

CEO SOLUTION DEVELOPERS BOOT CAMP SEGMENT C: DESIGNING THE FUTURE FOR ONLINE AND MOBILE TOOLS (ONLINE '19)

WE'LL STUDY THIS THROUGHOUT 2019, ACROSS THE NETWORK

- Online banking for desktop and tablet approaches: How do we see the future of CU websites from both a CU and CUSO perspective?
- A crossroads: The next generation of the current approach vs. going rogue for a new approach
- Adopting a member-authenticated CU website
 - How would CUs see the channel if they knew 80-85% of the visitors, and channeled differently the people they did not know?
- A new approach to dual navigation and an orchestrated dance between the values of a website and the actions of a banking toolset

In November we'll
have a conversation
with CEOs

Throughout the year,
we'll talk to anyone
who will work with us
on what we learn and
what we'll build

THE IT'S ME 247 SUITE IS MOVING INTO ITS SECOND DECADE

FOUNDATIONS ARE LAID, IT'S TIME TO PLOT OUR COURSE FOR THE NEXT DECADE



Success Credit Union

It's Me 247 Online Banking

Info Center My Accounts New Accounts Pay Bills eStatements Go

We're here to help! Live Chat

My Account

Signed on as guest to:
20: John D Member
← JUMP BACK

Rewards

ACCOUNT SUMMARY

Account Summary

Account	Name	Available Balance	Actual Bal
000	REGULAR SAVINGS	\$0.00	
001	BUSINESS/ORG SA	\$102.45	\$102.45
110	FOUR STAR + CHE	\$228,252.67	\$228,252.67

Success Credit Union

It's Me 247 Online Banking

Check It Out! Have you checked out your credit score on file? **723**

Info Center My Accounts New Accounts Pay & Transfer My Documents Go Mobile

Success Credit Union Bill Pay

Schedule and pay all your

Transfer Money

Pay Anyone

Move your money between your accounts or to other members of the credit union.

Send money to anyone - all you need is that person's email address, or a phone number where they can receive a text message.

Transfer Money Pay Anyone

It's My Biz Credit Union

It's My Biz 247 Online Banking

Info Center Accounts New Accounts Pay Bills eStatements

Employee Janeadmin

Company Abc Company

Message Center

ACCOUNT SUMMARY

Account Summary

Account	Name	Available Balance	Actual Balance	Last Transaction	Accrued Dividends
000	BIZ SAVINGS	\$13.32	\$18.32	8/26/2013	\$0.00



It's time to rethink these Legos and how we have them organized

WHAT DO PEOPLE DO WHEN THEY VISIT YOUR WEBSITE?

