



Be There Be More

The Hierarchy of Member Needs

Understanding your way to new members, more meaningful relationships and greater revenue

Presented by
CO-OP Financial Services



TODAY'S PRESENTERS



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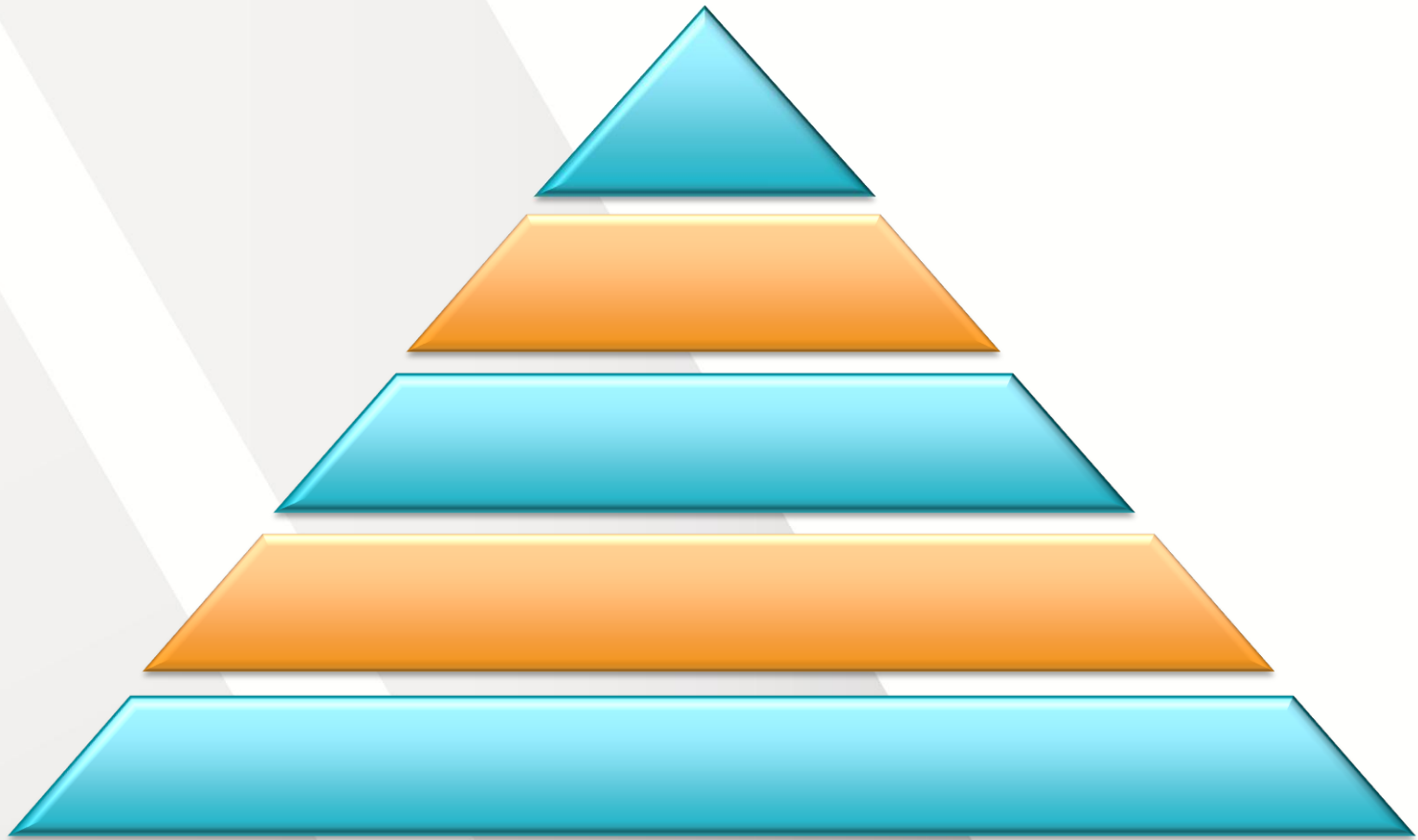
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AGENDA

- 1 — Understanding Maslow's Hierarchy of Needs
- 2 — The Hierarchy of Member Needs
- 3 — How does the Hierarchy apply?
 - a — Credit Unions Organizationally
 - b — Products/Technology
 - c — CO-OP
- 4 — Questions?

Understanding Maslow's Pyramid

The Hierarchy of Needs



Maslow's Hierarchy of Needs



BASIC NEEDS



Basic Needs: Biological and Physiological

air, food, drink, shelter, warmth, sex, sleep



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Safety/Security

**protection from elements, security, order, law,
limits, stability, freedom from fear**



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LOVE AND BELONGING NEEDS



Love and Belonging

belongingness, affection and love, - from work group, family, friends, romantic relationships



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ESTEEM NEEDS



Esteem

**ego, achievement, mastery, independence,
status, dominance, prestige, self-respect,
respect from others**



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SELF-ACTUALIZATION NEEDS

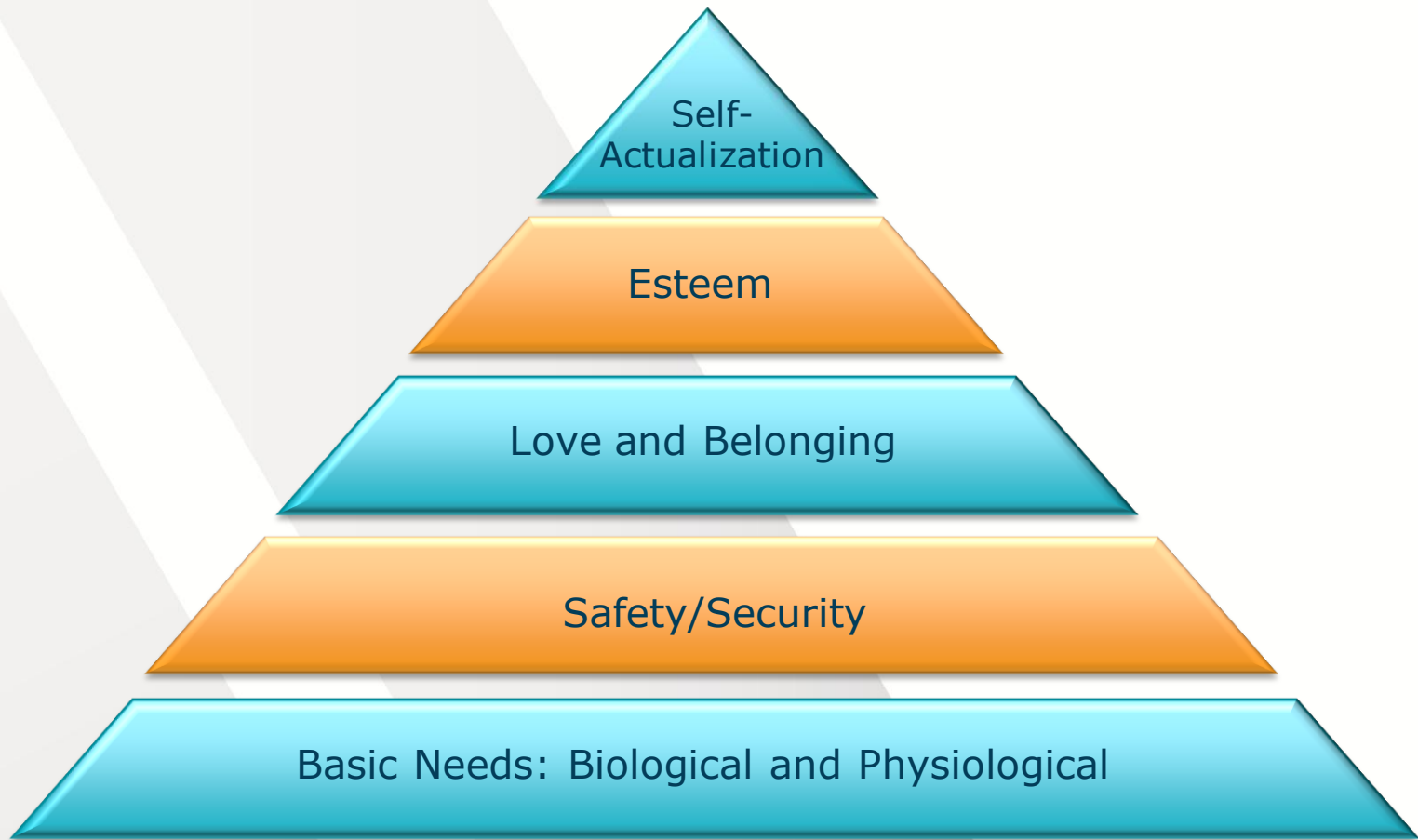


**realizing personal potential, self-fulfillment,
seeking personal growth and peak experiences**



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MASLOW'S COMPLETE HIERARCHY OF NEEDS



Maslow's Hierarchy of Needs



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The Hierarchy of Member Needs

MEMBERS' BASIC NEEDS



Basic Needs: Biological and Physiological

**How can I use my money
to handle daily transactions?**



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MEMBERS' SECURITY NEEDS



Is my money safe?



