CU*ANSWERS

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

Customer Owner

Your Agenda = **Our** Agenda

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?

→ 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

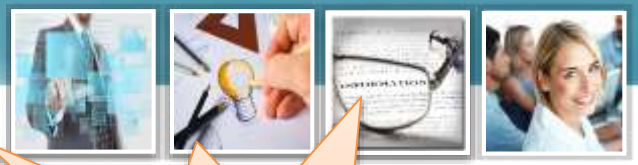
- **The ability to analyze: *A budgeted commitment***
  - You've prioritized analysis, put some of your best thinkers on the project, budgeted time and cash to the project, and you're determined to get an ROI on the data work you do

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

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 ne ction, you already anticipate doing something
  - Data is not just noise to you

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

Analytical

- **The ability to analyze: *A budgeted commitment***
  - You've prioritized analysis, put some of your best thinkers on the p and cash to the project, and you're determined to get an ROI on the data

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

Approach

- **A manner in which a problem is solved: *A plan***
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Why we're all here: to share and exchange plans in the hope that a group of thinkers is better than one

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

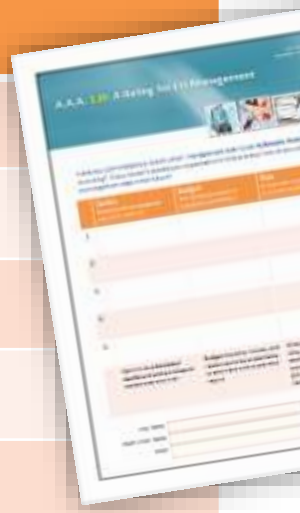
How many of you have committed to this approach, *in writing*?

If you haven't vested your organization in this process, how do you plan to evolve your earnings from data in the future?

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

A quick refresher

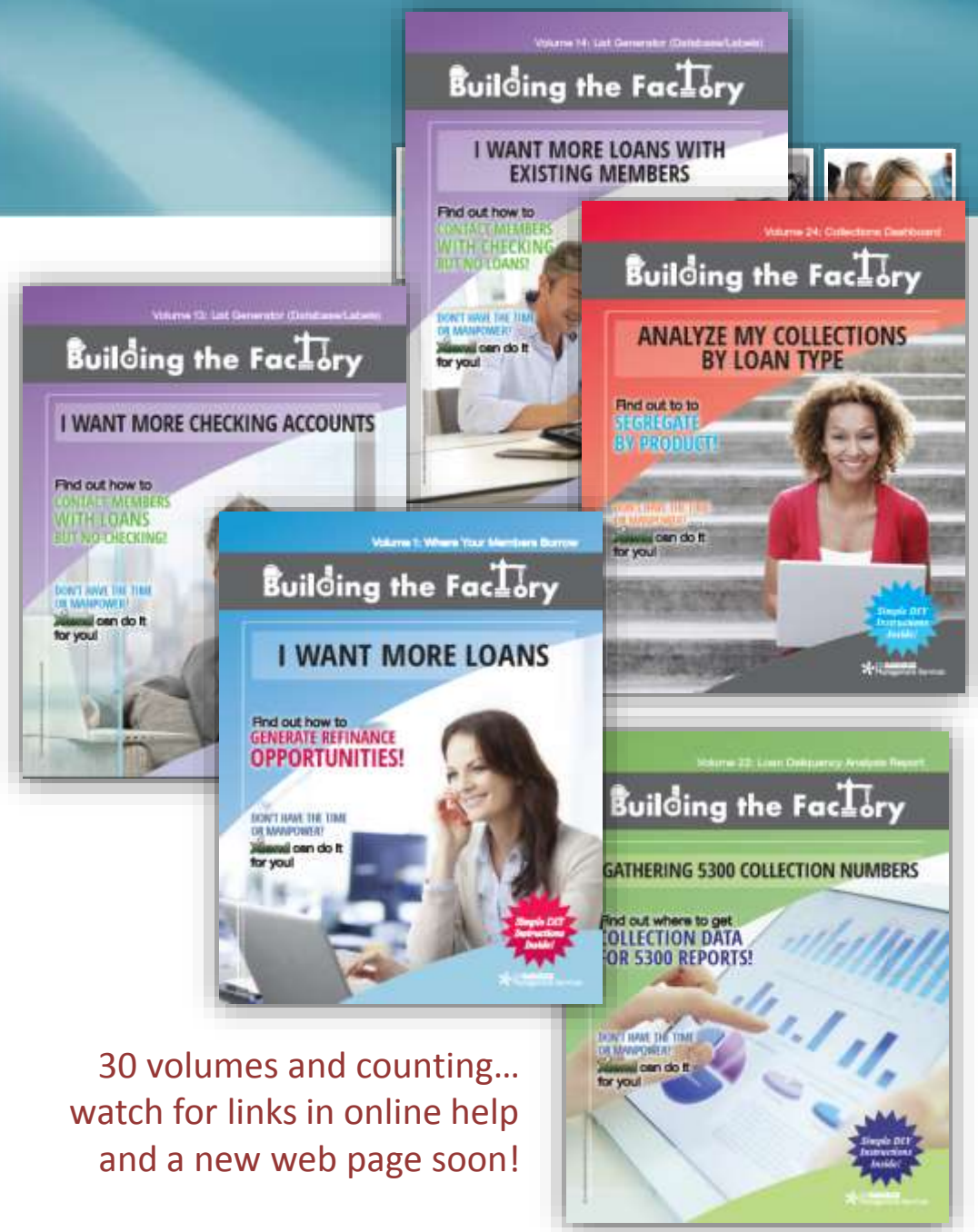
	Tactics	Budget	Plan
1			
2			
3			
4			
5			
	Commit to a database/ dashboard and a process to repeat over and over	Budget the time, money, and resources to be accountable to and track with a year-end report	Write a plan that outlines the who, when, and what for each dept. that will get involved; task 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)

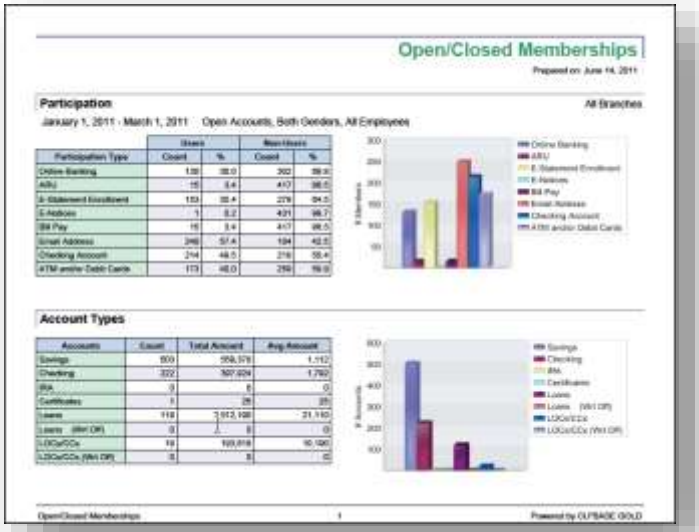


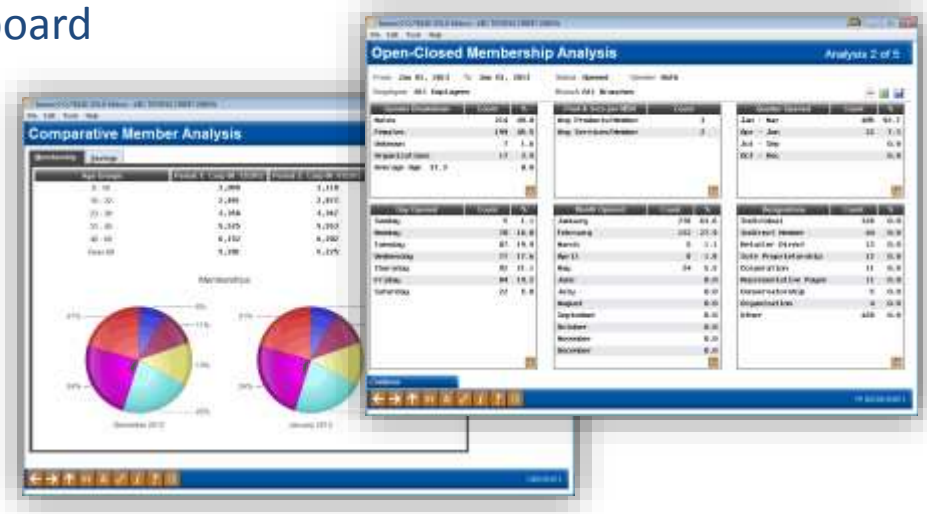
30 volumes and counting… watch for links in online help and a new web page soon!

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

- 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?

Session 0 CU*BASE GOLD Edition - TEST CREDIT UNION

File Edit Tools Help

Loan Delinquency Analysis Report

Report Options	Response	
Corp ID	1	Optional
Process date	Oct 2013 [MMYYYY]	
Loan product types	All	
Business unit	Select 0	Optional
Branch #	Select 0	Optional
Loan officer ID	Select 0	Optional
Report format	Payment	
Sort by		
Include participation loan investor deta		
Include 30-59 day Call Report term		
Print		
Include written off loans		
Export to file		

Job queue
Copies 1
Printer P1

Retrieve Settings
Save Settings

Session 0 CU*BASE GOLD Edition - Retrieve Saved Report Settings

Report name LDQAN Loan Delinquency Analysis Report

ID	Description	Run
001	Nicoles Monthly report	Monthly
002	Bill Smith version Loan DQ report	Not automated
003	Mary A LQ eport Branch III	Not automated

Remember that you still need to monitor your automated reports every month to make sure the settings are what

Session 0 CU*BASE GOLD Edition - TEST CREDIT UNION

File Edit Tools Help

Report Automation: Standard Reports

Search for description containing

Report	Description	Saved Report Settings	To Be Run
LCLAC	Closed Account List	**NONE SAVED**	
LCLMB	Closed Member List	001 test report automat	MONTHLY
LDELQ	Loan Delinquency Report	**NONE SAVED**	
LDQAN	Loan Delinquency Analysis Report	001 Nicoles Monthly rep	MONTHLY
LDQAN	Loan Delinquency Analysis Report	002 Bill Smith version	NOT AUTOMAT
LDQAN	Loan Delinquency Analysis Report	003 Mary A LQ eport Bra	NOT AUTOMAT
LFMLOG	CUFS File Maintenance Report	**NONE SAVED**	
LGLETB	General Ledger Trial Balance by Date	**NONE SAVED**	
LINTB	Investment Trial Balance	**NONE SAVED**	

Why We Gather Data

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

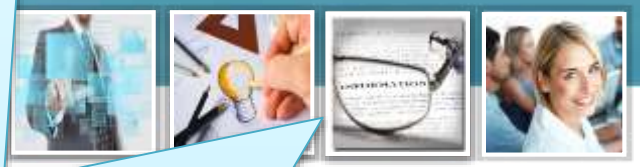
- To comply with archival regulations and best practices
- To validate and affirm the results of our efforts
  - To present to examiners and Board members and create a corporate record
  - To present to management and use in performance analysis (staff)
  - To comply with third-party obligations such 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 plan, or just the result of your team's daily activities?



