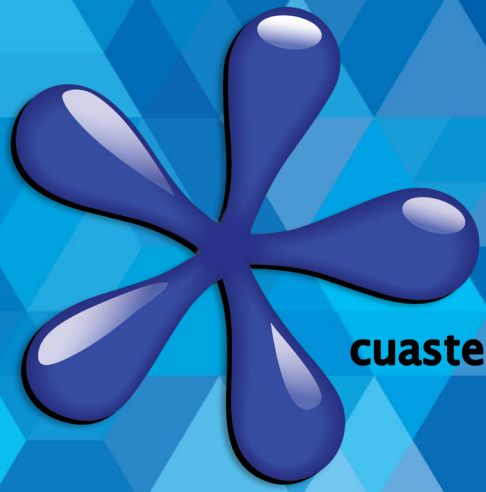
Day 1

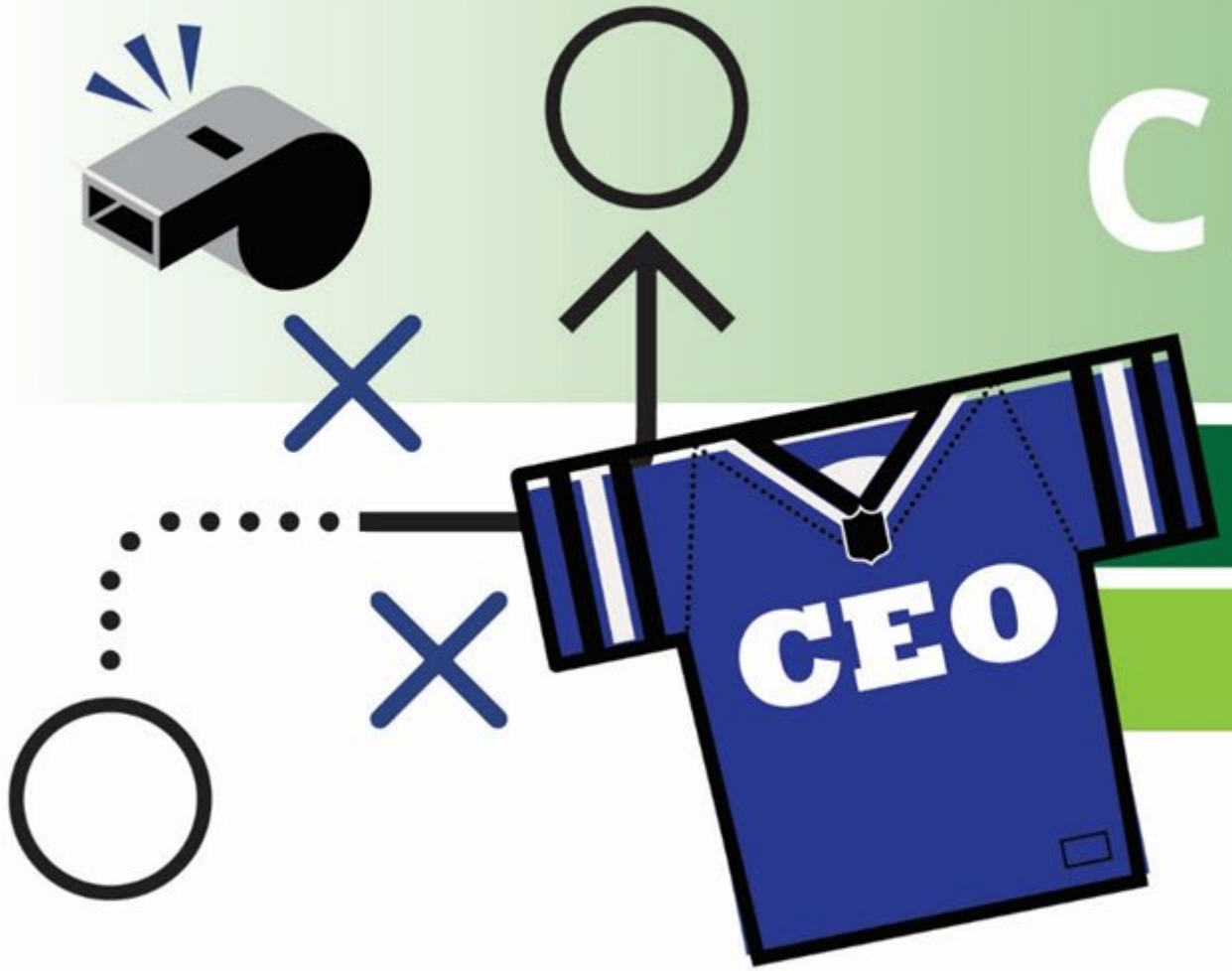
# CEO Strategies 2023

NOVEMBER 7-8, 2023



cuasterisk.com

# CEO SCHOOL




## Time for School!

# How to Learn More

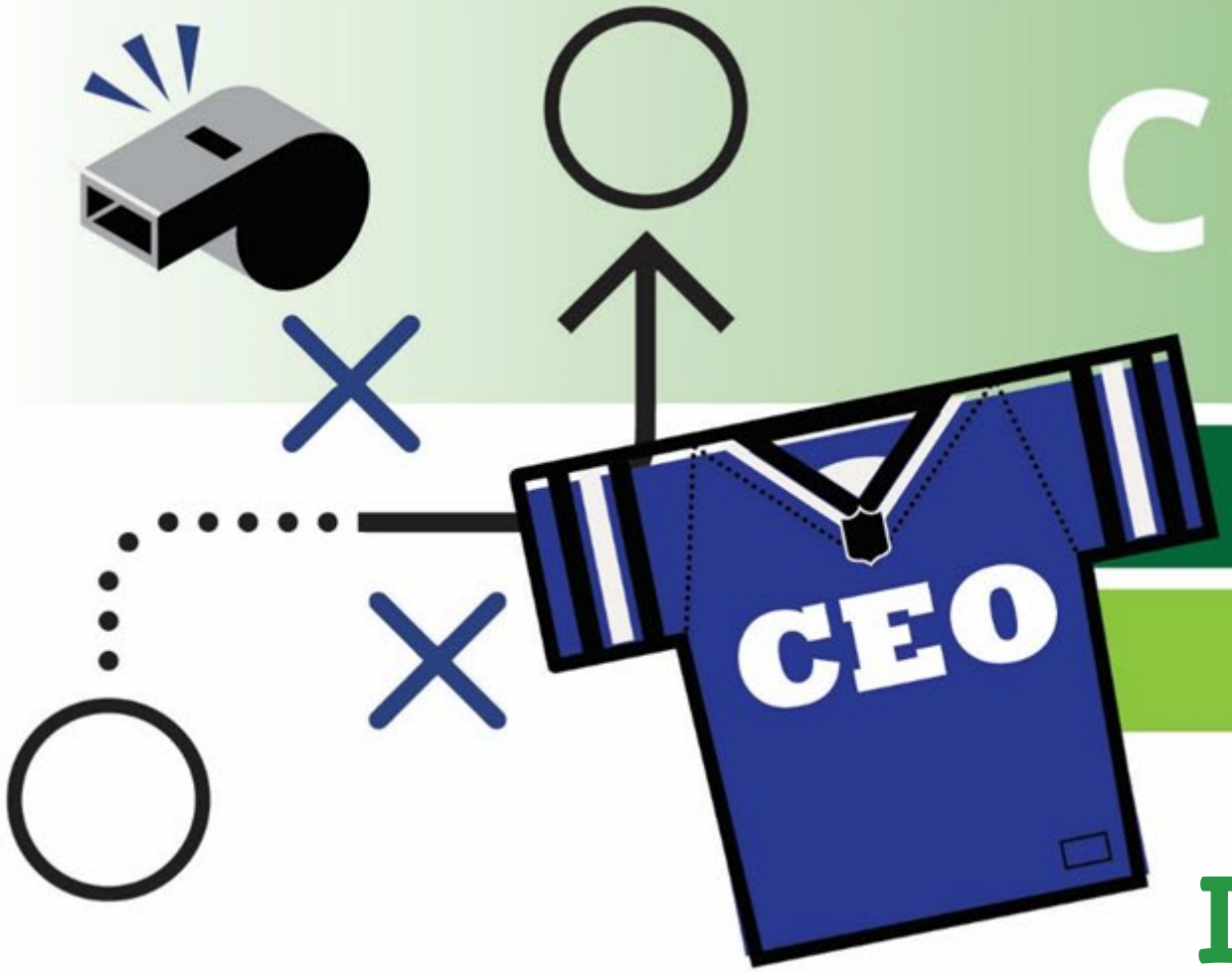
Download the conference app!

Visit our website!
open.cuanswers.com/CEO2023

OnDemand.cuanswers.com
“Data Analytics” video channel

Visit the Help Hub
help.cubase.org/hub

# CEO SCHOOL




# Learn-From-A-Peer Resources

TOOLS FOR YOUR ANNUAL STRATEGIC PLANNING

# Why Learn from a Peer?

- In the spirit of collaboration…
- To learn from a peer who has been down the same path before…
- To lobby with your management team or your board….
- To keep up with the Joneses…

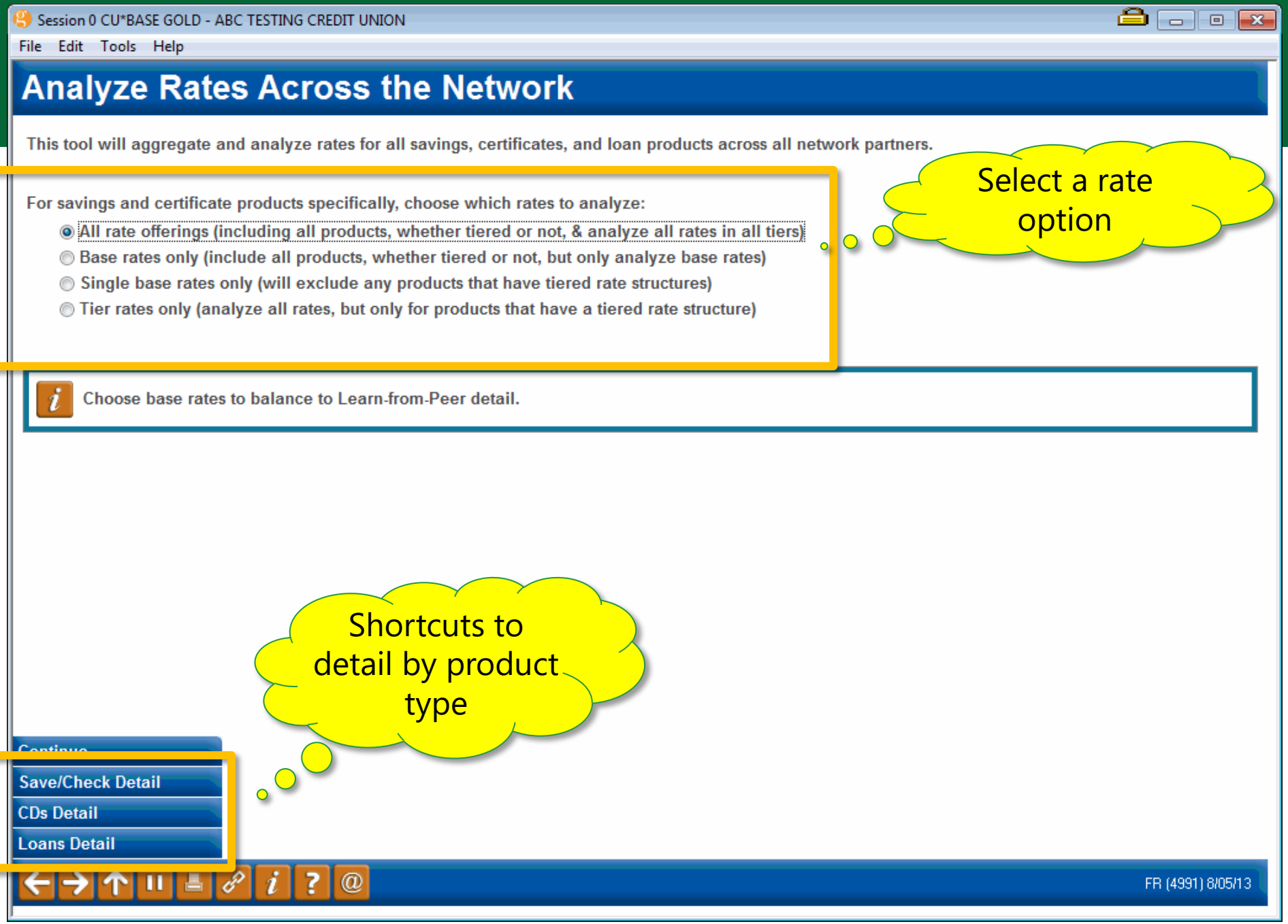
# CU*BASE LFP Dashboard Stats

As of September 2023

| Learn-From-a-Peer Tool | # CUs Using Tool | # Times Tool Used |
|---|---|---|
| LFP: Cashed Check Fee Config | 6 | 7 |
| LFP: CD Rate Analysis | 12 | 15 |
| LFP: Check Printing Fees | 3 | 4 |
| LFP: Deposit Item Fees | 8 | 10 |
| LFP: Loan Rate Analysis | 22 | 45 |
| LFP: Member Starter Checks | 6 | 18 |
| LFP: Money Order Fees | 10 | 13 |
| LFP: Net Relationships | 12 | 16 |
| LFP: Network Password Resets | 9 | 10 |
| LFP: Network Rate Analysis | 6 | 9 |
| LFP: Phone Transfer Fees | 5 | 5 |
| LFP: Self-Service Fees | 5 | 8 |
| LFP: Share Rate Analysis | 11 | 14 |
| LFP: Tiered Services Program | 13 | 29 |
| LFP: Tiered Svcs Peer Analysis | 4 | 22 |
| **Grand Total** | | **225** |

# Categories of Learn from Peer Tools Available

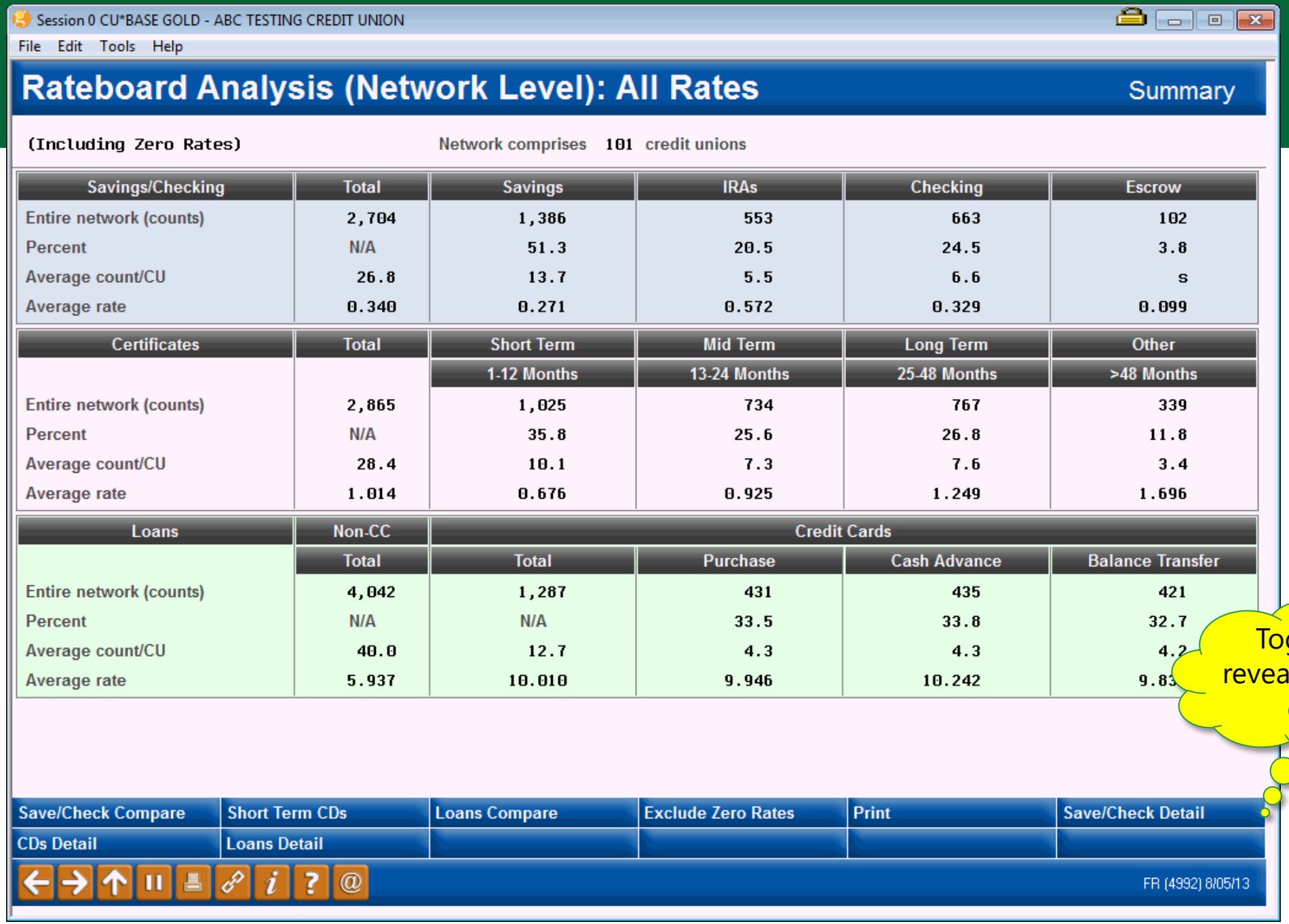
- Rate Analysis
  - Learn-From-Peer: CD Rate Analysis (Tool #425)
  - Learn-From-Peer: Loan Rate Analysis (Tool #428)
  - Learn-From-Peer: Share Rate Analysis (Tool #436)
  - Learn-From-Peer: Network Rate Analysis (Tool #433)
- Fee/Configuration Details
  - Learn-From-Peer: Phone Transfer Fees (Tool #434)
  - Learn-From-Peer: Deposit Item Fees (Tool #427)
  - Etc.
- Peer Analysis
  - Learn-From-Peer: Net Relationships (Tool #431)
  - Learn-From-Peer: Network Password Resets (Tool #432)
  - Etc.
- Analytics Booth
  - Trend Comparison to Primary Peer Group
  - Trend Comparison to Secondary Peer Group




