

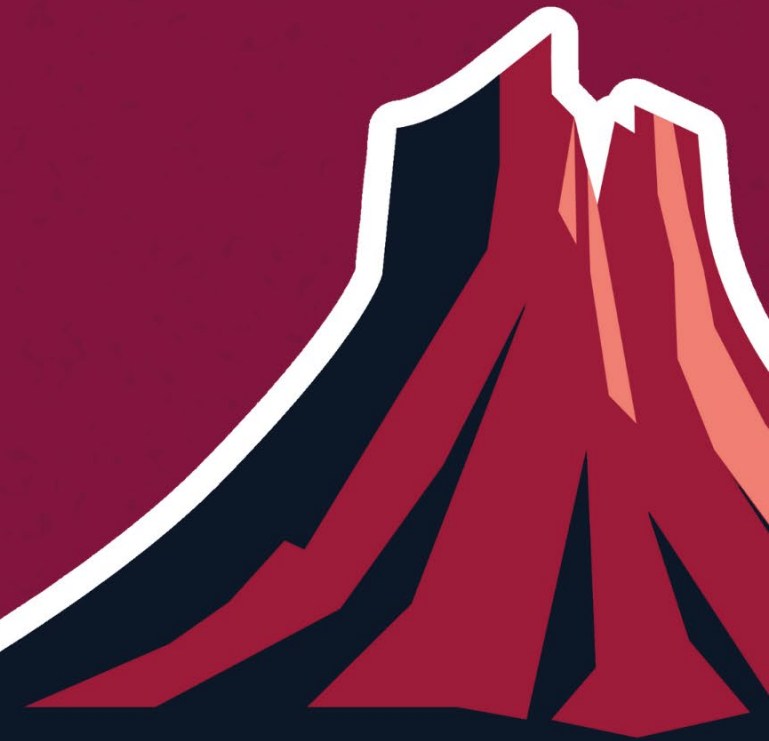
# Welcome All!

Zac Chaltry, VP of Operations

A stylized mountain graphic on the right side of the slide. It features a dark blue base and a white outline. The mountain's slopes are filled with various shades of red and orange, creating a layered, geometric effect. The peak is jagged and white.

