



# How one CU drove Record CAGR in Non-Interest Income with the Science of Digital Engagement.

Where we are

# **DIGITIZATION Drives Record Non-Interest Income – Revealed**

# Who uses Amazon – Amazon Prime?

**amazon prime** All

Deliver to Jeffrey Holyoke 01040 [Browsing History](#) [Today's Deals](#) [Jeffrey's Amazon.com](#) [Buy Again](#) [Gift Cards](#) [Help](#) EN [Hello, Jeffrey Account & Lists](#) [Orders](#) [Prime](#) Cart

**Try in-garage delivery now**

**"Alexa, look for my devices."**  
Connect Ring and Alexa today

**Hi, Jeffrey**  
Customer since 2008

Recommendations for you

**Deal of the Day**

**Music: recommended**

**Amazon Day**  
Free delivery on everything you've ordered each week, on the day that works for you.  
[Learn more](#)

**PRIME ORIGINAL**

[amazon.com/dp/B07KSHSCTP/ref=ods\\_gw\\_ha\\_h1\\_ringalexaconnect?pf\\_rd\\_p=...](https://amazon.com/dp/B07KSHSCTP/ref=ods_gw_ha_h1_ringalexaconnect?pf_rd_p=...)

# PLATFORMS

- ✔ Credit Unions are Platforms –
  - ✔ multiple producers and consumers connect, create and exchange value



amazon.com

facebook

# Ecosystems

- ✓ The movement to Ecosystems
  - ✓ interconnected set of services allowing users to fulfill a variety of needs in one integrated experience.



