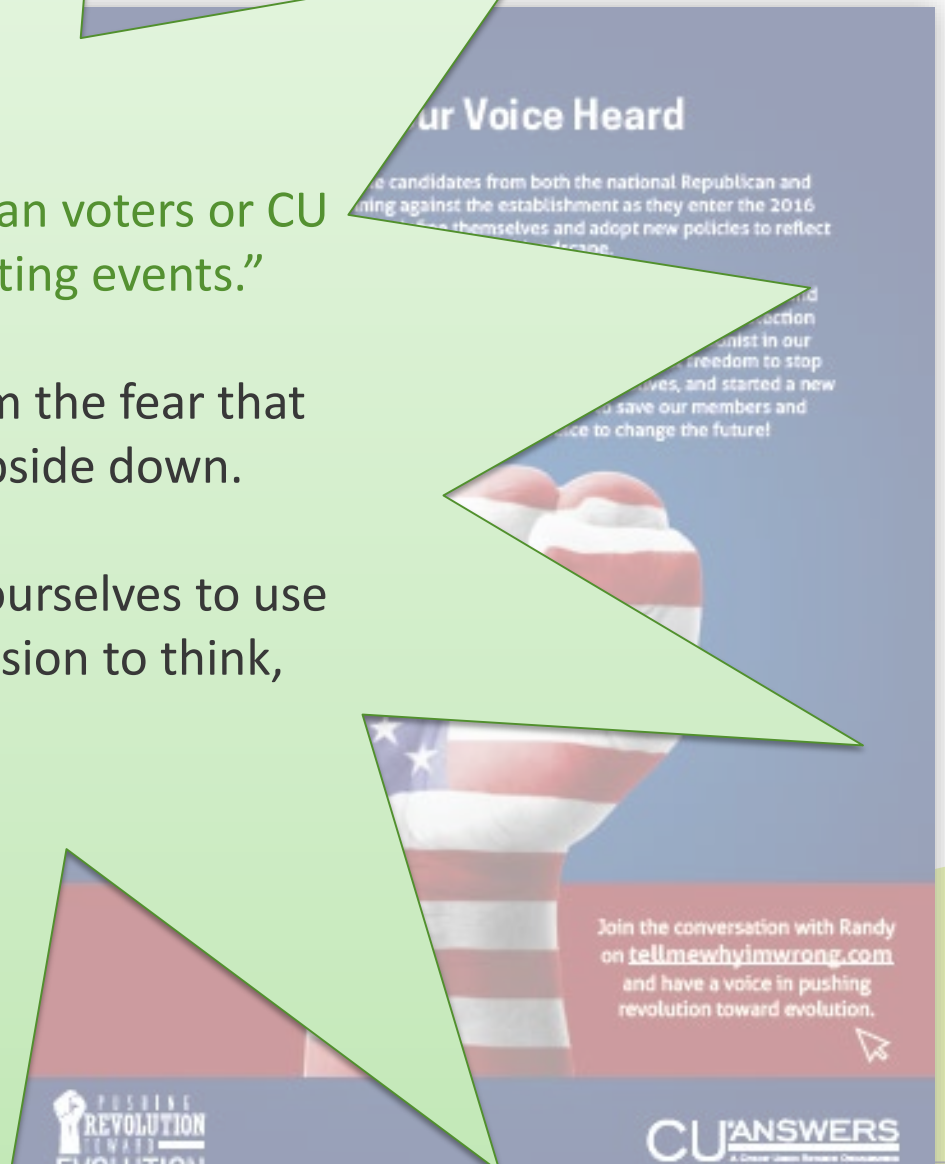
The energ revolutionist, with the rance of a ee it through

- Does the cu ial ele
  our country is i
  - Are we all ready
  - D
  - w
  - Are we
    awareness?
  - Are we
- What
- t works for candidate
  work for credit union l
  to the future?

"I do not think that this audience (American voters or CU stakeholders) expects literal cart upsetting events."

I think they just want the adrenaline from the fear that revolutionists might flip everything upside down.

So for the rest of the day, let's challenge ourselves to use this adrenaline to give ourselves permission to think, "what if we did..."



Revolution for Evolution

The energy of a revolutionist, with the perseverance of a builder to see it through

- Revolutions can come in small packages
- Consider our beginnings: the idea that consumers can organize and own solutions for themselves
- These days we take starting a business for granted, but if you think about what it takes for cooperative pioneers to trust themselves and their peers to start a credit union, you can appreciate that it takes the energy of a revolutionist

Burn It Down: Revolution for Evolution

1

Our Industry

Are we so entrenched in our beliefs that we accept our own demise? Or can we rewrite our future with new approaches?

2

Our Members

Is our fascination with millennials the blueprint for the future? Or just the latest age demographic?

3

Our Network

Where credit unions go, we follow. Are we reading the tea leaves right? What's next?

Burn It Down: Revolution for Evolution

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Our Industry

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Our Network

Where credit unions go, we follow. Are we reading the tea leaves right? What's next?

Where will our industry be in 2026?

How do we plan to win, given this reality?

What do we need to burn down?

- "If I play the old game, my credit union will grow enough before it's too late"
- "I can pick and choose my board members and still get a diverse consumer perspective and advocates for the future"
- "I cannot trust the crowd; I need to listen to the experts"

Where do we need to be revolutionists?

- Recapture the Cooperative Principles: be defined by your community, not by your CU peers
- We will create the interactions between CUs and the examination community – we pay them, they don't pay us

THE FINANCIAL BRAND

Four Core Princi
Better Online Ba

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Credit Union Industry Outlook: 5 Years Back, 20 Years Forward

September 4, 2012 | Subscribe to The Financial Brand for Free

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The big are getting bigger, while small credit unions are shrinking. If current trends hold, half the credit unions around today will be gone in the next 20 years.

What's Changed in the Last 5 Years?

Since 2007, the total number of credit unions has dropped 14%. In 2007, there were 8,332 credit unions. Today, there are only 7,165, a decline of 1,167 credit unions. That average loss of 233 credit unions per year, a little less than one per day.

Key Fact: Every month, the industry sheds about 20 credit unions.

	Total # of all CUs	# of CUs w/$1+ billion in assets	% of all CUs with $1+ billion assets	# of CUs w/less than $100 million in assets	% of all CUs w/less than $100 million in assets
2007	8,332	123	1.5%	7,080	85.0%
2008	8,215	132	1.6%	6,920	84.2%
2009	8,066	137	1.7%	6,760	83.8%
2010	7,710	159	2.1%	6,311	81.9%
2011	7,442	173	2.3%	6,023	80.9%
2012	7,165	194	2.7%	5,700	79.6%

Where will our industry be in 2026?

How do we plan to win, given this reality?

What do we need to burn down?

- "Mergers are bad – I'll avoid them at all costs"
- "Mergers are good – I'll do them at any cost"
- "What's the point – at best, I'm just merger bait"

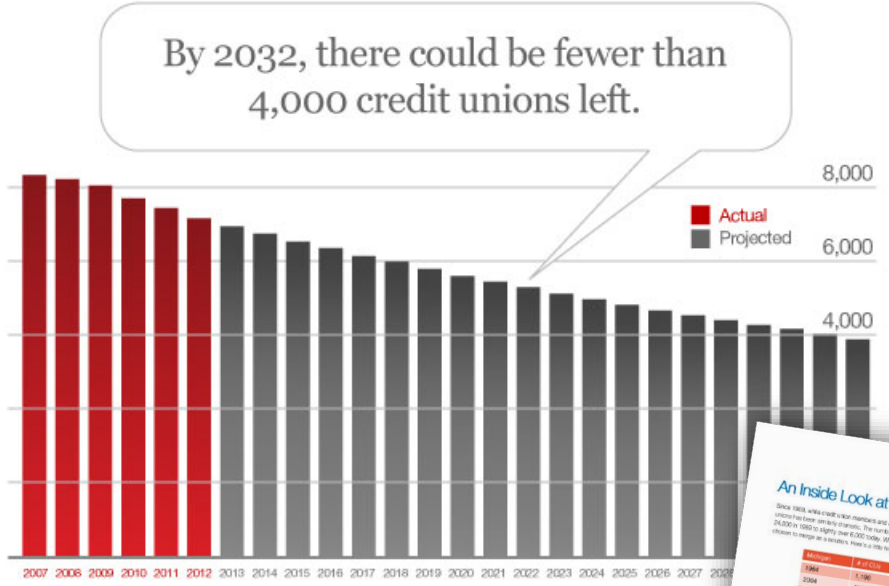
Where do we need to be revolutionists?

- We will be an irresistible force with the gravity to pull people towards us, and pay for them to join us
- We are up for the projects that translate into growth, over a decade, over a month, in an instant
- An industry is not defined by those who count and herd its participants, it's defined by one organization at a time – we will define an industry

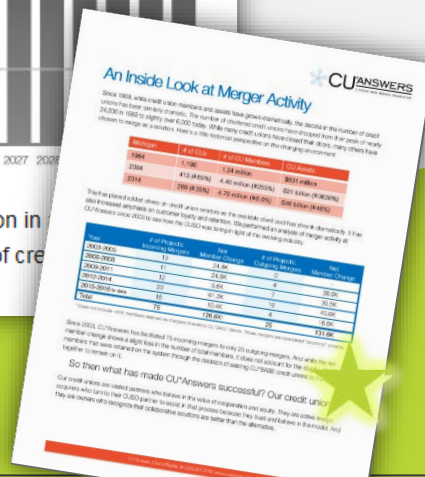
2032: What Will Credit Unions Look Like 20 Years From Now

If you stretch current trends out 20 years from now, the credit union industry will look remarkably different than it does today.

For starters, there will be half as many credit unions as there are now. Assuming the industry maintains its current pace — an annual decline of about 3% annually — there will be 3,269 fewer credit unions by 2032. That means one out of every two credit unions alive today will disappear.



Twenty years from now, there will be 1,218 credit unions with $1 billion in
— that's 31.3% of all credit unions vs. 2.7% today. Only 319 (8.2%) of cre
have less than $100 million in two decades.



Where will our industry be in 2026?

How do we plan to win, given this reality?

What do we need to burn down?

- "Big will always beat Small to market"
- "First to market is always better than second, third, or fourth"
- "Direct scale is always better than collective scale"

Where do we need to be revolutionists?

- We will disrupt the status quo – because members have no status quo, they define the future
- We will encourage CU professionals to trust their communities and the careers that are defined by their members as customer-owners

The Small Get Smaller

By any measure, the future for small credit unions looks bleak. The number of credit unions with less than $100 million in assets has plummeted from over 7,000 in 2007 to 5,700 in 2012 — that's 1,380 fewer than five years ago, a 20% drop. The number of credit unions with only one branch declined by a similar percentage, down to 4,093 from 5,393 five years prior. Mirroring this trend, there were nearly 2,200 credit unions with under a thousand members in 2007, but only 1,700 remain today.

Key Fact: Over a five-year period, small credit unions (those with less than $100 million in assets) have collectively lost $5 billion in assets and nearly six million members.

In 2007, credit unions with less than $100 million in assets collectively held $131 billion in assets and 23.6 million members. By 2012, those number dropped to $126 billion in assets and 17.6 million members.

Today, 80% of all credit unions have less than $100 million in assets, down 5% from five years ago. In 2007, they accounted for 17% of all credit union assets and 27% of all members. They now represent only 13% of all assets and 19% of all members.

	Total members for all CUs w/less than $100 million	Total assets for all CUs w/less than $100 million
2007	23,611,594	$130,955,476,177
2008	22,893,541	$130,436,860,982
2009	22,175,487	$128,981,918,784
2010	19,936,802	$126,602,264,544
2011	18,825,575	$127,632,660,886
2012	17,646,314	$125,867,933,673
NET LOSS	–5,965,280	–$5,087,542,504

Burn it Down: Revolution for Evolution

Can small disrupt large financial service organizations, before it's too late?

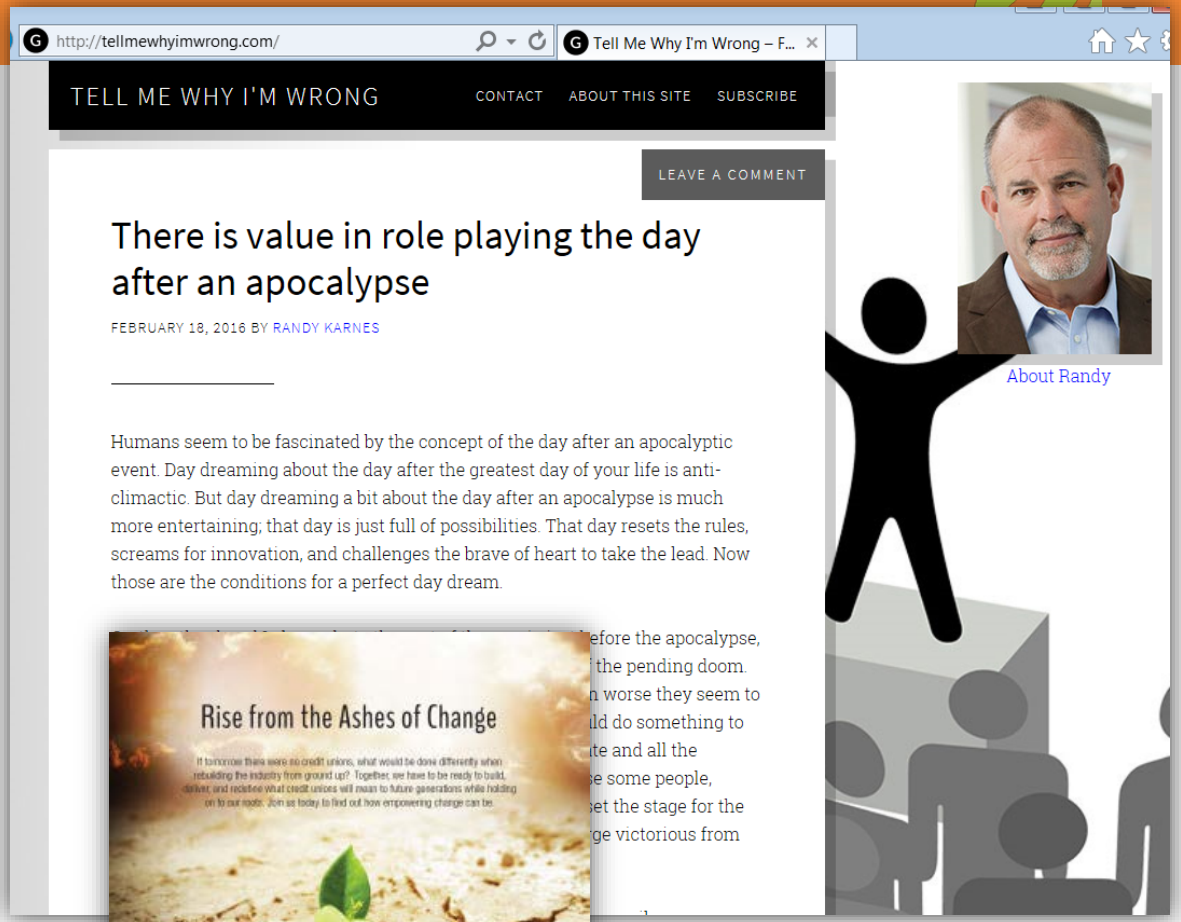
- Is fear of not being as good as our competition holding us back from innovation? Is it holding us back from being first to market with real solutions on their way to *major* ones?
  - Do you know when to go low-tech?
  - Can you fit solutions to your budget?
  - Can you avoid buying solutions that make *you* afford someone else's financial model?
  - Can you be confident enough to be an aggressive, disruptive groundbreaker?

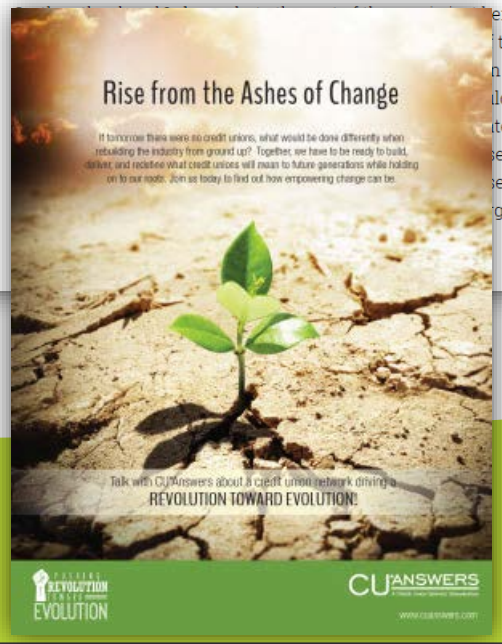
You don't have to go to Harvard to study with Harvard professors...just Google "Harvard disruptive strategy"

Where will our industry be in 2026?

How do we plan to win, given this reality?

- What if they're right, and in 2020 half of us here in this room will not be around? What if by 2030, all of us will be somewhere else?
- What do we have to lose?
- If the old game seems so doomed to fail, there's no reason not to play a different game in 2017
- What should we burn down in order to queue up something new?
- Where should we be revolutionists to change the path toward which we're evolving?





Burn it Down: Revolution for Evolution

Status quo is safe, but will it save the day?

- To be a revolutionist, you risk being cast in a negative light

Obstructionist

Saboteur

Insurrection

Anarchist

Rebellious

Pessimist

- When you first begin, you risk alienating your peers with whom you've stood, shoulder to shoulder, through most of your career
- But what's the difference, if by not taking the risk means that in the future you'll find yourself out of the game altogether?

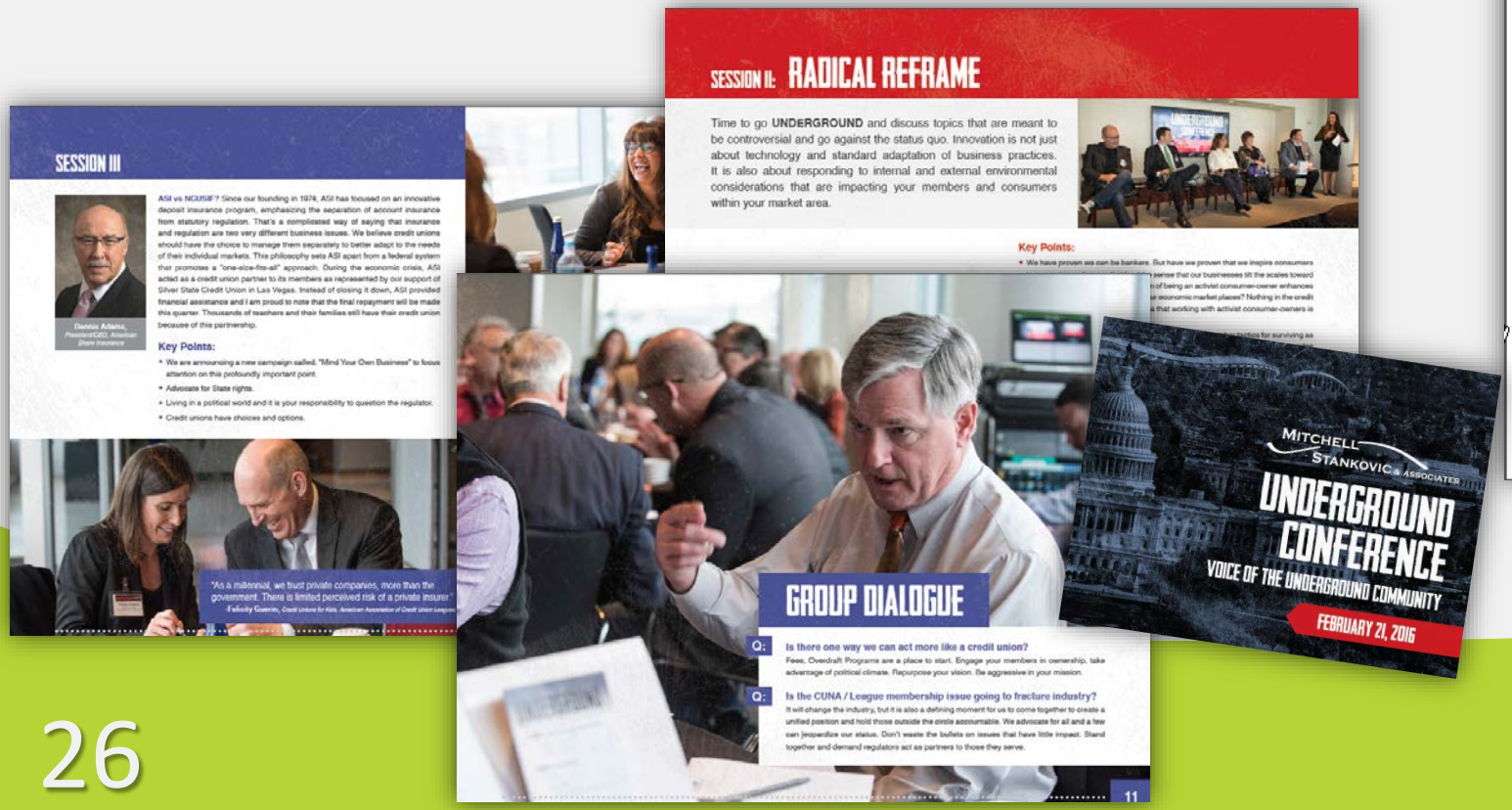
It's one thing to be risk-averse when taking risks with other people's money

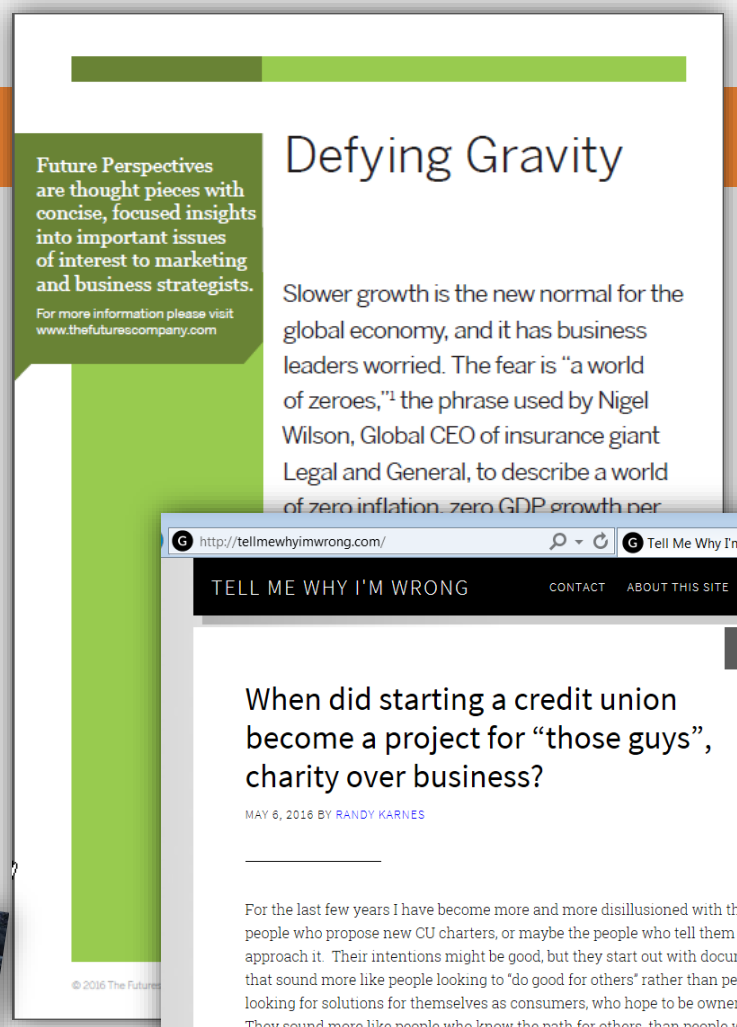
But it's crazy to shy away from the risk of being cast in a negative light, when that might be the only way to succeed

Burn It Down: Revolution for Evolution

Places to keep an eye on

- Anywhere people are redefining the narrative and challenging how we talk about ourselves and the relationships we wish to have with our marketplace





Burn It Down: Revolution for Evolution

Places to keep an eye on

- Anywhere people are holding our system accountable to members (customer-owners)

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Email | Password | GO

LOG-IN | READ & WATCH | SEARCH & ANALYZE | CONNECT | ARCHIVES | ABOUT | Search CreditUnions.com

THIS WEEK'S FEATURES

An Innovative Approach To Millennial Hiring

Michigan State University FCU's new Financial Innovation and Education Center promises to introduce a new generation to the credit union industry.

BY ERIK PAYNE

ADVERTISEMENT

GRAPHIC OF THE WEEK

Training And Development At Today's Credit Union

Results from the Callahan & Associates Training and Development Survey, completed by HR managers at credit unions nationwide, reveal how programs have adapted to changes in people, technology, and the industry.

BY STEPHANIE CLARK

VIEW GRAPHIC OF THE WEEK

OUR BLOGS

Democrat Or Republican, You Have To Love This Year's Political Theater

It's time for a few more credit unions to inspire the same revolution for evolution.

CHIP FILSON ON CREDIT UNIONS

Now Is The Time To End The NCUA's Secrecy Over The Corporate Bailout

While credit unions await payback, a look at the agency's audit numbers for the past six years show its secretive rescue plan might have cost more than it saved.

BY CHIP FILSON

$830 Million Surplus In Corporate AMEs Puts Resolution Plan In New Phase

Three critical questions about the corporate resolution plan to be addressed at this Thursday's board meeting.

BY CHIP FILSON

A Cash Cow 7 Years In The Making

SEARCH & ANALYZE

Find A Credit Union

Find An Executive | Build A Peer Group

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SPIRE Celebrates 25 Years of Adopt-A-Highway!

Jeff Schriner Named Financial Advisor for Fort Knox FCU

IBMSECU Jasper Branch to Move this Summer

http://tellmewhyimwrong.com/ | Tell Me Why I'm Wrong – F...

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Do you ever wonder where the anger goes? Why our industry lets things go?

MARCH 4, 2016 BY RANDY KARNES

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Why Credit Unions Must Secure Their $4-5 Billion Windfall From Corporate Liquidations

The fate of the payout from liquidated corporate credit unions rests with the NCUA.

By Chip Filson

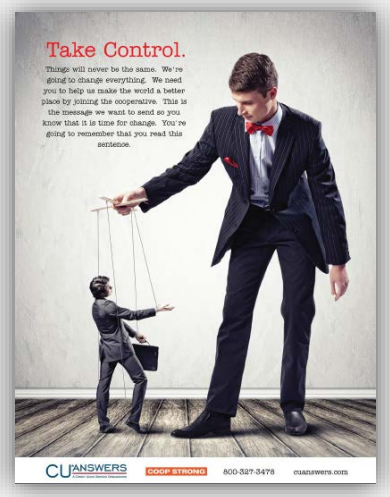
Cooperatives are different by design. All of the value created is paid forward to benefit future members in the form of retained earnings and operating capabilities. As tragic and unavoidable as the corporate credit union problems

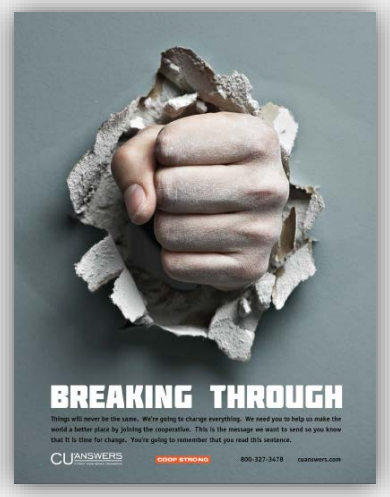
No one will ever accuse Chip Filson of being tired of the fight or letting us forget the important ones to follow through on

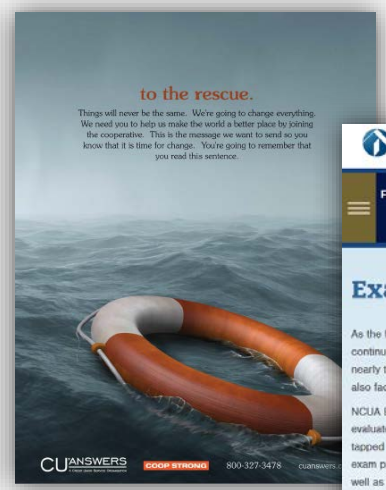
Burn It Down: Revolution for Evolution

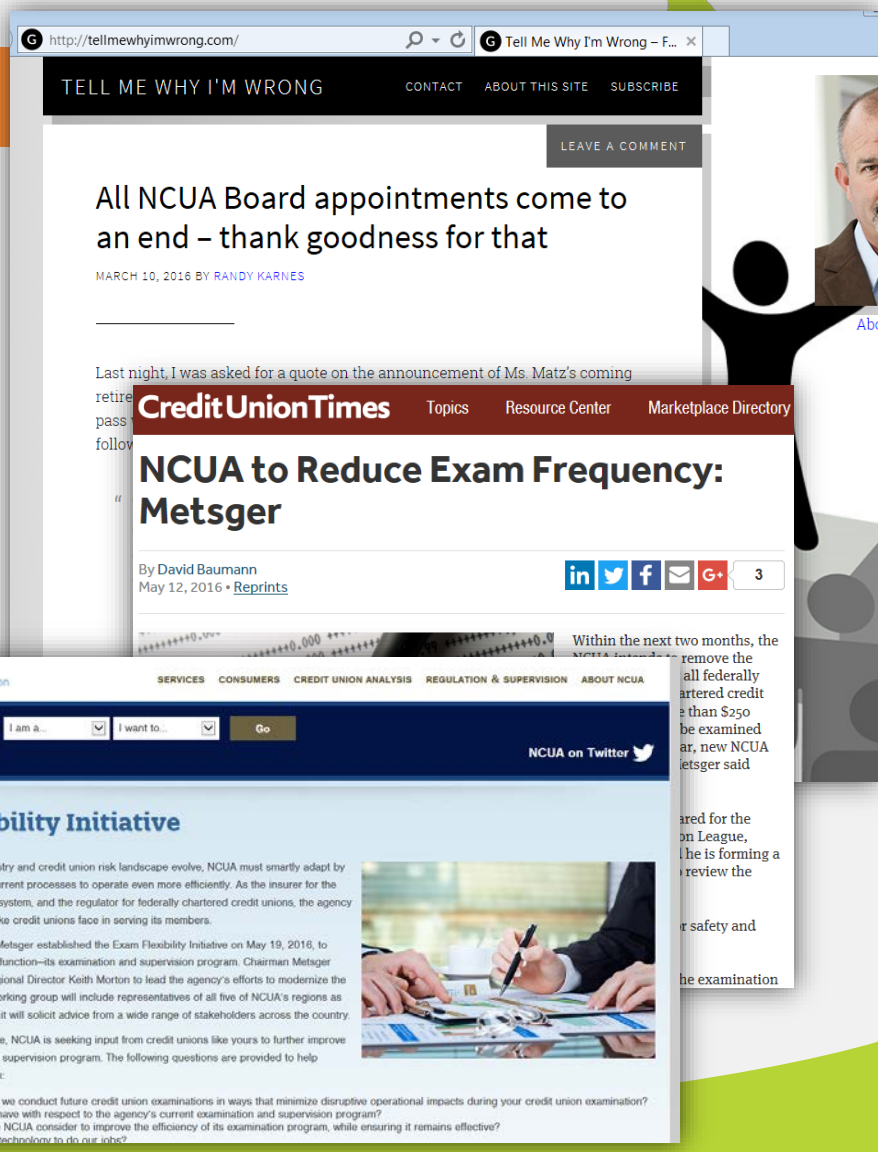
Places to keep an eye on

- Anywhere we can find an opportunity to redefine our relationships with the examination community and the expenses they push down our throats









It could be because it's an election year, but I really have high hopes for a changing relationship with our exam community in the future

Burn It Down: Revolution for Evolution

1

Our Industry

Are we so entrenched in our beliefs that we accept our own demise? Or can we rewrite our future with new approaches?

2

Our Members

Is our fascination with millennials the blueprint for the future? Or just the latest age demographic?

3

Our Network

Where credit unions go, we follow. Are we reading the tea leaves right? What's next?

Where will your members be in 2026?

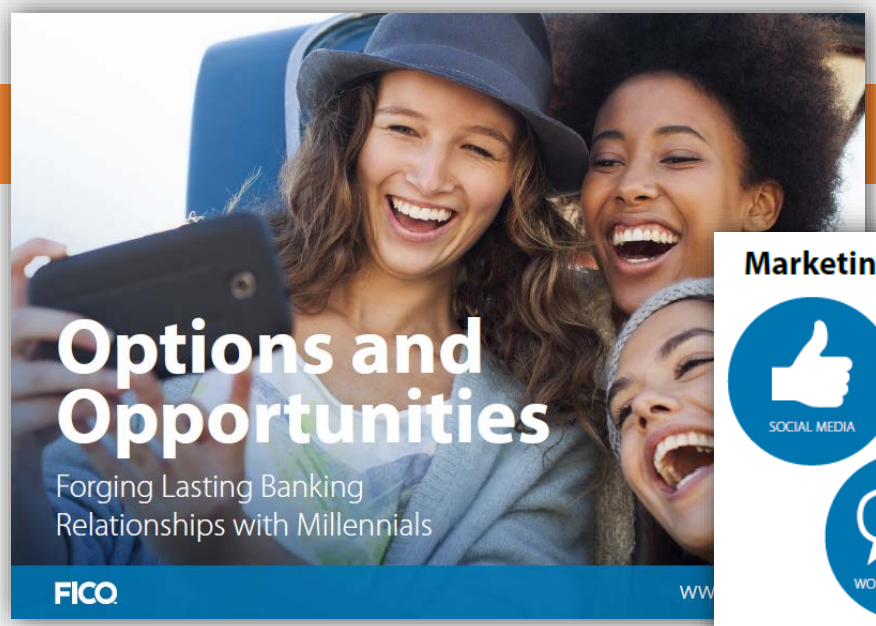
How do we plan to win, given this reality?

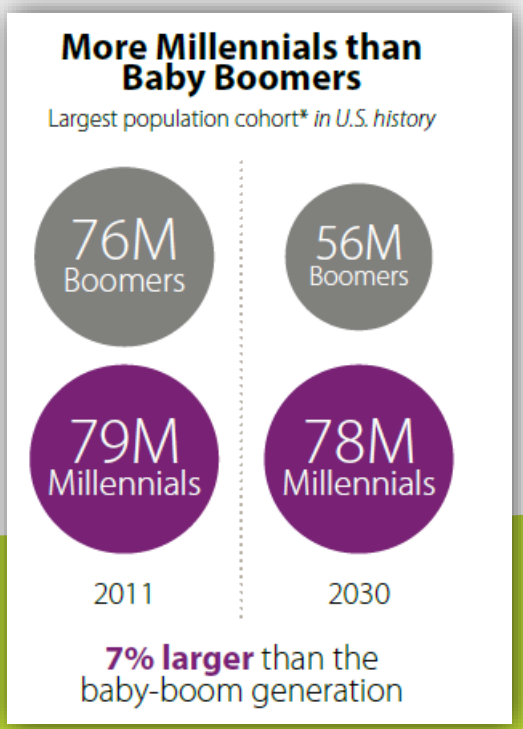
What do we need to burn down?

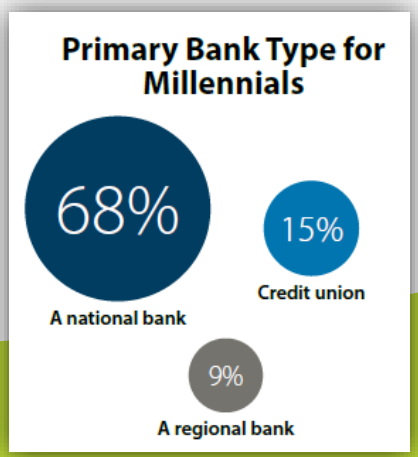
- "Members do not owe us their loyalty"
- "Focusing on youth is a silver bullet for everything that ails us"
- "We have to stay true to those who brought us to the party, to keep our jobs"

Where do we need to be revolutionists?

- We will champion the future and encourage every generation's revolutionaries to join our revolution
- We will trust this new era of connectedness as the largest field-of-membership opportunity in the history of man – our moments are in front of us







Where will your members be in 2026?

How do we plan to win, given this reality?

What do we need to burn down?

- "Members don't care, members don't get it"
- "Members are so different now than they've ever been before"

Where do we need to be revolutionists?

- Every consumer wishes they owned a business, and we will prove that they can and they should
- We will build tens of thousands of virtual branches where past generations only built thousands of brick-and-mortar branches

CUANSWERS

Patronage Dividends

The Real Power of Patronage Dividends

A Mindset of Rewarding Members as Owners in a Way They Value

How can you educate your members on the concepts of cooperative ownership while also helping members with their financial health? Consider paying an ownership or patronage dividend to your members. Pay them for being owners!

If you are sharing your credit union profits by giving slightly higher dividends, lower loan rates, or lower monthly fees, members will not

"Today's members are looking for clear signals that they are paid for their ownership, independent of other pricing models like low loan rates or high savings rates. They need to feel that ownership has a direct benefit, easily seen. Patronage Dividends are at the core of motivating cooperative entrepreneurs and activating

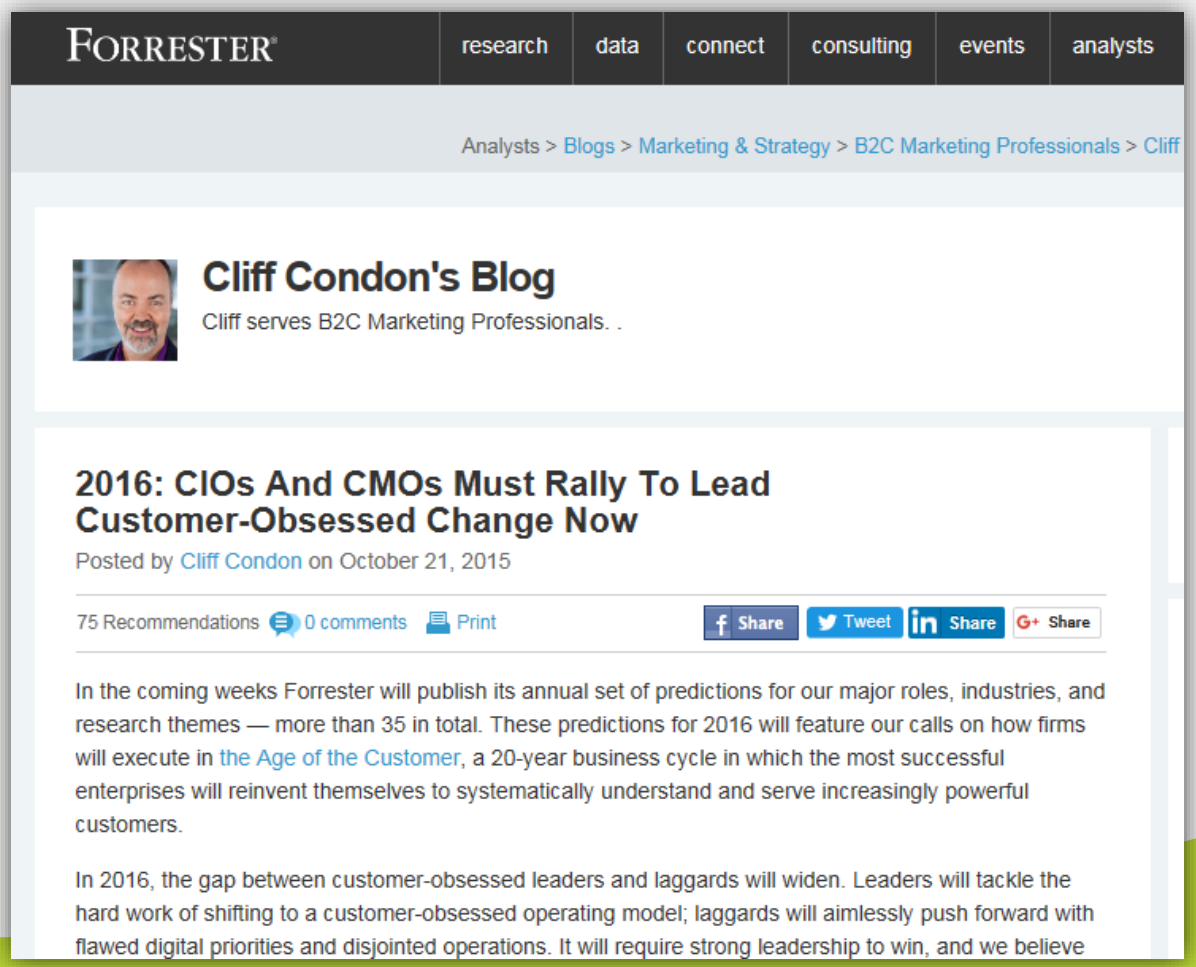
NINE KEY FINDINGS OF THE FICO SURVEY

1. Millennials More Likely to Switch
2. Millennials Use National Banks as Their Primary Bank
3. Why They Leave: Perceived High Fees, ATM Issues, Negative Experiences
4. Digital Channels are the Way to Market to Millennials
5. Multiple Digital Channels and Devices are Used for Key Banking Activities
6. Mobile App Users are More Loyal
7. Millennials May Not be Aware That Their Bank Offers a Mobile App
8. Texting is Preferred
9. When They Like Their Bank They Tell Others

Where will your members be in 2026?

How do we plan to win, given this reality?

- The "member experience" craze is about to have a head-on collision with the risk-averse credit union compliance culture
- The problem is not technology – the issue is this: **Will credit unions push back and use new solutions?**
  - New passwords sent automatically to members after 3 failed attempts *(Solutions Boot Camp 2016)*
  - Give members their balance before they give you their credentials
  - Find a way back to simple 4-digit PINs



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Cliff Condon's Blog

Cliff serves B2C Marketing Professionals. .

2016: CIOs And CMOs Must Rally To Lead Customer-Obsessed Change Now

Posted by Cliff Condon on October 21, 2015

75 Recommendations 0 comments Print Share Tweet Share Share

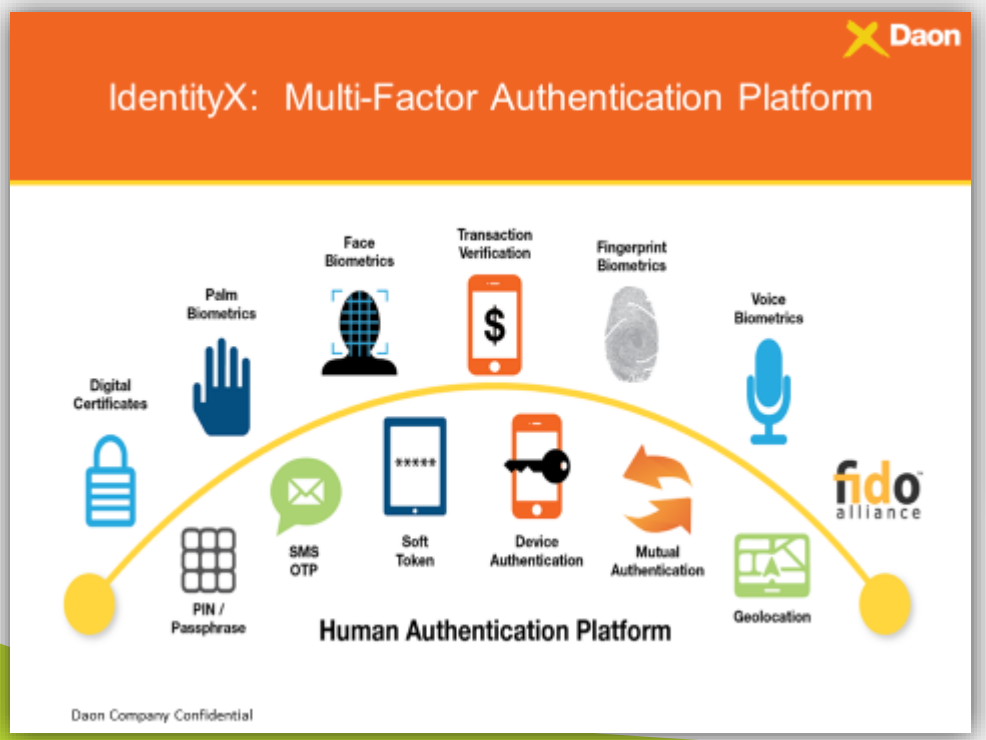
In the coming weeks Forrester will publish its annual set of predictions for our major roles, industries, and research themes — more than 35 in total. These predictions for 2016 will feature our calls on how firms will execute in the Age of the Customer, a 20-year business cycle in which the most successful enterprises will reinvent themselves to systematically understand and serve increasingly powerful customers.

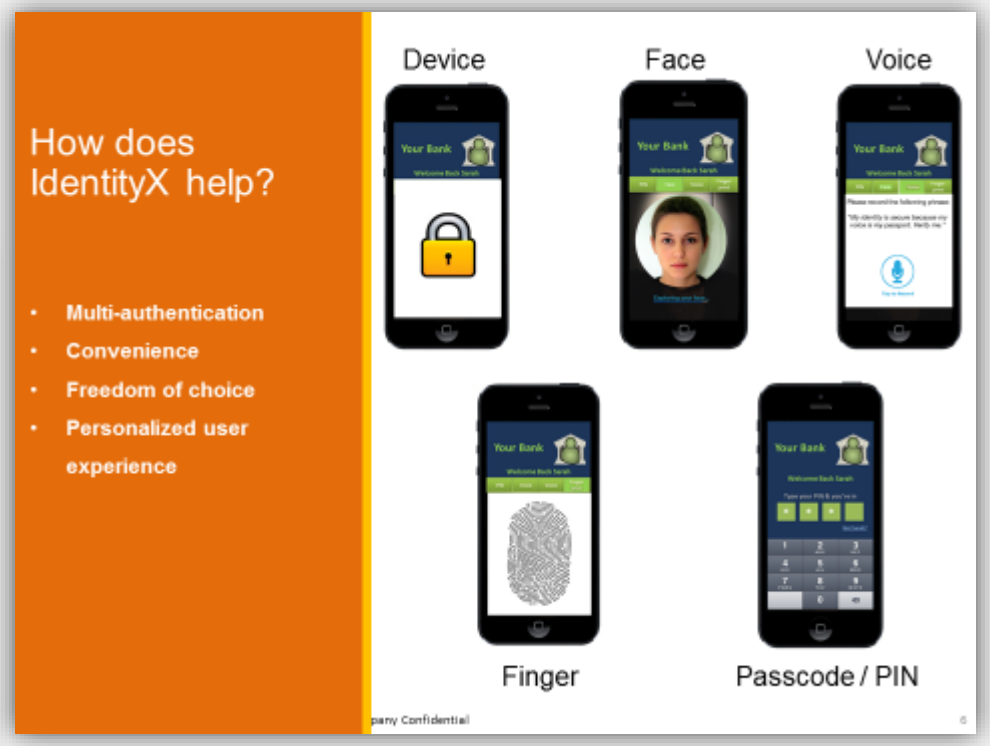
In 2016, the gap between customer-obsessed leaders and laggards will widen. Leaders will tackle the hard work of shifting to a customer-obsessed operating model; laggards will aimlessly push forward with flawed digital priorities and disjointed operations. It will require strong leadership to win, and we believe

Where will your members be in 2026?