Learn more

Tool #

433

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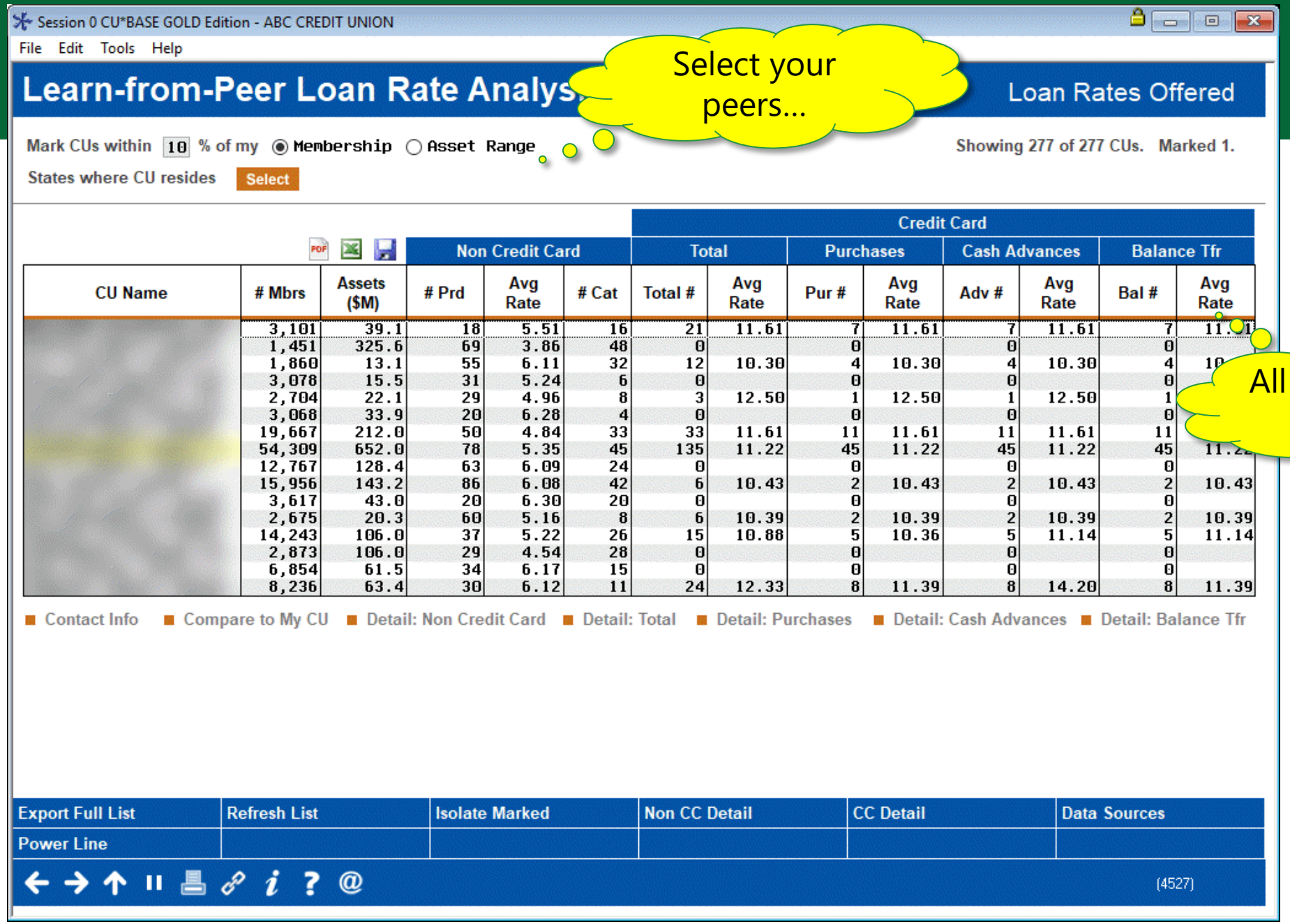


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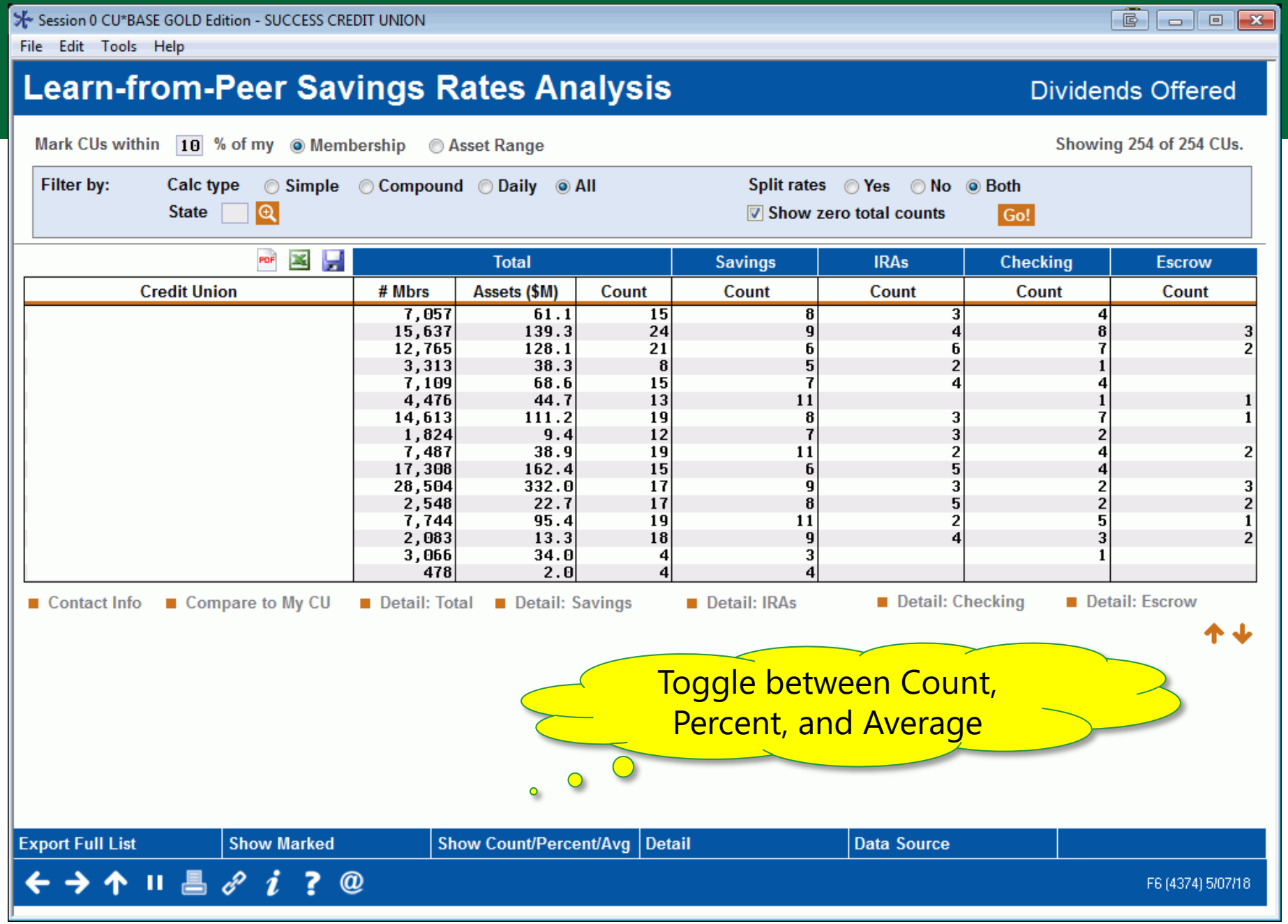
Tool #

433

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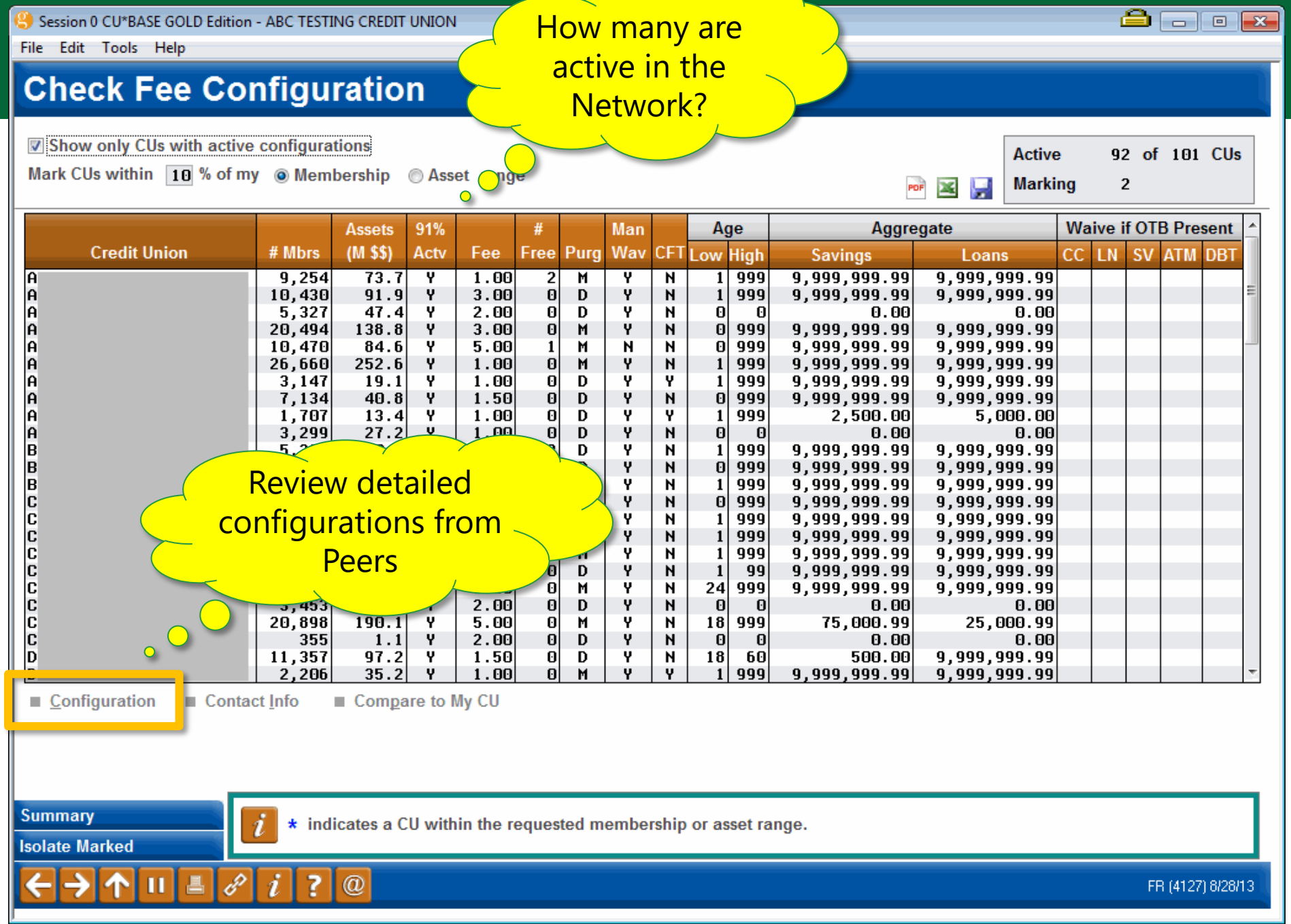
Tool #

433

# LFP: Fee Configuration Details

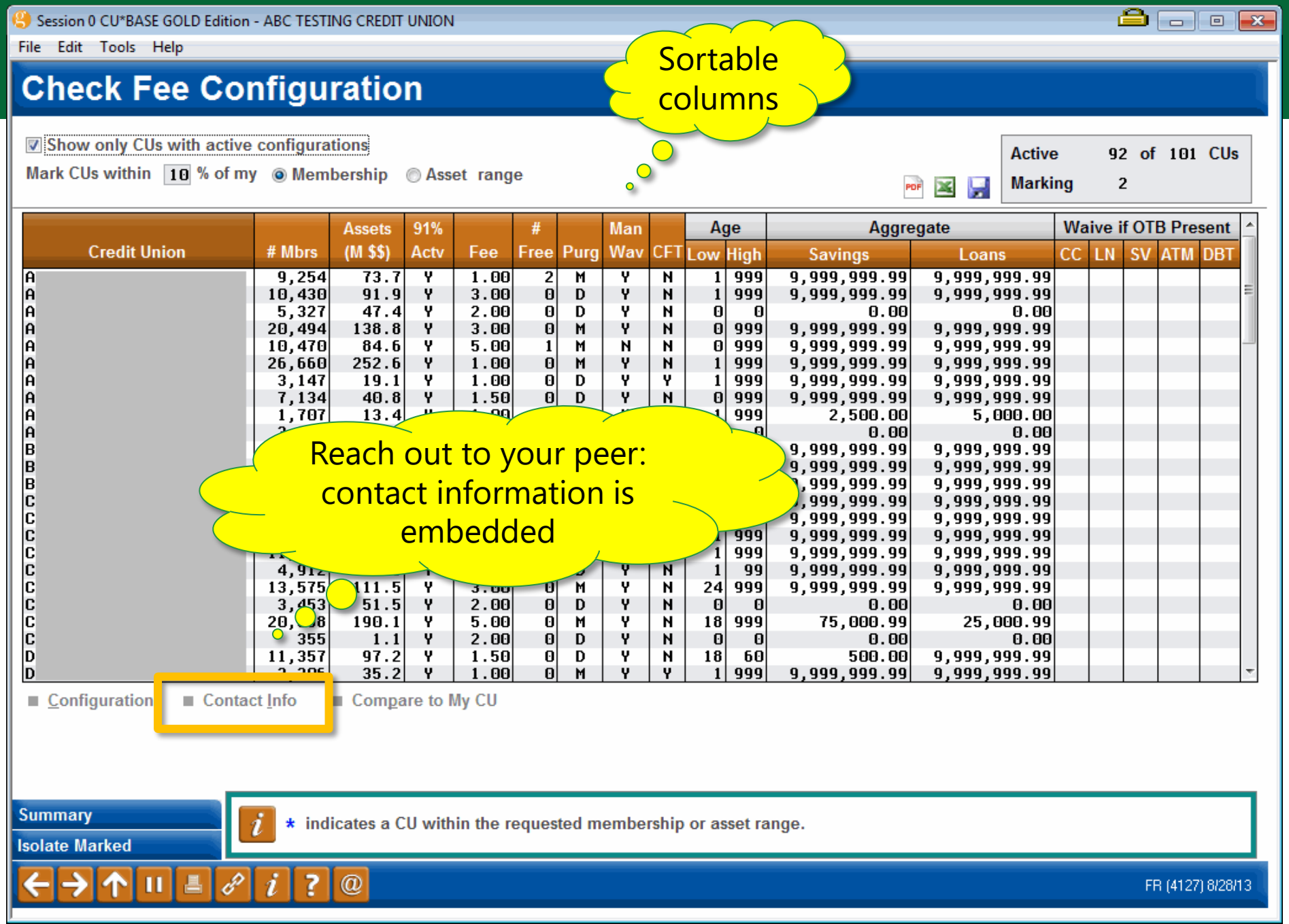



| Credit Union | # Mbrs | Assets (M $$) | 91% Actv | Fee | # Free | Purg | Man Wav | CFT | Age Low | Age High | Aggregate Savings | Aggregate Loans | Waive if OTB Present CC | LN | SV | ATM | DBT |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| A | 9,254 | 73.7 | Y | 1.00 | 2 | M | Y | N | 1 | 999 | 9,999,999.99 | 9,999,999.99 | | | | | |
| A | 10,430 | 91.9 | Y | 3.00 | 0 | D | Y | N | 1 | 999 | 9,999,999.99 | 9,999,999.99 | | | | | |
| A | 5,327 | 47.4 | Y | 2.00 | 0 | D | Y | N | 0 | 0 | 0.00 | 0.00 | | | | | |
| A | 20,494 | 138.8 | Y | 3.00 | 0 | M | Y | N | 0 | 999 | 9,999,999.99 | 9,999,999.99 | | | | | |
| A | 10,470 | 84.6 | Y | 5.00 | 1 | M | N | N | 0 | 999 | 9,999,999.99 | 9,999,999.99 | | | | | |
| A | 26,660 | 252.6 | Y | 1.00 | 0 | M | Y | N | 1 | 999 | 9,999,999.99 | 9,999,999.99 | | | | | |
| A | 3,147 | 19.1 | Y | 1.00 | 0 | D | Y | Y | 1 | 999 | 9,999,999.99 | 9,999,999.99 | | | | | |
| A | 7,134 | 40.8 | Y | 1.50 | 0 | D | Y | N | 0 | 999 | 9,999,999.99 | 9,999,999.99 | | | | | |
| A | 1,707 | 13.4 | Y | 1.00 | 0 | D | Y | Y | 1 | 999 | 2,500.00 | 5,000.00 | | | | | |
| A | 3,299 | 27.2 | Y | 1.00 | 0 | D | Y | N | 0 | 0 | 0.00 | 0.00 | | | | | |
| B | | | | | | D | Y | N | 1 | 999 | 9,999,999.99 | 9,999,999.99 | | | | | |
| B | | | | | | | Y | N | 0 | 999 | 9,999,999.99 | 9,999,999.99 | | | | | |
| B | | | | | | | Y | N | 1 | 999 | 9,999,999.99 | 9,999,999.99 | | | | | |
| C | | | | | | | Y | N | 0 | 999 | 9,999,999.99 | 9,999,999.99 | | | | | |
| C | | | | | | | Y | N | 1 | 999 | 9,999,999.99 | 9,999,999.99 | | | | | |
| C | | | | | | | Y | N | 1 | 999 | 9,999,999.99 | 9,999,999.99 | | | | | |
| C | | | | | | | Y | N | 1 | 999 | 9,999,999.99 | 9,999,999.99 | | | | | |
| C | | | | | | 0 | D | Y | N | 1 | 99 | 9,999,999.99 | 9,999,999.99 | | | | | |
| C | | | | | | 0 | M | Y | N | 24 | 999 | 9,999,999.99 | 9,999,999.99 | | | | | |
| C | | | | 2.00 | 0 | D | Y | N | 0 | 0 | 0.00 | 0.00 | | | | | |
| C | 20,898 | 190.1 | Y | 5.00 | 0 | M | Y | N | 18 | 999 | 75,000.99 | 25,000.99 | | | | | |
| C | 355 | 1.1 | Y | 2.00 | 0 | D | Y | N | 0 | 0 | 0.00 | 0.00 | | | | | |
| D | 11,357 | 97.2 | Y | 1.50 | 0 | D | Y | N | 18 | 60 | 500.00 | 9,999,999.99 | | | | | |
| | 2,206 | 35.2 | Y | 1.00 | 0 | M | Y | Y | 1 | 999 | 9,999,999.99 | 9,999,999.99 | | | | | |

