WILD

SIX YEARS OF INNOVATION & LEADERSHIP DEVELOPMENT

The League Convention

Corporate Central Credit Union

Continued Partnership

Supporting Credit Unions across Wisconsin

The Wisconsin Credit Union League and Corporate Central Credit Union share a long-standing commitment to strengthening the credit union movement in Wisconsin. Together, with Filene they created WILD to invest in the ideas and people driving our mission forward.

Thank you to our Panelists

Supporting Credit Unions across Wisconsin

Pete Paulson
SVP & COO, Corporate Central Credit Union

Anne Zickus
Chief Experience Officer, WILD Alum, Heartland Credit Union

Thank you to our Team Mentor

Supporting Credit Unions across Wisconsin

Emily Ruffini
Senior Mortgage Underwriter and
Portfolio Sales Specialist
Blackhawk Community Credit Union

SIX YEARS OF INNOVATION

> Innovation is applied creativity in a business environment.

JEFFREY ROBINSON,
FILENE FELLOW

> The will to innovate is not an abstract, philosophical idea but is manifested through the willingness to ask questions, share ideas, take risks, and borrow from other fields or experts.

HAYAGREEVA "HUGGY" RAO,
FILENE FELLOW

WHY INNOVATE?

MACRO TRENDS RESHAPING FINANCIAL SERVICES

- Accelerating consolidation and the relentless **pursuit of scale**
- Unprecedented advances in **technology and payments** transformation
- Changes in **consumer behaviors,** attitudes and expectations
- **New waves of competition** from large-scale incumbents and new entrants
- **Demographic shifts** and changes in the future of work

Regulatory Changes & the Burden of Compliance

Cybersecurity & Risk Management Threats

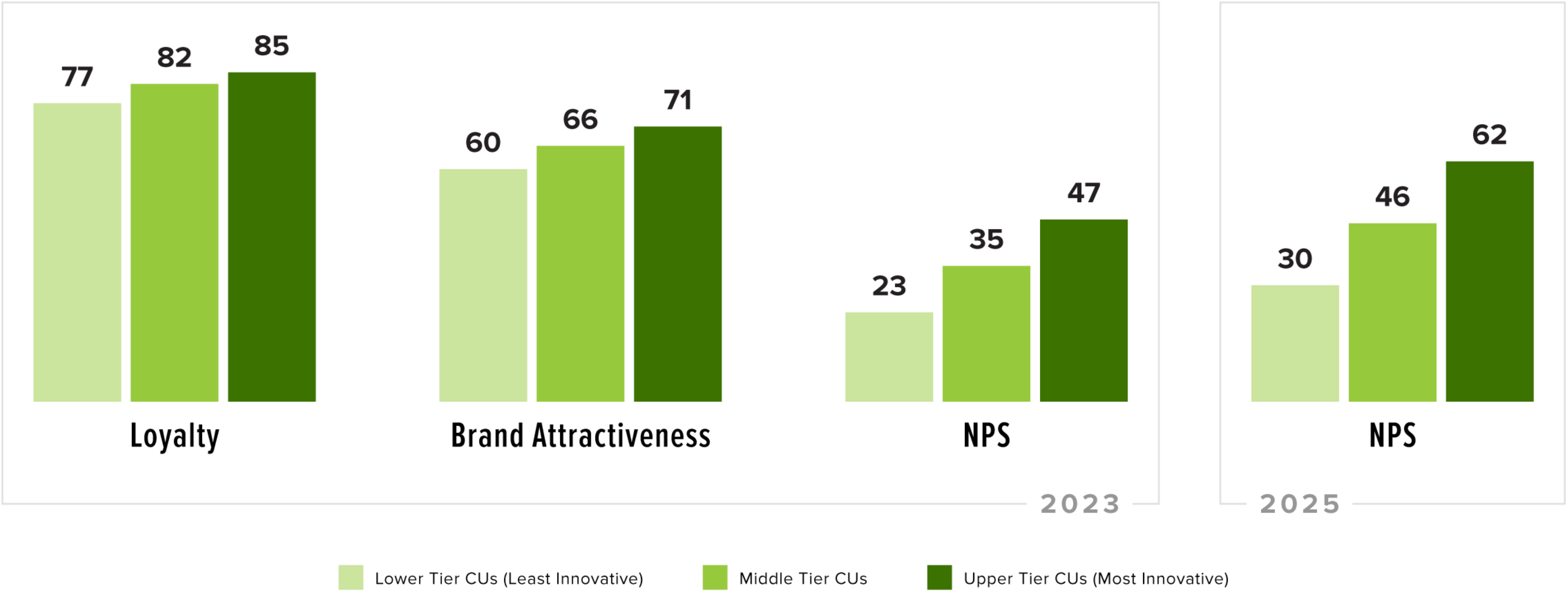
Economic & Geopolitical Factors

Source: Mark Sievewright, SRM

Credit Union Innovation Shapes Member Relationships

LOYALTY, ATTRACTIVENESS, AND NPS LEVELS BY LOW, MEDIUM, AND HIGH INNOVATIVE TIERS

(2023 Filene Credit Union Innovation Success Study + 2025 NPS)



