



Millennials are more than a large, up-and-coming demographic. They're leading the way on member experience, especially at the interface between technology and engagement. What they want: Every problem solved instantly and brilliantly on mobile.

“USEFUL IS THE NEW COOL.”

— Jeff Fromm, Forbes.com

5 LIFE PROBLEMS SOLVED BY APP

I need a ride.



U B E R

What are you listening to?



SOUNDCLOUD

Look at this!



snapchat

Where's that paper?

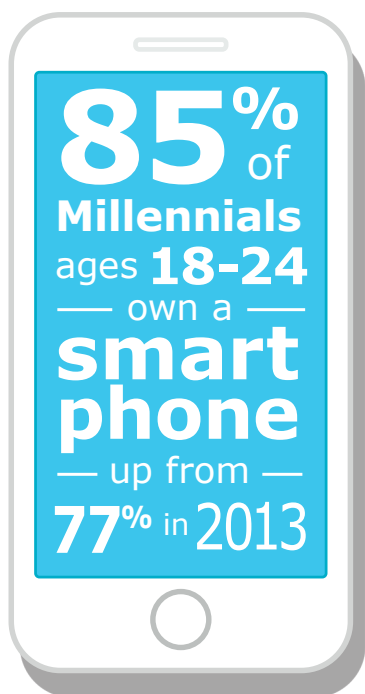


EVERNOTE

I'm lonely.



tinder



21% of Mass Affluent Millennials* have had problems using mobile banking.

50% of Mass Affluent Millennials say online banking takes too long.

*Mass Affluent Millennials have liquid assets of \$250,000 to \$1 million. Source: "Digital Enablement for Retail Banking," Nielsen, 2014

Millennials are the largest segment of **smartphone owners**.

Source: Nielsen, September 2014

89% say:

"The best mobile apps are the ones that make my life easier."

MILLENNIALS ON **Fast & Brilliant**

56% say:

"My phone is my most valuable shopping tool when I'm in a store."

78% are dependent on technology

Source: "Digital Dopamine," Razorfish 2015 Global Digital Marketing Report

Money Management: SOLVED

Pay Anyone, Instantly

Sprig® by CO-OP

RealPay by CO-OP

Control and Secure Card Accounts

CardNav™ by CO-OP

Manage Money on Mobile

CO-OP Mobile

Sprig® by CO-OP