

# The CU Skeptic: Revealed

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I'm *still* not drinkin' the cu koolaid

# Where is this thing headed?

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- Meet Mark McSpadden
- Meet the CU Skeptic
- The Difference Between Banks and Credit Unions
- Skeptic 2.0

Hi. I'm Mark McSpadden

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# I'm a Nerd

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```
if you.understand?(this)
  you.nerd = true
else
  you.nerd = false
  you.normal = true
end
```

END

λση·ηοηωαγ = φλση



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The Garland Group

# RiskKey

The screenshot displays the RiskKey web application interface for the 7th Bank of Timbuktu. The browser address bar shows the URL <http://demobank.riskkey.com/>. The page title is "Risk Assessment Made Easy". A prominent text box states: "RiskKey is a quick, smart, powerful online tool for financial institutions to complete their risk assessments." The interface includes a navigation menu with "Dashboard" (selected), "Templates", "People", and "Account Settings". The main content area is divided into several sections: "Late Resolutions" (7th Bank of Timbuktu Only) showing 2 late resolutions, "Upcoming Resolutions" (7th Bank of Timbuktu Only) showing 1 upcoming resolution, and "Recent Comments". A "Projects" sidebar on the right lists "Create New Project" and several existing projects: "GLBA Risk Assessment", "Main Street Branch Risk Assessment", and "2007 IT Risk Assessment".

## Risk Assessment Made Easy

RiskKey is a quick, smart, powerful online tool for financial institutions to complete their risk assessments.

### 7th Bank of Timbuktu

Dashboard | Templates | People | Account Settings

#### Late Resolutions

7th Bank of Timbuktu Only • All

2 in 7th Bank of Timbuktu Projects and 2 in All Projects

10 days late: [Board GLBA Reports](#) on GLBA Risk Assessment assigned to Joe Banker

10 days late: [Balancing to G/L](#) on Main Street Branch Risk Assessment assigned to Joe Banker, Libby Loans

#### Upcoming Resolutions

7th Bank of Timbuktu Only • All

1 in 7th Bank of Timbuktu Projects and 2 in All Projects

5 days: [GLBA Compliance](#) on GLBA Risk Assessment assigned to Joe Banker, Libby Loans

#### Projects

Create New Project

7th Bank of Timbuktu

- [GLBA Risk Assessment](#)
- [Main Street Branch Risk Assessment](#)
- [2007 IT Risk Assessment](#)

#### Recent Comments

Could you please draft together a document for this recommendation? Thanks, Joe

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**JPMorgan take-over of WaMu sparks two-year systems integration project**