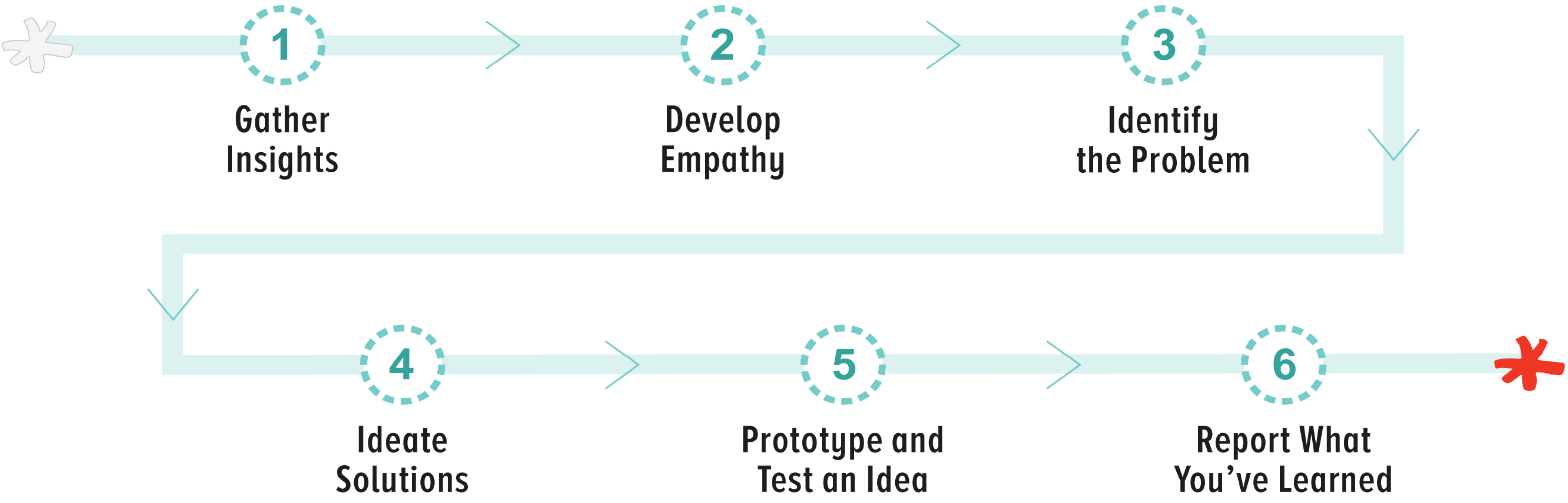
Source: Filene, "Creating an Innovation Strategy that Drives Differentiation and Member Loyalty" (2023)

The League Convention Corporate Central Credit Union Filene Research Institute

KEY METRICS- 2025 RESULTS

	CREDIT UNIONS	COMPANIES
The Credit Union Innovation Index An innovative credit union is one that is creative, sets trends, and comes up with new solutions for members.	65 - 2	70 + 1
The Credit Union Social Innovation Index A socially innovative credit union is one that focuses on innovating for the benefit of society and the environment.	60 - 1	63 + 1

The Filene Method of Innovation



Vision Builders

Polina Cleveland

Sr. User Experience Designer

Connexus Credit Union

Jennifer Cooper

Care Center Representative

FCCU

Dawn Peterson

Branch Manager

Royal Credit Union.

