







Washington Mutual Washington











CU2.0

Helping Credit Unions compete in the
digital age



Why

Constant Threat

- Regulation
- Fintech
- Mergers
- Digital
- Service First

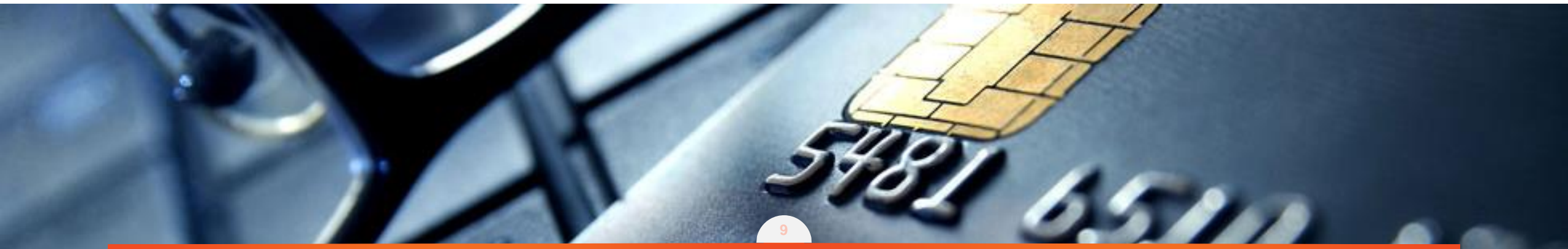
Why

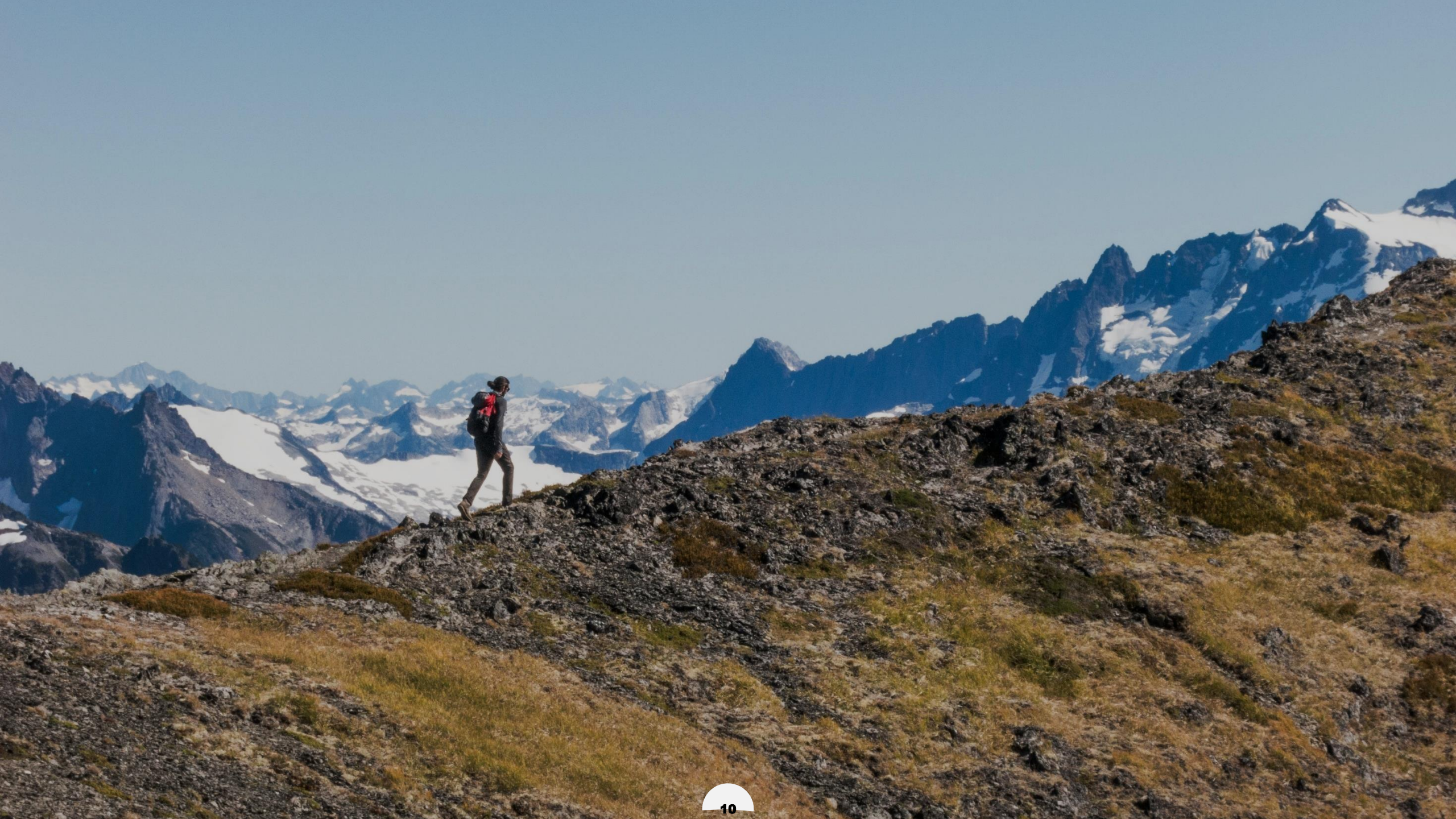
Great.

- Do what is right
- Members first
- Return value
- Great brands

Struggle.

