

THE TRANSFORMATION AND RISE OF DIGITAL BANKING

Featuring: Wil, Terri and Liz

Wil

In this episode we're talking about the way banking technology has evolved and what you can expect to see more of going forward in the banking world. Stay tuned.

Intro

You're listening to Triangles Making Money Personal podcast, where we engage in real talk about financial matters that affect our community. Today's episode is sponsored by Triangle Credit Union recently voted best credit union in New Hampshire.

Wil

Thanks for joining us, everyone, and welcome to the Making Money Personal podcast. I'm Wil and I'm here with Liz and Terri. Welcome, guys.

Liz

Hey, Will!!

Terri

Hey Will! How are you doing?

Wil

Good. How are you?

Terri

Fine. Thanks.

Wil

Liz, how are you doing?

Liz

Doing well. I got my coffee here. I got my water. I'm ready to go.

Wil

That's fantastic. So today we will be talking about the ways modern banking has changed over the years and what you can expect to see more of in the future. Are you guys ready to talk about that?

Liz

Yeah.

Terri

Yes, we're in. We're in for sure.

Wil

Perfect. All right, so ladies, we've had so many changes in technology over the last year, let alone the last 10 years. So what have you guys seen that, um, that has really changed the way you do your banking?

Liz

Oh, I was just, I was just gonna say like, some of the things that I've seen. I mean, I haven't, I'm what like 30. So for me, I remember like checks being a much larger thing, like checks are still used, but now like, I don't, I don't really see a lot of that. I use more of the debit or the bill pay. Online bill pay. So that's something I've seen.

Wil

Yeah I think I write one check per month, and that's for my rent. That's it. So I hear you on that.

Terri

Yeah. I mean, I'm older than them both of you. Both of you could be my kids. It's been very similar, you know, I just think about, you know, the use of checks and how I used to pay the bills, you know, so all of that has changed dramatically, you know, but even like, I don't need to remember, I'm walking around with, like, you know, making sure that I had like at least five or \$10 in my wallet. And I have no cash with me, ever.

Liz

I'm the same way. I used to carry cash with me. And now I don't think I've touched it. In like, well, at least for now, last few months, but even before that.

Terri

Yeah.

Liz

I totally agree.

Terri

Bill and I just went out to dinner the other day, and we went to this little small shop over in Milford and you know, we did a call ahead and I asked them I said, Do you take you know, is this cash only or do you take debit, and no No, no, we take cards. So but I mean, that's the only thing that every once in a while, I'll just ask, especially if I'm dealing with a small business, but even then, you know, now everyone seems to have you know, the, the card readers available, you know, so it's just it's changed. It's changed a lot.

Wil

For sure.

Liz

Even like, I mean, this is still along the checkout line, but even like, remember when the day when you had to go in and cash your paycheck now, I mean, for me, it's like all direct deposit. So most of the transactions that happened for me are automatic of some sort.

Terri

Right.

Wil

Yeah, I would agree with that. I haven't seen a paycheck in my hands for I would say well over 10 years now, everything's been direct deposit for for a while. I love it, it's much better.

Terri

I do too. And I you know what's so cool about that is when you have the direct deposit, you can have the multiple accounts as well. So it's all being kind of like, directed in different ways. The automatic payments, you know, it's just, it's really it has changed when you stop and think about it, there's a lot that has changed for sure.

Wil

I think we're forgetting a big one too, and I think this one really took off over I would say definitely the last five years or so, and that's mobile banking. I mean, before..

Liz

Oh, yeah.

Wil

We've had online banking where you traditionally log in through a computer, but now that we have a mobile app for, you know, Triangle has its mobile app, of course, but pretty much every bank in the country, in the world really, should have a mobile app for their use for their customers and their members to use. And you can do everything from there from the bill pay like mentioned from paying other people to making transfers. So, it's a very convenient way to do your banking, I would say.

Terri

Absolutely, absolutely.

Liz

Yeah. I mean, I check my accounts daily, but I do it on the mobile app. Because my phone's right there.

Wil

Right. It's so easy.

Liz

Yeah. To go to a computer and type in. Yeah, I mean, it's definitely changed so much. I mean, our all of our information is available to us instantly, pretty much right where we're at. And like you said, Wil, I mean, we can do almost anything through that app.

