Skip Pay

Trending Skips

- Number of Skips
- Linear (Number of Skips)

120 Skip Pays

- 35 OLB Skips
- 85 In-Person Skips
- $4,800 Fee Income

HonorPay Person-to-Person

Unique Senders	Weekly Number of Transactions	Average Transaction Amount
17	22	$133.53

Weekly Total Transaction Amount	Total # of Transactions	Total Transaction Amount
$2,937.59	513	$81,784.99

P2P Trending

Transactions | Users | Linear (Transactions) | Linear (Users)

	Week 10/2	Week 10/9	Week 10/16	Week 10/23	Week 10/30	Week 11/6	Week 11/13	Week 11/20
Users	135	140	147	150	156	157	162	164
Transactions	21	24	35	20	36	23	30	22

Debit vs. POS

Weekly Transactions

- 53,647, 32%
- 115,887, 68%
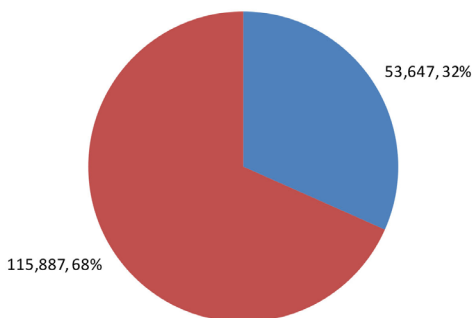
- POS Transactions
- Debit Transactions

POS
- 53,647 Transactions
- $1,642,846.00

Debit
- 115,887 Transactions
- $4,154,519.87

Total
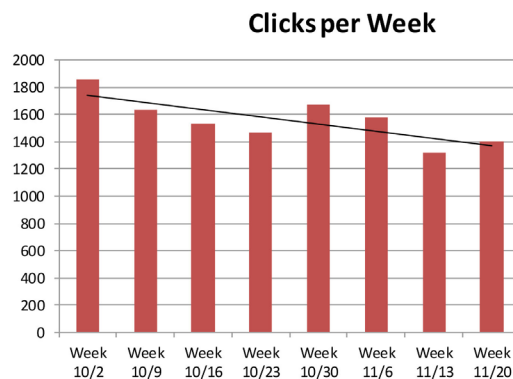- 169,534 Transactions
- $5,797,395.87

Missed Interchange
$28,749.81

HONOR® CREDIT UNION

eSolutions - Week at a Glance

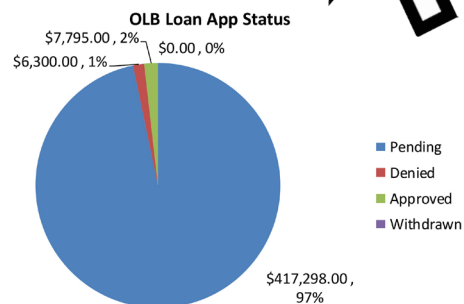| EMPLOYEE	COUNT
JAMES VERSAW	23
AMANDA CRAIG	10
JESSICA JANKA	7
JOHN MCCARTHY	6
BROOKE PLOTT	5
NICHOLE DUNKERLEY	3
STACIE WALIMAKI	3
SHARI WEBER	3
DAVE SCHEUER	3
ANTON LOCKETT	3
JEFFERY PUGH	3
JOSE ONTIVEROS	2
DUSTIN NEHLS	2
TRISH ROBINSON	2
GEORGE HOPPER	2
JOHN BACKUS	2
ERIN WOHLGAMUTH	2
SHARI KOSKI	1
DANA CURRENT	1
STACEY DONNER	1
COURTNEY WAECHTER	1
ANDREW CLEMINSHAW	1
COURTNEY WINNELL	1
CASIE RAYMAN	1
LISA CAUFFMAN	1
ERICIA THOMAS	1
LISA POLLARD	1
MARY UNRUH	1
KENT FIGY	1
Grand Total	**93**

DASHBOARD/QUERY	COUNT
Where Your Members Borrow	38
All Memberships Analysis Dashbrd	11
ARU/Online Banking Stats Dashbrd	10
Fee Income/Waivers/Refunds	10
Tiered Svcs Monthly Comparison	6
All Accounts Analysis Dashboard	4
EFT Portfolio Dashboard	4
MEMBER1 - Share/IRA Accounts	3
Loan/Share Trial Bal. Review	2
TRANS1 - SH/SD Transactions	1
MEMBER3 - Certificate Accounts	1
Loan App Monthly Stats Comparisn	1
Collections Dashboard/Summary	1
Where Your Members Branch	1
Grand Total	**93**

Dashboard Usage

Online Banking Credit Score Clicks

Clicks per Week

1323 clicks!

OLB Loan App Status

$7,795.00 , 2%
$6,300.00 , 1%
$0.00 , 0%
$417,298.00 , 97%

- Pending
- Denied
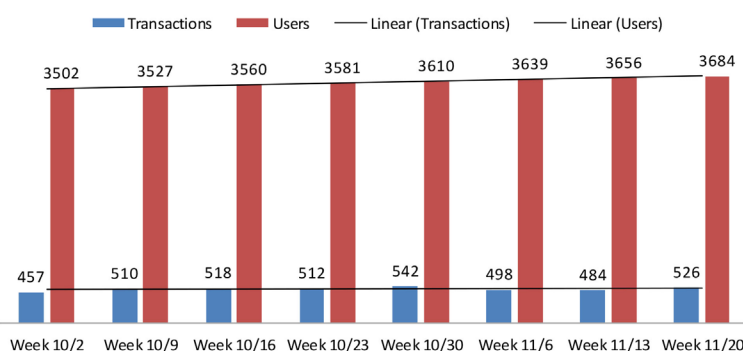- Approved
- Withdrawn

515 Total Loan Applications

390 Non-Click Loan Apps

125 Loan Apps Resulting from Clicks

24.2% of Total Loan Apps Resulting from Clicks

MRDC Trending

| | Transactions | Users | Linear (Transactions) | Linear (Users) |

	Week 10/2	Week 10/9	Week 10/16	Week 10/23	Week 10/30	Week 11/6	Week 11/13	Week 11/20
Users	3502	3527	3560	3581	3610	3639	3656	3684
Transactions	457	510	518	512	542	498	484	526

