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| <b>The Callahan &amp; Associates 2015 Executive Insights Survey:</b> Where do you currently see the biggest opportunities for the following areas? Where do you see the biggest challenges? |                                                                                                                                                                                      |                                                                                                                                                                                                      | POWERED BY CALLAHAN & ASSOCIATES<br><b>CREDITUNIONS.COM</b>                                                                    |                          |                   |                    |
|                                                                                                                                                                                             |                                                                                                                                                                                      |                                                                                                                                                                                                      | <b>Legend:</b> (+) = Opportunity (-) = Challenge (+/-) = Both                                                                  |                          |                   |                    |
| <b>Lending:</b>                                                                                                                                                                             | <b>ALM:</b>                                                                                                                                                                          | <b>Technology &amp; Operations:</b>                                                                                                                                                                  | <b>Other:</b>                                                                                                                  | <b>State or District</b> | <b>Peer Group</b> | <b>NCUA Region</b> |
| (+) Mortgages (-) Regulation                                                                                                                                                                |                                                                                                                                                                                      | (+) Online lending and mobile banking. (-) The implementation and cost of online lending and mobile banking.                                                                                         |                                                                                                                                | NY                       | \$100M-\$250M     | 1                  |
| (+) Online signatures (-) Competition                                                                                                                                                       | (+) High loans-to-shares (-) Liquidity                                                                                                                                               | (+) Mobile apps (-) Cost of technology                                                                                                                                                               |                                                                                                                                | MI                       | \$250M-\$500M     | 1                  |
|                                                                                                                                                                                             |                                                                                                                                                                                      | (+) Increase electronic delivery channels and generate additional revenue.                                                                                                                           | (-) Compliance is a burden                                                                                                     | MA                       | \$250M-\$500M     | 1                  |
| (+) Growing the variable rate portfolio                                                                                                                                                     | (+/-) Reducing interest rate risk                                                                                                                                                    | (+/-) Operating more efficiently                                                                                                                                                                     |                                                                                                                                | ME                       | \$100M-\$250M     | 1                  |
| (+) Auto and mortgage lending (-) Business lending                                                                                                                                          | (+) Increasing loan yields as fast as cost of funds (-) Keeping asset duration short                                                                                                 | (+/-) Keeping up with payment systems innovations and optimizing social media                                                                                                                        | (+/-) Maintaining fee income to help cover flat or declining margins                                                           | WI                       | \$100M-\$250M     | 1                  |
|                                                                                                                                                                                             | (-) Regulator overreach                                                                                                                                                              | (+) Adding to mobile options                                                                                                                                                                         | (+) Expanding our reach with branch or merger                                                                                  | WI                       | \$50M-\$100M      | 1                  |
| (+) Consumer lending, specifically auto (-) Real estate lending, engaging a purchase market                                                                                                 | (-) Surviving the low-rate environment for an extended period of time                                                                                                                | (-) Getting systems to work better together. We use a lot of third parties, and we pay a lot to use them, but they don't talk to one another well. We need more efficiency and a reduction in costs. |                                                                                                                                | ME                       | \$250M-\$500M     | 1                  |
| (+) Point-of-sale lending; co-branded cards                                                                                                                                                 | (-) The flattened yield curve will make margins even tighter                                                                                                                         | (-) Keeping up with the larger financial institutions                                                                                                                                                |                                                                                                                                | NY                       | \$500M-\$1B       | 1                  |
| (+) Mobile, auto, and real estate lending rates (-) Continued low-rate environment and student lending                                                                                      | (+/-) Managing for rising rates                                                                                                                                                      | (+) Mobile lending and paperless lending (-) Breaches, member confidence, and the future of payments                                                                                                 |                                                                                                                                | MN                       | \$1B+             | 1                  |