- To comply w l re
- To validate and
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  - Know our
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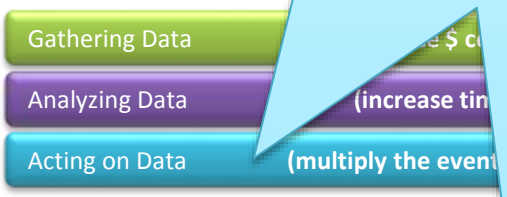
  - Know our plan th l outcome

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?



the las u really challenged our ROI on activities and your iveness around fting designs and planning dat -related tactics?

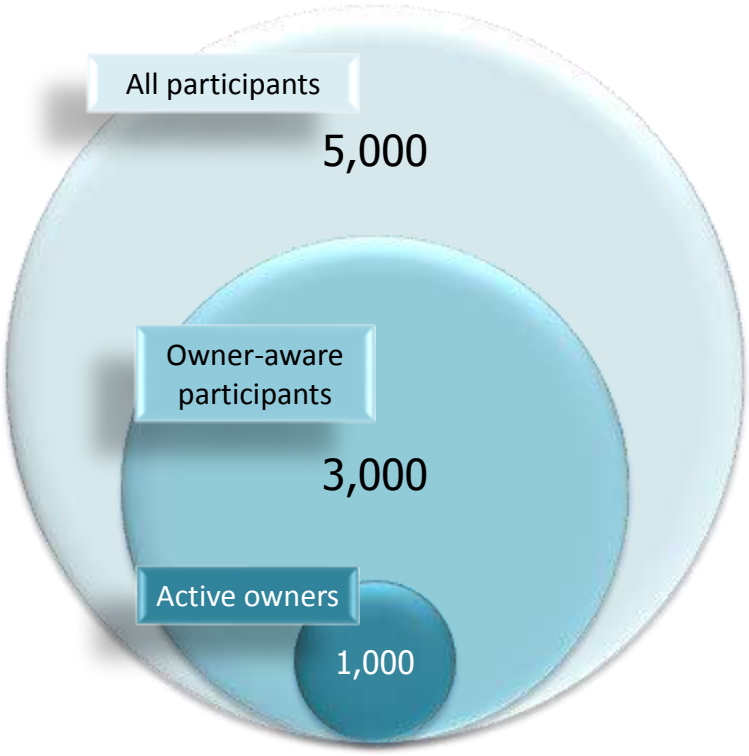
A.A.A. 2.0: Thinking Bigger

Putting insiders and outsiders on equal footing

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

Do the math:
A cooperative with 5,000 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?

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

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

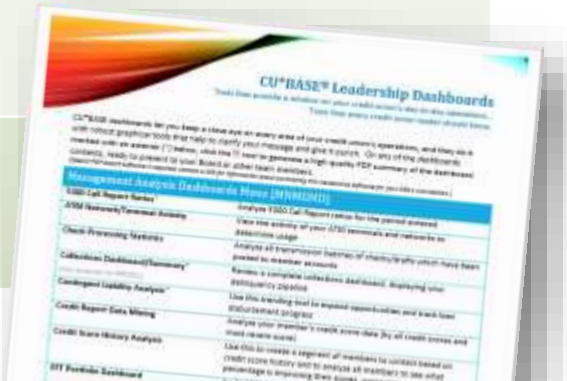
Use Member Connect to communicate almost instantly; make fast-to-market adjustments

Gathering Data

A foundation that is built and ready to evolve

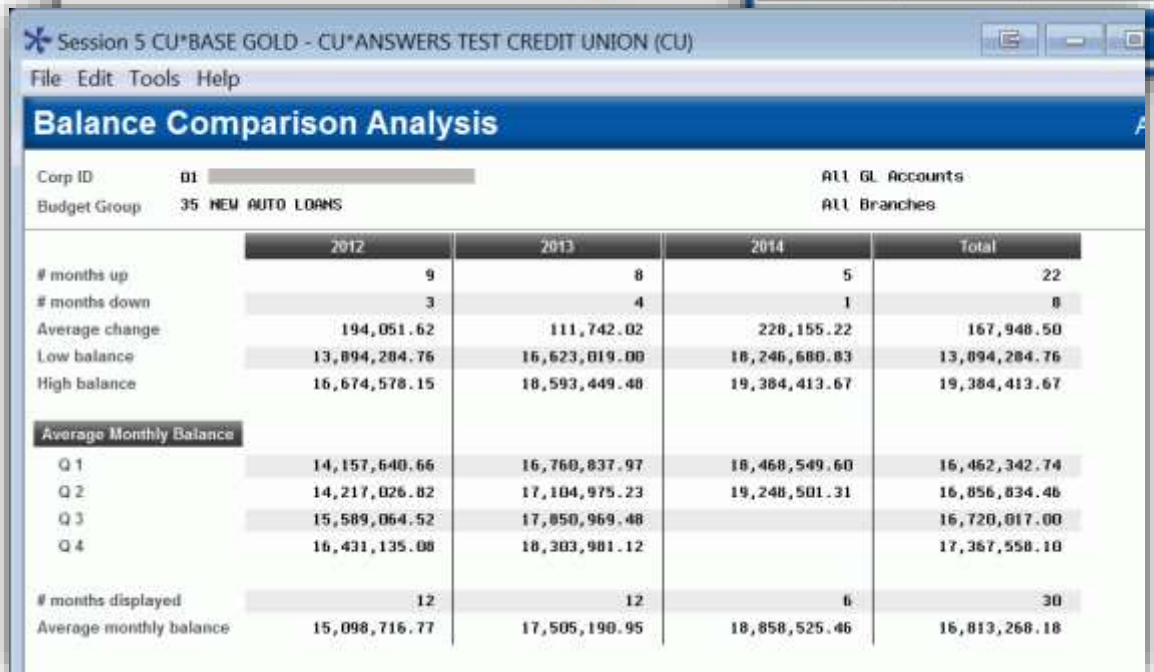
64 *dashboards and counting…here are some of my favorites:*

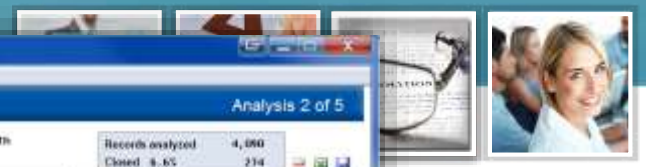
Dashboard	Purpose of Dashboard
EFT Portfolio Dashboard	Analyze your credit card data for active and inactive credit cards. Then drill down further to see trends for selected members
Credit Report Data Mining	Analyze your member's credit score data (by all credit scores and most recent score).
Loan Portfolio 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





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

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 downloads

Tiered Service Analysis

- **6** analysis screens
- **44** analyzed products and services
- PDF, Excel and comma-delimited downloads

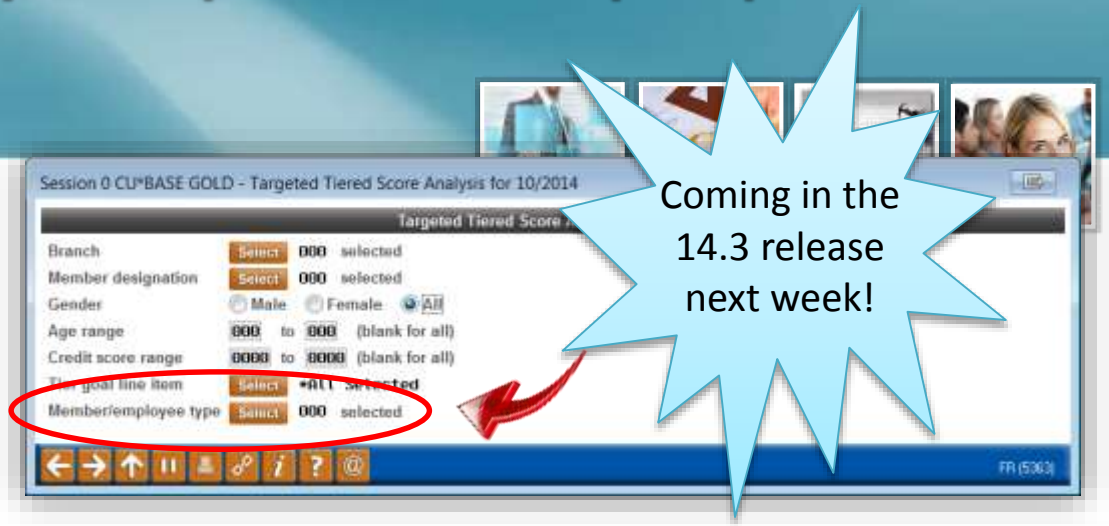
Credit History Trends

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

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

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?



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 availat

	10/2014		*ALL		*ALL
Description	Members	%	Members	%	%
ATM	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
E-Alert 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	
CU Marketing Opt-in	244	96.8	30,109	93.4	.8
Third Party Mkt Opt	241	95.6	30,043	93.2	.8

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)*

MNMGMT #22 Where Your Members Shop

Session 1 CU*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

Where Your Members Shop Withdrawals

Data selection: ☑ Credit card ☑ Debit card ☑ ATM ☑ ACH

Jump to name starting with

Search for: Name containing

City containing

Merchants 53,900

The average transaction amount is $119.

Merchant/Company	Type	City/Extended Desc	State	280,593 Members	423,674 Transactions	$50,678,313 Total Amount	Average Amt/Trx	Average Trx/Mbr
MEIJER #213	DEBIT CARD	BIRCH RUN	MI	2,066	7,142	343,190	48	3.4
FRANKENMUTH CU	ATM	FRANKENMUTH	MI	2,252	4,749	466,662	98	2.1
KROGER #436	DEBIT CARD	FRANKENMUTH	MI	1,262	4,266	172,119	40	3.3
FRANKENMUTH CU	ATM	BIRCH RUN	MI	1,734	3,871	365,706	94	2.2
KROGER	ATM	FRANKENMUTH	MI	1,296	3,832	174,296	45	2.9
MEIJER IN 9515 BIRCH	ATM	BIRCH RUN TWP	MI	1,326	3,777	59,880	44	2.8
CONSUMERS ENERGY	ACH	CHK#		2,124	[illegible],475	[illegible],936	128	1.1
KROGER FUEL #9436	DEBIT CARD	FRANKENMUTH	MI	1,045	[illegible]37	[illegible]501	39	2.2
FRANKENMUTH CU	ATM	MILLINGTON	MI	1,006	[illegible]	[illegible]		2.3
MCDONALD S F5738	ATM	FRANKENMUTH	MI	945	[illegible]			2.4
PAYPAL	ACH	INST XFER		649	2,[illegible]			3.2
FRANKENMUTH CU	ATM	VASSAR	MI	965	1,[illegible]			1.9
CONSUMERS ENERGY	ACH	ENERGYBILL		1,600	[illegible]			[illegible]
KROGER #436	CREDIT CARD	FRANKENMUTH	MI	662	[illegible]			[illegible]
SPEEDY Q MARKET070100	DEBIT CARD	REESE	MI	566	[illegible]			[illegible]
APL* ITUNES.COM/BILL	DEBIT CARD	866-712-7753	CA	673	[illegible]			2.6
MCDONALD S F11067	ATM	BIRCH RUN	MI	710	[illegible]			2.3
FRANKENMUTH CU	ATM	REESE	MI	761	[illegible]			[illegible]

Select Export Compare Common Bonds Exclude Merchant

Member Connect

Summary

Coming in the 14.3 release next week!

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

CEO Dashboards

A Novelty That Has Become an Expectation

- Our standard for CU*BASE dashboards:
  1. 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

Is this gaining traction in your shop?

