



# CEO SCHOOL

A Day of Mentoring and Coaching around Using CU\*BASE Tools

2014 **CEO Strategies** 

# What is CEO School?

#### WE ARE ALL COOPERATIVE BUSINESS DESIGNERS

- Why has CEO School become a tradition at CU\*Answers?
- With the expansion of our network, we have more talented CEOs than ever, and the value put on collaborative efforts is at an all time high
- CEOs need to develop networks where they can coach and mentor each other from the unique position of being a CEO
- 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
- CEOs wear more than one hat, and CEO School is a safe training environment

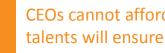
CEO School speaks to the essence of why credit unions own CU\*Answers: so that their voice is heard, their ideas are worked on, and their priorities are considered as part of everything this CUSO tries to accomplish



# **Confirming Grasp in a Challenging World**

ARE YOU READY TO COMPETE IN A SELF-SERVICE DATABASE WORLD?

- As CEOs, we know that the requirements of our job and the expectations of the teams and our employers are changing dramatically with each new gadget that comes onto the market
  - It's a database world, it's a search engine world, it is the day of the presentation, live and in color
  - No longer can we rely on others to give us information, press the buttons for us, or type up black-and-white Word documents to carry our message
- Understanding where and how to look for current information is trumping experience – in today's world, you need both
- Can your stakeholders testify to your grasp of today's credit union database and what it means to success?



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CEOs cannot afford to assume that past talents will ensure their future careers



# TODAY'S AGENDA

Actionable Analytical Approach 3.0

Are we ready to build factories to manufacture opportunity? Do we understand what we

have versus what we need?

Moving Data to the Edge of Your Cooperative

Every business designer is challenged by what data to reveal to the world and what to hold secret.

It all starts with the structure of your data, and your design to interact with it Retooling for the Next Decade at CUs & Our CUSO

> Are we building the right assembly lines for our future?

How do we delineate between one more development task and a decade of development success?



# **ACTIONABLE ANALYTICAL APPROACH 3.0**

ARE WE READY TO BUILD FACTORIES TO MANUFACTURE OPPORTUNITY?

DO WE UNDERSTAND WHAT WE HAVE VERSUS WHAT WE NEED?

# A.A.A. 1.0: A Rating for CU Management A quick refresher



#### Actionable

#### Analysis with an expected outcome: I will act

- Before you ask for data, before you read a report, before you hear a proposal for action, you already anticipate doing something
- Data is not just noise to you

#### Analytical

#### The ability to analyze: A budgeted commitment

 You've prioritized analysis, put some of your best thinkers on the project, budgeted time and cash to the project, and you're determined to get an ROI on the data work you do

#### Approach

#### **A** manner in which a problem is solved: *A plan*

- You've made a commitment to yourself and your Board that this is a management priority and approach
- You've sold it as one of your talents

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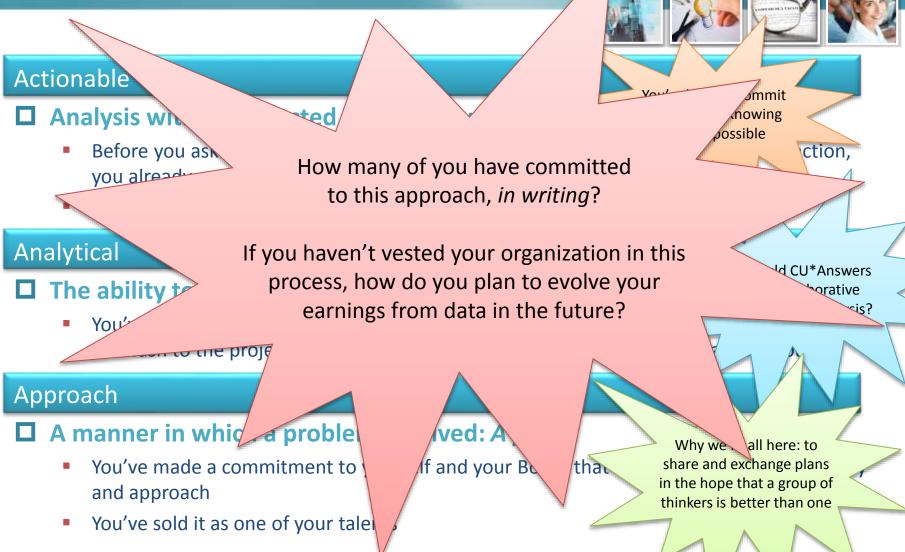
You're here to commit to action by knowing what is possible

> How could CU\*Answers build a collaborative investment for analysis?

ction,

Why we're all here: to share and exchange plans in the hope that a group of thinkers is better than one

# A.A.A. 1.0: A Rating for CU Management



# A.A.A. 1.0: A Rating for CU Management A quick refresher



	Tactics	Budget	Plan
1			
2			
3			
4			
5			
	Commit to a database/ dashboard and a process	Budget the time, money, and resources to be	Write a plan that outlines the who, when, and what

dashboard and a process to repeat over and over Budget the time, money, and resources to be accountable to and track with a year-end report Write a plan that outlines the who, when, and what for each dept. that will get involved; task yourself with presenting these plans next year

## Helping with the plan Process vision embedded in help

- The "Building the Factory" documents help you complete the ASAP process with each CU\*BASE dashboard
  - Ask a targeted question
  - See the potential members to contact
  - Act on the potential with intent: the message with the method
  - Profit (you're on your own here)



# A.A.A. 1.0: A Rating for CU Management

**Continuing to develop presentation skills** 

Where are you on the evolution of data presentation in your operation?

- We've gone from print, to on-screen presentation, to delivering PDFs...and today we're discussing web presentations
- Are you maximizing all of your options? With your staff? With your senior team?
- Can you move data directly to your board and the everyday customer-owner?





Who at your credit union has a graphical eye that could add to the development effort focused on presenting data to win?

# Another tool to get a better return on gathering data **Report/Query Scheduler**

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LFHLOG

LGLETB

LINTB

Loan Delinguency Amalysis Report

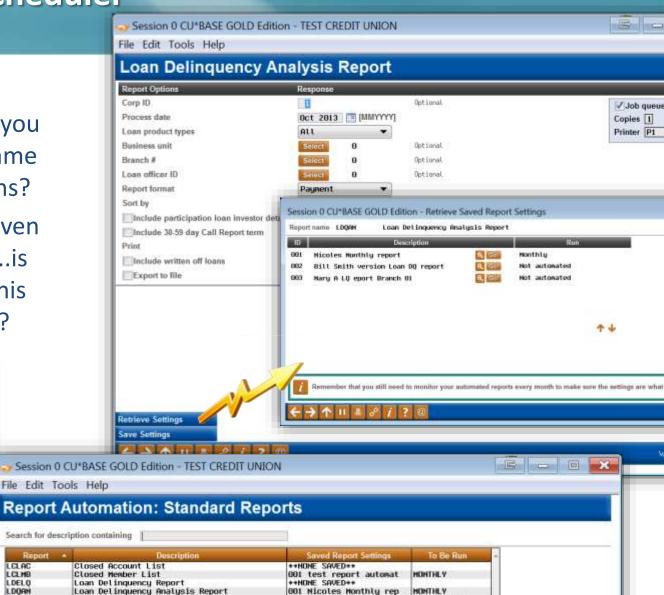
Loan Delinquency Analysis Report

General Ledger Trial Balance by Date

CUFS File Maintenance Report

Investment Trial Balance

- Can you verify that you have upped your game in the last 12 months?
- We're working on even more options here...is your team part of this effort for efficiency?



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# Why We Gather Data

Is it by plan, or just the result of your team's daily activities?



- To comply with archival regulations and best practices
- To validate and affirm the results of our efforts
  - To present to examiners and Board members and create a corporate record
  - To present to management and use in performance analysis (staff)
  - To comply with third-party obligations such as the 5300
- □ To analyze and calculate adjustments to our plans and futures
  - Know our member and make adjustments to keep their attention
  - Know our operations and make adjustments to build an effective factory
  - Know our identity and validate the response to who you think you are
  - Know our plan through verifying the hypothesis and the hopeful outcome

Gathering Data	(reduce \$ cost)
Analyzing Data	(increase time)
Acting on Data	(multiply the events)

When was the last time you really challenged your ROI on these activities and your effectiveness around crafting designs and planning data-related tactics?

## Why We Gather Data Is it by Man, or just the result of you team's daily act

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#### To comply V To validate and

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As the CEO of CU\*Answers and the Chairman of eDOC Innovations, I've never had a CU ask me how to gather less data

Most of you can't wait to gather more, store more, and move ahead at a faster pace for everything – including spending more money

Is that **our plan**, or just the fallout of our daily activities?

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u really challenged activities and your fting designs and planning dan -related tactics?

