WIRELESS ACCESS

MANSWERS

2018

50

LEADERSHIP CONFERENCE

Network: **Devos** Username: **Leadershipconference** <u>Password</u>: **Cuanswers**

WELCOME TO THE DEVOS CONVENTION CENTER

We didn't think moving this event one week later into the summer would have much impact, but it did

We appreciate your being here today

NEXT YEAR **JUNE 18-20, 2019** Back at the J.W. Marriott for all events!

NEW PEERS TO GREET

15 New CU*Answers Clients Since Last Time

Florida

PowerNet CU Tampa, FL

Hawaii

Hawaii Central FCU * Honolulu, HI

lowa

- Affinity CU Des Moines, IA
- Cornerstone Community CU Des Moines, IA

Indiana

Fire Police City County FCU Fort Wayne, IN

Maine

 TruChoice Federal CU * Portland, ME

Michigan

- ABD Federal CU Warren, MI
- Metro North Community FCU Waterford, MI

Wisconsin

County-City CU * Jefferson, WI



Ohio

- First Miami University
 Student CU *
 Oxford, OH
- Heartland FCU Dayton, OH
- River Valley CU * Dayton, OH
- YS Federal CU Yellow Springs, OH
- Oklahoma
 - Cherokee Strip CU * Ponca City, OK
- Texas
 - 1st Community FCU San Angelo, TX

Includes CU*Answers clients currently under contract or converted after July 1, 2017 **Will convert in fiscal year 2019*

WHAT WAS THE FIRST THING THAT CAME TO YOUR MIND WHEN YOU SAW THIS YEAR'S THEME?

- We (the credit unions) are the heroes!
- We (the CU employees) are the heroes!
- We (the board of directors) are the heroes!
- The NCUA are the heroes!
- Our consumers (members) are the heroes!
- Future consumers (members) are the heroes!
- Iron Man and Thor are the heroes!
- Owners (members) are the heroes we need for our future!

20 minutes in, I realized I had picked a theme where eye-of-the-beholder would confuse us all

WHAT WAS THE FIRST THING THAT CAME TO YOUR MIND WHEN YOU SAW THIS YEAR'S THEME? • We (the credit unions) are the heroes!

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You can get confused about heroes and what they mean to you, and when you need them

- I was so confused, I thought the theme song I had picked out said, "We need a hero"
- Turns out the title is actually, "We Don't Need Another Hero"
- Once I realized this, it got me thinking about our industry and how we might be out of balance as to who we see as the heroes who will sustain us in the future
- We count on the fact that members are both consumers and owners
- But do we act like it? How do we see the percentages and the priorities?

HERE HE GOES AGAIN...

IS IT REALLY A CONSUMER'S WORLD AND I SHOULD JUST GET OVER IT?

The Cooperative Owner

Or should I be worried that the wrong people are voting? Are we all looking in the wrong places?

This day is dedicated to making sure our cooperatives are engaging the right voices...the right *heroes*

The Cooperative Consumer Regulators Outsiders Agents The Crowd

2018 VIDEO CONTEST



- Throughout the day we will stay on this idea of different approaches to heroes
 - We will contrast 3 video contest winners and their approach to the "we need a hero" theme with 3 videos from my "we need a hero" perspective
- It's not about who's right or wrong, it's about where we're looking for answers these days
 - It's about our mindset about what we need and what will sustain us going forward
 - It's about who we work for and why
 - It's about crafting a network of solutions based on contrasting opinions on what we take to the future

Here's our first winner...

2018 WINNER FOR BEST COMPLETED VIDEO

HALEE NIEMI HONOR CU



2018 Contest Winner "We Need a Hero"



"THE START OF A CREDIT UNION"

- There are many heroes in a successful credit union's history, and it will take many heroes for its continued success in the future
 - To start a cooperative, owners must will it into existence
 - To maintain a cooperative, owners must drive its evolution
 - To end a cooperative or to save a cooperative – you must count on the will of owners to step forward

Ownership is more than just adding your name to the rolls as a CU member...it's a state of mind that drives you to act

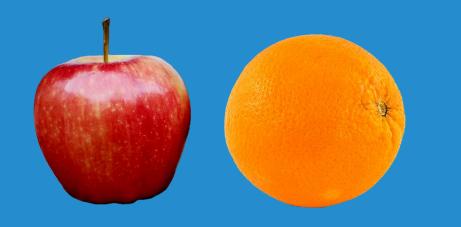
> Here is the first of three videos based on owners and their connection to our industry

THE REST OF OUR TIME TODAY

THIS MORNING

THIS AFTERNOON

We have a unique opportunity today to hear from Jim Blaine, retired CEO of State Employees CU in Raleigh, North Carolina



Initiatives that will drive the next
 1-5 years of our cooperative

Where do we go from here with Boot Camps?

- What will we do with data?
- What teller system(s) should we take to the future?
- What will we do with loan origination systems?
- How will we change our operations?You'll know us by our online stores



🕒 Jim Blaine

Jim Blaine lives in the woods in rural North Carolina. He is slightly balding, can be testy, is not getting thinner, has been known to argue and has at least one opinion on everything. Jim thinks he can dance, but he really can't; likes most people and some dogs. He is a graduate of UNC-Chapel Hill, holds an MBA from Duke University and is also a CPA (inactive). Jim has worked with the State Employees' Credit Union and has served unsuccessfully on numerous boards and committees. His grandchildren call him "Sweetbaby", but they are still too young to know better.

INTRODUCING JIM BLAINE

WHERE HE WORKED

- SECU was founded June 4, 1937 with 17 members and \$437 in assets
- It was initially operated on a part-time basis from the basement of the Agriculture Building in Raleigh
- Over the years, SECU has grown in services, membership and assets
- SECU now serves over 2.2 million members with nearly \$37 billion in assets through more than 260 branch locations, more than 1,100 ATMs, 24/7 Member Services Support, 24/7 voice response telephone service and a 24/7 interactive website

WHO HE INFLUENCES

The credit union industry...and everyone who thinks about its future and is smart enough to understand its past

PICTURE THIS!





TEN COMMANDMENTS

- Mission Statement
 Vision Statement
- 3. Strategic Planning
- 4. Expense Control
- 5. Advertising

6. Organizational Structure
7. HR/Training
8. Service
9. Sales Culture
10. Leadership

CORE VALUES

Mission Statement

Vision Statement

TEN COMMANDMENTS

Mission Statement – "Do the right thing"
 Vision Statement – "Send us your mama"
 Strategic Planning – Horse****; cheaper, better, quicker
 Expense Control – Must be low-cost provider, *period!* Advertising – Don't waste your money

TEN COMMANDMENTS

- 6. Organizational Structure Flat
 7. HR/Training Hire at entry level, promote from within / indoctrinate
- 8. Service Local, local, local
- 9. Sales Culture Don't waste your reputation / always control the point of sale
- 10. Leadership It's not about you / predict the future

OUTSIDE-THE-BOX THINKING



INSIDE-THE-BOX THINKING

Member / Credit Union



Financial Marketplace

IMAGINE THIS... CREDIT UNIONS AS AN SRI

Principlesbased Organization

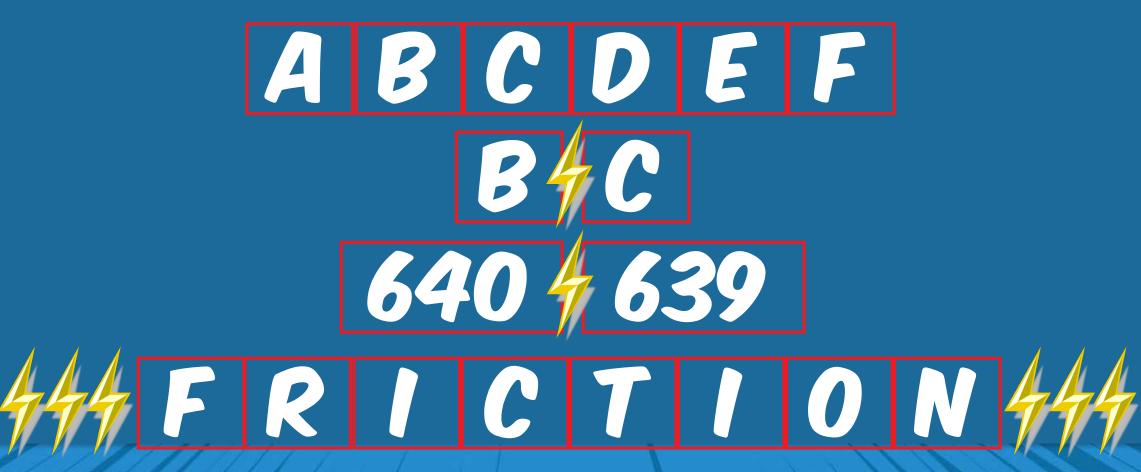
A Sustainable Competitive Advantage

"UNPRINCIPLED" CHANGES REQUIRED?

Tiered Savings Risk-based Lending Overdraft/Courtesy Pay Payday Lending Indirect Lending Credit Card Rewards

Fannie/Freddie Incentive Pay/Salary Structure Market Share/Size Matters Governance Mergers/Collaboration Member Involvement/ Transparency

"UNPRINCIPLED" CHANGES FOR EXAMPLE: **RISK-BASED LENDING**



RIDING THE MRONG HORSE?

CREDIT UNION

23

HIT OR MATH?



24



THE SPIRIT OF CUPANSWERS AWARD

EST. 2011

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

And the winner is...

THE SPIRIT OF CU**ANSWERS AWARD

EST. 2011

Our 2018 honoree:



THE SPIRIT OF CUSANSWERS AWARD

EST. 2011

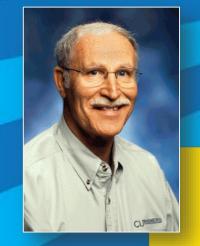
"I got converted along the way," he said in an interview Monday. "We're a nonprofit, we're a co-op. It's a principles-driven organization, and that's very in keeping with my personality."

State Employees' Credit Union®

According to SECU, since Blaine took the helm in 1979, the credit union grew from \$300 million in assets to \$33 billion. That also meant a huge growth in the number of branches: from eight to 256, with at least one in each of North Carolina's 100 counties. SECU employs 5,800 and has more than two million members.

THE ROBERT H. MACKAY LEADERSHIP AWARD

EST. 2005



WALKING THE TALK AND PROVING ODDER HEROES LEAD THE WAY

Heroes are defined by their special talents, and each one is unique

All heroes have one thing in common: through their actions, they contribute to something greater than themselves

...and this year we have two

"The challenge of leadership is to be strong, but not rude; be kind, but not weak; be bold, but not bully; be thoughtful, but not lazy; be humble, but not timid; be proud, but not arrogant; have humor, but without folly."

Words to live by, shared by Bob Mackay Taken from a quote by Jim Rohn

And our first winner is...

THE ROBERT H. MACKAY LEADERSHIP AWARD

EST. 2005

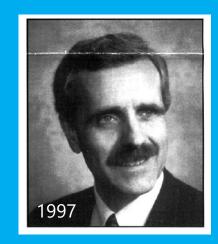


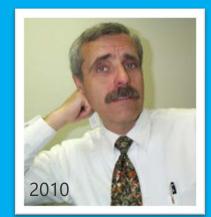
GLENN KRETCHMER COO



30 YEARS IN THE CU INDUSTRY21 YEARS AS COO OF ATLFCU

FUN FACT: Before starting at ATL in 1996, Glenn spent 15+ years as an auditor with the League

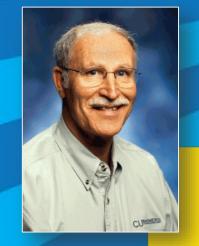






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Words to live by, shared by Bob Mackay Taken from a quote by Jim Rohn

And our second winner is...

THE ROBERT H. MACKAY LEADERSHIP AWARD

EST. 2005

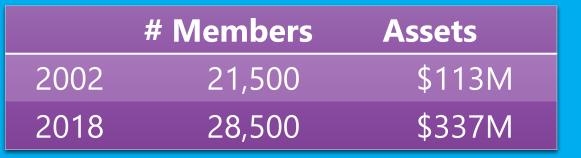
Our 2018 honoree:

DON MILLS, PRESIDENT & CEO



DON MILLS PRESIDENT & CEO

Alpena Alcona Area Credit Union



AT AAACU SINCE 1991 CEO SINCE 2002 **ON THE CU*ANSWERS BOARD SINCE 2010**

FUN FACT: As a boy Don sold his family's homegrown strawberries for \$1/quart. In his spare time, Don still tends a large strawberry patch today!



¹A sense of ownership and responsibility, of belonging, of reaping the rewards that come from community <u>pride – those things</u> make up the fabric of our country and our economic system.

Don Mills CU*Answers 2015-16 Report to Owners

WRAPPING UP THE MORNING

... IN OTHER WORDS, THINKING ABOUT THIS AFTERNOON

- Over the years, many of our Leadership Conferences have been dominated by something that was absent from our capabilities
 - We need online banking! We need EMV! We need mobile banking! We need TCDs! We need...we need...we need!
- This year is a bit different this year we're positioned to think about what's next, what we will commit to doing
- This afternoon we'll talk about how our solutions now need a 2nd or 3rd generation
 - The question has changed from what do you want, to how you're going to use it differently in the future – and what you'll do with it – as the clue to how it must evolve

I'm still wondering about what we can do *without* as we go to the future

2018 VIDEO CONTEST



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Here's our second winner...



JENNA TUCKER TBA CU



2018 Contest Winner "We Need a Hero"

WE NEED A HEROJ



"THE OWNER-MEMBER HEROES"

- There are many heroes in a successful credit union's history, and it will take many heroes for its continued success in the future
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Ownership is more than just adding your name to the rolls as a CU member...it's a state of mind that drives you to act

> Here is the second of our videos based on owners and their connection to our industry

BOOT CAMPS: WHERE DO WE GO FROM HERE?

THE BOOT CAMPS TURNED OUT TO BE ONE OF MY FAVORITE PROXY EVENTS EVER

"WHAT MAKES DATA VALUABLE?"

BOOT CAMP

THE "WHAT MAKES DATA VALUABLE?" BOOT CAMP

STARTED IN 2016, WILL END WITH THE 2018 GRADUATING CLASS (FOR NOW)

- This boot camp was designed to pick up on the themes of CEO School and transfer the work to CU executives, day to day
 - Identifying the value of data
 - The teams that will lead the way
 - How CUs and credit union professionals will benefit in the future
- Its greatest accomplishment was breathing life into Asterisk Intelligence
 - The star of the show is Analytics Booth and how it will carry our network into browser solutions for years to come





No Data Boot Camp planned for 2019 – instead we'll go hyperactive with Asterisk Intelligence holding the wheel

"WHAT MAKES DATA VALUABLE"









DATA EVENTS WILL REPLACE DATA BOOT CAMP IN 2019

• We started with CEOs

- Inspire the strategy
- We moved on to creating an army of credit union data executives
 - Inspire the doers
- In 2019, we'll go POV and create a network of interested credit union stakeholders, ready to dive into analytics
 - Inspire an audience

STRATEGY and SKILLS ENGAGE WITH DATA IN 2018

Asterisk Intelligence offen events, training, and resources for data-interested people in all roles at a credit union. Use this schedule to drive an ongoing educational mentality for your entire credit union - expand the audience for data consumption across more departments, send your new analyst to learn strategy and tools, increase your own data IQ, etc.

