

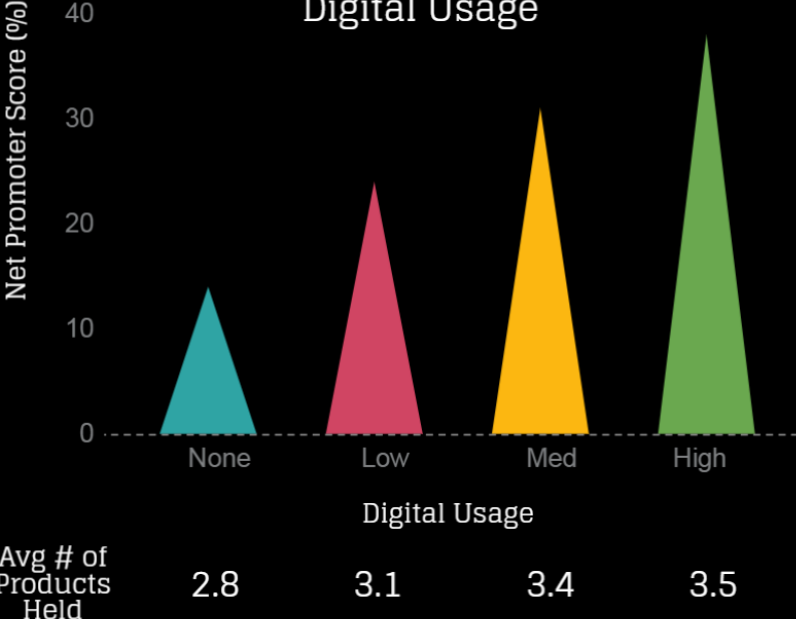
# OMNICHANNELS

The future of banking



Seamless  
Real-time  
Consistent  
Engaging

## Customer Relationship By Digital Usage

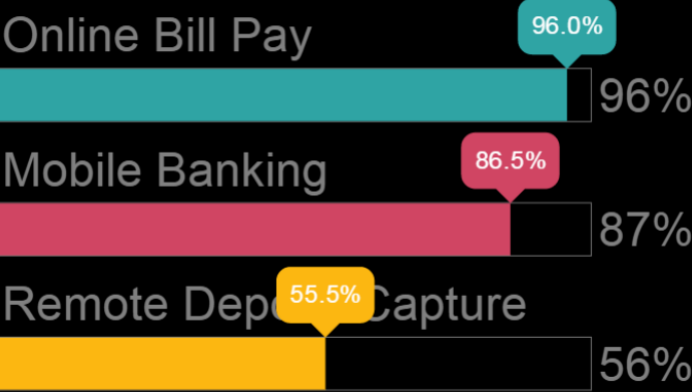


Heavy digital customers tend to be more loyal and hold more products with their FI.

Source: Bain & Company at BAI Retail Delivery 2014

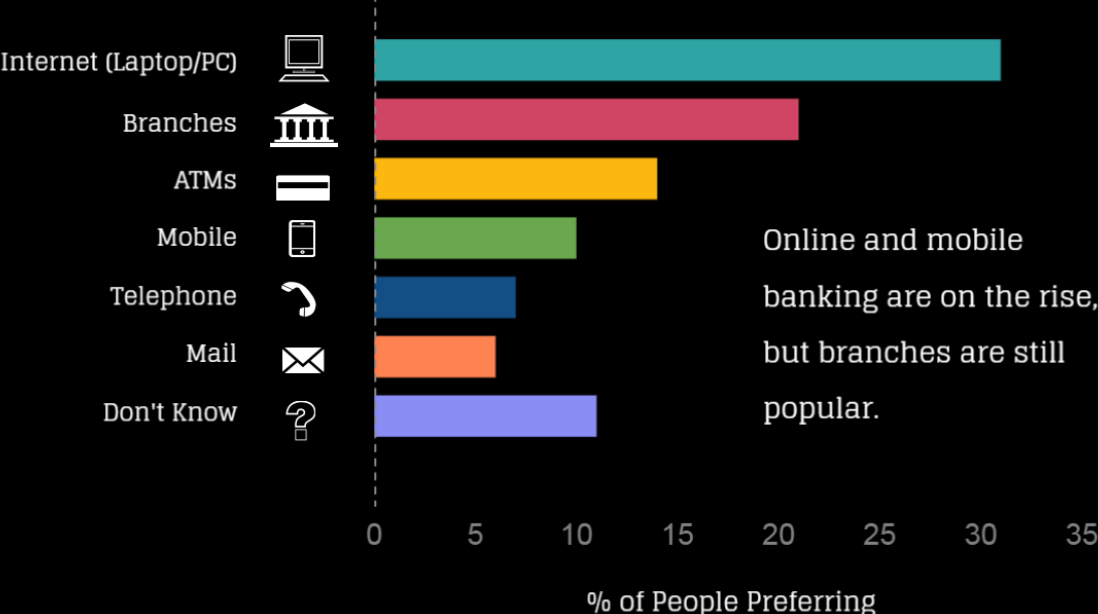
## The Percentage Of Credit Union Members That Have Access To...