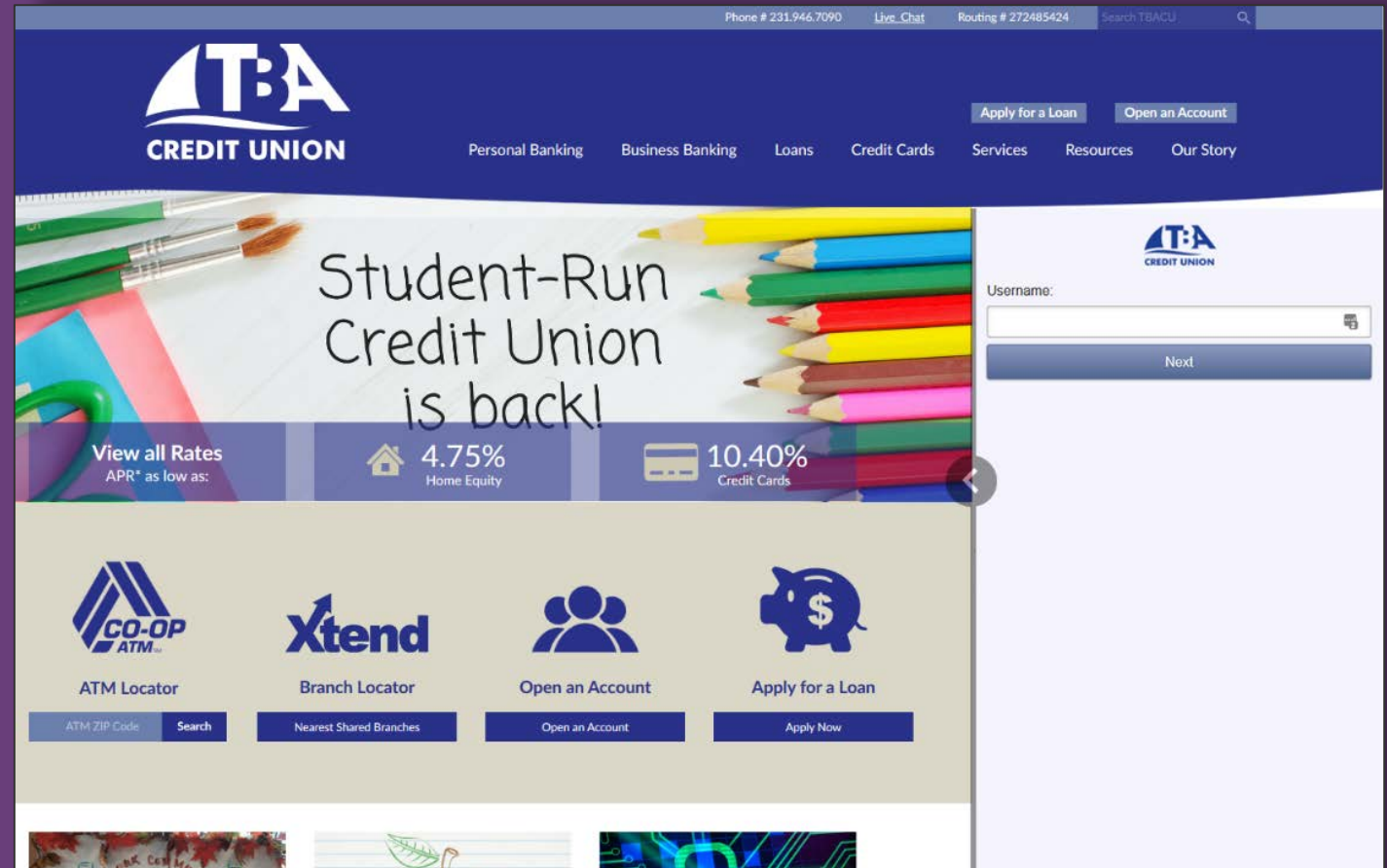
ONLINE¹⁹

- What if an organization spent 90% of every dollar invested via its internet retailing on authenticated members?
 - 85% of all visits to a credit union's website result in an immediate redirect to online banking - what does that mean to you?
- Is it time for CUs to rethink how our members shop for value via the internet and their mobile phones? We think so, and we're launching a 6-month prototype-designing frenzy:
 - Prototyping the business format (internet retailing)
 - Prototyping designs for internet banking transactions interfaced with a website
 - Prototyping a whole new approach to CU websites