Watch future email announcements an courses and educational events will continue to be added throughout the yearl

JANUARY		JULY		
FEBRU	On and the States of the State	Newly Released - Arterisk Intelligence Spotlight Deshboard Dive - Teller Activity Analysis Deshboard Dive - Transactions by Delivery Channel Deshboard Dive - Audit File Maintenance		
	Microsoft Excel for Credit Unions Data Boot Camp Session 2 Dashboard Dive - Loan Portfolio	Dashboard Dive - Loan Payments Analysis AUGUST		
MARC	Report Builder 1: Working with Computer-stored Data Report Builder 2: Building Custom Reports Report Builder 3: Database Tables & Sitting Reports Dethoard Dive - Sexings Portfolio	Report Builder 1: Working with Computer-stored Data Report Builder 2: Building Custom Reports Report Builder 2: Database Tables & String Reports Dathboard Dive - Fee Income, Refunds, Watern Boot Camp Season 4: @inal)		
MARCH		SEPTEMBER		
	Daribboard Dive - Credit Card Portfolio Report Builder 1 Advantie Intelligence Week (4 days) Daribboard Dive - Losing the Love	Americal Intelligence Week (4 days) Management Tools: Leadenhip Dashboards Active Leta Review - Session 1		
	Dashboard Dive - Credit Score History Know Your Member Analysis Tools	OCTOBER		
APRIL	Daubboard Dive - Credit Report Mining	Data Warehousing Overview (x2) Active Beta Review - Section 2 Active Beta Review - Section 3		
	Dashboard Dive - Where Your Members Borrow	NOVEMBER		
	Delibboard Dive - Fatronage Comparison Microsoft Excel for Credit Unions Data Warehousing Strategies Educating Your Board with Data	Newly Released) - Antenick Intelligence Spotlight Active Beta Review - Section 4 Active Beta Review - Section 5		
	Introduction to Analytics Booth Analytics Booth Alerts	DECEMBER		
	Audience Considerations for Analytics Booth Security Considerations for Analytics Booth Darkboard Dive - Relationship Analytics Dashboard Dive - Tiered Service Monthly Comparison	Data Warehouring Strategies Educating Your Board with Data Introduction to Analytics Booth Analytics Booth Alerti		
MAY		Audience Considerations for Analytics Booth		
	Data Boot Camp Session 3 Dashboard Dive - Write-offs/Charge-offs SnapShot Over-itee V(2) Dashboard Dive - Account Retention Dashboard Dive - Leon Inter Peer Tools Dashboard Dive - Look to Book	Reach cut and ask		
JUNE				
	Know Your Member Analysis Tools Management Tools: Leadenthip Dashboards Dashboard Dive - Skip-a-Pay Dashboard Dashboard Dive - New/Closed/Al Accounts Dashboard Dive - New/Closed/Al Memberships	CONTACT ASTERISK INTELLIGEN al@cuanswer.com (800) 327-3478 x870 cuanswer.com/asteriak intelligence		

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ASTERIS

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THE AI TEAM: 2018-2019

THE WHOLE WORLD WANTS TO DRINK, AND, WE HAVE THE WATER



100+ Analysis

Dashboards

G/L account

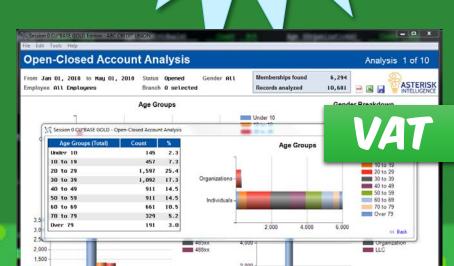
View how many and what type of loan applicatio - through the year or during a specific time perio

CU*BASE® Leadership Dashboards

Analyze your month-to-month member service fee income and

Calculate the average daily balance for your Member Trial Ralance

ANALYTICS



SELF-

DIRECTED

DATA FLOODS

(COMING 18.07)



Snapshot

(FILExxSS)

There's a decade of work to do here

Data awareness and analytical skills are the competency requirements for success going forward 45

BUILDING SOLUTIONS IN A COOPERATIVE

BOOT CAMP

46

THE "BUILDING SOLUTIONS IN A COOPERATIVE" BOOT CAMP

STARTED IN 2016, WILL END WITH THE 2018 GRADUATING CLASS

- This boot camp was designed to close the gap between insiders and our external stakeholders
 - Understanding our prioritization model
 - How it applies to our cooperative's forward action
- Its greatest accomplishment was breathing life into two new models for including everyone in the process of prioritizing solutions as peers
 - The star of the show is Owner's Voice and Owner's View
 - The catalyst for DIT/DIY and our DHD response



No Solutions Boot Camp for 2019 – instead we'll hold a "virtual" boot camp for project managers via Owner's View

"BUILDING SOLUTIONS IN A COOPERATIVE" BOOT CAMPS

COOPS, GUESS WE FORGOT TO GET PHOTOS FOR THESE)





47



2019-2010 VIRTUAL BOOT CAMPS

- In 2019 we've committed to executing on the vision of our boot campers to walk the talk
 - The Product Team and the DHD will market, educate, and interact with all network participants to engage these new services
- We'll actively engage all comers experience your voice making a difference in the creative process at CU*Answers

NEW OPPORTUNITIES COMING IN 2019

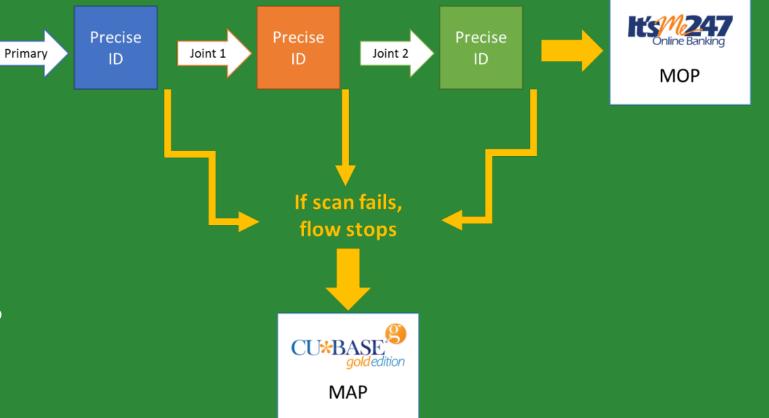
- New CU*Answers University course: Understanding the CU*Answers SDLC and Promoting Projects
- Opportunities for POV participation with the CU*Answers Product Team
- 12 monthly Owner's Voice elections
- New educational opportunities related to your internal project managers and Owner's View

The DHD team will be dedicated to more than just doing custom code, it will be your advocate for better project management and getting things done

AN ECHO IN 2019 FROM THE 2018 SOLUTIONS BOOT CAMP

2018-19 BOOT CAMP PROJECT

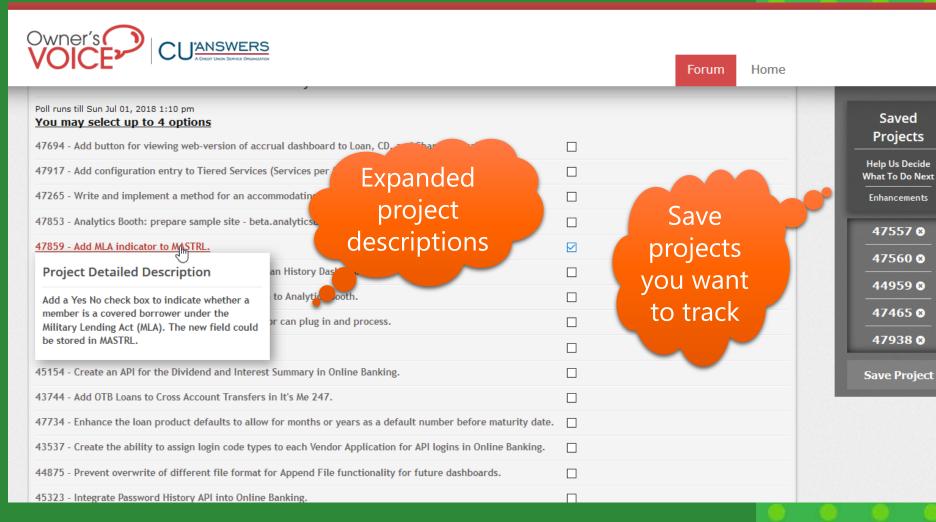
- As part of their 2018 assignments, the Solutions boot campers voted on which project they'd like to see brought to market based on their point of view
- The winner was a project to add joint owners to MAP/MOP
 - Slated for the 2019 development calendar



A close second: QualiFile as part of MOP (Notre Dame FCU to champion for 2019 development)



50



CUMANSWERS AT ITS CORE IS A COOPERATIVE ORGANIZATION. WE ARE CONSTANTLY FUSHING WHAT IT MEANS TO BE A TRANSPARENT CUSO. IT'S TIME TO GET ENGAGED, WE WANT TO HEAR YOUR VOICE, THE OWNER'S VOICE



CUANSWERS

LET'S HEAD

YOUR VOICE

GN UP ONLI AND VOTE

51

IN DEVELOPMENT NOW

Owner's CUANSWERS	Search Projects Q	
Project Filters	Home Sort Tech Group Emails Production Meeting Idea Forms Help Search projects	🍓 Noah Butler 👻
All Projects Count: 2159	U.P Connection is converting to CU*South with a live date of 8/13/2018. Today they use IF. Submitted by A8358 06/08/2018 2 EFT Custom Request any CU	•
My Favorites Count: 2		•
My Credit Union Count: 46	New Overlay for HELOC Early Disclosure 48357 06/08/2018 Torms Custom Forms	\heartsuit
Drill Deeper 🗸 Share Your Voice Owner's Voice	Fixes to New MLA Combined Note - WNOT 48356 Image: 06/08/2018 Image: Forms Custom Forms	\heartsuit
	48359 Image: O6/08/2018 Program Modification	\heartsuit
View the Network Services Solutions!	It's Me 247 Desktop & Mobile: Allow VolCorp provider users to get check images 48349 Image: 06/07/2018 Image: WMD Warranty Adjustment	\heartsuit
	Fix AFT program to update transfer end date correctly when number of transfers is updated 48338 06/07/2018 Program Modification	\heartsuit
Take a Look at the CU*Answers Collapse Sidebar	Research how variances are calculated on Statement Count Dashboard 48345 06/07/2018 # D6/07/2018 FET	\bigcirc

See only

your credit

union's

projects

52

IN DEVELOPMENT NOW

		Search Projects Q		
	Project Filters	Home Sort Tech Group Emails Production Meeting Idea Forms Help	🌒 Noa	h Butler 🔫
	All Projects Count: 2159 My Favorites	Fix to Business Membership Form - BUAC 48290 Image: 06/01/2018 Image: Forms Custom Forms	Â	Q
	Count: 2 My Credit Union Count: 46	Need a way to prevent a List Print fee from processing against the 000 suffix when it is configured as a hidden suffix for the membership 47951 Image: 04/18/2018 Program Modification	Â	Ø
	Drill Deeper Architectural changes Count: 23	It's Me 247 Desktop Login Widget: modify 'hide my typing' icon to be an embedded image vs using an external google CDN to avoid firewall blocking 47883 Image of the second s	1	\heartsuit
	Card Conversions Count: 27	Add an edit or message to the inquiry (F1) screen for employee accounts when an employee tries to access their own IRA/HSA Balance File Informatio	<u>n</u>	\heartsuit
	CU Conversions/Mergers Count: 16 Custom Forms Count: 410	Verve is looking to add config for add funds to CD during renewal grace period at teller line only 47677 Image: Conversions Image: Conversions	Â	♡
	Custom Internet Application Count: 229 Custom Request Count: 324	Add an edit or message to the inquiry screen for employee accounts when an employee tries to access their own IRA/HSA Balance File Information 47624 🖻 03/20/2018 😕 No Team Assigned 🍽 Warranty Adjustment		♡
	< Collapse Sidebar	Reassign Household numbers for memberships opened 101/2017 - 2/1/2018 47621 Image: Conversions Image: Conversions Custom Request	m	^

53

IN DEVELOPMENT NOW

	Search Projects			Q				
Project Filters	Home Sort Teo	ch Group Emails Pro	duction Meeting	Idea Forms	Help		🍓 Noah Butler 👻	
All Projects Count: 2159	← BACK Pr	oject Status: Open	VOTE					
My Favorites Count: 2 My Credit Union Count: 46	Add a new menu option	n to allow inquiry on teller r	ecords for audit pur				♡	
Drill Deeper 🗸 🗸								
	Project Detail				activity for audit nurnoses, it's currently	necessary to go through teller control t	0	
Share Your Voice Owner's Voice	Source	CU*A Technical Evaluation		When reviewing transaction activity for audit purposes, it's currently necessary to go through teller control to inquiry on a teller's activity. We added an option to view all activity by membership.				
A BANK	Created By	Mary VanAntwerp						
	Team Lead	Bob Colburn						
	Client Contact	None		See project sta				
View the Network Services Solutions!	Hours	0	and other detail					
	Release Number	Not Slated						
Take a Look at the CU*Answers Collapse Sidebar	SDLC Stage Request	Approval Dec	sign De	velopment	Testing Slate for Release	about the pro		

< Collapse Sidebar

IN DEVELOPMENT NOW

54

Watch your project as it Owner's CI MANSWERS 47811 X flows through the SDLC n Butler 👻 Home Sort Tech Group Emails Production Meeting Idea Forms Help **Project Filters All Projects** SDLC Stage Count: 2159 My Favorites Implementation Count: 2 Request Development Testing Slate for Release Documentation Count: 46 Project Notes Public notes can be created and viewed by any registered user. Drill Deeper Public going to vote on this project right now! Share Your Voice | Owner's Voice **Credit Union's** Noah • 6/13/2018, 10:23am Personal This seems like a great change for CU*BASE! David • 6/13/2018, 11:41am Record notes for View the Network Services Solutions! yourself, or for other voters to champion the projects you like Take a Look at the CU*Answers

🦘 🖻 Formats - 🖪 I 🔚 🗄 🗏 Save



DESIGN STUDIO PROJECTS JUN-NOV 2017 COMPARED TO DEC-MAY 2018

of project requests **小** by 71.4%

Project bids hy \$400K (over \$1.1 million bids given since last March)

Avg. 38 bids/mo. (1 from 22)

Avg. 16.2 projects completed/mo. (5,000 programming hours)

83 projects currently in the queue

THE DHD STORE JULY-DEC 2017 COMPARED TO JAN-JUN 2018 55

of users ↑ by 28% # new users ↑ by 25%+

For the last 6 months, DHD has been the most visited shelf in the CU*Answers store





of proi

83

JUN-NOV 2017 COMPARED TO DE

DESIGN STUDIO PROJECTS

PRIORITIES

THE DHD STORE JULY-DEC 2017 COMPARED TO JAN-JUN 2018

of users \uparrow by 28%

by 25%+

heen

56

Dr



THE "DEVELOPER'S HELP DESK" BOOT CAMP

STARTED IN 2018, WILL CONTINUE FOR AT LEAST THE NEXT TWO YEARS (2019-2020)

- This boot camp is designed to help credit union project managers be the general contractor to drive their ideas all the way to solutions
 - In the spirit of Junior Achievement, it takes a community to build a solution
- In 2018 we looked for 6 participants, got 3, and 1 made it all the way to the finish line

2018 DHD BOOT CAMP PROJECT: MEV FOR MOP

- Add member eligibility verification into the MOP workflow
- Upload documents for proof of eligibility

If we're right about DIT vs. DIY, this Boot Camp might go on for another 10 years



MEET OUR FIRST DHD BOOT CAMP SURVINOR TRAVIS LANE





DOLFCU's Travis Lane selected as firstever Miriam Rivera Lieb Emerging Leader Award Winner

Award presented by the MD DC Credit Union Association

COLUMBIA, MD (June 7, 2018) — The first-ever Miriam Lieb Emerging Leader Award was presented by the MD|DC Credit Union Association (MD|DC CUA) to Travis Lane of DOLFCU during the Association's Annual Meeting & Convention on June 5 in Ocean City, Md. The award honors the legacy of Miriam Rivera Lieb who was a passionate advocate and leader in the credit union movement for more than three decades. She was also a mentor, helping encourage and cultivate the talents of many current credit union leaders earlier in their careers. The award recognizes a credit union professional, 40 or under, who shares Lieb's dedication to the core principles of credit unions and demonstrates the potential to be a leader.

