

# Implementation of Technologies

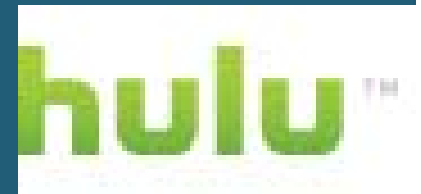
## *Prioritizing with a Purpose*



Pierre Cardenas MBA, NCCO  
President/CEO  
Innovators of Change

Innovative uses of technology  
are re-inventing life as we know  
it in virtually every industry.

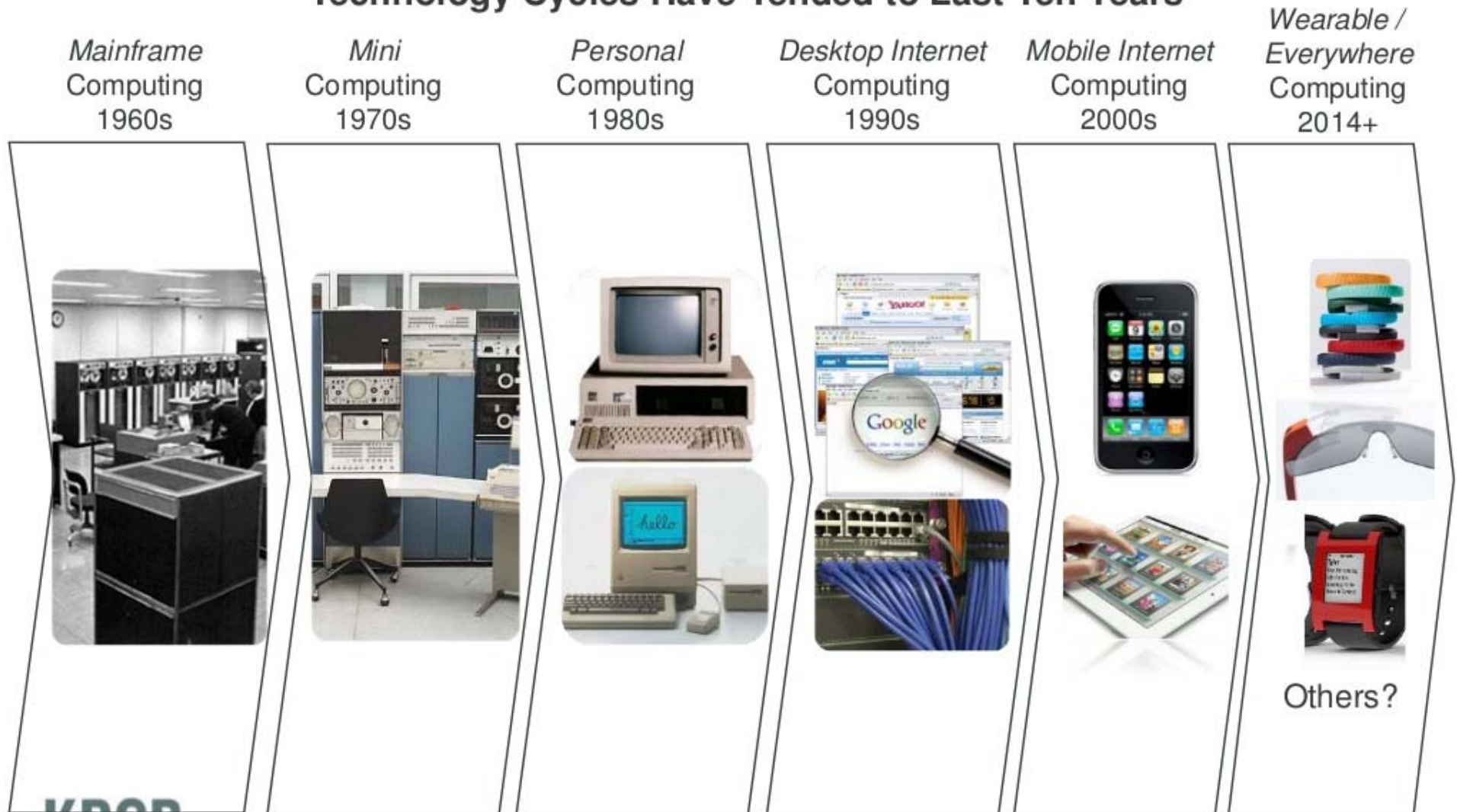
NETFLIX



Etc.

# Technology Cycles – Still Early Cycle on Smartphones + Tablets, Now Wearables Coming on Strong, Faster than Typical 10-Year Cycle

