

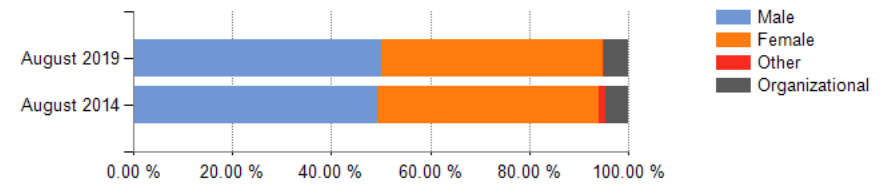
Comparative Member Analysis



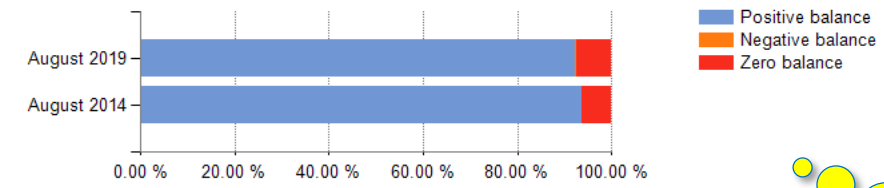
Category	Memberships		
	08/2014: Corp 00	08/2019: Corp 00	Difference
Male	15,116	25,959	10,843
Female	13,705	23,047	9,342
Other	429	196	233-
Organizational accounts	1,417	2,515	21,050
Total memberships/000 accounts	30,667	51,717	

Category	Membership Balances		
	08/2014: Corp 00	08/2019: Corp 00	Difference
Positive balance accounts	28,690	47,734	19,044
Negative balance accounts	50	115	65
Zero balance accounts	1,927	3,868	1,941

% Memberships



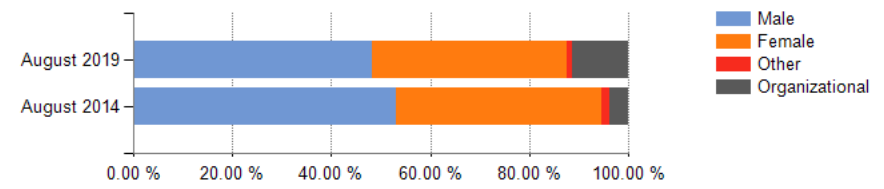
% Membership Balances



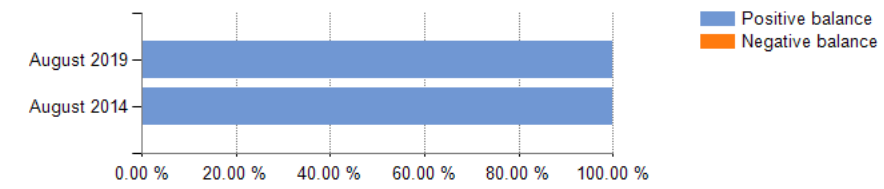
Category	Savings (In Millions)		
	08/2014: Corp 00	08/2019: Corp 00	Difference
Male	34.1	43.7	9.6
Female	26.5	35.6	9.1
Other	1.1	0.8	0.3-
Organizational accounts	2.5	10.4	7.9
Total memberships/000 accounts	64.2	90.6	26.4

Category	Savings Balances (In Millions)		
	08/2014: Corp 00	08/2019: Corp 00	Difference
Positive balance accounts	64.2	90.6	26.4
Negative balance accounts	0.0	0.0	0.0

% Savings



% Savings Balances



Built for presenters and big rooms

Open-Closed Account Analysis

Filters

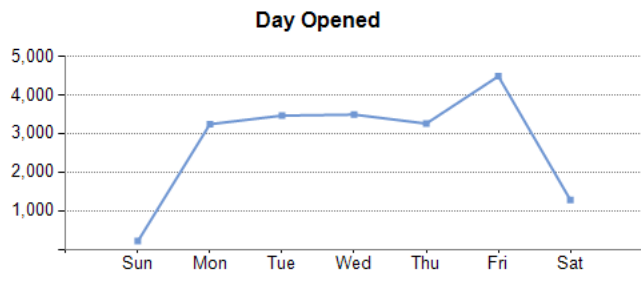
From Jan 01, 2019 to Sep 01, 2019 Status Opened Gender All

