

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

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

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				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		4.660		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



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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) 11/0215

CU*BASE

Comparative Tiered Scoring Analysis

10.150.17.131:9999/cts/goal4

Click Here to Watch the MY CU TODAY Video

Finimize 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

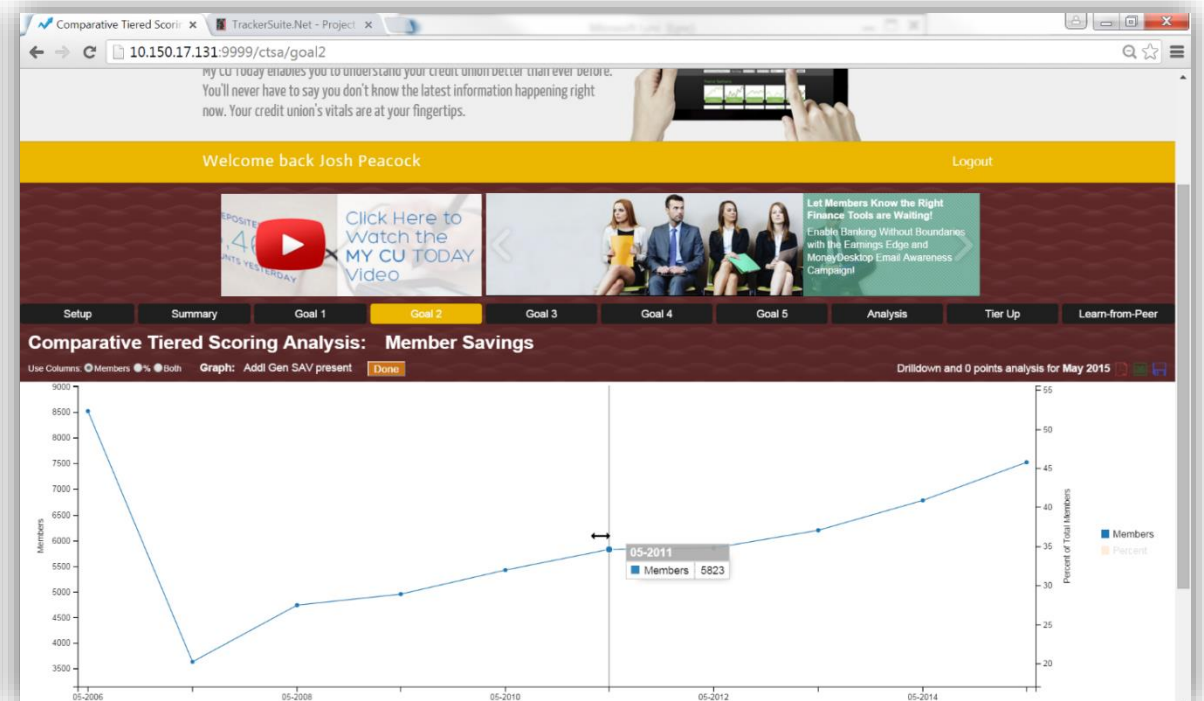
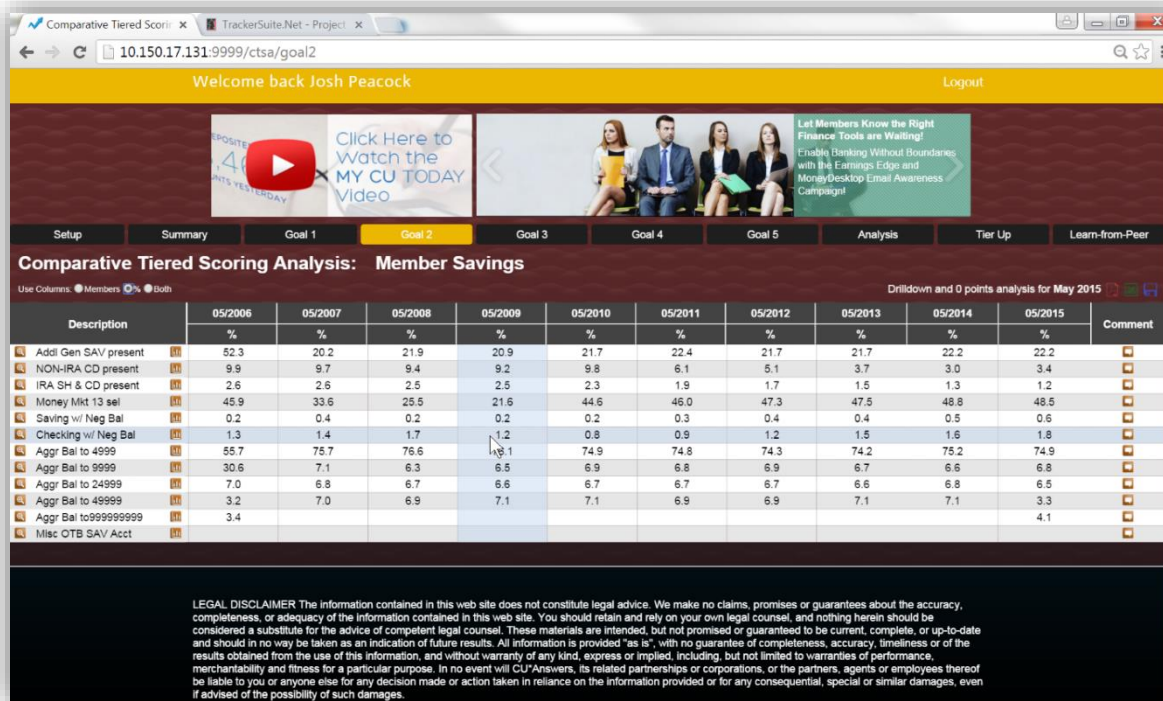
Description	05/2006		05/2007		05/2008		05/2009		05/2010		05/2011		05/2012		05/2013		05/2014		05/2015	
	Members	%	Members	%	Members	%	Members	%	Members	%	Members	%	Members	%	Members	%	Members	%	Members	%
ATM	3,918	24.1	4,523	25.2	5,222	24.2	5,806	24.6	6,390	25.6	6,983	26.9	7,651	28.4	8,351	29.3	9,628	31.6	11,252	33.2
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	30.8
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	26.4		
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	2.6
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	38.9
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	43.0
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	9.1
Valid e-Mail Address																	19,325	63.3	22,378	66.1
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TIERED SERVICES ANALYSIS: RELATIONSHIPS AND PENETRATION



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TIERED SERVICES ANALYSIS: RELATIONSHIPS AND PENETRATION

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 set	-999
Member Loans: LN Dliq 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 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

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

TIERED SERVICES ANALYSIS: RELATIONSHIPS AND PENETRATION

Learn-from-Peer: Configuration Breakdown

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

Show factors for All Goals

Showing 53 of 53 CUs. Marked 2.

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	0
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
Allegius Credit Union	885	50	0	0	10	10	15	-50	-50	0	25	50	100	200	0	0	50	25	-300	0	5
District Govt Emp FCU	800	-999	0	0	50	50	50	0	0	0	10	20	30	40	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	50	75	-100	10	5	
Oak Trust CU	1,575	100	0	0	25	25	50	-500	0	25	50	75	150	25	500	100	50	-500	25	5	

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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	0
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
Allegius Credit Union	885	50	0	0	10	10	15	-50	-50	0	25	50	100	200	0	0	50	25	-300	0	5
District Govt Emp FCU	800	-999	0	0	50	50	50	0	0	0	10	20	30	40	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	50	75	-100	10	5	
Oak Trust CU	1,575	100	0	0	25	25	50	-500	0	25	50	75	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