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MEMBERS' BELONGING NEEDS



Love and Belonging

Is my financial institution a partner to me?



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Esteem



**Do I feel good about the way I manage my money?
Do I feel good about my financial institution?**



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MEMBERS' SELF-ACTUALIZATION NEEDS

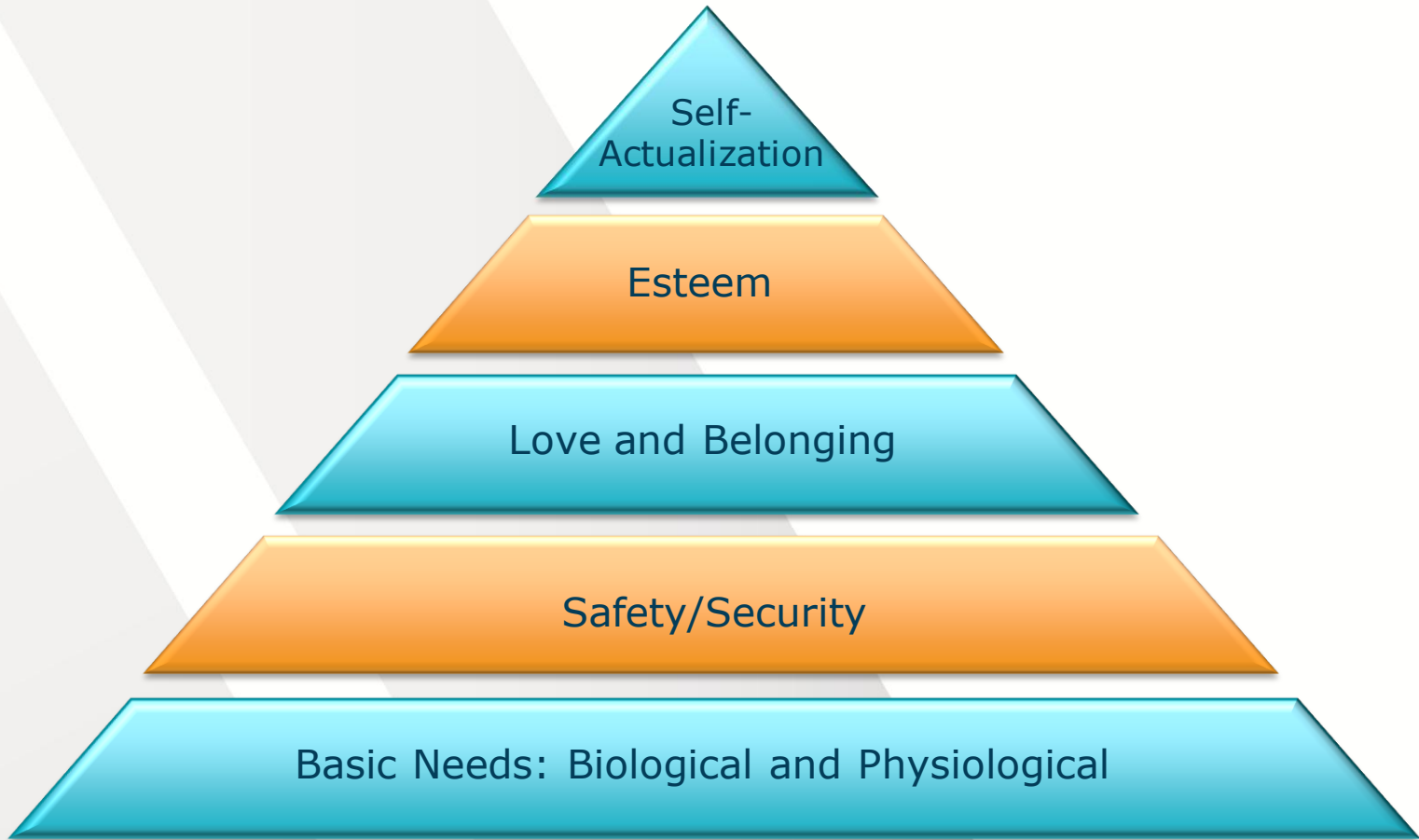


Have I achieved money mastery?



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COMPLETE HIERARCHY OF MEMBER NEEDS



Maslow's Hierarchy of Needs



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NEEDS HAVE CHANGED AT EVERY LEVEL

Security
Now High Tech



Belonging
No longer only
SEG-based

Esteem
Trust crisis



Self-Actualization
Mastery vs. Failure



Transactions
Mobile/Virtual



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How does the Hierarchy apply?

Credit Unions Organizationally

HOW ARE YOU ADDRESSING CHANGE?



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LET'S TAKE A LOOK AT YOUR CREDIT UNION

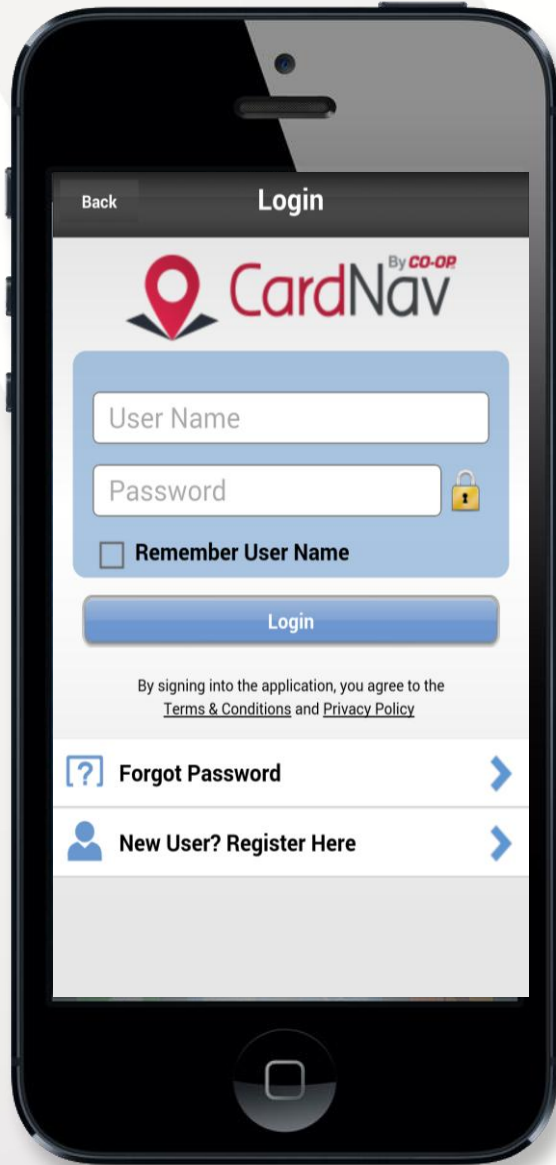
- › Is there a Hierarchy of Organizational Needs?
- › How do you aspire to higher levels?
- › Is this a tool for understanding and improving?



How does the Hierarchy apply?

