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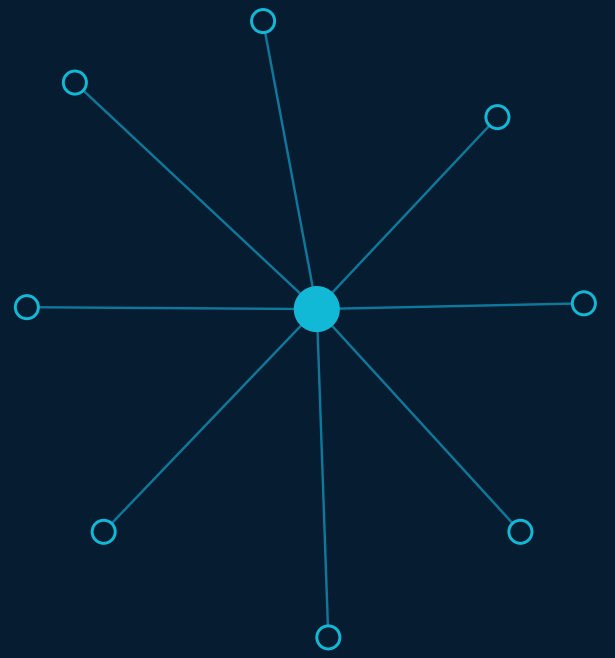
SYMPTAI CONSULTING

Building the Future-Ready Credit Union

Modernising the movement: four outcomes you can measure, and one you can only build together.



A keynote for credit union leaders | September 2026

You can recite your asset base. Can you prove how modern you are?

What we can recite

Known cold

The numbers every leader carries by heart.

- Members, assets and the loan book
- Delinquency and capital ratios
- Branch count and staff numbers

vs

What we cannot prove

Usually a feeling

The questions that decide the next decade.

- How modern we actually are
- How safe we are under a real attack
- Whether priority journeys are truly self-service

Most leaders answer the right-hand questions with a feeling. The next decade rewards evidence.

THE THROUGH-LINE

Awareness is a feeling. Resilience is evidence.

Everything that follows comes back to one test: not what you own, but what you can measure and prove.

Modernisation is the movement choosing evidence over feeling, and choosing to build together.

THE STARTING POINT

The Caribbean starting point

Scale together. Capacity varies, credit union by credit union.

The movement has scale. Modernisation capacity is distributed across many separate institutions.

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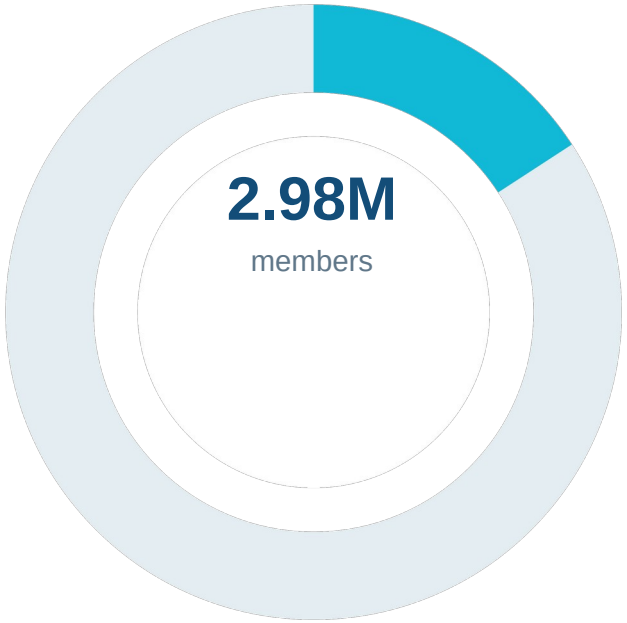
Nearly 3 million members and US$11.2 billion, spread across 219 separately run credit unions



- **ECCU affiliate members, 16%**
- Rest of the region, 84%

ECCU figure covers CCCU-affiliated institutions in eight jurisdictions.

