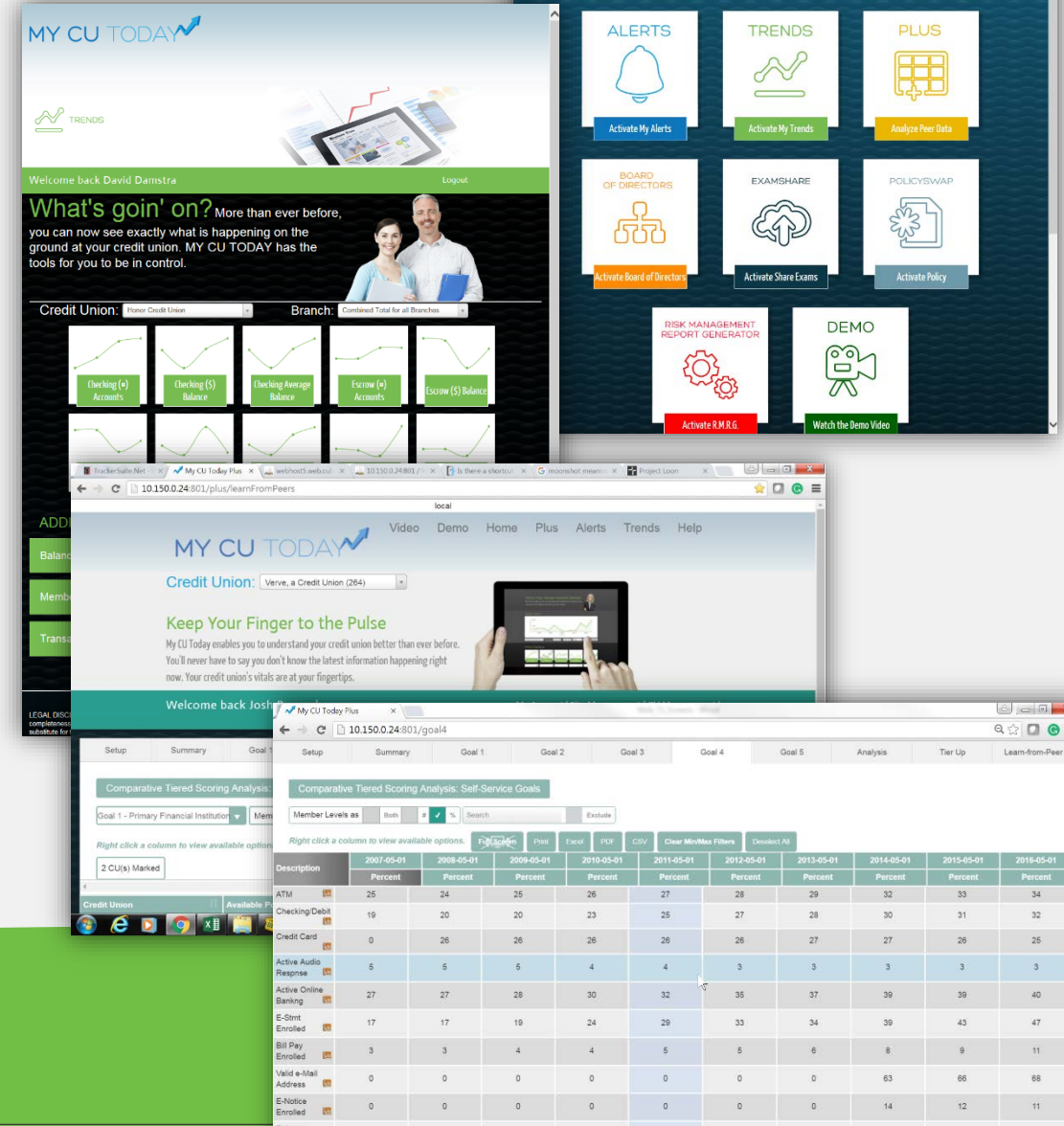


# Data as a Business

## Our opportunity in the web analytics and data presentation business

- Build on the success of the CU\*BASE Analytics Team's body of work (dashboards)
- Build a national, core-agnostic platform for data presentation and web analytics (My CU Today)
- Build a highly specialized data presentation and web analytics platform that is focused on CU\*BASE and our network's tactics (My CU Today Plus)
  - Tiered Services and all that it offers
  - Income statements, balance sheets, and everything G/L
  - Everything else that interests a new audience of CU stakeholders



