



ROADMAP TO EXCELLENCE

UNDERSTANDING MEMBERSHIP OPTIONS AT FILENE

Josh Koepp, Director of Partnerships

Cortney Arnold, Director of Partnerships

Trish DiMaggio Zander, Partner Engagement Manager

HELLO!

**THANK YOU
FOR JOINING US!**



Cortney Arnold

Director of Partnerships
Filene Research Institute



Josh Koepp

Director of Partnerships
Filene Research Institute



Trish DiMaggio-Zander

Partner Engagement Manager
Filene Research Institute

GET READY FOR A POLL:

**How well do you know
your organization's Filene membership?**

How We Work

FILENE RESEARCH INSTITUTE

strengthens organizations and the people they serve through innovative research and incubation.

We conduct research, pilot and test new ideas, build dynamic communities, and offer proven and sustainable solutions that create meaningful impact for credit unions and drive positive change for credit union members.



Impact of Filene Membership

INCLUDING THE LARGEST CREDIT UNIONS ACROSS THE COUNTRY, FILENE'S MEMBERSHIP SERVES NEARLY

75 MILLION
CREDIT UNION MEMBERS

AND REPRESENTS MORE THAN

\$1 TRILLION
IN CREDIT UNION ASSETS!

As of May 2025

"Filene is a critical resource and industry partner, many credit unions rely on their research to inform them how best to solve critical business challenges and opportunities. Suncoast Credit Union continues to invest in Filene's Center of Excellence as it sees the value in collaborating with the other participating credit unions, learning from each other, the fellows and the collective research."

KEVIN JOHNSON

PRESIDENT + CEO
SUNCOAST CREDIT UNION
& INNER CIRCLE SPONSOR

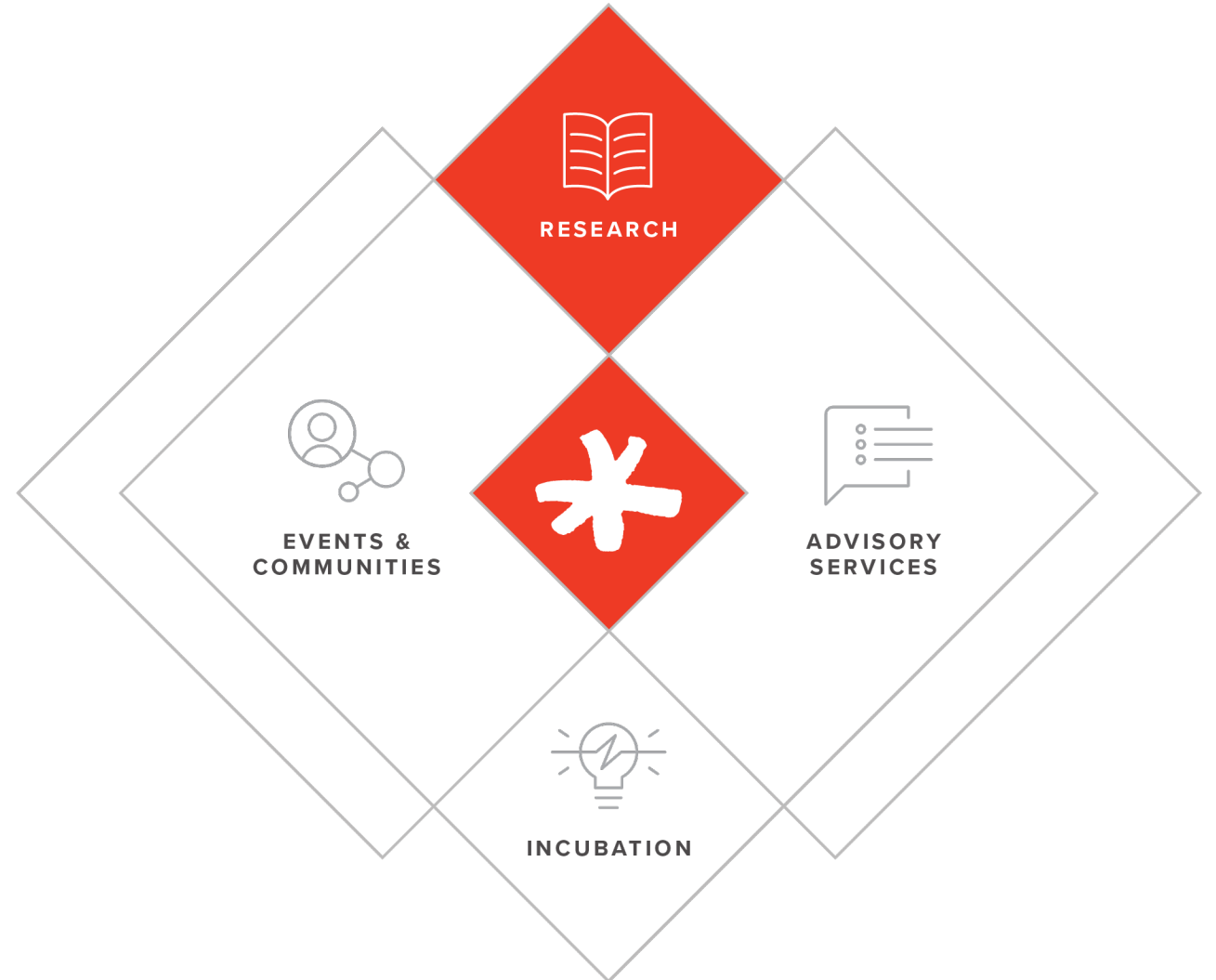
Impact of Our Work



Impact of Our Work

INCREASING LEARNING AND TRANSFORMING
YOUR ORGANIZATION:

