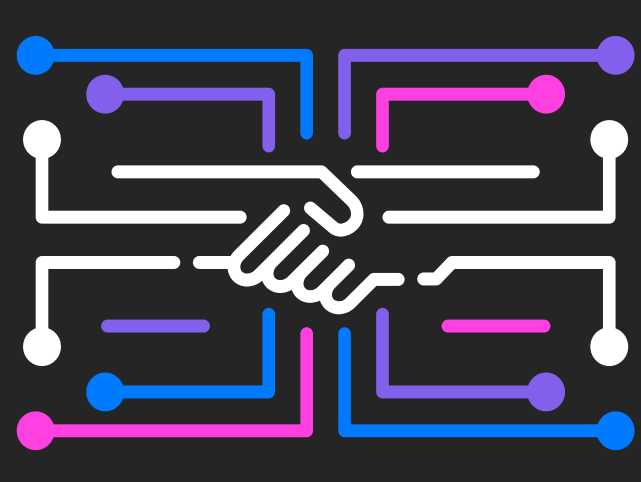


The digits on digital banking

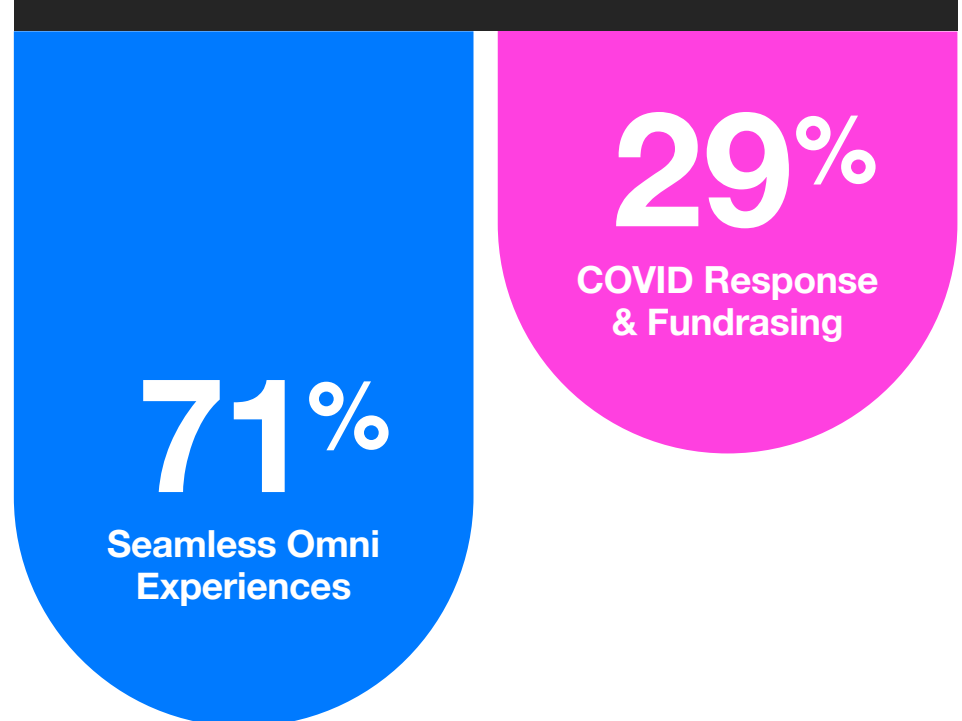
We did the math, and found that credit unions that responded are ready to embrace digital first banking, but are still dealing with how to service digital laggards. Credit union leaders are drooling over of leading edge experiences, and looking to technology to help bring them to life for their own credit union - with many increasing technology increasing budgets for digital. Your mom's would be proud of how you've upped your charitable giving, deferred payments and risen to the challenge of helping members and staff, right when they needed it.



DIGITAL IS HERE TO STAY

Yup, if there's one thing this crises seems to have taught us is that digital is no longer optional, and you all agree. All 100% agreed that it's here and not over there any more.

