

# CEO SCHOOL

Engaging a data focused world is a required talent for a CEO

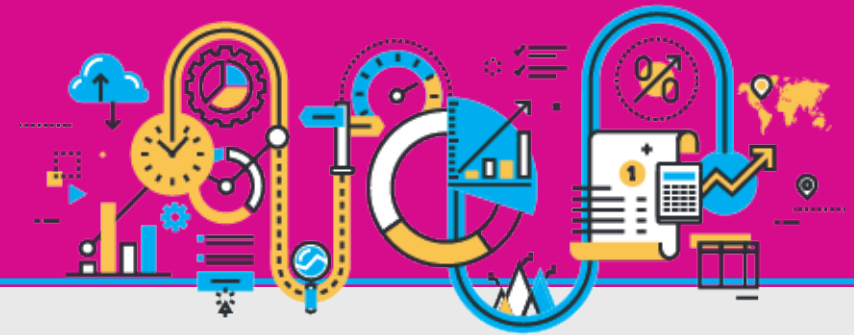
Building a data-engaged credit union might be a key success factor for your future

November 9, 2016

2016  
**CEO Strategies**



CEO School helps CEOs  
understand what they  
should be thinking about  
when it comes to **getting  
the most from their  
investments in technology  
and our network**





# A Second Shot at CEO School Every Year

## Mid-Year CEO School: Not Just for CEOs



During this day-long training event, which welcomes all credit union staff, CU\*Answers CEO Randy Karnes shares management insights and discusses how CU\*BASE dashboards and statistical-analysis tools can be used to track your business plan throughout the year and identify new opportunities.

### Date

March 15

### Location

This event will be held at the CU\*Answers corporate office: 6000 28<sup>th</sup> St. SE, Grand Rapids, Michigan.

### Registration

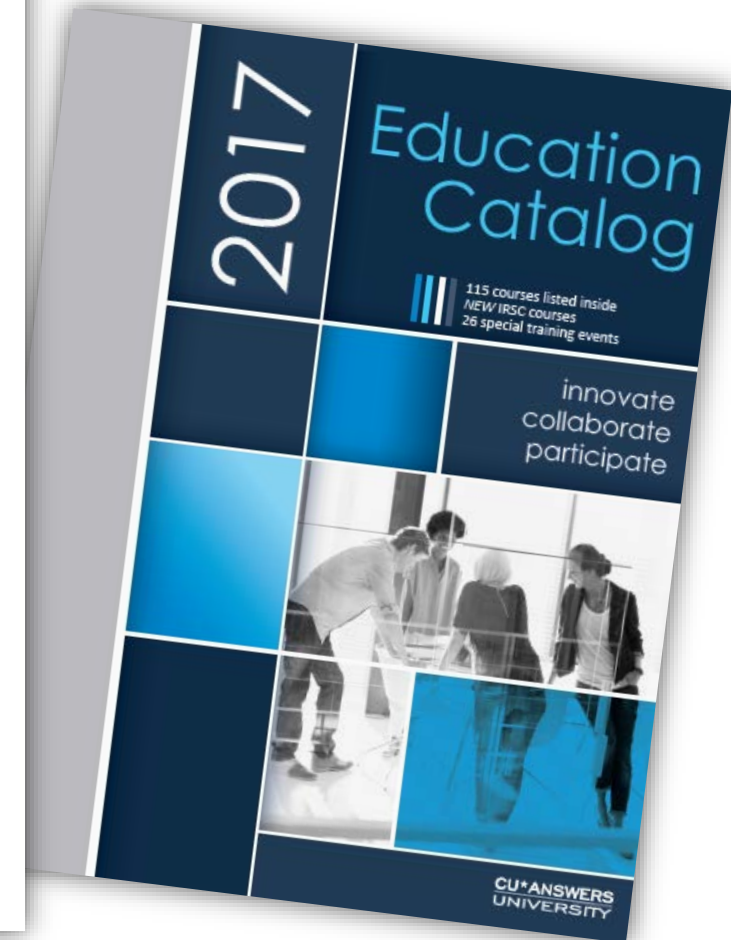
Visit [cuanswers.com/resources/edu/courses/syllabi/?course=SE.2](https://cuanswers.com/resources/edu/courses/syllabi/?course=SE.2) to register for Mid-Year CEO School.

### Schedule

Below is the schedule for this event.

#### Mid-Year CEO School Schedule

Time	Event
9 AM – 12 PM	Morning Training Session
12 – 1 PM	Lunch (courtesy of CU*Answers)
1 – 4 PM	Afternoon Training Session, Open Q&A





# A Decade of CEO School

2006	What a CEO Should Know about Member Data; Leading Meetings; Reporting; Digital Content; Working with Your Peers
2007	What a CEO Should Know about Member Data; Leading Meetings; Driving the Buzz With Your Membership; Understanding Service Income; Networking Credit Unions for Growth; Working Under the Best Contracts
2008	What CEOs Should Have On Their Radar: Achieving the lowest cost of going active with innovation; Having the lowest cost in the industry for compliance; Being known as one of the most aggressive mortgage servicing networks
2009	Getting a Handle on Automated Service Income; Pinning Down the “Duh” Statistics; Learn From a Peer; Reviewing CEO Dashboards
2010	Putting on your Developer Hat; Introducing the Analytics Team; A new style/template for analysis; Micro-awareness vs. Micromanagement; Pushing the buttons (or assigning someone to push them for you)
2011	<b>Building Solutions With the Spirit of Collaborative Venture Capitalists:</b> What a CEO Needs to Know (pushing the buttons or having someone push them for you); CEOs as Solution Designers; CEOs Inspiring Your Teams to be Developers; CEOs Creating an Innovator’s Culture
2012	<b>A Community Focused On Driving Opportunity:</b> Actionable Analytical Approach; Making Ownership Real; Do You Have an Online Channel Strategy?
2013	<b>Responding to the Challenges of Big Data:</b> Actionable Analytical Approach 2.0; Patronage Databases; Big projects where CEOs need to lead the way
2014	<b>A Day of Mentoring and Coaching around Using CU*BASE Tools:</b> Actionable Analytical Approach 3.0; Moving Data to the Edge of Your Cooperative; Retooling for the Next Decade at CUs & Our CUSO
2015	<b>A Day of Mentoring and Coaching around Using CU*BASE Tools:</b> Data 2016, Behind the Firewall; Data 2016, Out in the Open, Extended for the World to See; Building a Collaborative Bench of Data Analysts

It’s intuitive  
that data is the  
key to  
answering the  
riddles that  
perplex every  
business . . . but  
what is intuitive  
is not always  
simple to act on

At CU\*Answers,  
we’re pushing  
our network  
and customer-  
owners to crack  
the riddle



# A Day of CEO School

2006

What CEOs Should Know about Member Meetings; Rep...

Meetings; Rep...

ent; Working with Your

2007

What a CEO Should Know about Member Understanding

2008

What CEOs Should Know about the lowest cost in the

2009

Getting

2011

but  
Develop

2012

A Community Have

2013

...er Mentoring and C  
to the Edge of Your Coop

2015

A Day of Mentoring and  
the Open, Extended for

Consider how many CEO School events you've attended – have you been a quick study? Can you match how you've applied what we talked about together to the evolution of your business plan and ongoing tactics?

Are you a stronger CEO and more competitive than ever? If not, maybe we should **burn it down** and push for some evolution.

It's intuitive that data is the key to answering the riddles that perplex every business. But intuitive is not always simple to act on

CU\*Answers, pushing our network and customer-owners to crack the riddle



# Burn It Down: Revolution for Evolution

LET'S THINK ABOUT 2017-2026

- This year, everywhere at CU\*Answers we are challenging our ideas, our traditions, and our execution
- Consider the future of CEO School:
  - Our premise to date: The CEO of CU\*Answers teaching how he or she sees you leveraging your investment in CU\*Answers and cuasterisk.com
  - Does this premise still have legs going forward?
  - It's only natural that we would focus on data as the foundation for what we do together – can you think of other foundations for the next series of CEO Schools?







# Engaging a Data Focused World

What should a CEO think about when it comes to data and the general marketplace, the board, the staff, and the everyday CU stakeholder?

- Executive awareness of data and trends (My CU Today in the future)
- Internal tools moving outside of CU\*BASE (My CU Today Plus) – *how would a CEO prioritize the migration?*
- What does it mean to expose financial performance to a wider audience – *your CU general ledger on the web?*
- What are your employees doing, not just from a security perspective, but from a general performance analysis?
  - Why the 2017 CU\*BASE navigation project may change everything about the way you see that future
- Virtual contact channels – *new kinds of data for when an employee is not part of the deal*



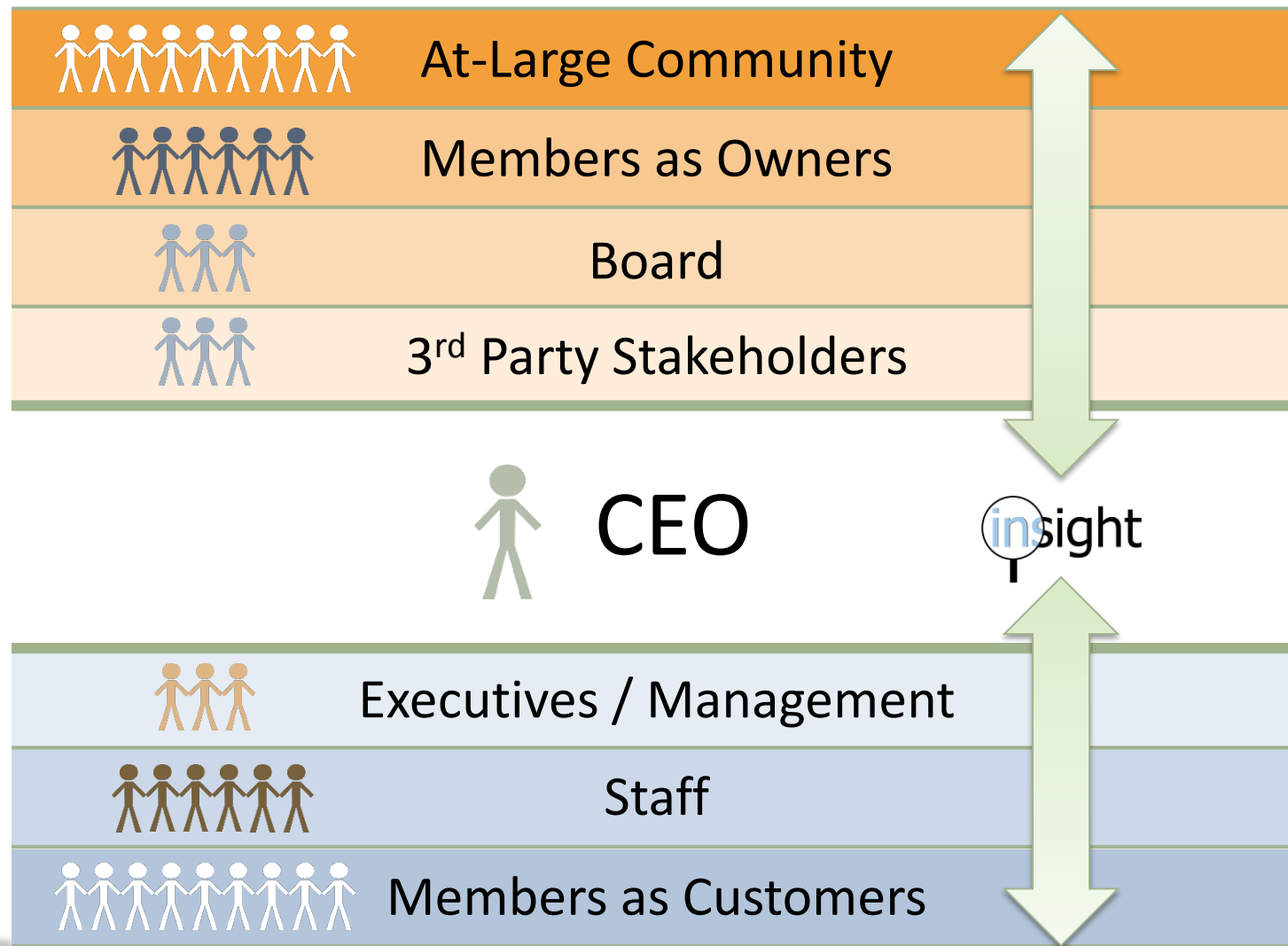
The slide features a blue background with a white rectangular box on the left side. The box is divided into two horizontal sections: the top section is solid blue, and the bottom section is white. The title text is located in the white section. The overall design is clean and professional.

## Executive Awareness Of Data and Trends

My CU Today in the Future



# The CEO's Dilemma



Managers coordinate; CEOs rely on the quality of their insight and their ability to use it as currency with every stakeholder

Therefore, every CEO must build a currency exchange model to make sure their insight reaches every corner of their world at an increasing pace

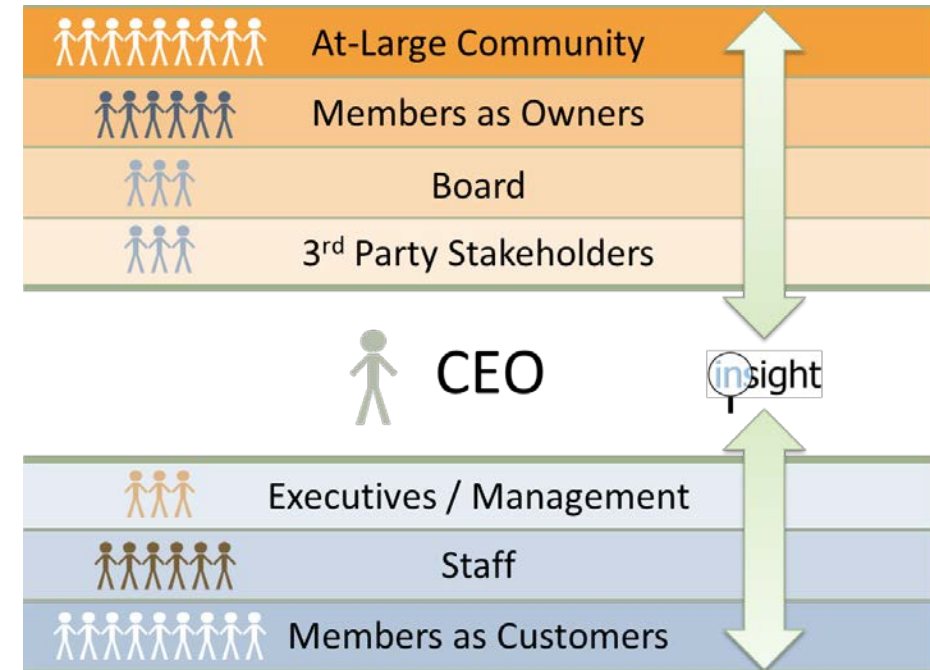


# What is insight?

“THE CAPACITY TO GAIN AN ACCURATE AND DEEP INTUITIVE UNDERSTANDING OF A PERSON OR THING”

*A CEO's dilemmas related to insight:*

- ❑ **Acquiring** insight
- ❑ **Communicating** insight
- ❑ **Negotiating** insight with stakeholders
- ❑ **Inspiring** one's organization to act on insight
- ❑ **Winning support** based on people respecting and validating one's insight



Nothing new here, except the world has changed in how it expects leaders to interact and design systems for these dilemmas

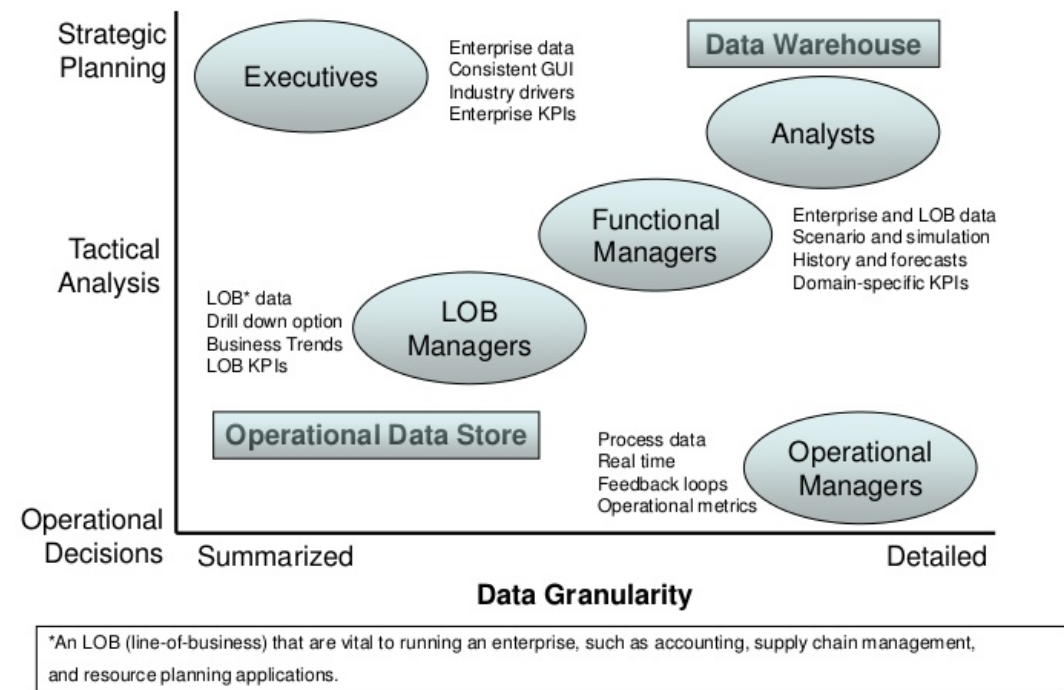


# What is insight?

“THE CAPACITY TO GAIN AN ACCURATE AND DEEP INTUITIVE UNDERSTANDING OF A PERSON OR THING”

- In our approach, we’re thinking about each layer in our data/insight exchange community
  - We have 8 layers (BI user profiles)
- In this illustration, the user community is restricted, classically, to inside the organization
  - We’re a co-op...how do we make business intelligence a consumable and bonding factor for customer-owners?
- If data has the opportunity to be a currency with our customer-owners and every layer of our exchange, we need to work on expanding this vision with the intent of CEOs focused on cooperatives

## BI User Profiles

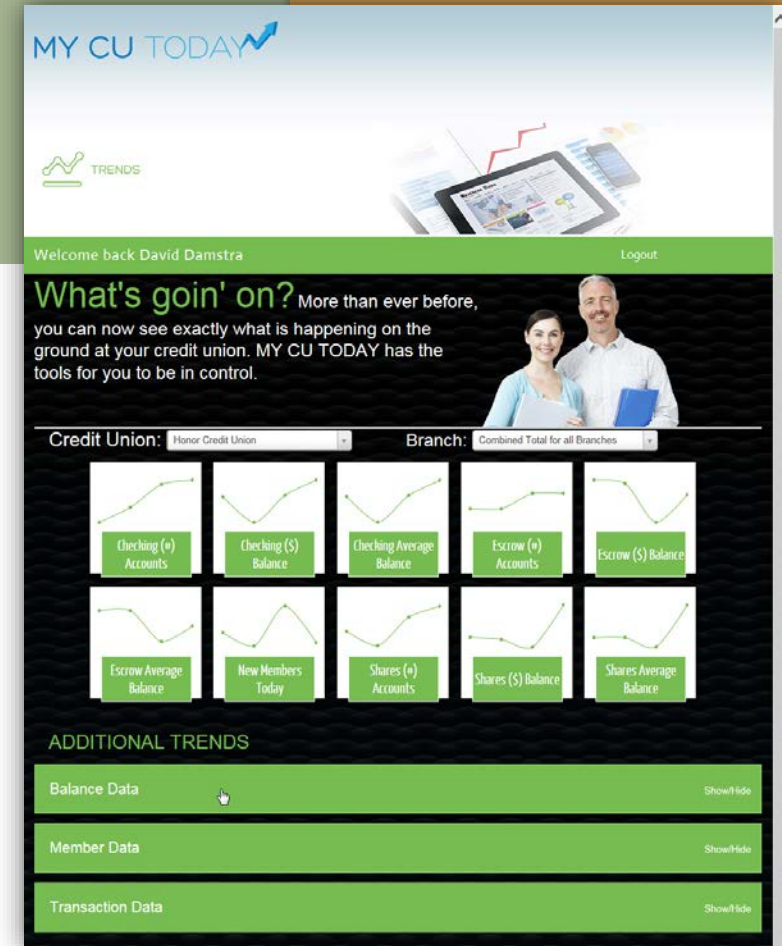




# These dilemmas were the inspiration for building My CU Today

## ARCHITECTING AN EXCHANGE AS THE FOUNDATION FOR INSIGHT

- ❑ More than a tool, it is a space to immerse yourself and all of your stakeholders in an environment full of data as the foundation for insight
- ❑ It lets you build a community and include stakeholders in the exchange, to negotiate insight and work together
- ❑ By selecting who is included, you set the foundation for similar experiences, and the reconciliation of facts and what they mean
- ❑ In an effort to inspire community grasp, the CEO can establish their own grasp of the data and their ability to build a community trusted with data



**What would it mean for you to have a real-time exchange with stakeholders above and below you, and leverage it for all the information swirling around you?**



# Have you set a goal to be micro-aware and impress your stakeholders?

IN LEADING BY EXAMPLE, HAVE YOU SET YOUR WHOLE ORGANIZATION ON A PATH TO AWARENESS?

- ❑ You can argue that micro-awareness is a skill required by CEOs today, and that it requires far more than a tool like My CU Today
- ❑ But My CU Today concepts cover the mechanics in answering most if not all of the dilemmas related to managing insights and rallying resources for success
- ❑ Given the importance of operational data to CUs, it's hard to believe that any CEO can count on leading with insight if they have not mastered the machinery related to data



So let's take a look at My CU Today and talk about the tactics that you might deploy to raise your level awareness



# MY CU TODAY

MY CU TODAY

Video Demo Home Alerts Trends Help

**Keep Your Finger to the Pulse**  
My CU Today enables you to understand your credit union better than ever before. You'll never have to say you don't know the latest information happening right now. Your credit union's vitals are at your fingertips.

Username:  Password:  [Login](#) [Forgot your password?](#)

[Click Here to Watch the MY CU TODAY Video](#)

**FREE 2017 Contests!**  
Enroll in CUPAnswers 2017 Contests and give you members a chance to win a great prize! It's FREE!

**ALERTS**  
  
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**POLICYSWAP**  
  
[Authorize Policy](#)

**RISK MANAGEMENT REPORT GENERATOR**  
  
[Activate R.M.R.G.](#)

From: no-reply@cuanswers.com  
To: Joe Lintell  
Cc: David Demetris  
Subject: MyCU Today 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 6	% Change	Compared to	Compared to average over last
1	Benlen Springs	Checking (\$) Balance	\$5,700,593	2.5	Wed Jun 4	\$5,647,196 \$5,698,917 \$5,698,917 \$5,698,917
2	Dowagiac	Escrow (\$) Balance	\$35,812	-2.2	Wed Jun 4	\$33,598 \$32,398 \$32,398 \$32,398
3	South Haven	Checking (\$) Balance	\$2,487,374	15.4	Wed Jun 4	\$2,095,777 \$2,186,015 \$2,186,015 \$2,186,015

#	Member Data	Area of Interest	Sunday June 6	% Change	Compared to	Compared to average over last
1	Niles	Closed Mbrs Y4-d	145	2.1	Wed Jun 4	136 106 106 106
2	South Haven	Closed Mbrs Y4-d	98	2.1	Wed Jun 4	89 71 71 71
3	Plattsville	New Members Y4-d	137	2.2	Wed Jun 4	119 102 102 102
4	Coldwater	Closed Mbrs Y4-d	151	2.0	Wed Jun 4	140 112 112 112

#	Transaction Data	Area of Interest	Sunday June 6	% Change	Compared to	Compared to average over last
1	Saint Thomas	Shares (\$) Deposits	\$0	-100.0	Sat Jun 7	\$30,025 \$29,022 \$29,022 \$29,022
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	76 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	\$51,436 \$57,402 \$57,402 \$57,402
7	Saint Thomas	Certificates (\$) Deposits	\$0	-100.0	Sat Jun 7	\$4,797 \$6,309 \$6,309 \$6,309

Before, you can  
ground at your  
how many  
branch location  
members to reach  
ation, My CU Today



MY CU TODAY  
Credit Union: Honor Credit Union (020)

Video Demo Home Alerts Trends Help

TRENDS

Welcome back Dawn Moore [Logout](#)

[Click Here to Watch the MY CU TODAY Video](#)

Mark your calendar for CEO Strategies! Once again, all CEOs will attend the same 2-1/2 day event: November 8, 9 & 10, 2016, at the Watermark Country Club in Grand Rapids, Michigan.

**What's goin' on?** More than ever before, you can now see exactly what is happening on the ground at your credit union. My CU Today has the tools for you to be in control.