Terri

I was just gonna say years ago, I set up the text alerts too. That gives me an alert that comes up when my checking account goes below a certain threshold. I think I have it set up for like \$200 or something like that. So, that I find very valuable. That's a really nice service, and fortunately, it doesn't go off that much. So that's really good, but when it does, it's just a reminder to me that you need to transfer some money, which I can also transfer money through text.

Wil

Right.

Terri

There's, there's a few options that you can do I know that you can, you can see your last five transactions or something like that right? And then you can transfer money. But that text banking. That's, that's pretty cool, too. I like that a lot.

Wil

I would agree.

Liz

Think about the control that we have now. I think that's one of the coolest factors of the technology that's available to us is the control that now gives us over our money. Whereas before this technology was available, I mean, you your banking pretty much consisted of you going to the bank, and doing the transactions like doing what you needed to do. And then the rest of it was just keeping a record. I mean, correct me if I'm wrong, but I would think you would kind of just keep a record of where your accounts were at. But if you needed to do something, you'd have to physically go to the bank. But now we have control over all of it. We can control like you said, we can control notifications to be aware of where our accounts are, we can transfer money instantly. We can deposit checks from our phones, like we have a complete knowledge of where our money is at now, in a snapshot.

Wil

Right now, let me ask you guys a question. When was the last time, you know how we get our monthly statement every month? Like, it gives us a breakdown of what we did in our accounts? When was the last time you looked at that? Out of curiosity.

Terri

Well, I don't get the hardcopy I I get the estatement. But I never even put that up to be completely honest.

Wil

No, well, that's my point.

Terri

I just go in the mobile banking and I'll scroll through my transactions for the last 30 days if I'm looking for something specific.

Wil

Right. Yeah, I mean, that's my point. I don't think I've looked at an estatement in the last, God, I mean, it feels like 10 years. It's been a very long time since I've had any interest in looking at that, just because everything is, you know, it's so, what's the word, live, I guess like when you do a transaction, you see it immediately in your app.

Terri

Right.

Wil

It almost doesn't make sense to me anyway, and apparently to you guys as well, I wonder if the audience feels the same way to really look at our statmenets anymore, because we already know what's going to be on it.

Terri

Right. And that's a super positive benefit right there. Well, you know, that you don't really talk about that much, but it's like the real time, you know what I mean? Like, you're seeing all your transactions real time. And, you know, that's the huge benefit of digital banking or online banking, whatever you wanna call it. You were mentioning Lizzie about the control aspect of where we've come, you know, and how much control we have. But, you know, it really I think for the average member for the credit union or customer for banking industry as a whole is the convenience. You know, there always going to be some, you know, transfer, snafus, but even just time, you know, there's gonna be some lag time, you know what I mean? And transactions, nothing like it used to be if you were actually sending a paper check or anything like that, right? But, it's just the convenience and that you can do all of your transactions, most of them anyway, probably 95% to 99% of the transactions that you do, you can do it from the convenience of your home or your phone or wherever you are.

Wil

Right. All you need is an internet connection.

Terri

Exactly.

Liz

Like I even think about opening a new account, right? It's so easy now. You just you go to the form and you input the information and it can happen within 15 minutes maybe.

Wil

Right.

Liz

And you can do it right. Like I though, I think it was the other day, I was like, Oh, I should probably open up another online savings account. So I just went right through, I think there's a there's a capability right in the mobile app to start the application. I belive so.

Wil

Yep.

Liz

Yeah. So I went through that, and it just within I would say, maybe 10 to 15 minutes, everything was set up.

Wil

Right. Right. And I think, I know we want to talk about this in the episode regarding, you know, how physical branches are changing. But, you know, that reminded me when you said, you know, opening an account online, that's, that's influencing management at, you know, financial institutions everywhere

to look at how, how big they want to make their branches now, because there's really not a need for as many people to come and open an account because a lot of people, especially millennials now, are looking to do that online, like they don't want to come in. So they want to do that online. They want to deposit their checks from their phone, they want to do all the traditional banking that, you know, again, five years ago, you would do at a branch. They want all those conveniences to be transferred to their digital device. So, I think management is looking to change how they're opening new branches if they're even going to be opening new branches, because they may not need to. Triangle for example, we opened our latest branch at the end of last year in December, and that branch, we've seen it, it's beautiful. But it's not like the rest of our branches. It's very different. It's very tech enhanced, I would say. And I think that's because we're seeing the future of digital banking and how that's going to change the landscape of, of how we open our branches coming forward going forward.