DROOLING FEATURES



DIGITAL WISHLIST

- Apps for Web and Mobile
- Artificial Intelligence

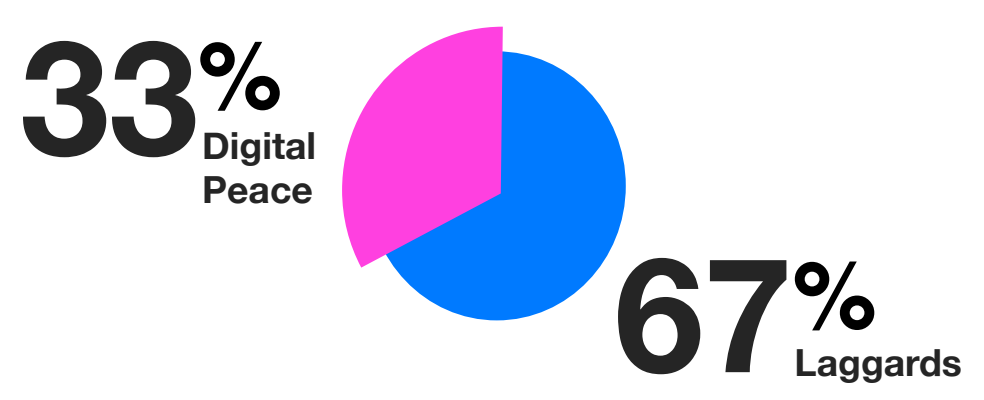
BANKING WISHLIST

- Virtual Reality
- Artificial Intelligence
- Video ATM
- Website and App
- State of the Art Branch

INCREASED DEBIT TAP LIMITS



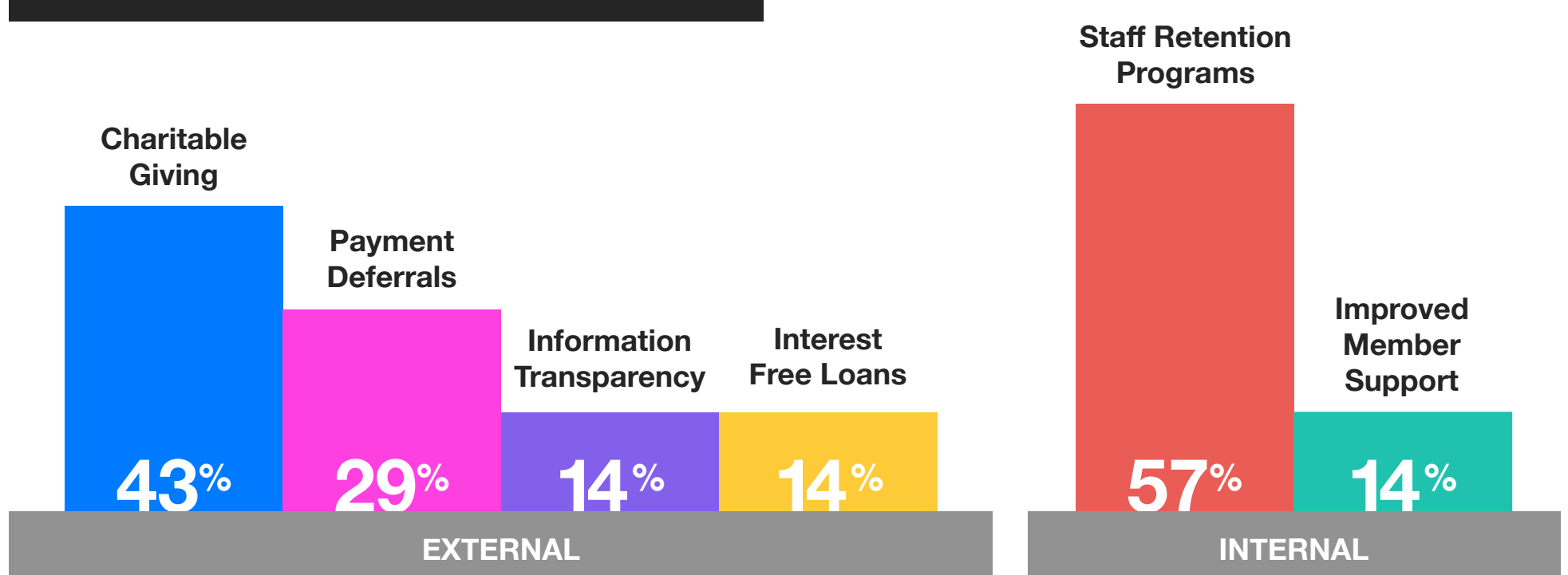
DIGITAL NON-NATIVES



SIDE EFFECTS

Staff Adaptability	⚠️ ⚠️ ⚠️
Customer Education	⚠️
Change Management	⚠️
Speed of Change	⚠️

50%
OF ORGANIZATIONS INCREASE THEIR DIGITAL BUDGET



DOING THE RIGHT THING