- ◆ 6 Centers of Excellence
- ◆ Online guides, tools, resources
- ◆ 25,000+ downloads in 2024



Top Ten Strategic Issues for Credit Unions

- 10 Building the workplace of the future
- 9 Leveraging technology advances
- 8 Attracting & retaining great people
- 7 Managing regulatory changes
- 6 Navigating the dynamic rate environment

- 5 Growing member relationships
- 4 Facing the evolution of payments
- 3 Differentiating in the competitive landscape
- 2 Delivering exceptional member value
- 1 Pursuing the scale to succeed

6 Active Centers of Excellence



Community Social Impact



The Credit Union
of the Future



Leadership, Strategy
& Governance



The Next Generation of
Member Growth



Design for Digital



Member Well-Being

Coming Soon!



CENTER FOR

ALL THINGS PAYMENTS

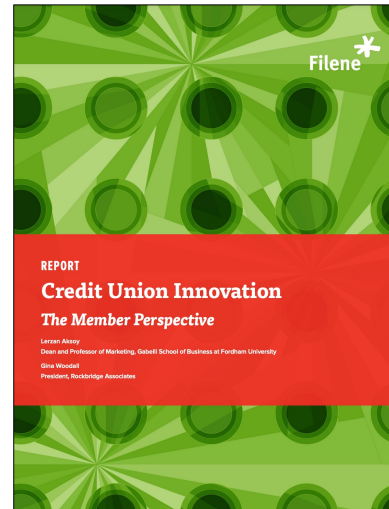
Payments are central to daily finances and a key link between consumers and financial services. Rapid innovations, changing behaviors, and rising risks make understanding payments trends vital for credit unions to drive growth, enhance member experience, stay competitive, and ensure long-term sustainability.

Launching January 2026

GET READY FOR A POLL:

Which Center of Excellence resonates most with your organization's current strategies?

Reports, Workshops, Toolkits.....



Friction: A Manifesto



THE GOAL IS NOT TO ELIMINATE FRICTION IN ITS ENTIRETY, BUT TO AMELIORATE ITS NEGATIVE EFFECTS BY CHANGING THE SYSTEMS THAT CAUSE THEM.