Products/Technology

CARDNAV

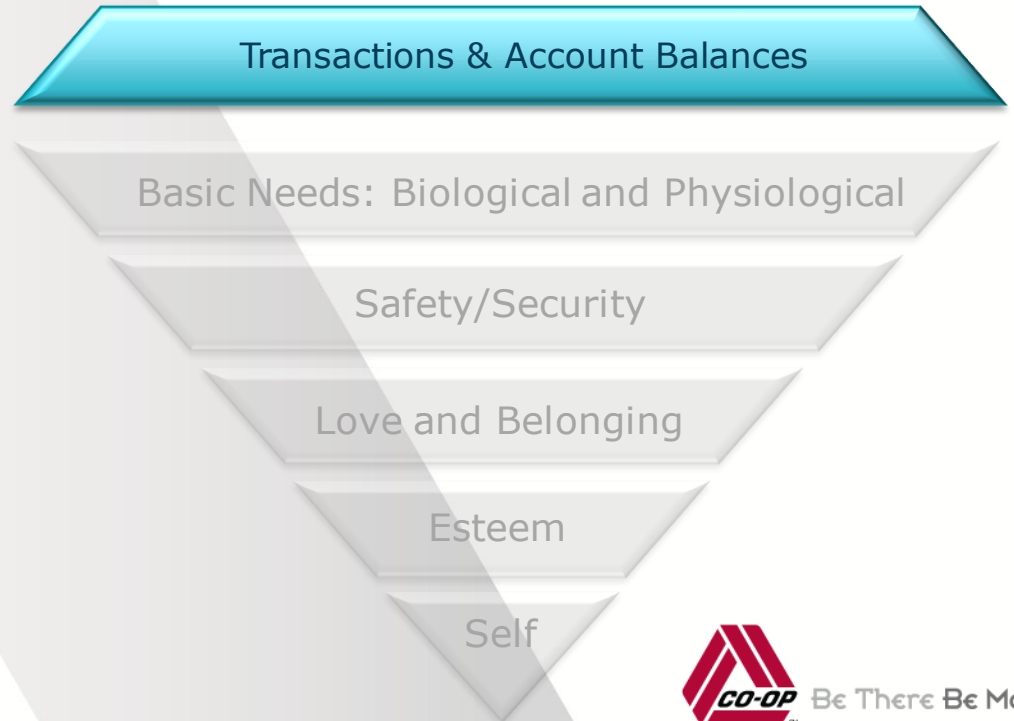
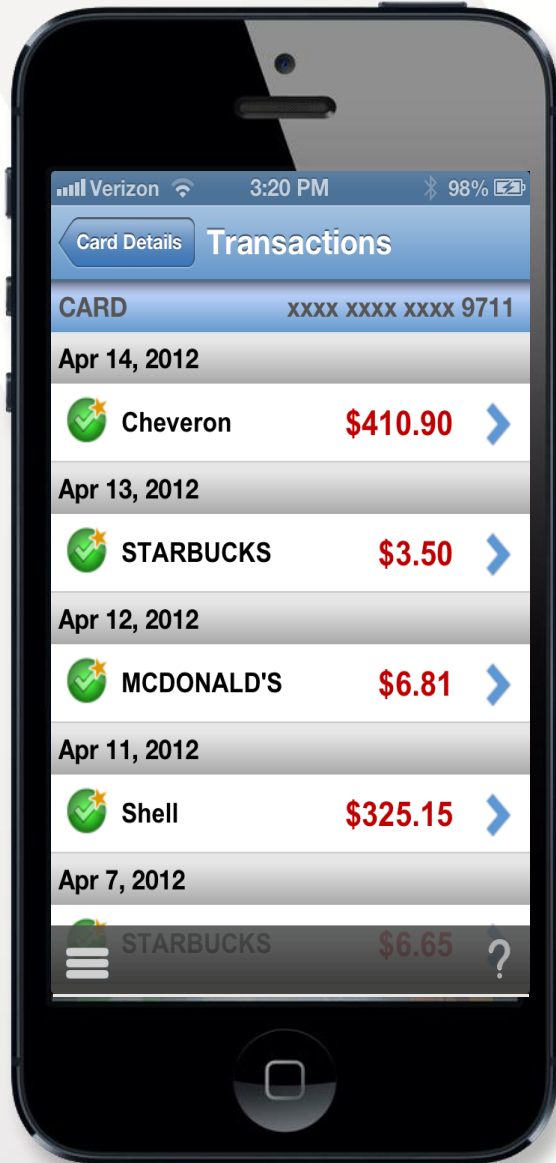


CardNav ^{By CO-OP™}
Leading The Charge In Card Control

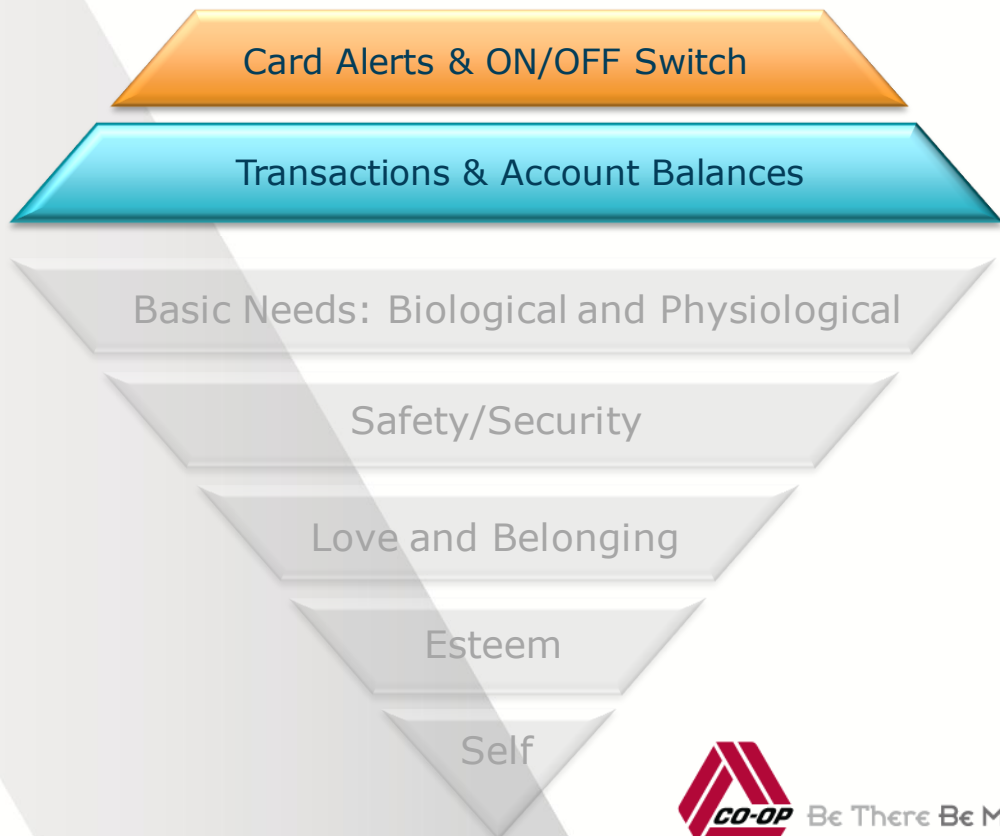
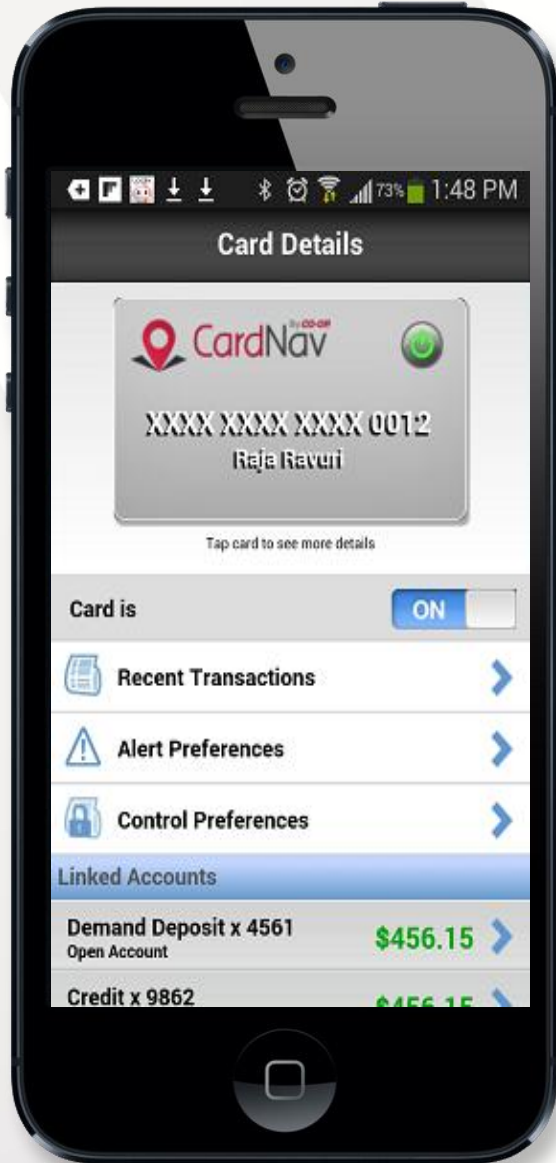


