



How to Remain Relevant

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Relevant?

“Closely connected or appropriate to what’s being done or considered.”



Radio Shack
AMERICA'S TECHNOLOGY STORE

PRESIDENTS' BIRTHDAY SALE!

DON'T DELAY!

All-Weather Stereo
Cut 34% **1188** Reg. 1800

Realistic STEREO-MATE™ AM/FM personal receiver. Strips off sand, water, ice, fog.

AM/FM Clock Radio
30% Off **1388** Reg. 1980

Chronomat™ 241 clock radio's compact size cuts right-hand clutter. \$100 off.

In-Ear Stereo Phones
HALF PRICE! **788** Reg. 1576

Realistic™ In-ear phones weigh just 0.8 ounces! Fits carry pouch. \$10 off.

Micro-Thin™ Calculator
30% Off **488** Reg. 712

Radio Shack EC-413 is almost the size of a credit card! Solar powered. \$10 off.

3-DAY SPECIALS ABOVE GOOD SATURDAY THRU MONDAY ONLY!

0%

\$5,335 in 2018 dollars for 13 products in this ad

OFFER TUESDAY JANUARY 19

COME IN AND TAKE ADVANTAGE OF THESE OTHER FANTASTIC VALUES!

INTRODUCTORY SPECIAL!

TANDY™ 1000 TL/B Computer System

Save **\$670**

\$1599 Reg. \$2269

- 286-Based PC Compatible
- Color Monitor
- 20MB SmartDrive™ Hard Drive
- Easy-to-Use 10-in-1 DeskMate® Software

BONUS PACKAGE

- Lotus Spreadsheet For DeskMate
- DeskMate O&A Write
- QuickKey
- 2-Button Mouse

Mobile Cellular Telephone

Save **\$100**

\$199 Reg. \$299

Low to \$10 Per Month - Reg. \$29.99

Deluxe Portable CD Player

Save **\$40**

\$159.95 Reg. \$199.95

Low to \$10 Per Month - Reg. \$19.99

Tiny Dual-Superhet Radar Detector

Save **\$60**

7995 Reg. 129.95

Road Patrol X2™ detector lets you drive with confidence. Detects X and K band tones. \$22 off.

Compact 10-Channel Desktop Scanner

Save **\$30**

9995 Reg. 129.95

Low to \$10 Per Month - Reg. \$19.99

Realistic PRO-S7 lets you catch the news as it happens! Hear police, fire, tax, military, lots more. \$30 off.

Mobile CB With Channel Controls on Mike

HALF PRICE! **4995** Reg. 99.95

Realistic TRC-430 lets you get highway info or help you'll never have to drink. \$100 off.

Our Easiest-to-Use Phone Answerer

Cut 17% **4995** Reg. 59.95

DIAGNOSTIC™ 242-241 answerer is ready to use—just plug it in. Has built-in announcement. \$33.95 off.

3-Way Speaker With Massive 15" Woofer

Save **\$110**

14995 Reg. 259.95

Optimus Match™ 3-way system pumps out bass you can't hear. A foot longer. \$100 off.

20-Memory Speed-Dial Phone

Cut 33% **2995** Reg. 449.95

Radio Shack ES-252 has 20 speed-dial numbers. \$100 off.

Handheld Voice-Activated Cassette Tape Recorder

40% Off **2995** Reg. 499.95

Realistic CTR-83 makes an excellent "interviewer" for students, interviewees or researchers. \$140 off.

Check Your Phone Book for the Radio Shack Store or Dealer Nearest You. Most Major Credit Cards Welcome.

