“It’s All About the Member”

A strategic business plan and guiding document for the members, Board, staff, and key partners of MidUSA Credit Union.

Presented to the MidUSA Board of Directors for their approval on December 23, 2014.
Dear MidUSA Credit Union,

The reason I am writing to you today is to recognize and commend one of your employees who serves as a financial services advisor for outstanding service. Your financial advisor has helped my family and has made a difference in our lives through several loan processes. Each experience was always a pleasant and professional one from start to finish. Your financial services advisor is very knowledgeable and always gets back to me swiftly when contacted, while always having a genuine, super-friendly attitude. Additionally, your financial services advisor has gone over and above their particular department work, greatly exceeding my expectations and taking time from their day to remedy my issues and questions about all things MidUSA, rather than shipping me off to the next contact. I continue to bank and work with the awesome staff at MidUSA.

Thank you,

A life-long MidUSA member

Note: Actual MidUSA member letter with names removed for confidentiality purposes
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The MidUSA Identity

Our History

Credit Unions are truly one of this country’s “national treasures.” Credit Unions are about like-minded people coming together to make a difference in the lives of others. It’s not about making money; it’s about helping people and making a positive difference in the lives of members.

Since our beginning, MidUSA has strived to be a trusted resource for our members in achieving a brighter financial future while pursuing their dreams. We believe that our job is doing the right things for the right reasons on behalf of our collective membership. While we certainly must be experts at managing both our balance sheet and income statement, that is not why we exist.

MidUSA has been in the business of helping people for more than 80 years. When MidUSA was formed in 1934 we had a single mission, which was to assist our member-owners with their financial needs. That same mission exists today. While a lot has changed in 80 years, MidUSA’s commitment to its members has remained steadfast and true.

Our Guiding Principles

We take great pride in operating under the MidUSA brand. We recognize that we must provide great member service and must employ, train, empower and retain a great staff to do so. We understand that we must always communicate and work together as a team on behalf of the member. We believe that communication of both internal and external service standards with our staff and members is an important part of our service delivery. We ultimately evaluate success by doing what’s right for each and every member. We embrace that we are a not-for-profit, member-owned cooperative and that we are not a bank. We focus on doing what is in the best interest of the member, consistent with what is in the best interest of the overall cooperative. We understand the need for honesty, privacy, and respect in all dealings with our members and that we must keep a long-term perspective on our cooperative health.

We believe strong collaborative organizations have solid earnings, strong capital, and controlled asset growth. We believe that membership in our cooperative comes with a sense of responsibility to the collaborative as well. We pursue a “best practices” philosophy and apply a factual and innovative approach to our decision making. We are guided by the philosophy of
doing right by the collective membership in all of our business and investment decisions. This is a key marketplace differentiation for all credit unions, including MidUSA. We embrace a culture that focuses on creating efficiencies and effectiveness in order to better serve the membership. We understand that human, financial, and capital resources are always limited and we must make wise choices and be wise stewards of member resources. We understand that only when we focus on earning the trust and business of all of our members can we reach the full economic potential of our credit union.

We embrace the philosophy of democratic control and member rewards based upon overall contribution to the collaborative.

We welcome new members and appreciatively thank existing members for their business. Every member and every community we serve is important to our success. On behalf of the membership, we recognize and understand the importance of equitable pricing, products, and underwriting within the membership, all while understanding the need to tailor to the individual uniqueness of our members and the communities we serve. We embrace the philosophy of democratic control and member rewards based upon overall contribution to the collaborative.

Our Members

MidUSA’s market is primarily targeted to Southwest Ohio with the strategic intent to leverage the I-75 corridor. MidUSA’s regional financial services orientation is also intended to provide geographic diversification. MidUSA will focus its primary efforts and resources on those members who are actively engaged in the cooperative, with “actively engaged” being defined as members who have 3-4 product or service relationships with the credit union. MidUSA will target its services towards members who value and understand cooperative principles, whether that be consumers or businesses, within the markets that MidUSA serves.

Our Service Model

The MidUSA business model is to provide members a safe place for their deposits with a fair return. Those funds are then in turn lent to members who are in need of borrowing. Those funds that are not lent to members can be placed in other investments. MidUSA will set its loan rates to be priced at a fair value to borrowers according to market conditions. MidUSA loan rates may at times be below market to ensure that MidUSA members choose their credit union when considering their financing needs. Likewise, share rates will provide fair value to MidUSA
members according to market conditions. Above market rates would only be offered when MidUSA needed to attract additional deposits for the funding of loans.

MidUSA Credit Union will continue to compete for our members’ business on the basis of the brand positioning of “Best Value Guarantee.” In essence “Best Value Guarantee” means that MidUSA Credit Union will provide a value equal to or better than other financial services providers that have a physical presence in our local market, while serving as a trusted resource for our members.

For our Savings members, MidUSA will pay a fair return on member deposits according to the account type and market conditions. MidUSA will be transparent with members when describing account attributes. MidUSA will provide sound advice to our members relative to their account options, looking at what is in the best interest of the member and not necessarily what is in the best interest of the credit union’s income statement or balance sheet.

MidUSA will also provide investment alternatives through its Investment Center when appropriate, which gives members additional financial options based upon their risk tolerance. MidUSA understands that the largest contributors to household wealth since the early 1990s have been stocks, mutual funds, insurance values, and pension reserves.