Liz

Yeah, you're talking with like the pod setup and all that, right?

Wil

Correct. Yep.

Liz

And the switch over to branch specialist, I think that there's still a desire for people, some people to be able to go to a branch and talk to people. Like my husband, for one, he likes to physically go to the location so he can talk to them and all of that. He really doesn't do a ton of stuff online, which I kind of like try to pressure into him like Phil, you should try this. It's super convenient. But sometimes he just likes to go to chat with them and just to make sure that everything is you know, being done the way he wants it to be done. So I think that like there's still a need or a desire for like the brick and mortar locations, but you've got a really good point in that they're, they're going to be a little different. You know, they're shifting in the way they're going to function and they'll still be able to do everything that you need them to do. They just might look different. They won't have like the traditional teller line. I think that's where like a lot of it's going is no real traditional teller line, but they've got the pods and then they've got staff trained in all aspects. So like that's like our Merrimack branch, right? We've got our branch specialists who are trained in all of the services. So you can go and talk to one person and get almost anything that you need done.

Terri

Yeah. And then just going on with the first time that we've offered this, and again, it's through the Merrimack branch, but the interactive teller machine, the ITMs, and that, you know, right now are, they're all through our drive ups. But you can if you're going through and you have a question, it's just a matter of hitting the Help button and you have, you know, somebody from our contact center comes up, and then you get to have that face to face. While it's, you know, obviously it's through digital technology, but you can have that live person addition have all of your questions answered right from your car. And you know, I wouldn't be surprised, you know, I don't have any insight at all but I've done a little bit of research and I see you know what other credit unions are doing and things like that and, large banks and but that the kiosks become more available even if you're in the inside of a lobby. You know, right now we just have ours at the drive up but that's becoming more readily available for sure.

Liz

I think that's a cool spin on the virtual kind of banking. It's like a blend between the digital and the walk in branch. Because you get to you can go do your transaction at the machine like you would an ATM. But if you need to, you can talk to a person so it's almost like the best of both worlds. I mean, aside

from online banking and everything, but like when you want to do transactions on a machine, it's like the best of both worlds where you can communicate with a person if need be. Whereas if you go to like a regular ATM, you really are limited with what you can do. And if you need help, you usually have to call a number or something like that. But in these ITMs, I mean, you've got someone right there who can help you in seconds. And a real person to it's not an automated person. It's not like a computer, it is an actual person.

Wil

Right? That's awesome.

Terri

It is. Wil, I want to get back and I always go to you on this because you know, you're so much more familiar with this aspect of digital banking than I am but I'm just the the digital wallets. You know, I haven't gotten there yet, I know that you keep encouraging me to do that. One of these days I'm going to surprise you and send you some money through a digital wallet transaction. Maybe that's why you need me to do it in the first place. You know obviously we have Popmoney then there are other applications like Venmo. I don't use it but I am interested to to see or have you talk a little bit about you know, your experience with these digital wallets?

Wil

Yeah, so they're awesome. I use them maybe not as much as I don't know I don't use them too often but when I do it's a great it's a great experience. Pop money for example. It's awesome because you know if you go I went out to lunch with my sister months ago, and you know, we split the bill but she just took care of it like she paid it but I Center the, you know my portion of the bill through pop money. And I just entered her phone number and I sent it to her like a text message. And all she has to do is when she gets that text messages, click the link and enter her information and then the money will be in her in the account that she chooses. So it's a very convenient way to transfer money between people person to person payments is what it's called, or the, I guess in the, in the banking world. But it's, it's great and Venmo works very, very similarly, where you send money to people using the Venmo app. The one thing I don't like Venmo personally is just that, unless you change it, you know, you have you do have the option to change it, but by default, it lists your transactions on a newsfeed kind of like Facebook, so I can it can show people that I paid you, you know, for lunch and running Say the amount they won't say how much I paid you or, or anything like that. But it's kind of more of a social media twist added to it, where people can see you know that you paid Terry Connery. And you know, it's just part of the newsfeed and I personally think that's strange. I don't really care about other people paying other people. I really don't want people knowing that I paid you know, someone money, right, maybe that's just me. But So in any case, that's a Venmo. It is kind of cool. Like when you look at it, it's a great little app. But it's just not, it's not my first choice personally. Personally, if I were to use an app, outside of pop money, I like the Cash app. That's just, that's my preference. It's a little more, I guess, private is only between you and the individual that's paying you. Yeah, that's my preferred app personally. There's also Apple Pay and you know, Google pay. Now, if you have an iPhone, I can send you money using my iPhone, and it goes to a digital little debit card in your wallet app, and it can live there. You can use that for Apple Pay transactions, or you can transfer it to your bank. Whatever you want to do, and I'm sure Google has a similar service. But yeah, that's my experience with mobile wallet.