Those products now fit in your pocket with a \$200 iPhone





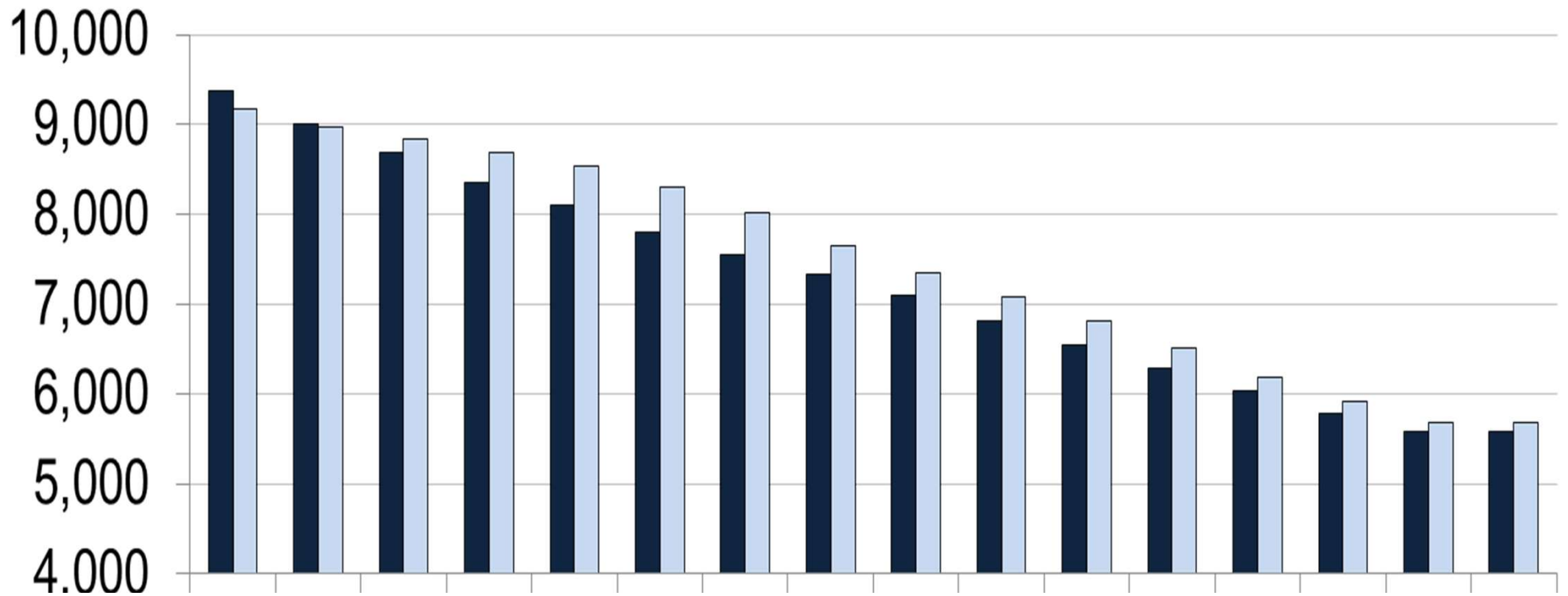
The F-Series





Our Industry

