

TREND SPOTTING FOR INNOVATION

What Consumer Trends Will Drive Innovation
in 2009 & Beyond?

CONFIDENTIAL
CASE # 7-12-50

Lisa Renner
CEO, CU Holding Company



BEYOND[®]
MARKETING, LLC

Cooperative

PAYROLL
SOLUTIONS, LLC

CU Holding Company, LLC[®]

TruHome
Solutions[®]

XtraCa\$h
LLC

WHY TRENDS



“Catch the next wave before it catches you”

TODAY'S GOALS

- **Current Trends**
How the industry is responding.
- **Hottest Trends for 2009**
YOU decide how to respond.
- **Becoming a Trend Spotter**

CONSUMER TRENDS

- Participation Era
- Experience Spaces
- Booming Business
- Cause-a-Delity
- Convenience Quest
- Spend-aholics

PARTICIPATION ERA



You  TM Broadcast Yourself

What the pros need to wear around their necks.

What the pros need to wear around their necks.



Check out the photographers at any major sports event—PGA TOUR events included—the same technology and innovation that makes Canon the overwhelming choice of pro

©2006 Canon U.S.A., Inc. All rights reserved. All trademarks are the property of their respective owners.

PARTICIPATION ERA

YOUNG & FREE
Meet Larissa, the voice of Alberta's under 25 crowd.

Powered by Creative Wealth

HOME | BLOG | CALENDAR | POLLS | FREE STUFF | YOUNG & FREE ACCOUNT

HI THERE | ABOUT ME | MY VIDEOS | MY PHOTOS | Y&F TEAM | SEARCH ARCHIVE

Hi, I'm Larissa. Welcome to Young & Free Alberta.

- » BLOG
- » VIDEOS
- » CALENDAR
- » POLLS
- » FREE STUFF
- » ON FACEBOOK
- » ON TWITTER
- » ON YOUTUBE
- » ON FLICKR
- » E-MAIL LARISSA

COMING SOON
Y&F LIVE
CHECK BACK SOON TO SEE WHEN LARISSA GOES LIVE!

FREE CHEQUING (REAL LIFE NOW)
FREE \$25 (THE REALITY WE PROMISE)

Y&F VIDEO COLLECTION

Y&F BLOG

- March 26, 2008 (By Larissa Walkiw)
Webthing of the Week: Test Your Awareness » More
- March 27, 2008 (By Larissa Walkiw)
Announcement: First Y&F Live Show! » More

» View all posts

Y&F ALBERTA EVENTS

- March 28, 2008
Crime and Justice
Concordia University, Edmonton » More
- April 03, 2008
Junior B Provincial Hockey
Three Hills » More

» View all events

Latest Video
Yahoo Live Demo
Posted 03/20/2008
» View video



PARTICIPATION ERA

A product built on help



Zopa Loan

An unsecured personal loan with a great, low cost. And a chance to reduce your payments even further, just by letting friends and family know they can help you, risk-free.



Zopa CD

A guaranteed, insured return that's often higher than the top CD in the country.

And the ability to choose who your money helps--and how much help to give them.

PARTICIPATION ERA

sharedspaces.co.uk
co-buyco-investco-rent

- ✦ Legal Essentials
- ✦ Financial Essentials
- ✦ Insurance Essentials
- ✦ What Can I Borrow?
- ✦ FAQ's
- ✦ About Us

[Home](#) | [Co-Buying](#) | [Co-Investing](#) | [Co-Renting](#) | [Hot Property](#) | [Shared Ownership](#) | [Mortgage Advice](#) | [Property Forum](#) | [Contact Us](#)

Log in

Username:

Password:

[Forgot password?](#)

Sign In 

Join thousands from all over the UK looking for someone they connect with to help them realise their property dreams

Register **FREE**
>>>>>>>>>>>>>>

Questions?
Click to chat 


find your ideal co-buyer



Mortgage **Quote** | Conveyancing **Quote** | Deed of Trust **Quote**




Co-Buy **Co-Invest** **Co-Rent** **Shared Ownership**
Now you can afford your property dreams

Would you love to live in a city penthouse, have a home by the beach, invest in land or property, or simply afford your first home? Co-buying could be the answer for you. Share the costs of buying, the pleasures of ownership and the profits of sale with a property partner and these dreams could be a reality. Find a mortgage mate from thousands registered with us from across the country. Together we can do anything.