- Digital Engagement
- Story Telling
- Digital Trust
- Analytics

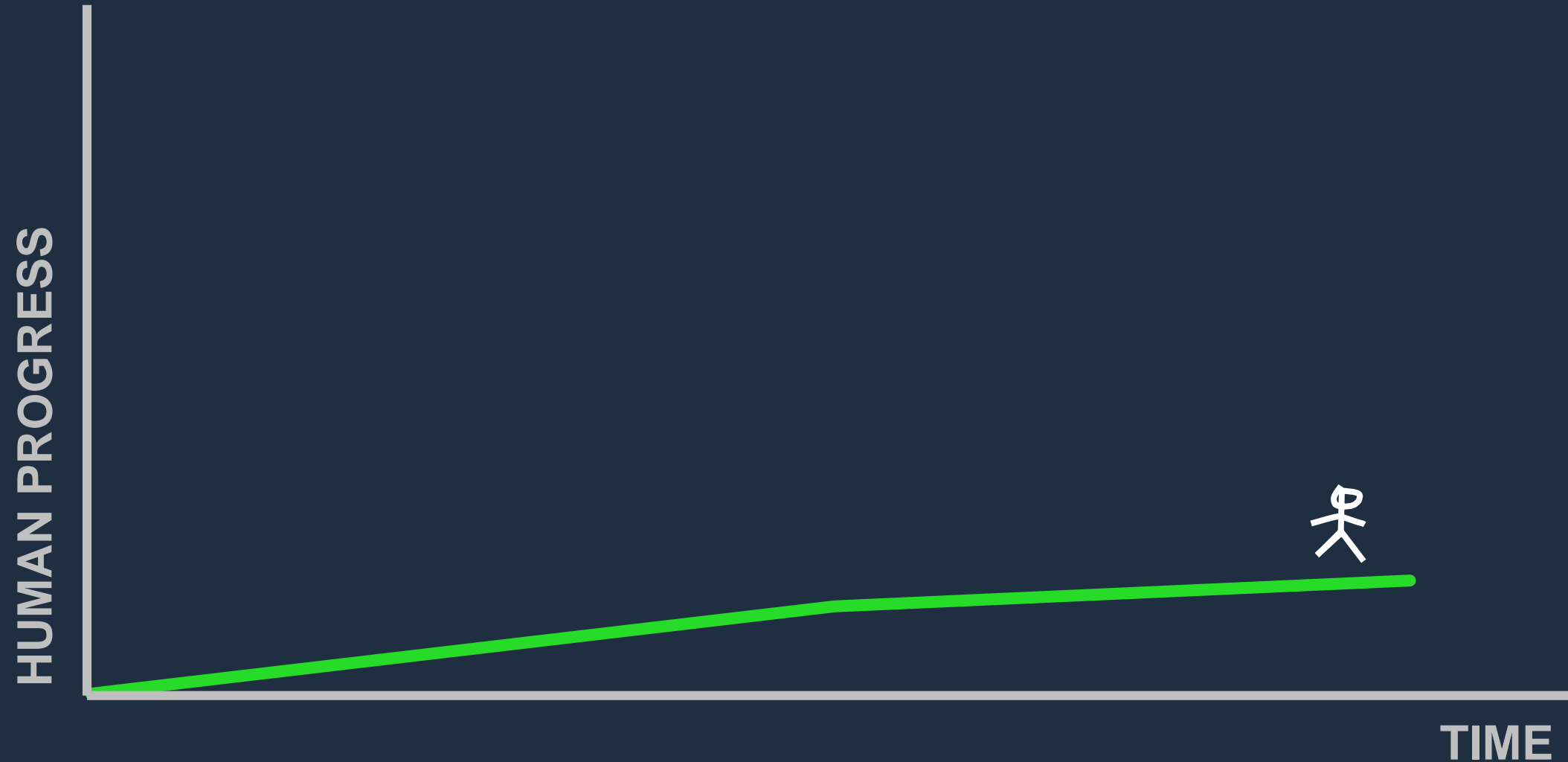




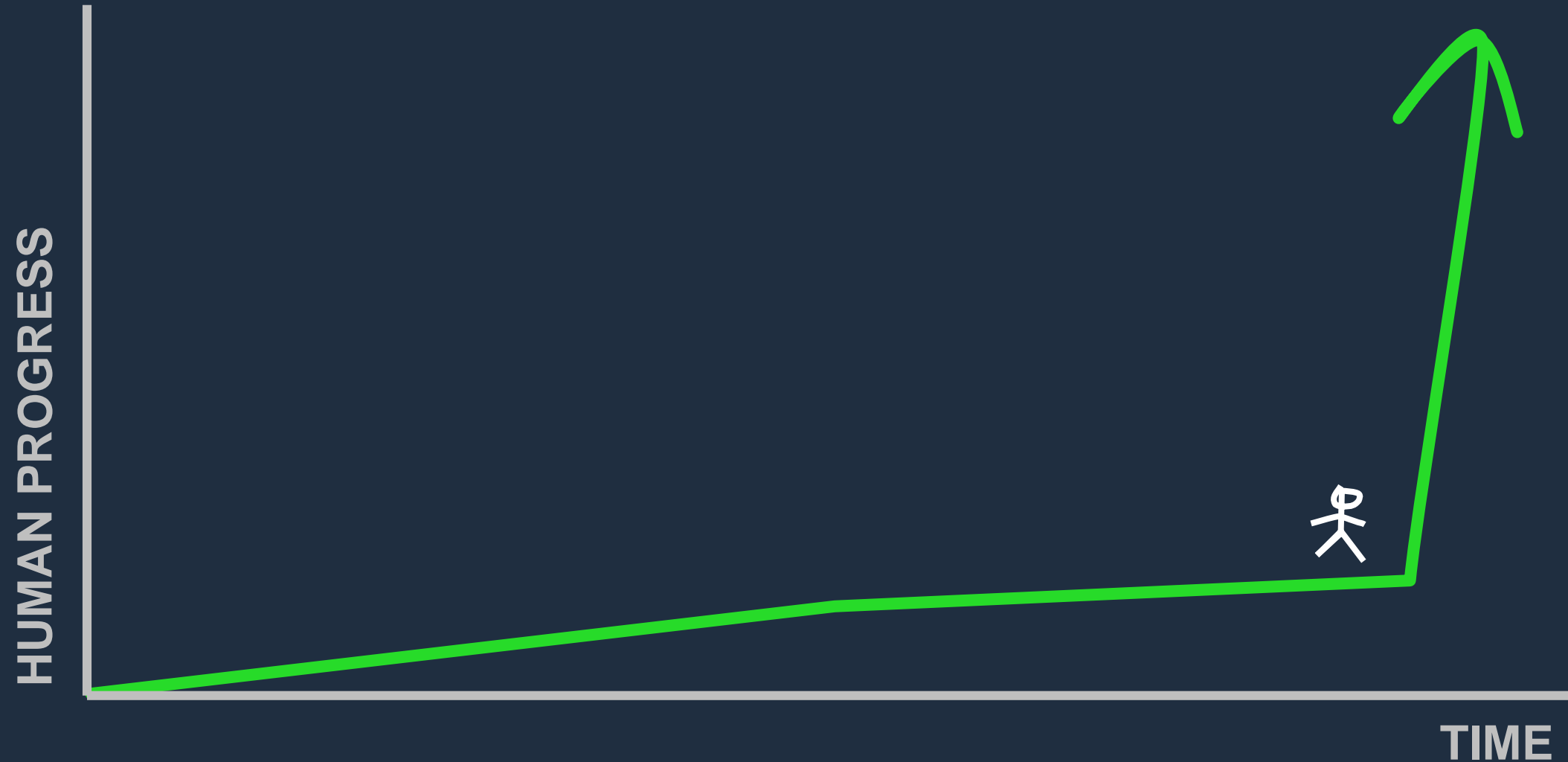
Artificial Intelligence



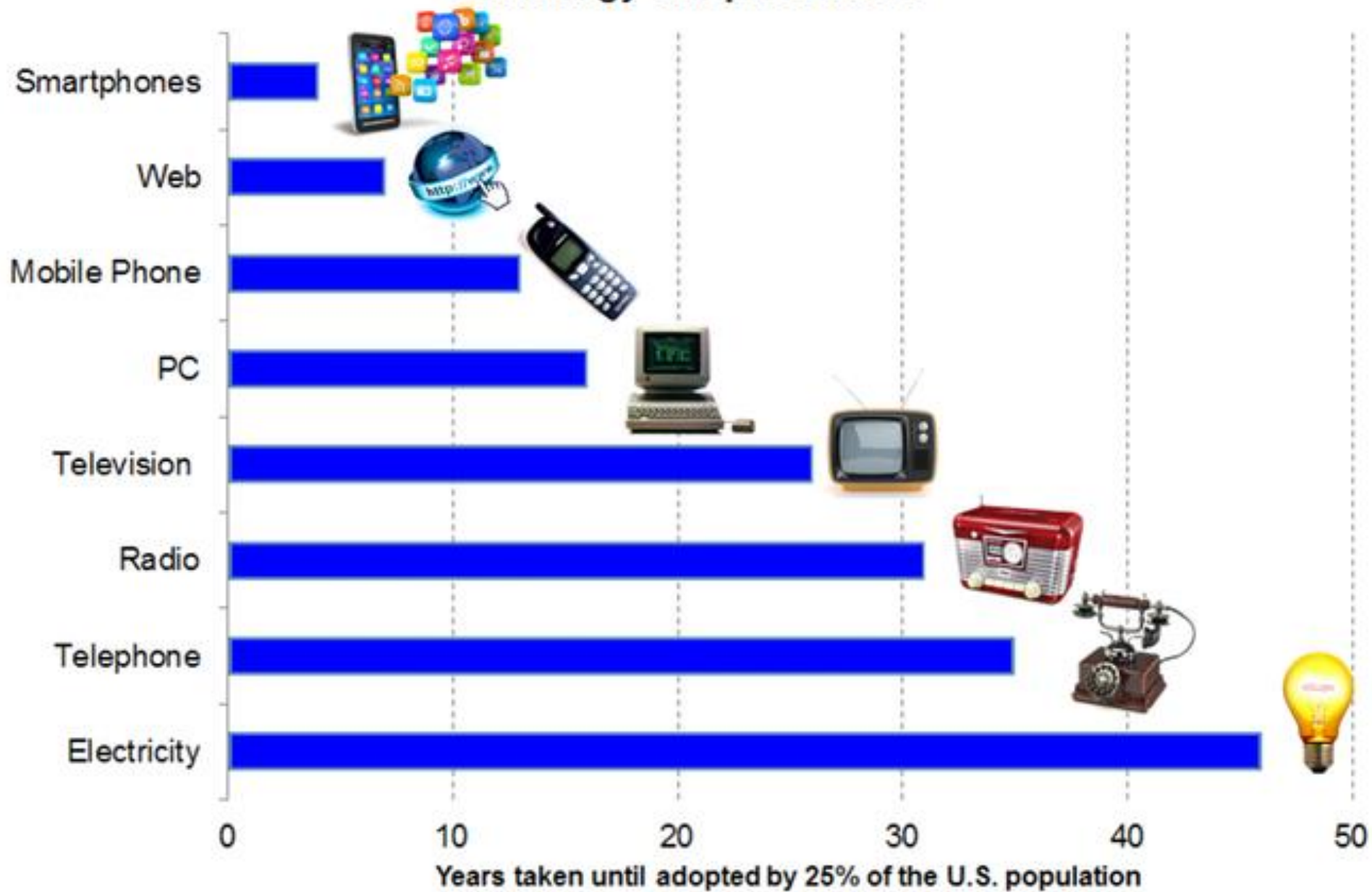
Human Progress vs. Time



Human Progress vs. Time



Technology Adoption Rates



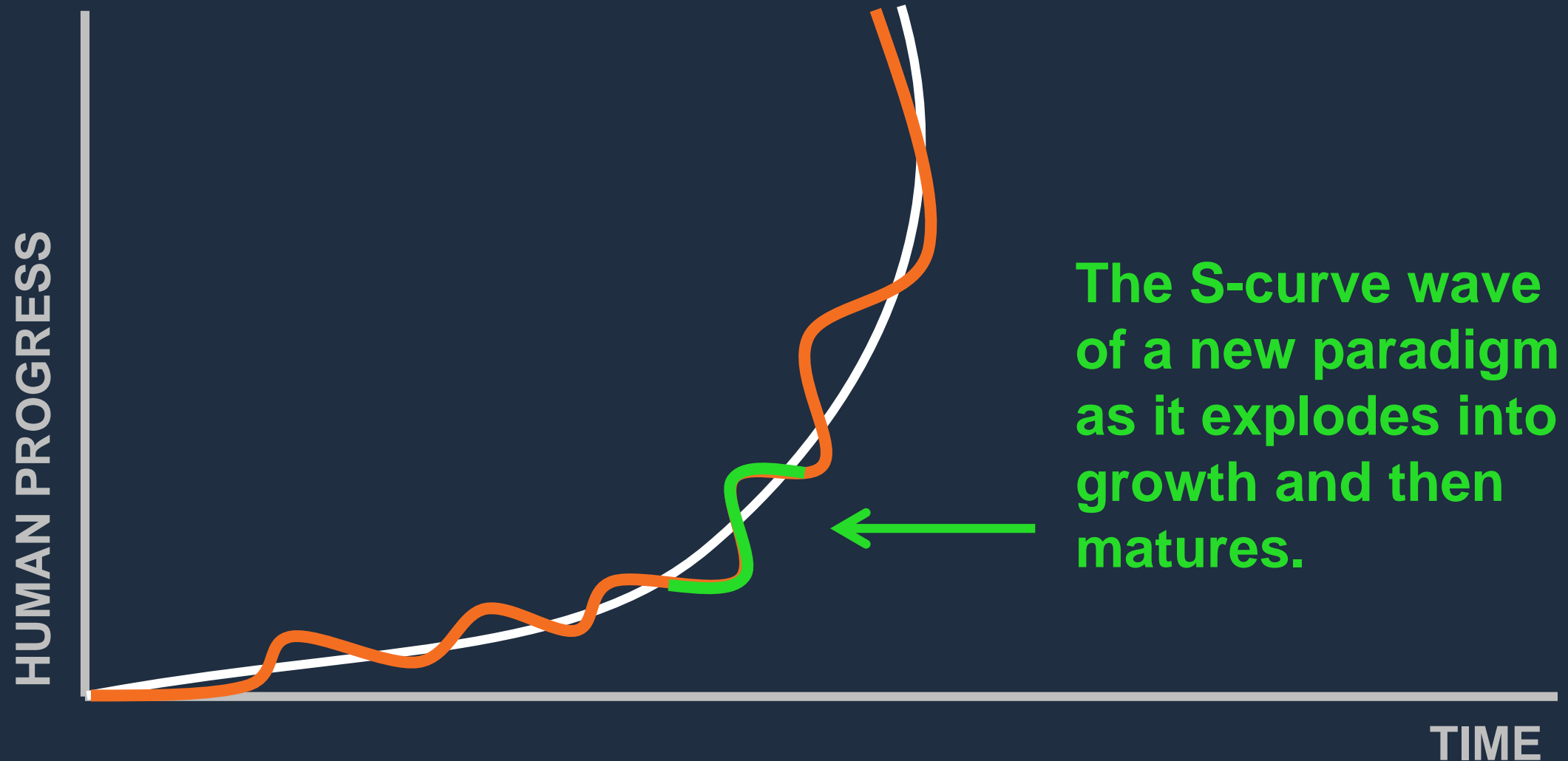
The background is a solid orange color. It features several abstract geometric patterns. A large white circle is positioned in the center-left. To the right of the circle, there is a complex network of black lines connecting white dots, forming a web-like structure. In the bottom-left corner, there is a smaller, more intricate geometric pattern of black lines and white dots. The text is centered within the white circle.

Progress Perception vs. Reality

The image features a solid orange background. In the center is a large white circle. Overlaid on this background are three clusters of interconnected nodes and lines, resembling a network or web. The nodes are small white hexagons, and the lines are thin black. One cluster is in the top right, another in the bottom right, and a third in the bottom left. The central white circle contains the text 'DPU' in a bold, black, sans-serif font.