# Data as a Business



Our opportunity in the web analytics and data presentation business

TrackerSuite.Net x My CU Today Plus x webhost5.web.cu x 10.150.0.24:801 / x Is there a shortcut x moonshot meanin x Project Loon x

10.150.0.24:801/plus/learnFromPeers

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

Comparative Tiered Scoring Analysis: Learn From Peer

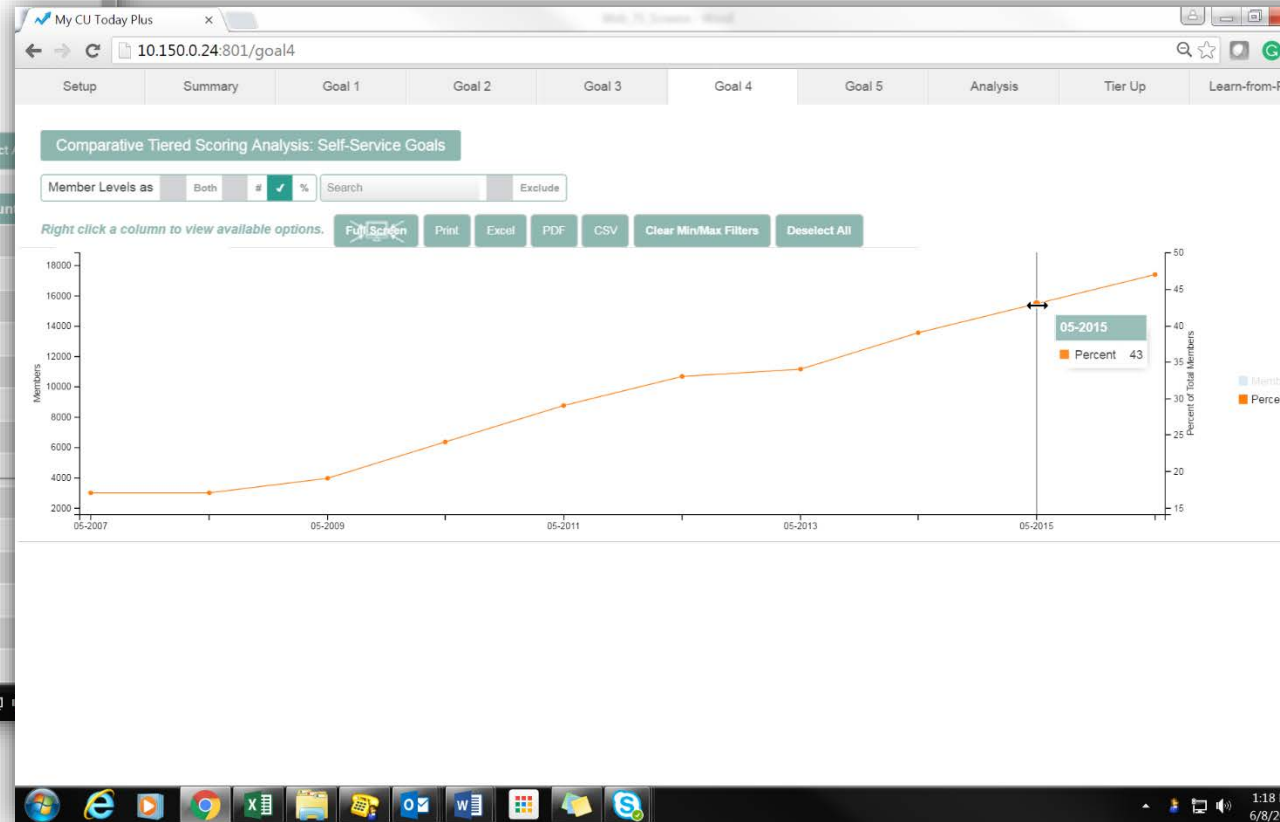
Mark CUs within 10 % of my Membership Asset Range Hide unmarked peers

