Filene Research Institute strengthens credit unions through innovative research and incubation, with a mission to improve consumer financial well-being.

The work of Filene has always been research and incubation for impact. And we know now more than ever before that relationships with people matter. That is why we highlight the network of Filene throughout our Fiscal Year 2022 Impact Report.

Through the superpower of connection, Filene’s cutting-edge, trusted research and innovation can transform your talent and organization. Through Filene’s networks of leaders, you can build an innovative-minded organization. Together Filene’s members think forward and change lives.

How big is the impact we have together through the network of Filene? In FY 2022, Filene’s membership served more than 53 million credit union members and represented $893 billion in credit union assets. That’s nearly 1 in 6 Americans, and nearly half of all credit union assets.

As Filene members, your connection to each other is your superpower! Let’s take a look at how you’ve used it this year…

Power of connection...

At the heart of who we are—our middle name in fact—is of course research. This is where we started nearly 35 years ago.

Fifteen years ago, we added a strategic foundational focus on innovation and incubation—because an idea remains two dimensional until it is pulled from the page and put into action through testing and incubation.

This leads me to our third and most important core value proposition—impact. This year, Filene began more formally gathering and telling the stories of impact that our member credit unions have had on their communities, their membership, their organizations and the entire credit union system as a result of their connection to Filene.

The power of connection is what creates impact through Filene’s research and incubation. What kind of impact?

Start by reading a story on page 4 of how Filene’s most downloaded research report of the year helped one CEO speak in front of national policymakers about the credit union value proposition.

When credit unions support credit unions, it helps all credit unions serve their members better. See page 6 to learn how the connection of just over a dozen organizations testing top ideas for new products and strategies can get answers to the questions that matter most for member service and growth.

For growth to happen at the organizational level, it must first happen at the individual level. Filene’s i3 program develops credit union C-suite leaders across the country with a keen sense of not only the importance of innovation but the competency to lead change at their organizations. See page 8 to learn how many current participants have been impacted by their own professional growth during the program.

Nothing solidifies connection like spending time together—and that we did this year! Embracing the hybrid future, we brought together thousands for in-person events with many virtual engagements to keep us connected between each opportunity to gather. See page 9 for your upcoming opportunities to be there with us.

We think about the future a lot at Filene even though we measure impact by what has been done. This year we restructured our custom research and advisory program to bring credit unions more data on the network that truly is most important—your members. See page 10 for a peek at what’s ahead.

By putting ideas into action, testing new and emerging innovations, developing top leaders, and building supercharged connections through the network of Filene, our members are not only creating impact, they are also winning the battle of staying relevant in an ever-changing world.

Thank you!

Mark Meyer
President + CEO

“THERE IS THE WORK OF FILENE AND THEN THERE IS THE NETWORK OF FILENE.”
We've watched credit unions expand their capacity and capabilities to rapidly innovate, enhance their digital footprint, redefine their value proposition and mine for continued growth through the work embodied in our middle name, research. Out of necessity, and because we are a growing and innovative-minded industry, credit unions are activating our research by showing up for their employees, members and communities while finding opportunities to grow and lead within the financial services sector.

One report in particular took on the dual problems facing all credit unions: tight margins and managing overdrafts. Published in January 2022, Overdraft Protection Programs: Credit Union Best Practices (see page 14), became Filene’s most downloaded report of the year, and potentially of our entire archive history. Sharing best practices and examples of how some credit unions have made small changes, substantial revamps or total elimination of their ODP programs, this report drew attention from the National Credit Union Administration and was a support for Paul Kundert, President + CEO of UW Credit Union, when he spoke in front of the House of Financial Services Committee in Washington D.C. in March of 2022.

Industry-wide influence didn’t stop there. Findings from Filene’s first-of-its-kind DEI Practices & Policies Survey (filene.org/550) unveiled the potential to transform how DEI is practiced in credit unions and beyond. With more than 300 industry-wide responses, Filene Fellow Dr. Quinetta Roberson identified a new paradigm for the implementation of DEI, one that emphasizes the importance of enterprise-wide alignment, and the transformational power DEI practices bundles can have for the credit union value proposition and business model. Participating credit unions received individualized indexes showing where they fit within the credit union system as a whole and tailored recommendations to advance their DEI efforts (see page 12).

