# Staying Strategic Amid Constant Change




d. hilton associates inc.

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# What qualities do we need to embrace to prepare for an uncertain future?

- Efficiency
- Resilience
- Empowerment
- Altruism
- Ambition
- Adaptability



# *Efficiency*

- Employees spend an average of 31 hours per month in meetings.
- Employees say 50% of these meetings are a waste of time.



*Source: Harvard Business Review*

# *Efficiency*




- How many commercial credit agreements does Chase process in a year?
  - 12,000 annually
- How many hours does it take the Chase legal team to review these agreements?
  - 360,000 hours annually
- How many hours does it take the Chase Contract Intelligence Platform to review the agreements?
  - 26 seconds
- How much is that in expense savings?
  - $18,600,000 annually

    (60 hours a week / 3,000 hours a year per employee / 120 employees / $155,000 a year avg. salary)




**June 2014 – Amazon announces Fire phone**

**October 2014 – Amazon sells $140M of unsold inventory**

***Resilience***




**November 2014 –**
**Amazon Alexa & Echo launch**

***Resilience***



THE RITZ-CARLTON

# How should we think about member lifetime value?

| Member Value Example | | | | |
|---|---|---|---|---|
| | # of HH | % of HH | Sum (Total Deposits + Total Loans) | % of Total |
| Bottom 50% | 104,525 | 50% | $66,870,333 | 1.1% |
| 51% - 70% | 41,815 | 20% | $413,944,956 | 6.9% |
| 71% - 80% | 20,908 | 10% | $553,561,231 | 9.2% |
| 81% - 90% | 20,910 | 10% | $1,045,981,022 | 17.3% |
| 91% - 95% | 10,457 | 5% | $990,454,590 | 16.4% |
| 96% - 100% | 10,451 | 5% | $2,967,186,073 | 49.1% |
| **Total** | **208,584** | **100%** | **$6,037,998,206** | **100.0%** |

*Altruism*



Community America CREDIT UNION

Personal | Business | Locations | Contact Us | Become a Member | Log In

Bank | Borrow | Invest | Insure | Learn

Where would you like to get started?

Build a Plan →

Understand Financial Aid →

Pay for College →

Schedule an Appointment →

## Your Trusted Partner in College Planning

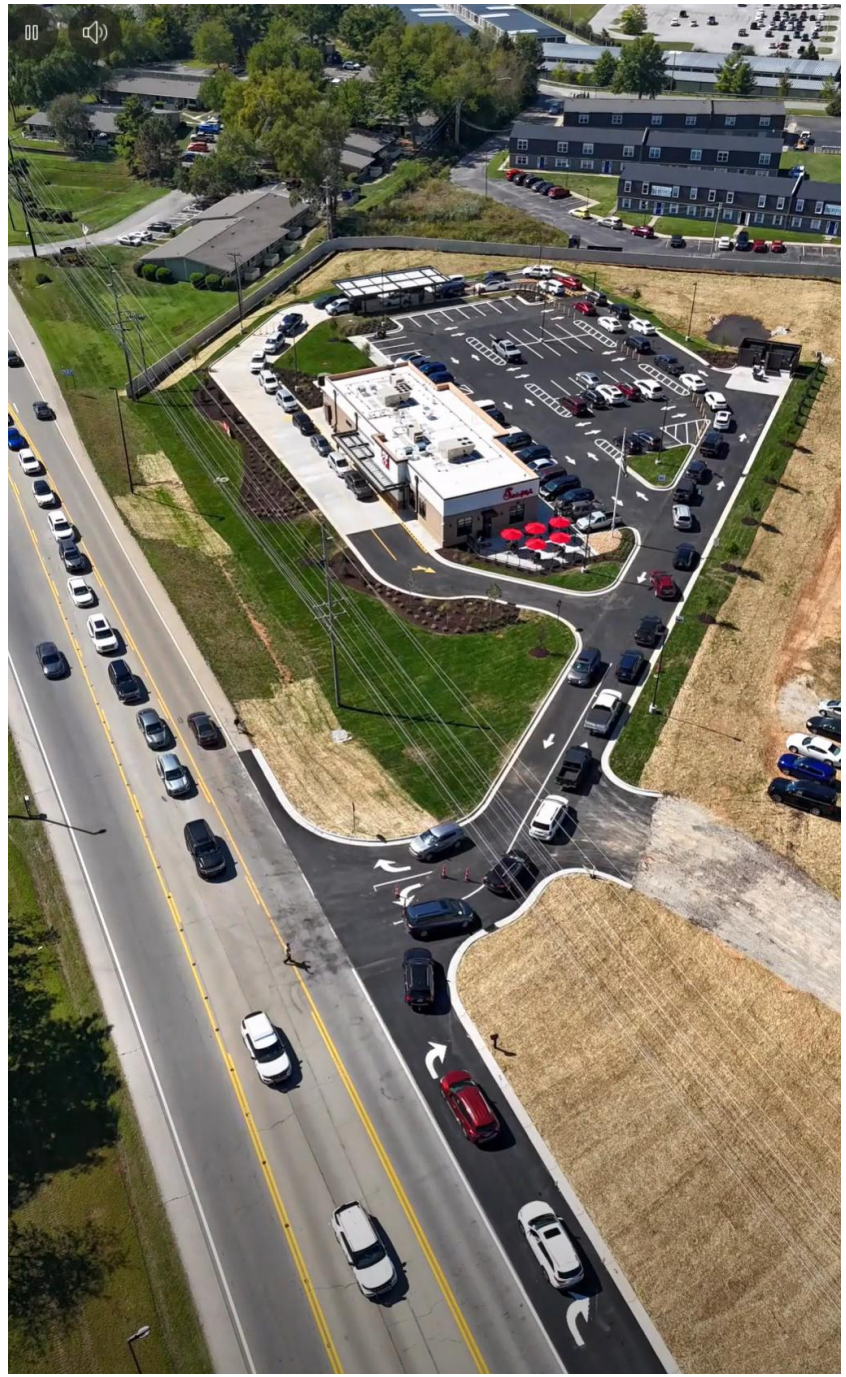
As a College Planner, Karly Scholl is here to guide you through the most important stages of planning for life after high school, including career exploration, choosing an educational program and establishing realistic financial expectations around funding your education. No matter where you are on your financial or educational journey, Karly can help you form a personalized plan for success.

