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 CUNA MUTUAL GROUP

DISCOVERY™ CONFERENCE

AUG 15
2019

OPENING KEYNOTE | 10:30AM – 11:30AM, CT



Innovation Zone

TOM KOULOPOULOS | Founder & Chairman, The Delphi Group

Come prepared for a lightning-paced, tour-de-force session! How are companies radically changing their approach to innovation? By learning how to fail fast, embrace uncertainty, build for the unknown, abandon the success of the past, focus on their core competencies, and challenge conventional wisdom. Hear examples from pioneering innovators, Sony to Apple and 3M to NASA, to illustrate some of the best and brightest innovation success stories. Learn to identify ways of driving your organization's efforts to increase innovation and better leverage its latent creativity. Finally, get ready to take a hard look at how issues of culture, generations, and leadership impact the way we innovate.

You'll leave this keynote with specific insights, methods and tools to help you quantify your organization's innovative ability, and a solid foundation for the decisions you need to make in the months and years ahead.

BREAKOUT SESSIONS | 12:30PM – 1:15PM, CT



U.S. Economic Outlook & its Impact on Credit Unions

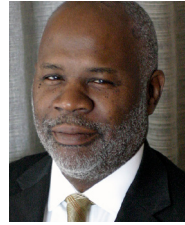
STEVEN RICK | Chief Economist, CUNA Mutual Group

How will the global economy, the overall financial sector and the Federal Reserve affect the U.S. economy, U.S. interest rates, and ultimately, credit union balance sheets and earnings performance? Is there a recession on the horizon? Gain an understanding of economic headwinds and tailwinds that are likely to impact your credit union. Learn the trends of savings and loan activity and weigh the influence of future economic events on growth patterns out into 2020 and beyond.

CHECK FOR AGENDA UPDATES – [CUNAMUTUAL.COM/DISCOVERY](https://www.cunamutual.com/discovery)

BREAKOUT SESSIONS | 12:30PM – 1:15PM, CT

The State of the Credit Union Movement: Addressing Diversity, Equity, & Inclusion



ERIC HANSING | Vice President, Multicultural & Corporate Strategy, CUNA Mutual Group

ANGELA RUSSELL | Vice President, Diversity, Equity & Inclusion, CUNA Mutual Group

SAMIRA SALEM | PhD, Senior Policy Analyst, CUNA

ADRIAN JOHNSON | SVP/CFO MECU of Baltimore, Chairman of the Board,
African American Credit Union Coalition

How is the credit union industry currently addressing diversity, equity, and inclusion? What's the definition of these terms? Let's address these topics within credit unions, with the members they serve, and how our industry is working to deliver change. The panelists will cover gender, race and ethnicity, and financial inclusion. Looking to the future - what is the ongoing role of the credit union movement and what can credit unions do to continue moving forward?

Digital Trends Shaping the Financial Sector



TINA BUTTCHEN | TruStage Program Sales Specialist, CUNA Mutual Group

TAIT TURNQUIST | Lending Consultant, CUNA Mutual Group

DAVID PIERCE | CBSI Program Acquisition Sales Specialist, CUNA Mutual Group

Digital technologies are a strategic imperative for financial services companies' growth, but only 25% consider themselves "Digitally Mature." * The growth of fintech continues to have a massive impact on the financial services and insurance industries. Disruption has caused incumbents to double down on optimizing the customer experience, but embracing new technologies can be confusing. Explore the major digital trends impacting the financial sector, and strategies to engage with customers in more meaningful ways. Technology for technology's sake will fail without meeting customer expectations when engaging with brands they trust.

* Source: Young, Christopher. Financial Services Companies Are Catching Up with Digital, Adobe Blog, October 2017



Credit Union Strategies for a Twenty-First Century World

TAYLOR C. NELMS | Senior Director, Research, Filene Research Institute

What is the role credit unions will play in the United States' financial services industry over the next decades? Credit unions providing secure, fair access to financial services is vital, and many socioeconomic factors that drove the credit union system in the last century remain salient. Yet, recent changes, such as technological innovations, have altered how financial institutions interact with consumers.

