



WAVES 20 & 21

BLUEPRINTS FOR INNOVATION

THE LATEST CONCEPTS FOR FILENE'S i3 PROGRAM

MCKAYE BLACK

HEAD OF INCUBATION

MADDIE GUNDERSON

INCUBATION MANAGER



WHAT'S YOUR INNOVATION STRATEGY?

Innovation is disrupting our industry at incredible speeds. New technologies and solutions appear almost daily in our lives in ways we never thought imaginable.

Are you planning for the future through the lens of your members?

Over the last year, the Filene i3 innovation teams have been working on bold, forward-looking solutions designed for the decade ahead. Addressing the challenges credit unions will face as AI becomes embedded in everyday finance, wealth transfers across generations, and members expect their institutions to be proactive partners, not just account providers.

This brief highlights their vision for the future.

TEAM BUZZ BUTTONS



BRADY ABBAS

Central Willamette CU



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Michigan State University FCU



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Redwood CU



RAEGAN WALKER

Air Academy CU



JESS WATSON

FourLeaf FCU

PROBLEM

Credit unions face a trifecta of challenges: near-constant competitive disadvantage against digital-first financial institutions and fintechs, increasing anxiety from members in achieving financial wellness and security, and slow adoption of advanced technologies. Members—especially Gen Z and Millennials—lack tools that convert financial intention into action. Frictionless spending, low financial literacy, and fragmented savings products make ambitious goals feel abstract or unattainable. If credit unions do not address that gap, fintechs and large banks will.

SOLUTION

Our solution is a CU Wayfinder—an AI-powered financial companion embedded directly in digital banking. By integrating personalized goal planning, behavioral nudges, automated savings, and community support into a single platform, Wayfinder transforms credit unions into trusted guides for their members' financial journeys. Members choose savings goals, link their accounts, and are matched with a tailored AI coach persona that provides real-time guidance, milestone celebrations, and timely nudges at the moment financial decisions are made. This tailored approach empowers credit unions to deepen member relationships, boost deposits, and differentiate against big banks and fintechs—while giving members the stability, tools, and community they need to achieve long-term financial wellness.

[LEARN MORE ABOUT CU WAYFINDER](#)

TEAM CULTURESHIFT



HAWK EHNES

Velera



JUSTIN HAUN



JESSI IDOL

Truliant FCU



IREEN LATIMER

Chartway FCU



JEREMY MAXEY

Farmers Insurance Group FCU



TAUREAN SEIB

Coastal Community

PROBLEM

Credit unions face a critical inflection point in workforce strategy. Rapid technological change, evolving IT professional expectations, and heightened competition for talent are reshaping the industry. The core challenge is a growing misalignment between traditional workplace models and what modern IT professionals actually want—flexibility, purpose-driven work, growth opportunities, and digital fluency. If left unaddressed, this disconnect threatens to reduce engagement, increase turnover, and limit the ability to attract the next generation of talent. The financial stakes are real: it costs 50–200% of an IT professional's salary to replace them, and smaller credit unions simply can't compete with the modern, flexible workplaces that fintechs and large banks offer.

SOLUTION

Our solution is CU Talent Share—an AI-powered platform that enables credit unions to share, source, and schedule skilled IT professionals across institutions. Think of it as a gig-style network for developers, architects, and system analysts, where AI instantly matches technical skills to project needs across the credit union network. IT professionals build verified skill profiles, earn digital badges, and are matched to project-based opportunities—gaining autonomy, variety, and career growth without income instability. Credit unions gain on-demand access to specialized talent, reduced hiring lag, and lower turnover costs. This approach transforms IT staffing from a fixed cost into a flexible, collaborative resource—reinforcing the cooperative spirit of the credit union movement while future-proofing institutions against workforce shortages and fintech competition.

[LEARN MORE ABOUT CU TALENT SHARE](#)

TEAM NXTGEN WEALTH



ZAMARR ALLEN

FourLeaf FCU



CARLOS CAMPUZANO

SchoolsFirst CU



STEPHANIE HARNEY

Chartway FCU



JAMIE MEYER

Heartland CU



KAREN MYERS

Community Choice CU

PROBLEM

The convergence of Gen Z's high digital engagement with financial tools and the impending \$84 trillion Great Wealth Transfer presents a critical challenge for credit unions. Despite frequent interaction with financial apps and social media for guidance, Gen Z is not translating that engagement into meaningful relationships with credit unions—particularly around long-term planning like savings, retirement, and wealth management. Without proactive intervention, credit unions risk losing up to 80% of inherited assets as younger generations seek advisors that better align with their digital, values-driven expectations. The window to act is narrow: by 2030, Gen Z will dominate the workforce and begin inheriting wealth at scale.

