

# CEO SCHOOL

PLAYBOOK

## Tool #319

### Credit Score History Dashboard

*The Credit Score History Dashboard is a one-stop-shop when it comes to member credit score analytics for trending and marketing purposes.*

#### What is it?

- Provides history of credit report scores pulled through CU\*BASE
- Includes variety of metrics (score changes, loans opened, score ranges, etc.)
- Shows member credit score trends

#### Why use it?

- Review recent soft scores.
- Analyze quality and directionality of member credit.
- Identify members whose score declined over the past year.

#### Who should use this?

- Credit counselors
- Credit union executives
- Data analysts
- Lending managers

#### What data is included?

- Data from credit reports pulled since credit union conversion date



# Tool #319

## Credit Score History Dashboard

### Tips & Tricks

- Use the Analysis feature for quick insights into what types of credit scores are available on your members and to gain high-level directionality insights into credit score movements.
- Filter members by credit score.

### Don't forget!

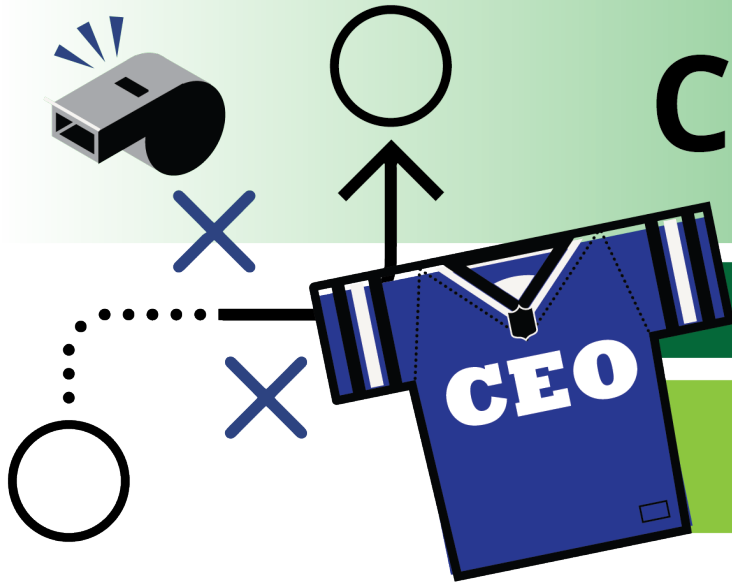
- This tool requires that the credit pull be available within CU\*BASE. Data does not include credit pulls available only in a third-party loan origination system.

### People who like this tool also like

- Tool #976 Where your Members Borrow: This is an excellent companion dashboard that provides insights into active tradelines identified on member credit reports.

### Assignment for your team

- Using all credit scores pulled YTD, find out how many members have seen their credit score decline, and on average by how much.



# CEO SCHOOL

PLAYBOOK

## Tool #369

### Fee Income/Waivers Dashboard

*Gain perspective on how member activity plays out in fee income with the robust Fee Income/Waivers Dashboard.*

#### What is it?

- Compares actual income to income opportunity of fee programs
- Displays fee waivers and helps users see why it may be best to waive a fee
- Shows historical trends and benchmarks of fee income
- Makes it easy to review fee program configurations

#### Why use it?

- Quantify the revenue impact of fee waivers.
- Compare fee and service charge programs across time.
- Gain insights into revenue contribution of fee programs.
- Gauge success of new fee programs such as ACH On-Demand Posting.

#### Who should use this?

- Credit union executives
- Operations managers

#### What data is included?

- Monthly summary of fee income and waivers
- Historical data from the time of conversion to CU\*BASE
- Member-level details spanning back 3 months



# Tool #369

## Fee Income/Waivers Dashboard

### Tips & Tricks

- Review fee program configurations by clicking the 'i' button.
- Drill down and review member level details by clicking the spyglass button.
- Get a quick summary of waiver descriptions and dollars waived by using the Waivers option.

### Don't forget!

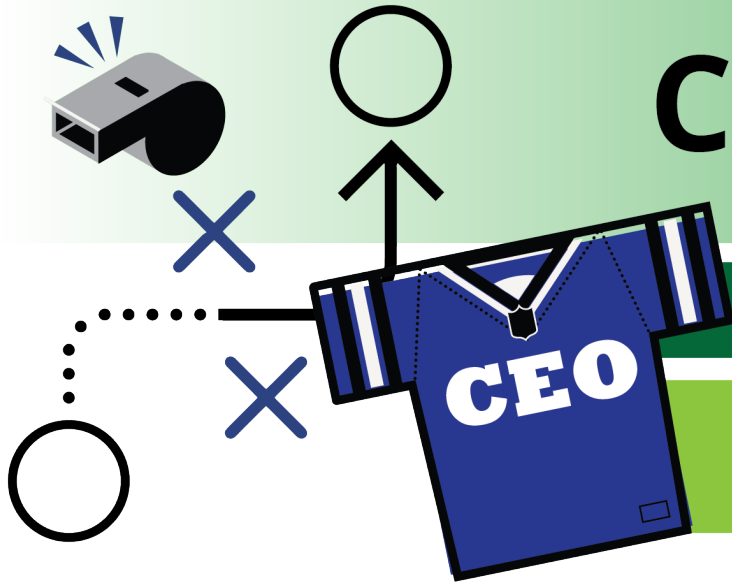
- Data will only populate after you have gone through an EOM process on CU\*BASE. Member-level drill down screens are available only after your credit union has gone through three EOM cycles on CU\*BASE.
- Fee waivers are different than fee refunds, which are not factored into this data set.
- This dashboard is not expected to reconcile to the general ledger, primarily due to fee refunds.