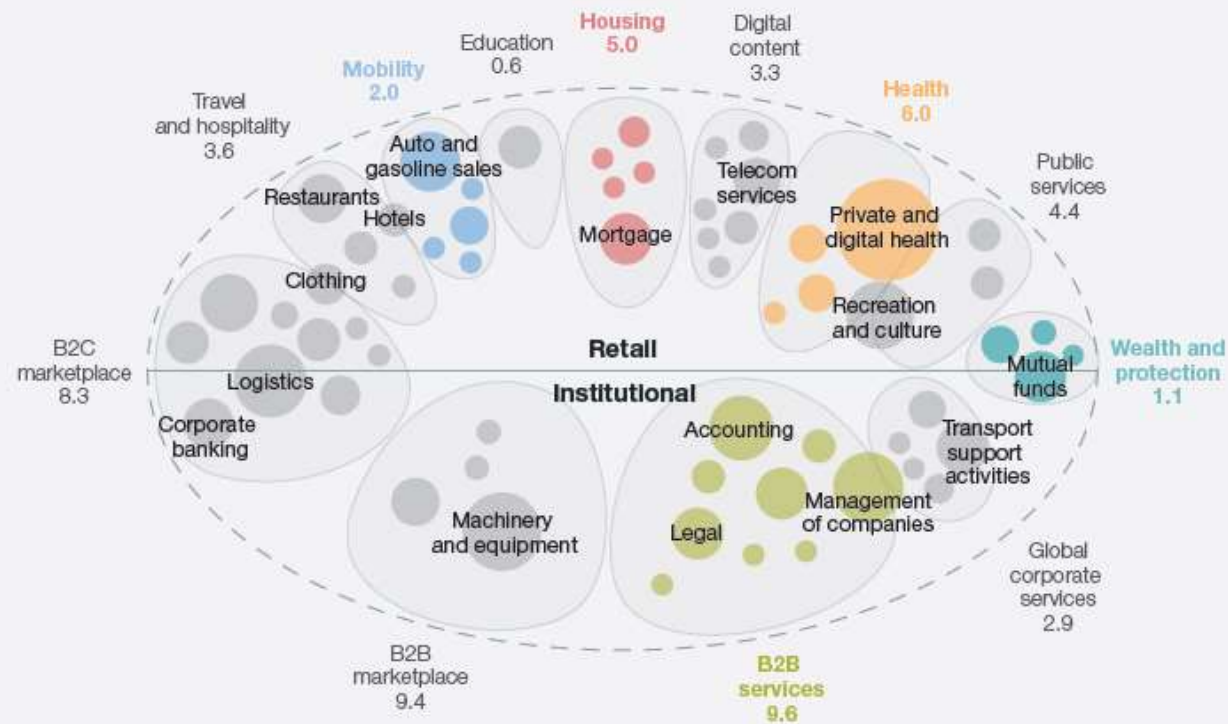
# Ecosystems at work



# Ecosystems By 2025

Exhibit 1 New ecosystems are likely to emerge in place of many traditional industries by 2025.

