

Day 1

# CEO Strategies 2023

NOVEMBER 7-8, 2023



[cuasterisk.com](http://cuasterisk.com)



# CEO Roundtable 2023

Let's talk!

# Top 10 Ideas For Your 2024 Strategic Plan

Will you move on  
these in 2024?

Learn more  
links are in  
the app!



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Top 10  
Ideas  
For Your  
2024  
Strategic  
Plan

Real-time payments via  
RTP<sup>®</sup> and FedNow<sup>™</sup>

You'll need to be on BOTH rails!

Submit at least one  
"send" rule via the link  
in our app, or visit



[cuanswers.com/events/ceo-strat/ceo-strategies-2023/rules-for-send/](https://cuanswers.com/events/ceo-strat/ceo-strategies-2023/rules-for-send/)



2

Top 10  
Ideas  
For Your  
2024  
Strategic  
Plan

# Multi-factor Authentication (MFA)

*Available now...*

For personal info updates and P2P

*Coming soon...*

For your call center/teller line via MemberPass (Dec)

For online banking logins via text/email (2024)

For online banking logins via MemberPass (2024)

# Top 10 Ideas For Your 2024 Strategic Plan

3

## Vertical Receipts

Horizontal will be sunset fall 2025!

[Learn more](#)

## Native Receipts

Via Xpress Teller now, coming for all channels 24.05

[Learn more](#)

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**Top 10  
Ideas  
For Your  
2024  
Strategic  
Plan**

## MOP 3.0 with Digital ID Proofing

35 CUs are live today, 20 in the queue

5

**Top 10  
Ideas  
For Your  
2024  
Strategic  
Plan**

## FUEL Decision Model

46 CUs live today



6

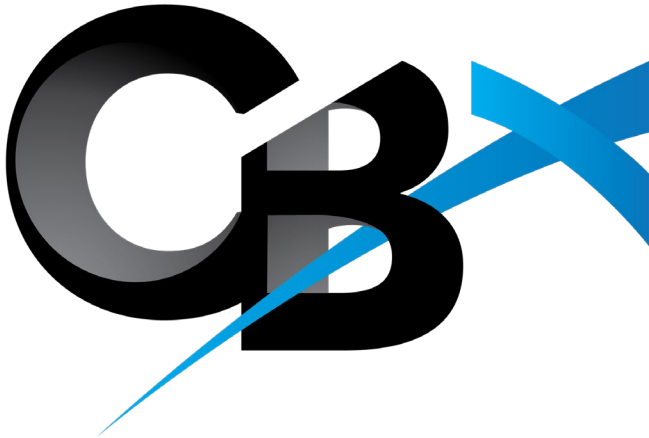
**Top 10  
Ideas  
For Your  
2024  
Strategic  
Plan**

Digital Card Issuance & Provisioning to Wallet

7

**Top 10  
Ideas  
For Your  
2024  
Strategic  
Plan**

Preparing your team and network for



8

**Top 10  
Ideas  
For Your  
2024  
Strategic  
Plan**

## CU\*Forms

Membership forms available now,  
next up are loan forms

# 9

## Top 10 Ideas For Your 2024 Strategic Plan

### Online Offers

- 1-Click Credit Card Offers
- 1-Click Unsecured / LOC Offers
- 1-Click Deposit Secured Loans

*...and coming next year:*

- 1-Click Unfunded Offers
- 1-Click + CLR Path Decision Advisor

# Top 10 Ideas For Your 2024 Strategic Plan

10

Get involved!

**CUSO** **MAGAZINE**  
[cusomag.com](https://cusomag.com)

[Learn more](#)

**Conversations on\***

CU\*Answers Collaboration Groups

[Learn more](#)

# Top 10 Ideas For Your 2024 Strategic Plan

## Honorable Mentions

Request-a-Doc

[Learn more](#)

CLR Path Decision Advisor

[Learn more](#)

Analytics Booth

[Learn more](#)

AFG Integration

[Learn more](#)

OpenLending Integration

[Learn more](#)

Ascensus Integration

[Learn more](#)

Credit Card Cash Back

[Learn more](#)

Spanish Online Banking

[Learn more](#)



**Break time!**



# Strategies for Managing Liquidity

Let's talk!