CEO Dashboards

A Novel Idea Has Become an Obsession

- Our standard

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Is this gaining traction in your shop?

A.A.A. Moment

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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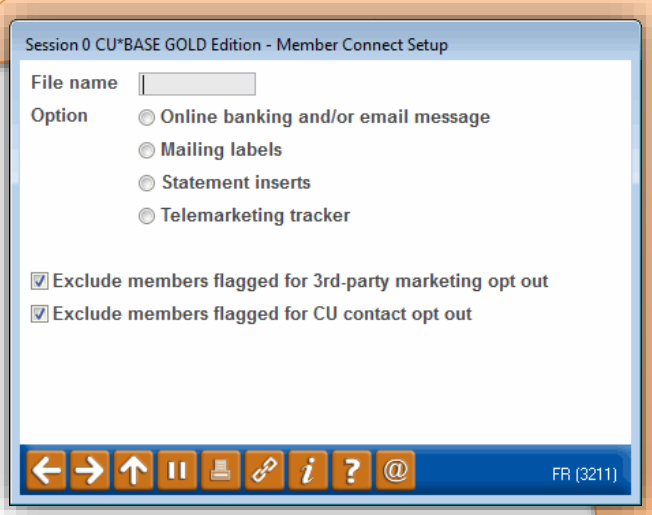

Moving from marketing tools to teaching a new discipline for credit unions

- 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

Login > #4 CU Management Processing

Session 0 CU*BASE GOLD Edition - ABC CREDIT UNION

File Edit Tools Help

Management Tools

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)
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

Menu option
Shortcut

Tools for CU Leaders

1 Mgmt Processing & Active Beta
2 Mgmt Analysis Dashboards
3 "Know Your Member" Analysis
4 Teller & Cash Activity Analysis
5 Learn from a Peer
6 Marketing Tools & Analysis
7 NCUA 5300 Call Report Tools
8 Auditing Functions
9 "Know Your Vendors" Configs
10 Data Mining Tools
11 Review Key CU Configurations
12 Enterprise Risk Management (ERM)
13 Budgeting Tools

Phone Open

Session 0 CU*BASE GOLD Edition - ABC CREDIT UNION

File Edit Tools Help

Management Processing/Active Beta Tests

Search for b

My Menus

5300 Call Report Tools
ACH/Payroll Processing
Auditing Functions
Back Office
Check Processing
Check/ATM Processing
Collection Processing
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

Menu option
Shortcut

Processing/Forecasting Tools

1 CU*BASE Employee Security
2 Member Rate Maintenance
3 Div/Int Base Rate Forecasting
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5. Trial Balance G/L Verification
6. Loan/Share Trial Bal. Review
7. View GL Acct Average Balance
8. New! 3-Yr GL Acct Balance Comparison

Budget Creation/Maint. Tools

17. New! Work With CU Budget
18. Enhanced! Budget Groups in Chart of Accts

Budget Analysis Tools

24. Print Budget on Financial Stmt
25. View Budget on Financial Stmt
26. New! Variance Analysis

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

In the 14.3 release next week!

MNBUDG #8: **3-Yr GL Acct Balance Comparison**

Session 3 CU*BASE GOLD - Balance Comparison Selection

Corp ID 01

Type: Asset, Expense, Income, Liability — Year

Budget group 35 (specify or blank=all) — Year

G/L account (specify or 0=all) — Year

Location (specify or 0=all)

Session 3 CU*BASE GOLD - CU*ANSWERS TEST CREDIT UNION (CU)

File Edit Tools Help

Balance Comparisons

Asset

Corp ID 01 — All GL Accounts

Budget Group 35 NEW AUTO LOANS — All Branches

	2012		2013		2014	
	Beginning balance:	14,345,958.74		16,674,578.15		18,015,482.38
Month	Change	Balance	Change	Balance	Change	Balance
Jan	35,407.36	14,381,366.10	210,719.29	16,885,297.44	419,836.90	18,435,319.28
Feb	246,428.67-	14,134,937.43	111,099.97-	16,774,197.47	188,638.45-	18,246,680.83
Mar	178,318.99-	13,956,618.44	151,178.47-	16,623,019.00	476,967.87	18,723,648.70
Apr	62,333.68-	13,894,284.76	263,121.68	16,886,140.68	335,994.31	19,059,643.01
May	213,568.73	14,107,853.49	2,268.73	16,888,409.41	241,804.25	19,301,447.26
Jun	541,088.73	14,648,942.22	651,966.20	17,540,375.61	82,966.41	19,384,413.67
Jul	618,869.70	15,267,811.92	181,492.04	17,721,867.65	.00	19,384,413.67
Aug	419,207.03	15,687,018.95	39,828.57	17,761,696.22	.00	19,384,413.67
Sep	125,343.74	15,812,362.69	307,648.35	18,069,344.57	.00	19,384,413.67
Oct	273,815.74	16,086,178.43	524,104.91	18,593,449.48	.00	19,384,413.67
Nov	446,470.23	16,532,648.66	290,437.99-	18,303,011.49	.00	19,384,413.67
Dec	141,929.49	16,674,578.15	287,529.11-	18,015,482.38	.00	19,384,413.67
	2,328,619.41	16,674,578.15	1,340,904.23	18,015,482.38	1,368,931.29	19,384,413.67
	Annual growth:	16.2 %		8.0 %		7.5 %

Session 5 CU*BASE GOLD - CU*ANSWERS TEST CREDIT UNION (CU)

File Edit Tools Help

Balance Comparison Analysis

Asset

Corp ID 01 — All GL Accounts

Budget Group 35 NEW AUTO LOANS — All Branches

	2012	2013	2014	Total
# months up	9	8	5	22
# months down	3	4	1	8
Average change	194,051.62	111,742.02	228,155.22	167,948.50
Low balance	13,894,284.76	16,623,019.00	18,246,680.83	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				
Q 1	14,157,640.66	16,760,837.97	18,468,549.60	16,462,342.74
Q 2	14,217,026.82	17,104,975.23	19,248,501.31	16,856,834.46
Q 3	15,589,064.52	17,850,969.48		16,720,017.00
Q 4	16,431,135.08	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

This project is the ultimate in "active beta" development

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

In the 14.3 release next week!

MNBUDG #26:
Variance Analysis

Session 5 CU*BASE GOLD - FILTERS

G/L type: Net Income
Actual period: Jan 2013 [MMYYYY] to Dec 2013
Budget period: Jan 2013 [MMYYYY] to Dec 2013 [MMYYYY]
$ Variance >=
% Variance >= %
Jump to G/L acct
Budget group Select 0 selected
G/L account Select 0 selected
Branch Select 0 selected
Group description contains
Account description contains

Session 3 CU*BASE GOLD - CU*ANSWERS TEST CREDIT UNION (CU)

File Edit Tools Help

GL Budget Variance

by Group

Corp ID 01 # records shown 19 Filters in effect: Net Income All Groups - Net Income

Group		Description	Jan-Dec / 2013 Actual	Jan-Dec / 2013 Budget	Variance	
01		INCOME FROM LOANS	13,240,613.43-	12,593,260.32-	647,353.11-	5.14 %
02		INVESTMENT INCOME	369,384.87-	735,493.00-	366,108.93	49.78-%
03		OTHER INCOME	7,028,816.79-	6,908,732.76-	120,084.03-	1.74 %
		Subtotal: Income	20,638,815.09-	20,237,486.88-	401,328.21-	1.98 %
04		SALARIES	4,860,949.98	4,963,263.00	102,313.02-	2.06-%
05		EMPLOYEE BENEFITS	2,378,618.07	2,399,989.56	21,371.49-	.89-%
06		BOARD AND STAFF EXPENSES	258,790.57	230,129.64	28,660.93	12.45 %
07		ASSOCIATION DUES	16,285.27	20,201.88	3,916.61-	19.39-%
08		OFFICE OCCUPANCY	972,712.03	1,021,640.52	48,928.49-	4.79-%
09		OFFICE OPERATIONS	2,126,849.42	2,085,420.72	41,428.70	1.99 %
10		EDUCATIONAL AND PROMOTIONAL	313,782.04	337,097.04	23,315.00-	6.92-%
11		LOAN SERVICING FEES	668,030.21	681,133.80	13,103.59-	1.92-%
12		PROFESSIONAL AND OUTSIDE SERVICES	455,703.56	444,656.52	11,047.04	2.48 %
13		MISCELLANEOUS EXPENSES	651,135.31	570,443.40	80,691.91	14.15 %
14		PROVISION FOR LOAN LOSSES	780,973.00	1,723,999.92	943,026.92-	54.70-%
15		LOAN INTEREST EXPENSE	55,383.18	51,999.96	3,383.22	6.51 %
16		DIVIDEND EXPENSE	549,575.01	534,692.52	14,882.49	2.78 %
17		NON-OPERATING EXPENSES	203,258.08	445,860.00-	649,118.08	145.59-%
		Subtotal: Expense	14,292,045.73	14,618,808.48	326,762.75-	2.24-%

Drill to Account View by Month

9.36- 5,618,678.40- 728,090.96- 11.47 %

Session 3 CU*BASE GOLD - CU*ANSWERS TEST CREDIT UNION (CU)

File Edit Tools Help

Budget Group Change by Month

View Income Types

Corp ID 01
Location All locations
Budget group 01 INCOME FROM LOANS
G/L account All GL Accounts

Jan 15 Dec 15	Working 2015 Budget	2014 Budget	2014 Actual	Change From 2014 Actual	Percent	2014 Budget	Percent
Jan	1,144,755.82-	.00	1,182,352.97-	37,597.15	3.18-	1,144,755.82-	
Feb	1,033,972.98-	.00	1,086,270.54-	52,297.56	4.81-	1,033,972.98-	
Mar	1,144,755.82-	.00	1,190,672.43-	53,916.61	4.50-	1,144,755.82-	
Apr	1,107,828.28-	.00	1,186,723.92-	78,895.64	6.65-	1,107,828.28-	
May	1,144,755.82-	.00	1,231,486.01-	86,730.19	7.04-	1,144,755.82-	
Jun	1,107,828.28-	.00	494,451.90-	613,376.38-	124.05	1,107,828.28-	
Jul	1,144,755.82-	.00	.00	1,144,755.82-		1,144,755.82-	
Aug	1,144,755.82-	.00	.00	1,144,755.82-		1,144,755.82-	
Sep	1,107,828.28-	.00	.00	1,107,828.28-		1,107,828.28-	
Oct	1,144,755.82-	.00	.00	1,144,755.82-		1,144,755.82-	
Nov	1,107,828.28-	.00	.00	1,107,828.28-		1,107,828.28-	
Dec	1,144,755.82-	.00	.00	1,144,755.82-		1,144,755.82-	
Totals	13,478,576.84-	.00	6,379,957.77-	7,098,619.07-	111.26	13,478,576.84-	

This project is the ultimate in “active beta” development

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

Let's spend some time with the team that's working on getting us there…

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2. Patronage Comparison
3. ARU/Online Banking Stats Dashbrd
4. ATM Network/Terminal Activity
5. Budget Review/Analysis — New!
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7. Collections Dashboard/Summary — Enhanced!
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"Knowing Your Member" Analysis Tools Menu

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"Know Your Member" Analysis Tools

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Enhanced!

