

CEO Strategies
2017

CEO School

Where everyone's a teacher,
and everyone's a student



WEDNESDAY

CEO School helps CEOs
understand what they
should be thinking about
when it comes to **getting
the most from their
investments** in technology
and our network



A Second Shot at CEO School Every Year



Mid-Year CEO School: Not Just for CEOs

During this day-long training event, which welcomes all credit union staff, CU*Answers Asterisk Intelligence Vice President Keegan Daniel and his team of experts will share insights into what credit union executives need to understand about data. Participants will examine CU*BASE dashboards and statistical-analysis tools that can help them identify new opportunities and achieve strategic goals.

Date

March 14

Location

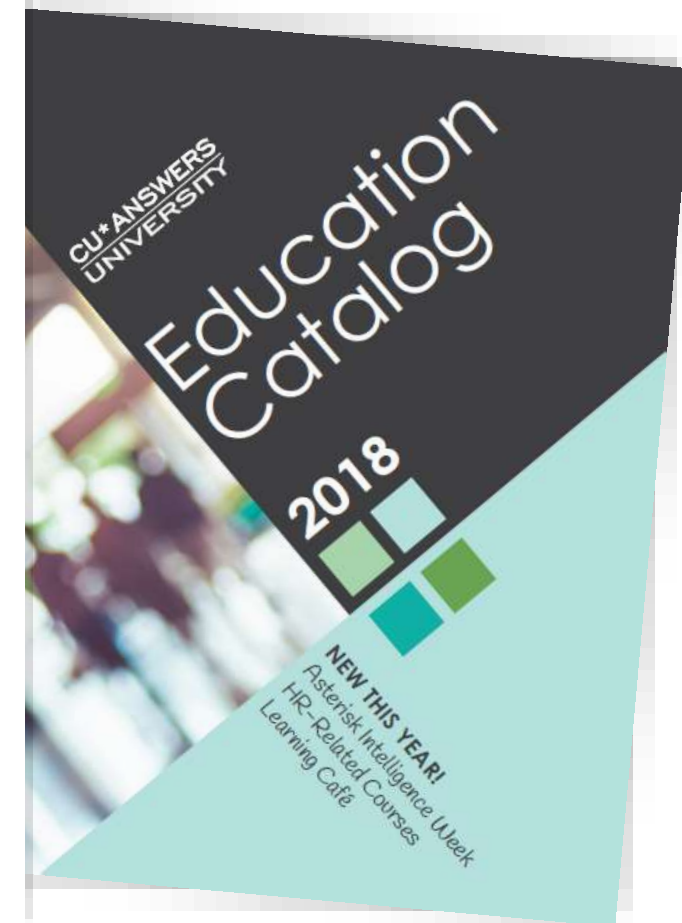
This event will be held at the CU*Answers corporate office: 6000 28th St. SE, Grand Rapids, MI.

Registration

Visit cuanswers.com/resources/edu/courses/syllabi/?course=SE.2 to register for Mid-Year CEO School.

Schedule

Time	Event
9 AM – 12 PM	Morning Training Session
12 – 1 PM	Lunch (courtesy of CU*Answers)
1 – 4 PM	Afternoon Training Session, Open Q&A



**Remember our
new rhythm
for this year's
interactions...**

And as other thoughts
occur to you over the
next few weeks, go to
the CEO Strategies page
and leave a comment!



For each topic:

- 1) Briefing targeted to CEOs
 - Randy will introduce the topic
- 2) Presentation by marketplace experts
 - Tactical responses to the topic from our technical or other teams (including software demos, etc.)
- 3) CEO discussion/brainstorming
 - A TNT session designed to bring out CU leaders ready to **Teach**, **Negotiate** and **Tell** their point of view

Today's Focus



1

Data in action

What does it mean to double down on all of our investments over the past decade?

Will CUs do the same?

2

What does data mean to an Internet Retailer?

Projects CEOs should consider – not just for your *consumers*, but also for your *volunteers*

How can we make this a headline in CU business plans?

3

What does it mean to add a data administrator to your organizational chart?

What if you as a CEO had to add these new duties to your daily work?

Building teams that will change your future

CEO School

Part 1

Data in Action

What does it mean to double down on all of our investments over the past decade?

Will CUs do the same?

A Decade of CEO School

2007	What a CEO Should Know about Member Data; Leading Meetings; Driving the Buzz With Your Membership; Understanding Service Income; Networking Credit Unions for Growth; Working Under the Best Contracts
2008	What CEOs Should Have On Their Radar: Achieving the lowest cost of going active with innovation; Having the lowest cost in the industry for compliance; Being known as one of the most aggressive mortgage servicing networks
2009	Getting a Handle on Automated Service Income; Pinning Down the “Duh” Statistics; Learn From a Peer; Reviewing CEO Dashboards
2010	Putting on your Developer Hat; Introducing the Analytics Team; A new style/template for analysis; Micro-awareness vs. Micromanagement; Pushing the buttons (or assigning someone to push them for you)
2011	Building Solutions With the Spirit of Collaborative Venture Capitalists: What a CEO Needs to Know (pushing the buttons or having someone push them for you); CEOs as Solution Designers; CEOs Inspiring Your Teams to be Developers; CEOs Creating an Innovator’s Culture
2012	A Community Focused On Driving Opportunity: Actionable Analytical Approach; Making Ownership Real; Do You Have an Online Channel Strategy?
2013	Responding to the Challenges of Big Data: Actionable Analytical Approach 2.0; Patronage Databases; Big projects where CEOs need to lead the way
2014	A Day of Mentoring and Coaching around Using CU*BASE Tools: Actionable Analytical Approach 3.0; Moving Data to the Edge of Your Cooperative; Retooling for the Next Decade at CUs & Our CUSO
2015	A Day of Mentoring and Coaching around Using CU*BASE Tools: Data 2016, Behind the Firewall; Data 2016, Out in the Open, Extended for the World to See; Building a Collaborative Bench of Data Analysts
2016	Engaging a Data Focused World: Executive Awareness Of Data and Trends, Internal Tools Moving Outside of CU*BASE, What are your employees doing?, Virtual Contact Channels

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

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

ASAP: Ask, See, Act, Profit

A DEVELOPMENT ROADMAP FROM 2006 THAT CONTINUES TO EVOLVE TODAY

Ask

- ❑ We started with polling users on what questions they would **ask** of data
- ↓
- ❑ We built dashboards and Query approaches so that **questions** were stored, ready to automate
- ↓
- ❑ We are now searching to **embed questions** in interactive data engagements with members, instantly

Ask more,
See more,
Act faster, and
Profit more

Profit instantly, from every
member interaction

ASAP: Ask, See, Act, Profit

A DEVELOPMENT ROADMAP FROM 2006 THAT CONTINUES TO EVOLVE TODAY

See

- ❑ We started with **reports** and tried to engage an audience with color, graphs, and better presentation



- ❑ We pushed hard for CU end-users to generate their own versions for **presentation**



- ❑ We are now searching to let *everyone* (members, employees, regulators, etc.) **see** in every delivery channel and every engagement



**Ask more,
See more,
Act faster, and
Profit more**

Profit instantly, from every
member interaction

ASAP: Ask, See, Act, Profit

A DEVELOPMENT ROADMAP FROM 2006 THAT CONTINUES TO EVOLVE TODAY

Act

- ❑ We focused on education and training methods so CUs could **act**

- ❑ We automated member communications (email contacts, online messages, etc.) and built shared resources like Xtend so we could all **act together**

- ❑ We are now on the cusp of creating the ability for members to **act on their own**, with the computer, instantly

Ask more,
See more,
Act faster, and
Profit more

Profit instantly, from every
member interaction

ASAP: Ask, See, Act, Profit

A DEVELOPMENT ROADMAP FROM 2006 THAT CONTINUES TO EVOLVE TODAY

Profit

- We still leave that up to you

**Ask more,
See more,
Act faster, and
Profit more**

Profit instantly, from every
member interaction

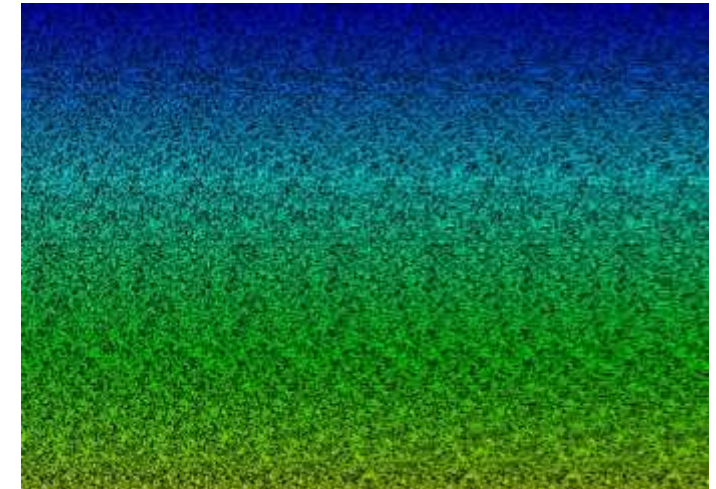
“I see it, but I’m not sure I see what to do”

ASTERISK INTELLIGENCE IS AN EFFORT TO SHORTEN THE GAP BETWEEN ‘SEE’ AND ‘ACT’



Remember those Magic Eye pictures from the 90s? You could see a picture, but not everyone could see the *true* picture inside – and if they couldn’t, then they missed the *value* of the picture

Analysts help you with the value in what you see

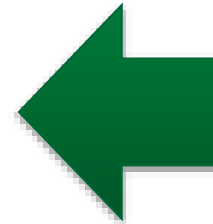


Data in Action



ASTERISK INTELLIGENCE WILL DRIVE A MONDAY-FRIDAY, 8 HR/DAY FOCUS

- ❑ What does it mean for all network participants now that the CUSO is committed to a data analyst business line and a new data warehousing technology platform?
- ❑ How might credit union CEOs think about this for their 2018 and 2019 business plans?
- ❑ Will these new business lines be the next breakout CUSO for CUs to consider making equity investments? Or will these new lines simply be new department offerings for the next couple of years?
 - As CEOs, how do you make the call? In what direction should we move?



**These are the questions
for this section**

**We'll brainstorm and
think about the actions
after some presentations
from our teams**



Data in Action



CAN ASTERISK INTELLIGENCE MONETIZE DATA FOR OUR NETWORK?

□ For our network to succeed with data monetization, it needs:

- **Vision.** Executives who understand the potential for monetizing data and allocate their time, energy, and trusted lieutenants to execute the vision.
- **Team.** A close-knit team of product managers, data architects, analytics specialists, application developers, and sales and marketing professionals who turn data into dollars.
- **Data.** Voluminous data with lots of attributes that is clean, consistent, and timely. Product usage data and customer transaction and interaction data are good candidates.
- **Analytics.** Analytics that provides shape and meaning to the data through categorization, calculations, summarizations, benchmarks, and models. Data becomes more valuable the more it is processed and analyzed.
- **Processes.** A development process that tailors data and analytics to target customers and go-to-market processes that price, sell, market, service, and enhance the data product throughout its lifecycle.
- **Delivery.** A delivery system that distributes analytics to users. It can be as simple as a PDF document delivered by email, or as sophisticated as an embedded analytic service within a cloud application.

Excerpt from “A Guide to Monetizing
Data: How to Create Intelligent
Applications and Products”



www.eckerson.com

Now for the tactical presentations...

Data in Action

Tactic #1:

Continue to enhance dashboard toolkits

IMPROVE THE COMPETENCY OF CUS: WHAT THEY ASK AND HOW THEY SEE THE ANSWERS

□ Our standard for CU*BASE dashboards:

1. Select a group of records with something in common (*loan apps processed in Oct, new members last year, checking accounts opened last month*)
2. See the list and use various options to work the records, one at a time (*approve the app, send TIS disclosures, order a debit card*)
3. You are also presented with a set of analyses that show pertinent facts about that group of records (*# of apps still pending, new members by age and gender, checking accounts opened by a specific employee*)

□ Step 1 is like a report, Step 3 is like the totals or summary section on a report, but Step 2 creates a unique palette of opportunity to work and analyze at the same time

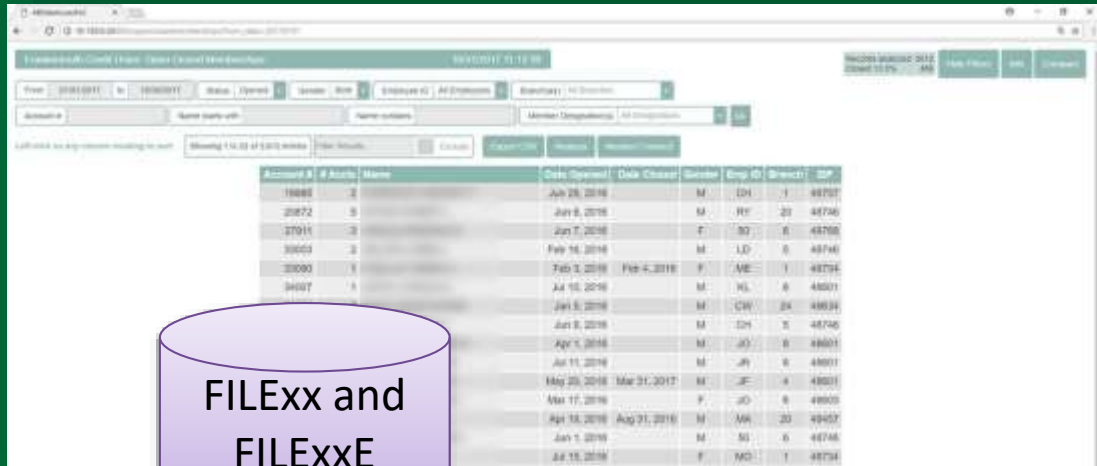
Embedded in these dashboards is the ability to **go active**, right now, every time...and all you have to do is plan to do so

Have you created a communication manager and assigned them regular dashboard activities to ensure a low-cost reach-out to your members?