Explore Filene's research from a series of in-depth interviews with industry professionals, consultants, regulators and over 100 secondary sources. The findings paint a future credit union landscape that is both enabled by technology and altered by changing economic conditions and consumer attitudes.

BREAKOUT SESSIONS | 2:00PM – 2:45PM, CT



Maximize Your Credit Union's Digital Experience with Behavioral Economics & Content Marketing

JAMES ROBERT LAY | Founder & CEO, *Digital Growth Institute*

Content marketing is more than publishing a blog or social media post. Content is fuel for your credit union's future digital growth engine. However, many credit union marketing teams feel stuck in a cycle of content complexity, confusion, and chaos. Good news! It doesn't have to be this way.

Unlock the latest neuroscience and behavioral economics marketing secrets to transform your content marketing strategy. Learn a process to produce and promote content through every step in the consumer buying journey. Reposition your credit union beyond the commoditized promotion of great rates and service. Take away actionable insights to position your credit union as the empathetic, helpful, and trusted financial guide for people in your communities, helping generate 10X more leads, loans, and deposits.

Bridging the Gap Between Financial Institutions & Fintechs



SAM DAS | Principal of CMFG Ventures, Director of Corporate Development, CUNA Mutual Group

CANH TRAN | Co-Founder & CEO, Rippleshot

TREVOR DRYER | Executive Vice President & General Manager, Mirador

JOE HECK | Head of Financial Partners, Happy Money

As new technologies rapidly transform the financial services landscape, more financial institutions are looking to partner with fintech companies to help them innovate, grow and better serve their members. For many, it is a real challenge identifying, evaluating and developing these partnerships. CMFG Ventures, the venture capital arm of CUNA Mutual Group, is helping to bridge the gap between financial institutions and fintech companies. Explore the latest fintech trends, the unique ways that CMFG Ventures is bringing financial institutions and fintechs together, and best practices for financial institutions interested in partnering or investing in fintech companies.

BREAKOUT SESSIONS | 2:00PM – 2:45PM, CT



The Emotion Element in the Digital Member Experience

SUSAN HOCHSPRUNG | Vice President, Sales, CUNA Mutual Group

The pace of technology innovations, increased competition and changing consumer expectations are driving the rapid digitization of customer experience (CX) in financial services. Companies that aren't making the investments now to provide an all-digital experience risk being left behind by their competition.

Hear highlights from new research exploring credit union members' expectations of CX and the role that emotions play in shaping consumers' perceptions. Examine the actions credit unions can take to address member emotions related to member interactions. Review the benefits credit unions can expect if they provide a truly differentiated, positive emotional member experience.



Cultural Alignment to Your Brand's Strategy

STEVE DUCEY | Chief Experience Officer, Vibrant Credit Union

Branding is more than memorable logos, flashy fonts and unique designs. It starts and stops with the face of your brand--the people your members interact with. At Vibrant Credit Union we have proven creating a happy work environment will translate into better business. To put it simply, happy, healthy employees represent our brand best. Our culture here at Vibrant is built around this basic concept.

Vibrant continues to be one of the fastest growing consumer lending, real estate lending, and branch location organizations in the financial services industry. We do this all with a "laugh till you cry, can't wait to return, best darn place to work" attitude. Learn the importance of cultivating happy, healthy people and how this permeates through your brand's personality.

CLOSING KEYNOTE | 3:00PM - 4:00PM, CT



How to Survive the Future of Financial Services

JIM MAROUS | Internationally-Recognized Financial Industry Strategist, Co-Publisher of The Financial Brand, Owner & Publisher of *Digital Banking Report*

Survival in the future goes beyond having the newest technology or the best apps. It requires the application of data and the deployment of resources to serve members accustomed to the insights and level of engagement from Amazon and other tech organizations. More importantly, it requires you and your organization to embrace change, take risks and disrupt yourself. Learn the trends that are impacting the credit union industry the most and how you can respond to them.

