



**An innovative ‘Member Portability’
concept developed by Credit Unions
for Credit Unions**



Overview

- Credit Unions promote “once a member, always a member” within individual CUs
- The cooperative nature of the industry allows us to expand this practice to all credit unions – throughout the nation.





The Issue

- Credit union growth in 2005 (national average) was 1.5%. It is harder to attract new members, and retaining them is also a challenge.





The Opportunity

- One area of retention that is controllable, but currently handled passively, is the referral of members moving from the area.
- Preliminary data shows that approximately 40% of closed accounts are due to relocation out of the area.





The Solution

- *Always a Member* is an active, national referral network aimed at keeping members in the credit union system.





Background

- Existing member referral program with Credit Union Central of British Columbia
- Implemented in 1996
- Retained 3,502 members and nearly \$106 million in combined balances





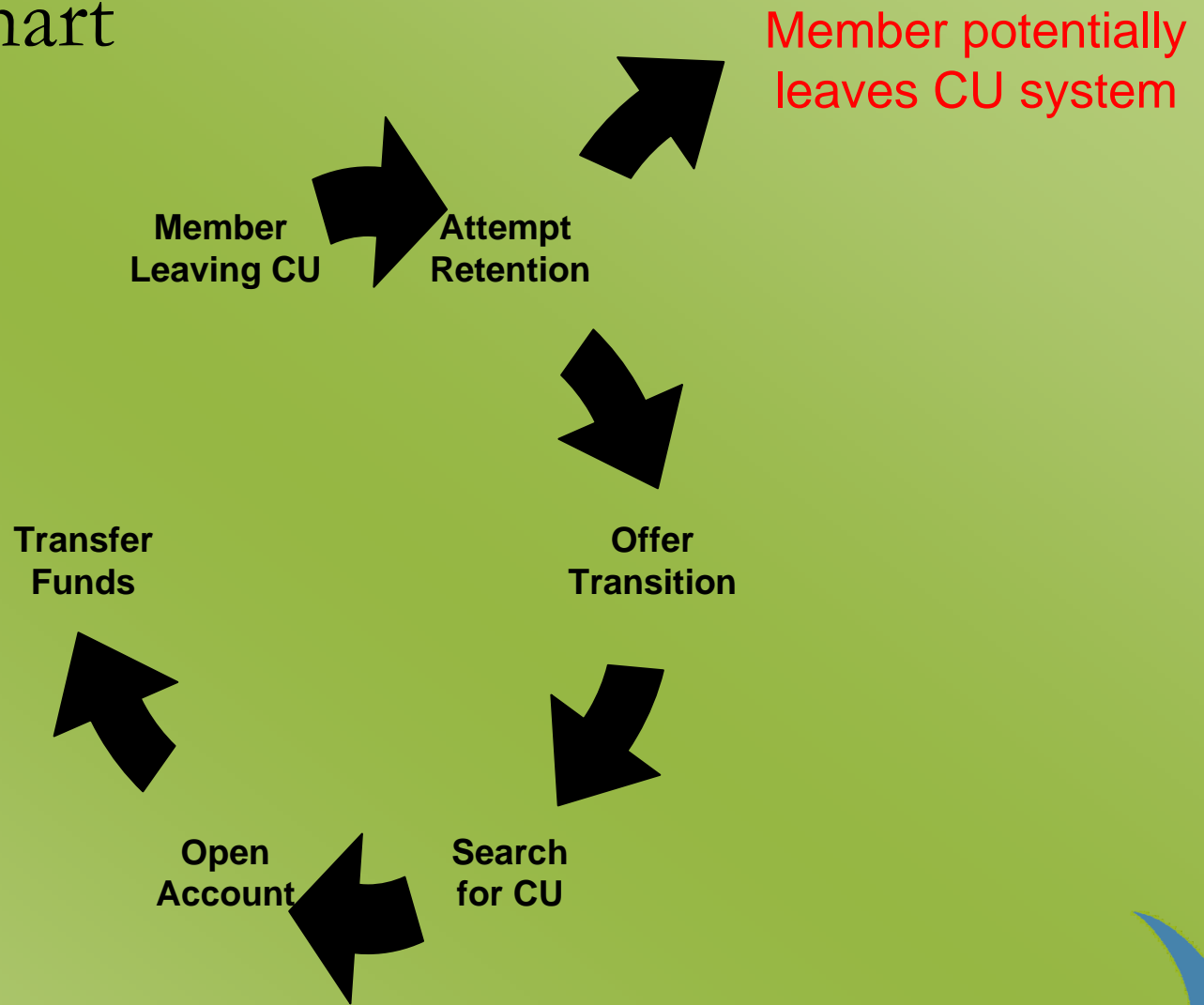
How

- Create a system to assist in referring members to participating credit unions for use by front-line employees.





