

Bill Field JP, DE, ALMI. Chairman WAW Credit Union

INTRODUCTION



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- Why the need to change?
- The changes that occurred
- What Members expected
- What the Regulators expect
- The future

INTRODUCTION

■ JIM MULLER – C.U. CHAIRMAN



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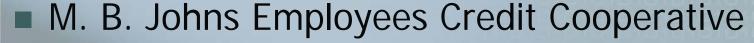


IN THE BEGINNING



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- Election of Directors
- Volunteers
- Personal Loans, Savings
- 11 Small Credit Unions
- Volunteer Workload
- Fragmentation of resources

AMALGAMATION



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- Why?
- Better service to members
- Employment of Staff possible
- Greater strength
- Better use of resources
- Sustainability

TRANSFORMATION



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- Director Responsibility?
- Where to in the future?
- Strategic Planning
 - **Vision**
 - **Mission**
 - ♥ Goals

COMPETITION



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Banks

Hire Purchase Companies

Building Societies

Money Lenders

PRODUCTS AND SERVICES



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Personal Loans
Housing Loans
Telephone Banking
Internet Banking
Credit/Debit Cards
Insurance

TRANSFORMATION



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- Sustainability
- Continuing Professional Development
- Chapter
- Board Appraisal
- Regulation
- Risk Management

THE FUTURE



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- Growth
- Responsibility
- Continuing Director Development
- Regulation
- ACCU Provision

CONCLUSION



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- Strategic Planning
- Policies
- Competition
- Products and Services
- Sustainability
- Risk Management
- Board Appraisal
- Regulation