Data as of September 30, 2014



Callahan & Associates' Peer-to-Peer Analytics

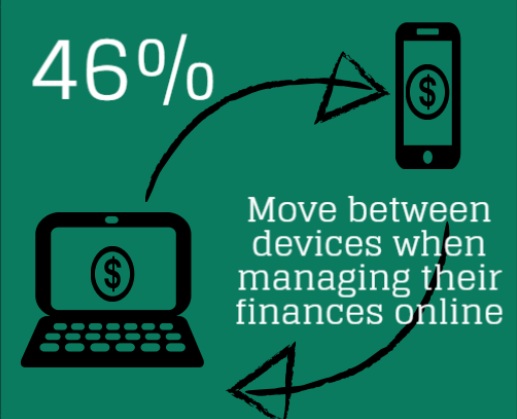
## Preferred Banking Method In 2014



Online and mobile banking are on the rise, but branches are still popular.

Source: American Banker Association 2014 Survey

## Did you know?



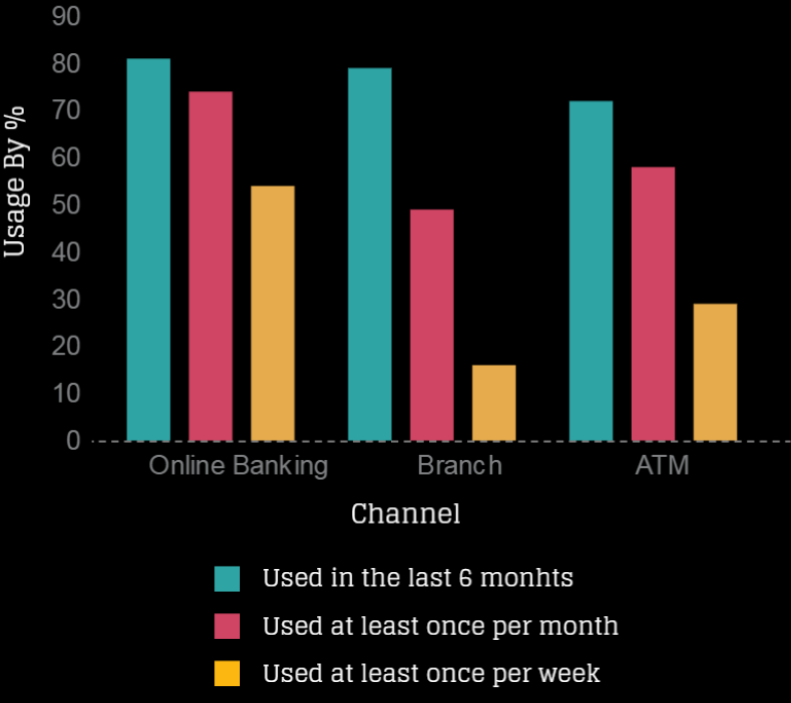
Source: Google



Source: Cisco Survey

## Usage By Channel

46% of respondents to a Gallup survey said they have used ALL THREE channels over a 6-month time frame.



Source: Gallup's U.S. Retail Banking Study

## Average Cost Of Transaction To Lender



Source: "Lenders Place Their Bets on Mobile Banking" Jovelin Strategy & Research