SOLUTION

Our solution is Frankly—a behavior-aware financial wellness platform designed specifically for Gen Z. Rather than simply flagging overspending, Frankly uncovers the "why" behind financial habits through empathetic behavioral prompts and AI-powered personalization. Members choose a virtual coach that speaks their language—whether a financial expert, a relatable influencer, or a pop culture-inspired persona—delivering guidance using Gen Z lingo, trending references, and a style that feels authentic, not institutional. The platform integrates seamlessly with existing credit union systems, builds on transaction data members already generate, and blends financial advice with life management support to foster sustainable habits. For credit unions, Frankly deepens member relationships, opens new revenue streams through partner ecosystems, and positions the institution as a trusted life partner—not just a financial services provider—at exactly the moment it matters most.

[LEARN MORE ABOUT FRANKLY](#)

TEAM VIRTUALLY YOURS



ZENESHA BONEY

Chartway FCU



DANIJEL LIUNA

Suncoast FCU



MEREDITH NICHOLOFF

Michigan State University FCU



CHRIS ROGETS

Origence



TACI ROSE

Fort Sill FCU



ADAM SOBECK

4Front FCU

PROBLEM

By 2030–2035, members will expect AI to anticipate their needs, provide proactive guidance, and complete routine financial tasks with minimal effort. Today's mainstream AI platforms—ChatGPT, Copilot, and others—are not designed to operate within a regulated, authenticated banking environment, yet members are already turning to them for budgeting, decision support, and financial guidance. If credit unions do not deliver a secure, AI-native experience within their own digital banking channels, members will increasingly outsource financial decision-making to external tools that don't share cooperative values, don't carry regulatory responsibility, and over time will shift deposits, behavior, and loyalty away from the credit union.

SOLUTION

Our solution is **Virtually Yours**—a credit union–owned AI personal assistant embedded directly within online and mobile banking. Rather than pointing members toward third-party AI tools, **Virtually Yours brings proactive, personalized guidance inside the trusted, compliant environment members already use.** With member consent, the assistant remembers goals, detects patterns, and surfaces next steps—flagging potential overdrafts, nudging progress toward savings goals, and executing approved actions with full auditability. Trust is built through transparent permissions and clear guardrails, not broad autonomy: members define what the assistant can do, sensitive actions require confirmation, and every interaction is logged. For credit unions, **Virtually Yours** is a path to protect primacy, deepen relationships, and deliver the AI-native experience members expect—before they find it somewhere else.

LEARN MORE ABOUT VIRTUALLY YOURS

TEAM

FIVE FOR THE FUTURE



LINDSAY BEYER

Fox Communities CU



REMIE CRUZ

Wright-Patt CU



CHRIS KELLEY

Altra CU



MARY KENOSIAN

Financial Plus FCU



ARMAND PARVAZI

CUCollaborate

PROBLEM

By 2030–2035, credit unions face a critical gap in serving young adults entering the investing world earlier than any generation before them — Gen Z begins investing at an average age of 23, and 17% already engage in alternative assets, more than three times the rate of older generations. Yet despite this early interest, many lack the financial literacy, confidence, and personalized guidance to invest responsibly. Without targeted tools, they turn to fintechs, robo-advisors, and decentralized platforms that meet their expectations for speed, personalization, and liquidity — taking their deposits and long-term loyalty with them. Most credit unions today are not equipped to meet these expectations, relying on reactive, fragmented investment programs disconnected from how younger members actually live and make financial decisions.