## Technology Cycles Have Tended to Last Ten Years

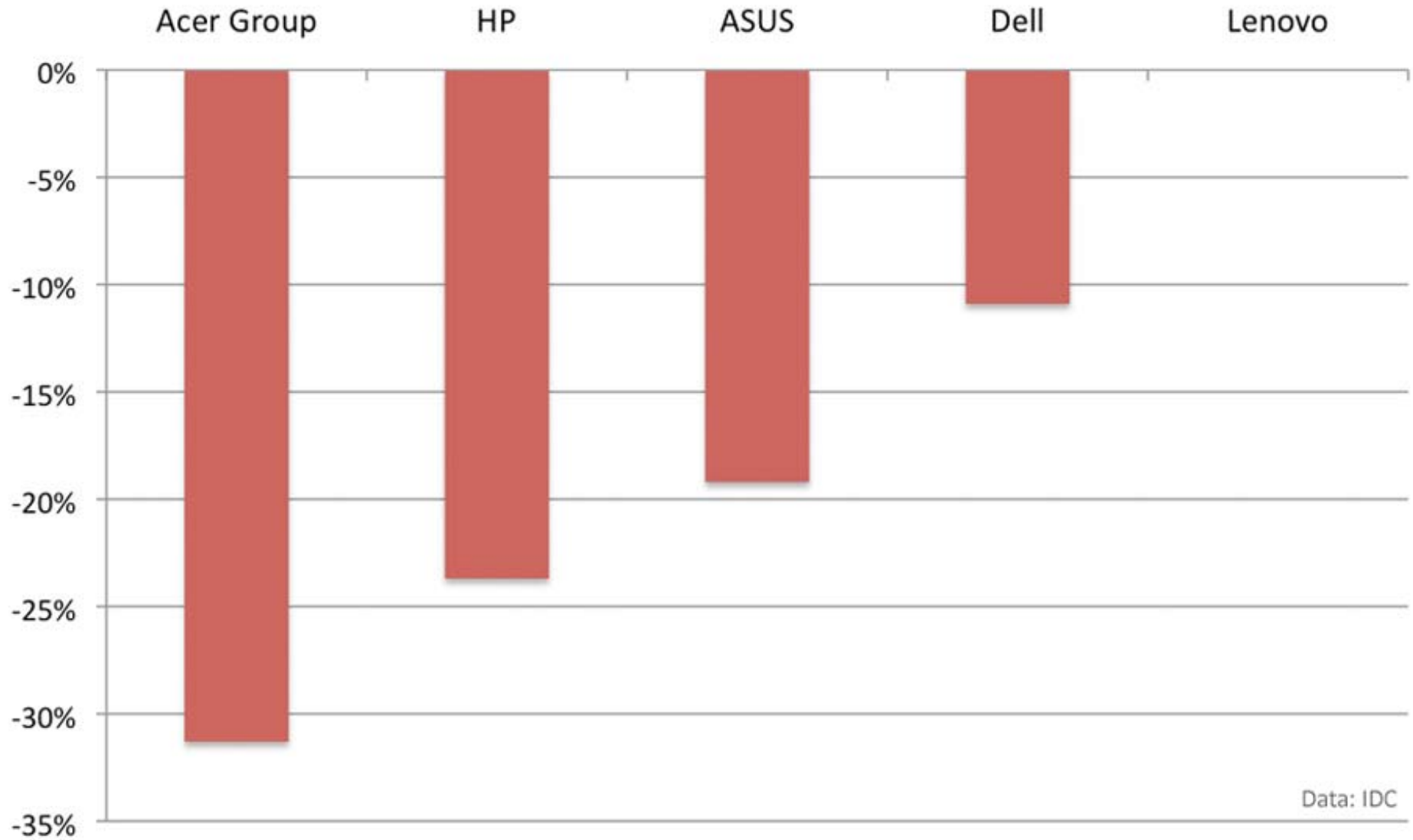




								
	<b>iPhone</b>	<b>iPhone 3G</b>	<b>iPhone 3GS</b>	<b>iPhone 4</b>	<b>iPhone 4S</b>	<b>iPhone 5</b>	<b>iPhone 5c</b>	<b>iPhone 5s</b>
<b>Code Name</b>	M68	N82	N88	N90	N94	N41	N48	N51
<b>Model Name</b>	iPhone 1,1	iPhone 1,2	iPhone 2,1	iPhone 3,1	iPhone 4,1	iPhone 5,1	iPhone 5,3	iPhone 6,1
<b>OS</b>	iPhone OS 1.0	iPhone OS 2.0	iPhone OS 3.0	iOS 4	iOS 5	iOS 6	iOS 7	iOS 7
<b>Screen Size</b>	3.5-inch 480x320 at 163ppi	3.5-inch 480x320 at 163ppi	3.5-inch 480x320 at 163ppi	3.5-inch IPS 960x640 at 326ppi	3.5-inch IPS 960x640 at 326ppi	4-inch 1136x640 in-cell IPS LCD at 326ppi	4-inch 1136x640 in-cell IPS LCD at 326ppi	4-inch 1136x640 in-cell IPS LCD at 326ppi
<b>System-on-chip</b>	Samsung S5L8900	Samsung S5L8900	Samsung APL0298C05	Apple A4	Apple A5	Apple A6	Apple A6	64-bit Apple A7, M7 motion c-processor
<b>CPU</b>	ARM 1176JZ(F)-S	ARM 1176JZ(F)-S	600MHz ARM Cortex A8	800MHz ARM Cortex A8	800MHz dual-core ARM Cortex A9	1.3GHz dual-core Swift (ARM v7s)	1.3GHz dual-core Swift (ARM v7s)	1.3GHz dual-core Cyclone (ARM v8)
<b>GPU</b>	Power VR MBX Lite 3D	Power VR MBX Lite 3D	PowerVR SGX535	PowerVR SGX535	PowerVR dual-core SGX543MP4	PowerVR triple-core SGX543MP3	PowerVR triple-core SGX543MP3	PowerVR G6430
<b>RAM</b>	128MB	128MB	256MB	512MB	512MB	1GB	1GB	1GB DDR3
<b>Storage</b>	4GB/8GB (16GB later)	8GB/16GB	16GB/32GB	16GB/32GB	16GB/32GB/64GB	16GB/32GB/64GB	16GB/32GB	16GB/32GB/64GB
<b>Top Data Speed</b>	EDGE	3G 3.6	HSPA 7.2	HSPA 7.2	HSPA 14.4	LTE/DC-HSPA	LTE/DC-HSPA	LTE/DC-HSPA
<b>SIM</b>	Mini	Mini	Mini	Micro	Micro	Nano	Nano	Nano
<b>Rear Camera</b>	2MP	2MP	3MP/480p	5MP/720p, f2.8, 1.75µ	8MP/1080p, f2.4, BSI, 1.4µ	8MP/1080p, f2.4, BSI, 1.4µ	8MP/1080p, f2.4, BSI, 1.4µ	8MP/1080p, f2.2, BSI, 1.5µ
<b>Front Camera</b>	None	None	None	VGA	VGA	1.2MP/720p, BSI	1.2MP/720p, BSI	1.2MP/720p, BSI
<b>Bluetooth</b>	Bluetooth 2.0 + EDR	Bluetooth 2.0 + EDR	Bluetooth 2.1 + EDR	Bluetooth 2.1 + EDR	Bluetooth 4.0	Bluetooth 4.0	Bluetooth 4.0	Bluetooth 4.0
<b>WiFi</b>	802.11 b/g	802.11 b/g	802.11 b/g	802.11 b/g/n (2.4GHz)	802.11 b/g/n (2.4GHz)	802.11 b/g/n (2.4 and 5GHz)	802.11 b/g/n (2.4 and 5GHz)	802.11 b/g/n (2.4 and 5GHz)
<b>GPS</b>	None	aGPS	aGPS	aGPS	aGPS, GLONASS	aGPS, GLONASS	aGPS, GLONASS	aGPS, GLONASS
<b>Sensors</b>	Light, accelerometer, proximity	Light, accelerometer, proximity	Light, accelerometer, proximity, compass	Light, accelerometer, proximity, compass, gyroscope	Light, accelerometer, proximity, compass, gyroscope, infrared	Light, accelerometer, proximity, compass, gyroscope, infrared	Light, accelerometer, proximity, compass, gyroscope, infrared	Light, accelerometer, proximity, compass, gyroscope, infrared, fingerprint identity
<b>Mic</b>	Single	Single	Single	Dual	Dual	Triple	Triple	Triple
<b>Connector</b>	30-pin Dock	30-pin Dock	30-pin Dock	30-pin Dock	30-pin Dock	Lightning	Lightning	Lightning
<b>Size</b>	115 x 61 x 11.6 mm	115.5 x 61.8 x 12.3 mm	115.5 x 61.8 x 12.3 mm	115.2 x 58.6 x 9.3 mm	115.2 x 58.6 x 9.3 mm	123.8 x 58.6 x 7.6mm	124.4 x 59.2 x 8.97mm	123.8 x 58.6 x 7.6mm
<b>Weight</b>	135 g	133 g	135 g	137 g	140 g	112 g	132 g	112 g
<b>Battery</b>	1400 mAh	1150 mAh	1219 mAh	1420 mAh	1430 mAh	1440 mAh	1440 mAh	TBD
<b>Colors</b>	Black (and aluminum)	Black/White	Black/White	Black/White	Black/White	Slate/Silver (2-tone)	Green/Pink/Blue/Yellow/White	Gold/Silver/Gray (2-tone)
<b>Price</b>	\$499/\$599 on contract (no subsidy)	\$199/\$299 on contract	\$199/\$299 on contract	\$199/\$299 on contract	\$199/\$299/\$399 on contract	\$199/\$299/\$399 on contract	\$99/\$199 on contract	\$199/\$299/\$399 on contract
<b>Availability</b>	4 countries, 4 carriers by YE2007	70 countries, 16 carriers by YE2008	80 countries by YE2009	90 countries, 185 carriers by YE2010	70 countries, 100 carriers by YE2011	100 countries, 240 carriers by YE2012	100 countries, 270 carriers by YE2013	100 countries, 270 carriers by YE2013



## Growth Of Worldwide PC Shipments For The Top 5 Vendors, Q1 2013 (Preliminary)



Data: IDC

# OUR CHALLENGE

## If you are willing to accept it?

- **REMOTE LENDING CHANNELS**

- Call Center (Loans)
- Internet
- MOBILE/CHAT/TEXT
- Outbound

- **Products & Services**

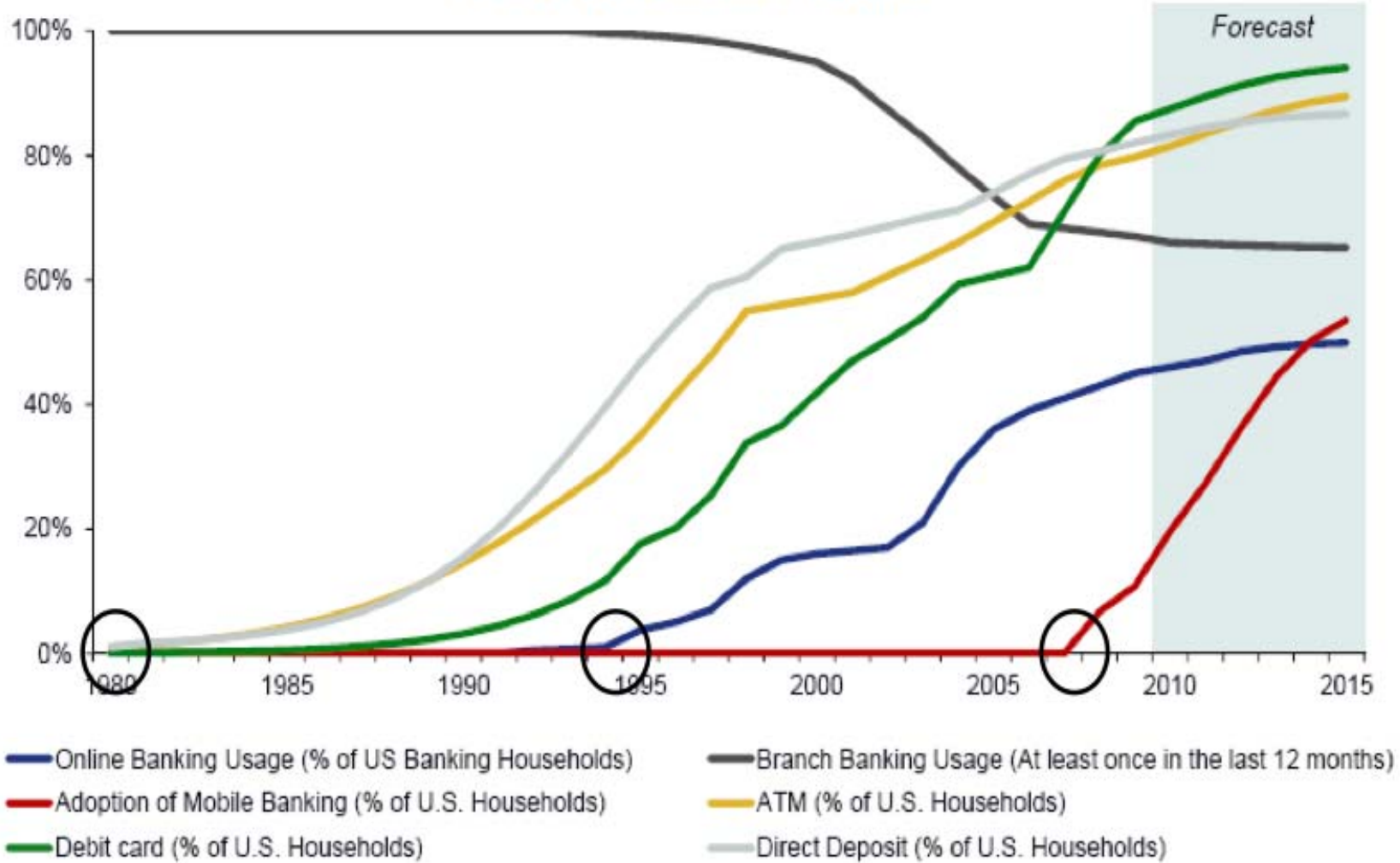
- Prequalification's
- Auto Loans
- Credit Cards
- Home Equity's
- Mortgage
- Personal loans
- RV/Boats/Motorcycles
- Problem resolution/Research
- Deposit & Account Support

