



## **Back to Future: Can Your Credit Union Be Too Innovative?**

Ryan Foss, Managing Director of Innovation

Filene has consistently identified sustainable growth as one of the biggest challenges facing credit unions. But sustainable growth might be a little more vanilla than the grandiose innovation plans you either have or desire to implement in your next several strategic plans.

We'll assess what the next ten years could look like for the industry under multiple potential economic scenarios. You'll leave more prepared for several scenarios – not just the one your credit union is currently counting on.

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Ryan Foss is the Managing Director of Innovation at Filene Research Institute. Ryan is responsible for developing, planning and managing Filene's innovation initiatives within the credit union system. His main priorities are managing the Incubator, a testing laboratory for consumer-friendly products and services, and leading Filene's prestigious i3 group.

When not at Filene, you can find him hanging with his wife, two boys, or at the cabin in northern Minnesota. Ryan is a mountain climber, trail runner, ultra-marathoner, ocean rower, sailor and wanna be adventurer. He's constantly trying to make his life epic and getting his kids to dream BIG.