

Innovation with *Purpose*



EMERGE2025

Welcome to San Francisco



Where does the name "San Francisco" come from?



When was "San Francisco" founded ?



What is the population of SF?



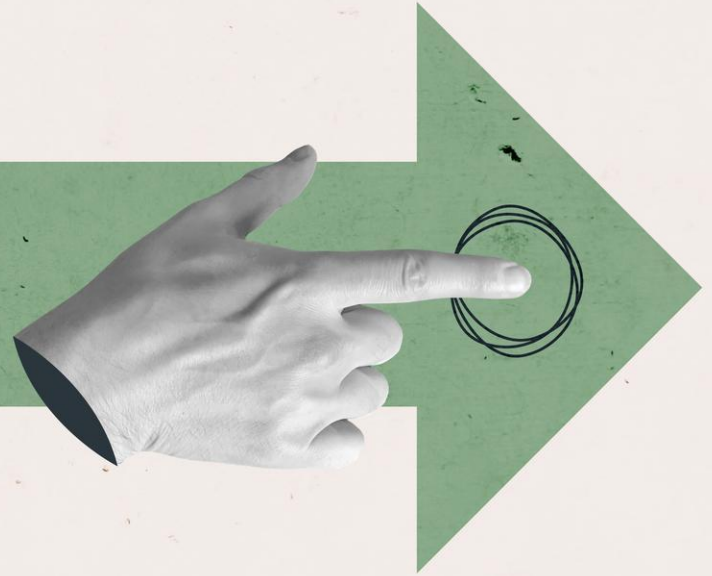
What is tallest building in SF?



Who said "The coldest winter I ever spent was a summer in San Francisco"?



What is Your Purpose?



What is Your Purpose?

[About us](#)[Blog](#)[Contact](#)[Locations](#)[Rates](#)[Resources](#)[Routing # 263178410](#)[CHECKING/SAVINGS](#)[CARDS](#)[LOANS](#)[BUSINESS](#)[APPLY/OPEN](#)[Login](#)[MAKE A PAYMENT](#)

About Florida Credit Union

SERVING MEMBERS SINCE 1954

Florida Credit Union serves our members and communities with efficient, convenient services and quality products that meet their everyday and long term financial needs.

WHY FCU?

☒ Member-Owned

☒ Better Rates

☒ Free Checking

☒ 24/7 Access

☒ Community Focused

☒ Much More

What is Your Purpose?

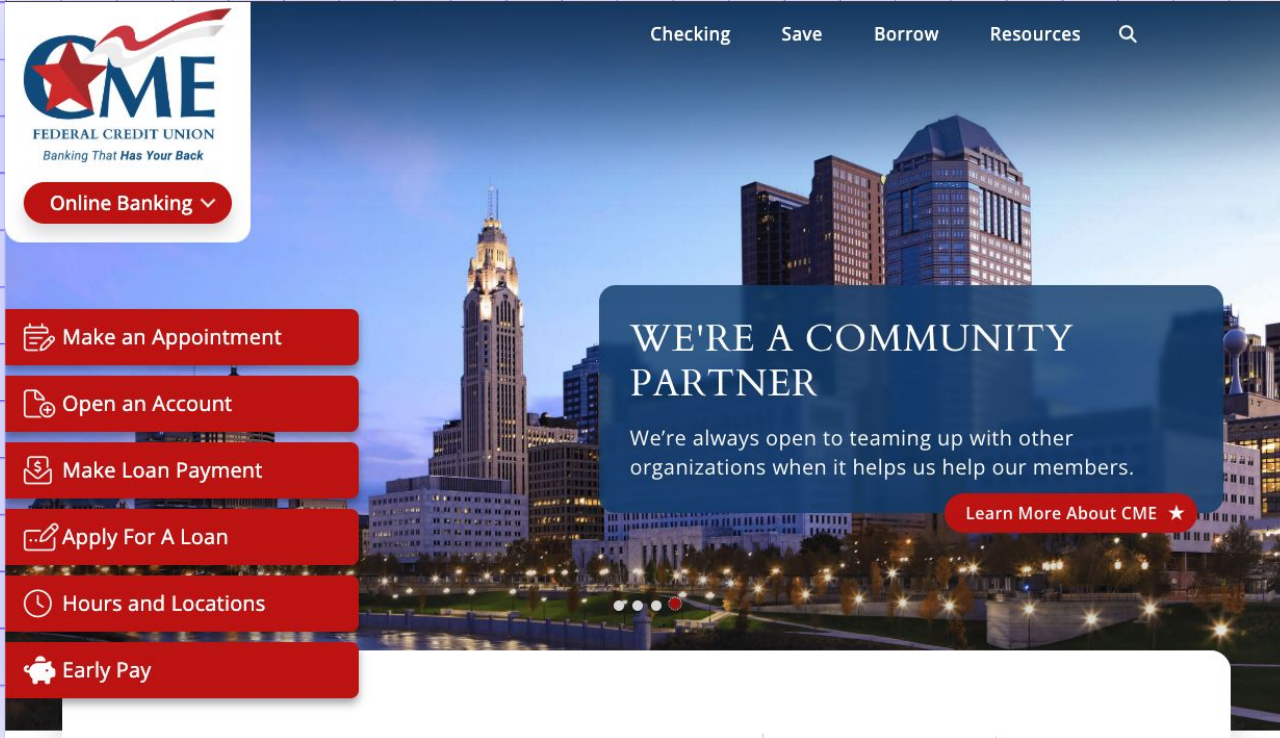


The image shows the top portion of the Lee Bank website. At the top left is the Lee Bank logo, featuring a blue tree silhouette above the text "LEE BANK". To its right is a circular award seal that reads "THE BERKSHIRE EAGLE Best of Berkshires 2022". Further right is a red button labeled "ESPAÑOL". On the far right is the "ONLINE BANKING" section, which includes a login form with fields for "Login Type" (a dropdown menu), "Username", "Password", and a "GO" button. Below the login form are links for "Enroll Now >" and "Forgot Password >".