Learn more

Tool #

434

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|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| A | 9,254 | 73.7 | Y | 1.00 | 2 | M | Y | N | 1 | 999 | 9,999,999.99 | 9,999,999.99 | | | | | |
| A | 10,430 | 91.9 | Y | 3.00 | 0 | D | Y | N | 1 | 999 | 9,999,999.99 | 9,999,999.99 | | | | | |
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| A | 26,660 | 252.6 | Y | 1.00 | 0 | M | Y | N | 1 | 999 | 9,999,999.99 | 9,999,999.99 | | | | | |
| A | 3,147 | 19.1 | Y | 1.00 | 0 | D | Y | Y | 1 | 999 | 9,999,999.99 | 9,999,999.99 | | | | | |
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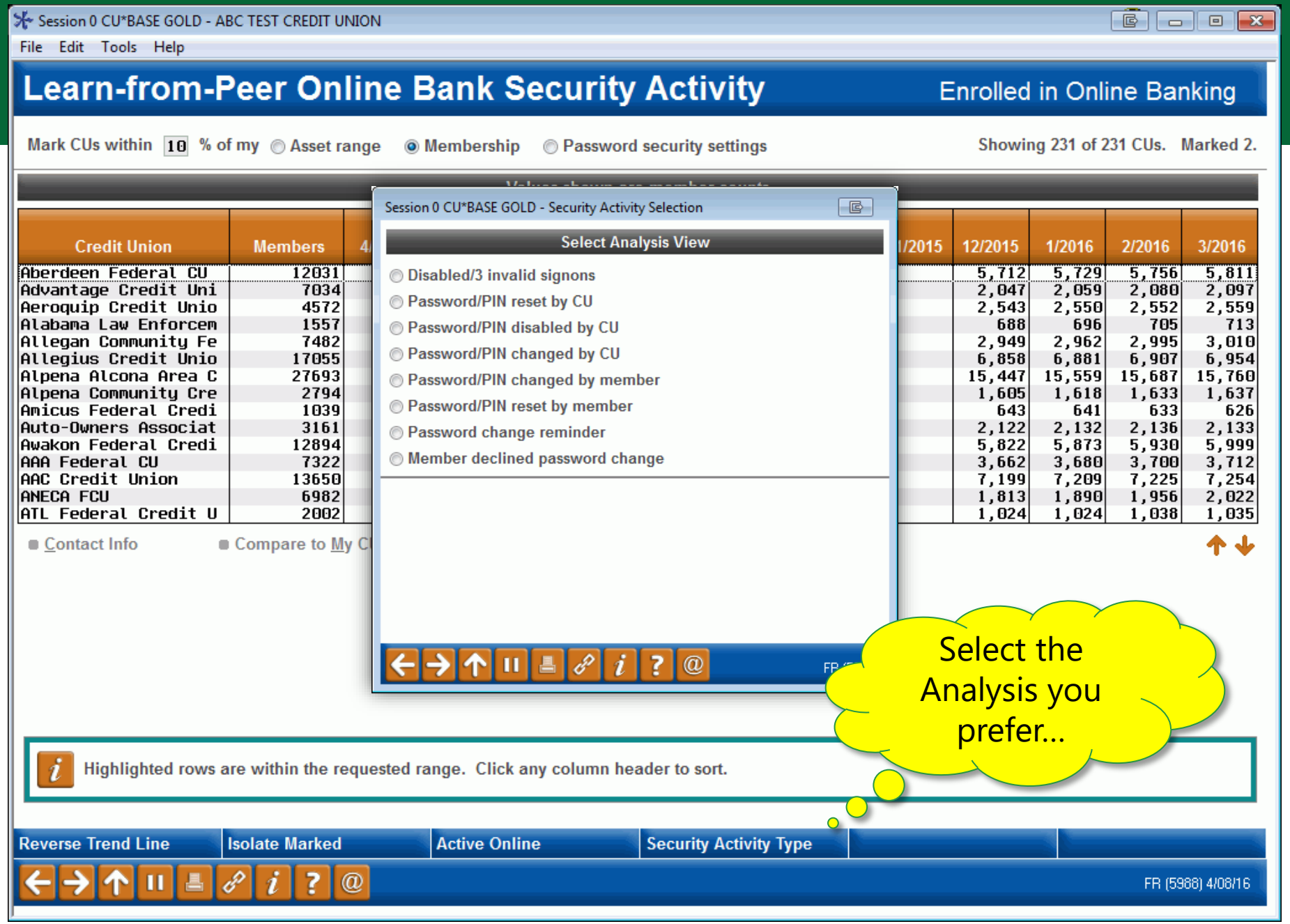
| A | | | | | | | | | | 0 | 0.00 | 0.00 | | | | | |
| B | | | | | | | | | | | 9,999,999.99 | 9,999,999.99 | | | | | |
| B | | | | | | | | | | | 9,999,999.99 | 9,999,999.99 | | | | | |
| B | | | | | | | | | | | ,999,999.99 | 9,999,999.99 | | | | | |
| C | | | | | | | | | | | ,999,999.99 | 9,999,999.99 | | | | | |
| C | | | | | | | | | | | 9,999,999.99 | 9,999,999.99 | | | | | |
| C | | | | | | | | | | 999 | 9,999,999.99 | 9,999,999.99 | | | | | |
| C | | | | | | | | | 1 | 999 | 9,999,999.99 | 9,999,999.99 | | | | | |
| C | 4,912 | | | | | | Y | N | 1 | 99 | 9,999,999.99 | 9,999,999.99 | | | | | |
| C | 13,575 | 111.5 | Y | | 0 | M | Y | N | 24 | 999 | 9,999,999.99 | 9,999,999.99 | | | | | |
| C | 3,453 | 51.5 | Y | 2.00 | 0 | D | Y | N | 0 | 0 | 0.00 | 0.00 | | | | | |
| C | 20,[illegible]8 | 190.1 | Y | 5.00 | 0 | M | Y | N | 18 | 999 | 75,000.99 | 25,000.99 | | | | | |
| C | 355 | 1.1 | Y | 2.00 | 0 | D | Y | N | 0 | 0 | 0.00 | 0.00 | | | | | |
| D | 11,357 | 97.2 | Y | 1.50 | 0 | D | Y | N | 18 | 60 | 500.00 | 9,999,999.99 | | | | | |
| D | | 35.2 | Y | 1.00 | 0 | M | Y | Y | 1 | 999 | 9,999,999.99 | 9,999,999.99 | | | | | |

Learn more

Tool #

434

# LFP:
# Peer Analysis

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Tool #

**432**

# Goal 4: Analyzing Member Self-Service Products

CU Pool: 22

Date Sep 2023

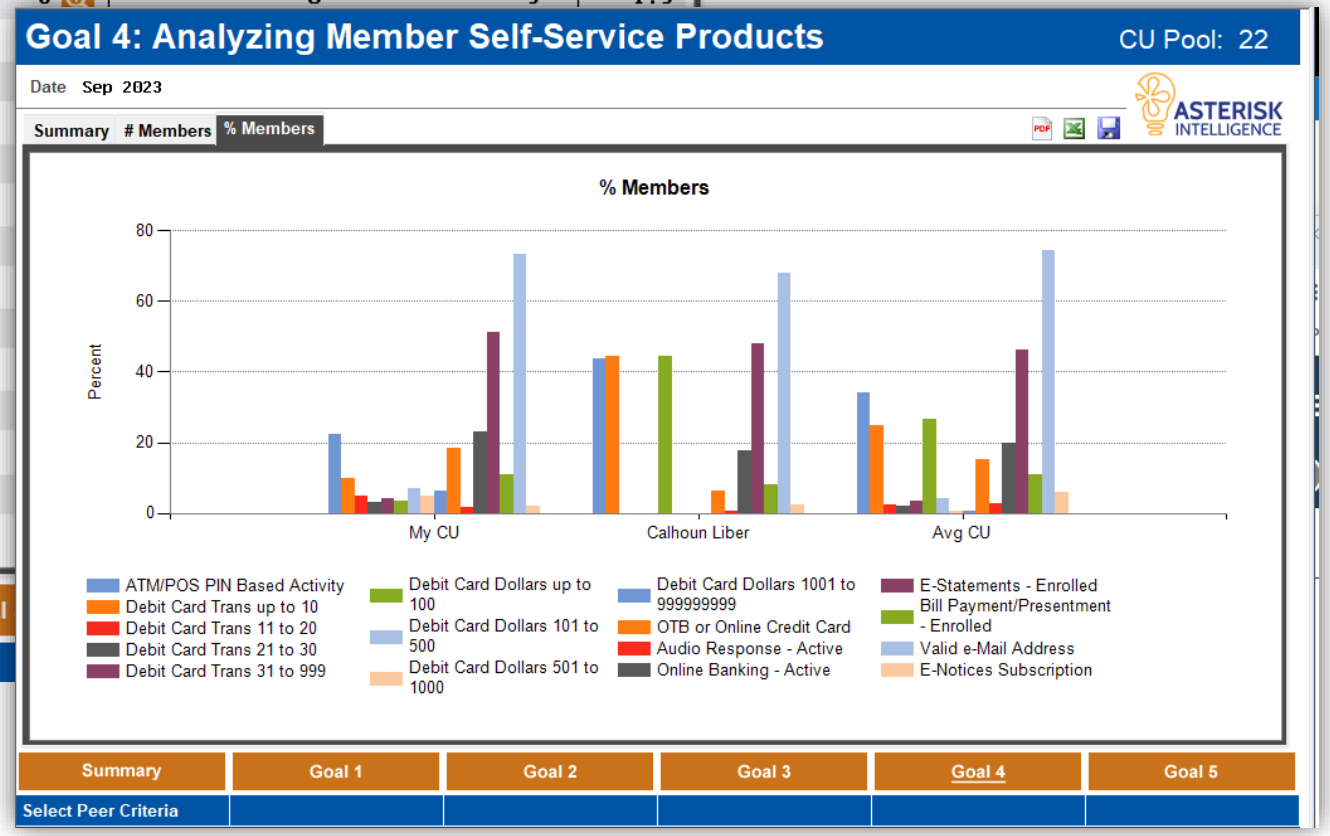
ASTERISK INTELLIGENCE

Summary | # Members | % Members

| Description | My Credit Union Members | % | Rank | Calhoun Liberty Credit Members | % | Rank | Avg % |
|---|---|---|---|---|---|---|---|
| ATM/POS PIN Based Activity | 1,512 | 22.5 | 20 | 3,054 | 43.6 | 2 | 34.0 |
| Debit Card Trans up to 10 | 649 | 9.7 | 18 | 3,126 | 44.6 | 1 | 24.7 |
| Debit Card Trans 11 to 20 | 322 | 4.8 | 6 | 0 | | 9 | 2.2 |
| Debit Card Trans 21 to 30 | 202 | 3.0 | 8 | 0 | | 9 | 1.9 |
| Debit Card Trans 31 to 999 | 290 | 4.3 | | | | | |
| Debit Card Dollars up to 100 | 242 | 3.6 | | | | | |
| Debit Card Dollars 101 to 500 | 473 | 7.1 | | | | | |
| Debit Card Dollars 501 to 1000 | 321 | 4.8 | | | | | |
| Debit Card Dollars 1001 to 999999999 | 424 | 6.3 | | | | | |
| OTB or Online Credit Card | 1,231 | 18.4 | | | | | |
| Audio Response - Active | 106 | 1.6 | | | | | |
| Online Banking - Active | 1,541 | 23.0 | | | | | |
| E-Statements - Enrolled | 3,439 | 51.3 | | | | | |
| Bill Payment/Presentment - Enrolled | 728 | 10.9 | | | | | |
| Valid e-Mail Address | 4,919 | 73.3 | | | | | |
| E-Notices Subscription | 140 | 2.1 | | | | | |

Summary | Goal 1 | Goal 2 | Goal

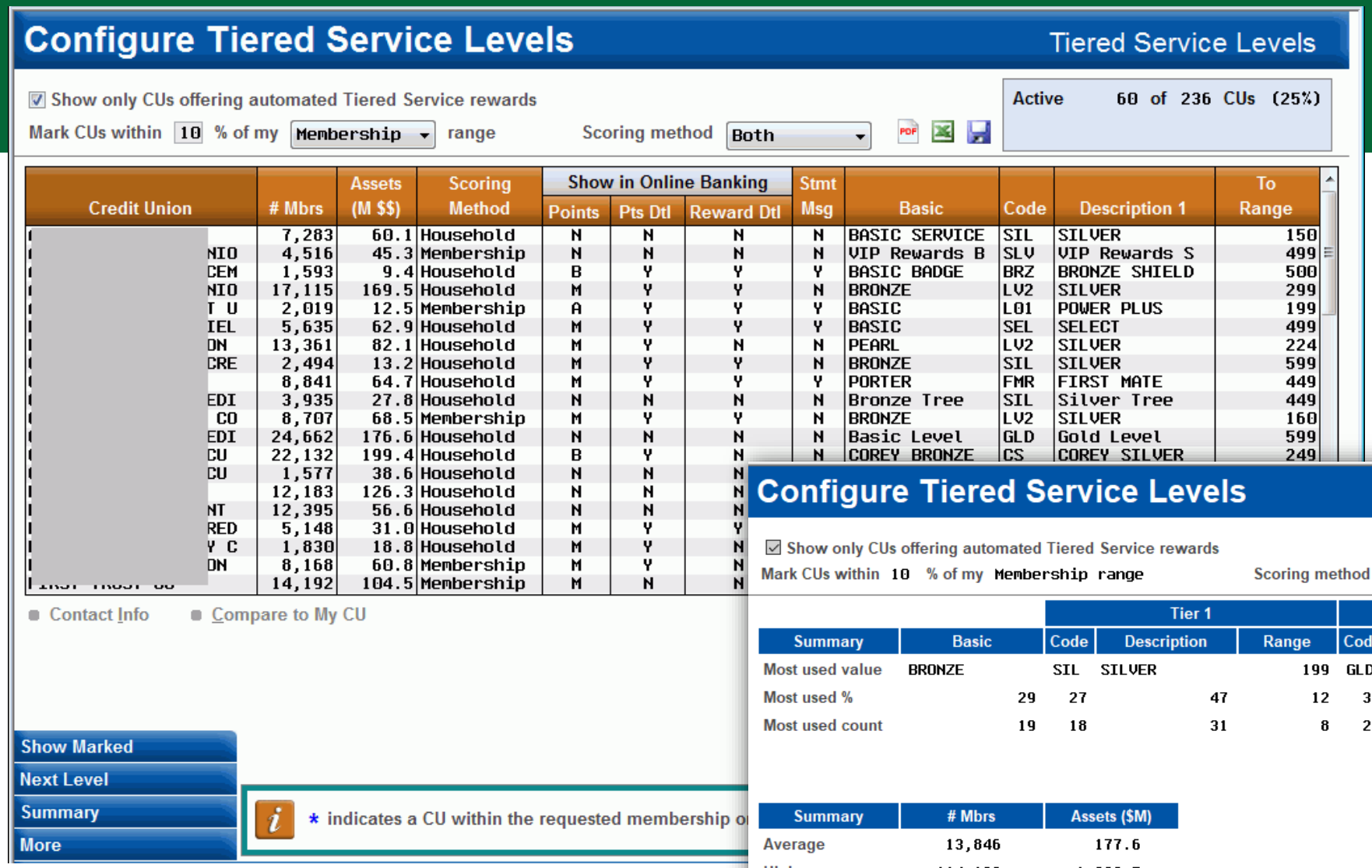
Select Peer Criteria




Learn more

Tool #

857



# Configure Tiered Service Levels

Tiered Service Levels

☑ Show only CUs offering automated Tiered Service rewards

Mark CUs within 10 % of my Membership range  Scoring method Both

Active 60 of 236 CUs (25%)

