



**Volunteer  
Leadership  
Institute - Hawaii**

# **THE 25 THINGS YOU SHOULD BE THINKING ABOUT FOR 2025 AND BEYOND**

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**Frank Diekmann**

*Credit Union Journalist*

## **Learning Objectives**

1. Share long-term issues boards must be discussing.
2. Provide shorter term ideas and strategies for consideration.
3. Present creative and clever approaches by credit unions across the country that other CUs will want to borrow from.



# 25 THINGS TO THINK ABOUT FOR 2025

## VOLUNTEER LEADERSHIP INSTITUTE 2025

EVENT

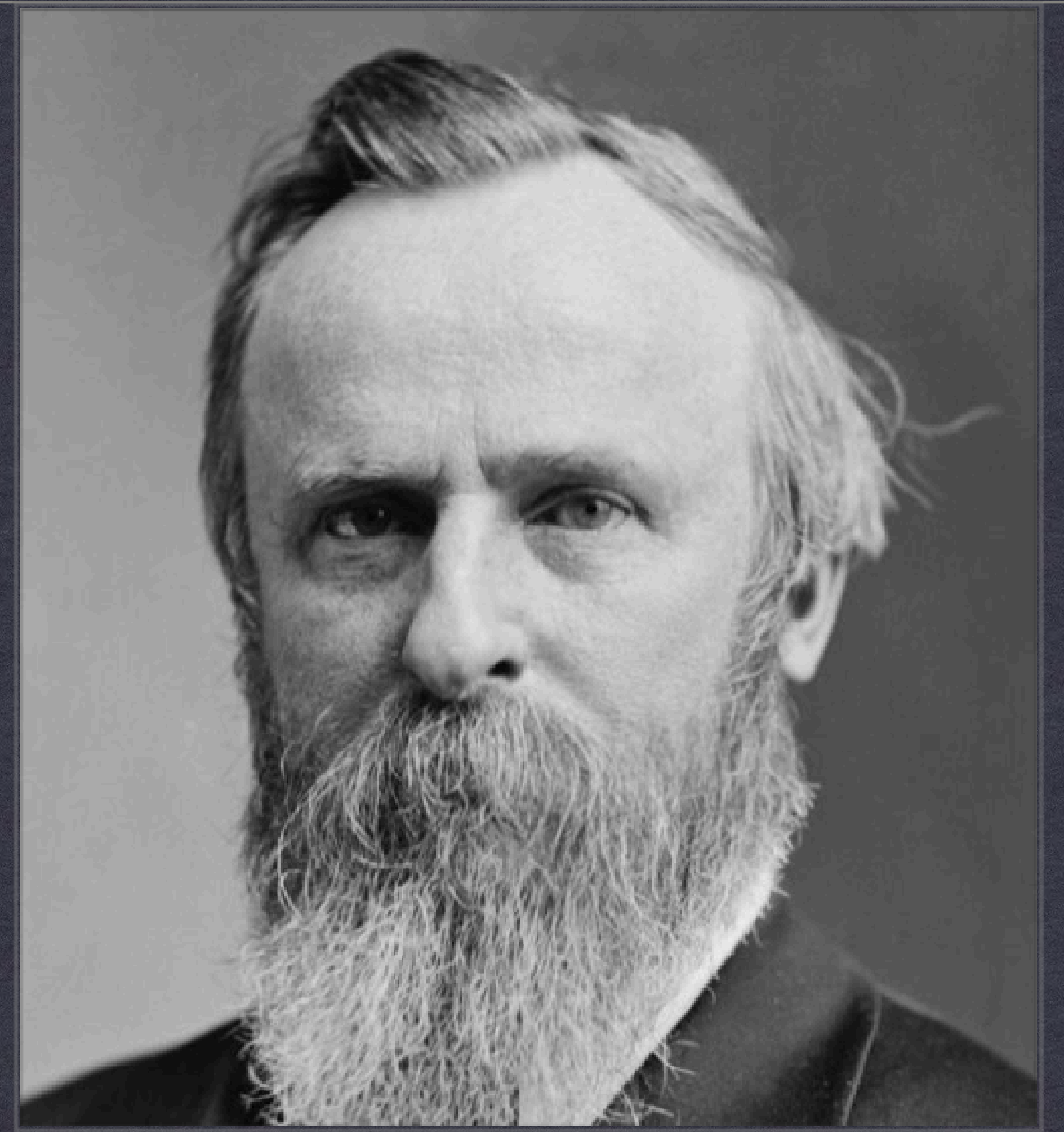
**MAUI, HAWAII**

SPEAKER

**FRANK J. DIEKMANN**

**CREDIT UNIONS:  
NONPROFIT OR NOT-  
FOR-PROFIT, WHAT'S  
THE DIFFERENCE?**

Credit U



**1. THE BIG QUESTION FOR 2025 (2026, 2027)  
JUST WHAT IS A CREDIT UNION?**

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PROJECT

2.

# WILL THIS BE A TAXING YEAR? AN AGE-OLD ISSUE GETS NEW LIFE

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# 3. JUNK FEES. 4-LETTER WORDS, BUT...

A QUICKLY GROWING SCRUTINY COULD CHANGE

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# NO SURPRISES



If your credit union assesses overdraft or non-sufficient funds (NSF) fees that your members cannot reasonably anticipate or avoid, your credit union may be exposing itself to heightened reputational, consumer compliance, third-party, and litigation risk. Unanticipated fees can cause substantial harm to credit union members...The assessment of unanticipated fees on credit union members generally represents an unfair or deceptive act or practice...

The NCUA does not expect credit unions to cease offering overdraft programs...However, the NCUA will continue to review overdraft programs to ensure credit unions are effectively managing the heightened risk of certain fee practices and will expect credit unions to properly mitigate such risks, including by ceasing unanticipated fee practices.