Branch: Combined Total for all Branches

Checking (\$) Balance  
Certificates (\$) Balance  
Shares (\$) Balance  
New Members Today  
Closed Members Today  
Checking (+) Accounts  
Loans - Closed End Balance  
Loans - Open End Balance

**ADDITIONAL TRENDS**

Balance Data  
Cash Data  
Delinquency Data

Branch Cash Total  
Teller Cash Total  
Vault Cash Total

Level 1 Delinquent Amount  
Level 2 Delinquent Amount  
Level 3 Delinquent Amount  
Level 4 Delinquent Amount  
Level 5 Delinquent Amount  
Level 6 Delinquent Amount  
Total Delinquent Amount

Combined Total for all Branches:  
Loans - Open End Balance

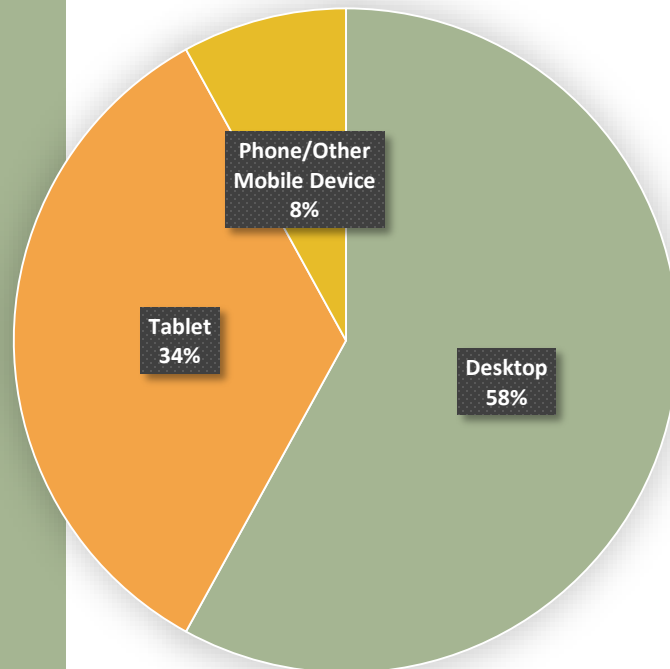
VIEW TREND



# We're Planning for a New Community of Engaged Analysts (YOU'RE CHUCKLING, AND HOPING WE DON'T HOLD OUR BREATH)

## Stats as of October 2016:

- ❑ 53 sites
- ❑ 500+ board members, board committee members, auditors, and administrators
- ❑ 250 visitors per month



**CU\*ANSWERS** Products Solutions Resources Events About

### CU\*ANSWERS Board Sites

**Board Sites**

The new board sites from CU\*Answers allow you to share digital documents for your board meetings, create a rolling calendar for your upcoming meetings and connect your board members. Start sharing your board meeting documents digitally today!

[Find Out More](#)

**Keep Your Board On Board!**

The new board sites from CU\*Answers allow you to share digital documents for your board meetings, create a rolling calendar for your upcoming meetings and connect your board members. Start sharing your board meeting documents digitally today!

**Your board site:**

- is free with advertising or a very reasonable \$25/month without advertising \*
- provides a rolling board calendar
- provides a means to share documents digitally
- is easy to manage & update

**What you get with a board site:**

- a dedicated board website
- privacy by requiring a login to view content

**In This Section**

- My CU Today
- Board Sites
- CUATV

<https://www.cuanswers.com/products/coop/board-sites/>

**MY CU TODAY** Video Demo Home Alerts Trends Help

### Keep Your Finger to the Pulse

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**TRENDS**

[Activate My Trends](#)

**BOARD OF DIRECTORS**

[Board of Directors](#)

**POLICYSWAP**

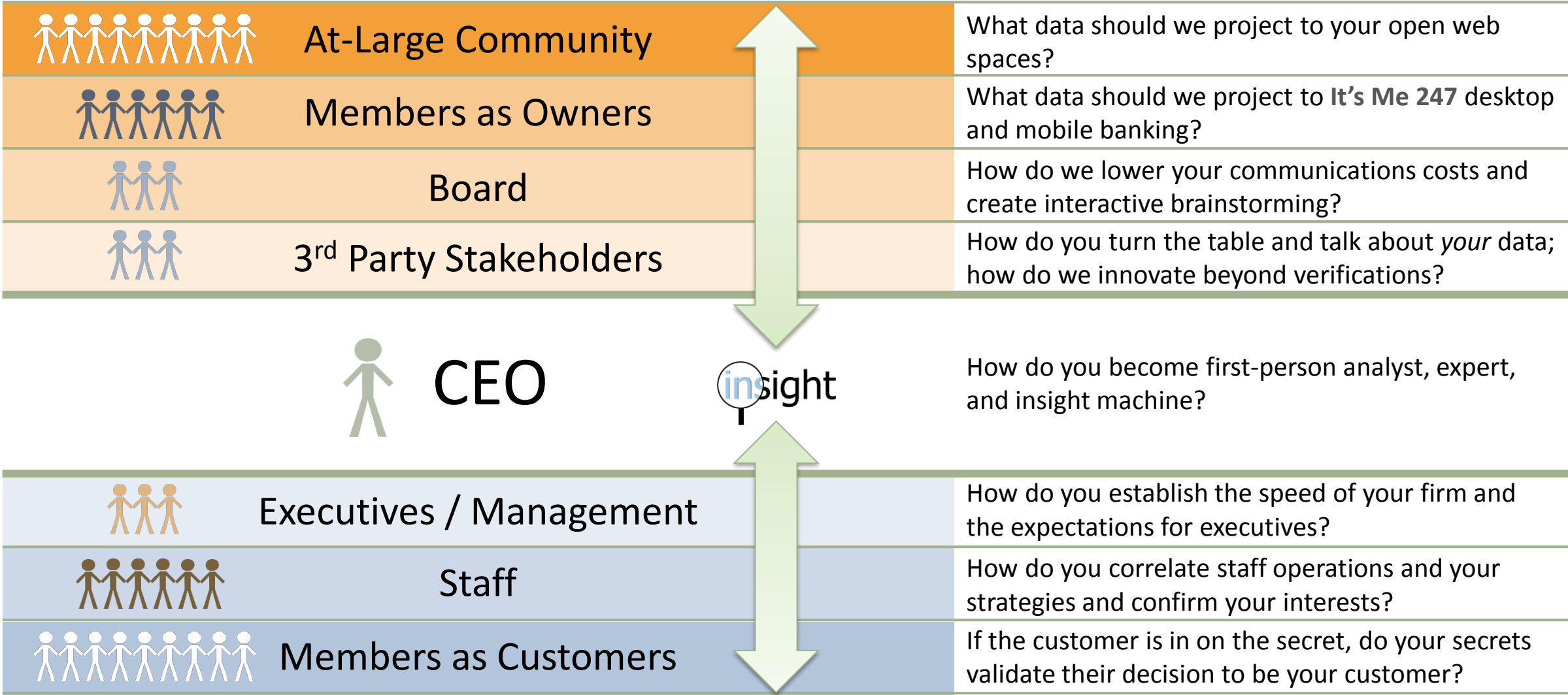
[Authorize Policy](#)

**RISK MANAGEMENT REPORT GENERATOR**

[Activate R.M.R.G.](#)

than ever before, you can  
ning on the ground at your  
d to know how many  
at your new branch location  
ough new members to reach  
re organization, My CU Today  
ontrol.







## Internal Tools Moving Outside of CU\*BASE

How would a CEOs prioritize the migration?  
What would maximize the impact on your  
community trusted with data?



# My CU Today vs. My CU Today Plus

- ❑ **My CU Today** is a generic machine to build a community and share data – it sets the vision
- ❑ **My CU Today Plus** focuses that community on close-to-home tactics, roles, and mutual goals
- ❑ In 2017, we'll work with My CU Today developers at credit unions and at CU\*Answers to bridge the gap between operational tactics and strategic targets

The goal will be to put some punch into the “what’s in it for me?” value proposition at each level of the community stack



# Enhancing My CU Today, Level by Level

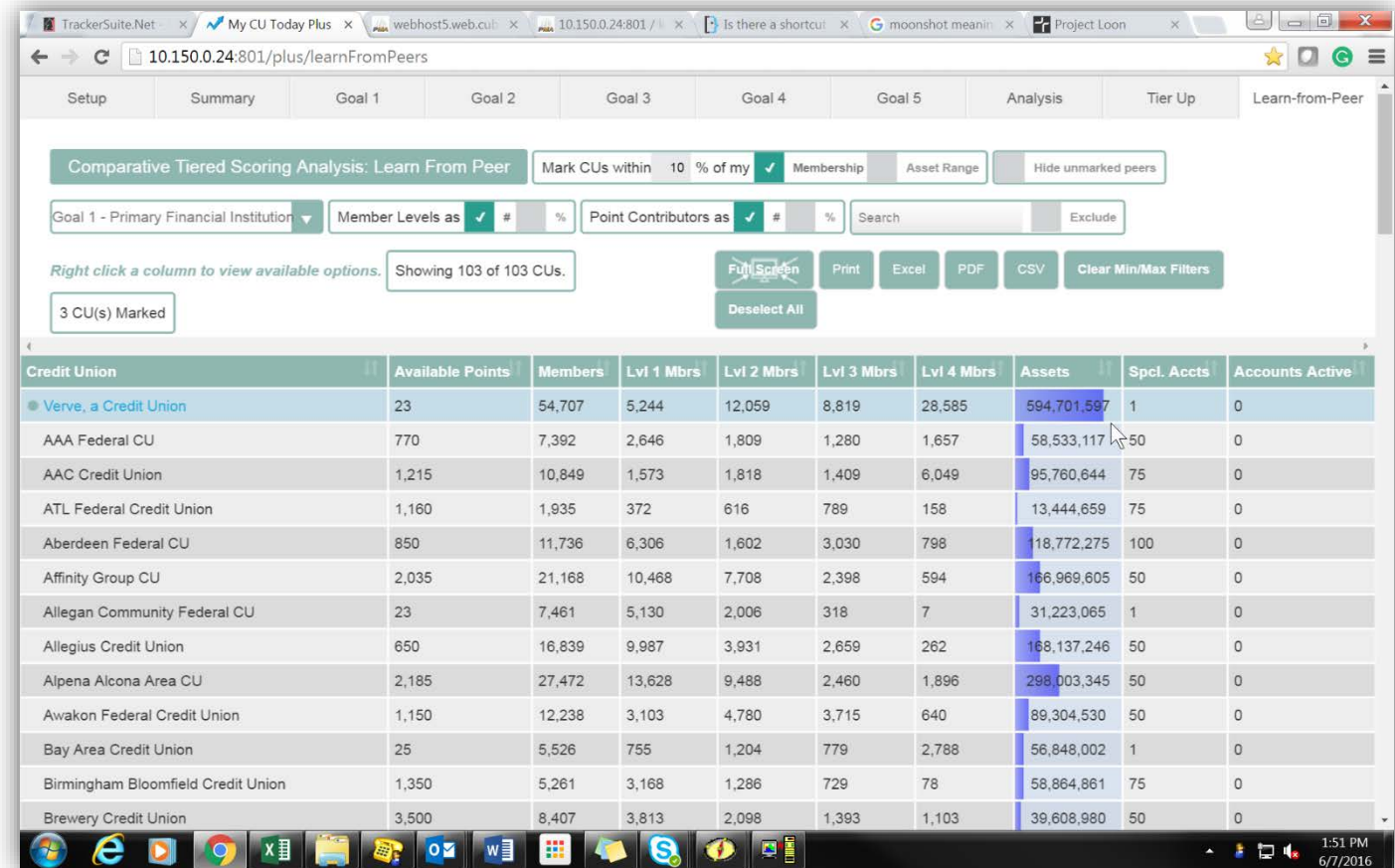




# Members like to see what they have in common with other members

WHAT IS THE CROWD DOING? WHAT CAN I LEARN FROM THE CROWD?

- ❑ The first feature from CU\*BASE we thought would engage the most levels of the stack was Tiered Services data
- ❑ We predict members, and especially board members, will be interested in what people are doing with the CU
  - CEOs and executives use penetration analysis as affirmation of tactics and strategies
  - Employees see penetration numbers as a scorecard
  - Third-party commentators see active members as an indicator of opportunity



The screenshot displays the 'Learn From Peers' interface in CU\*BASE. It features a 'Comparative Tiered Scoring Analysis: Learn From Peer' section with filters for 'Mark CUs within 10 % of my Membership' and 'Asset Range'. Below this, a table lists 13 credit unions with their respective metrics. The table has columns for Credit Union, Available Points, Members, and five levels of members (Lvl 1 to Lvl 5), along with Assets, Spl. Accts, and Accounts Active. The first row, 'Verve, a Credit Union', is highlighted in blue.

Credit Union	Available Points	Members	Lvl 1 Mbrs	Lvl 2 Mbrs	Lvl 3 Mbrs	Lvl 4 Mbrs	Assets	Spl. Accts	Accounts Active
Verve, a Credit Union	23	54,707	5,244	12,059	8,819	28,585	594,701,597	1	0
AAA Federal CU	770	7,392	2,646	1,809	1,280	1,657	58,533,117	50	0
AAC Credit Union	1,215	10,849	1,573	1,818	1,409	6,049	95,760,644	75	0
ATL Federal Credit Union	1,160	1,935	372	616	789	158	13,444,659	75	0
Aberdeen Federal CU	850	11,736	6,306	1,602	3,030	798	118,772,275	100	0
Affinity Group CU	2,035	21,168	10,468	7,708	2,398	594	166,969,605	50	0
Allegan Community Federal CU	23	7,461	5,130	2,006	318	7	31,223,065	1	0
Allegius Credit Union	650	16,839	9,987	3,931	2,659	262	168,137,246	50	0
Alpena Alcona Area CU	2,185	27,472	13,628	9,488	2,460	1,896	298,003,345	50	0
Awakon Federal Credit Union	1,150	12,238	3,103	4,780	3,715	640	89,304,530	50	0
Bay Area Credit Union	25	5,526	755	1,204	779	2,788	56,848,002	1	0
Birmingham Bloomfield Credit Union	1,350	5,261	3,168	1,286	729	78	58,864,861	75	0
Brewery Credit Union	3,500	8,407	3,813	2,098	1,393	1,103	39,608,980	50	0



# Tiered Services Behind the Firewall

FILEXX, WHERE YOUR EMPLOYEES CAN TAKE STRATEGY TO A TACTICAL LEVEL

Session 0 CU\*BASE GOLD Edition - FRANKENMUTH CREDIT UNION

File Edit Tools Help

Comparative Tiered Scoring Analysis

Relationship management of members scored

Drill down and 0 points analysis for October 2016

	10/2013		10/2014		10/2015		10/2016		Tier Points <=0		Tier Points > 0	
Description	Members	%	Members	%	Members	%	Members	%	Members	%	Members	%
BASIC SERVICE	13,775	46.6	13,695	42.5	14,418	40.9	15,510	39.7	7,183	18.4	8,327	21.3
Avg Prod Per Mbr	1.660		1.641		1.652		1.645		1.659		1.633	
Avg SVCS Per Mbr	1.440		1.983		1.950		1.917		1.462		2.310	
Household Adj												
VIP-SILVER	5,278	17.9	5,512	17.1	6,171	17.5	6,850	17.5			6,850	17.5
Avg Prod Per Mbr	2.760		2.615		2.585		2.541				2.541	
Avg SVCS Per Mbr	4.380		5.226		5.191		4.861				4.861	
Household Adj												
VIP-GOLD	3,193	10.8	3,667	11.4	4,129	11.7	4,520	11.6			4,520	11.6
Avg Prod Per Mbr	2.990		2.993		2.927		2.915				2.915	
Household Adj							1.118				4.118	
							2,223	31.3			12,223	31.3
							4.361				4.361	
							5.525				5.525	
Household Adj												
Total	29,567		32,245		35,272		39,103		7,183		31,920	
Avg Prod Per Mbr	2.711		2.782		2.787		2.798		1.659		3.054	
Avg SVCS Per Mbr	2.911		3.969		3.965		3.815		1.462		4.345	
Household Adj												
Summary	Goal 1	Goal 2	Goal 3	Goal 4	Goal 5							
View Prod & Svc Mbr Cfg												

Tiered Svcs Monthly Comparison  
(Management Analysis Dashboards 2: MNMGME)

Common Bonds Analysis  
(Management Processing: MNMGMT)

Session 0 CU\*BASE GOLD - Analyze Common Bonds for a Group of Members

File name to be analyzed

File must be located in your QUERYxx library and contain account base numbers in the first field

View common bonds in

☐ Account composition

☐ Membership traits

☐ Credit history trends

☒ Tiered service analysis

Session 0 CU\*BASE GOLD Edition - Tiered Service Simulated Scoring

Score Ranges for Simulated Scoring		
	From	To
1	0	99
2	100	150
3	151	199
4	200	250
5	251	299
6	300	999999

☐ Highest score in household used for all of its members (for this simulation only)

☐ Auto accumulate Reward Points (for this simulation only)

Tiered Svcs Forecast Report  
(Management Processing: MNMGMT)

4/17/07	8:26:00	CU*BASE TEST CREDIT UNION	PTSERV2SIM	PAGE
		Tiered Service Simulated Scoring Report		USER SAMANTH
		Report as of 4/17/07		
-----Points-----			Forecast	Forecast
Config	Forecast	Forecasted Parameters	Members	% of Mbrs
GOAL 1: PRIMARY FINANCIAL INSTITUTION RELATIONSHIPS				
50	10	Accounts with Special Dividend Appls.	6,011	49.706
50	10	Accounts with Special Loan Categories	6,400	54.000
0	15	For every year of membership after 3 years of membership.	9,598	82.379
0	10	Credit Score up to 500	202	1.734
0	20	Credit Score 501 To 600	913	7.836



# Tiered Services Behind the Firewall: Learn From a Peer

FILEXX, WHERE YOUR EMPLOYEES CAN TAKE STRATEGY TO A TACTICAL LEVEL

Session 0 CU\*BASE GOLD Edition - FRANKENMUTH CREDIT UNION

File Edit Tools Help

Configure Tiered Service Levels

Tiered Service Levels

Show only CUs offering automated Tiered Service rewards

Mark CUs within 10 % of my Membership range

Scoring method Both

Active 56 of 236 CUs (24%)

Credit Union	# Mbrs	Assets (M \$)	Scoring Method	Show in Online Banking	Stmnt	Basic	Code	Description 1	To Range
				Points	Pts Dtl	Reward Dtl			
AAA FEDERAL CU	7,260	59.5	Household	N	N	N	N	BASIC SERVICE	SIL SILVER
AEROQUIP CREDIT UNIO	4,517	44.9	Membership	N	N	N	N	VIP Rewards B	SLV VIP Rewards S
ALABAMA LAW ENFORCEM	1,602	9.4	Household	B	Y	Y	V	BASIC BADGE	BRZ BRONZE SHIELD
ALLEGIOUS CREDIT UNIO	17,118	166.0	Household	M	Y	Y	N	BRONZE	LV2 SILVER
ATL FEDERAL CREDIT U	2,028	12.6	Membership	A	Y	Y	V	BASIC	LV1 POWER PLUS
BIRMINGHAM BLOOMFIEL	5,644	65.3	Household	M	Y	Y	V	BASIC	SEL SELECT
CAL POLY FEDERAL CRE	2,563	13.2	Household	M	Y	Y	N	BRONZE	SIL SILVER
CALCITE CU	8,877	67.6	Household	M	Y	Y	V	PORTER	FMR FIRST MATE
CALCOE FEDERAL CREDI	3,958	27.8	Household	N	N	N	N	Bronze Tree	SIL Silver Tree
COMMUNITY WEST CREDI	24,858	177.5	Household	N	N	N	N	Basic Level	GLD Gold Level
COREPLUS FEDERAL CU	21,736	202.2	Household	B	Y	N	N	COREY BRONZE	CS COREY SILVER
COUNTRY HERITAGE CU	1,572	39.8	Household	N	N	N	N	LV1	LV2 LV2
DELTA COUNTY CU	12,207	128.0	Household	N	N	N	N	BRONZE	SIL SILVER
DISTRICT GOVERNMENT	12,419	55.0	Household	N	N	N	N	MEMBER/OWNER	PKS PERKS
ELEMENT FEDERAL CRED	5,160	30.6	Household	M	Y	Y	V	BRONZE	SLV SILVER
FARM BUREAU FAMILY C	1,821	18.9	Household	M	Y	N	N	BASIC	BRD BRONZE
FEDCOM CREDIT UNION	8,214	60.6	Membership	M	Y	N	N	BASIC	RUB RUBY
FIRST TRUST CU	14,171	103.5	Membership	M	N	N	N	Bronze	TC Silver
FIRST UNITED CU	5,472	29.2	Household	N	N	N	N	LV1	LV2 LV2
FOREST AREA FEDERAL	12,598	99.8	N	N	N	N	N	BASIC SERVICE	SIL SILVER

Contact Info

Compare to My CU

Show Marked

Next Level

Summary

More

i

★ indicates a CU within the requested membership or asset range.

FR (4213) 10/27/16

Learn From a Peer: Tiered Services Program Cfg  
(Learn From a Peer: MNMGMA)

Session 0 CU\*BASE GOLD Edition - Peer Criteria Selection

Select peer by

Asset range

Member range

Member range

35,217 to 43,043

Scoring method

Member

Household

Both

Default range is set at +/- 10% of your Credit Union's values

Continue

Session 0 CU\*BASE GOLD - FRANKENMUTH CREDIT UNION

File Edit Tools Help

Goal 3: Analyzing Member Loans

CU Pool: 3

Date Sep 2016

Summary

# Members

% Members

Description	My Credit Union			Day Air Credit Union			Avg %
	Members	%	Rank	Members	%	Rank	
Mortgage Loans by Loan Category: 7 select	1,061	2.7	2	565	1.5	3	2.8
Hone Equity Loans by Loan Category: 3 sel	2,006	5.2	1	796	2.0	3	3.4
All Other Loans	14,010	36.2	1	13,376	34.3	2	28.6
Any Loan Product at a Delinquency Level of 2	1,192	3.1	1	257	0.7	2	1.3
Aggr. Balance up to 4999	7,343	19.0	2	7,581	19.5	1	17.8
Aggr. Balance from 5000 to 9999	2,661	6.9	2	2,109	5.4	3	7.1
Aggr. Balance from 10000 to 24999	4,709	12.2	2	5,875	15.1	1	10.2
Aggr. Balance from 25000 to 49999	2,294	5.9	2	2,580	6.6	1	4.8
Aggr. Balance from 50000 to 999999999	3,072	7.9	1			3	3.0
Miscellaneous OTB Loan Account Present			3	1,826	4.7	1	1.6
Credit Card Trans up to			1			1	
Credit Card Trans to			1			1	

Summary

Goal 1

Goal 2

Goal 3

Goal 4

Goal 5

Select Peer Criteria

Learn From a Peer: Tiered Services Peer Analysis  
(Learn From a Peer: MNMGMA)



# Tiered Services Behind the Firewall

FILEXX, WHERE YOUR EMPLOYEES CAN TAKE STRATEGY TO A TACTICAL LEVEL

## Targeted Tiered Score Analysis (Management Analysis Dashboards 2: MNMGME)

Session 0 CU\*BASE GOLD - Targeted Tiered Score Analysis for 10/2016

Targeted Tiered Score Analysis for 10/2016

Branch  000 selected

Member designation  000 selected

Gender ☐ Male ☐ Female ☒ All

Age range 000 to 000 (blank for all)

Credit score range 0000 to 0000 (blank for all)

Tier goal line item  \*ALL Selected

Member/employee type  000 selected

The next target for My CU Today Plus related to Tiered Services is the ability to let the data community see how member demographic groups score

Session 0 CU\*BASE GOLD - FRANKENMUTH CREDIT UNION

File Edit Tools Help

Targeted Tiered Scoring Analysis

\*All

Relationship management of members scored

Drill down detail only available for October 2016

Description	10/2016		*ALL		*ALL	Tier Points <=0		Tier Points > 0	
	Members	%	Members	%	%	Members	%	Members	%
BASIC SERVICE	6,398	36.8	15,510	39.7	41.3	2,396	13.8	4,002	23.0
Avg Prod Per Mbr	1.341		1.645			1.058		1.510	
Avg SVCS Per Mbr	1.766		1.917			.934		2.264	
Household Adj									
VIP-SILVER	3,630	20.9	6,850	17.5	53.0			3,630	20.9
Avg Prod Per Mbr	2.326		2.541					2.326	
Avg SVCS Per Mbr	4.562		4.861					4.562	
Household Adj									
VIP-GOLD	2,175	12.5	4,520	11.6	48.1			2,175	12.5
Avg Prod Per Mbr	2.739		2.915					2.739	
Avg SVCS Per Mbr	4.148		4.118					4.148	
Household Adj									
VIP-PLATINUM	5,179	29.8	12,223	31.3	42.4			5,179	29.8
Avg Prod Per Mbr	4.130		4.361					4.130	
Avg SVCS Per Mbr	5.405		5.525					5.405	
Household Adj									
Total	17,382		39,103		44.4	2,396		14,986	
Avg Prod Per Mbr	2.553		2.798			1.058		1.058	
Avg SVCS Per Mbr	3.732		3.815			.934		.934	
Household Adj									

Summary

Goal 1

Goal 2

Goal 3

Goal 4

Goal 5

View Prod & Svc/Mbr Cfg

Show Selects

FR (5415) 10/27/16



# Now let's take a look at your numbers via My CU Today Plus...

MY CU TODAY

Video Demo Home Plus Alerts Trends Help

Keep Your Finger to the Pulse

My CU Today enables you to understand your credit union better than ever before. You'll never have to say you don't know the latest information happening right now. Your credit union's vitals are at your fingertips.

Username: Password: Login Forgot your password?

Click Here to Watch the MY CU TODAY Video

Make Custom OBC Banners! Along with OBC banners, CU\*OverDrive offers customized website banners, MAP promotions, and Hybrid Mobile App advertisements. Each month your credit union can have the CU\*.