# Strategies for Managing Liquidity

- Purchasing CDs from your peers
- Learn from your peers
  - Let's talk!
- Via loan participations [Learn more](#)
  - Policies
  - Presenting to your board
  - Procedures



**Any other creative solutions  
from the group?**

The background features a complex pattern of overlapping blue triangles and hexagons in various shades, from light sky blue to deep navy. A large, white, semi-transparent hexagon is positioned on the left side, serving as a backdrop for the main title text.

# Strategies for Serving the Underserved

Let's talk!

# Community Development Financial Institution (CDFI) Status

- Benefits?
- Associated investment?
- Callahan & Associates has a creative idea

## CDFI PEERS IN OUR NETWORK

- Brewery CU
- Commodore Perry Federal CU
- The Finest Federal CU
- Frankenmuth CU
- Hawaii Central Federal CU
- Isabella Community CU



**Thanks for  
the day!**

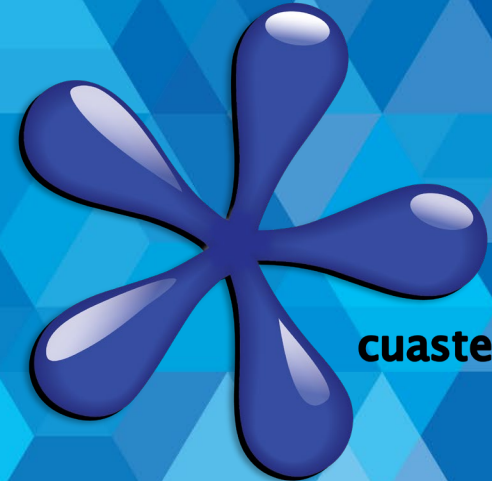
**See you at the reception!**



Day 2

# CEO Strategies 2023

NOVEMBER 7-8, 2023



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# Online Offers Strategies

Learn From Your Peers

# Online Offers

- 1-Click Offers
  - 1-Click Credit Card Offers
  - 1-Click Unsecured / LOC Offers
  - 1-Click Deposit Secured Loans

*...and coming next year:*

  - 1-Click Unfunded Offers
  - 1-Click + CLR Path Decision Advisor
- Many options from Lender\*VP
  - DIY
  - DIT

- Learn from your peers
  - Let's talk!



**What's next to propel this initiative even further?**



# Alternative Merger Strategies

Learn From Your Peers

# Getting Creative to Help CUs Thrive

- Option A – unique file libraries
  - Focuses on member experience
  - Easier for member-facing staff
  - More back-office work
  - Rate differentiation
- Option B – single institution with creative branding
  - Staff-focused, less about the member experience
  - Limited support for branch-level branding
- We're looking at **targeted marketing/offers** via OLB
  - Broader appeal than just for mergers
  - By member branch?
  - By membership designation?
  - By CU-defined lists?
- Learn from your peers
  - Kris Lewis, Ignite





# Online Credit Union Strategies

Learn From Your Peers



# Online Credit Union Strategies

(We have a solution, let's talk!)

- Learn from your peers
  - Jeff Jorgenson, CEO of Nugget, a division of Bluestone FCU
- Is anyone else studying this?
- Interesting conversation with a CU in Washington state...

**Break time!**

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# Succession Planning Strategies

Let's talk!

# Succession Planning Strategies

- What resources are you using today
- How can we participate in education and support of your internal teams
- Are you willing to share your plans and best practices?
- Would a “Conversations on Succession Planning” led by our HR team be beneficial?
- Would you participate in a joint event talking about creative solutions to bring to market?
  - McQueen Financial / Callahan / CU\*Answers

The background features a complex pattern of overlapping blue triangles and hexagons in various shades, from light sky blue to deep navy blue. A large, white, semi-transparent hexagon is positioned on the left side, partially overlapping the blue pattern. The text is placed within and around this white hexagon.

# Strategies for Collaborating with Peers

Let's talk!

# How can CU\*Answers act as a hub to help you collaborate more with your peers in the network?

Submit your ideas via  
the link in the app,  
or visit



[cuanswers.com/events/ceo-strat/ceo-strategies-2023/collaborate/](https://cuanswers.com/events/ceo-strat/ceo-strategies-2023/collaborate/)



- Feedback on this year's format?
- Would you send your management team to a Zoom session(s) to review these ideas?
- Ideas for next year's event?

**Wrap-up**



**Thanks for  
the day!**