### People who like this also like

- Tool #370 Fee Refunds History by Employee: This tool provides insights into fee refunds.

### Assignment for your team

- Locate your fee program or service charge with the largest amount of waived income potential.
- Drill down into the fee program to determine which waiver reason is most drastically impacting income potential.



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## Tool #447

### List Generator

*One of the most valuable marketing tools in CU\*BASE, List Generator makes it easy to identify and market to specific member groups.*

#### What is it?

- Generates lists of members for various marketing purposes
- Produces mailing lists with member names and addresses
- Filters membership by hundreds of different criteria (those with a checking account but no debit card, etc.)

#### Why use it?

- Build membership lists for targeted marketing campaigns.
- Review new memberships.
- Identify members who don't use certain products and services such as eStatements, bill pay, and online/mobile banking.

#### Who should use this?

- Marketing staff
- Data analysts
- Curious minds looking to find answers quickly

#### What data is included?

- Live end-of-month data



# Tool #447

## List Generator

### Tips & Tricks

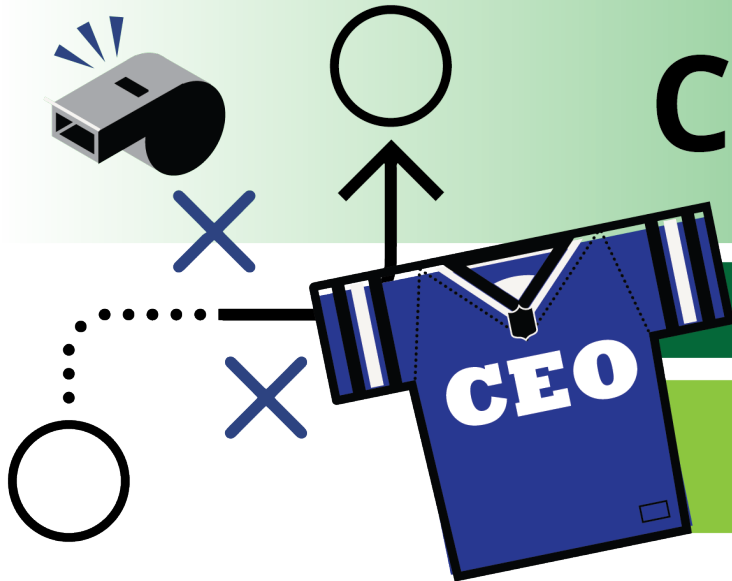
- Select Print/Save Account # option to include member account bases in results.
- Use View a Dashboard option to view qualifying members, print mailing labels, and export the member list.
- Use List Generator to gain insight for cleaning up duplicate member records, mailing addresses, social security numbers, and households from your membership rolls.

### People who like this also like

- Tool #1640 Append Member's Email Address to Table: Once you have your list, use this tool to tack on an email address for each member.
- Tool #232 Common Bonds for Member Group: Members included in your configured parameters can be analyzed through this tool for further insights into the targeted population.

### Assignment for your team

- Determine how many checking account holders lack a debit card.
- Analyze demographic and PPM/SPM metrics for these members using tool #232 Common Bonds for Member Group.



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## Tool #476

### Loan Write-Off/Charge-Off History Dashboard

*The Loan Write-Off/Charge-Off History Dashboard provides valuable insight into overall loan yield and makes it easy to track losses.*

#### What is it?

- Provides postmortem assessment of written-off and charged-off loans
- Helps users quickly review loan losses
- Displays losses from written-off and charged-off loans

#### Why use it?

- Identify specific areas of the portfolio that are causing losses.

#### Who should use this?

- Collections managers
- Credit union executives

#### What data is included?

- Data collected at the time of write-off or charge-off



## Loan Write-Off/Charge-Off History Dashboard

### Before you start

- Ask your collections team about procedures for writing off/charging off a loan.
- Find out if your collections team is filling in all the newest available data elements.

### Tips & Tricks

- Filter loan data to quickly identify loans from a specific portion of the portfolio (loans written off during a specific date range, loans with a certain reason code, etc.).
- Use the Analysis feature to quickly gain insights into written-off/charged-off loans.
- Limit analysis to a specific type of loan with Alternate Views feature.
- View Key Facts graphical representations for a big-picture analysis.

### Don't forget!

- CU\*BASE allows for multiple written-off loan categories. Track consumer auto loans with one set of G/L accounts and credit cards with another.

### People who like this also like

- Tool #232 Common Bonds for Member Group: Analyze members associated with written-off/charged-off loans.
- Tool #1030 Write-Off/Charge Off Loan History Maint: Adjust database elements only found on written-off/charged off loans. Be sure your collections team is aware of how the Loan Write-Off/Charge-Off History Dashboard is impacted by updates made to Tool #1030.