ALERTS

Activate My Alerts

TRENDS

Activate My Trends

PLUS

Activate My CU Today Plus

BOARD OF DIRECTORS

Activate Board of Directors

EXAMSHARE

Activate Share Exams

POLICYSWAP

Activate Policy

RISK MANAGEMENT REPORT GENERATOR

Activate R.M.R.G.

Be empowered. More than ever before, you can now see exactly what is happening on the ground at your credit union. Whether you need to know how many

MY CU TODAY PLUS

Video Demo Home Plus Alerts Trends Help

Credit Union: Frankensmuth Credit Union (112)

Keep Your Finger to the Pulse

My CU Today enables you to understand your credit union better than ever before. You'll never have to say you don't know the latest information happening right now. Your credit union's vitals are at your fingertips.

Welcome back Dawn Moore

My Account | CU Management | User Management | Role Management | Logout

Click Here to Watch the MY CU TODAY Video

Free CU\*OverDrive Webinar Join us for a free webinar as we take an in depth look at how the annual CU\*OverDrive and Conflict programs work. The webinar will take place Thursday, October 27, 2016 at 2:00PM EST.

BUDGET

View/Analyze CU Budget

3 YEAR BALANCE COMPARISON

3-Year GL Acct Balance Comparison

10 YEAR TRENDS

10-Year Trends by GL Account

LOAN PORTFOLIO

Analyze Loan Portfolio

SAVINGS PORTFOLIO

Analyze Savings Portfolio

CERTIFICATE PORTFOLIO

Analyze Certificate Portfolio

TIERED SERVICES COMPARISON

Tiered Services Comparison

VARIANCE

Variance Analysis

Be empowered. More than ever before, you can now see exactly what is happening on the ground at your credit union. Whether you need to know how many



# Remember this from yesterday?

WITH MY CU TODAY PLUS, THIS MIGHT GET EVEN TRICKIER

- ❑ Now we're adding the books... and the bookkeepers...and the accountants...and the reconcilers
- ❑ My CU Today Plus is not designed to tell you whether or not your books are in balance with your member accounts...
- ❑ ...it's to tell you how your books are trending, *even if they are out of balance*

## The tricky part...

WITHOUT POWER USERS AND A COMMUNITY TO SHOW THE WAY, HOW DO WE GO FORWARD?

- ❑ How does an analyst see this compared to a bookkeeper?
  - Do numbers have to balance to the penny? Or do you round up (or down)?
  - Is this a standalone product showing the analyst where things are going, or a bookkeeping product to be reconciled with CU\*BASE reports?
- ❑ Without an aggressive audience, have we really started to build the intelligence about this solution that we'll need, in order for everyone to count on it?

Why should CU\*Answers build a client service desk for this, when what we really need is a bench of data analysts?



The screenshot shows the MY CU TODAY Plus web interface. At the top, there's a navigation bar with links like 'Home', 'About', 'Contact Us', and 'Trends'. Below the navigation bar, there's a large line chart showing a green line trending upwards. To the right of the chart, there's a sidebar with various widgets, including 'New Members Today', 'New Members This Month', and 'New Members This Year'. At the bottom, there's a section titled 'ADDITIONAL TRENDS' with a 'Balance Data' widget.



Remember from yesterday?

WITH MY CU TODAY PLATFORM

- Now we're adding the... and the best... accounts

- My CU... to tell you... books are in balance member accounts

- ...it's to tell you... are trending... of balance

What if CU\*Answers put up a **\$100,000 contract** to a data analytics CUSO to drive the usage of My CU Today for the next three years?

Are there any entrepreneurs in the room? We started SRS Bookkeeping with this exact offer.  
*(And by the way, CU\*Answers has been paying \$100,000 a year for 10+ years.)*

HOW DO WE GO FORWARD?

MY CU TODAY  
Credit Union



Why...ers build a client service...s, when what we really need...f data analysts?



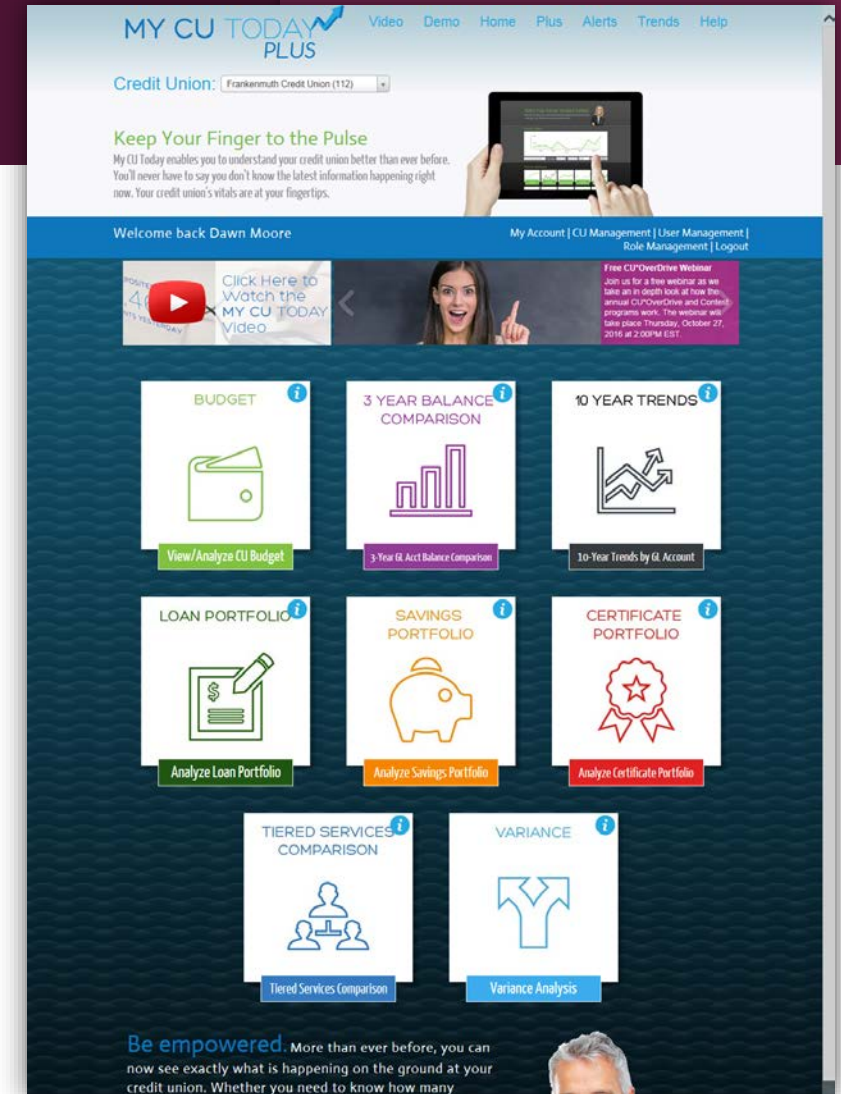


# Owners and professional stakeholders like to see the financials that point to the CU's success

"I'M AN INSIDER, AND I GET THE STRAIGHT SCOOP"

- ❑ After Tiered Services, next we targeted the numbers
  - Replicating the key data from the CU\*BASE general ledger into the My CU Today warehouse to create new tools for the CEO's expanding data community
- ❑ We modeled the My CU Today Plus presentations on our CU\*BASE budgeting projects

But before we jump into My CU Today Plus, let's take a look at what CU employees who sign on to CU\*BASE are doing





# Budgeting Tools Behind the Firewall

FILEXX, WHERE YOUR EMPLOYEES CAN TAKE STRATEGY TO A TACTICAL LEVEL

Session 0 CU\*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

### Balance Comparisons Asset

Corp ID 01 ABC CREDIT UNION All GL Accounts  
Budget Group 01 CONSUMER LOANS All Branches

	2013		2014		2015	
	Beginning balance:	98,810,991.25	123,223,860.02	123,223,860.02	153,214,898.74	153,214,898.74
Month	Change \$	Balance	Change \$	Balance	Change \$	Balance
Jan	638,270.87	99,449,262.12	1,562,294.27	124,766,154.29	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	154,972,751.29
Mar	720,573.58	101,208,413.99	3,515,270.88	129,104,326.08	2,306,086.13	157,278,837.42
Apr	2,775,573.04	103,983,987.03	3,131,595.32	132,235,921.40	2,625,119.77	159,903,957.19
May	2,606,164.54	106,590,151.57	3,398,563.67	135,634,485.07	2,388,529.86	162,292,487.05
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	2,530,435.77	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 %					

Session 0 CU\*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

### Ten Year Trend Analysis by GL Account

Budget group 01 CONSUMER LOANS G/L acct 701-33 NEW  
Location All locations

Year	Dec YE Balance	% Change	Net Change
2014	19,619,972	8.8	1,578,764
2013	18,041,208	7.5	1,252,218
2012	16,788,990	14.7	2,150,312
2011	14,638,678	6.3	989,302
2010	15,627,980	10.3	1,795,726
2009	17,423,706	3.5	636,750
2008	18,060,456	34.0	4,583,752
2007	13,476,704	6.7	841,052
2006	12,635,652	35.6	3,317,882
2005	9,317,769	17.4	1,381,793

Current Partial Year (Most Recent Actual Balance as of 5/27/15)

2015	19,658,700	0.2	38,728
------	------------	-----	--------

Session 0 CU\*BASE GOLD Edition - FRANKENMUTH CREDIT UNION

File Edit Tools Help

## Budgeting Tools

**My Menus**

- 5300 Call Report Tools
- ACH/Payroll Processing
- Audit Misc. Configurations
- Auditing Functions
- Back Office
- Check Processing
- Check/ATM Processing
- Collection Processing
- Configuration Functions
- CU\*BASE Main Menu
- CU\*BASE Report Builder 1

**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

### Prep for Budget Assumptions

- Div/Int Base Rate Forecasting
- Div/Int Split Rate Forecasting
- Certificate Repricing Forecast
- Journal History Inquiry
- Trial Balance G/L Verification
- Trial Balance Analysis
- ADB Analysis (Savings & Loans)
- 3-Yr GL Acct Balance Comparison
- 10-Year Trends by GL Account
- Analyze Loan Portfolio
- Analyze Savings Portfolio
- Analyze Certificate Portfolio

**Config**

- Lo
- B
- Li
- C
- Pr
- M
- W

**Analyze**

- Vi
- Pr
- Ve
- Pr

Session 0 CU\*BASE GOLD -

File Edit Tools Help

### Current Portfolio - Loans

Budget Group 01 CONSUMER LOANS # GL Acct 21

GL Acct	Description	Cur Wid Avg Rate	Current Avg Rate	Low Rate	High Rate	# Loans	# Rates	# Members	Current Balance
701.00	SIGNATURE LOANS PARTIALLY SECU	11.074	12.308	2.000	24.900	2,498	143	2,321	14,972,896
701.01	SECURED CLOSED END LOANS	8.202	8.048	2.000	17.000	156	39	149	2,613,873
701.02	STUDENT LOANS	6.741	6.841	4.990	11.750	64	13	63	195,362
701.03	SHARE PLEDGE LOANS	4.381	4.498	4.150	7.000	43	5	42	287,977
701.04	SIGNATURE LOANS	8.657	10.954	1.000	24.240	2,662	123	2,475	14,745,482
701.22	NEW AUTO LEASE	3.485	3.452	1.850	13.400	108	25	105	3,667,275
701.23	USED AUTO LEASE	3.967	3.987	1.890	10.500	57	21	57	1,570,216
701.24	REVOLVING CREDIT - BETHEL	12.536	12.684	12.000	15.000	57	2	56	144,568
701.28	STUDENT LOAN	6.218	6.333	4.990	9.990	511	14	510	5,140,089
701.31	GOLD LOC	6.858	6.849	3.500	12.250	243	16	242	1,605,504
701.32	CLASSIC LOC	14.619	13.040	6.000	25.000	109	30	109	54,189
701.33	NEW VEHICLE LOANS	4.494	4.538	1.800	16.400	976	129	942	19,703,457
701.34	USED VEHICLE LOANS	5.677	5.707	1.650	21.240	6,936	233	6,345	80,955,501
701.35	RECREATIONAL VEHICLE LOANS	5.452	5.901	2.000	16.500	1,561	98	1,432	30,654,418
701.38	RECREATIONAL VEHICLE VARIABLE	5.041	5.000	4.250	6.500	4	3	4	52,181
701.39	GOODMONEY PAYDAY LOANS	1.994	1.987	1.000	2.000	81	2	81	35,319
701.40	OVERDRAFT PROTECTION	12.526	13.361	5.250	22.240	1,383	59	1,383	837,810
Totals		6.253	8.050	1.000	25.000	17,572	965	16,439	177,268,076

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

Export Full List Member Connect



# The Budget Project 2017

## FEATURES TO BE DELIVERED IN THE 16.12 RELEASE

- ❑ Begin your modeling projections after the calendar year has started
  - Asset/liability projections can then use your actual beginning-of-year balance from Dec. month-end
- ❑ Attach free-form text **Notes**
  - Create separate notes for each G/L type (Income, Expenses, Assets, Liabilities) plus add notes about the overall budget
  - Record notes about the calculation assumptions you used when figuring your budget figures or running your modeling projections

The screenshot displays the CU\*BASE GOLD Edition software interface. The top window, titled "Session 0 CU\*BASE GOLD Edition - FRANKENMUTH CREDIT UNION", shows the "Budgeting Tools" menu. The "My Menus" list includes: 5300 Call Report Tools, ACH/Payroll Processing, Audit Misc. Configurations, Auditing Functions, Back Office, Check Processing, Check/ATM Processing, Collection Processing, Configuration Functions, CU\*BASE Main Menu, and CU\*BASE Report Builder 1. The "My Shortcuts" list includes: 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, and Collection Processing. The "Prep for Budget Assumptions" list includes: 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. 10-Year Trends by GL Account, 10. Analyze Loan Portfolio, 11. Analyze Savings Portfolio, and 12. Analyze Certificate Portfolio. The "Configure Your Budget Tools" list includes: 16. Lock/Unlock G/Ls for Budgeting, 17. Budget Groups in Chart of Accts, 18. Link G/L Accts for Modeling, and 19. Configure Branches to Model. The "Create/Maintain Your Budget" list includes: 22. Project Asset/Liability Balances, 23. Model Yield & Cost Projections, and 24. Work With CU Budget. The "Analyze Your Budget" list includes: 27. View/Analyze CU Budget, 28. Print Budget Reports, 29. Variance Analysis, and 30. Print Variance Financial Stmts. The bottom window, titled "Session 2 CU\*BASE GOLD - Asset Notes", shows the "Asset Notes" form. The "Description" field contains "2016 Budget Recast" and the "Owner" field contains "Keegan". The "Notes: 1" section shows a list of notes for "Assets", with the first note being "Used a 5% increase assumption across the board and blah de blah". The bottom of the window features a navigation bar with icons for back, forward, up, down, print, link, info, help, and search, along with the text "TD (6115)".



# The Budget Project 2017

## FEATURES TO BE DELIVERED IN THE 16.12 RELEASE

### ❑ Store and adjust **multiple budgets** for the same budget year

- For comparing budgets that use different assumptions (such as aggressive vs. conservative)
- For creating mid-year budget revisions
- For archiving a copy of a budget before playing with some new numbers

### ❑ (And next year we'll tackle new models for investment assets/income)

The screenshot displays two windows from the CU\*BASE GOLD software. The top window, titled 'Session 2 CU\*BASE GOLD - Budget Snapshots', shows a table of budget snapshots for the year 2016. The table includes columns for Description, Year, Count, Income, Expense, Net Inc/Loss, Cmt, and Owner. Below the table are buttons for 'Import from Snapshot into Live Budget', 'Delete', 'Export complete budget for Query or download', 'Change Details', 'View Details', 'Copy', and 'Save Live Budget to'. The bottom window, titled 'Session 7 CU\*BASE GOLD - Showing All Notes', displays notes for the '2016 Budget Recast' by 'Keegan'. The notes are categorized by General, Income, Expense, Assets, and Liabilities.

Description	Year	Count	Income	Expense	Net Inc/Loss	Cmt	Owner
Test - Aggressive	2016	171,901	8,130,447-	13,442,051	5,311,604	*	Dawn Moore
2016 Budget Recast	2016	170,448	7,407,771-	12,888,820	5,481,049	*	Keegan
2016 Live Budget	2016	170,448	7,364,633-	12,888,820	5,524,187		Keegan

Buttons: Import from Snapshot into Live Budget, Delete, Export complete budget for Query or download, Change Details, View Details, Copy, Save Live Budget to

Session 7 CU\*BASE GOLD - Showing All Notes

Description: 2016 Budget Recast  
Owner: Keegan

Notes: 9

General: This recast was done during April and included a change to branch 03 to adjust for blah de blah

Income: Add notes from UGLBGT2-1 (Budgeting)  
Notes added from UGLBUDD (Manual Budgeting)  
Notes added in UGLBGT8 (Modeling) for Income

Expense: Test an expense  
Expense comment created from UGLBGT8

Assets: Used a 5% increase assumption across the board and blah de blah

Liabilities: This is a liability comment



# Now let's take a look at your numbers via My CU Today Plus...

MY CU TODAY

Video Demo Home Plus Alerts Trends Help

Keep Your Finger to the Pulse

My CU Today enables you to understand your credit union better than ever before. You'll never have to say you don't know the latest information happening right now. Your credit union's vitals are at your fingertips.

Username: Password: Login Forgot your password?

Click Here to Watch the MY CU TODAY Video

Make Custom OBC Banners! Along with OBC banners, CU\*OverDrive offers customized website banners, MAP promotions, and Hybrid Mobile App advertisements. Each month your credit union can have the CU\*OverDrive.

ALERTS

Activate My Alerts

TRENDS

Activate My Trends

PLUS

Activate My CU Today Plus

BOARD OF DIRECTORS

Activate Board of Directors

EXAMSHARE

Activate Share Exams

POLICYSWAP

Activate Policy

RISK MANAGEMENT REPORT GENERATOR

Activate R.M.R.G.

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Credit Union: Frankemuth Credit Union (112)

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BUDGET

View/Analyze CU Budget

3 YEAR BALANCE COMPARISON

3-Year GL Acct Balance Comparison

10 YEAR TRENDS

10-Year Trends by GL Account

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Analyze Loan Portfolio

SAVINGS PORTFOLIO

Analyze Savings Portfolio

CERTIFICATE PORTFOLIO

Analyze Certificate Portfolio

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Tiered Services Comparison

VARIANCE

Variance Analysis

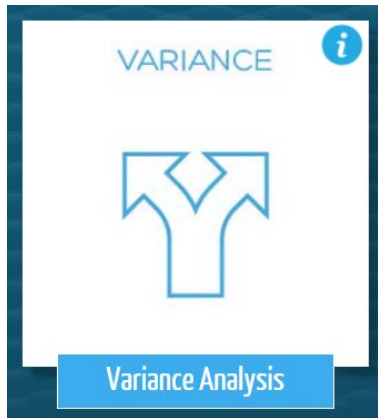
Be empowered.

More than ever before, you can now see exactly what is happening on the ground at your credit union. Whether you need to know how many



# Budget and Variance Tools via My CU Today Plus

BIG-PICTURE THINKERS ARE GOING TO DRIVE NEW REQUIREMENTS FOR DAY-TO-DAY PRACTITIONERS



Frankenmuth Credit Union - Budget Variance

Show Summary Type Net Income Branch(es) All Branches

Budget from January 2016 to October 2016 Compare to Actual from January 2016 to October 2016 Go

Budget Group(s) Contains All Budget Groups GL Account(s) Contains All GL Accounts

Variance >= \$ 0 Variance >= % 0

Search Exclude

Left click underlined values to view additional information. Full Screen CSV Help

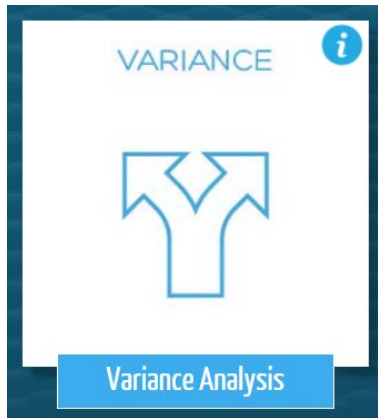
Summary	2016 Budget	2016 Actual	Variance 2016 Actual - 2016 Budget	Variance / 2016 Budget
<u>Income</u>	<u>24,617,728</u>	<u>23,745,758</u>	<u>-871,970</u>	<u>-3.5%</u>
<u>Expense</u>	<u>20,777,066</u>	<u>17,614,903</u>	<u>-3,162,164</u>	<u>-15.2%</u>
<u>Net</u>	<u>3,840,662</u>	<u>6,130,856</u>	<u>2,290,193</u>	<u>59.6%</u>

Think about your data exchange and all the layers – if they want to use these tools, what do you need to do to change your CU\*BASE insiders so the data reaches the database?



# Budget and Variance Tools via My CU Today Plus

BIG-PICTURE THINKERS ARE GOING TO DRIVE NEW REQUIREMENTS FOR DAY-TO-DAY PRACTITIONERS



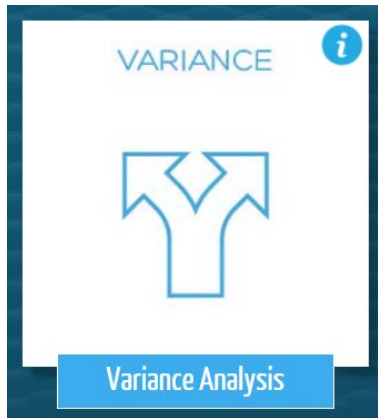
Group	Description	2016 Budget (Sum: 24,617,731)	2016 Actual (Sum: 23,746,486)	Variance 2016 Actual - 2016 Budget	Variance / 2016 Budget
17	<u>INCOME FROM ALL LOANS</u>	16,634,325	15,549,889	-1,084,437	-6.5%
19	<u>INCOME FROM INVESTMENTS</u>	395,875	388,524	-7,351	-1.9%
20	<u>INCOME FROM FRANKLIN US GOVT SECURITIES</u>	40,791	30,185	-10,606	-26.0%
21	<u>INCOME FROM SHARED BRANCHING</u>	10,410	8,875	-1,535	-14.7%
23	<u>INCOME FROM FANNIE MAE &amp; FREDDIE</u>	1,514,815	1,685,189	170,374	11.2%
24	<u>INCOME FROM INHOUSE REAL ESTATE</u>	0	0	0	0.0%
25	<u>INCOME FROM FCU LAND CONTRACTS</u>	109,757	92,645	-17,112	-15.6%
26	<u>INCOME FROM LOAN LATE FEES</u>	387,538	413,088	25,550	6.6%
27	<u>INCOME FROM NSF FEES</u>	334,102	340,567	6,465	1.9%
28	<u>INCOME FROM BOUNCE PROTECTION/OD INCOME</u>	1,489,221	1,391,070	-98,151	-6.6%
	Income	24,617,728	23,745,758	-871,970	-3.5%
	Expense	0	0	0	0.0%
	Net	24,617,728	23,745,758	-871,970	-3.5%

Think about your data exchange and all the layers – if they want to use these tools, what do you need to do to change your CU\*BASE insiders so the data reaches the database?



# Budget and Variance Tools via My CU Today Plus

BIG-PICTURE THINKERS ARE GOING TO DRIVE NEW REQUIREMENTS FOR DAY-TO-DAY PRACTITIONERS



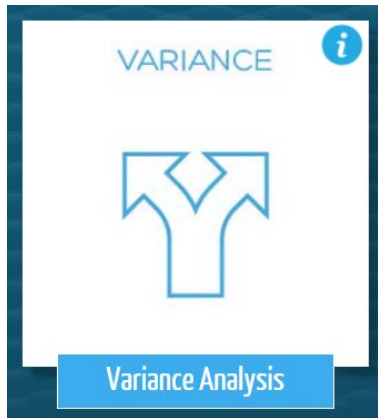
GL Account ↑	Group	Description ↓↑	2016 Budget (Sum: 16,634,325)	2016 Actual (Sum: 15,549,890)	Variance 2016 Actual - 2016 Budget	Variance / 2016 Budget
<u>111.00</u>	<u>17</u>	<u>INT INCOME - SIGNATURE LOANS PART SECURE</u>	1,496,338	1,326,514	-169,824	-11.3%
<u>111.01</u>	<u>17</u>	<u>INT INCOME - BUSINESS REAL ESTATE PARTIC</u>	-2,231	-3,961	-1,730	77.6%
<u>111.02</u>	<u>17</u>	<u>INT INCOME - REVOLVING CREDIT BETHEL</u>	21,113	13,547	-7,566	-35.8%
<u>111.03</u>	<u>17</u>	<u>INT INCOME - SHARE PLEDGE LOANS</u>	13,343	9,495	-3,848	-28.8%
<u>111.04</u>	<u>17</u>	<u>INT INCOME - SIGNATURE LOANS</u>	1,132,963	1,026,746	-106,217	-9.4%
<u>111.05</u>	<u>17</u>	<u>INT INCOME - STOCK LOANS</u>	0	0	0	0.0%
<u>111.08</u>	<u>17</u>	<u>INT INCOME - BUS ADJ RATE MORTGAGE</u>	23,961	14,695	-9,266	-38.7%
<u>111.09</u>	<u>17</u>	<u>VIP LOAN INTEREST REBATES</u>	-313,883	-283,877	30,006	-9.6%
<u>111.11</u>	<u>17</u>	<u>INT INCOME - BUS R/E FIXED RATE</u>	726,633	689,983	-36,650	-5.0%
<u>111.12</u>	<u>17</u>	<u>INT INCOME - BUSIN LOAN FIXED RATE</u>	116,151	120,952	4,800	4.1%
		Income	16,634,325	15,549,889	-1,084,437	-6.5%
		Expense	0	0	0	0.0%
		Net	16,634,325	15,549,889	-1,084,437	-6.5%

Think about your data exchange and all the layers – if they want to use these tools, what do you need to do to change your CU\*BASE insiders so the data reaches the database?



