

CEO SCHOOL

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



2015

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



Today's Agenda



Data 2016: Behind the Firewall

What is available in CU*BASE?
Where will our data analytics focus
be for people who use CU*BASE?

Data 2016: Out in the Open, Extended for the World to See

Extending the value of credit union
data beyond the CU*BASE login

Building a Collaborative Bench of Data Analysts

Launching a project to crack the
riddle that seems to challenge
every organization:
What to do next with all the data
available to us?

Data 2016: Behind the Firewall

What is available in CU*BASE? Where will our data analytics focus be for people who use CU*BASE?

Before CU Employee Push the Buttons, a Leader Must Push Theirs

ARE YOU BUILDING A CULTURE DRIVEN BY DATA AWARENESS?

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

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 project, budgeted time and cash to the project, and you're determined to get an ROI on the data work you do

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

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

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

A Leader Must Connect the Dots

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)

<http://www.cuanswers.com/resources/building-the-factory/>



A Leader Must Prepare a Team for the Stage

STEER THE DEBATE BASED ON WHAT YOU KNOW

□ 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?

PDF



PDF/Excel Exports added to 9 dashboards since last year!

New in the 15.2 release!

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

A Leader Should Know Why We Do the Work

WHEN GATHERING DATA IS MORE IMPORTANT THAN KNOWING THE DATA, YOU'RE OFF THE MARK

- ❑ 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?)

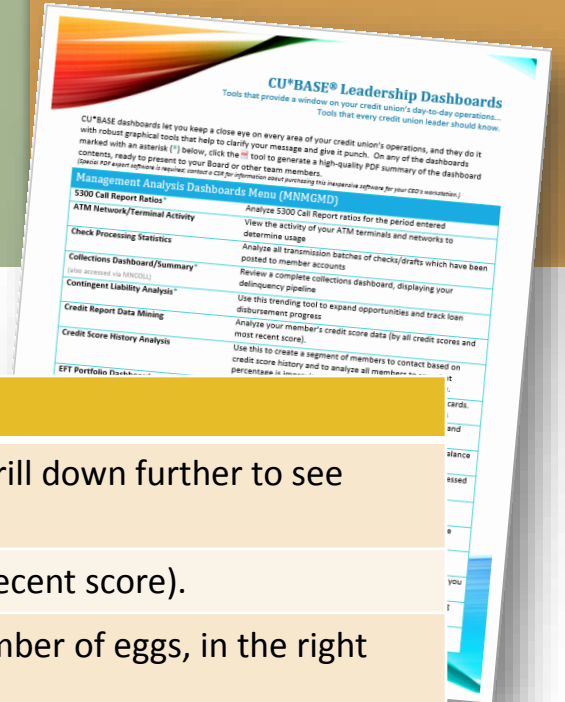
When was the last time you really challenged your ROI on these activities and your effectiveness around crafting designs and planning data-related tactics?

A Leader Should Know Why We Do the Work

CAN YOU LINK A JOB DESCRIPTION WITH A TOOL TO GET THE JOB DONE?

70 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 was opened
Where Your Members Shop	Analyze where your members spend their money, by transaction description and retailer name



How Do You Determine Who Will Engage Your Data?

IS IT YOU? GENERAL TEAM MEMBERS IN THEIR DAILY ROLES? OR SPECIALISTS?

- ❑ CEO School is about raising your awareness about the tools that are available to your organization and business plan
- ❑ Engaging these tools requires that you be the catalyst to action
 - Direct assignment...*why are there so few employees with access to these commands?*
 - Asking questions that force the tools to be used...*why do we see such infrequent use of these features?*
 - Changing processes to make people find new solutions...*why do we see people continuing to pay us for Queries that have dashboard counterparts?*
 - Requiring brainstorming sessions to use CU*BASE presentation tools...*why do we see so many people asking the same questions over and over, and promising more research will be presented “at the next meeting”?*



You are the catalyst to culture change, but it takes the initiative to force your organization to develop the muscle memory to default to data, to default to automated tools...can you do it?

You Can't Talk Data Without Thinking About Security

ARE YOU READY TO LEAD WHEN IT COMES TO CYBERSECURITY RISKS?



<http://www.cuanswers.com/resources/cybersecurity/>



Insider Dashboards

Dashboards for trusted individuals
Blending analytical insights with the private
member data needed to get the job done

Insider Dashboards

A NOVELTY THAT HAS BECOME AN EXPECTATION

□ Our standard for CU*BASE dashboards:

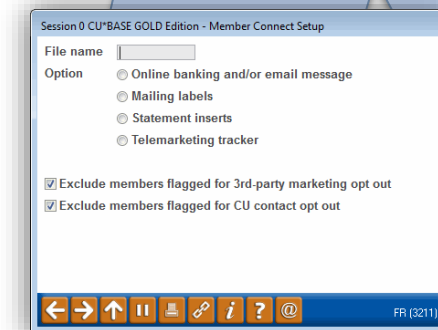
1. Select a group of records with something in common to analyze (loan apps processed between Oct 1 & 31, members who joined the CU last year, checking accounts opened last month, etc.)
2. The user is presented with a series of options to work with each of these records, one at a time (approve the app, 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

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?



Is this gaining traction in your shop?

One Stop Shopping for Management Tools

LOGIN > #4 CU MANAGEMENT PROCESSING

The image displays four overlapping screenshots of the CU*BASE GOLD Edition software interface, illustrating various management tools and dashboards. A large, stylized yellow arrow points from the top-left screenshot towards the bottom-right, indicating a workflow or navigation path.

Management Tools

- My Menus**
 - 5300 Call Report Tools
 - ACH/Payroll Processing
 - Audit Misc. Configurations
 - Auditing Functions
 - Back Office
 - Card Configurations
 - Check Processing
 - Check/ATM Processing
 - Collection Processing
 - Configuration Functions
 - CU*BASE Main Menu
- 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
- Tools for CU Leaders**
 - 1 * Mgmt Processing & Active Beta
 - 2 * Mgmt Analysis Dashboards (1&2)
 - 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
 - 13 * Budgeting Tools

Management Analysis Dashboards 1

- Leadership Dashboards**
 - 1 * 5300 Call Report Ratios Dashbrd
 - 2 * All Accounts Analysis Dashboard
 - 3 * All Memberships Analysis Dashbrd
 - 4 * ARU/Online Banking Stats Dashbrd
 - 5 * ATM Network/Terminal Activity
 - 6 * Budget Review/Analysis
 - 7 * Check Processing Stats Dashboard
 - 8 * Collections Dashboard/Summary
 - 9 * Common Bonds for Any Mbr Group
 - 10 * Contingent Liability Analysis
 - 11 * Credit Report Data Mining
 - 12 * Credit Score History Dashboard
 - 13 * Cross Sales Analysis Dashboard
 - 14 * EFT Portfolio Dashboard
 - 15 * Fee Income/Waiver/Refund Dashbrd
 - 16 * Financial Statement Review
 - 17 * Ln Portfolio Concentration Risk
 - 18 * Ln Write-off/Charge-off History
 - 19 * Loan App Monthly Stats Comparison
 - 20 * Loan Concentration Risk by Mbr
 - 21 * Loan Queue Activity Tracking
 - 22 * Loan Payments Analysis
 - 23 * Loan Risk Score Analysis
 - 24 * Loan/Share Trial Bal. Review
 - 25 * Membership Summary Comparison
 - 26 * Net Relationships Dashboard
 - 27 * NSF Statistics Dashboard
 - 29 * More dashboards >>>

"Know Your Member" Analysis Tools

- Transaction Analysis Tools**
 - 1 * Channel Activity by Mbr Age Grp
 - 2 * Trans Count by Delivery Channel
 - 3 * Trans Activity by Branch
 - 4 * Member Trans Labels Analysis
 - 5 * Where Your Members Shop
 - 6 * Where Your Members Borrow
 - 7 * Where Your Members Branch
 - 8 * Relationship Analysis
- Miscellaneous Analysis**
 - 16 * Where Your Members Live
 - 17 * Money Movement Analysis
 - 18 * Products & Services Per Member
 - 19 * Member Retention by Age Group
 - 20 * Member Retention by Year Opened
 - 21 * Account Retention by Age Group
 - 22 * Account Retention by Year Opened
- Related Configurations**
 - 26 * Config. Transaction Labels
 - 27 * Config. Delivery Channels/Costs
 - 28 * Config. Activity Branch Calc
 - 29 * Config. Teller Benchmarks/Goals
 - 30 * CU Management Functions
- Sampling Tools**
 - 11 * Sample Checking Acct Activity
 - 12 * Sample Trans by Delivery Channel
 - 13 * Household Stats--by HH or by Mbr

Management Processing/Active Beta Tests

- Processing/Forecasting Tools**
 - 1 * CU*BASE Employee Security
 - 2 * Member Rate Maintenance
 - 3 * Div/Int Base Rate Forecasting
 - 4 * Div/Int Split Rate Forecasting
 - 5 * Certificate Repricing Forecast
 - 6 * Tiered Services Forecast
- "Active Beta"**
 - 16 * Common
 - 17 * Credit S
 - 18 * Cross S
 - 19 * Fee Inc
 - 20 * Loan Pa
 - 21 * Net Rel
 - 22 * Patronage Comparison
 - 23 * Targeted Tiered Score Analysis
 - 24 * NEW GL/Budgeting Dashboards
- Active Beta Feedback & Info**
 - 13 * Executive Study Group Feedback
 - 14 * Join the Beta Pool
 - 29 * Leadership Dashboards

Management Processing/Active Beta Tests Menu

Session 0 CU*BASE GOLD Edition - ABC CREDIT UNION

File Edit Tools Help

Management Processing/Active Beta Tests

Search for

My Menus

- 5300 Call Report Tools
- ACH/Payroll Processing
- Audit Misc. Configurations
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My Shortcuts

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Processing/Forecasting Tools

- 1 ■ CU*BASE Employee Security 
- 2 ■ Member Rate Maintenance
- 3 ■ Div/Int Base Rate Forecasting 
- 4 ■ Div/Int Split Rate Forecasting 
- 5 ■ Certificate Repricing Forecast 
- 6 ■ Tiered Services Forecast 

"Active Beta" - Tests in Process

- 16 ■ Common Bonds for Member Group
- 17 ■ Credit Score History Dashboard
- 18 ■ Cross Sales Analysis Dashboard
- 19 ■ Fee Income/Waivers/Refunds
- 20 ■ Loan Payments Analysis
- 21 ■ Net Relationships Dashboard
- 22 ■ Patronage Comparison
- 23 ■ Targeted Tiered Score Analysis
- 24 *  NEW GL/Budgeting Dashboards

Active Beta Feedback & Info

- 13 ■ Executive Study Group Feedback
- 14 ■ Join the Beta Pool
- 15 ■ What's Cooking in the Kitchen
- 29 * Leadership Dashboards
- 30 * CU Management Functions

Menu option ☐

 Inquiry  Custom Menu  Loan Quoter  Main Menu

Management Analysis Dashboards 1 Menu

Session 0 CU*BASE GOLD Edition - ABC CREDIT UNION

File Edit Tools Help

Management Analysis Dashboards 1

Search for

My Menus

- 5300 Call Report Tools
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- 25 ■ Membership Summary Comparison
- 26 * **Net Relationships Dashboard**
- 27 ■ NSF Statistics Dashboard
- 29 * **More dashboards >>>**

Menu option ☐

Inquiry Custom Menu Loan Quoter Main Menu

Management Analysis Dashboards 2 Menu

Session 0 CU*BASE GOLD Edition - ABC CREDIT UNION

File Edit Tools Help

Management Analysis Dashboards 2

Search for

My Menus

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More Leadership Dashboards

- 1 ■ Package Loans to be Sold
- 2 * Patronage Comparison
- 3 ■ Rate Analysis Across the Network
- 4 ■ NEW! Skip-Pay History Dashboard
- 5 * Targeted Tiered Score Analysis
- 6 ■ Tiered Svcs Monthly Comparison
- 7 ■ Tran Activity Summary Comparison
- 8 ■ Trans Handling/Analysis Rules

29 * <<< More dashboards

Menu option ☐

Inquiry Custom Menu Loan Quoter Main Menu

"Know Your Member" Analysis Tools Menu

Session 0 CU*BASE GOLD Edition - ABC CREDIT UNION

File Edit Tools Help

"Know Your Member" Analysis Tools

Search for

My Menus

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Related Configurations

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Sampling Tools

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Menu option ☐

 Inquiry  Custom Menu  Loan Quoter  Main Menu

Budgeting Tools Menu

Session 0 CU*BASE GOLD Edition - ABC CREDIT UNION

File Edit Tools Help

Budgeting Tools

Search for

My Menus

- 5300 Call Report Tools
- ACH/Payroll Processing
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Prep for Budget Assumptions

- 1 ■ Div/Int Base Rate Forecasting
- 2 ■ Div/Int Split Rate Forecasting
- 3 ■ Certificate Repricing Forecast
- 4 ■ Journal History Inquiry
- 5 ■ Trial Balance G/L Verification
- 6 ■ Trial Balance Analysis
- 7 ■ ADB Analysis (Savings & Loans)
- 8 ■ 3-Yr GL Acct Balance Comparison
- 9 ■ NEW 10-Year Trends by GL Account
- 10 ■ NEW Analyze Curr Loan Portfolio

