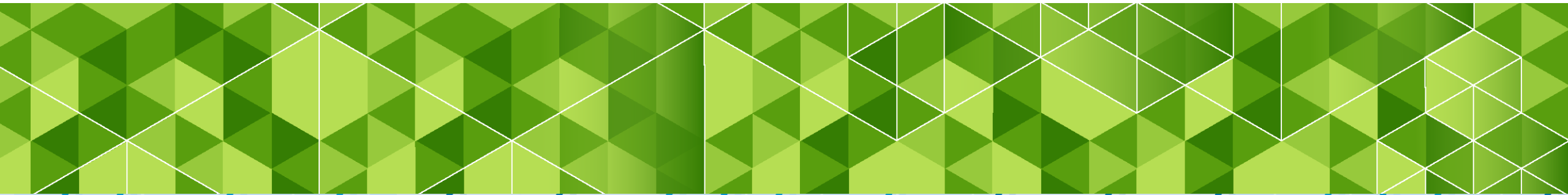




Filene Research Institute 

FiLab 2026 Tests Revealed

October 15, 2025



W E L C O M E

TODAY'S AGENDA

- 1 About FiLab
- 2 Selection Process Overview
- 3 2026 FiLab Tests Announced
- 4 Conclusion & Next Steps

YOUR HOST



McKAYE BLACK

Head of Incubation

Filene

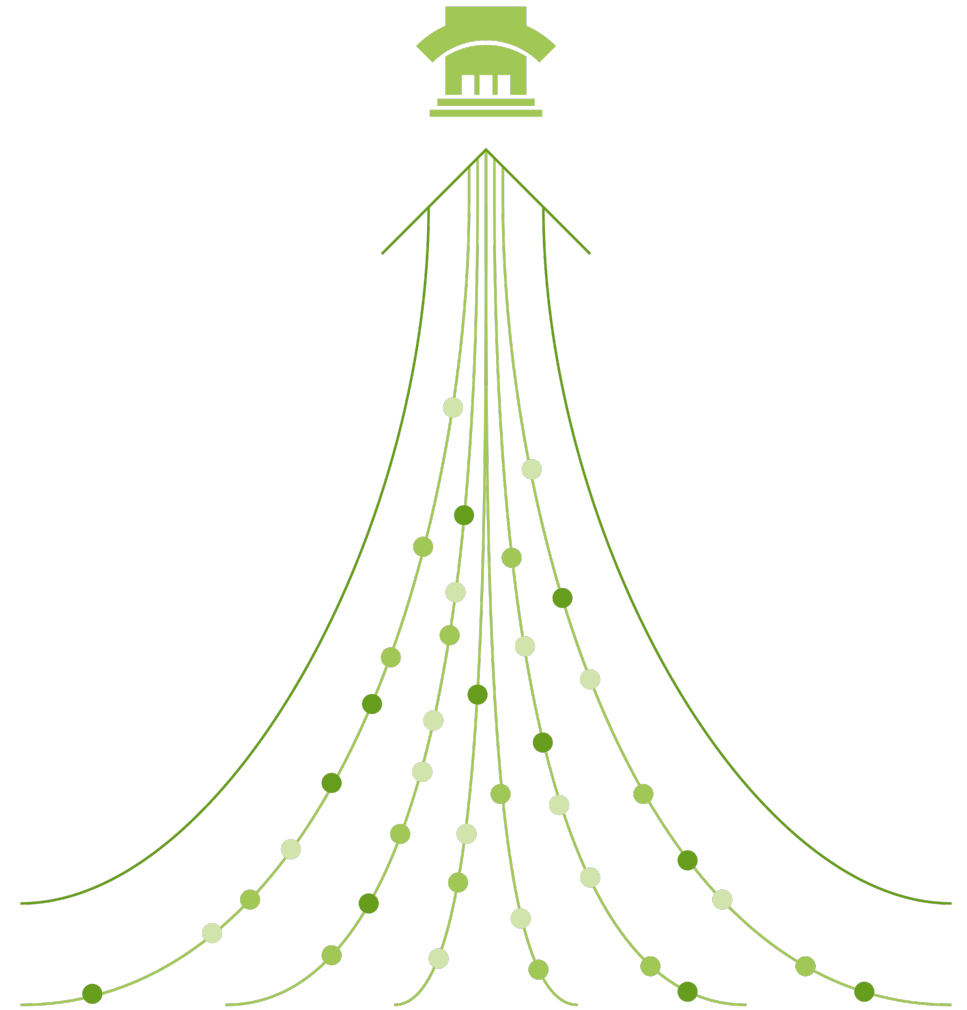
THE FINANCIAL LANDSCAPE IS SHIFTING— AND FAST.



THE RACE IS ON

Technology is evolving faster than ever,
and the pressure to keep pace is relentless.

- **Member expectations are shifting—**
Consumers demand seamless,
digital-first experiences.
- **Slow adoption isn't just a hurdle—**
it threatens long-term relevance.
- **Digital capabilities will define success—**
Credit unions that invest in digital
transformation will lead in the future.



WELCOME

ABOUT FILAB



PURPOSE

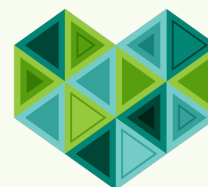
Empower credit unions to lead with innovation by scouting, testing, and accelerating adoption of emerging solutions.

TARGET OUTCOMES

Faster identification and adoption of proven solutions that...



...drive credit union growth and...



...deepen credit union impact in communities.