Liz

Now Wil, going back to the Pop money thing the pay other people? Say you have a Triangle account and say your sister doesn't, can you still send them money if they don't have a Triangle account?

Wil

Yeah, yeah, for sure. You can send to anybody really. As long as they have an account somewhere because they need somewhere to put the funds in. They can do it that way. I guess the one difference with like the the big name apps like Venmo, and Cash app is, let's say somebody doesn't have a bank account. I guess it doesn't mean that they can't get access to their money because those two services in particular, you do have the option to get a debit card with it. So, like Cash app, you can get a debit card, and the same thing with Venmo. So if somebody sends you money to either one of those platforms, the funds are immediately put onto that debit card, yeah. You can use that anywhere. I think their Visa cards if I'm not mistaken. So pretty much anywhere you can use that card just like you would your normal financial institution, debit card or credit card or whatever. So

Liz

Wow. Who would have ever thought right? Using our phones. It's the natural step of things right is our phones have now become the way to pay.

Wil

Yeah, and I think the big thing is everybody, and again, especially millennials, and that's, you know, for better for worse, that's who every industry really has to cater to now, because that's the future. So millennials, we want things fast and as easy and as painless as possible. So we're all again, for better or for worse, our phones are attached to us. They're like another, another limb, if you will.

Liz

Yeah.

Wil

And if we can do everything from that device, then that's the way we want it done. And a lot of companies are realizing that and they're catering to that need.

Terri

And I will say too, you know, I mean, we have definitely over the years, I don't have any statistics in front of me, but I can say with surety that we have seen large percentages of our membership going from face to face transactions, in-banking transactions to online banking, and then the natural migration over the last I think you had said about probably three to five years Wil, has been from online banking to mobile banking. Right.

Wil

Yeah.

Terri

I mean, it's just been the natural course.

Liz

Yeah.

Wil

I mean, I look at the numbers on a monthly basis, and I know for a fact that a lot of our members are using mobile devices to access their bank accounts. So that's just, it just is what it is. And I'm sure that that's the, that's the trend everywhere. So yeah. So we do the Google Analytics and the Google Ad-

Words. And I think, if I'm not mistaken, over 90% of our AdWords are being looked at through a mobile device. So yeah, that just goes to show that everyone is, that's just the norm. It just is what it is so.

Liz

So along this line of like natural progression of technology, what do you guys think of voice banking? You know, the whole Amazon, Alexa and all of those technologies. Am I wrong to think that maybe banking is going to advance to that point, where people will be requesting their balances.

Wil

Oh, Liz it's already happening. Yeah, so voice banking, I know that is something that's possible, and it's something that is very interesting I would say. I'm not sure how I feel personally, just because it's a voice telling you your balances like in your home. So it's kind of weird to me, for example, and not that I would do this if we had company but God forbid that I know there have been instances where my Google Home device will go off because it hears something on the TV. And it'll just start telling me information that I didn't ask for. So God forbid that it hears something and all of a sudden starts shooting out my balances and my account numbers and all that. And I have company over, like, that's not probably... I'm not entirely sure how it works, but I know that it is possible it is, you know, out there. It is something that some institutions are doing and offering to their customers and to their members. So yeah, it basically works just like you said, Liz, you say, hey, Google, or Alexa and you ask it for your balance and your checking account or your savings, or whatever. And it'll tell you, I'm sure that it might ask you for I would like to think anyway, that I should ask you for some sort of a pin number.

Liz

That's what I was wondering .

Wil

To authenticate. Yeah, I mean that that would make sense to authenticate yourself to, you know, or something. So that it can proceed and give you those balances. But yeah, it's definitely something that's already here. It's, it's there, I'm sure, if you're listening and you have this ability with, with your institution, shoot us an email, I'd love to hear how it works.

