

Welcome!

cuasterisk.com ■ CEO SCHOOL ■ TUESDAY, NOVEMBER 15, 2022 ■ 2022 CEO STRATEGIES

Today's Agenda

8:00am-9:00am BREAKFAST

9:00am-10:00am Introduction: "10 Projects CEOs Might Get Excited About"

10:00am-10:30am **CEO School – Dashboard Playbooks**

10:30am-11:00am BREAK

11:00am-12:00noon **CEO School – Dashboard Playbooks**

12:00noon-1:00pm LUNCH

1:00pm-2:30pm **CEO School – Dashboard Playbooks**

2:30pm-3:00pm BREAK

3:00pm-4:00pm CEO School – Dashboard Playbooks

4:00pm-5:00pm BREAK

5:00pm-7:00pm CEO Reception

Have you downloaded the conference app?

Search "CU*Answers" in the app store



GET IT ON

Google Play

Download on the App Store

Let's start with a giveaway!

When Geoff rolls the dice, check your chip for the lucky number!





10 Projects CEOS Might Get Excited About

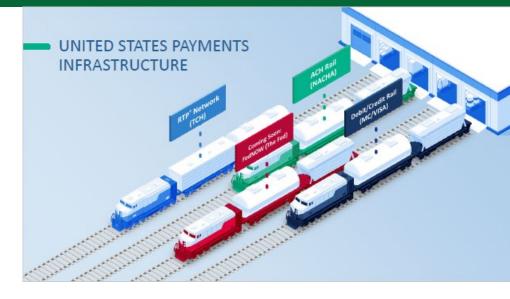
What we're studying or working on in 2023



Real-time Payments

- RTP[©] and FedNOWSM are two similar but independent real-time payment rails
- We're focusing on RTP now
 - Three paths: Receive, Send, and Request a Payment
- We're getting educated
 - Corporate One, Vizo
- Today: Start on the Receive side
 - So CUs can receive real-time payments on behalf of members
- Tomorrow: Envision solutions for Send and Request a Payment
 - Must build user experience from the ground up
 - Will need CUs to help define the rules

Keep an eye on the Kitchen for more news as our research progresses!



New Integrations



- Linking CU*BASE to Ascensus IRAdirect express™
 - Funded by Ascensus
- Adding automated jumps from CU*BASE teller posting and account creation
 - Pushes IRA/HSA data to Ascensus tools, for creating/signing/archiving required forms



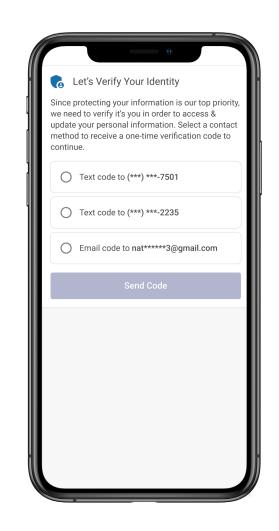
- To solve issues with screen-scrape aggregators when we make a UI change (or introduce MFA)
- Uses trusted per-member token for sending data
- Includes new mechanism to handle network traffic bursts



Multi-Factor Authentication

- We've added it to our network what about yours?
- Adding it to online/mobile banking features what will you activate?
 - Email and personal info updates
 - P2P enrollments and transfers
 - Password resets
- Studying adding it to OLB login do you understand the impact?
 - Remember aggregators
 - Are you ready to invest?





3

Integrations for Crypto Currency



- We've been studying various integrations for crypto currency
- Now starting on a path toward a single relationship with CryptoFi
 - Offers a revenue share model with credit unions
- We'll offer a standard SSO/module
 - CUs can activate for members via online/mobile banking
- What's your strategy when it comes to crypto?



A New EFT Partnership

- Member Access Processing (MAP) is a credit union-owned cooperative
- Debit, credit, prepaid/reloadable, & ATM services
- Serves 140+ credit unions in 30 states
 - 10 million members
 - Asset sizes < \$99 million to > \$7 billion
 - 95% retention rate over their 24-year tenure
- Only reseller of Visa DPS, with no non-compete
- New technology
- Disruptive pricing

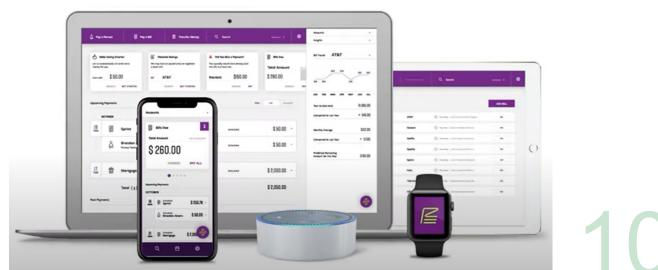


New Payment Partnerships

P2P, A2A, Bill Pay

- Starting with SSO to Payrailz P2P
- Design work underway for new config and SSO to Payrailz A2A
- Rides the plastics rails
- Access to Venmo, real-time payments
- Options for in-network clearings (CU*BASE to CU*BASE)

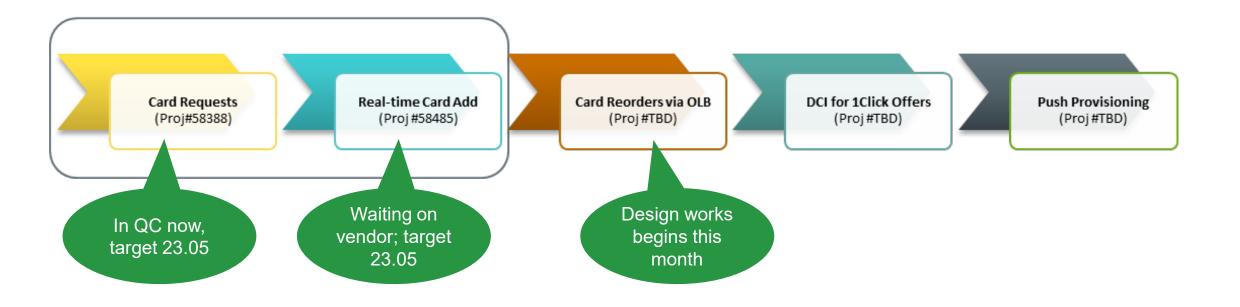
A secure modern user experience for every digital channel





Digital Card Issuance & Push Provisioning

- Digital Card Issuance (DCI)
 - New card issue and card replacement
 - From CU*BASE & online/mobile banking
- Push Provisioning to Digital Wallet
 - Via the mobile app
 - Requires integration to REDi



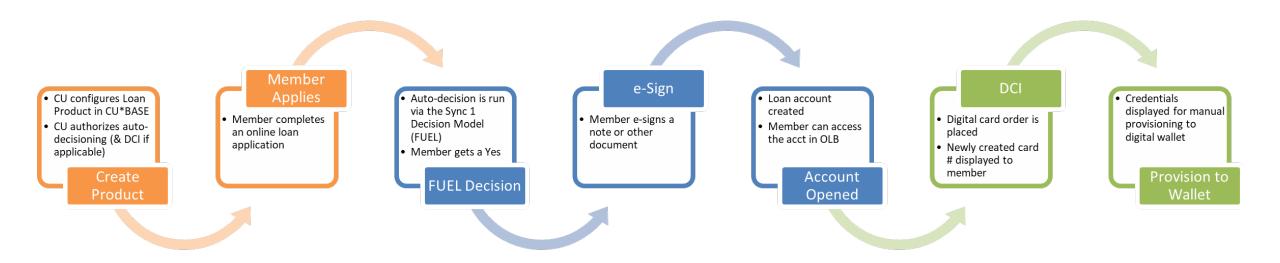
Keep an eye on the Kitchen for more news!

Online Loan App Auto-Approvals & Fulfillment

8

Online Loan App Auto-Approvals & Fulfillment

- Think "1Click On Demand" using the FUEL Decision model
- Member applies, gets a yes, e-signs, and immediately gets a loan
- Forecasted Underwritten Express Lending

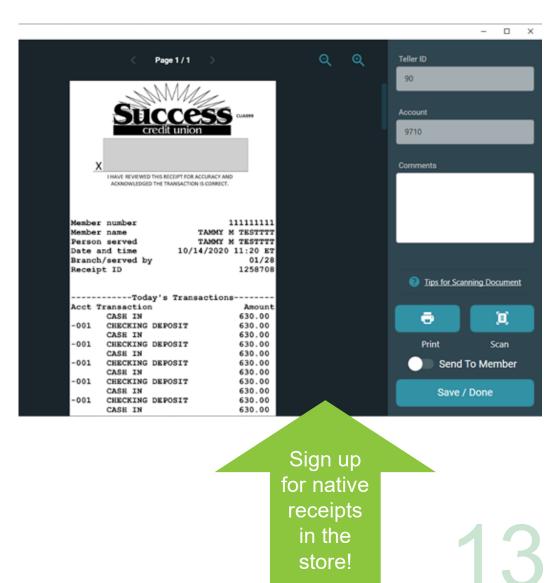


Keep an eye on the Kitchen for more news!

Design specs are in process

Streamlining Forms Production

- Heading toward no ProDOC, no print sessions
- Step 1: Native receipts in Xpress Teller
 - Beta started with 22.10
 - We wrote it, we own it, so we can innovate
- Step 2: Native receipts everywhere else
 - For 2023 development
- Next Step: Studying new techniques for mapping data on custom forms
 - Web interface for easier, faster coding
 - Reducing need for custom CU*BASE screens





Viewing Receipts/Forms in Online Banking

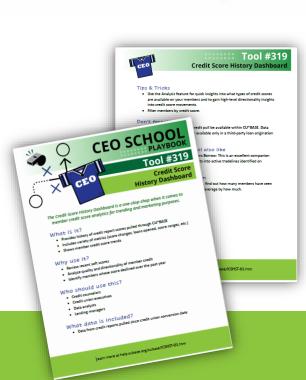
- Change in Virtual Strongbox partnership
 - Our \$ participation ending
 - Keep it if you like it!
- New doc types now available in online/mobile banking
 - Receipts and forms
 - Free to CU*Spy users (in-house vaults require some setup)



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CEO SCHOOL



Using Data to Drive Your Success

A PLAYBOOK FOR CREDIT UNION CEOS

Dashboard or Report

Which do I pick?



Reports

CU*BASE & CU*Spy

Built for reporting and visibility

- Static results
- Archival options
- Typically printed

Different from dashboards

- No visuals (graphs or charts)
- Either detail (member-level) or summary options, not both
- Easily shareable or possible to archive (in CU*Spy)

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	00012	1	.01%	1,825.00-	.00%		
	00022	1	.01%	3,334.90	.00%		
	00034	2	.03%	1,603.35-	.00%		
	00050	1	.01%	15,075.25	.00%		
	00090	1	.01%	1,575.27 14,377.82	.00% .00%		
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CU*BASE Reports

On Demand Access via CU*BASE

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Reports are Archived in CU*Spy

Automatic: Daily & Monthly

Web-based Access

Dashboards

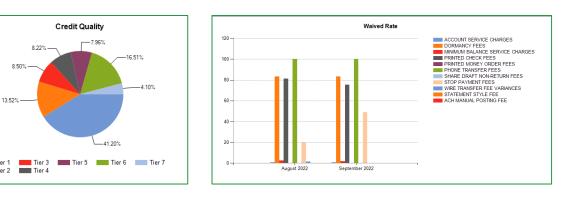
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Mobile app	51,000 💟								
Mobile app Mobile browser	10,645 🧕	6.6	1,121	9.5	PIN	18,824 🧿	11.7	667	28.2
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Mobile browser	10,645 🧕	6.6							

Built with analytics in mind

- Increased control on the timing and display of results
- Live updates on-screen as new questions are asked
- Historical trending or grouping options compare one period against another

Different from reports

- Specific analytical purposes may mean some assumed business rules
- Dynamic drill down and re-filter after results are found
- Not printable (but exportable)
- Visual graphs and charting



Dashboards

ASK SEE ACT PROFIT

Export

 Database files for download, custom query, or to analyze with other tools in CU*BASE

Member Connect

 Targeted communications via online banking, phone calls (trackers), etc.

Common Bonds/Analysis

 Leads to tools or screens with further breakdowns to answer more questions

Dashboard Standards

Consistent features that most CU*BASE dashboards share

Session 0 CU*BASE GOLD - ABC CREDIT UNION	
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File Edit Tools Help

Tier 4: 620-649

2+ years

Member Connect

←→↑ || 🖶 & î) ? @

Lending Opportunities - Overview

LĒ **Membership Overview** Count % 70,907 🧕 Total members Less: members with WO loan 3,819 🧕 5.4 67,088 🧕 Net members 2,799 🧕 Dormant members 4.2 Members with a credit score 57,885 🧕 86.3 Members with any loan 32,382 🧕 48.3 Credit Quality (Total: 57,885) % Ē Count Tier 1: 720+ 23,851 🧕 41.2 7,824 💽 13.5 Tier 2: 680-719 Tier 3: 650-679 4,919 💽 8.5

Tier 5: 580-619	4,607 🝳	8.0	
Tier 6: 1-579	9,557 🧕	16.5	
Tier 7: credit pulled, no score	2,371 🗨	4.1	
Credit Score Age (Total: 57,885)	Count	%	Ē
1 - 90 days	0 🗨		
91 - 180 days	5,830 🧕	10.1	
181 - 365 days	49,217 🧕	85.0	
1 - 2 years	2,325 🧕	4.0	

Show Loan Portfolio

4,756 💽

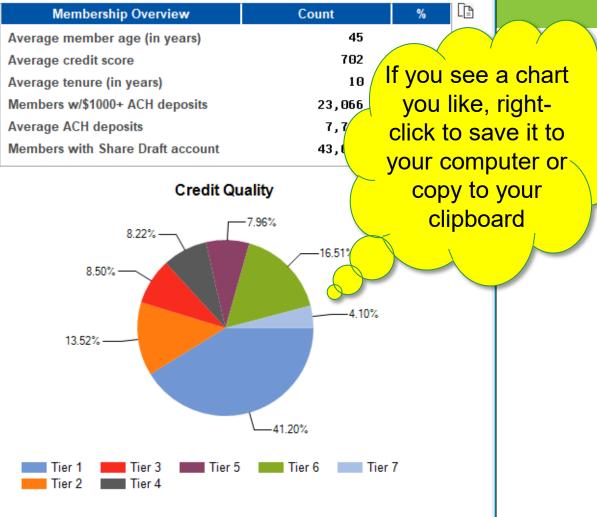
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Data Sources

8.2

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Loans to Analyze



PDF 🔀 🚽

September 2022

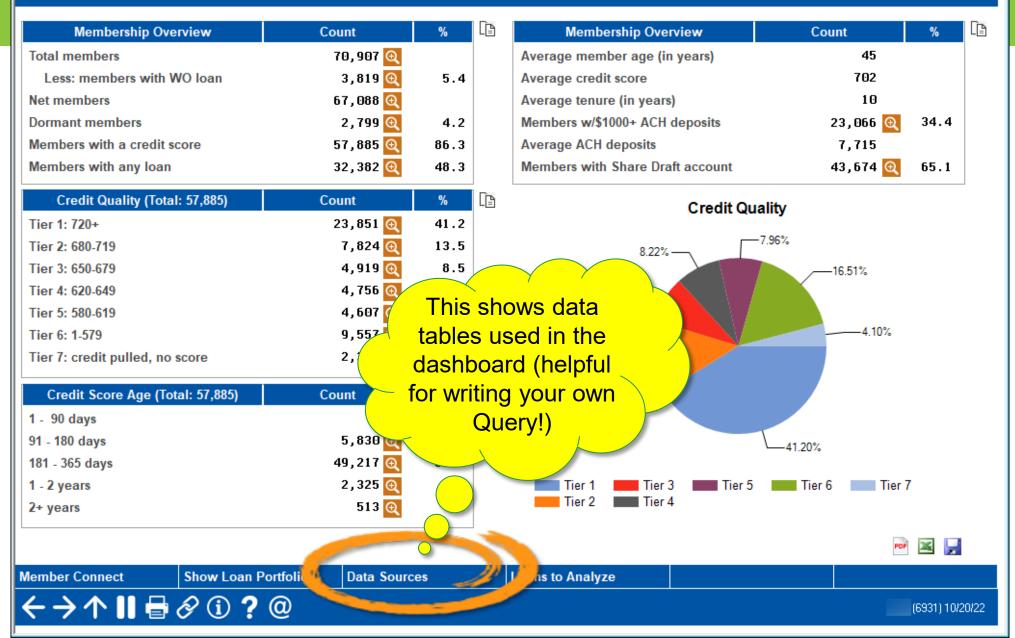
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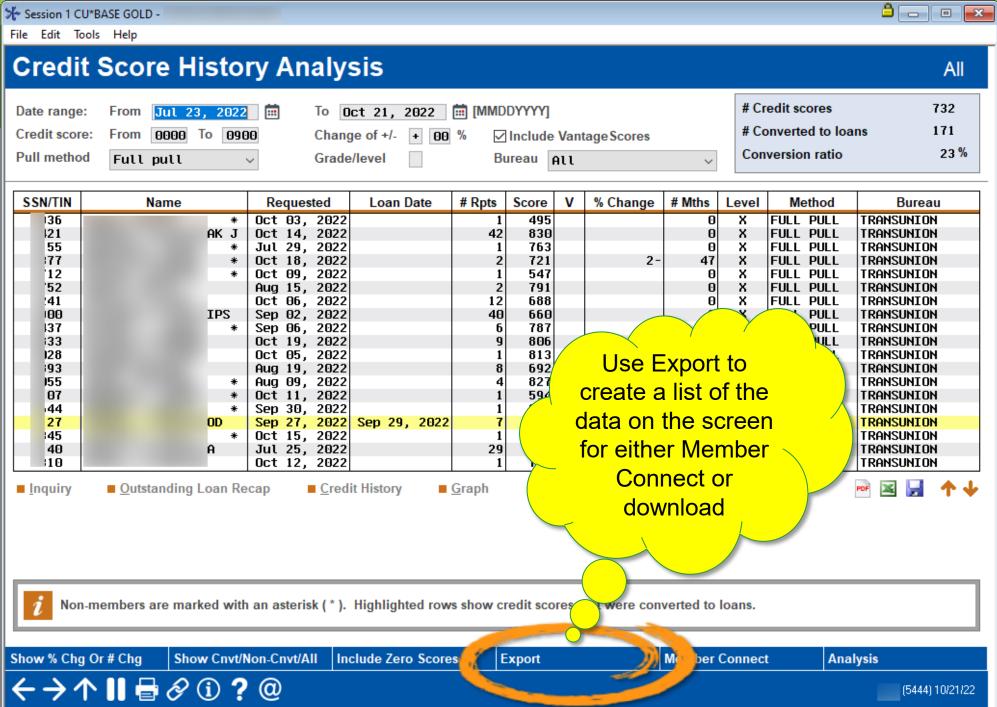
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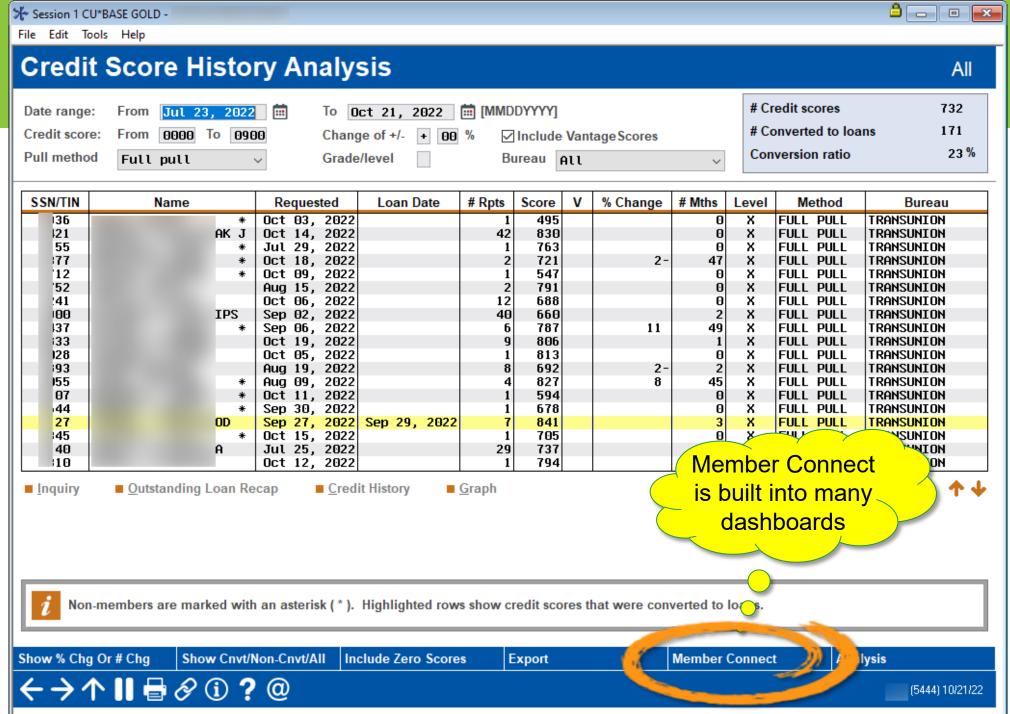
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Lending Opportunities - Overview

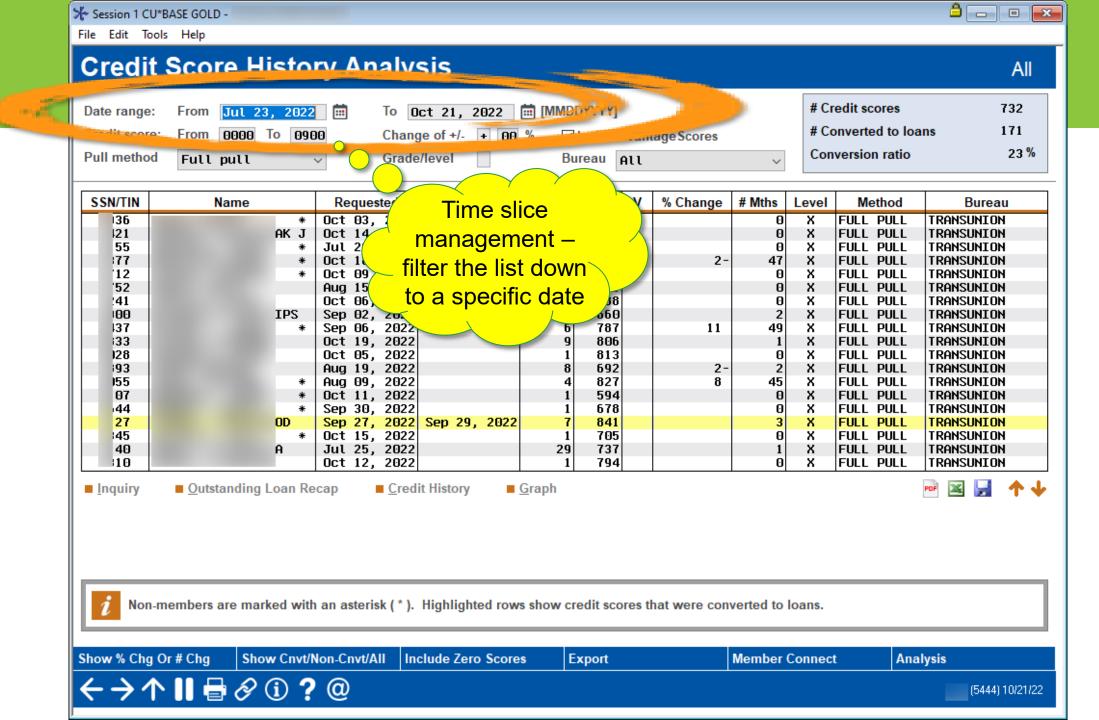
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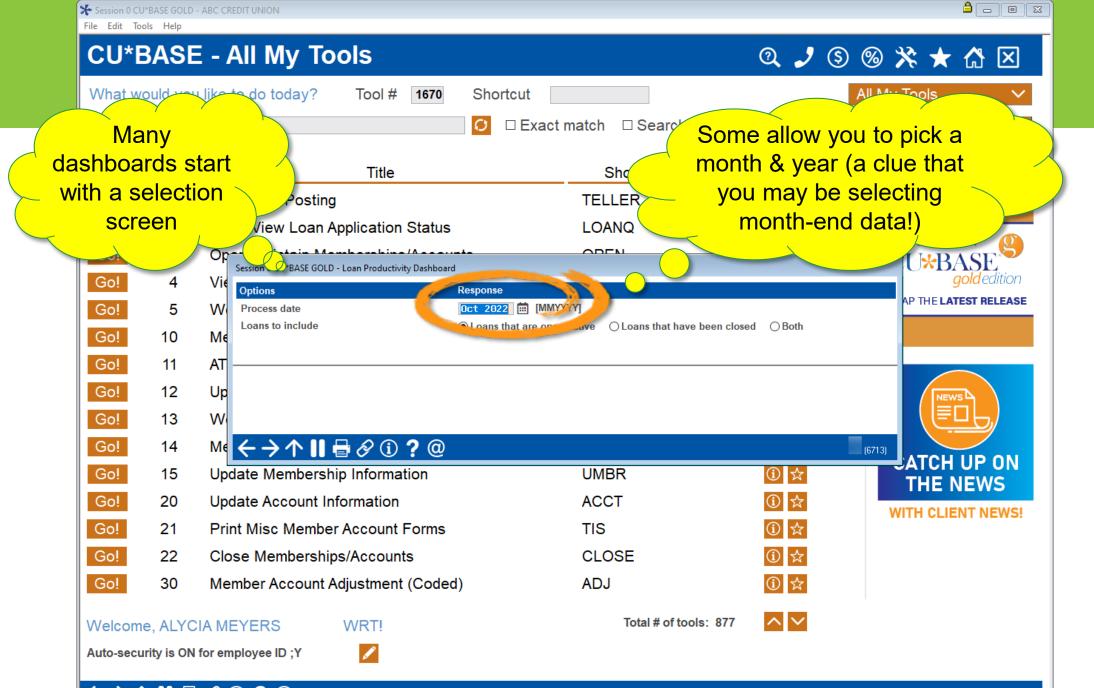






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Operations Dashboards

Analyze your CU's day-to-day operations



Tool #1750 Online Banking Analysis

This tool provides an in-depth look into member online and mobile banking usage

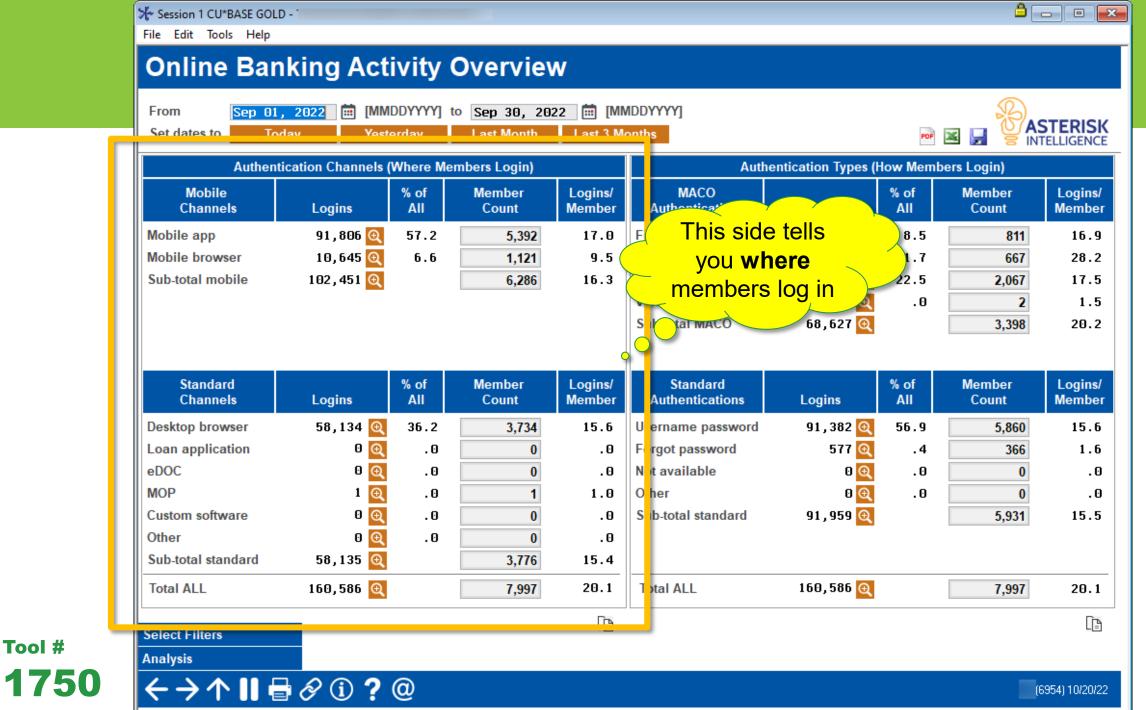


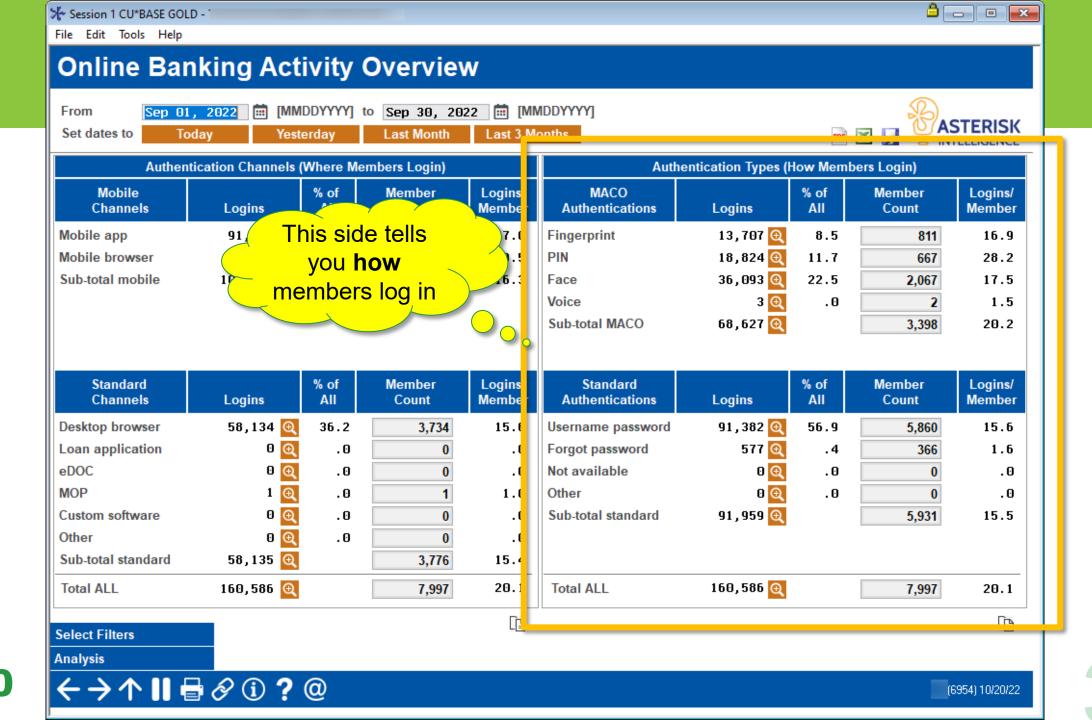


Dashboard dive video available!

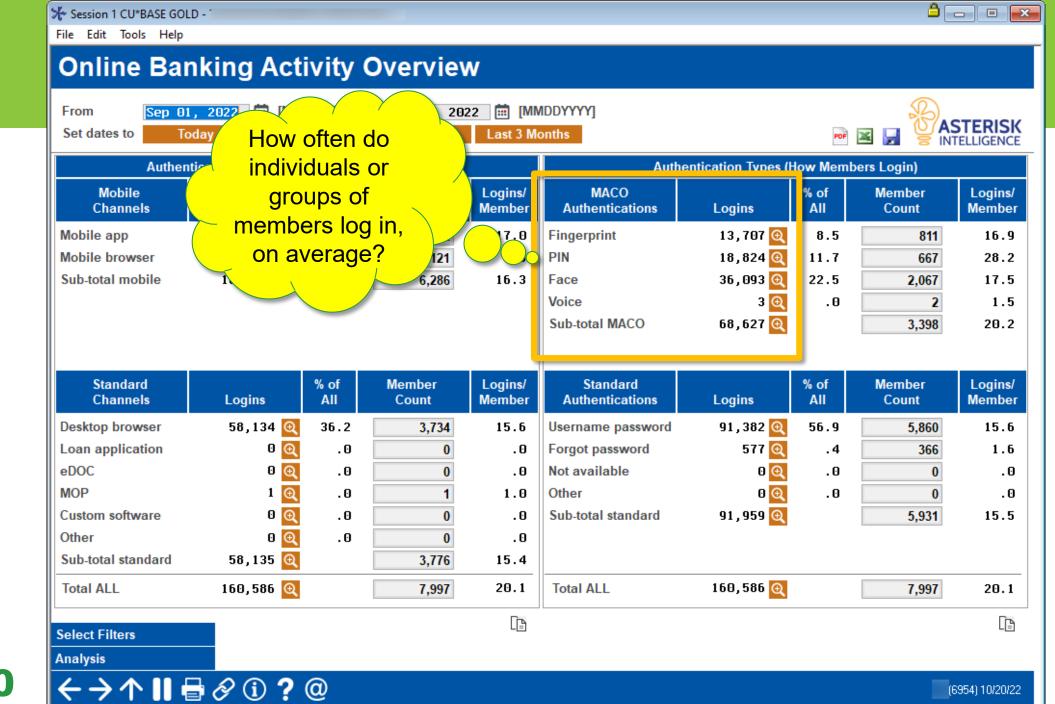
Check out the Data Analytics channel on ondemand.cuanswers.com

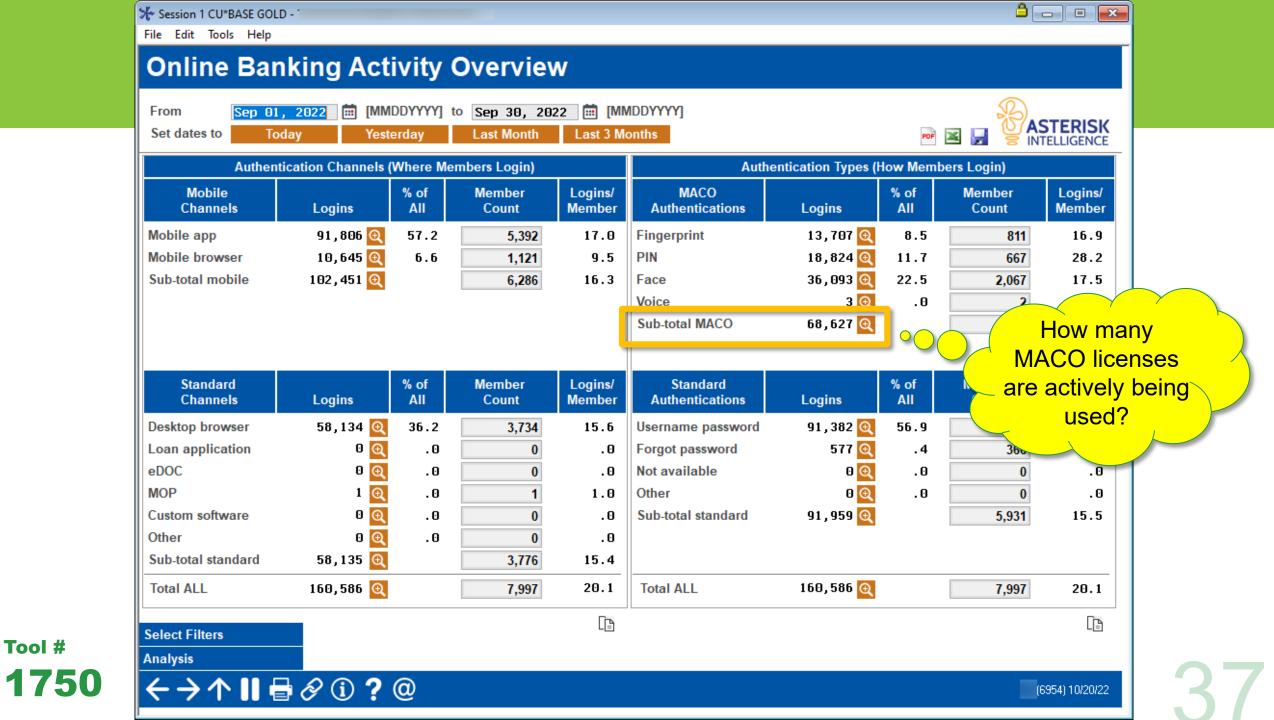
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Tool #

Tool #979 Where Your Members Shop

Makes it easy to find out where members are spending their money, so you can plan more targeted marketing

ASTERISK

Dashboard dive video available!