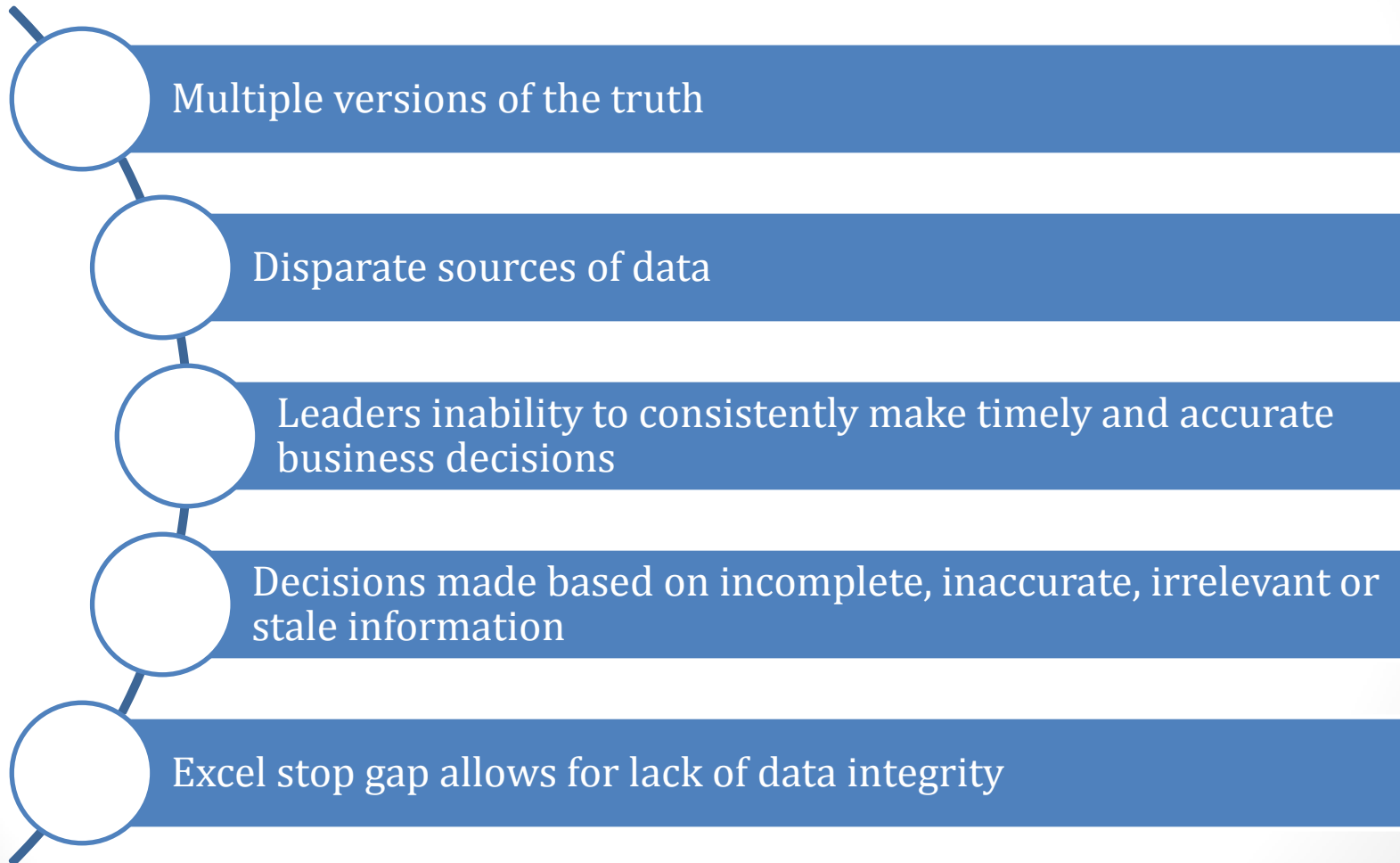| Number of Users	Number of Transactions	Average Transaction Amount	Total Deposit Amount
3684	526	$474.66	$249,669.95

Mobile Remote Deposit Capture
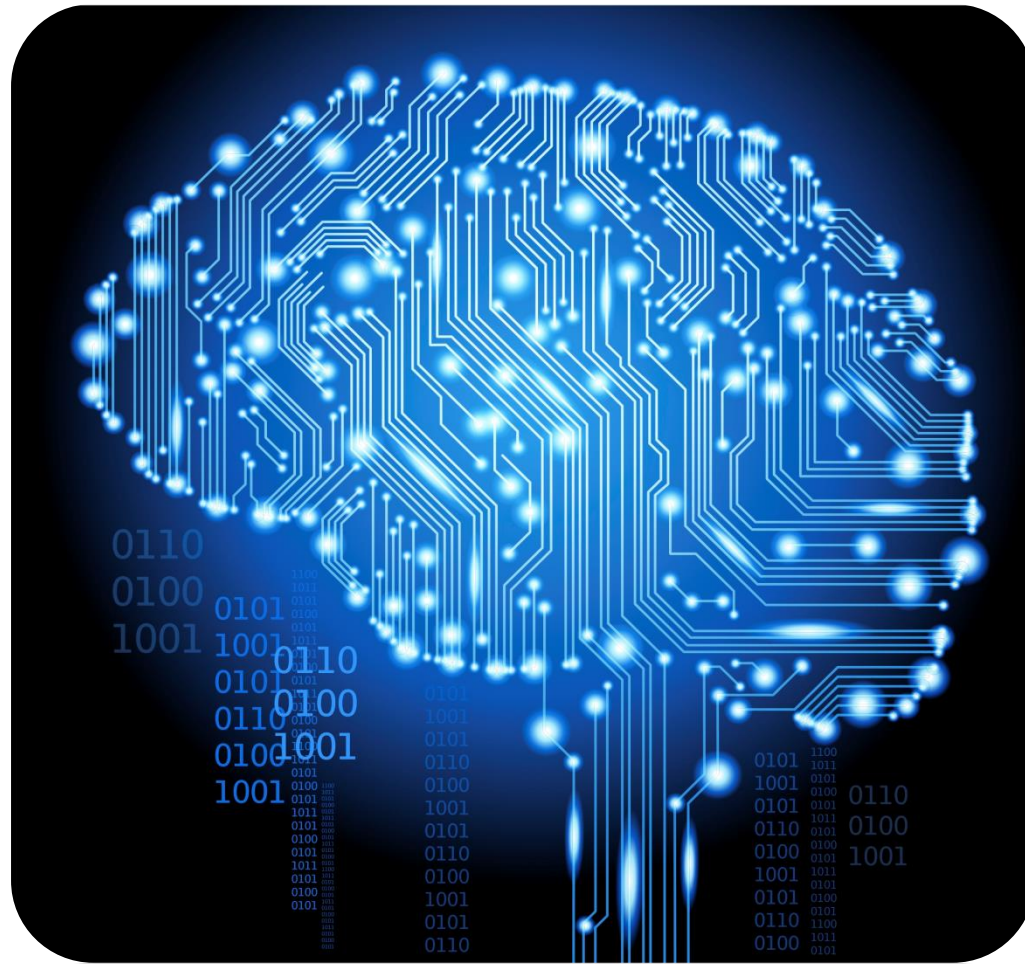
Business Intelligence Strategic Approach

Presented by: Deb Slavens

Executive Summary

- **What is BI?**
  - BI empowers CU decision makers to understand, analyze, forecast and impact business performance.

- **How does it work?**
  - BI software tools transform raw data from multiple sources into useful information and distribute this insight to all who can use it, when they need it, in order to improve decision making timeliness and accuracy.

- **How do we start?**
  - Without accompanying strategy, business process support and IT alignment - will risk implementation, challenge adoption, and not achieve objectives or ROI.