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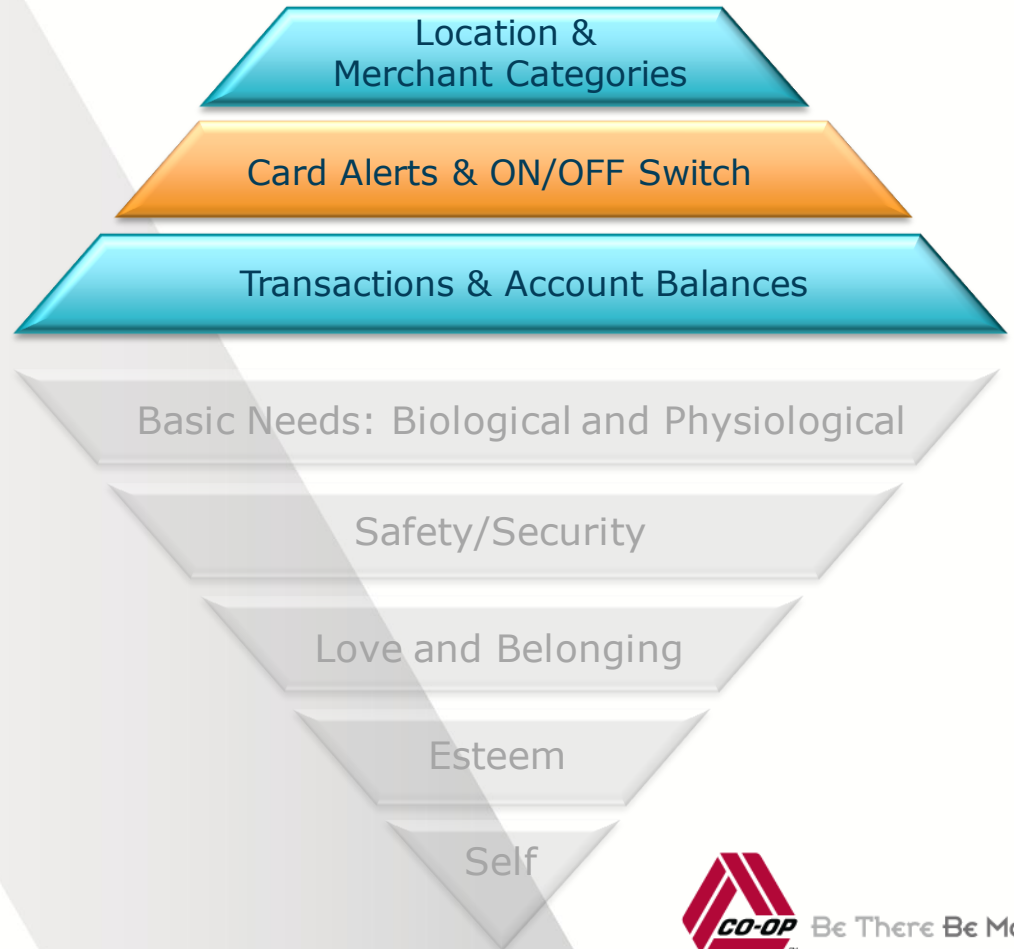
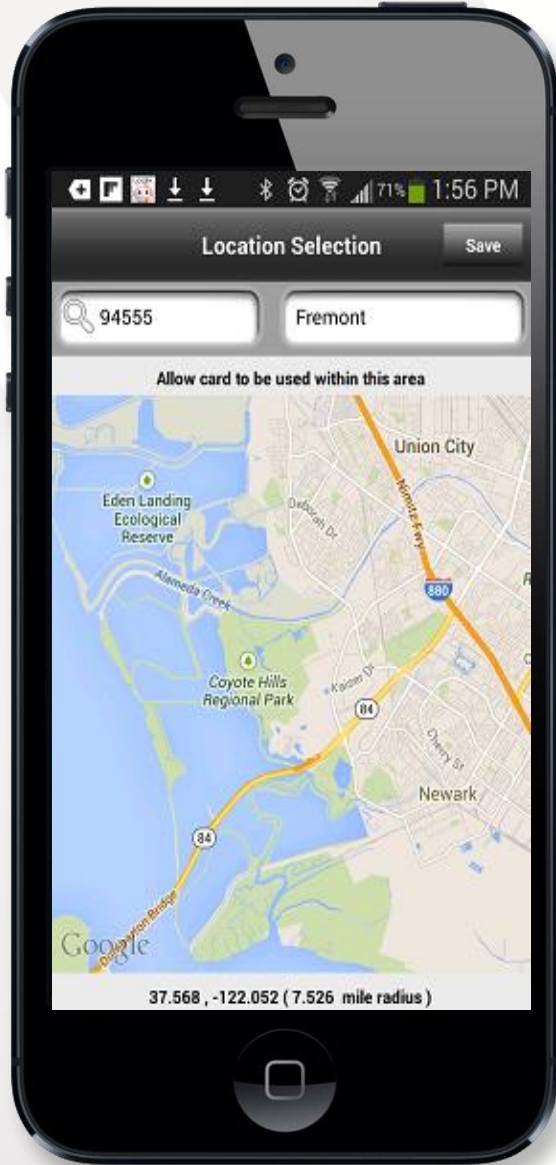
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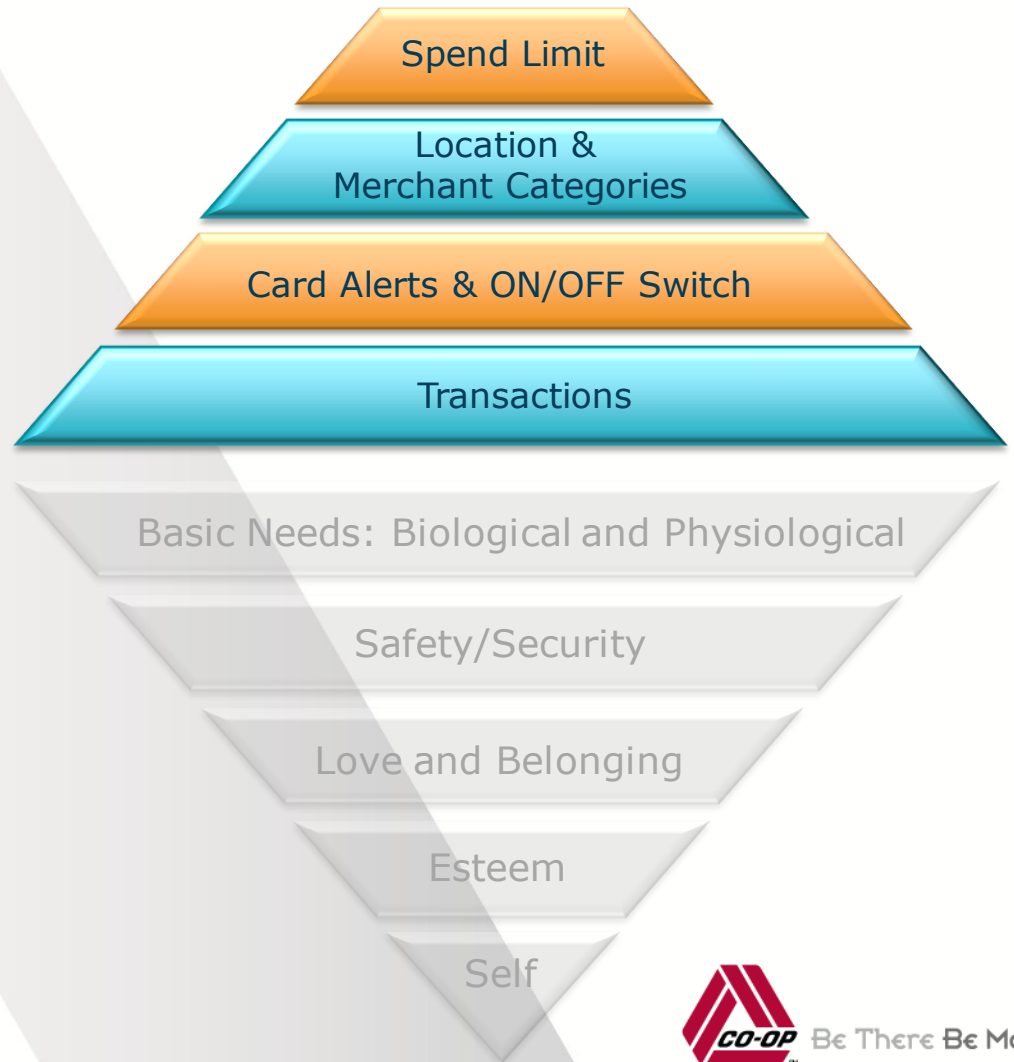


