

STRATEGIC PLANNING, ANALYTIC & ADVISORY SERVICES

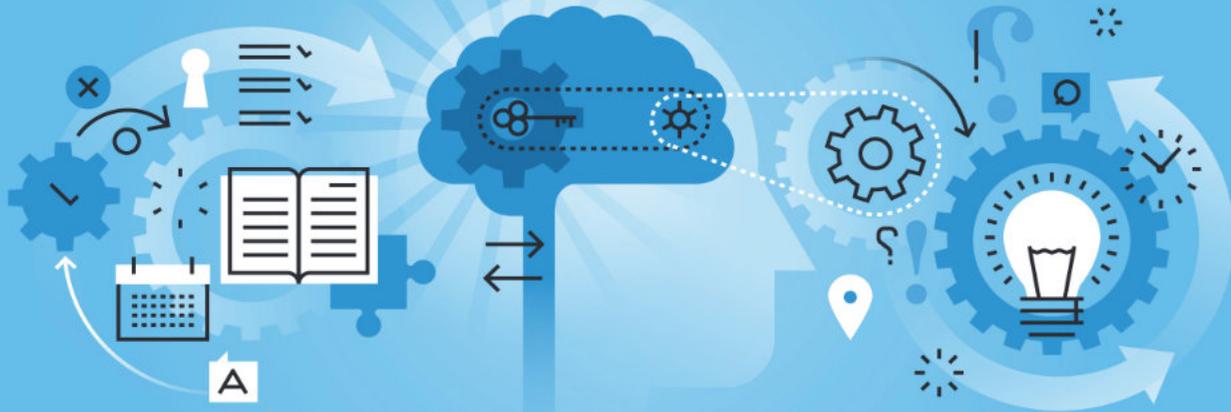


Kevin Stang
President, CUXcel

- Strategic Planning
- Post Planning Coaching
- Market / Branch Analysis
- Product Development / Audits
- Competitive Analysis
- Employee Survey

CU FOCUSED ABOUT US

It is our mission to guide credit unions, one by one, to unending growth in local market share by leveraging the collective knowledge and experiences of the hundreds of credit unions we've advised. By focusing on the right metrics and advising on principles and not practices, we arm executives with the confidence and initiative to innovate and grow their organizations.



YOUR VISION, OUR MISSION WHAT WE OFFER



STRATEGIC PLANNING SERVICES

- Strategic Planning**
The CUXcel planning engagement is also designed to drive execution of an impactful plan. At its core are all of the same principles as above, placed into a smaller package.
- Post Planning Coaching**
Whether or not you chose to build your plan with us, we are still here to assist you in getting it executed. We will facilitate regular meetings, track timelines and targets, suggest course corrections and more to keep your team engaged and on track.
- Employee Survey**
Employee surveys and strategic planning go hand in hand. To execute a plan, you need: Engagement, Alignment, and Motivation. Improve your team's motivation, level of engagement, and strategic & cultural alignment.

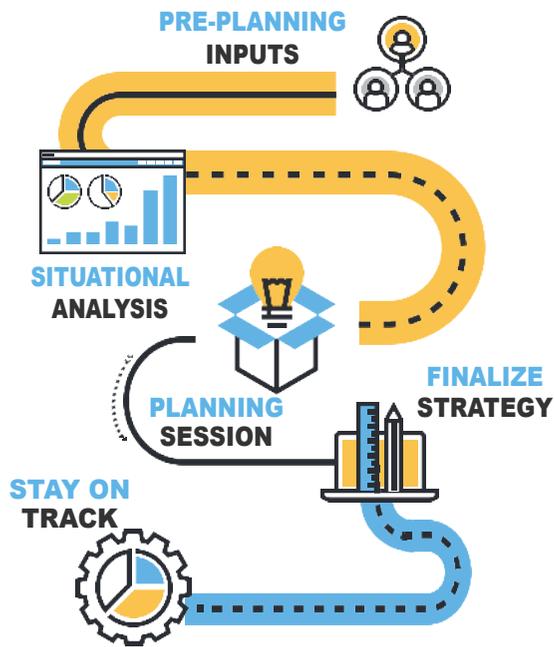


ANALYTIC & ADVISORY SERVICES

- Market / Branch Analysis**
Take the guesswork out of market planning and efficiently grow market share using advanced market analytics and expert guidance.
- Product Development / Audits**
We will guide you to make more confident product decisions through the support of sound metrics that identify current and future pockets of opportunity.
- Competitive Analysis**
We'll blend detailed market, product, and competitor data to help you determine your market positioning and what must change to grow market share.