–NCUA Letter to Credit Unions, December, 2024



**BUY  
NOW  
PAY  
LATER**



**4. BNPL: PAY ATTENTION NOW, OR LOSE LATER**  
**RAPID GROWTH IN 4 EASY PAYMENTS**

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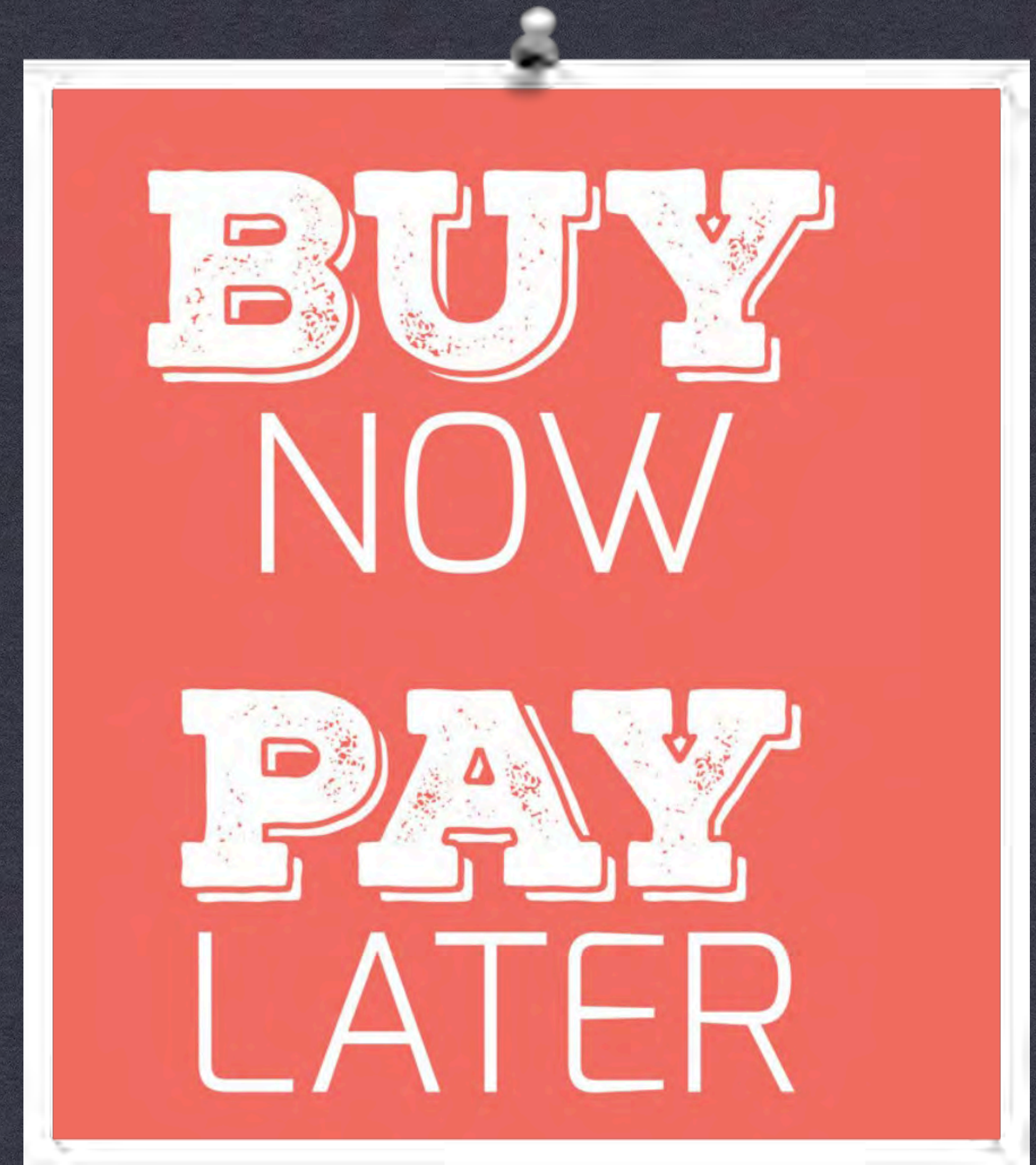
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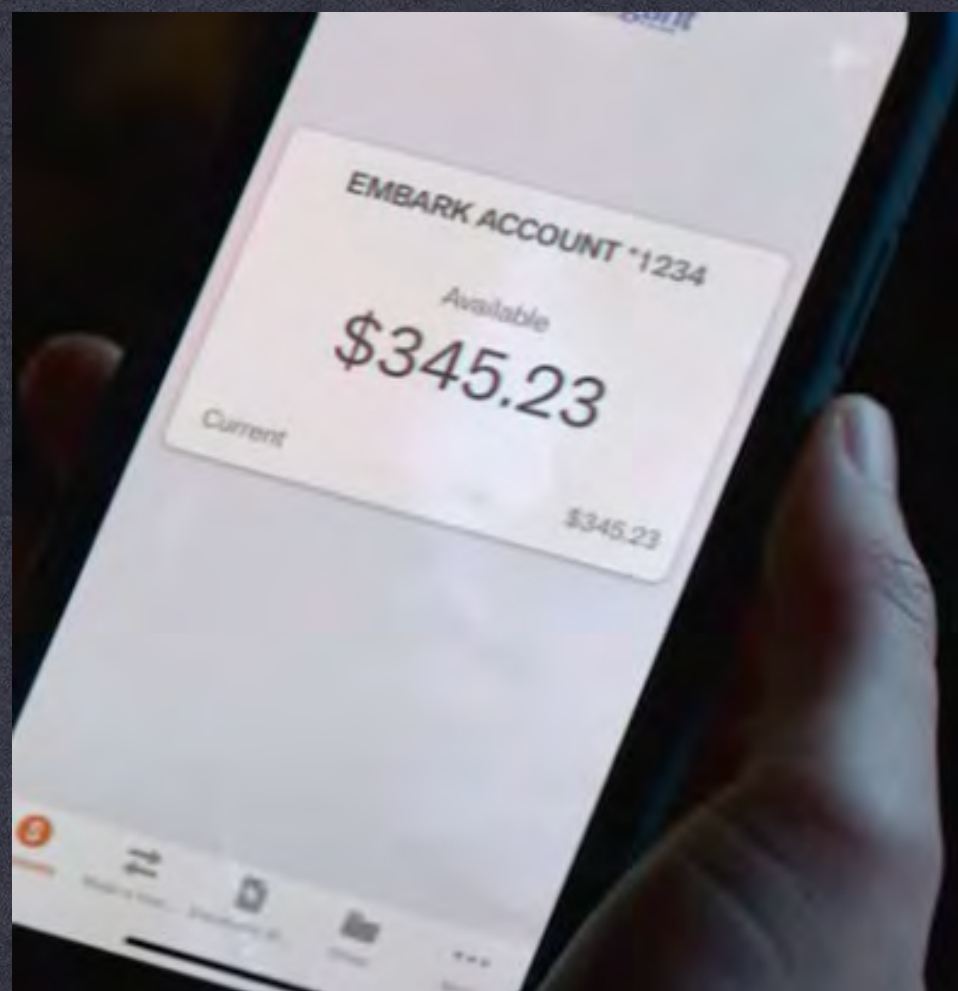
# GROWING AND GROWING

“We’re seeing a lot of different things in the market. Juniper Research came up with some statistics around the number of consumers—we’re looking at 360 million consumers that actually use BNPL. That’s no small number.