Join the co-community today »

PARTICIPATION ERA


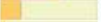
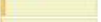

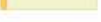
Story Telling & Product Rating



Customer Reviews

Apple iPod nano 4 GB Silver (3G)

608 Reviews

5 star:		(380)
4 star:		(135)
3 star:		(31)
2 star:		(16)
1 star:		(46)

Average Customer Review
★★★★★ (608 customer reviews)

Share your thoughts with other customers

[Create your own review](#)

Search Customer Reviews [GO!](#)

Only search this product's reviews

The most helpful favorable review

361 of 383 people found the following review helpful:

★★★★★ **The 4 GB Apple iPod Nano - An Improved Entry Level Media Player! Check it Out!**

Apple 4 GB iPod nano AAC/MP3 Player Silver (3rd Generation)

Apple's new nano is designed to improve upon past models and add some functionality. The improved video, smaller thinner body and updated firmware are enough to make it stand out. The slightly lower price tag is also sure to help sell more units.

I think most buyers will opt to get the...

[Read the full review >](#)

Published 6 months ago by Mark

> See more [5 star](#), [4 star](#) reviews

vs.

The most helpful critical review

154 of 186 people found the following review helpful:

★★★★☆ **I like it, but it has two major drawbacks for my needs**

If 'TV out' isn't important to you, or you don't care about playing podcasts back to back without fiddling with the ipod, then I'm sure you'll still love the new 3g nano. I like the video feature, the size (great for commuting), style, and colors of the new nano 3g, and iPods have the easiest/best way of selecting and sorting through music of any MP3 player out there...

[Read the full review >](#)

Published 5 months ago by Karl

> See more [3 star](#), [2 star](#), [1 star](#) reviews

< Previous | **1** 2 ... 61 | Next >

Most Helpful First | [Newest First](#)

PARTICIPATION ERA

Virtual Finance



NEVER 'OR', ALWAYS 'AND'



Trends don't always apply to ALL consumers and don't automatically exclude other trends

EXPERIENCE SPACES



EXPERIENCE SPACES

Umpqua Bank



Designed with the look and feel of retail stores.

EXPERIENCE SPACES

Umpqua Bank



Branded Merchandise

EXPERIENCE SPACES

Umpqua Bank



Computer Cafe

EXPERIENCE SPACES

Washington Mutual



EXPERIENCE SPACES

ING DIRECT Cafes



EXPERIENCE SPACES

Airport Oasis Lounge



EXPERIENCE SPACES



Learning Lab



BOOMING BUSINESS



BOOMING BUSINESS

- 78.2 million strong as the largest generation in U.S. history.

- \$46 trillion in assets

- \$3 trillion in spending power

- \$750 billion in discretionary income

- \$489 billion in annual IRA rollovers

BOOMING BUSINESS



Lifestyle Lending



Dutch Point Credit Union, Inc.

We are committed to being your first choice financial institution.



LIVING LONGER

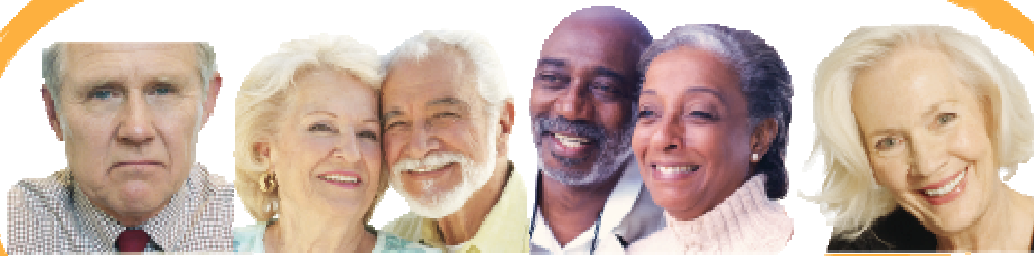


BOOMING BUSINESS

Gift card for
healthcare expenses



BOOMING BUSINESS



Sandwich Generation



Recipe

BOOMING BUSINESS



Members Turn to Us

	Response Percent
Credit Union	33.9%
Bank	3.1%
Friend	11.0%
Family Member	36.1%
Online Research	15.8%

BOOMING BUSINESS

If This is what you see when you think retirement...