How do we plan to win, given this reality?

- Are we ready for a new approach to member authentication?





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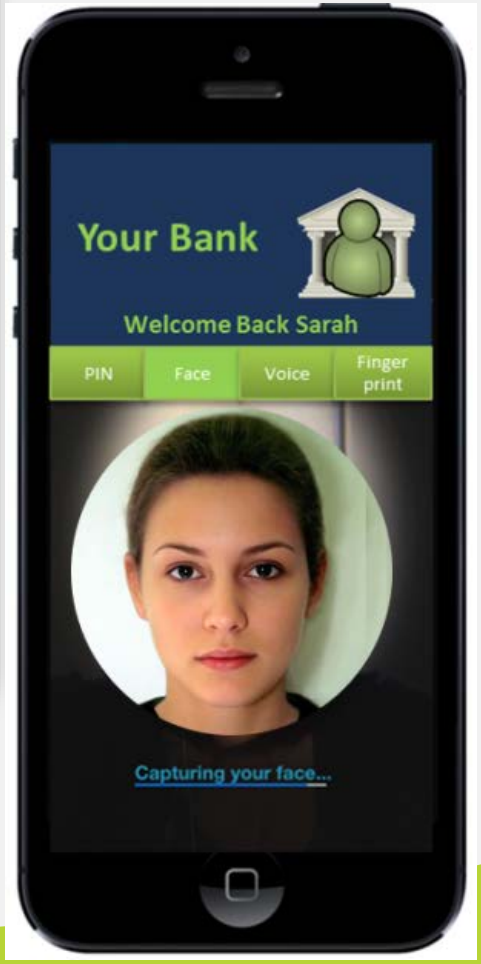


You offer three types of checking accounts...maybe it's time we get our minds around the idea of offering multiple ways to sign on

Cause and effect: The hidden cost of complying too well

- It takes a Learn From a Peer view to drive the point home

Session 0 CU*BASE GOLD - Security Settings Selection

Show only CUs that enforce complex passwords — Leave blank to show all

Show CUs with minimum password length between 00 and 00 (6 to 10) — Leave blank to show all

Show CUs with # of days to expire for nonuse between 000 and 000 (0 - 090 or 999 for no expire) — Leave blank to show all

Session 0 CU*BASE GOLD - Security Activity Selection

Select Analysis View

- Disabled/3 invalid signons
- Password/PIN reset by CU
- Password/PIN disabled by CU
- Password/PIN changed by CU
- Password/PIN changed by member
- Password/PIN reset by member
- Password change reminder
- Member declined password change

FR (5986)

Session 0 CU*BASE GOLD - FRANKENMUTH CREDIT UNION

File Edit Tools Help

Learn-from-Peer Online Bank Security Activity — Password/PIN reset by CU

Mark CUs within 10 % of my Asset range Membership Password security settings — Showing 162 of 162 CUs. Marked 2.

Values shown are member counts

Credit Union	Members	6/2015	7/2015	8/2015	9/2015	10/2015	11/2015	12/2015	1/2016	2/2016	3/2016	4/2016	5/2016
Verve, a Credit Unio	67505	1,859	1,773	1,925	1,905	2,204	2,015	2,002	2,055	2,259	2,137	2,146	
Honor Credit Union	62986	2,970	3,085	2,861	2,883	3,632	4,778	3,818	3,646	3,825	4,114	3,565	
Notre Dame Fed Credi	52808	2,763	2,499	2,577	2,063	2,020	1,737	1,867	1,907	1,792	1,722	1,709	
Day Air Credit Union	38329	1,685	1,763	2,092	3,675	2,353	1,936	2,055	2,042	2,118	1,993	3,660	
Frankenmuth Credit U	37445	1,320	1,407	1,304	1,306	1,333	1,220	1,278	1,551	1,576	1,661	1,428	
Kellogg Community FC	36704	1,446	1,632	1,446	1,397	1,461	1,252	1,400	1,495	1,585	1,392	1,354	
Heartland CU (Spring	30403	825	847	857	841	889	781	889	844	791	793	966	
Pathways Financial C	29734	687	829	780	738	753	639	799	842	725	810	20,224	
Monroe County Commun	29448					7,089	2,181	1,635	1,468	1,601	1,326	990	
Alpena Alcona Area C	27796	954	1,035	966	852	957	802	883	1,055	1,075	887	1,037	
Chief Financial Cred	26656					1	1,224	1,381	1,421	1,260	1,193	1,024	
Diversified Members	25140	1,093	1,108	994	882	987	861	943	1,033	967	1,040	986	
KALSEE Credit Union	24924	932	1,205	1,045	985	966	912	985	908	993	1,050	814	
Community West Credi	23925	547	789	820	695	724	569	633	677	638	695	600	
Heartland CU (Madiso	23368	650	572	627	603	625	508	523	607	635	724	644	

Contact Info — Compare to My CU

Cause and effect: Member and staff consequences

- Could what seems like a minor irritant to a member be a new reality for your Call Center and staff?

Session 0 CU*BASE GOLD - FRANKENMUTH CREDIT UNION

File Edit Tools Help

Learn-from-Peer Online Bank Security Activity

Mbr declined pswrd change

Mark CUs within 10 % of my Asset range Membership Password security settings

Showing 162 of 162 CUs. Marked 2.

Values shown are member counts

Credit Union	Members	6/2015	7/2015	8/2015	9/2015	10/2015	11/2015	12/2015	1/2016	2/2016	3/2016	4/2016	5/2016
Verve, a Credit Unio	67505	5,062	4,956	4,432	4,150	4,918	4,511	4,583	4,659	4,317	4,365	4,010	
Honor Credit Union	62986	4,246	4,140	3,726	3,520	3,122	1,913	3,354	1	3,118	3,662	3,143	
Notre Dame Fed Credi	52808	4,925	4,810	4,347	3,806	3,635	3,279	3,252	3,391	3,106	3,095	2,878	
Day Air Credit Union	38329	2,918	2,774	2,332	1,142	2,407	2,147	2,101	2,102	1,871	1,937	1,840	
Frankenmuth Credit U	37445	2,771	2,614	2,332	2,108	2,157	1,971	2,019	2,045	1,973	2,122	1,754	
Kellogg Community FC	36704	2,991	3,020	2,793	2,578	2,488	2,294	2,346	2,498	2,261	2,181	2,076	
Heartland CU (Spring	30403	1,750	1,634	1,446	1,306	1,261	1,123	1,111	1,150	1,072	1,051	1,041	
Pathways Financial C	29734	1,875	1,707	1,618	1,466	1,455	1,336	1,390	1,409	1,294	1,336	1,179	
Monroe County Commun	29448					1	2,944	2,639	2,400	2,145	2,136	1,927	
Alpena Alcona Area C	27796	2,726	2,583	2,356	2,149	2,131	2,006	2,053	1,964	1,849	1,899	1,712	
Chief Financial Cred	26656						1	679	601	512	509	435	
Diversified Members	25140	1,306	1,349	1,190	1,090	1,144	1,031	1,122	1,090	1,037	1,044	986	
KALSEE Credit Union	24924	1,699	1,632	1,455	1,310	1,343	1,246	1,248	1,264	1,127	1,203	1,138	
Community West Credi	23925	1,781	1,929	1,885	1,754	1,723	1,603	1,543	1,593	1,453	1,504	1,402	
Heartland CU (Madiso	23368	1,827	1,728	1,536	1,455	1,341	1,219	1,272	1,245	1,109	1,164	1,057	

vity Type | Toggle Count/Percent

FR (5968) 6/02/16

Session 0 CU*BASE GOLD - FRANKENMUTH CREDIT UNION

File Edit Tools Help

Learn-from-Peer Online Bank Security Activity

Disabled/3 Invalid signons

Mark CUs within 10 % of my Asset range Membership Password security settings

Showing 162 of 162 CUs. Marked 2.

Values shown are member counts

Credit Union	Members	6/2015	7/2015	8/2015	9/2015	10/2015	11/2015	12/2015	1/2016	2/2016	3/2016	4/2016	5/2016
Verve, a Credit Unio	67505	671	652	704	681	813	744	1,337	732	735	590	614	
Honor Credit Union	62986	803	797	820	790	1,305	2,538	1,759	1,368	1,174	1,336	1,047	
Notre Dame Fed Credi	52808	697	712	674	575	574	564	620	557	573	561	537	
Day Air Credit Union	38329	427	446	565	1,470	829	570	617	593	567	575	623	
Frankenmuth Credit U	37445	346	399	409	381	405	355	398	460	463	446	403	
Kellogg Community FC	36704	464	449	420	445	437	421	451	464	460	451	410	
Heartland CU (Spring	30403	224	214	220	254	260	193	222	249	227	235	249	
Pathways Financial C	29734	243	236	244	246	194	208	224	255	241	236	320	
Monroe County Commun	29448				28,166	31,968	588	464	399	393	461	385	
Alpena Alcona Area C	27796	322	326	319	330	357	298	347	362	361	335	352	
Chief Financial Cred	26656					23,881	25,283	402	281	249	278	236	
Diversified Members	25140	278	287	247	250	255	250	262	229	240	267	278	
KALSEE Credit Union	24924	231	255	257	242	220	244	264	229	246	285	271	
Community West Credi	23925	169	293	267	221	208	178	198	204	197	180	174	
Heartland CU (Madiso	23368	238	247	250	243	228	211	244	261	256	275	242	

Contact Info Compare to My CU

Burn It Down: Revolution for Evolution

1

Our Industry

Are we so entrenched in our beliefs that we accept our own demise? Or can we rewrite our future with new approaches?

2

Our Members

Is our fascination with millennials the blueprint for the future? Or just the latest age demographic?

3

Our Network

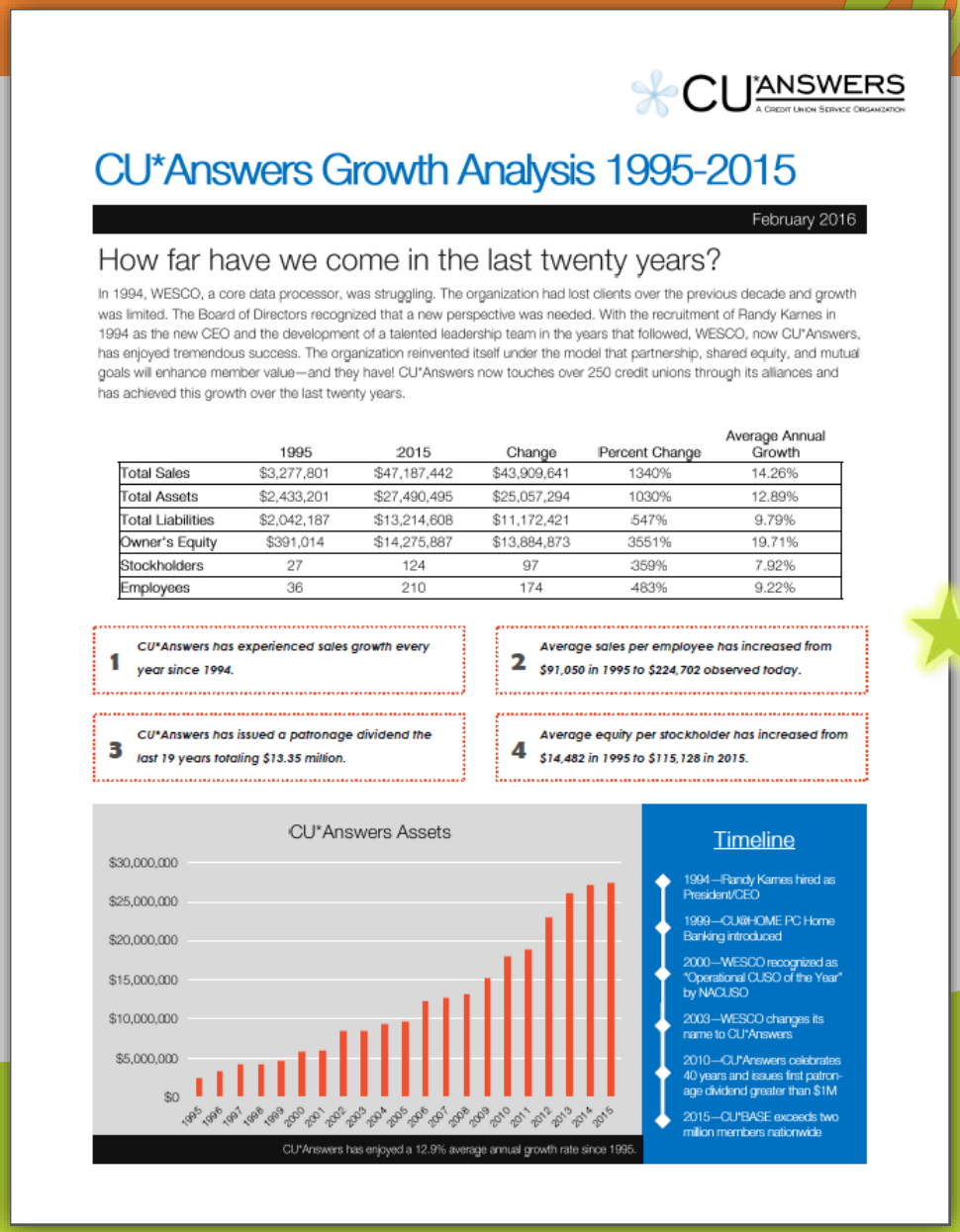
Where credit unions go, we follow. Are we reading the tea leaves right? What's next?

Where will our network be in 2026?

How do we plan to win, given this reality?

What do we need to burn down?

- "Our solutions and ideas are limited by credit union size and asset demographics"
- "If we are to survive, we must compete with the largest vendors"
- "It's our way or the highway...there are reasons we can't do it the way our customer-owners think it should be done"
- "Experience is on our side"
- "Our customer is the credit union professional who signs the check; everything else is just noise"
- Any idea or practice that leads to a false sense of control and separates us from customer-owners and their agendas



CU*ANSWERS
A Credit Union Service Organization

CU*Answers Growth Analysis 1995-2015

February 2016

How far have we come in the last twenty years?

In 1994, WESCO, a core data processor, was struggling. The organization had lost clients over the previous decade and growth was limited. The Board of Directors recognized that a new perspective was needed. With the recruitment of Randy Karnes in 1994 as the new CEO and the development of a talented leadership team in the years that followed, WESCO, now CU*Answers, has enjoyed tremendous success. The organization reinvented itself under the model that partnership, shared equity, and mutual goals will enhance member value—and they have! CU*Answers now touches over 250 credit unions through its alliances and has achieved this growth over the last twenty years.

	1995	2015	Change	Percent Change	Average Annual Growth
Total Sales	$3,277,801	$47,187,442	$43,909,641	1340%	14.26%
Total Assets	$2,433,201	$27,490,495	$25,057,294	1030%	12.89%
Total Liabilities	$2,042,187	$13,214,608	$11,172,421	547%	9.79%
Owner's Equity	$391,014	$14,275,887	$13,884,873	3551%	19.71%
Stockholders	27	124	97	359%	7.92%
Employees	36	210	174	483%	9.22%

1 *CU*Answers has experienced sales growth every year since 1994.*

2 *Average sales per employee has increased from $91,050 in 1995 to $224,702 observed today.*

3 *CU*Answers has issued a patronage dividend the last 19 years totaling $13.35 million.*

4 *Average equity per stockholder has increased from $14,482 in 1995 to $115,128 in 2015.*

CU*Answers Assets

$30,000,000
$25,000,000
$20,000,000
$15,000,000
$10,000,000
$5,000,000
$0

1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015

CU*Answers has enjoyed a 12.9% average annual growth rate since 1995.

Timeline

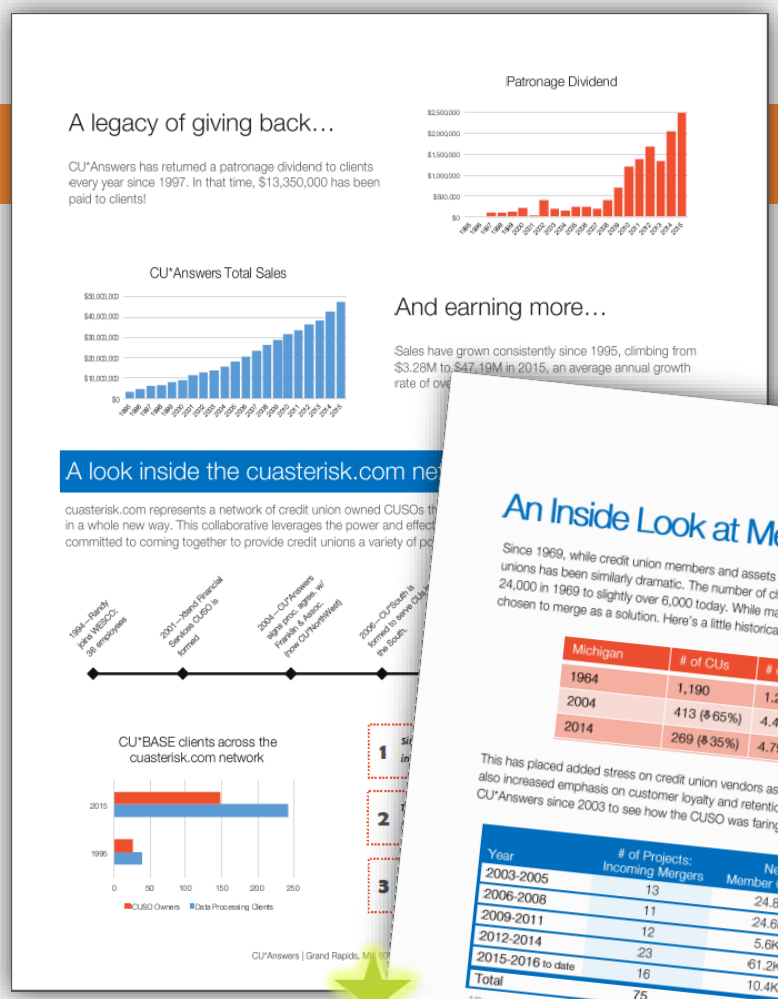
- 1994—Randy Karnes hired as President/CEO
- 1999—CU@HOME PC Home Banking introduced
- 2000—WESCO recognized as "Operational CUSO of the Year" by NACUSO
- 2003—WESCO changes its name to CU*Answers
- 2010—CU*Answers celebrates 40 years and issues first patronage dividend greater than $1M
- 2015—CU*BASE exceeds two million members nationwide

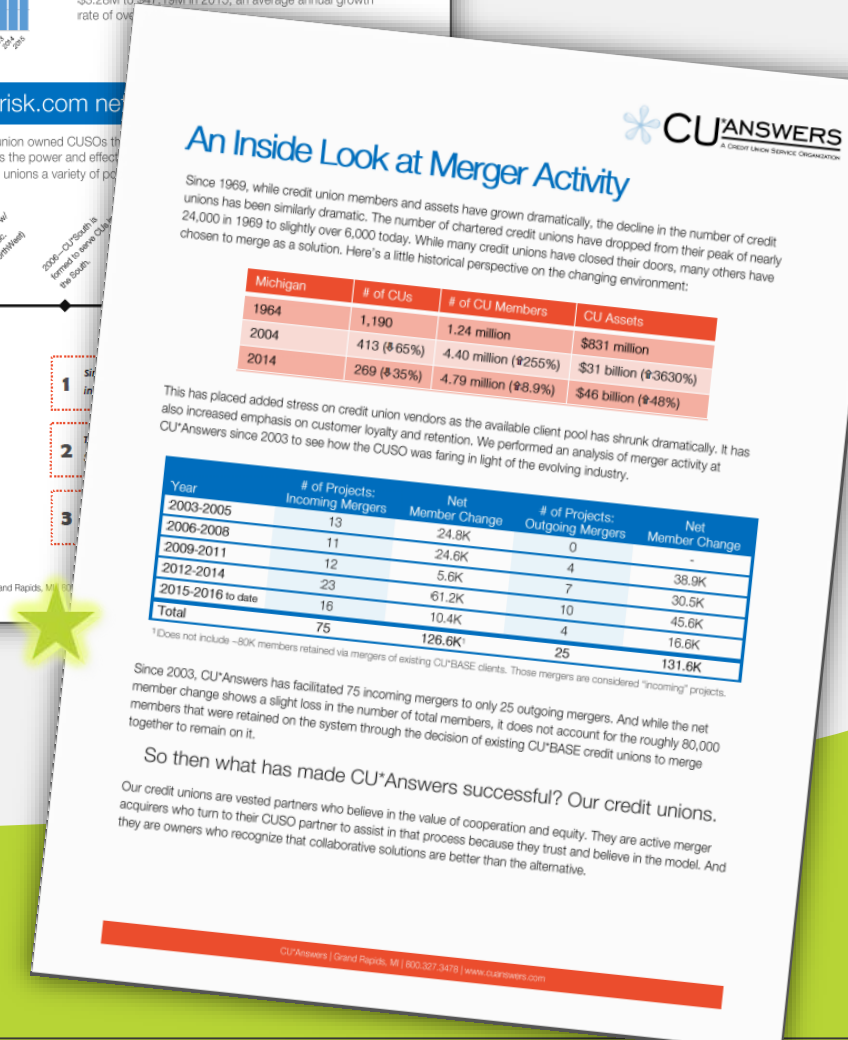
Where will our network be in 2026?

How do we plan to win, given this reality?

Where do we need to be revolutionists?

- We will champion the idea that anyone can build a solution, and walk the talk by using the same tools we offer to the entire market
- We will champion disruption and work hard to prove that successful firms must start something new in order to start a revolution within themselves
- The cooperative model is entrepreneurial, maybe more than any other
- We will ignite the soul of a builder to ensure that we are more than the remarketer of someone else's assets





CU*ANSWERS

An Inside Look at Merger Activity

Since 1969, while credit union members and assets have grown dramatically, the decline in the number of credit unions has been similarly dramatic. The number of chartered credit unions have dropped from their peak of nearly 24,000 in 1969 to slightly over 6,000 today. While many credit unions have closed their doors, many others have chosen to merge as a solution. Here's a little historical perspective on the changing environment:

Michigan	# of CUs	# of CU Members	CU Assets
1964	1,190	1.24 million	$831 million
2004	413 (↓65%)	4.40 million (↑255%)	$31 billion (↑3630%)
2014	269 (↓35%)	4.79 million (↑8.9%)	$46 billion (↑48%)

This has placed added stress on credit union vendors as the available client pool has shrunk dramatically. It has also increased emphasis on customer loyalty and retention. We performed an analysis of merger activity at CU*Answers since 2003 to see how the CUSO was faring in light of the evolving industry.

Year	# of Projects: Incoming Mergers	Net Member Change	# of Projects: Outgoing Mergers	Net Member Change
2003-2005	13	24.8K	0	-
2006-2008	11	24.6K	4	38.9K
2009-2011	12	5.6K	7	30.5K
2012-2014	23	61.2K	10	45.6K
2015-2016 to date	16	10.4K	4	16.6K
Total	75	126.6K[1]	25	131.6K

[1] Does not include ~80K members retained via mergers of existing CU*BASE clients. Those mergers are considered "incoming" projects.

Since 2003, CU*Answers has facilitated 75 incoming mergers to only 25 outgoing mergers. And while the net member change shows a slight loss in the number of total members, it does not account for the roughly 80,000 members that were retained on the system through the decision of existing CU*BASE credit unions to merge together to remain on it.

So then what has made CU*Answers successful? Our credit unions.

Our credit unions are vested partners who believe in the value of cooperation and equity. They are active merger acquirers who turn to their CUSO partner to assist in that process because they trust and believe in the model. And they are owners who recognize that collaborative solutions are better than the alternative.

CU*Answers | Grand Rapids, MI | 800.327.3478 | www.cuanswers.com

Burn it Down: Revolution for Evolution

Can we disrupt our own successful model?

- We may not be an industry "giant" but we are a successful firm that's still trying to disrupt our segment of the credit union market
- Remember our goals for doing projects:
  - Test 1: Can we create a disruptive price?
  - Test 2: Can we create disruptive access?
  - Test 3: Can we create disruptive shared execution?
- Can we go even further and talk about how to disrupt our own internal status quo, our own internal perspectives, and bring something new to the market that we would otherwise have rejected as not for us?

You don't have to go to Harvard to study with Harvard professors...just Google "Harvard disruptive strategy"

Burn it Down: Revolution for Evolution

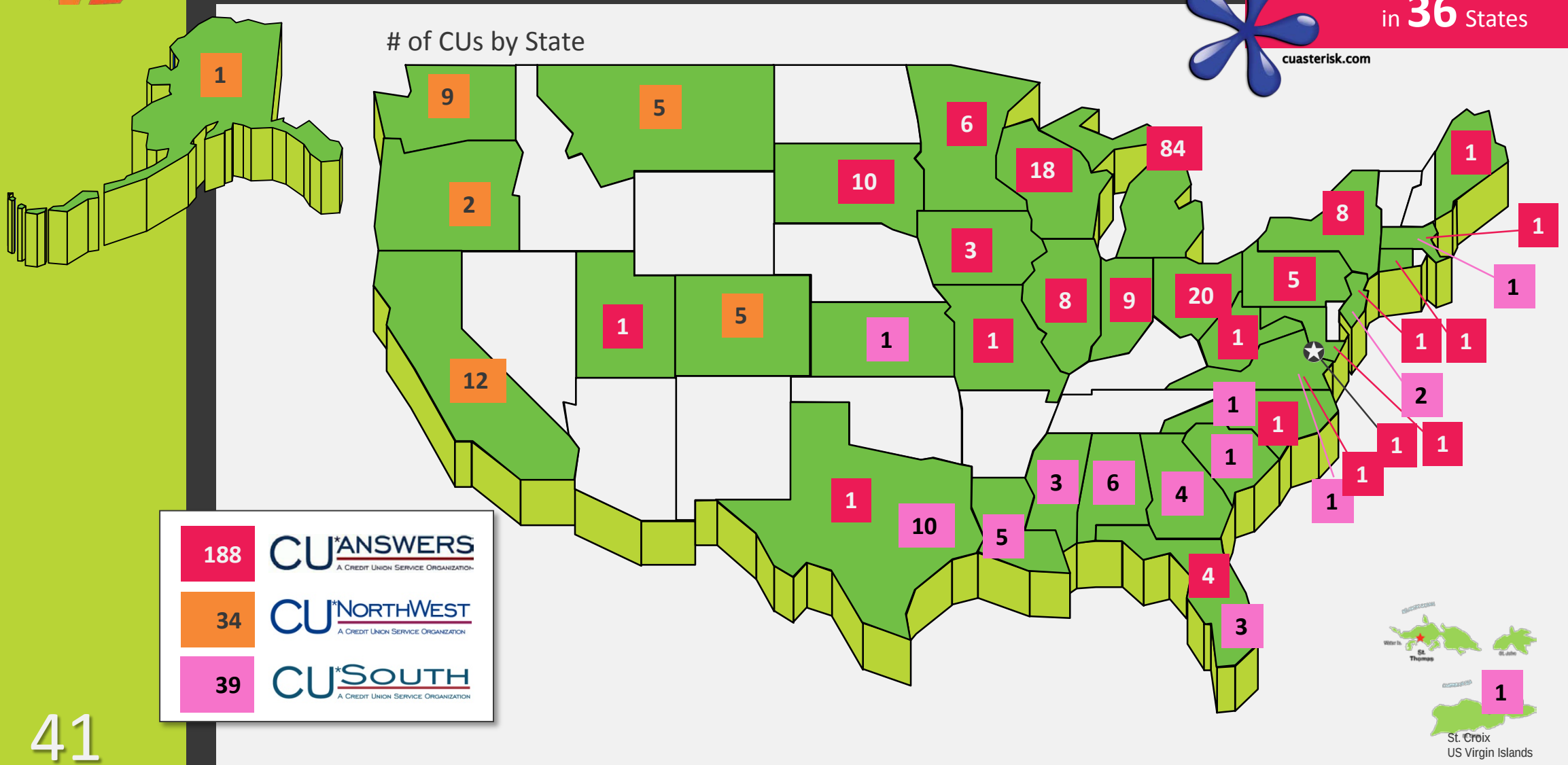
Can we disrupt our own successful model?

- Later today we'll talk about how a cooperative can take advantage of the promise of APIs for the credit union market
- We're going to use the do-it-yourself culture to motivate ourselves to burn down some barriers and lead a revolution on how we can do business with anyone, anywhere, any time
- We need a mindset about this project that only a cooperative can achieve

What does a consolidating industry mean to our network?

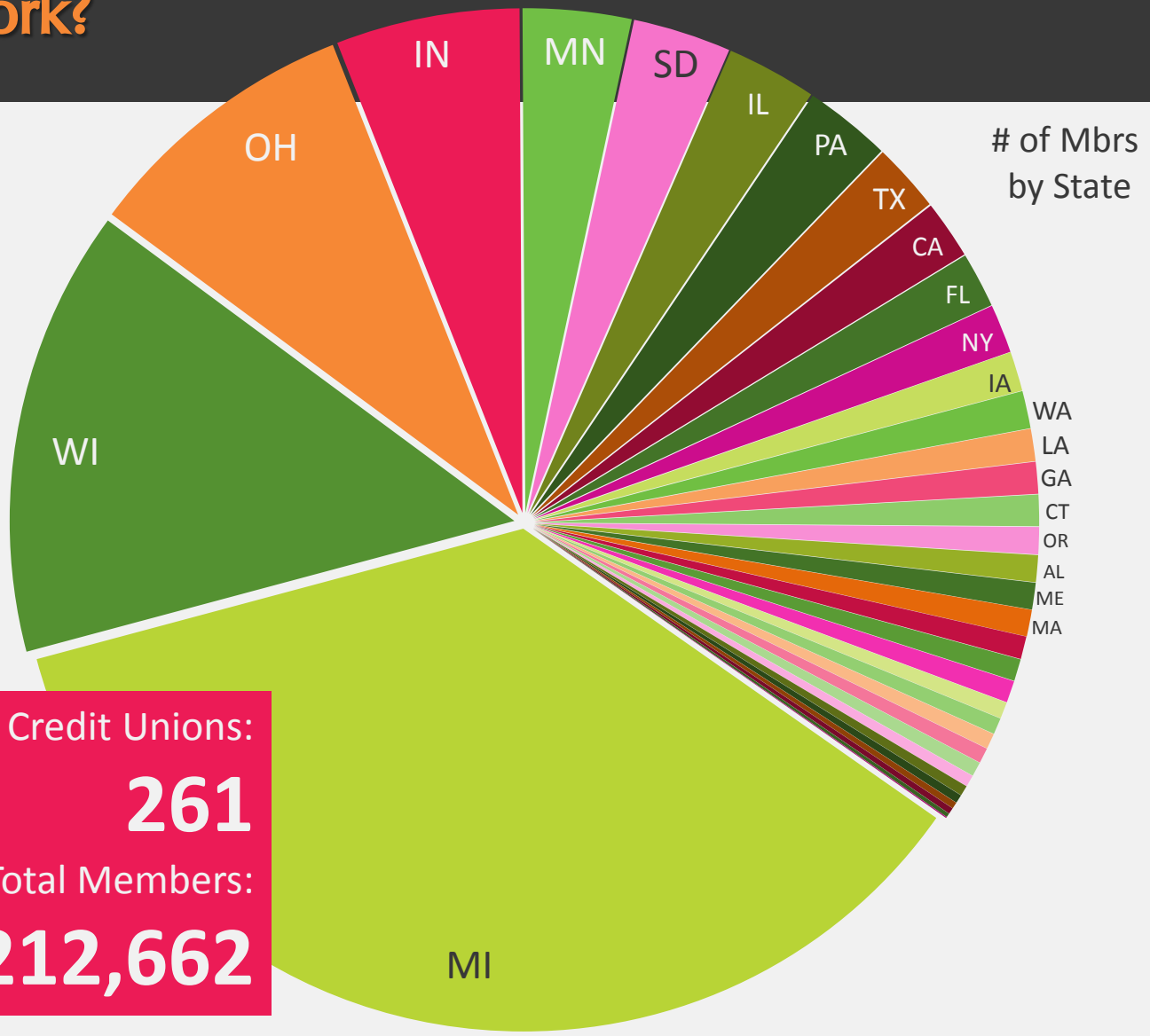
261
CU*BASE Credit Unions
in **36** States

cuasterisk.com



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

What does a consolidating industry mean to our network?



cuasterisk.com

CU*BASE Credit Unions:

261

Total Members:

2,212,662

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

New Peers to Greet

New CU*Answers Clients Since Last Time

Michigan

- **First General CU**
  Muskegon , MI
- **Dowagiac Area CU**
  Dowagiac, MI
- **Total Community CU**
  Taylor, MI

Illinois

- **Generations CU**
  Rockford, IL
- **ELCA Federal CU**
  Chicago, IL

Pennsylvania

- **SPE Federal CU**
  State College, PA

Missouri

- **Kansas City CU**
  Kansas City, MO

Indiana

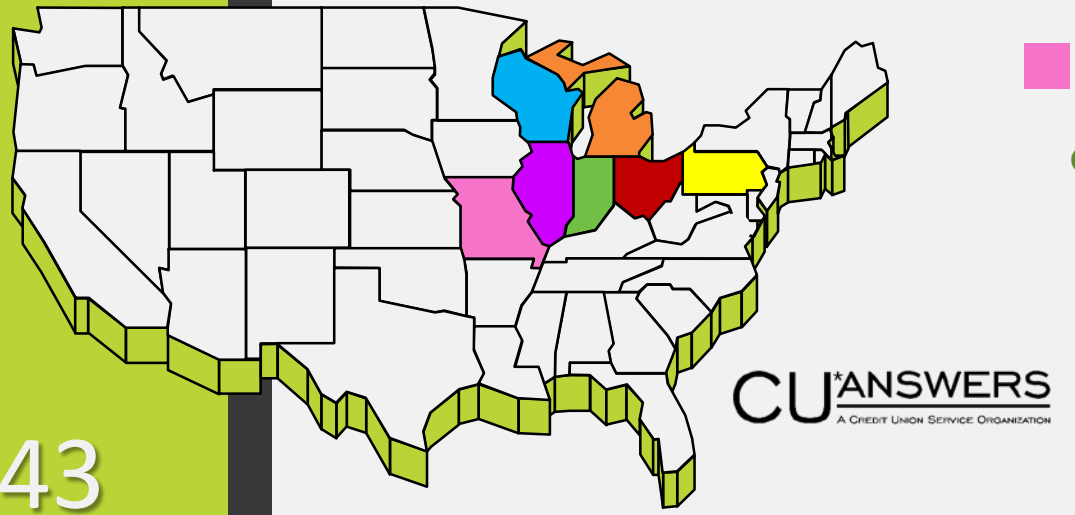
- **Members Source CU**
  Merrillville, IN
  *CU*BASE Servicer Edition*

Ohio

- **Cincinnati Ohio Police CU**
  Cincinnati, OH
- **Commodore Perry FCU**
  Oak Harbor, OH
- **Materion CU**
  Elmore, OH

Wisconsin

- **Shoreline CU**
  Two Rivers, WI



Includes CU*Answers clients currently under contract

Tonight's Stockholders Meeting

- At tonight's annual meeting we'll celebrate the successes of 2015, and we'll give a hint as to why 2016 will be another year to celebrate
- More importantly, we'll take up the challenge of how to sustain our success in a changing marketplace

BUILDER'S Soul

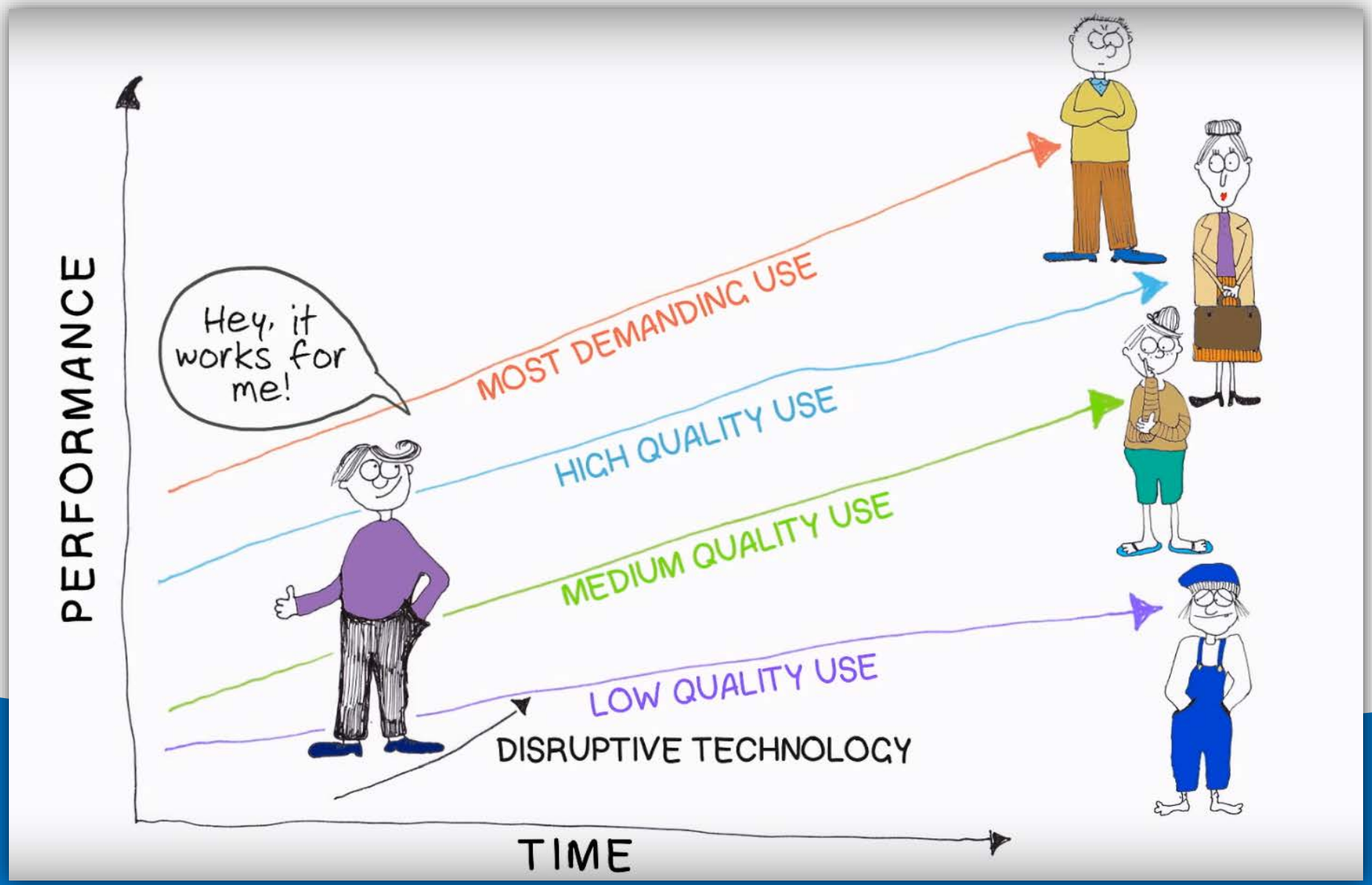
Online Retailing 2.0

Change before you have to, or fail because you did not

Whether it's denial or simply figuring out how to survive the old game on the way to the new one, credit unions are flirting with disaster if they refuse to redesign their retail models

Online Retailing 2.0

Are credit unions flirting with disaster?



Need I say more?

Online Retailing 2.0

Are you flirting with disaster?

- Whether it's Gen X, Gen Y or Millennials, it's been a long time since our members sent us overwhelming signals that they did not want us to change our retail strategies
- What's different about today is that it is easier than ever to shift aggressively from classic retailing models around a branch and in-person service response
  - Potentially, it's even cheaper than ever
- But mindset barriers and the human side of reinvestment continue to challenge us all

NINE KEY FINDINGS OF THE FICO SURVEY

1. **Millennials More Likely to Switch**
2. **Millennials Use National Banks as Their Primary Bank**
3. **Why They Leave: Perceived High Fees, ATM Issues, Negative Experiences**
4. **Digital Channels are the Way to Market to Millennials**
5. **Multiple Digital Channels and Devices are Used for Key Banking Activities**
6. **Mobile App Users are More Loyal**
7. **Millennials May Not be Aware That Their Bank Offers a Mobile App**
8. **Texting is Preferred**
9. **When They Like Their Bank They Tell Others**

Online Retailing 2.0

Are you flirting with disaster?

- Most CUs still have not identified their long-term projections for making the expense shift from current models to new ones
  - In 2020, what will be your gross monthly expense for mobile solutions?
  - In 2020, how will online fraud solutions change the math related to EFT and plastics?
  - In 2020, how much will you shift from direct employee overhead to at-risk sales spending (leads)?
  - In 2020, how will you switch from a limited number of physical locations to the mentality that there's no limit to the number of virtual locations you can have?
  - In 2020, how will you retool when the demand for member experience overrides and redefines investments around cybersecurity and online retail compliance?
  - In 2020, how will you be early to market, ready to go low-tech, and ready to evolve with your members' expectations? Or will you still be waiting for the perfect solution in the eyes of your peers?

In 2016, will you have a Board that advocates and drives what your *members* demand?

Online Retailing 2.0

Why CU*Answers can't wait

- 99% of our credit unions who will be around in 2020 will have to be online retailers
- To be ready, we have to build solutions now, even with very little vision of the future ROI
  - It takes a community of owners – a cooperative – to make that kind of financial decision
  - It takes a collective to cannibalize its revenues as aggressively as we'll have to in the next ten years, in order to secure revenues for the ten years after that
- This will not be a lateral move
  - Credit unions will need 10x or 20x the number of outlets in the future that they have today
  - The need to retool human resources (new job descriptions, lifecycle considerations, training, etc.) demand that we build shared services for the transition
  - Generally, when CUs buy core processing services they demand capabilities that are as many as 5-10 years ahead of their current operational models

Don't get me wrong, it's cool to talk about this stuff, and the team is having fun building a new future...but we see it as a mandate if our network is to succeed

Online Retailing 2.0

Why CU Answers can't wait

- 99% of our cre… who will be a… 0 wi… oli…
- To be ready, we hav… e ROI
  - It takes a commun…
  - years…
- This will not be…
  - Credit unions w…
  - The nee… ining, et… that we build…
  - Generally, when CUs buy… ey… ities t… ny as 5-10 years ahead of thei… opera… ls

Burn It Down

Last year I had it all wrong.
It's not how much you'll put in your budget for mobile apps, it's how much <u>we</u> have to spend.

What will it mean for us to transition **$2.8 million** annually to revolutionize our network's online retailing?