Meet With Karly



# *Ambition*





# *Ambition*




airbnb

# Adaptability

airbnb

Host your home | Host an experience | Sign up

Places to stay | Monthly stays | Experiences | Online Experiences NEW

LOCATION
Where are you going?

CHECK IN / CHECK OUT
Add dates

GUESTS
Add guests

Search

## You don't need to go far to find what matters.




**Nearby getaways**
Unplug or reconnect on a trip that's just a short drive away.



**Online Experiences**
Unique activities we can do together, led by a world of hosts.



**Entire homes**
Comfortable private places, with room for friends or family.



**Monthly stays**
Make an Airbnb your home, for stays of a month or longer.

Location, landmark, or address

You don't need to go far to find what matters.




**Nearby getaways**
Unplug or reconnect on a trip that's just a short drive away.

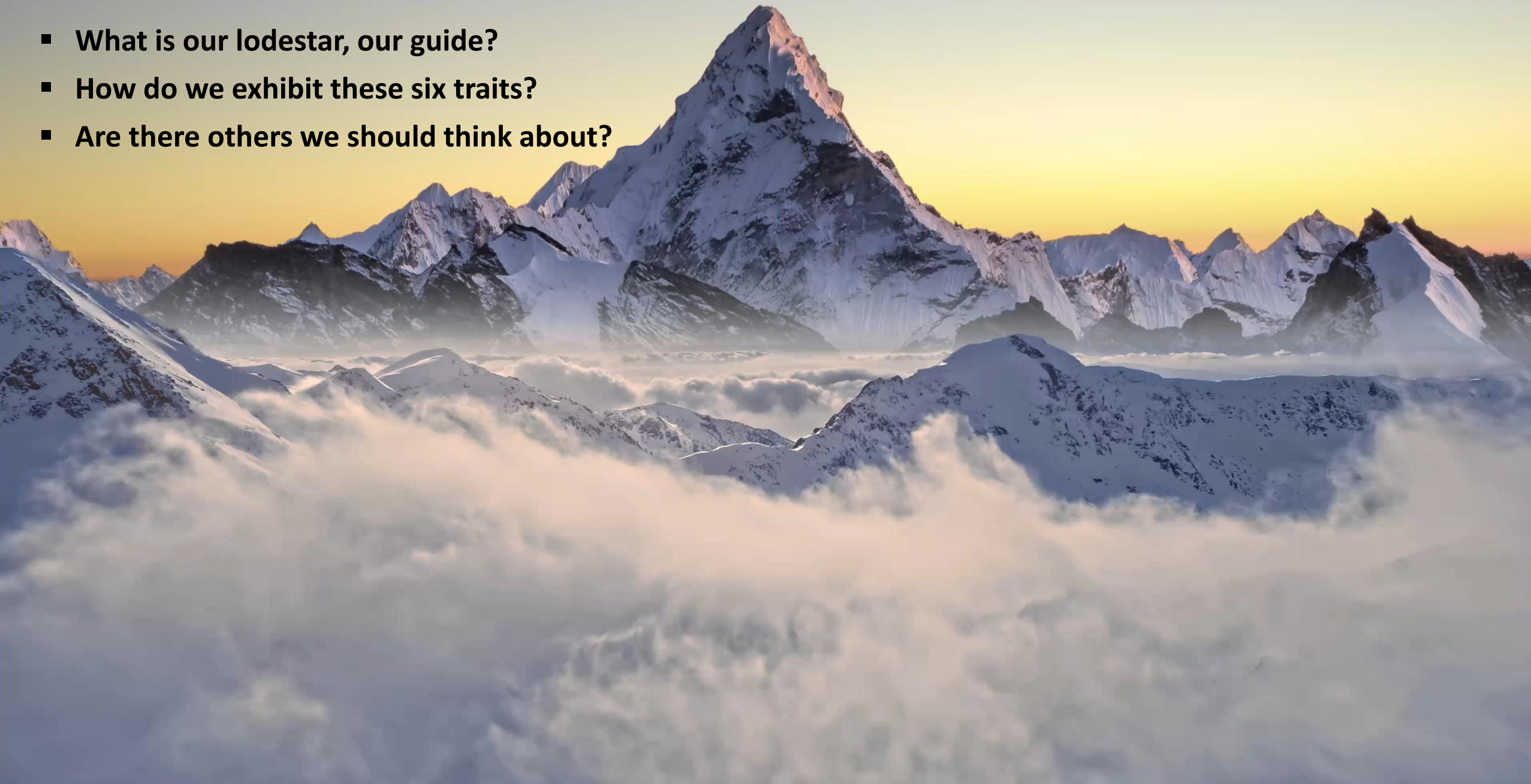
**Online Experiences**
Meet people all over the world