### Assignment for your team

- Identify the loan category responsible for the greatest dollar amount of loan losses in the current year. How does that compare to last year?





# CEO SCHOOL

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## Tool #484

### Look-to-Book Ratio Analysis

*The Look-to-Book Ratio Analysis tool features the most robust loan analytics in CU\*BASE and reveals the bigger picture on loan products.*

#### What is it?

- Provides history of loan applications from members and non-members
- Details application status of pending, booked, and denied loans
- Summarizes loan applications by status and credit quality
- Filters loans by multitude of metrics such as product type, branch, etc.

#### Why use it?

- Analyze denied loan applications for secondary opportunities.
- Study pending applications for insights into workflow and decisioning.
- Track loan application activity and quantify decisioning times.
- Review approval rates by credit quality.
- Compare dealer relationships for credit unions with indirect loan programs.

#### Who should use this?

- Credit union executives
- Lending managers

#### What data is included?

- Member and non-member loan applications spanning back 90 days



# Tool #484

## Look-to-Book Ratio Analysis

### Tips & Tricks

- Select the Change View option to find the total dollar amount of loan applications organized by different metrics.
- Use drill down buttons to independently analyze pending, booked, and denied applications.
- Adjust credit score ranges to align with risk-based pricing models and reporting preferences.

### Don't forget!

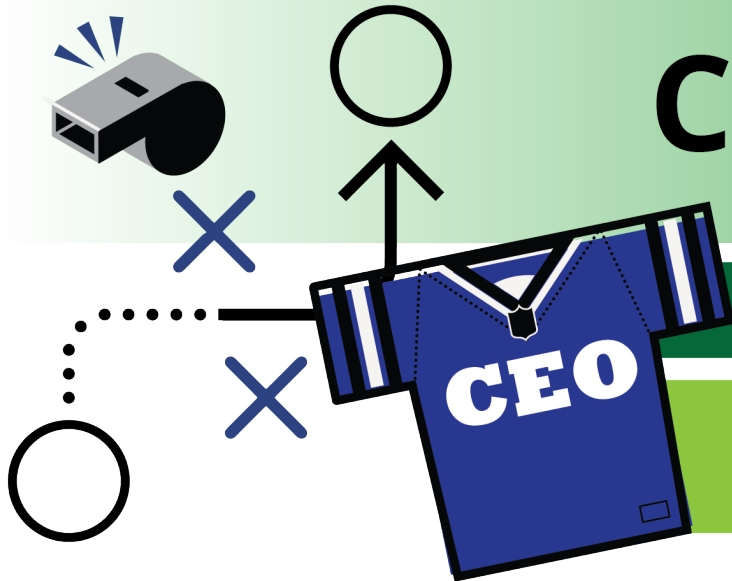
- Data is limited to loan applications available within CU\*BASE. Data shown on this dashboard does not include loan applications from third-party loan origination systems that are not integrated into CU\*BASE.

### People who like this also like

- Tool #455: Loan App Statistics Inquiry

### Assignment for your team

- Determine percentage of loan applications submitted through online banking versus member self-service.



# CEO SCHOOL

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## Tool #557

### NSF/ANR Statistics Dashboard

*The NSF/ANR Statistics Dashboard makes it easy to quickly review trends associated with NSF and ANR fee revenue.*

#### What is it?

- Presents the total number of NSF (non-sufficient fund) and ANR (automated non-return/courtesy pay) occurrences across all delivery channels

#### Why use it?

- Determine best approach to NSF and ANR configurations.
- Review seasonality associated with income generated from NSF/ANR transactions during budget planning meetings.

#### Who should use this?

- Credit union executives
- Credit union management

#### What data is included?

- Data spanning back 12 months



### Tips & Tricks

- Select Summary feature to identify averages and other key statistics about the period you are analyzing.
- Use the toggle option to change the presentation between dollar amounts and number of occurrences.
- Any transaction origin listed can be used to identify members with more than a certain number of transactions in any given month. This allows you to quickly see which members may be responsible for the transactions listed.

### Don't Forget

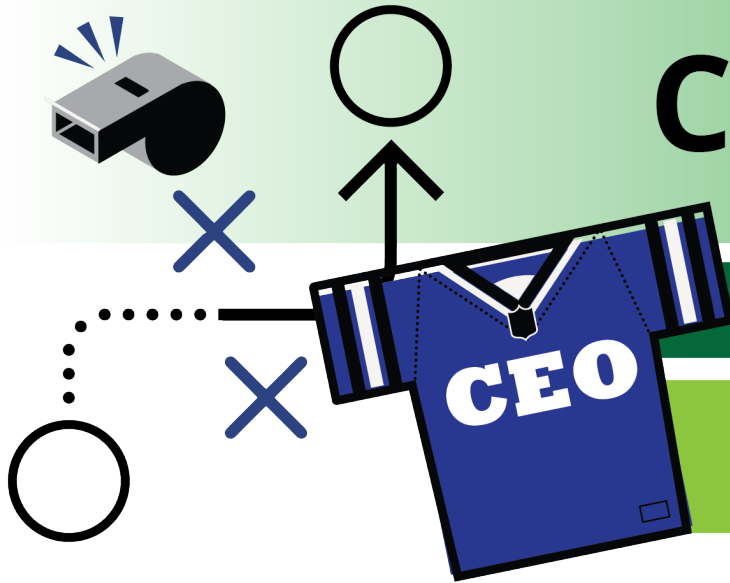
- This dashboard defaults to present data for the most recent year, but data is also available for prior years.

