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Pegging Growth to CU Values

By Way Of Reminder...

**Why Do Credit Unions Exist?
In The Beginning...**





Let's Just Dive In The Deep End...

- Growth is a function of management.
- Growth **doesn't happen** because of market saturation, it **doesn't happen** because leadership has failed.

GROW BABY GROW

(There is always room for you in the market place...ALWAYS!)



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Mach VI With Your Hair On Fire

Are You Relevant and Different?

That's About It!



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By Way of Reminder...

- We exist to increase people's standard of living and better their lifestyle.
- We should not take the community's investment (and trust) in us and move it solely to benefit NCUA's continued desire for capital adequacy.
- Industry-wide, we already have 60% more capital than NCUA's own definition of "well capitalized."



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Here's a “BAM” Moment...

- If priority doesn't fall to helping the members we serve, and the communities in which we reside, aren't we at some level misguided and rudderless to the vision and mission set forth by our movement and our charters as credit unions???

BIG IDEA!!!

- Giveback...High ROAs should be met with a contemplative view of a credit union's reason to exist.



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What A Great CU Looks Like...

- “...giving chances, giving back, giving hope...”
- “...increase people’s standards of living, better their lifestyle...”
- “...we don’t judge, we help...”
- “...what we do matters...”
- “...a voice for social justice in the financial services world...”
- “...credit, commitment, compassion...”
- “...our impact goes beyond numbers...”
- “...financial services with community service...”
- “...creating pathways to wealth...”
- “...money matters, people matter more...”
- “...purpose and passion...”



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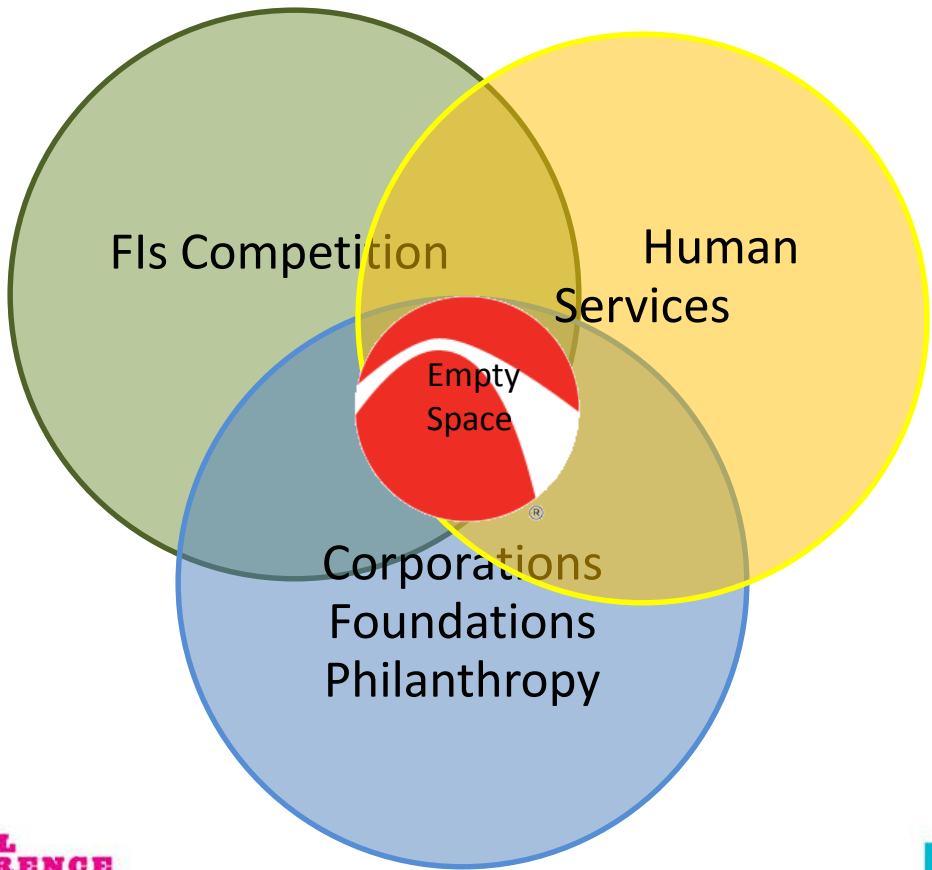
Classic CU Value...Focus

- Our members, staff and community deal with many obstacles to financial success. We solve problems!!!
- How do credit unions deploy resources to mitigate and **improve the human condition** of our market footprint?



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CU 6.0

Member Experience

We must be more than a financial institution. We need to create our own space.

We must marshal our credit union resources through effective stewardship, community engagement, collaboration, meaningful partnerships and a caring operating culture that fosters a premier experience in order to insure our member's, staff and communities upward economic mobility.



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Consumers Are In Charge...Not You