**CATALYST FOR CHANGE**  
*momentum starts here.*

2025 XTEND ANNUAL SUMMIT



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*momentum starts here.*





# Thank You

Xtend Leadership Team







# Thank You

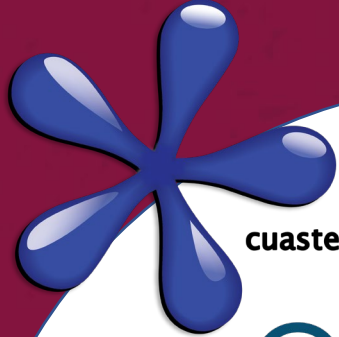
Xtend Board of Directors



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*momentum starts here.*



# Thank You, Partners!



cuasterisk.com

**CU\*ANSWERS**  
A CREDIT UNION SERVICE ORGANIZATION

**CU\*NORTHWEST**  
A CREDIT UNION SERVICE ORGANIZATION

 **CU\*SOUTH**

 **MY CU\* Services**  
Experience the *difference*

 **eDOC**  
INNOVATIONS

 **Rekindle** Go Big

**:talkdesk®**

**TQC** TEAM  
ENGAGE - HIRE - SAVE

**MEMBERCLOSE**

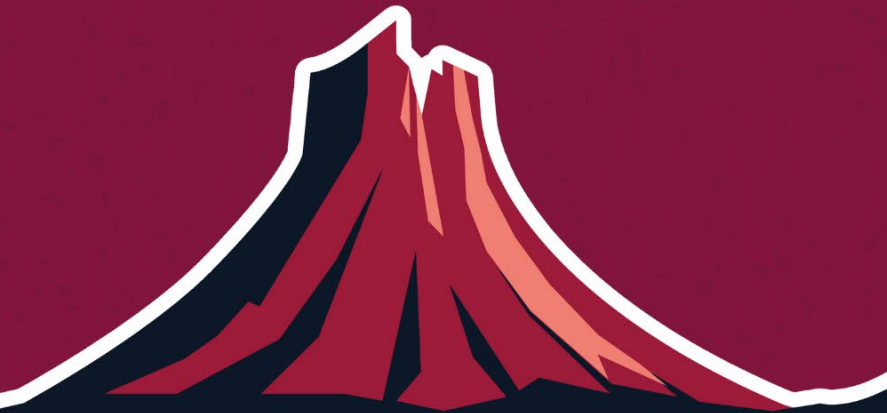
**C3** | TECHNOLOGY  
Advisors

**storyfi** 



# Momentum: Progress with Purpose.

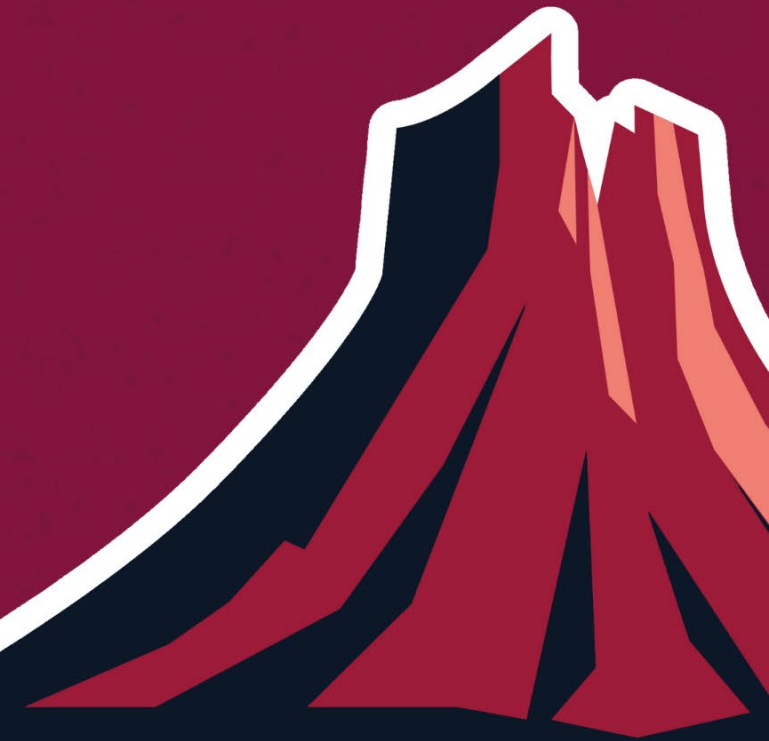
- Why We're Here
- Define Momentum
- Acknowledging the Progress
  - Streamlined Operational Inefficiencies
  - Invested in Training & Technology
  - Taken Real Action on Feedback





# Momentum doesn't sustain itself.

- Momentum accelerates or fades
- No slowing down
- Our Call to Action
  - Modernization
  - Staying focused on outcomes



# Our vision is clear.

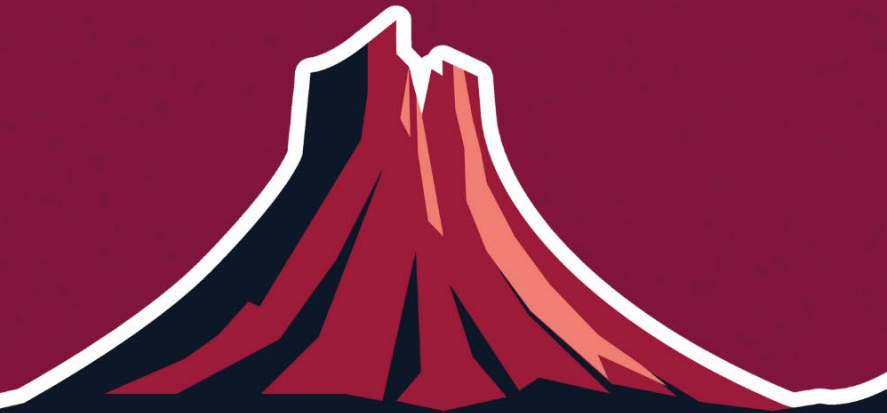
- Trusted extension of your credit union
- Stay rooted in cooperative values
- Make progress inevitable





# Let's turn momentum into transformation.

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*momentum starts here.*



# CATALYST FOR CHANGE

*momentum starts here.*

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## Housekeeping

Listen up!