Ecosystem illustration, estimated total sales in 2025,<sup>1</sup> \$ trillion

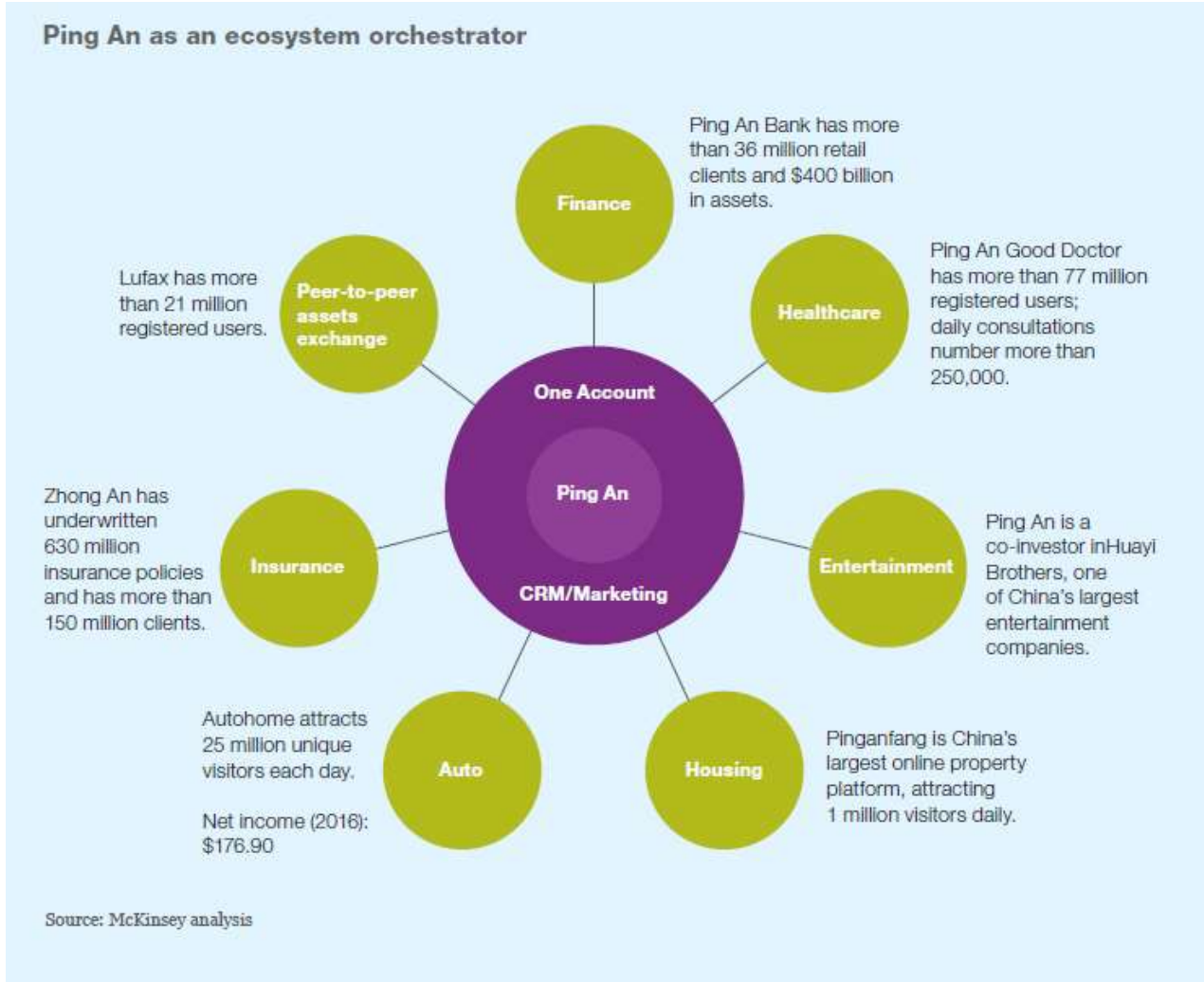


<sup>1</sup> Circle sizes show approximate revenue pool sizes. Additional ecosystems are expected to emerge in addition to those depicted; not all industries or subcategories are shown.

