

Michigan Credit Union League & Affiliates  
**Annual Convention and Exposition**

Helping Credit Unions Serve, Grow and Remain Strong

#mculace

# Disciplined Dreaming

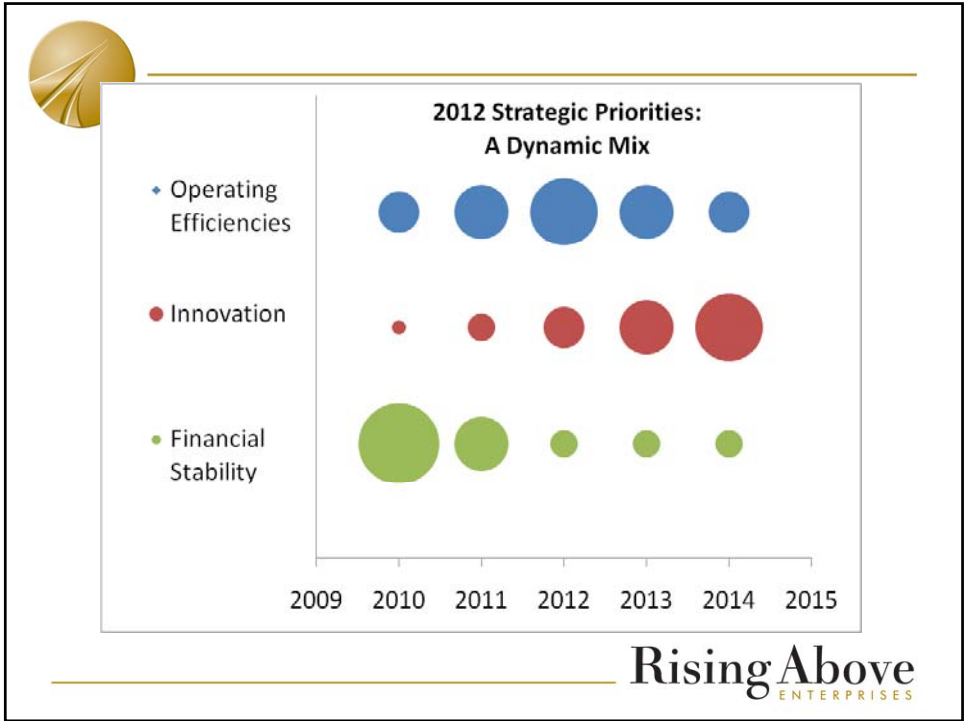
June 6, 2014 | 12:45 PM – 1:45 PM

Jeff Rendel



# Disciplined Dreaming

**Rising Above**  
ENTERPRISES





Rising Above  
ENTERPRISES



Rising Above  
ENTERPRISES





Rising Above  
ENTERPRISES



Innovation in Credit Unions



Rising Above  
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Innovation in Credit Unions



