CEO SCHOOL

Welcome!

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

Download on the App Store

GET IT ON Google Play

2

Let's start with a giveaway!

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

3

10 Projects CEOs Might Get Excited About
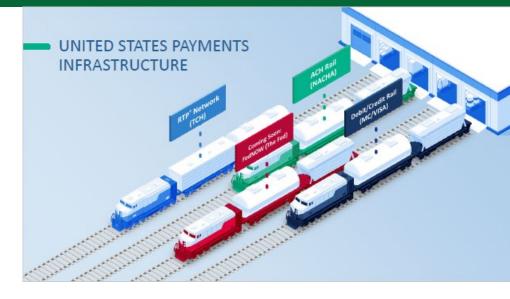
What we're studying or working on in 2023

4

Real-time Payments

- RTP© and FedNOW℠ are two similar but <u>independent</u> 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!

UNITED STATES PAYMENTS INFRASTRUCTURE

New Integrations

ASCENSUS®

- Linking CU*BASE to Ascensus **IRA*direct 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
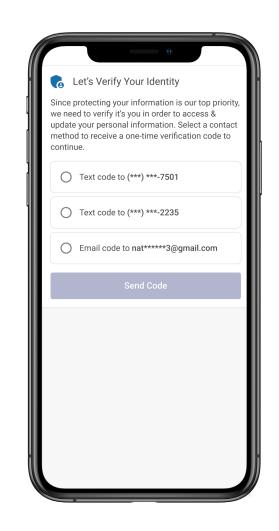
PLAID

- 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

Check out both Kitchen recipes for more!

6

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?

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

7

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?

Watch for a new Kitchen recipe coming soon!

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
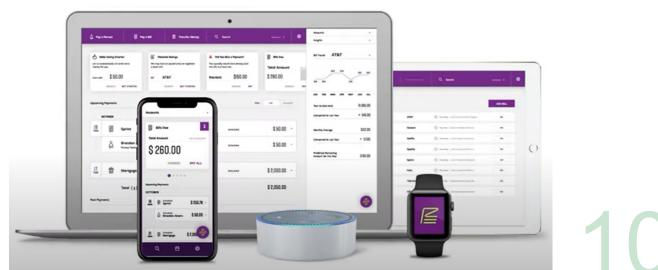
New Payment Partnerships

- 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)
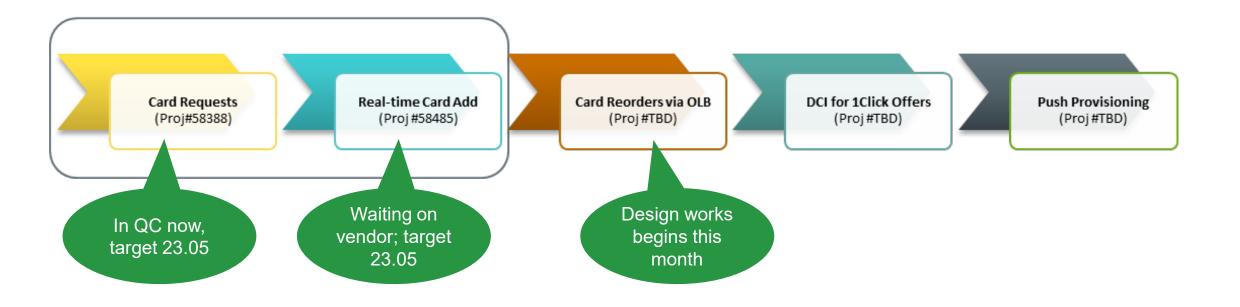
A secure modern user experience for every digital channel

10

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

Card Requests
(Proj#58388)

Real-time Card Add
(Proj #58485)

Card Reorders via OLB
(Proj #TBD)

DCI for 1Click Offers
(Proj #TBD)

Push Provisioning
(Proj #TBD)

In QC now, target 23.05

Waiting on vendor; target 23.05

Design works begins this month

Keep an eye on the Kitchen for more news!

7

11
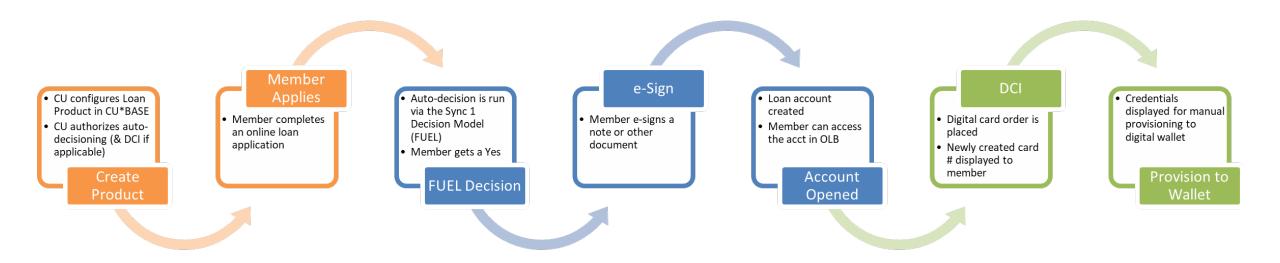
- **Online Loan App Auto-Approvals & Fulfillment**
  - Think "1Click On Demand" using the FUEL Decision model
  - Member applies, gets a yes, e-signs, and immediately gets a loan
  - Design specs are in process

F*EL
Forecasted Underwritten Express Lending

Create Product
- CU configures Loan Product in CU*BASE
- CU authorizes auto-decisioning (& DCI if applicable)

Member Applies
- Member completes an online loan application

FUEL Decision
- Auto-decision is run via the Sync 1 Decision Model (FUEL)
- Member gets a Yes

e-Sign
- Member e-signs a note or other document

Account Opened
- Loan account created
- Member can access the acct in OLB

DCI
- Digital card order is placed
- Newly created card # displayed to member

Provision to Wallet
- Credentials displayed for manual provisioning to digital wallet

Keep an eye on the Kitchen for more news!

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

Sign up for native receipts in the store!

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Viewing Receipts/Forms in Online Banking
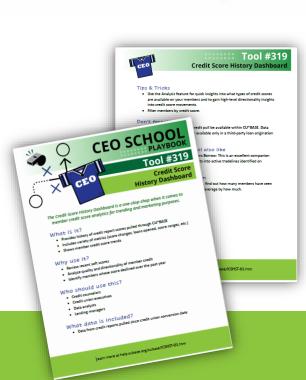
- **Change in Virtual Strongbox partnership**
  - Our $ participation ending
  - Keep it if you like it!

- **New doc types now available in online/mobile banking**
  - Receipts and forms
  - Free to CU*Spy users
    (in-house vaults require some setup)

Check it out in the store!

Receipts and Forms in It's Me 247 Online Banking

Free!

Are you interested in emailing receipts and forms to your members? If so, this is a perfect solution for you. While we won't email the information to your member because it is not secure, we will upload them into **It's Me 247** with a check of a box so your members can see them right next to their eStatements. Just another way to work with your member remotely! Sign up today to get started.

Add to cart

Category: Imaging Solutions Store

---

ay & Transfer ▾   Member Services ▾   Go Mobile ▾   New Accounts ▾   JOHN

eStatements

View months worth of your monthly or quarterly statements anytime you'd like! eStatements are not only more convenient, but also safer and more eco-friendly than your traditional mailed statements!

⚙ Enrollment Preference

My eStatements

Credit Card Statements

Loan Documents

Member Documents

Account Statements

Mortgage Statements

Receipts

Tax Statements

14

Dashboard or Report

Which do I pick?

16

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)

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

- 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

A ASK

S SEE

A ACT

P 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

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File   Edit   Tools   Help

Lending Opportunities - Overview

September 2022

Membership Overview	Count	%
Total members	70,907	
Less: members with WO loan	3,819	5.4
Net members	67,088	
Dormant members	2,799	4.2
Members with a credit score	57,885	86.3
Members with any loan	32,382	48.3

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	
Average ACH deposits	7,7	
Members with Share Draft account	43,	

Credit Quality (Total: 57,885)	Count	%
Tier 1: 720+	23,851	41.2
Tier 2: 680-719	7,824	13.5
Tier 3: 650-679	4,919	8.5
Tier 4: 620-649	4,756	8.2
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	%
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

Credit Quality

7.96%
8.22%
16.51%
8.50%
4.10%
13.52%
41.20%

Tier 1   Tier 3   Tier 5   Tier 6   Tier 7
Tier 2   Tier 4

If you see a chart you like, right-click to save it to your computer or copy to your clipboard

Member Connect   Show Loan Portfolio   Data Sources   Loans to Analyze

(6931) 10/20/22

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Online Banking Activity Detail
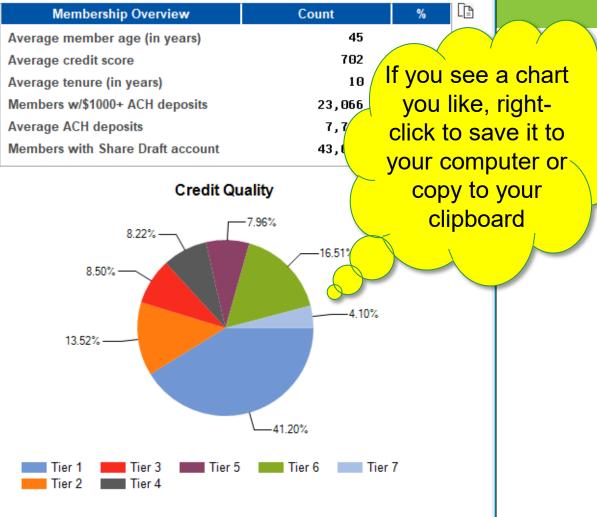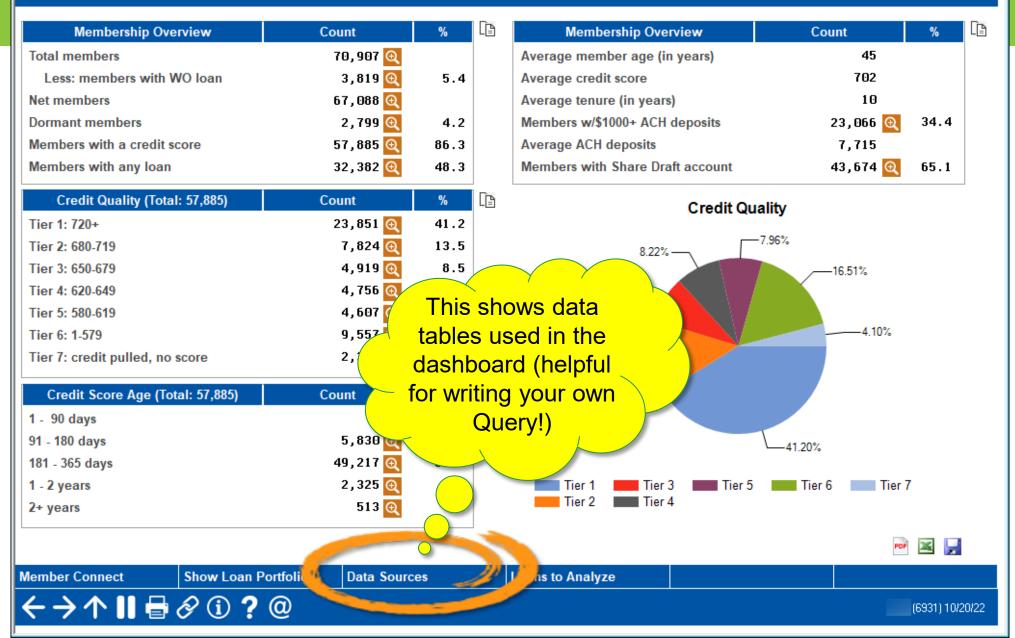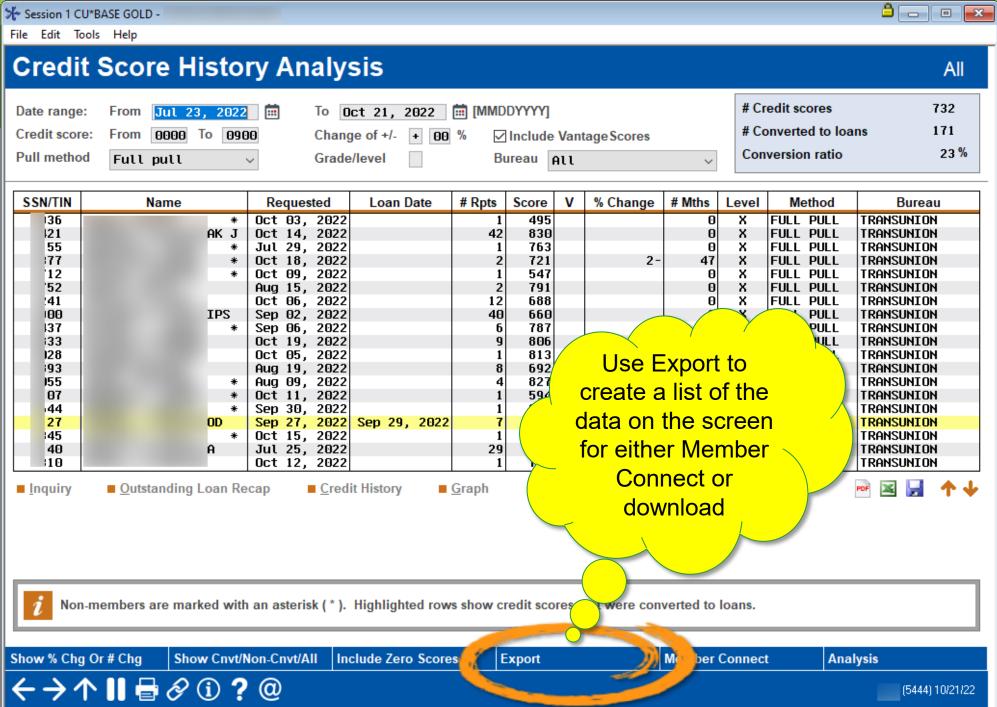
From Sep 01, 2022 to Sep 30, 2022   Search for account #   # authentications 160,586

Jump to name starting with   Search for name containing

Account Base	Name	Date	Time	Log Code	Auth Type	Channel Type	Member Branch	Member Designation
		Sep 01, 2022	00:00:14	I	UP	Desktop Browser	01	MI
		Sep 01, 2022	00:00:38	I	UP	Desktop Browser		
		Sep 01, 2022	00:00:43	W	FI	Mobile (iOS)		
		Sep 01, 2022	00:00:48	W	UP	Mobile (iOS)		
		Sep 01, 2022	00:01:47	I	UP	Desktop Brow		
		Sep 01, 2022	00:03:20	I	UP	Desktop Browse		
5		Sep 01, 2022	00:04:53	I	UP	Desktop Browser		MI
		Sep 01, 2022	00:05:29	W	PI	Mobile (iOS)	01	MI
		Sep 01, 2022	00:06:27	I	UP	Desktop Browser	01	MI
		Sep 01, 2022	00:06:31	W	UP	Mobile (Android)	03	MI
		Sep 01, 2022	00:06:54	I	UP	Desktop Browser	01	MI
		Sep 01, 2022	00:07:02	W	UP	Mobile (Android)	01	MI
		Sep 01, 2022	00:07:59	I	UP	Desktop Browser	03	MI
		Sep 01, 2022	00:09:33	I	UP	Desktop Browser	02	MI
		Sep 01, 2022	00:11:06	I	UP	Desktop Browser	03	MI
72		Sep 01, 2022	00:12:42	I	UP	Desktop Browser	01	MI

Click on column headers to sort

Common Bonds

Export

Member Connect

View Filters

Analysis

Data Source

(6959) 10/20/22

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This shows data tables used in the dashboard (helpful for writing your own Query!)