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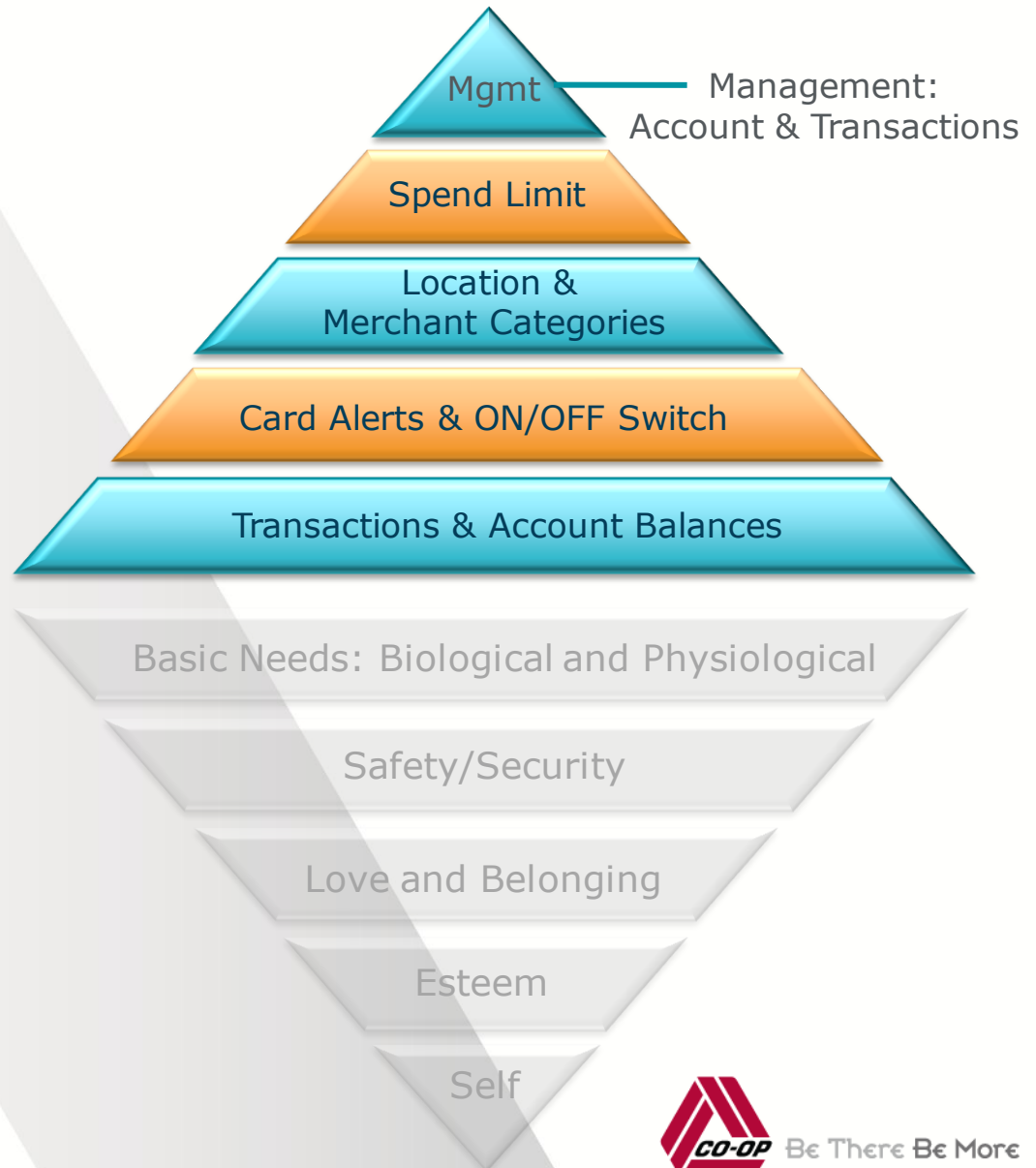
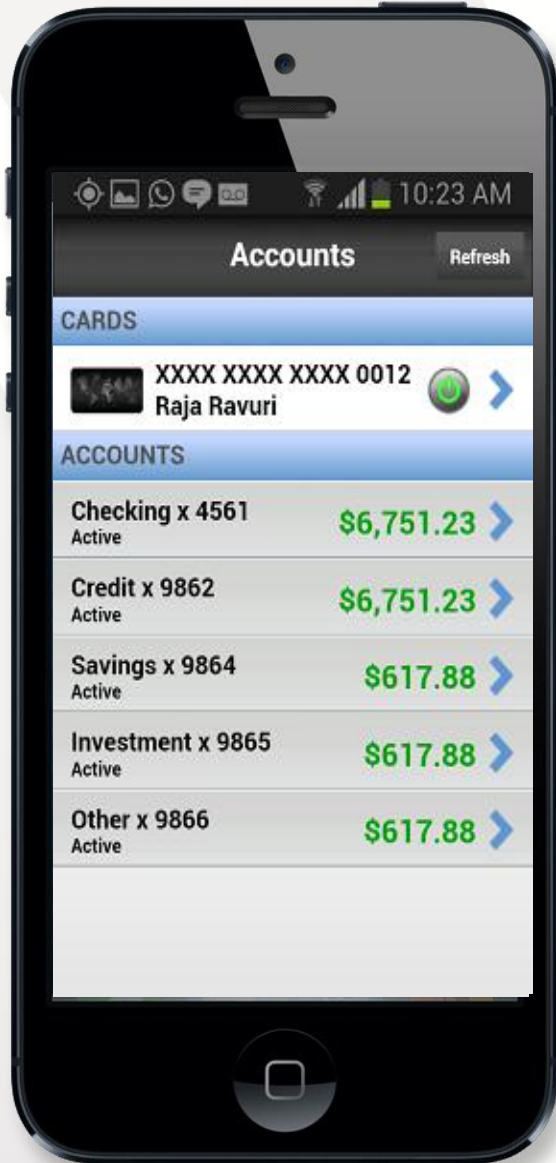