### A.A.A. 2.0: Thinking Bigger Putting insiders and outsiders on equal footing

#### Do the math: A cooperative with 5,000 participants

One formula to consider when looking at how to design a cooperative:

- You (the designer) want as many participants in your cooperative (customers) as possible
- Of those unlimited customers, you work to make at least 60% of them identify themselves as owners
- Of those people who call themselves owners, you work even harder to make a third of them active, to yield a 20% active owner base among all participants



#### Whatever formula you use, you need one

It sets targets, helps you prioritize the plans, and balances your investment: *Get a plan and make sure everyone knows it* 

### A.A.A. 3.0: Redefining Analysis Is it time to declare Query dead?





Assume you already have the data ready to analyze; no more hunting and pecking

Start with data that is gathered, organized, and with level-1 analytics already presented

Use Member Connect to communicate almost instantly; make fast-to-market adjustments

# Gathering Data A foundation that is built and ready to evolve



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**64** *dashboards and counting...here are some of my favorites:* 

Dashboard	Purpose of Dashboard					
EFT Portfolio Dashboard	Analyze your credit card data for active and inactive credit cards. Then drill down further to see trends for selected members					
Credit Report Data Mining	Analyze your member's credit score data (by all credit scores and most recent score).					
Loan Portfolio Concentration Risk	Analyze risk across your entire loan portfolio – do you have the right number of eggs, in the right baskets?					
New/Closed Membership Dashboard	Analyze your memberships in over 50 different ways to use as a springboard to evaluate credit union policy					
Targeted Tiered Score Analysis	View a side-by-side comparison of how a selected group of members score in Tiered Services versus your general membership					
Account Retention by Year Opened	View account retention data by the year the account way opened					
Where Your Members Shop	Analyze where your members spend their money, by transaction description and retailer name					

# **Analyzing Data**

Answers ready to be linked to what's next



#### **Balance Comparison Analysis**

Corp ID B1 Budget Group 35 HEV AU	TO LOANS	All GL Accounts All Branches				
	2012	2013	2014	Total		
# months up	9	8	5	22		
# months down	3	4	1	8		
Average change	194,051.62	111,742.82	228,155.22	167,948.50		
Low balance	13,894,284.76	16,623,019.00	18,246,688.83	13,894,284.76		
High balance	16,674,578.15	18,593,449.48	19,384,413.67	19,384,413.67		
Average Monthly Balance						
01	14,157,640.66	16,760,837.97	18,468,549.60	16,462,342.74		
Q 2	14,217,826.82	17,184,975.23	19,248,501.31	16,856,834.46		
Q3	15,589,064.52	17,050,969.48		16,720,017.00		
Q.4	16,431,135.00	18,303,981.12		17,367,558.10		
# months displayed	12	12	6	30		
Average monthly balance	15,098,716.77	17,505,190.95	18,858,525.46	16,813,268.18		

With every dashboard, there needs to be a deep dive with the intent to match an answer with something to *do* 

Analysis leads to the next step – are you still looking for the data instead of taking steps towards the future?

# **Analyzing Data**

Answers ready to be linked to what's next

#### **Account Composition**

An analytical tool to understand what accounts this crowd has with you
Prepares the analyst to talk to the crowd

View common bonds in: 

Account composition

Membership traits

Credit history trends

Tiered Service analysis

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#### **Membership Traits**

An analytical tool to understand what membership traits has in common
Prepares the analyst to talk to the crowd

#### **Credit History Trends**

- An analytical tool to better understand the creditworthiness of this crowd
- Prepares the analyst to talk to the crowd

#### **Tiered Service Analysis**

- An analytical tool to show the relationships and penetration you have with this crowd
- Prepares the analyst to talk to the crowd

# **Analyzing Data**

Answers ready to be linked to what's next

#### **Account Composition**

- 10 analysis screens
- 23 tables with answers about membership traits, and 14 graphs
- PDF, Excel and comma-delimited downloads



#### **Membership Traits**

- 5 analysis screens
- 17 tables with answers about membership traits, and 17 graphs
   PDF Excel and comma-delimited
- PDF, Excel and comma-delimited downloads

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7 GOLD - Common Bondi

Account composition
Membership traits

Credit history trends
 Tiered Service analysis

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#### Tiered Service Analysis

- 6 analysis screens
- 44 analyzed products and services
- PDF, Excel and commadelimited downloads

And soon, you won't even need to use a dashboard – create a file with account bases and look at their common bonds

### **Credit History Trends**

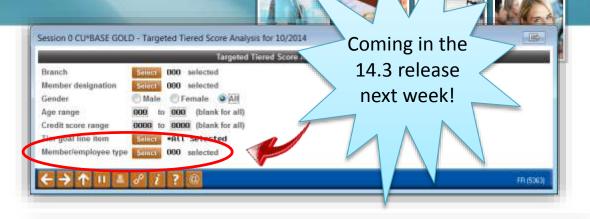
- Delivers a list of members with credit scores
- 1 analysis screen with 5 tables and additional drill-downs
- PDF, Excel and comma-delimited downloads

# Are your insiders ready to experience the perspective of being on the outside?

- It is not intuitive to me that people who act one way can be effective at aggressively teaching others to act in a different way
- How do you encourage your sales teams to live it, not just talk it?



Welcome to Walking in the Members' Shoe



Session 0 CU\*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

#### **Targeted Tiered Scoring Analysis**

GOAL 4: ANALYZING MEMBER SELF-SERVICE PRODUCTS

Drill down detail only availal

	10/20	14	*ALL		*ALL
Description	Members	%	Members	%	%
ATM S	143	56.7	10,350	32.1	1.4
Checking/Debit	140	55.6	9,772	30.3	1.4
🔍 Credit Card	165	65.5	8,515	26.4	1.9
Active Audio Respnse	15	6.0	852	2.6	1.8
Active Online Bankng	210	83.3	12,371	38.4	1.7
E-Stmt Enrolled	205	81.3	13,200	40.9	1.6
🔍 Bill Pay Enrolled	85	33.7	2,633	8.2	3.2
🔍 Valid e-Mail Address	227	90.1	20,709	64.2	1.1
E-Notice Enrolled	93	36.9	4,133	12.8	2.3
Calert Enrolled	19	7.5	834	2.6	2.3
🔍 Mobile Text Banking	29	11.5	471	1.5	6.2
Wrong Address			585	1.8	
Q CU Marketing Opt-in	244	96.8	30,109	93.4	.8
🔍 Third Party Mkt Opt	241	95.6	30,043	93.2	. 8
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# Balancing insider member sensitivity and the analytical need to know who does what

- Also coming next week: Where Your
   Members Shop enhancements
- Removes where insiders shop (excludes all members with employee type code > 0)



This new approach will take some time to spread through other dashboards...

Can you prioritize your top 5 dashboards that need to mask insider data?

# Speaking of insiders...many like to get paid when they act

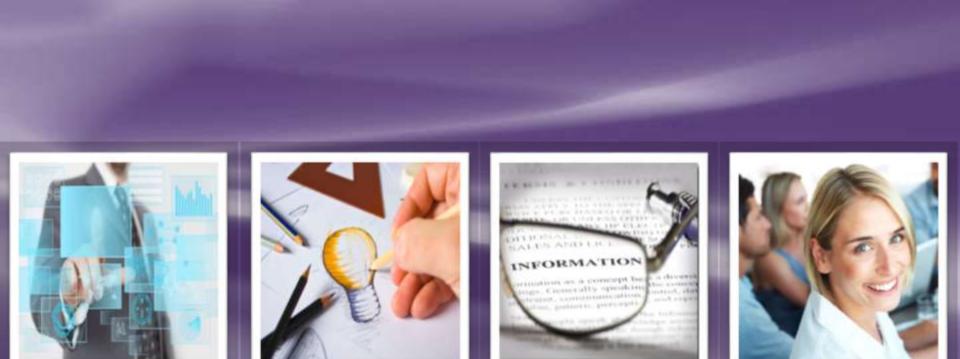


Coming in the 15.0 release (April 2015):

- Enhancements to Cross Sales Analysis Report
  - New optional "Incentive Amount" to tally amounts per employee, based on memo type and task
  - Report Scheduler functionality: save and retrieve settings, run automatically every month
  - Run quickly for all employees under a single branch, with sub-totals by both employee and branch
- New Cross Sales Analysis Dashboard
  - Similar to the report except simplified to look for tasks with certain conversations (Memo Type)
  - Allows for what-if calculations of incentive amounts based on memo type, need group and task



Let's take a sneak peek...



# **CEO DASHBOARDS**

UNDERSTANDING THE POTENTIAL OF OUR DATA AND OUR OPPORTUNITIES TO MAKE DATA A SPECIAL FOCUS IN OUR BUSINESS PLANS

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# **CEO Dashboards**

A Novelty That Has Become an Expectation



#### Our standard for CU\*BASE dashboards:

- Select a group of records with something in common to analyze (loan apps processed between Oct 1 & 31, members who joined the CU last year, checking accounts opened last month, etc.)
- 2. The user is presented with a series of options to work with each of these records, one at a time (approve the app, send TIS disclosures, order a debit card, 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, # of members who joined by age or gender, checking accounts opened by a specific employee, 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



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### A.A.A. Moment

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Embedded in these dashboards is the ability to go **active**, right now, every time...and all you have to do is plan to do so

Have you created a communication manager and assigned them regular dashboard activities to ensure a low-cost reach-out to your members?

