

In the Line of Fire

Aligning Firefighters, Firefighter CU's & Communities

Sundeep Kapur

Transforming Consumer Experiences Across Channels



**Social Media
Denver
2016**

**Top Challenges
Charlotte
2017**

**What Matters Most
Seattle
2018**

Our Discussion Today

- Commend you – you never rest
- Discuss what people want
- Explore emerging innovation
- Focus on relevance, service, passion
- Share why an FI is important





October 8, 2017
Fountain Grove Inn, Santa Rosa CA









FOUNTAINGROVE
INN



THE STEAKHOUSE
@ EQUUS



101 Fountaingrove Parkway • Santa Rosa, CA 95403
Ph (707) 578-6101 • Fax (707) 544-3126
www.fountaingroveinn.com















































































BRIAN VAN DER BRUG/LOS ANGELES TIMES VIA GETTY IMAGES





















































GMS MESSAGE CONNECT

In the late hours of October 8, 2017, Fountaingrove Inn | The Steakhouse @ Equus fell victim to the devastating fire in Sonoma County, and guests were subsequently evacuated. At this time we are unable to conduct business in any capacity.

As we have more information we will post updates. Our thoughts and prayers are with those affected by the tragic fire.

- Justin Hayman, General Manager

See photos

See outside

Permanently closed ^

Fountaingrove Inn is recorded closed at this location. If it's incorrectly closed, please report it. [Report](#)

Fountaingrove Inn

[Website](#) [Directions](#) [Save](#)

4.1 ★★★★★ 205 Google reviews


Hotel

Address: 101 Fountaingrove Pkwy, Santa Rosa, CA 95403
Phone: (707) 578-6101

Reviews

[Add a photo](#)

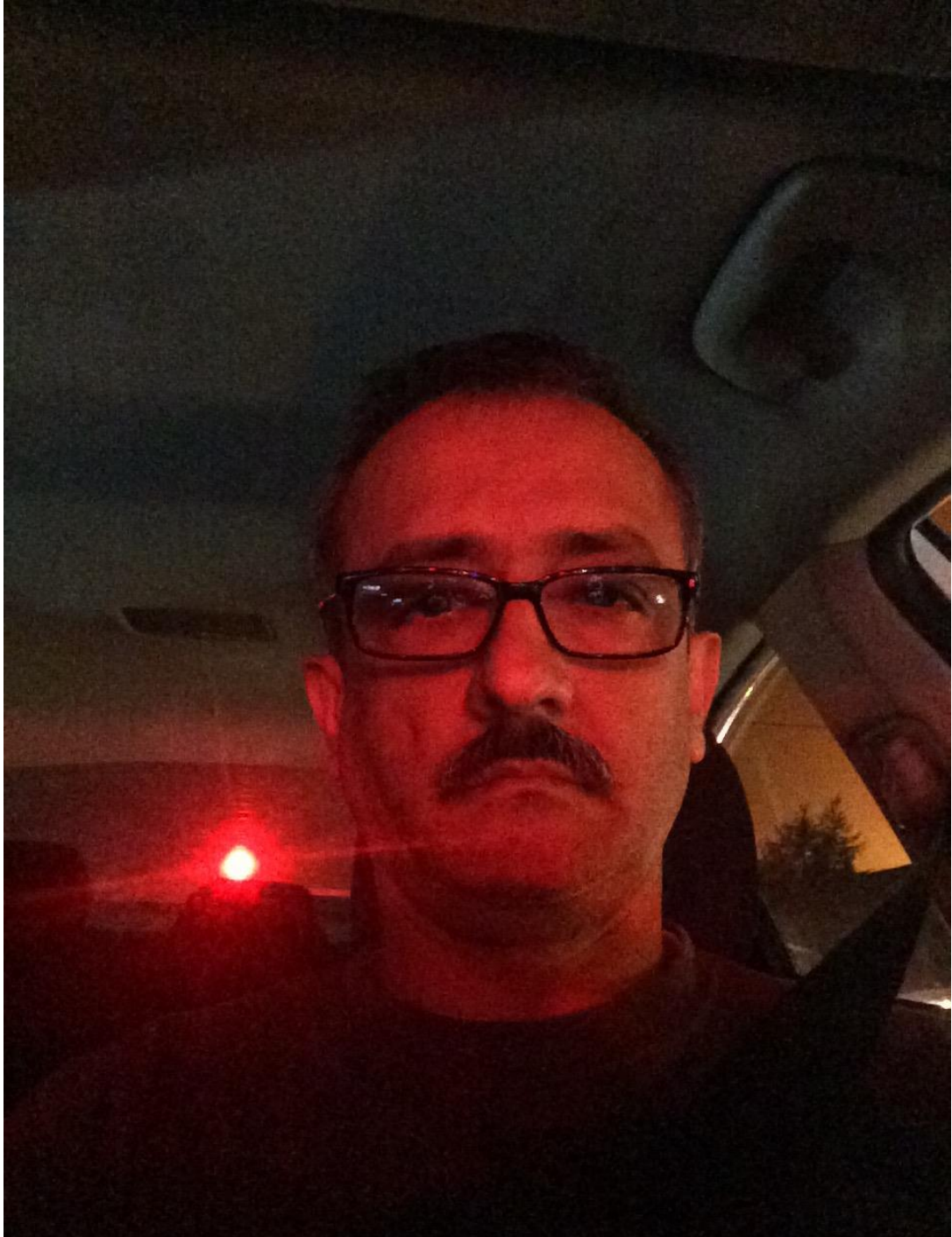
Modernist hotel offering warm rooms & suites, plus an outdoor pool, an elegant restaurant & a bar. - Google

 "Clean rooms, the **service** and **staff** were friendly."