Configure Your Budget Tools

- 16 ■ Lock/Unlock G/Ls for Budgeting
- 17 ■ Budget Groups in Chart of Accts
- 18 ■ Link G/L Accts for Modeling
- 19 ■ Configure Branches to Model

Create/Maintain Your Budget

- 22 ■ Project Asset/Liability Balances
- 23 ■ Model Yield & Cost Projections
- 24 ■ Work With CU Budget

Analyze Your Budget

- 27 ■ Print Budget on Financial Stmt
- 28 ■ View Budget on Financial Stmt
- 29 ■ Variance Analysis

Menu option ☐

Inquiry Custom Menu Loan Quoter Main Menu

Budgeting Research Tools: A New Kind of Analytics

Budgeting Tools Menu (MNBUDG): 3-Yr GL Acct Balance Comparison

Session 0 CU*BASE GOLD - Balance Comparison Selection

Corp ID: 01

Type: ☒ Asset ☐ Expense ☐ Income ☐ Liability

Budget group: 01 (specify or blank=all)

G/L account: (specify or 0=all)

Location: 00 (specify or 0=all)

Year - Column 1: 2013
Year - Column 2: 2014
Year - Column 3: 2015

Session 0 CU*BASE GOLD - ABC CREDIT UNION

File
Edit
Tools
Help

Balance Comparisons

Asset

Corp ID

01 ABC CREDIT UNION

Budget Group

01 CONSUMER LOANS

ALL GL Accounts

ALL Branches

	2013		2014		2015	
	Beginning balance: 98,810,991.25		123,223,860.02		153,214,898.74	
Month	Change \$	Balance	Change \$	Balance	Change \$	Balance
Jan	638,270.87	99,449,262.12	1,562,294.27	124,786,154.29	1,273,268.95	154,488,167.69
Feb	1,038,578.29	100,487,840.41	802,900.91	125,589,055.20	484,583.60	155,007,896.50
Mar	720,573.58	101,208,413.99	3,515,270.88	129,104,326.08	2,306,086.13	157,297,081.60
Apr	2,775,573.04	103,983,987.03	3,131,595.32	132,235,921.40	2,625,119.77	159,926,674.63
May	2,606,164.54	106,590,151.57	3,398,563.67	135,634,485.07	2,388,529.86	162,261,722.65
Jun	3,146,498.16	109,736,649.73	3,705,591.70	139,340,076.77	.00	.00
Jul	3,069,922.15	112,806,571.88	4,195,179.79	143,535,256.56	.00	.00
Aug	2,855,143.38	115,661,715.26	3,418,297.76	146,953,554.32	.00	.00
Sep	2,538,435.77	118,200,151.03	1,574,760.11	148,528,314.43	.00	.00
Oct	2,685,756.97	120,885,908.00	1,693,727.18	150,222,041.61	.00	.00
Nov	1,176,303.51	122,062,211.51	1,272,213.42	151,494,255.03	.00	.00
Dec	1,161,648.51	123,223,860.02	1,720,643.71	153,214,898.74	.00	.00
	24,412,868.77	123,223,860.02	29,991,038.72	153,214,898.74	9,077,588.31	0.00
Annual growth:	24.7 %		24.3 %		5.9 %	

Session 0 CU*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

Balance Comparison Analysis

Asset

Corp ID: 01 ABC CREDIT UNION
Budget Group: 01 CONSUMER LOANS

ALL GL Accounts
ALL Branches

	2013	2014	2015	Total
# months up	12	12	5	29
# months down				
Average change	2,034,405.73	2,499,253.23	1,815,517.66	2,189,017.10
Low balance	99,449,262.12	124,786,154.29		
High balance	123,223,860.02	153,214,898.74	162,261,722.65	162,261,722.65
Average Monthly Balance				
Quarter 1	100,381,838.84	126,493,178.52	155,597,715.26	127,490,910.88
Quarter 2	106,770,262.78	135,736,827.75	161,094,198.64	131,213,708.61
Quarter 3	115,555,145.25	145,000,000.00	162,261,722.65	140,938,955.93

Chart Change

FR (5538) 10/20/15

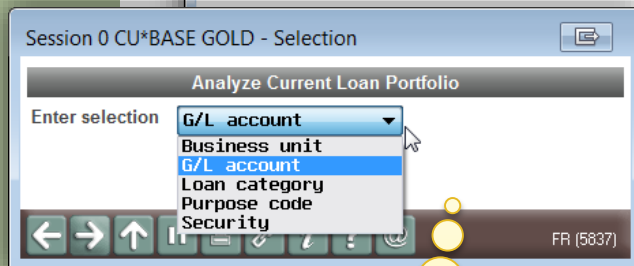
Budgeting Tools Menu (MNBUDG): 10-Year Trends by GL Account

On the drawing board:
Will be removing the
confusing “current
balance” from here



Budgeting Research Tools: A New Kind of Analytics

Budgeting Tools Menu (MNBUDG): Analyze Current Loan Portfolio



On the drawing board:
Will be adding an “as
of” date for EOM
snapshot

Session 0 CU*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

Current Portfolio

Budget Group

Budget Group 01 CONSUMER LOANS # GL Acct 22

GL Acct	Transaction	Cur Wtd Avg Rate	Current Avg Rate	Low Rate	High Rate	# Loans	# Rates	# Members	Current Balance
701.00	SIGNATURE LOANS PARTIALLY SECU	11.070	12.531	2.000	24.900	2,284	146	2,111	13,891,807
701.01	SECURED CLOSED END LOANS	7.930	7.884	2.000	17.000	132	38	125	2,261,184
701.02	STUDENT LOANS	6.755	6.818	4.990	11.750	76	15	75	264,010
701.03	SHARE PLEDGE LOANS	4.384	4.590	4.150	7.000	47	5	46	308,733
701.04	SIGNATURE LOANS	8.785	11.426	1.000	24.240	2,401	128	2,212	13,258,641
701.22	NEW AUTO LEASE	3.447	3.455	1.850	13.400	21	2	21	2,877,343
701.23	USED AUTO LEASE	4.291	4.383	1.890	13.400	21	2	21	157,028
701.24	REVOLVING CREDIT - BETHEL	12.578	12.642	12.000	15.000	1	1	1	169,702
701.28	STUDENT LOAN	6.208	6.304	4.990	9.000	9	1	9	342,596
701.31	GOLD LOC	6.566	6.726	3.250	12.000	1	1	1	96,749
701.32	CLASSIC LOC	14.449	13.099	6.000	24.000	1	1	1	32,875
701.33	NEW VEHICLE LOANS	4.548	4.649	1.800	16.000	16	1	16	1,285,832
701.34	USED VEHICLE LOANS	5.511	5.590	1.650	24.000	2	1	2	70,406,173
701.35	RECREATIONAL VEHICLE LOANS	5.344	5.819	2.000	16.500	1	1	1	26,971,319
701.36	NEW VEHICLE VARIABLE RATE LOAN	2.400	2.400	2.400	2.400	1	1	1	478
701.38	RECREATIONAL VEHICLE VARIABLE	4.795	4.750	4.000	6.250	1	1	1	57,111
701.39	GOODMONEY PAYDAY LOANS	1.958	1.969	1.000	2.000	1	1	1	26,822
Totals		7.494	7.755	1.000	25.000	16,030	986	14,985	157,723,342

Click any column heading to sort. Use [Export] to Export Members. Use [Search] to view Member Common Bonds.

Choose Index Export Full List Member Connect

FR (5838) 10/20/15

On the drawing board:
Will be excluding
written-off loans (by
either loan category or
loan account)

On the drawing board and coming soon:
Savings Portfolio and Certificate Portfolio

Teller & Cash Analysis Tools Menu

Session 0 CU*BASE GOLD Edition - ABC CREDIT UNION

File Edit Tools Help

Teller & Cash Analysis Tools

Search for

My Menus

- 5300 Call Report Tools
- ACH/Payroll Processing
- Audit Misc. Configurations
- Auditing Functions
- Back Office
- Card Configurations
- Check Processing
- Check/ATM Processing
- Collection Processing
- Configuration Functions
- CU*BASE Main Menu

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

Teller Activity Analysis Tools

- 1 ■ Teller Activity by Time of Day
- 2 ■ Teller Activity by Day of Week
- 3 ■ Teller Activity by Day of Month
- 4 ■ Teller Activity by Trans Type
- 5 ■ Teller Activity Analysis Report
- 6 ■ Shared Branch Activity Analysis





Cash Analysis Tools

- 16 ■ Cash Activity Analysis Inquiry
- 17 ■ Cash Inventory Summary Inquiry
- 18 ■ Paper Bill Inventory Inquiry
- 19 ■ Cash Inventory Summary Report
- 20 ■ Paper Bill Inventory Report

Additional Menus

- 28 * Configure Analysis Tools
- 29 * CU Management Functions

Menu option ☐

 Inquiry  Custom Menu  Loan Quoter  Main Menu

Learn From a Peer Menu

Session 0 CU*BASE GOLD Edition - ABC CREDIT UNION

File Edit Tools Help

Learn From a Peer

Search for

My Menus

- 5300 Call Report Tools
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View Peer CU Configurations

- 1 ■ Bill Pay Service Charges
- 2 ■ Cashed Check Fees
- 3 ■ Check Printing Fees
- 4 ■ Deposit Item Fees
- 5 ■ Money Order Fees
- 6 ■ Phone Transfer Fees
- 7 ■ Self Service Fees
- 8 ■ Starter/Replacement Check Fees
- 9 ■ Tiered Services Program Cfg

Peer CU Aggregate Mbr Analysis

- 16 ■ Tiered Services Peer Analysis




For Beta Testing by CEOs

- 20 ■ CD Rate Analysis Dashboard
- 21 ■ Share Rate Analysis Dashboard
- 22 ■ Loan Rate Analysis Dashboard
- 23 ■ Analyze Rates Across the Network

Additional Menus

- 27 * Review Key CU Configurations
- 28 * "Know the Member" Analysis Tools
- 29 * Management Functions
- 30 * Marketing Functions

Menu option ☐

 Inquiry  Custom Menu  Loan Quoter  Main Menu

5300 Call Report Tools

Session 0 CU*BASE GOLD Edition - ABC CREDIT UNION

File Edit Tools Help

5300 Call Report Tools

Search for

My Menus

- 5300 Call Report Tools
- ACH/Payroll Processing
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NCUA 5300 Call Reports

- 1 ■ Enter 5300 Call Report Data
- 2 ■ 5300 Call Report Inquiry
- 3 ■ Qtrly Call Report Data Listing
- 4 ■ Call Report Configuration Rpt
- 5 ■ Call Report Ratios Dashboard

Tools for Gathering 5300 Data

- 8 ■ All CU*Spy Reports
- 9 ■ ARU/Online Banking Stats Dashbrd
- 10 ■ CD Maturity Analysis
- 11 ■ Certificate Rate Analysis
- 12 ■ Contingent Liability Analysis
- 13 ■ Loan Maturity Analysis
- 14 ■ Loan Purpose Analysis

- 15 ■ Loan Security Code Analysis
- 16 ■ Member TB Summary by GL Account
- 17 ■ Membership Analysis
- 18 ■ NCUA Share Insurance Report
- 19 ■ PLI Trial Balance
- 20 ■ Print CU Financials
- 21 ■ Print Investment Maturity Report
- 22 ■ Print Loan Classification Report
- 23 ■ Print Share Div Config Report
- 24 ■ Selective Loan Information Rpt
- 25 ■ Trial Balance Select Information

Additional Menus

- 29 * CU Management Functions

Menu option ☐

Inquiry Custom Menu Loan Quoter Main Menu

General Ledger Menu

Session 0 CU*BASE GOLD Edition - ABC CREDIT UNION

File Edit Tools Help

General Ledger

Search for

My Menus

- 5300 Call Report Tools
- ACH/Payroll Processing
- Audit Misc. Configurations
- Auditing Functions
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- Check Processing
- Check/ATM Processing
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- Close Memberships/Accts
- Collateral - VIN# Lookup
- Collection Processing

General Ledger Processing

- 1 ■ Create/Post Journal Entries
- 2 ■ Chart of Accounts Maintenance
- 3 * **Work With CU Budget**
- 4 ■ Financial Report Configuration
- 5 ■ Update Change Fund Summary
- 6 ■ Update Teller Drawer Summary
- 7 ■ End of Month Processing
- 8 ■ Calc/Post Adjustmnt for Delq Lns

General Ledger Inquiries

- 9 ■ **Smart Operator: Daily Ops Log**
- 10 ■ Journal History Inquiry
- 11 ■ **Trial Balance G/L Verification**
- 12 ■ **Vault G/L Verification**
- 13 ■ CU Check Disbursements

Print Functions

- 16 ■ Print CU Financials
- 17 ■ Print GL Trial Balance (monthly)
- 18 ■ Print GL History (daily)
- 19 ■ Print GL Chart of Accounts
- 20 ■ Print Financial Rpt Config
- 21 ■ Print TR Analysis for Mbr Trans
- 22 ■ Print Shared Branch Settlement

Audit/Research Functions

- 24 ■ Audit Promise Deposits Activity
- 25 ■ Research the TR Journal Entry
- 27 * **AIRES/ALM/File Downloads**
- 28 * **Auditing Functions**
- 29 * **Other Back Office Functions**

Menu option ☐

Inquiry Custom Menu Loan Quoter Main Menu

Back Office Menu

Session 0 CU*BASE GOLD Edition - ABC CREDIT UNION

File Edit Tools Help

Back Office

Search for

My Menus

- 5300 Call Report Tools
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- Auditing Functions
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- Close Memberships/Accts
- Collateral - VIN# Lookup
- Collection Processing

Back Office Processing Menus

- 1 * General Ledger Processing
- 2 * Accounts Payable/Check Functions
- 3 * Investment Processing
- 4 * Subsidiary Processing (FA/AE/PE)
- 5 * ACH/Payroll Processing
- 6 * Member Check/ATM Processing
- 7 * CU Marketing Functions
- 8 * Member Communication Processing
- 9 * Member Tracker Processing
- 10 * Miscellaneous Processing
- 11 * Head Teller/Vault Control
- 12 * AIRES/ALM/File Downloads
- 13 * Auditing Functions
- 14 * Member Account Adjustments

Custom Reports/Inquiries

- 16 * CU*BASE Report Builder Menu

User/Device Control

- 18 ■ Reset Employee ID Password
- 19 ■ Reset User Password / Device
- 20 ■ GOLD Release/Hardware Inquiry

Additional Menus

- 27 * Member Inquiry Functions
- 28 * Member Update Functions 1
- 29 * Report Functions

Menu option ☐

 Inquiry  Custom Menu  Loan Quoter  Main Menu

What's coming next?