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Session 0 CU\*BASE GOLD Edition - Member Connect Setup File name Option Online banking and/or email message Mailing labels Statement inserts Telemarketing tracker Exclude members flagged for 3rd-party marketing opt out Exclude members flagged for CU contact opt out

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Is this gaining traction in your shop?

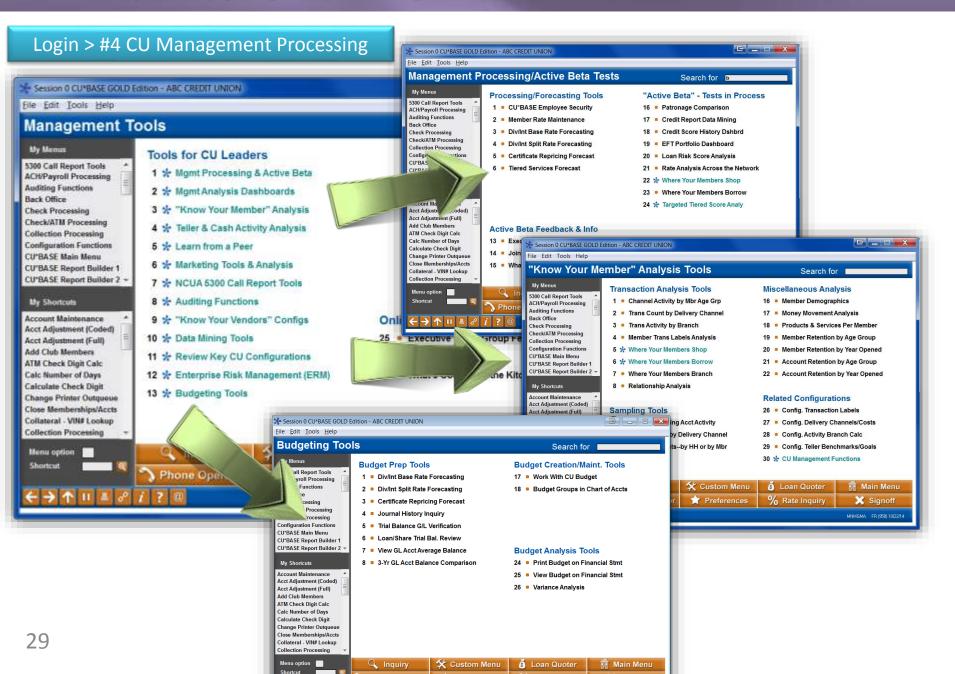
# Moving from marketing tools to teaching a new discipline for credit unions



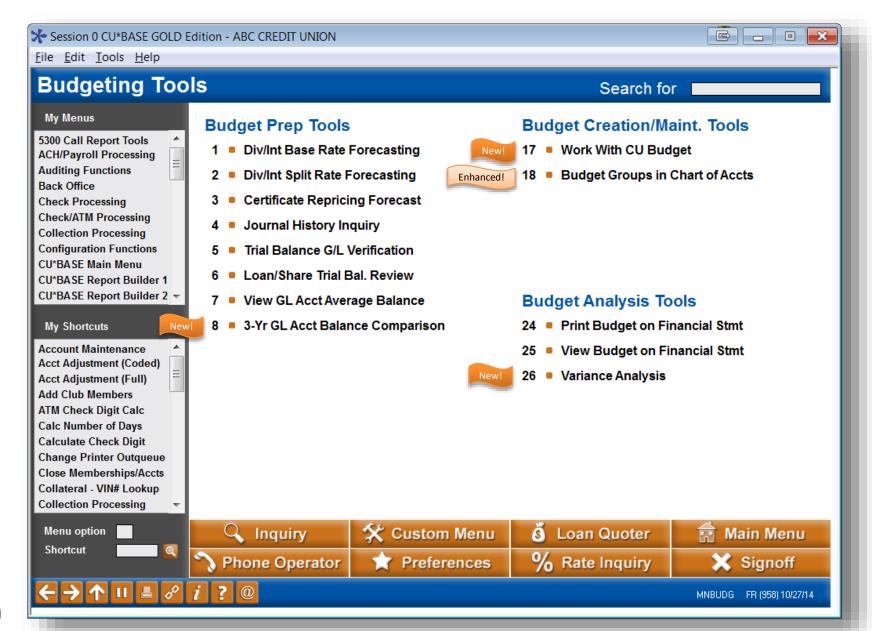
- As we look at the future, we need to move from the development and education on a few tools (dashboards) to referring to all of this as a **new discipline** that credit unions need to include in their core competencies
  - Understanding the data structure of their available information that can lead to success with members
  - Becoming adept at data mining this data via CU\*BASE presentation strategies that can lead to completing the ASAP process
  - Drilling down into member opportunity via CU\*BASE tools, instead of hunting and pecking through raw data – speed to insight
  - Staffing this effort directly at the CU or collectively within the CUSO a new job description for the future must emerge for this to be a core competency

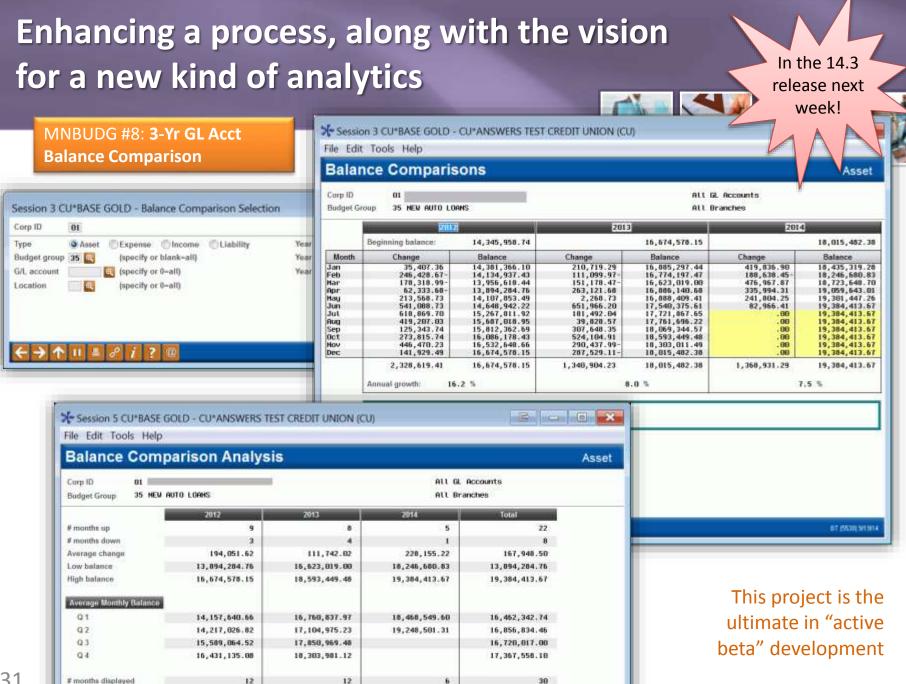
In 2015, CU\*Answers marketing and development leaders will repackage all of this to change the focus from a few neat things a CU\*BASE user can do, to a skill that highlights our credit unions' capabilities

## **One Stop Shopping for Management Tools**



### New Menu: Budgeting Tools





31

Average monthly balance

15,098,716.77

17,505,190.95

18,858,525.46

16,813,268.18

# Enhancing a process, along with the vision for a new kind of analytics

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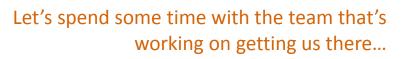
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# **Budget Rewrite**

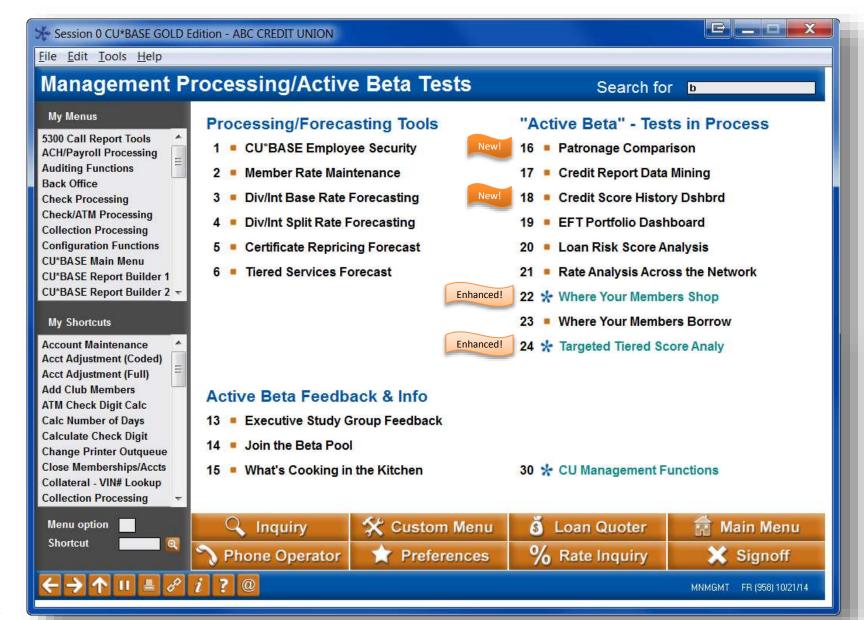


- To project the future, you have to be able to do a deep dive on the past
- To model and make assumptions about the future, you have to understand the trends that got you here
- In 2015, CU\*Answers will put a stake in the ground to be one of the best systems on the market today in analyzing General Ledger activity and correlating that to membership trends, in an effort to manufacture opportunity in new ways