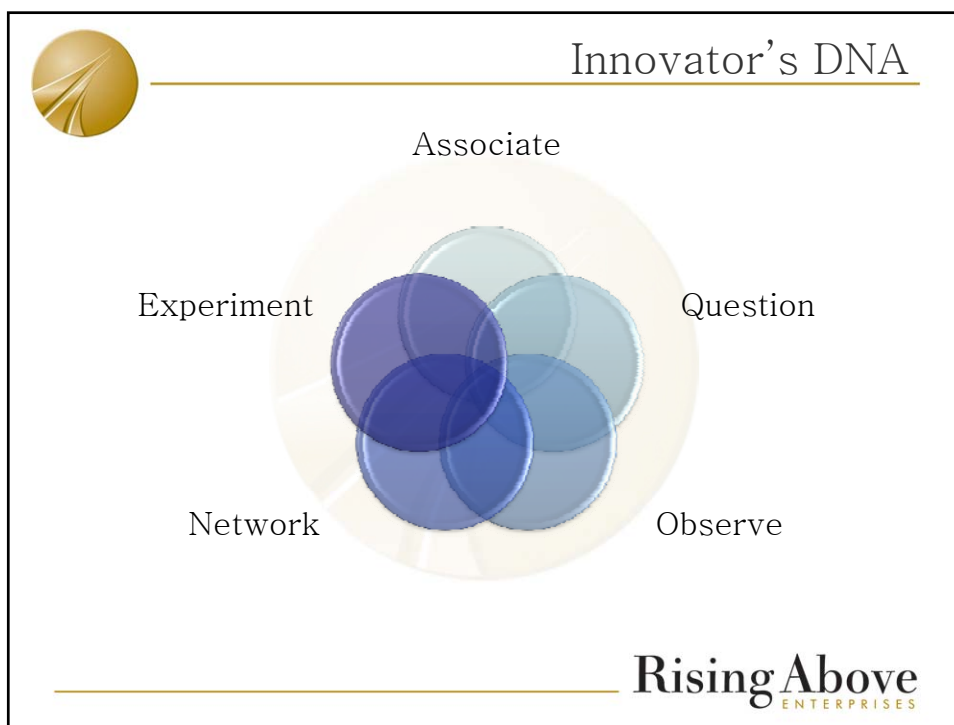
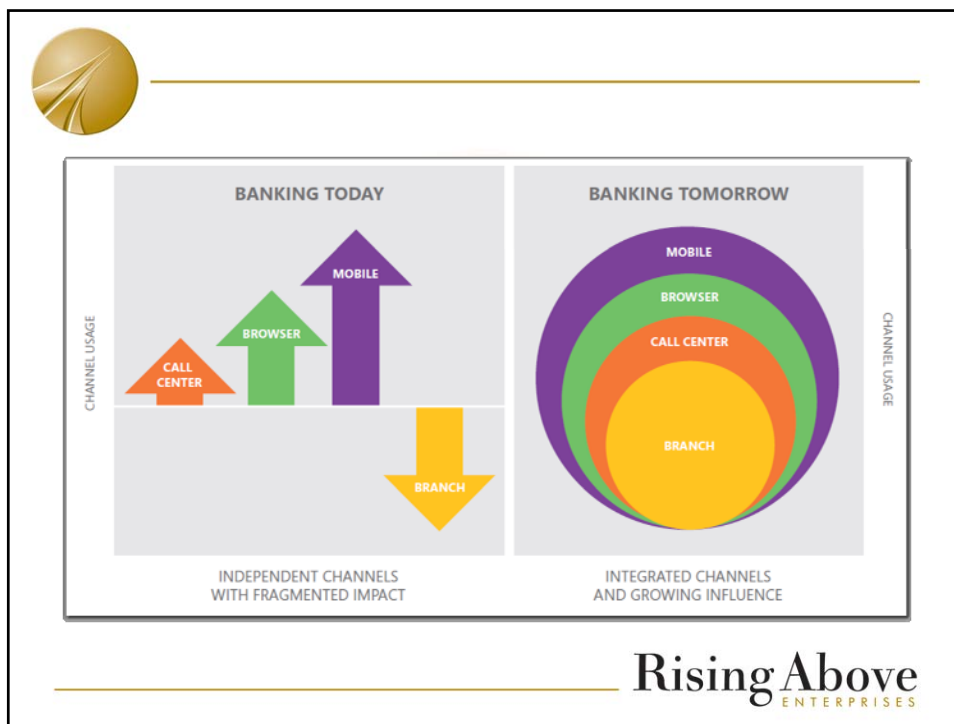
**THE GREAT CREDIT RACE**  
*relaunch*  
Save Up. Start Again.