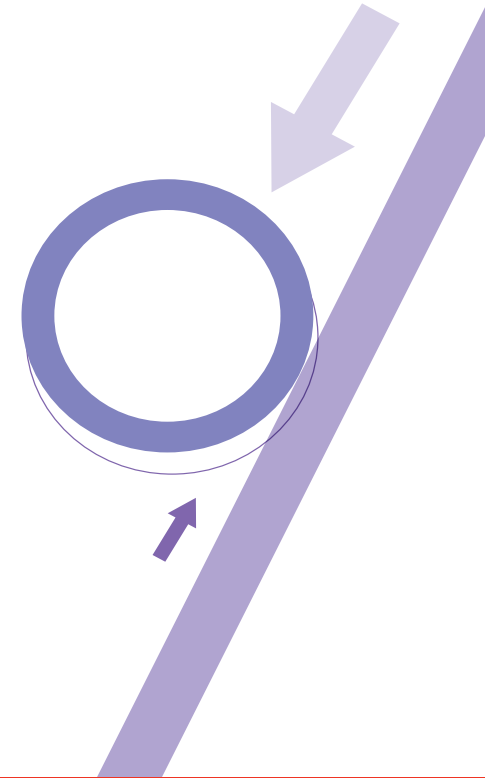
🕒 4 HOUR WORKSHOP

MATERIALS

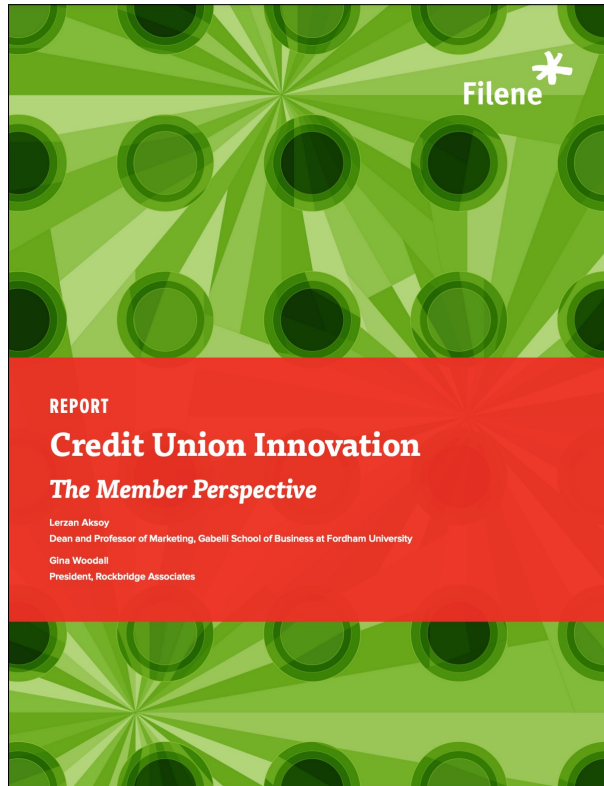
Filene report #509 for reference, poster paper, markers, post-it notes, and a note-taker to capture learnings from the session.

PARTICIPANTS

A vertical cross-section of representatives from a specific area including senior leadership, middle management, and staff (6-15 individuals).



Helping with Research



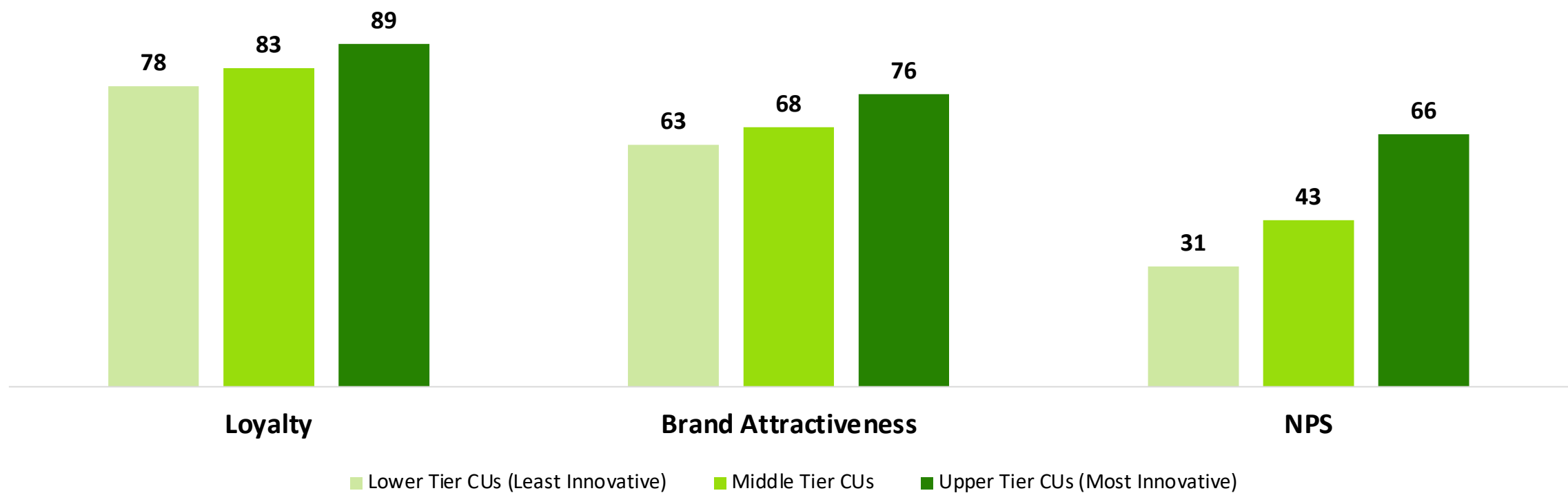
WHY?

The study is designed to:

- Understand credit unions' innovativeness and social innovativeness based on the experiences of members,
- Establish benchmarks for comparison to individual credit union participants,
- Understand the drivers of perceptions of innovativeness, and
- Learn how to increase credit union innovativeness to better serve and retain members.