Below the header is a navigation bar with the following links: "Personal", "Business", "Resources & Tools", "Community Impact", "Financial & Trustee Services", and "About Us". A magnifying glass icon for search is located at the end of the navigation bar.

The hero section below the navigation bar features the text "LET US HELP YOU *grow* YOUR MONEY" in a mix of blue serif and script fonts. Below this text is a small icon of a house and the text "MEMBER FDIC/MEMBER DIF EQUAL HOUSING LENDER". At the bottom of the hero section is a graphic of five trees of increasing size from left to right, all in blue silhouette.

What is Your Purpose?









The banner features a background image of a city skyline at dusk, with the Chrysler Building prominently visible. The CME Federal Credit Union logo is in the top left corner, and a navigation menu is at the top right. A vertical list of service buttons is on the left, and a central text box with a 'Learn More About CME' button is on the right.

CME
FEDERAL CREDIT UNION
Banking That Has Your Back

Online Banking ▾

Checking Save Borrow Resources 🔍

 Make an Appointment
 Open an Account
 Make Loan Payment
 Apply For A Loan
 Hours and Locations
 Early Pay

WE'RE A COMMUNITY PARTNER

We're always open to teaming up with other organizations when it helps us help our members.

[Learn More About CME ★](#)

What is Your Purpose?



"With Fleetwood Bank, their lenders live right near me and, because of that, they understand my vision and are able to get a resolution to an issue the same day. Their level of customer service is second to none, and they make the process very simple from start to finish."

Brian emphasizes the difference it made when banking local instead of working with a national bank, and he looks forward to future opportunities with Fleetwood Bank as he expands his business. To learn more about Frutchey Endodontics, [visit his website here](#).

ChatGPT's Response



ChatGPT



Library

1

Today

Yesterday

ChatGPT ▾

what is the purpose of community financial institutions, briefly?

Community Financial Institutions (CFIs) — like credit unions and community banks — exist to serve the financial needs of local individuals, families, and small businesses. Their main purpose is to **support community growth** by providing accessible, personalized, and often more affordable financial services compared to large national banks. They reinvest locally, prioritize member interests, and foster financial well-being within the communities they serve.

**Our Purpose is to
support Your Purpose**



OUR MISSION

Financial Access for All *Anywhere, Anytime.*





**Click,
Click,
Done!**





FinTechs have commoditized Banking



[Credit cards](#) [Banking](#) [Home](#) [Loans](#) [Insurance](#) [Personal finance](#) [Investing](#) [Small business](#) [Taxes](#)



[SIGN IN](#)
[SIGN UP](#)


[PERSONAL LOANS](#) > [PERSONAL LOAN RATES: COMPARE TOP LENDER...](#)
Advertiser disclosure

Personal Loan Rates: Compare Top Lenders in April 2025

Last updated on April 1, 2025


 Written by [Annie Millerbernd](#)
 Assistant Assigning Editor


 Edited by [Kim Lowe](#) ✓
 Head of Content, Personal & Student Loans



Compare personal loan rates in just 2 minutes

- ✓ Check rates from multiple lenders at once
- ✓ Explore loans up to \$100,000
- ✓ There's NO impact on your credit score

