



2017 Member Kit

March 2017 Update



CFSi Center for
Financial Services Innovation

Welcome!

Welcome and **thank you for investing in the future of financial health** by joining the CFSI Financial Health Network for 2017!

When your organization becomes a member of this Network, you become part of a community of over 100 like-minded financial institutions, service providers, technology innovators, nonprofits, and others who are committed to improving the financial health of customers, clients, employees and communities. Thank you for joining us in this movement.



Let's Innovate Together.

At its core, the CFSI Financial Health Network is about bringing together the right people to help network members succeed. When our Network Members are successful, we're all moving closer to our goal of improved financial health for Americans. Let's get there together.

We're here to help.

We're going to help you along this journey. Whether you need introductions to [potential partners or co-innovators](#), [research](#) or [advice](#) for a new or improved product, or room to work together with other industry leaders on [big issues](#), we have the resources to help. This membership kit is the starting point for all your membership resources, but you also have access to your Relationship Manager and others at [CFSI](#) who are excited to help in new and customized ways.

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Financial Health Journey

When you join the CFSI Financial Health Network, you join with over 100 other like-minded organizations engaged in a joint effort to improve customers' financial health through innovation. **As a member of this network, you get access to cutting-edge research, peer-to-peer best practices, and real time collaboration.** We want to help you utilize all these resources and more to progress along the [Financial Health Journey](#). Come along with us.



Your current stage is not a grade or an evaluation, but instead a benchmark for us to measure our joint progress toward the final destination.

An Introductory Guide to the Financial Health Journey

Financial Health Leader

A New Opportunity to Go Further

Announcing the Financial Health Leaders Program,
open only to Network members.

What it takes:

Participants in the program agree to...

- Diagnose the financial health of your customers in 2017,* with either CFSI-provided FinHealth Assessment Tools or internal data collection and analysis processes (subject to CFSI approval)
- Share non-identifiable data findings and insights with CFSI, our network and the public

What you get:

Members who choose this option receive...

- Designation as a "Financial Health Leader"
- Public promotion, including potential press exposure and visibility at EMERGE or on CFSI's website
- Peer learning opportunities

Apply to be a Financial Health Leader

CFSI Benefits



Attendance at [EMERGE](#)



Attendance at the fall [Network Summit](#)



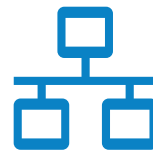
Access to [Working Groups](#)



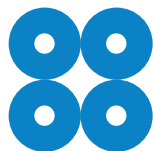
10 "Free" [Analyst Hours](#)*



Dedicated [Relationship Manager](#)



Exclusive [Quarterly Digital Events](#)



Member Fridays,
a member-only [newsletter](#)



Inclusion of member logo
on our [website](#)



Semi-Annual [Dispatch from DC](#)



Early access to 2 pieces of [research](#)

* Does not include FinX experience.

CFSI Network Membership 90-Day Checklist

Make the most of your membership with the help of this 90-day Checklist. Print it and pin it prominently on your office cork board, hang it next to your calendar or keep it with your to-do list. Check items off as you go, or add these tasks to your electronic calendar to make sure you don't miss any opportunities.

Questions? Your Relationship Manager is always here to help.

Bookmark the Member Website

Bookmark your online membership page so you always have the most recent information.

FIRST 30 DAYS

- | | | |
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| <ul style="list-style-type: none">❑ Complete your 2017 Member Registration. Schedule your 2017 Planning Call with your Relationship Manager.❑ Schedule your Internal Brown Bag Session, if appropriate. | <ul style="list-style-type: none">❑ Remit payment of your invoice before the 30-day deadline. | <ul style="list-style-type: none">❑ Use our templates to announce your membership internally and to the public. |
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DAYS 31-45