| (+) Longer terms and higher LTVs for members needing cash flow on home loans and larger vehicle loans (-) Balancing interest rate risk considerations                                       | (-) New regulatory guidance                                                                                                                                                          | (+) Marketing with technology and improving processes (-) Cybersecurity                                                                                                                              |                                                                                                                                | NH                       | \$250M-\$500M     | 1                  |
| (+) Commercial lending (-) Residential mortgages                                                                                                                                            | (-) Keep up with changes and variation in regulatory guidance                                                                                                                        | (+) Mobile platforms for member and internal use                                                                                                                                                     |                                                                                                                                | NY                       | \$1B+             | 1                  |
| (+/-) Lending to members with lower credit scores                                                                                                                                           | (-) Members demanding low rates that don't even cover operating expenses                                                                                                             | (+) Expansion of the virtual branch (-) Continuing to find efficiencies in operations                                                                                                                | (-) The economy, with employers not aggressively hiring and people not borrowing. Concerns about healthcare                    | MI                       | \$100M-\$250M     | 1                  |
| (+) Indirect used cars                                                                                                                                                                      | (-) Risk-based capital issues that are bogus concerns                                                                                                                                | (-) Keeping up with IT testing and audits                                                                                                                                                            |                                                                                                                                | CT                       | \$100M-\$250M     | 1                  |
| (+) Credit cards and mortgages                                                                                                                                                              | (-) NEV calculations are too restrictive a way to measure interest rate risk                                                                                                         | (-) Regulatory compliance getting more difficult and costly<br>(+) Mobile banking is helping drive down the cost of operations                                                                       |                                                                                                                                | VA                       | \$1B+             | 2                  |
| (+/-) Growing the credit card and auto loan portfolio                                                                                                                                       | (-) Maintaining yield while avoiding long-term investments                                                                                                                           | (+/-) Developing a sales culture (-) Data security and merchant data breaches                                                                                                                        | (-) Motivating staff (+/-) Integrating branch and electronic delivery channels                                                 | DC                       | \$100M-\$250M     | 2                  |
| (-) Competing with the "BIG" indirect lending credit unions on car loan rates                                                                                                               | (-) Having a scenario that pleases the regulators and still makes the credit union money                                                                                             | (-) Penetration testing, firewalls, etc.                                                                                                                                                             |                                                                                                                                | Ohio                     | \$50M-\$100M      | 2                  |
| (+) Mobile app for car data, pricing, research, and instant loan                                                                                                                            | (-) Liquidity                                                                                                                                                                        | (-) Potential core change (+) EMV cards                                                                                                                                                              | (-) What to do with all the dead space and dormant employees in the current branch set up                                      | MD                       | \$100M-\$250M     | 2                  |
| (+) Growth and low rates                                                                                                                                                                    | (-) Long-term assets                                                                                                                                                                 | (-) Data security                                                                                                                                                                                    | (-) Compliance and membership growth                                                                                           | PA                       | \$100M-\$250M     | 2                  |
| (+) Re-introduce business lending (-) Charge-offs from our tremendous consumer loan growth                                                                                                  | (-) Generating low-cost funds, (managing liquidity), generating non-interest income                                                                                                  | (+) Implementing a core conversion to the Symitar platform                                                                                                                                           | (-) Increased competition and regulatory concerns                                                                              | VA                       | \$500M-\$1B       | 2                  |
| (+) Business lending, merchant lending, unsecured lending                                                                                                                                   | (+) Wisdom software by Fiserv                                                                                                                                                        | (+) Apple Pay, all mobile wallets, payment systems, remote deposit capture                                                                                                                           | (+) Online payment systems, video on web, SharePoint                                                                           | PA                       | \$1--M-\$250M     | 2                  |
| (+) Becoming a better community small business lender (-) Reducing reliance on low-yielding indirect auto loans                                                                             | (-) Taking advantage of a low-risk position to improve operating yields(-) Managing economic uncertainty and what it means for the short-term and long-term future of interest rates | (+) Better harnessing e-services and mobile technology (-) Staying ahead of the game when it comes to cyber security                                                                                 | (-) Regulatory concerns are always high on our list. We are currently anxious about CFPB statements regarding NSF regulation.  | OH                       | \$1B+             | 2                  |
| (+) Loans are our biggest opportunity for growth                                                                                                                                            |                                                                                                                                                                                      | (-) Funding the changes in technology and operations                                                                                                                                                 | (-) Marketing                                                                                                                  | OH                       | <\$10M            | 2                  |