Source: IHS World Industry Service; Panorama by McKinsey; McKinsey analysis



# Can You Be a Ecosystem Orchestrator

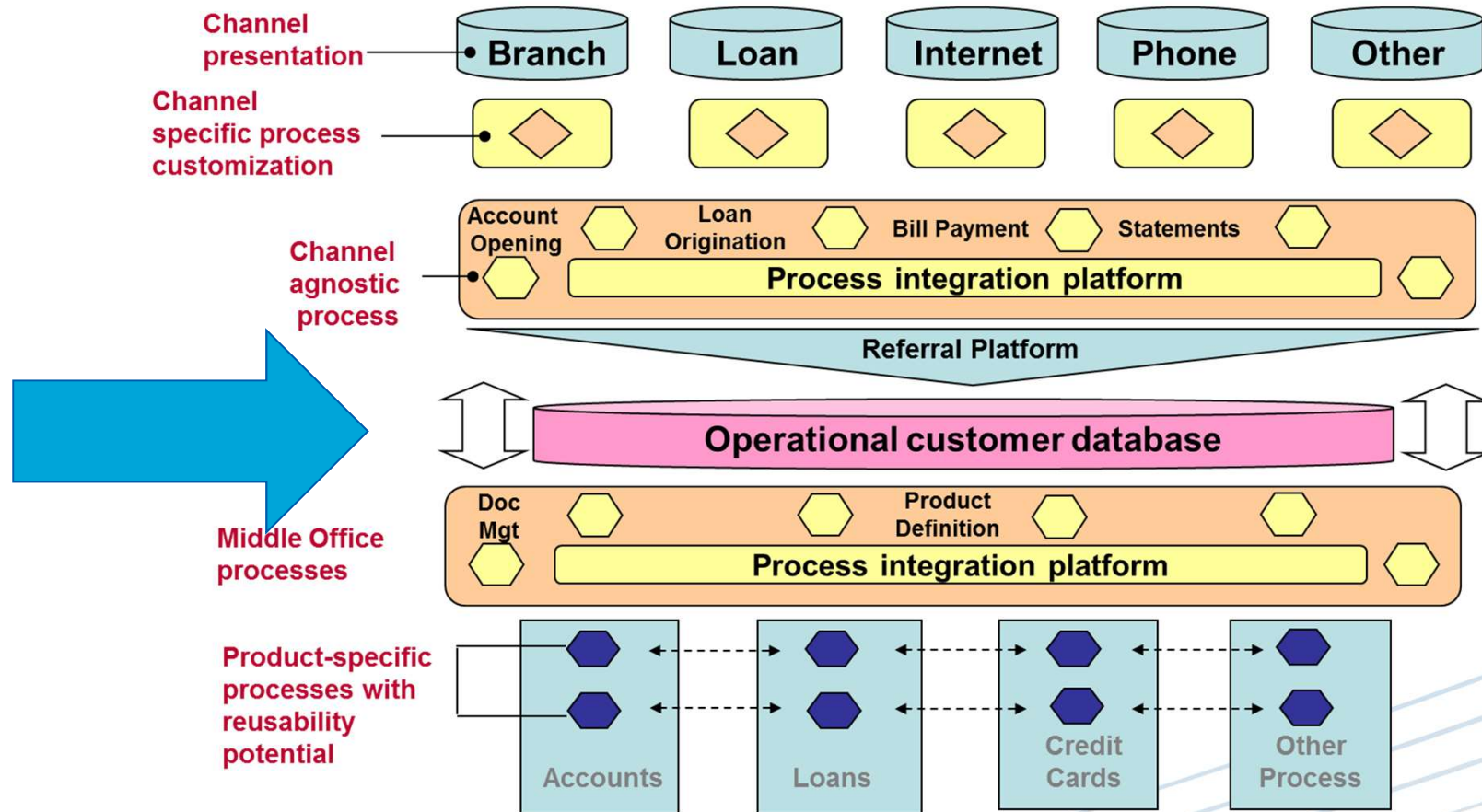




# Ecosystem Challenges

- ✓ Examine Roles and Models
  - ✓ Shifting value pools
  - ✓ Changing nature of risk
  - ✓ Economic values
  - ✓ Rethinking revenue models
- ✓ Member Centric Ecosystems
  - ✓ Unlocks unimagined value and loyalty

# Omni-Channel, Member Centric, Comprehensive Products



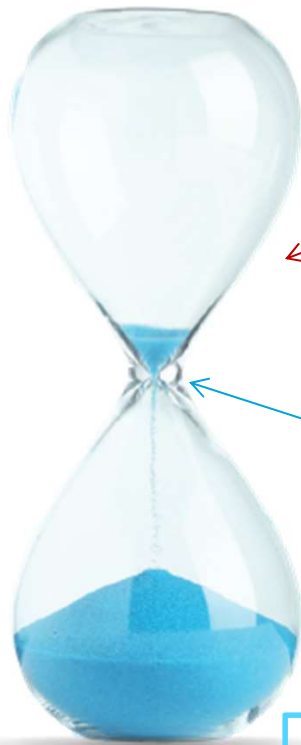
# Ecosystems Important to You

## Critical Entry Points

- ✓ Mobility
- ✓ Housing
- ✓ Safety & Protection
- ✓ B<sub>2</sub>B services

# i-Insure with Bank-Grade Tech

Full Data Integration with Carriers, Partners & Data Warehouses



Your Customers' Insurance Policies Renew Annually

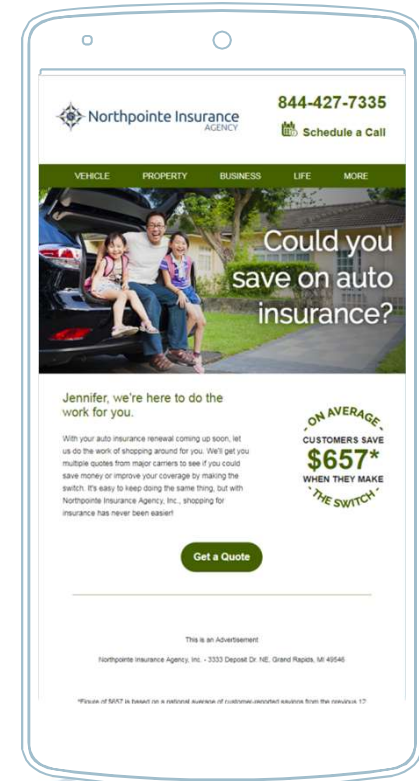
i-Insure Delivers Personalized Engagement to Your Customer



The Moment Their Policy Expires

## Tech, Digital Engagement & Innovation

- Machine Learning – data science
- API Interfaces – customer/bank/agency/carrier
- Data analytics and data mining



# InsureNOW

## Micro-Segmentation Personalized Engagement

**1** Sends 45 days in advance, includes car make and model and expiration date.


**2** Sends 30 days in advance, reminding the client of your dedication to their financial well being.

**3** Sends 15 days in advance, with an increased sense of urgency.

**4** 7 days prior there is a final reminder that their insurance is renewing, and your agency can help!

**Michigan First INSURANCE AGENCY**

Is your auto insurance up to date?