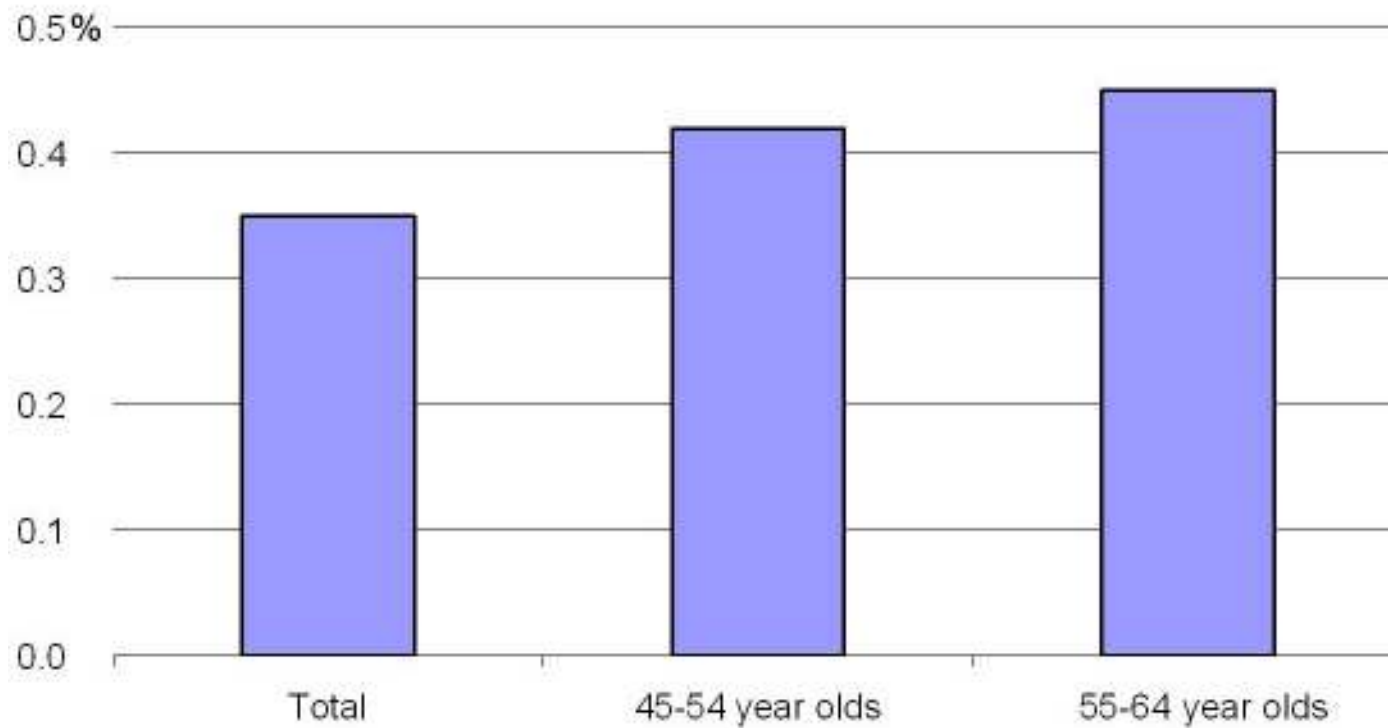


BOOMING BUSINESS

Think Again!



Percent of US Adult Population that Starts a Business Each Month



*Source: The Kauffman Group

The BIGGEST Pain Point...

... the need to get it right the first time.



BOOMING BUSINESS



Big Idea Evaluator

What's the Big Idea
Challenge

CAUSE-A-DELITY



CAUSE-A-DELITY



The Loan Cycle

①

Lenders pick a business and make a loan using their credit card.

②

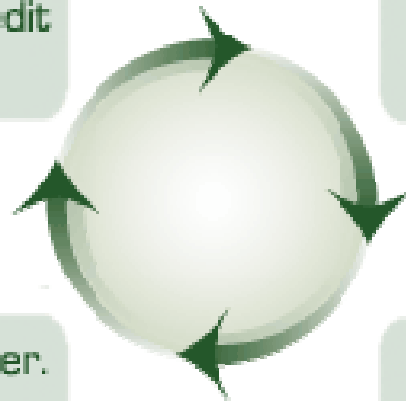
Kiva transfers funds to local partners. Partner disburses loans to each business.

④

Funds are returned to lender. Kiva lender may withdraw or re-loan.

③

Over time, partner collects repayments and provides business updates at Kiva.org.




CAUSE-A-DELITY

[Home](#) | [Kiva Gifts](#) | [Login](#) | [Register](#) | [Get Involved](#) | [My Basket](#)

KIVA loans that change lives

[LEND](#) [ABOUT](#) [JOURNALS](#) [MY PORTFOLIO](#)

Francisco Zambrano
El Tiburón



Location: Guayaquil , Ecuador

Activity: Fish Selling

Loan Amount: \$875.00

Loan Use: Buy products wholesale and later set up a location for his business

Repayment Term: 10 - 14 months

Status: Raising Funds

Partner Rep: Robert

Edgar

Partner: [MIFEX](#)

Make a loan

\$650.00 loaned so far
\$25.00 in other baskets
\$200.00 still needed

\$25.00

[LOAN NOW](#)

[Will I get repaid?](#)

CAUSE-A-DELITY



Swapping student debt
for charity work

CAUSE-A-DELITY



my COMMUNITY CONNECTION

[Current Opportunities](#)

[Organizations](#)

[Post Your Opportunities](#)

[About This Site](#)

[log in](#) | [register](#) | [help](#)

My Community Connection brings volunteers and local opportunities together. Use it to **research** local opportunities, **register** to volunteer for an opportunity, or **post an opportunity** for which volunteers are needed.