Goal 1 - Primary Financial Institution Member Levels as # % Point Contributors as # % Search Exclude

Right click a column to view available options. Showing 51 of 51 CUs. 2 CU(s) Marked Full Screen Print Excel PDF CSV Clear Min/Max Filters Deselect

Credit Union	Available Points	Members	Lvl 1 Mbrs	Lvl 2 Mbrs	Lvl 3 Mbrs	Lvl 4 Mbrs	Assets	Spcl. Accts	Account
Progressive Credit Union	20	4,084	2,996	875	157	56	717,369,053	1	0
Honor Credit Union	2,435	62,303	15,231	12,434	18,177	16,461	618,447,960	100	0
Verve, a Credit Union	5	67,305	57,673	9,632	0	0	594,701,597	1	0
Notre Dame Fed Credit Union	2,035	52,702	19,146	12,318	12,510	8,728	476,543,648	0	0
Frankenmuth Credit Union	1,090	36,951	14,694	6,463	4,381	11,413	362,360,740	-999	0
Heartland CU (Springfield)	26	30,278	30,278	0	0	0	255,402,347	1	0
Pathways Financial Credit Union	205	29,593	10,928	9,904	6,454	2,307	232,993,961	10	0
Heartland CU (Madison)	242	23,338	7,389	5,655	5,031	5,263	230,025,291	20	0
MidUSA Credit Union	1,095	16,956	349	16,607	0	0	195,771,924	50	0
Members Cooperative Credit Union	31	22,890	1,640	20,884	366	0	190,166,008	1	0
VacationLand FCU	25	19,090	3,073	5,480	2,141	8,396	176,818,787	1	0
TBA Credit Union	2	17,107	17,107	0	0	0	173,443,601	0	0
San Antonio Citizens FCU	1,375	14,569	4,477	4,331	2,172	3,589	168,652,112	50	0
Allegius Credit Union	650	17,058	10,305	3,817	2,726	210	168,137,246	50	0

Windows taskbar: 1:18 6/8/2



Imagine your G/L analysis here, for everyone to see and understand



# Driving My CU Today Plus from our Budget Projects

## Budget 1.0 (2014)

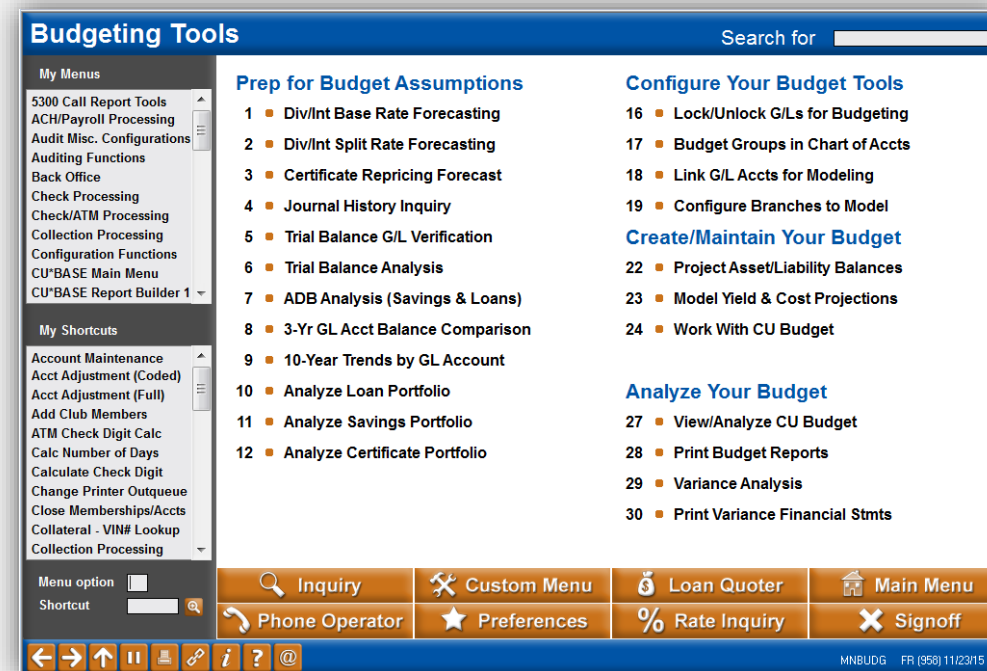
- Build a budgeting perspective in the cuasterisk.com network

