LEADERSHIP *Conference*

2017

Welcome!

It's a Cooperative Thing

Cooperative Business Charters Rock
for Being More Than Just a Brand

Can we celebrate being a cooperative?

TODAY WE'RE SURE GOING TO GIVE IT A TRY

These days it seems like we can find a way to argue about anything

Can we make our way through the clutter to find a vision worth committing to?

10 Years of Celebrating "It's a Cooperative Thing"

Year	Theme
2008	The Owners are Here
2009	Realized Dreams Start Here
2010	Everyone is an Artist
2011	My Credit Union is My Community
2012	Every Day is a Grand Opening
2013	Life is a Construction Zone
2014	Walking in The Member's Shoes
2015	Would You Like Fries With That?
2016	Redefining Everything Credit Union
2017	It's a Cooperative Thing

10 Years of CUATV

The Robert H. Mackay Leadership Award

Walking the talk and proving owners lead the way

THE MACKAY AWARD

What could be more disruptive than proving that owners lead in building cooperatives?

Why capitulating to consumerism might be having exactly the opposite effect

Celebrating Jody

SINCE 1994, JODY HAS BEEN PROVING, 24X7, THAT SHE IS THE GO-TO RESOURCE FOR EVERYTHING CU*ANSWERS

48% of our CUSO's employee resources are related to operations, development, and network infrastructure

No one could have built a stronger team

The 2018 Executive Council

EXPECTING YOUR CALL, THE EC IS A DAY-TO-DAY WORKING UNIT

- **Dave Wordhouse**, Executive VP, Network Technologies
  - Employee since June 2002
  - Leads 4 CU*Answers Network Services teams comprising 4 VPs, 2 managers, and 35 employees
- **Brian Maurer**, Executive VP, Software Development
  - Employee since September 2012
  - Leads 10 software development teams comprising 3 APVs, 9 managers, and 55 employees

Along with Jody, Dave and Brian were part of developing CU*Florida (2004), and their transition to the Executive Council

The 2018 Executive Council

EXPECTING YOUR CALL, THE EC IS A DAY-TO-DAY WORKING UNIT

- **Scott Collins**, Executive VP, National Sales & Marketplace Relationships
  - Employee since March 2003
  - Leads the CU*Answers sales team comprising 1 manager and 3 employees
- **Scott Page**, DHD Business Manager
  - Employee since November 1989
  - Leads the new DHD team (comprising 1 employee...so far!)

Both are talented business development professionals, targeted on the market and a vision for our CUSO every day

Speaking of celebrating...

Our 50th anniversary as a CUSO is getting close

2020 IS A PARTY I WON'T MISS

Cooperatives are about sustainability, and this is a milestone that will come and go...on our way to many more celebrations in the future

NACUSO 2017 CUSO of the Year: Greg Smith

CU*NorthWest
A Credit Union Service Organization

WE HAVE A NETWORK TO CELEBRATE

"CU*Northwest's entire approach to treating every client as an owner, giving owners/clients a voice in establishing priorities, and the 'disruptive technology access and shared execution' with a focus on saying Yes to opportunities is true cooperative collaboration in action."

Jack Antonini
President & CEO
NACUSO

NEWS RELEASE

FOR IMMEDIATE RELEASE

For more information contact:
Greg Smith, President / CEO
866-922-7646, ext. 302, gsmith@cu-northwest.com

CU*NorthWest
A Credit Union Service Organization

CU*NorthWest Wins NACUSO 2017 CUSO of the Year Award

LIBERTY LAKE, WA – April 24, 2017

CU*NorthWest, a 100% credit union-owned cooperative CUSO, was recently honored by NACUSO as the recipient of the 2017 CUSO of the Year award. The award was presented to CU*NorthWest at the 2017 NACUSO Network Conference held in Orlando on April 12th. The award is given to CUSOs that best demonstrate thought leadership, innovation in organization design, value created through collaboration, and a proven track record of positive results.

"We are incredibly honored to have been recognized with this prestigious award from NACUSO," said Greg Smith, CU*NorthWest CEO. "For over a decade, CU*NorthWest has been proving that pure cooperative business models make a difference. With credit union-owned core technology at the foundation, CU*NorthWest offers credit unions an alternative to the traditional
aggregate value across the cuasterisk.com network of CUSOs and
environment where credit union collaboration and partnership

The Power of Ownership

THE SUSTAINABILITY OF OUR CUSO RELIES ON CU ORGANIZATIONS TAKING THE LEAD

From the 2013 Leadership Conference

Expanded board governance opportunities

CHALLENGING THE STATUS QUO AND INNOVATING WITH NEW LEADERS

Goals:

- Broaden the type of participants we include (resumes and titles)
  - Include owners of many types
- Broaden the type of influence we include (governance, boot campers, advisory boards, etc.)
  - Recognize many spaces that influence our agendas and directions
- Broaden our trust of the crowd
  - And capture more trust from the crowd

3 New Opportunities to Add Your Voice

1. Serve on Board Committees
2. Become an Associate Board Member
3. Fill Board seats for companies in which we have an equity position

Stay tuned for complete details at the CEO Strategies event in November

We all get tired of buzzwords…but good ideas are good ideas

DISRUPTIVE INNOVATION: ARE YOU BORED YET?

- Who's disrupting whom? Our status quo has been under disruptive pressure for a decade
- It feels like we've been reacting to this pressure instead of creating new solutions and attitudes
- Time to burn it down…and be the architects of disruption
  - If innovation is generally cast upon us from the outside, it's time for us to catch up by pushing from the inside out

Disruptive innovation
From Wikipedia, the free encyclopedia

A **disruptive innovation** is an innovation that creates a new market and value network and eventually disrupts an existing market and value network, displacing established market leading firms, products and alliances.

The term was defined and phenomenon analyzed by **Clayton M. Christensen** and coworkers beginning in 1995. Since the early 2000s, "significant societal impact" has also been viewed as an aspect of disruptive innovation.

As a community, are we doing enough?

At the core of why we do things

- Disruptive Price
- Disruptive Access
- Disruptive Shared Execution

For a cooperative to be as effective as possible, it must focus on the agendas of its participants…that is the only test

Let's see how we do the rest of the day…

Disruptive Agendas

1	Overwhelming our retail cultures	It's undeniable: the culture that permeates every consumer in this Internet world is showing up with every new member and new employee
2	Believing that everyone is a developer	From how-to videos to "Bitchin' Rides", today's culture is one where anyone can create, teach, and inspire owning an idea and creating something new
3	Manufacturing insight and inspiring data awareness as a currency	The bigger the hype, the longer the build-out...why CUs should be developing new foundations, not giving up on the promise of data

Overwhelming our retail cultures

Back to school, from CUSO to CU

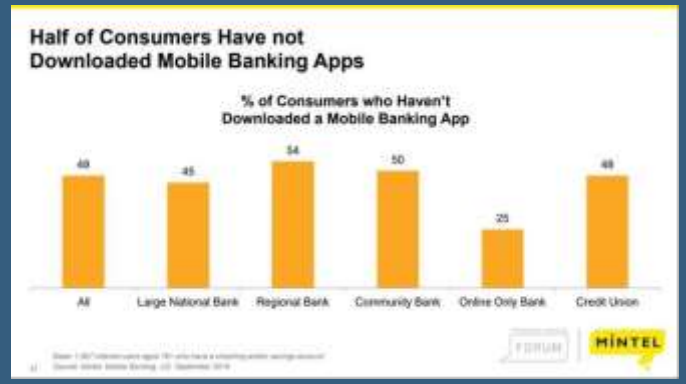
Have you convinced yourself to commit?

Overwhelming	"Used to describe something that is so confusing, difficult, etc., that you feel unable to do it"
Retail	"The sale of commodities or goods in small quantities to ultimate consumers; *also* the industry of such selling"
Cultures	"The characteristic features of everyday existence shared by people in a place or time"

Prioritize these environments and your future investments

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

- 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



You can't do it all…you have to decide on a priority and how to weight your investments

It can be overwhelming, but it can't be denied

Are millennials really that different?

OR ARE CONSUMERS EVOLVING IN A CONSISTENT DIRECTION? TECH-DEPENDENT

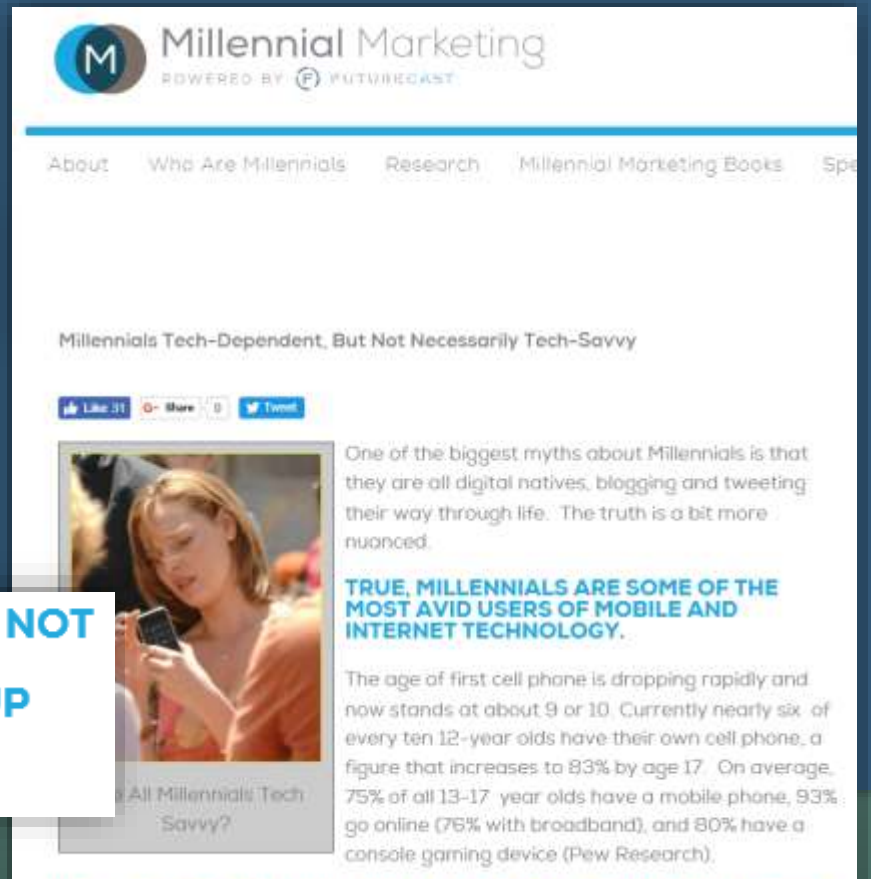
- What is the difference between tech-savvy and tech-dependent?

TRUE, MILLENNIALS ARE SOME OF THE MOST AVID USERS OF MOBILE AND INTERNET TECHNOLOGY.

IT'S ALSO TRUE THAT MILLENNIALS RELY HEAVILY ON DIGITAL MEDIA TO MANAGE THEIR DAILY LIFE ACTIVITIES, STAY INFORMED AND STAVE OFF BOREDOM.

GIVEN THIS LEVEL OF DEPENDENCY, IT FOLLOWS THAT MILLENNIALS ARE ADEPT AT MANIPULATING AND ADAPTING TECHNOLOGY TO THEIR NEEDS. HOWEVER, THIS IS NOT THE CASE, AT LEAST FOR THE MAJORITY OF GEN Y.

FOR MARKETERS, THIS DIVERSITY OF USE IS A CAUTION NOT TO CONFUSE DIGITAL DEPENDENCY WITH DIGITAL SAVVINESS. NOT ALL MILLENNIALS WILL BE JUMPING UP AND DOWN TO RESPOND TO YOUR LATEST CROWD-SOURCED CAMPAIGN, APP OR CONTEST.



It's a search generation

THE 17.03 NAVIGATION RELEASE SHOULD GET YOU THINKING ABOUT THE FUTURE

The User Experience

- Search and sort from the home page
- See only the tools you use
- Set favorites by employee
- Faster learning curve
- Permanent tool #s

The Data Experience

- How we'll use data to determine what we should take to the future
- Reduce our expenses based on maintenance carried to the future
- Increase our budgets for innovation and spending on the future

It's the same for you: if you don't prioritize carrying less to the future, you'll never afford the future

NEW NAVIGATION

Average # of tools per employee

TOTAL # OF TOOLS AVAILABLE TO CU EMPLOYEES:

768

CUID	Total # of employee IDs	Average tools assigned per employee	% total tools (768 possible tools)
TC	34	212	**28%**
WV	42	174	**23%**
WA	64	508	**66%**
SX	84	166	**22%**
AL	162	108	**14%**
ND	215	185	**24%**
FR	262	102	**13%**
BT	327	138	**18%**

Sampling of 8 online CU*Answers clients; excludes data center employee alias IDs (89-9x).

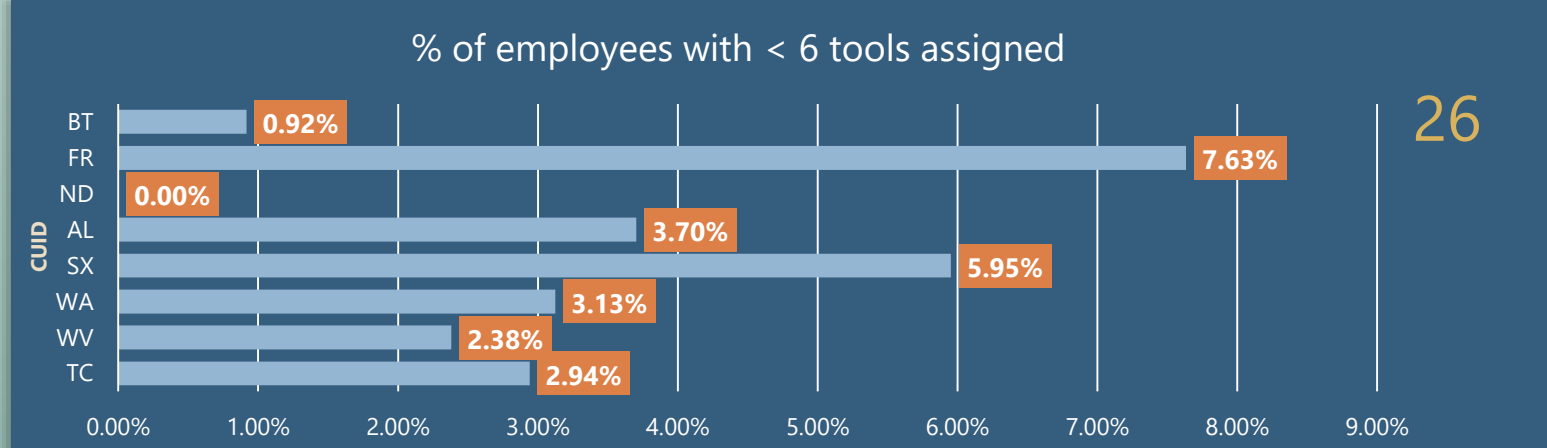
NEW NAVIGATION

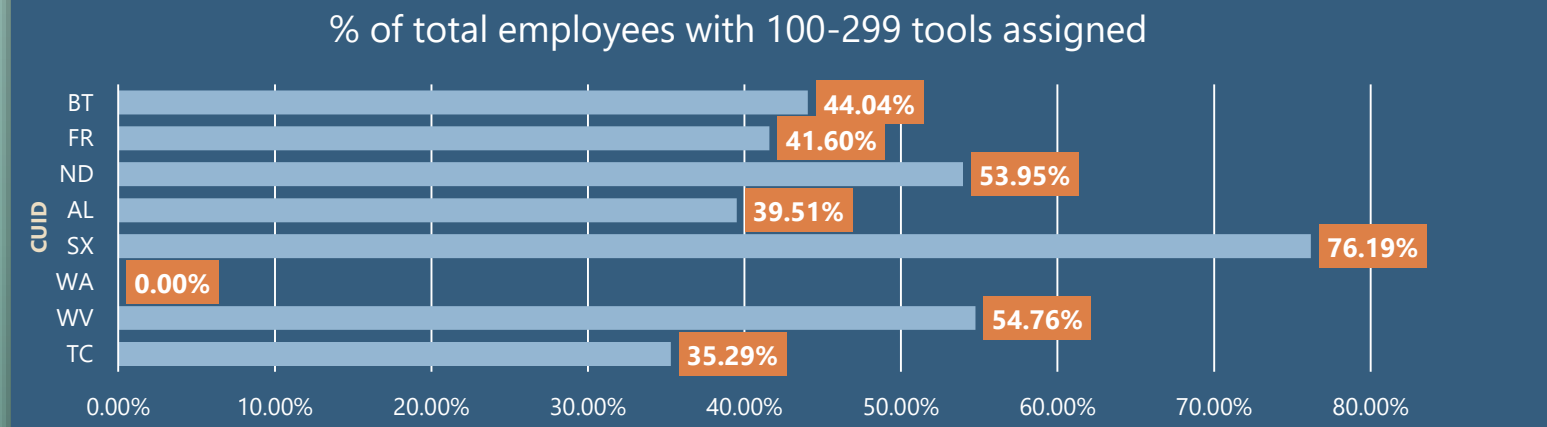
Average # of tools per employee

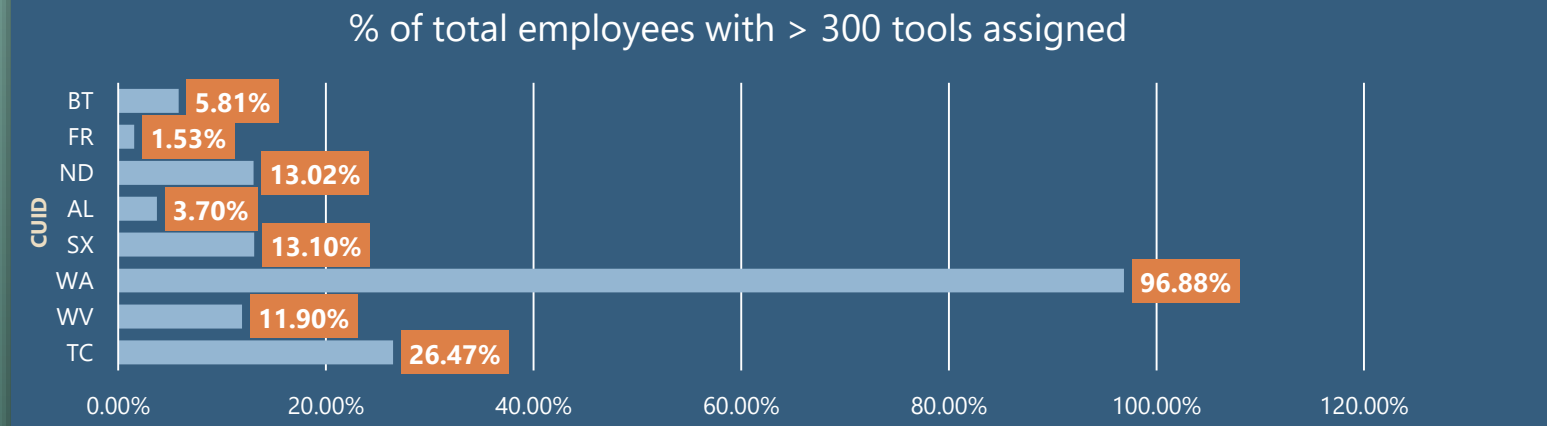
HIGHEST # OF TOOLS ASSIGNED TO A SINGLE CU EMPLOYEE:

701-735

Excludes data center employee alias IDs (89-9x)







#1

#2

#3

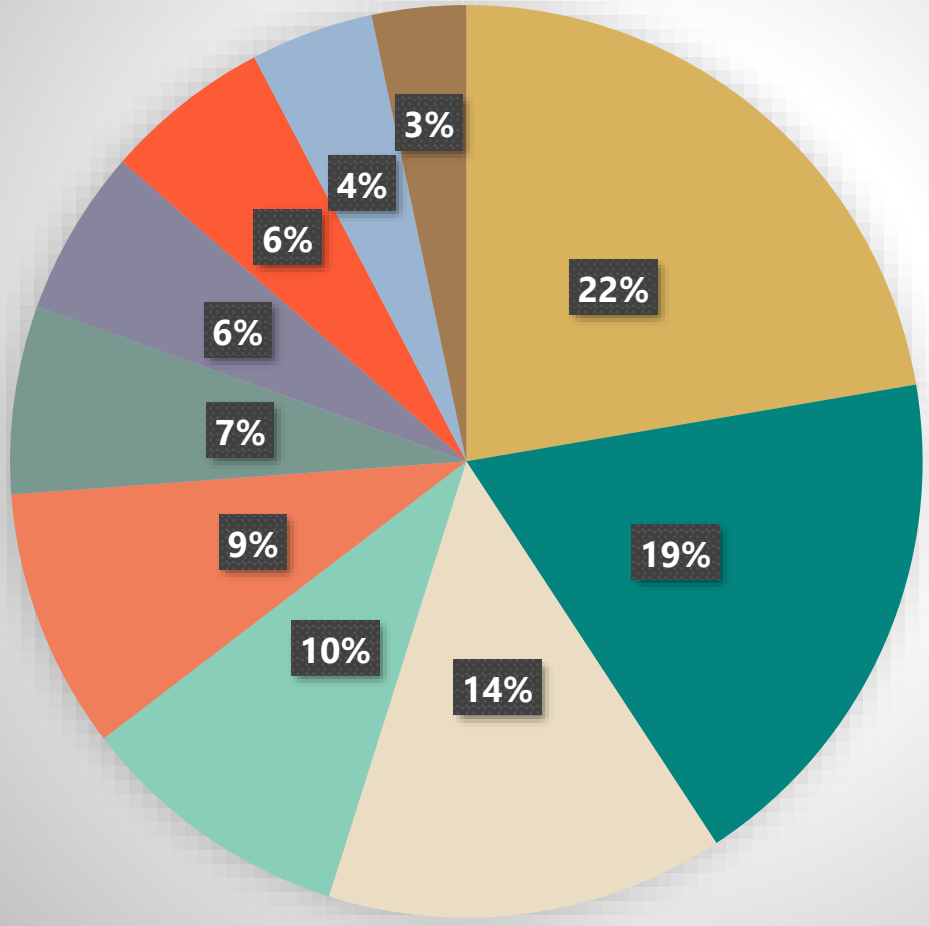
NEW NAVIGATION

Color themes

% OF EMPLOYEES USING AN ALTERNATE COLOR THEME:

32.8%

Users Choosing an Alternate Color Theme



Sampling of 8 online CU*Answers clients; excludes data center employee alias IDs (89-9x).

POV
CU*ANSWERS Management Services

PRESENCE OVER VIDEO (POV) IS THE KEY TO HUGE EFFORTS LIKE THE NEW NAV

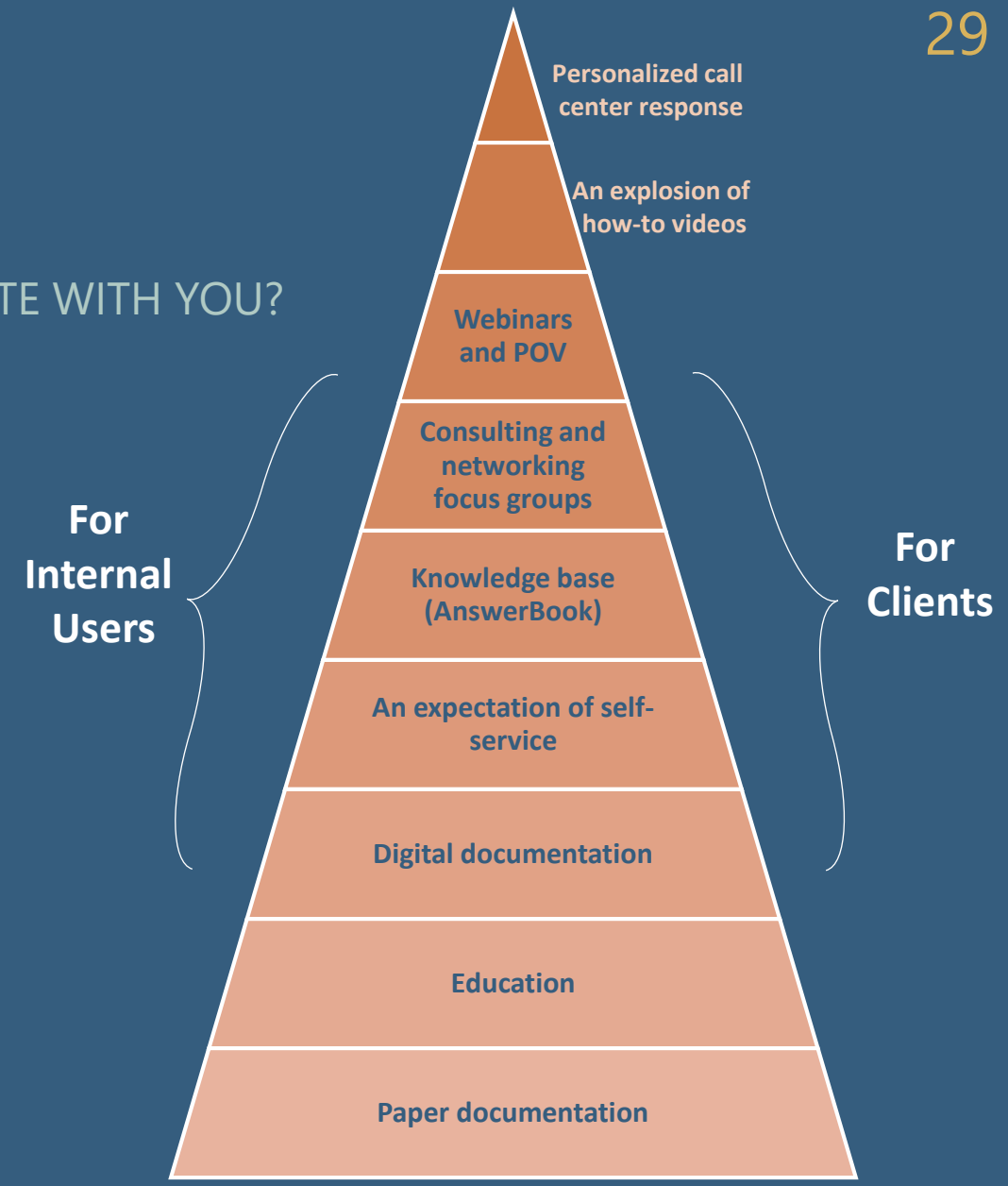
- Zoom usage Jan-May 2017:
  - # of meetings: **6,083**
  - # of webinars: **72**
  - Total # of participants: **23,301**
  - # of webinar participants: **2,896**
  - Total # of minutes for all participants: **945,342** *(that's 15,756 hours!)*
- Estimated cost savings so far:
  - For CU*Answers: **$25,000**
  - For clients: **FREE** education classes

In 2018 we'll open up more meetings and new rooms for remote guests

Tech doesn't work without digital content

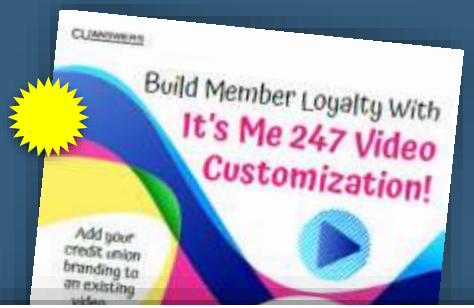
HOW WILL TECH-DEPENDENT GENERATIONS COMMUNICATE WITH YOU?

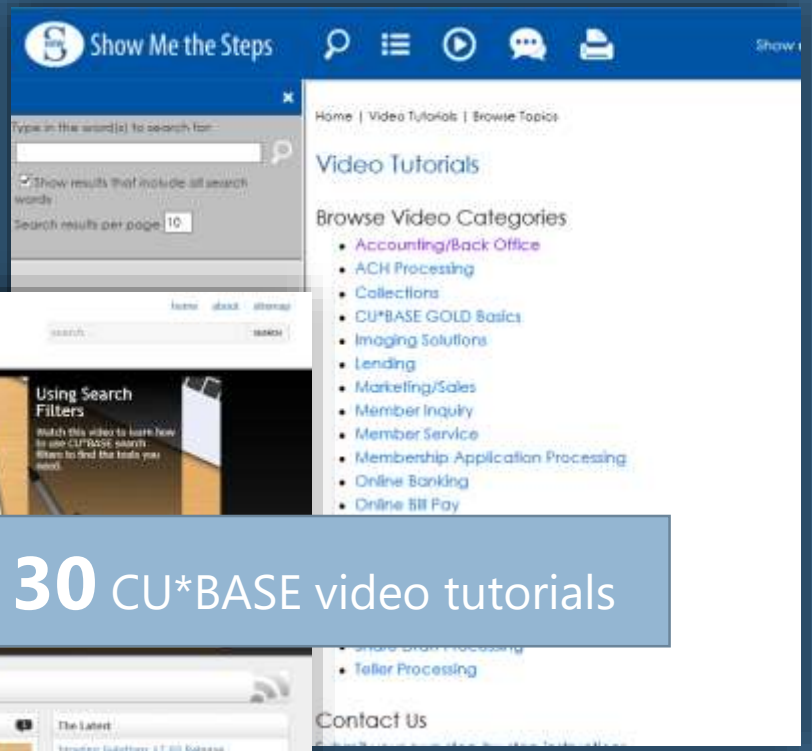
- Employees and consumers have to work from the same digital investments
  - Organizational intelligence is defined by digital investments over what is stored in the memories of employees (or consumers)
  - It is the age of the search generation, and we're never going back
- The investment and the work you do to define yourself digitally is the #1 investment you'll need to make for a new retail culture

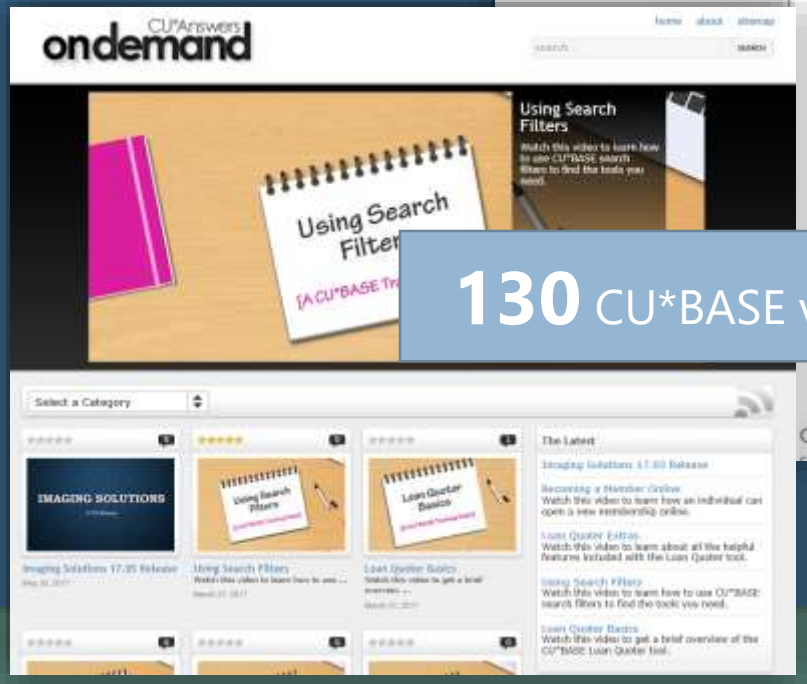


The explosion of CU*Answers videos

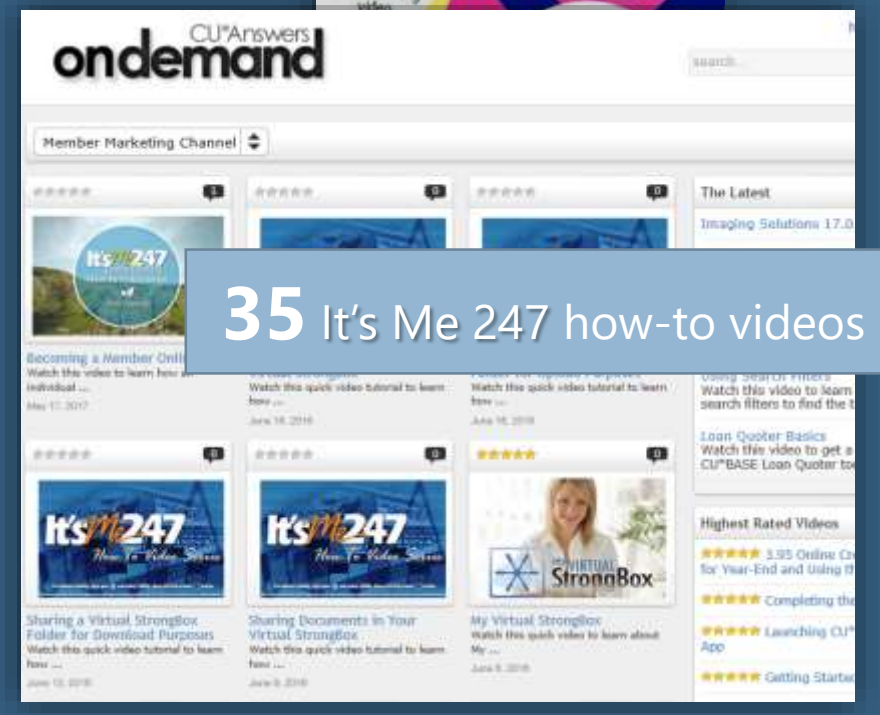
A NEW WRINKLE ON A 20+ YEAR FOCUS FOR BUILDING DIGITAL CONTENT







130 CU*BASE video tutorials



35 It's Me 247 how-to videos

Speaking of videos, here's another winner

How-to videos are all the rage

FROM FIXING TOILETS TO CUTTING AVOCADOS…TO FIGURING OUT HOW TO POST A TRANSFER

- Using the Search Bar
- Your CU*BASE Preferences
- Adding Payment Protection to a Loan Account
- Adding a Cross-Sales Conversation to a Tracker
- Adding ACH-Paid Invoices to A/P Vendor History
- Adding and Viewing Notes in CU*Spy Reports
- Viewing a Member's Tax Information
- Activating Debit Card Round Up
- Activating the Switch Account Feature
- Activating Smart Messages
- Adding Misc. Coverage to an Existing Loan
- *…and 119 more!*
- Uploading a Document to your Virtual StrongBox
- Sharing Documents in Your Virtual StrongBox
- Making a Person-to-Person Payment
- Accepting a Person-to-Person Payment
- It's Me 247 Bill Pay – How to Pay a Bill
- It's Me 247 Bill Pay – How to Delete a Payee
- It's Me 247 Bill Pay – Setting Up an eBill
- *…and 28 more!*

https://youtu.be/VaNtFWE4SXk

A winner with far less fanfare:

Burning down CU*Answers' retailing

IF WE CAN DO IT WITH YOU, CAN WE HELP YOU WITH YOUR MEMBERS?