IN THE PAST YEAR

OUR APPROACH IN ACTION



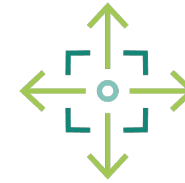
SEEK

- **Monthly Spotlights**, focused on top CU strategies
- **170+ Emerging Solutions**
- **85 Applications**



TEST

- **35-50x** more social media engagement
- **58%** members open to CU subscriptions
- **25%+** cuts in dispute processing time

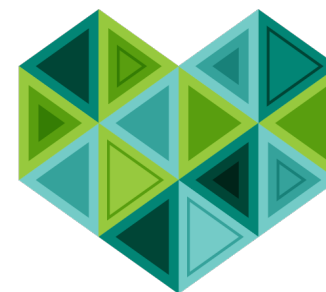


SCALE

- **140k+** views of positive credit union content
- **1,628** members received retirement education
- **15+** testers extended post-pilot

ABOUT FILAB

TWO TRACKS



DRIVING GROWTH

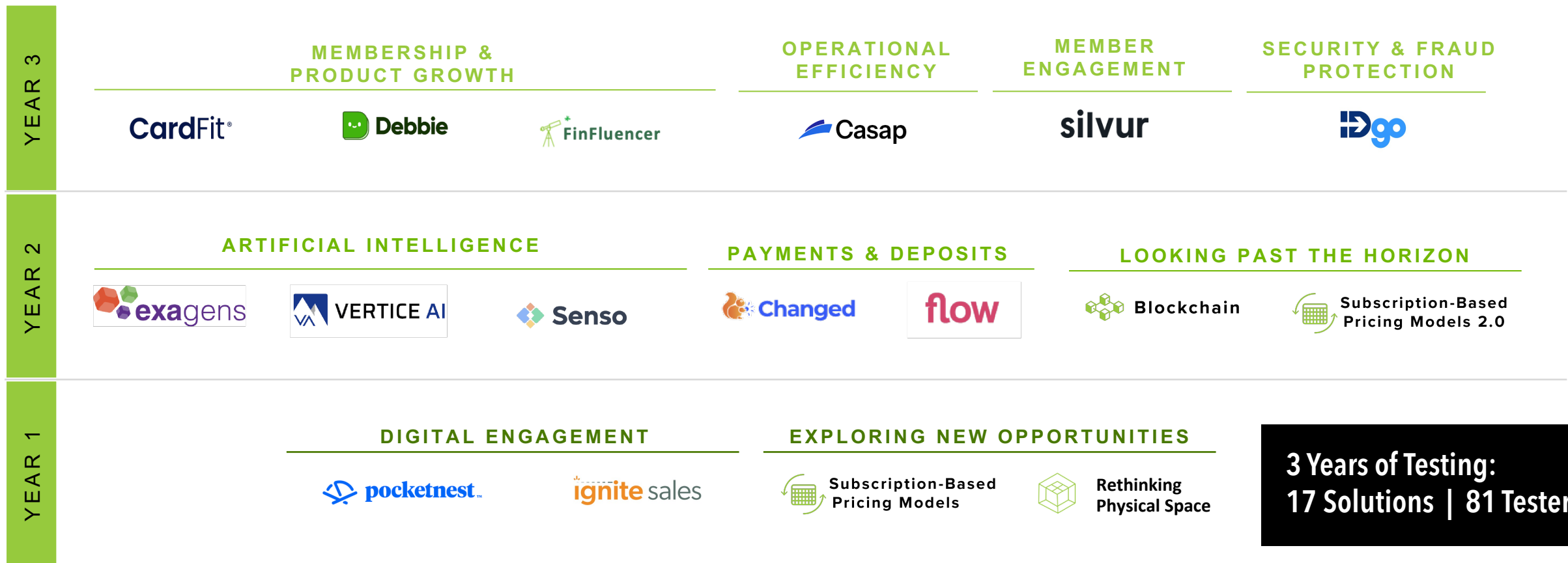
Gives credit unions the tools, tech,
and strategy to grow effectively,
sustainably, and at scale

ADVANCING IMPACT

Helps credit unions continue their
mission of serving communities with
innovative, people-first solutions

ABOUT FILAB

ADVANCING TESTING CAPABILITIES



ABOUT FILAB

THANK YOU TO OUR SUPPORTERS



Credit Union 1



TOP 6 STRATEGIC PRIORITIES

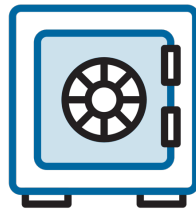


1



**Membership
Growth**

2



**Deposit
Growth**

3



**Loan
Growth**

4



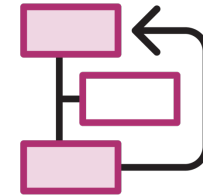
**Enhanced
Member
Experience**

5



**Decreased
Risk
& Fraud**

6



**Improved
Operational
Efficiencies**

PATH TO TEST SELECTION



179
FINTECHS
CONSIDERED

113 Solution partners received application

85 Tests applications received and reviewed

25 Tests selected for menu

7 Tests selected to test

ABOUT FILAB

2026 TESTING FINALIST CATEGORIES

COMMUNITY ACCESS
& BUSINESS SUPPORT



DIGITAL ENGAGEMENT
& PERSONALIZATION



RISK, FRAUD
& COMPLIANCE



MEMBER FINANCIAL
EMPOWERMENT



OPERATIONAL EFFICIENCY
& AUTOMATION



ABOUT FILAB

2026 TESTING FINALISTS BY TRACK



DRIVING GROWTH



AGENTIC AI

FINALYTICS.AI



Ascent



Ribbon

chimney

crosswise



Multimodal.