### People who like this also like

- Tool #558 NSF/OD Transfer Configuration: This tool shows fee-configuration details for each deposit product (dividend application).

### Assignment for your team

- Determine which month in 2022 saw the greatest number of NSF occurrences.
- Determine which transaction origin was most responsible.
- Find out how many members had more than five NSF occurrences that month.



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## Tool #594

### Portfolio Analysis - EFT Usage

*The Portfolio Analysis - EFT Usage tool makes it easy to analyze credit, debit, and ATM data.*

#### What is it?

- Provides insights into ATM, debit card, and online credit card BINs
- Displays number of cards issued
- Compares used and unused cards
- Shows card status (active, closed, and hot cards)
- Summarizes transaction activity and dollars spent, among other metrics

#### Why use it?

- Monitor plastic portfolios. (How many cards are issued? What percentage of cards are being used?)
- Review spending activity through ATM, debit, and credit card channels.

#### Who should use this?

- Data analysts
- Marketing staff
- Plastics specialists

#### What data is included?

- Prior end-of-month data
- EFT transaction activity from the time of conversion



# Tool #594

## Portfolio Analysis - EFT Usage

### Tips & Tricks

- Use the EFT Trx Analysis option to review long-term trending of member purchase/spending activity. See spending broken down by PIN versus SIG or analyze unused cards for reengagement campaigning.
- Select the Analyze Unused option for more enhanced insights and marketing opportunities for cards without recent activity.

### Don't forget!

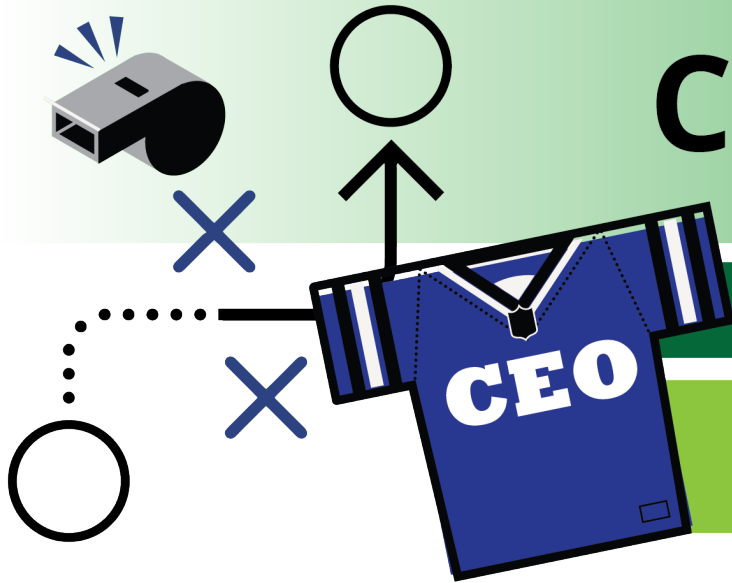
- Only online credit card portfolios appear in this dashboard.

### People who like this also like

- Tool #593 Portfolio Analysis – Credit Cards: Use this tool for an even deeper look at your credit card portfolio.

### Assignment for your team

- Find out how many debit cards have gone unused in the past 90 days.



# CEO SCHOOL

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## Tool #595

### Portfolio Analysis - Loans

*The Portfolio Analysis – Loans tool provides a snapshot of your loan portfolio and is the best way to review key stats across all accounts.*

#### What is it?

- Provides loan portfolio information such as loan balances, loan counts, and yields
- Equipped with weighted-average interest-rate calculations
- Includes member-export capabilities

#### Why use it?

- Use this dashboard for the quickest high-level summaries of your lending business.
- For Analytics Booth subscribers, lean on the daily trendlines to show where your business needs some help or is meeting goals, on a per-product level.

#### Who should use this?

- Credit union board members
- Credit union executives
- Lending manager

#### What data is included?

- Data spanning back 90 days



# Tool #595

## Portfolio Analysis - Loans

### Tips & Tricks

- Use Web Version and Powerline options to launch the dashboard and helpful daily trends in Analytics Booth (subscription required).

### Don't forget!

- Participation balances are included in this data.
- Off-trial products are not included in this data.

