



Threats and Opportunities That Will Drive Strategic Planning
VLI 2025 Bonus Session Opportunities and Threats Worksheet
January 28, 2025

Opportunities (# of times listed):

- ◆ Artificial Intelligence (18)
- ◆ FinTech / technology advancements / new tools (11)
- ◆ Mergers and acquisitions (10)
- ◆ Increase market share / engage younger generations / tell our story / enhance marketing (7)
- ◆ Impact from current administration / changes in regulations (6)
- ◆ Competitive loan products and pricing / home ownership assistance (4)
- ◆ Low fees and quality service for members (3)
- ◆ Member education (5)
- ◆ Board leadership to understand field of membership needs
- ◆ Board composition that matches demographics / younger board members
- ◆ Changes to the traditional retail model
- ◆ Community spaces for members
- ◆ Data analytics
- ◆ Differentiation between credit unions vs banks
- ◆ Generational transfer of wealth
- ◆ Interest rate changes
- ◆ Succession planning

Threats (# of times listed):

- ◆ Cyber security threats (15)
- ◆ FinTechs and banks suppress credit union abilities (12)
- ◆ Regulations / political changes / changes to fee income (12)
- ◆ Artificial Intelligence (10)
- ◆ Tax exemption (10)
- ◆ Fraud (8)
- ◆ Geopolitical uncertainty / war / natural disasters / global pandemic (6)
- ◆ Succession planning / board recruitment / diversity of Board (5)
- ◆ Membership challenges / generational challenges / migration from SEG to community-based membership (4)
- ◆ Lack of growth / share of wallet (4)
- ◆ Tariffs / inflation (4)
- ◆ Economic downturn / interest rate uncertainty (3)
- ◆ Staffing challenges / staff retention / risk of new hires (3)
- ◆ Cryptocurrencies and meme coins (2)
- ◆ Mergers and acquisitions (2)
- ◆ Mortgage loan portfolios / loan losses (2)

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- ◆ Balance of digital vs brick and mortar strategies
- ◆ Credit Unions start to act like “Big Banks”
- ◆ Diversity, Equity, and Inclusion
- ◆ Insurance industry ripple effects
- ◆ Liquidity
- ◆ Loan defaults