■ Credit Unions ■ Banks





Mobile Banking

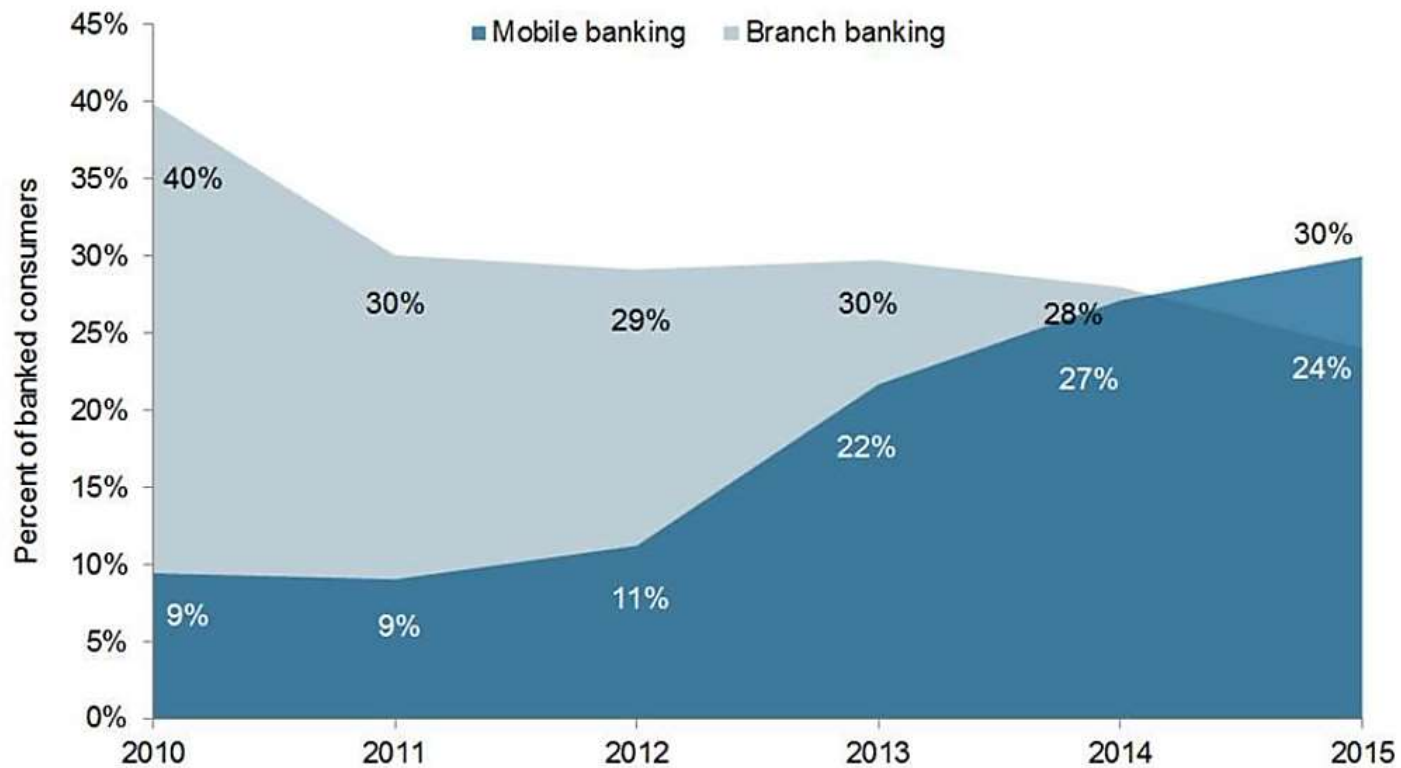
Mobile P2P Users to Increase by Nearly 180% in the Next Five Years