# Budget and Variance Tools via My CU Today Plus

BIG-PICTURE THINKERS ARE GOING TO DRIVE NEW REQUIREMENTS FOR DAY-TO-DAY PRACTITIONERS



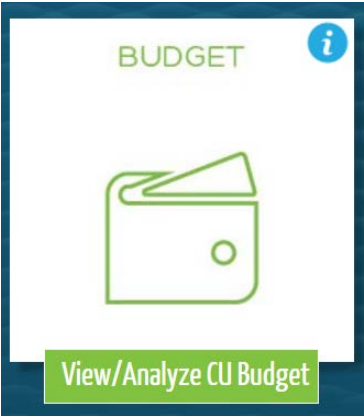
Month	2016 Budget (Sum: 1,496,340)	2016 Actual (Sum: 1,326,514)	Variance 2016 Actual - 2016 Budget	Variance / 2016 Budget
January	149,634	135,195	-14,438	-9.6%
February	149,634	129,411	-20,223	-13.5%
March	149,634	138,706	-10,928	-7.3%
April	149,634	136,657	-12,977	-8.7%
May	149,634	141,208	-8,426	-5.6%
June	149,634	137,924	-11,710	-7.8%
July	149,634	142,437	-7,197	-4.8%
August	149,634	143,808	-5,826	-3.9%
September	149,634	143,032	-6,602	-4.4%
October	149,634	78,136	-71,498	-47.8%
November	0	0	0	0.0%
December	0	0	0	0.0%
Income	16,634,325	15,549,889	-1,084,437	-6.5%
Expense	0	0	0	0.0%
Net	16,634,325	15,549,889	-1,084,437	-6.5%

Think about your data exchange and all the layers – if they want to use these tools, what do you need to do to change your CU\*BASE insiders so the data reaches the database?



# Budget and Variance Tools via My CU Today Plus

BIG-PICTURE THINKERS ARE GOING TO DRIVE NEW REQUIREMENTS FOR DAY-TO-DAY PRACTITIONERS



Frankenmuth Credit Union - View/Analyze Budget Data

Show

Summary

Type

Net Income

Branch

All Branches

Budget from

January 2016

to

October 2016

Compare to

Actual

from

January 2016

to

October 2016

Go

Budget Group

All Budget Groups

GL Account

All GL Accounts

Search

Exclude

Left click underlined values to view additional information.

Full Screen

CSV

Help

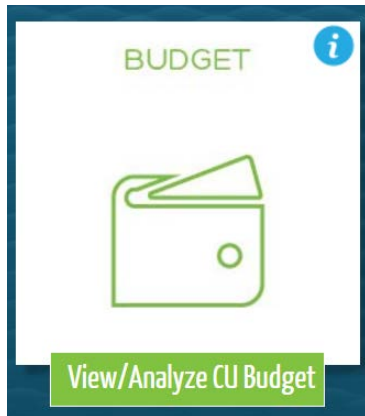
Summary	Accounts	Budgeted	Total Budgeted Amount
<u>Income</u>	<u>304</u>	<u>70.7%</u>	<u>-24,617,728</u>
<u>Expense</u>	<u>343</u>	<u>62.4%</u>	<u>20,777,066</u>
<u>Net</u>			-3,840,662

For example, you have a board chairman who wants to understand how board expenses are budgeted and how they are tracking...what will you have to do to set the stage so he can do his work?



# Budget and Variance Tools via My CU Today Plus

BIG-PICTURE THINKERS ARE GOING TO DRIVE NEW REQUIREMENTS FOR DAY-TO-DAY PRACTITIONERS



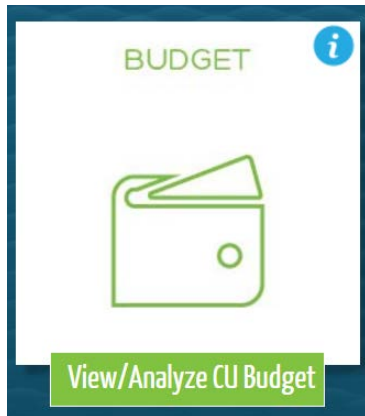
Group	Description	2016 Budget (Sum: 20,777,066)	2016 Actual (Sum: 17,619,422)	Variance 2016 Actual - 2016 Budget (Sum: -3,157,643)	Variance / 2016 Budget
<u>50</u>	<u>SALARY EXPENSE</u>	6,779,855	5,641,950	-1,137,904	-16.8%
<u>51</u>	<u>PENSION AND TAXES EXPENSE</u>	917,406	814,970	-102,437	-11.2%
<u>52</u>	<u>OTHER EMPLOYEE BENEFITS</u>	611,650	636,147	24,497	4.0%
<u>53</u>	<u>INCENTIVE EXPENSE</u>	939,535	1,015,151	75,616	8.0%
<u>54</u>	<u>EDUCATIOIN AND TRAINING OF STAFF</u>	157,646	106,448	-51,198	-32.5%
<u>55</u>	<u>BOARD AND STAFF EXPENSE</u>	147,617	169,529	21,912	14.8%
<u>56</u>	<u>ASSOCIATION DUES</u>	35,928	20,012	-15,915	-44.3%
<u>57</u>	<u>OFFICE OCCUPANCY</u>	519,565	470,937	-48,628	-9.4%
<u>58</u>	<u>JANITOR AND OTHER LABOR</u>	408,176	296,427	-111,749	-27.4%
<u>59</u>	<u>BUILDING AND LAND IMPROVEMENTS</u>	482,196	484,927	2,730	0.6%

For example, you have a board chairman who wants to understand how board expenses are budgeted and how they are tracking...what will you have to do to set the stage so he can do his work?



# Budget and Variance Tools via My CU Today Plus

BIG-PICTURE THINKERS ARE GOING TO DRIVE NEW REQUIREMENTS FOR DAY-TO-DAY PRACTITIONERS



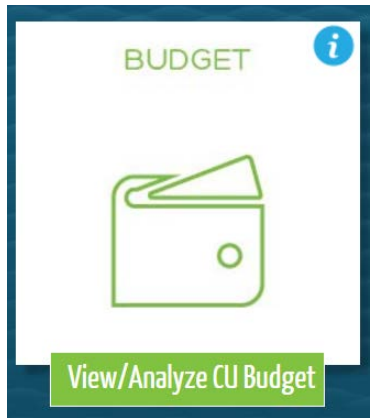
GL Account	Description	2016 Budget (Sum: 147,618)	2016 Actual (Sum: 169,529)	Variance 2016 Actual - 2016 Budget (Sum: 21,910)	Variance / 2016 Budget
<u>231.00</u>	<u>MILEAGE</u>	35,409	24,914	-10,495	-29.6%
<u>231.01</u>	<u>FUEL AND AUTO REPAIRS</u>	31,529	23,535	-7,994	-25.4%
<u>231.02</u>	<u>DALE CARNEGIE CLASSES-CLOSED</u>	0	0	0	0.0%
<u>231.04</u>	<u>STAFF TUITION</u>	1,565	1,000	-565	-36.1%
<u>231.05</u>	<u>INSERVICE DAY</u>	14,371	11,696	-2,675	-18.6%
<u>231.06</u>	<u>STAFF SUMMER OUTINGS</u>	3,532	0	-3,532	100.0%
<u>231.08</u>	<u>AHO STAFF TRAINING AND COMPETENCIES</u>	20,962	14,570	-6,393	-30.5%
<u>232.10</u>	<u>BOARD OF DIRECTORS EXPENSE</u>	40,250	42,799	2,549	6.3%
<u>319.00</u>	<u>STAFF APPRECIATION/WKCQ EVENT</u>	0	51,015	51,015	100.0%

For example, you have a board chairman who wants to understand how board expenses are budgeted and how they are tracking...what will you have to do to set the stage so he can do his work?



# Budget and Variance Tools via My CU Today Plus

BIG-PICTURE THINKERS ARE GOING TO DRIVE NEW REQUIREMENTS FOR DAY-TO-DAY PRACTITIONERS



Month	2016 Budget (Sum: 35,410)	2016 Actual (Sum: 24,915)	Variance 2016 Actual - 2016 Budget (Sum: -10,493)	Variance / 2016 Budget
January	3,541	946	-2,594	-73.3%
February	3,541	2,542	-999	-28.2%
March	3,541	3,257	-284	-8.0%
April	3,541	2,823	-718	-20.3%
May	3,541	1,277	-2,264	-63.9%
June	3,541	4,390	850	24.0%
July	3,541	3,767	226	6.4%
August	3,541	2,097	-1,444	-40.8%
September	3,541	3,816	275	7.8%
October	3,541	0	-3,541	100.0%
November	0	0	0	0.0%

For example, you have a board chairman who wants to understand how board expenses are budgeted and how they are tracking...what will you have to do to set the stage so he can do his work?



# What else might we add that will drive you to change inside your operations?

## BIG-PICTURE THINKERS ARE GOING TO DRIVE NEW REQUIREMENTS FOR DAY-TO-DAY PRACTITIONERS

### ■ What if in the future My CU Today Plus included:

- Call Reports and your trends
- AIREs files and their trends
- Future examiner data extracts
- Concentration risks and their trends
- etc....

### ■ My CU Today Plus may become a compass for what is needed in your data exchange with a new community of interested people, and that may force you to change the way your people use internal solutions and their priorities

#### NCUA Interview Q&A

October 2016

Questions submitted by:	Answers prepared by:
Mark D. Vaughan Head of External-Stakeholder Outreach (Call Report Modernization) Office of Examination and Insurance   NCUA Office: (703) 518-6622   Cell: (571) 236-6536	Randy D. Karnes CEO CU*Answers, Inc. Office: (616) 285-5711   Cell: (616) 299-7834

**Q:** Commercial banks submit their Call Report data using TSP-provided software. The FDIC has a data-submission portal, but no bank uses it. In contrast, no credit union relies on vendor-provided software; they all use the NCUA system [CU Online]. Do you have any insight about this pattern? Have credit-union TSPs refrained from offering an alternative because NCUA provides CU Online free to users? Or could NCUA do something from a technology perspective to make it more likely vendors would offer similar data-submission software?

**A:** I was unaware of the trend in commercial banks. I wonder if it evolved more out of the FDIC's approach to vendors than the desires of the commercial banks. Throughout my tenure as a designer for core processors, I had avoided creating Call Report solutions for two reasons: First, there was no visible support by the NCUA to encourage vendors that it was a worthwhile endeavor and that the NCUA would set some standards for a designer to work towards. Therefore, no credit unions made it a competitive expectation in selecting core processing solutions.

Second, Call Reports have been comprehensive and far more diverse than the data included in a core processing platform. They require additional data and even static answers from the credit union. Credit unions, therefore, seem to think of it as a process of correlating diverse vendor information, beyond what we might store in the core.

I did eventually reverse myself, and we developed a very comprehensive Call Report tool nearly a decade ago. But we didn't design it to be a submission tool. We created a tool to automate the collection of data from our core using configurable calculations. More importantly, we designed it as way for credit unions to analyze trends from their Call Report data, and to more easily reconcile the portions of the data that were native to our solution. Our credit unions complete the process and then upload through the reporting mechanism provided by the NCUA.

This is not the ultimate solution, but it is a solution that allows us to collaboratively analyze Call Report changes, call out those changes to our network, add new automation as both the Call Report and our data change over time, and even provide services so credit unions have backup should their teams need support actually creating a response. While CUs can complete the entire Call Report on our software and upload it to the NCUA product, many still rekey the data into the NCUA site, risking errors.

We would prefer to go one step further and be able to aggregate Call Report responses and send them in a batch to the NCUA, instead of credit unions having to upload them individually. We believe we could help more CUs be timely in their responses and give a better network trending to our owners.

We have tried to create a competitive difference with our solution for Call Reports and the services we offer. It's a slow go. And yes, I do believe the NCUA could create a better environment so vendors would respond as a community and create a better solution, such as a standard testing site, better help desk support, and an environment where the 5300 was more transparent as to its formulas and inner workings. The NCUA's secret-sauce mentality about how they analyze 5300 data and come up with CAMEL correlations creates a negative environment for developers and credit unions to run towards.

**NOTE:** We have started to think about how to exchange data with the examination community, and have been working with both the NCUA and state regulators on new tactics. These include a 24-hour data loop with long-term trending and 30-, 60-, 90-, 180-, 365-day data averaging; a full alert system where data changes could signal regulators and third-party commentators; etc. You can see our work in this area at <https://www.mycutoday.com/>. We also have been working on encrypted data exchanges between credit unions and examiners for exam packages.



# A new database and dashboard made for My CU Today Plus

FROM THE LAST 5 YEARS, YOU HAVE 1,825 +/- DAILY INCOME AND EXPENSE ACCRUAL REPORTS

❑ What have you done with them?

❑ Here's what we're going to do:

- Create new daily data, designed to give answers and trend income and expense concepts over time
- Add a CU\*BASE operational feature and include the data in FILExxDW
- Replicate the data to the My CU Today warehouse and create new tools to show details lost when you simply archive daily reports

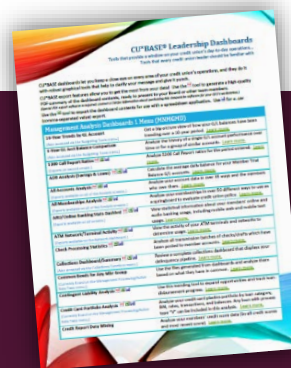
*...+...1...+...2...+...3...+...4...+...5...+...6...+...7...+...8...+...9...+...0...+...1...+...2...+...3									
10/25/16 11.50.42		CREDIT UNION					PINR2		PAGE
RUN ON 10/25/16		LOAN INTEREST CALCULATION REPORT						USER KEVINW	
BEGINNING OF DAY LOAN INTEREST PROCESSING									
CORPORATION - 01									
G/L		..... A C C R U E D I N T E R E S T .....			PRINCIPAL	ANNUALIZED	ANNUALIZED	# 0	
ACCT	BR DESCRIPTION	AMOUNT ON 10/12/16	NEW ACCRUED	CURRENT AMOUNT	BALANCE	YIELD	VALUE	ACCT	
75101 01	CLOSED END CONSUMER LOA	359,550.27	40,074.84	399,625.11	23,957,014.39	4.70	1,125,979	2,90	
75101 02	CLOSED END CONSUMER LOA	70,782.31	8,207.94	78,990.25	4,503,831.12	5.13	231,046	56	
75101 03	CLOSED END CONSUMER LOA	169,319.15	18,557.76	187,876.91	10,952,967.43	4.77	522,456	1,38	
75101 04	CLOSED END CONSUMER LOA	91,773.45	10,309.52	102,082.97	5,826,567.61	4.98	290,163	73	
75101 05	CLOSED END CONSUMER LOA	47,777.30	5,263.05	53,040.35	2,919,998.06	5.07	148,043	31	
75101 **		739,202.48 *	82,413.11 *	821,615.59 *	48,160,378.61 *	4.81 *	2,316,514 *	5,89	
75105 01	REVOLVING CREDIT LOANS	3,205.56	374.53	3,580.09	89,343.03	11.80	10,542	3	
75105 02	REVOLVING CREDIT LOANS	1,534.05	183.95	1,718.00	43,254.62	11.97	5,177	2	
75105 03	REVOLVING CREDIT LOANS	2,204.89	253.76	2,458.65	59,525.77	12.00	7,143	1	
75105 04	REVOLVING CREDIT LOANS	44.55	5.85	50.40	1,429.88	11.51	164		
75105 05	REVOLVING CREDIT LOANS	72.08	8.84	80.92	2,072.34	12.00	248		
75105 **		7,061.13 *	826.93 *	7,888.06 *	195,625.64 *	11.90 *	23,279 *	8	
75106 01	OVERDRAFT PROTECTION LO	13,146.70	1,487.98	14,634.68	232,214.64	18.04	41,891	68	

75125 **	7,529.12 *	867.49 *	8,396.61 *	419,976.97 *	5.81 *	24,400 *	2
75135 01 ACCR INT 15 YR HM EQUIT	3,843.73	446.29	4,290.02	175,668.34	7.15	12,560	
75135 **	3,843.73 *	446.29 *	4,290.02 *	175,668.34 *	7.15 *	12,560 *	
75150 01 ACCRUED INT HE CLOSED W	186.83	20.41	207.24	11,206.71	5.12	573	
75150 **	186.83 *	20.41 *	207.24 *	11,206.71 *	5.12 *	573 *	
** TOTAL ACCRUED INTEREST AS OF 10/12/16 --		\$791,335.47					
** TOTAL NEW ACCRUED INTEREST --		\$88,404.94					
** TOTAL CURRENT ACCRUED INTEREST --		\$879,740.41					
** TOTAL # OF LOANS DUE INTERES --		7,161					
** TOTAL GOVT. ACCRUED INTEREST AS OF 10/12/16 -		\$.00					
** TOTAL NEW GOVT. ACCRUED INTEREST --		\$.00					
** TOTAL CURRENT GOVT. ACCRUED INTEREST --		\$.00					
** TOTAL NUMBER OF GOVT. INTEREST LOANS --		0					
***END OF REPORT***							



87

dashboards  
...and counting!



## Analysis Dashboards

While we all consider what's next for My CU Today Plus, let's look at the tools your day-to-day teams can access that you should be aware of



# Before we dive in, a bit of history...

DASHBOARDS ARE BASED ON A SIMPLE TEMPLATE APPLIED TO A DIVERSE SET OF DATA AND GOALS

## ■ 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

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?



# 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/>



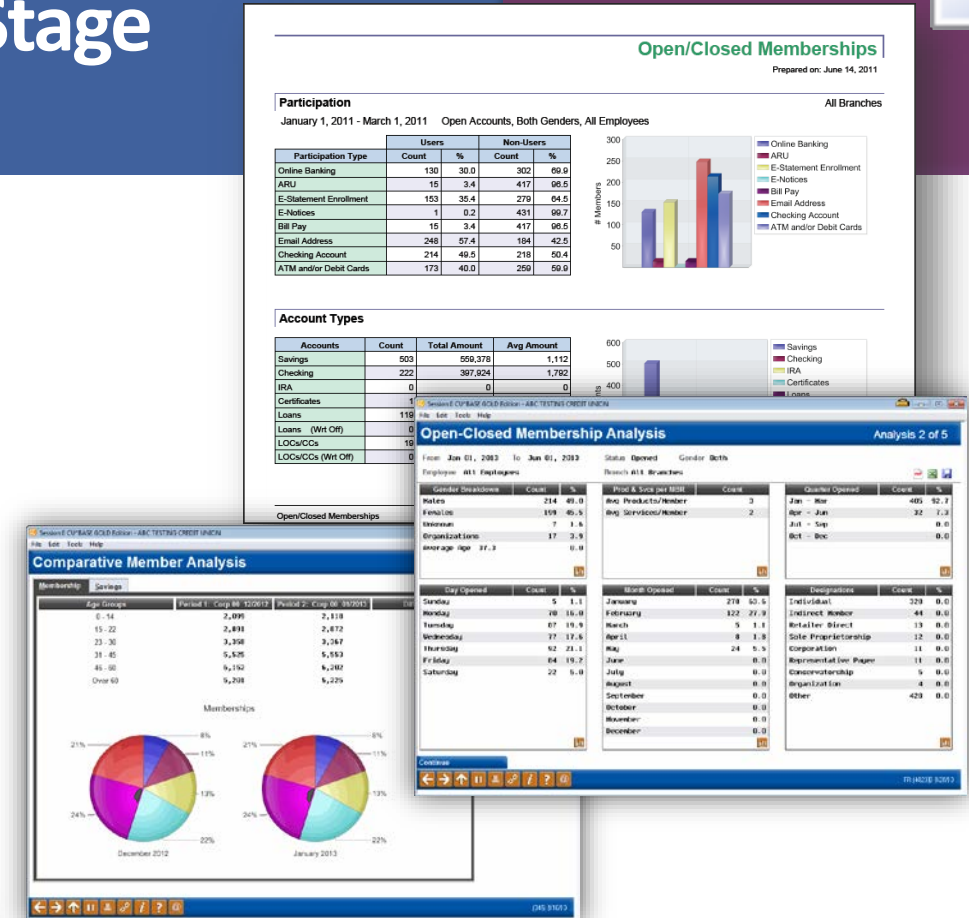


# A Leader Must Prepare a Team for the Stage

## 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



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?**



# Management Analysis Dashboards 1 Menu

Session 0 CU\*BASE GOLD Edition - RELEASE CONTROL CREDIT UNION

File Edit Tools Help

## Management Analysis Dashboards 1

Search for

### My Menus

- 5300 Call Report Tools
- ACH/Payroll Processing
- Audit Misc. Configurations
- Auditing Functions
- Back Office
- Check Processing
- Check/ATM Processing
- Collection Processing
- Configuration Functions
- CU\*BASE Main Menu
- CU\*BASE Report Builder 1

### 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

### Leadership Dashboards

1	10-Year Trends by GL Account	
2	3-Yr GL Acct Balance Comparison	
3	5300 Call Report Ratios Dashbrd	
4	ADB Analysis (Savings & Loans)	
5	All Accounts Analysis Dashboard	IMPROVED
6	All Memberships Analysis Dashbrd	IMPROVED
7	ARU/Online Banking Stats Dashbrd	
8	ATM Network/Terminal Activity	
9	* Budget Review/Analysis	
10	Check Processing Stats Dashboard	IMPROVED
11	Collections Dashboard/Summary	
12	Common Bonds for Any Mbr Group	
13	Contingent Liability Trends	
14	* Credit Card Portfolio Analysis	
15	Credit Report Data Mining	
16	Credit Score History Dashboard	
17	Cross Sales Analysis Dashboard	
18	EFT Portfolio Dashboard	
19	* Fee Income/Waivers Dashboard	NEW
20	* NEW! Fee Refunds History by Empl	NEW
21	* NEW! Fee Waivers History by Empl	
22	Financial Statement Review	
23	Journal History Inquiry	
24	Ln Portfolio Concentration Risk	
25	Ln Write-off/Charge-off History	
26	Loan App Monthly Stats Comparisn	
27	Loan Concentration Risk by Mbr	
29	* More dashboards >>>	

Menu option ☐

Inquiry Custom Menu Loan Quoter Main Menu



# A sneak peek at some enhancements currently on the drawing board...

## 3-MONTH TRENDS FOR THE ALL ACCOUNTS ANALYSIS DASHBOARD

Currently in Development



Session 3 CU\*BASE GOLD - RELEASE CONTROL CREDIT UNION

File Edit Tools Help

### Open-Closed Account Analysis

Analysis 5 of 10

From May 01, 2016 to Jul 31, 2016 Status Opened Gender All  
Employee All Employees Branch 0 selected Records analyzed 1,845

Average Tiered Service score 12.8 Average risk score 692 Disbursement limit 28,709,257

Category	# Accounts	Total Balance	Average Balance	# Closed	# Active	Active Avg Balance
Savings	2,011	3,304,334	1,643	336	1,675	1,972
Checking	879	1,698,395	1,932	91	788	2,155
IRA	79	858,936	10,872	27	52	16,518
Certificates	333	1,113,399	3,343	184	149	7,472
Loans	1,758	12,504,990	7,113	975	783	15,970
Loans (written-off)	0	0	0	0	0	0
LOCs/CCs	414	1,876,364	4,532	123	291	6,447
LOCs/CCs (written-off)	0	0	0	0	0	0

Balance/Rate Analysis Index Continue

FR (5330) 10/31/16

Current Analysis

Session 3 CU\*BASE GOLD - RELEASE CONTROL CREDIT UNION

File Edit Tools Help

### Open-Closed Account Analysis Build Up

Analysis 5 of 10

From May 01, 2016 to Jul 31, 2016 Status Opened Gender All  
Employee All Employees Branch 0 selected Records analyzed 1,845

Description	Total Balance	Month End 5/2016	Month End 6/2016	Month End 7/2016
Savings	3,304,334	2,575,648	2,993,293	3,571,546
Checking	1,698,395	1,511,428	1,606,071	1,672,121
IRA	858,936	574,031	670,029	713,218
Certificates	1,113,399	804,027	981,742	1,045,164
Loans	12,504,990	6,134,717	9,920,476	11,934,584
Loans (Wrt Off)	0	0	0	0
LOCs/CCs	1,876,364	1,330,499	1,455,322	1,754,377
LOCs/CCs (Wrt Off)	0	0	0	0
Totals	21,356,418	12,930,350	17,626,933	20,691,010

Toggle Analysis Index Continue

FR (6116) 10/31/16

New 3-Month Trend Option



# A sneak peek at some enhancements currently on the drawing board...



## 3-MONTH TRENDS FOR THE ALL ACCOUNTS ANALYSIS DASHBOARD

Currently in Development

Session 3 CU\*BASE GOLD Edition - RELEASE CONTROL CREDIT UNION

File Edit Tools Help

### Open-Closed Account Analysis

Analysis 6 of 10

From May 01, 2016 to Jul 31, 2016 Status Opened Gender All  
Employee All Employees Branch 0 selected Records analyzed 1,845

Dividend Apl	Description	Count	% Total	Total Balance	% Total	Weighted Avg Rate	Average Int Rate
BK	BUSINESS CHECKING	12	1	21,120	1	0.000	0.000
BP	BUSINESS CK PLUS	1	0	5,803	0	0.000	0.000
CC	CHRISTMAS CLUB	6	1	60	0	0.000	0.000
DD	DOLLAR DOG	30	3	3,768	0	0.000	0.000
FS	ODP FRESH START	2	0	100	0	0.000	0.000
IR	TRADITIONAL IRA	9	1	101,738	6	0.000	0.000
MP	MONEY MARKET PLUS	2	0	104,014	6	0.000	0.000
RT	ROTH IRA	2	0	10,995	1	0.000	0.000
SD	CHECKING	376	33	327,102	20	0.000	0.000
SH	REGULAR SHARE	566	50	778,039	49	0.000	0.000
SS	SPECIAL SHARE	102	9	242,709	15	0.000	0.000
VC	VALUE PLUS CHECKING	2	0	190	0	0.000	0.000
YC	YOUTH CLUB	18	2	6,931	0	0.000	0.000

Drill down Totals 1,128 1,602,373 0.000 0.000

13 total application types.