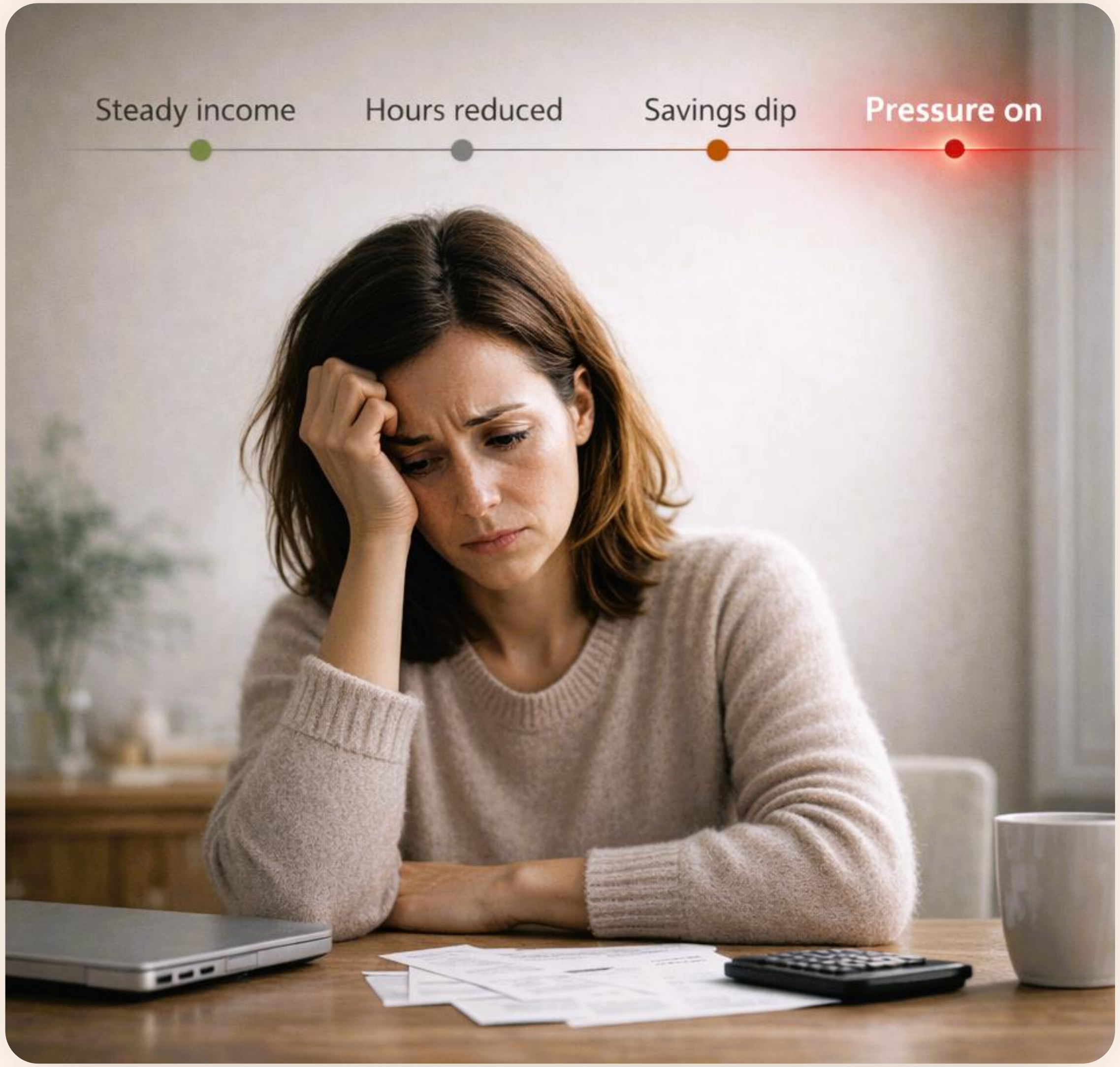
Jason Van Offeren

Director of Retail Lending

Prospera Credit Union

Proactive
Financial Wellness for Credit Unions

Financial instability rarely starts with a crisis.



Dependable. Organized. Stable on paper.

A small income change.

Pressure builds quietly.

Systems still say "fine."

Market Gap

Financial institutions **only recognize** member distress after damage has already occurred—**when losses are locked in and trust is broken.**

10.6%

increase

in U.S. bankruptcy filings year-over-year[1]

4.8%

of household debt is already delinquent[2]

20%+

credit card balances are in delinquency or near-delinquency[3]

[1] U.S. Courts, *Judiciary News* (Nov. 24, 2025) uscourts.gov
[2] Federal Reserve Bank of New York, *Household Debt & Credit, Q4 2025* newyorkfed.org
[3] Federal Reserve Bank of New York, *Consumer Credit Panel / Equifax* newyorkfed.org

TODAY

Too Late

We intervene after financial stress is obvious - missed payments, overdrafts, hardship calls— when outcomes are already constrained.

MISSING

Anticipate

The ability to see what's coming while there's still time to intervene. The earlier signals already inside our core—but they aren't connected or analyzed early enough to guide action.

TODAY

Too Early

Acting without clarity feels noisy and invasive - triggering a "Big Brother" effect that undermines member trust.

QUESTION

How might we **support members proactively before** financial challenges escalate into **crisis**?

Prevention Starts with **Visibility**

Thank you!

