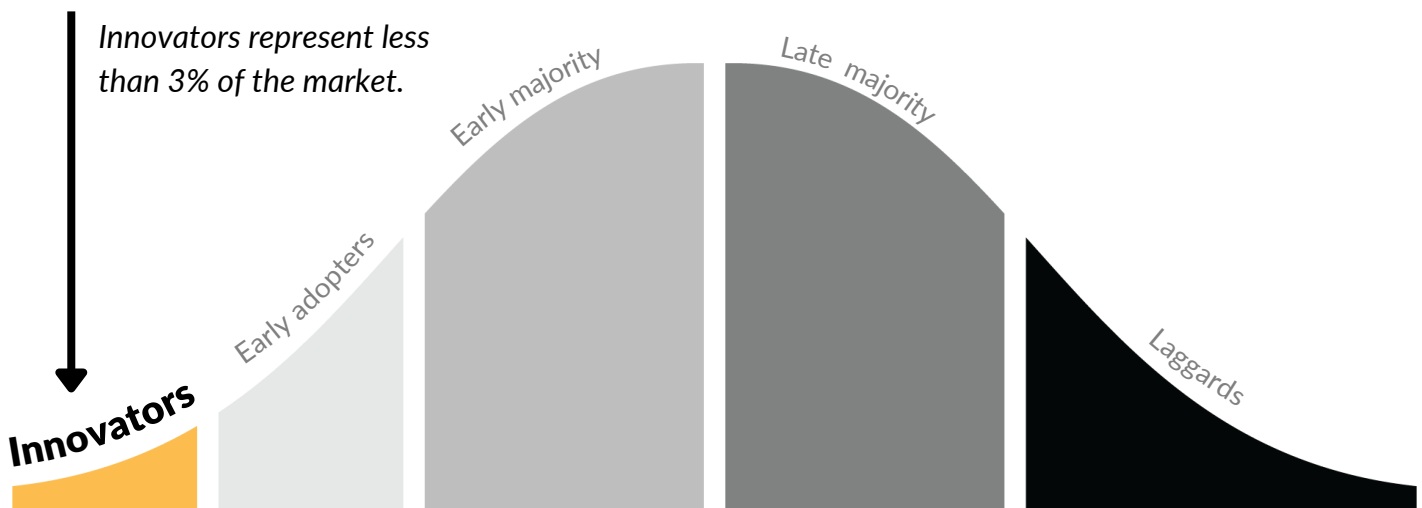


# Innovator

## Phase 1

The Innovator phase is the initial stage of your fintech journey with CU 2.0. This stage is designed to transition your startup from a mere concept to a viable product. The primary focus here is capturing the "Innovators" segment in the technology adoption lifecycle—those willing to take a risk on new, untested solutions.

### Your target buyers



The Technology Adoption Lifecycle

## Pillars of Focus

- 1. MVP Design**  
Create a Minimum Viable Product (MVP) that meets the essential needs of innovator buyers.
- 2. Pilot Testing**  
Conduct initial trials with a select group of credit unions to gather crucial feedback
- 3. Market Feedback Loop**  
Use the CU 2.0 Fintech Call program to assess your fintech's impact on a small but influential audience.



## Key Activities

- Secure Letters of Intent (LOIs)
- Establish pricing strategy with market testing
- Refine 1-page overview
- Craft a compelling 25-word pitch
- Practice and critique pitch
- Perform initial vendor due diligence
- Gain media exposure



## Mastermind and Peer Calls

Gain access to a group of credit union and fintech entrepreneurs to help with key goals, education, and insights.



## Adoption Cycle Alignment

As shown in the graphic above, the Innovator phase is designed to capture the interest of forward-thinking buyers who are consistently among the first to adopt new technologies and whose support is crucial for getting early traction in the market.



## Level Up

You may advance to the Disruptor phase by securing 3–5 credit union clients and by validating your product's market fit and readiness for broader adoption.