

# 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.**

2

# CUNA E-Scan: The Fintech Revolution



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 Under

01

Preparing for FOM  
Changes



# 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 Under

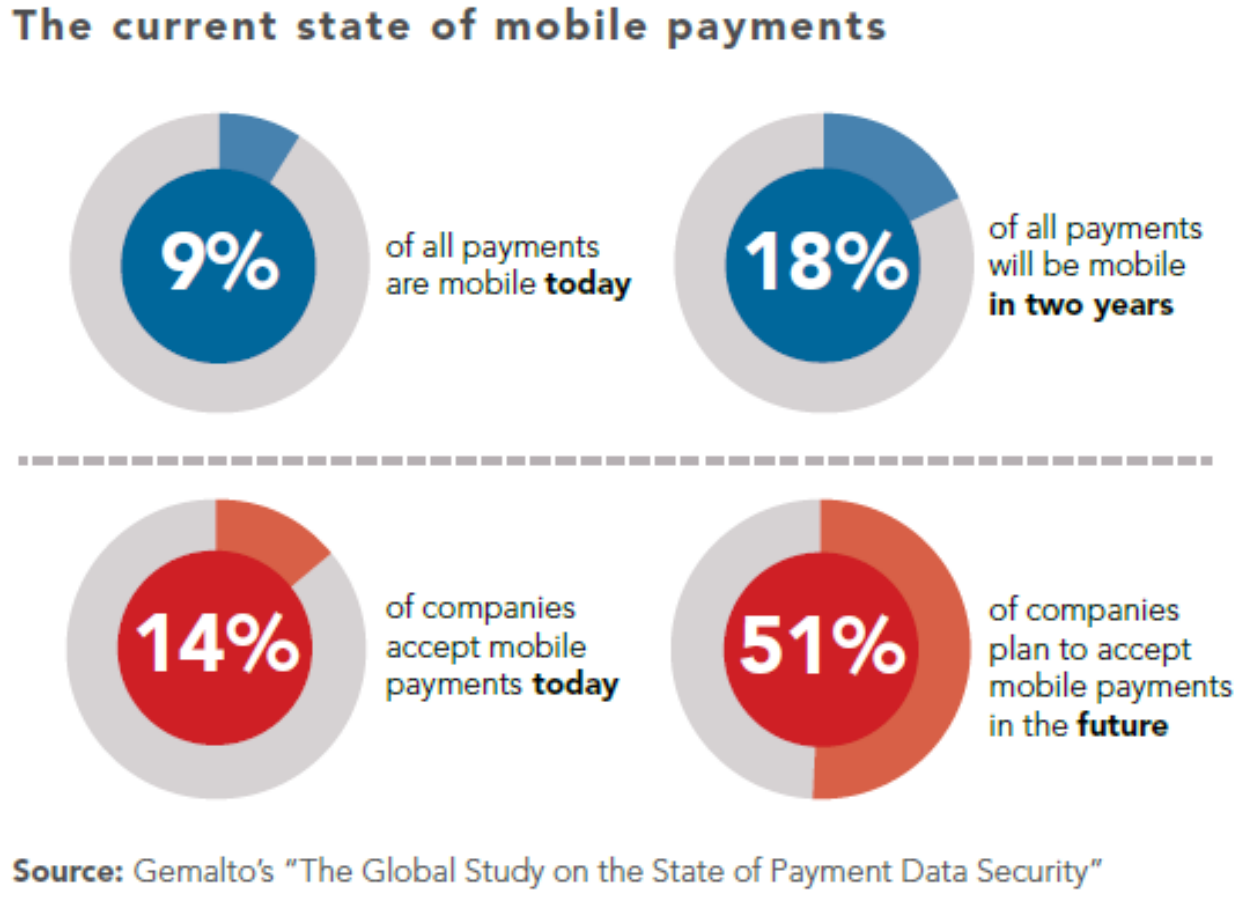
04

Compliance relief



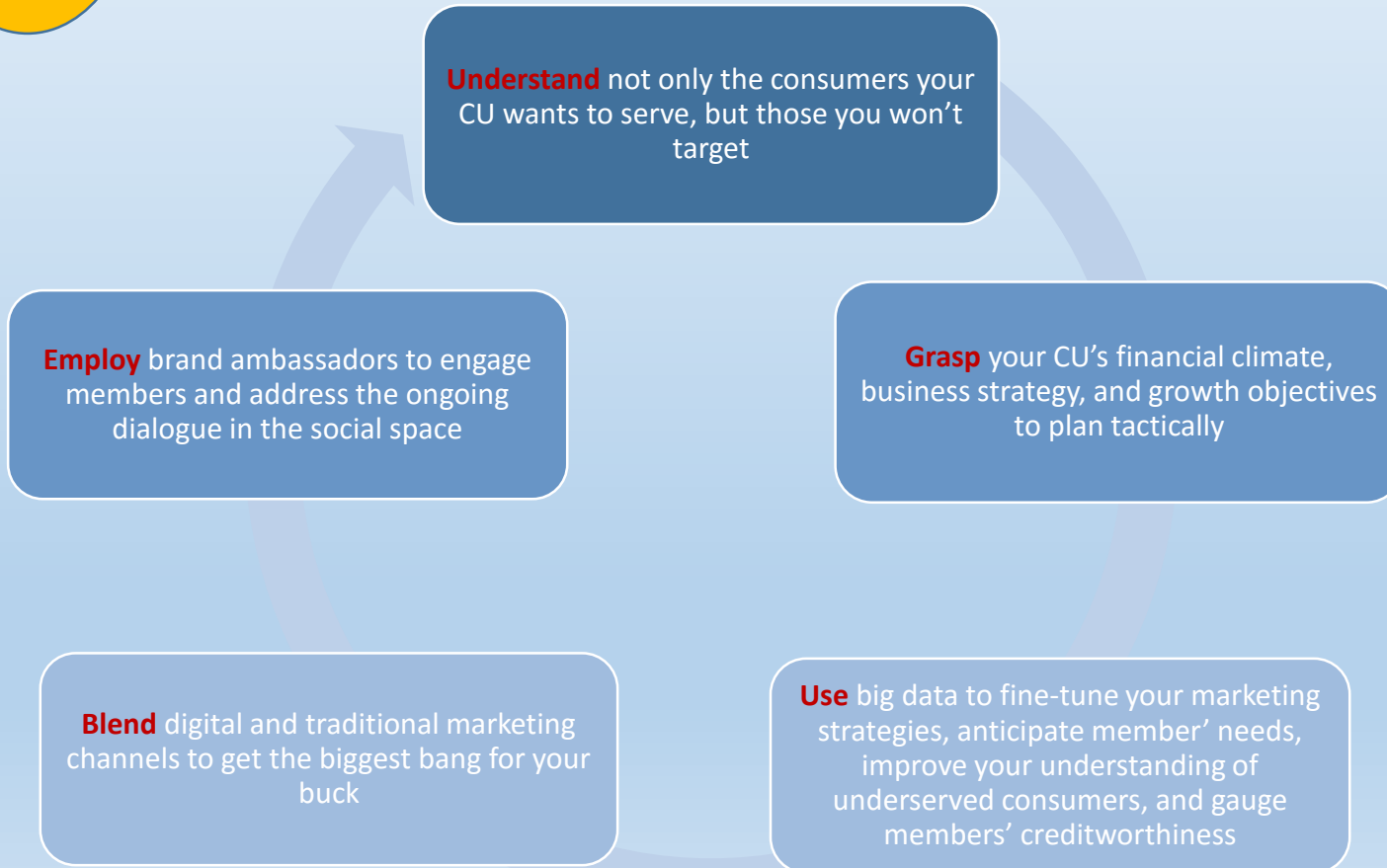
5

# Data Analytics



6

# CUNA E-Scan: Mobile-first Strategy



## MCUL Trend Scan: \$90M and Under

**03** Turning to digital channels 

7

# The CU Difference

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