Credit Score History Analysis

All

Date range: From Jul 23, 2022 To Oct 21, 2022 [MMDDYYYY]

Credit score: From 0000 To 0900 Change of +/- [+] 00 % ☑ Include Vantage Scores

Pull method: Full pull Grade/level [ ] Bureau All

# Credit scores	732
# Converted to loans	171
Conversion ratio	23 %

SSN/TIN	Name		Requested	Loan Date	# Rpts	Score	V	% Change	# Mths	Level	Method	Bureau
36		*	Oct 03, 2022		1	495			0	X	FULL PULL	TRANSUNION
21	AK J		Oct 14, 2022		42	830			0	X	FULL PULL	TRANSUNION
55		*	Jul 29, 2022		1	763			0	X	FULL PULL	TRANSUNION
77		*	Oct 18, 2022		2	721		2-	47	X	FULL PULL	TRANSUNION
12		*	Oct 09, 2022		1	547			0	X	FULL PULL	TRANSUNION
52			Aug 15, 2022		2	791			0	X	FULL PULL	TRANSUNION
41			Oct 06, 2022		12	688			0	X	FULL PULL	TRANSUNION
00	IPS		Sep 02, 2022		40	660				X	PULL	TRANSUNION
37		*	Sep 06, 2022		6	787					PULL	TRANSUNION
33			Oct 19, 2022		9	806					ULL	TRANSUNION
28			Oct 05, 2022		1	813						TRANSUNION
93			Aug 19, 2022		8	692						TRANSUNION
55		*	Aug 09, 2022		4	827						TRANSUNION
07		*	Oct 11, 2022		1	594						TRANSUNION
44		*	Sep 30, 2022		1							TRANSUNION
27	OD		Sep 27, 2022	Sep 29, 2022	7							TRANSUNION
45		*	Oct 15, 2022		1							TRANSUNION
40	A		Jul 25, 2022		29							TRANSUNION
10			Oct 12, 2022		1							TRANSUNION

■ Inquiry   ■ Outstanding Loan Recap   ■ Credit History   ■ Graph

> **Use Export to create a list of the data on the screen for either Member Connect or download**

ℹ Non-members are marked with an asterisk (*). Highlighted rows show credit scores that were converted to loans.

| Show % Chg Or # Chg | Show Cnvt/Non-Cnvt/All | Include Zero Scores | Export | Member Connect | Analysis |

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Credit Score History Analysis — All

Date range: From Jul 23, 2022 To Oct 21, 2022 [MMDDYYYY]

Credit score: From 0000 To 0900   Change of +/- [+] 00 %   ☑ Include Vantage Scores

Pull method: Full pull   Grade/level [ ]   Bureau All

Credit scores 732
Converted to loans 171
Conversion ratio 23 %

SSN/TIN	Name	Requested	Loan Date	# Rpts	Score	V	% Change	# Mths	Level	Method	Bureau
36	*	Oct 03, 2022		1	495			0	X	FULL PULL	TRANSUNION
21	AK J	Oct 14, 2022		42	830			0	X	FULL PULL	TRANSUNION
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77	*	Oct 18, 2022		2	721		2-	47	X	FULL PULL	TRANSUNION
12	*	Oct 09, 2022		1	547			0	X	FULL PULL	TRANSUNION
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41		Oct 06, 2022		12	688			0	X	FULL PULL	TRANSUNION
00	IPS	Sep 02, 2022		40	660			2	X	FULL PULL	TRANSUNION
37	*	Sep 06, 2022		6	787		11	49	X	FULL PULL	TRANSUNION
33		Oct 19, 2022		9	806			1	X	FULL PULL	TRANSUNION
28		Oct 05, 2022		1	813			0	X	FULL PULL	TRANSUNION
93		Aug 19, 2022		8	692		2-	2	X	FULL PULL	TRANSUNION
55	*	Aug 09, 2022		4	827		8	45	X	FULL PULL	TRANSUNION
07	*	Oct 11, 2022		1	594			0	X	FULL PULL	TRANSUNION
44	*	Sep 30, 2022		1	678			0	X	FULL PULL	TRANSUNION
27	OD	Sep 27, 2022	Sep 29, 2022	7	841			3	X	FULL PULL	TRANSUNION
45	*	Oct 15, 2022		1	705			0	X	FULL	NSUNION
40	A	Jul 25, 2022		29	737						UNION
10		Oct 12, 2022		1	794						ON

■ Inquiry   ■ Outstanding Loan Recap   ■ Credit History   ■ Graph

ℹ️ Non-members are marked with an asterisk (*). Highlighted rows show credit scores that were converted to loans.

Member Connect is built into many dashboards

| Show % Chg Or # Chg | Show Cnvt/Non-Cnvt/All | Include Zero Scores | Export | Member Connect | Analysis |

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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
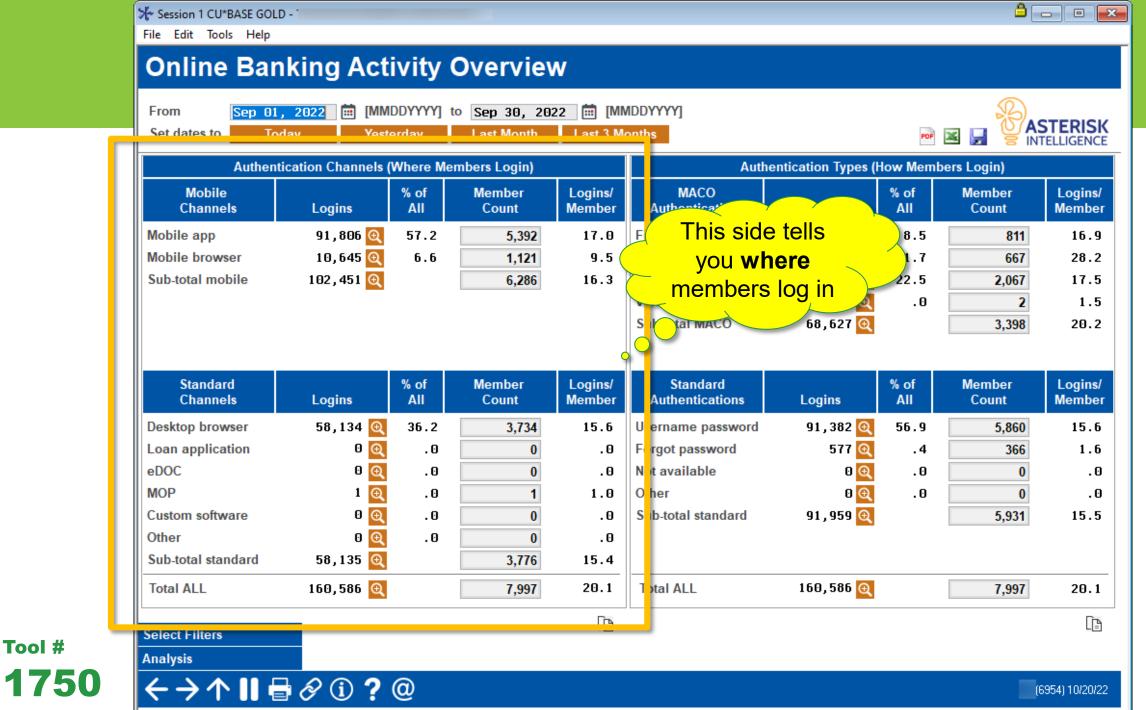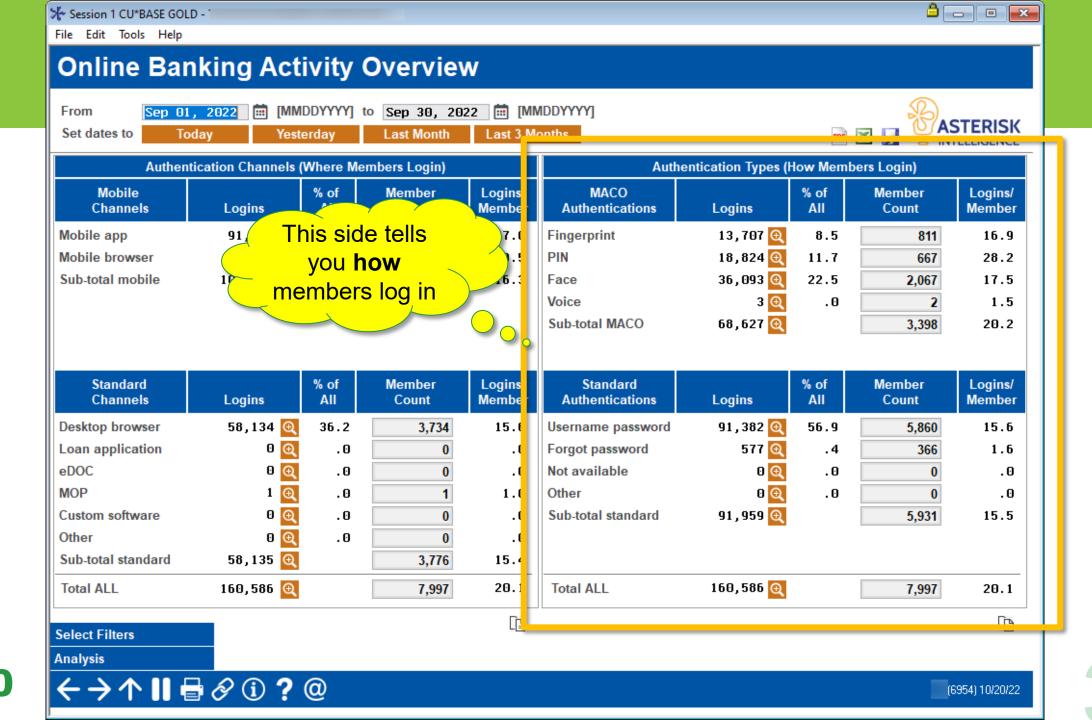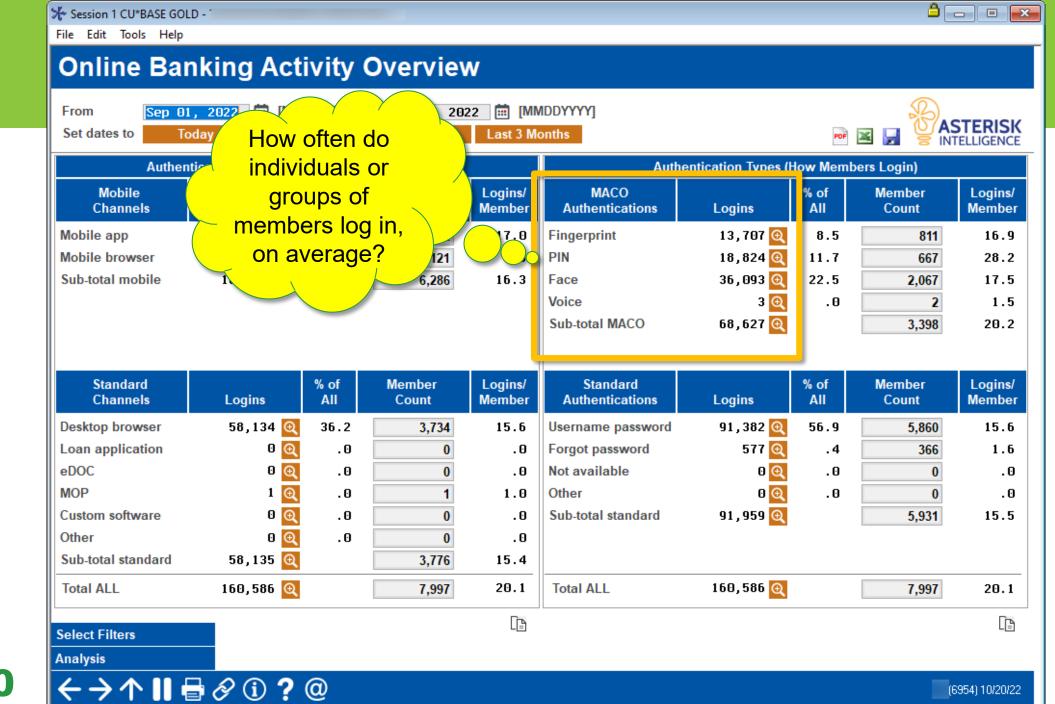
Annalyn's Favorite

ASTERISK INTELLIGENCE

Dashboard dive video available!