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Learn From a Peer

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View Peer CU Configurations

1 Bill Pay Service Charges
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6 Phone Transfer Fees
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8 Starter/Replacement Check Fees — Enhanced!
9 Tiered Services Program Cfg

Peer CU Aggregate Mbr Analysis

16 Tiered Services Peer Analysis

For Beta Testing by CEOs

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Shortcut

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
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12 Aggregate Analysis/File Build
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BONUS: Member Communications Menu

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Shortcut

Member Communications

1 ▪ Print Laser Member Notices
2 ▪ Print Contract Var Rate Notices
3 ▪ Print Certificate Forms
4 ▪ Print Misc Member Account Forms
5 ▪ List Generator (Database/Labels)
6 ▪ Print Loan Coupons
7 ▪ Loan Statement Notices

Member Communication Mai

10 ▪ Configure Laser Notices
11 ▪ Update Statement Message/Inserts
12 ▪ Configure Statement Mail Groups
13 ▪ Update Monthly e-Statement Email
New! 14 ▪ Statemnt Reconciliation/Analysis

Daily Report Control

16 ▪ OUTQ Report Control
17 ▪ Change Printer OUTQ Assignment
18 ▪ CU*SPY Daily Reports

Mrktg Msgs

Marketing Communications

28 ▪ "Member Connect" Marketing Tools

In September you received this new tool to reconcile statement totals every month. Your auditor should love it!

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MNPRTC WN (958) 10/22/14

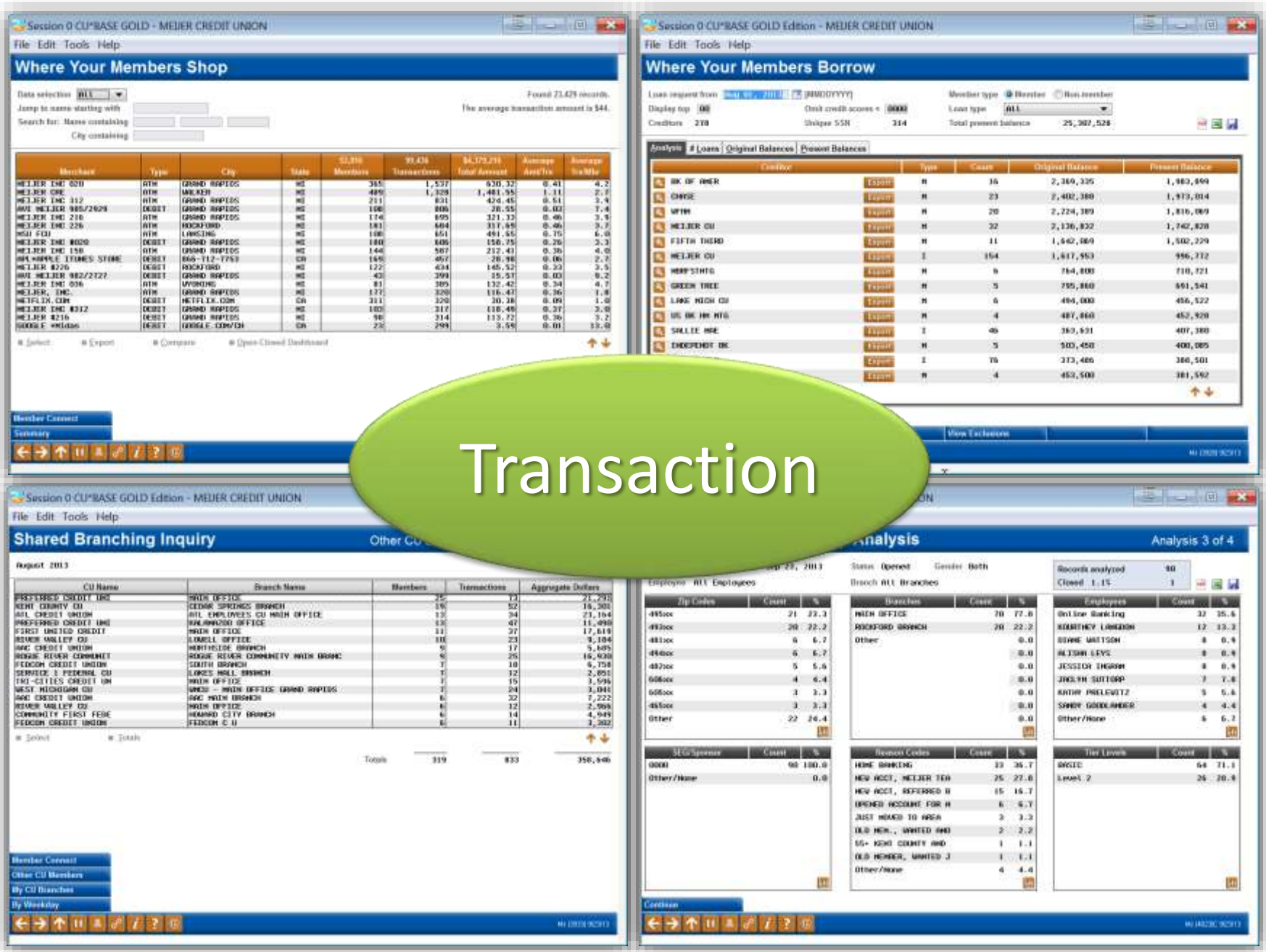
Analytics is not Dashboards

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?

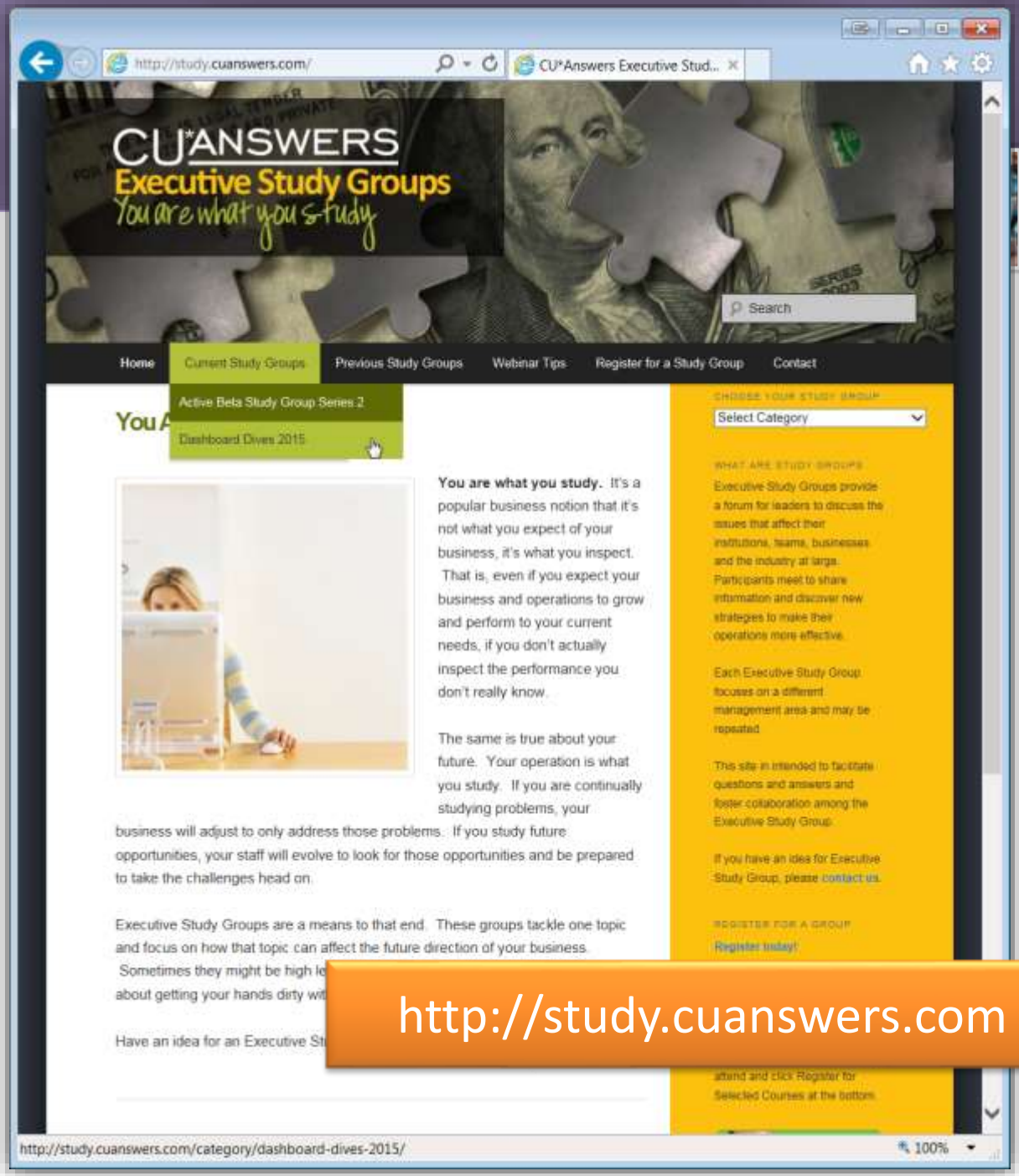
On the drawing board…

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



Join us!