- Online stores:

  Where tech-dependent consumers interact with your organization's intelligence, digital content, and your retailing capabilities

- Let's review our online store strategies going forward

If something feels overwhelming…

…ENGAGE THE A-TEAM

Online Stores – David Damstra, VP Marketing & Creative Services Director

What does it mean to be a general contractor for building online stores?

The CU*Answers Store – Geoff Johnson, COO

What does it mean to take all of our service infrastructure and push it to the web?

Internet Retailer Support Center – Kristian Daniel, IRSC Account Exec

How have CU*Answers clients responded to the IRSC?

Developer's Help Desk – Scott Page, DHD Business Mgr & Brian Maurer, EVP Software Development

Moving from DIT to DIY means building an audience of talented developers. Are you ready?

Web Services

CU*ANSWERS Management Services

OUR GENERAL CONTRACTING FOR BUILDING ONLINE STORES

- **5** full time developers (2 graphic designers, 1 special projects developer)
  - Up from 1 employee 12 years ago
- Hosts over **250** websites for credit unions, CU*Answers and our partners
- Launches **12-15** new website designs every year
- Currently working with **18** CUs on new sites
- Just passed our **48,000th** website update request!

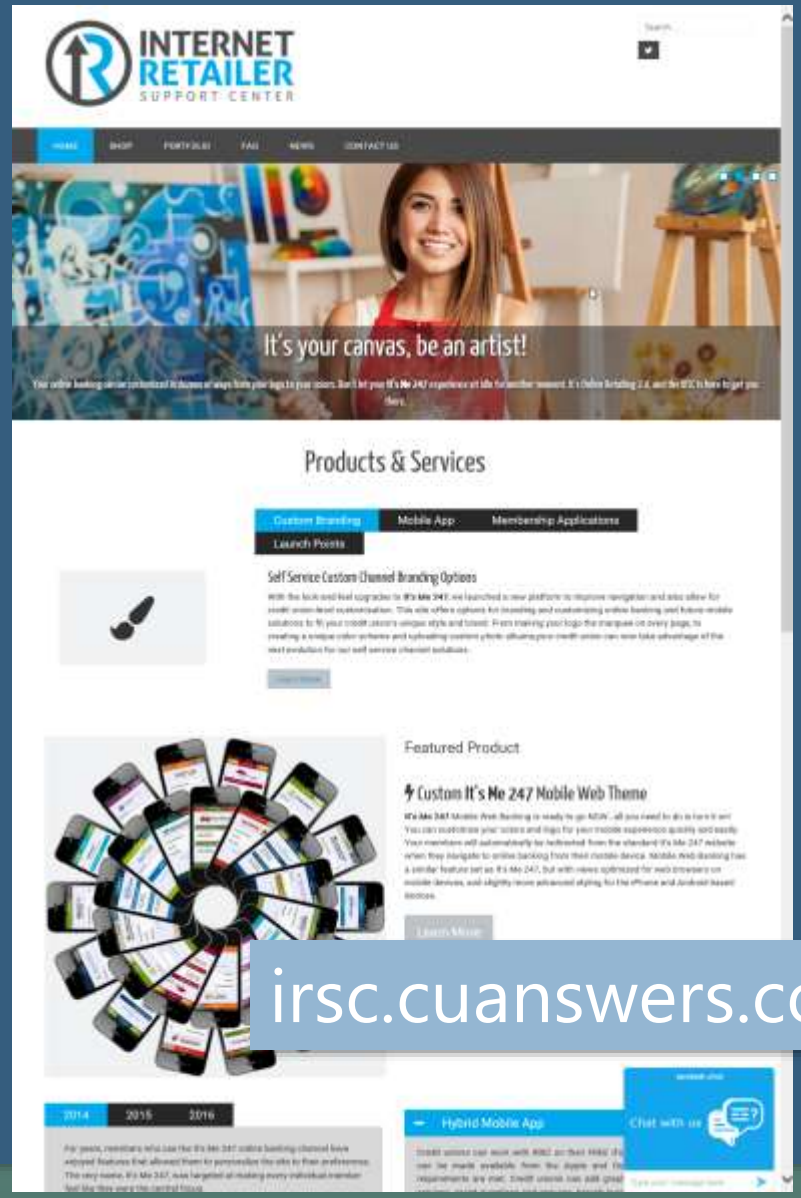
Amazon.com has set a vision for online store retailing...where will this kind of thinking take CUs in the next few years?

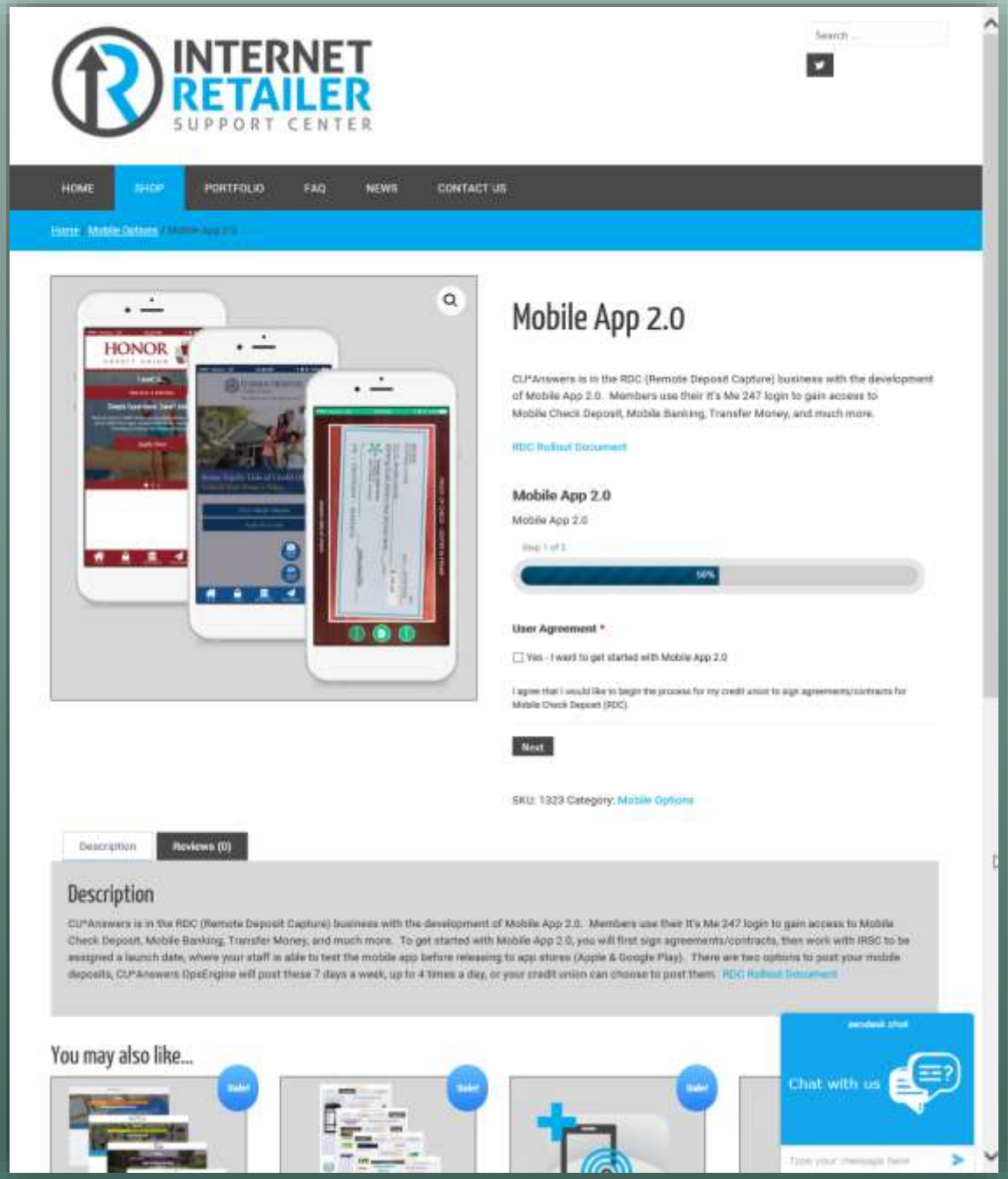
Where will it take our community?

INTERNET RETAILER SUPPORT CENTER

THE IRSC IS DOING SOME HEAVY LIFTING…HAVE YOU ENGAGED?

- Launched June 1, 2016
  - **35+** products available
  - **166** orders (234 items)
  - **$88,625** in gross sales
  - **$7,385** average monthly sales (Feb 2017 was best month at **$23,975**)
- **51** on hybrid mobile app 1.0 (no RDC)
- **41** on hybrid mobile app 2.0 (with RDC)
  +31 more in the queue
- Starting to use coupon features




INTERNET RETAILER
SUPPORT CENTER
HOME
SHOP
PORTFOLIO
FAQ
NEWS
CONTACT US
Mobile App 2.0
CU*Answers is in the RDC (Remote Deposit Capture) business with the development of Mobile App 2.0. Members use their It's Me 247 login to gain access to Mobile Check Deposit, Mobile Banking, Transfer Money, and much more.
RDC Rollout Document
Mobile App 2.0
Mobile App 2.0
User Agreement *
Yes - I want to get started with Mobile App 2.0
Next
SKU: 1323 Category: Mobile Options
Description
Reviews (0)
Description
You may also like...
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CU*ANSWERS
INTERNET RETAILER
SUPPORT CENTER
VISIT THE IRSC BOOTH!
ATTENTION CU Mobile Apps users!
50% off COUPON
CU*Answers is giving CU Mobile Apps* customers a 50% off coupon to use towards their custom It's Me 247 Mobile Web Banking theme, a prerequisite for the FREE It's Me 247 Mobile App 2.0.*
We'll even throw in a $1,000 collabrebate on mobile RDC when you switch to the It's Me 247 Mobile App! Visit the IRSC booth today or email irsc@cuanswers.com.
*For CU Mobile Apps*CU*BASE customers only.
Order your It's Me 247 Mobile Web Banking Theme by 12/31/2017
IRSC.CUANSWERS.COM
ORDER ONLINE AT IRSC.CUANSWERS.
USE THIS COUPON CODE AT CHECK O
Contact Information
Internet Retailer Support Center
email: irsc@cuanswers.com
irsc.cuanswers.com
COOPERATIVE
Apply this code at check out when you order your Custom It's Me 247 Mobile Web Banking Theme on irsc.cuanswers.
Coupon expires 12/31/2017.
REDUCED RDC POSTING FEES!
DON'T MISS OUT!
CU*ANSWERS IS GIVING YOU A
$1,000
COLLABREBATE
Saving You Money

INTERNET RETAILER SUPPORT CENTER

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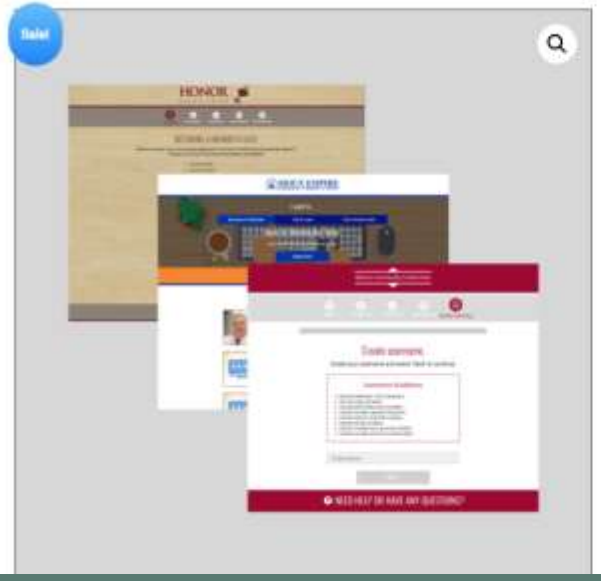
Home / Membership Opening / MOP (Membership Opening Process)



MOP (Membership Opening Process)

~~$100.00~~ $0.00

MOP (Membership Opening Process) includes verification using Experian Precise ID, account creation, funding from a credit or debit card, and online banking enrollment. This member will then have their first online banking experience.

Your first credit union MAP/MOP site is free! Any additional sites are a $100 setup fee and $20 monthly maintenance.

Reminder – You will also need to order Experian Precise ID with MOP.

Add to cart

Category: Membership Opening

zendesk chat

Chat with us

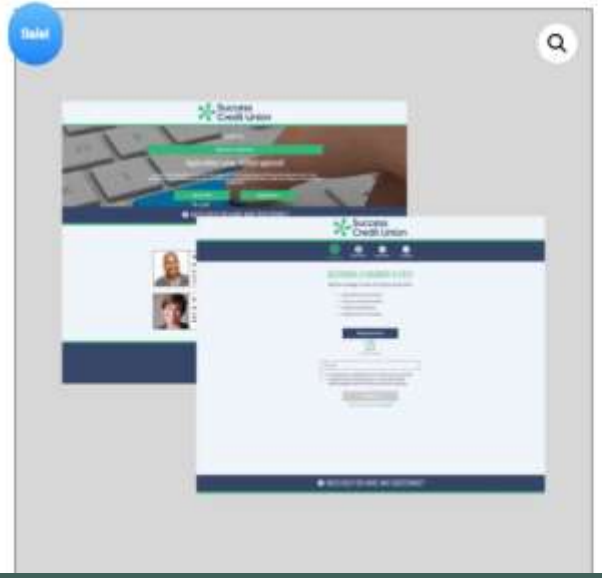
Type your message here

INTERNET RETAILER SUPPORT CENTER

Search ...

HOME | SHOP | PORTFOLIO | FAQ | NEWS | CONTACT US

Home / Membership Opening / MAP+ (Membership Application Process Plus)



MAP+ (Membership Application Process Plus)

~~$100.00~~ $0.00

MAP + (Membership Application Process +) includes verification using Experian Precise ID, as well as promotion code. This will submit an application to CU*BASE with the Verification.

Your first credit union MAP/MOP site is free! Any additional sites are a $100 setup fee and $20 monthly maintenance.

Reminder – You will also need to order Experian Preci

Add to cart

Category: Membership Opening

zendesk chat

Chat with us

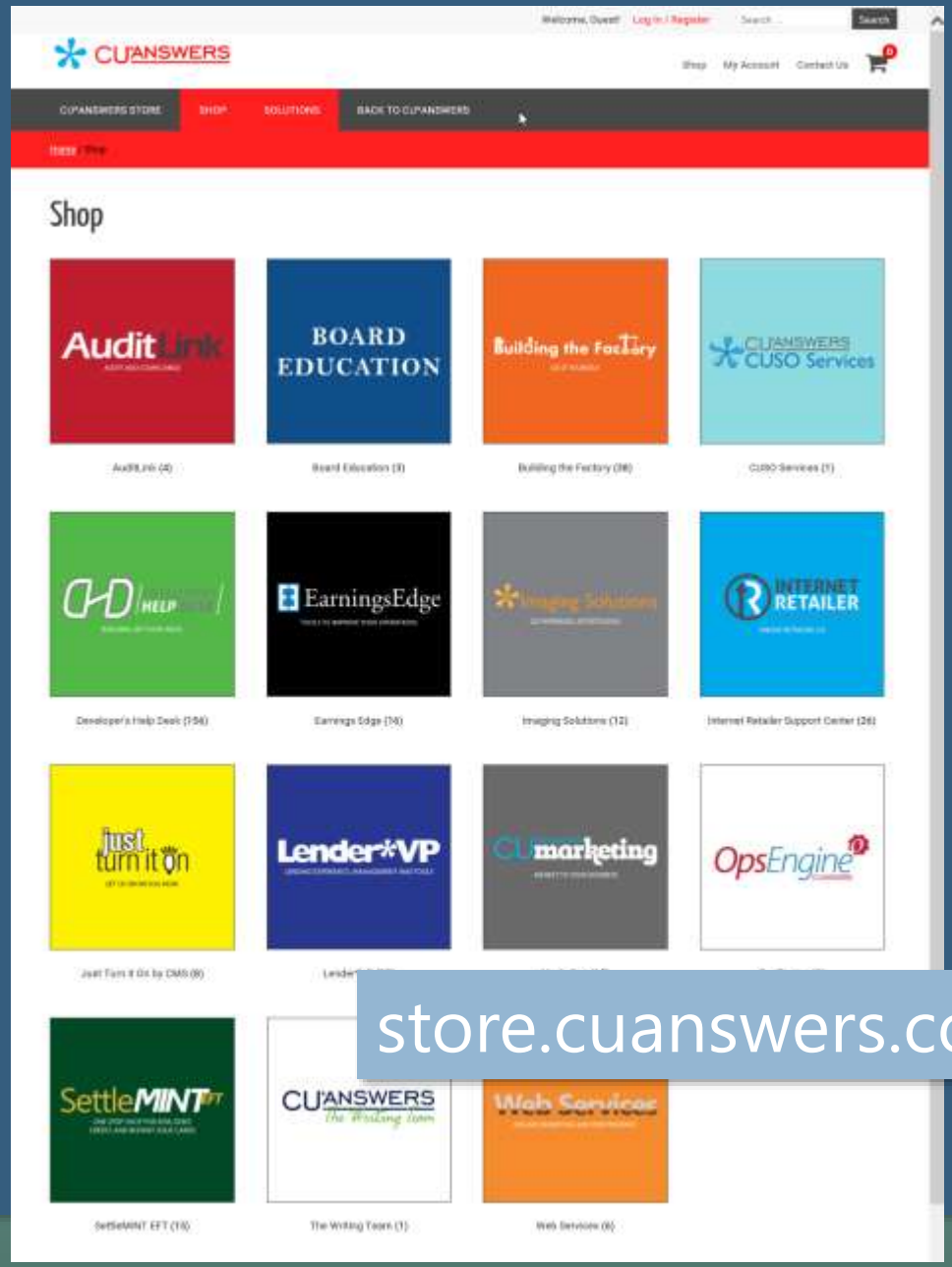
Type your message here

A STORE AT THE CENTER OF CLIENT INTERACTIONS

- Launched March 15, 2017
  - First online order was that same day
- Opened with about 125 products
  - As of June 1 we have **350** products earmarked for the shelves (...and there might a 1,000 before we're through!)
- Nearly 75 FREE products – 20% of the products are FREE
- Since opening, the Store has generated **44** unique orders of 47 products

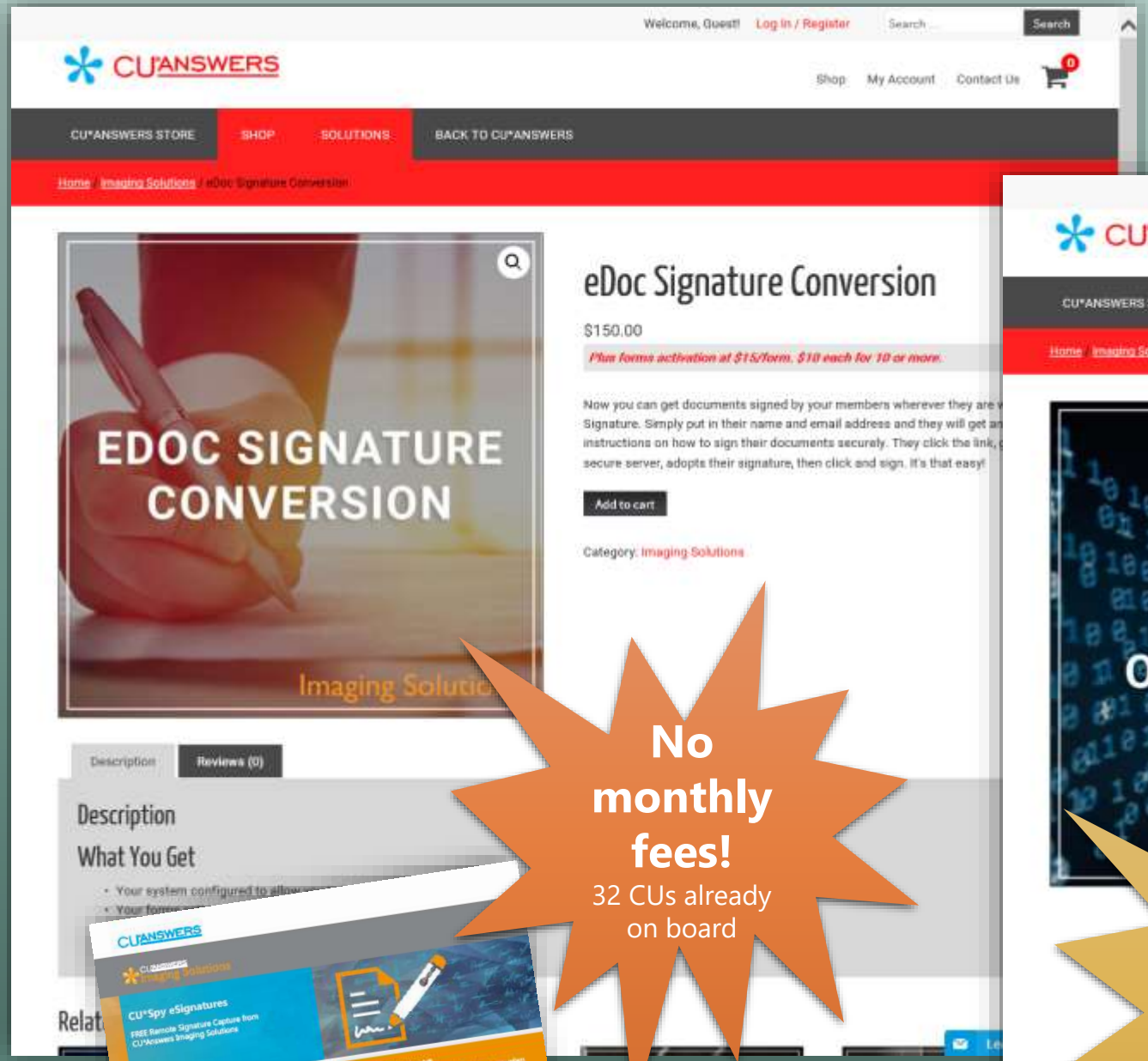
A STORE AT THE CENTER OF CLIENT INTERACTIONS

- From who's who at CU*Answers to discussing the ins and outs of 1,000 products and services…this store is tasked with a big retailing problem
- Our COO, Geoff Johnson, is tasked with being aware of every interaction between our CUSO and our clients and owners…same problem
- From doc…to video…to webinar…to Idea Form…to project sheet…to call center responses…to focus groups…to advisory boards…and face-to-face interactions for countless issues – *is it possible for online retailing to pull it all together?*



store.cuanswers.com

store.cuanswers.com



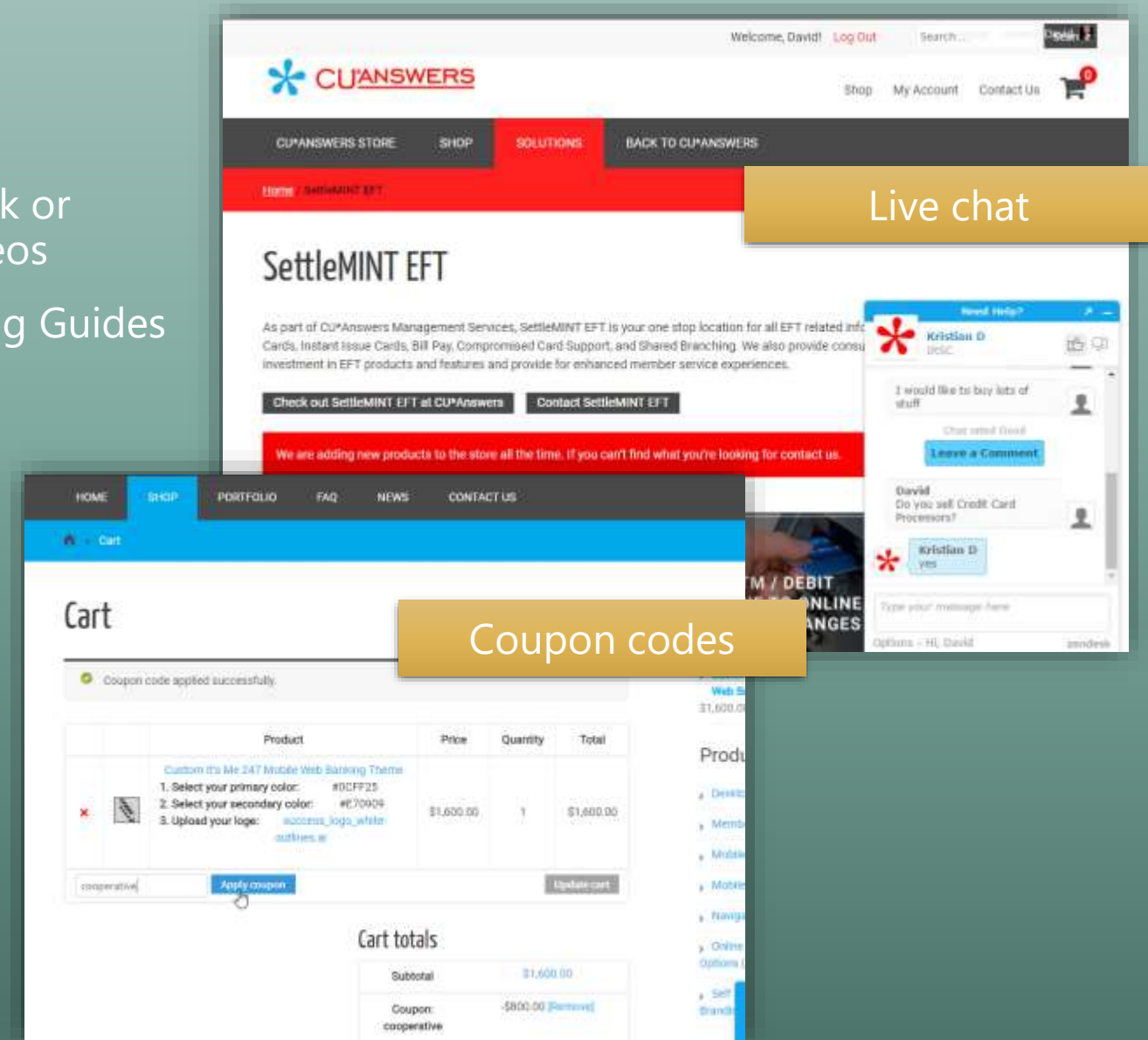
No monthly fees!
32 CUs already on board

New in 2017!
16 CUs already on board

What's next for the CU*Answers Store?

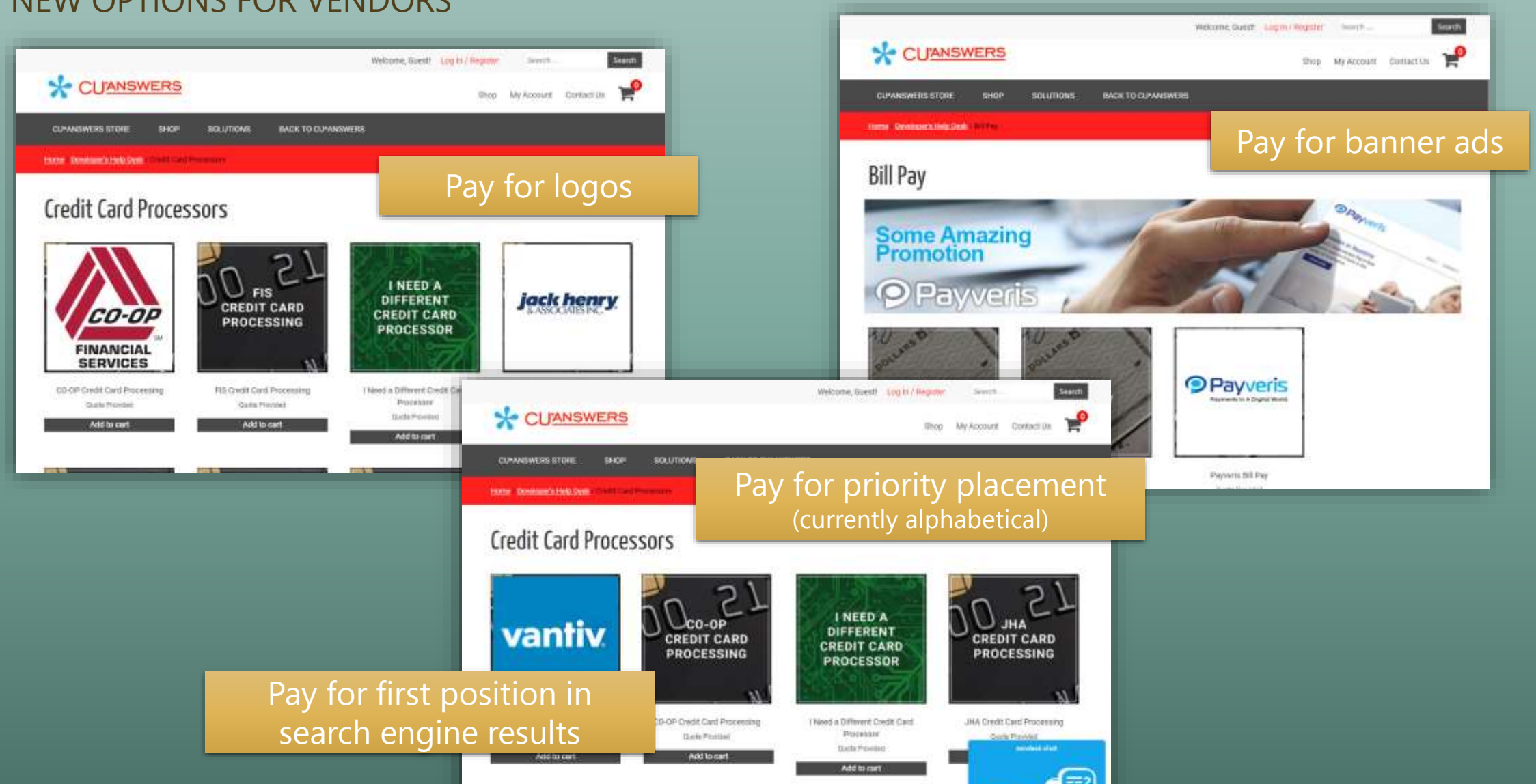
EXPANDING OUR E-COMMERCE FEATURES

- More products
  - Build out more product details, cross link or integrate with help/client reference/videos
  - Revisit how we publish the annual Pricing Guides
- Live chat, more contact methods
- Coupon codes, sales, promotions, CollabREBATEs
- Sales follow up
  - Abandoned carts, follow-up emails asking for reviews



What's next for the CU*Answers Store?

NEW OPTIONS FOR VENDORS



What's next for the CU*Answers Store?