For our Borrowing members, MidUSA will provide consumer, real estate, member business loans, and student loans that serve our members’ best interests. MidUSA will provide sound borrowing advice to help our members choose the appropriate and affordable borrowing options in accordance with each member’s financial needs. MidUSA loan products will be fairly priced and the credit union will be transparent when disclosing loan costs and fees. MidUSA will treat borrowers who fall behind on loan obligations fairly, treating members with dignity and respect with the ultimate goal of returning the borrower to a better financial position. The credit union will seek all reasonable avenues of repayment assistance, recognizing that loans are made from deposits belonging to other members and thus ultimately need to be repaid.

The credit union business model, as well as the MidUSA financial model, is also dependent on non-interest income which includes fees and charges. In fact, for all credit unions, banks and financial institutions in the United States today, their respective business models are not sustainable unless there is non-interest income in the way of fees. MidUSA monitors fees charged by competing organizations in our marketplace on a routine basis. MidUSA’s position on fees is based upon the following tenets:

- Fees are an economic necessity for the cooperative to exist.
- Fees should be implemented consistently with a staggered approach.
• Fees should be targeted at the middle to higher end of local credit union peer group (this refers to both individual fees charged to members as well as measuring the “other income to assets” ratio).
• Management to monitor and report member feedback to the Board on a routine basis.

Relative to non-interest income, MidUSA would distinguish between the following types of charges: behavior charges, transaction charges and income, product charges, and miscellaneous fees and income.

<table>
<thead>
<tr>
<th>Member Behavior Charges</th>
<th>Fees charged to members that are designed to modify behavior that might ultimately be detrimental to the cooperative. Examples of these types of fees include nonsufficient funds, late payment on loans, and overdrafts.</th>
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<tbody>
<tr>
<td>Transaction Charges &amp; Income</td>
<td>These are charges to help MidUSA recoup the actual cost of providing certain services to its members. Some of the transaction charges will be paid by members themselves, such as processing a wire transfer, a mortgage origination, or subordinating a mortgage agreement. Likewise, other transaction income is received when certain member activities occur, such as debit and credit card interchange as a result of card usage, or investment purchases through the MidUSA Investment Center, which helps offset the costs of offering these products.</td>
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<tr>
<td>Product or Service Choice Income</td>
<td>Income earned when members choose certain products or services that have a fee tied directly to use, such as First Value Checking, Courtesy Pay (ACH and debit), Skip-a-Pay, GAP Insurance, Credit Life and Disability insurance, and fees on investment purchases.</td>
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<tr>
<td>Miscellaneous Income Opportunities</td>
<td>Income opportunities the cooperative may have in providing non-members select services such as check cashing fees, ATM surcharge fees, and rental of available MidUSA space.</td>
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Our Strengths

MidUSA strategic planning efforts over the past several years including Board, Management and Employees reveal that MidUSA possesses at least seven unique and intangible strengths related to the reputation of the organization.

1. Community Roots. MidUSA was founded to support the hard working men and women of ARMCO Steel, then to the broader Middletown area and subsequently to all of Butler, Warren, Montgomery and now Miami Counties. MidUSA has provided financial services during moments of both crisis and prosperity, creating a strong connection with its members. The credit union’s commitment to “making a difference in the lives of members” is rooted in this history.

2. Commitment to People and Community. MidUSA has worked hard to build up the communities in which it exists. Known as a good neighbor, MidUSA participates in a
variety of projects that create meaningful impact supporting local schools, small
business, and community activities.

3. **Outstanding Character.** MidUSA is known for its people of outstanding character. MidUSA employees are passionate about their work. They are dependable and trustworthy. For these reasons, MidUSA is known as one of the best places to do business in the communities it serves.

4. **Loyal Members and Engaged Employees.** MidUSA enjoys the benefit of members who stick with the organization and believe in its mission. Employees are highly engaged as they strive to carry out the MidUSA mission.

5. **Extraordinary, Caring, & Compassionate Service.** MidUSA provides exceptional service in our interactions with members. Members know us as caring and compassionate people who will always strive to do what is in their best interest.

6. **Best-in-class products.** Our portfolio of offerings and services provide our members with quality products and high quality service. Our members tell us that our products consistently perform at or better than those of competitors. The credit union strives to manage our members’ resources with their best interests in mind.

7. **Strong Capital Position.** MidUSA has maintained our assets and balance sheet very effectively during the recent recession, which started in 2008, as indicated by consistently high ratings from objective external stakeholders. This strong capital position has made MidUSA one of the top performers within the credit union movement. This position provides us with flexibility for making future strategic choices.

**MidUSA Vision Statement**

Within Southwest Ohio, MidUSA Credit Union will assist member-owners in gaining personal financial success by providing and promoting the use of financial services which feature benefits and advantages over those available from other competitive sources.

**MidUSA Mission Statement**

Making a difference in the lives of our members!

*Note: Please see Memorandum to the MidUSA Board of Directors in the second Addendum on page 25 of this document.*
Key Operating Policies

MidUSA’s Annual Business Plan Development

The development of the annual business plan is intended to drive stakeholder engagement. Stakeholder engagement is defined as a process in which the credit union involves those who may be affected by the decisions in the plan; likewise, those who can influence the implementation of the plan. Stakeholder engagement should provide the credit union with opportunities to further align business practices to help drive long-term sustainability and member value.

MidUSA understands that the process of developing the annual business plan can be as important as the actual business plan itself. Therefore, MidUSA will annually find appropriate ways to engage its key stakeholders, including Board, members, staff, and key partners and vendors on their insights and inputs into the annual business plan. The techniques and avenues designed to solicit this feedback will change from time to time but the most important aspect is to seek input from a variety of key stakeholders (See Addendum 1 on page 22). It is also understood that the MidUSA Board of Directors has ultimate authority and responsibility over the business plan and its development.