Jennifer,

Let's get right to it. We know you're busy and have more exciting things to think about than auto insurance, but we know it's also a big expense for you. Your auto insurance will expire on 1/4/2019 making this the perfect time to make sure you have the right coverage at the right price for your 2018 Volt.

That's why we opened Michigan First Insurance, to help our members connect with knowledgeable insurance agents that can quickly and easily get you multiple quotes for your car and more.

If you'd like us to go to work for you, [click here](#) to get started.


**Get Started!**

Coverage Comes in all Sizes. Let's Find the Right one for you!

If you no longer wish to receive these emails, you can [unsubscribe](#).  
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**Michigan First INSURANCE AGENCY**

It's time for some fine-tuning



Jennifer, it's time for some fine-tuning.

Since your auto insurance renewal is just around the corner on 1/4, it's the perfect time to fine-tune your coverage so you get the right auto insurance for the right price.

Let us take care of you and your car. That same commitment and service you had during your auto loan process is now available to you through Michigan First Insurance.

We are dedicated to help you make the right financial decisions when the road may take you.

[Click here](#) to get started.


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**Michigan First INSURANCE AGENCY**

Are you getting the right coverage at the right price?



Hi Jennifer,

You will need to renew your auto insurance on 1/4/2019, and with Michigan First Insurance, we can help!

As a valued member, we want to save you time, money and find you the right coverage - right now.

Your auto loan for your 2018 Volt is with us, so why not let us help protect it as well? It makes a lot of sense to have all your auto needs in one convenient place.

We are dedicated to helping you make the right financial decisions, now and in the future.

[Click here](#) to get started.


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**Michigan First INSURANCE AGENCY**

We've been thinking about you



Hi Jennifer,

We've been thinking about you.

Your auto insurance is going to expire on 1/4/2019 and as a valued member of Michigan First Insurance we want to make sure you have the right coverage at the right price for you and your 2018 Volt.

If you're ready to make a change or just want to evaluate your options, [click here](#) to get started.

**Get Started!**

Coverage Comes in all Sizes. Let's Find the Right one for you!