ADVANCING IMPACT

cache

flourish_{fi}



MOMENTS
THAT MATTER



finli

Reset



goodbuy™

Starlight



till

ABOUT FILAB

2026 TESTING AGENDA

COMMUNITY ACCESS & BUSINESS SUPPORT

Supporting small businesses by helping members to shop local

DIGITAL ENGAGEMENT & PERSONALIZATION

Improving member experiences through AI

RISK, FRAUD & COMPLIANCE

Improving the financial safety of older members
+ Forecasting and managing interest rate risk

MEMBER FINANCIAL EMPOWERMENT

Enabling flexible earned wage access

OPERATIONAL EFFICIENCY & AUTOMATION

Reducing escheatment and reactivating dormant members
+ Generating personalized and compliant content at scale

TEST # 1

SUPPORTING SMALL BUSINESS

COMMUNITY ACCESS & BUSINESS SUPPORT



ADVANCING IMPACT

SMALL BUSINESS IS A BIG OPPORTUNITY

Small businesses are the backbone of the US economy.¹

- **99.9%** of all US businesses
- **46.5%** of total private sector employment
- **43.5%** of US GDP

Americans want to shop local.²

- **90%** believe it positively impacts their community
- **65%** wish they could do it more often
- **42%** say convenience holds them back



Source: ¹ [Pew Research Center \(2024\)](#) ² [LendingTree \(2024\)](#) ³ [NFIB Research Center \(2023\)](#)

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1 in 10

SMBs use credit unions as their primary financial institutions³

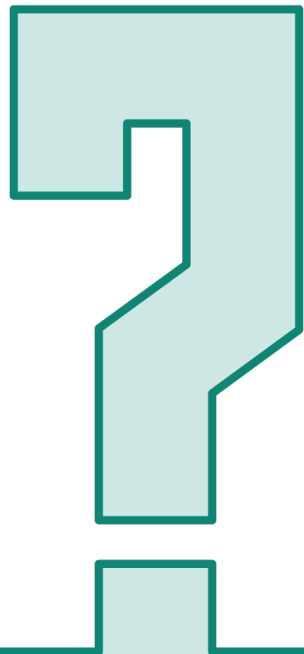
“Help keep us relevant in the community”

– Entrepreneurial Ecosystems Incubator Participant

Source: ¹ [Pew Research Center \(2024\)](#) ² [LendingTree \(2024\)](#) ³ [NFIB Research Center \(2023\)](#)

TEST #1

TEST QUESTION



Can a credit union-branded marketplace strengthen relationships with SMBs and members, increasing account retention and brand loyalty?



The Growth Engine for Small Business Account Openings

Goodbuy is a game-changing solution for credit unions, offering a branded-marketplace that connects your Small Business accounts with your individual members.



FASTCOMPANY

GOOD
MORNING
AMERICA

Entrepreneur



Forbes

TEST # 2

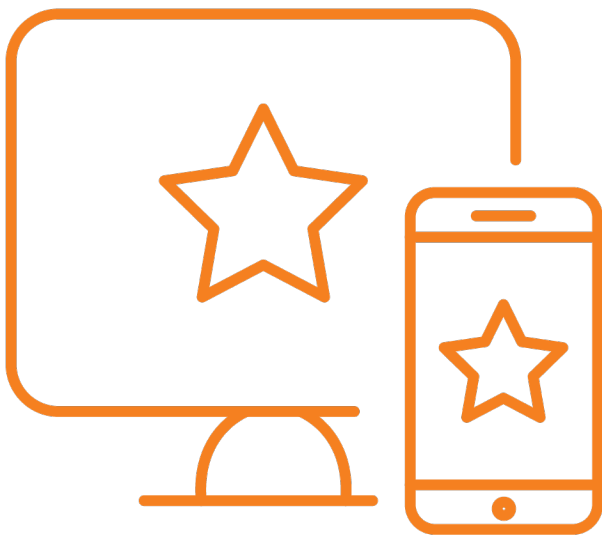
IMPROVING MEMBER EXPERIENCES WITH EMERGING TECH

DIGITAL ENGAGEMENT & PERSONALIZATION



DRIVING GROWTH

TECH OPPORTUNITIES



Members value convenient self-service experiences.

23% of Gen Z and bridge millennials say they choose an FI based on self-service convenience and user experience.¹

Manual tasks slows staff and adds risk.

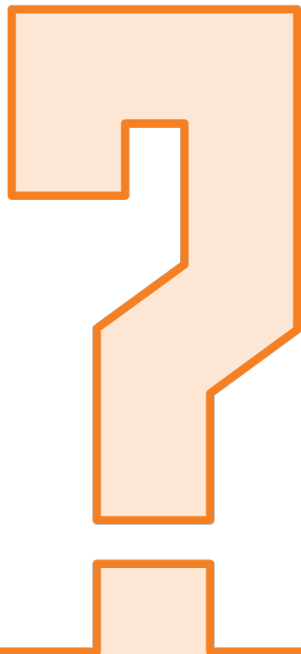
Up to 40% of time goes to admin tasks, increasing burnout and human error.² Employees often juggle up to 18 different systems to serve a single member interaction.³

Revenue growth is linked to digital maturity.

The most digitally advanced financial institutions report up to twice the annual revenue growth as the least advanced.⁴

Sources: ¹ PYMNTS (2024). ² Slack (2024). ³ Savana (2025). ⁴ Alkami (2024)

TEST QUESTION



How might credit unions harness agentic AI to deliver radically smarter, more seamless, and more human-centered member experiences?

DISCOVERY: AGENTIC AI



What is Agentic AI?

- Autonomous system that acts independently to achieve goals
- Performs complex tasks without constant human oversight¹

Where We'll Focus

- Member experience
- Operational efficiency
- Employee enablement
- Compliance & responsible use
- Strategic planning and path to adoption

What We'll Do

- Explore top employee and member pain points
- Build and test PoCs
- Gather feedback
- Create credit union roadmap for Agentic AI application

Sources: 1 [AWS](#) (2025).