Let's Welcome the next team…

With You Rewards

Presented by Innovation CU-llective

David Knox

Holly Hermanson

Jen Pyka

Kim Krugman

UnitedOne CREDIT UNION

ROYAL CREDIT UNION

Altra Federal Credit Union

GUARDIAN CREDIT UNION

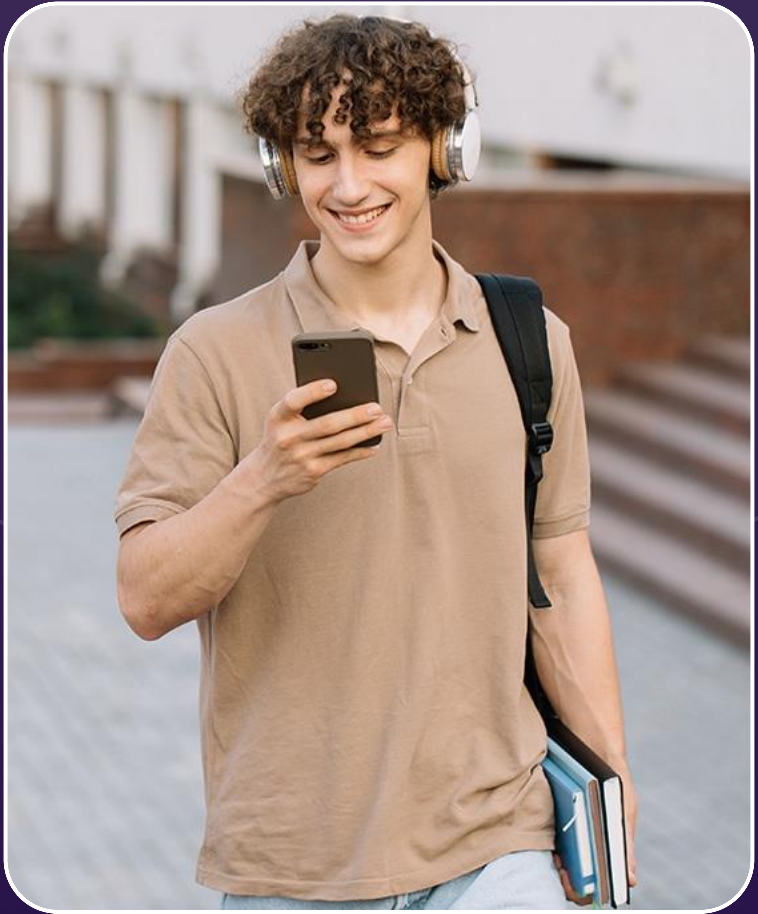
Our Audience

Mobile

Moving for college, to begin a career, or seeking new living arrangements.

"Inherited" Relationships

Accounts established by family. Often have minimal loyalty.



Digital

Comfortably uses digital tools. Expect ease of use.

Financially Uncertain

Aren't sure who or what to trust.

The Problem

Problem Statement

How might credit unions engage 18-24-year-olds through online and mobile products?

Fewer PPM

Average fewer products per member than other demographics

12%

18-24-year-olds represent 12% of our credit union membership.

WITH YOU REWARDS

With You Rewards is a non-product-specific program designed to engage young members 18-24 by promoting digital banking and savings habits.

For Members

- Build financial habits
- Simple, easy rewards
- Digital convenience

For Credit Union

- Increase engagement
- Reduce attrition
- Grow membership

With YOU Rewards Program

EARN
$10
PER MONTH

ELIGIBILITY

Ages 18–24
Member in good standing
Online banking enrolled
Checking or transaction account

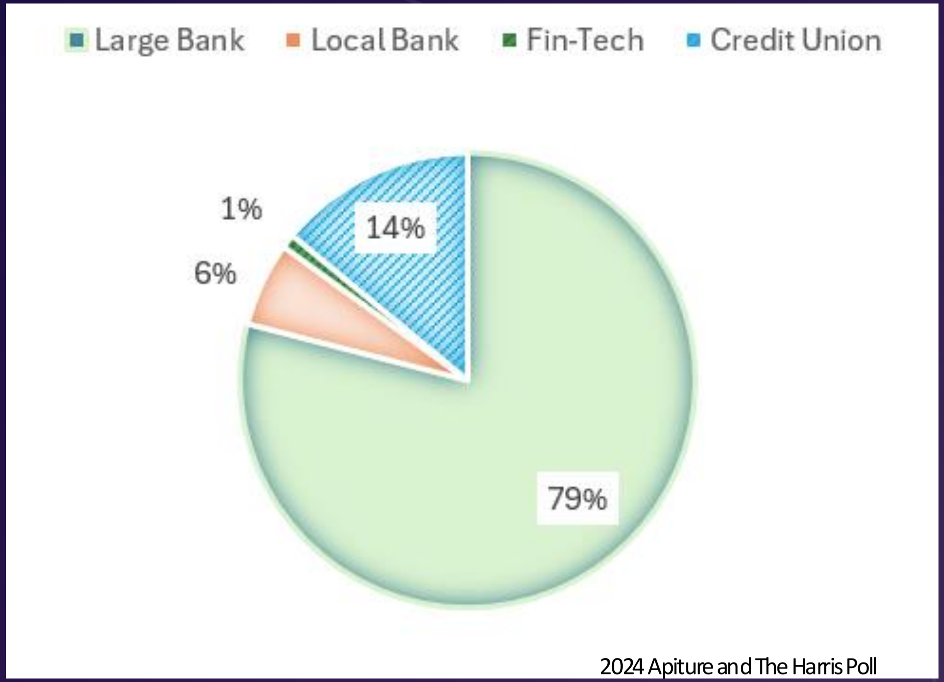
HOW TO EARN MONTHLY POINTS

1 PT	Set up & use real-time alerts
1 PT	Enroll in eStatements
UP TO 5 PTS	Direct deposits of $50+
UP TO 5 PTS	Log in to online or mobile banking
UP TO 5 PTS	Use Venmo, Cash App, or PayPal
UP TO 5 PTS	Use mobile wallet
1 PT	Make an on-time loan payment
1 PT PER $50	Increase savings $50+ at month-end
UP TO 5 PTS	Debit card transactions