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

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Online Banking Activity Overview

From Sep 01, 2022 [MMDDYYYY] to Sep 30, 2022 [MMDDYYYY]

Set dates to: Today | Yesterday | Last Month | Last 3 Months

ASTERISK INTELLIGENCE

Authentication Channels (Where Members Login)

Mobile Channels	Logins	% of All	Member Count	Logins/ Member
Mobile app	91,806	57.2	5,392	17.0
Mobile browser	10,645	6.6	1,121	9.5
Sub-total mobile	102,451		6,286	16.3

Standard Channels	Logins	% of All	Member Count	Logins/ Member
Desktop browser	58,134	36.2	3,734	15.6
Loan application	0	.0	0	.0
eDOC	0	.0	0	.0
MOP	1	.0	1	1.0
Custom software	0	.0	0	.0
Other	0	.0	0	.0
Sub-total standard	58,135		3,776	15.4
Total ALL	160,586		7,997	20.1

Authentication Types (How Members Login)
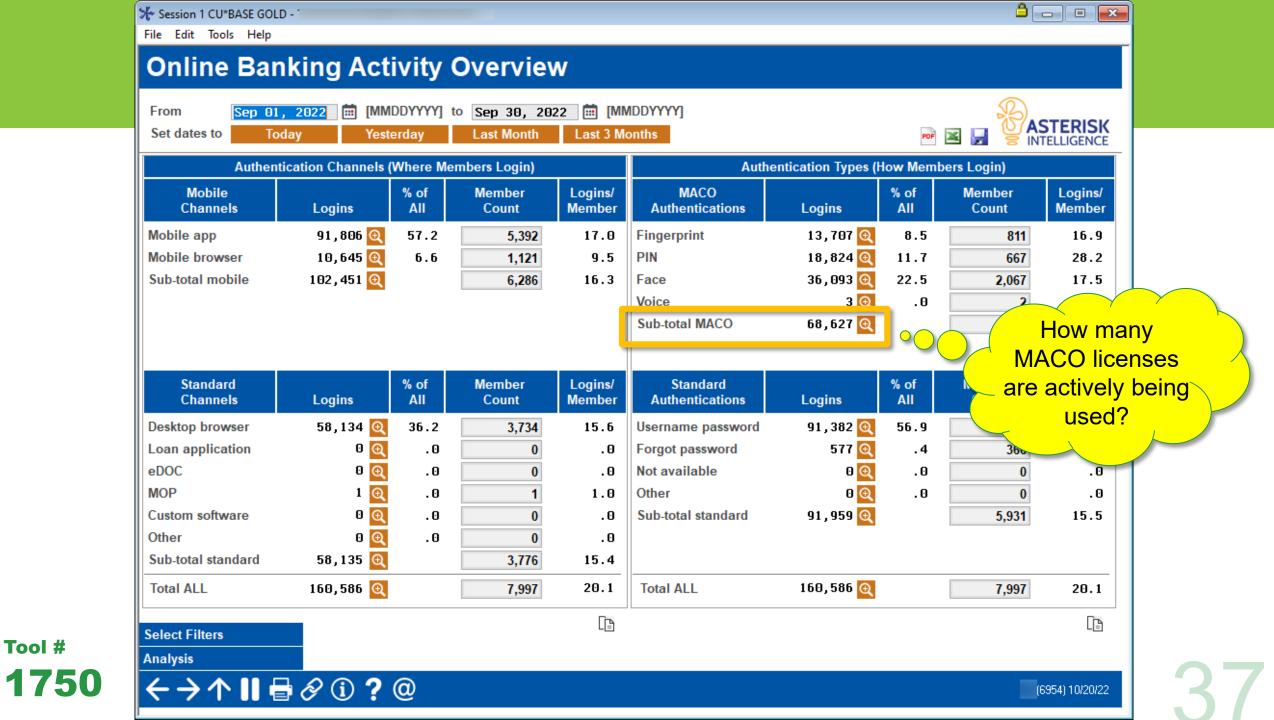
MACO Authentications	Logins	% of All	Member Count	Logins/ Member
Fingerprint	13,707	8.5	811	16.9
PIN	18,824	11.7	667	28.2
Face	36,093	22.5	2,067	17.5
Voice	3	.0	2	1.5
Sub-total MACO	68,627		3,398	20.2

Standard Authentications	Logins	% of All	Member Count	Logins/ Member
Username password	91,382	56.9	5,860	15.6
Forgot password	577	.4	366	1.6
Not available	0	.0	0	.0
Other	0	.0	0	.0
Sub-total standard	91,959		5,931	15.5
Total ALL	160,586		7,997	20.1

Select Filters

Analysis

(6954) 10/20/22

Tool # 1750

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Online Banking Activity Overview

From Sep 01, 2022 [MMDDYYYY] **to** Sep 30, 2022 [MMDDYYYY]

Set dates to | Today | Yesterday | Last Month | Last 3 Months

ASTERISK INTELLIGENCE

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Authentication Types (How Members Login)

MACO Authentication		% of All	Member Count	Logins/ Member
F...		8.5	811	16.9
...		1.7	667	28.2
...		22.5	2,067	17.5
...		.0	2	1.5
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Sub-total standard	91,959		5,931	15.5
Total ALL	160,586		7,997	20.1

This side tells you **where** members log in

Select Filters

Analysis

(6954) 10/20/22

Tool #
1750

33

Tool #
1750

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Online Banking Activity Overview

From Sep 01, 2022 [MMDDYYYY] to Sep 30, 2022 [MMDDYYYY]
Set dates to | Today | Yesterday | Last Month | Last 3 Months |

Authentication Channels (Where Members Login)

Session 1 CU*BASE GOLD - Select F

Date from Sep 01, 202
Set dates to ○ Today ○ Y

Authentications   Select
Channels   Select
Branch   Select
Member designation Select

Clear Filters

Mobile
Mobile
Sub-tot

Desktop
Loan a
eDOC
MOP
Custom
Other   0
Sub-total standard   58,135
Total ALL   160,586

Select Filters
Analysis

YOUR ASSIGNMENTS:

1. Change the view to show only business members (by membership designation), then export and study this group and their use of online banking
2. Repeat with indirect members, or any other membership group you like

NOTE: This dashboard can pull a list of your members who use the iOS app, or the Android app – useful if you need to message only people who use one type of app

Tool #
1750

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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 INTELLIGENCE

Dashboard dive video available!

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

Where Your Members Shop

Withdrawals

Data selection: ☐ Credit card   ☐ Debit card   ☐ ATM   ☑ ACH

Merchants 1,483

Jump to name starting with [　　　　　]

The average transaction amount is $315

Search for: Name containing [　　] or [　　] or [　　] but not [　　] or [　　] or [　　]

City/Extended description containing [　　]

	Merchant/Company	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 ENERGY	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 ∨	CITI CARD ONLINE	ACH	PAYMENT		56	101	73,211	724	1.8
N/A ∨	STATE FARM RO 27	ACH	SFPP		85	87	17,616	202	1.0
N/A ∨	VERIZON WIRELESS	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 EPAYMENT	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

Export Full List   Summary   Show Exclusions   Web Version   Power Line

(5006) 10/20/22

Tool #
979

41

Where Your Members Shop — Withdrawals

Session 1 CU*BASE GOLD -

File Edit Tools Help

Data selection: ☐ Credit card ☑ Debit card ☑ ATM ☐ ACH

Merchants 1,272

Jump to name starting with

The average transaction amount is $32

Search for: Name containing AMAZON or AMZ or ___ but not ___ or ___ or ___

City/Extended description containing

Merchant/Company	Type	City/Extended Desc	State	1,279 Members	1,280 Transactions	$41,635 Total Amount	Average Amt/Trx	Average Trx/Mbr
N/A ∨ AMAZON PAYMENTS	DEBIT CARD	SEATTLE	WA	8	9	542	60	1.1
N/A ∨ AMAZON.COM*AO8OC41								
N/A ∨ AMAZON.COM*BO2QK13								
N/A ∨ AMAZON.COM*B77IE2F								
N/A ∨ AMAZON.COM*DR5191C								
N/A ∨ AMAZON.COM*EC4GQ4F								
N/A ∨ AMAZON.COM*EG2RZ36								
N/A ∨ AMAZON.COM*E73I05C								
N/A ∨ AMAZON.COM*E75XI5C								
N/A ∨ AMAZON.COM*FX4RB7I								
N/A ∨ AMAZON.COM*GD97N1F								
N/A ∨ AMAZON.COM*IS9EW7F								
N/A ∨ AMAZON.COM*I65OJ1.								
N/A ∨ AMAZON.COM*J482I73								
N/A ∨ AMAZON.COM*KR3YA92								
N/A ∨ AMAZON.COM*LMO9P45								

Export Full List   Summary

(5006) 10/20/22

YOUR ASSIGNMENTS:

1. Find a local business to partner with on promotions (shop local)
2. Look for specific targeted activity and pull member lists or study them, such as crypto, buy-now-pay-later groups, etc.
3. Build an outreach schedule that targets members who are making payments to outside loans

Tool #
979

44

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

Thomas's Favorite

ASTERISK INTELLIGENCE

Dashboard dive video available!

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

45

Fee Analysis — Summary of Fee Types

Corp ID 00 All Corporations   These Values are Amounts

ASTERISK INTELLIGENCE

Summary | Opportunities | Charged | Waived | Waive Rates
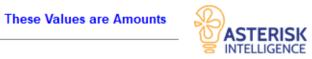
Description	Code	Aug 2022 Opp	Aug 2022 Charged	Aug 2022 Waived	Aug 2022 %	Sep 2022 Opp	Sep 2022 Charged	Sep 2022 Waived	Sep 2022 %
ACCOUNT SERVICE CHARGES	ASC	6,378	6,326	52	.8	6,025	5,985	40	.6
DORMANCY FEES	DORMF	13,290	2,195	11,094	83.4	13,470	2,254	11,215	83.2
MINIMUM BALANCE SERVICE CHARGES	MBSC	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

(5651) 10/21/22

Tool #
369

46

Fee Analysis — Summary of Fee Types

Corp ID 00 🔍 All Corporations

These Values are Amounts

ASTERISK INTELLIGENCE

| Summary | Opportunities | Charged | Waived | Waive Rates |

Description	Code	Aug 2022 Opp	Charged	Waived	%	Sep 2022 Opp	Charged	Waived	%
🔍 i ACCOUNT SERVICE CHARGES	ASC	6,378	6,326	52	.8	6,025	5,985	40	.6
🔍 i DORMANCY FEES	DORMF	13,290	2,195	11,094	83.4	13,470	2,254	11,215	83.2
🔍 i MINIMUM BALANCE SERVICE CHARGES	MBSC	712	693	19	2.6	752	737	14	1.8
🔍 i PRINTED CHECK FEES	PCF	2,520	470	2,050	81.3	2,250	555	1,695	75.3
🔍 i PRINTED MONEY ORDER FEES	PMOF	140	140	0		175	175	0	
🔍 i PHONE TRANSFER FEES	PTF	1,263		1,263	100.0	1,380		1,380	100.0
🔍 i SHARE DRAFT NON-RETURN FEES	SDNRF	52,536	52,536	0		57,482	57,482	0	
🔍 i STOP PAYMENT FEES	STPPY	496	399	97	19.5	147	75	72	48.9
🔍 i WIRE TRANSFER FEE VARIANCES	WIREX	1,575	1,550	25	1.5	1,725	1,725	0	
🔍 i STATEMENT STYLE FEE	STL	24	24	0		24	24	0	
🔍 i 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	

Review income from the ACH On-Demand fee

Counts | Waivers

(5651) 10/21/22

Tool # **369**

47

Tool #
369

49

Fee Waiver Analysis by Reason — Summary with Waiked Fees Only

Date range from Sep 01, 2022 to Sep 30, 2022 [MMDDYYYY]

Fee type DORMF DORMANCY FEES

Highlight = Insider

Transaction Date	Emp ID	Mbr/ Org	Acct/SSN	Type	Name		Fee Calculated	Fee Assessed	Reason
				***	Total	240	2,400.00	.00	Member does not meet minimum age requiremen
				***	Total	614	6,140.00	.00	Member aggregate savings exceeds maximum
				***	Total	209	2,090.00	.00	Member has online credit cards
				***	Total	114	1,140.00	554.31	Fee Partially Waived
				***	Total		.00	.00	Fee Not Waived

Total transactions 1,177 11,770.00 554.31

Total unique members 1,166 Total insiders 5

Detail   Show All Fees   Show Insiders

(6032) 10/21/22

Click here to view fees not waived

Tool #
369

50

Tool #
369

Total income opportunities, waivers, and fee postings are shown in a chart format

53

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 INTELLIGENCE

Dashboard dive video available!

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

55

EFT Card Portfolio Dashboard

Analysis of Unused Cards

Session 1 CU*BASE GOLD -

File   Edit   Tools   Help

BIN type [All]

BIN	Type	Available Cards									
		Used Last 30 Days		Unused Last 30 Days		Unused Last 60 Days		Unused Last 90 Days		Unused Over 120 Days	
		# Cards	# Members	# Cards	# Members	# Cards	# Members	# Cards	# Members	# Cards	# Members
46059610	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	DEBIT	164	149	146	128	135	119	129	113	127	111
426766011	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?
551574800	DEBIT	3,324	3,014	756	719	689	656	627	599		
Total ATM											
Total debit		8,873	7,626	3,215	2,880	2,997	2,697	2,818	7,626	2,699	
Total credit		3,809	3,440	2,510	2,138	2,305	1,975	2,163	3,440	2,045	
Card totals		12,682	9,341	5,725	4,635	5,302	4,337	4,981	4,090	4,744	

Use 🔍 in the BIN column to drill-down to the BIN Transaction Analysis.

BINs that are suspended and no longer offered will be highlighted.

September 2022 EOM summarized.

ASTERISK INTELLIGENCE

Export Full List   Member Connect   Card Summary Analysis   Data Source

(4971) 10/21/22

Identify plastics not used in the last 30, 60, 90, or 120 days

Tool #
594

59

View card statuses by type, used/unused trends, and transactional trending

Tool #
594

EFT Card Portfolio Dashboard — Card Summary Analysis

Status Segment Composition

Legend:
- Total ATM
- Total Debit
- Total Credit

Categories (vertical axis):
- Used Last 30 Days
- Unused Last 30 Days
- Closed Cards
- Hot Cards

Horizontal axis marker: 5,000

Use 🔍 in the BIN column to drill-down to the BIN Tr...
Click any column heading to sort.

EFT Trx Analysis | Export Full List | M...

[4564] 10/21/22

Tool #
594

YOUR ASSIGNMENTS:

Using the COVID-19 pandemic as a case study:

1. How large of a reduction in EFT transaction volume was there in March and April of 2020?
2. How many months did it take for your transaction volume to recover to pre-pandemic levels?

62

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

ASTERISK INTELLIGENCE

Dashboard dive video available!