Defining the Business Problem

Multiple versions of the truth

Disparate sources of data

Leaders inability to consistently make timely and accurate business decisions

Decisions made based on incomplete, inaccurate, irrelevant or stale information

Excel stop gap allows for lack of data integrity

Defining a Business Solution

Identify infinite amounts of valuable data – today in silos of repositories

Pursue software tools which synergize to better source, aggregate, contextualize and deliver

Consolidate data to derive full member relationships, patterns, trends, and insight

Execute business strategies and outperform competitors

Verify Pressure to Change

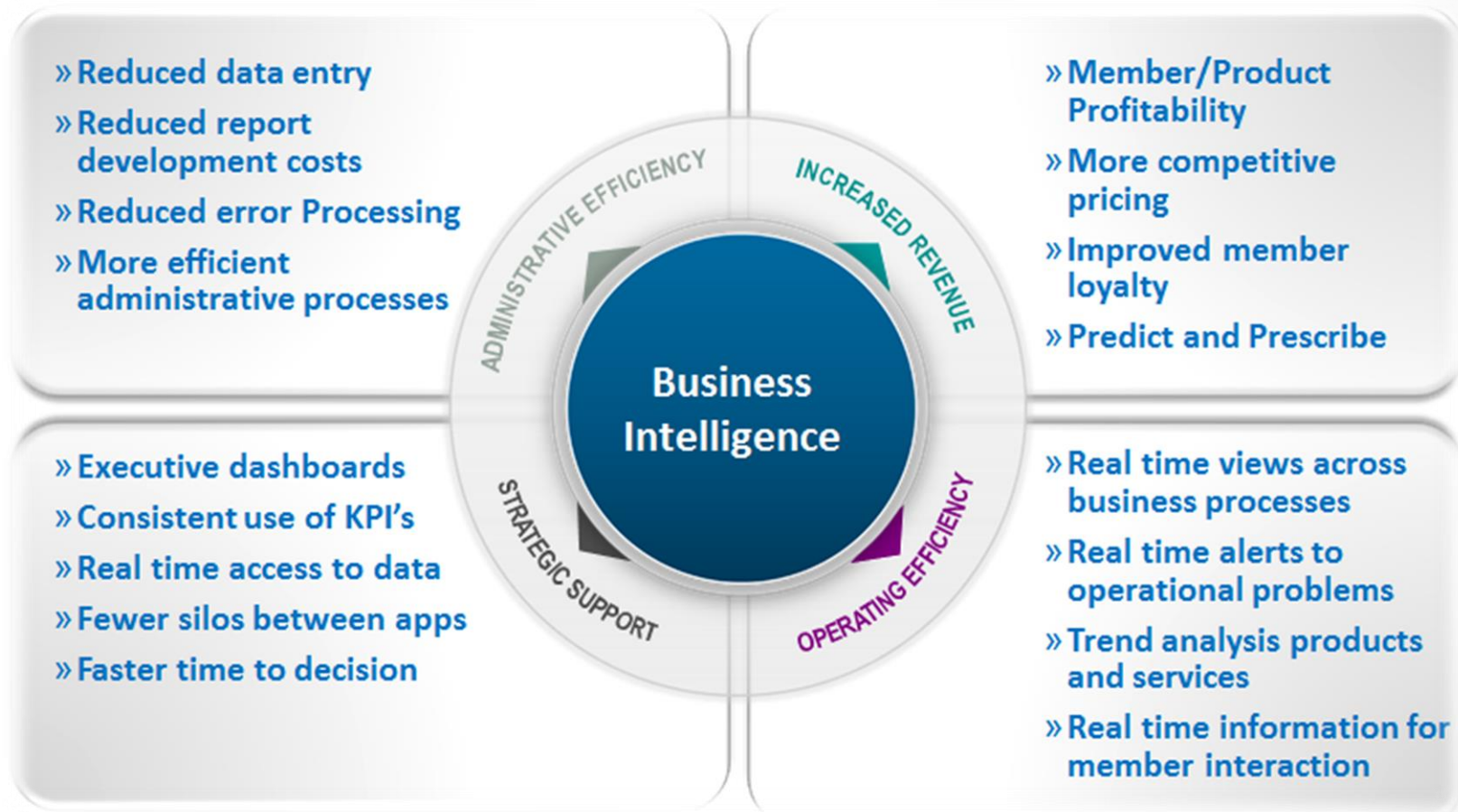Opportunity for better decisions

Pain of poor decisions recognized

Needs outweigh investment

Change management acceptance

Visible/Vocal executive sponsorship

Education agendas successful

Justification for Change

Planning and Requirements

Define all stakeholders across organization

Conduct information gathering sessions

Current state assessments – qualitative and quantitative

Reporting requirements and corresponding data flows and process maps

Prioritize goals and identify nonnegotiables – start small

Determine Salient Metrics

Identify KPI's most influential in advancing business

Marketing - campaign performance, response rates, conversion rates and ROI

Product performance, pipeline quality, forecast accuracy

Member satisfaction, retention, and loyalty

Online retailing reach and behaviors

Identify Data Sources

CUBASE	SageWorks	Phone Op Optics	IM247 Optics
Credit Bureau	Marquis	LANdesk	Google Analytics
Social Media	Acensus	Outlook	ProfitStars
Paycor	Infrastructure Performance	Vantiv	Cisco Unified