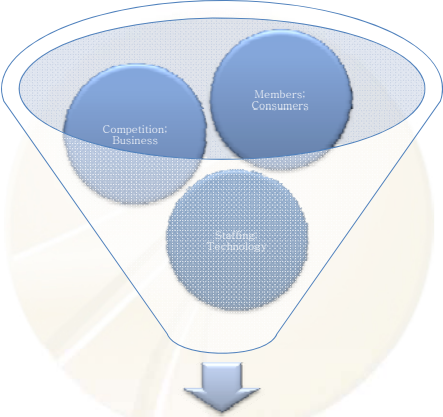
Rising Above  
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Innovation in Credit Unions



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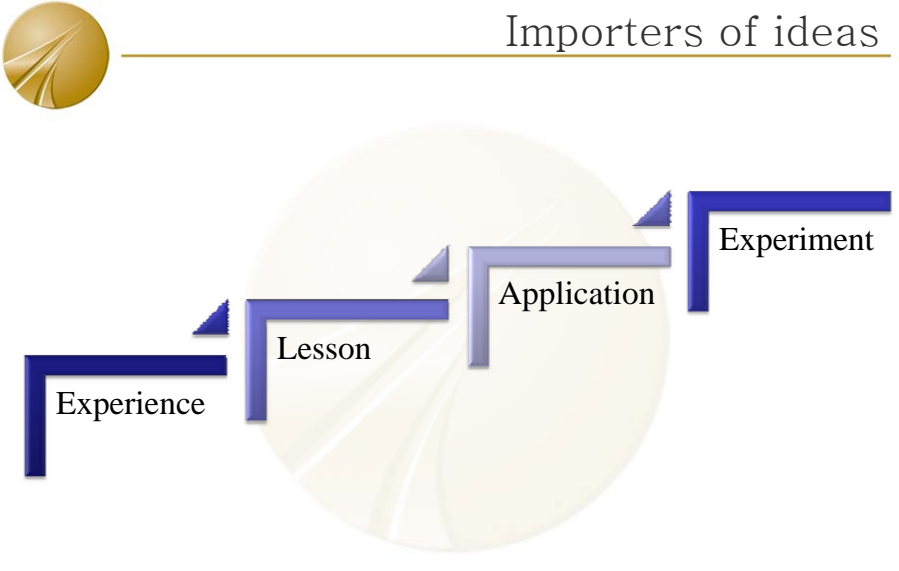
Where may we go? How might we market? How do we plan?

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$$\frac{\textit{Possible} \pm \textit{Probable}}{\textit{Practical}} = \textit{Relevant}$$

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Importers of ideas

Experience Lesson Application Experiment

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Your **BIG** Idea

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## Imitation Beats Innovation

Key Number

# 97.8%


OF THE VALUE OF INNOVATIONS GOES TO IMITATORS

**IMITATORS OFTEN OVERSHADOW INNOVATORS**

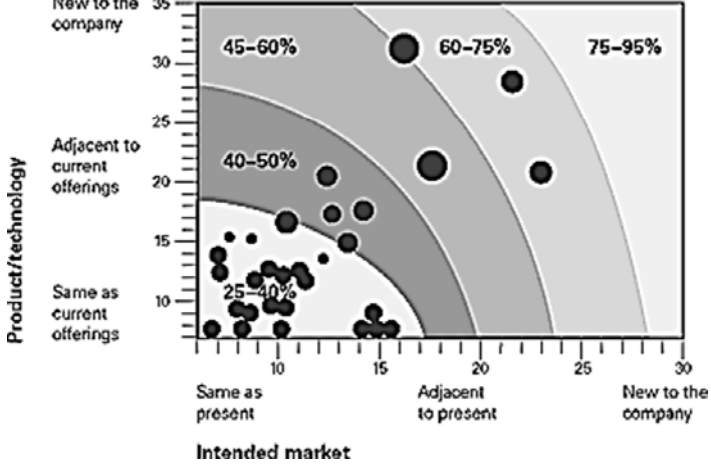
INNOVATORS	IMITATORS
WHITE CASTLE	MCDONALD'S
DINERS CLUB	VISA, MASTERCARD, AMERICAN EXPRESS
KORVETTE	WAL-MART
SAEHAN MPMAN	APPLE IPOD