Toggle Analysis Index Continue

FR (4160) 10/31/16

Current Analysis

Session 3 CU\*BASE GOLD - RELEASE CONTROL CREDIT UNION

File Edit Tools Help

### Open-Closed Account Analysis Build Up

Analysis 6 of 10

From May 01, 2016 to Jul 31, 2016 Status Opened Gender All  
Employee All Employees Branch 0 selected Records analyzed 1,845

Dividend Apl	Description	Total Balance	Month End 5/2016	Month End 6/2016	Month End 7/2016
BK	BUSINESS CHECKING	21,120	25,064	26,820	20,273
BP	BUSINESS CK PLUS	5,803	10,881	6,275	8,855
CC	CHRISTMAS CLUB	60	0	225	365
DD	DOLLAR DOG	3,768	85	1,448	1,943
FS	ODP FRESH START	100	0	291	991
IR	TRADITIONAL IRA	101,738	5	44,878	78,448
MP	MONEY MARKET PLUS	104,014	29,001	60,490	67,495
RT	ROTH IRA	10,995	0	1,372	10,990
SD	CHECKING	327,102	86,333	167,360	253,142
SH	REGULAR SHARE	778,039	104,336	313,039	820,755
SS	SPECIAL SHARE	242,709	98,010	205,698	321,628
VC	VALUE PLUS CHECKING	190	0	215	215
YC	YOUTH CLUB	6,931	775	5,348	8,458

Drill down

Totals 1,602,373 354,501 832,665 1,591,581

Toggle Analysis Index Continue

FR (6116) 10/31/16

New 3-Month Trend Option



# A sneak peek at some enhancements currently on the drawing board...



## 3-MONTH TRENDS FOR THE ALL ACCOUNTS ANALYSIS DASHBOARD

Currently in Development

Session 3 CU\*BASE GOLD Edition - RELEASE CONTROL CREDIT UNION

File Edit Tools Help

### Open-Closed Account Analysis

Analysis 7 of 10

From May 01, 2016 to Jul 31, 2016      Status **Opened**      Gender **All**  
Employee **All Employees**      Branch **0** selected      Records analyzed **1,845**

CD Type	Description	Count	% Total	Total Balance	% Total	Weighted Avg Rate	Average Int Rate
04	12 MONTH CD	3	5	37,234	8	0.232	0.233
11	60 MONTH CD	2	3	1,002	0	1.499	1.500
12	KIDSENSE 12 MONTH CD	32	51	56,446	13	2.759	2.600
13	TEEN SENSE 12 MO CD	14	22	32,101	7	3.590	3.614
14	21 MONTH CD	6	10	128,972	29	0.997	0.983
15	21 MONTH IRA CD	1	2	856	0	1.000	1.000
18	59 MONTH CD	1	2	28,114	6	1.500	1.500
20	40 MONTH CD	1	2	9,053	2	1.450	1.450
21	40 MONTH IRA CD	1	2	21,474	5	1.400	1.400
51	6 MONTH IRA CD	1	2	27,934	6	0.100	0.100
78	108 MONTH CD	1	2	100,000	23	2.050	2.050

Drill down      Totals      63      443,191      1.588      1.494

11 total application types.

Toggle Analysis      Index      Continue

FR (4160) 10/31/16

Current Analysis

Session 3 CU\*BASE GOLD - RELEASE CONTROL CREDIT UNION

File Edit Tools Help

### Open-Closed Account Analysis Build Up

Analysis 7 of 10

From May 01, 2016 to Jul 31, 2016      Status **Opened**      Gender **All**  
Employee **All Employees**      Branch **0** selected      Records analyzed **1,845**

CD Type	Description	Total Balance	Month End 5/2016	Month End 6/2016	Month End 7/2016
04	12 MONTH CD	37,234	0	25,111	37,214
11	60 MONTH CD	1,002	0	0	1,000
12	KIDSENSE 12 MONTH CD	56,446	12,589	22,527	56,094
13	TEEN SENSE 12 MO CD	32,101	0,636	17,933	31,830
14	21 MONTH CD	128,972	25,017	125,869	120,650
15	21 MONTH IRA CD	856	0	854	854
18	59 MONTH CD	28,114	0	28,008	28,008
20	40 MONTH CD	9,053	9,000	9,020	9,020
21	40 MONTH IRA CD	21,474	0	0	21,400
51	6 MONTH IRA CD	27,934	0	27,927	27,927
78	108 MONTH CD	100,000	100,000	100,000	100,000

Drill down

Totals      443,191      156,042      357,249      441,997

Toggle Analysis      Index      Continue

FR (6116) 10/31/16

New 3-Month Trend Option



# A sneak peek at some enhancements currently on the drawing board...

## 3-MONTH TRENDS FOR THE ALL ACCOUNTS ANALYSIS DASHBOARD

Currently in Development



Session 3 CU\*BASE GOLD Edition - RELEASE CONTROL CREDIT UNION

File Edit Tools Help

### Open-Closed Account Analysis

Analysis 8 of 10

From May 01, 2016 to Jul 31, 2016 Status Opened Gender All  
Employee All Employees Branch 0 selected Records analyzed 1,845

Loan Category	Description	Count	% Total	Total Balance	% Total	Weighted Avg Rate	Average Int Rate
01	VEHICLE LOAN	106	16	1,475,757	17	5.741	6.268
02	INDIRECT RECREATIONAL VEHICLE	44	7	788,893	9	5.569	6.418
03	INDIRECT VEHICLE	147	23	2,659,357	31	6.083	6.646
04	RECREATIONAL VEHICLE	49	8	803,402	9	5.981	7.042
05	SHARE SECURED	9	1	62,552	1	3.100	3.100
06	UNSECURED LOANS	201	31	746,649	9	11.918	11.554
13	FIXED BUSINESS LOAN BALLOON	9	1	1,464,045	17	4.667	4.619
15	BUSINESS LOC	6	1	206,004	2	5.357	5.208
30	VISA REWARDS FIXED GF	1	0	0	0	0.000	0.000
32	VISA REWARDS RB +720/+6.90	21	3	32,736	0	0.000	0.000
33	VISA REWARDS RB 680-719/+9.90	13	2	37,672	0	0.000	0.000
34	VISA REWARDS RB 650-679/13.90	21	3	6,948	0	0.000	0.000
35	VISA REWARDS RB 0-649/+17.90	10	2	6,745	0	0.000	0.000
36	VISA BUSINESS RB +720/+6.90	4	1	530	0	0.000	0.000
51	HOME EQUITY LINE 1ST	6	1	213,192	2	4.792	4.667
52	HOME EQUITY LINE 2ND	5	1	158,414	2	5.009	5.150
55	VISA PLATINUM RB +720/+5.90	1	0	0	0	0.000	0.000
Totals		653		8,662,904		6.083	3.569

17 total application types.

Toggle Analysis Index Continue

FR (4160) 10/31/16

Current Analysis

Session 3 CU\*BASE GOLD - RELEASE CONTROL CREDIT UNION

File Edit Tools Help

### Open-Closed Account Analysis Build Up

Analysis 8 of 10

From May 01, 2016 to Jul 31, 2016 Status Opened Gender All  
Employee All Employees Branch 0 selected Records analyzed 1,845

Loan Category	Description	Total Balance	Month End 5/2016	Month End 6/2016	Month End 7/2016
01	VEHICLE LOAN	1,475,757	396,242	913,514	1,544,636
02	INDIRECT RECREATIONAL VEHICLE	788,893	223,525	502,276	747,055
03	INDIRECT VEHICLE	2,659,357	743,588	2,010,516	2,652,686
04	RECREATIONAL VEHICLE	803,402	316,998	565,630	817,851
05	SHARE SECURED	62,552	30,000	60,609	67,319
06	UNSECURED LOANS	746,649	263,956	495,762	851,958
13	FIXED BUSINESS LOAN BALLOON	1,464,045	245,320	1,483,084	1,479,025
15	BUSINESS LOC	206,004	0	31,894	174,281
30	VISA REWARDS FIXED GF	0	0	0	0
32	VISA REWARDS RB +720/+6.90	32,736	5,238	25,292	28,446
33	VISA REWARDS RB 680-719/+9.90	37,672	23,635	30,271	32,775
34	VISA REWARDS RB 650-679/13.90	6,948	60	519	3,353
35	VISA REWARDS RB 0-649/+17.90	6,745	669	4,061	4,186
36	VISA BUSINESS RB +720/+6.90	530	0	2,782	177
51	HOME EQUITY LINE 1ST	213,192	65,459	80,204	150,389
52	HOME EQUITY LINE 2ND	158,414	0	66,856	98,777
55	VISA PLATINUM RB +720/+5.90	0	0	0	0
Totals		8,662,904	2,314,695	6,273,280	8,652,922

Totals 8,662,904 2,314,695 6,273,280 8,652,922

Toggle Analysis Index Continue

FR (6116) 10/31/16

New 3-Month Trend Option



# Management Analysis Dashboards 2 Menu

Session 0 CU\*BASE GOLD Edition - RELEASE CONTROL CREDIT UNION

File Edit Tools Help

## Management Analysis Dashboards 2

Search for

### My Menus

- 5300 Call Report Tools
- ACH/Payroll Processing
- Audit Misc. Configurations **IMPROVED**
- Auditing Functions
- Back Office
- Check Processing
- Check/ATM Processing
- Collection Processing
- Configuration Functions
- CU\*BASE Main Menu
- CU\*BASE Report Builder 1

### 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

### More Leadership Dashboards

1	■	Loan Queue Activity Tracking
2	✳	Loan Payments Analysis
3	■	Loan Risk Score Analysis
4	■	Loan/Share Trial Bal. Review
5	✳	NEW! Look-to-Book Ratio Analysis
6	■	Membership Summary Comparison
7	✳	Net Relationships Dashboard
8	✳	Network Password Reset Activity
9	■	NSF Statistics Dashboard
10	■	Package Loans to be Sold
11	■	Patronage Comparison
12	✳	NEW! Peer Net Relationship Analy
13	■	Portfolio Analysis - CDs
14	■	Portfolio Analysis - Loans
15	■	Portfolio Analysis - Savings
16	■	Rate Analysis Across the Network
17	■	Skip-Pay History Dashboard
18	■	Targeted Tiered Score Analysis
19	■	Tiered Svcs Monthly Comparison
20	■	Tran Activity Summary Comparison
21	■	Trans Handling/Analysis Rules
22	■	Trial Balance G/L Verification
29	✳	<<< More dashboards

Menu option ☐

Inquiry Custom Menu Loan Quoter Main Menu



# "Know Your Member" Analysis Tools Menu

Session 0 CU\*BASE GOLD Edition - RELEASE CONTROL CREDIT UNION

File Edit Tools Help

## "Know Your Member" Analysis Tools

Search for

### My Menus

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

### 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

### 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

### Sampling Tools

- 11 ■ Sample Checking Acct Activity
- 12 ■ Sample Trans by Delivery Channel
- 13 ■ Household Stats--by HH or by Mbr

### 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

Menu option ☐

Inquiry Custom Menu Loan Quoter Main Menu



# Teller & Cash Analysis Tools Menu

Session 0 CU\*BASE GOLD Edition - RELEASE CONTROL CREDIT UNION

File Edit Tools Help

Teller & Cash Analysis Tools

Search for

My Menus

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

My Shortcuts

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

Menu option

☐

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

Inquiry

Custom Menu

Loan Quoter

Main Menu

55



# Member Communication Menu

Session 0 CU\*BASE GOLD Edition - RELEASE CONTROL CREDIT UNION

File Edit Tools Help

## Member Communication

Search for

### My Menus

- 5300 Call Report Tools
- ACH/Payroll Processing
- Audit Misc. Configurations
- Auditing Functions
- Back Office
- Check Processing
- Check/ATM Processing
- Collection Processing
- Configuration Functions
- CU\*BASE Main Menu
- CU\*BASE Report Builder 1

### 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

### Member Communications

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

### Member Communication Maint

- 10 ■ Configure Laser Notices
- 11 ■ Update Statement Message/Inserts
- 12 ■ Configure Statement Mail Groups
- 13 ■ Update Monthly eStatement Emails
- 14 ■ Statemnt Reconciliation/Analysis

### Daily Report Control

- 16 ■ OUTQ Report Control
- 17 ■ Change Printer OUTQ Assignment
- 18 ■ CU\*SPY Daily Reports

### Auto/Mail Check Processing

- 21 ■ Print Auto/Mail Check Audit List
- 22 ■ Print Auto/Mail Checks

### Internet/Email Communications

- 25 ■ Member Connect--Online Bank Msgs
- 26 ■ Member Connect--Email Mrktg Msgs

### Marketing Communications

- 28 ■ "Member Connect" Marketing Tools

Menu option ☐

Inquiry Custom Menu Loan Quoter Main Menu



# Learn From a Peer Menu

Session 0 CU\*BASE GOLD Edition - RELEASE CONTROL CREDIT UNION

File Edit Tools Help

## Learn From a Peer

Search for

### My Menus

- 5300 Call Report Tools
- ACH/Payroll Processing
- Audit Misc. Configurations
- Auditing Functions
- Back Office
- Check Processing
- Check/ATM Processing
- Collection Processing
- Configuration Functions
- CU\*BASE Main Menu
- CU\*BASE Report Builder 1

### 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

### 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
- 20 ■ CD Rate Analysis Dashboard
- 21 ■ Share Rate Analysis Dashboard
- 22 ■ Loan Rate Analysis Dashboard
- 23 ■ Analyze Rates Across the Network
- 24 \* **NEW!** Netwrk Passwrd Reset Actvty
- 25 \* **NEW!** Peer Net Relationship Analy

### 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



# Back Office Menu

Session 0 CU\*BASE GOLD Edition - RELEASE CONTROL CREDIT UNION

File Edit Tools Help

## Back Office

Search for

### My Menus

- 5300 Call Report Tools
- ACH/Payroll Processing
- Audit Misc. Configurations
- Auditing Functions
- Back Office
- Check Processing
- Check/ATM Processing
- Collection Processing
- Configuration Functions
- CU\*BASE Main Menu
- CU\*BASE Report Builder 1

### 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

### 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



# 5300 Call Report Tools

Session 0 CU\*BASE GOLD Edition - RELEASE CONTROL CREDIT UNION

File Edit Tools Help

## 5300 Call Report Tools

Search for

### My Menus

- 5300 Call Report Tools
- ACH/Payroll Processing
- Audit Misc. Configurations
- Auditing Functions
- Back Office
- Check Processing
- Check/ATM Processing
- Collection Processing
- Configuration Functions
- CU\*BASE Main Menu
- CU\*BASE Report Builder 1

### 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

### 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

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

- 15 ■ Member TB Summary by GL Account
- 16 ■ Membership Analysis
- 17 ■ NCUA Share Insurance Report
- 18 ■ PLI Trial Balance
- 19 ■ Print Collection Delinquency
- 20 ■ Print CU Financials
- 21 ■ Print Delinquency Analysis
- 22 ■ Print GL History (daily)
- 23 ■ Print Investment Maturity Report
- 24 ■ Print Loan Classification Report
- 25 ■ Print Share Div Config Report
- 26 ■ Selective Loan Information Rpt
- 27 ■ 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 - RELEASE CONTROL CREDIT UNION

File Edit Tools Help

General Ledger

Search for

My Menus

5300 Call Report Tools

ACH/Payroll Processing

Audit Misc. Configurations

Auditing Functions

Back Office

Check Processing

Check/ATM Processing

Collection Processing

Configuration Functions

CU\*BASE Main Menu

CU\*BASE Report Builder 1

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

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 C

21

25 Research the al Entry

27 \* AIRES/ALM/File Downloads

28 \* Auditing Functions

29 \* Other Back Office Functions

Menu option

Inquiry

Custom Menu

Loan Quoter

Main Menu

Have you been tracking along with the CEO project to make 24x7 operations a reality?



# A CEO Project for the 2018 Planning Season

WHAT WE STUDY IN 2017 WILL SET THE FOUNDATION FOR YEARS TO COME

- In 2016 we made great progress on the 24-hour day
  - Converted to stand-in by individual CU, expanding the # of hours of real-time processing for every CU
  - Started live time zone processing (at the Grand Rapids data center) so that every CU's daily cycle goes through midnight, no matter where their CU resides
- It will take CEOs to radically change the way we see 7-day-a-week processing

## Changing the way we manage the clock for an online world

Ultimately it will be more than DP, it will take CUs changing their business rules



- To truly be an online retailer, you cannot see retailing on the Internet as something you simply attach to the real things you do in your office...it has to come from the center of how you think
- To that end, we all have some work to do in 2017
  - What do we have to change so that we're open for business 7 days a week?
  - What do we have to change to present an active, 24x7 opportunity for members to interact with us?
  - What do we have to do to appear local, no matter where we are processing?
  - What do we have to change so we can fluidly use the right resource at the right time, whether it's our own, a partner's, or a computer's?

In 2017, CU\*Answers will be looking for some CUs to step up for a new Executive Study initiative:

**Building a 24x7 persona for our network**

84

It's not as simple as adjusting tasks one at a time, it's more fundamental: it requires the strategists from the network (you) to step up

**Our teams are currently brainstorming on a way to rally CEOs to change the way our network sees business-day rules...do you want to get involved?**



## A New Kind of Dashboard

Dashboards designed to answer questions that haven't been asked yet

*"I've run this CU for 20 years and never needed that answer. Why would I need it now?"*



# Management Processing/Active Beta Tests Menu

Session 0 CU\*BASE GOLD Edition - RELEASE CONTROL 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
- Auditing Functions
- Back Office
- Check Processing
- Check/ATM Processing
- Collection Processing
- Configuration Functions
- CU\*BASE Main Menu
- CU\*BASE Report Builder 1

### 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

### 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 Feedback & Info

- 13 ■ Executive Study Group Feedback
- 14 ■ Join the Beta Pool
- 15 ■ What's Cooking in the Kitchen

### "Active Beta" - Tests in Process

- 16 ■ Credit Card Portfolio Analysis
- 17 ■ Fee Income/Waivers Dashboard
- 18 ■ NEW! Fee Refunds History by Empl
- 19 ■ NEW! Fee Waivers History by Empl
- 20 ■ NEW! Peer Net Relationship Analy
- 21 ■ NEW! Look-to-Book Ratio Analysis
- 22 \* GL/Budgeting Dashboards
- 23 ■ Loan Payments Analysis
- 24 ■ Net Relationships Dashboard
- 25 ■ Network Password Reset Activity
- 29 \* Leadership Dashboards
- 30 \* CU Management Functions

Menu option ☐

Inquiry Custom Menu Loan Quoter Main Menu



# Why would we spend \$100K of internal resources to develop “Losing the Love” concepts?

FOR AN ANALYSTS BENCH AND A PERSON IN SEARCH OF HIDDEN TRENDS

Session 0 CU\*BASE GOLD - HONOR CREDIT UNION

File Edit Tools Help

Losing the Love: Analyze Patterns in Closed Memberships

Date range 000000 [MMYYYY] to 000000 [MMYYYY]

Gender

☒ All ☐ Exclude other ☐ Male ☐ Female ☐ Other

Branch

Select

ZIP code

Select

Member designation

Select

Closed reason code

Select

Account base range

to

Account pattern

XX37XXXXX (This picks up all accounts with this same account structure)

Last tiered level

☒ All ☐ B ☐ 1 ☐ 2 ☐ 3

Length of membership

to months

Age range

to years

Export file

(Exports member accounts based on your selected filters.)

User Defined Files (Located in Library QUERYBT)

Import file

(Imported member accounts supersede accounts normally built by this program.)

Exclusion file

(Excludes analysis of member accounts found in your file.)

Choose a Group to Analyze

Data Available

☒ 1. Find Patterns in Balance Changes

45 months (01/2013 to 09/2016) (Select up to 12 months)

☐ 2. Find Patterns in Tiered Services Changes

Current plus last 3 months (Select current month only)

☐ 3. Find Patterns in Products Per Member

3 months (08/2016 to 10/2016)

☐ 4. Find Patterns in Services Per Member

3 months (08/2016 to 10/2016)

☐ 5. Find Patterns in Net Relationship Status

45 months (01/2013 to 09/2016) (Select up to 12 months)

Refresh

← → ↑ ↓ ↻ 🔍 ? @

Currently in Special Beta  
Slated for Release with 16.12

12/27/16

Session 0 CU\*BASE GOLD - HONOR CREDIT UNION

File Edit Tools Help

Patterns in Balance Changes - Closed

Aggr Savings and Loans

Date range May 2016 to Sep 2016

Member count 2,726

Deceased 122 4.4 %

Warning signs .0 %

Dormant .0 %

Show Members With:

Changes in balance changes of at least (thousand \$) -OR- % when comparing adjacent periods -AND- at least 3 occurrences.

Show balance changes ☒ Down only ☐ Up only ☐ Both ways

Balance between and (thousand \$)

Net change over time between and (thousand \$)

Select Data to View

Showing All

Closed Date	Nov 2015	Dec 2015	Jan 2016	Feb 2016	Mar 2016	Apr 2016	May 2016	Jun 2016	Jul 2016	Aug 2016
7/26/16										
6/16/16	449	1,610	766	766	766	666	666			
6/22/16	11	11	11	11	11	11	11			
6/21/16	1,125	1,125	1,125	1,125	1,125	1,126	1,124			
6/24/16	5,619	5,619	5,619	5,620	5,620	5,620	5,618			
8/24/16	1,158	1,037	2,898	1,824	731	98	87	949	1,019	
7/26/16	242	241	241	241	241	241	241			
7/15/16	5,089	5,089	5,089	5,089	5,089	5,089	5,089	5,089	5,089	5,089
9/23/16	10	10	10	10	10	10	10			
7/08/16	1,226	143	1,250	795	143	143	376			
9/09/16	211	211	211	161	212	212	212			
6/24/16	42,780	42,787	40,294	36,300	36,306	32,312	32,317	27,317	27,322	210
6/10/16	16,133	17,245	17,464	17,088	18,995	45,326	40,872			

View Account

\* Highlighted amounts indicate negative values

Totals	11,564,001	11,011,652	9,436,251	4,854,489	1,477,331					
11,976,934		11,046,502	10,550,166	7,288,452	2,943,277					
Percents	3.4-	4.4-	.3-	4.1-	10.5-	22.7-	33.3-	39.3-	49.8-	

Exclude Deceased

Balance Selection

Show Warning Signs

Export

Member Connect

Open Mbrs

Data Sources

Show Filters

Exclude Dormant

← → ↑ ↓ ↻ 🔍 ? @

BT (6013) 10/27/16



# How do member relationships net out?

## Does it matter?

WHAT YOU CAN LEARN FROM A LABEL LIKE “NET BORROWER” OR “NET SAVER”

Session 0 CU\*BASE GOLD - FRANKENMUTH CREDIT UNION

File Edit Tools Help

Net Relationship Summary - As of 10/27/2016

With Participation Loans

☐ Net zero includes par values of \$5.00

Relationship	Members	%	Interest		Dividends		Net Balances	
			Collected	%	Paid	%		%
Total Net Savers	19,138	46	616,382	3	1,206,372	94	589,990	3-
With savings & loans	2,686	7	414,815	2	298,570	23	116,245	1
With savings only	16,452	40	201,566	1	907,802	71	706,236	3-
Total Net Borrowers	17,747	43	20,433,153	94	65,564	5	20,367,589	97
With savings and loans	16,134	39	20,402,126	94	65,563	5	20,336,563	97
With loans only	1,613	4	31,027				31,027	
Total Net Zero	3,460	8	110,587	1	12,338	1	98,249	
With savings & loans								
With savings only								
With loans only								
With no savings and no loans	3,460	8	110,587	1	12,338	1	98,249	
Total Net Negative	827	2	486,607	2	322		486,285	2
With savings and loans	507	1	484,656	2	176		484,480	2
With savings only	318	1	1,859		145		1,714	
With loans only								
Total Members	41,172		21,646,729		1,284,596			

Total Business with Members (Loans + Savings) \$22,931,325

Net Funds (Loans - Savings) \$20,362,133

View FiltersView AccountsPreviousHide Net Zero & Net NegWhere Am I

Net Relationships Dashboard

(Management Processing/Active Beta Tests: MNMGMT)

(5632) 10/27/16

Session 0 CU\*BASE GOLD - FRANKENMUTH CREDIT UNION

File Edit Tools Help

Learn From Peer Net Relationship

Amounts in Thousands

Mark CUs within 10 % ☒ Membership ☐ Asset range

State  ALL STATES

Showing 87 of 87 credit unions. 2 selected.