"Congratulations to all three finalists," said John Bratsakis, president/CEO, MD|DC Credit Union Association, "They provided thoughtful insights and innovative ideas on how to help

WHAT DO WE ALL GET FROM THE DHD BOOT CAMP PROJECT?

IMPROVE SOMETHING NOW, AND BUILD A REPEATABLE PROCESS FOR THE FUTURE

The Big Picture: **Get to the Future Faster**

- Create a laboratory to encourage CU project manager wannabes to act sooner rather than later
- Refine CU*Answers' response to custom requests and build a better assembly line for project success
- Create an opportunity for more than one way or one team to interact and build solutions

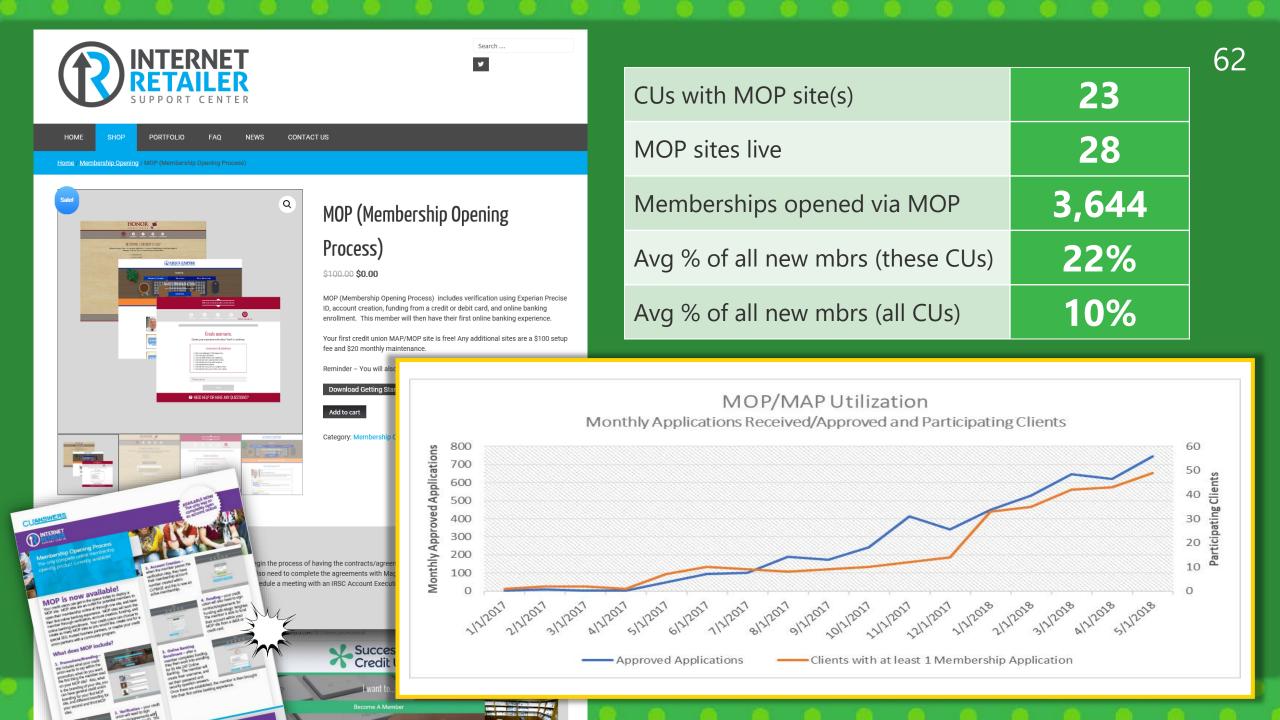
This project will yield a new capability in MOP to:

A Bit Closer to Home:

A Better MOP in 2019

- Receive images (driver's licenses, etc.)
- Collect signatures
- Prompt members to fill out additional forms during the MOP process

We hope you will bring an idea to the DHD Boot Camp next year



THE BIG PICTURE: GET TO THE FUTURE FASTER

INVESTING MORE IN MEMBER GROWTH VIA ONLINE CHANNELS

What would a cooperative do with a permanent tax cut and \$1 million to invest every year going forward?



From Oct 1, 2018 – Sept 30, 2019, CU*Answers will invest \$0.50 per member for all members who join the CU via a MOP site

- A member who joins in October and stays for the rest of our fiscal year will earn the CU a credit of \$6.00
- A member who joins in January and quits in April will still earn the CU a credit of \$2.00
- A member who joins in September 2019 will earn the CU \$0.50
- What will you do to take advantage of this cooperative investment in growing through your internet channels?
 - This is year one, and a program I hope becomes permanent

APT-95

THE TURTLES VS. THE HARES

- Shooting for 95% of all needed APIs for Online '19 by December 31st
- Goal is for 53 APIs to be available
 - 25 are in the can (slightly behind but we're picking up speed)
- Learned a lot from the authentication APIs released in 18.03
 - Next big learning event: The APIs that let you see your account summary and transaction history
 - We're learning through It's Me 247 and DHD Boot Camp projects in the future



CEO STRATEGIES THE ULTIMATE BOOT CAMP

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66

THE ULTIMATE BOOT CAMP: CEO STRATEGIES

OVER A DECADE OF CONVERSATIONS WITH CREDIT UNION CEOS

2007	What a CEO Should Know about Member Data; Leading Meetings; Driving the Buzz With Your Membership; Understanding Service Income; Networking Credit Unions for Growth; Working Under the Best Contracts
2008	What CEOs Should Have On Their Radar: Achieving the lowest cost of going active with innovation; Having the lowest cost in the industry for compliance; Being known as one of the most aggressive mortgage servicing networks
2009	Getting a Handle on Automated Service Income; Pinning Down the "Duh" Statistics; Learn From a Peer; Reviewing CEO Dashboards
2010	Putting on your Developer Hat; Introducing the Analytics Team; A new style/template for analysis; Micro-awareness vs. Micromanagement; Pushing the buttons (or assigning someone to push them for you)
2011	Building Solutions With the Spirit of Collaborative Venture Capitalists: What a CEO Needs to Know (pushing the buttons or having someone push them for you); CEOs as Solution Designers; CEOs Inspiring Your Teams to be Developers; CEOs Creating an Innovator's Culture
2012	A Community Focused On Driving Opportunity: Actionable Analytical Approach; Making Ownership Real; Do You Have an Online Channel Strategy?
2013	Responding to the Challenges of Big Data: Actionable Analytical Approach 2.0; Patronage Databases; Big projects where CEOs need to lead the way
2014	Actionable Analytical Approach 3.0; Moving Data to the Edge of Your Cooperative; Retooling for the Next Decade at CUs & Our CUSO
2015	Data 2016, Behind the Firewall; Data 2016, Out in the Open, Extended for the World to See; Building a Collaborative Bench of Data Analysts
2016	Engaging a Data Focused World: Executive Awareness Of Data and Trends, Internal Tools Moving Outside of CU*BASE, What are your employees doing?, Virtual Contact Channels
2017	Data in action; What does data mean to an Internet Retailer; What does it mean to add a data administrator to your organizational chart

WHY DO WE COUNT ON CEOS FOR SUCCESS?

WE WORK HARD TO LISTEN TO THE CROWD, BUT CEOS ARE STILL THE KEY INGREDIENT

Credit union CEOs have the responsibility of being the intersecting point between:

What should
the CUSO do?CU
CEOWhat will CUs
do with it?

Unless CEOs do their job for both sides of this question, we'll never effectively match solutions with the efforts of CUs in our network

In our win-win solution, CEOs represent the owner persona, and CU staff represents the consumers

A CU looks at a *person* for these two roles; our CUSO looks at an *organization* for these roles in our future All CEOs don't need to be active

The same CEOs don't need to be active every time

But we need a healthy community so that there is a material group of CEOs active at the right times WHY L FOR SUL

WE WORK HARD T

Credit union CFOintersection

COU

Wh. the CU.

 Unless CEOs de we'll never e' CUs in or

persona, and CU staff

A CU looks at a perso an organization for t

We started with CEOs to inspire a strategy – a data strategy – and look how far we've come

Thank you to all of our participating CEOs over the years...but now it's time for a change NGREDIENT

Jon't need be active

e CEOs don't need

But we need a healthy mmunity so that there is a naterial group of CEOs trive at the right times

NEW FOR 2018: THE "CEO STRATEGIC DEVELOPERS" BOOT CAMP

STEPPING UP OUR GAME FOR THE "ORIGINAL" BOOT CAMP

- **THEME:** Prioritizing What We Take To the Future
 - As a CUSO, what do we want to manufacture?
- AUDIENCE: Senior-level executives with overall strategy responsibilities

• EVENTS:

- Segment A: Designing the Future of Internet Retailing
- Segment B: Designing Teller Platforms for Our Future (Teller P3-2019)
- Segment C: Designing the Future for Online and Mobile Tools (Online '19)

LEARN MORE: Ic18.info/CEO

NEW FORMAT COMING NOVEMBER 5-9, 2018

1 ¹/₂ days per session, repeated three times during that week

First-come, first-served: spots available for only **69** total participants (23 per session)

CU*ANSWERS UNIVERSITY

SO WHAT ABOUT CEO SCHOOL?

WE'LL STILL HAVE A FULL WEEK FOR CU SENIOR EXECUTIVES WITH THE CU*ANSWERS CEO

- New full week of courses being added to the CU*Answers University
 - Building Trust with Cooperative Owners: CUSOs and CUs
 - Understanding the CU*Answers SDLC and Promoting Projects
 - Adopting and Highlighting a Retail Strategy as a Senior Executive
 - Evolving Retail Strategies Tactically: Facing the Inevitable Internet Influence
 - Building a Firm with Digital Intelligence, and Proving it to the Marketplace
 - Action Through Consumer-Owners: Developing Delivery Channels that Face Both
 - Reporting Up, and Delegating Down: Building Trust With Your Team and Your Board

An extension of the CU*Answers Executive Study series, for students of cooperative design leadership



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OUR 2019 DEVELOPMENT AGENDA

Designing the Future of Internet Retailing

A

B

What will CEOs tell us about facing the inevitable?

The CUSO needs to spend 10x on OLB and mobile LOS – we need your leadership

Designing Teller Platforms for Our Future (Teller P3) One-size-fits-all is not the future

The CUSO needs to better understand your strategic evolution for tellers, more than the tools tellers would like today

Designing the Future for Online and Mobile Tools (Online '19) More evolution, or a concentrated effort at integration?

What do CEOs think will work?

OUR 2019 VELO

NT AGENDA

To the CEOs in the room: Are you thinking that you're not the subject-matter expert for these questions?

You're thinking wrong. We're not talking just tools here, we're talking what you'll *do* here.

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DESIGNING THE FUTURE OF INTERNET RETAILING

CEO SOLUTION DEVELOPERS BOOT CAMP SEGMENT A: DESIGNING THE FUTURE OF INTERNET BANKING

WE'LL STUDY THIS THROUGHOUT 2019, ACROSS THE NETWORK

• What is the group's vision for **internet retailing** in 2020-2029?

- Selling loans via internet channels: What should we build now?
 - Design for a 4th LOS engine

Internet store shelves

How do we repeat the success of a fulfillment product like Skip-Pay for other internet-sold services?



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

Engine	Loan Origination System	Plans in 2019		
1	CU*BASE native soup-to-nuts LOS solution	Add a 2 nd decision model vendor (Experian)		
2	CU*BASE integrations for ready-to-look LOS solutions	Continue to evolve solutions with our 9 vendors		
3	CU*BASE integrations for ready-to-book LOS solutions	Two new vendors scheduled to go live in 2018 betas, launch network-wide in 2019		
4	CU*BASE integrations for internet channel LOS solutions	Complete internal beta with Forms Generator, launch network-wide in 2019		

Engine	Loan Origination System	Vendors and Clients		
1	CU*BASE native soup-to-nuts LOS solution	1 vendor, 225+ credit union teams		
2	CU*BASE integrations for ready-to-look LOS solutions	7 vendors, 81 credit union teams		
3	CU*BASE integrations for ready-to-book LOS solutions	1 vendor live with 1 on the way, 2 credit union teams		
4	CU*BASE integrations for internet channel LOS solutions	1 vendor, 125+ credit union teams		

Engine	Loan Origination System	Strategies, Tactics, and Drivers			
1	CU*BASE native soup-to-nuts LOS solution	Native; the launchpad for everything lending			
2	CU*BASE integrations for ready-to-look LOS solutions	Extend your lending outlets; use the tools where your members are			
3	CU*BASE integrations for ready-to-book LOS solutions	Specialty LOS and options for your staff's toolkit			
4	CU*BASE integrations for internet channel LOS solutions	A revolution is coming: working with authenticated vs. non-authenticated consumers			

Engine	Loan Origination System	Strategies, Tactics, and Drivers		
1	CU*BASE native soup-to-nuts LOS solution	Interactive and complex messaging, designed for every eventuality		
2	CU*BASE integrations for ready-to-look LOS solutions	<i>Step 1</i> : One-way message to give an opportunity to the CU; <i>Step 2</i> : Engage CU*BASE for the close		
3	CU*BASE integrations for ready-to-book LOS solutions	Step 1: One-way message to get the info about the member; Step 2: One-way message to give an opportunity to the CU; Step 3: Engage CU*BASE to create the loan		
4	CU*BASE integrations for internet channel LOS solutions	There will be versions of all of the above as we develop more complex solutions natively and with 3 rd -party vendors		

Engine	Loan Origination System	The Business Going Forward			
1	CU*BASE native soup-to-nuts (S2N) LOS solution	Continued priority investment based on what we learn from other integrations, and based on keeping costs down for our community			
2	CU*BASE integrations for ready-to-look LOS solutions	Drive aggressively to make sure CUs are multiplying their chances to harvest loan applications from anywhere			
3	CU*BASE integrations for ready-to-book LOS solutions	Choice generates revenue for the CUSO; maximize the revenue and build a new foundation for investment			
4	CU*BASE integrations for internet channel LOS solutions	Do all of this in the virtual realm			

S2N: WHY IT IS IMPORTANT IN THIS INTEGRATED WORLD?