- **RESOURCES**

- Operations
- System Capabilities
- Project Capacity
- IT
- Staffing Requirements
- Experienced staff
- Regulations

## Consumer Distribution Channel Penetration

Percent of U.S. Households, 1980-2015F



Note: Online banking includes PC banking

Source: Federal Reserve, FRB Boston, FRB Philadelphia, SRI Consulting, University of Michigan, Mintel, Celent, Bank of America, comScore, Nielsen Mobile, Wall Street Journal, Mercatus Analytics



1995

# Bank of America



2012

85%

**The reduction in average # of visits per customer per year to a branch**

visit us online at [cuna.org](http://cuna.org)



But branches aren't going to disappear entirely.  
"We will never have a branch-free banking industry, it's just that they're going to be more concentrated and less present in non-urban markets," Bush said.

## Biggest bank closers

<u>Bank</u>	<u>Branches closed</u>	<u>Branches opened</u>	<u>Net decrease</u>
Bank of America	256	12	244
Wells Fargo	80	19	61
Royal Bank of Scotland	66	7	59
PNC	82	32	50
M&T Bank	51	3	48
Capital One	41	2	39

Source: SNL Financial

501

## Branch Foot Traffic

Rule of Thumb 80%+ monetary transaction –  
Same old, same old-

Asking a question  
you already know

just to  
see if the  
person will  
**lie.**



# Tellers Most Endangered CU Position, Execs Say

August 17, 2011

- In 10 years, most credit unions will no longer use tellers to conduct routine member transactions such as deposits and withdrawals, according to two executives who are involved in the move to so-called “teller-less” branches.
- “In 10 years, I believe the financial institution with a teller line is going to be the anomaly. The branches without tellers will be the norm,” Colvin said, adding that the “compelling” economic case for moving away from models where “tellers are trapped behind the counter” would eventually trump popular misconceptions and concerns about removing tellers.



# Confronting the Revenue Growth Challenge: Restoring profitability through both expense control and greater share of wallet.

- The Lever to Pull in the Short Term is Expense Control
- Results from a BAI Research series covered many areas of Operations, Retail Channels & Marketing, Product Mgmt, Risk and Regulatory Compliance, Sales & Svc, Technology & Payments
  - SURVEY SHOWED TWO MAIN AREAS OF EXPENSE REDUCTION
    - 1. Back Office Operations
    - 2. Branch Network Reduction or Redesign

Trying to reduce expenses in operations is going to be tough due to regulatory and compliance costs as 79% of survey responders said they will have to spend \$\$ here

&...

Fraud and security was also high on the list and second to that of compliance

# CONTROL EXPENSES

Expense ratio of 3% is too high (Op Exp / Avg Assets)

- Number of Branches
- Number of Employees
- Quality & Productivity of Employees
- Efficiency, Accuracy & Speed of the process

*Remote Delivery Channel  
Migration*

# You are going to pay for Technology



**Whether your members use it or not!**



# Credit Unions Struggle With Twitter, One In Five Abandon Accounts

February 27, 2012

- Credit Unions on Twitter struggle to attract followers even after being active over two years as 1 in 5 just give up entirely.
  - (Study by The Financial Brand analyzing 350 “activated” credit union Twitter accounts.)
- **Total # of credit unions in this study: 350 (5% of all U.S. credit unions) Assets over \$1 billion: 66 \$500M – \$1B in assets: 53 \$200M – \$500M in assets: 62 \$100M – \$200M in assets: 59 Assets less than \$100M: 108**

If you leave your account open long enough, you will inevitably hit 300+ followers, even if you never tweet.

**CU Management Aug 2013**

**CitizensFirst CU \$382Million/29,800 members, 1 emp – 130 twitter, 2590 FB. Univ of New Orleans \$26Million/4,600 members, 2 emps – 45 twitter, 1,144 FB**

# What do you have now and how do you do it?

The lever to pull in the short term is expense control. Results from a BAI Research series, which covered the areas of operations, retail distribution channels, retail marketing and product management, risk and regulatory compliance, sales and service effectiveness and technology and payments, indicates that banks are planning expense reductions in two main areas: back-office operations and branch network reduction or redesign.

Teller Ops  
Branch Operations  
Loan Ops  
Loan Processing & Packaging  
Loan Review  
Loan Closing  
Speed of delivery  
Mortgage Loans  
Home Equity Loans  
Credit Cards  
Approvals & Denials  
Signatures  
Title Work  
Verifications  
Follow up



Online Banking



Mobile Banking



Remote Deposit Capture



Mobile Applications



Online membership



Electronic Signature





# Mobile Centric Strategy







## Mobile Deposit Capability Driving Consumer Decisions

Credit Union Journal | Monday, January 16, 2012

- Four in 10 consumers with an interest in mobile banking say that the ability to make deposits via their smart phones is the top factor in selecting or switching banks..
- There is no doubt that mobile is changing how we bank, as the latest data finds purchases made on smartphones and tablets hit \$5.3B in 2011, up 83% from the prior year.
- Research conducted by Tower projects a 50% increase in mobile banking users by 2013
- ICBA survey found that while only 14% of community banks offer mobile payment services today, another 47% plan to offer it within the next 2Ys.
  - Banc investment daily

# QR Codes = Scan & Be Scanned to Get Stuff...

## SCAN

Quick Scan w/ Smartphone  
For Info on Nutrition / Product /  
Price...



## BE SCANNED

Smartphone-Generated Codes  
For Boarding Pass / Ticket /  
Payment / Rewards...







# **7 New Mobile Technologies That Stand to Shake Up Payments**

Mobile person-to-person payments are about to get a lot faster.



**FISERVE EXPANDING POPMONEY INSTANT PAYMENTS SERVICE**

















# Remote deposit capture



## Mobile Deposit

Can't make it to the bank? *No problem!*

Use your smart phone to deposit checks from anywhere!

Member FDIC

[Click here for more information!](#)

# Mobile Wallet: Coming Soon to a Credit Union Near You

Gina Ragusa  
2 October 2013



Currently 15 credit unions plan to offer CU Wallet to members.

[One Nevada Credit Union](#) (\$681 million, Las Vegas, [NV](#))

[CommunityAmerica Credit Union](#) (\$1.8 billion, Lenexa, [KS](#)).