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# Ecosystems & Value

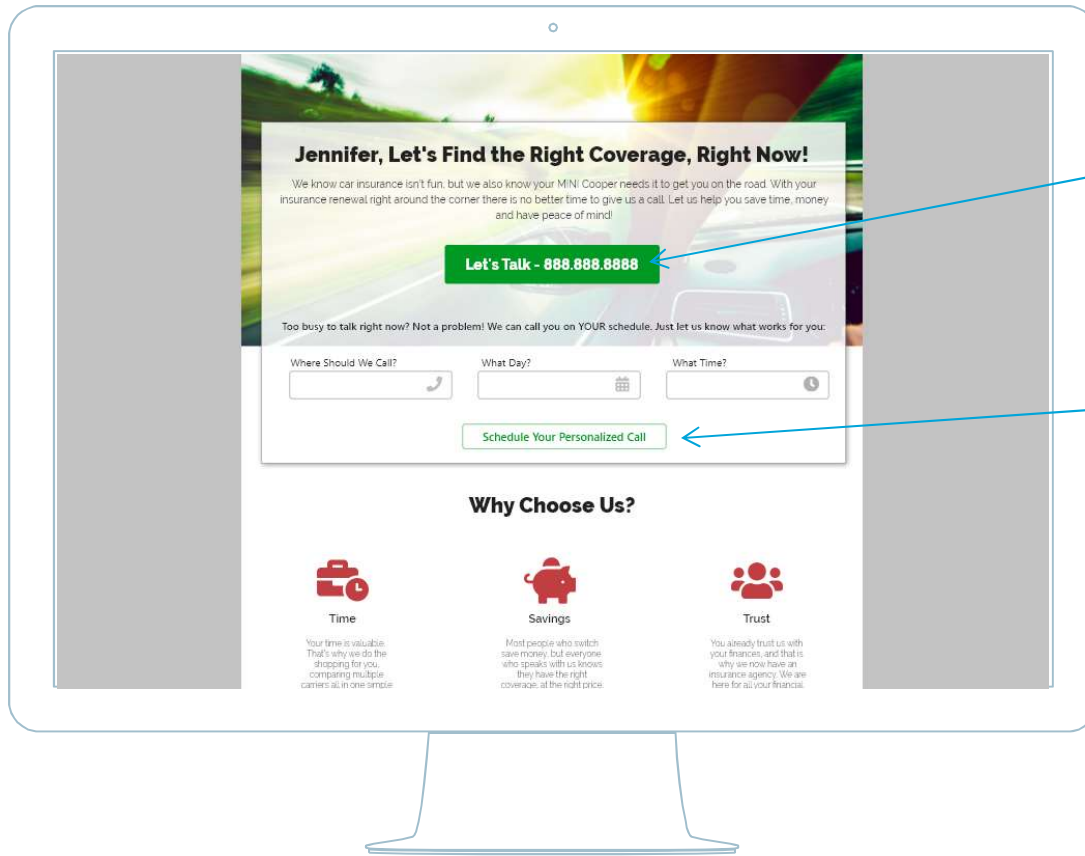
## 3 Core Value Types

- ✔ Gateways – reduce friction across related services
- ✔ Network Effects – insights, perspective, optimization
- ✔ Data Integration Across Services – data here improves outcomes there



# InsureNOW – PURLs

## Personalized Landing Pages – Amazon “Welcome Back...”



✔ Click or dial to call right now

✔ Schedule a call on your schedule

# InsureNOW - QUOTE

**Jen, Let's Get Started!**  
3 pages and a few minutes of your time and we can get you a quote for your auto insurance, so what are you waiting for?

✓ → 🚗 → 👤 → 📄

**First Things First**

We've gotten your quote started for you, does everything look correct?

Looks Great!
Make Some Changes

**Tell Us a Little More**

We need to know a few more details to get you to the next page:

Gender:  Male  Female     
 Marital Status:  Married  Single     
 Do You Own Your Home?:  Yes  No

Take Me to Page 2, Vehicles >

We've taken on a lot of the work to make the quoting process as frictionless as possible.

Real-time quotes, delivered in minutes with quick and easy ways to complete and purchase with an agent.

**Your Quote**

To make sure you are adequately covered and we have identified all potential discounts, one of our licensed insurance experts will review your quote before you purchase.

Call us now or **888.888.8888** or:

Schedule a Call

	Basic Coverage	Standard Coverage	Enhanced Coverage
 <small>STATE AUTO Insurance Companies</small>	<div style="background-color: green; color: white; padding: 2px; font-size: 8px;">Looks Great! Give Me a Call</div> \$185 per month	\$195 per month	\$212 per month
 <small>Safeon Insurance - Licensed Mutual Company</small>	<div style="background-color: green; color: white; padding: 2px; font-size: 8px;">Looks Great! Give Me a Call</div> \$192 per month	\$204 per month	\$225 per month
 <small>WESTFIELD</small>	<div style="background-color: green; color: white; padding: 2px; font-size: 8px;">Looks Great! Give Me a Call</div> \$203 per month	\$231 per month	\$256 per month