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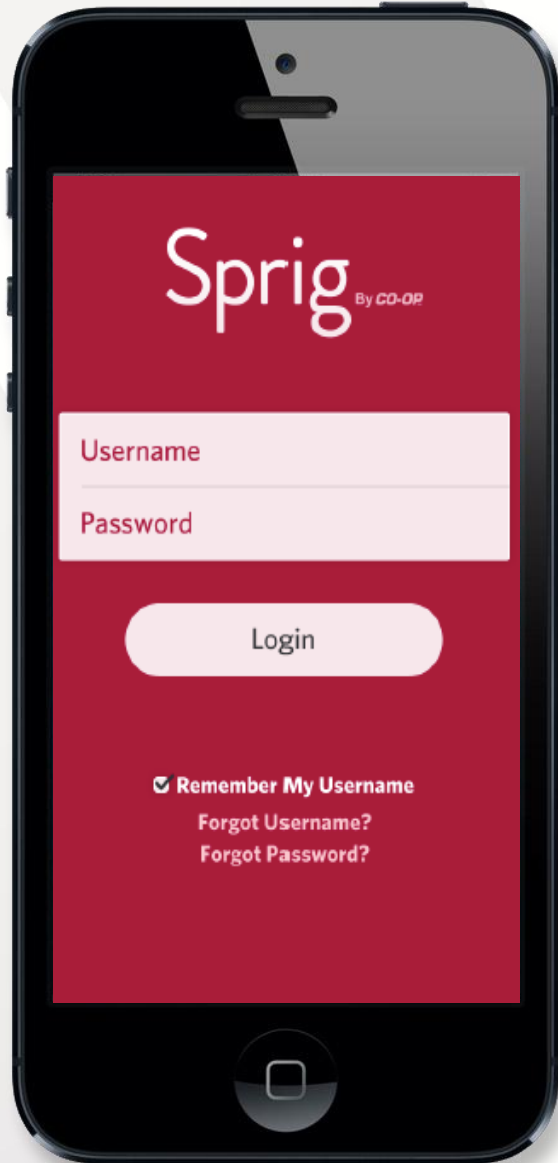
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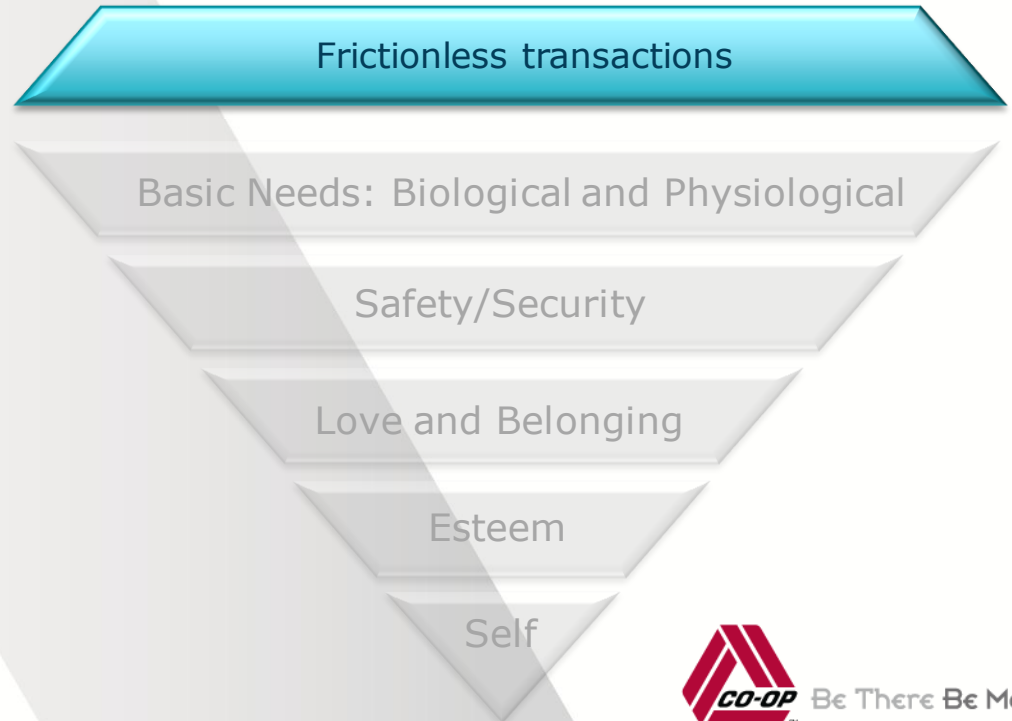
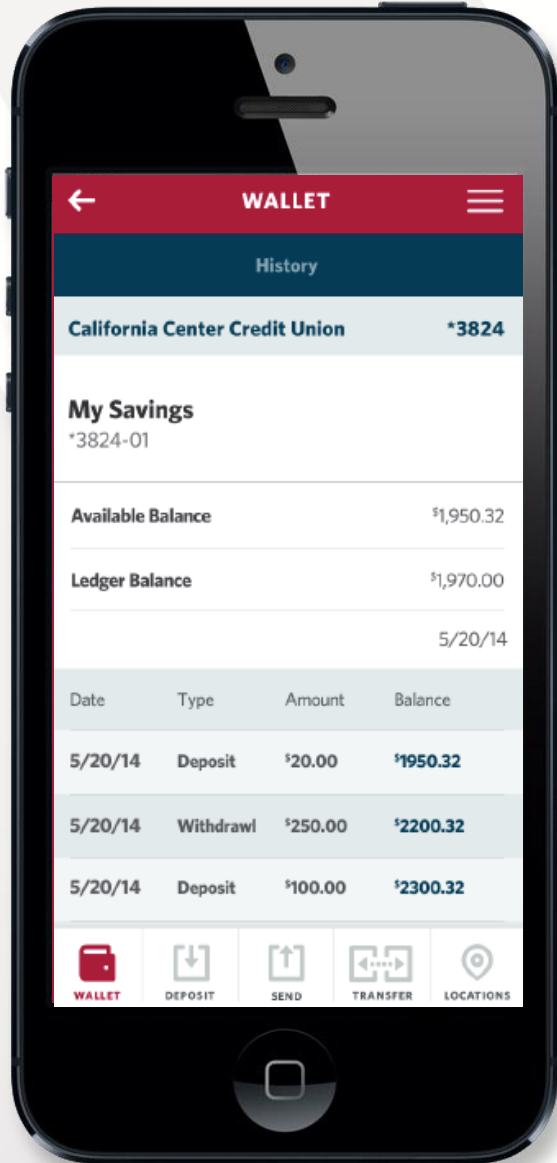
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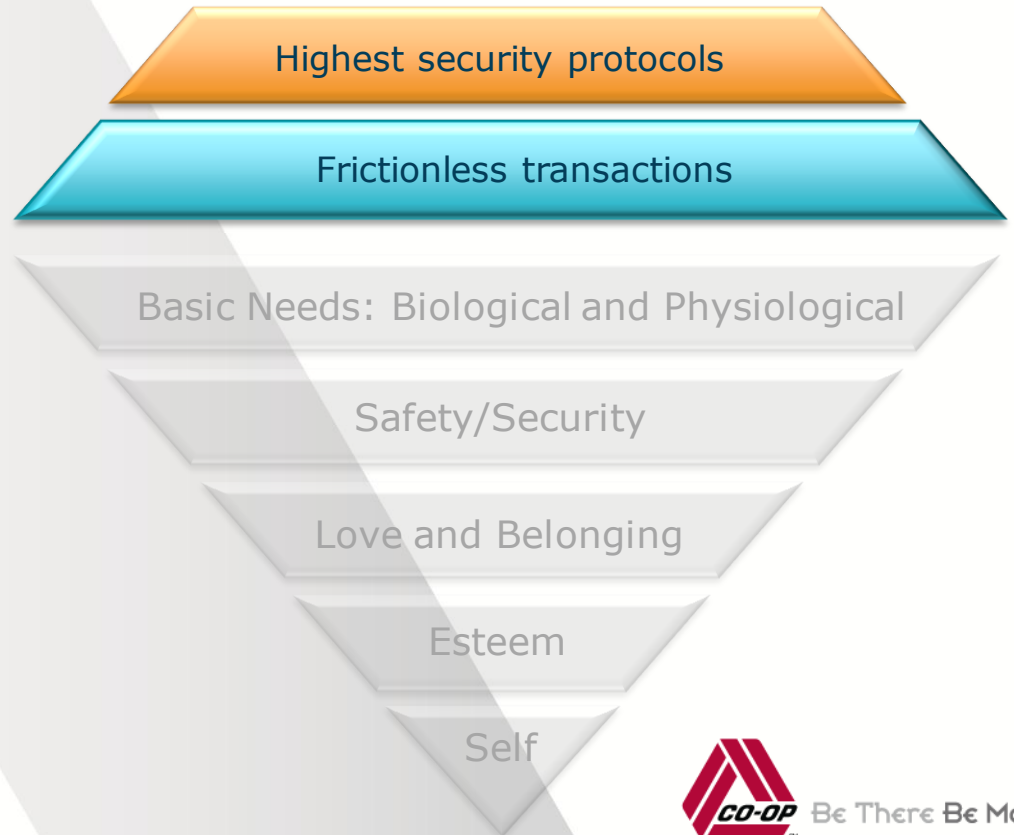
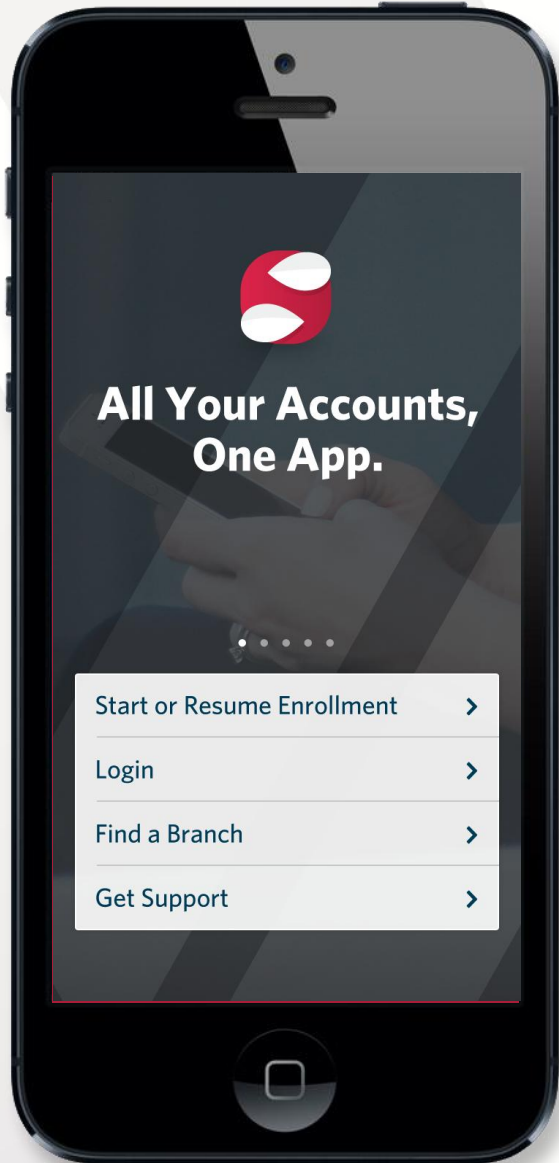
APPLYING THE HIERARCHY TO PRODUCTS