Don't get me wrong, … ol to talk about … s stuff, and the team is having fun building a new future … ut we see it as a mandate if our network is to succeed

Online Retailing 2.0

1

The IRSC Online Store

Why we had to build a store to launch a thousand more, and then stock the shelves with a thousand apps

2

The IRSC Client Service Department

Why we had to build a branch to launch a thousand more, and attract thousands of new members

3

Operations & Lending

Changing the way we manage the clock for an online world

Improving our approach to online lending

Online Retailing 2.0

1

The IRSC Online Store

Why we had to build a store to launch a thousand more, and then stock the shelves with a thousand apps

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Operations & Lending

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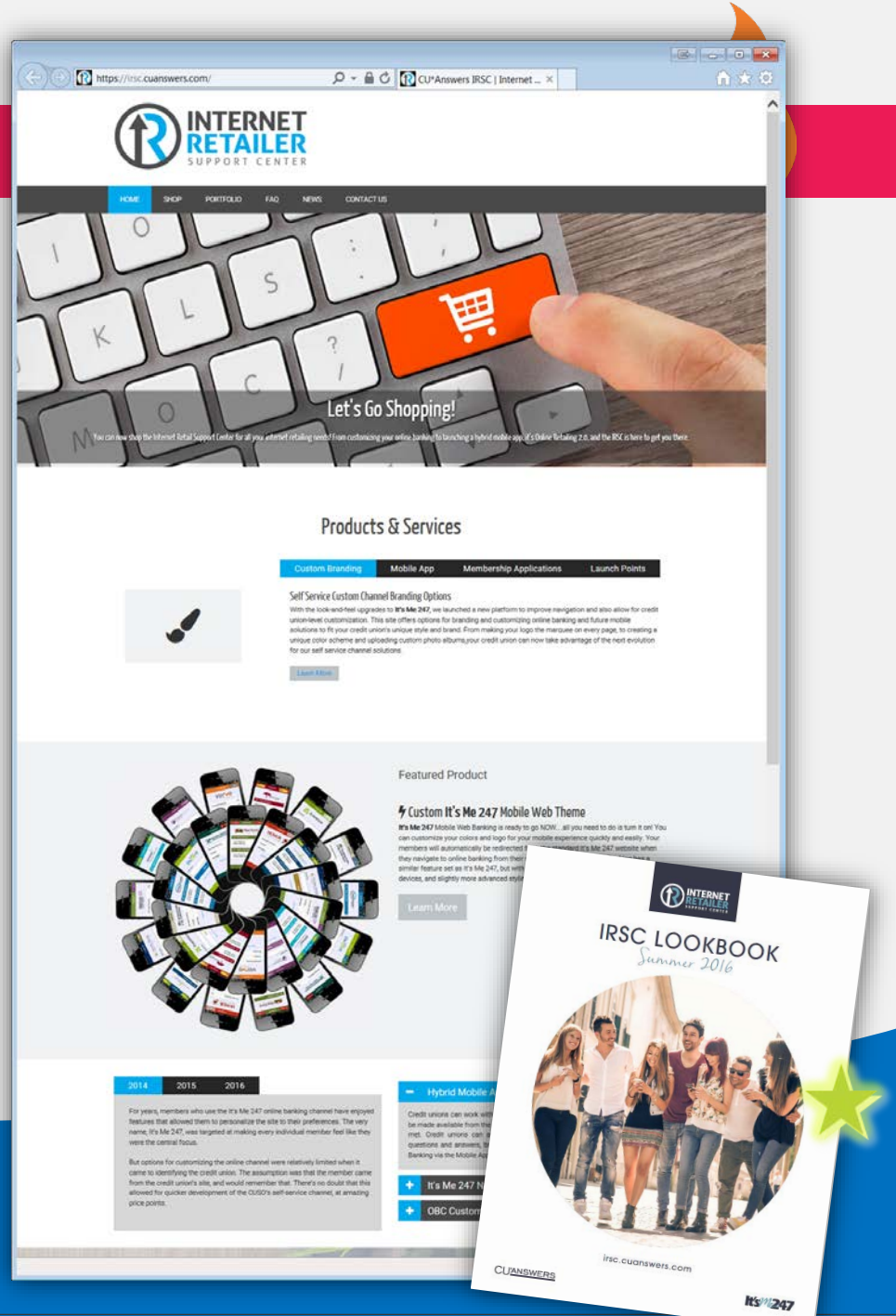
Improving our approach to online lending

The IRSC Online Store

Why we had to build a store to launch a thousand more

- A goal in this area from last year:
  - **Goal #1:** Create a community that believes it can afford to implement new online store strategies and sell as well as serve members online, like never before
- We launched the IRSC on June 1, 2016
  - It's an engine to generate online products, services, and even stores for credit unions
  - It uses new platforms to generate websites, mobile apps, branding tactics, and much more
  - It is a template and a proof-of-concept that gives CU*Answers the experience and confidence to generate new stores for credit unions (e.g., credit card payments)



The IRSC Online Store

Projects completed as part of the IRSC proof of concept

- Mobile Apps
  - 50 mobile apps LIVE (Apple + Android)
- Mobile App Stores (Mobile Experience Center)
  - 10 CUs LIVE
- MAP
  - 31 MAP sites LIVE
- It's Me 247 Navigation Features
  - 9 CUs with launch points or logout URLs

- It's Me 247 Branding
  - 36 desktop logo swaps
  - 22 custom desktop themes
  - 49 mobile web themes
  - 4 custom desktop photo albums
  - 33 CUs branded OBC

Kristian Daniel
IRSC Account Executive

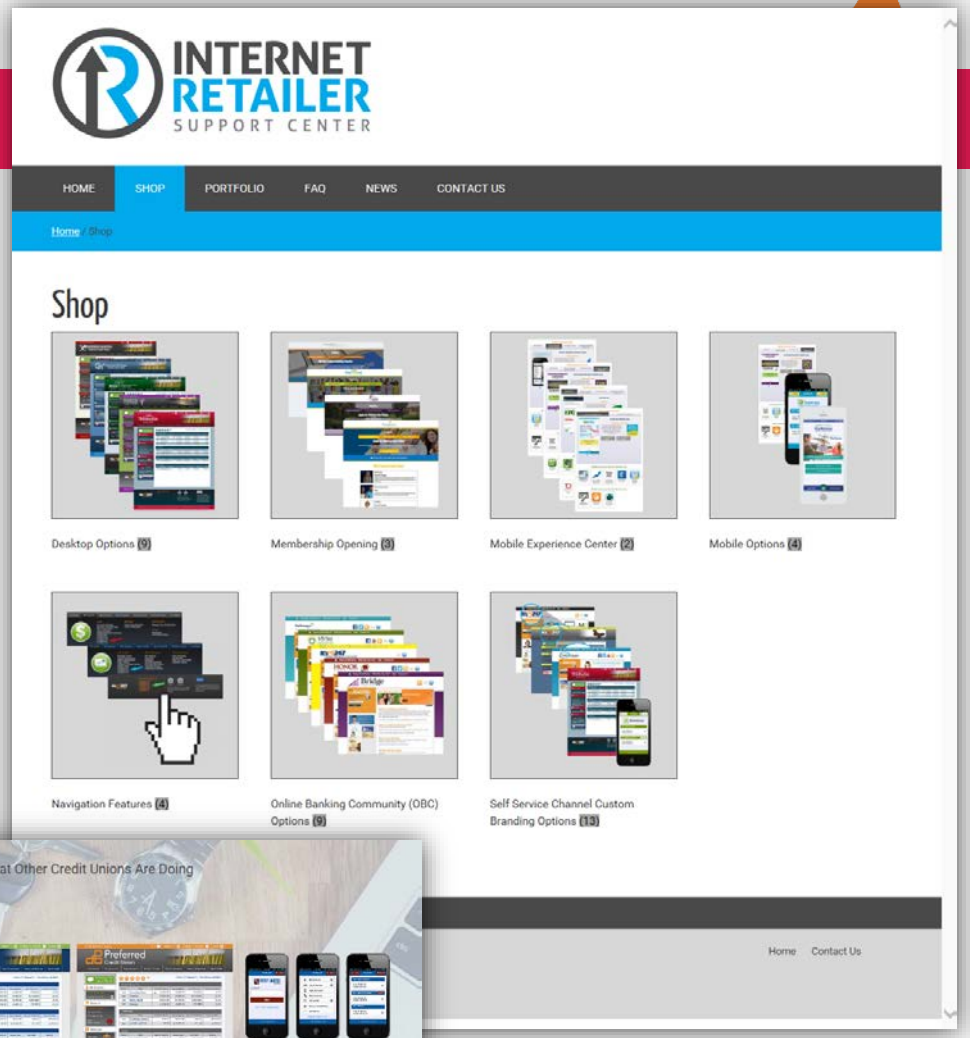
David Damstra
VP Marketing Services and Creative Director

Dozens of CUs went live before the online store and our new client service department even launched

The IRSC Online Store

Why we had to build a store to launch a thousand more

- Other goals from last year:
  - **Goal #2:** Blur the lines between websites, online banking, mobile, social media, etc., and write technical applications to support an omni-channel approach
  - **Goal #3:** Develop a new set of content management systems with graphics and core-independent parameters that can be used to easily generate web-based solutions, and much more
- What started as a project to build a factory to generate mobile apps, has yielded a new platform tool that can generate much more: CU Publisher



CUPublisher

Credit Unions

Home / Credit Unions

Create Credit Union

Template

Actions	Pic	Name	CUID	Products
		Template 1	template1	

Active Credit Unions

Sort By

Actions	Pic	Name	CUID	Products
		1st Valley Credit Union	916	
		AAA Federal Credit Union	124	
		AAC Credit Union	115	
		Advantage Credit Union	219	
		Aeroquip Credit Union	144	

Dawn Moore
Vice President, Writing Team/Product Design

Home
Credit Unions
Analytics
Logs
Users & Permissions
Prototypes
Timeline

Honor Credit Union

Home / Membership Opening / newmember

Live Preview

Preview the look and feel of your Membership Opening application. Actual visuals and behaviors may vary depending on device and platform.

View Live Membership Opening

Branding BETA

Change the site colors, logo, and configurations.

Customize | No Pending Changes

Configurations BETA

Further customize the Membership Opening experience.

Configurations | No Pending Changes

Promotions (3) BETA

There is no limit to how many promotions can be created but only 3 can be active at a time. You can disable and re-enable promotions.

Create New Promotion | No Pending Changes

- Become A Member
- Buy a Home
- Buy a Vehicle

Show Disabled

Testimonials (3) v1.0

Use member testimonials to promote your credit union. You are limited to 20 testimonials that will appe

Create New Testimonial | No Pending Changes

- Scott McFarland, CEO, Honor Credit Union
- Danny Bartz, Principal, Berrien Springs
- Mike McKelly, WRKR Morning Show Host

Honor Credit Union

Home / Membership Opening

Default Promotion URL Link

Multiple promotion sets can be active at the same time with each having a unique URL. This default URL link can redirect to any promotion set you choose and can easily be changed to another promotion set whether temporary or permanent.

https://www.joinmycu.com/020/apply

View Default Promotion

...ional needs. Examples of individual sets of promotions could include home loans, great ...These different promotional sets will have a unique URL path based on the promotion set ...ult promotion URL link redirects to. If you have more than 1 promotion set, it will default ...ng your promotion sets.

Create New Promotional Set | No Pending Changes

- newmember, 3 active promotions

Notifications (2) BETA

Update notification preferences from successful MAP/MOP events.

Notifications

Analytics BETA

View a comprehensive suite of analytics for your site

View Analytics

CUPublisher

Dawn Moore
Vice President, Writing Team/Product Design

Home
My Credit Union
Membership Opening
Mobile Apps
Timeline

Honor Credit Union

Home / Mobile Apps

Live Preview

Preview the look and feel of your mobile application. Actual visuals and behaviors may vary de

View Live Preview

Branding BETA

Configure the colors and branding for your mobile application.

Colors and Branding | No Pending Changes

Graphic Ads (3) v1.2

Only the first 3 ads will be visible. You can reorder the list by dragging any list item thru its drag

Create Graphic Ad | No Pending Changes

- https://www.honorcu.com/
- https://www.honorcu.com/
- https://www.honorcu.com/

Button Links (2) v1.0

Only the first 2 links will be visible. You can reorder the list by dragging any list item thru its drag handle.

Create Button Link | No Pending Changes

- Honor Credit Union Mobile Websit... https://www.honorcu.com/
- Apply for a Loan https://loans.itsme247.com/020/H...

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Dawn Moore
Vice President, Writing Team/Product Design

Home
My Credit Union
Membership Opening
Mobile Apps
Timeline

Honor Credit Union

Home / My Credit Union

Regulatory Information BETA

Change the regulatory items associated with this credit union.

Edit

- Equal Housing Opportunity
- NCUA

Branches (17) v1.1

Add as many branches as you like. You can reorder the list by dragging any list item thru its drag handle.

Add a new branch

- Allegan Branch, Allegan MI 49010
- Benton Harbor, Benton Harbor MI 49022
- Berrien Springs, Berrien Springs MI 49103
- Coldwater

CUPublisher

Everyone's #1 online retailing focus: mobile apps

IRSC & MAD: Our first proof of concept for a delivering a new online retailing reality

- Thanks to the early movers who have set the foundation in 2016

It started with the early adopters who selected Nitro and CU Mobile, but today our network is driving for a CU*Answers revolution in mobile app development

Everyone's #1 online retailing focus: mobile apps

IRSC & MAD: Our first proof of concept for a delivering a new online retailing reality

- Thanks to the early movers who have set the foundation in 2016

CUs with a third-party mobile app: **69**

Includes CU Mobile, Nitro, Co-op, and other vendors

CUs using It's Me 247 mobile web: **242**

Out of 251 CU*BASE CUs

CUs using our hybrid mobile app: **54**

Includes 25 live plus 29 in the queue

It started with the early adopters who selected Nitro and CU Mobile, but today our network is driving for a CU*Answers revolution in mobile app development

Mobile app delivery to the cuasterisk.com network

From 2017 to 2019 we will redefine the expectations for mobile contact points and members

- **Goal #1:** Ensure that every CU*BASE credit union has multiple mobile app solutions
  - 250 credit unions * 4 solutions each = **1,000 mobile apps** in the field by 2019
- **Goal #2:** Ensure that every CU*BASE credit union has a mobile app store via It's Me 247 online and mobile, their websites, and miscellaneous online branches
  - 250 credit unions * 7 solutions each = **1,757 mobile app stores** presented to the marketplace
- **Goal #3:** Maintain an aggressive smart phone mobile web solution and present it to all credit unions for free
- **Goal #4:** Aggressively develop hybrid mobile app solutions, including native RDC for Apple and Android outlets, and present them all to credit unions for free
- **Goal #5:** Begin selling "By Your Design" mobile app solutions to credit unions for a fee, once the DHD and It's Me 247 API programs come on board (mid-2017)

Today, CU*Answers generates about $2.8 million/year in e-commerce revenue

Tomorrow we might as well call it revenue from mobile solutions

Mobile app delivery to the cuasterisk.com network

From 2017 to 20 we will redefine the expect ns for mobile c points and members

- **Goal #1:** Ensure tha *BASE cre s m
  - 250 credit unions * 4 s
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  online an
  - 250 credit u tplace
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  credit unions for free
- **Goal #4:** Aggre C for Apple
  and Andr outlets, and prese
- **Goal #5:** Begin selling "By You so edit un fee,
  once the DHD and It's Me 24 progra on bo 2017)

DIY Alert:

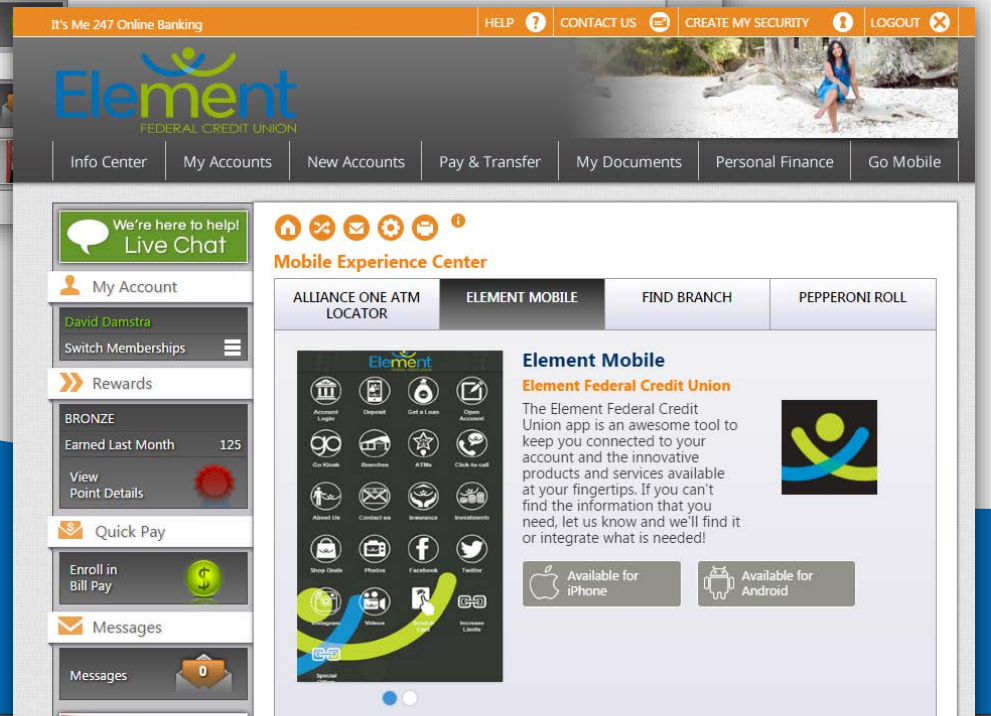
Are we getting this all wrong? Wrong colors, wrong pictures, wrong layout for transaction history? Don't worry. We're building this so you or the vendor of your choice can get it all right from your perspective. Just take on the challenge.

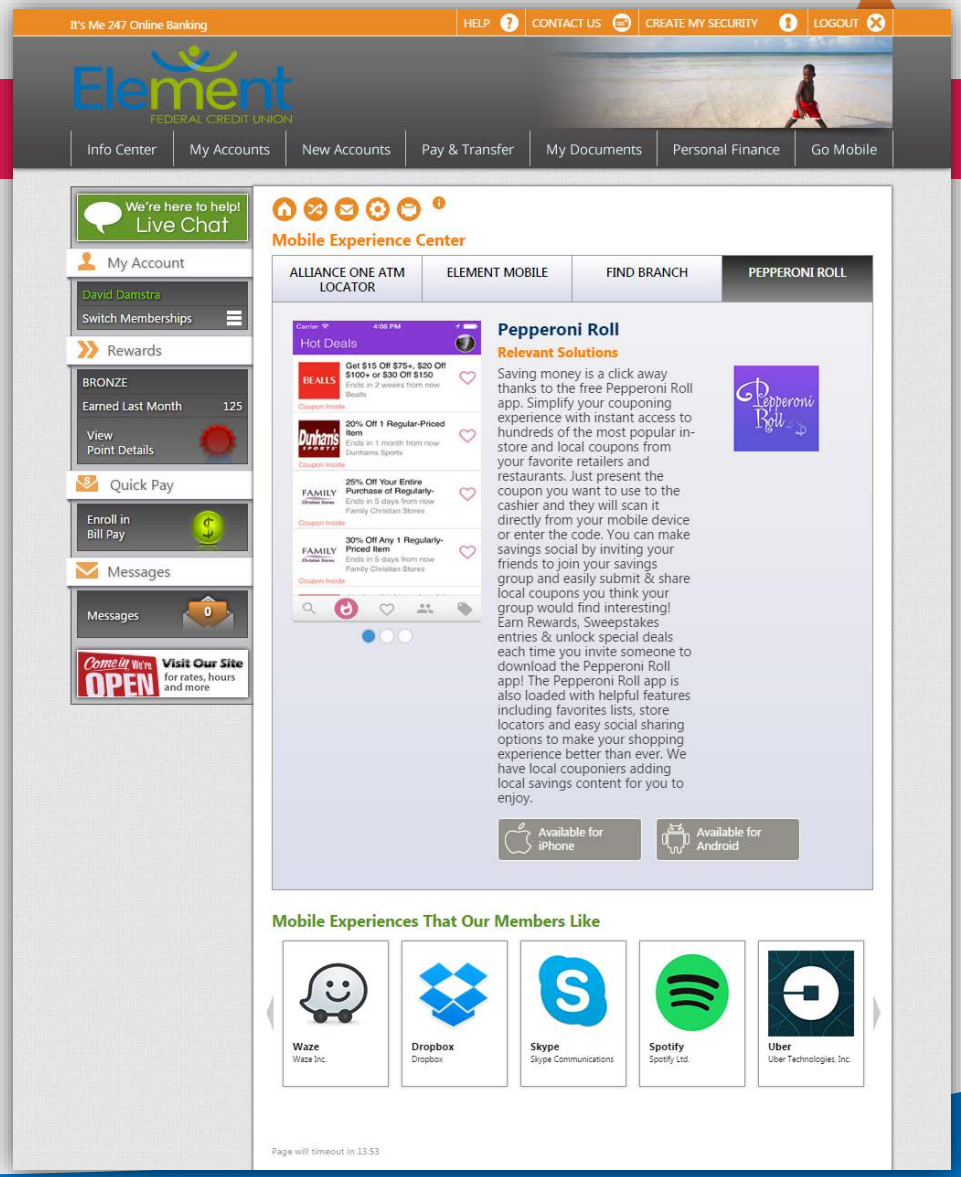
Today, CU*Answers g tes about $2. illion/year in e-commerce revenue

Tomorro e might as well call it revenue from mobile solutions

Personalized credit union mobile app stores

Mobile Experience Center launched with the 16.05 release

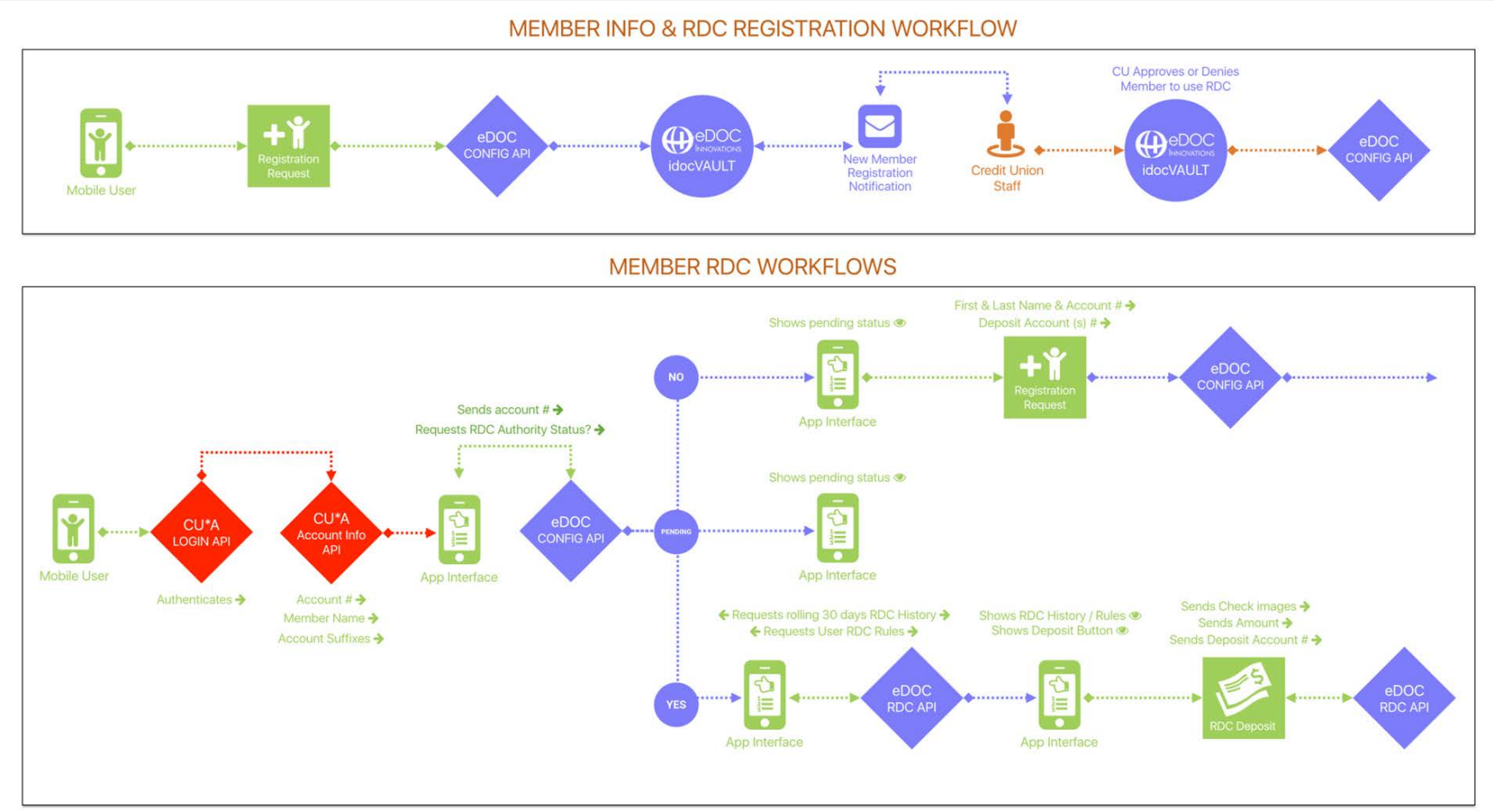




Today there are fewer than 15 mobile app stores in our community...we're shooting for 100 by the end of the year

Mobile app delivery to the cuasterisk.com network

Let's talk RDC…and pretend we could control the whole process

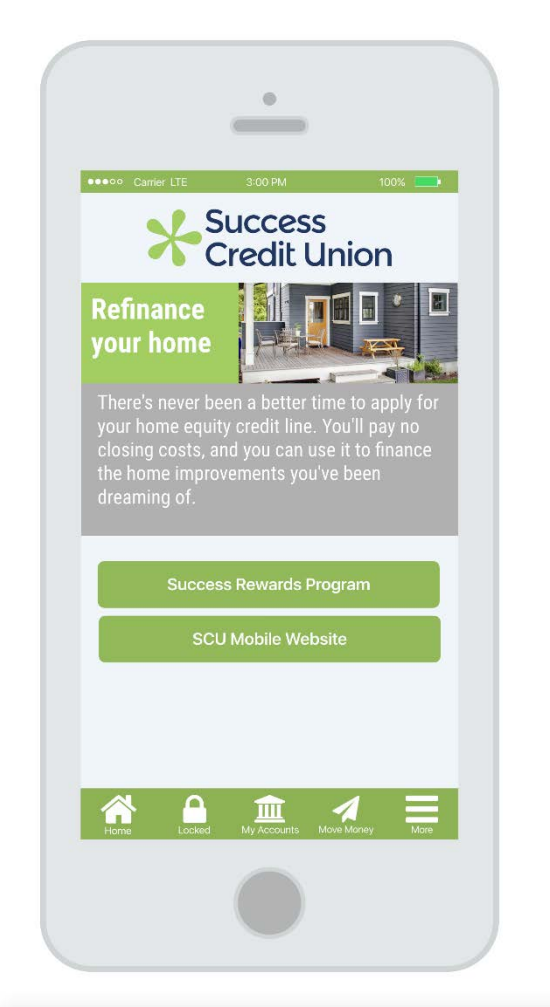


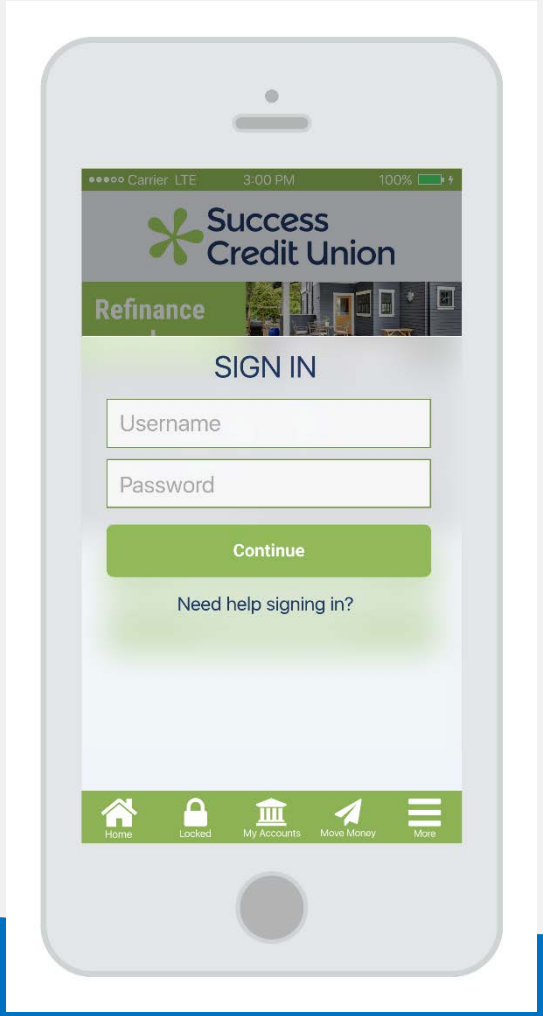
1. Confirm the member is approved for RDC
2. Process the member's deposit image
3. Pass the image to a check processor
4. Reach out to the clearing system for the CU's money
5. Post the money to the member's account

How would you design the user experience for RDC if you owned all of the pieces?

Let's talk RDC

How could we automate a smart request for member credentials?



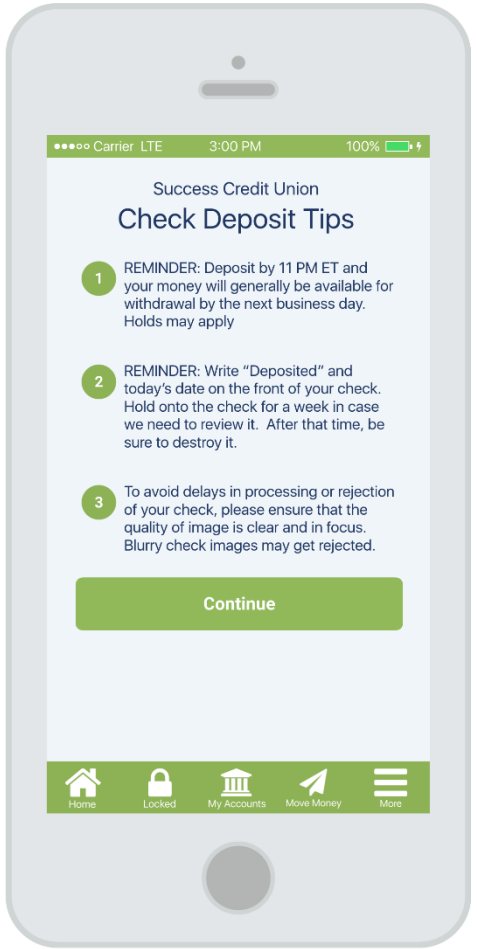


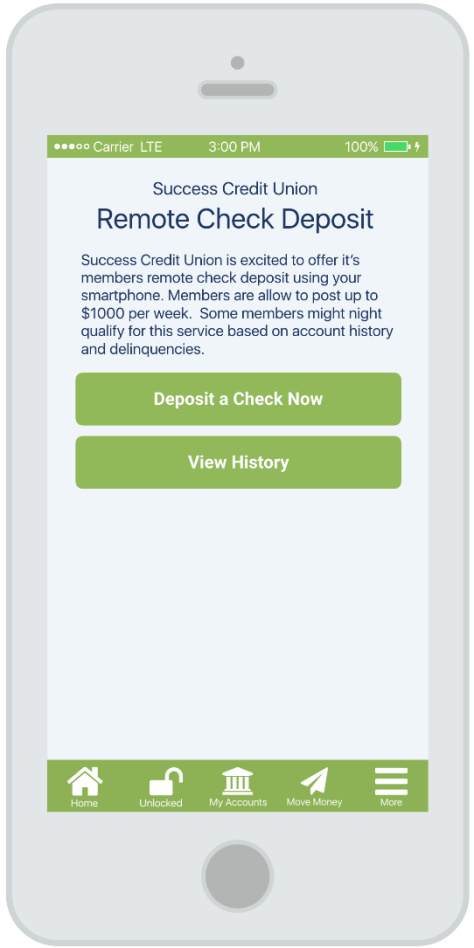
- We don't want to hide your mobile app features and marketing behind a login like most banking apps do, so we're taking a different approach with a **scalable authentication method**
  - The login window shows only as needed, not before
  - A member only needs to log in once (per session)

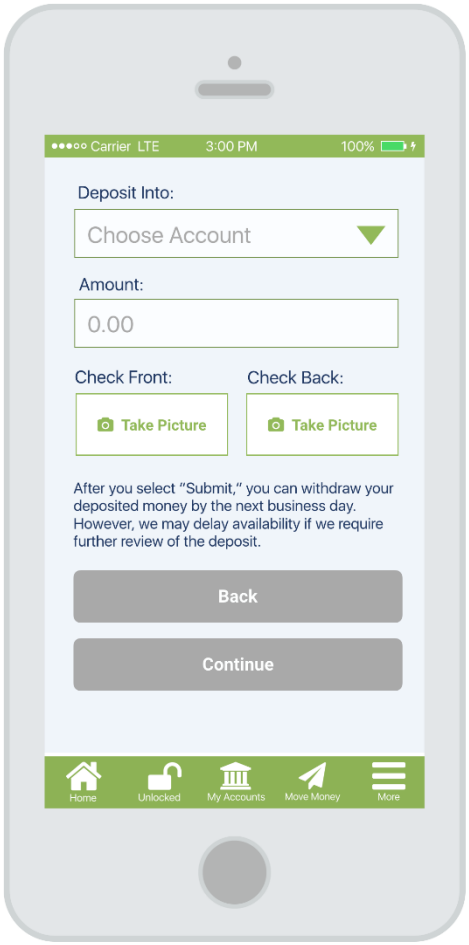
In the future, maybe balances will pop up before the member even needs to sign in

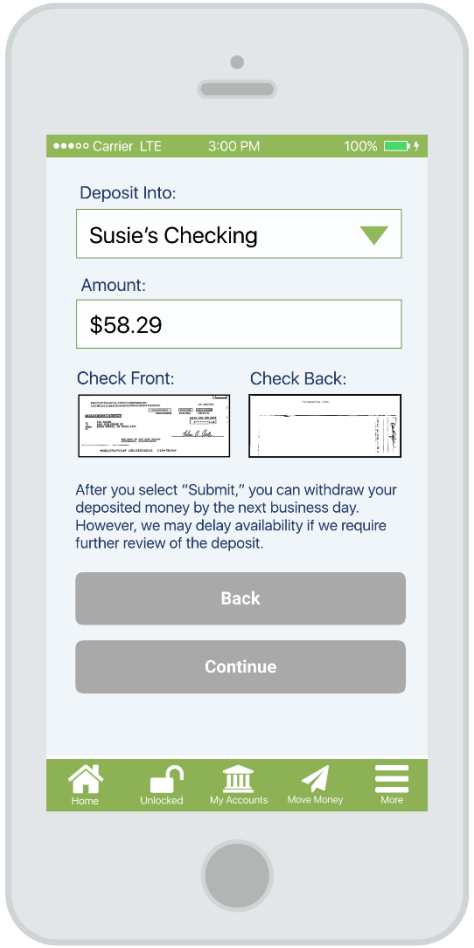
Let's talk RDC

How would we walk the member through the deposit and the image process?



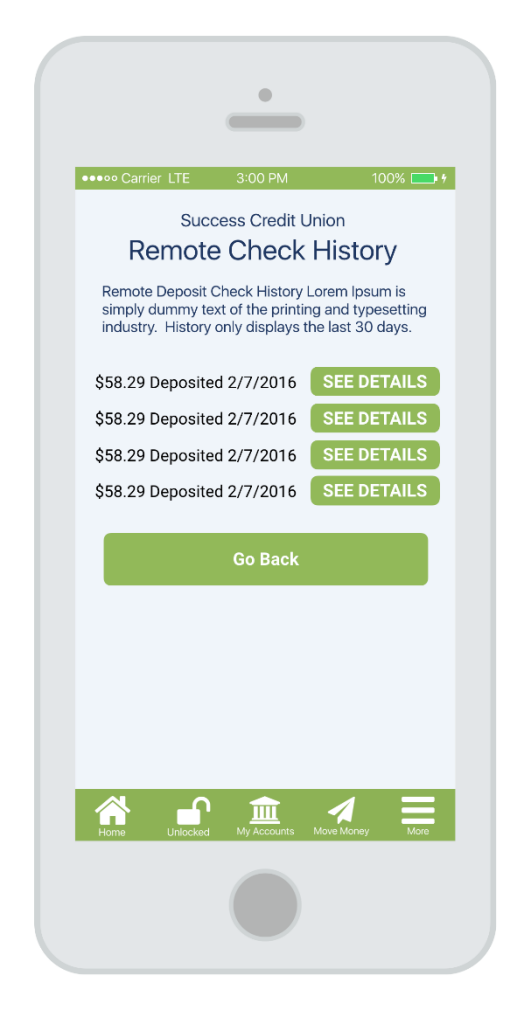


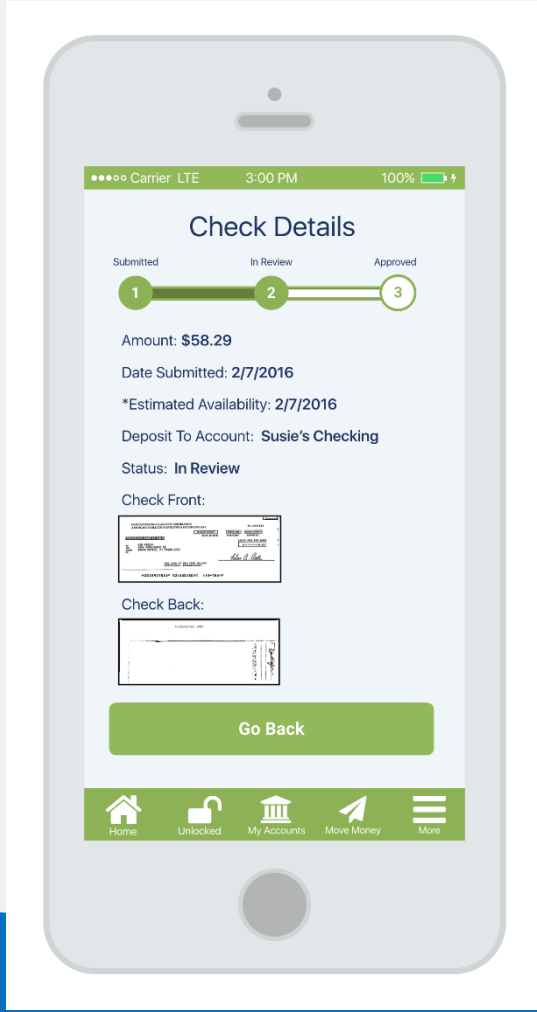




Let's talk RDC

How would we let members view what checks are in the queue?





- This process will get smarter and smarter
  - From knowing 24x7 whether members can do RDC deposits
  - From knowing 24x7 what checks are in process
  - To blending RDC with other member relationships tactics and gamification
  - To automated deposits, 24x7 and almost no CU employee intervention required
- Then the trick will be deciding how to plug and play additional vendors, start from third-party mobile apps, or let a CU design the whole thing

In 2017, we'll declare that we're in the RDC business

Field testing with CU members starts August 2016

If you already have a hybrid app, you're only one update away from including native RDC

If you don't, the IRSC is ready for a flood of requests

What's next for mobile apps from CU*Answers?

Some of our favorite daydreams

- An active community of mobile app designers and developers coming forward from our community (you)
- The CU*Answers custom mobile app design department (By Your Design) becomes a reality in 2017, and a new source of revenue for the CUSO
- A CU*Answers app to manage plastics and respond to the new alert mandates
- CUs aggressively add alternative affinity apps, alongside their primary branded apps
- Single-purpose (kitchen-sink) alternatives that specialize in different member experiences
- Mobile apps that validate or authenticate alternative delivery channel activity
- "Check the value of your credit union investment" – an ownership app for every member
- Maybe an app that's appropriate for in the shower?

Who knows? Maybe even an app for the 2017 Leadership Conference!

2016-2017 Development for It's Me 247 Mobile Web

Online banking features we're adding to mobile web

Proj#	Feature	Target
-	Masking (****) when answering security questions	IMPLEMENTED
-	Page time out notifications	IMPLEMENTED
-	Wrong email address notifications	IMPLEMENTED
42030	**Bump a CD rate** to a better rate	16.10
42029	Change **certificate redemption** options	16.10
42034	Enroll to receive **eNotices** and **eAlerts** (as text and email)	16.10
42032	**Stop payment** on a check	16.10
42026	View **eStatements**	16.10
42031	View paid **dividend and interest** details	16.10
42033	Change "Activity" button to read "Held Funds"	16.10
42035	Enroll in **text banking**	17.05
42024	Make Account-to-Account (**A2A**) transfers	17.05
42025	Set up or change automated transfers (**AFT/CFT**)	17.05
42027	Sign up for loan **skip-pay**	17.05
42028	Use **Promise Deposits** to remotely deposit a check	17.05

Online Retailing 2.0

1

The IRSC Online Store

Why we had to build a store to launch a thousand more, and then stock the shelves with a thousand apps

2

The IRSC Client Service Department

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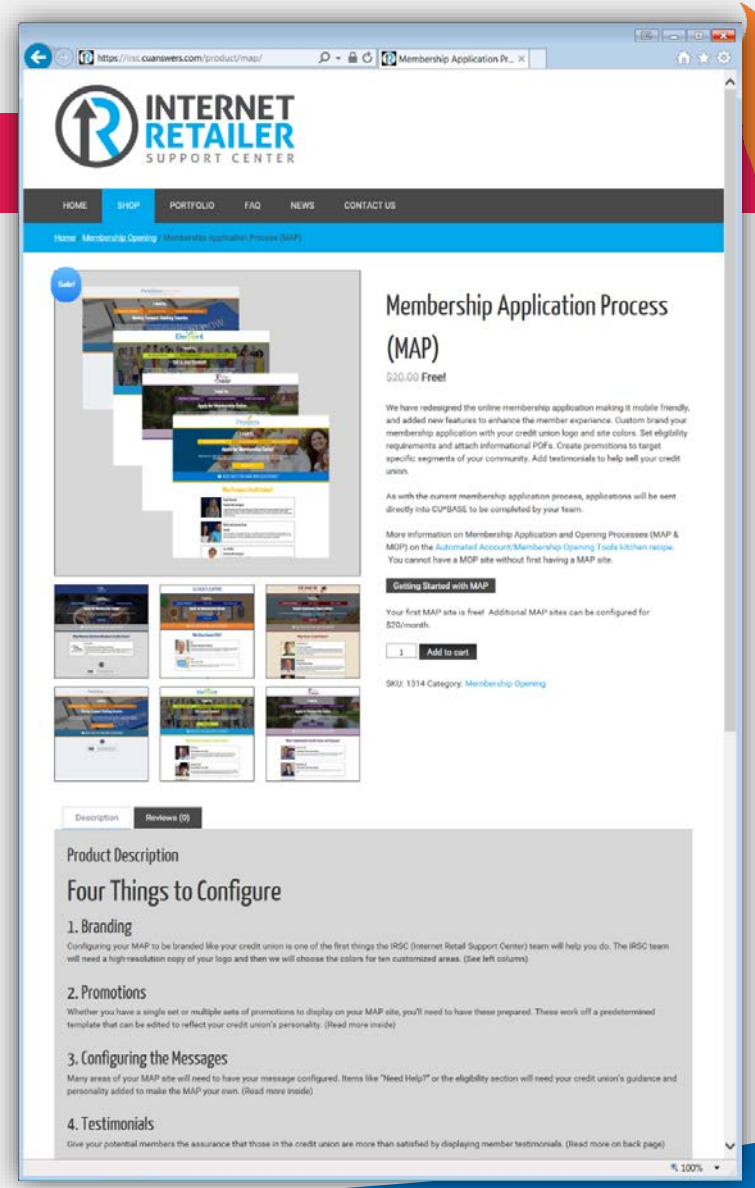
The IRSC Client Service Department

Why we had to build a branch to launch a thousand more

- Our goal from last year:
  - **Goal #4:** Develop an online support center and staff it with client service reps who can help CUs keep their Internet retailing tools fresh, comprehensive, and dynamic for their members
- While it has only one team member, this client service department, when paired with the CU Publisher developers, has proven that CU*Answers can aggressively develop new Internet solutions for credit unions



Our Client Service team that helps you generate online tools parallels your branch response to members who use them

The IRSC Client Service Department

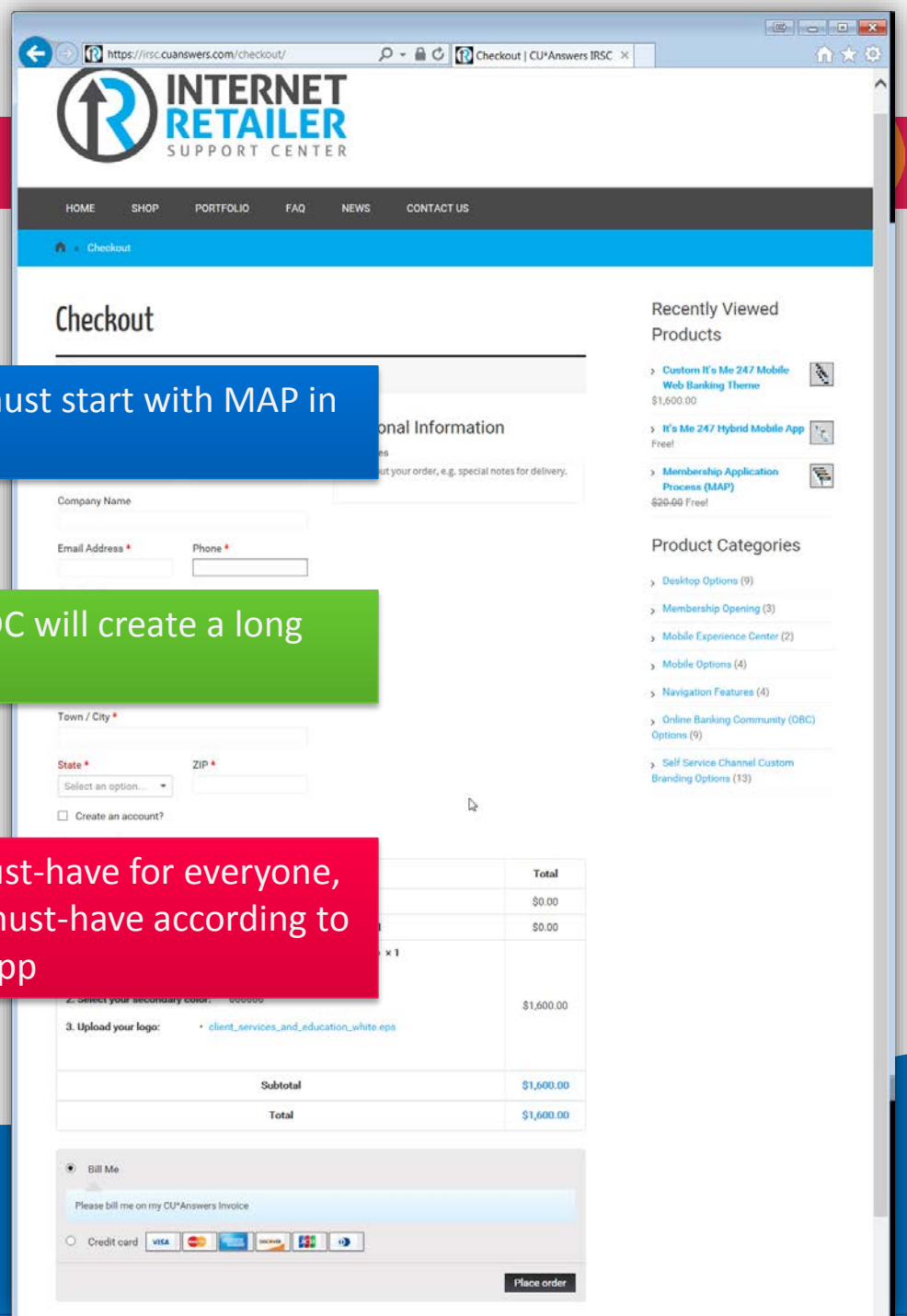
Projects in the queue…when will you join them?

- MAP
  - 47 more CUs have started the process
- Mobile App
  - 30 CUs are in the queue
- It's Me 247 Branding
  - 26 CUs are in the queue for a custom mobile web theme

Every CU*BASE credit union must start with MAP in order to get MOP!

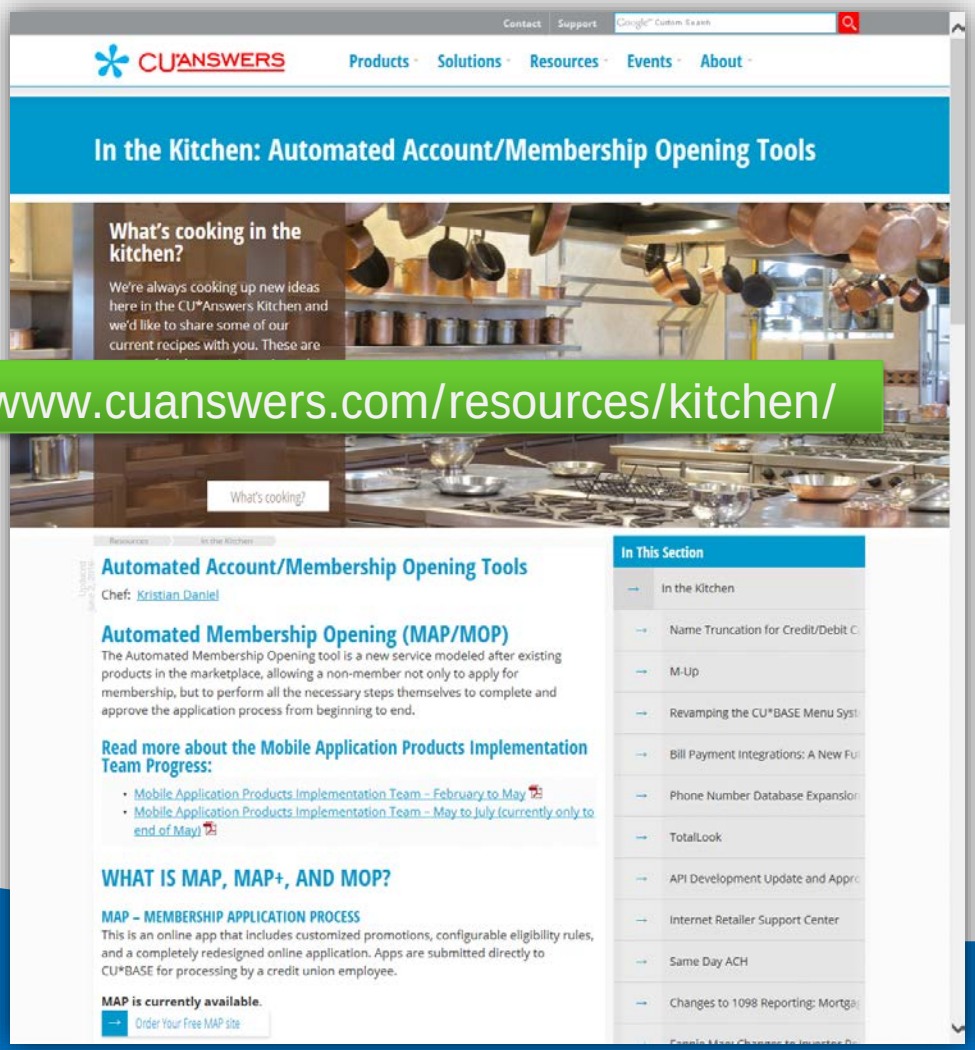
A long way from 1,000, but RDC will create a long line…get started soon!

