

# CEO School (Year 6!)

Where Everyone's a Student and Everyone's a Teacher

2010 CEO Strategies Week November 8-12, 2010



Why is CEO School becoming a tradition at CU\*Answers?

- With the expansion of our network, we have more talented CEOs than ever before, and the value put on collaborative efforts is at an all time high
- S CEOs need to develop networks where they can exchange coaching and mentoring with each other from the unique position of being a CEO
- S More than ever, today's CEO is expected to be engaged with technology and the concepts of data mining, opportunity demographics, and being plugged in
- Section CEOs wear more than one hat, and CEO School is a safe training environment

More than just a vendor education offering, CEO School speaks to the essence of why CUs own CU\*Answers: so that their voice is heard, their ideas are worked on, and their priorities are considered as part of everything this CUSO tries to accomplish

## Today's Agenda

#### Morning (9-noon)

- Put on your Developer hat and look at our 2011 agenda as CEOs
- Should Query be the last resort?
- A new team to respond to our ideas
- A new style/template for analysis
- Solution 2011 earnings project: when "special" is shared with everyone
- Micro-awareness vs. Micromanagement

### Afternoon (12:30-4)

- Pushing the buttons (or assigning someone to push them for you)
  - **§** Goals for dashboards
  - Aligning the feature with your strategies and tactics
  - A year-long Board project with dashboards at the center

### Wrap-up

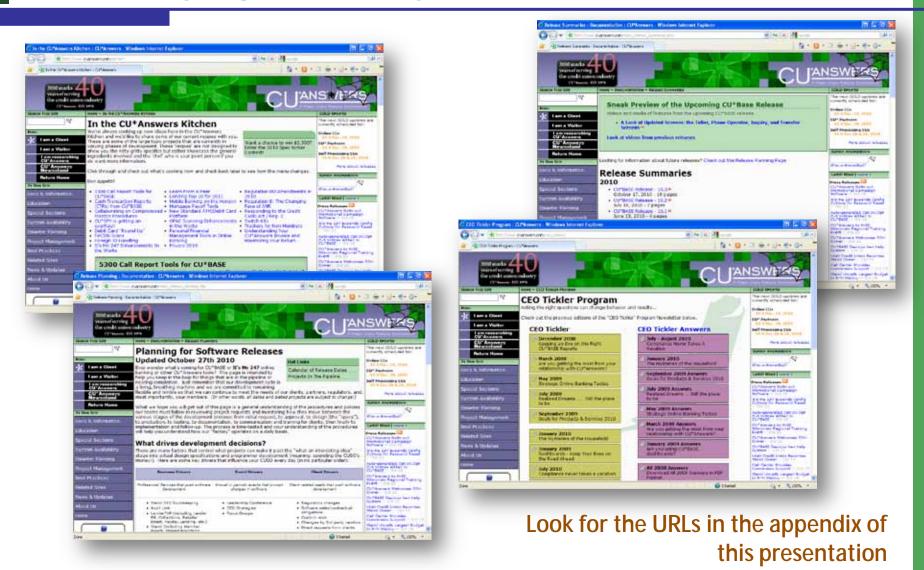
Severything else but the kitchen sink



# Putting on Your Developer Hat

For the rest of the morning, we are going to work as the brain trust behind the 2011 development agenda

### Inventorying Some Key Tools to Keep in Mind



## Designing the Process for Getting Answers

Here's how CU\*Answers has been attacking this process for years:

- Suild a robust database representing the key information you need to operate a credit union; highly configurable for a diverse audience of credit unions
- S Develop a robust set of reports for printing
- Provide an industry-standard data mining tool that can be married to the CU\*BASE data dictionary, giving the CU 100% access to its operating database
- S Develop an extensive education program to teach both generic and userdefined reports
- S Create shortcuts for data mining through canned Queries and the use of standard reports to identify the accounts and start a custom Query report (remember File Starter?)

Your CU has been on the same evolutionary path, and has designed processes and people responsible to execute these activities

## Designing the Process for Getting Answers

Then we all had a paradigm shift: A.S.A.P. (Ask, See, Act, Profit):

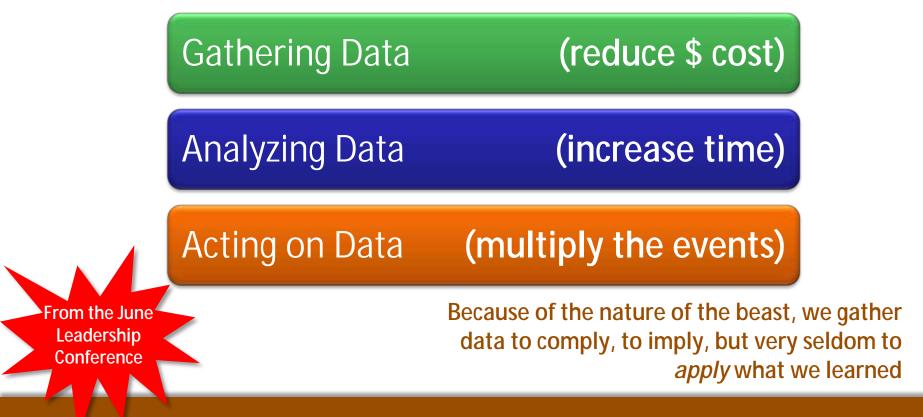
- S Develop dashboards that allow an immediate response and extended trends (put the answers directly into the hands of leaders)
- S Connect these dashboards to action steps such as email, mailing labels, and other communication channels (move from data awareness to getting things done)
- Section these new features at the center of presentations and team brainstorming *(improve the drive for innovation)*
- Add the ability to export with a single click to tools such as Excel or PDF (extend what we know to other tools)
- S And so on, and so on, and so on...

As CEOs, we look back and wonder, how can it be so hard to get the answers that we need?

And how do I keep my team evolving when they seem in love with the idea of being (or counting on) the Query guru?

### Data for the Sake of Data is a Missed Opportunity

- S Dashboards get me going, because they create an opportunity to lower the cost of driving action into our business plans at the press of a button
- A screen refreshes, and by the time the data is apparent to the room, someone is saying, "we need to do something about that"



### Some recent news...

# CREDIT UNION

Tep. of Form

Tool Lets CU Focus On Using Data, Not Gathering It

Credit Union Journal | Monday, October 25, 2010

MARIETTA, Ga.-LGE Community CU is spending less time gathering data and making more informed strategic decisions by using a business intelligence solution. The solution, from (Dashboards, is enabling management at all levels to guiddy access the data they need-such as loan activity, memberships, and shares-to make decisions that drive business, according to Brad Hutchinson, supervisor of business systems at LGE. "Being a supervisor in IT, it has given methe ability to focus on other projects, rather than building reports for management. And it gives top-level

management more confidence in the numbers they see." Hutchinson seld (Deshboards standerdizes reports, "Previously management would ask for different types of reports all the time, and we would custom create those. But that meant everyone in the company was

esking for and looking at different data." The \$750-million LGE now has a dashboard with more than 50 different metrics that have detailed charts color-coded for scanning. Previously, staff would have to submit a help desk ticket, wait for a report to be created, and then review "volumes of data. Sometimes the information would be hard to evaluate when you were looking at pages and pages of numbers. With Dashboards you go from spending 15 to 20

minutes evaluating a report down to seconds." IDashboard's solution is designed for Symitar core systems, but can be used with others. It is installed on the server and is browser based. The tod's homepage has high-level charts that can be clicked on to break down information to gain greater detail. Hutchinson said that allows everyone from the CED on

down to tellers to use the system easily and get the information they need. Deshboards Account Rep Lynwood Taylor said the price for the tool ranges from \$40,000 to \$50,000. based on the number of people viewing the dashboards. "Some credit unions want everything to start with and some prefer to roll it out slowly-get executive management up and running and go from there." Taylor added the application can be extended to build interactive dashboards displaying live metrics for help

desk, phone, and other systems. a Notes are in queue for our techs." noted Hutchinson. "For the phone Many CUs are beginning to understand the phrase, "Death by a **Thousand Queries**" and are looking for new solutions

### Designing the Process for Getting Answers

Where do you need faster answers? What kinds of dashboards do you need that you don't have today?

1.	11.	
2.	12.	
3.	13.	
4.	14.	
5.	15.	
6.	16.	
7.	17.	
8.	18.	
9.	19.	
10.	20.	

In the future, you may attribute your success to the fact that you had the answers quicker, cheaper, and more directly related to your situation than your competition did

### A Team Waiting for Your Priorities

- With the 2011 budget, we have dedicated a programming team to system analytics development – focused on a click that equals an answer
  - A full development team on what a senior leader wants from the data
  - S Answers to questions in a standard, trending, and repeatable format that speed CUs on to *actions*
- S This is a significant investment and a unique new focus for CU\*Answers and its development agenda
- S This investment is focused on the CEO perspective and push for innovation

In the past, many of these ideas have had to battle for resources with things like teller improvements, ATM/debit card systems, and regulatory responses

In the future, we hope to move quickly with a dedicated priority





# Building a Foundation for Hundreds (if not thousands) of New Answers

Well, maybe not *new* answers, but certainly *faster* answers!

### A New Template for Analysis

- One of our most successful dashboards is related to the working day-today operations of the loan factory
- It is based on a repeatable design that we hope to use in several different areas in the future:
  - 1. The user selects a group of records with something in common to analyze *(loan apps processed between Oct 1 & 31, 2010)*
  - 2. The user is presented with a series of options to work with each of these records, one at a time *(approve the app, deny the app, etc.)*
  - 3. The user is presented with a set of analyses that take the selected records and show as many pertinent facts as possible about that batch (# of apps pending, approved, denied, etc.)
- Step 1 is like a report, Step 3 is like the totals or summary section on a report, but Step 2 creates a unique palette of opportunity to work and analyze at the same time

Let's look at a way to change something as simple as the New Member report for your next Board meeting

