



viewpoint on

# Skunk Works

**David Damstra**

VP of Marketing Services & Creative Director



setting the  
**waypoint**



# When Given the Freedom to Innovate



the outlook



# We're Not New to Skunk Works...

CU\*Forms

AVM  
AuditLink Vendor Monitor

ANALYTICS  
BOOTH

INTERNET  
RETAILER  
SUPPORT CENTER

CUSO MAGAZINE

Owner's  
VIEW

Owner's  
VOICE

ExamShare  
CU\*ANSWERS  
A CREDIT UNION SERVICE ORGANIZATION

PolicySwap  
CU\*ANSWERS

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# Remember This From Last Year?

154

## The Online Loan App Dilemma



ONLINE LOAN APPLICATION → ← ONLINE MEMBERSHIP APP



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# When Given the Freedom to Innovate



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# We Had an Idea...

***RETAILER  
DIRECT*** \*

X **Daon**

***FUEL***  
*Forecasted Underwritten Express Lending*

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# Modules We Could Add



Member**Pass**

***ChexSystems***<sup>®</sup>

CU\*Forms



**Prove**



**Pinwheel**

**TrustX**<sup>®</sup>

**Lender\*VP**  
CU\*ANSWERS Management Services

**It's Me247**  
Online Banking

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Remember, we're talking about the future

# The First Tiles Have Been Laid



**CU HEALTHCARE**  
P A Y C A R D

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# The First Tiles Have Been Laid



**Current Process  
is Under 2 Minutes!**

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# The First Tiles Have Been Laid

**CU\*ANSWERS** **Mosaic**

Coming for CU Healthcare PayCard later this year  
For credit unions, soon after

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