PROJECTS CURRENTLY IN THE ANALYTICS LABORATORY

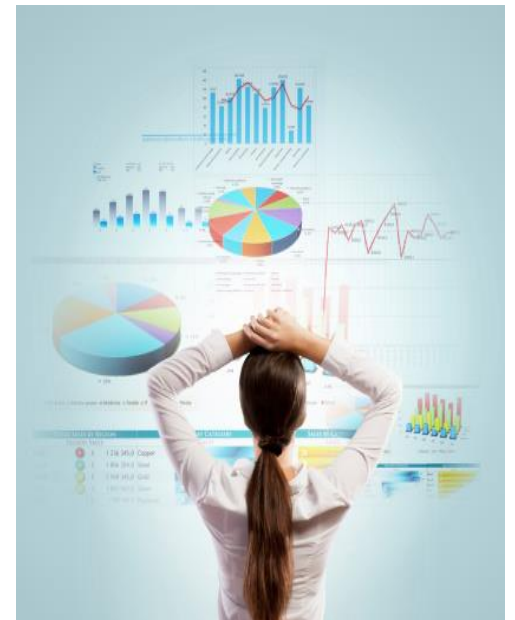
- ❑ Dashboard standardization
 - Common Bonds
 - Exports for Member Connect and Query
 - Sortable columns
 - Standard filters and navigation aids
- ❑ Dashboards for financial statements, other GL data
 - Print income/expense budget figures on an income statement
 - Print asset/liability projections on a balance sheet
- ❑ Learn-From-a-Peer versions of current dashboards
 - Starting with the Net Relationships dashboard
- ❑ Written-off/Charged-off Loans Dashboard Analysis
 - Audit Board approvals
 - Bankruptcy trends
- ❑ List Generator Dashboard Output



What's coming next?

SHIFTING GEARS: MOVING AWAY FROM INSIDER DASHBOARDS TO NEW SOLUTIONS

- ❑ In 2016-2017 we'll slow down on the insider dashboard projects
 - This toolbox is maxing out – it's time to change the focus and get more for our investments at both the CU and the CUSO level
- ❑ In 2016-2017 we will push to expand the audience for CU*BASE data by expanding user access via the web and a browser presentation
 - Will partner the insider dashboard toolkit with a new external toolkit
 - The goal is to reach more credit union stakeholders (professionals, volunteers, and even interested third parties)
- ❑ In 2016-2017 we will push to expand the services related to CU*BASE data by offering a **shared data analyst service**
 - Our community is starting to feel saturated with information, while starving for the insight that will change the future – solving this riddle must be our focus for the next few years



Data 2016: Out in the Open, Extended for the World to See

Extending the value of credit union data
beyond the CU*BASE login

Capturing the Attention of People Who Never Sign On to CU*BASE

PHASE 1: REDEFINE THE AUDIENCE FOR CORE PROCESSING DATA

MY CU TODAY



Let's take a look at My CU Today going into 2016 and think about how this tool can expand everything you do with data...

Capturing the Attention of People Who Never Sign On to CU*BASE

PHASE 1: REDEFINE THE AUDIENCE FOR CORE PROCESSING DATA

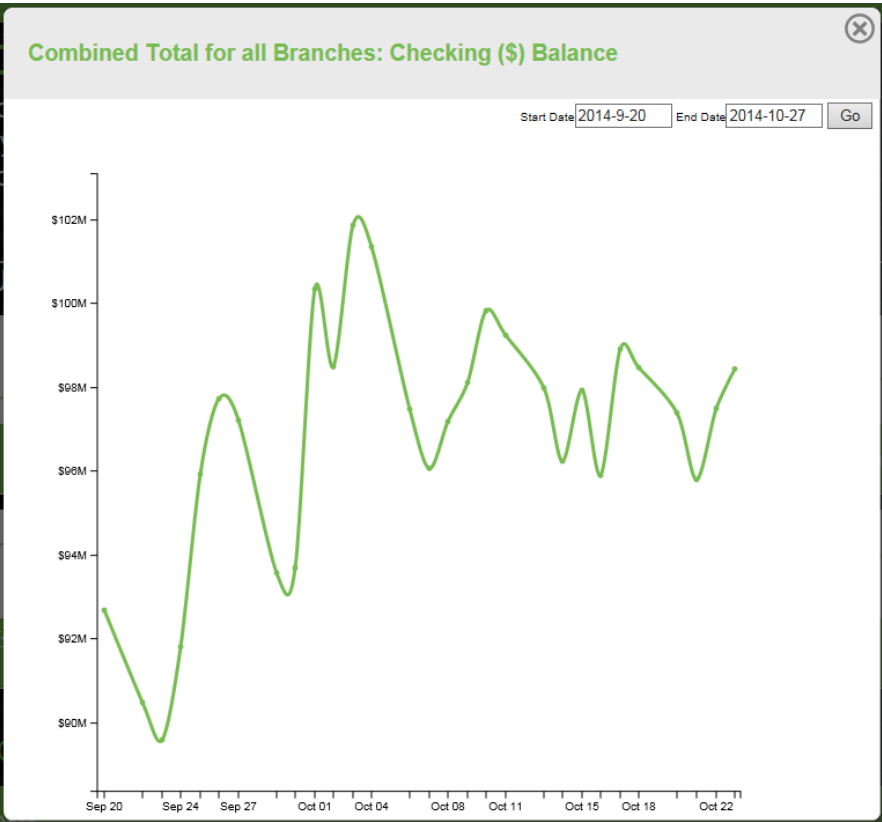


Push alerts to the people who need a trigger to act on data:

A screenshot of a web form titled 'Create a New Alert'. The form includes fields for 'Credit Union' (FOCUS Credit Union), 'Send an alert for' (Shares (\$) Balance), 'If it changes by' (2.00 %), 'Compared to' (One week ago), 'at the following branches' (a list of four branches: Focus Cu - Burleigh, Focus Cu - Falls, Focus Cu - Tosa, Wauwatosa Butler Off), and 'Also send this alert to' (ddamstra@cuanswers.coop). There are 'Save Alert' and 'Cancel' buttons at the bottom.

Credit Union	FOCUS Credit Union
Send an alert for	Shares (\$) Balance
If it changes by	2.00 %
Compared to	One week ago
at the following branches	<ul style="list-style-type: none">Focus Cu - BurleighFocus Cu - FallsFocus Cu - TosaWauwatosa Butler Off
Also send this alert to	ddamstra@cuanswers.coop
<div>Save Alert Cancel</div>	

Invite people to a warehouse of data to see the answers:



Capturing the Attention of People Who Never Sign On to CU*BASE

PHASE 1: REDEFINE THE AUDIENCE FOR CORE PROCESSING DATA

MY CU TODAY 

From: ☐ no-reply@cuanswers.com
To: ☒ Joe Linstrum
Cc: ☒ David Damstra
Subject: MyCUToday Alerts : Honor Credit Union June 6

Sent: Fri 6/6/2014 5:30

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

Capturing the Attention of People Who Never Sign On to CU*BASE

PHASE 1: REDEFINE THE AUDIENCE FOR CORE PROCESSING DATA

MY CU TODAY 

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 sign-ons



My CU Today Going Forward

RECENT RELEASES AND SOME GOALS FOR 2016

MY CU TODAY 

□ Goals for future releases:

- Improving the graphs
- Improving usability
- Improving alerts
- Improving distribution lists
- Increasing the amount of data
- General evolution of the first concepts related to My CU Today

□ Improvements since last year:

- Download graph images to your desktop
- Choose your own 10 favorite mini-graphs
- Add both public and private annotations to trend graphs
- Specify additional email recipients for “Send Me Everything” Alerts
- Access context-sensitive help

My CU Today has a generic industry approach to the data you would find at any credit union

In the next few years, we'll focus on including more credit unions, increasing the speed and frequency of data updates, and activating a broad audience of people who focus on our industry

My CU Today Plus (*It's My Data*)

MIGRATING INSIDER DASHBOARDS TO THE OUTSIDE WORLD

- ❑ In 2016 we will rebrand *It's My Data* goals under My CU Today **Plus**
- ❑ Same intent:
 - Push the value of analyzing core processing data without the risk of private member information being exposed to the web
 - Capture the attention of credit union stakeholders: professionals, volunteers, and the general marketplace who are focused on your specific situation
 - Make it easy to push external insights towards the people who get the work done via CU*BASE



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



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



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



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

Starting with the Gold Standard for Understanding Data in CU*BASE

TIERED SERVICES ANALYSIS: RELATIONSHIPS AND PENETRATION

Session 0 CU*BASE GOLD Edition - ABC CREDIT UNION

File Edit Tools Help

Comparative Tiered Scoring Analysis

Relationship management of members scored Drill down and 0 points analysis for October 2014

Description	10/2011		10/2012		10/2013		10/2014		Tier Points <=0		Tier Points > 0	
	Members	%	Members	%	Members	%	Members	%	Members	%	Members	%
BASIC SERVICE	12,742	48.3	13,481	48.9	13,775	46.6	13,695	42.5	6418	19.9	7277	22.6
Avg Prod Per Mbr	1.660		1.670		1.660		1.641		1.580		1.695	
Avg SVCS Per Mbr	1.260		1.460		1.440		1.983		1.364		2.529	
Household Adj												
VIP-SILVER	4,853	18.4	4,818	17.5	5,278	17.9	5,512	17.1			5512	17.1
Avg Prod Per Mbr	2.770		2.780		2.760		2.615				2.615	
Avg SVCS Per Mbr	3.630		4.220		4.380		5.226				5.226	
Household Adj												
VIP-GOLD	2,954	11.2	2,936	10.6	3,193	10.8	3,667	11.4			3667	11.4
Avg Prod Per Mbr	3.030		3.050		2.990		2.993				2.993	
Avg SVCS Per Mbr	2.640		3.090		3.070		4.455				4.455	
Household Adj												
VIP-PLATINUM	5,816	22.1	6,343	23.0	7,321	24.8	9,371	29.1			9371	29.1
Avg Prod Per Mbr	4.630		4.610		4.530		4.465				4.465	
Avg SVCS Per Mbr	3.950		4.520		4.550		5.941					
Household Adj												
Total	26,365		27,578		29,567		32,245		6418		25827	
Avg Prod Per Mbr	2.673		2.687		2.711		2.782		1.580		3.842	
Avg SVCS Per Mbr	2.444		2.820		2.911		3.969		1.364		6.266	
Household Adj												