| (+) Automobile (-) Real estate lending                                                                                                                                                      | (+) Smaller balance sheet (-) Rising rates                                                                                                                                           | (+) Mobile banking (-) Mobile payment                                                                                                                                                                |                                                                                                                                | MD                       | \$250M-\$500M     | 2                  |
| (-) Auto loans – it is difficult to compete with low rates (+) Used car lending, mortgage loans                                                                                             | (+) Our ALM is in good shape, we are well balanced                                                                                                                                   | (-) Looking into person-to-person (p2p) payments and improvements to mobile banking                                                                                                                  | (-) Keeping operating expenses down                                                                                            | OH                       | \$100M-\$250M     | 2                  |
| (+) Credit cards and home equity lending (-) Lending, period                                                                                                                                | (+) We have assessed our interest rate risk – it's LOW – and now we can take a bit more risk and make more money                                                                     | (+) We've moved assertively to the digital channel and will use 2015 to exploit this by offering the best channels to our members                                                                    | (+) We will hone our understanding of our members and improve granular targeting of products and services based on member need | MD                       | \$100M-\$250M     | 2                  |
| (+) Consumer loans are great (-) Home loans are few, rates are too low                                                                                                                      | (-) Liquidity is becoming tighter because of robust lending; rates are low                                                                                                           | (+) Improve electronic service delivery; find new revenue streams                                                                                                                                    | (+) Be involved in the regulatory process                                                                                      | OH                       | \$50M-\$100M      | 2                  |

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|                                                                                                                                                                                             |                                                                                                                                                                                      |                                                                                                                                                                             |                                                                                                                                                                  | State or District | Peer Group    | NCUA Region |
| <b>Lending:</b>                                                                                                                                                                             | <b>ALM:</b>                                                                                                                                                                          | <b>Technology &amp; Operations:</b>                                                                                                                                         | <b>Other:</b>                                                                                                                                                    |                   |               |             |
| (+) Our low rates (-) Competing with the "I want it right now" mentality. Members get financing that is much worse than what we can give them because they don't shop.                      | (+) Our low fees; we have plenty of opportunity to increase them and we'd still be well below the competition (-) The tightening of the spread as rates have stayed down for so long | (+) The recent implementation of a product called "Ask Auto" through CUNA Mutual (-) The cost of keeping up with ever-changing technology                                   |                                                                                                                                                                  | WV                | \$20M-\$50M   | 2           |
| (+) Going after the college market (-) Rates                                                                                                                                                | (+/-) Maybe rates will change?                                                                                                                                                       | (+) Educating members on IT safety and the use of credit versus debit due to breaches (-) Breaches and IT cost                                                              |                                                                                                                                                                  | VA                | \$20M-\$50M   | 2           |
| (+) Mortgage lending (-) New car loan growth                                                                                                                                                | (-) Making rates competitive while also keeping a large enough spread to have a positive bottom line                                                                                 | (-) Adding necessary technology without increasing cost too much; We're trying to reduce cost by consolidating a couple of vendors                                          |                                                                                                                                                                  | OH                | \$40M-\$50M   | 2           |
| (-) Competition with dealers                                                                                                                                                                | (-) It is difficult to know how members will react with rising rates after such a long period of low rates                                                                           | (+) Promoting electronic service usage so members can transact without visiting the branch                                                                                  |                                                                                                                                                                  | PA                | \$100M-\$250M | 2           |
| (+) Business lending (-) Credit cards                                                                                                                                                       | (+) Innovative deposit products (-) IRR                                                                                                                                              | (+) Data analytics (-) Adding more and giving up nothing                                                                                                                    | (+) The continued flight to credit unions for service and better fees (+) Being relevant to the increasing number of demographic segments                        | IN                | \$250M-\$500M | 3           |
| (+) Auto, mortgage, commercial, and home equity lending                                                                                                                                     | (-) Managing liquidity (+) We are well positioned for interest rate hikes                                                                                                            | (+) Continued internal development of mobile apps and improved infrastructure (-) There's only so much we can do with dollar and people constraints                         |                                                                                                                                                                  | IN                | \$1B+         | 3           |
