

MCUL & Affiliates | 2016 Annual Convention and Exposition



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CUNA's Top 10 E-Scan Mid- Asset Size Roundtable

Presented by Jim Kasch & DeAnne Ramos

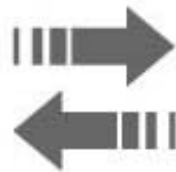
Friday, June 10, 2016 | 1:00 p.m.

Visit www.mculace.com to Access Handouts From Select Sessions



A mobile ecosystem

In the next five years, payments will grow



15% annually and
P2P mobile payments
will increase **48%.**

2

Apple Pay

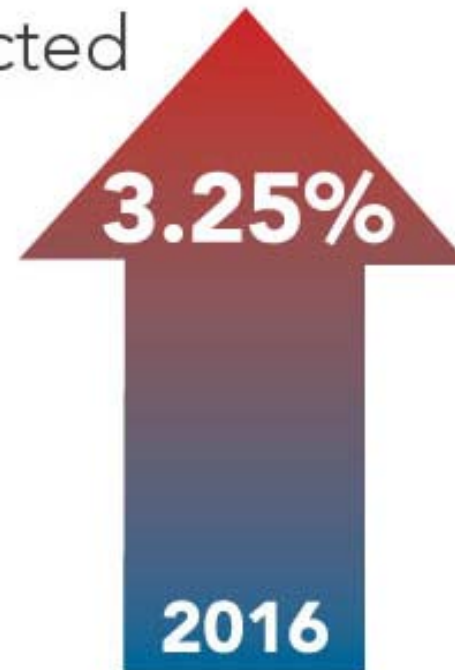
Apple Pay heralded
a **fundamental change** in
the way consumers pay.



3

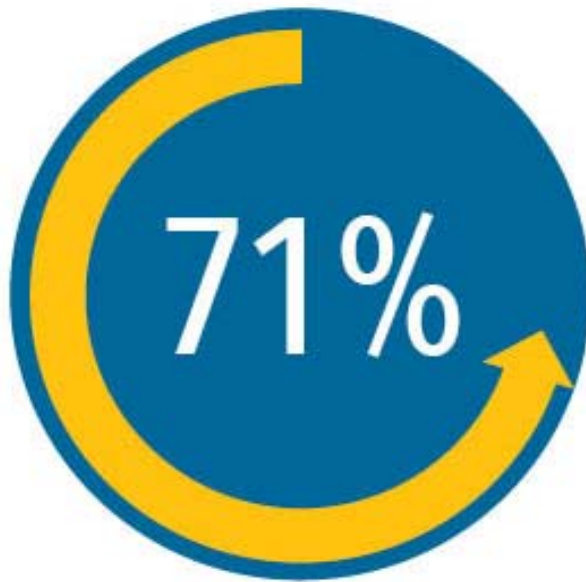
The growing economy

The U.S. economy is expected to grow **3%** in **2015** and **3.25%** in **2016**, fueled by **improved household balance sheets**.



4

Millennials and the CU brand

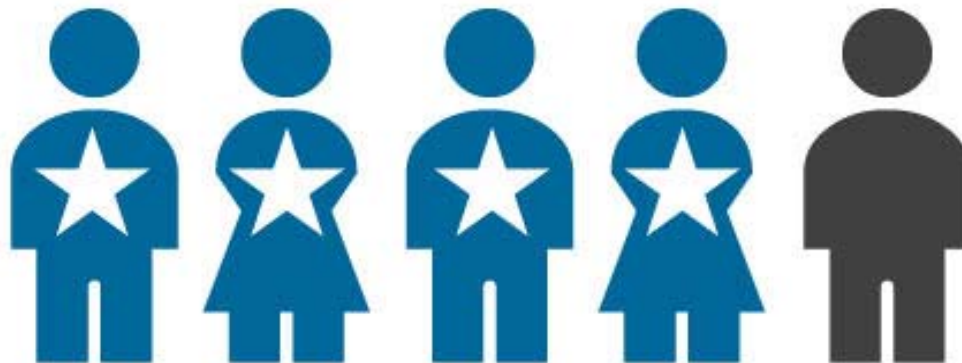


of millennials
have **little to no**
knowledge of CUs.

5

High-performing leadership teams

Cultivate your star employees: They're **4X**
more productive than the average employee.





Business intelligence

Financial services companies will
spend **\$6.4 billion** on
big data in 2015, increasing **22%**
annually in the next five years.

7

Member advocacy



of members are
**ready to do more
business** with their
CU after exposure to
advocacy messaging.

8

Risk



NCUA examiners will

focus

"on areas of **highest risk** in the CU system."

9

Lending disruptors

Many competitors, like **Uber**, make it easy for consumers to **apply for** and **receive loans** online and through mobile devices.



10

Cyberthreats and IT security

Strengthen your information security position to **react faster** to **emerging threats**.

