

MCUL Executive Officers & Top Priorities



Chairwoman
Karen Church
ELGA CU



Vice Chairman
Dan Baines
My Personal CU



Secretary / Treasurer
Heather Luciani
Marshall Community CU

1

Emphasize **advocacy** relationship building and issue agenda post-election.



2



Improve CU Link **awareness** campaign in cooperation with CUNA.

3

Improve education and **information** services alignment with credit union priorities.



4



Partner for comprehensive **risk management & compliance** services.

5

Implement a **Future Vision Taskforce** for structure, voting and services input.



THE CREDIT UNION DIFFERENCE



ace & c
Annual Convention & Exposition
June 5-8, 2019 | Detroit, MI

WE'RE PEOPLE PROVIDING SOLUTIONS.

The banner features a city skyline of Detroit, Michigan, with several skyscrapers. The left side of the banner is decorated with a pattern of red and pink circles of varying sizes. The text is positioned in the upper left and center, and the slogan is at the bottom right.



SCUlink
MICHIGAN'S CREDIT UNIONS

**OPEN YOUR EYES
TO A
CREDIT UNION[®]**
See your money do more.

The advertisement features a smiling man in a white t-shirt, looking towards the camera with his hand raised to his forehead in a 'scout' gesture. The SCUlink logo is in the top left, and the main text is on the right side.



MAKING AN IMPACT – TOGETHER

PATTY CORKERY, EVP/COO



DAVE ADAMS, CEO



JIM NUSSLE, CEO



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Our mission is to help credit unions serve, grow and remain strong, so that together, we can make an impact on people's lives.





PRIMARY FOCUS AREAS

- ▶ Remove Barriers
- ▶ Promote the CU Difference
- ▶ Provide Solutions
- ▶ Deliver Compliance
- ▶ Rethink Technology
- ▶ Reimagine Marketing
- ▶ Reinvent Performance
- ▶ Recharge Strategy





The Power of Affiliation and Advocacy



Our Top Strategic Focus

Get better aligned with credit union strategic priorities:

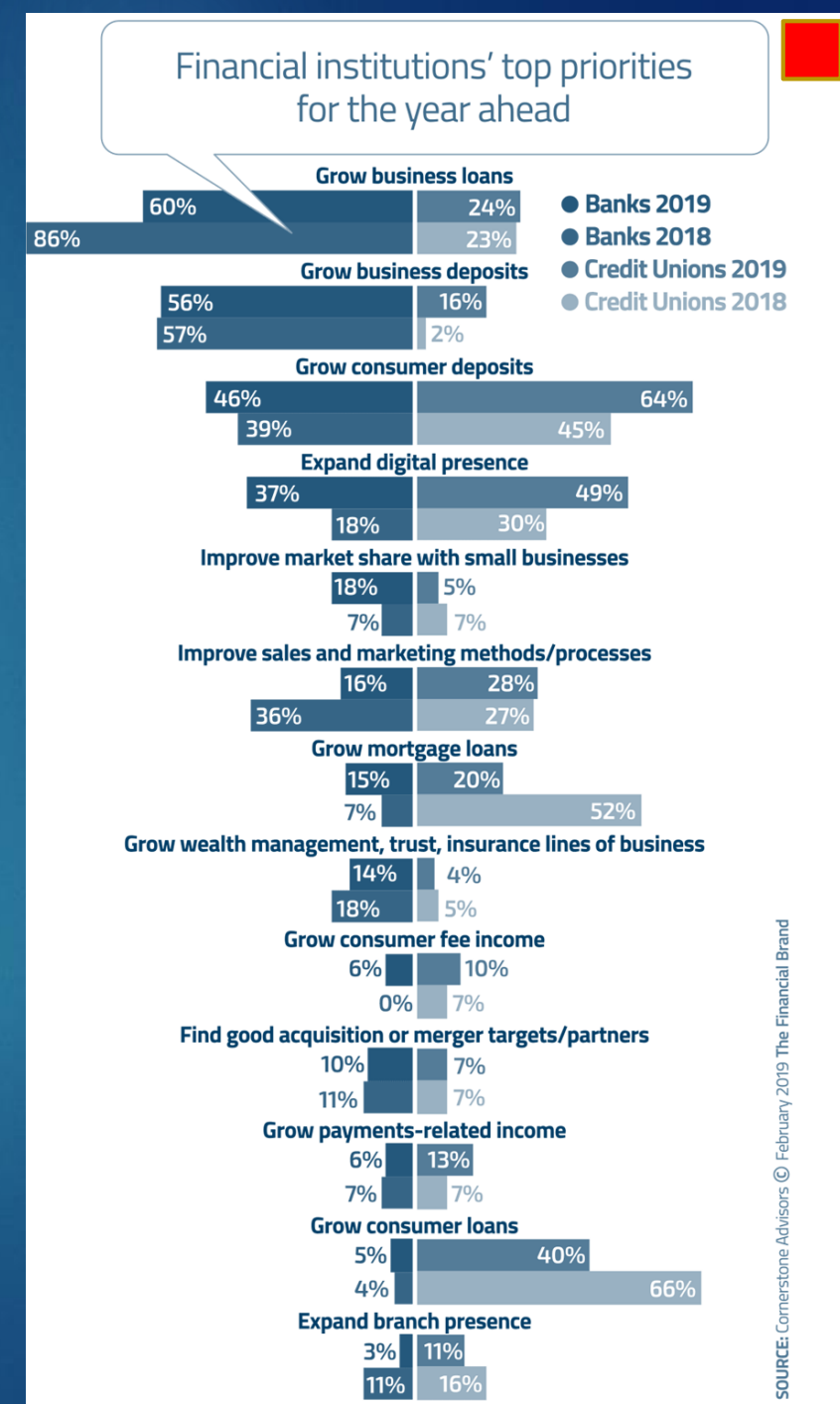
- ▶ Deliver on Brand Promises
- ▶ Enhance Member Experience
- ▶ Improve Omni-Channel Service with Emphasis on Mobile
- ▶ Improve Talent Management
- ▶ Improve Risk & Compliance Management