RECENT COMMENTS

- Thank you for your help. I very much appreciate it.
Alandra Morin in [Clerical/Office Assistant](#)
- Hello Alandra. I am happy to help you connect with Food for Lane County regarding this position. If you could give their office a call at 343-2822, I'm sure they could give you specific details about what they need right now. Thanks so much for your interest! Please let me know if I can help further.
Jan in [Clerical/Office Assistant](#)
- Hello, I was on the Selco website when I found the volunteer page and I was wondering if you could send me a little

Mission Mill Museum

1313 Mill St SE, Salem.

Become an historic woolen mill interpreter

Mill Museum is home to the Thomas Kay Woolen Mill. Established in 1889, this water-powered mill turned Willamette Valley wool into fabric until the early 1960s. Today the mill buildings have been transformed into a museum that retells the story of community and industrial changes in Salem.

Mill hosts greet and lead visitors through the mill exhibit, demonstrate machinery and provide extra safety for artifacts. Since the flow of visitors is unpredictable, this position also affords opportunity for completion of other museum or personal projects.

This position can be tailored to your schedule, but is confined to the museum's operating hours, Monday-Saturday 10:00-5:00. We would prefer at least 3 contiguous hours monthly or weekly.

See our website: <http://www.missionmill.org/SpecialFeature.htm> for upcoming training sessions.

[★ Sign up](#) [✉ Recommend to a friend](#)

Posted February 26th 2007 | [No Comments](#)

CAUSE-A-DELITY



Photos



RSS Feeds [What is RSS?](#)

-  [Opportunities Feed](#)
-  [Comments Feed](#)

Organizations

Atlantic Street Center

- [Homework Club Tutor](#)
- [Youth Workshop Instructors](#)

Big Brothers Big Sisters King/Pierce/Jefferson Counties

- [Big Brother/Big Sister](#)

Community for Youth

- [Youth Mentor](#)

Crisis Clinic

- [Crisis Line Volunteer](#)

Excellence Northwest

Fabric of Life/Schillios Development Foundation

Keep Out the Cold

Verity Credit Union

West Seattle Food Bank

- [Instruments of change](#)

Give with Us



CAUSE-A-DELITY



your car's annual CO₂ emissions
= 19.31 CO₂ tonnes

this compares to a national average of 1.95 tonnes - gulp!

[what is carbon offsetting?](#)

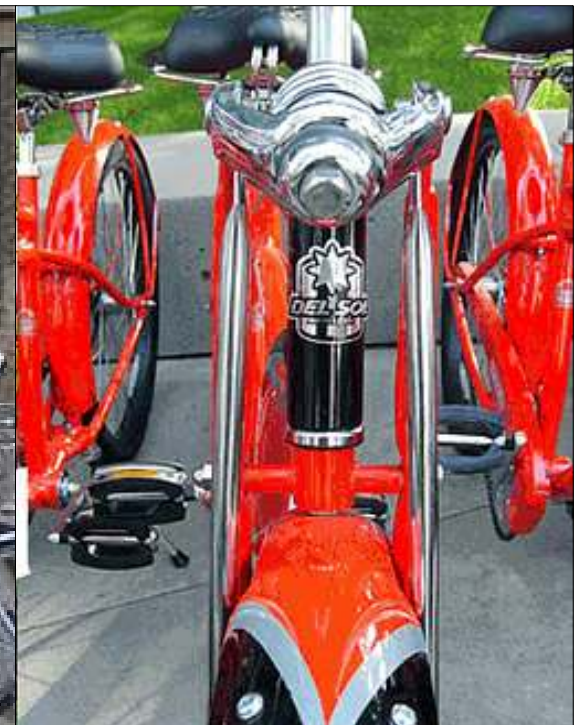
[send CO₂ calculator to a friend](#)

number of pine trees needed to absorb your car's annual emissions

= 2831 pine trees

The grid consists of 10 rows of small green pine tree icons. Each row contains 283 trees, for a total of 2831 trees.