TEST # 3

IMPROVING FINANCIAL SECURITY OF ADULTS

RISK, FRAUD & COMPLIANCE



ADVANCING IMPACT

THE STATE OF RISK & FRAUD

Financial Fraud is Escalating Rapidly

\$12.5B in losses reported in 2024, up 25% from 2023. Cases have nearly doubled since the pandemic.¹

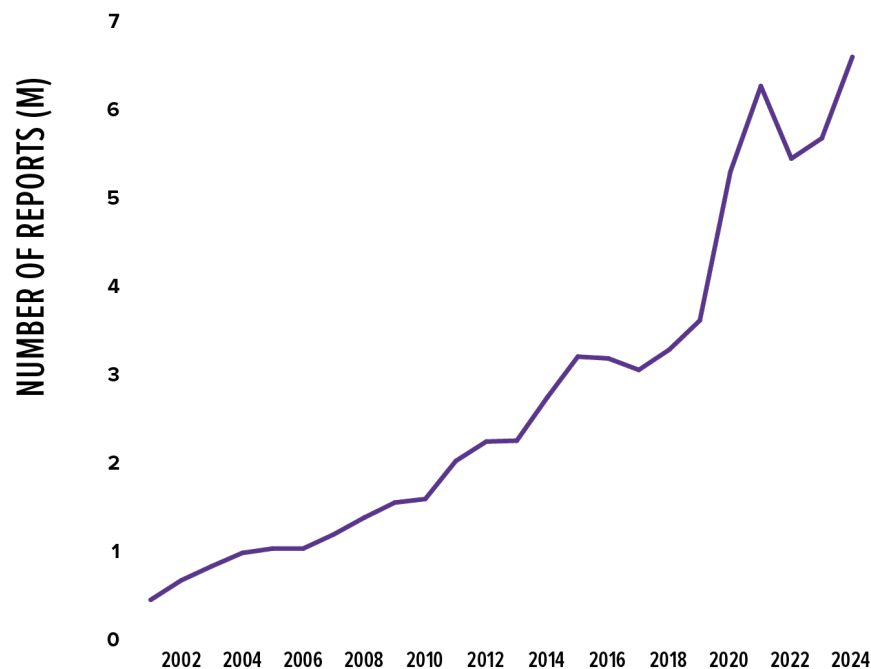
Credit Unions Disproportionately Impacted

56% of mid-size banks and CUs reported over 1,000 fraud cases last year; 9%–20% more than enterprise banks or fintechs.²

The Scam Landscape is Shifting

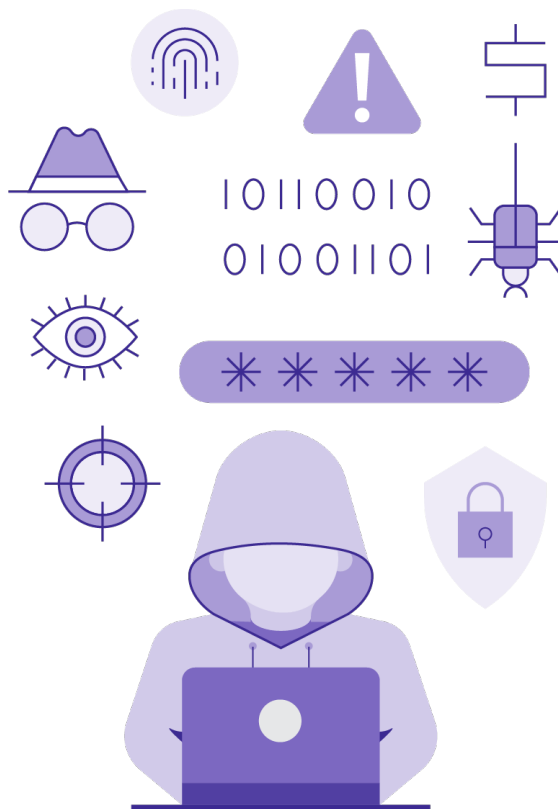
Investment scams led 2024 losses (\$5.7B). Younger adults report more losses; older adults lose more per incident.¹

NUMBER OF FRAUD, IDENTIFY THEFT, & OTHER REPORTS



Sources: ¹ [FTC \(2025\)](#), ² [Alloy \(2025\)](#).

THE STATE OF RISK & FRAUD



The Business of Cybercrime

71% of Fis say fraud comes from financial criminal networks.^{1,2}

AI's Double-Edged Sword

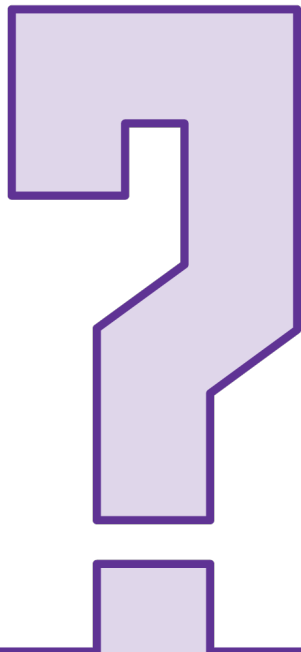
Although 99% FIs use AI to fight fraud, synthetic ID fraud hit a new high of \$3.3B in 2024 across loans and credit cards.^{1,3}

Deepfakes Are Surging

Instant voice changes and emotion mimicry fueled a 1,300% increase in deepfake attacks in 2024— driving a 33% spike in high-risk call center traffic.^{3,4}

Sources: ¹ Alloy (2025). ² Thomas Reuters (2025). ³ TransUnion. (2025). ⁴ Pindrop (2025).

TEST QUESTION



Can a senior-focused financial safety platform improve engagement and protection for older members while strengthening engagement with both those members and their trusted family contacts?