More Than Just Auto Insurance

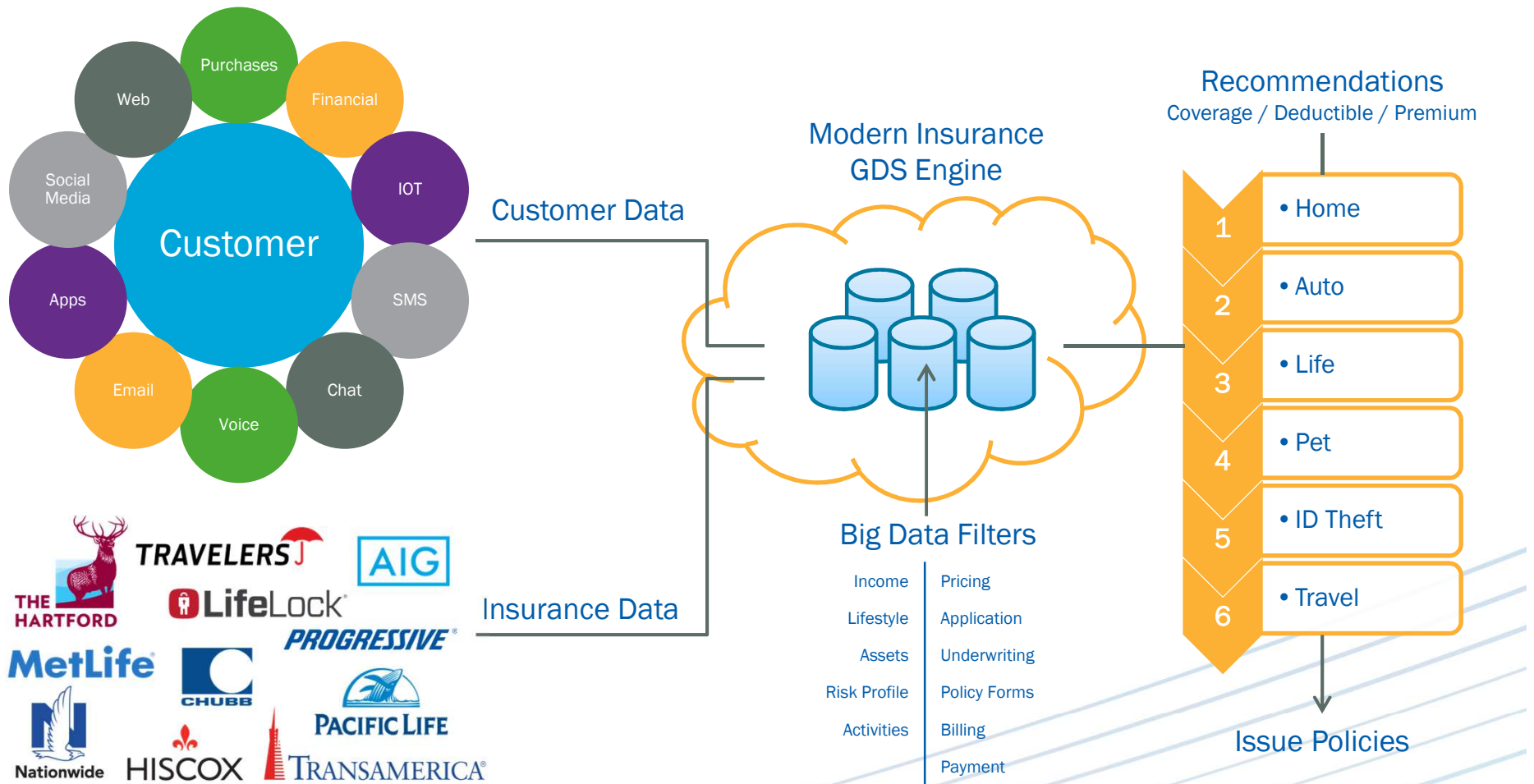
🏠 Home
👤 Life
📁 Business
👥 More

# Your CU inside Digital Ecosystems

- ✔ Mobility – purchase, finance, protect, maintenance, ride-sharing, carpooling
- ✔ Housing – purchase, finance, protect, maintain, secure, share
- ✔ Wealth – save, invest, protect, modeling