Fifty Inner Circle organizations have funded this cutting-edge industry research that will continue to create impact as more credit unions put the innovative ideas coming out of Filene’s Centers of Excellence into practice (see page 20).

Dive Deeper into Filene Research

TOP DOWNLOADED REPORTS FROM EACH OF FILENE’S CENTERS OF EXCELLENCE:

Center for Consumer Financial Lives in Transition: Putting Financial Well-Being for All into Practice, filene.org/557 (see page 17)

Center for Data Analytics & the Future of Financial Services: Case Study on Analytics Readiness as a Precursor to Creating Value with Kinecta Federal Credit Union, filene.org/552

Center for Diversity, Equity & Inclusion: What’s the Bottom Line? Diversity, Equity and Inclusion Practices and Credit Union Performance, filene.org/558 (see page 15)

Center for Community Social Impact: The Changing Climate for Credit Unions, filene.org/561

Center for Emerging Technology: The Path Forward for Crypto: What Credit Unions Need to Know, filene.org/558

Center for Innovation & Incubation: Overdraft Protection Programs: Credit Union Best Practices, filene.org/553 (see page 14)

The Center for Emerging Technology was also the recipient of the National Science Foundation Convergence Accelerator grant where it will work with a team of researchers at the University of California, Irvine to develop a model to help credit unions reimagine financial trust in the digital age.
In a crowded and increasingly connected financial ecosystem, our industry is looking for ways to adapt. And like any innovative organization, that means finding ways to connect ideas to solutions. Filene’s Incubator continues its decades-long tradition of testing new products for the credit union industry.

On a small scale, Filene partnered with InvestorKeep to test their promising fintech solution, a financial monitoring and analysis platform designed to track member banking, loan, and investment accounts in real time. From this pilot test, 75% of members that tested the use of InvestorKeep found value in having 24/7 monitoring of their finances. In addition to real member insight and value, upon launching the pilot, InvestorKeep identified connection issues with a data aggregator at participating credit unions and created a fix that would benefit close to 200 credit unions using the same aggregator but unaware of the issue.

On a larger scale, Filene announced The Lab at Filene, the newest addition to our innovation program. Building off of the questions and new ideas emerging from Filene’s Centers of Excellence and communities, The Lab was established to provide an efficient platform for exploring new products and strategies and getting answers to the questions that matter most. Testing up to six concepts each year, The Lab will give credit unions the ability to expand and scale solutions, and to get quick insights to questions while they’re still relevant.

“This type of work sets credit unions up for success, pairing resources (that none of us have time to build out individually) with actionable results that enable us to better serve our members.”

TONITA WEBB
CEO, VERITY CREDIT UNION

Dive Deeper into Filene Incubation

2023 Testing Agenda for the Lab at Filene

While The Lab may test fintech solutions, it intends to have a broader portfolio to look at a full range of innovation opportunities including:

→ Financial Wellness as an Engagement Strategy
How can credit unions expand member relationships by providing tailor-made plans to improve their financial well-being?

→ Re-thinking Physical Space
With digital transformation of financial services, how can credit unions leverage physical space to create value for members and communities?

→ Subscription-based Pricing Model
Could a subscription model for banking products and value-added services increase engagement with existing and prospective credit union members?

→ Virtual Credit/Debit Cards
Can virtual credit/debit cards help reduce fraud and create a “sticky” member service?

→ Digital Engagement for Indirect Lending
How can credit unions best relay what they can offer to indirect members and successfully expand their relationships?

The Lab at Filene Sponsors

Fiscal Year 2022 by the Numbers

2 Fintech Incubator Tests
17 Sponsors of the Lab at Filene

Left: Founding Sponsors of The Lab at Filene gathered at Visa’s San Francisco innovation lab to select the 2023 testing agenda.

*Sponsorship received after June 30, 2022
We are in the relationship business. The better we are at building relationships, the more successful we are at adapting to the rapidly changing, hyperconnected and complex world. Filene’s innovative and forward-thinking communities have never been more critical to the success of credit unions.

Like many credit union professionals, fifty-one Crashers from nearly every state returned in-person to “crash” CUNA’s GAC in D.C. The relationships formed from this, and any Cooperative Trust Crash, last a lifetime and the impact of these connections can change an industry. After Crash the GAC ended, a group of Crashers, led by Coastal Credit Union’s Emily Polanco-Barahona, started working to uncover and solve why credit union employees are not eligible for Public Service Loan Forgiveness. This inspired group found the answer and are now working together to create awareness.

