

## 2020 VISION

*Imagine yourself twelve years in the future. It's the year 2020. High school graduation seems like a distant memory. You're imagining the changes and innovations that have occurred in your life since you walked across that stage and received your diploma twelve years ago.*

*You pause for a moment to focus on the changes in financial services since 2008, and in particular, the changes and improvements in services and products provided by your credit union where you've been a member for many years.*

*Now, in 750 words or less, use your imagination and vision to describe the changes and improvements in credit union services that you believe will unfold from 2008 to 2020 -*

The future, a word that is powerful and is as unpredictable as human beings themselves. It causes excitement for some and anxiety in others. It is Hollywood that greatly plays off of the world of the future. Directors depict the future in movies with an environment of sterile décor from fashion statements that resemble matching jump suits, to bed and breakfasts on the moon with computers that have intermingled themselves into every aspect of the human life. Of these fantasies that have hatched out of the imaginations of writers', the one motif that is prevalent in films and most accurate is the ever persisting presence of technology. While the year 2020 is more than ten years away, flying cars might not be a rational reality. For the community of today, the use of and the dependency on computers is an ever growing truth. The fact is that every day, citizens, businesses, and especially credit unions become more reliant on technology.

While technology and it's tools become faster and easier to use for patrons, human interaction will always be a necessity in this relationship. In the process credit unions must make it their full obligation to the public to keep up with the ever changing computer world. Credit unions should help lead the way and be one step ahead of change. Businesses, customers, citizens, and credit unions will be so strongly connected and helpful to one another.

Technology will continue to get better, credit unions will keep up with the change, yet there are some factors of a credit union that has not changed and will not change. For anyone who has ever had experience with the keyboard and the automated phone call, sometimes an cold impersonal experience can be created. While technology will be fast and easy, nothing will ever be able to do away with the warmth of personal contact. From a smile when a customer first walks into a credit union, to a friendly greeting on the other end of the phone, some experiences can not be reproduced online. A human expression is essential to show the kindness and caring that a credit union or any business can provide. While technology will be faster and easier to use, the people that make the credit union experience what it is, will make transactions just as easy and even more memorable. It is a business of people that will keep credit unions going, in the workplace, in the community, and online for many years to come.

No matter what year, young couples will always be looking to buy their first house. Mothers and fathers will always be looking to send their children to college. Husbands and wives will always be planning their retirement. In these ways the community has already put their future into the hands of credit unions. It will be the credit union's job to make these dreams a reality.