Summary Goal 1 Goal 2 Goal 3 Goal 4 Goal 5

View Prod & Svc Mbr Cfg

TR (4533) 11/06/14

CU*BASE

Comparative Tiered Scoring TrackerSuite.Net - Project

10.150.17.131:9999/ctsa/summary

Description	05/2006		05/2007		05/2008		05/2009		05/2010		05/2011		05/2012		05/2013		05/2014	
	Members	%	Members	%	Members	%	Members	%	Members	%	Members	%	Members	%	Members	%	Members	%
BASIC SERVICE	7,380	45.4	9,427	52.5	11,803	54.6	12,551	53.1	12,021	48.2	12,488	48.1	12,984	48.3	13,166	46.1	13,566	46.1
Avg Prod Per Mbr	2.000		1.750		1.800		1.780		1.690		1.650		1.660		1.630		1.683	
Avg SVCS Per Mbr	1.000		1.210		1.290		1.350		1.150		1.200		1.400		1.360		2.025	
Household Adj																		
VIP-SILVER	3,884	23.9	2,637	14.7	2,924	13.5	3,155	13.3	4,210	16.9	4,630	17.9	4,814	17.9	5,226	18.3	5,491	18.3
Avg Prod Per Mbr	3.000		2.920		2.940		2.930		2.790		2.760		2.740		2.750		2.738	
Avg SVCS Per Mbr	2.000		3.100		3.080		3.070		3.450		3.590		4.190		4.320		5.419	
Household Adj																		
VIP-GOLD	2,379	14.6	2,177	12.1	2,613	12.1	3,150	13.3	3,116	12.5	3,028	11.7	2,880	10.7	3,053	10.7	3,503	11.7
Avg Prod Per Mbr	4.000		3.110		3.100		2.980		2.970		3.020		3.040		2.990		2.921	
Avg SVCS Per Mbr	3.000		2.240		2.080		2.060		2.270		2.570		3.130		3.090		3.848	
Household Adj																		
VIP-PLATINUM	2,629	16.2	3,719	20.7	4,262	19.7	4,789	20.3	5,595	22.4	5,793	22.3	6,230	23.2	7,105	24.9	7,957	24.9
Avg Prod Per Mbr	6.000		4.880		4.910		4.830		4.800		4.680		4.560		4.520		4.529	
Avg SVCS Per Mbr	5.000		3.460		3.470		3.590		3.800		3.920		4.600		4.530		5.754	
Household Adj																		
Total	16,272		17,960		21,602		23,645		24,942		25,939		26,908		28,550		30,517	
Avg Prod Per Mbr	3.177		2.735		2.725		2.711		2.733		2.680		2.672		2.700		2.757	
Avg SVCS Per Mbr	2.177		2.078		2.058		2.128		2.273		2.394		2.825		2.876		3.817	
Household Adj																		

My CU Today Plus

Starting with the Gold Standard for Understanding Data in CU*BASE

TIERED SERVICES ANALYSIS: RELATIONSHIPS AND PENETRATION

Session 1 CU*BASE GOLD Edition - ABC CREDIT UNION

File Edit Tools Help

Comparative Tiered Scoring Analysis

GOAL 4: ANALYZING MEMBER SELF-SERVICE PRODUCTS Drill down unavailable(M/E out of sync with TIERDL)

Description	05/2012		05/2013		05/2014		05/2015		Comment
	Members	%	Members	%	Members	%	Members	%	
ATM	7,651	28.4	8,351	29.3	9,628	31.6	11,252	33.2	
Checking/Debit	7,171	26.7	8,008	28.0	9,100	29.8	10,417	30.8	
Credit Card	7,123	26.5	7,758	27.2	8,265	27.1	8,927	26.4	
Active Audio Respnse	940	3.5	924	3.2	869	2.8	895	2.6	
Active Online Banking	9,292	34.5	10,445	36.6	11,799	38.7	13,169	38.9	
E-Stmt Enrolled	8,812	32.7	9,760	34.2	11,845	38.8	14,566	43.0	
Bill Pay Enrolled	1,318	4.9	1,841	6.4	2,334	7.6	3,069	9.1	
Valid e-Mail Address					19,325	63.3	22,378	66.1	
E-Notice Enrolled					4,167	13.7	4,116	12.2	
E-Alert Enrolled					789	2.6	923	2.7	
Mobile Text Banking					435	1.4	582	1.7	
Wrong Address					565	1.9	631	1.9	
CU Marketing Opt-in					28,475	93.3	31,334	92.5	
Third Party Mkt Opt					28,456	93.2	31,389		
Reg E Opt-in					11,378	37.3	13,498		

Summary Goal 1 Goal 2 Goal 3 Goal 4 Goal 5

FR (4534) 11/02/15

CU*BASE

Comparative Tiered Scoring Analysis

10.150.17.131:9999/ctsa/goal4

Click Here to Watch the MY CU TODAY Video

Finance tools are waiting: Enable Banking Without Boundaries with the Earnings Edge and MoneyDesktop Email Awareness Campaign!

Setup Summary Goal 1 Goal 2 Goal 3 Goal 4 Goal 5 Analysis Tier Up Learn-from-Peer

Comparative Tiered Scoring Analysis: Member Self-Service Products

Use Columns: ● Members ● % ● Both

Drilldown and 0 points analysis for May 2015

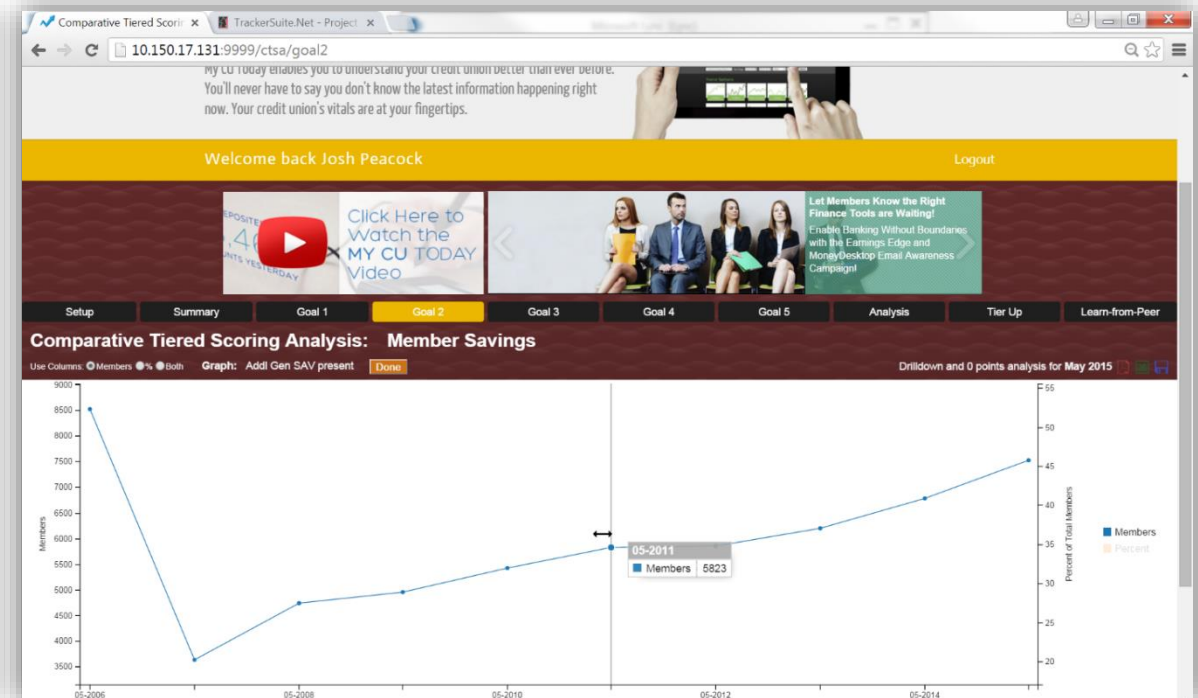
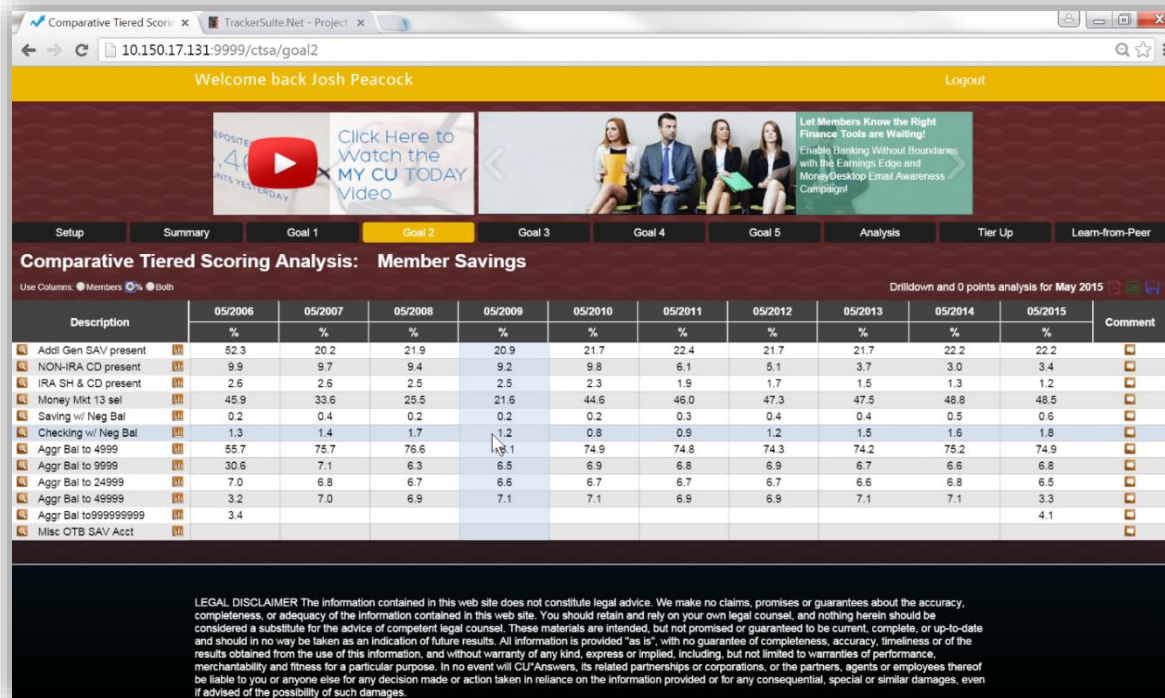
Description	05/2006		05/2007		05/2008		05/2009		05/2010		05/2011		05/2012		05/2013		05/2014		05/2015
	Members	%	Members	%	Members	%	Members	%	Members	%	Members	%	Members	%	Members	%	Members	%	Members
ATM	3,918	24.1	4,523	25.2	5,222	24.2	5,806	24.6	6,390	25.6	6,983	26.9	7,651	28.4	8,351	29.3	9,628	31.6	11,252
Checking/Debit	2,884	17.7	3,494	19.5	4,249	19.7	4,845	20.5	5,663	22.7	6,441	24.8	7,171	26.7	8,008	28.0	9,100	29.8	10,417
Credit Card	4,566	28.1			5,649	26.2	6,058	25.6	6,451	25.9	6,740	26.0	7,123	26.5	7,758	27.2	8,265	27.1	8,927
Active Audio Respnse	806	5.0	903	5.0	1,074	5.0	1,097	4.6	1,070	4.3	1,010	3.9	940	3.5	924	3.2	869	2.8	895
Active Online Banking	3,841	23.6	4,895	27.3	5,740	26.6	6,565	27.8	7,404	29.7	8,338	32.1	9,292	34.5	10,445	36.6	11,799	38.7	13,169
E-Stmt Enrolled	2,168	13.3	2,973	16.6	3,570	16.5	4,510	19.1	5,949	23.9	7,464	28.8	8,812	32.7	9,760	34.2	11,845	38.8	14,566
Bill Pay Enrolled	415	2.6	584	3.3	674	3.1	865	3.7	1,058	4.2	1,194	4.6	1,318	4.9	1,841	6.4	2,334	7.6	3,069
Valid e-Mail Address																	19,325	63.3	22,378
E-Notice Enrolled																	4,167	13.7	4,116
E-Alert Enrolled																	789	2.6	923
Mobile Text Banking																	435	1.4	582
Wrong Address																	565	1.9	631
CU Marketing Opt-in																	28,475	93.3	31,334
Third Party Mkt Opt																	28,456	93.2	31,389
Reg E Opt-in																	11,378	37.3	13,498

LEGAL DISCLAIMER The information contained in this web site does not constitute legal advice. We make no claims, promises or guarantees about the accuracy.

My CU Today Plus

Starting with the Gold Standard for Understanding Data in CU*BASE

TIERED SERVICES ANALYSIS: RELATIONSHIPS AND PENETRATION



Starting with the Gold Standard for Understanding Data in CU*BASE

TIERED SERVICES ANALYSIS: RELATIONSHIPS AND PENETRATION

Comparative Tiered Scoring

TrackerSuite.Net - Project

75+ upcoming October

10.150.17.131:9999/ctsa/analysis

Click Here to Watch the MY CU TODAY Video

Introducing It's Me 24/7 Bill Pay
CU*Answers It's Me 24/7 Bill Pay is working with three different Bill Pay providers to implement a fully integrated online banking and payments experience to their client credit unions and their members.

Setup

Summary

Goal 1

Goal 2

Goal 3

Goal 4

Goal 5

Analysis

Tier Up

Learn-from-Peer

Comparative Tiered Scoring Analysis: Points and Factors Analysis

Total Points Available: 1,090

Total Factors: 44

Factors with + points: 28 (64%)

Factors with - points: 4 (9%)

Factors with 0 points: 12 (27%)

Top Point Getters

	Pts	%
Member Loans: Aggr Bal to 49999	300	28%
Member Loans: Aggr Bal to 999999999	300	28%
Member Savings: Aggr Bal to 49999	300	28%
Member Savings: Aggr Bal to 999999999	300	28%
Member Loans: Aggr Bal to 24999	200	18%

Top Point Losers

	Pts
Primary Financial Institution: Specl Accts 3 sel	-999
Member Loans: LN Dlt Lvl 2 & up	-300
Member Savings: Saving w/ Neg Bal	-100
Member Self-Service Products: Wrong Address	-20

Factors w/zero Points Assigned

Member Loans: Aggr Bal to 4999
Member Loans: MISC OTB LN ACCT
Member Savings: Aggr Bal to 4999
Member Savings: Checking w/ Neg Bal
Member Savings: Misc OTB SAV Acct
Member Self-Service Products: ATM
Member Self-Service Products: CU Marketing Opt-in
Member Self-Service Products: E-Alert Enrolled
Member Self-Service Products: Mobile Text Banking
Member Self-Service Products: Third Party Mkt Opt
Member-Elected Deposits: AFT Transfers Active
Primary Financial Institution: Acct Active 0 years

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Comparative Tiered Scoring

TrackerSuite.Net - Project

10.150.17.131:9999/ctsa/tierup

Welcome back Josh Peacock

Logout

Click Here to Watch the MY CU TODAY Video

Let Members Know the Right Finance Tools are Waiting!
Enable Banking Without Boundaries with the Earnings Edge and MoneyDesktop Email Awareness Campaign!