Credit Union Innovation Impacts Member Loyalty

Loyalty, Attractiveness, and NPS by Innovation Tiers

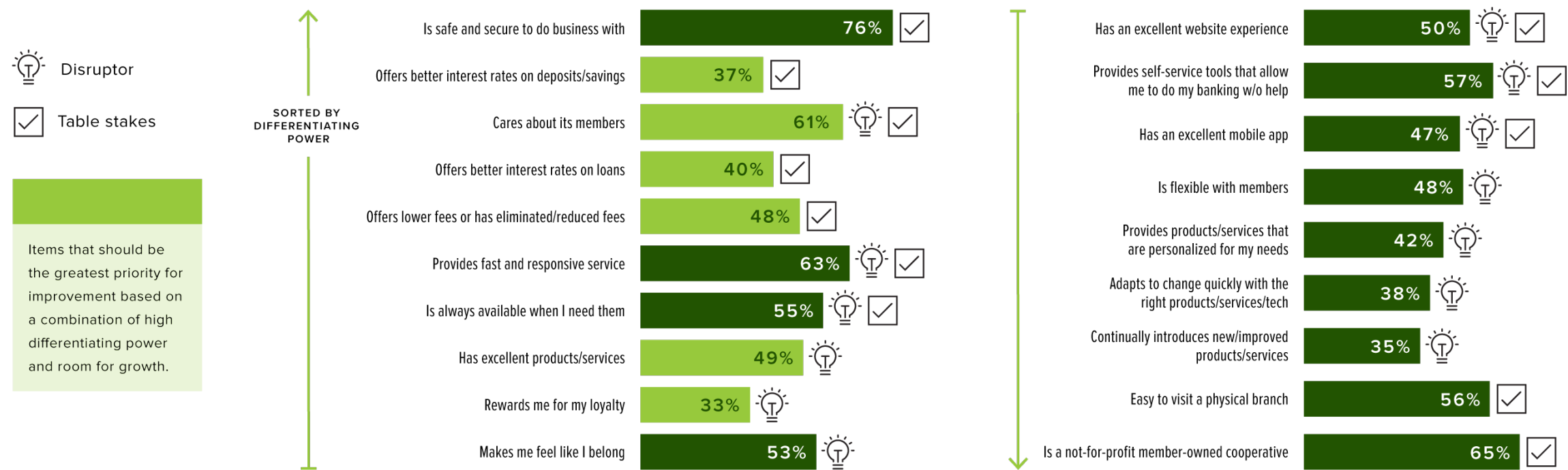


Source: 2024 Credit Union Innovation Success (Filene) Study.

Credit Union Performance on Innovation Drivers

REASONS FOR INNOVATIVENESS

% DESCRIBES CREDIT UNION "VERY WELL"



Source: 2023 Filene Credit Union Innovation Success Study.

Impact of Our Work

ACCELERATING INNOVATION AND REDUCING RISK
FROM NEW SOLUTIONS:

- ◆ FiLab
- ◆ Racial Economic Equity Incubator
- ◆ Entrepreneurial Ecosystems Incubator
- ◆ 17 Product Innovations tested
by 81 CUs since 2023



Our Focus



PURPOSE

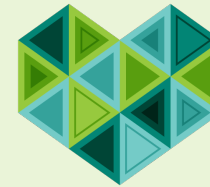
Help credit unions adapt and grow by creating an efficient testing platform for emerging solutions and getting answers to the questions that matter most.

TARGET OUTCOMES

Faster identification and adoption of proven solutions that:




















Fuel credit union **growth**



Deepen credit union **impact** in communities

Testing History

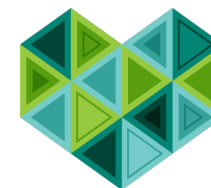
17 Solutions | 81 Testers

Year 3	MEMBERSHIP & PRODUCT GROWTH			OPERATIONAL EFFICIENCY	MEMBER ENGAGEMENT	SECURITY & FRAUD PROTECTION	
	<div> Credit Card Comparison Platform</div>	<div> Rewards for Savings and Account Openings</div>	<div> Influencer Marketing to Reach Gen Z</div>	<div> Automating Fraud Dispute Resolution</div>	<div> Retirement Planning & Education</div>	<div> Biometric Member Authentication</div>	
Year 2	ARTIFICIAL INTELLIGENCE			PAYMENTS & DEPOSITS		LOOKING PAST THE HORIZON	
	<div> AI-driven Behavioral Banking</div>	<div> AI to Deepen Indirect Member Relationships</div>	<div> GenAI to Improve Member Interactions</div>	<div> Debt Repayment Round-up Tool</div>	<div> Activating the Payment Moment</div>	<div> Auto and Home Loan Tech Exploration</div>	<div> Primary Member Research for Product Design</div>
Year 1	DIGITAL ENGAGEMENT			EXPLORING NEW OPPORTUNITIES			
	<div> Financial Well-Being as an Engagement Strategy</div>	<div> Digital Engagement for Indirect Members</div>		<div> Exploring Member Interest in CU Subscriptions</div>	<div> Exploratory Research to Guide Branch Design</div>		

Launching 2025



+



DRIVING GROWTH

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

SAMPLE TOPICS

- Deposit Growth & Revenue Diversification
- Digital Transformation & Automation
- Personalization & Data-Driven Insights
- Payment Technology
- RegTech, Compliance & Fraud Mitigation

ADVANCING IMPACT

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

SAMPLE TOPICS

- Financial Access & Inclusion
- Affordable Housing & Homeownership
- Financial Resilience & Crisis Support
- Youth & Family Financial Empowerment
- Sustainable & Equitable Lending



FILENE.ORG/i3

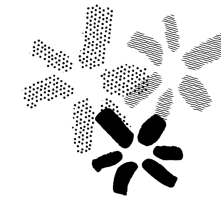


iDEAS iNNOVATION iMPLEMENTATION

Filene i3 is a two-year innovation leadership program equipping top credit union professionals with the mindset, tools, and network to lead and shape the future. Apply or nominate a leader today.