—Nelson Fisher, Velera







# 5. YOUTH ACCOUNTS: FORGET SAMMY THE SAVINGS SQUIRREL

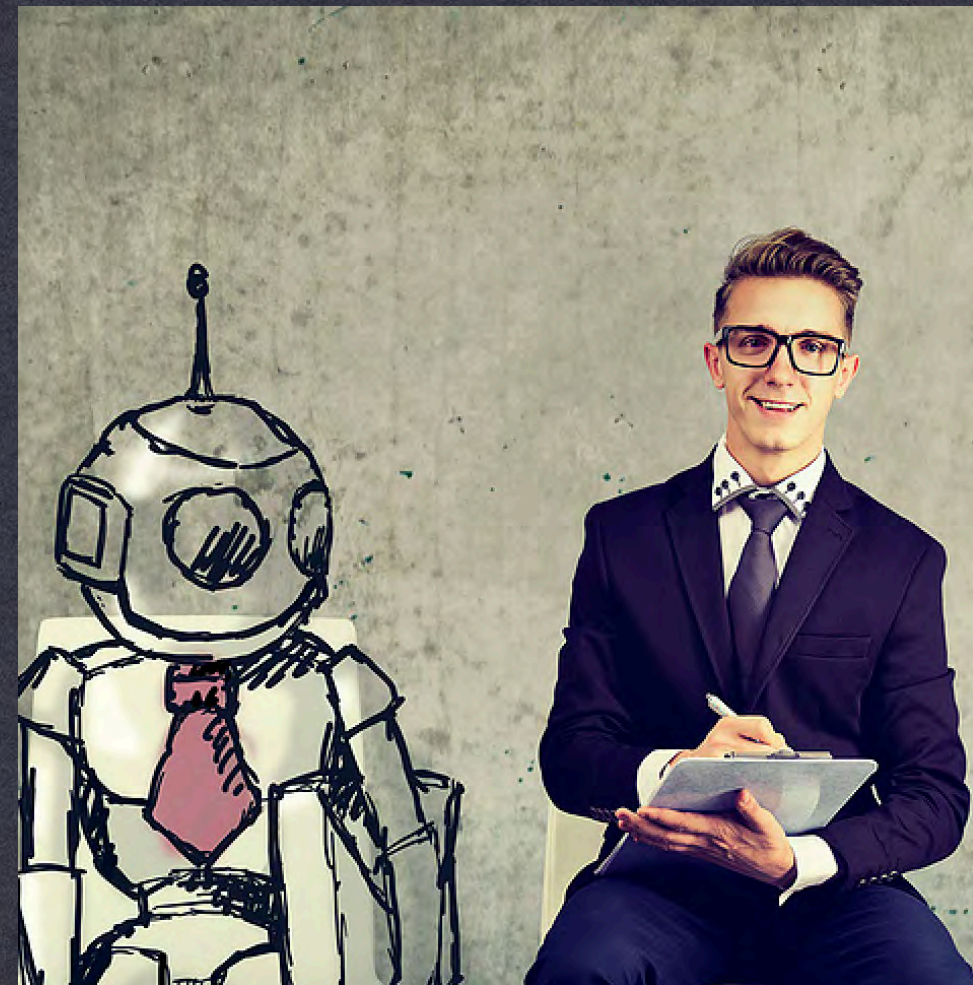
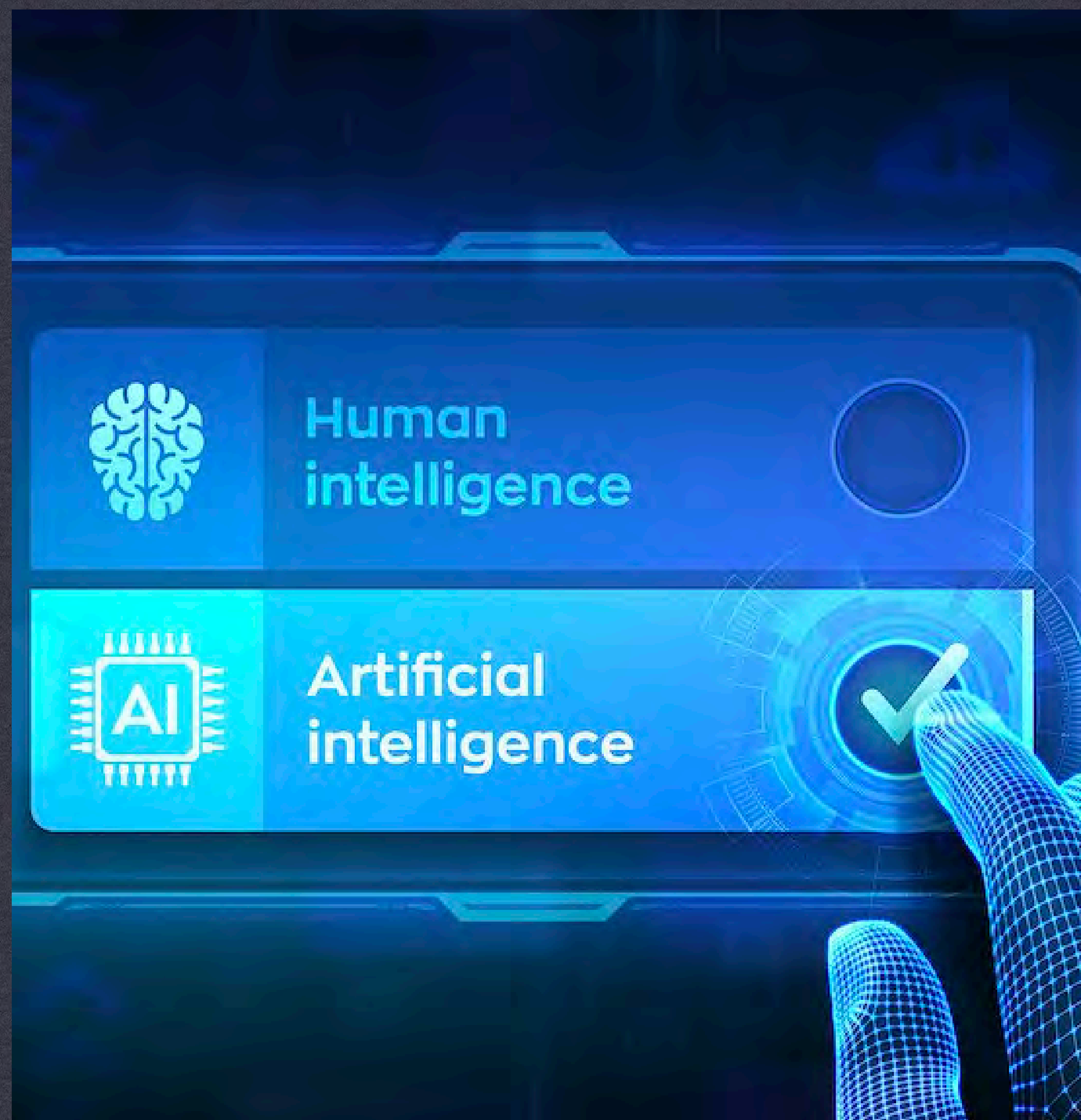
## ONE CU EMBARKS ON MESSAGE TO TEENS

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# 6. NOTHING ARTIFICIAL ABOUT DEVELOPMENTS

THIS PRESENTATION TO BE GIVEN BY AI IN JUST A FEW YEARS

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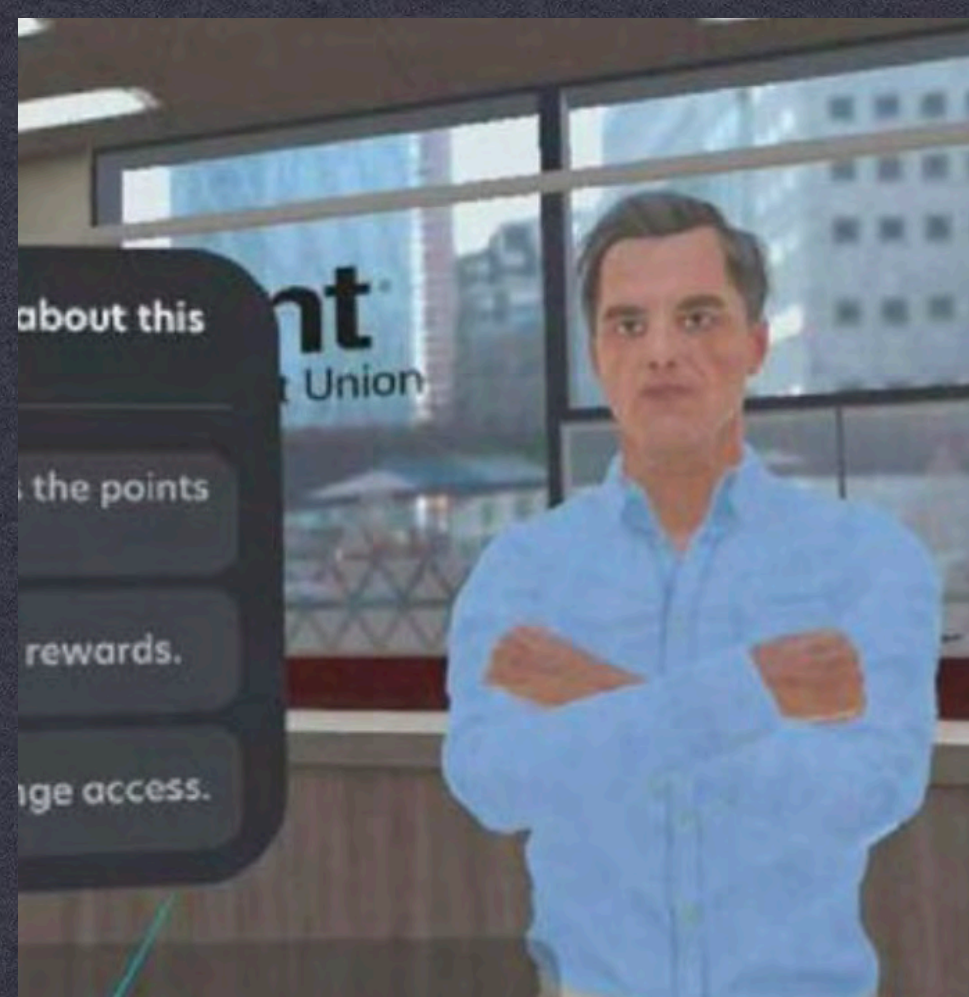
# Is It 'AI or Die?'

Advice from Dr. Lamont Black of Filene's Center for the Credit Union of the Future

- \* Give it the priority it needs, because it is coming your way whether you like it or not.
- \* AI is not a product or service. It's not something you're just going to bolt on. You need a strategy.