[Workers Credit Union](#) (\$978 million, Central, [MA](#))

[Washington State Employees' Credit Union](#) (\$1.8 billion, Olympia, [WA](#))

[Kinecta Federal Credit Union](#) (\$3.2 billion, Los Angeles, [CA](#))

[Quorum Federal Credit Union](#) (\$796 million, Purchase, [NY](#))

[Affinity Federal Credit Union](#) (\$2.3 billion, [NJ](#))

# Trends in Mobile Banking environment

- What is a Mobile banking environment?
  - A little history – 3 eras
    - Era 1- WAP and mobile web sites
    - Era 2 – Native apps
    - **Era 3 – Unified offerings**
  - Era 3
    - More than mobile home banking
    - More than phones
    - Incorporates a whole mobile presence
      - Services from multiple vendors
      - Social media



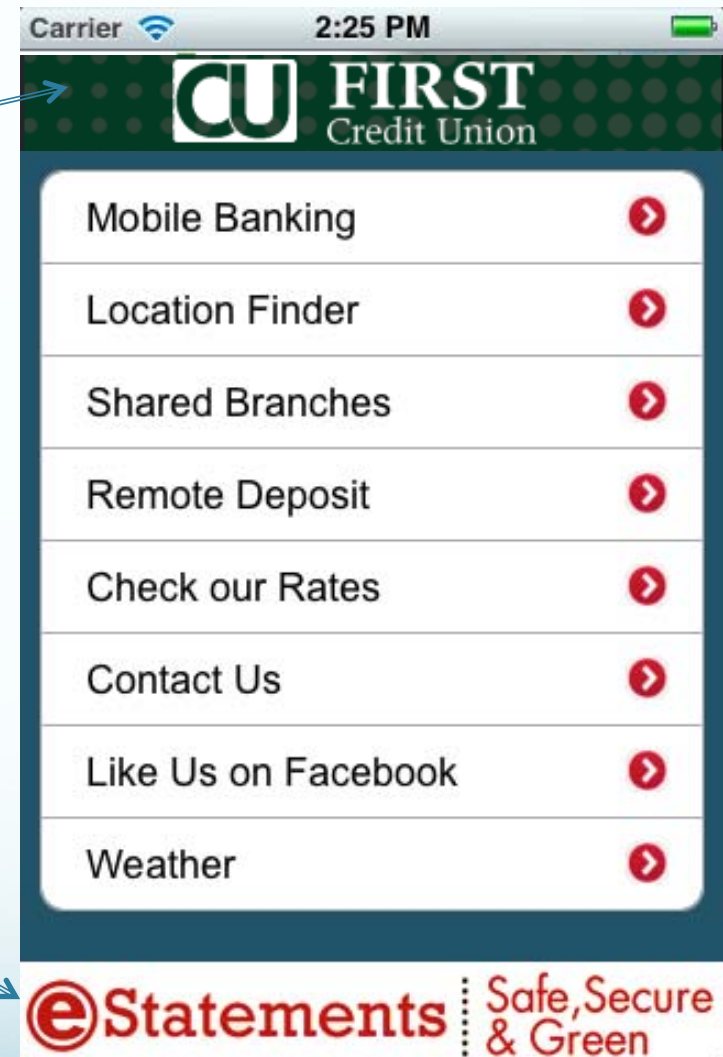
# UNIFIED MOBILE OFFERING

Cross platform availability that gives the financial institution the ability to unite all mobile enabled content into a single application ready for publication as a downloadable app to the carrier markets (iPhone, iPod, iPad, AppStore, Android Smart phones and tablets)

- Features:
  - UniFI Mobile Admin (UMA) – Gives your institution the ability to easily update and customize your mobile offering and platform. UMA also provides extensive analytics and reporting.
  - Support iPhone, iPad, Android, and Mobile CSS.
  - In-app advertising and branded marketing campaigns
  - ATM/Branch Locator
  - Funds Transfer
  - Balance Inquiries
  - Remote Deposit Capture

Branding presence  
throughout the  
Application Experience

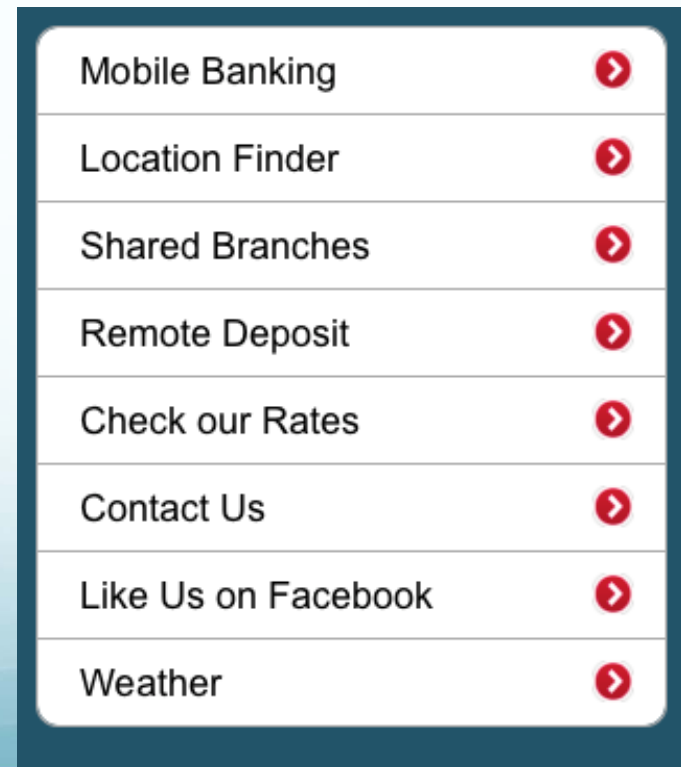
Rotating Ads with URL  
links to offers and  
applications



# Configurable Home Screen

Mobile Banking, Remote Deposit, Social Media, Location Finders and everything in between

Easily Change –  
Fonts, Colors, Behavior

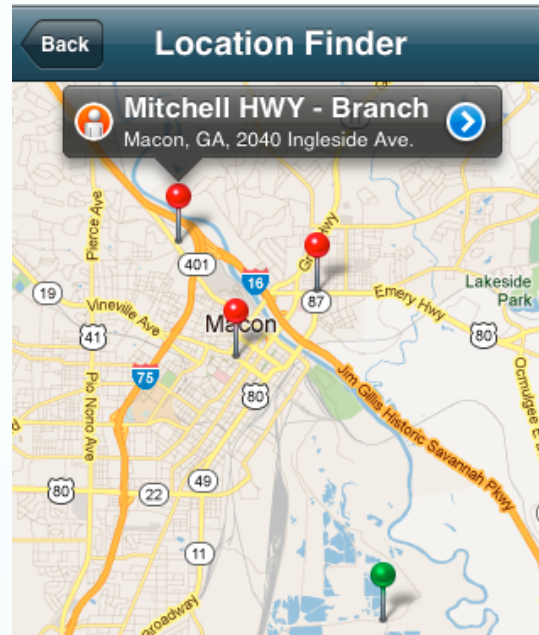


# Location Finders

Back Location Finder

Your Location

Find Branch/ATM



**Davison - Branch**  
380 Hospital Drive  
Macon, 31217 (2.47 miles)

**Phone:** [478.745.0494](tel:478.745.0494) or [478.765.4199](tel:478.765.4199)

**Toll-Free:** [800.633.2275](tel:800.633.2275)

**Fax:** [478.765.4328](tel:478.765.4328)

**Lobby Hours:**  
Monday - Friday 7:30 a.m. to 4:00 p.m.

Take advantage of local hardware like GPS to help members find your branches with directions and location info

Include shared branches when they are out of your area

Integrated to location services offerings



# Social Media and Web Content

Everything you want your members to see in a single location

Back Like Us on Facebook

facebook

Wall Info Photos

Fi-Mobile is on Facebook. [Sign Up](#) [Log In](#)

 **Fi-Mobile**  
Bank/Financial Institution  
[Like](#)

[Get Directions](#)

**Basic Info**

Location: 1 Chisholm Trail Rd, Ste. 215  
Round Rock, TX 78681

**Contact Info**

**2.49%** APR / **36** MO. TERMS UP TO 

Back GoToMyCard

**TDECU**  
Your Credit Union

**Welcome To GoToMyCard!**  
View, Pay, and Manage Your Account.

**User Name**

**Password**

Remember User Name?