219 credit unions across 17 territories

2.98M Members across the region

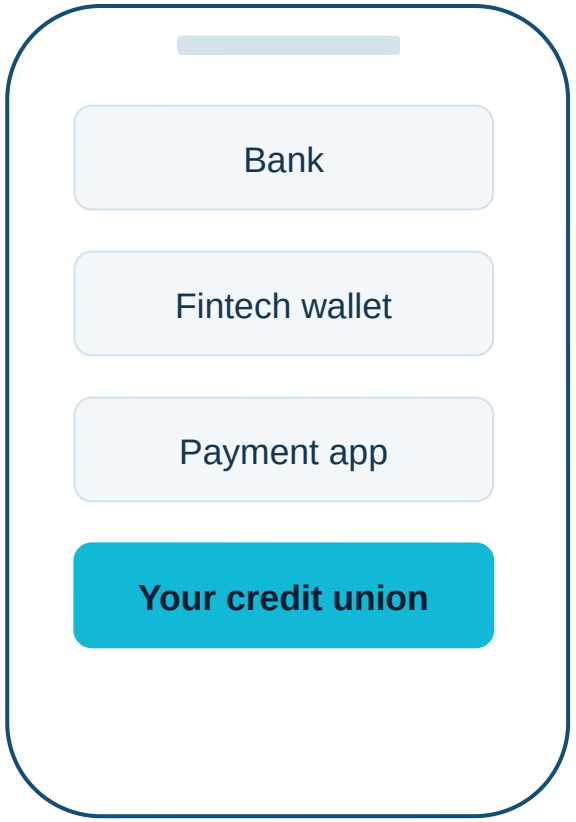
US$11.2B Total assets, movement-wide

471k Members across 47 affiliated institutions in the eight ECCU jurisdictions

The data prove scale and fragmentation, not fragility. Shared investment matters most where capacity is thin.

Source: Caribbean Confederation of Credit Unions, 2025 consolidated statistics.

Members judge you against the phone in their hand, not the credit union in the next parish



The bar is set elsewhere

Members compare every financial provider through the same device.
The useful evidence is regional direction, not a claim about every Caribbean member.

22% → **37%** of adults in Latin America and the Caribbean had a mobile-money account in 2024, up from 2021.

19% of adults in the region reported saving through a mobile-money account in 2024.

Regional benchmark, not Caribbean credit-union usage data

Digital is where expectations are set. The movement must meet them without losing trust.

Source: World Bank, Global Findex 2025.

THE SCORECARD

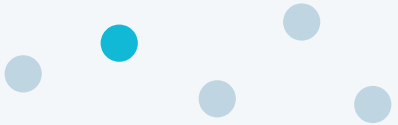
The map

Four outcomes. Four board measures. One scorecard.

Modernisation is not a shopping list. It is a set of outcomes the board can measure.

A new app is activity.
Transformation is a number that moves.

Activity



A new app. A new portal. A chatbot because everyone has one.
The old process, data and controls remain.

Transformation

The journey is redesigned. The data is trusted.
The controls are tested.
One outcome measure moves.

The discipline: ask one question of every project. What measure will tell us it worked?

If a project has no outcome measure, you are buying technology, not proving transformation.

Modernise toward four outcomes, each with one board measure

1

Member experience

Serve in real time

Real-time core, secure connections and end-to-end digital service.

THE BOARD MEASURE

Share of priority journeys completed digitally, end to end

2

Operational efficiency

Free your people

Automate the routine so staff move to advice and exceptions.

THE BOARD MEASURE

Cost to serve per member

3

Decision quality

Decide on evidence

Use current, governed data to anticipate and act earlier.

THE BOARD MEASURE

Share of priority decisions supported by governed data or models

4

Resilience and trust

Prove you are safe

Continuous monitoring, rehearsed response and evidence on demand.

THE BOARD MEASURE

Time from intrusion to detection, containment and required notification

Move all four together. Improving one while ignoring the rest shifts risk rather than remove it.

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Member experience: real-time service that never sleeps

1

Renew the core

Real-time balances, not overnight batch

2

Open it up

Secure interfaces to connect what the credit union cannot build

3

Always-on service

A digital assistant available 11pm at night

4

The member

A priority journey completed end to end

Vendor-reported U.S. case: MSU Federal Credit Union says its Fran assistant handles up to 75% of member conversations and records a 98% resolution rate.

The measure: share of priority member journeys completed digitally, end to end.

Source: boost.ai, MSU Federal Credit Union case study, 2025.

Operational efficiency: automate the routine, free your people

30 min

Account opening

Cut from three days at a Caribbean financial institution

50%

Loan-processing time

Cut in half at another Caribbean financial institution

~15K

Internal queries each month

Handled by an employee assistant at one U.S. credit union

WHERE STAFF TIME GOES

Automation moves staff time from the back office to the member.

The measure: cost to serve per member. Supporting indicator: staff hours moved to advice.

Sources: World Bank Group / IFC DigiLab Finance; boost.ai MSUFCU internal assistant case.

Decision quality: turn data into earlier action

1 Describe

What happened

Last month's report

2 Diagnose

Why it happened

Find the cause

3 Predict

What may happen

Flag stress early

4 Act earlier

Reach out before

the outcome is fixed

The opportunity

Public examples of Caribbean credit unions using predictive decisioning at scale are limited in the sources reviewed. Treat this as an emerging opportunity, not an established market fact.

Inclusion, with guardrails

Alternative data can surface economic activity that conventional files miss. Responsible use requires transparency, validation, bias testing, human review and a route for the member to challenge an outcome.

The measure: share of priority decisions supported by current, governed data or models.

Source: International Finance Corporation, Alternative Data and AI for Financial Inclusion, 2026.

Resilience and trust: stop believing you are secure. Prove it.

RESILIENCE IS A SEQUENCE THAT PRODUCES EVIDENCE

1 Baseline
Know systems, suppliers and exposure

→

2 Train
Behaviour that changes under pressure

→

3 Test
Exercise the controls and the response

→

4 Monitor and respond
Always watching, ready to evidence

Regional case

Venture Credit Union said no core-banking information was compromised after a July 2025 ransomware attack, but personally identifiable information was leaked.