Loan amount

CHECK RATES

Loan amount

Loan Purpose

Credit score

ZIP Code

Bankrate credit karma™ credible lendingtree®

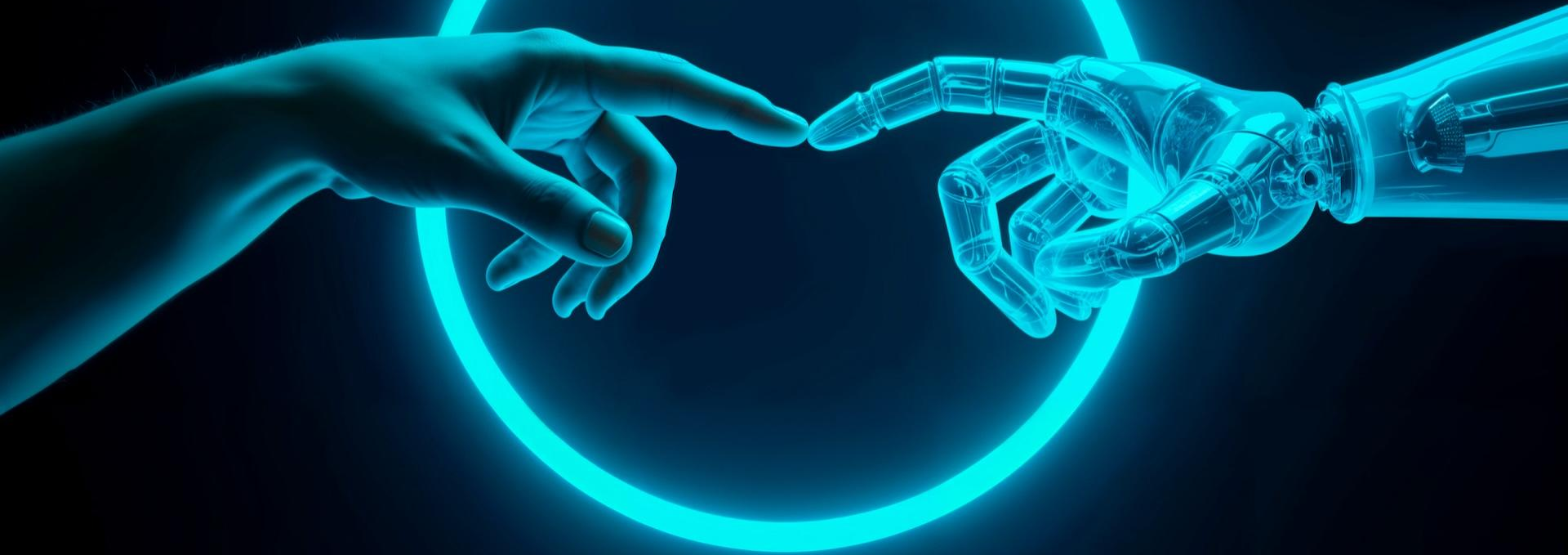
 **nerdwallet**

Policygenius

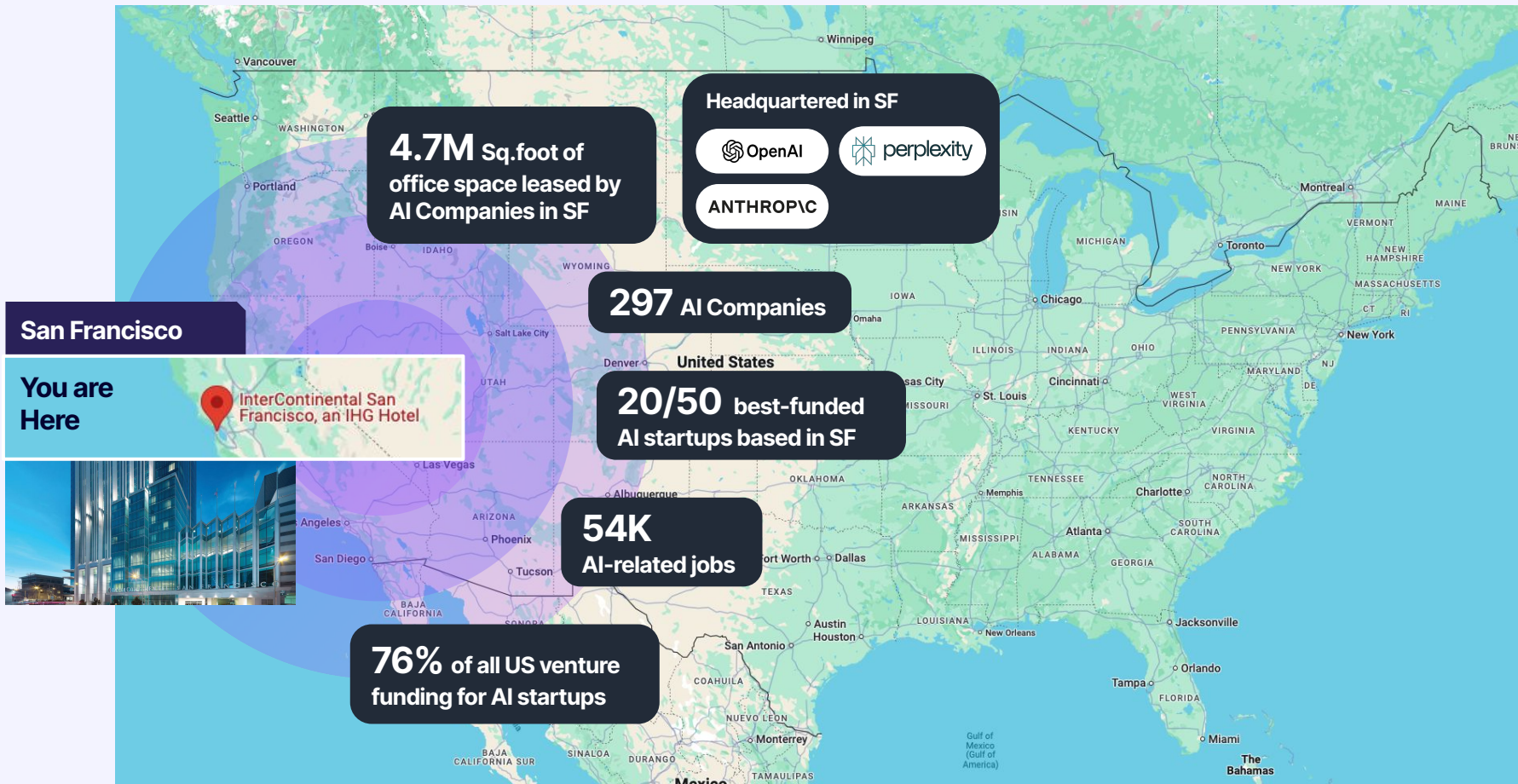