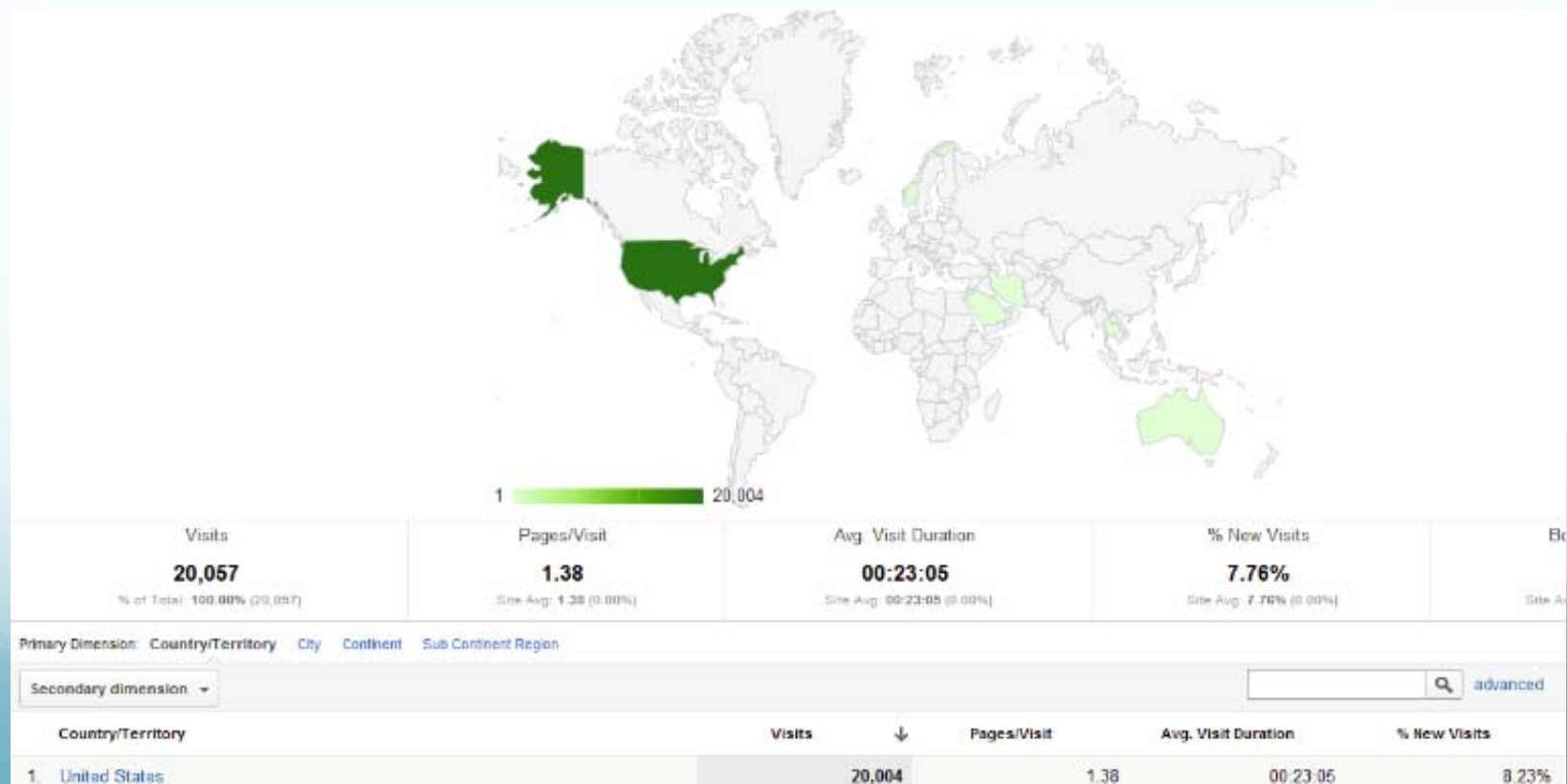
[Log In](#) [Forgot Password?](#)

[Full Site](#) | [Terms](#) | [FAQs](#) | [Bookmark](#) | [Register](#)  
GoToMyCard® Copyright© 2012

**eStatements** | Safe, Secure & Green

# Analytics, Reporting and Tracking

Detailed information to effectively serve your members -  
Location, Device, Visit Length





FI-MOBILE

ENGAGE YOUR CONSUMER IN A DIGITAL WORLD



# START THINIING AND WORKING TOWARDS MOBILE

**Video: Mobile Imaging Software Moves Beyond Remote Deposit Capture**  
Which Solutions Have You Explored?



**Mobile Photo  
Bill Pay**

**Mobile Photo  
Balance Transfer**



**Mobile Photo  
ACH Enrollment**

**Mobile Photo  
Document Capture  
(for Loan & Deposit  
Applications)**





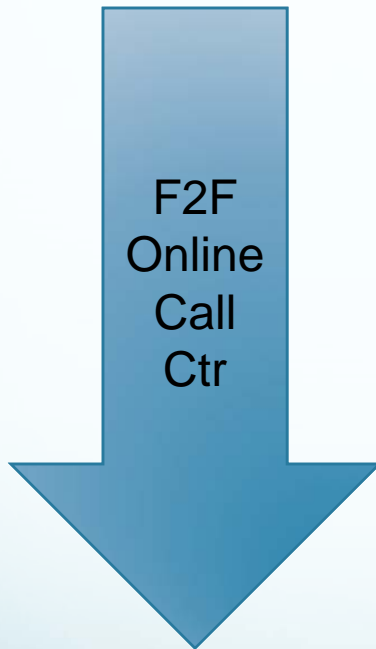
# Lending Session for 22-29 year olds



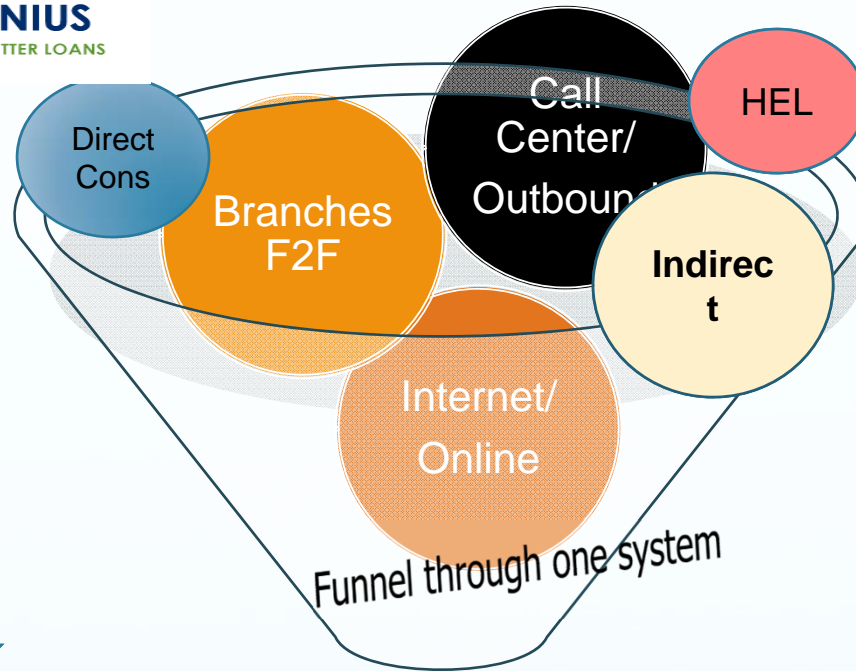
# Integrate and Centralize your “Consumer” lending channels and products