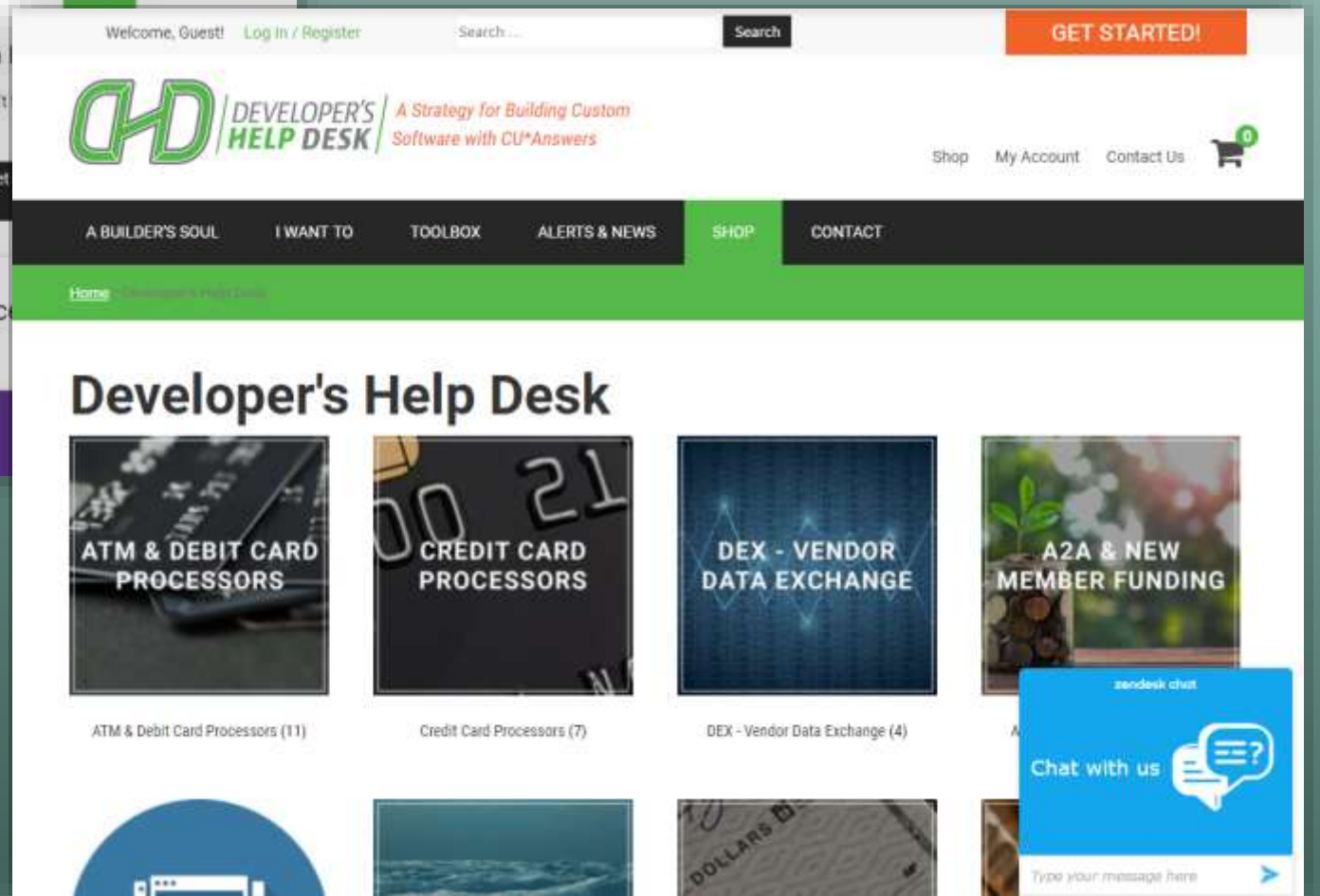
SOME REAL-WORLD EXAMPLES WITH VANTIV

Co-marketing Campaigns

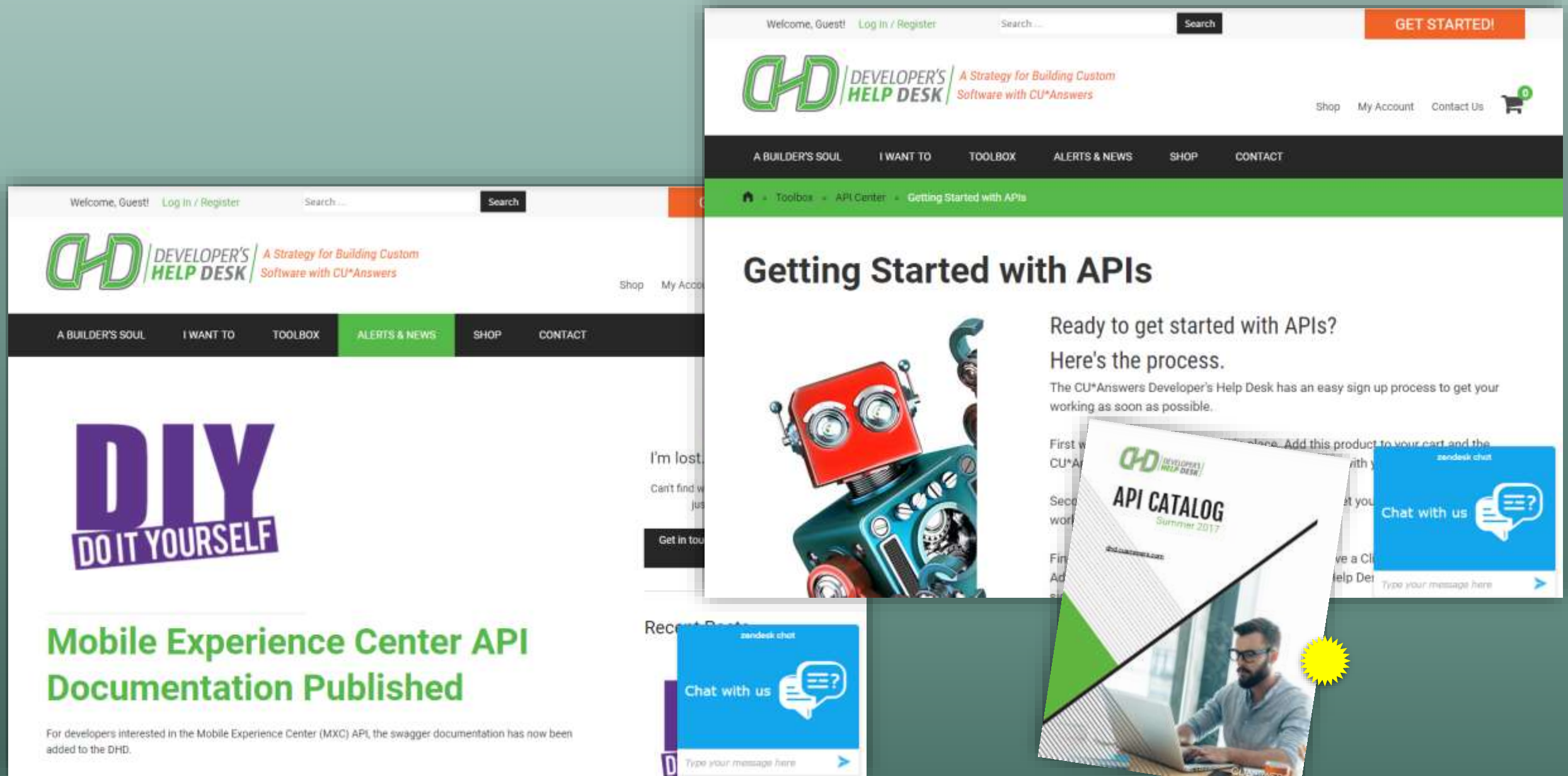
DEVELOPER'S HELP DESK

GO AS FAR AS YOUR STRATEGY WILL CARRY YOU

- Co-ops create better consumers by letting their participants see behind the curtain
- Great co-ops create better consumers by letting their participants get their hands dirty and share in the work
- The DHD is designed to create a balanced playing field for developers, no matter where they work
  - A community for project managers
  - A place to hone everyone's skills
- 160 products (and counting!)
  - APIs, integrations, data exchanges, etc.



Don't just take our word for it...let's hear what one of the 2017 Solutions Boot Campers has to say about the DHD...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A Strategy for Building Custom Software with CU*Answers
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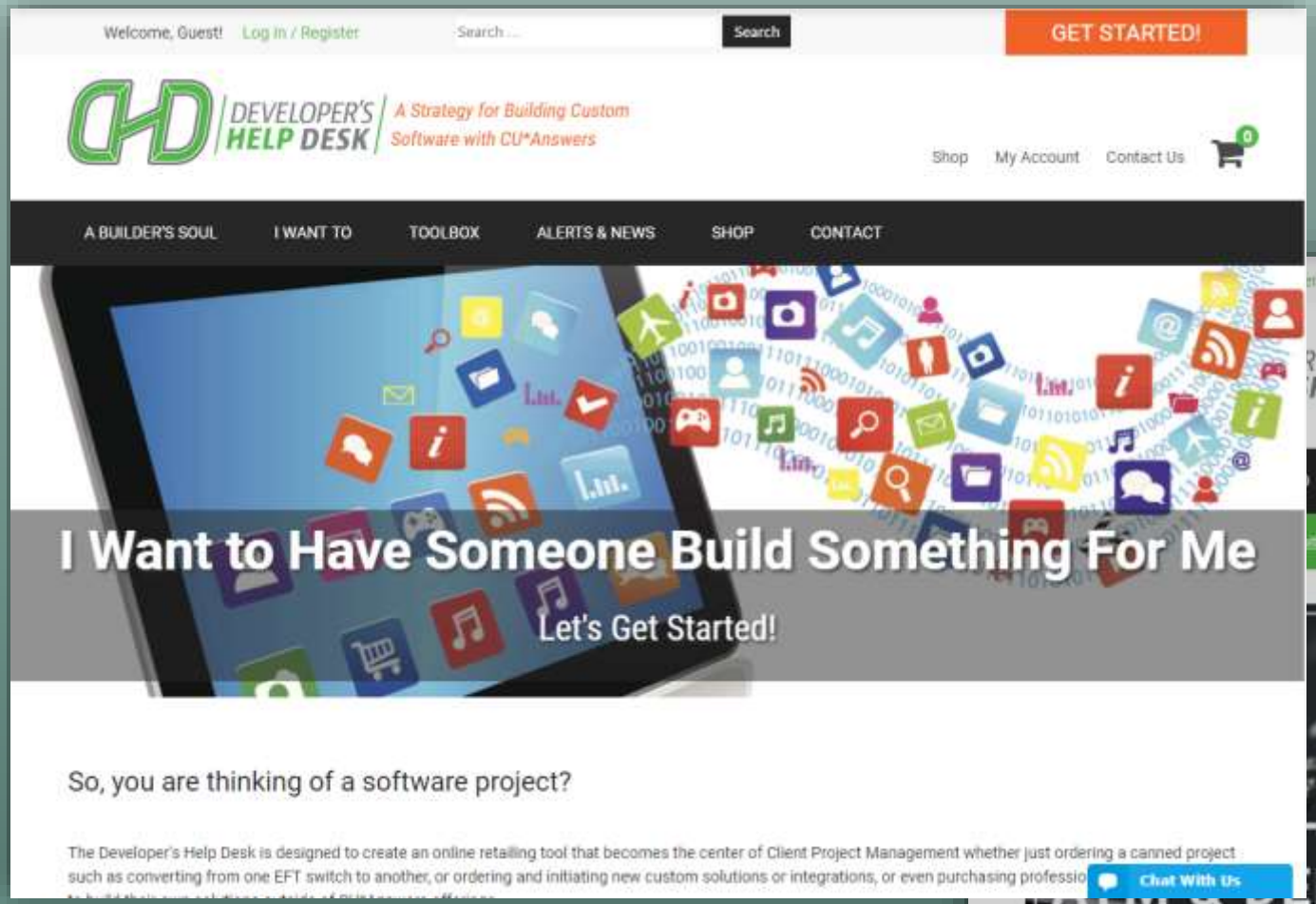
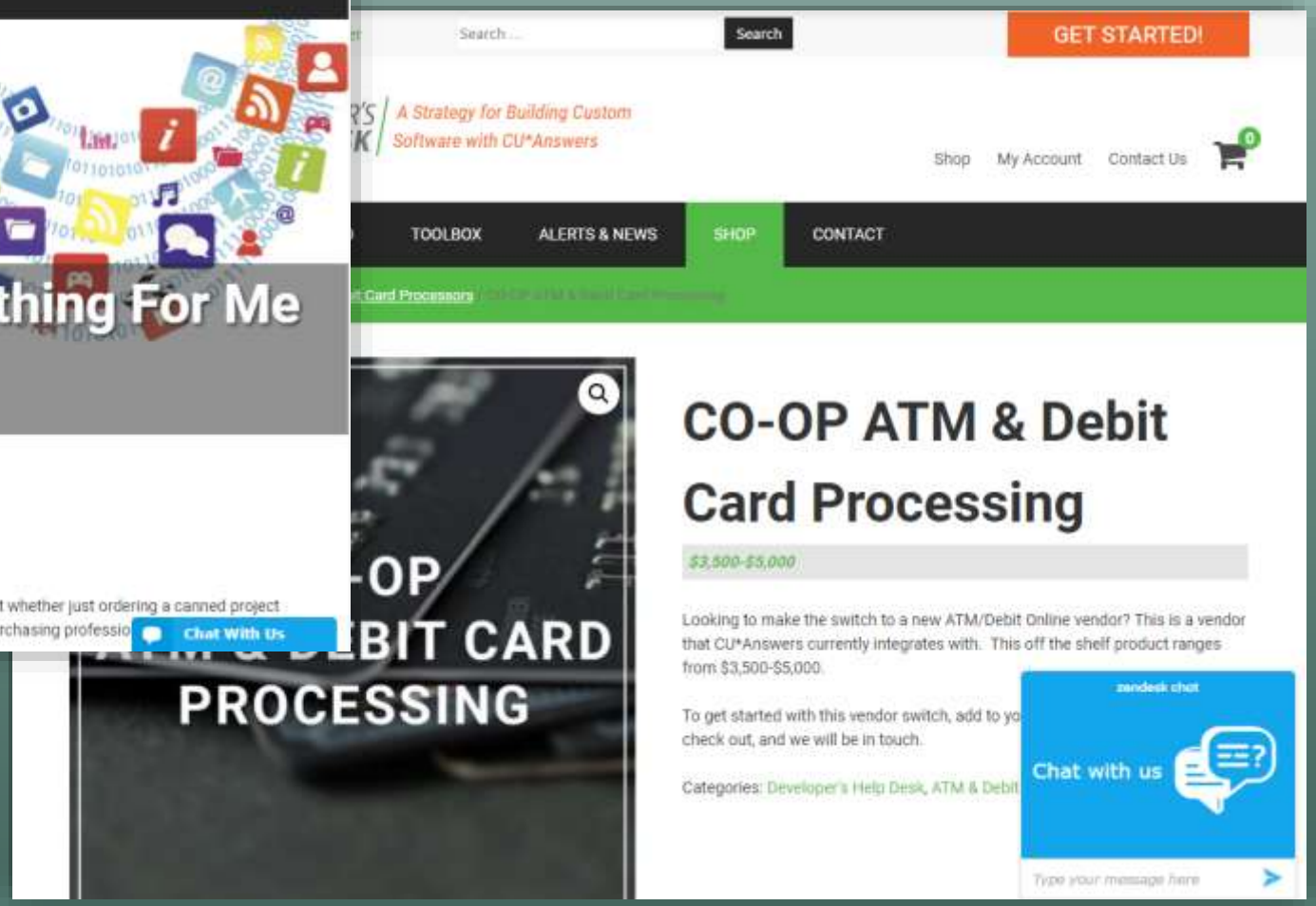
Toolbox » API Center » Getting Started with APIs
Getting Started with APIs
Ready to get started with APIs?
Here's the process.
The CU*Answers Developer's Help Desk has an easy sign up process to get your working as soon as possible.
API CATALOG
Summer 2017
zendesk chat
Chat with us
Type your message here
DIY
DO IT YOURSELF
I'm lost.
Get in tou
Mobile Experience Center API Documentation Published
For developers interested in the Mobile Experience Center (MXC) API, the swagger documentation has now been added to the DHD.

dhd.cuanswers.com





Overwhelming our retail cultures

Updates on key projects for internet retailers…It's Me 247

It's Me 247 Online Banking
It's Me 247 Mobile Web Banking
It's My Biz 247 Online Banking
It's Me 247 Text Banking
It's Me 247 Mobile App Banking
It's Me 247 Bill Pay

The future of It's Me 247

WHAT DO OUR DEVELOPERS THINK IS NEXT?

Two primary teams drive the future of our online and mobile banking assets:

Online Banking Team (OBT) –
Eric Henning, Programming Assistant Manager

Mobile App Development (MAD) –
Ken Vaughn, Programming Team Assistant Manager

Two key leaders are driving our API foundation and extension to the web world:

CUA Software Integrations (CSI) –
Don Laffitte, Programming Team Assistant Manager

CU*Answers Software Development –
Brian Maurer, Executive Vice President

The future of It's Me 247

MOVING BEYOND THE CREATION OF OUR API LIBRARY TO COUNTING ON IT, DAY BY DAY

- The programs on which our current online and mobile banking platforms are built are called **It's Me 247**
- In 2018, we'll complete the migration of these programs to a web service API platform
- In 2019, we will then use this new platform to launch a new version of **It's Me 247** for desktop and mobile users

Should we...?

- ...have URLs related to CUs instead of our CUSO?
- ...encourage CUs to arrange their own online banking and mobile banking navigation solutions?
- ...encourage 3rd-party vendors to integrate their solutions to CU*BASE via this API bridge?
- ...eradicate the separation and barriers between websites and banking sites?

API project phase 1*

THE OBT WILL DO THE HEAVY LIFTING ON THE WAY TO A NEW ONLINE BANKING REALITY

*Some assembly required

Develop APIs for vendor interfaces, starting with indirect lending

2015-2017

Authentication APIs ready for mobile developers

2017

A growing list of misc. APIs for new micro-apps

2017-2018

Complete API parts for assembly and envision a new future

4Q 2018

Assemble new online banking platforms for desktop and mobile users

2019-2020

API project phase 2

THE MAD TEAM WILL BUILD NEW LEGO MODELS AND TEMPLATES

- As a growing inventory of APIs becomes available, the MAD team will prototype and bring to market new micro-apps that validate API functionality and create new mobile retailing opportunities for CUs
  - Hybrid mobile app 2.0 – RDC authentication
  - Micro mobile app 1.01 – A2A indirect loan payment app
  - Micro mobile app 1.02 – Standalone RDC checking specialty app
  - Micro mobile app 1.0x – Whatever you can dream up when the APIs are available to validate

This is where the DHD Boot Camp comes into play – matching toolkit availability with creativity and short-term opportunity

Maturing as we go

THE DEVIL'S IN THE DETAILS

- As apps mature and become the member's primary banking tool, it will take more than just flashy capabilities . . . *you need to build the infrastructure*
- If you have to reissue thousands of apps based on changing parameters like password length, you don't do it in bits and pieces

SECURITY ENHANCEMENTS ON THE WAY

- 256-bit encryption for passwords and security question answers
- Maximum password length of 256 (can mandate up to 12 characters max.)
- Moving to new tables to hide the data from view via Query, for both CU and CU*Answers employees
- Hash the fields with additional data

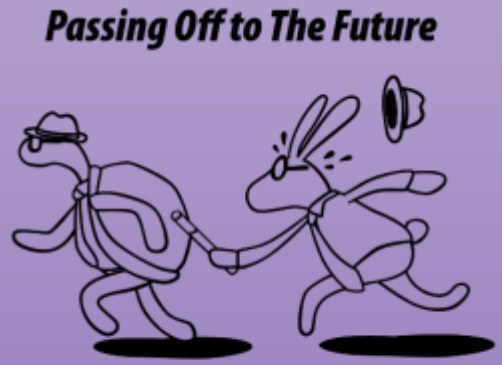
Targeted for the **17.10** release!

Must we always focus on getting in the door?

"HIGH CYCLOMATIC COMPLEXITY" – RABBIT OR TURTLE, IT HAS TO CONCERN YOU

IT'S ME 247 PROJECTS ON THE DRAWING BOARD

- **"See" access based on ownership** – will give CUs two options:
  - Show all sub-accounts (like now), or
  - Show only the ones I own (joint/co-borrower)
- **Transfer control list changes** – will give CUs three options:
  - Transfer to any sub-account under that membership (like now)
  - Transfer only to the ones where I'm an owner (joint/co-borrower)
  - Transfer to selected suffixes only
- **"Jump" based on ownership** (see only the sub-accounts you own; most other guest privileges *suspended*)



The more paths you have through your software, the more chances for issues

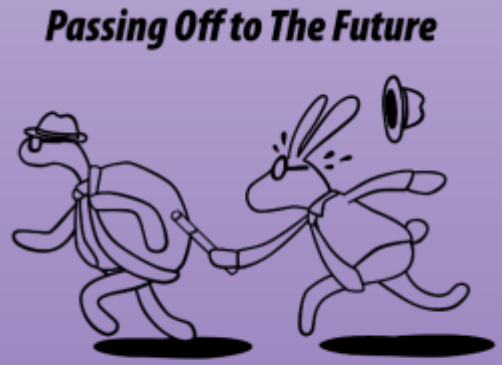
When 100 shades of gray turn into 1000, verification can be a challenge

Must we always focus on getting in the door?

"HIGH CYCLOMATIC COMPLEXITY" – RABBIT OR TURTLE, IT HAS TO CONCERN YOU

IT'S ME 247 PROJECTS ON THE DRAWING BOARD

- **"Transfer from" controls** (*pulling* money from another membership)
- **Member authentication by SSN/TIN** (one set of credentials to *all* the accounts you own)



- We'll have a big choice as Internet retailers in the future:
  - Do we hold on to our traditional member data structures?
  - Or do we take this opportunity to walk towards more traditional bank data structures (based on accounts)

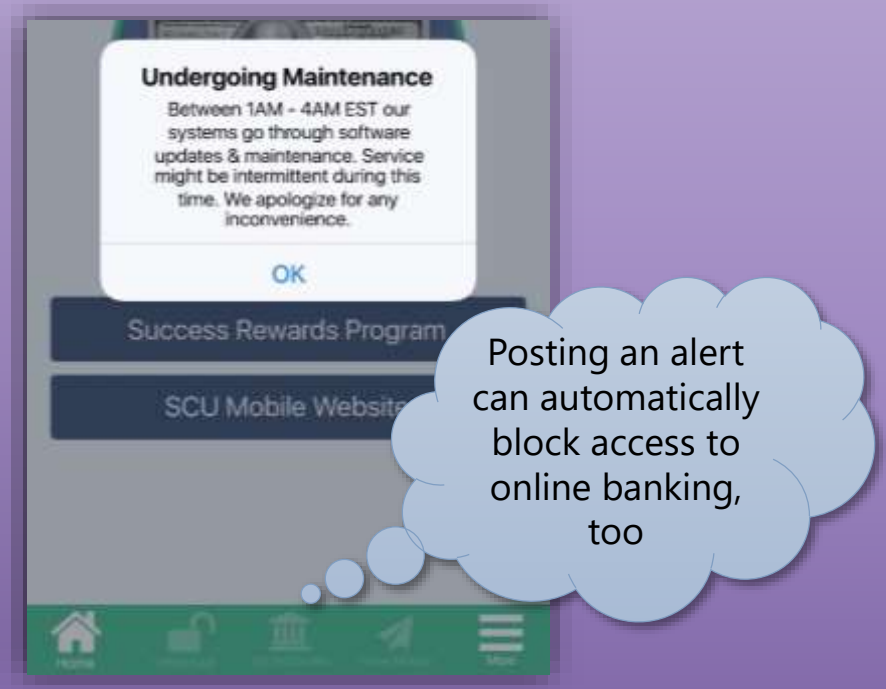
Will competition force us to compete differently based on what Internet opportunities present?

We'll study this in 2018

Maturing as we go

NUANCE IS EVERYTHING WHEN YOU'RE BUILDING A PRIMARY MOBILE BANKING PRODUCT

- No one has a lifelong dream to build an alerting system for service interruptions
  - It's not flashy . . . it's just necessary when thousands of members count on it
- Service alert types we envision:
  - One-time notice
  - Persistent *(every time the app is launched)*
  - Recurring *(daily, weekly)*
  - With URL Link *("learn more...")*
  - CU-specific, or general-purpose for conditions that affect all CUs



Did you know...?
There are **15** parts to the authentication API!

There are many conditions, and you must code to them all

API pioneers you might not know

THE CSI TEAM IS LEADING THE WAY TO ENSURE INTEGRATION REVOLUTION

Current integration partners:

- CBC Innovis
- CUDC
- CUDL
- DealerTrack
- Experian Precise ID
- Fannie Mae 3.2
- Genesys
- ILT DILLS
- LSI
- MeridianLink LoansPQ
- NADA
- QualiFile
- Retailer Direct
- Retailer Direct: Micro Lender
- RouteOne
- Symphony
- TCI
- XtDirect

Instead of sales types, DHD connects you with get-it-done coaches, mentors, and partners

CU*BASE ready-to-process applications

	Loan Dollars	# of Apps
eOne	$865,556,894	45,980
Track	$755,165,124	44,192
TCI	$218,421,248	10,445
Retailer Direct	$65,236,046	5,468
DILLS	$59,734,779	4,321
XT Direct	$11,831,698	1,254
Mortgage Cadence	$9,397,545	114
LSI	$6,718,010	545
Genesys	$633,735	53
Vendor Total	**$1,992,695,079**	**112,372**
Notre Dame FCU	$2,129,785	88
Grand Total	**$1,994,824,864**	**112,460**

- ILT DILLS
- LSI

d of sales types, DHD
you with get-it-done
entors, and partners

CU*BASE
ready-to-book
applications

In 2018, CU*Answers
will integrate Meridian Link
for our first interactive 3rd-party
CU employee LOS

- CUDL
- DealerTrac
- Experian
- Fann
- ILT DILLS
- LSI

ad of sales types, DHD
you with get-it-done
entors, and partners

CU*BASE ready-to-book applications

In 2018, CU*Answers will integrate Meridian Link for our first interactive 3rd-party CU employee LOS

Are we ready for expensive CU*BASE premiums?

- CUDL
- DealerTrack
- Experian
- Fann
- ILT DILLS
- LSI

...ypes, DHD
...done
...and partners

Decision models via Experian

API WORK THAT WILL LEAD TO DIRECT-TO-CREDIT BUREAU PULLS (GOODBYE ZOOT!)

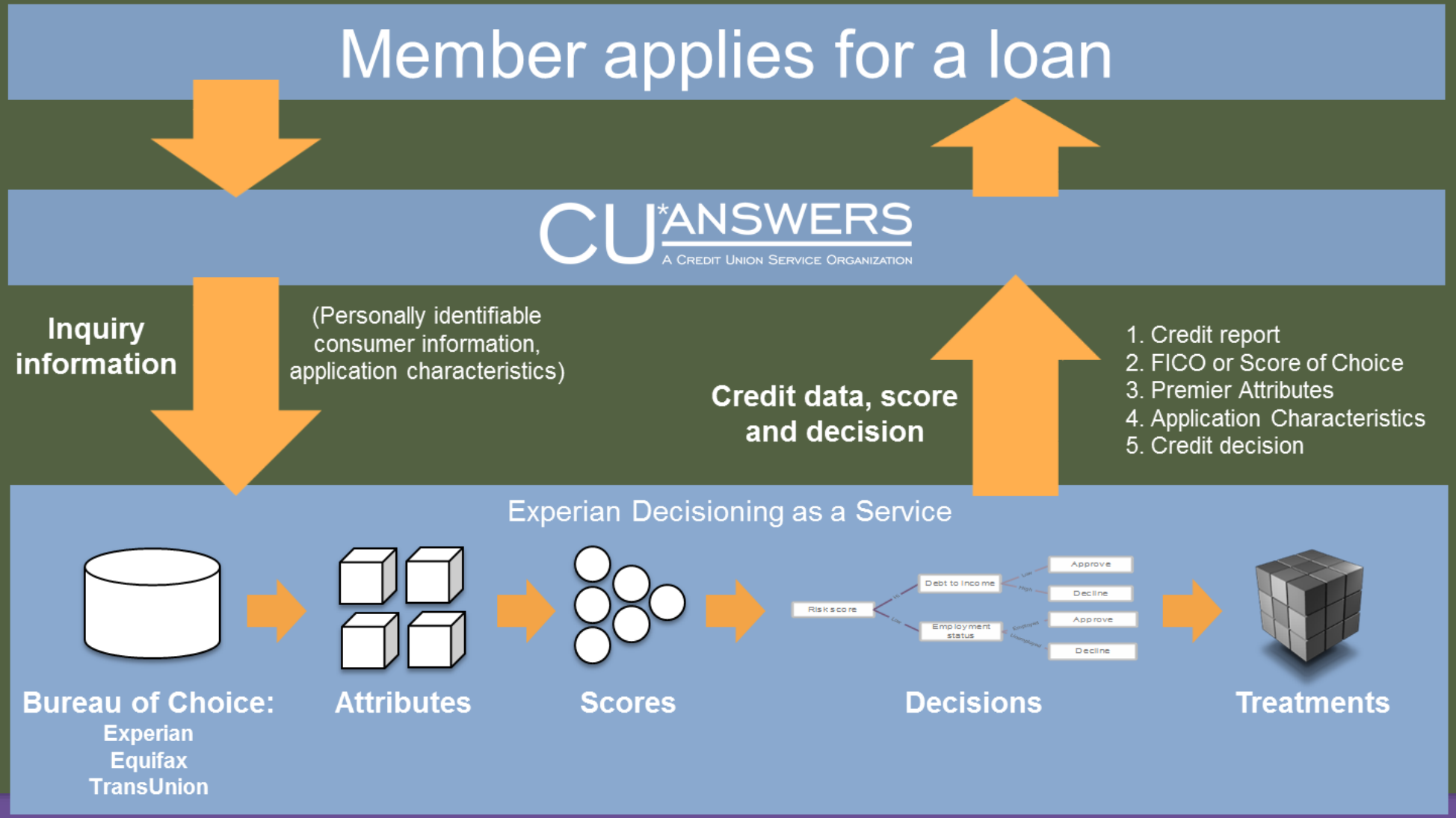
- Starting over with 3 templates
  - Auto Direct
  - Auto Indirect
  - Unsecured/Credit Card
- 3 pricing options

Product	One-time Setup Fee	Per-Trans Fee
Three templates	$2,500	$2.00
Three templates with CU-defined thresholds	$5,000	$2.00
Full custom model	$25,000	$2.00

- Assumptions
  - FICO 09, pulled through CU*BASE
  - Credit reports brought into CU*BASE along with human readable, as today
  - Bureau-agnostic
  - Ability to edit attributes and add products such as income estimator and bankruptcy, etc.
- **You can use this new path to Experian even if you aren't using a decision model**

Experian "Decisioning as a Service"

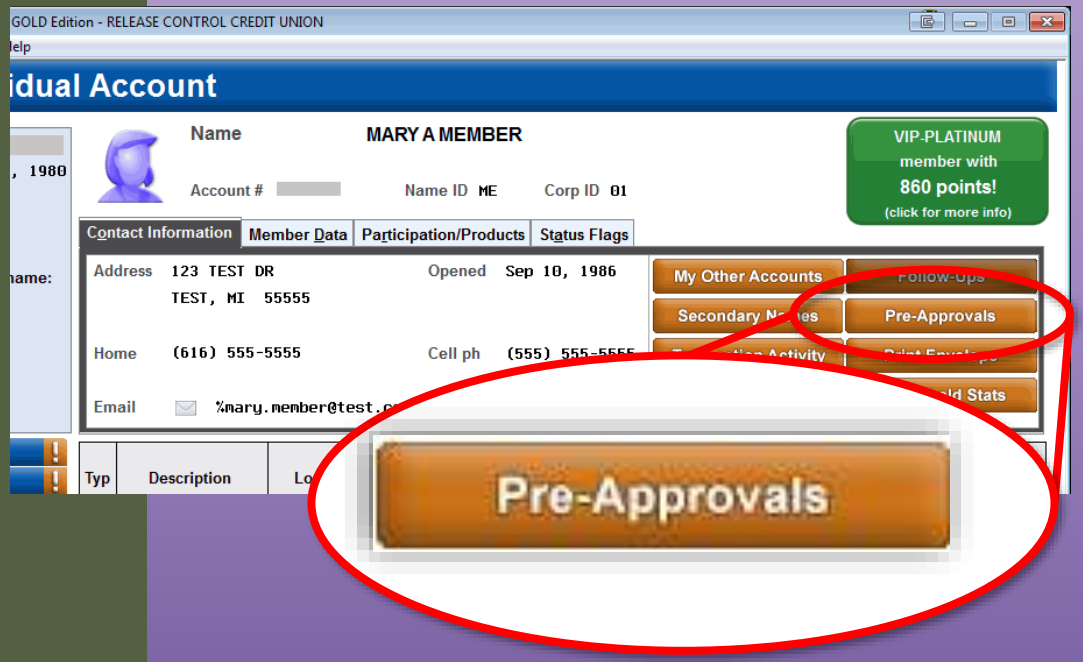
INSTANT CREDIT UNDERWRITING VIA CU*BASE

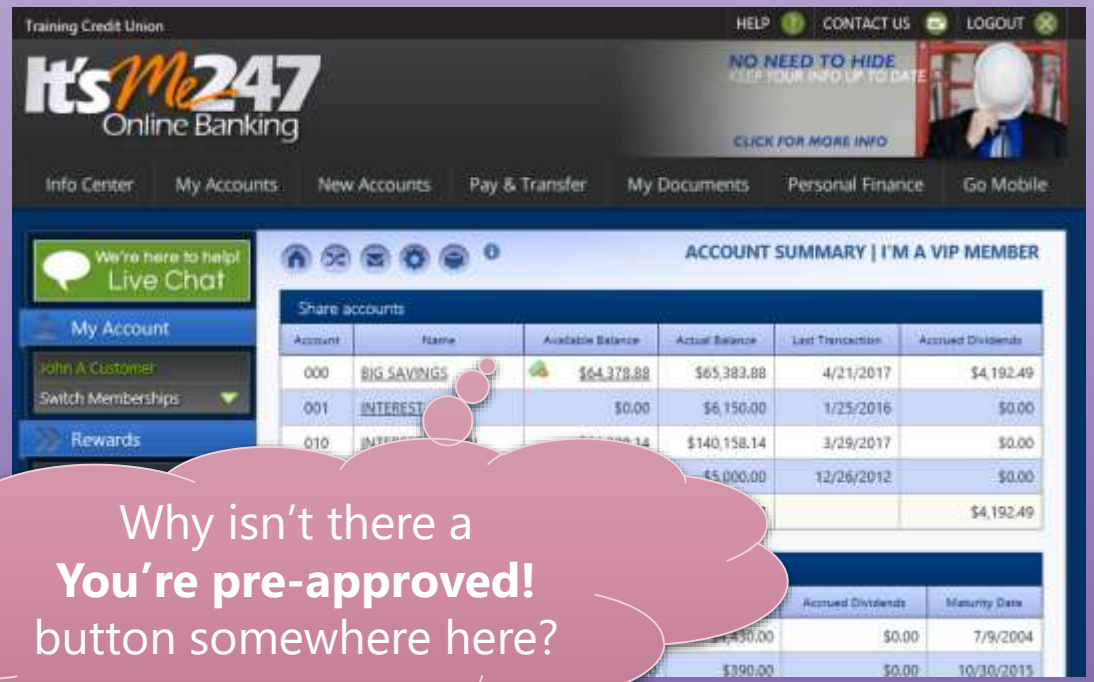


Speaking of pre-approvals...

Why not include the member?

WITH TWO DECISION MODELS, IS IT TIME TO CLOSE PRE-APPROVED LOANS WITH THE MEMBER?





How can we think of ourselves as Internet retailers if we don't tell members they're pre-approved for a loan online?