Check out the Data Analytics channel on ondemand.cuanswers.com

Session 1 CU*BASE GOLD							<u> </u>	
File Edit Tools Help								
Where Your	Members Sho	op					Withdra	wals
Data selection: Credi		ATM ⊠A <u>C</u> H			Th	ne average transa		ants 1,483 Int is \$315
Search for: Name conta		or	but not	0		or	POF	
Merchant/Com	pany Type	City/Extended Desc	State	3,995 Members	6,010 Transactions	\$1,893,157 Total Amount	Average Amt/Trx	Average Trx/Mbr
N/A 🗸 PAYPAL	ACH	INST XFER		110	731	43,696	59	6.6
N/A 🗸 VENMO	ACH	PAYMENT		77	233	25,182	108	3.0
N∕A ∨ Consumers en	ergy ach	ENERGYBILL		184	212	35,115	165	1.1
N∕A ∨ DTE ENERGY	ACH	800477474		150	164	10,380	63	1.0
N∕A ∨ PLANET FIT	ACH	CLUB FEES		102	123	2,331	18	1.2
N/A 🗸 CHASE CREDIT	CRD ACH	EPAY		73	119	69,169	581	1.6
N∕A ∨ CAPITAL ONE	ACH	MOBILE PMT		54	108	71,540	662	2.0
N/A 🗸 PAYROLL	ACH	PAYROLL		1	103	26,454	256	103.0
N/A \sim CITI CARD ON	LINE ACH	PAYMENT		56	101	73,211	724	1.8
N∕A ∨ STATE FARM R	0 27 ACH	SFPP		85	87	17,616	202	1.0
N/A 🗸 VERIZON WIRE	LESS ACH	PAYMENTS		71	71	14,366	202	1.0
N/A 🗸 ATT	ACH	PAYMENT		59	70	11,296	161	1.1
N/A 🗸 CAPITAL ONE	ACH	ONLINE PMT		44	66	41,653	631	1.5
N/A 🗸 DISCOVER	ACH	E-PAYMENT		45	61	32,756	536	1.3
N/A 🗸 AMEX EPAYMEN	t ach	ACH PMT		45	59	55,628	942	1.3
N/A 🗸 TARGET DEBIT	CRD ACH	ach tran		10	46	1,184	25	4.6 1
Export Full List	Summary	Show Exclusions	Web Vers	ion	Power Line			

(5006) 10/20/22

Where Your Members Shop

⊁ Session 1 CU*BASE GOLD -File Edit Tools Help

Withdrawals

Data selection: Credit c	ard <u>D</u> ebit card .	ATM ⊠A <u>C</u> H				Mer	chants 27
Jump to name starting with				The	average transact	ion amount	t is \$1,005
Search for: Name containi	ng MTG or	MORT or	but not o	r	or		
City/Entonidod	ucseription containing					POF	🔀 🚽
				96	\$96,546	Average	Average
Merchant/Compa	ny Type	^{ci} This ex		Transactions	Total Amount	Amt/Trx	Trx/Mbr
N∕A → MMS MORTGAGE S	er ach	Mar	•	19	18,332	964	1.0
N∕A ∨ ROCKET MORTGAG	e ach	uses m	· · · · · · · · · · · · · · · · · · ·	18	18,668	1,037	1.2
N∕A ∨ MTG	ACH	🔶 terms to	look for	13	11,613	893	1.0
N∕A ∨ Mortgage Serv	CT ACH	mortg	ages 5	5	7,151	1,430	1.0
N/A 🗸 Mortgage	ACH	PAYME	4	4	5,395	1,348	1.0
N/A 🗸 5/3 MORTGAGE L	n ach	PAYMENT	3	4	2,519	629	1.3
N/A v MT	g ach	MORTG PYMT	3	3	3,142	1,047	1.0
N/A 🗸 MIDLAND MTG	ACH	MTG PYMT	3	3	1,413	471	1.0
N/A 🗸 AMERIHOME MTG	ACH	LOAN PAYMT	2	2	2,215	1,107	1.0
N/A 🗸 CENTRAL MORTGA	ge ach	BIWEEK PMT	1	2	1,533	766	2.0
N/A V E MT	g ach	MORT PYMT	2	2	3,717	1,858	1.0
N/A 🗸 MORTGAGE CENTE	r ach	RE PAYMENT	2	2	2,167	1,083	1.0
N∕A → SLS MORTGAGE P	AY ACH	WEB PAY	2	2	1,753	876	1.0
N/A 🗸 TOWNE MORTGAGE	C ACH	TOWNE MORT	1	2	1,866	933	2.0
N∕A ∨ TRUIST MORTG	ACH	OLB MTGPMT	2	2	1,958	979	1.0
N∕A → US BANK HOME M	TG ACH	MTG PYMT	2	2	2,956	1,478	1.0
							↑ ↓
· ·	ommon Bonds	See These Members	Member Connect	Summary	Sho	w Exclusion	ıs
Clear Filters							
← → ↑	? (i) ? @					(500	10/20/22

Where Your Mo	empers Sho	ob de					Withdra	wals
Data selection: Credit ca	rd ☑ Debit card ☑	ATM ACH			_		Mercha	ants 1.272
Jump to name starting with					The	e average trans	action amo	unt is \$32
Search for: Name containing	AMAZON or	AMZ or	but not	0	r <mark></mark>			_
ORY/EATONIGOU G	socription containing						POF	🛛 🛃
Merchant/Company	и Туре	City/Extended	Desc State	1,279 Members	1,28 Transactions	\$41,635 Iotal Amount	Average Amt/Trx	Average Trx/Mbr
N/A 🗸 AMAZON PAYMENTS	DEBIT CA	IRD SEATTLE	WA		\rightarrow \rightarrow	542	60	1.1
N/A 🗸 AMAZON.COM*A080	C41 ATM	SEATTLE	W	Here we	e see the	63	62	1.0
N/A 🗸 AMAZON.COM*B02QI	K1: ATM	SEATTLE		averade t	ransaction	1 3	13	1.0
N/A 🗸 AMAZON.COM*B77I	E2F ATM	SEATTLE		Ŭ	of Amazon	5	15	1.0
N/A 🗸 AMAZON.COM*DR51	91C ATM	SEATTLE				21	20	1.0
N/A 🗸 AMAZON.COM*EC4G	Q4F ATM	SEATTLE		purci	nases	29	28	1.0
N/A 🗸 AMAZON.COM*EG2R	Z3E ATM	SEATTLE	WA		1	27	26	1.0
N/A 🗸 AMAZON.COM*E73I	95C ATM	SEATTLE	WA	1	1	15	14	1.0
N/A 🗸 AMAZON.COM*E75X	(5C ATM	SEATTLE	WA	1	1	26	26	1.0
N/A 🗸 AMAZON.COM*FX4R	37) ATM	SEATTLE	WA	1	1	32	31	1.0
N/A 🗸 AMAZON. COM*GD97	111 ATM	SEATTLE	WA	1	1	23	22	1.0
N/A ~ AMAZON.COM*IS9E		SEATTLE	WA	1	1	18	18	1.0
N/A ~ AMAZON.COM*I650		SEATTLE	WA	1	1	53	52	1.0
N/A ~ AMAZON.COM*J482		SEATTLE	WA	1	1	104	103	1.0
N/A V AMAZON. COM*KR3Y		SEATTLE	WA	1	1	76	76	1.0
N/A 🗸 AMAZON.COM*LM091	P45 ATM	SEATTLE	WA	1	1	13	12	1.0 ↑ ↓
Export Full List Su	nmary	Show Exclusions	Clear Filt	ers	Power Line			

	ession 1 CU*BASE GOLD -							<u> </u>		Ŋ
File	Edit Tools Help									-
W	/here Your Membe	rs Shop						Withdra	awals	
	ta selection: □C <u>r</u> edit card ☑Debi mp to name starting with	t card ☑ ATM	□ A <u>C</u> H				The average trans		ants 1,272 ount is \$32	
Se	arch for: Name containing AMAZO City/Extended description co		or	but not		or	or	PD	🛛 🔛	
	Merchant/Company	Туре	City/Extended Desc	State	1,279 Members	1,280 Transactions	\$41,635 Total Amount	Average Amt/Trx	Average Trx/Mbr	
N/f	a 🗸 Amazon Payments	DEBIT CARD	SEATTLE	WA	8	9	542	60	1.1	
N/f N/f N/f N/f N/f N/f N/f N/f	AMAZON. COM*B02QK1: AMAZON. COM*B77IE2F AMAZON. COM*B77IE2F AMAZON. COM*DR51910 AMAZON. COM*DR51910 AMAZON. COM*EC4GQ4F AMAZON. COM*EC4GQ4F AMAZON. COM*EG2RZ36 AMAZON. COM*E731056 AMAZON. COM*E75X150 AMAZON. COM*FX4RB71 AMAZON. COM*FX4RB71 AMAZON. COM*IS9EW7F	(sl 2. Lo lis	nd a local nop local) ok for spe ts or study er groups,	busi cific the	ness targe m, su	ted act	ivity and	l pull	meml	ber
N/f N/f N/f	A → AMAZON.COM*J482I7: A → AMAZON.COM*KR3YA92	3. Bu	ild an outino are mal	reac	h sch		Ŭ			rs

(5006) 10/20/22

Tool #369 Fee Income/ Waiver Analysis

Gain perspective on how member activity plays out in fee income with this robust tool

 Compare the income (and waivers) of your fees and service charges across multiple time slices



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Dashboard dive video available!

Check out the Data Analytics channel on ondemand.cuanswers.com

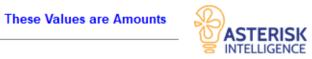
ession 1 CU*BASE GOLD

Tool #

369

Fee Analysis

Corp ID 🔟 🍳 All Corporations



INTEL	LIGE	NCE
POF	×	-

Summary	Opportunities	Charged	Waived	Waive Rates

			Aug 20	22 🛗			Sep 20	22 📋	
Description	Code	Орр	Charged	Waived	%	Орр	Charged	Waived	%
🔍 👔 ACCOUNT SERVICE CHARGES	ASC	6,378	6,326	52	. 8	6,025	5,985	40	.6
🔍 👔 DORMANCY FEES	DORMF	13,290	2,195	11,094	83.4	13,470	2,254	11,215	83.2
🔍 👔 MINIMUM BALANCE SERVICE CHARGES	MBSC	712	693	19	2.6	752	737	14	1.8
🔍 👔 PRINTED CHECK FEES	PCF	2,520	470	2,050	81.3	2,250	555	1,695	75.3
🔍 👔 PRINTED MONEY ORDER FEES	PMOF	140	140	0		175	175	0	
🔍 👔 Phone transfer fees	PTF	1,263		1,263	100.0	1,380		1,380	100.0
🔍 📝 Share draft non-return fees	SDNRF	52,536	52,536	0		57,482	57,482	0	
🔍 👔 STOP PAYMENT FEES	STPPY	496	399	97	19.5	147	75	72	48.9
🔍 📝 WIRE TRANSFER FEE VARIANCES	WIREX	1,575	1,550	25	1.5	1,725	1,725	0	
🔍 👔 STATEMENT STYLE FEE	STL	24	24	0		24	24	0	
🔍 👔 ACH MANUAL POSTING FEE	achfe	16,330	16,330	0		15,250	15,250	0	
Totals		95,264	80,663	14,600		98,680	84,262	14,416	↑↓ [₽
Counts Waivers									
← → ↑								(56	51) 10/21/22

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Fee Analysis

Corp ID 🔟 🝳 All Corporations



PDF	22	

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Summary	Opportunities	Charged	Waived	Waive Rates

			Aug 20	22 🛗			Sep 202	22 💼	
Description	Code	Орр	Charged	Waived	%	Орр	Charged	Waived	%
🔍 🧃 ACCOUNT SERVICE CHARGES	ASC	6,378	6,326	52	.8	6,025	5,985	40	.6
🔍 🧃 DORMANCY FEES	DORMF	13,290	2,195	11,094	83.4	13,470	2,254	11,215	83.2
🔍 👔 MINIMUM BALANCE SERVICE CHARGES	MBSC	712	693	19	2.6	752	737	14	1.8
🔍 👔 PRINTED CHECK FEES	PCF	2,520	470	2,050	81.3	2,250	555	1,695	75.3
	PMOF	140	140	0		175	175	0	
🝳 👔 Phone transfer fees	PTF	1,263		1,263	100.0	1,380		1,380	100.0
🔍 👔 Share draft non-return fees	SDNRF	52,536	52,536	0		57,482	57,482	0	
🗨 👔 STOP PAYMENT FEES	STPPY	496	399	97	19.5	147	75	72	48.9
🗨 👔 WIRE TRANSFER FEE VARIANCES	WIREX	1,575	1,550	25	1.5	1,725	1,725	0	
STATEMENT STYLE FEE	STL	24	24	0		24	24	0	
🔍 📝 ACH MANUAL POSTING FEE	ACHFE	16,330	16,330	0		15,250	15,250	0	
Review income from the ACH On- Demand fee									
Totals		95,264	80,663	14,600		98,680	84,262	14,416	↑↓ []
Counts Waivers									
<>>↑								(56	51) 10/21/22

Session 1 CU*BASE GOLD -

Fee Analysis

Corp ID 🔟 🍳 All Corporations



POF	*	4

Summary Oppo	ortunities Charge	Waived	Waive Rates
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			Aug 20	22 🛗			Sep 20	22 🗰	
Description	Code	Орр	Charged	Waived	%	Орр	Charged	Waived	%
🔍 👔 ACCOUNT SERVICE CHARGES	ASC	6,378	6,326	52	. 8	6,025	5,985	40	
🔍 🧃 Dormancy Fees	DORMF	13,290	2,195	11,094	83.4	13,470	2,254	11,215	83.2
🍳 📝 MINIMUM BALANCE SERVICE CHARGES	MBSC	712	693	19	2.6	752	737	14	1.5
🔍 👔 PRINTED CHECK FEES	PCF	2,520	470	2,050	81.3	2,250	555	1,695	75.3
	PMOF	140	140	0		175	175	0	
🧕 📝 Phone transfer fees	PTF	1,263		1,263	100.0	1,380		1,380	100.
🔍 👔 Share draft non-return fees	SDNRF	52,536	52,536	0		57,482	57,482	0	
🗨 🧎 STOP PAYMENT FEES	STPPY	496	399	97	19.5	147	75	72	48.
🛛 👔 WIRE TRANSFER FEE VARIANCES	WIREX	1,575	1,550	25	1.5	1,725	1,725	0	
STATEMENT STYLE FEE	STL	24	24	0		24	24	0	
ACH MANUAL POSTING FEE Drill down to see why fees were waived	ACHFE	16,330	16,330	0		15,250	15,250	0	
Totals ounts Waivers		95,264	80,663	14,600		98,680	84,262	14,416	
-→↑ II									51) 10/21

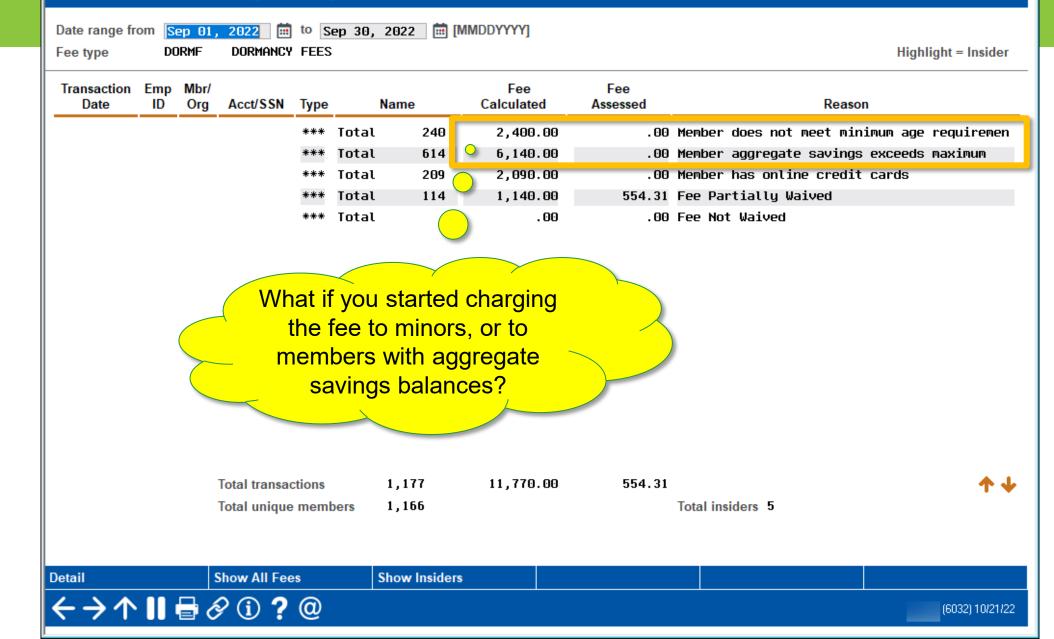
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Tool #

369

Fee Waiver Analysis by Reason

Summary with Waived Fees Only

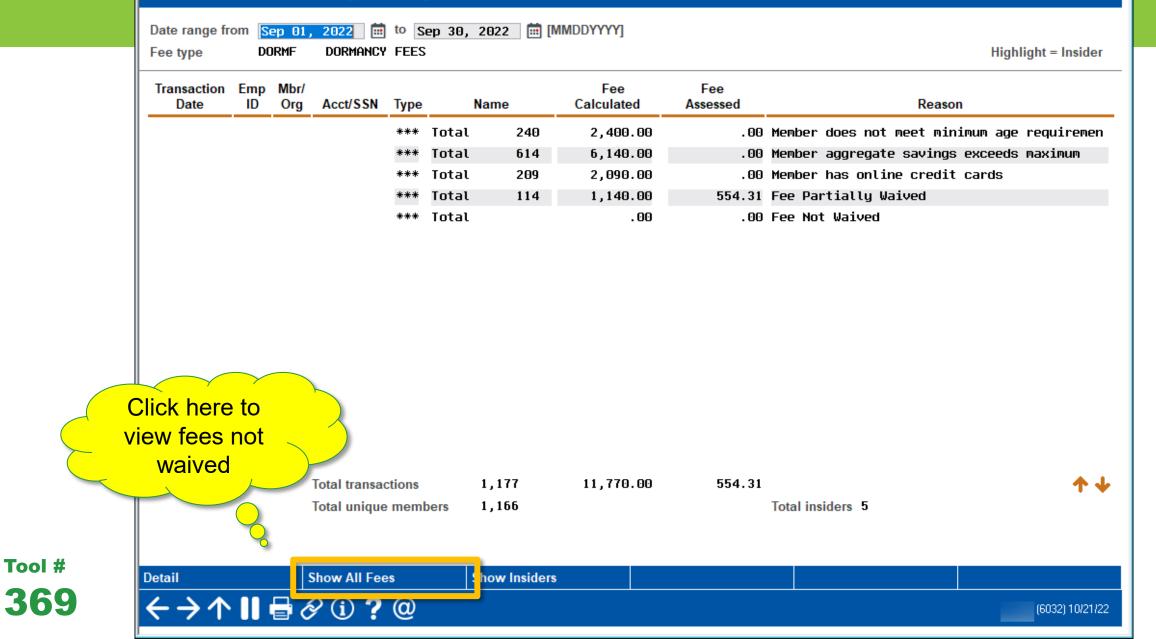


Session 1 CU*BASE GOLD -

File Edit Tools Help

Fee Waiver Analysis by Reason

Summary with Waived Fees Only



🛠 Session 1 CU*BASE GOLD

Fee Analysis

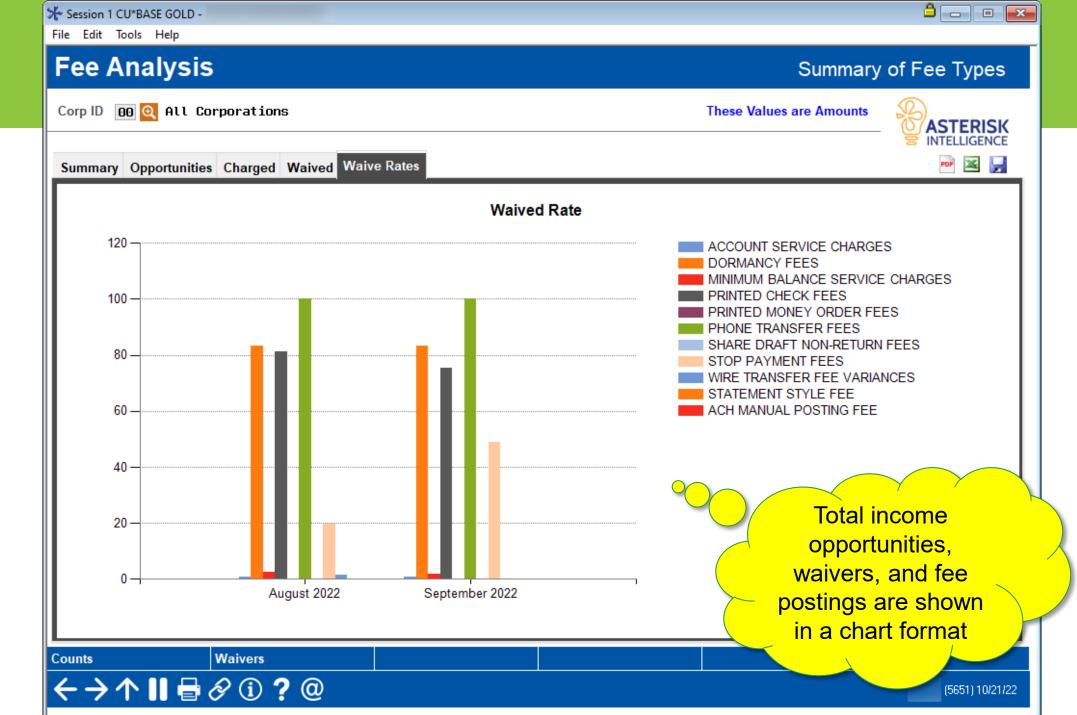
Corp ID 🔟 🭳 All Corporations



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Summary Opportunities Charged Waived Waive	Rates							POF	🔀 🕌
			Aug 20	22 💼			Sep 20	22 🛄	
Description	Code	Орр	Charged	Waived	%	Орр	Charged	Waived	%
🔍 🧃 ACCOUNT SERVICE CHARGES	ASC	6,378	6,326	52	.8	6,025	5,985	40	.6
🔍 👔 DORMANCY FEES	DORMF	13,290	2,195	11,094	83.4	13,470	2,254	11,215	83.2
🔍 📝 MINIMUM BALANCE SERVICE CHARGES	MBSC	712	693	19	2.6	752	737	14	1.8
🔍 📝 PRINTED CHECK FEES	PCF	2,520	470	2,050	81.3	2,250	555	1,695	75.3
🔍 📝 PRINTED MONEY ORDER FEES	PMOF	140	140	0		175	175	0	
🔍 📝 PHONE TRANSFER FEES	PTF	1,263		1,263	100.0	1,380		1,380	100.0
🔍 📝 SHARE DRAFT NON-RETURN FEES	SDNRF	52,536	52,536	0		57,482	57,482	0	
🔍 📝 STOP PAYMENT FEES	STPPY	496	399	97	19.5	147	75	72	48.9
🔍 📝 WIRE TRANSFER FEE VARIANCES	WIREX	1,575	1,550	25	1.5	1,725	1,725	0	
O F STATEMENT STYLE FEE	STL	24	24	0		24	24	0	
Use this to see your fee config	ACHFE	16,330	16,330	0		15,250	15,250	0	_
Totals		95,264	80,663	14,600		98,680	84,262	14,416	↑ ↓
Counts Waivers									
<>>↑								(56	51) 10/21/22

Dormancy Exclusions Still meeting your needs today? Exclude if present: ATM card Debit card Credit card OTB savings acct OTB loan acct Monitor for activity on multiple memberships (same SSN) Service Charges Service Charges Low age 18 Dormant fee Dormant fee amount 10.00 High age 999 Fee general ledger account 131.70 Aggregate savings 300.00 Frequency Monthly Waive if present: ATM card Debit card Credit card Fee transaction description INACTIVE ACCOUNT FEE Cottle IRA accounts from fees			mant	Are your fee program configurations
☑ Apply dormant feeLow age18Dormant fee amount10.00High age999Fee general ledger account131.70Aggregate savings300.00FrequencyMonthlyWaive if present:□ ATM card□ Debit card☑ Credit cardFee transaction descriptionINACTIVE ACCOUNT FEE□ OTB savings acct□ OTB loan acct	Exclude from dormancy if activity in household	Credit card 🛛 🖸		
Dormant fee amount 10.00 High age 999 Fee general ledger account 131.70 Aggregate savings 300.00 Frequency Monthly Waive if present: ATM card Debit card Credit card Fee transaction description INACTIVE ACCOUNT FEE OTB savings acct OTB loan acct				
Fee general ledger account 131.70 Aggregate savings 300.00 Frequency Monthly Waive if present: ATM card Debit card Image: Credit card Fee transaction description INACTIVE ACCOUNT FEE Image: OTB savings acct OTB loan acct		-		
Fee transaction description INACTIVE ACCOUNT FEE OTB savings acct OTB loan acct				
	Frequency Monthly	Waive if present:	ATM card Debit card	🗹 Credit card
Exclude IRA accounts from fees	ee transaction description INACTIVE ACCOUNT FEE		OTB savings acct OTB loan acct	
	Exclude IRA accounts from fees			



Corp ID 🔟 🍳 All Corporations					The	se Values ar	e Amounts		
Summary Opportunities Charged Waived Wa	ive Rates							😑 INTELLIGENCE Prime 🔀 🛃	
			Aug 20	22 🛄			Sep 20	922	
Description	Code	Орр	Charged	Waived	%	Орр	Charged	Waived %	
🔍 🧃 ACCOUNT SERVICE CHARGES	ASC	6,378	6,326	52	. 8	6,025	5,985	40.6	
🔍 👔 Dormancy Fees	DORMF								_
	MBSC		ا مے						
Q	PCF								
	PMOF		Ĭ)UR A	SSIGN	IMENT	S:	
🝳 👔 Phone transfer fees	PTF		•	_					
🝳 👔 Share draft non-return fees	SDNRF								
🗨 👔 Stop Payment Fees	STPP		• •	~					
🔍 👔 WIRE TRANSFER FEE VARIANCES	WIRE?	1. V	What	tee r	pon	ram	has	the	
🔍 👔 STATEMENT STYLE FEE	STL			•	•				
🔍 👔 ACH MANUAL POSTING FEE	ACHFE	r	niahes	st wa	ive	d per	cent	age?	
			Ŭ			•		U	-
		2. V	What	confi	aur	ed te	e wa	aiver wa	Ive
					•				
		t	he mo	ost ir	ncor	ne o	ppor	tunity?	
								- J	

Tool #594 Portfolio Analysis – EFT Usage

Makes it easy to analyze credit, debit, and ATM data

- Compare each of your configured BINs
- Gain insights into cards issued, used vs. unused cards, hot cards, and more

ASTERISK

Dashboard dive video available!