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

Tool # 447

Session 1 CU*BASE GOLD -

File   Edit   Tools   Help

Member List Generator

Select Accounts WITHOUT

Application type(s):   ☐IR   ☐SD   ☐CD   ☐TX   ☐LN   ☐OC   ☐OTB

Dividend application(s)   [Select]   Certificate type(s)   [Select]

Loan/LOC category(ies)   [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
☐ eStatements (active enrollment)
☐ P2P (active enrollment)
☐ eAlerts (active enrollment)
☐ A2A (FI relationship present)

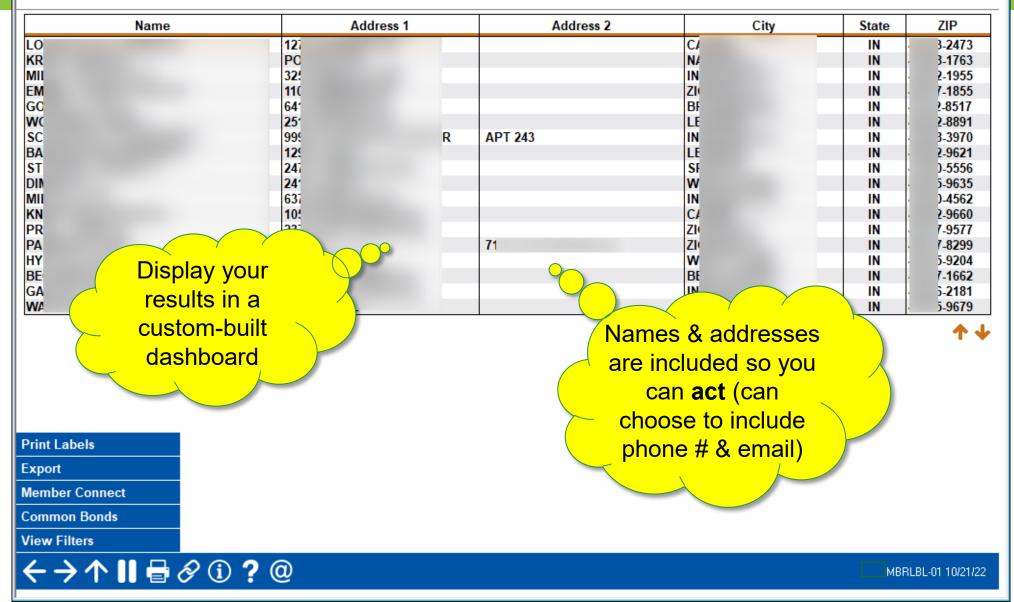Exclude members who do NOT have/use certain services

End Selection

← → ↑ ❚❚ 🖶 🔗 ⓘ ? @   (6055) 10/21/22

Tool #
447

69
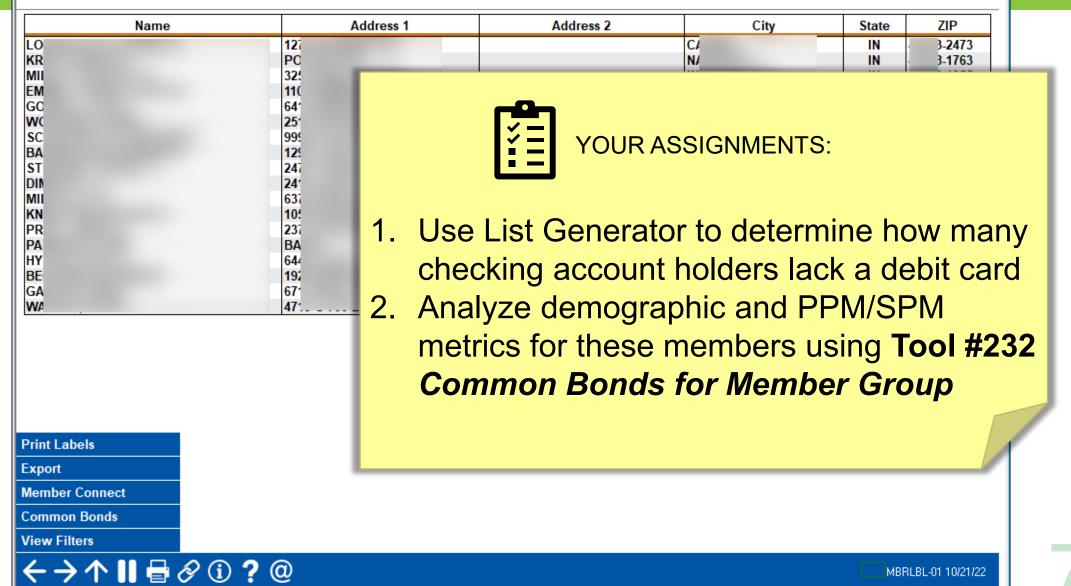
Tool #319
Credit Score History Dashboard
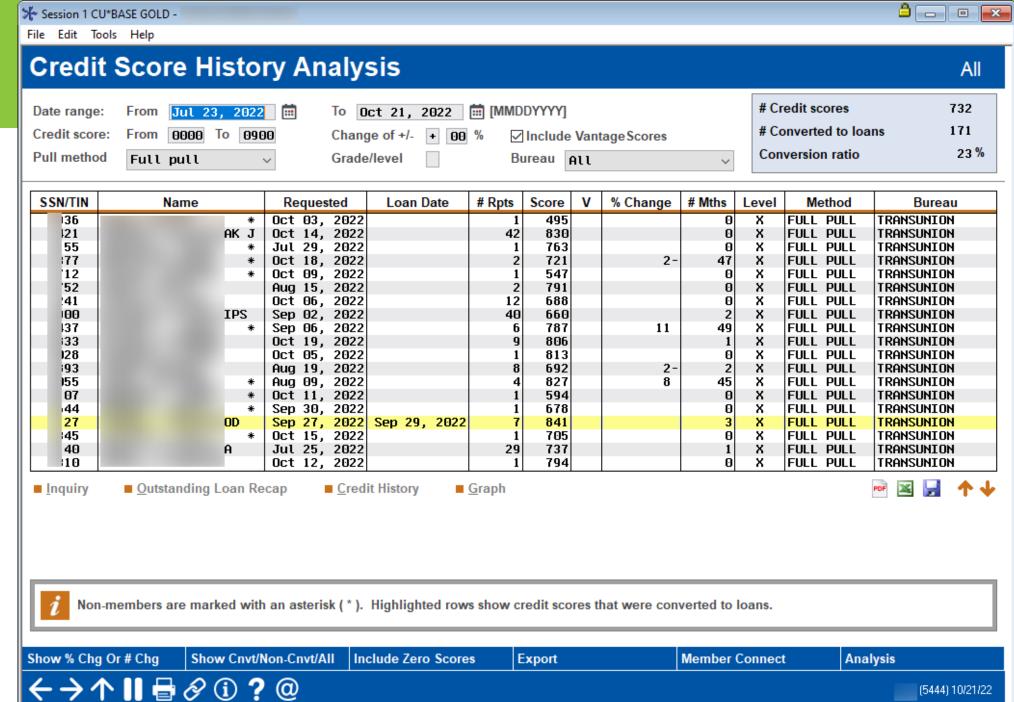
- A one-stop-shop when it comes to member credit score analytics for trending and marketing purposes
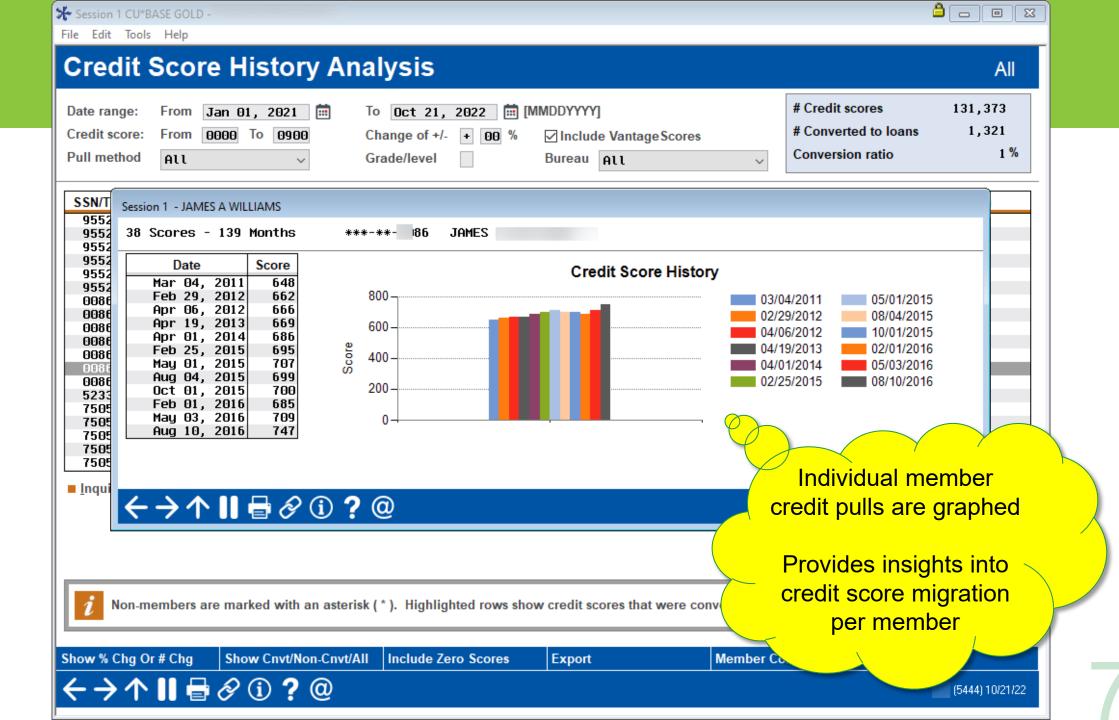
  - Review all Full, Soft, or Manual credit report pulls within a defined time period
  - Locate members with improving or declining credit
  - Determine your loan conversion ratio: New loans opened within 14 days of conducting a full credit pull

ASTERISK INTELLIGENCE

Dashboard dive video available!

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

Tool #
319

Credit Score History Analysis   All

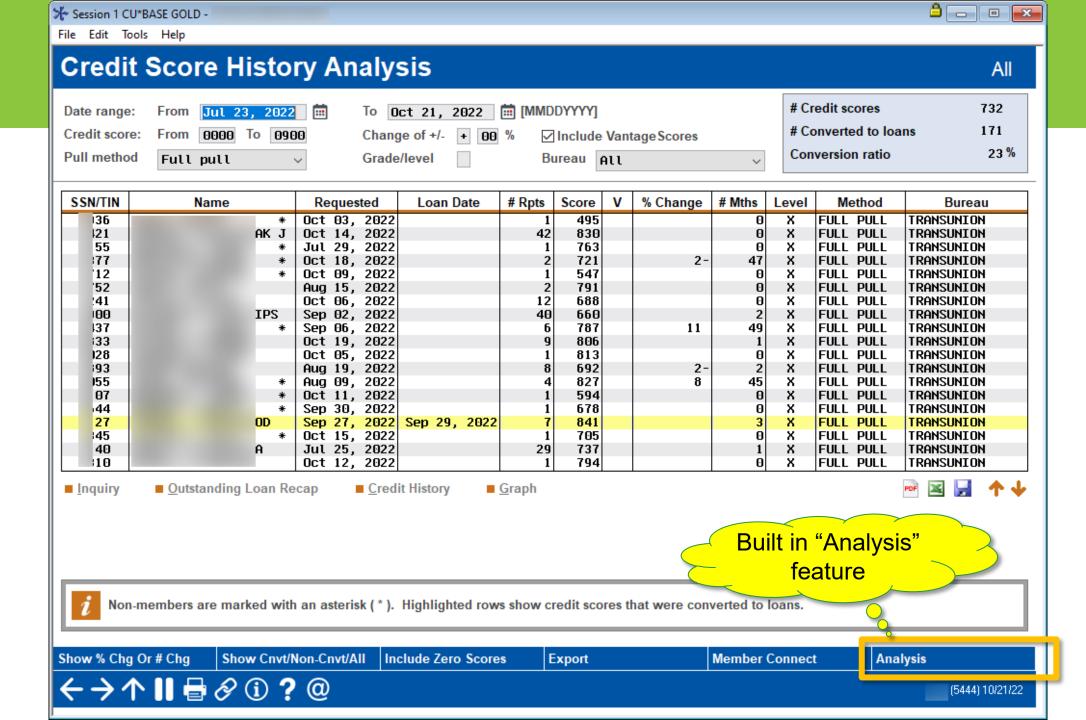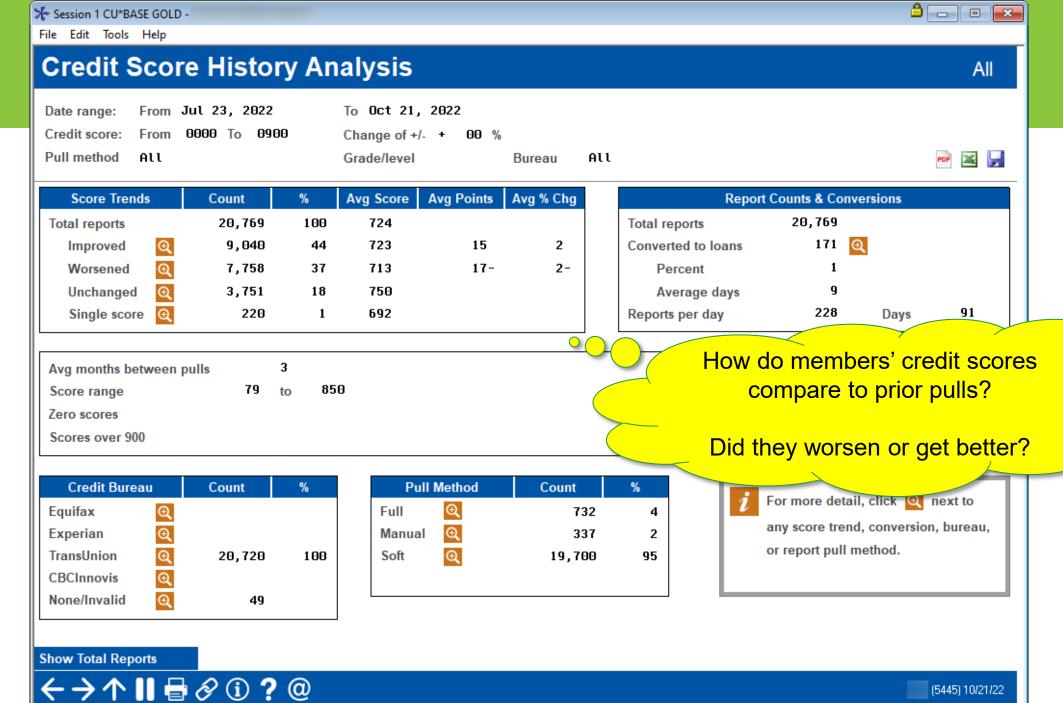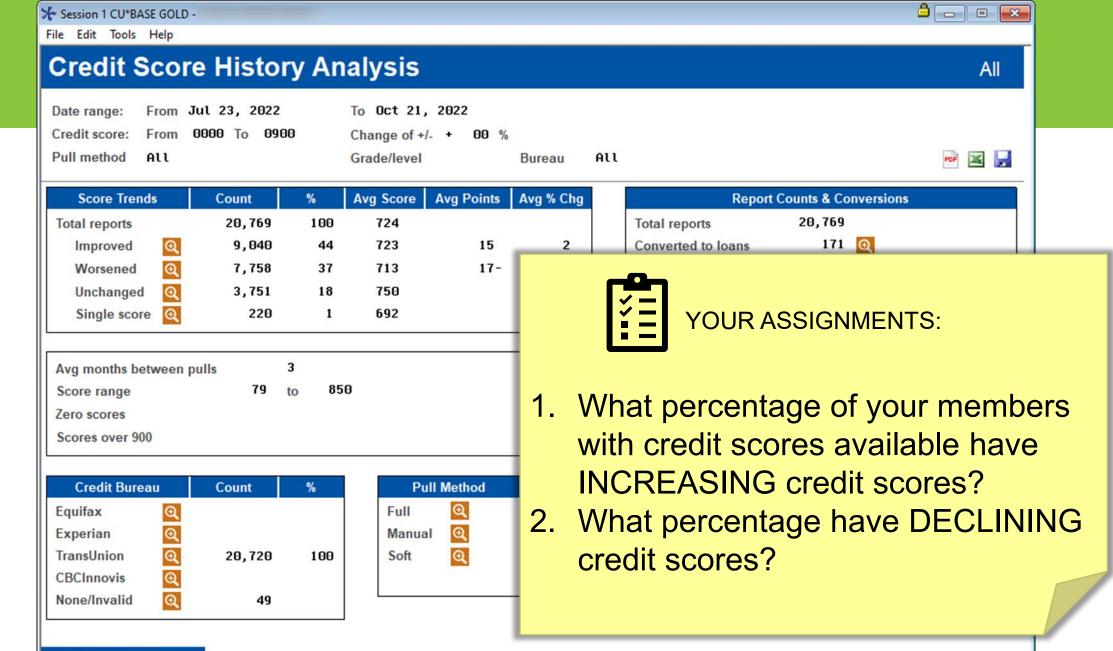Date range: From Jan 01, 2021 📅   To Oct 21, 2022 📅 [MMDDYYYY]