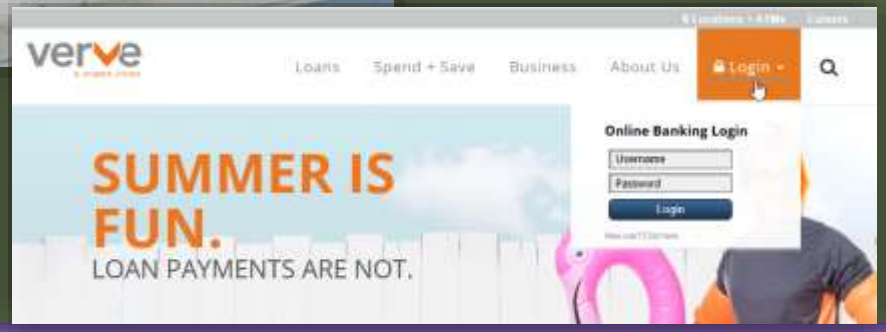
CU-controlled navigation designs

FROM SMART MESSAGES, TO LAUNCH POINTS, TO LOGIN WIDGETS

- From the beginning, we've worked with CUs to help them influence the member's next click
  - Smart messages
  - Logout redirect
  - Related links
  - Launch Points
  - Login widget designs
- Too few people see this suite of options as a strategy and end up using it sparingly, almost as an afterthought

CU-controlled navigation designs

IT ALL STARTS WITH HOW MEMBERS LOG IN – AND YOU DO HAVE OPTIONS



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Bypassing the OBC

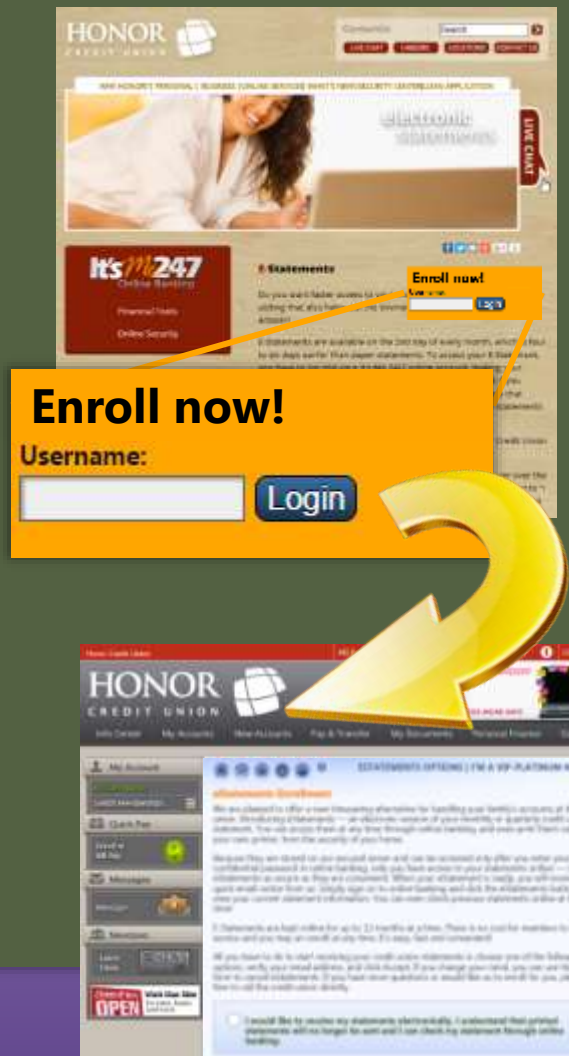
HAS THE VALUE OF A DIT OBC PAGE RUN ITS COURSE?

- Direct login *without* the OBC – members enter their username, password, and security questions right on your website
- Security education is on you!

Targeted for the **17.10** release!

New login widgets to choose a specific landing page in It's Me 247

Targeted for the **17.10** release!

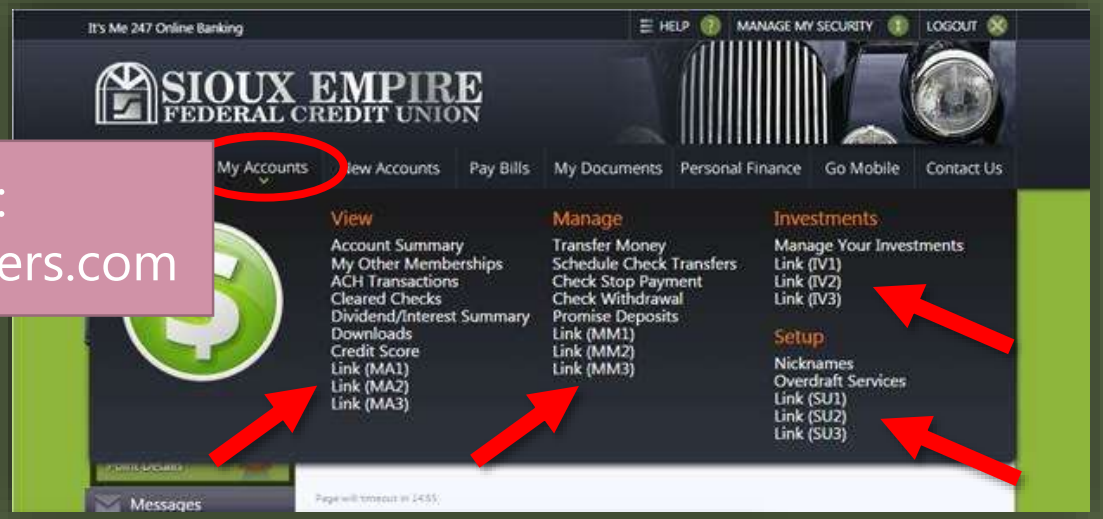


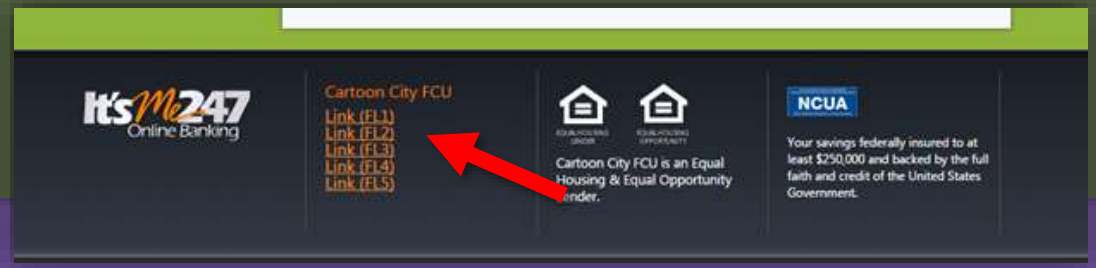
Launch Points

26 PLACES TO SELL SOMETHING TO MEMBERS

From mortgage applications and rewards programs to your monthly newsletter, Launch Points help members see what they're missing when they don't linger on your website

8 CUs	# Launch Points Used
Fox Communities CU	13
Delta County CU	10
TBA Credit Union	8
First Ohio Community CU	8
Honor CU	6
Frankenmuth CU	3
Pathways Financial C U	3
Sioux Empire FCU	2





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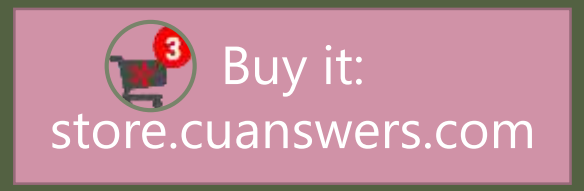
Launch Points that are active today



IMAGINE IF THERE WERE 88 CREDIT UNIONS...OR 188 CUS!

- ATM & Shared Branching Locations
- Budgeting Tool
- Close Account(s)
- Credit Card Reward Points
- CU website
- Debit Card Alerts
- Disclosures & Notices
- Find us on Facebook
- Find us on Pinterest
- Find us on Twitter
- Find us on YouTube
- First Mortgage Info
- Investment Planning
- Live Chat
- LoanPay Xpress
- Locations & Hours
- Lost or Stolen Card
- Member Insurance Information
- Mobile App
- Mobile Check Deposit
- Mortgage Application
- NADA
- Newsletters
- Online Security
- Order Checks
- Phone Number & Address
- Picture My Card
- Privacy Policy
- Rates
- Relationship Points
- Reorder Checks
- Routing Number
- Scorecard Rewards
- Send Money
- Shared Branching Search
- Student Loans
- Surcharge FREE ATM Network
- Transfer Credit Card Balances
- Travel Form
- VISA EZ Card Info
- VISA Limit Increase
- Withdrawal Limit Increase

...and coming soon, your custom-designed forms in the It's Me 247 **Request Center**

Overwhelming our retail cultures

Drilling down on mobile

Building a factory is where it's at for the future

THINKING LONG TERM MEANT WE HAD TO EMBRACE 2ND- AND 3RD-TO-MARKET APPROACHES

- Set a long-term disruptive goal
  - Free smart phone banking solutions for CU*Answers CUs, forever
- Build on the OBT HTML solution by building a MAD team
- Have the MAD team build a factory and a tool to generate mobile apps, not write one mobile app at a time
- Leverage that tool to generate new HTML solutions alongside smart phone/device apps

Mobile app 1.0 : **102** apps

Mobile app 2.0 : **82** apps

# of builds processed via CU⚙Publisher : **960**

CU developer licenses in CU⚙Publisher : **100**

API key configurations : **164**

Ads/promos in CU⚙Publisher : **600**

2018-2020: Go beyond doing old things new ways and start thinking exclusively about new ways to reach and interact with members

It's Me 247 mobile apps and the CU Publisher

WE'VE BUILT A FACTORY, NOW LET'S PUT IT TO WORK

Mobile Apps

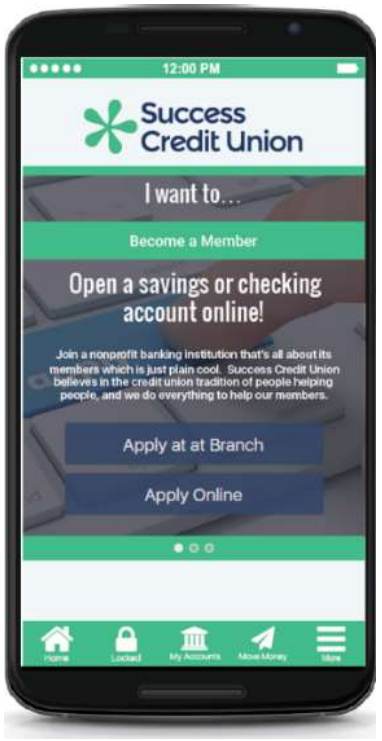
- The future of authentication: colorful doors *(the Daon proof-of-concept – more on that in a moment)*
- Hybrid Mobile App 2.0: are you ready to engage?
- Hybrid Mobile App 3.0: will you be a Daon investor?
- 2018: an explosion of creative API apps
  - Micro-apps proving that our APIs are ready for a robust development community

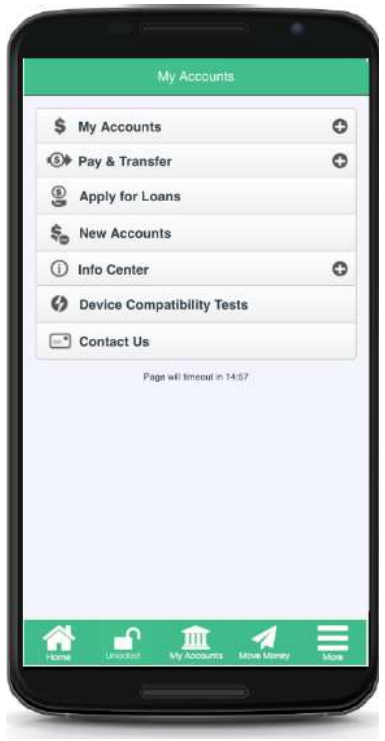
CU Publisher

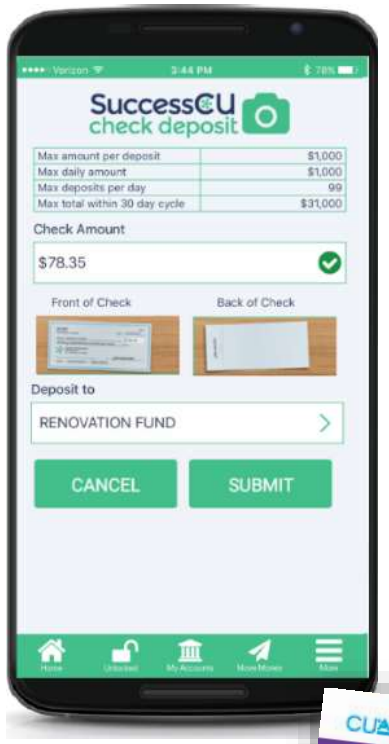
- Preparing for a world where we need to update several hundred device store apps ASAP
- Using a product generator to build a forms generator and member request center
- Why MAP/MOP may be the most powerful tool our community has ever misunderstood

Mobile hybrid app 2.0

THE AUTHENTICATION TACTIC WAS THE TRICK, BUT RDC PARTICIPATION WAS THE POINT







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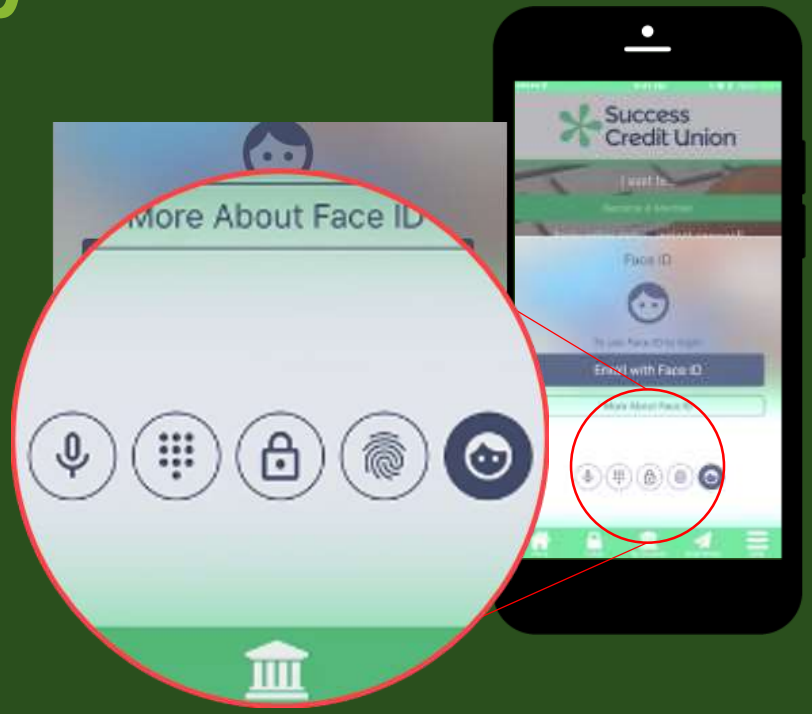
Every CU*Answers CU should be able to afford RDC going forward

Mobile hybrid app 2.0…on the way to 3.0

SPECIALIZED FUNCTIONALITY WILL BE THE NEXT BIG PUSH

- Mobile web proved that we could open the smart phone channel and work with members on a mobile device
- Mobile app 1.0 proved that we could bring mobile solutions to device stores
- Mobile app 2.0 proved that we could bring API infrastructure forward for authentication
- Mobile app 3.0 will prove that we can develop new, specialized functionality for an evolving set of mobile tactics and strategies
  - In other words, we're off the races in adding value and moving into the new game with new ideas and even new partners



Instead of just replicating services from other channels, it's time to start designing solutions for this unique channel

Why eDOC Innovations is our key partner for the future

WHY eDOCSignature mDTM® MAY ACTUALLY CREATE NEW REVENUES IN THE FUTURE

Images as Currency

- 2017: Hybrid 2.0 creates first integrated RDC sign-on
- 2017: CU*Answers grows to $100K annual in RDC posting
- 2018: CU*Answers and eDOC focus on seamless interaction on the way to real-time posting

Closing the Deal

- 2017: eDOCSignature mDTM introduced to CUSO for free

New Spaces for Commerce

- 2018: eDOC and CU*Answers create new desktop and mobile portals for loan closings
- 2018: MVSB and eDOC start to share documents in virtual closing rooms, so the cloud is part of member transactions

Ensuring every CU can offer RDC

FUTURE PROJECTS THAT WILL REDUCE THE COST AND FRICTION TO OFFER THIS SERVICE

- In 2016, RDC postings were priced at **$84/week**
  - 4 postings per day, 7 days a week
- In 2017, if you use eDOC for RDC processing, that price was reduced to **$42/week** – *a 50% reduction*
  - 4 postings per day, 7 days a week
- In 2017, if you process RDC via eDOC and use the CU*Answers hybrid mobile app 2.0, the price is reduced further to **$35/week** – *a 58% reduction*
- In 2018, when we finish real-time posting for eDOC RDC clients using CU*Answers mobile apps, the price will drop to **$25/week** – *a 70% reduction from 2016 prices*

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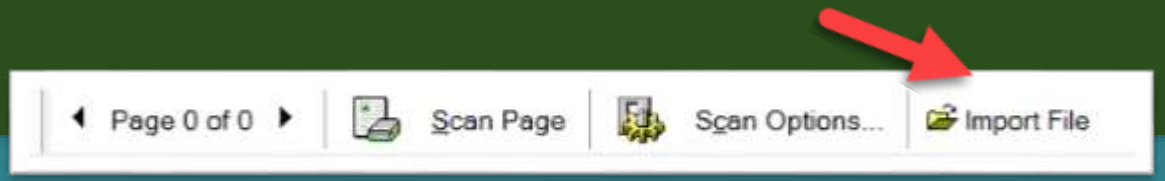
CU ANSWERS Imaging Solutions

Imaging Solutions update

SINCE 2015, THIS TEAM HAS SET THE BAR FOR NEW CLIENT SERVICE INITIATIVES

- Updating closed loan indexes
  Manage your archived loan documents
- Signing rooms via **It's Me 247**
  Sign your loan document while you check your balances
- Vault Manager notifications
  To get your attention when something goes awry
- Image import into ProDOC
  No more re-scanning documents that are already electronic



New in 2018: Imaging Solutions team takes charge of teller Line automation

- Enhanced online vault
- eDOCSignature
- My Virtual StrongBox
- TCD / TCR integrations NEW
- Teller capture NEW

You never know when you'll need a document

CARRYING YOUR FILES ON YOUR PHONE

my VIRTUAL StrongBox

ONLINE SAFE
ELECTRONIC RECEIPTS
SECURE FILE EXCHANGE

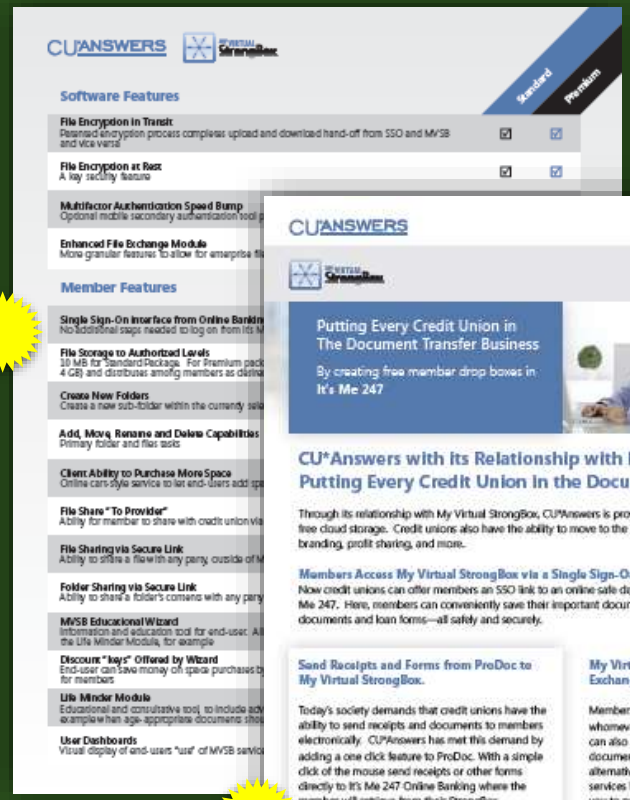
DID YOU KNOW THESE TOOLS ARE AVAILABLE RIGHT NOW TO CU*ANSWERS USERS?

Want to get started with the premium version of Virtual StrongBox or upgrade your standard version? Consider this special offer:

In conjunction with the CU*Answers conference, credit unions who sign up for or upgrade to the premium version by July 31 will receive a MONTHLY DISCOUNT and NO UPFRONT COSTS. This offer provides over $4,600 in savings!

Visit the Virtual StrongBox booth to learn more.

CU*ANSWERS



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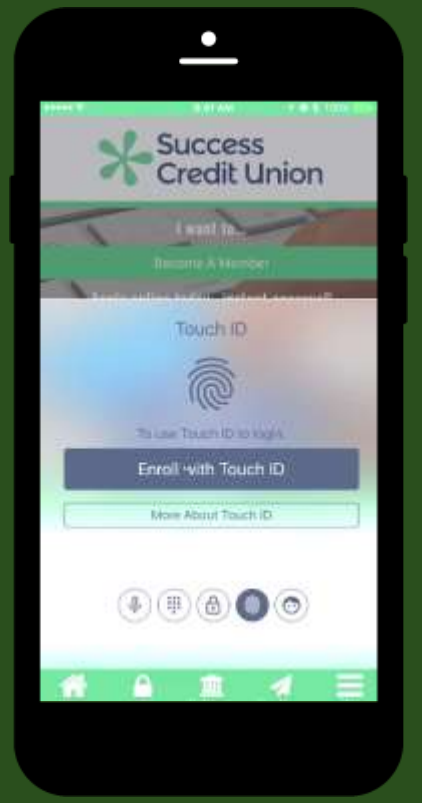
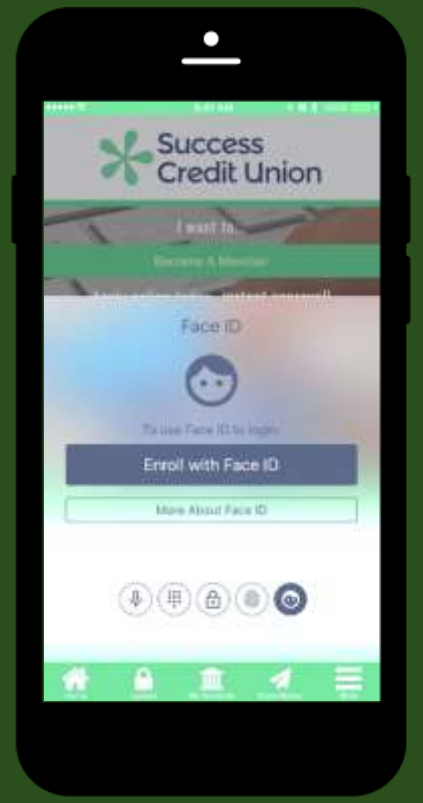
Authentication is getting trickier

SPECIALIZED FUNCTIONALITY MAY NEED PARTNERS

- In 2017 the CU*Answers Board invested in a proof of concept with Daon to add some sizzle to mobile app authentication
  - The point is to learn, and set the stage for a new menu of authentication tactics in the future
- Far from a guarantee, this proof of concept sets us all up to make some tough decisions on how to invest in future functionality that will help our solutions stand out





Let's watch the demo Ken put together...

MAP/MOP

MOP 1.0 IS LIVE!

I Want to Become a Member

↓

Identity Verification

↓

Account Creation

↓

Funding via credit or debit card

↓

Online banking enrollment and initial login

12 CUS WITH MOP	APPS REC'D	MBRS OPENED
Element FCU	30	20
Sioux Empire FCU LIVE!	44	14
Honor CU	15	12
Metrum Community CU LIVE!	24	12
Northern Hills FCU	28	12
Notre Dame FCU	16	12
Frankenmuth CU	15	11
Bridge CU	16	10
Everence FCU	15	10
Pathways Financial CU	15	10
NorthStar CU	10	8
Diversified Members CU	8	5
Members Opened via MOP		**35**

Most CUs in beta since 5/13 or 5/18

Buy it: store.cuanswers.com

Learn more: ondemand.cuanswers.com

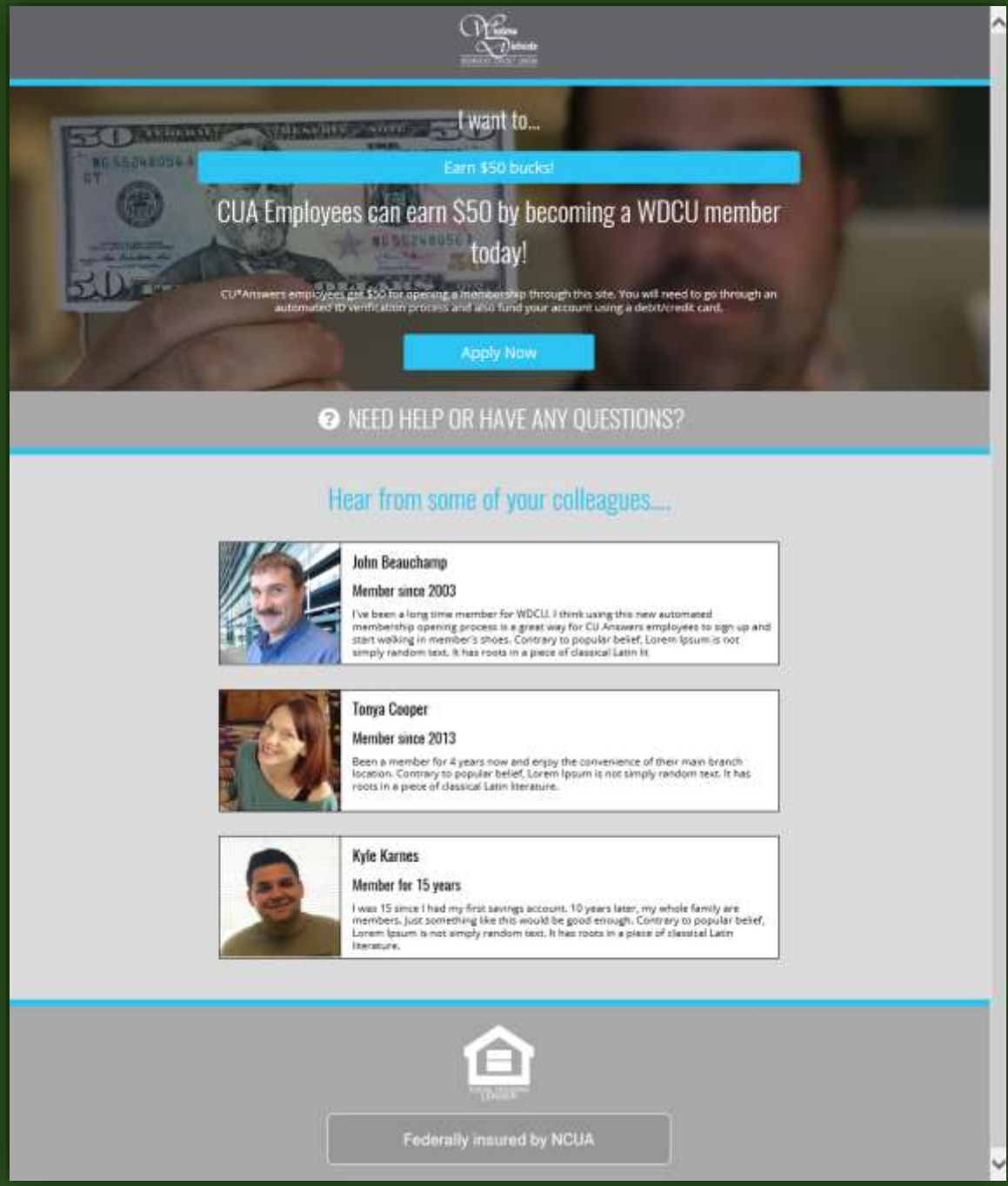
CU*Answers pays employees to join a credit union!

DEVELOPING AFFINITY GROUP PROGRAMS THAT RELY ON MAP/MOP

Today, employees

Tomorrow, family members

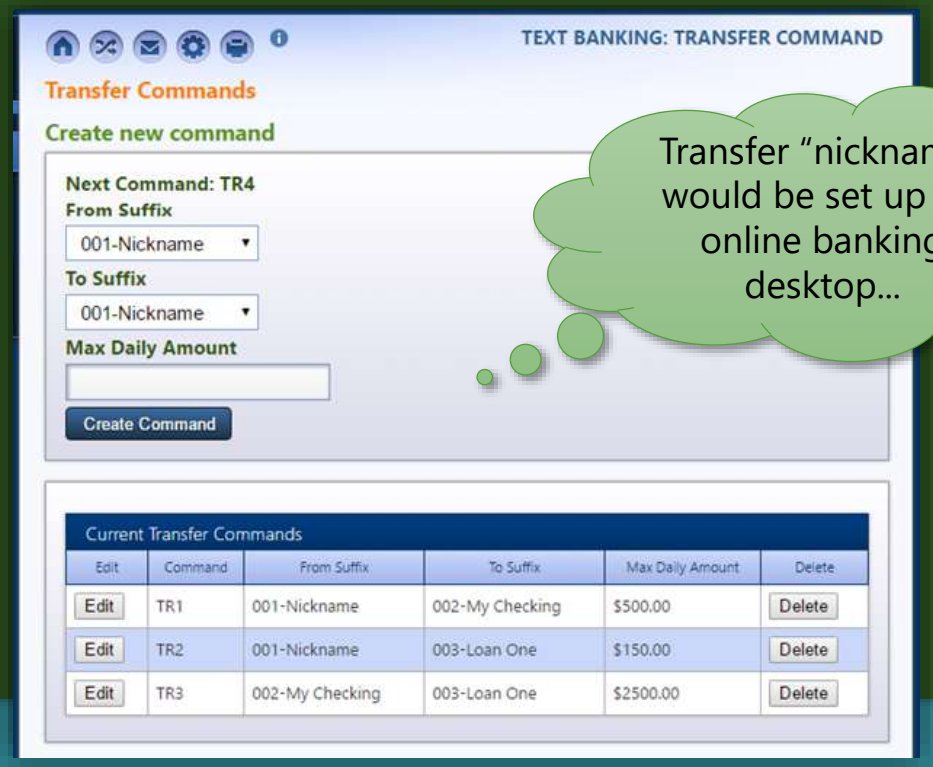
Someday, …?



Cool things coming for text banking

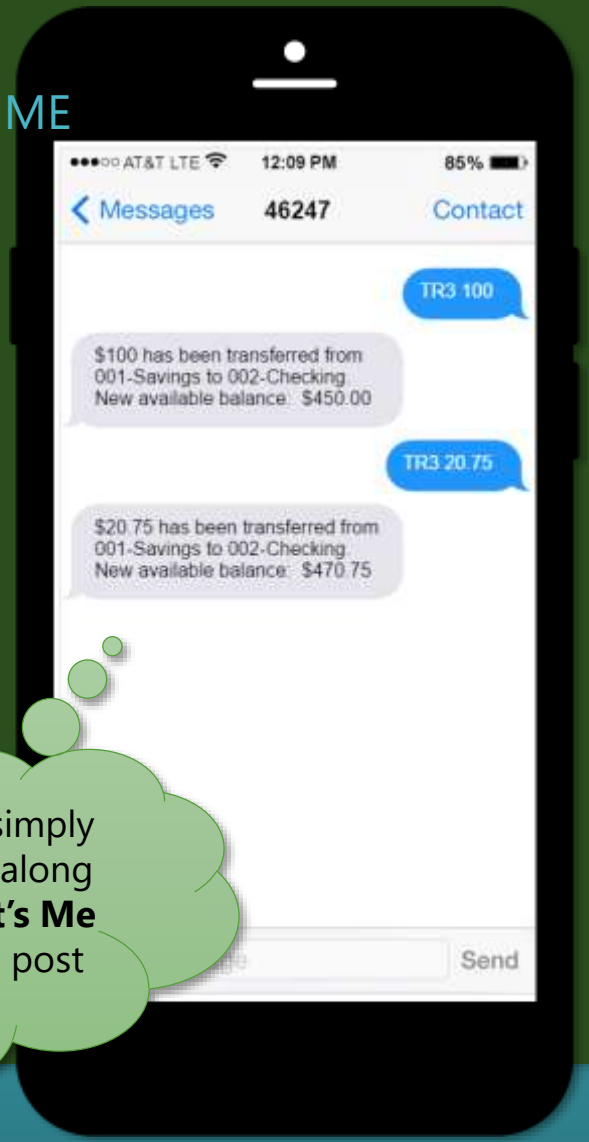
INTERNET RETAILING IS A SUITE OF SOLUTIONS, NOT ONE CHANNEL AT A TIME

- Allow members to quickly and safely execute a pre-configured transfer with a single text message



Transfer "nickname" would be set up via online banking desktop...