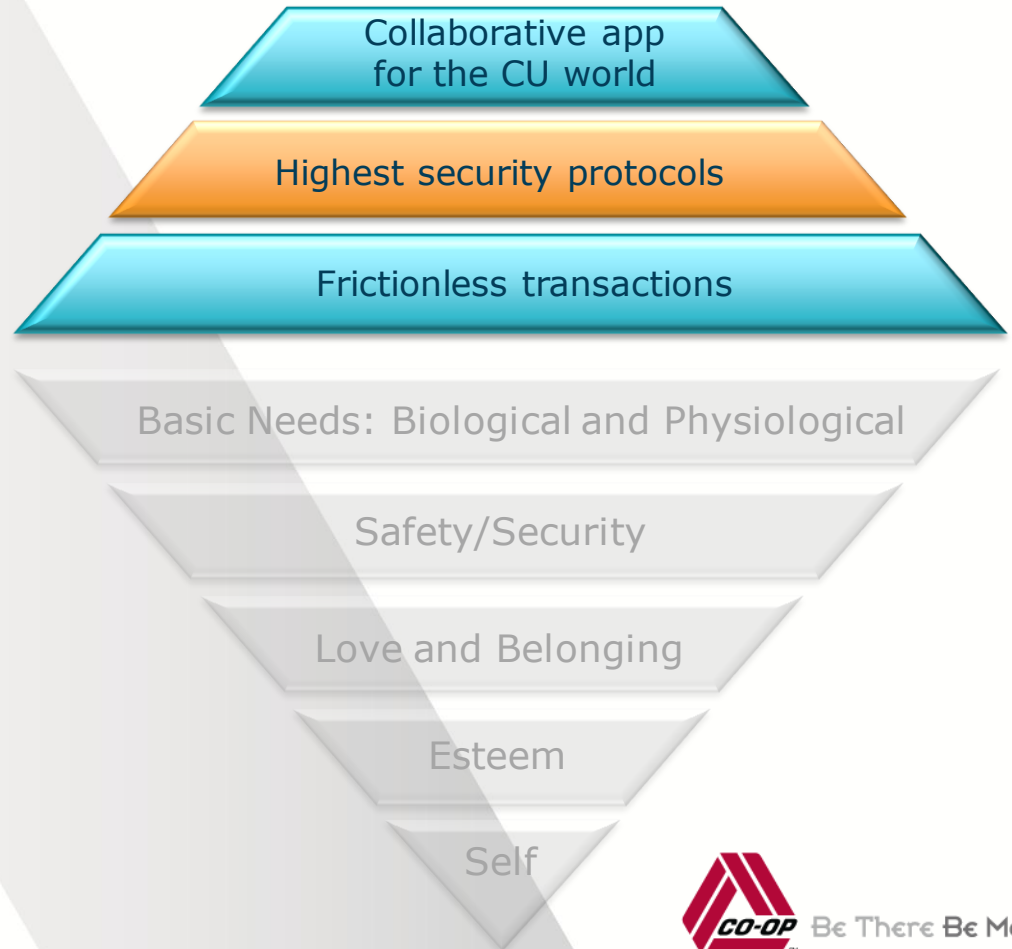
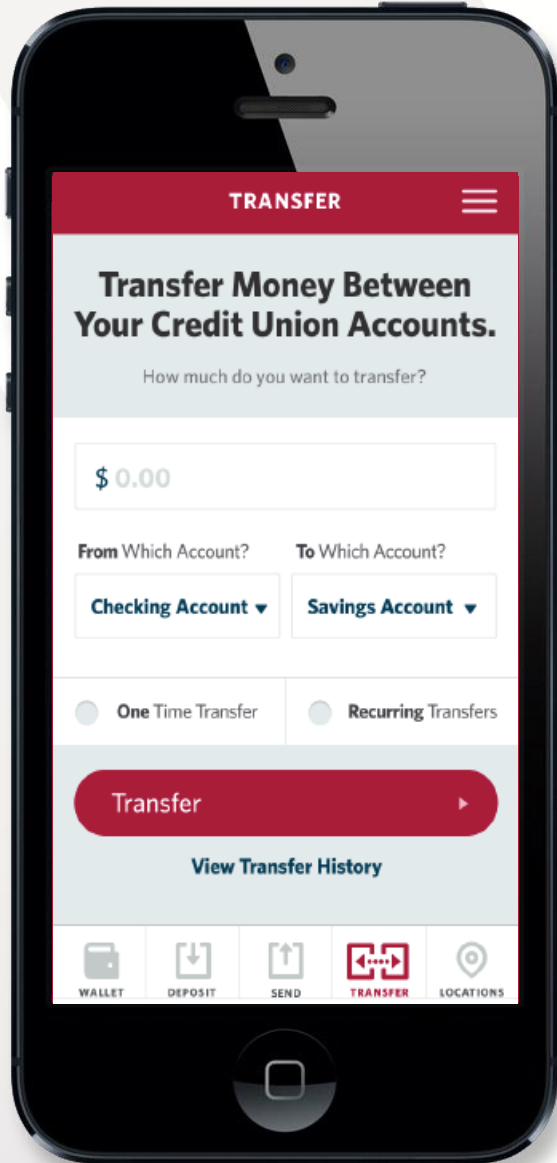
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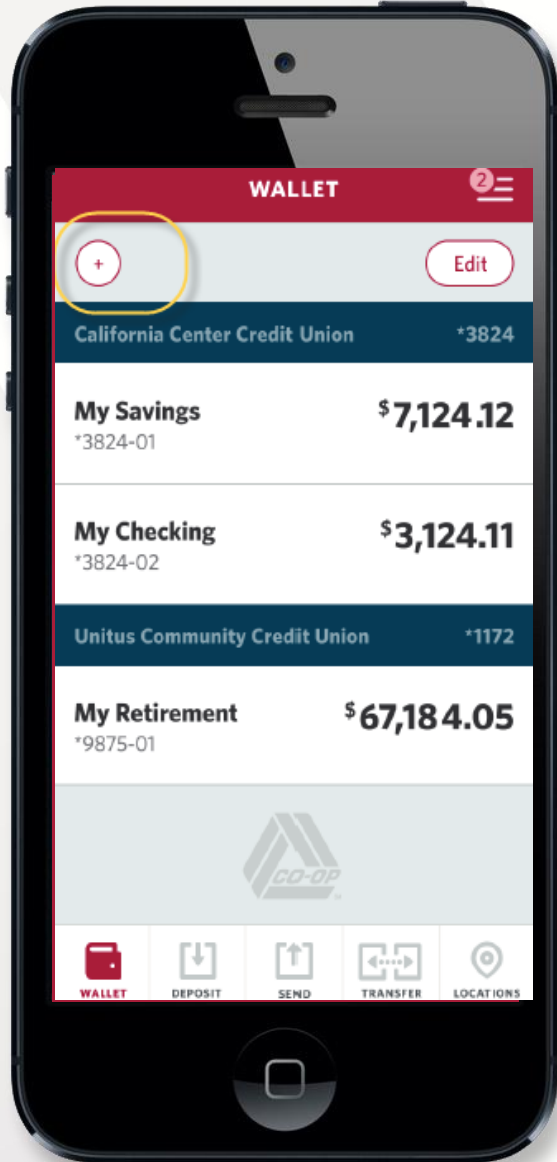
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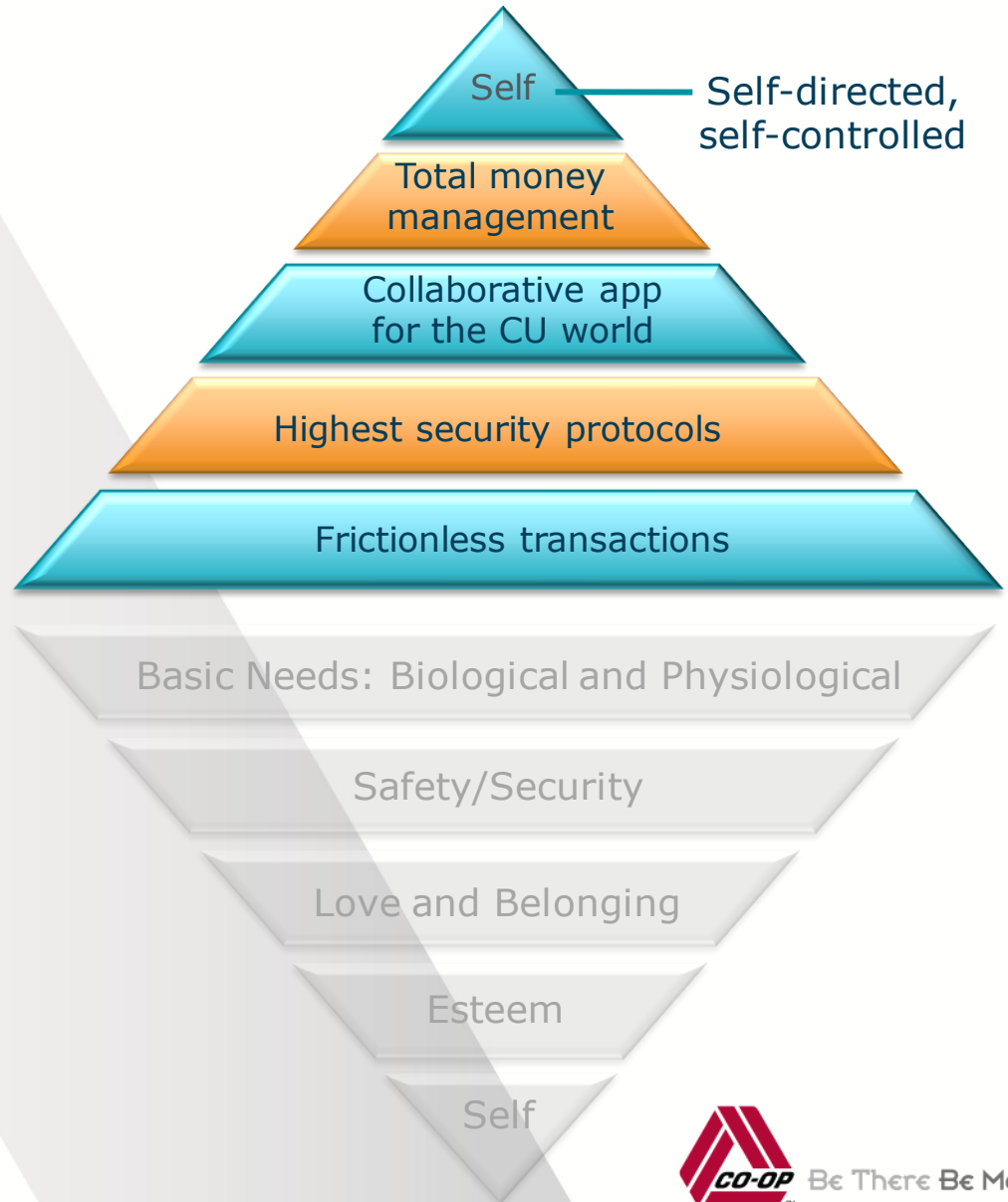
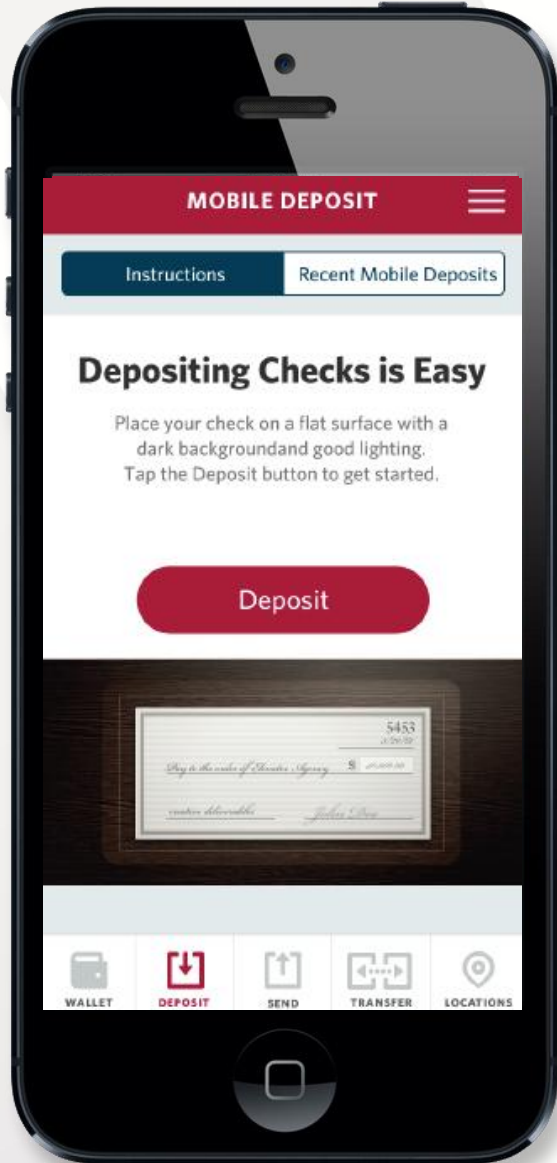
APPLYING THE HIERARCHY TO PRODUCTS



