

Discovery[™] 2020

August 13



AGENDA-AT-A-GLANCE
9:00 AM - 4:00 PM CT

Opening Keynote

9:30 AM to
10:30 AM CT

**Confessions of a Corporate Futurist:
Coming Trends That Will Revolutionize Your Business**
SHERYL CONNELLY | Innovation Speaker, Manager of Global Trends &
Futuring at Ford Motor Company

Panel Discussion

10:45 AM to
11:30 AM CT

**Credit Union CEO Panel Discussion:
Leading Through Crisis While Taking Care of Members**
JEFF BENSON | CEO, CASE Credit Union
DAVE LARSON | CEO, Affinity Plus Credit Union
MARIA MARTINEZ | CEO, Border Federal Credit Union
SHRUTI MIYASHIRO | CEO, Orange County's Credit Union

Breakout Sessions | Morning

11:45 AM to
12:30 PM CT

U.S. Economic Outlook & Its Impact on Credit Unions
STEVEN RICK | Chief Economist, CUNA Mutual Group

People Helping People in the Digital Era
SAM DAS | Director, Corporate Development & CMFG Ventures LLC
ERIC HANSING | Vice President, Strategy & Multicultural, CUNA Mutual Group
SHAZIA MANUS | Chief Strategy & Business Development Officer, AdvantEdge Analytics

The Needs Adaptive Member Journey
ERIN COLEMAN | Senior Director, Advisory Services, Filene Research Institute

Payments in the New Normal
BRIAN SCOTT | Chief Growth Officer, PSCU

Panel Discussion

12:45 PM to
1:30 PM CT

Industry Leader Panel: Collaboration and Care Differentiates Our Movement

DAN BERGER | President & CEO, National Association of Federally-Insured Credit Unions (NAFCU)
RODNEY HOOD | Chairman, National Credit Union Administration (NCUA)
LUCY ITO | President & CEO, National Association of State Credit Union Supervisors (NASCUS)
JIM NUSSLE | President & CEO, Credit Union National Association (CUNA)
ROBERT TRUNZO | President & CEO, CUNA Mutual Group

Breakout Sessions | Afternoon

2:00 PM to
2:45 PM CT

Emotional Engagement: Differentiate Your Members' Experience

BECKI HAGERMAN | Vice President, Sales, CUNA Mutual Group

2020 Market Update: Politics, Pandemics, and Big Possibilities in a Divided World

SCOTT D. KNAPP | CFA®, Managing Principal, CUNA Mutual Fiduciary Consultants

Customer Experience Design: The Competitive Advantage

PATRICK MCELHENIE | Director, Digital Lending, CUNA Mutual Group

Deliver Distinct Member Experiences with Open Banking

KATHY LIGMAN | Vice President, Product Management for Digital Channels, Fiserv

Closing Keynote

3:00 PM to
4:00 PM CT

In Extremis Leadership: Leading As If Your Life Depended On It

THOMAS A. KOLDITZ | Retired Brigadier General, Executive Director of the Doerr Institute for New Leaders, Leadership Keynote Speaker and Author

Inspiration Stations

Visit five Inspiration Stations throughout the day where you will find insights to help build your strategic plan. Drop in anytime on August 13.

9:00 AM to
4:00 PM CT

Doing Diversity, Equity and Inclusion during a Civil Rights Movement

Rethinking Branch Operations, Security, and Controls

Stronger Together: We're Here for You Today, Tomorrow and Well Into the Future

Maximizing the Credit Union's Income Statement

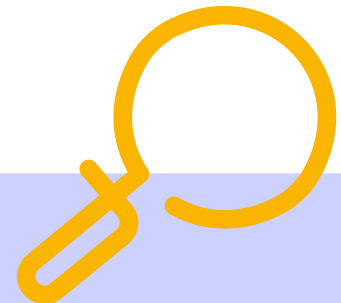
Member Perceptions Are Reality

August 13 Discovery 2020



WELCOME REMARKS

ROBERT TRUNZO | President & CEO, CUNA Mutual Group



OPENING KEYNOTE | 9:30 AM — 10:30 AM CT



Confessions of a Corporate Futurist: Coming Trends That Will Revolutionize Your Business