## Where to Begin?

- \* Start researching (AI) terms and to then start to think about how can they be used; how they work.
- \* Take simple steps. Get organized, start listening, empower employees, access your knowledge, explore use cases, collaborate
- \*\* Think about who's going to help lead this. Who's going to be involved in trying to implement this change?
- \*\* Don't just put it on the board planning agenda as a one-time thing just to scratch that itch.



PROJECT

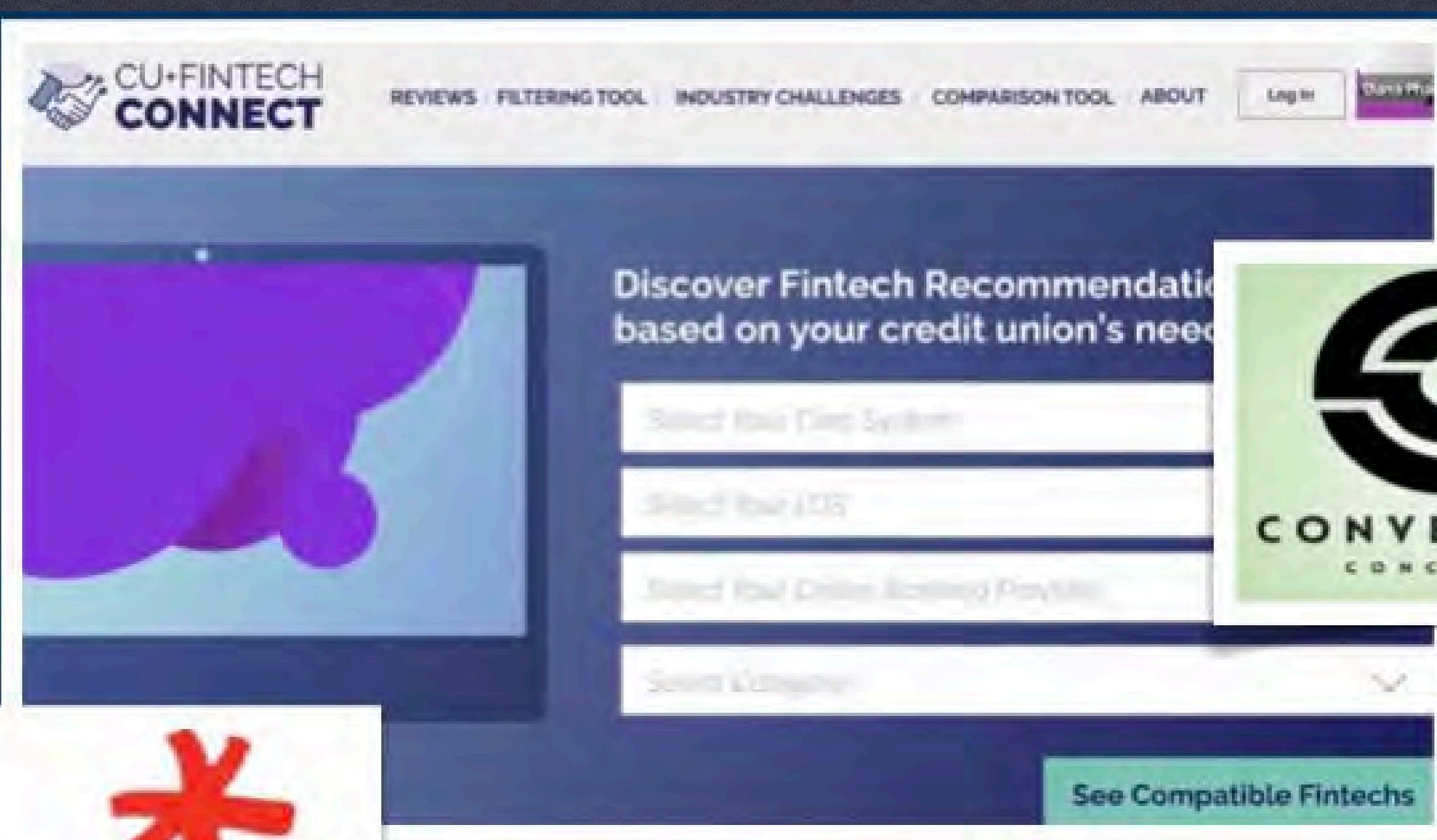
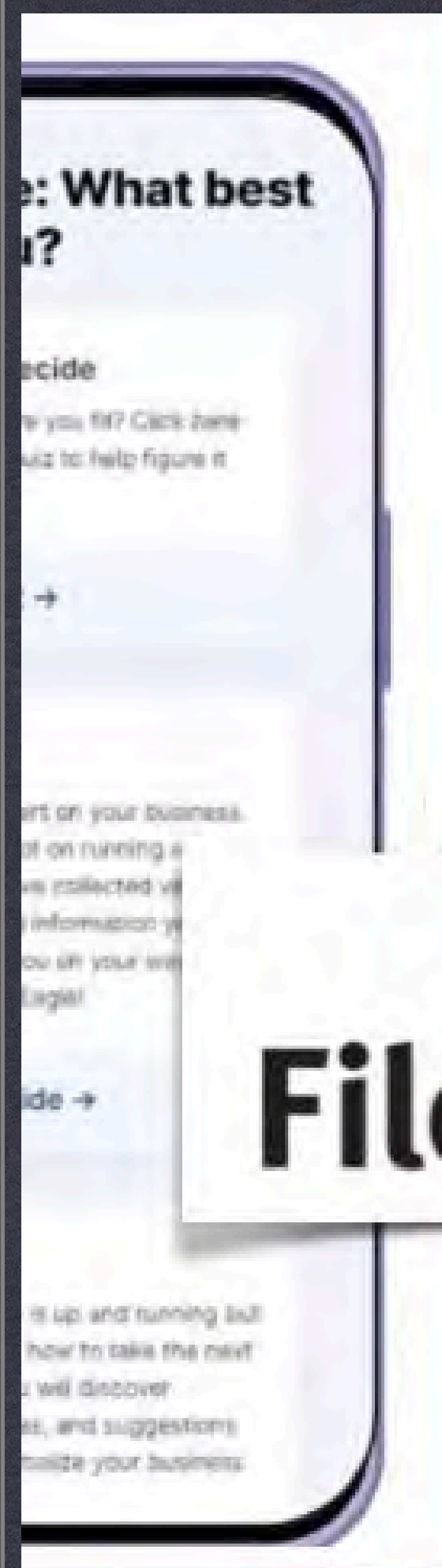
7.