Tactic #2:

Develop presentations with two audiences in mind

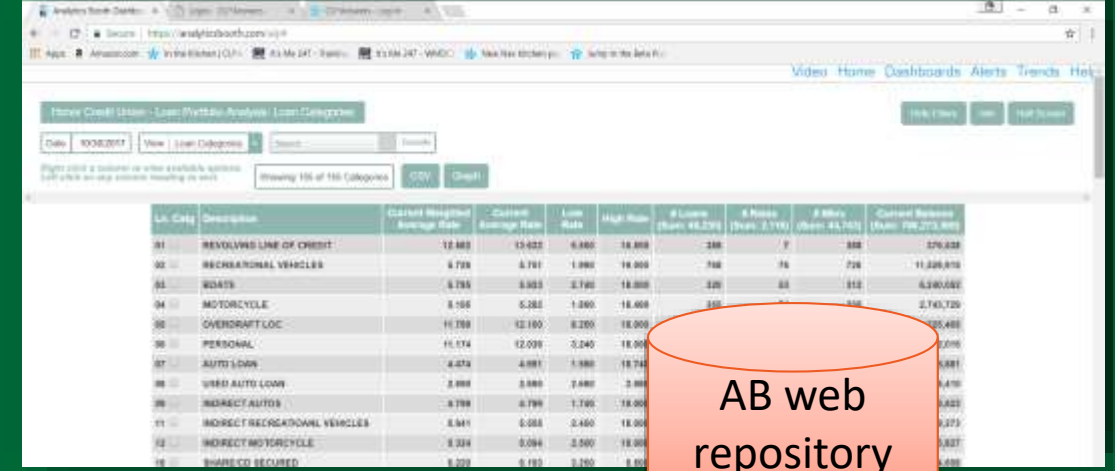
Private / Browser



FILExx and FILExxE

Account #	# Accts	Name	Date Opened	Date Closed	Gender	Emp ID	Branch	ZIP
19885	2		Jun 28, 2016		M	DM	1	48757
20872	5		Jun 9, 2016		M	RY	20	48746
27011	3		Jun 7, 2016		F	BO	6	48708
30003	3		Feb 16, 2016		M	LD	6	48746
30000	3		Feb 3, 2016	Feb 4, 2016	F	ME	1	48754
34007	3		Jul 10, 2016		M	KL	6	48001
			Jun 9, 2016		M	CH	24	48034
			Jun 9, 2016		M	DM	5	48746
			Apr 5, 2016		M	JO	6	48001
			Apr 11, 2016		M	JH	6	48001
			May 26, 2016	Mar 31, 2017	M	JE	4	48001
			Mar 17, 2016		F	JO	6	48005
			Apr 14, 2016	Aug 31, 2016	M	MA	20	49457
			Jan 1, 2016		M	NO	6	48746
			Jul 15, 2016		F	NO	1	48754

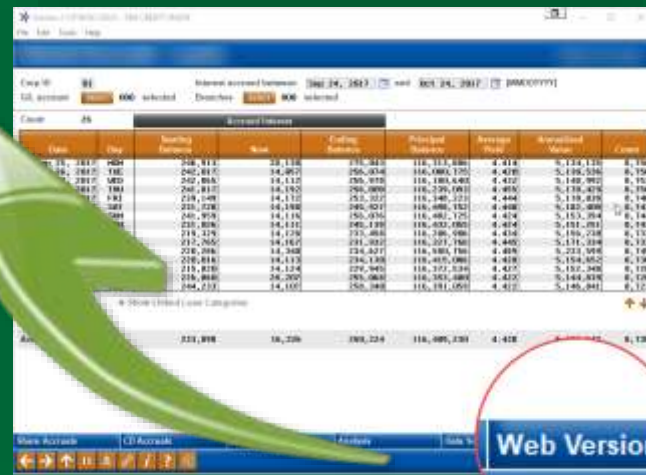
Web / Browser



AB web repository

Ln	City	Description	Current Weighted Average Rate	Current Average Rate	Loan Rate	High Rate	# Loans (Book 46,239)	# Pmts (Book 2,110)	# Mths (Book 44,745)	Current Balance (Book 198,273,805)
01		REVOLVING LINE OF CREDIT	12.885	13.422	6.880	18.888	388	7	388	276,838
02		RECREATIONAL VEHICLES	6.728	6.781	1.880	18.888	768	76	728	11,246,816
03		ROBOTS	6.735	6.883	2.780	18.888	320	33	312	6,580,682
04		MOTORCYCLE	6.165	5.285	1.280	18.888	320	33	312	2,743,720
05		OVERDRAFT LOC	11.789	12.180	8.200	18.888				235,488
06		PERSONAL	11.174	12.026	3.240	18.888				2,016
07		AUTO LOAN	4.473	4.881	1.980	18.784				5,681
08		USED AUTO LOAN	2.888	3.880	2.880	2.888				4,416
09		INDIRECT AUTO	6.799	6.799	1.700	18.888				9,823
10		INDIRECT RECREATIONAL VEHICLES	6.941	6.088	2.450	18.888				9,275
11		INDIRECT MOTORCYCLE	6.339	6.084	2.500	18.888				5,827
12		SHARE CO SECURED	6.203	6.783	3.280	8.888				4,408

Private member data



Web Version

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CU*BASE gold edition

Public or scrubbed member data

Creating a bridge between CU*BASE users and web users

Tactic #3:

Create excitement around the See-to-Act gap

MATCH THE DIVERSITY OF THE AI APPROACH WITH THE TALENTS OF YOUR CU

- AI has a broad and diverse business plan designed to include as many stakeholders as possible

Looking at data for insight:

- Analytics Booth - cuanswers.com/solutions/asterisk-intelligence/analytics-booth
- Custom Analytics - store.cuanswers.com/product/custom-analytical-request
- Asterisk Intelligence Store - store.cuanswers.com/product-category/asterisk-intelligence

Creating ways to store data for insight:

- Data Warehousing - cuanswers.com/solutions/asterisk-intelligence/data-warehousing

Arming a data management leader or team with tools:

- Unique Data Management - store.cuanswers.com/product/unique-data-management-udm-custom-data-fields
- CU Self-Directed Data Floods - cuanswers.com/resources/kitchen/cu-directed-data-floods

Do your homework to see the value prop here – as a user, and someday as a potential investor

Now let's do some CEO-to-CEO brainstorming...

*“A TNT session designed to
bring out CU leaders ready to
Teach, Negotiate and **Tell** their
point of view”*



- ❑ What does it mean for all network participants now that the CUSO is committed to a data analyst business line and a new data warehousing technology platform?
- ❑ How might credit union CEOs think about this for their 2018 and 2019 business plans?
- ❑ Will these new business lines be the next breakout CUSO for CUs to consider equity investments? Or will these new lines simply be new department offerings for the next two years?
 - As CEOs, how do you make the call? In what direction should we move?

Now let's do some CEO-to-CEO brainstorming...

- ❑ What did you hear in Randy's briefing that interested you? What did you disagree with?
- ❑ What tactical options did you see that you weren't aware of?
- ❑ What tactics did you wish you'd seen?
- ❑ What tactics are you already working on related to these ideas?

*"A TNT session designed to bring out CU leaders ready to **Teach, Negotiate** and **Tell** their point of view"*



As other thoughts occur to you over the next few weeks, go to the CEO Strategies page and leave a comment!

CEO School

Part 2

What does data mean to an Internet Retailer?

Projects CEOs should consider – not just for your *consumers*, but also for your *volunteers*

How can we make this a headline in CU business plans?

Prioritize these environments and your future investments

WHICH ARE MOST IMPORTANT TO YOUR FUTURE? IN WHICH WILL YOU INVEST THE MOST?

When you left the Leadership Conference this year, did you sit down and prioritize these member experiences? In what order did you rank them? Did you assign any budget numbers to these priorities?

- ☐ Retailing face-to-face in the same space
- ☐ Retailing via phone and remote face-to-face experiences
- ☐ Retailing via the Internet without a face-to-face experience
- ☐ Retailing via the Internet with classic desktop interactions
- ☐ Retailing via the Internet with smart phones and tablets
- ☐ Retailing via a third party's network
- ☐ Retailing a holistic relationship vs. an account relationship

The screenshot shows a worksheet titled "Prioritize These Environments and Your Future Investments" with a subtitle "WHICH ARE MOST IMPORTANT TO YOUR FUTURE? IN WHICH WILL YOU INVEST THE MOST?". The worksheet includes a table with columns for "Environment", "Priority Rank", "Short-term Budget (2018-2020)", "Mid-term Budget (2021-2024)", and "Long-term Budget (2025-2028)". Each budget column is further divided into "Expenditure" and "Investment". The environments listed in the rows are: "Retailing face-to-face in the same space", "Retailing via phone and remote face-to-face experiences", "Retailing via the Internet without a face-to-face experience", "Retailing via the Internet with classic desktop interactions", "Retailing via the Internet with smart phones and tablets", "Retailing via a third party's network", and "Retailing a holistic relationship vs. an account relationship". At the bottom, there is a section for "Complete your rankings and return to @Quorum.com" and a note: "Answer off the top of your head (prediction, estimate). Then go back to your office and do the work to really understand your starting point as you go into the new year."

Environment	Priority Rank	Short-term Budget (2018-2020)		Mid-term Budget (2021-2024)		Long-term Budget (2025-2028)	
		Expenditure	Investment	Expenditure	Investment	Expenditure	Investment
Retailing face-to-face in the same space							
Retailing via phone and remote face-to-face experiences							
Retailing via the Internet without a face-to-face experience							
Retailing via the Internet with classic desktop interactions							
Retailing via the Internet with smart phones and tablets							
Retailing via a third party's network							
Retailing a holistic relationship vs. an account relationship							

Can you define yourself as a retailer? It's a big project

Overwhelming

“Used to describe something that is so confusing, difficult, etc., that you feel unable to do it”

Only a CEO can describe where you wish to go

Retail

“The sale of commodities or goods in small quantities to ultimate consumers; *also* the industry of such selling”

Only a CEO can demand a new narrative

Cultures

“The characteristic features of everyday existence shared by people in a place or time”

Only a CEO can force a new default reaction

As a CEO, can you tackle culture change and win?

WE HAVE TO MOVE FROM INTERNET SERVICE TO A NEW SET OF GOALS FOR INVESTING IN NEW ECONOMIES

- ❑ You do not change culture by selling a set of philosophical ideas about how great it'll be when you get there
- ❑ You change culture by
 - Declaring the need for a new reality
 - Repeatedly making small, symbolic investments that support where you want to go
 - Enforcing the default reaction from your organization, creating new muscle memory so that people are acting in new ways, without even thinking about it

INTERNET RETAILING

- ❑ 24x7 member experiences
- ❑ Break down everything that is the CU value proposition into small consumables, sold via Internet interactions with members
 - Consumer value exchanges
 - Owner value exchanges
 - At-large market value exchanges
 - 3rd-party stakeholder value exchanges

It's a little different with members and the outside world

THE OUTSIDE WORLD HAS TO INTUITIVELY FEEL THE CULTURE CHANGE THROUGH INTERACTIONS AND DATA

- ❑ In other words, you have to prove it to them as you're interacting with them
- ❑ From the consumer's standpoint
 - Does your culture blend with how consumers interact with today's retail market players?
 - Do not trust that everything old is new again unless you're looking for a nostalgic niche...or not
- ❑ From the owner's standpoint
 - Data, data, data – the currency of letting people know their ownership is important
- ❑ From everyone else's standpoint
 - Making it easy to work with you and convenient to know you

INTERNET RETAILING

- ❑ 24x7 member experiences
- ❑ Break down everything that is the CU value proposition into small consumables, sold via Internet interactions with members
 - Consumer value exchanges
 - Owner value exchanges
 - At-large market value exchanges
 - 3rd-party stakeholder value exchanges

Now for the tactical presentations...

What does data mean to an Internet Retailer?

Tactic #1:

Create the 24x7 member experience

24 HOURS A DAY, 365 DAYS A YEAR, AND A DATA FOOTPRINT THAT PROVES IT TO YOUR MEMBERS

- ❑ Flipping the script: CU*Answers will now default to 7-day/week processing, and CUs will have to opt out
- ❑ Eradicating the idea of stand-in processing by individualizing the process in a condo stack
- ❑ Time zone processing – looking local no matter where your host computer resides
- ❑ In the past, lobby hours defined your service...now it is a patchwork of services that defines your daily hours
- ❑ Adding time to our ops cycle, and adding new data transfer cycles around the clock



Tactic #2:

Continuity across Internet delivery channels

NEW SERVICES THAT WILL ALLOW CUS TO CUSTOMIZE AND STANDARDIZE CHANNEL APPROACHES

- ❑ The **It's Me 247 Request Center**: Drop a form into a website, a mobile app, desktop banking, and a micro-sales site – all via one process
 - Respond to all of these delivery channels from a single fulfillment center

The screenshot shows the 'Form Generator 1.0' interface for Success Credit Union. It features a sidebar with navigation options like 'My Forms' and 'All Forms'. The main area displays a grid of form categories: 'It's Me 247 Live Forms (API/UX)', 'CU Website Live Forms (API/UX)', 'Custom (API/UX)', 'Mobile Apps', and 'RWD Responsive Webpage'. Below this is a table listing various forms, including 'Summer Loan Survey v3', 'Summer Loan Survey v2', 'Skip A Payment Form v3', 'Signature Loan v3', 'Signature Loan v1', 'Refer a Friend Form Winner 2015', 'Quick Loan App Loan', and 'Refer a Friend Form Winner 2015'.

This collage illustrates the 'Refer a Friend' form's presence across multiple digital channels. It includes a desktop website view, a mobile app interface, and a micro-sales site. Red arrows indicate the flow of the form across these channels, highlighting the continuity of the user experience. The form itself is titled 'Refer a Friend Form | PLATINUM MEMBER' and includes fields for 'First Name', 'Last Name', 'Mobile Phone', and 'Email'. It also features a 'Refer a Friend' button and a 'Great job! You and your friend are 1 step closer to being \$50 richer!' message.

