



Filene Research Institute 

2025 Wrap-Up, 2026 Preview: Exclusive Trends for Filene Members

December 17, 2025



WELCOME

TODAY'S AGENDA

- 1 Welcome
- 2 Filene's Top Themes of 2025
- 3 Most Popular Resources of 2025
- 4 Looking Forward to 2026
- 5 Closing

YOUR HOST



**JENNY
ARMISTEAD**

Marketing Director

WITH



**MCKAYE
BLACK**

Head of Incubation



**ANNA
BRUZGULIS**

Senior Market
Insights + Advisory
Services Manager



ROYCE WU

Research Program
Manager



JOSH KOEPP

Director of
Partnerships

A LOOK BACK

CREATING IMPACT: MEMBERS, EMPLOYEES & COMMUNITY

Advisory Services

Innovation Insights
that Members Want

FiLab

Advancing Impact
(REE/EE)

Research

MWB Blog Series,
Gamification

A LOOK BACK

CREATING IMPACT: WHAT INNOVATION MEANS TO MEMBERS

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.

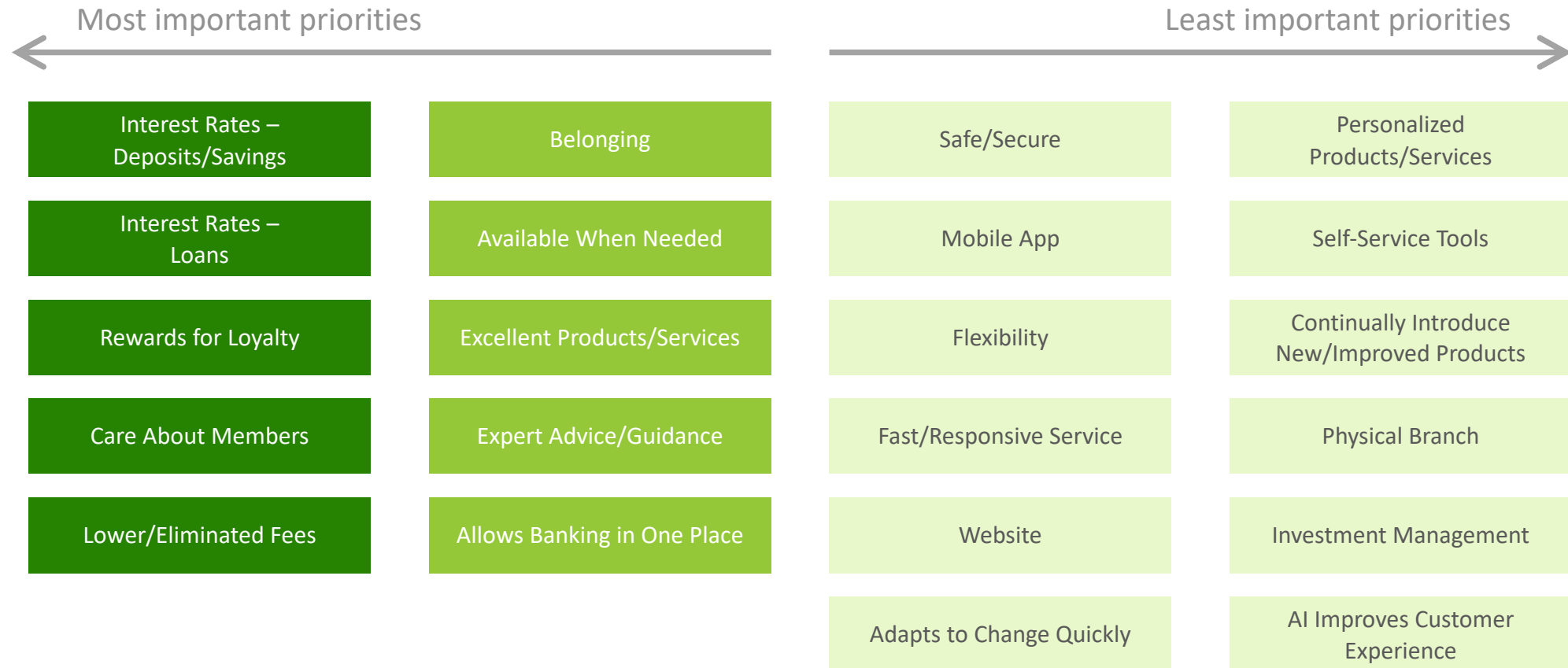
60₋₁

63₊₁

Data Source: 2025 American Innovation Study. Indexes are based on a composite of rating questions and range from 0 to 100.