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



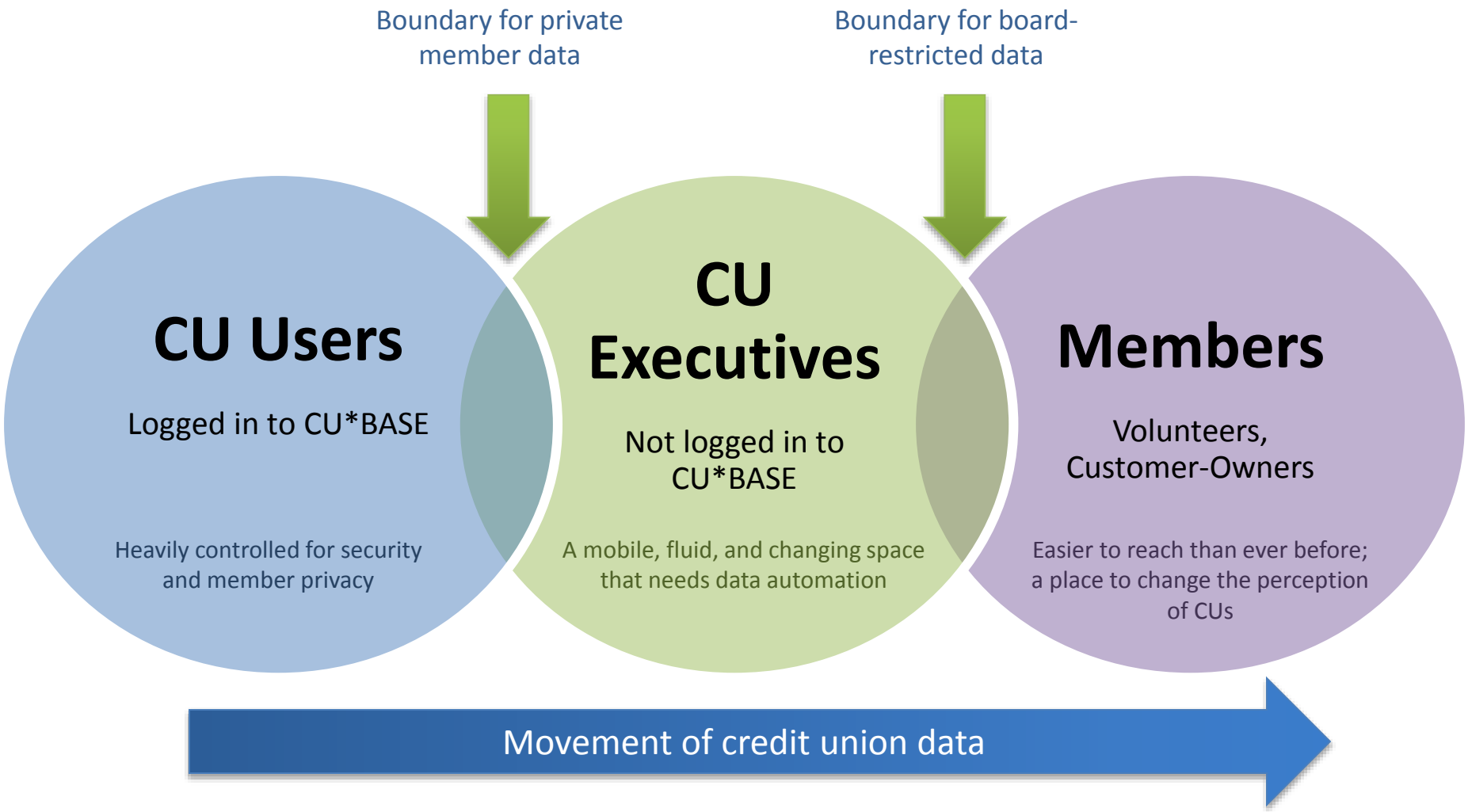
http://study.cuanswers.com

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

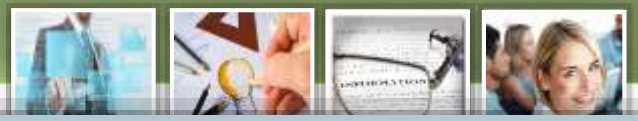
Putting insiders and outsiders on equal footing



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

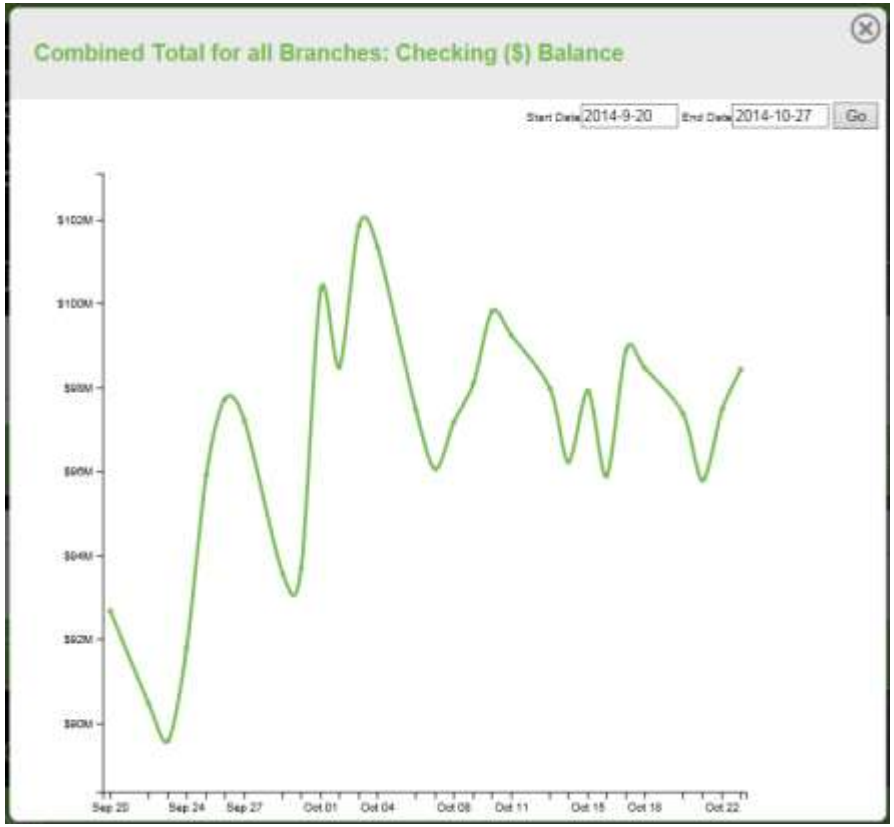


MY CU TODAY

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



MY CU TODAY

Pushing data to the edge of your cooperative

From: no-reply@cuanswers.com
Sent: Fri 6/6/2014 5:30
To: Joe Linstrum
Cc: David Damstra
Subject: MyCUToday Alerts : Honor Credit Union June 6

MY CU TODAY

MyCU Today Alerts

Monroe Credit Union

Daily alerts for John Smith

#	Balance Data	Area of Interest	Sunday June 8	% Change	Compared to	Compared to average over last			
						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

#	Member Data	Area of Interest	Sunday June 8	% Change	Compared to	Compared to average over last			
						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 June 8	% Change	Compared to	Compared to average over last			
						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	$10,251
12	Saint Thomas	Loans - Open End ($) Deposits	$0	**-100.0**	Sat Jun 7	$4,426	$4,577	$4,577	$4,577

MY CU TODAY

Pushing data to the edge of your cooperative

The MY CU TODAY 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
3. 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

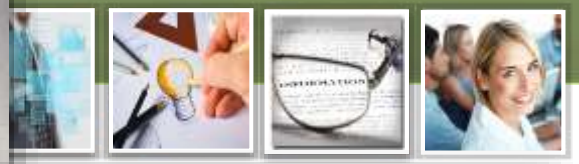
Pushing data to the edge of your cooperative

Goals for MY CU TODAY

- 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



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

It's My Data 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."

It's My Data 247 Staff

Continued development of CU*BASE and self-service products for members

It's My Data 247 Executive

Introducing new products such as the Board website and "It's My Data 247" for the mobile world

It's My Data 247 Board

Introducing new products such as the Board website and "It's My Data 247" for the mobile world

It's My Data 247 Owner

Leveraging "It's My Data 247" through **It's Me 247** for the owner's perspective in every member

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

Boundary for private member data

Boundary for board-restricted data

CU Users

Logged in to CU*BASE

Heavily controlled for security and member privacy

CU Executives

Not logged in to CU*BASE

A mobile, fluid, and changing space that needs data automation

Members

Volunteers, Customer-Owners

Easier to reach than ever before; a place to change the perception of CUs

It's My Data 247

Can we build a new software product to reach every stakeholder in a credit union cooperative?

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

Putting insiders and outsiders on equal foo ing

Boundary for private member data

Bo y for board-cted data

CU Use

Lo

Heavily controlled and member p

bers

ers, er-Owners

han ever before; perception

Still on the drawing board…next update at the June 2015 Leadership Conference

an we build w software product to reach e keholder in a c t union cooperative?

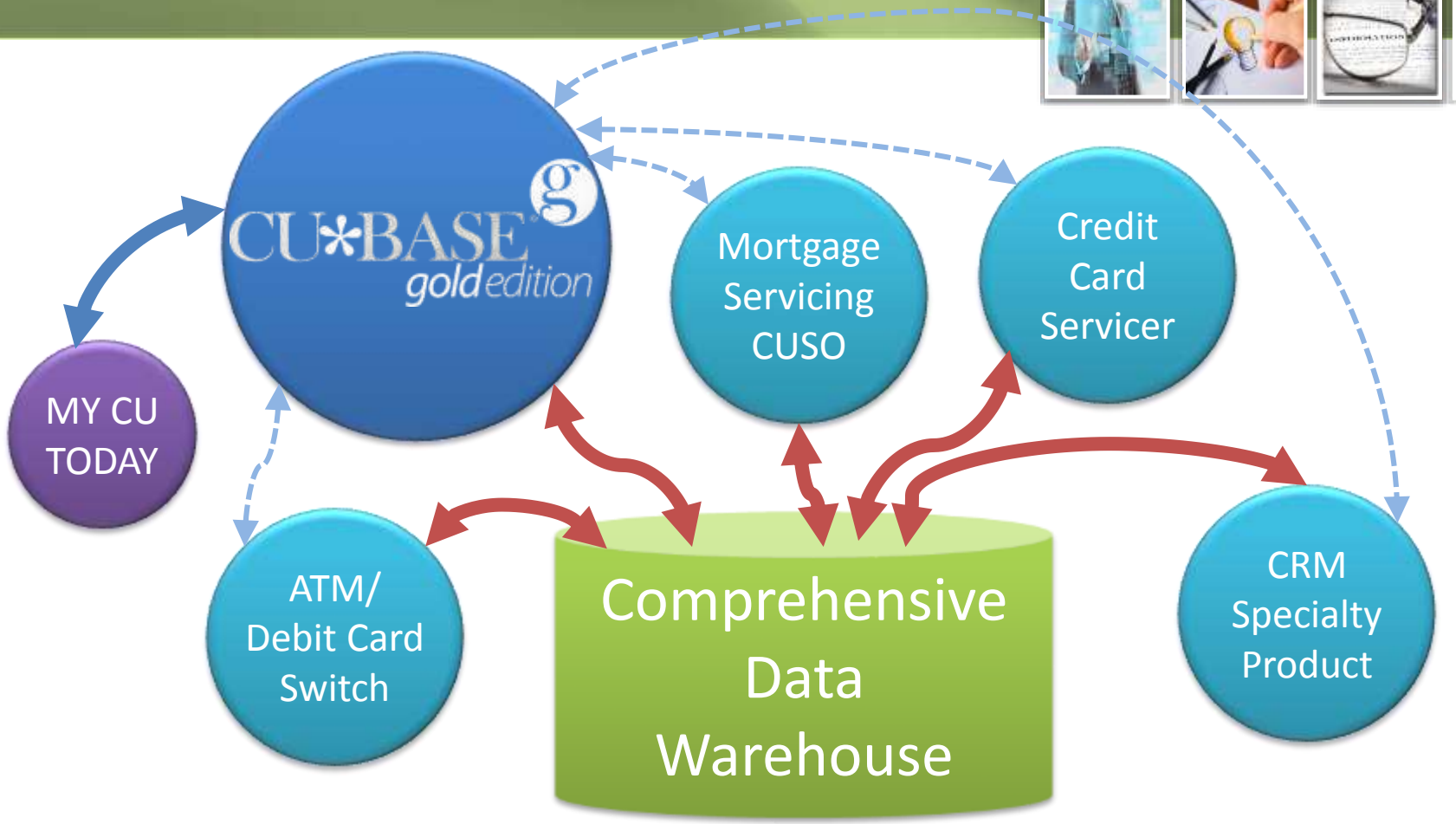
Can we urselves apa th the model no one else has tried yet?

Thinking about the appropriate approach to comprehensive CU data

- 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?

