

RAISE YOUR HAND: Choose an innovation to bring to market

Denise R. Gabel
Chief Innovation Officer
Filene Research Institute



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The Filene i³ program is committed to strengthening the credit union system through the development of new products, services, and business models. Through the power of collaboration we can bring ideas to market quicker. We present to these ideas fresh from your Innovation Lab ready for pilot.

This is your opportunity to assist in shaping these ideas with little to no cost to your credit union. The credit union system needs fresh innovations to prosper in the new normal. Get involved—please choose an idea now available from your Think and Do Tank.

Call for Pilots:

1. Choose an innovation
2. Contact Filene
3. Launch

1 Choose an Idea

- Does your credit union want to Leap into the green movement? [Pilot the Leap.](#)
- Does your credit union need an innovative way to **connect and develop**? [Attend Finovate.](#)
- Does your credit union want to help members **build a retirement plan and receive tax credits** for it? [Pilot Saving Credit.](#)

2 Contact Filene

email: innovation@filene.org
call: (608) 231-7536

3 Launch!

Bring a new innovation to market.



Doing something similar?

Let us know - we would like to learn from you.

Choose One

Leap Into the Green Movement

The Leap is an interactive web site that helps members jump into the green revolution by highlighting how to save money and the environment with E-products that are already in place at most credit unions. Members are encouraged to stop just thinking about going green and take The Leap.

Piloting credit unions will have access to a customizable program that will enable you and your staff to assist in shaping this idea.



Connect and Develop: Shorten your time to Market

In a total of two days, with only seven minutes a piece, approximately 60 companies will present innovative ideas that may alter your approach to financial technology. If you wonder why hi-tech giants like Google and Microsoft are interested in the financial technology industry, FinovateFall is the perfect occasion to find out.

FinovateFall gives credit unions the opportunity to interface with top-rated financial institution executives, research groups, venture capitalists, and industry analysts from around the world. Filene membership offers fantastic perks, including a generous discount.



Build Retirement Plans and Receive Tax Credits

We want to help credit union members plan for 2012 tax time by organizing a group of credit unions to establish savers groups for low-income individuals in their communities. Since the Saver's Credit, the Earned Income Tax Credit, and the refunds that taxpayers receive are all major contributors to the savings picture, Filene is convening this group with an eye toward building savings around tax time and finding new ways to help people save for the long term.

The ideal credit unions are those that have active participation or want to be active in Volunteer Income Tax Assistance (VITA) Programs, tax services that members pay for, and/or involvement with the Investor Education In Your Workplace™ program.



Denise R. Gabel



Denise R. Gabel is the Chief Innovation Officer at the Filene Research Institute. Denise joined the Institute in 2006 to continue to build the innovation competency at Filene and extend that capability to credit unions. She is responsible for applying new innovation methodologies, overseeing innovation programs, and developing processes to ensure an effective pipeline of solutions to connect the past and the future for credit unions and consumers.

Previously, Denise served as the Vice President, Strategic Direction for the Spokane Teachers Credit Union, leading strategic planning, innovation, and corporate governance. She is a certified trainer for the Institute for Financial Education, a faculty member for CUNA Management Schools, and an active member of the Berkeley Innovation Forum with the University of California, Berkeley, Haas School of Business. Denise is a summa cum laude graduate at Eastern Washington University. In 2008, she graduated from Harvard Business School's Women's Leadership Forum.

Interested in piloting?

email: innovation@filene.org or call: (608) 231-8550

What is Filene i³?

Filene i³ (Ideas, Innovation, Implementation) is committed to strengthening the credit union system through the development of new products, services, and business models. The work is accomplished by a team of insightful and passionate executive-level volunteers who are supported by their individual credit unions to drive innovation that benefits the credit union system.

The objectives of Filene i³ include:

- Develop and implement new, innovative ideas;
- Identify and evaluate innovations in other organizations that could be adopted by credit unions;
- Provide a forum for cooperation, collaboration, professional development, and industry succession planning;
- Act as ambassadors for change and innovation.