TEST # 4

NAVIGATING INTEREST RATE CHANGE

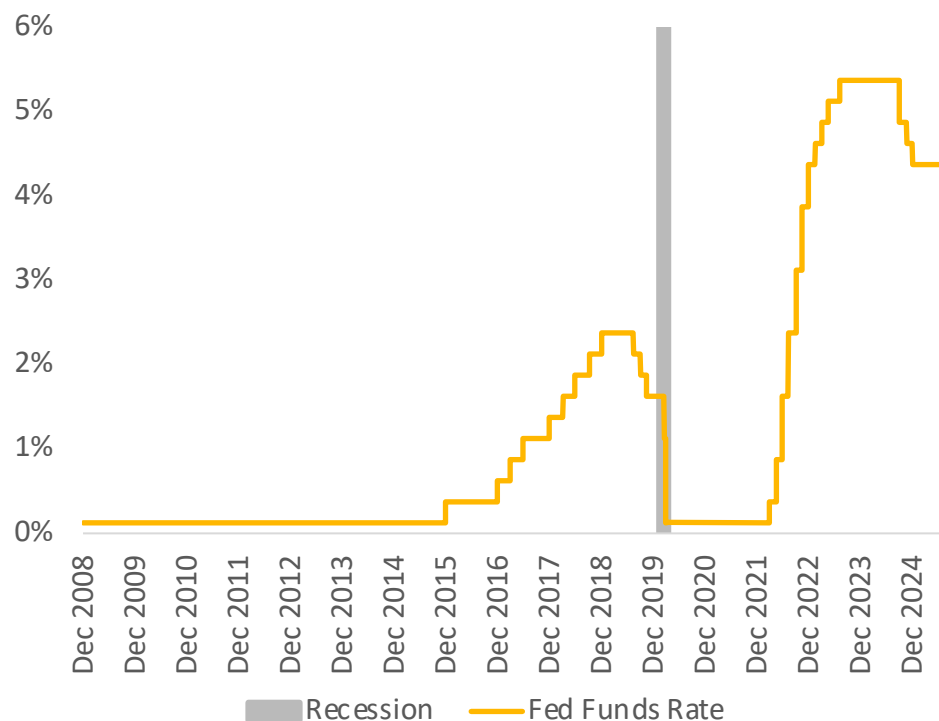
RISK, FRAUD & COMPLIANCE



DRIVING GROWTH

MANAGING INTEREST RATE RISK

Target Fed Funds Rate



Navigating the dynamic rate environment

The past three years have had the fastest rate increase in rates since the 1980s¹, pressuring deposits and prompting questions for long-term planning.

Margin compression is a top concern for credit unions

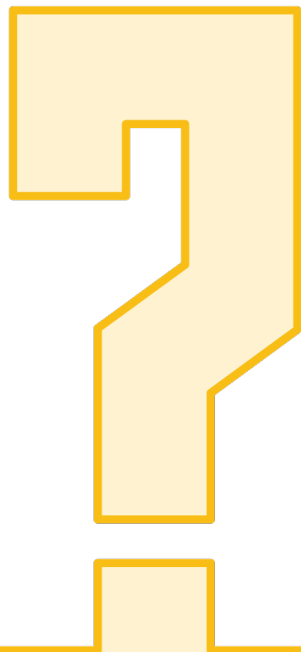
73% of executives identified net interest margin compression as a leading factor shaping 2025 strategic priorities.²

Managing interest rate risk is a top NCUA challenge

The agency's 2025 report highlights that "high levels of interest rate risk can increase liquidity risks, contribute to asset quality deterioration and capital erosion, and put pressure on earnings"³

Sources: ¹ [TradingView](#) (2025). ² [Wipfli](#) (2025). ³ [NCUA](#) (2025).

TEST QUESTION



Can credit unions use AI-guided balance sheet modeling tools to proactively manage interest rate risk and uncover performance-enhancing strategies?



Analytics to Execution. One Unified Platform.

*Demystifying balance sheets to help credit unions
plan smarter, reduce risk, and unlock growth.*



TEST # 5

SUPPORTING FINANCIAL HEALTH OF MEMBERS

MEMBER FINANCIAL EMPOWERMENT



ADVANCING IMPACT

MEMBER FINANCIAL EMPOWERMENT



85%

Need to have at least 3 months
of expenses in emergency
savings to feel comfortable...
Yet only **46%** actually do.



33%

Have more credit card debt
than emergency savings



24%

Have no emergency savings

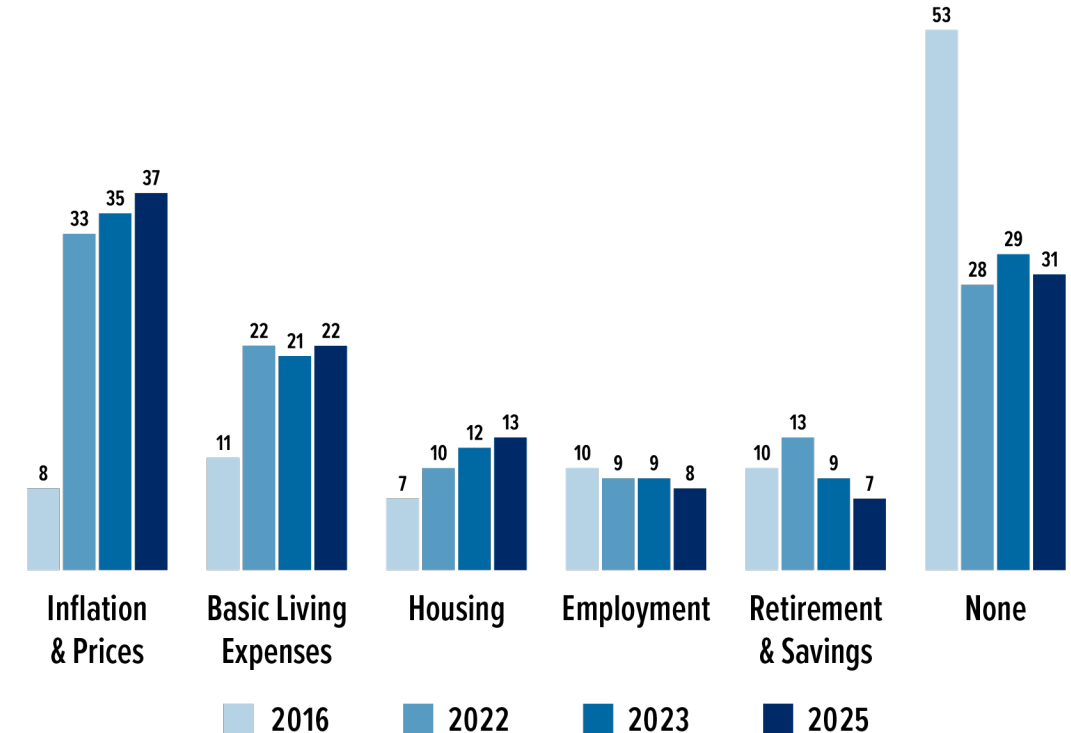
Sources: ¹ [Bankrate](#) (2025).

