



**NACUSO**<sup>SM</sup>

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THE NATIONAL CENTER FOR  
**COLLABORATION & INNOVATION**

## **CRITICAL THINKING**

**The reasonable man adapts himself to the world;  
The unreasonable one persists in trying to adapt the world to himself.  
Therefore, all progress depends on the unreasonable man.**

**\_\_George Bernard Shaw**

# **SMALL SIZE AND LACK OF SCALE**

**We have 5.6% of the financial services industry's assets.**

**Within the 5.6%, we are highly fragmented.**

**We have no unifying vision for the industry.**

# ***Will Network Business Design Capture the Imagination of Future Credit Union Leaders?***

**3 of the Industry's Collaboration Hero's:  
Randy Karnes, Stan Hollen, Dave Serlo**

**Each one has contributed to value creation, new business models,  
and leads by example.**

**Each one is innovative, resourceful, and opportunistic.**

**Panel Discussion: The Value and Future of CU Collaboration and Networks**

**Series of Strategic Consideration Questions**



*“Chance favors the  
prepared mind.”*

*— Louis Pasteur*

## **STRATEGIC CONSIDERATIONS**

**How important is collaboration and doing things collectively to the growth and survival of credit unions?**

## **STRATEGIC CONSIDERATIONS**

**How is collaboration and your network model different today compared to even just 5 years ago?**

## **STRATEGIC CONSIDERATIONS**

**How do you challenge credit union leaders to collaborate, network, and work together? What are the greatest barriers to collaboration?  
How do we overcome these barriers?**



## **STRATEGIC CONSIDERATIONS**

**We have made great progress with shared branching, ATM networks, call centers, and card processing. What do you think is next?**

## **STRATEGIC CONSIDERATIONS**

**For all of these collaborative solutions that allow us to provide our members with more value, why has the marketplace yet to recognize these as a differentiator between credit unions and the competition?**

## **STRATEGIC CONSIDERATIONS**

**Will consolidation continue, and in the end, will our industry finally succumb to the conclusion that you must be a mega-institution to be relevant?  
Where do we go from here?**

## **STRATEGIC CONSIDERATIONS**

**Do you think new ideas in collaboration and networking can save credit unions if the proposed changes proposed by the Treasury Department eventually come to pass?**