| Credit Union | # Mbrs | Assets (M $$) | Scoring Method | Show in Online Banking: Points | Pts Dtl | Reward Dtl | Stmt Msg | Basic | Code | Description 1 | To Range |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | 7,283 | 60.1 | Household | N | N | N | N | BASIC SERVICE | SIL | SILVER | 150 |
| NIO | 4,516 | 45.3 | Membership | N | N | N | N | VIP Rewards B | SLV | VIP Rewards S | 499 |
| CEM | 1,593 | 9.4 | Household | B | Y | Y | Y | BASIC BADGE | BRZ | BRONZE SHIELD | 500 |
| NIO | 17,115 | 169.5 | Household | M | Y | Y | N | BRONZE | LV2 | SILVER | 299 |
| T U | 2,019 | 12.5 | Membership | A | Y | Y | Y | BASIC | L01 | POWER PLUS | 199 |
| IEL | 5,635 | 62.9 | Household | M | Y | Y | Y | BASIC | SEL | SELECT | 499 |
| ON | 13,361 | 82.1 | Household | M | Y | N | N | PEARL | LV2 | SILVER | 224 |
| CRE | 2,494 | 13.2 | Household | M | Y | Y | N | BRONZE | SIL | SILVER | 599 |
| | 8,841 | 64.7 | Household | M | Y | Y | Y | PORTER | FMR | FIRST MATE | 449 |
| EDI | 3,935 | 27.8 | Household | N | N | N | N | Bronze Tree | SIL | Silver Tree | 449 |
| CO | 8,707 | 68.5 | Membership | M | Y | Y | N | BRONZE | LV2 | SILVER | 160 |
| EDI | 24,662 | 176.6 | Household | N | N | N | N | Basic Level | GLD | Gold Level | 599 |
| CU | 22,132 | 199.4 | Household | B | Y | N | N | COREY BRONZE | CS | COREY SILVER | 249 |
| CU | 1,577 | 38.6 | Household | N | N | N | | | | | |
| | 12,183 | 126.3 | Household | N | N | N | | | | | |
| NT | 12,395 | 56.6 | Household | N | N | N | | | | | |
| RED | 5,148 | 31.0 | Household | M | Y | Y | | | | | |
| Y C | 1,830 | 18.8 | Household | M | Y | N | | | | | |
| ON | 8,168 | 60.8 | Membership | M | Y | N | | | | | |
| | 14,192 | 104.5 | Membership | M | N | N | | | | | |

Contact Info  Compare to My CU

Show Marked
Next Level
Summary
More

* indicates a CU within the requested membership o

# Configure Tiered Service Levels

Tiered Service Levels

☑ Show only CUs offering automated Tiered Service rewards

Mark CUs within 10 % of my Membership range  Scoring method Both

Active 66 of 351 CUs (19%)
Marking 2

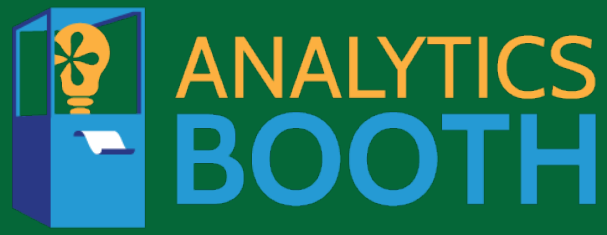
| Summary | Basic | Tier 1 Code | Tier 1 Description | Tier 1 Range | Tier 2 Code | Tier 2 Description | Tier 2 Range | Tier 3 Code | Tier 3 Description | Tier 3 Range |
|---|---|---|---|---|---|---|---|---|---|---|
| Most used value | BRONZE | SIL | SILVER | 199 | GLD | GOLD | 9,999,997 | PLT | PLATINUM | 9,999,999 |
| Most used % | 29 | 27 | 47 | 12 | 35 | 47 | 14 | 32 | 48 | 59 |
| Most used count | 19 | 18 | 31 | 8 | 23 | 31 | 9 | 21 | 32 | 39 |

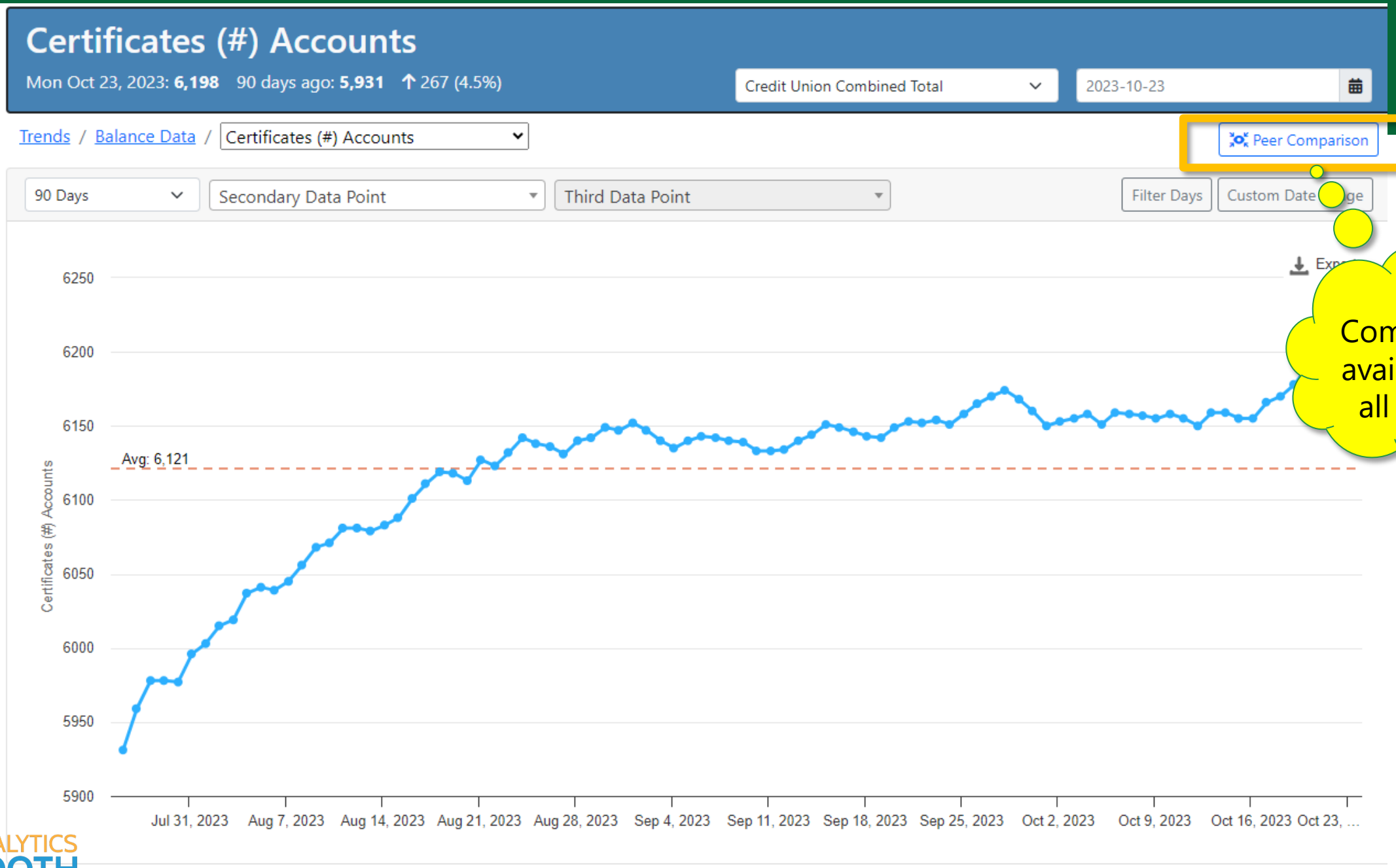
| Summary | # Mbrs | Assets ($M) |
|---|---|---|
| Average | 13,846 | 177.6 |
| High | 114,199 | 1,688.5 |
| Low | 542 | 5.6 |

Learn more

Tool #
437

# LFP: Analytics Booth Trends






ANALYTICS BOOTH

## Trends - Learn From Peers

Trends / Peers / Add/Edit Peers

Analytics Booth Peer Groups let you take control over how you compare your Trends data. Build your peer groups to ensure an apples to apples comparison when evaluating your credit unions performance against the network.

### Available Peers

**Frankenmuth Credit Union** Assets: $1.2B Members: 77,262

Search:

| Credit Union | State | Assets | Members | Primary \| Secondary |
|---|---|---|---|---|
| 1166 FEDERAL CREDIT UNION | (NJ) | $19.2M | 1,127 | + Pri + Sec |
| 1ST COMMUNITY FEDERAL CREDIT UNION | (TX) | $369.5M | 25,893 | + Pri + Sec |
| 1ST MISSISSIPPI FCU | (MS) | $76.7M | 12,866 | + Pri + Sec |
| 1ST STREET CREDIT UNION | (FL) | $38.6M | 2,070 | + Pri + Sec |
| 1ST VALLEY CREDIT UNION | (CA) | $50.7M | 3,188 | + Pri + Sec |
| A&S FEDERAL CREDIT UNION | (PA) | $34M | 2,305 | + Pri + Sec |
| AAA FEDERAL CREDIT UNION | (IN) | $77.9M | 5,710 | + Pri + Sec |
| AAC CREDIT UNION | (MI) | $191.7M | 15,101 | + Pri + Sec |
| ABD FEDERAL CREDIT UNION | (PA) | $70.3M | 6,910 | + Pri + Sec |
| ACADEMIC FEDERAL CREDIT UNION | (NY) | $39.6M | 2,801 | + Pri + Sec |

Showing 1 to 10 of 344 entries

Previous 1 2 3 4 5 ... 35 Next

### Primary Group

Add 3 to 5 credit unions for comparison!

| Credit Union | Assets (Avg: $903.9M) | Members (Avg: 56.6K) |
|---|---|---|
| DAY AIR CREDIT UNION | $716.8M | 53,659 |
| KELLOGG COMMUNITY CU | $847.2M | 52,392 |
| NOTRE DAME FEDERAL CREDIT UNION | $1.1B | 63,878 |

Save Primary

### Secondary Group

Add 3 to 20 credit unions for comparison!

| Credit Union | Assets (Avg: $478.5M) | Members (Avg: 36.3K) |
|---|---|---|
| ALPENA ALCONA AREA CREDIT UNION | $724.1M | 46,125 |
| PREFERRED CREDIT UNION | $266.5M | 28,028 |
| HEARTLAND CREDIT UNION | $445M | 34,699 |

Save Secondary

# Loans - Open End Balance

Comparison from Wed Jul 26, 2023 to Mon Oct 23, 2023 (90 days)

Select Trend to Compare

Edit Peer Groups

Trends / Peers

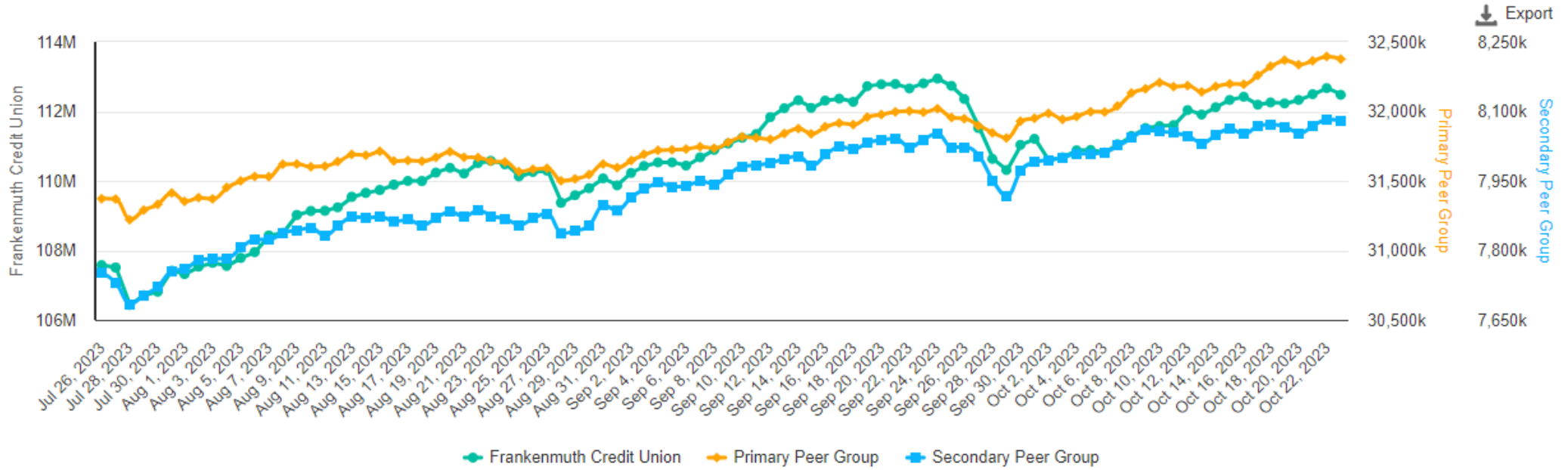
View Trend

| Mon Oct 23, 2023 | Members | Assets | Value | Change over 90 days | |
|---|---|---|---|---|---|
| Frankenmuth Credit Union | 77,262 | $1,209,408,065 | 112,479,104 | 4.6% ↑ | 4,898,605 |
| Primary Peer Group | 56,643 | $903,880,014 | 32,376,336 | 3.2% ↑ | 1,001,869 |
| Secondary Peer Group | 36,284 | $478,510,456 | 8,079,333 | 4.2% ↑ | 327,609 |