# WE WILL 'CU' IN THE METAVERSE

FIs UTILIZING VIRTUAL REALITY TOOLS

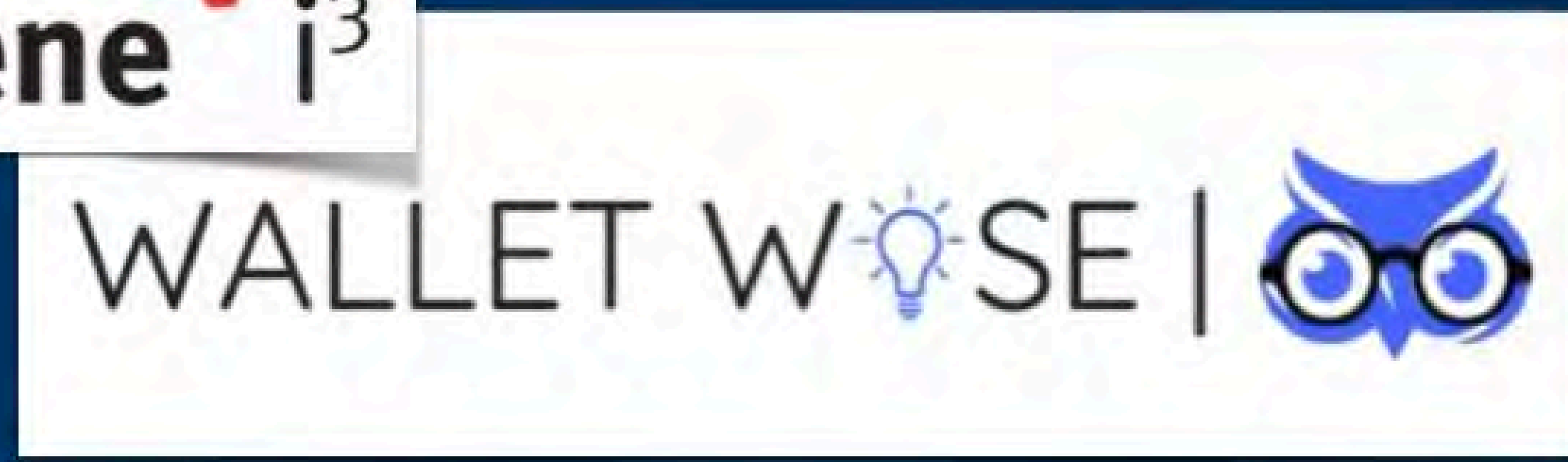
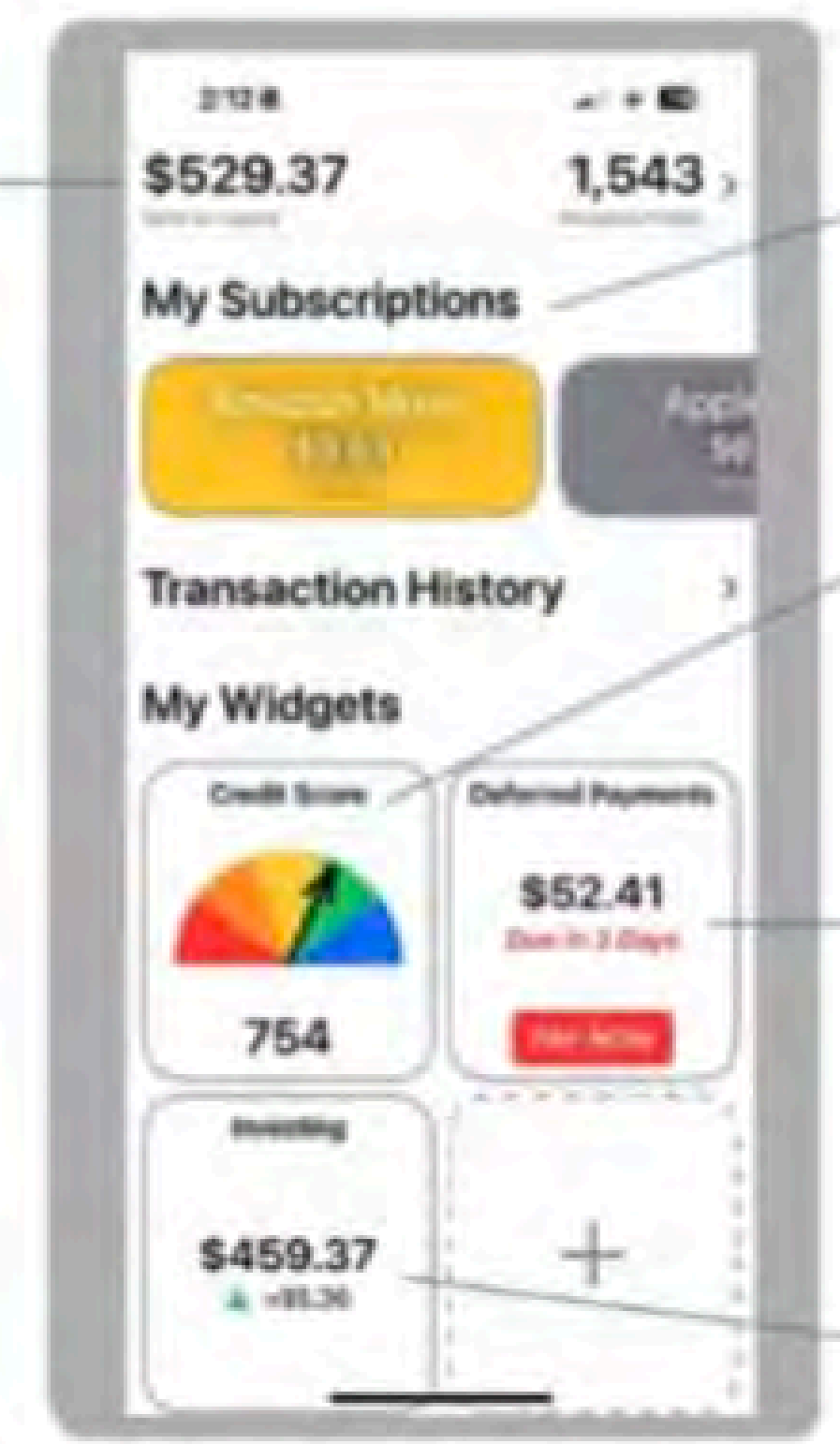
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Embracing your inner spending sup

... true safe  
... amount to spend  
... w I want!!!