A few years ago, this was a must-have for everyone, according to CUs…now it's a must-have according to CU*Answers to get a mobile app

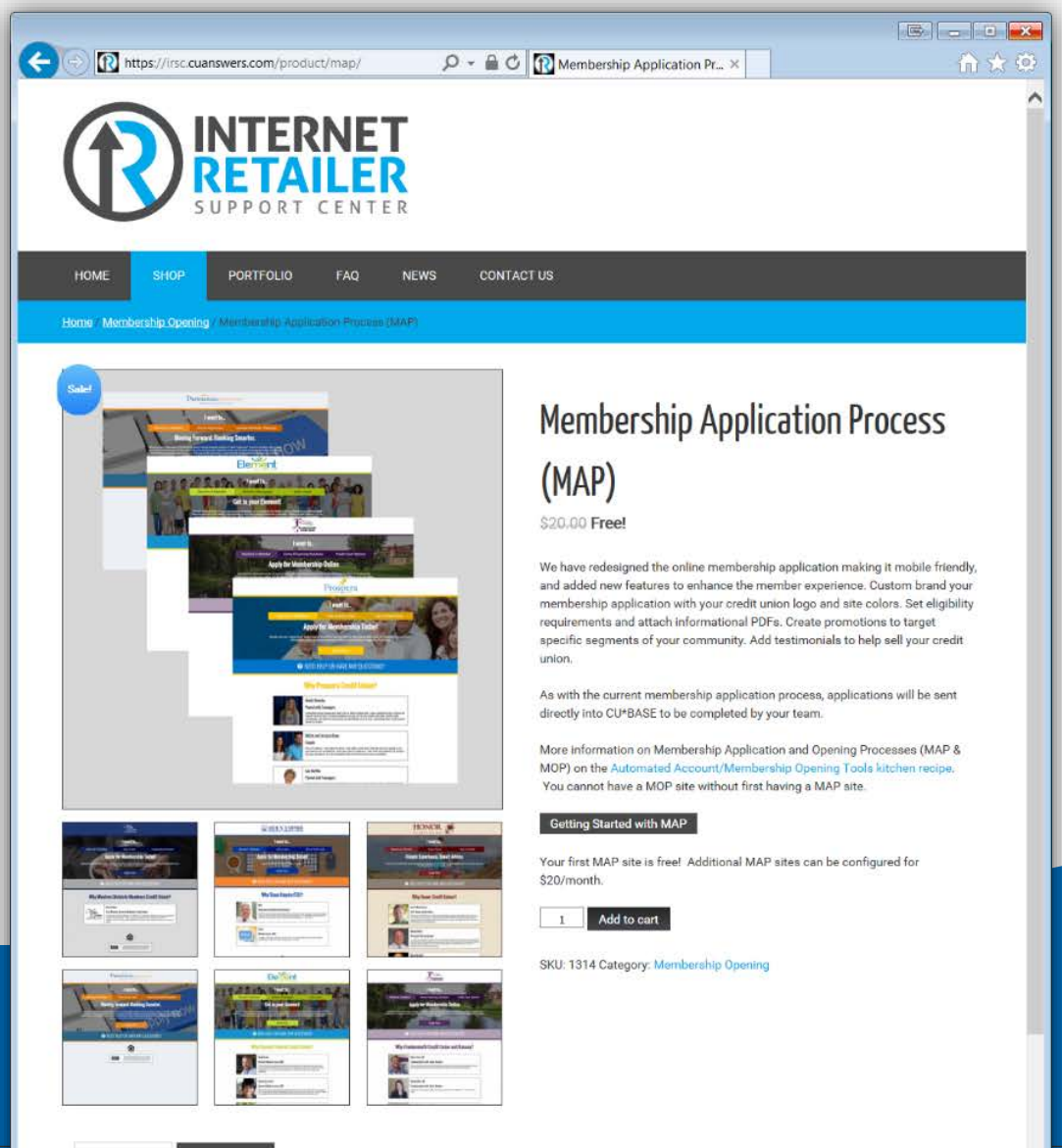


IRSC and CU*Answers' #1 development project for online retailing

Build a membership opening toolkit that automates a new member from start to finish



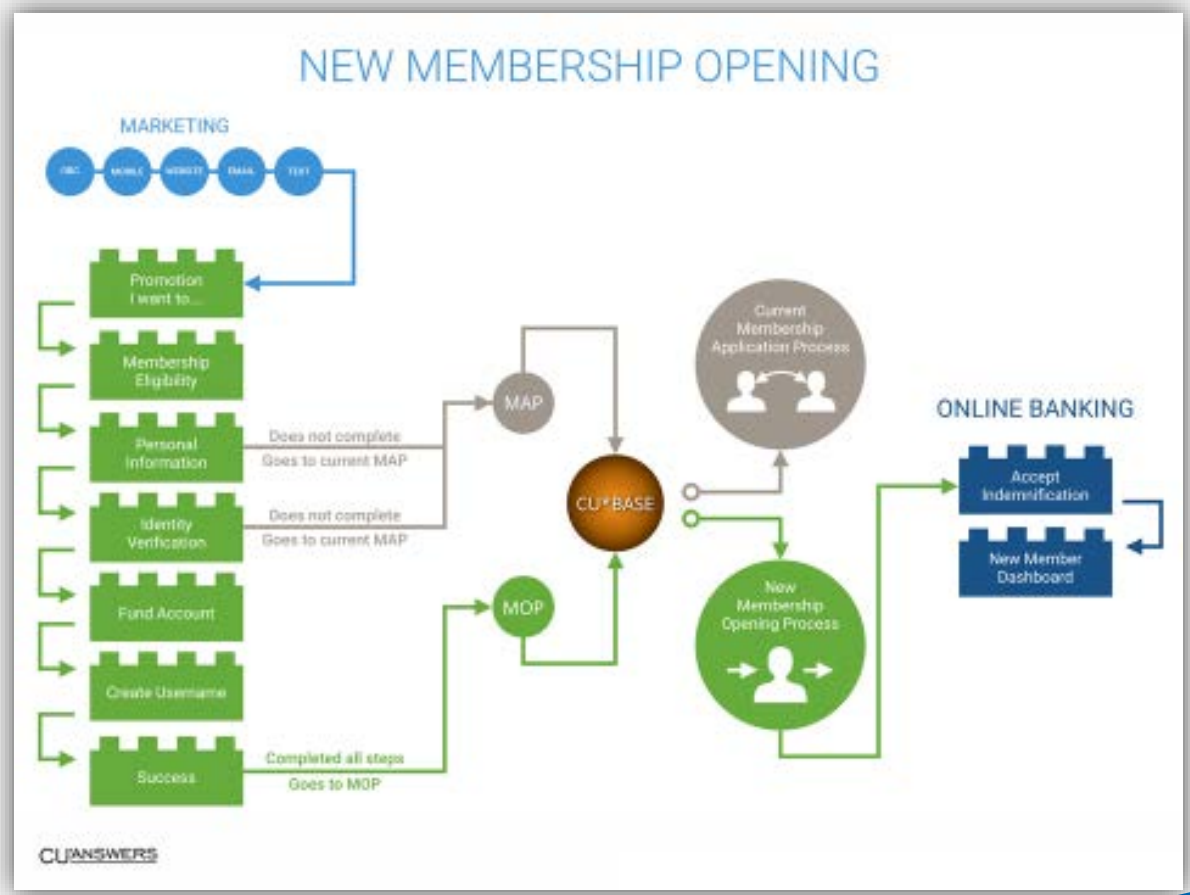
http://www.cuanswers.com/resources/kitchen/



MAP/MOP: Is this a project, or a career?

Yes and yes! We are building a new retailing approach, not just a cool tool

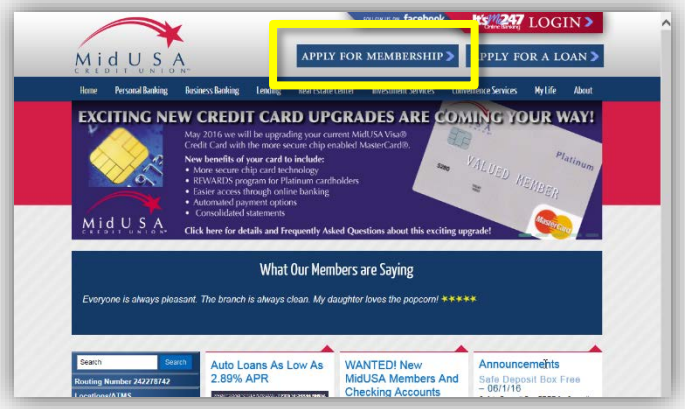
- **Goal #1:** Activate a person to become a member
  - Create a platform to sell
- **Goal #2:** Create a seamless platform that supports both applications (MAP) and new member fulfillment (MOP)
- **Goal #3:** Create vendor relationships and integrate services needed but not authored by CU*Answers
  - Underwriting identities and funding
- **Goal #4:** Create a platform that activates a member's Internet connection with the CU

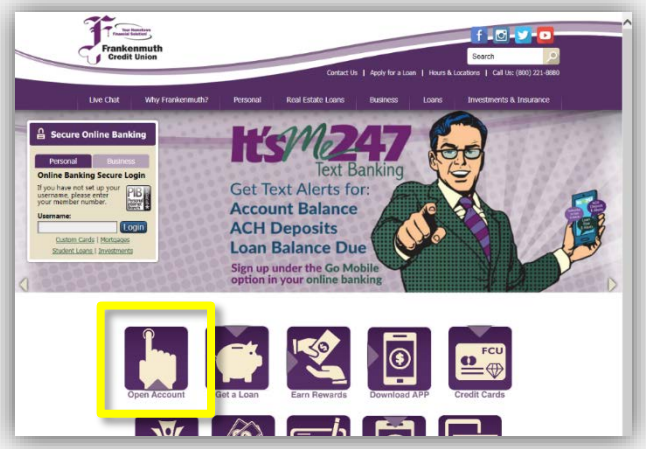


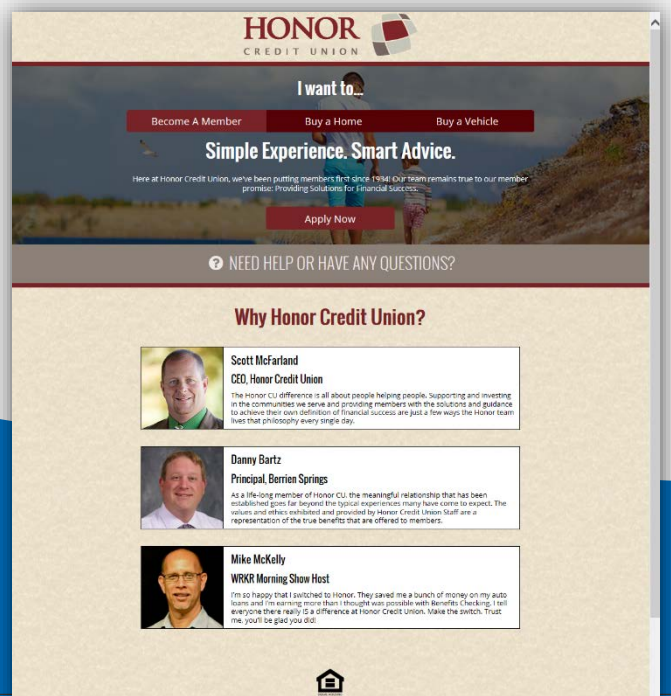
And when you finish all of this, move on to Goal #5: Exchange documents with the applicant, and Goal #6: Get their signature, and Goal #7… ***(you get the point)***

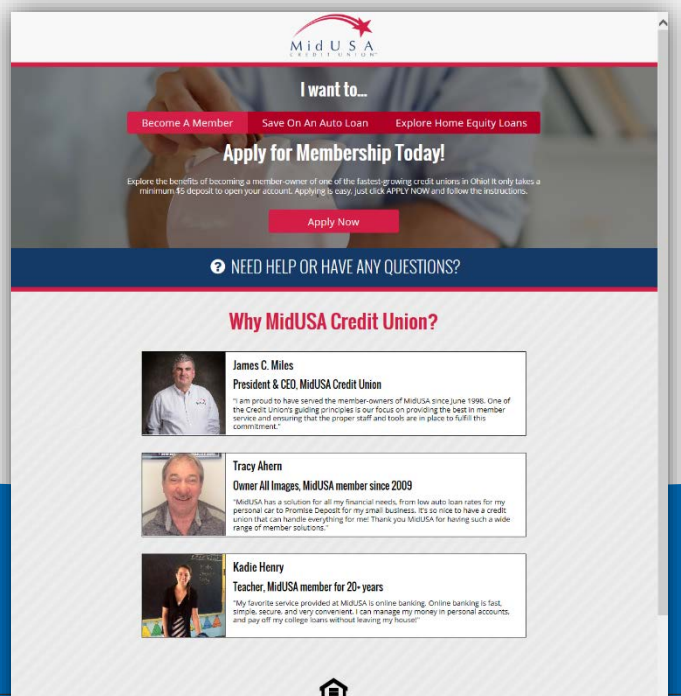
IRSC and CU*Answers' #1 development project for online retailing

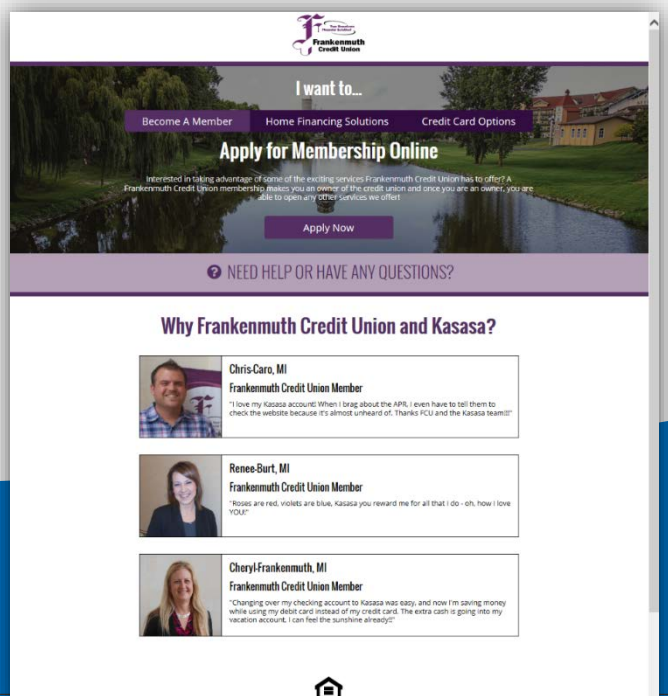
Build a membership opening toolkit that automates a new member from start to finish







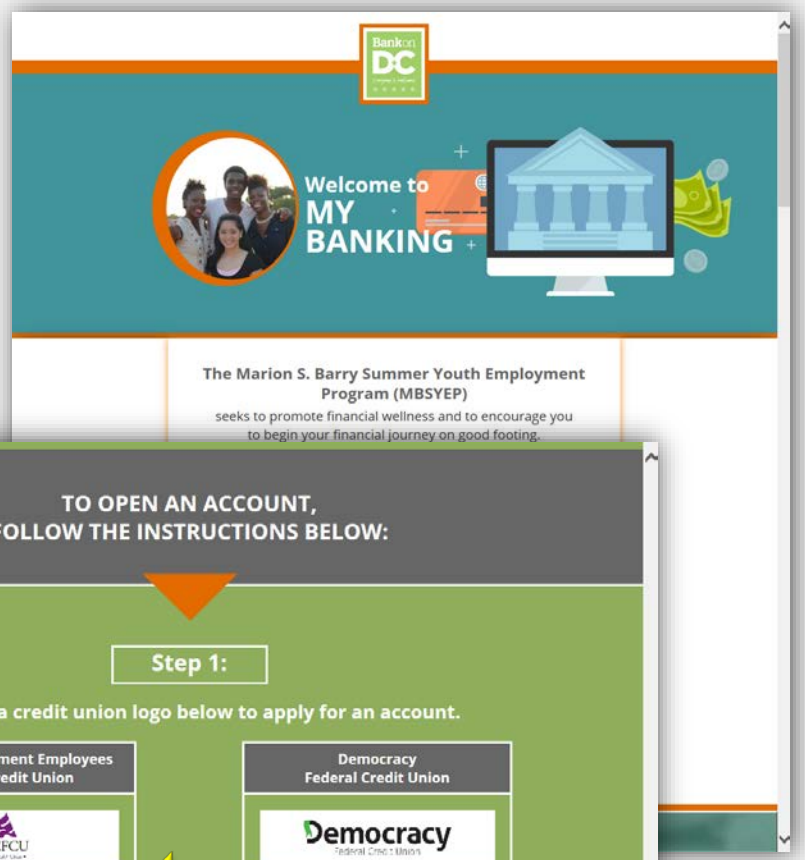


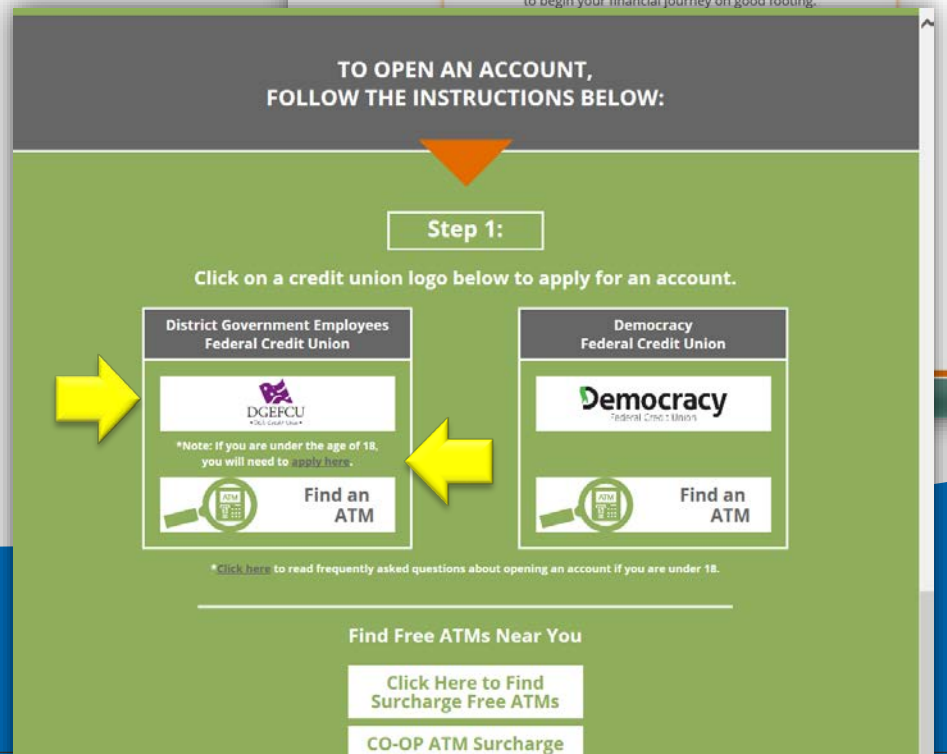


IRSC and CU*Answers' #1 development project for online retailing

Build a membership opening toolkit that automates a new member from start to finish

- MAP success story: **District Governmental Employees FCU**
  - Since **May 1**, the CU has opened **377** memberships via the new online app, with **270** membership applications pending





DEMO MODE

Success Credit Union

1 Eligibility 2 Information 3 Complete

BECOMING A MEMBER IS VERY EASY

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

- Social Security Number
- Drivers License
- Valid Email Address
- Contact Information
- Mother's Maiden Name

Who Can Join?

click to view

*Email

anneapplicant@gmail.com

Yes, I meet the requirements to become a member of this Success Credit Union.

Continue

I'm not sure if I am eligible

Requirements for Membership

To become a member you must live, work or worship within ABC and BCD counties.

Close

DEMO MODE

Success Credit Union

1 Eligibility 2 Information 3 Complete

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

Your name and gender

*First Name

Anne

Middle Initial

Q

*Last Name

Applicant

*Gender

Male

Female

Back Next

DEMO MODE

Success Credit Union

1 Eligibility 2 Information 3 Complete

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

Your address

*Address Line 1

123 Main Street

Address Line 2

*City

Anycity

Michigan

*Zipcode

49000

*County

Anycounty

DEMO MODE

Success Credit Union

1 Eligibility 2 Information 3 Complete

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

Other information

*Birthday (MM/DD/YYYY)

01/01/1970

*Social Security (000-00-0000)

123-45-6789

Mother's Maiden Name

Jones

Back Next

DEMO MODE

Success Credit Union

1 Eligibility 2 Information 3 Complete

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

Your contact information

*Primary Phone (000-000-0000)

616-555-5555

Work Phone (000-000-0000)

Work Phone Ext

Other (000-000-0000)

Back Next

DEMO MODE

Success Credit Union

1 Eligibility 2 Information 3 Complete

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

Identification

Driver's License Number

M 123 45 6789

Michigan

*U.S. Citizen

Yes

No

Back Next

DEMO MODE

Success Credit Union

1 Eligibility 2 Information 3 Complete

Congratulations! Application Submitted.

Your membership application has been submitted and will be reviewed by our Member Service Representatives. You may wish to use your browser's PRINT button to obtain a copy of this information for your records. Then click the "Finish" button to return to the credit union's website.

Finish

Print this information for your records.

Print Copy

Your Information:

Name & Address:

Anne Q Applicant
123 Main Street
Anycity, MI 49000
Anycounty County

Your Contact Info:

Primary Phone: 616-555-5555
Work Phone: Ext
Other:

MAP / MOP Development & Launch Plan

IN PRODUCTION	
Into QC for Testing	November 16, 2015
Phase 1 Beta	Feb 1st, 2016
MAP Sites Launched (IRSC)	25
MAP Sites in Progress (IRSC)	33

PHASE 1:

1. Launch CU Publisher
2. Launch Pre-MAP using existing PAHTC 700 program

IN DEVELOPMENT	
Into QC for Testing	May 31, 2016
Phase 2 Beta	
CSI Account Creation API	Complete

PHASE 2:

1. CSI Experian Precise ID API
2. CSI Account Creation API
3. Promo Code & Experian Results passes to CU*BASE
4. Membership Created Landing Page
5. Automatic Account Opening
6. Funding Options Page

IN DEVELOPMENT	
Into QC for Testing	June 28th, 2016
Phase 3 Beta	
OB Enrollment APIs	
OB Team Login API	
IM247 New Member Page	

PHASE 3:

1. OB Enrollment APIs (username & password / security questions / user agreement)
2. OB Enrollment Completion Page
3. New Member / Offers Landing Page in IM247
4. CU Publisher Promos available in mobile apps

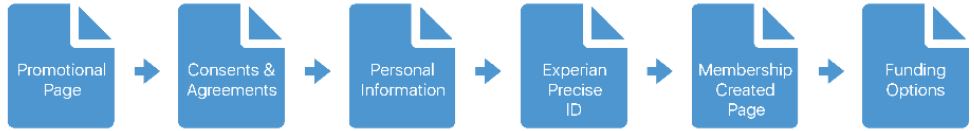
IN DEVELOPMENT	
Into QC for Testing	
Phase 4 Beta	
Credit Card Funding API	
CU Base Programming	

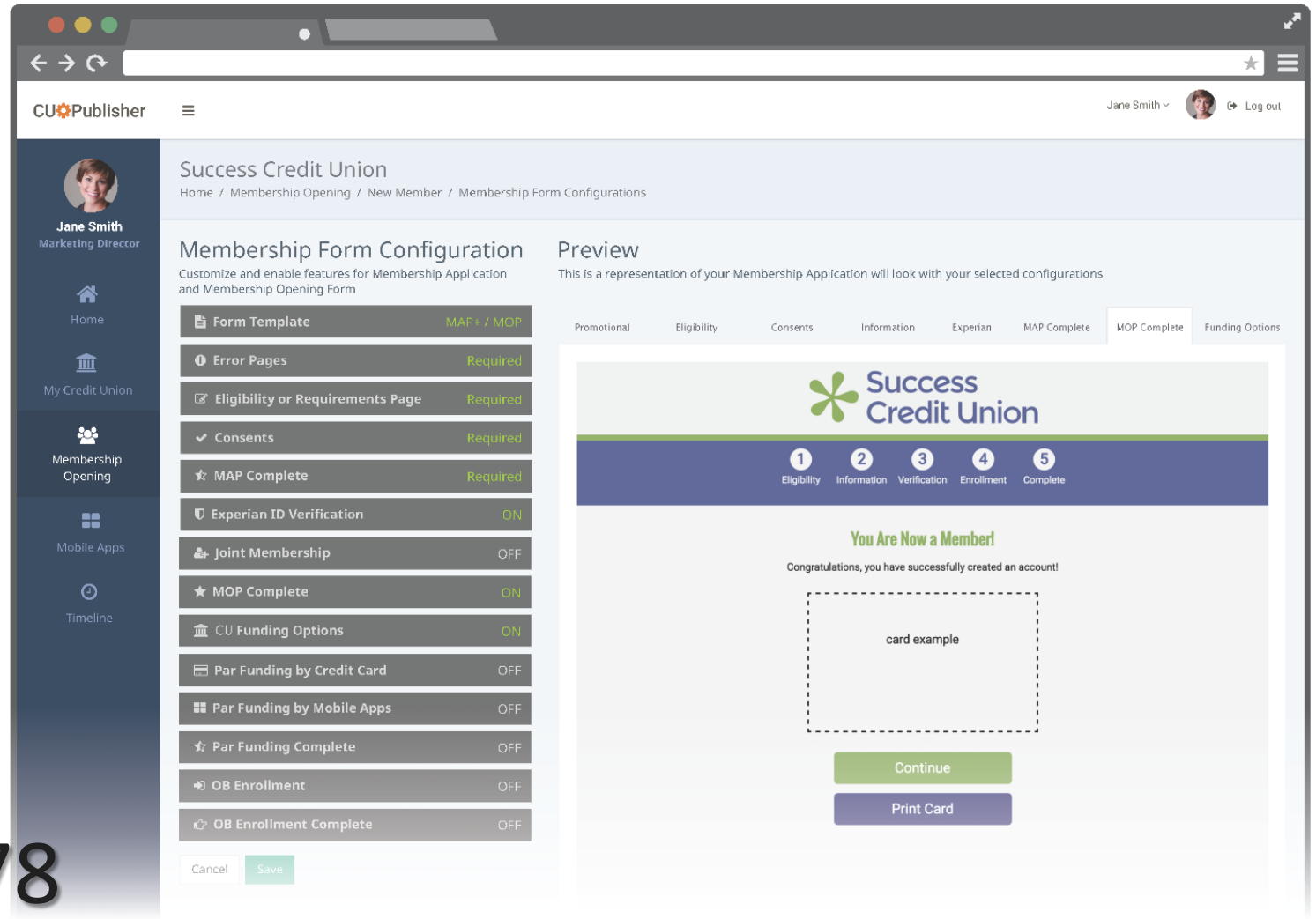
PHASE 4:

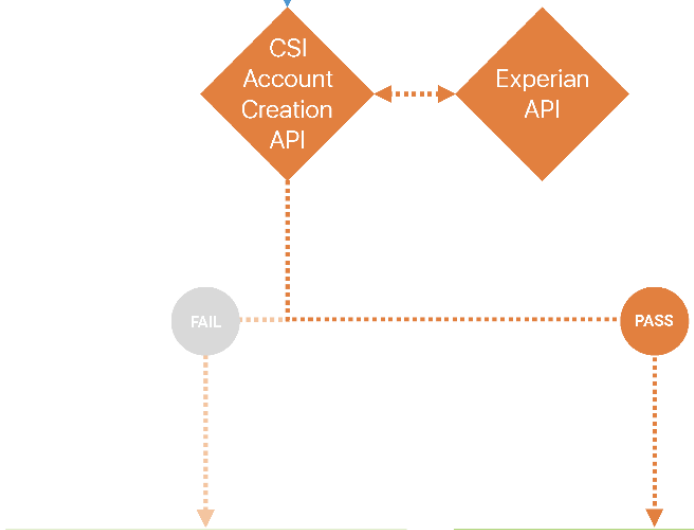
1. Account Funding
2. Par Funding by Credit Card
3. Include Membership App in Mobile Apps

Phase 3: New MAP+ / MOP Workflow • **PASSES Experian ID Verification**

With Experian (Precise ID) turned on and the applicant meets the required threshold, they will be presented with the "Membership created page" where they will presented with their account number and a printable card. If they pass, then CSI Account Creation API will pass to CU*BASE All Membership Analysis Dashboard.





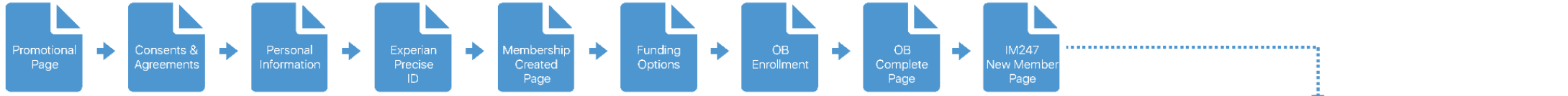


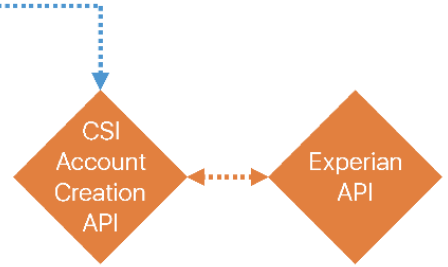
CU*BASE	
MNSERV 21: Work online banking apps/request	

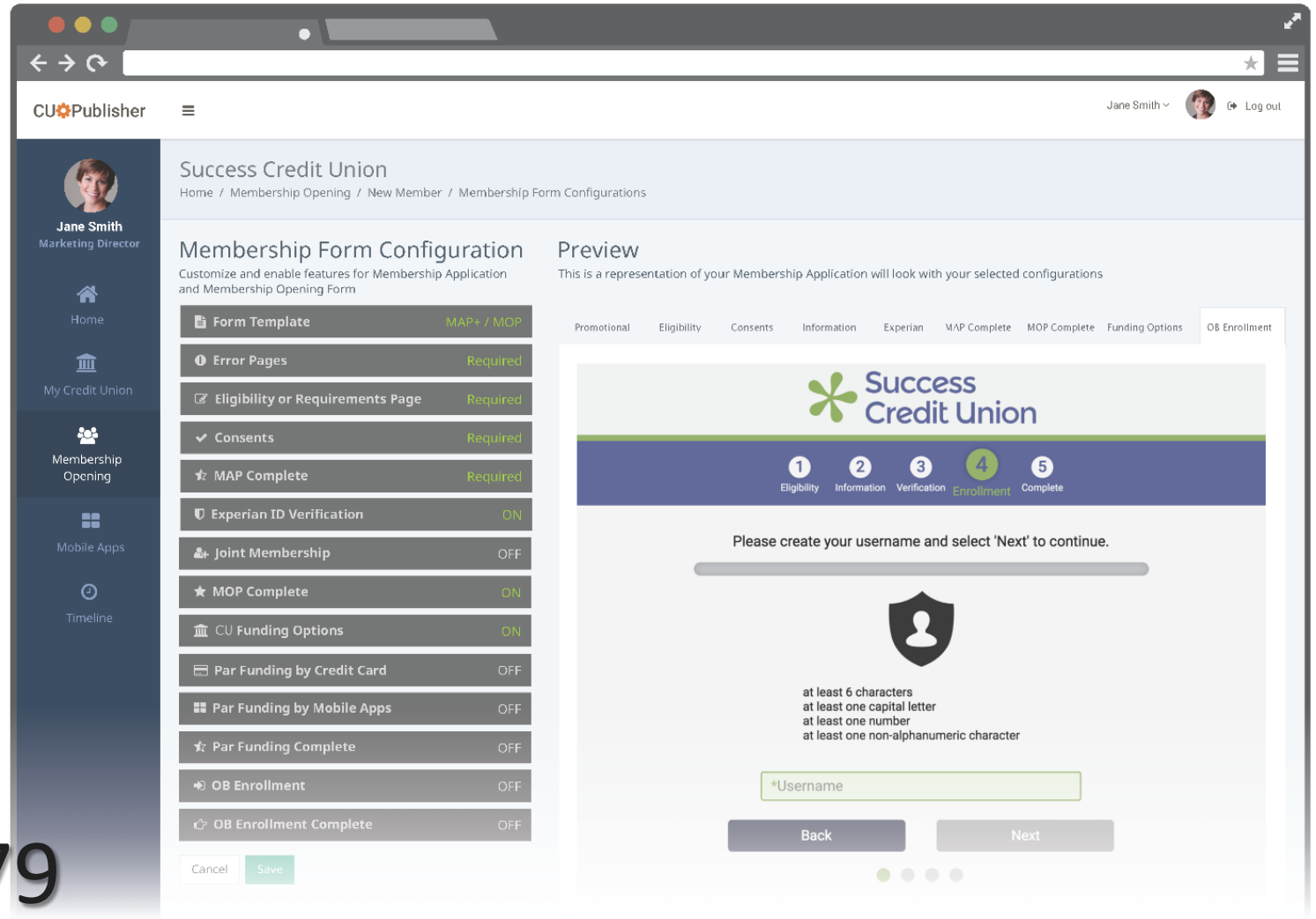
CU*BASE	
ALL MEMBERSHIP ANALYSIS DASHBOARD	
Main Applicant 1	Personal Info
Account Number	XXXXXX
Promo Code	July16NM
Experian Result	PASS
Experian Reason	Xxxxx xxxxx xxxxx.

Phase 3: New MAP+ / MOP Workflow • **Online Banking Enrollment**

With Experian (Precise ID) turned on and the applicant meets the required threshold, they will be presented with the "Membership created page" where they will presented with their account number and a printable card. If they pass, then CSI Account Creation API will pass to CU*BASE All Membership Analysis Dashboard.







IN PROGRESS

MAP/MOP 2016-2017

The reasons to engage now and stay engaged

- Existing membership app **expires Dec 31, 2016**
  - New MAP is FREE, and sets the foundation for the next round of enhancements yet this year
- Enhanced MAP: **Sept 2016**
  - Promo Codes passed to CU*BASE
  - Experian underwriting integration
- First MOP version: **Oct 2016**
  - Will open a membership in CU*BASE
- Next MOP version: **Jan/Feb 2017**
  - Funding, + new **It's Me 247** landing page ➔

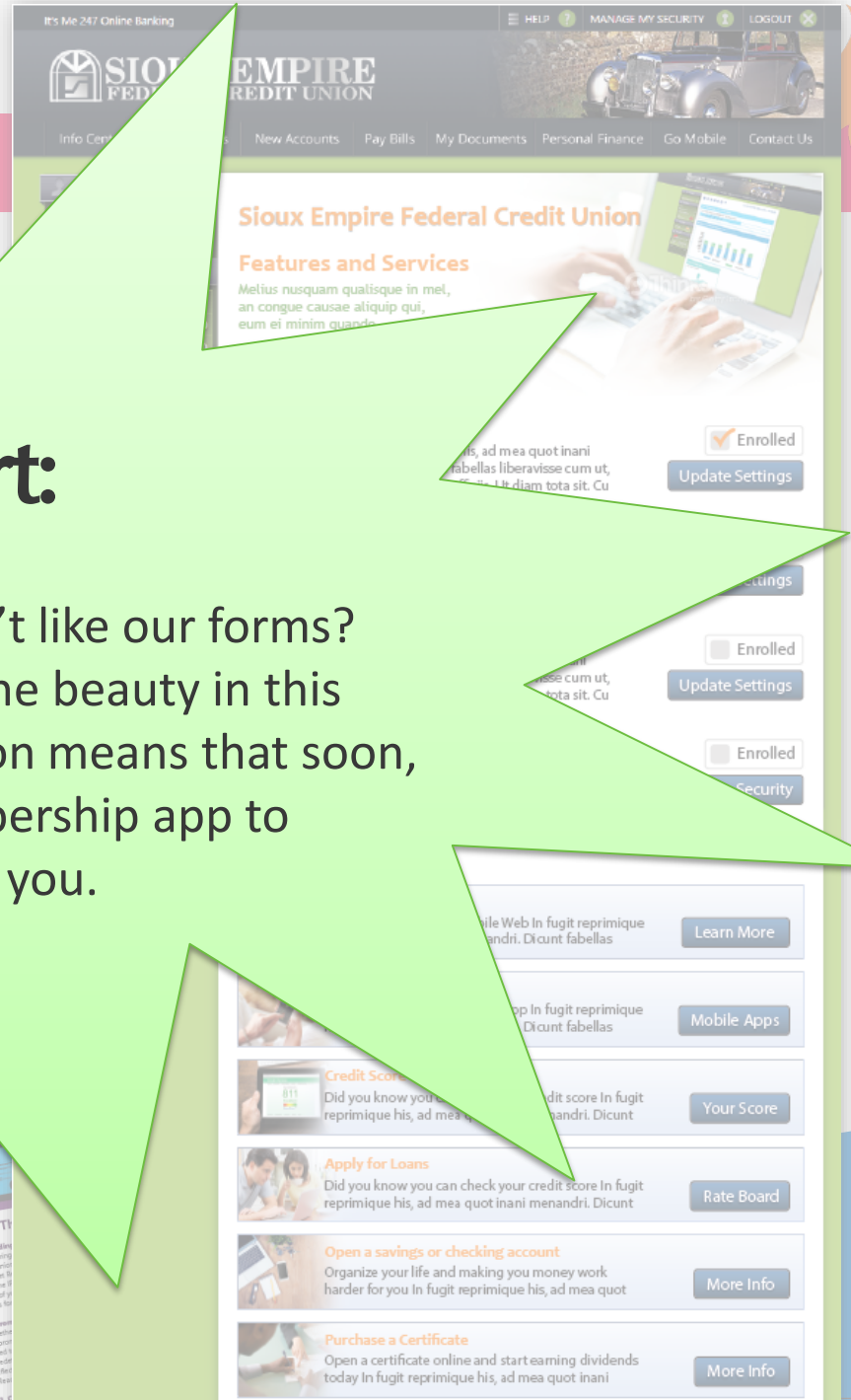
MAP/MOP 2016-2017

The reasons to engage now and stay engaged

- Existing membersh… …pires Dec 31
  - New MAP is FREE, an… …lat… round of enhancements
- Enhanced MAP…
  - Promo Cod…
  - Experian underwr…
- First MOP version: Oct…
  - Will open a n…
- Next MOP version: Jan/Feb 201…
  - Funding, + new It's Me 247 la… …ge

DIY Alert:

Don't like our pictures? Don't like our forms? Don't like our workflow? The beauty in this process is that its API foundation means that soon, anyone can send a membership app to CU*BASE…even you.



What's not on the drawing board that will be soon

- All of this will be for naught if we cannot change the internal mindset that has been developing over the past few years in our shops – *yours and ours*
  - Over-disclosure
  - A false sense of control and perfectionism about when we do something, vs. when the member does the same thing via the Internet
  - It's more important to avoid a possible bad situation than trust that we can make adjustments if we take a chance on a good one
  - Knowing the job the members are hiring us to do, not expecting members to do it for us
  - Needing everything to be perfect before we begin

THE FINANCIAL BRAND

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What The Heck Is Wrong With Online Account Opening?

April 27, 2016 | Subscribe to **The Financial Brand** for Free

Twitter | Facebook | LinkedIn | Email | Print | 1 Comments

Consumers experience a simple, efficient signup process in every other facet of their daily lives. But the extra effort needed when trying to buy financial products online leaves many unhappy.

By Jeffry Pilcher, CEO/Publisher of **The Financial Brand**

In the banking industry, four out of ten consumers say they have — at some point — become frustrated enough with an online

Make the leap! Build a constant internal capability to be fluid in your online retailing, instead of seeing adjustments as expensive projects

Online Retailing 2.0

1

The IRSC Online Store

Why we had to build a store to launch a thousand more, and then stock the shelves with a thousand apps

2

The IRSC Client Service Department

Why we had to build a branch to launch a thousand more, and attract thousands of new members

3

Operations & Lending

Changing the way we manage the clock for an online world

Improving our approach to online lending

Changing the way we manage the clock for an online world

Ultimately it will be more than DP, it will take CUs changing their business rules

- To truly be an online retailer, you cannot see retailing on the Internet as something you simply attach to the real things you do in your office...it has to come from the center of how you think
- To that end, we all have some work to do in 2017
  - What do we have to change so that we're open for business 7 days a week?
  - What do we have to change to present an active, 24x7 opportunity for members to interact with us?
  - What do we have to do to appear local, no matter where we are processing?
  - What do we have to change so we can fluidly use the right resource at the right time, whether it's our own, a partner's, or a computer's?

In 2017, CU*Answers will be looking for some CUs to step up for a new Executive Study initiative:

Building a 24x7 persona for our network

It's not as simple as adjusting tasks one at a time, it's more fundamental: it require the strategists from the network (you) to step up

Appearing open for business 7 days a week

We set the foundation with activity/business dates…is it time to go the rest of the way?

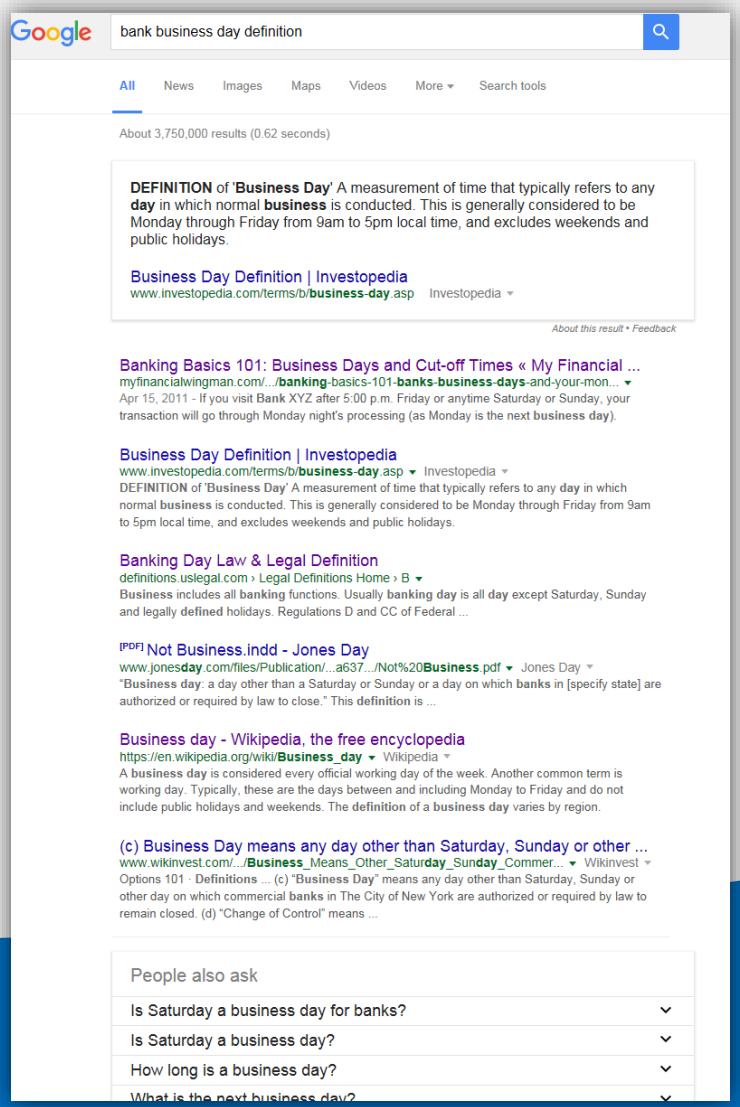
- Members live their financial lives 7 days a week, and sometimes 24 hours a day, and that includes holidays
  - CUs live by their business day configurations, 5 or 6 days a week, less if you consider holidays
  - We could process 7 days a week...or get creative
- In 2017, we need to agree on new processes that allow us to live with our members
  - Should we do 7-day-a-week automated transfers? Saturday morning AFTs? Sunday morning AFTs? Holiday AFTs? How will that work with our business day accounting?
  - Should we do 7-day-a-week delinquency adjustments? Should a member go delinquent on a Sunday morning or on a holiday?
  - Should we release funds on a Sunday or holiday?
  - Should eNotices go out on weekends and holidays?

Your members say yes, your staff says yes, but I'm not sure that your process rules and regulations say yes…we need a spec

Appearing open for business 7 days a week

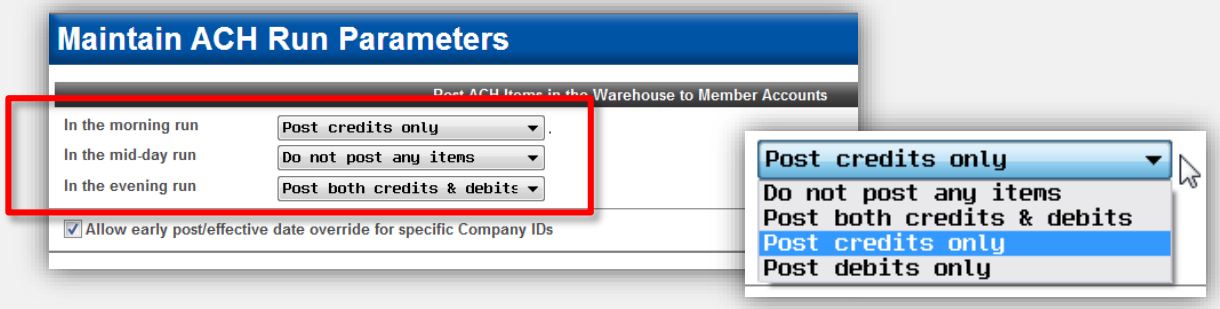
We set the foundation with activity/business dates…is it time to go the rest of the way?

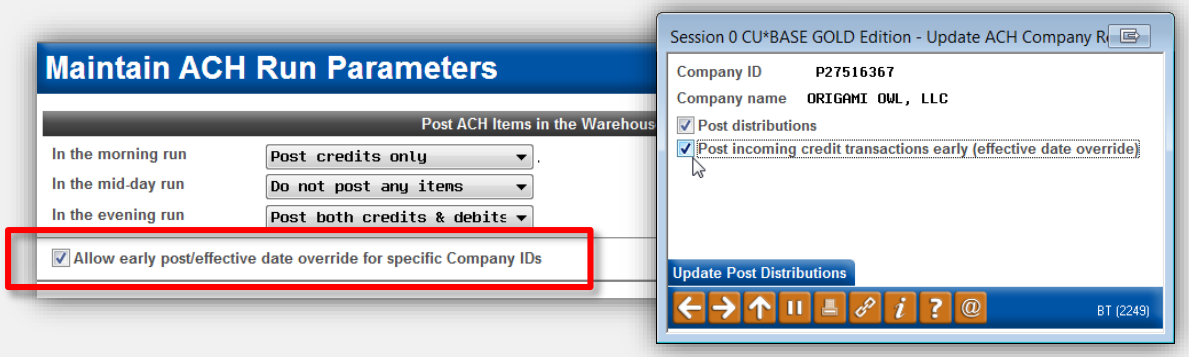
- Do traditional financial service business days really mean anything to you anymore? Should we simply go to a 7-day week in the Ops center for all CUs (at no charge)?
  - Only owners can make this call
  - Is it worth the co-op's investment to change our cost of operations for a 7-day week?
  - What does it mean to our maintenance windows? What would it mean to our HA rollover calendar?
  - What would it mean to your accounting department and your archival fees should we add a 7th processing day?
  - Is there bang for the buck with your membership?