Year	2016	Borrowers	13	15 %	Savers	62	71 %	Profit	86	99 %	Loss	1	1 %
------	------	-----------	----	------	--------	----	------	--------	----	------	------	---	-----

CU Name	Members	Loans	Savings	Net	Type	Interest	Dividends	Net	Type
HONOR CREDIT UNIO	64,959	655,864	571,940	83,924	Borrower	10,603	843	9,760	Profit
NOTRE DAME FED CR	54,440	212,951	422,314	209,363	Saver	3,835	755	3,079	Profit
DAY AIR CREDIT UN	39,985	258,256	272,744	14,487	Saver	5,029	438	4,591	Profit
FRANKENMUTH CREDI	38,433	537,140	366,562	170,578	Borrower	10,942	662	10,279	Profit
KELLOGG COMMUNITY	37,160	325,833	403,547	77,713	Saver	3,112	147	2,964	Profit
PATHWAYS FINANCIA	31,157	123,123	202,131	79,007	Saver	2,395	276	2,118	Profit
HEARTLAND CU (SPR	31,129	309,384	236,862	72,521	Borrower	3,238	128	3,110	Profit
ALPENA ALCONA ARE	28,606	220,878	281,069	60,190	Saver	4,456	287	4,169	Profit
TEST CU	26,828	0	0	0		10,635	72,146	61,510	Loss
SUPERIOR CHOICE C	26,487	0	0	0		7,502	121	7,381	Profit
KALSEE CREDIT UNI	26,293	103,732	149,392	45,660	Saver	2,897	349	2,548	Profit
COREPLUS FEDERAL	24,743	152,566	185,262	32,696	Saver	3,434	423	3,011	Profit
HEARTLAND CU (MAD	23,928	130,518	213,171	82,653	Saver	2,070	197	1,873	Profit
AFFINITY GROUP CU	21,383	63,477	152,514	89,036	Saver	1,264	50	1,213	Profit
VACATIONLAND FCU	20,065	115,072	158,119	43,046	Saver	2,832	295	2,536	Profit
PARKSIDE CU	19,748	38,610	94,957	56,346	Saver	901	64	836	Profit

Monthly BreakdownContact InfoCompare to My Credit Union

1,141,582 7,302,106,386 7,939,...

Peer Net Relationship Analysis

(Management Processing/Active Beta Tests: MNMGMT)

Isolate MarkedToggle(Members/Assets)Data SourceExcld Participation LoansRank Analysis

FR (6039) 10/27/16



# ...and you thought “Look to Book” seemed like such a simple concept

WE GIVE YOU A BOOK OF ANSWERS...YOU MIGHT NEED TO TELL US WHICH ONES YOU LIKE MOST

Session 0 CU\*BASE GOLD - FRANKENMUTH CREDIT UNION

File Edit Tools Help

Look-to-Book Ratio AnalysisMembers and Non-Members

Current status for loan applications created between 9/27/2016 and 10/27/2016

Filters

Filters selected: Branch;

Score	Totals				Pending			Denied			Booked		
	# Application	%	Ratio		# Application	%	Days	# Application	%	Days	# Application	%	Days
730 to 999	250	17.1	2.10		130	52.0	14	1	.4		119	47.6	2
680 to 729	194	13.3	2.81		121	62.4	15	4	2.1		69	35.6	2
640 to 679	249	17.1	3.04		157	63.1	15	10	4.0	1	82	32.9	3
600 to 639	262	18.0	4.23		163	62.2	15	37	14.1	1	62	23.7	3
580 to 599	95	6.5	7.92		50	52.6	13	33	34.7		12	12.6	4
001 to 579	409	28.0	12.03		180	44.0	12	195	47.7		34	8.3	3

	Totals				
	# Apps	% # Apps	\$ Amount	% Amount	Avg Days
Pending	801	54.90	11,111,353	40.81	14
Denied	280	19.19	4,025,085	14.78	
Booked	378	25.91	12,089,963	44.41	3
Total	1,459	Ratio 3.86	27,226,401		8

Credit scores c  
Credit scores c

Ratio is (Total # Apps / # Booked

Show \$AmtFiltersChange ViewApplication TypeModify Score Range

FR (6045) 10/27/16

Session 0 CU\*BASE GOLD - FRANKENMUTH CREDIT UNION

File Edit Tools Help

Look-to-Book AnalysisDelivery Channel

Current status for loan applications created between 9/27/2016 and 10/27/2016 for Mbrs/Non-mbrs

TOTAL ALL # codes 14

Code/Description	# Apps	% Apps	\$ Amount of Apps	% Amt	\$ Amount Per App	Credit Score		
						High	Low	Avg
CU/CU*BASE	463	31.7	12,779,849	46.9	27,602	839	450	684
RO/ROUTE ONE	396	27.1	7,576,194	27.8	19,131	839	421	618
HB/Online Banking	244	16.7	1,759,185	6.5	7,209	840	438	614
DT/Dealer Track	67	4.6	1,666,458	6.1	24,872	784	441	615
MA/MARSH AUTO SALES	171	11.7	1,655,651	6.1	9,682	780	463	605
OC/O'Connors Auto Outlet	23	1.6	551,052	2.0	23,958	787	467	635
JT/JONES PRE-OWNED AUTO SALES	24	1.6	427,965	1.6	17,831	707	419	585
SA/SHOWCASE AUTO SALES	32	2.2	351,279	1.3	10,977	730	454	572
AC/AUTO CITY USED CARS	14	1.0	200,390	.7	14,313	732	487	636
BU/BUTTERFIELD'S USED CARS	6	.4	115,337	.4	19,222	762	593	665
BY/Bay Auto Brokers	6	.4	71,384	.3	11,897	730	508	617
BZ/BIG BOYS TOYS AUTO SALES	10	.7	61,616	.2	6,161	709	527	597
			8,689	.0	8,689	626	626	626
			1,350	.0	675	635	634	634

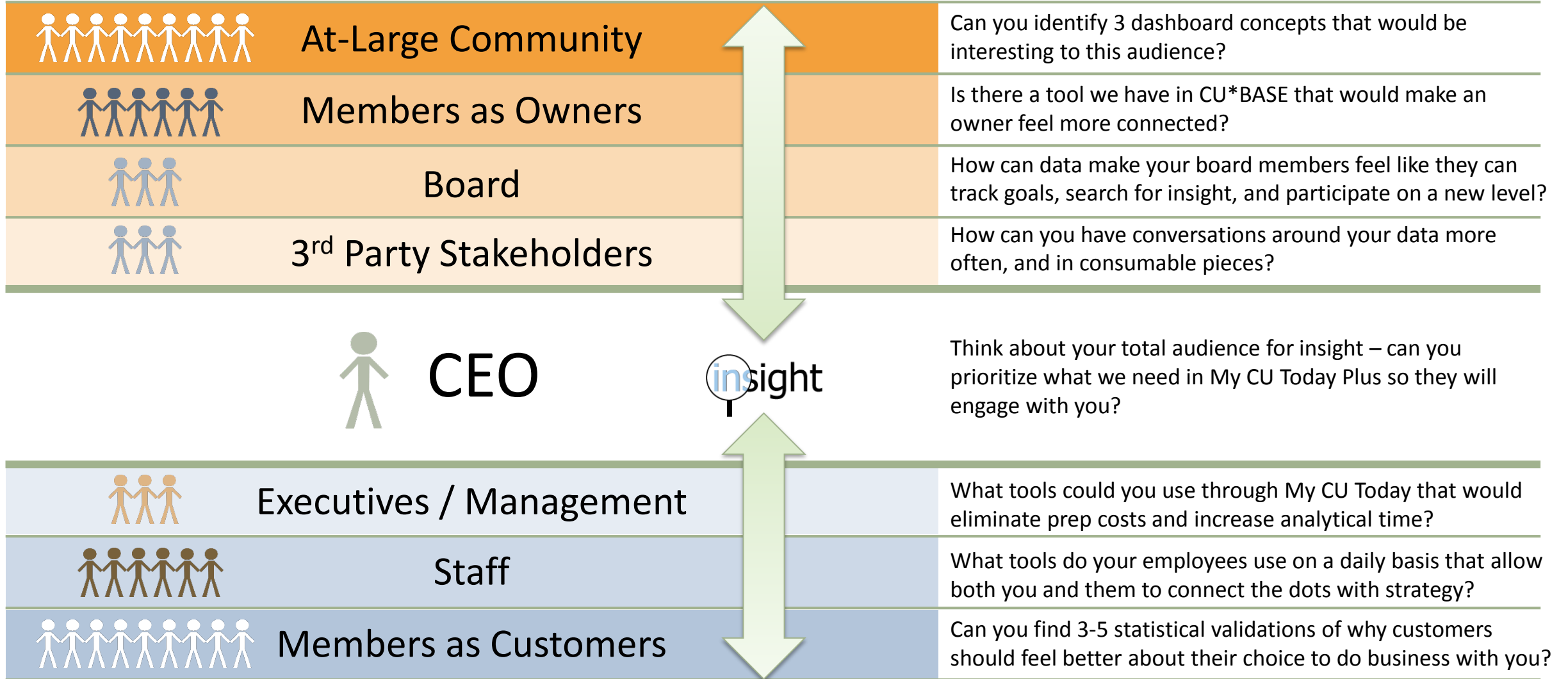
145927,226,39918,661840419621

FiltersChange View

FR (6047) 10/27/16

Look-to-Book Ratio Analysis  
(Management Processing/Active Beta Tests: MNMGMT)







## What are your employees doing?

Not just from a security perspective, but from a general performance analysis?

*Why the 2017 CU\*BASE navigation project may change everything about the way you see that future*



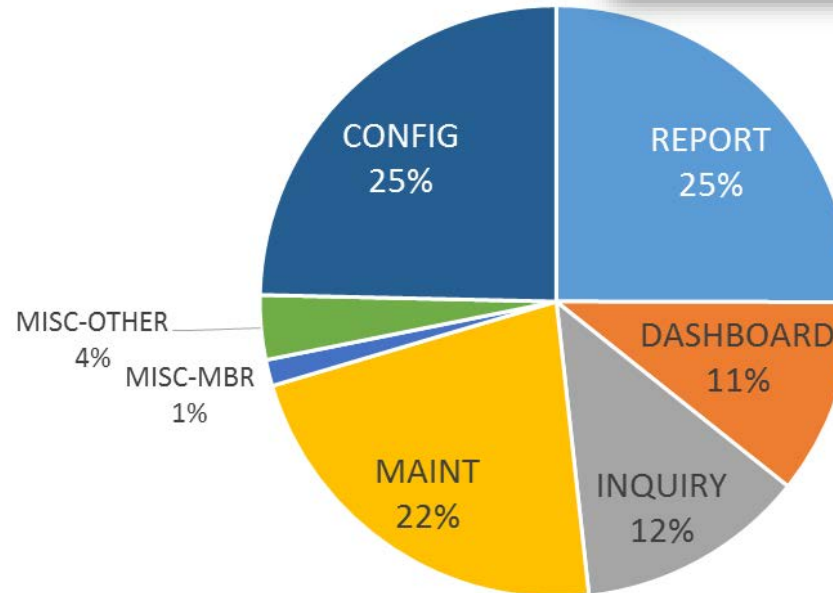
# A real tool for navigation with an opportunity for free analysis

## ANOTHER FLY-ON-THE-WALL APPROACH

- ❑ We've talked about the user experience for members as customers and members as owners...
- ❑ ...now let's talk about **the employee experience** and what we'll be doing in 2017
- ❑ And when it comes to the employee experience, it doesn't get much closer to home than the way users navigate CU\*BASE
- ❑ More than just a pretty new face – a completely new infrastructure on which we can build for years to come



<https://www.cuanswers.com/resources/kitchen/>



1,012

CU\*BASE tools

**This project  
will need your  
endorsement  
and constant  
cheerleading  
in 2017!**



# A new way to navigate to CU\*BASE tools

- ❑ The CU\*BASE menu-driven navigation system is being replaced by the new **CU\*BASE Tools home page**
- ❑ Driven by a powerful new search engine
  - Shorter learning curve for new users

Coming in February!

Session 1 CU\*BASE GOLD - RELEASE CONTROL CREDIT UNION

File Edit Tools Help

## CU\*BASE Tools

Welcome, DAWN'S SECOND ID FOR TESTING!

What would you like to do today? Tool #  Shortcut

Search for

☐ Exact match ☐ Search long description

Filter by Type ☐ Filter by Category ☐ Refresh Filters

Total # of tools: 757

Tool #	Tool Description	Shortcut	More
Go! 1	Teller Line Posting		i ★
Go! 2	Work/View Loan Application St		i ★
Go! 3	Open/Maintain Memberships/Ac		i ★
Go! 4	View My Cross Sales Status	SALES	i ★
Go! 5	Work with Member Follow-ups	TRACKR	i ★
Go! 10	Member Starter/Replacement Checks	STARTER	i ★
Go! 11	ATM/Debit Card Maintenance	CARD	i ★
Go! 12	Update/Order Online Credit Cards	CC	i ★
Go! 13	Work Online Banking Apps/Requests	ONLINE	i ★
Go! 14	Member Personal Banker	PB	i ★
Go! 15	Update Membership Information	UMBR	i ★
Go! 20	Update Account Information	ACCT	i ★

Auto-security is ON

CU\*BASE gold edition

FR (6023) 11/02/16



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File Edit Tools Help

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Search for  ☐ Exact match ☐ Search long description

Filter by Type ☐ Filter by Category ☐ Refresh Filters

Total # of tools: 11

Tool #	Tool Description	Shortcut	More
Go! 51	Miscellaneous Loan Maintenance		i ★
Go! 222	Collateral Insurance Agent Cor		i ★
Go! 223	Collateral Type Configuration		i ★
Go! 224	Collateral/VIN# Lookup (CLML)		i ★
Go! 490	Medallion Collateral Configuration		i ★
Go! 491	Medallion Collateral Inquiry		i ★
Go! 587	Pledged Collateral Information Report		i ★
Go! 713	Re-Price Medallion Collateral		i ★
Go! 826	Stock Secured Information Report		i ★
Go! 827	Stock Type Configuration		i ★
Go! 828	Stock/LOC Disbursement Value Adjustment		i ★

Serving the Google generation – searching is the new norm

Auto-security is ON

CU\*BASE gold edition

FR (6023) 11/02/16

What's New? Read the Release Summary

Need help with your new start menu? Read Help >

Work My Follow-Ups



# A new way to navigate to CU\*BASE tools

- Flexible interface with an “it’s me” approach – organize your tools the way you like

Coming in February!

Session 1 CU\*BASE GOLD - RELEASE CONTROL CREDIT UNION

File Edit Tools Help

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Total # of tools: 757

Tool #	Tool Description	Shortcut	More
<a href="#">Go!</a> 1	Teller Line Posting	ER	<a href="#">i</a> <a href="#">★</a>
<a href="#">Go!</a> 2	Work/View Loan Application Status		
<a href="#">Go!</a> 3	Open/Maintain Memberships/Accounts		
<a href="#">Go!</a> 4	View My Cross Sales Status	MYXSALES	
<a href="#">Go!</a> 5	Work with Member Follow-ups	TRACKR	
<a href="#">Go!</a> 10	Member Starter/Replacement Checks	STARTER	<a href="#">i</a> <a href="#">★</a>
<a href="#">Go!</a> 11	ATM/Debit Card Maintenance	CARD	<a href="#">i</a> <a href="#">★</a>
<a href="#">Go!</a> 12	Update/Order Online Credit Cards	CC	<a href="#">i</a> <a href="#">★</a>
<a href="#">Go!</a> 13	Work Online Banking App	ONLINE	<a href="#">i</a> <a href="#">★</a>
<a href="#">Go!</a> 14	Member Per	PB	<a href="#">i</a> <a href="#">★</a>
15	Update	UMBR	<a href="#">i</a> <a href="#">★</a>
20	Update A	ACCT	<a href="#">i</a> <a href="#">★</a>

Permanent tool #s that we can refer to in doc

Click to sort by description

More shortcuts than ever for your keyboard power users

Show just the tools you want to see

Need help with your new start menu? [Read Help >](#)

Work My Follow-Ups

CU\*BASE gold edition

FR (6023) 11/02/16



# A new way to navigate to CU\*BASE tools

- Flexible interface with an “it’s me” approach – organize your tools the way you like

Coming in February!

Session 1 CU\*BASE GOLD - RELEASE CONTROL CREDIT UNION

File Edit Tools Help

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Search for

☐ Exact match ☐ Search long description

Filter by Type ☐ Filter by Category ☐ Refresh Filters

# of tools: 757

Tool #	Tool Description	More
<a href="#">Go!</a> 1	Teller Line Posting	<a href="#">i</a> <a href="#">★</a>
<a href="#">Go!</a> 2	Work/View Loan Application Status	<a href="#">i</a> <a href="#">★</a>
<a href="#">Go!</a> 3	Open/Maintain Memberships/Accounts	<a href="#">i</a> <a href="#">★</a>
<a href="#">Go!</a> 4	View My Cross Sales Status	<a href="#">i</a> <a href="#">★</a>
<a href="#">Go!</a> 5	Work with Member Follow-ups	<a href="#">i</a> <a href="#">★</a>
<a href="#">Go!</a> 10	Member Starter/Replacement Checks	<a href="#">i</a> <a href="#">★</a>
<a href="#">Go!</a> 11	ATM/Debit Card Maintenance	<a href="#">i</a> <a href="#">★</a>
<a href="#">Go!</a> 12	Update/Order Online Credit Cards	<a href="#">i</a> <a href="#">★</a>
<a href="#">Go!</a> 13	Work Online Banking Apps/Requests	<a href="#">i</a> <a href="#">★</a>
<a href="#">Go!</a> 14	Member Personal Banker	<a href="#">i</a> <a href="#">★</a>
<a href="#">Go!</a> 15	Update Membership Information	<a href="#">i</a> <a href="#">★</a>
<a href="#">Go!</a> 20	Update Account Information	<a href="#">i</a> <a href="#">★</a>

Auto-security is ON [🔑](#)

↑ ↓

CU\*BASE gold edition

FR (6023) 11/02/16

Flag your favorites and make your own custom “menu”

My Favorite Tools  
All My Tools  
Recommended Tools  
All Available Tools

What's New?  
Read the Release Summary

Need help with your new start menu?  
[Read Help >](#)

Work My Follow-Ups



# A new way to navigate to CU\*BASE tools

- Flexible interface with an “it’s me” approach – organize your tools the way you like

Coming in February!

Session 1 CU\*BASE GOLD - RELEASE CONTROL CREDIT UNION

File Edit Tools Help

## CU\*BASE Tools

Welcome, DAWN'S SECOND ID FOR TESTING!  
What would you like to do today? My #  Shortcut

Search for   
☐ Exact match ☐ Search long description

Filter by Type ☐  
Filter by Category ☐  
Refresh Filters  
Total # of tools: 4

My Favorite Tools  
All My Tools  
Recommended Tools  
All Available Tools

My #	Tool Description	Shortcut	More
Go! 1	Prep Mortgage for Payoff Deposit		i ★
Go! 2	Print Loan Forms	FORMS	i ★
Go! 15	Work Online Banking Apps/Requests	ONLINE	i ★
Go! 101	Work/View Loan Application Status	LOANQ	i ★

Auto-security is ON

What's New?  
Read the Release Summary

Need help with your new start menu?  
  
Read Help >

Work My Follow-Ups

CU\*BASE gold edition

FR (6023) 11/02/16



# A new way to find your analysis dashboards

- Search by key word
- OR
- Filter by Category

Coming in February!

Session 1 CU\*BASE GOLD - RELEASE CONTROL CREDIT UNION

File Edit Tools Help

## CU\*BASE Tools

Welcome, DAWN'S SECOND ID FOR TESTING!

What would you like to do today? Tool #  Shortcut

Search for

☐ Exact match ☐ Search long descriptions

Filters to see all related tools in one place

Filter by Type ☐ Filter by Category ☐ Refresh Filters

Total # of tools: 757

Tool #	Tool Description	Shortcut	More
<a href="#">Go!</a> 1	Teller Line Posting	TELLER	<a href="#">i</a> <a href="#">★</a>
<a href="#">Go!</a> 2	Work/View Loan Application Status	LOANQ	<a href="#">i</a> <a href="#">★</a>
<a href="#">Go!</a> 3	Open/Maintain Memberships/Accounts	OPEN	<a href="#">i</a> <a href="#">★</a>
<a href="#">Go!</a> 4	View My Cross Sales Status	MYXSALES	<a href="#">i</a> <a href="#">★</a>
<a href="#">Go!</a> 5	Work with Member Follow-ups	TRACKR	<a href="#">i</a> <a href="#">★</a>
<a href="#">Go!</a> 10	Member Starter/Replacement Checks	STARTER	<a href="#">i</a> <a href="#">★</a>
<a href="#">Go!</a> 11	ATM/Debit Card Maintenance	CARD	<a href="#">i</a> <a href="#">★</a>
<a href="#">Go!</a> 12	Update/Order Online Credit Cards	CC	<a href="#">i</a> <a href="#">★</a>
<a href="#">Go!</a> 13	Work Online Banking Apps/Requests	ONLINE	<a href="#">i</a> <a href="#">★</a>
<a href="#">Go!</a> 14	Member Personal Banker	PB	<a href="#">i</a> <a href="#">★</a>
<a href="#">Go!</a> 15	Update Membership Information	UMBR	<a href="#">i</a> <a href="#">★</a>
<a href="#">Go!</a> 20	Update Account Information	ACCT	<a href="#">i</a> <a href="#">★</a>

Auto-security is ON [🔧](#)

CU\*BASE gold edition

FR (6023) 11/02/16

What's New?  
Read the Release Summary

Need help with your new start menu?  
[Read Help >](#)

Work My Follow-Ups



# A new way to find your analysis dashboards

□ Search by key word

OR

□ Filter by Category

Coming in February!

The screenshot displays the CU\*BASE Tools interface. At the top, a banner reads "Session 1 CU\*BASE GOLD - RELEASE CONTROL CREDIT UNION". Below this is a "CU\*BASE Tools" header with a search bar and filter options. A red arrow points from the "Filters to see all related" text to the "Filter by Type" and "Filter by Category" buttons. The main content area shows a "Welcome, DAWN'S SECOND ID FOR TESTING!" message and a "Search for" field. Below the search field is a table of tool categories. The "ANALYSIS" category is highlighted. To the right of the table is a "More" section with a list of tool icons. At the bottom right, there is a "What's New?" section with a "Read the Release Summary" link and a "Need help with your new start menu?" section with a "Read Help >" link. The bottom of the interface shows a navigation bar with various icons and the text "FR (6082)" and "CU\*BASE gold edition".

Session 1 CU\*BASE GOLD - RELEASE CONTROL CREDIT UNION

File Edit Tools Help

**CU\*BASE Tools**

Welcome, DAWN'S SECOND ID FOR TESTING!

What would you like to do today? Tool #  Shortcut

Search for

☐ Exact match ☐ Search long descriptions

Filter by Type ☐

Filter by Category ☐

Refresh Filters

Total # of tools: 757

My Favorite Tools

All My Tools

Recommended Tools

All Available Tools

More

Session 1 CU\*BASE GOLD - Tool Category Code Selection

Jump to code starting with

Jump to code starting with

Search for description containing

Code	Description
ACCTADJ	Member Account Adjustment Tools
ACH	ACH Processing Tools
ACTIVEBETA	Active Beta Development
AIRES	AIRES Processing Tools and Inquiries
ALM	ALM Processing Tools
ANALYSIS	Mngmnt Analysis Dashboards & Inquiries
AP	Accounts Payable Tools
ARU	Audio Reponse Tools & Analyses
AUDITING	Auditing Tools & Inquiries
BATCH	Offline (Batch) ATM/Debit Card Tools
BONUS/PATR	Bonus/Patronage Dividend Posting Tools
BUDGETING	CU Budget Tools
CANNEDQRY	Canned Queries/Data Mining Tools

Select

Select All Unselect All

FR (6082)

CU\*BASE gold edition

FR (6023) 11/02/16



# A new way to find your analysis dashboards

□ Search by key word

OR

□ Filter by Category



Session 1 CU\*BASE GOLD - RELEASE CONTROL CREDIT UNION

File Edit Tools Help

## CU\*BASE Tools

Welcome, DAWN'S SECOND ID FOR TESTING!

What would you like to do today? Tool #  Shortcut

Search for

☐ Exact match ☐ Search long description

Filter by Type ☐ Filter by Category ☒ Refresh Filters

Total # of tools: 94

Tool #	Tool Description	Shortcut	More
<a href="#">Go!</a> 12	Update/Order Online Credit Cards	CC	<a href="#">i</a> <a href="#">★</a>
<a href="#">Go!</a> 60	GL Journal History Inquiry	GLINQ	<a href="#">i</a> <a href="#">★</a>
<a href="#">Go!</a> 106	Accounts Payable Vendor Inquiry		<a href="#">i</a> <a href="#">★</a>
<a href="#">Go!</a> 111	ACH Fed Transmission Summary Inq (ACHSM)	QACHSM	<a href="#">i</a> <a href="#">★</a>
<a href="#">Go!</a> 112	ACH Member Inquiry		<a href="#">i</a> <a href="#">★</a>
<a href="#">Go!</a> 125	AIRES - View Files		<a href="#">i</a> <a href="#">★</a>
<a href="#">Go!</a> 137	ARU Detail Stats (AUDICC)	QAUDICC-P	<a href="#">i</a> <a href="#">★</a>
<a href="#">Go!</a> 138	ARU Loan App Request Inquiry (AUDILA)	QAUDILA	<a href="#">i</a> <a href="#">★</a>
<a href="#">Go!</a> 153	ATM/Dbt/Crdt: Vendor Features Inquiry		<a href="#">i</a> <a href="#">★</a>
<a href="#">Go!</a> 156	ATM/Debit Cards & Activity Inquiry	CARDINQ	<a href="#">i</a> <a href="#">★</a>
<a href="#">Go!</a> 162	Audit Insider/Employee Activity (SECAUD)	QSECAUD	<a href="#">i</a> <a href="#">★</a>
<a href="#">Go!</a> 169	Bank Secrecy Act Monitoring (BSA) Config		<a href="#">i</a> <a href="#">★</a>

Auto-security is ON

What's New? Read the Release Summary

Need help with your new start menu? Read Help >

Work My Follow-Ups

CU\*BASE gold edition

FR (6023) 11/02/16



# A new way to learn about CU\*BASE tools

- Employees, managers, and security officers will have ready access to details about what the tool does and who should be using it



Session 1 CU\*BASE GOLD - RELEASE CONTROL CREDIT UNION

File Edit Tools Help

## CU\*BASE Tools

Welcome, DAWN'S SECOND ID FOR TESTING!