A LOOK BACK

CREATING IMPACT: WHAT INNOVATION MEANS TO MEMBERS



Data Source: 2025 Filene Credit Union Innovation Success Study

A LOOK BACK

TAKING ACTION



RACIAL ECONOMIC EQUITY INCUBATOR

JAN 2023 – DEC 2024



ENTREPRENEURIAL ECOSYSTEMS INCUBATOR

MAY 2024 – FEB 2025

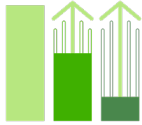


FiLAB ADVANCING IMPACT TRACK

LAUNCHED APRIL 2025

A LOOK BACK

SOCIAL IMPACT INCUBATORS



RACIAL ECONOMIC EQUITY INCUBATOR

- 9 credit unions partnered with 15+ community organizations to advance racial equity in their communities
- 6,400+ individuals positively impacted by the program
 - 800+ received financial counseling and education
 - 100+ new loans expanded access to financial resources
 - 40+ became new homeowners
- Read the full report at filene.org/ree



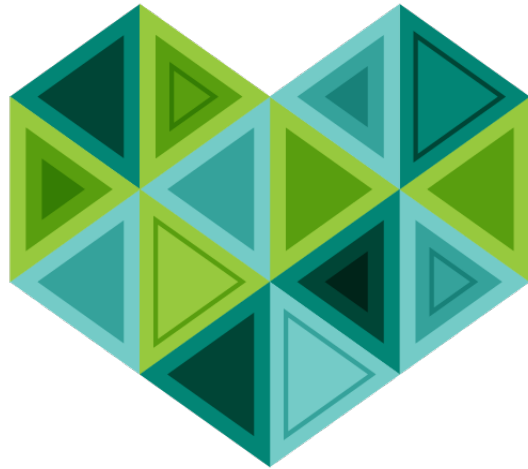
ENTREPRENEURIAL ECOSYSTEMS INCUBATOR

- 8 credit unions partnered with 80 entrepreneurs, 35 mentors, and 14 experts to identify strategies to better serve entrepreneurs
 - 1750+ hours of training and 800 hours of mentorship
 - 76% of entrepreneurs were from communities of color and 67% were female founders. 74% had never received any kind of prior business support.
 - 37% of the businesses have now created jobs
- Read the full report at filene.org/ee



A LOOK BACK

LAUNCHED FILAB ADVANCING IMPACT TRACK



This FiLab **impact-focused track** is a new collaborative platform where credit unions lead the way in identifying and testing solutions that drive **financial inclusion, economic mobility, and community resilience**

Selected 2026 Tests



Supporting Small
Businesses by Helping
Members to Shop Local



Supporting Caregivers
and Protecting Financial
Health of Older Adults



Enabling Early Access
to Earned Wages

A LOOK BACK

MEMBER WELL-BEING BLOG SERIES

- **Financial well-being is more than money math.** It combines objective financial conditions (income, debt, savings) with subjective experience (security, stress, sense of control), and both shape member outcomes.
- Members who feel agency over their finances are more likely to engage, persist, and improve outcomes.
- “Just-in-time” support during life transitions and financial shocks is more effective than generic, one-size-fits-all education.
- **Measure what matters and keep it practical.** The strongest insights come from combining surveys with transaction, account, and credit data, rather than relying on any single metric.

Only **30%** of U.S. households are “financially healthy” (2024 Financial Health Score); **53% coping**, **17% vulnerable**.

OBJECTIVE

55% Say it is somewhat or very hard to cover their expenses and pay bills

24% Sometimes overdraw their checking account(s)

52% Have less than the recommended amount of emergency savings¹

20% Contacted by a debt collections agency

SUBJECTIVE

5.19¹¹
The average financial satisfaction score

4.93
The average financial anxiety score

38%
Over a third say that finances often or always control their lives

A LOOK BACK

DRIVING FINANCIAL WELLNESS THROUGH GAMIFICATION: A PATHWAY FOR CREDIT UNION

- Gamification turns education into action
- Prize-linked savings works and works best for underserved members
- Impact goes beyond savings, it can reduce delinquency, grow deposits, and boost digital adoption when incentives are mapped to specific behaviors
- Effective systems balance short-term rewards with intrinsic motivation and avoid game mechanics that push risky or harmful behavior

\$AVE  WIN[®]

In its first year (2009), Save to Win generated **\$8.5 million in member savings**, averaging **\$735 per participant**.