Systemic lesson

One third-party incident disrupted daily operations at 60 U.S. credit unions. Across a year of reports, seven in ten incidents involved a third-party provider.

The legal clock

Jamaica requires notification within 72 hours. Cayman requires notification to the Ombudsman and affected individuals within five days.

Shared infrastructure creates concentration risk. Common governance, redundancy, testing and exit plans make it manageable, not risk-free.

The measure: time from intrusion to detection, containment and required notification.

Sources: Venture Credit Union; NCUA; Jamaica OIC; Cayman Islands Ombudsman.

THE MULTIPLIER

The multiplier

Mutualise the plumbing. Compete on the relationship.

The cooperative principle, applied to technology. The opportunity is regional, but the governance has to be explicit.

No member ever chose a credit union for its firewall

Modernisation has two layers. Share what does not differentiate the member proposition. Compete on what does.

COMPETE ON THE RELATIONSHIP | What makes each union distinct stays with each union

Credit Union A	Credit Union B	Credit Union C	Credit Union D	Credit Union E
Rates	Local knowledge	Community	Service	Trust

SHARE THE PLUMBING | Costly, undifferentiated infrastructure, governed once for the movement

Core banking	**Payment connectivity**	**Security baseline**	**24/7 monitoring**	**Regional hosting and key control**

Shared does not mean unmanaged: define ownership, service levels, resilience testing, portability and exit rights.

Share the infrastructure that does not set you apart. Compete on the relationship that does.

Legal note: data location alone does not determine sovereignty or foreign legal exposure.

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The movement has already begun to build together

TWO DISTINCT BUILDING BLOCKS ALREADY IN PLACE

1 A shared digital roadmap

CCCU, WOCCU and the National Credit Union Federation of Korea launched a partnership to assess digital capacity and develop a roadmap for the Caribbean credit-union system.

Global Bridges partnership | 2023

2 Direct access to a shared payment rail

Credit unions became eligible to apply for direct ECACH membership on 10 October 2024. ECCB reported that two applications were under consideration in the 2024-25 reporting period.

Existing clearing house, opened to credit unions | 2024

1,108 registered U.S. CUSOs 758 were wholly owned. Multi-owned CUSOs show one organisational model for pooling services, expertise, cost and risk.

Two proof points: a shared roadmap, and access to existing payment infrastructure.

Sources: WOCCU Global Bridges, 2023; ECCB Annual Report 2024-25; NCUA CUSO data, 2024.

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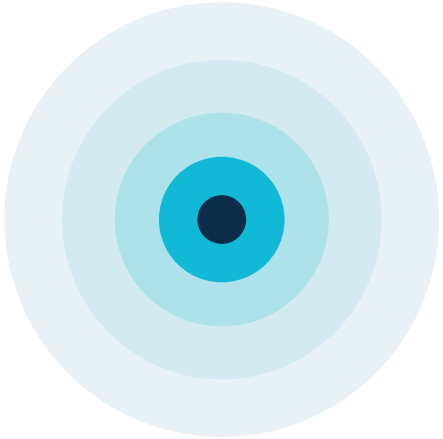
You do not need to fix everything. Pick one number.



Start where you are most blind

One outcome. One number. This quarter.

CHOOSE ONE OUTCOME

1	**Member experience**	Share of priority journeys completed digitally
2	**Operational efficiency**	Cost to serve per member
3	**Decision quality**	Share of priority decisions supported by governed data or models
4	**Resilience and trust**	Time from intrusion to detection, containment and required notification

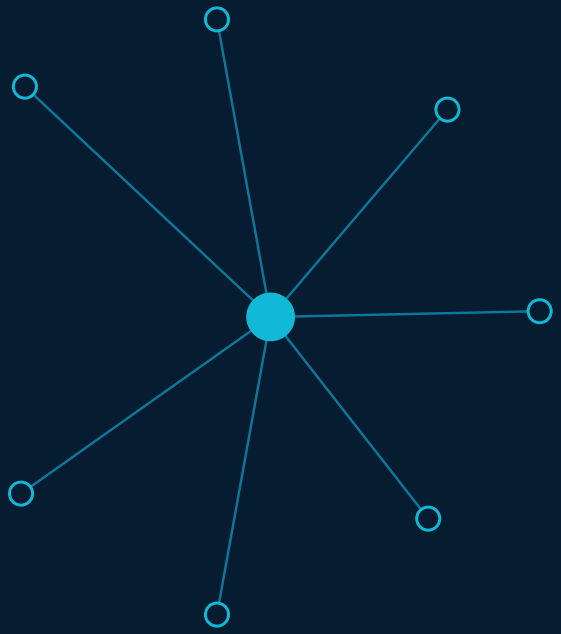
For the movement: what common capability should we stop buying or governing separately?

Start with the outcome where you are most blind and begin measuring it this quarter.

THANK YOU

Awareness is a feeling.
Resilience is evidence.

You already have the cooperative principle.
Point it at the next challenge.



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