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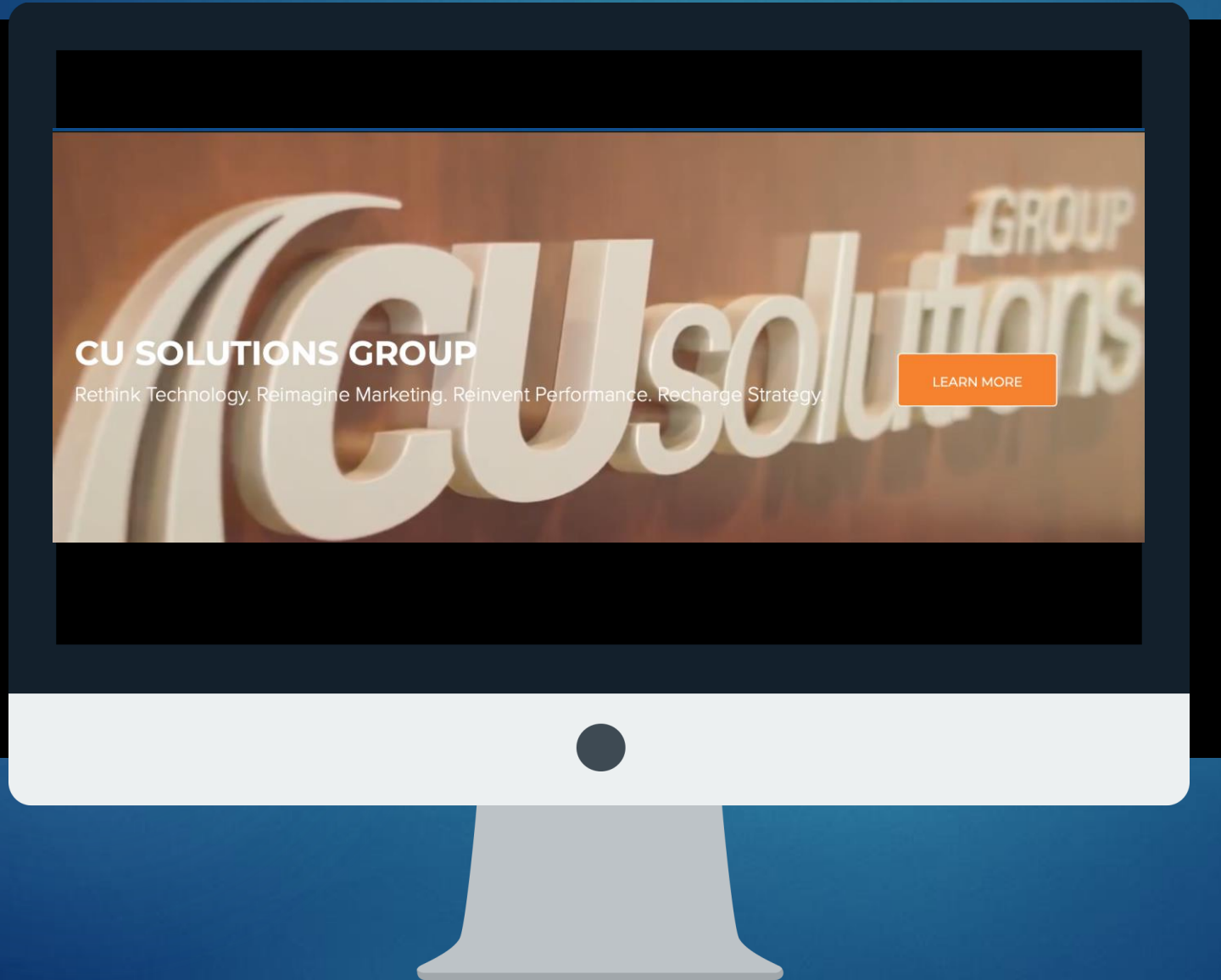


