



the credit union data exchange
A credit union cooperative

Who Goes First?

Building CUDX for the AI Era





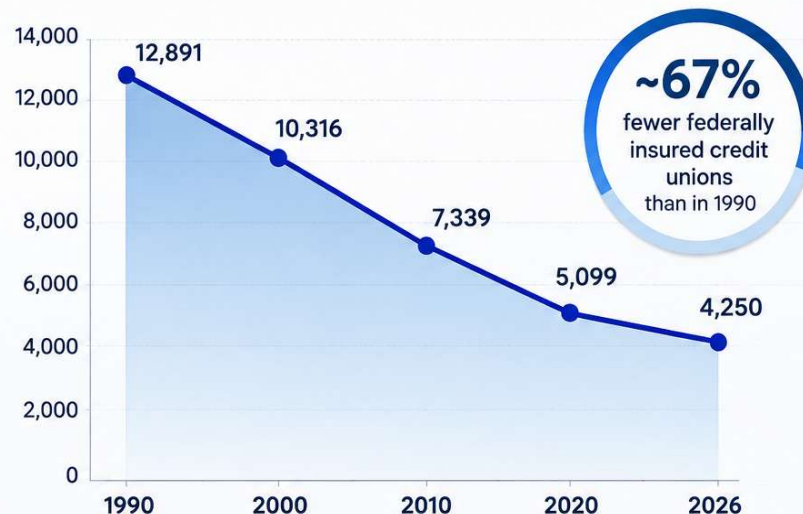
Ganesh Morla

Executive Director, CUDX

Technology and business leader with 20 years of experience driving strategy, innovation, and digital transformation. Passionate about building high-performing organizations, turning emerging technologies into business value, and creating collaborative ecosystems that drive sustainable growth and industry impact.

Credit unions History

Federally Insured Credit Unions	
Year	Number of Credit Unions
1990	~12,891
2000	~10,316
2010	~7,339
2020	~5,099
2026	~4,250





~67% fewer federally insured credit unions than in 1990



Yet today, credit unions collectively serve **nearly 146 million** members.



Source: NCUA – Historical Data on Federally Insured Credit Unions (1990–2026)
2026 data as of Q1 2026

Every decade has raised the cost of competing



The BIG Idea: Credit unions own valuable data.

Credit unions hold a wealth of valuable data, but much of it remains fragmented and underutilized. CUDX brings that data together through a secure, governed, cooperative ecosystem, transforming standardized, de-identified data into trusted, AI-ready data products at industry scale—powering advanced analytics, AI models, and intelligent agents while creating a shared foundation for innovation across the credit union movement.

Secure Exchange

1

A governed marketplace where credit unions share standardized data products with approved participants.

AI Foundation

2

A common AI ready data layer enriched with public and commercial third-party sources for richer, industry-wide insights.

Ecosystem Value

3

New revenue opportunities for contributors and better solutions for partners — all through enterprise-grade cloud delivery.