★ **BONUS: 12-MONTH STREAK** ★

Earn an additional $120 by completing a 30-minute financial review.

PFI for Gen Z



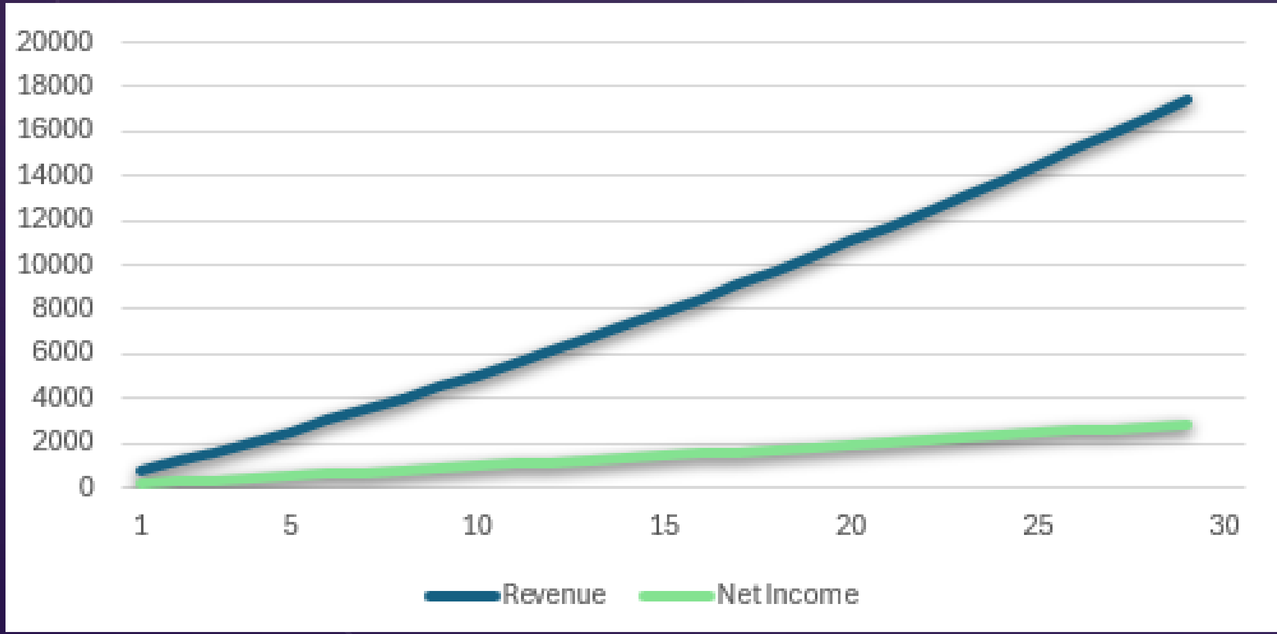
96% of survey respondents said they would participate in digital behaviors to earn rewards.

Only 15% would not consider switching to a Credit Union

With You Rewards

The Value of Member Retention

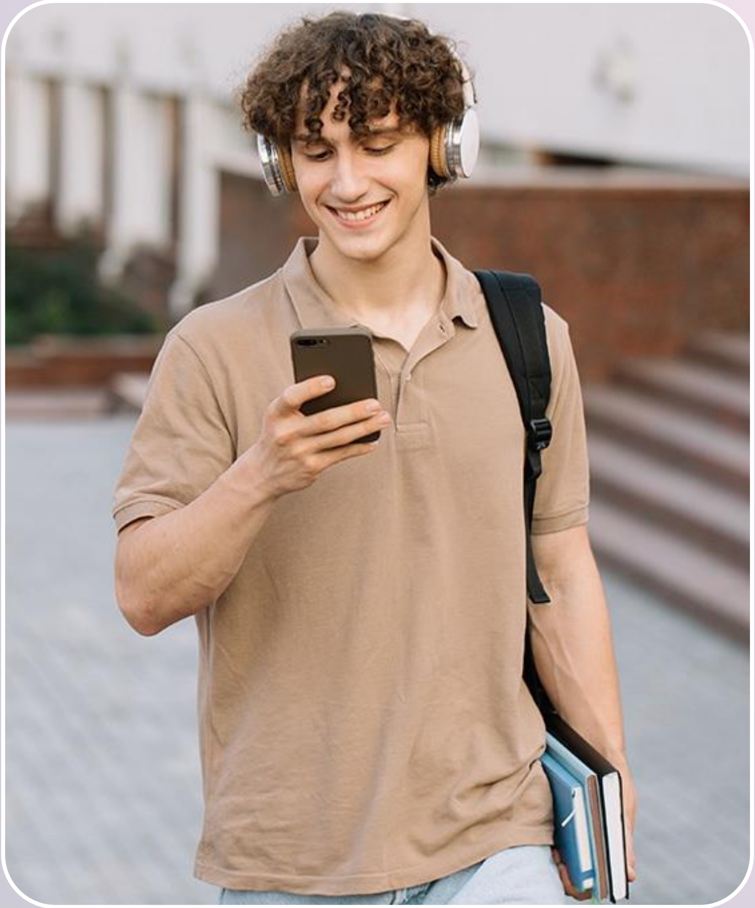
We expect an average of $100 per year, per member in incentive payouts from this 6-year program.