### Management Processing/Active Beta Tests Menu



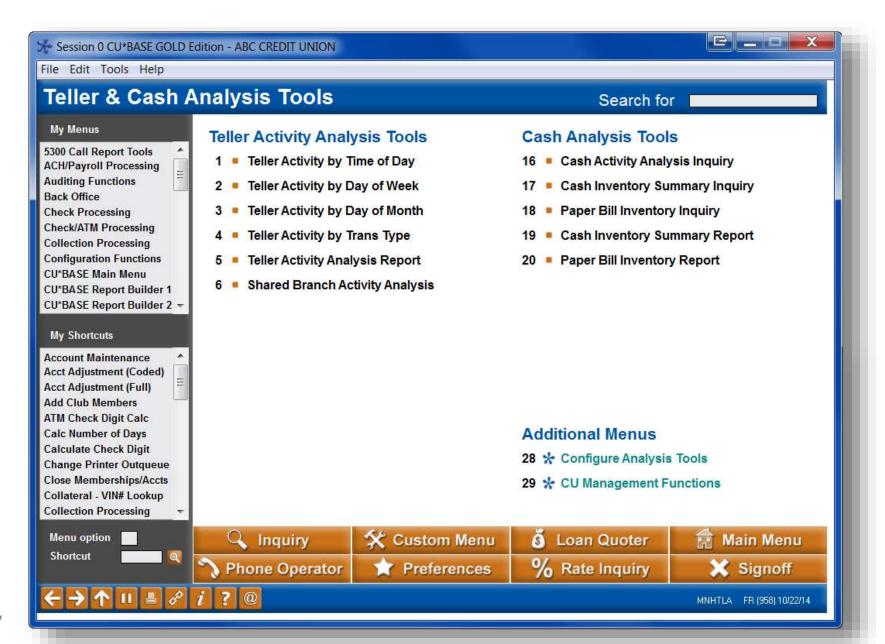
# Management Analysis Dashboards Menu

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management A		Search for							
My Menus 5300 Call Report Toy ACH/Payroll Processing	Leadership Dashboards 1 • 5300 Call Report Ratios Dashbrd	<ul> <li>15 Loan Concentration Risk by Mbr</li> <li>16 Ln Portfolio Concentration Risk</li> </ul>							
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Account Maintenance Acct Adjustment (Coded) Acct Adjustment (Full) Add Club Members ATM Check Digit Calc Calc Number of Days Calculate Check Digit Change Printer Outqueue Close Memberships/Accts Collateral - VIN# Lookup Collection Processing	<ul> <li>9 * Credit Report Data Mining</li> <li>10 * Credit Score History Dshbrd</li> <li>11 * EFT Portfolio Dashboard</li> <li>12 • Fee Income/Waiver Dashboard</li> <li>13 • Financial Statement Review</li> <li>14 • Loan App Monthly Stats Comparisn</li> </ul>	<ul> <li>24 Package Loans to be Sold</li> <li>25 * Rate Analysis Across the Network</li> <li>26 * Targeted Tiered Score Analy</li> <li>27 Tiered Svcs Monthly Comparison</li> <li>28 Tran Activity Summary Comparison</li> <li>29 Trans Handling/Analysis Rules</li> </ul>							
Menu option Shortcut	QInquiry𝔅 Custom Menu𝔅Phone Operator★𝔅Preferences	<ul> <li>Loan Quoter</li> <li>Main Menu</li> <li>Rate Inquiry</li> <li>Signoff</li> </ul>							

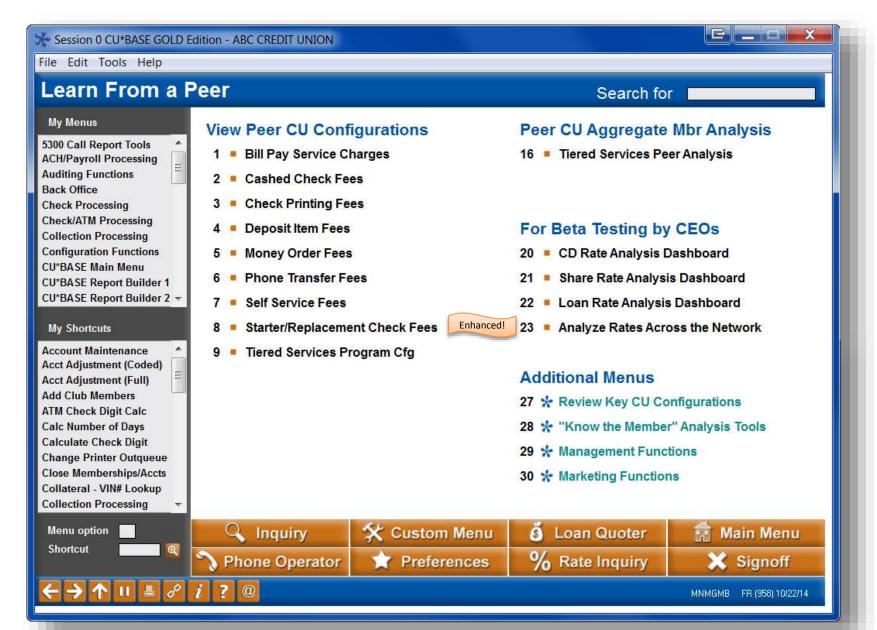
# "Knowing Your Member" Analysis Tools Menu

* Session 0 CU*BASE GOLD Edition - ABC CREDIT UNION										
File Edit Tools Help	File Edit Tools Help									
"Know Your Member" Analysis Tools Search for										
My Menus 5300 Call Report Tools ACH/Payroll Processing Auditing Functions Back Office Check Processing Check/ATM Processing Collection Processing Configuration Funce CU*BASE Main Menu CU*BASE Report Builder 1 CU*BASE Report Builder 2 - My Shortcuts	Transaction Analys 1 • Channel Activity b 2 • Trans Count by De 3 • Trans Activity by E 4 • Member Trans Lab 5 * Where Your Memb 6 * Where Your Memb 7 • Where Your Memb 8 • Relationship Analy	y Mbr Age Grp elivery Channel Branch bels Analysis ers Shop ers Borrow ers Branch	Miscellaneous Anal 16 Member Demograp 17 Money Movement A 18 Products & Service 19 Member Retention 20 Member Retention 21 Account Retention 22 Account Retention	hics malysis es Per Member by Age Group by Year Opened by Age Group						
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Menu option Shortcut	C Inquiry Phone Operator	Scustom Menu	<ul> <li>Loan Quoter</li> <li>Rate Inquiry</li> </ul>	Main Menu Signoff						

#### **Teller & Cash Analysis Tools Menu**



#### Learn From a Peer Menu



#### **Marketing Functions Menu**

#### Session 0 CU\*BASE GOLD Edition - ABC CREDIT UNION

#### File Edit Tools Help

#### **Marketing Functions**

#### My Menus

5300 Call Report Tools ACH/Payroll Processing Auditing Functions Back Office Check Processing Check/ATM Processing Collection Processing Configuration Functions CU\*BASE Main Menu CU\*BASE Report Builder 1 CU\*BASE Report Builder 2 ~

#### My Shortcuts

Account Maintenance	
Acct Adjustment (Coded)	[
Acct Adjustment (Full)	ľ
Add Club Members	-
ATM Check Digit Calc	
Calc Number of Days	
Calculate Check Digit	
Change Printer Outqueue	
Close Memberships/Accts	
Collateral - VIN# Lookup	
Collection Processing	

#### **CU Marketing Functions**

- 1 Work With Household Database
- 2 Work With Marketing Club Members
- 3 Work With Member Survey Response
- 4 Purge Marketing Club Members
- 5 Work With Non-Member Database
- 6 Work With Reason Codes
- 7 Auto-Enroll Marketing Club Mbrs

#### Direct Mail Processing Tools

- 9 CU\*BASE Report Builder
- 10 Tag Mbr Accts with Letter Codes
- 11 Random Mbr Analysis/File Build
- 12 Aggregate Analysis/File Build
- 13 13 Member Connect" Marketing Tools

#### Search for

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#### **Marketing Analysis Functions**