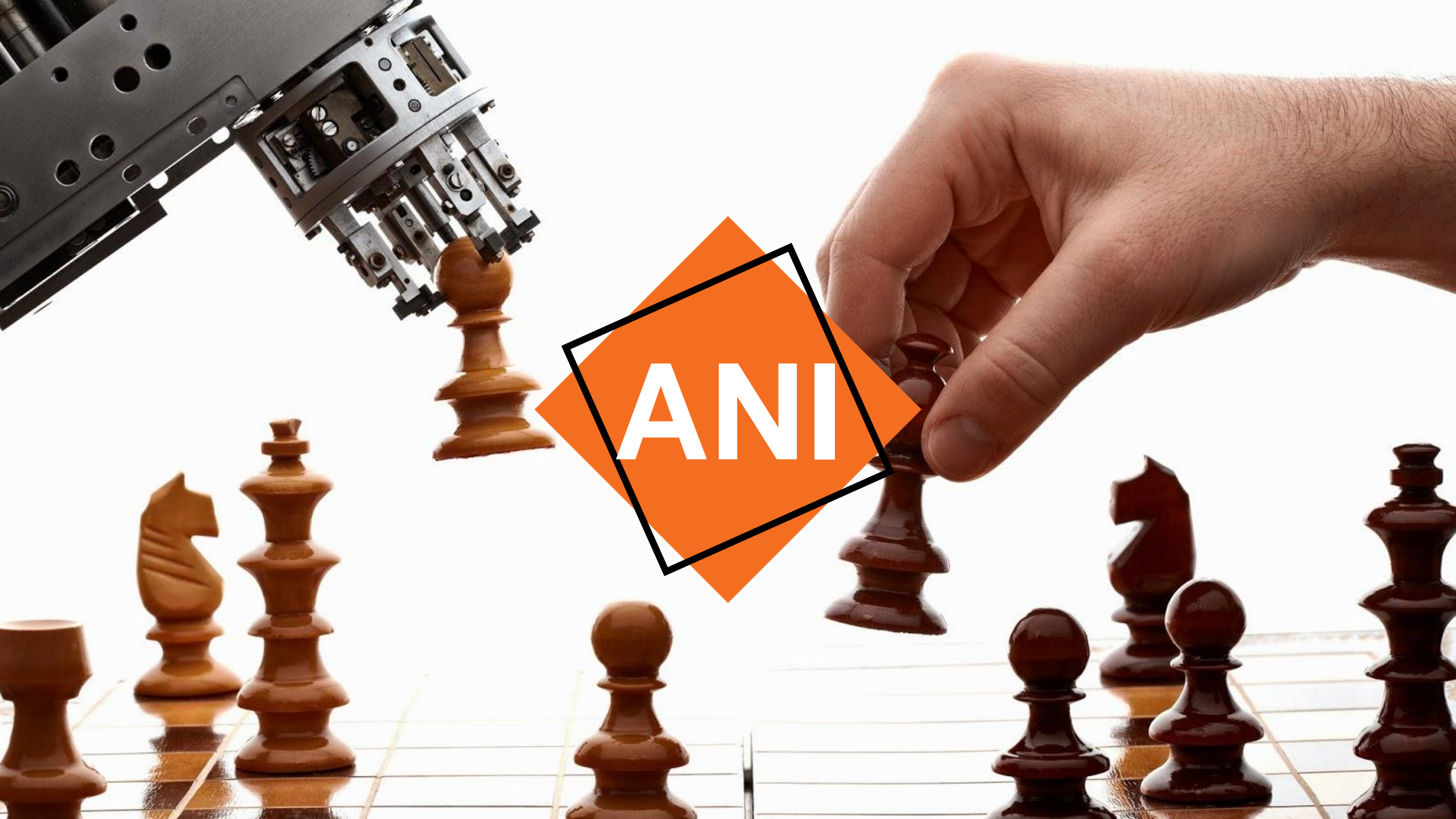
DPU

Human Progress vs. Time





Levels of AI



ANI

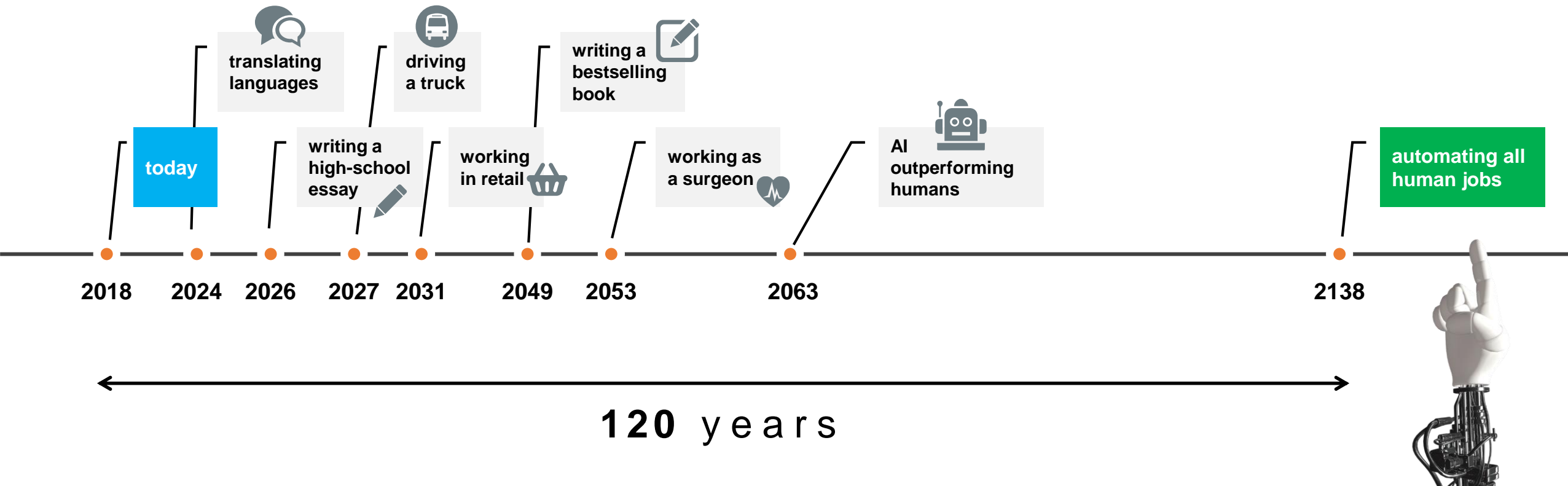


AGI





Timeline



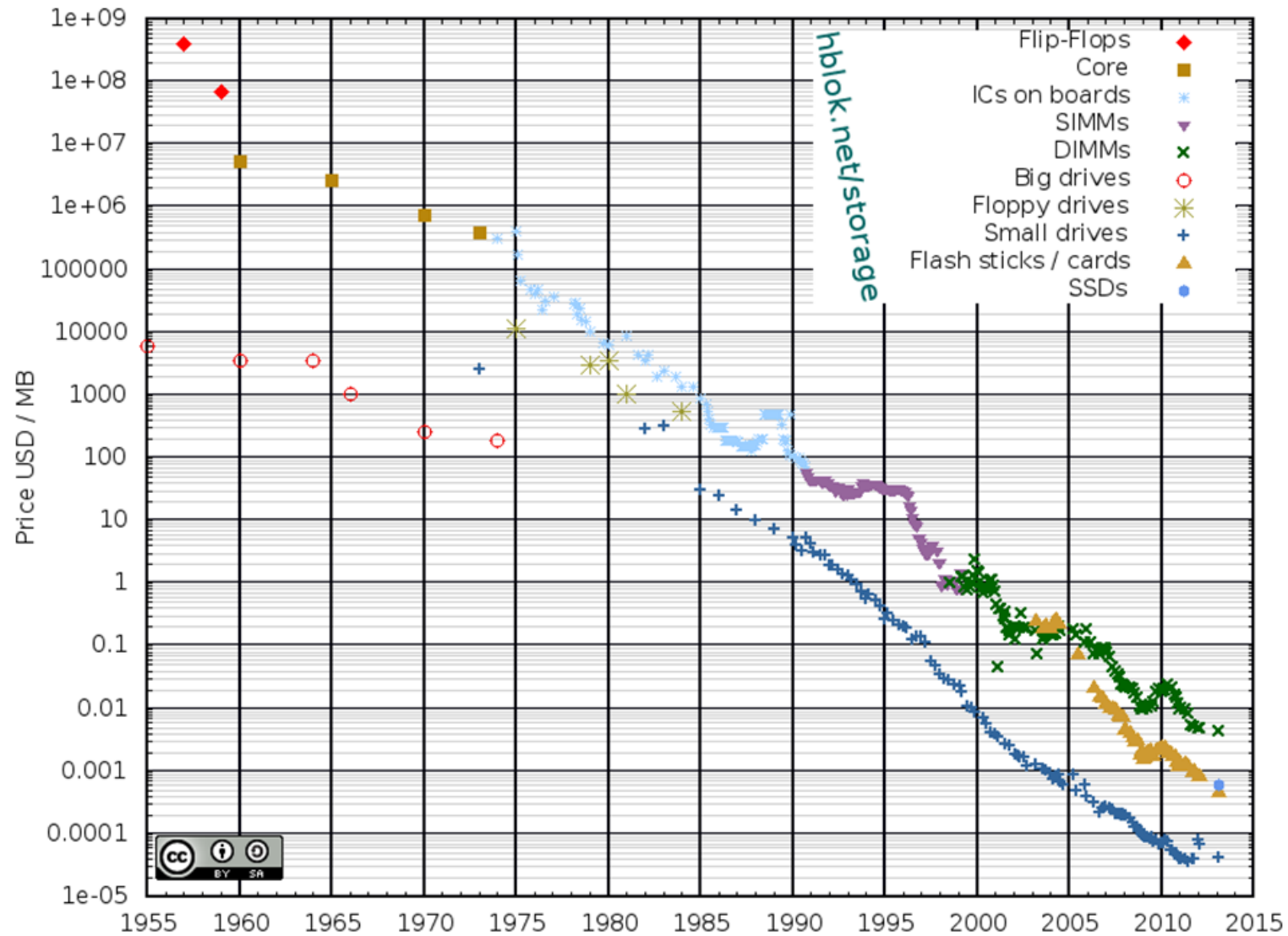
Source: <https://www.futuretimeline.net/blog/2017/06/13.htm>

The background is a solid orange color. A large, white, semi-transparent circle is centered on the page. Overlaid on this circle and the background is a network diagram consisting of black lines connecting white nodes. The nodes are represented by small white circles and larger white hexagons. The network is composed of two main clusters: a smaller, more dense cluster in the bottom-left corner and a larger, more spread-out cluster in the top-right corner. The central white circle partially obscures the network lines and nodes that pass through it.

Why Now

Increase of compute power

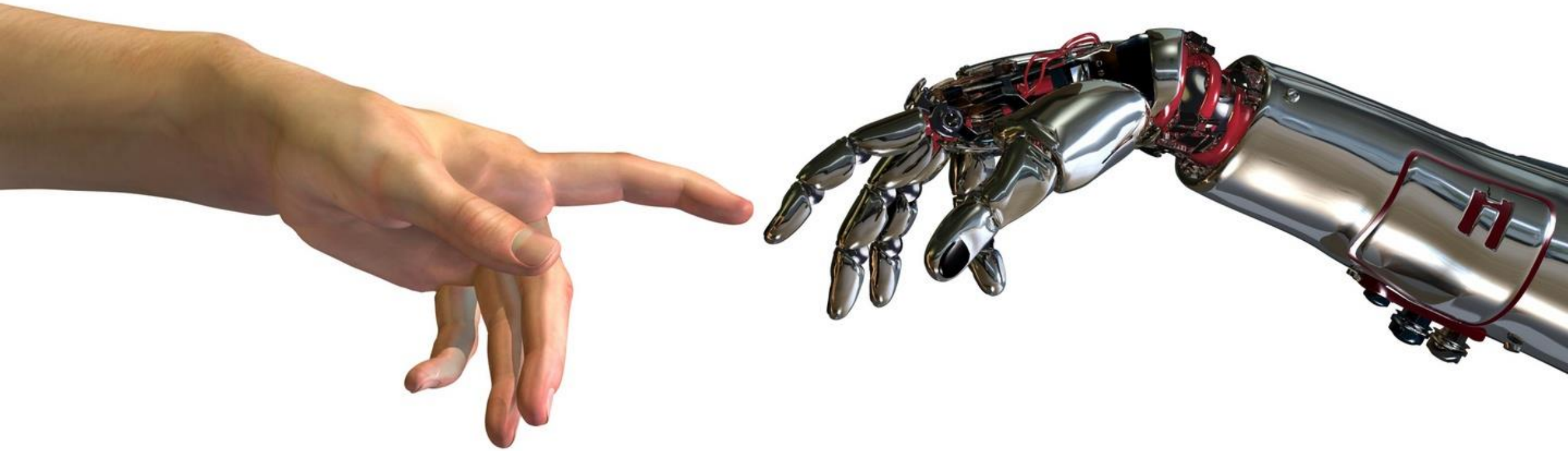
Historical Cost of Computer Memory and Storage