Check out the Data Analytics channel on ondemand.cuanswers.com

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File Edit Tools Help

EFT Card Portfolio Dashboard

BIN type	All	~		Available	Cards				Sept	ember 2022 EO	M summarize	ed. 🖻 🔟 🕌
			Used L	ast 30 Days	Unused	Last 30 Days	Clos	ed Cards	Но	t Cards	Tota	al Cards
BIN	<u>hi</u> i	Туре 📊	# Cards	# Members	# Cards	# Members	# Cards	# Members	# Cards	# Members	# Cards 📊	# Members 📊
10	€	CREDIT	503	464	315	271	762	649	73	72	1,653	714
20	€	CREDIT	641	573	401	341	946	803	62	57	2,050	855
01	€	CREDIT	2,373	2,167	1,553	1,337	4,316	2,363	170	161	8,412	3,397
02	€	CREDIT	55	47	54	46	140	90	5	4	254	90
03	Q	CREDIT	237	198	187	150	462	289	11	11	897	289
000		DEBIT	2,751	2,428	1,462	1,301	6,376	3,205	757	615	11,346	3,786
010		DEBIT	164	149	146	128	652	471	57	57	1,019	539
	€	DEBIT					212	202	14	13	226	214
000	_	DEBIT	33	28	41	40	63	45			137	90
000	_	DEBIT	2,601	2,423	810	762	6,035	3,666	75	70	9,521	5,412
800	9 ⊕	DEBIT	3,324	3,014	756	719	8,414	4,174	79	76	12,573	5,859
Total ATM												
Total debit			8,873	7,626	3,215	2,880	21,752	9,349	982	816	34,822	11,986
Total credi	t		3,809	3,440	2,510	2,138	6,626	4,178	321	305	13,266	5,322
Card totals	htt		12,682	9,341	5,725	4,635	28,378	11,387	1,303	1,098	48,088	13,890
Ē												+ +
			nn to drill⊣ ng to sort.	down to the BIN	Transactio	on Analysis. BIN	s that are s	uspended & no	longer offe	red are highlig	hted.	ASTERISK
EFT Trx Ana	lysis		Export Ful	I List	Member (Connect	Analyze	Unused	Data So	urce		
$\leftrightarrow \rightarrow \prime$	∧ [🖶 🤇	🔗 (j) (?@								(4964) 10/21/22

Tool # **594**

(4964) 10/21/22

Card Summary Analysis

⊁ Session 1 CU*BASE GOLD

File Edit Tools Help

Tool #

594

EFT Card Portfolio Dashboard

BIN type	All	~		Available	Cards				Sept	tember 2022 EON	A summarize	ed. 🖻 🔀 🚽
			Used L	ast 30 Days.	Unused	Last 30 Days	Clos	ed Cards	Ho	ot Cards	Tot	al Cards
BIN	h	Туре 📊	# Cards	# Members	# Cards	# Members	# Cards	# Members	# Cards	# Members	# Cards 📊	# Members 📊
10	€	CREDIT	503	464	315	271	762	649	73	72	1,653	714
20	€	CREDIT	641	573	401	341	946	803	62	57	2,050	855
01	€	CREDIT	2,373	2,167	1,553	1,337	4,316	2,363	170	161	8,412	3,397
02	€	CREDIT	55	47	54	46	140	90	5	4	254	90
03	€	CREDIT	237	198	187	150	462	289	11	11	897	289
00	_	DEBIT	2,751	2,428	1,462	1,301	6,376	3,205	757	615	11,346	3,786
01	_	DEBIT	164	149	146	128	652	471	57	57	Y /	539
	1 ⊕	DEBIT					212	202	14		on an	y 214
00		DEBIT	33	28	41	40	6	45		arev	box fo	r 90
00		DEBIT	2,601	2,423	810	762	6,03	0,000	75			412
80	0 €	DEBIT	3,324	3,014	756	719	8,414	4,174	79	-	n expo	
										or a	nalysis	
Total ATM												
Total debi			8,873	7,626	3,215	2,880	21,752	9,349	982	816	34,822	11,986
Total cred			3,809		2,510		6,626		321	305	13,266	5,322
			-		5,725		28,378		1,303		48,088	
Card total	5 <u>II</u>		12,682	9,341	9,129	4,635	20,310	11,387	1,303	1,098	40,000	13,890
												**
_											_	
Use 🔍	in the	BIN colur	nn to drill-	down to the BIN	l Transactio	on Analysis. BIN	s that are s	uspended & no	longer offe	ered are highligl	nted. 🧹	2
Click an	/ colu	ımn headi	ng to sort.									ASTERISK
EFT Trx An	alysis		Export Ful	l List	Member	Connect	Analyze	Unused	Data So	urce		
$\leftarrow \rightarrow$			∲ (ì '	? @					,			(4964) 10/21/22

⊁ Session 1 CU*BASE GOLD -

File Edit Tools Help

Tool #

594

EFT Transaction Analysis

\sim \sim	· · ·
Card Summary	/ Comparison
Calu Sullilla	

	Compare	Credit Card	Q	Debit Card SIG	Œ	ATM/Debit Card F	PIN 🔍		Total
	21 Months	Trans \$	% Tot\$	Trans \$	% Tot\$	Trans \$	% Tot\$	# Trans	Total \$
	2022/09 🗨	2,233,605 🧕	14.9	6,877,198 🍳	45.7	5,922,490 🍳	39.4	294,827 🧕	15,033,293
	2022/08 🗨	2,383,009 🧕	15.1	7,139,648 🍳	45.2	6,260,895 🍳	39.7	307,465 🧕	15,783,552
	🗌 2022/07 🝳	2,411,559 🍳	14.9	7,325,675 🍳	45.4	6,411,426 🍳	39.7	311,192 🧕	16,148,660
	🗌 2022/06 🔍	2,481,176 🍳	15.3	7,320,673 🍳	45.3	6,369,400 🍳	39.4	305,751 🧕	16,171,249
	🗌 2022/05 🔍	2,490,757 🍳	14.9	7,604,906 🍳	45.6	6,565,653 🍳	39.4	318,034 🧕	16,661,316
	🗌 2022/04 🗨	2,321,668 🍳	14.5	7,398,449 🍳	46.2	6,309,794 🍳	39.4	305,804 🧕	
	🗌 2022/03 🗨	2,394,773 🧕	14.7	7,537-761 🔍	46.4	6,316,300 🍳	38.9	306,563 🧕	
	□ 2022/02 Q	2,081,187	\prec		46.0	5,426,472 🍳	39.1	266,999 🧕	
	2022/01 🗨	2,072 Histo	orical	monthly	46.5	5,506,164 🍳	38.9	282,508 🧕	
	2021/12	628		es are	43.0	7,195,505 🍳	41.7	328,802 🧕	
	2021/11 🔍				43.9	6,363,218 🍳	40.4	306,612 🧿	
	□ 2021/10		ained 1	for long	45.1	6,333,274 🍳	40.2	317,110 🧿	
	2021/09 🔍	^{3,} term	n trenc	ling and 🔪 🏒	44.3	6,563,309 🍳	38.1	347,035 🧕	
	2021/08 🍳	1,	analy		42.0	4,162,152 🧕	41.4	203,017 🧕	
	□ 2021/07	1,6	anary		41.7	4,791,414 🧕	43.2	222,926 🧕	11,090,309
									↑ ↓
	Totals	44,048,354		129,373,514		117,733,775		5,688,147	291,155,643
	% of Total	15.1		44.4		40.4			
	Toggle Averag	es Refresh List		Age Comparison	E	xport Full List	Toggle Tr	ansaction # D	ata Source
ļ	$\leftrightarrow \rightarrow \land$	┃ 🖶 & ① ?	@						(5011) 10/21/22

⊁ Session 1 CU*BASE GOLD -

File Edit Tools Help

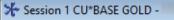
Tool #

594

EFT Card Portfolio Dashboard



BIN type	All	~					Avai	ilable Cards					
_	POP	🖂 🛃	Used L	ast 30 Days	Unused	Last 30 Days	Unused	Last 60 Days	Unused	Last 90 Days	Unused	Over 120 Days	
BIN	Ш	Туре 📊	# Cards	# Members	# Cards	# Members	# Cards	# Members	# Cards	# Members	# Cards	# Members	
46059610	Ð	CREDIT	503	464	315	271	281	244	260	226	242	210	
46059620	€	CREDIT	641	573	401	341	370	319	348	303	329	286	
52809201	€	CREDIT	2,373	2,167	1,553	1,337	1,425	1,230	1,341	1,157	1,274	1,098	
52809202	€	CREDIT	55	47	54	46	48	42	45	40	43	38	
52809203	€	CREDIT	237	198	187	150	181	147	169	137	157	131	
426766000	€	DEBIT	2,751	2,428	1,462	1,301	1,384	1,241	1,327	1,194	1,289	1,157	
426766010	_		164	149	146	128	135	119	129	113	127	111	
<mark>426766011</mark>	€	DEBIT											
525963000	€	DEBIT	33	28	41	40	38	37	38	37	37	36	
551574000	€	DEBIT	2,601	2,423	810	762	751	706	697	653	664	6.7	
551574800	Ð	DEBIT	3,324	3,014	756	719	689	656	627	599	\mathbb{O}		plastics
												not use	
Total ATM											(
			0 070	7.606	2 215	2,000	2 007	2 6 0 7	2 010	7.696	2 600	_ last 30, 6	<mark>0, 90, o</mark>
Total debit			8,873	7,626	3,215	2,880	2,997	2,697	2,818	7,626	2,699	120 (davs
Total credi			3,809	3,440	2,510	2,138	2,305	1,975	2,163	3,440	2,045	\geq ,	,
Card totals	h		12,682	9,341	5,725	4,635	5,302	4,337	4,981	4,090	4,744		
												↓ ↑	
llse 🙆 i	n th	e BIN colu	mn to drill.	down to the BIN	Transactio	on Analysis		Sentember	2022 FOM	summarized.		2	
_				nger offered wi		-		September	LULL LOIN	Summarized	No.	ASTERISK	
5 ma that	are	suspender		inger onered wi	n be night	ginoui						INTELLIGENCE	
Export Full I	ist		Member C	onnect	Card Sun	nmary Analysis	Data Sou	irce					
\leftrightarrow			<i>A</i> (i) (2 @								(4971) 10/21/22	
				: @								(43/1) 10/21/22	

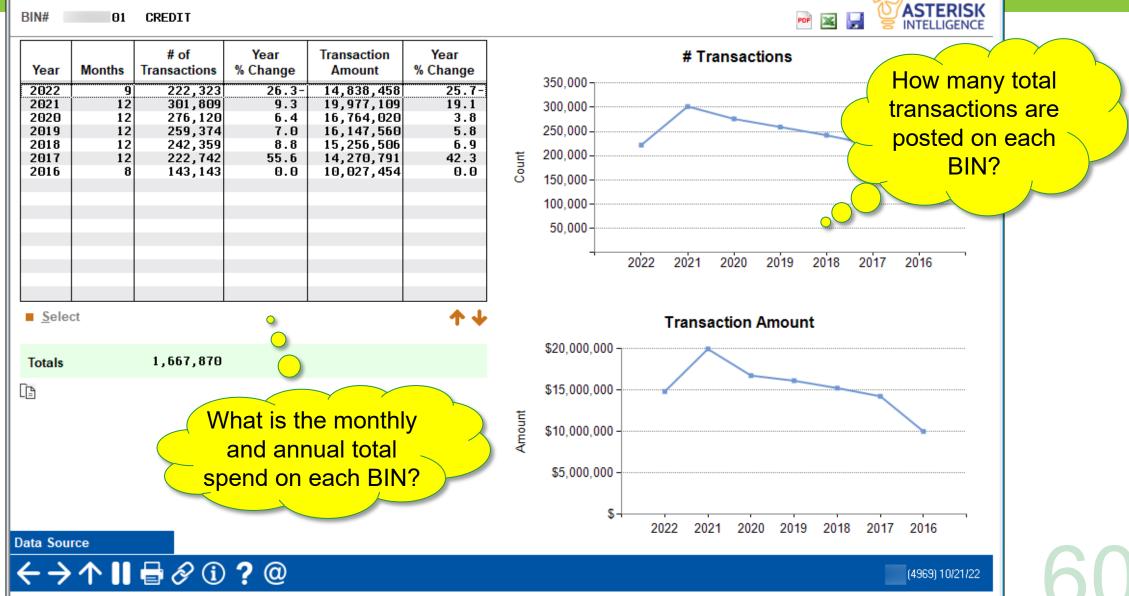


EFT BIN Transaction Analysis

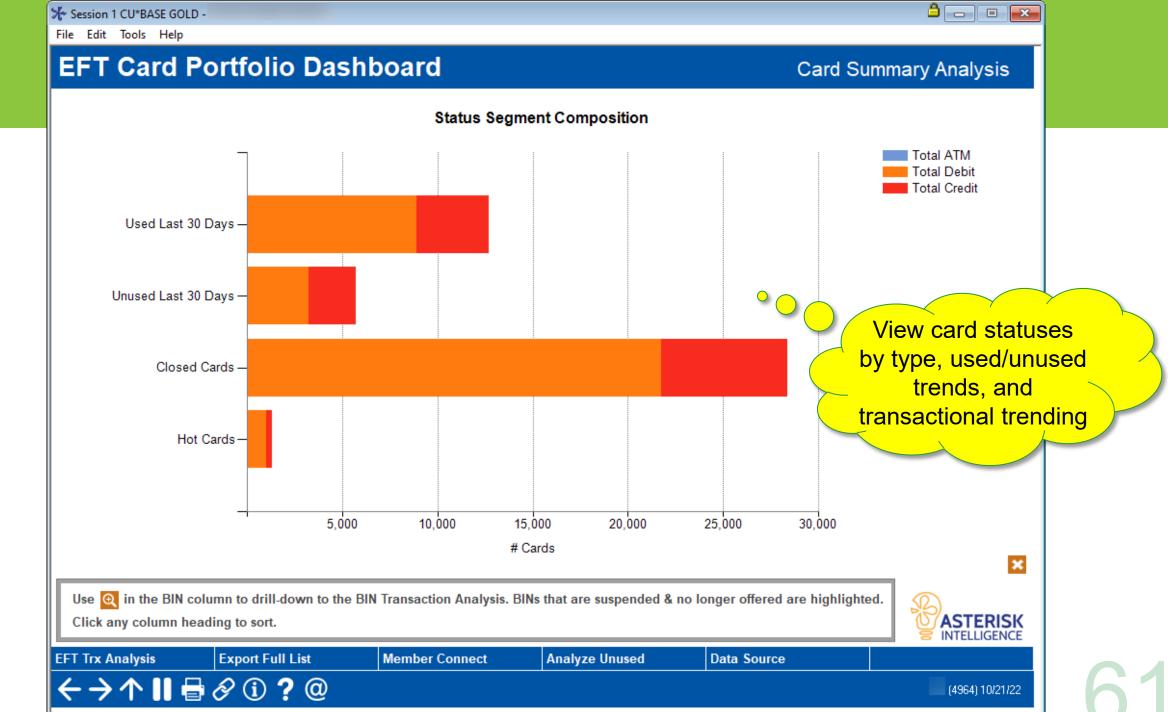
BIN# CREDIT 01

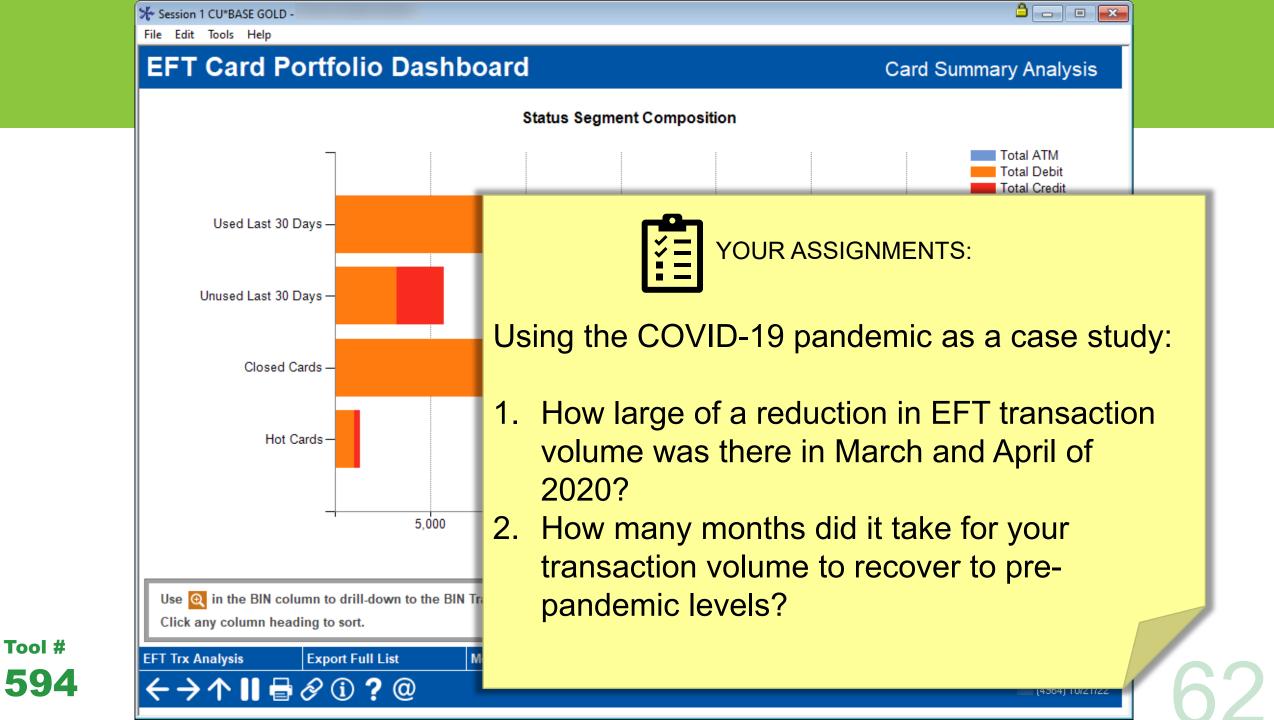
Tool #

594



Credit Card Transactions





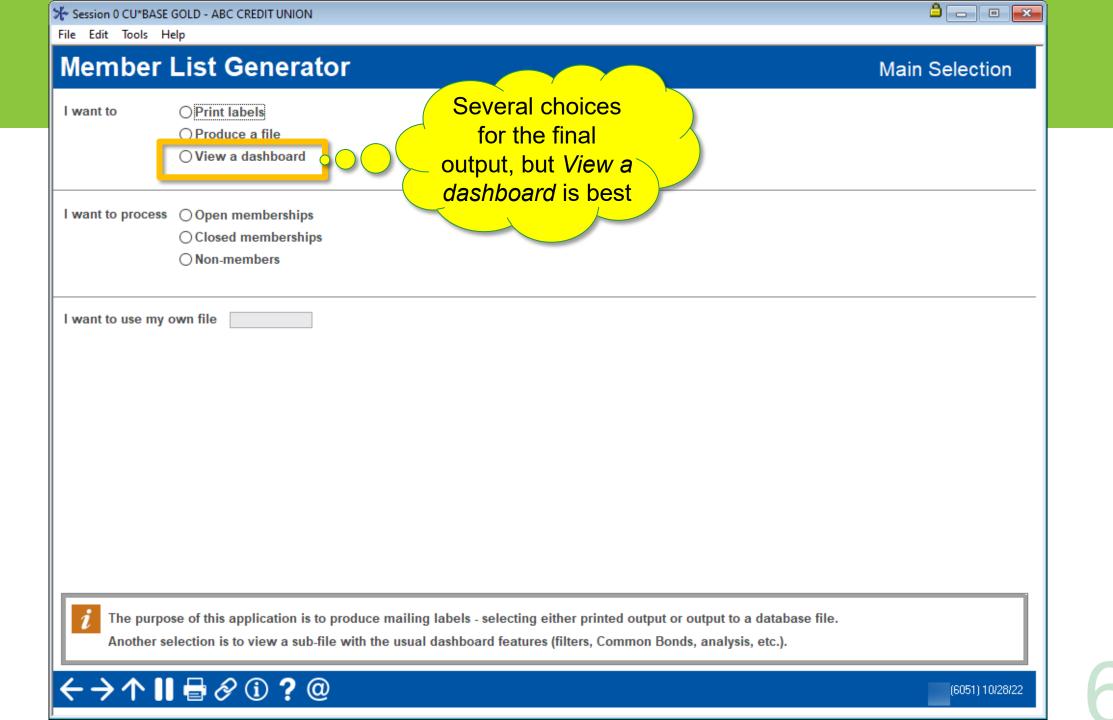
Tool #447 List Generator

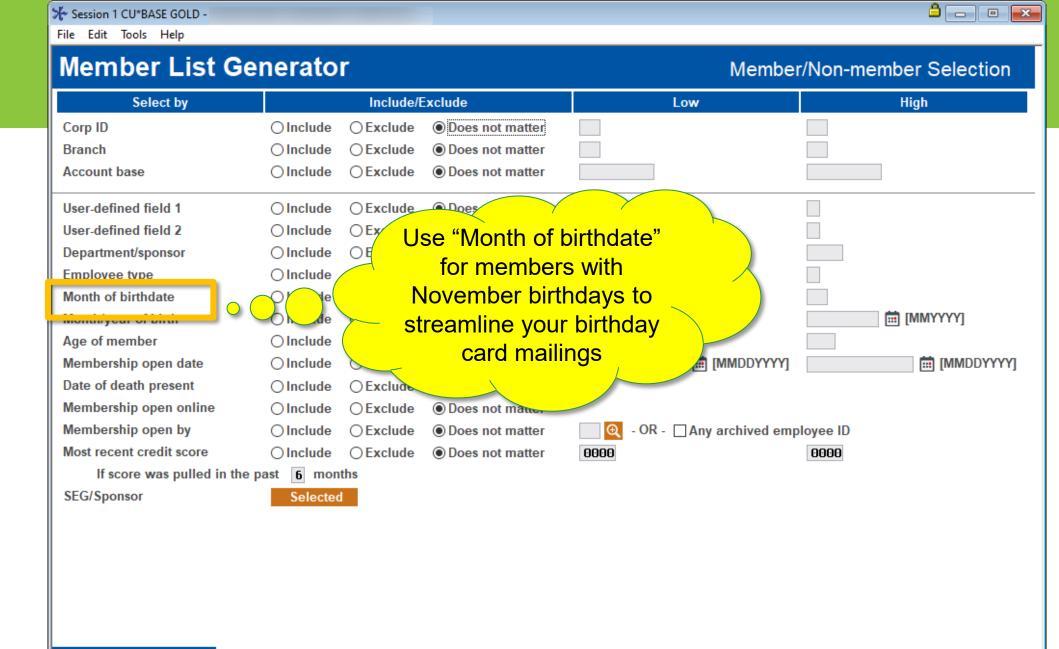
One of the most valuable marketing tools in CU*BASE, List Generator makes it easy to identify and market to specific member groups



Dashboard dive video available!

Check out the Data Analytics channel on ondemand.cuanswers.com





End Selection

[6052] 10/21/22

End Selection



★ Session 1 CU*BASE GOLD -File Edit Tools Help

Member List Generator

		-			
Select by		Include/E	xclude	Low	High
Corp ID	◯Include	⊖ Exclude	Does not matter		
Branch	○ Include	○ Exclude	Does not matter		
Account base	OInclude	OExclude	Does not matter		
User-defined field 1	OInclude	CExclude	Does not matter		
User-defined field 2	○ Include	○ Exclude	Does not matter		
Department/sponsor	○ Include	○ Exclude	Does not matter		
Employee type	○ Include	○ Exclude	Does not matter		
Month of birthdate	○ Include	○ Exclude	Does not matter		
Month/year of birth	○ Include	○ Exclude	Does not matter	m [MMYYYY]	m [MMYYYY]
Age of member	○ Include	○ Exclude	Does not matter		
Membership open date	OInclude	○ Exclude	Ooes not matter	mmddyyyy]	MMDDYYYY]
Date of death present	Clud	- Cree	\rightarrow \rightarrow		
Membership open online	🧹 🗸	se "Mem	bership open		
Membership open by			o find new	- 🗌 Any archived emp	loyee ID
Most recent credit score					0000
If score was pulled in the	m		who recently		
SEG/Sponsor		joined	your CU		
		2			
End Selection					

Member/Non-member Selection



Select by		Include O	nly		Select by	Include/Exclude
Membership type State ZIP code	O Individual	Organization	Does		Marketing club types Membership designations	Select Select
Select by Wrong addresses	◯ Include ◯ Include	Include/Exc O Exclude O Exclude	Does	not matter not matter		
Foreign addresses Members with write-offs Brd-party opt out flag	O Include O Include O Include	O Exclude O Exclude O Exclude	Does	not matter not matter		Remove members who might be disqualified from
CU contact opt out flag Email address present Nrong email address	◯ Include ◯ Include ◯ Include	○Exclude ○Exclude ○Exclude	O Does	not matter not matter not matter		your campaigns, such as:Members with written
Mobile phone # present Daytime phone # present	⊖ Include ⊖ Include	O Exclude O Exclude	Does	not matter not matter		off loans Members who have
Nighttime phone # present Wrong phone # (any) Text messages allowed (ne	OInclude	○ Exclude ○ Exclude	-	not matter not matter ○Exclude	Does not matter	opted out of marketing contact



Member List Generator		Select Accounts WITH
Application type(s): SH IR SD CD	TX LN DOC DOTB	
Dividend application(s) Select	Certificate type(s) Select	
Loan/LOC category(ies) Select	OTB product code(s) Select	
Account opened by (any selected account)	OR - Any archived employee ID	
Aggregate balance for all selected accounts is between	0.00 and 0.00	
	Select Accounts With These Services	
ATM card record	Debit card record	
Online banking (logged in)	☐ Mobile app (logged in)	
Text banking (active enrollment)	AFT/CFT record (transfers FROM or TO)	
Marketing clubs (active enrollment)	ACH (any master distribution record)	
Payroll (any payroll distribution record)	Safe deposit box currently rented	
Overdraft protection for checking account(s)	eStatements (active enrollment)	
Bill payment (active enrollment)	P2P (active enrollment)	
RDC (active enrollment)	eAlerts (active enrollment)	
eNotices (active enrollment)	A2A (FI relationship present)	
	Locate members who already I specific products or service	s:
	 Members who already have checking account 	a
	• Members who use online or	

Application type(s): IR SD CD TX Dividend application(s) Select Loan/LOC category(ies) Select	LN OC OTB Certificate type(s) Select OTB product code(s) Select	
	Select Accounts Without These Services	
 ATM card record Online banking (logged in) Text banking (active enrollment) Marketing clubs (active enrollment) Payroll (any payroll distribution record) Overdraft protection for checking account(s) Bill payment (active enrollment) RDC (active enrollment) eNotices (active enrollment) 	 Debit card record Mobile app (logged in) AFT/CFT record (transfers FROM or TO) ACH (any master distribution record) Safe deposit box currently rented e Statements (active enrollment) P2P (active enrollment) eAlerts (active enrollment) A2A (FI relationship present) 	Exclude members who do NOT have/use certain services





⊁ Session 1 CU*BASE GOLD -

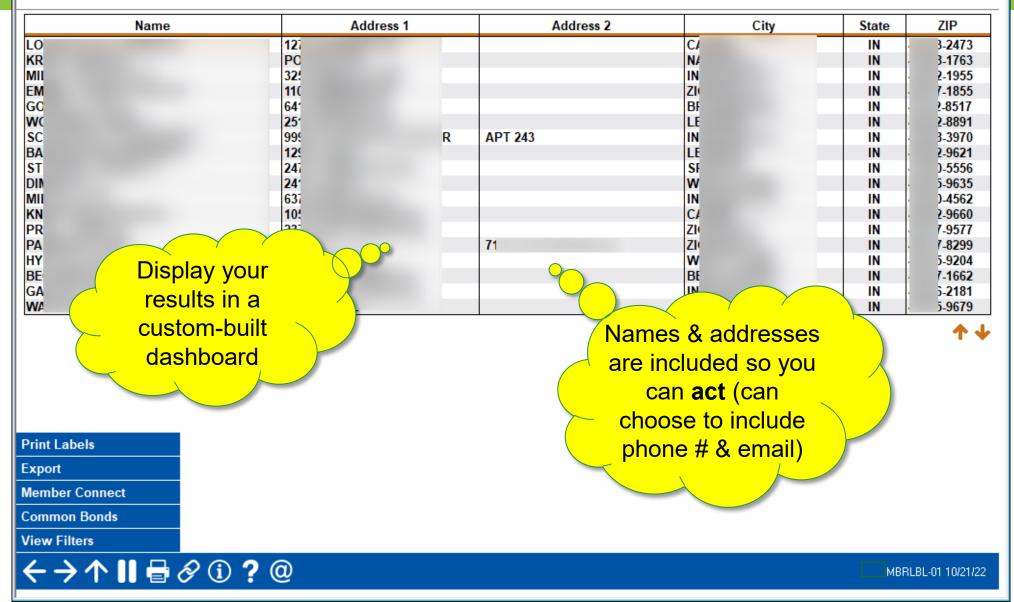
File Edit Tools Help

List Generator Result File

Rows 4,900

Tool #

447

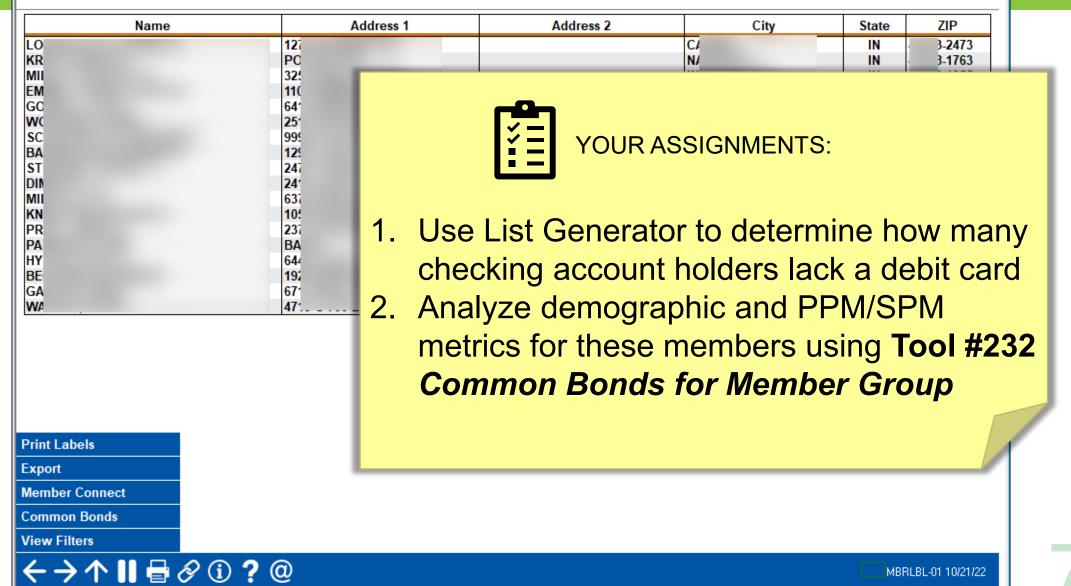


List Generator Result File

Rows 4,900

Tool #

447



Tool #319 Credit Score History Dashboard

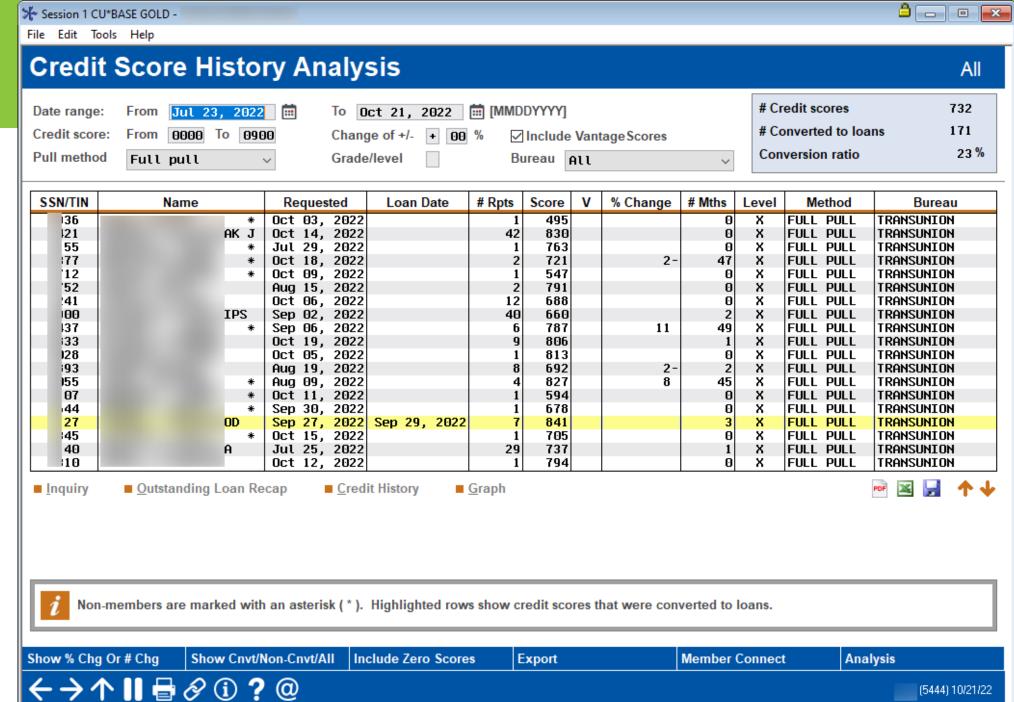
A one-stop-shop when it comes to member credit score analytics for trending and marketing purposes

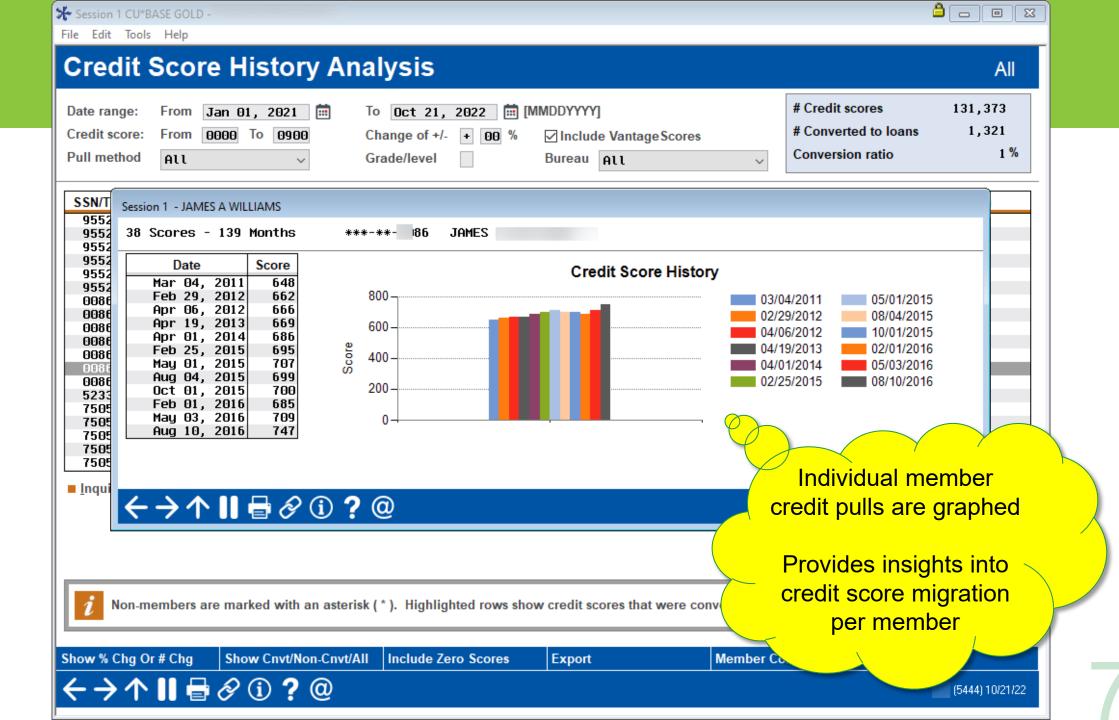
- Review all Full, Soft, or Manual credit report pulls within a defined time period
- Locate members with improving or declining credit
- Determine your loan conversion ratio: New loans opened within 14 days of conducting a full credit pull

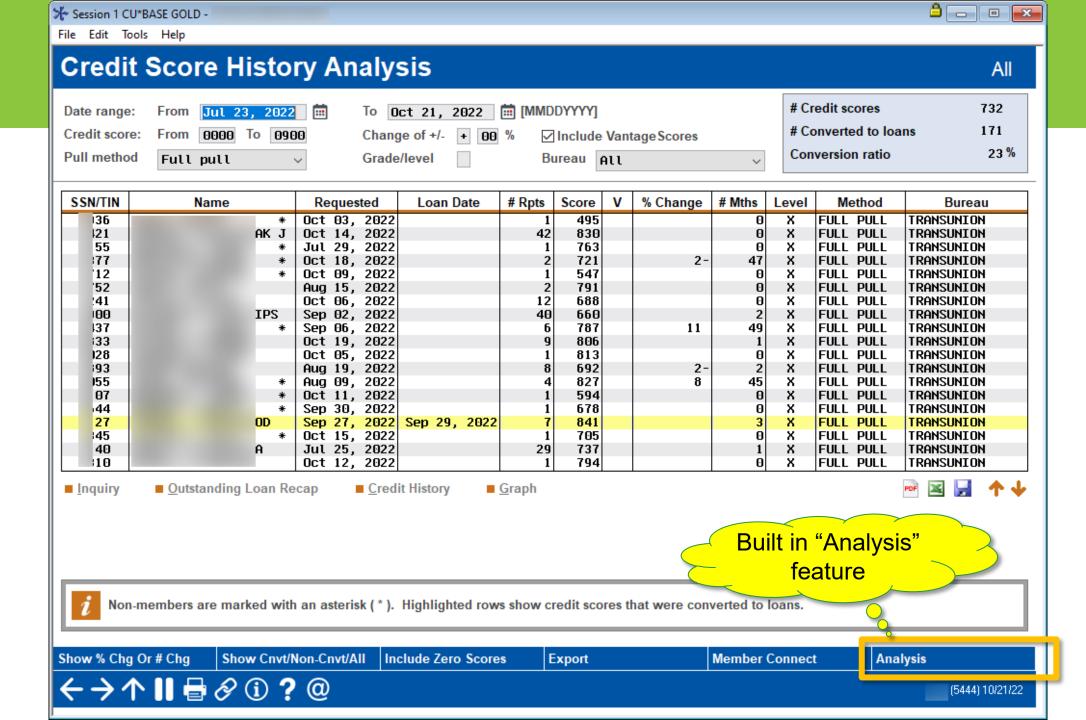
ASTERISK

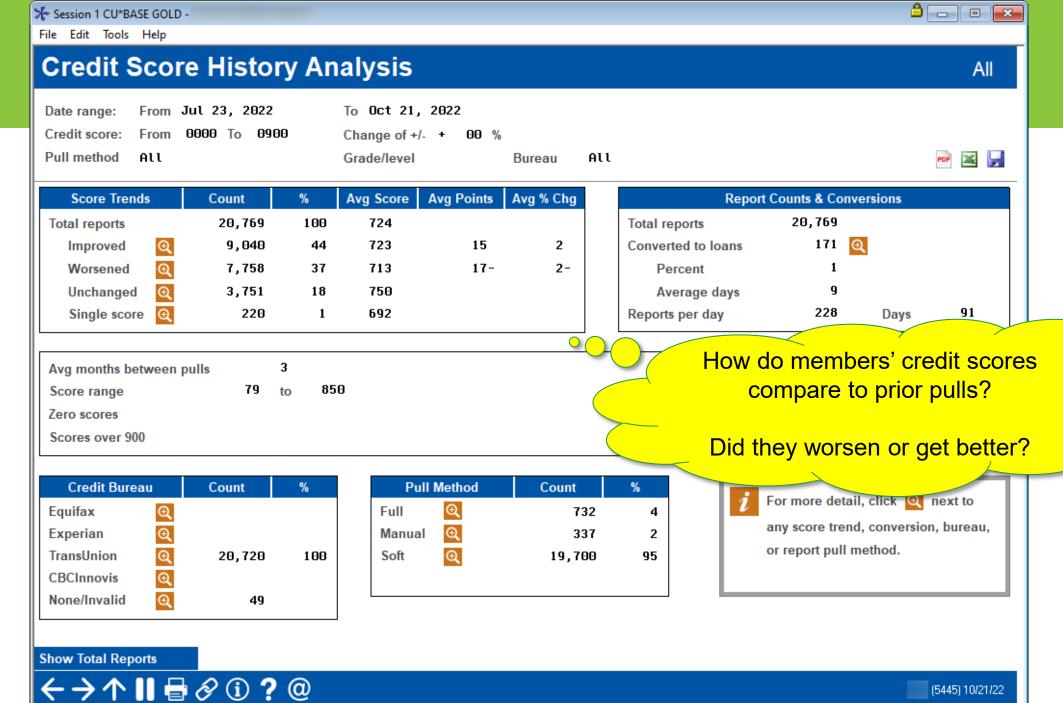
Dashboard dive video available!