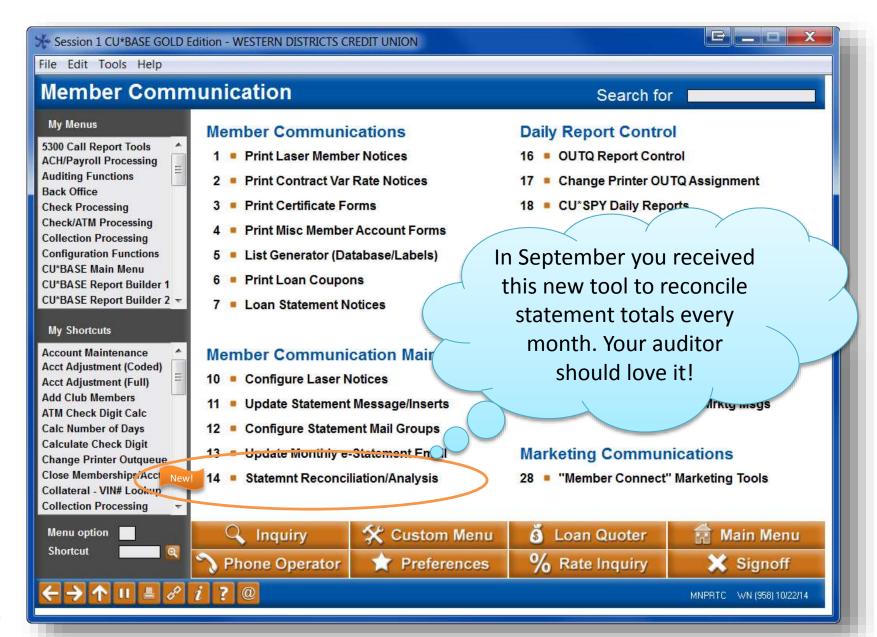
- 16 Member Balance Analysis Report
- 17 Member Age Analysis Report
- 18 Member ZIP Code Analysis Report
- 19 Household Stat Rpt--by Household
- 20 Household Stat Rpt--by Member
- 21 Membership Analysis Report
- 22 Membership Analysis Inquiry
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- 24 
  Tiered Services Forecast Report
- 25 Tiered Svcs Monthly Comparison
- 26 Tiered Svcs Peer Analysis

#### **Additional Menus**

- 27 🛠 More Mrktg/Member Analysis Tools
- 28 🛠 Internet/Email Marketing



#### **BONUS: Member Communications Menu**



## Analytics is not Dashboards

Analytics can be part of any tool in CU\*BASE



The goal for all of us as developers is simply to come up with the questions where the answers seem to elude us

- Because it takes too much work to get the answer
- Because we've never had the time to prioritize doing the work
- Because we've never been able to figure out where the answer would fit into our day-to-day lives
- Because we never knew where to embed the answer in a process that would be enhanced by the knowledge
- For example, what is the aggregate plan for members to pay us back for loans, versus the way they actually do pay?



#### **Big Data: The mark-up around a transaction or event**

Where Your Me	mbers	Shop							Where Your M	lembers Bor	rrow				
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### Join us!

- After you leave here
   you can participate
   online for the
   balance of the year
  - Dashboard Dives
  - Active Beta Study Group

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\* 100% \*

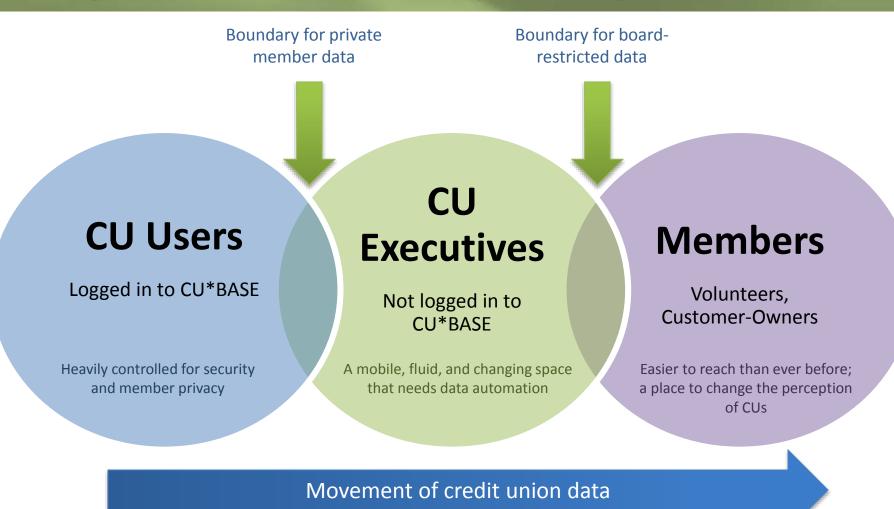


## Moving Data to the Edge of Your Cooperative

**EVERY BUSINESS DESIGNER IS CHALLENGED BY WHAT DATA TO REVEAL TO THE WORLD AND WHAT TO HOLD SECRET** 

AND IT ALL STARTS WITH THE STRUCTURE OF YOUR DATA, AND YOUR DESIGN TO INTERACT WITH IT

#### Putting insiders and outsiders on equal footing



How can we leverage our investment in the processes that generate data (CU\*BASE and **It's Me 247**) into spaces for new opportunity and service?

## MY CU TODAY

Pushing data to the edge of your cooperative



Branch: Contained Total for all Branches

# MY CU TODAY

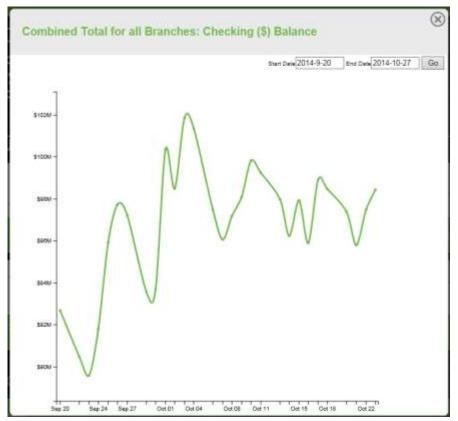
Pushing data to the edge of your cooperative



#### Push alerts to the people who need a trigger to act on data

Invite people to a warehouse of data to see the answers

Credit Union	FOCUS Credit Union *		
Send an alert for	Shares (5) Balance		
If it changes by	2.00	56 m	
Compared to	Ute work aga 👘		
at the following branches	<ul> <li>Focus Ca - Bunleigh</li> <li>Focus Ca - Fails</li> <li>Focus Ca - Tosa</li> <li>Wrauwatosa Butler Off</li> </ul>		
Also send this alert to	× ddanstra@cumswers.coop		



## MY CU TODA Pushing data to the edge of your cooperative



Sent: Fri 6/6/2014 5:30



 From:
 Ino-reply@cuanswers.com

 To:
 Image: Joe Linstrum

 Cc:
 Image: David Damstra

 Subject:
 MycUToday Alerts : Honor Credit Union June 6

#### MY CU TODAY

MyCU Today Alerts Monroe Credit Union

Daily alerts for John Smith

4	Rolance Data	Area of Interest	Sunday	% Change	e Compared to	Compared to	Compared to average over last				
#	Dalance Data	Area of interest	June 8	76 Change	Compared to	30	90	180	366		
1	Berrien Springs	Checking (\$) Balance	\$9,700,593	2.5	Wed Jun 4	\$9,647,196	\$9,698,917	\$9,698,917	\$9,698,917		
2	Dowagiac	Escrow (\$) Balance	\$35,812	-2.2	Wed Jun 4	\$33,598	\$32,398	\$32,398	\$32,398		
3	South Haven	Checking (\$) Balance	\$2,487,974	15.4	Wed Jun 4	\$2,095,777	\$2,186,015	\$2,186,015	\$2,186,015		

4	Mombor Data	Area of Interest	Sunday	% Change	Compared to	Compared to average over last				
#		Area or interest	June 8	% Change	Compared to	30	90	180	366	
1	Niles	Closed Mbrs Y-t-d	145	2.1	Wed Jun 4	136	106	106	106	
2	South Haven	Closed Mbrs Y-t-d	98	2.1	Wed Jun 4	89	71	71	71	
3	Plainwell	New Members Y-t-d	137	2.2	Wed Jun 4	119	102	102	102	
4	Coldwater	Closed Mbrs Y-t-d	151	2.0	Wed Jun 4	140	112	112	112	

#	Transaction Data	Area of Interest	Sunday	% Change	Compared to	Compared to	average over la	st	
#	Transaction Data	Area of Interest	June 8	% change	Compared to	30	90	180	366
1	Saint Thomas	Shares (\$) Deposits	\$0	-100.0	Sat Jun 7	\$30,025	\$29,622	\$29,622	\$29,622
2	Saint Thomas	Shares (\$) Withdrawals	\$0	-100.0	Sat Jun 7	\$28,217	\$31,224	\$31,224	\$31,224
3	Saint Thomas	Checking (#) Deposits	0	-100.0	Sat Jun 7	78	77	77	77
4	Saint Thomas	Checking (\$) Deposits	\$0	-100.0	Sat Jun 7	\$59,802	\$65,830	\$65,830	\$65,830
5	Saint Thomas	Checking (#) Withdrawals	0	-100.0	Sat Jun 7	453	442	442	442
6	Saint Thomas	Checking (\$) Withdrawals	\$0	-100.0	Sat Jun 7	\$61,436	\$67,462	\$67,462	\$67,462
7	Saint Thomas	Certificates (\$) Deposits	\$0	-100.0	Sat Jun 7	\$4,797	\$6,309	\$6,309	\$6,309
8	Saint Thomas	Certificates (\$) Withdrawals	\$0	-100.0	Sat Jun 7	\$5,458	\$7,151	\$7,151	\$7,151
9	Saint Thomas	Escrow (\$) Deposits	\$0	-100.0	Sat Jun 7	\$182	\$174	\$174	\$174
10	Saint Thomas	Loans - Closed End (\$) Deposits	\$0	-100.0	Sat Jun 7	\$8,389	\$7,819	\$7,819	\$7,819
11	Saint Thomas	Loans - Closed End (\$) Withdrawals	\$0	-100.0	Sat Jun 7	\$14,199	\$10,251	\$10,251	\$10,251
10	Saint Thomas	Leans Open End (\$) Deposite	¢0	100.0	Sat Jun 7	C4 40C	¢4 677	¢4 677	¢4 677