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The Value of CUSG & CUSOs



How MCUL, CUNA and CUSG Help Credit Unions...

Deliver on Brand Promises




"A BRAND IS A
PROMISE MADE.
BUT A GREAT
BRAND IS A
PROMISE KEPT."

– BEA PEREZ,
COCA-COLA
COMPANY

Cooperative Promotion of Credit Unions' Brand Promises


- ▶ **CU Link** has partnered with CUNA's Open Your Eyes and is promoting messaging that focuses on our brand promises:
 - ▶ Convenience and speed
 - ▶ Mobile technology
 - ▶ Service diversity and sophistication
 - ▶ Value: Do more, save more
 - ▶ Community commitment and Not-for-Profit Status



SCULink
MICHIGAN'S CREDIT UNIONS

**MORTGAGE SAVINGS
YOU NEED TO SEE.**

OPEN YOUR EYES TO A CREDIT UNION





2019 "Open Your Eyes to a Credit Union" Campaign

SEE YOUR MONEY DO MORE.
OPEN YOUR EYES TO A CREDIT UNION

SEE HIGHER RATES OF RETURN.

SEE BETTER RATES ON CREDIT CARDS.
OPEN YOUR EYES TO A CREDIT UNION

SEE 1% SAVINGS ON AUTO LOAN RATES.

MORTGAGE SAVINGS YOU NEED TO SEE.
OPEN YOUR EYES TO A CREDIT UNION

Soulink
MICHIGAN'S CREDIT UNIONS

OPEN YOUR EYES TO A CREDIT UNION

NCUA



Communicating Brand Promises

- ▶ **CUBE TV Studios** increases credit union visibility online and on-air with engaging videos designed to capture member attention.



- ▶ **DP+** delivers a holistic approach to marketing and advertising that leverages focused strategies, relevant messaging, compelling creative and an optimized media mix.

- ▶ **GSTV** gives credit unions access to an audience that's captive, watching and near their branches — at the gas pump.



How MCUL, CUNA and CUSG help Credit Unions...

Enhance the Member Experience



“DO WHAT YOU
DO SO WELL
THAT THEY WILL
WANT TO SEE IT
AGAIN AND
BRING THEIR
FRIENDS.”