Credit score: From 0000 To 0900   Change of +/- + 00 %   ☑ Include VantageScores

Pull method ALL ▼   Grade/level ☐   Bureau ALL ▼

Credit scores   131,373
Converted to loans   1,321
Conversion ratio   1 %

SSN/T
9552
9552
9552
9552
9552
9552
0086
0086
0086
0086
0086
0086
0086
5233
7505
7505
7505
7505
7505

Session 1 - JAMES A WILLIAMS

38 Scores - 139 Months   ***-**-86   JAMES

Date	Score
Mar 04, 2011	648
Feb 29, 2012	662
Apr 06, 2012	666
Apr 19, 2013	669
Apr 01, 2014	686
Feb 25, 2015	695
May 01, 2015	707
Aug 04, 2015	699
Oct 01, 2015	700
Feb 01, 2016	685
May 03, 2016	709
Aug 10, 2016	747

Credit Score History

Legend:
03/04/2011 05/01/2015
02/29/2012 08/04/2015
04/06/2012 10/01/2015
04/19/2013 02/01/2016
04/01/2014 05/03/2016
02/25/2015 08/10/2016

← → ↑ ⏸ 🖨 🔗 ⓘ ? @

ⓘ Non-members are marked with an asterisk (*). Highlighted rows show credit scores that were conv

Show % Chg Or # Chg   Show Cnvt/Non-Cnvt/All   Include Zero Scores   Export   Member C

← → ↑ ⏸ 🖨 🔗 ⓘ ? @

(5444) 10/21/22

Individual member credit pulls are graphed

Provides insights into credit score migration per member

Tool #
319

74

Credit Score History Analysis — All

Date range: From Jul 23, 2022   To Oct 21, 2022
Credit score: From 0000 To 0900   Change of +/- + 00 %
Pull method ALL   Grade/level   Bureau ALL

Score Trends	Count	%	Avg Score	Avg Points	Avg % Chg
Total reports	20,769	100	724		
Improved	9,040	44	723	15	2
Worsened	7,758	37	713	17-	2-
Unchanged	3,751	18	750		
Single score	220	1	692		

Report Counts & Conversions	
Total reports	20,769
Converted to loans	171
Percent	1
Average days	9
Reports per day	228
Days	91

Avg months between pulls   3
Score range   79 to 850
Zero scores
Scores over 900

Credit Bureau	Count	%
Equifax		
Experian		
TransUnion	20,720	100
CBCInnovis		
None/Invalid	49	

Pull Method	Count	%
Full	732	4
Manual	337	2
Soft	19,700	95

For more detail, click 🔍 next to any score trend, conversion, bureau, or report pull method.

Show Total Reports

(5445) 10/21/22

Tool #
319

76

How do members' credit scores compare to prior pulls?

Did they worsen or get better?

Credit Score History Analysis — All

Date range: From Jul 23, 2022   To Oct 21, 2022
Credit score: From 0000 To 0900   Change of +/- + 00 %
Pull method ALL   Grade/level   Bureau ALL

Score Trends	Count	%	Avg Score	Avg Points	Avg % Chg
Total reports	20,769	100	724		
Improved	9,040	44	723	15	2
Worsened	7,758	37	713	17-	
Unchanged	3,751	18	750		
Single score	220	1	692		

Report Counts & Conversions	
Total reports	20,769
Converted to loans	171

Avg months between pulls   3
Score range   79 to 850
Zero scores
Scores over 900

Credit Bureau	Count	%
Equifax		
Experian		
TransUnion	20,720	100
CBCInnovis		
None/Invalid	49	

Pull Method	
Full	
Manual	
Soft	

Show Total Reports

(5445) 10/21/22

YOUR ASSIGNMENTS:

1. What percentage of your members with credit scores available have INCREASING credit scores?
2. What percentage have DECLINING credit scores?

Tool #
319

77

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 INTELLIGENCE

Dashboard dive video available!

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

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File   Edit   Tools   Help

NSF Analysis (Summary)   Occurrences

Year   2021
Highlight values more than 20 % | Above or Below ∨ | the monthly avg. for the year.

Highlighted results: 29 out of 108
(26 %)

ASTERISK INTELLIGENCE

Data | Trend - Below Available Balance Fees | Ratios - Below Available Balance Fees | Trend - NSF Charges | Ratios - NSF Charges
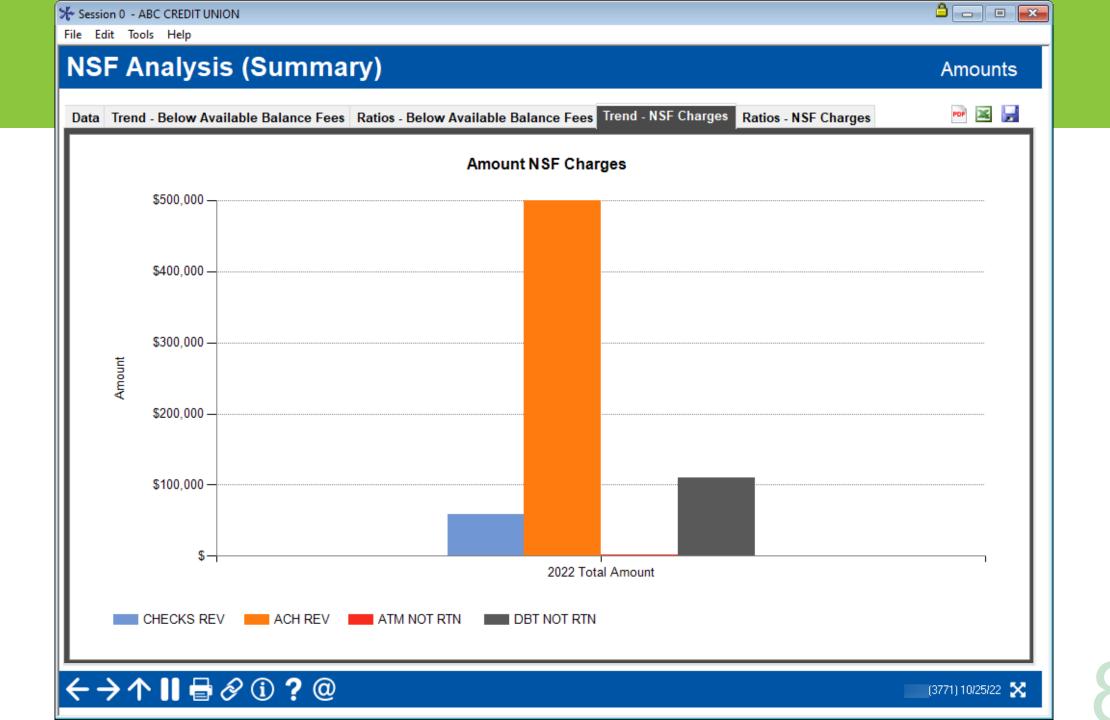
BELOW BAL

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	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	May	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	2	9	4	7	7	1	7	7	5
DBT NOT RTN	1,261	1,601	1,816	1,521	1,806	1,977	1,997	2,183	2,203	2,184	2,121	2,245
SUBTOTAL	2,850	3,469	3,802	3,111	3,649	4,163	4,175	4,451	4,556	4,659	4,642	4,925
GRANDTOTAL	10,700	12,062	12,181	10,219	12,239	13,472	14,055	14,726	15,188	15,476	14,765	15,953

View Amounts | Summary

(3769) 10/25/22

Tool #
557

79

Tool #
557

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NSF Analysis (Summary)

File   Edit   Tools   Help

Amounts

Year   **2022**

Highlight values more than **20** % **Above or Below** ▾ the monthly avg. for the year.

Highlighted results: **22** out of **55**
(**40 %**)

ASTERISK INTELLIGENCE

Data | Trend - Below Available Balance Fees | Ratios - Below Available Balance Fees | Trend - NSF Charges | Ratios - NSF Charges

BELOW BAL

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				
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					
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					

View Occurrences | Summary

(3769) 10/25/22

Here we see data by amounts

Tool #
557

84

Tool #
557

Tool #
557

87

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 INTELLIGENCE

Dashboard dive video available!

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

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Comparative Tiered Scoring Analysis

GOAL 4: ANALYZING MEMBER SELF-SERVICE PRODUCTS
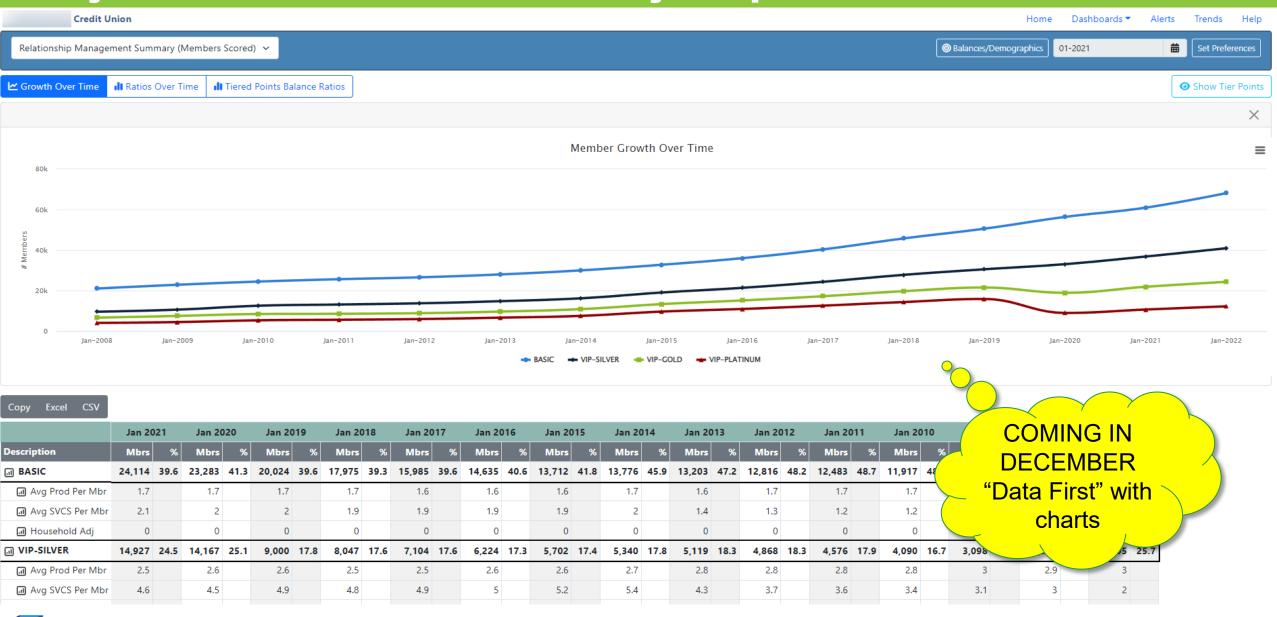
Drill down and 0 points analysis for July 2022

Description	07/2019 Members	07/2019 %	07/2020 Members	07/2020 %	07/2021 Members	07/2021 %	07/2022 Members	07/2022 %	Comment
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	
Bill Pay Enrolled	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	
E-Notices Subscription	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 these statistics to write your business plan

Summary	Goal 1	Goal 2		Goal 5
Web Version				

(4534) 10/25/22

Tool # 856

92

Tool # 856

96

Analytics Booth Tiered Services Monthly Comparison

| Settings | Summary | PFI | Savings | Loan | Self-Service | Member-Elected Deposits | Analysis | Tier Up | Learn-from-Peer |

Frankenmuth Credit Union - Comparative Tiered Scoring Analysis: Setup

Half Screen

Date data ending at   October 2022   Interval Monthly ▼   Sorting Ascending ▼   **Go**

Note: Change the settings and/or click the tab you wish to display.

Date data ending at: This is the latest date that data will be displayed for. It cannot be a future date.
Interval: Based on the data ending date. Select the interval to display: Monthly, Quarterly, or Annually.
Up to ten columns of data will be displayed in the intervals chosen.
Sorting: Choose Ascending to show the data columns from the earliest date to the latest date.
Choose Descending to show the data columns from the latest date to the earliest date.
Go: Clicking the Go button will display the Summary tab.