# Communications

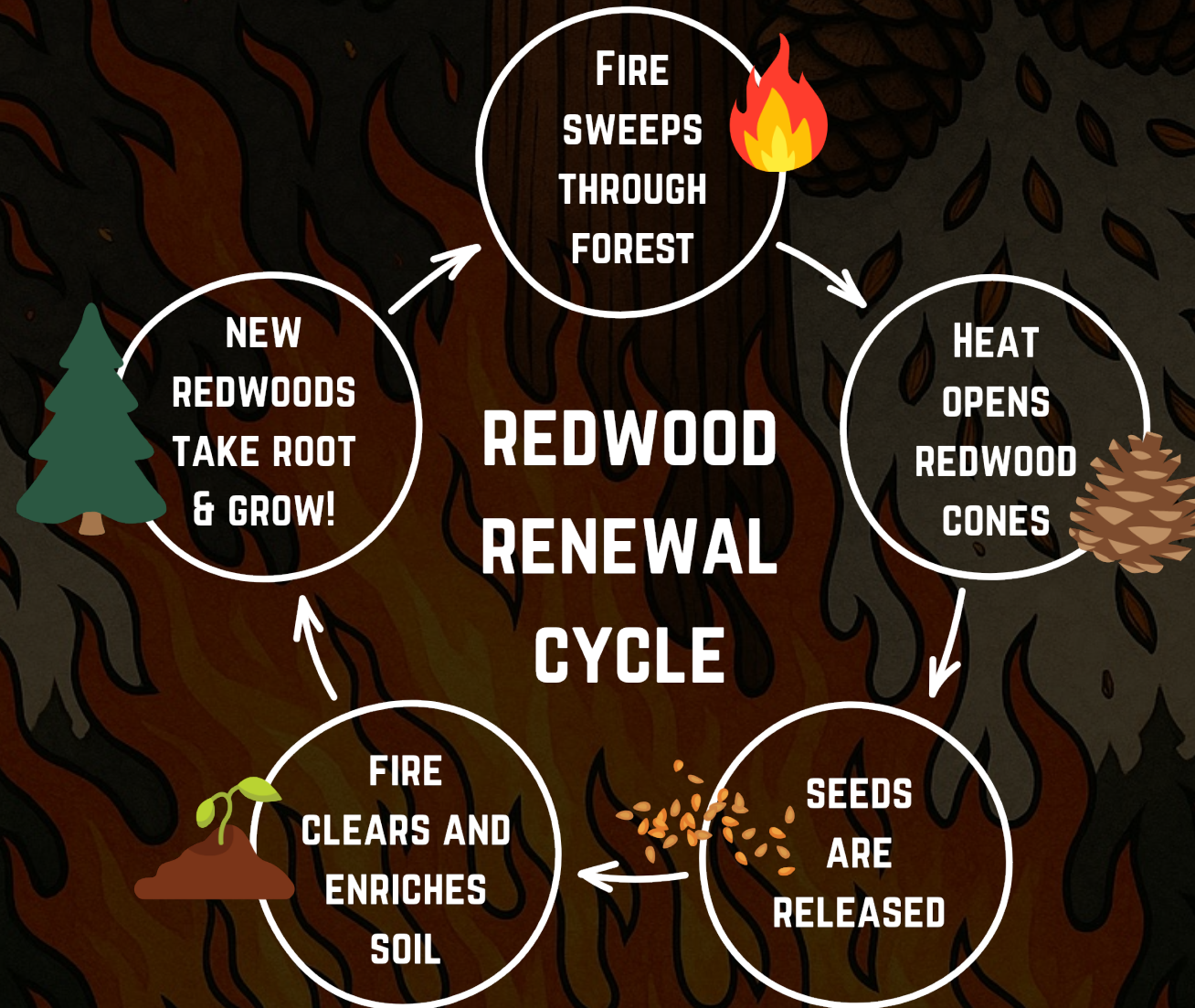
Sarah Ashby, AVP of Communications

Emily Ellis, Communications Team Lead

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*momentum starts here.*



# Controlled Burn, Purposeful Growth



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*momentum starts here.*

# Tectonic Shifts Ahead

Campaigns: Building Momentum

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*momentum starts here.*



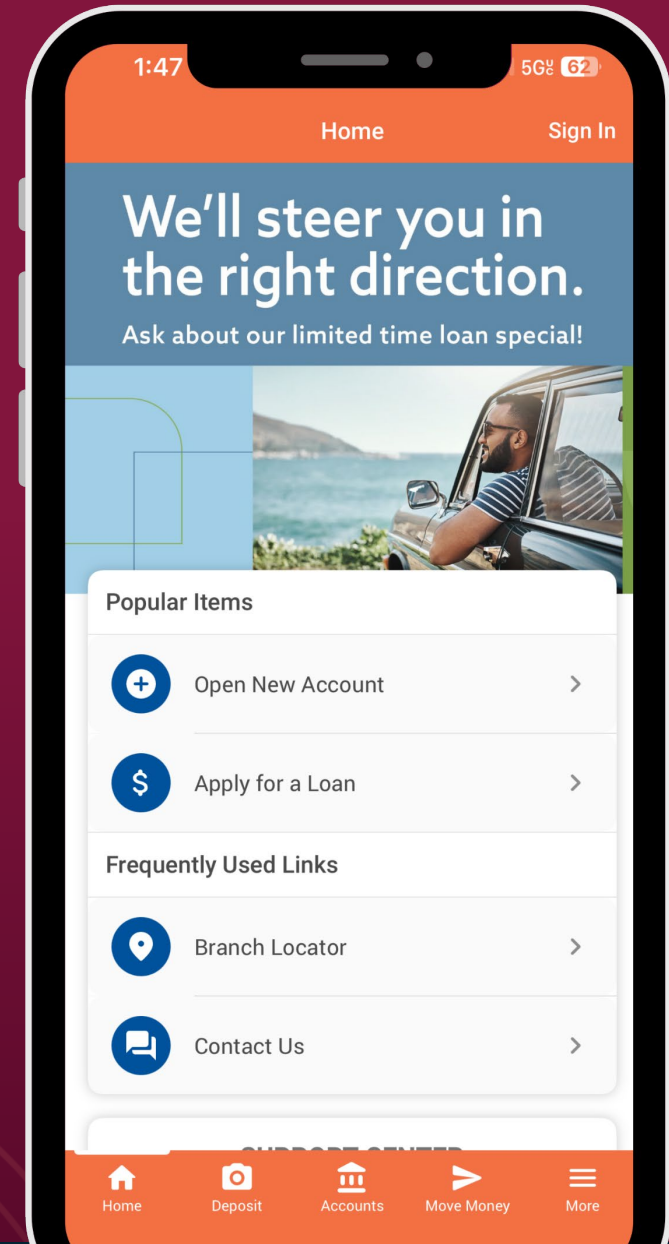
# Controlled Burn, Purposeful Growth

- Upgraded print vendors for faster, more reliable delivery.
- Launched Data Hygiene & MFA awareness campaigns
- Quarterly Campaign Webinars return!



# What We're Building Next

- Enhanced Reporting Across Campaigns
- New Marketing Channels:
  - Mobile Banners & Texting