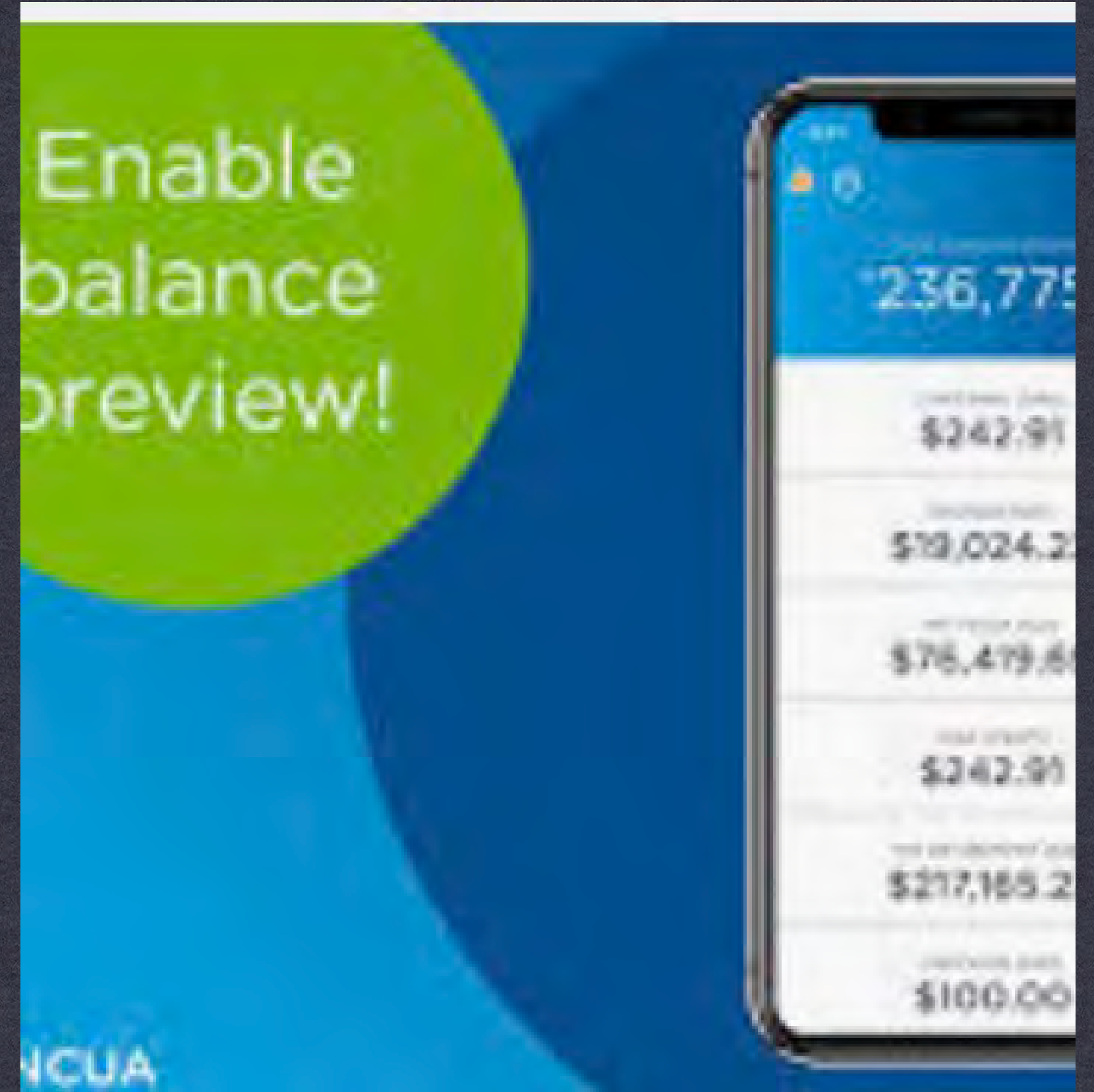


# 8. 10 NEW PROTOTYPE IDEAS

FILENE RESEARCH I3 GROUP

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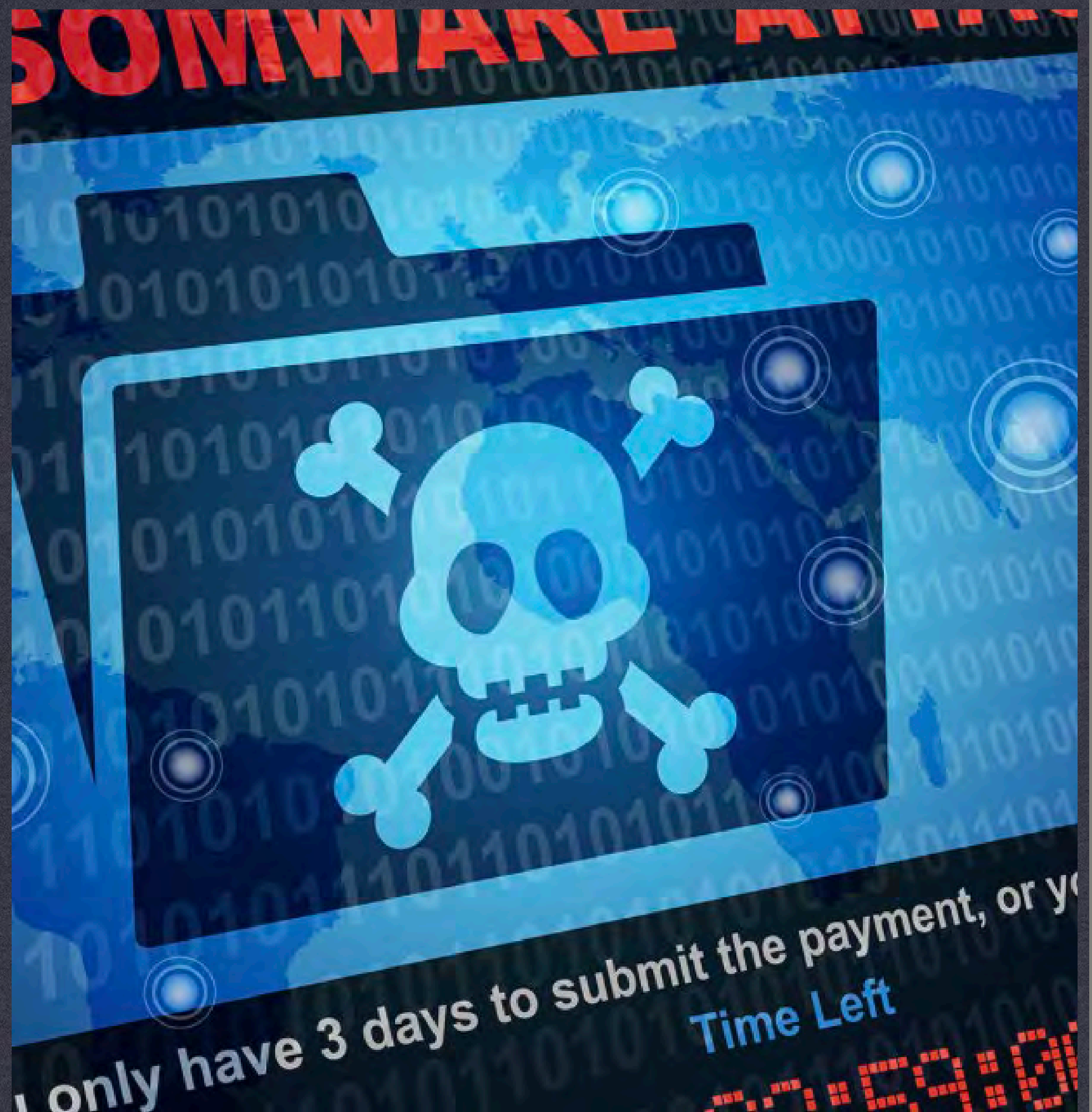
# 9. ALLIANT CU'S 52% GROWTH RATE IT'S REALLY NOT ABOUT THE TECHNOLOGY

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11.

IT CAN HAPPEN TO ANY CU...