ARE YOUR EMERGING LEADERS CONNECTED?



**THE
COOPERATIVE
TRUST**
brought to you by Filene*



The Cooperative Trust, a **2,400+ person strong community**, can help your organization engage and develop the next generation of leaders.

Through Filene's Crasher program, you will be able to guide your leaders to:

- Build strategic thinking capabilities to ensure talent is ready for new opportunities
- Identify and enhance unique skills to bring diverse perspectives to the organization
- Learn new competencies to adapt and thrive in a tumultuous world



“I now have a network that extends across fifty states, and it’s hard to feel afraid when you know you have a team to move forward with.”

ANTONIO DELVECCHIO | CONNEX CREDIT UNION INC.

FILENE.ORG/CRASH

Crash[®] Course

The goal of Filene's Crash Course is to provide recognition and reward talent, as well as provide credit unions with a tool to take their leadership development to the next level.

- **Provide rewards and recognition** for emerging leaders
- **Build strategic thinking capabilities** to ensure talent is ready for new opportunities.
- Identify and enhance unique skills to bring **diverse perspectives** to your organization.
- **Grow and motivate** the community towards action.



Filene Research
Institute has launched
a unique solution
to help credit
unions *understand,*
appeal to, activate,
and deepen
relationships
with members.

**DATA-DRIVEN
MEMBER INSIGHTS
TO ACCELERATE GROWTH**



MEMBER PULSE

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

CREDIT UNION MEMBERS — NATIONAL SNAPSHOT*

DID YOU KNOW...?

72% of credit union members are not fully satisfied with their financial situation.

57% are looking for at least some help with their financial planning.

56% feel at least somewhat overwhelmed about having to manage their finances.

23% have at least \$250 in uninsured accounts such as Venmo, PayPal, and CashApp.

Among those members looking to open a deposit account or transfer their assets in the next year, **35%** are not sure they will choose a credit union.

MEMBER PULSE CAN HELP WITH THAT. →



* Based on Filene's Member Pulse Segmentation Survey, 2023

*"I really do believe that the [Member Pulse] findings could ultimately be **revolutionary** for how credit unions message and position themselves in the market. [...] This could really change how we talk about what we do and really make a bigger impact with our members. By participating you can only add to that knowledge base and really lift the movement potentially."*

RYAN ZILKER

CHIEF STRATEGY & MARKETING OFFICER

SOUND CREDIT UNION

Member Pulse Segments at a Glance

Based on research with 4700+ credit union members from all 50 states and D.C.



HOPEFUL HELP-SEEKERS

- Struggle with finances
- Seeking education & guidance to improve financial situation
- Want a personal, supportive relationship with FI

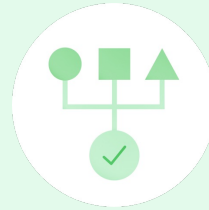
20% MARKET
SHARE



COMFORTABLE COMMUNITY-SEEKERS

- Financially comfortable
- Not necessarily looking for advice or education
- Confident making their own financial decisions
- Value personal connection & in-person service from FI

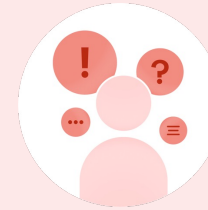
21% MARKET
SHARE



SOLUTION-ORIENTED SHOPPERS

- Financially secure
- Interested in expert support & innovative solutions
- Willing to shop around for the best products & services to solve their specific problems

23% MARKET
SHARE



PRESSED OPTIMISTS

- Overwhelmed & struggling financially
- Not receptive to advice or education
- Often don't know what they're looking for & feel ambivalent and unsure about their finances

23% MARKET
SHARE



ENTERPRISING EXPERTS

- Highly confident & feel financially secure
- No interest in receiving advice or guidance from others
- Want advanced tools & the best value to optimize their finances for themselves

12% MARKET
SHARE

USE CASE #1

Deposit Product Development

THE PROBLEM

While demographics can offer some insight into member needs, it can also be misleading. Two members in the same age bracket with similar incomes may have very different expectations when it comes to what they want out of a savings product—and so the credit union should design and communicate the value of that product very differently.

How can Member Pulse help align specific product offerings with member needs?

ENTERPRISING EXPERT



JOSEPH

38 years old
\$67,000 income

Enterprising Experts look for advanced tools to optimize their own finances.

A specialized, self-serve product will highly appeal to folks like Joseph who are confident and financially secure. Think top-of-market special money market rates and innovative digital features.

HOPEFUL HELP-SEEKER



KATIE

37 years old
\$68,000 income

Hopeful Help-Seekers seek guidance to improve their financial situation.

Consider a product that rewards saving regularly and helps someone like Katie save for a significant life event. A term product marketed as a savings solution will resonate well.