Thinking about the appropriate approach to comprehensive CU data



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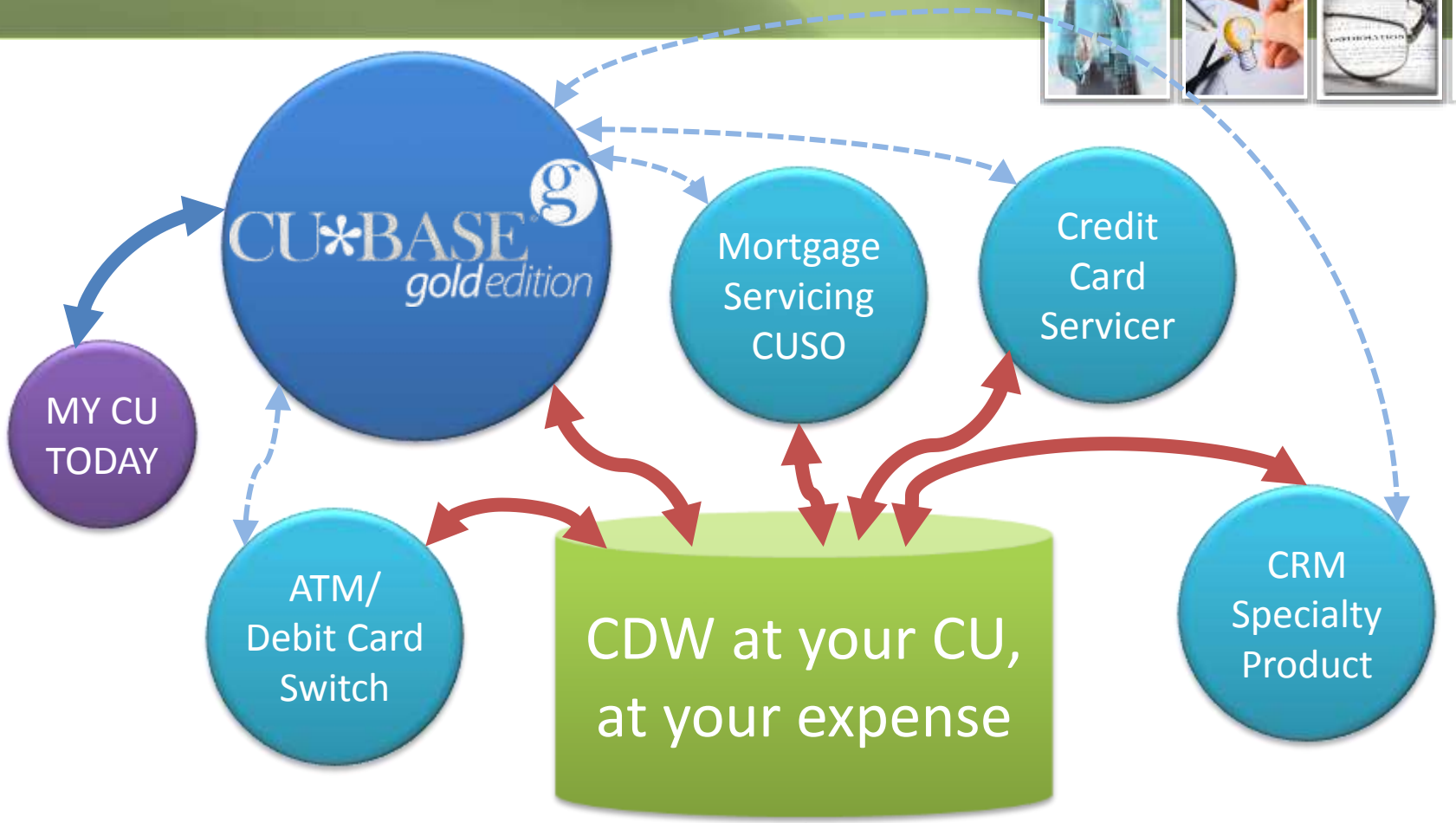
Thinking about the appropriate approach to comprehensive CU data



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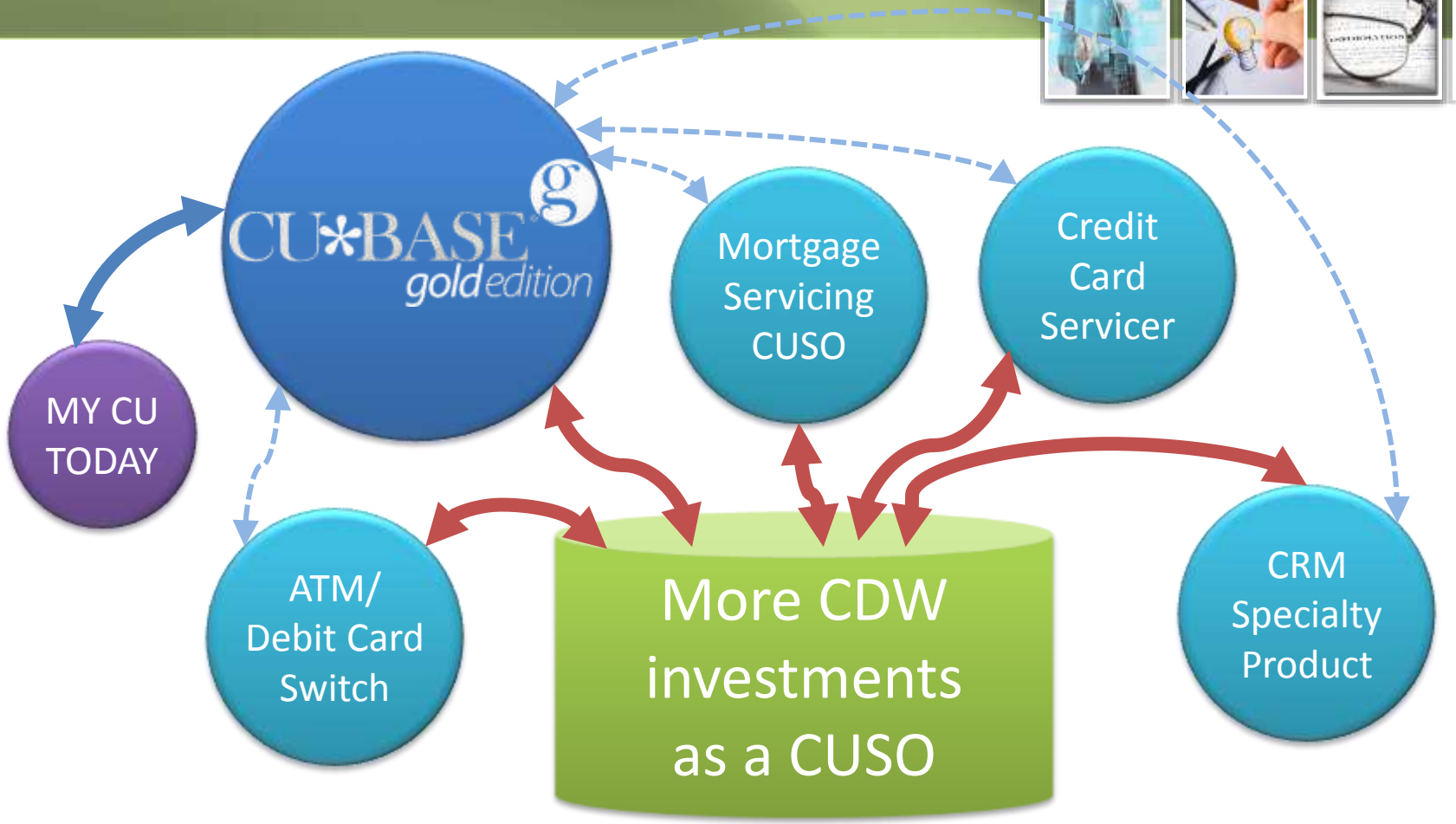
Thinking about the appropriate approach to comprehensive CU data



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

CLICK FOR MORE INFO

New Accounts | Pay Bills | eStatements | Personal Finance | Go Mobile | Contact Us

ACCOUNT SUMMARY | I'M A PLATINUM TIER MEMBER

Share accounts

SAFETY NET	$161.00	$161.00	11/30/2014	$3,[illegible]

Investments

Account	Description	Symbol	As Of Date	Balance
**9152	AMERICAN BALANCED	ABALX	10/24/2014	$7,412.86
**9152	THE BOND FUND OF	ABNDX	10/24/2014	$7,383.35
**9152	CAPITAL WORLD	CWGDX	10/24/2014	$4,339.45
**9152	NEW PERSPECTIVE	ANWPX	10/24/2014	$5,713.06
**9152	WASHINGTON MUTUAL	AWSHX	10/24/2014	$4,465.62

ACCOUNT SUMMARY | I'M A PLATINUM TIER MEMBER

Investment Details

The information shown here was last updated on **10/24/2014 12:00:00 AM**. Account details may not immediately reflect recent transactions or other changes made to the account.

Investment Details	
Account #	**********9152
Where Held	PERSHING LLC
Description	AMERICAN BALANCED FUND CLASS A
Symbol	ABALX
Representative	JEFFREY OLENICZAK
Balance	$7,412.86

Manage this account

It's Me 247 Investment Center

MY PORTFOLIO VIEW

Account No.

Master | Positions | Balance | Today's Activity | History | Documents | Wealth Reporting

Master Data from Pershing Investments

MUSKEGON MI 49441-6416

SSN: XXX-XX-6907
Home: (616) 299-7834
Business: (616) 285-5711
Extra: —
Fax: —
Cell: (616) 299-7834
Director: —
Last Activity: —

Rep Code: X00
Rep Name:
Open Date: 10-15-2014
Objective: —
Cash Sweep: —
Option Level: No Option Trading
Margin Instruction: —
Dividend Instruction: Credit Account

Positions for Current Month

Acct. Type	CUSIP	Symbol	Description	Share Class	Quantity	Price	Market Value	Price As Of	% of Total Positions	Cost Basis
Cash	[illegible]	ABALX	AMERICAN BALANCED FUND CLASS A	A	[illegible]	[illegible]	[illegible]	10-27-2014	[illegible]	[illegible]
Cash	[illegible]	ABNDX	THE BOND FUND OF AMERICA CLASS A	A	[illegible]	[illegible]	[illegible]	10-27-2014	[illegible]	[illegible]
Cash	[illegible]	CWGDX	CAPITAL WORLD GROWTH & INCOME FUND CLASS A	A	[illegible]	[illegible]	[illegible]	10-27-2014	[illegible]	[illegible]
Cash	[illegible]	ANWPX	NEW PERSPECTIVE FUND CLASS A	A	[illegible]	[illegible]	[illegible]	10-27-2014	[illegible]	[illegible]
Cash	[illegible]	AWSHX	WASHINGTON MUTUAL INVESTORS FUND CLASS A	A	[illegible]	[illegible]	[illegible]	10-27-2014	[illegible]	[illegible]
** Subtotal for Mutual Funds							$32,141.06		100.0%	$33,188.49
							$32,141.06		100%	$33,188.49

Balances

Account Net Worth: $32,141.06

Valuation By Account Type: Cash
Equity: $32,141.06
Long Market Value: $32,141.06
Settlement Date Balance: $3,000.00
Interest
Other Balance Info
Other Market Info