No matter what competition, technology, or economic challenges are presented, MidUSA Credit Union will have an approach that engages members, staff, and Board so that we can effectively meet those challenges. The annual business plan will be our vehicle to share the summary of those thoughts and plans.

MidUSA’s Technology Strategies

Consistent with its business plan development, MidUSA will approach technology decisions in a way that engages members, staff, and Board so that we will be able to effectively compete in the markets we serve. While the actual dollar expense of technology investment will always come into play, as well as the actual timing of the investment itself, MidUSA will make technology decisions and investments based upon the following considerations:

1. How and when MidUSA will make money on the investment.
2. Those investments required by our partners and vendors.
3. Responsiveness to member preferences and concerns.
4. In response to staff requests in building a productive, engaged team.
5. In response to the Board’s preferences as owners and key stakeholders.
6. In response to market competition (defensive strategies perceived as keeping up).
MidUSA’s View on Co-Opetition

“Co-Opetition” is a term to describe cooperative competition in the marketplace. Quite frankly, MidUSA believes that credit unions make the United States a stronger country as a result of a more robust financial services marketplace. If it were not for the Credit Union Movement, for-profit financial organizations would remain unchecked in the marketplace and consumers and businesses would ultimately pay higher prices for products and services because of this for-profit orientation. MidUSA has a strong commitment to and a vested interest in the continued health and vibrancy of the credit union movement both locally and nationally.

While the marketplace will ultimately determine the actual number of credit unions throughout the country, MidUSA will continue to help and serve any credit union that approaches MidUSA for any level of assistance. MidUSA strives to be the best credit union we can possibly be on behalf of our membership. It is not ultimately a question of which credit union is bigger or better; it is ultimately about serving the individual member and making a difference in their lives.

Strategy

Strategic Planning, and the subsequent strategic business plan, provides direction and measurable goals for the credit union. A strategic business plan is simply a formalized road map that describes and details how the credit union will execute its chosen strategy. A business plan spells out where an organization is going over the next several years and what is important to the organization’s success. Bottom line, what gets measured gets done, and the annual business plan spells that out.

Strategic Game Changers

MidUSA sees the biggest strategic game changers in the financial services marketplace in the following areas:

- Young adult markets (18-29)
- Online and mobile delivery
- Technology as an equalizer
- Better trained staff
- Stronger strategy and execution
MidUSA’s Strategic Goals

Strategically, MidUSA Credit Union is focused on membership, profitability, and growth.

**Membership:** MidUSA is a proud financial service cooperative and our promise is to focus on service and member trust.

**Profitability:** MidUSA’s financial success flows from responsible financial stewardship.

**Growth:** Individual member benefits grow with member patronage; therefore, the total membership should grow as a result of our member patronage.

MidUSA’s Strategic Measurements

The key elements of the strategic business plan are expressed in measurable goals that set specific, quantifiable parameters. Measurable goals are important to the credit union because they enable managers and employees to evaluate progress and track development.

In order for the cooperative to perform at its highest level, MidUSA focuses on six key metrics for success. These key metrics were defined in late 2013 by the Board of Directors and include the following:

1. Profitable business growth in terms of active new members, net new loans ($), and net income to the cooperative.
2. A return on equity formula which measures and evaluates a member’s investment in the cooperative.
3. A commitment to cooperative principles which we define as “differentiating from the soul.”
4. A net referral score to measure how likely our members are to refer us to family and friends.
5. High employee engagement defined as the ability and attitude to serve one another effectively so that we may ultimately best serve our members.
6. Effective regulatory compliance.
The following diagram represents the correlation between the organization's strategic goals and its strategic measurements.

**Strategic Measurements**

1. **Profitable Business Growth** – MidUSA Credit Union will consistently achieve growth in active memberships, loans, and net income as determined in the annual operating budget in an amount to exceed the prior year’s results (Active members being defined as members who have at least three credit union product or service relationships).

Profitable Business Growth [active members, net new loans ($) and net income] will continue to be the fuel for MidUSA. The number one question for MidUSA over the next several years is how can MidUSA generate more leads and more referrals for more new members and more new loans? MidUSA must develop a better “origination competency” that will be key to originating new members and new loans, thus generating net income. This origination competency must be focused not only on organic growth (i.e. branch growth), but also on indirect lending as well as member business lending channels. Marketing, networking, direct sales efforts, and cross-selling continue to be keys for successful origination competency.
Effective branding may be the single greatest way for a credit union to differentiate itself and build relationships with members on more than just products and services. Brand preference can lead to brand loyalty where consumers will go out of their way, regardless of price, to find the brand solution. That is the ultimate goal. The success of credit unions will be to build brand equity which will lead to a higher level of cooperative success. Credit unions not as successful in developing and building brand equity will become lesser players marketing towards a commodity status. Credit unions will not be able to compete against large banks as commodity providers nationally.

2. **Return on Equity – MidUSA will target a 2.5% ROE by December 2016 with continual annual improvement thereafter.**

Why is Return on Equity (ROE) applicable to credit unions? Members deserve something in return for what they’ve invested in the credit union, including their membership, deposits, loans, as well as their loyalty. ROE is simply a measure of the credit union’s value to the member. The higher the number over time, the greater the value to the member-owners.

ROE, net income divided by net worth or equity, is less forgiving and longer term in perspective than ROA (Return on Assets). Given a good or bad fiscal year, ROA is impacted for a single year, whereas ROE measures value over a longer span of time. ROE reflects that the credit union is on the right track by slowly improving performance over the years.

Bottom line, return on equity measures a credit union’s efficiency at generating profits and, in essence, shows how well a credit union uses its members’ equity to generate earnings growth.