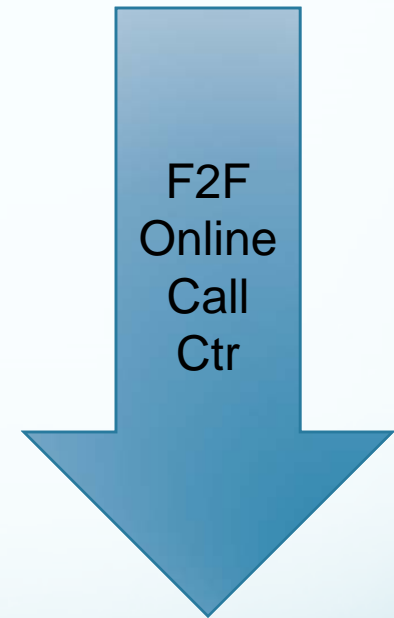
**Business**



Bus Dept Processing



**Mortgage**



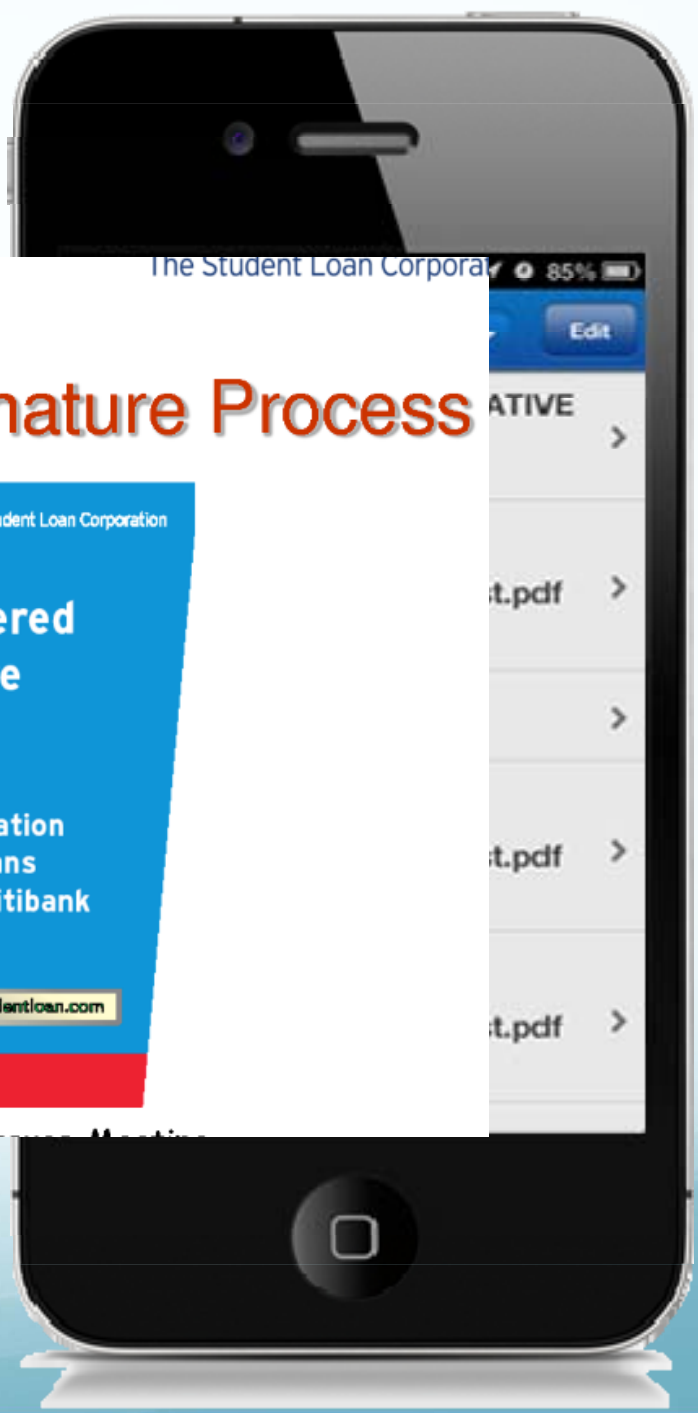
Mort Dept Processing

**Centralized Review**



Centralized processing and closing





**citibank**  
**Online Application and Signature Process**

**citibank** The Student Loan Corporation

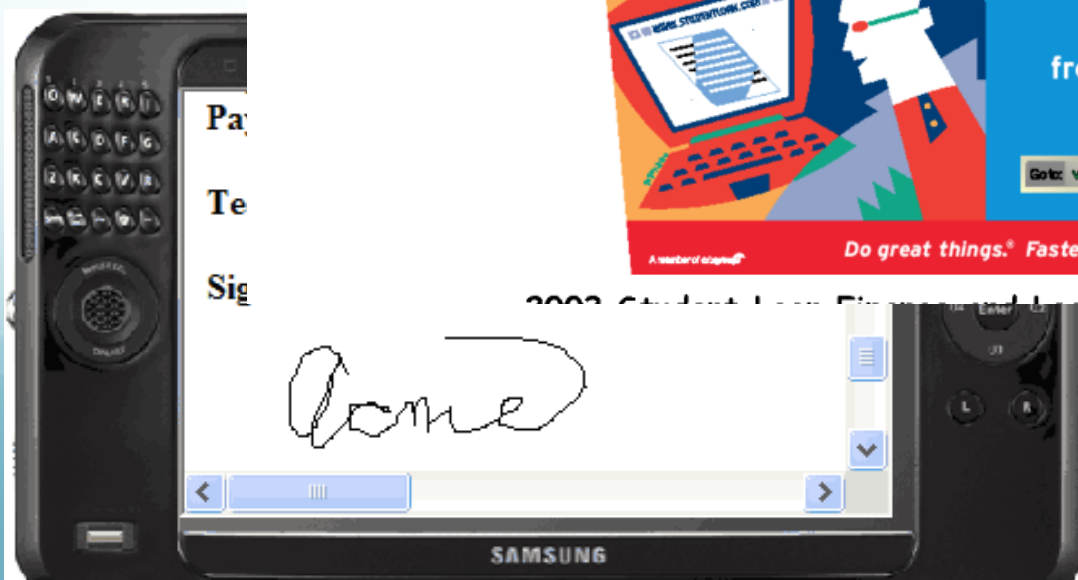
**Signed, Sealed, Delivered  
Online ...E-Signature**

Education  
Loans  
from Citibank

Get: [www.studentloan.com](http://www.studentloan.com)

*A webster step®* Do great things.® Faster!

The advertisement features a stylized illustration of a person's head in profile, wearing a graduation cap, with a laptop in front of them. The laptop screen shows a document with the URL "www.studentloan.com".



© 2009 Student Loan Corporation. All rights reserved.



Online Banking

▶ [En Español](#)

- Overview
- Sign In
- Enroll Now
- What You Need To Enroll
- What You Can Do
- Mobile Banking
  - Mobile Web
  - Mobile Applications
- Online Banking Demo
- Online Banking User Guide
- Online Banking Credit Card Test Drive
- SafePass
- Online Banking Guarantee
- Service Agreement
- Read Reviews
- Frequently Asked Questions
- Information for California.  
[Change state](#)



# Mobile Applications

Download the Mobile Banking App for iPhone, Blackberry or Android.



You can download our free Mobile Banking Applications designed just for your phone, including iPhone™, Blackberry® and Android. No matter where you are, you'll have access to your accounts with the added convenience of our applications.<sup>1</sup>

### Download application

**1. Select device**

- Blackberry
- Android G1
- iPhone
- Other

**2. Enter mobile number**

Get Application

### Quick Tour







# CUNA MUTUAL GROUP

Common Purpose. Uncommon Commitment.



**FISERV**®

- Research
- Compare
- Apply



**AskAuto**

# GRANDMA'S JEEP

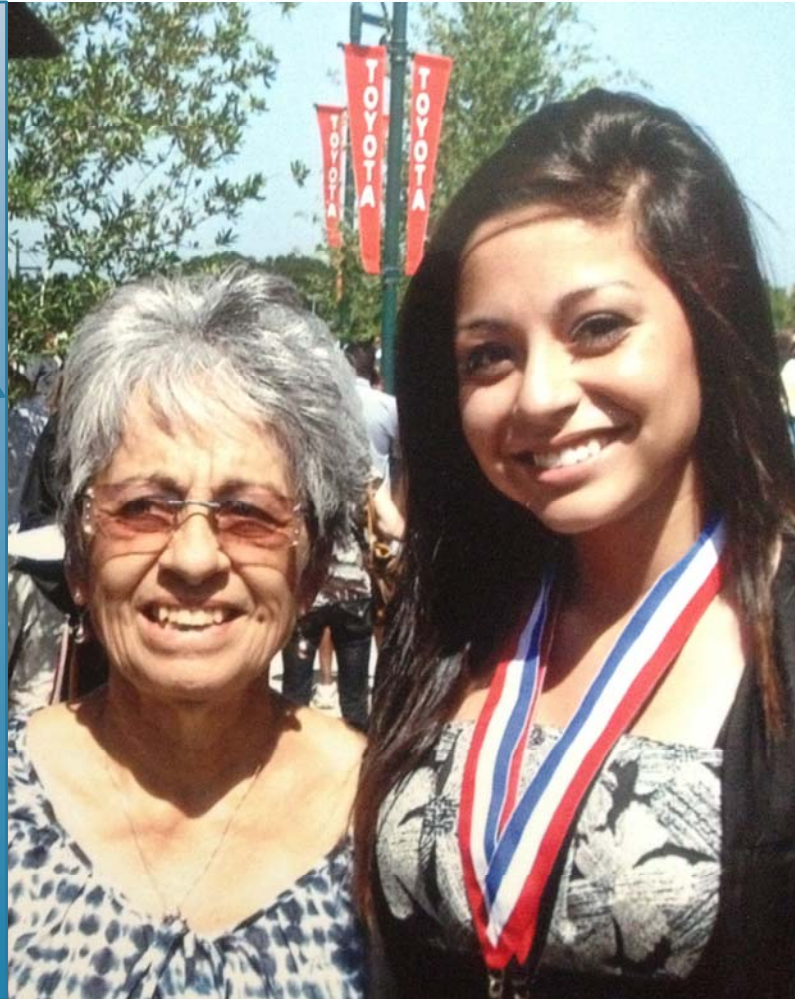
Grandma



Amanda



Jeep



You would not send your employee into battle with a pitch fork?



If you knew the actual cost to handle  
a loan at your CU?

You might have been able to pay for a  
new system twice!



**You are not scalable without it!**



# Simplify the process but **MAKE IT QUICK & EASY!**



Verifications, Proof of ?, Inspections, first born, blood type & URINE SAMPLE PLEASE  
Getting other CU members and EMPLOYEES!

