



# Setting the Tone

The True Meaning of Transformation

**VISIONARY  
VOICES** 2025

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# ChatGPT

## Transformation is...

a thorough AND dynamic change  
in germs or appearance.

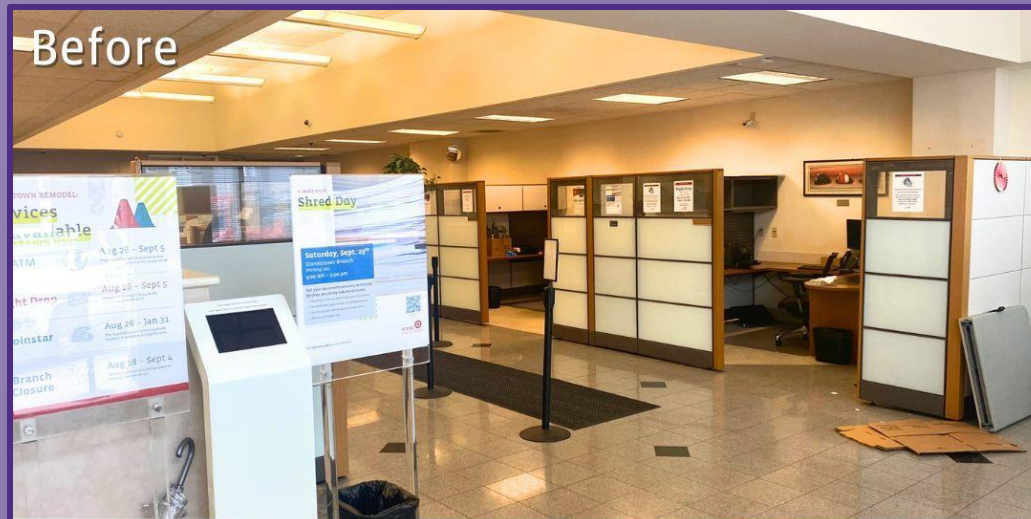
# Branch Transformation



# Branch Transformation

- Exterior
- Millwork
- Flooring
- Signage
- Banking Equipment
- Lighting

Before



After





# Experience Transformation

- Digital Signage
- Interactive
- Self-Service Solutions
- People
- Process
- Advice



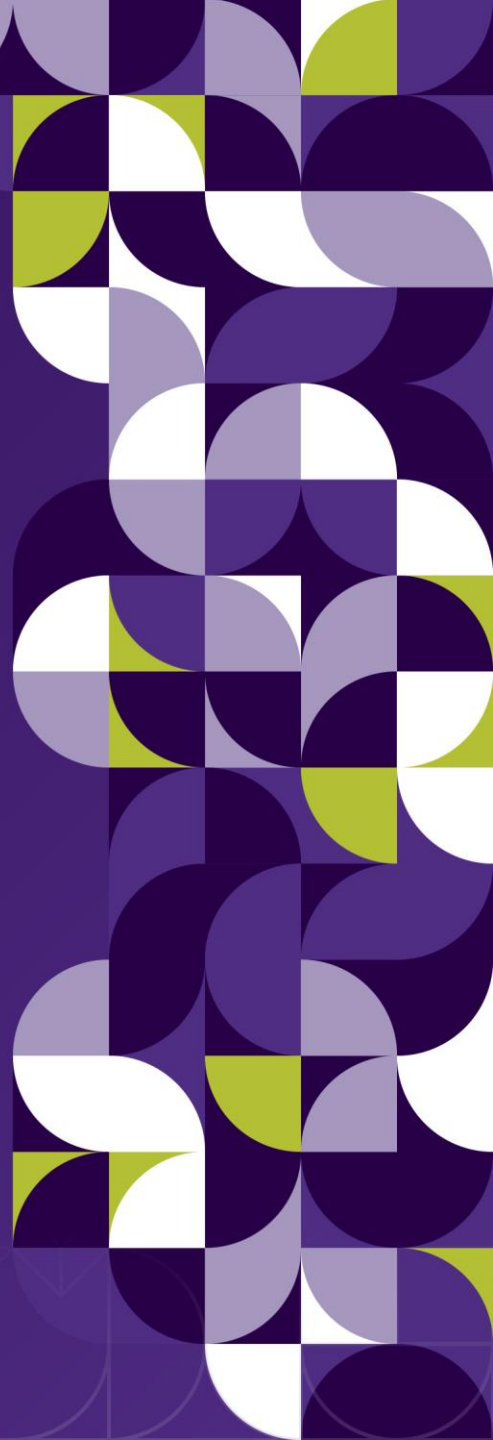
# Signature Elements



# **Branch Transformation** **+** **Experience Transformation**

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# **Tangible Transformation**





**Tangible Transformation is mandatory.  
Why?**

**Your Customers & Members said so.**

**87% of all new Checking Accounts opened  
in 2024 were opened at a Large Regional  
Bank, Megabank, FinTech, or Online Bank.\***



*Source: Cornerstone Advisors*



# The Checking Account Wake-Up Call

Is it the product?

Beat the 4%

# Connecting to Today

Weaponize Data

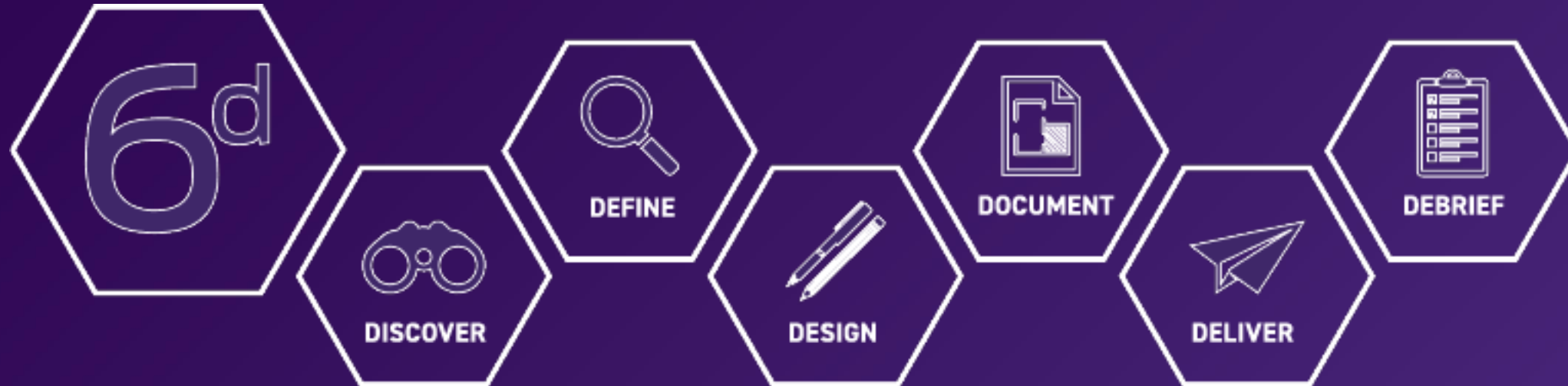
Streamline Experiences

Listen to Members & Customers

Maximize The Space

**Tangible  
Transformation**

# Corde Kurtz, COO





**You are the  
Visionary Voices**

**VISIONARY  
VOICES** 2025

Thank you for being here!