

**Filene** Research Institute 

# INNOVATION ACROSS THE INDUSTRY

INAUGURAL INNOVATION AWARD

FEBRUARY 8, 2022



WELCOME

# TODAY'S AGENDA

- WELCOME
- INNOVATION PRESENTATIONS
- Q&A
- CLOSING

WITH



**CHRISTIE  
KIMBELL**

Acting Chief Product Officer  
Filene Research Institute

CUSOs

# ACCESS TO INNOVATION

---



**AMI ICEMAN-HAUETER**  
MSUFCU



**ANNIE LEPPER**  
Minnesota Power Employees Credit Union



**GABRIEL REYES-OROPEZA**  
Travis Credit Union



**JEFFREY STAW**  
Open Technology Solutions





# Access to Innovation

CUSOs carving a path for Credit Unions to access innovation in new ways.  
Vetted. Trusted. Proven. Faster.

# CUSO Crusaders

- Change happens based on access
- Access to trusted and reliable resources can change the way CU's engage with FinTechs, reducing the risk and making the strategy and planning phases more palatable
- Partnerships with FinTechs help educate those companies on CU needs and expectations creating more usable and CU focused products
- CUSOs carve a path for Credit Unions to access innovation in new ways and provide trusted, vetted, proven partners allowing CU's to move through the process more efficiently





# RESEDA GROUP

- Reseda Group believes in building better for members. Supporting the best and brightest in FinTech and dynamic solution providers.
- Investing in innovative partners, and supporting their growth, in turn allows them to support credit unions and member communities in reaching their financial goals.
- Vetting, investing and building trusted partnerships creates access for other CUs
  - Majority and Wholly-owned partners and investment partners
  - Existing investments: Larky, PocketNest, Evergreen (built), Foresight, Spave, CURailz, CUNextGen, ChangeD and BenefisCU



# RESEDA GROUP

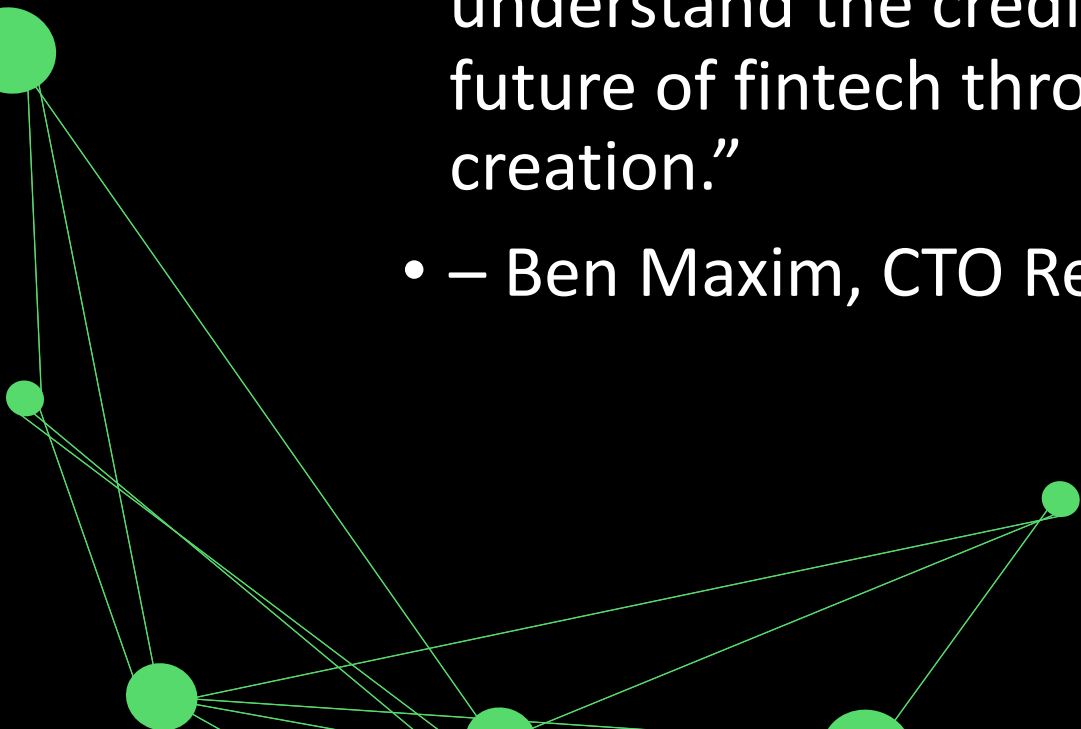
- Reseda Group invests in technologies and financial industry services that positively impact how credit unions engage with their members, and how members engage with their money. Building better to change how people experience their credit union.
- Reseda Group is proactive with their portfolio companies by serving on boards, providing oversight, generating strategic opportunities, and expanding globally.





