



Topic #3

The conversation:

**CU Operational Challenges for Our Network to Consider**

- List three headaches your organization has that you want our CUSO to address
- Organize your nominations
  - A CEO headache
  - A CU executive headache
  - A credit union line staff headache
- Put us to work

**Topic #3**

It doesn't have to be something you think we can address...just give us a problem to think about

Do we really need another hundred changes to our accounting software, or should we figure out new businesses to start?

9

Participant responses:

Your headache	How you would like to put the CUSO to work
CEO headache	<ul style="list-style-type: none"> <li>• Data security</li> <li>• Setting the expectations to build with tools we have vs. always looking to next: using data</li> <li>• As our environment changes how can CUA help me drive data security even harder?</li> <li>• Forensics on Fraud at a global level</li> <li>• VPN Quality of Service</li> <li>• Near time communication</li> <li>• Member authentication – Call Center Environments</li> <li>• Facilities – Expanding our footprint</li> <li>• Teams working with CUA to inspire build over buy</li> <li>• Identifying skills of successful people (Email throughput)</li> <li>• How can we better protect members' data?</li> <li>• More help with preventing/detecting fraud.</li> <li>• CUs are not likely to pay for the level of quality ISP equivalent to in-office so staff can work remotely; not cost effective</li> </ul>

	<ul style="list-style-type: none"> <li>• Too many emails. Poor email management; no defined personal approach to emails</li> <li>• Improvements to our ability to connect to CU*A remotely; connectivity issues via VPN</li> <li>• 1) working on more near time communication; reducing 24-hour turnaround, 2) member phone authentication, 3) adding more space to our current office space footprint available</li> </ul>
<p>CU executive headache</p>	<ul style="list-style-type: none"> <li>• Staff development</li> <li>• Profitability to product</li> <li>• Being curious and creative in developing solutions that are <u>not</u> overly complicated <u>and</u> are valuable to the consumer</li> <li>• Managing micro-awareness to validate requests from CU executives</li> <li>• Qualities of CU Executives – Strategic Design   Builders   Analytical – Do we have enough of these people?</li> <li>• Development – Establishing alignment, disciplines, approaches and opinions</li> <li>• Marketing Tracking/Optics</li> <li>• Digital Title Tracking Platforms – Efficient and Cheap</li> <li>• Micro awareness</li> <li>• Do you have sufficient executive minds on your team? Most CUs don't have enough builders/project managers</li> <li>• Marketing tracking and optics, digital title tracking</li> <li>• The ability to determine what's actually happening (micro-awareness) vs. micro-management</li> </ul>
<p>Credit union line staff headache</p>	<ul style="list-style-type: none"> <li>• Productivity – as branch transactions decline what are we doing with this time?</li> <li>• Clarity of direction from leaders and understanding of what drives the direction and why</li> <li>• Help with stuff I do not want to do</li> <li>• Spell check in Trackers</li> </ul>