The current Analytics Booth view begins with the search

ANALYTICS BOOTH

97

_____ **Credit Union**

Home   Dashboards ▾   Alerts   Trends   Help

Relationship Management Summary (Members Scored) ▾

◎ Balances/Demographics   01-2021   📅   Set Preferences

📈 Growth Over Time   📊 Ratios Over Time   📊 Tiered Points Balance Ratios   👁 Show Tier Points

✕

Member Growth Over Time

Legend: ● BASIC   ◆ VIP-SILVER   ● VIP-GOLD   ■ VIP-PLATINUM

Copy   Excel   CSV

Description	Jan 2021 Mbrs	%	Jan 2020 Mbrs	%	Jan 2019 Mbrs	%	Jan 2018 Mbrs	%	Jan 2017 Mbrs	%	Jan 2016 Mbrs	%	Jan 2015 Mbrs	%	Jan 2014 Mbrs	%	Jan 2013 Mbrs	%	Jan 2012 Mbrs	%	Jan 2011 Mbrs	%	Jan 2010 Mbrs	%
📊 BASIC	24,114	39.6	23,283	41.3	20,024	39.6	17,975	39.3	15,985	39.6	14,635	40.6	13,712	41.8	13,776	45.9	13,203	47.2	12,816	48.2	12,483	48.7	11,917	48
📊 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	
📊 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	
📊 Household Adj	0		0		0		0		0		0		0		0		0		0		0		0	
📊 VIP-SILVER	14,927	24.5	14,167	25.1	9,000	17.8	8,047	17.6	7,104	17.6	6,224	17.3	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	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		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		3.1		3		2	

COMING IN DECEMBER "Data First" with charts

ANALYTICS BOOTH

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Credit Union | Home | Dashboards ▾ | Alerts | Trends | Help

Relationship Management Summary (Members Scored) ▾ | ◎ Balances/Demographics | 01-2021 📅 | Set Preferences

📈 Growth Over Time | 📊 Ratios Over Time | 📊 Tiered Points Balance 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-2018 Jan-2019 Jan-2020 Jan-2021 Jan-2022

→ BASIC → VIP-SILVER → VIP-GOLD → VIP-PLATINUM

Copy   Excel   CSV

Description	Jan 2021 Mbrs	%	Jan 2020 Mbrs	%	Jan 2019 Mbrs	%	Jan 2018 Mbrs	%	Jan 2017 Mbrs	%	Jan 2016 Mbrs	%	Jan 2015 Mbrs	%	Jan 2014 Mbrs	%	Jan 2013 Mbrs	%	Jan 2012 Mbrs	%	Jan 2011 Mbrs	%	Jan 2010 Mbrs	%	Jan 2009 Mbrs	%	Jan 2008 Mbrs	%	Jan 2007 Mbrs	%
BASIC	24,114	39.6	23,283	41.3	20,024	39.6	17,975	39.3	15,985	39.6	14,635	40.6	13,712	41.8	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	
VIP-SILVER	14,927	24.5	14,167	25.1	9,000	17.8	8,047	17.6	7,104	17.6	6,224	17.3	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		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				3		2	
Household Adj	0		0		0		0		0		0		0		0		0		0		0		0							
VIP-GOLD	11,215	18.4	9,914	17.6	5,647	11.2	5,371	11.7	4,666	11.6	4,213	11.7	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,					
Avg Prod Per Mbr	3.4		3.4		2.9		2.9		2.9		2.9		3		3		3.1		3.1		3		3							
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							
Household Adj	0		0		0		0		0		0		0		0		0		0		0		0							
VIP-PLATINUM	10,685	17.5	8,995	16	15,889	31.4	14,367	31.4	12,586	31.2	10,953	30.4	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							
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.					
Household Adj	0		0		0		0		0		0		0		0		0		0		0		0				0			
Total	60,941		56,359		50,560		45,760		40,341		36,025		32,776		30,005		27,997		26,568		25,634		24,467		22,900		21,042		17,514	
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	

Showing 1 to 20 of 20 entries

COMING IN DECEMBER
Scroll down to see the full data set

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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 INTELLIGENCE

Dashboard dive video available!

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

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Lending Opportunities - Overview

September 2022

Membership Overview	Count	%
Total members	70,907	
Less: members with WO loan	3,819	5.4
Net members	67,088	
Dormant members	2,799	4.2
Members with a credit score	57,885	86.3
Members with any loan	32,382	48.3

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

Credit Quality (Total: 57,885)	Count	%
Tier 1: 720+	23,851	41.2
Tier 2: 680-719	7,824	13.5
Tier 3: 650-679	4,919	8.5
Tier 4: 620-649	4,756	8.2
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 Quality

8.22%
7.96%
16.51%
8.50%
4.10%
13.52%
41.20%

Tier 1 Tier 3 Tier 5 Tier 6 Tier 7
Tier 2 Tier 4

Credit Score Age (Total: 57,885)	Count	%
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

Member Connect	Show Loan Portfolio	Data Sources	Loans to Analyze

(6931) 10/20/22

Lending Opportunities - Overview

Membership Overview	Count	%
Total members	70,907	
Less: members with WO loan	3,819	5.4
Net members	67,088	
Dormant members	2,799	4.2
Members with a credit score	57,885	86.3
Members with any loan		

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	
	43,674	65.1

Credit Quality (Total: 57,885)

Tier 1: 720+
Tier 2: 680-719
Tier 3: 650-679
Tier 4: 620-649
Tier 5: 580-619
Tier 6: 1-579
Tier 7: credit pulled, no score

Session 0 CU*BASE GOLD - Select Loans To Analyze

○ 1. Auto Loans (Collateral Definition V)
○ 2. Mortgages (Process Type M)
○ 3. Credit Cards (Process Type V)
○ 4. Unsecured (Non-Collateralized Loans)
○ 5. Other Secured (Other Collateralized Loans)

(6937)

Quality

- 7.96%
- 16.51%
- 4.10%
- 41.20%

Tier 1	Tier 3	Tier 5	Tier 6	Tier 7
Tier 2	Tier 4			

Credit Score Age (Total: 57,885)

	Count	%
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

Member Connect	Show Loan Portfolio	Data Sources	Loans to Analyze		

(6931) 10/20/22

Lending Opportunities - Auto Loans

September 2022

Auto loans (Excludes Written-Off)	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	34.8
Members without a checking account	5,312	34.6

Auto loans (Excludes Written-Off)	Count	%
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 deposits	6,036	

Credit Quality (Total: 15,159)	Count	%
Tier 1: 720+	5,486	36.2
Tier 2: 680-719	2,690	17.7
Tier 3: 650-679	1,921	12.7
Tier 4: 620-649	1,810	11.9
Tier 5: 580-619	1,469	9.7
Tier 6: 1-579	1,537	10.1
Tier 7: credit pulled, no score	246	1.6

Member Tenure (Total: 15,337)	Count
0 - 12 months	
13 - 24 months	
25 - 36 months	
37 - 60 months	
61 - 84 months	
85 - 120 months	
121+ months	~~77~~ ~~22.7~~

Lending Opportunities (Excludes Minors, Organizations, and Credit Scores Over 365 Days Old)

Member has no Auto Loans	Count	%
Tier 1: 720+	18,069	45.2
Tier 2: 680-719	5,058	12.7
Tier 3: 650-679	2,948	7.4
Tier 4: 620-649	2,907	7.3
Tier 5: 580-619	3,078	7.7
Tier 6: 1-579	7,011	17.6
Tier 7: credit pulled, no score	863	2.2

Member Eligible for Next Loan	Count	%
Tier 1: 720+	253	27.1
Tier 2: 680-719	155	16.6
Tier 3: 650-679	101	10.8
Tier 4: 620-649	119	12.7
Tier 5: 580-619	112	12.0
Tier 6: 1-579	184	19.7
Tier 7: credit pulled, no score	11	1.2

In particular, these are members with existing loans nearing payoff

Member Connect	Data Sources	Loans to Analyze

6932) 10/20/22

Tool #
1855

110

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)
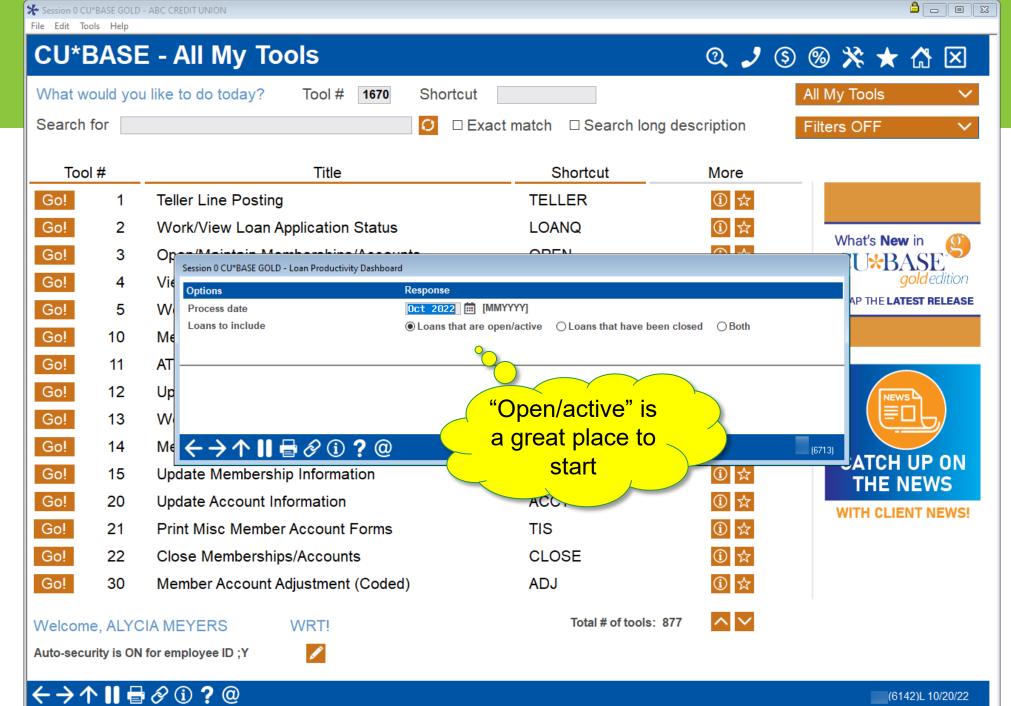
ASTERISK INTELLIGENCE

Dashboard dive video available!

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ondemand.cuanswers.com

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CU*BASE - All My Tools

What would you like to do today?   Tool #   **1670**   Shortcut [   ]

All My Tools ⌄

Search for [   ] 🔄 ☐ Exact match   ☐ Search long description

Filters OFF ⌄

Tool #		Title	Shortcut	More
Go!	1	Teller Line Posting	TELLER	ⓘ ☆
Go!	2	Work/View Loan Application Status	LOANQ	ⓘ ☆
Go!	3	Open/Maintain Memberships/Accounts	OPEN	ⓘ ☆
Go!	4	Vie...		
Go!	5	W...		
Go!	10	Me...		
Go!	11	AT...		
Go!	12	Up...		
Go!	13	W...		
Go!	14	Me...		
Go!	15	Update Membership Information	UMBR	ⓘ ☆
Go!	20	Update Account Information	ACCT	ⓘ ☆
Go!	21	Print Misc Member Account Forms	TIS	ⓘ ☆
Go!	22	Close Memberships/Accounts	CLOSE	ⓘ ☆
Go!	30	Member Account Adjustment (Coded)	ADJ	ⓘ ☆

Session 0 CU*BASE GOLD - Loan Productivity Dashboard

Options	Response
Process date	Oct 2022 📅 [MMYYYY]
Loans to include	◉ Loans that are open/active ○ Loans that have been closed ○ Both

(6713)

Welcome, ALYCIA MEYERS   WRT!   Total # of tools: 877   ⌃ ⌄

Auto-security is ON for employee ID ;Y   ✏️

(6142)L 10/20/22

Tool #
1670

Loan Productivity - Summary

For October 20, 2022

Summary | Selected vs All | % of All | Totals | % of All Disbursed | Count

Active Loans

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

Written Off Loans

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

View Filters

(6710) 10/20/22

Tool #
1670

118

Loan Productivity - Analysis

For October 20, 2022
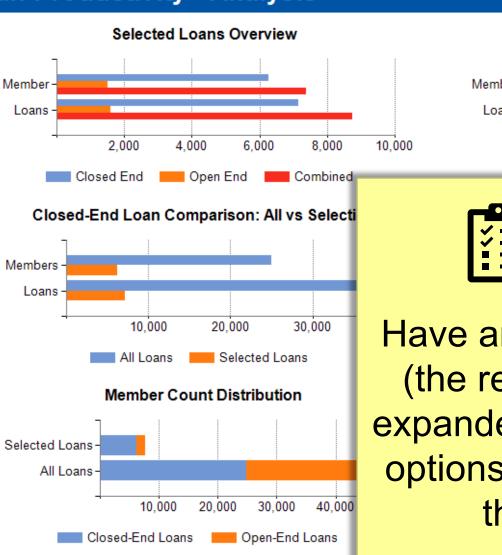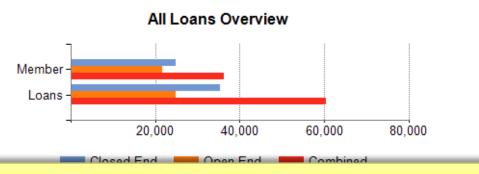
Tool #
1670

119

Tool #595
Loan Portfolio Analysis

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

ASTERISK
INTELLIGENCE

Dashboard dive video available!

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

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CU*BASE - All My Tools

What would you like to do today?   Tool #   595   Shortcut [   ]

All My Tools ⌄

Search for [   ] 🔄   Filters OFF ⌄

☐ Exact match   ☐ Search long description

Session 1 CU*BASE GOLD - Selection

Show Me The Portfolio As Of:

- ○ Current   (Oct 20, 2022)
- ◉ EOM   (Sep 30, 2022)
- ○ EOM   (Aug 31, 2022)
- ○ EOM   (Jul 31, 2022)

Products To View:

- ◉ Organize by G/L accounts in budget group   [ ] 🔍 (Choose one)
- ○ Organize by loan category
- ○ Organize by purpose code
- ○ Organize by security code
- ○ Organize by business unit   [ ] 🔍 (Choose one)

← → ↑ ❚❚ 🖨 🔗 ⓘ ? @   (5837)

Go!	
Go!	
Go!	
Go!	
Go!	
Go!	
Go!	
Go!	
Go!	
Go!	
Go!	15 **Update Membership Information** UMBR ⓘ ☆
Go!	20 **Update Account Information** ACCT ⓘ ☆

Welcome, ALYCIA MEYERS   WRT!

