

2016 Executive Summit

CUNA E-Scan Top 10 Trends

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STRENGTH IN UNITY

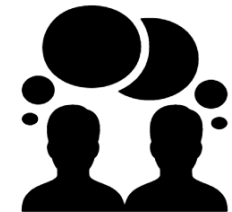
1 CUNA E-Scan: Transformation

Disruptive change is here. But to meet this **change requires transformation.**

MCUL Trend Scan:
\$90M and Over

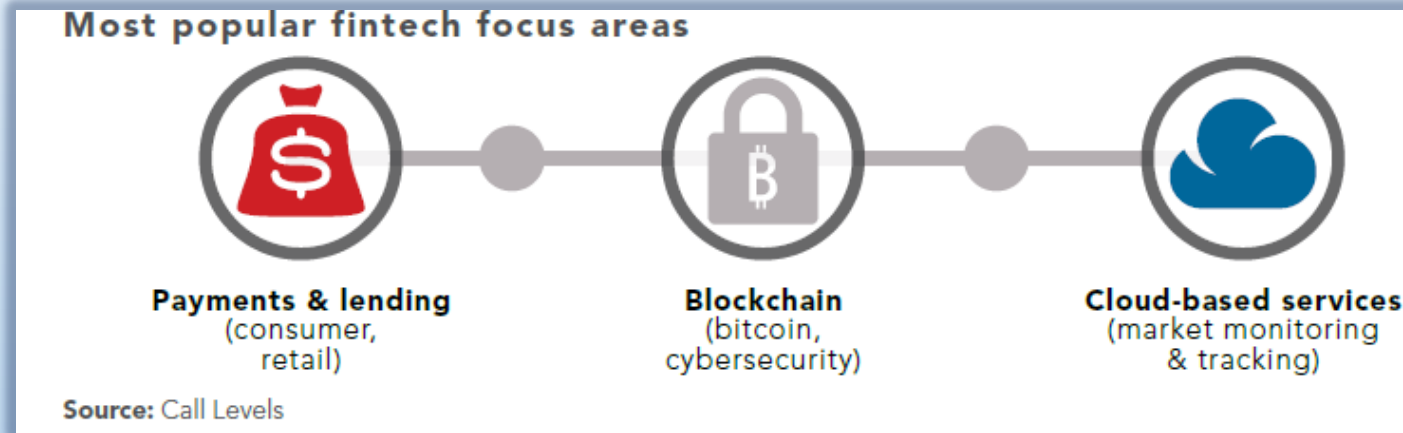
02

Recruiting and retaining
a Millennial workforce



2

CUNA E-Scan: The Fintech Revolution



**MCUL Trend Scan:
\$90M and Over**

03

The future of branches



3

CUNA E-Scan: Strategic Marketers

Delivery channel, brand voice, and product development all will result from a better understanding of your credit union's **strategic footprint.**

MCUL Trend Scan:
\$90M and Over

02

Stay local, grow local



4


CUNA E-Scan: Regulatory Burden

CEOs' top national advocacy concerns	
1	Protect CUs' tax status
2	Safeguard interchange revenue
3	Halt new overdraft protection regulation
4	Ensure fair field of membership regulation
5	Fight pro-bank legislation
6	Preserve payday loan alternatives