In its 18th year running, Filene’s two-year innovation leadership program, i3, raised awareness of their own. A new addition to the curriculum, i3 teams were tasked with conducting an environmental scan of innovation happening in the industry. Each team uncovered a credit union or CUSO paving the way for innovation and shared the impact of their innovative program, process or technology. After more than 1,200 votes were cast, the i3 team made up of Eric Gubka (Member Driven Technologies), Paul Hinrichsen (GTI Financial), Gana Narayan (BECU) and Christina Wilkerson (SchoolsFirst Federal Credit Union) were able to shine the light on the credit union’s first bilingual neo-bank strategy and financial inclusion platform, Bank Dora. As a result, Dora was then awarded Filene’s inaugural Innovation Award.

**Fiscal Year 2022 by the Numbers**

<table>
<thead>
<tr>
<th>CRASH PARTICIPANTS</th>
<th>304</th>
</tr>
</thead>
<tbody>
<tr>
<td>PERCENTAGE PROMOTED</td>
<td>25%</td>
</tr>
</tbody>
</table>

“The methodologies have made my work better, and the connection to other business professionals has been huge!”

— EVAN MULCAHY CREDIT UNION 1, FILENE I3ER

**Dive Deeper into Filene Communities**

**CRASH THE GAC 2023**
Crash the GAC is bringing back its 14th cohort to Washington D.C. Applications for Crash the GAC are now open. Apply by Friday, December 2, 2022.

**FILENE I3 INNOVATION PROGRAM**
The Filene i3 innovation leadership program is looking for senior leaders to join this esteemed community. Applications close on November 30, 2022.

As we embraced a hybrid world, it was apparent that we needed to test new models and methods that allowed attendees to find the best fit for their comfort levels without having to give up on connecting actionable insights to creating impact for members.

Over the course of Fiscal Year 2022 we brought together almost 2,000 individuals representing over 500 organizations through our research events. New to our strategy was an exciting opportunity to partner with our friends at Defense Credit Union Council for their annual conference to showcase the power of collaboration. We also introduced a new webinar series called ‘So you want to talk about...’ where we feature panels of industry leaders and share real-time cutting-edge insights and solutions to challenges facing credit unions.

The future is still a little hazy, but one thing is clear, sharing ideas and connecting with like-minded individuals is necessary to move the industry forward.

**Fiscal Year 2022 by the Numbers**

<table>
<thead>
<tr>
<th>EVENT REGISTRANTS</th>
<th>1,811</th>
</tr>
</thead>
<tbody>
<tr>
<td>UNIQUE ORGANIZATIONS</td>
<td>549</td>
</tr>
<tr>
<td>WEBINAR REGISTRANTS</td>
<td>3,995</td>
</tr>
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</table>

“With this being my first Filene event I wasn’t expecting such candor on these topics and it’s been incredibly refreshing to hear so many of us in this business are like-minded. It gives me confidence that so many of us are headed in the right direction.”

— HYBRID RESEARCH EVENT ATTENDEE APRIL 2022

As we embraced a hybrid world, it was apparent that we needed to test new models and methods that allowed attendees to find the best fit for their comfort levels without having to give up on connecting actionable insights to creating impact for members.

**Dive Deeper into Filene Events**

**SAVE THESE DATES TO JOIN US IN 2023**

- **February 27, 2023** GAC Chair’s Breakfast
- **May 09–11, 2023** Spring Meeting
- **December 5, 2023** Annual Member Meeting
- **December 6–7, 2023** big.bright.minds.

*Dates subject to change visit filene.org/events for the latest updates.

Check out our monthly webinar offerings at filene.org/webinars.

To jumpstart growth and innovation, credit unions start by knowing their members. Yet while credit unions have an increasingly sophisticated understanding of consumer demographics and transactional behaviors, they may lack visibility into the needs, attitudes, and motivations of current members and potential members.