## Budget 2.0 (2015)

- Refine the new budgeting perspective and add asset/liability projections
- Focus on the automation of budget assumptions and G/L analysis

## Budget 3.0 (2016)

- Create the ability to create unlimited budgets and projection cases
- Expand A/L projection models
- Present budget, performance, and analysis on the web (*My CU Today Plus*)



The inconvenient truth of developing a new perspective on budgets and financial performance is that we only have your attention once a year ...but things are changing

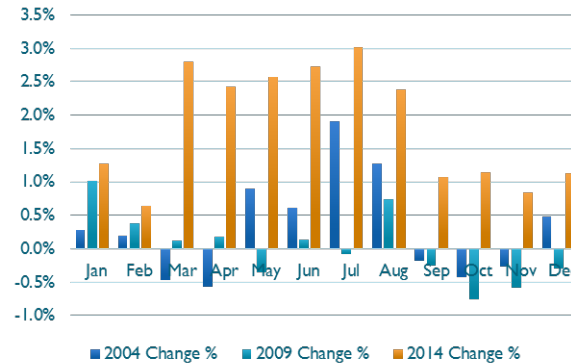


# Imagine any stakeholder, anywhere, looking at 10 years of G/L data

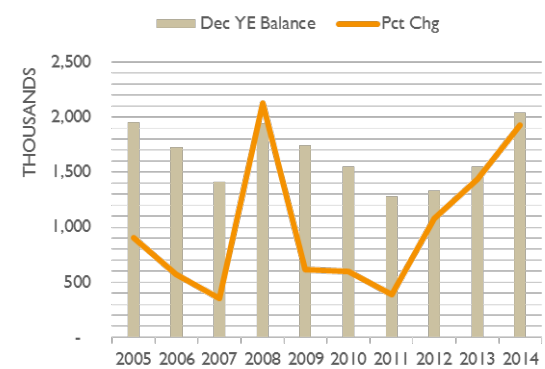
## Prep for Budget Assumptions

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

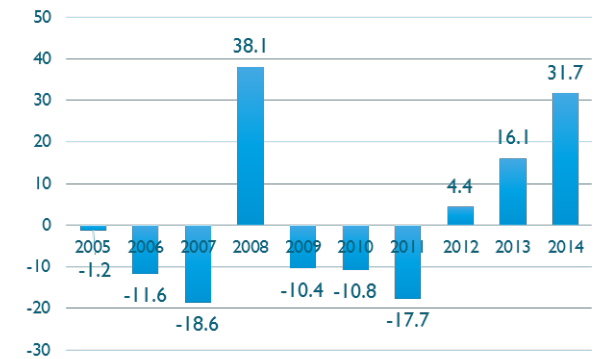
% Change Comparison, 2004 / 2009 / 2014



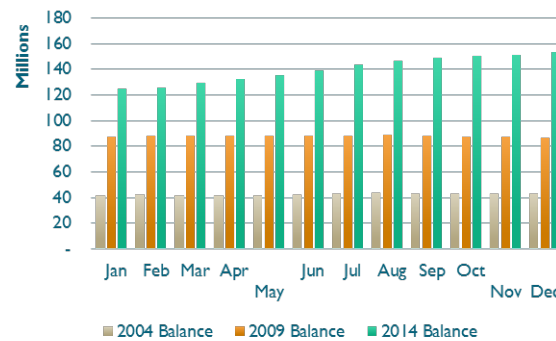
Annual Balance Changes Trends, 2005-2014