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☐ Exact match ☐ Search long description

Filter by Type ☐ Filter by Category ☐ Refresh Filters

Total # of tools: 757

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<a href="#">Go!</a> 5	Work with Member Follow-ups	TRACKR	<a href="#">i</a> <a href="#">★</a>
<a href="#">Go!</a> 10	Member Starter/Replacement Checks		<a href="#">i</a> <a href="#">★</a>
<a href="#">Go!</a> 11	ATM/Debit Card Maintenance		<a href="#">i</a> <a href="#">★</a>
<a href="#">Go!</a> 12	Update/Order Online Credit Cards		<a href="#">i</a> <a href="#">★</a>
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<a href="#">Go!</a> 15	Update Membership Information	UMBR	<a href="#">i</a> <a href="#">★</a>
<a href="#">Go!</a> 20	Update Account Information	ACCT	<a href="#">i</a> <a href="#">★</a>

Auto-security is ON

Learn while you work

What's New? Read the Release Summary

Need help with your new start menu? Read Help >

Work My Follow-Ups

CU\*BASE gold edition

FR (6023) 11/02/16



# A new way to learn about CU\*BASE tools

- Employees, managers, and security officers will have ready access to details about what the tool does and who should be using it

Coming in February!

The screenshot displays the CU\*BASE Tools interface. At the top, a window titled 'Session 1 CU\*BASE GOLD - RELEASE CONTROL CREDIT UNION' contains a menu bar (File, Edit, Tools, Help) and a toolbar with icons for search, undo, redo, percentage, and others. Below this is a 'CU\*BASE Tools' header. A welcome message reads 'Welcome, DAWN'S SECOND ID FOR TESTING!'. A search bar asks 'What would you like to do today?' with fields for 'Tool #' and 'Shortcut'. On the right, there are buttons for 'Filter by Type', 'My Favorite Tools', 'Filter by Category', and 'All My Tools'. A sidebar on the left lists various tool categories with 'Go!' buttons. A modal window titled 'Session 1 CU\*BASE GOLD - About This Tool' is open, showing details for 'Member Personal Banker' (Tool # 14). The modal includes a 'Launch Now!' button, a 'Description' field with a detailed text about member services, and a 'My Access to This Tool' section showing 'Full Access'. The bottom of the interface features a status bar with navigation icons, a '20 Update Account Information' button, an 'ACCT' label, and the CU\*BASE gold edition logo. The footer shows 'Auto-security is ON' and a version/date string 'FR (6023) 11/02/16'.

Session 1 CU\*BASE GOLD - RELEASE CONTROL CREDIT UNION

File Edit Tools Help

CU\*BASE Tools

Welcome, DAWN'S SECOND ID FOR TESTING!

What would you like to do today? Tool # Shortcut

Filter by Type My Favorite Tools

Filter by Category All My Tools

Session 1 CU\*BASE GOLD - About This Tool

Title Member Personal Banker Tool # 14

Shortcut PB

Description

A central starting point for many options a member can request, such as e-Statement (enrollment or change enrollment status), bill payment (enrollment or change status), audio response and online banking (activation/enrollments, change PIN or password, view password history), PIB (Personal Internet Branch) (change PIB password or view PIB username), e-Alerts and e-Notices (subscribe, change settings, view history), Account to Account (A2A) relationships (add, modify or remove), email address maintenance (mark as incorrect email address or update address), Debit Card Round-up (enroll or change transfer account), or to change the member's Reg EOpt In/Out preference. This option also allows you to configure See and Jump (See/Jump) permissions for a member.

Launch Now!

Program UPERBNKCL Member Personal Banker

Categories Member Service Tools, Online/Mobile Banking Tools & Analyses

Tool types Maintenance & Posting Programs

My Access to This Tool Full Access

20 Update Account Information ACCT

Auto-security is ON

CU\*BASE gold edition

FR (6023) 11/02/16



# “But I liked it the way it was before!”

## GO-TO POINTS SO YOU CAN BE A CHEERLEADER FOR THE NEW NAVIGATION

- ❑ Search right from the home page – *faster and more intuitive search engine*
- ❑ Sort your list the way you like
- ❑ Set up your favorites and assign your own option number – *your tools in the order you like them*
- ❑ Favorites are by employee ID, not workstation – *use them anywhere you’re working*
- ❑ Permanent tool #s we can reference in our help doc and release summaries – *no more outdated references*
- ❑ Shortcuts for any tool – *no extra security settings needed*
  - 86** new shortcuts on day one!
- ❑ See only the tools you can use – *but you can still get curious about new tools to explore*
- ❑ Old MNXXXX shortcuts are still available to help with the transition – *we haven’t forgotten about our current power users!*
- ❑ Much faster learning curve for new users – *designed for both mouse and keyboard users*
- ❑ Cool stuff for data analysis and auditors, too – *embedded tools to explain program names*



# There is one group that won't need much cheerleading, though...

## THINGS JUST GOT ABOUT A THOUSAND PERCENT BETTER FOR YOUR SECURITY OFFICERS

```
*...+...1...+...2...+...3...+...4...+...5...+...6...+...7...+...8...+...9...+...0...+...1...+...2...+...3
10/27/16 14:09:28 CREDIT UNION LEMPAU10 PAGE
RUN ON 10/27/16 EMPLOYEE SECURITY AUDIT REPORT USER DAWNM
AS OF 10/27/16

*** MENU SECURITY - MNGELE General Ledger
EMP MENU OPTIONS Y = ENABLED, BLANK = ENABLED, N = NOT AUTHORIZED, * = NOT A MENU OPTION
ID 01 02 03 04 05 06 07 08 09 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29
AA AUDJ N N * N N N N N N Y N N N * * N N N N N N * * * * *
AB ANDF Y N * N N N N N N N N N N * * N N N N N N * * * * *
AE AMF Y N * N N N N N N N N N N * * N N N N N N * * * * *
AF AMY Y N * N N N N N N N N N N * * N N N N N N * * * * *
AG AMA Y N * N N N N N N N N N N * * N N N N N N * * * * *
AH AN N N * N N N N N N N N N N * * N N N N N N * * * * *
```

VS. 

Session 4 CU\*BASE GOLD - FRANKENMUTH CREDIT UNION

File Edit Tools Help

### Assign Tools to Employees

All Available Tools

Employee DM DAWN MOORE TESTING REALLY LONG # employees 348

Search for  ☐ Exact ☐ Description

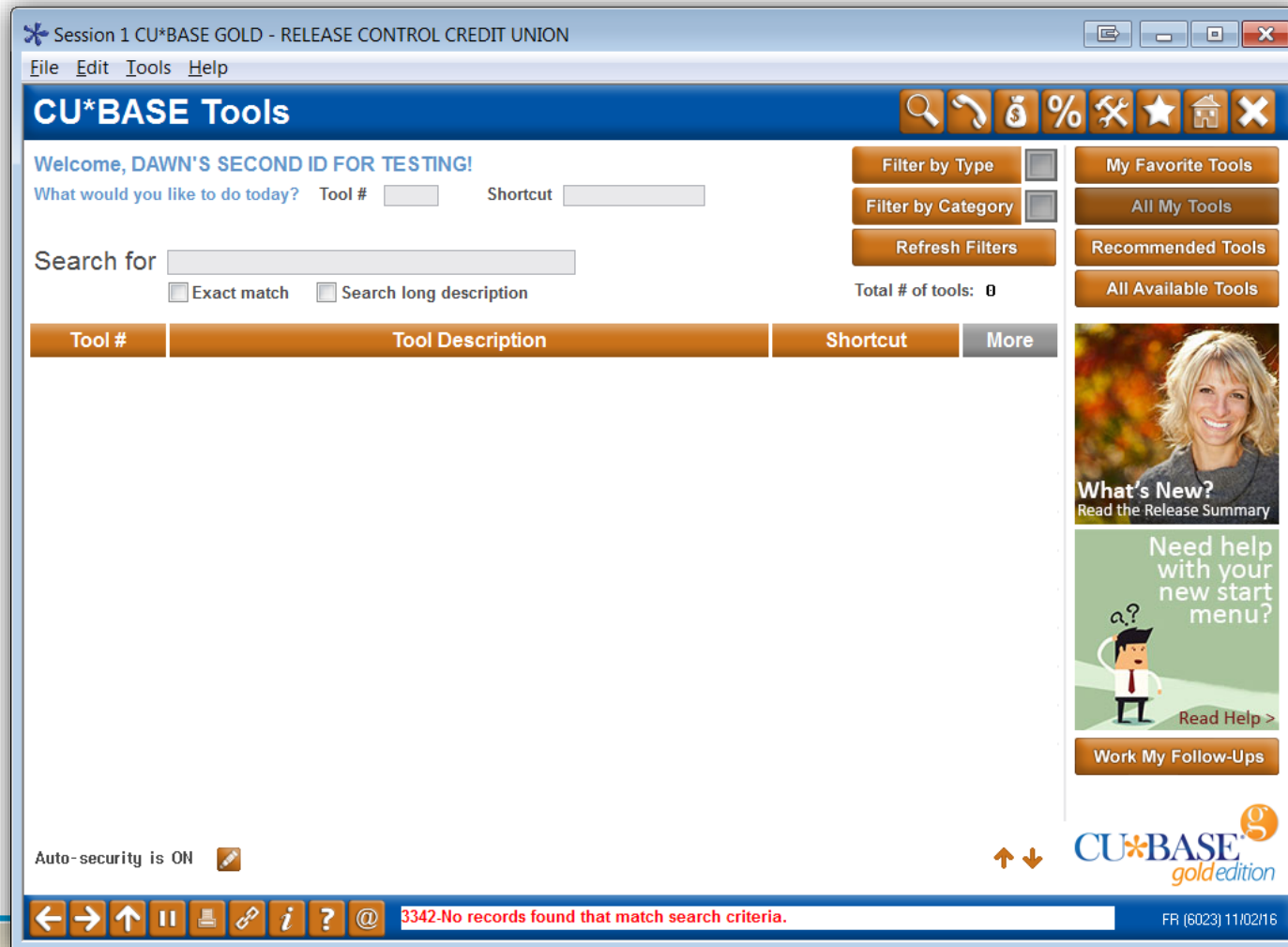
Categories  Types

Tool Description	View Only	Categories	# Employees	This Employee
Account Retention by Age Group		KNOWMBR	2	Full Access
Account Retention by Year Opened		KNOWMBR	1	Full Access
Accounts Payable Vendor Inquiry	Y	AP REVIEW	2	View Only
Audit ATM/Dbt/Crdt Card Status Changes		AUDITING RISK	1	Full Access
Audit File Maintenance		AUDITING RISK	1	Full Access
Audit Insider/Employee Activity		CANNEDQRY	3	None
ACHIST1 - Closed Share Accounts		CANNEDQRY	1	None
ACHIST2 - Closed Checking Accts		CANNEDQRY	1	None
ACHIST3 - Closed Certificates		CANNEDQRY	1	None
ACHIST5 - Closed Loan Accounts		CANNEDQRY	1	None
ACHIST6 - Closed LOC Accounts		CANNEDQRY	4	None
ADB Analysis (Savings & Loans)		ANALYSIS BUDGETING	1	None
AIRES File Review		AIRES REVIEW	1	None
ARI Detail Stats		CANNEDQRY	2	None



# I hope your “My Tools” list doesn’t look like this

IT WON’T BE A SECRET ANYMORE HOW OFTEN YOU SIGN ON – GET READY FOR NEXT YEAR’S CEO SCHOOL



Once again, you will have to push your big-picture thinkers into what this tool *should* mean to your line personnel, and then make it happen



## **Virtual Contact Channels**

New kinds of data for when an employee is not part of the deal



# Non-transactional Data is Driving Our Building New Data Warehouses

## STUDYING THE STORY AROUND A TRANSACTION IS AN OPTIONAL ACTIVITY

- ❑ What is the difference between data that is important to every CU operator and data that might only fit a few CUs based on their strategic initiatives and available time?
  - Everyone understands transactional data (what we did with members that affects their accounts, their required information as members, and our balance sheets and income statements) – it's black and white
  - But what would drive a CU to want to know every CU\*BASE function used in the Phone Operator suite of features when talking to 5,000 members in the last 90 days? That might be 67,500 records to analyze (*5,000 callers \* 3 months \* 4.5 features per call*)
  - Likewise, what would drive a CU to want to know every **It's Me 247** function that members viewed? That might be 432,000 records to analyze (*2,400 visits \* 3 months \* 6 features per login*)
- ❑ I can think of many reasons, and do plan to build a business around extended data and analytics, but I concede it will be a specialty, and something of a sub-set of the way we think as a network today

Even if CUs claim they understand transactions in the physical world, we're nowhere close to understanding what we'll need to about the virtual world



# Revisiting Optics and Where We're Going in 2017

## Elective, a la carte data for active data analysts

### Optics 10: The story around a transaction

- The foundation for Phone Optics was introduced in the 16.05 release with the Phone Wrap-up Codes feature
  - We've been gathering Optics data for our beta CUs since April
- Earnings Edge will manage the new elective Phone Optics database solution and introduce it to the marketplace by year-end
  - The new file tracks the phone operator's use of CU\*BASE in responding to member calls
  - Our first non-transactional analysis, but not our last

## 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 xxxxx
- 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 - (Payverb) Created Payee
- 35 - (Payverb) Paid a Bill
- 36 - (Payverb) Viewed Bill
- 37 - (Payverb) 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

## Answering the calls as a service, making calls to make the bottom line





# Revisiting Optics and Where We're Going in 2017

## 7 CUs with Phone Optics Activated

### Start Date

Element	May 1, 2016
FOCUS	May 1, 2016
Frankenmuth	September 26, 2016
Glacier Hills	May 1, 2016
Honor	September 26, 2016
MidUSA	May 1, 2016
Verve	September 26, 2016

### Total # of records written out to WRAPUP file

1,882,344

Element	140,416
FOCUS	28,741
Frankenmuth	322,747
Glacier Hills	357,565
Honor	474,605
MidUSA	160,801
Verve	397,378

86

## CRM for Call Centers: Do you care?

### Questions you can answer with Phone Optics data

- How many unique callers were there last quarter/month/week/day/hour?
- What was the average length of time for each interaction?
- How many calls were complex, average, or simple (based on wrap-up codes configured)?
- What is the breakdown in calls based on subject matter?
- What is the average amount of time between each call?
- What is the average time spent per call?
- What employees used phone operator services the most? And the least?
- What branch are the members associated with that called in?
- How many of the members that called in came into the branch last quarter/month/week/day/hour?
- How many members that called in applied for a loan within the next quarter/month/week/day/hour?
- How many members that called in are online banking users?
- How many members that called in are bill pay users?
- How many members that called in are mobile banking users?
- How many members that called in are subscribed to Alerts/Notices?
- What is the average credit score of the members that called in?
- What is the average transaction volume for members who call in?
- What is the aggregate/average loan savings balance for members that call in?
- Are they net savers or net borrowers?
- What is the average tiered service level score for members that call in?
- How many written off loans/charge off loans exist for members that called in?
- What is the concentration risk for members that called in?
- How many fees were waived for members that called in last quarter/month/week/day/hour?
- How many cross sales efforts were made to members that called in last quarter/month/week/day/hour?
- What is the average PPM/SPM for members who called in last quarter/month/week/day/hour?
- What is the average amount of net income by member that called in the last quarter/month/week/day/hour?
- What is the patronage of members that have called in compared to the rest of my membership?
- How many members have performed a skip pay transaction?
- How many members have requested a payoff?
- How many members requested an address change over the phone?
- How many photo IDs do we have scanned for members that have called in?
- How many members that called in inquired on their loan?
- How many envelopes did we print for members that have called in?
- What is the average ACH deposit for each member that called in?
- What is the average ACH withdrawal for each member that called in?
- How many members that called in have a safe deposit box?
- What is the average age of members that call in?
- What is the zip code breakdown of where members live that call in?
- How many members requested detail on their credit cards?
- How many members requested a check?
- How many members requested a review of their statements?
- What is the average number of screens navigated to for each call?
- Etc....

142

### Feature that was accessed most\*

### Phone Op Account Inquiry (IPHTRN)

Element	27,301 records
FOCUS	1,790 records
Frankenmuth	49,831 records
Glacier Hills	56,772 records
Honor	44,602 records
MidUSA	24,786 records
Verve	61,596 records

\*Excludes START ACCT, NEW ACCT, and EXIT



# Revisiting Optics and Where We're Going in 2017

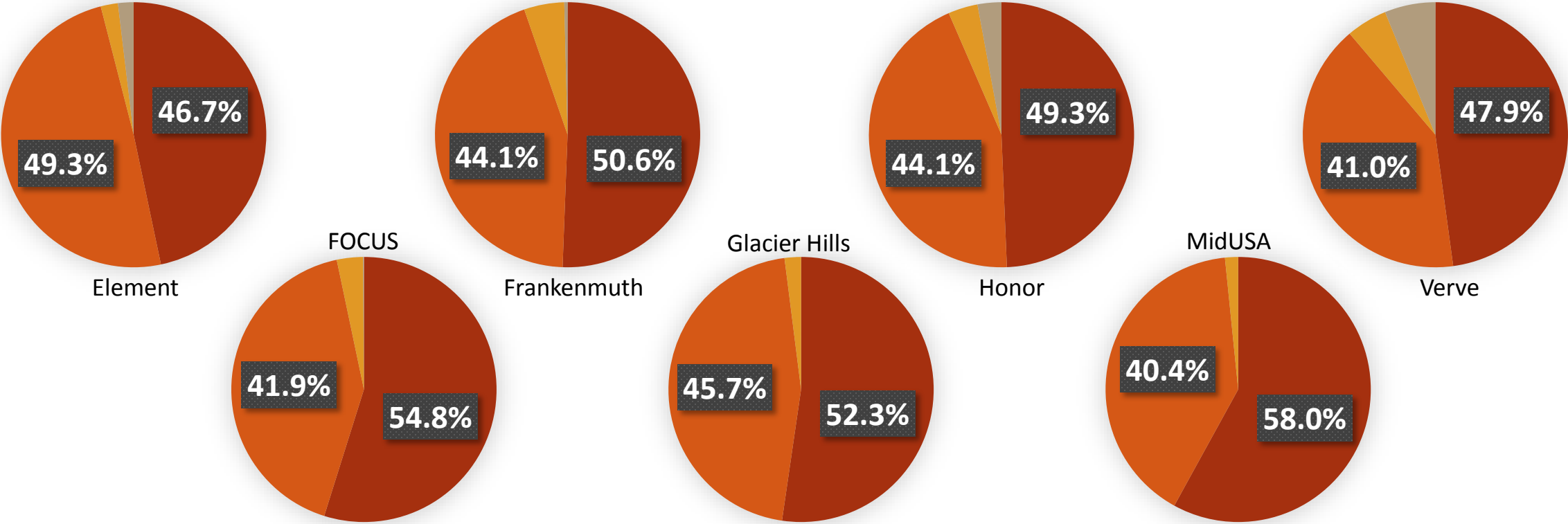
Busiest day serving members using Phone Op		Day of Week	#of records
Element	5/3/2016	Tues	1,872
FOCUS	7/7/2016	Thur	526
Frankenmuth	10/3/2016	Mon	18,996
Glacier Hills	7/26/2016	Tues	3,650
Honor	10/3/2016	Mon	10,448
MidUSA	5/23/2016	Mon	1,985
Verve	10/3/2016	Mon	16,001

Total # of unique EMPLOYEES serving members using Phone Operator services	977
Element	34
FOCUS	47
Frankenmuth	228
Glacier Hills	67
Honor	276
MidUSA	126
Verve	199

Total # of unique MEMBERS served using Phone Operator services	110,883
Element	3,728
FOCUS	3,281
Frankenmuth	18,127
Glacier Hills	12,696
Honor	37,422
MidUSA	8,770
Verve	26,859



# Revisiting Optics and Where We're Going in 2017





# Revisiting Optics and Where We're Going in 2017

## eStatement Penetration for Unique Members served via Phone Op

Element	48.7%
Focus	58.6%
Frankenmuth	55.2%
Glacier Hills	53.0%
Honor	65.1%
MidUSA	27.1%
Verve	60.6%

## Online Banking penetration for Unique Members served via Phone Op

Element	43.5%
Focus	49.4%
Frankenmuth	53.1%
Glacier Hills	51.0%
Honor	56.8%
MidUSA	36.9%
Verve	57.8%

## Active Average Closed-End Loan Balance for Unique Members served via Phone Op

Element	\$11,485
Focus	\$13,442
Frankenmuth	\$23,401
Glacier Hills	\$16,749
Honor	\$23,413
MidUSA	\$12,013
Verve	\$20,289

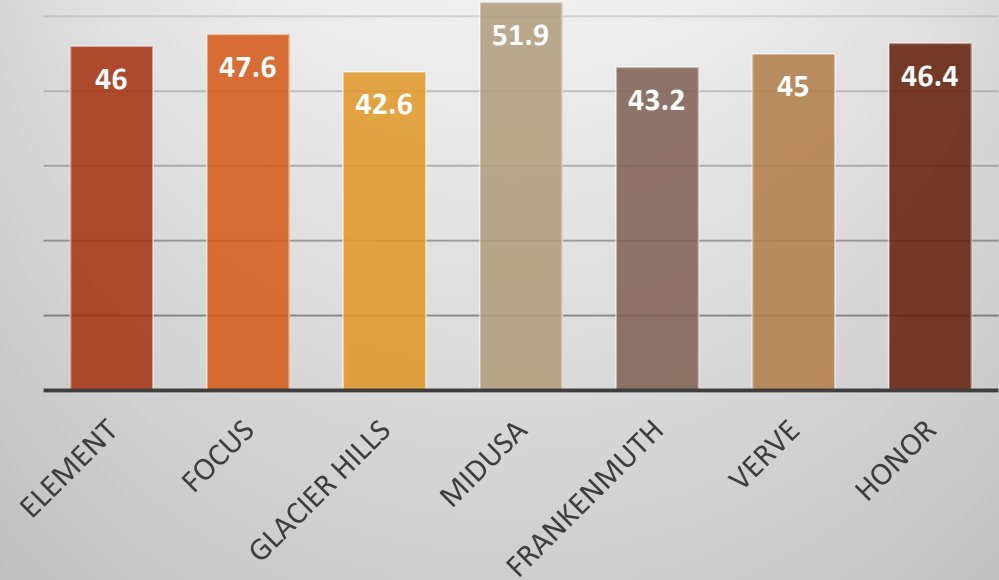
## Active Average Open-End Loan Balance for Unique Members served via Phone Op

Element	\$3,428
Focus	\$2,614
Frankenmuth	\$2,955
Glacier Hills	\$1,325
Honor	\$2,932
MidUSA	\$4,831
Verve	\$3,551

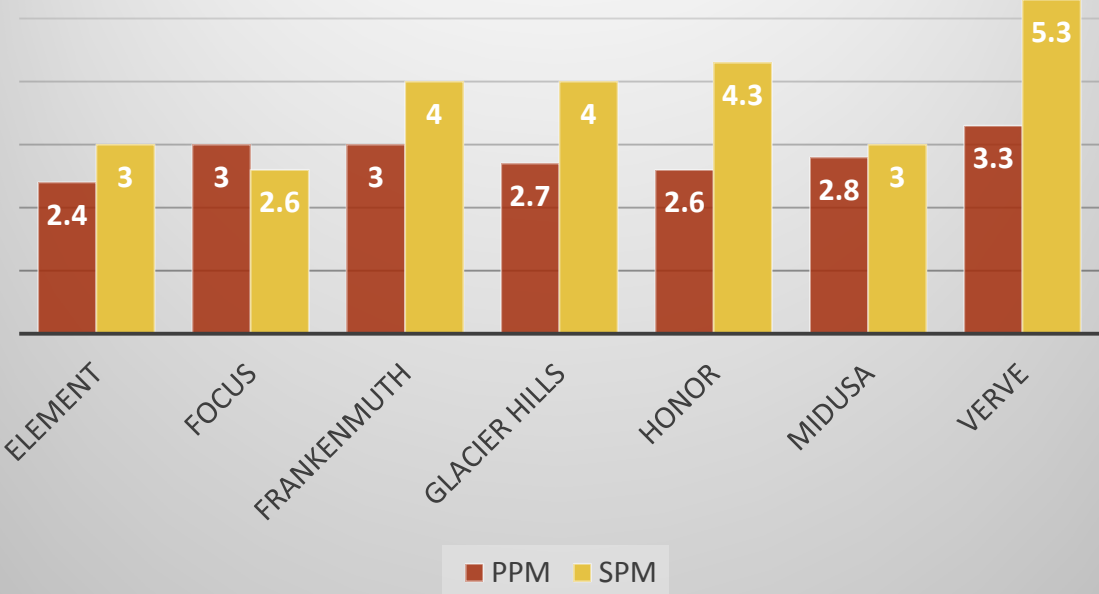


# Revisiting Optics and Where We're Going in 2017

Average Age for Unique Members Served via Phone Op



Average PPM/SPM for Unique Members Served via Phone Op





# Designing for a Data Warehouse

## DATA THAT CU\*BASE DESIGNERS ARE CONSIDERING FOR NEW STRATEGIES

### □ Adapting current CU\*BASE ideas

- Extended transaction history
- Extended Tracker history
- Bill payment subscriber info
- Bill payment history
- Raw OTB data (*from the vendor before we parse out the few fields we need*)
- CU uploads
- Social media data (*ChatterYak*)
- Data from previous core processor
- Any data currently purged by CU\*BASE processes that a CU might want available online