## Old Way vs. New Way

New Mer	nber List									
	Report Options	Response								
6-	Month year to process	Dec 2000	V0C/6	Job quoue						
	Year	00		opies 1	-0					
1 A 1 A 1	Month Report style	12 D = Detail	Optional P	rinter P1	3					
Asta Maria	Export report to file	b - betatt								
	(P)	Show account#/	name ID		-					
	<b>V</b>	🗹 Show member na								
		Show member in	formation							
	Sut by	B = Branch	1							
Cancel	<u>F7</u>									
/25/10 00	):36:36		ABC TESTI	NG CREDIT	UNION				LN	WMBE
	10/26/10		NEW N	EMBER REPO	ORT					
			Fo	r 10/25/10	)					
rp ID: 01			Fo	or 10/25/10	)					
			Fo	or 10/25/10	0					
an ID: 01		NAME	Fo SOCIAL SEC		)	BIRTH		NEW ACCT	SEG.	
an ID: 01 ACCOUNT	NAME / ADDRESS / PHONE	NAME ID		DATE		BIRTH DAY	AGE			DESCRIPTI
an ID: 01 ACCOUNT NUMBER 1	NAME / ADDRESS / PHONE MARY A NEWMEMBER		SOCIAL SEC EIN/NUMBER	DATE OPENED	BRANCH			CODE		DESCRIPTI
an ID: 01 ACCOUNT NUMBER 1 41645 1		ID	SOCIAL SEC EIN/NUMBER	DATE OPENED	BRANCH	DAY		CODE		DESCRIPTI
an ID: 01 ACCOUNT NUMBER 1 41645 1	ARY A NEWMEMBER 541 W ANYSROAD ST APT B2	ID	SOCIAL SEC EIN/NUMBER	DATE OPENED	BRANCH	DAY		CODE		DESCRIPTI
an ID: 01 ACCOUNT NUMBER 1 41645 1	ARY A NEWMEMBER	ID	SOCIAL SEC EIN/NUMBER	DATE OPENED	BRANCH	DAY		CODE		DESCRIPTI
an ID: 01 ACCOUNT NUMBER 1 41645 1	MARY A NEWMEMBER 541 W ANYSROAD ST APT B2 SOMETOWN, MI 48734-8718	ID	SOCIAL SEC EIN/NUMBER 999-33-2222	DATE OPENED 10/25/10	BRANCH 01	DAY 9/05/45	65	CODE 01		DESCRIPTI
an ID: 01 ACCOUNT NUMBER N 41645 N 41639 P	MARY A NEWMEMBER 541 W ANYSROAD ST APT B2 SOMETOWN, MI 48734-8718 (989) 555-2903 ABC COMPANY INC	ID FA	SOCIAL SEC EIN/NUMBER	DATE OPENED 10/25/10	BRANCH 01	DAY 9/05/45	65	CODE 01		DESCRIPTI
An ID: 01 ACCOUNT NUMBER 1 41645 1 41639 2	MARY A NEWMEMBER 541 W ANYSROAD ST APT B2 SOMETOWN, MI 48734-8718 (989) 555-2903 ABC COMPANY INC 4515 SOMEOTHER DR	ID FA	SOCIAL SEC EIN/NUMBER 999-33-2222	DATE OPENED 10/25/10	BRANCH 01	DAY 9/05/45	65	CODE 01		DESCRIPTI
an ID: 01 ACCOUNT NUMBER 1 41645 1 41639 2 41639 2	MARY A NEWMEMBER 541 W ANYSROAD ST APT B2 50METOWN, MI 48734-8718 (989) 555-2903 ABC COMPANY INC 4515 SOMEOTHER DR ANOTHERTOWN, MI 48746	ID FA	SOCIAL SEC EIN/NUMBER 999-33-2222	DATE OPENED 10/25/10	BRANCH 01	DAY 9/05/45	65	CODE 01		DESCRIPTI
an ID: 01 ACCOUNT NUMBER 1 41645 1 6 41639 2 41639 2	MARY A NEWMEMBER 541 W ANYSROAD ST APT B2 50METOWN, MI 48734-8718 (989) 555-2903 ABC COMPANY INC 4515 SOMEOTHER DR ANOTHERTOWN, MI 48746 (989) 555-4176	ID FA	SOCIAL SEC EIN/NUMBER 999-33-2222	DATE OPENED 10/25/10	BRANCH 01	DAY 9/05/45	65	CODE 01		DESCRIPTI
an ID: 01 ACCOUNT NUMBER 1 41645 1 41639 1 41630 1 4165 1	MARY A NEWMEMBER 541 W ANYSROAD ST APT B2 50METOWN, MI 48734-8718 (989) 555-2903 ABC COMPANY INC 4515 SOMEOTHER DR ANOTHERTOWN, MI 48746 (989) 555-4176 AIN OFFICE	ID FA	SOCIAL SEC EIN/NUMBER 999-33-2222	DATE OPENED 10/25/10	BRANCH 01	DAY 9/05/45	65	CODE 01		DESCRIPTI
41645 M 41639 M 41639 M anch 01 M TAL NUMBER	MARY A NEWMEMBER 541 W ANYSROAD ST APT B2 50METOWN, MI 48734-8718 (989) 555-2903 ABC COMPANY INC 4515 SOMEOTHER DR ANOTHERTOWN, MI 48746 (989) 555-4176	ID FA	SOCIAL SEC EIN/NUMBER 999-33-2222	DATE OPENED 10/25/10	BRANCH 01	DAY 9/05/45	65	CODE 01		DESCRIPTI

### How about this for a new way?



Session 0 CU*BASE	GOLD - Open	-Closed Membe	rships								
() ()	V 🕒 🤇	3 🕜								Network L	inks
Open-Cl	osed I	Membe	rships								
From Jan 01,	2009	To Dec 3	1, 2009 📑 [/	MMDDYYYYJ	Status	Opened 🖌 Ge	nder Both ·	2,59	ō Recor	ds analyz	ed
Employee ID	🔲 💽 🛛 JC	) HN DOE			Branch		-070 				
Account #		Name start	s with		Name contains Member designations 00 Selected 🔍						
Action A	.ccount #	# Accts		Name	•	Opened	Closed	Gender	Emp	Branch	ZIP
<b>V</b> \$Q <b>M</b>	37	2	ZW		-	May 05, 2009	2	M	CC	1	48768
<b>S S A</b>	37	2	ZW			Mar 30, 2009		M	57	1	48768
<b>V</b> S Q A	36	5	ZW			Jan 15, 2009		100020	57	1	48757
<b>S</b> SSA	36	2	ZW			Feb 16, 2009		M	30	5	48768
🔽 💲 🔍 🕋	36	2	ZW	L		Feb 16, 2009		F	CC	1	48757
<b>S S H</b>	38	2	ZU	м		Aug 31, 2009		F	GM	1	48734
🔽 💲 🔍 🕋	36	4	ZI			Feb 20, 2009		F	MN	1	48640
🔽 S 🔍 🖬 👘	39	2	ZI	J		Dec 04, 2009		M	MN	8	48642
🔽 💲 🔍 🚮	37	2	ZI	IFER M		Apr 24, 2009		F	14	4	48723
🔽 🔊 🔍 📶	36	2	ZE	и м		Jan 02, 2009		F	34	1	48616
🔽 💲 🔍 🚮	39	2	ZE	L		Nov 18, 2009		M	LD	6	48768
🔽 💲 🔍 🚹	37	4	ZE			Apr 03, 2009		F	50	6	48768
🔽 💲 🔍 🕋	38	3	ZE	E		Sep 28, 2009		M	JA	4	48723
V S 🔍 🖬	37	2	ZE	than g		Mar 17, 2009		M	34	1	48734
🔽 💲 🔍 🕋	36	2	ZE	LINE M		Jan 07, 2009		F	60	2	48768
<b>S S H</b>	36	2	ZE	LYA		Feb 10, 2009		F	TR	1	48734
<b>S C A</b>	37	3	ZE	an e	3	May 21, 2009		м	CC	2	48734
Backup	F3										<b>Λ</b> Ψ
Cancel	F7										
Export	F9										
Member Connec		lick column h	eader to sort rec	ords. Click th	e black ar	row to toggle the	sort direction.				
Analysis		🗾 = Checklis			🔍 = In		Household				
					<b></b> = m	dan a m - i	Todocholu				
FB (3932) 10/25/10 11:	41.25								Le.	arn About This I	Feature

Session 0 CU*BASE GOLD - Op	en-Closed Member	ships								
😌 🕞 🕜 🕲 📳	😧 😨						Network L	inks		
<b>Open-Closed</b>	Membe	rships								
From Jan 01, 2009	To Dec 3	1, 2009 🧰 [MMDDYYYY]	Status Opened 🗸 Ge	nder Both		5 Recor	ds analyz	ed		
Employee ID 📃 🔍	JOHN DOE		Branch 🦳 🍳	175						
Account #	Name starts	with	Name contains Member designations 00 Selected							
Action Account #	# Accts	Name	• Opened	Closed	Gender	Emp	Branch	ZIP		
37 💽 🔍 🚹 🛛 37	2	ZW	Maulos		M	CC	1	48768		
37 💽 💽 🚹	2	ZW	Click a c	column		57	1	48768		
🔽 🛐 🔍 🚹 🦳 36	5	ZW				57	1	48757		
36 💽 🕄 🖌	2	ZW	heading			30	5	48768		
🔽 💲 🔍 🚹 🦳 36	2	ZW L	by that o	column	-	CC	1	48757		
38 💽 🕄 🚹	2	ZU M			F	GM	1	48734		
🔽 💲 🔍 🚹 🛛 36	4	ZI	Feb 20, 200		F	MN	1	48640		
39 🕄 🕄 🚹	2	ZI J	Dec 04, 2009		M	MN	8	48642		
37	2	ZI IFER M	Apr 24, 2009		F	14	4	48723		
		N M	Jan 02, 2009		F	34	1	48616		
Work you	r configur	ed	Nov 18, 2009		M	LD	6	48768		
	0		Apr 03, 2009		F	50	6	48768		
checklist for	new or ci	osed	Sep 28, 2009		M	JA	4	48723		
accounts (	savings to		Mar 17, 2009		M	34	1	48734		
	earnige te		Jan 07, 2009		F	60	2	48768		
S 🕄 🖬 🚽 30		ZE LY A	Feb 10, 2009		F	TR	1	48734		
37 💽 🕄 🚮	3	ZE <mark>AN</mark> E	May 21, 2009		M	CC	2	48734		
Backup F3								$\uparrow \downarrow$		
Cancel F7										
Export F9	<u></u>									
Member Connect F10	Member Connect F10 Click column header to sort records. Click the black arrow to toggle the sort direction.									
Analysis F15	🔽 = Checklist	🛐 = Credit Report	🔍 = Inquiry 🛛 📊 = H	lousehold						
FR (3932)10/25/1011:41:25						P.	arn About This I	Feature		

③ Session 0 CU*BASE GOLD - Open-Closed Memberships											
										Network L	inks
Open-C	losed N	/lembe	rships								
From Jan 01	, 2009	To Dec 3	1, 2009 📑	[MMDDYYYY]	Status	Opened 🖌 Ge	nder Both 🗣	2,59	5 Recor	ds analyz	.ed
	Employee ID JOHN DOE Branch Q										
Account # Name starts with Name contains Member designations 00 Selected Q											
Action	Account #	# Accts		Name	•	Opened	Closed	Gender	Emp	Branch	ZIP
	37	2	ZW			May 05, 2009		M	CC	1	48768
	37 36	2	ZW ZW			Mar 30, 2009 Jan 15, 2009		M	57	1	48768 48757
	36	2	ZW			Feb 16, 2009		M	30	5	40151
	36	2	ZW			Feb 16, 2009		F	CC	1	48757
ইউল্ল	38	2	ZU	M		Aug 31, 2009		F	GM	1	48734
<u> </u>	36	4	ZI			Feb 20, 2009		F	MN	1	48640
<b>V</b> S Q A	39	2	ZI	J		Dec 04, 2009		м	MN	8	48642
<b>S S R</b>	37	2	ZI	IFER M		Apr 24, 2009		F	14	4	48723
	36	2	ZE	N M		Jan 02, 2009		F	34	1	48616
🔽 🔊 🔍 🚮	39	2	ZE	L		Nov 18, 2009		M	LD	6	48768
	37	4	ZE			Apr 03, 2009		F	50	6	48768
	38	3	ZE	E		Sep 28, 2009		M	JA	4	48723
	37	2	ZE	THAN G		Mar 17, 2009		M	34	1	48734
	36					Jan 07, 2009		F	60 TD	2	48768
		$\sim$ E15 tc	o analyze	Vour		Feb 10, 2009 May 21, 2009		F	TR	1	48734 48734
			2	<b>J</b>		nag 21, 2009		0		2	40134
Backup	Sel	ected lis	st of mei	mbers	-	,					$\wedge \downarrow$
Cancel	and the second s										
Export	F9	~									
Member Connect F10 Column header to sort records. Click the black arrow to toggle the sort direction.											
Analysis	F15	a = Checklis	t 🚺 = (	Credit Report	🔍 = In	quiry 🛛 🚺 = I	Household				
FR (3932) 10/25/10									Le	arn About This	Feature