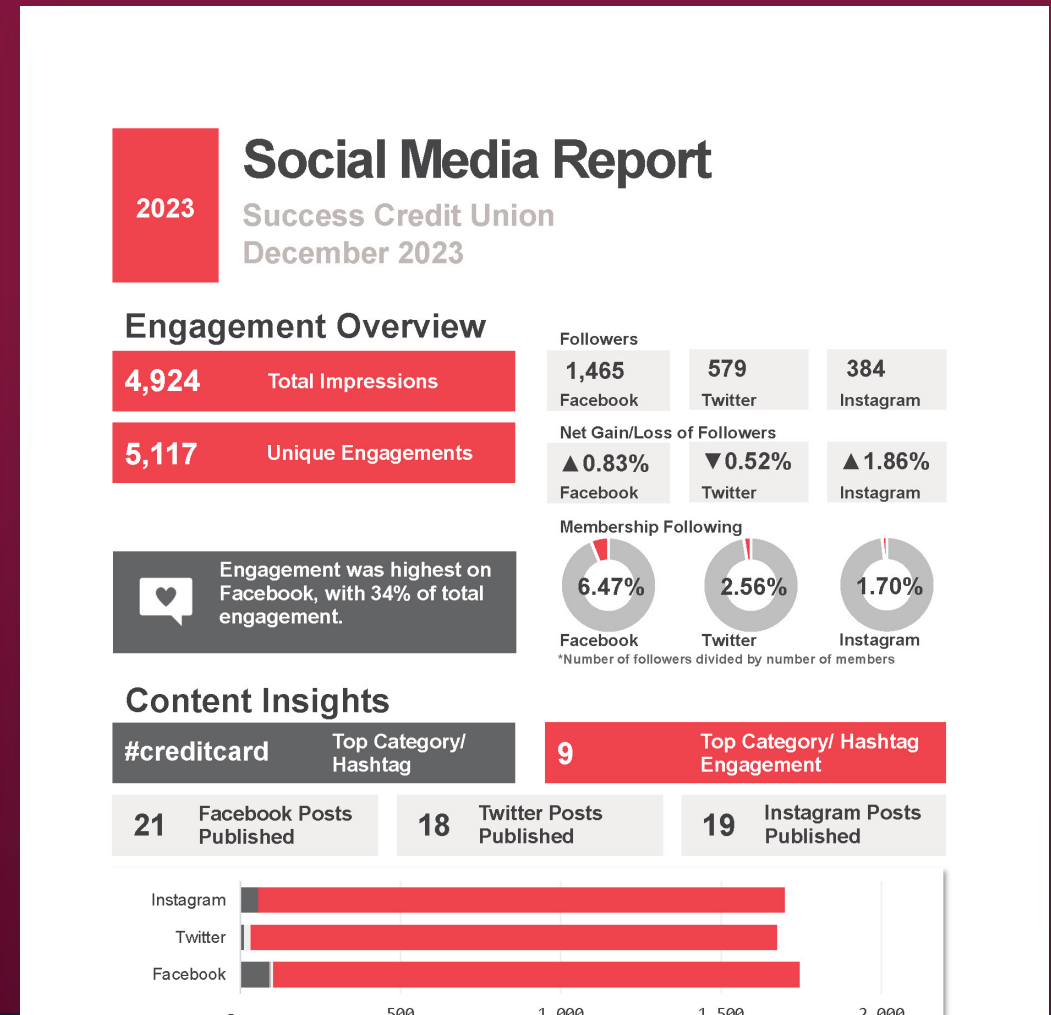
# Digital Lava Flows

How Our Digital Work Reached New Ground

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# Reaching New Ground

- Social Media Scorecard – *Launched!*
- Enhanced Performance Reporting





# Digital Horizons

What's Heating Up Next

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*momentum starts here.*

# What's Heating Up Next

- Digital Ads
- Consulting services

# **Sustained Heat: Recurring Comms**

Keeping the Fire Alive – With Nathan Koster, Senior Project Coordinator

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*momentum starts here.*



# Keeping the Fire Alive

- New Journeys
  - Plastics
  - Youth
- Refreshed Member Reach Library
- New Member Onboarding Suite – *Launched!*



## Get started right away!

Sarah, your card will be arriving any day now. Here's what to do when you receive your card.

1. Find the sticker on the card with activation instructions.
2. Call the automated number on the card.
3. Follow the prompts to enter the required information.
4. Enjoy all the benefits of your new card!



## Keep your money close.

Success CU is proud to offer you a variety of checking account options. With all the options, you will have access to:

- Free eStatements
- Online Banking
- Easy to use Mobile App

Opening your checking account and debit card is simple! Call, visit your local branch, or visit our website to learn about all of your checking account options.

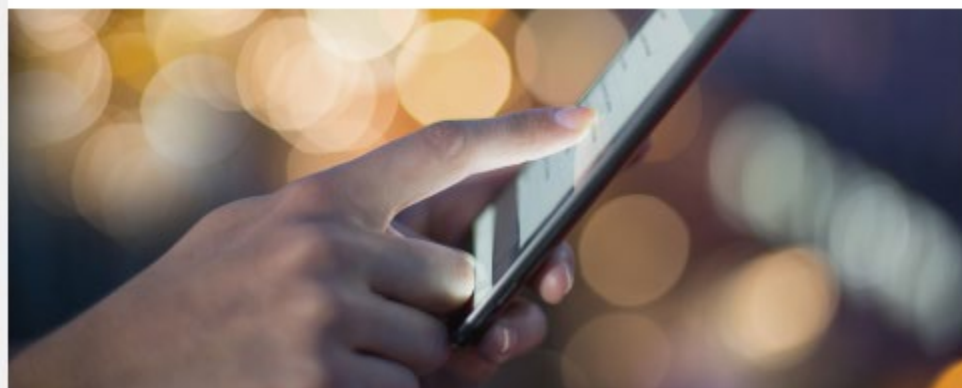
[Sign Up For Checking](#)

**Success Credit Union**

(800) 555-0123 | [SuccessCU.com](https://SuccessCU.com)



## Mobile Banking keeps you connected.



With mobile banking, your accounts are always at your fingertips.

Many of the functions of It'sMe247 are now on phones, tablets and other devices! Keep track of your finances, apply for a loan, and many more features are available anytime, anywhere.