It's Me 247 Text Banking

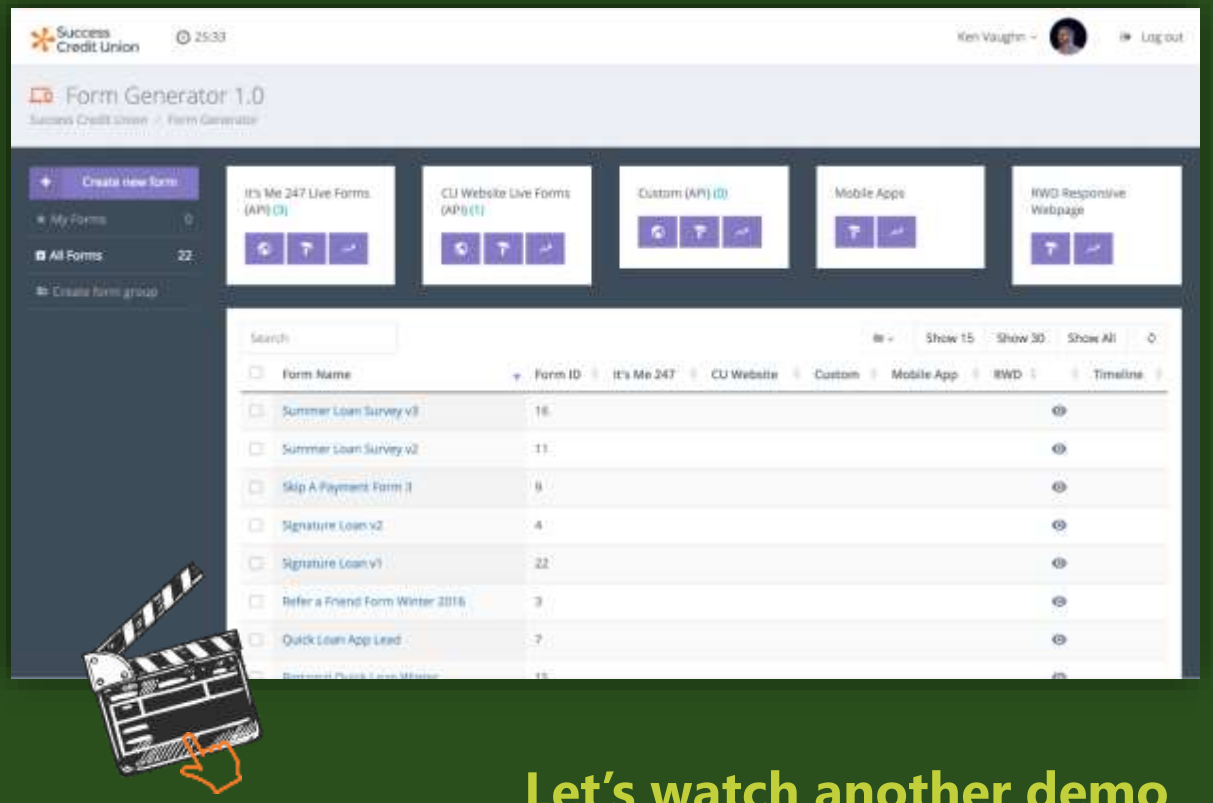


...then the member simply texts that nickname along with an amount to **It's Me 247** text banking to post the transfer

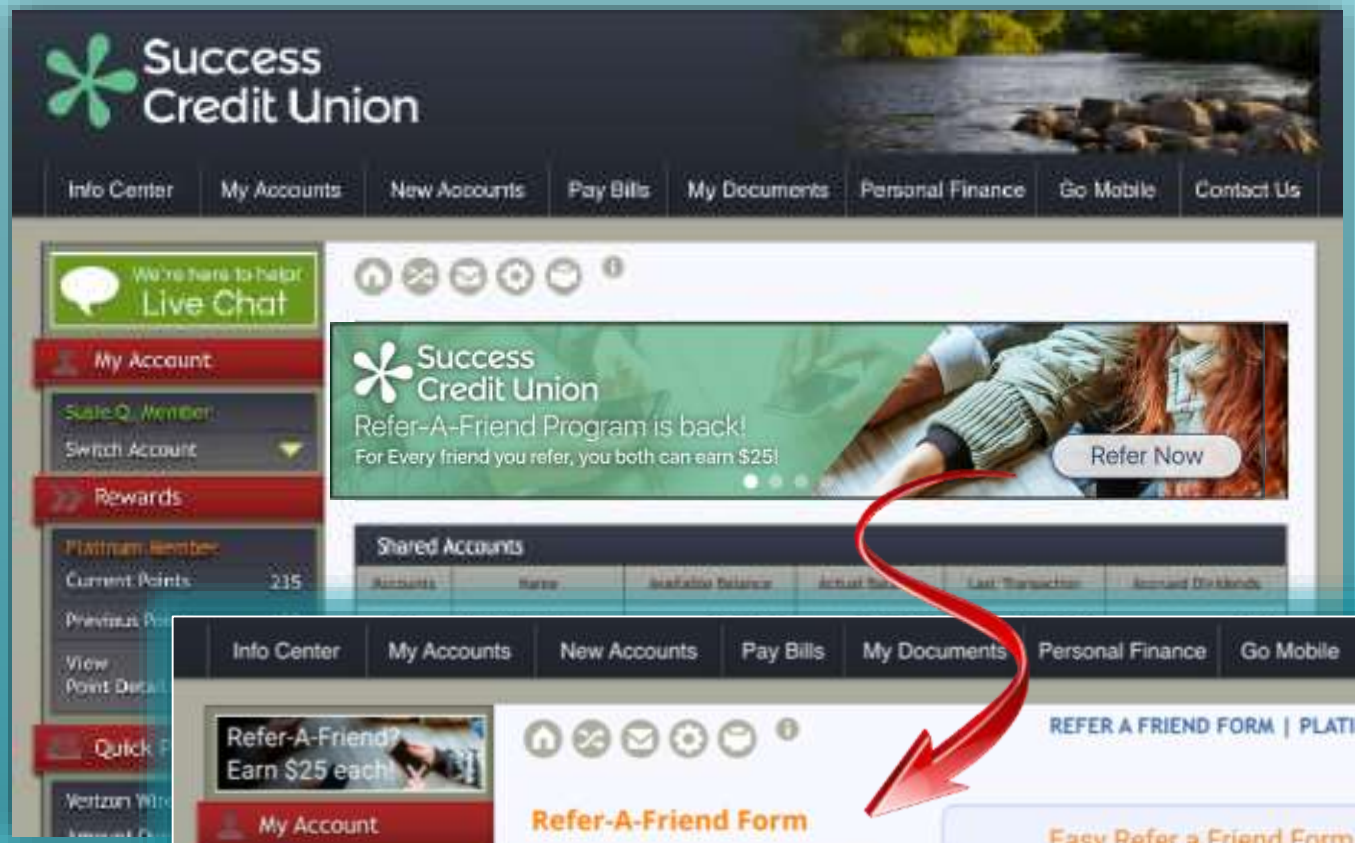
It's Me 247 Request Center

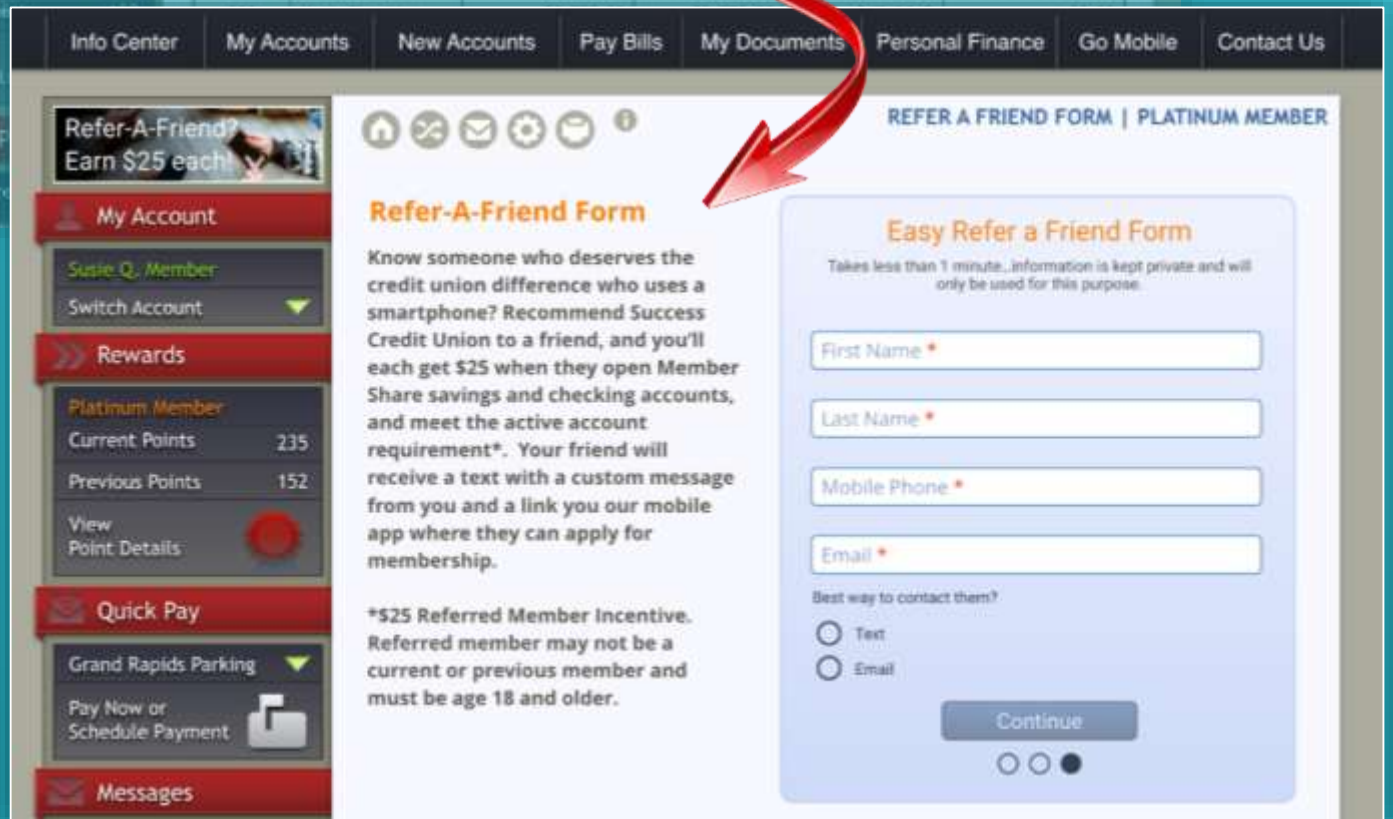
DESIGNING YOUR OWN PAGE AND YOUR OWN RETAIL FORMS

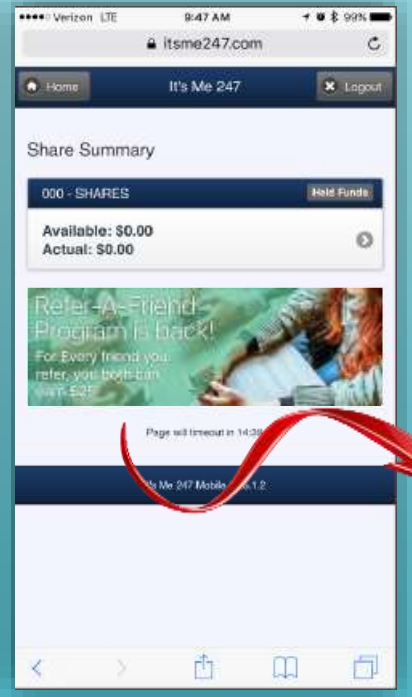
- Create an audience of application builders
  - Watch the activity to find applications that work
  - Use those signals to move beyond this platform to direct native integration
- Create a web-based fulfillment center
  - CU-designed processes to go from a member app (for anything!) to services fulfilled
- Offer it via the IRSC and evolve it over time
  - To a self-service generator, then potentially all the way to a turn-key engine sold in an in-house format

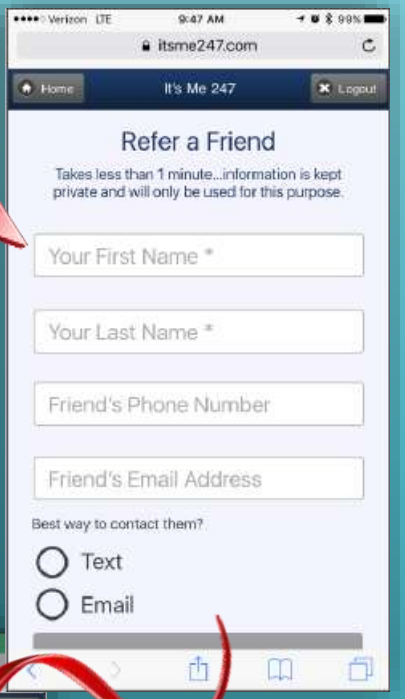


Let's watch another demo Ken put together...


Success Credit Union
Info Center
My Accounts
New Accounts
Pay Bills
My Documents
Personal Finance
Go Mobile
Contact Us
We're here to help!
Live Chat
My Account
Susie Q. Member
Switch Account
Rewards
Platinum Member
Current Points 235
View Point Details
Success Credit Union
Refer-A-Friend Program is back!
For Every friend you refer, you both can earn $25!
Refer Now
Shared Accounts


Info Center
My Accounts
New Accounts
Pay Bills
My Documents
Personal Finance
Go Mobile
Contact Us
Refer-A-Friend? Earn $25 each!
REFER A FRIEND FORM | PLATINUM MEMBER
My Account
Susie Q. Member
Switch Account
Rewards
Platinum Member
Current Points 235
Previous Points 152
View Point Details
Quick Pay
Grand Rapids Parking
Pay Now or Schedule Payment
Messages
Refer-A-Friend Form
Know someone who deserves the credit union difference who uses a smartphone? Recommend Success Credit Union to a friend, and you'll each get $25 when they open Member Share savings and checking accounts, and meet the active account requirement*. Your friend will receive a text with a custom message from you and a link you our mobile app where they can apply for membership.
*$25 Referred Member Incentive. Referred member may not be a current or previous member and must be age 18 and older.
Easy Refer a Friend Form
Takes less than 1 minute...information is kept private and will only be used for this purpose.
First Name *
Last Name *
Mobile Phone *
Email *
Best way to contact them?
Text
Email
Continue


itsme247.com
Home
It's Me 247
Logout
Share Summary
000 - SHARES
Hold Funds
Available: $0.00
Actual: $0.00
Refer-A-Friend Program is back!

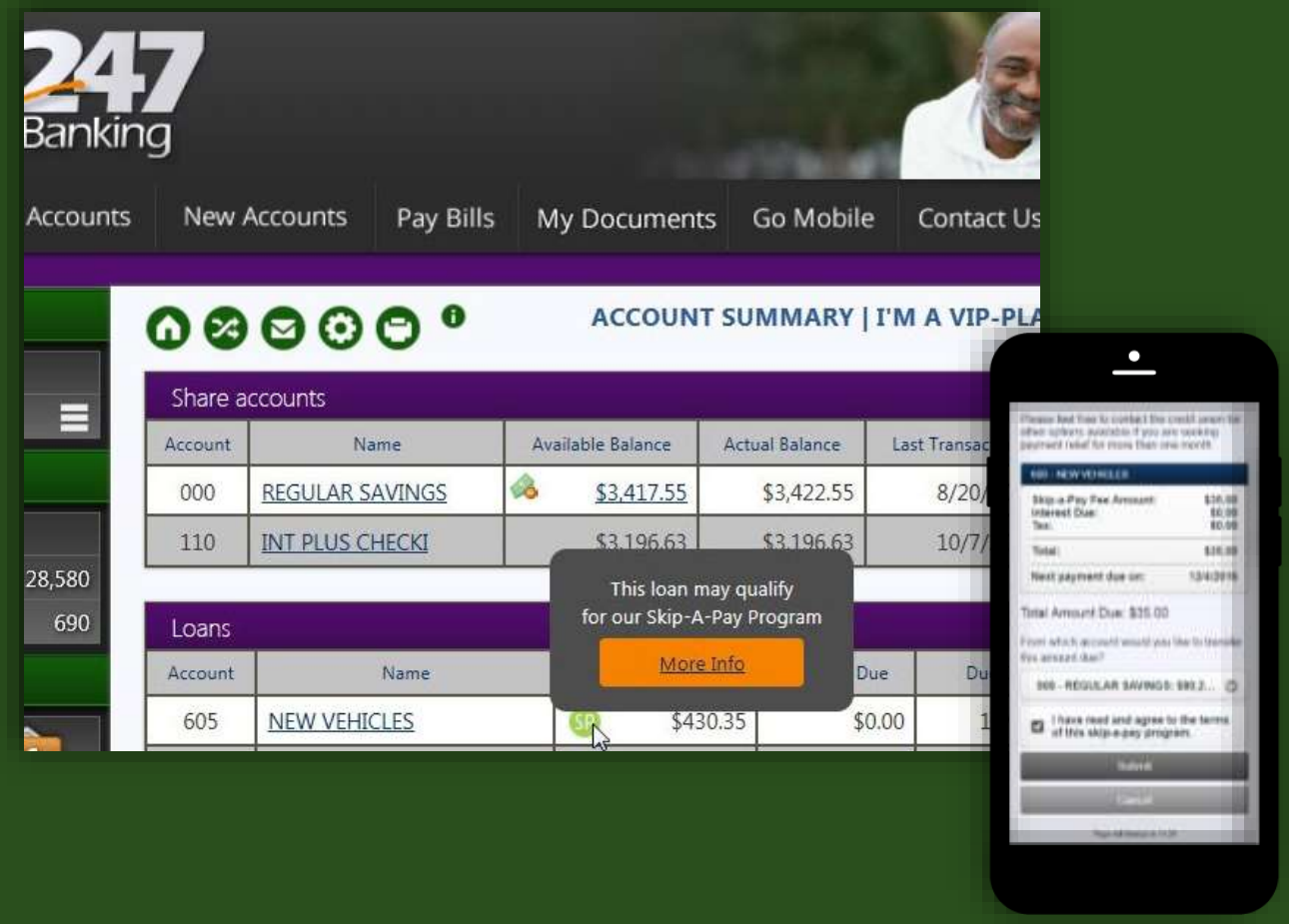

itsme247.com
Home
It's Me 247
Logout
Refer a Friend
Takes less than 1 minute...information is kept private and will only be used for this purpose.
Your First Name *
Your Last Name *
Friend's Phone Number
Friend's Email Address
Best way to contact them?
Text
Email

12:00 PM
itsme247.com
Home
It's Me 247
Logout
Great job! You and your friend are 1 step closer to being $50 richer!
More Info

Selling with a click

WE STILL HAVE WORK TO DO

- Skip pay continues to be the only service that a CU member can buy via desktop or mobile banking
  - You can open a membership, you can open an account
  - You can be served, informed, and teased to do stuff
  - But you can't *buy* stuff
- Is it because CUs don't retail products in these channels?

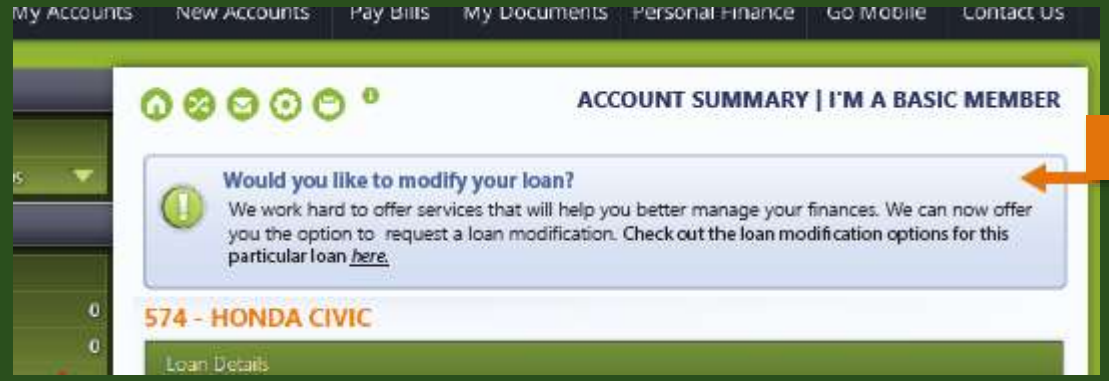


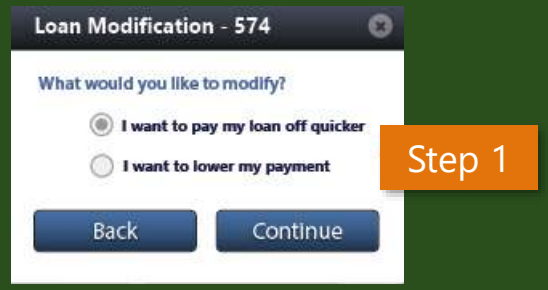
2017 has almost come and gone…
I thought we would have at least 3-5 new clicks to earn money by now

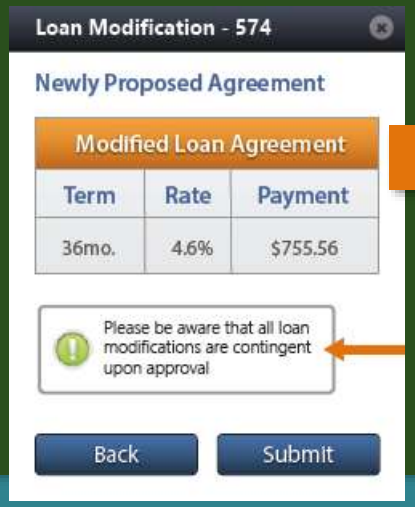
Selling with a click…we need ideas!

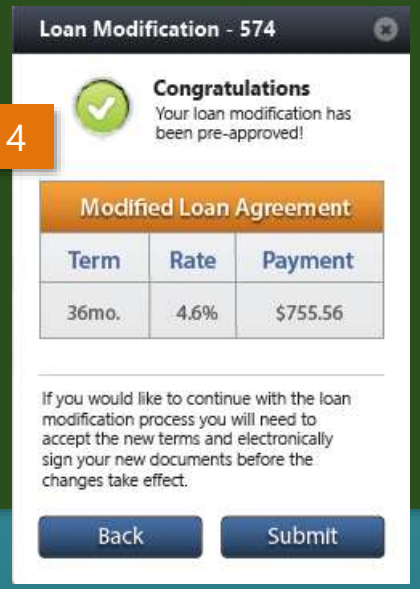
WHAT IF MEMBERS COULD CLICK TO BUY A LOWER RATE?

- What everyday negotiations do you do with members that could be automated as a convenience with a fee?
- If I can order my groceries with a click, why not let me change my loan terms?









Announcing a new bounty program

2018-2019: $100,000 OF SOFTWARE DEVELOPMENT TO BE FOCUSED ON INTERNET RETAILERS

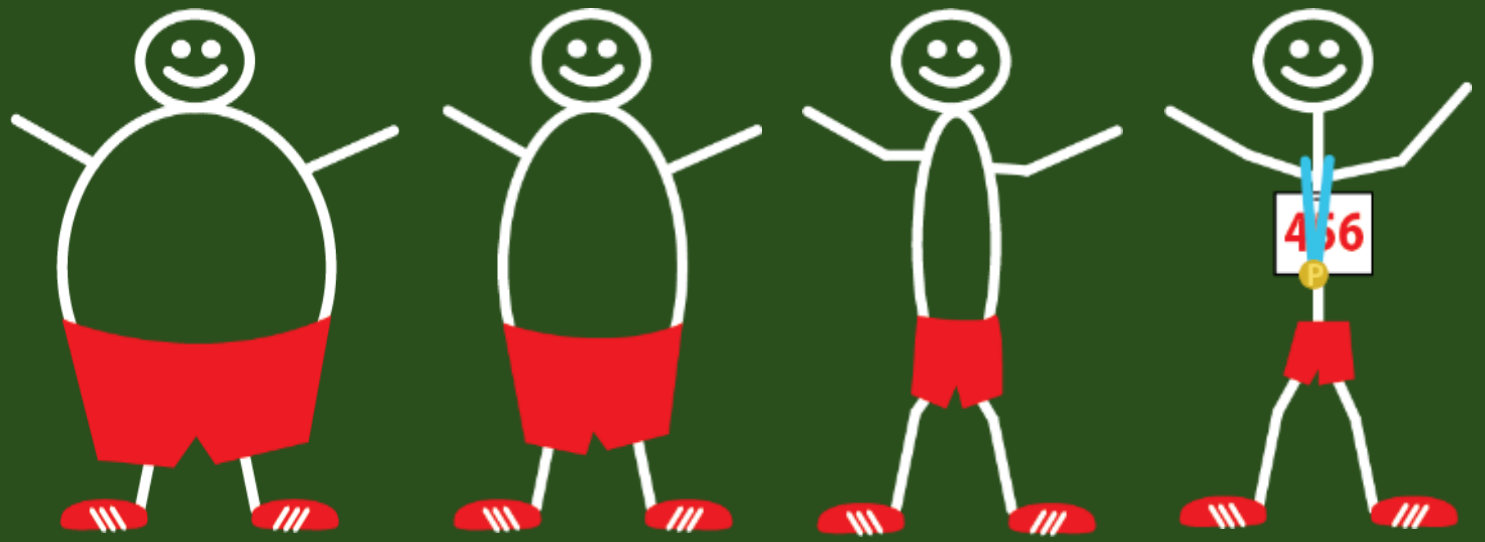
- At the November CEO Strategies event, we'll announce a new pool of funds to be dedicated to CU Internet retailing entrepreneurs
  - This money will be awarded through development credits to CUs who will engage and lead the way on clicks for bucks in **It's Me 247** desktop and mobile products
- To win, nominate products related to selling a service that were maybe given away in the past, such as...
  - Service income for lowering a loan payment or rate, or... *it's harder than you think* (that's why we're giving away the money)

As a CUSO, CU*Answers predicts CU clients will spend money faster, in greater quantities, and more often than ever before via Internet stores

What's your plan for members?

CU or CUSO, we need to design new financial futures

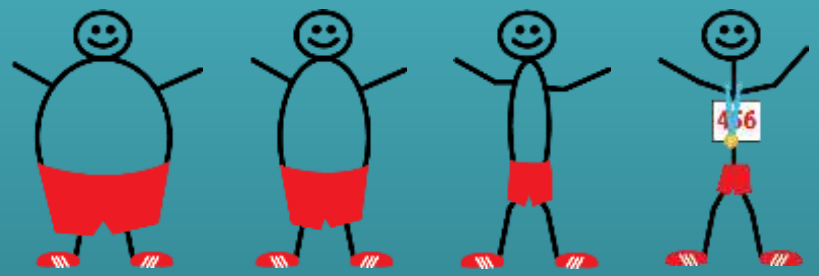
A LONG-TERM VISION FOR CHRISTMAS IN JUNE



- Envision a new you
- Change your mindset
- Find the time to train and change
- Commit

How do we change for the EFT marathon?

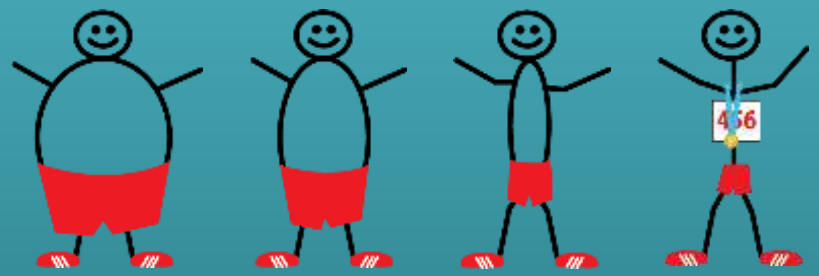
INCOME PRESSURE ON CU ATM/DEBIT/CREDIT CARD PROGRAMS NEEDS A LONG-TERM INVESTMENT



- Starting Oct 2017 we will reduce ATM/ debit card click fees by 2.5% each year for the next 4 years
  - Ultimately a 10% reduction, or approx. $400K/year by 2021, with a goal to go even deeper
- We will eliminate the resource utilization fee over the next 3 years
  - 50% in 2018, 25% more in 2019, 25% more in 2020
  - This will reduce revenue by $1.8 million annually by the end of 2020
  - The offset: Statement processing fees will be charged to CUs starting in 2018

How do we support the online marathon?

EVERY CU MUST PRESENT AN INTERNET RETAILING STRENGTH



- Starting October 2017, CU*Answers will waive EFT click fees for all CUs with 2,000 or fewer members
- We'll also waive e-commerce fees for all CUs with 2,000 or fewer members
- We've already talked about our intent to reduce fees for RDC until every CU can offer it
- We will reduce closed-member fees by 1¢ – a reduction of 4%
- We will lower the monthly service charge fee by $2.50 per fee
- Approximate impact of all these changes: **$125K annually**

What do we carry to the future?

CHANGE IS INEVITABLE;
PLANNING FOR IT IS OPTIONAL

- It's an art form to drive yourself to count on change, and prosper from being in the right place at the right time
- We must lighten the loads we carry to the future and make room for the investments of tomorrow
- We must envision ourselves running a race we never thought possible, and embrace the race like it's a cooperative thing

Believing that everyone is a developer

CUs own it all...how do you give pride of authorship to those who need and demand it?

It's a Cooperative Thing

TO WIN, CUSTOMERS AND OWNERS MUST BE PART OF THE PRIORITIZATION MODEL

- The concept of a Board of Directors building a company, forging budgets, and navigating the future with management is easily understood
  - Stockholders, clients, and the marketplace are interested in the Board, and often reach out to in their due diligence
- But when it comes to choosing technical projects as CUSO investments and prioritizing getting them done, it gets murky
- Way back in the 2015 business plan, our Board pushed for a new set of initiatives to involve CU stakeholders more intimately in our prioritization model...

...and the Boot Camps have been a blast

"Building Solutions as a Cooperative" Boot Camp

WRAPPING UP YEAR 2 AND GETTING READY FOR YEAR 3

2016-2017 Boot Camp Goals

- Become an intimate part of the development process at CU*Answers, teaming up with the Product Team and the SDLC
- Bring the Owner's Voice website to life as an advisory group
- Drive the DIY/DHD initiative as an advisory group, on its way to being an Advisory Board

2017-2018 Boot Camp Goals

- Be the governing board for the Owner's Voice in action
- Oversee the revamp of Monitor and bring Owner's View to market
- Continue to drive the development of DIY/DHD, and take an active part in the development of the custom software development life cycle

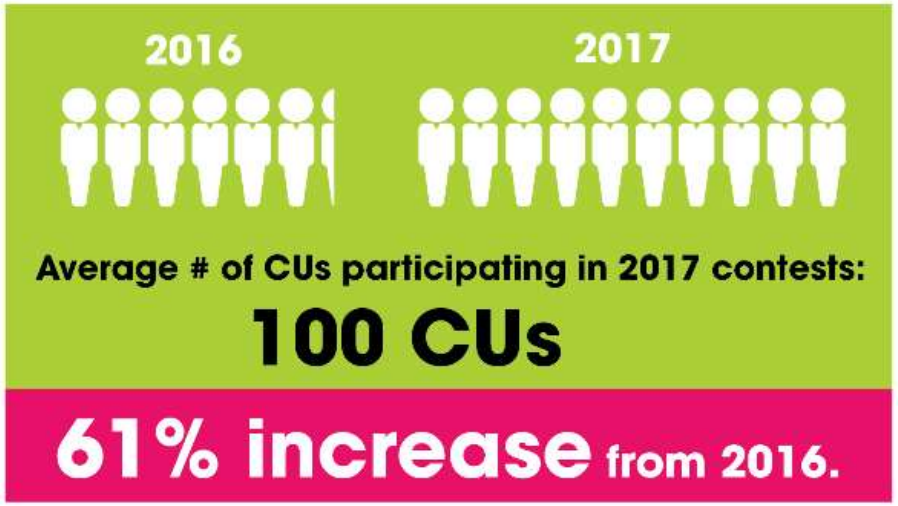
Your 2017 Solutions Boot Camp

BUILDING SOLUTIONS IN A COOPERATIVE

- Lindsay Beyer
  Fox Communities CU
- Chris Butler
  Verve, a Credit Union
- Kevin Finneran
  Diversified Members CU
- Alayna Johnson
  Sioux Empire FCU
- Jennifer Laud
  First Financial CU

- Curtis Onofri
  Pathways Financial CU
- Deb Slavens
  Honor CU
- Angie Szatkowski
  Alpena Alcona Area CU
- Mike Varley
  Frankenmuth CU

Contests are more successful than they have ever been with participation numbers!



It's not too late to enroll in the remaining contests for 2017.
marketing.cuanswers.com

Share & Win CONTEST

- Encourage CUs to think creatively
- Gain member awareness of products and services
- Increase CU contest participation numbers & results
- Allows CUs to share their ideas with one another

2017 Mobile Banking Contest

7.9% Overall increase in members logging in to Mobile Web Banking when compared to 2 months prior.

87% Increase in total # of mobile sign-ons during contest when compared to 2016.

2017 Email Address Contest

3.1% Overall increase in emails maintained/added during contest period.

81% Increase in total # of members who added an email when compared to 2016.

The 2 CUs that best demonstrate their creativity in promoting the quarterly contest to increase members' participation numbers and help gain awareness of products and services will be guaranteed a winning member!

Share & Win

Just a few creative submission examples...

Employees Dressed Up

Peninsula FCU

"In addition to marketing materials we already have placed in our lobby, our Marketing Assistant and I dressed as look-a-likes to the girl you have in your marketing items. We went to two of our offices and educated our members and staff about the promotion. Everyone enjoyed this and asked us why we were dressed the way we were which opened the door for us to tell them more about the promotion, mission accomplished!!"

- Jennie Gylock, Marketing Supervisor at Peninsula FCU

Signature Pad Display Message

SACFCU

Fun Lobby Message Wall

AAAFCU

Front:

Back:

USE THIS FORM TO UPDATE YOUR CONTACT INFORMATION.

Member Name:

Account#s:

Did you recently moved? ___ YES; send me a Change Of Address Form.

New Mailing Address:

Cell Phone:

Home Phone:

Work Phone:

eMail Address:

Viriva

Your financial partner ... for life.

By providing or updating your email address, you will be opted-in to receive periodic email communications (along with other forms of communication). You can unsubscribe at any time by following the instructions at the bottom of our emails, by contacting us directly, or changing your contact preference within It'sMe247 Online Banking.