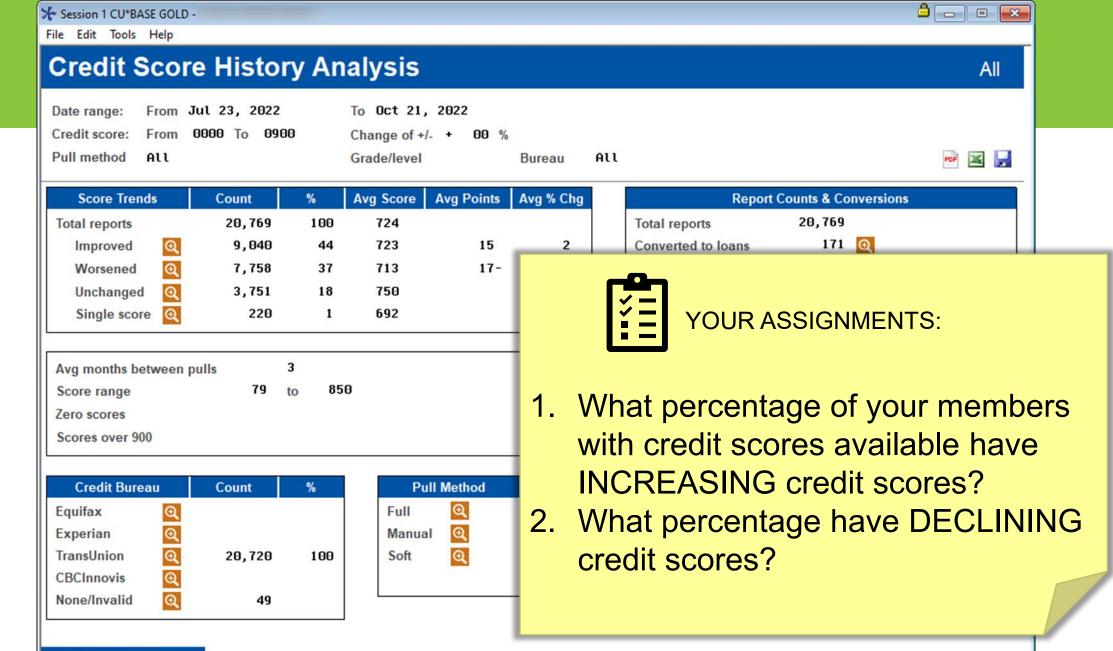
Check out the Data Analytics channel on ondemand.cuanswers.com











Show Total Reports



Tool #557 NSF/ANR Statistics Dashboard

Makes it easy to quickly review trends associated with NSF and ANR fee revenue

 Shows the total number of NSF and ANR (Automated Non-Returns/Courtesy Pay) occurrences across all delivery channels

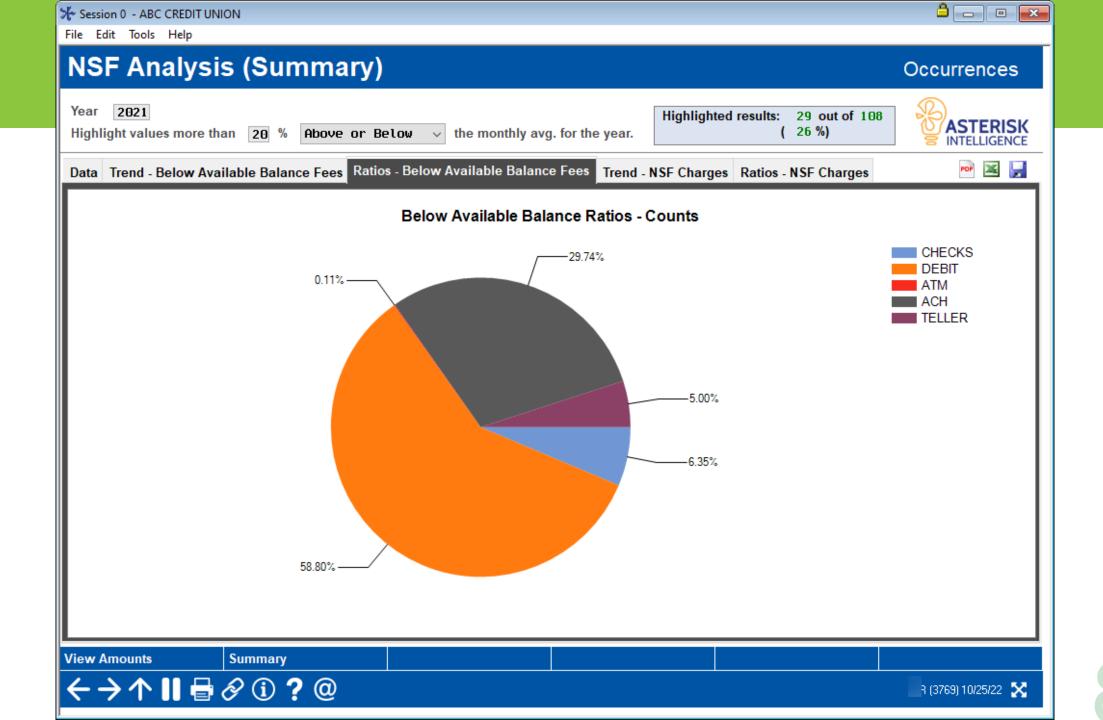
ASTERISK

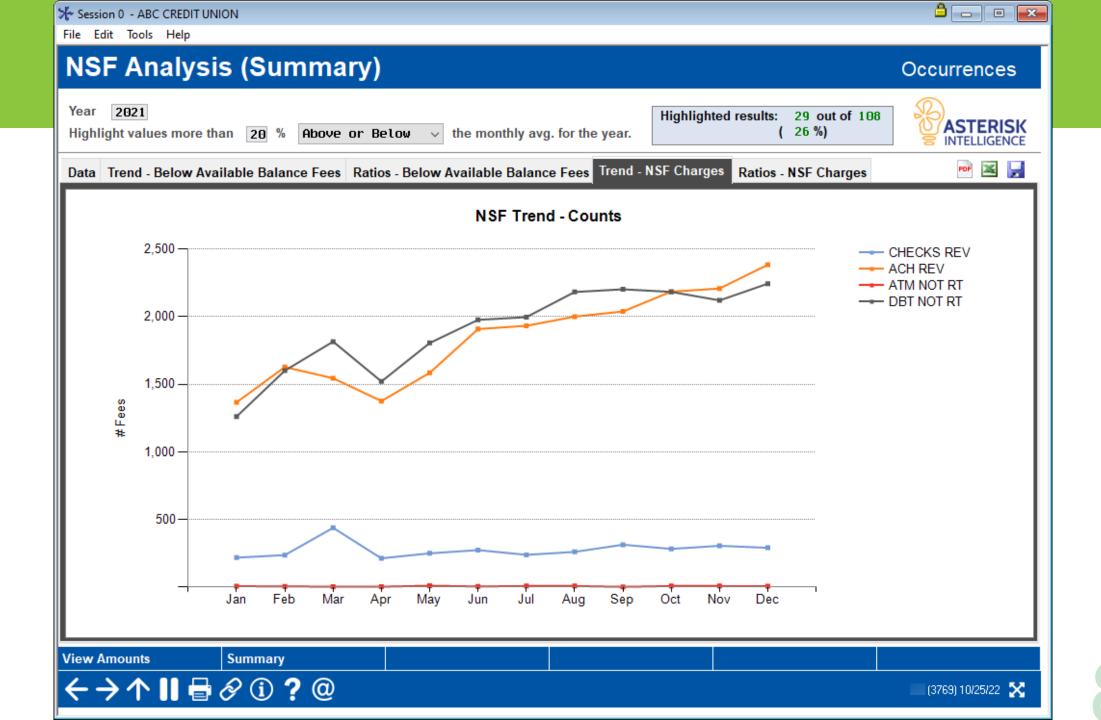
Dashboard dive video available!

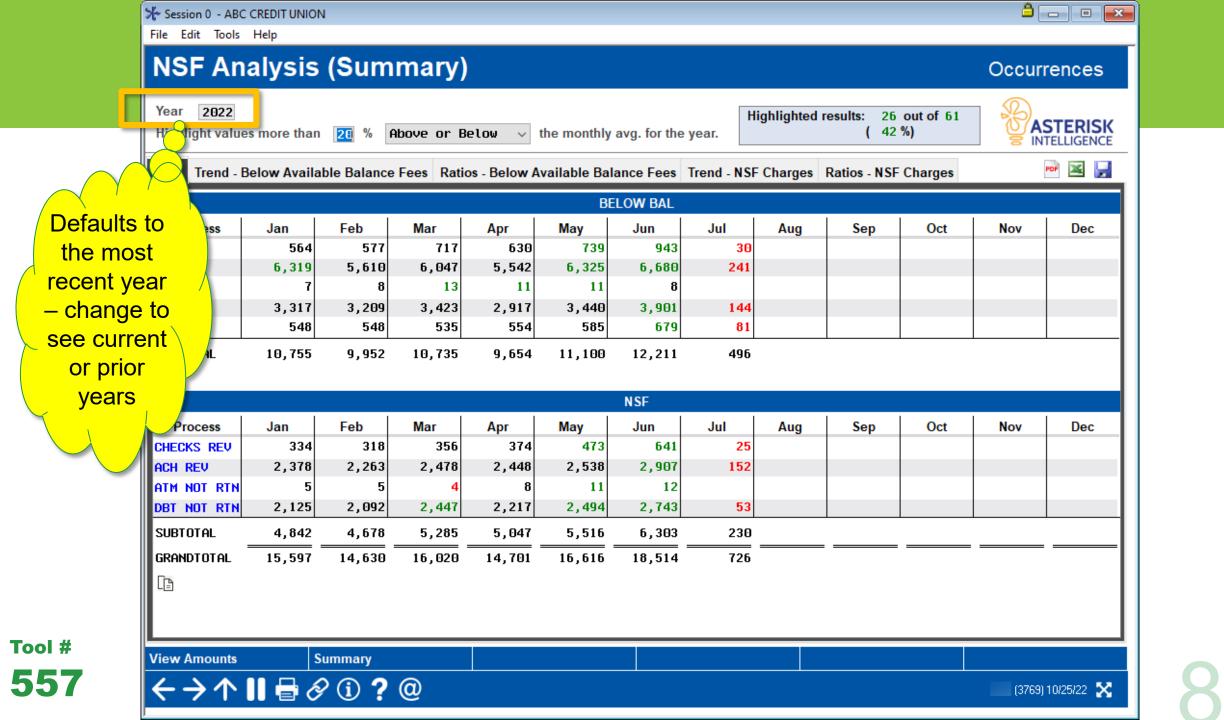
Check out the Data Analytics channel on ondemand.cuanswers.com

Year 2021	more then	20 % A	bouo on Do		the monthly	out for the		ghlighted re	sults: 29 (26 %	out of 108	PAS'	TERISK
Highlight values			bove or Be						•			LLIGENCE
Data Trend - B	elow Availa	ble Balance	Fees Ratio	s - Below A	vailable Bala		Trend - NSF	Charges R	atios - NSF	Charges	POI	
			1	1	BE	LOW BAL	1	1	1		1	
Process	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
CHECKS	506	567	864	453	516	577	582	603	671	587	623	59
DEBIT	4,703	5,072 10	4,574 9	4,189	5,266	5,340	5,870	6,121 12	6,268 14	6,439 8	5,970 10	6,39 1
ATM ACH	13 2,226	2,497	2,527	2,078	14 2,418	2,938	13 2,907	3,077	3,180	3,233	2,996	3,40
	402	447	405	384	376	2,930	508	462	499	550	524	5,40
SUBTOTAL	7,850	8,593	8,379	7,108	8,590	9,309	9,880	10,275	10,632	10,817	10,123	11,02
						NSF						
Process	Jan	Feb	Mar	Apr	Мау	Jun	Jul	Aug	Sep	Oct	Nov	Dec
CHECKS REV	217	236	438	212	249	273	238	260	313	282	305	29
ACH REV	1,366	1,628	1,545	1,376	1,585	1,909	1,933	2,001	2,039	2,186	2,209	2,38
ATM NOT RTN	6	4	3	2	9	4	7	7	1	7	7	
OBT NOT RTN	1,261	1,601	1,816	1,521	1,806	1,977	1,997	2,183	2,203	2,184	2,121	2,24
SUBTOTAL	2,850	3,469	3,802	3,111	3,649	4,163	4,175	4,451	4,556	4,659	4,642	4,92
GRANDTOTAL	10,700	12,062	12,181	10,219	12,239	13,472	14,055	14,726	15,188	15,476	14,765	15,95

тооl # **557**





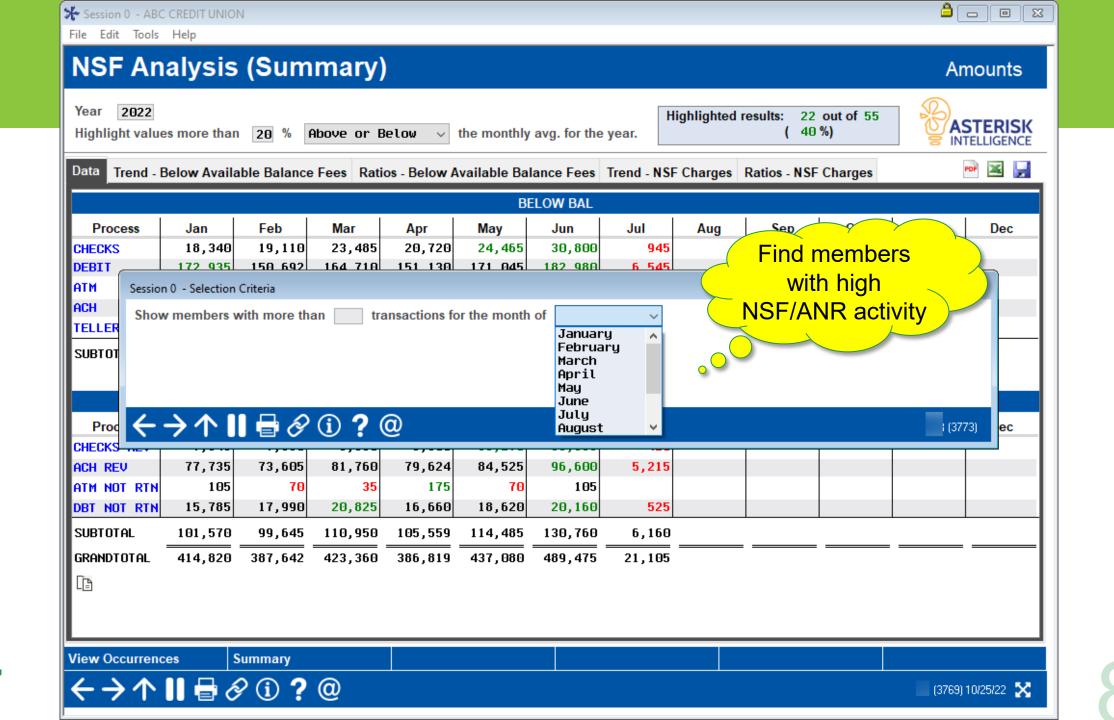


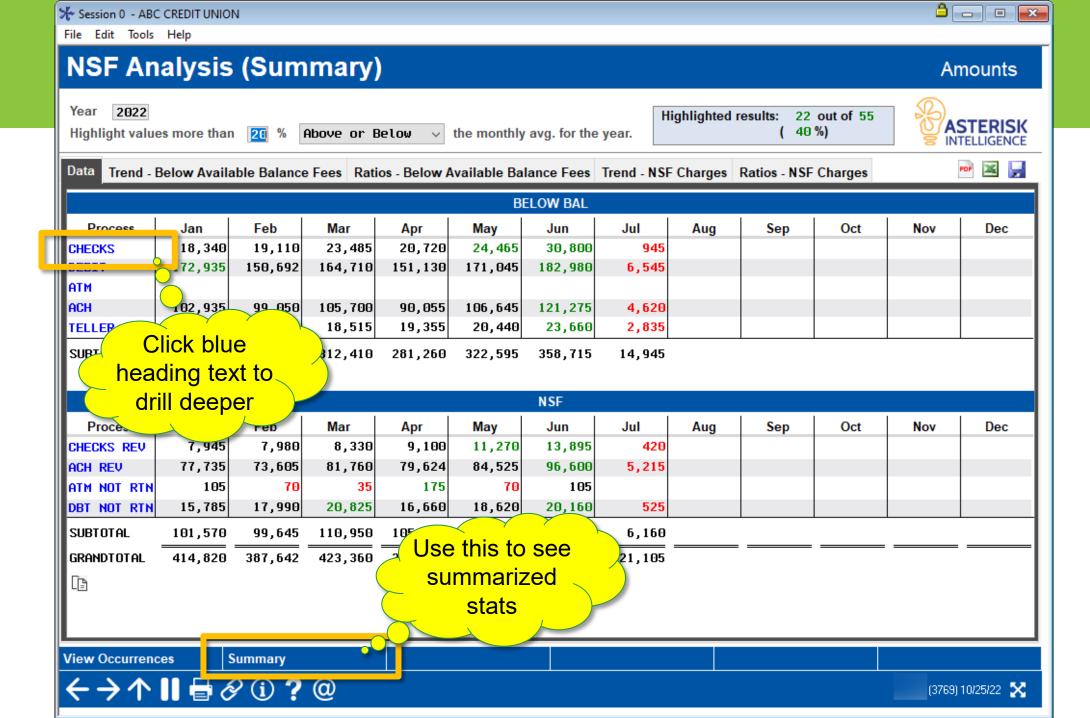
Year 2021 Highlight value	es more than	26 % (ibove or Bi	elow ~ t	the monthly	avg. for the		ghlighted rea	sults: 29 o (26%			TERISK ELLIGENCE
Data Trend - B	Below Availa	ble Balance	Fees Ratio	os - Below Av	vailable Bal	ance Fees	Trend - NSF	Charges R	atios - NSF C	Charges	PD	• 🛛 📙
					BE	LOW BAL						
Process	Jan	Feb	Mar	Apr	Мау	Jun	Jul	Aug	Sep	Oct	Nov	Dec
CHECKS	506	567	864	453	516	577	582	603	671	587	623	599
DEBIT	4,703	5,072	4,574	4,189	5,266	5,340	5,870	6,121	6,268	6,439	5,970	6,392
ATM	13	10	9	4	14	7	13	12	14	8	10	10
ACH	2,226	2,497	2,527	2,078	2,418	2,938	2,907	3,077	3,180	3,233	2,996	3,406
TELLER	402	447	405	384	376	447	508	462	499	550	524	621
SUBTOTAL	7,850	8,593	8,379	7,108	8,590	9,309	9,880	10,275	10,632	10,817	10,123	11,028
						NSF						
Process	Jan	Feb	Mar	Apr	Мау	Jun	Jul	Aug	Sep	Oct	Nov	Dec
CHECKS REV	217	236	438	212	249	273	238	260	313	282	305	290
ACH REV	1,366	1,628	1,545	1,376	1,585	1,909	1,933	2,001	2,039	2,186	2,209	2,385
ATM NOT RTN	6	4	3				7	7	1	7	7	5
DBT NOT RTN	1,261	1,6	Here	we see	e data b	V	997	2,183	2,203	2,184	2,121	2,245
SUBTOTAL	2,850					· ·	75	4,451	4,556	4,659	4,642	4,925
GRANDTOTAL	10,700			ences -	•		055	14,726	15,188	15,476	14,765	15,953
	10,100		also vie	ew it by	/ amou	nts 🔶	1000	,	,	,	,	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
				~								
	\smile											

тооl # **557**

Year 2022 Highlight value	es more than	<mark>20</mark> % f	above or B	elow v	the monthly	avg. for the		ighlighted	results: 22 (40	out of 55		STER K	
Data Trend - E	Belo <mark>w A</mark> vaila	ble Balance	Fees Rati	os - Below A	vailable Ba	lance Fees	Trend - NSF	Charges	Ratios - NSI	- Charges		Here w	ie k
					BI	ELOW BAL						see data	
Process	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov		
CHECKS	18,340	19,110	23,485	20,720	24,465	30,800	945					amount	is /
DEBIT	172,935	150,692	164,710	151,130	171,045	182,980	6,545						
ATM													
ACH	102,935	99,050	105,700	90,055	106,645	121,275	4,620						
TELLER	19,040	19,145	18,515	19,355	20,440	23,660	2,835						
SUBTOTAL	313,250	287,997	312,410	281,260	322,595	358,715	14,945						
						NSF							
Process	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
CHECKS REV	7,945	7,980	8,330	9,100	11,270	13,895	420					L II	
ach rev	77,735	73,605	81,760	79,624	84,525	96,600	5,215						
ATM NOT RTN	105	70	35	175	70	105							
DBT NOT RTN	15,785	17,990	20,825	16,660	18,620	20,160	525						
SUBTOTAL	101,570	99,645	110,950	105,559	114,485	130,760	6,160						
GRANDTOTAL	414,820	387,642	423,360	386,819	437,080	489,475	21,105						
LE													
LE													

тооl # **557**





Session 0 − ABC CREDIT UNION

ASTERISK INTELLIGENCE

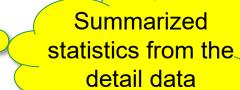
File Edit Tools Help

NSF Analysis (Summary)

Data	Trend - Below Available Balance Fees	Ratios - Below Available Balance Fees	Trend - NSF Charges	Ratios - NSF Charges
	Be	low Available Balance		[p

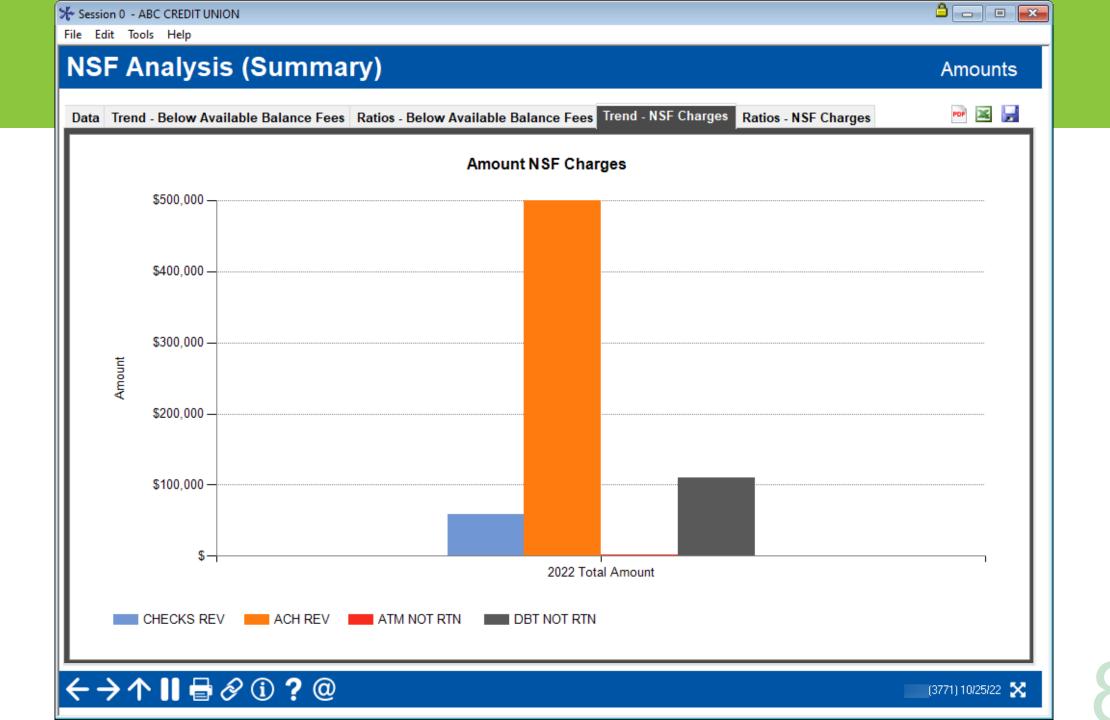
		Delow Ave	mable Dalance		
Process	2022 Total	Average/Month	Yearly Members	Avg Mbrs/Month	Dollars/Mbr
CHECKS	137,865	19,695	1,636	233	842
DEBIT	1,000,037	142,862	7,628	1,089	1,311
ATM			48		0
ACH	630,280	90,040	5,560	794	1,133
TELLER	122,990	17,570	628	89	1,958
SUBTOTAL	1,891,172		15,500		0

			NSF			Ē
Process	2022 Total	Average/Month	Yearly Members	Avg Mbrs/Month	Dollars/Mbr	
CHECKS REV	58,940	8,420	883	126	667	1
ACH REV	499,064	71,294	3,922	560	1,272	
ATM NOT RTN	560	93	37	6	151	
DBT NOT RTN	110,565	15,795	4,352	621	254	
SUBTOTAL	669,129		9,194		0	
GRANDTOTAL	2,560,301		24,694		0	



Amounts

POF 👱 🚽



Year 2021 Highlight values more than 20 % Ab	ve or Below v the monthly avg. for the year.	of 108
Data Trend - Below Available Balance F	Ratios - Below Available Balance Fees Trend - NSF Charges Ratios - NSF Charges BELOW BAL	arges 🖻 🔀 🛃
Process Jan Feb CHECKS 506 567 DEBIT 4,703 5,072 ATM 13 10 ACH 2,226 2,497 FELLER 402 4447		S:
SUBTOTAL 7,850 8,593 Process Jan Feb CHECKS REV 217 236 ACH REV 1,366 1,628 ATM NOT RTN 6 4 OBT NOT RTN 1,261 1,601 SUBTOTAL 2,850 3,469 GRANDTOTAL 10,700 12,062	 What month had the largest numoccurrences in 2021? What transaction origin had the of NSF occurrences during that How many members had more occurrences during that month? 	greatest number month? than 5 NSF

Tool #856 Tiered Services Monthly Comparison

 Helps executives quickly review penetration statistics for opportunity, discussion, and education

- Locate groups of members that you wish to communicate with often
- Identify statistics indicating a lack of penetration where your credit union may need to do work
- Review trends associated with your Tiered Services program

ASTERISK

Dashboard dive video available!

Check out the Data Analytics channel on ondemand.cuanswers.com

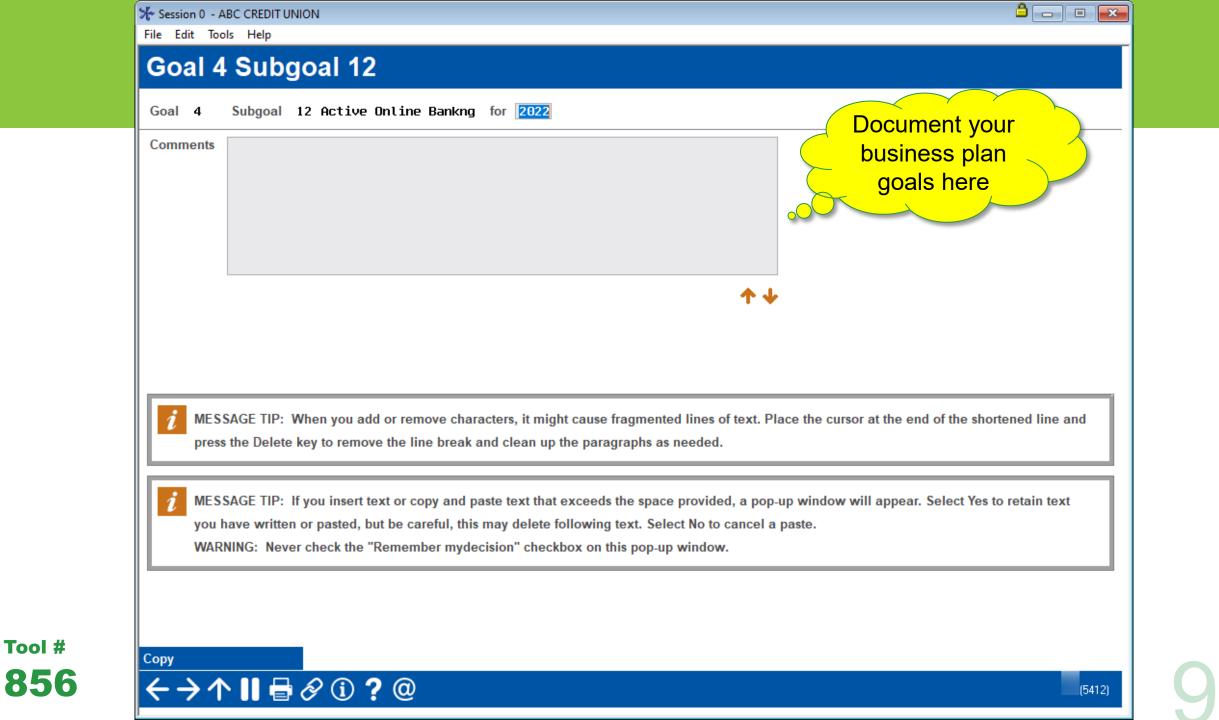
matory avai	able from November 2003 to July 2022 Drilldown and analysis of members with 0 points for July 202	2
	Months to Analyze	
Choose a se	up: Quick O Custom	
Choose up t	4 months for me using a O Month O Quarter O Annual interval ending Jul 2022 🗰 [MMYYYY]	
	Analysis Layout	
Sort months	Ascending (most recent on right) ODescending (most recent on left) Order as entered	
Sort months		
Start with	Relationship Management Summary (Members Scored)	
	○ Penetration Analysis: PFI Goals	
	○ Penetration Analysis: Savings Goals	
	○ Penetration Analysis: Loan Goals	
	○ Penetration Analysis: Self-Service Goals	
	O Penetration Analysis: Member-Elected Deposits Goals Go!	