**Let's set up Mobile Banking!**

It's quick and easy. Here's how to get started:

# Next-Level Core Work

Recurring Comms Roadmap

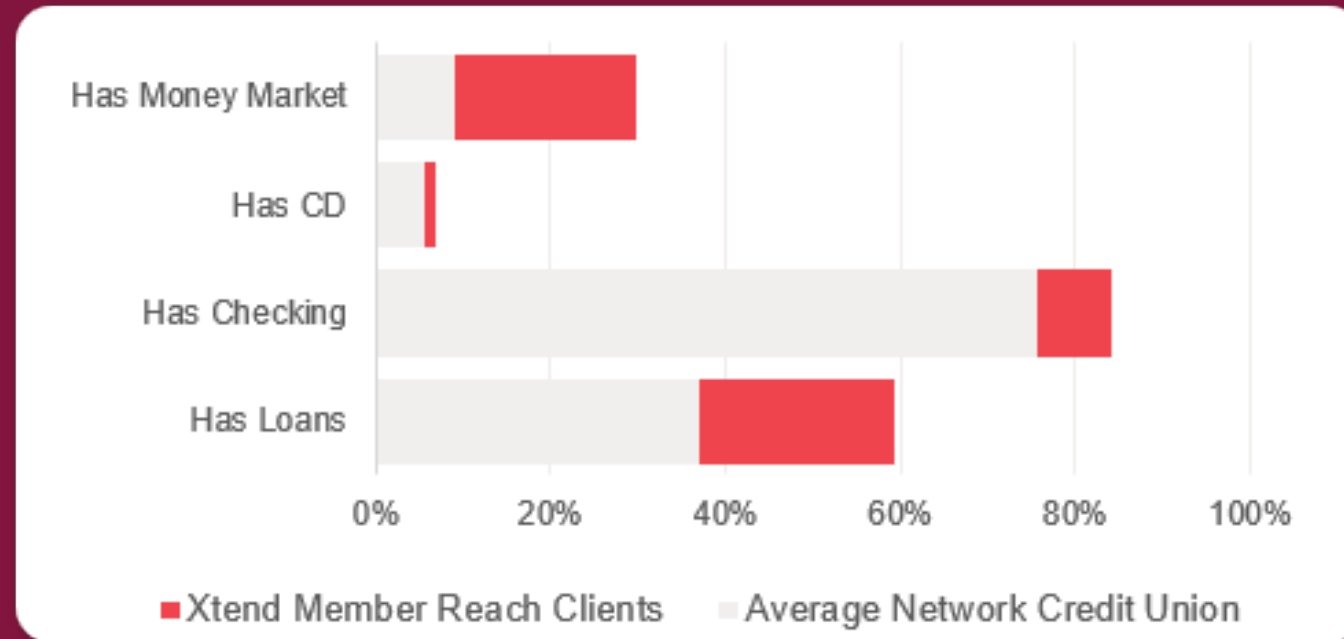
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*momentum starts here.*



# Recurring Comms Roadmap

- Reporting Improvements
- Texting Rollout Plans

# Membership Product Adoption Rates: Member Reach vs. Network Credit Unions



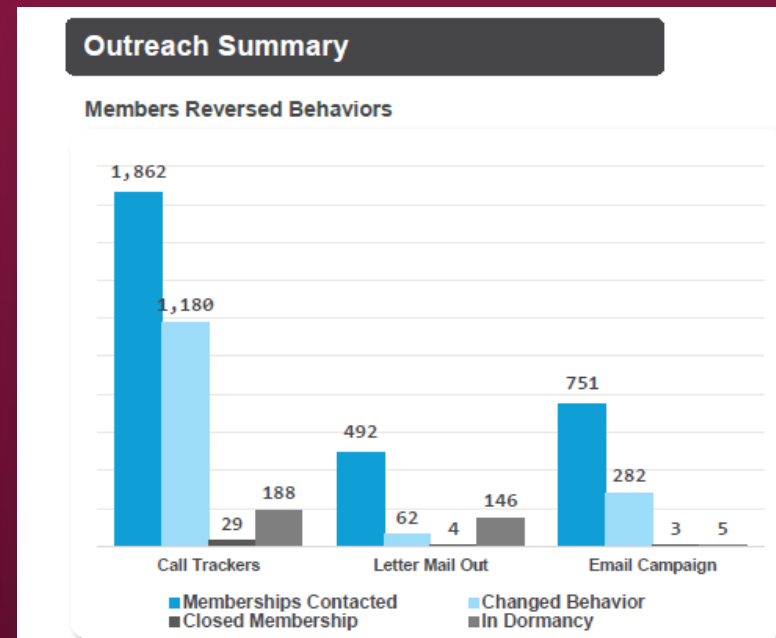
# Welcome, Tabitha Pierce!

Business Intelligence Analyst – Data Analytics

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*momentum starts here.*

# Roadmap to ReFlex<sup>↑</sup>

- Custom Reporting Program – CRP 🧐
- Recurring Flexible Program



**4,667** Total Initiated Call Trackers

**3,824** Initiated Alpena Call Trackers

**843** Initiated Xtend Call Trackers

**447** 'Initiate' Call Trackers Purged

**492** Total Paper Letter Mail Outs

**707** Total Campaign Emails Sent



# All Systems Go

Operational Communications in Sync



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# Communications 🤝 Momentum

Sarah Ashby, AVP of Communications

Emily Ellis, Communications Team Lead

Nathan Koster, Senior Project Specialist

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# Data Analytics

Sarah Ashby, AVP of Communications

Tabitha Pierce, Business Intelligence Analyst





# Laying the First Seeds

What We've Planted This Year

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# What We've Planted This Year

