

October 31, 2013

As mobile technology continues to develop and become a bigger part of our everyday lives, how are we as a network looking to target the growing segment of the population that relies on this technology daily? According to a recent study performed by the Pew Internet & American Life Project¹, 56 percent of all US adults now have smartphones. And among the population of mobile phone owners (91 percent of US adults), the smartphone penetration number is now 61 percent.

Using the ARU/Online Banking Summary Stats dashboard available from the Miscellaneous Processing menu (MNUPDT #9) in CU*BASE, we compiled stats from nearly every online and self-processing credit union in our network to determine how we as a network of credit unions are doing when it comes to our members' use of **It's Me 247** Mobile Banking.

On the following pages, you'll find four key percentages demonstrating member usage of online banking and mobile banking broken out by each credit union. We've also listed below the top 5 credit unions in each category in terms of mobile banking penetration. Stats are as of September 30, 2013.

EXPLAINING THE PERCENTAGES AND TOP USERS

% of Total Members Using Any Online Channel – this number represents the percentage of all members in the credit union that used **It's Me 247** Online Banking **or** Mobile Web banking during September. Top 5 in this category:

1. 42.3% - Honor Credit Union (St. Joseph, MI)
2. 40.4% - Services Center Federal Credit Union (Yankton, SD)
3. 40.2% - Vermillion Federal Credit Union (Vermillion, SD)
4. 40.0% - Madison County Federal Credit Union (Anderson, IN)
5. 40.0% - Lakeview Credit Union (Neenah, WI)

% of Total Members Using Mobile Banking – this number represents the percentage of all members in the credit union that used **It's Me 247** Mobile Web banking during September (does not include Mobile Text). Top 5 in this category:

1. 15.4% - Honor Credit Union (St. Joseph, MI)
2. 13.6% - Frankenmuth Credit Union (Frankenmuth, MI)
3. 13.6% - Cumberland County Federal Credit Union (Falmouth, ME)
4. 13.2% - Des Moines Police Officers' Credit Union (Des Moines, IA)
5. 13.1% - Fox Communities Credit Union (Appleton, WI) and Vermillion Credit Union (Vermillion, SD)

% of Total Members Using Both Channels – this number represents the percentage of all members in the credit union that used both **It's Me 247** Online Banking **and** Mobile Web banking during September. Top 5 in this category:

1. 11.3% - Honor Credit Union (St. Joseph, MI)
2. 11.0% - Des Moines Police Officers' Credit Union (Des Moines, IA)
3. 10.7% - Vermillion Federal Credit Union (Vermillion, SD)
4. 10.5% - Sioux Empire Federal Credit Union (Sioux Falls, SD)
5. 10.3% - Cumberland County FCU (Falmouth, ME) and Frankenmuth Credit Union (Frankenmuth, MI)

% of Online Users Using Mobile Banking – this number represents the percentage of members who used an online channel in September that included Mobile Banking (i.e. of members that either used mobile banking only **or** that used both standard online banking and mobile banking). Top 5 in this category:

¹ Smartphone Ownership 2013 (<http://pewinternet.org/Reports/2013/Smartphone-Ownership-2013/Findings.aspx>)

1. 42.1% - Community First Federal Credit Union (Howard City, MI)
2. 41.2% - Service 1 Federal Credit Union (Muskegon, MI)
3. 40.4% - Forest Area Federal Credit Union (Fife Lake, MI)
4. 39.6% - Riverview Credit Union (Belpre, OH)
5. 39.3% - Isabella Community Credit Union (Mount Pleasant, MI)

HOW WE'RE DOING AS A NETWORK

As a network, 26% of all our members used an online banking channel, whether standard or mobile, during September—that's over 400,000 members! However, only 7.2% of the total membership of all credit unions used Mobile Web or App in that month. 5.6% of our members used both our standard **It's Me 247** Online Banking service and either Mobile Web or App. Of members that used an online banking channel in September, 26.5% of them included Mobile Banking in their activity.