INTENSIFYING CONSUMER NEED

Where do members need support most right now?

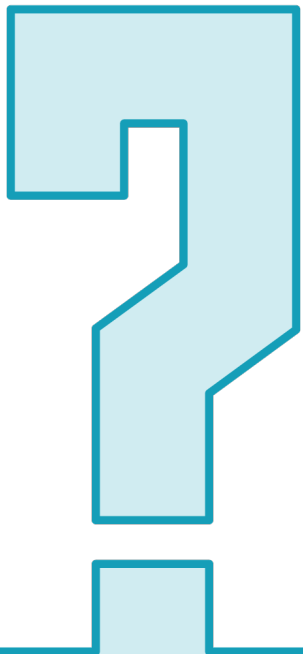
- Navigating rising childcare and eldercare costs ^{1,2}
- Underhousing and housing insecurity ³
- Recovering financially from divorce or job loss ⁴
- Managing gig income volatility and tax complexity ^{5, 6}
- Preparing for medical expenses with poor or no insurance ⁷

SELF-REPORTED MAIN FINANCIAL CHALLENGES⁸



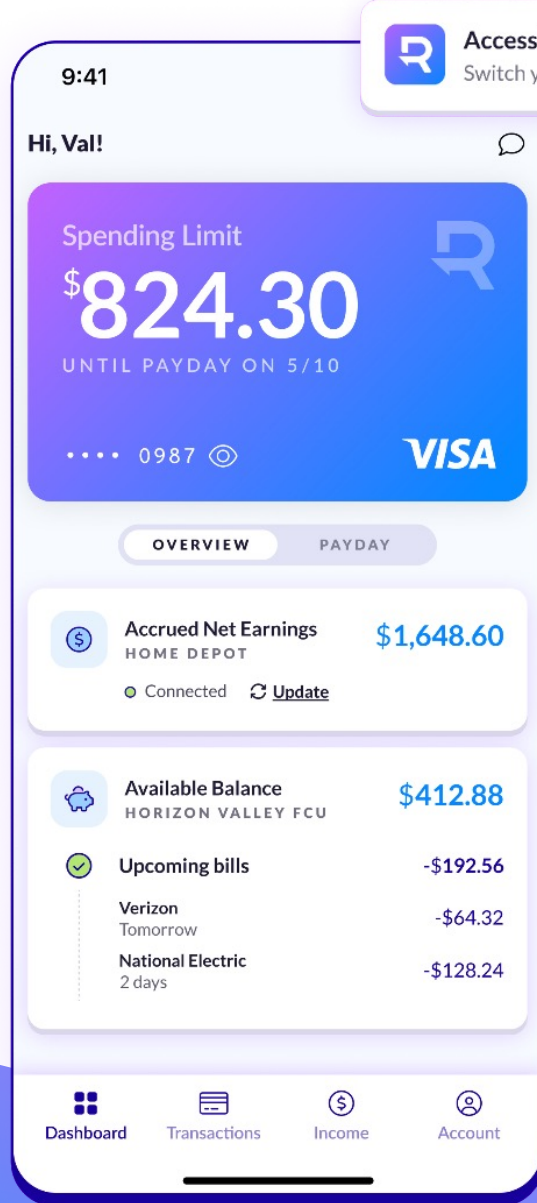
Sources: ¹ U.S. Department of Labor. (2024). ² Center on Budget and Policy Priorities. (2025). ³ National Low Income Housing Coalition. (2025). ⁴ Federal Reserve Bank of St. Louis. (2024). ⁵ National Taxpayer Advocate. (2023). ⁶ World Economic Forum. (2024). ⁷ KFF. (2024). ⁸ Federal Reserve Board, (2025)

TEST QUESTION



Can a deposit-linked earned-wage access card increase account primacy, grow deposits, boost interchange revenue, and improve financial wellness?

Meet Reset: Earned Wage Access for Credit Unions



Access More Earnings With Reset 🏆
Switch your full deposit to Horizon Valley FCU today!