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| <ul style="list-style-type: none">❑ Complete your 2017 Planning Call with your Relationship Manager.❑ Identify your Financial Health Journey stage and make a plan for 2017.❑ Prep for your Internal Brown Bag Session, if appropriate. Promote internally using our templates.❑ RSVP for an upcoming webinar. | <ul style="list-style-type: none">❑ Start thinking about the best use of your 10 “free” analyst hours. You may want to take advantage of discounted consulting hours if your project will take more than 10 hours. <p>Deadline: Jan. 31, 2017.</p> | <ul style="list-style-type: none">❑ Consider your opportunities at EMERGE Forum 2017. <p>Deadline: April 12, 2017</p> |
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CFSI Network Membership 90-Day Checklist

DAYS 46-60

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| <ul style="list-style-type: none">❑ Host your Internal Brown Bag Session with your Relationship Manager. | <ul style="list-style-type: none">❑ Learn more about the \$141 Billion market opportunity for innovative providers to meet the needs of the underserved. Download CFSI's most popular annual report <i>2016 Financially Underserved Market Size Study</i>. | <ul style="list-style-type: none">❑ Claim your free ticket(s) to EMERGE Forum 2017 and decide if others from your organization should attend. Network Members are eligible for the lowest rates available.

Deadline: April 12 |
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DAYS 61-90

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| <ul style="list-style-type: none">❑ Schedule your quarterly call with your Relationship Manager. | <ul style="list-style-type: none">❑ Learn more about your customer. Explore research specific to your business. | <ul style="list-style-type: none">❑ Attend quarterly webinar, follow up with your Relationship Managers with any questions or ideas. |
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BEYOND 90 DAYS

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| <ul style="list-style-type: none">❑ Have quarterly calls with your Relationship Manager in order to make progress against your 2017 goal. Feel free to reach out in-between calls with questions or ideas. | <ul style="list-style-type: none">❑ Be an active voice in the conversation. Use #FinHealth and tag CFSI in your social posts and blogs. | <ul style="list-style-type: none">❑ Get regular research updates and reminders that can help you build your strategy and products. | <ul style="list-style-type: none">❑ Make connections with other CFSI Network Members. |
|---|--|---|--|

Download Directory

Download the Financial Health Network Membership Directory.

Calendar Update

JANUARY	FEBRUARY	MARCH
<ul style="list-style-type: none">  Small Business Working Group virtual meeting  5 WAYS TO IMPROVE THE APPEAL OF YOUR FINANCIAL TECHNOLOGY PRODUCT   Top 5 Industry Trends to Plan for in 2017 (Watch Recording)  2017 Planning Call with my Relationship Manager  Purchase discounted analyst hours by Jan. 31 	<ul style="list-style-type: none">  A Look Ahead: Audio Dispatch from D.C. (Listen now!)  FINLAB: PROFILES IN INNOVATION  FinLab Cohort 2 Culmination Celebration February 21 MEASURE WHAT MATTERS: FINANCIAL HEALTH STRATEGIES  FinLab 3 Applications Open  Host Internal Brown Bag  What is a Financial Health Leader? 	<ul style="list-style-type: none">  Innovations in Savings Working Group virtual meeting  FINANCIAL HEALTH AS A GLOBAL FRAMEWORK  COMPETING ON FINANCIAL HEALTH: YOUR COMPANY'S JOURNEY  ACHIEVING THE DREAM: COMMUNITY COLLEGE FINANCIAL HEALTH  <i>The Financial Diaries</i> is published, get your copy now.  Determine who is going to EMERGE and buy additional passes at Network Rate Here
APRIL	MAY	JUNE
<ul style="list-style-type: none">   Financial Health Leaders Info Session, April 6. RSVP>>   Members-Only #FinHealthMatters Day Training, April 27. RSVP>>  PAYROLL SCORECARD   COMPETING ON FINANCIAL HEALTH: ORIENT & ALIGN  Quarter 2 Call with my Relationship Manager  EMERGE Member Pass Registration Deadline April 12: REGISTER >> 	<ul style="list-style-type: none">   Small Dollar Credit Working Group virtual meeting, May 9. RSVP>>  EMPLOYEE FINANCIAL HEALTH   COMPETING ON FINANCIAL HEALTH: MEASURE 	<ul style="list-style-type: none">  EMERGE - Austin, TX, June 14-16   Working Groups meet at EMERGE, June 14   Member-only Dinner at EMERGE, June 15 (RSVP in your EMERGE registration)  #FinHealthMatters Day is June 27
JULY	AUGUST	SEPTEMBER
<ul style="list-style-type: none">   Twitter Chat  SECURED CARD FOR UNDERSERVED POPULATIONS  SMALL BUSINESS FINANCIAL HEALTH  Complete my annual membership survey  Quarter 3 Call with my Relationship Manager 	<ul style="list-style-type: none">  FINLAB SNAPSHOT   COMPETING ON FINANCIAL HEALTH: DESIGN & DELIVER 	<ul style="list-style-type: none">  Policy Update: Dispatch from D.C.   COMPETING ON FINANCIAL HEALTH: TRACK & IMPROVE  Claim Passes to Summit by Sept. 15  Claim your Analyst hours by Sept. 30

