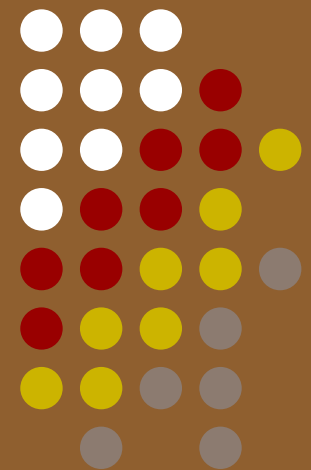


Do We Have the Right Blueprint for Designing Collaborative Technology?

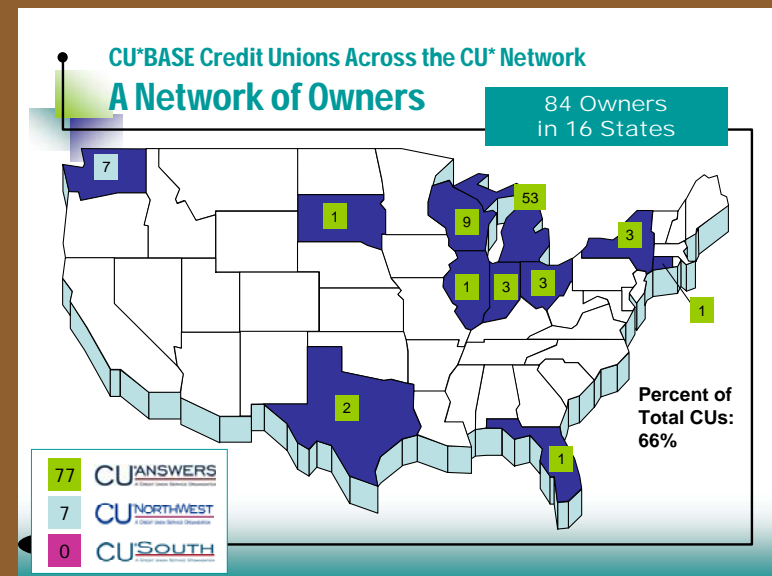
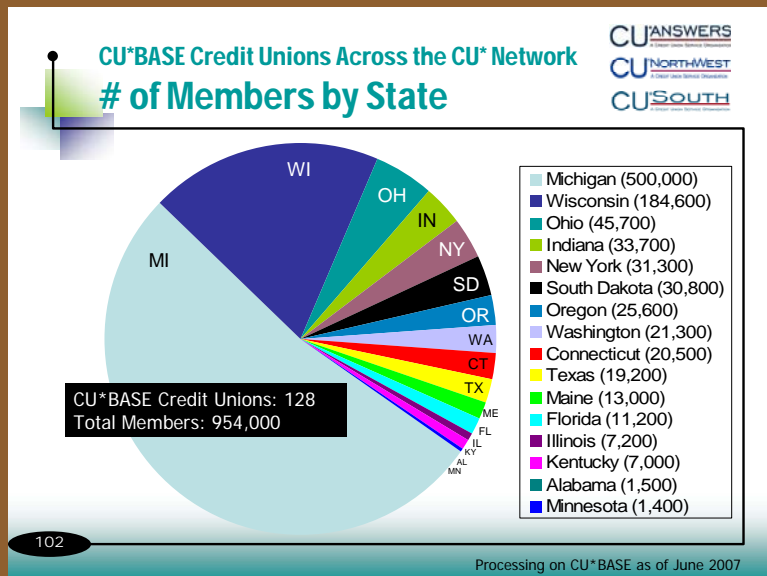
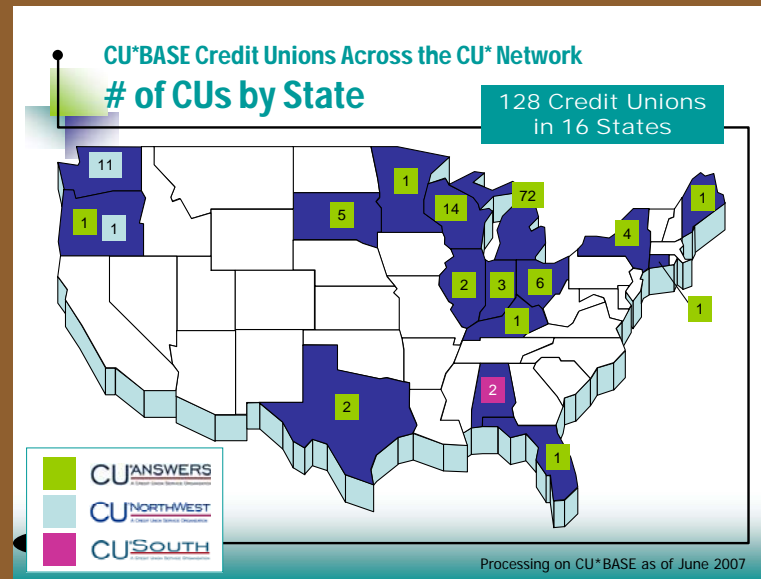
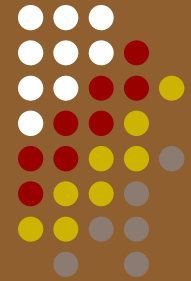
Presented by
Randy Karnes, CEO, CU*Answers