# Immediate approvals



# OPTIMIZE TECHNOLOGY



**mortgagebot**

No one takes online technology farther™



**ap pro**

**HARLAND**  
FINANCIAL SOLUTIONS

**LaserPro**

**ALWIN**



**Zoot**

**Jwaala**

< Better Online Banking >

**Dynatek**

# MeridianLink

**CRIF** LENDING SOLUTIONS



MeridianLink



Two applications  
one seamless solution.

Industry's first multi-channel account opening  
and loan origination platform.



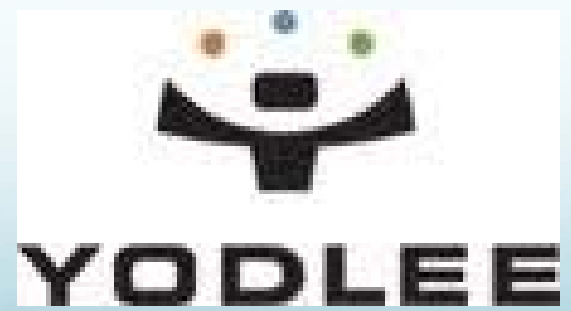
**TERES**  
Solutions, Inc.

**MONITOR**  
PARSAM TECHNOLOGIES

has been acquired by

**HARLAND**  
FINANCIAL SOLUTIONS

*The undersigned acted as exclusive financial advisor to*





PROVIDER LOGIN NEW! PROVIDER LOGIN 2.0 LENDER LOGIN

# Lifestyle Lending SOLUTIONS



Medical Providers



Merchants / Businesses



Lenders



About Us



Apply for a Loan



Find a Doctor or Business





An advertisement for Lending 360. It features a silver laptop with the Lending 360 logo on its screen. To the right of the laptop, the text reads: "THE REVOLUTIONARY LOAN ORIGINATION SYSTEM" in red, with "LOAN ORIGINATION SYSTEM" in a larger font. Below that, it says "EXCLUSIVELY FOR CREDIT UNIONS" in black. The entire advertisement is framed by black bars at the top and bottom.

THE REVOLUTIONARY  
**LOAN  
ORIGINATION  
SYSTEM**  
EXCLUSIVELY FOR  
CREDIT UNIONS

The Lending 360 logo, featuring a stylized red and blue atom-like symbol to the left of the text. The word "Lending" is in blue, "360" is in red, and "TM" is a small red trademark symbol. Below this, the text "by CU DIRECT" is written in a smaller, blue, sans-serif font.

**Lending 360<sup>TM</sup>**  
by CU DIRECT

# CUDL



## Lending Solutions for Everyday Life



Medical Providers



Merchants / Businesses





## **Opportunities**

**Solar**

**Furniture**

**Lifestyle**

**Home  
Improvement\  
Education**

**Trade School**

**HVAC**

**Oil Burners**

**Funeral**

**Cosmetic Surgery**

**Dental Surgery**

**Boat, RV, "Toys"**

# **Loan Origination Solutions Retail Lending**



visible equity  
ANALYTICS





***Lending Insights***<sup>TM</sup>

*by CU DIRECT*



rateGenius



Cut your  
interest rate  
***in half!***  
rateGenius



refinance your car now »



financegenius

Open



Lending<sup>®</sup>

# STOP the Perversion Process



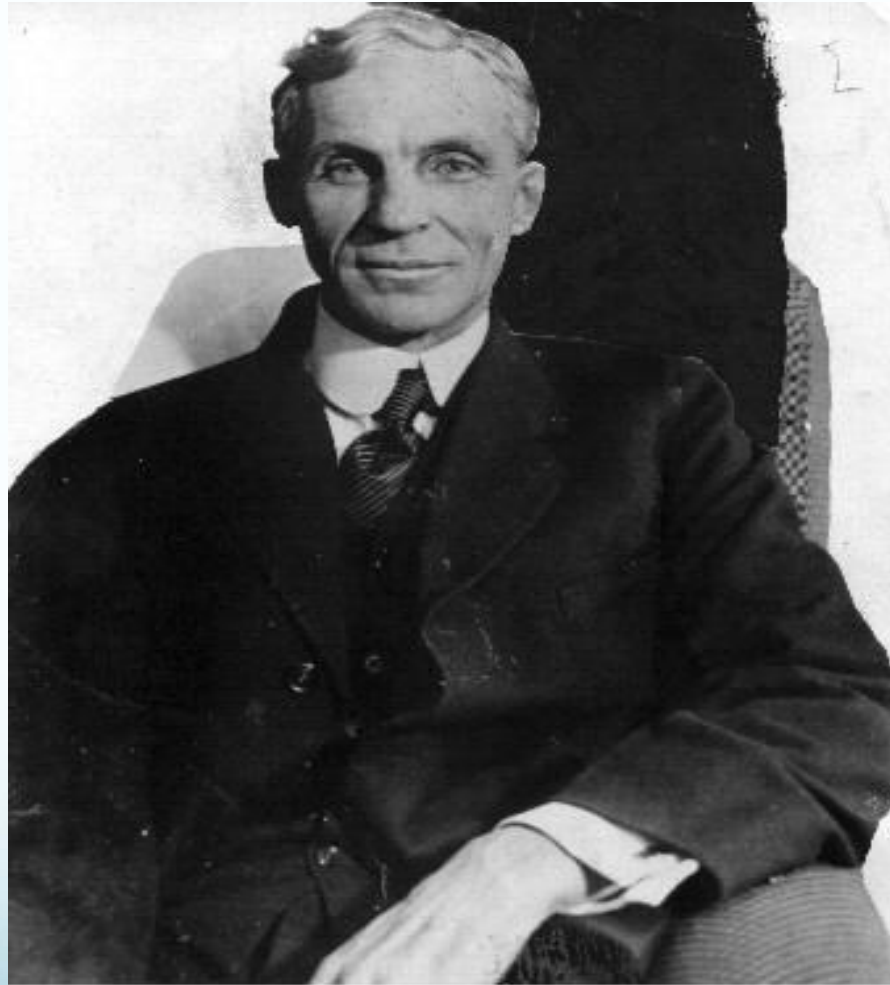


# LEADERS LIMIT PROGRESS



LACK OF EMPOWERMENT STOPS PROGRESS IN ITS TRACKS!

# Streamlined Process



Henry Ford

# ASSEMBLY LINE PROCESS

## GRADEL TO GRAVE SYSTEM PROCESSING

YOU ONLY TOUCH IT ONCE  
EVERYONE BECOMES AN EXPERT  
BUILT FOR SPEED & EFFICIENCY  
OPTIMIZES REMOTE DELIVERY  
& F2F ENVIRONMENT



Loan process must be efficient & streamlined (Big or small)

1 Billion (GECU) vs. 500 mill (Amplify) vs. 48 mill (SW Financial CU)

Learn to do more with less

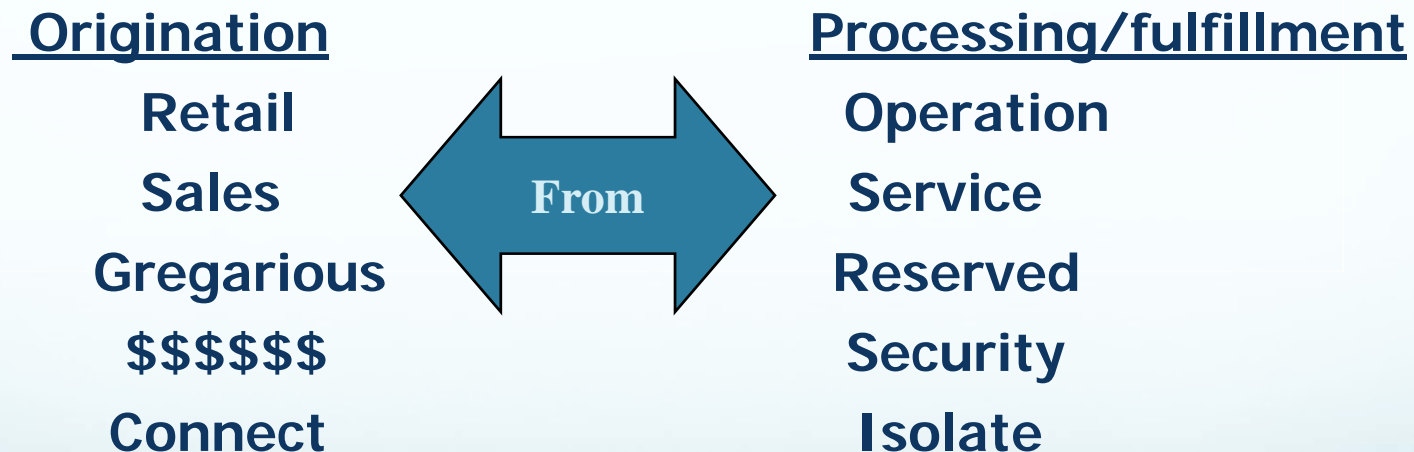
As volumes go up can staffing stay down?