Session 0 CU\*BASE GOLD - Open-Closed Membership Analysis

#### 

#### **Open-Closed Membership Analysis**

From Jan 01, 2009	To Dec 31,	2009	Status	Opened	Gender	Both	2,595 Records analyze	ed
Employee JOHN DOE			Branch	All Branch	es		POF	s 📙
Age Groups (Total)	Count	%	Age (Individuals)	Count	%	Age (Orga	nizations) Count	%
Under 10	204	7.9	Under 10	204	8.3	Under 10		0.0
10 to 19	308	11.9	10 to 19	306	12.5	10 to 19	2	1.4
20 to 29	579	22.3	20 to 29	451	18.4	20 to 29	128	89.5
30 to 39	352	13.6	30 to 39	348	14.2	30 to 39	4	2.8
40 to 49	407	15.7	40 to 49	406	16.6	40 to 49	1	0.7
50 to 59	340	13.1	50 to 59	339	13.8	50 to 59	1	0.7
60 to 69	219	8.4	60 to 69	219	8.9	60 to 69		0.0
70 to 79	124	4.8	70 to 79	122	5.0	70 to 79	2	1.4
Over 79	62	2.4	Over 79	57	2.3	Over 79	5	3.5
								<b></b>
		J.	Click for a quid graph	:k				
Backup F3	Cancel	F7	Continue Ent					
FR IOCGRP1 10/25/10 11:45:13							Learn About This F	eature

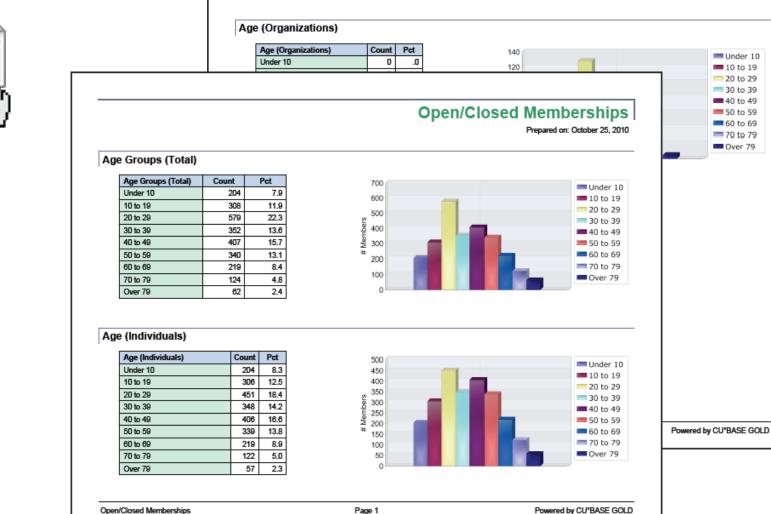
#### 

Group 1 of 4

Session 0 CU\*BASE GOLD - Open-Closed Membership Analysis ((?) S Network Links **Open-Closed Membership Analysis** Group 1 of 4 From Jan 01, 2009 To Dec 31, 2009 Status Opened Gender Both 2,595 Records analyzed Employee JOHN DOE Branch All Branches × 🚽 PDF # Memberships by Age Groups (Total) Age Groups (Total) % Count ΠŢ Under 10 204 7.9 0 700 -10 to 19 308 11.9 600 20 to 29 579 22.3 20 to 29 30 to 39 352 13.6 500-30 to 39 # Members Or download a 40 to 49 15.7 407 400-40 to 49 PDF, Excel or 50 to 59 13.1 340 50 to 59 300-60 to 69 219 8.4 60 to 69 CSV file 200-70 to 79 124 4.8 70 to 79 100-Over 79 Over 79 62 2.4 0 × Cancel Continue Backup F3 F7 Ent FR IOCGRP1 10/25/10 11:45:13 Learn About This Feature

### **One-click Board Reporting**

PDF



Open/Closed Memberships

# A quick sidebar...but an important new standard

- SPDF exports will emphasize presentation because they're intended to be a finished, ready-to-distribute product rather than an intermediate product like an Excel workbook that users will most likely manipulate
  - Focusing on single-screen exports now, with the potential for flexible workflow-style exports that involve more than one screen
- SPDF exports use a third-party utility called iText that requires a license: one-time charge per workstation
  - Same approach as Excel exports: we provide the code to make it happen but interested clients are responsible for purchasing the tools
- Goal is to offer PDF exports for every panel that supports Excel and CSV exports
  - Targeted for the 11.0 release (April/May 2011)



Moving beyond just Excel and CSV exports gives us a great deal of creative freedom...what do you want?

#### Session 0 CU\*BASE GOLD - Open-Closed Membership Analysis

#### 🕞 ラ 🕜 🕑 😑 😭 🕜 Open-Closed Membership Analysis

Open-Closed Membership Analysis Group 2 of 4										
From Jan 01, 2009	To Dec 31,	2009	St	atus Opened	Gender	Both 2,595 Reco	ords analyze	ed		
Employee JOHN DOE			Br	anch All Branch	es		POF	s 📙		
Day Opened	Count	%	Quarter Opened	Count	%	Prod & Svcs per MBR	Count	%		
Sunday	24 484	0.9 18.7	Jan - Mar Apr - Jun	762 650	29.4 25.0	Avg Products/Member Avg Services/member	20 16			
Monday	404	15.8	period and a second second		25.0	HVy Services/Hember	10			
Tuesday			Jly - Sep	625						
Wednesday	457	17.6	Oct - Dec	558	21.5					
Thursday	436	16.8								
Friday	642	24.7						1		
Gender Breakdown	Count	%	Month Opened	Count	%	Designations	Count	%		
Males	1,228	47.3	January	254	9.8	Individual	2,394	92.3		
Females	1,177	45.4	February	268	10.3	Corporation	92	3.5		
Organizations	63	2.4	March	240	9.2	Sole Proprietorship	53	2.0		
Unknown	127	4.9	April	221	8.5	Organization	27	1.0		
			May	189	7.3	Trust	13	0.5		
			June	240	9.2	Custodial	7	0.3		
			July	226	8.7	Representative Payee	7	0.3		
			August	234	9.0	Conservatorship	1	0.0		
			September	165	6.4	Other	1	0.0		
			October	199	7.7					
			November	178	6.9					
			December	181	7.0					
				0.40404	<b>III</b>			1		
Backup F3	Cancel	F7	Continue Ent							
FR IOCGRP2 10/25/10 12:05:08										

#### Network Links

#### - - X G Session 0 CU\*BASE GOLD - Open-Closed Membership Analysis 🕞 🕜 🐨 📳 😭 😨 S Network Links **Open-Closed Membership Analysis** Group 2 of 4 From Jan 01, 2009 To Dec 31, 2009 2,595 Records analyzed Status Opened Gender Both Employee JOHN DOE Branch All Branches × 🚽 Day Opened # Memberships by Day Opened Count % 0.9 Sunday 24 Sunday Thursday 700 Monday 18.7 484 600 Friday Monday Tuesday 15.8 409 # Members 500-Tuesday Saturday 400-Wednesday 457 17.6 Wednesday 300-Thursdau 436 16.8 200-Friday 642 24.7 100-0 × Gender Breakdown Designations Count % Month Opened Count % Count % 1,228 47.3 Individual 2,394 92.3 January 254 9.8 Males 92 1,177 45.4 February 10.3 Corporation 3.5 Females 268 Sole Proprietorship Organizations 63 2.4 March 240 9.2 53 2.0 127 4.9 April 221 8.5 Organization 27 1.0 Unknown 7.3 189 Trust 13 0.5 May 9.2 7 240 Custodial 0.3 June July 226 8.7 **Representative Payee** 7 0.3 Conservatorship August 234 9.0 1 0.0 September 165 6.4 Other 1 0.0 October 199 7.7 November 178 6.9 December 181 7.0 6 <u>h</u> **H** Backup F3 Cancel Continue F7 Ent FR IOCGRP2 10/25/10 13:43:25 Learn About This Feature

Session 0 CU\*BASE GOLD - Open-Closed Membership Analysis

#### E S & E E E C

#### **Open-Closed Membership Analysis**



Group 3 of 4

Network Links

#### Session 0 CU\*BASE GOLD - Open-Closed Membership Analysis

#### 

From Jan 01, 2009

Employee All Employees

#### **Open-Closed Membership Analysis**

To Dec 31, 2009

Linking of the Link togette				214				
	Users		Non-Use	rs				~
Participation	Count	%	Count	%	Account Type	Count	Total Amount	Avg Amount
Online Banking	682	26.2	1,913	73.7	Savings	3,076	7,710,370.00	2,506.62
Audio Response	92	3.5	2,503	96.4	Checking	1,180	3,960,533.53	3,356.38
E-Statements	647	24.9	1,948	75.0	IRA	58	1,085,108.00	18,708.75
E-Notices	115	4.4	2,480	95.5	Certificates	256	2,744,386.00	10,720.25
Bill Pay	104	4.0	2,491	95.9	Loans	917	15,591,463.56	17,002.68
Email Address	1,426	54.9	1,169	45.0	LOCs/CCs	340	1,869,855.61	5,499.57
Checking Account	1,166	44.9	1,429	55.0				
ATM and/or Debit Cards	170	6.5	2,425	93.4	Average Tiered	Service Sco	ore 119.2	
						help, th /ses coul ay be 37	d	
Backup F3 Cance	l F7	7						
FR (3928) 10/25/10 15:25:01							Le	earn About This Feature

Status Opened

**Branch All Branches** 

Gender Both

### Group 4 of 4

2,595 Records analyzed

(59)

- 0 -X

**Network Links** 

POF 📉

### What's next?

- S As the team wraps up this New/Closed Membership feature for the 11.0 release (April/May 2011), they will begin work on the New/Closed Accounts feature
- S Think about your current new/closed account analysis: what key answers are you looking for when you work this data?
  - **§** Total savings and lending products?
  - § % of checking accounts with overdraft protection?
  - S Certificate types sold and the average terms?
  - S Loans by purpose and security codes?
  - Loan interest rate analysis, credit score analysis, etc.?
  - Member demographics linked to the products they opened?

If you think about this, we are embedding and standardizing the way credit unions look at their operations and presenting it, instantly and consistently, over and over

What would you like to see?