Auto-security is ON for employee ID ;Y   ✏

Total # of tools: 744   ∧ ∨

CU*BASE
gold edition

← → ↑ ❚❚ 🖨 🔗 ⓘ ? @   (6142) 10/20/22

Current Portfolio - Loans

Loan Category as of 9/30/2022

Categories 21

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	4.378	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

ⓘ Click any column heading to sort. Use ➚ to Export Members. Use 🔍 to view Member Common Bonds.

Export Full List | Member Connect | Web Version | View Power Line

Current Portfolio - Loans

Loan Category as of 9/30/2022

Categories 21

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	4.378	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.			421	17	407	2,575,466
50	VISA CLASSIC - 11% NA	10.190					5	213	512,160
51	VISA CLASSIC - 9.50% NA	11.00					1	2	4,430
	Totals	5.020				,162	443	5,993	77,131,702

Get daily stats from Analytics Booth

ⓘ Click any column heading to sort. Use ↗ to Export Members. ... ⊕ to view Member Common Bonds.

Export Full List | Member Connect | **Web Version** | View Power Line

(5838) 10/20/22

Tool #
595

124

Analytics Booth - Loan Portfolio Analysis

Loan Portfolio Analysis | Loan Categories ▾ | Fri Sep 30, 2022 📅 | Filter | Graph Top 10 | Change Over Time

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

Showing: ALL

Copy   Excel   CSV

Search: _____

Code	Description	Balance↓	Bal %↑	# Loans↑	Loans %↑	Avg Bal↑	Mbrs↑	WAVG↑	Avg Rate↑	Low Rate↑	High Rate↑	# Rates↑	CU Balance↑	Invest Bal
📊 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
📊 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
📊 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
📊 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
📊 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
📊 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
📊 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
📊 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
📊 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
📊 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
📊 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
📊 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
📊 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
📊 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
📊 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
📊 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
📊 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
📊 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

ANALYTICS BOOTH

Current Portfolio - Loans

Loan Category as of 9/30/2022

Categories 21

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							
20	MORTGAGE	4.471							
22	HOME EQUITY LOC VARIABLE	5.408							
30	CLOSED BUSINESS LOAN UNDER 50K	4.252							
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							
36	CLOSED LOAN SPECIAL	3.360							
37	CLOSED USED VEHICLE LOAN	5.146							
38	CLOSED NEW REC VEHICLE LOAN	4.596							
39	CLOSED UNSECURED LOAN	10.038							
50	VISA CLASSIC - 11% NA	10.190							
51	VISA CLASSIC - 9.50% NA	11.000							
	Totals	5.020							

Click any column heading to sort. Use → to Export Me...

Export Full List   Member Connect   Web Versio...

(5838) 10/20/22

YOUR ASSIGNMENT:

Evaluate your use of business units and budget groups, then consider updating or adding these codes for customized views on the Loan Portfolio Analysis dashboard

Tool #
595

126

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 INTELLIGENCE

Dashboard dive video available!

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

127

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

Score	Totals			Pending			Denied			Booked		
	# Application	%	Ratio	# Application	%	Days	# Application	%	Days	# Application	%	Days
775 to 999	56	7.5	2.80	12	21.4	10	24	42.9	5	20	35.7	3
700 to 774	162	21.7	2.84	13	8.0	13	92	56.8	8	57	35.2	6
675 to 699	93	12.5	2.27	9	9.7	8	43	46.2	4	41	44.1	8
630 to 674	160	21.4	3.14	22	13.8	7	87	54.4	7	51	31.9	6
600 to 629	84	11.3	6.00	12	14.3	7	58	69.0	5	14	16.7	6
000 to 599	191	25.6	4.66	19	9.9	7	131	68.6	3	41	21.5	3

Totals	# Apps	% # Apps	$ Amount	% Amount	Avg Days
Pending	87	11.66	2,306,361	12.74	8
Denied	435	58.31	11,069,113	61.13	5
Booked	224	30.03	4,732,745	26.14	6
Total	746	Ratio 3.33	18,108,219		6

Credit scores of zero are excluded

Credit scores over 999 are excluded

Ratio is (Total # Apps / # Booked

Show $Amt	Filters	Change View	Application Type	Modify Score Range	Web Version
Power Line					

(6045) 10/21/22

Tool #
484

Look-to-Book Ratio Analysis

Members and Non-Memb...

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

Filters

No filters selected

Totals	Pending	Denied	

Scor...

775 to				
700 to				
675 to				6
630 to				6
600 to				
000 to				3

Session 1 CU*BASE GOLD - Change View to Show

Change view to show:

- ○ Branch
- ○ Underwriter status
- ○ Underwriter ID
- ○ Interviewer branch
- ○ Interviewer ID
- ○ Loan category
- ○ Product code
- ○ Dealer
- ○ Delivery channel
- ○ Business unit

← → ↑ ❚❚ 🖨 🔗 ⓘ ? @

NP (6042)

Totals

	# Apps	% # Apps	$ Amount	% Amount	Avg Days
Pending	87 🔍	11.66	2,306,361 🔍	12.74	8
Denied	435 🔍	58.31	11,069,113 🔍	61.13	5
Booked	224 🔍	30.03	4,732,745 🔍	26.14	6
Total	746 🔍	Ratio 3.33	18,108,219 🔍		6

Credit scores of zero are excluded

Credit scores over 999 are excluded

Ratio is (Total # Apps / # Booked)

Show $Amt	Filters	Change View	Application Type	Modify Score Range	Web Version
Power Line					

← → ↑ ❚❚ 🖨 🔗 ⓘ ? @

(6045) 10/21/22

Tool #
484

Group and subtotal loan applications by any of 10 different metrics such as loan category or dealer ID

129

Look-to-Book Analysis

Product Code

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

TOTAL ALL # codes 58

Code/Description	# Apps	% Apps	$ Amount of Apps	% Amt	$ Amount Per App	Credit Score 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	
34/2016 & OLDER DIRECT AUTO 49	23	3.1	424,751	2.3	18,467	788		
12/2019-2021 DIRECT AUTO 64-75	11	1.5	399,674	2.2	36,33			
6/PERSONAL LOAN >=$50,001	7	.9	334,355	1.8	47,765			
104/HOME EQUITY LN (FIXED) 81-	6	.8	302,900	1.7	50,483	750		
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		
26/2019-2021 DIRECT AUTO 49-63	8	1.1	268,532	1.5	33,566	786		
212/INDIRECT 2019-2021 AUTO 49	9	1.2	242,285	1.3	26,920	834		
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/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
	746		18,108,209		24,273	844	001	665

This example shows loan applications summarized by product code

Filters | Change View

(6047) 10/21/22

Look-to-Book Analysis   Product Code

Current status for loan applications created between   8/01/2022 and 10/21/2022   for Mbrs/Non-mbrs
TOTAL ALL   # codes 58

Code/Description	# Apps	% Apps	$ Amount of Apps	% Amt	$ Amount Per App	Credit Score 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		643
221/INDIRECT 2016 & OLDER AUTO	19	2.5	270,711					
26/2019-2021 DIRECT AUTO 49-63	8	1.1	268,532					
212/INDIRECT 2019-2021 AUTO 49	9	1.2	242,285					
204/INDIRECT 2022-2023 AUTO 49	5	.7	240,296					
8/2022-2023 DIRECT AUTO 76-84	6	.8	236,7					
1/PERSONAL LOAN $1,500 to $5,0	80	10.7	235,					
94/HELOC 7 YR IO 8 YR REPAY 81	3	.4	235,0					
30/2017-2018 DIRECT AUTO 49-60	10	1.3	228,24					
	746		18,108,20					

Filters   Change View

(6047) 10/21/22

Tool #
484

Get insights into application volume, total dollars, and credit score profiles across each of your product types.

Which loan type receives the most qualified applicants?
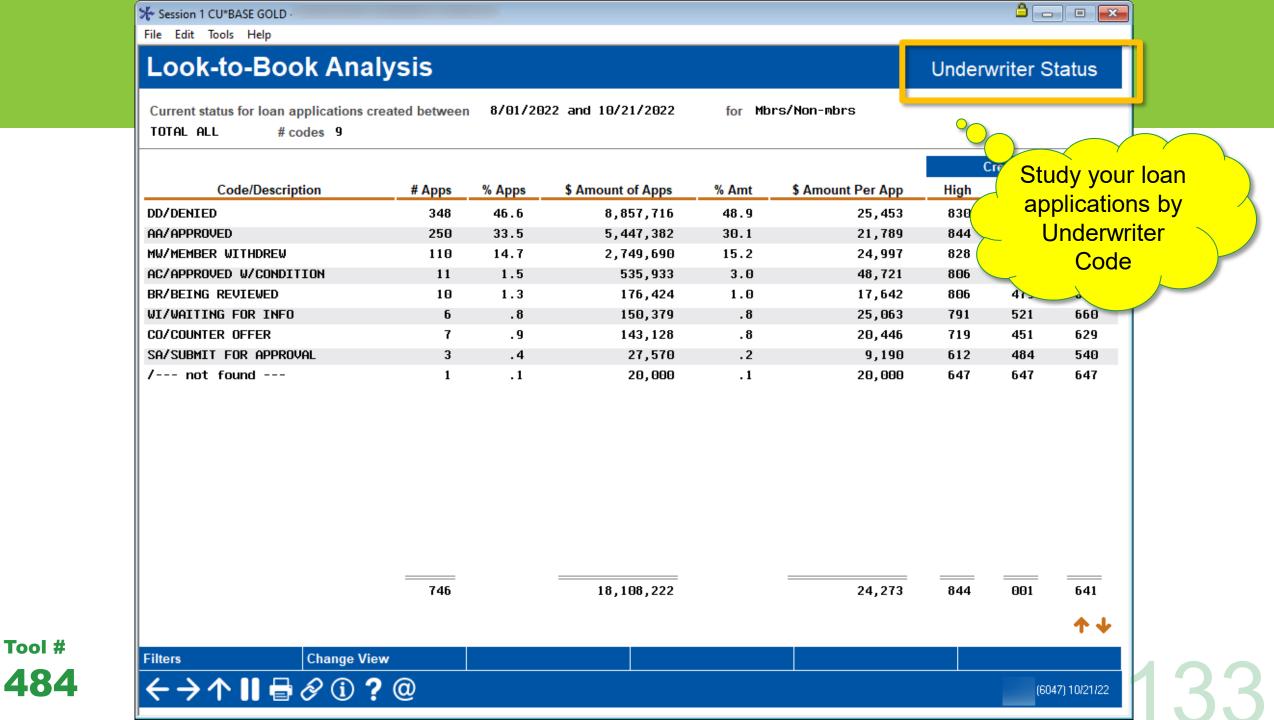
Look-to-Book Analysis

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

TOTAL ALL   # codes 9

Code/Description	# Apps	% Apps	$ Amount of Apps	% Amt	$ Amount Per App	High		
DD/DENIED	348	46.6	8,857,716	48.9	25,453	830		
AA/APPROVED	250	33.5	5,447,382	30.1	21,789	844		
MW/MEMBER WITHDREW	110	14.7	2,749,690	15.2	24,997	828		
AC/APPROVED W/CONDITION	11	1.5	535,933	3.0	48,721	806		
BR/BEING REVIEWED	10	1.3	176,424	1.0	17,642	806	4??	
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
	746		18,108,222		24,273	844	001	641

Filters   Change View

(6047) 10/21/22

Tool #
484

133

Study your loan applications by Underwriter Code

Built in "Common Bonds" functionality allows you to study the members who have applied for loans

Use it to look for insights or trends in their demographic profiles, or product and service engagement

Tool #
484

135

Look-to-Book Analysis — Members and Non-Members

Current status for loan applications created between 8/01/2022 and 10/21/2022   TOTAL DENIED   # apps 435

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		N	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										18,000
13	Aug 02, 2022	566	2	DD	CO										12,102
15	Aug 03, 2022	564	2	DD	ME										21,730
16	Aug 03, 2022	609	2	DD	ME										19,431
18	Aug 03, 2022	590	4	DD	KP										13,697
19	Aug 03, 2022	664	1	MW	22										50,206
0	Aug 04, 2022	560	4	DD	ME										2,000
1	Aug 04, 2022	522	4	DD	KP										2,680
3	Aug 04, 2022	591	2	DD	22										23,752
5	Aug 04, 2022	640	2	MW	22										32,685
6	Aug 04, 2022	613	1	DD	22										19,225
1	Aug 04, 2022	551	2	DD	22										16,635
2	Aug 04, 2022	676	4	DD	ME										30,000
3	Aug 04, 2022	542	2	DD	22										24,265

Export   Member Connect   Common Bonds   Filters   Change View

(6046) 10/21/22

YOUR ASSIGNMENT:

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

Tool #
484

136

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 INTELLIGENCE

Dashboard dive video available!