- WALT DISNEY

Understanding the Member Journey

- ▶ In *The Customer Service Revolution*, John R. DiJulius suggests that, as his firm consults with clients regarding the customer experience, the first step is to create a “day-in-the-life-of-a-customer” video



“

I SET MY MIND
ON THE FACT
THAT THERE'S
GOING TO BE
BETTER
DAYS...I CAN'T
MOVE THE
SITUATION, SO
I HAVE TO GO
THROUGH IT.

x just getting by





HOME

ABOUT

THE STORIES

GET INVOLVED

GET HELP

THE FILM



The Stories

Here you will find the dozens of stories collected by the JGB team, covering a wide range of topics and financial issues. If one of these stories resonates with something you or someone you know has struggled with, we invite you to share it with 5 of your friends on Facebook or Twitter and use the hashtag #justgettingby.

By sharing these stories or by telling your own, you can help raise awareness about these issues and remove the stigma surrounding finances, allowing those just getting by to access the resources they need.



x *just getting by*

x

“A Day in the Life of a Member” Videos





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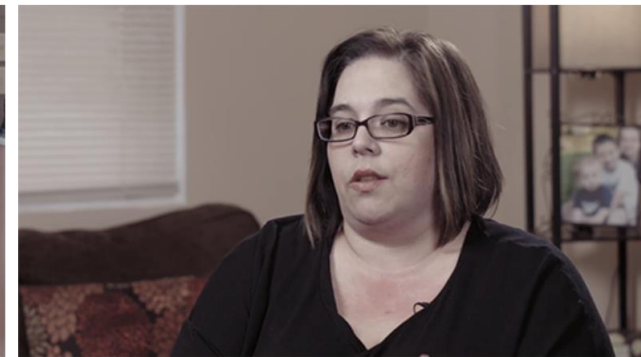
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CHECK CASHING: MEET CANDACE

With no bank account, she cashes her paychecks at the party store across the street from the diner where she works. In her interview with us, Candace discussed the significance of putting others before herself, even though she is just getting by.



x *just getting by*

x

“A Day in the Life of a Member” Videos



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HOUSING MARKET CRASH: MEET JOHN

A trader on the floor on the New York Stock Exchange, John lived a comfortable life. His wife convinced him to buy and flip a home valued at \$1 million. The problem? It was 2008, a short sale had occurred and bankruptcy ensued.



x *just getting by*

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UNPAID TAXES: MEET JULIE L.

After 20 years in business, Julie was forced to close the doors of her high-end restaurant because of years of unpaid taxes and rent she says she neglected in order to pay her employees instead.

x *just getting by*

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MEDICAL BILLS: MEET SCHOLEIGH

Scholeigh and Marc's two young sons were both born with a rare blood disorder that prevents them from consuming regular food. Because Scholeigh had to quit her job to care for the boys, and Marc is permanently disabled following multiple heart attacks, it's difficult to afford the cost of keeping their family healthy.



x *just getting by*

x

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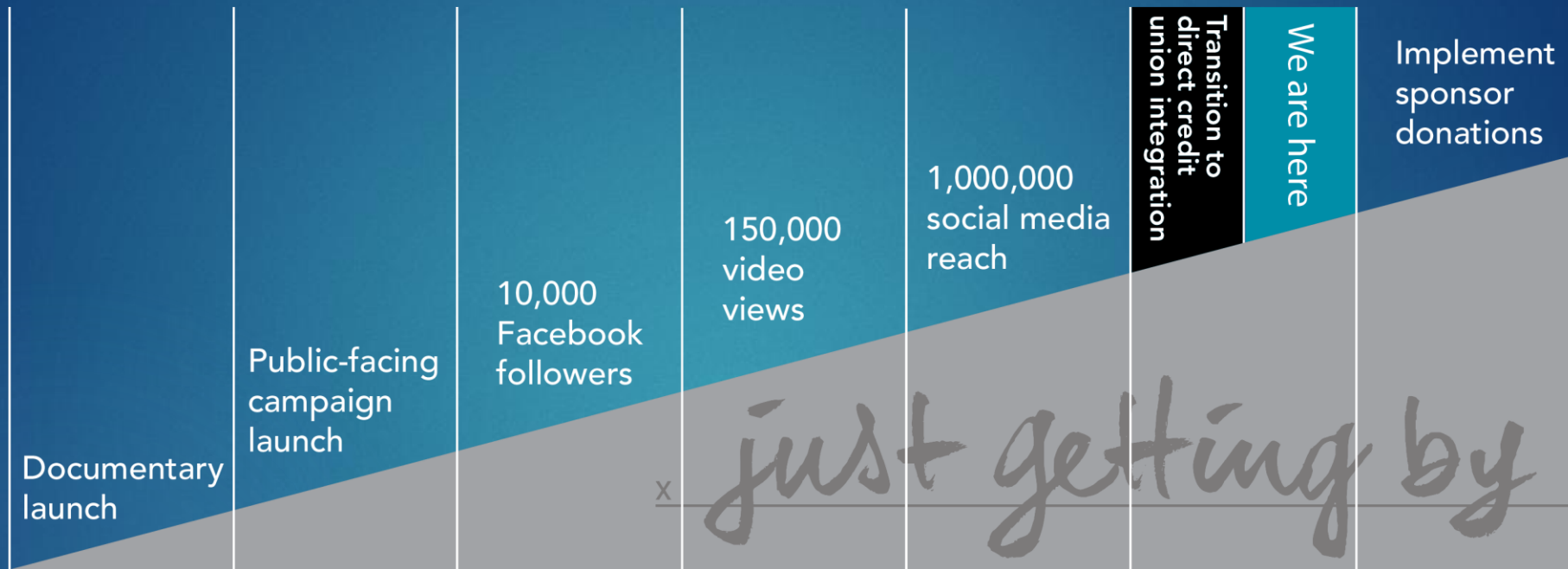
x *just getting by*