### What's next, what's next, what's next?

- After we move away from new and closed account concepts, we will need to move to portfolio analysis – pulling from all of your accounts and analyzing your balance sheet from the member trial balance
  - Say you could pull out all of the loans that you own 100% (let's say 7,500 out of a total loan portfolio of 10,600): what would you like to know about these loans?
  - With the next click, say you could pull out only those loans that are participated out to other CUs (let's say 1,250 out of a total loan portfolio of 10,600): what would you like to know about these loans?
  - S Then say you could pull out only those loans that you are servicing but have no ownership in (the remaining 1,850): what would you like to know about these loans?

The surprising thing is, you probably want to know the same answers about all three groups, with only slight variations

So once the engine is built, the expansion of the analysis and the hunt for new answers about your portfolio is an easy extension



# Another Focus of the Analytics Team

Leveraging tools we already have with new analysis concepts and answers

## Leveraging a Successful New Tool

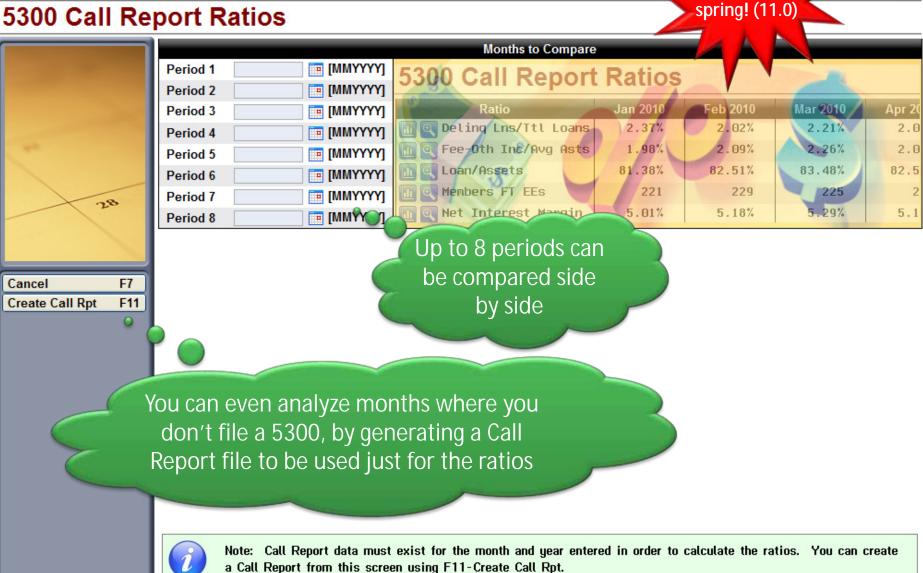
### § 5300 Call Report Project Update

- § 109 online CUs have created a Call Report in CU\*BASE (about 60% of those appear to be creating Call Reports regularly each quarter)
- **9 29** online CUs uploaded their 3<sup>rd</sup> quarter Call Reports to the NCUA
- S Another reason to get busy with this tool: 5300 Ratios Dashboard
  - In the 11.0 release (Spring 2011), a new dashboard will show key ratios, calculated automatically using your 5300 Call Report data (even for the in-between months when you don't file one!)
    - S Net Worth
    - S Delinquent Loans/Total Loans
    - S Return on Average Assets (ROA)
    - Fee and Other Operating Income/ Average Assets
    - S Net Income Margin

- S Operating Expense/Gross Income
- S Net Operating Expense/Average Assets
- Loan to Assets
- Members to Full Time Employees
- Salary and Benefits per Employee

Session 0 CU\*BASE GOLD - 5300 Call Report Ratios

### G → ① ♥ ■ C ? 5200 Call Boport Bati



FR (3951) 10/29/10 14:43:00

\_ \_ \_

rork Links

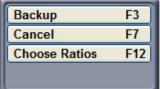
**Coming next** 

#### 🗧 ラ 🕥 🔍 🛢 😪 🝞

#### 5300 Call Report Ratios

Ratio	Jan 2010	Feb 2010	Mar 2010	Apr 2010	May 2010	Jun 2010	Jul 2010	Aug 2010
🔟 🔍 Delinq Lns/Ttl Loans	2.37%	2.02%	2.21%	2.02%	2.21%	2.21%	2.02%	2.37%
🔟 🗨 Fee-Oth Inc/Avg Asts	1.98%	2.09%	2.26%	2.09%	2.26%	2.26%	2.09%	1.98%
🔟 🔍 Loan/Assets	81.38%	82.51%	83.48%	82.51%	83.48%	83.48%	82.51%	81.38%
🔟 🗨 Members FT EEs	221	229	225	229	225	225	229	221
🔟 🗨 Net Interest Margin	5.01%	5.18%	5.29%	5.18%	5.29%	5.29%	5.18%	5.01%
🔟 💽 Net Op Exp/Avg Asts	1.40%	1.28%	1.29%	1.28%	1.29%	1.29%	1.28%	1.40%
🔟 🗨 Net Worth	7.68%	7.92%	8.35%	7.92%	8.35%	8.35%	7.92%	7.68%
🔟 💽 Oper Exp/Gross Inc	62.12%	56.64%	56.62%	56.64%	56.62%	56.62%	56.64%	62.12%
🔟 🔍 ROA	. 01%-	.02%-	.61%	. 02%-	.61%	.61%	. 02%-	. 01%-
🔟 💽 Salry & Bnfts per EE	48,733	51,126	51,924	51,126	51,924	51,924	51,126	48,733

 $\wedge \downarrow$ 





Tip: Use the F12-Choose Ratios function key to change the ratios displayed on the screen.

FR (3949) 10/28/10 16:34:30

🛛 🚽

Network Links

PDF

### 😌 🕤 🕥 📳 😪 😨

#### 5300 Call Report Ratios

Ratio	Jan 2010	Feb 2010	Mar 2010	Apr 2010	May 2010	Jun 2010	Jul 2010	Aug 2010
🔟 🔍 Delinq Lns/Ttl Loans	2.37%	2.02%	2.21%	2.02%	2.21%	2.21%	2.02%	2.37%
🔟 💽 Fee-Oth Inc/Avg Asts	1.98%	2.09%	2.26%	2.09%	2.26%	2.26%	2.09%	1.98%
🛅 🔍 Loan/Assets	81.38%	82.51%	83.48%	82.51%	83.48%	83.48%	82.51%	81.38%
🔟 💽 Members FT EEs	221	229	225	229	225	225	229	221
🔟 🔍 Net Interest Margin	5.01%	5.18%	5.29%	5.18%	5.29%	5.29%	5.18%	5.01%
The Fund Avg Asts	1 40%	1,2	1.29%	1.28%	1.29%	1.29%	1.28%	1.40%
			8.35%	7.92%	8.35%	8.35%	7.92%	7.68%
III CLEEF Exp/			2%	56.64%	56.62%	56.62%	56.64%	62.12%
🛅 💽 ROA 🔰 Click th	he Lookup	o to see	1%	. 02%-	.61%	.61%	. 02%-	. 01%-
🔟 💽 Salry the ca	lculation	that is	24	51,126	51,924	51,924	51,126	48,733
	done, and							
the dat	ta is comi	ng from						
		J						
								<b>Λ</b> Ψ

BackupF3CancelF7Choose RatiosF12

FR (3949) 10/28/10 16:34:30



Tip: Use the F12-Choose Ratios function key to change the ratios displayed on the screen.

\_ 🗆 💙

Network Links

POF 🔟 🚽

Learn About This Feature

🖂 🚽

Network Links

POF

#### 

### 5300 Call Report Ratios

Session 0 CU\*BASE GOLD - 5300 Call Report Ratio Description

		1		
	Backup F3	Ratio description Net I	nterest Margin	
			0 - A119 + A120 + A124 + A380 - A381 - A340) / #mon + Last Dec T010) / 12	nth) X 12 /
U		Account Code	Account Code Description	
		A110 A119	Interest on Loans (Less) Interest Refunded	
		A120	Income from Investments	
		A124	Trading Profits and Losses	
		A340	Interest on Borrowed Money	
		A380	Dividends on Shares	
		A381 T010	Interest on Deposits <pre>**** TOTAL ASSETS</pre>	
I		1010		
U				
I				
l	[]			<b>↑ ↓</b>
	🗧 🌍 🌚 🝙			
	FR (3952)			Learn About This Feature
T	Васкир F3			
	Cancel F7			
	Choose Ratios F12	7 Tip: Use the F12-Cho	oose Ratios function key to change the ratios displayed on the screen.	
	FR (3949) 10/28/10 16:34:30			Learn About This Feature

#### 🗧 ラ 🕥 🕑 📳 😒 🝞

#### 5300 Call Report Ratios

			<i></i>					
Ratio	Jan 2010	Feb 2010	Mar 2010	Apr 2010	May 2010	Jun 2010	Jul 2010	Aug 2010
🔟 💽 Delinq Lns/Ttl Loans	2.37%	2.02%	2.21%	2.02%	2.21%	2.21%	2.02%	2.37%
🔟 💽 Fee-Oth Inc/Avg Asts	1.98%	2.09%	2.26%	2.09%	2.26%	2.26%	2.09%	1.98%
🛅 🔍 Loan/Assets	81.38%	82.51%	83.48%	82.51%	83.48%	83.48%	82.51%	81.38%
🔟 💽 Members FT EEs	221	229	225	229	225	225	229	221
🌆 💽 Net Interest Margin	5.01%	5.18%	5.29%	5.18%	5.29%	5.29%	5.18%	5.01%
Net Op Exp/Ava Asts	1 40%	1.28%	1.29%	1.28%	1.29%	1.29%	1.28%	1.40%
		7.92%	8.35%	7.92%	8.35%	8.35%	7.92%	7.68%
Get a quic	:k	56.64%	56.62%	56.64%	56.62%	56.62%	56.64%	62.12%
		. 02%-	.61%	. 02%-	.61%	.61%	. 02%-	. 01%-
graph	3	51,126	51,924	51,126	51,924	51,924	51,126	48,733
	-							
								5

 $\wedge \downarrow$ 



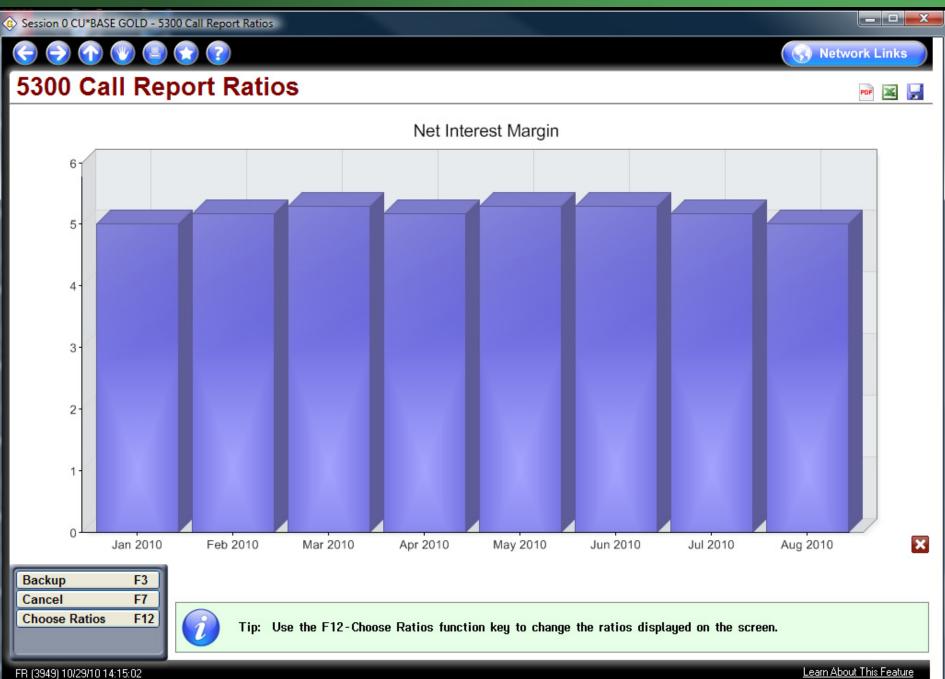
1

Tip: Use the F12-Choose Ratios function key to change the ratios displayed on the screen.