Source: CUNA's 2016 CU Political Action Survey of CEOs

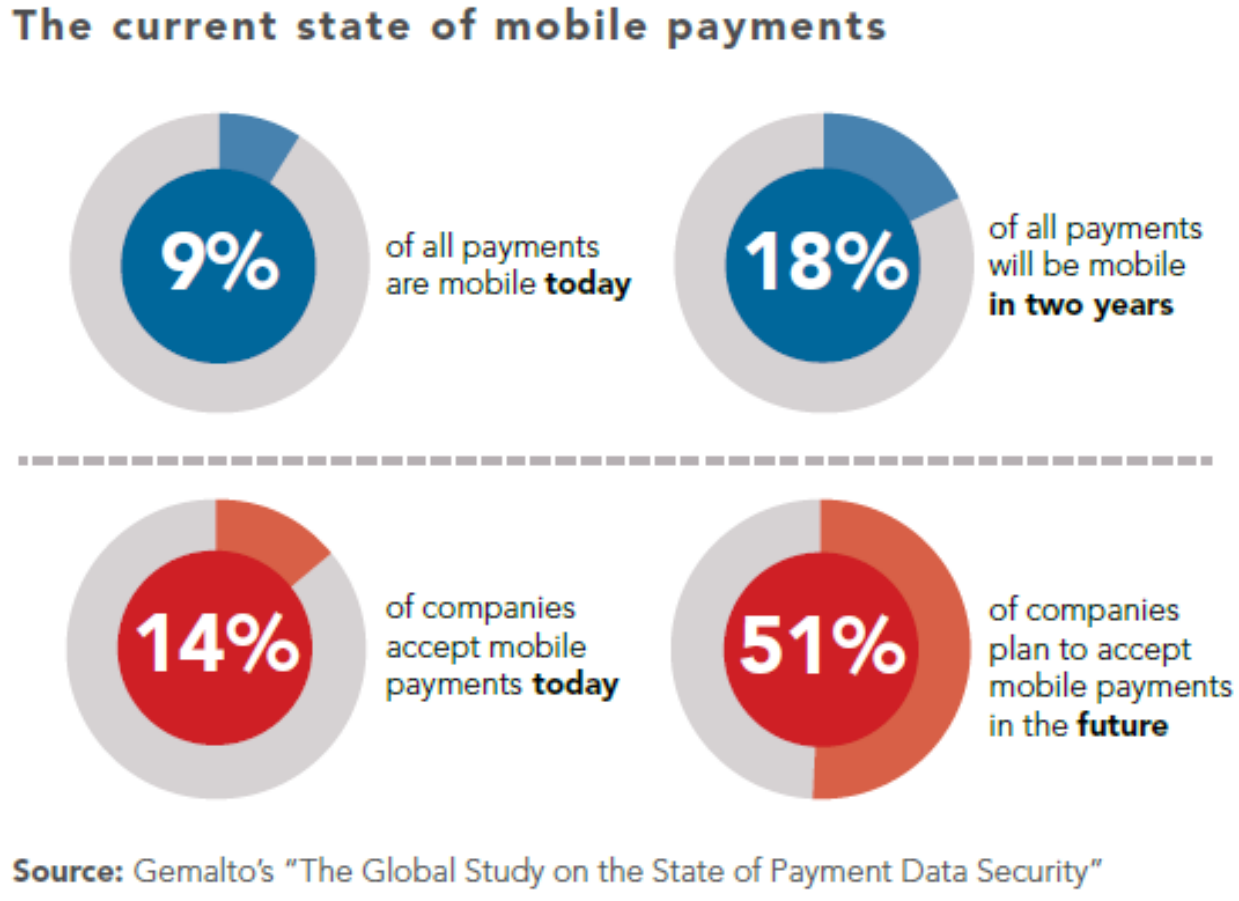
MCUL Trend Scan: \$90M and Over

01 Preparing for FOM Changes 

04 Compliance relief 

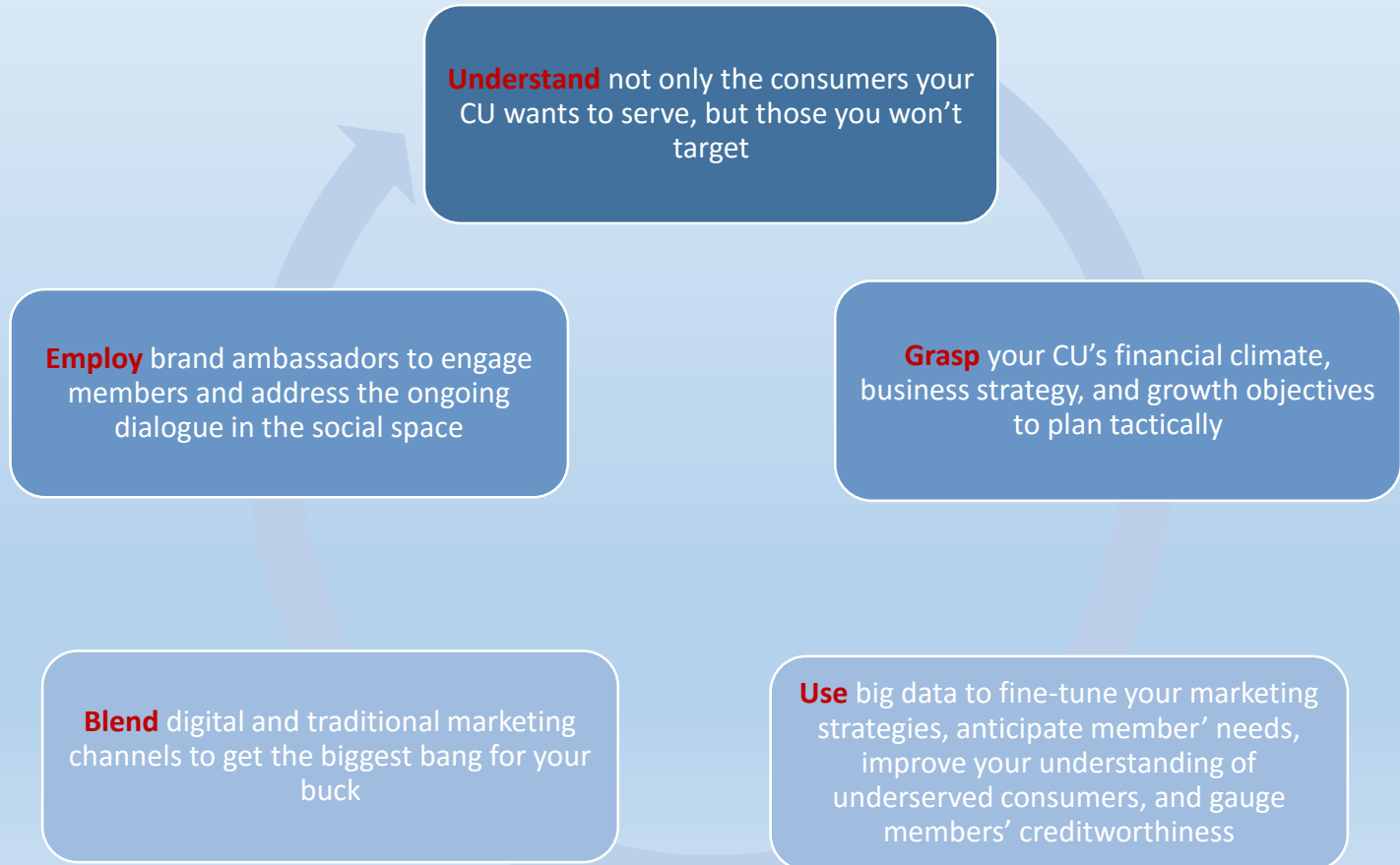
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Data Analytics