STRATEGIC PLANNING

To build a plan that works, a credit union needs a partner – not an agency. As your partner, we see ourselves as an extension of your management team. We will listen and consider every relevant aspect of your business as we work together to build your plan. We've been fighting for credit unions for decades and will proudly guide your credit union in building a groundbreaking strategic plan. Our process begins well before your strategic planning session and doesn't end until your next year's session. See the sample timeline below:



OUR PROCESS

- > **PRE-PLANNING INPUTS**
Through pre-planning interviews and surveys, we will save more time collecting ideas and less time brainstorming and wordsmithing during the session.
- > **SITUATIONAL ANALYSIS**
We will harness your own financials and other research to help guide your team to impactful growth objectives.
- > **PLANNING SESSION**
We will gain consensus on the pre-planning ideas, then ultimately craft and prioritize key objectives and goals.
- > **FINALIZE STRATEGY**
After some fine tuning back at the credit union, there will be one final web-enabled session to finalize the plan.
- > **POST-PLANNING CHECK-INS**
We will facilitate Quarterly check-ups and act as an unbiased source to help drive execution.

STRATEGIC PLAN EXECUTION

POST PLANNING COACHING

The coaching engagement is a series of meetings both onsite and via web conference. The purpose is simple – keep the team engaged. We will highlight successes and analyze failures while everyone understands this is not just ONE person's plan, it is the entire team's plan. We'll work through obstacles as a team to find solutions to questions such as:

- What are the barriers?
- How can we overcome these barriers?
- How will disruption in one area affect another area?
- What resources need to shift?
- Do we need to adjust our strategy?

*Coaching terms can be for 3, 6, or 12 months. It is not necessary you plan with CUXcel to take part.

KEY DELIVERABLES

Facilitate Culture Shift

There will be great resistance during the onset, and we will help guide your team through it.

Create a Cadence of Accountability

Productive team members will thrive in a culture of accountability that is frequent, positive, and self-directed.

Create and Manage Lead Measures

We will facilitate the creation and tracking of "predictive" measures that lead to achieving your targets.

Maintain a Living, Breathing Strategic Plan

Expect the unexpected. When a course correction is needed, we help negotiate the changes with the team.

UNLOCK POTENTIAL AND ACHIEVE EXCELLENCE

CREDIT UNION EMPLOYEE SURVEY

Employee surveys and strategic planning go hand in hand. To execute a plan, you need: Engagement, Alignment, and Motivation. Our survey is designed to assess your performance in these three areas and to guide you to the answers needed to shift your culture to align with your strategy.



TEAM ENGAGEMENT

Disengaged Employees Add NO Value

Conditions: Environment & the work itself

Connection: With their work

Colleagues: Cross dept. connections

Collaboration: How each department supports each other



ORGANIZATIONAL ALIGNMENT

No Purpose = No Motivation

Company: Values and Direction

Communication: Strategy & Expectations

Quality: Member Focus, Core Values

Contribution: Employee's contribution to all of the above



STAFF MOTIVATION

No Motivation = No Performance

Resources: Time and Resources for growth

Respect: Recognition and Respect

Rewards: Salary, Advancement, and Benefits

Managers' Abilities: Team building, Leading by Example, Accountability

INNOVATE WITH CONFIDENCE

PRODUCT DEVELOPMENT

For 23 years, we have executed hundreds of projects to update, refresh, add, and change credit union products. We will guide your credit union with the right analytics to capture current and future opportunities in order to make more confident product decisions. Instead of wasting money on ineffective design, price, promotion and e-channel strategies, you'll now take the guesswork out of product development & management and know how to maximize growth and earnings.

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Our Focus is your Members. Member Relevance Guarantees Success. All engagements begin with understanding the member needs and providing solutions around them.



IMPROVE YOUR MARKET POSITION

COMPETITIVE ANALYSIS

When it comes to competition, you're NOT there to follow them, but rather to force them to follow you. That said, we will assess the specific product demand they have created locally and determine your ability to disrupt the local buying habits by coming a leader in innovation. We'll blend detailed market, product, and competitor data to help you determine your market positioning and suggest what must change to grow market share.