Filene is investing in new capabilities to support credit union growth and impact with data-driven member insights. We are partnering with credit union system providers and other organizations to shape the future of consumer finance with cutting-edge thought leadership. Filene’s reinvigorated suite of custom research and advisory services will help credit unions understand their members’ needs, craft successful growth strategies, align their teams, cultivate cultures of innovation, and navigate through rapidly shifting competitive landscapes.

With a reputation for integrity and a superpower for connection, we work closely with our clients and partners to generate trustworthy, market-leading, and actionable research to think forward and change lives.

Fiscal Year 2022 by the Numbers

<table>
<thead>
<tr>
<th>Strategy Workshop Participants</th>
<th>Custom Research Projects</th>
</tr>
</thead>
<tbody>
<tr>
<td>190</td>
<td>9</td>
</tr>
</tbody>
</table>

Dive Deeper into Custom Research

Big challenges require a custom view. Here are a few of the custom research projects we partnered on in FY 2022:

→ WITH TRANSUNION
  Beyond Legacy Lending: Strategies for Loan Growth and Inclusion
  Published August 2021

→ WITH NYMBUS
  The Next Generation CUISO: New CUISO Models for Growth and Innovation
  Published December 2021 (See page 16)

→ WITH CO-OP SOLUTIONS
  CU Growth Outlook: Bridging Member Needs and Payments Strategy to Deepen Trust
  Published May 2022

→ WITH COMMUNITY CHOICE CU
  Market research to drive product design

→ WITH CUNA MUTUAL GROUP
  Commissioned research on thriving small credit unions and scaling through collaboration

“The Filene research certainly validated and reinforced the direction and opportunities SAFE believes will allow for maximum member and community impact. Thank you for your expert analysis and dialogue—I know we will only get better and learn more by continuing to work together.”

Dave Roughton
CEO, SAFE Credit Union

Credit unions are in an interesting place to be part of new movements in identity and identity space. There’s any number of big kind of changes, but there’s also these really interesting, small little opportunities, that can actually be really profitable, really lucrative for credit unions. Like one I keep hearing about is earning credit or earning crypto rewards on transactions.

Regardless of the size of the institution, many organizations struggle with the same challenges, right? Whether that be aging members, the inability to attract younger members, and things of that nature. We are trying to counteract that with this digital platform. We think credit unions have an opportunity to look at the un- and underbanked populations in a new way within their strategy.

Filing Year 2022 by the Numbers

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<tr>
<th>Strategy Workshop Participants</th>
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<tbody>
<tr>
<td>190</td>
<td>9</td>
</tr>
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</table>

Episode 74
Cryptocurrencies and Credit Unions with Visions FCU and Quinn DuPont

Being around this kind of thought leadership in our industry and in our system, it reenergizes me and it gets me back into the game...We just finished our environmental scans and the thing that came across was the sense of urgency that we all need to have in addressing [fintech] so that we don’t lose members and that we can continue to have a great member experience.

Episode 75
Out of the Comfort Zone with Randy Stolp, Filene i3 Wave 17

Regardless of the size of the institution, many organizations struggle with the same challenges, right? Whether that be aging members, the inability to attract younger members, and things of that nature. We are trying to counteract that with this digital platform. We think credit unions have an opportunity to look at the un- and underbanked populations in a new way within their strategy.

Episode 76
Bank Dora and Ecosystems of Innovation

FILENE.ORG/PODCAST
Research

TAKE-AWAY TOOL

DIVERSITY, EQUITY & INCLUSION PRACTICES & POLICIES SURVEY INDEX

Insights from Filene’s first-of-its-kind DEI Practices and Policies research project offered credit unions custom insights to benchmark their organizational performance and impact.

Participating organizations received customized indexes to compare their individual responses to the credit union system as a whole and included specific recommendations for next steps. These indexes are helping credit unions take a more informed and strategic approach to advancing their DEI efforts.

Visit filene.org/deisurveyindex to learn more about the Diversity, Equity & Inclusion Practices & Policies Survey Index.

You Asked.

WE ANSWERED.

Overdraft Protection Programs: Credit Union Best Practices

Although ODP revenues can account for substantial noninterest income, revenues may shrink in coming years and reimagining ODP programs is an opportunity for credit unions. Download this research for several key findings, insights from credit union leader interviews and next steps for credit unions to rethink their noninterest income sources. Read more on page 14.