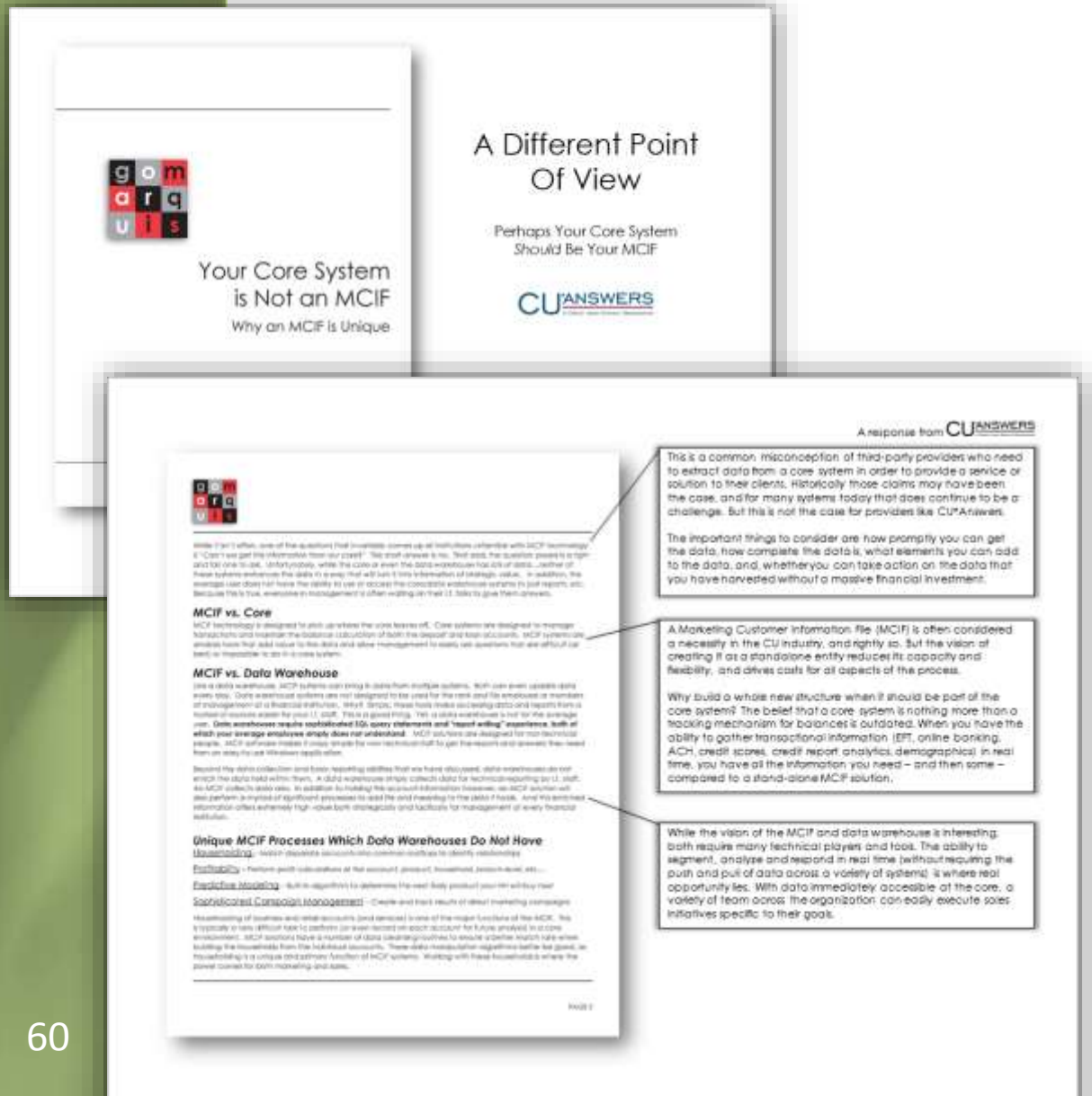
Today's Activity

No Activity Today

History

Start Date: End Date: All Last Year Year to Date
Purchase Sale ACH Deposit Div & Int Fee Principal Reinvest Transfer Withdraw Other All None
Update Download to Excel

Sidebar: Third-party Data Sharing



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 3rd party integrations have been the template for our collective future

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

Gathering Data **(overhead on steroids)**

Plenty of solutions here, and bubblegum for most techies – you can have a warehouse; it's just nuts and bolts data processing

Analyzing Data **(lean budgets)**

Quasi-standards do exist for analytical tools, but few CUs have the staff for this task

Acting on Data **(tough integrations)**

It's tricky to embed the knowledge at the point of action

Our First-Ever Data Investment Symposium

Wednesday, February 25, 2015

Event #1 (Morning)

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 28th Street, Grand Rapids

Event #2 (Afternoon)

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

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 28th 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?
- 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

MUP
REFRESHING:
MEMBERSHIP DATA UPDATE

Retooling for the Next Decade at CUs & Our CUSO

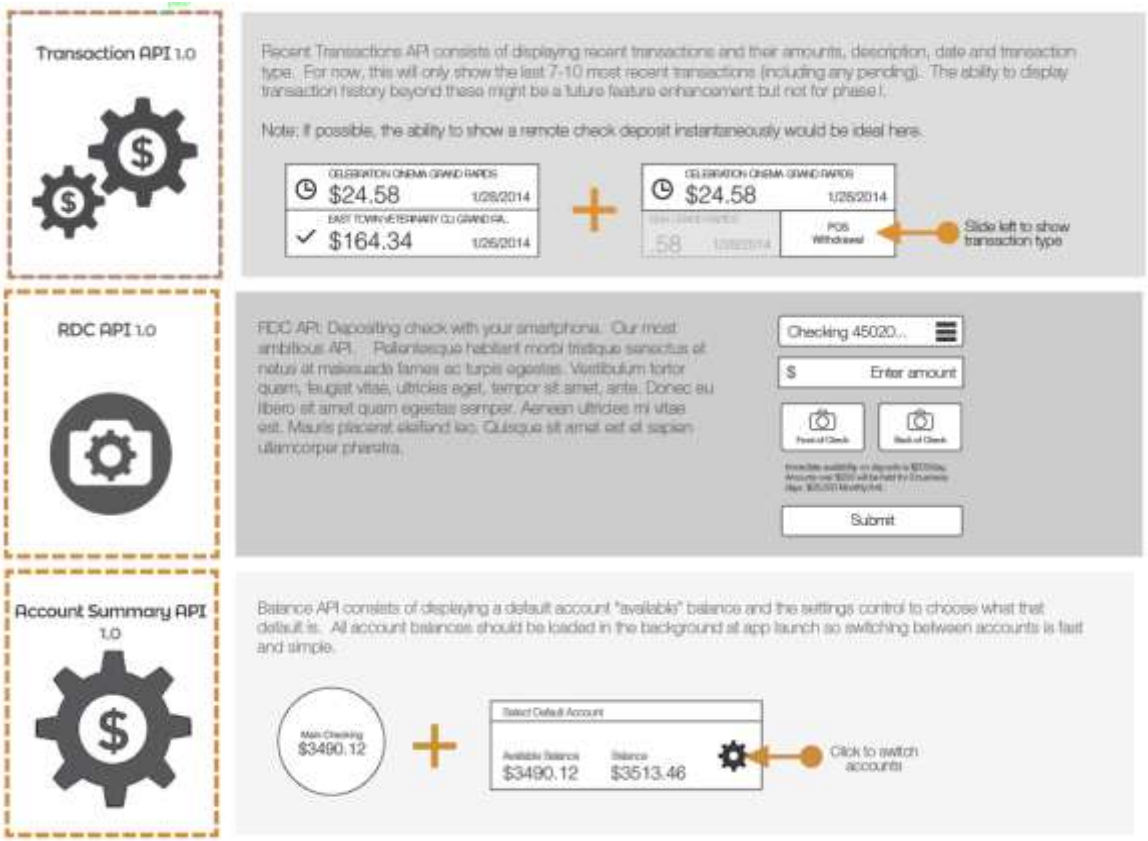
Are we building the right assembly lines for our future?

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

An update on APIs

The foundation for everything online

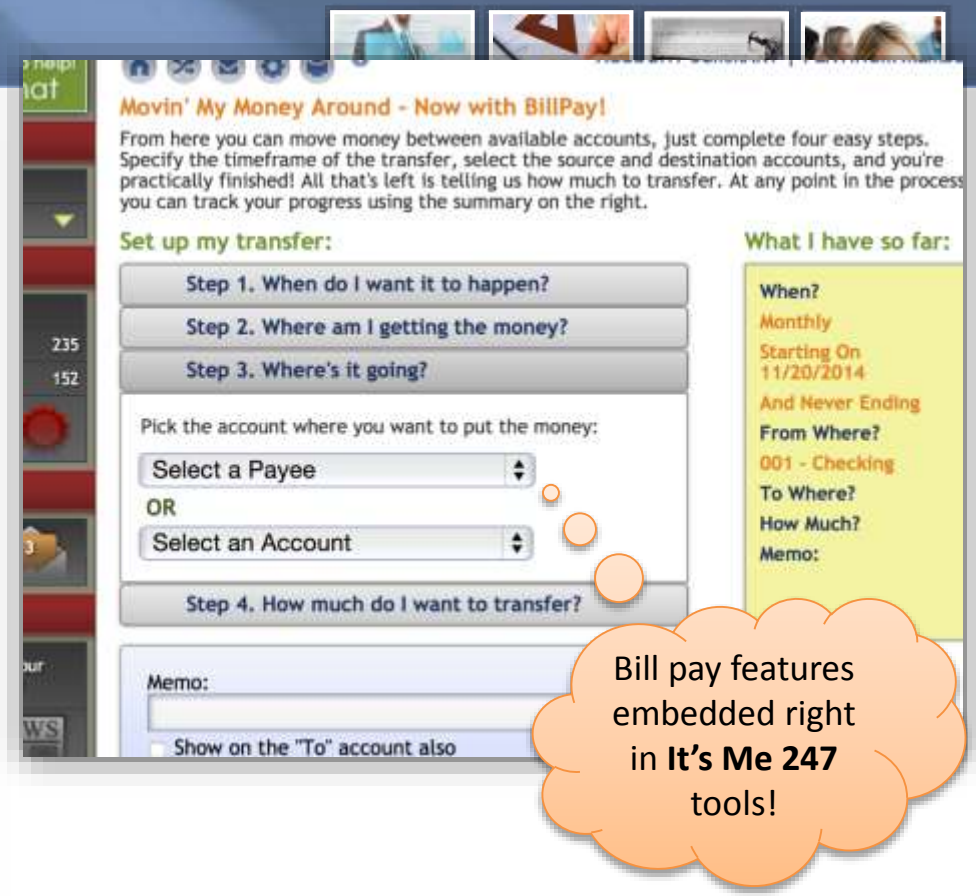
- Since June we have completed our most important API: the member authentication
- It all starts here
- Once we know who the person is, we can start
  - Exchanging balances
  - Posting transactions
  - Displaying history
  - Updating data
  - Communicating configurations
  - Building a new future



Only 100 or so to go!

An update on API-based bill pay

Bill pay through an It's Me 247 user interface



Bill pay features embedded right in **It's Me 247** tools!