Teller Window Handouts

Viriva Community CU

Employee Badges

Fox Community CU

Buy it: store.cuanswers.com

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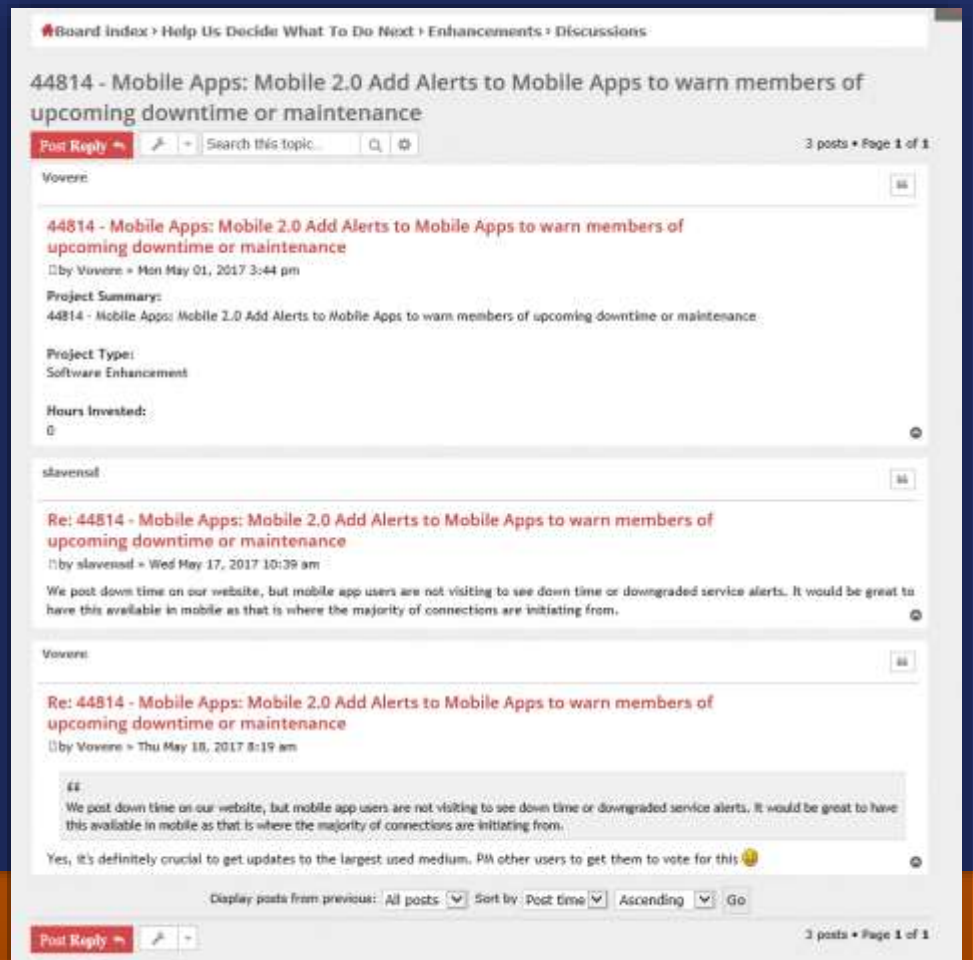
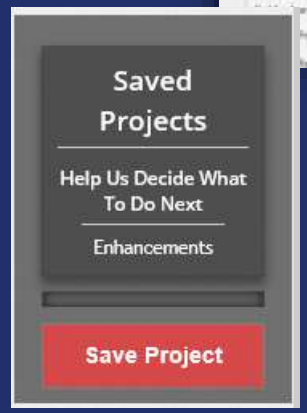
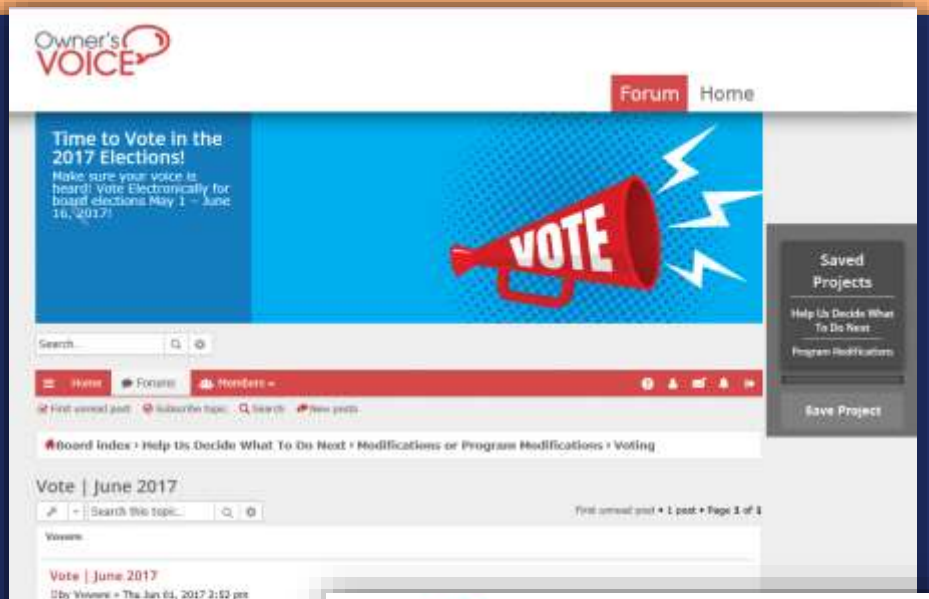
- Mike Varley
  Frankenmuth CU

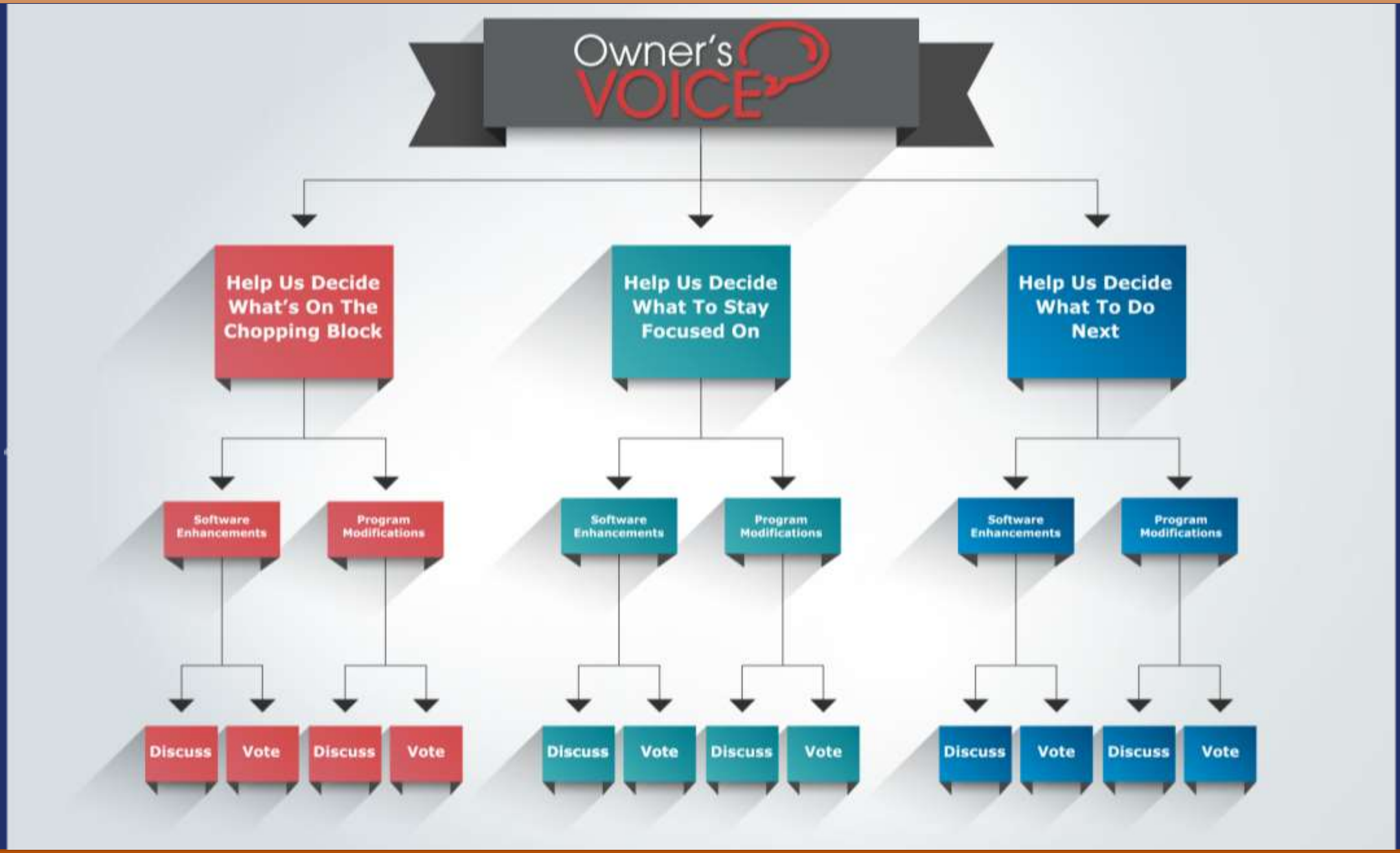
Introducing Owner's VOICE

READY FOR PRIME TIME SEPT/OCT 2017








Owner's VOICE
Help Us Decide What's On The Chopping Block
Help Us Decide What To Stay Focused On
Help Us Decide What To Do Next
Software Enhancements
Program Modifications
Software Enhancements
Program Modifications
Software Enhancements
Program Modifications
Discuss
Vote
Discuss
Vote
Discuss
Vote
Discuss
Vote
Discuss
Vote
Discuss
Vote

Voting in multiple elections every month

SAY SOMETHING ABOUT THE KINDS OF VOTES WE'LL BE LOOKING FOR

Owner's VOICE

Help Us Decide What To Do Next

Enhancements
Topics: 79, Posts: 89

Modifications or Program Modifications
Topics: 189, Posts: 196

Help Us Decide What To Stay Focused On

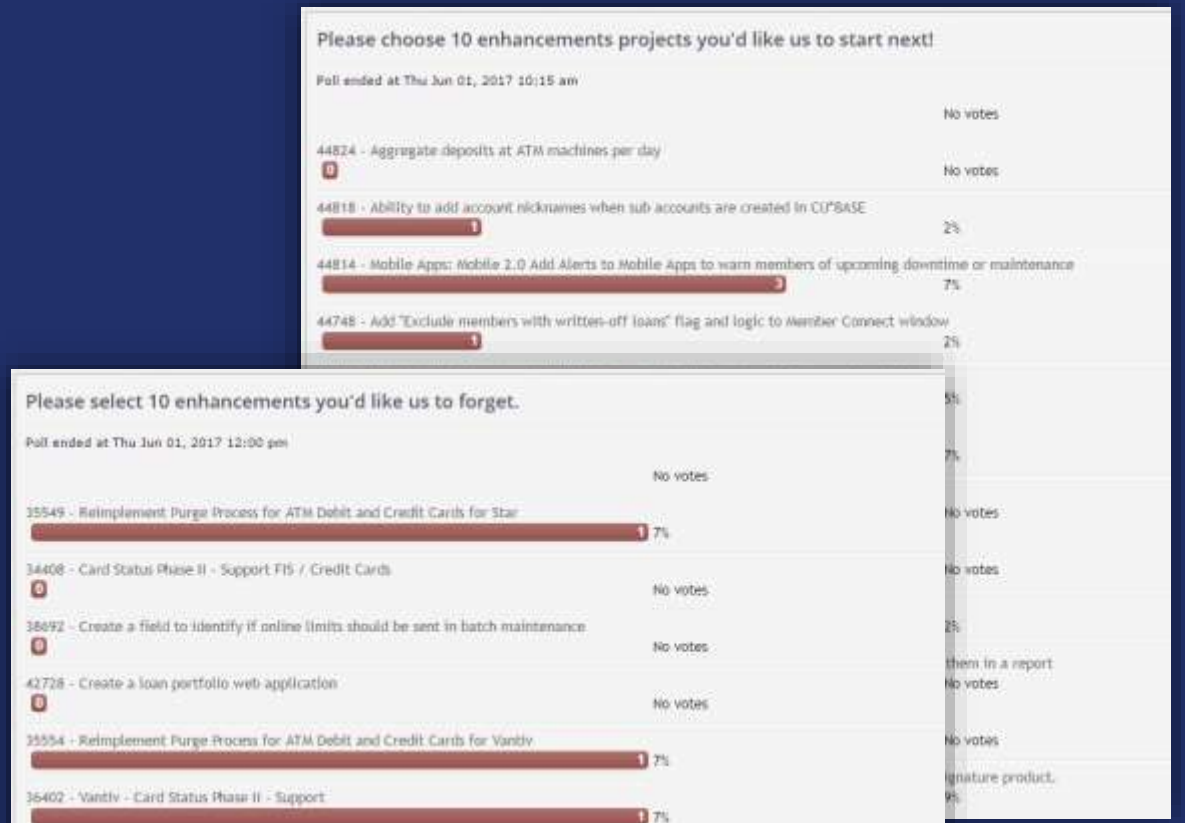
Enhancements
Topics: 93, Posts: 96

Modifications or Program Modifications
Topics: 60, Posts: 60

Help Us Decide What's On The Chopping Block

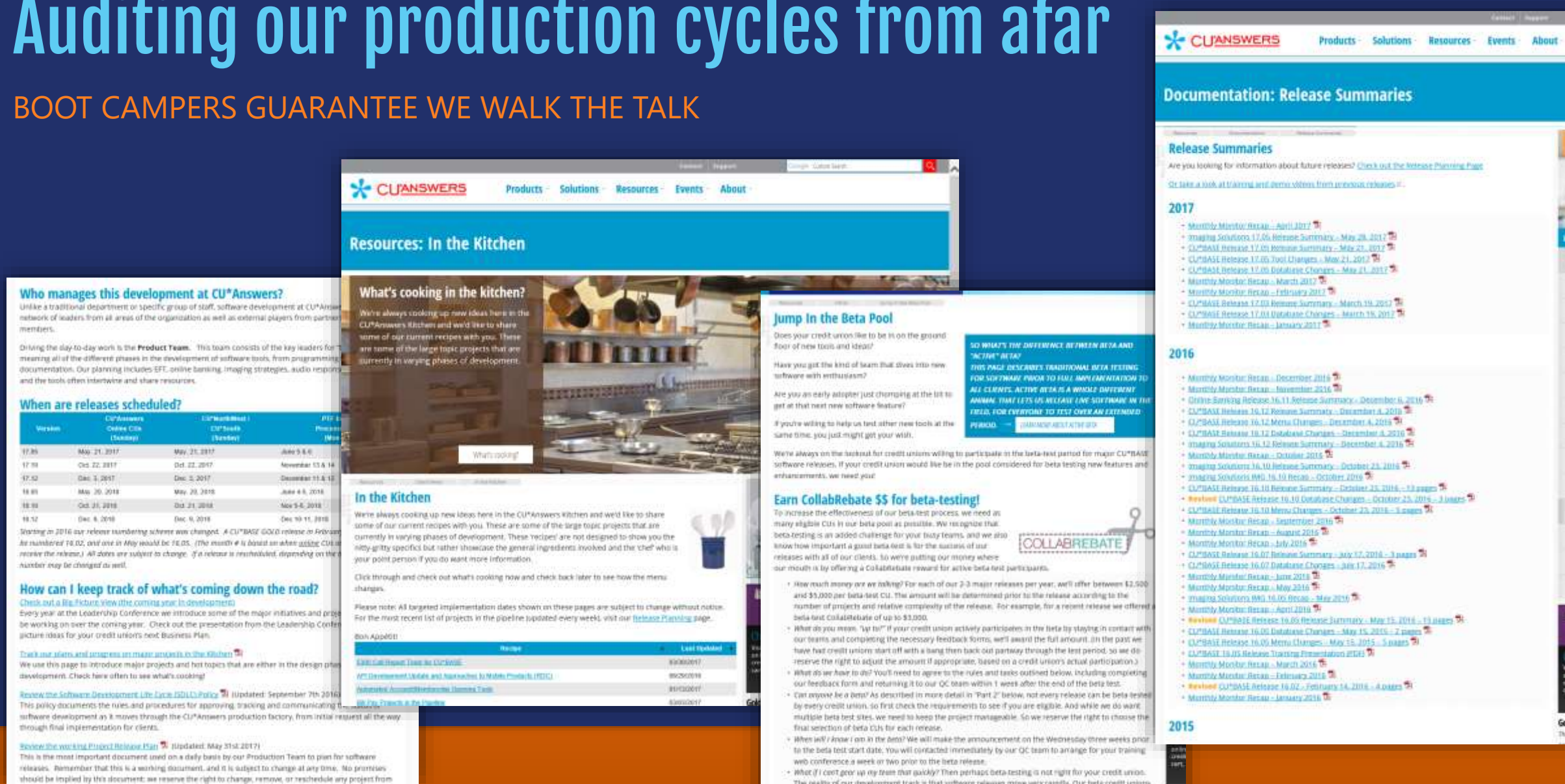
Enhancements
Topics: 42, Posts: 42

Modifications or Program Modifications
Topics: 61, Posts: 61



Auditing our production cycles from afar

BOOT CAMPERS GUARANTEE WE WALK THE TALK



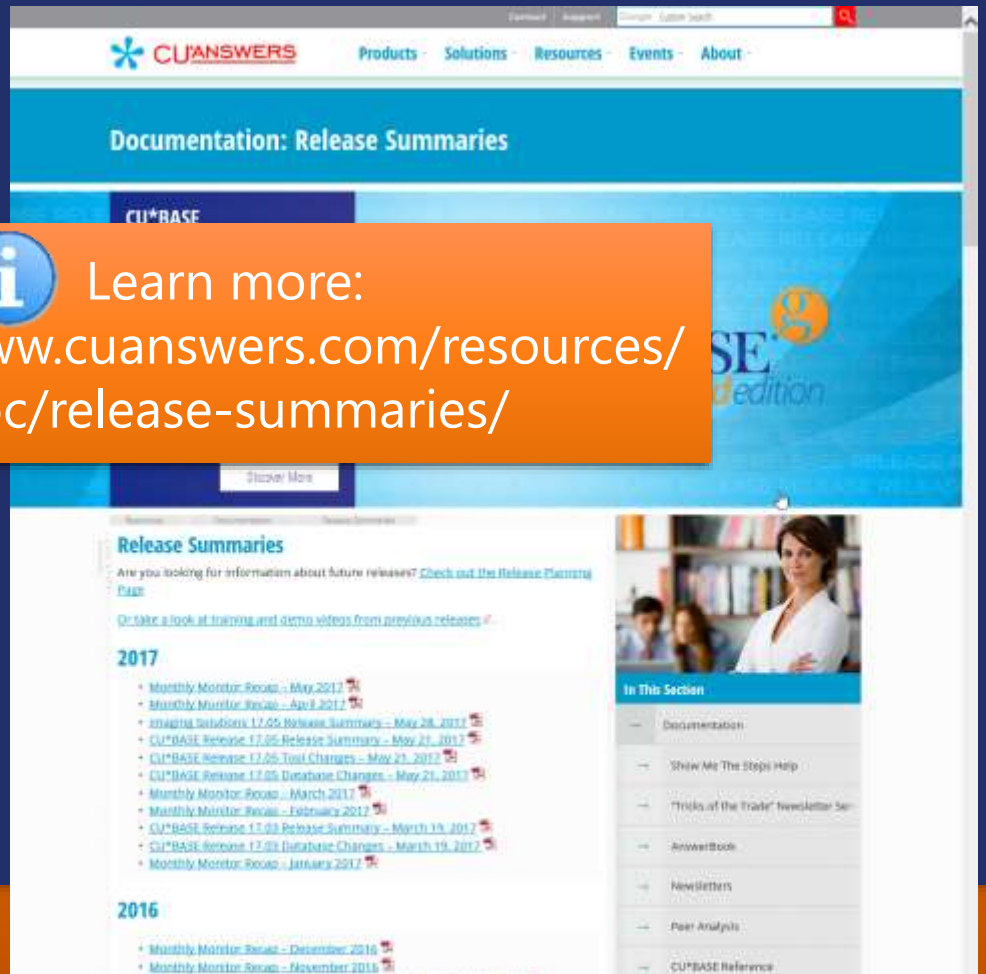
New tools you should be using

MY FAVORITES FROM EACH RELEASE SINCE LAST YEAR

16.07

- Holds on Direct/Mail post for RDC batches
- "Hide my typing" and "Change question" on mobile web / mobile app

Learn more: https://www.cuanswers.com/resources/doc/release-summaries/



New tools you should be using

MY FAVORITES FROM EACH RELEASE SINCE LAST YEAR

16.10

- OTB TotalLook projects
- Teller negative balance overrides
- Tiered Services points for credit/debit card usage, credit score
- Automated tracker notes on Phone Op wrap-up codes
- Decision model tools:
  - 247 Lender Underwriting Ratios
  - Deal Filters

- Automated collateral valuation from NADA

- EFT vendor alternate address handling
- Special handling for Social Security deposits

New tools you should be using

MY FAVORITES FROM EACH RELEASE SINCE LAST YEAR

16.12

- Budget tool enhancements
  - Run your projections after Jan 1
  - Jot down notes on your assumptions
  - Archive multiple budgets for mid-year revisions or running different budget assumptions
- "Losing the Love" dashboard – analyze member behavior patterns

SIDEBAR:
Budget enhancements coming in 2017

- Budgeting income and expenses for balance sheet assets or liabilities that are linked via rates
  - CU investment income
  - Non-CU*BASE trial balance loans or borrowings (cost of funds)
- Project a balance, do the math on a rate, then complete the income or expense calculation

New tools you should be using

MY FAVORITES FROM EACH RELEASE SINCE LAST YEAR

17.03

NEW NAVIGATION

17.05

- "Chase the money" option for statement style fees
- Reassign tracker follow-ups
- ANR enhancements *(daily reactivations, use ACH deposits as criteria for negative balance limits)*
- Design your own database for membership and account data
- Expanded exports in Where Members Shop
- Support for PINless PIN data for select EFT vendors
- Qualified Dividend enhancements *(qualify based on all sub-accounts, not just the QD one)*

Some pending stars scheduled for this fall

MY FAVORITE TOOLS COMING SOON

17.10

- A revamped accounts payable system that includes invoice approvals and vendor payments via ACH
- Wrap-up code controls by employee ID *(so you can finally turn on Phone Op wrap-up codes!)*
- A brand-new contact number database…unlimited phone #s with labels that mean something to today's members
- A revamped, more user-friendly CUFMNT file *(yes, just as Jody retires, we finally did it!)*
- Reg. D warnings in **It's Me 247**
- More granular check hold settings for RDC deposits…
- Non-member notes *(Tracker-lite)*
- New tools and a dashboard for your database administrator *(you have one of those, right?)*
- …and oh yeah, reworking the CTR dashboards to FinCEN's latest specifications *(in about 45 days)*

Finding Boot Campers for 2018

Building Solutions in a Cooperative Boot Camp

- Manage the new Owner's Voice approach for 2018
- Oversee the revamp of Monitor and its value prop
- Oversee the first year of online stores and their value to developers
- Be the poster faces for DIT & DIY, the champions of a cooperative prioritization model that includes owners

Make sure to visit the boot camp vendor table!

What Makes Data Valuable? Boot Camp

- Drive the first year of Unique Data Management (user-defined fields, DIY data floods, etc.)
- Oversee the data warehouse business
- Team with the new data analytics client service bench
- Continue building new data-related job descriptions and network focus groups

NEW

DHD Boot Camp

- 6 people to be nominated for 2 sessions: May 2018 and November 2018
- Intensive workshop format: work with our developers to complete a project
  - APIs for mobile features
  - APIs for website features,
  - Setting up 3rd party integrations
  - Other DIY projects
- Details to be announced at CEO Strategies in November 2017

A network of do-it-yourself solution builders

A CONSTANT NARRATIVE...

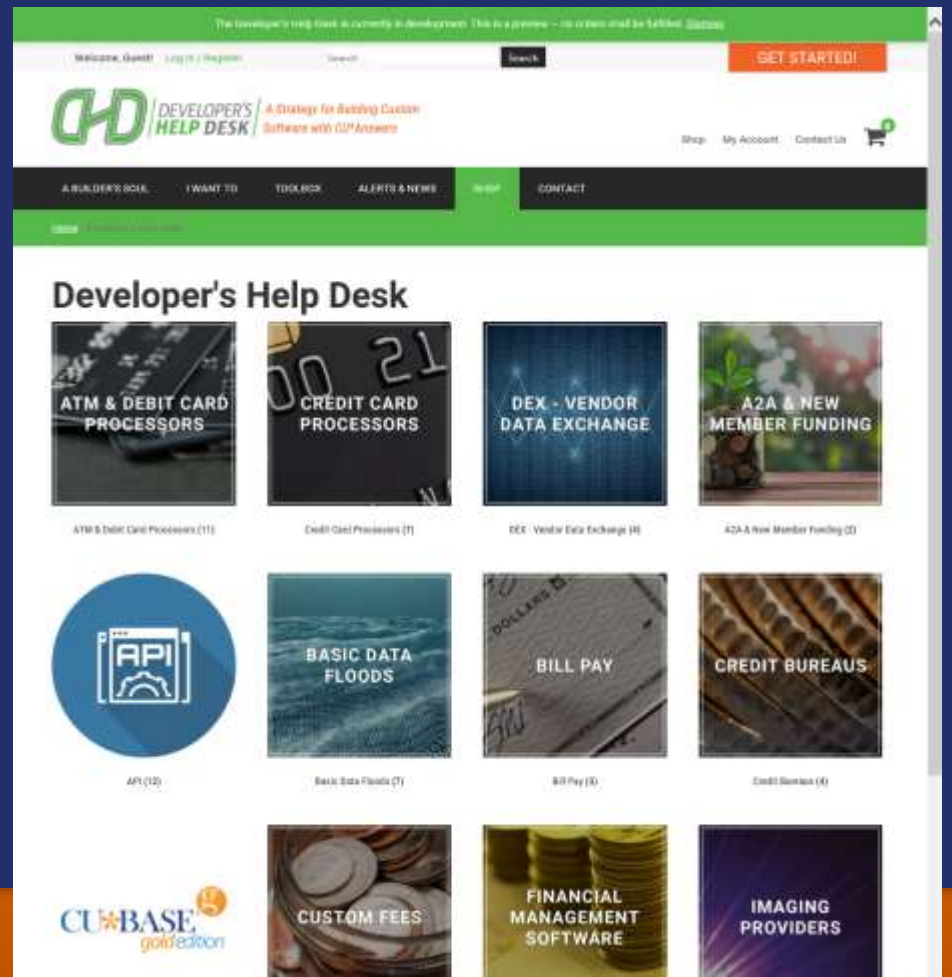
- ...Talking about APIs
- ...Talking about the custom software development life cycle
- ...Working to change the persona of our community in the marketplace
- ...Changing the persona of our credit unions in the marketplace
- ...Everyone trusting the crowd and bringing them in as disruptive solution builders

Buy it:
dhd.cuanswers.com

Imagine what an army of developers will do

GOING FORWARD, DIY IS JUST A WRINKLE WE'RE ADDING TO DECADES OF DIT SUCCESS

- Over 20 years of release documentation online...
- Over 700 tools in CU*BASE...
- A factory for mobile app development...
- A decade of online banking history...
- ...and now we're going to double down and reach out to vendors, credit union employees, and a marketplace of mad scientists who want to go even further into the future



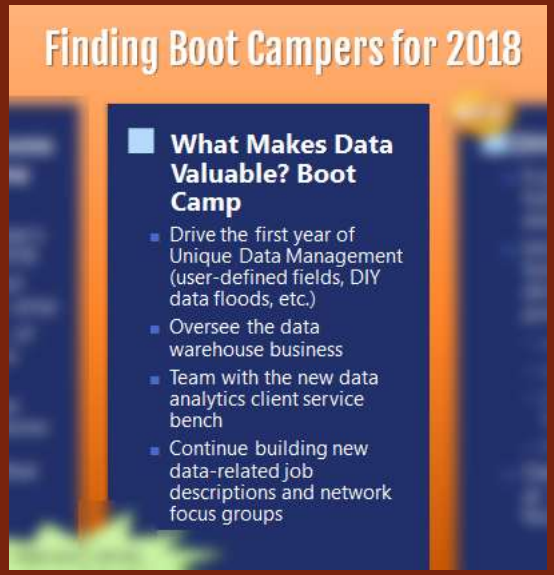
Manufacturing insight and inspiring data awareness as a currency

Stakeholders need a new value prop

It's a Cooperative Thing

DISRUPTIVE SHARED EXECUTION MAY BE THE ONLY WAY CUS UNLOCK THE POWER OF DATA

- The marketplace has an intuitive trust in the idea that data analytics hold the key to the future . . . but what is intuitive is not always easy
  - So once again we turn to the owners to come together and be part of the solution
- But what if there was no army of data analysts listed among all our CUs?
  - What if you wanted to influence CUs to invest in data analysts?
  - What if you wanted to give a concrete vision of how these analysts would use data warehouses?
  - What if you wanted a guarantee there were dedicated resources to deliver on the intuitive and do the hard things?



We would draft some nominees and throw them into the deep end of the pool…and call them Boot Campers

"What Makes Data Valuable?" Boot Camp

WRAPPING UP YEAR 2 AND GETTING READY FOR YEAR 3

2016-2017 Boot Camp Goals

- Navigate the fog and identify bedrock investments CUs can make in data, data professionals, and data infrastructure
- Participate in defining and encouraging a new business: Asterisk Intelligence
- Inspire and army of practitioners and crack the riddles

2017-2018 Boot Camp Goals

- Partner with (and potentially work for) Asterisk Intelligence
- Lead the way in using new database admin tools via CU*BASE
- Design procedures that will ensure CU success with data warehouses and data transfer
- Reshape the audience for CU data and include all CU stakeholders

Your 2017 Data Boot Camp

WHAT MAKES DATA VALUABLE?

- Debra Bauer
  Frankenmuth CU
- Doug Briones
  Notre Dame FCU
- Jeffrey Catalfamo
  Progressive CU
- Mary Dlugokinski
  Viriva Community CU
- Christie Dompierre
  TBA Credit Union
- Heri Garcia
  Thinkwise CU
- Christopher Harris
  Allegan CU
- Edward Hatton
  Notre Dame FCU
- Dan Hertzler
  rkGoBig
- Brian Hoskins
  Michigan Legacy CU
- Travis Lane
  DOLFCU
- Sarah McNeil
  United Advantage NW FCU
- Karen Padrevita
  Metrum Community CU
- Deb Slavens
  Honor CU
- Dominic Sloma
  Verve, A Credit Union
- Brian Sprang
  Quest FCU

Products from your Data boot campers

GOOD IDEAS BROUGHT TO LIFE IN 2017

- Extending your database
  - CU-defined, **unique data** elements for your membership and account files
  - Introduced in the 17.05 release
- Managing your member data via floods
  - Coming in the 17.10 release: flood it yourself (for FREE)
  - **25** flood programs to populate **42** membership/account data points – *with an engine that can expand to offer more programs and data points in the future*
  - Upload your data or choose a standard setting
  - Plus tools to make it easier to importing your own data into CU*BASE

Session 0 CU*BASE GOLD -

File Edit Tools Help

Custom Account Field Configuration

Add

Field name CRDTGRADE

Display sequence # 15

Description Credit grade at time of loan approval

Data type ○ Dollars ○ Date ◉ Choose from a List ○ Quantity ○ Text ○ Percentage ○ Checkbox

Application type ☐ SH ☐ SD ☐ IR ☐ CD ☐ TX ☑ LN ☑ OC

Pre-Defined Values

Code	Value
B	CREDIT GRADE 2
EX1	CREDIT GRADE 3 SAMPLE
TST	CREDIT GRADE 4
1	WHATEVER DESCRIPTION YOU WANT
5	CREDIT GRADE 5

● Edit ● Delete ● View

● Suspend/Reactivate

Add Value

Session 0 CU*BASE GOLD -

File Edit Tools Help

Custom Account Information

UPDATE

JOE [redacted]

Account # [redacted] 771 NEW AUTO LOAN

Position to custom field

Search for description containing

Custom Field	Description	Content
COAPPTYPE	Co-applicant type	001 - TESTING
COAPSCORE	Co-applicant score	
CRDTGRADE	Credit grade at time of loan approval	
LASTREPRICE	Date of last rate reprice	Aug 18, 2016 [MMDDYYYY]
LOCOPTOUT	CC automatic LOC inscrease opt out	☑
ORIGLNCATG	Original loan category (for write-offs)	
ORIGLTV	Original LTV (before backend)	50,000.00

UNIQUE DATA MANAGEMENT

Introducing ASTERISK INTELLIGENCE

MEET THE TEAM

- **Keegan Daniel**
  VP Professional Services
- **Annalyn Hawkes**
  Business Intelligence Analyst AE
- **Thomas Hull**
  Business Intelligence Analyst AE

PARTNERS

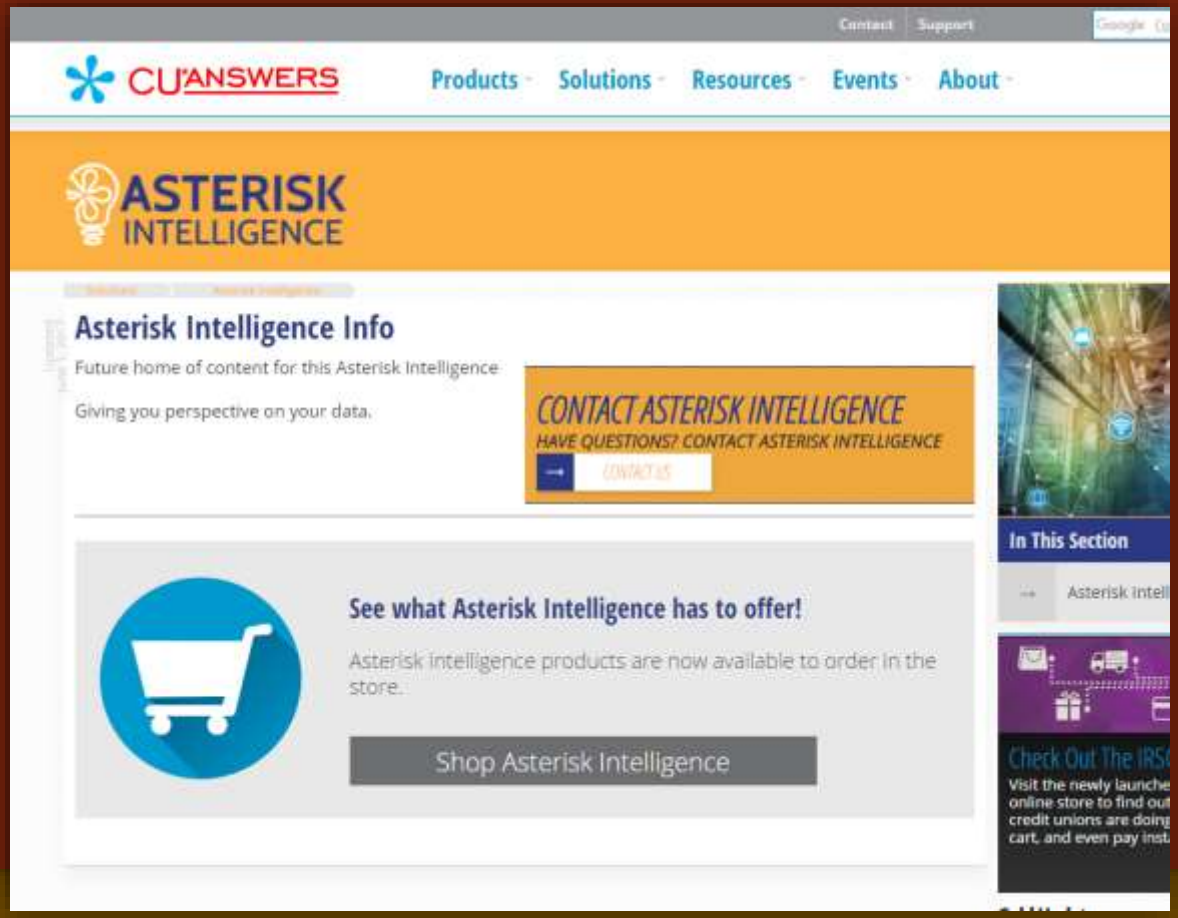
- Xtend
  - Committing one full-time employee
- Honor Credit Union
  - A team of BI analysts
- United Advantage NW FCU
  - A CU working with CU*NorthWest and CU*South

Introducing ASTERISK INTELLIGENCE

UNDER CONSTRUCTION, ON THE WAY TO CEO STRATEGIES, NOVEMBER 2017

- In partnership with the Honor business intelligence team, we are well into a catalog of services, to be offered soon
- In partnership with United Advantage NW FCU, we have our first year-long member lifecycle analytics case study
- In partnership with Xtend, we're building a process to expose analysts to thousands of campaigns and ideas to ponder