| (-) Liquidity and continued low rates (+) Organic lending with existing members                                                                                                             | (+) The prolonged low interest rate environment (-) Build the deposit portfolio without relying on hot money as in the past                                                          | (+/-) Eliminating the teller line with new technology and transitioning from transaction branches to retail facilities                                                      | (+) Making a real difference in our local communities                                                                                                            | FL                | \$1B+         | 3           |
| (+) Used vehicles (-) Regulatory environment                                                                                                                                                |                                                                                                                                                                                      | (+) Remote deposit capture (-) EMV                                                                                                                                          |                                                                                                                                                                  | NC                | <\$20M        | 3           |
| (+) The underserved low-income group (-) Generating the trust to assist the underserved low-income group                                                                                    | (+) Diversification into business lending (-) Increased competition in lending continues to drive down interest income, causing tighter margins                                      | (+) Mobile banking and remote deposit enhancement (-) Increased expenses to reduce cyber risks                                                                              |                                                                                                                                                                  | LA                | \$100M-\$250M | 3           |
| (+) Increasing rates are at odds with slow economic progress, which is putting pricing at odds with demand; the refi market is drying up                                                    | (-) Incorporating risk-based capital                                                                                                                                                 | (+) Continued focus on scalability; outsourcing key areas such as IT, operations, accounting, and compliance to absorb increasing regulatory burden                         |                                                                                                                                                                  | IL                | \$250M-\$500M | 4           |
| (+/-) Real estate and indirect lending                                                                                                                                                      | (-) Growing deposits even though the cost of funds is low                                                                                                                            | (-) Retrofitting old branches with new teller technology                                                                                                                    |                                                                                                                                                                  | MO                | \$1B+         | 4           |
| (+) Member referrals, internet and radio promotions, indirect QM and RE lending                                                                                                             | (-) Liquidity/contingency funding and adjusting if or when the Fed begins rate hikes                                                                                                 | (+/-) Cybersecurity, optimizing tools available, and boosting member usage                                                                                                  |                                                                                                                                                                  | IL                | \$20M-\$50M   | 4           |
| (+) Auto and home equity lending (-) Decline in oil price could hurt our economy; Competition from larger credit unions can impact our ability to obtain loans from dealers                 | (+) We do not expect a large increase in rates for the year, which should help our cost of funds; Liquidity is expected to remain adequate. (-) Regulatory compliance in this area.  | (+) Mobile apps, mobile wallets, and new evolving technologies (-) Cybersecurity issues and data breaches that affect us, debit card fraud and the cost to our credit union | (-) Competition from larger credit unions, the impact of heavy regulation, and the difficulty in complying with all rules and regulations                        | TX                | \$50M-\$100M  | 4           |
| (+) Business and consumer loans                                                                                                                                                             | (+) Collaboration                                                                                                                                                                    | (+) Remote access coupled with local availability                                                                                                                           |                                                                                                                                                                  | KS                | \$100M-\$250M | 4           |
| (-) Competitive lending will challenge loan balance growth                                                                                                                                  | (-) Managing transition to new capital requirements once final                                                                                                                       | (-) Balancing technical and member experience needs and remaining secure                                                                                                    | (-) Credit and debit card compromises                                                                                                                            | IL                | \$250M-\$500M | 4           |
| (+) Consumer loans, including auto and credit card (-) Maintaining pricing and underwriting discipline                                                                                      | (+) Limited risk adjustment to enhance income (-) Emphasis on interest rate risk and liquidity management                                                                            | (+) Digital channel development, digitizing processes (-) Infrastructure investments                                                                                        | (-) Focusing on executing plans and not getting distracted by bright, shiny objects; Recruiting and retaining talent in certain functions such as IT and digital | IL                | \$1B+         | 4           |
| (+) Business lending (-) Competition from new entrants into our market                                                                                                                      | (+) Retaining deposits (+/-) Rising interest rates                                                                                                                                   | (-) Apple Pay and similar services, understanding Bitcoin                                                                                                                   | (-) Growing in a weak economy with excessive regulatory burdens                                                                                                  | NE                | \$500M-\$1B   | 4           |
| (+) First and second mortgage lending and business lending                                                                                                                                  |                                                                                                                                                                                      |                                                                                                                                                                             | (-) Dealing with the implementation of regulatory changes passed in the past few years                                                                           | MO                | \$20M-\$50M   | 4           |
| (-) MBL and regulatory heavy handedness, possible slowdown because of lower oil prices                                                                                                      | (-) The low interest rate environment is projected to cut into our margins the longer it continues; we would be better off with a steeper yield curve                                | (+) We are looking at a core conversion in 2016 and expect technology to streamline our processes                                                                           |                                                                                                                                                                  | TX                | \$20M-\$50M   | 4           |
