



*Cracking the Millennial Code: Why Your Credit Union
Could be Missing Out on this Important Market*

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QUICK WORD ABOUT ME





A WORD OF CAUTION



What Shall We Call Them?

- Gen Y, Generation Y
- Millennials
- Digital Generation
- Echo Boomers
- Net Generation



Born When?

Between 1980 and 1994



Impressive Numbers

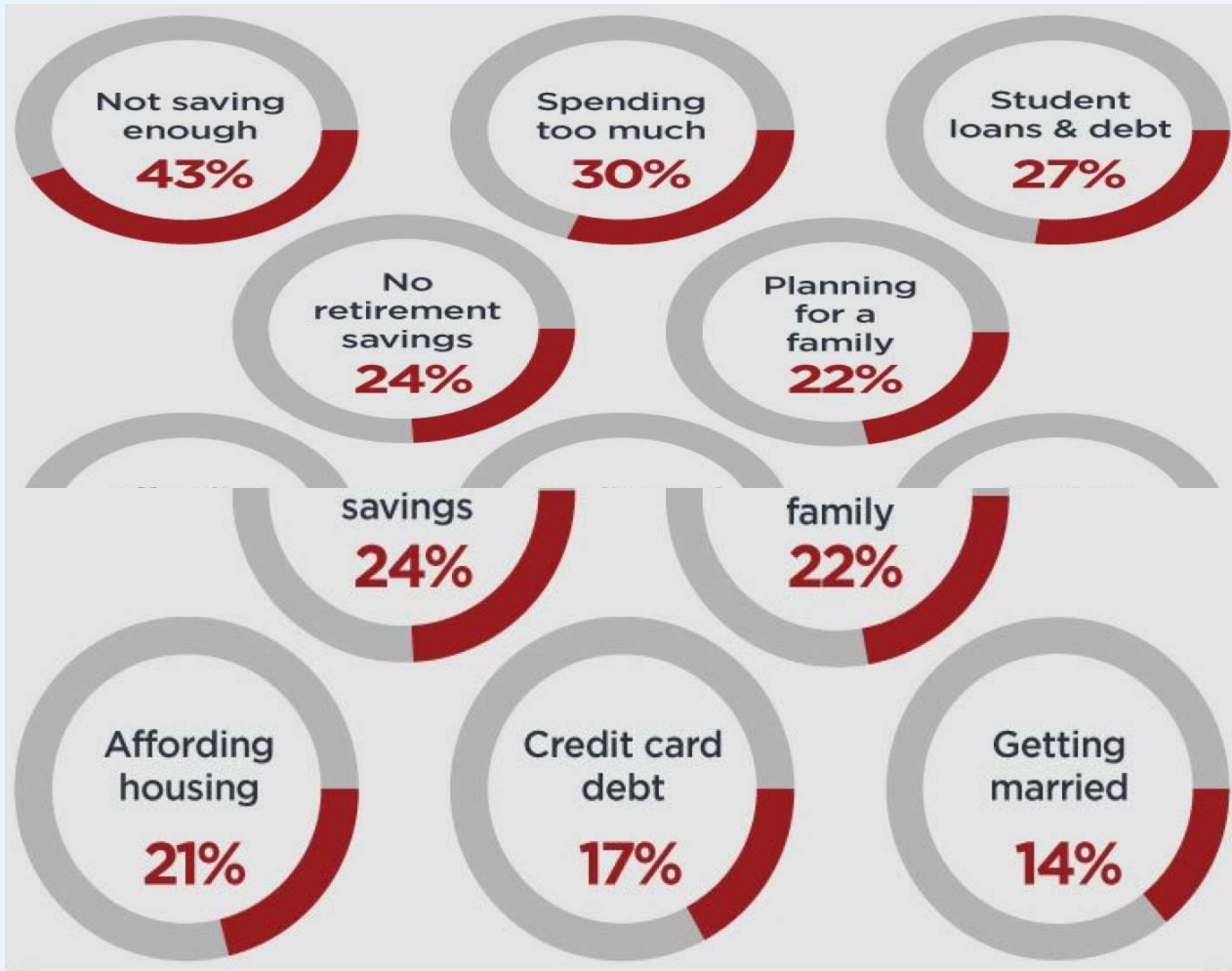
- About 80 million people in the US
- Fastest growing demographic
- Created 8 million HHs
- Spent over \$1.6 trillion on new homes



Characteristics

- Feeling of entitlement. Optimism. Change the world
- NOT tech-savvy, but are tech-dependent. Don't know how technology actually works, but can't live without it.
- Gen Y loves instant gratification. Notorious for not being able to wait in line.
- Gen Y is known for having big expectations but not always knowing or valuing the steps involved to reach those expectations.





MILLENNIALS BORN 1981 - 2000
LOVE TO SPEND MONEY
ARE YOU HELPING THEM TRACK THEIR SPENDING?



Millennials are predicted to surpass the **spending power** of baby boomers by 2018



30%
total retail sales



Millennials **spend 8% more** on apparel than those aged 35-44 even though they **earn 22% less**



In 2010, **travel spending** by Millennials **rose 20%** making them the fastest-growing segment for Travel



65% are more likely to **eat out** with friends and coworkers than any other generation

Source: MetLife



BORN 1981 - 2000

MILLENNIALS ARE
OVEREDUCATED &
UNDEREMPLOYED

FINANCIAL MANAGEMENT TOOLS CAN KEEP THEM ON TRACK

Millennial generation has
over \$1 trillion
in student debt
\$1,000,000,000,000

Average debt
of a millennial **\$45,000**



Millennials have
moved back home
because they
couldn't afford
to live on their own



of millennials
know someone
else who has

Gezevo Interactive™



Enriching Digital Banking

TOO MUCH FOCUS?