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

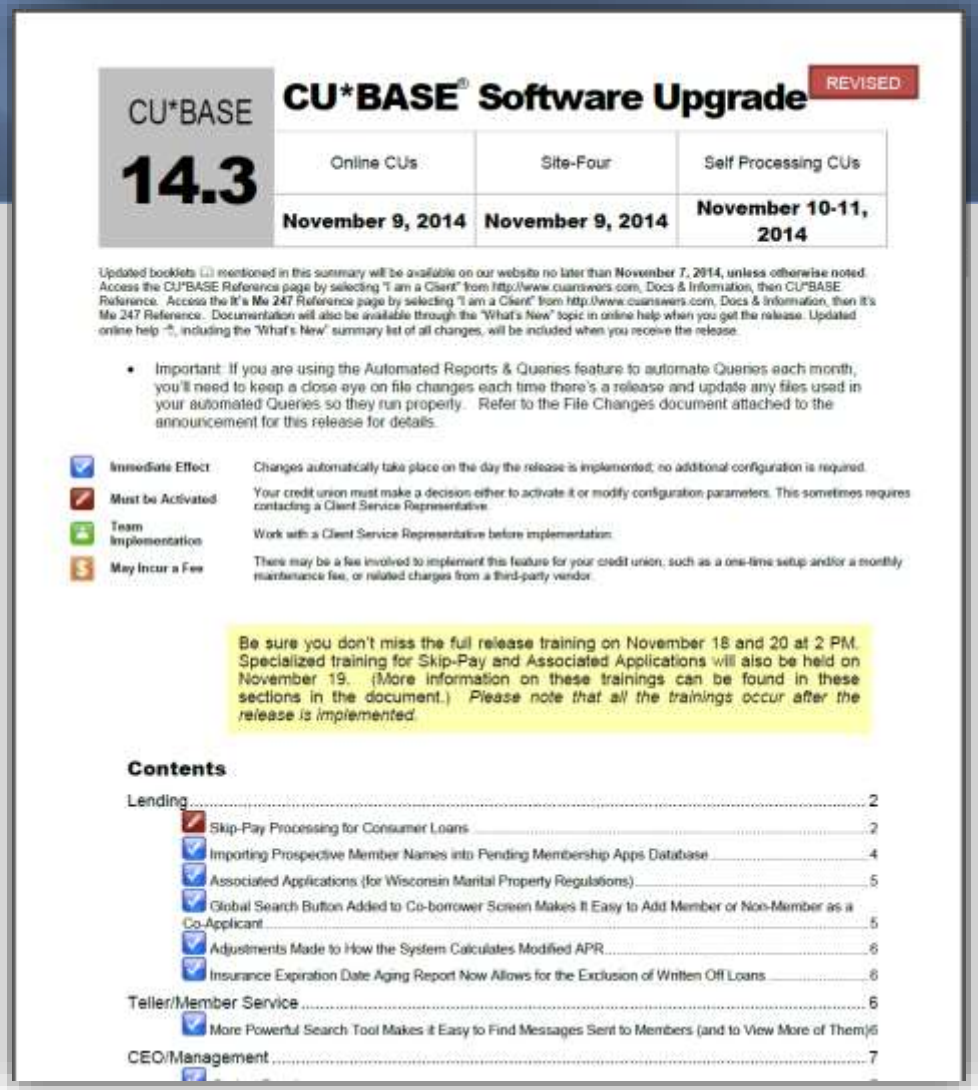
Distribution is the key to a long future in mobile for a credit union

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!



CU*BASE 14.3

CU*BASE® Software Upgrade REVISED

Online CUs	Site-Four	Self Processing CUs
November 9, 2014	**November 9, 2014**	**November 10-11, 2014**

Updated booklets mentioned in this summary will be available on our website no later than **November 7, 2014, unless otherwise noted**. Access the CU*BASE Reference page by selecting "I am a Client" from http://www.cuanswers.com, Docs & Information, then CU*BASE Reference. Access the It's **Me 247** Reference page by selecting "I am a Client" from http://www.cuanswers.com, Docs & Information, then It's Me 247 Reference. Documentation will also be available through the "What's New" topic in online help when you get the release. Updated online help, including the "What's New" summary list of all changes, will be included when you receive 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 properly. Refer to the File Changes document attached to the announcement for this release for details.

Immediate Effect	Changes automatically take place on the day the release is implemented; no additional configuration is required.
Must be Activated	Your credit union must make a decision either to activate it or modify configuration parameters. This sometimes requires contacting a Client Service Representative.
Team Implementation	Work with a Client Service Representative before implementation.
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
- Importing Prospective Member Names into Pending Membership Apps Database 4
- Associated Applications (for Wisconsin Marital 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
- Insurance Expiration Date Aging Report Now Allows for the Exclusion of Written Off Loans 6

Teller/Member Service 6
- More Powerful Search Tool Makes it Easy to Find Messages Sent to Members (and to View More of Them) 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

14.4

	Determine Final Release Makeup	Beta	Online CUs	Site-Four	Self Processors	Misc Notes
	Nov 1	–	**Dec 7**	Dec 7	Dec 15-16	Year-End (ALL CUS)
Beta Clients	n/a					

Proj#	Description
36582	IRS publication 1220 changes

Other hopefuls for this release:

Proj#	Description

NOTE: Removed 14.5 since the 15.0 release is 2 months earlier than our typical timing. We could have a quick GOLD update in Jan or Feb if something really urgent comes up.

15.0

	Determine Final Release Makeup	Beta	Online CUs	Site-Four	Self Processors	Misc Notes
	Feb 1	March 8	**April 19**	April 19	May 11-12	CUBASEPTF→ CUBASE
Beta Clients	TBD					

Page 1

Proj#	Description
29872	Expand Fixed Assets subsidiary for Personal Property Tax Schedule IDs
31232	ANR fee caps
31536	Enhanced Tools for Written Off Loans (includes old 30021 for collection re-write)
31833	Phase 2 – Automated reports
35096	iDocVault SSO and changes to CU*BASE Time-out window
35721	Password Change Warnings
35708 & 36240	Showing Credit Scores to members in online banking
35756	Cross Sales Analysis Rpt Enhancements & NEW Cross Sales Analysis Dashboard
35930	Build infrastructure to move SSO for Imaging Solutions to CUBASE

Other hopefuls for this release:

Proj#	Description
31248	OTBFT – payments to OTB via AFT
31249	A2AFT – recurring A2A transfers (also CU*BASE SE)
33835	Member Balance Trends Dashboard ("Active Beta")

15.1

	Determine Final Release Makeup	Beta	Online CUs	Site-Four	Self Processors	Misc Notes
	June 1	–	**July 13**	July 13	With 15.2	GOLD Update ONLY (if needed)
Beta Clients	n/a					

Proj#	Description

Other hopefuls for this release:

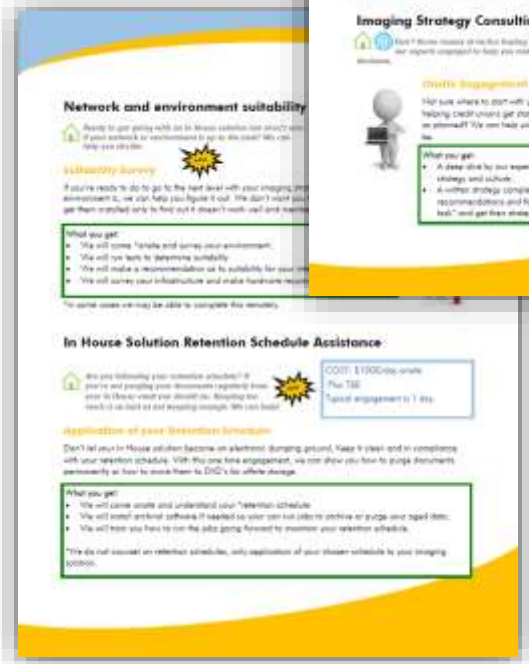
Proj#	Description
36292	CUNA (and others) mortgage form changes: "Know Before You Owe" (mandate, deadline is August 1, 2015) TILA-RESPA

http://cuanswers.com/pdf/release_summaries/CurrentReleaseSchedule.pdf

CU*Answers Imaging Solutions

A rising star in 2015

- 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

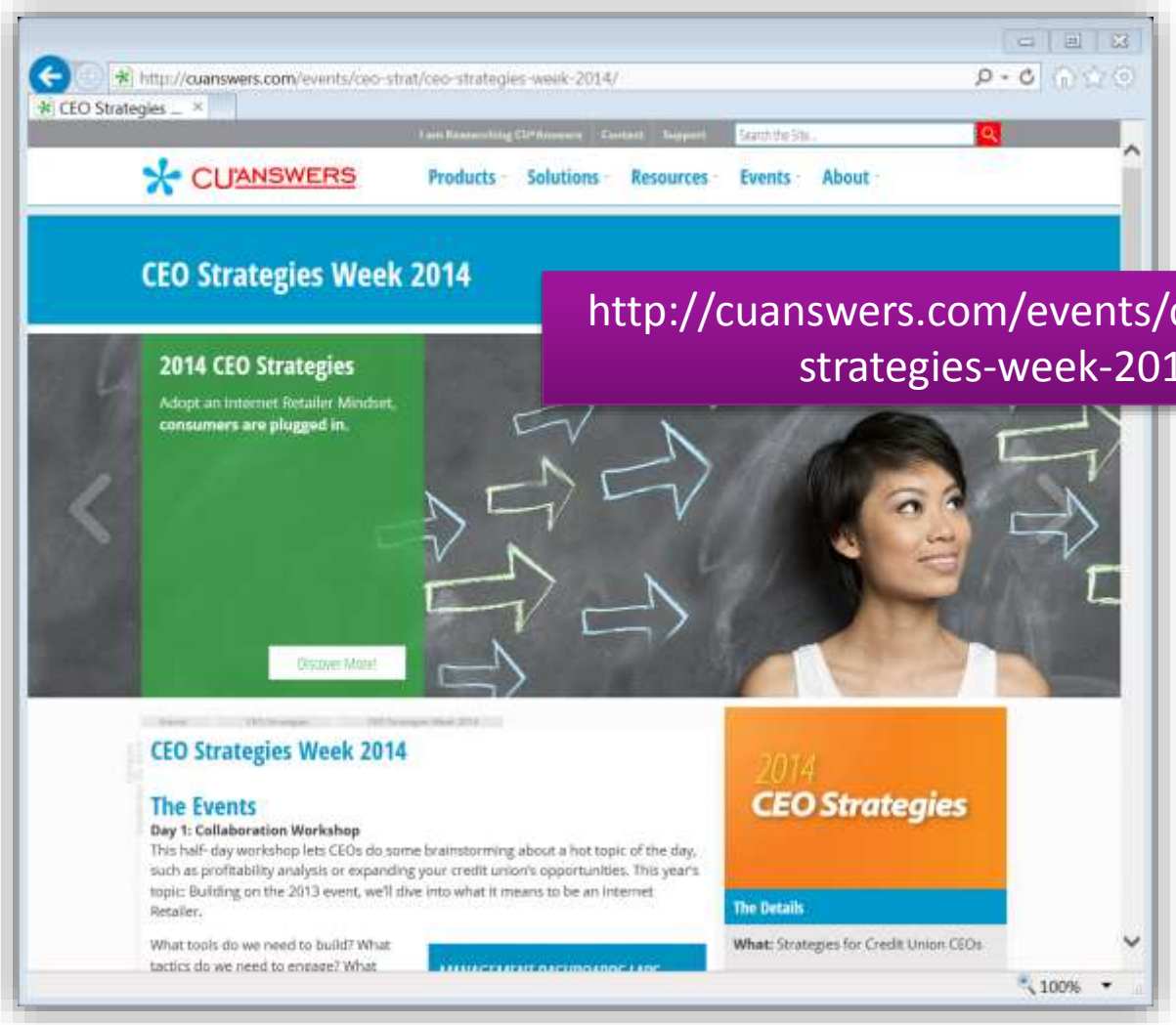
The challenge is how we collectively agree on the difference

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:



http://cuanswers.com/events/ceo-strat/ceo-strategies-week-2014/

Note the new dates!

The 2015 CEO Strategies events will be held

November ~~3, 4, & 5,~~ 10, 11, & 12, 2015

at the Watermark Country Club in Grand Rapids

All CEOs in the room for the same 3 days

Together at last…
Mark your calendars now!

CU*ANSWERS

THANKS FOR THE DAY!