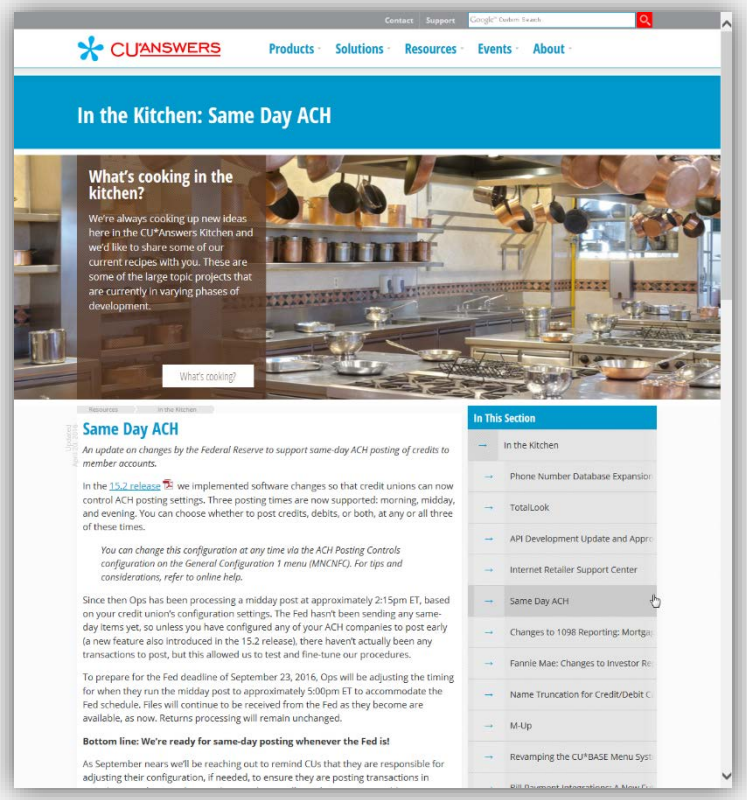


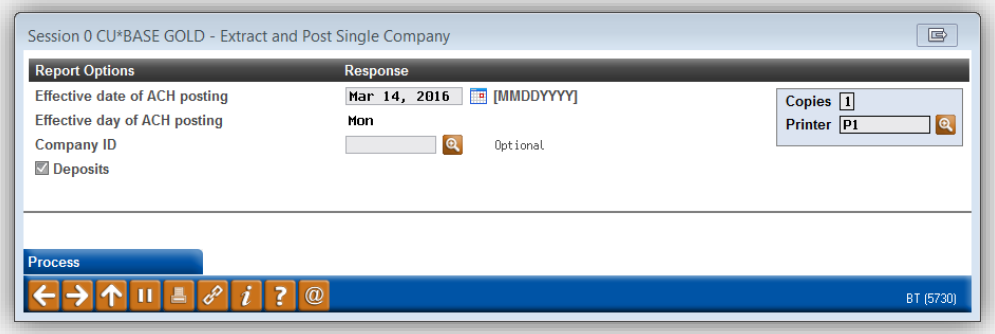
ACH 2016-2017

- In the 15.2 release:
  - New ACH Posting Controls
  - Effective Post Date Override by ACH Company ID
  - On-Demand Posting of a Single ACH Company









Letting members interact with us, 24x7

Can we settle for anything less than 23:59:59 per day?

- We've gotten better over the years, extending posting hours, adding stand-in, adding high availability replication...doing everything possible to limit the amount of time we need to be offline each day
- We just finished beta-testing a new way to handle stand-in during nightly processing
  - The current process:
    - Moving to stand-in requires every credit union to wait until every CU is done – *typically **2 hours** from start to finish*
  - Coming by calendar year-end:
    - Independent stand-in processing for every CU, meaning no one has to wait until another CU's processing is done – *each CU might require only **10-15** minutes each*

CUANSWERS

Stand-In Processing

24x7 Services

Online banking, mobile banking, audio banking, and EFT services (ATM/debit/credit)

To help provide your members with service around the clock, we are pleased to provide stand-in processing for 24x7 services.

How does stand-in work?

Every night just before CU*BASE is brought down to begin end-of-day processing, the system makes a copy of all existing member and transaction files needed to service your members in these 24x7 services. Next, the 24x7 systems are cycled so that they begin running using the copy instead of the online interactive files. Once stand-in processing takes over, operators can perform normal nightly activities on a dedicated system as usual.

After all nightly processing is complete, the 24x7 systems are cycled back to begin immediately using live files. Next, a program is run that updates live files with all the transaction activity that occurred on the copied files.

What does this mean for my members?

Your members can access their accounts and perform transactions at any time, 24 hours a day, 7 days a week.

(Certain exceptions apply; see Page 5 for details.)

NOTE: This brochure refers to our stand-in processing during nightly routines. For EFT processing (ATM/debit/credit), additional stand-in routines may be activated when communications are interrupted with the vendor for various reasons.

What are 24x7 services?

By 24x7 services we are referring to services that members use at all hours of the day. This grouping includes online banking, mobile banking, audio banking, as well as ATM/debit and credit cards.

What is stand-in processing?

Simply put, it is a way for your members to continue using 24x7 services for their financial needs, even while CU*BASE is down for normal nightly or monthly processing.

Look inside for more information

Before 12/31/16 every credit union will extend its real time availability to the world, to your members

Living up to the implications of RDC services for members

- It's easy to say "you can deposit a check any time" and get credit
- But anyone that knows about a growing RDC response from members sees the holes in the program pretty quickly...
  - "What do you mean you only post Monday through Friday?"
  - "What do you mean the checks I just posted won't be in my account until tomorrow?"
- The CU*Answers RDC posting program from our Ops team has been a great success so far in 2016

OpsEngine CUANSWERS

Post Frequency	# of CUs
4x/day	9
3x/day	4
2x/day	7
1x/day	5

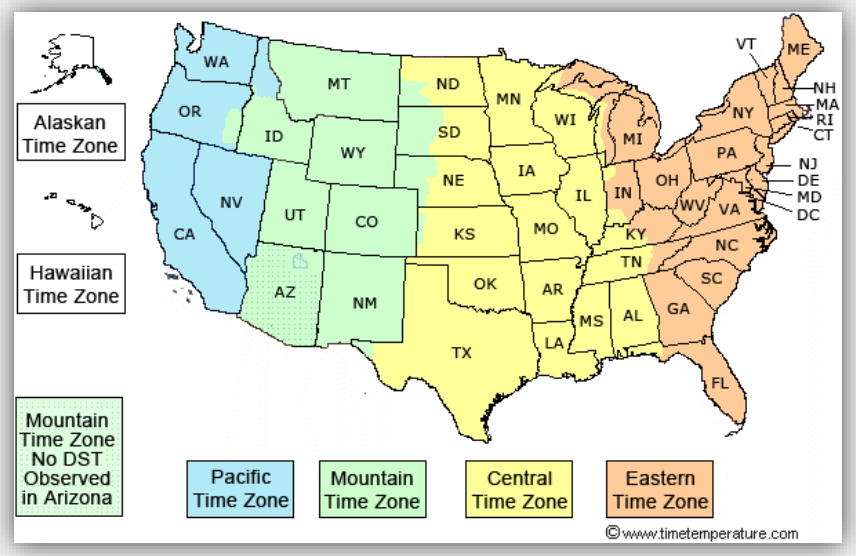
RDC Vendor	# of CUs
eDOC RDC	9
Cachet RDC	16

RDC continues to pick up speed, and based on our new mobile alliance with eDOC, we're getting closer and closer to real-time posting

(Of course, Promise Deposits has always been real-time posting!)

Looking like "local", even when processing far away

To quote Pinky and the Brain… "You have to work hard to take over the world"



- Later this year we'll start a program to cycle CUs based on their local time zone, not just adjust their posting times
- This change will give us the option of waiting to kick off EOD cycles until after midnight
  - This will change the way our Ops team thinks about 1st shift, 2nd shift, and 3rd shift
  - Today, by the time we get to 1st shift, yesterday is already a memory…but now we may be finishing yesterday's processing for the west coast, well into our 1st shift
- More than EOD/BOD, what shifts do we need in processing daily activities like ACH and checks, so they don't seem out of synch with the local time?

To most of you, this is all invisible – that's why you're online

But you should influence and know the design, and in 2017 we'll need your help

Using the right resources at the right time

We know why we "can't" be 24 hours a day, but I'm not sure we've really tried

- We've been on this a long time as a network – how do you balance the requirements of staffing a member response, 24 hours a day?
  - Internal – your direct team, x hours a day, x days a week
  - External – your use of allies, x hours a day, x days a week
  - Automated – your use of automated response systems, x hours a day, x days a week
- The trick is to *appear* that we are responsive to the way our members live their lives, without sacrificing the bottom line
  - What are we learning about service responses as a network?
  - We need to study this, more aggressively and interactively, if we're going to be effective 24x7 online retailers

If two 3rd shift call center operators cost $480/day, is it worth $4.80/day for 100 credit unions to be responsive between 11 pm and 7 am?

Xtend has gone to measuring profitability daily… are there any clues for all of us in their work?

Talk about 24x7…it doesn't happen without your IT people

CU*ANSWERS Network Services

Why Network Services?

More than just a service provider, we're an extension of your staff with the expertise to cut through the confusion and deliver the solutions you need at a price you can afford.

Related News

REMINDER: You Must Enable Print Session Encryption by Wednesday

ATTENTION ONLINE CREDIT UNIONS What do we need to do? Enable print session encryption on all of your workstations Why? CU*Answers will be enforcing the use of encrypted print sessions as of 6/1/2016. After this date, attempting to connect a print session without session encryption will fail with an error message. After June 1 you...

Action Required: Enable Print Session Encryption by June 1st

ATTENTION ONLINE CREDIT UNIONS What do we need to do? Enable print session encryption on all of your workstations Why? CU*Answers will be enforcing the use of encrypted print sessions as of 6/1/2016. After this date, attempting to connect a print session without session encryption will fail with an error message. After June 1 you...

LAST CHANCE to save on a Cisco router trade-in!

This message was sent to credit unions using at least one cisco 2800 series router to connect to CU*Answers Last chance on Cisco router trade-in credit with reduced pricing! But you have to act NOW! Return your signed proposal today to lock in these discounts. As we previously announced, Cisco has announced that the 2800...

Deadline Approaching! You Must Enable Print Session Encryption by June 1st

ATTENTION ONLINE CREDIT UNIONS What do we need to do? Enable print session encryption on all of your workstations Why? CU*Answers will be enforcing the use of encrypted print sessions as of 6/1/2016. After this date, attempting to connect a print session without session encryption will fail with an error message. After June 1 you...

Security Bulletin: Symantec Vulnerability

ATTENTION ONLINE AND SELF-PROCESSING CREDIT UNIONS What is it? Symantec,

CU*ANSWERS Business Continuity

Business Continuity

As a CUSO and CU*Asterisk network partner delivering products and services to 200+ credit unions nation-wide representing more than 2,000 concurrent system users supporting over 1.7 million members, CU*Answers is committed to

Related News

[The Pulse] HA Rollover Results Now Available

HA Rollover Results Now Available Rollover: April 28 – May 18 Now available for your review is a summary of the recent HA (high-availability) rollover, performed April 28 – May 18. In the report, you will find details about the exercise, including challenges observed, lessons learned, and recommendations for improving the rollover process. HA Rollover...

[The Pulse] HA Rollover Scheduled for Sunday, April 17, 2016

ATTENTION ONLINE AND SELF-PROCESSING CREDIT UNIONS HA Rollover Scheduled April 17 – 20 During this event, we will redirect CU*BASE core-processing from our primary production data center to systems at our high-availability (HA) data center. The rollover process will begin at 10 PM ET on Sunday, April 17. We will continue providing live production of...

Come hear new information for 2016 in the Business Continuity Planning course!

ATTENTION ONLINE AND SELF-PROCESSING CREDIT UNIONS Join Jim Lawrence, CBCP, Business Continuity Manager at CU*Answers, as he discusses the business continuity planning process, including steps to help you develop, implement, and test your continuity and recovery plans. Updated for 2016, this course will highlight two recent FFIEC publications, "Appendix J: Strengthening Resilience of Outsourced Technology...

[The Pulse] Two NEW Important Documents from the CU*Answers Business Continuity Team

(1) CU*Answers Business Continuity Plan Now Available Now available for your review is the recently revised CU*Answers Business Continuity Plan. Our Business Continuity Plan provides a great reference to review for audits and examinations. Request Your FREE Copy Today Not only is it important to keep an updated copy of our plan, it's vital to...

Announcing the New Cybersecurity Resources Page on cuanswers.com!

ATTENTION ONLINE AND SELF-PROCESSING CREDIT UNIONS: Announcing the New Cybersecurity Resources Page! The centerpiece of this new web page is our "Cybersecurity Literacy for Credit Union

AdvantageCIO

Strategic Technology Consulting

Process | Services | About | Contact Us

Vulnerability Assessment

Have you checked your tires lately?

Get the Advantage

CU*Answers Launches

IT news and analysis for CIOs

Myspace, Tumblr megabreaches put spotlight on security knowledge gap
June 3, 2016

Falling into the tech skills gap? Try a new recruiting tack
May 31, 2016

Blockchain use cases, private vs. public debate engross community
May 31, 2016

BPO/ITO: AI applications in outsourcing limited now, but coming on fast
May 31, 2016

Being a great communicator and facilitator is key to CISO role
May 31, 2016

Big data, a double-edged sword in this CIO's cyber strategy
May 31, 2016

Customer-facing app brings comic relief to managing 401(k)s

How do you show your stakeholders all of the work done on your behalf? Are you tracking along?

Talk about 24x7…it doesn't happen without our IT people

My thanks to our network's IT teams

This year many credit union IT teams
have really stepped up and started communicating
like never before

I appreciate the chance they have given me to
listen in and add a few comments

Do you show your stakeholders all of the work done on your behalf? Are you tracking along?

Burn It Down: "In-branch lending is drastically different from online"

Like it or not, we have to move more quickly towards a new game

If we're going to change our operations to reflect that our members want a 24x7 world, we must also change how we design lending solutions at the core, for that same world

Could we come up with new approaches for 2016-2017 that would signal a new mindset at CU*Answers?

1	A new application factory (DIY) for generating online experiences (DIT)
2	Build a network that is wide open to any LOS (DIY) to better build our LOS (DIT)
3	Add a second method for automated underwriting: DIY configurations alongside our DIT expert model
4	Drive remote closings harder than ever before

We're not inventing any new technical approaches here, we're going second to market

The innovation will be in our cooperative's business model

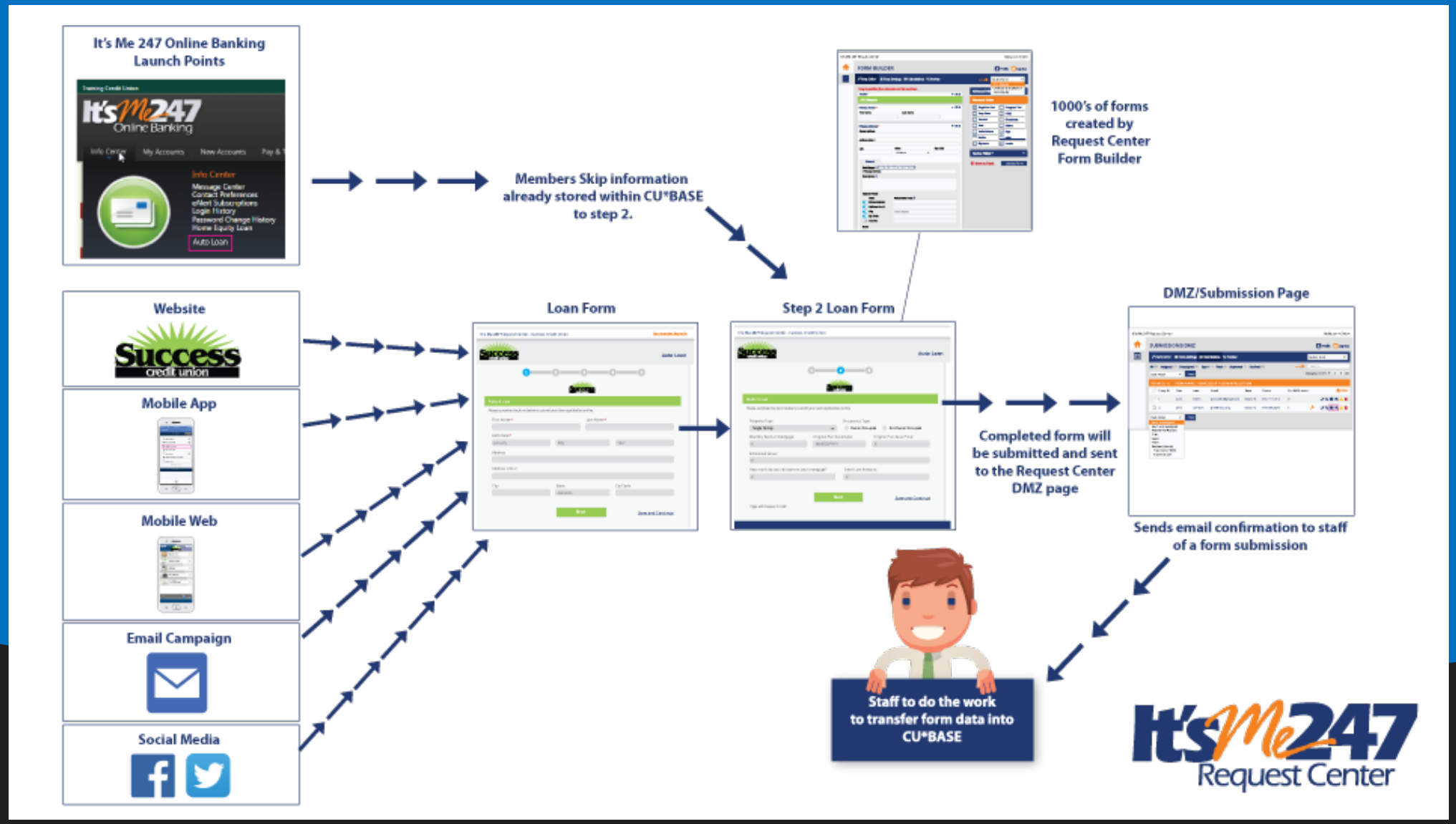
Burn It Down: Why can't we create an online forms factory?

How do we add 1,000 new forms as the inspiration for new It's Me 247 apps?

- We can, but to date we've chosen not to...that's about to change
  - Right now you can move forward with a Lender*VP / Digital Mailer alliance
  - Coming soon, a new platform that will rival CU Publisher for generating new solutions
- This new solution will be a live proof of concept for how members respond to diverse online offers so that we can focus on winning approaches when adding new features to It's Me 247 desktop and mobile

Burn It Down: Why can't we create an online forms factory?

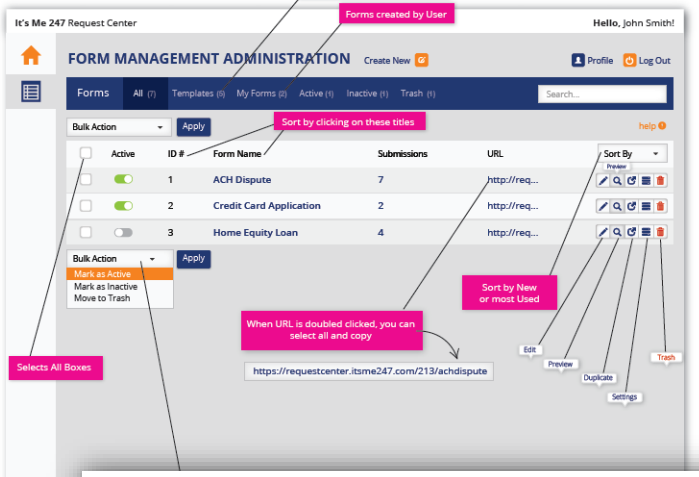
How do we add 1,000 new forms as the inspiration for new It's Me 247 apps?



ADMIN SECTION

DESKTOP

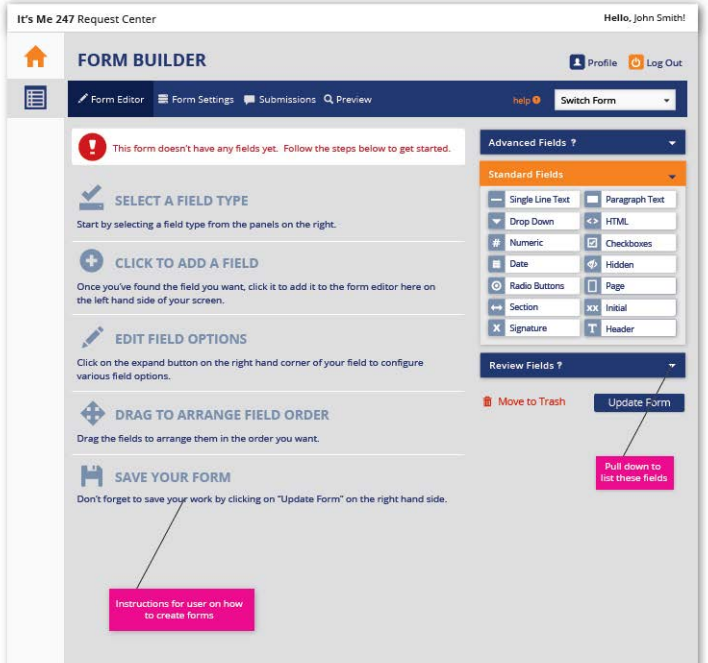
FORM MANAGEMENT



ADMIN SECTION

DESKTOP

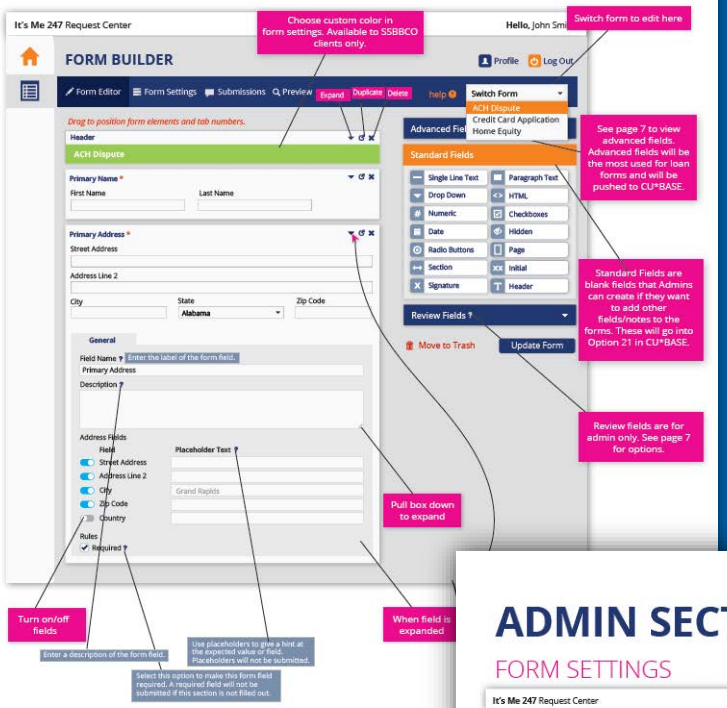
BLANK FORM BUILDER



ADMIN SECTION

DESKTOP

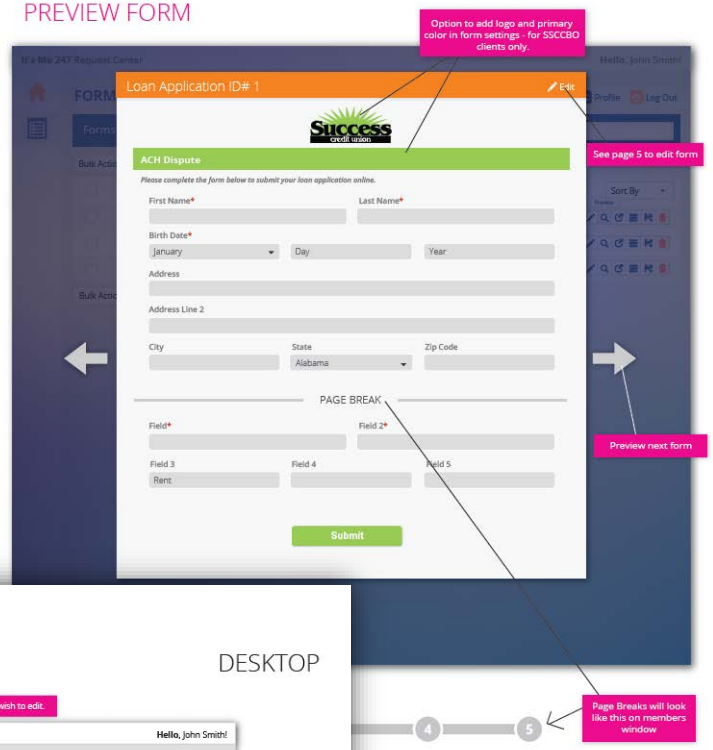
EDITING FORM BUILDER



ADMIN SECTION

DESKTOP

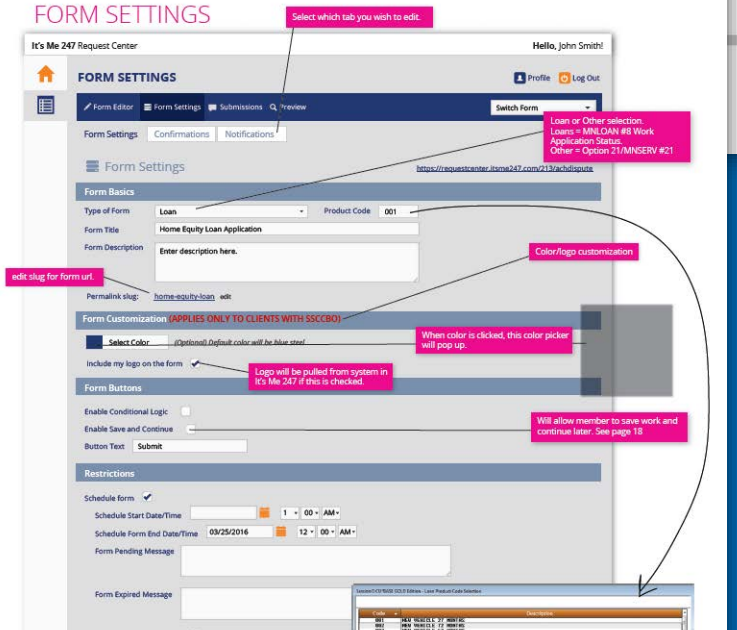
PREVIEW FORM



ADMIN SECTION

DESKTOP

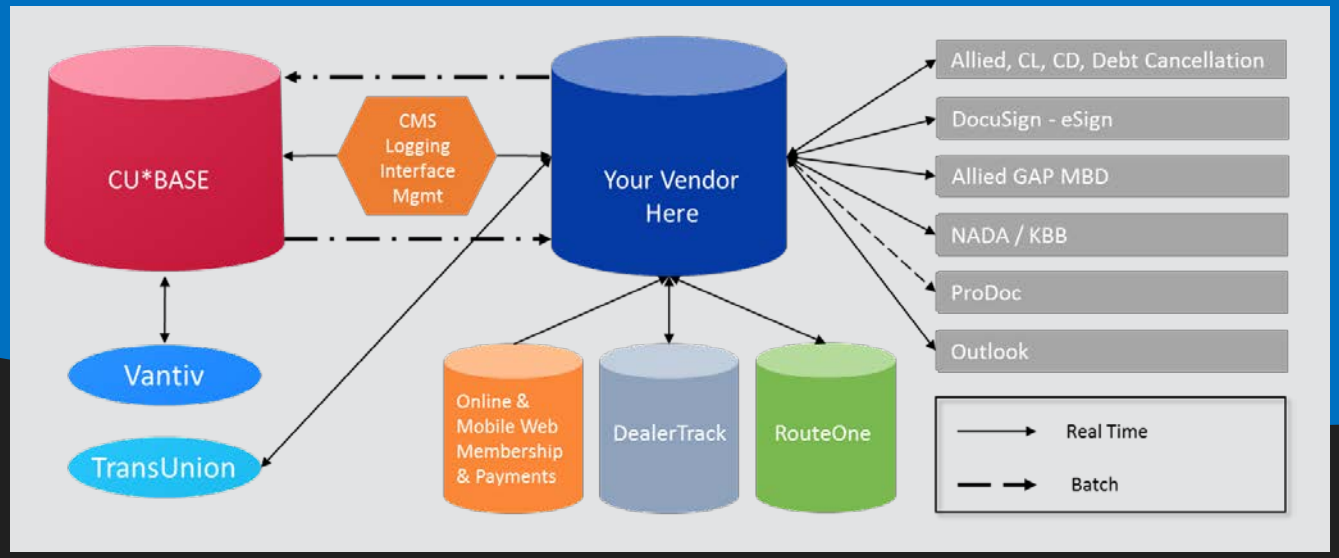
FORM SETTINGS



Lender*VP is going to get serious about burning down barriers

Building a network that is wide open to any LOS (DIY) to better build our LOS (DIT)

- Lender*VP has taken the revolutionist approach inside our organization, championing wide-open loan tools
  - Creating the foundation to support **unlimited external LOS** systems
  - Creating the **ultimate DIY opportunity** for lending vice presidents



Move from

Accepting a loan application from anywhere and processing it via the CU*BASE LOS

to

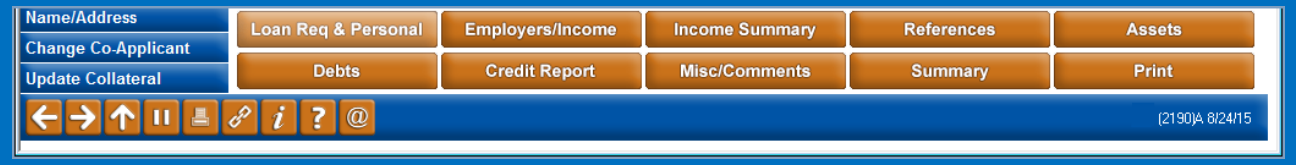
Accepting a loan application from anywhere, processing it anywhere, and **delivering a done deal** to the CU*BASE loan servicing platform

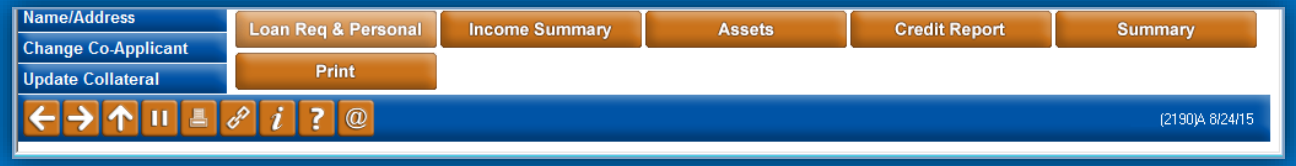
We're not forgetting our DIT roots, we're adding a new wrinkle in finding the perfect spec

Building a better CU*BASE LOS (DIT)

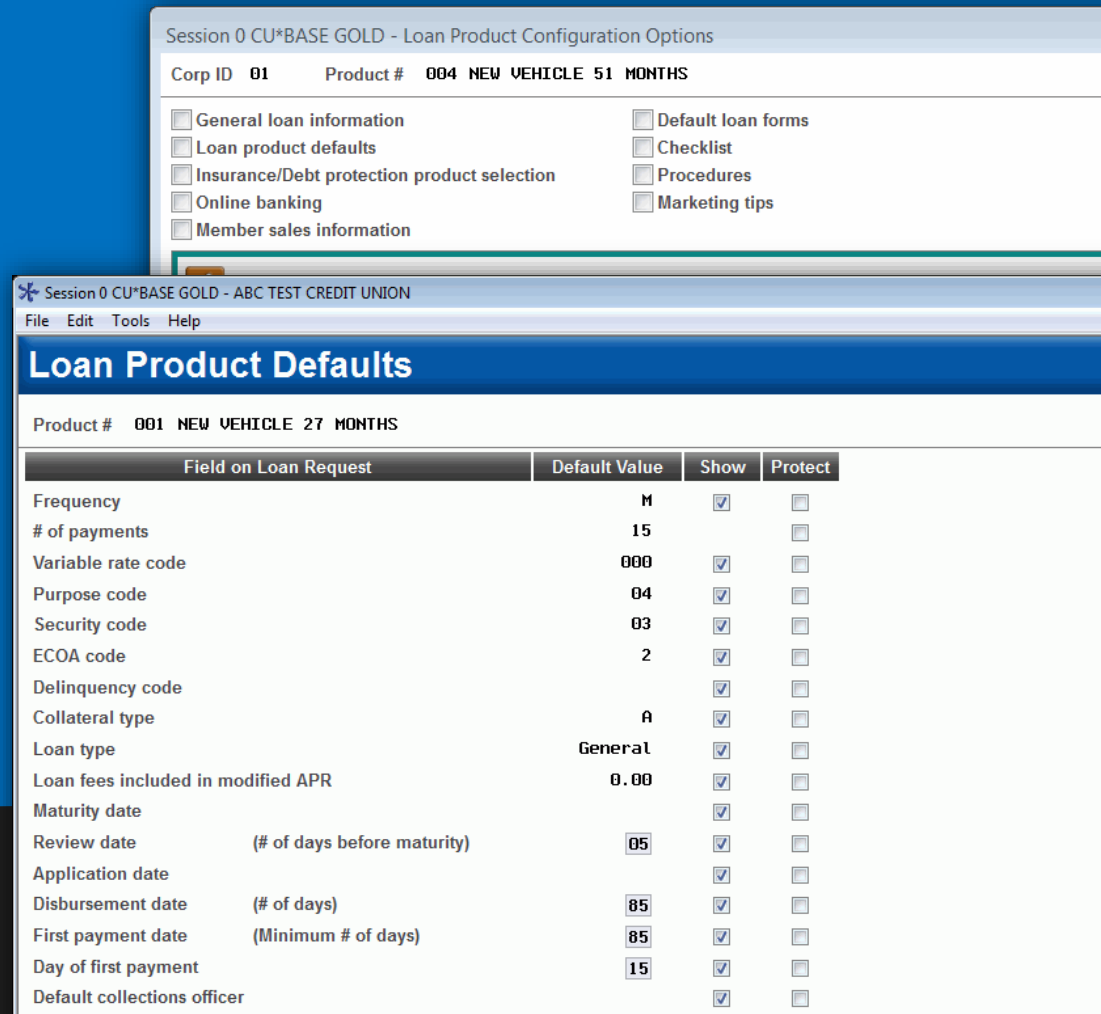
Lender*VP is getting serious about burning down barriers

- Loan workflow controls for CU*BASE app screens (15.2)





- Loan product default controls expansion (16.05)



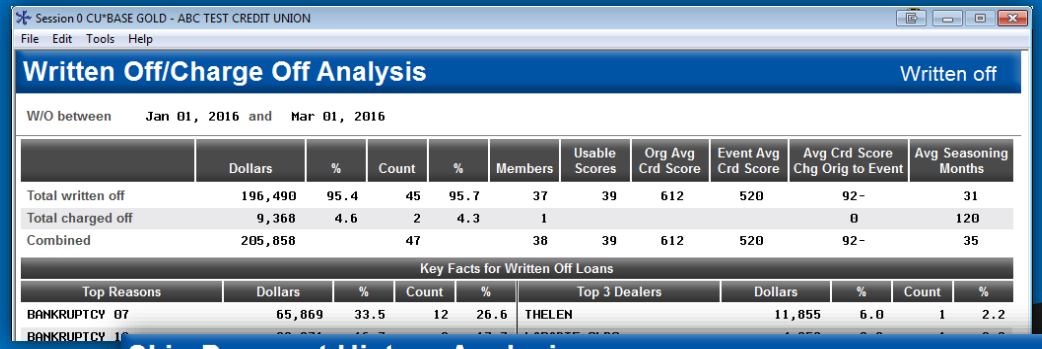
There is a lot of DIY in the CU*BASE LOS – have you applied yourself?

Building a better CU*BASE LOS (DIT)

Other lending tool enhancements since last year

- 2-way conversations with DealerTrack and RouteOne (16.02)
  - 5 CUs live with RouteOne, 4 with DT
  - 433 conversations so far with decisions:
    - 223 approvals
    - 88 counteroffers
    - 122 denials
- Online and mobile web loan app enhancements (15.2)
  - Clearer verbiage, community property features, emails to loan team, etc.

- More loan delinquency fine codes (15.2)
- Tri-merge credit reports (15.2)
- Skip Pay History Analysis (15.2)
- References expansion (16.05)
- Step-down business loans (16.05)
- Write-off/Charge-off Analysis (16.05)



Session 0 CU*BASE GOLD - ABC TEST CREDIT UNION

File Edit Tools Help

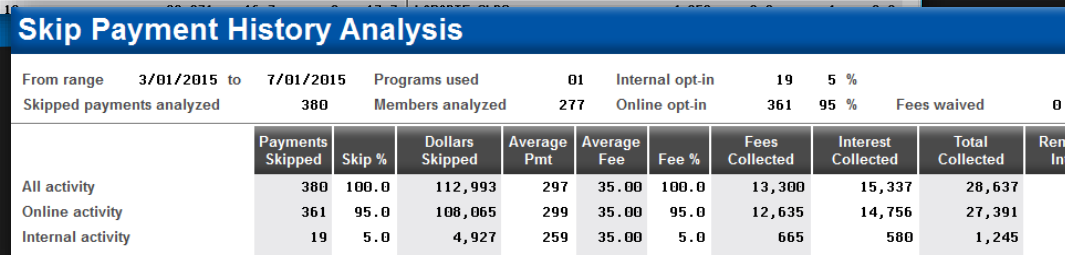
Written Off/Charge Off Analysis Written off

W/O between Jan 01, 2016 and Mar 01, 2016

	Dollars	%	Count	%	Members	Usable Scores	Org Avg Crd Score	Event Avg Crd Score	Avg Crd Score Chg Orig to Event	Avg Seasoning Months
Total written off	196,490	95.4	45	95.7	37	39	612	520	92-	31
Total charged off	9,368	4.6	2	4.3	1				0	120
Combined	205,858		47		38	39	612	520	92-	35

Key Facts for Written Off Loans

Top Reasons	Dollars	%	Count	%	Top 3 Dealers	Dollars	%	Count	%
BANKRUPTCY 07	65,869	33.5	12	26.6	THELEN	11,855	6.0	1	2.2



Skip Payment History Analysis

From range 3/01/2015 to 7/01/2015 Programs used 01 Internal opt-in 19 5 %

Skipped payments analyzed 380 Members analyzed 277 Online opt-in 361 95 % Fees waived 0

	Payments Skipped	Skip %	Dollars Skipped	Average Pmt	Average Fee	Fee %	Fees Collected	Interest Collected	Total Collected	Rem In
All activity	380	100.0	112,993	297	35.00	100.0	13,300	15,337	28,637	
Online activity	361	95.0	108,065	299	35.00	95.0	12,635	14,756	27,391	
Internal activity	19	5.0	4,927	259	35.00	5.0	665	580	1,245	

Lender*VP is going to get serious about burning down barriers

Rethink auto-decisioning platforms and double down

25

New Configurable Filters
Giving you more control over your decisions

Credit Filters
Is the member creditworthy?

- Avoid the cost of running the decision based on red flags about the member's credit
- Adding to existing 247 Lender requirement filters
- Will be run before the decision is pulled

Deal Filters
Is this a good deal?

- For collateral-based lending where LTV or other factors might cause you to take a second look
- Will be run as part of the loan app workflow – after the credit report has been pulled
  - Pass/Fail/Review response will show on the loan recap and in the lending queue

Targeted for the 16.10 release this fall!

26

New Configurable Filters
Should we run a decision or not?

Credit Filters
Is the member creditworthy?

Set your tolerances for:

- Total expense/total income (same as monthly debt/monthly income)
- Unsecured debt/total income
- Mortgage expense/total income
- Total credit limit/total income

27

New Configurable Filters
Should we make some changes to the loan terms?

Deal Filters
Is this a good deal?

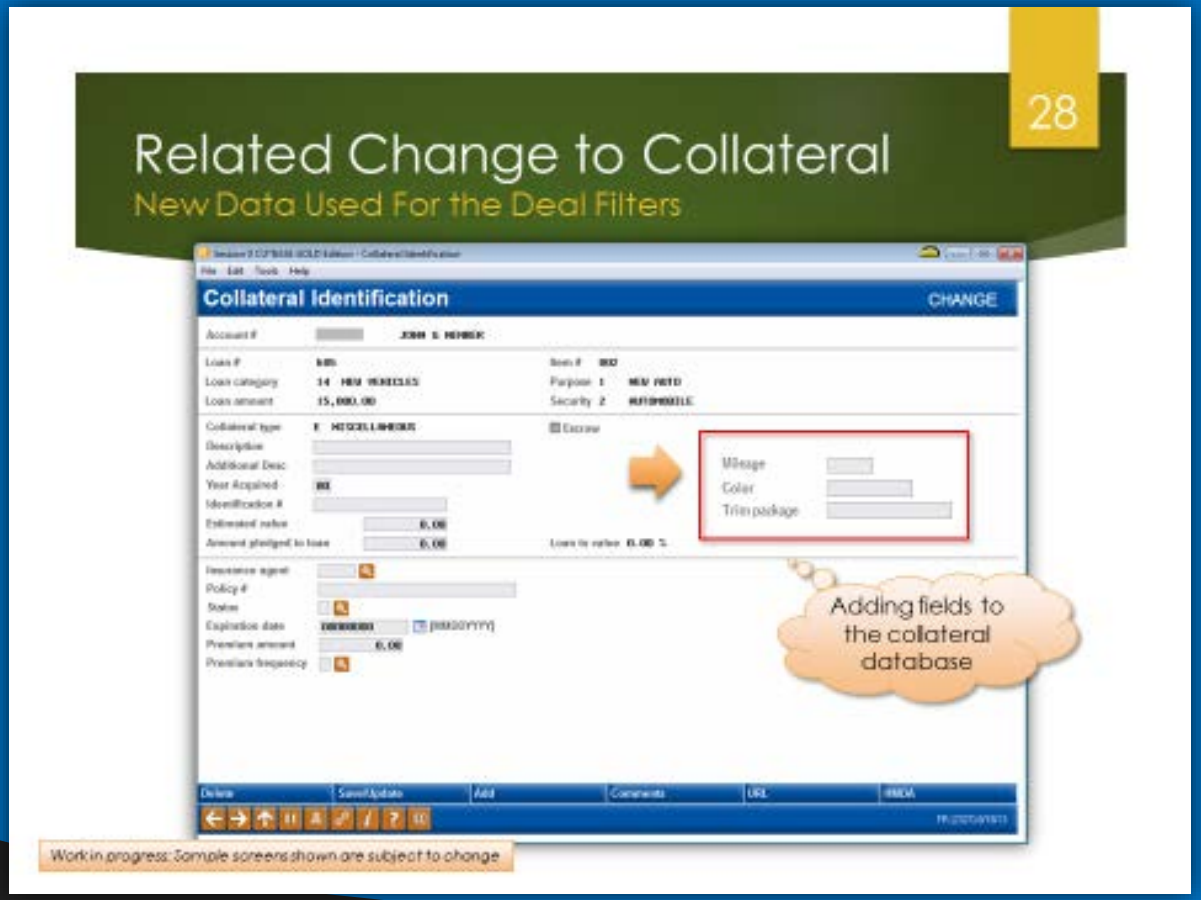
Set your tolerances for:

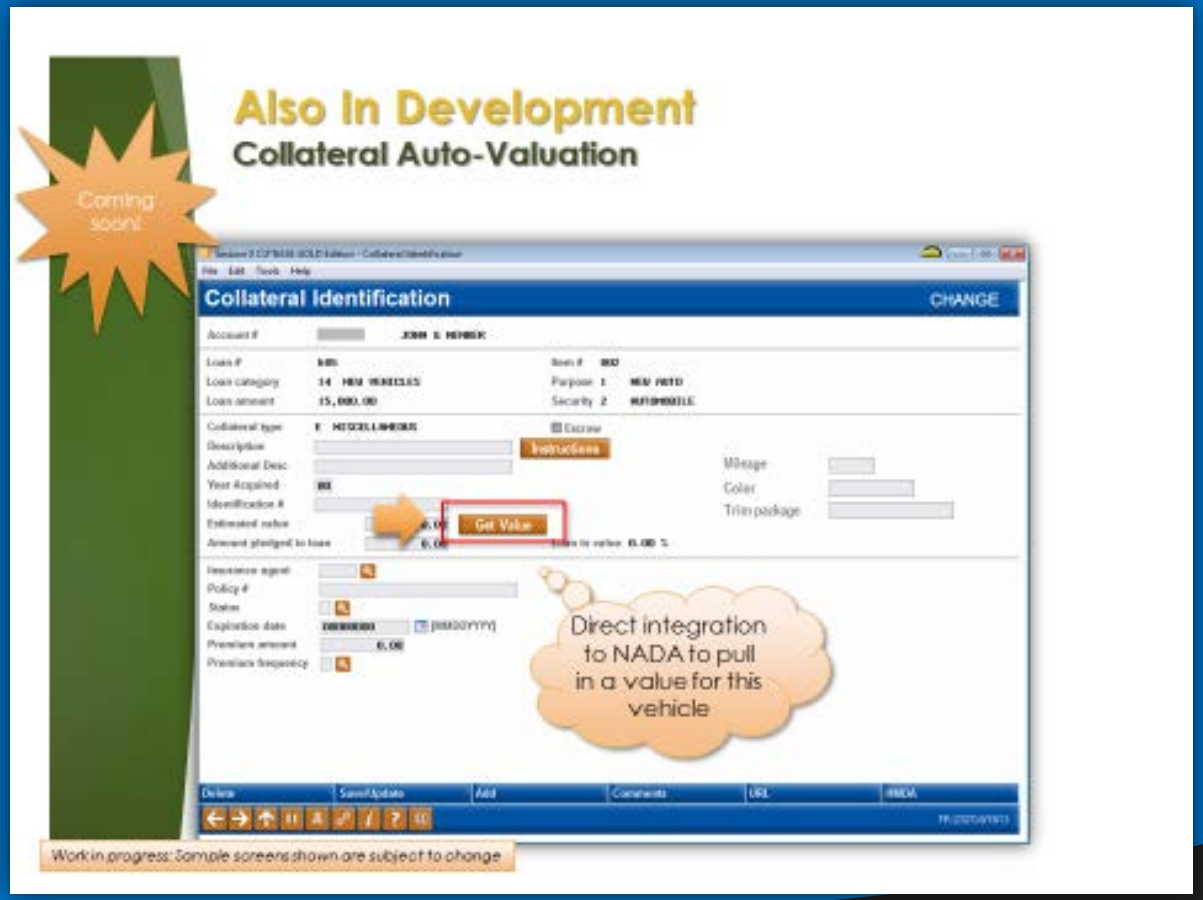
- Maximum LTV
- Maximum mileage of the vehicle
- Maximum age of the vehicle
- Minimum monthly income – Applicant
- Minimum monthly income-Co-Applicant
- Minimum monthly income - Combined

For each of your Loan Product codes, you can elect whether to run these filters or not

Lender*VP is going to get serious about burning down barriers

Rethink auto-decisioning platforms and double down





If we're going to do deal lending, the collateral is a big part of the deal, and Experian auto-decisioning needs this data

Lender*VP is going to get serious about burning down barriers

Rethink auto-decisioning platforms and double down

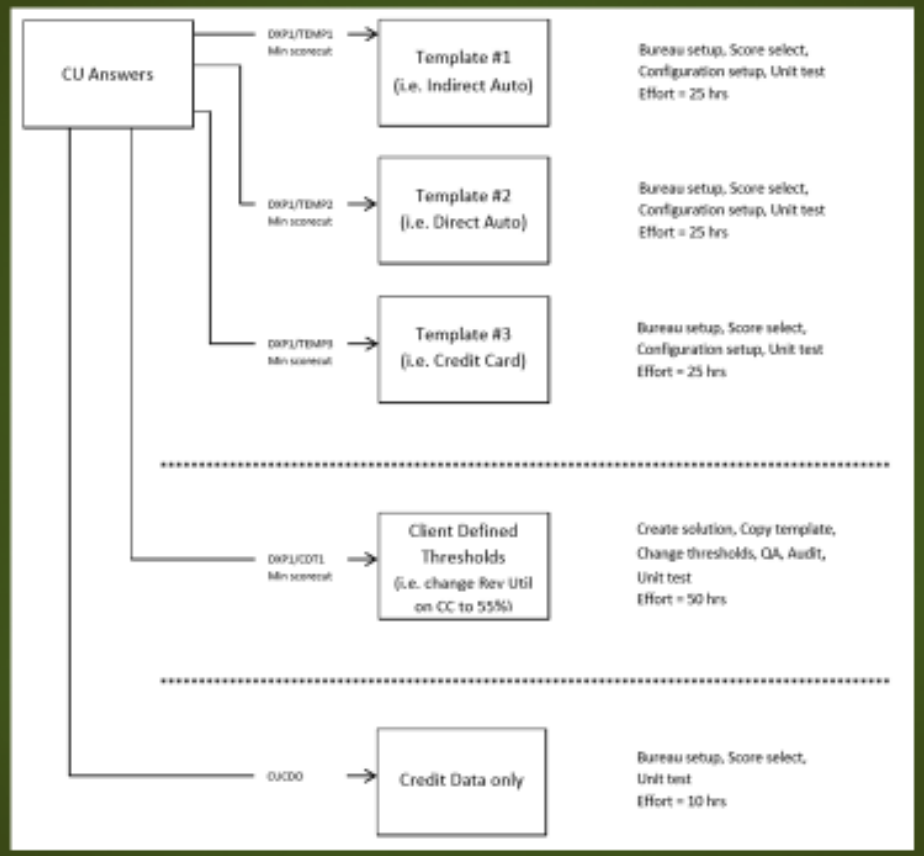
31

Decisions from Experian

Experian

- 3 models we will be building:
  - Auto Direct
  - Auto Indirect
  - Unsecured/Credit Card
- 3 options to build with Experian, under our CUSO investment:
  - **Templated Criteria**: The models with variables to fine-tune ($2,500)
  - **Client-defined Thresholds on Templated Criteria:** The models with more variables to fine-tune ($5,000)
  - **Full Customized Criteria** ($25k/model, build with Experian)
- All $2.00 per decision

32



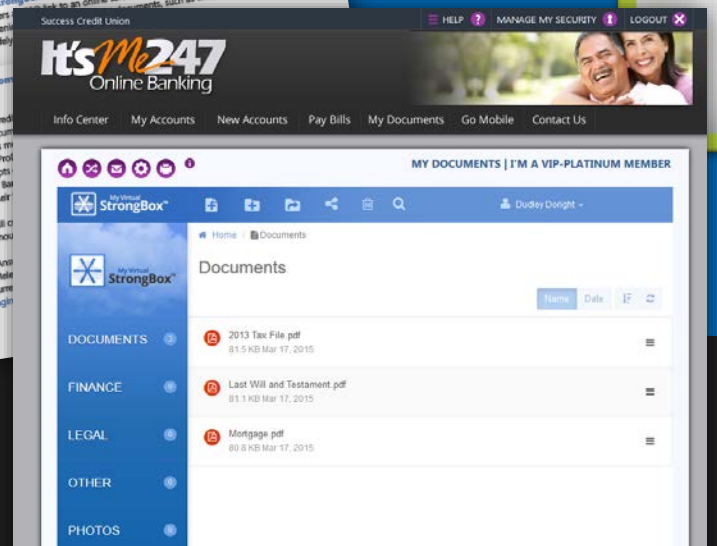
Back to the future...We started with a DIY, CU-configured auto decision approach

Timing is everything

Driving remote closings harder than ever

My Virtual StrongBox: Year 2

- How can you close the deal without document exchange?
- Why is the rollout so slow? (even regulators see the promise)



http://ondemand.cuanswers.com/my-virtual-strongbox-makes-life-a-little-smoother/

Currently **42** CUs have activated MVSB
(3 more just signed)

Only **4** premium users so far

CU*ANSWERS Imaging Solutions

How can building these capabilities not be in your 2017 business plan?

