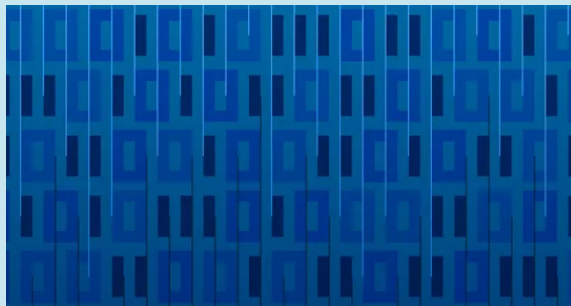


Quarterly Action Plan

Contact Filene's membership team for a review of your organization's current benefits and ways to maximize membership for every team member.

ENGAGE@FILENE.ORG

SPOTLIGHT



THE FUTURE OF FRAUD PERVENTION MEMBER EXCLUSIVE WEBINAR

Fraud is evolving faster than ever—and so are the strategies to fight it. Credit unions are facing rising threats that not only drain resources but also erode member trust. The question is: how can credit unions stay one step ahead while improving the member experience?

In this Filene member-only session, we'll share cutting-edge insights from FiLab's 2025 fraud prevention tests, including:

- Automation in action: how credit unions are expediting fraud dispute processing to save time and reduce errors.
- Smarter authentication: how innovative approaches in the contact center are reducing fraud, streamlining calls, and generating stronger feedback from both members and staff.

Register today:

FILENE.ORG/FRAUDWEBINAR

THIS QUARTER

EVENTS & COMMUNITIES

Connect with industry leaders at our events and in our communities.

- | | |
|--------------------|--|
| 12/01–12/05 | Crash Filene's big.bright.minds. 2025
<i>Nashville, TN</i> |
| 12/02–12/04 | Annual Member Meeting & big.bright.minds. 2025
(Register today!)
<i>Nashville, TN</i> |

WEBINARS

Join thousands of your credit union peers through Filene's webinar series on the hottest topics impacting the industry.

- | | |
|--------------|---|
| 10/07 | Your Roadmap to Excellence:
Understanding Membership Options at Filene |
| 10/09 | The Future of Fraud Prevention |
| 10/15 | FiLab 2026 Tests Revealed |
| 11/4 | Deposit Growth Panel |
| 11/13 | Credit Union Hot Topic |
| 12/11 | FINRA |
| 12/17 | 2025 Recap and 2026 Preview |

UPCOMING EVENTS

2026 EVENTS FORECAST

- | | |
|-----------------|---|
| February | Filene Chair Breakfast at GAC
<i>Washington D.C.</i> |
| April | Inner Circle Symposium
<i>TBD</i> |
| May | EDGE
<i>Dallas, TX</i> |
| August | FiLab Symposium
<i>TBD</i> |
| December | Annual Member Meeting & big.bright.minds. 2026
<i>New Orleans, LA</i> |

REGISTER TODAY



Events and webinars are subject to change. Visit filene.org/events for the most up-to-date information and to register for Filene events and webinars.

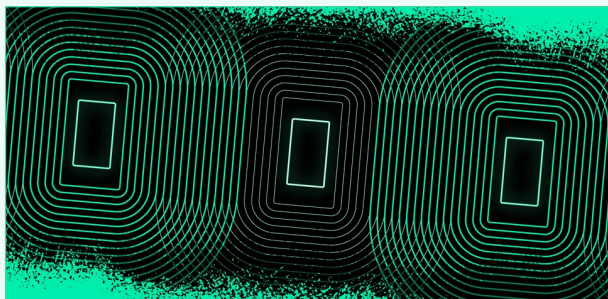


What's New?

Increase learning and transform your organization with cutting-edge research addressing the credit union industry's most pressing challenges.

FILENE.ORG/RESEARCH

SPOTLIGHT



THE VICE ECONOMY: THE MODERN TEMPTATIONS THREATENING GEN Z'S FINANCIAL FUTURE

Gen Z faces rising financial anxiety despite strong wage growth and low unemployment. Research points to two major contributors: social media-driven overconsumption and the expansion of online gambling. This report examines how credit unions can mitigate these risks by offering tailored education and support to strengthen young members' financial stability.

For credit unions, when it comes to marketing, messaging, support, and education, understanding the unique headwinds and modern vices is imperative. Fintechs and financial institutions are bombarding young people with marketing messaging, but very few are focused on the key money issues causing economic anxiety. By speaking to pressing issues that impact young people, a new generation of prospective members can discover that credit unions are the best institution to serve them.



FILENE.ORG/652

RECENTLY RELEASED RESEARCH

- Results Overview of Filene's Center of Excellence for Diversity, Equity & Inclusion Impact Report
- Year 3 FiLab Results: IDgo
- SIMPLE Payments: 6 Consumer Payment Trends Credit Unions Must Embrace
- Amplifying Your Credit Union's Mission: Financial & Community Impacts of Being a CDFI
- Vice Economy: The Modern Temptations Threatening Gen Z's Financial Future
- Global Payment Innovations
- Mergers: Why & What

COMING SOON

- Housing Series
 - Part 1: Meeting the Moment: How Credit Unions Are Tackling the Housing Shortage in Their Communities
 - Part 2: Another Housing Future is Possible: How Credit Unions Can Support Shared Equity Models
 - Part 3: From Land to Homes: Credit Unions' Role in Affordable Housing
 - Part 4: A Guide to Affordable Housing Investment Funds for Credit Unions
 - Part 5: Innovations on Affordable Mortgages
- Member Well-Being Blog Series
 - Part 1: Learning from the Past to Shape the Future
 - Part 2: Subjective Financial Well-being and Stress
 - Part 3: Defining and Measuring Financial Well-being and Potential Pitfalls
- Design for Digital Podcast Series
 - Part 1: Sam Ransbotham
 - Part 2: Kim Lear
 - Part 3: Sumeet Grover
- Credit Union of the Future Blog Series
 - Part 1: Innovations: Removing Frictions for a Seamless Experience
 - Part 2: Innovations: Data and Computing Expansion
 - Part 3: Innovations: Disruptive Decentralized Systems
- Mergers: Lessons Learned
- Attitude/Behavior Gaps Among Younger Members
- Multiculturalism in Younger Generations
- Credit Union Benchmarking Survey
- Engaging the Next Generation: A Strategic Imperative for Credit Unions in the Social Media Era
- Influencer Playbook Report

TOPICS KEY

- | | |
|---------------------------------|-------------------------------------|
| ■ COMMUNITY SOCIAL IMPACT | ■ INNOVATION & INCUBATION |
| ■ CREDIT UNION OF THE FUTURE | ■ LEADERSHIP, STRATEGY & GOVERNANCE |
| ■ DESIGN FOR DIGITAL | ■ MEMBER WELL-BEING |
| ■ DIVERSITY, EQUITY & INCLUSION | ■ NEXT GENERATION OF MEMBER GROWTH |