THE zebra

 **MoneyLion**

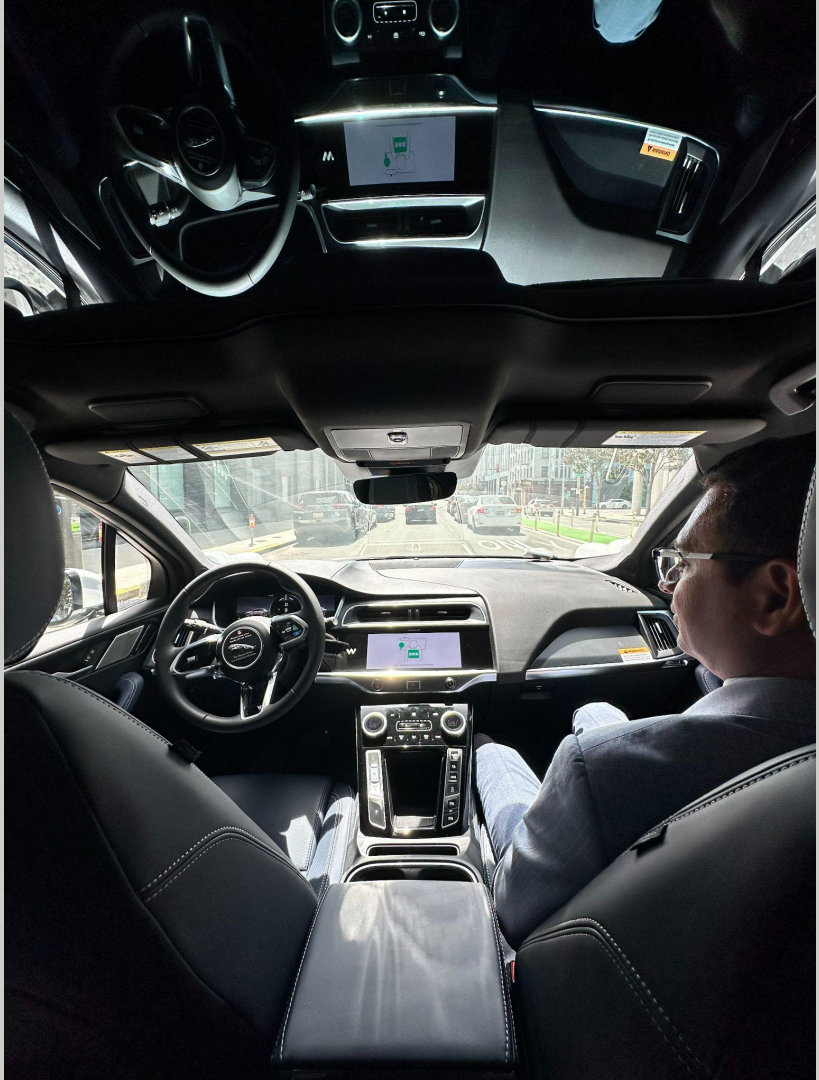
The AI Revolution is here



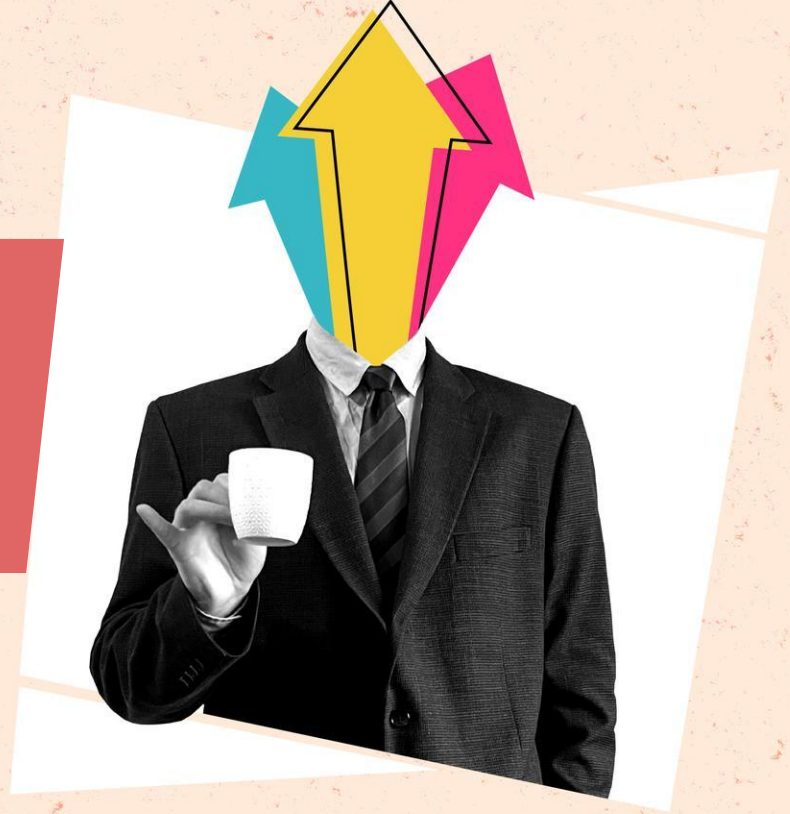
We are sitting right at the Epicenter of the AI revolution