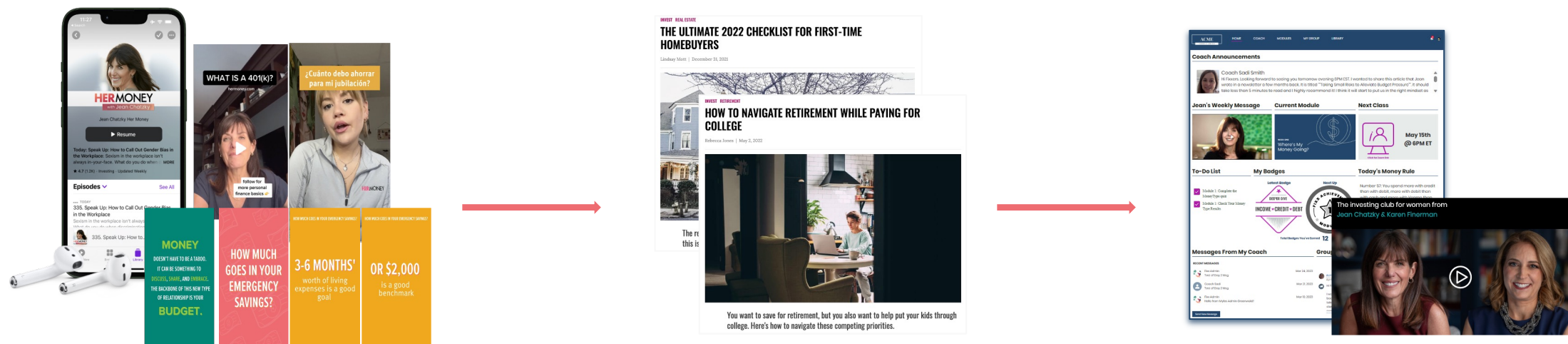
A Benefit to Help You Scale

We have a shared mission to strengthen the financial well-being of as many people as possible, which requires meeting people where they are. High-quality social media and educational content is now table stakes for driving member engagement.

Our goal is to make your team's life easier by providing ready-to-publish financial wellness content monthly.



Creating Communities that Convert



START A DIALOGUE

- Meet people where they are (like on social) and create hooks
- Leverage other awareness channels, like podcasts
- A judgement- and jargon-free content strategy

DELIVER EDUCATION

- Know that people come to personal finance with questions and problems
- Curate content around key life events (having a baby, buying a home, etc.)
- Couple content with actionable advice that builds momentum
- Build on multi-channel approach, and target via newsletters

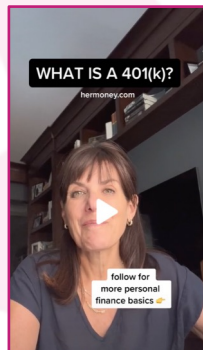
CREATE CHANGE

- Turn information into action with accountability partners (like coaches)
- Create community for connection and support via groups and clubs
- Personalize with 1:1 sessions
- Encourages employee adoption and advocacy via training

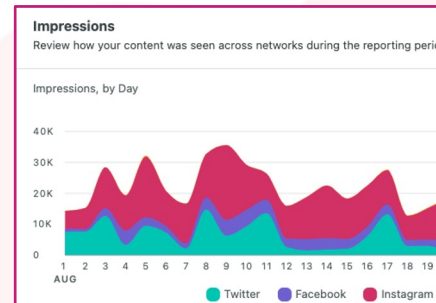
Go-to-Market Social Media Content

EVERY MONTH YOUR TEAM WILL HAVE ACCESS TO:

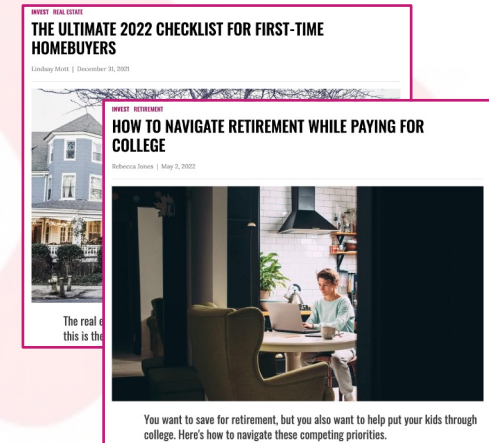
**44 SOCIAL MEDIA POSTS
READY FOR YOUR LOGO**



**BEST PRACTICES
BY PLATFORM**



**4 WHITE-LABELED
ARTICLES FOR YOUR SITE**



Impact of Our Work

CONNECTING LEADERS WITH
EMERGING CONCEPTS:

- ◆ Crash® | Filene i3 | Think Tank
- ◆ Inner Circle Symposium
- ◆ big.bright.minds.
- ◆ Roadshows
- ◆ 2024 Webinars: 6,100 people from 850 Orgs
2024 in-Person Events: 1,500 attendees



GET READY FOR A POLL:

Is anyone at your organization currently participating in, or has anyone participated in, any of Filene's community programs?

- The Cooperative Trust
- Crash/Crash Course
- i3
- Inner Circle
- FiLab
- REE
- HerMoney
- Not Sure!