SHERYL CONNELLY | Innovation Speaker, Manager of Global Trends & Futuring
at Ford Motor Company

No one knows what the future holds and despite our best efforts to prepare for the unknown, the future plays out in unexpected ways. All too often, the success and failure of an organization comes down to its ability to manage uncertainty and effectively identify how external—and seemingly unrelated—trends can have significant impacts on a business. Sheryl Connelly reveals her secrets for how to think like a futurist, providing expertise and strategies necessary for effectively anticipating change. From the 10 mega trends that could change the world as we know it before the year 2050, to perspective that will forever change one's approach to long-term planning and strategy, Connelly delivers insights necessary for organizations across industry sectors to thrive, innovate and remain relevant.

9:30 AM — 10:30 AM CT

ADD TO
CALENDAR

PANEL DISCUSSION | 10:45 AM – 11:30 AM CT

Credit Union CEO Panel Discussion: Leading Through Crisis While Taking Care of Members



JEFF BENSON | CEO, CASE Credit Union

DAVE LARSON | CEO, Affinity Plus Credit Union

MARIA MARTINEZ | CEO, Border Federal Credit Union

SHRUTI MIYASHIRO | CEO, Orange County's Credit Union

The COVID-19 pandemic has significantly impacted our health, our economy and our way of life. Credit unions across the country have risen to the occasion to take care of their employees and their members. This panel of credit union CEOs, who have demonstrated exceptional leadership during the crisis, will discuss several relevant topics including:

- ▣ Their immediate actions to take care of employees and members
- ▣ Lessons learned and how they will be applied to their future business strategy
- ▣ How their priorities have changed due to COVID-19
- ▣ Stories that inspired them over the last several months
- ▣ What the future holds for their credit union and our industry as a whole

10:45 AM – 11:30 AM CT

ADD TO
CALENDAR

BREAKOUT SESSIONS | 11:45 AM – 12:30 PM CT



11:45 AM – 12:30 PM CT

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CALENDAR

U.S. Economic Outlook & Its Impact on Credit Unions

STEVEN RICK | Chief Economist, CUNA Mutual Group

The COVID-19 pandemic recession will be the biggest economic event in our lifetimes. Interest rates are the lowest in U.S. history and the unemployment rate is the highest in modern history. Explore the possible depth and duration of this economic crisis and what impact it will have on credit union balance sheets and income statements for the next two years.

BREAKOUT SESSIONS | 11:45 AM – 12:30 PM CT

People Helping People in the Digital Era



SAM DAS | Director, Corporate Development & CMFG Ventures LLC

ERIC HANSING | Vice President, Strategy & Multicultural, CUNA Mutual Group

SHAZIA MANUS | Chief Strategy & Business Development Officer, AdvantEdge Analytics

Join credit union industry veteran and AdvantEdge Analytics leader Shazia Manus for a thought-provoking conversation around some of the biggest ideas in money. Expert panelists from within the credit union movement will share their perspectives on the transformative influence of things like data analytics, digital lending, fintech disruption and the multicultural consumer. Confront new ways of thinking about what “people helping people” really means in the digital era, and how small decisions today can give rise to massive change tomorrow.

11:45 AM – 12:30 PM CT

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CALENDAR



The Needs Adaptive Member Journey

ERIN COLEMAN | Senior Director, Advisory Services, Filene Research Institute

As we navigate through the 21st century, and particularly as we emerge from the initial COVID-19 crisis into our new normal, new challenges are emerging for credit unions: economic pressures, consumer well-being concerns, and a renewed focus on a digital first strategy. In this environment, how can credit unions continue to serve their members’ specific needs, expectations, and motivations? They must shift their approach to both measure member journeys and link them to their business strategy. Hear about the “needs adaptive” member journey and how this kind of journey mapping allows you to adapt to members’ changing needs. Learn how to take a member-focused approach to crafting effective business strategy, keeping members’ well-being top-of-mind.