- Build an active environment for your members to store and exchange documents with you
- Earn from that active environment as members go beyond the freemium foundation
- Gain insights from the data on how members use MVSB
- Brand your cloud services and earn from them
- Use cloud storage as a reward system (gamification)
- Build file-sharing capabilities for individuals and groups

Currently **42** CUs have activated MVSB
(3 more just signed)

Only **4** premium users so far

my VIRTUAL StrongBox

I'm mystified why 100% of our CUs have not taken advantage of at least their FREE opportunities, and how many who have yet to see the value in moving to the premium package

Driving remote closings harder than ever

Introducing CU*Spy eSignatures

Step 2 - Create Signature | Exit

Draw your signature with a finger, stylus or mouse.

Signature

Type | Draw | Clear

Step 2 - Create Signature | Exit

Type your full legal name and select a font.

Jane Member

Fritz the Dog

Fritz the Dog

Fritz the Dog

Fritz the Dog

Fritz the Dog

Fritz the Dog

Type | Draw

I Like It!

Step 1 - Accept Disclosure | Exit

eDOCSIGNATURE® Consumer Disclosure

Consumer Disclosure - Conducting business electronically, receiving electronic notices and disclosures, and signing documents electronically.

Please read the following information. By proceeding forward and signing the document(s) you are agreeing that you have reviewed the following consumer disclosure information and consent to transact business using electronic communications, to receive notices and disclosures electronically, and to utilize electronic signatures in lieu of using paper documents. This electronic signature service is provided on behalf of our client, hereinafter known as the, ("Requesting Party"), who is sending electronic documents, notices, disclosures or requesting electronic signatures to you.

From time to time, the Requesting Party may be required by law to provide to you certain written notices or disclosures. Described below are the terms and conditions for providing to you such notices and disclosures electronically through this electronic signing system. You are not required to receive notices and disclosures or sign documents electronically. If you prefer not to do so you may request to receive paper copies and withdraw your consent at any time as described below.

I have read the Consumer Disclosure and agree to the terms and conditions.

Authorization Code: •••

I Agree

Step 3 - Sign Your Documents | Exit

BEDROCK COMMUNITY CREDIT UNION
123 MUDSLIDE DR
BEDROCK, MI 99999-9999

Applicant is applying for Joint Credit — Tap to initial

Your account number is: 16335 | Amount requested: 10,000.00 | Purpose: HOME FURNISHINGS

Application: 011278

APPLICANT	CO-APPLICANT ☐ SPOUSE ☐ GUARANTOR
Full Name: HARRY J POTTER	Full Name:
SSN: 348-25-8746	SSN:
Birth Date: 06/30/1986	Birth Date:
ADDRESS: 124 MAIN STREET HOGWARTS, WI 54220	ADDRESS:
Home Phone: (321) 321-7894	Home Phone:
☐ Own ☐ Rent Date moved to this address:	☐ Own ☐ Rent Date moved to this address:
EMPLOYER NAME & ADDRESS:	EMPLOYER NAME & ADDRESS:

Have you ever filed for bankruptcy? Applicant: ☐ Yes ☒ No Co-Applicant: ☐ Yes ☐ No

Applicant Signature	Date	Second Signature	Date
Tap to sign	Tap to date		
Loan Office Signature	Date	Committee Representative Signature	Date

WLSCO-APP3 (02/23/04)

eDOCSignature mDTM
mobile enterprise digital transaction management

CUANSWERS Imaging Solutions

Lender*VP
CUANSWERS Management Services

eDOC mDTM (mobile enterprise digital transaction management)

Why 2016 was potentially eDOC's best year ever

1. In 2016 eDOC reinvented itself as **an e-commerce company with a mobile focus**
2. Developed RESTful API layers for highly integrated mobile solutions
3. Implemented CheckLogic Manager for CU*Answers Item Processing, replacing Jack Henry
   - 1 million items/month for CU*A alone
   - (eDOC processes 2 million items/month for 300 CUs across the country)
4. Developed native remote signature solution to eliminate 3rd party providers
5. Introducing (today!) eDOCSignature for CU*Spy, public ASP and in-house solutions
   - In-house CUs: see your packet for a FREE special offer!
6. Introducing (soon!) a new native RDC and API integration with the CU*Answers mobile banking app
7. Expanded development integration with CU*Answers Imaging Solutions
8. Completed Independent SSAE 16 audit
9. Received compliance legal opinion for eDOCSignature with ESIGN

Congratulations to eDOC on a great year!

CU*Answers Imaging Solutions caused a wave in 2016!

- More integrated into CU*BASE and It's Me 247 for automation and workflow efficiencies
- Brought stability to online and in-house environments (risk-mitigation and preventative maintenance)
- Introduced (today!) CU*Spy eSignatures
- Introduced Member Portal for eStatements and other member documents
- 18 CUs are live on release management

CU*ANSWERS Imaging Solutions

CU*Answers Imaging Solutions caused a wave in 2016!

- With foundations laid and our community responding like never before, it's getting easier to see imaging as almost a given, embedded in everything we do
  - Imaging is considered with every software enhancement, every modification – it's part of who we are now
- Our goals for 2017 now seem like child's play
  - eStatements via mobile
  - Tax statements online in CU*Spy
  - MVSB / eDOC API integrations
  - No-scan import of electronic images into the vault
  - Continuing to grow the warranted documents in the CU*Spy vault

CU*ANSWERS Imaging Solutions

First you build a team to respond to what is lacking, then you move on to the what ifs

A Developer's World

A Builder's Soul Drives Our Collective

Taking "we can build it" to a whole new level

Why the marketplace's **DIY culture** might lead to our **most disruptive project yet**

It's a do-it-yourself world

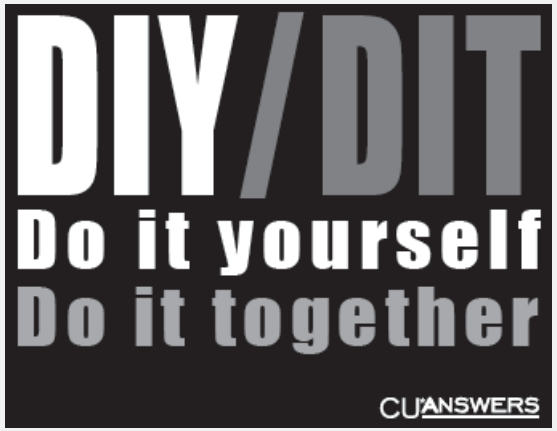
It's at the heart of why consumers start cooperatives

- We can forget how easy it is for a cooperative to drift from a do-it-yourself startup into a we'll-do-it-for-you rut
  - It still works – you just convince yourself that doing it for your customer-owners is more effective, more efficient than letting them get their hands dirty and run the place *(heck, experts will say you have to)*
- Next thing you know, third-party commentators will challenge whether the customer-owner isn't anything more than a customer...and the customer-owners start to wonder, too
  - It's not that every customer-owner wants to lead, wants to pick up the tools of the cooperative and do a project themselves, or wants the responsibility of DIY
- But the opportunity must be there
  - It has to be fostered, it has to be held sacred if the cooperative is to be sincere

How should a cooperative think about the DIY spirit in presenting APIs to the marketplace?

It's a do-it-yourself world

It's at the heart of why consumers start cooperatives



Do it yourself

From Wikipedia, the free encyclopedia

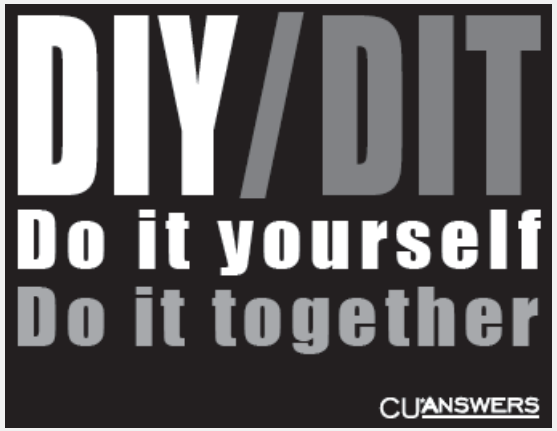
Do it yourself, also known as **DIY**, is the method of building, modifying, or repairing something without the direct aid of experts or professionals. Academic research describes DIY as behaviors where "individuals engage raw and semi-raw materials and component parts to produce, transform, or reconstruct material possessions, including those drawn from the natural environment (e.g. landscaping)".[1] DIY behavior can be triggered by various motivations previously categorized as marketplace motivations (economic benefits, lack of product availability, lack of product quality, need for customization), and identity enhancement (craftsmanship, empowerment, community seeking, uniqueness)[2]

From my first job interview, I wanted to work somewhere with a DIY culture

When I found a co-op, I knew it was where I had to work

It's a do-it-yourself world

It's at the heart of why consumers start cooperatives

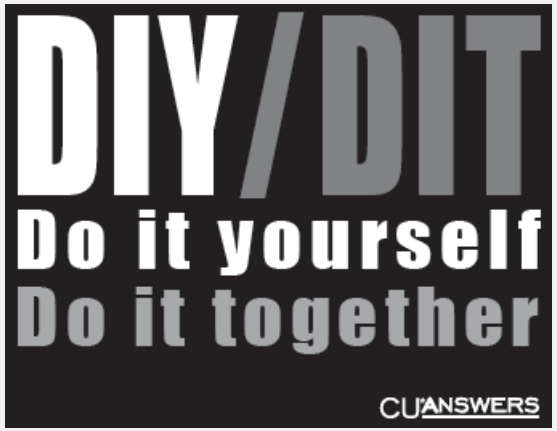


- Tactically, everyone knows why the concept of web service APIs makes sense in the technical world
  - It's easier to connect disparate systems
  - It's easier to coordinate multiple vendors into a single process
  - It's easier to build small, personalized solutions
  - It's easier to feed the soul that needs to believe it's in control
- Yet the CU industry still feels a bit let down by the fact that the vendor marketplace has not delivered on the promise of APIs and DIY development
- It's time for CU*Answers to take a swing at it
  - Not just at presenting APIs, but at making them truly a DIY revolution

How do we do that? Disruptive pricing, disruptive access, and shared execution (how else?)

It's a do-it-yourself world

It's at the heart of why consumers start cooperatives



1. Last year we declared that we'd shift our processing environment to **be the #1 consumer** of CU*BASE and **It's Me 247** APIs
   - Make sure our DIY environment walks the talk
2. This year we've been working on the business processes to allow us to **expose all of our APIs to our customer-owners** and their market allies
   - Create a marketplace where everyone enjoys the benefits of DIY
3. Over the next 3 years, we'll **build a service response** that will teach, negotiate, and tell our allies everything we know about developing solutions, and the hopes we have for people with a Builder's Soul
   - Create a factory where everyone shares the raw materials as if they belong to everyone – since they do – and build together as artists

Talk about burning it down…if we share too much, it's a security risk…if it's free, how do we get paid?…if anyone can do it, how will we control it?

It's a do-it-yourself world

Let's chat with the architects that will enable it

- All three of these leaders have spent their careers building systems so we could do it together
- Now we're challenging them to build environments where we could support 1,000 developers who are innovating for our network
  - Jody, what was the first problem you needed to solve when CU*Answers decided to activate the web service API environment?
  - Dave, what changes have we made so that this new generation of developers will have an environment in which to create and execute their solutions?
  - Brian, it takes a certain kind of developer to be ready to troubleshoot solutions 24x7. What are your concerns about operating in an open-solutions environment?

Jody Karnes
CIO

Dave Wordhouse
VP Network Technologies

Brian Maurer
VP Software Development

It's easy for CEOs to say we're going to change the world; it's a bit harder for the people tasked with doing it

A Developer's World: A Builder's Soul Drives Our Collective

1

The DHD Online Store

How the marketplace will know we will include everyone in our DIY revolution

2

The DHD Client Service Department

A new team focused on building developers and feeding the souls of builders

3

Data as a Business

Will data businesses be the next operational units to help us disrupt the market?

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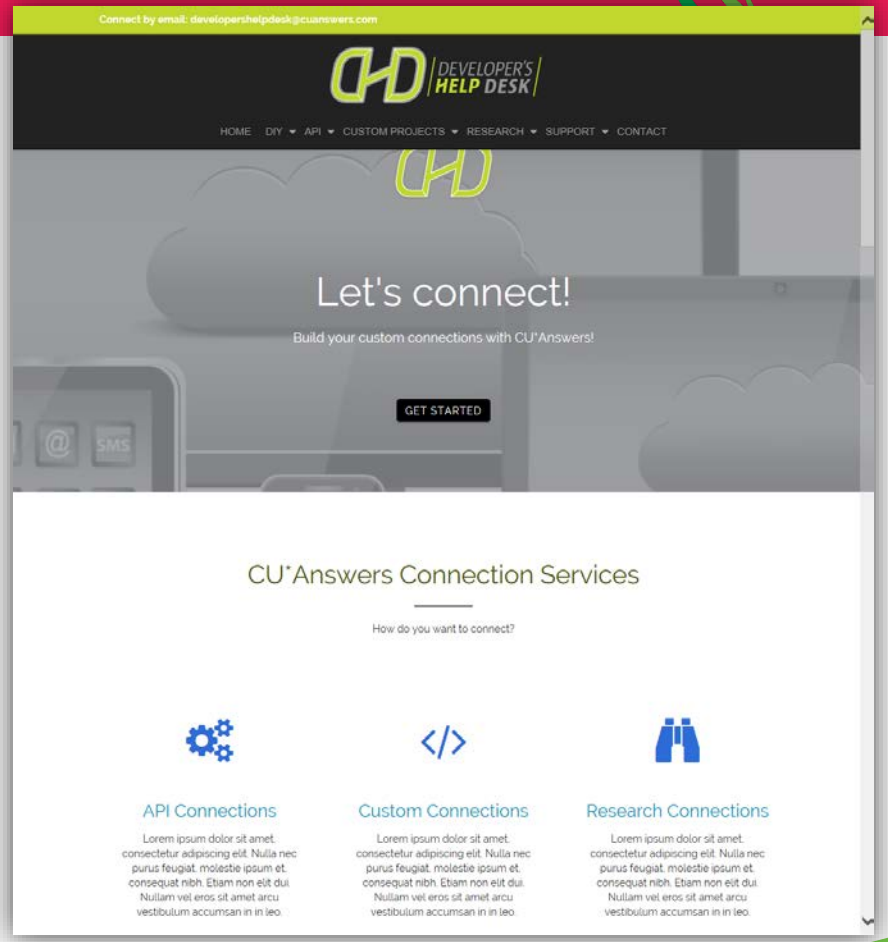
The DHD Online Store

Why we need an online store to work with a thousand developers

- **Goal #1:** Build a site that exhibits our intention to let the world know we welcome developers to our community
- **Goal #2:** Demonstrate our desire to teach, negotiate, and tell the marketplace about our network and the best way for us to have a successful development partnership
- **Goal #3:** Use the power of an online store to allow users to start, engage, and monitor projects all the way through success
- **Goal #4:** Redesign the old game for custom software development via CU*Answers resources and change the perception of our marketplace about our desire to entertain custom requests

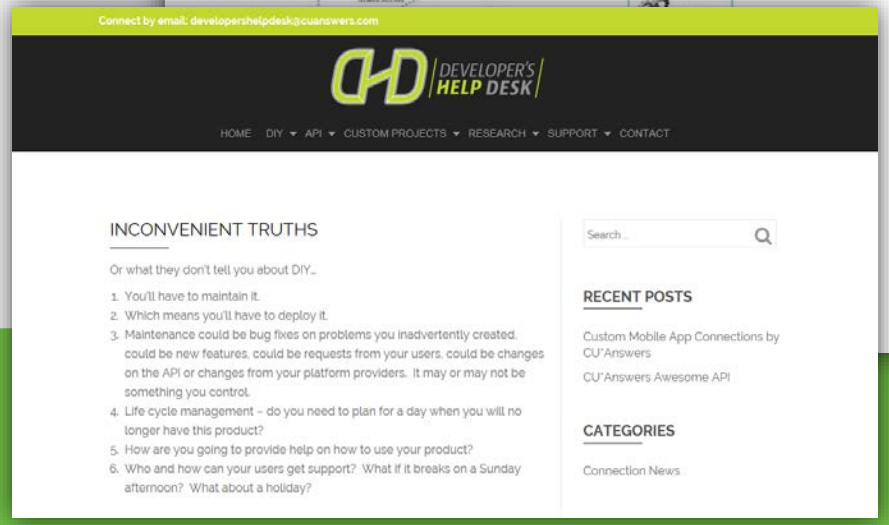


Convert what CU*Answers insiders take for granted into digital content that can change our organization, inside and out

The DHD Online Store

Can we create a lightweight, frictionless business process for a thousand developers?

- One of the inconvenient truths about being a developer is that sooner or later, business agreements and arrangements come into play
  - What are the contractual responsibilities of CU*Answers and the external developer, CU or vendor?
  - How does the CU need to indemnify CU*Answers when new third-party processes control the fate of CU data?
  - Beyond contracts, what kinds of tools can we use to monitor good actors and avoid harm caused by bad ones?
- If business practices are poorly designed, open doesn't look very open, freeware doesn't seem very free, and the cost of failure might be too high



APIs are catalysts for an industry that is emerging all around us

There's a blueprint for our industry, we just have to do it in the spirit of a co-op

David Damstra
VP Marketing Services
and Creative Director

zendesk DEVELOPERS — DOCS · BLOG · EVENTS · LOGIN / SIGNUP

Core API

Introduction

Zendesk is a customer support platform that supports more than 60,000 businesses and over 300 million end users in 140 countries around the globe. Many of these businesses use the Zendesk API to automate and enhance their customer support with Zendesk.

The API

This is the documentation for the Zendesk v2 API. Read the contents of this page carefully, including the Restrictions and Responsibilities, to understand how to be a good API citizen.

We make changes to the APIs from time to time. For more information, see API Changes.

The Zendesk API consists of several different APIs. Use the dropdown menu to select one.

Core API

Groups

JSON Format

Adobe Business Catalyst Developers

Getting Started with Business Catalyst's APIs

Business Catalyst offers a wide range of APIs which allow developers to easily extend the core functionality of the platform, create entirely new applications on top of our infrastructure, and integrate with external third-party systems.

Supported APIs

Business Catalyst currently supports two protocols: the older eCommerce and CRM APIs utilize the SOAP protocol, while all new APIs are RESTful over HTTPs.

Interacting with APIs

When making API calls you need to be in the context of a BC app. This means you will need to register an app key and create a simple app that will provide the context for your API calls.

Take a look at the Building a basic "Hello World" custom app section to get your app going as quickly as possible.

Before you get started

Google Maps APIs — Premium Plan

Premium Plan Support and Resources

Overview

As a Google Maps APIs Premium Plan customer, you have access to exclusive resources, including the Google for Work Support Portal and support hotline, in addition to our standard support options.

Documentation

If you have a question about the Google Maps APIs, first check our documentation:

- Google Maps APIs Premium Plan Overview
- Developers guides
- Pre-Launch Checklist
- Google for Work Support Portal resources
- General Maps APIs FAQ
- Premium Plan FAQ

Troubleshooting

If you run into an issue with the Maps APIs, you can often resolve it yourself quickly using our Premium Plan

Connect by email: developershelpdesk@cuanswers.com

DEVELOPER'S HELP DESK

HOME · DIY · API · CUSTOM PROJECTS · RESEARCH · SUPPORT · CONTACT

DIY – BUILDING YOUR APP

Add tips, tricks and tools that our teams actually use. Include stats from our own web analytics?

So, you want to make something with the API...

Here are some resources on getting started building your first mobile app. While this DIY Guide is heavily focused on Mobile Apps, our APIs could be used for many different integrations.

Planning your Idea

You need a plan. A who, what, where, when and why.

- Who is going to use it?
- What is it?
- Where will they use it? Where will it live? (native, on the web, etc.)
- When will it be used?
- Why will they want to use it?

Mockups and Prototypes

RECENT POSTS

Custom Mobile App Connections by CU'Answers

CU'Answers Awesome API

CATEGORIES

Connection News

3scale — PRODUCT · PRICING · RESOURCES · CUSTOMERS · PARTNERS

Manfred Bortenschlager
Posted on 01/29/2015

Building Effective API Programs: API Business Models

What is the Right API for the Business Model?

As discussed in the previous post, an API program must be embedded in the overarching business strategy and aligned with business goals. The business model is where the rubber meets the road here – how this API, or these APIs, will interact with existing resources, activities, and partnerships as well the the required cost structure.

Make sure you're asking the right questions. A common mistake when discussing API business models is to think of the API first. *What business model should I adopt for my API?* Instead, focus on how an API can be applied to support existing business. *What is the right API for my business model?* Even in cases where APIs lead

Google — API support businesses

All · News · Shopping · Maps · Images

About 33,700,000 results (0.61 seconds)

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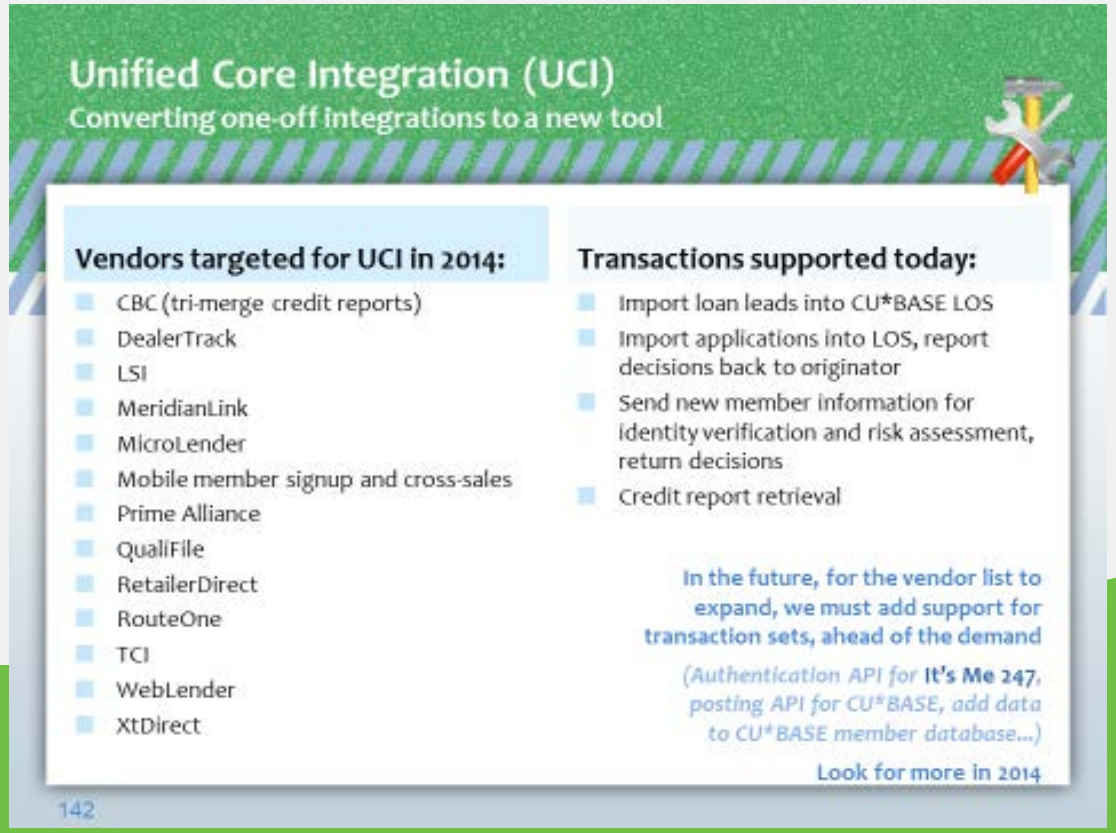
The DHD Client Service Department

How do we build a client service department in front of a company of developers?

Don Laffitte
Assistant Manager of Software Integrations

- Let's talk with our team lead for the CSI (CUA Software Integrations) programming team
- CSI acts as our client service team to the vendor market when it comes to integrations – who better to use as a template for a front-office client service team for CUs and their vendors?
  - How can we present a truly open offering to the CU marketplace?
  - What does this team think will be the biggest obstacle to CUs creating their own solutions?
  - What will be the hardest thing for the DHD to explain to new developers?

From the 2013 Leadership Conference



The DHD Client Service Department

How do we build a client service department in front of a company of developers?

- What is the biggest challenge in moving these from the back office to the front office for CU developers and their vendors?

Available Indirect Lending APIs We Provide That Use CU*Answers Data Standards	
Loan Applications	Submit a loan application to the CU's loan queue
Loan Decisions	Get the decision status for a loan application
Preapproved Loans	Submit a full loan with funding information from another LOS to CU*BASE for booking

Upcoming Indirect Lending APIs Using CU*Answers Data Standards	
Counteroffer Exchange API	Send and receive messages between dealers and CUs

API Consumers		
CU*Answers (Retailer Direct)	Loan Applications, Loan Decisions	✓
Xtend (XT Direct)	Loan Applications	✓
ILT DILLS	Preapproved Loans	✓
CUDC	Preapproved Loans	✓
Genesys	Loan Applications, Loan Decisions	✓
CUDL	Preapproved Loans	Q4
Keystone Lending Group	TBD	

Available Indirect Lending APIs We Provide That Use Partner Data Standards		
DealerTrack	Loan Applications, Loan Decisions, Counteroffer Exchange	✓
RouteOne	Loan Applications, Loan Decisions, Counteroffer Exchange	✓
Mortgage Cadence	Preapproved Loans	✓
TCI	Preapproved Loans	✓
LSI	Preapproved Loans	✓
MeridianLink	Preapproved Loans	Q4

What's next for CSI once the DHD is up and running?

Does not include internal CU*BASE APIs such as QualiFile, CBC, NADA, etc.

The DHD Client Service Department

Progress of our It's Me 247 and other API projects so far this year…

Proj #	Description	To QC
38118	API – Experian Precise ID API	✓
40342	API – MAP/MOP and account creation APIs	✓
41320	API – Creation of online banking credentials	✓
41321	API – Interface for accessing CU*BASE Config	✓
40872	API – Interface for communicating account funding info to CU*BASE	✓
36107	API – Authentication	✓
36642	API – Account Summary	✓
36643	API – Transaction history	✓
41188	API – Accept User Agreement	✓
41189	API – Accept PIB Profile	✓
41190	API – Create Security Questions	✓
41191	API – Change Password	✓
41192	API – Change Username	✓
36107	API – Logout	✓
36107	API – Refresh Session Token (session keep-alive)	✓
37319	API – Mobile Experience Center	✓

Proj #	Description	To QC
40948	API – Member Details	June 30
37658	API – Credit Union Contact Information	June 30
40934	API – Credit Union Feature List	June 30
40882	API – Password History	June 30
40954	API – Rate Board	June 30
41816	API – Basic Transfer	Sept 30
40578	Check Logic API, moving from CheckViewer to new API standards	Sept 30
	API – Login History	Sept 30
	API – eStatements	Sept 30
	API – Forgot Password	Sept 30
	API – A2A Transfer	Dec 31
	API – AFT Transfer	Dec 31
	API – Loan Transfer	Dec 31
	API – Credit Card Transfer	Dec 31
	API – Tiered Services	Mar 31, 2017
	API – eAlerts	Mar 31, 2017
	API – New Account Certificates	Mar 31, 2017
	API – New Account Shares	Mar 31, 2017

If It's Me 247 holds the transaction sets members need for self service, then these are the APIs CUs need as the foundation for their development projects

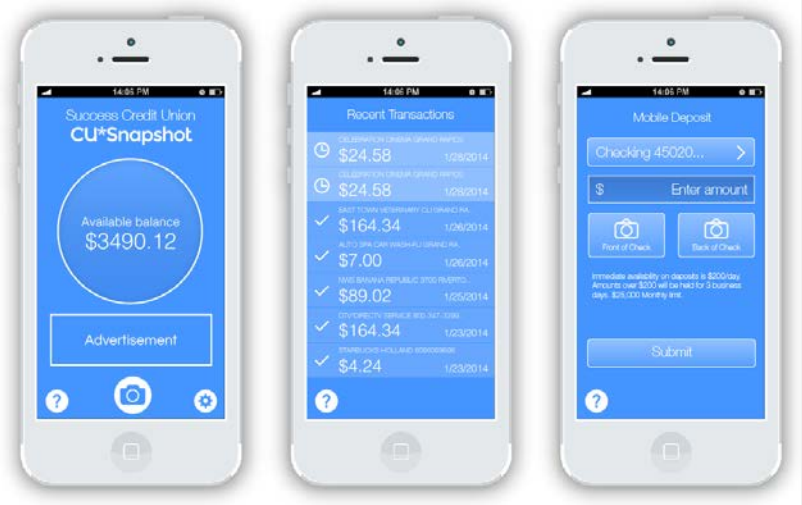
The DHD Client Service Department

How do we build a client service department in front of a company of developers?

Ken Vaughn
Assistant Manager
The MAD (Mobile Application Development) Team

- With the launch of the IRSC, Ken has had some experience with building new client service departments
- Let's ask him some questions
  - You've been tasked with being the proof of concept for API mobile app development – what do you see as the biggest challenge in building a custom mobile app, relying primarily on our growing API library?
  - You built CU Publisher so you can generate thousands of mobile apps. Most third-party vendors will have their own app-generating platform. What will be the challenges for credit union developers who don't have a platform like CU Publisher?
  - Think small – if you worked at a CU, what would be your favorite API for building a simple solution as a proof of concept?

Remember this from 2014?



In 2017 we're going to encourage people to go crazy with new ideas...are we ready?

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Data as a Business

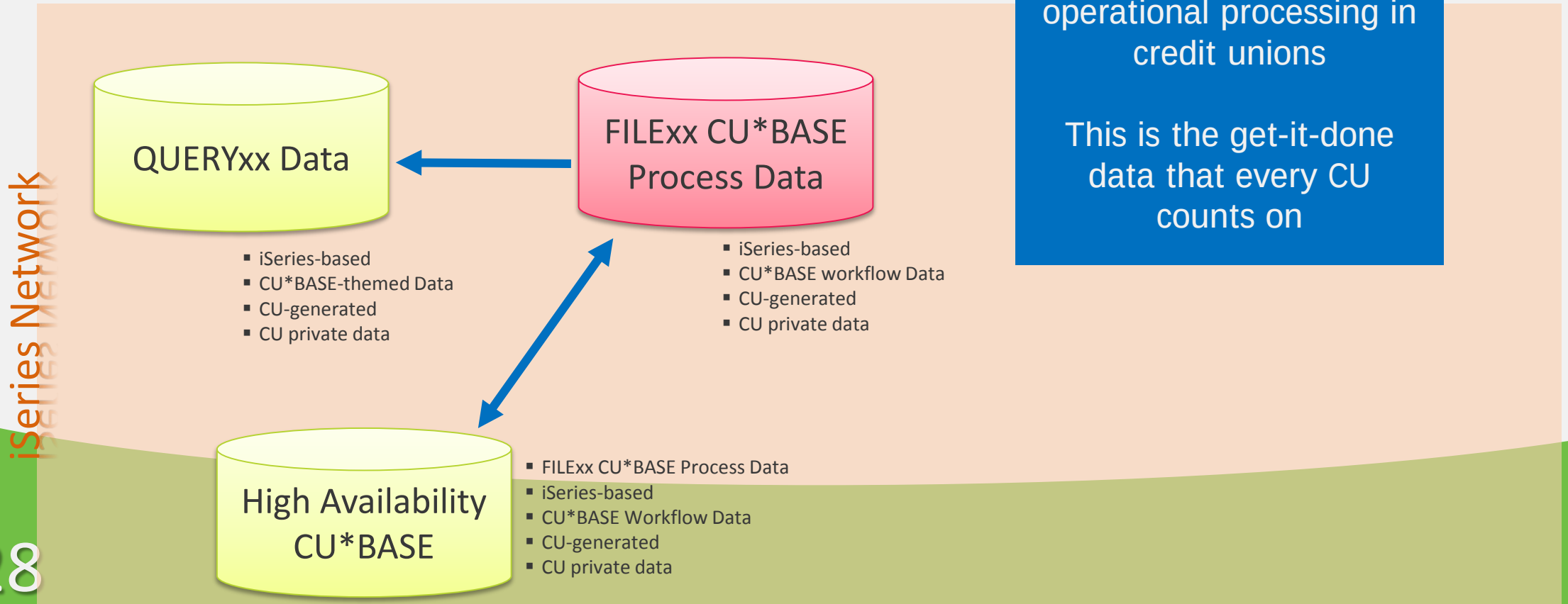
Will data businesses be the next operational units to help us disrupt the market?

- One of this year's Data Investment Symposium participants lamented that only a handful of people showed up for a network event related to data disciplines, while in the room next door there was an overflow crowd for a compliance seminar
- Our network needs to prioritize the development of data professionals, data techniques, and data investments in a new way for the future ... not just talk about it
- Our network needs to identify data opportunities in a new way
  - Not all data is created the same, nor is it equal – why do we expect a generalist approach?
  - It will take a special internal focus to earn here – we cannot export all this work
  - We have already built the infrastructure for data – why recreate it when we could leverage what we already have?

In 2020, I hope it takes two rooms to hold a Data Investment Symposium, proving there's been a shift toward offense and making money as CUs

Data as a Business

Our opportunity in core processing business



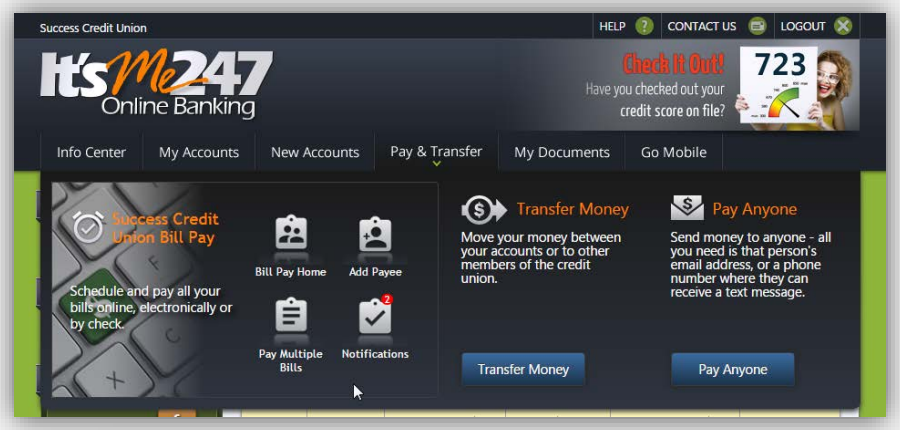
We continue to specialize in the data that fuels and is the result of day-to-day operational processing in credit unions

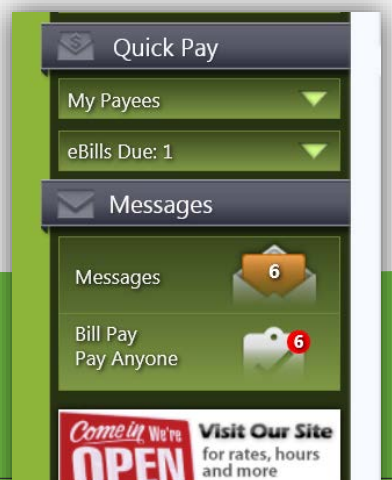
This is the get-it-done data that every CU counts on

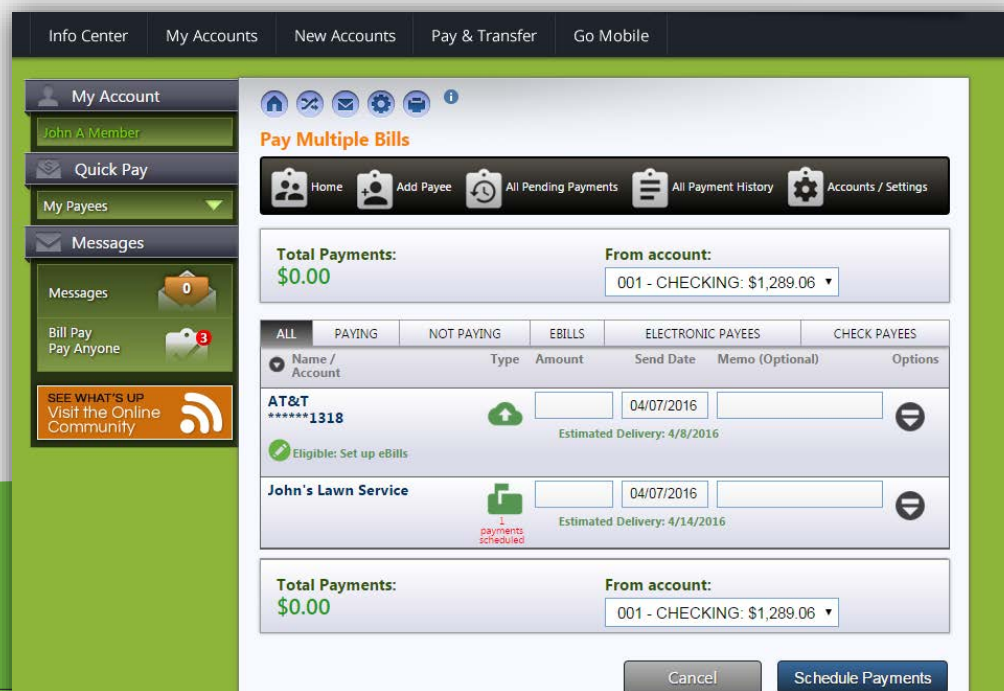
Data as a Business

Our opportunity in core processing business

- Bill Pay 1.0: Envision a new game (2015)
  - Become vendor-agnostic, own the UI, take control of the price
- Bill Pay 2.0: Conversions and commitments (2016)
  - Invest in Payveris, invest a network in a proof-of-concept
- Bill Pay 3.0: Master the data (2017)
  - Change control by owning the data, empower the CU
- Bill Pay 4.0: Disrupt the distribution chain (2018+)
  - Have a voice in directing the back office







Data as a Business

Our opportunity in core processing business

- Imagine a new dashboard: “Where Your Members Pay Bills”
  - 90-120 day database of bills paid electronically
  - 90-120 day database of checks cut to pay bills
  - Active bill pay subscribers database
  - Active payee database
- Imagine you can influence your local economy and how your bill pay program interacts with local retailers

Merchant/Company	Type	City/Extended Desc	State	24,916 Members	38,700 Transactions	$3,322,364 Total Amount	Average Amt/Trx	Average Trx/Mbr
PAYPAL	ACH	INST XFER		72	397	14,056	35	5.5
CONSUMERS	ACH	CHK#		275	317	29,794	93	1.1
MEIJER IN	DEBIT CARD	GRAND RAPIDS	MI	90	272	7,301	26	3.0
MEIJER IN	DEBIT CARD	GRAND RAPIDS	MI	77	259	12,022	46	3.3
MEIJER	ACH	CHK# GRANMI		83	257	19,790	77	3.0
CONSUMERS	ACH	ENERGYBILL		197	227	29,725	130	1.1
CONSUMERS	ACH	ONLINE PMT		157	189	19,605	103	1.2
MEIJER IN	DEBIT CARD	GRAND RAPIDS	MI	59	177	8,758	49	3.0
MEIJER #1	DEBIT CARD	CALEDONIA	MI	50	171	10,033	58	3.4
DTE ENERG	ACH	8004774747		162	169	11,978	70	1.0
MEIJER #2	DEBIT CARD	CEDAR SPRINGS	MI	37	167	7,530	45	4.5
APL* ITUN	DEBIT CARD	866-712-7753	CA	60	164	1,245	7	2.7
MEIJER IN	DEBIT CARD	WYOMING	MI	63	155	5,841	37	2.4
DTE ENERG	ACH	ONLINE PMT		117	135	8,800	65	1.1
NETFLIX.C	DEBIT CARD	NETFLIX.COM	CA	128	134	1,172	8	1.0
OPTION 1	ATM	GRAND RAPIDS	MI	53	133	17,330	130	2.5
CAPITAL C	ACH	ONLINE PMT		82	128	61,008	476	1.5
MEIJER IN	DEBIT CARD	GRAND RAPIDS	MI	51	127	4,450	35	2.4