Setup

Summary

Goal 1

Goal 2

Goal 3

Goal 4

Goal 5

Analysis

Tier Up

Learn-from-Peer

Comparative Tiered Scoring Analysis: Get Members to the Next Level

Advancement

Members within 10pts

BASIC SERVICE to VIP-SILVER	511
VIP-SILVER to VIP-GOLD	324
VIP-GOLD to VIP-PLATINUM	206
Total	1,041

Factors to get 10 or more points for members

	Points
1 - Member Loans: Eqty LN Cat 3 sel	10
2 - Member Self-Service Products: Active Audio Respnse	10
3 - Member Self-Service Products: Active Online Banking	10
4 - Member Self-Service Products: Bill Pay Enrolled	10
5 - Member Self-Service Products: Checking/Debit	10
6 - Member Self-Service Products: E-Notice Enrolled	10
7 - Member Self-Service Products: E-Stmt Enrolled	10
8 - Member Self-Service Products: Reg E Opt-in	15
9 - Member Loans: All Other LN Cat	20
10 - Member Savings: Addl Gen SAV present	20
11 - Member Savings: IRA SH & CD present	20
12 - Member Savings: NON-IRA CD present	20

Note:

This analysis can be used as a means to strengthen the credit unions relationship with the member. It identifies the members that are very close to the next tiered service level and as a result they could receive additional benefits from the credit union. For example, Free Checks, Waived Fees, etc...

Sign on to CU*Base

to leverage this information to find out who these members are and reach out to them using member connect and help them get to the next level.

Ideas for improving your program

40

Starting with the Gold Standard for Understanding Data in CU*BASE

TIERED SERVICES ANALYSIS: RELATIONSHIPS AND PENETRATION

Comparative Tiered Score

TrackerSuite.Net - Project

10.150.17.131:9999/ctsa/learnfrompeer

Learn-from-Peer: Configuration Breakdown

Mark CUs within 10% of my Membership Asset Range Hide unmarked peers

Showing 53 of 53 CUs. Marked 2

Click a column heading to view available options.

Show factors for All Goals

Credit Union

Available Points

Spcl. Accts

Accounts Active

Addl Gen Savings

Non-IRA SH & CD

IRA SH & CD

Money Market

Sav W/ Neg Bal

Chk W/ Neg Bal

Sav Aggr Bal 1

Sav Aggr Bal 2

Sav Aggr Bal 3

Sav Aggr Bal 4

Sav Aggr Bal 5

Misc OTB Sav Acct

Mort Ln Cat

Equity LN Cat

All Other LN Cat

Loan DLQ 2 & UP

LN Aggr Bal 1

LN Aggr Bal 2

Notre Dame FCU

Frankenmuth Credit Union

Pathways Financial C U

Day Air CU

Alpena Alcona Area CU

Honor Credit Union

Ohio Catholic FCU

Unison Credit Union

CorePlus Federal CU

Heartland CU

North Central Area CU

Community Credit Union

Parkside Credit Union

Alleghius Credit Union

District Govt Emp FCU

Preferred Credit Union

Service 1 Federal CU

Isabella Community CU

Glacier Hills CU

First Trust Credit Union

San Antonio Citizens FCU

Oak Trust CU

Hide

Unhide

Avg

Count

Min

Max

Range

Most Used

Outliers (±1QR×1.5)

Visualize

Sort Asc

Sort Desc

Sort Default

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Comparative Tiered Score | TrackerSuite.Net - Project | 10.150.17.131:9999/ctsa/learnfrompeer

Learn-from-Peer: Configuration Breakdown

Mark CUs within 10% of my Membership Asset Range Hide unmarked peers

Showing 53 of 53 CUs. Marked 2.

Show factors for All Goals

Click a column heading to view available options.

Credit Union	Available Points	Spcl. Accts	Accounts Active	Addl Gen Savings	Non-IRA SH & CD	IRA SH & CD	Money Market	Sav W/ Neg Bal	Chk W/ Neg Bal	Sav Aggr Bal 1	Sav Aggr Bal 2	Sav Aggr Bal 3	Sav Aggr Bal 4	Sav Aggr Bal 5	Misc OTB Sav Acct	Mort Ln Cat	Equity LN Cat	All Other LN Cat	Loan DLQ 2 & Up	LN Aggr Bal 1	LN Aggr Bal 2	
Notre Dame FCU	23	1	0	1	1	1	1	-1	-1	1	1	1	1	1	1	1	1	1	-1	1	1	
Frankenmuth Credit Union	1,090	-999	0	20	20	20	50	-100	0	0	100	200	300	300	0	50	10	20	-300	0	10	
Pathways Financial C U	205	10	0	0	0	0	0	-20	-20	0	5	15	25	55	0	15	15	15	-20	0	5	
Day Air CU	655	1	0	0	1	1	1	-1	0	0	25	50	75	100	1	50	50	20	-100	0	5	
Alpena Alcona Area CU	2,125	50	0	0	75	50	50	0	-100	10	50	100	200	350	200	200	100	100	-300	25	5	
Honor Credit Union	950	50	0	0	50	50	50	-200	0	0	50	75	150	0	0	100	75	50	-200	0	5	
Ohio Catholic FCU	1,635	10	0	0	75	50	50	0	-100	25	50	100	200	300	0	200	100	100	-300	25	5	
Unison Credit Union	2,750	100	0	0	25	25	25	-999	0	0	100	300	600	900	0	25	25	25	-900	50	20	
CorePlus Federal CU	1,150	75	0	0	50	25	50	-150	0	25	50	75	100	200	50	0	75	50	-200	0	2	
Heartland CU	1,628	50	1	0	75	50	50	-1	-1	10	50	100	200	300	1	200	100	100	-300	25	5	
North Central Area CU	430	10	0	0	20	20	0	-20	-20	10	10	20	30	40	0	10	30	20	-20	10	2	
Community Credit Union	3,075	25	0	0	25	25	25	-999	0	0	300	600	900	0	0	25	25	25	-999	0	30	
Parkside Credit Union	950	25	0	0	25	25	25	-100	0	25	50	75	100	125	0	50	50	25	-200	25	5	
Alleghius Credit Union	885	50	0	0	10	10	15	-50	-50	0	25	50	100	200	200	0	0	50	25	-300	0	5
District Govt Emp FCU	800	-999	0	0	50	50	50	0	0	10	20	30	40	50	0	100	80	60	-300	20	3	
Preferred Credit Union	1,066	50	0	0	25	25	15	-50	-50	0	50	100	200	300	1	50	50	25	-300	50	10	
Service 1 Federal CU	550	25	0	0	0	50	0	-500	0	25	50	75	100	125	0	0	50	0	-500	25	5	
Isabella Community CU	850	50	0	0	25	25	25	-100	0	0	25	50	75	100	0	100	50	0	-200	0	2	
Glacier Hills CU	1,152	50	2	0	25	25	25	-50	-25	0	50	100	200	300	25	75	50	25	-300	0	5	
First Trust Credit Union	1,050	100	0	0	25	25	50	-25	0	0	25	50	75	100	0	150	0	25	-100	25	10	
San Antonio Citizens FCU	1,250	50	0	0	50	100	50	-50	-25	0	25	50	75	100	25	25	50	75	-100	10	5	
Oak Trust CU	1,575	100	0	0	25	25	50	-500	0	25	50	75	100	150	25	500	100	50	-500	25	5	

Interactive
Learn-from-
a-Peer
Analyses

My CU Today Plus: Where do we go from here?

- ❑ Nominate the next set of CU*BASE insider dashboards that make sense for this new user base
 - The leading contender: The new budget/modeling/historical dashboards from CU*BASE
- ❑ Consider the expansion of web tools like My CU Today Plus as the template for browser-based CU*BASE
 - Should CU*BASE insider dashboards be the first CU*Answers browser-based module? What about the CU*BASE LOS?
- ❑ What are the priorities for an examiner portal? What CU*BASE tools should we prioritize as the ones we would share with the examination community?
- ❑ What are the priorities for our Board/volunteer portals? What CU*BASE tools should we prioritize as the ones we would share with our member community?
 - Imagine a mobile app for interested credit union owners



Examination Innovation

WE'VE BEEN BUSY; LET'S GET AN UPDATE

IS YOUR credit union penalized by Examinations and Operating Guidelines??



CUANSWERS
A Credit Union Service Organization

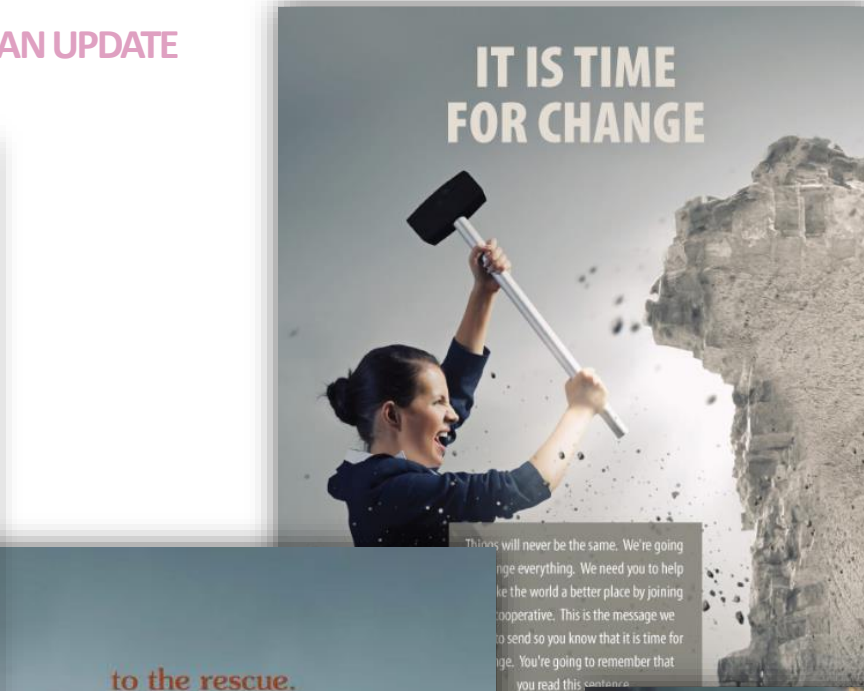
WE'RE HERE TO
SAVE THE DAY
WITH EXAM INNOVATION!

Together, we plan on creating new tools, new agendas, new communication techniques, and new cost accounting ideas for examinations. We're going to change the credit union world... join us in our interest for examination innovation!

CUANSWERS
A Credit Union Service Organization

800-327-3478
www.cuanswers.com

IT IS TIME FOR CHANGE



Things will never be the same. We're going to change everything. We need you to help us make the world a better place by joining the cooperative. This is the message we want to send so you know that it is time for change. You're going to remember that you read this sentence.

to the rescue.

Things will never be the same. We're going to change everything. We need you to help us make the world a better place by joining the cooperative. This is the message we want to send so you know that it is time for change. You're going to remember that you read this sentence.



CUANSWERS
A Credit Union Service Organization

COOP STRONG

800-327-3478
cuanswers.com

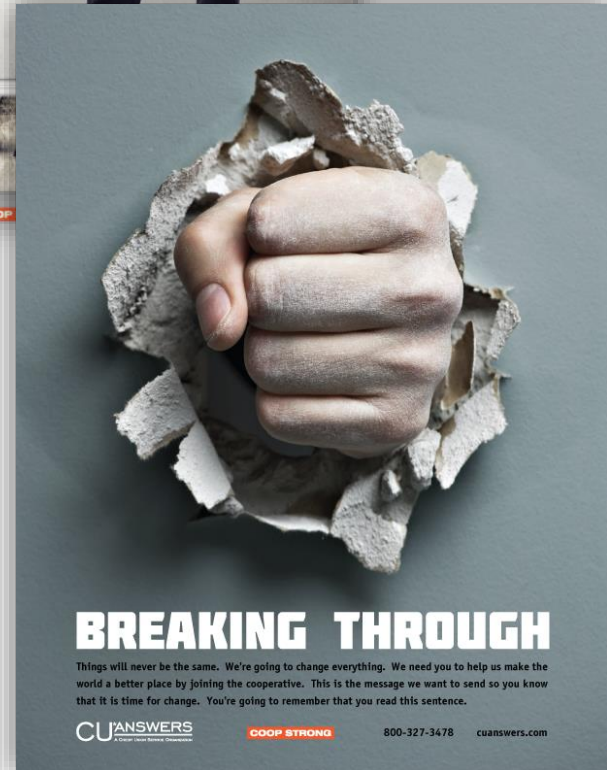
Take Control.