What’s the Bottom Line? Diversity, Equity & Inclusion Practices & Credit Union Performance

Many credit unions feel pressure to create a program of investments in DEI practices but without a strategic approach, credit unions may fall short of the performance impact they were expecting. Learn about how to activate DEI practice bundles to achieve organizational performance objectives, sustain a competitive advantage and fulfill the credit union mission. Read more on page 15.

Beyond Legacy Lending: Strategies for Loan Growth and Inclusion

A loan has to be more than a loan. It has to be an experience. Explore current and legacy risk assessment models used by credit unions to better understand the barriers to adopting new technologies and the challenges presented by the COVID-19 pandemic. Credit unions can seek to grow responsibly and advance inclusion through more calculated and innovative lending. Read more on page 16.

Putting Financial Well-Being for All into Practice

For a substantial portion of households, day-to-day financial struggles remain profound in the face of persistent financial fragility and inequality. Credit unions are in a unique position to demonstrate the power of a people-first strategy in helping to solve many of the challenges credit unions and their members face. Start with this collection of resources. Read more on page 17.
Leaders in the credit union system and in financial services are reevaluating overdraft protection (ODP) programs. With shifting consumer behavior and expectations, fintech firms gaining market share, and a disparity of impact on lower income members and people of color, ODP programs are undergoing dramatic transformations.

Overdraft Protection Programs have become a reliable source of noninterest income for many credit unions, especially small institutions. Shifting consumer behavior and expectations are sparking a public reevaluation of the purpose of fee-based services like ODP, especially as recognition grows that such fees typically affect a small group of members who tend to have lower incomes and weaker credit histories.

As a number of financial institutions move away from such programs, ODP may not be a viable source of income for much longer. How can credit unions reimagine overdraft protection? Based on intensive interviews with 16 credit union leaders and a review of the ODP landscape, this research presents several key findings and next steps for credit unions to rethink their noninterest income sources.

The research is clear: when your DEI policies and practices are bundled together to advance strategic goals, your credit union is more likely to improve operational performance, financial returns, and mission fulfillment.

What’s the Bottom Line? DEI Practices and Credit Union Performance

EXECUTIVE SUMMARY

Do diversity, equity and inclusion (DEI) practices and policies affect credit union performance? Many credit unions feel pressure to create a program of investments in DEI practices—but how can they ensure that these policies will have an impact and offer a return on that investment? This report reviews existing research and suggests a new approach likely to affect performance—DEI practice bundles.

WHAT ARE THE CREDIT UNION IMPLICATIONS?

Observing the changing demographics of their workforce and markets, many credit union executives will feel pressure to fly a DEI flag, and to follow it with a program of organizational investments.

However, without a strategic approach which incorporates complementary practices (here called “bundles”), credit unions may fall short of the performance impact they were expecting.

This research suggests that taking this bundle approach—organizing DEI efforts across nine synergistic sets of practices with performance measures—can offer credit unions a measurable impact on performance.
Summarizing key insights from ethnographic interviews with credit union chief lending officers, this brief highlights the barriers to adopting new technologies, the challenges presented by the COVID-19 pandemic and showcases the ways that credit unions are seeking to grow responsibly and advance inclusion through more calculated and innovative lending.

EXECUTIVE SUMMARY

WHAT ARE THE CREDIT UNION IMPLICATIONS?

As COVID-19 continues to impact the livelihoods of many, credit unions are seeking ways to juggle the head with the heart and grow their lending responsibly while meeting the complexities around the financial well-being of their members.

This research brief explores five alternatives credit union leaders are implementing and the barriers they’ve faced so you can responsibly grow your lending and maintain a positive member experience in these shifting times:

→ Inclusive Lending
→ Automation
→ Alternative Data
→ Barriers to Adoption
→ Beyond Fair Lending

This quick-start guide brings together resources and offers practical tips from the National Credit Union Foundation and Filene Research Institute on how credit unions can garner the full benefit of incorporating a Financial Well-Being for All focus in their work.

EXECUTIVE SUMMARY

Over the past several years, Filene and the National Credit Union Foundation independently have assembled research, case studies, and resources that point to the strategic value of putting employee and member financial well-being at the center of credit union decision-making and product and service delivery.

These resources demonstrate the power of a people-first strategy in helping to solve many of the challenges credit unions face: sustainability, growth, talent acquisition and retention, to name a few.