Toggle between Peer Comparison and your CU's Trend Line

## Peer Group Trend Comparison

90 Days

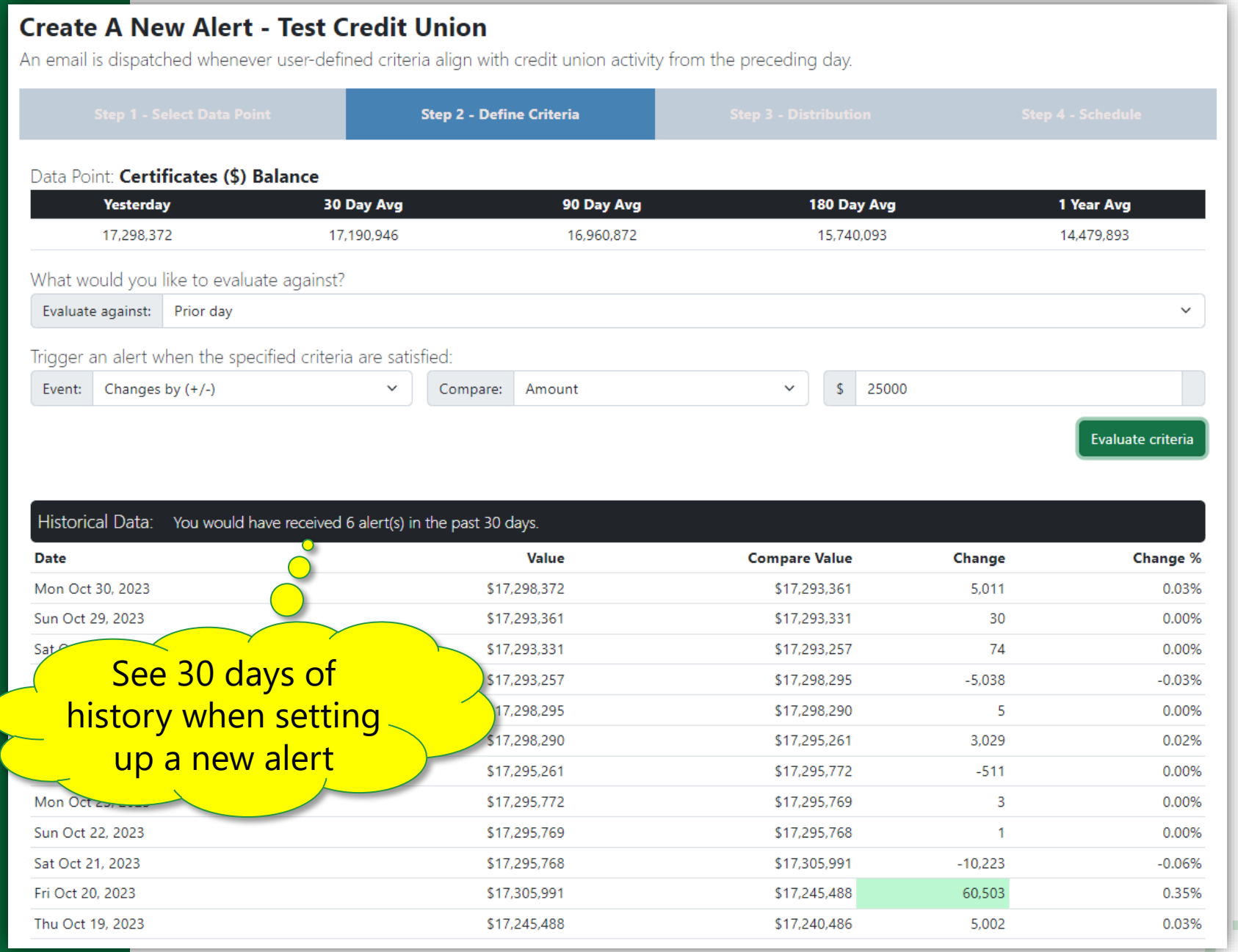



ANALYTICS BOOTH

ANALYTICS BOOTH

# Coming in December!

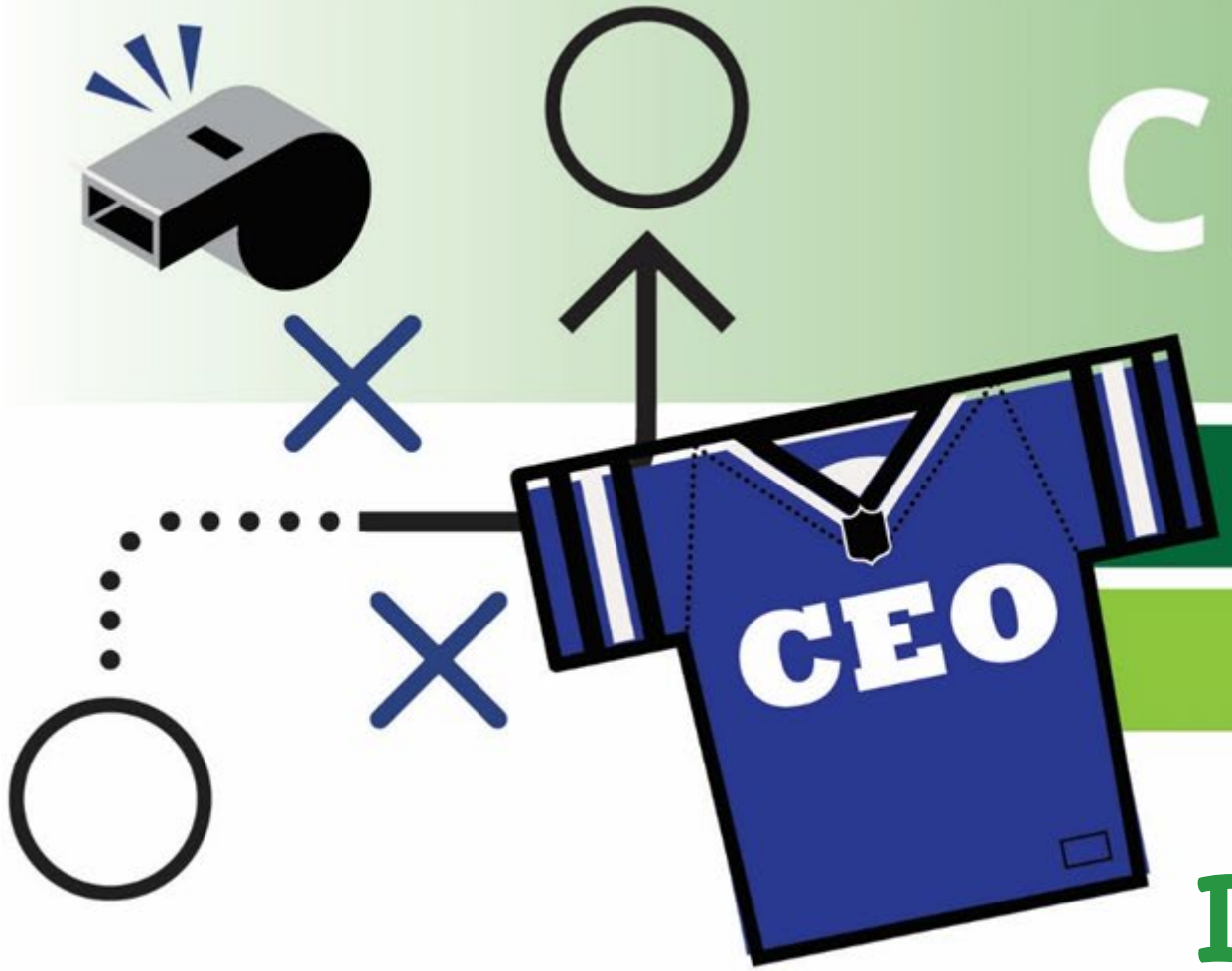
Enhancements to Analytics Booth Alerts!



# Break time!

See you in 15

CEO SCHOOL




# Board Report in a Box

STREAMLINING YOUR MONTHLY PREP

# CU*BASE Board Report in a Box

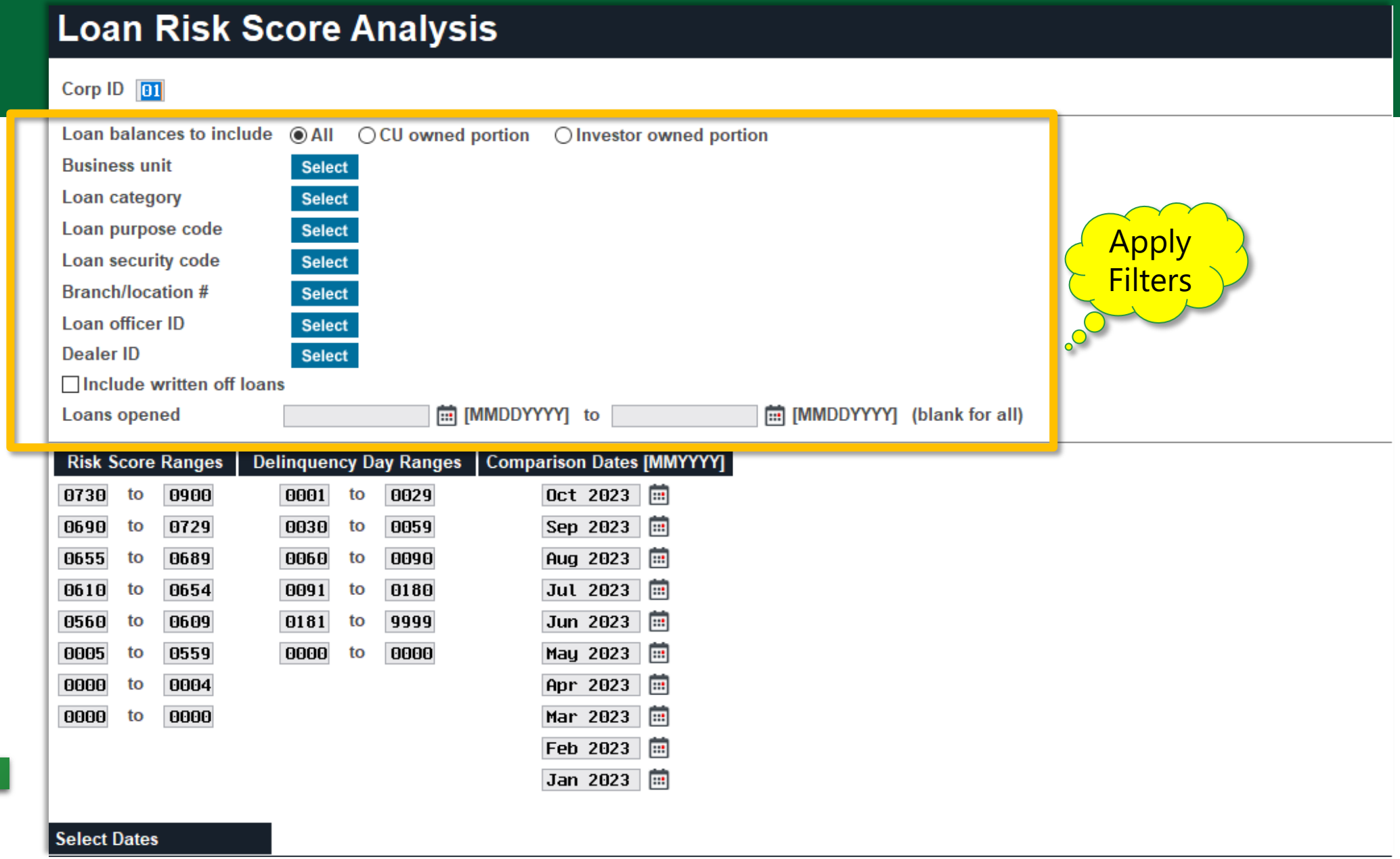
- Many of the CU*BASE dashboards are customizable and easily exportable
- Analytics Booth allows you to quickly export data to Excel
- Financial Statements can be configured in CU*BASE and quickly printed or exported
- 5300 Call Report tools automatically generate key ratios
- Asterisk Intelligence offers several products that can be automated and downloaded to Excel or delivered direct to your inbox
- New ideas are constantly evolving!

# Loan Risk Score Analysis

Tool #473

- View your Loan Portfolio by Risk Score
- Historical Comparison
- Delinquency Analysis
- Define your own credit tiers
- Quickly export to Excel

# Loan Risk Score Analysis



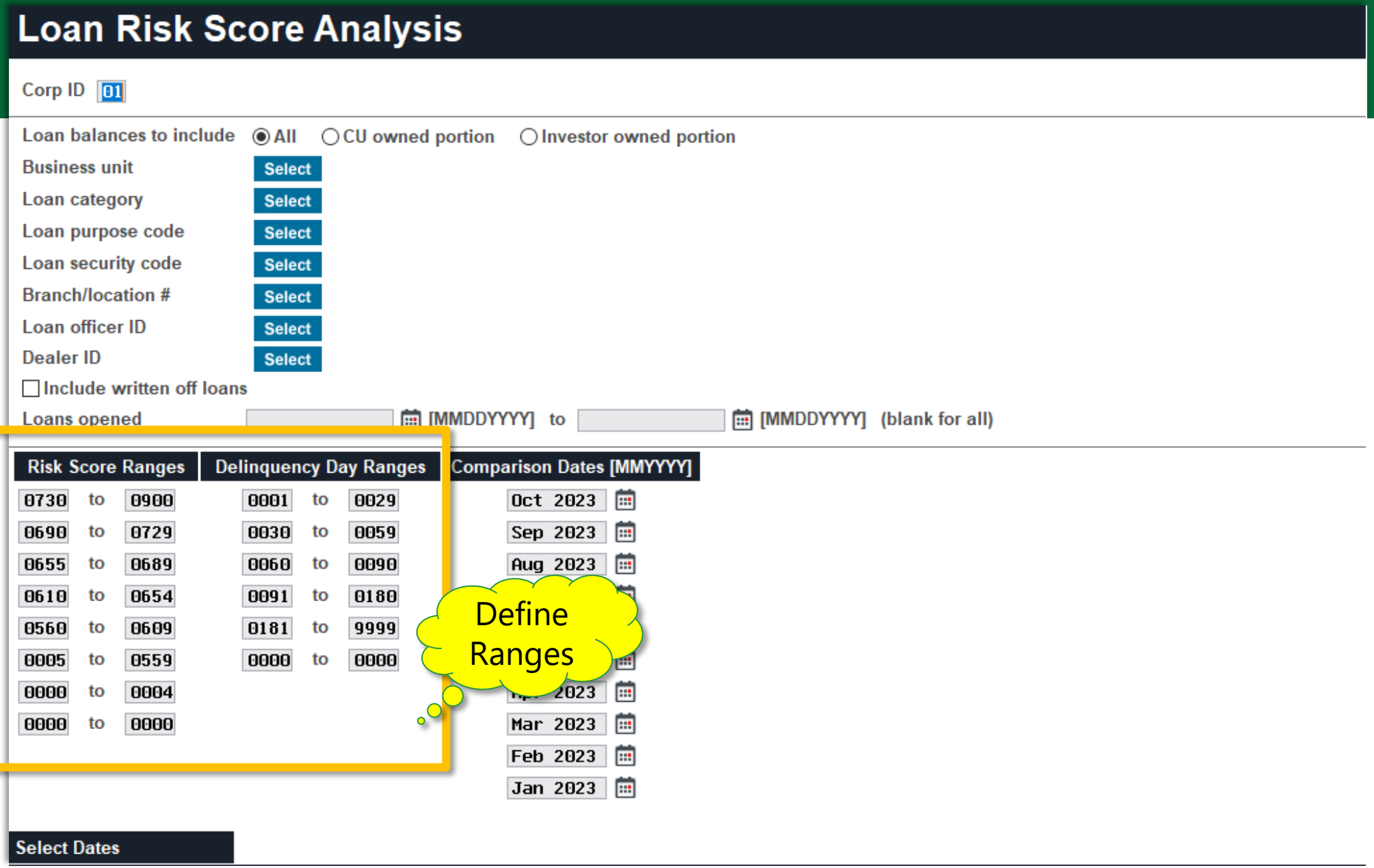

Apply Filters

Learn more

Tool #

473

# Loan Risk Score Analysis




Learn more

Tool #

473

# Loan Risk Score Analysis

Using Member Scor

Quick Export

Data

Period 1 Oct 2023 [MMYYYY]  Period 2 Sep 2023 [MMYYYY]

| Score Range | Period 1 # of Accts | Period 1 % Tot # of Loans | Period 1 Current Balance | Period 1 % Tot $ Loans | Period 1 Avg Score | Period 1 Wgt Avg Rate % | Period 2 # of Accts | Period 2 % Tot # of Loans | Period 2 Current Balance | Period 2 % Tot $ Loans | Period 2 Avg Score | Period 2 Wgt Avg Rate % |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| CURRENT | 4,115 | 97.28 | 44,739,963 | 96.00 | 400 | 5.580 | 3,981 | 94.99 | 43,874,723 | 95.40 | 405 | 5.532 |
| 0730 TO 0900 | 893 | 21.11 | 18,162,262 | 38.97 | 781 | 5.178 | 874 | 20.85 | 17,726,610 | 38.54 | 780 | 5.018 |
| 0690 TO 0729 | 490 | 11.58 | 7,434,008 | 15.95 | 709 | 5.858 | 484 | 11.55 | 7,316,835 | 15.91 | 709 | 5.761 |
| 0655 TO 0689 | 452 | 10.69 | 6,462,872 | 13.87 | 673 | 6.524 | 447 | 10.67 | 6,539,575 | 14.22 | 673 | 6.509 |
| 0610 TO 0654 | 307 | 7.26 | 3,940,504 | 8.46 | 635 | 7.995 | 300 | 7.16 | 3,840,761 | 8.35 | 635 | 8.045 |
| 0560 TO 0609 | 115 | 2.72 | 1,057,653 | 2.27 | 590 | 9.298 | 112 | 2.67 | 1,078,348 | 2.34 | 590 | 9.331 |
| 0005 TO 0559 | 60 | 1.42 | 206,868 | .44 | 515 | 9.759 | 53 | 1.26 | 200,932 | .44 | 516 | 9.881 |
| 0000 TO 0004 | 1,798 | 42.51 | 7,475,794 | 16.04 | 1 | 3.549 | 1,711 | 40.83 | 7,171,658 | 15.59 | 1 | 3.635 |
| 1 - 29 Days | 108 | 2.55 | 1,775,196 | 3.81 | 604 | 6.328 | 201 | 4.80 | 2,029,239 | 4.41 | 376 | 6.593 |
| 0730 TO 0900 | 15 | .35 | 499,804 | 1.07 | 777 | 4.218 | 16 | .38 | 606,678 | 1.32 | 766 | 7.806 |
| 0690 TO 0729 | 19 | .45 | 369,956 | .79 | 711 | 5.106 | 19 | .45 | 342,022 | .74 | 708 | 6.504 |
| 0655 TO 0689 | 19 | .45 | 306,574 | .66 | 671 | 5.797 | 20 | .48 | 218,395 | .47 | 672 | 4.924 |
| 0610 TO 0654 | 27 | .64 | 308,180 | .66 | 637 | 9.145 | 32 | .76 | 383,419 | .83 | 636 | 7.701 |
| 0560 TO 0609 | 12 | .28 | 209,530 | .45 | 590 | 10.647 | 15 | .36 | 174,780 | .38 | 591 | 10.317 |
| 0005 TO 0559 | 6 | .14 | 24,534 | .05 | 516 | 8.034 | 14 | .33 | 38,632 | .08 | 517 | 7.928 |
| 0000 TO 0004 | 10 | .24 | 56,616 | .12 | 0 | 3.761 | 85 | 2.03 | 265,310 | .58 | 0 | 1.063 |
| 30 - 59 Days | 6 | .14 | 79,352 | .17 | 608 | 8.654 | 8 | .19 | 75,313 | .16 | 474 | 6.735 |
| 0730 TO 0900 | 0 | .00 | 0 | .00 | 0 | .000 | 0 | .00 | 0 | .00 | 0 | .000 |
| 0690 TO 0729 | 0 | .00 | 0 | .00 | 0 | .000 | 0 | .00 | 0 | .00 | 0 | .000 |
| | Trend | Trend | Trend | Trend | Trend | Trend | Trend | Trend | Trend | Trend | Trend | Trend |

| Trend Column | History Risk Score | Isolate Range | | | |
|---|---|---|---|---|---|