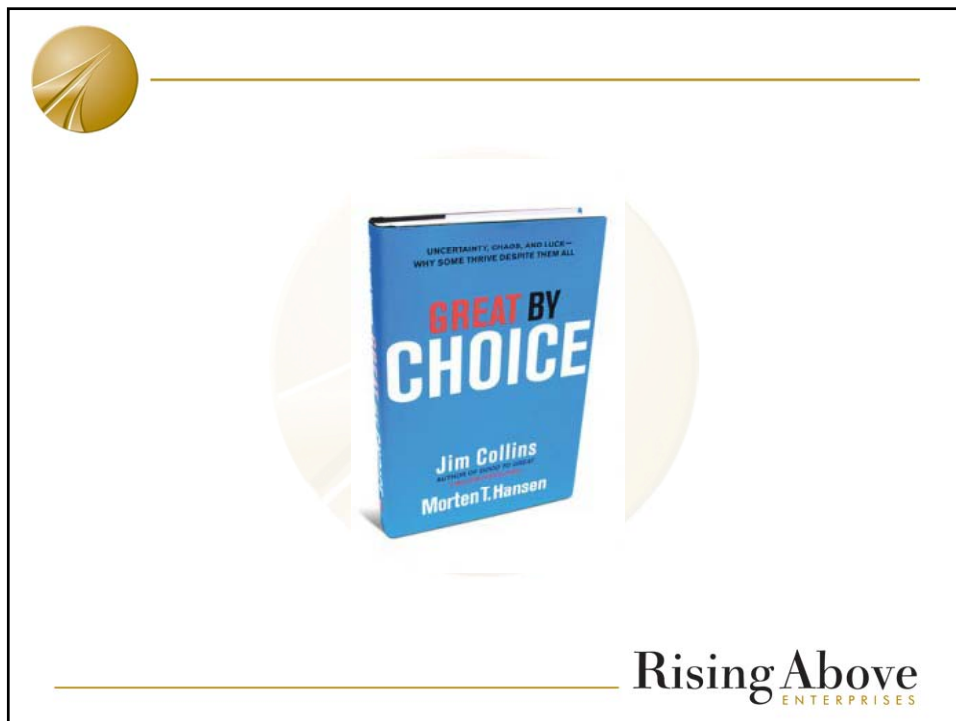
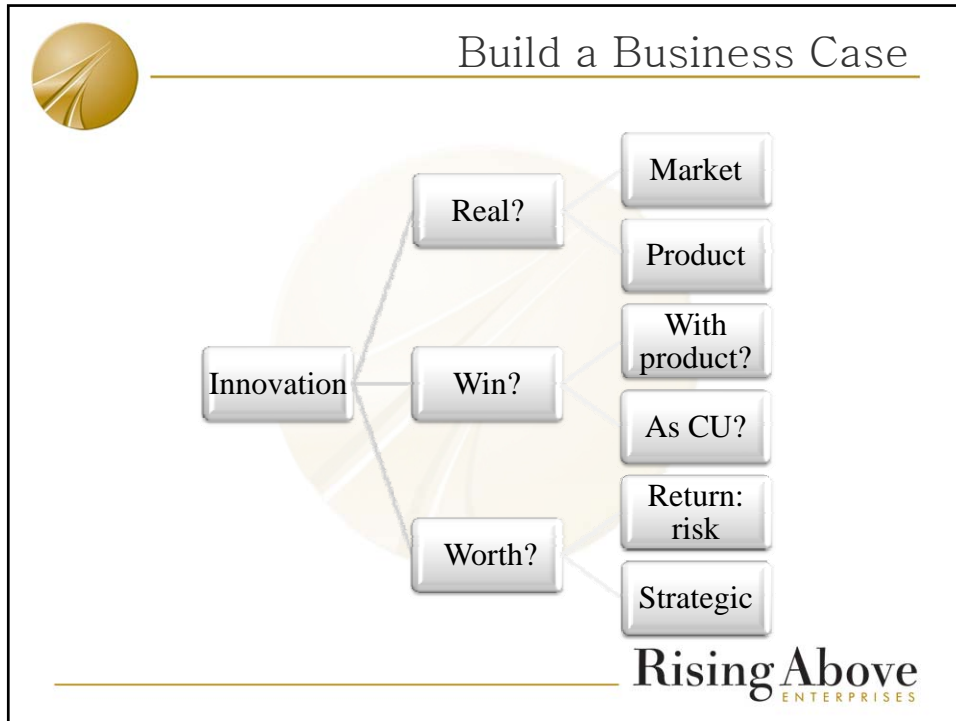
## Singles and Doubles