Terri

The only thing that I would add to that is, you know, this past year I took the digital marketing course at Rutgers, and one of the professors had mentioned that, you know, in 2020 and beyond I think was like within the next, you know, two years or so 80% of transactions will be becoming voice activated, right? So if people are becoming more familiar with that technology, it only lends itself to the fact that more and more things will be coming that way. You know, if that's how you're going to purchase things is through audio. You know, like, some type of audio device. Yeah, like a voice activated purchase, then it would lend itself that that's where the banking is going. Right? All other industries would follow that. As people become more comfortable with it, I could definitely see it going down that road for sure.

Wil

Right. Yeah, that's a great point. I mean, I could definitely, totally see like the travel industry, doing something like that, like, hey, Google, tell me about Hawaii. Or tell me about this hotel in Hawaii. It'll tell you, you say okay, Google book it. And that's it, you're done. That's kind of crazy, but I would not be shocked in the least if that's the case. And I would say in like 5 years.

Terri

Where I want to go with that Wil is I want to Say Google, tell me about Hawaii, and then book it, and then can you make Wil pay for it? That's where I'm going with mine.

Wil

Keep my debit and credit cards away from you.

Terri

Well actually, look, that lends itself really into one of the things that we really need to talk about guys is the security of the digital world that we're in, you know, yeah. You know, what are you guys thinking? How do you feel?

Wil

Well, again, I mean, as long as like, for example, the voice with Google and Alexa and all that, as long as there's maybe a PIN number, like, hey, Google, tell me, what's my balance in my checking account? I don't want it to say you have \$1 in there, I want it to say, okay, what's your, what's your password, or what's your PIN number? And I tell it, 1-2-3-4 and then it says, okay, your balance is \$1, or whatever it is. As long as it has something like that, then that would be pretty cool. I think that's, that would be pretty secure, in my opinion.

Liz

Yeah. I think like going back to other things like the digital payments and all of that I'm actually kind of impressed with the security of some of that stuff like, like Apple Pay, for example, or Google pay and how they, they encrypt your information. So they use their, what are they the tokens? You know, all of that technology, like for payments. Initially, when that stuff was coming out, my thought was, oh, man, you know, this is all my information that's being like spread across, you know, microwaves, or radio waves. But that's not that's not what's actually happening. They've built extra security in these layers of technology where your information is not even really being used. It's, it's a separate bit of information. So I think that like, some of this stuff is more secure in usage, you know, which, which gives me a lot of faith in it, you know, even with the online banking and the mobile app, like all of the encryption and all of the security that's in place for these technologies, they just put me at ease.

Wil

Yeah, I would definitely agree with that.

Liz

I think even to when you do when I do stuff like, um, like the mobile bill pay or the online bill pay, you get your your codes, you know the verification codes, like right away. So instead of like me writing a check, and either mailing it or like delivering it, like what happens if it gets lost, or what happens if something doesn't work. When you do a lot of the online transactions, you get your code like your this is complete, immediate. So you have that data trail that you can trace back if if there's an issue. So I look at that too, as like an just another. Oh, you know, everything worked. Well, you know, everything is going as planned. You know, there's no period of waiting.

Wil

Right. And, you know, just a tip for everybody, if, if you're listening to this. I would check all your accounts, banking and non-banking, if you have the ability to turn on MFA, which, which stands for multi

factor authentication. A lot of services offer it. Not everybody has it turned on. So, think your bank accounts think your, you know, Amazon think everything really anything that you have access to online, check to see if they have MFA, if they have that feature, which they should and turn it on. If you lose your password or somebody figures out your password, and you don't have MFA turned on. They're just going to get right into your account, versus if you have MFA turned on, which by the way Triangle does by default, and they figure out your password. Your gonna get a text message with a code. And unless they have your phone, they're not going to get that code and therefore they can't get into your account. So, again, make your password strong. But additionally, I would turn on MFA with all your accounts, not just banking, but pretty much anything that you have access to online.

Liz

And where can they find that capability Wil?

Wil

Yeah, that should be right in the settings. So if you I mean, really, on any website, it's going to be like within the platform that they're using. So let's say Amazon or Facebook, it should be right in the security settings for that website. And there should be MFA, like an option there to turn it on, turn it on. And definitely it does it with your email. So if you have Gmail or Yahoo or whatever email service provider you use, definitely do it with that because again, they could also get email access if they know your password, and then they can reset your passwords using that because that's how we reset our passwords. So, just make sure that MFA is turned on on every single platform that you use, from banking to email to social media, everything.