x

“A Day in the Life of a Member” Videos



Join the “Just Getting By” Journey



► Visit justgettingby.org or email info@justgettingby.org to get involved



How MCUL, CUNA and CUSG Help Credit Unions...

Improve Talent Management



“IN THE LONG RUN,
YOUR HUMAN CAPITAL
IS YOUR MAIN BASE OF
COMPETITION. YOUR
LEADING INDICATOR
OF WHERE YOU'RE
GOING TO BE 20
YEARS FROM NOW IS
HOW WELL YOU'RE
DOING IN YOUR
EDUCATION SYSTEM.”

– BILL GATES, CO-
FOUNDER MICROSOFT

Inclusive Education Programs

EVENT	DATE	LOCATION
Leadership @ Eleven	Mar. 20*	Lansing & Walloon Lake
Lending & Marketing Conference	Apr. 10–11	Traverse City
Spring Leadership Development Conference	Apr. 26–28	Mt. Pleasant
MCUL Government Affairs Conference	Apr. 30 – May 1	Lansing
Annual Convention & Exposition (AC&E)	June 5–8	Detroit
Executive Summit	Sept. 11–13	Bay Harbor
Fall Leadership Development Conference	Sept. 13–15	Traverse City
Lending School – New in 2019	Oct. 22–23	Lansing
Telephone Collections School	Nov. 13	Novi
Call Center Conference – Second Year	Oct. 22-23	Kalamazoo