**TODAY REGARDLESS OF SIZE YOU HAVE TO BE EFFICIENT!!**

# Principle - Henry Ford assembly line process!

Took a lengthy and complicated process and broke it down to its individual parts.

Break down the process but for sure separate:

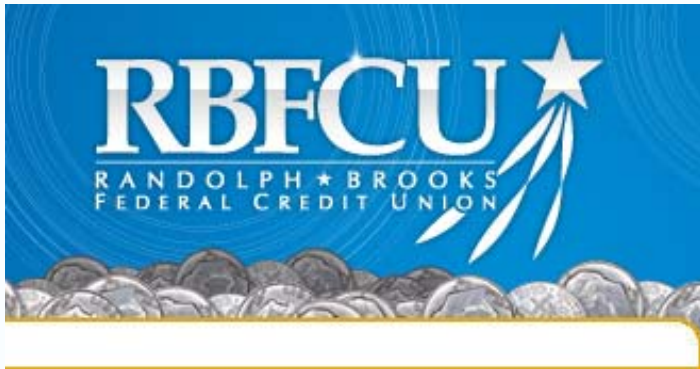


Make the hand-off take place when the sale becomes a closing



# Taking it to the next level

- No more loan officers at the branches
- Branches focus on monetary transactions ONLY!
- Phone stations or computer kiosks or video conferencing stations are set up at all your branches.
  - Anything other than a transaction are taken to the remote station
  - All loan applications are handled in a centralized environment
  - Your sales people focus on the relationship
  - Your operations people focus on getting it done right





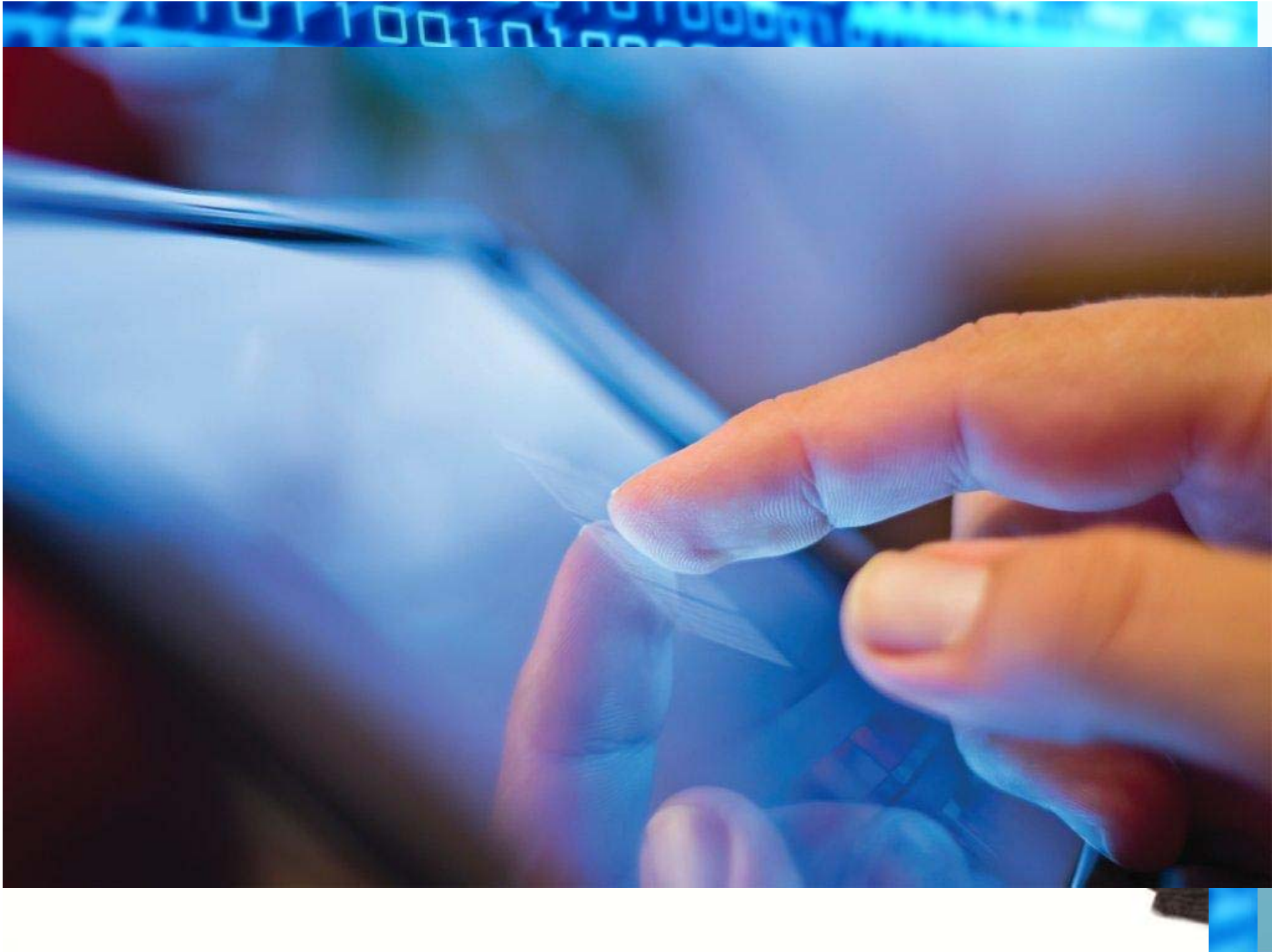
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# *Online Only Products & PRICING*

- Online Specific Products
  - Online Savings
  - Online Checking
  - Online Money Market
- Online Lending
  - Channel Pricing – 25bps disc for applying on line
  - Apply with your Mobile Phone
- Easy Access, Easy Process
- User Friendly
  - Efficiency, Accuracy & Speed of the process



EVERY NEW  
ACCOUNT

# WE HAVE LOST OUR COMPETITIVE ADVANTAGE

**CarTitleLoansCalifornia.com**



**Bad Credit OK!**

## NEED CASH NOW?

Apply for a **CAR TITLE LOAN** and get your **CASH** within **one hour** while you keep and drive your car.

### TITLE LOANS

**\$1,000**

**\$99**  
NEW LOANS ONLY



Drive Away With Cash Today!

**Fast & Easy**

- Valid I.D.
- Proof of Residency
- Proof of Income
- Arizona Title & Vehicle

**Drive Away With Cash Today!**

**Open Late 7 Days**

**CheckSm**  
888-LOANZME | CHECKS

Limited Time Offer  
New loans only 30 day loan \$1,000 down at repayment \$1,000. Finance Charge: \$88.00 APR: 120.49% on bill (Qualified customers). Title loans provided by Buckeye Taxors, where provided by Buckeye Check Cashing of and under the authority of A.R.S. §44-281 et seq. Not all qualify. Title loan amount determined by condition of vehicle.

## PAWN SHOP

## LOANS

## AUTO TITLE LOANS

- Up To \$25,000 in Minutes
- We'll Loan Half of Vehicle Value in Cash Today
- Get the Cash, Keep Your Car

**APPLY TODAY!**

## PROSPER

INVEST. BORROW. PROSPER.

# BRANCHES ARE NOT GOING AWAY!

- THEY ARE STILL THE KEY DISTRIBUTION CHANNEL, PREFERRED BY 68% OF CONSUMERS AND SMALL BUSINESS.
- MODEL IS GOING TO CHANGE & CHANGING ALREADY!
- DESIGNED DIFFERENTLY NOT FOCUSED ON MONETARY TRANSACTIONS!
- SMALLER AND FIT INTO TYPICAL RETAIL FOOTPRINTS
  - Less need for large branches with drive-ups)
- BRANCH MANAGERS WILL NEED IMPROVED MARKET MANAGEMENT SKILLS
- THERE WILL BE GREATER NEED AND UTILIZATION OF HIGHER QUALITY, BETTER INFORMED INDIVIDUALS WHO CAN HANDLE SERVICE, SALES AND TRANSACTIONS
- TIGHTER CROSS-CHANNEL INTEGRATION WITH HUB BRANCHES & CALL CENTERS ESPECIALLY FOR EXPERT SUPPORT AND MEMBER ADVISORY FUNCTIONS.
- VIDEO CONFERENCING WILL BE A MAJOR WAY OF COMMUNICATING WITH MEMBERS AT THE BRANCH
- RETENTION STRATEGY WITH HEAVY EMPHASIS ON TEACHING THE MEMBERS TO USE AND LEVERAGE THE NEW TECHNOLOGY BEING OFFERED TODAY



# Retention and service strategy





# Young Professionals





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# ANY QUESTIONS?



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