

The Digital Shift: Leverage or Get Leveled

Mike Kelly
President/CEO

PSCU™
Forward.

Leverage or Get Leveled



Convergence Happened



Disrupt the
Standard



TESLA MOTORS

Bigger Isn't
Better



Cooperative Model



Credit Union Penetration

United States

U.S. POPULATION

313M

CU MEMBERS

96M

A photograph of an older man with a white beard and glasses, and a young woman with long brown hair, both smiling and looking towards the camera. They appear to be sitting on a bench in a park-like setting with greenery in the background.

Generational Shift

2012 Net Promoter Score

CREDIT
UNIONS

49.6

BANKS
-19

A photograph of a group of young adults in an urban environment. In the foreground, a man in a grey sweater and tan pants is riding a bright green tandem bicycle. A woman with blonde hair in a blue denim jacket is pedaling the rear wheel. Behind them, another man in a blue denim shirt and tan pants is riding a standard bicycle. In the background, a woman in a black leather jacket and glasses is standing on a bicycle. The scene is set against a backdrop of a white brick building with windows and several other bicycles parked or in motion.

Millennials
Hate Banks

A close-up photograph of a hand holding a purple striped eggplant. In the foreground, there are various fresh vegetables like broccoli, red bell peppers, and tomatoes. A green sign with white text is placed in front of the vegetables. The background is a dark, textured surface.

Money is a
Social Issue

Locally Grown

Think “Free Infrastructure and Capacity”



Digital Shift Demands SMAC Talk



Social



Mobile



Analytics



Cards



A photograph of four young adults—two men and two women—standing together on a narrow, paved street. They are dressed in casual winter clothing, including jackets, scarves, and jeans. The group is posed in a line, with their arms around each other's shoulders. The background shows stone buildings and a doorway.

#AwesomeAintEasy

A photograph showing a person's lower body in motion, walking towards a modern train. The train has a sleek design with a silver body and bright green horizontal stripes. The platform floor is made of large grey tiles, some of which are wet or have white paint markings. The background shows the interior of the train car.

The Future
is Here

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