Talent Management Tools from CUSG

- ▶ Offering performance and compensation solutions that enhance productivity



- ▶ Recruiting and retaining mid-to senior-level talent



- ▶ Design, update & track your strategic & operational plan metrics



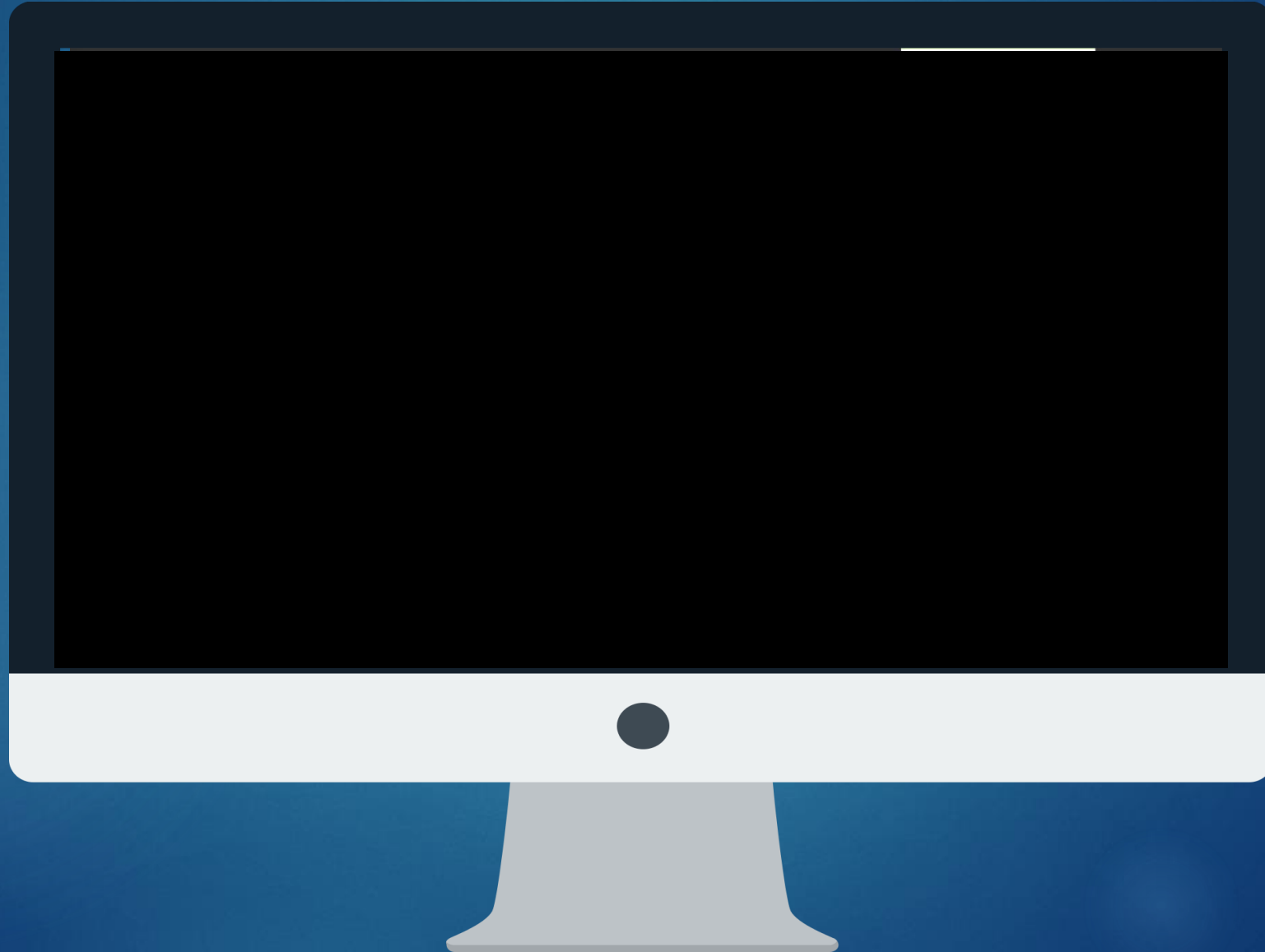
- ▶ Enhancing sound board governance policies and culture



- ▶ CU-focused learning management that integrates with performance management



How Wolverine State CU Plans to Use CUSG Performance Solutions



How MCUL, CUNA and CUSG Help Credit Unions...

Improve Omnichannel Service with Emphasis on Mobile



“DIGITAL TRANSFORMATION IS ALL ABOUT BUILDING NEW BUSINESS MODELS THAT EITHER CREATE NEW PRODUCTS OR SERVICES OR CREATE NEW CHANNELS FOR ENGAGING WITH CUSTOMERS.”

– RAMAN SAPRA, NTT DATA

The FinTech Revolution

- ▶ The **neo-bank** and **challenger bank** phenomenon :
 - ▶ reloadable prepaid debit cards with free ATM networks, bill pay and remote deposit capture
 - ▶ high-yield checking with 1-2 day early payroll deposit
 - ▶ reload cash at 100,000+ pharmacies
 - ▶ cash-back with instant alerts
 - ▶ personal financial management tools
 - ▶ fractional share investment options
 - ▶ fast, easy, short-term, small-balance loans
 - ▶ Messaging: Low fees, faster, more trusted