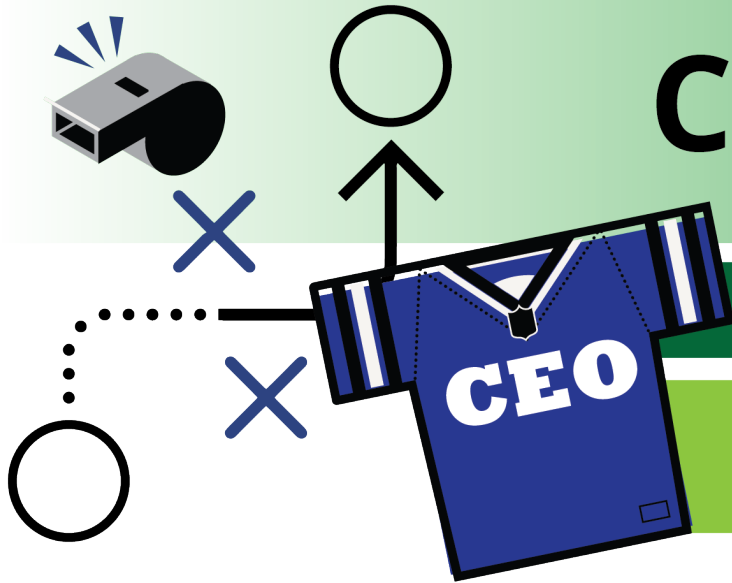
### People who like this also like

- Tool #232 Common Bonds for Member Group: The analytical engine within this tool lets you study member segments. For example, find out the demographic makeup of members who have a first mortgage.
- Tool #591 Portfolio Analysis – CDs
- Tool #596 Portfolio Analysis – Savings
- Tool #1170 Loan Interest Accruals Dashboard

### Assignment for your team

- Evaluate your use of business units and budget groups. Consider updating or adding these codes for customized views on the Portfolio Analysis - Loans dashboard.





# CEO SCHOOL

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## Tool #856

### Tiered Services Monthly Comparison

*The Tiered Services Monthly Comparison tool helps executives quickly review penetration statistics for opportunity, discussion, and education.*

#### What is it?

- Presents monthly scoring reports for the CU\*BASE Tiered Services program
- Displays penetration statistics for credit union products and services

#### Why use it?

- Audit the Tiered Services scoring model.
- Identify member populations highly invested in credit union products and services.
- Review penetration statistics to find products and services that need promoting.
- Examine Tiered Service trends for marketing purposes.

#### Who should use this?

- Credit union executives
- Operations manager

#### What data is included?

- Monthly summaries spanning back to conversion
- Member-level details for the most recent month



### Tips & Tricks

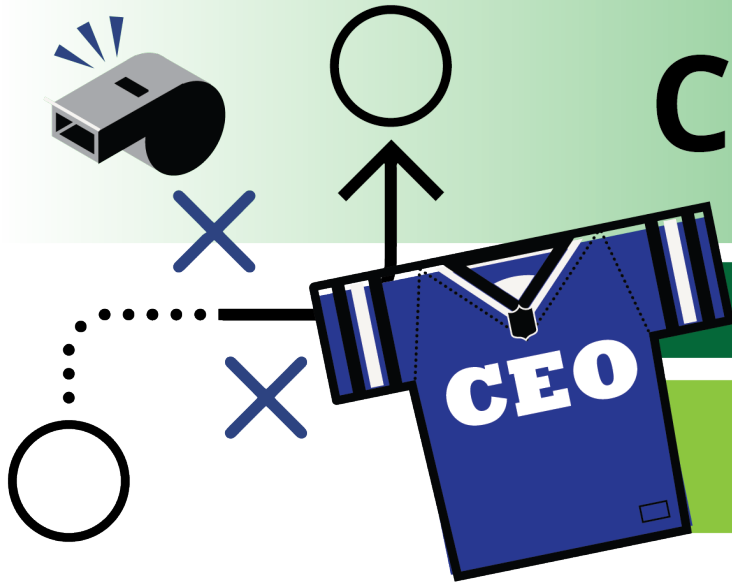
- Use Relationship Management Summary to view the number of members in each tier along with their average PPM and SPM.
- Every scoring opportunity has the option to add comments. Use this to document business plan objectives.
- Drill down into scoring opportunities to compare product usage among various tiers.
- Use view-only version of PPM/SPM configuration to review configurations.
- Check the bottom of the screen to view dividend application and loan category configurations for specific scoring opportunities.

### Don't forget

- The CU\*BASE Tiered Services program collects penetration statistics every month, so you can review stats even if you do not have an active Tiered Services program.

### Assignment for your team

- Find out how many members had more than 20 debit card transactions for the month.
- Find out how many of those members are in your Platinum or highest-level tier.
- Determine the net change of eStatement penetration over the last quarter.



# CEO SCHOOL

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## Tool #976

### Where Your Members Borrow

*The Where Your Members Borrow tool is an invaluable marketing tool when it comes to identifying members who have loans elsewhere and finding out where members are spending their money.*

#### What is it?

- Uses credit report data to identify retailers, loan merchants, and financial institutions with which members participate

#### Why use it?

- Find opportunities to increase the balance of your loan portfolio.
- Use key data to market to members.

#### Who should use this?

- Credit union executives
- Lending managers

#### What data is included?

- Data from both member and non-member credit reports stored in CU\*BASE



# Tool #976

## Where Your Members Borrow

### Tips & Tricks

- Use filters to omit low credit scores, specify loan types, and limit data to other key metrics.
- Use this tool to develop a marketing plan for non-members.