- Launched Scorecards
  - Data Hygiene
  - Bundles

- Quick Picks

- New White Paper

- Losing the Love
  - Losing the Loans





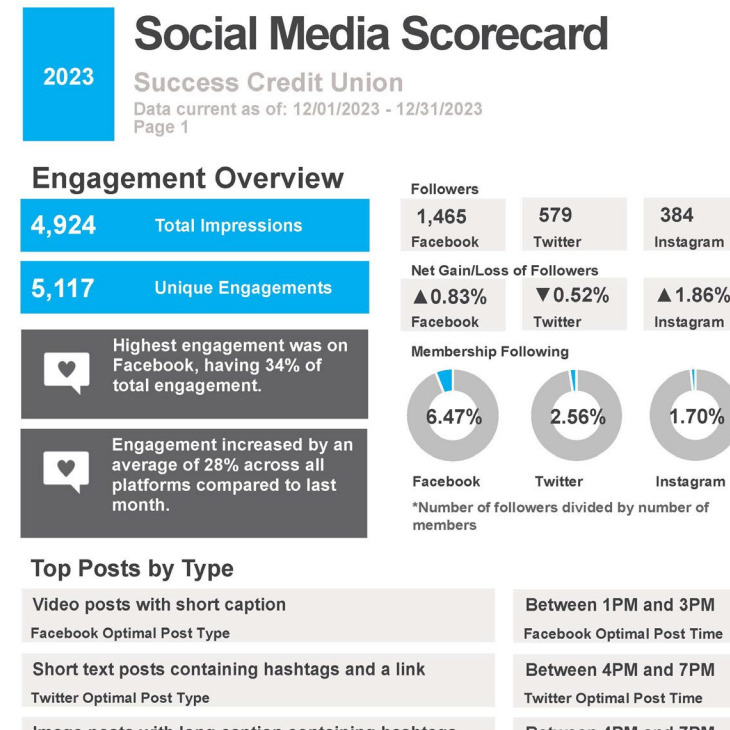
# Ash-Rich Soil: Why it Matters

Turning Data into Decisions

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# Turning Data into Decisions

- Scorecards help identify high-opportunity growth areas
- White Papers help ideas take root across leadership
- Quick Picks – planting starter kits





# Tending Tomorrow's Forest

What We're Growing Next

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# What We're Growing Next

- Predictive Analytics
- Building a Member 360 View
- Tools that Support Small CUs





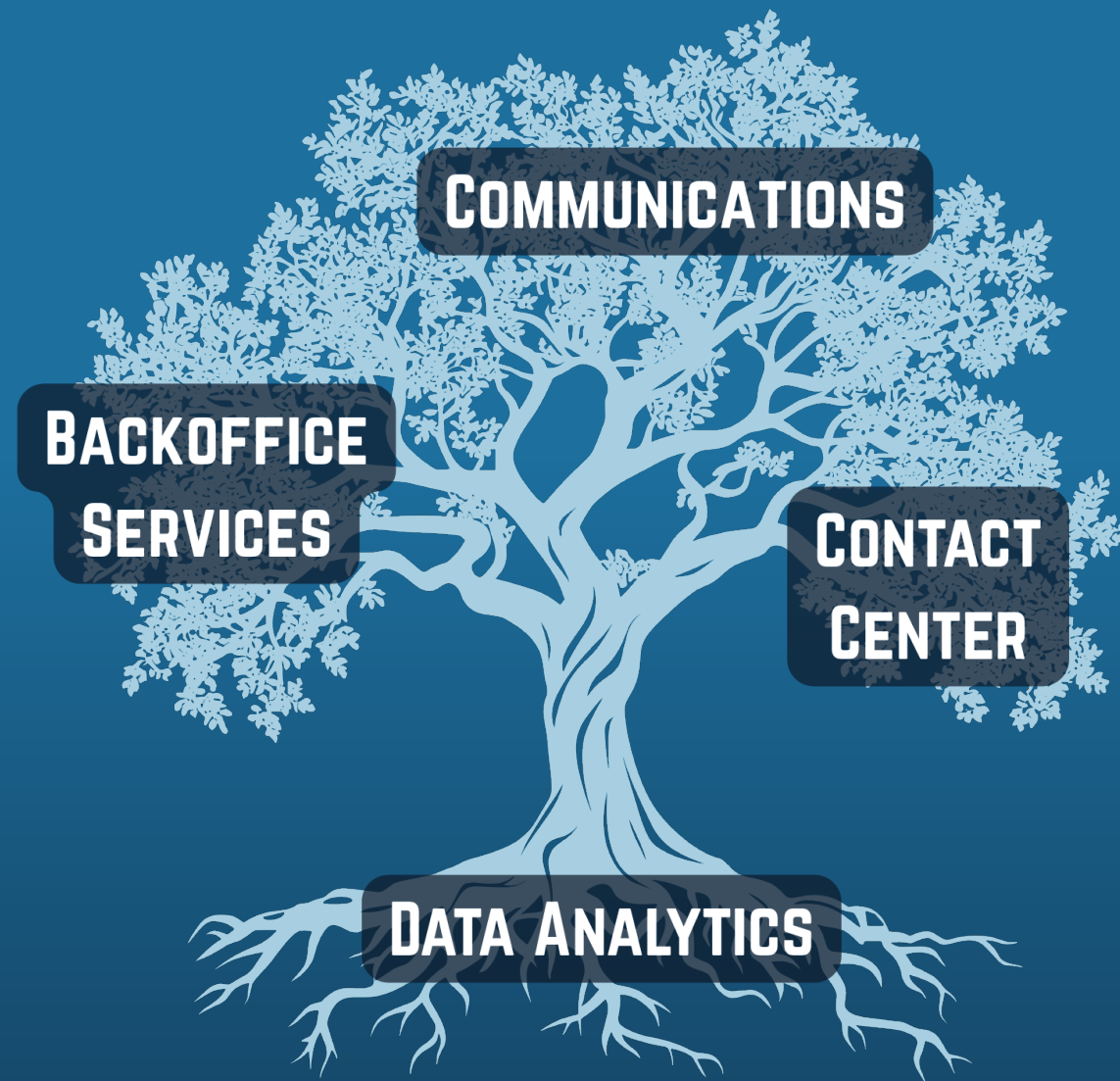
# Growing Together

Data Across Departments

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*momentum starts here.*

# Data Across Departments

- Integrated Data Supports Marketing, Member Service, and Operations
- Our metrics inform the soil every other team grows from.