🛛 🚽

Network Links

PDF



Learn About This Feature

#### 😌 🕤 🕜 🕲 😭 😨

#### 5300 Call Report Ratios

Ratio	Jan 2010	Feb 2010	Mar 2010	Apr 2010	May 2010	Jun 2010	Jul 2010	Aug 2010
🛅 🔍 Delinq Lns/Ttl Loans	2.37%	2.02%	2.21%	2.02%	2.21%	2.21%	2.02%	2.37%
🔟 🗨 Fee-Oth Inc/Avg Asts	1.98%	2.09%	2.26%	2.09%	2.26%	2.26%	2.09%	1.98%
🔟 🔍 Loan/Assets	81.38%	82.51%	83.48%	82.51%	83.48%	83.48%	82.51%	81.38%
🔟 🗨 Members FT EEs	221	229	225	229	225	225	229	221
🔟 💽 Net Interest Margin	5.01%	5.18%	5.29%	5.18%	5.29%	5.29%	5.18%	5.01%
🔟 💽 Net Op Exp/Avg Asts	1.40%	1.28%	1.29%	1.28%	1.29%	1.29%	1.28%	1.40%
🔟 🗨 Net Worth	7.68%	7.92%	8.35%	7.92%	8.35%	8.35%	7.92%	7.68%
🔟 💽 Oper Exp/Gross Inc	62.12%	56.64%	56.62%	56.64%	56.62%	56.62%	56.64%	62.12%
🔟 🔍 ROA	. 01%-	.02%-	.61%	. 02%-	.61%	.61%	.02%-	. 01%-
🔟 💽 Salry & Bnfts per EE	48,733	51,126	51,924	51,126	51,924	51,924	51,126	48,733

If your Call Report doesn't contain the right data for the ratio calc, you can even choose which ratios will show up on this screen

Backup F3 Cancel F7 Choose Ratios F12 FR (3949) 10/28/10 16



Tip: Use the F12-Choose Ratios function key to change the ratios displayed on the screen.

🖂 🚽

Network Links

POF

#### **Choose My Ratios**

F3 F9

F10

	Ratios
Deling Lns/Ttl Loans	ROA 🔍
Fee-Oth Inc/Avg Asts	🔽 Salry & Bnfts per EE 🛛 🔍
🔽 Loan/Assets	
🔽 Members FT EEs 🛛 🔍	
🔽 Net Interest Margin 🛛 🔍	
🔽 Net Op Exp/Avg Asts 🛛 🔍	
🔽 Net Worth 🛛 🔍	
🔽 Oper Exp/Gross Inc 🛛 🔍	

 $\mathbf{v}$ 

Backup

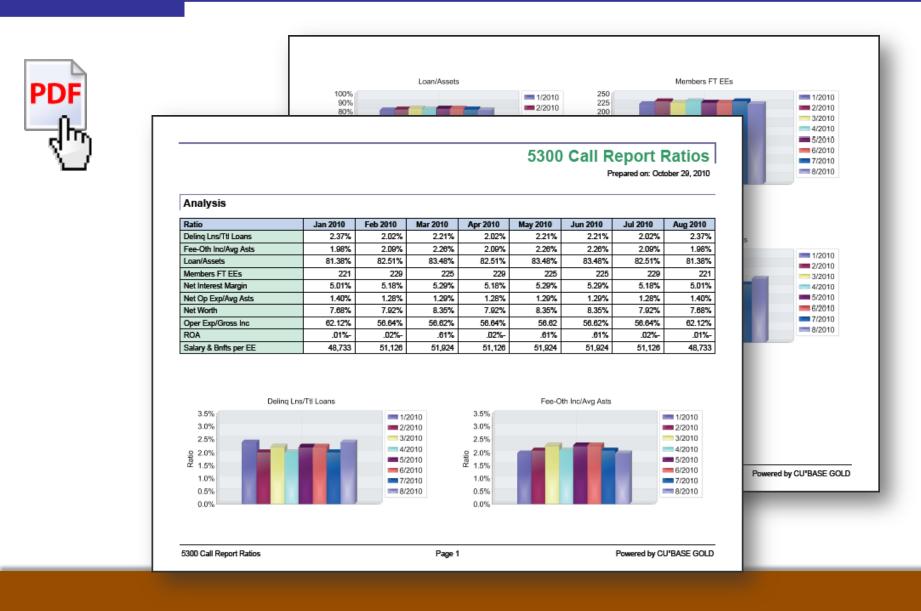
Select All

Unselect All

\_ **D** X

Network Links

#### **One-click Board Reporting**



#### 5300 Tools on the Drawing Board

#### **§** 5300 Data Trending Dashboard

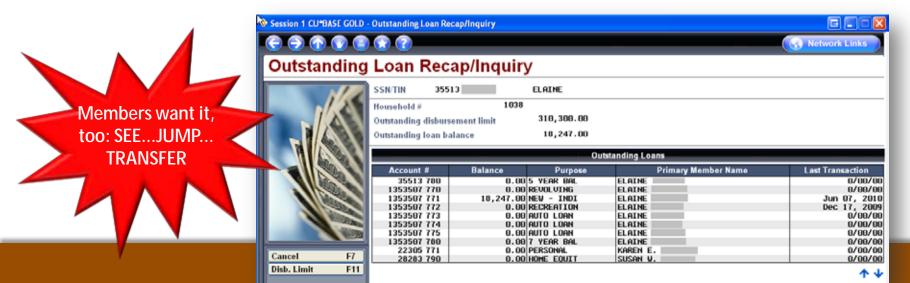
Chng Comparison E13

S Like Tiered Services, why shouldn't that history that's embedded in your 5300 database be at your fingertips?

Session 2 CU*BASE	GOLD - 5300 Call Report Data	
€ € €	) 😑 😧 😰	Network Links
5300 Call	Report Data	UPDATE
← Section →	Position to account code	1st Quarter 2010 - (Corp 01)
Account Code	Description	Data for 1st Quarter 2010 Call Report (Corp 01)
2 10	Creait Union Name	🔁 🔍 Test Credit Union
20	Credit Union Charter Number	2 🔍 12345
	CASH ASSETS	
730A	Cash on Hand	(NCUA does not allow a negative # in this field)
730B1		676,766-
730B2		84,928,942
730B		84,252,176
730C 🖓		
	INVESTMENTS	
<b>?</b> 965A	Trading Securities - <1Yr	😵 🔍 80,990 (NCUA does not allow a negative # in this field)
? 965B		(NCUA does not allow a negative # in this field)
<b>?</b> 965C1	Trading Securities 3-5 Yrs	😰 🔍 145,789 (NCUA does not allow a negative # in this field)
? 965C2	Trading Securities 5-10 Yrs	🖉 🔍 💦 78,787 (NCUA does not allow a negative # in this field)
🛜 965D	Trading Securities >10 Yrs	😰 🔍 🛛 (NCUA does not allow a negative # in this field)
? 965	** Total Trading Securities	2 🔍 373,242
		<u>↑</u> \
Backup	F3	Comparison Data
Cancel	F7 Account code 730A	Cash on Hand
Show/Hide Totals		
Recalc Totals	F10 Last maintained May 03, 2010	Ву

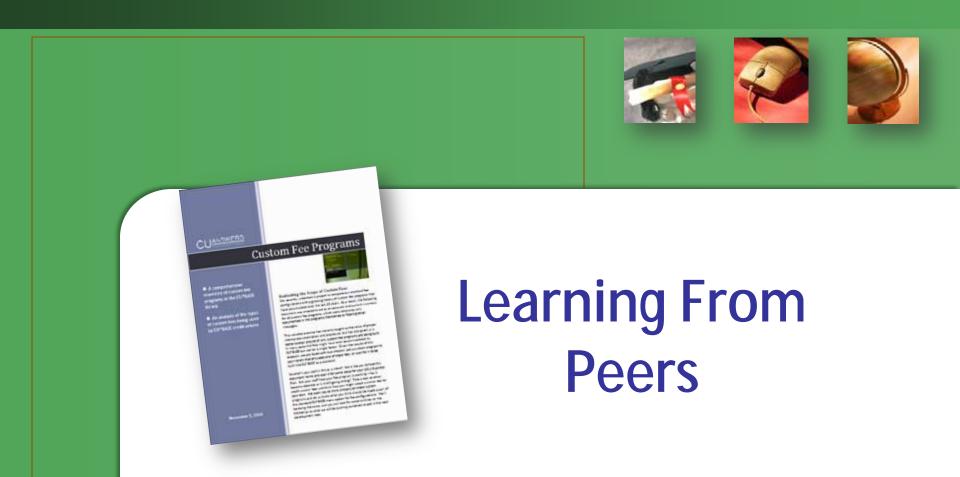
#### On our radar: Statistics, one member at a time

- When a member has a bunch of relationships with you, and you need a consolidated picture of that member, why not let us provide the statistical answers at the click of a button?
  - S We are gathering ideas from CEOs now on what they want to know about a member's total savings or total loan relationships with the CU?
  - Sow imagine being able to pull a list into a queue to work of members whose gross relationships range from \$100,000 to \$200,000 in loans
  - S Then get a statistical breakdown on the 75 members you selected as an aggregate concentration of risk



#### But is it worth our time?

		6							
		and the second se	D CURIASE GOLD - Mem						
								Se Noto	ork Links
Remem	ber this	Men	ber Analys	SIS					
	ald Databaa		Mer	nber 🔤 🗌					
Housen	old Databas	e	A 270	Total	1	(Di	scription		
Mombo	r Statistics			etall 8	Credit union product and	alysis Shares	12,745	Loans	4,475
	i statistics			)etail 3	Real estate analysis	Liability	549,756	Asset	0
tool?				etail	Financial summary	Income	150,000	Expenses	57,252
(MNMRk	KT #1, then			)etall	Miscellaneous credit uni	ion services			
Member			14		Tiered service score	Last	1025		
Weinder	51815)	Cancel	F7		Self-service products IVR minutes used pro Outine banking logo	evious month ns used previous month	0 21		
					Credit score analysis	Risk score	744	Paper grade	×
					Products per member	8	1993	0.000	1915
						8			
	Credit Union Product Analysis				C Vetwork Links				
$\bigcirc \bigcirc \bigcirc \bigcirc \bigcirc @$					Gy Network Links				
Credit Union	Product Analys	IS							
	Member		Loan/share perce Net effective perc		35.11 14.286 5.18				
100 D	Summary Account Distribution	Balance Distribution Avera	nge Balance Distributio	so.	× ,				
1-1	Account Type	Total Balance	# of Accounts	Average Balance	Effective Rate		_	Learn Abs	out This Feature
D. K	💽 Shares	5,128	1	5,128	. 30	_			
	Checking	22	1	22	.00				
MAR SHOW	CD-Deposits	7,596	5	1,519	.86				
Vielizese -	Tax-Deposits				. 00				
Backup F3 Cancel F7	NET SAVINGS	12,746	7	1,820	.64				
	💽 Loans	4,475	1	4, 475	15.00				