Roughly 30,000 members **only** used Mobile Banking in September—a number that figures only to grow.

How do we reach out to a larger segment of our membership to inform them of the tools they have available to them? Do your members know what's available? Are you actively marketing these difference makers to them? I encourage you to reach out your peers and talk to each other about how you're marketing your Mobile Banking options.

| Credit Union | City | State | % of Total Mbrs Using Any Chnl. | % of Total Mbrs Using Mobile | % of Total Mbrs Using Both | % Online Users Using Mobile Banking |
|------------------------------|------------------|-------|---------------------------------------|------------------------------------|-------------------------------------|---|
| AAA FCU | South Bend | IN | 24.2% | 7.4% | 5.6% | 30.5% |
| AAC CU | Grand Rapids | MI | 32.2% | 10.1% | 7.8% | 31.2% |
| Aberdeen FCU | Aberdeen | SD | 28.3% | 8.1% | 6.6% | 28.5% |
| Advantage CU | Newton | IA | 17.5% | 4.7% | 3.5% | 26.8% |
| Aeroquip CU | Jackson | MI | 27.1% | 7.8% | 6.2% | 28.8% |
| Affinity Group CU | Pontiac | MI | 31.6% | 8.9% | 6.8% | 28.1% |
| Allegan Comm. FCU | Allegan | MI | 16.8% | 5.3% | 3.5% | 31.6% |
| Allegius CU | Burns Harbor | IN | 22.4% | 7.2% | 5.2% | 31.9% |
| Alpena Alcona Area CU | Alpena | MI | 31.1% | 8.5% | 6.6% | 27.3% |
| Alpena Comm. CU | Alpena | MI | 30.3% | 6.5% | 5.1% | 21.4% |
| Amalgamated CU | Saginaw | MI | 13.6% | 4.2% | 3.1% | 30.9% |
| ATL FCU | Wyoming | MI | 27.3% | 8.7% | 6.8% | 31.8% |
| Auto-Owners Associates CU | Lansing | MI | 31.8% | 7.9% | 6.9% | 24.9% |
| Awakon FCU | Onaway | MI | 22.1% | 6.4% | 4.5% | 28.9% |
| Bay Area CU | Oregon | OH | 32.0% | 10.5% | 8.3% | 32.9% |
| Besser CU | Alpena | MI | 24.6% | 7.2% | 5.4% | 29.4% |
| Best Advantage CU | Brillion | WI | 35.0% | 10.9% | 8.4% | 31.2% |
| Best Reward CU | Highland Heights | OH | 21.1% | 3.5% | 2.9% | 16.7% |
| Big Dutch Fleet CU | Holland | MI | 8.7% | 1.9% | 1.2% | 21.5% |
| Birmingham Bloomfield CU | Birmingham | MI | 25.8% | 5.5% | 4.5% | 21.5% |
| Bissell Empl. CU | Grand Rapids | MI | 36.5% | 9.3% | 7.7% | 25.4% |
| Brewery CU | Milwaukee | WI | 20.1% | 7.2% | 5.4% | 35.5% |
| Bridge CU | Columbus | OH | 21.7% | 5.8% | 4.7% | 26.8% |
| Building Trades FCU | Maple Grove | MN | 19.8% | 7.0% | 4.8% | 35.1% |
| Calcite CU | Rogers City | MI | 24.3% | 6.5% | 4.8% | 26.8% |
| Catholic United Financial CU | St. Paul | MN | 11.4% | 0.7% | 0.5% | 5.8% |
| Chiropractic FCU | Farmington | MI | 28.8% | 6.1% | 5.3% | 21.0% |
| Cincinnati Interagency FCU | Cincinnati | OH | 33.6% | 5.5% | 5.0% | 16.2% |
| Clarkston Brandon Comm. CU | Clarkston | MI | 31.7% | 12.3% | 9.4% | 38.7% |
| Comm. CHOICE CU | Royal Oak | MI | 32.9% | 6.7% | 5.3% | 20.5% |