AD

Do you still get paper checks you need to deposit but don't want to wait in the long lines at the bank? Stay home and deposit your check using Remote Check Deposit. Just register within the Triangle mobile app or from your online banking. It makes depositing a check as easy as following the endorsement instructions and taking a couple of photos. With a few final taps of your finger or clicks of your mouse, your check will be on its way to your account. Don't stress over the hassle of running to the bank for a single deposit. Save fuel and the time by using remote check deposit through the Triangle mobile app. Register now and try it out. Visit trianglecu.org for details.

Liz

Well, we've all pretty much seen a lot of how banking has changed over the years. I mean, it's it's always changing, and it's really kind of cool to watch it as it unfolds. You know, over time. What makes you guys the most excited about, like what you're seeing? Or what are you looking forward to the most? You know, when it comes to this kind of stuff, what do you enjoy the most about it?

Wil

I think it's just the ease, the the ease, like of being able to do something that would traditionally, you know, five years ago take you, you had to schedule it in your day to actually go do it, go to the bank or go to the credit union and get it done. Now, you can do it in two minutes, right from your phone. Yeah, that's amazing. And I think that that's obviously not going to go away that's only going to improve and get better. As far as what I hope to see in the future. I'm not really sure it's like it's it's hard to really get any better, but I know it's going to get better. Because there's some geniuses, you know, behind the scenes doing all this stuff. So it's only going to get better. I'm excited for it. I can see a world in the future where you know how we have ITMs now. And you know, you click a button and you're video chatting, essentially with somebody in our contact center, that's going to be in my opinion, and I can see, that's going to be happening from our living room, like, we're not going to have to go to the ITM,

we can just do it from our TV. It's going to have a little camera built in and our Triangle app is going to be installed on that TV. And we're gonna click a button and we're going to be video conferencing with somebody from Triangle. And we're going to get what we need to get done right from our living room. I can totally see that.

Liz

I could see that too. Actually Wil, yeah.

Wil

Yeah, we could do it from our phone we can do it from, you know TVs I wouldn't be surprised if they have a little camera built in, you know in the next couple of years and where you can load your banking app. And you can if your bank is equipped with it, you can start a video chat with a staff from from your bank. I can totally see that.

Liz

Yeah, me too. Right in your living room? Yeah. Yeah.

Terri

That's pretty convenient you guys.

Wil

Does it get more convenient than that?

Liz

No, you don't even have to leave the house. I mean, we're already kind of doing that. But

Wil

How about you Liz? What do you what do you see? Give me five years. What is the banking landscape look in five years?

Liz

Well, actually, I think you hit the nail on the head. Because I think that people, people want to be able to do their transactions quickly and easily. The the minimal ones right, your transfers and stuff, you don't want to have to talk to a person, you want to just be able to do it and we have that, right? Like, we can do that on the phone. But sometimes if you want to talk to somebody, if you need to talk to somebody, there's no reason why we wouldn't want to just pull them up in a video chat and talk to them, we still get the benefit of talking to a person. We just don't have to physically go anywhere. So, I mean, I could see that being something that's appealing for many people.

Wil

Right.

Liz

Again, as long as the safeguards are in place, and I'm sure that they will. Like you said, we've got a lot of brilliant people, you know, in the technology world that are always developing new things. So, I mean, it's kind of cool. Like as something new comes out, we find a way to to make it appealing, you know, to everybody.

Wil

Yeah, sure. I agree.

Liz

There have been a lot of changes in the banking world that significantly improved a lot over the years. You know, it's more convenient. We have more control over our transactions, we have more control over our accounts. So it's kind of nice to know that that the industry still has the member convenience and the member control in mind. You know, our safety, security is still top priority for all the financial institutions out there, which is kind of nice. They want to make things easier for us, and they also want to make things safer for us. So, that's, that's I think one of the benefits of a lot of these new developments is that those are always at the top of their mind.

Wil

Right? I would agree with that. How about you guys? You guys, I'm talking to the audience here. What do you see in the future? Shoot us an email at tcupodcast@trianglecu.org and let us know if you envision something happening in the future. Or if you know, your institution is currently offering something that's that blew your mind. Let us know we'd love to hear and we'd love to learn from you.

Terri

Thank you for listening to Triangles Making Money Personal podcast. We hope you found this episode on the transformation of banking valuable. Be sure to check out our other episodes on our website at trianglecu.org. If you have any comments or recommendations for future shows, please email us at tcupodcast@trianglecu.org. Have a great day!

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