TAKE THE GUESSWORK OUT OF MARKET PLANNING

MARKET REGION ANALYSIS

Adapting to meet the changing needs of the financial marketplace while trying to keep up with large national banks can be very costly. Without the tools, resources, or time to understand market needs, credit unions can end up just reacting to what larger banks are doing instead of proactively creating winning strategies. We understand your struggles and do not want to see credit unions losing market share. We have the tools and expertise to guide you in winning this battle.



**20+ YEARS
EXPERIENCE**

Working specifically as a credit union advisor across all areas of the business.



**350+ CU
CLIENTS ENGAGED**

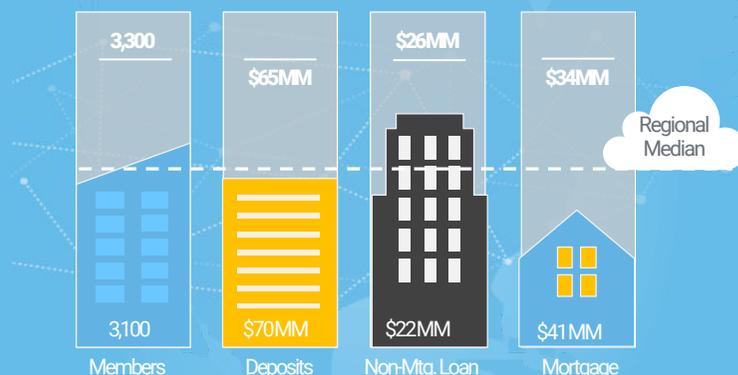
Working as a C-Level advisor or special project consultant



**140+ MARKETS
FULLY ANALYZED**

Working in all areas of Branch Management, Expansion, Mergers, and more.

Whether you're building, acquiring, or just evaluating existing branches, it is important to know what output you should expect from any single location. Our models take advanced market balance potential data and applies against your performance per demographic segment and per unique competitor. In the end, our customized approach provides the most accurate estimates of loan and deposit balance output per branch.



MARKET SERVICES

Every one of our market analysis engagements is custom created to focus exactly on your stated needs. We will determine and use only the exact data you need, while we produce any combination of the solutions below.

- EXISTING BRANCH PLANS**
Market demographics and competitors are constantly changing. Profile your existing markets and learn how to adapt your products, marketing, delivery, etc. to best meet your market needs.
- EXPANSION & MERGERS**
Our custom models blend member data, market data, and competitive research in order to provide the most accurate estimates of loan and deposit balance output per potential branch.
- BRANCH GOALS**
Flimsy branch goals result in a disengaged team, delivering sub-par performance. Our custom market-based goals remove the bias of varying demographics as well as differences in competition and population growth.
- MARKET RELEVANCE**
By comparing your member demographics to the market's demographics, we can identify pockets of opportunity. We'll then explore the needs of these key segments and discover ways to adapt and attract new members.
- BRANCH BUDGETING**
No two markets are exactly alike. Branch expenditures should be in alignment with the varying levels of competition, growth, and potential. Therefore, we will determine the true potential that exists for each and every product and service at the branch level.
- MARKET ACTION PLAN**
A full market plan puts the focus on the member and potential member. Learn about your audience and then plan accordingly. Use member data to retain members, and use market data to grow new members.

YOUR FACILITATOR AND ADVISOR

ABOUT US



20+ YEARS EXPERIENCE

For over 20 years, Kevin Stang has worked both for credit unions and on behalf of credit unions.



300+ CU's Advised

Having advised over 300 credit unions, we have keyed in on numerous barriers to growth and have developed groundbreaking methods to build and execute on Strategic Plans, Market Plans, Product Plans, and more.



100+ PLANNING SESSIONS

We recognize a great plan, and the barriers to execution. Urgent work eclipses important work, the focus is on practices and not principles, and ultimately the inspiration dies. It is therefore our mission to see this trend die and guide credit unions in executing impactful strategic plans.

Questions?

CONTACT US

Kevin Stang

President, CUXcel



1750 Edmonds Ave.
New Lenox, IL 60451



kstang@cuxcel.com
www.cuxcel.com



815.717.6195