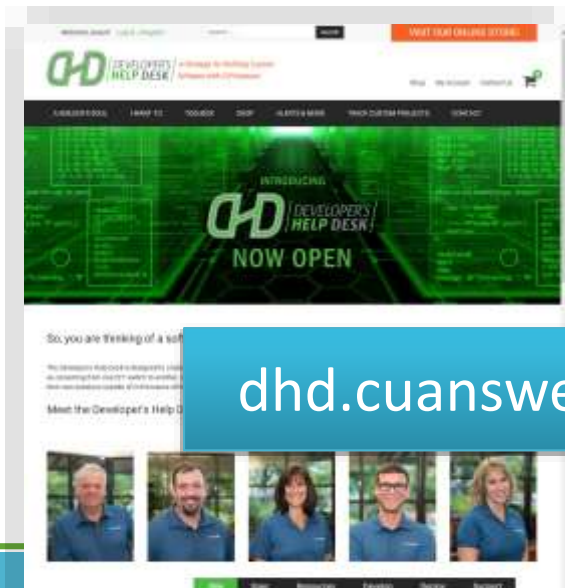
The success of both forms and the fulfillment center will be a compass to what's next via CU*BASE and CU*Answers Internet channels

Tactic #2:

Continuity across Internet delivery channels

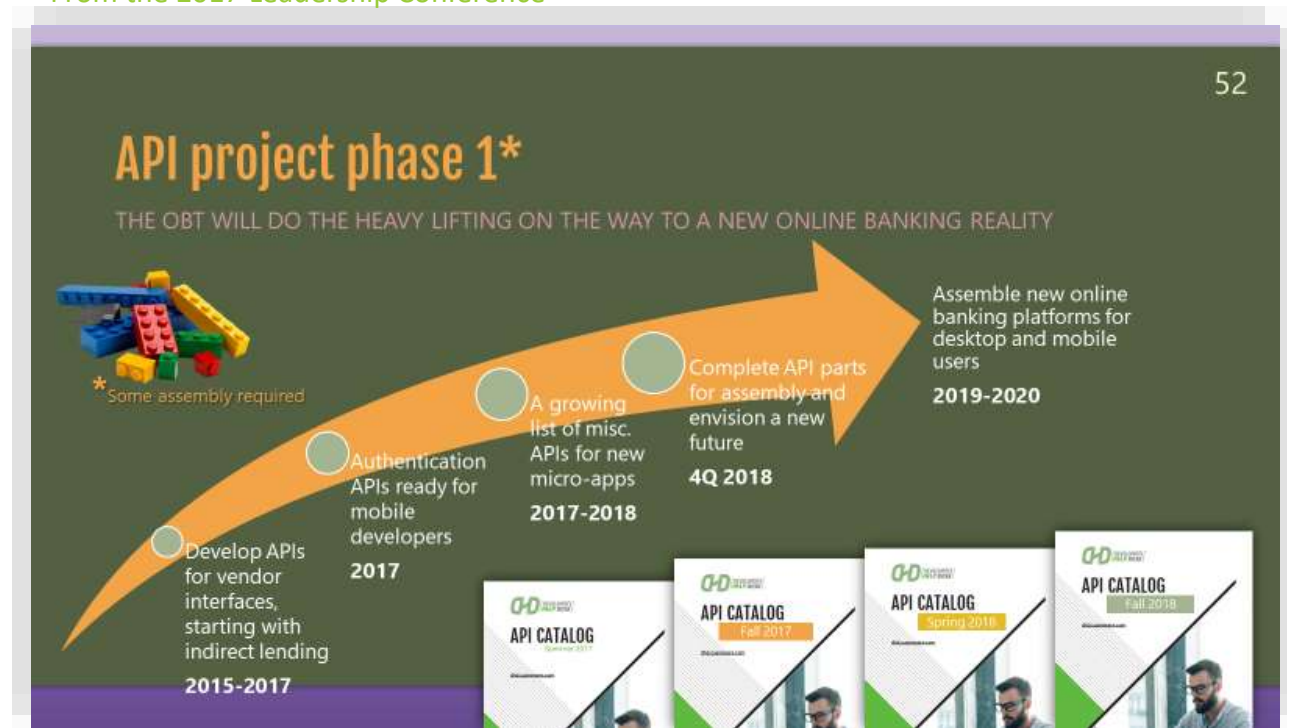
NEW SERVICES THAT WILL ALLOW CUS TO CUSTOMIZE AND STANDARDIZE CHANNEL APPROACHES

- API95 will support consistent multi-channel development
 - In Feb 2018 we plan for both mobile apps and desktop banking to use the same authentication API – what does this mean to you as a CEO?



dhd.cuanswers.com

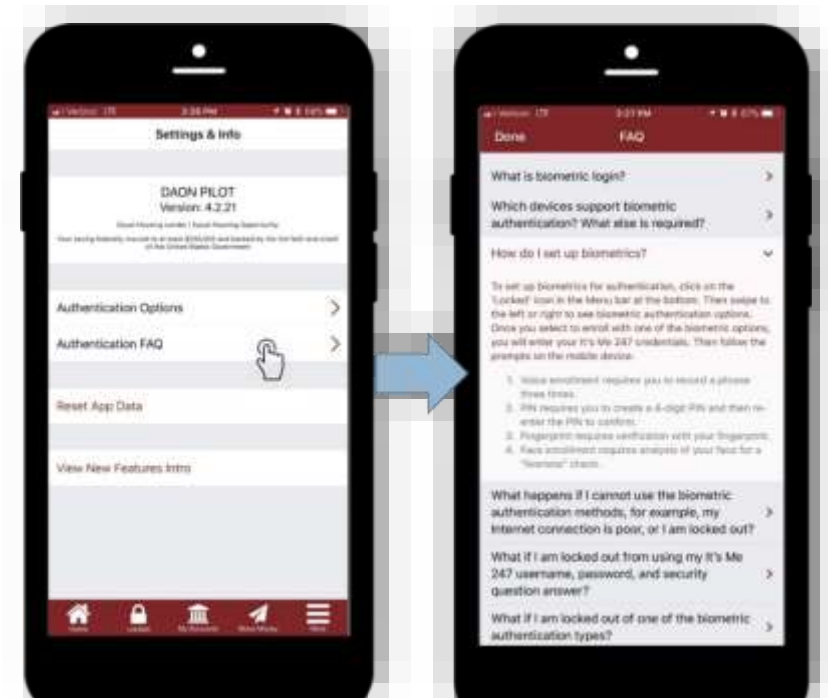
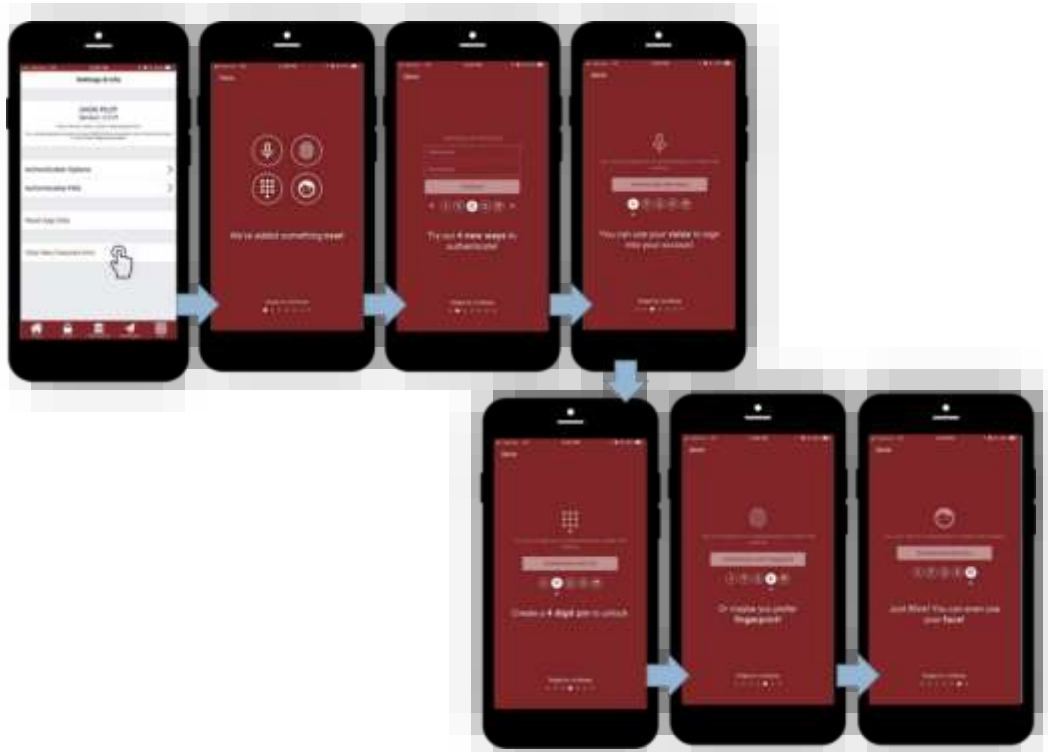
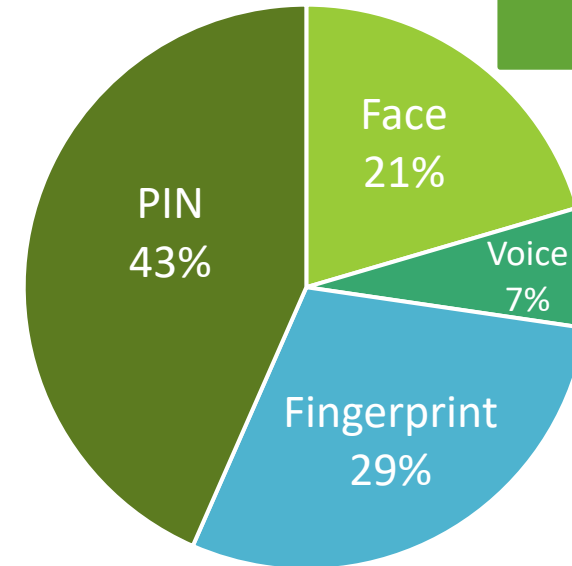
From the 2017 Leadership Conference



CUs need to be in the business of tactical authentication styles, security, and innovation

2017 Daon Authentication Beta Project

Total # of users	918	26% of these are active
# of authentications attempted	7,409	95% of these were successful

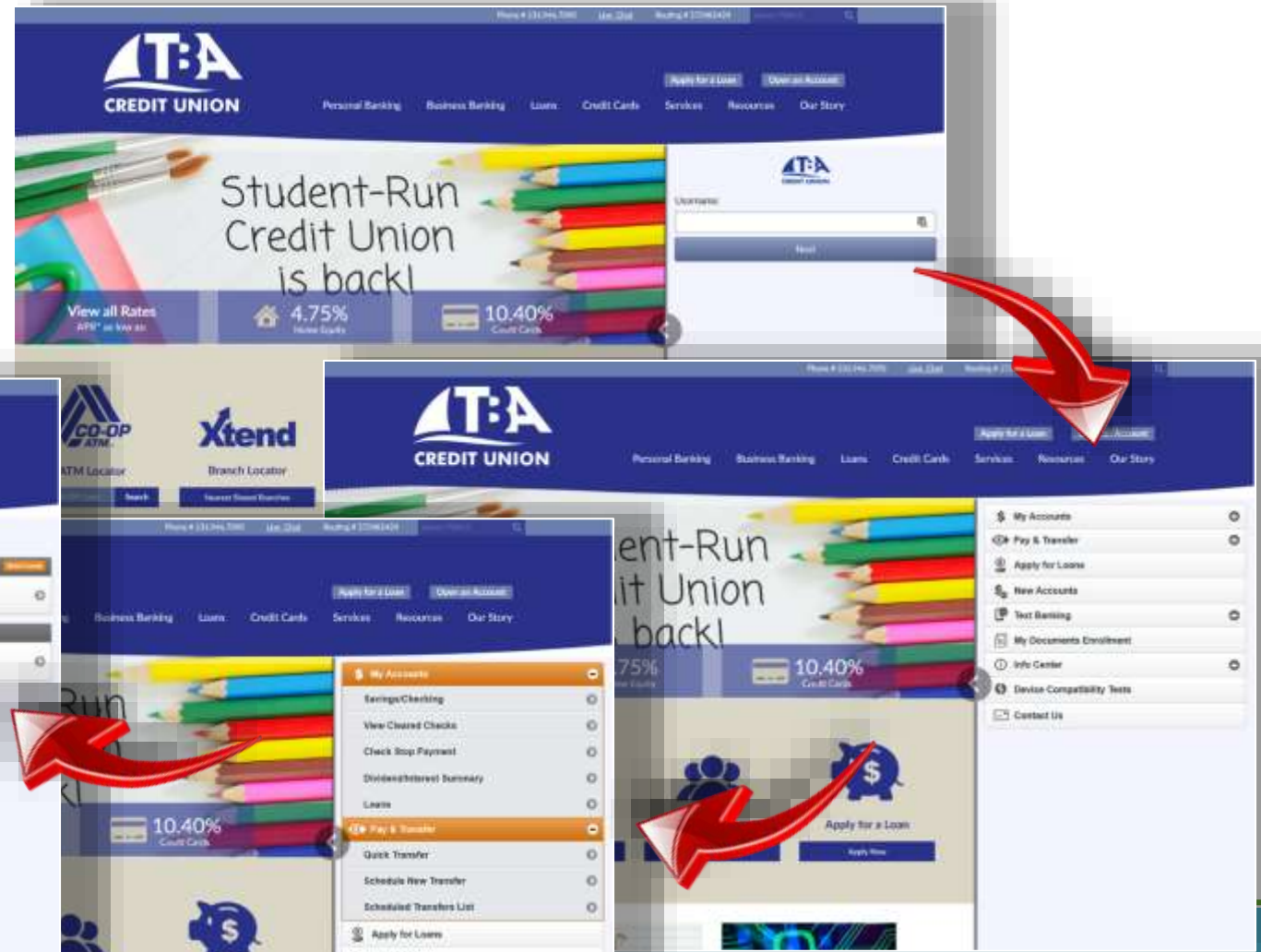


Tactic #2:

Continuity across Internet delivery channels

NEW SERVICES THAT WILL ALLOW CUS TO CUSTOMIZE AND STANDARDIZE CHANNEL APPROACHES

- ❑ Online19 will merge websites and interactive online banking via website authentication approaches
 - When your member visits the lobby, how do you log them in?