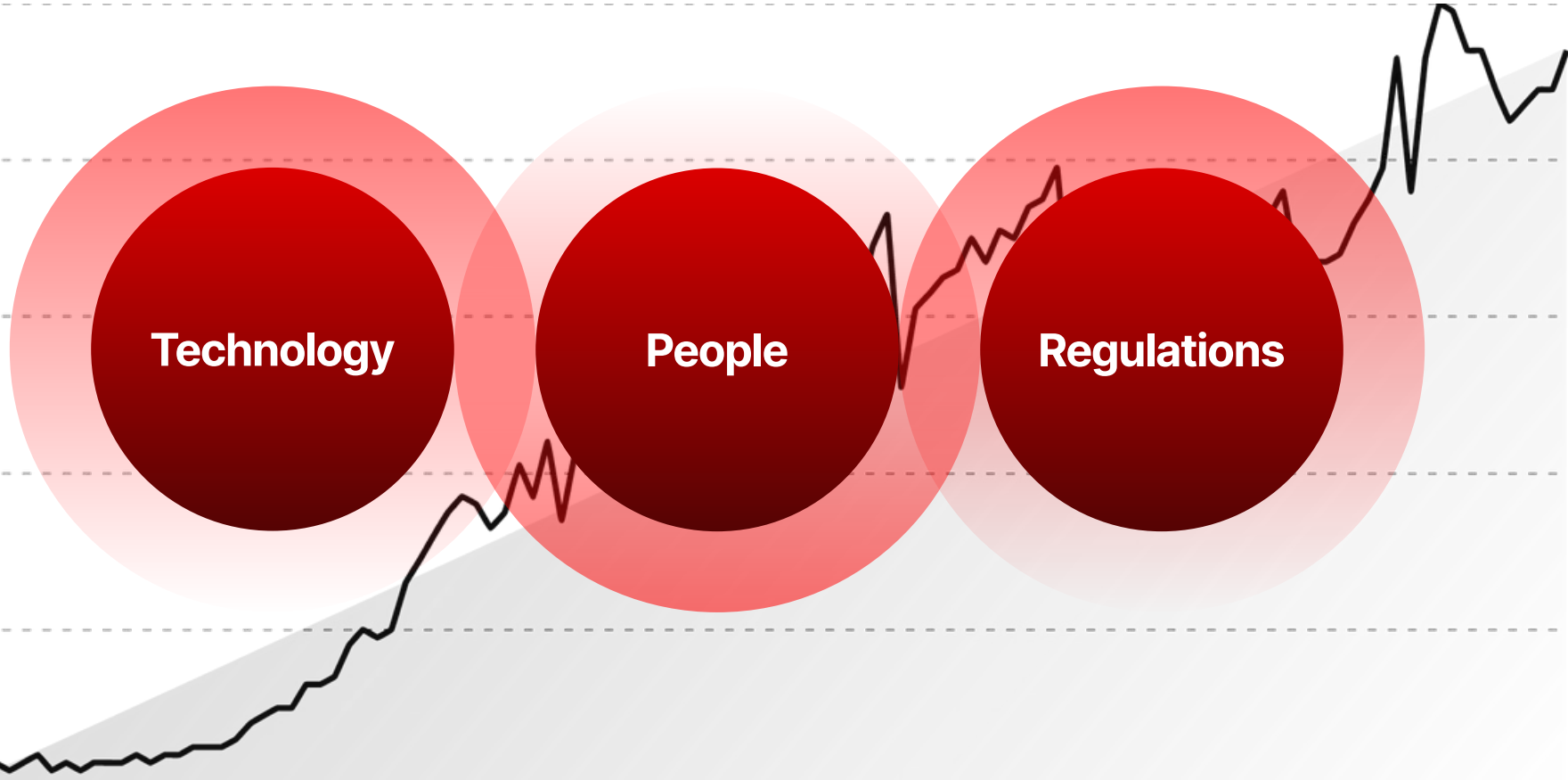
**Megatrends =
Megachallenges**



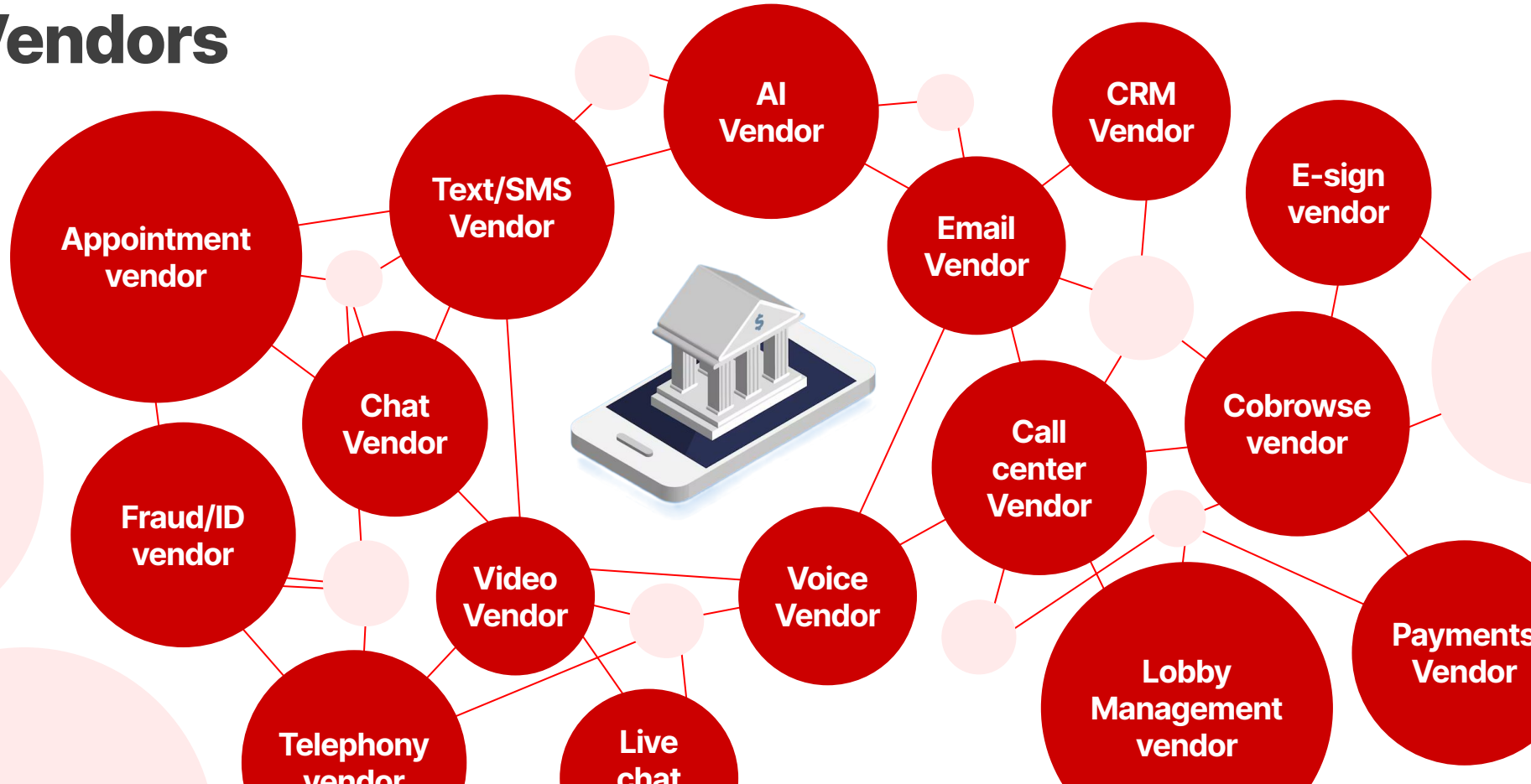
Challenge #1 - How do we stay relevant?