11:45 AM – 12:30 PM CT

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BREAKOUT SESSIONS | 11:45 AM – 12:30 PM CT



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Payments in the New Normal

BRIAN SCOTT | Chief Growth Officer, PSCU

Explore current and future payment trends, including the steps credit unions can take to ensure sustained success in the post-COVID environment. As the payments industry continues to rapidly evolve, learn what consumers really want and how you can deliver a seamless, connected experience for your members.

PANEL DISCUSSION | 12:45 PM – 1:30 PM CT

Industry Leader Panel: Collaboration and Care Differentiates Our Movement



DAN BERGER | President & CEO, National Association of Federally-Insured Credit Unions (NAFCU)

RODNEY HOOD | Chairman, National Credit Union Administration (NCUA)

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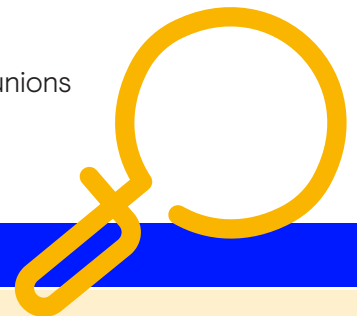
ROBERT TRUNZO | President & CEO, CUNA Mutual Group

The events that have occurred throughout 2020 have triggered a significant inflection point for credit unions. These are the times when our cooperative spirit comes forward, collaborating as an industry and stepping up to meet the needs of members when they need us most. Several influential leaders in the credit union system come together for a conversation on:

- ▣ Actions they took as leaders as their organizations rose to the challenge for credit unions and members
- ▣ Stories that inspired them over the last several months
- ▣ Lessons learned that we can apply to advance the growth of credit unions
- ▣ What the future holds for credit unions and our industry in 2021 and beyond

12:45 PM – 1:30 PM CT

ADD TO
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BREAKOUT SESSIONS | 2:00 PM – 2:45 PM CT



Emotional Engagement: Differentiate Your Members' Experience

BECKI HAGERMAN | Vice President, Sales, CUNA Mutual Group

As banks, credit unions and fintechs focus on building digital capabilities that deliver a convenient, frictionless customer experience (CX), many are overlooking a key driver of CX perceptions – how the experience makes the consumer feel. This emotional element is an opportunity for credit unions to differentiate themselves, especially during the current pandemic crisis.

Hear highlights from new research exploring the role emotion plays in shaping consumers' CX perceptions of their experience using various financial products and interacting with their financial institution. Examine the causes of poor emotional experiences and steps credits unions can take when things don't go according to plan. And discover the benefits credit unions can expect by going beyond functional needs, emphasizing a truly positive emotional experience for members.

2:00 PM – 2:45 PM CT

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2020 Market Update: Politics, Pandemics, and Big Possibilities in a Divided World

SCOTT D. KNAPP | CFA®, Managing Principal, CUNA Mutual Fiduciary Consultants

This year started on a good footing with indications of reaccelerating economic growth after softness experienced last year. Then wham! Out of the blue came the COVID-19 pandemic and public health policies that sent the global economy into declines not seen since the Great Depression. Add uncertainty of an upcoming election that is likely to be a bruising affair, and suddenly there is no shortage of challenges faced by the economy and financial markets. The impact of the pandemic and the political cycle's influence on financial markets will be discussed in simple, entertaining terms. Special emphasis will be placed on the outlook for savers and investors.

2:00 PM – 2:45 PM CT

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BREAKOUT SESSIONS | 2:00 PM – 2:45 PM CT



Customer Experience Design: The Competitive Advantage

PATRICK MCELHENIE | Director, Digital Lending, CUNA Mutual Group

Customer experience (CX) design is now a source of competitive advantage. Credit unions that focus on human-centered design create member experiences that not only build loyalty, but also inform their business decisions.

Hear about lending insights gained through our partnership with Frog (a global design and innovation consultancy) and through the creation of our own Innovation Center. Learnings over the past eighteen months motivated us to change the way we create new lending products and services for credit unions.

Challenge what you think you know about your members and gain ideas for testing those perceptions. By incorporating consumer research, both when designing new products and services and when redesigning existing offerings, you can differentiate your credit union from the competition.

