



| CIO 100

Symposium & Awards

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TruStone

REAL-TIME MEMBER ENGAGEMENTS



**Modern
Cards**

REWARD PROGRAM

DEC 2022 - MAY 2023
DEPLOYED JUNE 2023



**Real-Time
Digital**

CUSTOMER SUPPORT

APRIL - JULY 2023
DEPLOYED JULY 2023



TruAssist

AI POWERED PLATFORM

SEPT - NOV 2023
DEPLOYED PILOT DEC 2023

REAL-TIME MEMBER ENGAGEMENTS BENEFITS



**Member
BENEFIT**

Call center ASA dropped to
27 seconds from **4 minutes**
Secure chat with a live agent
14% Increase in cash redemptions
5% Increase in overall card
reward redemptions



**Employee
BENEFIT**

Hours saved **9,300 hours**
Easy to get specific
procedures & accurate answers
to policy "how to" questions
More time to focus
on serving member



**Financial
BENEFIT**

Roll over calls to
external vendor savings:
\$265k
Productivity:
\$177k

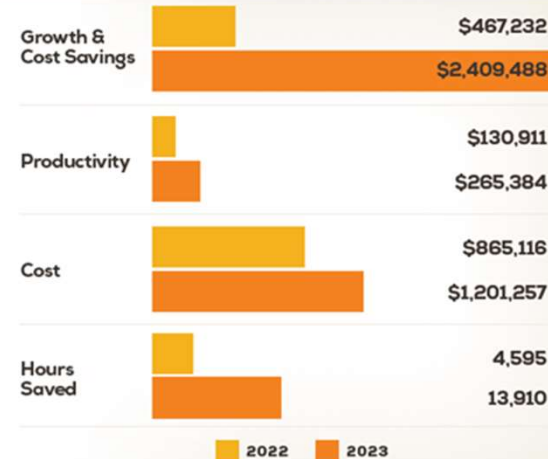


It's True. Anytime. Anywhere. Anyway.

2023 Fintech Investments 7 TOTAL PARTNERSHIPS

2023 FINTECH PARTNERSHIPS ROI RESULTS

Growth & Cost Savings	\$2,409,488
Productivity Savings	\$265,384
Hours Saved	13,910
Total Invested	\$1,201,257
Net ROI	+123%



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**TRUSTONE
FINANCIAL**

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REAL-TIME DIGITAL MEMBER SUPPORT

TruStone Chatbot, Ruth

July 2023: Launched TruStone.org

November 2023: Launched TruStone Digital Banking

- **BENEFITS:**

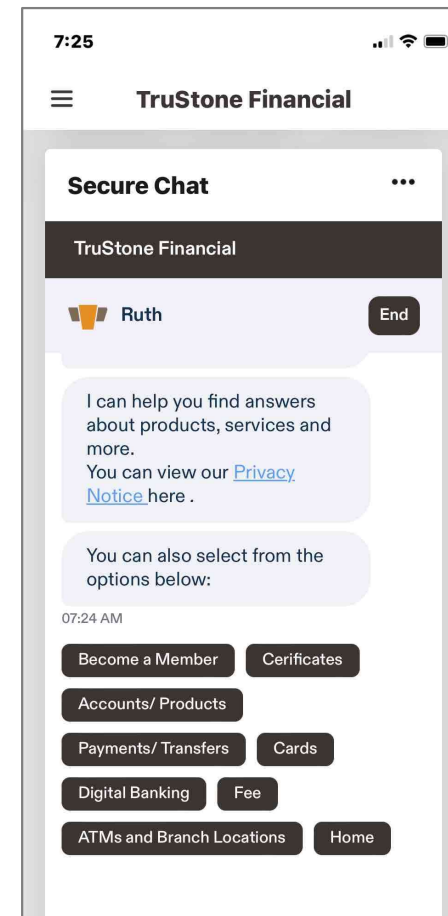
Secure Chat, Self-Serve, 24 hours/Day, Automated

- **RESULTS:**

Ruth resolved 26% of Digital Conversations

Reduced Call Center volume by an average of 21%

Call Center wait time decreased from 4 minutes to 27 seconds



MONTH	ASA TFCU
JANUARY	0:06:26
FEBRUARY	0:03:26
MARCH	0:03:02
APRIL	0:01:45
MAY	0:01:44
JUNE	0:01:26
JULY	0:01:11
AUGUST	0:00:28
SEPTEMBER	0:00:30
OCTOBER	0:00:26
NOVEMBER	0:00:17
DECEMBER	0:00:34