Challenge #2 - The Cost of Business is Exploding



Challenge #3 - Causing an Explosion of Vendors





The Solution?

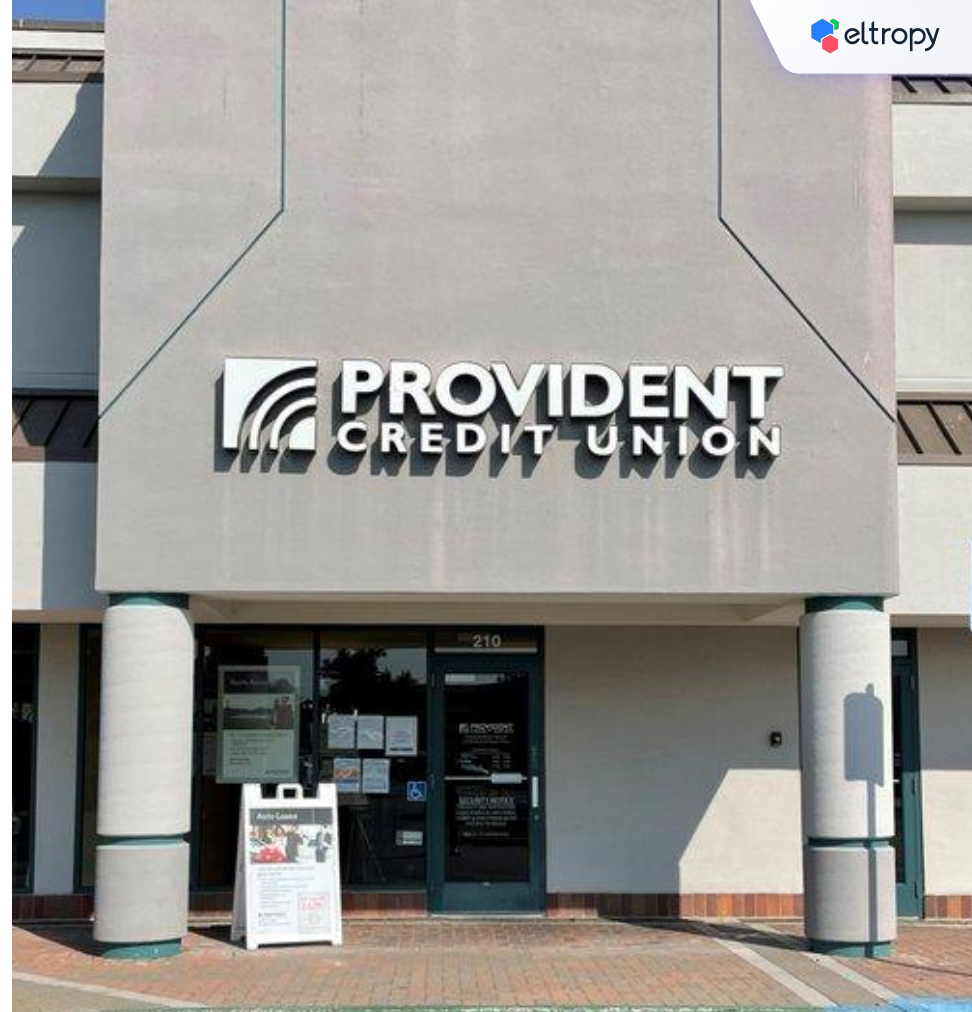
A large background collage composed of numerous small, semi-transparent video frames. Each frame shows a different person in various settings (indoor, outdoor, office, home) using a smartphone. The collage is arranged in a grid-like pattern, with the central text overlaid on it.

It's all about conversations

My First Home in America



My story started with an in-Branch Conversation





How critical are conversations to
CFIs?