2:00 PM – 2:45 PM CT

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Deliver Distinct Member Experiences with Open Banking

KATHY LIGMAN | Vice President, Product Management for Digital Channels, Fiserv

According to Forbes, one in four community-based financial institutions plan to invest in or deploy APIs in 2020, on top of the 35% that have already done so.* As credit unions evolve to meet changing member expectations, an Open Banking ecosystem offers opportunities to deliver connected user experiences across all channels, from branch to digital. What's the definition of Open Banking? How do you transform member experiences with an API-driven digital strategy? Learn how FinTech partnerships drive innovation and ultimately deliver personal, relevant connections with members to create next-level digital experiences.

2:00 PM – 2:45 PM CT

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* Forbes "The 5 Hottest Technologies in Banking for 2020", Ron Shevlin, Senior Contributor from "Observations from the Fintech Snark Tank"

CLOSING KEYNOTE | 3:00 PM – 4:00 PM CT



In Extremis Leadership: Leading As If Your Life Depended On It

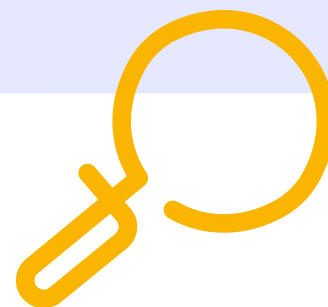
THOMAS A. KOLDITZ | Retired Brigadier General, Executive Director of the Doerr Institute for New Leaders, Leadership Keynote Speaker and Author

Operating environments for both government and business are characterized by volatility, complexity, and uncertainty—perfect conditions for crises to emerge. Brigadier Gen. Tom Kolditz, author of *In Extremis Leadership: Leading As If Your Life Depended On It*, shows how extreme life-and-death situations can offer profound lessons for leaders in any setting. Tom's research reveals that the leadership skills and principles evident in dangerous settings also apply to leading in business and everyday life, making this program applicable to both personal and professional success.

3:00 PM – 4:00 PM CT

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Visit our five Inspiration Stations where you can chat with a subject matter expert and download insightful, relevant content. Drop in anytime on August 13.



INSPIRATION STATIONS | 9:00 AM – 4:00 PM CT

Doing Diversity, Equity and Inclusion during a Civil Rights Movement

The current national civil rights movement of 2020 is serving as an inflection point and catalyst in creating a sense of urgency to do better for our workforce and credit union members. Gain clarity on how to start or continue the path towards creating equitable and inclusive organizations during the midst of change.

Rethinking Branch Operations, Security, and Controls

Knowing how to adapt the protection of your credit union workplace, assets, and people is crucial for your organization considering our new normal.

Gain a better understanding of challenges related to information, people and emergencies. Hear about lessons learned, tips, and resources for planning and controls to mitigate both immediate and potential future risks – such as managing virtual employees in flexible work arrangements; opening/closing and re-opening offices; member interaction guidelines and screening protocol; and other security issues.

Stronger Together: We're Here for You Today, Tomorrow and Well Into the Future

Facing today's expansive challenges takes courage, compassion and community support. From the operational and financial implications prompted by COVID-19, we are focused on helping you stay in tune with the ever-changing world around us.

Learn ways to overcome the obstacles of tomorrow and achieve success well into the future.

Maximizing the Credit Union's Income Statement

The current market conditions have greatly impacted credit unions' earnings. Now, more than ever, credit unions must explore every aspect of their income statement to maximize their earnings. Hear about industry trends and learn strategies on ways to keep your earnings flowing by exploring both sides of the income statement – fee and other income and operating expenses.

Member Perceptions Are Reality

Your members' attitudes and emotions strongly influence how they perceive your credit union. Understanding what they are thinking and feeling is the first step to ensuring you deliver a positive member experience. Learn more about:

- Consumer and member sentiment during the COVID-19 pandemic
- How anxiety about one's finances can result in lower ratings of member experience and loyalty
- The degree to which consumers' perceptions that they are "digitally connected" influences their perceptions of their primary financial institution
- Concrete action steps credit unions can take to deliver a better emotional experience