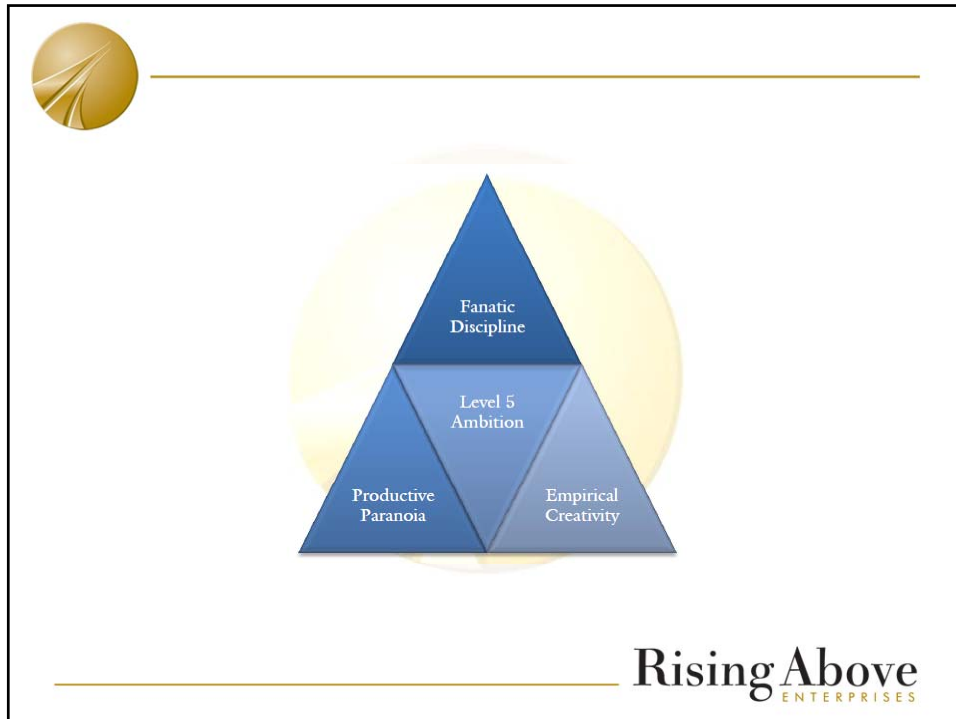


**Probability of failure**









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- 10 Ideas – Culture of Innovation
1. Anticipate and congratulate innovation.
  2. Ask hard questions: What's working and not?
  3. Stay in direct contact with members.
  4. Include many departments.
  5. Let the innovators sort out problems.
- Rising Above**  
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## 10 Ideas – Culture of Innovation

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6. Pay for performance and results.
7. Invest in good ideas.
8. Get out of bad ideas.
9. Don't cold shoulder the innovators.
10. Get your front line involved.

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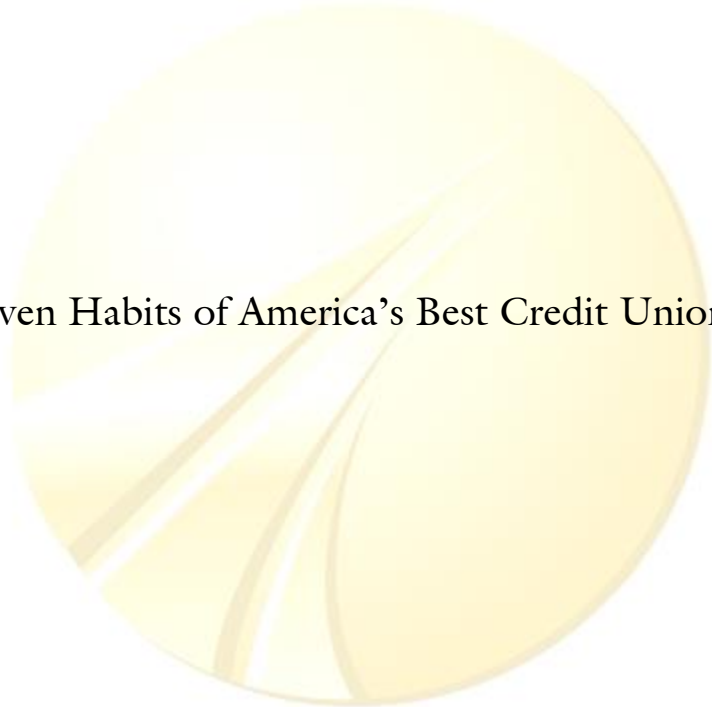
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Michigan Credit Union League  
2014 Annual Convention & Exposition  
Grand Rapids, MI