| Credit Union | City | State | % of Total Mbrs Using Any Chnl. | % of Total Mbrs Using Mobile | % of Total Mbrs Using Both | % Online Users Using Mobile Banking |
|--------------------------------|-------------------|-------|---------------------------------------|------------------------------------|-------------------------------------|---|
| Comm. CU | LaCrosse | WI | 30.0% | 8.1% | 6.6% | 27.0% |
| Comm. Driven CU | Ypsilanti | MI | 19.7% | 6.4% | 4.6% | 32.3% |
| Comm. First FCU | Howard City | MI | 22.8% | 9.6% | 6.7% | 42.1% |
| Comm. Schools CU | Muskegon | MI | 26.7% | 8.4% | 6.2% | 31.5% |
| Comm. West CU | Kentwood | MI | 32.6% | 9.3% | 7.5% | 28.5% |
| CommStar CU | Elyria | OH | 19.1% | 5.4% | 3.9% | 28.2% |
| Consumers FCU | Brooklyn | NY | 10.3% | 3.1% | 2.3% | 29.9% |
| CorePlus FCU | Norwich | CT | 25.0% | 7.1% | 5.6% | 28.3% |
| Country Heritage CU | Buchanan | MI | 7.3% | 0.0% | 0.0% | 0.0% |
| County-City CU | Jefferson | WI | 24.6% | 2.2% | 1.8% | 8.9% |
| CU Plus | Bay City | MI | 17.6% | 0.0% | 0.0% | 0.0% |
| Cumberland County FCU | Falmouth | ME | 36.8% | 13.6% | 10.3% | 36.8% |
| Day Air CU | Kettering | OH | 37.0% | 11.0% | 9.3% | 29.6% |
| Delta County CU | Escanaba | MI | 24.1% | 7.3% | 5.2% | 30.4% |
| Des Moines Police Officers' CU | Des Moines | IA | 35.3% | 13.2% | 11.0% | 37.4% |
| DeTour Drummond Comm. CU | Drummond Island | MI | 19.4% | 3.7% | 3.1% | 18.9% |
| Detroit Metropolitan CU | Detroit | MI | 16.9% | 5.4% | 4.3% | 32.0% |
| District Government Emp FCU | Washington | DC | 19.5% | 3.4% | 3.1% | 17.5% |
| East Traverse Catholic FCU | Traverse City | MI | 27.1% | 7.0% | 5.6% | 25.8% |
| EdCo Comm. CU | Des Moines | IA | 19.5% | 4.5% | 3.6% | 23.2% |
| Element FCU | Charleston | WV | 25.7% | 6.9% | 5.6% | 26.9% |
| ERDA FCU | Long Island City | NY | 3.9% | 0.8% | 0.5% | 20.5% |
| Evergreen CU | Neenah | WI | 38.0% | 11.0% | 8.6% | 29.1% |
| Farm Bureau Family CU | Lansing | MI | 34.2% | 7.1% | 5.4% | 20.9% |