3. **Cooperative Principles – MidUSA to consistently perform in the 70th percentile of “Commitment to Cooperative Principles” as measured by CU*Answers’ Cooperative Self-Assessment by December 2017.**

MidUSA’s goal is to create a continuing relationship with its members based on trust and loyalty generated by the consistent delivery of its promise “to make a difference in the lives of our members.” A strong credit union brand brings superior member behavior, improved financial performance, and a gain in competitive advantage, all while providing a clear directive for employees. MidUSA’s commitment to cooperative principles is embedded within its brand.
Credit unions are cooperatives. A cooperative is a business model whereby an association of persons voluntarily cooperate for their mutual social, economic, or cultural benefits. CU*Answers has developed a Cooperative Score Self-Assessment, which serves as a roadmap for cooperative orientation to which credit unions should aspire (see Addendum 3 on page 25). MidUSA believes that the heart and soul of any credit union is imbedded within the seven principles of cooperative organizations. These cooperative principles are: (1) voluntary and open membership; (2) democratic member control; (3) member economic participation; (4) autonomy and independence, (5) education, training, and information; (6) cooperation among cooperatives; and (7) concern for community.

Consumers ultimately buy what a product or service can do for them. As such, MidUSA will continue to build its brand around its mission of making a difference in the lives of members. The MidUSA brand is one of trust based upon the following credit union parameters:

- Credit unions are not-for-profit and built to serve people, not profit
- Credit unions are owned by their members
- Credit unions are cooperative and collaborative organizations
- Credit unions are democratically controlled with each member having a single vote
- Credit unions are community-oriented
- Credit unions support a volunteer Board of Directors

Cooperative boards function in much the same way, serving the cooperative in the following manner: (1) the Board to be an asset of the organization, create a return, and ultimately be a product that can be marketed; (2) Board membership to be a win-win for both the board member and the cooperative; (3) The Board to be the guardian of the customer-owner perspective; (4) The Board to help executive management flourish; (5) The Board’s influence should ultimately be good for the cooperative. Cooperative boards strive to represent the diversity of the entire membership; likewise, take proactive efforts in the continued recruitment of new board members.

4. **Net Referral Score – MidUSA to consistently achieve a net referral score in the 65th percentile, calculated by subtracting net detractors from net promoters, by December 2015.**

The net referral score indicates how likely a MidUSA member will be to refer a family member or friend to the credit union. MidUSA’s “You Really Count” program, offered in conjunction
with Support Services, is a powerful member loyalty program important to the success and growth of the credit union. This survey program captures the true levels of MidUSA member loyalty from a variety of different member demographics, thus allowing MidUSA to specifically and intentionally build future member growth.

MidUSA will also continue to embark on strategies and plans that are designed to enhance the member experience. These strategies will now come under the brand of “MidUSA Smart Office.” Basically, “MidUSA Smart Office” will be those strategies and innovative business ideas, practices, and solutions that enhance the functionality, productivity, and design of our interaction with members. Examples of “Smart Office” strategies to date include document imaging, remote deposit capabilities, and telepresence.

The most significant component of this current set of MidUSA’s “Smart Office” strategies will be the use of telepresence technologies. Telepresence is defined as a set of technologies which allows a person to feel at a place other than their true location. In essence, MidUSA’s strategy is to determine if the credit union can use telepresence, specifically the 3D kiosk technology through its partner Buffalo Pacific, to better serve the membership.

As a part of this proof of concept, MidUSA has established a branding strategy for the use of telepresence technology. This member branding, known as the MidUSA Gateway, along with the associated “proof of concept” is designed to see if members are comfortable using telepresence technologies for relational product and service opportunities in their dealings with the credit union. It is anticipated that this telepresence technology may help the credit union better leverage its subject matter experts in both investments and mortgages in working with members; likewise, to help the credit union continue to better leverage its member service staff with the realities and challenges of staffing.

It is hopeful that in time this proof of concept plan will also give MidUSA the knowledge to further analyze opportunities associated with moving towards a more integrated video culture. Within the credit union movement space, video cultures are becoming more common and being implemented to help credit unions drive efficiencies and economies relative to their service delivery. Recent industry analysis shows that automated transactions in a branch cost on average about 20 cents per transaction, with staff assisted transactions costing in excess of $4.00 per transaction. The key will be to how best utilize staff and technology to maximize the member experience.
5. **Employee Vitality – MidUSA to achieve an annualized rating of 4.5 (on a 5 point scale) on measuring employee vitality (ability and attitude).**

Promoting and delivering quality service to an organization’s peers and coworkers, as well as measuring and bringing to light relationship behaviors that employees demonstrate to each other is critical to any organization.

Employee engagement is critical to MidUSA’s success in that how we serve one another internally will ultimately impact how we are able to serve our members. Internal service quality standards and behaviors are based upon the following criteria:

**Tangibles** *(facilities, quality of electronic communication, conduct in the group)*
- Employees in this department or group have work areas that are businesslike and professional
- Employees in this department or group maintain a sense of teamwork
- Employees in this department or group conduct themselves professionally

**Reliability** *(accurate and dependable service provided by the group)*
- Employees in this department or group acknowledge email or other communication requests
- When I have a question or request, employees in this department or group provide clear and accurate answers to emails and other communications
- Employees of this department or group follow through as needed

**Responsiveness** *(timely and willing service delivered by the group)*
- Employees in this department or group demonstrate a willingness to offer assistant that is required
- Employees in this department or group respond to email and other communication requests in a timely manner
- Employees of this department or group do a good job communicating relevant organizational or business related information

**Assurance** *(initiating caring and competent service by the group)*
- Employees in this department or group listen to concerns
- If my request can’t be completed, employees in this department or group communicate other alternatives available
- Employees of this department or group make a conscientious effort to take ownership of situations that require attention or correction
Empathy *(individualized and personalized service by the group)*

- When immediate resolution to a problem or request is not available, employees in this department or group effectively communicate status or progress
- Employees in this department or group seem to care how they are viewed by others
- Employees in this department or group make an attempt to “go the extra mile” in responding to requests and in problem resolution

6. Effective Regulatory Compliance – MidUSA to annually aspire to have Camel 1 or Camel 2 ratings as determined by the ODFI.