Analyzing the CU\*Answers Custom Fee Library

#### Income Generation: A Constant CEO Focus

- Every year as we approach this event, we take some time to focus on income generation, pricing strategies, and what CU\*Answers solutions can do for the net bottom line of its participants
- S This year we had two major projects to present:
  - Starting a Business in the CU\*Answers Network (Monday & Friday)
  - S Exposing participants to all of the service income/fee programs we have in our vault of custom software
- Solution Today, I want to talk to you about these fee programs and a project I think you will be very interested in for 2011 and beyond



Dozens of ideas for you to consider for your operation, and for us to consider as new additions to our standard Service Charge configurations

#### Where are we with this program today?

- In a team brainstorming session we contrasted our standard fee configurations with a growing library of custom fee programs that have accumulated over the last 15 years
- S The Writing Team started a project with the CIO to inventory the custom fee programs and developed a document for a "Learn From a Peer" presentation
- S The document became the center of some internal housekeeping with accounting and some programming department internal documentation
- S The next step was to consider what unique qualities are embedded in these custom programs, and how they could be added to a standard configuration for greater flexibility and exposure to all clients
- Two ways to go: Add a custom program to your library that emulates one of these fees, or wait for it to be built into CU\*BASE as a standard

#### Assignment #1: Fee Programs and Your CU

- S Take this document home and scan it for some ideas for your 2011 Business Plan
- Sector Potentially reach out to the credit union and ask how this fee program is working for them some of these programs may have been discontinued and others may be going strong and be very effective
- S Take the time to Learn From a Peer
- S Then analyze and report on any nuance you find that might be something you think the standard CU\*BASE menu options for fee configurations should include
- S We'll be doing the same thing, and you can look for some outlines on the Kitchen as to what we will be pushing ourselves to add in the next development year



#### An Income Sidebar

- S How could we meet and not talk about the effects of Reg. E? Have you been using the **NSF Statistics Dashboard** (MNMGMT #19)? What are you saying to your Board?
- It's been an interesting year for this dashboard and we've learned many things through the coding of Reg. E controls
- Semember the difference between "Occurrences" and "Amounts"
  - Soccurrences don't get deleted just because you refunded a fee they are intended to show a pattern of behavior
  - S Amounts are the fees that were actually charged
    - S There are two camps here: people who try to reconcile these fees to their actual collection, and people who use the screen as a trend indicator
- S We think there is pertinent information here: what is the big picture movement of your members related to these services?

Let's take a look at two different credit unions, and some numbers you might want to report on later this year...

### Credit Union A: Started ANR for Debit This Year

Session 0 CU

**NSF A** 

Year 2010

Process CHECKS DEBIT ATM ACH TELLER SUBTOTAL

Process CHECKS REV ACH REV

 $\leftarrow$ 

		Sess	ion 0 CU*BA	SE GOLD - N	SF Analysis (	Summary)								E	
		$\bigcirc$	$\bigcirc$	V 🕒 (										) Networ	k Links
		NS	SF Ana	alysis	(Sum	mary)								Occurr	ences
									h a successful has a		Hig	ghlighted res		out of 80	
		Teal	2010	Highlight val	lues more th	ian 20 % H	DOVE OF BE		he monthly a		/ear.		(56%	6)	× 5
									ailable Balan						
			ocess	Jan 515	Feb 396	Mar 501	Apr 574	May 510	Jun 523	Jul 501	Aug 483	Sep 646	Oct 492	Nov	Dec
		CHECK DEBIT		515	390	501	514	136	311	253	403	265	245		
		АТМ	-					11	17	73	111	98	58		
		ACH		257	215	232	205	221	318	269	295	314	287		
		TELLE		3	1	4	3	3	1	3	3	2	4		
		SUBT	DTAL	775	612	737	782	881	1,170	1,099	1,306	1,325	1,086		
U*	BASE GOLD -	NSF Analysis	s (Summary)								Ē				
$\overline{\mathbf{A}}$										(	Netwo		Oct	Nov	Dec
													141	NOV	Dec
1/	nalysis	s (Sun	nmary	()							Ai	mounts	176		
9	Highlight v	alues more	than 🔼 %	Above or	Below 😽	the monthly	y avg. for th	e year.	lighlighted r	esults: 45 (56	outof80 %)	🖂 🔛	1		
		_			Bolow A	vailable Bal	3000		_	( 55	, .,		46 364		
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	1,450		
	15,694	11,859	14,779	16,933	15,045	15,428	14,779	14,278		14,514	NOV	Dec	1,450		
			-	-	4,012	9,174	7,463	12,213	7,817	7,227					
					324	501	2,153	3,274	2,891	1,711					
	7,581 118	6,342 <b>29</b>	6,844 118	6,047 88	6,519 88	9,381 29	7,935 88	8,702 88	9,263 59	8,466 118					
	23,393	18,230	21,741	23,068	25,988	34,513	32,418	38,555	39,087	32,036			e details t	y member.	
						NSF									
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec		<u>Learn About T</u>	his Feature
	2,566	1,593	1,593	2,183	3,982	3,127	2,507	2,419	2,920	3,009					49
	4,189	3,363	2,773	3,510	2,920	4,720	5,192	4,808	6,342	5,192					

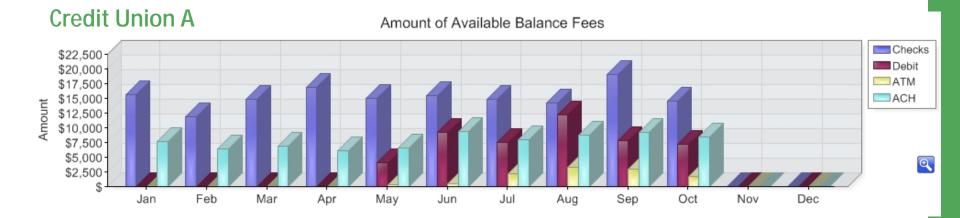
### Credit Union B: Already Had ANR for Debit

Session 0 CU\*BASE GOLD

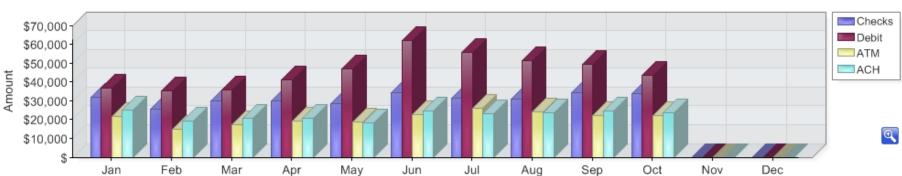
	) 🖤 😑			\							Networ	
NSF A	naiysis	s (Sun	imary	)							Occuri	renc
Year 2010	Highlight v	alues more 1	than 🔁 % 🛛	Above or I	Below 🔽	the monthly	avg. for the	year. Hi	ighlighted re	esults: 22 ( 26 )	outof84 %)	X
					Below Av	ailable Bala	ince					
Process	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	D
<u>CHECKS</u>	1,162	960	1,157	1,158	1,103	1,333	1,212	1,190	1,316	1,302		
DEBIT	1,376	1,373	1,491	1,707	1,921	2,537	2,289	2,100	2,036	1,790		
<u>ATM</u>	824	586	688	764	748	894	1,007	932	859	871		
ACH	934	738	814	793	711	958	888	933	947	918		
<u>TELLER</u>	75	52	65	60	70	62	69	79	58	80		
SUBTOTAL	4,371	3,709	4,215	4,482	4,553	5,784	5,465	5,234	5,216	4,961		

			· · · · · ·	(											
6 9 (	) 🖤 😑	<b>()</b>									ᇬ Networ	rk Links	Oct	Nov	Dec
NSF A	nalysis	s (Sun	nmary	()							Ar	nounts	415 697		
Year 2010	Highlight v	values more	than 🔁 %	Above or	Below 😽	the monthly	y avg. for the	year.	lighlighted re	esults: 23 (27	outof 84 %)	🛛 🔛	6 227		
					Below A	vailable Bal	ance						1,345		
Process	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	6,306		
CHECKS	32,130	25,798	30,118	30,321	28,917	34,641	31,401	30,996	34,344	33,804					
DEBIT	37,152	35,491	35,951	41,553	47,142	62,424	55,704	51,516	49,788	43,902					
<u>ATM</u>	22,086	15,120	17,536	19,278	18,846	22,977	26,082	24,165	22,248	22,329					
ACH	25,272	19,399	20,979	20,844	18,549	24,975	23,166	23,935	24,705	23,787					
TELLER	1,998	1,404	1,755	1,620	1,890	1,674	1,890	2,133	1,566	2,160					
SUBTOTAL	118,638	97,212	106,339	113,616	115,344	146,691	138,243	132,745	132,651	125,982			e details t	ey member.	
						NSF									
Process	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec		Learn About T	his Feature
<u>CHECKS REV</u>	7,128	5,913	6,291	7,857	7,479	8,937	9,774	8,559	11,151	8,343					50
ACH REV	14,917	8,883	12,676	16,092	11,421	13,311	18,130	17,766	14,823	18,819					

## Looking for Trends in Graphs: What do you see?



#### **Credit Union B**



Amount of Available Balance Fees

#### Looking for Trends in Numbers

#### Credit Union A (ANR Fee= \$29.50)

#### Credit Union B (ANR Fee=\$27.00)

	May	Aug	Oct		May	July	Oct
Occurrences	136	414	245	Occurrences	1,921	2,289	1,790
Amounts	4,012	12,213	7,227	Amounts	47,142	55,704	43,902
Average \$	29.50	29.50	29.50	Average \$	24.54	24.33	24.53

If you've been dying the death of a thousand Queries trying to figure these things out, maybe we're not pushing our teams hard enough to ready-made data trending a whole year with a lot of other tools

Can you tell me why credit union B average is not closer to \$27.00 per occurrence?