| (-) Increase lending without indirect lending or business lending                                                                                                                           | (-) Interest rates rising too quickly                                                                                                                                                | (+/-) Connectivity with the core                                                                                                                                            | (-) CFPB and regulations                                                                                                                                         | IL                | \$500M-\$1B   | 4           |
| (+) Gaining market share in auto lending                                                                                                                                                    | (-) Will interest rates really rise?                                                                                                                                                 | (+) We are converting credit card processors and upgrading to online debit cards                                                                                            |                                                                                                                                                                  | IL                | <\$20M        | 4           |
| (+) Auto lending should remain strong in 2015 (-) Competition will be even more fierce                                                                                                      | (+) Eventually rates will rise, but it's not a big concern for 2015 (-) We are adequately positioned to deal with ALM                                                                | (-) Changing technology and changes in the payment system landscape                                                                                                         |                                                                                                                                                                  | KS                | \$500M-\$1B   | 4           |
| (+) Modest student lending, a first-time loan applicant product, and a payday loan alternative                                                                                              | (-) Identifying potential runoff in core deposits in advance of a rate rise                                                                                                          | (+) Digital signatures, online video chat, online loan and account opening, and a mobile banking enhancement                                                                | (+) New branding initiative                                                                                                                                      | MO                | \$100M-\$250M | 4           |

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| <b>Lending:</b>                                                                                                                                                                                                                                                                                                                                                              | <b>ALM:</b>                                                                                                                                                                                                                                                                                               | <b>Technology &amp; Operations:</b>                                                                                                                                                          | <b>Other:</b>                                                                                                                                                               |                   |               |             |
| (+) Business lending and consumer lending, particularly auto (-) Mortgage lending, because of the regulatory environment, economic environment, and interest rate environment                                                                                                                                                                                                | (+) Improved capital levels might allow better return to members or investment in infrastructure (-) Yield curve; Once rate environment starts to increase, managing the balance sheet for volatility will be challenging                                                                                 | (+) Seamlessly integrate delivery channels to provide better experience (-) Seamlessly integrate delivery channels while managing costs and disruption                                       | (+/-) Succession planning                                                                                                                                                   | NM                | \$1B+         | 4           |
| (+) Keeping loan demand up                                                                                                                                                                                                                                                                                                                                                   | (-) Rates rising too fast                                                                                                                                                                                                                                                                                 | (-) Cyber security and finding staff with a work ethic                                                                                                                                       | (-) Having the time to train                                                                                                                                                | TX                | \$20M-\$50M   | 4           |
| (-) Automobile lending is still in recovery in our area; [Another credit union] takes a lot of business out of our community                                                                                                                                                                                                                                                 | (-) Controlling interest rate risk, preparing for the rise in interest rates (+) The resurgence of our real estate market lending to help offset the slow growth of our automobile lending                                                                                                                | (-) Keeping up with all new technology relating to how members access their accounts (+) We are looking at instant issuance of debit cards and mobile banking                                | (+) We have a tremendous financial literacy program we have developed the past eight years that reaches most of the middle schools and high schools in our four-county area | CO                | \$50M-\$100M  | 4           |
| (+) Member business lending; offerings for the underserved                                                                                                                                                                                                                                                                                                                   | (-) Managing rate and market changes                                                                                                                                                                                                                                                                      | (+) Using technology with multiple co-existing platforms (-) The threat of a breach and the associated costs                                                                                 | (-) Continuing deterioration of the principle/use of coopetition among credit unions                                                                                        | TX                | \$50M-\$100M  | 4           |
| (+) Direct auto loans and credit cards (-) The continuation of burdensome regulations                                                                                                                                                                                                                                                                                        | (-) NCUA's proposed risk-based rules might be a big challenge                                                                                                                                                                                                                                             | (-) Technology is taking a bigger piece of the budget pie                                                                                                                                    | (-) Mergers of smaller credit unions because of costs and regulations                                                                                                       | TX                | \$100M-\$250M | 4           |
