

# The Benefits Of Cooperative Design

To buck the trend in rising merger rates, credit unions are developing innovative ways to operate independently.

## Merger Alternatives

- Network Business Strategies
- Leagues
- Back-Office Consolidation
- CUSOs
- Credit Union Partnerships
- Shared Branching

## Benefits Of Cooperative Solutions



Access To Expertise



Improved Services



Increased Revenue



Improved Business Focus



Reduced Costs

### Top CUSO Services



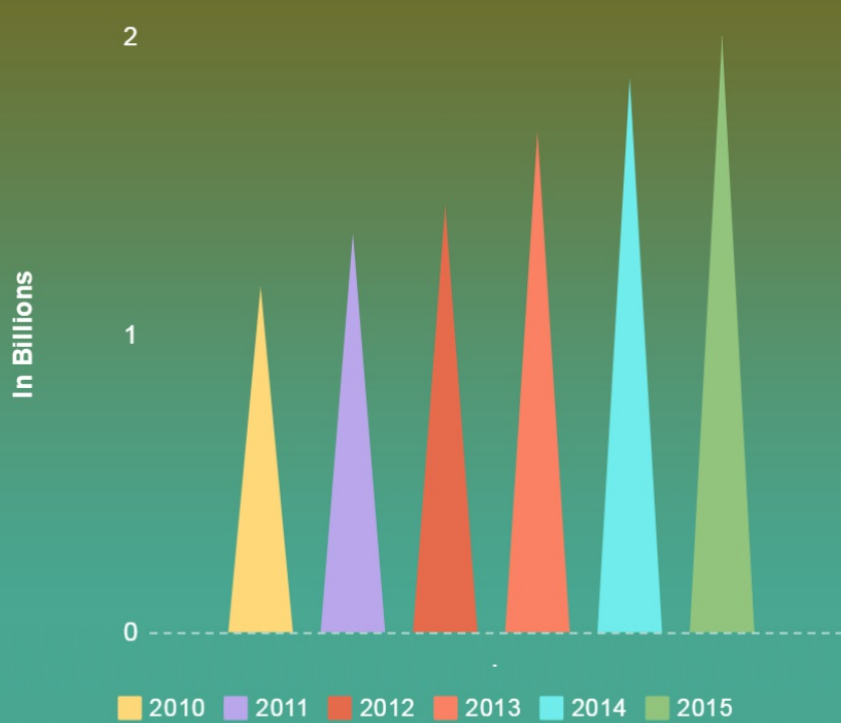
Business Lending



Mortgage Services



Data Processing



Credit Unions Have Invested More Than **\$2 Billion** In CUSOs As of March 2015

## Credit Unions & CUSOs

### Top Credit Unions By Number Of Participations



### Top Credit Unions By Dollars Invested Or Loaned



Sources:

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