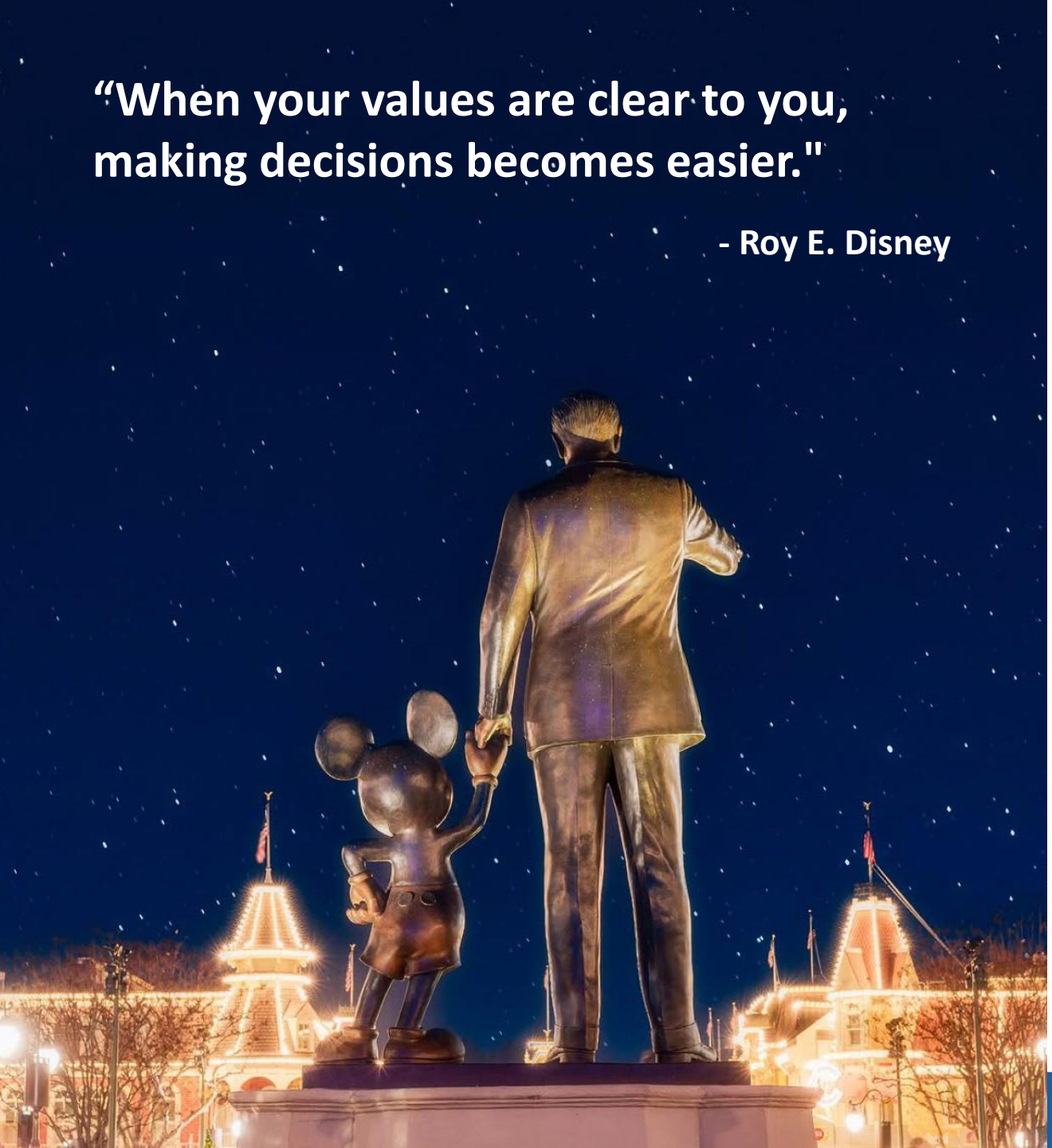



*Adaptability*

# Strategic Questions

- What is our lodestar, our guide?
- How do we exhibit these six traits?
- Are there others we should think about?






CELEBRATING 40 YEARS

d. hilton associates inc.

*11TH Annual*

# Total Rewards Symposium 2025




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