| FEDCom CU | Grand Rapids | MI | 25.2% | 7.5% | 5.6% | 29.8% |
| Filer CU | Manistee | MI | 29.1% | 8.7% | 6.9% | 30.0% |
| Firefighters CU | La Crosse | WI | 33.2% | 8.2% | 6.4% | 24.7% |
| First Choice CU | Coldwater | OH | 22.7% | 4.7% | 3.1% | 20.6% |
| First Financial CU | Skokie | IL | 24.1% | 8.8% | 5.8% | 36.4% |
| First Trust CU | Michigan City | IN | 34.4% | 12.9% | 9.5% | 37.4% |
| First United CU | Grandville | MI | 15.7% | 4.6% | 2.9% | 29.1% |
| Florida Customs FCU | Tampa | FL | 17.9% | 2.5% | 2.3% | 14.1% |
| Florida Hospital CU | Altamonte Springs | FL | 25.8% | 6.4% | 5.7% | 24.9% |
| FOCUS CU | Wauwatosa | WI | 27.7% | 8.6% | 6.8% | 31.2% |
| Forest Area FCU | Fife Lake | MI | 28.2% | 11.4% | 7.8% | 40.4% |
| Fox Communities CU | Appleton | WI | 35.0% | 13.1% | 9.9% | 37.5% |
| Frankenmuth CU | Frankenmuth | MI | 36.8% | 13.6% | 10.3% | 36.8% |
| Gabriels Comm. CU | Lansing | MI | 29.3% | 9.4% | 7.6% | 32.2% |
| Generations Family FCU | Saginaw | MI | 22.4% | 3.7% | 3.0% | 16.7% |
| Glacier Hills CU | West Bend | WI | 33.7% | 11.6% | 8.7% | 34.4% |
| Governmental Empl. CU | La Crosse | WI | 32.1% | 8.1% | 6.8% | 25.3% |
| GR Consumers CU | Wyoming | MI | 35.2% | 9.3% | 7.5% | 26.5% |
| Grand Rapids Family CU | Grand Rapids | MI | 27.2% | 7.3% | 6.1% | 26.8% |
| Grand Trunk (BC) Empl. FCU | Battle Creek | MI | 24.8% | 7.7% | 5.5% | 31.1% |
| Gratiot Comm. CU | Alma | MI | 21.0% | 7.3% | 5.2% | 34.6% |
| Great Lakes Members CU | Dearborn | MI | 9.0% | 0.0% | 0.0% | 0.0% |
| Greater Metro FCU | Long Island City | NY | 26.7% | 4.8% | 4.0% | 17.8% |
| Greater Niles Comm. FCU | Niles | MI | 26.6% | 7.3% | 5.8% | 27.3% |
| Greater Wayne County FCU | Rittman | OH | 13.6% | 0.0% | 0.0% | 0.0% |
| Greensboro Municipal FCU | Greensboro | NC | 28.4% | 9.4% | 7.9% | 33.3% |
| H.P.C. CU | Alpena | MI | 22.6% | 5.2% | 4.1% | 22.9% |
| Harris County FCU | Houston | TX | 21.9% | 6.7% | 5.4% | 30.8% |
| Heartland CU (Madison) | Madison | WI | 37.3% | 9.0% | 7.6% | 24.2% |