Key Contacts at CFSI

General Inquires

Your day-to-day guide through the CFSI Network Membership Journey, your Relationship Manager is here to help you make connections and ensure you have access to the member benefits you need to help meet your goals.



Shannon Cavanagh

Manager, Network Engagement
scavanagh@cfsinnovation.com
312-228-2254



Darren Easton

Director, Network Engagement
deaston@cfsinnovation.com
312-881-5865



Mimi Joy

Director, Network Engagement
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404-316-2159



Fred Moore

Manager, Network Engagement
fmoore@cfsinnovation.com
312-995-1507



Jeff Weber

Managing Director, Network Engagement
jweber@cfsinnovation.com
312-881-5807

Media/Press Inquiries

Contact Shannon if you would like to do a press release featuring the CFSI Network, or CFSI research.

Shannon Austin

Managing Director of Communications
saustin@cfsinnovation.com
646-767-6358

Marketing Inquiries

Doing something really innovative and want to share that with the rest of the network? Andrea is your go-to for all things Marketing related.

Andrea Galvez

Director, Network Marketing
agalvez@cfsinnovation.com
312-995-1508

Administrative Issues

Have questions on invoicing or agreements? Reach out to Sergio.

Sergio Perales

Network Administrative Assistant
sperales@cfsinnovation.com
312-881-5815

Consulting Services

Providing tailored advisory services to help financial services organizations improve consumers' financial health.

FinX Experiential Workshop

\$5,000–\$40,000

Take 20 - 48 team members through our signature "Financially Underserved Experience" in a location of your choice.

Financial Health Segmentation

\$35,000–\$40,000

Understand how your customers' or employees' financial health map against 7 segments. Compare your results with regional and national benchmarks.

Product Gap Analysis

\$50,000–\$100,000

How do your offerings meet the financial health needs of your target consumer or employee? Let us identify gaps and make recommendations to build a robust suite of offerings.

Product Quality Assessment

\$30,000–\$50,000

Using our proprietary Compass Principles framework, we'll tell you how good your products are for your customers and make feature recommendations to improve.

Competitive Landscape Assessment/ Mystery Shop

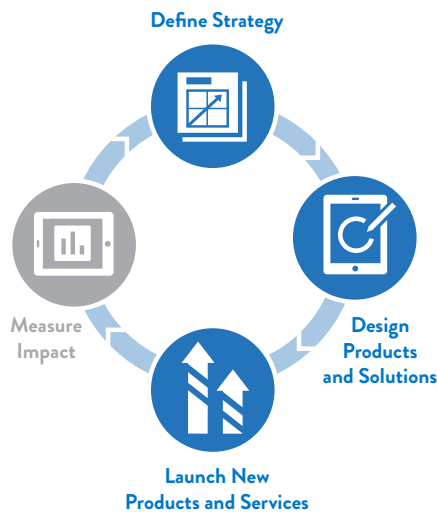
\$50,000–\$100,000

How do your products compare in the marketplace? We'll analyze how your brand measures up and offer areas for strategic improvement.