Who is

CUDX

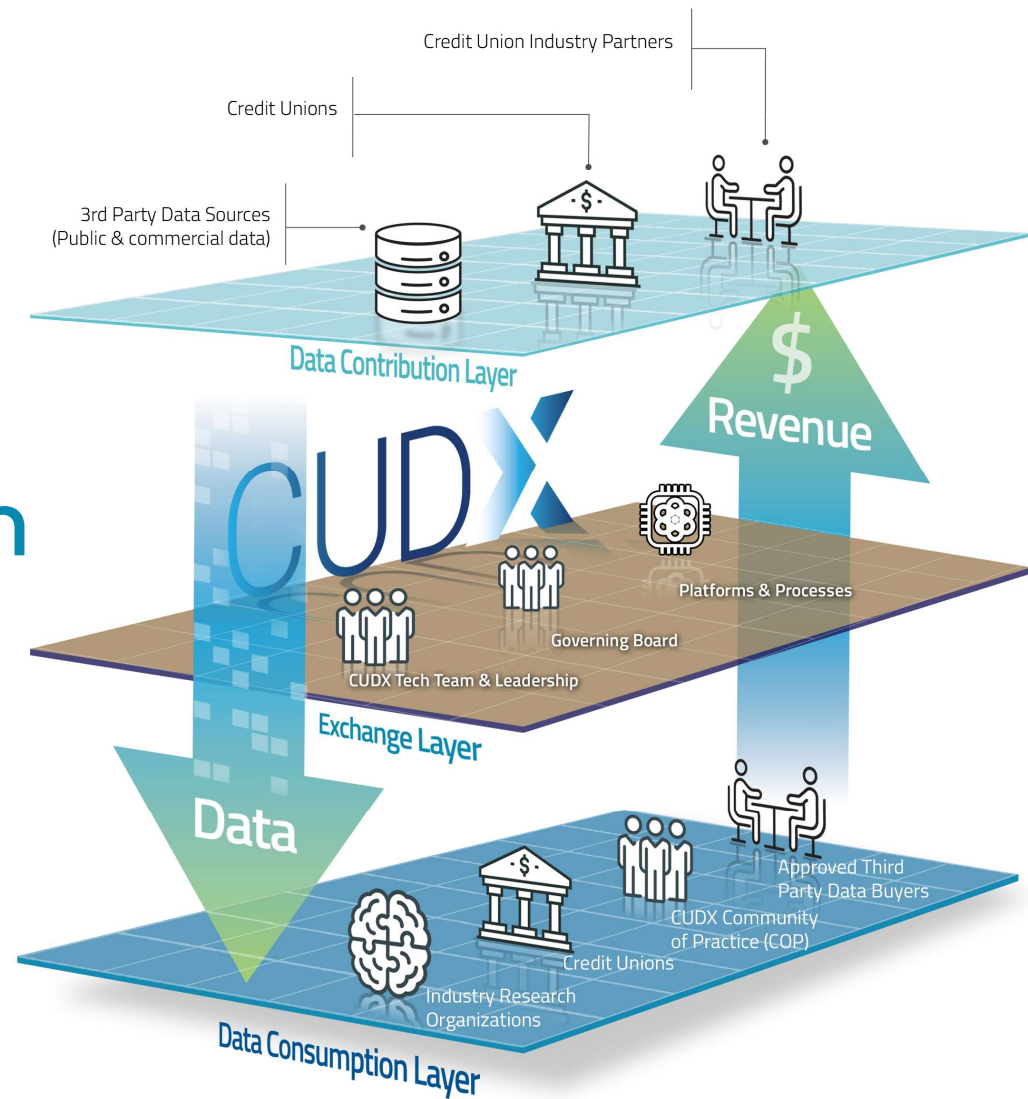
CUDX

A credit-union-owned data exchange built for the movement

CUDX provides secure shared infrastructure for credit unions to contribute, govern, standardize, and de-identify data—then turn it into trusted industry intelligence, data products, analytics, and AI-ready foundations.

CUDX turns it into AI Ready Data Products for shared industry advantage.

CUDX Ecosystem



The Value Proposition

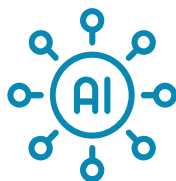
Three Core Capabilities, One Unified Platform



Secure Exchange

A governed marketplace where credit unions and approved third parties exchange standardized data products with full confidentiality protections.

- Secure data contribution and access
- Standardized formats and protocols
- Cooperative governance model



AI Foundation

A data layer enabling richer insights across members, accounts, transactions, and external data sources — at industry scale for AI era.

- Common credit union data model
- Public and commercial data augmentation
- De-identified benchmarking datasets



Ecosystem Value

A trusted platform for new data products, better partner solutions, and potential non-interest income for contributing credit unions.

- Revenue for contributors
- Credit union-specific partner solutions
- Enterprise-grade cloud marketplace delivery

Who Benefits: Built for the Entire Credit Union Ecosystem

CUDX is designed to create shared value across every stakeholder group in the credit union industry — from individual institutions to technology partners and researchers.



Credit Unions

Generate potential non-interest income, gain access to industry benchmarking, and leverage shared analytics without rebuilding infrastructure.