Tactic #3:

Shift from service to the heavy lifting needed to be a retailer

BUILD SERVICES ON THE 'NET THAT ALLOW YOU TO ELIMINATE SERVICES IN THE LOBBY

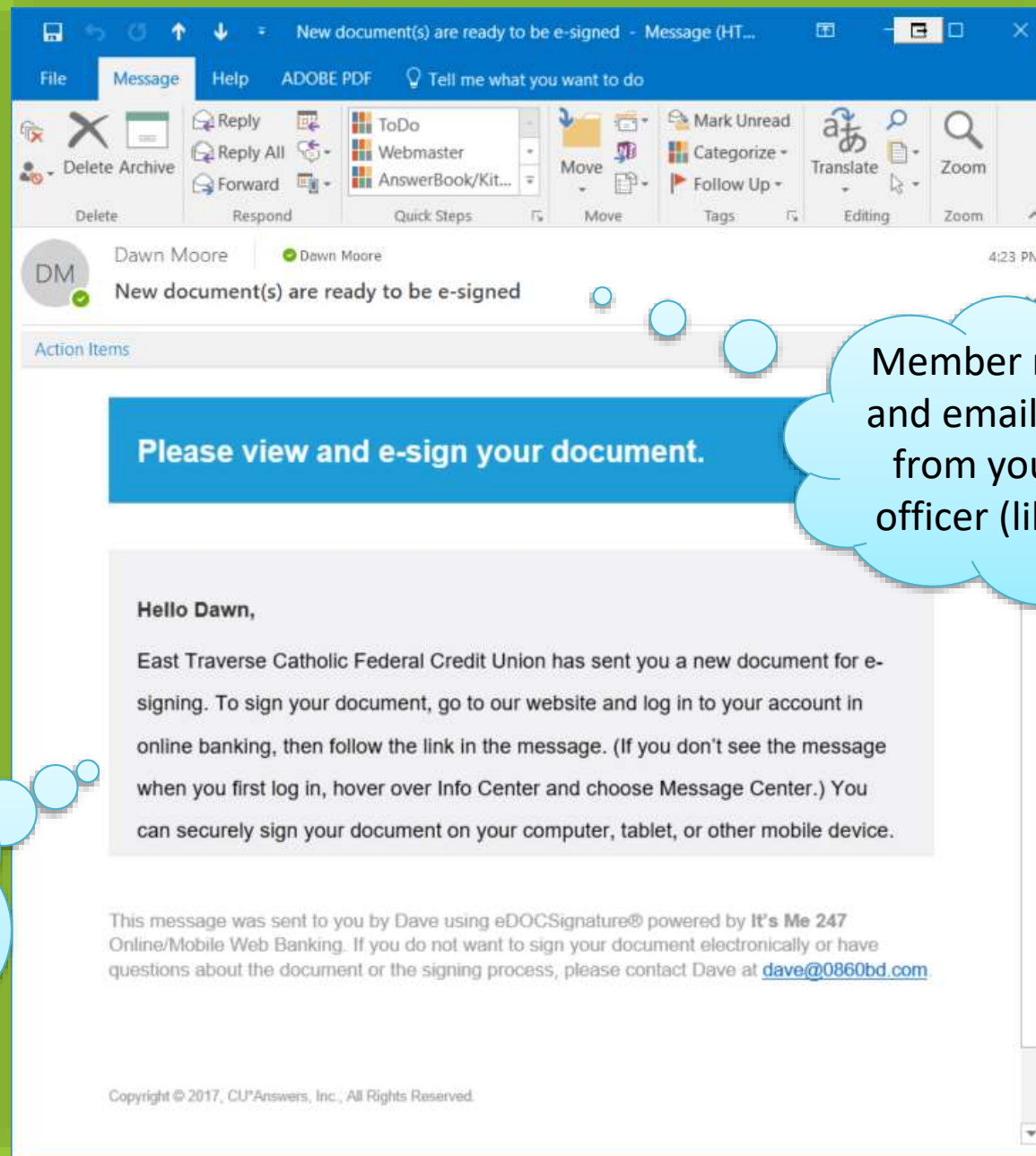
- Add new virtual closing rooms to desktop/mobile
 - How would this change in-person closings?

The collage displays various digital interfaces for Success Credit Union, illustrating virtual closing services. The desktop view shows the 'ACCOUNT SUMMARY | PLATINUM MEMBER' page with a green circle highlighting a notification: 'You have documents to sign.' with a 'Go to Message Center' button. The tablet view shows the 'MESSAGE CENTER | I'M A VIP MEMBER' page with a 'Filter Messages' dropdown set to 'Documents to Sign'. The mobile view shows the 'Message Details' page for a document signed on 09/14/2017, with a 'View Document' button and a 'Delete Message' button. The desktop view also shows a 'Share Accounts' section with a table of accounts.

Account Name	Account Number	Account Balance	Account Status	Account Type	Account Date
000 - 0000000000	0000000000	\$1,100.00	Active	000 - 0000000000	09/14/2017
000 - 0000000000	0000000000	\$1,100.00	Active	000 - 0000000000	09/14/2017
000 - 0000000000	0000000000	\$1,100.00	Active	000 - 0000000000	09/14/2017

Virtual Closing Rooms

Instead of a link to the document, the email tells the member to log in to their account



Member receives and email directly from your loan officer (like now)



After logging in, a banner will appear, either this...

[My Accounts](#)

[New Accounts](#)

[Pay & Transfer](#)

[My Documents](#)

[Personal Finance](#)

[Go Mobile](#)



My Account

Susie Q. Member

[Switch Memberships](#)



Rewards

Platinum Member

Reward Points

Earned Last Month

[View Point Details](#)



Messages

Messages



Members



Place Your Vote!

Latest News



We're here to help!



ACCOUNT SUMMARY | PLATINUM MEMBER



You have documents to sign.

[Go to Message Center](#)

Share Accounts


Account	Name	Available Balance	Actual Balance	Last Transaction	Accrued Dividends
000	OWNERSHIP SHARE	\$1,994.00	\$1,994.00	1/7/2018	\$99.99
001	CHECKING	\$7,853.00	\$7,853.00	3/14/2018	\$0.00
002	MONEY MARKET	\$2,703.00	\$2,703.00	5/21/2018	\$0.00
003	OWNERSHIP SHARE	\$1,456.35	\$1,456.35	7/5/2018	\$0.00
	SHOPPING	\$14,006.35	\$1994.00		\$99.99


Certificates

Account	Name	Available Balance	Actual Balance	Accrued Dividends	Maturity Date
300	12 MO VARIABLE	\$79.53	\$4,525.87	\$16.25	7/5/2019
301	3 MONTH CERTIFI	\$0.00	\$10,000.00	\$71.39	10/5/2020
	ACCOUNT TOTALS	\$79.53	\$14,525.87	\$87.64	

Loans

Account	Name	Regular Payment	Amount Due	Due Date	Balance
670	30 YR FIXED MORT	\$1,120.35	\$1,120.35	8/5/2018	\$83,579.39
	ACCOUNT TOTALS	\$1,120.35	\$1,120.35		\$83,579.39

[Info Center](#)[My Accounts](#)[New Accounts](#)[Pay & Transfer](#)[My Documents](#)[Personal Finance](#)[Go Mobile](#) **My Account**[Susie Q. Member](#)[Switch Memberships](#) **Rewards**[Platinum Member](#)[Reward Points](#)[Earned Last Month](#)[View
Point Details](#) **Messages**[Messages](#) **Members**[Place Your Vote!](#)[Latest
News](#)**MESSAGE CENTER | I'M A VIP MEMBER****Message Center****Filter Messages:****Messages**

	Subject	Date
	Package Completed	1/7/2018
	Please Sign Your Document	3/14/2018
	Please Sign Your Document	5/21/2018
	Please Sign Your Document	7/5/2018

Page will timeout in 300s



My Account

Susie Q. Member

Switch Memberships

Rewards

Platinum Member

Reward Points

Earned Last Month

View
Point Details

Messages

Messages

Members



MESSAGE CENTER | I'M A VIP MEMBER

Message Center

Back

Delete

Date:
08/30/2017

Time:
5:15:35 PM

Account:
000 - Membership

Subject:
Please Sign Your Document

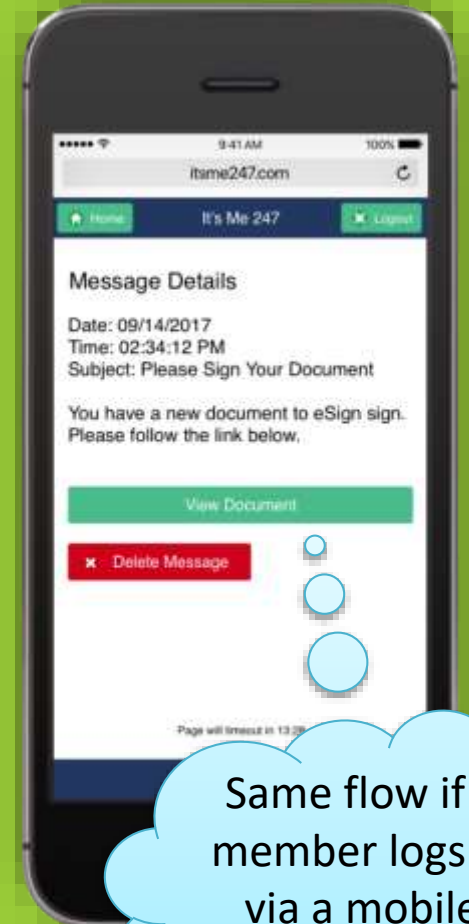
You have a new document to eSign sign. Please follow the link below.

View Document

! This message will be auto

Page will timeout in 3:05

This button launches
the e-signing process
in a new browser
window



Same flow if a
member logs in
via a mobile
device


Tactic #3:

Shift from service to the heavy lifting needed to be a retailer

BUILD SERVICES ON THE 'NET THAT ALLOW YOU TO ELIMINATE SERVICES IN THE LOBBY

- When will MAP/MOP sites overwhelm your in-person membership openings?
 - How would this change your budget for supporting outlets in decline?

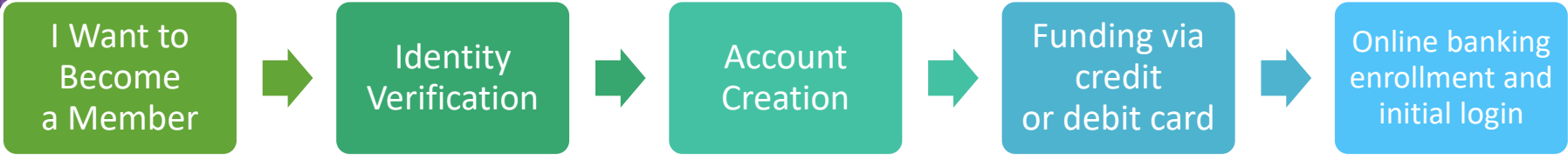


 Buy it:
store.cuanswers.com

# OF CUS	APPS REC'D	MBRS OPENED
18	1,576	837

Most CUs in production since May 2017

Honor CU leads the pack with 216 memberships opened



Not a lot planned for MAP/MOP in 2018, other than increasing usage

- ❑ We will push for images and signatures – what else would you have us do?

Success Credit Union

Eligibility Information Verification Fund Account Enrollment

Identification & Citizenship

Please enter your information and select 'Next' to continue. To help expedite your membership, upload a picture of your license.

Upload a picture of your license

Click or drag & drop image here to upload

Drivers License Number

State Issued

*US Citizen

☐ Yes

☐ No

Back Next

NEED HELP OR HAVE ANY QUESTIONS?

CU Publisher | Request Center

Secure | <https://dev.cupublisher.com/cu/087/requests/380>

Request Center

My Requests 3

Assigned 0

Working 0

Pending 0

Complete 0

All Requests 42

Loans 4

Misc 0

Credit Cards 4

Complete 3

Back Edit Form Data

Request submitted 17 seconds ago

New Request

Input Request	Data
APPLICANT	
FORM	DL Example
SUBMISSION DATE	Wed, Oct 18, 2017 8:11 AM EDT
Upload Image	image_uploaded_from_ios-1.jpg
Member Number *	John Smith
Member Number *	194957

Delete

Permanently delete this form request.

Delete This Form Request

Only if MOP

CHICAGO DRIVER LICENSE

ISS 03-02-2016 EXP 02-02-2020

DOB 04-07-1974

RENEWED ANNUALLY IN ILLINOIS

NEW ILLINOIS DRIVER LICENSE

NAME KAPRIS, MR. ANDREW

SEX M HT 5'11 WT 175 EYES BLU

HAIR BRN LSC Type 0

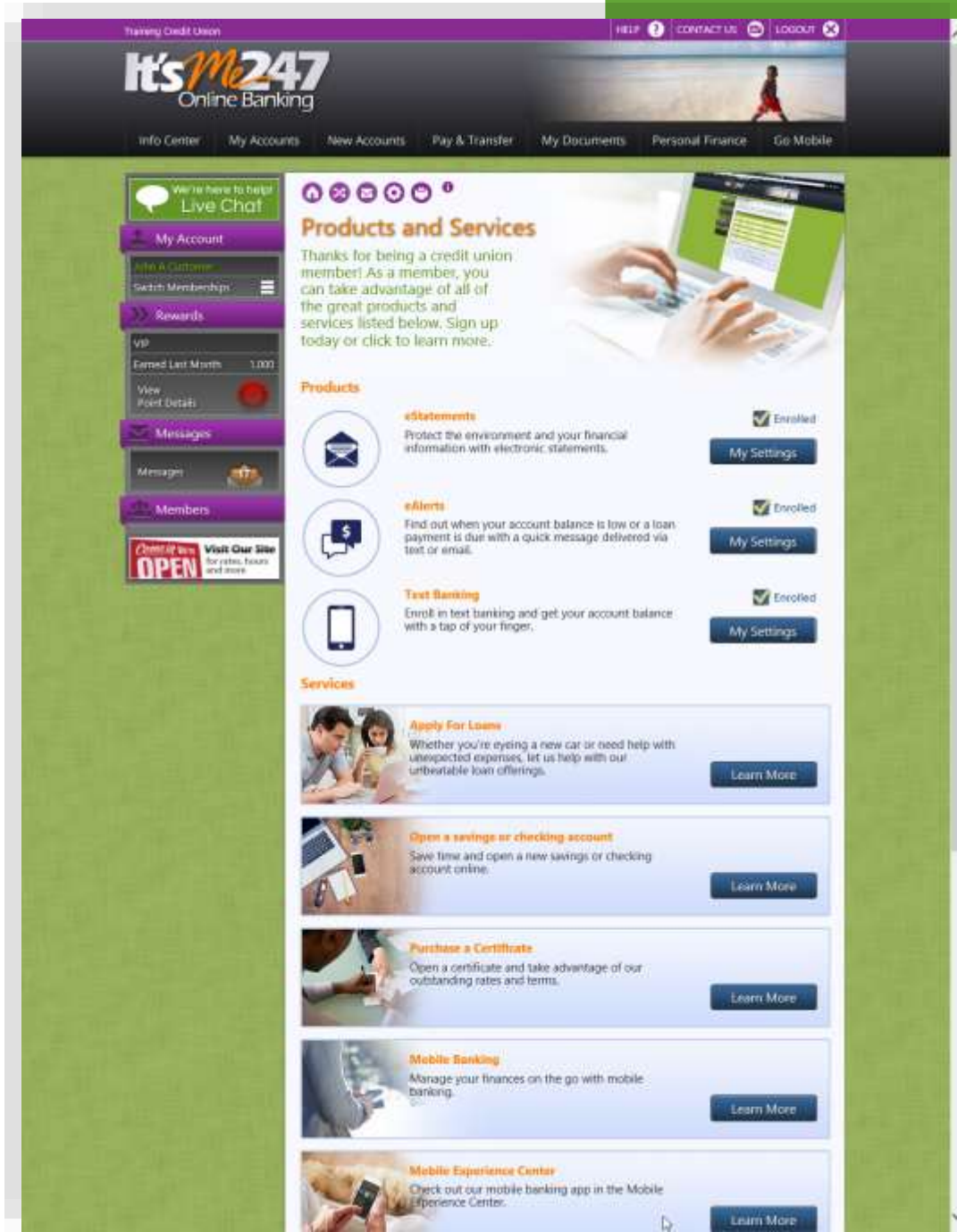
Restrictions None

Signature

DOB 04-07-1974

Moving from MAP/MOP to AAP/AOP (Account Application & Opening)

- ❑ As retailers, we need to move from just selling a relationship to greatly increasing our effectiveness and options for selling accounts
 - Leverage funding for deposits and payments
 - Rethink indirect outlets for more than loans
 - Should we have AAP/AOP micro-sites outside of **It's Me 247**?
- ❑ What have we learned so far from MAP/MOP that sets the roadmap for improving our AAP/AOP processes?
 - Is it too early? Or should we get started?

