



**WE NEED  
YOUR IDEAS!**

**THINK  
LIKE  
AN OWNER**



At a recent CFO Roundtable, one CEO made a comment that she could not understand why we charged to support National Shared Branching outlets. She thought it should just be included and that it should be a cooperative buy and investment.

And in many cases we do make decisions not to charge for things because we should walk the talk. We decide to build things without additional fees, just to walk the talk. We pull together and disrupt the status quo as a cooperative because that is what cooperatives do!

So as I face preparing my comments for the June Leadership Conference, I would like some ideas from you to consider. When was the last time you looked at your invoice and wondered why don't these guys just throw stuff in free?! Or in my base pricing? Or just taken out of the dividends? It is a no brainer!

-Randy Karnes



**Send 1-3 suggestions on how to improve our value in 2018 from this aspect. Help us disrupt the status quo!**



Visit [open.cuanswers.com/thinklikeanowner](https://open.cuanswers.com/thinklikeanowner) to send your suggestions.

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