### Don't forget!

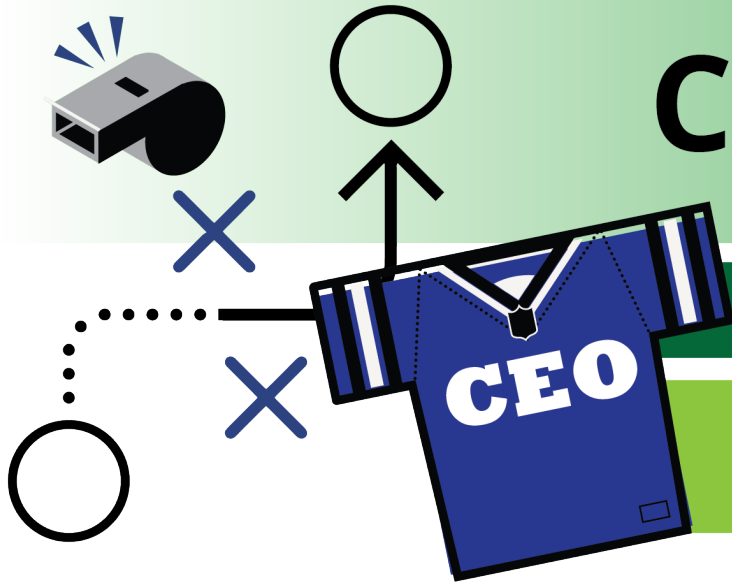
- Credit reports from third-party loan origination systems are not included in the data used by this tool. Only credit reports pulled through CU\*BASE are used.

### People who like this also like

- Tool #232 Common Bonds for Member Group: After identifying a specific group of members using the Where Your Members Borrow tool, use the Common Bonds tool to determine if there are other characteristics/ demographics you can find in common among members to assist in targeted marketing campaigns.
- Tool #318 Credit Report Data Mining Tool: Use this tool to exclude your credit union and other specific financial institutions from appearing in search results when using the Where Your Members Borrow tool.
- Tool #1996 Refinance Trigger Product Configuration

### Assignment for your team

- Determine what percentage of loan applications came in through online banking via member self-service.



# CEO SCHOOL

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## Tool #979

### Where Your Members Shop

*The Where Your Members Shop tool makes it easy to find out where members are spending their money. Use this insight to plan more targeted marketing.*

#### What is it?

- Analyzes transaction descriptions and sorts activity by retailer name
- Offers direct access to CU\*BASE marketing engine, Member Connect

#### Why use it?

- Discover top merchants and creditors among members.
- Learn about member habits such as gambling and gaming.
- Identify popular ATMs among members to determine where future ATM machines should be placed.

#### Who should use this?

- Compliance staff
- Data analysts
- Lending staff
- Marketing staff

#### What data is included?

- Data from the prior calendar month



# Tool #979

## Where Your Members Shop

### Tips & Tricks

- A debit card can process both signature and PIN purchases. Select both the Debit and ATM filters for a full picture of PIN and SIG activity.

### Don't forget!

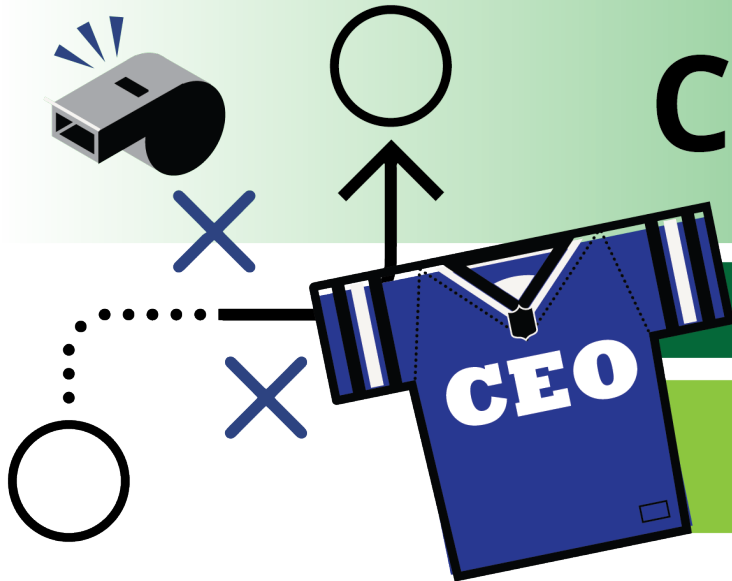
- The Credit Card filter will remain blank if your cards are not set up for online processing on CU\*BASE.

### People who like this also like

- Tool #976 Where Your Members Borrow
- Tool #1220 Daily GL/Trans Activity Validation

### Assignment for your team

- Market to members who have a loan elsewhere. Attempt loan recaptures on a regular basis.
- Identify local merchants that could be partners and consider relationships that could benefit the credit union.
- Assess total footprint or individual members participating in higher-risk financial activity such as crypto platforms or online gambling.