Good for the Member = Good for the Credit Union

- ✓ Stronger account primacy from requiring ongoing deposits
- ✓ More premium interchange on everyday spend categories
- ✓ Members save more money and improve financial stability

TEST # 6

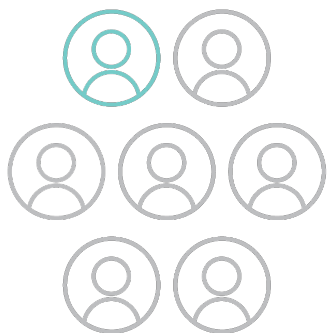
REDUCING ESCHEATMENT & REENGAGING MEMBERS

OPERATIONAL EFFICIENCY & AUTOMATION



DRIVING GROWTH

OPERATIONAL EFFICIENCY & AUTOMATION



1 IN 7

Americans has
unclaimed
property¹



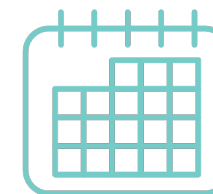
\$4.5B

Returned to
owners by state
programs in 2024²



\$70B

Unclaimed assets
held by state
treasurers³

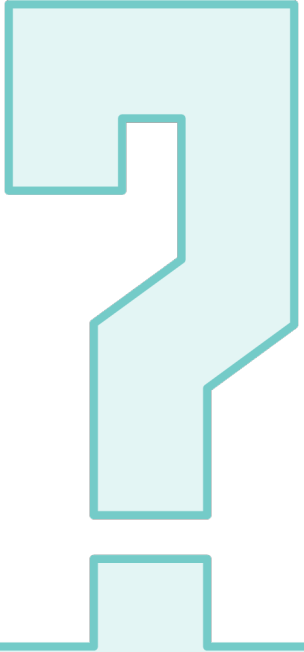


3–5 YRS

Dormancy
requirements for
transitioning funds
to states⁴

Sources: ¹ [National Association of Unclaimed Property Administrators \(2025\)](#). ² [NAUPA \(2024\)](#). ³ [CNBC \(2023\)](#). ⁴ [NAUPA \(2025\)](#).

TEST QUESTION

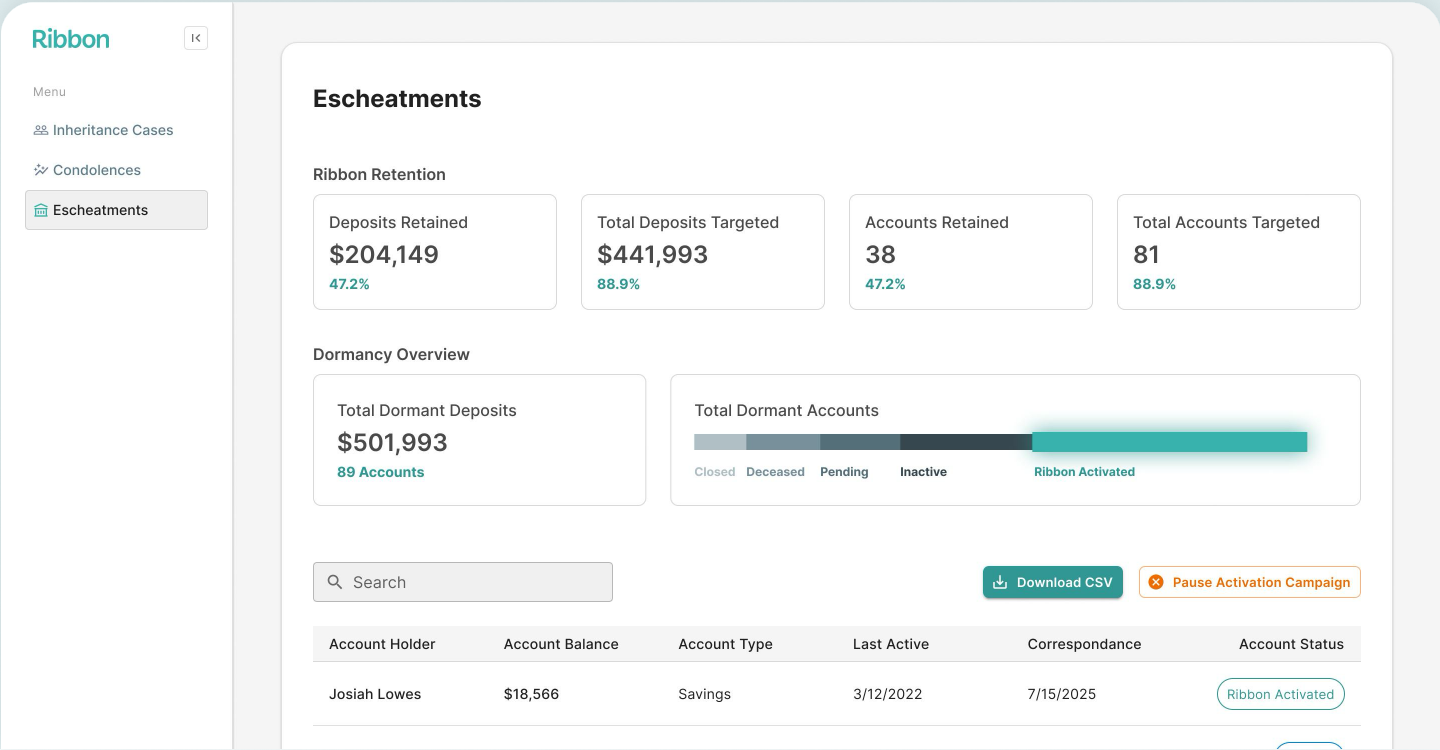


Can digital outreach campaigns reduce escheatment rates, retain deposits, and re-engage dormant members more effectively than traditional methods?

Activating Dormant Members with Ribbon Escheatment



Ribbon runs machine learning and AI-powered outbound campaigns with email and SMS to proactively activate members.