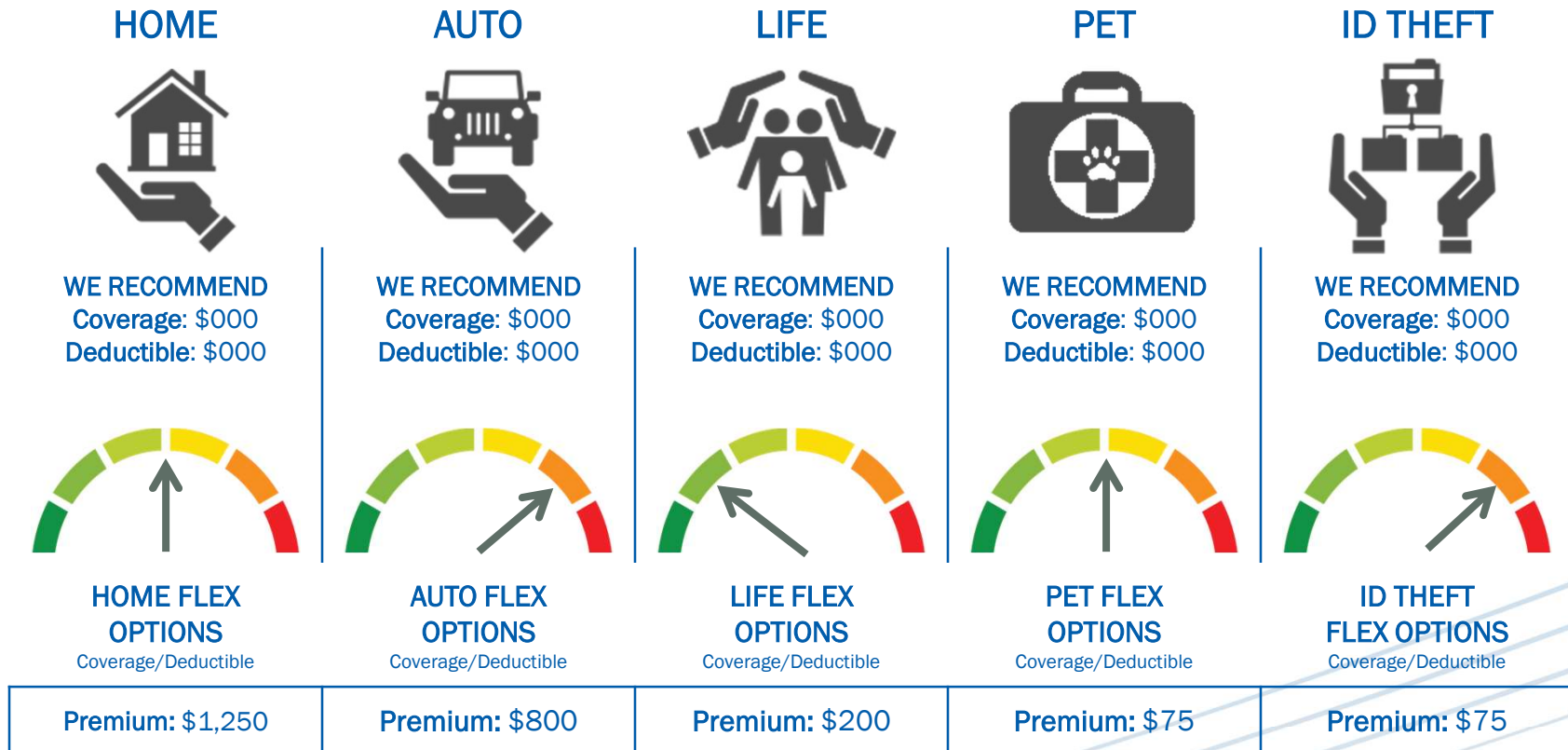
# How we think about a GDS PLATFORM

We are Creating a New GDS (Global Distribution Service) for Insurance



# RECOMMENDATION ENGINE

The GDS Engine will score thousands of insurance product combinations using the customer's data profile and our proprietary Big Data Algorithms.



# A 360° View of your Ecosystem

- ✓ Where does your ecosystem strategy rank in overall priorities
- ✓ What does your customer ownership, access and engagement look like
- ✓ Do you have partnerships that extend beyond traditional boundaries
- ✓ Is TECH fuel or support
- ✓ Is Talent innovative and fearless
- ✓ Culture – Are Members at the center of everything