Strategy Development and Review

\$25,000–\$50,000

Whether you're new or established in offering financially sustainable, financially healthy products, we'll get specific and advise you on the best strategies and innovative approaches to improve your customers' lives.



Developing a “Fair” Product Offering for Underserved Canadians

Canada’s largest credit union leveraged consumer and industry insights to develop an enterprise strategy to address consumers’ unmet financial needs.

“We’re making great progress here at Vancity in meeting the needs of our underserved community. We’re so very proud of our work with CFSI on the Fair & Fast Loan – an innovation that has truly disrupted the Canadian landscape. We’re now working on some further enhancements as well as our go-to-market strategy and expect our impact to accelerate as we build scale. We couldn’t have done it without CFSI guiding us along the journey!”

- Richard Seres,
Vice President of Marketing, Vancity

In-Brief

Client’s Challenge

- » Define a strategy to better serve the underserved market

Our Solution

- » Providing proprietary research on underserved consumers
- » Highlighting innovative products and business models to guide strategy creation
- » Advising on market research plan development
- » Enabling collaboration opportunities with other institutions

Client’s Outcome

Launched an innovative payday loan alternative:

- » 750 loans successfully funded in the first year
- » Over \$1MM in savings to members
- » First product of its kind in the Canadian marketplace
- » Positive feedback from members, staff, media and the broader public

Case Summary

Situation

Vancity, Canada's largest credit union, was looking to develop an enterprise strategy for serving the underbanked segment that would drive impact and growth. With a shortage of viable business models and available research in Canada, Vancity turned to CFSI to act as a strategic partner, share insights and provide guidance based on its extensive experience. Vancity needed to answer two key questions to guide the development of this 'New Market Strategy' initiative. First, it needed to define the segment of consumers it should focus on. Second, it needed to determine the business model to best serve this segment. Over the course of two years, CFSI guided Vancity's initiative through research, design and market delivery of innovative industry-leading offerings.

Approach

To achieve this, CFSI first leveraged consumer insights from its proprietary consumer study to frame and guide preliminary conversations on consumers. In several working sessions with Vancity's senior leadership and its 'New Market Strategy' team, CFSI reviewed profiles of underserved consumers, highlighting the factors that influence consumer behavior. CFSI also presented a broad spectrum of innovators and innovations to drive ideation and discussion.

CFSI then helped Vancity map out a market research plan and supported the analysis of the key findings. With CFSI's help, Vancity's New Market Strategy team identified its members' most pressing need as fast and convenient access to funds and decided to introduce a new sustainable and affordable small-dollar credit alternative to payday loans. CFSI then provided further extensive insights and learnings based on innovative models in the U.S. marketplace. Throughout the product's development and launch, CFSI served as an ongoing advisor, leveraging its Compass Principles framework for high-quality product development, deep research capability and years of success in strategy definition.

Through the CFSI network, Vancity was also able to connect with other leading financial institutions and learn from their experience with the development of similar strategies.

CFSI provided Vancity with customer and industry insights leading to the development of a breakthrough, award-winning product.

Outcomes

In Spring 2014, Vancity publicly launched the Vancity Fair & Fast Loan™, the first payday loan alternative introduced in Canada by a mainstream financial institution. The Fair & Fast Loan launch was a major success, funding 750 loans and saving Vancity's members over \$1MM in interest and fees in 2014 alone. The product also gained major media and industry recognition, including several national innovation awards.

Internally, the Fair & Fast Loan received positive feedback from Vancity's staff and its members and is considered a source of pride for the credit union. Given the Fair & Fast Loan's initial success, Vancity is currently looking to further scale this offering to attract and serve new members.