Flow Chart



Member potentially leaves CU system



Friday, April 14, 2006



Always a Member

For Credit Union People On The Move

Background

How It Works

Benefits

Get Involved

Links

News

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An innovative "Member Portability" concept developed by Credit Unions for Credit Unions.

Did You Know...

In 2005 the national average for membership growth at credit unions was 1.5%?



Always a Member
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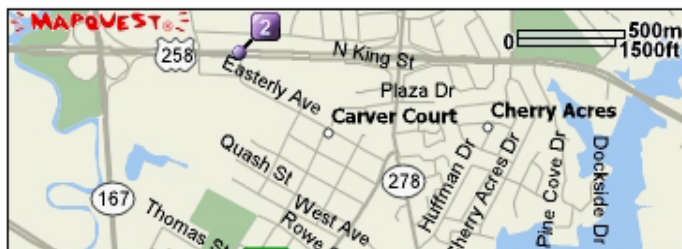
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Member Referral Program

MEMBER INFORMATION

Member's Name		Social Insurance Number		Birthdate	
Joint Tenant's Name		Social Insurance Number		Birthdate	
Current Address			New Address (if known)		
City/Province		Postal Code	City/Province		Postal Code
Telephone (Res)	(Bus)	()	Telephone (Res)	(Bus)	()

ACCOUNT INFORMATION (must be filled out)

Current Credit Union Account Number		Appointment Date and Time at New Credit Union	
Amount of Total Membership <small>(including demand accounts, shares, term deposits, RRSPs, RRIFs, lines of credit, mortgages)</small>			
\$			

CREDIT UNION INFORMATION

Current Credit Union Name and Branch <small>(the "Current Credit Union")</small>		New Credit Union Name and Branch <small>(the "New Credit Union")</small>	
Address		Address	
City/Province		Postal Code	City/Province
Telephone	Fax	()	()
Referred By <small>(First and Last Name)</small>		Referral Taken By <small>(First and Last Name)</small>	

MEMBER AUTHORIZATION

I/We consent to the Current Credit Union disclosing personal, credit and account information about me/us, including my/our social insurance number, to the New Credit Union in order that the New Credit Union may offer and provide me/us with products and services of the New Credit Union and its affiliates and service providers. I/We agree that the New Credit Union may verify credit information, including requesting reports from credit reporting agencies in connection with this referral and hereby consent to the New Credit Union obtaining credit reports from credit reporting agencies in connection with this referral and using and disclosing information about me/us for such purposes. I/We consent to the New Credit Union using my/our social insurance number as an aid to identify me/us for credit matching purposes. I/We understand that the provision of my/our social insurance number for credit matching purposes is optional and not a condition of service and that I/we may ask the New Credit Union to stop using my/our social insurance number for credit matching purposes at any time. I/We also consent to my/our personal and account information being disclosed to and between the central credit unions in the provinces of both the Current and New Credit Unions for the purpose of managing and administering the Member Referral Program. I/We understand that membership in the New Credit Union is subject to a membership application being completed and approved at the New Credit Union.

<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	
Member Signature	Date	Witness Signature	Date
<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	
Joint Tenant Signature	Date	Witness Signature	Date

For Credit Union Locations Call 1-800-823-6886

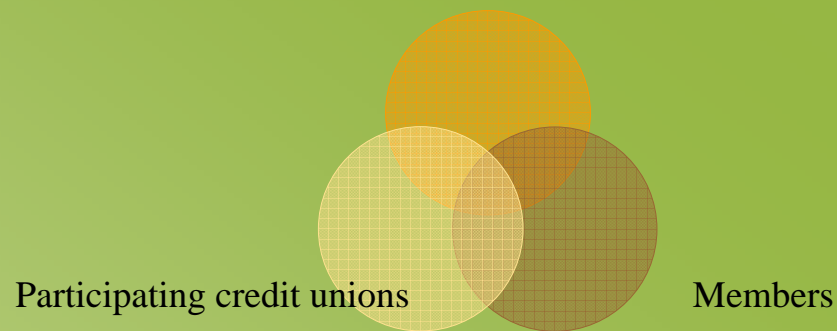





Cooperation is key:

- Getting back to basics of credit union philosophy
- Living our purpose of people helping people
- Sending unified message of cooperative structure of credit union movement
- Working together for the right reasons

Trade organization support





Opportunity to make a difference

- No other industry would create a system that empowers the member/customer to leave for a similar/same organization
- Participation in *Always a Member* is simple and painless
- Why wouldn't a credit union participate?





Next steps of the PrOject

- Study the Canadian model, eh?
- Survey departing members
- Survey credit unions
- Assess regulatory challenges (open FOM)
- Draft business plan
- Develop operational tools and collateral materials





Questions?