Machine Learning



Making it smart



Machine Learning – Narmi Example

AT&T LTE 7:22 PM 17%

Feed

Recently used accounts

Primary Checking (43333)	\$1,120.38 >
Primary Checking	\$13,762.13 >
Savings	\$18,567.98 >

See all >

Payment due in 4 days X

Auto loan \$148.39

Pay now >

Recent activity Jul 16

Cleared Check Trace...	Pending	-\$111.60
Transfer From 36631/x	Pending	\$2.93
Amity Hall		-\$21.00

See more >

AT&T LTE 7:23 PM 18%

Feed

Lower Your Verizon Bill X

verizon

The bill negotiation experts at our partner Billshark have indicated you might be overpaying. Submit your bill today to let them save you money.

Learn How

February 2018

Earned	\$18.38
Spent	-\$2,668.83
Activity	39 transactions

Make & Receive Payments X

AT&T LTE 7:22 PM 18%

Feed

Push Notifications X

By enabling push notifications, we'll be able to keep you updated on unusual spending and more.

Enable Notifications

Paperless Statements

Cut down on your mailbox clutter by enabling paperless statements.

Enable eStatements

Lemonade X

Protect your home and valuables with affordable insurance. Submit all claims in Lemonade's app!

Get instant decision

May 2018

Earned	\$3,613.63
Spent	-\$4,281.54
Activity	87 transactions

Use Touch ID

April 2018

Earned	\$3,847.90
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The background is a solid orange color. It features several abstract geometric patterns. A large white circle is positioned in the center-left. To the right of this circle, there is a complex network of black lines forming a web-like structure. This network includes several white hexagonal nodes at various points. In the bottom-left corner, there is another cluster of black lines and white nodes, similar in style to the one on the right but more compact. The overall aesthetic is modern and technical.

**What do
you do to
prepare?**

BofA – Erica Stats...

1M

users in 3 months



RHODE ISLAND

rolled out mid
March

+8

states Apr 3rd

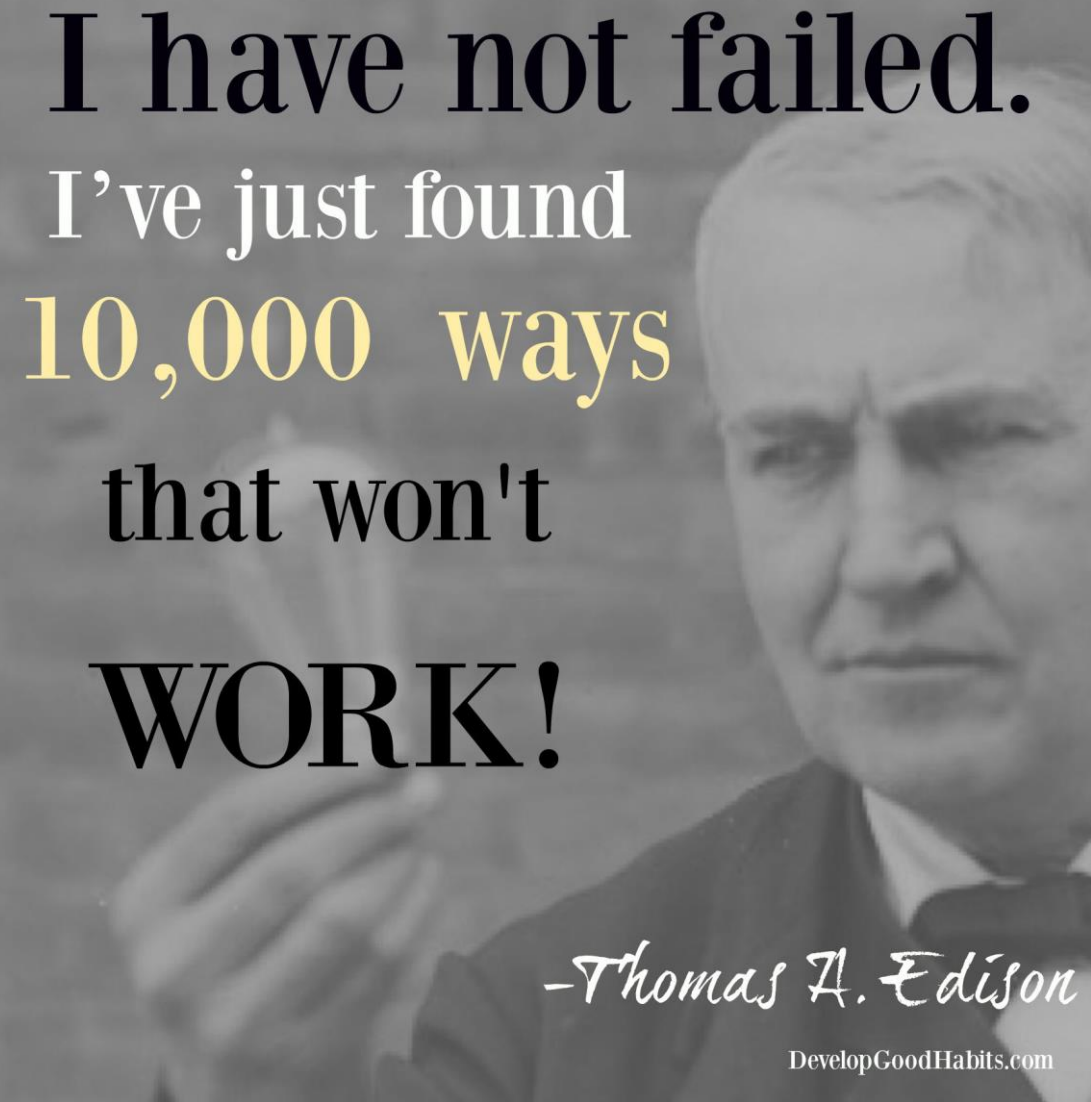
25M

mobile app
customers

Source: <https://www.americanbanker.com/news/mad-about-erica-why-a-million-people-use-bank-of-americas-chatbot>

The image features a solid orange background. A large, white, semi-transparent circle is centered in the frame. Overlaid on this background is a network diagram consisting of numerous black lines connecting various nodes. Some nodes are represented by small white dots, while others are larger white hexagons. The network is most dense in the bottom-left and top-right corners, with lines crisscrossing to form a complex web. The central white circle contains the text "Fail Forward Fast" in a bold, black, sans-serif font, arranged in three lines.

**Fail
Forward
Fast**



I have not failed.
I've just found
10,000 ways
that won't
WORK!