| (+) Mortgage and small business lending (-) Auto loan competition                                                                                                                                                                                                                                                                                                            | (+) Rising interest rates (-) Shrinking spread                                                                                                                                                                                                                                                            | (+) Electronic services enhancements (-) Non-financial entrants to the marketplace                                                                                                           |                                                                                                                                                                             | CA                | \$500M-\$1B   | 5           |
| (+) Additional indirect volume with Increasing auto sales (-) The mortgage market is slow in recovery; We are hoping for improvement in that area with attendant refi options and HELOC activity                                                                                                                                                                             | (+/-) Rising interest rates could be good or bad; We'd be in better shape if we kept rates lower and lost some deposit, but we have concerns that rising loan interest rates will slow growth (-) Younger members are used to the current rates and have never experienced a more normal rate environment | (-) Regulatory review, continued security and intrusion protection efforts; keeping up with access points and member expectations; Balancing excellent service delivery with budget concerns |                                                                                                                                                                             | CA                | \$100M-\$250M | 5           |
| (+) Real estate lending (-) Potential rising interest rates                                                                                                                                                                                                                                                                                                                  | (-) Prospective NCUA rulemaking regarding acceptable ALM parameters and guidelines for interest rate risk                                                                                                                                                                                                 | (+) Mobile banking and branch automation (-) Card fraud, EMV rollout                                                                                                                         | (-) Membership growth                                                                                                                                                       | CA                | \$1B+         | 5           |
| (+) Real Estate lending has always been our niche (-) Transitioning back to needing deposits to meet loan demand versus turning large deposits away (-) As part of a small credit union, I am not a fan of [third-party providers]; I have seen too many instances where the member is taken advantage of by the dealership and [the third-party] doesn't question it at all | (-) Prudent pricing, especially as real estate is our predominant loan; We have many five- and 10-year balloon loans that help offset the risks of longer term real estate loans.                                                                                                                         | (-) EMV costs; Deciding whether mobile wallet is the way to go and, if so, which vendor to choose (+) Apple Pay could be an opportunity, but it's only half the demand                       |                                                                                                                                                                             | OR                | \$20M-\$50M   | 5           |
| (-) Finding eligible borrowers                                                                                                                                                                                                                                                                                                                                               | (-) Complying with NCUA's mismatched patchwork of regulations                                                                                                                                                                                                                                             | (-) Finding enough cash for branch/online/mobile expansion                                                                                                                                   |                                                                                                                                                                             | CA                | \$500M-\$1B   | 5           |
| (+) HELOCs and small business loans                                                                                                                                                                                                                                                                                                                                          | (-) Net interest margin management                                                                                                                                                                                                                                                                        | (+) Relocating our IT hardware offsite to a co-location                                                                                                                                      | (+) Business banking (liability products and services)                                                                                                                      | CA                | \$250M-\$500M | 5           |
| (+) Loans were up 12% in 2014 (-) Loan income was down because of low rates – we need to increase our yield on loans                                                                                                                                                                                                                                                         | (-) We were on loan multiple times waiting for CDs to mature – the same thing will happen in 2015                                                                                                                                                                                                         | (-) We want it all but have NO money for the technology our members want                                                                                                                     | (-) I worry about cyber attacks on the whole system – worldwide bad stuff – and want to educate members about malware, etc.                                                 | CA                | <\$20M        | 5           |
| (+) Growth in auto lending and non-traditional mortgage opportunities.                                                                                                                                                                                                                                                                                                       | (-) Shift in the yield curve                                                                                                                                                                                                                                                                              | (+) Big data, business analytics                                                                                                                                                             | (+) Credit union industry brand recognition                                                                                                                                 | CA                | \$500M-\$1B   | 5           |
| (+) Real estate and private student loans (-) Competitive interest rates on auto loans                                                                                                                                                                                                                                                                                       | (+) Shifting deposits from CDs to money market accounts (-) Interest rate risk and impact on net worth                                                                                                                                                                                                    | (+) Tokenization (-) Apple Pay taking our non interest income                                                                                                                                | (+) Converting banking clients to credit union members                                                                                                                      | CA                | \$20M-\$50M   | 5           |