

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 -

I remember graduating from college and realizing that I was an adult and that the money I was spending and earning, was my money. It was no longer my parents' money! I needed to be in control of my finances; I had to understand all of the different aspects of my own finances; and most importantly, I needed access to it, twenty-four hours a day, seven days a week. Looking back, I am not sure how my parents ever survived without having a Member Money Pod (MMP). When I think about all what it does for me, I still wonder in amazement. I know that my generation would not have been able to build our wealth and survive financially without this great invention and we owe it all to our Credit Union.

The MMP is definitely the greatest thing since sliced bread. It is a small chip which allows me to use my cell phone to access all of my Credit Union finances. Since I always have my cell phone with me, I can, at any time, obtain my balances in all of my Credit Union accounts, pay my bills, wire money, invest in my 401K, update my budget, and obtain a Credit Union loan. On pay day, I can check to ensure that my pay was deposited. Then I watch my MMP go into action. It calculates how much I need out of this week's pay to put towards my car loan, my Credit Union Visa, my cable bill, my cell phone bill and of course, my mortgage payment. All of my budgetary needs are computed for me. It places funds in my various savings and investment accounts at the Credit Union and it continuously tracks how much I have left to spend until next pay day. It will even warn me when I am buying that latte at Starbucks if my spending budget is running low. I know that it has been my MMP that helped me to save for my house, since it has constantly warned me not to waste all of my money on those lattes. My MMP also keeps a running balance on my credit card. With every purchase I scan the receipt and then I immediately know how much I owe and what the monthly payment amount has become. This has really helped me to not overspend on those expensive jeans and boots. The MMP has helped teach me self control because I can immediately see the ramifications of my actions. Since my credit card balance is immediately updated, it has been easier to walk away from those spontaneous purchases. Having all of my financial services at my Credit Union and having immediate access to those

services via my MMP has truly helped me to become financially independent. I can't imagine my life without this valuable learning tool.

I am also so grateful for what my Credit Union and the MMP has done for my credit. My parents always taught me that my credit history was one of my most important assets and I have learned how true that statement is. Since my Credit Union tracks my credit reports and credit score, my MMP is regularly updated with my credit score. I know that this helped me to stay on the right track with my credit and I truly believe this is how my Credit Union helped me to buy my first house. I was a prepared and informed consumer. Finally, I know that I never have to worry about the security of my MMP. My Credit Union has built in the best security features. It only works by my voice activation and by reading my iris. I have learned to trust my Credit Union because I know that they will ensure that both me and my finances are protected.

I think about the past twelve years and what my life would be like without my Credit Union and my MMP. This wonderful piece of equipment connected to my Credit Union has truly allowed me to be the savvy financier that I have become today. My generation has built our wealth and knowledge by using our Credit Union and the MMP. We have had control over our finances, like no generation before us has. This is just as I imagined so many years ago. My Credit Union is truly amazing!