A LOOK BACK

THE EVOLVING IMPACTS OF TECHNOLOGY

Market Insights

Stablecoins and
Payment Evolution:
Sneak peek into 2026

Decreasing Risk & Fraud

FiLab:
CU Landscape Report

IDgo + Casap

The Credit Union of the Future

The AI Adoption
Journey: A Survey
of CU Leaders

A LOOK BACK

DIGITAL TRANSFORMATION: PAYMENTS & TECHNOLOGY

DOING STABLECOIN

PRODUCT DEVELOPMENT

IMPACT ON THE MEMBER

MEMBER EXPERIENCE

IMPACT ON THE CREDIT UNION

CU OPERATIONS/FINANCE

DO IT RIGHT

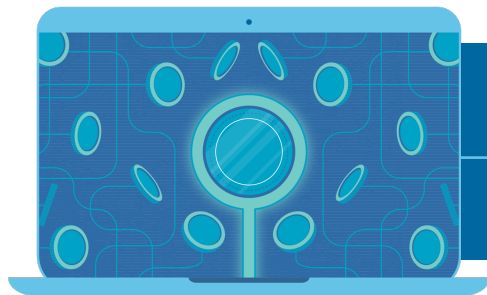
RISK & COMPLIANCE

DO IT TOGETHER

CREDIT UNION COLLABORATION

A LOOK BACK

DIGITAL TRANSFORMATION: PAYMENTS & TECHNOLOGY



New presentation coming in 2026!

Stablecoin and the Future of Payments

For credit unions, staying relevant in this evolving landscape means understanding not just how payments work, but how people want to pay.

How is consumer behavior evolving and what does it mean for the future of member engagement?