Session 0 − ABC CREDIT UNION

File Edit Tools Help

Comparative Tiered Scoring Analysis

GOAL 4: ANALYZING MEMBER SELF-SERVI	CE PRODUCTS				Drill down and	0 points a	nalysis for July 2	2022	er 🐹 📙
	07/2015	, – ,	07/202	20	07/202	21	07/202	2	
Description	Members	%	Members	%	Members	%	Members	%	Comment
Q Audio Response - Active	944	1.8	903	1.5	938	1.5	856	1.2	
🔍 Online Banking - Active	12,490	23.3	13,015	22.2	15,914	24.8	16,937	23.9	
	29,534	55.0	33,840	57.6	39,112	60.9	43,811	61.8	
	6,954	13.0	7,838	13.3	8,831	13.8	9,567	13.5	
🔍 Valid e-Mail Address	40,608	75.7	45,670	77.8	51,590	80.4	57,900	81.7	
	4,294	8.0	4,439	7.6	5,225	8.1	5,398	7.6	
E-Alerts Subscription	2,660	5.0	3,403	5.8	4,870	7.6	5,276	7.4	
Mobile Text Banking - Enrolled	3,162	5.9	4,255	7.2	6,469	10.1	7,053	9.9	
🔍 Mobile Web Banking - Active	17,164	32.0	20,972	35.7	25,360	39.5	26,820	37.8	
Wrong Address	686	1.3	850	1.4	1,115	1.7	1,304	1.8	
CU Marketing Opt-In	46,587	86.8	50,112	85.3	54,577	85.0	59,809	84.3	
3rd Party Marketing Opt-In	47,204	87.9	50,881	86.6	55,663	86.7	61,044	86.1	
🔍 Reg E Opt-in	22,858	42.6	23,251	39.6	23,670	36.9	24,185	34.1	
					Use the			<mark>)</mark> •	_
				st	atistics to	o write	\wedge		
				<u> </u>	<mark>your busi</mark>	ness			↑ ↓
				(, plan				
Summary Goal 1		Goal 2		GC	pian			Go	al 5
Web Version									
← → ↑)								(4534) 10/25/22



Session 0 − ABC CREDIT UNION

File Edit Tools Help

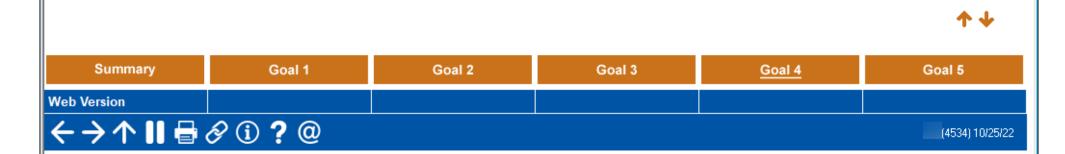
Comparative Tiered Scoring Analysis

GOAL 4: ANALYZING MEMBER SELF-SERVICE PRODUCTS

Drill down and 0 points analysis for July 2022

POF	*	Y.
-----	---	----

	07/201	9	07/202	20	07/202	21	07/202	2	
Description	Members	%	Members	%	Members	%	Members	%	Comment
Q Audio Response - Active	944	1.8	903	1.5	938	1.5	856	1.2	
Online Banking - Active	12,490	23.3	13,015	22.2	15,914	24.8	16,937	23.9	
E-Statements - Enrolled	29,534	55.0	33,840	57.6	39,112	60.9	43,811	61.8	
Ray Enrolled	954	13.0	7,838	13.3	8,831	13.8	9,567	13.5	
Q Van Ar	94	75.7	45,670	77.8	51,590	80.4	57,900	81.7	
C E-Notice Drill down to	0	8.0	4,439	7.6	5,225	8.1	5,398	7.6	
E-Alerts Symbol determine ho	ow 🗸	5.0	3,403	5.8	4,870	7.6	5,276	7.4	
Mobile Mobile Many member	ers	5.9	4,255	7.2	6,469	10.1	7,053	9.9	
① Mobile W		32.0	20,972	35.7	25,360	39.5	26,820	37.8	
Wrong Age in each tier ha		1.3	850	1.4	1,115	1.7	1,304	1.8	
CU Marke a product/ser	/ice _587	86.8	50,112	85.3	54,577	85.0	59,809	84.3	
C 3rd Party Mark	,204	87.9	50,881	86.6	55,663	86.7	61,044	86.1	
Reg E Opt-in	22,858	42.6	23,251	39.6	23,670	36.9	24,185	34.1	



Tool # **856**

	empers with	E-Statements -	Enrol	led for July 2022		Drill dowr	n and 0 points analys	is for July 20	
Summary # Members	Loan Balar	ices Savings	Balan	Ces					
(Loan Dalar	Julies Suvings	Daran						
Level		# Members	%	\$ Loans	%	Avg Loan/Mbr	\$ Savings	%	Avg Savings/Mb
Q BASIC SERVICE	Export	12,986 🧕	30	146,594,496	13	11,289	227,104,684	36	17,4
Q VIP-SILVER	Export	11,977 🧕	27	39,832,876	3	3,326	27,341,980	4	2,2
Q VIP-GOLD	Export	8,617 🕘	20	127,051,360	11	14,744	94,945,940	15	11,0
Q VIP-PLATINUM	Export	10,231 🧕	23	836,810,043	73	81,792	274,736,453	44	26,8
	Total	43,811	:	1,150,288,775	=	26,256	624,129,057	_	14,2
						Pla enro	ompare how tinum memt olled in eSta versus other	oers are tements	

(6945) 10/25/22

Session 0 − ABC CREDIT UNION

File Edit Tools Help

Comparative Tiered Scoring Analysis

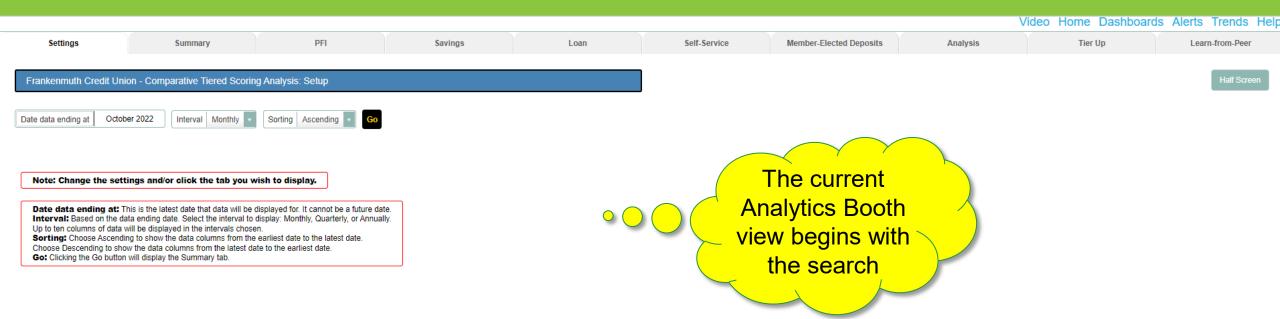
GOAL 4: ANALYZING MEMBER SELF-SERVICE PRODUCTS

Drill down and 0 points analysis for July 2022

POF 👱 🚽

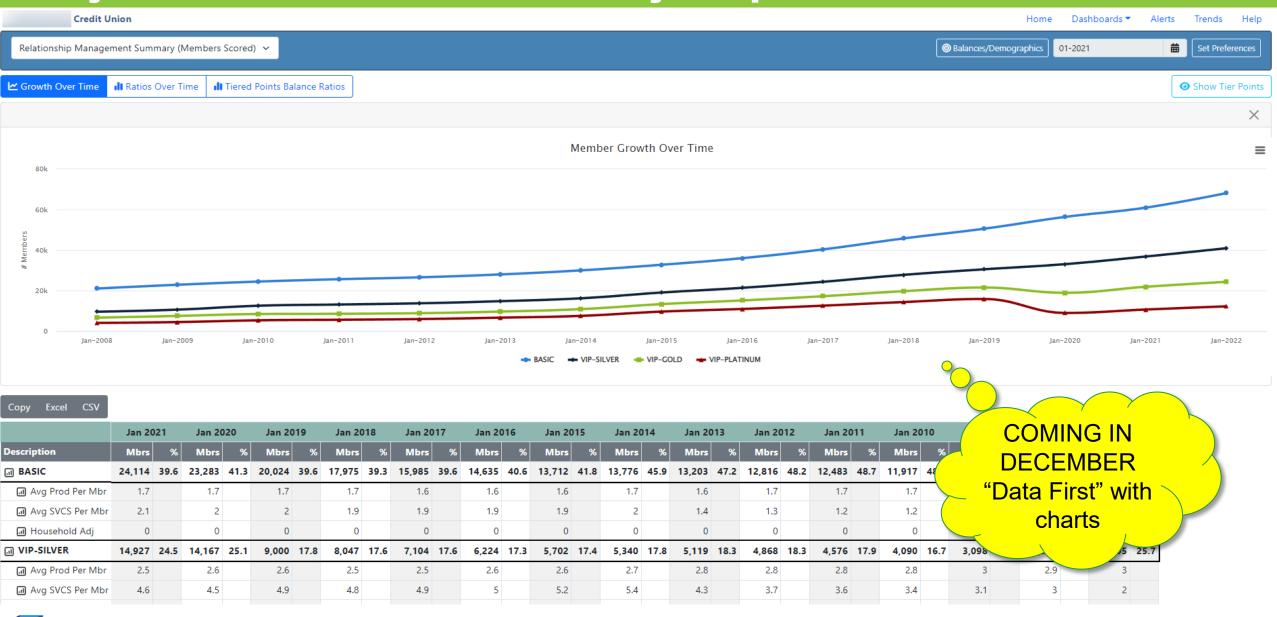
	07/201	9	07/202	20	07/202	1	07/202	2	
Description	Members	%	Members	%	Members	%	Members	%	Comment
	944	1.8	903	1.5	938	1.5	856	1.2	
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☑ 3rd Party Marketing Opt-In	27,204	87.9	50,881	86.6	55,663	86.7	61,044	86.1	
Reg E Opt-in Try Analytics more comp periods, r	arison more		23,251	39.6	23,670	36.9	24,185	34.1	
graphing o Summary Goal 1	ptions	Goal 2		Goal 3		Goal	<u>4</u>	Goa	↑↓ al 5
Web Version									
←→↑Ⅱ▤♂ⓓ?@)							(4534) 10/25/22

Analytics Booth Tiered Services Monthly Comparison





Analytics Booth Tiered Services Monthly Comparison





Analytics Booth Tiered Services Monthly Comparison

Credit U	nion											Home Dashbo	ards 🔻 🛛 Alerts	Trends Help
Relationship Manage	ment Summary (Meml	oers Scored) 🗸									Balances/Demogra	phics 01-2021	ŧ	Set Preferences
🗠 Growth Over Time	👖 Ratios Over Time	ill Tiered Points Ba	lance Ratios										[• Show Tier Points
jan-2008	Jan-2009	Jan-2010	Jan-2011	Jan-2012	jan-2013	Jan-2014	jan-2015	jan-2016	jan-2017	jan-zuis	Jan-2019	Jan-2020	jan-2021	Jan-2022
					- BASIC	VIP-SILVER	VIP-GOLD	+ VIP-PLATINUM						

Copy Excel CSV

	Jan 2021	Jan 20	020	Jan 2019	Jan 2	018	Jan 20	017	Jan 2016	;	Jan 2015		Jan 2014	Jan 2	013	Jan 20)12	Jan 20	11	Jan 20	010	Jan 20	09	Jan 20	08	Jan 20	07
Description	Mbrs %	Mbrs	%	Mbrs	% Mbrs	%	Mbrs	%	Mbrs	%	Mbrs	%	Mbrs %	Mbrs	%	Mbrs	%	Mbrs	%	Mbrs	%	Mbrs	%	Mbrs	%	Mbrs	%
II BASIC	24,114 39.6	23,283	41.3	20,024 39	.6 17,975	39.3	15,985	39.6	14,635 40	0.6 1	3,712 41.	.8 1	13,776 45.9	13,203	47.2	12,816	48.2	12,483	48.7	11,917	48.7	12,271	53.6	11,455	54.4	7,488	42.8
🕢 Avg Prod Per Mbr	1.7	1.7		1.7	1.7		1.6		1.6		1.6		1.7	1.6		1.7		1.7		1.7		1.8		1.8		2	
Avg SVCS Per Mbr	2.1	2		2	1.9		1.9		1.9		1.9		2	1.4		1.3		1.2		1.2		1.3		1.2		1	
🕢 Household Adj	0	0		0	0		0		0		0		0	0		0		0		0		0		0		0	
I VIP-SILVER	14,927 24.5	14,167	25.1	9,000 17	.8 8,047	17.6	7,104	17.6	6,224 17	7.3	5,702 17.	.4	5,340 17.8	5,119	18.3	4,868	18.3	4,576	17.9	4,090	16.7	3,098	13.5	2,936	14	4,495	25.7
Avg Prod Per Mbr	2.5	2.6		2.6	2.5		2.5		2.6		2.6		2.7	2.8		2.8		2.8		2.8	C	3		2.9		3	
Avg SVCS Per Mbr	4.6	4.5		4.9	4.8		4.9		5		5.2		5.4	4.3		3.7		3.6		3.4		- yo		3		2	
🗐 Household Adj	0	0		0	0		0		0		0		0	0		0		0		0							\succ
I VIP-GOLD	11,215 18.4	9,914	17.6	5,647 11	.2 5,371	11.7	4,666	11.6	4,213 11	1.7	3,698 11.	.3	3,330 11.1	3,005	10.7	2,898	10.9	2,950	11.5	3,092	12.6	3,5	C			G II	a l
Avg Prod Per Mbr	3.4	3.4		2.9	2.9		2.9		2.9		3		3	3.1		3.1		3		3			Ŭ	· · · ·		· · ·	-
Avg SVCS Per Mbr	5.2	5.2		4.3	4.1		4.1		4.1		4.4		3.9	3.1		2.7		2.4		2.2			D	EC	<mark>EM</mark>	BE	R
🗐 Household Adj	0	0		0	0		0		0		0		0	0		0		0		0		S	cro	ll d		n to	SE
I VIP-PLATINUM	10,685 17.5	8,995	16	15,889 31	.4 14,367	31.4	12,586	31.2	10,953 30	0.4	9,664 29.	.5	7,559 25.2	6,670	23.8	5,986	22.5	5,625	21.9	5,368	21.9						
🕢 Avg Prod Per Mbr	5.4	5.5		4.4	4.4		4.4		4.4		4.4		4.5	4.6		4.6		4.7		4.8			the	tul	l da	ata s	set
🗐 Avg SVCS Per Mbr	7.1	7.1		5.5	5.5		5.5		5.6		6		5.7	4.5		4		3.9		3.7		3.0		7			\vdash
🗐 Household Adj	0	0		0	0		0		0		0		0	0		0		0		0		0		0	_	0	
II Total	60,941	56,359		50,560	45,760		40,341		36,025	3	2,776	3	30,005	27,997		26,568		25,634		24,467		22,900		21,042		17,514	
I Avg Prod Per Mbr	2.9	2.8		2.8	2.8		2.8		2.8		2.8		2.7	2.7		2.7		2.7		2.7		2.7		2.7		3.1	
Avg SVCS Per Mbr	4.1	4		3.9	3.8		3.8		3.8		4		3.7	2.9		2.5		2.4		2.2		2.1		2		2.2	
🗊 Household Adj	0	0		0	0		0		0		0		0	0		0		0		0		0		0		0	
bowing 1 to 20 of 20 ent	rioc																										

Showing 1 to 20 of 20 entries

⊁ Session 0 - ABC CREDIT UNION

File Edit Tools Help

Comparative Tiered Scoring Analysis

Drill down and 0 points analysis for July 2022

POF 🔀 🚽

	07/201	9	07/20	20	07/202	21	07/202	22	
Description	Members	%	Members	%	Members	%	Members	%	Comment
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- Bill Pay Enrolled
- Q Valid e-Mail Address
- E-Notices Subscription
- E-Alerts Subscription
- Mobile Text Banking Enrolled
- 🔍 Mobile Web Banking Active
- **Q** Wrong Address
- Q CU Marketing Opt-In
- 3rd Party Marketing Opt-In
- 🔍 Reg E Opt-in



YOUR ASSIGNMENTS:

- How many members performed more than 20 debit card transactions in the month?
- 2. How many of those members are at your Platinum or highest level?
- 3. What is the net change of your eStatement penetration over the last quarter?

Tool # **856**

SummaryGoal 1Web Version $\leftarrow \rightarrow \uparrow \parallel = 2$ (i) ? @

(4534) 10/25/22

Lending Dashboards

Tool #1855 Lending Opportunities Dashboard

Provides an in-depth look at the current health and penetration of your loan products

- Evaluate your credit score data how fresh and reliable is it for data mining?
- Go deeper to quickly identify and extract multiple lists of members who are primed for a loan offer

ASTERISK

Dashboard dive video available!

Check out the Data Analytics channel on ondemand.cuanswers.com

⊁ Session 0 CU*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

Tier 3: 650-679

Tier 4: 620-649

Tier 5: 580-619

Tier 6: 1-579

Lending Opportunities - Overview

LĒ **Membership Overview** Count % 70,907 🧕 Total members Less: members with WO loan 3,819 🧕 5.4 Net members 67,088 🧕 2,799 🧕 Dormant members 4.2 Members with a credit score 57,885 🧕 86.3 Members with any loan 32,382 🧕 48.3 Credit Quality (Total: 57,885) % Ē Count Tier 1: 720+ 23,851 🧕 41.2 7,824 💽 13.5 Tier 2: 680-719

4,919 💽

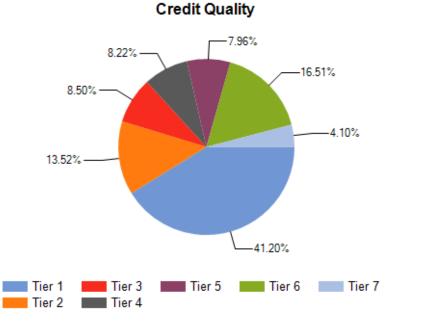
4,756 🧕

4,607 🧕

9,557 🧕

Tier 7: credit pulled, no score	2,371 🧕	4.1	
Credit Score Age (Total: 57,885)	Count	%	Ē
1 - 90 days	0 🗨		
91 - 180 days	5,830 🧕	10.1	
181 - 365 days	49,217 🧕	85.0	
1 - 2 years	2,325 🧕	4.0	
2+ years	513 🔍	.9	

Ē Membership Overview Count % Average member age (in years) 45 Average credit score 702 Average tenure (in years) 10 Members w/\$1000+ ACH deposits 34.4 23,066 🧕 Average ACH deposits 7,715 Members with Share Draft account 43,674 🧕 65.1





Member Connect Show Loan Portfolio Data Sources Loans to Analyze ← → ↓↓ ➡ ◇ ① ? @

8.5

8.2

8.0

16.5



(6931) 10/20/22

Session 0 CU*BASE GOLD - ABC CREDIT UNION

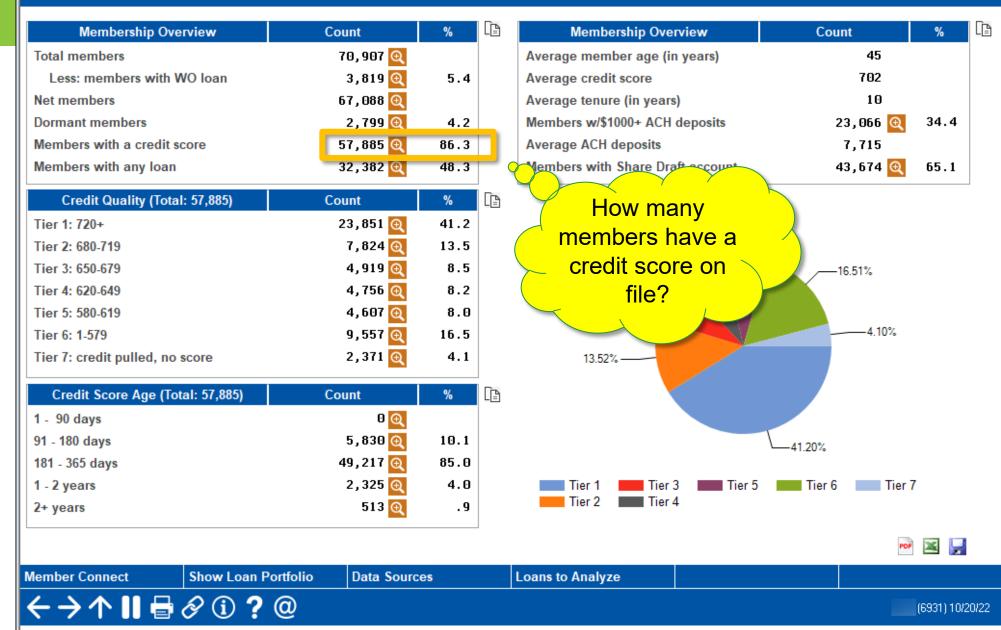
File Edit Tools Help

Tool #

1855

Lending Opportunities - Overview

September 2022



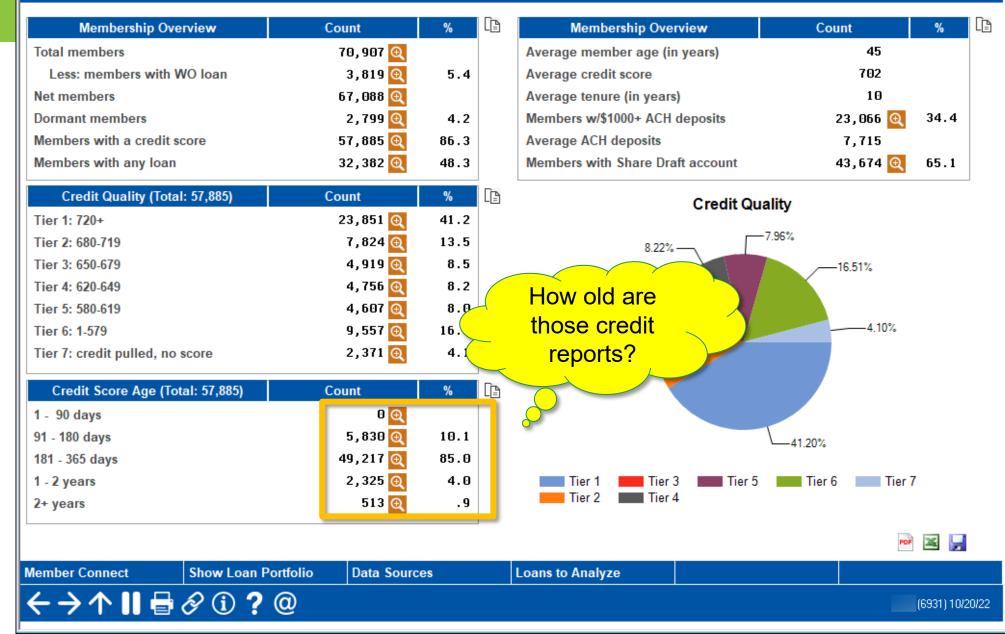
File Edit Tools Help

Tool #

1855

Lending Opportunities - Overview

September 2022



Session 0 CU*BASE GOLD - ABC CREDIT UNION

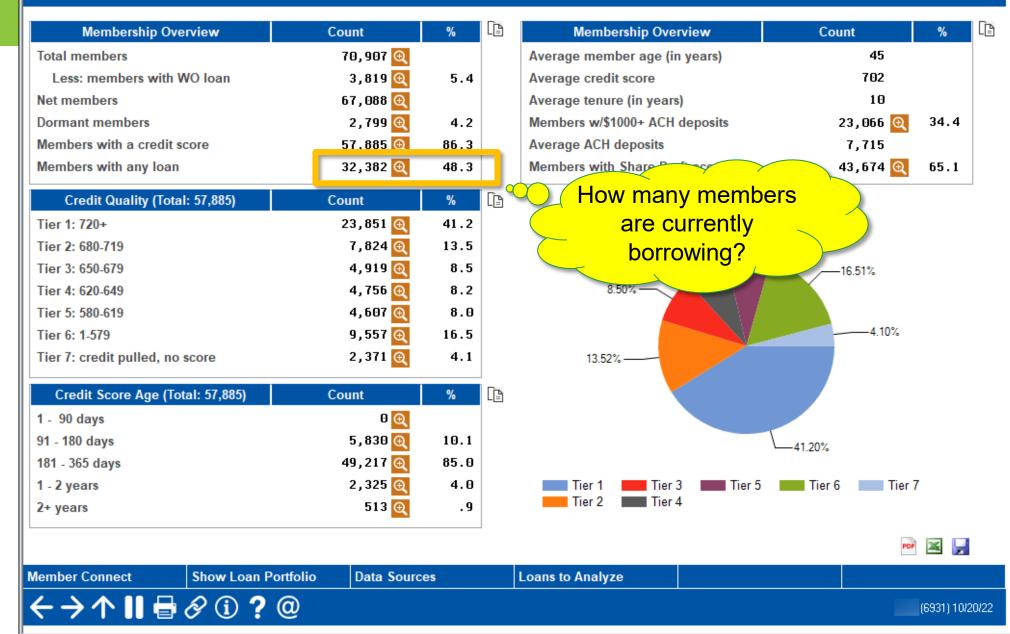
File Edit Tools Help

Tool #

1855

Lending Opportunities - Overview

September 2022



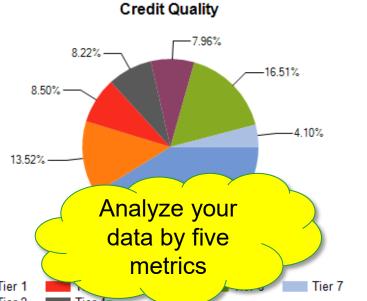
⊁ Session 0 CU*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

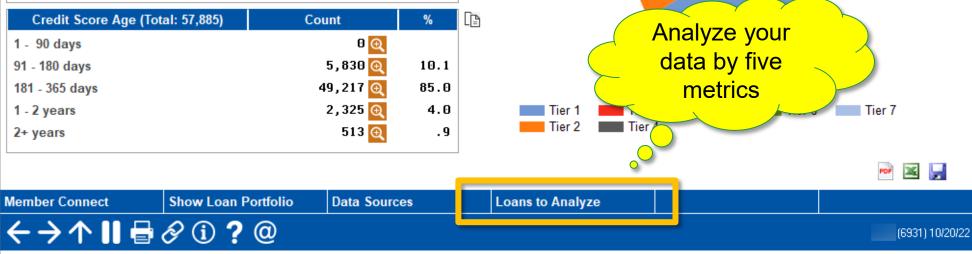
Lending Opportunities - Overview

Ē **Membership Overview** Count % Total members 70,907 🧕 Less: members with WO loan 3,819 🧕 5.4 67,088 🧕 Net members 2,799 🧕 Dormant members 4.2 Members with a credit score 57,885 🧕 86.3 Members with any loan 32,382 🧕 48.3 Credit Quality (Total: 57,885) Ē Count % Tier 1: 720+ 23,851 🧕 41.2 7,824 💽 13.5 Tier 2: 680-719 Tier 3: 650-679 4,919 💽 8.5 4,756 🧕 Tier 4: 620-649 8.2 4,607 🧕 8.0 Tier 5: 580-619 9,557 🧕 16.5 Tier 6: 1-579 Tier 7: credit pulled, no score 2,371 🧕 4.1 Credit Score Age (Total: 57,885) Ē Count % 1 - 90 days 0 🕘 5,830 🧕 91 - 180 days 10.1

Membership Overview	Count	%
Average member age (in years)	45	
Average credit score	702	
Average tenure (in years)	10	
Members w/\$1000+ ACH deposits	23,066 🍳	34.4
Average ACH deposits	7,715	
Members with Share Draft account	43,674 🍳	65.1



Tool # **1855**



September 2022

ending Opportunit.	ies - Overvi	ew	
Membership Overview	Count	%	Membership Overview
fotal members	70, 907 🝳		Average member age (in years)
Less: members with WO loan	3,819 🔍	5.4	Average credit score
let members	67,088 🍳		Average tenure (in years)
Oormant members	2,799 🔍	4.2	Members w/\$1000+ ACH deposits
Members with a credit score	57, 885 🝳	86.3	Average ACH deposits
Members with any loan	Session 0 CU*BASE GO	LD - Select Loan	s To Analyze
Credit Quality (Total: 57,885)	O 1. Auto Loans (0	Collateral Defi	inition V)
Tier 1: 720+	O 2. Mortgages (P		
lier 2: 680-719	O 3. Credit Cards		
Tier 3: 650-679	O 4. Unsecured (N		•
Tier 4: 620-649	○ 5. Other Secure	d (Other Colla	ateralized Loans)
lier 5: 580-619	-		
lier 6: 1-579			
Tier 7: credit pulled, no score	< → ↑ I		i) ? @

23,066 🧕 7,715 43,674 🧕 uality -7.96% -16.51%

0 🔍 5,830 🧕 10.1 91 - 180 days -41.20% 49,217 🧕 181 - 365 days 85.0 1 - 2 years 2,325 🧕 4.0 Tier 6 Tier 1 Tier 3 Tier 5 Tier 2 Tier 4 513 🕘 . 9

Tool # 1855 2+ years



POF 📉 🚽

(6931) 10/20/22

September 2022

45 702 10

-4.10%

Tier 7

Count

%

34.4

65.1

Ē

File Edit Tools Help

Tool #

1855

Lending Opportunities - Auto Loans

September 2022

Auto Ioans (Excludes Written-Off)	Count	%		Count	%
Active loans	19,127		Average member age (in years)	43	
Total balance	307 158 2	Y /	age credit score	669	
Members with an auto loan	Here is	s the	tenure (in years)	8	
Members not using mob/onl banking	opportunity	, sectio	w/\$1000+ ACH deposits	7,057 🍳	46.0
Members without a checking account	•••			6,036	
Credit Quality (Total: 15,159)	with memb		r Tenure (Total: 15,337)	Count	%
Tier 1: 720+	are prime	ed for a	onths	1,591 🧕	10.4
Tier 2: 680-719	loan c	offer	24 months	1,782 🧕	11.6
Tier 3: 650-679	\prec ,	\sim	25 - 36 months	1,394 🧕	9.1
Tier 4: 620-649	1,010	4	37 - 60 months	3,078 🝳	20.1
Tier 5: 580-619	1,469 🧕		61 - 84 months	2,304 🝳	15.0
Tier 6: 1-579	1,537 🗨		85 - 120 months	1,711 🗨	11.2
Tier 7: credit pulled, no score	246 🕘	\square	121+ months	3,477 💽	22.7
Lending	Opportunities (Excludes	Minors, Or	ganizations, and Credit Scores Over 365 [Days Old)	
Member has no Auto Loans	Count	%	Member Eligible for Next Loan	Count	%
Tier 1: 720+	18,069 🧕	45.2	Tier 1: 720+	253 🧕	27.1
Tier 2: 680-719	5,058 🧕	12.7	Tier 2: 680-719	155 🗨	16.6
Tier 3: 650-679	2,948 🧕	7.4	Tier 3: 650-679	101 💽	10.8
Tier 4: 620-649	2,907 🧕	7.3	Tier 4: 620-649	119 🗨	12.7
Tier 5: 580-619	3,078 🔍	7.7	Tier 5: 580-619	112 💽	12.0
Tier 6: 1-579	7,011 🧕	17.6	Tier 6: 1-579	184 🗨	19.7
Tier 7: credit pulled, no score	863 🔍	2.2	Tier 7: credit pulled, no score	11 🍳	1.2
Iember Connect Data Sources	Loans to An	alyze			
		-			

File Edit Tools Help

Tool #

1855

Lending Opportunities - Auto Loans

September 2022

Auto loans (Excludes Written-Off)	Count	%		Auto loans (Excludes Written-Off)	Count	%	Ē	
Active loans	19,127			Average member age (in years)	43			
Total balance	347,158,332			Average credit score	669			
Members with an auto loan	15,337 🍳			Average tenure (in years)	8			
Members not using mob/onl banking	5,335 🍳	34.8		Members w/\$1000+ ACH deposits	7,057 🍳	46.0		
Members without a checking account	5,312 🧕	34.6		Average ACH deposits	6,036			
Credit Quality (Total: 15,159)	Count	%	Ē	Member Tenure (Total: 15,337)	Cont.	~	\succ	
Tier 1: 720+	5,486 🔍	36.2		0 - 12 months	In particul	ar, the	ese	
Tier 2: 680-719	2,690 🧕	17.7		13 - 24 months	are memb	oers w	vith	
Tier 3: 650-679	1,921 🧕	12.7		25 - 36 months				
Tier 4: 620-649	1,810 🧕	11.9		37 - 60 months	existing			
Tier 5: 580-619	1,469 🧕	9.7		61 - 84 months	nearing	payot	f	
Tier 6: 1-579	1,537 🧕	10.1		85 - 120 months				
Tier 7: credit pulled, no score	246 🧕	1.6	_	121+ months		7		
Lending O	pportunities (Excludes	Minors, (Orga n	izations, and Credit Scores Over 365 Days	Old)			
Member has no Auto Loans	Count	%	Ē	Member Eligible for Next Loan	Count	%	G 👌 📗	
Tier 1: 720+	18,069 🧕	45.2		Tier 1: 720+	253 🍳	27.1		
Tier 2: 680-719	5,058 🍳	12.7		Tier 2: 680-719	155 🍳	16.6		
Tier 3: 650-679	2,948 🔍	7.4		Tier 3: 650-679	101 🧕	10.8		
Tier 4: 620-649	2,907 🔍	7.3		Tier 4: 620-649	119 🝳	12.7		
Tier 5: 580-619	3,078 🍳	7.7		Tier 5: 580-619	112 🧕	12.0	R	
Tier 6: 1-579	7,011 🔍	17.6		Tier 6: 1-579	184 🝳	19.7	5	
Tier 7: credit pulled, no score	863 🝳	2.2		Tier 7: credit pulled, no score	11 💽	1.2	i	
ember Connect Data Sources	Loans to An	alyze	Ľ					
÷→↑∥ 🖶 🖉 🛈 ? @	9					6932) 10/2		

Tool # 1855

Tier 4: 620-649 Tier 5: 580-619 Tier 6: 1-579

Data Sources

Tier 7: credit pulled, no score

Tier 5: 580-619

Tier 6: 1-579

Tier 1: 720+ Tier 2: 680-719

Tier 3: 650-679

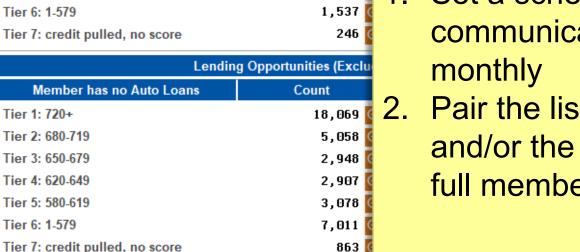
Member Connect

Lending Opportunities - Auto Loans

Count

34.8

Auto Iouna (Excludes Milleli-on)	count
Active loans	19,127
Total balance	347,158,332
Members with an auto loan	15,337 🍳
Members not using mob/onl banking	5,335 🍳
Members without a checking account	5,312 💽
-	
Credit Quality (Total: 15,159)	Count
	Count 5,486 (
Tier 1: 720+	
Credit Quality (Total: 15,159) Tier 1: 720+ Tier 2: 680-719 Tier 3: 650-679	5,486 🤇



Loans to Analyze

1,469 【

Ē	Auto loans (Excludes Written-Off)	Count	%	Ē
	Average member age (in years)	43		
	Average credit score	669		
	Average tenure (in years)	8		
	Members w/\$1000+ ACH deposits	7,057 🧕	46.0	
	Average ACH denseits	6 036		

- YOUR ASSIGNMENTS:
- Set a schedule for member communications, either weekly or
- Pair the lists with List Generator and/or the email append tool for full member contact details

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September 2022

6932) 10/20/22

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19.7

1.2

Tool #1670 Loan Productivity Analysis Dashboard

Makes it easy to know which staff members worked on a loan as approver, closer, and more

- Turn to this tool if you like the Selective Loan Report (Tool #788) for a more interactive, analytical, and customizable set of loan reports
- Review employee-level summaries of new loan business to identify top performers (and underperformers)

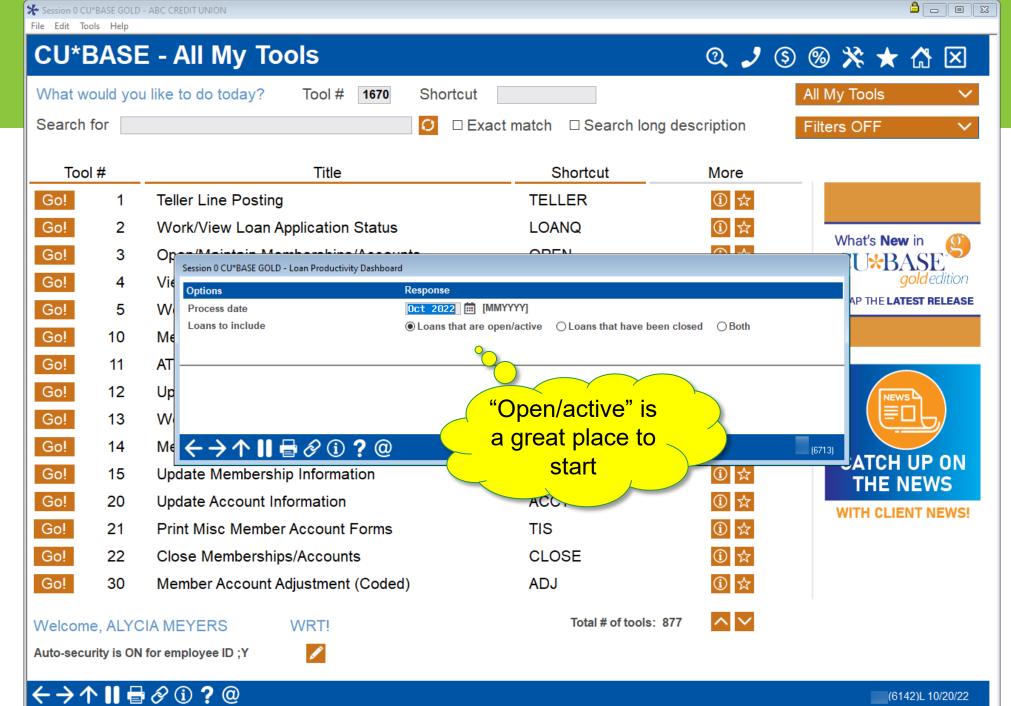
ASTERISK

Dashboard dive video available!