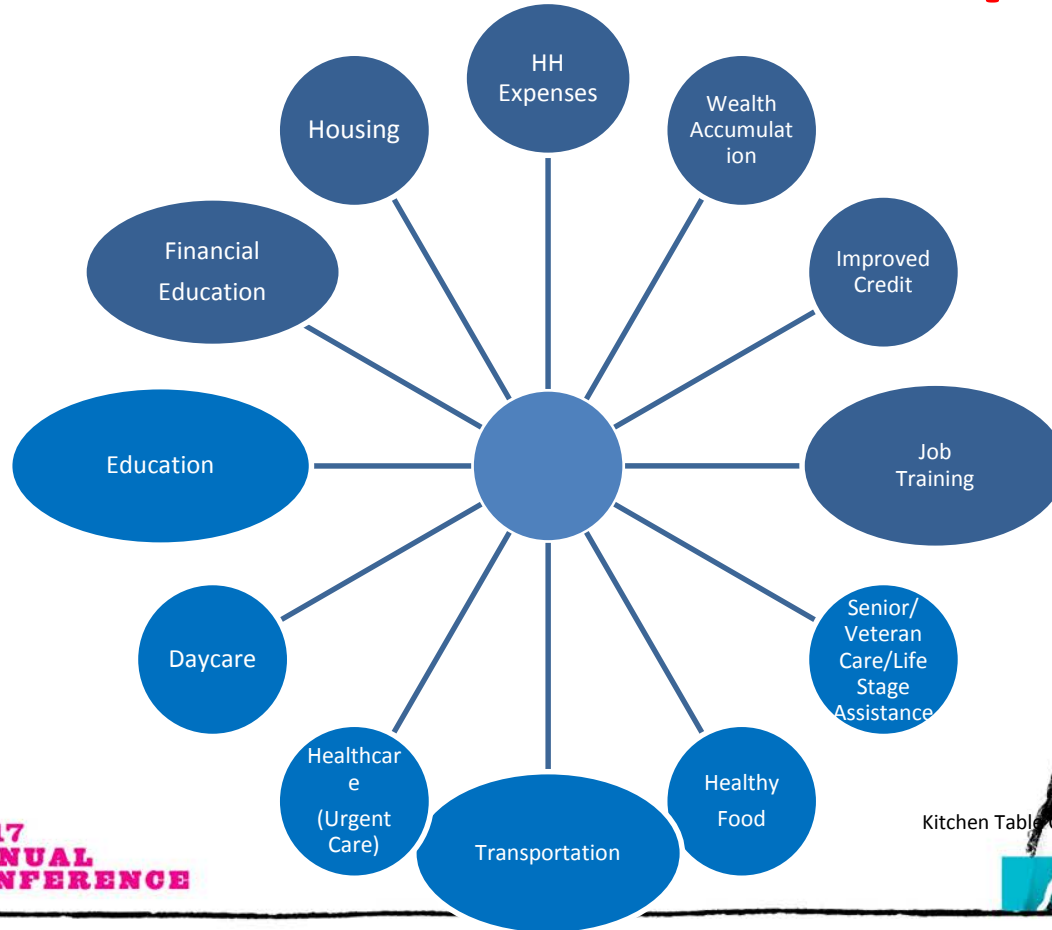
- People don't want a ¼" drill bit, they want a ¼" hole
- People want problem solvers...



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“Consumer Needs” Snapshot



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Kitchen Table Conversations





Think About What We Do...


- We invent
- We copy
- We innovate



Federation
Obedience United to Serve the Underprivileged

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Technology/Products Have No Advantage?

Technology is not a differentiator...Neither are Products...They “taste like chicken.”

They started out as disrupters that became easily imitated.

Now that mobile computing is relatively mature, imitation exceeds disruption.

Everybody has it. Who has the best??? Remember “instant” is standard



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In Other Words...

- We change what we do without changing who we are
- **WE ARE UNWAVERING IN OUR REASON TO EXIST**



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Canary In The Coal Mine...

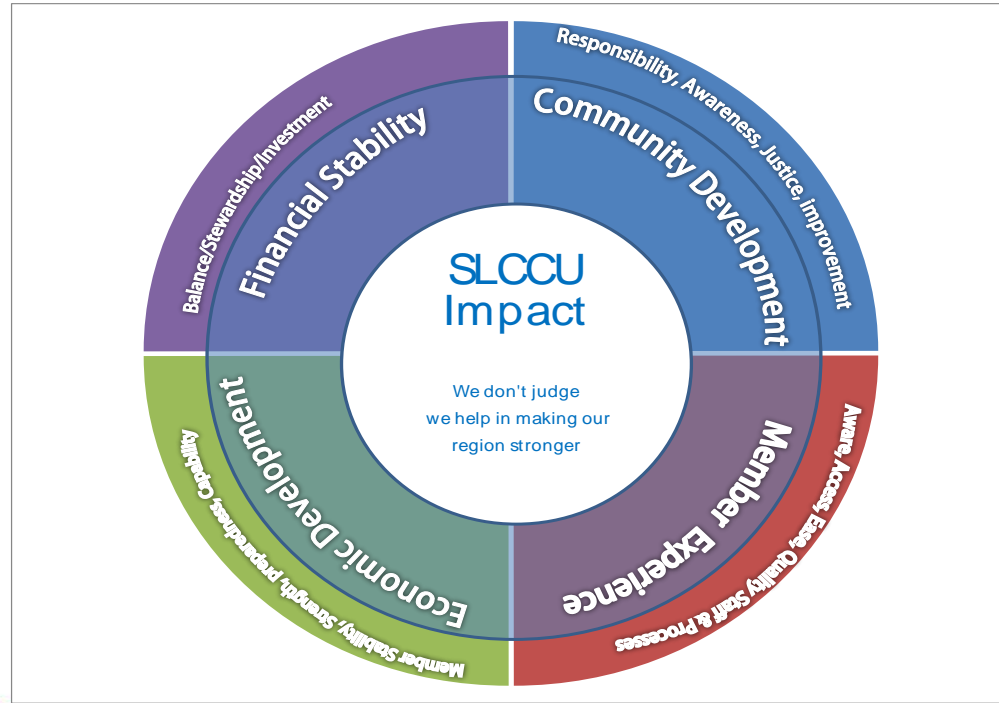
Irrelevancy comes long before insolvency



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4 Areas of Emphasis



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