-Thomas A. Edison

DevelopGoodHabits.com

Logic vs. Problem



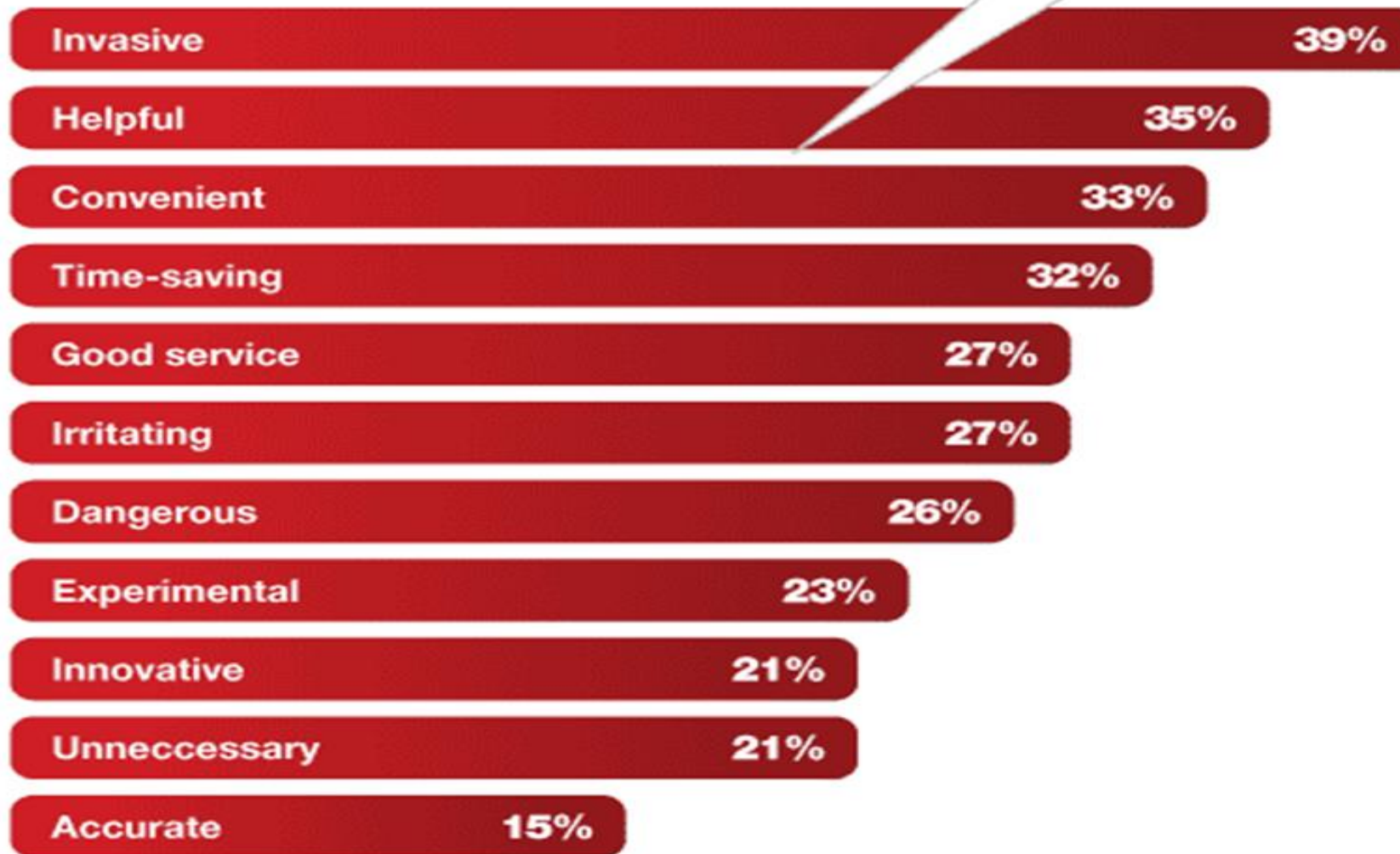
More pics on www.imfunny.net

algorithm

noun

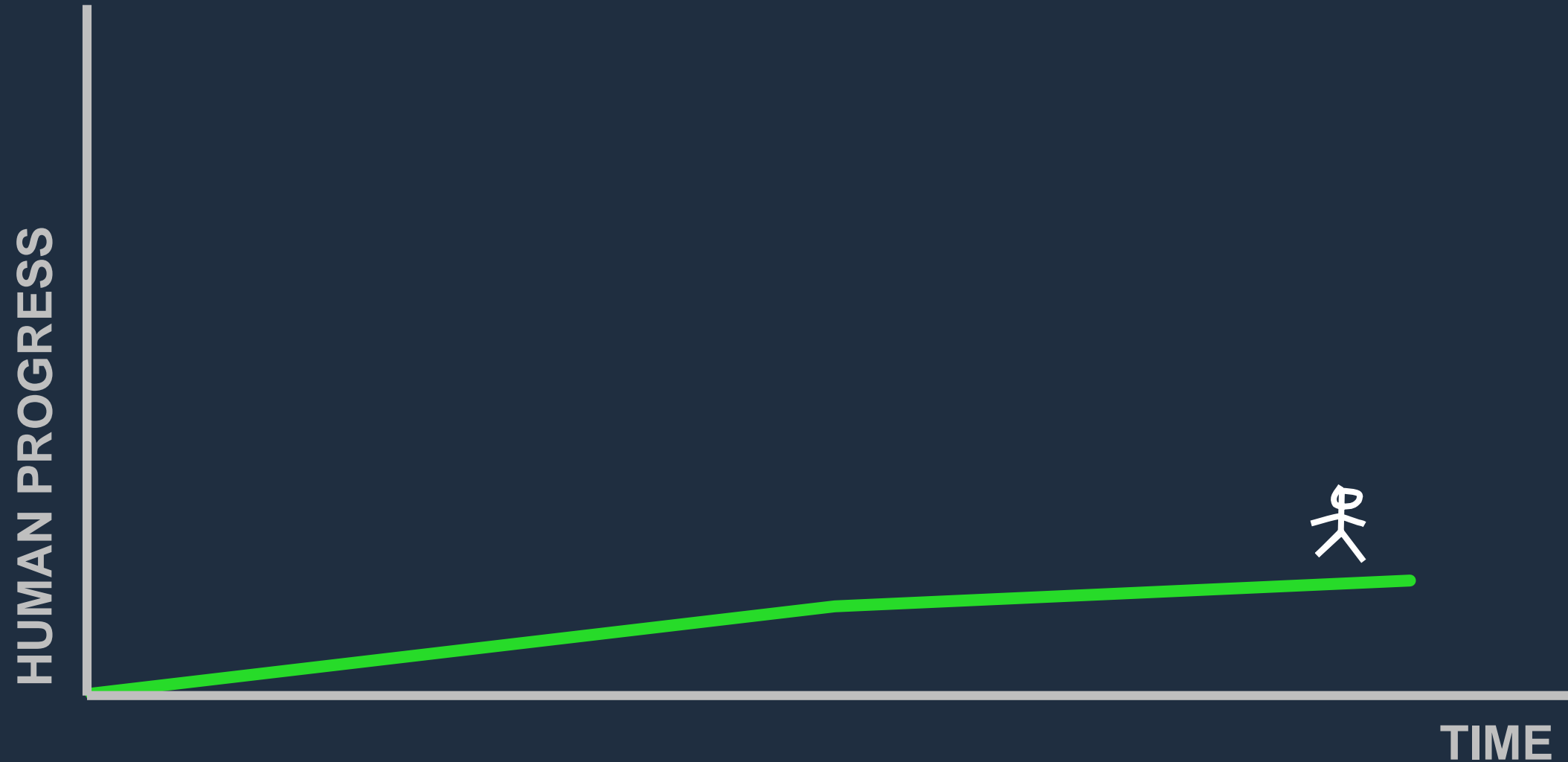
Word used by programmers when they do not want to explain what they did.