Check out the Data Analytics channel on ondemand.cuanswers.com

	for			Exact match Search long	description	All My Tools Filters OFF ∽
Тоо) #		Title	Shortcut	More	
Go!	1	Te	ler Line Posting	TELLER		
Go!	2	W	ork/View Loan Application Status	LOANQ	① ☆	
Go!	3		an /Maintain Mannharahina /Aaaaunta			What's New in
Go!	4	Vie	Session 0 CU*BASE GOLD - Loan Productivity Dashboard			U*BASE gold edition
Go!	5	W	Options Response Process date Oct 2022	MMYYYY]		AP THE LATEST RELEAS
Go!	10	Me	Loans to include	t are open/active O Loans that have bee	en closed O Both	
	10					
Gol	11	ΔΤ				
	11 12	AT				
Go!	12	Up				
30! 30! 30!	12 13	Up Wo				
Go! Go! Go!	12 13 14	Up Wo Me	<→↑ 등 & î) ? @			(6713) (6713) ATCH UP ON
Go! Go! Go! Go!	12 13 14 15	Up We Me	← → ↑ II	UMBR	① ☆ ① ☆	(6713)
30! 30! 30! 30! 30!	12 13 14 15 20	Up Wi Me Up Up	← → 个 II	ACCT	 ① ☆ ① ☆ 	(6713) ATCH UP ON
Go! Go! Go! Go! Go! Go!	12 13 14 15 20 21	Up Wi Me Up Pri	← → 个 II	ACCT TIS	==	ATCH UP ON THE NEWS
Go! Go! Go! Go! Go! Go! Go!	12 13 14 15 20 21 22	Up ₩ Up Up Pri	← → 个 II 目 & ① ? @ date Membership Information date Account Information nt Misc Member Account Forms ose Memberships/Accounts	ACCT TIS CLOSE	==	ATCH UP ON THE NEWS
Go! Go! Go! Go! Go! Go!	12 13 14 15 20 21	Up ₩ Up Up Pri	← → 个 II	ACCT TIS	==	ATCH UP ON THE NEWS

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Tool # 1670

(6142)L 10/20/22

File Edit Tools Help

Tool #

1670

Loan Productivity Dashboard

			(General Information
Corp ID				Purpose code
G/L acct		to		Security code
Credit score		to		Process type
# of refinances		to		Membership des
User defined code				Loan classificati
Lease balloon flag	N/A		~	Frozen account
Member branch	Select			Interest calc type
Business unit	Select			Payment protect
Category code	Select			Misc coverage c
				Dealer ID

Purpose code	Select
Security code	Select
Process type	Select
Membership designation	Select
Loan classification code	Select
Frozen account code	Select
Interest calc type	Select
Payment protection code	Select
Misc coverage code	Select
Dealer ID	Select

Employee Resp	onsibility Assignments
Interviewer ID	Select
Interviewer branch	Select
Approval ID	Select
Approval branch	Select
Collector ID	Select
Collector branch	Select
Opened by ID	Select
Opened by branch	Select

Include written off loans

Payment Information	Low	High	Date Information	Low	High
Disbursed amount	0	0	Review/Write Off	iii	iii iii
Disbursement limit	0	0	Opened	İ	
Current balance	0	0	Maturity		
Payment amount	0	0	Last disbursed		
Interest due amount	0	0	Last payment		
Total # of payments	0	0	Next payment		
# of payments left	0	0		So man	y filtering
Interest rate	0.000	0.000		options al	low you to
Payment frequency Select					about any
Variable interest cd Select					-
				Ist of loan	<mark>s you may 💦</mark>
				ne ne	ed
<>>↑	@				(6714) 10/20/22



File Edit Tools Help

Loan Productivity - Summary

For October 20, 2022

Summary Selected vs All	% of All Totals % of All Di	sbursed Count			POF 🔀 🚽
Active Loans	All Closed End & Open End Loans	Selected Closed End Loans	Selected Open End Loans	Selected Loans	% Selected/ All Loans
Total #	54,966	7,157	1,591	8,748	15.92
Total disbursed	2,305,188,803.86	255,202,577.64	11,309,002.25	266,511,579.89	11.56
Avg disbursed	41,938.44	35,657.75	7,108.10	30,465.42	72.64
Total balance	1,455,923,331.84	249,073,498.82	7,729,452.57	256,802,951.39	17.64
Avg balance	26,487.70	34,801.38	4,858.23	29,355.61	110.83
Total interest due	2,080,295.76	501,283.20	11,847.04	513,130.24	24.67
Avg interest due	37.84	70.04	7.44	58.65	154.99
Weighted avg interest	4.255	4.961	5.521	4.978	116.99
W1% 001					
Written Off Loans	_				
Total #	5,398	0	0	0	.00
Total disbursed	70,373,041.75	.00	.00	.00	.00
Avg disbursed	13,036.87	. 00	. 00	. 00	.00
Total balance	33,671,735.05	.00	.00	.00	.00
Avg balance	6,237.81	.00	. 00	.00	.00
Total interest due	594,117.14	. 00	. 00	. 00	. 00
Avg interest disbursed	110.06	. 00	. 00	. 00	.00
Weighted avg interest	9.522	. 000	. 000	. 000	. 00
Ē					

Tool # **1670**

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File Edit Tools Help

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Loan Prod	uctivit	y - An	arysis	5					F	or Octo	oper 24	4, 2022
Selected Loans	Curr Bal	%	Count	%	Members [All Loans	Curr	Bal	%	Count	%	Members
Closed End	249,091,09	3 97.0	7,159	81.8	6,279	Closed End	1,384,47	6,693	92.9	35,450	58.7	24,943
Open End	7,725,95	7 3.0	1,592	18.2	1,523	Open End	105,11	8,373	7.1	24,914	41.3	21,567
Combined	256,817,05	5	8,751		7,371	Combined	1,489,59	5,066		60,364		36,360
LU.												
Top 3 Collectors		Curr Bal	%	Count	%	Top 3 Inte	erviewers	Curi	r Bal	%	Count	%
CU*ANSWERS COLLEC	TIO 20	9,004,54	8 81.4	7,067	80.8	BRAD		21,1	154,356	5 8.2	162	1.9
JULIE CSR	2	1,557,023	3 8.4	1,089	12.4	BILL		17,9	967,187	7.0	147	1.7
REAL ESTATE COLLE	CTO 1	4,468,39	9 5.6	99	1.1	птоп		15,1	182,036	5.9	141	1.6
	24	5,029,96	1 95.4	8,255	94.3	⊕ 1⊃tals		54,3	303,579	9 21.1	450	5.2
Top 3 Opened By		Curr Bal	%	Count	% [opo3 1	pprovers	Curr	r Bal	%	Count	%
FLOYD	1	8,660,91	34.5	764	8.7	BUSINESS L	TIME			\sim		4.0
BRIAN	2	3,785,34	1 9.3	126	1.4	PRIME	Drill d	lown to	o re\	/iew		2
Morgai	2	0,481,38	4 8.0	704	8.0	TT e	employee	e-level	sun	nmarie	es.	\frown
	13	2,927,63	5 51.8	1,594	18.1	€	of new					.4
Top Loan Categorie	es	Curr Bal	%	Count	%				5051			
FIRST MORTGAGE FA		2,248,94		362								
USED VEHICLES		6,964,26	3 18.3	2,213	25.3							
COMMERCIAL REAL ES	STA :	4,362,04	4 13.4	75	0.9							
RECREATIONAL VEHI	CLE 1	9,446,51	77.6	710	8.1							
SIGNATURE LOAN	1	2,830,97	5 5.0	2,260	25.8							
CDFI MORTGAGE/MI	Hom 1	2,156,980	9 4.7	93	1.1						£).	TEDICI
	17	8,009,720	5 69.3	5,713	65.3				٢	ər 🔟 🔛		ELLIGENCE
View Filters	Show Di	sb Limit	Per	cent of Al								

Selected Loans	Curr Bal	%	Count	%	Members [All Lo	ans	Curr Bal	%	Count	% Mem	bers 📭
Closed End	249,073,498	97.0	7,157	81.8	6,278	Closed E		384,476,69		35,450	58.7 24,	
Open Er							· · · ·		~ 7.			567
•	CU*BASE GOLD - Interv	iewer										50
II Rcds	112											
				1		-						
TC CU#ONS BRAD	Nar	ne			Curr Ba	al 154,356	% 8.2	Rank	Count 162	% 1.9	Rank	Ē
BILL						967,187	7.0	2	102	1.9	19	.9
JULIE MICHE DENNI					15,	182,036	5.9 5.8	3	141 56	1.6		.7
REAL E JILL					14,	489,833	5.6	4	57	.0	7 55	.6
CRAIC						665,906	5.3 4.9	6	126 106	1.4		.2
TO CHUCK						233,544	4.9	r 8	425	4.9		Ē
STACY					10,	609,279	4.1	9	370	4.2		.0
LODDY						944,406	3.5 3.5	10 11	117 55	1.3	i 57	
BRIAN PAMEL					6,	969,193	2.7	12	69	.8		.2
10RGAN MIKE ANDY						139,287	2.4 2.1	13 14	62 324	.7		.2
Tot NICK KEVIN						163,625	2.0	15 16	321 268	3.7 3.1		.4
						<u>, 133, 432 (</u>		10	200	3.1		
Top Totals					200,	799,455	Idont		rton		ТΨ	
FIRST								tify you	-			
JSED V							perfo	ormers ((and 🔍			
							under	perforn	, ners)			
	<u>> ↑ 🖶 ĉ</u>	¥ U	: @								; (6708)	
SIGNAT <mark>ORE LUH</mark>		,830,975		2,261							\bigcirc	-
CDFI MORTGAGE	MI HOM 12	,156,980) 4.7	93	3 1.1						<i>MASTE</i>	
① Totals	178	,009,726	69.3	5,713	3 65.3					POF 🔀 🚽		SENCE

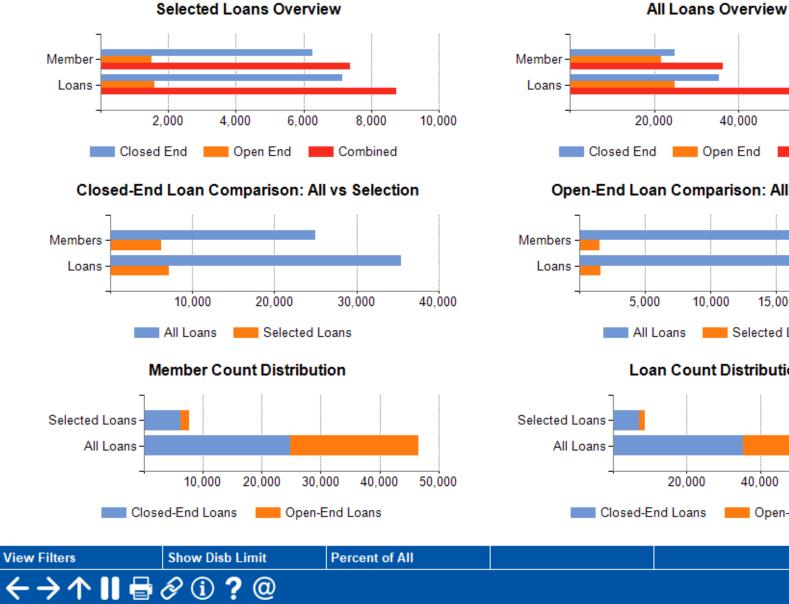
тооl # **1670**

File Edit Tools Help

Tool #

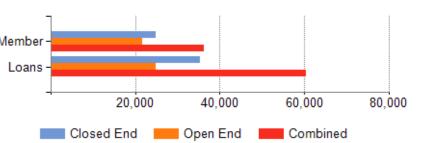
1670

Loan Productivity - Analysis

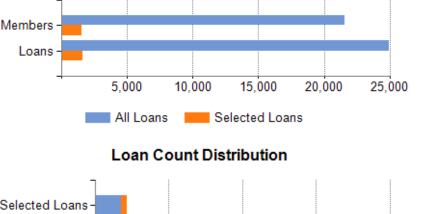


For October 20, 2022

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Open-End Loan Comparison: All vs Selection



40,000

Open-End Loans

60,000

(6711) 10/20/22 🔀

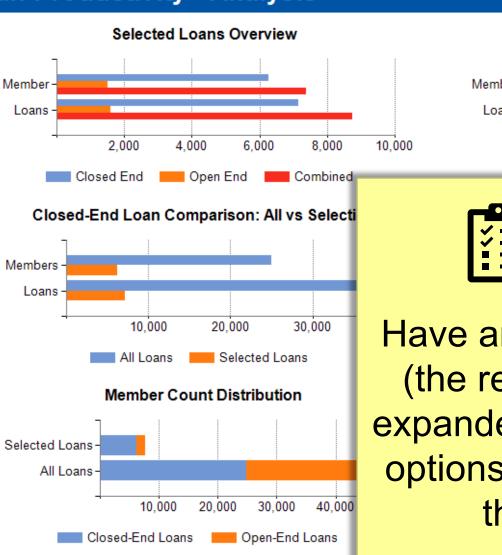
80,000

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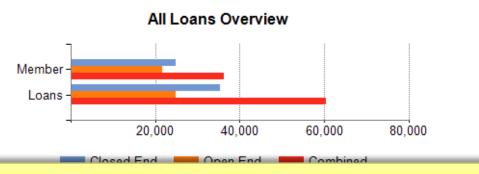
File Edit Tools Help

Loan Productivity - Analysis

Show Disb Limit



Percent of



YOUR ASSIGNMENT:

Have anyone who uses Tool #788 (the report) assess whether the expanded filters and flexible export options of this tool would improve their regular reporting

тооl # **1670**

View Filters

For October 20, 2022

Tool #595 Loan Portfolio Analysis

Provides a snapshot of your loan portfolio – the best way to review key stats across all accounts



Dashboard dive video available!

Check out the Data Analytics channel on ondemand.cuanswers.com

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Tool # **595**

Session 1 CU*BASE GOLD -

File Edit Tools Help

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Tool #

595

Current Portfolio - Loans

Description

Cur Wtd

Current

09	NEW REC VEHICLE LOAN	4.990	4.990	4.990	4.990	1	1	1 🔍 /	736
12	LINE OF CREDIT LOAN	10.785	10.421	9.000	13.000	1,248	6	1,248 🔍 /	1,731,581
18	HOME EQUITY LOC FIXED	5.753	5.990	4.990	8.990	30	5	30 🔍 /	908,951
19	MORTGAGE WITH ESCROW	4.340	4.378	3.125	7.940	180	86	179 💽 /	11,243,974
20	MORTGAGE	4.471	4.666	3.125	8.500	133	83	127 🧕 🛛	7,448,298
22	HOME EQUITY LOC VARIABLE	5.408	5.391	4.500	5.500	46	2	46 🔍 🖉	992,992
30	CLOSED BUSINESS LOAN UNDER 50K	4.252	4.080	3.750	4.500	3	3	2 🝳 🔎	76,974
31	CLOSED NEW VEHICLE LOAN	4.192	3.966	2.250	12.000	91	28	88 💽 🛛	2,142,075
32	CLOSED SECURED MISC LOAN	5.473	5.468	2.500	10.750	117	24	109 🝳 🗸	1,412,097
34	CLOSED SHARED SECURED LOAN	3.500	3.500	3.500	3.500	2	1	2 🝳 🔎	6,601
35	CLOSED USED REC VEHICLE LOAN	5.230	5.241	2.490	12.500	304	43	285 🧕 🛛	3,524,494
36	CLOSED LOAN SPECIAL	3.360	4.091	1.400	8.990	141	6	137 🧕 🛛	58,032
37	CLOSED USED VEHICLE LOAN	5.146	5.150	2.250	12.750	1,182	59	1,075 🝳 🏼	15,066,942
38	CLOSED NEW REC VEHICLE LOAN	4.596	4.759	2.490	10.750	131	28	126 🔍 🛛	2,027,719
39	CLOSED UNSECURED LOAN	10.038	10.327	4.000	13.999	421	17	407 🝳 🗸	2,575,466
50	VISA CLASSIC - 11% NA	10.190	9.574	3.990	11.000	213	5	213 🝳 🗸	512,160
51	VISA CLASSIC - 9.50% NA	11.000	11.000	11.000	11.000	2	1	2 🔍 /	4,430
	Totals	5.020	5.906	1.400	13.999	6,162	443	5,993	77,131,702
									↑ ↓
🧃 Cli	ick any column heading to sort. Use 🗾	to Export I	Members. L	Jse 🕘 to	view Memb	er Commo	n Bonds.		
		-							
Export Full	List Member Connect	Web Vers	ion	View	Power Line	e			
$\leftrightarrow \rightarrow$	↑ 🖶 🔗 ① ? @								(5838) 10/20/22

Avg Rate Avg Rate Low Rate High Rate # Loans

Loan Category as of 9/30/2022

Members

# Ca	tegor	ies	21
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Rates



Current Balance

⊁ Session 1 CU*BASE GOLD -

File Edit Tools Help

Tool #

595

Current Portfolio - Loans

 30	

Ln Catg	Description	Avg Rate	Avg Rate	Low Rate	High Rate	# Loans	# Rates	# Members	Current Balance
09	NEW REC VEHICLE LOAN	4.990	4.990	4.990	4.990	1	1	1 🕘 🖈	736
12	LINE OF CREDIT LOAN	10.785	10.421	9.000	13.000	1,248	6	1,248 🔍 🥕	1,731,581
18	HOME EQUITY LOC FIXED	5.753	5.990	4.990	8.990	30	5	30 🔍 🥕	908,951
19	MORTGAGE WITH ESCROW	4.340	4.378	3.125	7.940	180	86	179 🝳 🥕	11,243,974
20	MORTGAGE	4.471	4.666	3.125	8.500	133	83	127 🍳 🥕	7,448,298
22	HOME EQUITY LOC VARIABLE	5.408	5.391	4.500	5.500	46	2	46 🍳 🥕	992,992
30	CLOSED BUSINESS LOAN UNDER 50K	4.252	4.080	3.750	4.500	3	3	2 🍳 🥕	76,974
31	CLOSED NEW VEHICLE LOAN	4.192	3.966	2.250	12.000	91	28	88 🝳 🥕	2,142,075
32	CLOSED SECURED MISC LOAN	5.473	5.468	2.500	10.750	117	24	109 🝳 🥕	1,412,097
34	CLOSED SHARED SECURED LOAN	3.500	3.500	3.500	3.500	2	1	2 🔍 🥕	6,601
35	CLOSED USED REC VEHICLE LOAN	5.230	5.241	2.490	12.500	304	43	285 🝳 🥕	3,524,494
36	CLOSED LOAN SPECIAL	3.360	4.091	1.400	8.990	141	6	137 🝳 🥕	58,032
37	CLOSED USED VEHICLE LOAN	5.146	5.150	2.250	12.750	1,182	59	1,075 🍳 🥕	15,066,942
38	CLOSED NEW REC VEHICLE LOAN	4.596	4.759	2.490	10.750	131	28	126 🝳 🥕	2,027,719
39	CLOSED UNSECURED LOAN	10.038	10	· · · · · · · · · · · · · · · · · · ·		-121	17	407 🝳 🥕	2,575,466
50	VISA CLASSIC - 11% NA	10.190	G	et daily	stats		5	213 🝳 🥕	512,160
51	VISA CLASSIC - 9.50% NA	11.00	fro	om Ana	alytics		1	2 🔍 🥕	4,430
	Totals	5.020		Boot	:h	, 102	443	5,993	77,131,702
				2					↓ ↓
	ck any column heading to sort. Use 🛃	to Export	Members	e 🕀 to	view Memb	per Commor	Bonds		• •
	county countries to sole ose	to Export			them mentic		. 501103.		
Export Full	List Member Connect	Web Ver	sion	/iew	v Power Lin	e			
\leftrightarrow	↑ 🖶 & ① ? @								(5838) 10/20/22
		(5838) 10							

Cur Wtd Current

Loan Category as of 9/30/2022

Categories 21

Analytics Booth - Loan Portfolio Analysis

Loan Portfolio Analysis Loan Categories

✓ Fri Sep 30, 2022

Tot # Loans: 6,162 Tot Bal: \$77,131,702 CU Bal: \$54,519,704 Investor Bal: \$22,611,998 WAVG: 5.020% 🖃

Showing: ALL

Сору	Excel CSV													Search:	
Code	1 Description	ţ↑	Balanceî↓	Bal %î↓	# Loansî↓	Loans %†↓	Avg Balî↓	Mbrst↓	WAVG	Avg Rateî↓	Low Rate ^{↑↓}	High Rate ∷	# Rates‡↓	CU Balance	Invest Balî↓
II 81	FANNIE MAE LOANS		\$22,611,998	29.3%	293	4.8%	\$77,174	292	3.544	3.606	2.125	6.000	30	\$0	\$22,611,998
J 37	CLOSED USED VEHICLE LOAN		\$15,066,942	19.5%	1,182	19.2%	\$12,747	1,075	5.146	5.150	2.250	12.750	59	\$15,066,942	\$0
II 19	MORTGAGE WITH ESCROW		\$11,243,974	14.6%	180	2.9%	\$62,467	179	4.340	4.378	3.125	7.940	86	\$11,243,974	\$0
J 20	MORTGAGE		\$7,448,298	9.7%	133	2.2%	\$56,002	127	4.471	4.666	3.125	8.500	83	\$7,448,298	\$0
J 35	CLOSED USED REC VEHICLE LOAN		\$3,524,494	4.6%	304	4.9%	\$11,594	285	5.230	5.241	2.490	12.500	43	\$3,524,494	\$0
JJ 54	VISA PLATINUM		\$3,069,324	4.0%	885	14.4%	\$3,468	885	8.240	8.104	0.000	9.500	6	\$3,069,324	\$0
J 39	CLOSED UNSECURED LOAN		\$2,575,466	3.3%	421	6.8%	\$6,117	407	10.038	10.327	4.000	13.999	17	\$2,575,466	\$0
JI 31	CLOSED NEW VEHICLE LOAN		\$2,142,075	2.8%	91	1.5%	\$23,539	88	4.192	3.966	2.250	12.000	28	\$2,142,075	\$0
JI 38	CLOSED NEW REC VEHICLE LOAN		\$2,027,719	2.6%	131	2.1%	\$15,479	126	4.596	4.759	2.490	10.750	28	\$2,027,719	\$0
JI 12	LINE OF CREDIT LOAN		\$1,731,581	2.2%	1,248	20.3%	\$1,387	1,248	10.785	10.421	9.000	13.000	6	\$1,731,581	\$0
J 52	VISA CLASSIC - 11%		\$1,709,593	2.2%	737	12.0%	\$2,320	737	9.800	9.331	2.900	11.000	8	\$1,709,593	\$0
JJ 32	CLOSED SECURED MISC LOAN		\$1,412,097	1.8%	117	1.9%	\$12,069	109	5.473	5.468	2.500	10.750	24	\$1,412,097	\$0
J 22	HOME EQUITY LOC VARIABLE		\$992,992	1.3%	46	0.7%	\$21,587	46	5.408	5.391	4.500	5.500	2	\$992,992	\$0
JI 18	HOME EQUITY LOC FIXED		\$908,951	1.2%	30	0.5%	\$30,298	30	5.753	5.990	4.990	8.990	5	\$908,951	\$0
J 50	VISA CLASSIC - 11% NA		\$512,160	0.7%	213	3.5%	\$2,405	213	10.190	9.574	3.990	11.000	5	\$512,160	\$0
II 30	CLOSED BUSINESS LOAN UNDER 50K		\$76,974	0.1%	3	0.0%	\$25,658	2	4.252	4.080	3.750	4.500	3	\$76,974	\$0
II 36	CLOSED LOAN SPECIAL		\$58,032	0.1%	141	2.3%	\$412	137	3.360	4.091	1.400	8.990	6	\$58,032	\$0
JI 82	NMS FANNIE MAE DEFERRALS		\$7,265	0.0%	2	0.0%	\$3,633	2	0.000	0.000	0.000	0.000	1	\$7,265	\$0 _
Code	Description		Balance	Bal %	# Loans	Loans %	Avg Bal	Mbrs	WAVG	Avg Rate	Low Rate	High Rate	# Rates	CU Balance	Invest Bal

Showing 1 to 19 of 21 entries



30, 2022

⊁ Session 1 CU*BASE GOLD -

File Edit Tools Help

Export Full List

Member Connect

Web Versio

Tool #

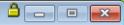
595

Current Portfolio - Loans

	I	1	1	1	1	1	T	1		- [
Ln Catg	Description	Cur Wtd Avg Rate	Current Avg Rate	Low Rate	High Rate	# Loans	# Rates	# Members	Current Balance	
09	NEW REC VEHICLE LOAN	4.990	4.990	4.990	4.990	1	1	1 🕘 🅕	736	
12	LINE OF CREDIT LOAN	10.785	10.421	9.000	13.000	1,248	6	1,248 💽 🥕	1,731,581	
18	HOME EQUITY LOC FIXED	5.753	5.990	4.990	8.990	30	5	30 🗨 🥕	908,951	
19	MORTGAGE WITH ESCROW	4.340	4 070	A 445	7 0 40	100		170	11 040 074	
20	MORTGAGE	4.471		_						
22	HOME EQUITY LOC VARIABLE	5.408								
30	CLOSED BUSINESS LOAN UNDER 50K	4.252			žΞI `	YOUR	ASSIG	SNMENT:		
31	CLOSED NEW VEHICLE LOAN	4.192			= =					
32	CLOSED SECURED MISC LOAN	5.473								
34	CLOSED SHARED SECURED LOAN	3.500								
35	CLOSED USED REC VEHICLE LOAN	5.230	Fγ/	alua	te vi	ouri	ISP (of husir	ness unit	rc
36	CLOSED LOAN SPECIAL	3.360		aiuo	ite y					.0
37	CLOSED USED VEHICLE LOAN	5.146		nd h	uda	at ar	ning	thon	conside	r
38	CLOSED NEW REC VEHICLE LOAN	4.596	a		uuy	st gr	oupa		CONSIDE	1
39	CLOSED UNSECURED LOAN	10.038	ur	N dati	nao	r od	dina	those	codes fo	r
50	VISA CLASSIC - 11% NA	10.190	uh	Juan	ng u	au	ung	11696		71
51	VISA CLASSIC - 9.50% NA	11.000		ouot	omi	zody	viow	o on th	e Loan	
L	Totals	5.020		Cusi		zeu '	VIEW	5 011 11	e Luail	
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				PU		UAN	alys	is dash	DIBOU	
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Loan Category as of 9/30/2022

Categories 21



Tool #484 Look to Book Ratio Analysis

 Features the most robust loan analytics in CU*BASE and reveals the bigger picture on loan products

- All CU*BASE loan applications received within a defined date range (90-day history is available)
- Loan applications are broken down by paper quality and by application status for easy analysis

ASTERISK

Dashboard dive video available!

Check out the Data Analytics channel on ondemand.cuanswers.com

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File Edit Tools Help

Look-to-Book Ratio Analysis

Members and Non-Members

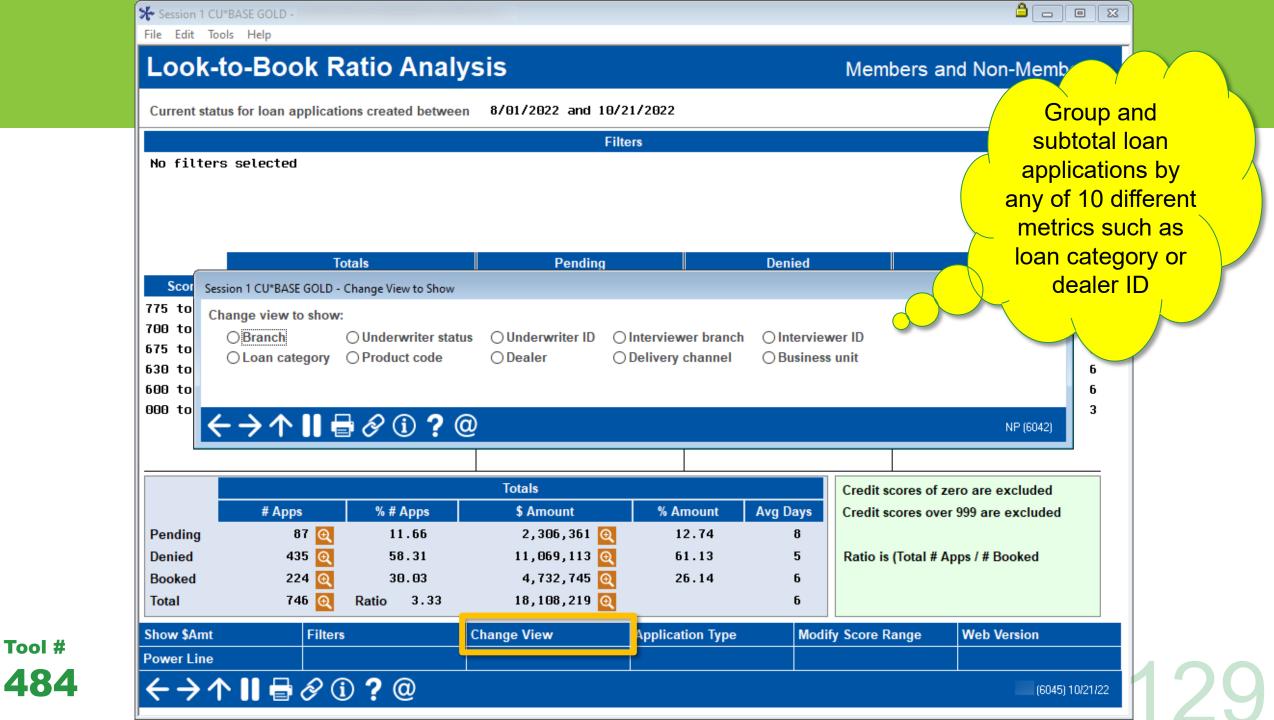
Current status for loan applications created between 8/01/2022 and 10/21/2022