The Camel rating is a supervisory rating system originally developed in the U.S. to classify a financial institution’s overall financial condition. Camel ratings are applied to every bank and credit union in the U.S. The ratings are assigned based on a ratio analysis of the financial statements, combined with on-site examinations made by a designated supervisory regulator. Ratings are not released to the public but only to the top management and Board to prevent a possible run on an institution in a case where the institution receives a Camel rating downgrade.

The components that are assessed as of part of CAMEL include:

- Capital adequacy
- Asset Quality
- Management
- Earnings
- Liquidity (also called asset liability management)

Ratings are given from 1 (best) to 5 (worst) in each of the above categories. Part of a credit union’s regulatory assessment also includes opinions on the credit union’s risk management, looking at seven (7) key areas of risk, which include: (1) credit; (2) interest rate; (3) liquidity; (4) transaction; (5) compliance; (6) reputation; and (7) strategic.

Credit unions today have been forced to comply with numerous regulations that have been put into place as a result of the most recent financial crisis despite credit unions having little to do with its occurrence. New directives from Congress, the trickle-down effect of NCUA regulations and even a brand new regulatory body, the Consumer Financial Protection Bureau, have certainly placed a burden on the cooperative system. This burden is shouldered at the cost of employee time, member dollars, and oftentimes member frustration.

Credit union examiners are risk-focused. They want to see appropriate and acceptable levels of risk in compliance, credit, interest rate, liquidity, reputation, strategic, and transaction risk.
relative to a credit union’s net worth. Everything is fundamentally tied back to net worth from a regulatory perspective. The stronger a credit union’s net worth, the more risk a credit union can take in the eyes of the regulatory world.

While MidUSA cannot share actual Camel ratings with those outside of the Board or Executive Management, MidUSA can certainly report generic success to its constituents relative to this category; i.e., “achieved” or “work-in-progress.”
## 2015 MidUSA Goals