Conversations CFIs have with their consumers

Simple

Higher Volume
Lower Value



Consumer

Complex

Lower Volume
High Value

Withdrawals

Check Cashing

Account Issues

Wires

Commercial Loans

Mortgage

Transactions

Account Balance

Deposits

Payments

New Accounts

Notary

Insurance

Transfers

Bill Pay

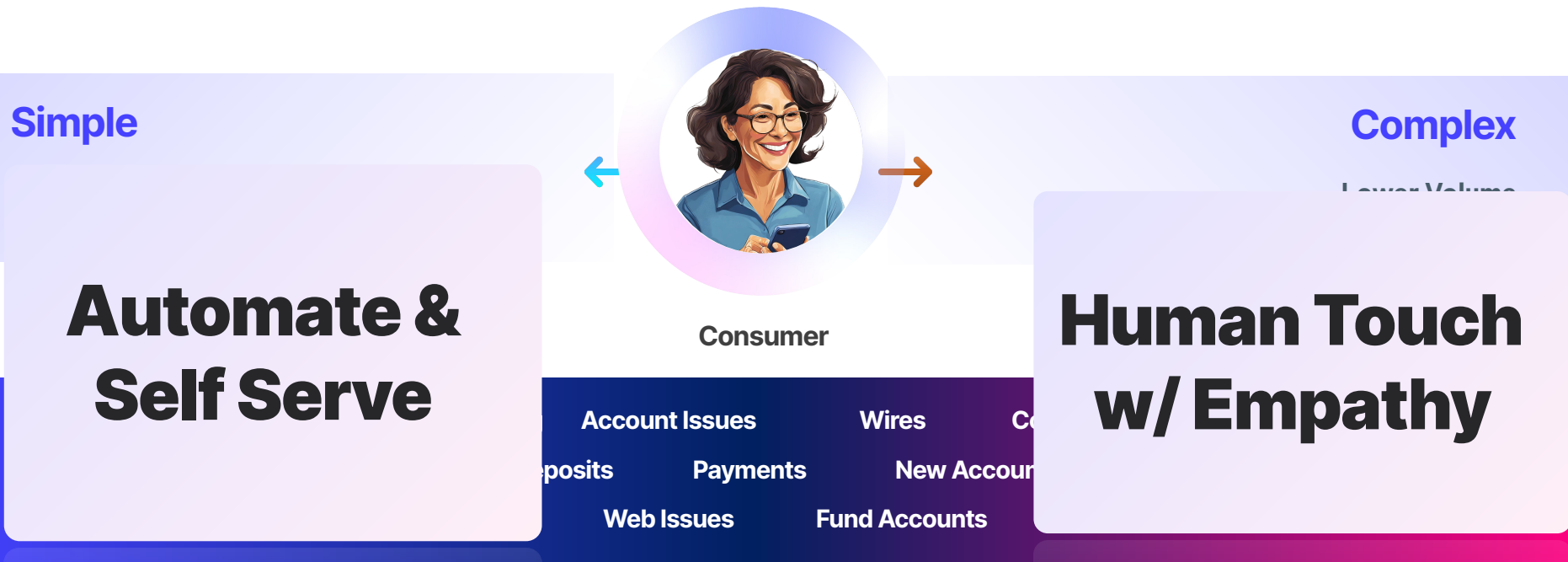
Web Issues

Fund Accounts

Personal Loans

Investments

Conversations in the era of AI



Unified Conversations Platform

Intelligence

AI Intelligence & Analytics

Automation

AI Agents (Digital & Voice) & AI Assistants

Communication

Video | Text | Chat | Voice+ (CCaaS) | Office Phone | Email



Workflows

Appointments

Lobby
Management

Payments



Compliance & Security



Safe AI

Integrations



Core



Lending



Collections



AOS



Marketing



Call Center



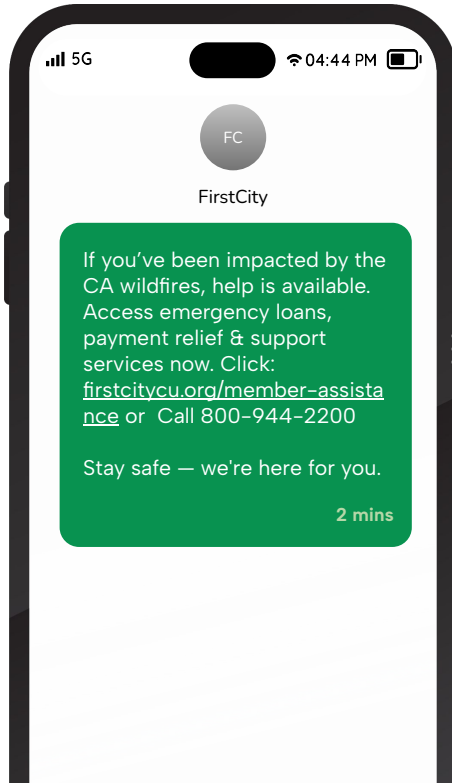
CRM



It's Not About ~~Technology~~,
But About **The Impact** We Create With It.

Fires Raged. **Text Messages** Still Got Through.

Innovation ensured safety and connection when it mattered most.



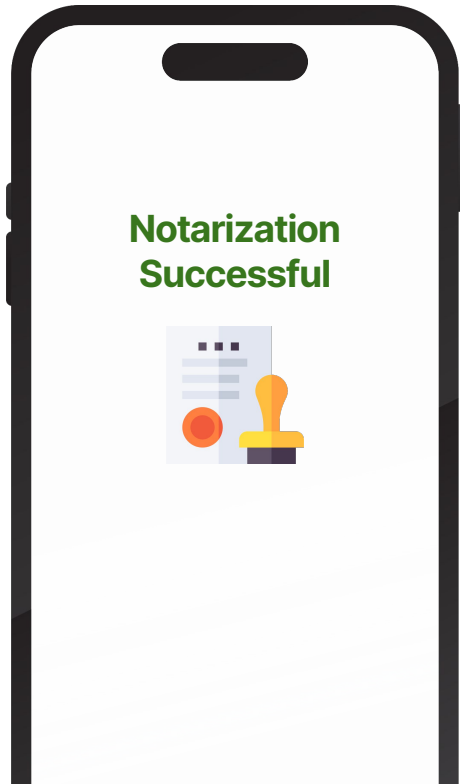
The Farmer Who Didn't Have to Leave His Fields - Video Banking

Innovation preserves time, income—and trust.