6

CUNA E-Scan: Mobile-first Strategy



7

The CU Difference

**CREDIT UNIONS ARE
NOT-FOR-PROFIT
FINANCIAL INSTITUTIONS**



learn more about the
credit union way at

a Smarter Choice.
aSmarterChoice.org

America's credit unions:
member owned, not for profit, member directed

CUNA

MAP 

MEMBER ACTIVATION PROGRAM

8

Consumer Experience

Identify your consumers' digital lifestyles, purchasing behaviors and financial stresses

THREE TIPS FOR GREATER ADOPTION OF MOBILE SERVICES

1 OFFER ROBUST FEATURES

Consider mobile deposit, P2P, actionable alerts, and instant balance.



2 EXPLAIN THE VALUE

Show that it meets members' needs, challenges, and lifestyle.



3 PROMOTE TO CU STAFF

Engage the front line and use social media.



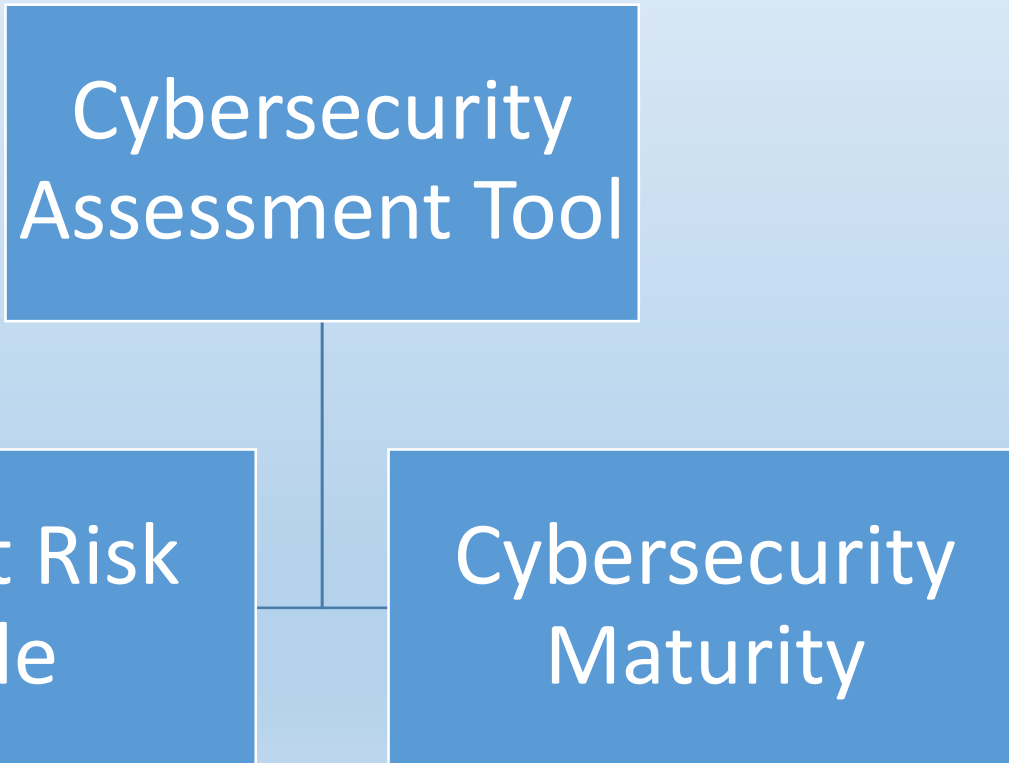
MCUL Trend Scan: \$90M and Over

04 Digital wallet technology



9

CUNA E-Scan: Cybersecurity



**MCUL Trend Scan:
\$90M and Over**

01

Digital innovation and
cybersecurity



10

Economic Growth



107 million
memberships

CUs will increase memberships by **3%** in 2016,
fueling a **5%** savings increase.

iStock