48

## MY CU TODAY

Pushing data to the edge of your cooperative



## The MY CU TODA Process

- 1. Sign up to build your My CU Today data warehouse
  - CU\*BASE EOD/BOD processes will generate daily data to send to the My CU Today data warehouse servers – a daily cumulative process, building trends
- 2. Manage your My CU Today web product
  - Set up authorized users, configure alerts where they make sense
- Develop processes and plans for your teams, your Board, your trusted vendors, and even your examiners to use My CU Today solutions
- 4. Commit to evolving this process with CU\*Answers to include the data you need beyond your CU\*BASE signons

Learn more:

http://www.cuanswers.com/products/my-cu-today/

# MY CU TODAY

Pushing data to the edge of your cooperative



### Goals for MY CU TODA

Sign up an early movers group to be the champions of this product's future

- Sign up between Nov 3 and Dec 15 to ensure your data warehouse starts building prior to January 1, 2015
- Special pricing for early movers: \$25/month for all of 2015
- Sign up a second set of champions during calendar year 2015
  - Sign up between 12/16/2014 and 12/15/2015 to start your data warehouse building within 30 days of sign-up
  - Special pricing for this group: \$40/month for the balance of 2015
- Use these champions to evolve the product during 2015
  - Add additional data points and trending based on user input
  - Announce 2015 enhancements at the June Leadership Conference

Coming soon: in-process data, delinquency data, and cash analysis

# 2015 will be a big year for pushing examination innovation

he dawn of a new era

CI ANSWERS

Thorage with most in charge energy an make the wit the cooperation want to send so change. You'r yn A

**IT IS TIME** 

FOR CHANGE

Take Control.

Things will have be the same. We regoing to thange encything. We need you to holp us make the world a beller plane by joining the occeperative. This is the mostage we want to used as you know that is to its into for change. Their egoing to remember that you read this encourses.



world is hardry given by Johney Mix respondents. This is the severage as world in such the sevel as you know that it is than for thereps. The its going the consortion that you must this sections. CUMARMEND according to the severage and this section.

Can our message be bold enough? Look for us in the trades, on the 'Net, and anywhere people are willing to consider a new future

B ANSWER

## Hts/1,2. 247

Pushing data to the edge of your network...Track 2



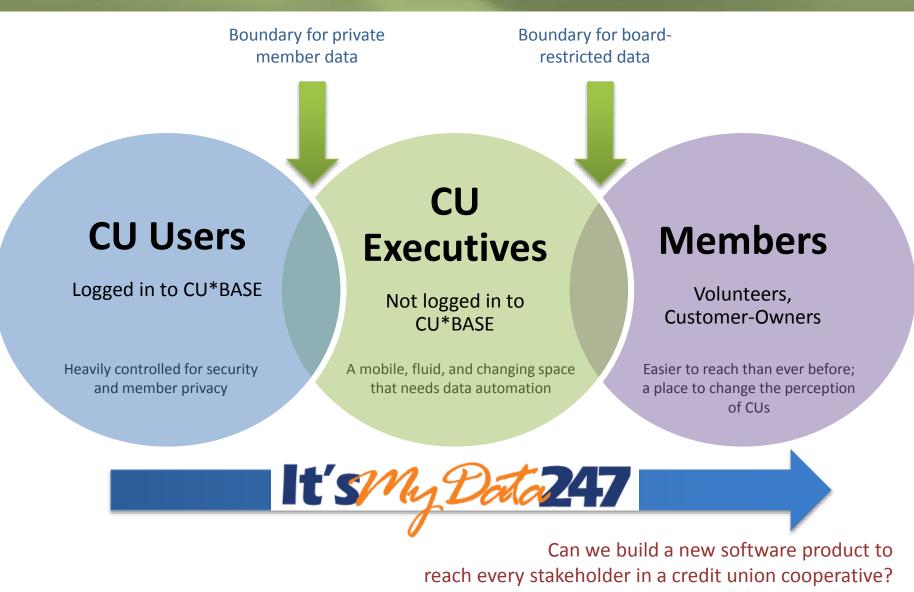
Take this literally:

"This is MY DATA, as the CEO of the credit union. I write business plans that coordinate the sharing of this data with my staff, with my executive team, with credit union volunteers, and even my everyday members."



Once we can move data to every corner of the credit union and every stakeholder, we'll have a highway to expand on for years, whether it be inside the walls of the CU or traveling with the mobile audience

#### Putting insiders and outsiders on equal footing



Can we set ourselves apart with the model no one else has tried yet?

### Putting insiders and outsiders on equal for ing

Boundary for private

member data

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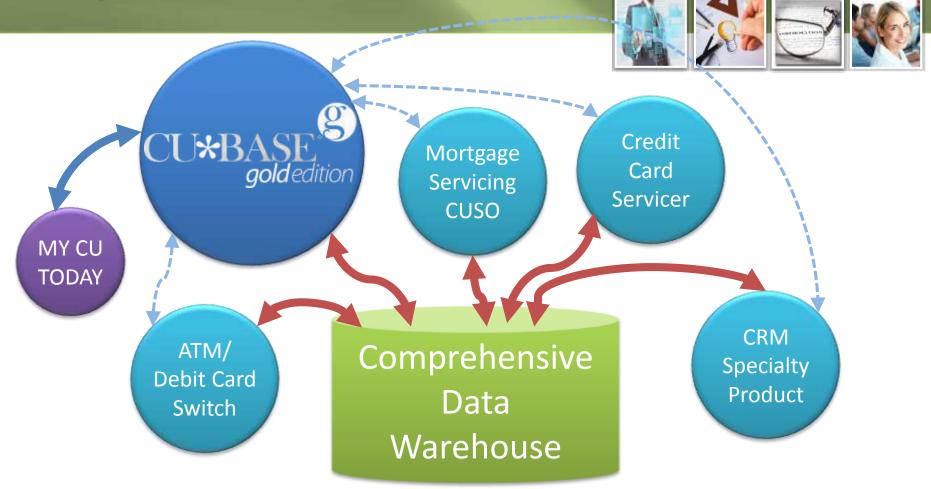
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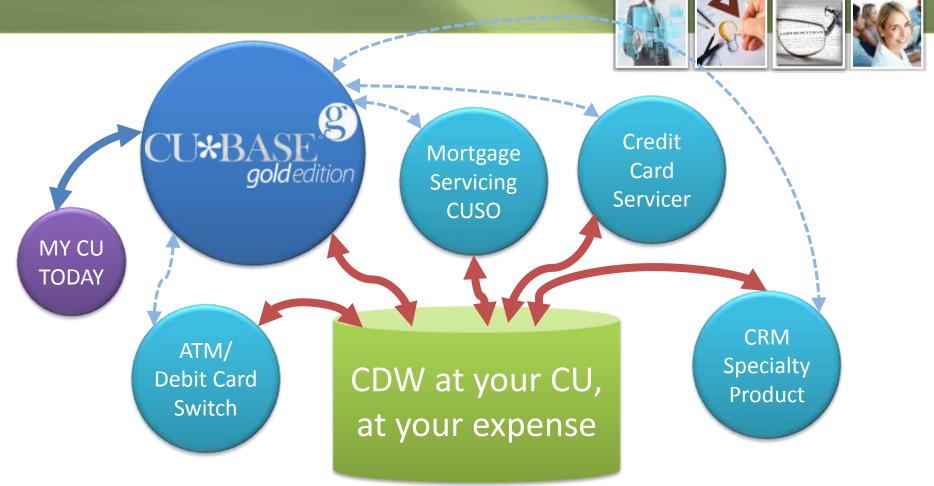


- Core processing is a natural aggregator of diverse member-related databases
  - Examples: Where people shop, the addresses of ATM withdrawals, retailers paid via ACH, data from a credit report
- But it might not be enough, depending on the credit union's vendor configurations and how and where miscellaneous data is stored
  - Example: Data about off trial-balance member accounts might be in CU\*BASE, or might not
  - Potentially, all of the assets and liabilities and related data included on a credit union's balance sheet might be difficult to see in one database
- So as we look at the future, what are CUs going to do to ensure they have an effective and comprehensive data picture of their operation?