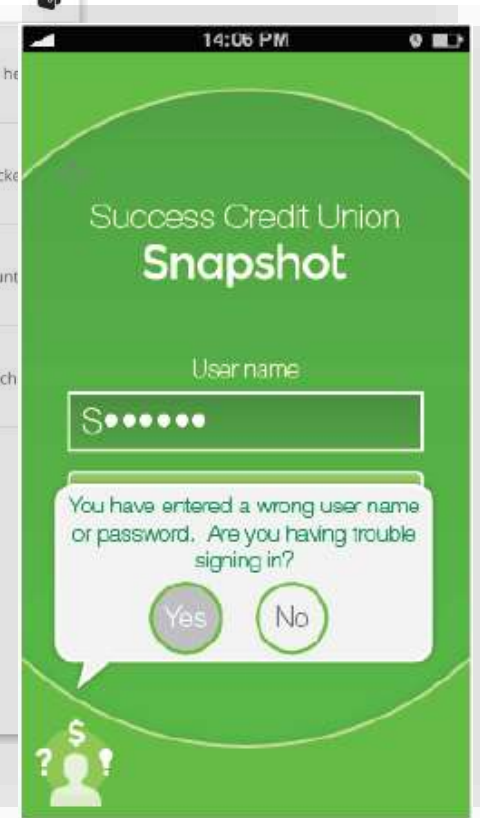
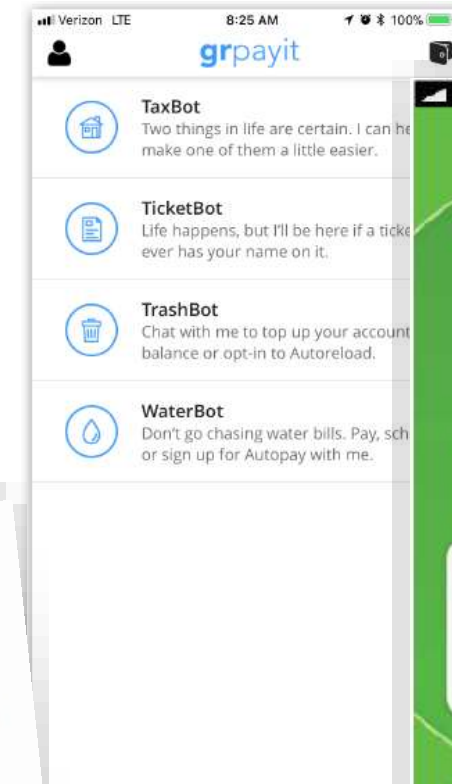


Tactic #3:

Shift from service to the heavy lifting needed to be a retailer

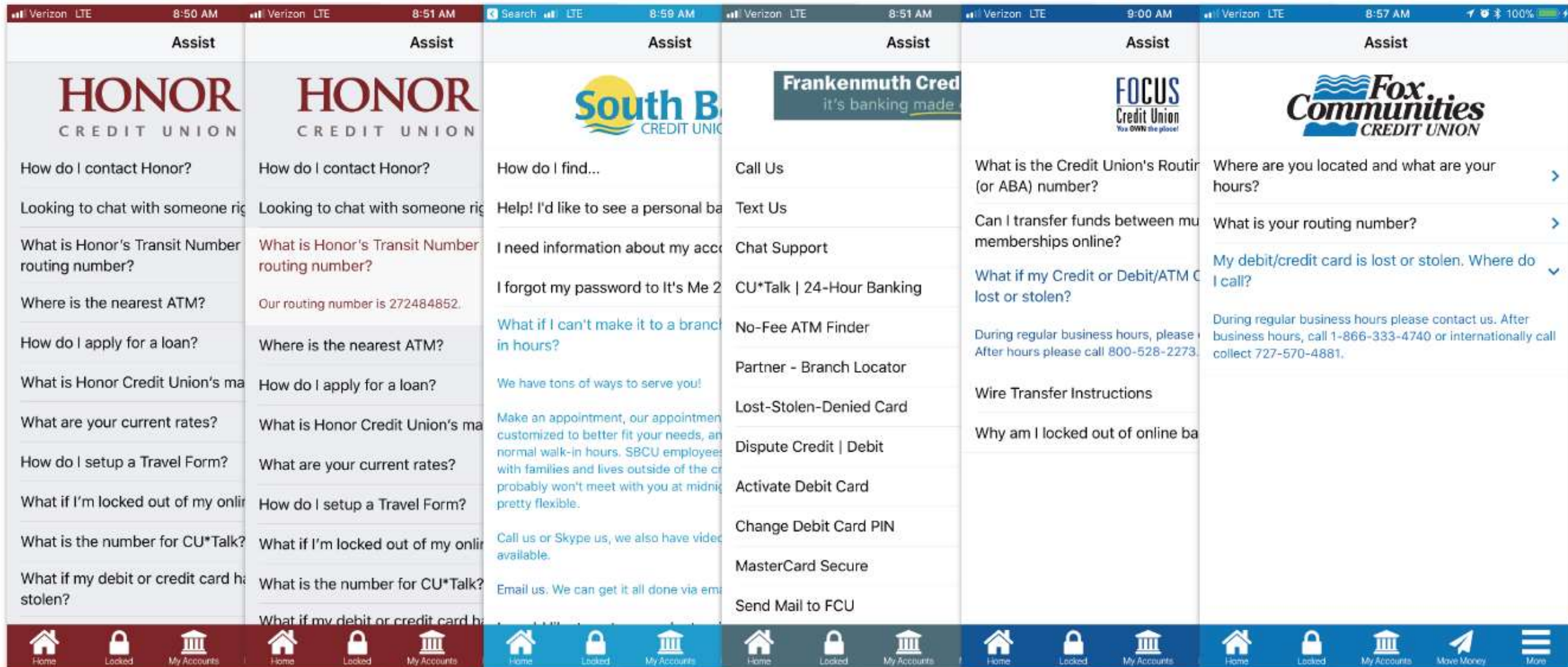
BUILD SERVICES ON THE 'NET THAT ALLOW YOU TO ELIMINATE SERVICES IN THE LOBBY

- ❑ So far, most of mobile banking development has been catching up with desktop banking, and recreating services from other channels
- ❑ Even RDC and Daon authentication don't strike us as innovations towards redefining a phone from a service device to a retail interaction with members
- ❑ We need to sell things, significant things, and transfer our retail investments from old channels to the mobile device

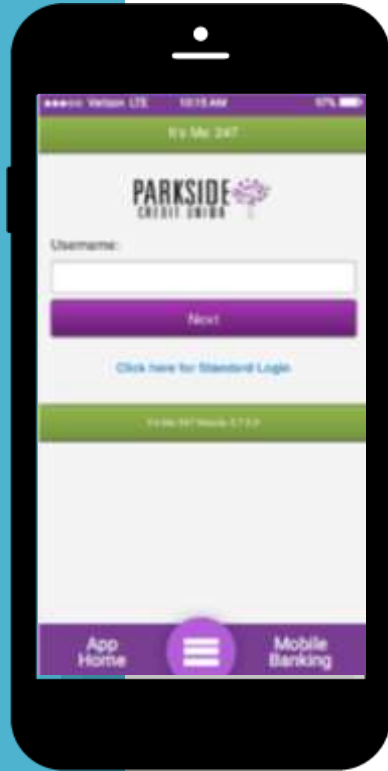


What data are we collecting that could be used in our own version of an AI chatbot?

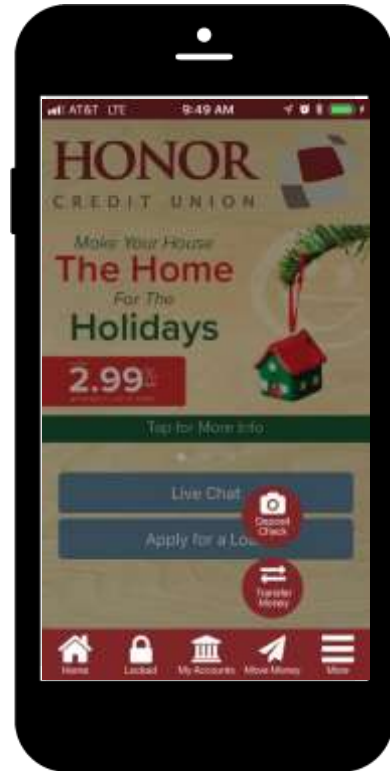
With APIs, this is possible. And this doesn't only have to be for mobile apps.



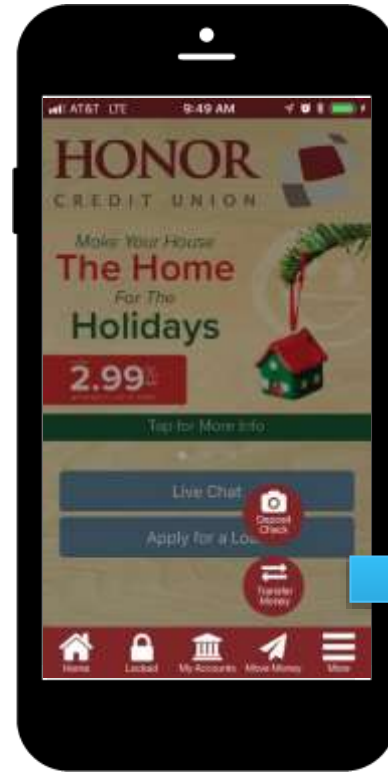
Mobile App 1.0 will be sunset in January – where will you go?



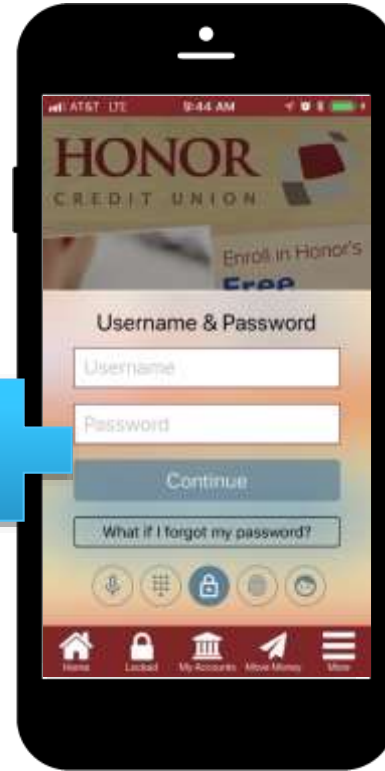
Mobile App 1.0
Sunsetting 1/15/2018



Mobile App 2.0
1.0 + RDC



Mobile App 3.0
1.0 + RDC + Daon



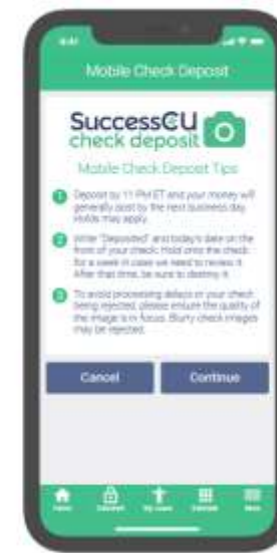
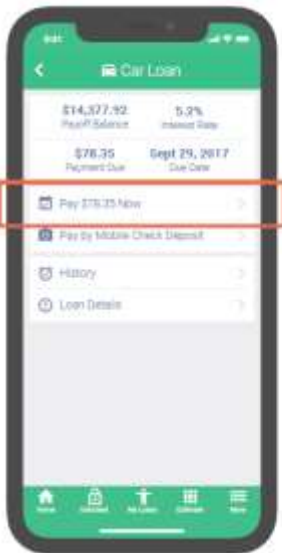
Tactic #3:

Shift from service to the heavy lifting needed to be a retailer

BUILD SERVICES ON THE 'NET THAT ALLOW YOU TO ELIMINATE SERVICES IN THE LOBBY

□ Focus on the disengaged member

- How will low- or no-impact authentication allow you to work more effectively with indirect members?
- Can micro-apps allow you to run two channels when you are running two membership models?



PAY NOW VIA TRANSFER

PAY NOW VIA CHECK DEPOSIT

Creating solutions without heavy authentication

- ❑ Text transfers – a solid concept but the look and feel is still a work in progress

The image displays a web application interface for 'Text Banking'. The left sidebar contains navigation links: 'What can I do with Text Banking?', 'Text Banking FAQ', and 'Personalized Command List'. The main content area is titled 'Text Banking: You're Enrolled!' and includes a section for 'Manage your devices here' with a list of enrolled phone numbers. Below this is the 'Membership Information' section, showing the assigned fee account (000 - SAVINGS) and nickname (JASON). The 'Currently Enrolled Phone Numbers' section lists a phone number (616) 727-5040. At the bottom, there are links for 'Unenroll from Text Banking' and 'Text Banking Transfers', with the latter highlighted by a green circle.