...AND IT HAS

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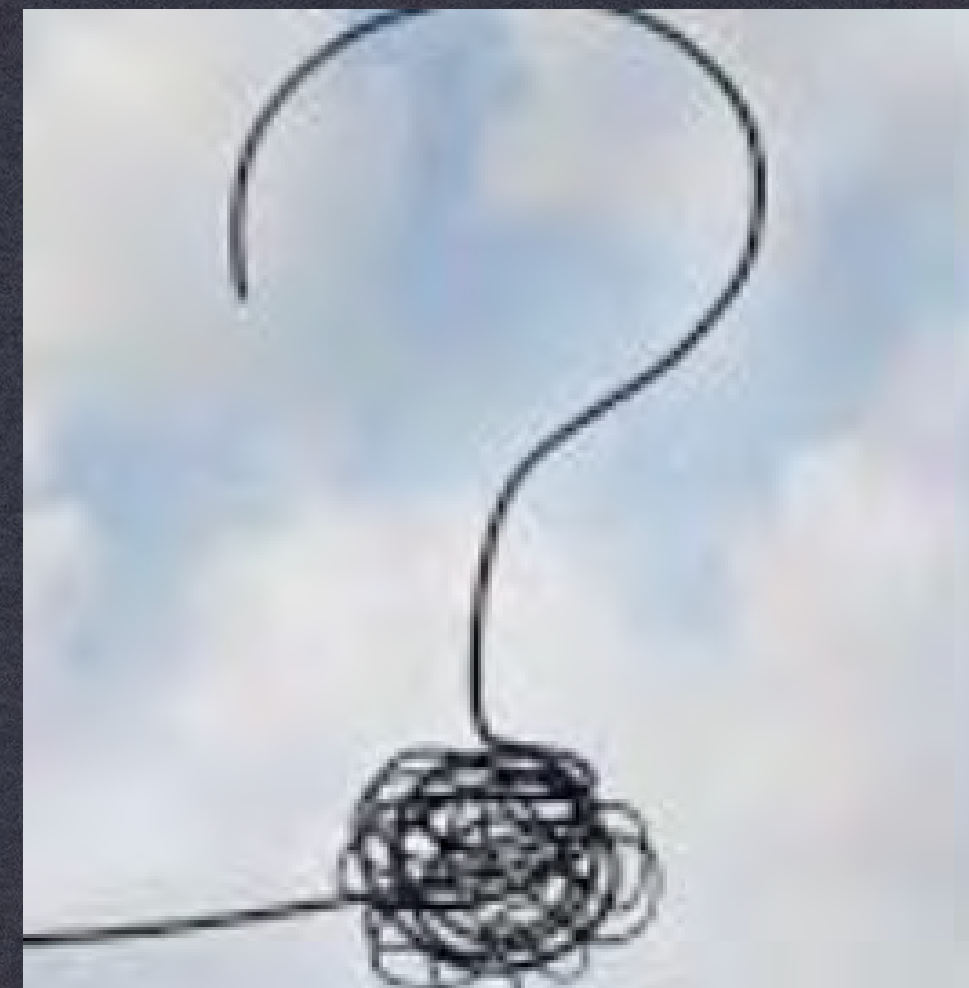
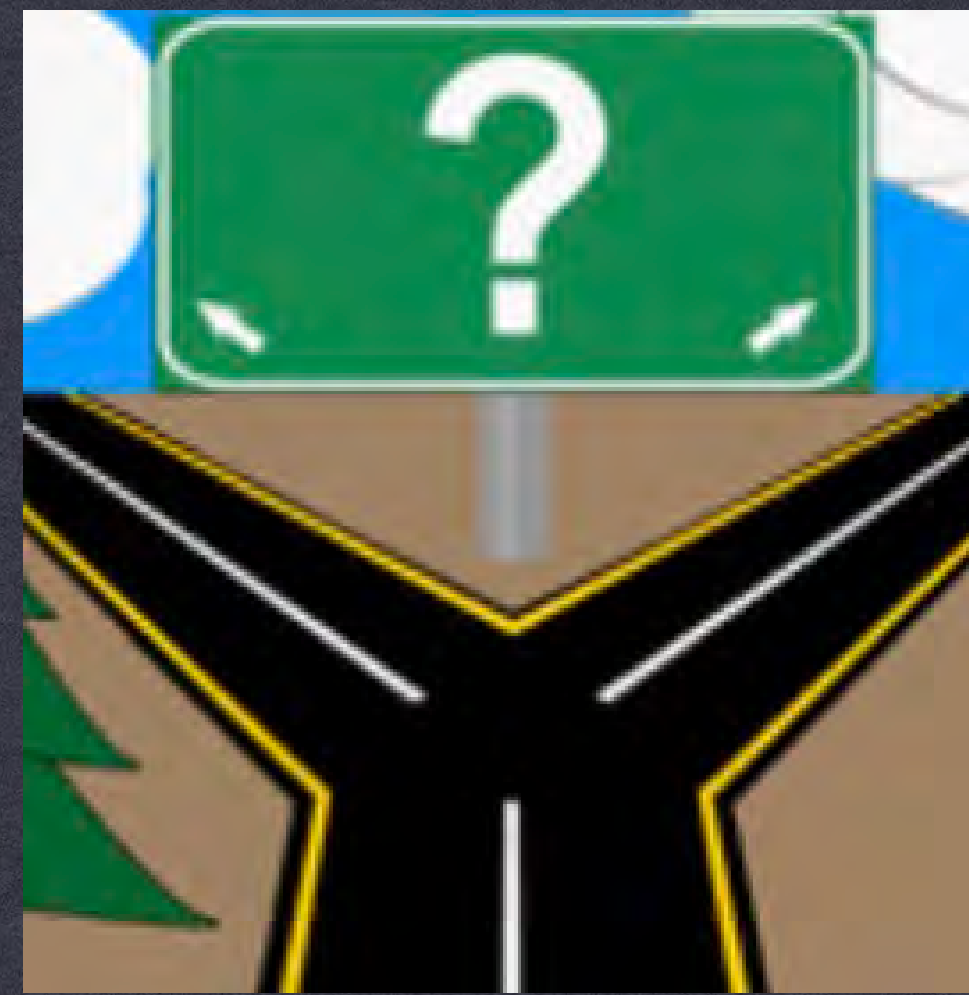
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**'YOU OFFER GREAT PRODUCTS & SERVICES?! NO ONE CARES.'**



**12.** A REMINDER FROM DR. RICK  
YOU ARE YOUR PARENTS' CREDIT UNION, IF...





**13.** THE 'Z' STANDS FOR ZILCH  
ONE GENERATION'S CHALLENGES

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# BOARD MEMBERS MAY KNOW, BUT...

**WHAT:** Survey found knowledge of Millennials/Gen Z'ers has considerable uncertainty around financial issues, even as nearly half also believe money management is most important life skill.

**NO CLUE:** Survey found:

- \* 14% aren't confident in basic math
- \* 21% don't actually know what a 401(k) is
- \* 57% aren't confident in their real estate investment knowledge
- \* 16% aren't confident in writing a check without assistance
- \* 21% aren't confident with managing their money
- \* 17% overall say it's best to wait until your 40s to start saving for retirement. 24% of both Gen Z and Millennials agree, compared to 18% of Gen X and a 5% of Boomers
- \* 22% of Americans seem to struggle with budgeting and selecting health insurance





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# COULD YOU BE A CREDIT FIX-ION?

GENERATION DEBT

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# 15 (OUT OF) FOCUS GROUPS

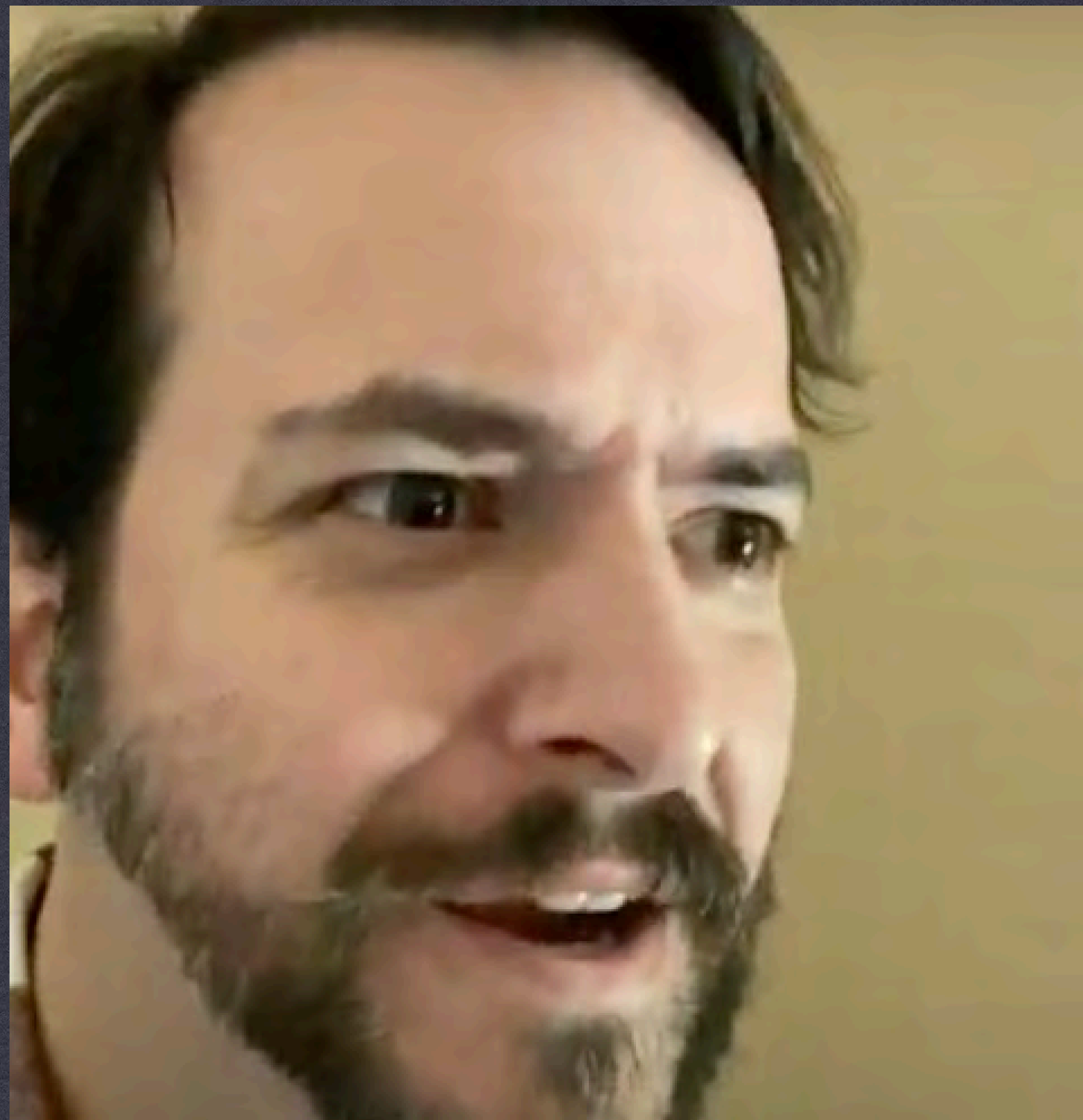
CUS MAY NOT LIKE WHAT FOLKS HAVE TO SAY

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**VISIT**  
**FFCOMMUNITY.COM**  
**TO JOIN**  
**TODAY**