MAINTAINING A PERSPECTIVE FROM CONCEPTION TO DEATH FOR A LOAN RELATIONSHIP

Frankenmu	th Credit Union - Static Pool Analys	is - Loans O	pened in 201	13 for All Pro	cess Types													Hide Filte	ers Info	Compact
Pool 2013	Process Type ALL: Total of all Pr	ocess Types	•																	
Reporting Inte	rval Quarterly Reporting from d	ate 01/01/199	9	to Date	05/24/2018]													
Column Percer	tages Percent Change Perce	nt Change Cal	Change as	% of Pool Gro	up Total Value	•														
21 measureme	nts: 17 Time Slices Filter Results		Exclude	Export CSV	Graph	Process Typ	es 🛛 All Poo	ols Data S	Source											
	Measurement	2013 Pool	3/2014	6/2014	9/2014	12/2014	3/2015	6/2015	9/2015	12/2015	3/2016	6/2016	9/2016	12/2016	3/2017	6/2017	9/2017	12/2017	3/2018	
	Pool Total Loan Count	8,272	8,272	8,272	8,272	8,272	8,272	8,272	8,272	8,272	8,272	8,272	8,272	8,272	8,272	8,272	8,272	8,272	8,272	
-	Open Loan Count	7,191	6,666	6,134	5,677	5,258	4,971	4,647	4,358	4,122	3,846	3,589	3,346	3,153	2,917	2,746	2,591	2,428	2,266	
	OClosed Loan Count	1,073	1,584	2,092	2,520	2,900	3,157	3,456	3,725	3,946	4,207	4,452	4,678	4,862	5,085	5,243	5,387	5,537	5,687	
	OW/O Loan Count	8	19	42	69	106	130	153	173	188	203	215	232	241	254	267	278	291	303	
	OC/O Loan Count		3	4	6	8	14	16	16	16	16	16	16	16	16	16	16	16	16	
-	OPool Current Loan Balance	62,818,254	62,025,342	61,013,739	60,053,847	59,303,311	58,150,394	57,160,578	56,144,328	55,038,483	53,946,692	52,980,743	51,724,289	50,680,656	49,632,562	48,442,680	47,380,918	46,227,043	44,847,502	
	Open Loan Balance	62,801,728	61,994,456	60,913,485	59,809,221	58,841,668	57,623,939	56,506,366	55,339,849	54,151,934	53,003,340	51,967,255	50,633,275	49,528,271	48,391,300	47,142,503	46,012,801	44,791,169	43,317,496	
	⊖Closed Loan Balance										_		_		_	_	_	_		-
	OW/O Loan Balance	16,526	26,105	9.			_		_		Open Lo	oan Count	· · · · · · · · · · · · · · · · · · ·	-				_	×	
	○C/O Loan Balance		4,781																	
	Pool Current Average Loan Balance	7,594	7,498		5.50K	-	-									12/20	115			
-	OAvg Open Loan Balance	8,733	9,300		5.00K - 4.50K - 4.00K -											Distance in the local	oen Loan Co	unt 998		
	OAvg Closed Loan Balance				3.50K - 3.00K -				-											
	⊖Avg W/O Loan Balance	2,066	1,374	-	2.50K - 2.00K - 1.50K -															
	OAvg C/O Loan Balance		1,594		1.00K -														-	
	ODisbursement Limit	138,106,270	134,495,578	130,29	500 =	20	1	r.	12		12	1		12	1	·	12	1		
	Avg Credit Score	674	676			2008 Pool			12/2010		12/2012			12/2014			12/2016			
	OAvg Weighted Rate	4.392	4.372			ool			100					107-5						
	Avg Loan Term	95	99																	
	OAvg Payments Remaining	67	70	73	75	79	80	83	86	88	93	96	100	104	108	113	118	123	130	
	Avg Payment Amount	262	254	259	250	254	256	258	260	261	260	263	264	263	264	264	259	257	257	

80

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OUTSOURCING/ FRAGMENTATION

IS THERE VALUE IN THE WORK?

Session 4 CU*BASE GOLD Edition - DELTA COUNTY CREDIT UNION											
Membership Breakdown Segment: *None											
Concentration risk	505.32	2 %	Net worth	25,000,000						POF 🗶 🛃	
		Segmen	t Total M	ember Total		Average		High		Low	
Loan balances		126,3	31,298	127,168,380)	23,	536	291,972		0	
Savings balances				16,435,258	I	1,	818	393,940		523-	
Members			3,505	3,505	i						
Age							46	114		1	
Current length of mer	nbership						13	41		0	
New Loans	Count	Total C	urrent Ln Balance	Credit Sco	ores	# Loans	% Loans	Balance	% Ln Bal	% Net Worth	
Current quarter				Invalid: 900-	+						
Apr-Jun 15	916)	11,084,982	770 to	899	1,085	20.2	38,998,453	30.9	156.0	
Jan-Mar 15	479	1	7,062,790	740 to	769	481	8.9	15,795,451	12.5	63.2	
Oct-Dec 14	522	2	8,756,854	675 to	739	1.219	22.7	30.437.828	24.1	121.8	
Jul-Sep 14	474	ı –	6,691,1	ion 0 CU*BASE GO	LD Edition						
Total	2,385	i		dit Tools Help	_						
			Lo	an Segr	nent	Data C	ompa	ire			
							_				
Mos Delq Total #	% Loan	ns % Delq	Total Delq	Category		Limits	Aug 08		25, 2013	May 29, 2013	
2 to 6 5	54 1.0	0 83.1	87	entration risk				158.95%	60.32%		. 07%
6 to 12 1	11 0.2	2 16.9	7	current balance	9		D	,834,936 100.00%	2,593,927	2,024,	, 300) , 00%
Over 12				vnea % tor owned %				100.00%	100.004	100	0.00%
Total 6	55 1.2	2 100.0	94 Avg L					64.30%	84.20%	84	1.00%
			U U	t score avg				649	660	04	655
				hted avg rate				7.319%	6.440%	6.	539%

Avg maturity months

delinguent loans

% delinguent

MITCHELL'STANKOVIC

Is the collective IQ of credit unions dropping?

Dec 18, 2017

POF 😿 🛄

n 29, 2013

56

3

1.91%

37

8 1.41% 19.94% 857,769 100.00%

> 81.00% 686

> 4.770%

59

%

By Randy Karnes, CEO, CU*Answers

"The IQ of credit unions now is lower than it was twenty years ago." That comment made in a room full of credit union CEOs was met as you'd expect; with shocked silence and challenging looks. I heard from them later that they disagreed with the comment, suggesting that the IQ of credit unions is going up, not down. They claimed we're amid a changing of the guard in the industry, and new leaders are thriving where old ones failed to embrace change.

What wasn't clear however is that I'm not suggesting the people inside credit unions are of lower IQ—I am sure that the IQ of the individual talent is improving (consistent with their member peers living in today's retail spaces and expectations). My challenge to my peers was that I fear and feel that the IQ of credit unions is going down.

Wanna keep credit unions' IQ up? Join us at the Underground!

Or is clicking on an answer all you need?

Finding insight might take more work

S2N: AUTO-DECISION SOLUTIONS

IN 2019-2022 CU CHOICES FOR DECISIONING WILL EXPLODE

🖪 – 🗆 🗙 Session 0 CU*BASE GOLD Edition - LONG CREDIT UNION NAME TO TEST ON REPOR File Edit Tools Help Request Credit Report Experian[.] Corp ID Bit Inquiry type OCredit file OCredit File & custom decision @247 Lender OTri-merge OSoft pull w/ full details Enhanced Decision Model A world of insight Powered by a partnership between CUA and Experian Primary Bor Co-Borrower #1 Co-Borrower #2 Co-Borrower #3 123456789 Credit bureau
Experian

TransUnion

Equifax

CBCInnovis SSN/TIN Birthday Feb 04, 1952 🗰 [MMDDYYYY] Income Calculated ONet OGross Name (FML) Suffix (Jr., Sr., etc.) TONE E MEMBER Address 353 ANYSTREET Talk to Pete Winninger at the City/State/ZIP ANYCITY MI 48 Years at current residence Length of employment Lender*VP vendor table i Since the format used by CASS certification and the format expected by the credit bureaus when pulling reports is not always the same, you Zoot can use the Flip Address feature to swap the contents of the address fields (i.e., to switch the position of the street address and the apartment number, for example) ENTERPRISES, INC. Send Request TFOLIO Flip Address 🛧 II 📥 🖉 i ? @ F6 (1053) 6/15/16

Coming: Two choices from CU*BASE in 2019, and a new vision to use *anyone's* auto-decision to close a deal

Lender*VP

S2N: HAVE YOU KEPT UP WITH LENDING RELEASES?

GOING FORWARD THERE WILL BE MORE THAN JUST WHAT WE RELEASE FOR CU*BASE

17.05

Lending

- More Flexibility When Configuring 247 Lender Approval Matrix
- Access Member Sales Information from Loan Rate Maintenance
- Buttons Added to Loan Application Screens for Better Workflow_
- ڬ Escrow Processing Features Can Now Be Extended to Other Closed-End Loan Types _

17.10

Lending/Collections ____

- Reassign Collectors with One Easy to Use Screen _____
- Exclude Specific Members from Enrolling in Skip-Pay Programs _____
- Enhancements to Participation Loan Reports _____
- 🕍 Stronger Warning When the Same Loan Suffix is Generated for Member in Same Year ___
- 🖾 Dealer ID Filter Added to Loan Risk Analysis Report and Loan Risk Analysis Dashboard _

18.07

Lending

- 🦾 New Dashboard Allows Monitoring of Paid Ahead Loans _____
- 🦾 New Indirect Loan Enhancements _____
- Wew Report Helps with Posting Monthly Indirect Reserve Expenses ______
- W Two Reports Added to the Automated Report Scheduler Feature

Collections _____

- 🧾 One-Time Credit Bureau Reporting Now Available at Savings/Checking Charge-Off_
- 🖾 Add Member to Blocked Persons List During Charge-Off or Write-Off _____

Lending leaders: Imagine when you have to start tracking not only CU*BASE releases but four other third-party LOS tools as well

SZN: h RELEASL

GOING FORWARD



17.10

Lending/Collection

🗹 Reassign Colle

Exclude S

Stronger warning When the Same Loan Suffix Dealer ID Filter Added to Loan Risk Analysis Announcing a new Lender*VP management service

In 2019 we'll add a new management position: LOS Integrations Coordinator

Following the template we used for John Beauchamp and Imaging Solutions

ead Loans _____ uly Indirect Reserve Expenses _____ ort Scheduler Feature _____ vings/Checking Charge-Off __ Write-Off _____

ENDING

leaders: Imagine when you e to start tracking not only \SE releases but four other rd-party LOS tools as well

REENGINEERING INTERNET LOS FOR 2019

WE'RE GOING BACK TO THE DRAWING BOARD

- Weaknesses to address
 - What do we do to with data provided by non-authenticated members?
 - How far should we go in asking for data while still maintaining a pleasant member experience?
 - What does a CU want to handle via a CU-designed form vs. a classic application underwriting process?

Goals

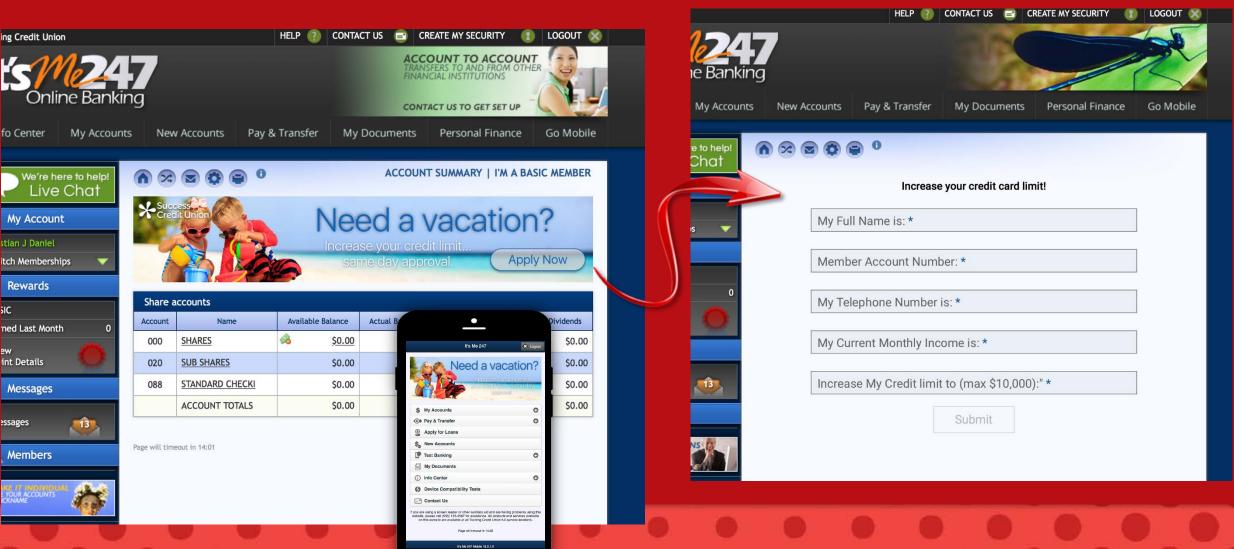
- Envision and design from Sept.-Dec. 2018
- Begin coding new solutions by March 2019
- Release solutions throughout the year



Make the call: CU*Answers specializes in <u>authenticated</u> services for credit unions

The wildcard: When we open the gates for 3rd-party LOS integrations, who will CUs pick?

UNLIMITED FORMS WHEN AUTOMATED APPLICATIONS ARE NOT NEEDED



FORMS GENERATOR AND THE REQUEST CENTER

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							Trin End Date *				05/04/5454				10

Used with the MACO pilot program

- Live now via mobile apps and CU websites
 - About 25 forms live now
- Working on adding to online and mobile web banking
- Targeted to be a CU self service product by this time next year

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WE NEED TO SELL MORE VIA THE INTERNET CHANNEL

WE'RE NOT TRYING HARD ENOUGH

- How do we collect the procedures 25-50 CUs use to modify member account servicing and then automate it via online and mobile web banking?
 - Hopefully, modifications that generate revenue

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?

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 Ve

2017 has almost come and gone... I thought we would have at least 3-5 new clicks <u>to earn money</u> by now



Are we going to do this natively, or are we going to outsource this to third parties like CU Rate Reset?

Only CEOs would know (well, at least I hope so)

PROTOTYPES THAT ENDED UP ON THE CUTTING ROOM FLOOR

REMEMBER THIS FROM LAST YEAR?

Selling with a click...we need ideas!

Loan Modification - 574

Your Current pay off date is: 07/28/24

(ii) By Dates 07/28/20

When would you like to pay off your loan?

In Norths 35 months

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?

Step 1

Step 2

Loan Modification - 574

What would you like to modify?

Back

I want to pay my loan off quicket

Continue

I want to lower my payment

000000 ACCOUNT SUMMARY I I'M A BASIC MEMBER Start Would you like to modify your loan? We work hard to offer services that will help you better manage your finances. We can now offer you the option to request a loan modification. Check out the loan modification options for this particular loan here. 574 - HONDA CIVIC Loan Modification - 574 Loan Modification - 574 Congratulations Your loan modification has Newly Proposed Agreement Step 4 been pre-approved! Step 3 Modified Loan Agreemen Rate Payment Term Term Rate Payment 4.6% \$755.56 4.6% \$755.56 26mo. Please be aware that all loan modifications are contingent If you would like to continue with the loan upon approval modification process you will need to accept the new terms and electronically sign your new documents before the changes take effect. Submit Submit

New Accounts Pay Bills My Documents Personal Hinance Go Mobile Longact Us

87

The point of Online '19 is to stop asking for permission and start putting cool stuff in the next generation of online banking

CU*ANSWERS INTERNET STORES AS A TEMPLATE

IT'S NOT WHAT YOU EXPECT, IT'S WHAT YOU INSPECT

Every third Tuesday we coach/learn together

- The scorecard exercise forces us to focus on the details of our products
 - Think consumer experience, cut the jargon
 - From the web to the back office, you improve it all

You're constantly asking us to improve our retailing, and that will never stop

Internet retailing is where it's at...invest in the future, don't just try to fix the past

6 Quick Things to Improve Your Internet Retailing

Can shoppers tell what you sell within three seconds?