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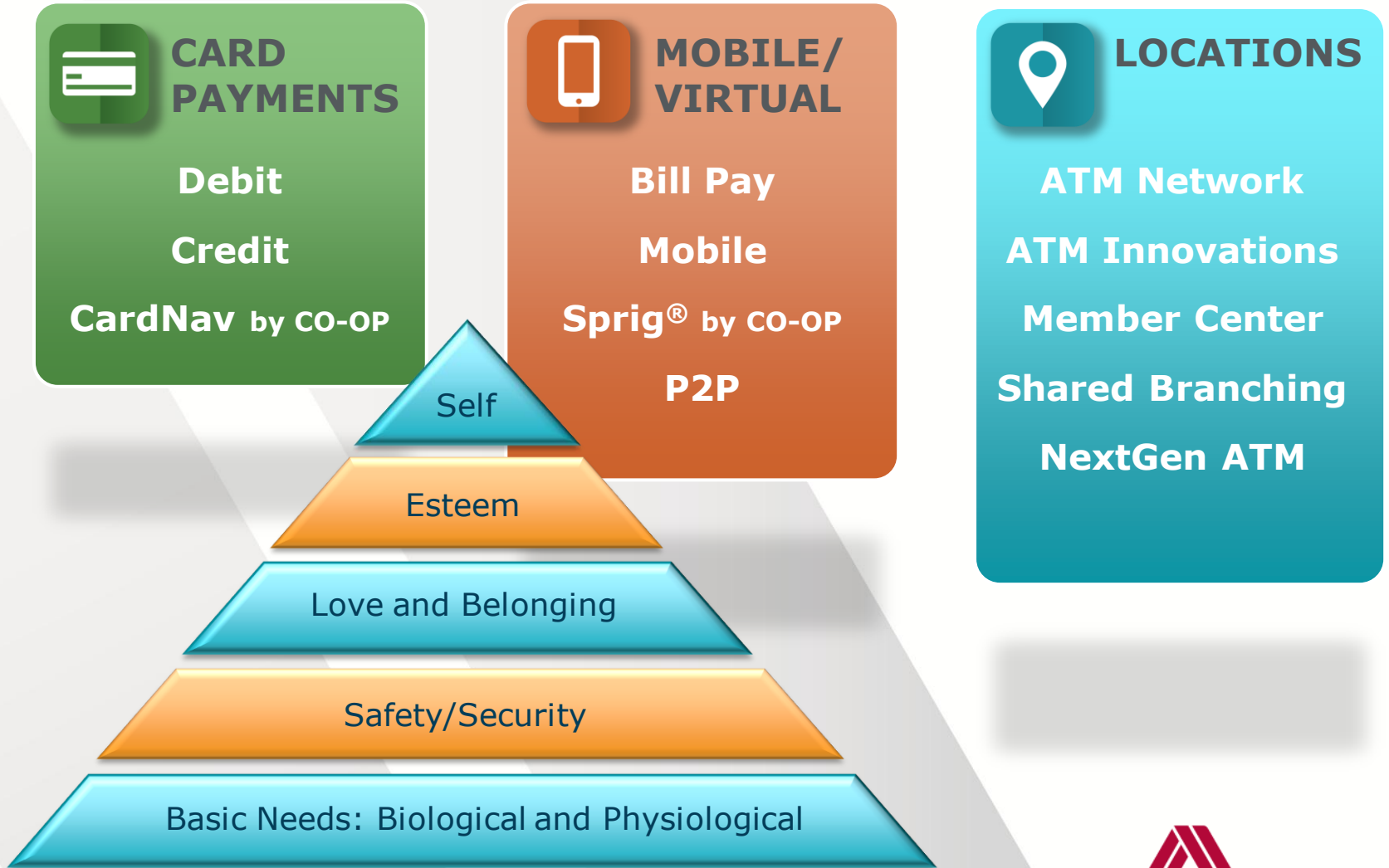
APPLYING THE HIERARCHY TO PRODUCTS



How does the Hierarchy apply?

CO-OP

MASLOW, CUS, CO-OP PRODUCTS



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WILL WE

REACH THE TOP?

Questions?



Find out more about **Sprig® by CO-OP:**
co-opfs.org/sprigrequest

Find out more about **CardNav by CO-OP:**
co-opfs.org/cardnav

Thank You