**16**

# YOU DON'T NEED MARTIN SCORSESE

## TWO LOW-BUDGET APPROACHES

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GET LOCAL

BIGGER ISN'T ALWAYS BETTER

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# THE FOUR-DAY WORKWEEK

OREGON COMMUNITY CREDIT UNION'S EXPERIMENT/EXPERIENCE

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19

# THERE IS GREEN IN ALL THAT GREEN (FOR NOW) CDFIs CAN LEVERAGE GREENHOUSE GAS REDUCTION FUND

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20

# A COMEBACK! OR A COMEBACK?

CUS SEE REBOUND IN CONSUMER SERVICE RANKINGS

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# NEW WORK NOT LIKE THE OLD WORK

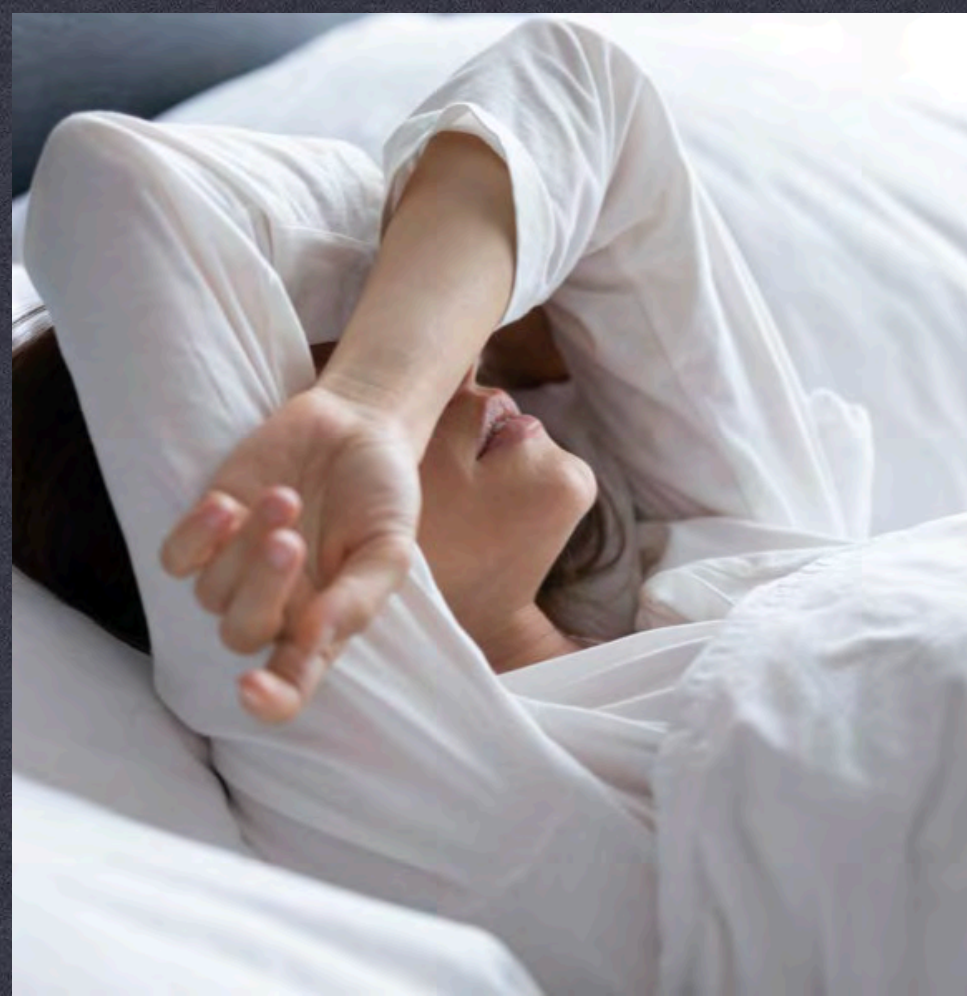
## VANTAGE WEST CU HAS A NEW GIG

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CSCUA REALITY CHECK

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# EMPLOYEES SAY THEY'RE EXHAUSTED

THE REAL ISSUE, PLUS, A 'BIG FAT LIE'

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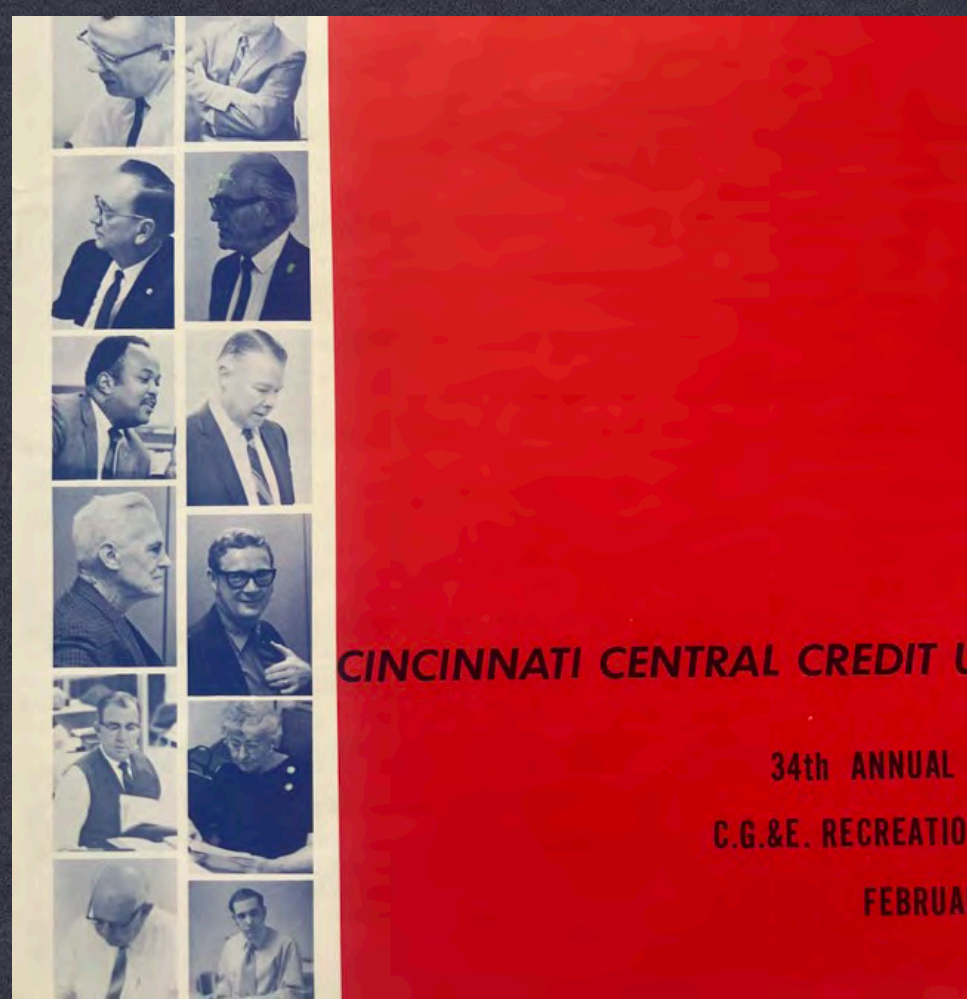


# 24. WHITEFISH MEMBER STORIES

LET THE MEMBERS DO THE TALKING

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# 25. DON'T FORGET WHERE YOU CAME FROM THIS IS THE REAL (AND OFTEN, ONLY) DIFFERENTIATOR

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**Thank You.**  
**Frank J. Diekmann**  
**501NameTags@gmail.com**