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<tr>
<th>Objectives</th>
<th>Status</th>
<th>Comments</th>
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<tbody>
<tr>
<td>Administrative, Governmental and Compliance</td>
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<tr>
<td>Maintain favorable relations with key credit union contacts, CDFI and ASI, trade associations, legislators, and individual credit unions as appropriate.</td>
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<tr>
<td>Use of the CUP<em>Answers and Xlend Peer Analysis tools to ensure MidUSA is fully utilizing the CUP</em>Answers and Xlend systems in the following areas: (a) accounting and back office; (b) audit and compliance; (c) electronic services; (d) e-document strategies; (e) lending services; and (f) management, marketing, and member services</td>
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<td>Effective use of CUP*Base Leadership Dashboards</td>
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<td>Continue to explore collaboration opportunities that focus on providing products, services and value to the MidUSA membership.</td>
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<td>Implement and integrate concepts of internal controls, the Sarbanes-Oxley Act, and strategic planning into our Enterprise Wide Risk Management program.</td>
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<td>Continue to integrate MidUSA policies with “best practices” policies available in Credit Union &quot;Policy Pro&quot;</td>
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<td>In working with the Board, continue to make improvements in the quality of Board reporting, including opportunities to streamline information. Use CUP*Answers portal for Board reporting when available.</td>
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<tr>
<td>Continue to monitor CUP*Answers for any loan participation opportunities.</td>
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<td>Review of existing organizational structure in its entirety with a goal to maximize the return on our staffing dollars. Employees will continue to be solicited for feedback on staffing.</td>
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<tr>
<td>Explore appropriate corporate growth engines, tactics, and opportunities.</td>
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<tr>
<td><strong>Member Service, Sales, and Marketing</strong></td>
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<tr>
<td>Development of the 2015 Marketing Plan</td>
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<td>Increase the number of leads for new members and new loans. Continue to improve upon acquiring better member data to determine which members to solicit and cross-sell.</td>
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<td>Objectives</td>
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<tr>
<td>Determine ways to assess and improve upon origination competency</td>
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<td>Continued progress with the deployment and utilization of the 3D kiosk system</td>
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<tr>
<td>Conduct a study of existing MidUSA products and services to identify opportunities for lowering operating expense and to increase market share</td>
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<tr>
<td>Continue to increase email penetration</td>
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<tr>
<td>Improve upon social media effectiveness</td>
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<tr>
<td>Assess effectiveness of current Xtand relationships including web chat, member reach, etc. and explore other offerings that MidUSA is not taking advantage of such as Call Center and Lending Center solutions</td>
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<tr>
<td>Evaluate the possible rollout of relationship pricing (called &quot;tiered services&quot;) in 2016</td>
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<tr>
<td>In 2015 assess the following: (a) correlation between checking account type and fee income, (b) percent of active checking account members with a loan, and (c) setting appropriate targets for mobile banking penetration, &quot;promote deposits&quot; and remote check capture usage</td>
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<tr>
<td>Establishment of focus groups to meet routinely throughout the course of the year</td>
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<tr>
<td>Improve upon the marketing and positioning of the &quot;Best Value Guarantee&quot;</td>
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<tr>
<td>Modify existing Christmas Club account to set up savings programs for other key life events, such as a vacation club or new car purchase club that encourage members to save</td>
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<tr>
<td>Develop an improved environment of member referrals between various MidUSA departments to include the core credit union, Investment Center, and Mortgage Center. Establish interdepartmental goals for tracking activity and modifying actions, as appropriate, to reach these goals</td>
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<tr>
<td>Objectives</td>
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<td>Comments</td>
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<tr>
<td>Ensure that staffing is set at appropriate levels including adequate</td>
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<td>coverage and appropriate adjustments to schedules are being made as part</td>
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<td>of our business demands. Explore the feasibility of reducing branch hours</td>
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<tr>
<td>Resolve the record retention contract provisions.</td>
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<td>Test self-service coin program.</td>
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<tr>
<td>Information Technology</td>
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<tr>
<td>Increase utilization and training of core processing system (including</td>
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<tr>
<td>focusing on key data available such as where members borrow, shop, and</td>
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<td>branch, non-member databases, etc.)</td>
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<tr>
<td>Implement a mobile app that focuses on money transfer, and remote check</td>
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<td>capture</td>
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<tr>
<td>Explore the cost-benefit of upgrading the core network to support the</td>
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<tr>
<td>3D Buffalo Pacific kiosk over the existing network (vs. current T-1</td>
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<tr>
<td>connection)</td>
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<tr>
<td>Identify solutions that position the credit union as a resource for</td>
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<tr>
<td>better money management, develop better ways to deliver plastic (i.e.</td>
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<tr>
<td>instant issue), use transaction data more effectively, and explore digital</td>
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<tr>
<td>wallet.</td>
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<tr>
<td>Be organizationally prepared for the launch of EMV technology for new</td>
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<tr>
<td>debit and credit card issuance as well as ATMs.</td>
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<td>MidUSA to be fully integrated with eDoc Innovations by end of 2015 to</td>
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<tr>
<td>achieve the efficiencies of a more integrated electronic document culture.</td>
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<tr>
<td>Review debit and credit card servicing partners to augment,</td>
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<tr>
<td>competitive and innovative products and services. Develop action plan to</td>
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<tr>
<td>bring credit cards in-house under CUAnswers system when current contract</td>
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<td>Launch promise deposits to the qualifying membership as well as remote</td>
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<td>check deposit.</td>
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<td>Finance and Accounting</td>
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<td>Effectively coordinate lease provisions of the existing Liberty Township</td>
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<td>branch.</td>
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<td>Objectives</td>
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<td>Comments</td>
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<td>----------------------------------------------------------------------------</td>
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<tr>
<td>Continue to do quarterly peer analysis reviews based on 5300, the OCUL Credit Union Analyzer program, as well as monitoring the Callahan CUPP Rating.</td>
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<tr>
<td>Use of branch accounting software with reports to the Board quarterly.</td>
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<tr>
<td>Focus on increasing yield and non-interest income.</td>
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<tr>
<td>Continue to manage expense while promoting growth</td>
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<tr>
<td>Increase the speed and accuracy of financial analysis to better assist the Board, executives, and managers with their responsibilities.</td>
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<tr>
<td>Continue to assess the R.E. broker effectiveness in the marketing of the Plaza space.</td>
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<tr>
<td>Re-evaluate shared branching participation.</td>
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<tr>
<td>Explore new bond and property &amp; casualty insurance providers.</td>
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<tr>
<td><strong>Lending</strong></td>
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<tr>
<td>Expand indirect lending program</td>
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<tr>
<td>Explore various mortgage processing solution opportunities.</td>
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<tr>
<td>Continue to analyze the underwriting guidelines to ensure fair consideration is given to all members while remaining competitive in the marketplace</td>
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<tr>
<td>Continue quarterly review of tiered loan pricing from both a scoring perspective as well as a loan rate perspective.</td>
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<tr>
<td>Expand the role of the business development manager to include lead generation of member business and mortgage loans.</td>
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<tr>
<td>Explore the feasibility of a loan sales manager to increase lending efforts.</td>
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<tr>
<td><strong>Investment Center, Mortgage Center, and MBL’s</strong></td>
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<tr>
<td>Fully integrate and maximize CFS Broker-Dealer platform</td>
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<tr>
<td>Explore the feasibility of an additional commission-based mortgage originator.</td>
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<tr>
<td>Expand the number of commercial real estate broker relationships.</td>
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<td>Objectives</td>
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<td>Comments</td>
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<tr>
<td>Explore an additional Investment Center Representative (as CFS employee)</td>
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<tr>
<td>Tangibly improved level of coordination and effectiveness between MidUSA and CSS</td>
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<td>Creation of Investment Center Sweep Account</td>
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<td><strong>Employee Plan</strong></td>
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<tr>
<td>Continue with monthly CEO updates and quarterly branch visits</td>
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<tr>
<td>Solicit employee feedback on 2015 Business Plan</td>
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<tr>
<td>Continue with the internal Shop program</td>
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<tr>
<td>Explore the feasibility of a leadership development program for 2-3 key mid-level employees (focusing on knowledge transfer). This group will target employees that may be future managers or executives.</td>
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<tr>
<td>Continue with the 85/15 employee healthcare split, if possible</td>
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<tr>
<td>Continue to seek methods for employee development, engagement, and communication</td>
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<tr>
<td>Improve upon training opportunities for staff</td>
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<tr>
<td>Consistently make employees aware of community outreach opportunities</td>
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<td>Find additional expressions of staff appreciation</td>
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<tr>
<td>Have one all-company celebration when certain company goals are met</td>
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<tr>
<td>Assess current performance review system. Current system is cumbersome and time-consuming.</td>
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Addendum 1

Business Plan Letter to Key Stakeholders

Dear MidUSA Partner:

Enclosed is a draft copy of MidUSA Credit Union’s 2015 Business Plan. I wanted to make sure that you had a copy of this document. A final copy will be presented to the MidUSA Board for approval in November of this year. If you would like to comment on or discuss the business plan draft I am available to do so.