# RESEDA GROUP

- "In combination with The Lab at MSUFCU, Reseda Group has created an innovative ecosystem for fintechs to better understand the credit union industry and helps to shape the future of fintech through investment, partnership and co-creation."
- – Ben Maxim, CTO Reseda Group







- Curql Collective offers a network to create a collaborative place for credit unions to identify, assess, partner with, and invest in fintech companies.

## CONSTELLATION

- Innovative Digital Banking CUSO emphasizing extensibility and speed to market. Investment by credit unions that will be using the software – meaningful design input by owners

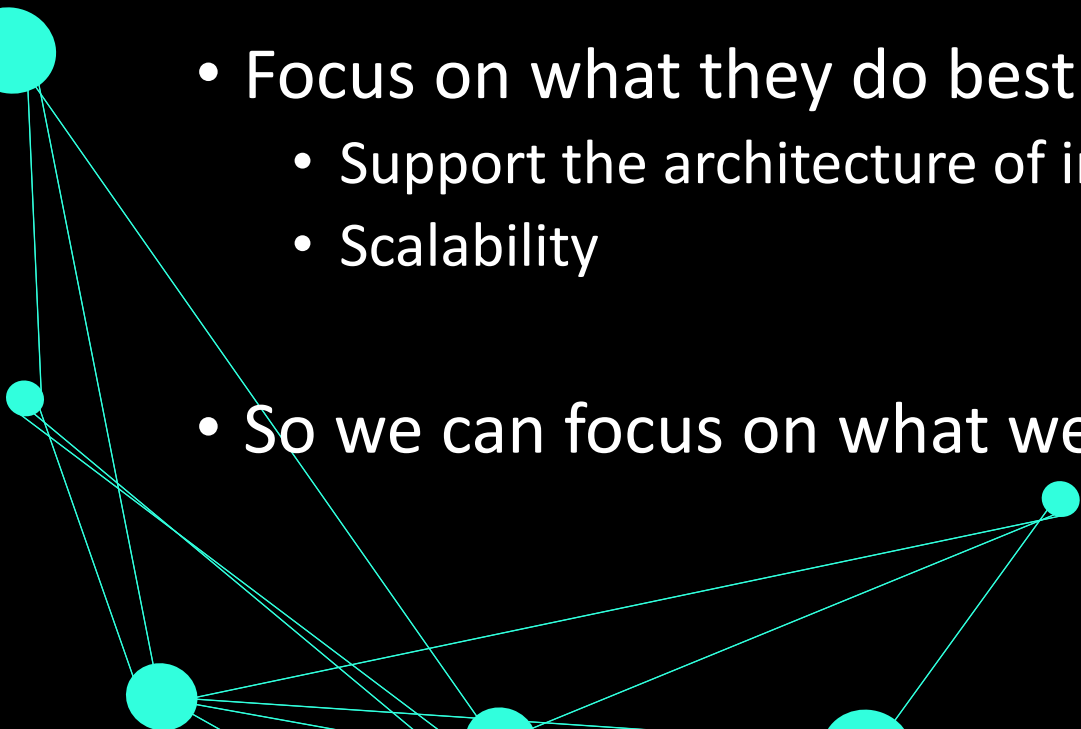
## OPEN TECHNOLOGY SOLUTIONS



- Combining efforts, credit unions get access to purchasing power, technology expertise, and operational excellence. Partnership accelerates investment in innovation and member experience w/ speed to market.