Data Workflow
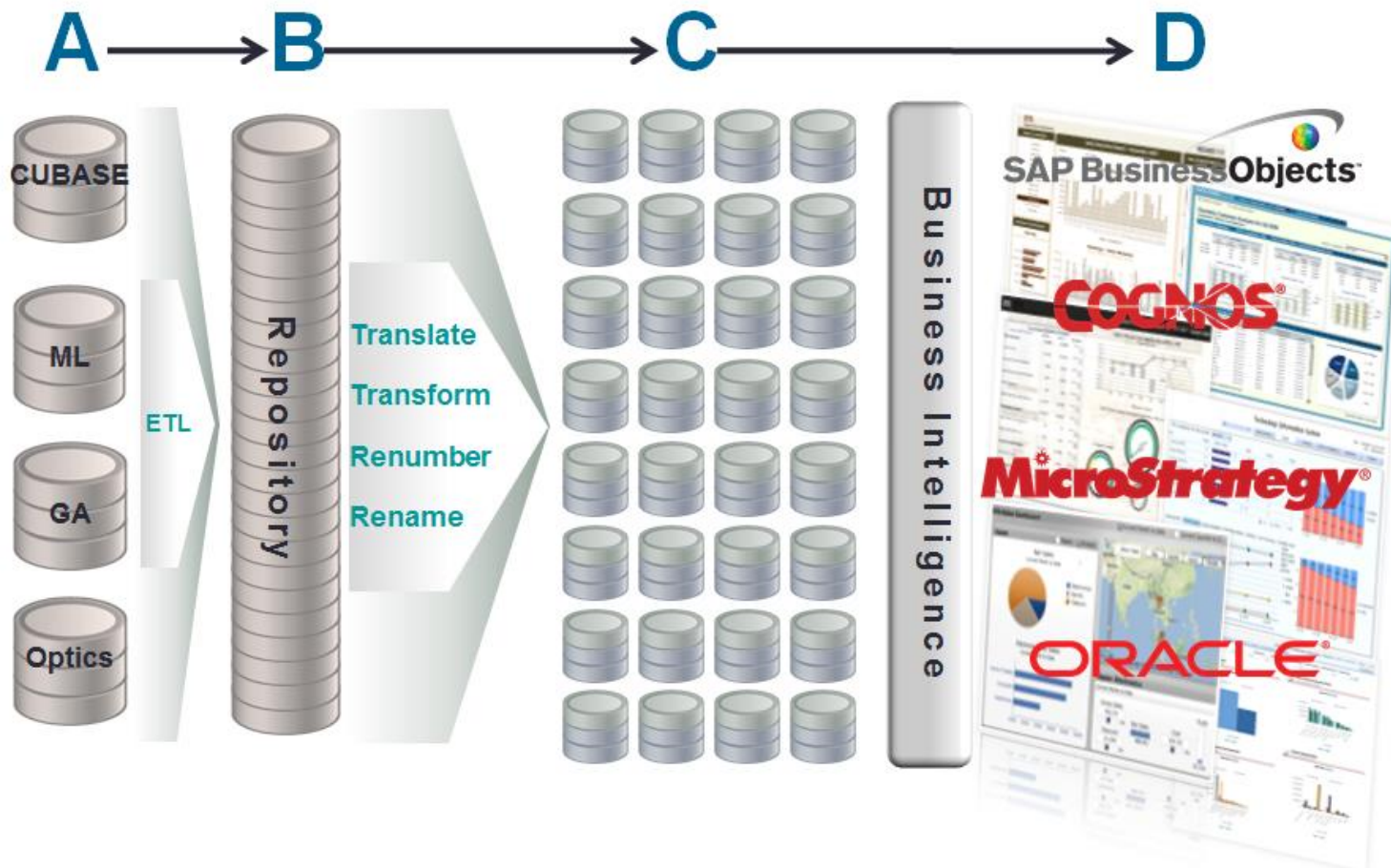
Select Tools

Integration Tools	Data Warehouse	Presentation Layer
Extract	Stores	Data Visualization
Transform	Aggregates	Dashboards
Load	Correlates	Scorecards
		Reporting

Infrastructure Needed

People	Processes	Technology
Analysts	Policies/ Procedures	On Premise
Database/ Integration Administrators	Education	Cloud