SOLUTION

Our solution is Future Funds—an AI-powered, embedded investment assistant designed specifically for the next generation of investors. Rather than a standalone robo-advisor, **Future Funds is a personalized, proactive financial companion integrated directly into digital banking**, turning everyday spending behavior into real-time learning and action. It surfaces safe-to-spend insights, recommends surplus-to-invest opportunities, and delivers gamified financial education that teaches members not just what to do, but why it matters—all within the trusted, compliant environment of their credit union. Wearable and voice integrations meet members in the moments decisions are made, and ethical safeguards ensure guidance stays risk-appropriate. For credit unions, Future Funds deepens multi-account relationships, grows assets under management, and positions the institution as the trusted financial partner for a generation that would otherwise look elsewhere.

[LEARN MORE ABOUT FUTURE FUNDS](#)

TEAM

DISRUPTIVE DREAMERS



JASON ALLEN

Redwood CU

TYLER BROOKS

EFCU Financial CU

CAITLIN HICKMAN

University of Michigan CU

JENNIFER TRUXELL

orsa CU

JUSTIN WEBB

Commonwealth CU

SHAUNA VASQUEZ

Tuscon FCU

PROBLEM

Credit unions are at a crossroads as Millennials and Gen Z—who will make up over 60% of the U.S. workforce by 2035—shift away from traditional branches in favor of digital-first financial services. Teller roles are projected to decline 15% by 2033, frontline staff face growing role ambiguity as routine tasks are automated, and younger members increasingly expect the kind of seamless, personalized, on-demand experiences that fintechs and neobanks already deliver. Without modernization, credit unions risk losing both the engagement of younger members and the loyalty of existing ones—foregoing the trust-based relationships that have always been their greatest competitive advantage.

SOLUTION

Our solution is BranchVerse—a hybrid advisory platform that transforms traditional credit union branches into immersive, digitally integrated experience centers. Rather than abandoning the branch, BranchVerse reimagines the branch by combining an AI-driven financial coach available across mobile, web, and in-branch kiosks; AR/VR-powered planning tools that let members explore mortgage scenarios, retirement projections, and investment paths in 3D; and a contactless experience layer featuring palm wave biometric check-in, voice-activated kiosks, and frictionless service delivery. A Digital Twin Branch Interface ties it all together, allowing members to navigate a virtual version of their local branch, consult advisors remotely, or attend financial wellness workshops—on their terms. For credit unions, BranchVerse offers a scalable path to modernize service delivery, reskill frontline staff for advisory roles, and compete with digital-only competitors while preserving the human connection that makes credit unions distinct.

[LEARN MORE ABOUT BRANCHVERSE](#)

TEAM GOLDEN GIRLS (& BOYS)



ERLING AMUNDSON

Langley FCU



GABRIELLE AYENI

Golden 1 CU



JEFF CROFTS

Westerra CU



DUSTIN DANIELS

Loyalty CU



CAROLYN REOU

ELGA CU

PROBLEM

Retirement is one of the most consequential—and most underprepared-for—financial challenges facing Americans today. By 2030, all Baby Boomers will have turned 65, swelling the 65+ population to roughly 72 million, yet 55% of Americans say they're behind on retirement savings and the average savings for those aged 55–64 is just \$134K a fraction of what Fidelity recommends. At the same time, younger generations are redefining retirement entirely, with 43% of Gen Z and Millennials expressing interest in retiring early, yet lacking the tools, guidance, or institutional support to pursue those goals responsibly. Credit unions serve all of these members across every life stage, but most lack the planning tools to help them navigate the How, the What, and the When of getting there.

SOLUTION

Our solution is **Golden Glide — a lifestyle and financial planning app designed to help members transition smoothly into semi-retirement.** Rather than a one-size-fits-all retirement calculator, Golden Glide creates personalized glide paths that dynamically adjust to each member's financial situation, desired timeline, and lifestyle goals—modeling income from jobs, savings, passive sources, and home equity, while factoring in healthcare costs through Medicare, Medicaid, ACA, and private marketplaces. Members can explore options like building an ADU, renting part of their home, or stepping into flexible part-time work with benefits—all within a single, goal-tracking platform. For credit unions, Golden Glide unlocks a richer view of member financial lives, opens new lending opportunities in mortgages, HELOCs, and ADU financing, and positions the institution as a proactive partner in the life transition that affects every single member.