Aftermath & Rebuild

- People in pajamas
- Firefighters, responders, volunteers
- Agencies, infrastructure, money



Lot's of Interviews

- What do you need? What do you need today?
- Who is your FI? What do you want from your FI? How many FI relationships do you have?
- Who do you think is good? Why is an FI relevant?



What Matters Most

Food, Shelter, Clothing



Convenient Access to Currency – Cards in a Phone



Feel Protected & Safe

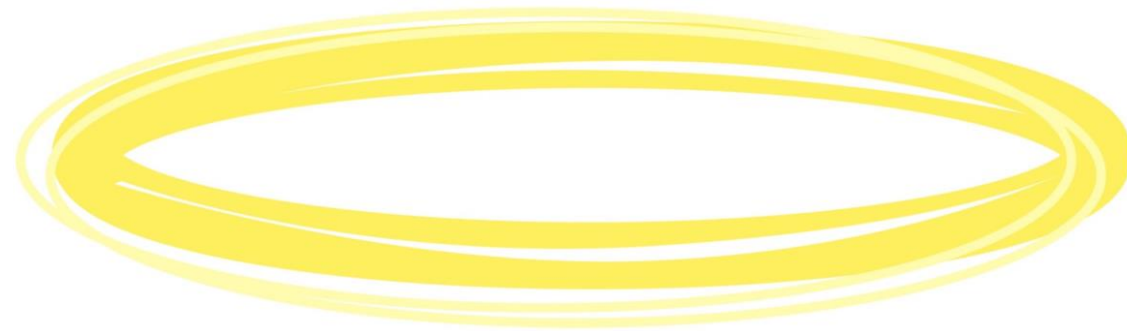


The Best Possible Deal

- Low rates
- Minimum fees
- High earning



Be in the Know



Understand

Not Be Judged





Accounts

To secure money and allow the consumer to earn interest



Automobile

Car loans to help consumers obtain vehicles



Home

Home loans to help consumers obtain homes and home improvement projects



Life

Insurance, retirement, wealth management and college savings offerings



Business

Providing business services – loans, deposits, credit cards, insurance and more

+ a sense of community

+ jobs

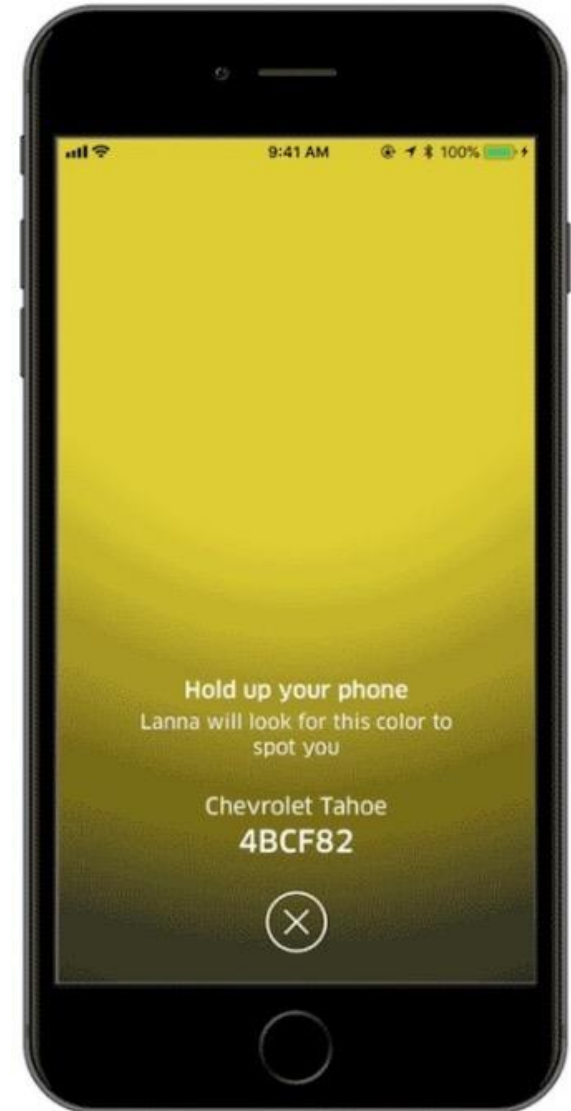
Personal Lessons

- Watching First Responders - Selfless Service
- Easy & Tough Choices, Mine was Simple
- You can Survive & Thrive with a Little
- Pay Attention & Be Grateful
- Prioritize on What is Important