So of course we're building a store →



The Spirit of CU*Answers Award

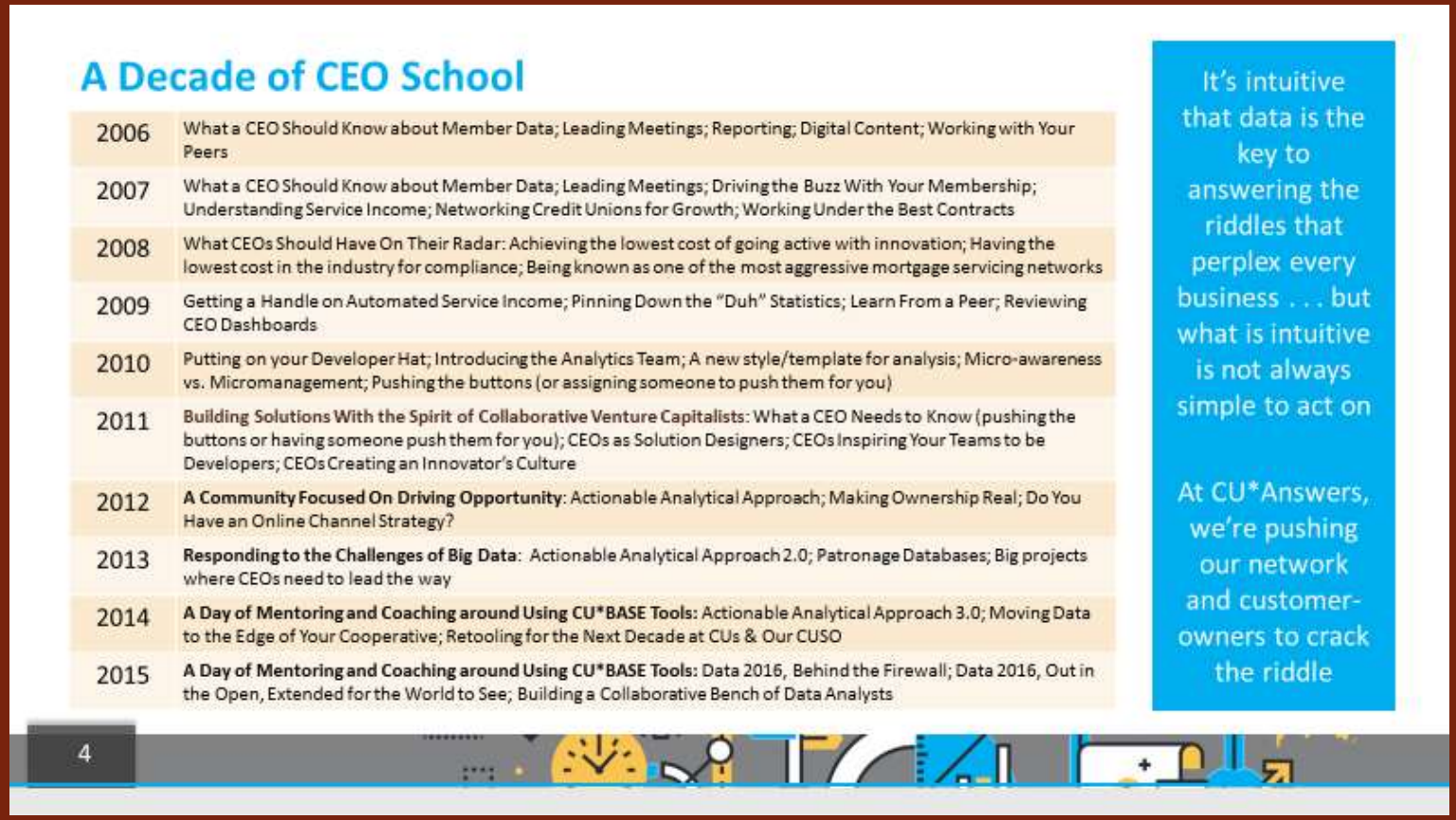
- Since 2011 this award has recognized the CU that:
  - Best exemplifies our Leadership Conference **theme**
  - Maintains a strong and vital **volunteer program**
  - Demonstrates the principle of being **all about the member**
  - Shows an innovative example of **collaboration and cooperation** (the highest Collaborative Score)
  - Has **started a business** in the network
  - Exhibits strong **execution and performance**, especially in the face of adversity
  - Has hit the ground running with **adoption of CU*BASE tools** or plunged into tools in a new way
  - Has started a new initiative that really demonstrates the **credit union spirit**, that moves the industry in a positive direction, that is **inspirational** to other CUs

ASTERISK INTELLIGENCE

8,500 hours dedicated to analytics in 2018

MOVING FROM TALKING ABOUT IT TO INVESTING IT, MONDAY THROUGH FRIDAY

- We know why we need answers, and we're about to put our money where our conversations have been
- More than reporting, this is a drive to confidently manufacture insight, share that insight, and drive execution to new heights
- Asterisk Intelligence is something we'll carry forward to the future



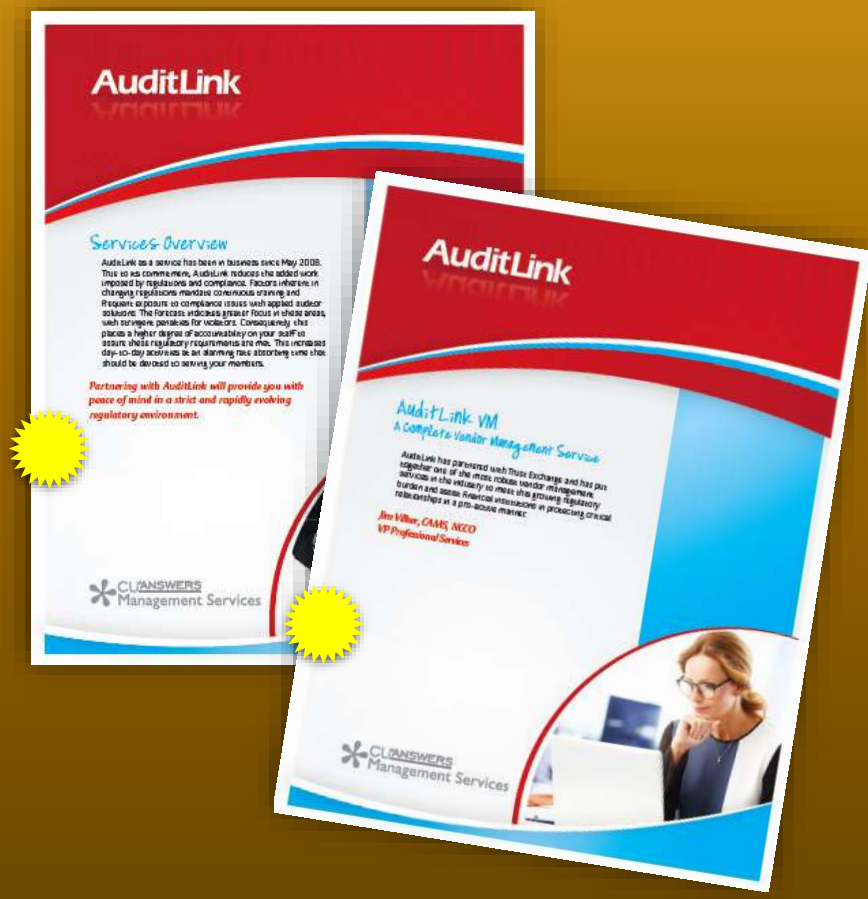
The five pillars of data analytics

A BROAD FOUNDATION, INCLUSIVE AND IMPORTANT TO ALL

AuditLink teamed with Asterisk Intelligence

FOCUSING ON LOWER COST FOR COMPLIANCE AND REDUCED LOSSES FROM FRAUD

- Moving towards an expansive data toolkit for service and transaction denials
  - Develop a new database for centralized fraud case analysis
  - Activate a new database for service denials based on transaction block lists
  - Build a new network of vendor integrations to analyze multiple vendor data approaches to fraud analysis and prevention
  - Broaden the community that participates with AuditLink; go national with AuditLink and Asterisk Intelligence credit union interactions



AuditLink teamed with Asterisk Intelligence

CECL: A FUZZY INITIATIVE, SCURRYING TO IDENTIFY THE DATA THAT WILL GIVE THE ANSWERS

- If our industry had its own Loch Ness monster, we would call it CECL, and we'd all be waiting for the first official sighting
- **2018:** Integrate with as many CU-identified CECL vendors as possible and correlate a common data approach
  - Like ALM, we're looking for the secret sauce that third parties will accept as best practice
  - Unlike ALM, we're looking to be out in front on this and avoid a generation of spending on 3rd-party solutions

AuditLink and Asterisk Intelligence will lead the way in communicating our CECL direction

A generation of writing tools to see something

WHAT DO YOU DO WHEN IT MIGHT TAKE 3 YEARS OF DATA TO FIND AN ANSWER?

- Your database administrator needs to start having a larger voice in how you collect data for the future

Session 1 CU*BASE GOLD - FRANKENMUTH CREDIT UNION

File Edit Tools Help

Written Off/Charge Off Analysis

Written off

W/O between and

	Dollars	%	Count	%	Members	Usable Scores	Org Avg Crd Score	Event Avg Crd Score	Avg Crd Score Chg Orig to Draft	Avg Seasoning Months
Total written off	16,659,064	100.0	2498	69.8	1703	272	628	531	97-	46
Total charged off		.0	1081	30.2	756				0	101
Combined	16,659,064		3579		2459	272	628	531	97-	62

Key Facts for Written Off Loans

Top Reasons	Dollars	%	Count	%
** Blank **	14,804,368	88.8	2186	87.5
BANKRUPTCY 07	838,967	5.0	100	4.0
BANKRUPTCY 13	332,237	1.9	38	1.5
INCOME LOSS	145,829	.8	36	1.4
OTHER	108,008	.6	31	1.2
MEDICAL	105,971	.6	11	.4
View Totals	16,335,380	98.0	2402	96.1

Top 3 Dealers	Dollars	%	Count	%
COOK GM SUPERSTORE	427,037	2.5	57	2.2
THELEN	299,619	1.7	32	1.2
GRAFF CHEVROLET	269,561	1.6	35	1.4
View Totals	996,217	5.9	124	4.9

Top 3 Categories	Dollars	%	Count	%
99 WRITE OFF LOAN	14,804,368	88.8	2186	87.5
15 USED VEHICLES	443,301	2.6	59	2.3
98 SIGN LN -SECUR	281,185	1.6	53	2.1
View Totals	15,528,854	93.2	2298	91.9

WO/CO forensics, fraud case forensics, CECL calculations, etc...

Phone and Internet Optics

SOFTWARE DESIGNED TO SEE WHEN THERE IS NO TRANSACTION

- Tracking members and employees when the results are not a transaction
- What will we learn?

Member Activity Report: Jim Jones

Report Date: 5-22-2017 Request Date: 5-17-2017

It's Me 247 Desktop

Browser: Chrome 44.02 Session Length: 15 min 43 seconds
Credit Union: Western Districts Pages Visited: 8

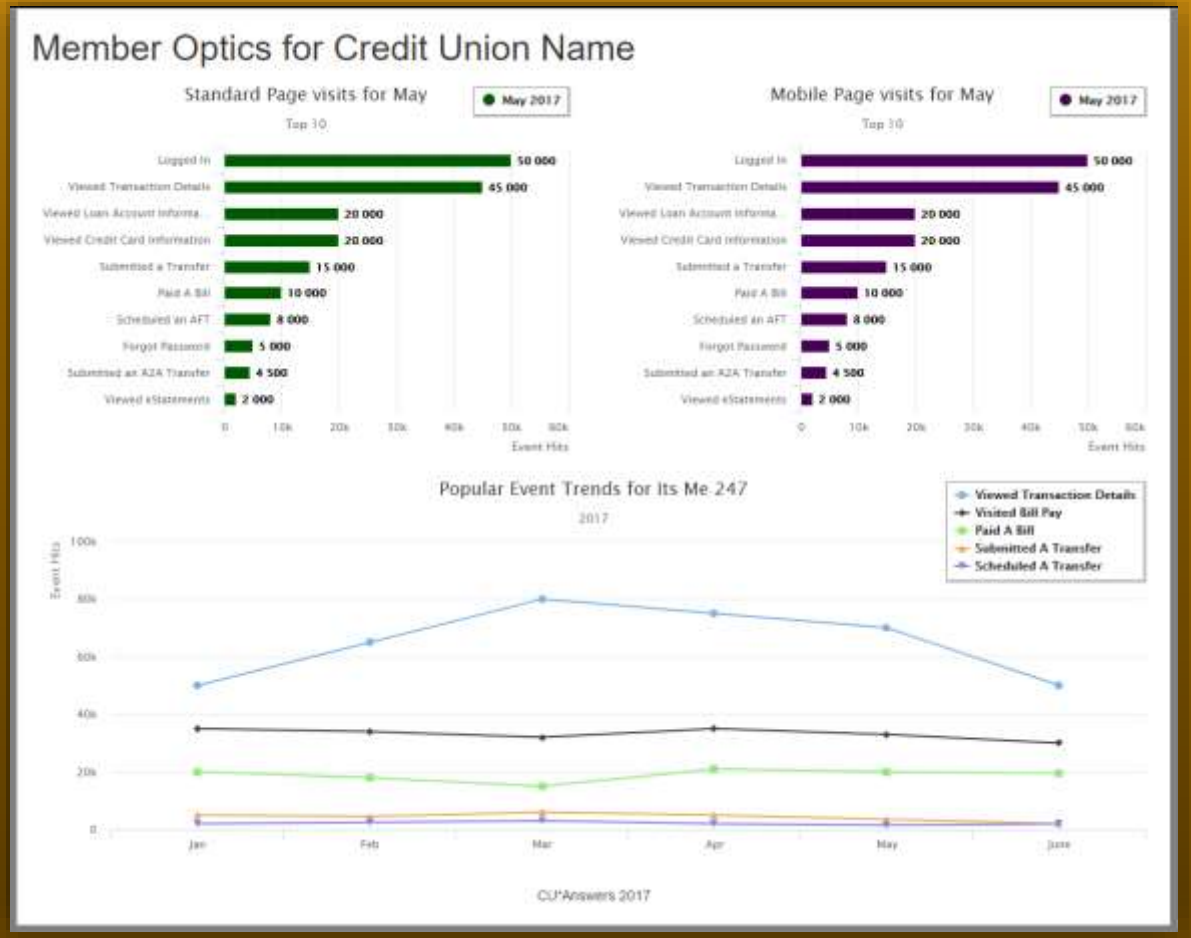
5-17-2017	8:01:32 AM	Authentication - Credentials
5-17-2017	8:02:01 AM	Authentication - Questions
5-17-2017	8:03:45 AM	Account Summary
5-17-2017	8:07:30 AM	Account Details (Suffix 120)
5-17-2017	8:10:02 AM	Transfer
5-17-2017	8:11:00 AM	Site Options
5-17-2017	8:12:32 AM	Message Center
5-17-2017	8:16:15 AM	Logout

It's Me 247 Mobile Web

Browser: Safari 10 Session Length: 11 min 00 seconds
Credit Union: Honor Pages Visited: 4

5-17-2017	10:32:05 AM	Authentication - Credentials
5-17-2017	10:32:45 AM	Authentication - Questions
5-17-2017	10:35:10 AM	Main Menu
5-17-2017	10:36:00 AM	Transfer
5-17-2017	10:43:05 AM	Logout

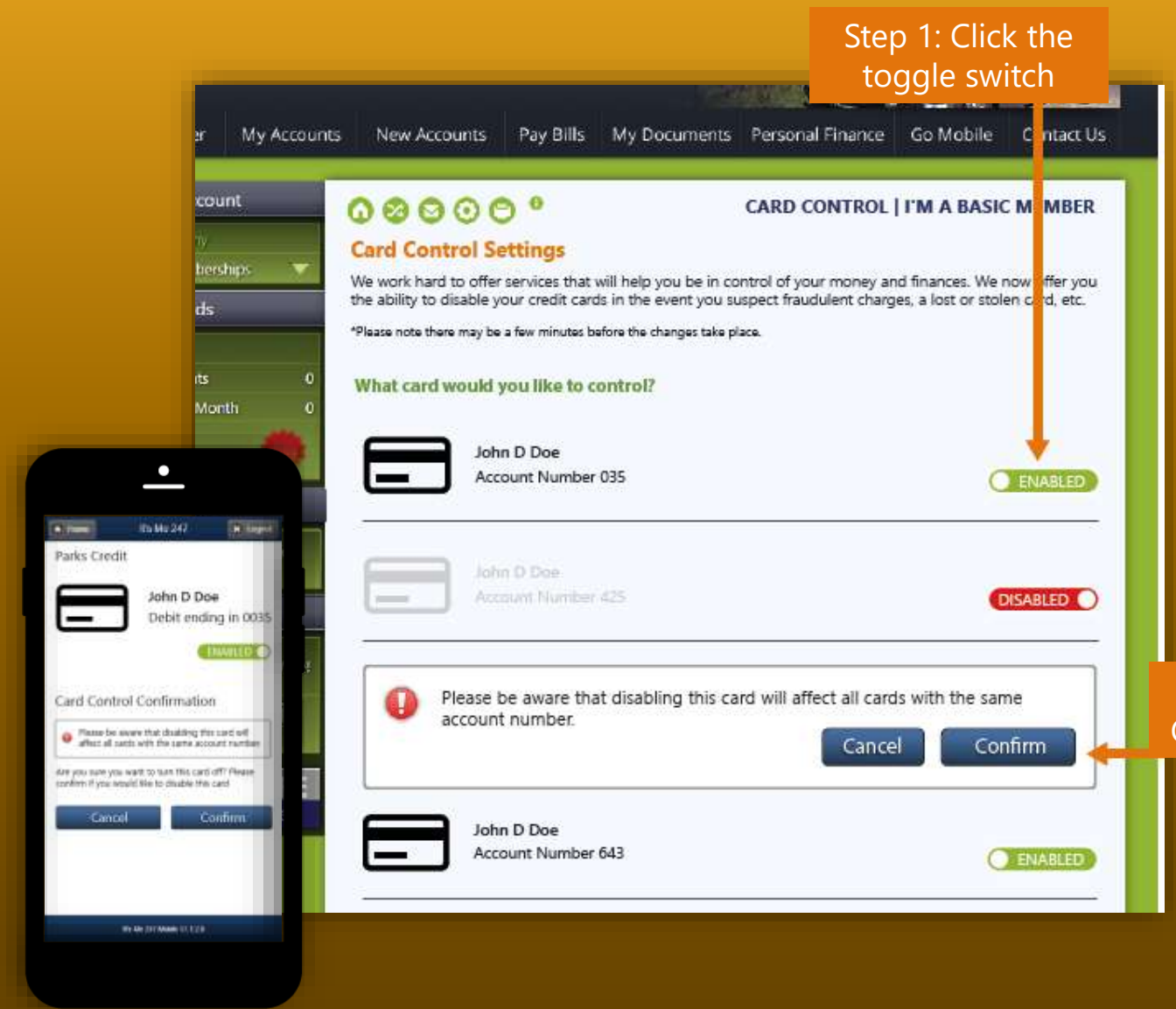
SAMPLE



SettleMINT teamed with Asterisk Intelligence

PART 1: CARD ON/OFF CONTROLS

- Driving hard for a 2nd- or 3rd-to-market solutions
- Developing a database of card control activity with members to point the way in the future
  - Separate activation for credit cards and for ATM/debit cards
  - Optional email confirmation
  - "Control My Card" buttons will be added to **It's Me 247**

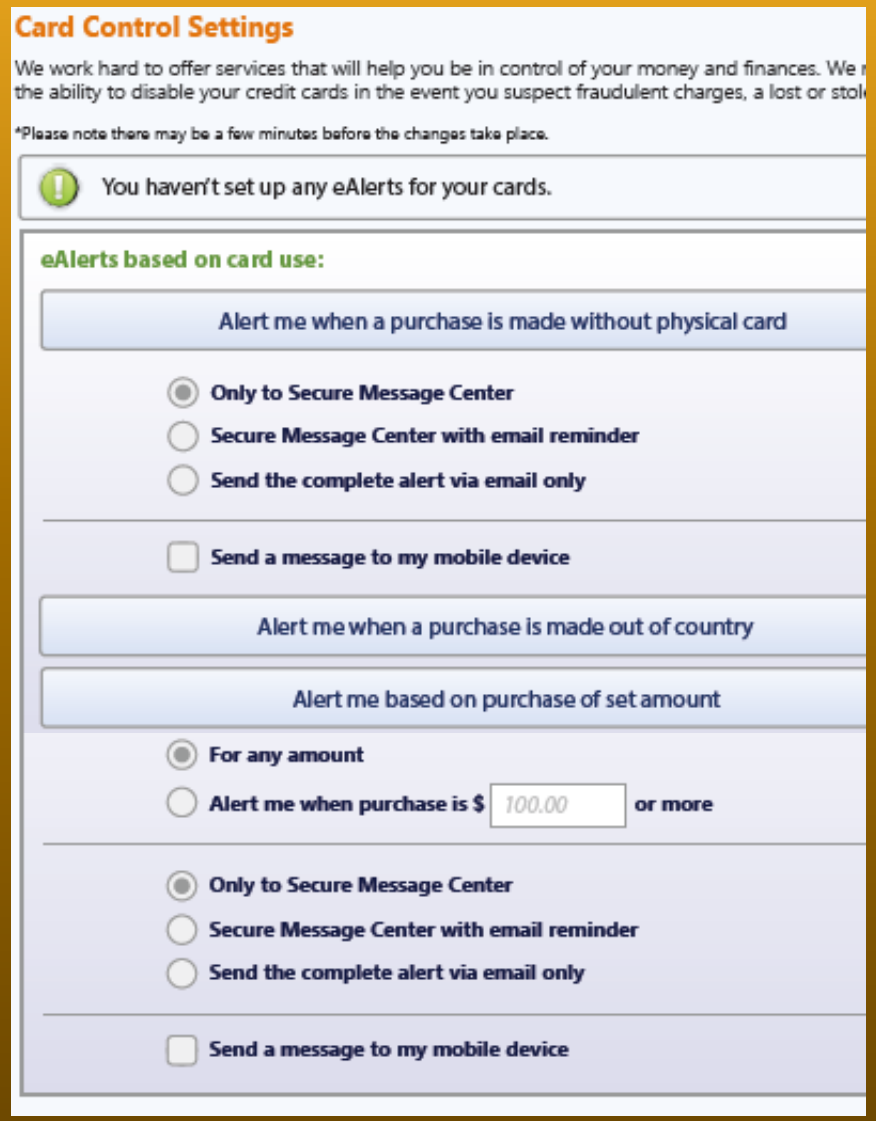


SettleMINT teamed with Asterisk Intelligence

PART 2: NOTIFICATIONS

- Members can choose to be notified after:
  - Every incoming authorization or denial, or
  - Transactions flagged "card not present" or "out of country" only
- Any amount, or only when transaction is $XXX.XX or higher
- Notification can go to the **It's Me 247** secure message center, email, and/or text message (text banking enrollment required)

New transactions, new ways to do new things with your Internet retailing channels



It's Me 247 Bill Pay Where many teams intersect

ASTERISK INTELLIGENCE MARKETING AND UNDERSTANDING AN IMPORTANT COMMUNITY

Session 5 CU*BASE GOLD -

File Edit Tools Help

Subscriber Profile

Account base
Name contains
Age range to years
Length of membership to years
Tiered service score to
Length of enrollment to years
Gender ◉ All ○ Male ○ Female ○ Other ○ Exclude other

Account Base	G	Tier Score	Mbr Age	Length of Membership	Length of Enrollment	Total Savings	Total Loans	Payee Count
2011	M	0	88	58Y 4M	1Y 2M	29,688	0	15
4268	M	0	71	53Y 7M	1Y 2M	65,259	0	34
4284	M	1	77	53Y 7M	1Y 2M	12,645	2,803	49
4297	M	0	87	53Y 7M	1Y 2M	273,319	276	30
4349	M	6	78	53Y 4M	1Y 2M	68	0	58
4475	M	1	78	53Y 3M	1Y 2M	26,929	9	34
4873	F	0	75	52Y 2M	1Y 2M	1,926	3,460	31
4983	F	0	92	51Y 8M	1Y 0M	195,918	0	15
5115	F	1	79	51Y 7M	10M	1,288	29,339	50
5377	M	0	6	51Y	1Y 2M	1,957	19,637	49
5649	F	0	6	50Y	1Y 2M	10,772	1,435	4
5898	M	0	6	50Y	1Y 2M	12,885	0	3
6237	F				2M	14,026	546	4
6745	F				Y 2M	4,412	3,524	15
7210	M				2M	19,204	16,112	5
						31,727,062	32,799,238	

View Accou

Targeted for the **17.10** release!

Common Bonds | Export | Member Connect | Show Names | Payees by Subscriber | Totals for Configd Payees

Totals for All Payments

(6332) 6/12/17

Session 5 CU*BASE GOLD -

File Edit Tools Help

Totals From Subscribers File

Payments through 05/31/

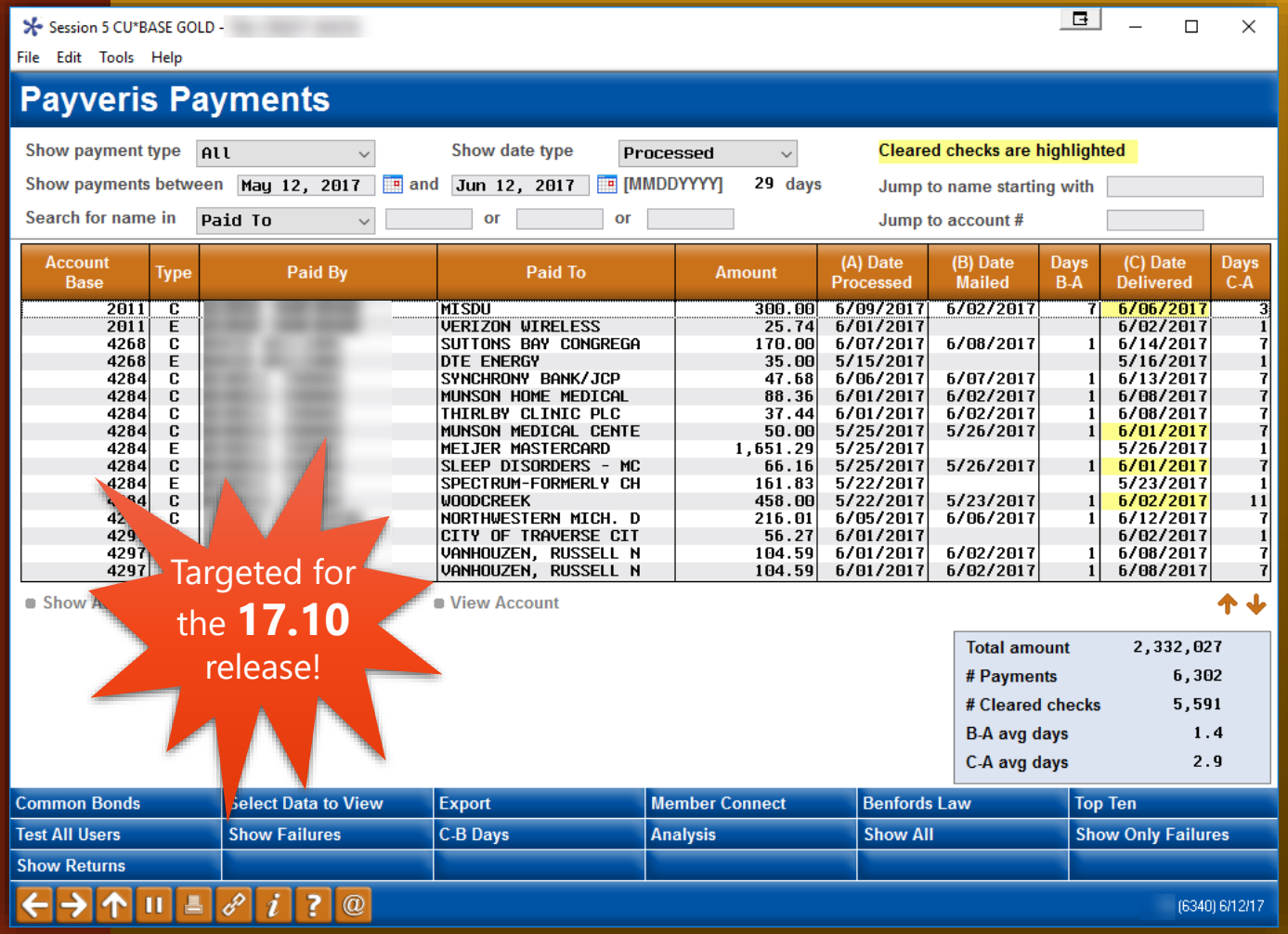
Payee search
Paid between and [MMDDYYYY]
Records 9,224

Payee	Subscriber Count	Last Payment	# of Payments	Dollars	Average
AMERICAN EXPRESS	44	05/31/2017	653	959,756.08	1,469.76
DISCOVER CARD	142	05/31/2017	682	451,249.47	661.65
CHEMICAL BANK	102	05/31/2017	415	346,646.84	835.29
DTE ENERGY	125	05/31/2017	2,732	283,964.03	103.93
BARCLAYS BANK DELAWARE	21	05/31/2017	304	264,318.28	869.46
CONSUMERS ENERGY	48	05/31/2017	1,696	219,744.78	129.56
CABELA'S VISA	30	05/31/2017	155	177,207.91	1,143.27
VERIZON WIRELESS	37	05/31/2017	1,114	164,428.92	147.60
MEIJER MASTERCARD	2	05/31/2017	334	154,631.72	462.96
QUICKEN LOANS	5	05/31/2017	44	140,508.46	3,193.37
SYSCO	1	05/25/2017	13	134,251.00	10,327.00
CHERRYLAND ELECTRIC COOPERATIV	77	05/31/2017	1,229	121,675.97	99.00
AT&T MOBILITY	57	05/31/2017	782	117,856.66	150.71
CITY OF TRAVERSE CITY	111	05/31/2017	818	103,946.41	127.07
BEARTOOTH CONSTRUCTION	1	04/21/2017	7	94,185.25	13,455.03
GM FINANCIAL	10	05/31/2017	232	85,524.00	368.63
BANK OF AMERICA VISA	2	05/25/2017	85	82,347.76	968.79
			30,892	9,169,975	296

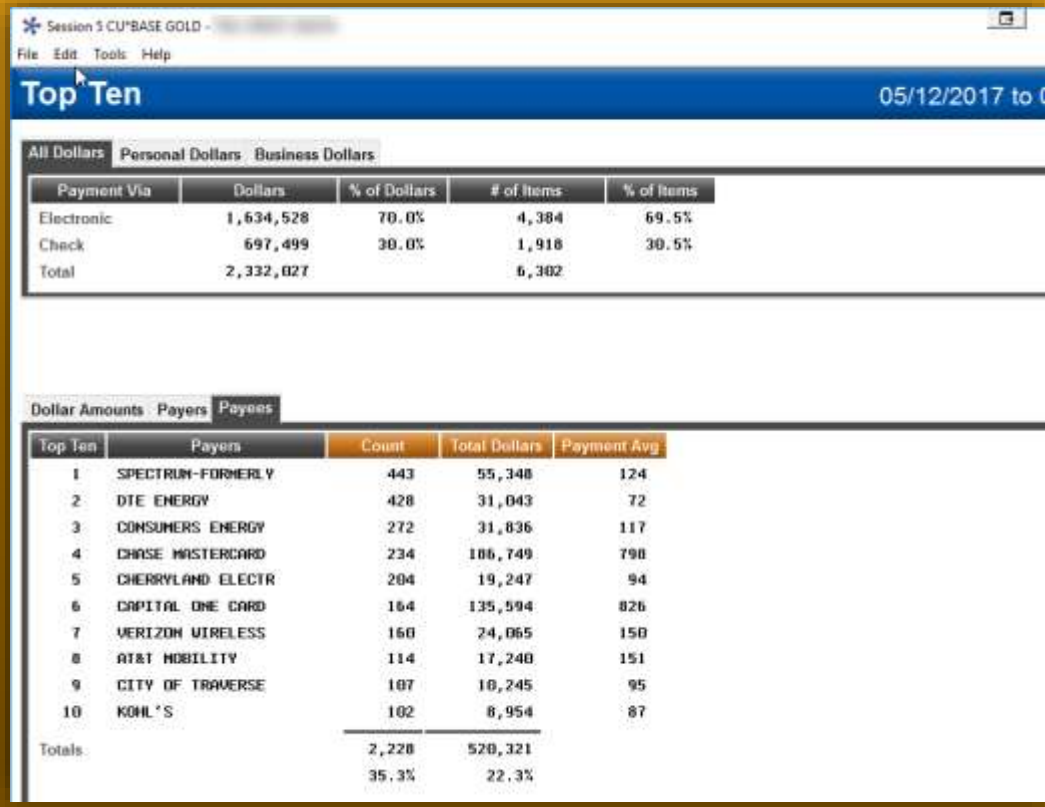
A new standard for payment data...and for selecting our bill pay integration partners

It's Me 247 Bill Pay Where many teams intersect

AUDITLINK AND ASTERISK INTELLIGENCE MODELING BILL PAY ACTIVITY AND FRAUD SYSTEMS



Targeted for the **17.10** release!