Today's short attention spans mean you only have a few seconds to make an impression. Make sure your titles and descriptions clearly indicate what you are selling.

Is it easy to contact you?

Telephone, chat, email or visit - your online store might just be an icebreaker or a starter and your manual processes are needed to complete the order.

Address shopper pain points

Shoppers what to know what's in it for them. Are you solving a problem the shopper has or making something easier? Tell them.

Clearly display prices

No one has unlimited money. Shoppers do not want/ something that does not have a cap on the cost. Red and "estimates" as much as possible. Can you deterr conditions are to be quoted that affect the price? If stepped pricing instead?

What are the next steps

Clearly explain what happens after the shopper p Set some expectations. Today, shoppers expect r immediately or to be delivered in two days. If the timelines that have to be met, be clear about the

Publish reviews and testimon

Shoppers like to see reviews and testimonials purchasers. This gives an authentic perspect! It shows your product is something concrete delivered to another shopper.

Web Services

O

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PO

Score Cards

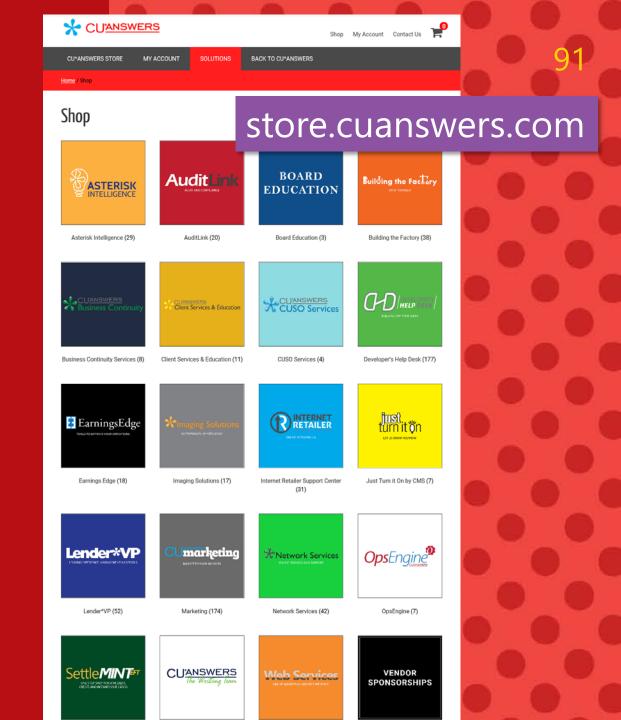
Year One

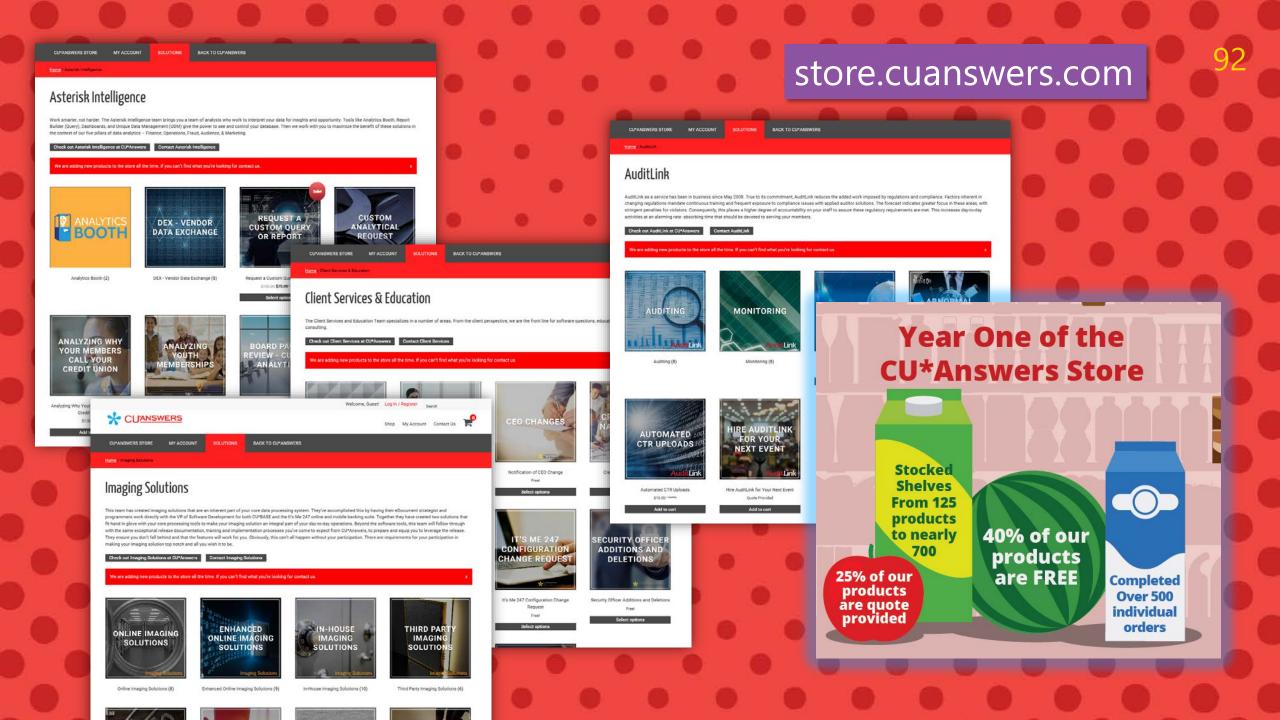
YOU'LL KNOW US BY OUR ONLINE STORES

A NEW AND LONG-TERM PLAN OF ATTACK TO IMPROVE OUR RETAILING

The approach to service, support, and the intent to do a good job as a vendor to any market has changed forever

As you encourage and challenge us to be the vendor that best serves the CU marketplace, understand that we'll respond with an internet retailer's tone, tactic, and best intentions



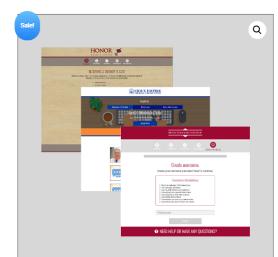




SHOP PORTFOLIO FAQ NEWS CONTACT US

Home / Membership Opening / MOP (Membership Opening Process)

HOME



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.

Search .

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 & Funding with MOP.

Download Getting Started with MOP



Category: Membership Opening

irsc.cuanswers.com

the contracts/agreements sent to your credit union for Experian Precise ID agreements with Magic Wrigther for funding, an IRSC Account Executive au BSC Account Executive to cover customization of your credit union MOP

Missed the webinar? Watch it here or on YouTube.

Reviews (0)

Description

site

Launching MOP * Opening Memberships Online



THE IRSC STORE MAY 2017 TO MAY 2018

36 products 394 orders for 531 items 70% of products are free \$6,000/month revenue

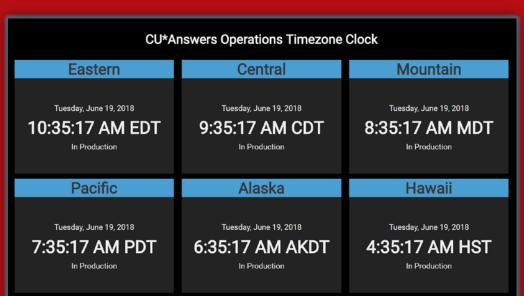
Our top seller is Mobile Banking Themes, followed closely by MACO



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

RESPONDING TO AN INTERNET RETAILING PERSPECTIVE

AT THE CEO STRATEGIC DEVELOPERS BOOT CAMP, WE'LL DISCUSS A SEISMIC SHIFT



SVirgin Islands

RESPONDING TO AN INTERNET RETAILING PERSPECTIVE

WE'VE BEEN WORKING ON THIS FOR A YEAR – IT WILL ROLL OUT IN 2019

- By the time we get to the November CEO event, we'll be ready to discuss the rollout plan
- By January 2019 you will need to declare your CU's intention
 - Default to 7-day/week processing, or opt out to a "banker's week"
- By no later than March 2019 we will all be living with a new awareness about how our network interacts
 locally, no matter where the member is or what day of the week it is

Tactic #1:

Create the 24x7 member experience

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

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



It was a great year for our OpsEngine Production Center development, and in 2018, you'll get to know why

WHAT WILL WE TAKE TO THE FUTURE?

WE HOPE TO SEE YOU AT TONIGHT'S STOCKHOLDERS MEETING

- All of us are past the tipping point when it comes to retailing approaches
- As we choose the segments of the market we believe we'll move forward with, it will be between choosing the future and choosing the past
- What we take to the future is a choice for us all
 - It's not that we will abandon the past
 - Rather, we will lead and craft a new future



Owners, see you back at the J.W. Marriott at 6:30 for cocktails (2nd floor conference area, at the skywalk entrance, same as last year)

WHAT WILL WE TAKE TO THE FUTURE?

AN OPPORTUNITY BASED ON ADJUSTED TAXES

What would a cooperative do with a permanent tax cut and \$1 million to invest every year going forward?



How does a cooperative emphasize the "we" in its community thinking?

 There's a delicate balance between the power of diversity and individualism, and the challenge in people feeling pitted against one another

In 2019, we will roll back prices for 71 CUs whose five- and seven-year contract commitments warrant a reset

Rate	Clients Impacted	Members Impacted	Monthly Discount	Annual Discount
\$0.590	36	267,496	\$750	\$8,996
\$0.585	37	276,275	\$2,113	\$25,362
\$0.580	58	608,103	\$3,903	\$46,830
\$0.575	66	708,086	\$7,054	\$84,642
\$0.570	71	746,634	\$11,126	\$133,515

WHAT WILL WE TAKE TO THE FUTURE?

THE IMPACT OF THE THREE-YEAR PRICE CUTS WE ANNOUNCED LAST YEAR

- 3-year program to eliminate Resource Utilization fee
- EFT price cuts 4 years at 2.5% per year
- EFT fees waived for CUs <2K members</p>
- eCommerce fees waived for CUs <2K members



These programs are projects to save CUs\$1.2 million in our 2018 fiscal year

- In the 2019 fiscal year:
 - The RU fee cut will be \$425,000
 - The 2.5% reduction in EFT fees will save CUs \$275,000
 - Savings for CUs under 2,000 members will exceed \$123,000

Ultimately, the fee cuts are projected to save credit unions an additional \$838,000 in 2019

Total 2018-2019 savings projected at
 \$2.0 million

DESIGNING TELLER PLATFORMS FOR OUR FUTURE

TELLER P3

WHAT ARE WE GOING TO DO ABOUT TELLER SOLUTIONS?

What should
the CUSO do?CU
CEOWhat will CUs
do with it?

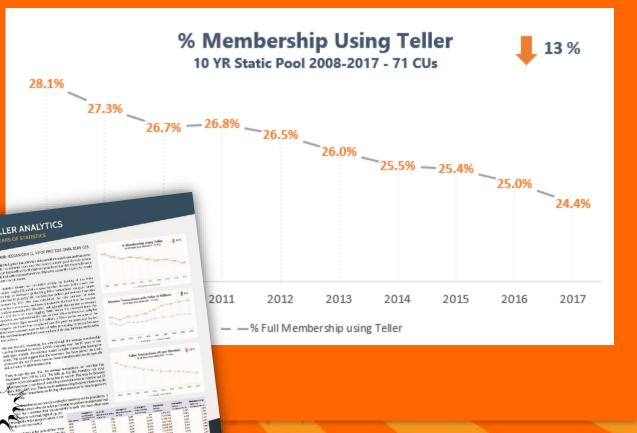
- Talking about long-term strategy can be uncomfortable if the conversation doesn't include the status quo and those who are vested in it
 - Balancing short-term investments with long-term designs might not add up
- Today's teller audience is different from ten (or even two) years ago
 - How have you changed your tellers' expectations of the tools? Have you tried?
- Is it okay for your vendors to de-prioritize their investments in changing technologies, credit union strategies, and credit union tactics?

Can you hold these conversations inside your organization?

TODAY'S TELLER AUDIENCE IS DIFFERENT FROM TEN (OR EVEN TWO) YEARS AGO

HOW HAVE YOU CHANGED YOUR TELLERS' EXPECTATIONS OF THE TOOLS? HAVE YOU TRIED?

	Average Trx per Member	% of Full Membership doing Teller Trx	Average CU Membership Size in Year	% Change in Teller Activity Year to Year	Members doing Teller Trx Average per Month
2008	3.41	28%	8,287	n/a	1,809
2009	3.32	27%	8,388	-0.77%	1,767
2010	3.28	27%	8,486	-0.58%	1,728
2011	3.22	27%	8,519	0.11%	1,721
2012	3.18	26%	8,734	-0.35%	1,702
2013	3.14	26%	9,143	-0.51%	1,682
2014	3.11	26%	9,398	-0.44%	1,660
2015	3.09	25%	9,675	-0.09%	1,662
2016	3.06	25%	9,942	-0.44%	1,634
2017	3.02	24%	10,247	-0.60%	1,614
Grand Total	3.18	26%	9,082	-0.41%	1,698



WHAT ARE WE GOING TO DO ABOUT TELLER SOLUTIONS?

ASKING THE CROWD HOW TO REORGANIZE THE LEGOS MIGHT NOT BE THE MOST EFFECTIVE WAY TO CREATE NEW MODELS

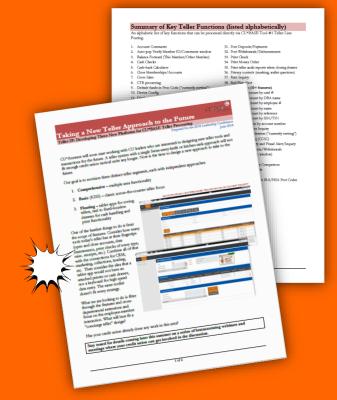


CEO SOLUTION DEVELOPERS BOOT CAMP SEGMENT B: DESIGNING TELLER PLATFORMS FOR OUR FUTURE

"TELLER 3P" THREE NEW PLATFORMS FOR CU*BASE TELLER PROCESSING

- A teller system with a single Swiss-army-knife or kitchensink approach will not fit enough credit union tactical units any longer – now is the time to design a new approach to take to the future
- Our goal is to envision three distinct teller segments, each with independent approaches:
 - 1. **Comprehensive** multiple area functionality
 - Basic (KISS) classic across-the-counter teller focus
 - Floating tablet apps for roving tellers, tied to fixed-location drawers for cash handling and print functionality





Watch for news about how we will include your staff in the brainstorming later this summer!

WHAT DO YOU DO WITH 125 LEGO BLOCKS?

