

CU Build 2024 Solutions

Team: **Trailblazers**

Solution: **Path to Prosperity**

Builders: Ashley Dougles (Via CU), Brodee Gilliam (MSU FCU), Joseph Mitchel (Jack Henry), Joe Kelepolo (American Southwest CU), Tim Rogers (Greenville FCU), Tushar Singh (Chartway FCU)

Sponsor tech stack: Q2

The Mortgage solution can be found within the Q2 online banking app as a widget on the Home page. Selecting the Learn More button will redirect the member to a new webpage where the member can enter their information. If any information needs to be updated or is incomplete, the member will have the option to fill in the information themselves. These fields are City, Savings, Checking, Additional Assets, FICO Score and Monthly Debits. These fields are then used to calculate what the member can reasonably afford. Once the member clicks 'Find Houses in your Budget' the solution will use the Zillow API to pull houses in their price range. Each listing will have the address, number of bathrooms and bedrooms, square footage of the property, property type, and an option to apply for a mortgage. If the member does not like the houses presented to them, they can press an 'upgrade my options' button to show houses that are \$50,000 above their current allotted budget. This replicates Zillow's price filtering. It also will present a graph showing the likelihood the member could afford that house.



The Banana



Winner, Mission Focus



Winner, Best in Show

Team: **New World Navigators**

Solution: **Flexy**

Builders: Justin Whaling (Jack Henry), Stephanie Salzburg (MSU FCU), Alexander Carlston (Great NorthWest FCU), Scott Minter (Chartway FCU), David Schmidt (Technology Happens)

Sponsor tech stack: Banno, Libum

Flexy transforms the way credit unions manage term loans by utilizing members' available credit card limits. This solution offers a seamless and flexible approach to loan management, tailored to both the credit union's needs and the members' financial well-being. The framework is highly customizable and can easily extendable into LOS systems and data systems to provide preapproval campaigns. The program adds Buy Now Pay Later type functionality into Symitar's core processing system.

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Team: **Wayfaring Wanderers**

Solution: **Opening Horizons**

Builders: Ricky Quiroga (Advia CU), Anton Priborkin (TruStone FCU), Nabeel Khan (MSU FCU), Eric Nielsen (Jack Henry), Krista Kearns (Allied Solutions), Alfredo Sanchez (Firstmark CU)

Sponsor tech stack: Q2, fiVISION, SWIVEL, Libum, Scienaptic

Opening Horizons is a tool that allows financial institutions to actively educate members on products that help them achieve their specific financial goals. We target the member with intentional product promotions by first surveying them for their goals then monitoring their activity over time. By targeting the member with intention, using their financial goals and current standing, we are more likely to see the member take action in the moment which keeps them on track and fosters trust with the financial institution.



Best use of fiVISION



Best use of SWIVEL



Most production ready, sponsored by Sycorr

Team: **Expired Vegans**

Solution: **PAAL (PowerOn Aggregate Analytical Log)**

Builders: Kelly Richards (Jack Henry), Kyle Martin (American Heritage FCU), Joshua McIntyre (Fortera CU), Robbie Grantland (Keesler FCU), Mark Spencer (fiVISION)

Sponsor tech stack: Libum

As an IT Admin, we need to log all PowerOn activity in near real-time so that we can remove outdated processes and understand the scope of our PowerOns. As Executive Management and IT admin, I need PAAL to run an analysis dashboard so that we can improve our Goodnights more efficiently like limiting memo-post mode and we can better help our members more accurately.



Best use of Libum



Winner, Technical Execution

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Team: **Real Voyagers**

Solution: **Goal Save Me**

Builders list: Jason Berger (fiVISION), Purna Chandra Sanapala (Crane CU), Ken Kondo (Twinstar CU), Brian Davis (Jack Henry), Stephanie Hrnack (Southwest Airlines FCU)

Sponsor tech stack: SWIVEL, SMA

Goal Save Me addresses common pain points such as low member engagement, difficulty in attracting deposits, and the challenge of encouraging consistent saving habits. By gamifying the savings process and promoting community involvement, our solution not only improves the financial health of individual members but also strengthens the credit union's deposit base and member relationships.



Best use of SWIVEL



Best use of SMA (Wripple)

Team: **Imagineers**

Solution: **relationshipAI**

Builders: Jorge Saenz (Jack Henry), Dale Fontenot (Rave FCU), Joe Knapton (Educators CU), Daniel Lindsay (CU West), Linda Kist (Credit Human), Cordy Ramer (SMA)

Sponsor tech stack: Technivation, SMA

The “relationshipAI” program is designed to assist your front-line staff with starting conversations with members and leading them into cross-sell opportunities in a friendly natural way. The interactions with members are vital to growing memberships and products as well as helping our members with their financial needs. Staff members can indicate in the interface recent events that they have discussed as well as make new entries into the application on their interaction with the member. Notes can be marked as private if the item should only be discussed with that staff person and the member. Notes can be expired.



Best use of Technivation



Best use of Jack Henry (Databroker)

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Team: **Paradigm Shifters**

Solution: **Moolah**

Builders: David Gindy (Twinstar CU), Patrick Berney (Indiana Members CU), Zaquariah Holland (SWIVEL), Supriya Badugu (Chartway FCU), Lex Manwaring (MSU FCU), Josh Rademacher (Technology Happens)

Sponsor tech stack: ASA, SWIVEL, Libum

People struggle with maintaining their financial literacy especially when it comes to budgeting. We asked ourselves how might we ensure that members feel confident in their spending choices by nurturing their financial literacy? With Moolah we believe we've tackled this ask by taking the hard work off of the users shoulders to allow our application to automatically curate a personalized budget by inputting a few initial data points that will keep track of their spending and goals daily. Automated budgeting with Moolah is an easy-to-use application that allows users to have a budget curated specifically to their financial goals and dreams without the hassle of creating everything themselves. For credit union members, this solution can run in the background as they continue their everyday spending.



People's Choice sponsored by Technology Happens

Team: **Java Junkies**

Solution: **AVA (Automated Virtual Assistant)**

Builders: Jessica Lestienne (Fortera CU), Joshua Keogh (Technology Happens), Adrienne Perez (Southwest Airlines FCU), Marcus Jackson (Firmark CU), Hunter LaFaille (MSU FCU), Matthew Buchholz (American Airlines FCU)

Sponsor tech stack: ASA

Ava, your banking automated voice assistant, works with your virtual assistant (such as Alexa) to enable a variety of common banking transactions processed through voice commands. Ava is an intelligent and fault resistant voice assistant bridge between the data provider (such as ASA Vault or SymXchange) and the user's virtual assistant (such as Amazon Alexa). AVA's enhanced functionality uses voice commands to process transactions such as checking account balances, processing funds transfers between shares, as well as loan status and payments.



Best use of ASA Financial

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Team: **Last But Not Least**

Solution: **Shared Sight**

Builders: Ash Mohney (Synergent), Patrick Hairfield (First Financial FCU), William Abernathy (Jack Henry), Leo Gariel (CU1), Christian Mathias (Orange County's CU), Von Kalben (CU of Colorado)

Sponsor tech stack: Q2, fiVISION, SMA

Shared Sight is a new way of envisioning how a family member or trusted individual can interact with an account, by offering a role of view only. Shared Sight can integrate into existing online banking platforms and core solutions, empowering credit union members to share their financial information while maintaining control over their accounts. By providing customizable alerts and view-only access, Shared Sight allows family to help identify and combat fraud while allowing members to remain independent.



Best use of Q2



Winner, Runner Up sponsored by Repay