Filters

No filters selected

# Application 56	%	Ratio				ys # Application		on % D			Booked		
56 🔇		Ratio	# Application	%	Days	# Appl	ication	%	Days	# Applic	ation	%	Day
	7.5	2.80 🧿	12 🧕	21.4	4 10		24 🕘	42.	95		20 🕘	35.7	
162 🤇	21.7	2.84 🖸	13 🧕	8.0	9 13		92 🧕	56.	88		57 🕘	35.2	
93 🤇	12.5	2.27 💽	9 🕘	9.7	7 8		43 🝳	46.	24		41 🕘	44.1	
160 🤇	21.4	3.14 🖸	22 🧕	13.8	3 7		87 🗨	54.	47		51 🕘	31.9	
84 🤇	11.3	6.00 🖸	12 🧕	14.3	3 7		58 🗨	69.	05		14 🗨	16.7	
191 🤇	25.6	4.66 🧕	19 🕣	9.9	9 7		131 🧕	68.	63		41 🕘	21.5	
# Apps	% # A	pps	\$ Amount		% Amount		Avg Days		Credit so	ores over 9	99 are ex	cluded	I
# Apps	% # A	pps	\$ Amount		% Amount		Avg Days	vg Days Credit s		ores over 9	99 are ex		1
	11.	.66	2,306,361 🤇	€	12	2.74	8						
435 💽	58.	. 31	11,069,113 🤇	€ (61	.13	5		Ratio is	(Total # App	os / # Boo	ked	
224 🧕	30.	. 03	4,732,745 🤇	€	26	5.14	6						
746 🧕	Ratio	3.33	18,108,219	€ 			6						
Filters			Change View	A	Applicati	on Type	М	odify	Score Ra	ange	Web Vers	ion	
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	160 84 191 191 87 0 435 0 224 0 745 0 5 1 1 1 5 1 5 1 1 5 1 5 1 5 1 5 1 5	160 € 21.4 84 € 11.3 191 € 25.6 # Apps % # A 87 € 11. 435 € 58 224 € 30 746 € Ratio	160 € 21.4 3.14 € 84 € 11.3 6.00 € 191 € 25.6 4.66 € # Apps % # Apps 87 € 11.66 435 € 58.31 224 30.03 746 € Ratio 3.33	160 21.4 3.14 22 2 84 11.3 6.00 2 12 2 191 25.6 4.66 2 19 2 # Apps * Apps \$ Amount 1 2 3	160 21.4 3.14 22 0 13.8 84 11.3 6.00 0 12 0 14.3 191 25.6 4.66 0 19 0 9.9 Totals # Apps \$ Amount 87 11.66 2,306,361 0 1 435 58.31 11,069,113 0 1 1 224 30.03 4,732,745 0 1 1 1 746 Ratio 3.33 18,108,219 0 1 4 Filters Change View 4	160 21.4 3.14 22 13.8 7 84 11.3 6.00 12 14.3 7 191 25.6 4.66 19 9.9 7 Totals Totals # Apps % # Apps \$ Amount % Amount 87 11.66 2,306,361 12 12 435 58.31 11,069,113 61 12 224 30.03 4,732,745 26 26 746 Ratio 3.33 18,108,219 2 Filters Change View Application	160 Q 21.4 3.14 Q 13.8 7 84 Q 11.3 6.00 Q 12 Q 14.3 7 191 Q 25.6 4.66 Q 19 Q 9.9 7 Totals # Apps \$ Amount % Amount 87 Q 11.66 2,306,361 Q 12.74 435 Q 58.31 11,069,113 Q 61.13 224 Q 30.03 4,732,745 Q 26.14 745 Q Ratio 3.33 18,108,219 Q Image: Change View Application Type	160 Q 21.4 3.14 Q 13.8 7 87 Q 84 Q 11.3 6.00 Q 12 Q 14.3 7 58 Q 191 Q 25.6 4.66 Q 19 Q 9.9 7 131 Q Totals # Apps \$ Amount Avg Days 87 Q 11.66 2,306,361 Q 12.74 8 435 Q 58.31 11,069,113 Q 61.13 5 224 Q 30.03 4,732,745 Q 26.14 6 746 Ratio 3.33 18,108,219 Q 6 6	160 21.4 3.14 22 13.8 7 87 54. 84 11.3 6.00 12 14.3 7 58 69. 191 25.6 4.66 19 9.9 7 131 68. Totals ***********************************	160 Q 21.4 3.14 Q 22 Q 13.8 7 87 Q 54.4 7 84 Q 11.3 6.00 Q 12 Q 14.3 7 58 Q 69.9 5 191 Q 25.6 4.66 Q 19 Q 9.9 7 131 Q 68.6 3 Totals Credit so # Apps \$ Amount % Amount Avg Days 87 11.66 2,306,361 12.74 8 8 435 58.31 11,069,113 61.13 5 8 8 8 435 30.03 4,732,745 26.14 6	160 21.4 3.14 22 13.8 7 87 54.4 7 84 11.3 6.00 12 14.3 7 58 69.0 5 191 25.6 4.66 19 9.9 7 131 68.6 3 Totals Totals % Amount Avg Days 87 11.66 2,306,361 12.74 8 435 58.31 11,069,113 61.13 5 224 30.03 4,732,745 26.14 6 746 Ratio 3.33 18,108,219 6 6 Filters Change View Application Type Modify Score Range	160 21.4 3.14 22 13.8 7 87 54.4 7 51 10 84 11.3 6.00 12 14.3 7 58 69.0 5 14<	160 21.4 3.14 22 13.8 7 87 54.4 7 51 31.9 31.9 84 11.3 6.00 12 14.3 7 58 69.0 5 14 16.7 191 25.6 4.66 19 9.9 7 131 68.6 3 41 21.5 Totals Totals Credit scores of zero are excluded # Apps \$ Amount \$ Aya Days A A 61.13 5 87 11.66 2,306,361 12.74 8 8 8 58.31 11,069,113 61.13 5 8 Ratio is (Total # Apps / # Booked 8 8 9 9 9 26.14 6 6 8 8 9 <td< td=""></td<>

Tool #



ook-to-	Book R	atio Anal	ysis			Members	and Non-Members
urrent status fo	r loan applicatio	ons created betwee	n 8/01/2022 and 10/2	21/2022			
			Filt	ers			
filters se	lected						Get insights in underwriter sta codes to furth
	То	tals	Pending		Denied		
Scor Session 1	CU*BASE GOLD - C	Change View to Show					analyze pendi
to	e view to show:			Interviewer branch			applications
to OB to OL to to	oan category	⊖ Underwriter stat	Dealer	Interviewer branch Delivery channel	○ Interviev ○ Business		applications 6 6 3 NP (6042)
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Tool # **484** ⊁ Session 1 CU*BASE GOLD -

File Edit Tools Help

Look-to-Book Analysis

Current status for loan applications created between 8/01/2022 and 10/21/2022

for Mbrs/Non-mbrs

TOTAL ALL # codes 58

						C	redit Scor	е	
Code/Description	# Apps	% Apps	\$ Amount of Apps	% Amt	\$ Amount Per App	High	Low	Avg	
222/INDIRECT 2016 & OLDER AUTO	166	22.3	3,232,194	17.8	19,471	817	478	643	
205/INDIRECT 2022-2023 AUTO 6	47	6.3	2,632,062	14.5	56,001	844	613	730	
213/INDIRECT 2019-2021 AUTO 64	73	9.8	2,481,060	13.7	33,987	820	537	676	
218/INDIRECT 2017-2018 AUTO 64	59	7.9	1,623,041	9.0	27,509	801	500	645	
217/INDIRECT 2017-2018 AUTO 49	40	5.4	1,115,649	6.2	27,891	811	447	\checkmark	
34/2016 & OLDER DIRECT AUTO 49	23	3.1	424,751	2.3	18,467	788	Т	nis exai	mpl
12/2019-2021 DIRECT AUTO 64-75	11	1.5	399,674	2.2	36,33 <mark>.</mark>				
6/PERSONAL LOAN >=\$50,001	7	.9	334,355	1.8	47,765			shows lo	oan
104/HOME EQUITY LN (FIXED) 81-	6	.8	302,900	1.7	50,483	750	а	pplicati	ons
3/PERSONAL LOAN \$5,001 to \$20,	31	4.2	294,511	1.6	9,500	759		• •	
221/INDIRECT 2016 & OLDER AUTO	19	2.5	270,711	1.5	14,247	843	sul	mmariz	ed I
26/2019-2021 DIRECT AUTO 49-63	8	1.1	268,532	1.5	33,566	786	D	roduct o	code
212/INDIRECT 2019-2021 AUTO 49	9	1.2	242,285	1.3	26,920	834			1
204/INDIRECT 2022-2023 AUTO 49	5	.7	240,296	1.3	48,059	828	71		
8/2022-2023 DIRECT AUTO 76-84	6	.8	236,714	1.3	39,452	792	580	697	1
1/PERSONAL LOAN \$1,500 to \$5,0	80	10.7	235,255	1.3	2,940	820	448	585	
94/HELOC 7 YR IO 8 YR REPAY 81	3	.4	235,000	1.3	78,333	672	664	666	
30/2017-2018 DIRECT AUTO 49-60	10	1.3	228,242	1.3	22,824	761	484	626	
	7.45		10,100,000		24.070				
	746		18,108,209		24,273	844	001	665	

Tool # **484**

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Product Code

Constitute C

★ Session 1 CU*BASE GOLD -

File Edit Tools Help

Look-to-Book Analysis

TOTAL ALL # codes 58

Current status for loan applications created between

						С	redit Scor	е
Code/Description	# Apps	% Apps	\$ Amount of Apps	% Amt	\$ Amount Per App	High	Low	Avg
222/INDIRECT 2016 & OLDER AUTO	166	22.3	3,232,194	17.8	19,471	817	478	643
205/INDIRECT 2022-2023 AUTO 6	47	6.3	2,632,062	14.5	56,001	844	613	730
213/INDIRECT 2019-2021 AUTO 64	73	9.8	2,481,060	13.7	33,987	820	537	676
218/INDIRECT 2017-2018 AUTO 64	59	7.9	1,623,041	9.0	27,509	801	500	645
217/INDIRECT 2017-2018 AUTO 49	40	5.4	1,115,649	6.2	27,891	811	447	637
34/2016 & OLDER DIRECT AUTO 49	23	3.1	424,751	2.3	18,467	788	490	659
12/2019-2021 DIRECT AUTO 64-75	11	1.5	399,674	2.2	36,334	774	530	655
6/PERSONAL LOAN >=\$50,001	7	.9	334,355	1.8	47,765	727	561	674
104/HOME EQUITY LN (FIXED) 81-	6	.8	302,900	1.7	50,483	750	644	696
3/PERSONAL LOAN \$5,001 to \$20,	31	4.2	294,511 🤤		9,500	759		642
221/INDIRECT 2016 & OLDER AUTO	19	2.5	270,711			\rightarrow		
26/2019-2021 DIRECT AUTO 49-63	8	1.1	268,532	Cot	incidente into o	nnlica	tion v	alumo
212/INDIRECT 2019-2021 AUTO 49	9	1.2	242,285		insights into a	• •		
204/INDIRECT 2022-2023 AUTO 49	5	.7	240,296	tota	l dollars, and c	redit s	core p	profiles
8/2022-2023 DIRECT AUTO 76-84	6	.8	236,7		ross each of yo	our pro	duct t	vnes
1/PERSONAL LOAN \$1,500 to \$5,0	80	10.7	235	40				ypcs.
94/HELOC 7 YR IO 8 YR REPAY 81	3	. 4	235,					
30/2017-2018 DIRECT AUTO 49-60	10	1.3	228,24	Wł	nich loan type i	eceive	es the	most
	746		18,108,20		qualified a			
								- T - W
Filters Change View								

8/01/2022 and 10/21/2022

for Mbrs/Non-mbrs

Tool # **484**

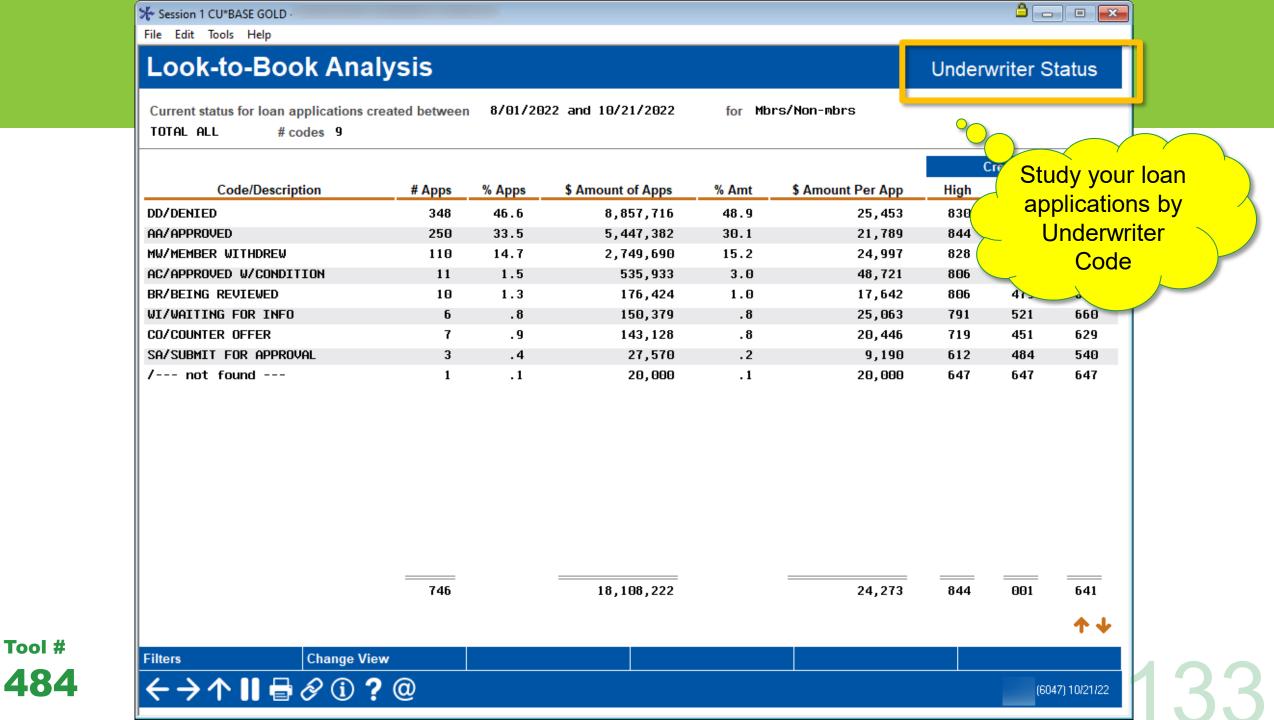
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(6047) 10/21/22



Product Code



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Underwriter Status

Session 1 CU*BASE GOLD -

File Edit Tools Help

Tool #

484

Look-to-Book Analysis

Current status for loan applications created between 8/01/2022 and 10/21/2022 for Mbrs/Non-mbrs

TOTAL ALL # codes 9

							C	redit Scor	е
	Code/Description	# Apps	% Apps	\$ Amount of Apps	% Amt	\$ Amount Per App	High	Low	Avg
	DD/DENIED	348	46.6	8,857,716	48.9	25,453	830	447	629
	AA/APPROVED	250	33.5	5,447,382	30.1	21,789	844	001	662
	MW/MEMBER WITHDREW	110	14.7	2,749,690	15.2	24,997	828	515	686
	AC/APPROVED W/CONDITION	11	1.5	535,933	3.0	48,721	806	556	700
	BR/BEING REVIEWED	10	1.3	176,424	1.0	17,642	806	479	620
	WI/WAITING FOR INFO	6	.8	150,379	.8	25,063	791	521	660
	CO/COUNTER OFFER	7	.9	143,128	.8	20,446	719	451	629
	SA/SUBMIT FOR APPROVAL	3	.4	27,570	.2	9,190	612	484	540
	/ not found	1	.1	20,000	.1	20,000	647	647	647
applicat on the i	many pending ions are waiting member versus on your team?	746		slipped th		ications the cracks ention? 24,273	844	001	<u> </u>
I #	Filters Change View	,							↑ ↓
34	← → ↑							(60	47) 10/21/22

Members and Non-Members

⊁ Session 1 CU*BASE GOLD -

File Edit Tools Help

Tool # **484**

Look-to-Book Analysis

Current	status for loan app	olication	s created l	between	8/01	1/2022 ai	nd 10/21/	2022	TO	ITAL DENI	ED	#	apps 4	135	
App #	Application Date	Credit Score	Branch	UW Status	UW ID	Dealer	Delivery Channel	Loan Cat	Prod Code	Int Branch	Int ID	Bus Unit	Mbr	Status	\$ Amount
0	Aug 01, 2022	485	2	DD	ME	241	DT	46	222	1	DT		N	D	19,612
3	Aug 01, 2022	569	1	MW	ME	252	RO	46	218	1	RO		Ν	D	32,178
4	Aug 01, 2022	560	2	DD	ME	251	DT	46	222	1	DT		N	D	20,590
9	Aug 02, 2022	627	1	DD	22	253	RO	46	218	1	RO		N	D	26,173
10	Aug 02, 2022	770	4	MW	ME		CU	03	34	4	ME		Ν	D	18,000
13	Aug 02, 2022	566	2	DD	CO	247	DT	46	222	1	DT		N	D	12,102
15	Aug 03, 2022	564	2	DD	ME	251	DT	46	213	1	DT		N	D	21,730
16	Aug 03, 2022	609	2	DD	ME	251	DT	46			P				19,431
18	Aug 03, 2022	590	4	DD	KP			<u> </u>	_	· · · · ·					97
19	Aug 03, 2022	664	1	MW	Βι	uilt in "	'Comn	10n E	Bond	s" fun	ctior	nality	allo	ws yo	J
0	Aug 04, 2022	560	4		to	study	the m	emb	ers w	/ho ha	ave a	applie	ed fo	r loan	s
1	Aug 04, 2022	522	4		.0	orady						^a PPin		n louin	Ŭ.
3	Aug 04, 2022	591 640													
5	Aug 04, 2022 Aug 04, 2022	613				Use	it to lo	ok fo	or ins	ights	or tr	ends	in th	neir	
1	Aug 04, 2022	551	~				graphi			U					
2	Aug 04, 2022	676				ucino	grapin					st an	u 30		, 000
3	Aug 04, 2022	542	2					e	enga	geme	nt				24,265
U	1. ag 01, 2022	0.12	-		$\overline{}$										
															↑ ↓
Export		Member	Connect	0	Commo	n Bonds	F	lters			Change	View			
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Members and Non-Members

⊁ Session 1 CU*BASE GOLD -

File Edit Tools Help

Look-to-Book Analysis

Member Connect

Current	status for Ioan	applicatior	s created	between	8/01	/2022 a	nd 10/21/	2022	то	ITAL DENI	ED	#	apps	435		
App #	Application Date	n Credit Score		UW Status	UW ID	Dealer	Delivery Channel	Loan Cat	Prod Code	Int Branch	Int ID	Bus Unit	Mbr	Status	\$ Amo	unt
0	Aug 01, 20	22 485	2	DD	ME	241	DT	46	222	1	DT		N	D		19,612
3	Aug 01, 20	22 569	1	MW	ME	252	RO	46	218	1	RO		N	D		32,178
4	Aug 01, 20	22 560	2	DD	ME	251	DT	46	222	1	DT		N	D		20,590
9	Aug 02, 20	22 627	1	DD	22	253	RO	46	218	1	RO	_	N	D		26,173
10	Aug 02, 20	22 770	4	MW	ME											18,000
13	Aug 02, 20	22 566	2	DD	CO			_								12,102
15	Aug 03, 20	22 564	2	DD	ME		Ĭ		YOU	R ASS	SIGN	IME	NT:			21,730
16	Aug 03, 20	22 609	2	DD	ME		•	_								19,431
18	Aug 03, 20	22 590	4	DD	КР											13,697
19	Aug 03, 20	22 664	1	MW	22											50,206
0	Aug 04, 20	22 560	4	DD	ME	- E	Dete	rm	ino	tho	nc	arce	ant	ane	of	2,000
1	Aug 04, 20	22 522	4	DD	KP						μ		JII	ayc	UI	2,680
3	Aug 04, 20	22 591	2	DD	22		loon		n	ooti	ond		ıhr	mitte	h	23,752
5	Aug 04, 20	22 640	2	MW	22		loan	i af	JUI	Call		5 30	JUI	IIIII	JU	32,685
6	Aug 04, 20	22 613	1	DD	22	ما 4		ala		:	h a					19,225
1	Aug 04, 20	22 551	2	DD	22	l lľ	nrou	gn	oni	ine	ba	NKI	ng	ver	SUS	16,635
2	Aug 04, 20	22 676	4	DD	ME			U					Ŭ			30,000
3	Aug 04, 20	22 542	2	DD	22		r	me	mb	er s	elt	-se	rvi	ce		24,265
																↑ ↓

Filters

Change View

Common Bonds

Tool # **484**

Export

Tool #476 Loan Write-off/ Charge-off History Dashboard

Provides valuable insight into overall loan yield and makes it easy to track losses

- Identify areas of the portfolio that are causing losses
- Analyze the members responsible for written-off or charged-off loans

ASTERISK

Dashboard dive video available!

Check out the Data Analytics channel on ondemand.cuanswers.com

۵ Session 0 CU*BASE GOLD - ABC CREDIT UNION - 0 23 File Edit Tools Help Written Off Loan History Dashboard MMDDYYYY] View indirect loans only Written off between 🗰 and Approved at board meeting on MMYYYY] æ WO/CO reason code € Branch WO/CO approved by 000 selected Interviewer 000 selected Select Loan category 000 selected Select Select Business unit Select 000 selected 000 selected 000 selected Select Select Loan purpose Loan security WO Chrgd Rsn Balance At Net Closed Date Туре Code Last Name Write Off Current Balance Net Change \$ Change % Date Off Account Jun 29, 2009 M 645 8,374.80 8,374.80 . 00 9 Ν .00 693 Jun 26, 2009 M 994.08 9 Ν 994.08 .00 .00 811 Jun 26, 2009 M Ν 7,359.13 7,359.13 9 .00 .00 645 Oct 25, 2011 S Mar 18, 2020 Θ Ν .00 .00 .00 .00 920 Oct 25, 2011 S Mar 18, 2020 Ν . 00 . 00 . 00 .00 900 Sep 29, 2008 C Feb 26, 2018 .00 Ν .00 .00 .00 811 007 Sep 28, 2015 R Ν 3,714.06 3,714.06 . 00 .00 4 007 866 Feb 23, 2022 R 7,597.89 .00 Ν 7,597.89 .00 900 Jun 30, 2011 C q Aug 25, 2016 . 00 Ν . 00 . 00 .00 866 Oct 25, 2011 M Ν 14,511.99 13,811.22 700.77-4.82 693 018 Apr 28, 2018 C 3,793.07 3,707.37 3 Ν 85.70-2.25 600 Feb 11, 2014 B Feb 11, 2014 Y .00 .00 .00 4 . 00 601 Feb 11, 2014 B Feb 11, 2014 Y. .00 .00 . 00 .00 4 800 Feb 11, 2014 B Feb 11, 2014 Y. .00 .00 .00 .00 4 800 Feb 13, 2013 Z Feb 13, 2013 Y. .00 . 00 . 00 .00 6 600 Apr 19, 2005 M Apr 19, 2005 8 V. .00 . 00 .00 .00 Credit Score history Account Inquiry Written off loan history Tracker review $\checkmark \downarrow$ 72.0 % Records 7,494 Members 5,234 Active 5,396 Closed 9,592 128.0 % View CO Loans View Filters Analysis Export Member Connect Common Bonds Template Management Clear Template **Open/Closed Date** ← → ↑ || 🖶 🔗 ① ? @ (5718) 10/25/22

Tool # **476**

w Filters plate Manageme		Analysis Clear Template	Export Open/Clos		Member Co	onnect	/iew CO Loans	Common Bo	nas
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1 1	Rsn Code	WO Date	Last Name	Closed Date	Chrgd Off	Balance At Write Off	Currept Balance	Net Change \$	Net Change %
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erviewer Sele	ect C	000 selected	WO/CO appro	wed by Select	000 <mark>se</mark> l	lected	Loan category	Select 000 g	selected
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тооl # **476**

۵ ★ Session 0 CU*BASE GOLD - ABC CREDIT UNION - 0 23 File Edit Tools Help Written Off Loan History Dashboard MMDDYYYY] View indirect loans only Written off between 🛗 and Approved at board meeting on MMYYYY] æ WO/CO reason code € Branch WO/CO approved by 000 selected Interviewer 000 selected Select Loan category 000 selected Select Select 000 selected Business unit Select 000 selected 000 selected Select Select Loan purpose Loan security WO Chrgd Balance At Net Rsn Closed Date Туре Last Name Write Off Current Balance Net Change \$ Change % Date Off Account Code 645 Jun 29, 2009 M 8,374.80 8,374.80 . 00 9 Ν .00 693 994.08 9 Jun 26, 2009 M Ν 994.08 .00 .00 811 Jun 26, 2009 M Ν 7,359.13 7,359.13 9 .00 .00 645 Oct 25, 2011 S Mar 18, 2020 Θ Ν .00 .00 .00 .00 920 Oct 25, 2011 S Mar 18, 2020 Ν . 00 . 00 . 00 .00 900 Sep 29, 2008 C Feb 26, 2018 .00 Ν .00 .00 .00 811 007 Sep 28, 2015 R Ν 3,714.06 3,714.06 . 00 .00 007 866 Feb 23, 2022 R 7,597.89 Ν 7,597.89 .00 .00 900 Jun 30, 2011 C Aug 25, 2016 .00 9 Ν . 00 . 00 .00 866 Oct 25, 2011 M Ν 14,511.99 13,811.22 700.77-4.82 693 Apr 28, 2018 C 3,793.07 3,707.37 3 018 Ν 85.70-2.25 600 Feb 11, 2014 B Feb 11, 2014 Y .00 .00 .00 4 . 00 601 Feb 11, 2014 B Feb 11, 2014 Y .00 .00 . 00 .00 800 Feb 11, 2014 B Feb 11, 2014 Y .00 .00 .00 .00 4 800 Feb 13, 2013 Z Feb 13, 2013 Y . 00 . 00 . 00 .00 6 600 Apr 19, 2005 M V. 8 .00 . 00 .00 .00 <u>Credit Score history</u> Account Inquiry $\checkmark \downarrow$ ∕iew Use Analysis for summary statistics lembers ____4 Active 5,396 72.0 % Records 7,494 Closed 9,592 128.0 % Ep port Member Connect View CO Loans View Filters Analysis **Common Bonds** Template Management Clear remplate en/Closed Date (5718) 10/25/22

Tool # 476

File Edit Tools Help

Written Off/Charge Off Analysis

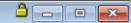
and

W/O between

Tool #

476

	Dollars	%	Count	% N	lembers	Usable Scores	Org Avg Crd Score	Event Avg Crd Score	Avg Cro Chg Orig		Avg Se t Mo	asoning nths
Total written off	36,143,242	100.0	6,413	85.6	4,546	3665	613	528	8	5-		40
Total charged off		.0	1,081	14.4	756					0	1	01
Combined	36,143,242		7,494		5,302	3665	613	528	8	5-		49
			Key	/ Facts for	Written C	Off Loans						
Top Reasons	Dollars	%	Coun	t %		Top 3 De	ealers	Dolla	rs	%	Count	%
** Blank **	14,280,00	. 90 39	.5 2,18	6 34.0	3			601	,186	1.6	76	1.
JOB LOSS	2,618,30	34 7	.2 66	3 10.3	3	IWN	ed auto	544	,737	1.5	56	
BANKRUPTCY 12	2,187,67	79 6	.0 27	5 4.2	2	IC	CADILLA	494	, 338	1.3	67	1.
INCOME LOSS	1,692,20	54 4	.6 33	3 5. 1	L	N	/iew Total	s 1,640	, 261	4.5	199	3.
DECEASED	1,690,61	12 4	.6 30	6 4.1	7	Top 3 Cat	egories	Dolla	rs	%	Count	%
MEDICAL	1,612,7	55 4	.4 30	0 4.0	j 99 WF	RITE OFF		14,280		39.5	2,186	34.
View Total	s 24,081,69	94 66	.6 4,06	3 63.3		SED VEHIC		8,470		23.4	1,231	19.
					98 SI	(GN LN -S	ECUR	2,413	,200	6.6	669	10.
						N	/iew Total	\$ 25,163	,299	69.6	4,086	63.
Top 3 Employees	Dollars	%	Coun	t %		Top 3 Me	mbers	Dolla	rs	%	Count	%
LC	7,104,00	93 19	.7 70	1 10.9	е ма			149	,728	.4	4	
1A	4,462,84	43 12	.3 83	1 13.0) LC			149	,390	.4	5	
** Blank **	3,375,59	97 9	.3 62	3 9.1	ZE			136	,639	. 3	1	
View Total	s 14,942,44	43 41	.3 2,15	5 33.0	— 5	١	/iew Total	s 435	,757	1.2	10	
ankruptcy Bo	ard Approval	Vie	ew Filters		Altern	ate Views	No	Filters				
←→↑ II 🖶 🔗	(j) ? @										(5997) 10/25/



Written off

File Edit Tools Help

Tool #

476

Written Off/Charge Off Analysis

W/O between	and									
	Dollars	%	Count	%	Members	Usable Scores	Org Avg Crd Score	Event Avg Crd Score	Avg Crd Score Chg Orig to Event	Avg Seasoning Months
Total written off	36,143,242	100.0	6,413	85.6	4,546	3665	613	528	85-	40
Total charged off		.0	1,081	14.4	756				0	101
Combined	36,143,242		7,494		5,302	3665	613	528	85-	49
			K	ey Facts	for Written (Off Loans				
Top Reasons	Dollar	Session 0 CL	J*BASE GOLI	D - Select V	/iew			Dolla	irs %	Count %
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JOB LOSS	2,618		,		arged off an			544	4,737 1.5	56 .
BANKRUPTCY 12	2,187			-	nbined anal	· ·	\bigcirc	494	4,338	\rightarrow
INCOME LOSS	1,692					-	ψ		× '	
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3ankruptcy	Board Approval	Vi	ew Filters		Altern	ate Views	N	Filters		
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Written off

File Edit Tools Help

Written Off/Charge Off Analysis

Tool # 476

C/O between	and										
	Dollars	%	Count	%	Members	Usable Scores	Org Avg Crd Score	Event Avg Crd Score	Avg Crd Score Chg Orig to Event		easoning onths
Total written off	36,143,242	100.0	6,413	85.6	4,546	3665	613	528	85-		40
Total charged off		.0	1,081	14.4	756				0		101
Combined	36,143,242		7,494		5,302	3665	613	528	85-		49
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Charged off

File Edit Tools Help

Written Off/Charge Off Analysis

and

W/O between

Tool #

476

	Dollars	% (Count	%	Members	Usable Scores	Org Avg Crd Score	Event Avg Crd Score		Crd Score rig to Event	Avg Se Mo	asonin nths
Total written off	36,143,242	100.0	Б,413	85.6	4,546	3665	613	528		85-		40
Total charged off		.0	1,081	14.4	756					0	:	101
Combined	36,143,242		7,494		5,302	3665	613	528		85-		49
			Key	Facts fo	r Written C)ff Loans						
Top Reasons	Dollars	%	Count	%		Top 3 De	alers	Dolla	rs	%	Count	%
** Blank **	14,280,00	0 39.5	2,186	i 34.	0			601	,186	1.6	76	1.
JOB LOSS	2,618,38	4 7.2	663	3 10.	3	IWN	ed auto	544	,737	1.5	56	
BANKRUPTCY 12	2,187,67	96.0) 275	54.	2	íC	CADILLA	494	, 338	1.3	67	1.
INCOME LOSS	1,692,26	4 4.6	333			N	/iew Totals	1,640),261	4.5	199	3.
DECEASED	1,690,61	2 4.6	306			Top 3 Cate	aories	Dolla	rs	%	Count	%
MEDICAL	1,612,75	5 4.4	- 300) 4. 	6 99 WF	RITE OFF		14,280			2,186	34.
View Total	ls 24,081,69	4 66.6	4,063	63.	³ 15 US	SED VEHIC	LES	8,470		23.4	1,231	19.
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							/iew Totals	25,163	,299	69.6	4,086	63.
Top 3 Employees	Dollars	%	Count	%		Top 3 Me	mbers	Dolla	rs		9	
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Written off

Session 0 CU*BASE GOLD − ABC CREDIT UNION

File Edit Tools Help

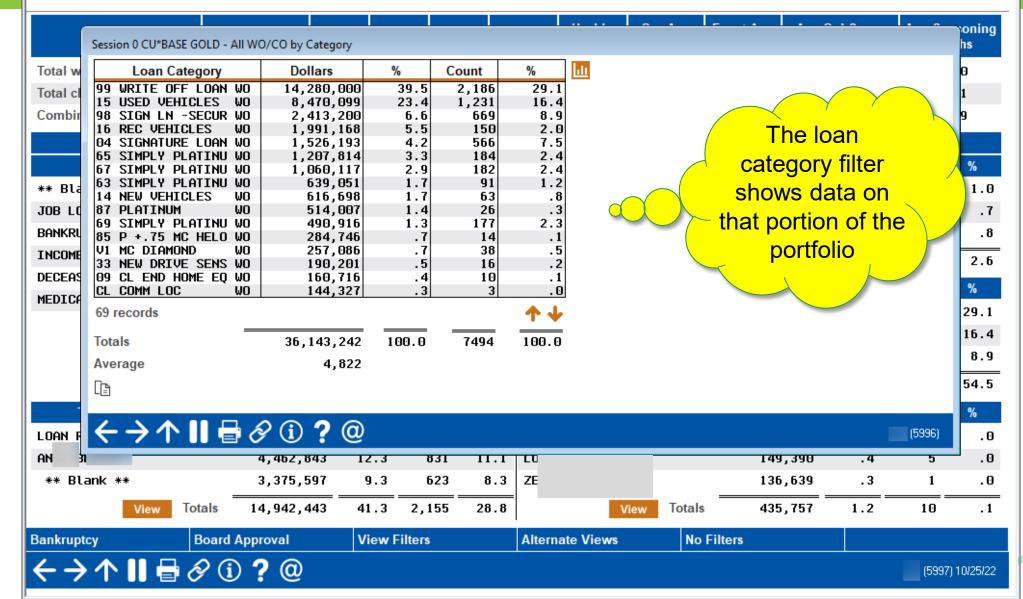
Written Off/Charge Off Analysis

between

Tool #

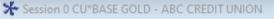
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File Edit Tools Help

