

Consultative Lending

Don Arkell- CU Lending Advice

RED  ROCKS®
CREDIT UNION

Millennials (also known as the **Millennial Generation**^[1] or **Generation Y**) are the demographic [cohort](#) following [Generation X](#). There are no precise dates when the generation starts and ends; most researchers and commentators use birth years ranging from the early 1980s to the early 2000s. - Wikipedia



Or

A term your board member heard at a conference he used to convince you to hire his grandson to post on your Facebook and Twitter feeds after he failed at occupying Wall Street

AGE



AGING CREDIT UNION MEMBERSHIP

Source: CUNA'S National Member Survey Reports, 1990-2011

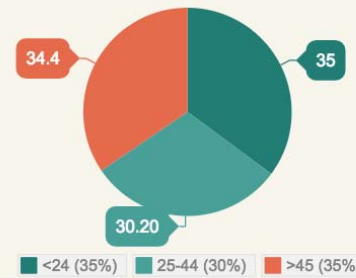
PEAK BORROWING YEARS



25-44

18-24

9%

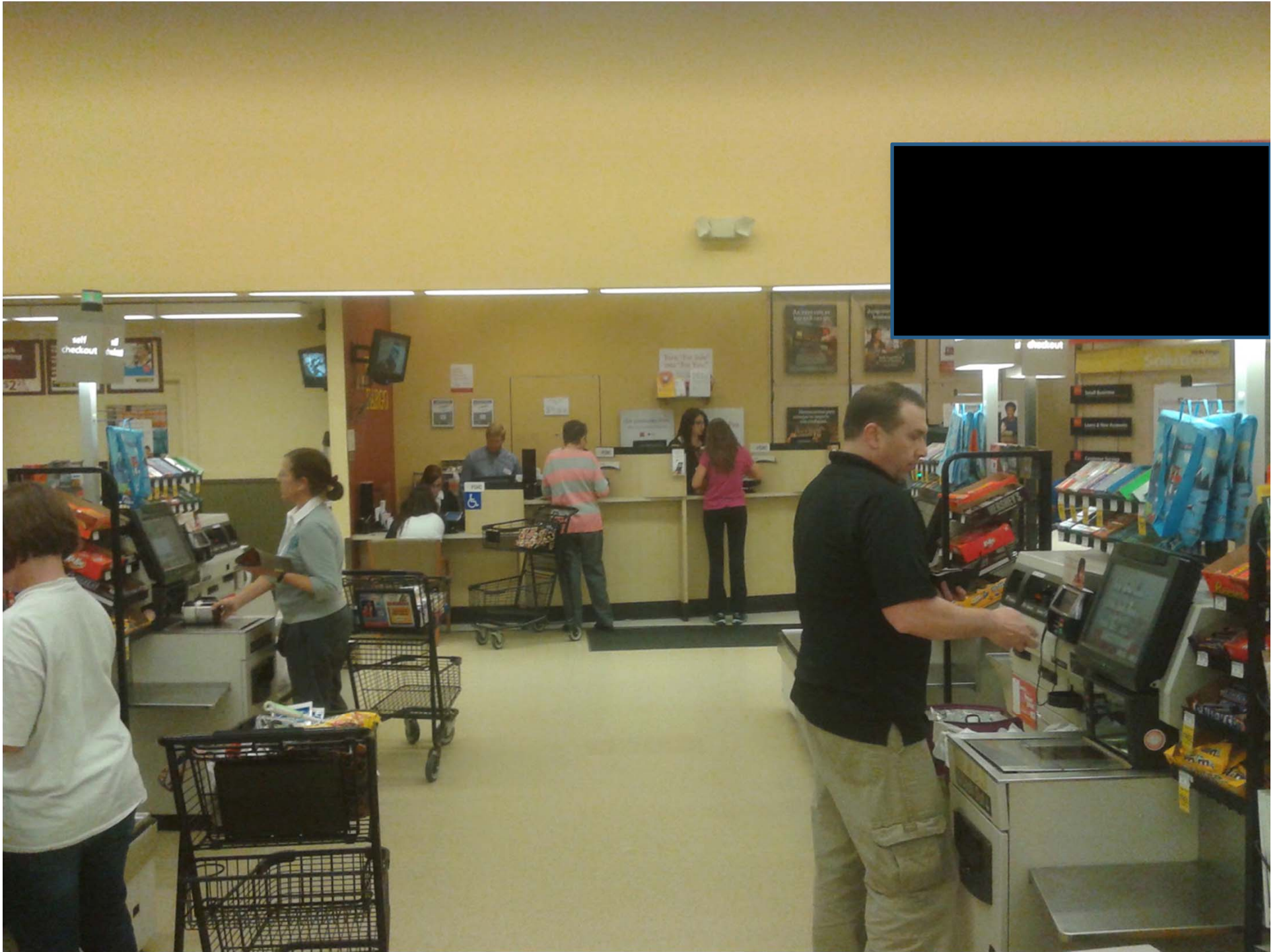


U.S. DEMOGRAPHICS

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The Good Old Days?

