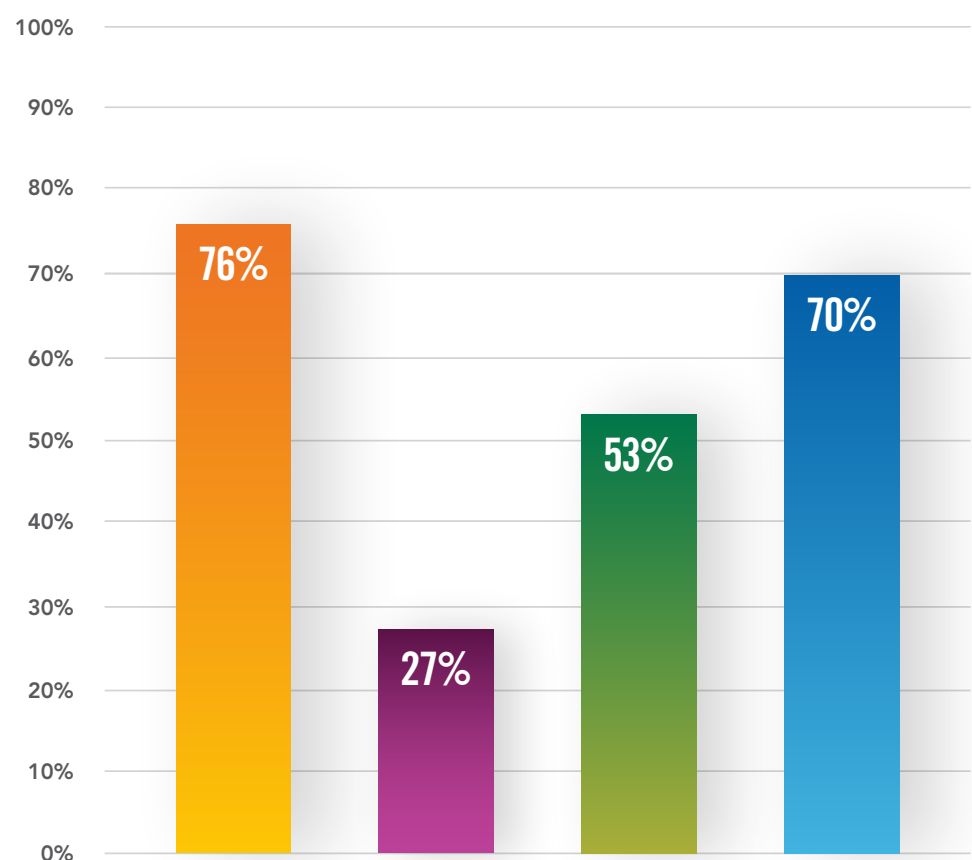


Financial Confidence & Your Modern MemberSM



Snapshot of Current Finances



Based on a Jack Henry & Associates, Inc.[®] survey of 630 credit union members + bank customers (ages 25 – 55):

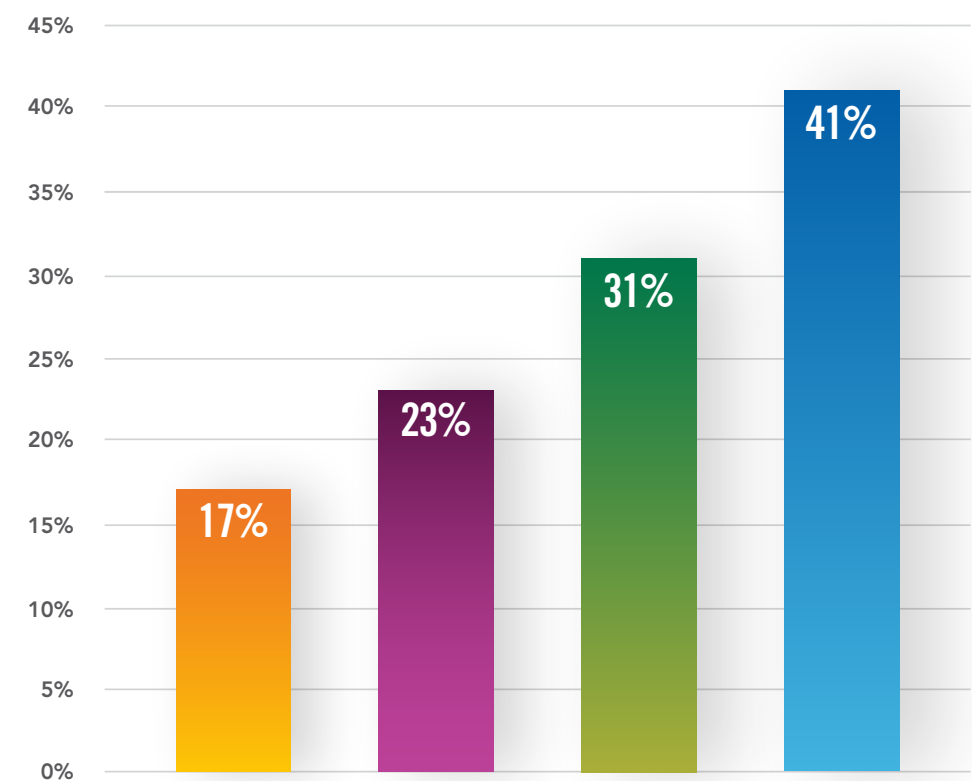
- Live paycheck to paycheck
- Have no savings whatsoever
- Lack financial confidence
- Say forecasting & budgeting is important

(But only 60% think their credit union is doing a good job helping them)

So what?

Modern Members crave financial confidence, but right now they feel like their credit union isn't delivering. And when they don't feel financially confident, they're not inclined to make large purchases or investments, or take on more debt.

Delayed Milestones



A survey of 1,000 consumers (ages 23 – 38) found that the burden of outstanding student debt translates to:¹

- Waiting to get married
- Putting off having children
- Delaying buying a home
- Can't yet afford to buy a car

What now?

Change the narrative. Listen to your members. Make them feel valued, understood, respected, and protected. Give them the tools they need in order to make smart decisions – like student loan consolidation assistance – and increase that confidence. In turn, you'll have members for life.

Like these stats? Learn more about them.

[Read the Article](#)

¹ Padilla: Weighing Down Workplace Engagement. January 10, 2017.