A LOOK BACK

FILAB: SCALING PROGRESS IN 2025



SEEK

200+
Fintechs Engaged

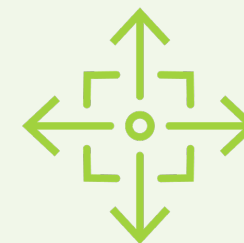
37 Testers
With 20 Credit Unions



TEST

~1,000
Member Perspectives

140
Credit Union Staff Engaged



SCALE

~50% of Testers
are Scaling Solutions

335,000
Lives Touched

A LOOK BACK

FILAB: SCALING PROGRESS IN 2025



Digital,
Biometric Authentication



AI-Powered Fraud
Dispute Automation



Credit Card
Comparison Marketplace



Personalized
Retirement Planning



Influencer Marketing to
Connect with Young Members



Gamified,
Incentivized Savings

A LOOK BACK

THE EVOLVING IMPACTS OF AI

Financial Fraud is Escalating Rapidly

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

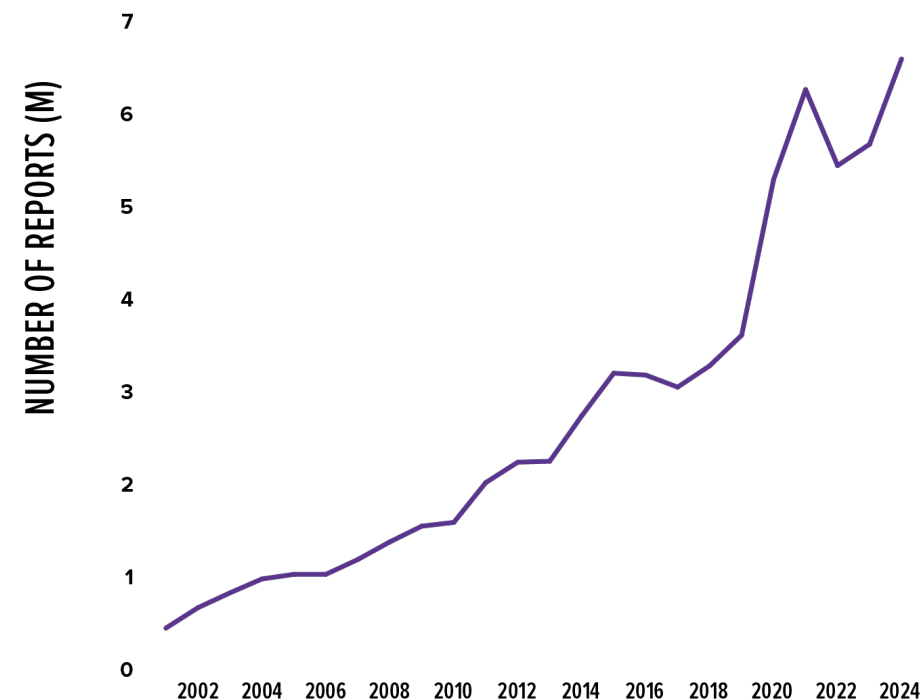
The Business of Cybercrime

71% of FIs say majority of fraud comes from financial criminals and fraud rings.^{2,3}

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.^{2,4}

NUMBER OF FRAUD, IDENTIFY THEFT, & OTHER REPORTS



Sources: ¹ [FTC \(2025\)](#). ² [Alloy \(2025\)](#). ³ [Thomas Reuters \(2025\)](#). ³ [TransUnion. \(2025\)](#). ⁴ [Pindrop \(2025\)](#).

A LOOK BACK

THE EVOLVING IMPACTS OF AI



Digital, Biometric Authentication

- **80%+** of members and agents reported **faster authentication**
- **85%** of agents and **91%** of managers perceived IDgo as reducing fraud risk
- **Members 65+** gave the highest satisfaction (4.1/5)



AI-Powered Fraud Dispute Automation

- **122% increase** in ease-of-use scores
- **63% reduction** in error frequency
- **4.8 out of 5** staff satisfaction
- **4.3 out of 5** compliance confidence
- **Case Study:** Saving CUs \$30k+/month and improving member experiences

A LOOK BACK

THE AI ADOPTION JOURNEY: A SURVEY OF CREDIT UNION LEADERS

- Survey (Apr–Jun 2024): 110 respondents from 78 organizations
- Leadership-heavy sample: 22% CEOs/Presidents, 25% EVP/C-suite, 28% VPs/SVPs

FIGURE 1: CURRENT LEVEL OF AI ADOPTION

How would you rate your credit union's current level of AI adoption?

■ NOT ADOPTED AT ALL ■ 2 ■ 3 ■ 4 ■ FULLY ADOPTED

ALL CREDIT UNIONS



CREDIT UNIONS WITH MORE THAN \$1B IN ASSETS



CREDIT UNIONS WITH LESS THAN \$1B IN ASSETS



FIGURE 10: INVESTMENTS IN AI INITIATIVES

How much money do you expect your credit union to invest in AI initiatives during your next budget cycle?

■ NOT AT ALL ■ 2 ■ 3 ■ 4 ■ MAJOR FINANCIAL INVESTMENT

ALL CREDIT UNIONS



CREDIT UNIONS WITH MORE THAN \$1B IN ASSETS



CREDIT UNIONS WITH LESS THAN \$1B IN ASSETS



Credit unions are actively investing in AI, but most are still early in translating experimentation into enterprise-wide strategy and capability.