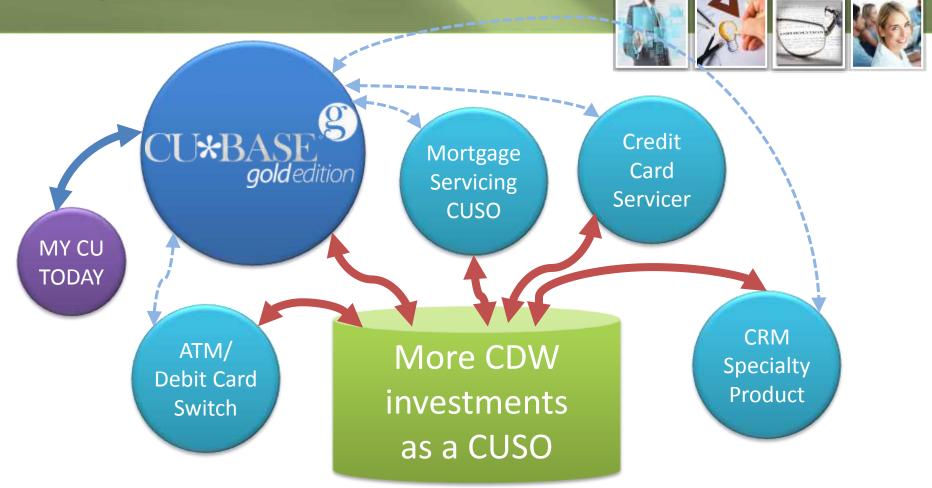
Is the data safe? Is it available? How many tools can get at the data? What is the process to correlate and synchronize it? What is the return on owning it?



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Is the data safe? Is it available? How many tools can get at the data? What is the process to correlate and synchronize the data? What is the return on owning it?

#### **Sidebar: OTB Database Exchanges**

#### **CFS & Investment Data for your members**

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#### **Sidebar: Third-party Data Sharing**

	A Different Point
g o m	Of View
Uls	Perhaps Your Core System Should Be Your MCIF
Your Core System	
is Not an MCIF	CUANSWERS
Why an MCIF is Unique	

#### A reiponse from CUANSWERS

This is a common misconception of third-party provides who need to estract data from a core system in order to provide a renice or solution to their cleans. Historically those calms may have been

the case, and for many witems loday that does continue to be a challenge. But this is not the case for providen like CU\*Aniwen. The important things to consider are how promptly you can get

The data, how complete the data is, what elements you can add

to the data, and, whetheryou can take action on the data that you have harvested without a massive financial investment.

A Marketing Customer information file (MCIF) is often considered a necessity in the CU industry, and rightly so. But the vision of

creating if as a standalane entity reduces its capacity and fieldility, and drives cash for all expects of the process.

Why build a whole new structure when it should be part of the core system? The belief that a core system is nothing more than a

tracking mechanism for balances is outdated. When you have the ability to gather transactional information (EPT, online banking,

ACH, credit scores, credit report analytics, demographical in real

time, you have all the information you need - and then some -

While the value of the MCIP and data warehouse is intereding.

puth and pull of acto across a variety of systems) is where real

opportunity les. With data immediately accessible at the core, a

variety of team across the organization can easily execute soles

both require many technical players and tool. The ability to segment, analyze and report in real time by thout requiring the

compared to a stand-alone MCF solution.

initiatives specific to their goals.



minits (p. 2) which are of the antimal (not ) we may a strengt up of the strength of the strength of the SEC term range (f). The control devices in the strength of the streng

#### MCIF vs. Core

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#### MCIF vs. Data Warehouse

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#### Unique MCIF Processes Which Data Warehouses Do Not Have

Performing the restore party concentration at the account property becaution ( research door), atta-

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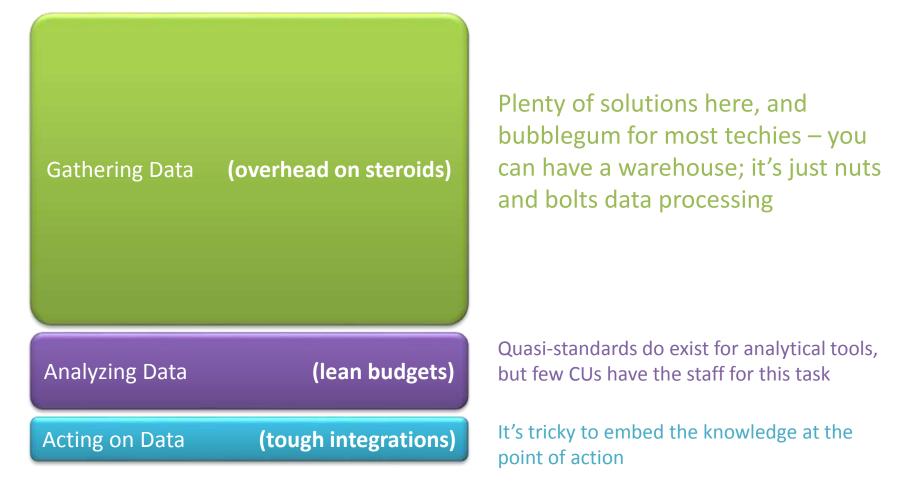
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We have never denied an integration – we might have priced it out of the reach of the average CU, but there are dozens of examples where 3<sup>rd</sup> party integrations have been the template for our collective future

60

Thinking about the processes related to comprehensive databases and their value to CUs





## **Our First-Ever Data Investment Symposium**

Wednesday, February 25, 2015



- What: Understanding CU\*BASE Data Structures & Tools A cuasterisk.com network brainstorming & strategizing session
- When: Wednesday, February 25, 2015 9:00a-12:30p ET
- Who: Credit union leaders focused on developing analytical approaches for credit union data, starting with CU\*BASE
- Where: CU\*Answers Learning Center 6000 28<sup>th</sup> Street, Grand Rapids

#### Event #2 (Afternoon)

- What: Data Investment Symposium
  - A cuasterisk.com network brainstorming & strategizing session

calendar

- When: Wednesday, February 25, 2015 12:30p lunch, 1:15-4:30p ET
- Who: Credit union leaders focused on developing analytical approaches for credit union data, starting with CU\*BASE
- Where: CU\*Answers Learning Center 6000 28<sup>th</sup> Street, Grand Rapids

## **Our First-Ever Data Investment Symposium**

Wednesday, February 25, 2015

#### Event #1 (Morning)

#### What: Understanding CU\*BASE Data Structures & Tools

#### **Discussion Topics:**

- Why CU\*Answers has added a Database Engineer to our development team
- Why CU\*Answers is moving from DDS (Data Description Specifics) to DDL (Data Definition Language) as a standard
- Projects for 2015 and beyond to make CU\*BASE data structures clearer for our users
- Understanding native Query and other alternatives for user analytics
- The future of CU\*BASE and It's Me 247 database development

#### Event #2 (Afternoon)

What: Data Investment Symposium

#### **Discussion Topics:**

Is there a compatible data structure/warehouse that we should add to our network?

calendar

- Should the data warehouse be centralized or distributed?
- What human resources capabilities are required in the network or at the credit union?
- What third-party alliances make sense, and at what cost?
- When should we act, and how long is the investment curve before execution?
- Can we invest collaboratively where people cannot invest on their own?

### Is there a business in any of this for cuasterisk.com? Can our CUs find an ROI in any of this?



- Ultimately, CUs will need to adopt a new mindset about data analytics if any of this is to create sustainable opportunities for our network
  - Once loaded with tools, will we all invest enough to earn a positive return on using them?
  - Can we find a way to add new reasons to store data, beyond storing data?
- Our CUSO is designed to apply its talents and build solutions that credit unions will need to list as core competencies in their future – let's prioritize these options
  - Cracking the code on mobile solutions and delivery
  - Expanding the databases that define CU operations and opportunity
  - Building new ecosystems to collect and analyze data
  - Building solutions that aid a CU in adopting Internet Retailer strategies
  - Expanding the shared resources available for CU operational support

On top of that, evolve and maintain our current value propositions to our network

## Speaking of data...

Our next major file expansion: M-Up



- "Membership Data Update" for MASTER related files/fields
  - Where FEP was about accounts, M-Up is about people
  - Where FEP was about balances and transaction amounts, M-Up is about what we know about members, and managing their relationship with your CU
- Will be much more visible to credit unions and members than FEP
  - Will be using what we learned from FEP and adding new technologies that should help reduce the pain of the transition
- Project timeline:
  - Nov 2014 Introduce at CEO Strategies
  - Feb 2015 Publish final plan for what is included and how we will get it done (current staff, contract labor, etc.)
  - April 2015 Start the work
- Follow along next year in the Kitchen





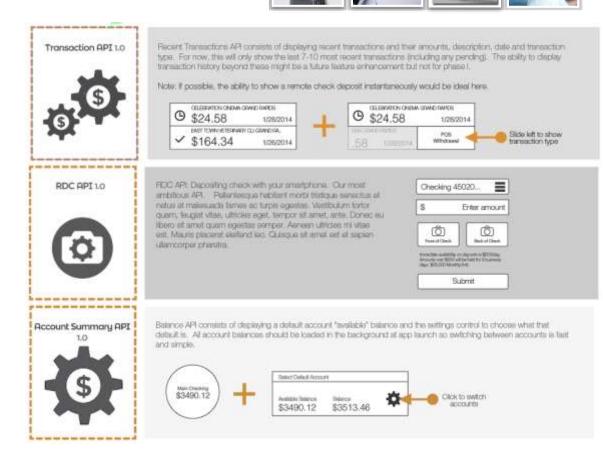
## RETOOLING FOR THE NEXT DECADE AT CUS & OUR CUSO

ARE WE BUILDING THE RIGHT ASSEMBLY LINES FOR OUR FUTURE?