ALL SET UP TO AVOID EXITING THE TOOL

- Our current teller platform is the result of the natural evolution of a crowd simply adding to a paradigm
 - Potentially a tool defining a strategy instead of strategy in search of a tool
- This exercise is about knowing the difference between when "more is more" and when "less is more"
- Then we'll add any Legos that are missing, create independent workflow configurations, and apply the mechanics of the hardware and communications

Summary of Key Teller Functions (listed alphabetically)

An alphabetic list of key functions that can be processed directly via CU*BASE Tool #1 Teller Line Posting.

- 1. Account Comments
- 2. Auto-pop Verify Member ID/Comments window
- 3. Balance Forward (This Member/Other Member)
- 4. Cash Checks
- 5. Cash-back Calculator
- 6. Close Memberships/Accounts
- 7. Cross Sales
- 8. CTR processing
- 9. Default funds-in Proc Code ("currently serving")
- 10. Device Config
- 11. Display credit card # in place of account desc
- 12. Display nicknames in place of account desc
- 13. Drawer Control/Audit (my drawer)
- 14. Global Search
- 15. Highlight base share below par
- 16. Highlight share accounts with negative balance
- 17. In-House Checks (counter-kill)
- 18. Membership Designation Procedures
- 19. Misc. Advances
- 20. Misc. Receipts
- 21. Name ID verification
- 22. Negative balance teller override
- 23. Next Suggested Product
- 24. Non-Member Services
- 25. Online Banking (p/w resets, info window)
- 26. Open Memberships/Accounts
- 27. Outside Checks
- 28. Outside Checks with auto holds by $\underline{R\&T}/amount$
- 29. Phone Op & Member Inquiry (60+ features)
- 30. Photo ID pop-up window

- 31. Post Deposits/Payments
- 32. Post Withdrawals/Disbursements
- 33. Print Check
- 34. Print Money Order
- 35. Print teller audit reports when closing drawer
- 36. Privacy controls (masking, wallet questions)
- 37. Rate Inquiry
- 38. Red Flag Alert
- 39. Sales Tools (10+ features)
- 40. Search for account by card #
- 41. Search for account by DBA name
- 42. Search for account by employee #
- 43. Search for account by name
- 44. Search for account by reference
- 45. Search for account by SSN/TIN
- 46. Search for names by account number
- 47. Secondary Names Inquiry
- 48. Serve Another Member ("currently serving")
- 49. Shared Branching (CUSC)
- 50. Suspicious Activity and Fraud Alert/Inquiry
- 51. TCR/TCD Deposits/Withdrawals
- 52. Tiered Points (info window)
- 53. Tracker Review
- 54. Transaction Activity Comparison
- 55. Transaction Override
- 56. Transfers
- 57. Update Trans Desc & IRA/HSA Post Codes

2019 BOUNTY PROJECT

EARN UP TO \$30,000!

It might look like one of our usual occasional contests, but it's based on a belief in including everyone in the economic benefits of doing the work

Engage your most creative teams to earn up to \$30,000!

- \$7,500 each for the winning vision of how platforms
 1, 2, and 3 should look and function
- \$2,500 for one honorable mention for each platform

But for anyone to win, we must receive <u>at least 5</u> <u>submissions</u> for each platform

Proposals will be accepted January 1 to March 31, 2019

Details will be announced at the CEO Strategic Developers Boot Camp in November

Speaking of contests, let's see how the eSignature \$10K contest is going...

IMAGING CONTESTS



Top 5 for Online Vaults as of 4/30/2018

Rank	CUID	CU Name	Total eClosings	Percent of All New Loans
1	80	Auto-Owners Associates Credit Union	194	100.00%
2	288	Academic Federal Credit Union	56	83.58%
3	790	Catholic United Financial Credit Union	104	59.77%
4	255	Toro Credit Union	232	37.42%
5	287	Materion Federal Credit Union	114	33.83%
12	Download P	ull List of Contest Standings		

Top 5 for In House Vaults as of 4/30/2018

Ran	ik CUID	CU Name	Total eClosings	Percent of All New Loans
1	3820	MUNA FCU	844	89.03%
2	272	DOLFCU	556	72.58%
3	173	New Horizons Credit Union	285	43.58%
4	3807	Jefferson Credit Union	264	36.87%
5	3807	Frankenmuth Credit Union	2414	36.62%
1	Download Ful	l List of Contest Standings		

John's Take On The Standings



About 31,786 loans this month across both contests, for a total of \$554M in loans! eSi accounted for half of those 14,342. If we split the dollars in half that's about \$275 Milli dollars of loans! WOW! Now I understand that perhaps we closed mostly consumer lo mortgages which were done on paper etc. etc., but the take away here is that a heck of of business is being accomplished through remote signing by credit unions with a gr

Win \$1,000

eDOCSignature Explosion

The credit union with the most documents completed via

DOCSignature" during the contest period wins \$1,000

during the contest needed wins \$1,000

3 contests for a total payout of \$23,000 on 9/30/2018

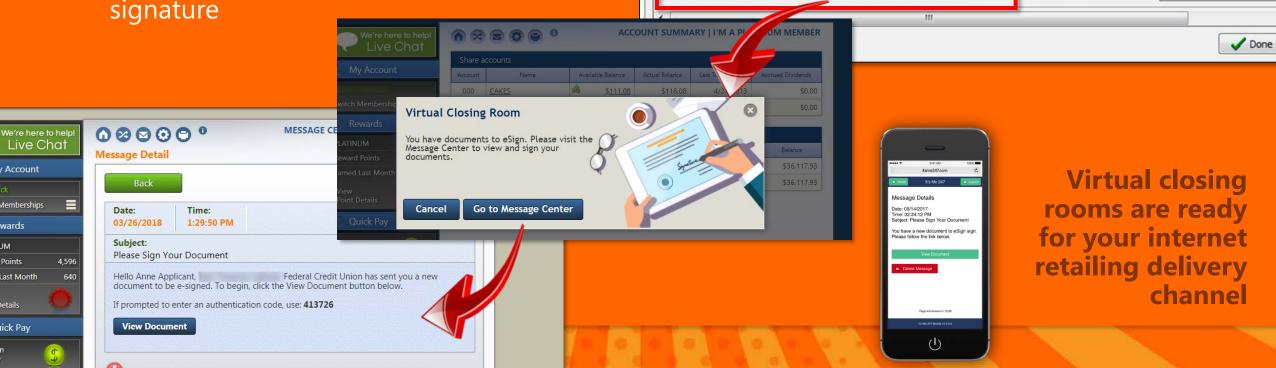
One of the most active crowd conversations we've ever had about a contest, and a great investment

CU*Answers is providing all credit unions in the network with free cloud storage! cuanswers.com/products/imaging-solutions/ Imaging Solutions 2018 Contests For 2018, CU*Answers Imaging Solutions in partnership with My Virtual Strongbox and eDOC Innovations are running three exciting contests. Winners will be announced the first week of October 2018, but you can follow along on this page. Each month, the top 5 contestants will be updated below. This is a year long marathon, it's not a sprint! It's not too late to get started! You don't have to sign up for the contests, you only need to use the products. In This Section Imaging Solutions ntry to all 3 contests is automatic if you meet the criteria. → My Virtual StrongBox Win \$10.000 Race to be the First Place eCloser! → My Virtual StrongBox FAQs → Member Tax Forms Here are the 3 Contests → Imaging Solutions 2018 Contests lace to be the First Place eCloser! The credit union with the most documented electronic loan closings during the contest period wins My Virtual Strong Roy Dach for Ca \$10,000. The conditunion with the mast Registered Account → Online Imaging Strategy

REMOTE CLOSINGS AND ESIGNATURES

WE CAN BUILD A COMMUNITY'S COMPETENCY AND PROVE OUR CAPABILITIES

Imagine what we'll do when every It's Me 247 visit is an opportunity to close a loan or perform any other kind of transaction with an electronic signature



Include Signer9

Name

eMail

Notification Type: O Email O Online Banking Signing Room

Role

Signer9

563043

Auth Code

Signature boxes to include

Notification Account: 789

SigBox8

SigBox9

✓ SigBox10
✓ SigBox11

REMEMBER OUR GOAL: CUT 30% OF CU*BASE TOOLS WHAT SHOULD WE LEAVE BEHIND?

IF WE LISTEN TO THE CROWD, WILL WE LEAVE ANYTHING BEHIND?







When does a group of CEOs – or <u>a</u> CEO – have to make the call?



SOMETIMES WE HAVE NO CHOICE

IT TAKES TWO+ TO TANGO IN THIS WORLD

y Accounts New Accounts Pay Bills My Documents Go Mobile Contact Us



for credit cas of Time, 4 into the interview of the cas of the cas

What is a VantageScore?

The VantageScore model was introduced in 2006 and developed by the three nationally recognized CRAs: Equifax, Experien, and TensUnion. Utilizing decades of collective analytical experience, the teams developed new analytical techniques.

The main goals of the model are to not only be more predictive, but more consistent across all three CRAs. Although created in partnership, VantageScore is now independently managed with all intellectual property owned by VantageScore.

How is VantageScore the same as other credit scores?

Time, thought and decades of expertise has gone into the model creation. VantageScore was built in consideration of ECOA, FCRA, and the



Federal Reserve/OCC Guidance on Model Governance. VantageScore is widely recognized by regulators such as NCUA, CFPB and others. The credit score delivered is a three-digit number in the same familiar range of 300-850.

How is a VantageScore different from other credit scores?

The VantageScore uses an identical algorithm at all credit bureaus. In other words, the same member would have the same same bureau to the next. This is under that the same data is present at e

What factors make up a VantageScore?



What is a Credit Score? What Credit Unions Need to Know

CUANSWERS Management Services

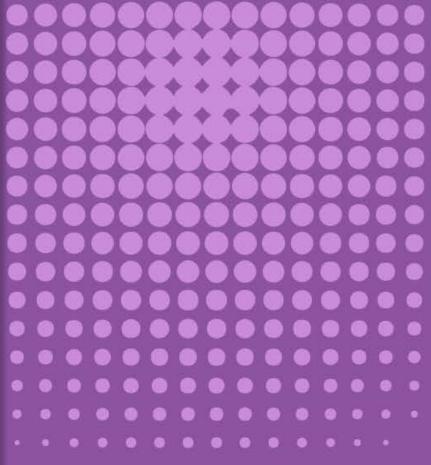
savvymoney

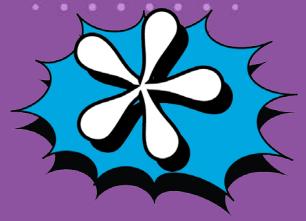
DESIGNING THE TURE FOR NE AND BILE TOOLS

ONLINE '19

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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

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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



HAVE YOU KEPT UP WITH ONLINE AND MOBILE RELEASES?

EVOLUTION CAN SEEM LIKE WATCHING GRASS GROW

17.05

Member-Facing

Members Now Enroll in Text Banking in Mobile Web Banking (and More Phone Features for Enrolled Members) _

17.12

Between Releases (Member Facing)
More Bill Pay History Available for Members
Notification for Check Payment Delivery Removed
OTB Detail Now Available in Mobile
Added Disclaimer About IRA/HSA Deposits to the Transfer Wizard
Clearer Messages When Processing Skip-Pays

17.10

Member-Facing

- Keep Members on Your Website When They Login to "It's Me 247"
- Elect to Warn Members in "It's Me 247" When They Will Exceed Allowed Reg D Transfers
- Enhancements to the Optional Online Display of Credit Scores ____
- Mobile _ Deposit Checks Fast with Promise Deposits Now in Mobile _

It's Me 247 Online Banking

18.03

The Big Scoop: It's Me 247 Security Enhancements and Widget Changes for API Preparation_____

- API-95 and Online '19: A Pause for the Cause, and Foundation Projects for the Future of Online Banking
- 💹 Even More Control in It's Me 247 Transfer Control: Account Suffix Selection Now Available_
- Expanded "See" Options Allow Members to Display Only Accounts They Own _____

18.07

Member Facing

Put Your Members in Control: Plastics Deactivation Now Available in Mobile App



IMPROVING A DELIVERY CHANNEL IS NOT AS EXCITING AS OPENING A NEW ONE

Secure Onlin Secure Onlin Secure Onlin Username Password Login Forgot F	PIB Welcome 4355: Personal Structure 4355: Who is your favorite	re Online ing Login change question
NEW LOGIN WIDGETS estern istricto MEMBERS CREDIT UNION Loans Savings Self-Se	Pass	6742501314691121
	✓ Activate See contro ☐ See owned only	Audio Response Transfer

NEW OPTIONS FOR SEE AND TRANSFER CONTROLS

08000	EXPANDED PASSWORDS
Change My Password What are the requirements for my password?	
✓ Your password must be at least 6 characters lon	ig, and you can use up to 256 characters.
✓ Use both alphabetic and numeric characters for	a more secure password.
Your password is case sensitive.	
✓ Your Online Banking password is not the PIN us	sed for voice access.
What is your current password? Type your new password:	It's getting harde

Control

only

h member is joint/additional signer

selected

It's getting harder to be radical about online banking...some people have abandoned it for the excitement about mobile

115

But like everything else that's "going away," it still has a long future

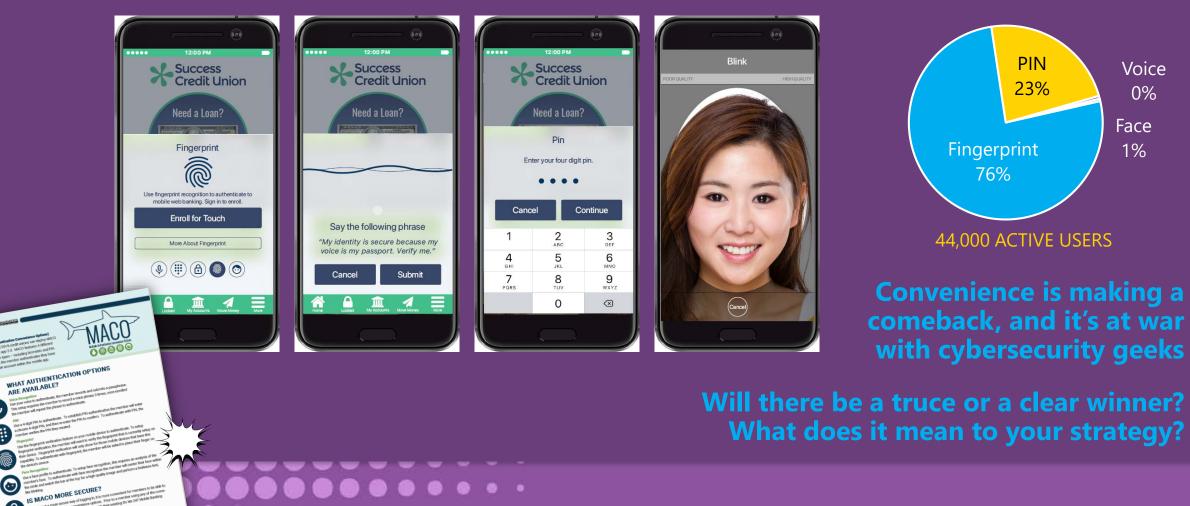


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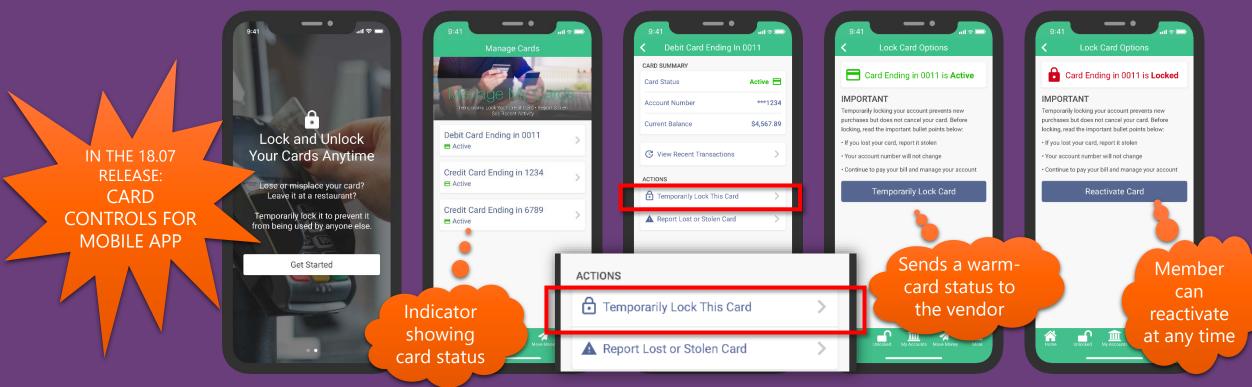
THE MOBILE APP REVOLUTION CONTINUES