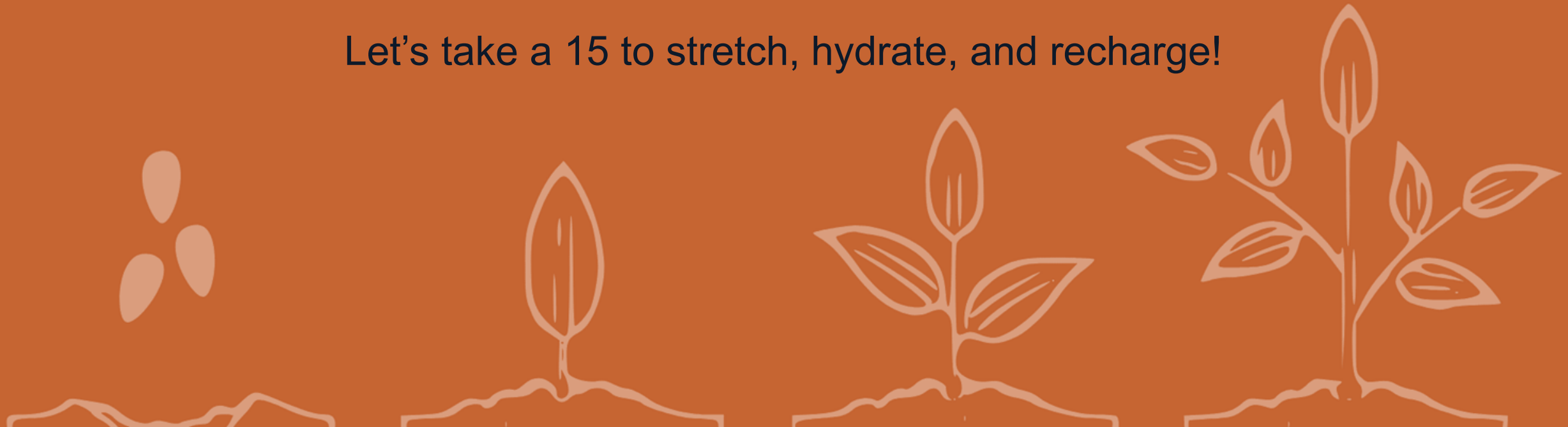
# CATALYST FOR CHANGE

*momentum starts here.*

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## - Fifteen Minute Break -

Let's take a 15 to stretch, hydrate, and recharge!





# CATALYST FOR CHANGE

*momentum starts here.*

2025 XTEND ANNUAL SUMMIT

## Welcome Back!

Jalyn Lindeman, VP of Innovation & Strategy



## XTEND PRESENTS:



*Randy Karnes Award  
for Excellence in Collaboration*

# Backoffice Services

Connie Plas, Manager of Backoffice Services

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# PHOENIX

*Credit Union*

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*momentum starts here.*

*(Not a real credit union)*

# Chapter One: Sudden Loss, No Support

CEO Departure + Missing Records

- Their CEO left suddenly
- Staff inherited processes with no documentation
- First end-of-month came fast—and no one knew what to pull



# Chapter Two: What's Missing Below the Surface?

Unbalanced Accounts + Invisible Errors

- Balance sheets were “balanced” because no one knew what to look for
- Training was incomplete
- Misbalanced Change Fund

# Chapter Three: Transitions Without Traction

## Staff Turnover Chaos

- Additional staff disruption
- Stand-in Bookkeeping became a lifeline
- Corporate balancing done quarterly
- Rejected draft from 2022 found in 2025

# Chapter Four: Special Rules, Special Needs

Processing Challenges + Member Confusion

- ACH Confusion
- Over-involved manual processes created more work and member friction

# Chapter Five:

## Mortgage Servicing, The Annual Analysis

- “I can’t do another year!”
- Call campaign to assist membership

# Meet Xtend's Rising Stars

Shekinah Jennings – Mortgage Servicing Team Lead

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# Meet Xtend's Rising Stars

Deijah Gissendanner – Special Projects Coordinator

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*momentum starts here.*



# The Final Chapter: Rise of the Phoenix

Today, Phoenix CU is *thriving!*

- Month-end is routine, not terrifying
- Reports are timely, accurate, and used for *strategy*, not cleanup
- Staff has been trained, empowered, and stabilized
- They're ready for what's next

# Could You Be the Next Rising Phoenix?

## How We Help CUs Rise

- Daily & Stand-in Bookkeeping
- Month-End Activities
- Special Projects tailored to you
- 5300 Call Reports
- Lockbox Services
- Mortgage Servicing\*
  - *\*In partnership with CU\*Answers' Lender\*VP team*



# PHOENIX

*Credit Union*

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*momentum starts here.*

*(Not a real credit union)*

# Contact Center

Matt DeYoung, Manager of Contact Center

Yovani Huerta, Assistant Manager of Contact Center



# Investing in Technology

Talkdesk: Year Two – Gaining Momentum



# Year Two – Gaining Momentum

- Improved AWT (Average Wait Time)
- Lowered Abandon Rates
- Improved Reporting
- Custom Hold Music + Personalized Flows

powered by:

 **talkdesk**®



# Momentum in Mitigation

Preventing Fraud on all fronts



# Preventing Fraud On All Fronts

- Flagging Phone Numbers
- Summarized Call Transcripts (Co-Pilot)
- Team Tip Emails
- Communication With Clients
- Agent Training – Recognizing Fraud Tactics

PC

Potential Fraudulent Caller - Use Caution!