Data as a Business

Our opportunity in the web analytics and data presentation business

Web

My CU Today

- Web-based
- Generic CU Data
- 24 hour reporting cycle
- Wide broadcast

My CU Today *Plus*

- Web-based
- CU*BASE-themed Data
- Variable reporting cycles
- Wide broadcast

iSeries Network

FILExx CU*BASE Process Data

- iSeries-based
- CU*BASE workflow Data
- CU-generated
- CU private data

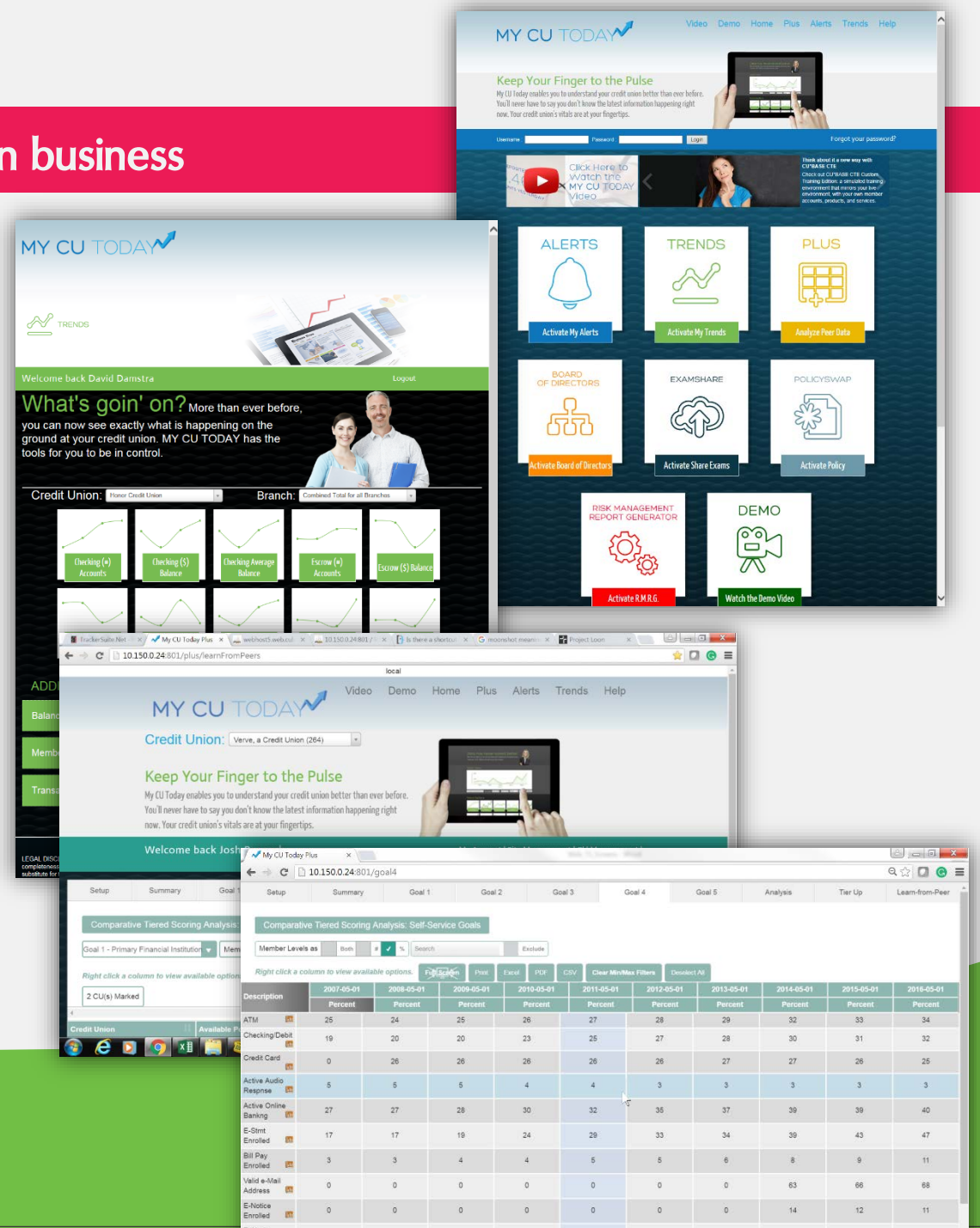
This space is one of the most promising areas to share data and include CU stakeholders in our future

There is a national business here that fits every CU, and there is a new line of CU*BASE products that will give our CUs an edge

Data as a Business

Our opportunity in the web analytics and data presentation business

- Build on the success of the CU*BASE Analytics Team's body of work (dashboards)
- Build a national, core-agnostic platform for data presentation and web analytics (My CU Today)
- Build a highly specialized data presentation and web analytics platform that is focused on CU*BASE and our network's tactics (My CU Today Plus)
  - Tiered Services and all that it offers
  - Income statements, balance sheets, and everything G/L
  - Everything else that interests a new audience of CU stakeholders



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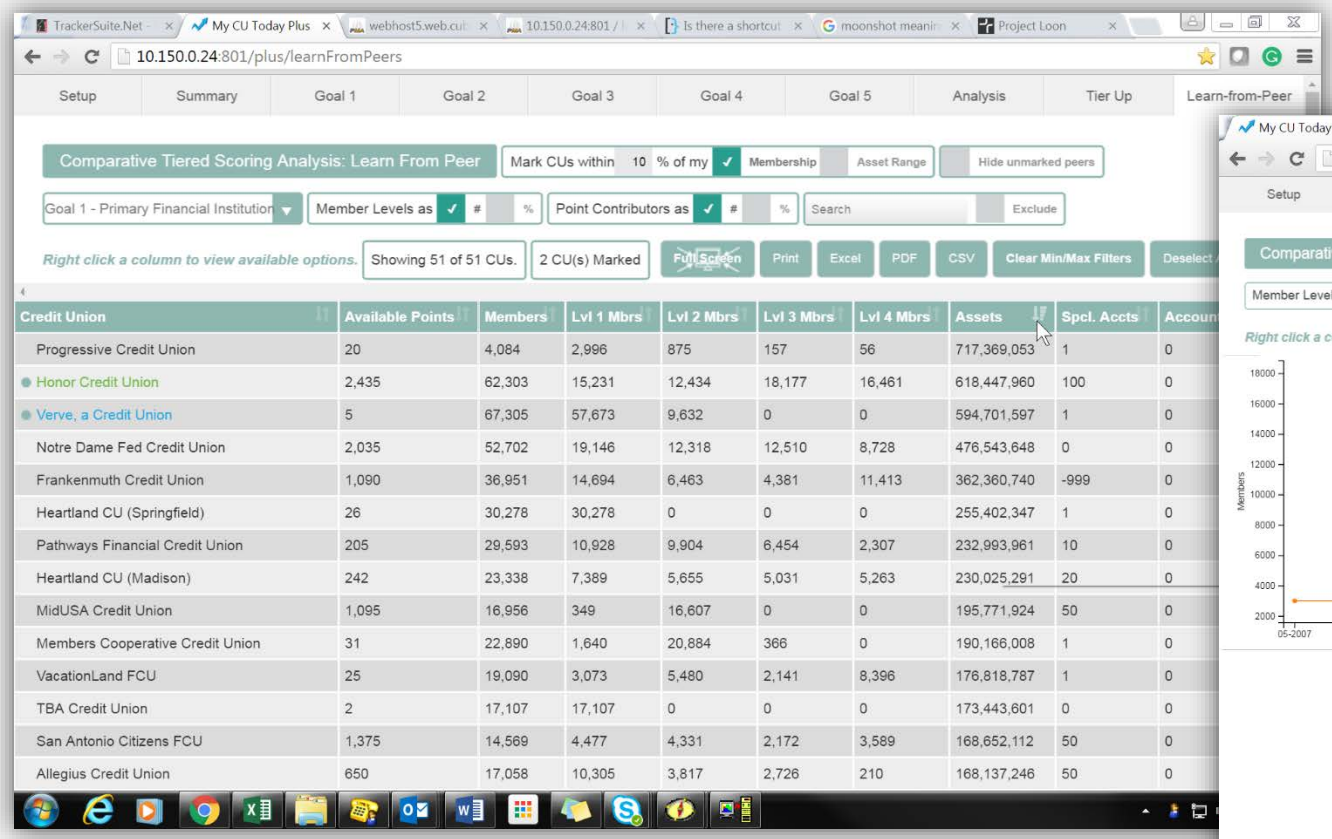
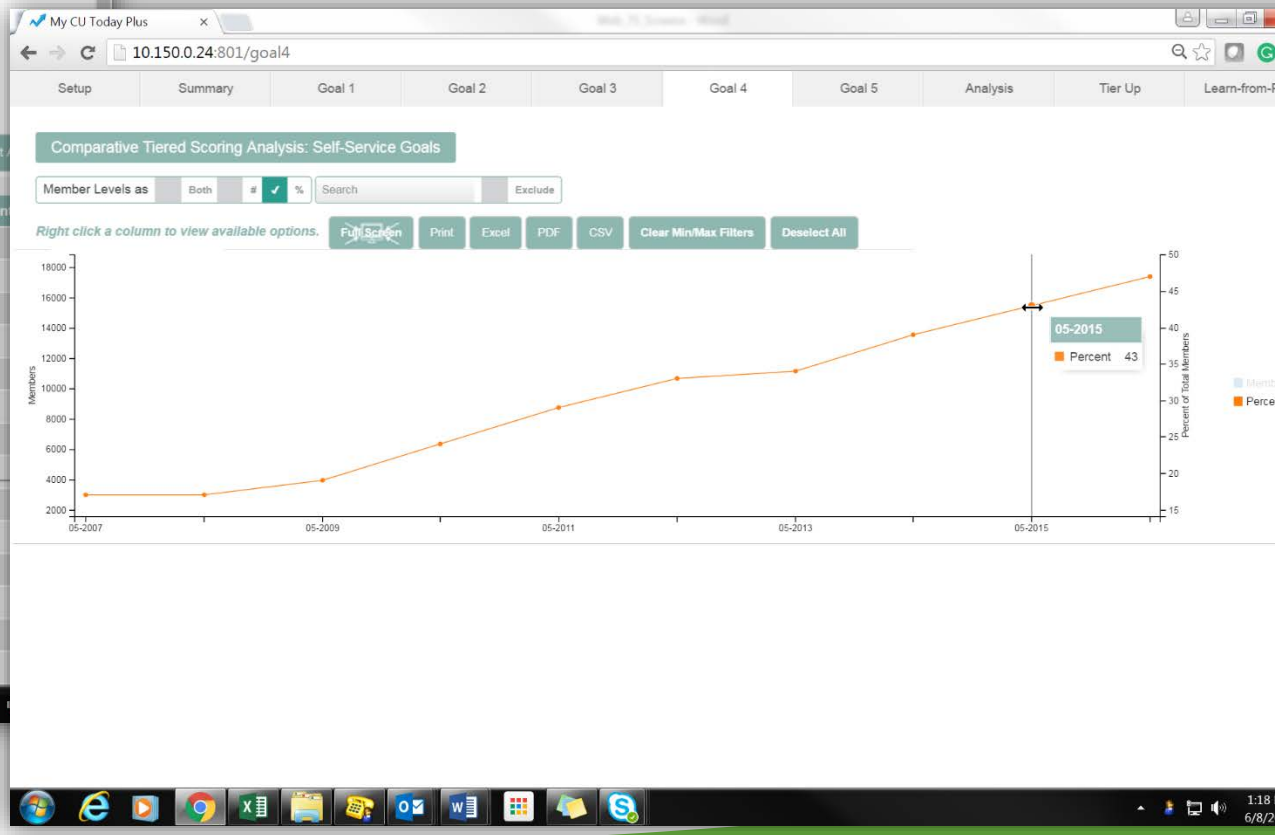
Our opportunity in the web analytics and data presentation business



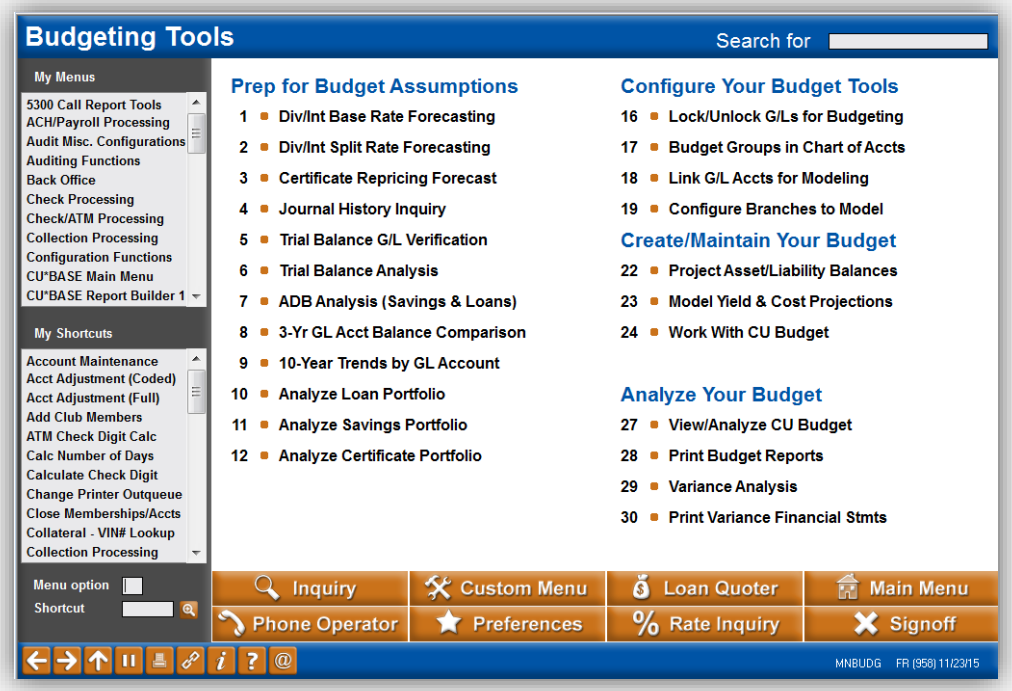
Credit Union	Available Points	Members	Lvl 1 Mbrs	Lvl 2 Mbrs	Lvl 3 Mbrs	Lvl 4 Mbrs	Assets	Spcl. Accts	Accoun
Progressive Credit Union	20	4,084	2,996	875	157	56	717,369,053	1	0
Honor Credit Union	2,435	62,303	15,231	12,434	18,177	16,461	618,447,960	100	0
Verve, a Credit Union	5	67,305	57,673	9,632	0	0	594,701,597	1	0
Notre Dame Fed Credit Union	2,035	52,702	19,146	12,318	12,510	8,728	476,543,648	0	0
Frankenmuth Credit Union	1,090	36,951	14,694	6,463	4,381	11,413	362,360,740	-999	0
Heartland CU (Springfield)	26	30,278	30,278	0	0	0	255,402,347	1	0
Pathways Financial Credit Union	205	29,593	10,928	9,904	6,454	2,307	232,993,961	10	0
Heartland CU (Madison)	242	23,338	7,389	5,655	5,031	5,263	230,025,291	20	0
MidUSA Credit Union	1,095	16,956	349	16,607	0	0	195,771,924	50	0
Members Cooperative Credit Union	31	22,890	1,640	20,884	366	0	190,166,008	1	0
VacationLand FCU	25	19,090	3,073	5,480	2,141	8,396	176,818,787	1	0
TBA Credit Union	2	17,107	17,107	0	0	0	173,443,601	0	0
San Antonio Citizens FCU	1,375	14,569	4,477	4,331	2,172	3,589	168,652,112	50	0
Allegius Credit Union	650	17,058	10,305	3,817	2,726	210	168,137,246	50	0



Imagine your G/L analysis here, for everyone to see and understand

Driving My CU Today Plus from our Budget Projects

- Budget 1.0 (2014)
  - Build a budgeting perspective in the cuasterisk.com network
- Budget 2.0 (2015)
  - Refine the new budgeting perspective and add asset/liability projections
  - Focus on the automation of budget assumptions and G/L analysis
- Budget 3.0 (2016)
  - Create the ability to create unlimited budgets and projection cases
  - Expand A/L projection models
  - Present budget, performance, and analysis on the web *(My CU Today Plus)*



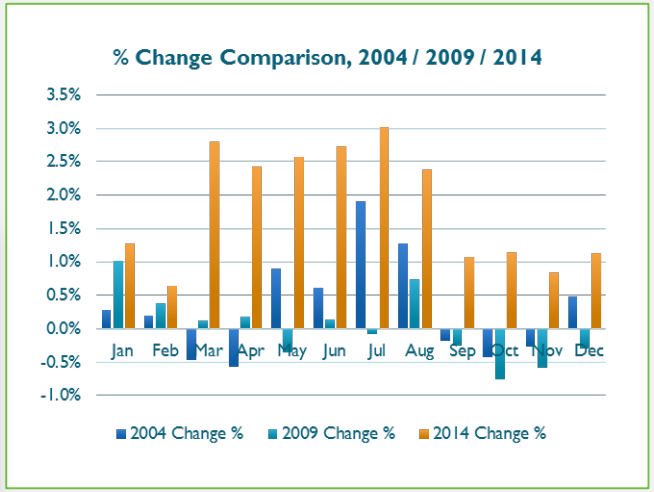
The inconvenient truth of developing a new perspective on budgets and financial performance is that we only have your attention once a year

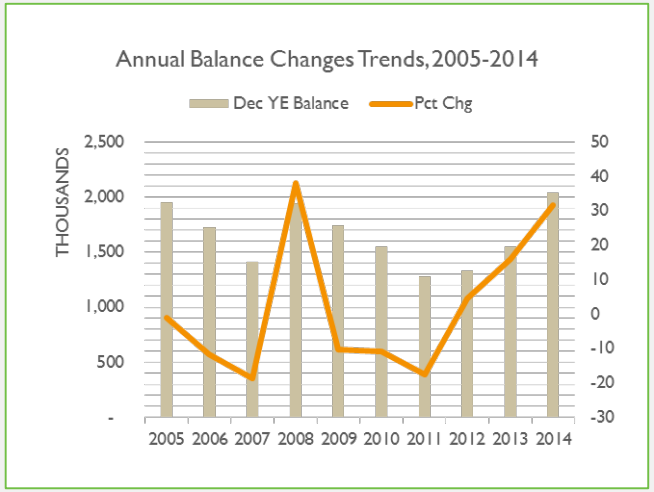
...but things are changing

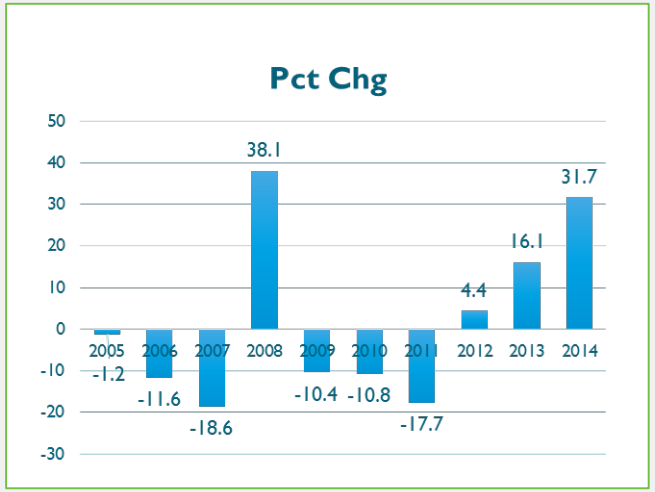
Imagine any stakeholder, anywhere, looking at 10 years of G/L data

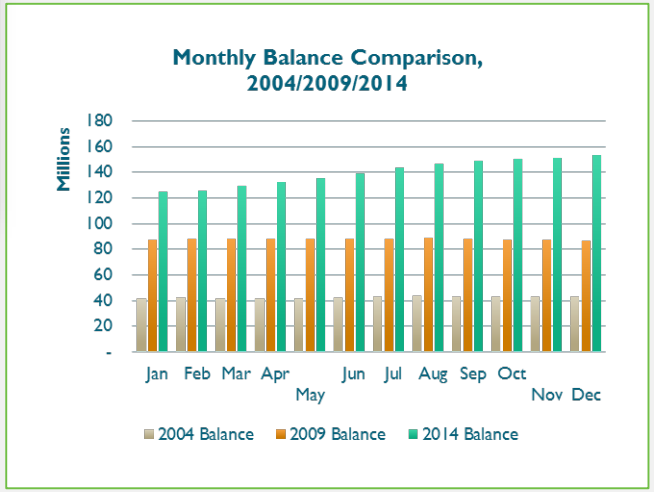
Prep for Budget Assumptions

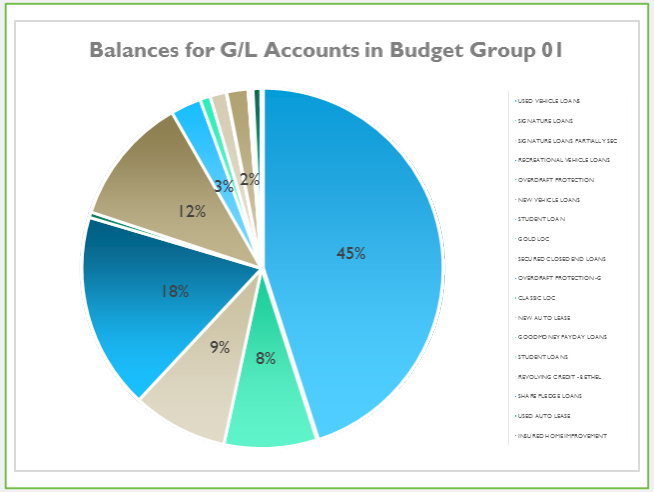
1. Div/Int Base Rate Forecasting
2. Div/Int Split Rate Forecasting
3. Certificate Repricing Forecast
4. Journal History Inquiry
5. Trial Balance G/L Verification
6. Trial Balance Analysis
7. ADB Analysis (Savings & Loans)
8. 3-Yr GL Acct Balance Comparison
9. 10-Year Trends by GL Account
10. Analyze Loan Portfolio
11. Analyze Savings Portfolio
12. Analyze Certificate Portfolio

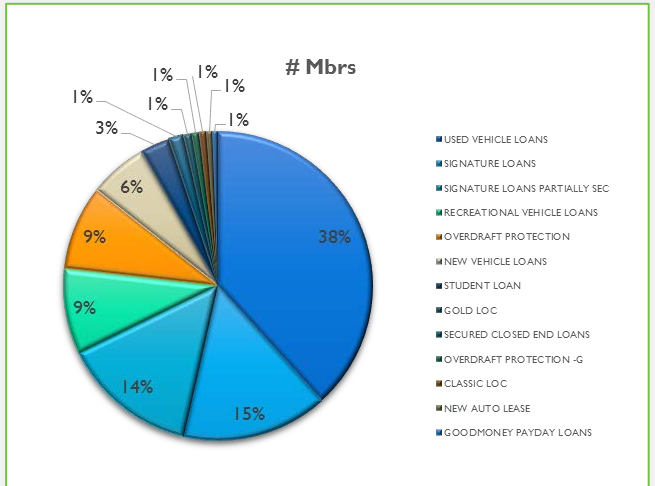












Imagine any stakeholder, anywhere, analyzing your performance

Session 0 CU*BASE GOLD - ABC TEST CREDIT UNION

File Edit Tools Help

GL Budget Variance — by Group

Corp ID 01 # records shown 16 Filters in effect: Net Income All Groups - Net Income

Group		Description	Jan-Jul / 2015 Actual	Jan-Dec / 2015 Budget	Variance	
31		DEFFERED COMP AND ANNUITY	30,811.65-	66,198.48-	35,386.83	53.46-%
36		INCOME FROM NEIGHBORHOOD MORTGAGE	.00	54,055.44-	54,055.44	100.00-%
37		INCOME FROM CUSO ACTIVITY	175,644.75-	36,619.80-	139,024.95-	379.64 %
40		INCOME FROM CO-PATRONAGE	48,029.46-	16,360.32-	31,669.14-	193.57 %
52		OTHER EMPLOYEE BENEFITS	411,649.93	877,230.60	465,580.67-	53.07-%
53		INCENTIVE EXPENSE	364,496.96	1,016,301		
55		BOARD AND STAFF EXPENSE	79,554.99	160,060		
58		JANITOR AND OTHER LABOR	254,298.28	76,834		
59		BUILDING AND LAND IMPROVEMENTS	259,851.93	535,121		
61		DEPRECIATION OF FURNITURE AND FIXTURES	363,988.25	810,805		
71		SIGMA FEES	9,688.54	20,296		
72		NEGATIVE ACCOUNT WRITE OFFS	5,935.67-	57,369		
80		DIVIDEND EXPENSE - SAVINGS	265,086.01	537,669		
		Subtotal: Expense	2,002,679.22	4,091,689		
97		NON OPERATING GAIN	1,061,341.93-	700,144		
		Subtotal: Income	1,061,341.93-	700,144		

Drill to Account View by Month

17,340 records Total Net Income 686,851.43 3,218,316

Condense

Filters

Print

Session 0 CU*BASE GOLD - ABC TEST CREDIT UNION

File Edit Tools Help

GL Budget Variance — by GL Acct

Corp ID 01 # records shown 3 Filters in effect: Budget Group 37 INCOME FROM CUSO ACTIVITY

GLAcct		Description	Jan-Jul / 2015 Actual	Jan-Dec / 2015 Budget	Variance	
155-72		INCOME FROM CUSO ASSETS	64,053.70-	73,531.32-	9,477.62	12.89-%
155-73		INCOME FROM NEIGH INCOME SOLUTION CUSO	111,591.05-	1,321.56	112,912.61-	8543.89-%
155-74		INCOME FROM STRATEGIC INC SOLUTIONS-CLSD	.00	35,589.96	35,589.96-	100.00-%

Drill to Branch View by Month

900 records Total 175,644.75- 36,619.80- 139,024.95- 79.15 %

```
*...+....1....+....2....+....3....+....4....+....5....+....6....+....7....+....8....+....9....+....0....+....1....+....2....+....3
12/03/15  11:07:29                          ABC CREDIT UNION                          LBGTPRT          PAGE
    RUN ON  12/04/15                       INCOME 2015 BUDGET                                      USER DAWNM
                                              ALL LOCATIONS
GLACCT LO ACCOUNT DESCRIPTION                QUARTER 1       QUARTER 2       QUARTER 3       QUARTER 4          TOTAL
111-00 01 INT INCOME - SIGNATURE LOANS PART SEC  79,698.84-   79,698.84-   79,698.84-   79,698.84-    318,795.3
111-00 02 INT INCOME - SIGNATURE LOANS PART SEC  15,396.03-   15,396.03-   15,396.03-   15,396.03-     61,584.1
111-00 03 INT INCOME - SIGNATURE LOANS PART SEC  49,156.50-   49,156.50-   49,156.50-   49,156.50-    196,626.0
```

FR (5542) 10/22/15

What if you could budget year ‘round?

Session 0 CU*BASE GOLD - Budget Management

Budgets 4

Description	Year	Count	Income	Expense	Owner	Cmt	Last Changed By
2015 APPROVED BUDGET	2015	4,692	32,561,173-	15,931,135	JOSH PEACOCK	*	KEVINW
2016 APPROVED BUDGET	2016	7,716	36,740,897-	35,567,507	KEVIN WILLISON	*	KEVINW
COPY OF APPROVED BUDGET	2016	7,716	36,740,897-	35,567,507	KEVIN	*	KEVINW
MIDYEAR RECAST	2016	7,716	36,953,466-	35,567,507	WILLISON	*	KEVINW

Import Change Details Copy

Session 0 CU*BASE GOLD - Projection Management

Budgets 4

Description	Year	Count	Assets	Liabilities	Owner	Cmt	Last Changed By
2015 APPROVED BUDGET	2015	4,692	670,616,362	375,514,391-	JOSH PEACOCK	*	KEVINW
2016 APPROVED BUDGET	2016	7,716	1,146,347,384	237,927,138-	KEVIN WILLISON	*	KEVINW
COPY OF APPROVED BUDGET	2016	7,716	1,146,347,384	237,927,138-	KEVIN	*	KEVINW
MIDYEAR RECAST	2016	7,716	1,146,347,384	237,927,138-	WILLISON	*	KEVINW

Import Change Details Copy

Delete View Details

Save Current Budget

Upload Budget

Session 0 CU*BASE GOLD - Change Projection Details

Description MIDYEAR RECAST

Owner JOSH PEACOCK

Comments USED 2016 BEGINNING OF YEAR APPROVED BUDGET AS THE STARTING POINT

Update

PR 9999

Data as a Business

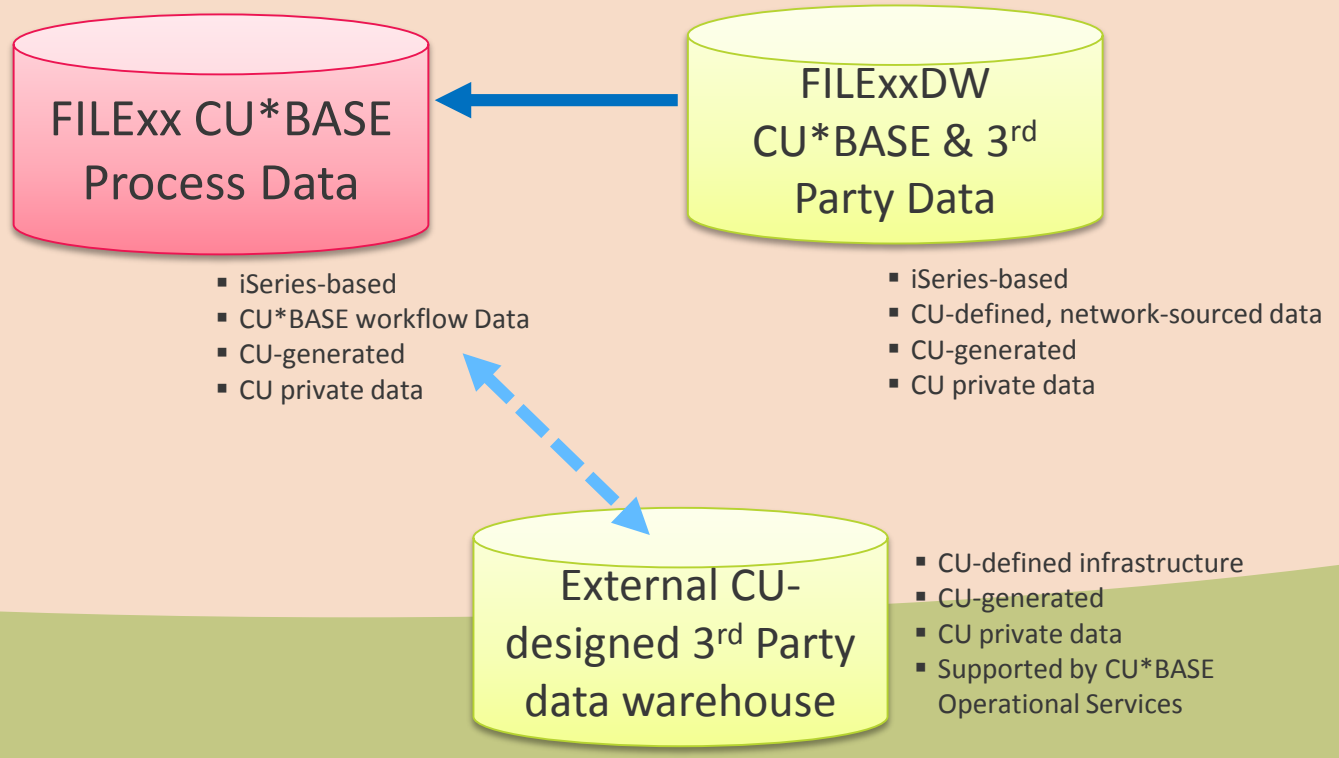
Our opportunity in the data warehousing business

Web

iSeries Network

As designers, CUs need the ability to craft new data spaces where they orchestrate all of the data in their universe

This is the beginning of a new business line for us all



Data as a Business

Our opportunity in the data warehousing business

What We Learned From Last Year's Symposium

An Emerging Vision

- As a vendor responding to the network, it's pretty clear that we need to build products and services for two different emerging audiences
  - People focused on **managing data separate from their vendors**, believing they can build a more comprehensive picture of everything their organization does
  - People focused on **managing data through their vendor solutions**, where the data is either dispersed across a vendor network or potentially aggregated by CU*BASE
- We need to address both with equal intensity and a simple goal to support the credit union's agenda, without the bias of our own

Both audiences represent a very viable market for CU*Answers as a vendor

- From the first two Data Investment Symposium events, it's clear that a classic core data processing response to today's credit union's needs for data is not enough
- What will we learn at our third Data Investment Symposium?
  - February 2017
  - Announcing the new CU*Answers Cooperative Data Warehouse Solution
  - Infrastructure, operations, analytics

Data as a Business

Our opportunity in the data warehousing business

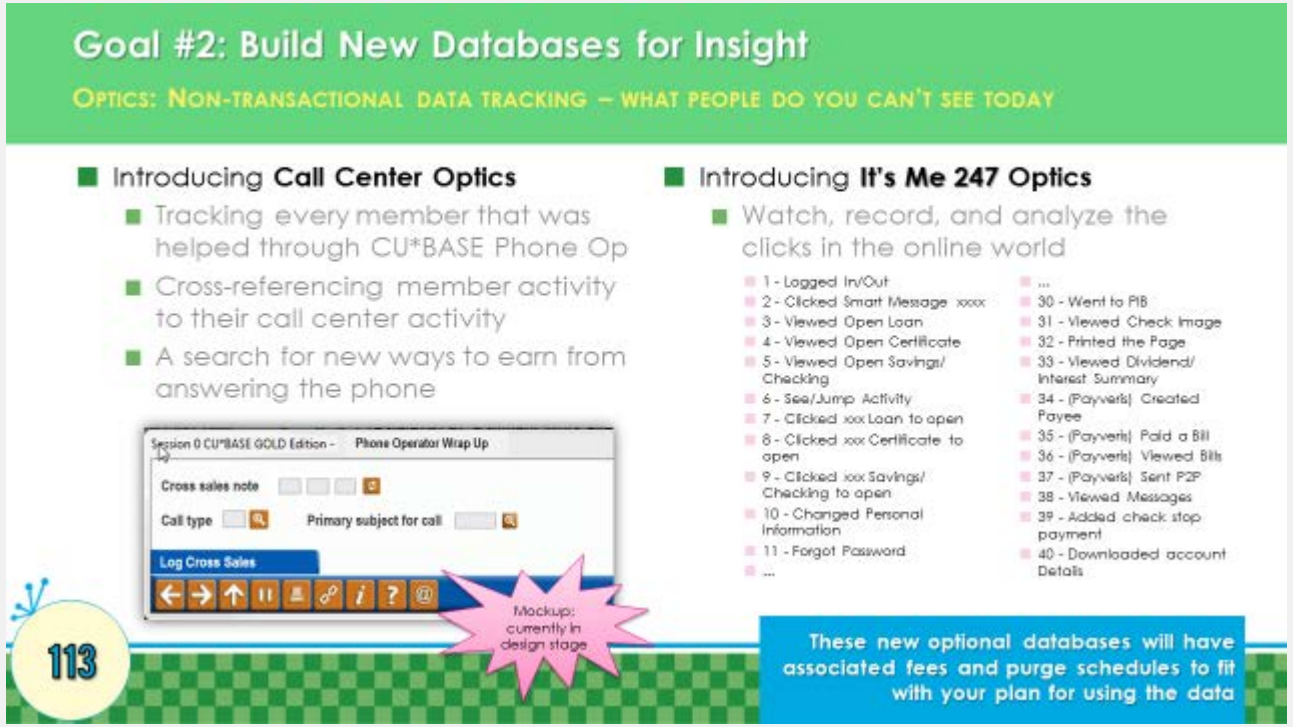
- What do we do with data that wasn't generated by core processing activities?
  - OTB vendor files (data processed via alternative vendors)
  - Purchased member data (sales leads, etc.)
  - CU-generated data (Excel files, etc.)
- We want this data for archival purposes, but also to correlate with processing data to get additional information and take action
  - Where do we store it? How do we store it? What's the database scheme?
  - How do we protect it? How do we back it up? Who pushes the buttons to make it all appear?
  - How do we pay for it? How do we earn from it?
- CUs need to take a more aggressive role in being the architects of databases and data management for their individual circumstances

Announcing a new series of database solutions designed specifically for active analysts and their data warehouses: Optics

Elective, a la carte data for active data analysts

Optics 1.0: The story around a transaction

- The foundation for Phone Optics was introduced in the 16.05 release with the Phone Wrap-up Codes feature
  - We've been gathering Optics data for our beta CUs since April
- Earnings Edge will manage the new elective Phone Optics database solution and introduce it to the marketplace by year-end
  - The new file tracks the phone operator's use of CU*BASE in responding to member calls
  - Our first non-transactional analysis, but not our last



What if you had rock-solid data on who called and why?

CRM for Call Centers: Do you care?

Questions you can answer with Phone Optics data

- How many unique callers were there last quarter/month/week/day/hour?
- What was the average length of time for each interaction?
- How many calls were complex, average, or simple (based on wrap-up codes configured)?
- What is the breakdown in calls based on subject matter?
- What is the average amount of time between each call?
- What is the average time spent per call?
- What employees used phone operator services the most? And the least?
- What branch are the members associated with that called in?
- How many of the members that called in came into the branch last quarter/month/week/day/hour?
- How many members that called in applied for a loan within the next quarter/month/week/day/hour?
- How many members that called in are online banking users?
- How many members that called in are bill pay users?
- How many members that called in are mobile banking users?
- How many members that called in are subscribed to eAlerts/eNotices?
- What is the average credit score of the members that called in?
- What is the average transaction volume for members who call in?
- What is the aggregate/average loan savings balance for members that call in?
- Are they net savers or net borrowers?
- What is the average tiered service level score for members that call in?
- How many written off loans/charge off loans exist for members that called in?
- What is the concentration risk for members that called in?
- How many fees were waived for members that called in last quarter/month/week/day/hour?
- How many cross sales efforts were made to members that called in last quarter/month/week/day/hour?
- What is the average PPM/SPM for members who called in last quarter/month/week/day/hour?
- What is the average amount of net income by member that called in the last quarter/month/week/day/hour?
- What is the patronage of members that have called in compared to the rest of my membership?
- How many members have performed a skip pay transaction?
- How many members have requested a payoff?
- How many members requested an address change over the phone?
- How many photo IDs do we have scanned for members that have called in?
- How many members that called in inquired on their loan?
- How many envelopes did we print for members that have called in?
- What is the average ACH deposit for each member that called in?
- What is the average ACH withdrawal for each member that called in?
- How many members that called in have a safe deposit box?
- What is the average age of members that call in?
- What is the zip code breakdown of where members live that call in?
- How many members requested detail on their credit cards?
- How many members requested a check?
- How many members requested a review of their statements?
- What is the average number of screens navigated to for each call?
- Etc....

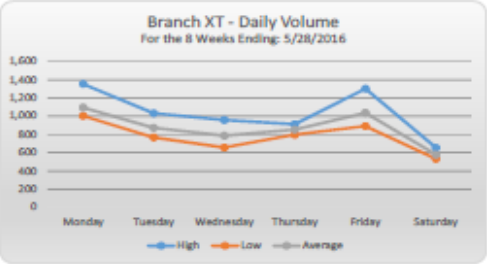
Answering the calls as a service, making calls to make the bottom line

Xtension Contact Center

Activity Per Day

For the 8 Weeks Ending: 5/28/2016

Branch XT

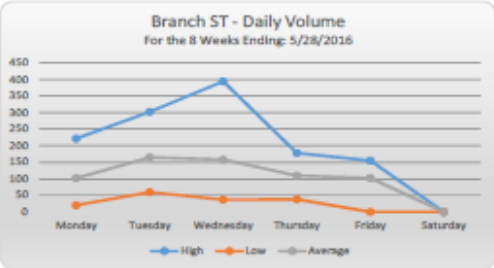


Analyzing 8 weeks of daily call volume reveals apparent volume trends per day, with volume spikes on both Monday and Friday and lower volumes mid-week. The standard deviation of volumes per day-of-the-week were calculated to quantify consistency. Lower standard deviations indicate greater consistency (less variance from average) in the data set.

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
High Volume	1,355	1,033	969	914	1,303	654
Low Volume	1,004	767	657	798	892	533
Average	1,095	874	787	855	1,038	579
Standard Deviation	107.47	83.78	82.47	43.62	115.11	36.76

Monday Through Friday - Average Daily Call Volume was **930**

Branch ST



For less correlation exists with Branch ST call volumes. Periodic client demand will play a large role in observed volumes. We do see a general tendency for volumes to increase mid week, likely in correlation with reduced inbound volume.

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
High	222	303	395	178	155	0
Low	20	60	37	38	0	0
Average	102	165	159	110	102	0
Standard Deviation	56.18	87.46	125.22	52.05	48.44	0.00

Xtension Contact Center

Profit Per Day

For the 8 Weeks Ending: 5/28/2016

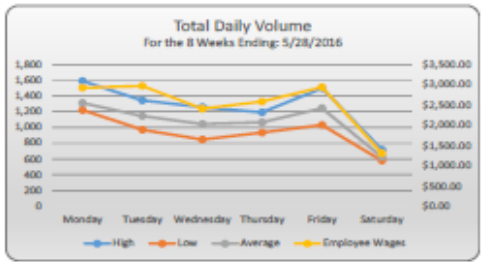
All Revenue Items

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Weekly Average
Average Daily Profit	$784.97	$116.23	$642.95	$259.75	$118.27	$443.37	$2,365.54
Ave Daily Interactions	1,312	1,146	1,046	1,067	1,245	626	6,441
Profit Per Interaction	$0.598	$0.101	$0.615	$0.243	$0.095	$0.709	$0.367

Excluding Conversions and Special Project Revenue

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Weekly Average
Average Daily Profit	$547.47	-$108.77	$417.95	$34.75	-$106.73	$330.87	$1,115.54
Ave Daily Interactions	1,312	1,146	1,046	1,067	1,245	626	6,441
Profit Per Interaction	$0.417	-$0.095	$0.400	$0.033	-$0.086	$0.529	$0.173

Evaluating Net Profit per day over the 8 week period produces widely fluctuating margins. Monday is the most profitable day averaging nearly $800 in profits, a $0.60 margin per interaction. However we see a drastic decline from these margins on Tuesday, profiting an average of just $0.10 per interaction. Labor costs were evaluated in attempt to further explore these variances.



Average Daily Employee Wages were tracked and analyzed, representing base salary and wages as well as contract staff. These daily averages were added in yellow and plotted on the right axis of the daily average volume graph. On Tuesday, we see a slight increase in labor costs as compared to reduced volume and revenue explaining the reduced margin.

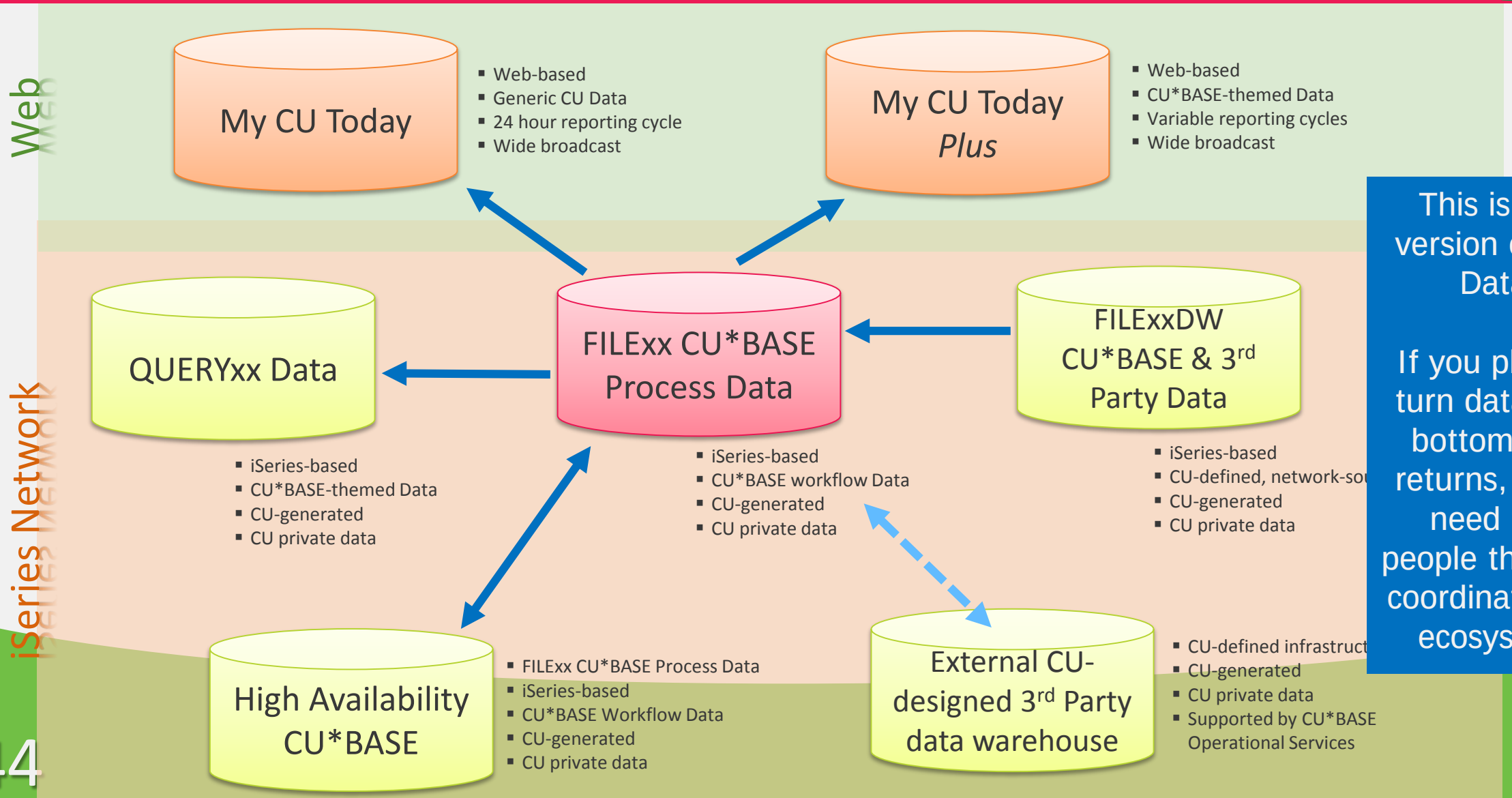
Average Profit per Interaction has Averaged: **$0.367**

**** All figures were taken from the weekly Call Center reports prepared by Xtend Management. Stated Revenues are not intended to balance against monthly income Statements, advertised volumes have not been reconciled*

Like online retailing, it's time to sharpen our approach and see call center retailing as an intense part of who we are

Data as a Business

Our opportunity as data analysts



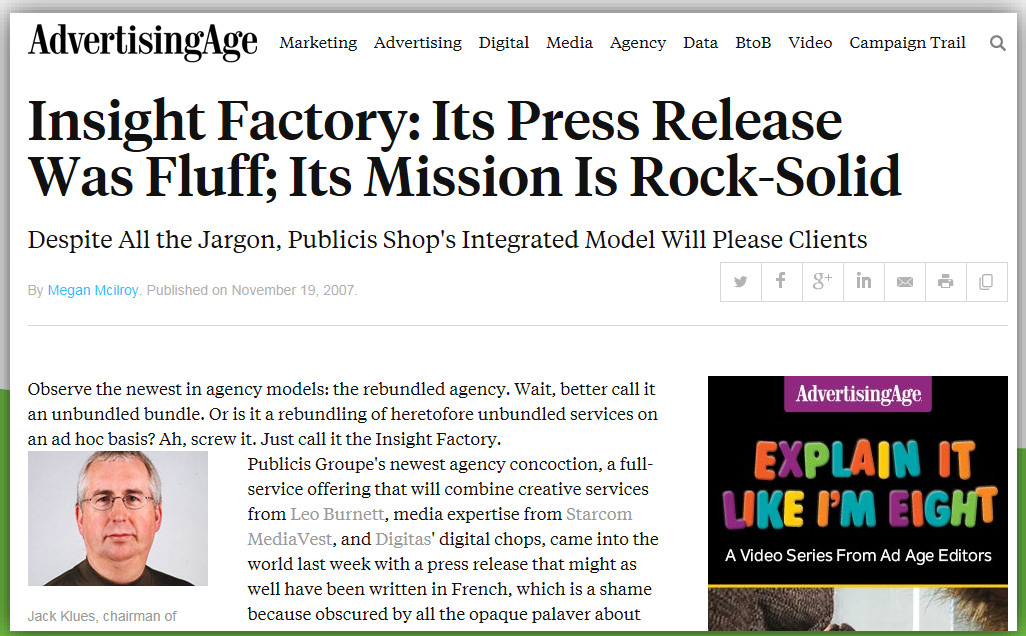
This is our version of Big Data

If you plan to turn data into bottom-line returns, you'll need the people that can coordinate this ecosystem

Data as a Business

Our opportunity as data analysts

- For the past 12-18 months I have been pitching the development of a new business within the cuasterisk.com network
  - I started referring to this new business as an “insight factory” but to my dismay, the company name is already taken



AdvertisingAge Marketing Advertising Digital Media Agency Data BtoB Video Campaign Trail

Insight Factory: Its Press Release Was Fluff; Its Mission Is Rock-Solid

Despite All the Jargon, Publicis Shop's Integrated Model Will Please Clients

By Megan McIlroy. Published on November 19, 2007.