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

137

Written Off Loan History Dashboard

Written off between [ ] 📅 and [ ] 📅 [MMDDYYYY]   ☐ View indirect loans only

Approved at board meeting on [ ] 📅 [MMYYYY]   Branch [ ] 🔍   WO/CO reason code [ ] 🔍

| Interviewer | Select | 000 selected | WO/CO approved by | Select | 000 selected | Loan category | Select | 000 selected |
| Business unit | Select | 000 selected | Loan purpose | Select | 000 selected | Loan security | Select | 000 selected |

Account	Type	Rsn Code	WO Date	Last Name	Closed Date	Chrgd Off	Balance At Write Off	Current Balance	Net Change $	Net Change %
9	645		Jun 29, 2009	M		N	8,374.80	8,374.80	.00	.00
9	693		Jun 26, 2009	M		N	994.08	994.08	.00	.00
9	811		Jun 26, 2009	M		N	7,359.13	7,359.13	.00	.00
0	645		Oct 25, 2011	S	Mar 18, 2020	N	.00	.00	.00	.00
0	920		Oct 25, 2011	S	Mar 18, 2020	N	.00	.00	.00	.00
2	900		Sep 29, 2008	C	Feb 26, 2018	N	.00	.00	.00	.00
4	811	007	Sep 28, 2015	R		N	3,714.06	3,714.06	.00	.00
2	866	007	Feb 23, 2022	R		N	7,597.89	7,597.89	.00	.00
9	900		Jun 30, 2011	C	Aug 25, 2016	N	.00	.00	.00	.00
4	866		Oct 25, 2011	M		N	14,511.99	13,811.22	700.77-	4.82
3	693	018	Apr 28, 2018	C		N	3,793.07	3,707.37	85.70-	2.25
4	600		Feb 11, 2014	B	Feb 11, 2014	Y	.00	.00	.00	.00
4	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
6	800		Feb 13, 2013	Z	Feb 13, 2013	Y	.00	.00	.00	.00
8	600		Apr 19, 2005	M	Apr 19, 2005	Y	.00	.00	.00	.00

■ Credit Score history   ■ Account Inquiry   ■ Written off loan history   ■ Tracker review   ⬆ ⬇

Records 7,494   Members 5,234   Active 5,396   72.0 %   Closed 9,592   128.0 %

| View Filters | Analysis | Export | Member Connect | View CO Loans | Common Bonds |
| Template Management | Clear Template | Open/Closed Date | | | |

(5718) 10/25/22

Tool #
476

138

Tool #
476

139

Written Off/Charge Off Analysis

Session 0 CU*BASE GOLD - ABC CREDIT UNION

File   Edit   Tools   Help

Written off

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

Key Facts for Written Off Loans

Top Reasons	Dollars	%	Count	%
** Blank **	14,280,000	39.5	2,186	34.0
JOB LOSS	2,618,384	7.2	663	10.3
BANKRUPTCY 12	2,187,679	6.0	275	4.2
INCOME LOSS	1,692,264	4.6	333	5.1
DECEASED	1,690,612	4.6	306	4.7
MEDICAL	1,612,755	4.4	300	4.6
View Totals	24,081,694	66.6	4,063	63.3

Top 3 Dealers	Dollars	%	Count	%
	601,186	1.6	76	1.1
WNED AUTO	544,737	1.5	56	.8
IC CADILLA	494,338	1.3	67	1.0
View Totals	1,640,261	4.5	199	3.1

Top 3 Categories	Dollars	%	Count	%
99 WRITE OFF LOAN	14,280,000	39.5	2,186	34.0
15 USED VEHICLES	8,470,099	23.4	1,231	19.1
98 SIGN LN -SECUR	2,413,200	6.6	669	10.4
View Totals	25,163,299	69.6	4,086	63.7

Top 3 Employees	Dollars	%	Count	%
LC	7,104,003	19.7	701	10.9
AN	4,462,843	12.3	831	13.0
** Blank **	3,375,597	9.3	623	9.7
View Totals	14,942,443	41.3	2,155	33.6

Top 3 Members	Dollars	%	Count	%
MI	149,728	.4	4	.0
LC	149,390	.4	5	.0
ZE	136,639	.3	1	.0
View Totals	435,757	1.2	10	.1

Bankruptcy   Board Approval   View Filters   Alternate Views   No Filters

(5997) 10/25/22

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Written Off/Charge Off Analysis

Charged off

C/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

Key Facts for Charged Off Loans

Top Reasons	Dollars	%	Count	%
** Blank **		.0	1,081	100.0
		.0		.0
		.0		.0
		.0		.0
		.0		.0
		.0		.0
View Totals		.0	1,081	100.0

Top 3 Dealers	Dollars	%	Count	%
		.0		.0
		.0		.0
		.0		.0
View Totals		.0		.0

Top 3 Categories	Dollars	%	Count	%
04 SIGNATURE LOAN		.0	1	.0
99 WRITE OFF LOAN		.0	1,080	99.9
		.0		.0
View Totals		.0	1,081	100.0

Top 3 Employees	Dollars	%	Count	%
** Blank **		.0	754	69.8
B		.0	1	.1
C		.0	10	.9
View Totals		.0	765	70.8

Top 3 Members	Dollars	%	Count	%
O		.0	1	.0
W		.0	1	.0
P		.0	1	.0
View Totals		.0	3	.2

Bankruptcy	Board Approval	View Filters	Alternate Views	No Filters

(5997) 10/25/22

Written Off/Charge Off Analysis

Written off

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

Key Facts for Written Off Loans

Top Reasons	Dollars	%	Count	%
** Blank **	14,280,000	39.5	2,186	34.0
JOB LOSS	2,618,384	7.2	663	10.3
BANKRUPTCY 12	2,187,679	6.0	275	4.2
INCOME LOSS	1,692,264	4.6	333	5.1
DECEASED	1,690,612	4.6	306	4.7
MEDICAL	1,612,755	4.4	300	4.6
View Totals	24,081,694	66.6	4,063	63.3

Top 3 Dealers	Dollars	%	Count	%
	601,186	1.6	76	1.1
WNED AUTO	544,737	1.5	56	.8
IC CADILLA	494,338	1.3	67	1.0
View Totals	1,640,261	4.5	199	3.1

Top 3 Categories	Dollars	%	Count	%
99 WRITE OFF LOAN	14,280,000	39.5	2,186	34.0
15 USED VEHICLES	8,470,099	23.4	1,231	19.1
98 SIGN LN -SECUR	2,413,200	6.6	669	10.4
View Totals	25,163,299	69.6	4,086	63.7

Top 3 Employees	Dollars	%	Count	%
LC	7,104,003	19.7	701	10.9
AN	4,462,843	12.3	831	13.0
** Blank **	3,375,597	9.3	623	9.7
View Totals	14,942,443	41.3	2,155	33.6

Top 3 Members	Dollars
MI	
LC	
ZE	
View Totals	

Bankruptcy   Board Approval   View Filters   Alternate Views   No Filters

(5997) 10/25/22

Drill down to a summary by loan category

144

146

Session 0 CU*BASE GOLD - ABC CREDIT UNION

File   Edit   Tools   Help

Written Off/Charge Off Analysis

W/O & C/O

between   and

Session 0 CU*BASE GOLD - All WO/CO by Category

Dollars Written Off

$16,000,000
$14,000,000
$12,000,000
$10,000,000
$8,000,000
$6,000,000
$4,000,000
$2,000,000
$

 # Loans Written Off

2,500
2,000
1,500
1,000
500

- 99 WRITE OFF LOAN WO
- 15 USED VEHICLES   WO
- 98 SIGN LN -SECUR WO
- 16 REC VEHICLES   WO
- 04 SIGNATURE LOAN WO
- 65 SIMPLY PLATINU WO
- 67 SIMPLY PLATINU WO
- 63 SIMPLY PLATINU WO

. . .

(5996)

Total w						0
Total cl						1
Combi						9

					%
** Bla					1.0
JOB LO					.7
BANKRU					.8
INCOME					2.6
DECEAS					
MEDICA					

				%
				29.1
				16.4
				8.9
				54.5

					%
LOAN R					.0
ANNE	4,462,843	12.3	831	11.1	LOCKE	149,390	.4	5	.0
** Blank **	3,375,597	9.3	623	8.3	ZEHNDER	136,639	.3	1	.0
View Totals	14,942,443	41.3	2,155	28.8	View Totals	435,757	1.2	10	.1

Bankruptcy	Board Approval	View Filters	Alternate Views	No Filters	

(5997) 10/25/22

File   Edit   Tools   Help

Board Approval Information by Year

Written Off

Year	Board Approved		Total Loans		
	Count	$ Amount	Count	$ Amount	% Approved
2022	298	1,011,856	298	1,011,856	100.0
2021	364	1,698,841	365	1,698,841	99.7
2020	651	3,277,489	652	3,277,489	99.8
2019	1,167	6,466,491	1,168	6,466,491	99.9
2018	572	3,281,746	573	3,281,746	99.8
2017	511	2,645,020	513	2,647,822	99.6
2016	388	1,935,594	388	1,935,594	100.0
2015	213	1,274,752	366	1,963,066	58.1
2014	0	0	665	1,815,509	.0
2013	0	0	347	1,382,412	.0
2012	0	0	232	1,668,102	.0
2011	0	0	295	1,987,338	.0

| # records | 23 | Totals | 4,164 | 21,591,789 | 7,494 | 36,143,230 | 55.5 |

Show Charged off

Tool #
476

148

(5991) 10/25/22

Bankruptcy/ Judgement Data by Year

Bankruptcy

Year	Board Approved		Total Loans		
	Count	$ Amount	Count	$ Amount	% Approved
2022	0	0	0	0	.0
2021	0	0	0	0	.0
2020	0	0	0	0	.0
2019	0	0	0	0	.0
2018	0	0	0	0	.0
2017	13	0	13	0	100.0

records 6   Totals   13   0   13   0   100.0

(5991) 10/25/22

150

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 INTELLIGENCE

Dashboard dive video available!

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

152

Tool #
976

153

Tool #
976

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

Keegan's Favorite

ASTERISK INTELLIGENCE

Dashboard dive video available!

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

Tool Usage Analysis

Session 1 CU*BASE GOLD -

File   Edit   Tools   Help

Employee ID   [Select]   0   Search for [_____]   ☐ Exact   ☐ Description

Tool #   [____]   Categories [Select]

Employees   521   Types [Select]

Tools   859

Tool #	Tool Title	# Employees Assigned	# of Times Used			
			This Month	Last Month	Last 90 Days	Last 6 Months
53	Process Member Applications	319	4,018	16,255	48,940	103,075
11	ATM/Debit Card Maintenance	284	1,686	7,414	22,488	44,441
32	Teller/Vault Cash Transfers & Inquiry	299	1,370	5,789	18,415	35,938
2	Work/View Loan Application Status	283	1,332	5,278	17,093	32,548
20	Update Account Information	373	1,270	4,474	14,007	26,222
60	GL Journal History Inquiry	368	1,161	3,824	11,922	23,498
1600	Xpress Teller	236	1,081	4,026	12,881	23,603
3	Open/Maintain Memberships/Accounts	331	896	4,142	10,928	19,303
14	Member Personal Banker	346	685	3,073	9,481	18,637
35	Branch Vault Control	285	575	2,399	7,511	15,134
12	Update/Order Online Credit Cards	263	506	2,054	6,076	12,579
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	10,088
4	View My Cross Sales Status	392	384	1,508	4,356	8,783
70	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	7,839
15	Update Membership Information	318	303	1,237	3,608	8,186

■ About This Tool   ■ Show Assigned Employees   ↑ ↓

(6705) 11/07/22

Tool #
1195

161

Tool Usage Analysis

Employee ID Select 0 Search for [_____] ☐ Exact ☐ Description

Tool # [____] Categories Select

Employees 521 Types Select

Tools 859

Tool #	Tool Title	# Employees Assigned	# of Times Used			
			This Month	Last Month	Last 90 Days	Last 6 Months
53	Process Member Applications	319	4,018	16,255	48,940	103,075
11	ATM/Debit Card Maintenance	284	1,686	7,414	22,488	44,441
32	Teller/Vault Cash Transfers & Inquiry	299	1,370	5,789	18,415	35,938
2	Work/View Loan Application Status	283	1,332	5,278	17,093	32,548
20	Update Account Information	373	1,270	4,474	14,007	26,222
60	GL Journal History Inquiry	368	1,161	3,824	11,922	23,498
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3	Open/Maintain Memberships/Accounts	331	896	4,142	10,928	19,303
14	Member Personal Banker	346	685	3,073	9,481	18,637
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61	Create/Post GL Journal Entries	267	472	1,498	4,896	9,711
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4	View My Cross Sales Status	392	384	1,508	4,356	8,783
70	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	7,839
15	Update Membership Information	318	303	1,2??	3,608	8,186

■ About This Tool   ■ Show Assigned Employees

These tools have been used recently

Tool #
1195

162

(6705) 11/07/22

Tool Usage Analysis

Employee ID   Select   0   Search for [   ] ☐ Exact ☐ Description

Tool #   [   ]   Categories Select

Employees   524   Types   Select

Tools   859

Tool #	Tool Title	# Employees Assigned	# of Times Used			
			This Month	Last Month	Last 90 Days	Last 6 Months
113	ACH Posting Controls Config	9				
118	Add-on Additional Funds to Student Loan	23				
122	AIRES - Create Files	8				1
123	AIRES - Delete Files	7				2
124	AIRES - Print File List	7				
125	AIRES - View Files	8				
137	ARU Detail Stats (AUDICC)	25				
142	ATM Network/Terminal Activity	12				
143	ATM Surcharge Rebate Reward Program Cfg	7				
145	ATM/Dbt/Crdt: Audit Card Status Changes	20				1
148	ATM/Dbt/Crdt: Card Images Config Inquiry	65				1
149	ATM/Dbt/Crdt: Configure Card Images	7				
150	ATM/Dbt/Crdt: CU Status Code Pref Inq	63				2
151	ATM/Dbt/Crdt: CU Vendor Preferences Inq	49				
152	ATM/Dbt/Crdt: Service Charge Group Inq	8				
154	ATM/Dbt/Crdt: View Vendor Status Codes	2				
161	Audit Disabled/Inactive PIN/PWs Rpt	16				
167	Auto-Enroll Marketing Club Members	9				

■ About This Tool   ■ Show Assigned Employees

These tools have NOT been used in the last ninety days.

← → ↑ ⏸ 🖨 🔗 ⓘ ? @   (6705) 10/25/22

Tool #
1195

163

Tool #
1195

165

Session 0 CU*BASE GOLD - ABC CREDIT UNION

File   Edit   Tools   Help

Employee ID   **Select**   0   Search for   [   ]   ☐ Exact   ☐ Description

Tool #   [   ]   Categories **Select**

Empl

Tools

Tool #		nths
53		4,587
11		1,996
32		7,306
2		5,836
20		2,352
1600		0,323
66		1,621
14		9,457
3		8,379
12		5,707
35		7,644
492		5,653
61		4,819
21		5,226
70		4,846
50		4,536
15		4,304
13		3,700

■ Abou

Session 0 CU*BASE GOLD - About This Tool

Title   ATM/Debit Card Maintenance   Tool #   11

Shortcut   CARD

Long description

Enter an account base, the full card number or the last four numbers of a credit card to move to the ATM/Debit   Card Maintenance   screen where you can perform maintenance on or view settings and activity on ATM and Debit Cards. All cards   that fit the entry on   this screen (regardless of status) will appear on the next screen.

Program   UPANCARDCL   ATM/Debit Card Maintenance
Categories   🔍 Online ATM/Debit/Credit Card Tools
Tool types   🔍 Maintenance & Posting Programs

← → ↑ ❚❚ 🖨 🔗 ⓘ ? @   (6135)

← → ↑ ❚❚ 🖨 🔗 ⓘ ? @   (6705) 10/25/22

Tool #
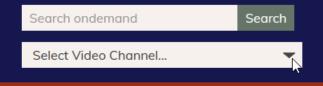**1195**

171

Wrapping Up the Day

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
  - Register at **cuanswers.com/ai-week**

- Visit the Help Hub
  - Browse Categories
  - Choose the **Analysis (Dashboard) Tools** group

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Thanks for the day!