A Last Goodbye, Made Possible by Video Notary

Innovation enabled dignity and peace in a family's most fragile moment.



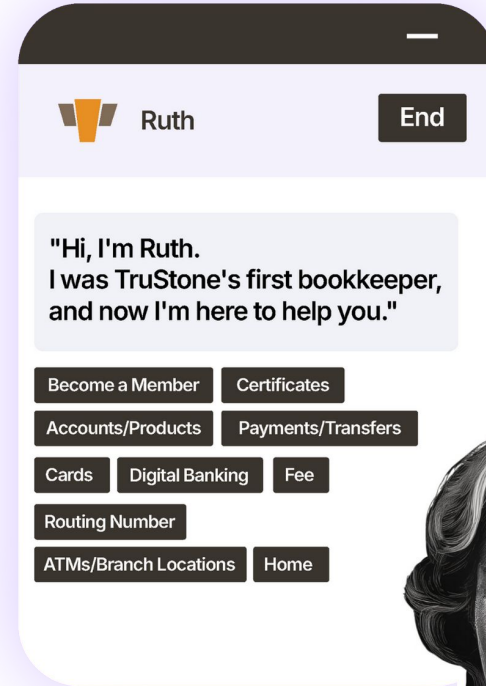
A Credit Union's First Book keeper revived with **Eltropy AI**

"We saw roughly a 20% decrease in calls almost right out of the gate, and by the time we got Ruth into digital banking, it was significant."



Senior Vice President of Enterprise Applications

Jill Schaffler

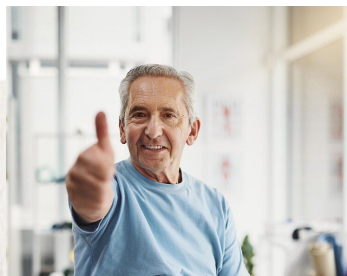




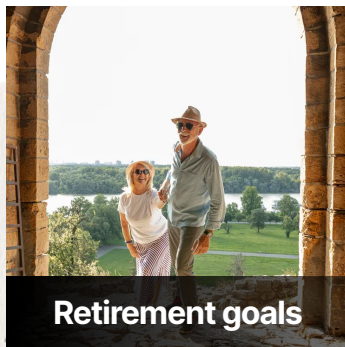
Why *This Matters*



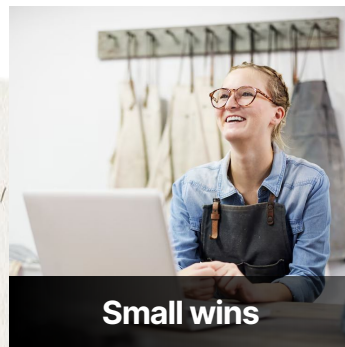
First Car



Debt Freedom



Retirement goals



Small wins



Local Impact

Credit Unions and Community Banks
aren't just institutions— they are lifelines.



First Home



Big Dreams



New Beginnings



Family Business



Estate Planning

**In a world of flashy tech, we build
technology with heart, for the real economy.**



OUR MANTRA IS TO

Power Conversations

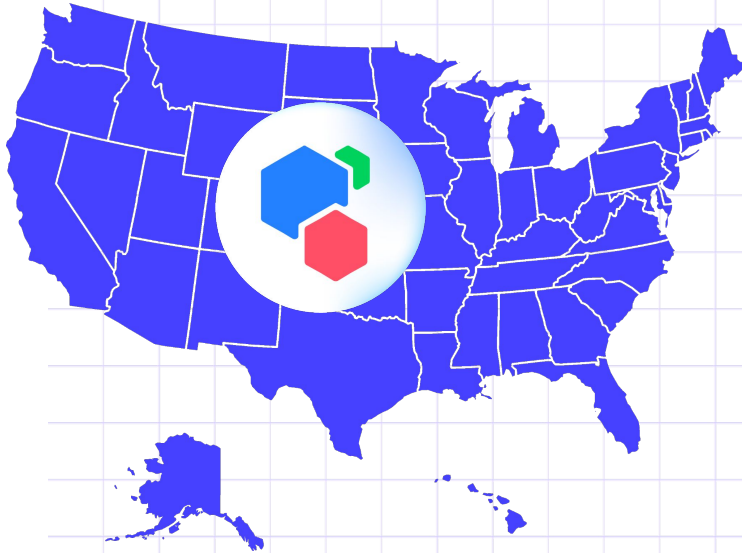
SO THAT YOU CAN

Deliver Financial Care

THAT DRIVES

Life-Changing Outcomes

Fastest Growing Fintech



0-700

**Community Financial Institutions
In under 7 years**

Thank you, America, for welcoming us—
we're honored to grow and serve with our CFIs!

We are here to share, listen & brainstorm

EMERGE



Teach us

*Your pain points, market dynamics,
ideas and opportunities*



We are the software geeks – to make it happen



Our Partners

Titanium

nuvei

Platinum

ORIGENCE

Gold

temenos

FINALYTICS.AI

 **illumina**

SWIVEL™
An SWBC Company

Experiential

Alkami

REPAY
Realtime Electronic Payments

 **Google Cloud**

Exhibit

 **tyfone**

 **AKUVO**

Alacriti

 **IDgo**

 **JANUSEA**

 **peppercontent**

 **ALLURE
SECURITY**

Digital

 **ONE
DIGITAL
TRUST**

ActiveOps®

 **Casap**



Fintech Showcas e

ORIGENCE

nuvei

illum

FINTECH
SHOWCASE

EMERGE

And let's not forget . . . Have Fun!

Trap Padhant



Rangeela
Dance Company



Innovation with *Purpose*

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