An initiative to avoid transactions before you pay a vendor for fraudulent activity

It's Me 247 Bill Pay Where many teams intersect

BILL PAY PROJECTS THAT WILL GET YOU THINKING IN 2018

- CU*Answers and iPay have agreed to integrate iPay's bill pay vendor solutions with CU*Answers' native **It's Me 247** bill pay user interface
  - Project to begin October 2017 with an update at the CEO Strategies event
  - Goal to be in beta with iPay mutual clients by spring 2018
- In early 2018 CU*Answers will add Payveris retail bill pay solutions to **It's My Biz 247** and continue to offer iPay Business Services at the same time
- In late 2018, CU*Answers plans to offer multiple concurrent bill pay vendors with two solutions in mind:
  - Avoiding bill pay contract cancellations and big fees at the time of mergers
  - Aiding CUs in migrating members between bill pay vendors when programs change

We continue to be focused on disrupting the distribution models for payments systems that are crippling CUs

ASTERISK INTELLIGENCE

Molding a new business line

TO BETTER ANALYZE DATA, WE NEED TO REDESIGN WHERE DATA IS STORED AND ACCESSED

- In 2018 CU*Answers will announce several new data warehouse opportunities for CUs
- Working with the 2018 Data boot campers, we'll prepare for a soft launch at CEO Strategies in November and a grand opening at next year's Leadership Conference
- It will all start with an immediate project to double the available data to your teams, starting now

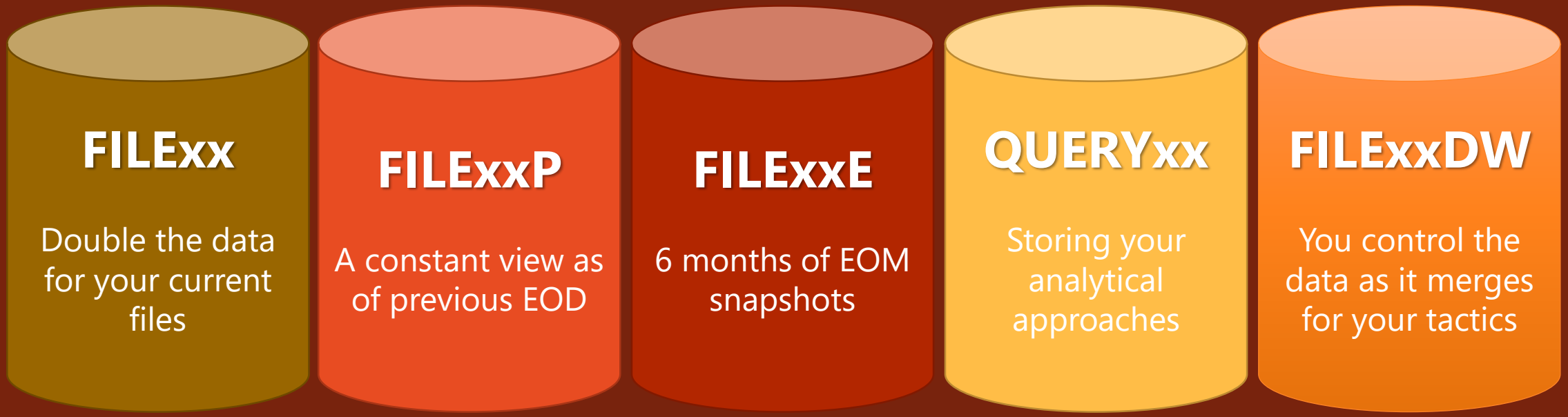
Improving our data freemiums in preparation for new premium services

Type of Data	Standard Online Retention
Savings/checking history	~~6 months~~ **12 months**
Certificate history	~~24 months~~ **48 months**
IRA history	~~24 months~~ **48 months**
HSA history	~~24 months~~ **48 months**
Club account history	~~24 months~~ **48 months**
Tax Escrow history	~~24 months~~ **48 months**
Loan history	~~24 months~~ **48 months**
EOM libraries	~~3 months~~ **6 months**
GL trans history	24 months
Check register	24 months
Credit report detail	60 days or life of loan
Credit report summary	6 months
Statements	18 months online
Reports	90 days online

ASTERISK INTELLIGENCE

Envisioning new premium services

DATA AND THE POWER i: CU*BASE DATA WAREHOUSES IN 2018/2019



Between these five data warehouses, your CU will be able to combine dozens of vendors and hundreds of tactics in one place

Envisioning new premium services

DOUBLING OUR OPERATIONS CYCLES AND GETTING THE MOST OUT OF EVERY DAY

Daily Operations

Limited time window before CUs are open for business

Data Transfers (FILExxP)

Unlimited time window for data transfers and other vendor interactions

With two operating cycles, we'll reduce the chance for interruptions in CU*BASE processing and increase availability for a world needing hundreds of data transfers

ASTERISK INTELLIGENCE

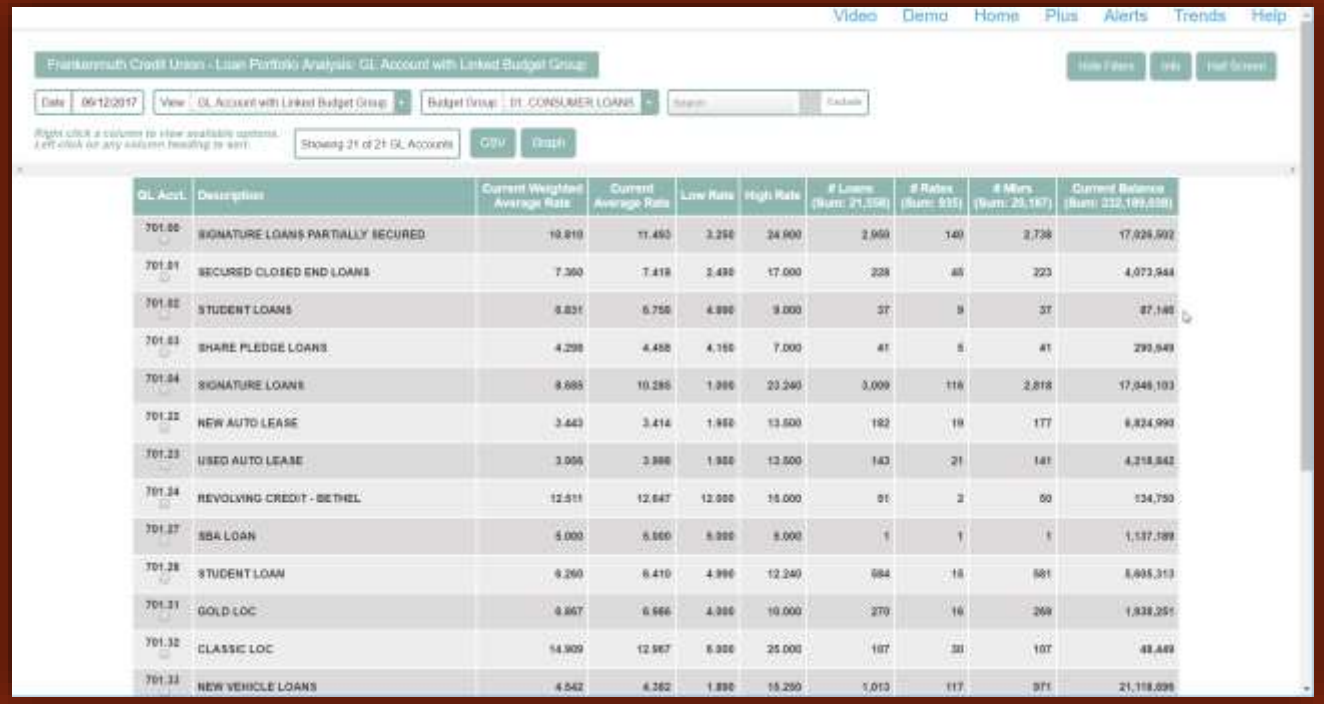
The next launch of My CU Today

CAN WE LEVERAGE OUR FIRST EXTERNAL DATA WAREHOUSE INTO SOME BIG RETURNS?

- What will it mean to our network to develop new value props for senior executives, board members and stakeholders who never sign on to CU*BASE?
- How will CUs respond differently when they can sign on to this database and create their own presentations?
- Is it possible that Analytics Booth will become a product for multiple core processing communities?

My CU Today Plus (the ink's not even dry)

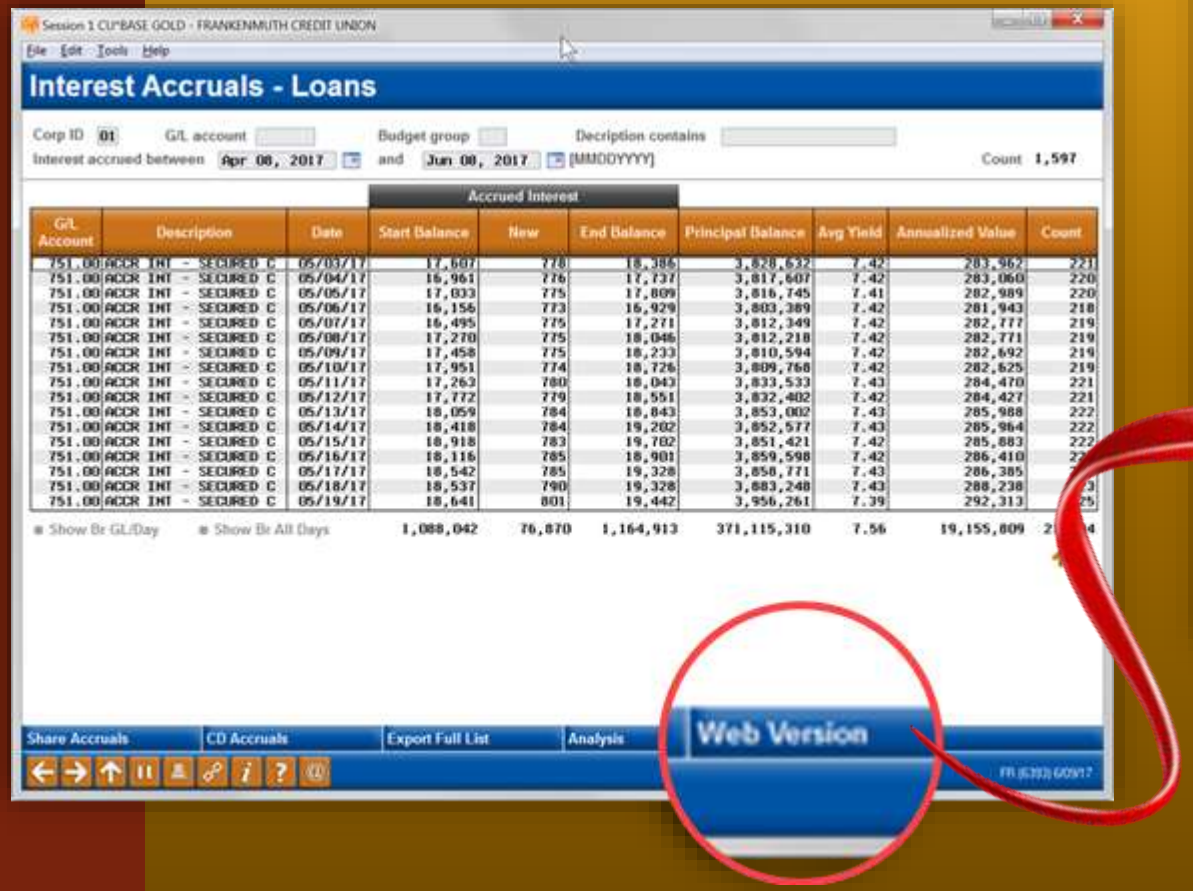
TRENDING FINANCIAL PERFORMANCE FOR A WHOLE NEW AUDIENCE

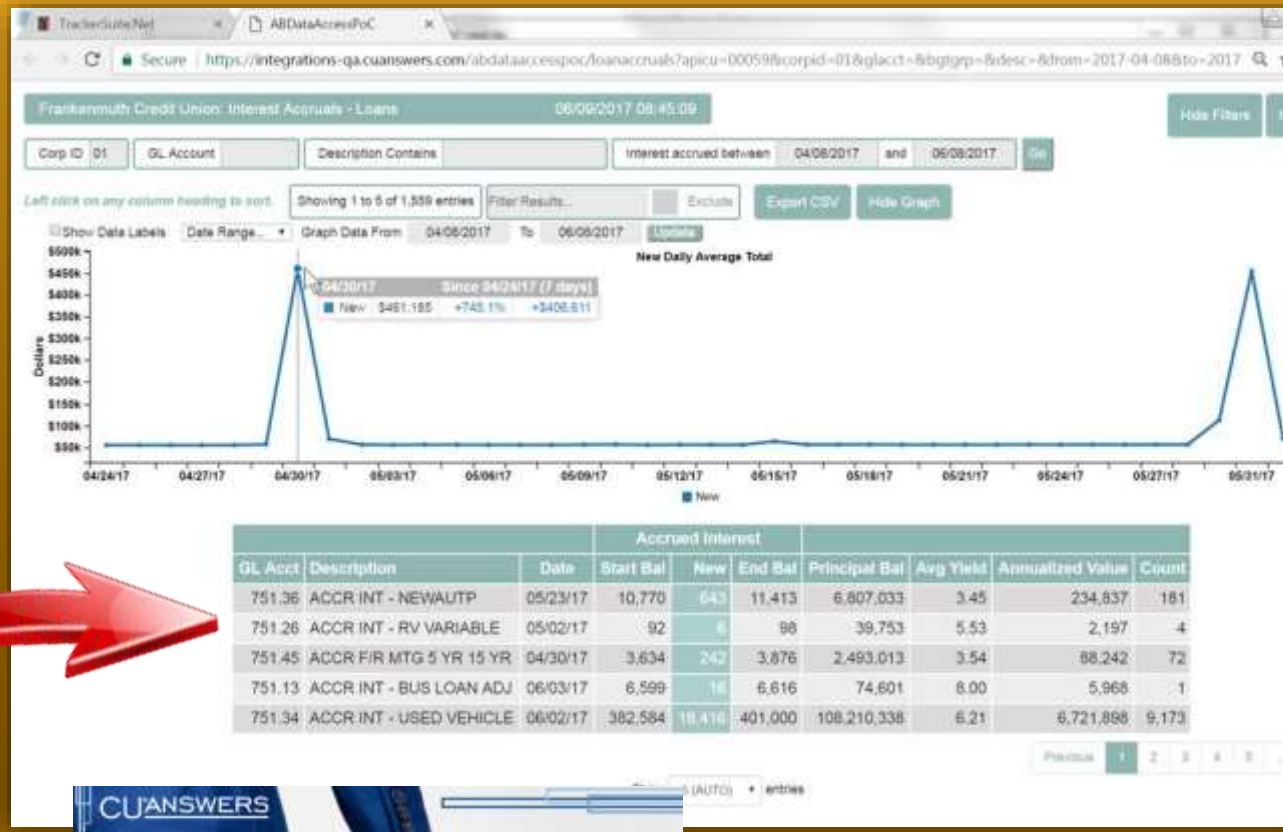


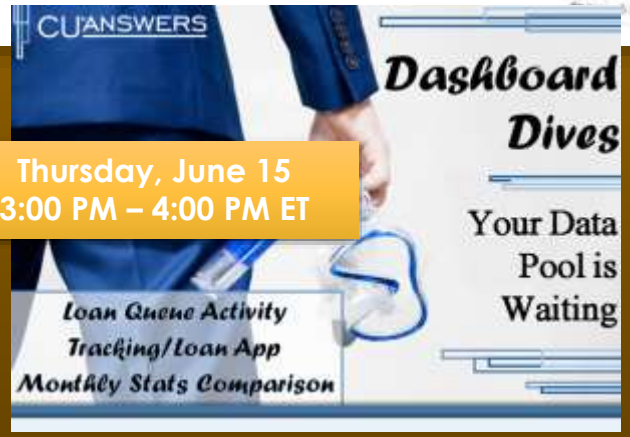
CU*BASE trending tools brought to the Internet...five at a time, starting in 2018

CU*BASE via a browser?

2018 PROTOTYPES LEAD THE WAY







Thursday, June 15
3:00 PM – 4:00 PM ET

CU*BASE via a browser?

3 PROOF-OF-CONCEPT PROJECTS, SETTING US UP FOR THE NEXT 5 YEARS

- At CEO Strategies this fall, we'll review these projects as part of envisioning the next CU*BASE

Browser-based analytical dashboards	CU*BASE Teller processing	CU*BASE LOS

- **Even though we can, should we?**
- These projects will help us work through issues such as...
  - Printing
  - Browser selection and management
  - And the biggest of all, **private information via the web**

Over the next 5 years, we'll experiment with hybrids, on the way to a potentially 100% browser-based CU*BASE

Raising the IQ of our community

ASTERISK INTELLIGENCE: INSPIRING AN ARMY OF DOERS

- It's one thing to outsource the repetitive tasks that are best served by combining forces and searching for those elusive savings from scale
- It's another thing to entrust others with the task of understanding our organizations, our members, and our efforts to be a success – *to trust their insights instead of our own*
- CU leaders need to build internal factories for insight
  - The expectation that CU leaders have grasp of the situation and constantly work to prove it

Day one: I'm the customer of an idea

Day two: I'm a partner on that idea

Day three: I own that idea

Day four: I get a raise

Conclusion

2018: What Should We Take to the Future?

IDEALLY, FROM THE ASHES WE SHOULD BE READY TO TAKE EVERYTHING TO THE NEXT LEVEL

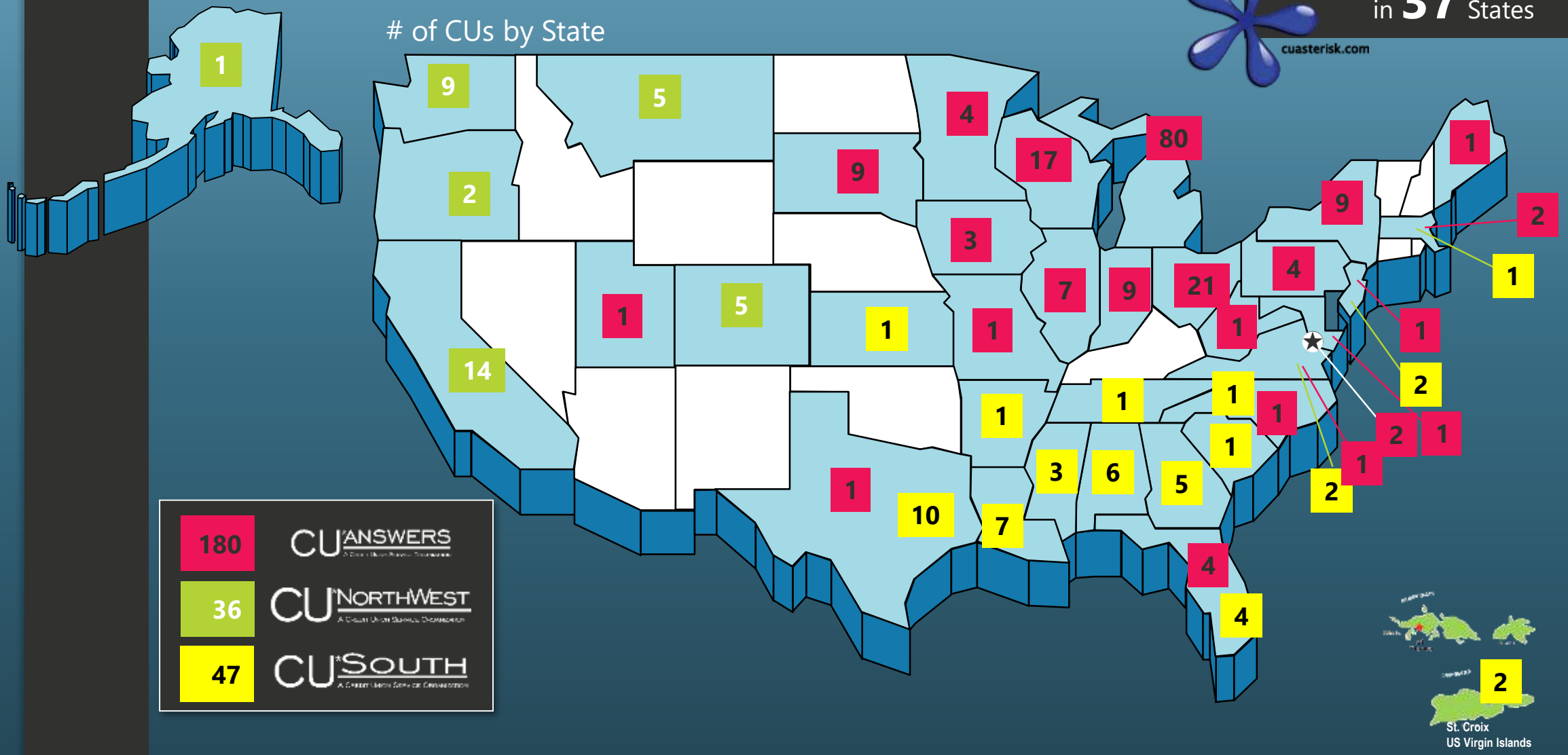
- If for a year we've done a good job of taking inventory of who we are, and hunted effectively for what we can change, we should have quite a laundry list of options

- In this next year we need to take that list, check it twice, and prioritize what we will take to the future
- It will start with our commitment to community, our trust in the cooperative design, and our conviction that in your agenda, we find our future

Speaking of a community...
Credit Unions Served by State

263
CU*BASE Credit Unions
in **37** States

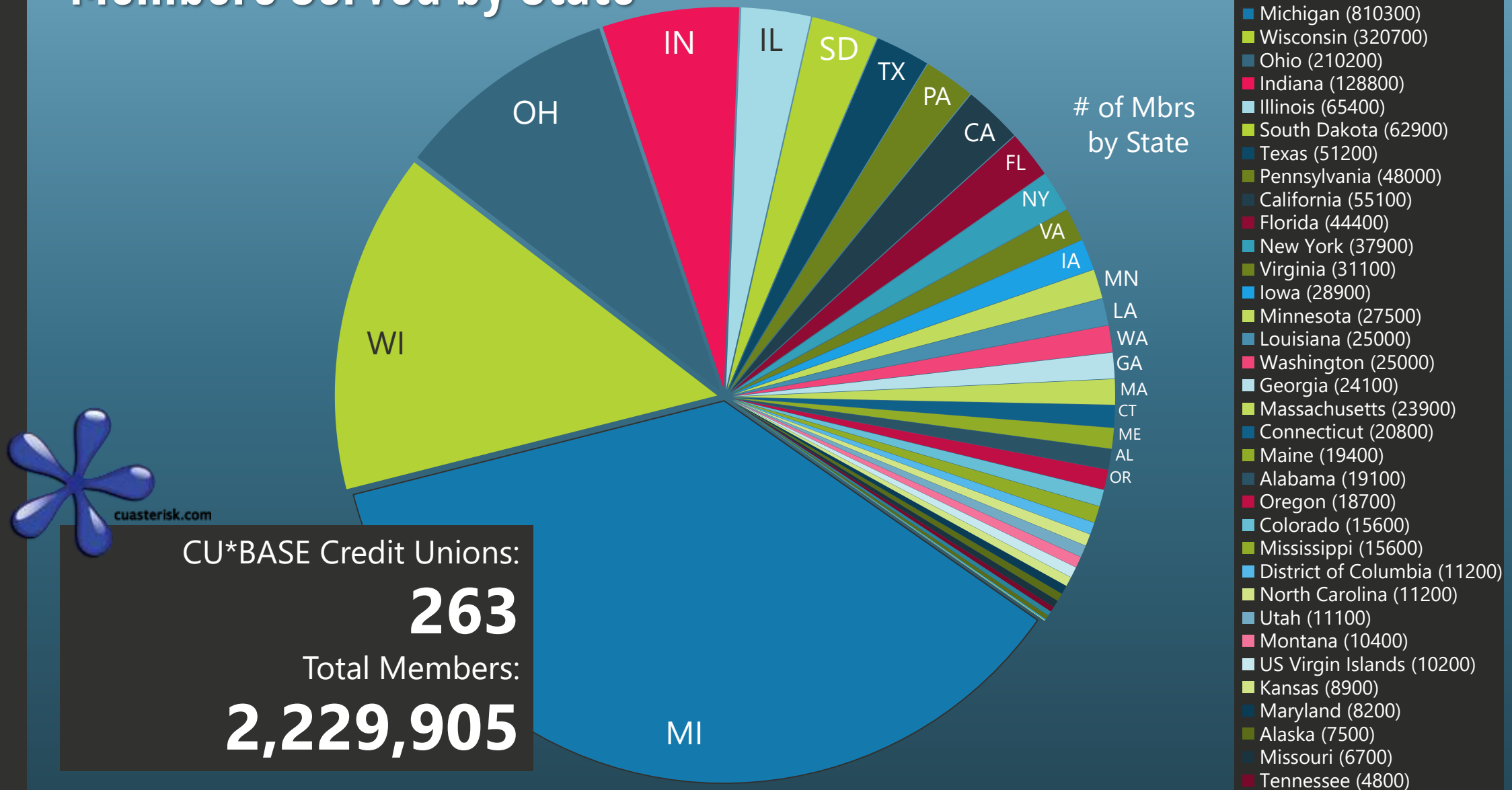
cuasterisk.com



180	CU*ANSWERS
36	CU*NORTHWEST
47	CU*SOUTH

Speaking of a community...

Members Served by State



cuasterisk.com

CU*BASE Credit Unions:

263

Total Members:

2,229,905

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

New Peers to Greet

New CU*Answers Clients Since Last Time

Washington, DC

- **Life Asset, Inc.**
  Washington, DC
  De novo

New York

- **Academic FCU**
  Briarcliff Manor, NY

Illinois

- **Generations CU**
  Rockford, IL

Massachusetts

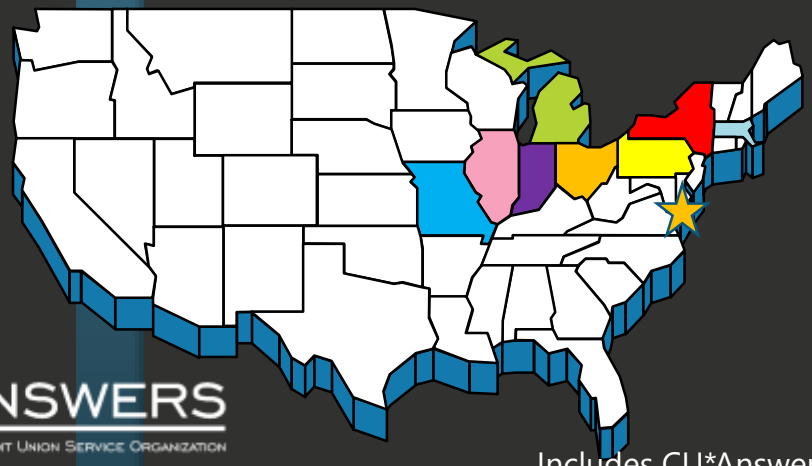
- **Plymouth County Teachers FCU**
  West Wareham, MA

Michigan

- **Dowagiac Area CU**
  Dowagiac, MI
- **First General CU**
  Muskegon , MI
- **Metro North FCU**
  Waterford, MI

Pennsylvania

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



Missouri

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

Indiana

- **Members Source CU**
  Merrillville, IN
  *From CU*BASE SE to CU*BASE GOLD*

Ohio

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

CU*ANSWERS
A Credit Union Service Organization

Includes CU*Answers clients currently under contract or converted after July 1, 2016

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
- 2017 Election
  - **2 candidates** for **2 seats** on the Board
- Come hear what Bob has to say about our numbers, 2018 and year-end 2017

Wrap-up

Thanks to our very "cooperative" crew!

Celebrating PJ

IN 1994, SHE MET ME AT THE DOOR AND STARTED TEACHING ME HOW TO CONNECT WITH A NETWORK

What can you say about a world-class train conductor who makes sure everybody is where they're supposed to be for over 40 years?

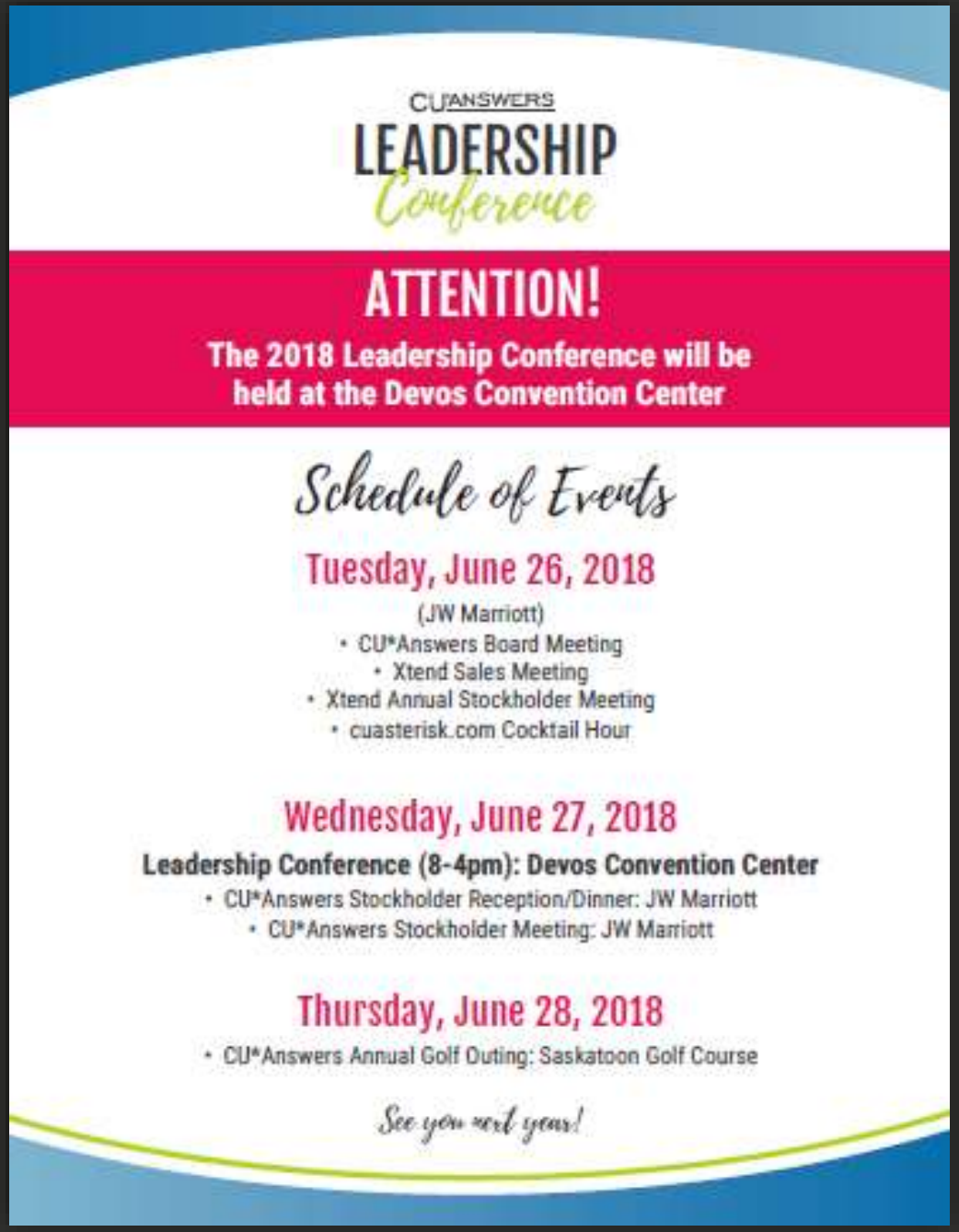
Also in your packets...

CU*ANSWERS RIM Services

CU*ANSWERS Business Continuity

Next year… new locale!

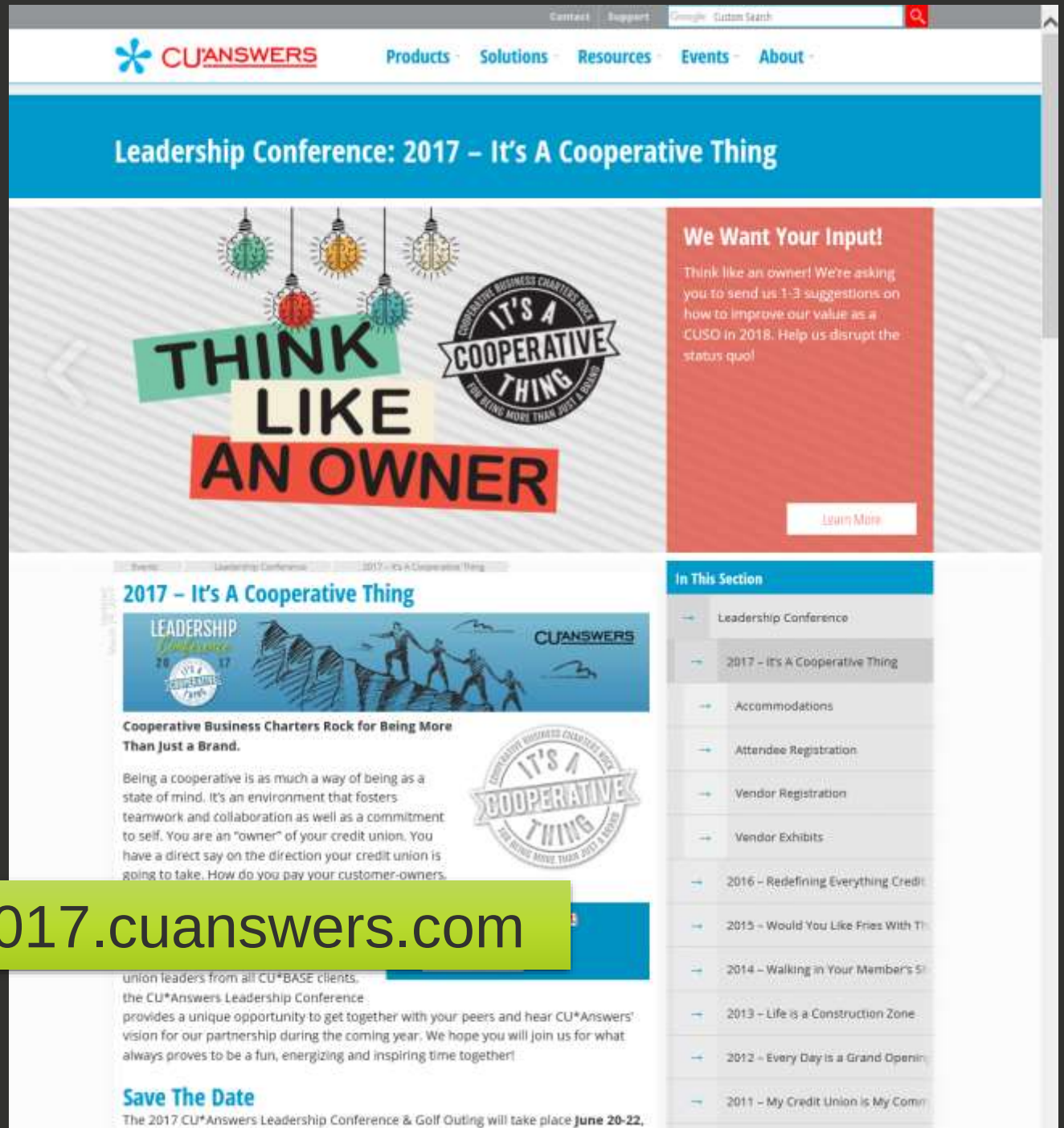
ALSO NOTE THE DATE (A WEEK LATER THAN USUAL)



Pass it on…

MATERIALS ARE AVAILABLE ON OUR WEBSITE

https://lc2017.cuanswers.com



LEADERSHIP Conference

2017

Thanks for the day!