Data Leaders

Access a standardized, enriched data foundation that accelerates analytics initiatives and reduces data acquisition cost and complexity.



Technology Partners

Build better, more relevant credit union solutions using trusted, anonymized data — with a clear path to market through the CUDX marketplace.



Researchers & Analysts

Access de-identified datasets for industry research, economic analysis, and benchmarking — drawn from a broad, representative base of credit union data.

CUDX: A New Model for Value Creation

For the first time, credit unions can participate in the value their data creates — while maintaining governance, protecting members, and enabling partners to build better industry-specific solutions.



Revenue for Contributors

Credit unions that contribute data can generate potential non-interest income — turning a previously untapped asset into a meaningful financial benefit for their institution.



Enterprise Grade Delivery

CUDX leverages enterprise-grade cloud platforms to ensure secure, scalable, and reliable data delivery — meeting the compliance and security standards credit unions require.



Better Partner Solutions

Approved partners gain access to a trusted, standardized data resource — enabling them to design credit union-specific products that are more accurate, relevant, and actionable.



Controlled Marketplace Access

Approved buyers access anonymized or de-identified AI ready data products through governed marketplaces — with full auditability and participant accountability at every step.

CUDX A New Model for Value Creation

For the first time, credit unions can participate in the value their data creates — while maintaining governance, protecting members, and enabling partners to build better industry-specific solutions.



Data Onboarding:

Integrate the remaining committed credit unions' data into the CUDX platform, increasing the representation to over 5 million credit union members.



Community of Practice:

Activate and support the CUDX Community of Practice to enable the sharing of best practices, ideas, and insights among CUDX members and approved 3rd party data consumers.



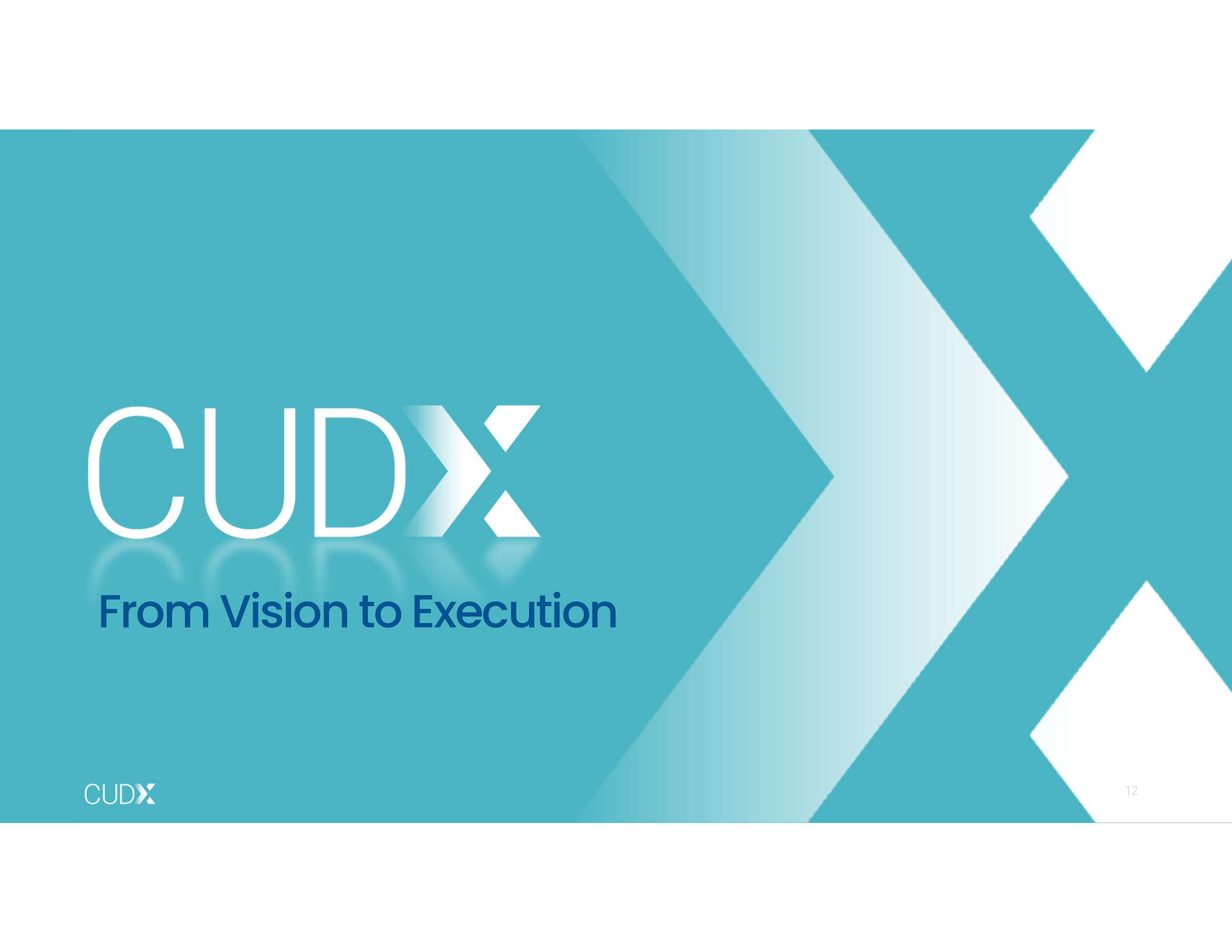
Grow:

Streamline and harden our processes to make adding new credit unions and millions of members' data easier, and maximize the value of the exchange



Go to Market:

Identify and engage the commercial market for CUDX data.

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CUDX

From Vision to Execution

How to Contribute Data to CUDX

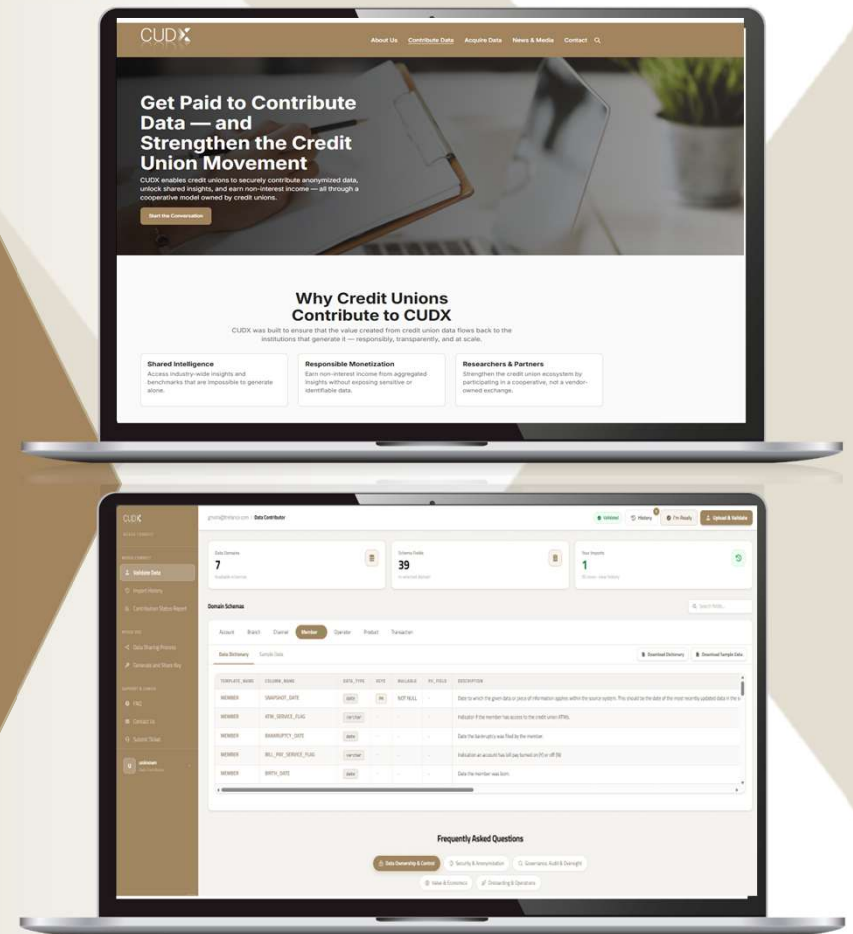
Direct from core providers

File-based agnostic data

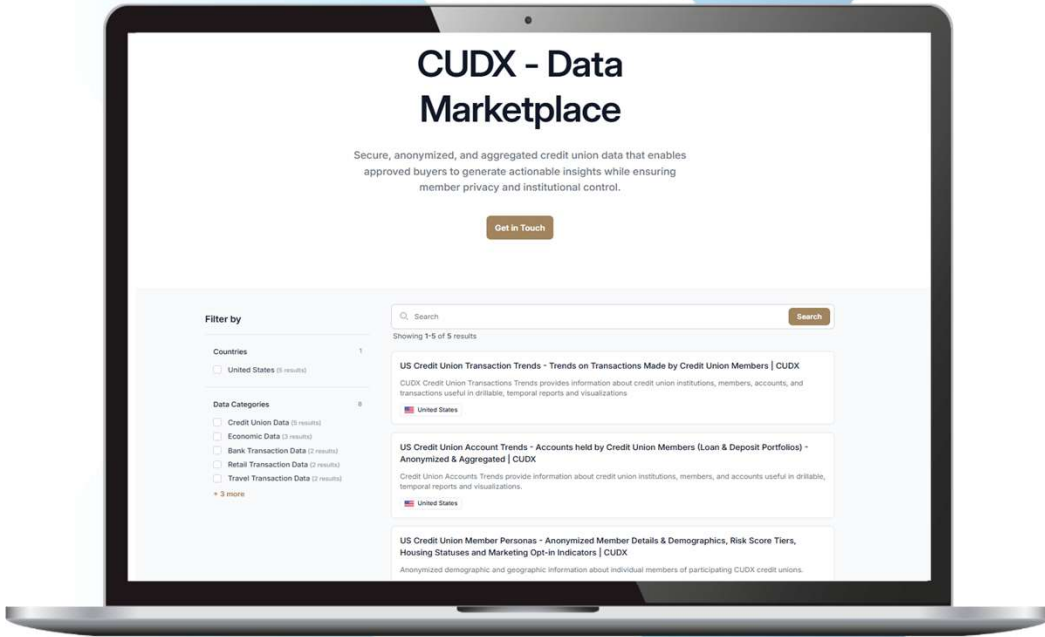
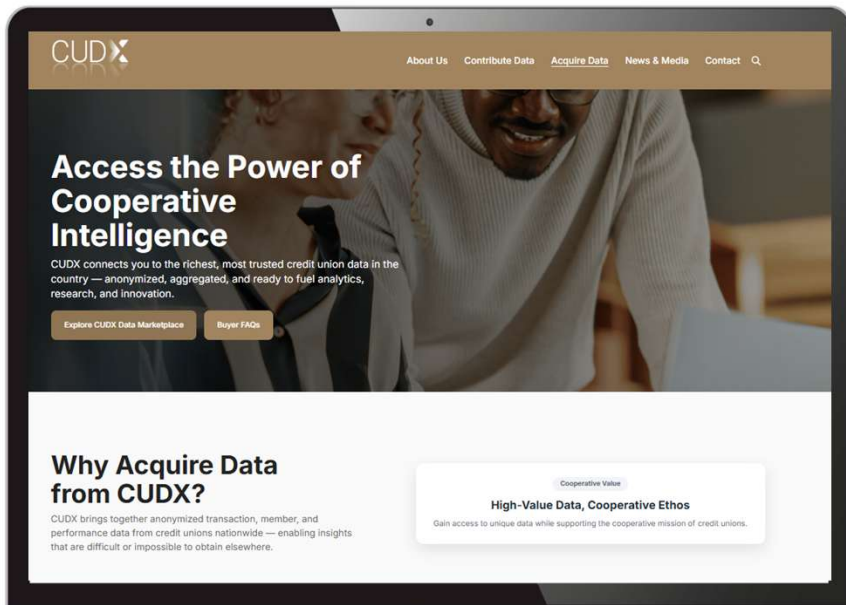
Direct from cloud platform

Direct from Rise Analytics

<https://cudx.com/>



What CUDX is Selling?