Learn more

Tool #

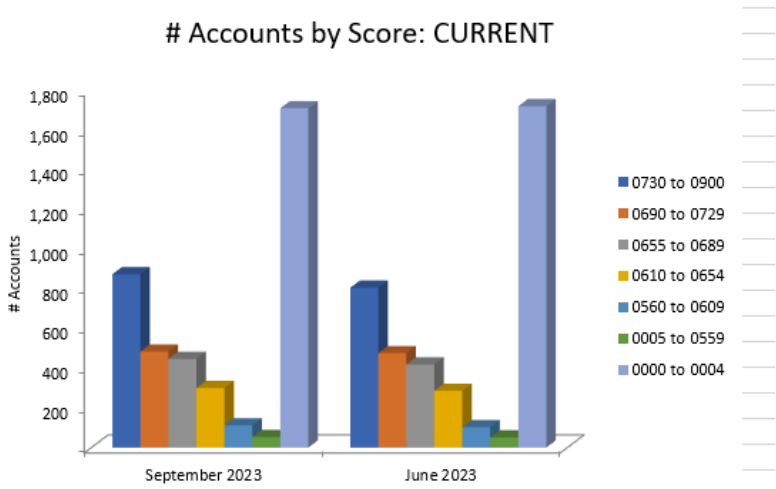
473

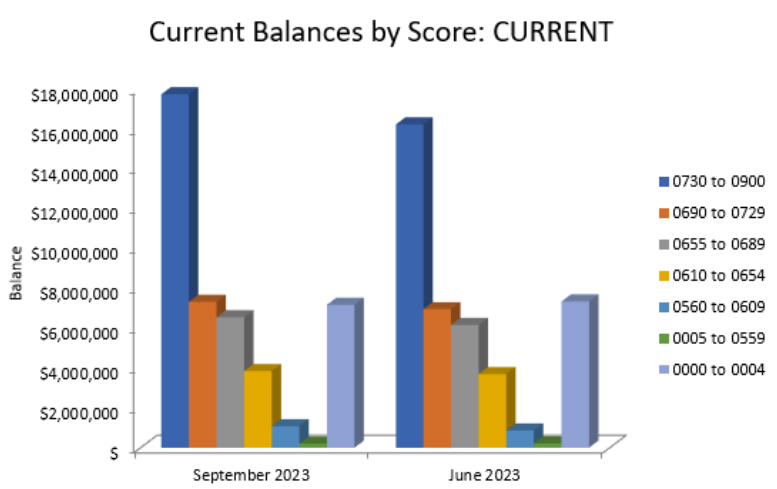
# Loan Risk Score Analysis

Using Member Scores

**CURRENT: Using Member Scores**

| Delinquency | Score Range | September 2023 # of Accts | % Tot # Loans | Current Balance | % of Tot $ Loans | Avg Score | Wgt Avg Rate % | June 2023 # of Accts | % Tot # Loans | Current Balance | % Tot $ Loans | Avg Score | Wgt Avg Rate % |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| CURRENT | Totals | 3,981 | 94.99 | 43,874,723 | 95.4 | 405 | 5.532 | 3,862 | 95.45 | 41,428,270 | 95.82 | 393 | 5.3 |
| | 0730 to 0900 | 874 | 20.85 | 17,726,610 | 38.54 | 780 | 5.018 | 806 | 19.92 | 16,215,435 | 37.51 | 779 | 4.77 |
| | 0690 to 0729 | 484 | 11.55 | 7,316,835 | 15.91 | 709 | 5.761 | 476 | 11.76 | 6,949,611 | 16.07 | 709 | 5.506 |
| | 0655 to 0689 | 447 | 10.67 | 6,539,575 | 14.22 | 673 | 6.509 | 419 | 10.36 | 6,161,398 | 14.25 | 672 | 6.292 |
| | 0610 to 0654 | 300 | 7.16 | 3,840,761 | 8.35 | 635 | 8.045 | 286 | 7.07 | 3,693,207 | 8.54 | 635 | 7.861 |
| | 0560 to 0609 | 112 | 2.67 | 1,078,348 | 2.34 | 590 | 9.331 | 103 | 2.55 | 863,873 | 2 | 589 | 9.686 |
| | 0005 to 0559 | 53 | 1.26 | 200,932 | 0.44 | 516 | 9.881 | 51 | 1.26 | 210,241 | 0.49 | 517 | 9.935 |
| | 0000 to 0004 | 1,711 | 40.83 | 7,171,658 | 15.59 | 1 | 3.635 | 1,721 | 42.54 | 7,334,502 | 16.96 | 1 | 3.502 |




Work with Excel

Delinquent Loans | CURRENT | 1 - 29 Days | 30 - 59 Days | 60 - 90 Days | 91 - 180 Days | 181 - 9999 Days | ALL

Learn mo

Tool # 473

Trend Column | History Risk Score | Isolate Range

# Teller Activity Dashboards

Tool #844-846

- How busy are your front-end staff?
- Track daily, weekly, and monthly teller activity
- Quickly export to Excel
- Filter by branch

# Teller Activity by Time of Day

All Branches

Date Sep 2023 [MMYYYY]

Branch All Branches

ASTERISK INTELLIGENCE

Summary | Transactions | Members | Members Per Teller | Transactions Per Teller

| Time Frame | # of Transactions | % of Transactions | # of Members | Trx Per Member | # of Tellers | Members Per Teller | Transactions Per Teller |
|---|---|---|---|---|---|---|---|
| Open to 9:00 | 296 | 7.6 | 85 | 3.5 | 6 | 14.2 | 49.3 |
| 9:00 to 10:00 | 514 | 13.2 | 176 | 2.9 | 6 | 29.3 | 85.7 |
| 10:00 to 11:00 | 528 | 13.5 | 195 | 2.7 | 8 | 24.4 | 66.0 |
| 11:00 to 12:00 | 563 | 14.4 | 222 | 2.5 | 7 | 31.7 | 80.4 |
| 12:00 to 1:00 | 636 | 16.3 | 241 | 2.6 | 7 | 34.4 | 90.9 |
| 1:00 to 2:00 | 597 | 15.3 | 212 | 2.8 | 6 | 35.3 | 99.5 |
| 2:00 to 3:00 | 345 | 8.8 | 152 | 2.3 | 7 | 21.7 | 49.3 |
| 3:00 to 4:00 | 387 | 9.9 | 136 | 2.8 | 5 | 27.2 | 77.4 |
| 4:00 to 5:00 | 38 | 1.0 | 14 | 2.7 | 5 | 2.8 | 7.6 |
| 5:00 to 6:00 | 0 | .0 | 0 | .0 | 0 | .0 | .0 |
| 6:00 to 7:00 | 0 | .0 | 0 | .0 | 0 | .0 | .0 |
| 7:00 to Close | 0 | .0 | 0 | .0 | 0 | .0 | .0 |
| Totals | 3,904 | | 1,433 | 2.7 | | | |
| Baseline | 0 | | 0 | | | | |

Print | Member Connect | Export Full List

Learn more

Tool # 846

# Teller Activity by Day of Week

All Branches

Date Sep 2023 [MMYYYY] Branch 00 00 = All Branches

Chart values ○ Baseline ◉ Combined ○ Goals

ASTERISK INTELLIGENCE

Summary | Transactions | Members | Activity Rates

| | | | Total Transactions | | Avg Daily Trx | | # of Members | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Day of Week | Freq | % | Actual | Goal | Actual | Goal | Actual | Goal | Trx/Mbr | # of Tlrs | Mbr/Tlr | Trx/Tlr |
| Mon | 3 | 14.0 | 548 | 0 | 182 | 0 | 208 | 0 | 2.6 | 5 | 41.6 | 109.6 |
| Tue | 4 | 19.0 | 741 | 0 | 185 | 0 | 278 | 0 | 2.7 | 5 | 55.6 | 148.2 |
| Wed | 4 | 17.4 | 680 | 0 | 170 | 0 | 259 | 0 | 2.6 | 7 | 37.0 | 97.1 |
| Thu | 4 | 17.2 | 672 | 0 | 168 | 0 | 253 | 0 | 2.7 | 6 | 42.2 | 112.0 |
| Fri | 5 | 32.4 | 1,263 | 0 | 252 | 0 | 413 | 0 | 3.1 | 10 | 41.3 | 126.3 |
| Sat | 0 | .0 | 0 | 0 | 0 | 0 | 0 | 0 | .0 | 0 | .0 | .0 |
| Sun | 0 | .0 | 0 | 0 | 0 | 0 | 0 | 0 | .0 | 0 | .0 | .0 |
| | Totals | | 3,904 | | 957 | | 1,411 | | 2.8 | | | |
| | Baseline | | 0 | | 0 | | 0 | | | | | |

Export Full List | Member Connect | Print

Learn more

Tool #

845

# Teller Activity by Day of Month

All Branc

Quick Export

Date Sep 2023 [MMYYYY]

Branch 00 00 = All Branches All Branches

ASTER INTELLIGENCE

Summary | Transactions | Members | Members Per Teller | Transactions Per Teller

| Day of Month | Weekday | # of Transactions | % of Transactions | # of Members | Transactions Per Member | # of Tellers | Members Per Teller | Transactions Per Teller |
|---|---|---|---|---|---|---|---|---|
| Sep 01, 2023 | Friday | 16,852 | 7.7 | 5,065 | 3.3 | 106 | 47.8 | 159.0 |
| Sep 02, 2023 | Saturday | 3,187 | 1.5 | 1,084 | 2.9 | 47 | 23.1 | 67.8 |
| Sep 03, 2023 | Sunday | 389 | .2 | 127 | 3.1 | 5 | 25.4 | 77.8 |
| Sep 04, 2023 | Monday | 2 | .0 | 1 | 2.0 | 1 | 1.0 | 2.0 |
| Sep 05, 2023 | Tuesday | 12,225 | 5.6 | 3,479 | 3.5 | 107 | 32.5 | 114.3 |
| Sep 06, 2023 | Wednesday | 8,950 | 4.1 | 2,717 | 3.3 | 103 | 26.4 | 86.9 |
| Sep 07, 2023 | Thursday | 9,025 | 4.1 | 2,758 | 3.3 | 111 | 24.8 | 81.3 |
| Sep 08, 2023 | Friday | 13,050 | 6.0 | 3,881 | 3.4 | 115 | 33.7 | 113.5 |
| Sep 09, 2023 | Saturday | 3,203 | 1.5 | 1,100 | 2.9 | 45 | 24.4 | 71.2 |
| Sep 10, 2023 | Sunday | 481 | .2 | 171 | 2.8 | 6 | 28.5 | 80.2 |
| Sep 11, 2023 | Monday | 9,819 | 4.5 | 2,770 | 3.5 | 109 | 25.4 | 90.1 |
| Sep 12, 2023 | Tuesday | 7,802 | 3.6 | 2,244 | 3.5 | 102 | 22.0 | 76.5 |
| Sep 13, 2023 | Wednesday | 8,154 | 3.7 | 2,482 | 3.3 | 112 | 22.2 | 72.8 |
| Sep 14, 2023 | Thursday | 9,248 | 4.2 | 2,773 | 3.3 | 106 | 26.2 | 87.2 |
| Sep 15, 2023 | Friday | 12,879 | 5.9 | 3,953 | 3.3 | 114 | 34.7 | 113.0 |
| Sep 16, 2023 | Saturday | 3,173 | 1.5 | 1,074 | 3.0 | 45 | 23.9 | 70.5 |
| | Totals | 218,683 | | 66,752 | 3.3 | | | |
| | Baseline | 0 | | 0 | | | | |

Export Full List | Member Connect | Print | Summary

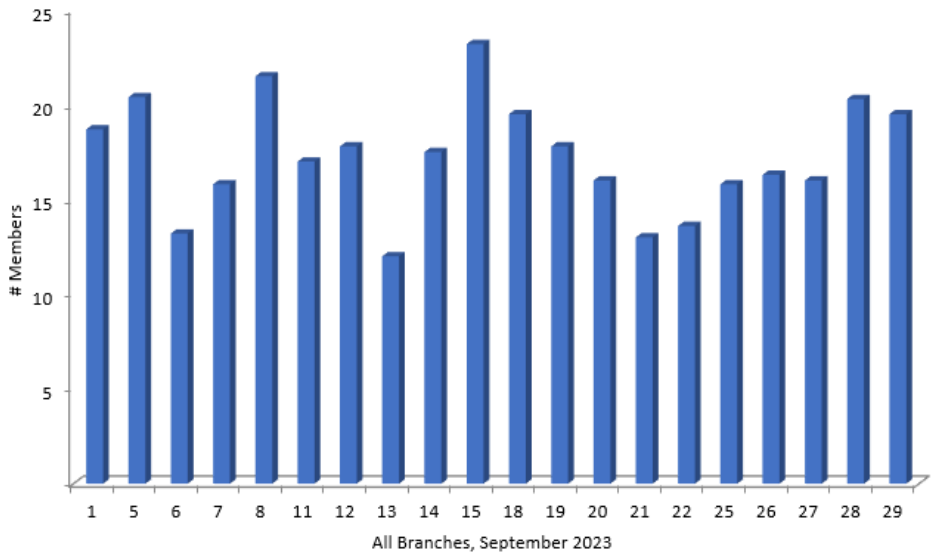
Learn more

Tool #

844

## Teller Activity by Day of Month - All Branches, September 2023

| Day | Weekday | Total # Transactions | Trx % | # Members | Trx/Mbr | # Tellers | Mbr/Tlr | Trx/Tlr |
|---|---|---|---|---|---|---|---|---|
| 1 | Friday | 344 | 8.8 | 131 | 2.6 | 7 | 18.7 | 49.1 |
| 5 | Tuesday | 258 | 6.6 | 102 | 2.5 | 5 | 20.4 | 51.6 |
| 6 | Wednesday | 164 | 4.2 | 66 | 2.5 | 5 | 13.2 | 32.8 |
| 7 | Thursday | 177 | 4.5 | 79 | 2.2 | 5 | 15.8 | 35.4 |
| 8 | Friday | 193 | 4.9 | 86 | 2.2 | 4 | 21.5 | 48.3 |
| 11 | Monday | 167 | 4.3 | 68 | 2.5 | 4 | 17 | 41.8 |
| 12 | Tuesday | 170 | 4.4 | 71 | 2.4 | 4 | 17.8 | 42.5 |
| 13 | Wednesday | 146 | 3.7 | 60 | 2.4 | 5 | 12 | 29.2 |
| 14 | Thursday | 183 | 4.7 | 70 | 2.6 | 4 | 17.5 | 45.8 |
| 15 | Friday | 285 | 7.3 | 116 | 2.5 | 5 | 23.2 | 57 |
| 18 | Monday | 181 | 4.6 | 78 | 2.3 | 4 | 19.5 | 45.3 |
| 19 | Tuesday | 155 | 4 | 71 | 2.2 | 4 | 17.8 | 38.8 |
| 20 | Wednesday | 187 | 4.8 | 80 | 2.3 | 5 | 16 | 37.4 |
| 21 | Thursday | 126 | 3.2 | 52 | 2.4 | 4 | 13 | 31.5 |
| 22 | Friday | 162 | 4.1 | 68 | 2.4 | 5 | 13.6 | 32.4 |
| 25 | Monday | 200 | 5.1 | 79 | 2.5 | 5 | 15.8 | 40 |
| 26 | Tuesday | 158 | 4 | 65 | 2.4 | 4 | 16.3 | 39.5 |
| 27 | Wednesday | 183 | 4.7 | 80 | 2.3 | 5 | 16 | 36.6 |
| 28 | Thursday | 186 | 4.8 | 81 | 2.3 | 4 | 20.3 | 46.5 |
| 29 | Friday | 279 | 7.1 | 117 | 2.4 | 6 | 19.5 | 46.5 |
| | Total: | 3,904 | | 1,620 | 2.4 | | | |
| | Baseline: | 0 | | 0 | | | | |



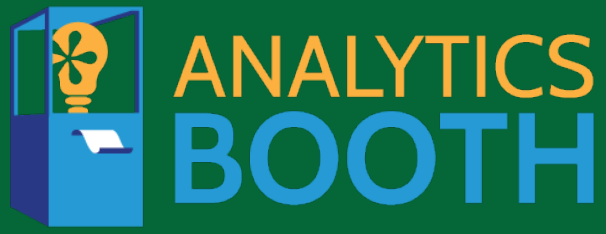

Teller Activity by Day of Month | Transactions | Members | Members Per Teller | Transactions Per Teller