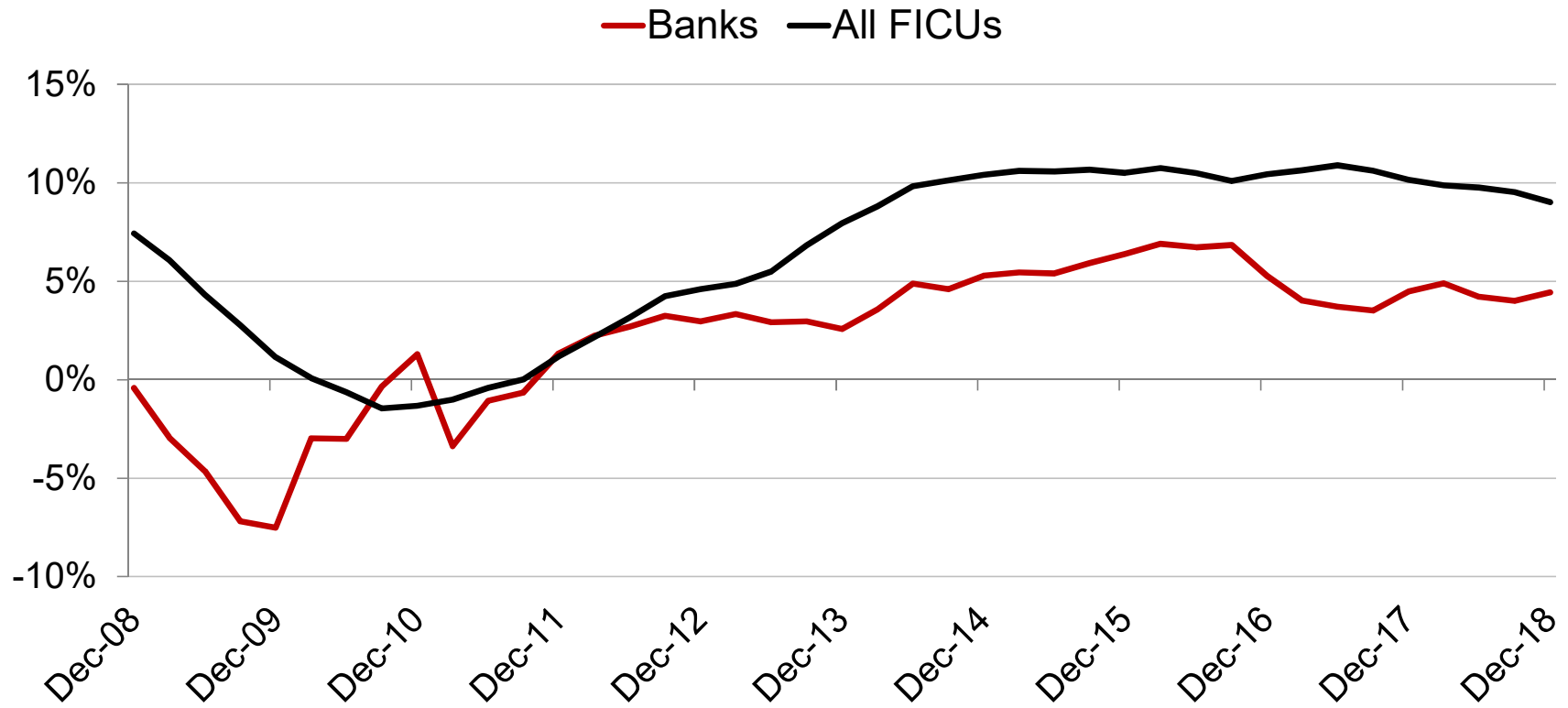
Mobile Banking

Mobile Banking Exceeds Branch Banking





CU Loan Growth





Hmmm...

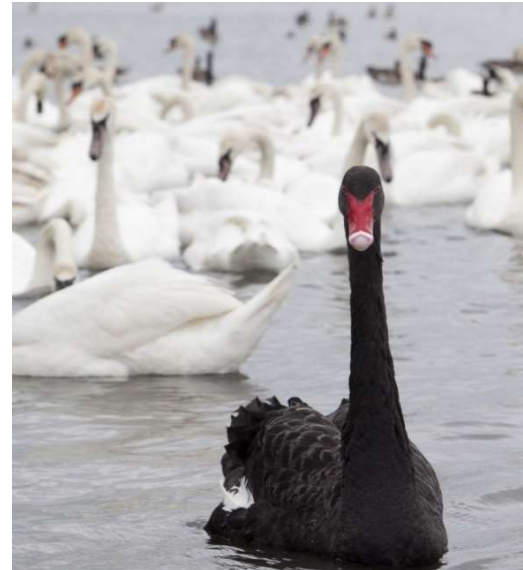
The Uber logo is centered on the page. It features the word "Uber" in a white, rounded, sans-serif font, set against a solid black square background.

Driverless Cars



Other Issues?

- Artificial intelligence
- Voice-activated computing
- Another black swan?





What can we do?



1. Controlled Hustle

Aggressive, Urgent Work

- According to Strategy
- Completing Tasks
- Improving Technology & People

“We’re Everywhere”
“Our bus runs fast”
“You don’t get today back”



2. One with the Community

They know their community

- Relentless outreach and support
- Giving, without asking
- Board and staff

*“I’m not sure where our credit union stops
And the town starts. We’ve blurred that line.”*

*Ice Cream
Hugs
Seats at the table*



3. Risk Takers

- They understand risk
 - Alligators, Sharks, Black Swans, Cows and Heart Disease
- Standing still is a risk-affecting decision
- Not afraid of failure
- Board – CEO – Staff on the same page

“HR Director or ROA”



4. Efficient

- Efficient ≠ Cheap
- Squeeze vendors, not experience
- Know their data, transactions and trends
- Place scarce resources where they will do the most damage
- Every. Dollar. Counts.



Example of Efficiency

Debit Cards

- How many checking accounts do you have?
- With direct deposit?
- With debit cards?
- Do you know your P...A...U?



5. Diversified

- Loans
- FOM
- Experiments
- Marketing
- Board and Committees



6. Forward Thinking

- Decide, move on, execute
- Where do we need to be in 5 years, 10 years, 20 years?
- Sunk costs? What about sunk successes?
- Paranoia of falling behind and becoming irrelevant



7. Relentless Focus on ...

- Active membership growth
- Loan Growth
- Both short and long-term vision

“If you aren’t working on growing loans or members, you’re job is going to change.”