WHAT ARE THE CREDIT UNION IMPLICATIONS?

People want to feel financially secure and know they are on a path to financial health and well-being. Credit unions have long supported their members’ financial health and well-being through responsible lending products, higher savings rates, and financial education. But the digital transformation across the financial industry and the growth of fintechs have changed the competitive landscape.

Credit unions looking to adopt a more holistic approach to improving the financial health of their employees, members, and the communities they serve should start with the four steps laid out in this guide. Each of these four steps contains examples of how credit unions have incorporated Financial Well-Being for All into their strategy and decision-making and a variety of additional resources.
FY 2022 was a year of financial steadiness with revenue increasing slightly ($118k) over the prior year. The revenue mix changed as funding goals for Filene’s six Centers of Excellence were achieved (with 50 Inner Circle sponsors) and focus shifted to funding and launching Filene’s incubators (including The Lab at Filene). Filene revamped custom research and advisory program offerings for delivery beginning in FY 2023 to better align with core strengths, market needs and growth opportunities.

Operating expenses came in lower than planned due primarily to lower HR-related expenses impacted by delays in hiring. Filene successfully resumed in-person events and community gatherings in FY 2022, investing more heavily in those areas and offset by savings in HR and contracted services.

As we look forward, Filene’s financial position remains healthy with Net Assets of $13M providing financial stability and enabling us continued delivery on our mission of changing lives through innovation, truth and cooperation.

### Financial Highlights

#### Revenues

<table>
<thead>
<tr>
<th></th>
<th>2022</th>
<th>2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contributions and Grants</td>
<td>$7,057,655</td>
<td>$6,842,293</td>
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<tr>
<td>Program Service Revenues</td>
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<td>$589,970</td>
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<tr>
<td>Other</td>
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<td>$606,362</td>
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<tr>
<td><strong>Total Revenues</strong></td>
<td><strong>$8,156,270</strong></td>
<td><strong>$8,038,625</strong></td>
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#### Expenses

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<th>2022</th>
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<tbody>
<tr>
<td>Program Services</td>
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<tr>
<td>Support Services</td>
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<tr>
<td>Membership Development &amp; Fundraising</td>
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<td>$1,399,282</td>
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<tr>
<td><strong>Total Expenses</strong></td>
<td><strong>$7,703,999</strong></td>
<td><strong>$7,534,987</strong></td>
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#### Liabilities + Net Assets

<table>
<thead>
<tr>
<th></th>
<th>2022</th>
<th>2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>Liabilities</td>
<td>$1,542,181</td>
<td>$1,695,034</td>
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<tr>
<td>Net Assets</td>
<td>$13,085,434</td>
<td>$12,633,163</td>
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<tr>
<td><strong>Total Assets</strong></td>
<td><strong>$14,627,615</strong></td>
<td><strong>$14,328,197</strong></td>
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</table>

#### Net Asset Breakdown

<table>
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<tr>
<th></th>
<th>2022</th>
<th>2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>Without Donor Restrictions</td>
<td>$3,785,235</td>
<td>$3,498,071</td>
</tr>
<tr>
<td>With Donor Restrictions</td>
<td>$9,300,199</td>
<td>$9,135,092</td>
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<tr>
<td><strong>Net Assets</strong></td>
<td><strong>$13,085,434</strong></td>
<td><strong>$12,633,163</strong></td>
</tr>
</tbody>
</table>

*Detailed audited financial statement and 990 filings will be available on guidestar.org*

### Board of Directors

Some of the finest thinkers in the credit union system serve on our board. Under their direction, Filene Research Institute continues to drive change for credit unions and their members.
The organizations that form Filene’s Inner Circle now span across the entire country. Collectively, these 50 Inner Circle organizations funded more than $13.5 million of industry research that will continue to emerge and create exponential impact as organizations put the ideas from this research into practice.
SET UP YOUR TEAM FOR SUCCESS

Filene Members get unlimited access to our entire archive of research, toolkits, workshops and other actionable resources. All you need to do is create your free filene.org account and get started!

→ Visit filene.org

→ Follow two simple steps to Create an Account in the upper right-hand corner.

This exclusive access extends to every employee at your credit union.

Want your copy of The Asterisk delivered to a different location? Update your preferred mailing address at filene.org/thestarisk.