A LOOK BACK

MEMBER ENGAGEMENT: YOUNGER CONSUMERS

**Smarter
Segmentation
+ Campaign
Messaging**

**Member Pulse +
COMPOSE**

**Millennial
& Gen Z
Engagement**

FinFluencer

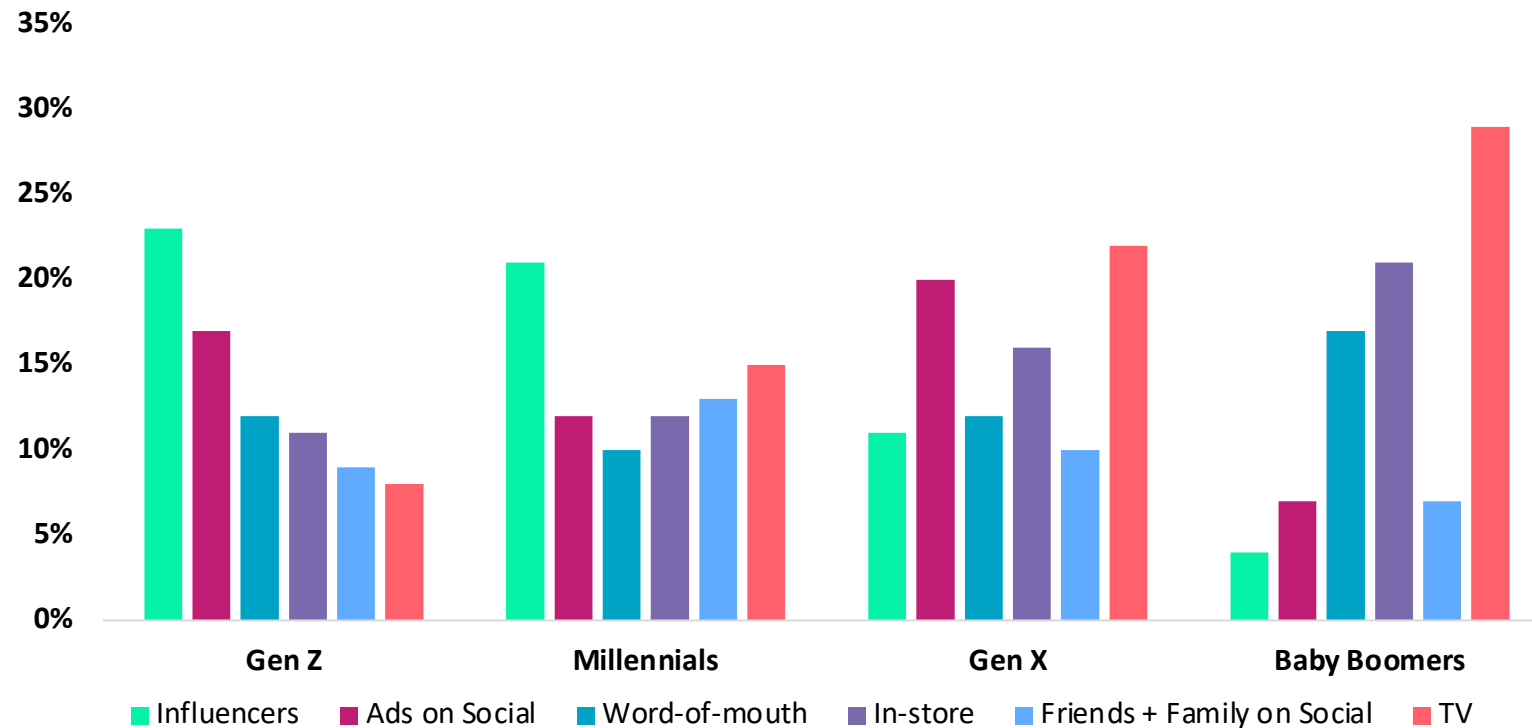
**The Next
Generation of
Member Growth**

**The Vice Economy: The
Modern Temptations
Threatening Gen Z's
Financial Future**

A LOOK BACK

MEMBER ENGAGEMENT: YOUNGER MEMBERS

LEADING CHANNELS FOR LEARNING ABOUT NEW PRODUCTS
AMONG ADULTS IN THE U.S. AS OF JULY 2023, BY GENERATION



Source: statista.com/statistics/1414427/top-channels-new-products-us-by-generation/

In today's fast-paced social media landscape, credit unions face a unique challenge: *staying relevant to attract next-generation members while also staying true to their community-centered roots, all with limited time and resources.*

A LOOK BACK

MEMBER ENGAGEMENT: MEMBER PULSE



MEMBER PULSE

Uncovering the Needs, Attitudes, and Behaviors of Your Credit Union's Members



VERTICE AI
 **COMPOSE**

1,786 SOLUTION-ORIENTED SHOPPERS EMAILED

63%

MORE
CLICKS

55%

MORE
PRODUCTS
OPENED

80%

MORE
CERTIFICATES
OPENED

(VS CONTROL AT 14 DAYS)



msufcu
MSU FEDERAL CREDIT UNION

SOLUTION-ORIENTED SHOPPERS



A LOOK BACK

FINFLUENCER TEST

TEST PROCESS



FILAB TESTERS



A LOOK BACK

FINFLUENCER RESULTS



- **42** average follower increase (3%)
- **1700+** average likes per post
- **88%** of testers reported satisfaction
- **~37k** average views per campaign
- Avg total campaign spend was **\$4,300**
- **~300 new followers** gained across the cohort
- **300k+** total social media impressions

A LOOK BACK

THE VICE ECONOMY:

The Modern Temptations Threatening Gen Z's Financial Future

Gen Z faces **growing financial anxiety** despite strong employment and income gains, as social-media–driven overconsumption and expanding online gambling amplify the gap between perceived stress and actual financial progress (“phantom wealth”).

