



Opportunities and Challenges



- **The cost-of-living crisis feels very real. Friday's announcements didn't help.**
- **Credit unions have a deserved reputation of "being there" for their members. Meeting these expectations will be challenging.**
- **Digital offerings in Collections are now "table stakes"...but digital doesn't reach everyone.**
- **Technology is a tool to get the best out of your real people.**
- **No-one gets it right first time.**
- **Creating economies of scale.**