WHILE EVERYONE HAS MOBILE APPS TODAY, THEY CONTINUE TO SURPRISE US WITH NEW THINGS



WAITING FOR THINGS TO BECOME SECOND NATURE FOR EVERY MEMBER

STANDARDS FOR THE NEXT GENERATION OF IT'S ME 247 PRODUCTS



Next brick in the wall: mobile app notification engine focused on EFT

WAITING FOR THINGS TO BECOME SECOND NATURE FOR EVERY MEMBER

STANDARDS FOR THE NEXT GENERATION OF IT'S ME 247 PRODUCTS

9:41 ••••••••••••••••••••••••••••••••••••	9:41 ut ♥ ■ Mobile Check Deposit			9:41 ••••••••••••••••••••••••••••••••••••
Success@U check deposit	Success@U O		Participation Service Service Action Service Action Service Service Service Service Service Action Service Acti	Success@U o
Mobile Check Deposit The days of driving to a branch to deposit your checks over! With Success Credit Union Mobile Deposit, just snap a picture of your check, enter the check information, tap to submit and your done.	Maximum amount per deposit \$2,000 Maximum daily amount \$2,000 Maximum deposits per day 5 Maximum total within 30 day cycle 5	FRONT OF CHECK	CENTER OF I smith Lune Dr Council Eight Colleges Council Eight Colleges Council Rupets, Col	Maximum amount per deposit \$2,000 Maximum daily amount \$2,000 Maximum deposits per day 5 Maximum total within 30 day cycle 5
Deposit Your Check	S0.00 Front Of Check Back of Check	CHECK	CENTER CHECK IN FRAME	Check Amount \$78.35
View Mobile Check Deposit History	Take Picture Deposit To: Ken's Checking Cancel		ame DATE 10/12/2016 DATE \$78.35 cents Dollars JohnSmith 15	Front Of Check Back of Check Image: Schecking Image: Schecking
Home Unicosed My Accounts Move Money More	Home Unlocked My Accounts Move Money More		Cancel	Cancel Submit



The cost of RDC is dropping like a stone in Lake Michigan

Are you paying attention to the business evolution here as this becomes real for members?

WHEN INTEGRATIONS CHANGE THE MATH: 1 + 1 > 2

OUR INVESTMENT IN EDOC AND THEIR SUITE OF IMAGING PRODUCTS IS A MAJOR WIN

REAL-TIME RDC POSTING

- Guaranteeing 7 days/week posting for 20+ hours/day
- New dashboard to track deposit activity for settlement, and to understand this new member demographic (who uses mobile deposits?)
- Nearly 75% cost reduction for RDC posting (imagine \$25/mo. as the foundation for this service)

Targeted

for 18.10

RDC AS A FLEXIBLE PAYMENT SYSTEM

- Post RDC deposits direct to loans
- CU controls for DivApls and Loan Categories that can receive RDC deposits directly



RDC ENROLLMENT IN CU*BASE

- Enrollment data and deposit limits stored in CU*BASE
- Auto-enrollment for RDC via the app
 - Enrollment controls based on member age, length of membership, credit score, and delinquency status
 - Eligible members can deposit their first check immediately upon enrollment

Targeted for mid-2019

RDC ACTIVITY DASHBOA EARLY PROTOTYPES

A TRUE MOBILE TRANSACTION IDENTIFYING A NEW MEMBER DEMOGRAPHIC, BY THEIR ACTIVITY

				۲			
🕺 Session 0 CU	*BASE C	GOLD -					

_ **_** X

RDC Analysis

File Edit Tools Help

Account #												
Age range	nge to years Name contains											
Tier score	r score to Length of membership to years											
Gender	nder Blank Length of enrollment to years											
Account #	G	Tier Score	Mbr Age	Lengt Members		Length Enrolle		Total Savings	Total Loans	Deposit Count	Last 30 Day Count	
1	Μ	605	64	49Y		2Y	ЗM		24,361	2		Fred Flints
2	F	705	93	49Y	1 M	2Y	3M		0	49		Wilma Stone
3	F	600		48Y	4M	24	3M		61,680	13		Anne Greeng
4	M	605	69	489	4M	24	3M		0	8		Calvin Hobb
5	M	305	54	479		24	3M		6,253	1		James Kirk
6	M	455	91	479	1 M	24	3M		0	21		Leonard McC
<u>(</u>	M	680		45Y	11M	24	3M		8,502	5		Montgomery
8	F	685	67	45Y	9M		1M		4,832	24		Janice Rand
9	F	805	73	45Y	1 M	24	3M		60,117	10		Tegan Jovan
10		390		449	7M	24	3M		239	22		Harry Sulli
11	F	745	69	449	5M	24	3M		162,862	30		Sarah Smith
12	M	440	59	429	OM	24	3M	21,378	929	73	14	Roscoe Colt
					_		_					

Totals

View Account Detail

393,676 329,7

329,775 258

127

Records 12

Session 0 CU*BASE GOLD -

File Edit Tools Help

RDC Analysis

Fred Flintstone	Individual				
Length of membership	Oct 31, 1983	34Y 7M			
Last RDC deposit	May 30, 2018	1000.00			

Deposits	# Transactions	Dollar Amount	Average Amount
Today	0	. 00	. 00
1 to 30 days	3	2,851.04	950.34
31 to 60 days	4	2,930.63	732.65
61 to 90 days	3	1,173.77	391.25

Destination Accounts	# Transactions	Dollar Amount
SAVINGS	4	12,381.05
CHECKING	8	6,000.00
CHRISTMAS CLUB	2	433.29

Common Bonds

Export

Member Connect

RDC FYI

THE WORLD WILL CATCH UP

.

OpsEngine[®] RDC POSTING SERVICES

- 525,000 checks/year
 - 45,000 checks/month
- \$625,000 in deposits/day
 - \$230 million+ for 2018 fiscal year
- 1,500 posting files/week
 - 80,000 files annually

CUS WITH RDC

Via eDOC / Our Mobile App
Via Nitro Mobile App
Via Cachet Financial Solutions
Via BANNO

Regulation CC (Reg CC) Changes Effective July 1, 2018



The Federal Reserve is releasing changes to Regulation CC (Reg CC) on July 1, 2018 to reflect the evolution from a largely paper-based check collection system to a virtually all electronic check collection system. The amendments in Reg CC will protect financial institutions that accept original, paper-check deposits that are returned unpaid as a duplicate of a previously submitted RDC item, **unless the original RDC item was restrictively endorsed**.

While most credit unions generally require members, by agreement, to restrictively endorse paper checks submitted via Remote Deposit Capture (RDC), using such terms as "For Mobile Deposit Only at ABC FCU", verification of the restrictive endorsement is a manual process.

 $What \ should \ you \ do \ until \ an \ automated \ restrictive \ endorsement \ check \ is \ available?$

The answer is largely based on your credit union's risk tolerance. Most credit union members are not attempting to defraud the credit union. If an item is deposited twice, it usually is in error and the member reimburses the credit union. eDOC recommends the following best practices for

Pay attention in 2019

The volumes are up, members are figuring this out, and new standards are developing

HOW DO WE PLAN FOR THE NEXT DECADE?

TWO MAJOR CONCEPTS WE SHOULD USE TO FUEL OUR BRAINSTORMING

Non-transactional data analysis: Optics

- We now keep 30 days of details about what your members did when they visited It's Me 247 desktop banking
- We're creating a new business line where Asterisk Intelligence can walk you through analyses to better harvest insight about what your members do
- Specialize in authenticated activities to know who's doing what
 - As a vendor, we have to choose where we are going to specialize and how to have the biggest impact
 - As an industry, you may have to do the same thing when you think about your traditions and fields of membership

In 2019-2020 we'll have more data and capabilities than ever before to plot our course

ANALYZING NON-TRANSACTIONAL ACTIVITY IN ONLINE BANKING

Rank	Event/Data Marker	Count	%	Avg/Day
1	Viewed Transaction Details	3,393,794	68.3%	484,828
2	Submitted A Transfer	421,428	8.5%	60,204
3	Downloaded Transaction Details	299,493	6.0%	42,785
4	Visited Bill Pay	182,443	3.7%	26,063
5	Viewed Loan Account Information	164,039	3.3%	23,434
6	Viewed A Check Image	151,278	3.0%	21,611
7	Viewed Credit Card Account Information	97,098	2.0%	13,871
8	Jumped To An Account	61,754	1.2%	8,822
9	Viewed eStatements	49,042	1.0%	7,006
10	Paid A Bill	48,905	1.0%	6,986
11	Forgot Password	21,544	0.4%	3,078
12	Viewed The Newsletter	11,186	0.2%	1,598
13	Viewed Dividend/Interest Summary	9,177	0.2%	1,311
14	Clicked On A Smart Message	8,116	0.2%	1,159
15	Viewed Certificate Account Information	7,104	0.1%	1,015
16	Viewed Loan Rate Board	5,434	0.1%	776
17	Viewed Tiered Services Point Summary	5,120	0.1%	731
18	Viewed Shares Rate Board	4,482	0.1%	640
19	Submitted An A2A Transfer	3,510	0.1%	501
20	Scheduled An AFT	3,448	0.1%	493

- Tracked 47 data markers over one week (May 30 to June 5) for 253 network CUs
- Top 3 events (6% of the markers) represented 83% of the activity
 - This is stronger than the 20/80 rule: this is **17/83**

Within this data are the details that identify your opportunities, all the way down to who, when, and why

You could make this a revenue center

ANALYZING NON-TRANSACTIONAL ACTIVITY IS THERE A FUTURE IN NUANCE?

COMPARING TOP MARKERS

	253		
Data Marker	Network CUs	Honor	WDMCU
Viewed Transaction Details	68.3%	65.8%	62.0%
Submitted A Transfer	8.5%	7.1%	11.3%
Downloaded Transaction Details	6.0%	6.6%	2.9%
Visited Bill Pay	3.7%	4.7%	8.9%
Viewed Loan Account Information	3.3%	3.0%	2.5%
Viewed A Check Image	3.0%	3.1%	4.3%
	92.8%	90.2%	91.8%

This is about members and what they like to do

Not sure it has much to do with the size of the CU

Are you surprised? Are you ready to dig into the features that your members use less than 1% of the time? Do you remember long-tail thinking?

ANALYZING NON-TRANSACTIONAL ACTIVITY PUNCH-COUNTERPUNCH

ONLY AUTOMATION CAN LOWER THE PRICE SO WE CAN GO AFTER 0.1% OPPORTUNITIES

Rank	Event/Data Marker	Count	Percent	Avg/Day	Avg/Day/CU
15	Viewed Certificate Account Information	7,104	0.1%	1,015	4.0
16	Viewed Loan Rate Board	5,434	0.1%	776	3.1
17	Viewed Tiered Services Point Summary	5,120	0.1%	731	2.9
18	Viewed Shares Rate Board	4,482	0.1%	640	2.5
19	Submitted An A2A Transfer	3,510	0.1%	501	2.0
20	Scheduled An AFT	3,448	0.1%	493	1.9
21	Viewed New Share Details	2,617	0.1%	374	1.5

In the next decade we must find the tactics that turn these kinds of member interactions into opportunities for our community

Looking for instant, tactical responses, 24x7

Whether it's an offer for a loan, gamification, or avoiding fraud, we have to find the new math

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ANALYZING NON-TRANSACTIONAL ACTIVITY **OPTICS IS NOT JUST FOR INTERNET CHANNELS**

LEARN THE SKILLS AND IMPROVE YOUR CALL CENTER OPERATIONS AT THE SAME TIME

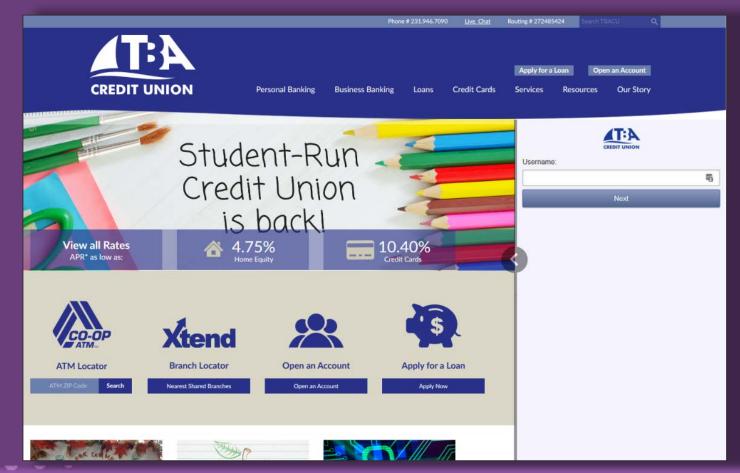
Session 0 CU*BASE GOLD - MIDUSA CREDIT U File Edit Tools Help	NION				– – ×		0 CU*BASE GOLD Tools Help	- MIDUSA CREDIT UNION					⊥ – □ ×
Why Your Members	Call					Anal	ysis					05/19/2018	- 06/18/2018
From May 19, 2018 to Jun 1 Between and (HHM Acct Base Length of Mbrship to Years Age Range to Years Gender (Male () Female () Other	M Military)	Primary Subject Se Member Branch Se Employee ID Se	lect selecter lect selecter lect selecter lect selecter lect selecter	d Unique Accounts d d	1,988 1,275 64.1 %	Total Pe Day Sun Mon Tue Wed	r Selected Per Day Count 4 4 4	iod Average Per Day Unique Members 269 259 241	Average Per Trx His Transaction Count 328 331 321	tory Call Length 22H 41M 32H 24M 27H 34M	Tracker Created 328 331 321	_	
Length Of Membership Call Type Description 2Y 11M Phone Center 26Y 7M Phone Center 5Y 6M Phone Center 20Y 0M Phone Center	Primary Subject Description Payoff Request Balance Inquiry Rate Inquiry	Empl ID Date <b 24<br="" 5=""><b 21<br="" 5=""><m 02<="" 6="" td=""><td>/18 4M 1S /18 7M 28S</td><td>No 1,158</td><td>Curr Total Loans 40,129 93,618 11,636</td><td>Thu Fri Sat</td><td>4 4 5</td><td>306 354 145</td><td>391 445 172</td><td>32H 23M 37H 27M 11H 3M Rankings</td><td>391 445 172</td><td></td><td></td></m>	/18 4M 1S /18 7M 28S	No 1,158	Curr Total Loans 40,129 93,618 11,636	Thu Fri Sat	4 4 5	306 354 145	391 445 172	32H 23M 37H 27M 11H 3M Rankings	391 445 172		
17Y 5M Phone Center 6Y 11M Phone Center 24Y 3M Phone Center 21Y 3M Phone Center 17Y 5M Phone Center 17Y 5M Phone Center 14Y 9M Phone Center 3Y 7M Phone Center 2Y 11M Phone Center 2Y 11M Phone Center 2Y 11M Phone Center	Select: 0 1. Account Base 2. Gender 3. Member Age 4. Member Nam 5. Member Bran 6. Member Desi 7. Length of Me	e ne nch ignation	 8. Tiered Li 9. Transacti 10. Call Typ 11. Program 12. Employe 13. Call Cou 14. Day of W 	ion Time e Code n Code ee Name nnt	14,977 30,383 15,665 0 14,977 0 4,556 28,894 0 ↑ ↓			203 10.2 4 148 7.4 16 101 5.1 4 93 4.7 7 85 4.3 3 80 4.0 4		Call Type 1.3 Phone Center 1.1 Teller 1.1 FSA 1.1 Back Office 1.1 Collections 1.0 1.9	399 20.1 Ba 211 10.6 Pl 2 .1 Pa Lo	Primary Subjects Sect Review Istory Print alance Inquiry one Transfer ayoff Request ban Request ban Request ban Payment neck Order	Calls Made Pct 799 40.2 535 26.9 346 17.4 126 6.3 62 3.1 28 1.4 24 1.2 21 1.1
Common Bonds Export ←→↑ Ⅱ 를 ♂ į ?		Analysis	Reloa	nd All Data	7,565 9,645,054 Sources MD (6644) 6/18/18			hen m	ember	ok ever s don't vithout	act, o	r how	they'r