# NSF Analysis (Summary)

SUBTOTAL

						Credit	Union A	
Session 0 CU*BASE GOLD	- NSF Analysis (Su	mmary)						
😌 🕞 🕜 🕲 📳	) 😧 🕜					😡 Net	work Links	
ISF Analysi	s (Summ	nary)				Occ	urrences	
			Below Availal	ole Balance			🛛 🚽	
er 😂 🔜	Process	2010 Total 🛛 🖌	verage/Month Y	early Members A	vg Mbrs/Month	Trx/Mbr		
	CHECKS	5,141	514	829	82	6.2		
	DEBIT	1,624	270	349	58	4.6		
	ATM	368	61	139	23	2.6		
	ACH	2,613	261	658	65	3.9		
	TELLER	27	2	22	2	1.2		
	SUBTOTAL	9,773		1,997			Crea	dit Union B
	Session 0 CU*BAS	E GOLD - NSF Analysis	(Summary)					e - • ×
	😌 🕣 🚺	V 🕒 🕤 🕐						😚 Network Links
Backup F3 Cancel F7	NSF Ana	lysis (Sum	imary)					Occurrences
ſ				Below A	vailable Balance			<b>X</b>
		Process	2010 Total	Average/Month	Yearly Members	Avg Mbrs/Mont	h Trx/Mbr	
	<b>1</b>	Process CHECKS	2010 lotal 11,89	_	Yearly Members 1,845	Avg Mbrs/Mont 184	h Trx/Mbr 6.4	
	11			3 1,189	_	_		1
	11	CHECKS	11,89	3 1,189 0 1,862	1,845	184	6.4	4 3
	11	CHECKS DEBIT	11,89 18,62	3 1,189 0 1,862 3 817	1,845 1,887	184 188	6.4 9.8	4 3 2
	11	CHECKS DEBIT ATM	11,89 18,62 8,17	3         1,189           0         1,862           3         817           4         863	1,845 1,887 1,318	184 188 131	6.4 9.8 6.2	4 3 2 2
		CHECKS DEBIT ATM ACH	11,89 18,62 8,17 8,63	3         1,189           0         1,862           3         817           4         863           0         67	1,845 1,887 1,318 1,647	184 188 131 164	6.4 9.8 6.2 5.2	4 3 2 2
	11 1 2	CHECKS DEBIT ATM ACH TELLER	11,89 18,62 8,17 8,63 67	3         1,189           0         1,862           3         817           4         863           0         67	1,845 1,887 1,318 1,647 257 6,954	184 188 131 164	6.4 9.8 6.2 5.2	4 3 2 2
		CHECKS DEBIT ATM ACH TELLER SUBTOTAL	11,89 18,62 8,17 8,63 67 47,99	3 1,189 0 1,862 3 817 4 863 0 67	1,845 1,887 1,318 1,647 257 6,954	184 188 131 164 25	6.4 9.6 6.2 5.2	4 3 2 2
		CHECKS DEBIT ATM ACH TELLER SUBTOTAL	11,89 18,62 8,17 8,63 67 47,99	3 1,189 0 1,862 3 817 4 863 0 67 0 Average/Month	1,845 1,887 1,318 1,647 257 6,954 NSF NSF	184 188 131 164 25	6.4 9.6 6.2 5.2 2.6	4 3 2 2 5
	Backup	CHECKS DEBIT ATM ACH TELLER SUBTOTAL Process CHECKS R	11,89 18,62 8,17 8,63 67 47,99 2010 Total EV 3,90	3 1,189 0 1,862 3 817 4 863 0 67 0 Average/Month 4 390	1,845 1,887 1,318 1,647 257 6,954 NSF NSF Yearly Members 763	184 188 131 164 25 Avg Mbrs/Mont 76	6.4 9.8 6.2 5.2 2.6 h Trx/Mbr 5.1	
	Backup Cancel	CHECKS DEBIT ATM ACH TELLER SUBTOTAL	11,89 18,62 8,17 8,63 67 47,99 2010 Total EV 3,90 5,44	3 1,189 0 1,862 3 817 4 863 0 67 0 Average/Month 4 390 7 544	1,845 1,887 1,318 1,647 257 6,954 NSF NSF	184 188 131 164 25	6.4 9.6 6.2 5.2 2.6	

11,582

2,719

### Micro-Awareness: A CEO Strategy

- I'm concerned that so many institutions have vilified micromanagement that the resulting effect is that they have lost track of what I call "micro-awareness"
- S Has your team truly mastered the art of using data and dashboards as part of the culture of your organization?
- S Can you agree on how a dashboard's data should look at first glance?
  - On the 15th of the month, how many loan apps should the loan team have processed?
- S Can you agree after perusing a few key department dashboards, that the credit union is about to have a good day?
  - Solution of the accounting team have a green light that everyone's in balance?
- S Micro-awareness is contagious, but it is based on layers of team members pulling in the same direction, searching for the right answers, and agreeing on what to do next

#### Assignment #2: e-Alerts for CU Leaders

- Severy day (hopefully), you sell members on going into online banking and signing up for e-Alerts
- Series and the series of th
- If the computer was assigned the job to get your attention, what would you assign it to warn you or inform you about?
- Send your ideas to me

It's the 22nd of the month, and your total loan apps for the month are at 23% of goal What would you do with this information when you arrive in the office?





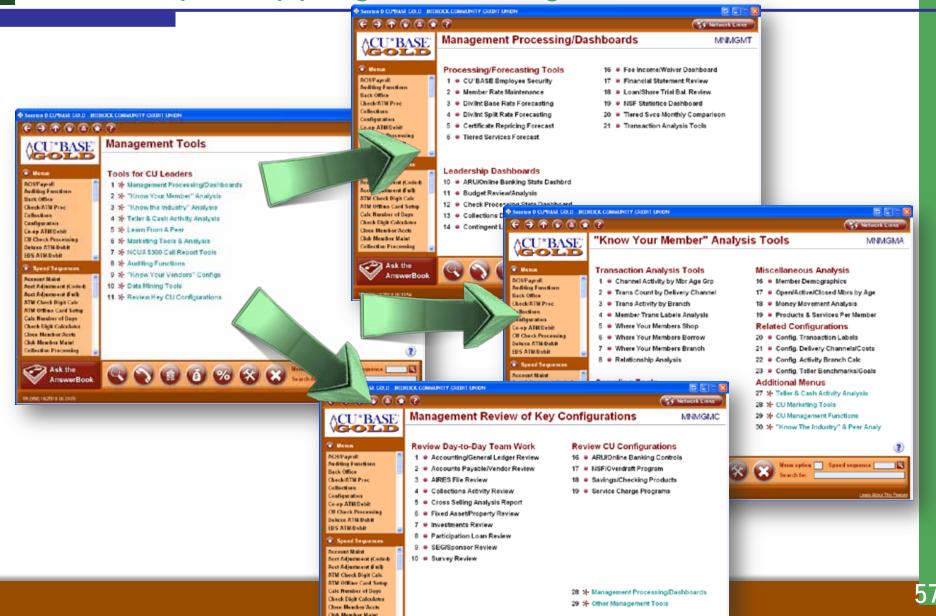


# **CEO Dashboards**

#### Your Toolkit

Do you use it? Do you assign it? Do you want it to grow?

#### One Stop Shopping for Management Tools



### **Trending Member Money**

Feature	Do you have access to this command?
Loan/Share Trial Balance Review	MNMGMT #18
Trial Balance G/L Verification	MNGELE #11
G/L Average Daily Balance Calculator	MNMGMT #18 > F9-ADB Calc
Contingent Liability Analysis	MNMGMT #14

#### CEO Dashboards

### Internal Controls

Feature	Do you have access to this command?
Trial Balance G/L Verification	MNGELE #11
Vault G/L Verification	MNGELE #12
Smart Operator: Daily Ops Log	MNGELE #9
Statement Audit/Statistical Inquiry	Inquiry/Phone > F20-Statements > Audit
Collections Dashboard/Summary	MNMGMT #13 (or MNCOLL #4)
Fee Income/Waiver Analysis	MNMGMT #16

Without and Lingson         2         2.24           Immit Virtub         364, 29, 2618         [2] periodicity           Onlingsone Lingson         1,252         (5,263, 517)	Al Collections	1	lew		Coming 10.4 (De	c.)
Altitus att loan         2         27           Immit Wash         364.25, 2618         28           Onlingson loan         1,252         15,983,537	an 0 CU*BASE GOLD - Collections Summ	a Magazine a Rate	1 1000 H		0	
Antere 19 Address 19 Address 19 Address 19 Address 19 Destroating 19 Des	Category 1 Day - 1 Month 1 - 2	2 Months 2 - 6 Mont 525,634 2,951,6 0 0 2,485 723,5	38 1,201,972 0 0 0 0	Branch 99 (2) (99 - Over 12 Months T 8,876 27 0 8 8 2	Similar         Network L           unts:         All Collect           All)         Image: Collect           otal All         Total Reg           73,578         73,578           ,820,642         Image: Collect	tions
Deling Negati Overli Writte	Category     1 Day - 1 Month     1       quent loans     15,783,717     4,       tive balances     73,578       ine accounts     2,915,991       en off loans     229			a 60 23	73,578	
Deling Negati Overli Writte	quent loans 16,068, tive balances 83, ine accounts 1,400,100 en off loans 229	total deline	cy and you quency stat	ts 0 1 2,911,041 0	83,024 ,408,188	00, 181 0 0 15, 395

#### CEO Dashboards

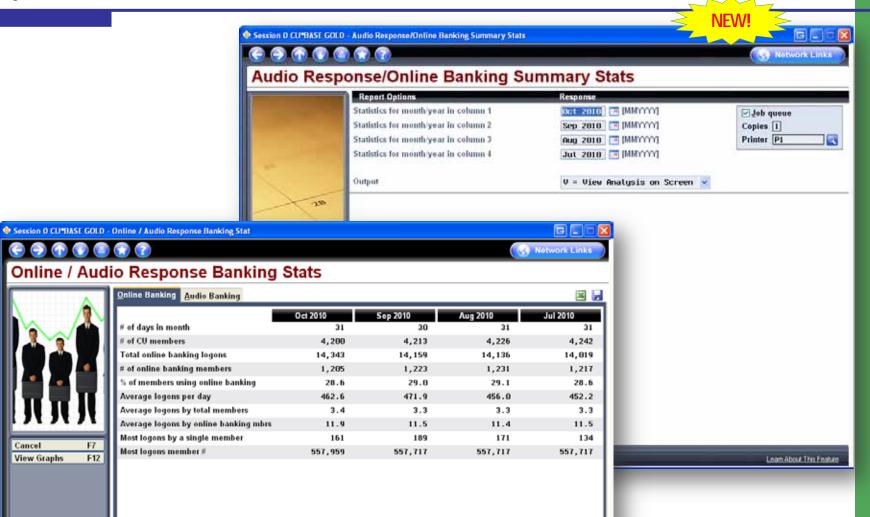
### **Benchmarking Activity**

Feature	Do you have access to this command?
Smart Operator: Daily Ops Log	MNGELE #9
Check Processing Statistics	MNMGMT #12
Cash Activity Analysis Inquiry	MNHTLA #16
Configuring Delivery Channel/Costs	MNMGMA #21
Loan App Activity Tracking	MNLOAN #8 > F17-Activity tracking
Loan App Statistics	MNLOAN #8 > F17 > F14-Stats
NSF Statistics Dashboard	MNMGMT #19
ARU/Online Banking Stats	MNMGMT #10

#### A picture is worth a thousand words...

Cancel

**View Graphs** 



### Understanding Member Activity

Feature	Do you have access to this command?
Transaction Count by Delivery Channel	MNMGMA #2
Transaction Activity by Branch	MNMGMA #3
Money Movement Analysis	MNMGMA #18
Teller Activity by Time of Day	MNHTLA #1
Teller Activity by Day of the Week	MNHTLA #2
Teller Activity by Day of the Month	MNHTLA #3
Teller Activity by Transaction Type	MNHTLA #4
Smart Operator: Daily Ops Log	MNGELE #9
Shared Branch Activity Analysis	MNHTLA #6 (or MNMGMA #7)