MidUSA is also planning to post the Board-approved business plan on our website once we have had feedback from all key constituents, including staff. We will post the final version of the plan to the CU*Answers website as well.

This is a new process for MidUSA and we are hopeful that sharing this business plan draft brings you closer to the key strategic elements of what MidUSA is trying to accomplish. Again, I thank you for taking time to review this.

Sincerely,

James C. Miles
President & CEO
Addendum 2

Date: December 23, 2014  
To: MidUSA Board of Directors  
From: James C. Miles  
Re: Proposed Change in MidUSA Mission and Vision Statements

From time to time, I think it is organizationally healthy to reflect on the credit union’s vision and mission statements.

Vision and mission statements should be powerful and synergetic, yet simple. Generally, the vision statement is the most lofty, inspiring statement that encapsulates what the organization is ultimately striving for over the long term and should really never change. It serves as the fundamental statement of an organization’s identity. In contrast, the mission statement is the 1st step in operationalizing the vision. In essence, the mission statement serves as a 1st step in translating the vision into something more real and more tangible that stakeholders can get their hands around.

From this perspective, I am suggesting that MidUSA consider “flipping” its vision/mission statements so that the vision statement becomes "Making a difference in the lives of our members!" and the mission statement becomes "Within Southwest Ohio, MidUSA will assist member-owners in gaining personal financial success by providing and promoting the use of financial services with feature benefits and advantages over those available from other competitive sources."

In my opinion, the current “Within Southwest Ohio...competitive sources” statement is not particularly powerful, synergetic or short. Therefore, I am also suggesting a change in the mission statement to read “MidUSA will assist member-owners in achieving a brighter financial future.” In essence the terminology “personal financial success” is replaced by “brighter financial future” with the rest being deleted. While the term “brighter financial future” is still somewhat ambiguous, it is more contemporary language, likewise only the individual member can truly determine what may make their financial future a brighter one.

It is important to have a vision statement that is long-term oriented, likewise, a mission-oriented statement that reasonably represents the way MidUSA stakeholders see the credit union. I am asking your approval to change labels between the vision and mission statements; likewise, to approve the revised mission statement.

Thank you!
Addendum 3

Cooperative Score Self-Assessment Materials

Visit score.cuanswers.com to learn more!
Cooperative Score Self Assessment

In a time when many credit unions seem to have resigned themselves to sticking with “bank-lite” strategies that do little more than copy the guy down the street, perhaps a new index is one way to tweak the mindset. Much more than a marketing campaign to promote the credit union difference, a Cooperative Score could help underscore and reinforce the strategies that drive both institutional design and day-to-day execution.

So what’s your Cooperative Score? And is it anything you can brag about?

See how your credit union stacks up. The Co-operative Alliance has established identifying characteristics of cooperative organizations by listing seven principles that define them. Below are the seven principles as well as some indicators on how well you honor these principles at your credit union.

This is just a self assessment. There could be other programs or activities in your credit union that fulfill these principles.

Read the questions, score yourself, then total points at the end to see how you rate.

How do you stay on track?

- [ ] Stakeholder Loyalty
- [X] Solid Foundation
- [ ] Voice in Governance
- [ ] Strong Community Presence
- [ ] Independence
Score your Credit Union

1. Voluntary and Open Membership
   While credit unions have defined market demographics for their field of membership, the cooperative principle of Voluntary and Open Membership speaks to the idea that all qualified consumers are welcome, embraced, and valued. You own, by simply participating. Your challenges mirror those of your peers, and your life dreams are welcome here. By pooling the challenges of all members, we can innovate together, building solutions that help everyone succeed.

   1. Do you have automated membership applications on your website, mobile website, and mobile applications?
      Yes, it's an online application, +2 points
      Yes, it's a PDF print, +1 point
      No, we don’t have one, -2 points

   2. Do you have a "welcome format" when it comes to presenting membership requirements and are they posted in all consumer contact points?
      Yes, +2 points
      No, 0 points

   3. Does your site have a switch kit?
      Yes +2 points
      No, 0 points

   4. Does your website have a refer a friend or referral program?
      Yes, +2 points
      No, 0 points

   5. Do you have a call center membership application process?
      Yes, +2 points
      No, 0 points

   6. Do you post plans or goals for expanding your field of membership and your hopes to build larger communities of co-op members?
      Yes, +2 points
      No, 0 points

   Total for this principle

2. Democratic Member Control
   Credit union members enjoy equal voting rights, and the men and women who serve as elected representatives are accountable to the membership. The power of ownership is at its strongest when members experience the democratic process and understand that they have a voice in the governance and direction of the credit union.