MODERN CARDS REWARD PROGRAM

Enhanced Reward Redemption Experience

May 2023: Launched NEW TruStone Rewards Site & Digital Banking Integration

- **BENEFITS:**

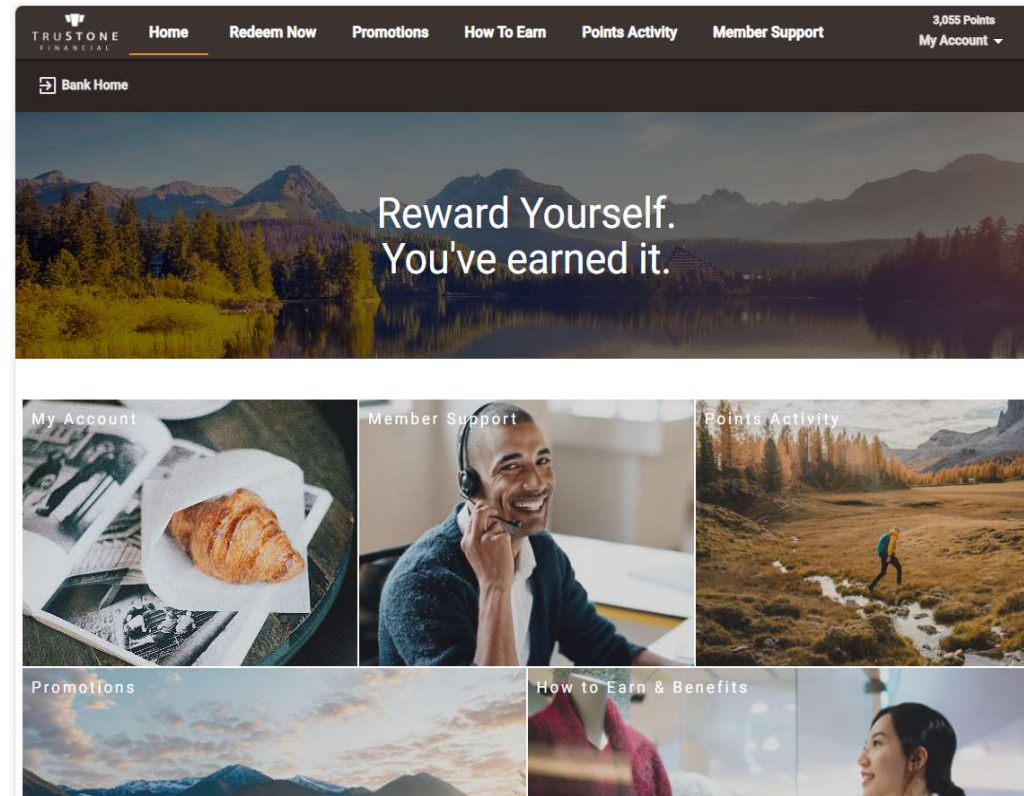
Real-Time Point Balances, Over 250 Gift Card Brands, Top Brand Merchandise, & Best Buy Store Pick-up

- **RESULTS – June to Present:**

164,000+ Active Accounts

5%+ Increase in Redemptions

14% Increase in Cash Back/Deposits



AI POWERED PLATFORM, TRUASSIST

Instant Access to TruStone Policies & Procedures via Generative AI

December 2023: Launched PILOT

- **BENEFITS:**

Intuitive & More Convenient

Centralized Policy & Procedures

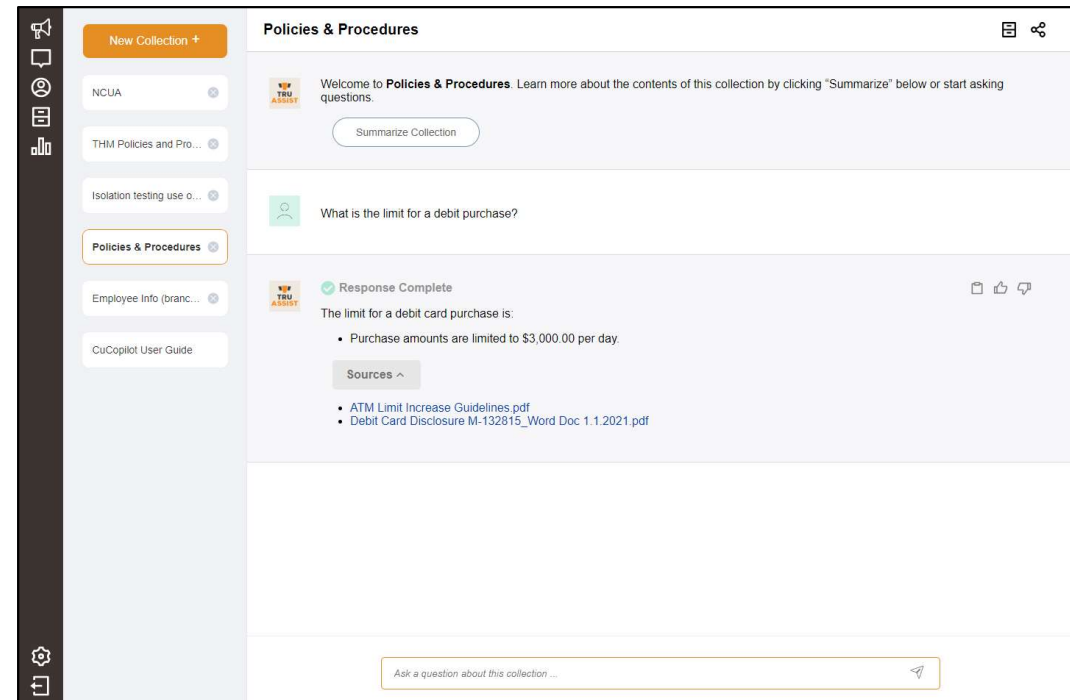
Enhanced New Team Member Training

Improved Overall Efficiency & Response Times

Revolutionized Support with Continuous Learning

Streamlined Communication between

Front-Line & Back-Office Teams



It's True.

QUESTIONS?
WE ARE GLAD YOU ARE HERE.

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