Business Intelligence Steering Committee	Data Security	Hybrid

Data Cleansing

GIGO → Sample Data Sources Early → Scrub Before Import → Automation Tools → Speeds Consolidation → Quality Data = Quality Decisions
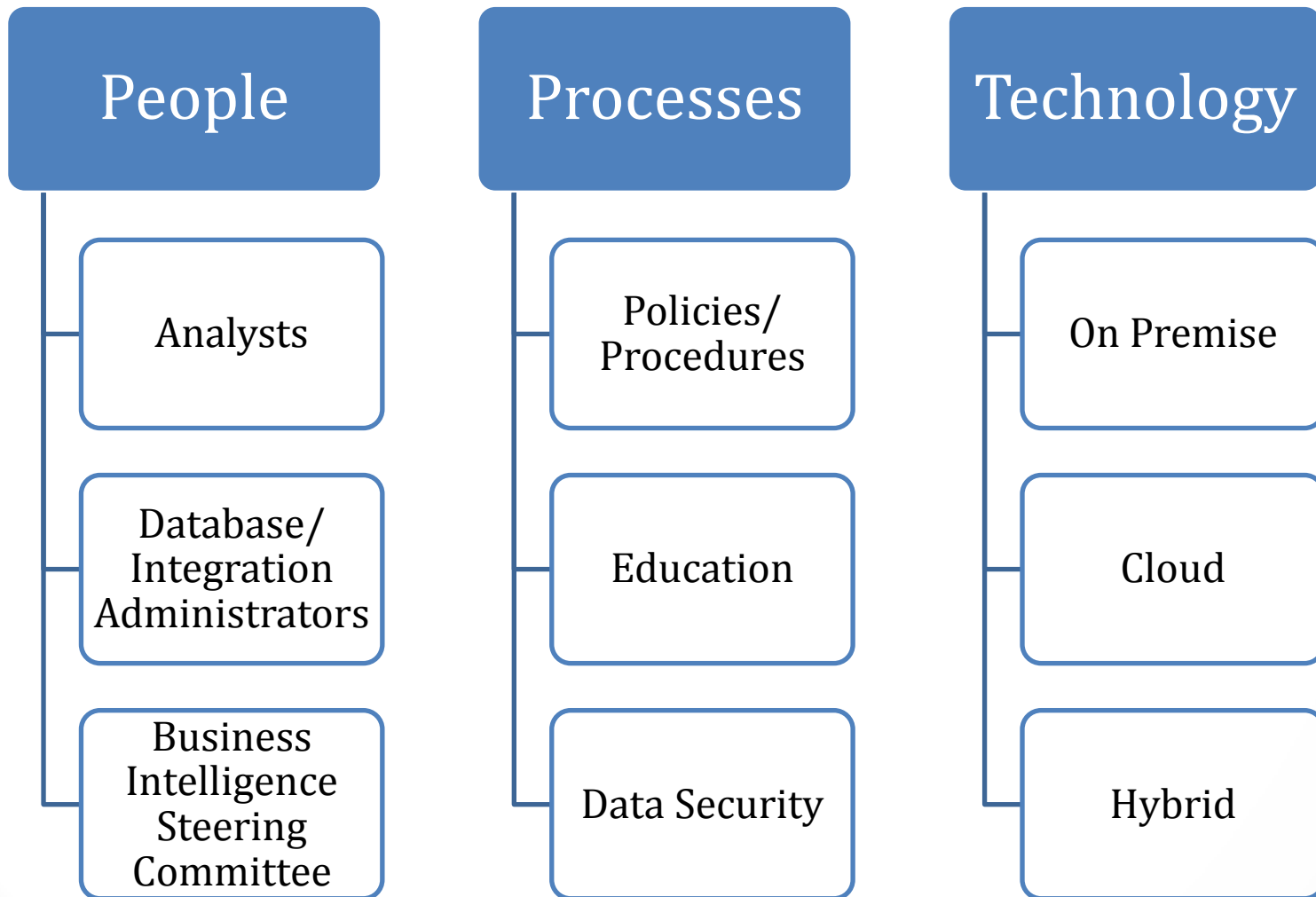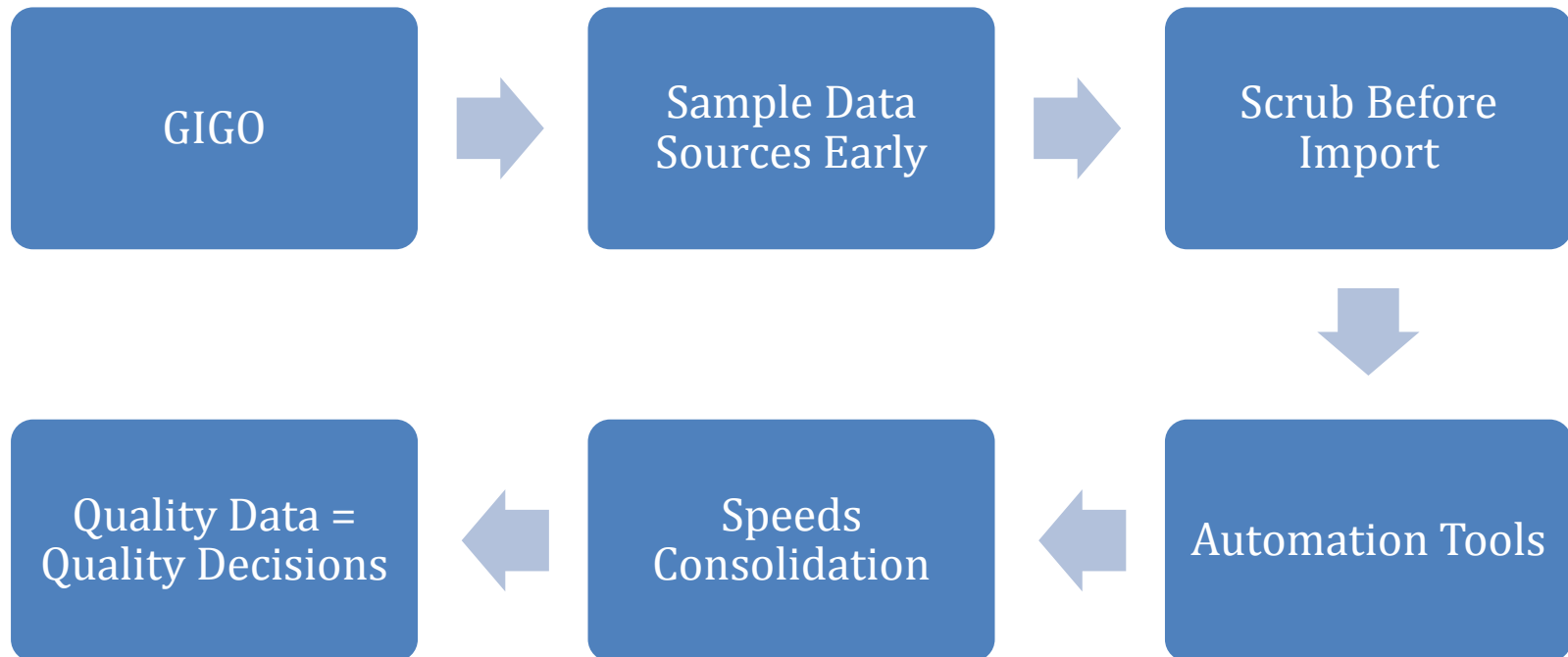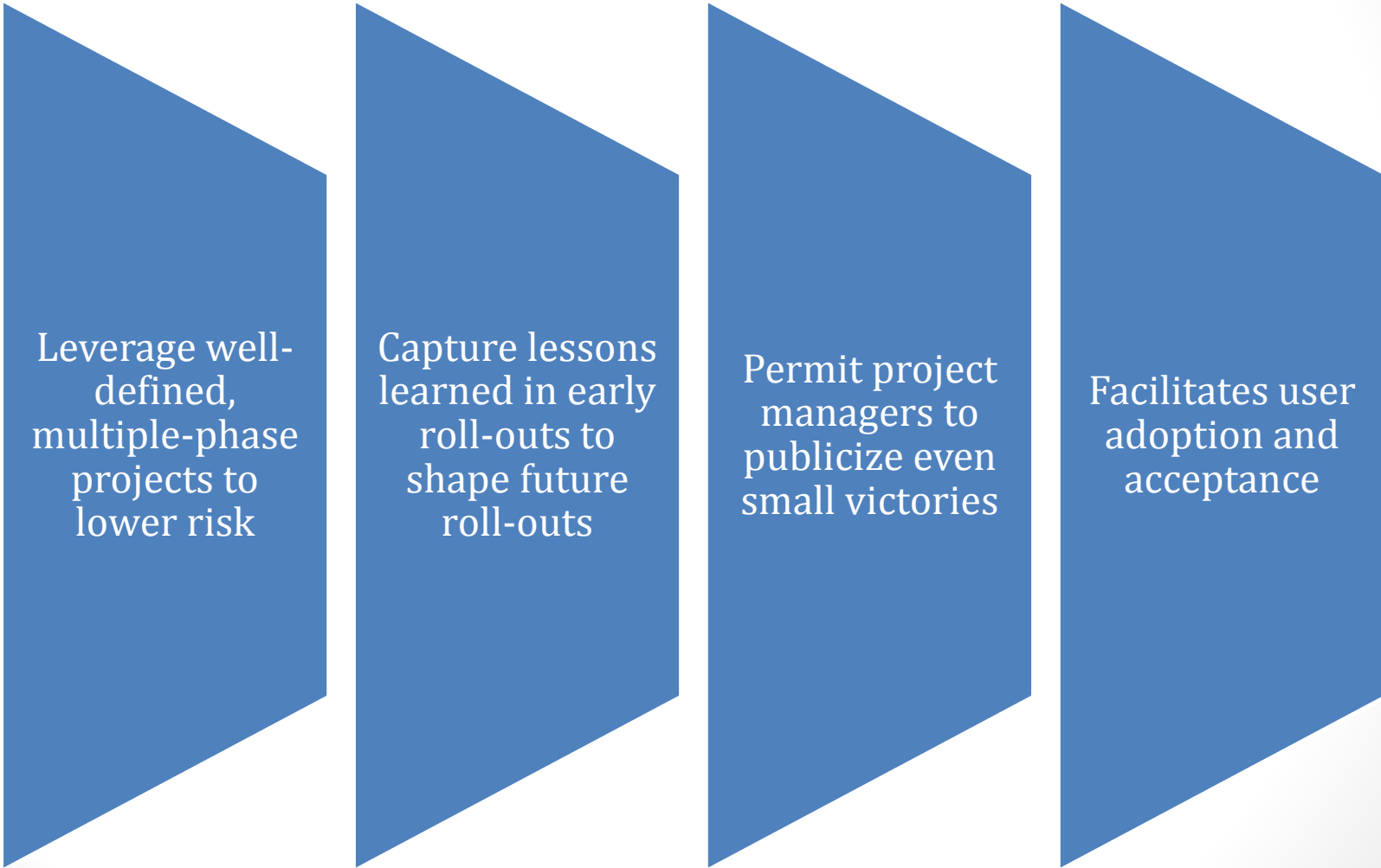
Pursue Phased Approach