SAVE THE DATE

2025 FILENE EVENTS



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

MARCH
03
GAC BREAKFAST

MARCH
27
ROADSHOW

APRIL
08–10
INNER CIRCLE
SYMPOSIUM

MAY
07–09
EDGE

JULY
24
ROADSHOW

AUGUST
26–28
FILAB SYMPOSIUM

DECEMBER
02
ANNUAL MEMBER
MEETING

DECEMBER
03–04
BIG.BRIGHT.MINDS.

*ALL EVENTS ARE SUBJECT TO CHANGE.

2025



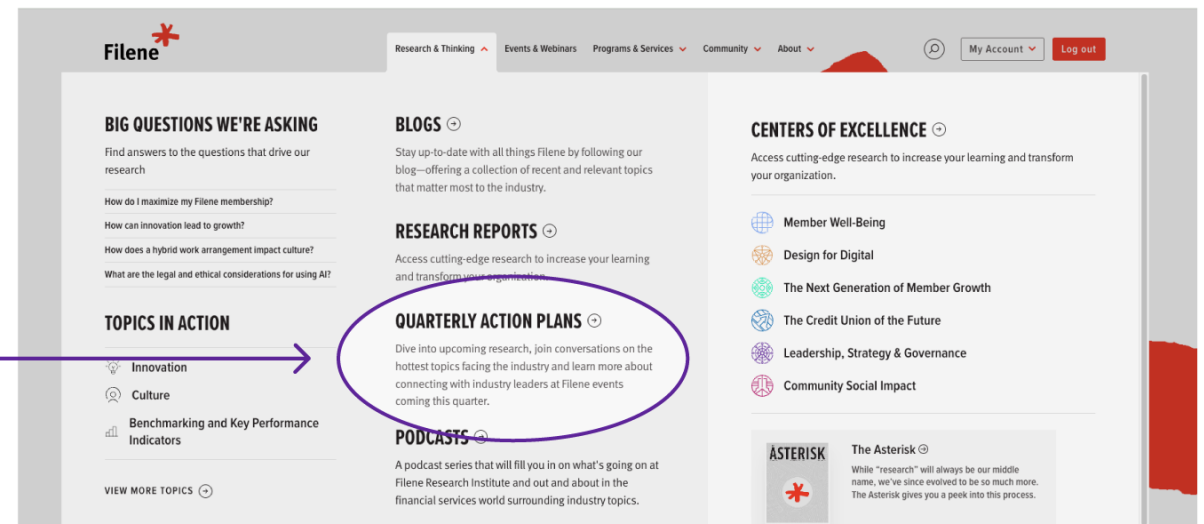
2025 Q4 Quarterly Action Plan

→ UPCOMING EVENTS & WEBINARS

→ RECENT & UPCOMING RESEARCH

→ TOP INSIGHTS FROM LAST QUARTER

OR SCAN THE QR CODE TO VIEW THE LATEST QAP



FILENE.ORG/QAP

SCAN TO DOWNLOAD



OR VISIT

Filene Research Institute

AACUC
AACUL — 33 State and
Regional CU Leagues
America's Credit Unions
Coopera
CUPride
Credit Union House

DCUC
Inclusiv
NACUSO
NASCUS
TruStage
WOCCU

REGULATORY

CFPB
NCUA
50 State DFIs

GIVING & MORE

America's Credit Union Museum	The Foundation
CU4Kids	Worldwide
CU DEI Collective	Foundation for Credit Unions

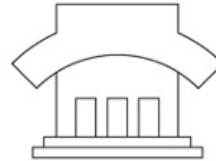
DATA + OPERATIONS

ALM First	CSSI
Callahan & Associates	Jack Henry™ – Symitar®
Correlation	Origence
Cornerstone Advisors	Plexity
11 Corporate CUs, including Alloya, Catalyst, Corporate Central, and Vizo Financial	SRM
CUProdigy	Trellance (CUDX)
CU Student Choice	TruStage
	Velera

RESEARCH

America's Credit Unions Raddon
 Filene Research Institute TruStage
 MDC

A BRIEF OUTLINE OF THE RESOURCES & SUPPORT THAT BIND OUR INDUSTRY TOGETHER



WHAT IS A CREDIT UNION?

- Member-owned
- Not-for-profit
- Cooperative
- Community-focused
- Member-elected boards
- Fewer and lower fees
- Lower interest rates on loans & credit cards
- Higher interest rates on deposits
- Mission-oriented to enable economic inclusivity, mobility, and financial well-being

ADVOCACY

REGULATORY

Regulatory agencies establish and enforce laws for credit unions.

GIVING & MORE

GIVING & MORE Enhances credit unions' ability to thrive and provide needed services to members.

DATA + OPERATIONS

) FINTECH

FinTech organizations provide technological solutions for credit union efficiency and consumer desirability.

TALENT DEVELOPMENT

Talent Development helps to grow and evolve emerging leaders within credit unions.