Professional Lessons

- A Need to Communicate
- Currency Talks
- Stay Completely Connected
- Technology is an Absolute Necessity
- Change is Constant



Lessons from Champions

Practical, Innovative Insight

The Digital Branch



+ Gap Analysis

+ Mapping of Journeys

M U S T

Mindful

Uncover

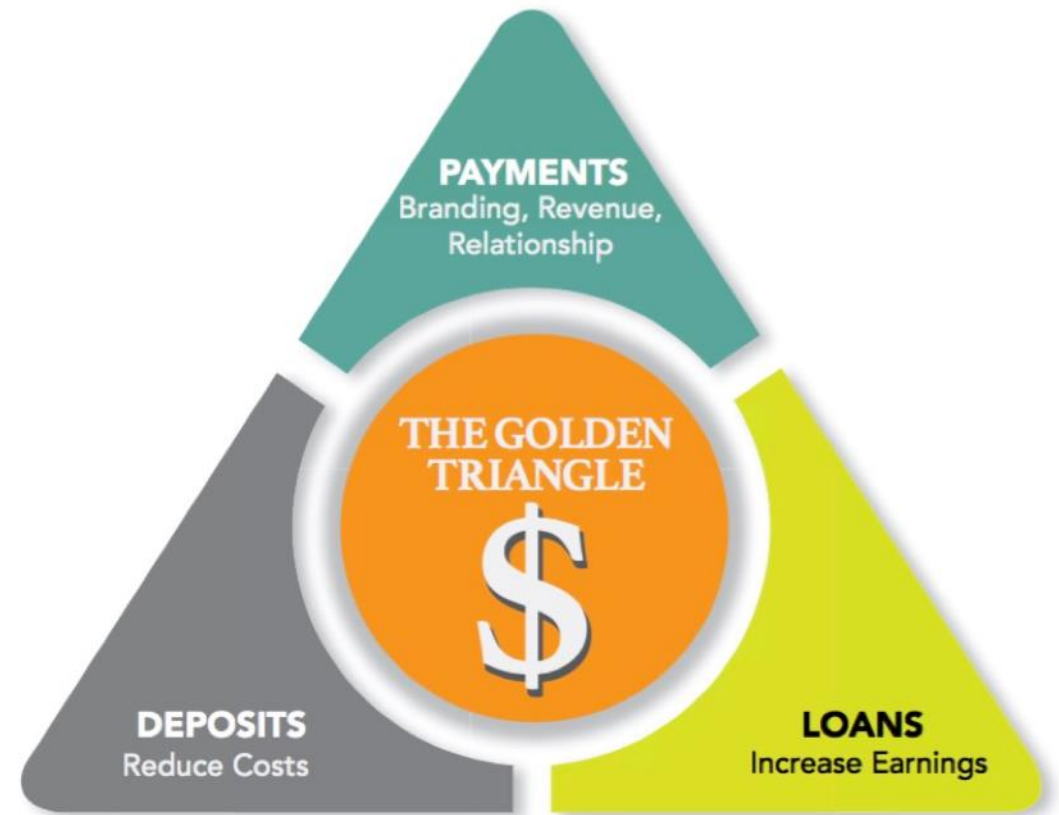
Suggest

Test



Lead with Payments

- Top of Mind: Perpetual Branding
- Revenue: Tremendous Earning Pote
- Gateway to Becoming the PFI



Decipher Big Data

- Community Learning Resources - CULytics



Leverage Artificial Intelligence

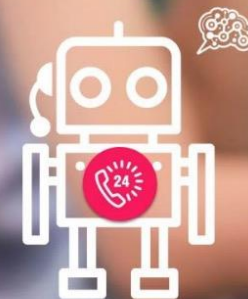
AI: How to Bank a Billion

Eliminate
Human Bias

Provide
Consistent,
Rules-Based
Advice

Scale to Serve
24x7, Improve ROI

Improve Trust
Enhance Confidence
Deliver Consistency



We Journey Together

“Consumers seek us to solve financial journeys & we can only become part of the journey if we are relevant.

Our journey together never stops and will have ups and downs.

But remember, everything will be alright in the end, if it is not alright, it is not yet the end.”



I'd Love to Come Back



1.

Impactful Strategic Planning

2.

**PFI: Five Products Per Consumer
Lessons from Champions**

3.

What Today's Leader Needs to Know

Battling FinTech: The Future of Finance



1. Transformed Branch Experiences
2. Redefined Future Payments
3. Digital: Integrated & Responsive
4. Security: Authentication, Transactions, Information
5. Smarter Employees & Channels
6. Big Data, Decision Science, & the Cognitive Cloud
7. ***Banking Delivered in Your Pocket***



DIGITAL CREDENCE

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DIGITAL CREDENCE