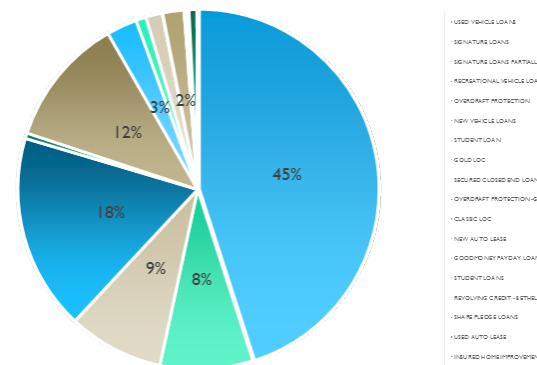
Pct Chg



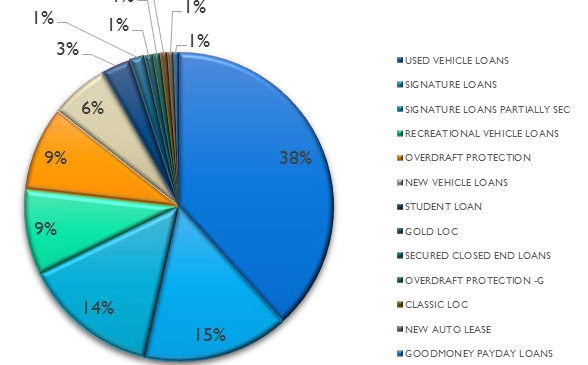
Monthly Balance Comparison, 2004/2009/2014



Balances for G/L Accounts in Budget Group 01



# Mbrs







# Imagine any stakeholder, anywhere, analyzing your performance



Session 0 CU\*BASE GOLD - ABC TEST CREDIT UNION

File Edit Tools Help

### GL Budget Variance

by Group

Corp ID 01 # records shown 16 Filters in effect: Net Income All Groups - Net Income

Group	Description	Jan-Jul / 2015 Actual	Jan-Dec / 2015 Budget	Variance
31	DEFERRED COMP AND ANNUITY	30,811.65-	66,198.48-	35,386.83
36	INCOME FROM NEIGHBORHOOD MORTGAGE	.00	54,055.44-	54,055.44
37	INCOME FROM CUSO ACTIVITY	175,644.75-	36,619.80-	139,024.95-
40	INCOME FROM CO-PATRONAGE	48,029.46-	16,360.32-	31,669.14-
52	OTHER EMPLOYEE BENEFITS	411,649.93	877,230.60	465,580.67-
53	INCENTIVE EXPENSE	364,496.96	1,016,301.12	651,804.16-
55	BOARD AND STAFF EXPENSE	79,554.99	160,060.00	80,505.01-
58	JANITOR AND OTHER LABOR	254,298.28	76,834.00	177,464.28-
59	BUILDING AND LAND IMPROVEMENTS	259,851.93	535,121.00	275,269.07-
61	DEPRECIATION OF FURNITURE AND FIXTURES	363,988.25	810,805.00	446,816.75-
71	SIGMA FEES	9,688.54	20,298.00	10,609.46-
72	NEGATIVE ACCOUNT WRITE OFFS	5,935.67-	57,369.00	63,304.67-
80	DIVIDEND EXPENSE - SAVINGS	265,086.01	537,669.00	272,582.99-
97	NON OPERATING GAIN	1,061,341.93-	700,144.00	361,197.93-
	Subtotal: Expense	2,002,679.22	4,091,689.00	2,089,009.78-
	Subtotal: Income	1,061,341.93-	700,144.00	361,197.93-

Drill to Account View by Month

17,340 records Total Net Income 686,851.43 3,218,310.00

Condense Filters Print

Navigation icons: back, forward, up, down, search, etc.