How do we delineate between one more development task and a decade of development success?

#### An update on APIs The foundation for everything online

- Since June we have completed our most important API: the member authentication
- It all starts here
- Once we know who the person is, we can start
  - Exchanging balances
  - Posting transactions
  - Displaying history
  - Updating data
  - Communicating configurations
  - Building a new future



Only 100 or so to go!

## An update on API-based bill pay

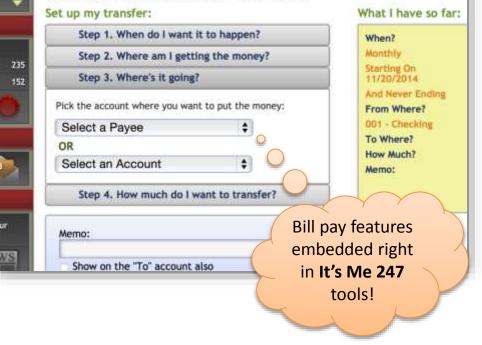
Bill pay through an It's Me 247 user interface

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#### Movin' My Money Around - Now with BillPay!

From here you can move money between available accounts, just complete four easy steps. Specify the timeframe of the transfer, select the source and destination accounts, and you're practically finished! All that's left is telling us how much to transfer. At any point in the process you can track your progress using the summary on the right.

m 15.0



I get more excited about this project every day, but now I'm beginning to see just how big it is

We'll dive deeper at the June Leadership Conference

#### An update on API-based mobile User interfaces galore





Distribution is the key to a long future in mobile for a credit union

Our API library is the key to a long future for our CUSO as a developer and integrator

## Let's talk about releases

14.3 coming next week

#### Delayed by FEP

- Skip-pay for consumer loans
- Associated Apps (Wisconsin marital property regs)
- Budget rewrite

#### Other good stuff

- Importing member prospects
- Adding ACH to "Where Members Shop"
- Insider/Employee Type filters in Targeted Tiered Score Analysis

Read this stuff!

1-110	November 9, 2014	November 9, 2014	November 10-11, 2014
14.3	Online CUs	Site-Four	Self Processing CUs
CU*BASE	CU*BASE®	Software U	pgrade <sup>REVI</sup>

Updated bookists CI mentioned in this summary will be available on our website no later than November 7, 8714, unless otherwise noted. Access the CIPASE References page by selecting 'T am a Client' from http://www.cuanswers.com, Docs & Information, the CIPASE Reference. Access the It's Me 24T Reference page by selecting 'T am a Client' from http://www.cuanswers.com, Docs & Information, the CIPASE Noterince. Access the It's Me 24T Reference page by selecting 'T am a Client' from http://www.cuanswers.com, Docs & Information, the CIPASE Reference. Documentation will also be available through the 'What's fiver' foor in online heigh 'a information, the client's selecting 'T am a Client' foor http://www.cuanswers.com, Docs & Information, the CIPASE online heigh 'a, including the 'What's New' summary kit of all changes, will be included when you provide the release.

 Important: If you are using the Automated Reports & Queries feature to automate Queries each month, you'll need to keep a close eye on file changes each time there's a release and update any files used in your automated Queries so they run property. Refer to the File Changes document attached to the announcement for this release for details.

2	Immediate Effect	Changes automatically take place on the day the release is implemented; no additional configuration is required.
1	Must be Activated	Your credit union must make a decision either to activate it or motify configuration parameters. This sometimes requires contacting a Client Service Representative.
8	Team Implomentation	Work with a Client Service Representative before implementation
8	May incur a Fee	There may be a fee involved to implement this feature for your credit union, such as a one-time setup and/or a monthly maintenance fee, or related charges from a third-party vendor.

Be sure you don't miss the full release training on November 18 and 20 at 2 PM. Specialized training for Skip-Pay and Associated Applications will also be held on November 19. (More information on these trainings can be found in these sections in the document.) Please note that all the trainings occur after the release is implemented.

#### Contents

Lending	2
Skip-Pay Processing for Consumer Loans	2
Minporting Prospective Member Names into Pending Membership Apps Database	4
Second Applications (for Wisconsin Mantal Property Regulations)	.5
Global Search Button Added to Co-borrower Screen Makes It Easy to Add Member or Non-Member as a Co-Applicant	.5
Adjustments Made to How the System Calculates Modified APR	.6
Ministrance Expiration Date Aging Report Now Allows for the Exclusion of Written Off Loans	
Teller/Member Service	6
More Powerful Search Tool Makes it Easy to Find Messages Sent to Members (and to View More of The	m)/6
CEO/Management	7

The last of our wild, wild west, FEPING-style releases Do you think Active Beta processes are working?

## Developing down the road

- The 15.0 release will return to our more traditional release process, including a beta-test
- 2015 will be a key year for harvesting what we learned from FEP
  - A new SDLC coming soon
  - New project management software
  - Updates to the Idea Form concept
- Keep in touch and track along with us...it's the CUSO advantage

	Nov 1		COMPLETE A	Site-Four	Self Processors	Misc Notes		
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http://cuanswers.com/pdf/release\_summaries/ CurrentReleaseSchedule.pdf

### **CU\*Answers Imaging Solutions** A rising star in 2015



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Fine-tuning image solutions for credit unions with both in-house and online vaults

- Improving management for processes that are becoming core to everything we do
- Additional consulting that fits a CU\*BASE credit union like a glove
- A direct CU\*Answers team for when you call about imaging





# WRAP-UP

## It can seem like everything is a priority

IT GETS REALLY FUZZY BETWEEN DEFENSE AND OFFENSE

For all of us, the path forward can seem overwhelming, with the diversity of topics, the pressures for our attention, and the constant need to spend the same dollar over and over



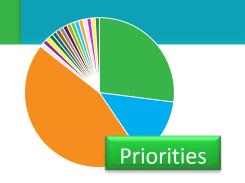
- It can be tough to tell the difference between what others think you should do, what they all want to do, and what they really will do
- Knowing your culture and sensing how to commit your organization based on what people will do – is the only hope a leader has of putting the pieces together in the right order

In this next decade, we need to continue to refine a system that filters out the noise and hones in on what members *will* do, what leaders will drive to the end

## Commitment to a priority can seem like stubbornness

EMPATHY, WHILE SOCIALLY VALUABLE, WILL NOT SAVE YOU HERE

The balance between what we will all do, versus what we are all *interested in*, can challenge a collaborative's sense of cohesiveness



- Will we ever see things the same way?
- As we think about how best to leverage \$200 million of cash flow in the next 5 years, we have an opportunity to transform, not simply to survive
- To do that, we must capitalize on opportunities that we will harvest, as priority #1...and minimize our investments in tangents that capture our fancy, but not our commitment

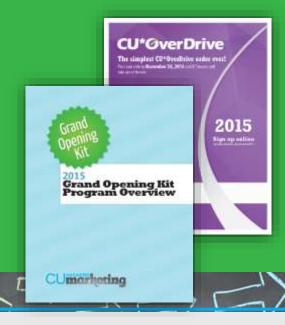
The challenge is how we collectively agree on the difference You are not *customers* of the future, you are the *owners* that need to come together and declare a future

## Also in your packet...



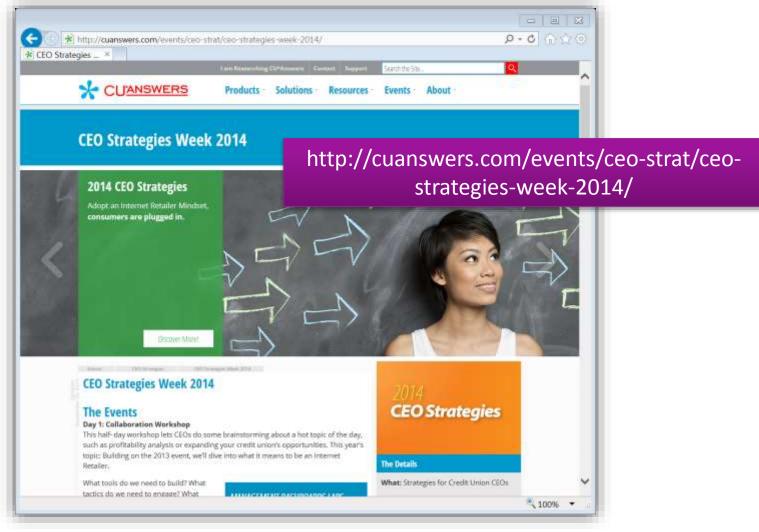






# Wrap-up

Materials covered in today's session will be posted online on the Events > CEO Strategies page:





### CU<u>\*ANSWERS</u>



# THANKS FOR THE RAY!