Leverage well-defined, multiple-phase projects to lower risk

Capture lessons learned in early roll-outs to shape future roll-outs

Permit project managers to publicize even small victories

Facilitates user adoption and acceptance

Measure and Refine

Team Member Utilization

- User adoption will grow over time
- Trending use provides early ROI indicator
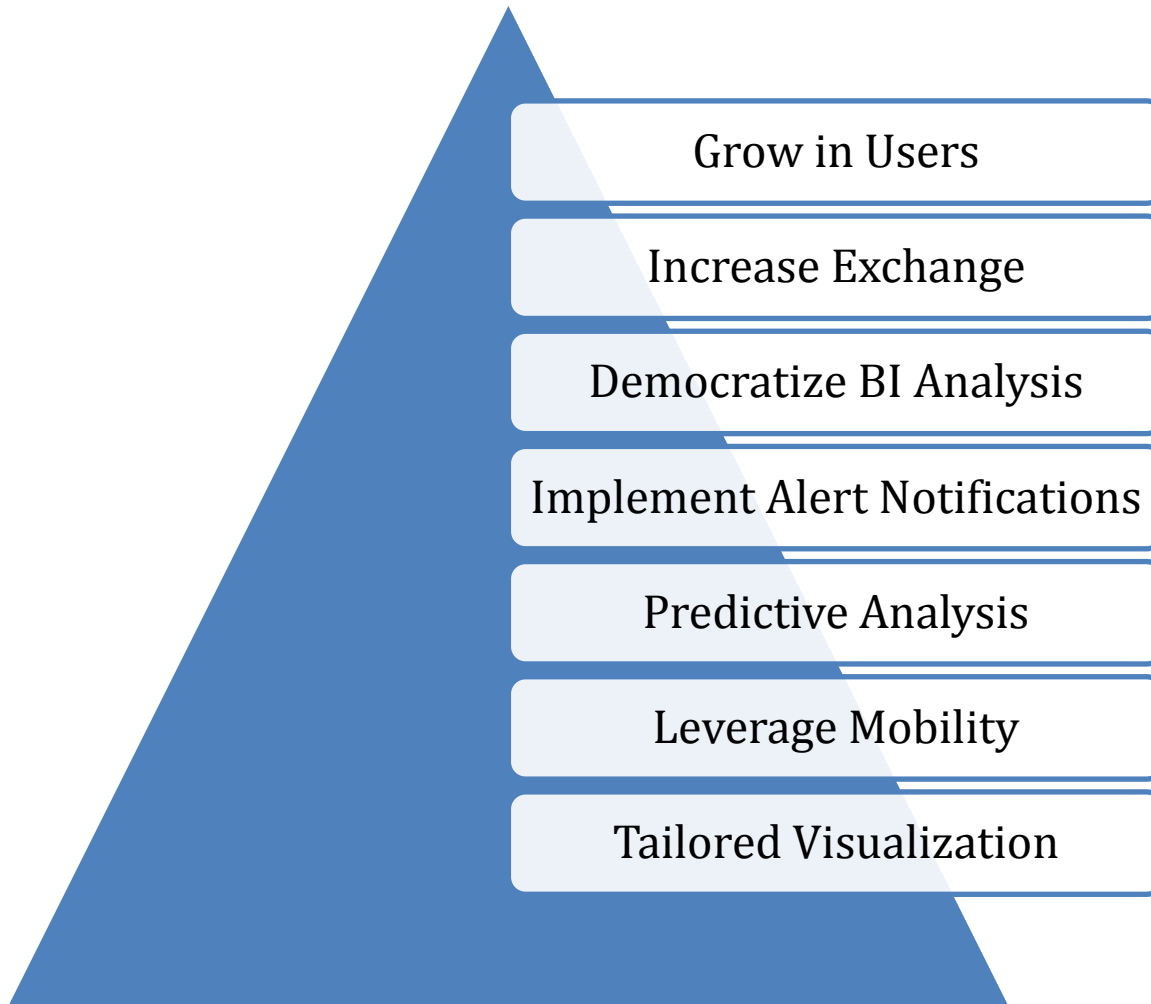- Performance metrics measured and learned from

Information Analysis

- New insight will raise new questions
- Requires extending data models
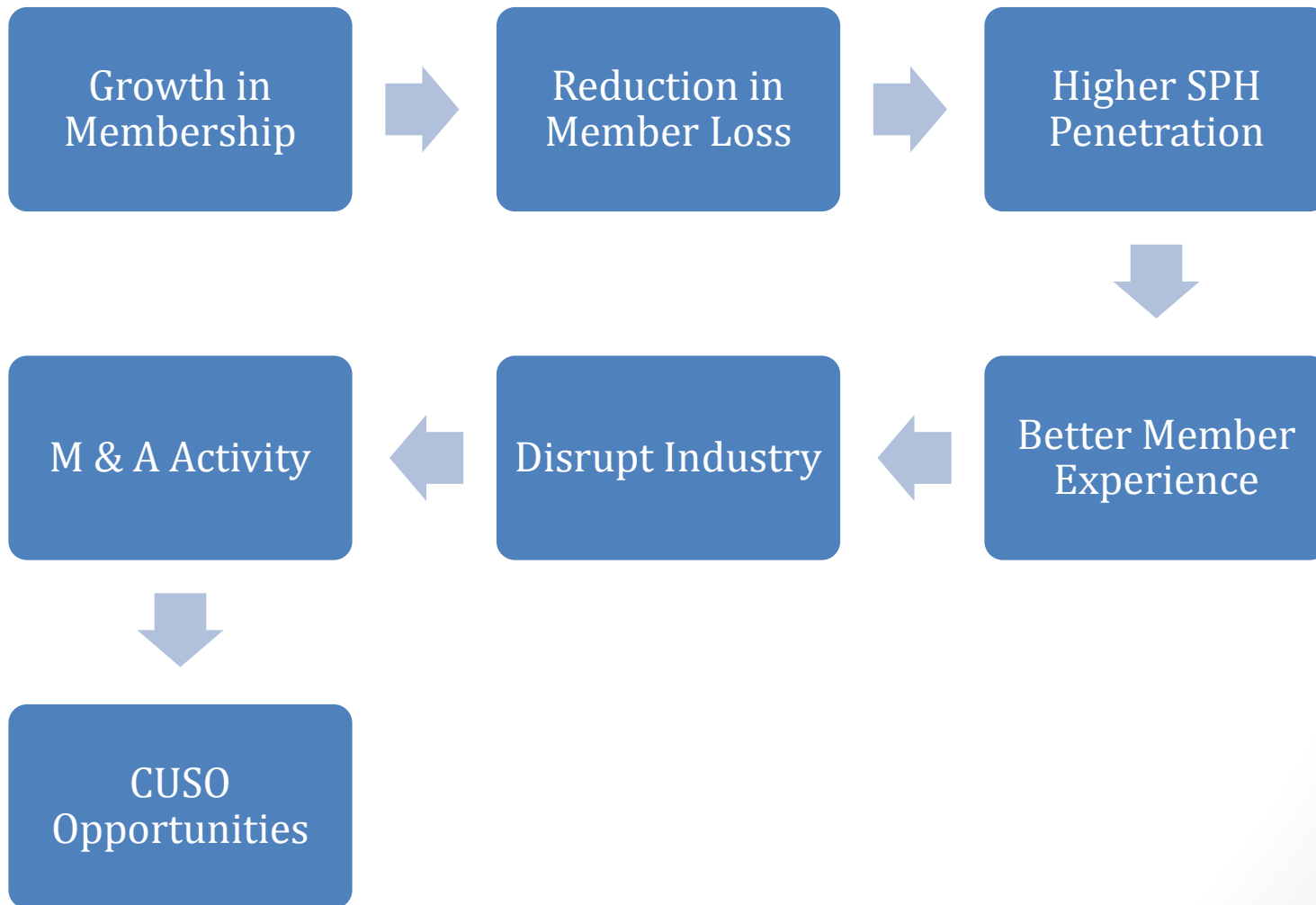- Inserting new measures
- Displaying data differently