Things will never be the same. We're going to change everything. We need you to help us make the world a better place by joining the cooperative. This is the message we want to send so you know that it is time for change. You're going to remember that you read this sentence.



CUANSWERS
A Credit Union Service Organization

COOP STRONG



BREAKING THROUGH

Things will never be the same. We're going to change everything. We need you to help us make the world a better place by joining the cooperative. This is the message we want to send so you know that it is time for change. You're going to remember that you read this sentence.

CUANSWERS
A Credit Union Service Organization

COOP STRONG

800-327-3478
cuanswers.com

the dawn of a new era



Things will never be the same. We're going to change everything. We need you to help us make the world a better place by joining the cooperative. This is the message we want to send so you know that it is time for change. You're going to remember that you read this sentence. Things will never be the same. We're going to change everything. We need you to help us make the world a better place by joining the cooperative. This is the message we want to send so you know that it is time for change. You're going to remember that you read this sentence. Things will never be the same. We're going to change everything. We need you to help us make the world a better place by joining the cooperative. This is the message we want to send so you know that it is time for change. You're going to remember that you read this sentence.

Speaking of It's Me 247...

CORE PROCESSING DATA THAT WE SHOULD SHARE WITH MEMBERS AS PERSONAL FINANCE MANAGEMENT (PFM) DATA

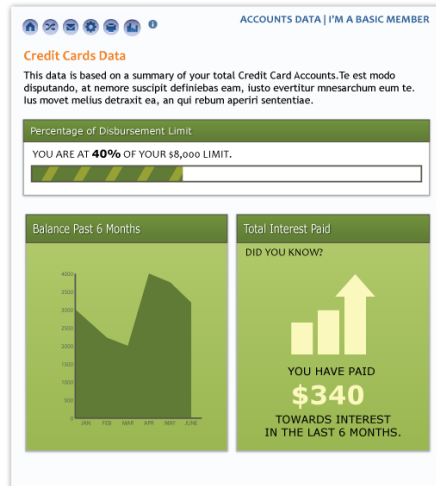
EX: LOANS PAGE



EX: CERTIFICATE PAGE



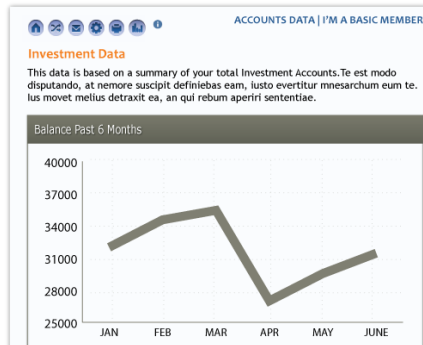
EX: CREDIT CARD



EX: SHARE ACCOUNTS PAGE



EX: INVESTMENT PAGE



ACCOUNT SUMMARY | I'M A BASIC MEMBER

Share accounts					
Account	Name	Available Balance	Actual Balance	Last Transaction	Accrued Dividends
000	OWNERSHIP SHARE	\$1,300.00	\$1,305.00	6/7/2010	\$99.99
002	CHRISTMAS CLUB	\$34,000.00	\$34,000.00	4/1/2014	\$0.00
009	BASIC SHARE DRA	\$888,065,533.50	\$888,065,533.50	6/7/2010	\$0.00
030	SECONDARY SHARE	\$1,001.00	\$1,001.00	6/7/2010	\$0.00
031	SECONDARY SHARE	\$999,999.00	\$999,999.00	6/7/2010	\$0.00
032	SECONDARY SHARE	\$10,531.00	\$10,531.00	6/7/2010	\$0.00
033	SECONDARY SHARE	\$2,400.00	\$2,400.00	12/31/2007	\$0.00
	ACCOUNT TOTALS	\$889,114,769.00	\$889,114,840.00	4/1/2014	\$99.99

Certificates					
Account	Name	Available Balance	Actual Balance	Accrued Dividends	Maturity Date
300	LIFE SAVINGS CE	\$0.00	\$4,323.00	\$12.43	9/2/2012
301	12 MO VARIABLE	\$60.66	\$5,060.66	\$13.10	8/24/2008
302	3 MONTH CERTIF	\$0.00	\$25,000.00	\$139.02	1/24/2008
303	60 MONTH CERTIF	\$0.00	\$100,000.00	\$614.81	11/7/2012
304	18 MONTH CERTIF	\$0.00	\$39,000.00	\$206.84	5/7/2009
305	36 MONTH CERTIF	\$0.00	\$1,000.00	\$5.16	11/9/2010
306	18 MONTH CERTIF	\$0.00	\$16,000.00	\$68.93	5/14/2009
	ACCOUNT TOTALS	\$60.66	\$206383.66	\$1060.29	

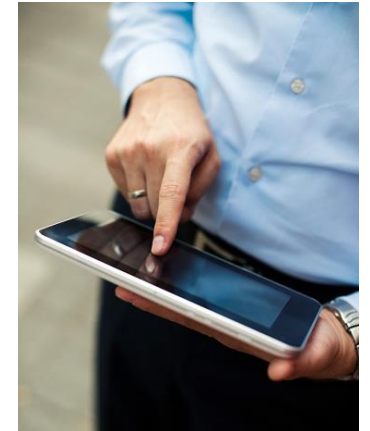
Loans					
Account	Name	Regular Payment	Amount Due	Due Date	Balance
670	MORTGAGE	\$134.94	\$2,980.16	11/23/2007	\$2,980.16
811	RLOC	\$175.00	\$3,138.95	1/23/2008	\$3,138.95
	ACCOUNT TOTALS	\$309.94	\$6,119.11		\$6,119.11

Credit Cards					
Account	Name	Regular Payment	Amount Due	Due Date	Balance
716	VISA CLASSIC	\$56.00	\$56.00	1/25/2008	\$1,522.00
	ACCOUNT TOTALS	\$56.00	\$56.00		\$1,522.00

How Do You Determine Who Will Engage Your Data?

IS IT YOU? GENERAL TEAM MEMBERS IN THEIR DAILY ROLES? OR SPECIALISTS?

- ❑ CEO School is about raising your awareness about the tools that are available to your organization and business plan
- ❑ Engaging these tools requires that you be the catalyst to action
 - My CU Today tools are for you...*you on the move, using the devices that executives generally consider standard today*
 - My CU Today tools are for your Board...*give them a login ID, give them an assignment, include them in the brainstorming around data, and change their experience*
 - My CU Today tools are for anyone interested in your credit unions...*earn the goodwill that comes from being an open book*
 - My CU Today Plus tools are the beginning of marrying informed executives with the day-to-day line staff who use these tools within CU*BASE...*team up and do more*



You are the catalyst to culture change, but it takes the initiative to force your organization to develop the muscle memory to default to data, to default to automated tools...can you do it?

Building a Collaborative Bench of Data Analysts

Launching a project to crack the riddle that
seems to challenge every organization:
What to do next with all the data available to us?

Where are we, and where do we go from here?

WE'VE DONE THE EASY STUFF, BUT THE EXPERTS TELL US WE HAVE A LONG WAY TO GO

Ask a targeted question

The toolkits have more ways to ask a question from databases than ever before. They serve more audiences than ever, and **have more reach than many of us even want to activate.**

See the potential members to contact

The toolkits present answers in more ways than before, but **do we see the clues about what to do next as clearly as we should?**

Act on the potential with intent: the message with the method

Our network is well on the way to having more shared resources to reach out to members than ever before. Our investments in online retailing will create more virtual contact sites than ever. **Will we know what to do when members respond?**

Profit (you're on your own here)

While some CUs seem to profit from mastering their data, as a collective **can we afford to invest so much and wait so long for people to catch on?**

It's time to activate a network of analysts and drive home the value of our data and the results we can harvest with our members

Have we over-built based on our network's response?

OUR CUS LIKE THESE IDEAS, BUT CAN THEY REALISTICALLY CONSUME THESE STRATEGIES?

- Show me something once and you pique my interest
 - In this economy, anything data intensive sells
 - In today's CU industry, CUs feel like they don't have enough information to win
 - In our network, we're not sure we have enough human resources to turn information into knowledge
- Show me something as it changes over time and you'll put me to work!
 - We have put marketers and outbound campaigners to work, but who else?
 - We see spontaneous, one-off efforts around data presentation, but it hasn't become as routine as we'd hoped
 - There's debate about the data processing styles but not a lot about the art of analyzing the data

For our network to go to the next level, I think it's time we get very serious about building a bench of analysts who are focused on the return from analyzing data as their day jobs, more than on selling toolkits

Have we over-built based on our network's response?

OUR CUS LIKE THESE IDEAS, BUT CAN THEY REALISTICALLY CONSUME THESE STRATEGIES?

- For you, the question may look more like this:

“For **credit unions** to go to the next level, I think it's time they get very serious about building a bench of analysts who are focused on the return from analyzing data as their day job, more than on selling **memberships, accounts, or even convenience**”

For all of us, the trick in transitioning to new skills and business models is balancing the old with the new

When everyone is so busy fulfilling the current value proposition, can they change and see how a new one might take them to new heights?

Looking for Clues: Executive Study Boot Camp 2016

WHAT MAKES DATA VALUABLE?

- In 2016 we'll move beyond our collaboration as CEOs and include some of the most active leaders from credit union executive teams
- My goals for this boot camp will be to:
 - Define **realistic** roles in credit unions and our network for data analysts and their skills
 - Design a cooperative business initiative that would allow all of us to share in the benefits of an active bench of data analysts
 - Initiate profitable activities in credit unions and in our CUSO that require insights from the data and tools we already have



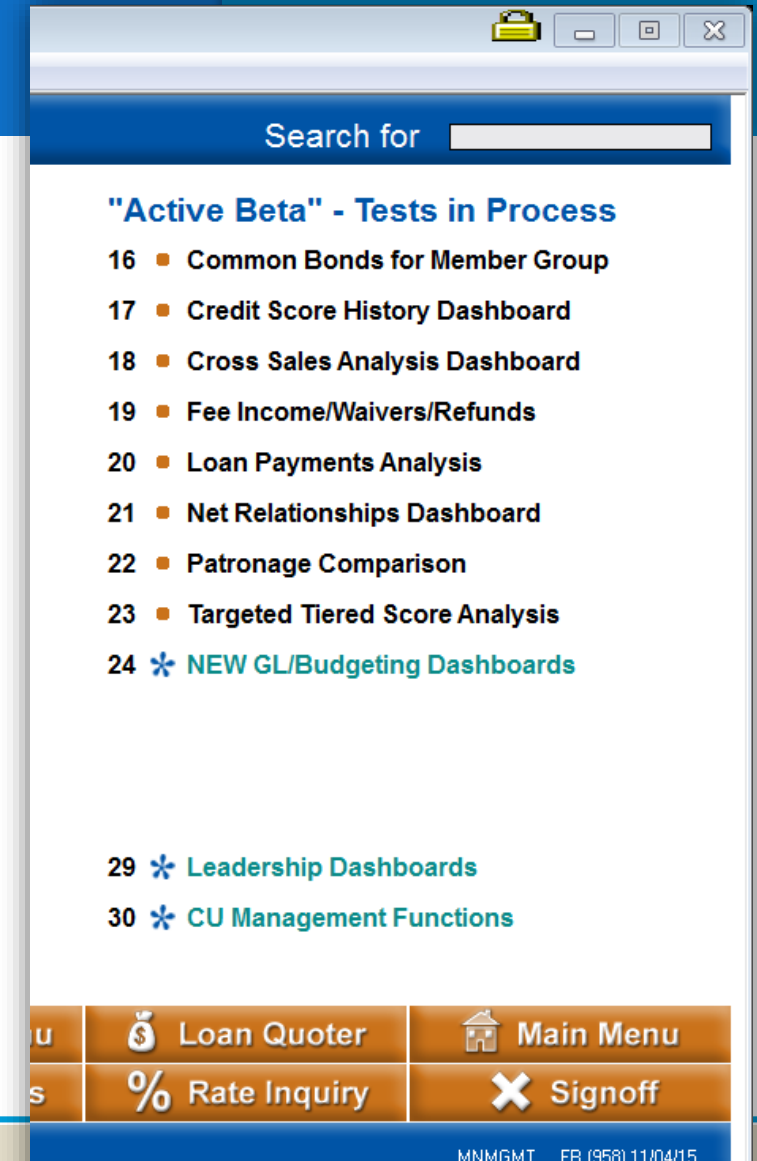
Can we start a race to build dozens of these initiatives? I thought by now many of you would be far ahead of my efforts

Why do I feel this way? Why should you?

IS ACTIVE BETA WORKING?

- ❑ We never have to fear that there won't be an active and critical audience of our releases related to lending, EFT, ACH, or teller posting – there's a focus
- ❑ We've yet to achieve the same focus and constant attention to analysis from the user base
 - Things linger in Active Beta far too long

How many of the things that
have come out in Active Beta
have you mainstreamed into
your daily operations?



Why do I feel this way? Why should you?

NEW DATA IS BEING CREATED...JUST SOLUTIONS LOOKING FOR A PROBLEM?