...LUMINI ASSOCIATION INC. (PMAAAAI) ... SOCIATION INC. (PMAAAAI) ... OSTRACIZING ... ANTONIO TRILLANA ... FROM THE PMAAAI ... 12 September 2018

Alumni Association, Inc. (PMAAAI) Eagle Fraternal Chapter, an association of Mindanao based PMAAAI active services, Business Industry, Corporate and Retirees (BIRC) sector is hereby declaring this PNP and members, ostracizing Senator F. Trillanes IV and behavior contrary to the Academy's motto for acts unbecoming of a FRATERNAL MEMBER through actions and prestige of this revered institution, as follows:

FIDELITY thereby seriously against the honor and prestige of this revered institution, as follows:

proposing to commit coup d'état and graft. In a 15-page complaint- affidavit filed by Manuelito Luna, harmonistic, Nestor Ilaming, E. Dillas and Eduardo Bringas, and Louise Birosog before the Pesay accused the senator for not indicating respect to upstatedly circulated scurrilous libels against the President, he public peace, but also attempt to induce any hate or revenge upon his person, thus proposing to commit coup d'état and graft. Complaint states, "The senator has repeatedly and maliciously accused the President, the military to rise up in arms against the President."

Crime of Coup d'état. Sen. Trillanes and a group of his staffers and a businesswoman, Janet Lim-Mee, were accused of plotting a coup d'état against President Aquino in 2011. The senator with the help of his aide and aide, Oakwood Mabini, was alleged to have led the coup d'état.

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Senator Angelo Reyes, PMAAAI 1966 during the Senate deliberation to quote, "You have no reputation to protect, particularly in the Senate. You are a senator. You are a public figure. You are a leader. You are a role model. You are a person who is expected to lead by example. You are a person who is expected to be a role model for the rest of the country. You are a person who is expected to be a role model for the rest of the world. You are a person who is expected to be a role model for the rest of the universe. You are a person who is expected to be a role model for the rest of the galaxy. You are a person who is expected to be a role model for the rest of the universe."

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Baby boomer
1940–59



Gen X
1960–79



Gen Y (millennial)
1980–94



Gen Z
1995–2010

Context

- | | | | |
|--|---|--|---|
| <ul style="list-style-type: none"> • Postwar • Dictatorship and repression in Brazil | <ul style="list-style-type: none"> • Political transition • Capitalism and meritocracy dominate | <ul style="list-style-type: none"> • Globalization • Economic stability • Emergence of internet | <ul style="list-style-type: none"> • Mobility and multiple realities • Social networks • Digital natives |
|--|---|--|---|

Behavior

- | | | | |
|---|---|--|--|
| <ul style="list-style-type: none"> • Idealism • Revolutionary • Collectivist | <ul style="list-style-type: none"> • Materialistic • Competitive • Individualistic | <ul style="list-style-type: none"> • Globalist • Questioning • Oriented to self | <ul style="list-style-type: none"> • Undefined ID • “Communaholic” • “Dialoguer” • Realistic |
|---|---|--|--|

Consumption

- | | | | |
|--|--|---|--|
| <ul style="list-style-type: none"> • Ideology • Vinyl and movies | <ul style="list-style-type: none"> • Status • Brands and cars • Luxury articles | <ul style="list-style-type: none"> • Experience • Festivals and travel • Flagships | <ul style="list-style-type: none"> • Uniqueness • Unlimited • Ethical |
|--|--|---|--|

McKinsey&Company





SWITCHING GEARS





FINTECH AND DISRUPTION







WE ALL HAVE EXPECTATIONS



A photograph of a stack of dirty dishes on a wooden table. The dishes include a white plate with a brown sauce, a white bowl with a green vegetable, and a white plate with a brown sauce. A black horizontal bar is overlaid across the middle of the image, containing the text "REDUCE THE CHORE" in white, bold, uppercase letters. In the bottom left corner, there is a small white logo consisting of the letter "G" inside a circle.

REDUCE THE CHORE



Johnny's + Winnies
PARKING

Customer
Only

IMPROVE CONVENIENCE

PARKING Only



A close-up, high-contrast photograph of mechanical gears and shafts, likely from an engine or industrial machinery. The image is dark, with highlights on the metallic surfaces of the gears and shafts, creating a sense of depth and texture. The gears are interlocked, and the shafts are visible, suggesting a complex mechanical system.

REDUCE FRICTION



A young boy in a blue school uniform is smiling and looking at a document. In the background, a woman with blonde hair is blurred. The scene is set in a brightly lit room, possibly a classroom or library.

ADVOCACY MATTERS





THE FUTURE IS BRIGHT



Geezeo[®]

The background features a dark blue grid with glowing white lines that connect various circular icons. The icons include a gift box, an envelope, a pie chart, a document, a television, a lightbulb, a calendar, and a speech bubble. The overall aesthetic is clean and modern, with a focus on digital and communication themes.

THANK YOU

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