FinTech Disruptors and the Need for Collaboration



Tech & Non-Bank Disruptors

Prepaid Disruptors

Neo-Bank Disruptors

Challenger & Beta Bank Disruptors

Credit & Lending Disruptors

Investing & Crypto Disruptors

PFM & Aggregation Disruptors

 **PayPal**

venmo

 **amazon**



Google

T-Mobile

 **Cash App**

 **serve**

 **Bluebird**

 **MoneyCard**

 **DEBIT CARDS**

 **NETSPEND**

 **BRINKS MONEY**

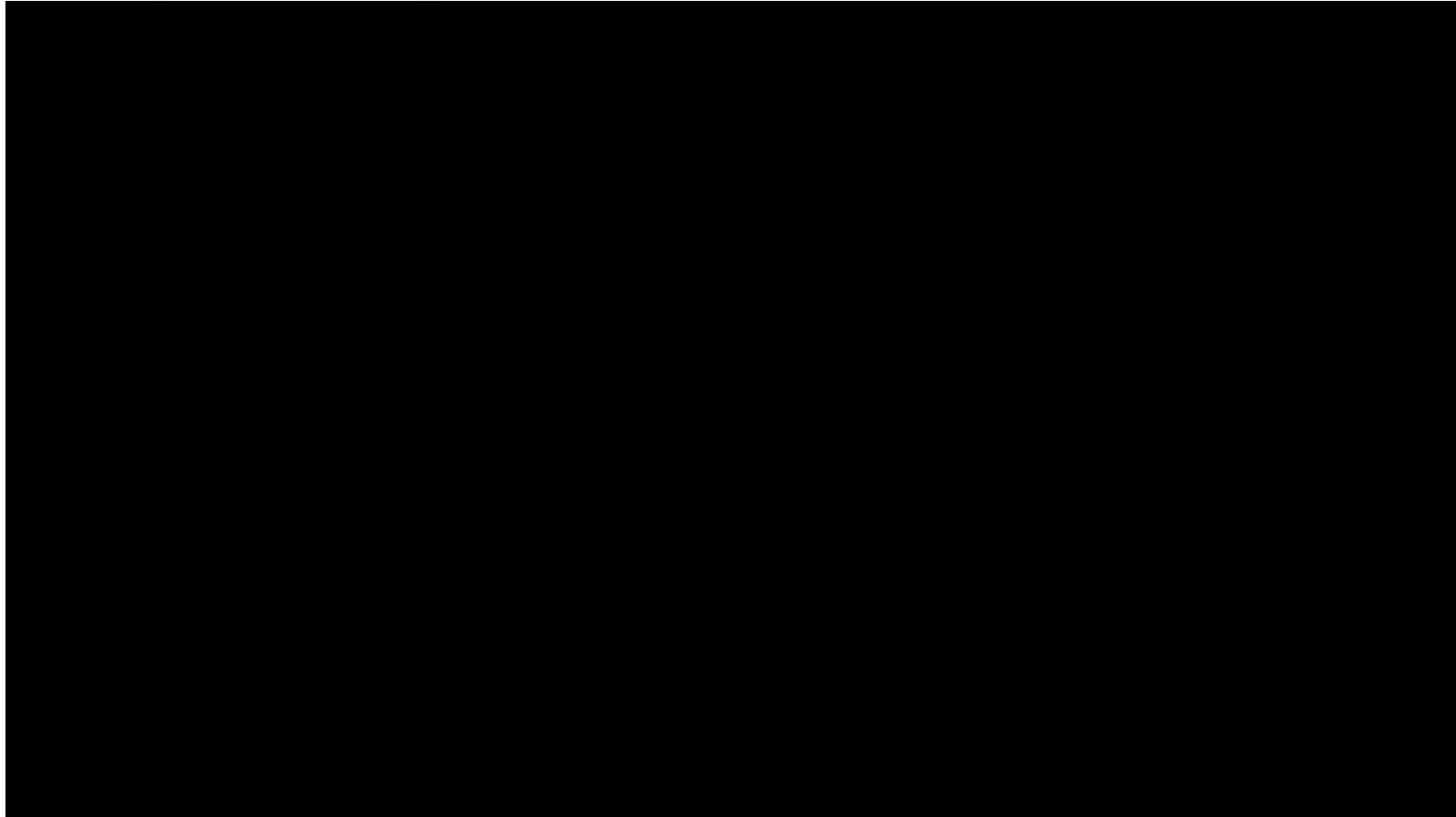
 **mango**

 **liquid**

 **Cash**

 **MOVO**

 **akimbo**



The Digital Services Roadmap

- ▶ The mission of **LifeStep Solutions, LLC** is to create mobile-based products that help credit unions of all sizes meet the needs of their members and help credit unions compete with other financial institutions and third-party competitors.
 - ▶ Qualified Michigan Credit Unions will be able to invest in LSS, LLC for as little as \$20,000 during the second half of 2019. A private placement memorandum is available.
 - ▶ Our goal is to create a mobile product collaboration community.
- Focus areas include:
- ▶ Mobile banking enhancements
 - ▶ Competing with payday lenders
 - ▶ Competing with challenger banks / neo-banks





How MCUL, CUNA and CUSG Help Credit Unions...

Enhance Risk & Compliance Management

“INDEED, BETTER
RISK MANAGEMENT
MAY BE THE ONLY
TRULY NECESSARY
ELEMENT OF
SUCCESS IN
BANKING.”

– ALAN GREENSPAN

Expanding Beyond Compliance

- ▶ Ongoing enhancements to MCUL's **Destination Compliance** product have brought new functionality, including:
 - ▶ Ability to push regulatory alerts
 - ▶ Links to **Compliance Helpline** and compliance consulting
 - ▶ Discussion board by topic
 - ▶ Collaboration with **League InfoSight**



Expanding Beyond Compliance

- ▶ League InfoSight's **ComplySight** product keeps credit unions on top of regulatory changes with its effective compliance management system. Top features include:
 - ▶ Compliant management system
 - ▶ Examiner/audit findings
 - ▶ Coming soon: Report Wizard

ComplySight[™]



Expanding Risk and Compliance Resources

- ▶ CUSG acquired majority ownership of credit union sector rights to **AffirmX**