HOT TOPIC CHATS, 10:00AM - 10:20AM, CT



The Amazonification of Borrowing Money

PATRICK MCELHENIE | Director, Digital Lending, CUNA Mutual Group

Why isn't getting money from your credit union as easy as getting a drill from Amazon? How do today's members want to "get" money from your credit union? Explore current trends and understand member pain points from recent consumer borrowing research.



The Transformation of Executive Benefits: What it Means for Succession Planning

ERIC C. EARLE | Executive Benefits Advisor, CUNA Mutual Group

Leadership continuity is vital to your credit union's success. What are you doing to prevent executive turnover? The paradigm of entrenched credit union executives has changed, transforming executive benefits packages in response. Explore the present and future of executive compensation strategies, employment contracts, deferred compensation packages, supplemental executive retirement plans, and methods of pre-funding these benefits.

HOT TOPIC CHATS | 11:35AM - 11:55AM, CT



What Does it Take to Execute a Digital Transformation Strategy?

BRIAN BODELL | VP, Strategic Partnership & Growth, AdvantEdge Analytics, CUNA Mutual Group

While having a digital transformation strategy is critical, the challenge is translating that roadmap into actionable next steps. Gain incredible insights on one credit union's journey, where they are in the process, and what they have learned along the way.



Keeping Pace with Expectations: The Quest to Attract Younger Credit Union Members

LAUREN CULP | Cooperative Trust Manager, Filene Research Institute

Financial institutions increasingly serve younger consumers and attracting and retaining young members will continue to be a driver of growth for credit unions. Filene's comprehensive research reports will give you the strategic resources you need to make evidence-based business decisions on effectively attracting and retaining potential young adult members.

HOT TOPIC CHATS | 11:35AM - 11:55AM, CT



Increasing Household Penetration in Investment Services

SPEAKER TBD | Title

Why do so few members use their credit union for their wealth management needs - especially when most say they would prefer these needs be met through their credit union? Explore some possibilities and hear potential solutions for this challenge.

HOT TOPIC CHATS | 12:00PM - 12:20PM, CT



Getting Personal with Data: Psychographic & Behavioral Segmentation

AMY ROBERTSON | Senior Manager, Product Management, CUNA Mutual Group

Data-sophisticated competitors are investing heavily in capabilities to mimic the real relationships you've developed with your members. The psychographic and behavioral insights they can develop not only paint a nuanced picture of consumer opinions, trends and attitudes, but also what's important to them at the moment. Explore how you can leverage new technologies and data to help you deliver more member value and build your relationships.



Fostering Digital Clout in Credit Unions

HOLLY FEARING | Marketing & Communications Director, Filene Research Institute

Everyone has experienced an unsatisfactory service incident or observed a dissatisfied customer rage. Years ago, this event may have been forgotten quickly. Today, social media broadcasts consumers' experiences, positive or negative, to anyone with an internet connection. Explore key insights from Filene's research on social media influence and the impact consumer reviews have on how members perceive your credit union.

HOT TOPIC CHATS | 1:20PM - 1:40PM, CT



Flood Insurance: Address the Insurance Gap, Educate Your Members, Protect Your Credit Union

TED NICKEL | Former Wisconsin Insurance Commissioner, Consultant, Bodelac Consulting

In the last year, major flooding has impacted states like Wisconsin, Nebraska, and Iowa. According to FEMA, a single inch of water can cause over \$25,000 in damage. If nearly half of Americans don't have \$400 in case of an emergency, these uninsured damages can leave your members underwater on their mortgages. Explore the coverage gap and the role of credit unions in educating their members on financial preparedness.



How Does Your Employees' Financial Health Measure Up?

SUSAN REYNOLDS | Education Director, CUNA Mutual Group Retirement Solutions

What gets in the way of your employees' retirement savings? Maybe they simply can't make ends meet? Our research shows this reason only accounts for 25% of surveyed participants. The rest said they didn't have the knowledge or motivation to save. Identify the most effective tools and resources for improving the financial wellness of your employees.



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