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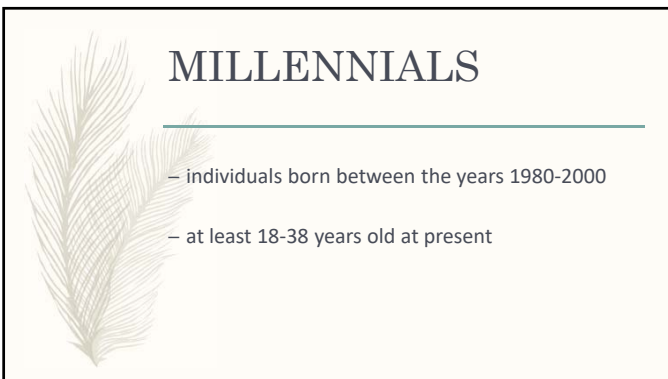
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### CHARACTERS OF A MILLENNIAL

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- Technologically Savvy
- Team-oriented
- Conscious
- Multi-taskers
- Flexible
- Impatient
- Transparent
- Adventurous
- Confident
- DREAMER
- Results-oriented

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### WHY SHOULD CREDIT UNIONS NOTICE THEM?

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- they are in their prime spending years
- people age

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### ROLE OF CREDIT UNIONS TOWARDS MILLENNIALS

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- T - TEACH
- E - ENCOURAGE
- A - ADAPT
- M - MAKE IT A GOING CONCERN

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**HOW WILL SUCC MARKET TO THE MILLENIALS**

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- FASTER TRANSACTIONS
- INSTALLATION OF ATMs
- USING AN ONLINE MEMBERSHIP PORTAL
- KAYA PAYMENT PLATFORM
- LABORATORY COOPERATIVE

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**HOW SHOULD CREDIT UNIOS ATTRACT MILLENNIALS?**

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- ADOPT TECHNOLOGIES USEABLE THROUGH ONLINE AND MOBILE PLATFORMS
- OFFER PRODUCTS AND/OR SERVICES GEARED TOWARDS SELF-DEVELOPMENT/SELF-EMPOWERMENT
- DEVELOP AN ENGAGING SOCIAL MEDIA ATMOSPHERE

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**HOW SHOULD CREDIT UNIOS ATTRACT MILLENNIALS?**

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- BE UNIQUE
- EMBRACE YOUTH LEADERSHIP
- ENCOURAGE MEMBERS TO RECRUIT THEIR NETWORK
- EMPLOY YOUTH

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