The "Spirit of CU*Answers" Award

Introduced in 2011, this award lets us recognize a client for excellence:

- ★ The CU that best exemplifies our Leadership Conference theme for the year, or
- * A CU with an especially strong and vital volunteer program, or
- ★ A CU that demonstrates the principle of being "all about the member," or
- * A CU with an innovative example of collaboration and cooperation (the highest Collaborative Score), or
- ★ A CU that has **started a business** in the network, or
- ★ A CU that shows strong execution and performance, especially in the face of adversity or despite overcoming a significant challenge, or
- ★ A newly-converted CU that really hit the ground running with adoption of CU*BASE tools (or an existing CU that has really plunged into the tools in a new way), or
- ★ A CU that started a new initiative that really demonstrates the credit union spirit, or that moves the industry in a positive direction, or that is inspirational to other CUs in some way

The "Spirit of CU*Answers" Award

Introduced in 2011, this award lets us recognize a client for excellence:

- ★ The CU that best exemplifies our Leadership Conference theme for the year, or
- ★ A CU with an especially strong and vital volunteer program, or
- * A CU that demonstrates the principle of being "all about the member," or
- * A CU with an innovative example of collaboration and cooperation (the highest Collaborative Spre), or
- * A CU that has started a business in the network, or
- ★ A CU that shows str overcoming a signif ... an innovative example of collaboration and cooperation ...
- * A newly-converted Co that really find the ground running with adoption of Co proceeding (or an existing CU that has really plunged into the tools in a new way), or
- ★ A CU that started a new initiative that really demonstrates the credit union spirit, or that moves the industry in a positive direction, or that is inspirational to other CUs in some way

And the winner is...

The "Spirit of CU*Answers" Award

Introduced in 2011, this award lets us recognize a client for excellence:

- ★ The CU that best exemplifies our Leadership Conference theme for the year, or
- ★ A CU with an especially strong and vital volunteer program, or
- ★ A CU that demonstrates the principle of being "all about the member," or
- * A CU with an innovative example of collaboration and cooperation (the highest Collaborative Spre), or
- ★ A CU that has **started a business** in the network, or
- ★ A CU that shows str overcoming a signif ... a new initiative that really demonstrates the credit union spirit ...
- * A newly-converted to that really nit the ground running with adoption of the brost tools (or an existing CU that has really plyinged into the tools in a new way), or
- * A CU that started a new initiative that really demonstrates the credit union spirit, or that moves the industry in a positive direction, or that is inspirational to other CUs in some way

And the winner is...





- Eastern U.S. CUSO, founded by 6 CU partners:
 - Century Heritage FCU, Pittsburgh, PA (\$130M assets) (13,500 mbrs)
 - Dept of Labor FCU, Washington, DC (\$75M assets) (7,000 mbrs)
 - Destinations CU, Baltimore, MD (\$60M assets) (8,700 mbrs)
 - Everence FCU, Lancaster, PA (\$151M assets) (12,000 mbrs)
 - SPE FCU, State College, PA (\$80M assets) (11,000 mbrs)
 - Viriva Community CU, Warminster, PA
 (\$70M assets) (10,000 mbrs)

rkGoBig Quick Facts

Assets: **\$566 million** Founded: **2014**

Members: **62,000** HQ: **Harrisburg, PA**

rkGoBig Purpose

It's broke. We'll fix it.

We do not merely ponder cooperation. We act it. We create unheard of value for our members in dogged pursuit of a sustainable, thriving credit union system.

Smarts, courage, hope and cooperation drive our work. We are fearless. We know we have to be.

This We Believe

- We believe that credit unions provide a unique and important service to Americans.
- We believe that it is possible for credit unions to achieve 10% market share.
- We believe that small-to-midsized credit unions are at risk of extinction.
- We believe that providing Americans with an option for local, intimate, and personalized service is exactly the purpose of the credit unions – the loss of which is unacceptable.
- We believe that CUs devote too much resource to the operation of non-differentiating back office operations, thereby reducing their ability to focus resources on member development and CU growth.

- We believe that only through collaboration can we achieve the scale efficiency and reduced costs critical to survival.
- We favor "learning forward" through action balancing analysis with tangible action and calculated risk.
- We believe that we must re-create trust among credit unions though collaboration – the only sustainable and unique competitive advantage enjoyed by all credit unions.