### □ Adding new tactics and strategies

- New processes to upload data from outside CU\*BASE
- CU-designed data through combining multiple data sources into a new table
- The new tables related to credit union-defined custom fields

### □ Things to ponder

- Retention
- Pricing
- Encryption for sensitive data?
- Availability (HA, DR/BR)
- Daily/monthly backups



# Bill Payment Data That May Change Everything

A DASHBOARD FOR PERFORMANCE ANALYSIS AND AN ENTRY INTO FRAUD APPROACHES



10/28/16 Payveris Payments 11:15:04 IBPVCP-01

SORT Select Bill Pay/P2P (B/P/A) Select Electronic, Check or All A (E/C/A)

Select Date P (P,M,D) Dates between 082816 and 102816 (MMDDYY)

Jump to name starting with Search For Name in Paid By or Paid To T (B,T) or or

1=Export 2=All for Account 3=Common Bonds H=Hide # Payments: 3,457

S	Acct	Base	Y	Paid By	Paid To	Amount	(A) Date Processed	(B) Date Mailed	Days B-A	(C) Date Delivered	Days C-A
-	19	C	KAREN		HALLGREN ORTHODONTIC	250.00	10/11/2016	10/12/2016	1	10/18/2016	7
-	19	E	KAREN		AUTO-OWNERS INSURANC	550.35	10/11/2016		0	10/12/2016	1
-	19	E	KAREN		SAM'S DUAL CARD	816.85	10/11/2016		0	10/12/2016	1
-	24	E	JOANN		FRONTIER COMMUNICATI	60.12	10/12/2016		0	10/13/2016	1
-	24	E	JOANN		CONSUMERS ENERGY	242.05	10/12/2016		0	10/13/2016	1
-	24	E	JOANN		CONSUMERS ENERGY	60.88	10/12/2016		0	10/13/2016	1
-	24	E	JOANN		CONSUMERS ENERGY	113.80	10/12/2016		0	10/13/2016	1
-	28	C	ROBER		NILES UTILITY DEPART	640.05	10/12/2016	10/13/2016	1	10/19/2016	7
-	28	C	ROBER		ORCHARD HILLS COUNTR	20.14	10/12/2016	10/13/2016	1	10/19/2016	7
-	28	C	ROBER		SEMCO ENERGY GAS COM	22.42	10/12/2016	10/13/2016	1	10/19/2016	7
-	28	E	ROBER		COMCAST SOUTH CHICAG	485.59	10/12/2016		0	10/13/2016	1
-	28	E	ROBER		FIFTH THIRD BANK BAN	2,167.00	10/12/2016		0	10/13/2016	1
-	32	E	LEONA		CAPITAL ONE CREDIT C	500.00	10/11/2016		0		
-	34	C	CHRIS		CHEMICAL BANK	473.64	10/11/2016	10/12/2016	1		
-	37	E	TRACY		DISCOVER CARD	522.75	10/12/2016		0		
-	37	E	TRACY		MICHIGAN GAS UTILITI	12.83	10/11/2016		0	10/12/2016	1

Currently in Development

Currently in Development

More...

F7=Cancel F8=Select Data to View F9=Export All F10=Member Connect F11=Fraud Summary F12=Summary



# Bill Payment Data That May Change Everything

A DASHBOARD FOR PERFORMANCE ANALYSIS AND AN ENTRY INTO FRAUD APPROACHES



10/28/16

Summary

11:15:19

IBPVCP-02

	All Dollars	Pct	Count	Pct	Personal Dollars	Pct	Count	Pct	Business Dollars	Pct	Count	Pct
Elec	599,092	65.9%	2,296	66.4%	Elec	599,092	65.9%	2,296	66.4%	Elec	0	%
Check	309,793	34.0%	1,161	33.5%	Check	309,427	34.0%	1,160	33.5%	Check	366	100.0%
Total	908,885		3,457		Total	908,519		3,456		Total	366	1

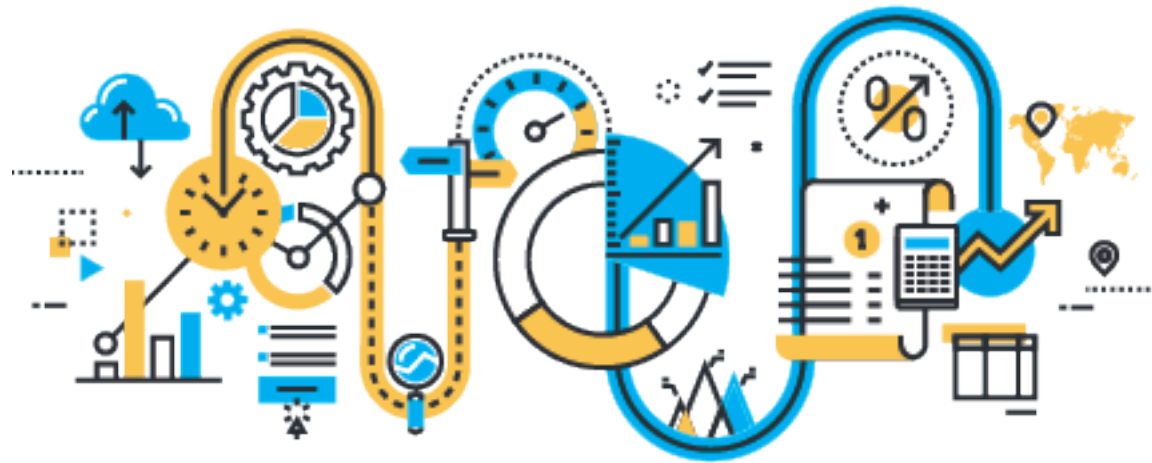
## Top Ten

Rank	Dollar Amts	Count	Total Dollars	Payers	Count	Total Dollars	Payees	Count	Total Dollars
1	100.00	139	13,900.00	ALAM	29	9,462.19	AMERICAN ELECTRIC	186	22,636.55
2	50.00	114	5,700.00	INT	24	25,929.00	CHASE MASTERCARD	139	83,819.02
3	25.00	80	2,000.00	NIL	18	13,638.39	MICHIGAN GAS UTIL	119	3,973.83
4	150.00	77	11,550.00	J S	15	1,197.73	VERIZON WIRELESS	92	14,727.89
5	200.00	72	14,400.00	CON	15	4,578.78	CONSUMERS ENERGY	91	11,643.64
6	300.00	37	11,100.00	HEA	14	6,290.31	COMCAST SOUTH CHI	87	11,544.79
7	500.00	34	17,000.00	SHE	13	4,463.13	KOHL'S		
8	30.00	34	1,020.00	ALB	13	1,009.04	CAPITAL ONE CARD		
9	40.00	33	1,320.00	JAM	13	1,288.20	DISCOVER CARD		
10	75.00	32	2,400.00	JOH	10	2,348.81	CHARTER COMMUNICA		
		Total	80,390.00		Total	70,205.58		Total	222,749.20

Currently in Development

F3=Backup F7=CANCEL





**Wrap-up**



**AdvantageCIO**

# HIRING TECH LEADERS

The next tech leader at your credit union needs more than just an understanding of how the tools work. Here are four perspectives you can use to vet new technology leaders.

**THE MEMBER PERSPECTIVE**

Have they considered member future components?

**THE OPERATIONAL PERSPECTIVE**

Do they understand operations?

**THE FINANCIAL PERSPECTIVE**

Can they articulate needs vs wants?

**THE TECHNOLOGY REGULATORY PERSPECTIVE**

Are they up to date on current cyber threats?

**4 elements**  
of the successful tech leader

## ★ 2016 Mobile Banking Across the Network

Three years ago, CU/Anschutz took its first in-depth look at mobile banking usage among credit union members in light of a growing number of U.S. adults with smartphones. That number has continued to grow—according to the Pew Research & Analysis Life Project, smartphone ownership among U.S. adults has increased from 35% in 2011 to 60% in 2013, 64% in 2015, and 72% as of early 2016.

What's more, in a March 2016 study released by the Federal Reserve, mobile banking usage among Millennials is as high as 61%, compared to 16% among consumers aged 60 or over.<sup>1</sup>

Using the AUI/OnLine Banking Summary Stats dashboard available from the Miscellaneous Processing menu (MMASC) link in CU/BAWS, we compiled data from nearly every online and self-serving credit union in our network to determine how we sit as a network of credit unions are doing when it comes to our members' use of CU's 24/7 Mobile App/Banking.

On the following pages, we've compared the results of our June 2016 study with our findings for September 2016. You'll find five key percentages demonstrating member usage of online banking and mobile banking broken out by each credit union. We've also listed below the top 10 credit unions in each category in terms of mobile banking penetration. Stats are for the month of September 2016.

### Explaining the Percentages and Top Users

**% of Total Members Using Any Online Channel**—this number represents the percentage of all members in the credit union that used CU's 24/7 Online Banking or Mobile App banking during September. Top 5 in this category:

- 1. 46.1% - Madison County FCU (Anderson, IN)
- 2. 45.9% - Newgate County Service Employees CU (Pomont, MI)
- 3. 44.4% - Sioux Empire FCU (Sioux Falls, SD)
- 4. 44.1% - Honor CU (St. Joseph, MI)
- 5. 43.2% - Vermilion FCU (Vermilion, IL)

**% of Total Members Using Mobile Banking**—this number represents the percentage of all members in the credit union that used CU's 24/7 Mobile Web banking during September (does not include Mobile App). Top 5 in this category:

- 1. 24.2% - Honor CU (St. Joseph, MI)
- 2. 23.5% - Western Districts Members CU (Grand Rapids, MI)
- 3. 23.2% - Sioux Empire FCU (Sioux Falls, SD)
- 4. 23.0% - Madison County FCU (Anderson, MI)
- 5. 23.0% - Newgate County Service Employees CU (Pomont, MI)

<sup>1</sup> Smartphone Ownership 2016  
<http://www.pewresearch.org/factbook/2016/smartphone-ownership/>

<sup>2</sup> Smartphone Ownership 2016  
<http://www.pewresearch.org/factbook/2016/smartphone-ownership/>

<sup>3</sup> Consumer and Mobile Financial Services 2016  
<http://www.federalreserve.gov/consumersandcommunitydevelopment/20160301/consumer-and-mobile-financial-services-20160301.htm>

1



# CUAnswers Imaging Solutions



## CUAnswers Imaging Solutions NEW Enhanced Online Vault!



### Imaging Solutions Online Vaults

Online Vaults are a popular solution for CUAnswers credit unions. With an Online Imaging strategy you will not have



### What does it cost?

**\$250 startup fee**  
 + \$10 to receive using AP invoices then only \$100  
 + 100 for setup fee (optional)



### CUAnswers Imaging Solutions

Online Imaging Solutions Now Provides for Capture of Accounts Payable Invoices!



### Begin Capturing Your Invoices

Would you like to save your Accounts Payable Invoices to your CUAnswers online imaging solution? How can you with our latest and greatest offering!

When you sign up to receive AP Invoices you can scan or "PRINT" them right, you can **upload** your invoices to ProDoc where they can be saved for easy retrieval right from within CUAnswers with "Smart Links"

Best of all it's **FREE** after a small one time setup fee!



### Here's How It Works:

#### Signing Up

- Visit [open.cuanswers.com/enhancements](http://open.cuanswers.com/enhancements) and fill out the AP Invoice form to sign up.
- The Imaging Solutions team will contact you and conduct a brief training to make sure you have what you need to get started.
- If you need hardware or Software, CUAnswers Imaging Service will provide you with a quote before installation.
- Imaging Solutions will provide you the Data Archival options form so you can include AP Invoices. We will give them 30 days for 23 months so you can have them on disk for so long as your retention schedule dictates.

#### Setup Fee

A one-time setup fee of \$100

*\*Requires Software software and installation of the ProDoc Printer*



### Implementation

- Imaging Solutions will build a vault table to hold your Invoices and upload your ProDoc definition file to reflect the new document type.
- Our team will also provide you with ProDoc printer installation materials, instructions, and demonstration.
- If you don't want to install this yourself, we will assist you for \$150/h.
- Imaging Solutions will train you how to capture invoices.



### Contact Imaging Solutions today!

[imaging@cuanswers.com](mailto:imaging@cuanswers.com)  
[creditunion@cuanswers.com](mailto:creditunion@cuanswers.com)  
[www.cuanswers.com/enhancing-solutions](http://www.cuanswers.com/enhancing-solutions)



### Apply Online:

[open.cuanswers.com/apinvoicess](http://open.cuanswers.com/apinvoicess)

Logo, text, voice, and software customization available!

Build member loyalty through educational marketing

It's Me 247 Video Customization Service

CU\*ANSWERS

There's nothing like seeing the software in action.

Videos are key to effective training.

# See & Learn

Show Me the Steps Video Library

[help.cubase.org/steps/steps.htm#Video\\_Tutorials.htm](http://help.cubase.org/steps/steps.htm#Video_Tutorials.htm)

CU\*BASE Tutorials

Member Tutorials

Show Me the Steps

Master CU\*BASE Through VIDEO



# DON'T GET LEFT BEHIND WITHOUT YOUR ONLINE MEMBERSHIP APPLICATION!



# INTERNET RETAILER SUPPORT CENTER

## ONLY 60 DAYS LEFT

At the end of 2016, CPPlanners will be **ELIMINATING** the current member application process via It's Me 24/7 (the Satellite Membership Application) to continue to move forward with the new, customizable, and modern member application process – MAP.

Many credit unions who have already implemented their new application process know that MAP is:

- Loaded with new customizable features
- Designed with mobile in mind
- Easy to set up with IRSC Account Executives
- The stopping stone for online member opening
- Positioning your credit union as an Internet Retailer

### ACTION REQUIRED BEFORE DEC. 31, 2016



### ATTENTION ALL CREDIT UNIONS:

The It's Me 24/7 Satellite Membership Application will be inactive starting 12/31/2016.

ALL credit unions will need to convert to the new MAP **and** to replace their existing membership application. Credit unions that do not convert before 12/31/16 will **LOSE** their membership application.

## ACTIVATE MAP TODAY



### QUESTIONS?

CPPlanners  
Internet Retailer Support Center  
4020 26th Street, Suite 100  
Grand Rapids, MI 49504  
(800) 321-3476  
isc@iscr.com



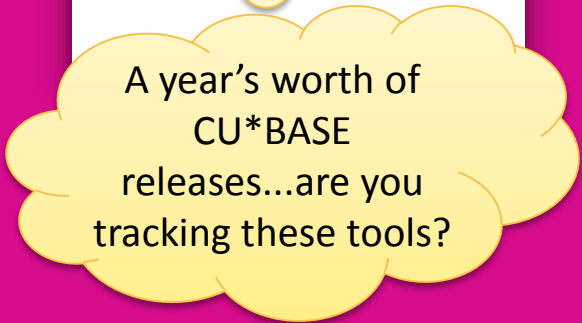
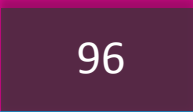
Visit us at [iscr.com/newsroom](http://iscr.com/newsroom)

Remember the old membership app is being sunset this year!



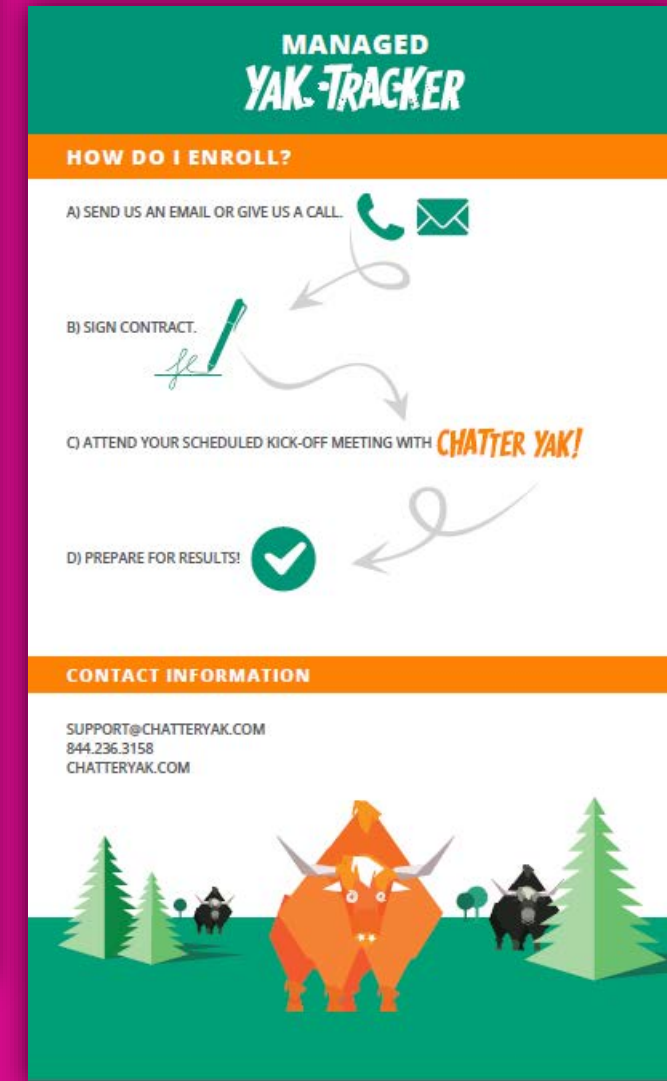


Watch for new things  
this year from  
CU\*OverDrive!





# In your packet...





# In your packet...

Campaigns Launch January 2017

One centralized message, unlimited outreach.

## RevGen Edition Xtend

Loan Lead Generator  
\$2.8 Million in loan dollars has been generated in just the first 3 months!

We get your ROI!

ONE MESSAGE

MULTIPLE MARKETING CHANNELS

LOAN LEAD GENERATION

PLUG AND PLAY

ONE STOP REVENUE GENERATOR

### HOW OFTEN ARE YOU CONTACTING YOUR MEMBER IN THE FIRST 90 DAYS? MEMBER REACH

Our Member Reach program will create brand recognition, member loyalty and generate revenue.

**Xtend**

XTEND, INC.  
8000 18th Street SE  
Grand Rapids, MI 49516  
xtendinc.com  
1-888-981-4XTD

## Xtend Solutions

Committed to the Success of Our Partners

Xtend is a 100% credit union-owned CUBO that offers managerial, operational, marketing, consulting, and technical planning to its member credit unions. Xtend acts as an aggregation point for shared resources that allow credit unions to deliver cost-effective products and services to their members. This enables credit unions to stay relevant in an increasingly competitive marketplace. We provide services to over 200 credit unions, representing more than a million members. Whether the generating value leads with a targeted Contact Center campaign, implementing customized Member Reach Marketing to enhance your brand, providing SRS Back Office bookkeeping support, or increasing a Shared Branching network that provides members exclusive access, we do so as a trusted extension of your credit union.

### Member Marketing

Communicate the value of your credit union more effectively by partnering with our Xtend Member Marketing team. Our team uses multi-channel marketing to capture your brand consistently through images, graphics, video, content and so much more.

### Shared Branching

Our philosophy is that whenever your member goes, there should be a credit union to support their financial needs. We believe that by becoming a networked team, we can make our communities stronger. Xtend Shared Branching is a committed group of Credit Unions that team together to help make a member's life easier.

### Member Marketing

Set the bar higher for member support with the help of the Xtend Contact Center. Whether it is a overflow, after hours, emergency stand-in, outboard lending services, web chat, or even a complete member "help desk," our team stands ready to answer the call, Monday - Friday 9am - 5pm EST and Saturday 9am - 5pm EST.

### Cooperative Liquidity Exchange

The Cooperative Liquidity Exchange (CLE) acts as a communication vehicle between our credit union partners on all sides of the loan-to-own spectrum. Many interesting investment opportunities with your peers exist within our CUBO network. The value of CLE is in

## Xtend Contact Center

### Inbound Support

Strengthening Relationships One Conversation at a Time

Reestablishing ongoing relationships with your members is what your business is all about. Is your inbound telephone support building your brand and positioning your credit union in today's competitive marketplace? Put the Xtension Contact Center to work for you! Partnering with the Xtension Contact Center provides effective support for your growing list of electronic services.

Our team of professionals is trained in a multi-focused approach to member service ensuring consistency, professionalism, and long-term growth.

### Partnering with Xtension Contact Center

add service capabilities

- "Xtend" your hours: 9 am to 5 pm Monday thru Friday and 9 am to 5 pm EST.
- Call routing options: Overflow, after hours, live call center.
- Access Xtend without even picking up the phone and give your members an advantage when they call.
- Our representatives answer calls as an employee of your institution, not a third party.
- Agents are trained in STOP-LOOK-ENTER. Our agents ensure the complete understanding and fulfill the identity needs.

## Xtend Contact Center

### Inbound Support

Our team of professionals is trained in a multi-focused approach to member service ensuring consistency, professionalism, and long-term growth. By utilizing the Xtension Contact Center's Outbound Support you can guarantee members are made aware of the products and services you offer, and that leads are delivered in a timely manner to your follow-up team.

### Outbound Support

Our team of call center professionals are trained in a multi-focused member service approach ensuring consistency, professionalism, and long-term growth. By utilizing the Xtension Contact Center's Outbound Support you can guarantee members are made aware of the products and services you offer, and that leads are delivered in a timely manner to your follow-up team.

### Web Chat

Our Web Chat service allows your Xtension to launch open online, any time, longer and utilize weekends. This includes training qualifying new members who are interested in joining the credit union! Members can chat with representatives from both your web page or within it's 24/7.

### XT Direct

Partnering with the Xtend puts your members in contact with professional agents that are ready to accept applications and perform cross sales. Four staff as a standalone inbound lending pipeline to support your lending team, AND a perfect complement to your existing Xtend services. XT Direct can help to maintain your lending relationship with members.

### Contact Unlimited

We work with your leadership teams to develop a schedule of events, designing a program together that looks and sounds like your business to leverage the collective efforts of our teams in a way that reinforces your individual value proposition to those you serve. All of this while maintaining your individual identity and your brand.

### DRBC Support

In the event of a disaster, organized outside, weather emergency, you can rely on Xtend to provide personal support to your members. Your credit union will place our team on a volunteer and services the service no business needs dictate.

## Xtend SRS Back-Office Bookkeeping

Xtend SRS Daily Bookkeeping Services are specifically designed to meet all of your daily back-office needs. Your credit union will receive daily back-office processing executed by a team of Xtend professionals. Never again will you worry about Federal Reserve deadlines or be concerned during an audit.

Our professionals are experts in:

- Check Processing, ACH, ATM and Credit Card Reconciliations
- ATM reader reconciliation
- Monitoring of suspense account balances
- Vendor Settlement Entries
- Reconciliations of Investment Entries
- Corporate Checks
- Corporate Accounts
- End-Of-Month Reporting

If you have a back office need that is not listed above, speak to an Xtend SRS representative, we will find a way to meet your needs!

## Xtend SRS Back-Office Bookkeeping

### 5300 Call Report

Partnering with Xtend SRS will remove the stress of pouring over quarterly call reports. Xtend SRS professionals will gather the data for your call and store it securely within CUBASE. When your quarterly figures are prepared accurately and consistently for you, you can stop worrying about deadlines and start using the report as an intended, a tool for measuring financial viability, trend analysis, and compare for long-term business planning.

### Stand-In Support

Xtend SRS Stand-In Bookkeeping Services provides your back-office coverage right when you need it. Unplanned absences, even medical, prevent meetings, maternity leaves, even holidays - you never know when life may throw your way and disrupt your back-office resources. Xtend SRS Stand-In Bookkeeping is for the unexpected.

### Conversion Support

Go on the offensive by leveraging the season's investment in technology and Xtend's investment in people. Proactively engaging your members and operations staff helps manage change impact, while improving your brand image.

### A La Carte Services

Xtend's SRS Custom Services offer you complete flexibility, and allows you to build your service program around your needs. Item money by creating your own program and only pay for the services you need.

Contact us:  
Phone: 1-888-981-4XTD  
Email: info@xtendinc.com





# 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:

Two entrepreneurs order a drink. "If CU\*Answers is going to put \$100,000 into a firm ready to build analytics around My CU Today, I might just have to build that company. Would you be interested in partnering, investing, or competing with my new firm?"

Question #1:

Two CEOs walk into a bar. "Do you buy in to this idea that a CEO can prosper by building a community with which to exchange data? How do you think it will pay off? Or is Randy out of his mind?"



Cocktails begin at 5:00!