Observe the newest in agency models: the rebundled agency. Wait, better call it an unbundled bundle. Or is it a rebundling of heretofore unbundled services on an ad hoc basis? Ah, screw it. Just call it the Insight Factory.

Publicis Groupe's newest agency concoction, a full-service offering that will combine creative services from Leo Burnett, media expertise from Starcom MediaVest, and Digitas' digital chops, came into the world last week with a press release that might as well have been written in French, which is a shame because obscured by all the opaque palaver about

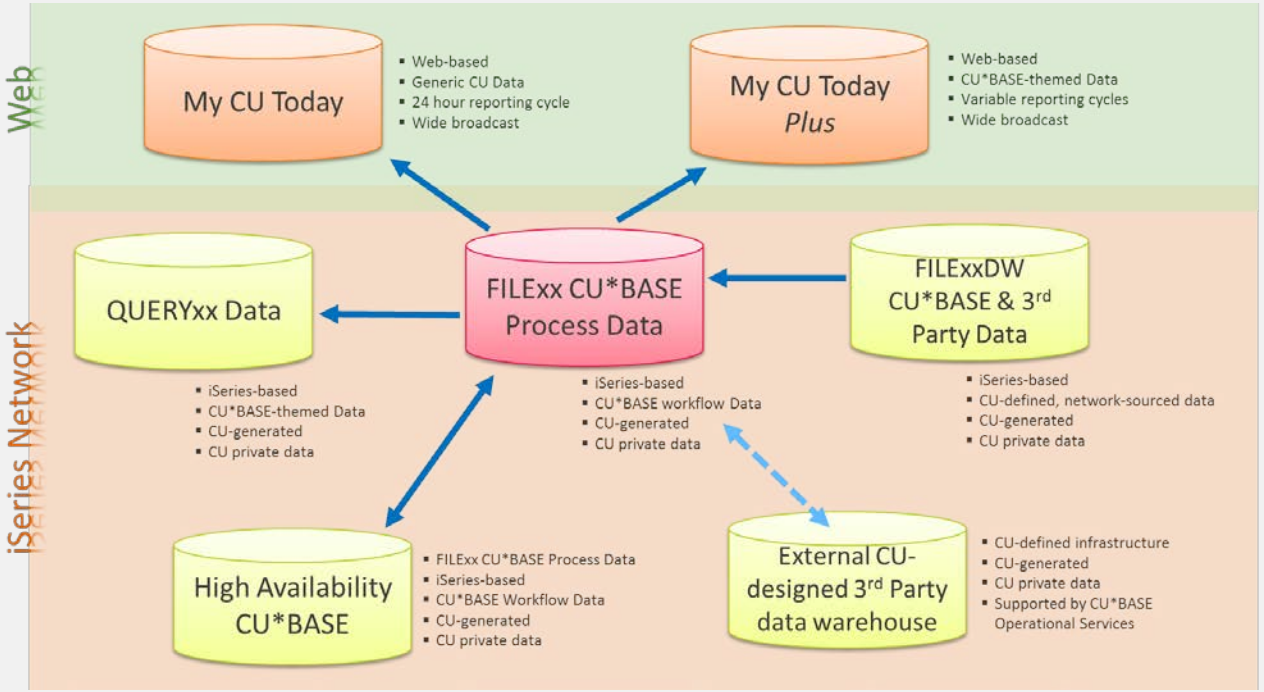
Jack Klues, chairman of

We need a working bench of analysts if we are going to sustain CUs in the new marketplace

Data as a Business

Our opportunity as data analysts

- Collectively...
  - We design data
  - We generate data
  - We store data
  - We validate data
  - We process data
  - ...yet, we only half-heartedly analyze data
- We are inspired by the promise of data in this new marketplace, yet we have not found the design for a major investment to deliver on that promise



When 99 out of 100 people would say we have to earn more from data in the future, it seems like a good bet there's a business there

Data as a Business

Our opportunity as data analysts

2016 Executive Boot Camp Series: What Makes Data Valuable?

Graduation Projects:

- "Building a Factory" Project
  - Individual project to author a book in this series and activate it in their credit union
- Building a Collaborative Data Analysis Business
  - Helping us build a job description, ideas for what we sell and how the customer would earn on what we sell, and ideas about how to inspire every credit union to be in this business

- Can we build a significant data analysis competency in our network?

L to R: Brian Sprang, Rick Burden, Deb Slavens, Chris Mulder, Sarah McNeil, Kimberly Youngblood, Mary Dlugokinski, Gretchen Jungnitsch, Mathew Stuart

Maybe we'll find the answer in our 2017 Boot Camp series...look for more information soon

Building tools to sell an analyst's perspective

- Selling a perspective requires tools that help you look for one
- Do we have a creative network?

Session 0 CU*BASE GOLD - VERVE, A CREDIT UNION

File Edit Tools Help

Losing the Love: Analyze Patterns in Closed Memberships

Date range 000000 [MMYYYY] to 000000 [MMYYYY]

Gender: All, Exclude other, Male, Female, Other

Branch: Select

ZIP code: Select

Member designation: Select

Closed reason code: Select

Account base range: to

Account pattern: XX37XXXXX (This picks up all accounts with this same account structure)

Last tiered level: All, B, 1, 2, 3

Length of membership: to months

Age range: to years

Export file: (Exports member accounts based on your selected filters.)

User Defined Files (Located in Library QUERYCJ)

Import file: (Imported member accounts supersede accounts normally built by this program.)

Exclusion file: (Excludes analysis of member accounts found in your file.)

Choose a Group to Analyze	Data Available
1. Find Patterns in Balance Changes	41 months (01/2013 to 05/2016) (Select up to 12 months)
2. Find Patterns in Tiered Services Changes	Current plus last 3 months (Select current month only)
3. Find Patterns in Products Per Member	3 months
4. Find Patterns in Services Per Member	3 months
5. Find Patterns in Net Relationship Status	41 months

Refresh

Session 0 CU*BASE GOLD - Select Data to View

Data Selection

1. Closed Date
2. Open Date
3. Length of Membership
4. Age of Member at Closing
5. Branch
6. Designation
7. Account Base
8. Closed Reason Code
9. Largest Net Change
10. Net Change Over Time Span

CJ (6010)

Session 0 CU*BASE GOLD - VERVE, A CREDIT UNION

File Edit Tools Help

Patterns in Balance Changes - Closed Aggr Savings and Loans

Date range Jan 2016 to May 2016 | Member count 3,270 | Deceased 94 2.8 % | Warning signs .0 % | Dormant .0 %

Show Members With:

Changes in balance changes of at least (thousand $) -OR- % when comparing adjacent periods -AND- at least 3 occurrences.

Show balance changes: Down only, Up only, Both ways

Balance between and (thousand $) Net change over time between and (thousand $)

Select Data to View — Showing All

Closed Date	Jul 2015	Aug 2015	Sep 2015	Oct 2015	Nov 2015	Dec 2015	Jan 2016	Feb 2016	Mar 2016	Apr 2016
4/29/16	164,624	154,976	148,292	136,084	137,906	138,123	19,307	19,123	51	
5/09/16	64	60	55	70	65	60	70	65	60	55
1/08/16										
4/04/16	39,201	37,662	35,948	34,293	20,942	20,555	10,327	10,332		
4/14/16	812	681	1,003	1,067	1,787	2,069	2,890	3,975	3,509	
5/16/16	6,493	5,931	4,579	2,827	2,524	3,786	2,586	2,186	1,936	1,826
1/08/16	149,762	149,883	69,232	71,331	100	100				
3/08/16	855	855	855	851	846	841	836	831		
5/24/16	2	26	26	26	26	26	26	26	876	342
1/21/16	105,362	105,392	105,420	105,450	105,478	105,508				
5/17/16	177,255	176,875	176,987	176,989	176,509	176,346	172,895	171,441	158,563	205
5/26/16	44,614	44,099	44,244	42,647	42,232	43,213	42,787	41,617	40,445	39,271
2/23/16	26,471	27,567	22,939	23,132	24,331	23,497	23,508			
3/09/16	1,696	1,696	1,696	1	1	1	1	1		
Totals	18,989,220	19,638,239	16,567,931	17,674,263	13,080,767	14,976,198	7,731,154	10,477,822	1,842,183	4,667,418
Percents	3.3-	6.9-	6.2-	9.6-	12.6-	19.8-	26.2-	39.6-	60.5-	

View Account — * Highlighted amounts indicate negative values

Exclude Deceased | Balance Selection | Show Warning Signs | Export | Member Connect | Open Mbrs

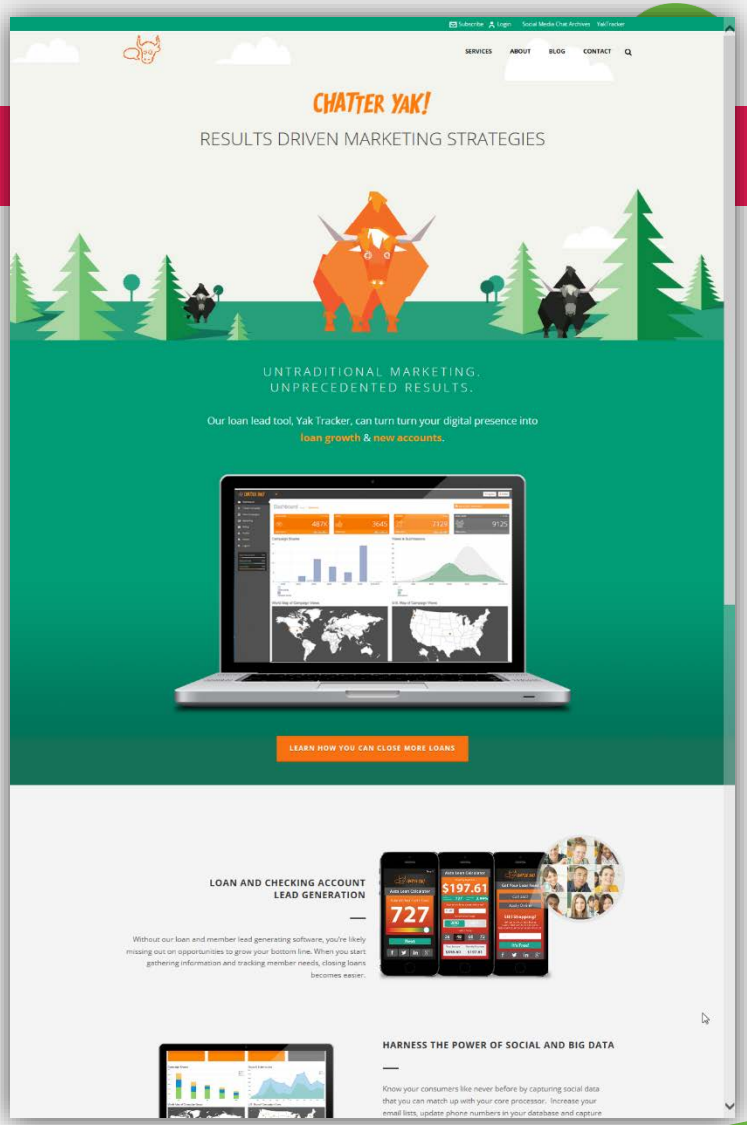
Data Sources | Show Filters | Exclude Dormant

CJ (6013) 6/07/16

I say Chatter Yak!, you say social media

I say social media, you say it's not the silver bullet you thought it'd be

- Do you understand the cycles of hype, and the work that follows?
- Have you been to the Chatter Yak! website lately? Here's what you'll find:
  - "Turn your digital presence into loan growth & new accounts"
  - "Results driven marketing strategies"
  - "Loan and checking account lead generation"
  - "Campaigns in a box"
  - "Consulting"
- Surprised? You have to hunt for "social media"
  - That's because we all need to move beyond the hype and into the **work** to find the silver bullets

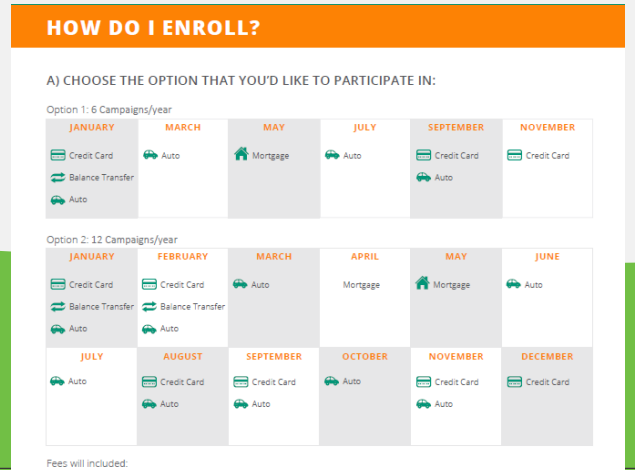


Chatter Yak! is evolving, and we believe it's worth a second, third, or fourth look until we all figure out the keys to motivating through new digital channels

Announcing the "Managed Yak Tracker Alliance"

Chatter Yak!, Xtend, and CU*Answers combine forces for a new lead-generation factory

- A new department (DIY or DIT) for your credit union that constantly runs survey-based contests to generate leads
  - A new opportunity factory you cannot afford to build yourself
- Scan the Internet for members who want to tell you what they need, then match those members with your solutions
  - Every night, raw leads are qualified via a CU*BASE scrubbing process that delivers the leads to your sales queue
  - You follow up, or you let the network (Xtend) do it for you



HOW DO I ENROLL?

A) CHOOSE THE OPTION THAT YOU'D LIKE TO PARTICIPATE IN:

Option 1: 6 Campaigns/year

JANUARY	MARCH	MAY	JULY	SEPTEMBER	NOVEMBER
Credit Card Balance Transfer Auto	Auto	Mortgage	Auto	Credit Card Auto	Credit Card

Option 2: 12 Campaigns/year

JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE
Credit Card Balance Transfer Auto	Credit Card Balance Transfer Auto	Auto	Mortgage	Mortgage	Auto

JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
Auto	Credit Card Auto	Credit Card Auto	Auto	Credit Card Auto	Credit Card

Fees will included:

What would happen if we had daily conversations with 2 million members, and they told us what they needed?

Announcing the "Managed Yak Tracker Alliance"

What if we could invest in the opportunities of our peers, to lift us all?

- "Bet" is an ugly word in the CU industry, but every day we bet money that by investing in our staff and operations, we can sell stuff
  - At-risk investments for qualified opportunities
  - At-risk investments with no guaranteed paybacks
  - At-risk investments for the chance to serve our community
- What if we could create a way to earn by investing in the opportunities of any CU in our network?
  - Serve our community and sustain our futures

Spend $$ to Earn → Credit Union A: 2,000 members **$1,500,000**

Spend $$ to Earn → Credit Union B: 15,000 members **$2,500,000**

Spend $$ to Earn → Credit Union C: 1,000 members **$500,000**

PRICING

PRICE FOR 100% MANAGED YAKS

Percentage Allocated to CUSO's[1]	Price	CUSO Revenue
$25,000 and below booked loan	3%	Chatter Yak! 25% Xtend 75%
$25,001 and above booked loan	2%	Chatter Yak! 25% Xtend 75%
Credit Card or Credit Card Balance Transfer Campaigns	$50/	Chatter Yak! 25% Xtend 75%

Announcing the "Managed Yak Tracker Alliance"

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  investing in the opportunities
  network?
  - Serve our community and sustain our futu

Credit Union A
2,000 members
$1,500,000

mbers
,500,000

ion C
$500,000

We cannot stand by while CUs with good opportunities lack the resources to bet on themselves

PRIC

PRICE GED YAKS

Percentag CUSO's[1]	e	CUSO Revenue
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AuditLink

Just another CU*Answers department?

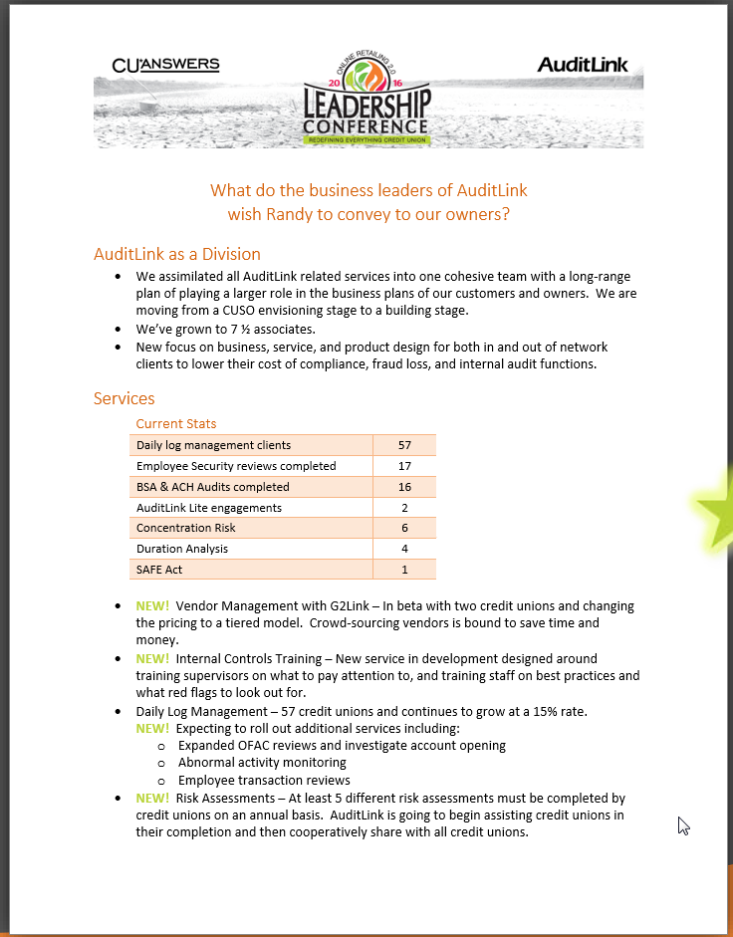
...or is it the next cooperative business startup, looking for your ownership and influence?

Only you can say

AuditLink is a force…how big of a force might be up to you

We will invest in finding a way to disrupt the future of CU compliance investments

- It's easy to make money in compliance – the audience is eager to spend it
- It's harder to make money in compliance while doing no harm
- As a designer of solutions, our network has to spend money on compliance
- We've always gone further than that…but how far should we go?
  - Organize, sell equity, and elect an independent Board, with compliance at the heart of what they do?
  - Organize and design a new business unit governance model to expand the vision of what AuditLink might do?



CUANSWERS AuditLink

LEADERSHIP CONFERENCE

What do the business leaders of AuditLink wish Randy to convey to our owners?

AuditLink as a Division

- We assimilated all AuditLink related services into one cohesive team with a long-range plan of playing a larger role in the business plans of our customers and owners. We are moving from a CUSO envisioning stage to a building stage.
- We've grown to 7 ½ associates.
- New focus on business, service, and product design for both in and out of network clients to lower their cost of compliance, fraud loss, and internal audit functions.

Services

Current Stats

Daily log management clients	57
Employee Security reviews completed	17
BSA & ACH Audits completed	16
AuditLink Lite engagements	2
Concentration Risk	6
Duration Analysis	4
SAFE Act	1

- NEW! Vendor Management with G2Link – In beta with two credit unions and changing the pricing to a tiered model. Crowd-sourcing vendors is bound to save time and money.
- NEW! Internal Controls Training – New service in development designed around training supervisors on what to pay attention to, and training staff on best practices and what red flags to look out for.
- Daily Log Management – 57 credit unions and continues to grow at a 15% rate.
  NEW! Expecting to roll out additional services including:
  - Expanded OFAC reviews and investigate account opening
  - Abnormal activity monitoring
  - Employee transaction reviews
- NEW! Risk Assessments – At least 5 different risk assessments must be completed by credit unions on an annual basis. AuditLink is going to begin assisting credit unions in their completion and then cooperatively share with all credit unions.

Take a look at what Jim Vilker wanted me to convey to you and endorse – what do you think we should do in the future?

AuditLink is a force…how big of a force might be up to you

CUs are responding every day, right now…do you know why you might want to participate?

- AuditLink is the voice for CU compliance leaders at CU*Answers
  - It creates a forum and a focus group
  - It influences system design and development priorities
  - It looks for competitive marketplace opportunities and responds with disruptive alternatives
- And through you, its voice grows with each new service

Daily log management clients	57
Employee Security reviews	17
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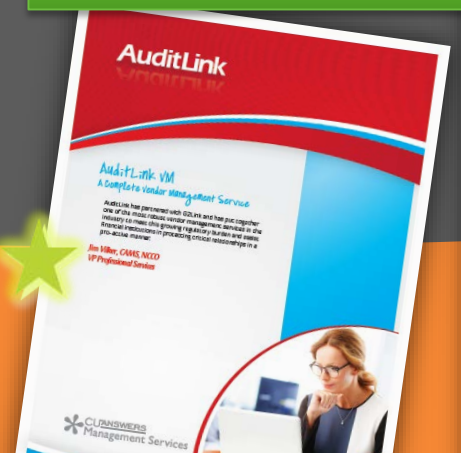
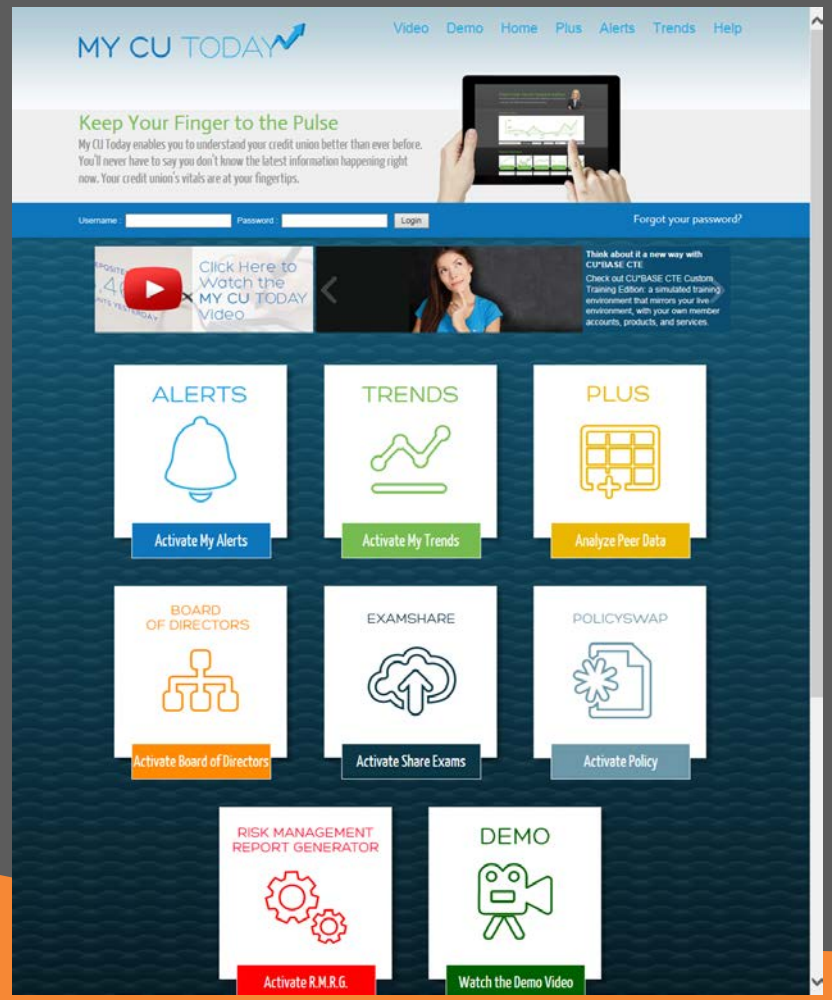
www.auditlinksuite.com



AuditLink is a force…how big of a force might be up to you

AuditLink is just getting started with CU stakeholders who never sign on to CU*BASE

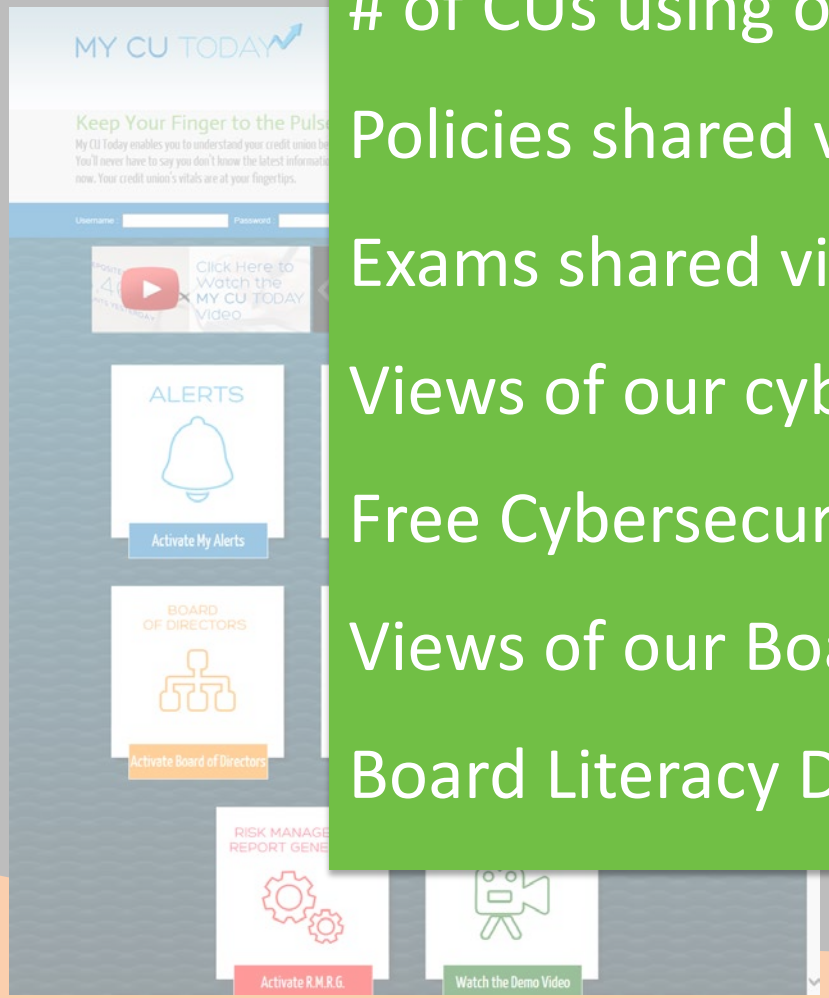


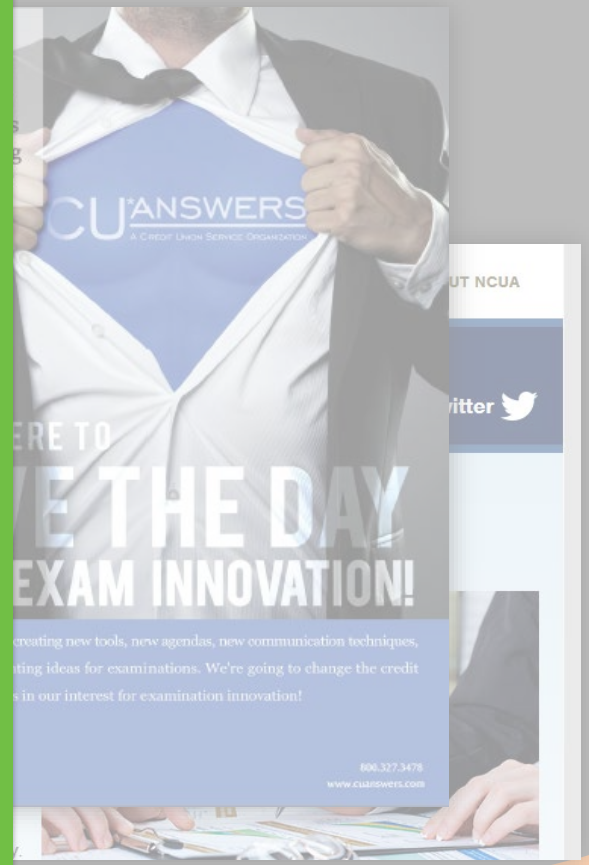
What should we invest to improve our interactions with the NCUA, to change the perspective of third-party commentators, to reach out to CU owners?

AuditLink is a force…how big of a force might be up to you

AuditLink is just getting started with CU stakeholders who never sign on to CU*BASE

# of CUs using one of our board sites:	48
Policies shared via PolicySwap:	154
Exams shared via ExamShare:	42
Views of our cybersecurity videos:	566
Free Cybersecurity DVDs sent:	143
Views of our Board Literacy series:	26,102
Board Literacy DVDs sent:	591





What should we invest to improve our interactions with the NCUA, to change the perspective of third-party commentators, to reach out to CU owners?

Winding down…what else is in your packet?

CU*ANSWERS
Business Continuity

Product Overview

Business Continuity & Recovery Services

In a constantly changing and ever increasing complex business and IT environment, unplanned disruptions can be costly, resulting in financial losses, member dissatisfaction and regulatory compliance issues. An outdated recovery plan in the hands of untrained personnel puts your organization at risk.

Developing and implementing a comprehensive Business Continuity Program (BCP) that results in a repeatable process focused on continual improvement is the new standard. Resilience starts when business continuity stops being a series of separate activities, is embraced as a business process, and becomes part of day-to-day decision-making and operations.

CU*Answers Business Continuity and Recovery Services can help you design and implement a program with cost-effective strategies and test-validated processes to mitigate risk, elevate preparedness levels, and restore critical business functions as quickly as possible in the event of a service disruption or disaster.

A comprehensive Business Continuity Program is key to sustaining operations during unpredictable and adverse conditions.

Discover more!

Business Continuity & Recovery Services

CU*Answers
6000 28th Street SE
Grand Rapids, MI 49546
(800) 327-3478
www.cuanswers.com/solutions/business-continuity

Look inside for more information

CU*ANSWERS

RECORDS AND INFORMATION MANAGEMENT

CU*Answers Records & Information Consulting Services

Like every business today, your credit union generates a great deal of information. Whether serving members at the front line or managing vendor relationships in the back office, whether facing an examiner's scrutiny or making an annual report to a room full of shareholders, information is the lifeblood of any credit union organization.

Much of the information has business, operational, legal and historical importance and therefore must be properly managed. You depend on this information to better serve your members, to plan and forecast, and to meet your legal and regulatory obligations.

Managing this information effectively is central to your success; failing to manage it can result in severe penalties, reduced profitability, and disciplinary actions.

Did you know?

Part 749 of the NCUA Rules and Regulations requires all Federally Insured Credit Unions to maintain a records preservation program.

Do you have a records preservation program established at your credit union?

Are your records accurate, reproducible and accessible to an NCUA or State examiner?

Are your documents acceptable for submission as evidence in a legal proceeding?

If you answered No to any of these questions, we can help!

Look inside for more instructions

CU*BASE® Leadership Dashboards

Tools that provide a window on your credit union's day-to-day operations…
Tools that every credit union leader should be familiar with

CU*BASE dashboards let you keep a close eye on every area of your credit union's operations, and they do it with robust graphical tools that help to clarify your message and give it punch.

CU*BASE export features allow you to get the most from your data! Use the tool to generate a high-quality PDF summary of the dashboard contents, ready to present to your Board or other team members.
(Special PDF export software is required; contact a CSR for information about purchasing this inexpensive software for your CEO's workstation.)

Use the tool to export the dashboard contents for use with a spreadsheet application. Use for a .csv (comma-separated value) export.

Management Analysis Dashboards 1 Menu (MNMGMD)	
10-Year Trends by GL Account (Also accessed via the Budgeting Tools menu.)	Get a big-picture view of how your G/L balances have been trending over a 10-year period.
3-Year GL Acct Balance Comparison (Also accessed via the Budgeting Tools menu.)	Analyze the history of a single G/L account performance over time or for a group of similar accounts.
5300 Call Report Ratios (Exports on second screen.)	Analyze 5300 Call Report ratios for the period entered.
ADB Analysis (Savings & Loans)	Calculate the average daily balance for your Member Trial Balance G/L accounts.
All Accounts Analysis (Exports available on all of the Analysis screens.)	Analyze your account data in over 35 ways and the members who own them.
All Memberships Analysis (Exports available on all of the Analysis screens.)	Analyze your memberships in over 50 different ways to use as a springboard to evaluate credit union policy.
ARU/Online Banking Stats Dashbrd (Exports available on all screens.)	View statistical information about your members' online and audio banking usage, including mobile web and mobile text usage.
ATM Network/Terminal Activity (Exports available on the Network dashboard.)	View the activity of your ATM terminals and networks to determine usage.
Check Processing Statistics	Analyze all transmission batches of checks/drafts which have been posted to member accounts.
Collections Dashboard/Summary (Also accessed via the Collections Functions menu.)	Review a complete collections dashboard that displays your delinquency pipeline.
Common Bonds for Any Mbr Group (Currently found on the Management Processing/Active Beta Tests menu.)	Use the files generated from dashboards and analyze them based on what they have in common.
Contingent Liability Analysis	Use this trending tool to expand opportunities and track loan-disbursement progress.
Credit Card Portfolio Analysis (Currently found on the Management Processing/Active Beta Tests menu.)	Analyze your credit card plastics portfolio by loan category, BIN, rates, transactions, and balances. Any loan with process type "V" can be included in this analysis.
Credit Bureau Report Data Mining	Analyze your members' credit score data (by all credit scores and most recent score).

CU*ANSWERS
Client Services & Education

Client Education Services

CU*Answers recognizes the versatility within learning styles, and we are proud to offer different venues to accommodate the educational preferences of our clients. We continue to provide five full weeks of classes in a combination of classroom training and web conferences. Other university classes are integrated into our education schedule throughout the year. Other supplemental education is provided during the year in the form of focus groups, special events, and workshops. Some are scheduled in advance as part of CU*Answers University and are found listed in the education catalog. Classes in these venues cover industry-specific topics, regulation and compliance, marketing channels, collections, and your lending factory, just to name a few.

Course Venues

Web Conferences

Web conferences have become a primary training venue. Whether out of state or around the block, CU*Answers clients can attend any class we offer via web conference if they have access to the Internet and a phone.

CU*Answers University classes are only one segment of our training opportunities. Web conferences are heavily used for single-session training, coaching, product demonstrations, and for sharing information across our network, which now spans the contiguous United States.

Classroom Training

Classroom training was originally developed simply to educate our clients using CU*BASE software, but over the years it has evolved into much more. These sessions are designed to encourage client interaction, gather ideas for new software development, and give our clients an opportunity to discuss the industry and best practices with their peers.

Workshops

For the student who learns best by doing, hands-on workshops can enhance the learning experience and turn theory into knowledge. We encourage you to request training in a workshop environment to take full advantage of classes offered through CU*Answers University. Email education@cuanswers.com to request a workshop.

Individual Training

Training specially tailored to your credit union is still in style. There are times when your team needs training concentrated on your unique education needs and special processes. When this is true, we encourage on-site training based on a timeframe that's convenient for you. Email education@cuanswers.com to schedule individualized training.

Why I believe the cooperative business model will outlive the current credit union doctrine

Why I believe you will outlive it, too

We still see work to do

Potentially, work only a cooperative would sign up to do

- Credit unions large and small agree that these stats show that our success as “bankers” might not prove our point as disrupters

SESSION II: RADICAL REFRAME

Time to go **UNDERGROUND** and discuss topics that are meant to be controversial and go against the status quo. Innovation is not just about technology and standard adaptation of business practices. It is also about responding to internal and external environmental considerations that are impacting your members and consumers within your market area.

START OVER - One message is to burn it down and start over. I want to talk to you as designers, as people who feel some compulsion to reframe. I think we fall so quickly into the tactical and into the groove and the doctrine of being a credit union. And that doctrine for a lot of people is a heavy, heavy overcoat. And they wonder if they could ever cast that off and start over to something that brings them back to why we chose not-for-profit financial services as a tactic.

Key Points:

- We have proven we can be bankers. But have we proven that we inspire consumers to ownership endeavors that feed the sense that our businesses tilt the scales toward consumers; that taking on the mission of being an activist consumer-owner enhances our communities, and the culture of our economic market places? Nothing in the credit union culture today supports the idea that working with activist consumer-owners is a good way to run a credit union.
- We have built templates, and best practices, paint-by-number tactics for surviving as bank-chartered knockoffs. But have we proven we can pick winners from the agendas of our owners? Where have ownership events grown in either number or in scale? We have become so diversified in our purposes that prioritization of those purposes is muted, and clearly not determined by majority or the voice of ownership. We have elected a voice dominated by the agents who negotiate our existence, not our purpose.
- We have negotiated and accepted industry scorecards that bind us to be governed by a set of criteria based not on cooperative business designs, but rather on technical banking designs. Is it even possible to reset our industry scorecards to encourage a second cylinder, a second perspective that would score each organization and network according to its ability to be a well-tuned cooperative? With zero respect for these ideals amongst the scorekeepers who judge us and inspire us towards a sense of success, is there any reason to believe that we can return to a purpose-driven engagement with member-owners, beyond those who really do respond to simply owning a bank for the sake of owning a bank?
- For a sample scorecard see http://score.cuanswers.com/self-assessment/

12

MAKES US ANGRY!

76% of Americans are **living paycheck to paycheck**

37% of Americans have **credit card debt greater than their savings**

56% of Americans with **FICO score between 500-649 will pay more than $200,000 in higher lifetime interest vs those with well qualified scores**

52% of American households **say they do not have a planned savings habit**

47% of Americans **couldn't come up with $400 in an emergency**

43% of Americans describe themselves **as struggling to pay bills and credit payments**

Unbanked households will spend $40K in their lifetime to cash checks

Helping members to be smarter, empowered financial consumers is how credit unions differentiate themselves.

SOURCE: *Center for Financial Innovation and Callahan & Associates, 4th Quarter Trendwatch, 2015*

We still see work to do

Potentially, work only a cooperative would sign up to do

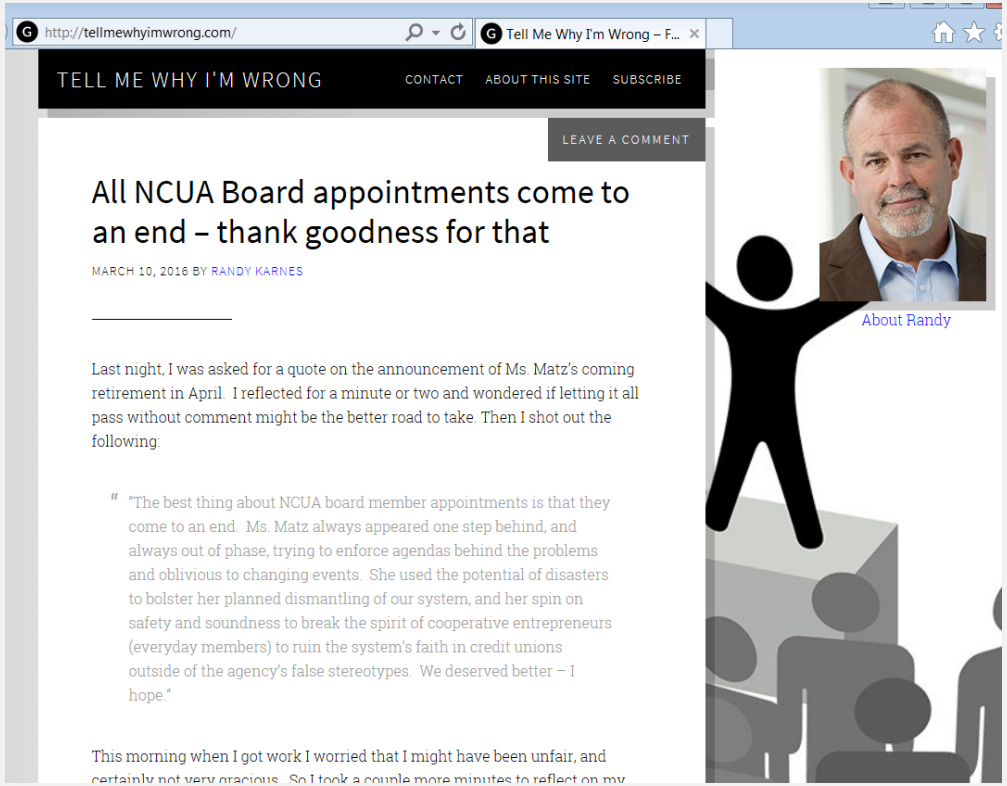
Burn it down and start over...

A lot of people in our industry wonder if they can ever **cast off the heavy mantle** of the **credit union doctrine** and start over, returning to something that reminds them **why they chose not-for-profit financial services** as a tactic in the first place

- Have we proven we can inspire consumers that **being an activist consumer-owner** is a good way to run a credit union?
- Have we proven we can pick winners **from the agendas of our owners**?
- Can we reset our industry scorecards so that we can **score for being a well-tuned cooperative**?

Find a place where you can be a revolutionist

Risk making public comments that get people to stop and think, "what if…?"

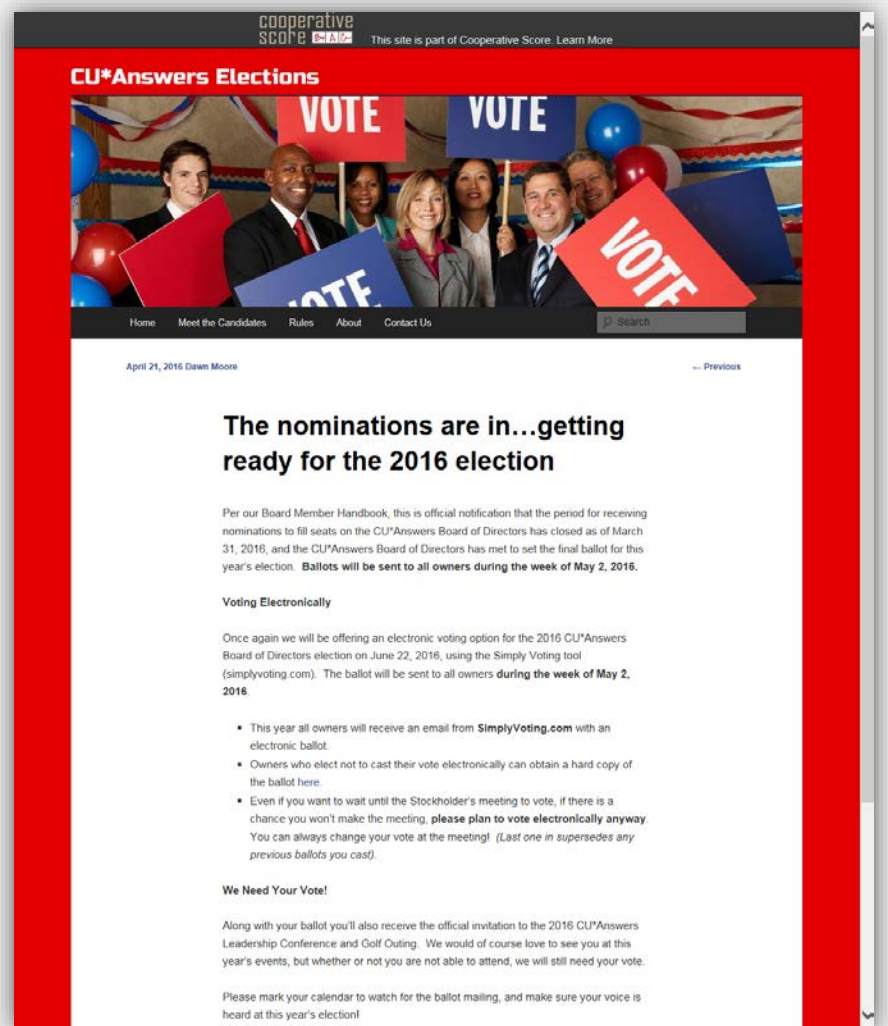


Who knows? I might be Debra Matz's campaign manager for president in 2020!

A Little Housekeeping

Tonight's Stockholders Meeting

- Owners, see you in the "pre-function area" *(a.k.a. out in the hall)* at 6:30 for cocktails
  - Join us for dinner back here at 7:00
- Meet your Board
- 2016 Election
  - **5 candidates** for **3 seats** on the Board
- Come hear what Bob has to say about our numbers, 2014 and year-end 2015



cooperative score B+ A/C- This site is part of Cooperative Score. Learn More

CU*Answers Elections

Home | Meet the Candidates | Rules | About | Contact Us | Search

April 21, 2016 Dawn Moore

← Previous

The nominations are in…getting ready for the 2016 election

Per our Board Member Handbook, this is official notification that the period for receiving nominations to fill seats on the CU*Answers Board of Directors has closed as of March 31, 2016, and the CU*Answers Board of Directors has met to set the final ballot for this year's election. **Ballots will be sent to all owners during the week of May 2, 2016.**

Voting Electronically

Once again we will be offering an electronic voting option for the 2016 CU*Answers Board of Directors election on June 22, 2016, using the Simply Voting tool (simplyvoting.com). The ballot will be sent to all owners **during the week of May 2, 2016**.

- This year all owners will receive an email from **SimplyVoting.com** with an electronic ballot.
- Owners who elect not to cast their vote electronically can obtain a hard copy of the ballot here.
- Even if you want to wait until the Stockholder's meeting to vote, if there is a chance you won't make the meeting, **please plan to vote electronically anyway**. You can always change your vote at the meeting! *(Last one in supersedes any previous ballots you cast).*

We Need Your Vote!

Along with your ballot you'll also receive the official invitation to the 2016 CU*Answers Leadership Conference and Golf Outing. We would of course love to see you at this year's events, but whether or not you are not able to attend, we will still need your vote.

Please mark your calendar to watch for the ballot mailing, and make sure your voice is heard at this year's election!

Pass it on…

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

http://lc2016.cuanswers.com

Thank you to the crew!

Thanks for the day!

CU*ANSWERS

A Credit Union Service Organization