# CEO SCHOOL

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## Tool #1195

### Tool Usage Analysis Dashboard

*The Tool Usage Analysis Dashboard speaks to the popular phrase "You don't know what you don't know." This invaluable resource was designed to reveal tools that are going unused in CU\*BASE.*

#### What is it?

- Follows Asterisk Intelligence initiatives related to optics/non-transactional data
- Includes sortable columns to help users quickly identify tools that have not been used (or used minimally) over various time periods (current month, prior month, past 90 days, and past 6 months)

#### Why use it?

- Find software that is currently not being used.
- Coach teams to learn about tools not currently in use and how they may impact the credit union.

#### Who should use this?

- Credit union executives
- Education coordinators
- Security officers

#### What data is included?

- Live data



# Tool #1195

## Tool Usage Analysis Dashboard

### Tips & Tricks

- Use the New Tools filter to identify whether staff members are using tools recently released.
- Audit tool security by finding out which employees are assigned to tools.

### Don't forget!

- As you develop your business plan, use this tool to identify areas of the software that you can plan on using more in the next year.
- This dashboard does not monitor access to tool #1 Teller Line Posting, nor does it track tools launched via buttons at the top of the CU\*BASE home page, including Member Inquiry and Phone Operator.

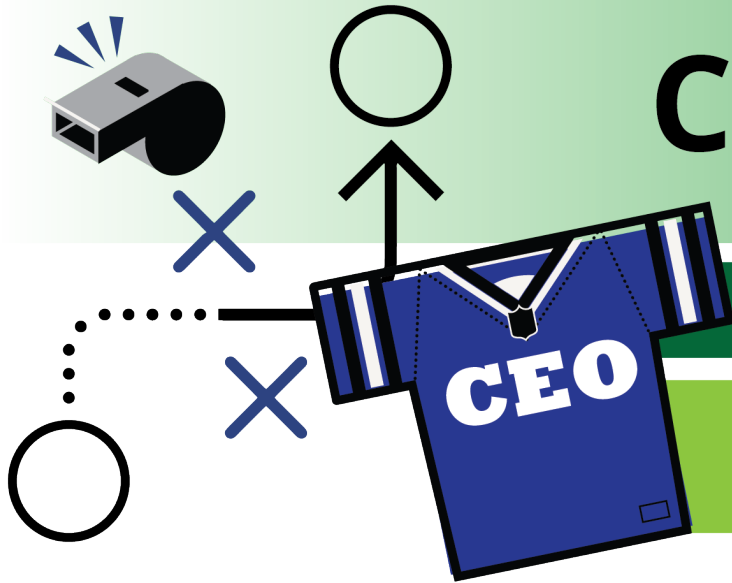
### People who like this also like

- Tool #327 CU\*BASE Employee Security: Use this tool to make any necessary security changes that may be identified while reviewing the Tool Usage Analysis Dashboard.

### Assignment for your team

- Identify tools that have never been used.
- Develop a plan to help staff learn about these tools and begin using them.





# CEO SCHOOL

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## Tool #1670

### Loan Productivity Analysis Dashboard

*The Loan Productivity Analysis Dashboard makes it easy to know which staff members worked on a loan as approver, closer, and more.*

#### What is it?

- Shows who did what over a selected month, simplifying commission work
- Includes wide variety of filters to help users pull just about any list of loans they may wish to analyze, without having to perform a Query

#### Why use it?

- Leverage the extensive menu of filters to slice up your loan portfolio into specific lists of loans or members.
- Find active and paid-off loan records for reporting, marketing, and more.
- Identify top performers by reviewing new loan business.

#### Who should use this?

- Data analysts
- Lending staff
- Marketing staff
- Operations staff

#### What data is included?

- Data from active and paid loans issued by the credit union



# Tool #1670

## Loan Productivity Analysis Dashboard

### Tips & Tricks

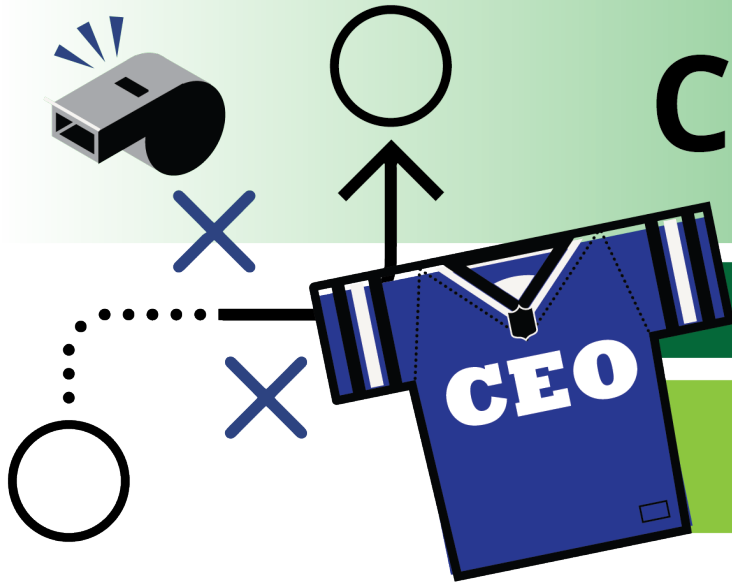
- Right-click on any chart to copy or save it as an image file.

