



# Key Questions to Ask

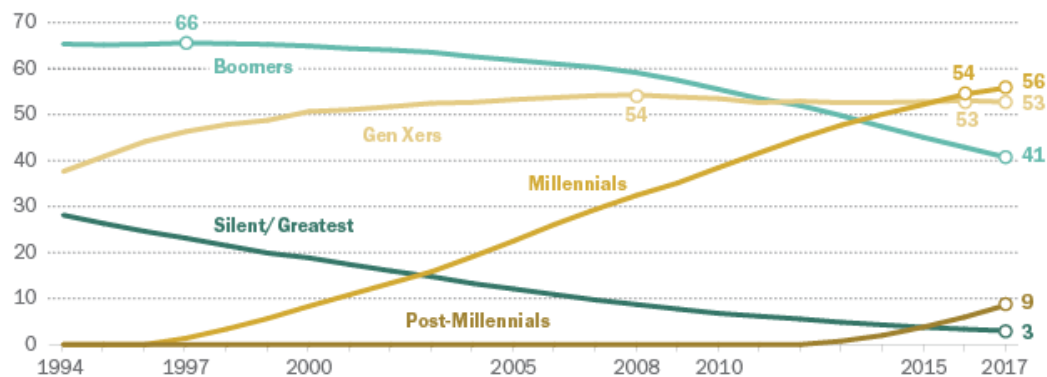
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## We need millennials, right?

### Millennials became the largest generation in the labor force in 2016

*U.S. labor force, in millions*



Note: Labor force includes those ages 16 and older who are working or looking for work. Annual averages shown.

Source: Pew Research Center analysis of monthly 1994-2017 Current Population Survey (IPUMS).

PEW RESEARCH CENTER



## Sure, but...

- Do you know your member demographics?
- City's demographics? FOM's?
- How does each segment fit? Evolve?



## You know the story, right?





## Most don't know the whole story...

- Story one: Lost opportunity
- Story two: Risk, based on data
- Story three: Programming based on data
- Story four: Production based on data



## To Branch or Not to Branch?





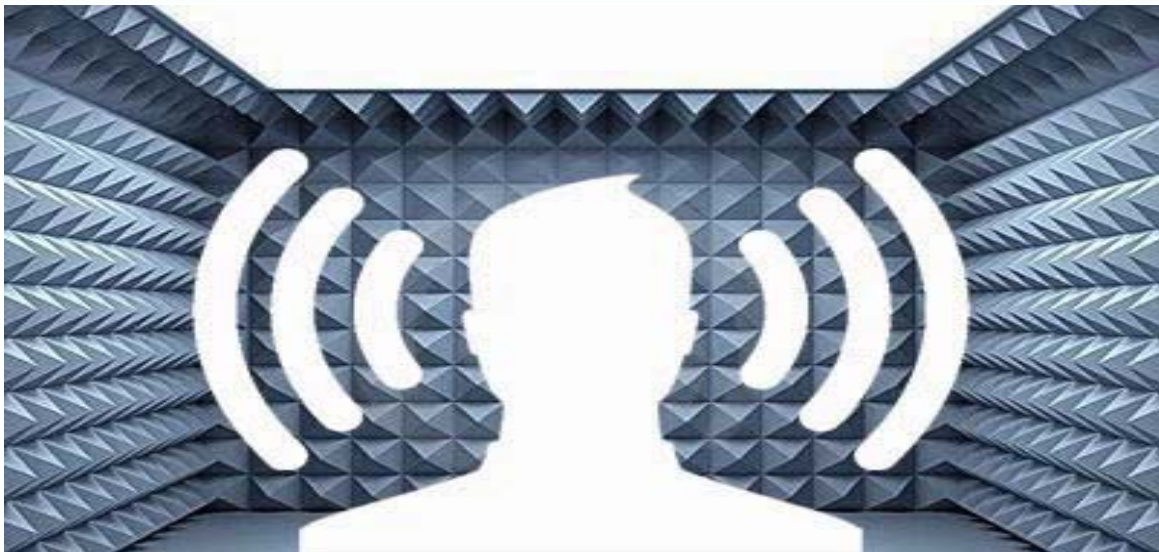


## Yes...but

- What does good service mean?
  - At the branch?
  - On a laptop?
  - On a phone?
  - On mobile?