Learn more

Tool #

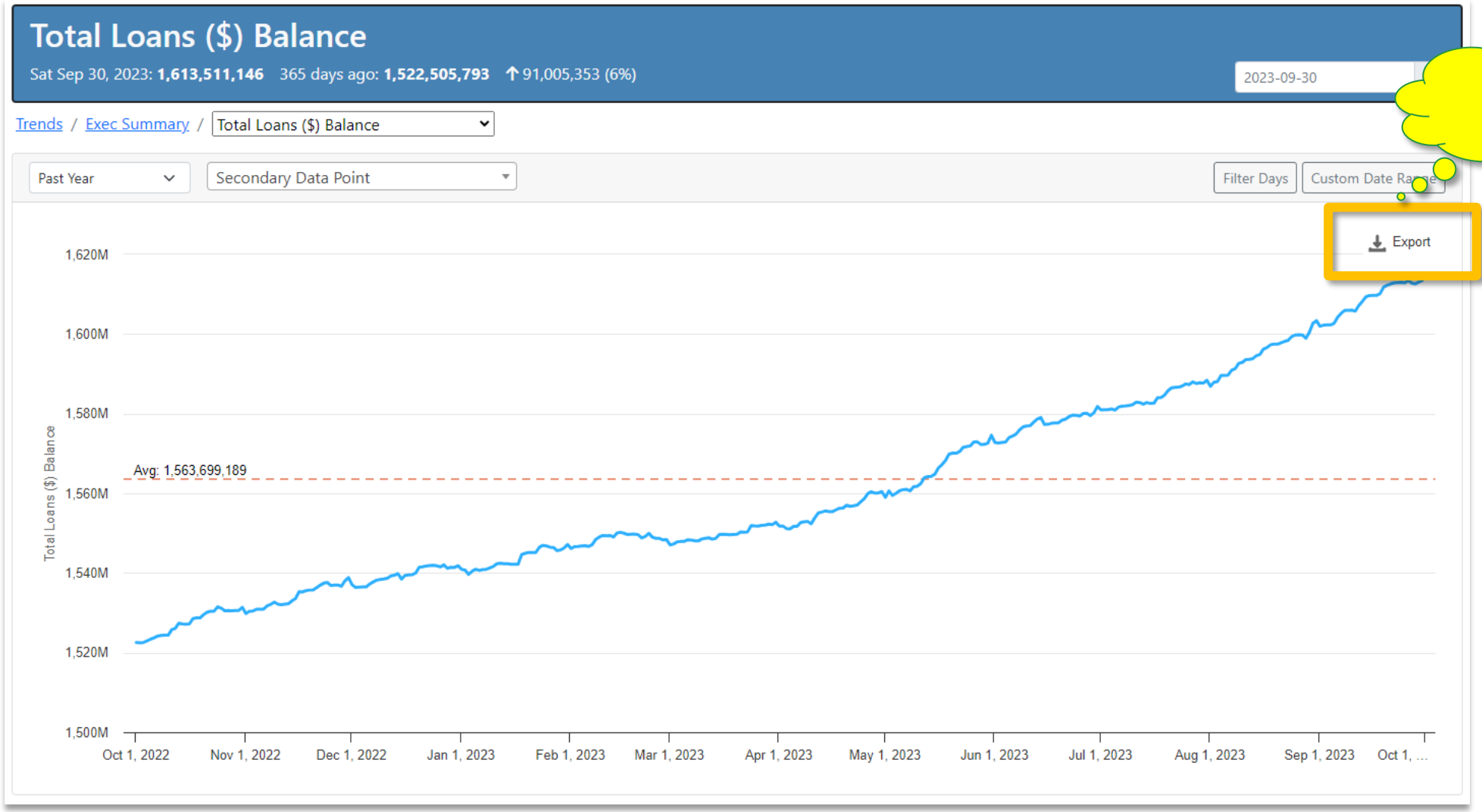
**844-846**

# Analytics Booth




- Set your “Favorites” to quickly view the data that’s most important to you
- View trends in your membership, assets, and liabilities
- Quickly export your loan and savings portfolio to Excel
- Use analysis screens to track your income and expenses
- Integrate your budget with CU*BASE
- Compare your credit union to your peers

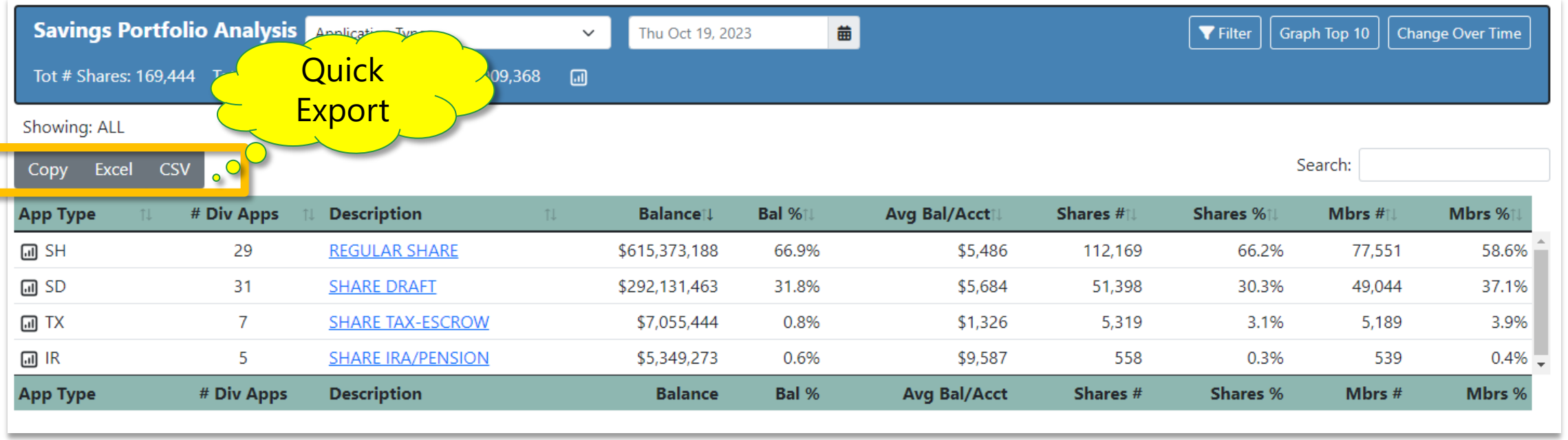
# Trends




Quick Export

ANALYTICS BOOTH

# Dashboards




| App Type | # Div Apps | Description | Balance | Bal % | Avg Bal/Acct | Shares # | Shares % | Mbrs # | Mbrs % |
|---|---|---|---|---|---|---|---|---|---|
| SH | 29 | REGULAR SHARE | $615,373,188 | 66.9% | $5,486 | 112,169 | 66.2% | 77,551 | 58.6% |
| SD | 31 | SHARE DRAFT | $292,131,463 | 31.8% | $5,684 | 51,398 | 30.3% | 49,044 | 37.1% |
| TX | 7 | SHARE TAX-ESCROW | $7,055,444 | 0.8% | $1,326 | 5,319 | 3.1% | 5,189 | 3.9% |
| IR | 5 | SHARE IRA/PENSION | $5,349,273 | 0.6% | $9,587 | 558 | 0.3% | 539 | 0.4% |
| App Type | # Div Apps | Description | Balance | Bal % | Avg Bal/Acct | Shares # | Shares % | Mbrs # | Mbrs % |

# Analysis

## Analysis of Interest Accrued between Jul 1, 2023 and Sep 30, 2023

Filter

Loan Accruals / Analysis

| Averages Per Day | | G/L Averages Per Day | | Loan Averages Per Day | |
|---|---|---|---|---|---|
| Accrued | 129,364 | Accrued | 2,940 | Accrued Interest | 4.37 |
| Principal | 839,193,784 | Principal | 19,072,586 | Principal | 28,361.61 |
| Annualized Value | 47,217,715 | Annualized Value | 1,073,130 | Annualized Value | 1,595.78 |
| Interest Rate | 5.626 | Interest Rate | 5.627 | Interest Rate | 5.627 |
| Days Accrued | 92 | Unique G/Ls | 44 | Loans Accrued | 29,589 |

### Top 10 Accrued

| GL | Loan Cat | Loan Cat Desc | Amount |
|---|---|---|---|
| 751.34 | 15 | USED VEHICLES | $26,527 |
| 751.68 | CR | COMMERCIAL REAL ESTATE FIXED | $18,686 |
| 751.35 | 16 | RECREATIONAL VEHICLES | $12,009 |
| 751.10 | 08 | FIX MORT 30 YEAR FULLY AMORT | $10,235 |
| 751.60 | FI | CDFI MORTGAGE/MI HOME 2022 | $7,378 |
| 751.75 | FL | FIRST LIEN HOME EQUITY | $6,827 |
| 751.04 | 04 | SIGNATURE LOAN | $6,367 |
| 751.21 | 09 | CLOSED END HOME EQUITY | $6,062 |
| 751.01 | 98 | SIGNATURE LOAN PARTIAL SECURED | $5,031 |
| 751.69 | CN | COMMERCIAL LOAN | $4,875 |

### Top 10 Principal

| GL | Loan Cat | Loan Cat Desc | Amount |
|---|---|---|---|
| 751.34 | 15 | USED VEHICLES | $159,043,133 |
| 751.68 | CR | COMMERCIAL REAL ESTATE FIXED | $145,727,590 |
| 751.10 | 08 | FIX MORT 30 YEAR FULLY AMORT | $103,554,096 |
| 751.35 | 16 | RECREATIONAL VEHICLES | $78,356,312 |
| 751.60 | FI | CDFI MORTGAGE/MI HOME 2022 | $51,287,749 |
| 751.69 | CN | COMMERCIAL LOAN | $36,038,855 |
| 751.75 | FL | FIRST LIEN HOME EQUITY | $35,611,300 |
| 751.21 | 09 | CLOSED END HOME EQUITY | $35,374,070 |
| 751.33 | 14 | NEW VEHICLES | $32,007,510 |
| 751.04 | 04 | SIGNATURE LOAN | $26,805,081 |

# Partner with Asterisk Intelligence

ASTERISK INTELLIGENCE

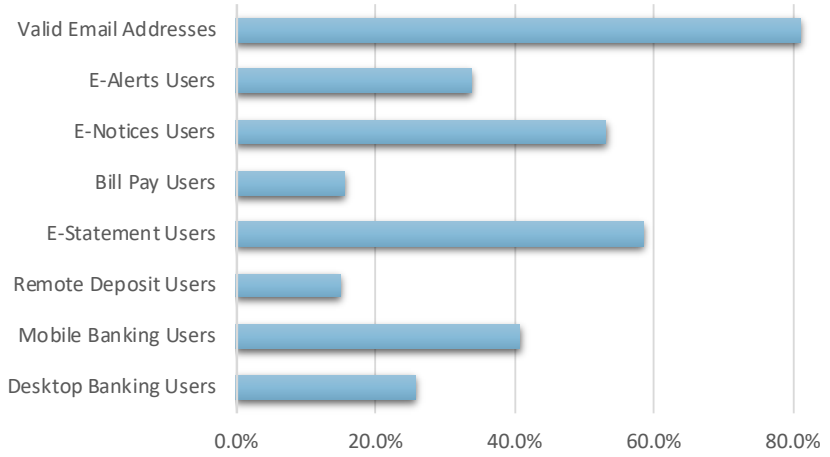
- Custom Reports
  - Use query to build nearly any report you can imagine!
  - Take advantage of the transparent nature of our database
  - Automate your reports and download Excel

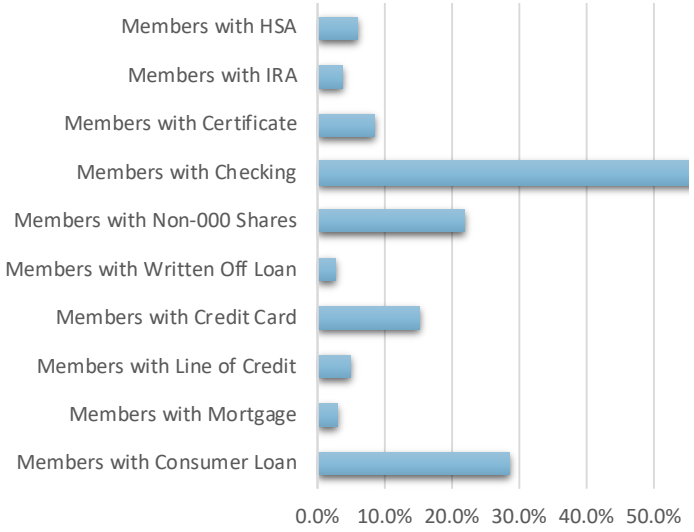
- Asterisk Insights (Scorecards)
  - New Member Engagement
  - Online Credit Card Portfolio
  - Lending Opportunities
  - Evolving Loan Portfolio
  - Organizational Relationships
  - More to come!

# Member Engagement Report

| | | | |
|---|---|---|---|
| **Total Members** | | 14,671 | |
| **Wrong Addresses** | | 481 | |
| **Foreign Addresses** | | 2 | |
| **CU Contact Opt Outs** | | 1,304 | |
| **3rd Party Marketing Opt Outs** | | 942 | |
| | | | |
| **Total Loan Accounts** | | 8,147 | |
| **Loan Balance** | $ | 72,908,323 | |
| **Members with Consumer Loan** | | 4,192 | 28.6% |
| **Members with Mortgage** | | 431 | 2.9% |
| **Members with Line of Credit** | | 706 | 4.8% |
| **Members with Credit Card** | | 2,230 | 15.2% |
| **Members with Written Off Loan** | | 370 | 2.5% |
| | | | |
| **Total Accounts** | | 28,375 | |
| **Account Balance** | $ | 101,993,870 | |
| **Members with Non-000 Shares** | | 3,206 | 21.9% |
| **Members with Checking** | | 8,309 | 56.6% |
| **Members with Certificate** | | 1,253 | 8.5% |
| **Members with Escrow** | | - | 0.0% |
| **Members with IRA** | | 532 | 3.6% |
| **Members with HSA** | | 871 | 5.9% |
| | | | |
| **Avg. ACH Deposit Last Month** | $ | 2,975 | |
| **Members with Debit Card** | | 8,161 | 55.6% |
| **Transaction in Last 30 Days** | | 9,735 | 66.4% |
| **Dormant Members** | | 273 | 1.9% |
| **Below Par Balance** | | 1,034 | 7.0% |

| | | |
|---|---|---|
| **Desktop Banking Users** | 3,772 | 25.7% |
| **Mobile Banking Users** | 5,959 | 40.6% |
| **Remote Deposit Users** | 2,187 | 14.9% |
| **E-Statement Users** | 8,553 | 58.3% |
| **Bill Pay Users** | 2,288 | 15.6% |
| **E-Notices Users** | 7,782 | 53.0% |
| **E-Alerts Users** | 4,929 | 33.6% |
| **Valid Email Addresses** | 11,894 | 81.1% |
| | | |
| **Average Credit Score** | 690 | |
| **Average Age** | 45 | |
| **Average Tenure** | 9 | |
| **Organizational Accounts** | 593 | |




| Branch | Deposit Balance | Loan Balance | LTS |
|---|---|---|---|
| NORTH BRANCH | $ 16,010,786.63 | $ 9,422,808.61 | 0.59 |
| SOUTH BRANCH | $ 16,363,211.02 | $ 5,991,692.52 | 0.37 |
| EAST BRANCH | $ 15,370,718.68 | $ 10,998,603.95 | 0.72 |
| WEST BRANCH | $ 28,956,973.02 | $ 14,879,132.11 | 0.51 |
| CENTRAL BRANCH | $ 25,292,180.72 | $ 31,616,086.29 | 1.25 |

| Branch | ACH Deposit Previous Month | Transaction in Last 30 Days | Average Credit Score |
|---|---|---|---|
| NORTH BRANCH | 51% | 71% | 688 |
| SOUTH BRANCH | 56% | 76% | 712 |
| EAST BRANCH | 52% | 71% | 688 |
| WEST BRANCH | 53% | 73% | 694 |
| CENTRAL BRANCH | 40% | 57% | 683 |

# Asterisk Insights - Scorecards

ASTERISK INTELLIGENCE

**Success Credit Union**

## New Member Engagement Scorecard

New Memberships Opened between: 1/1/2023 - 4/30/2023 Analyzed as of: 6/1/2023

6/1/2023 Membership Summary

| | |
|---|---|
| CU*BASE Memberships: | 4,172 |
| Mbrs w/ Written Off Loan: | 194 |
| Dormant Members: | 407 |
| Net Active Membership: | 3,571 |
| 000 Base Share Only: | 1,075 |
| Mbrs w/ Negative Share: | 25 |
| Mbrs below $5.00 Par | 186 |

New Member Stats: 1/1/2023 - 4/30/2023

| | |
|---|---|
| New Memberships Opened: | 98 |
| Individuals | 96 |
| Organizational | 2 |
| New Memberships Closed: | 4 |
| New Membership Retention: | 95.92% |
| New Member Average Age: | 42.09 |

New Member, Accounts Opened (active only)

| | | |
|---|---|---|
| Share Accounts | 96 | 53% |
| Checking Accounts | 31 | 17% |
| Certificate Accounts | 12 | 7% |
| Escrow Accounts | 0 | 0% |
| Closed End Loans | 41 | 23% |
| Open End Loans | 0 | 0% |

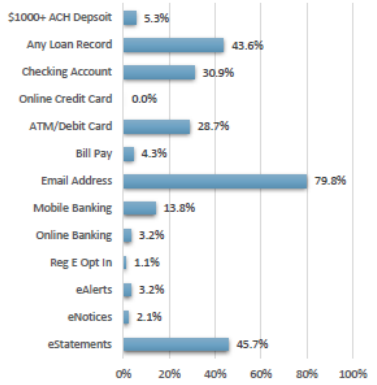
New Member, Account Balances (active only)

| | | |
|---|---|---|
| Share Accounts | $84,774 | 4% |
| Checking Accounts | $26,860 | 1% |
| Certificate Accounts | $1,109,545 | 52% |
| Escrow Accounts | $0 | 0% |
| Closed End Loans | $907,236 | 43% |
| Open End Loans | $0 | 0% |

New Members, Opened By Employee

| | | |
|---|---|---|
| TELLER #1 | 45 | 48% |
| TELLER #2 | 14 | 15% |
| TELLER #3 | 10 | 11% |
| TELLER #4 | 8 | 9% |
| Online Banking | 8 | 9% |
| Other | 9 | 10% |

Products and Services New Members




Product and Service Penetration

| | New Mbrs | All Mbrs |
|---|---|---|
| eStatements | 45.7% | 50.1% |
| eNotices | 2.1% | 26.1% |
| eAlerts | 3.2% | 2.9% |
| Reg E Opt In | 1.1% | 11.0% |
| Online Banking, 30 Days | 3.2% | 12.0% |
| Mobile Banking, 30 Days | 13.8% | 24.1% |
| Email Address | 79.8% | 77.1% |
| Bill Pay | 4.3% | 10.9% |
| ATM/Debit Card | 28.7% | 48.9% |
| Online Credit Card | 0.0% | 0.0% |
| Checking Account | 30.9% | 55.4% |
| Any Loan Record | 43.6% | 38.0% |
| $1000+ ACH Deposit | 5.3% | 35.3% |

Membership Engagemen

Product Type Penetration Cor

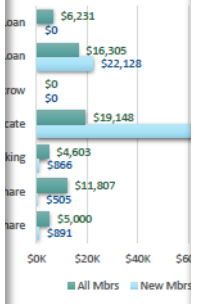
| | New M |
|---|---|
| Share | 2 |
| | 30 |
| | 12 |
| | 0 |
| nd Loan | 43 |
| d Loan | 0 |

Product Average Balance Cor

| | New M |
|---|---|
| Share | $8 |
| Share | $5 |
| | $8 |
| | $92,4 |
| nd Loan | $22,1 |
| d Loan | |

verage Balance Com

New vs All Membe




ASTERISK INTELLIGENCE

DATA WAREHOUSING

Collect the special data set called Phone Optics for deeper analysis studies.