#### CEO Dashboards

### Understanding Member Preferences

Feature	Do you have access to this command?
Member Transaction Label Analysis	MNMGMA #4
Where Your Members Shop	MNMGMA #5
Where Your Members Borrow	MNMGMA #6
Where Your Members Branch	MNMGMA #7 (or MNHTLA #6)
ARU/Online Banking Stats	MNMGMT #10

### **Understanding Your Membership**

Feature	Do you have access to this command?
Channel Activity by Member Age Group	MNMGMA #1
Open/Active/Closed Members by Age Group	MNMGMA #17
Products & Services Per Member	MNMGMA #19
Membership Analysis Inquiry	MNMRKT #22
Tiered Service Monthly Comparison	MNMRKT #25
Learn from a Peer: Tiered Service Peer Analysis	MNMRKT #26 (or MNMGMB #17)
Relationship Analysis	MNMGMA #8
Contingent Liability Analysis	MNMGMT #14

### Auditing and Mining Member Activity

Feature	Do you have access to this command?
Sample Checking Account Activity	MNMGMA #11
Sample Transaction Activity by Delivery Channel	MNMGMA #12
Update Dormancy	MNUPDA #9
Dormancy Predictor Database	File QUERYxx/DWARN (produced during EOD on 1st of the month)
Smart Operator: Daily Ops Log	MNGELE #9
Statement Audit/Statistical Inquiry	Inquiry/Phone > F20-Statements > Audit

#### New for 2011 CEO Strategies Week

- Source Section Sect
- S Designed to give CEOs some hands-on experience with their dashboards and work with trainers here at CU\*Answers about their questions
- I will be present in the lab for the CEO perspective, and we'll recruit a few other trainers to be there as well, for a good student-to-trainer ratio
- (we'll even feed you)
- While I think CEOs could team up and potentially have 2 CEOs per station, if need be we can even have two sessions during the same evening

Remember that we can arrange one-on-one sessions between you and me at any time; it just takes a little planning and focus, in your office or here at CU\*Answers





A commitment to a year-long project to **build a skilled staff**, start a **dynamic leadership conversation**, and develop a **Board that trusts** the organization's grasp of the issues

Planning 12 Months

Underlying drivers that help to **build a skilled staff**, start a **dynamic leadership conversation**, and develop a **Board that trusts** the organization's grasp of the issues

#### Preparing for "knowledge presentations"

- The process of getting *ready* for a presentation is as valuable as giving it (maybe even more so!)
- Solution The surest way to really know a subject is to be called on to present that subject to someone else
- Solution The prep work builds teamwork and helps employees learn how to organize their ideas and demonstrate their knowledge

Underlying drivers that help to **build a skilled staff**, start a **dynamic leadership conversation**, and develop a **Board that trusts** the organization's grasp of the issues

#### Giving presentations to leadership

- Presenting to the boss helps an employee build confidence and an ability to think on their feet
- S Lets leaders acknowledge and confirm the employee's grasp and priorities
- Improves the employee's overall sales and presentation skills

Underlying drivers that help to **build a skilled staff**, start a **dynamic leadership conversation**, and develop a **Board that trusts** the organization's grasp of the issues

#### **Brainstorming with teammates**

- The process of working with other employees to map out the presentation naturally leads to a more fertile environment for ideas
- S Creates an environment of *reaching for innovation*
- S Helps team members identify constraints that must be overcome

Underlying drivers that help to **build a skilled staff**, start a **dynamic leadership conversation**, and develop a **Board that trusts** the organization's grasp of the issues

#### Lower the cost of gathering data

- Using A.S.A.P. (Ask, See, Act, Profit) tools and dashboards that provide quick answers reduces the cost of data-gathering
- Increases the speed to analysis and action spend less time *finding* the data and more time *acting* on it
- S Having a "faster to market" goal improves almost every plan!

## A Culture of Planning

Underlying drivers that help to **build a skilled staff**, start a **dynamic leadership conversation**, and develop a **Board that trusts** the organization's grasp of the issues

#### Reduce the stress and keep the focus

- S Most Strategic Planning sessions try to jam too many topics into a very short time – making it hard to dive deeply into any one subject and comprehend it enough to begin to innovate
- Spreading out the planning throughout the year and adding focused knowledge presentations reduces this stress
- Some importantly, it changes the atmosphere of the meetings from a simple status quo review to the expectation of creating something new!

#### We Will Do the Work

...and it will be apparent to everyone who knows our credit union

#### Setting Themes for Quarterly Board Meetings

The following section includes suggestions for themes you can use for each the Board meetings you designate as planning sessions each quarter. Turn to the next page for suggestions on how to use CU\*BASE tools to prepare materials for each of the themes.

Q1			Q2			Q3			Q4		
Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
	*			*			*			*	
Meeting Date:			Meeting Date:			Meeting Date:			Meeting Date:		
Prep Deadline:			Prep Deadline:			Prep Deadline:			Prep Deadline:		

Know The Members	Know The Operations	Know Our Identity	Know The Business Plan
<ul> <li>Understanding member preferences of delivery channels</li> </ul>	<ul> <li>Understanding fee income sources and pricing</li> </ul>	<ul> <li>Understanding marketing strategies and tactics</li> </ul>	<ul> <li>Understanding the budget and planning process</li> </ul>
<ul> <li>Understanding branch utilization</li> </ul>	<ul> <li>Understanding loan volumes and sources</li> </ul>	<ul> <li>Understanding PR activities and opportunities</li> </ul>	<ul> <li>Understanding the next year's business plan</li> </ul>
<ul> <li>Understanding member demographics</li> </ul>	<ul> <li>Understanding operating expense trends</li> </ul>	<ul> <li>Understanding the competition</li> </ul>	
<ul> <li>Understanding account opening and closing trends</li> </ul>	<ul> <li>Understanding staffing levels and structure</li> </ul>	<ul> <li>Understanding products and services strengths and advantages</li> </ul>	



## Everything But The Kitchen Sink

#### Mobile Web

#### Click to see some last-minute stats:



S As of November 1st, 108 credit unions network-wide have activated It's Me 247 Mobile Web





One of my favorites this year based on the way it was rolled out, the speed of assimilation, and the spirit of the CUs who pushed it to their members



## Mobile App

His 247 Mobile App

- § 3 credit unions are live right now
- 7 more credit unions have signed contracts and are being set up now
- S Credit unions are struggling with the concept of having multiple mobile solutions that are distinctly different and targeted at members in a different way (the web phone vs. the smart phone)
- Some are worried more about the end than the learning along the way
  - Mobile Web will always be free, and we'll add new options over time
  - S Mobile App will only be free until November 2011, and has some immediate out-of-the gate pricing options, but has not yet been built into relationship pricing (Tiered Services, Marketing Clubs)
  - S We hoped CUs would be more proactive in building a market and learning during this period, but that might not be the case

Mobile App is a project paid for by the CUSO to ensure that the CUSO is learning on two fronts: internally and externally in tracking with the market's growing experience

### Mobile Text: Delayed Until 2nd Qtr 2011

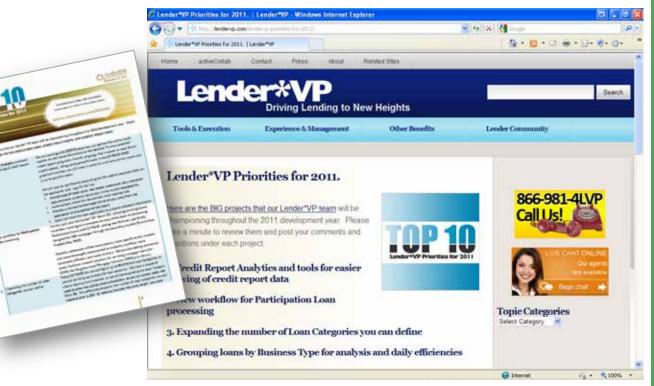


- Mandates from telecommunications companies to Firethorn have forced our hand:
  - S "Effective September 30, 2010, Clients will have to submit a Service ID parameter with all MT messages to identify the approved program associated with the message." (MT means Mobile Terminated as in a message sent to a device)
- S This new Service ID field to be sent with text messages requires a change to the core platform at Firethorn, which will not be addressed until a release in the 2<sup>nd</sup> quarter of 2011
  - Service of the reasons to shut down Text completely is that Verizon and AT&T are expected to follow (according to Firethorn), meaning that all 3 major carriers would be shut down in the middle of bringing clients onto the SMS platform while the necessary changes are made

Look for more documentation on this before the end of the year

#### A Project for Your Lenders

- I hope you will dig in as CEOs to this Top 10 list and make sure the priorities are based on changing lending dramatically
- S Where should we be investing?

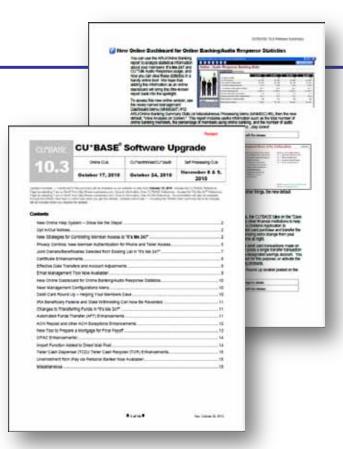


#### Add your voice: http://lendervp.com

#### 10.3 Release

An unprecedented 16-page release summary detailing 35+ projects from big to small





If your senior team has not met to talk about how these tools will make changes in your operations in 2011, you're missing out Have you started your "Save Your

Change" program yet?

#### Miscellaneous

Assuming you haven't passed out from fatigue by now, what do you want to know about these projects?

- Principal Distribution Certificates beta by year-end
- S Bump Rate Certificates beta by year-end
- SEE...JUMP...TRANSFER controls for It's Me 247 online banking
- S OTB in It's Me 247 a possible change in priorities
- Fifth Third Online Credit Card Processing a new switch coming soon
- S Automating Collateral Protection Insurance (CPI) for Allied and SWBC
- S Reg. V a new service
- S Concentration Risk a new service
- e-Loan Closings a new concept
- ...anything you have on your mind (or rumors you've heard)?



## Thanks for the day!



# Appendix

Otherwise Known As: Your Homework

#### Assignment #3: Assume the Persona

- A task for when you get back to your desk: Visit these websites and assume the persona (dreamer, implementer, harvester, catalyst)
  - S A realistic dreamer's picture of the world: http://www.cuanswers.com/kitchen/
  - S A realistic implementer's new tool: http://www.cuanswers.com/client\_release\_planning.php
  - S A realistic harvester's drive for value: http://www.cuanswers.com/client\_release\_summaries.php
  - S A realistic catalyst for a curious culture: http://www.cuanswers.com/ceo\_ticklers/

Sometimes it takes more than watching the facilitator push the keys: *do your homework!* 

Your assignments are spread throughout the presentation:

- S Assignment #1: Fee Programs and Your CU See <u>slide 47</u>
- S Assignment #2: e-Alerts for CU Leaders See slide 55
- S Assignment #3: Assume the Persona See slide 84

This reminder is so that you will go back to the slide and do your assignment Remember your third grade English teacher... *"where is your homework?"*