



**Credit Union  
Central of Canada**

## **National Strategy Session and Workshop**

**September 11, 2008 ■ Airport Marriott Hotel, Toronto, ON**

- **How do consumers perceive the Accessibility, Service, Price and Convenience of credit union ATM and debit card services?**
- **Why are card services in Canada about to be radically transformed?**
- **How will credit unions be affected?**
- **Is there an opportunity to enhance the credit union brand?**

Research shows that accessibility is a key factor when consumers choose a new financial institution, but they do not recognize the credit union system as a connected network of organizations that provides members with access to their accounts from coast to coast. Despite having one of the largest surcharge-free ATM networks in Canada, these perceptions continue to impair the credit union system's competitive position and membership growth.

The Canadian card services market is also being dramatically reshaped by:

- The launch of Visa debit and MasterCard debit to compete directly with Interac debit services.
- The complete restructuring of Interac Association and the services it provides.
- The potential for new services enabled by implementation of chip technology.

These developments will have a direct impact on the way that all financial institutions, including credit unions, deliver and market card based services to their members.

### **How should credit unions respond?**

These factors are compelling reasons for credit unions to undertake a proactive review of current product and service strategies around debit card. On behalf of the Credit Union Central of Canada Board of Directors, credit unions are invited to participate in a one day strategy session to consider these issues and participate in the development of a system-wide position on how to respond.

### **National Strategy Session and Workshop:**

The session will be held in **Toronto on Thursday, September 11, 2008 from 9:00 am to 3:00 pm.** Credit Unions will have the opportunity to:

- ◆ **Learn** more about the issues outlined above
- ◆ **Understand** how they impact credit unions, individually and collectively
- ◆ **Participate** in the development of a system-wide strategy to address the upcoming challenges

The session will be facilitated by:

**Kim Andres,**  
**Senior Vice President Business Development and Strategic Solutions,**  
**Central 1 Credit Union**

**Who Should Attend:**

- ◆ Executive level leaders, including:
  - Credit Union CEOs
  - Credit Union Marketing and Branding Professionals
  - Credit Union Retail Product Management Professionals

**Register Now:**

To register for this important event and obtain details regarding the meeting location and hotel arrangements, please contact June Sobkovich at [sobkovichj@cucentral.com](mailto:sobkovichj@cucentral.com) or 416.232.3442 by **Wednesday, August 28, 2008.**

During the first week of September a workbook will be shared electronically with all registered participations so that they can review the research and begin considering the issues that will be discussed during the session.

For more information, please contact either:

Kim Andres  
Facilitator/Project Manager  
c/o Central 1 Credit Union  
T 604.730.6414 | Toll Free 1.866.774.1121  
[kandres@central1.com](mailto:kandres@central1.com)

Douglas R. Whalen  
Director, Payments Policy  
c/o Credit Union Central of Canada  
T 416.232.3492  
[whalend@cucentral.com](mailto:whalend@cucentral.com)