RESEARCH

) INNOVATION

MED

TALENT DEVELOPMENT

AACUC	13 (Filene)
CUES	NLCUP
4 Management Schools + 8 Councils	The Cooperative Trust/Crashers (Filene)
CUWLA	The Foundation

INNOVATION

MDC
the lab* at Filene
TruStage Technology

FINTECH

SOFTWARE	Conductiv	APPS	Debble	
	Constellation		GreenPath	
	CUNextGen		Financial Coach	
	Flow Networks		Pocketnest	
	Ignite Sales		Steady	
	Larky	Zogo	CUSOs	
	Nickels			CUProdigy
	Origence			Reseda Group
	SavvyMoney			
	Tandem			
COLLECTIVES	Trellance		CurqI Collective	
	VerticeAI		TruStage Ventures	
	Zelle			

MEDIA

Callahan & Associates	CU Management
Coop News	CU Today
Credit Union Business	NAFCU Today
Credit Union Journal (American Banker)	NCUA News
Credit Union Times	The Financial Brand
CUBroadcast	
CUInsight	

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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n, truth, and
on.

ch and proven innovations empower
on's future.

Your password

at

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



Sign In

Create Account

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

Dive deeper into this report



Kim Lear | Founder, Inlay Insights



1/4



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					

POST-WEBINAR SURVEY:

Did you find value in this webinar?

Would you like someone from Filene to contact you?

Email engage@filene.org

Include: Org name, Name, title, email, optional note



THANK YOU!

QUESTIONS?

Research Agenda



PROJECT	OVERVIEW
Stablecoin	An interview with fellow Lamont Black about all of the recent activity around stablecoin, how it differs from past cryptocurrencies, and what it means for credit unions
Future of Payments	Consumer-focused look at payments innovations in the U.S.
Global Payments Innovations	Exploration of payments innovations from six different countries based on tech trends, regulatory environment, and consumer expectations
Alternative Revenue Streams	Highlighting the potential of different types of revenue streams, from those that are more tried-and-true (wealth management, insurance) to those that are more experimental
Open Banking Research – View from Outside the U.S.	Looking at how open banking has unfolded in other parts of the world, how consumers have responded to it, and the impacts to financial institutions, especially credit unions

Research Agenda



PROJECT	OVERVIEW
Risk Assessment Tool	A self-service risk assessment tool to give management and boards an at-a-glance view of their governance practices along with practice steps for how to improve lagging areas.
Board-specific space on filene.org	A space specifically for board chairs and directors to get access to curated research on filene.org
Mergers Playbook	Best practices for preparing your credit union proactively for consolidation
Lessons from Failed Mergers	Learnings from mergers that failed in the process
Succession Planning	Best practices for board and executive succession planning at heart of other big areas of need (assessments, attribute matrix, etc.)
Governance Model Comparison	Evaluating different governance models and how to assess what a credit union needs

Research Agenda



PROJECT	OVERVIEW
Gen Z financial headwinds	A look at two financial headwinds, overconsumption and online gambling, and how credit unions can address these issues with young people
Attitude and Behavior Gaps Among Younger Members	An infographic of key attitude-behavior gaps highlighting where younger consumers actions don't always align to their stated beliefs and how credit unions should interpret related research
Next Generation Credit Union Benchmarking Survey	Get a baseline for CUs' current approach to younger members on products/services, marketing/messaging, and experience/delivery
Financial Services Social Media Engagement Analysis (Pepperdine collaboration)	Compare the social media content of CUs, banks, fintechs, and financial influencers to understand what content and messaging resonates with whom
Multiculturalism in Younger Generations (Coopera collaboration)	Dive into the prevalence of multiculturalism in younger Americans and how credit unions can understand the nuances of these individuals to serve them in an authentic and meaningful way
Young consumer financial ecosystems	View of 18–29-year-olds' financial ecosystems—FIs, services, timing, motivators, and the overall sentiment of their experience
Products and services landscape	Compare the branding, messaging, features, and fees of products and services from four large banks, popular neobanks/fintechs, and large CUs
Best practice case studies	Highlight credit unions who are already innovating on how they attract and retain younger members
Finfluencer Lab Test (FiLab collaboration)	Walk CUs through creating an influencer marketing strategy and show how it can be best leveraged to reach younger members

Research Agenda



PROJECT	OVERVIEW
Early Insights Blog Series Part 1: Designing Your Organization for a Digital World	Understand why people, more than technology, determine the fate of successful digital transformations and what this means for credit unions.
Early Insights Blog Series Part 2: Crafting a Winning Digital Strategy: Essential Insights for Credit Union Executives	Understand what a good digital strategy contains and how to build and maintain one together for your credit union
Early Insights Blog Series Part 3: Going Digital Without Losing Distinction	Learn about several approaches credit unions can use to create unique digital experiences that set them apart from big bank and fintech competitors
Design for Digital Benchmarking Survey	Credit union executives will be asked to assess the current state of digital in the industry to help shape focus areas over the next three years
Design for Digital Podcast Series	A podcast series highlighting digital trends and insights, within and beyond the credit union industry