- Let’s take another look at the Net Relationships dashboard

Session 0 CU*BASE GOLD - ABC TEST CREDIT UNION

File Edit Tools Help

Account Balances by Month

Name -----SSIG

Account 2584 000 SHARES

Year 2015 May 18, 1995

Month	EOM Balance	Average Daily Balance
January	1,693.26	1,537.82
February	1,893.39	1,718.26
March	1,793.52	1,661.13
April	1,993.67	1,836.85
May	2,193.84	2,080.77
June	1,994.02	2,300.51
July	2,444.20	2,216.60
August	2,119.40	2,393.40
September	1,419.54	1,782.73
October	.00	.00
November	.00	.00
December	.00	.00

Averages: 1,949.42 1,947.56

Session 0 CU*BASE GOLD - ABC TEST CREDIT UNION

File Edit Tools Help

Net Relationship Summary - As of 11/04/2015

With Participation Loans

☐ Subtract par values of \$5.00 from savings balance

Relationship	Members	%	Loans	%	Savings	%	Net Balances	%
Total Net Savers	37,823	66	15,827,710	3	496,286,992	92	480,459,282	571
With savings & loans	3,719	7	15,827,710	3	99,216,574	18	83,388,864	99
With savings only	34,104	60			397,070,417	74	397,070,417	472
Total Net Borrowers	19,380	34	605,422,586	97	40,784,681	8	564,637,905	671
With savings and loans	17,364	30	587,082,229	95	40,784,681	8	546,297,548	649
With loans only	2,016	4	18,340,356	3			18,340,356	22

Session 0 CU*BASE GOLD - Avg. EOM Balance

Types	CL Seq	Description	Average EOM Balance	Average Daily Balance	Current Balance
000	00	SHARES	1,949.42	1,947.56	1,569.54
001	00	CHECKING	2,238.77	1,972.16	382.87
025	00	VACATION SHARES	439.21	488.60	183.78
026	00	VACATION SHARES	38.50	38.50	38.50
771	00	AUTO LOAN	10,594.05	8,541.78	22,802.22

Select

FR (5693) 11/04/15

Why do I feel this way? Why should you?

TRENDING ENGINES...IS IT WORTH OUR TIME?

Now let's look at Concentration Risk Analysis

- Do you define segments?
- Do you trend segments?
- Do you do it consistently?

Session 1 CU*BASE GOLD Edition -

File Edit Tools Help

Risk Analysis Selection

Net worth

of segments defined 1
Working with segment *None

Corp ID

Month/year to process Aug 2014

Loans opened From Jan 01, 1900 [MMDDYYYY]
To Aug 31, 2014 [MMDDYYYY]

☐ Include written off loans

Include Loans With

Ownership of
% owned by CU between and
Current balances between and
Interest rates between 0.000 and 0.000
% of net worth over 0.00
Current credit scores between and
Maturing after [MMYYYY]
of days delinquent between and
LTV % between and
Collateral ☒ Current value ☐ Pledged value

Dealer code
Sponsor code
G/L #
Business unit
Branch/location #
Loan officer ID
Member designation
Investor

Loan category
Loan purpose code
Loan security code
Collateral type
Loan process type
States where collateral resides
States where member resides

FR (4594) 9/22/14

Session 0 CU*BASE GOLD Edition

File Edit Tools Help

Loan Segment Data Compare

Category	Limits	Aug 08, 2013	Jul 25, 2013	May 29, 2013	Jan 29, 2013
Concentration risk		158.95%	60.32%	47.07%	19.94%
Total current balance		6,834,936	2,593,927	2,024,366	857,769
CU owned %					
Investor owned %					
Avg LTV %					
Credit score avg					
Weighted avg rate					
Avg maturity months					
# delinquent loans					
% delinquent					

Session 0 CU*BASE GOLD Edition - 2=Select 3=Copy 4=Delete 6=Compare 9=Summary

Segment Name	Created	Days	Data Captured		
			Last Date	Days	#
BUSINESS	11/15/2012	300	8/08/2013	34	3
DIRECT COLL	11/15/2012	300	8/08/2013	34	3
INDIRECT	8/09/2012	398	8/08/2013	34	4
MORTGAGES	11/15/2012	300	8/08/2013	34	3
REAL ESTATE	11/15/2012	300	8/08/2013	34	3
UNSECURED	11/15/2012	300	8/08/2013	34	3

■ Select ■ Copy ■ Delete ■ Compare ■ Summary

← → ↑ ↓ 🔗 ⓘ ? @

(4597)

Management Analysis Dashboards 1 menu
(MNMGMMD) #17 "Ln Portfolio Concentration Risk"

Why do I feel this way? Why should you?

TRENDING ENGINES ON THE WAY

Coming in 2016: Loan Static Pools Analysis

- Identifying pools of accounts for consistent analysis over time
- Automating data snapshots that create trend lines
- New presentation tools for trend analysis
- New options for where the data lives

11/04/15	Static Pool Analysis Summary				16:43:53	ISPOOLLN-04
# Loans: Open	11218	Closed	0			
# Members:	9051	Total Cur Bal:	151,815,621	# Coll:	7624	
Individual:	8963	CU Owned:	151,815,621 100.0%	Collateral:	254,332,133	
Organization:	88	Invst Owned:	0 .0%	Avg LTV%:	55.0%	
Loans-to-Mbrs ratio: 1.2						
	Avg	High	Low			
Credit Score:	692	834	409			
Balance:	13,533	1,830,050	263-			
Rates:	6.692%	25.000%	1.450%	Weighted Avg:	5.100%	
Pmt Amt:	255	87,086	0			
Maturity Mths:	50	360	1			
Participation Term:						
All zeros are excluded. Credit Scores 900 and above excluded.						
100% CU Owned:	11218 100.0%	Bal:	151,815,621 100.0%			
DLQ Loans:	19 .2%	Bal:	247,481 .2%			
** Delinquent loans are defined as being at least 60 days delinquent						
F3=Backup F10=Member View F11=Collateral View						

11/04/15	Add Loan to Static Pool	16:44:31	IRSKANL-10
Pool Status:	I	(A=Active, I=Inactive, S=Suspended)	
Template Name:			
Static Pool Name:			
Tracking Duration:	000	(length in months)	
Snapshot Frequency:		(A=Annual, Q=Quarterly, M=Monthly)	
F3=Backup			

Imagine that you create three different static pools from your loan portfolio every year, and you trend each pool with quarterly snapshots for three years...at the end of 5 years, you will have 15 pools with over 160 time slices

Who is going to do the work, report, and get a yield from this investment?



Why do I feel this way? Why should you?

THE POTENTIAL TO EARN FROM REPORTING ON THE FOREST (LEARN FROM A PEER)

- We've built several processes to pull data from CUs (the trees), no matter which system they're on, and present them for analysis as a network (the forest)
- We have yet to put a dedicated resource on these tools, to deliver the value to our community...potential yet to be realized

LegaSuite Windows Client

11/05/15 Learn-from-Peer Online Bank Pwd Changes 08:42:46 Disabled/3 Invalid signons ILFPPWD-01
Mark CUs within 50 percent of my (M)embership or (A)sset Range: M Cnt: 5 6 / 225
Click on any column heading for sorting total
3=Contact Info, 5=Compare to My Credit Union

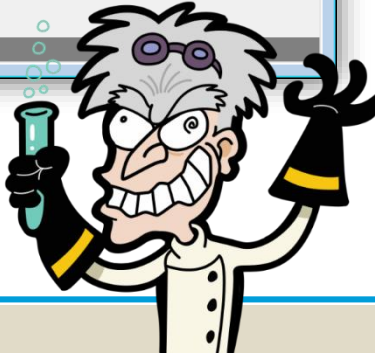
S	Credit Union	Mbrs	View Selection	ILFPPWD-02	15	4/2015	5/2015	6/2015	7/2015	8/2015	9/2015	10/2015
-	Alpena Alcona Area C	37353	1 Disabled/3 Invalid signons				344	330	333	325	335	
-	Day Air Credit Union	33204	2 Password/PIN reset by CU				373	444	456	577	1,494	
-	Frankenmuth Credit U	30767	3 Passwrd/PIN disabled by CU				373	354	407	417	382	
-	Honor Credit Union	56921	4 Password/PIN changed by CU				760	836	833	854	812	
-	Notre Dame Fed Credi	56301	5 Passwrd/PIN changed by mbr				622	707	728	686	581	
-	Verve, a Credit Unio	44563	6 Passwrd/PIN reset by mbr				661	683	667	723	696	
			7 Member changed PIN via ARU									
			8 Password Change Reminder									
			9 Mbr declined pswrd change									

Select analysis view: 01
F3=Backup

F6=Reverse Trend Line F7=CANCEL F8=Occurs by Mbrshp F9=Refresh List F11=Active Online F12=Password Change Type
F17=Toggle Count/Pct

19-61 SA MW KB KS IM II DEV.CUANSWERS.COM

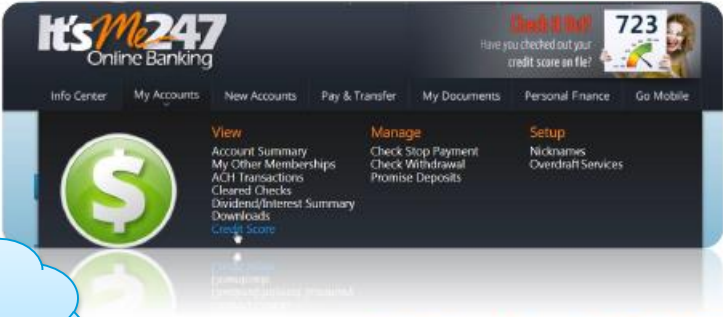
Harvester is
coming...



Why do I feel this way? Why should you?

WE CAN DESIGN MORE TO TRAP THE DATA WE NEED

We haven't forgotten about Optics



Credit Score Feature in "It's Me 247"

Optics showing the member activity that results from activating the Credit Scores feature in It's Me 247 online banking. Stats compiled October 2015. Includes an analysis of all tracker records created since the feature was activated and all records that are currently present within the loan application file (LNAP).

	Credit Union A	Credit Union B	Credit Union B
Number of times a Member clicked on their score	1,314	3,415	1,761
Number of times a score was present when a Member clicked on their score	1,057 (80.4%)	2,693 (78.9%)	426 (24.2%)
Number of times a score was NOT found when a Members clicked on their score	257 (19.6%)	722 (21.1%)	1,335 (75.8%)
Number of Unique Members that clicked	598	1,480	807
Number of Unique Members that clicked and found a score	436 (72.9%)	1048 (70.8%)	145 (18.0%)
Number of Unique Members that clicked and DID NOT find a score	162 (27.1%)	432 (29.2%)	662 (82.0%)
Average clicks on Credit Score per Member that clicked at least once	2.19	2.30	2.18
Number of Loan Applications present for the Members clicked on their credit score	152	499	140
Dollar Amount of Loan Applications Present for the Members clicked on their credit score	\$1,863,734.05	\$6,879,864.25	\$1,639,574.38
Number of Loan Applications with Status = L present for the Members clicked on their credit score	97	272	74
Dollar Amount of Loan Applications with Status = L present for the Members clicked on their credit score	\$1,406,974.79	\$3,635,555.59	\$832,038.97

Goal #2: Build New Databases for Insight

OPTICS: NON-TRANSACTIONAL DATA TRACKING — WHAT PEOPLE DO YOU CAN'T SEE TODAY

■ Introducing Call Center Optics

- Tracking every member that was helped through CU*BASE Phone Op
- Cross-referencing member activity to their call center activity
- A search for new ways to earn from answering the phone



■ Introducing It's Me 247 Optics

- Watch, record, and analyze the clicks in the online world

- 1 - Logged In/Out
- 2 - Clicked Smart Message xxxx
- 3 - Viewed Open Loan
- 4 - Viewed Open Certificate
- 5 - Viewed Open Savings/Checking
- 6 - See/Jump Activity
- 7 - Clicked xxx Loan to open
- 8 - Clicked xxx Certificate to open
- 9 - Clicked xxx Savings/Checking to open
- 10 - Changed Personal Information
- 11 - Forgot Password
- ...
- 30 - Went to PIB
- 31 - Viewed Check Image
- 32 - Printed the Page
- 33 - Viewed Dividend/Interest Summary
- 34 - (Payveris) Created Payee
- 35 - (Payveris) Paid a Bill
- 36 - (Payveris) Viewed Bills
- 37 - (Payveris) Sent P2P
- 38 - Viewed Messages
- 39 - Added check stop payment
- 40 - Downloaded account Details

These new optional databases will have associated fees and purge schedules to fit with your plan for using the data

If we design data as optional to sell to an audience of data analysts, will anyone buy it? If no one buys it, should we design it?

Why do I feel this way? Why should you?

THERE IS AN APPETITE FOR DATA WAREHOUSES THAT EXCEEDS THE APPETITE FOR DATA ANALYSIS

What: **DATA INVESTMENT SYMPOSIUM #2**
A cuasterisk.com network brainstorming & strategizing session

When: Wednesday, **February 24, 2016**
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

Mark
your
calendar!

Understanding Three Emerging Customer Personas

DO YOU SEE SOMEONE FROM YOUR TEAM IN ONE THESE SILOS? SHOULD I?