ALIGNMENT



SALES

SERVICE

1

DAY

2 - ∞



DETAIL ORIENTED



COMPLIANT



DRIVER



\$\$\$\$\$

VARIABLE PAY

\$

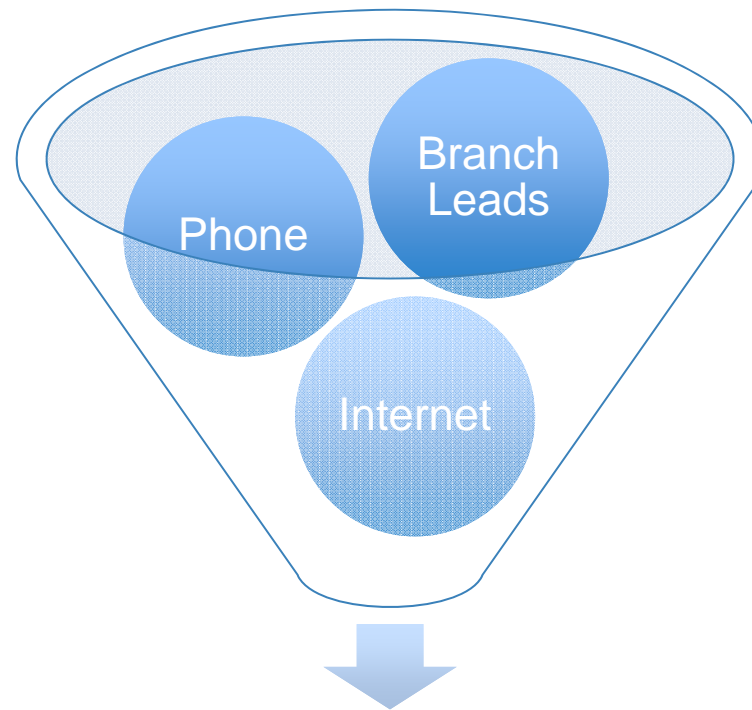


PERSONABLE



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Centralized Sales

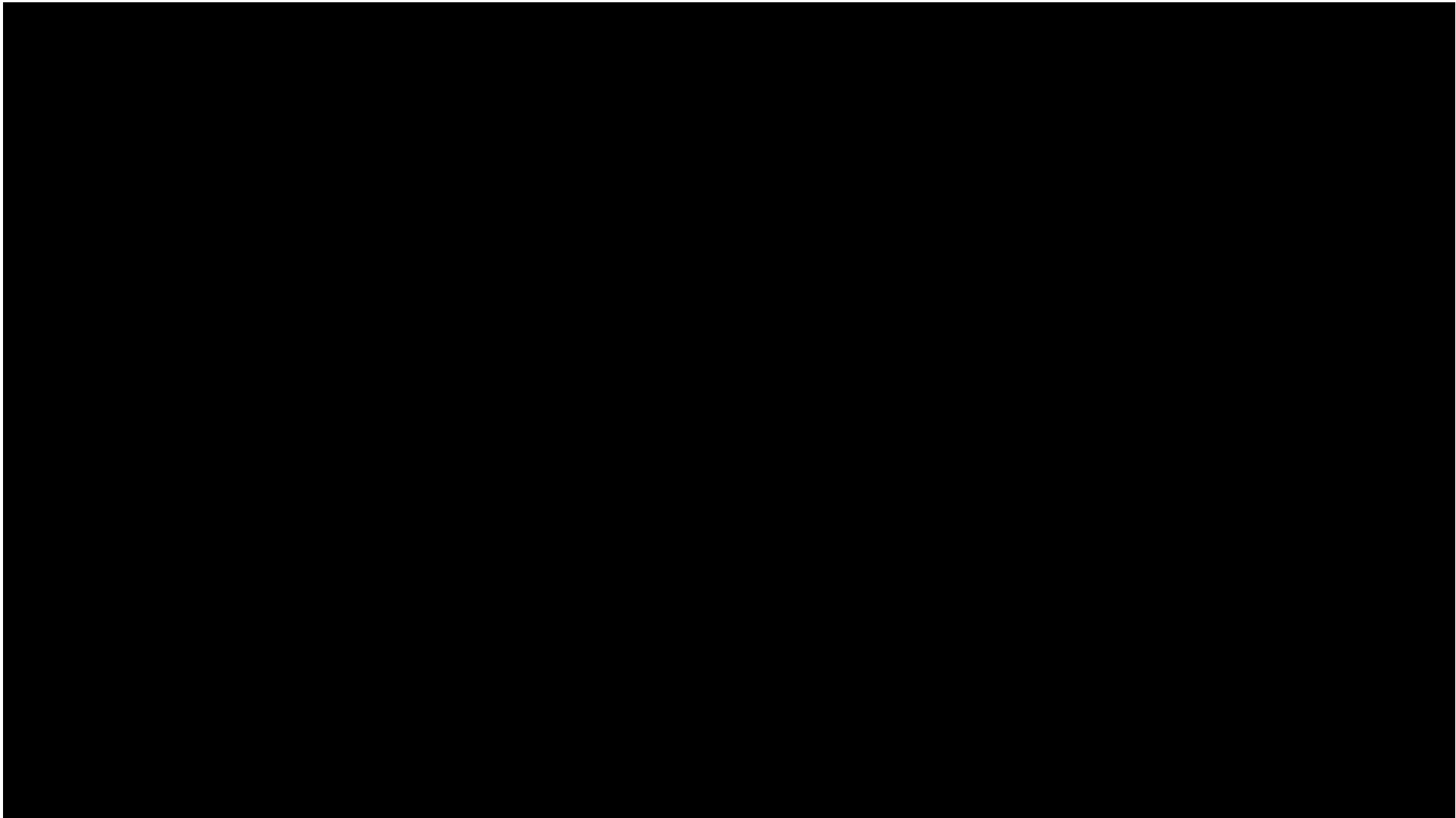


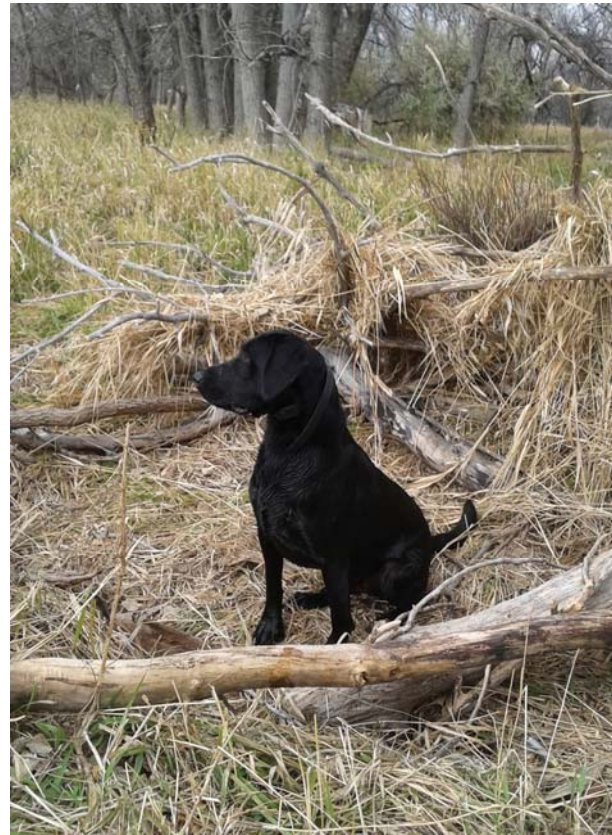


Image: www.secureworldexpo.com

Walter



Sue





Nobody cares how much you know, until they know how much you care.....

Google AdWords Express

Keyword	Cost Per Click
Auto Loan	\$4.05
Checking	\$5.66
Mortgage	\$11.33

Pittsburgh MSA: 10/15

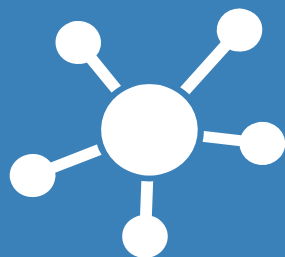


*Sincerity - if you can fake that,
you've got it made.*

-George Burns

Consultative

ENGAGING
THINKING
VALUE
CREATIVE



Retail

TELLING
REPETITION
RATE
POLICY DRIVEN



Thanks!
Any questions?

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