ROI Calculation

- Baseline comparison point
- Time saved
- Quality of information available
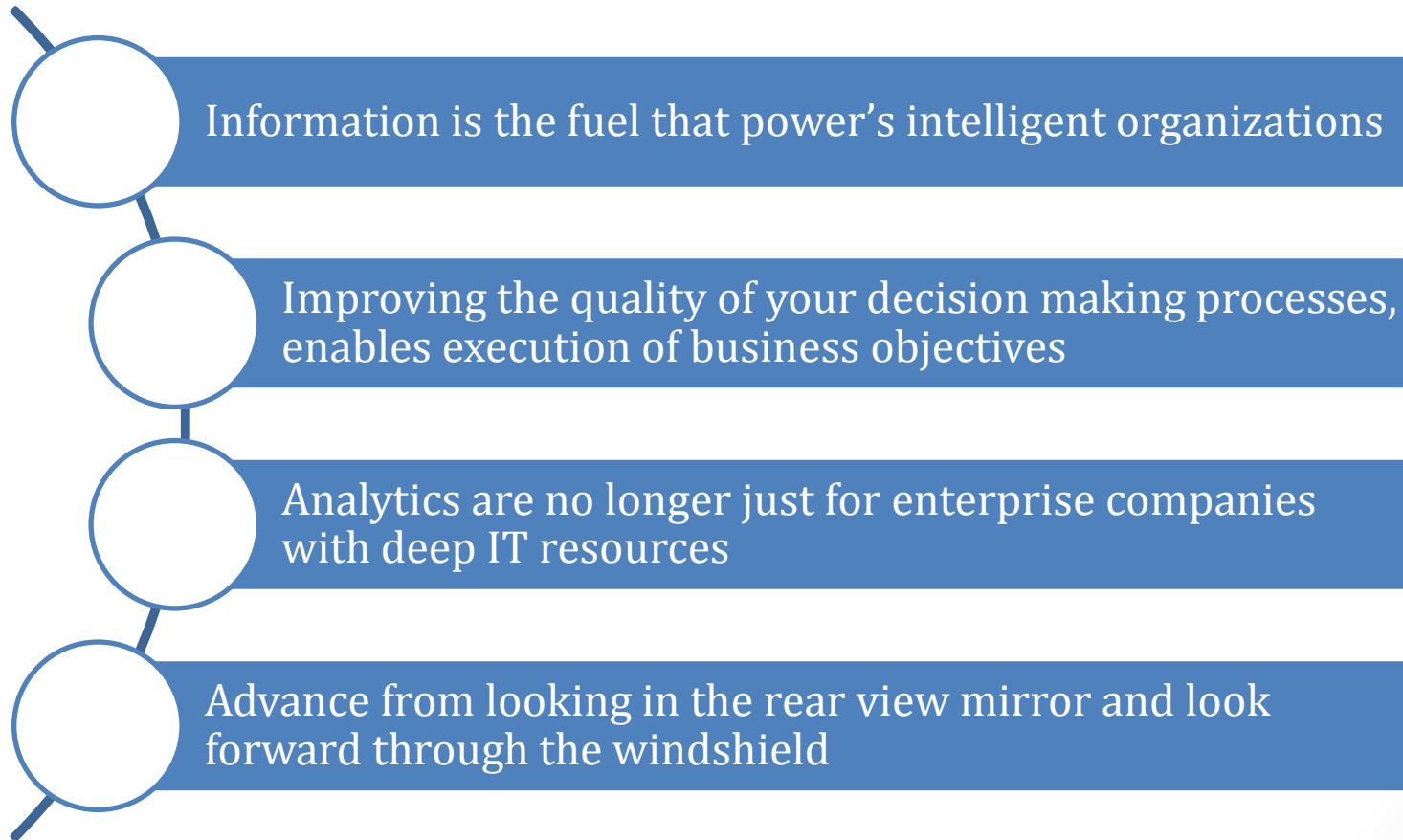- Speed to decision
- Action of insight

Raise the Bar

Grow in Users

Increase Exchange

Democratize BI Analysis

Implement Alert Notifications

Predictive Analysis

Leverage Mobility

Tailored Visualization

BI as a Business

```
┌─────────────────┐     ┌─────────────────┐     ┌─────────────────┐
│   Growth in     │ ──▶ │  Reduction in   │ ──▶ │   Higher SPH    │
│   Membership    │     │   Member Loss   │     │  Penetration    │
└─────────────────┘     └─────────────────┘     └─────────────────┘
                                                         │
                                                         ▼
┌─────────────────┐     ┌─────────────────┐     ┌─────────────────┐
│  M & A Activity │ ◀── │ Disrupt Industry│ ◀── │  Better Member  │
│                 │     │                 │     │   Experience    │
└─────────────────┘     └─────────────────┘     └─────────────────┘
         │
         ▼
┌─────────────────┐
│     CUSO        │
│  Opportunities  │
└─────────────────┘
```

Conclusion

- Information is the fuel that power's intelligent organizations

- Improving the quality of your decision making processes, enables execution of business objectives

- Analytics are no longer just for enterprise companies with deep IT resources

- Advance from looking in the rear view mirror and look forward through the windshield

HONOR CREDIT UNION

POSITION DESCRIPTION

POSITION TITLE: eSolutions Specialist

DEPARTMENT: Information Technology

CLASSIFICATION: Exempt

APPROVED BY: Deb Slavens
Director of IT

REPORTING RELATIONSHIPS

POSITION REPORTS TO: E-Solutions Manager

POSITIONS SUPERVISED: **N/A**

POSITION PURPOSE

The eSolutions Specialist's role is to deliver support to end users in the organization regarding the use of various types of software programs efficiently and effectively in fulfilling business objectives. This includes troubleshooting applications and software for all internal customers, specific to these business applications. The eSolutions Specialist is also responsible for assisting in the research, design, training, documenting and implementation of all potential and existing in-house software applications as well as ongoing upgrades and enhancements.

ESSENTIAL FUNCTIONS AND BASIC DUTIES

1. **Assumes responsibility for strategy & planning**
    a. Create and deploy feedback mechanisms for end users. Analyze results, make recommendations for support process improvement, and implement changes.
    b. Assist in cultivating long-term strategic goals for Business Intelligence development in conjunction with end users, managers, clients, and other stakeholders.
    c. Support planning for e-business development and presence, including standards, procedures, and guidelines, based on business goals and input from stakeholders.
    d. Conduct research into current and emerging digital technologies and issues in support of e-business efforts.
    e. Develop and implement policies and procedures for standardizing e-solutions and records management throughout the enterprise.
    f. Ensure that applications meet business requirements and systems goals, fulfill end-user requirements, and identify and resolve systems issues.
    g. Review and analyze existing applications effectiveness and efficiency, and then develop strategies for improving or leveraging these systems.
    h. Cultivate and disseminate knowledge of application-usage best practices.

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2. **Assumes responsibility for acquisition & deployment**
   a. Conduct research into software application products and services in support of development and purchasing efforts.
   b. Provide support for the testing of new and existing software applications under development or consideration for purchase.
   c. Liaise with network administrators, specialists, and engineers to evaluate, install, configure, and deploy new applications, systems software, products, and/or enhancements to existing applications throughout the enterprise.

3. **Assumes responsibility for operational management**
   a. Field incoming problem tickets from end users to resolve application and software issues within servers, databases, and other mission-critical or member impacting systems.
   b. Field incoming request tickets from end users to maintain system configurations, user access, security, and data reporting requests.
   c. Prioritize, schedule, and administer all instances where enhancements and defect resolution are required.
   d. Record, track, and document the problem-solving process, including all successful and unsuccessful decisions made, and actions taken, through to final resolution.
   e. Communicate application problems and issues to key stakeholders, including management and software vendors.
   f. Test fixes and perform post-resolution follow-ups to ensure problems have been adequately resolved.
   g. Maintain and enhance performance of all new and existing software and applications across the organization.
   h. Identify and learn appropriate software applications used and supported by the organization.

PERFORMANCE MEASUREMENTS

1. Core system functions are performed effectively and in accordance with established policies and procedures.

2. End users are well supported. Information needs are consistently met or exceeded.

3. Good working relations exist within Information Technology and Company personnel.

5. Management is appropriately informed of area activities and of any significant problems.

6. Required reports and documents are generated accurately and timely.

QUALIFICATIONS

EDUCATION/CERTIFICATION: College Degree in Computer Science or Information Technology, or equivalent experience.

REQUIRED KNOWLEDGE: Comprehension of data processing and capabilities.
Understanding of relational database structures, theories, principles, and practices.
Practical knowledge in importing data for use in spreadsheets, graphs, and flow charts.
Experience in gathering, analyzing, and meeting business requirements.
Understanding of IT infrastructure, communications, and customer service principles.
Strong knowledge of system and software quality assurance and best practices.
Experience with troubleshooting principles, methodologies, and issue resolutions

EXPERIENCE REQUIRED: Two or more years of equivalent work experience.