 - ▶ Enterprise risk management assessments
 - ▶ Regulatory compliance monitoring
 - ▶ IT risk and vulnerability assessments
 - ▶ Loan review services
 - ▶ Fair lending risk assessments
 - ▶ Internal audit outsourcing
 - ▶ Vendor management
 - ▶ Cybersecurity risk assessments
 - ▶ ADA compliance verification



From Compliance to Consulting

- ▶ **Strategic Advisory Solutions** identifies priorities then develops a customized plan that provides high-level strategic direction
 - ▶ Leadership and executive coaching
 - ▶ Strategic consulting
 - ▶ Strategic planning
 - ▶ Enterprise risk management
 - ▶ Board governance
 - ▶ Compliance consulting
 - ▶ Shared staffing
 - ▶ Compliance reviews and audits
 - ▶ Compliance training
 - ▶ Examination/audit finding assistance



New CUSG Partners:



▶ **NestReady** will expand CUSG's mobile offerings with its proprietary real estate tools and search engine.

▶ **CULedger** will bring valuable insight and technology, such as MyCUID, to CUSG's future LifeStep Solutions products.



▶ **CU Training** will bring a learning management portal to credit unions for operational, compliance and board training.

▶ **AffirmX** will bring a more complete compliance and risk management solution to complement or replace ComplySight.



Support Credit Unions for Kids and CMN at AC&E!

Samson and Oliver – May, 2018
1 pound, 12 oz – Born at 25 ½ weeks



Support Credit Unions for Kids and CMN at AC&E!

Oliver and Samson – May, 2019
2 healthy babies – Thank you Primary
Children's Hospital SLC, Utah!

Oliver Jones

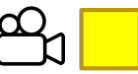


Samson Jones



What we do...

and how we do it...



The Power of Affiliation and Advocacy

2019 "Open Your Eyes to a Credit Union" Campaign

SEE HIGHER RATES OF RETURN.
SEE BETTER RATES ON CREDIT CARDS.
MORTGAGE SAVINGS YOU NEED TO SEE

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just getting by

Affiliate
re...

– "A Day in the Life of a Member" Videos



Like credit unions, we work to

25 CUs - \$22,000 for CMN

MAKING AN IMPACT – TOGETHER

PATTY CORKERY, EVP/COO



DAVE ADAMS, CEO



JIM NUSSLE, CEO



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