80%
dormant accounts activated & retained

\$190,485
value of deposits retained

220+ hours saved
avg 2 hours per escheated member

Trusted by Credit Unions like:



TEST # 7

IMPROVING MEMBER COMMUNICATIONS

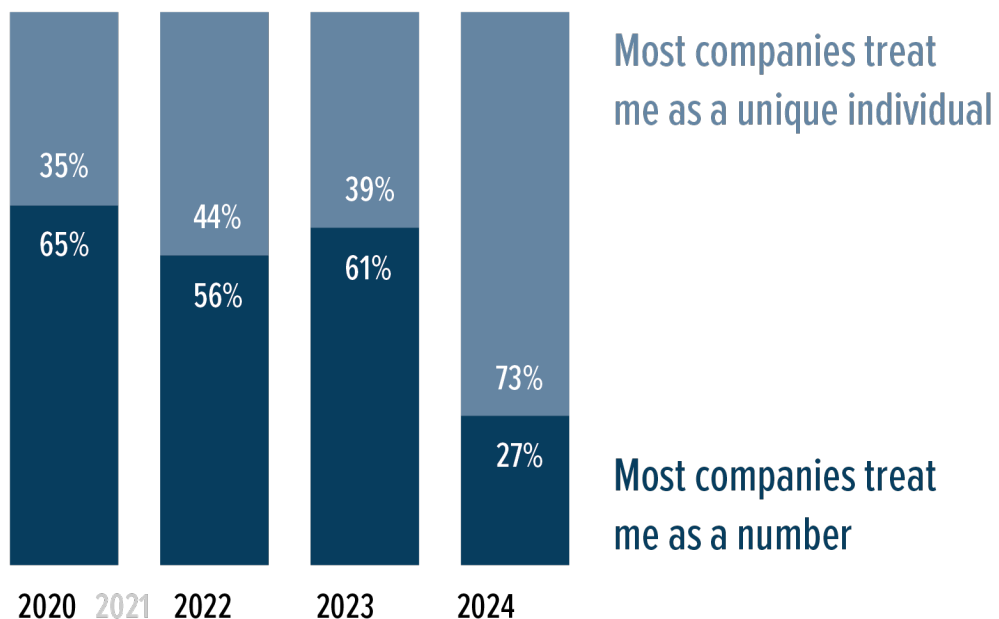
OPERATIONAL EFFICIENCY & AUTOMATION



DRIVING GROWTH

PERSONALIZATION

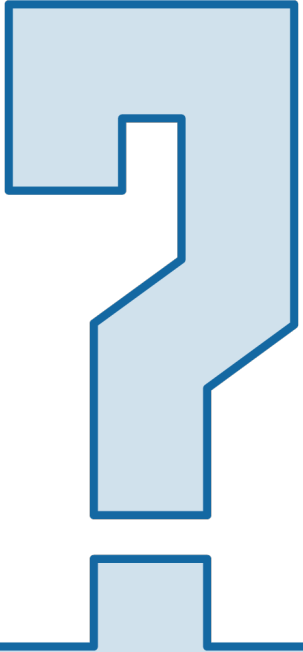
PERSONALIZATION HAD HIT AN INFLECTION POINT⁴



- 71% of consumers now **expect personalized interactions**, and 76% report feeling frustrated when those expectations aren't met.²
- 53% of consumers explicitly expect their financial provider to leverage their personal data to create a **more tailored and relevant experience** for them.³
- Only 21% of credit unions exhibit personalized content in their digital experiences, with most presenting generic content tailored to all users.¹

Sources: ¹ [Finalytics.ai \(2022\)](#). ² [McKinsey & Company \(2021\)](#). ³ [The Financial Brand \(2025.\)](#) ⁴ [Salesforce Research \(2024\)](#).

TEST QUESTION



Can an AI-powered content platform improve marketing team efficiency, campaign effectiveness, and regulatory compliance, while enabling more personalized communications?



VERTICE AI

 COMPOSE

No PII and No Data Integration Required

Create Personalized, On-Brand, & Compliant Marketing in Minutes

- Streamline marketing to move faster
- Scale personalization without adding staff
- Boost member engagement
- Strengthen brand consistency and trust
- Automate compliance checks to reduce oversight

FILAB 2026 TESTS

TESTING AGENDA

COMMUNITY ACCESS & BUSINESS SUPPORT

goodbuy™

DIGITAL ENGAGEMENT & PERSONALIZATION



OPERATIONAL EFFICIENCY & AUTOMATION

Ribbon



VERTICE AI
COMPOSE

RISK, FRAUD & COMPLIANCE

 **Carefull**



MEMBER FINANCIAL EMPOWERMENT

Reset

NEXT STEPS

DESIGN TESTS

- Sponsors selected test topics from a Filene finalist list, narrowed from nearly 200 growth and impact options.
- Filene finalizing test plans and recruiting credit union testing cohorts.

AUG—
DEC
2025

RUN TESTS

- Credit union cohorts will start testing solutions with support from Filene and solution partners.
- Cohort calls will support collaboration, shared learning, exploration and evaluation of solution benefits.

JAN—
JUL
2026

SHARE LEARNINGS

- Findings will be shared with Filene members and the broader stakeholder network.
- Consideration for next steps and scaling opportunities will be evaluated.

AUG—
DEC
2026

WHAT'S NEXT?

FILAB'S 2025 LANDSCAPE REPORT

F*ILAB



LEARN MORE!

REPORT SERIES

[FILENE.ORG/647](https://fileene.org/647)



**Make sense
of the disruption**



**Prioritize what
matters most**



**Discover
pathways forward**

WHAT'S NEXT?

FILAB SEMI-FINALISTS

FiLAB



LEARN MORE!

BLOG

[FILENE.ORG/2026SEMIFINALISTS](https://fileene.org/2026semifinalists)

Our 2026 FiLab Testing Semi-Finalists showcase opportunities to pilot emerging technologies and human-centered approaches that advance impact and drive growth and help credit unions achieve their top strategic priorities.

BBM25

BROUGHT TO YOU BY ORIGENCE

NASHVILLE, TENNESSEE

DECEMBER 02-04, 2025



SEATS ARE LIMITED! REGISTER TODAY AT: **FILENE.ORG/BBM25**

QUESTIONS?



mckayeb@filene.org

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THANK YOU!