How consumers feel about banks' data analytics capabilities

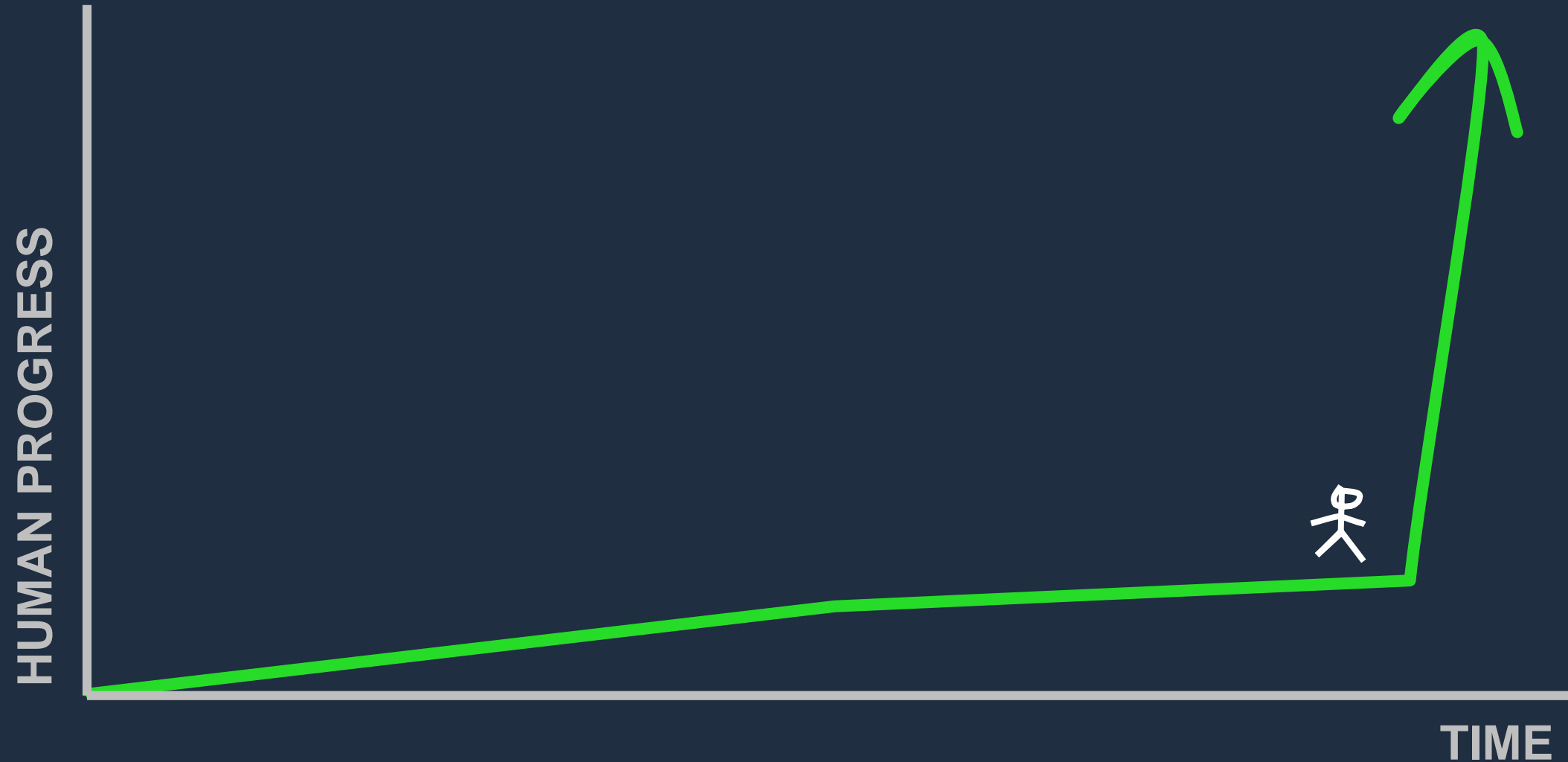


Source: Infosys © July 2013 The Financial Brand

Human Progress vs. Time



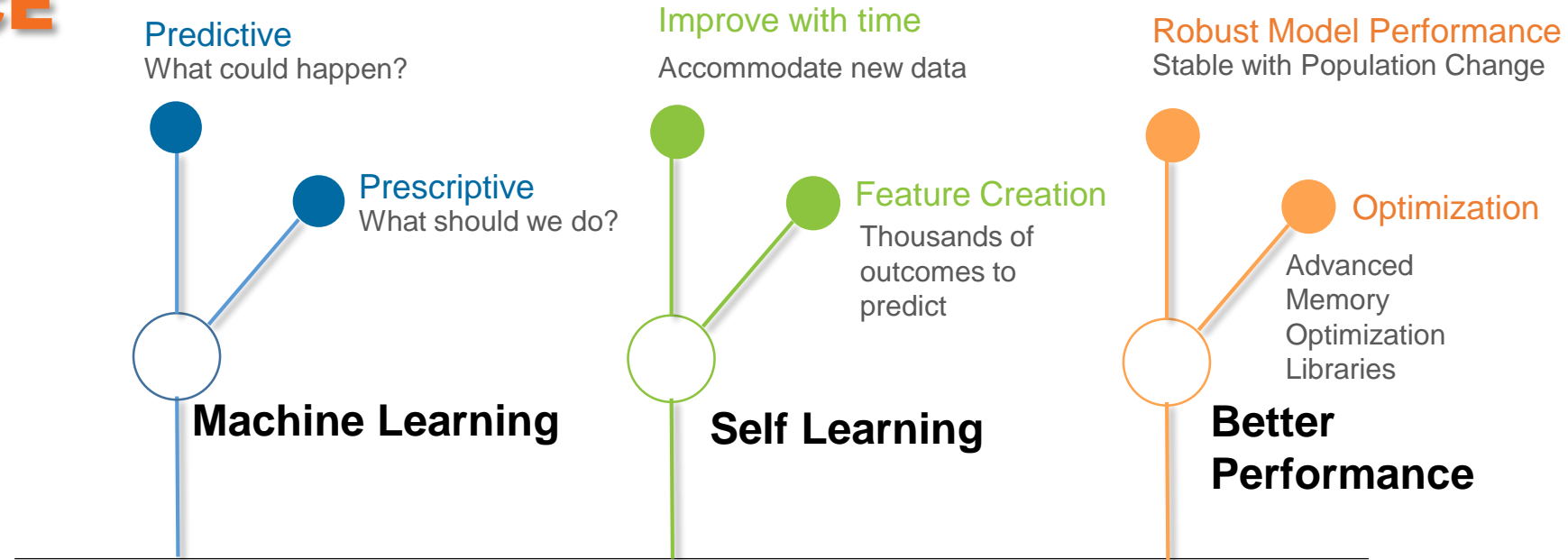
Human Progress vs. Time



Artificial Intelligence



ARTIFICIAL INTELLIGENCE FOR CREDIT UNIONS



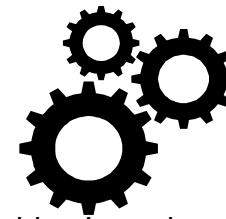
ATTRITION PREDICTION MODEL USING AI



Raw Data



Creates thousands of variables that may affect member Attrition



Machine Learning model that auto adjusts periodically



6x More Predictive & Improving

CONVERSATIONAL AI

Use Cases



Financial Services



Fidelity *mr.* **cooper**SM

**STATE
DEPARTMENT**
FEDERAL CREDIT UNION

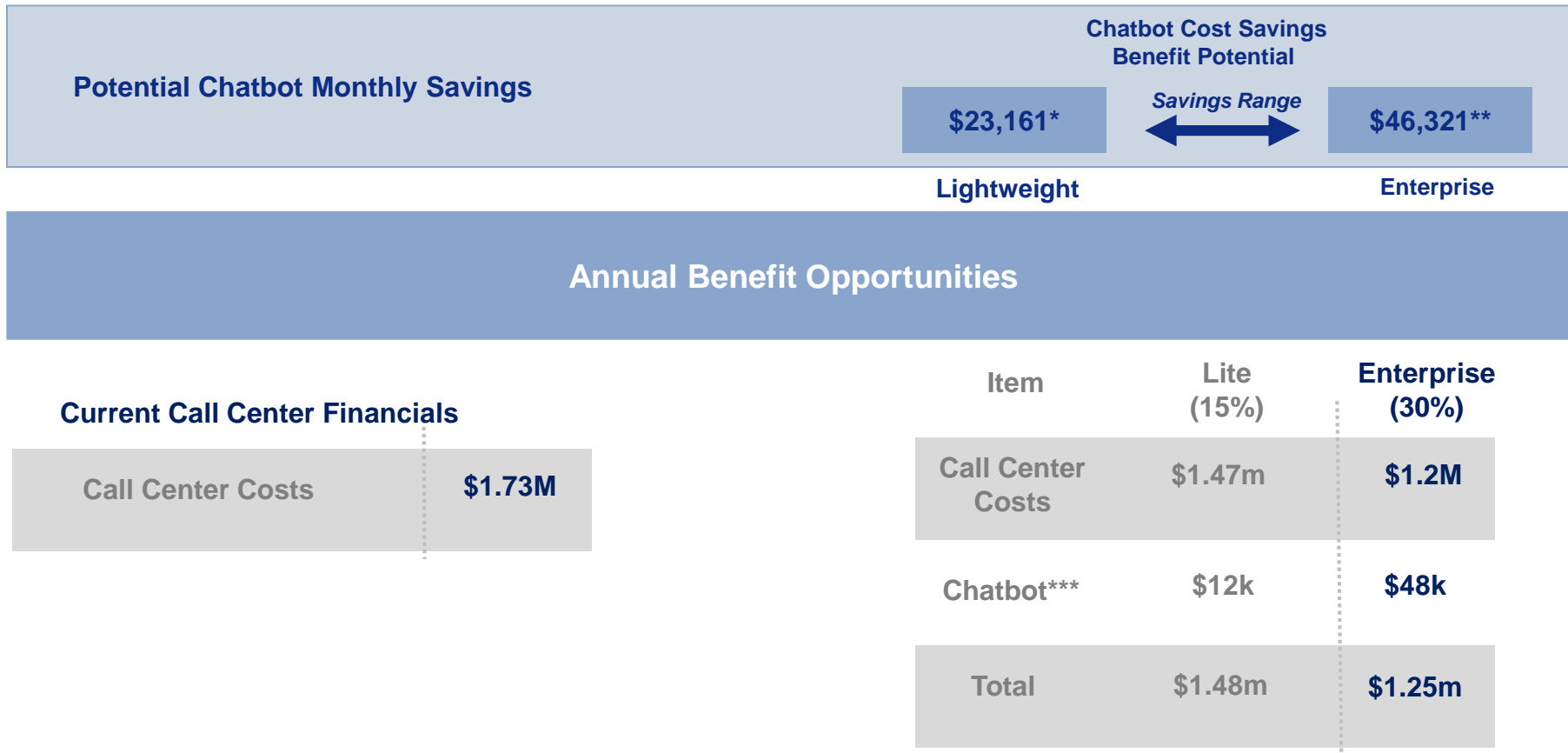
DCU
BANKING – THE DCU WAY

In order to reduce call volume and add in another engagement channel for its customers, Posh easily connects to credit union's core banking platform, along with call center software and third party systems. PCF deployed seamlessly on multiple channels.

'By 2020, over 50% of large to medium sized organizations will have deployed production chatbots' - Gartner

Chatbot Potential Cost Savings

The Financials to support making this strategic decision to leverage a powerful Chatbot platform are detailed below



* Reduction of 15% of calls at current monthly costs of \$154,404

** Reduction of 30% of calls at current monthly costs of \$154,404

*** Chatbot annualized fee

Empower your agents with A.I.

Boost their efficiency 5x

The screenshot displays the 'TRAVELLER AGENT DASHBOARD' interface. It features a top navigation bar with a search bar and user avatars. The main content area is divided into three panels:

- Chat Panel (Left):** Shows a conversation with 'Isabella Johson'. The chat history includes:
 - Feb 18 - 17:38: "I had a problem making the reservation. A travel agent will be with you shortly."
 - Feb 18 - 18:37: "How can I help you?"
 - Feb 18 - 18:39: "BKK to NRT on the 2nd morning departure"