For more information, please visit:

<http://www.cfsinnovation.com/consulting>

About CFSI

The Center for Financial Services Innovation (CFSI) is the nation's authority on consumer financial health. CFSI leads a network of financial services innovators committed to building a more robust financial services marketplace with higher quality products and services. Through its Compass Principles and a lineup of proprietary research, insights and events, CFSI informs, advises, and connects members of its network to seed the innovation that will transform the financial services landscape.

About CFSI Consulting

CFSI's consulting services aim to support CFSI's mission for financial health by using our unique insights, principles, and measures to help organizations build and sustain high-quality financial products and services that support organizational success. Through our advising, we guide organizations through the entire cycle of innovation ranging from enterprise or project-level strategy definition and segmenting consumers to developing solutions and evaluating impact.

CFSI Network Press Kit and Guidelines for Members

We'd love it if you'd **announce your Sustaining Membership in CFSI's Network**, so we have created a few guidelines to help. You're also welcome to highlight your involvement with the Network through press releases, newsletters, social media or other channels — we merely ask that you observe a few simple guidelines. Please be sure to share these with any groups in your organization that issue communications, whether it's your public relations/advertising agency or in-house team, marketing or communications staff.

General Guidelines

Congratulations! Your organization is now a member of the CFSI "Financial Health Network."

When announcing your membership, please be sure to specify you're a member of the CFSI Network, not CFSI itself. Because we're a nonprofit, we also ask that you use the term "member" instead of "partner."

Example:

Acme Financial Services is pleased to announce that it has joined the CFSI Financial Health Network, made up of financial services, financial technology and other providers who are committed to improving financial health for all Americans.

We love it when you frame communications around your organization's commitment to financial health — feel free to reach out at any time to your Relationship Manager for materials/research/data that can help frame your communications!



Want to mention your membership in the CFSI Financial Health Network in a press release? Great!

Please send a draft, or any questions related to using CFSI in your release, to Shannon Austin for review saustin@cfsinnovation.com. (Please allow 48 hours or two business days for us to review your request.)

When including CFSI in press releases, please write out "Center for Financial Services Innovation (CFSI)" for the first reference, and "CFSI" for all follow-on references in a release.

You may use the quote below if attributed to Karen Andres, Vice President of Network Engagement.

Example:

Acme Financial Services is pleased to announce that it has joined the CFSI Financial Health Network, made up of financial services, financial technology and other providers who are committed to improving financial health for all Americans.

"We are excited to welcome [company name] into our network," said Karen Andres, Vice President, CFSI. "Improving consumer financial health requires collaboration from across the financial services industry, and we believe [company]'s expertise will be an important part of this effort."

You may also contact CFSI for a quote more specific to your organization. Reach out to Shannon Austin at saustin@cfsinnovation.com with such requests.

Generally, we are unable to issue co-releases, or joint releases co-written by (and with boilerplate statements from) both companies. Even if your press release includes a quote from CFSI, there's no need to include CFSI boilerplate language at the end of your release, as it's not co-authored by CFSI.

As a Financial Health Network Member, you are eligible to sponsor selected research and thought-leader publications.

CFSI's consumer insights and guidance are well-respected and widely disseminated to an audience of more than 20,000. In addition, this work regularly receives coverage by industry and mainstream media, and is frequently cited by policy-makers and in internal industry communications. As a sponsor, you have the opportunity to support specific pieces of this important work and receive brand recognition.

Examples include:

- Market Size
- Payroll Initiative
- Prepaid Scorecard

Please contact your Relationship Manager if you would like to explore becoming a sponsor!

Internal Announcements

Want to promote your CFSI Financial Health Membership in your own newsletter or other internal communication? Here's some copy you can use:

Membership Announcement

We are pleased to announce that we have joined the Center for Financial Services Innovation (CFSI) Financial Health Network. CFSI leads a network of financial services innovators and leaders focused on improving Americans' financial health, and we are excited to join this diverse, committed group. CFSI Network organizations work to support and accelerate consumer-focused innovation, providing valuable opportunities for us to share data and ideas, showcase best practices, and make valuable connections. To learn more about CFSI, visit www.cfsinnovation.com.