# So, why consider a CUSO partnership?

- Reducing barriers to entry
  - Making Innovation accessible and understandable
  - Making piloting more palatable
- Focus on what they do best
  - Support the architecture of innovation
  - Scalability
- So we can focus on what we do best



ONDEMAND CONVENIENCE

# CUNEXUS



**MATTHEW METZGER**  
Redwood Credit Union



**RUDY ARCEO II**  
Envision Credit Union



**SHANDA REAVES**  
Chartway Federal Credit Union



**THERESA TSCHUMPERLIN**  
Saint Cloud Financial Credit Union





# DRIVING INNOVATION THROUGH FACILITATED INCUBATORS

---



**HAZELMAE OVERTURF**

BECU



**JOE AGOSTINELLI**

Morningstar



**LAUREN JONES**

Credit Union of Colorado



**SAEED GORAYA**

Tucoemas Federal Credit Union



What are some of the outcomes you have witnessed with the BECU/CoMotion Lab partnership?



# CREATING AN INNOVATION ECOSYSTEM



**BEN MAXIM**

MSUFCU



**JIM HOSSFELD**

SchoolsFirst Federal Credit Union



**MAI-LINH HOANG**

Collins Community Credit Union



**SARA KRAFT**

Wings Financial Credit Union



**RANDY STOLP**

My Community Credit Union







BETTER THAN A BANK

# BANK DORA

---



**ERIC GUBKA**

Member Driven Technologies



**CHRISTINA WILKERSON**

SchoolsFirst Federal Credit Union



**GANA NARAYAN**

BECU



**PAUL HINRICHSEN**

GTE Financial





**DEBRA  
MURPHY**



**DEBRA THE EXPLORER**



# GROWTH THROUGH HYPER-SEGMENTATION



**JAKE KIKER**  
WilliamsGautier Law Firm



**JILL EDSALL**  
Chartway Federal Credit Union



**JOHN NICHOLS**  
Advantis Credit Union



**LYNETTE CUPPS**  
MAX Credit Union



**MARK VOLZ**  
Corporate Central Credit Union





# COMPETING ON HAPPINESS



**ANNE KIRKSEY**

ELGA Credit Union



**BRIANA MICKELSON**

Washington State Employees Credit Union



**LAUREN KESSLER**

PenFed Credit Union



**TODD KERN**

Frontwave Credit Union



**WILSON WIZALAMU**

Cent Cent Savings & Credit Co-operative Society



# The



# Program

# Clarity Credit Union

An innovative way to **drive value** for your members and credit union.



**Brought to you by:**

Todd Kern, Lauren Kessler, Anne Kirksey,  
Briana Mickelson, Wilson Wizalamu

# SIDEKICK



**ELIZABETH SEELBACH**

Resource One Credit Union



**ERIN MALEKADEHI**

Members First Credit Union



**EVAN MULCAHY**

Credit Union 1



**JUSTIN WEILER**


PenFed Credit Union



**SHAWN GYGI**

Teachers Credit Union



A photograph of two young children sitting at a wooden table in a kitchen. The child on the left is a young girl with dark hair, wearing a light-colored long-sleeved shirt. The child on the right is a young boy with light hair, wearing a blue long-sleeved shirt. They are both looking towards the camera. On the table in front of them is a red, textured object, possibly a piece of clay or a craft project. The background shows a kitchen counter with various items and a window with blinds.

HOW DO YOU SAVE  
GEN Z & GEN ALPHA  
FROM FINANCIAL RUIN?





or



INAUGURAL INNOVATION AWARD

**VOTE TODAY!**

SUBMIT YOUR VOTE FOR THE  
**MOST INNOVATIVE**  
CUSO OR CREDIT UNION!

Visit

**FILENE.ORG/**

**INNOVATIONAWARD2022**

Voting will close at midnight on

**2.22.22**

ACKNOWLEDGMENT

**THANK YOU**



**CHRISTIE KIMBELL**

Acting Chief Product Officer  
Filene Research Institute

[christiek@filene.org](mailto:christiek@filene.org)