



**Towson University College of Business and Economics  
Fall 2017 Live Strategy Case Competition**

SECU is a membership-owned, full-service financial institution (FI) serving over 240,000 members and managing over \$3.4 billion in assets. Membership eligibility is typically based on your affiliation (current or past) with a Maryland employer, agency or organization (such as a state university or labor union), or by being related to someone who is eligible. All account holders that maintain at least \$10

invested within its online, mobile, digital, and omni-channel platforms, but still faces disruption from an ever-expanding suite of banking technology options.

### Membership Growth

Although SECU has tended to achieve steady membership growth, some recent quarterly membership growth stagnated. At its core, membership growth involves two separate yet equally important objectives: (1) the acquisition of new members for SECU and (2) the retention of SECU's current members. If SECU experiences a large influx of members but simultaneously realizes an outflow of current members, the net measure of growth is offset. Over the coming years, the

***Resource Requirements (10%):*** Specify the resources that are needed to support your strategy. These should be feasible. Be mindful of the resources your strategy will require (capital expenditure, staffing requirements, etc.). Total budgeted resources across the three-year period cannot exceed **\$870,000 (\$290,000 per year)**.

***Limiting Threat of Imitation (10%):*** Explain why competitors, both commercial banks and fintechs, will find it costly to imitate this strategy.

***Writing/Presenting Quality & Convincingness (10%):*** Refer to the attached grade rubric and employ high quality business communication skills for the business audience.