SKILLS/ABILITIES: Excellent oral and written communications skills.
Strong problem solving abilities.
Solid organizational abilities and attention to detail.
Ability to operate all related computer hardware and software.

PHYSICAL ACTIVITIES AND REQUIREMENTS OF THIS POSITION

FINGER DEXTERITY: Using primarily just the fingers to make small movements such as typing, picking up small objects, or pinching fingers together.

TALKING: Especially where one must frequently convey detailed or important instructions or ideas accurately, loudly, or quickly.

AVERAGE HEARING: Able to hear average or normal conversations and receive ordinary information.

REPETITIVE MOTIONS: Movements frequently and regularly required using the wrists, hands, and fingers.

AVERAGE VISUAL ABILITIES: Average, ordinary, visual acuity necessary to prepare or inspect documents or products, or operate machinery.

PHYSICAL STRENGTH: Sedentary work; sitting most of the time. Exerts up to 10 lbs. of force occasionally.

WORKING CONDITIONS

NONE: No hazardous or significantly unpleasant conditions. (Such as in a _typical_ office.)

MENTAL ACTIVITIES AND REQUIREMENTS OF THIS POSITION

REASONING ABILITY: Ability to deal with a variety of variables under only limited standardization.
Able to interpret various instructions.

MATHEMATICS ABILITY: Ability to perform basic math skills, use decimals to compute ratios and percents, and to draw and interpret graphs.

LANGUAGE ABILITY: Ability to read a variety of books, magazines, instruction manuals, atlases, and encyclopedias.
Ability to prepare memos, reports, and essays using proper punctuation, spelling, and grammar.
Ability to communicate distinctly with appropriate pauses and emphasis; correct punctuation (or sign equivalent) and variation in word order; using present, perfect, and future tenses.

Honor Credit Union ~ Providing Solutions for Financial Success
CORE VALUES:
- Respect
- Fairness
- Truth
- Integrity

INTENT AND FUNCTION OF JOB DESCRIPTIONS

All descriptions have been reviewed to ensure that only essential functions and basic duties have been included. Peripheral tasks, only incidentally related to each position, have been excluded. Requirements, skills, and abilities included have been determined

to be the minimal standards required to successfully perform the positions. In no instance, however, should the duties, responsibilities, and requirements delineated be interpreted as all-inclusive. Additional functions and requirements may be assigned by supervisors as deemed appropriate.

In accordance with the Americans with Disabilities Act, it is possible that requirements may be modified to reasonably accommodate disabled individuals. However, no accommodations will be made which may pose serious health or safety risks to the employee or others or which impose undue hardships on the organization.

Job descriptions are not intended as and do not create employment contracts. The organization maintains its status as an at-will employer. Employees can be terminated for any reason not prohibited by law.

Description:

The Business Intelligence Specialist's role is to strategically design and implement BI software and systems, including integration with databases and data warehouses. This includes selecting, blueprinting, gathering requirements, designing, and rolling out BI solutions to end users. The Business Intelligence Specialist is also responsible for ensuring high levels of BI availability through support functions and in-depth testing.

Essential Functions:

- Create new and enhance existing programs, reports and views of growing complexity and scope, involving multiple data sources and systems with interdependencies.
- Provide technical support, guidance, training, and assistance with existing reports, dashboards, or other reporting tools. Assist staff members with their own report creation and maintenance.
- Utilize the wide range of data and tools to solve business problems. Analyze and interpret the results of Data Mining and Business Intelligence analysis. Drive the collection of new data and refinement of existing data sources, to solve business problems. Understanding and assessing business problems and then translating into efficient database designs in order to improve future data analysis activities.
- Create technical documentation detailing data specifications and data dictionaries. Maintains records to document program development and revisions. Documentation will note data source, detailed description, and example usage.
- Identify important data needs and requirements for business intelligence reporting. Identify new or changed data sources and work with IT peers to incorporate within data warehouse.
- Monitor and review daily data import processes as well as SSIS programs and stored procedures verifying successful completion. When failures or processing errors are identified, work with IT peers and or Data Warehouse architect towards resolution in a timely manner.
- Assist staff with maintaining and/or updating business intelligence tools, databases, dashboards, systems, processes, or methods. Ensure critical elements of business intelligence are backed up and/or replicated as appropriate.
- Consistently demonstrates the Honor Way and complies with all policies and regulations
- Other duties as needed or assigned

Education Experience and Certification:

Bachelor's degree in computer science, software engineering or equivalent technical experience required.

3+ years of related IT industry experience

1+ years' experience with Transact-SQL (T-SQL) within a Microsoft SQL environment required.

1+ years' experience with SQL Server 2008/2012/2014 relational database modeling, architecture; data warehouse concepts and practices required.

1+ years' experience - Microsoft SQL Server, Microsoft SQL Reporting Services (SSRS), Microsoft SQL Integrating Services (SSIS), Analysis, & Integration Services required.

1+ years' experience with writing stored procedures as well as SSIS for handling ETL tools and process required.

1+ years' experience with Microsoft Report Builder as well as incorporating SQL data sources within Microsoft Office products required.

Experience within the financial industry required.

Microsoft Certification is a plus

Job Requirements

Excellent verbal and written communication skills.

Ability to communicate to all levels of staff in a clear and concise language that is parlance of each group.

Critical thinking, problem solving, and decision-making skills.

Ability to focus on complex issues within a busy environment and pay close attention to details.

Must be comfortable working in highly collaborative environments; must be able to learn new and emerging concepts very quickly.

Must be able to maintain good productivity in developing efficient solutions in a very timely manner, with defect rates kept to a minimum.

Ability to capture, understand & analyze technical requirements as well as user requirements.

Demonstrates ability to work as a team and resolve conflicts.

Working Environment/Physical Requirements:

Office environment

Must be able to sit or stand for prolonged periods of time.

Must be able to perform prolonged and repetitive development using standard means such as a keyboard and mouse.

Works primarily at desk

Write the letter of the correct match next to each problem.

1.	_____	ADSCL	a. Accounts payable vendor records
2.	_____	AHSUM	b. online banking and ARU summary file
3.	_____	AHDET	c. Variable Rate loan information
4.	_____	AUDIOCC	d. online banking and ARU detail file
5.	_____	ARUTC	e. Calls and connections to online banking and ARU
6.	_____	ARLVRC	f. Additional signer information for loans
7.	_____	APVEND	g. Accounts payable history records
8.	_____	APHIST	h. Easy Pay member enrollment file
9.	_____	ASDA	i. Information for additional signers for loans in application process
10.	_____	ALTADD	j. Closed account information - certificates
11.	_____	ADSL	k. Closed account information - savings
12.	_____	ACTHIS6	l. Additional signer closed loans
13.	_____	ACTHIS5	m. ACH distibrution file
14.	_____	ACTHIS4	n. Closed account information - checking
15.	_____	ACTHIS3	o. Account nickname file
16.	_____	ACTHIS2	p. Alternate address file
17.	_____	ACTHIS1	q. Transfer control records for online banking and ARU
18.	_____	ACHDST	r. Closed account information - closed end loans
19.	_____	ACCTNM	s. Closed account information - opened end loans
20.	_____	BPMAST	t. Closed account information - tax escrow