Lisa R. shared 5 days ago from finextra.com



**What are you using for loan documents? We are evaluating Compliance One (GulfPak) and LaserPro.**

Rusty H. asked 9 days ago



**Why so much activity in the financial tech start-up arena as of late - particularly personal finance?**

Chris L. asked 7 days ago

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# Banktastic TV

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The CU Scoop - Blogs and Hot Dogs (Ep. 22)

Tuesday, August 26th, 2008




BanktasticTV Presents


# The CU Scoop

Featuring:

**Mark McSpadden**

 Banktastic



 Banktastic

Mark McSpadden



Operators are standing by...

Mark McSpadden Likes Credit Unions

Hi. I'm the CU Skeptic

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# BarCampBankSeattle

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# The 7 Cooperative Principles?

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- Voluntary Membership
- Democratic Member Control
- Member's Economic Participation
- Autonomy and Independence
- Education, Training, and Information
- Cooperation among Cooperatives
- Concern for Community

“Credit Unions are just crappy Banks.”

- Jesse Robbins

Founder of the Never Founded  
Black Rock Federal Credit Union

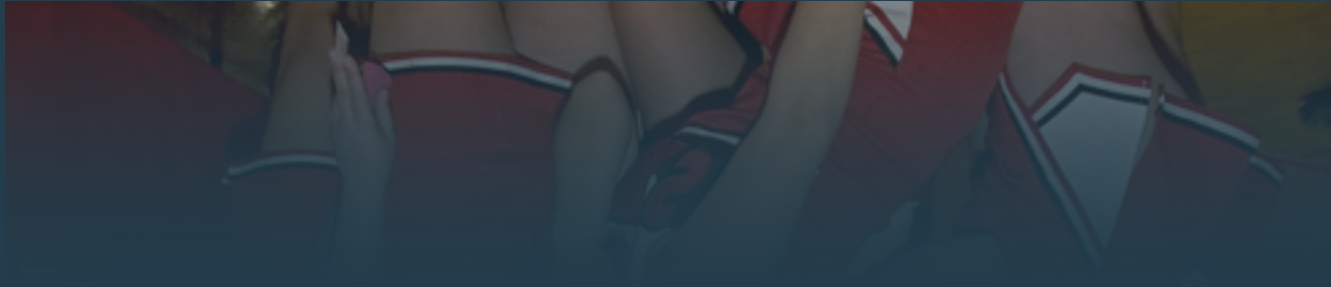
October 10, 2007

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I start down this path not knowing where it leads....

# Cheerleaders

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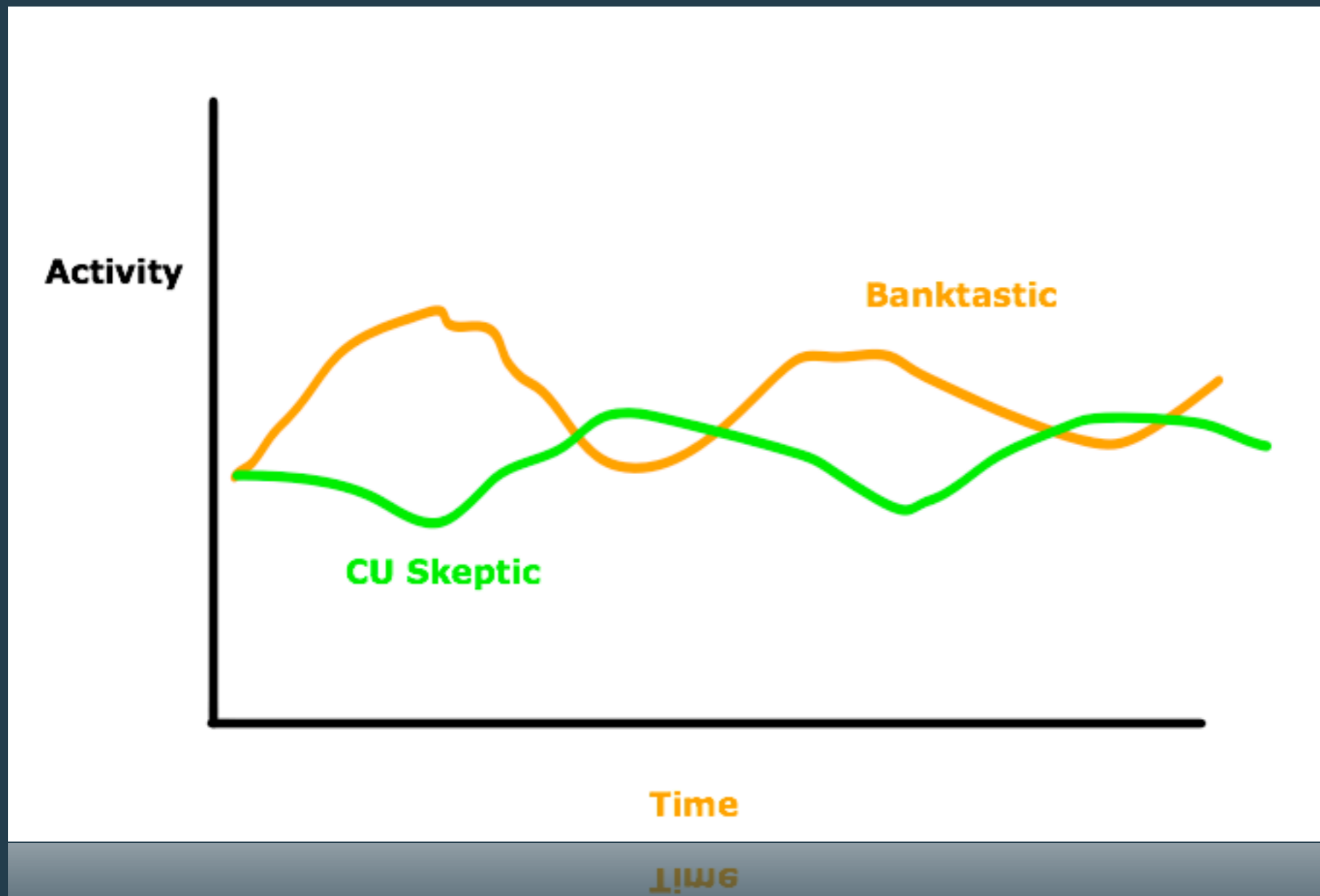
# Quick Stats

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- 24 articles
- 6000 views
- 160 comments

# Why didn't I blog more?

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# The Difference Between Banks and Credit Unions

It's all about who's first

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# The Difference Between Credit Unions and Banks



The Credit Union or Bank Game  
has been cancelled

Enough with the Belly Button Research!



# Employee Perceptions of Credit Unions

# Why Choose a Credit Union? An Ethnographic Study of Member Behaviors

“There is little to no differentiation”

- Stefanie Norvaisas

It's not a pretty picture

# What do you want to talk about?

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I've got a blog to talk about what I want to talk about

What's Next for the CU Skeptic?

Mark McSpadden

[markmcspadden@gmail.com](mailto:markmcspadden@gmail.com)

[www.markmcspadden.net](http://www.markmcspadden.net)

469.226.9488

CU Skeptic

[cuskeptic@gmail.com](mailto:cuskeptic@gmail.com)

[cuskeptic.wordpress.com](http://cuskeptic.wordpress.com)