Prepared for the
Filene Research Institute Large-Scale Collaboration
Colloquium
August 9, 2007



CU*Answers: A Collaborative Network

Our Day-to-Day Focus



CU*Answers: A Collaborative Network Our Work on a New Design



Networking Credit Unions for Growth

A Discussion of CU*BASE Multi-Corporate Processing and Other CU Networking Options

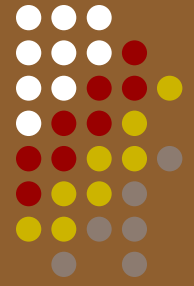
Rev. 4/19/07

A MILLION MEMBER PERSPECTIVE

MODELING A PEER-TO-PEER OPPORTUNITY NETWORK

It's a two-sided sword: Driving out the ideas and the philosophy of working together as well as direct tactics for doing it now

Finding the Right Specification for the Credit Union Business Model



Excerpt from the CU*Answers 2008 Business Plan:

- Two ideas to keep in mind:
 - Encouraging both ourselves and the marketplace to look for solutions
 - Making sure our model is focused on mining the opportunities in following those specifications
- Hunting for innovation also means inspiring others to hunt, gathering an audience of hunters, then responding to their lead...and benefiting from them recognizing both our response and leadership in driving executable solutions



Finding the Right Specification for the Credit Union Business Model



Excerpt from the CU*Answers 2008 Business Plan:

In other words...

- Winning at the old game, inspiring a new game, and executing the transition from the past to the present...and making a buck along the way

You might just need a network.

Cooperation
Innovation
Collaboration
Execution

The Power of the Network

A Foundation for Credit Union Success

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What's with the asterisk?

CU*ANSWERS
A CREDIT UNION SERVICE ORGANIZATION

Asterisks are "wildcard" characters to computers; when you have an idea, but need some blanks filled in, you use the asterisk.

To credit unions, we're the asterisk. When you have needs, questions, and goals, turn to us. We're here to fill in the blanks and transform your credit union's dreams into realities.

Credit unions across the country already turn to us for data processing and technology solutions.

Let us be your wildcard.

Get the picture!
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Discover your CUSO's potential.
Start with a working model.

Cooperation
Innovation
Collaboration
Execution

The Power of the Network

Inspiring Collaboration

www.cuasterisk.com

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Driving the Network Effect

Five Ideas to Inspire CU Cooperation



- Instant auctioning of opportunity
- Lead-mining across membership bases
- Up-tasking
 - Planning and maintaining a networked workforce
- Extending value to outside networks
 - Digitalizing your message
- Bartering and balancing fulfillment vs. Relationship continuity in a network
 - Can you attract outsiders to invest in your opportunity at their own risk...and make it pay?

It's a Networked World



- All of us are watching the rest of the world rethink how businesses are designed
 - They're household names: Google, Amazon, eBay
 - New disciplines are developed every day for thinking about how to reach customers: SEM
- Too often, this revolution is viewed as an external development, something not related to who we are
 - Something to use with our members, but not something that might change ourselves from the inside out

If we are ever to find the value in large-scale collaboration, it will only happen after we focus from the inside out

Diving In to the External Opportunities We Hope You'll Visit CU*Answers on the Web