For credit unions:

- The opportunity is to strengthen young members' stability by normalizing the struggle, coaching healthier money mindsets, and adding smart guardrails (nudges, friction, detection of risky patterns).
- Expand “financial education” to include behavioral drivers (emotional regulation, digital literacy) and consider partnerships (coaches/counselors/therapists) for integrated support.

\$22,948

The average student loan debt of 18–27 years-olds¹

13%  HIGHER

Gen Z borrowers' average student loan balance vs. Millennials at the same age²

42.5%  INCREASE

Median U.S. starter home prices over 5 years in the past decade (when older Gen Zers would purchase their first home)³

A L O O K B A C K

THE VICE ECONOMY:

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But it's not all bad news.

Wages have increased and unemployment has remained low after the pandemic recovery.

\$15.95 T

Net worth of Millennials and older Gen Zers by 2022—exceeding expectations by 39%.⁴

\$84,941

Gen X in 2007 **\$78,333**

Baby Boomers in 1989 **\$58,101**

Median net worth of Millennials and older Gen Zers in 2022 vs. Gen X and Baby Boomers at a comparable age, adjusted for inflation.⁵

A LOOK BACK

TOP WEBINARS OF 2025



1

The State of CU Marketing: Trends, Challenges & Opportunities



2

AI and Executive Leadership: How CU Execs Should Approach AI Strategy



3

Communication, Leadership Development, Change Management, Oh My!



4

Introducing Filene's Center for Member Well-Being: What's Ahead and Why It Matters



5

Doing Digital Differently: Redefining the Approach to Digital Culture & Leadership

A LOOK BACK

TOP BLOGS OF 2025



1

Filene Names 2025 Crash the GAC Cohort

2

The Opportunities for CUs in the Face of a Changing Climate

3

Designing Your Organization for a Digital World: It's Not About Technology—It's About People

4

Credit Unions and The Quickly Changing Stablecoin Conversation

5

Resources on Credit Union Taxation

A LOOK BACK

TOP REPORTS OF 2025



Decoding Generational Dynamics



The Role of CUs in Affordable Housing Innovation (Series)



Speed of Change: CU Online Communication Strategies in the Age of Social Media



Reaching Minority Households Incubator



Year 1 FiLab Results—Subscription-Based Pricing Models

2025



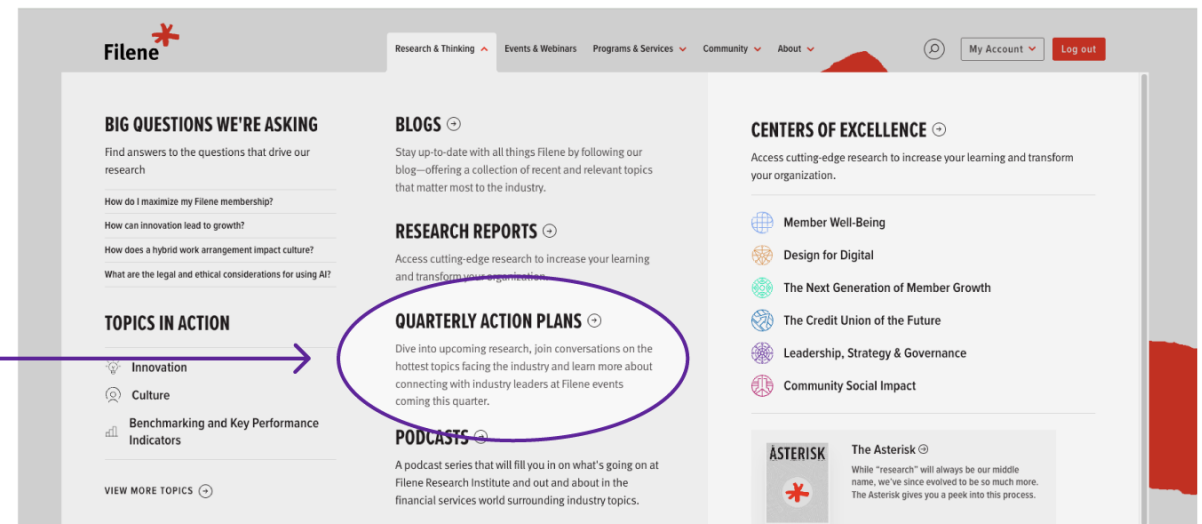
2025 Q4 Quarterly Action Plan

→ UPCOMING EVENTS & WEBINARS

→ RECENT & UPCOMING RESEARCH

→ TOP INSIGHTS FROM LAST QUARTER

OR SCAN THE QR CODE TO VIEW THE LATEST QAP



FILENE.ORG/QAP

THINKING FORWARD*

The insights that matter most.