   1. Do you advertise the election process with the zest you use in advertising loan specials, branch openings, or savings products?
      Yes, +2 points
      No, 0 points

   2. Do you have elections even when there is no contested contest, selling the power to vote every time?
      Yes, +2 points
      No, 0 points

   3. What percentage of your members vote (use a three year average)?
      More than 41%, +7 points
      21-40%, +5 points
      13-20%, +3 points
      6-12%, +2 points
      0-5%, 0 points

   4. How many ways can your members vote?
      More than 3 ways, +5 points
      3 ways, +3 points
      2 ways, +1 points
      1 way, 0 points
5. How many days do the members have to vote?
   More than 1 week, +5 points
   1 week, +2 points
   1 day, +1 point

6. Can members vote online?
   Yes, +2 points
   No, -2 points

7. Do you advertise the power of volunteering as a community positive?
   Yes, +2 points
   No, 0 points

8. Do you spend more than you would for a loan promotion advertising the power of volunteering?
   Yes, +2 points
   No, 0 points

9. Do you advertise a wide open invitation to join our volunteers at the CU?
   Yes, +2 points
   No, 0 points

10. Are your board member processes and job descriptions advertised for all to consider?
    Yes, +2 points
    No, 0 points

Total for this principle

3. Member Economic Participation
   Via their elected representatives, members have control over how the cooperative’s capital used – for developing the cooperative, paying dividends, or supporting any other activities agreed upon by the members. The power of that ownership is amplified when the member owner is paid in dollar and cents. Are you reinforcing the value of ownership by paying a return that clearly defined as an ownership dividend?

1. Do you advertise an ownership dividend beyond classic banking rates on loans and savings?
   Yes, +2 points
   No, 0 points

2. Do you budget an annual ownership dividend?
   Yes, +2 points
   No, 0 points

3. Do you budget and pay special dividends based on patronage appreciation?
   Yes, +2 points
   No, 0 points

4. Do you advertise your charitable donation and community participation as good works by your ownership?
   Yes, +2 points
   No, 0 points

5. Do you advertise the value and the drive of your board to ensure ownership returns?
   Yes, +2 points
   No, 0 points

6. Do you advertise the growing value of your capital as a community asset and a fund that is willed to the future for the future community members?
   Yes, +2 points
   No, 0 points

Total for this principle
6. **Cooperation among Cooperatives**

Cooperatives can serve their member owners best by working together—locally, regionally, and nationally—and by encouraging all participants to default to collaborative responses when approaching business problems.

1. **Does your credit union have a policy to review for Cooperative Solutions in the procurement procedures?**
   - Yes, +2 points
   - No, 0 points

2. **Does your credit union participate in partnership with other cooperatives?**
   - More than 5, +5 points
   - 3-5, +3 points
   - 1-2, +1 point

3. **Does your credit union participate in Cooperative Trade Associations?**
   - Yes, +2 points
   - No, 0 points

4. **Does your credit union participate with non-credit union Cooperative Trade Associations?**
   - Yes, +2 points
   - No, 0 points

5. **Does your credit union sponsor the creation of new Cooperatives?**
   - Yes, +2 points
   - No, 0 points

**Total for this principle**

**7. Concern for Community**

Communities are not just defined by geography! Today “community” is used to represent a common mindset, affiliation, or any other way in which people identify with each other. This principle speaks to a respect for peers who share common goals, challenges, or opportunities, and who choose to work together toward everyone’s success. Cooperatives wear their community pride for everyone to see!

1. **How many communities does your credit union recognize as key to your members’ success?**
   - More than 100, +30 points
   - 26-100, +5 points
   - 11-25, +3 points
   - 1-10, +1 point

2. **Has your credit union added a new community to its business plan in the last year?**
   - Yes, +2 points
   - No, 0 points

3. **Does your credit union participate in key community events?**
   - Yes, +2 points
   - No, 0 points

4. **Has your credit union been recognized as a positive force by a key community publicly in the last year?**
   - Yes, +2 points
   - No, 0 points

5. **Do you have a public relations committee and on-going budgeted tactic?**
   - Yes, +2 points
   - No, 0 points

6. **Do you present 3 press releases each month to local, regional, and national groups?**
   - Yes, +2 points
   - No, 0 points

7. **Do you support and fund community involvement by staff in your communities?**
   - Yes, +2 points
   - No, 0 points

8. **Do you regularly host community leaders and have your board/volunteers participate?**
   - Yes, +2 points
   - No, 0 points

**Total for this principle**
### How Did You Do?

Total up the points from each section and see how you did on the chart below. We recognize there are myriad other activities that qualify for the cooperative principles, so if you have suggestions for additional criteria for a future Cooperative Score Self Assessment, submit them online at [http://score.cuanswers.com](http://score.cuanswers.com).

This assessment has a total of 116 possible points.

1. Voluntary and Open Membership
2. Democratic Member Control
3. Member Economic Participation
4. Autonomy and Independence
5. Education, Training and Information
6. Cooperation among Cooperatives
7. Concern for Community

---

### Earn a $50 CollabRebate.

1. Complete the Cooperative Score Self Assessment.
2. Complete the information below.
3. Mail this document in to:
   - CU*Answers
   - Credit Union Services
   - 6000 29th Street SE
   - Suite 100
   - Grand Rapids, MI 49546
4. After we receive your completed Cooperative Score Self Assessment, we will email you a $50 CollabRebate coupon to be used on your next CU*Answers invoice.
5. Completed Cooperative Score Self Assessments must be received by August 1, 2012 to be eligible.

Name: ____________________________
Phone Number: ___________________
Email Address: ____________________
Credit Union: ____________________

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<table>
<thead>
<tr>
<th>Your Score</th>
<th>How You Did</th>
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<tbody>
<tr>
<td>More than 104 points</td>
<td>Congratulations, you are a shining example of a true cooperative.</td>
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<tr>
<td>80-103 points</td>
<td>Not bad, not bad at all. You are doing well.</td>
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<tr>
<td>58-79 points</td>
<td>Need to work a little more on your core cooperative values.</td>
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<td></td>
<td>Step 1: find someone who scored higher than you and ask how they did it.</td>
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<tr>
<td>Less than 58 points</td>
<td>You are a cooperative, right?</td>
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Have other suggestions on how your credit union puts these cooperative principles to work? Submit them at [http://score.cuanswers.com](http://score.cuanswers.com)/