Operational Considerations

- Pilot
  - Training
  - Cross Functional Teams
  - Evaluation
  - Expansion

What's Next?



Make Ethan a loyal member for life

Thank You

Let's Create Something Amazing

With You Rewards

Let's Welcome the next team…

Team W.O.W.

Women of Wisdom

Holly Bunnell

Branch Manager

UnitedOne Credit Union

Amber Pearson

Mortgage Serving Analyst

Blackhawk Community Credit Union

Kelly Lee

Talent Development Manager

Capital Credit Union

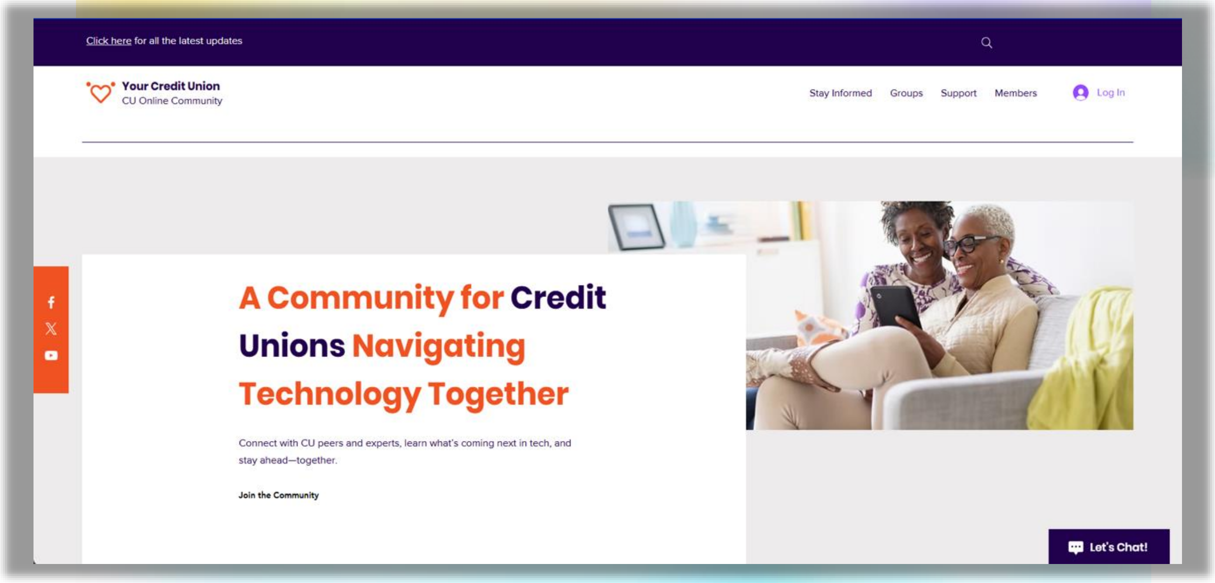
Heather Gubrud

Digital Accounts and Deposits Manager

Royal Credit Union

How might we help our members adapt to changing technology?

The Solution:
CU Online Community



The essential tool that solves your problem

Educational Content

Easy-to-Navigate

Community Forum

Click here for all the latest updates

Your Credit Union
CU Online Community

Stay Informed Groups Support Members Log In

A Community for Credit Unions Navigating Technology Together

Connect with CU peers and experts, learn what's coming next in tech, and stay ahead—together.

Join the Community

Let's Chat!

Built for Credit Union Members — Supported by CU Experts

Credit Union Members

This community is for you.

- Learn how technology affects your financial life
- Ask questions in a trusted, judgment-free space
- Understand upcoming digital tools, changes, and trends

Credit Union Employees

- Share knowledge and best practices
- Answer questions and clarify complex topics
- Contribute discussion prompts and educational content

Credit Union Leaders & Innovators

- Provide insights on emerging technology
- Help members understand "what's coming next"
- Support informed, member-focused dialogue

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Community Engagement

Ask questions, share ideas, and learn from credit union professionals across the network.