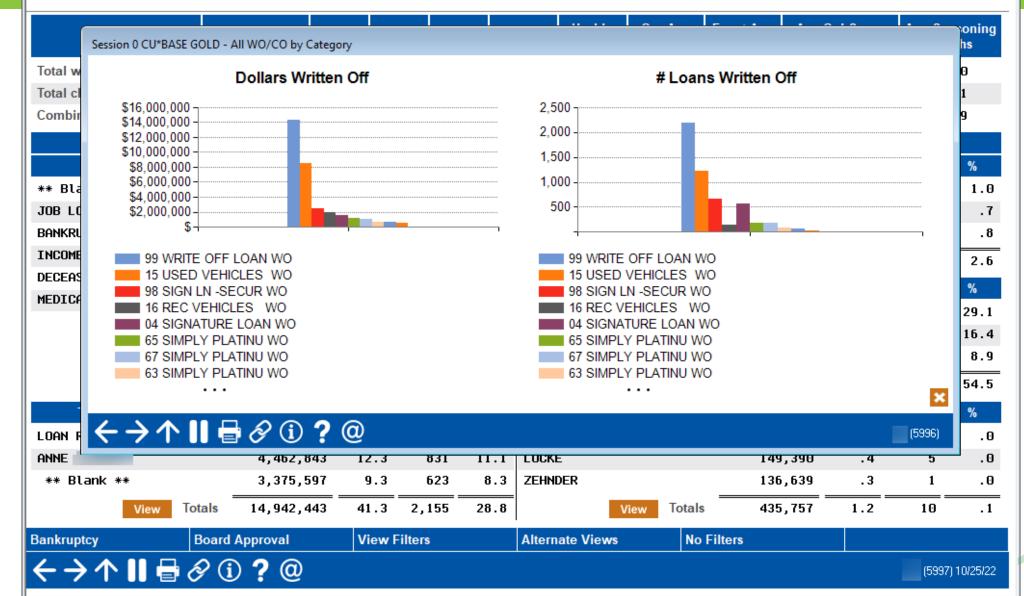
Written Off/Charge Off Analysis

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W/O & C/O

Session 0 CU*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

Written Off/Charge Off Analysis

W/O between

Tool #

476

and

	Dollars	%	Count	%	Members	Usable Scores	Org Avg Crd Score	Event Avg Crd Score		rd Score ig to Event		asoning nths
Total written off	36,143,242	100.0	6,413	85.6	4,546	3665	613	528		85-		40
Total charged off		. 0	1,081	14.4	756					0	1	01
Combined	36,143,242		7,494		5,302	3665	613	528		85-		49
			Key	Facts fo	r Written	Off Loans						
Top Reasons	Dollars	%	Count	t %		Top 3 De	alers	Dolla	rs	%	Count	%
** Blank **	14,280,00)0 39	.5 2,18	6 34	.0			601	,186	1.6	76	1.1
JOB LOSS	2,618,38	14 7	.2 66	3 10	.3	IWN	ed auto	544	1,737	1.5	56	. 8
BANKRUPTCY 12	2,187,67	'9 6	.0 27	54	.2	IC	CADILLA	494	1,338	1.3	67	1.0
INCOME LOSS	1,692,20	4 4	.6 33			N	/iew Totals	1,640	9,261	4.5	199	3.1
DECEASED	1,690,61		.6 30		.7	Top 3 Cate	egories	Dolla	rs	%	Count	%
MEDICAL	1,612,75	i5 4	.4 30	0 4	.6 99 l	RITE OFF		14,280		39.5	2,186	34.0
View Tota	ls 24,081,69	14 66	.6 4,06	3 63	. ³ 15 ι	JSED VEHIC	LES	8,470	-	23.4	1,231	19.1
					98 9	SIGN LN -S	ECUR	2,413	3,200	6.6	669	10.4
	Us	e this	to ma	ke	Ч	N	/iew Totals	25,163	3,299	69.6	4,086	63.7
Top 3 Employees		ire vo	our auc	lit		Top 3 Me	mbers	Dolla	rs	%	Count	%
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46				le	.0 LC			149),390	.4	5	. 6
** Blank **	3,375,5		62	39	.7 ZE			136	639	.3	1	. 6
View	ls 14,942,44	41	.3 2,15	5 33	. 6	N	/iew Totals	435	5,757	1.2	10	. 1
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< → ↑ II 🖶 🔗	(i) ? @										(5997) 10/25/22

Written off

🛧 Session 0 CU*BA	SE GOLD - ABC	CREDIT UNION
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File Edit Tools Help

Board Approval Information by Year

	L 🗈 🔟	Boa	rd Approved		Total Loans	
Y	/ear	Count	\$ Amount	Count	\$ Amount	% Approved
Q 2022		298	1,011,856	298	1,011,856	100.0
0 2021		364	1,698,841	365	1,698,841	99.7
0 2020		651	3,277,489	652	3,277,489	99.8
Q 2019		1,167	6,466,491	1,168	6,466,491	99.9
Q 2018		572	3,281,746	573	3,281,746	99.8
2017		511	2,645,020	513	2,647,822	99.6
0 2016		388	1,935,594	388	1,935,594	100.0
Q 2015		213	1,274,752	366	1,963,066	58.1
0 2014		0	0	665	1,815,509	.0
0 2013		0	0	347	1,382,412	.0
Q 2012		0	0	232	1,668,102	.0
Q 2011		0	0	295	1,987,338	.0
# records 23	Totals	4,164	21,591,789	7,494	36,143,230	55.5

Tool # **476**

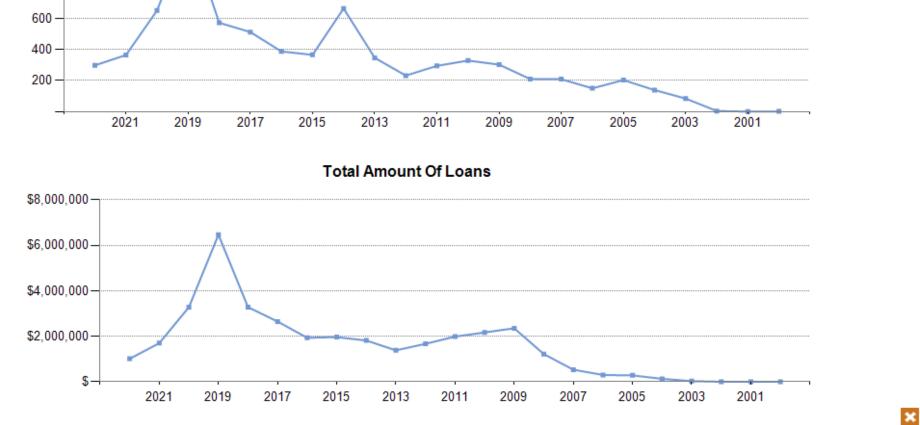
Show Charged off

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Written Off





Show Charged off

(5991) 10/25/22

Written Off

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	Ce 🛄	Board	Approved		Total Loans		PDF 🔀
Year	Co	ount	\$ Amount	Count	\$ Amount	% Approved	
Q 2022		0	0	0	0	.0	
2022 2021 2020 2020 2019 2018 2017		0	0	0	0	.0	
2020		0	0	0	0	.0	
0 2019		0	0	0	0	.0	
2018		0	0	0	0	.0	
0 2017		13	0	13	0	100.0	

 ★ Session 0 CU*BASE GOLD - A File Edit Tools Help Written Off L Written off between Approved at board meet 	oan History	Dashboard	⟨YYY] □View indirect loa Branch Q	ns only WO/CO reason code				
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Business uni Select 000 selected Loan purpose Select 000 selected Loan security Select 000 selected Account Type Rsin WO Last Name Image: Select 000 selected Net Net 9 643 Jun 29, 2009 M Last Name Image: Select 000 selected Net Net 9 643 Jun 29, 2009 M Image: Select 000 selected Net Net Net 9 643 Jun 29, 2009 M Image: Select 000 selected Net Net Net 9 643 Jun 26, 2009 M Image: Select 000 selected Net Net Net Net 2 900 0ct 25, 2011 S Select 0ct 25, 2011 S Image: Select 2000 Selected Identify the loan category 000 Selected 000 Selected 000 Selected 000 Selected 1000 Selected <td< th=""></td<>								
View Filters	Analysis	Export	Member Connect	View CO Loans Comr	mon Bonds			
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	∂ (ì ? @				(5718) 10/25/22			

Tool #976 Where Your Members Borrow

•An invaluable marketing tool when it comes to identifying members who have loans elsewhere and finding out where members are spending their money

- Analyzes all credit reports that have been pulled for underwriting purposes
- Identifies the financial institutions that appeared on those credit reports

ASTERISK

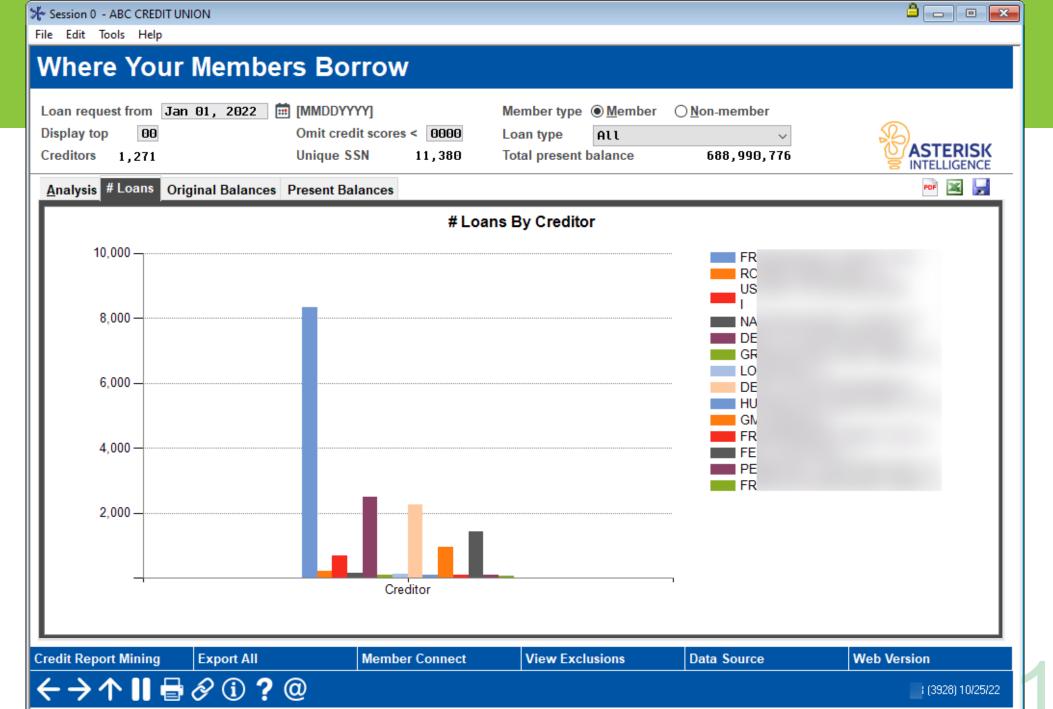
Dashboard dive video available!

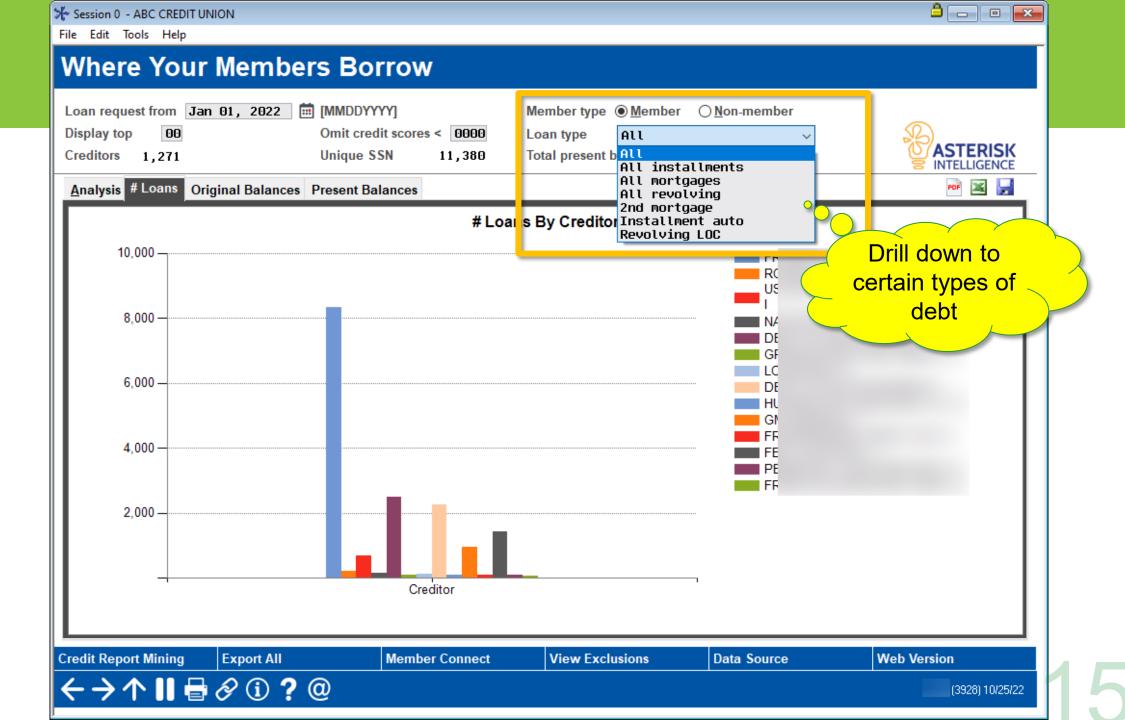
Check out the Data Analytics channel on ondemand.cuanswers.com

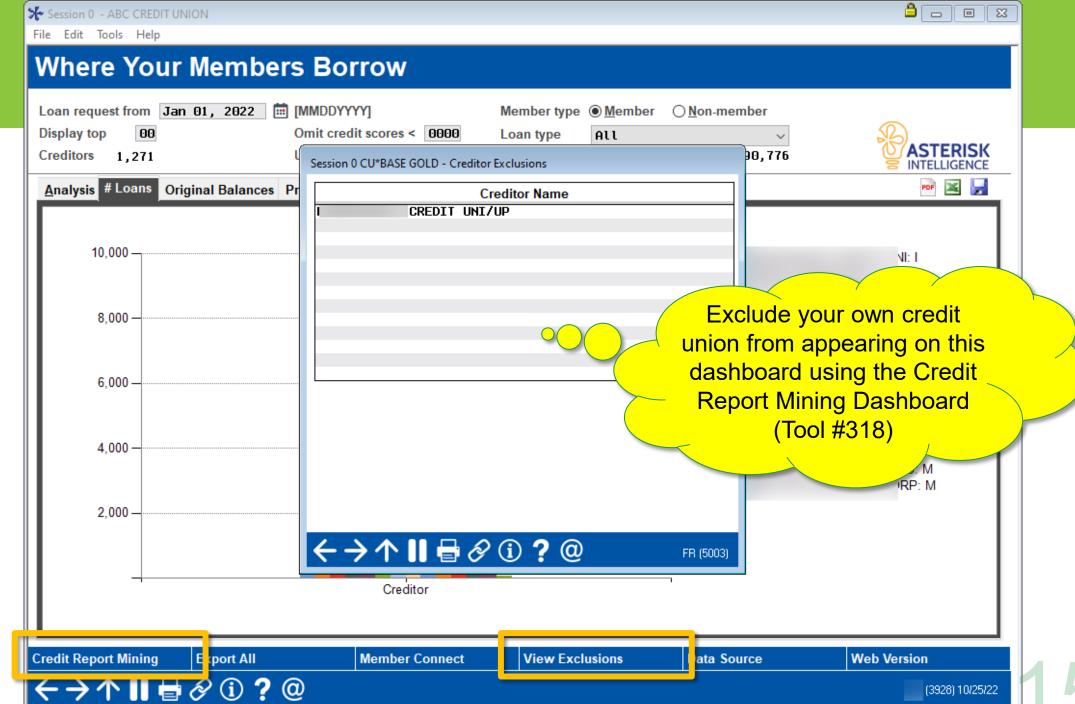
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Vhere Your Memb			_		
oan request from Jan 01, 2022			nber type Membe	r <u>∩N</u> on-member	
)isplay top	Omit credit scores < 0000		n type All	~	ASTERISK
Creditors 1,271	Unique SSN 11,380	Tota	I present balance	688,990,776	INTELLIGENCE
<u>A</u> nalysis <mark># Loans</mark> Original Balanc	ces Present Balances				POF 🔀 层
Credi	tor	Туре	Count	Original Balance	Present Balance
<mark>⊛</mark> F	✓ Export	Ι	8,323	154,066,702	117,983,146
<mark>€</mark> R	✓ Export	М	222	31,218,728	29,664,265
<mark>@</mark> U	✓ Export	I	685	16,187,603	17,829,736
<mark>@</mark> N	✓ Export	M	141	18,777,392	16,588,424
<mark>⊙</mark> D	✓ Export	Ι	2,505	13,858,105	16,018,495
<u>e</u> 6	✓ Export	М	105	18,799,263	15,613,315
ΘL	✓ Export	м	123	14,115,173	12,921,842
<mark>⊕</mark> D	✓ Export	Ι	2,268	11,415,714	12,593,489
🔍 н	✓ Export	м	105	14,359,100	12,388,605
<mark>€</mark> G	✓ Export	I	964	18,269,152	11,648,845
<mark>€</mark> F	✓ Export	М	106	14,127,499	11,598,975
€ F	✓ Export	I	1,439	9,469,296	10,759,416
€ P	✓ Export	М	83	10,764,219	10,066,984
<mark>€</mark> F	✓ Export	М	76	9,557,343	9,046,302
<mark>⊙</mark> F	✓ Export	М	86	9,936,727	8,824,244
<mark>⊙</mark> W	✓ Export	M	99	10,487,915	8,239,049
<mark>⊕</mark> L	✓ Export	м	43	8,201,523	7,490,710
					↑ ↓
edit Report Mining Export All	Member Connect		View Exclusions	Data Source	Web Version

Session 0 - ABC CREDIT U ile Edit Tools Help	NION					
Vhere Your	^r Members E	Borrow				
oan request from Ja		DYYYY]	Mem	bertype Member	er <u>N</u> on-member	
isplay top 00		credit scores < 0000	Loan		~	ACTEDICK
reditors 1,271	Uniq	ue SSN 11,380	Total	present balance	688,990,776	
Analysis # Loans Or	riginal Balances Preser	nt Balances				POF 🔀 🚽
	Creditor		Туре	Count	Original Balance	Present Balance
⊕ F		✓ Export	I	8,323	154,066,702	117,983,146
⊖ R		 Export 	M	222	31,218,728	29,664,265
<mark>⊕</mark> U		 Export 	I	685	16,187,603	17,829,736
<mark>⊕</mark> N		 Export 	М	141	18,777,392	16,588,424
⊖ D		✓ Export	I	2,505	13,858,105	16,018,495
€ 6		 Export 	М	105	18,799,263	15,613,315
€ L		 Export 	М	123	14,115,173	12,921,842
Ð D		 Export 	I	2,268	11,415,714	12,593,489
Э Н		 Export 	М	105	14,359,100	12,388,605
€ G		Export	I	964	18,269,152	11,648,845
₽ F		 Export 	м	106	14,127,400	LI EDE
€ F		Export	I	1,439		· · · · ·
€ P		 Export 	М	83	Analyzes credit re	
€ F		Export	М		through CU*BA	SE (credit
€ F		 Export 	м		reports from a 3 ^r	•
€ W		 Export 	М			
<mark>⊕</mark> L		✓ Export	м		are not inc	luded)
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edit Report Mining	Export All	Member Connect	v	iew Exclusions	Data Source	Web Version
< → ↑ 🖶	8 i ? @					(3928) 1







oan request from Jan 0 Display top 00 Creditors 1,271 Analysis # Loans Origin	Omit credit scores <	Member type Member type Member type All Loan type All Total present balanc	~	
Image: state of the state	Creditor ✓ E ✓	Determine v loan appl through or membe	R ASSIGNMENT: what percenta ications cam nline banking er self-servica	e in 105 145 J via 175

Analyzing Employee Activity

Tool #1195 Tool Usage 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 being used – and going unused – in CU*BASE



Dashboard dive video available!

STERISK

Check out the Data Analytics channel on ondemand.cuanswers.com

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		X

Session 1 CU*BASE GOLD -File Edit Tools Help

Tool Usage Analysis

Select

521

859

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Analysis 1 of 1

Employee ID
Tool #
Employees
Tools

	Search for
Categories	Select
Types	Select

Exact Description

		# Employees	# of Times Used						
Tool #	Tool Title	Assigned	This Month	Last Month	Last 90 Days	Last 6 Months			
53	Process Member Applications	319	4,018	16,255	48,940	103,075			
	ATM/Debit Card Maintenance	284		7,414	22,488				
	Teller/Vault Cash Transfers & Inquiry	299	1,370	5,789	18,415				
	Work/View Loan Application Status	283	1,332	5,278	17,093	32,548			
	Update Account Information	373	1,270	4,474	14,007				
60	GL Journal History Inquiry	368	1,161	3,824	11,922				
	Xpress Teller	236	1,081	4,026	12,881	23,603			
3	Open/Maintain Memberships/Accounts	331	896	4,142	10,928				
14	Member Personal Banker	346	685	3,073	9,481				
35	Branch Vault Control	285	575	2,399	7,511	15,134			
	Update/Order Online Credit Cards	263	506	2,054	6,076				
492	Member Account Adjustment (Full)	123	491	1,794	5,555	11,108			
61	Create/Post GL Journal Entries	267	472	1,498	4,896	9,711			
21	Print Misc Member Account Forms	342	403	1,626	4,950				
4	View My Cross Sales Status	392	384	1,508	4,356	8,783			
	Enter General Member Comments/Messages 🦳	353	368	1,444	4,901	9,783			
	Work Online Banking Apps/Requests	177	328	1,566	4,136	7,839			
15	Update Membership Information	318	303	1,237	3,608	8,186			

About This Tool
Show A

Show Assigned Employees

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Tool # **1195**

Employee ID Select O Search for		Exa	act Description	1	
Cool # Categories Select					
# Employees 521 Types Select					
Fools 859					
	# Employees		# of Time	es Used	
Tool # Tool Title	Assigned	This Month	Last Month	Last 90 Days	Last 6 Mont
53 Process Member Applications	319	4,018	16,255	48,940	103,
11 ATM/Debit Card Maintenance	284	1,686	7,414	22,488	44
32 Teller/Vault Cash Transfers & Inquiry	299	1,370	5,789	18,415	35,
2 Work/View Loan Application Status	283	1,332	5,278	17,093	32,
20 Update Account Information 60 GL Journal History Inquiry	373 368	1,270	4,474 3,824	14,007 11,922	26, 23,
1600 Xpress Teller	236	1,081	4,026	12,881	23,
3 Open/Maintain Memberships/Accounts	331	896	4,142	10,928	19,
14 Member Personal Banker	346	685	3,073	9,481	18,
35 Branch Vault Control	285	575	2,399	7,511	15,
12 Update/Order Online Credit Cards	263	506	2,054	6,076	12,
492 Member Account Adjustment (Full)	123	491	1,794	5,555	11,
61 Create/Post GL Journal Entries	267	472	1,498	4,896	9,
21 Print Misc Member Account Forms	342	403	1,626	4,950	10,
4 View My Cross Sales Status	392	384	1,508	4,356	8,
70 Enter General Member Comments/Messages 13 Work Online Banking Apps/Requests	353	368	1,444	4,901	9,
15 Update Membership Information	177 318	328 303	1,566 1,2 <mark>~</mark> 7	4,136 3,608	7, 8,
			1,2	5,000	
About This Tool Show Assigned Employees					Т
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			been us	\checkmark	
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			l'étérina,	J /	

	Session 0 CU*BASE GOLD - ABC CREDIT UNION					
	File Edit Tools Help					
	Tool Usage Analysis				Ana	alysis 1 of 1
	Employee ID Select 0 Search for		E	xact 🗌 Descriptio	n	
	Tool # Categories Select # Employees 524 Types Select					
	# Employees 524 Types Select # Tools 859					
	Tool # Tool Title	# Employees Assigned	This Month	# of Tim Last Month	es Used Last 90 Days	Last 6 Months
	113 ACH Posting Controls Config	9				
	118 Add-on Additional Funds to Student Loan 122 AIRES - Create Files	23				1
	123 AIRES - Delete Files 124 AIRES - Print File List	7				2
	125 AIRES - View Files 137 ARU Detail Stats (AUDICC)	8				
	142 ATM Network/Terminal Activity 143 ATM Surcharge Rebate Reward Program Cfg	12				
	145 ATM/Dbt/Crdt: Audit Card Status Changes 148 ATM/Dbt/Crdt: Card Images Config Inquiry	20				1
	149 ATM/Dbt/Crdt: Configure Card Images 150 ATM/Dbt/Crdt: CU Status Code Pref Inq	7				1
	151 ATM/Dbt/Crdt: CU Vendor Preferences Ing	63 49				2
	152 ATM/Dbt/Crdt: Service Charge Group Inq 154 ATM/Dbt/Crdt: View Vendor Status Codes	8		8		
	161 Audit Disabled/Inactive PIN/PWs Rpt 167 Auto-Enroll Marketing Club Members	16				
	About This Tool Show Assigned Employees					÷
				These tools	s have	
				NOT been		
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				in the last I		
				days.		
Tool #						
1195	<>>↑					(6705) 10/25/22
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Session 1 CU*BASE GOLD -File Edit Tools Help

Tool Usage Analysis

Select

521

859

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Analysis 1 of 1

Employee ID
Tool #
Employees
Tools

Tool #

1195

	Search for
Categories	Select
Types	Select

Exact Description

		# Employees		# of Time	es Used				
Tool #	Tool Title	Assigned	This Month	Last Month	Last 90 Days	Last 6 Months			
	Process Member Applications	319	4,018	16,255	48,940	103,075			
	ATM/Debit Card Maintenance	284	1,686	7,414	22,488	44,441			
	Teller/Vault Cash Transfers & Inquiry	299	1,370	5,789	18,415	35,938			
	Work/View Loan Application Status	283	1,332	5,278	17,093	32,54			
	Update Account Information	373	1,270	4,474	14,007	26,222			
	GL Journal History Inquiry	368	1,161	3,824	11,922	23,49			
	Xpress Teller	236	1,081	4,026	12,881	23,603			
	Open/Maintain Memberships/Accounts	331	896	4,142	10,928	19,303			
	Member Personal Banker	346	685	3,073	9,481	18,63			
	Branch Vault Control	285	575	2,399	7,511	15,134			
	Update/Order Online Credit Cards	263	506	2,054	6,076	12,57			
	Member Account Adjustment (Full)	123	491	1,794	5,555	11,10			
	Create/Post GL Journal Entries	267	472	1,498	4,896	9,71			
	Print Misc Member Account Forms	342	403	1,626	4,950	10,08			
	View My Cross Sales Status	392	384	1,508	4,356	8,78			
	Enter General Member Comments/Messages	353	368	1,444	4,901	9,783			
13	Work Online Banking Apps/Requests	177	328	1,566	4,136	7,83			
15	Update Membership Information	318	303	1,237	3,608	8,180			
About	t This Tool Show Assigned Employees	•				↑ ↓			
		Investigate	e assigned						
			es' usage						
		omploye	de deage						
\leftrightarrow	^ ┃ 🖶 & ① ? @					(6705) 11/07/2			

Tool # # Employees # Tools Tool #	521 859	O Search for Categories Select Types Select D - Employees Assigned to To # 53 E		Applications		Exact Description	nths
51 11 32 AA 2 AB 2C AE 6C AF 160C AH 3 AI 14 AJ 35 AL 12 AO 492 AP 61 AQ 21 AR 4 4 4 4 4 4 4 4 4 4 4 4 4	D Al Al Al Al Al Al Al Al Al Al Al Al Al A	Name	Teller N Y Y Y Y Y Y Y Y Y Y Y	Team AU AU TL MS TL TL TL TL TL TL TL	Job Class SR ELLER ELLER ELLER	Used This Month 108 4 11 11 175 13	Set a plan for now your staff an begin using the software
		🖶 🔗 🛈 ? @)			↑ ↓	6704) 7,839 8,186 ↑ ↓

	File Edit Tools Help	
	Tool Usage Analysis	Analysis 1 of 1
	Employee ID Select O Search for Exact Description Tool # Categories Select # Employees 521 Types Select	
	# Tools 859 Session 1 CU*BASE GOLD - Employees Assigned to Tool	
	Tool # # 53 Process Member Applications	nths
	51 11IDNameTellerTeamJob ClassUsed This Month32 32 4AAA 	3,075 4,441 5,938 2,548 6,222
	160C AH Ar Y TL 3 AI AL Y TELLER 14 AJ Ar Y TELLER 35 AL Ar Y TELLER	3,498 3,603 9,303 8,637 5,134 2,579
	492 61 AQAP AIAIYAI61 AQAIYV17521 AR AIAIYTL17524 AV AVAIYTL13	2,319 1,108 9,711 0,088 8,783 9,783 7,839
	13 15 Toggle Counts ↑ ↓	7,839 8,186
	■ Abou ← → ↑ II ■ ♂ U 2 @ Let's toggle through the views	(6704)
Tool # 1195	< → ↑	(6705) 11/07/22

		OLD - Employees Assigned to # 53	Tool Process Membe	r Applicat	tions		h	oths
53 11	ID	Name	Teller	Team	Job Class	Used Last Month		8,075 4,441
32 AF	A A		N	AU				5,938
32 AF 2 AE 20 AE 60 AF	B Al		Y	TL TL	MSR	452 1	le l	2,548 5,222
60 AF	E A		Ŷ	TL		1	3	3,498
1600 AF 3 A1			Y	TL	TELLER			3,603 9,303
14 o.:	J A		Ŷ		TELLER		6	8,637
35 AL 12 AC			Y	TL		78		5,134 2,579
492 AF	P A		Ŷ				1	1,108
61 AC 21 AF	iq Al IR Al		Y Y	TL		245		9,711 9,088
4 8	V A		Ý	16	TELLER	35	6	8.783
13 15 Tog	oggle Counts					↑ ↓		9,783 7,839 8,180
Abou 🧲		i 🖥 🔗 🛈 ? (ລ				(6704)	^ ↓

# Tools	859 Session 1 CU*BASE (Types Select GOLD - Employees Assigned to # 53	Tool Process Member	r Applicati	ions		nths
53 11	ID	Name	Teller	Team	Job Class	Used Last 90 Days	3,07 4,44
32	AA A		N Y	AU TL	MSR	1,054	5,93 2,54
20	AA A AB A AE A AF A AH A		Y	TL	nak	1	6,22 3,49
1600	af a Ah a		Y Y	TL TL		1	3,60
14	AI A AJ A AL A AD A AP A AQ A AQ A AQ A		Y Y		TELLER		9,30 8,63
35	AL A		Y	TL		178	5,13 2,57
35 12 492 61	AD A AP A		Y				1,10 9,71
21	aq a Ar a		Y Y	TL		444	0,08
	AV A		Y		TELLER	117	8,78 9,78
13	Toggle Counts					↑ ↓	7,83 8,18
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Session 1 CU*BASE GOLD -File Edit Tools Help

Tool Usage Analysis

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Select

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859

Analysis 1 of 1

Employee ID
Tool #
Employees
Tools

Tool #

1195

	Search for
Categories	Select
Types	Select

Exact Description

Tool #	Tool Title					
	Tool Title	# Employees Assigned	This Month	Last Month	Last 90 Days	Last 6 Months
	ocess Member Applications	319	4,018	16,255	48,940	103,07
	M/Debit Card Maintenance	284	1,686	7,414	22,488	44,4
	eller/Vault Cash Transfers & Inquiry	299	1,370	5,789	18,415	35,9
	ork/View Loan Application Status	283	1,332	5,278	17,093	32,5
	date Account Information	373	1,270	4,474	14,007	26,2
	. Journal History Inquiry	368	1,161	3,824	11,922	23,4
	oress Teller	236	1,081	4,026	12,881	23,6
3 Op	en/Maintain Memberships/Accounts	331	896	4,142	10,928	19,3
	ember Personal Banker	346	685	3,073	9,481	18,6
35 Br	anch Vault Control	285	575	2,399	7,511	15,1
	date/Order Online Credit Cards	263	506	2,054	6,076	12,5
	ember Account Adjustment (Full)	123	491	1,794	5,555	11,1
	eate/Post GL Journal Entries	267	472	1,498	4,896	9,7
	int Misc Member Account Forms	342	403	1,626	4,950	10,0
	lew My Cross Sales Status	392	384	1,508	4,356	8,7
	nter General Member Comments/Messages 👘	353	368	1,444	4,901	9,7
13 Wo	ork Online Banking Apps/Requests	177	328	1,566	4,136	7,8
15 Up	date Membership Information	318	303	1,237	3,608	8,1
About Th	Show Assigned Employees Don't know what tool is? Use this learn more about	to				^ •

	Session 0 CU*BASE GOLD - ABC CREDIT UNION File Edit Tools Help Tool Usage Analysis Employee ID Select 0 Search for	a Analysis 1 Exact □Description)
	Tool #Shortcut CARD53Long description53Enter an account base, the full card number or the last four numbers of11ATM/Debit11Card Maintenance11Screen where you can perform maintenance		1ths 4,587 1,996 7,306 5,836 2,352 0,323 1,621 9,457 8,379 5,707 7,644 5,653 4,819 5,226
	70 Program UPANCARDCL ATM/Debit Card Maintenance 15 13 Image: Categories of the stress of the stres	(6135)	4,846 4,536 4,304 3,700
Tool # 1195	←→↑ 🖶 & ① ? @	(67	05) 10/25/22

Employee ID Select 0 Search for	Exact Description
Tool # Categories Select # Emple Session 0 CU*BASE GOLD - Tool Category Code Selection # Tools Jump to Description starting with Jump to Code starting with Jump to Code starting with Tool # Search for Description containing	nths
53 Code Description 12 NEWTOOLS New tools added in most recent release 0CCTODL ACH Processing Tools ACH ACH Processing Tools and Inquiries ALM ALM Processing Tools and Inquiries ALM ALM Processing Tools ANALYSIS Mngmnt Analysis Dashboards & Inquiries AP Accounts Payable Tools ARU Audio Response Tools & Analyses AUDITING Auditing Tools & Inquiries BATCH Offline (Batch) ATM/Debit Card Tools BILLPAY Bill Pay and P2P Tools BONUS/PATR Bonus/Patronage Dividend Posting Tools * Select ✓	 WARNING! Remember that if any items are already selected and you wish to keep those original selections, you must hold Ctrl before clicking to select add After a CU*BASE Release, use the NEWTOOLS category filter to identify whether staff has begun to take advantage of new tools

	 Session 0 CU*BASE GOLD - ABC CREDIT UNION File Edit Tools Help TOOI USAGE Analysis Employee ID Select 0 Search for 1 Tool # Categories Select # Employees 524 Types Select # Tools 859 	Analysis 1 of 1
Tool #	Tool #Tool Title53 Process Member Applications11 ATM/Debit Card Maintenance32 Teller/Vault Cash Transfers & Inquiry2 Work/View Loan Application Status20 Update Account Information1600 Xpress Teller60 GL Journal History Inquiry14 Member Personal Banker3 Open/Maintain Memberships/Accounts12 Update/Order Online Credit Cards35 Branch Vault Control492 Member Account Adjustment (Full)61 Create/Post GL Journal Entries21 Print Misc Member Account Forms70 Enter General Member Comments/Messages50 Disburse Member Loan Funds15 Update Membership Information13 Work Online Banking Apps/Requests	 POUR ASSIGNMENT: 1. Identify tools that have never been used by any employees 2. Develop a plan to help staff learn about these tools and begin using them
	←→↑Ⅱ 등 & ① ? @	(6705) 10/25/22



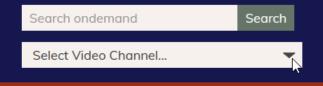


How to Learn More

Become a dashboard guru!

Video dashboard dives

 OnDemand.cuanswers.com > choose the "Data Analytics" video channel



Attend an AI Week event

 Next up: December 5-8 in Grand Rapids

- ASTERISK
- Register at <u>cuanswers.com/ai-week</u>

Visit the Help Hub

- Browse Categories
- Choose the Analysis (Dashboard) Tools group



Thanks for the day!