Employee All Employees Branch 0 selected

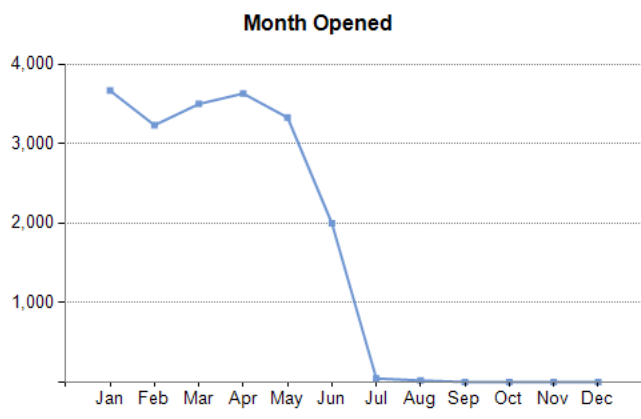
Results

Records analyzed 19,409

Day Opened	Count	%
Sunday	210	1.1
Monday	3,240	16.7
Tuesday	3,462	17.8
Wednesday	3,487	18.0
Thursday	3,254	16.8
Friday	4,481	23.1
Saturday	1,276	6.6



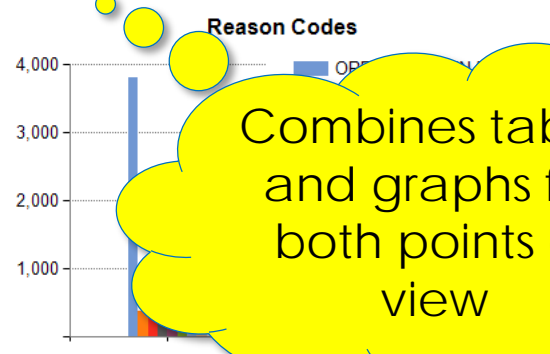
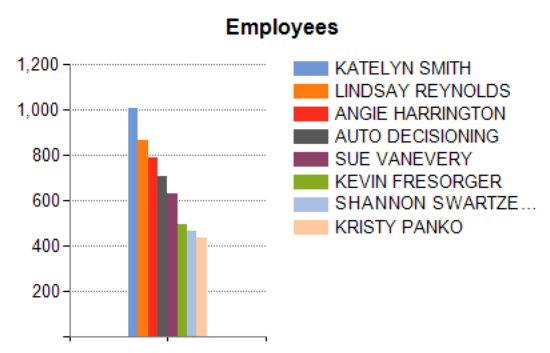
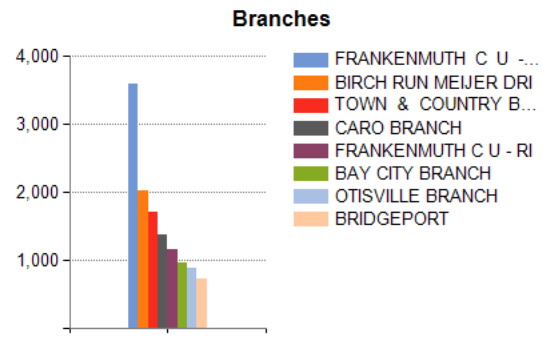
Month Opened	Count	%
January	3,666	18.9
February	3,231	16.6
March	3,498	18.0
April	3,630	18.7
May	3,327	17.1
June	1,995	10.3
July	44	0.2
August	19	0.1
September	0.0	0.0
October	0.0	0.0
November	0.0	0.0
December	0.0	0.0



Employees	Count	%
KATELYN SMITH	1,009	5.2
LINDSAY REYNOLDS	863	4.4
ANGIE HARRINGTON	788	4.1
AUTO DECISIONING	709	3.7
SUE VANEVERY	627	3.2
KEVIN FRESORGER	492	2.5
SHANNON SWARTZENDRUB	466	2.4
KRISTY PANKO	438	2.3
Other/None	14,017	72.2

Branches	Count	%
FRANKENMUTH C U - MA	3,585	18.5
BIRCH RUN MEIJER DRI	2,024	10.4
TOWN & COUNTRY BRANC	1,700	8.8
CARD BRANCH	1,381	7.1
FRANKENMUTH C U - RI	1,164	6.0
BAY CITY BRANCH	971	5.0
OTISVILLE BRANCH	891	4.6
BRIDGEPORT	734	3.8
Other	6,959	35.9

Reason Codes	Count	%
OPEN - LIVES IN FOM	3,797	19.6
OPEN - INDIRECT	381	2.0
EXISTING MEMBER	325	1.7
OPEN - HOME BANKING	289	1.5
OPEN - WORKS IN FOM	177	0.9
OPEN - HOME BANKING	72	0.4
OPEN - MEMBER	49	0.3
LIVES IN THE AREA	45	0.2
Other/None	14,274	73.5



Quarter Opened	Count	%
Q1	3,395	53.6
Q2	3,952	46.1
Q3	63	0.3
Q4	0	0.0

Combines tables and graphs for both points of view