Session 0 CU\*BASE GOLD - ABC TEST CREDIT UNION

File Edit Tools Help

### GL Budget Variance

by GL Acct

Corp ID 01 # records shown 3 Filters in effect: Budget Group 37 INCOME FROM CUSO ACTIVITY

GLAcct	Description	Jan-Jul / 2015 Actual	Jan-Dec / 2015 Budget	Variance
155-72	INCOME FROM CUSO ASSETS	64,053.70-	73,531.32-	9,477.62
155-73	INCOME FROM NEIGH INCOME SOLUTION CUSO	111,591.05-	1,321.56	112,912.61-
155-74	INCOME FROM STRATEGIC INC SOLUTIONS-CLSD	.00	35,589.96	35,589.96-

Drill to Branch View by Month

900 records Total 175,644.75- 36,619.80- 139,024.95- 79.15 %

\*...+...1...+...2...+...3...+...4...+...5...+...6...+...7...+...8...+...9...+...0...+...1...+...2...+...3

12/03/15 11:07:29 ABC CREDIT UNION LBGTPRT PAGE

RUN ON 12/04/15 INCOME 2015 BUDGET USER DAWNM

ALL LOCATIONS

GLACCT LO ACCOUNT DESCRIPTION	QUARTER 1	QUARTER 2	QUARTER 3	QUARTER 4	TOTAL
111-00 01 INT INCOME - SIGNATURE LOANS PART SEC	79,698.84-	79,698.84-	79,698.84-	79,698.84-	318,795.3
111-00 02 INT INCOME - SIGNATURE LOANS PART SEC	15,396.03-	15,396.03-	15,396.03-	15,396.03-	61,584.1
111-00 03 INT INCOME - SIGNATURE LOANS PART SEC	49,156.50-	49,156.50-	49,156.50-	49,156.50-	196,626.0



# What if you could budget year 'round?

Session 0 CU\*BASE GOLD - Budget Management

Budgets 4

Description	Year	Count	Income	Expense	Owner	Cmt	Last Changed By
2015 APPROVED BUDGET	2015	4,692	32,381,113	19,937,133	JOSH PEACOCK	*	KEVINW
2016 APPROVED BUDGET	2016	7,716	36,740,897	35,567,507	KEVIN WILLISON	*	KEVINW
COPY OF APPROVED BUDGET	2016	7,716	36,740,897	35,567,507	KEVIN	*	KEVINW
MIDYEAR RECAST	2016	7,716	36,953,466	35,567,507	WILLISON	*	KEVINW

Import Change Details Copy

Session 0 CU\*BASE GOLD - Projection Management

Budgets 4

Description	Year	Count	Assets	Liabilities	Owner	Cmt	Last Changed By
2015 APPROVED BUDGET	2015	4,692	618,616,382	319,314,391	JOSH PEACOCK	*	KEVINW
2016 APPROVED BUDGET	2016	7,716	1,146,347,384	237,927,138	KEVIN WILLISON	*	KEVINW
COPY OF APPROVED BUDGET	2016	7,716	1,146,347,384	237,927,138	KEVIN	*	KEVINW
MIDYEAR RECAST	2016	7,716	1,146,347,384	237,927,138	WILLISON	*	KEVINW

Import Change Details Copy  
Delete View Details

Save Current Budget  
Upload Budget

Session 0 CU\*BASE GOLD - Change Projection Details

Description: MIDYEAR RECAST  
Owner: JOSH PEACOCK  
Comments: USED 2016 BEGINNING OF YEAR APPROVED BUDGET AS THE STARTING POINT

Update

PR 9999