Internal "Brown Bag" Announcement

What's in it for me?

Did you know we recently joined the Center for Financial Services Innovation (CFSI) Financial Health Network? Join us on [Date, Time] for an introduction and to learn about the resources that are now available to you.

- Weekly insights on industry and policy news
- Networking opportunities
- Members-only webinars and live learning opportunities
- Deep consumer research and insights
- Innovation spotlights

RSVP today! [RSVP information]

Join the CFSI Network Newsletter

As part of [organization name]'s membership in the CFSI Financial Health Network, you are eligible to receive exclusive industry and innovation content. Don't miss out. Sign up for the CFSI Member Friday email.

Want to make it REALLY easy for your employees to sign up for content? We'd love it if you added a newsletter sign-up form on your intranet or internal website, and we can provide the HTML code to make that happen.

Contact Andrea Galvez agalvez@cfsinnovation.com for more information.

Upcoming Event

{Event name}

Join us as we [learn/connect] about [topic of event].

[insert event details and logistics]

This free event is available to [organization] employees as part of our CFSI Financial Health Network membership.

Celebration of Product/Partnership/Progress Announcement

We are excited to [announce/provide an update on] an important step forward in our strategy to improve our [customers'/clients'/employees'] financial health. Beginning [start date] we will be [partnering with X company/launching a new product/ starting a new initiative] to [goal of partnership/product/initiative].

[insert details]

This [partnership/product/initiative] was made possible through the [connection/advice/research/insights] of our friends at CFSI and the CFSI Financial Health Network. We encourage all [organization] employees to take advantage of the resources available to them through our membership in this network. Sign up for updates.

Email Signature

Feel free to announce your membership via your email signature. Here's an example you can use.

John Smith
VP, Product Design
Network Member Company Name
123-456-7890 | jsmith@networkmembercompany.com

Twitter: [@jsmith](#) | Facebook: [NetworkMbrComp](#) | LinkedIn: [NetworkMbrComp](#)

[Network Member Company] is a proud member of the Center for Financial Services Innovation (CFSI) Financial Health Network, made up of organizations committed to improving financial health for all Americans.



Social Media Communications

Sample Twitter Content

Below are some sample tweets to promote your membership in the CFSI Financial Health Network. Feel free to use any of the copy below, or create your own.

Please mention CFSI's handle (@cfsinnovation) so we can retweet you!

We're proud to join the @CFSInnovation network in their effort to improve #finhealth for all Americans [\[bit.ly link\]](#)

As a part of the @CFSInnovation network, we are excited to help make #finance a force for good. [\[bit.ly link\]](#) #FinHealthMatters

We're happy to join the @CFSInnovation network to help the millions of Americans that are struggling financially. [\[bit.ly link\]](#)

Sample Facebook/LinkedIn Content

Below are some sample Facebook/LinkedIn posts. Feel free to use any of this copy or create your own.

Please tag CFSI in all posts by typing the "@" symbol, followed by "Center for Financial Services Innovation" -- as you type, a drop-down menu should appear in your post from which you can select CFSI.

We are pleased to announce that we have joined the Center for Financial Services Innovation (CFSI) Financial Health Network. We believe that #FinHealthMatters, and we are excited to work with CFSI to help improve #finhealth for millions of Americans that are struggling.

57% of American adults struggle financially, and we are committed to helping their cause. We've joined the Center for Financial Services Innovation (CFSI) Financial Health Network to help all of these Americans take back their #finhealth.



Social Tips

Here are a few best practices to help you as you begin or continue your social media efforts.

- Be certain to tag the proper handles in your posts
- Post during times when people are on social media (i.e. morning/evening commute, lunch, etc.)
- If applicable, use graphics to engage your audience and get their attention
- Interact with and amplify content that is applicable to your organization (nurture your community)

Join us on social:

Twitter: [@cfsinnovation](#)

Facebook: [CFSInnovation](#)

LinkedIn: [CFSI](#)