### People who like this also like:

- Tool #484 Look-to-Book Ratio Analysis
- Tool #476 Loan Write-off/Charge-off History Dashboard
- Tool #232 Common Bonds for Member Group: Use this tool to find common bonds among any group from the Loan Productivity Analysis Dashboard.

### Assignment for your team

- Have a staff member who currently uses Tool #788 Selective Loan Information Report assess whether the expanded filters and flexible export options of tool #1670 Loan Productivity Analysis Dashboard would improve their regular reporting workflows.



# CEO SCHOOL

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## Tool #1750

### Online Banking Activity Analysis

*The Online Banking Activity Analysis tool provides an in-depth look into member online and mobile banking usage.*

#### What is it?

- Provides detailed analysis on day of the week, time of day, and popular log-in dates for mobile and online banking usage
- Provides a wealth of online and mobile banking data points such as mobile app and MACO statistics

#### Why use it?

- Gain substantial insights into online and mobile banking activity. Find out the number of members who log in to each channel each month, compare the number of Apple versus Android users, and more!
- Determine the number of MACO licenses you need to purchase each year.

#### Who should use this?

- Compliance staff
- Credit union executives
- Data analysts
- Marketing staff
- Operations staff

#### What data is included?

- Online and mobile banking login activity spanning 8 months



# Tool #1750

## Online Banking Activity Analysis

### Tips & Tricks

- The MACO section will be empty if you do not offer MACO options to your members.

### Don't forget!

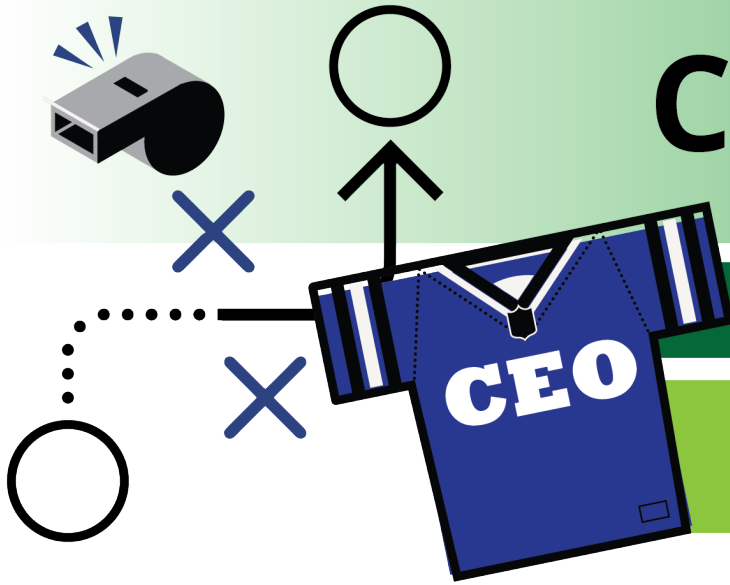
- Do not use this dashboard to look for total all-time online banking/mobile app users. This dashboard uses data showing actual usage, so data from members who are inactive or who have not recently used online/mobile banking will not be included.

### People who like this also like

- Tool #141: ARU/Online Banking Stats Dashboard
- Tool #505: Member PIN/Password Change History

### Assignment for your team

- Compare the average number of monthly mobile app and online banking logins among members. Share data with frontline staff responsible for promoting the mobile app among members.
- Show compliance staff how to view dates and source of all login activity for an individual member.



# CEO SCHOOL

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## Tool #1855

### Lending Opportunities Dashboard

*The Lending Opportunities Dashboard provides an in-depth look at the current health and penetration of your loan products.*

#### What is it?

- Provides detailed member credit score information
- Provides stats on service penetration for the following loan segments: auto loans, mortgages, credit cards, unsecured loans, and other secured loans

#### Why use it?

- Identify members who may be primed for increased engagement.
- Extract lists of members who are hot leads and primed for a loan offer.
- Identify members with loans who may be ready for another product.
- Identify members without a loan who may be interested in getting one.

#### Who should use it?

- Credit union executives
- Data analysts
- Lending staff
- Marketing staff

#### What data is included?

- End-of-month data refreshed on the 5<sup>th</sup> of each month



## Tips & Tricks

- Right-click on any chart to copy or save it as an image file.
- Use the Overview segment of this tool for excellent insights into membership data as it relates to lending. Find out how many members are currently borrowing as well as the number of members who have a credit score on file and how old the reports are.

## Don't forget!

- The screen for Credit Card (Process Type V) will remain blank if your credit union uses off-trial balance (OTB) credit cards.

## People who like this also like

- Tool #319 Credit Score History Dashboard
- Tool #447 List Generator: Pair lists from the Lending Opportunities Dashboard with the List Generator tool for full member contact details.
- Tool #1640 Append Member Email to Existing File: Pair lists with this tool as well for member email address.
- Member Reach by Xtend: This service uses aggregate data like that used by the Lending Opportunities Dashboard for member lending communications.

## Assignment for your team

- Set a schedule for pulling member lists for sending weekly or monthly communications.