MCUL Executive Officers & Top Priorities

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
MAKING AN IMPACT – TOGETHER

PATTY CORKERY, EVP/COO

DAVE ADAMS, CEO

JIM NUSSLE, CEO
Our mission is to help credit unions serve, grow and remain strong, so that together, we can make an impact on people’s lives.
► 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
The Value of CUSG & CUSOs
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
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.
OPEN YOUR EYES TO A CREDIT UNION

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

*just getting by*
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.
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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.
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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.
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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.
The Stories

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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.
The Stories

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Join the “Just Getting By” Journey

<table>
<thead>
<tr>
<th>Documentary launch</th>
<th>Public-facing campaign launch</th>
<th>10,000 Facebook followers</th>
<th>150,000 video views</th>
<th>1,000,000 social media reach</th>
<th>Transition to direct credit union integration</th>
<th>We are here</th>
<th>Implement sponsor donations</th>
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- 1,400+ Twitter followers
- 40 JGB public profiles
- 12 participating credit unions
- 1,000,000 total social reach
- 160,000 video views
- 10,200+ Facebook followers
- 2,200+ Instagram followers

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

How MCUL, CUNA and CUSG Help Credit Unions…

Improve Talent Management
# Inclusive Education Programs

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<tr>
<th>EVENT</th>
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<tr>
<td>Leadership @ Eleven</td>
<td>Mar. 20*</td>
<td>Lansing &amp; Walloon Lake</td>
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<tr>
<td>Lending &amp; Marketing Conference</td>
<td>Apr. 10–11</td>
<td>Traverse City</td>
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<td>Spring Leadership Development Conference</td>
<td>Apr. 26–28</td>
<td>Mt. Pleasant</td>
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<td>MCUL Government Affairs Conference</td>
<td>Apr. 30 – May 1</td>
<td>Lansing</td>
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<td>Annual Convention &amp; Exposition (AC&amp;E)</td>
<td>June 5–8</td>
<td>Detroit</td>
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<td>Executive Summit</td>
<td>Sept. 11–13</td>
<td>Bay Harbor</td>
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<td>Fall Leadership Development Conference</td>
<td>Sept. 13–15</td>
<td>Traverse City</td>
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<tr>
<td>Lending School – New in 2019</td>
<td>Oct. 22–23</td>
<td>Lansing</td>
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<td>Telephone Collections School</td>
<td>Nov. 13</td>
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<tr>
<td>Call Center Conference – Second Year</td>
<td>Oct. 22–23</td>
<td>Kalamazoo</td>
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Talent Management Tools from CUSG

► Offering performance and compensation solutions that enhance productivity
► Recruiting and retaining mid-to senior-level talent
► Enhancing sound board governance policies and culture

Performance Pro
► Design, update & track your strategic & operational plan metrics

Compease
► CU-focused learning management that integrates with performance management

Planningpro™

CUSG executive search

Governease™
How Wolverine State CU Plans to Use CUSG Performance Solutions
Improve Omnichannel Service with Emphasis on Mobile

How MCUL, CUNA and CUSG Help Credit Unions…

“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
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<tr>
<th>Tech &amp; Non-Bank Disruptors</th>
<th>Prepaid Disruptors</th>
<th>Neo-Bank Disruptors</th>
<th>Challenger &amp; Beta Bank Disruptors</th>
<th>Credit &amp; Lending Disruptors</th>
<th>Investing &amp; Crypto Disruptors</th>
<th>PFM &amp; Aggregation Disruptors</th>
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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
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 Jones

Samson Jones

Oliver and Samson – May, 2019
2 healthy babies – Thank you Primary Children’s Hospital SLC, Utah!
Like credit unions, we work to make an impact in people's lives. We love this movement and we put people ahead of profits. We work hard... but we also have fun along the way.

What we do... and how we do it...

The Power of Affiliation and Advocacy

2019 "Open Your Eyes to a Credit Union" Campaign

The Digital Services Roadmap

Talent Management Tools from CUSG

New CUSG Partners:

NestReady

just getting by

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

25 CUs - $22,000 for CMN
MAKING AN IMPACT – TOGETHER

PATTY CORKERY, EVP/COO

DAVE ADAMS, CEO

JIM NUSSLE, CEO

MCUL x CU solutions GROUP x CUNA