## Do you see echo chambers?





## Echo chamber?

- Facebook
- Corporate culture
- Boardroom
- Circle of friends
- Information consumption choices



## What I think I know...

1. We buy and sell money
2. People hate friction
3. I truly understand nothing
4. I don't know what I don't know
5. Many of the things I think I know, I don't

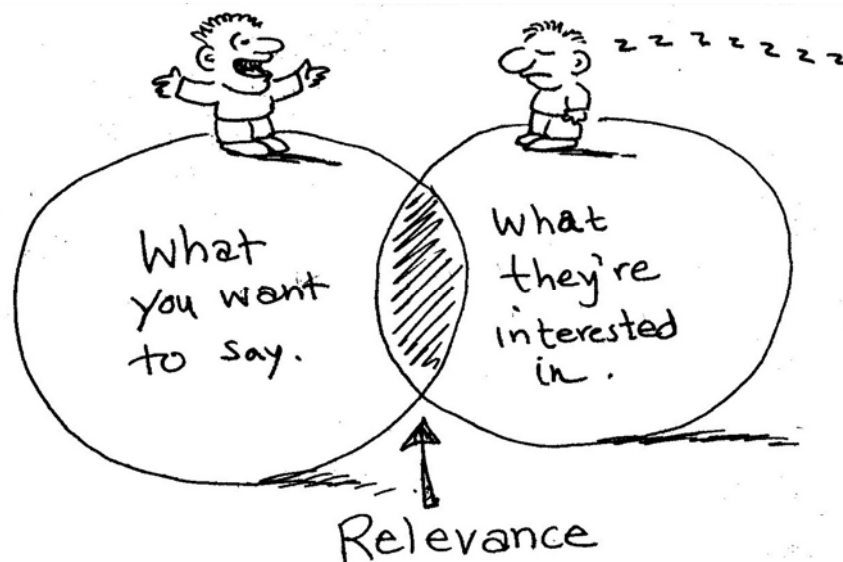


## Continued

6. Technology will change
7. Consumer expectations will change
8. We cannot predict these changes
9. We must remain relevant



## We must be relevant? How?





## What *can* we do?

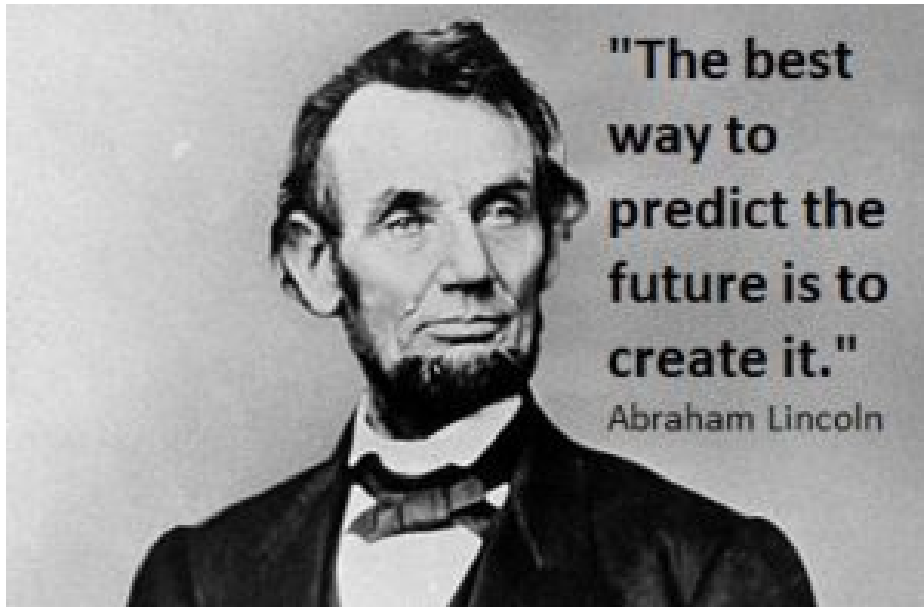
1. Understand your “world” and where you fit into it
2. Understand your SWOT
3. Strategy
4. Execute



## Continued...

5. Be paranoid
6. Be impatient – 48 hours
7. Always be learning
8. Look and lean forward





**"The best  
way to  
predict the  
future is to  
create it."**

Abraham Lincoln