The right sidebar is titled 'TEXT BANKING TRANSFER COMMANDS' and includes a section for 'Manage your transfer commands'. Below this is a 'Create New Command' form with dropdown menus for 'From Suffix' and 'To Suffix', and a 'Submit' button. Below the form is a table of 'Current Transfer Commands'.

Command	From Suffix	To Suffix	Amount
TR02	000 - SAVINGS	109 - CHECKING	\$100
TR03	000 - SAVINGS	032 - HOUSE	\$150
TR04	031 - CAR	000 - SAVINGS	\$150
TR07	000 - SAVINGS	CAR	\$9.9
TR08	109 - CHECKING		

A green starburst graphic is overlaid on the bottom right, containing the text: 'Shooting for possible beta prior to June Leadership'.

A help popup window is visible on the right, titled 'Enrolled!'. It lists various commands and their descriptions:

- BAL: Balance for all eligible accounts
- BAL JASON: Balance for up to three savings or checking accounts
- BAL 000: Balance for a specific account
- BAL JASON 000: Balance for a specific membership and account combination
- TR00 100.00: Transfers \$100 between the configured suffixes for the specified command.
- TR00 JASON 100.00: Transfers \$100 between the configured suffixes, for a specific membership, for the specified command.
- STOP: Turns off all text banking
- STOP JASON: Turns off text banking for a specific account
- Provides you with help for unenrollment.

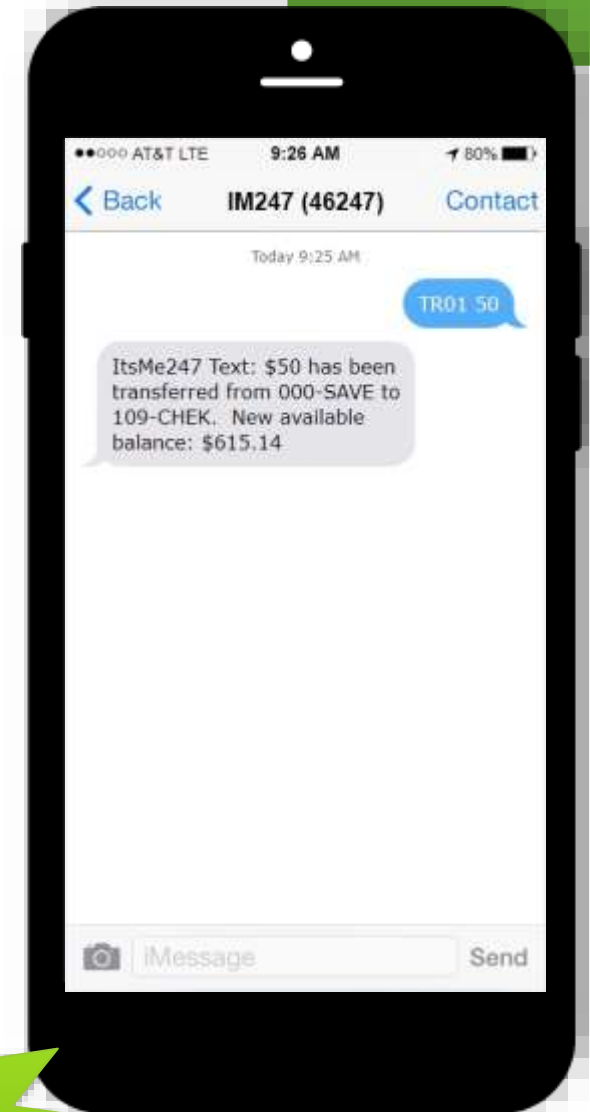
Creating solutions without heavy authentication

- ❑ Text transfers – a solid concept but the look and feel is still a work in progress

The screenshot shows the 'It's Me 247' web application. At the top, there's a navigation bar with 'Home' and 'Logout' links. The main heading is 'Manage your transfer commands'. Below it, the section 'Create New Command' is active. There are two dropdown menus labeled 'From Suffix' and 'To Suffix', both currently displaying 'Select an account'. At the bottom, there are 'Back' and 'Accept' buttons. A footer note states 'Page will timeout in 14:54'.

This screenshot displays the 'Transfer Commands' section of the 'It's Me 247' application. It lists four commands, each with 'Edit' and 'Delete' buttons:

- Command: TR02**
From Suffix: 000 - SAVINGS
To Suffix: 109 - CHECKING
- Command: TR03**
From Suffix: 000 - SAVINGS
To Suffix: 032 - HOUSE
- Command: TR04**
From Suffix: 031 - CAR
To Suffix: 000 - SAVINGS
- Command: TR07**
From Suffix: 000 - SAVINGS
To Suffix: 031 - CAR



Shooting for possible beta prior to June Leadership

Now let's do some CEO-to-CEO brainstorming...

“A TNT session designed to
bring out CU leaders ready to
Teach, Negotiate and **Tell** their
point of view”



- Do you need a new cultural response to your members and their needs?
 - Do you think it will be black and white (*an organized process, declared and tracked*) or will it happen organically?
- We're about to be 20 years into the new century – do you have a choice as you watch the world change around us?
 - What was once an interesting alternative for retailers will soon redefine everything for employees and customer-owners

Now let's do some CEO-to-CEO brainstorming...

- ❑ What did you hear in Randy's briefing that interested you? What did you disagree with?
- ❑ What tactical options did you see that you weren't aware of?
- ❑ What tactics did you wish you'd seen?
- ❑ What tactics are you already working on related to these ideas?

*"A TNT session designed to bring out CU leaders ready to **Teach, Negotiate** and **Tell** their point of view"*



As other thoughts occur to you over the next few weeks, go to the CEO Strategies page and leave a comment

CEO School

Part 3

**What does it mean to add
a data administrator to
your organizational chart?**

**What if you as a CEO had to add these new duties
to your daily work? Could you? Should you?**

Building teams that will change your future

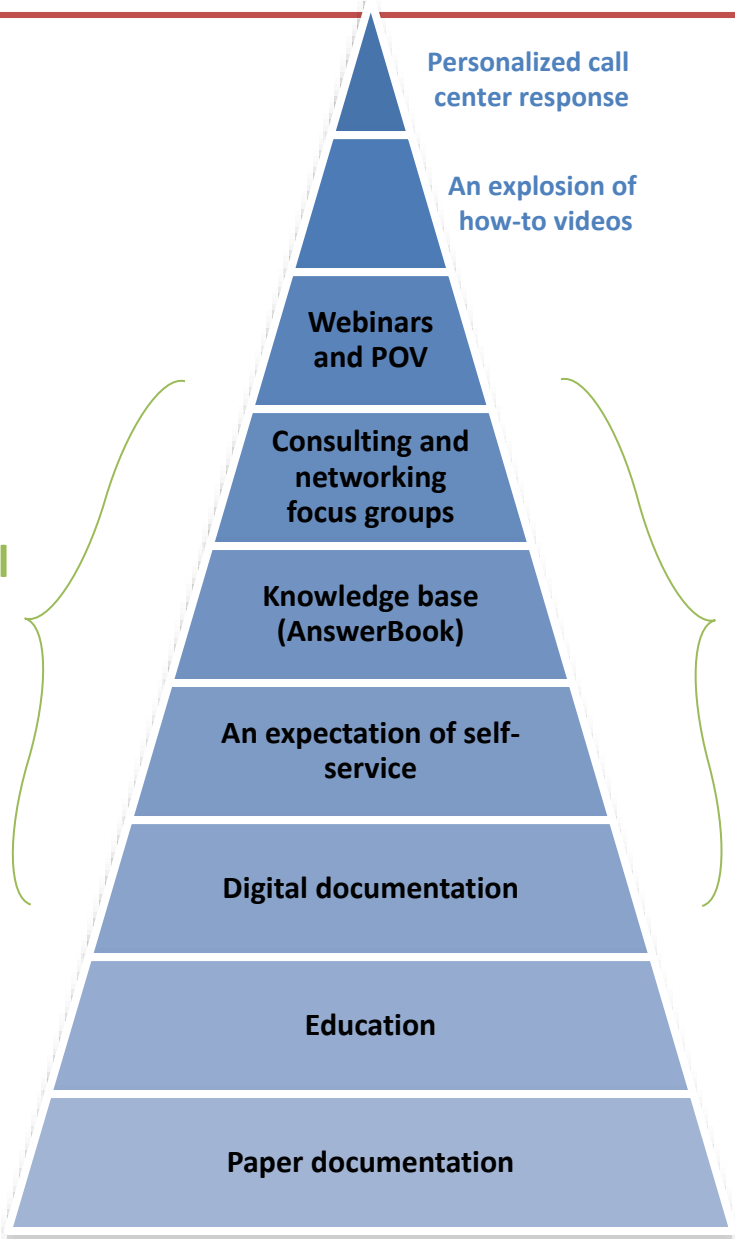
Data, data, data: A competency you must secure

DO YOU NEED A PERSON? DO YOU NEED A TEAM? HOW DO YOU BUILD NEW COMPETENCIES?

- ❑ Data competency is not like choosing to enter a new business
 - For example, adding mortgage loans as something new to sell
- ❑ In every business today, there is an intuitive belief that everyone, providers and consumers, need to be better at data
 - Better at finding digital content
 - Better at consuming digital content
 - Better at acting on content to solve a problem
 - Better at navigating a world based on content that is instantly available
- ❑ Who is leading this charge at your credit union?
 - What job title do they have today? What will it be tomorrow?
 - What external team might you engage with your internal resources?



Digital content is not the same as statistical analysis – specialize in both



Why all of this is a CEO project (and problem)

ONE MORE THING FOR YOU TO CONSUME, OR TO BAKE INTO YOUR ORGANIZATION'S RESUME

Competency Name: Data Governance. Competency Definition: Explain how an organization manages its data assets, including business rules, policies, practices, procedures, roles, and responsibilities 1. Competency Indicators: Describe data governance in an organization (e.g., industry standards for data loading).

CIO

Data analysts translate numbers into plain English Every business collects **data**, whether it's sales figures, market research, logistics, or transportation costs. A **data analyst's** job is to take that **data** and use it to help companies make better business decisions.

COO

Database administrator



Database administrators use specialized software to store and organize data. The role may include capacity planning, installation, configuration, database design, migration, performance monitoring, security, troubleshooting, as well as backup and data recovery.

??

Digital Content

Digital content is any type of content that exists in the form of digital data. Also known as **110111100** digital media, digital content is stored on either digital or analog storage in specific formats. Forms of digital content include information that is digitally broadcast, streamed or contained in computer files.

The Team

What is the expectation for the work product from your business intelligence team?

WHAT KIND OF ANALYSIS WILL YOU GET FOR YOUR INVESTMENT IN INFRASTRUCTURE AND TOOLS?

□ Types of analysis

(From “Six Types of Analyses Every Data Scientist Should Know” by Dr. Jeffrey Leek, Assistant Professor of Biostatistics at John Hopkins Bloomberg School of Public Health”, <https://datascientistinsights.com>)

- **Descriptive** (least amount of effort): The discipline of quantitatively describing the main features of a collection of data. In essence, it describes a set of data
- **Exploratory**: An approach to analyzing data sets to find previously unknown relationships
- **Inferential**: Aims to test theories about the nature of the world in general (or some part of it) based on samples of “subjects” taken from the world (or some part of it). That is, use a relatively small sample of data to say something about a bigger population
- **Predictive**: The various types of methods that analyze current and historical facts to make predictions about future events. In essence, to use the data on some objects to predict values for another object
- **Causal**: To find out what happens to one variable when you change another
- **Mechanistic** (most amount of effort): Understand the exact changes in variables that lead to changes in other variables for individual objects

Now for the tactical presentations...

What does it mean to add a data administrator to your organizational chart?

Tactic #1:

Build the data warehouses...and the mentality

SO YOU'VE HIRED A DATABASE ADMINISTRATOR – WHAT WILL THEY ADMINISTER?

- ❑ Today, most CUs have key vendors who have data, and have assigned key leaders in the CU to specialize in understanding this data
 - In other words, who knows the data that's important to your credit union via your relationship with CU*Answers?
- ❑ A database administrator sees the forest, not the trees
 - Sooner or later, they'll want a warehouse that gives the forest perspective, as a central place from which to work

Database administrator

Share



Database administrators use specialized software to store and organize data. The role may include capacity planning, installation, configuration, database design, migration, performance monitoring, security, troubleshooting, as well as backup and data recovery.

Data warehouses are simply places where people store data

But getting your hands around the data that is stored in dozens of places can be a daunting task, and sooner or later, a data administrator will a special storage place





Why these people get excited about data warehouse strategies

ANALYSIS IS INTANGIBLE, DATA AND DATA WAREHOUSES ARE TANGIBLE (AND BUYING IS FUN)

FILExx

Your primary
production
database

FILExxSS

A constant view
as of previous
EOD

FILExxE

EOM
snapshots

QUERYxx

Storing your
analytical
approaches

FILExxDW

You control the
data as it merges
for your tactics

Analytics Booth

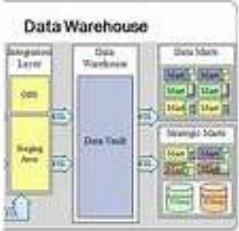
Outside of the
POWER i, space
for innovation

What will you buy, and how will you use it?

ASTERISK INTELLIGENCE IS ENTERING THE DATA WAREHOUSING BUSINESS

- ❑ When you complete your due diligence you may want to use our data warehouse and create your own data lake
 - You may want to do neither, but after you send someone to learn about it, they'll want you to make the call

Data warehouse



In computing, a data warehouse (DW or DWH), also known as an enterprise data warehouse (EDW), is a system used for reporting and data analysis. DWs are central repositories of integrated data from one or more disparate sources. They store current and historical data and are used for creating analytical reports for knowledge workers throughout the enterprise.