<https://cudx.com/>

The Road Ahead for

CUDx

CUDx

What's Next for CUDX?

Break the chicken-and-egg cycle by growing participation

The immediate priority is more credit unions contributing more representative data. Each contributor expands the shared foundation, strengthens future products, and makes participation more valuable for the next institution.



What's Next for CUDX?

Turn participation into a self-reinforcing cooperative flywheel

Early contributors create broader data. Broader data creates stronger benchmarks, products, and AI-ready capabilities. Greater value attracts more participants—making the resource stronger for everyone.



ONE CREDIT UNION

50K

Members



VS.

THE CREDIT UNION MOVEMENT

~146 MILLION
MEMBERS

Thousands of institutions. Millions of financial journeys.



Deposits Loans Transactions Products



A PIECE OF THE PICTURE
One institution.
One view of the market.

Different Geographies Different Generations Different Communities Different Products Different Behaviors Different Economic Conditions



A UNIQUE VIEW OF AMERICAN CONSUMERS
Collective insights. Stronger decisions. Better outcomes for members.



Our data is fragmented. Our opportunity doesn't have to be.

Individually, we see a piece. Together, we see the whole picture.

Individually, We
See Members.

Collectively, We
See the Market

AI Era:

What can we
do together?

Questions we can answer—only when we learn from each other.



Are **younger** generations engaging differently with credit unions?



Where are **deposits** moving?



Which members may be showing early signs of **financial stress**?



How are **auto** loans performing across different regions?



What **products** drive deeper member relationships?



Where are credit unions gaining or losing **relevance**?



How does my institution compare with **true peers**?



Which **economic** signals predict changing member behavior?



Where are **underserved communities** being missed?



From individual **data** to collective **insight** to **intelligent action**.



REPORTING

What happened?
Understand your own data.



ANALYTICS

Why did it happen?
Find patterns and compare.



PREDICTIVE INTELLIGENCE

What will happen?
Forecast trends and risks.



AI-POWERED INTELLIGENCE

What should we do?
Recommendations at scale.



COOPERATIVE IMPACT

Stronger decisions.
Better outcomes for members and communities.