OVER 6,000 SUBSCRIBERS!



Thinking Forward is Filene's new LinkedIn newsletter. Every month, join Caroline Vahrenkamp (Advisory Services Director) and Anna Bruzgulis (Senior Market Insights + Advisory Services Manager) as they weigh in on the topics that matter most to credit unions. What questions are the industry asking? What's important and what's next? Thinking Forward is here to give you the insights you need most every month—subscribe now!



WITH
**Caroline
Vahrenkamp**
Advisory Services
Director



AND
**Anna
Bruzgulis**
Senior Market
Insights + Advisory
Services Manager

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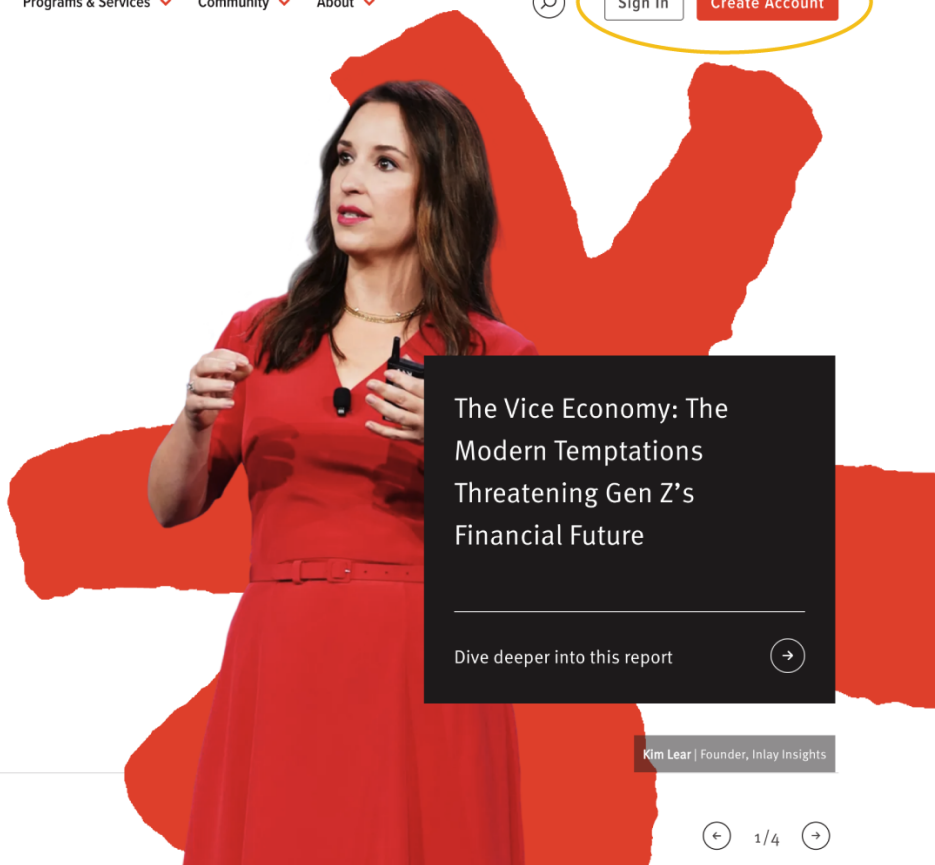
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on.

ch and proven innovations empower
on's future.

Your password

at

credit unions to increase their relevancy
[ore](#)



Sign In

Create Account

DO YOU...

HAVE AN EXISTING FILENE ACCOUNT?

Sign in to [filene.org](#).
If you are having trouble, simply reset your password and follow the link from the email sent to you.

WORK FOR A CREDIT UNION THAT IS A FILENE MEMBER?