Join the Discussion

What's changing in Technology?

Public

Join

Security in a Digital World

Public

Join

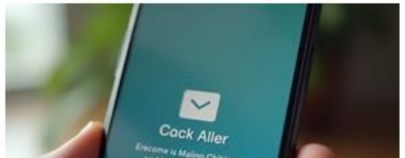
Ask a CU Tech Question

Public

Join

Understanding Technology

Let's Chat!



Understanding Technology

How to Deposit a Check Using Remote Deposit Capture

4 0

What Steps to Take Right Away If You Suspect Your Account Is Compromised

1 0

Setting Up Alerts That Actually Help (Not Overwhelm)

0 0

How Credit Unions Decide Which New Tools to Offer

0 0

What Does “AI” Mean — and Does It Affect My Banking?

0 0

5 Features in Your CU Mobile App You Might Not Be Using

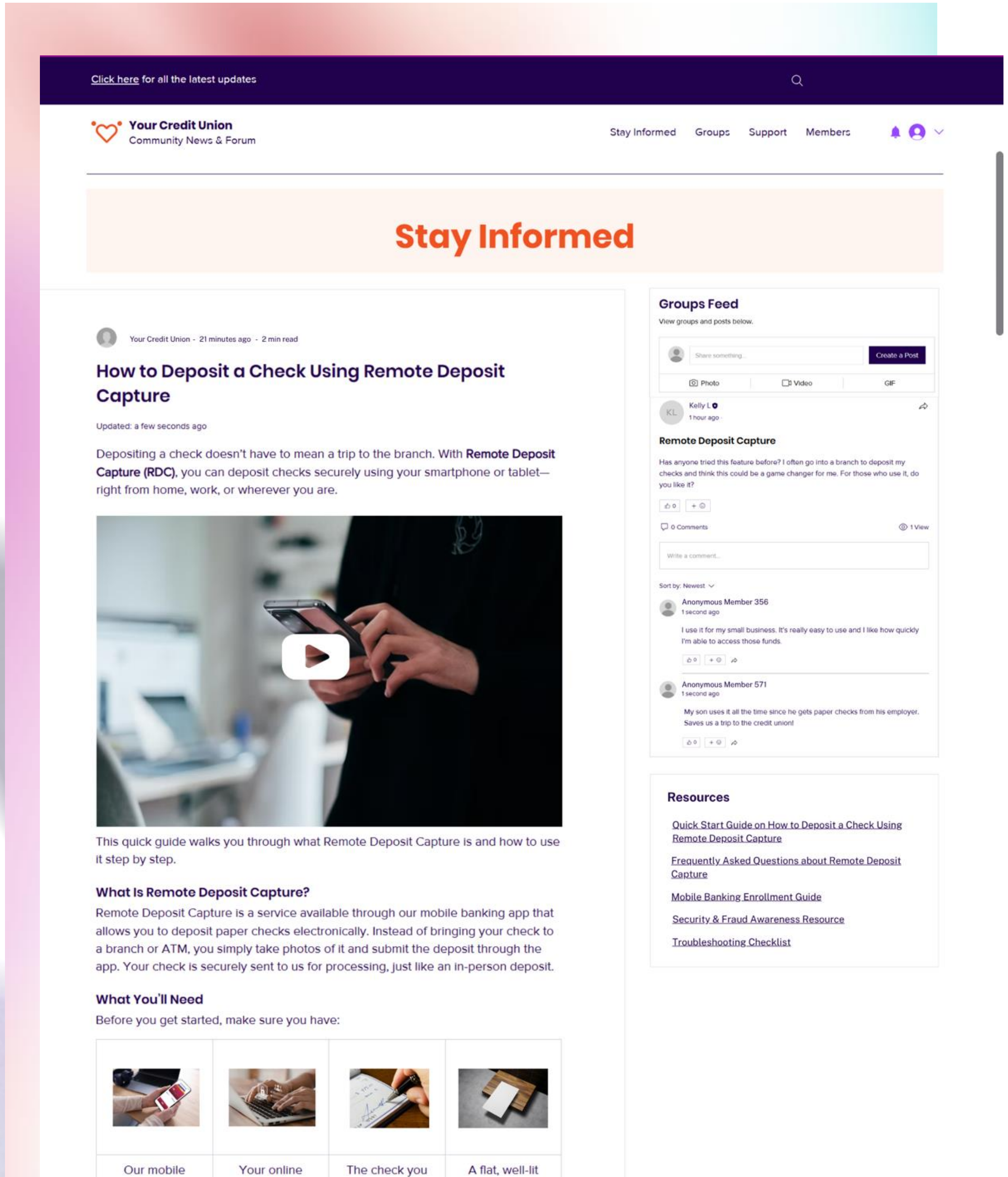
1 0

Read All

Let's Chat!