[Data warehouse - Wikipedia](#)

Data lake

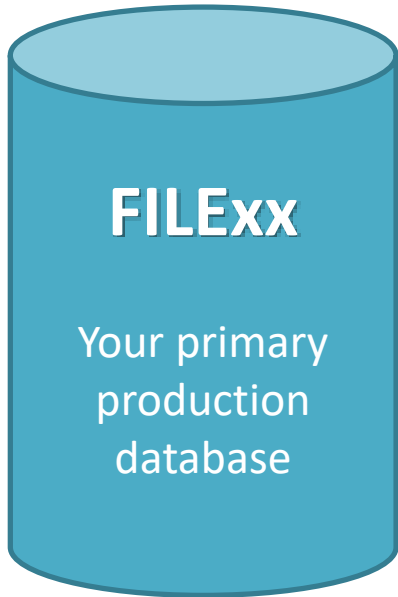
A **data lake** is a large storage repository and processing engine. They provide "massive storage for any kind of data, enormous processing power and the ability to handle virtually limitless concurrent tasks or jobs".

[Data lake - Wikipedia, the free encyclopedia](#)

Remember this: you have already paid for two-thirds of the data in the CU*Answers data warehouse, and the fees for the final third are low and based on participation

CU*Answers Data Warehouse Strategies

PART OF THE TWO-THIRDS YOU'VE ALREADY BOUGHT

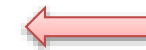


In 2017:

- We doubled the amount of transaction history retained by CU*BASE
- We added UDM (Unique Data Management)
 - Data customized by your CU
 - For accounts and general membership information

In 2018:

- Envisioning new CU self-directed data flood features
- Additional files for UDM
- CU self-directed floods for UDM data



Keep an eye on the Kitchen
for news about this project!

PART OF THE TWO-THIRDS YOU'VE ALREADY BOUGHT



In 2017:

- ❑ A new library for consistent data transfer processing
- ❑ Daily snapshot of the prior day's activity
- ❑ Data transfer programs are now being migrated to the FILExxSS library

In 2018:

- ❑ Introduce FILExxSS as a CU-employee accessible file for Query

Specify File Selections

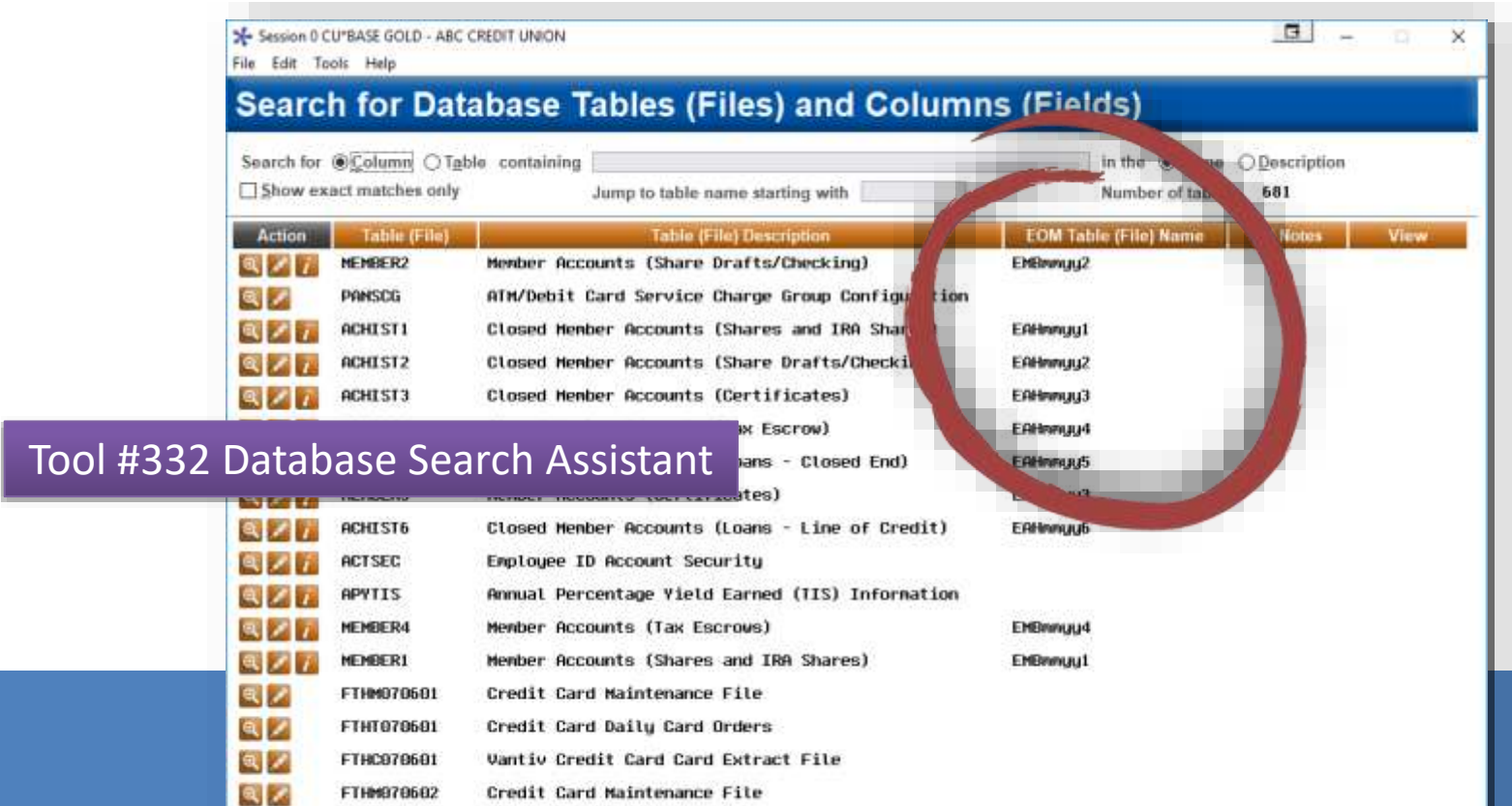
File name	MEMBER2		(Name of file)
Location	FILExxSS		(Location where the
Member	*FIRST		(Set of data within th
Format	*FIRST		(An arrangements of

CU*Answers Data Warehouse Strategies

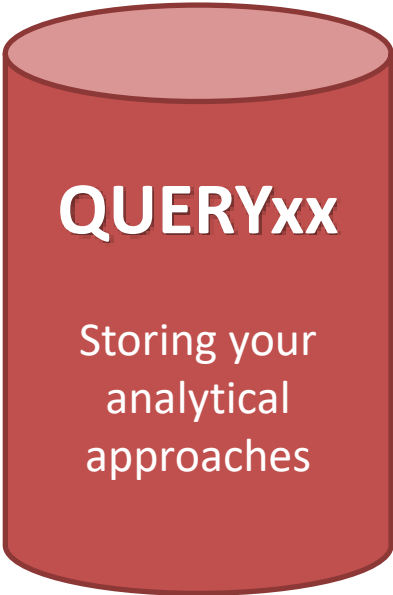
PART OF THE TWO-THIRDS YOU'VE ALREADY BOUGHT

In 2017:

- Doubled the number of month-ends available to online clients, from 3 to 6



PART OF THE TWO-THIRDS YOU'VE ALREADY BOUGHT



In 2017:

- Added a new Library Dashboard to analyze the database files your teams create via Query

In 2018:

- Add another premium tool for Query and presentation

Tool #1980 Library Dashboard

Session 0 CU*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

Library Dashboard

Library QUERY

Search for description containing

Created by

Date created: From To [MMDDYYYY]

Last changed: From To [MMDDYYYY]

Total library size 288313 k Total # of tables 793

Average table size 363 k Largest table size 31498 k

Table Name	Table Description	Created By	Date Created	Last Changed	# Records	Table Size (k)
DATE		MARYV	Jul 08, 2016	Jul 08, 2016	46	53
DAWTEST2	this is a test with deb	DAUM	May 25, 2016	May 25, 2016		49
DMMIMPORT	DAUM TESTING IMPORT VIA WIZARD	DAUM	May 23, 2016	May 23, 2016	48	49
DMMTEST2	Upload test for acctbs/type/email - field names	DAUM	Sep 23, 2016	Sep 23, 2016	13	49
DMMTEST3	UPLOAD TEST OF ACCTBS, TYPE, AND EMAIL ADDR3	DAUM	Sep 23, 2016	Aug 07, 2017	13	49
DMMTEST4	testing email shortened	DAUM	Sep 27, 2016	Sep 27, 2016	13	49
DMPIMPORT	Work file for Direct Mail Post import	DAUM	Oct 26, 2017	Oct 26, 2017		40
FILEGCSHND		SARAH	Oct 10, 2017	Oct 10, 2017	60	61
FLATFR	IMPORT AS FLAT FORMAT	MARYV	Feb 12, 2015	Feb 06, 2016	40	28
FLATW_FRI	IMPORT AS FLAT FORMAT	MARYV	Feb 12, 2015	Feb 06, 2016	40	28
HOPEFUL	Local Philanthropy Outreach Marketing List	STACYB	Oct 19, 2017	Oct 26, 2017		90
LIND074617	Loan Report Selection Parns work file	CUT DALEH	Oct 31, 2017	Oct 31, 2017		81
LIND082210	Loan Report Selection Parns work file	CUT DENNISL	Oct 08, 2017	Oct 08, 2017		90
LIND082721	Loan Report Selection Parns work file	CUT DENNISL	Oct 08, 2017	Oct 08, 2017		90
LIND082754	Loan Report Selection Parns work file	CUT DENNISL	Oct 08, 2017	Oct 08, 2017	3	90
LIND083022	Loan Report Selection Parns work file	CUT DALEH	Oct 06, 2017	Oct 06, 2017		90

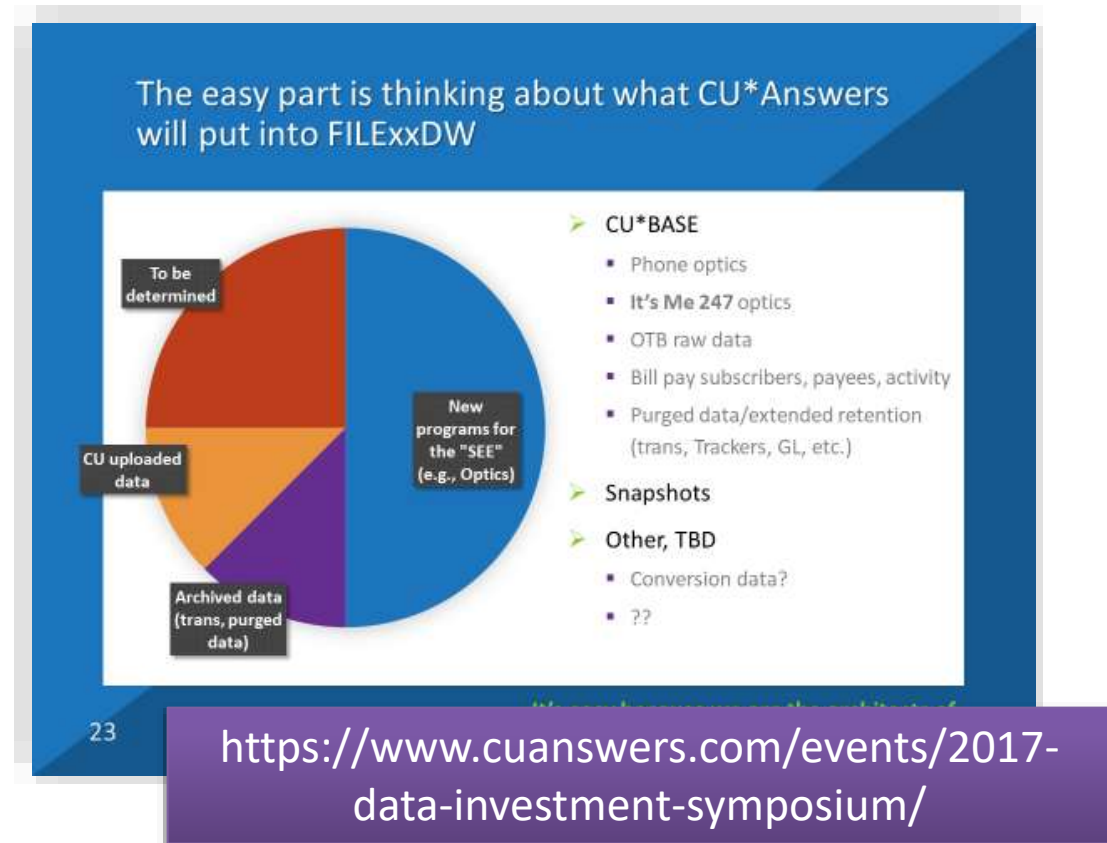
FR (8521) 10/31/17

Tactic #2:

FILExxDW as a new frontier

WORKING WITH CU ARCHITECTS, BUILDING THE DATA WAREHOUSE THEY WISH TO HAVE

- ❑ Today, CUs want to design their own approach and value propositions for the data they put into their individual warehouses
 - Share someone else's computer (*coming in 2018*)
 - Have your own (*selling turn-key in 2019*)
- ❑ Our FILExxDW warehouse will be a CU-directed space
 - The only data in it will be what you tell us to put there
 - We'll create unique data opportunities for CU*BASE users, but CUs will choose whether or not to put that data into their warehouse



CU*Answers Data Warehouse Strategies

WILL START SLOW, BUT BASED ON THE ATTENTION CUS ARE GIVING TO DATA WAREHOUSES, WILL PICK UP SPEED



In 2017:

- Created the Library Authority Management tool

In 2018:

- Rolling out to clients late 2nd half of 2018
- CU-defined data
 - About 80% sourced from CU*BASE data warehouses
 - About 20% sourced from third-party sources
- Priced based on CU sign-ons + space used
- Premium tool for Query and presentation
- Developing DEX (Data Exchanges) with analytical warehouses as a transfer approach

Session 0 CU*BASE GOLD - ABC CREDIT UNION
File Edit Tools Help

Library Authority Management

Library DW Data Warehouse

User Name	Description
AHAWKES	Annalyn Hawkes - Earnings Edge
RACHEEN	Rachael Colburn - CUA Quality Control
ROBERTC	Robert Colburn - Programming
ROBERTC2	Bob Colburn - CUA Testing
THULL	Thomas Hull - Earnings Edge

Tool #1981 Library Authority Management



ANALYTICS BOOTH WILL BECOME A HYBRID: PRESENTATION + DIRECT ANALYSIS + WEB REPOSITORY



In 2017:

- ❑ Sanitized database, safe for external web users
- ❑ Time-sliced based on short feedback loops
- ❑ Browser-based presentation
- ❑ Accessible anywhere WiFi or Internet services are available
- ❑ Foundation for audience expansion for both CU*Answers as a CUSO and for CUs and their communities

In 2018:

- ❑ Add ability for analysts to sign on directly to the AB database and work with their own presentation tools and skills
- ❑ Expand sales of AB from the CU*Answers network to any CU in the country, independent of their core processing solution



Tactic #3:

Develop a data transfer business

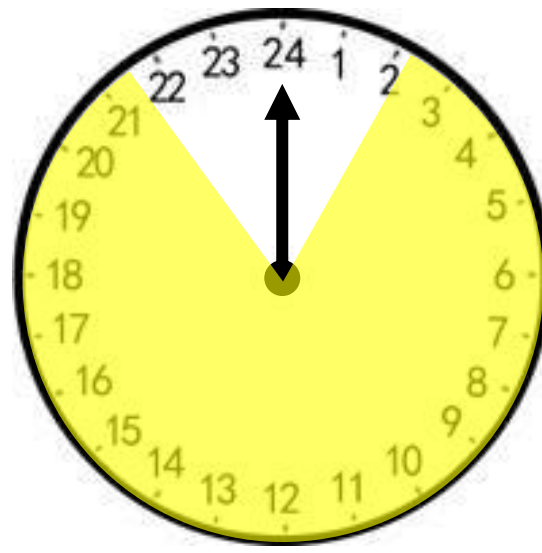
WHAT IF DATA TRANSFER ROUTINES INCREASED BY 10X?