PROTOTYPING DESIGNS FOR INTERNET BANKING TRANSACTIONS INTERFACED WITH A WEBSITE

ONLINE ¹⁹ JULY-OCTOBER 2018

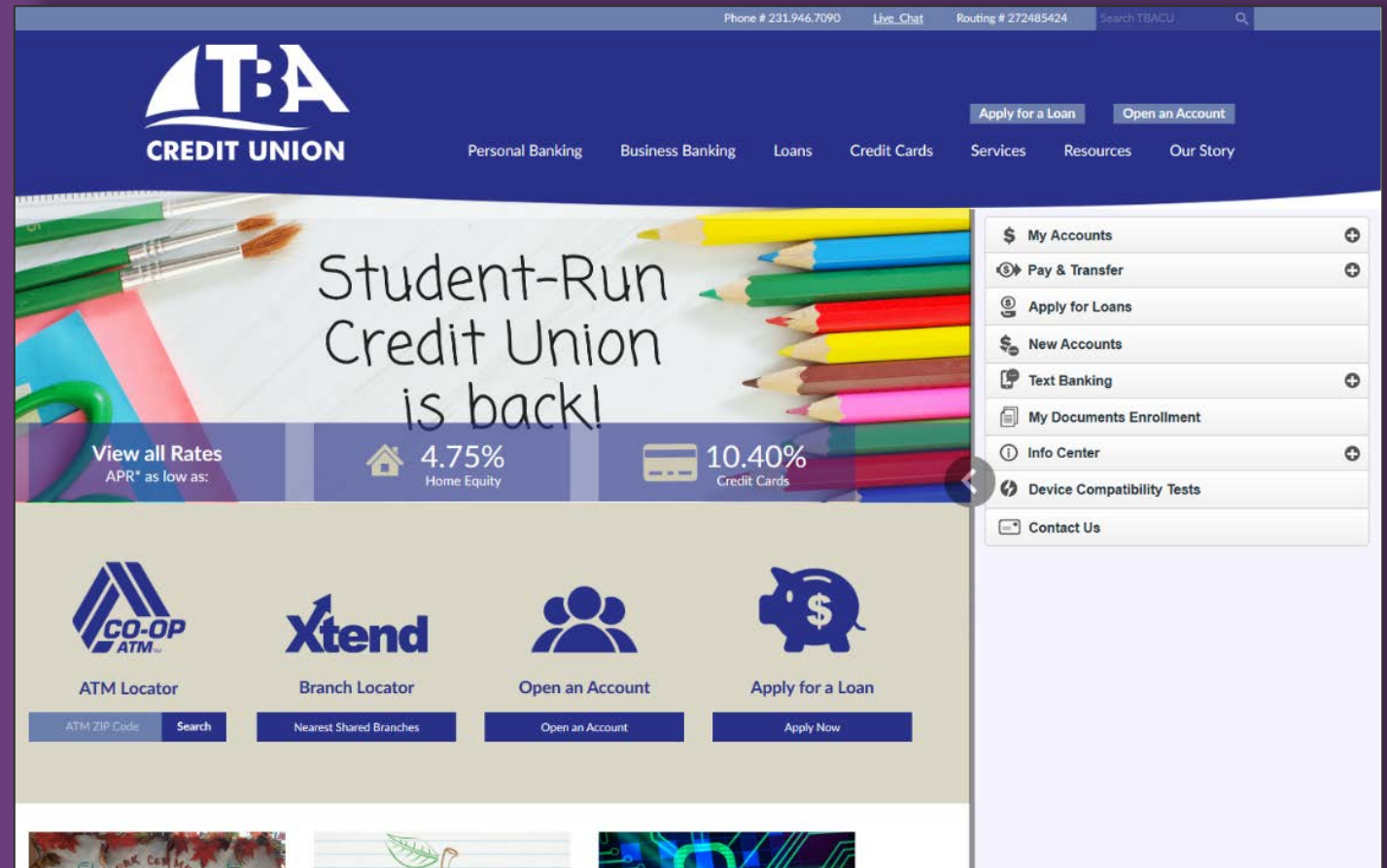
- CU*Answers internal teams are making their presentations to management in July/August
- In September we'll start a series of brainstorming webinars with CU staff contributors
- In October we'll deliver pre-work study guides to CEOs to prep them for the CEO boot camp in November



PROTOTYPING DESIGNS FOR INTERNET BANKING TRANSACTIONS INTERFACED WITH A WEBSITE

ONLINE¹⁹ JULY-OCTOBER 2018

- Inventory the number of web pages that have a corresponding feature in **It's Me 247**
- Work with CU website leaders to make the pairings look compatible
- Consider the coordination and technical platforms that will limit or expand opportunities for both sets of designers



PROTOTYPING DESIGNS FOR INTERNET BANKING TRANSACTIONS INTERFACED WITH A WEBSITE

ONLINE¹⁹ JULY-OCTOBER 2018

- Consider how this might evolve in the future to be less rigid left to right, and more interactive across the entire website
- Should we continue to offer **It's Me 247** as is, alongside this new blended approach?
- What have we learned from mobile apps where marketing and transactional banking seem more integrated?

