

2009 RECOMMENDED
BUSINESS PLAN

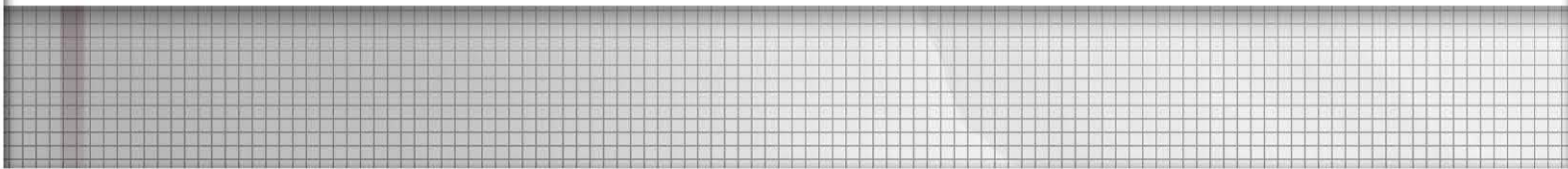




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Plan Overview

This business plan document provides a summary of the recommended strategic direction, specific organizational goals, and resource allocation for XYZ Credit Union for 2009 and beyond. This strategic business plan outlines the credit union's desired short-term and long-term future. In addition, it highlights the strategic focus that requires review and confirmation from the Board of Directors.

It should be recognized that this document is intended to be a summary, or overview, of the most critical areas. Furthermore, in-depth documentation has been developed to support the goals, assumptions, projections, and recommendations contained within this plan. The extensive work, which has been completed throughout the organization, including goal and action plan development, the calculation of financial "what-if" options, the development of detailed pro-forma financial statements, and extensive management interaction surrounding successful plan implementation, has resulted in the conclusions and recommendations presented in this analysis.

As a whole, this plan answers the following key questions that the organization must intentionally determine in order to excel in the financial services industry and the credit union's local marketplace:

OUR UNIQUENESS - <i>What Makes the Credit Union Unique?</i>
Values / Core Beliefs
Mission Statement
Strategy Drivers
Internal Assessment
THE MARKET - <i>Who Wants What We Deliver?</i>
External Assessment – Macro Economic
External Assessment – Micro Economic
OUR STRATEGIC DIRECTION - <i>Where is the Credit Union Headed?</i>
Vision of the Future
Desired Future
OUR IMPLEMENTATION - <i>How Will We Deliver It?</i>
Strategic Initiatives
Goal Areas Listed By Initiative
Organizational Goal Statements
Resource Allocation
Strategic Options / Financial Projections
Graphs of Financial Results
Recommended FILM Measurements