 - Feb 18 - 18:40: "Economy, Business or First class?"
 - Feb 18 - 18:45: "Business Class"
- User Profile Panel (Middle):** Displays the profile of 'Isabella Johnson', a Miss. It includes:
 - Personal:** Phone: 66 922655658, Travel ID: 028596
 - Business:** Customer Relation: 30secondsToFly Inc., (New york Branch)
 - Frequent Flyer Affiliations:** Delta SkyMiles ID: 79789870
 - Emergency Contact:** Robert Bradon
- Flight Results Panel (Right):** Shows flight options from BKK to NRT for 'Fri 20 Nov - Wed 01 Dec - Economy - 1 Adult'.

Selected	USD 427.30	Policy Compliance
B K K 06:30 →	N R T 22:30	11h 45m 1 stop (HKG) Boeing 737-800
N R T 22:00 →	B K K 05:45 (+1)	7h 45m Non stop Airbus A350s
GOOD PRICE / WORST DURATION / REQUESTED CABIN		
USD 537.28 Out Of Policy		
B K K 08:45 →	N R T 23:30	10h 45m 1 stop (HKG) Boeing 737-800
N R T 22:30 →	B K K 07:30 (+1)	10h 45m Non stop Airbus A350s
GOOD PRICE / WORST DURATION / REQUESTED CABIN		
USD 587.00 Out Of Policy		

REQUEST A CALL



Industry First
Driverless Banking™

*“More than a banking and payments App, more than a budgeting tool
Instead true Driverless Banking using Deep Learning Artificial Intelligence
to ease my life and help me create wealth”*



Envel is building an Advanced AI powered Bank Account that
Guides your Money and Spending in Real-time to help you build Wealth

We're running beta trials and due to launch in 2019. Join the waiting list or stay informed with Envel news!



AI-DRIVEN DECLINE SALVAGE

Click to learn more or scroll down
to see how much you can recover!



Win Top of Wallet

[CONTACT US](#)

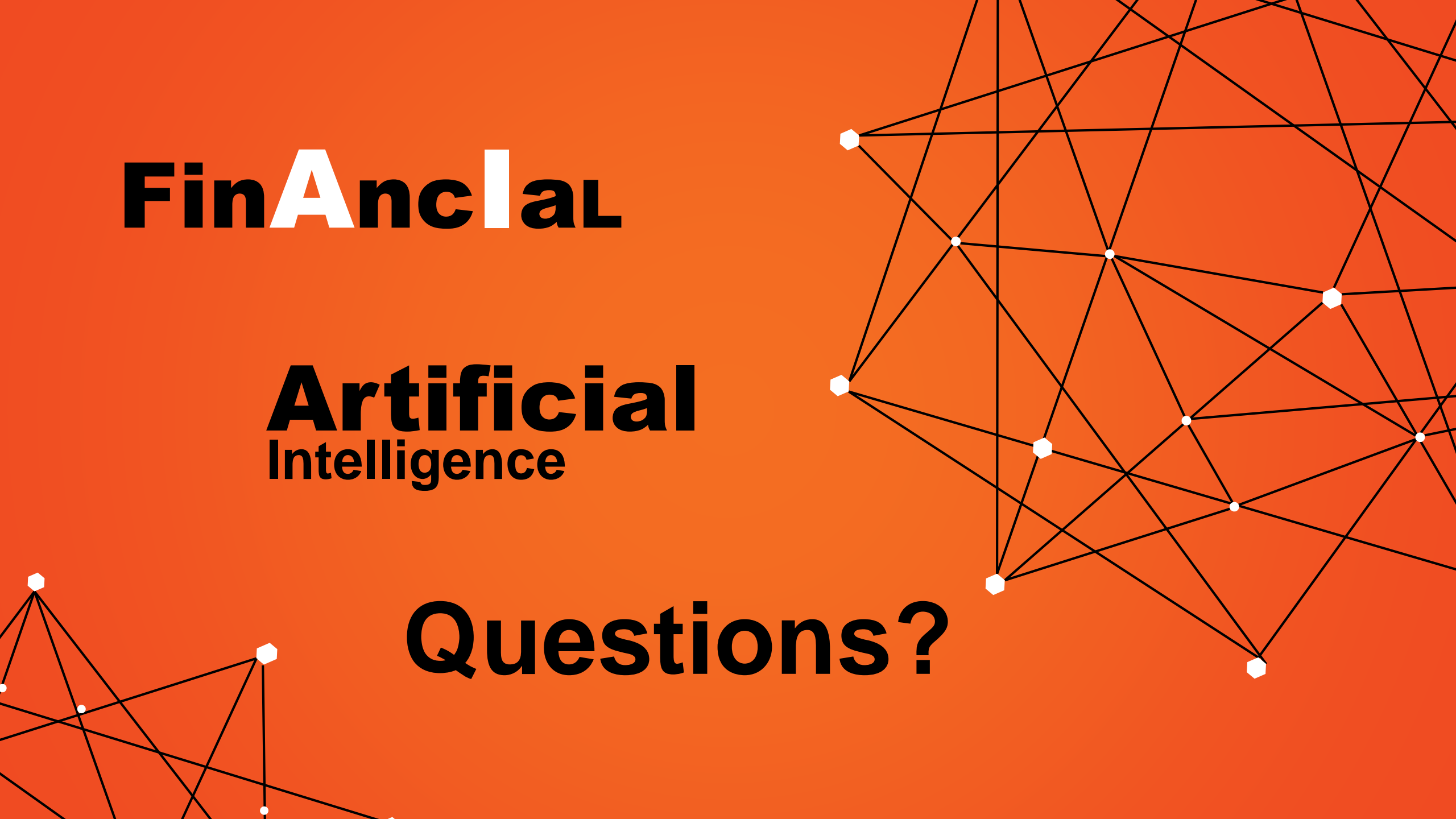
**Capture missing revenue from services like
Amazon, Netflix, AT&T, and more with WalletFi™**

WalletFi™ is the only all-in-one solution that enables your account holders to see what they are paying for, and easily make your card "top of wallet" with their favorite online

FinAncial

Artificial
Intelligence

Questions?





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digital age