CAUSE-A-DELITY



bike-sharing

CAUSE-A-DELITY



\$50 Billion



CONVENIENCE QUEST



CONVENIENCE QUEST



CONVENIENCE QUEST

Add Hundreds of New Branches Overnight... Without Laying a Single Brick

You'll find the PAYNET™ logo proudly displayed on hundreds of storefronts in three states – New York, New Jersey and Connecticut.



Your Customers' Deposits Get Immediate Credit and, for Cash, Immediate Availability

Through the PAYNET Deposit Network, financial institutions can offer their customers and members unrivaled account access. Sponsored by JP Morgan Chase and processed by NYCE/Lynk Systems, the PAYNET network enables bank customers and credit union members with an ATM card to make deposits, withdraw cash, transfer funds, and obtain account balances at any PAYNET Point-of-Banking (POB) terminal.

The transaction process is simple for users to understand and unlike an ATM, your customers perform their transactions with our live tellers. The PAYNET POB enables tellers to identify each deposit as cash or check, enables your back office to identify incoming deposits as either cash or check, and provides you with the degree of funds availability you wish to offer. Even more exciting, if your customers choose to pay a small fee, PAYNET enables them to convert checks into cash for immediate funds availability.

In effect, with PAYNET Deposit, you have the ability to enlarge your branch network without actually building additional branches.

Easy to Enroll and Easy to Communicate the PAYNET Benefits to Your Customers

Simply call 1-800-4-PAYNET or visit www.fscny.org and tell us that you want to enroll in the PAYNET Deposit Network and we'll take it from there. In addition to the many benefits you can offer your customers and members, by joining the PAYNET program you will benefit from the instant recognition of the distinctive PAYNET logo on storefronts. You can also utilize the PAYNET logo on your internal and external communications to further promote the program and the value-added benefits it provides.

Call Our Customer Hotline at **1 (800) 4-PAYNET**



THE PROCESS

The PAYNET Deposit Network operates through a simple four-step process. This closed and highly efficient process ensures that all transactions are accurately tracked for participating financial institutions record-keeping as well as being closely monitored to provide maximum transaction speed with complete security.



POINT-OF-BANKING (POB) TERMINAL

Just like an ATM, PAYNET POB terminals enable your customers and members to make deposits (checks or cash), transfer funds (between checking and savings), make withdrawals (including odd amounts and charges) and check account balances—all with the helpful assistance of a knowledgeable teller.



PAYNET DEPOSIT PROGRAM COVERAGE AREAS

- New York
- New Jersey
- Connecticut

WEBSITE

Financial institutions and their members can always access www.fscny.org for a printable list of all PAYNET locations and to obtain more information about Financial Service Centers of New York (FSCNY).

CONVENIENCE QUEST

WESCOM
Credit Union



CONVENIENCE QUEST



KINECTASM

FEDERAL CREDIT UNION

CONVENIENCE QUEST



**Pop-up work spaces
in vacant buildings**

CONVENIENCE QUEST



IKEA builds nap hotel

CONVENIENCE QUEST



CONVENIENCE QUEST



CONVENIENCE QUEST

 CALIBUR
CARD



CONVENIENCE QUEST



**Next-gen credit card:
no names, no numbers**



SPEND-AHOLICS



SPEND-AHOLICS



savings
rev.o.lu.tion
changing the way you save



SPEND-AHOLICS

SmartyPig



Saving with a social twist

SPEND-AHOLICS

Auto Savings



SPEND-AHOLICS



Turn Trends into Innovations

- **Vision** – How can this trend influence the credit union industry? Is this trend impacting your desired target audience?
- **New business concepts** – What new business concepts can we create from this trend?
- **New products, services, experiences** – Can this trend inspire any new products, services or experiences for your membership?
- **Marketing, advertising, PR** –How do you integrate this trend into your marketing communications?

HOT TRENDS FOR 2009

Intention Economy



LiveWhereYouWant

Transumers Snack Culture



E limited edition
A lifestyle club that allows you access
to the ultimate in prestige living

Limited Edition

Do-It-Yourself DIY



Wallstrip

How to Be a Trend Spotter

1) Getting in the Zone

2) Finding the Info

3) Getting it Done

TREND SPOTTING FOR INNOVATION

What Consumer Trends Will Drive Innovation
in 2009 & Beyond?

CONFIDENTIAL
CASE # 7-12-50

Lisa Renner
CEO, CU Holding Company



BEYOND[®]
MARKETING, LLC

Cooperative

PAYROLL
SOLUTIONS, LLC

CU Holding Company, LLC[®]

TruHome
Solutions[®]

XtraCa\$h
LLC