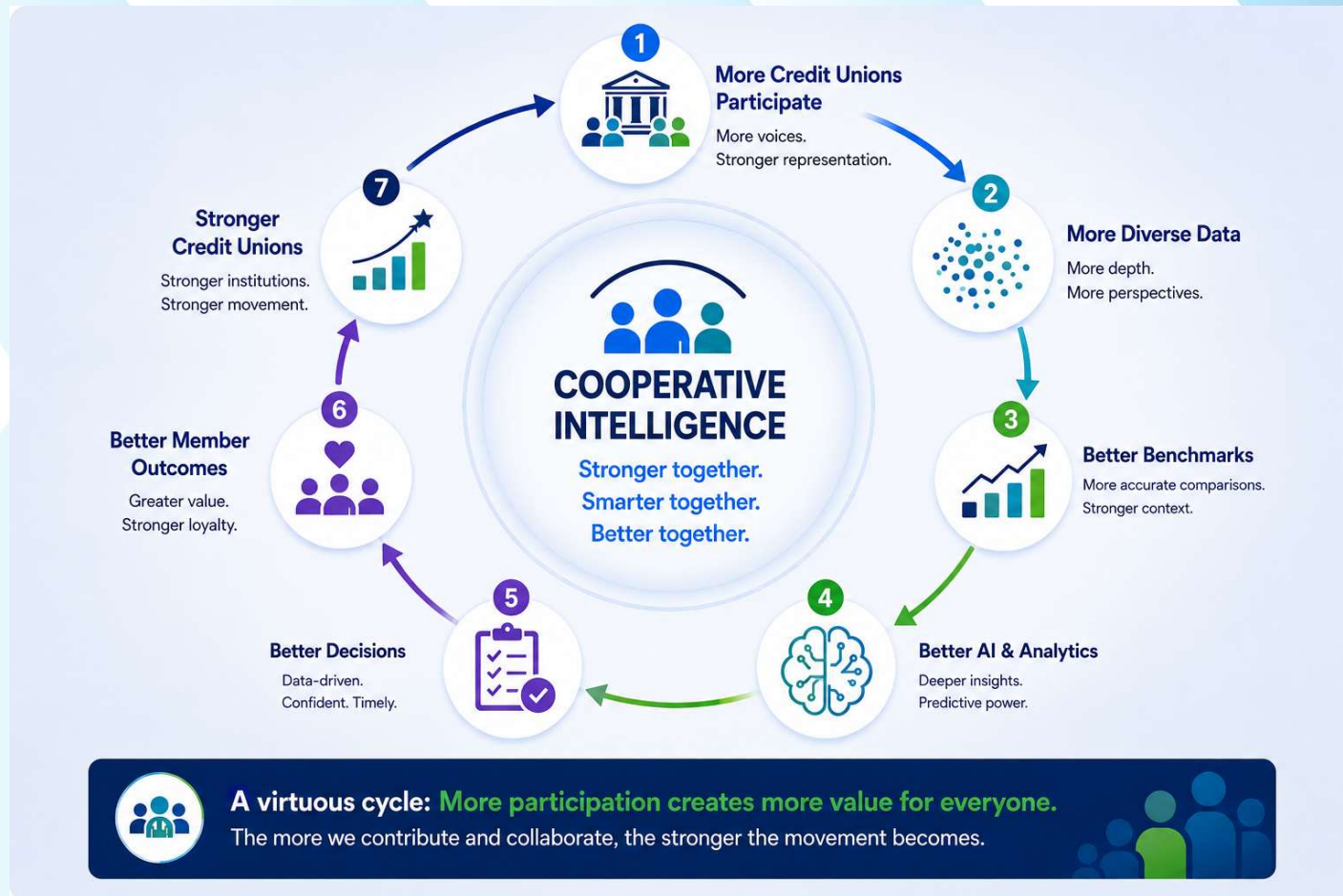
Together, we move from seeing pieces of the puzzle to seeing the full picture—
and making a bigger impact.



and making a bigger impact.

Together, we move from seeing pieces of the puzzle to seeing the full picture—

Participation creates a cooperative data flywheel



We share intelligence—not identifiable member information



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CUDX

Key Takeaways

CUDX

Key Takeaway

CUDX is a shared cooperative resource—not another vendor product

Its purpose is to create movement-level infrastructure and intelligence. Every new participant broadens the data, strengthens the insights, and increases the value returned to participating credit unions.



Key Takeaway

Growth in contributed data unlocks everything else

The immediate priority is increasing responsibly managed data. Greater scale improves representation, benchmarking, data products, buyer value, and the usefulness of every future analytics or AI capability.



Key Takeaway

Better Data. AI-Ready Credit Unions

Models and agents need trusted context. Standardized, representative industry data can help AI understand credit union products, communities, operating models, and member needs—not just generic financial services.

Key Takeaway

Early contributors help shape what CUDX becomes

Early participation gives credit unions a voice in governance, standards, priorities, onboarding, and use cases. Those institutions also learn sooner and are positioned to benefit first as new products emerge.





Key Takeaway

Privacy protection and low-lift onboarding are built in

Member protection is designed into the data lifecycle through secure transfer, governance, de-identification, aggregation, controlled access, and monitoring—while CUDX handles as much mapping and onboarding work as possible.

How can you be part of

CUDX



CUDX



Building a Shared Data Ecosystem for the Credit Union Movement

Partners helps activate the network. CUDX handles the data.
Together, we create value for the credit union movement.



Partner with CUDX

Become a CUDX strategic partner and advocate



Engage Credit Union Network

Encourage partner credit unions to explore and join CUDX



Enable CU Participation

Make introductions and help build trust



Build the Shared Data Ecosystem

Help identify high-value industry use cases



Create Industry Value

Gain revenue, insights, and ecosystem benefits

Thank you

Let's build the shared data ecosystem for
the credit union movement together.



CUDx

Learn more at cudx.com