Virtual Channel Architects

- CU leaders tasked with activating new delivery channel solutions
 - Yesterday's web page designer on steroids
 - Marketing meets tech, over and over
 - A virtual facilities manager

Technical Solution Developers

- CU staff members and their coordinated contractors
 - CUs building solutions for themselves, beyond custom programming
 - Time for testing, processes for certification
 - High touch calls with CUSO tech resources

External Data Warehouse Designers

- CU staff members aggregating data beyond CU*BASE and CUSO solutions
 - Database designers
 - IT facility managers
 - Data analysts

Whether or not your strategy has overtly called out these new job descriptions in your business plan, we feel the frustration of your team members as they call with these intentions

14

Your employees sense your data analysts need more than core data – should you build it alone, or should we change our priorities as a collective?

A Glimmer of Hope: Database Search Assistant

Session 0 CU*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

Search for Database Tables (Files) and Columns (Fields)

Search for ☒ Column ☐ Table containing in the ☒ Name ☐ Description

☐ Show exact matches only Jump to table name starting with Number of tables 576

Action	Table (File)	Table (File) Description	EOM Table (File) Name
View Learn More	ACCNNFLT	Blocked Account Nicknames	
View Learn More	ACCTLIST	Last Accounts Accessed By Employee ID	
View Learn More	ACCTNM	Member Account Nicknames	
View Learn More		Check History	
View Learn More		Returns and NOC	
View Learn More		Maintenance	
View Learn More		Accounts (Shares and IRA Shares)	EAHmmyy1
View Learn More	ACHIST2	Closed Member Accounts (Share Drafts/Checking)	EAHmmyy2
View Learn More	ACHIST3	Closed Member Accounts (Certificates)	EAHmmyy3
View Learn More	ACHIST4	Closed Member Accounts (Tax Escrow)	EAHmmyy4
View Learn More	ACHIST5	Closed Member Accounts (Loans - Closed End)	EAHmmyy5
View Learn More	ACHIST6	Closed Member Accounts (Loans - Line of Credit)	EAHmmyy6
View Learn More		ACH Warehoused Transactions	
View Learn More		Employee ID Account Security	
View Learn More		Additional Signers (Application)	

CU*BASE Report Builder 1 (MNQUERY) #2 Database Search Assistant

FR (5750) 10/20/15

New in the
15.2 release!

Read a summary with
tips about how the
data is used by
CU*BASE

See what pieces of
data are in this
data table

Why I Want to Spend Big Bucks to Build a New SRS

BECAUSE THE AUTOMATION OF WHAT WE KNOW IS THE KEY TO A BRIGHT FUTURE

- If we want to revolutionize our response to member needs, we need for our processes to respond more quickly to what data means and to what we can do with it
 - Who to market to, and how
 - Who we're doing business with, and how to protect ourselves (abnormal activity databases)
 - How to adjust our model to fit our members' changing lives
 - How to streamline processes to improve the employee and member experience
 - How to respond effectively to examiners and auditors
 - How to involve the customer-owner in the businesses they own
 - How to extend our value proposition through virtual networks, anywhere and at any time
 - How to earn more with less, move faster at a lower price, and improve our chances of long-term survival

In our guts we know that finding a way to use data more effectively in the future is the key to that future...are we spending enough today to ensure we find our way forward?

Why I Want to

BECAUSE THE AUTOMATIC

□ If we want

more

- When
- Who will
- How to adjust
- How to stream
- How to respond
- How to invest
- How to
- How

This is not a build-or-buy
challenge

Either way, you must **invest to consume
data, field a team** that will use it, and
learn from using it if you want to succeed
in the future

**Let's build a network of accomplished
practitioners**

respond

(databases)

at any time

ces of long-term survival

guts
ively in
g enough to
t finding a way to use data more
s the key to that future...are we
sure we find our way forward?



WRAP-UP

Also in your packet...

CUANSWERS
CREDIT UNION SERVICES

Safe and convenient for your members. Cost effective for you.

Give your members free cloud storage from the comfort of It's Me 247 with My Virtual StrongBox.

What is My Virtual StrongBox?
My Virtual StrongBox is a secure online safe deposit box where your members can store their sensitive documents such as wills and loan forms. Conveniently accessible from within It's Me 247 via a Single Sign-On (SSO), members can also receive secure documents, like e-receipts, sent by your team from ProDOC, and receive an email notification when it arrives. Your members can even share their documents with others by sending a secure link.

Get started at no cost to your credit union
For a limited time, CUAnswers will provide every credit union client with the Standard package, which includes 10 MB of storage space for each member—about enough space for a loan package and a dozen receipts. For additional features, including the ability to earn from selling members more storage space, Premium packages are available—priced from Virtual StrongBox available on the back.

Learn more at our website
For more information, including how fees are assessed and a feature comparison for Standard vs. Premium editions, visit us on our website.
www.cuanswers.com/products/imaging-solutions/my-virtual-strongbox/

Sign up today
To get started, fill out your contact information in the space to the right and the CUAnswers agreement included with your packet and send to: Julie Gossner, jgossner@cuanswers.com, 800-327-3478 x151.

CUAnswers
6000 28th Street SE Grand Rapids, MI 49546
(800) 327-3478 www.cuanswers.com

Implementation timeline
The whole process typically takes 7-10 business days based on calendar availability and live date selection (Wednesdays only).

- Credit union sends signed contract to CUAnswers
- CU is introduced to Virtual StrongBox team; VSB contract is for implementation and training
- Once VSB process is complete, VSB notifies members to proceed with activation
- My Virtual StrongBox is activated for testing and final implementation is performed
- Future implementation, CUAnswers will help with the "next feature" use

Pre-Launch

- 50 days: Go Email to all Bill Pay Members
- 45 days: Get Campaign Completed
- 40 days: Next Suggested Product
- 30 days: 2nd Email, Email, Online Banking Update
- 0 days: LAUNCH

What's Next?
Continue Bill Pay to your members with Member Reach!
FREE for Member Reach Clients
• Automated emails for non-bill pay members
• Email quarterly posts.

Attend Member Reach

Credit Union Name: _____
First and Last Name: _____
Email Address: _____
Phone Number: _____

Have your members ever asked you to email them a receipt? **You can, for FREE** – so why haven't you turned this on?



Are you tracking the It's Me 247 bill pay rollout? Keep an eye on the Kitchen

CUAnswers Management Services

Management Tune Up

Identifying Opportunities

What is a Management Tune Up?
The tune up opportunities are nothing new to CUAnswers. However, this engagement is different. This is a custom offering that is performed as a joint effort between earnings edge and lender's eye. The goal is to focus on the strategic plan of the credit union and see how we can leverage not only CUAnswers but your overall relationship with CUAnswers to achieve those goals. You will have two CUAnswers experts onsite with you and your staff for two days.

We will have the following major objectives:

- Concept Dashboard Review for your management team
- Discuss each dashboard and assign a team member to be responsible for the tracking and reporting
- Review of current CUAnswers configurations with your management team
- Discuss configurations both in use and not active
- Actual observation - lending, teller, member service, etc.
- Provide you the by education when appropriate in combination written documentation for management
- Hard copy documentation of findings and recommendations

We limit the availability of this offering to only two credit unions per month for the remainder of 2015.

Click here to request a price quote!

Sign up today!
CUAnswers Management Services
6000 28th Street SE
Grand Rapids, MI 49546
(800) 327-3478
lschmid@cuanswers.com
jgossner@cuanswers.com

CU*BASE BEDROCK CCU

A Simulated Training Environment: Bedrock CCU

Bedrock Community Credit Union is a shared training resource that lets credit union employees practice using CU*BASE features, without risk to live credit union data. Available to all online credit unions free of charge, Bedrock can be accessed by logging in via special CU*BASE user profiles.

Bedrock is set up just like a real credit union, but without links to outside vendors. It's a shared sandbox version of CU*BASE online (don't "break" it!).

\$4000 in online value* FREE to all online clients!

CU*BASE custom training edition

A Customized Training Environment: CU*BASE CTE

The CU*BASE Custom Training Edition (CTE) is a new alternative to the shared simulated training environment (Bedrock Community CU) currently used by all CU*BASE online clients. For a fee, you can have a copy of your own membership data set up as a training environment, available only to your credit union's employees.

The CTE gives your team a safe place to practice using CU*BASE tools, learn new skills, and experiment with new features without potential harm to your live member data. And because it's a copy of your actual data, both the product configurations and member accounts will be familiar and will behave like they do in your day-to-day environment.

CTE is launched via a separate desktop icon, and employees will sign on using one of the four special training IDs included in your CTE package. Daily and monthly processing will be run by our Ops team as usual, and training data will be refreshed from your live data on a quarterly basis.

Whether introducing new employees to CU*BASE or helping existing employees practice new skills, your CTE environment is perfect for keeping your team up to speed on the tools they'll use every day to serve your members.

Just \$250/month after a \$2,000 one-time setup fee!

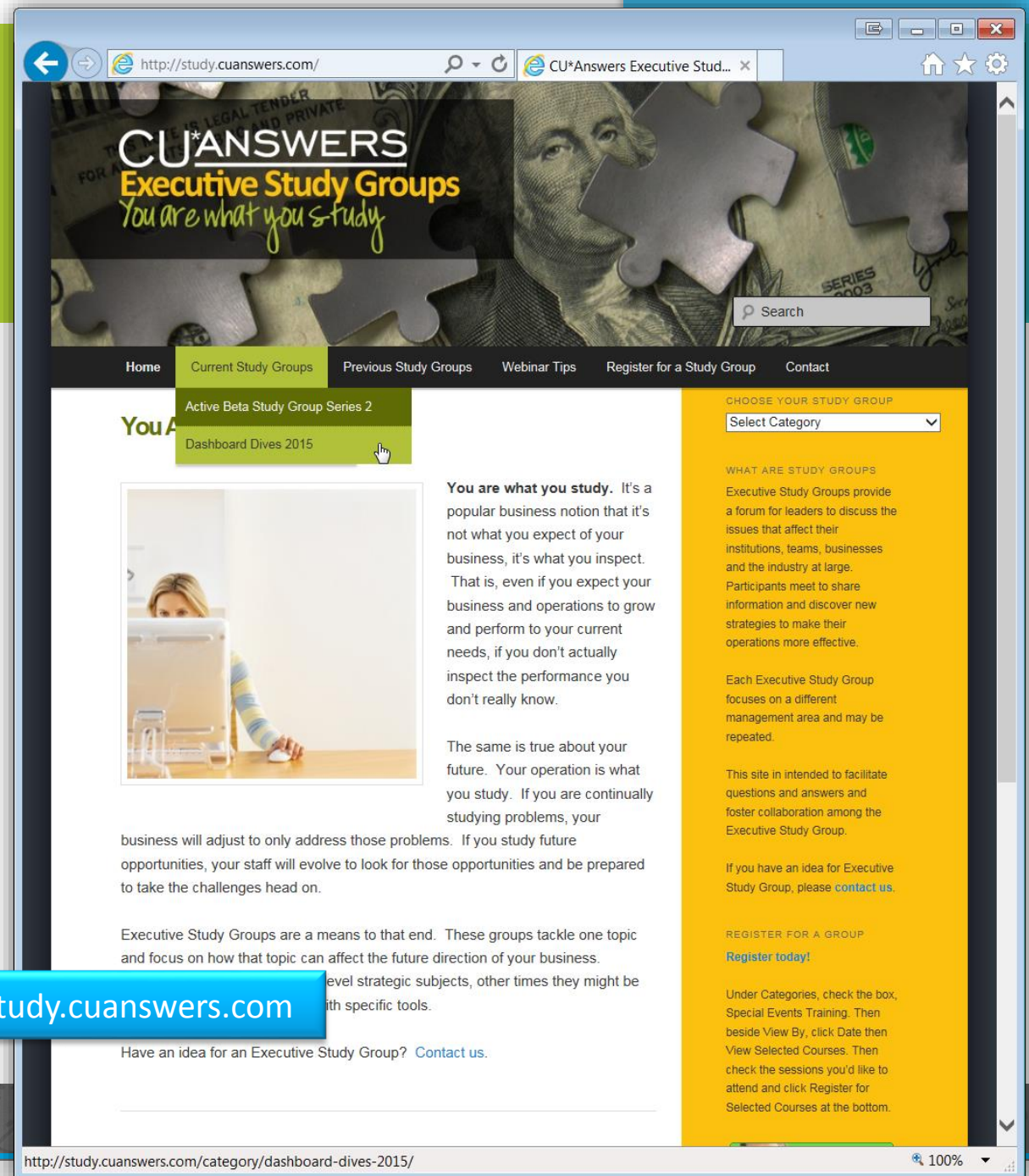
Participate in the 2015 Pilot Program
Contact Laura Welch-Villars at 1.800.327.3478 x144

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>



Thanks for the day!

Now to get ready for tonight's networking session...

Question #2:

Have you developed a job description and a budget for a data analyst to work directly with your team? If the CUSO had a shared resource solution for data analytics (much like SRS Bookkeeping), name 1-3 things you might purchase from this new service.

Question #1:

Have you implemented processes with your executive team or Board to use **My CU Today** as an active tool for general awareness, brainstorming sessions, or your leadership regimen?

Cocktails begin at 5:00!