The Seven Habits of America's Best Credit Union Chapters

Michigan Credit Union League  
2014 Annual Convention & Exposition  
Grand Rapids, MI

The BIG Question:

Your BIG Answers:

1. Meetings – The Old Standby, Steady as She Goes, or Changes of Pace?

What's Working Around the USA?

The Next Step Forward for Our Chapter?


2. Networking – Dinner, Drinks, and Door Prizes? Really?

What's Working Around the USA?

The Next Step Forward for Our Chapter?


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3. Programming – You Can’t Master BSA After Dinner, Drinks, and Door Prizes.

What’s Working Around the USA?

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4. Finances and Fundraising – Keeping Your Chapter “In the Black.”

What’s Working Around the USA?

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5. Chapter Leadership – Ensuring a Full Slate of Candidates for Every Office.

What's Working Around the USA?

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6. New Blood – Attracting Young Credit Union Professionals.

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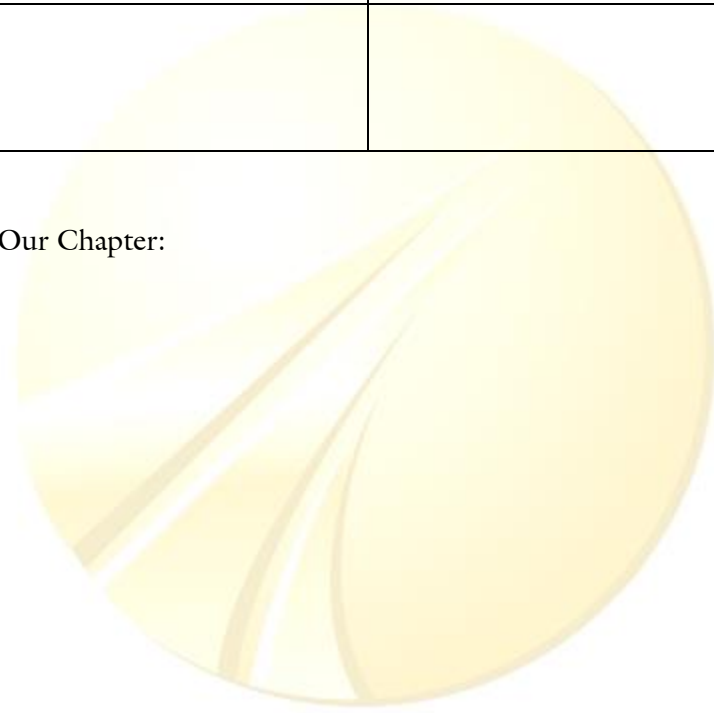
7. “Seasoned” Blood – Meeting the Needs of All CEOs.

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The Next Step Forward for Our Chapter?


Three Goals for Our Chapter:

- 1.
- 2.
- 3.



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Jeff Rendel, Certified Speaking Professional, brings a wealth of education and experience to the platform for your corporation or association. With experience as a federal regulator, financial executive and Congressional lobbyist, Jeff knows business and – especially – the financial services marketplace.

As President of Rising Above Enterprises, Jeff works with credit unions that want elite results in leadership, sales, and strategy. Each year, he addresses and facilitates for more than 100 credit unions and their business partners.

Jeff lives in Southern California with his wife, Jayne, and their daughter, Molly.

For more information:



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