+1 616-779-8363

# Redesigning Process

From Reviews to Real Impact



# From Reviews to Real Impact

- Brent's New Role: Bridging process + people
- Agent Call Reviews (Huddles)
- Enhanced/Individualized Training
- ROE Review/Agent Feedback → Early ACH Posting—*now live!*

### ACH On-Demand Posting

Depositor ID

Company ID

90

Effective

Feb 13, 2019

Tran code

22 CREDIT

ACH member name

HL

Amount

853.00

Fee amount

22.22

Post fee from

000

SHARE SAVINGS

☐ Waive fee

Optional secondary transaction description (for fee)

Optional secondary transaction description (for fee)

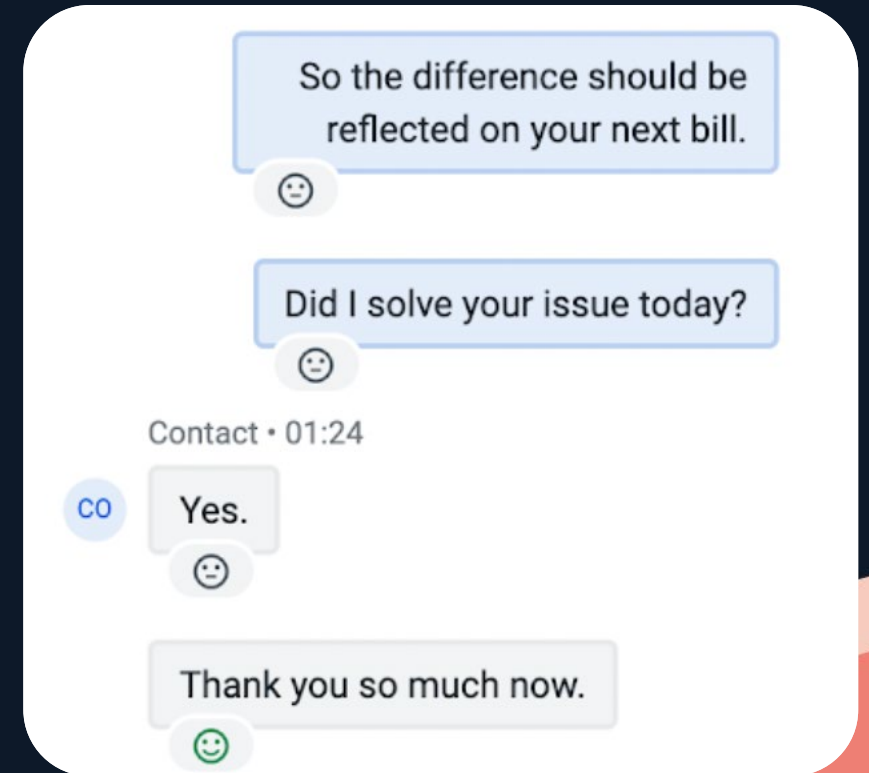
# What's Ahead?

The Next Flow of Innovation



# The Next Flow of Innovation

- Exploring AI + Co-Pilot for:
  - Transcript drafting
  - Real-time support
  - Authentication improvements
- Custom Reporting
- IVR and phone forwarding study
- Continuing to humanize the digital experience






# Human Connections

Relationships Are the Real Momentum



# Relationships Are the Real Momentum

- Not just “The Call Center”
  - Real voices, real smiles, real empathy
  - Our agents know your members by name
- 

# Contact Center = Momentum in Motion

Where Every Call Builds a Better Experience



# CATALYST FOR CHANGE

*momentum starts here.*

2025 XTEND ANNUAL SUMMIT

## Welcome Back!

Jalyn Lindeman, VP of Innovation & Strategy



# Momentum Starts Here

- ✓ Investment in Technology and People
- ✓ Stay Nimble with our Product Management
- ✓ Protect Current & Seek Out New Partnerships

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*momentum starts here.*

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# Steppingstones for Future Catalysts:

## Behind the Biz Standpoint:

- Rolled out updated Service Agreements to our 200+ Credit Unions
  - Currently rolling out 80 Xtend Shared Branching Agreements
- Improved documentation & audit procedures
- Implementation of CRM + Project Management Software
- Exploring Technologies to enhance service delivery and outcomes
- Centralized Support Engine to improve efficiency and quality
- Transform Service Abilities & Expectations to align with today's digital world



# Elevating Momentum to Grow



## Remain Committed to our Promises

Quality, Access and Reliability at a price point that sets us apart.

Continue to leverage our investments, and driving your balance sheets, adding more automations, leveraging our work in AI, our workforce & technology.



## Talent Acquisition & Workforce Development

Education, Training, Upskilling and Reskilling: Training programs to enhance employees' skills, particularly in emerging technologies and new methodologies. This will increase our ability to retaining top talent and ensuring your workforce remains competitive.



## Client-Centric Strategies and Enhanced Service Offerings

Continuing to increase CX, Innovation & Customization & Partnerships & Alliances:

Client obsession has become our norm & we aren't done yet. Continuing value add innovation opportunities with clients, partners and alliances through collaborative programs

# Scan me with your phone camera!



## We need your CU's contact info!



# What's Next!

- Xtend Stockholders meeting – 4:15pm
  - Be sure to sign in via the sheets that will be provided on your tables
- Check in to your room if needed/if time allows
- See you at the cocktail reception at 5pm!

**Thank you, All!**