[LEARN MORE ABOUT GOLDEN GLIDE](#)

TEAM

BUZZ BUTTONS



BRADY ABBAS

Central Willamette CU



FILIP DANIELEWICZ

Michigan State University FCU



ERIK HAWKINS

Redwood CU



RAEGAN WALKER

Air Academy CU



JESS WATSON

FourLeaf FCU

PROBLEM

The traditional checking account is becoming obsolete for the members credit unions need most. With 78% of consumers using fintech services monthly and 84% reporting better financial management through those platforms, credit unions risk losing primary financial relationships to nimble digital competitors. The problem is not just technological—it's behavioral. Members today juggle variable income from gig work, dozens of subscriptions, and accounts fragmented across institutions, forcing them to log in and out of multiple platforms just to manage a single payday. The cognitive burden is real, the anxiety is high, and the tools credit unions currently offer were not designed for this reality. Without action, the industry faces potential loss of \$270–450 billion in assets and individual credit unions could see \$3–5 million in annual revenue erosion as

SOLUTION

Our solution is Nexura—an adaptive financial hub that reimagines the checking relationship as a member's daily financial co-pilot. Rather than adding yet another app, Nexura consolidates a member's entire financial life into one intelligent, forecast-driven dashboard—showing upcoming income, organizing outflows, flagging potential shortfalls before they happen, and enabling customizable rules like "if income drops 20%, pause Netflix." Over time, members can opt into deeper automation through an agentic AI command center that suggests spending optimizations, identifies subscription creep, and routes surplus funds toward goals—all with explicit consent, visible controls, and the ability to pause or override at any moment. Nexura is not autopilot banking; it is trust-first financial orchestration. For credit unions, it deepens primary financial institution status, reduces servicing costs, and creates sustainable ecosystem value — without charging members or monetizing their data—positioning credit unions as the trusted financial partners that fintechs can never truly be.

[LEARN MORE ABOUT NEXURA](#)

TEAM EQUIVISIONARIES



KATHLEEN COOK

Velera



**PATRICIA
TOMANQUILLA**

University of Wisconsin CU



EMILY WALTON

Royal CU



JESSE WANNING

Cobalt CU



NICK WHITING

Chartway FCU

PROBLEM

U.S. homeowners are sitting on over \$30 trillion in home equity—yet most of it remains locked away behind slow, paper-heavy, and opaque HELOC processes that no longer match how members expect to manage their finances. Equity-rich but cash-constrained homeowners, particularly older Millennials and younger Gen X who are rate-locked into sub-4% first mortgages, need flexible liquidity without refinancing. Meanwhile, fintechs and equity investment startups are moving fast to capture this market with digital-first, instant-access alternatives. Credit unions that fail to modernize risk losing relevance in one of their most strategic product categories—not because members don't want a HELOC, but because the experience of getting one feels like it belongs to a different era.

SOLUTION

Our solution is EquityNow HELOC™—a mobile-first, AI-powered home equity line of credit that moves at the speed of members' lives. Rather than a static loan product, EquityNow transforms home equity into a living, responsive financial asset: AI-driven underwriting delivers instant approvals using open banking APIs and automated valuations; dynamic credit limits adjust automatically as home values appreciate; and flexible smart repayment options let members toggle between interest-only, fixed, or income-adjusted plans guided by an AI optimizer. Biometric and voice-activated access make daily management effortless, while a green incentive program rewards members with rate discounts for eco-friendly home improvements. Delivered through a CUSO model, EquityNow gives credit unions of all sizes access to shared compliance, governance, and technology infrastructure—reducing cost, accelerating adoption, and positioning the cooperative movement to lead the next era of home equity lending before fintechs claim the ground.

[LEARN MORE ABOUT EQUITYNOW](#)

FILENE i3



EXPLORE
COMPLEX PROBLEMS,
 SEE
WITH NEW PERSPECTIVE
 DISCOVER
BREAKOUT SOLUTIONS.

Filene i3 is a one-year innovation leadership program equipping top credit union professionals with the mindset, tools, and network to lead and shape the future.

Through this cohort-based program, participants work in cross-functional teams to explore and address some of credit unions' most pressing challenges as identified by Filene's Think Tank and backed by research from Filene's Centers of Excellence. i3 participants learn cutting-edge innovation competencies grounded in three core categories:

- Facilitating Innovation
- Accelerating Learning
- Leading Change

Each year we select a new cohort of promising leaders who are passionate about shaping the future of the credit union industry.

[LEARN MORE ABOUT i3](#)