Your Credit Union
Online Banking Login
Join Now
Locations
Click here for all the latest updates
Your Credit Union
CU Online Community
Stay Informed
Groups
Support
Members
A Community for Credit Unions Navigating Technology Together
Connect with CU peers and experts, learn what's coming next in tech, and stay ahead—together.
Let's Chat!

Prototype & Testing



84% of survey participants would use the site

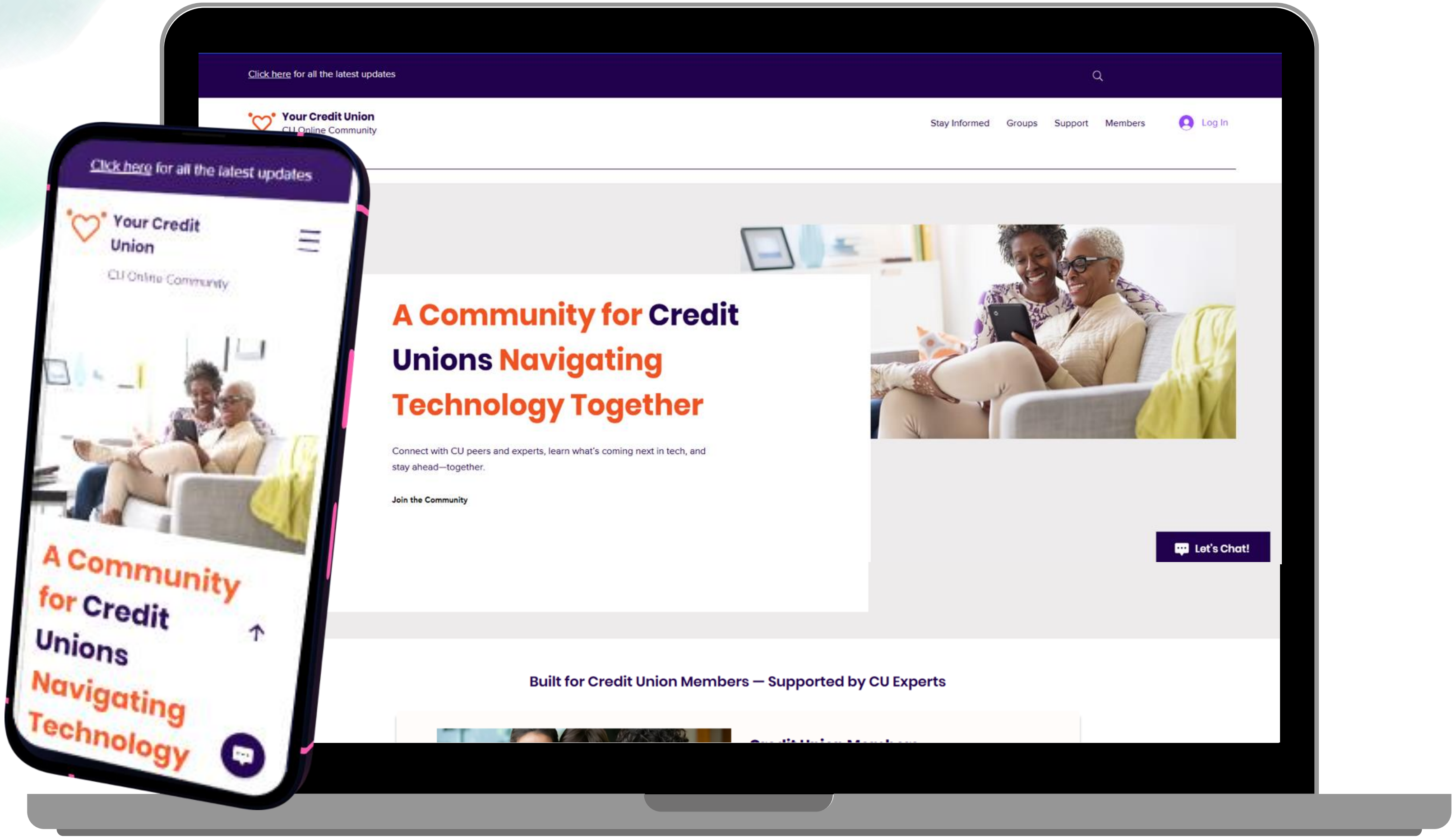
Educational videos and community feeds were most valuable

Why This Matters Now

Support Members Through Change

Reduce Friction

Credit Union as a Trusted Guide



Holly Bunnell | UnitedOne Credit Union
Heather Gubrud | Royal Credit Union
Kelly Lee | Capital Credit Union
Amber Pearson | Blackhawk Community Credit Union

Let's give everyone one final applause!

Download the Concept Documents

VISIT

Corporate Central Credit Union

THANK YOU!

The League Convention

Corporate Central Credit Union