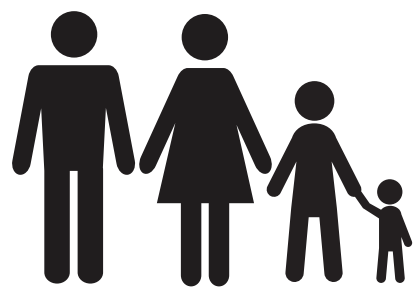




Number of **mobile devices** worldwide



Number of **humans** worldwide

Source: OpenMarket



90% of consumers own a **mobile phone**



30% own a **tablet**

WHERE'S YOUR WIFI?

In Your Car
In-Vehicle wifi available for 2015 from Big 3 U.S. auto manufacturers



On the Plane
New for 2015: In-flight 4G LTE from AT&T®

At Work
90% of companies surveyed believe BYOD (Bring Your Own Device) will be the norm in 2015
Source: Samsung Mobile BYOD Index



On You
Watch out for Apple's iWatch later this year
Source: Samsung Mobile BYOD Index

NOMOPHOBIA: FEAR OF LOSING YOUR MOBILE CONNECTION

How do you feel when you misplace your phone?



73%
Panicked



14%
Desperate



7%
Sick



6%
Relieved

Credit Union members are now **more mobile**

68%
CREDIT UNION members who use mobile banking more than **1X per week**

57%
BANKING customers who use mobile banking more than **1X per week**

Source: RateWatch

You Can Take It With You



Virtual credit union wallet



Pay-anyone P2P in real time



Mobile card management