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|---------------------------------|------------------|-------|---------------------------------------|------------------------------------|-------------------------------------|---|
| Heartland CU (Springfield) | Springfield | IL | 27.6% | 10.6% | 8.0% | 38.5% |
| Highmark FCU | Rapid City | SD | 30.4% | 8.4% | 6.5% | 27.8% |
| Honor CU | St Joseph | MI | 42.3% | 15.4% | 11.3% | 36.4% |
| Horizon Utah FCU | Farmington | UT | 37.0% | 9.8% | 7.8% | 26.6% |
| Illinois Educators CU | Springfield | IL | 30.6% | 9.3% | 7.6% | 30.5% |
| Internet Archive FCU | New Brunswick | NJ | 35.6% | 1.7% | 1.7% | 4.8% |
| Isabella Comm. CU | Mount Pleasant | MI | 29.5% | 11.6% | 8.8% | 39.3% |
| KALSEE CU | Kalamazoo | MI | 22.9% | 6.2% | 6.2% | 27.3% |
| Kenowa Comm. FCU | Wyoming | MI | 30.6% | 9.6% | 8.1% | 31.5% |
| Kent County CU | Grand Rapids | MI | 32.6% | 11.5% | 9.1% | 35.4% |
| Lake Huron CU | Saginaw | MI | 23.0% | 7.1% | 5.2% | 30.6% |
| Lakeshore FCU | Muskegon | MI | 23.9% | 6.9% | 5.2% | 29.1% |
| Lakeview CU | Neenah | WI | 40.0% | 9.3% | 7.6% | 23.3% |
| Lakota FCU | Kyle | SD | 2.9% | 0.7% | 0.6% | 25.0% |
| Lenco CU | Adrian | MI | 29.5% | 7.1% | 5.8% | 24.2% |
| Lower East Side People's FCU | New York | NY | 19.2% | 1.9% | 1.7% | 9.6% |
| Madison County FCU | Anderson | IN | 40.0% | 12.1% | 9.7% | 30.2% |
| Madison CU | Madison | WI | 33.9% | 8.4% | 6.6% | 24.8% |
| Meijer CU | Grand Rapids | MI | 25.7% | 7.4% | 6.3% | 28.6% |
| Michigan Coastal CU | Muskegon | MI | 16.1% | 5.5% | 4.2% | 34.3% |
| MidUSA CU | Middletown | OH | 20.9% | 6.0% | 4.8% | 28.9% |
| Muskegon Consumers Power CU | Muskegon | MI | 18.1% | 0.0% | 0.0% | 0.0% |
| Muskegon Co-op CU | Muskegon | MI | 21.0% | 6.5% | 4.8% | 30.9% |
| Muskegon Gov. Empl. FCU | Muskegon | MI | 27.9% | 8.3% | 6.4% | 29.8% |
| New Horizons CU | Cincinnati | OH | 26.2% | 6.3% | 5.3% | 23.9% |
| Newaygo County Service Empl. CU | Fremont | MI | 36.8% | 11.1% | 8.8% | 30.2% |
| North Central Area CU | Houghton Lake | MI | 25.4% | 7.4% | 5.5% | 29.0% |
| Northern Hills FCU | Sturgis | SD | 27.7% | 7.6% | 5.9% | 27.5% |
| NorthPark Comm. CU | Indianapolis | IN | 24.4% | 6.7% | 5.0% | 27.3% |
| NorthStar CU | Warrenville | IL | 31.0% | 4.5% | 4.1% | 14.4% |
| Northwest Consumers FCU | Traverse City | MI | 26.1% | 7.6% | 5.5% | 29.0% |
| Oak Trust CU | Naperville | IL | 19.6% | 4.4% | 3.3% | 22.3% |
| Ohio Catholic FCU | Garfield Heights | OH | 22.1% | 5.4% | 4.3% | 24.4% |
| Park City CU | Merrill | WI | 18.5% | 4.9% | 3.6% | 26.6% |
| Parkside CU | Livonia | MI | 24.6% | 8.6% | 6.7% | 34.9% |
| Pathways Financial CU | Columbus | OH | 24.4% | 6.4% | 4.9% | 26.4% |
| Peninsula FCU | Escanaba | MI | 30.8% | 8.7% | 6.6% | 28.4% |
| Peoples Choice CU | Medford | WI | 12.9% | 2.9% | 2.3% | 22.5% |
| Port City FCU | Muskegon | MI | 26.4% | 8.4% | 6.5% | 31.8% |
| Port Conneaut FCU | Conneaut | OH | 15.3% | 4.2% | 3.1% | 27.5% |
| Preferred CU | Grand Rapids | MI | 26.1% | 8.2% | 5.9% | 31.2% |
| Progressive CU | New York | NY | 3.8% | 0.0% | 0.0% | 0.0% |
| Prospera CU | Appleton | WI | 31.2% | 9.6% | 7.6% | 30.7% |
| Public Service CU | Fort Wayne | IN | 32.5% | 7.7% | 6.3% | 23.8% |
| Quest FCU | Kenton | OH | 26.8% | 10.0% | 6.9% | 37.2% |
| Rapid City Telco FCU | Rapid City | SD | 22.7% | 0.0% | 0.0% | 0.0% |
| Ripco CU | Rhineland | WI | 27.2% | 7.9% | 5.9% | 28.9% |
| River Valley CU | Ada | MI | 37.7% | 12.2% | 9.4% | 32.3% |
| Riverview CU | Belpre | OH | 18.6% | 7.4% | 4.9% | 39.6% |
| Rockford Comm. FCU | Rockford | MI | 28.8% | 8.3% | 6.1% | 28.9% |
| Rogue River Comm. CU | Sparta | MI | 25.3% | 9.2% | 6.8% | 36.5% |
| Safe Harbor CU | Ludington | MI | 30.2% | 8.1% | 6.3% | 26.7% |
| Saginaw County Empl. CU | Saginaw | MI | 27.3% | 5.8% | 4.9% | 21.2% |