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

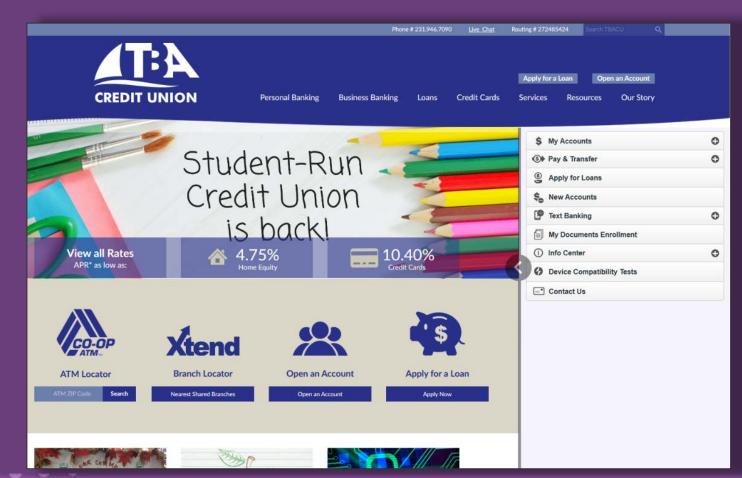
PROTOTYPING DESIGNS FOR INTERNET BANKING TRANSACTIONS INTERFACED WITH A WEBSITE ONLINE // JULY-OCTOBER 2018

- 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



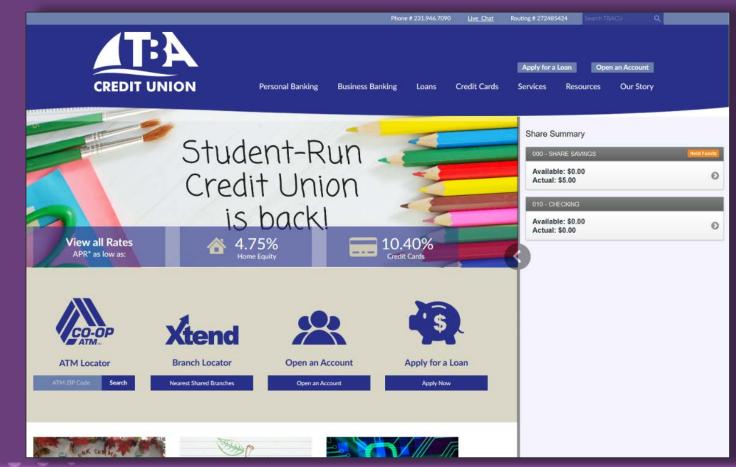
PROTOTYPING DESIGNS FOR INTERNET BANKING TRANSACTIONS INTERFACED WITH A WEBSITE ONLINE // JULY-OCTOBER 2018

- 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 ONLINE // 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?



PROTOTYPING A WHOLE NEW APPROACH TO CU WEBSITES

ONLINE^MJULY-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





PROT WEBSIT ONLINE

We'll meet with C during to the

mem

 Envision w. marketing tea internet retailing scheme

Inspir

own web service team manufacturer of interr 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



closures | NMLS Numbers | Site Map | Career

e Fair Housing Law

PROACH TO CU

HSM4

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A NEW MOBILE WEB DESIGN FOR 2019

TEST LAUNCH WITH THE IT'S MY BIZ 247 MEMBER AUDIENCE, IN PREP FOR ALL MOBILE APP USERS

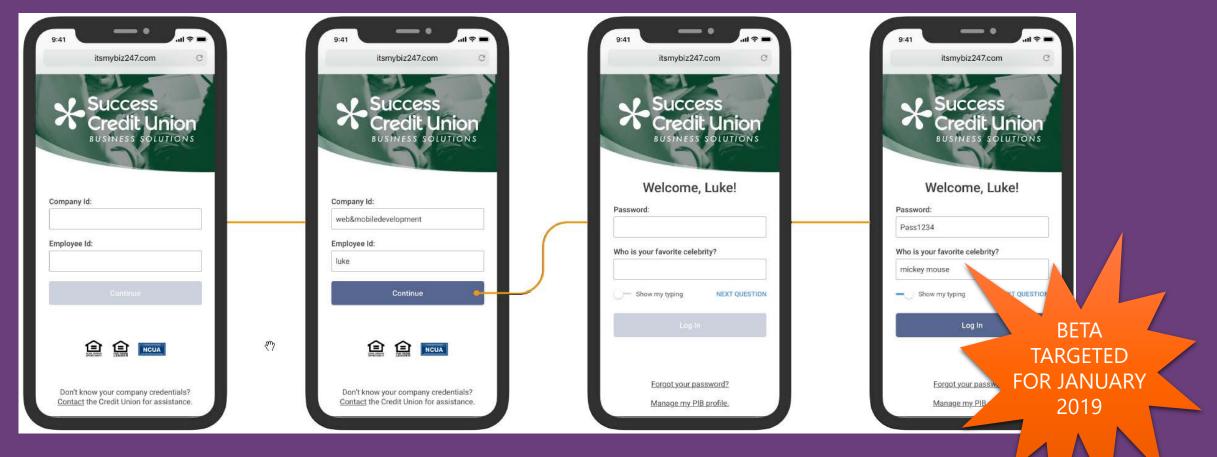


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Dnline Banking

A NEW MOBILE WEB DESIGN FOR 2019

TEST LAUNCH WITH THE IT'S MY BIZ 247 MEMBER AUDIENCE, IN PREP FOR ALL MOBILE APP USERS



HSM

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BETA TARGETED FOR JANUARY 2019

A NEW MOBILE WEB DESIGN FOR 2019

TEST LAUNCH WITH THE IT'S MY BIZ 247 MEMBER AUDIENCE, IN PREP FOR ALL MOBILE APP USERS

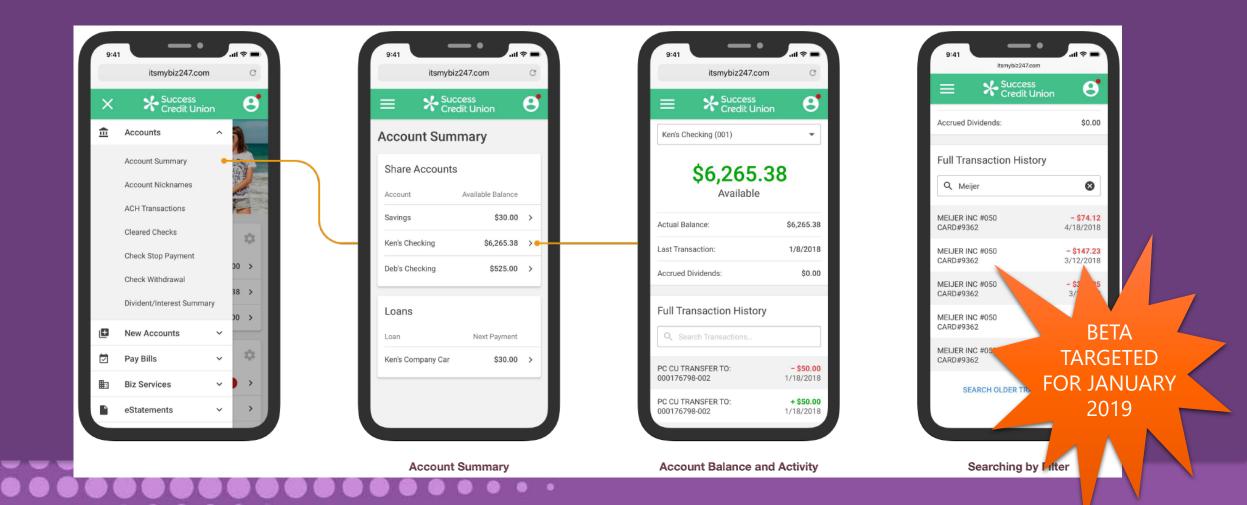
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The Home Screen	Profile Menu	Main Menu	

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A NEW MOBILE WEB DESIGN FOR 2019

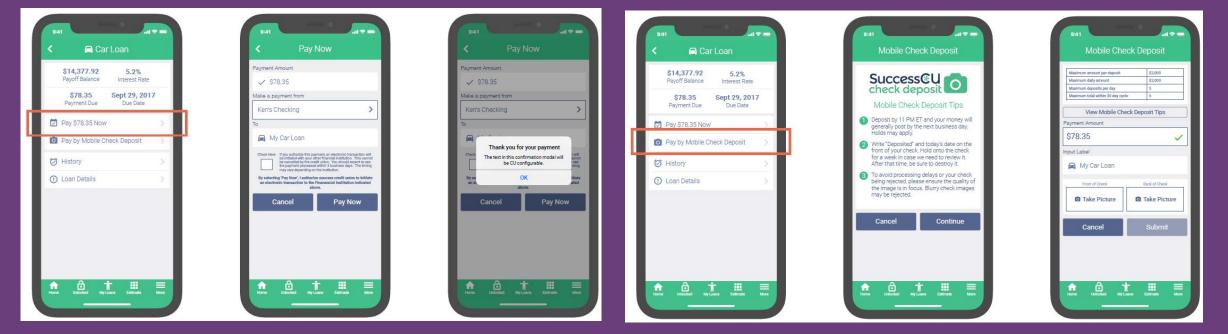
TEST LAUNCH WITH THE IT'S MY BIZ 247 MEMBER AUDIENCE, IN PREP FOR ALL MOBILE APP USERS



PAY NOW VIA TRANSFER

PAY NOW VIA CHECK DEPOSIT

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HAVING THE DISCIPLINE TO MOVE TO THE NEXT PARADIGM

DESIGNING SPECIALTY APPS FOR TARGETED AUDIENCES: THE DISENGAGED MEMBER

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HAVING THE DISCIPLINE TO MOVE TO THE NEXT PARADIGM

BALANCING TODAY (65%) VS. THE DISCIPLINE FOR THE FUTURE (35%): A CU*ANSWERS STANDARD

- When it comes to CU*BASE we've always used FASB as the reasoning for our discipline to constantly invest in the future
- It's time we apply the same kind of motivation to our It's Me 247 suite and make major investments in 2019
- Find the balance for the future:
 - Between our 3 free apps and specialty apps
 - Between kitchen-sink apps and narrowly-defined micro-apps

55 VISIT OUR ONLINE AP1-95 EVELOPER'S A Strategy for Building ELP DESK Custom Software with THE TURTLES VS. THE HARES Shooting for 95% of all needed APIs for A BUILDER'S SOL ALERTS & NEWS TRACK CLISTOM Online '19 by December 31st CONTACT Goal is for 53 APIs to be available 25 are in the can (slightly behind but we're ake a Change to CU*BAS ign Studio Getting picking up speed) grate with a Third Party Project Learned a lot from the authentication APIs onnect Third Party Online Banking Vendors to CU*BAS released in 18.03 O-D ASIE Developing custom so API CATALOG that op into developing Next big learning event: The APIs that let you see your account summary and transaction Work with Your Clients, I am a Vende history We're learning through It's Me 247 and DHD Boot Camp projects in the future dhd.cuanswers.com



AMBULANCE-CHASING. OR INVESTING

- Bringing a new service and business to the market later this year
- We're committing to a 2-year proof-of-concept project
- We're driven to act now by the fever over lawyers chasing money, but confident that members need clear guidance in these areas
- Your response will be the proof of the pudding

Accessibili Service

Enroll Nov



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Develop	Launch	Monitor	Report
During development, Web Services will held and scan your alte simultaneously to relative ann-conformity leases down the soad.	At alto launch, Web Services will acan and services will acan webcites using Sitelengrove and make an action plan for any annesched issues prior to launch.	All enrolled cleants will have monitored websites that will produce elects and Web Services will motify the client and create a sensediation plan.	Web Services Team will comple and deliver a report each month inviewing the credit union's website performance using Siteimprove.
			le're looking for arly movers to
		utilize	elp us get this ervice started!

Scanning, Reporting and Remediating Existing Websites

lc18.info/was

Web Services

Website Accessibility Scanning, Reporting and Remediation



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THANKS

TO OUR

HEROIC







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CONCLUSION



2018 VIDEO CONTEST



- Throughout the day we will stay on this idea of different approaches to heroes
 - We will contrast 3 video contest winners and their approach to the "we need a hero" theme with 3 videos from my "we need a hero" perspective
- It's not about who's right or wrong, it's about where we're looking for answers these days
 - It's about our mindset about what we need and what will sustain us going forward
 - It's about who we work for and why
 - It's about crafting a network of solutions based on contrasting opinions on what we take to the future

Here's our third and final winner...

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ARIELLE SCHMITT NOTRE DAME FCU



2018 Contest Winner "We Need a Hero"

WE NEED A HEROJ



"TRUST THE FUTURE"

- There are many heroes in a successful credit union's history, and it will take many heroes for its continued success in the future
 - To start a cooperative, owners must will it into existence
 - To maintain a cooperative, owners must drive its evolution
 - To end a cooperative or to save a cooperative – you must count on the will of owners to step forward

Ownership is more than just adding your name to the rolls as a CU member...it's a state of mind that drives you to act

> Here is the last of our videos based on owners and their connection to our industry







In this video, CU owners were telling the story of how their cooperative pushed through and had learned to trust the future

I wonder...if CU CEOs were telling the same story about our CUSO now, would they be ready to say they trust the future as much?

Imagine someone shooting a video in 2070 about our CUSO's 100th anniversary...who would they cite as the heroes of our story?

> I would cite you... the owners who drive this cooperative