Every employee at your credit union can create their own unique personal account.
Visit [filene.org](#) and follow the two simple steps to **Create an Account** in the upper right hand corner.

WHAT'S THE BIG DEAL ABOUT SIGNING IN?

By logging in to **filene.org** you have unlimited access to view and download Filene's archive of research. This cutting-edge research is here to increase your learning and transform your organization.



SCAN TO CREATE
YOUR ACCOUNT

Membership Benefits

- Gain maximum impact as a Partner and Champion
- Connect through content and communities
- Accelerate insights and innovation
- Experience research through action
- Explore cutting-edge research



← To learn more about becoming a member visit
filene.org/becomeamember

	INNER CIRCLE	VISIONARY	LEADER	INNOVATOR	THINKER
Center of Excellence Sponsor					
Community Sponsor or FiLab Sponsor					
Host a Crash					
Member-facing Social Media Content					
Commissioned Research*					
Advisory Services*					
Speakers*					
Events					
i3					
Filene Crash					
Innovation Study					
Webinars					
Podcasts + Blogs					
Research					
*INQUIRE FOR AVAILABILITY AND PRICING					

A LOOK BACK

WHAT'S COMING FROM FILENE IN 2026

SIGNATURE EVENTS

MAR

02

CHAIR BREAKFAST

GAC

MAY

12-15

EDGE

DALLAS

DEC

01-03

BIG.BRIGHT.MINDS.

NEW ORLEANS



FOR THE MOST
UP-TO-DATE
INFORMATION ON
ALL FILENE EVENTS
& WEBINARS VISIT:
[FILENE.ORG/EVENTS](https://filene.org/events)

SPECIAL ACCESS EVENTS

APR

**INNER CIRCLE
SYMPOSIUM**

MAY

**FILAB
SYMPOSIUM**

A LOOK BACK

WHAT'S COMING FROM FILENE IN 2026



CENTER OF EXCELLENCE FOR

All Things Payments

Understanding emerging payments trends—how to optimize opportunities for growth and how to navigate new risks—is critical for the future of credit union competitive differentiation, member experience, technology decisions, and financial sustainability.

LAUNCHING

January 2026

Interested in
shaping the future
of this Center?

Scan QR to fill out
the interest form



LOOKING AHEAD

FILAB 2026 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



APPLY TODAY



Apply by 1/31/26 to be a part of Wave 22!

NOW TAKING APPLICATIONS!

If you are thinking of adding the Filene i3 experience to your career journey, apply now. The i3 program will grow you and your organization by developing an innovation culture and mindset.



LOOKING AHEAD

DEEPER ENGAGEMENT WITH FILENE

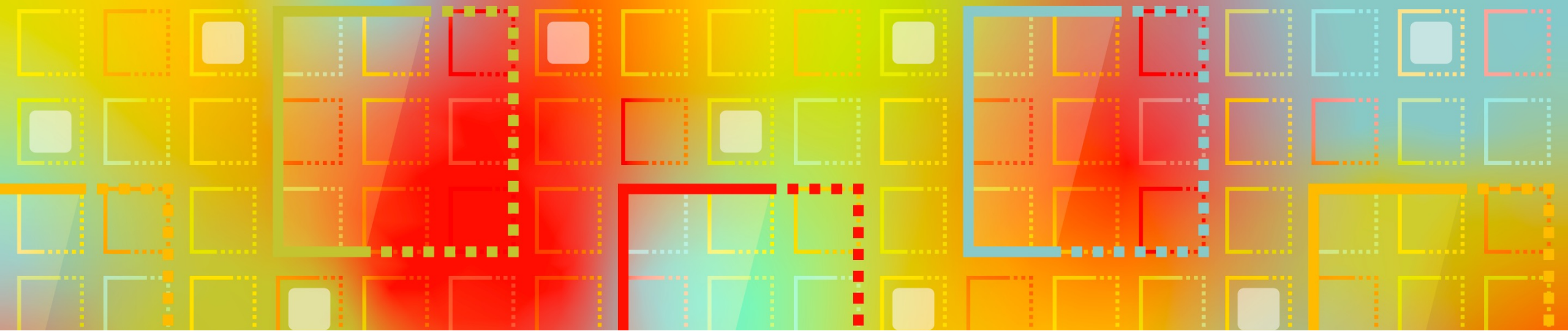
Want to do
more with
Filene in 2026?



JOSH KOEPP

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QUESTIONS?



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