| Credit Union | City | State | % of Total Mbrs Using Any Chnl. | % of Total Mbrs Using Mobile | % of Total Mbrs Using Both | % Online Users Using Mobile Banking |
|----------------------------------|----------------|-------|---------------------------------------|------------------------------------|-------------------------------------|---|
| San Antonio Citizens FCU | San Antonio | FL | 30.2% | 9.5% | 6.9% | 31.5% |
| Sarasota Municipal Empl. CU | Sarasota | FL | 32.1% | 9.5% | 7.4% | 29.6% |
| SB Comm. FCU | Muskegon | MI | 23.4% | 6.3% | 4.4% | 27.0% |
| Sentinel FCU | Box Elder | SD | 27.6% | 8.4% | 6.6% | 30.4% |
| Service 1 FCU | Muskegon | MI | 26.6% | 11.0% | 8.1% | 41.2% |
| Services Center FCU | Yankton | SD | 40.4% | 12.3% | 9.1% | 30.6% |
| Sioux Empire FCU | Sioux Falls | SD | 38.4% | 12.4% | 10.5% | 32.4% |
| Sisseton Wahpeton FCU | Agency Village | SD | 4.2% | 0.0% | 0.0% | 0.0% |
| SMART Federal | Columbus | OH | 13.3% | 2.4% | 1.8% | 18.3% |
| Straits Area FCU | Cheboygan | MI | 16.7% | 4.8% | 3.6% | 28.9% |
| Superior Choice CU | Superior | WI | 28.6% | 6.0% | 4.8% | 20.9% |
| Tahquamenon Area CU | Newberry | MI | 21.4% | 4.4% | 3.6% | 20.5% |
| TBA CU | Traverse City | MI | 30.6% | 6.6% | 5.4% | 21.5% |
| Thornapple Valley Comm. CU | Hastings | MI | 24.2% | 7.4% | 5.4% | 30.5% |
| Thunder Bay Area CU | Alpena | MI | 21.4% | 5.4% | 4.2% | 25.3% |
| Tri-Cities CU | Grand Haven | MI | 30.8% | 8.3% | 6.7% | 26.9% |
| Unison CU | Kaukauna | WI | 27.1% | 8.9% | 7.0% | 32.9% |
| United Educational CU | Battle Creek | MI | 29.8% | 8.1% | 6.1% | 27.0% |
| VacationLand FCU | Sandusky | OH | 29.8% | 10.0% | 7.7% | 33.5% |
| Vermillion FCU | Vermillion | SD | 40.2% | 13.1% | 10.7% | 32.5% |
| Wakota Federal C U | South St Paul | MN | 26.7% | 7.7% | 6.4% | 28.8% |
| Wauna FCU | Clatskanie | OR | 30.0% | 9.9% | 7.1% | 33.0% |
| West Michigan CU | Grand Rapids | MI | 36.1% | 11.5% | 8.8% | 31.8% |
| West Michigan Postal Service FCU | Muskegon | MI | 16.5% | 0.0% | 0.0% | 0.0% |
| Western Districts Members CU | Grand Rapids | MI | 35.7% | 11.5% | 9.4% | 32.2% |
| Western Division FCU | Williamsville | NY | 29.4% | 5.9% | 4.8% | 20.0% |
| Wexford Comm. CU | Cadillac | MI | 25.4% | 9.1% | 6.7% | 35.9% |