*learn* more about the  
credit union way at

**aSmarterChoice.**  
aSmarterChoice.org

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

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

CUNA  
**MAP** 

MEMBER ACTIVATION PROGRAM

**02** Stay local, grow local 






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# Consumer Experience

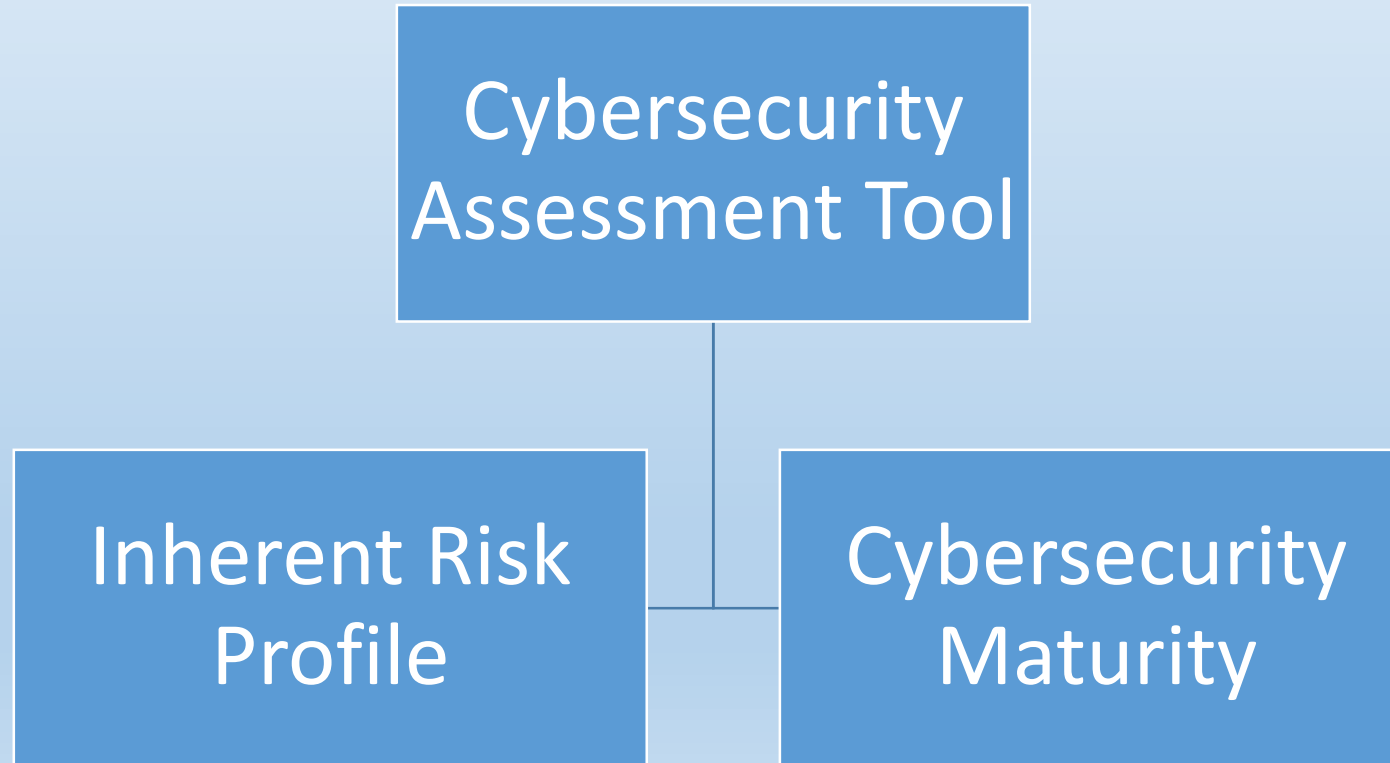
Identify your consumers' digital lifestyles, purchasing behaviors and financial stresses

**THREE TIPS FOR GREATER ADOPTION OF MOBILE SERVICES**

<p><b>1 OFFER ROBUST FEATURES</b></p> <p>Consider mobile deposit, P2P, actionable alerts, and instant balance.</p> 	<p><b>2 EXPLAIN THE VALUE</b></p> <p>Show that it meets members' needs, challenges, and lifestyle.</p> 	<p><b>3 PROMOTE TO CU STAFF</b></p> <p>Engage the front line and use social media.</p> 
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# CUNA E-Scan: Cybersecurity



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## Economic Growth



**107 million**  
**memberships**

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

iStock