- We would have to build a new machine



Daily Operations

Limited time window before CUs are open for business



Data Transfers (FILExxSS)

Unlimited time window for data transfers and other vendor interactions



- DEX is a transfer protocol and service from CU*Answers that will grow from 1x today (2 CUs) to 10x or more in the next two annuals
- DEX moves data to analytical databases where CU administrators and analysts do their work
- Today, DEX is a technical setup, tomorrow it will be an AI setup, and the day after that, it will be a self-service tool for a database administrator

Now let's do some CEO-to-CEO brainstorming...

*“A TNT session designed to
bring out CU leaders ready to
Teach, Negotiate and **Tell** their
point of view”*



- How will you build data competency in your organization?
 - Who will lead the effort? Will it be a team? Or will it be an external resource?
 - How will you be accountable?
- This has been our most tactical presentation: put your best people on this project, with a budget that expresses it as a priority
 - Can you do it? Will you do it?
 - How can CU*Answers help?

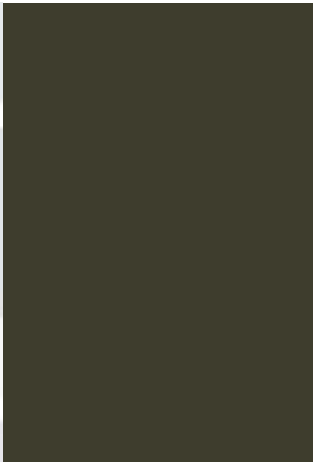
Now let's do some CEO-to-CEO brainstorming...

- What did you hear in Randy's briefing that interested you? What did you disagree with?
- What tactical options did you see that you weren't aware of?
- What tactics did you wish you'd seen?
- What tactics are you already working on related to these ideas?

*"A TNT session designed to bring out CU leaders ready to **Teach, Negotiate and Tell** their point of view"*



As other thoughts occur to you over the next few weeks, go to the CEO Strategies page and leave a comment



Wrap-up

Things I wish I would've had time for...

- ❑ A deeper dive on DHD and the development of a DIY movement at CU*Answers
- ❑ More time with you to get into the nuances of retail stores on the Internet
- ❑ A project update on card controls and a new push notification engine, coming to CU*Answers in 2018
- ❑ A project update on the development of our second auto-decision engine, and what it might mean to how we do credit reports
- ❑ Why Daon means more about how we think, than about the cool gadgets we'll promote to members
- ❑ A deeper dive on ten other things from the Leadership Conference
- ❑ Your top 10 CEO issues, if you had time to give me a list

We're all busy, but we don't meet often enough wearing our CEO hat, focused on one thing: the art of leading cooperatives

The value of stage fright to a CEO

Do you get on stage often enough to inspire you to excel?



- ☐ Where do you prove to the marketplace that you have grasp of your situation?
- ☐ Where do you prove that your focus on execution results in big things?
- ☐ When was the last time you feared that a board event wasn't enough to impress?
- ☐ When was the last time you tried to impress your staff?
- ☐ Get on stage

Try as hard with others as you do with regulators and examiners (I know you have stage fright when *they* come to town)



AuditLink
connecting people

AuditLink vM
A Complete Vendor Management Solution

AuditLink has partnered with TrueSourcing and has put together one of the most robust vendor management services in the industry to meet this growing regulatory burden and lower financial risk while in providing critical information in a secure manner.

Joe Viller, CMAA/NEC
VP Regulatory Services

CS Management Services
Management Services

NEWS RELEASE

FOR IMMEDIATE RELEASE

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Phone: 301-583-1470
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Email: info@auditorlink.com
Website: www.auditorlink.com

AuditorLink

CIO's Answers' AuditorLink selects Virtual StrongBox to help transform and grow compliance initiatives

Virtual Audit Capabilities expanded to include Compliance Controls and set the stage for strategic growth

BRIAN R. KATZ, CEO - Director, CIO, DIT

AuditLink

THE EASY WAY TO
COMPLY WITH THE ACA

BSA/AML Independent Audit

AuditLink's BSA/AML independent audit services are designed to help financial institutions and their service providers (SPs) meet the requirements of the BSA/AML regulations and to ensure compliance with the AML compliance program.

This AuditLink qualified audit and monitoring approach is designed to help you ensure your small account customer (SAC) audit is a truly cost-effective and efficient.

Key features

In addition to the most frequent and effective of the audit services, AuditLink offers:

- Risk-based audit approach, allowing you to prioritize and prioritize.

- A review of the BSA/AML compliance program and the BSA/AML compliance program, including the BSA/AML compliance program and the BSA/AML compliance program.

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Annual ACH Audit

AuditLink's ACH audit services are designed to help financial institutions and their service providers (SPs) meet the requirements of the ACH regulations and to ensure compliance with the ACH compliance program. This AuditLink qualified audit and monitoring approach is designed to help you ensure your small account customer (SAC) audit is a truly cost-effective and efficient.

Key engagement features

- A review of the ACH compliance program and the ACH compliance program, including the ACH compliance program and the ACH compliance program.

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OBC Bypass Direct Login Widget Acknowledgement

Important: [Click here to view the OBC Bypass Direct Login Widget Acknowledgement](#) to accept your credit union's responsibility for the following risks. Once this document has been signed and returned to CU*Answers via fax, email, or internet transfer, Support Center team will deactivate this code snippet for use on your website.

[Click here to view the OBC Bypass Direct Login Widget Acknowledgement](#)

1. Security and identity theft reduction for members
2. Reduced customer information breach risk reduction
3. Unemployment System Enhancement Reduction (in Member)
4. Lower use of Visa / MC / Debit Banking and other alternative options
5. Increased use participation in credit union member financial planning community (link) banner
6. Online banking community (link) will automatically redirect to your credit union home page that we have on file.

- a. [Click here to view the OBC Bypass Direct Login Widget Acknowledgement](#) to view your currently configured home page link.
- b. To change your home page link, please enter the provided form link: [https://www.cuanswers.com/obcdirectlogin/widget/obcdirectlogin.html](#)

9. Internet access to the Log Out button in CU's MC / Debit Banking Banking will be restricted to your Log Out link that you have entered through the internet transfer Support Center.

- a. [Click here to view the OBC Bypass Direct Login Widget Acknowledgement](#) to view your currently configured Log Out link.
- b. To change your Log Out link, please enter the link provided from this MC: [https://www.cuanswers.com/obcdirectlogin/widget/obcdirectlogin.html](#)

10. If you Log Out link is configured, then member will not be redirected to your credit union home page that we have on file.

- a. [Click here to view the OBC Bypass Direct Login Widget Acknowledgement](#) to view your currently configured home page link.
- b. To change your home page link, please enter the provided form link: [https://www.cuanswers.com/obcdirectlogin/widget/obcdirectlogin.html](#)

11. Your credit union website remains the sole entity for any member login. Should your website remain inactive, internet member may not be able to access their credit union online banking.

12. Should direct login widget is for logging into Banking it is for OBC Online Banking only. Your web developer should create required website design to merge this with above sign sign-in module and login button at appropriate place.

13. If you have received the MC Report, members will be able to login to the Security Center or the MC / Debit Banking via a home device. However it is for MC Report design only to be on file.

(signature on pressing page)

A Collaborative Approach to Documentation & Knowledge Transfer

Why is there a "Win the Lottery" Program?
 One of the biggest reasons for the Win the Lottery is to get new employees up to speed on shared documentation. With this program, we are able to share the knowledge that we have built up over the years with new employees. It is a great way to ensure that we are all on the same page.

How many people are participating in the program?
 Currently, we have approximately 400 people participating in the program. We have 1000 total users, 200 are in the program, and 200 are in the program.

What is the format of the program?
 Participants are given a list of 100 topics to choose from. They are then given a list of 100 topics to choose from. They are then given a list of 100 topics to choose from. They are then given a list of 100 topics to choose from.

Once the information is located in documentation, how is it shared with "Win the Lottery" staff?
 A "Win the Lottery" staff member is assigned to each topic. They are then given a list of 100 topics to choose from. They are then given a list of 100 topics to choose from. They are then given a list of 100 topics to choose from.

What are some wins of the program?
 Participants are given a list of 100 topics to choose from. They are then given a list of 100 topics to choose from. They are then given a list of 100 topics to choose from. They are then given a list of 100 topics to choose from.

What are other wins of the program?
 Participants are given a list of 100 topics to choose from. They are then given a list of 100 topics to choose from. They are then given a list of 100 topics to choose from. They are then given a list of 100 topics to choose from.

What are future plans for WTL?
 Participants are given a list of 100 topics to choose from. They are then given a list of 100 topics to choose from. They are then given a list of 100 topics to choose from. They are then given a list of 100 topics to choose from.

How can I get involved?
 Participants are given a list of 100 topics to choose from. They are then given a list of 100 topics to choose from. They are then given a list of 100 topics to choose from. They are then given a list of 100 topics to choose from.

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CLASSIC
COOPERATIVE
campaign

Increase Engagement Through Digital Marketing

Engagement and Cooperative Campaigns is a free, comprehensive, step-by-step guide to help you increase your digital marketing efforts. It's a free, comprehensive, step-by-step guide to help you increase your digital marketing efforts. It's a free, comprehensive, step-by-step guide to help you increase your digital marketing efforts.

Look inside to discover what the Cooperative Campaigns are all about and how you can use them to increase your digital marketing efforts.

IT'S A COOPERATIVE THING

COOPERATIVE
CO

What are the contents?

COOPERATIVE Marketing Campaigns are a free, comprehensive, step-by-step guide to help you increase your digital marketing efforts.



CU^{ANSWERS} marketing

2018

**CU*ANSWERS
CONTESTS**

A QUENTRON.COM COLLABORATIVE MARKETING PROGRAM

What are contests?

CU*ANSWERS Marketing Contests are any opportunity for customers to provide feedback and receive both educational and monetary incentives.

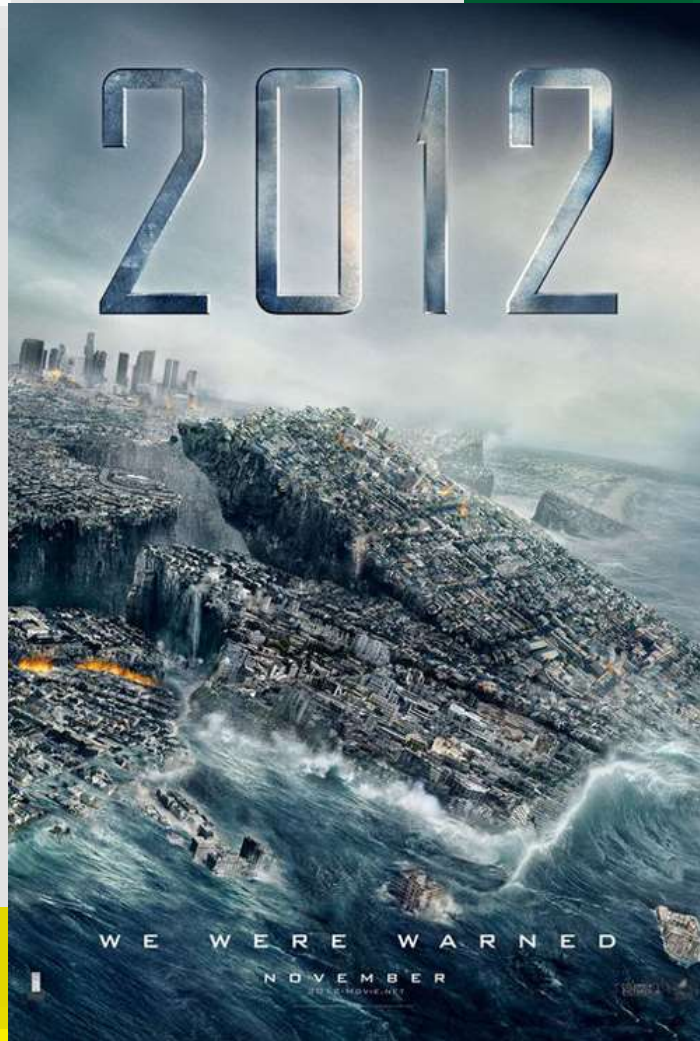
What is included?

Big CU*ANSWERS Marketing opportunities include contests, sweepstakes, and giveaways. All contests are available online for download.

www.cuanswers.com/marketing

CU*ANSWERS Marketing contests are available up to 100%.

Topic for tonight's networking session



- How many of you saw this movie?
I think it's wonderful imagery for what the CU industry faces today
- You are the leaders of our industry and network
 - Because local is where all big things start
 - You face the project of what to take to the future
- Your ark is a business plan – what do you plan to take to the future?
When will you pack?

Thanks for the day!

See you in the morning for even more
focused CEO-to-CEO interactions