The screenshot displays the TBA Credit Union website. At the top, the logo 'TBA CREDIT UNION' is prominent, with navigation links for Personal Banking, Business Banking, Loans, Credit Cards, Services, Resources, and Our Story. A search bar and contact information (Phone # 231.946.7090, Live Chat, Routing # 272485424) are also visible. The main banner features a student-run credit union theme with the text 'Student-Run Credit Union is back!' and images of school supplies. Below the banner, there are quick links for 'View all Rates APR* as low as:', '4.75% Home Equity', and '10.40% Credit Cards'. The footer section includes icons and buttons for 'ATM Locator', 'Branch Locator', 'Open an Account', and 'Apply for a Loan'. On the right side, a 'Share Summary' panel shows account details for '000 - SHARE SAVINGS' and '010 - CHECKING', with 'Available' and 'Actual' amounts listed.

PROTOTYPING A WHOLE NEW APPROACH TO CU WEBSITES

ONLINE¹⁹ JULY-OCTOBER 2018

- We'll meet with CU website teams during July-September and pitch the idea of a 90/10 authenticated member model going forward
- Envision what it would mean for a marketing team to approach their internet retailing with a new scheme
- Inspire credit unions to start their own web service teams and be the manufacturer of internet retailing channels and outlets in the future

The screenshot displays the Honor Credit Union website interface. At the top left is the logo for HONOR CREDIT UNION. To the right is a 'Contact Us' section with a search bar and buttons for 'LIVE CHAT', 'CAREERS', 'LOCATIONS', and 'CONTACT US'. The main content area features a large image of a young man smiling while driving a car. Overlaid on the left is an 'Online Banking Login' form with fields for username and password, and buttons for 'Login' and 'Forgot Password'. A red banner across the bottom of the image reads 'Buy Your 1st Car with No Cosigner!' and 'Find Out More About Our New First-Time Auto Buyer Program (Click For More Details)'. Below the image is a navigation menu with links: 'WHY HONOR?', 'PERSONAL', 'BUSINESS', 'ONLINE SERVICES', 'WHAT'S NEW', 'SECURITY CENTER', and 'LOAN APPLICATION'. Further down are three service tiles: 'Loan Application' (with a photo of a couple), 'LoanPay Xpress' (with a clock and money icon), and 'Become A Member' (with a smiley face icon). To the right of these tiles are social media icons for Facebook, Twitter, YouTube, Instagram, and a document icon, under the heading 'Let's Be Social'. Below that is the 'Honor Insurance' section with the text 'Coverage For Your Future. Click To Request Your Free Quote!'. At the bottom, there is a footer with the routing number '272484852' and links for 'Privacy & Security', 'Disclosures', 'NMLS Numbers', 'Site Map', and 'Careers'. The NCUA logo and the text 'Federally insured by NCUA. We do business in accordance with the Fair Housing Law.' are also present.

PROTOTYPING A WHOLE NEW APPROACH TO CU WEBSITE

ONLINE 19 JUL

- We'll meet with Client during the process to ensure the members
- Envision with marketing team internet retailing scheme
- Inspire own web service team manufacturer of internet channels and outlets

When people don't have something, and feel like they *must* have it, they go into a buying frenzy

It's hard to create the same energy to envision the next level of something

We need to energize the network into a frenzy of designing what we will take to the future