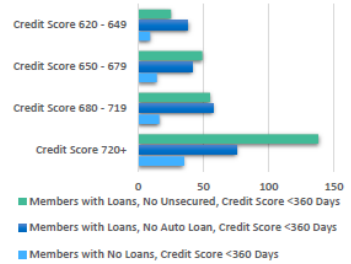
And much more!

ASTERISK INTELLIGENCE

**Success Credit Union**

### Credit Union Overview

| | | |
|---|---|---|
| Total Members: | 6,983 | |
| Total Loan Count (Non WO): | 3,283 | |
| Total Loans $$$ (Non WO): | $50,717,077 | |
| Mbrs w/any Loan (non WO): | 2,243 | 32% |
| Members w/ a Credit Score: | 4,384 | 63% |




### Membership Tenure Review

| | | |
|---|---|---|
| Less than 1 Year | 479 | 7% |
| Between 1 - 3 Years | 1,440 | 21% |
| Between 4 - 5 Years | 967 | 14% |
| Between 6 - 10 Years | 1,700 | 24% |
| Membership 10+ Years | 2,397 | 34% |

### Members without any Loan

Good Standing, Credit Score <180 Days Old

| | | |
|---|---|---|
| Credit Score 720+ | 16 | 0.2% |
| Credit Score 680 - 719 | 7 | 0.1% |
| Credit Score 650 - 679 | 7 | 0.1% |
| Credit Score 620 - 649 | 1 | 0.0% |

Good Standing, Credit Score 181 - 360 Days Old

| | | |
|---|---|---|
| Credit Score 720+ | 19 | 0.3% |
| Credit Score 680 - 719 | 9 | 0.1% |
| Credit Score 650 - 679 | 7 | 0.1% |
| Credit Score 620 - 649 | 8 | 0.1% |

### Product Penetration

| | | |
|---|---|---|
| Members with a Mortgage: | 221 | 3% |
| Members with a Auto Loan: | 1,088 | 16% |
| Members with Other Secured: | 196 | 3% |
| Members with Unsecured: | 1,333 | 19% |
| Members with $1000+ ACH Dep: | 2,382 | 34% |

### Credit Quality Review

| | | |
|---|---|---|
| Tier 1: 720+ | 1,464 | 33% |
| Tier 2: 680 - 719 | 596 | 14% |
| Tier 3: 650 - 679 | 448 | 10% |
| Tier 4: 620 - 649 | 371 | 8% |
| Tier 5: 580 - 619 | 333 | 8% |
| Tier 6: 1 - 579 | 590 | 13% |
| No Score Available | 582 | 13% |

### Age of Credit Breakdown

| | | |
|---|---|---|
| Credit Score 1 - 90 Days Old: | 327 | 7% |
| Credit Score 91 - 180 Days Old: | 333 | 8% |
| Credit Score 181 - 360 Days Old: | 593 | 14% |
| Credit Score 360+ Days Old: | 3,131 | 71% |

### Membership Averages

| | |
|---|---|
| Membership Average Age: | 46 |
| Membership Average Tenure: | 12 |
| Average Credit Score: | 683 |
| Average ACH Deposits (Prior Month, Only When Present): | $4,278 |

### Members with an Existing Loan

No Auto Loan, Good Standing, Score <360 Days Old

| | | |
|---|---|---|
| Credit Score 720+ | 75 | 1.1% |
| Credit Score 680 - 719 | 57 | 0.8% |
| Credit Score 650 - 679 | 41 | 0.6% |
| Credit Score 620 - 649 | 38 | 0.5% |

No Unsecured, Good Standing, Score <360 Days Old

| | | |
|---|---|---|
| Credit Score 720+ | 138 | 2.0% |
| Credit Score 680 - 719 | 55 | 0.8% |
| Credit Score 650 - 679 | 49 | 0.7% |
| Credit Score 620 - 649 | 25 | 0.4% |

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**Success Credit Union**

v Loan Scorecard

en: 3/1/2023 - 5/31/2023 Analyzed as of: 6/6/2023

| | |
|---|---|
| | 2,075 |
| | 1,672 |
| | 403 |
| | 277 |
| | 599 |
| | 93 |
| | 1,827 |

31/2023

| | |
|---|---|
| | 596 |
| | 571 |
| | 195 |
| | 143 |
| | 141 |
| | 429 |

31/2023

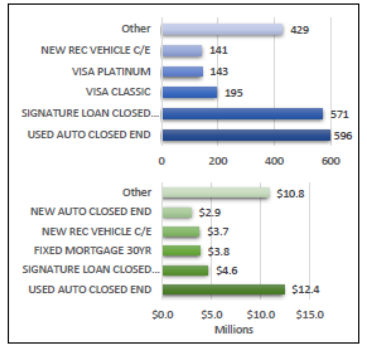
| | |
|---|---|
| | $12,351,897 |
| | $4,623,393 |
| | $3,792,933 |
| | $3,736,046 |
| | $2,896,797 |
| | $10,805,952 |

5/31/2023

| | |
|---|---|
| | 44 |
| | 40 |
| | 27 |
| | 23 |
| | 21 |
| | 143 |

ion

| | |
|---|---|
| | 761 |
| | 309 |
| | 222 |
| | 154 |
| <600 | 137 |
| No Credit Score | 244 |




New Loans, Age Distribution

| | | |
|---|---|---|
| Individuals, 18 - 25 | 269 | 15% |
| Individuals, 25 - 35 | 325 | 18% |
| Individuals, 35 - 45 | 319 | 18% |
| Individuals, 45 - 55 | 276 | 15% |
| Individuals, 55 -65 | 324 | 18% |
| Individuals, 65+ | 288 | 16% |
| Organizational Members | 18 | 1% |

New Loans, Length of Membership

| | | |
|---|---|---|
| <1 Year | 373 | 20% |
| 1-3 Years | 259 | 14% |
| 3-5 Years | 185 | 10% |
| 5-7 Years | 141 | 8% |
| 7-10 Years | 159 | 9% |
| 10+ Years | 710 | 39% |

New Loans, Delivery Channel

| | | |
|---|---|---|
| CU*BASE | 1,081 | 59% |
| Online Banking | 671 | 37% |
| ROUTE ONE | 241 | 13% |
| Online Loan Offers | 82 | 4% |

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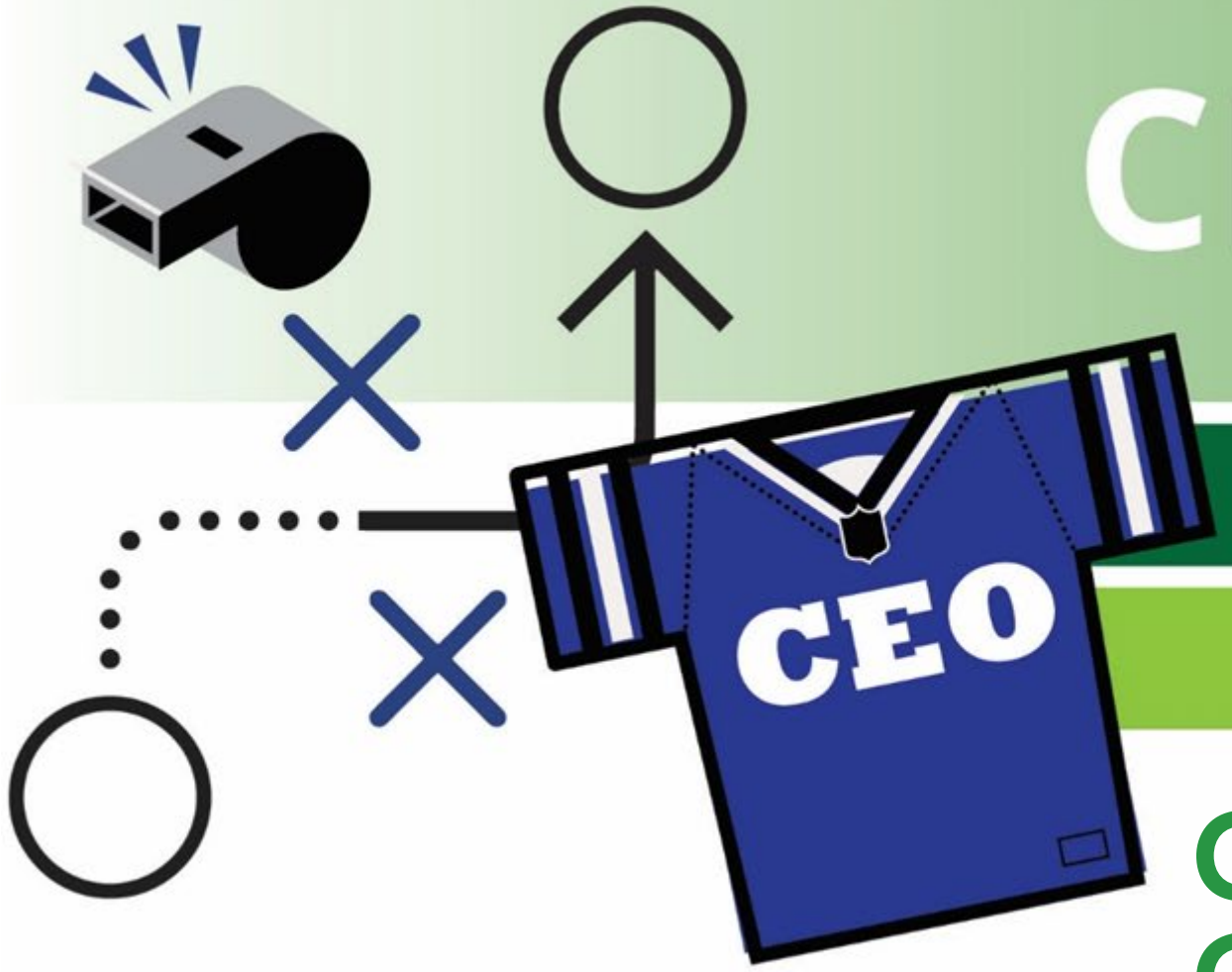



# CEO SCHOOL

# Other Dashboards CEOs Should Know About

POPULAR FAVORITES AND HIDDEN GEMS

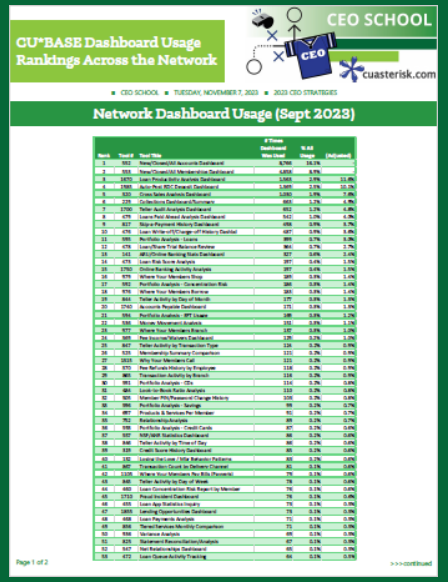
# Dashboards CEOs Should Know About

Overview

- Your Peers: CU*BASE Credit Unions
  - Top 20s: Most Used, Most Popular
- Popular Favorites
  - Loan Productivity Analysis - Tool #1670
  - Auto-Post RDC Dashboard - Tool #1985
  - Loans Paid Ahead Analysis - Tool #479
- Hidden Gems
  - List Generator (Build-Your-Own Dashboard) - Tool #447
  - Tool Usage Analysis - Tool #1195

# Top 20 Dashboards

# Highest Number of Times Used



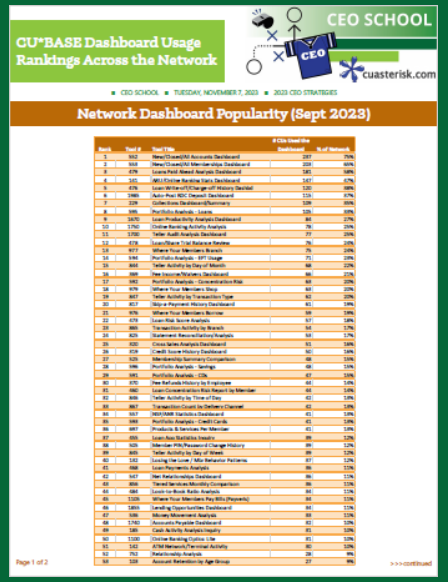

Top 20 Dashboards, by Popularity (Total Times Tool was Used)

| Rank | Tool Number | Tool Title | # Times Tool Used | % All Usage | (Adjusted) |
|---|---|---|---|---|---|
| 1 | 552 | New/Closed/All Accounts | 8,766 | 32.3% | - |
| 2 | 553 | New/Closed/All Memberships | 4,858 | 17.9% | - |
| 3 | 1670 | Loan Productivity Analysis | 1,563 | 5.8% | 11.6% |
| 4 | 1985 | Auto-Post RDC Deposit Dashboard | 1,369 | 5.0% | 10.1% |
| 5 | 320 | Cross Sales Analysis | 1,030 | 3.8% | 7.6% |
| 6 | 229 | Collections Dashboard/Summary | 663 | 2.4% | 4.9% |
| 7 | 1700 | Teller Audit Analysis | 652 | 2.4% | 4.8% |
| 8 | 479 | Loans Paid Ahead Analysis | 542 | 2.0% | 4.0% |
| 9 | 817 | Skip-a-Payment History Dashboard | 498 | 1.8% | 3.7% |
| 10 | 476 | Loan Write-off/Charge-off History | 487 | 1.8% | 3.6% |
| 11 | 595 | Portfolio Analysis - Loans | 399 | 1.5% | 3.0% |
| 12 | 478 | Loan/Share Trial Balance Review | 364 | 1.3% | 2.7% |
| 13 | 141 | ARU/Online Banking Stats | 327 | 1.2% | 2.4% |
| 14 | 473 | Loan Risk Score Analysis | 197 | 0.7% | 1.5% |
| 15 | 1750 | Online Banking Activity Analysis | 197 | 0.7% | 1.5% |
| 16 | 979 | Where Your Members Shop | 189 | 0.7% | 1.4% |
| 17 | 592 | Portfolio Analysis, Concentration Risk | 186 | 0.7% | 1.4% |
| 18 | 976 | Where Your Members Borrow | 183 | 0.7% | 1.4% |
| 19 | 844 | Teller Activity by Day of Month | 177 | 0.7% | 1.3% |
| 20 | 1740 | Accounts Payable Dashboard | 171 | 0.6% | 1.3% |

*As of Sept 2023*

## Top 20 Dashboards

# Most Popular Across the Network




**Top 20 Dashboards, by Network Penetration (Most CUs Using Tool in the Month)**

| Rank | Tool Number | Tool Title | # CUs Used Tool | % of Network |
|---|---|---|---|---|
| 1 | 552 | New/Closed/All Accounts Dashboard | 237 | 75% |
| 2 | 553 | New/Closed/All Memberships Dashboard | 203 | 65% |
| 3 | 479 | Loans Paid Ahead Analysis | 181 | 58% |
| 4 | 141 | ARU/Online Banking Stats | 147 | 47% |
| 5 | 476 | Loan Write-off/Charge-off History | 120 | 38% |
| 6 | 1985 | Auto-Post RDC Deposit Dashboard | 115 | 37% |
| 7 | 229 | Collections Dashboard/Summary | 109 | 35% |
| 8 | 595 | Portfolio Analysis - Loans | 105 | 33% |
| 9 | 1670 | Loan Productivity Analysis | 84 | 27% |
| 10 | 1750 | Online Banking Activity Analysis | 78 | 25% |
| 11 | 1700 | Teller Audit Analysis | 77 | 25% |
| 12 | 478 | Loan/Share Trial Balance Review | 76 | 24% |
| 13 | 977 | Where Your Members Branch | 75 | 24% |
| 14 | 594 | Portfolio Analysis - EFT Usage | 71 | 23% |
| 15 | 844 | Teller Activity by Day of Month | 68 | 22% |
| 16 | 369 | Fee Income/Waivers Dashboard | 66 | 21% |
| 17 | 592 | Portfolio Analysis - Concentration Risk | 63 | 20% |
| 18 | 979 | Where Your Members Shop | 63 | 20% |
| 19 | 847 | Teller Activity by Transaction Type | 62 | 20% |
| 20 | 817 | Skip-a-Payment History Dashboard | 61 | 19% |

*As of Sept 2023*

# Quick Note

- "New/Closed/All" Dashboards - Why So Firmly At the Top?
- Data mining! It's easy point-and-click starter lists
- Key data! It's essential data to know for many departments
- Your procedures! Are you using the tool for operational or one-off inquiry purposes?

Ask your teams how they are using these two tools

See who is using any dashboard (and how often), via
**Tool #162 Audit Insider/Employee Activity**

Spotlight #1

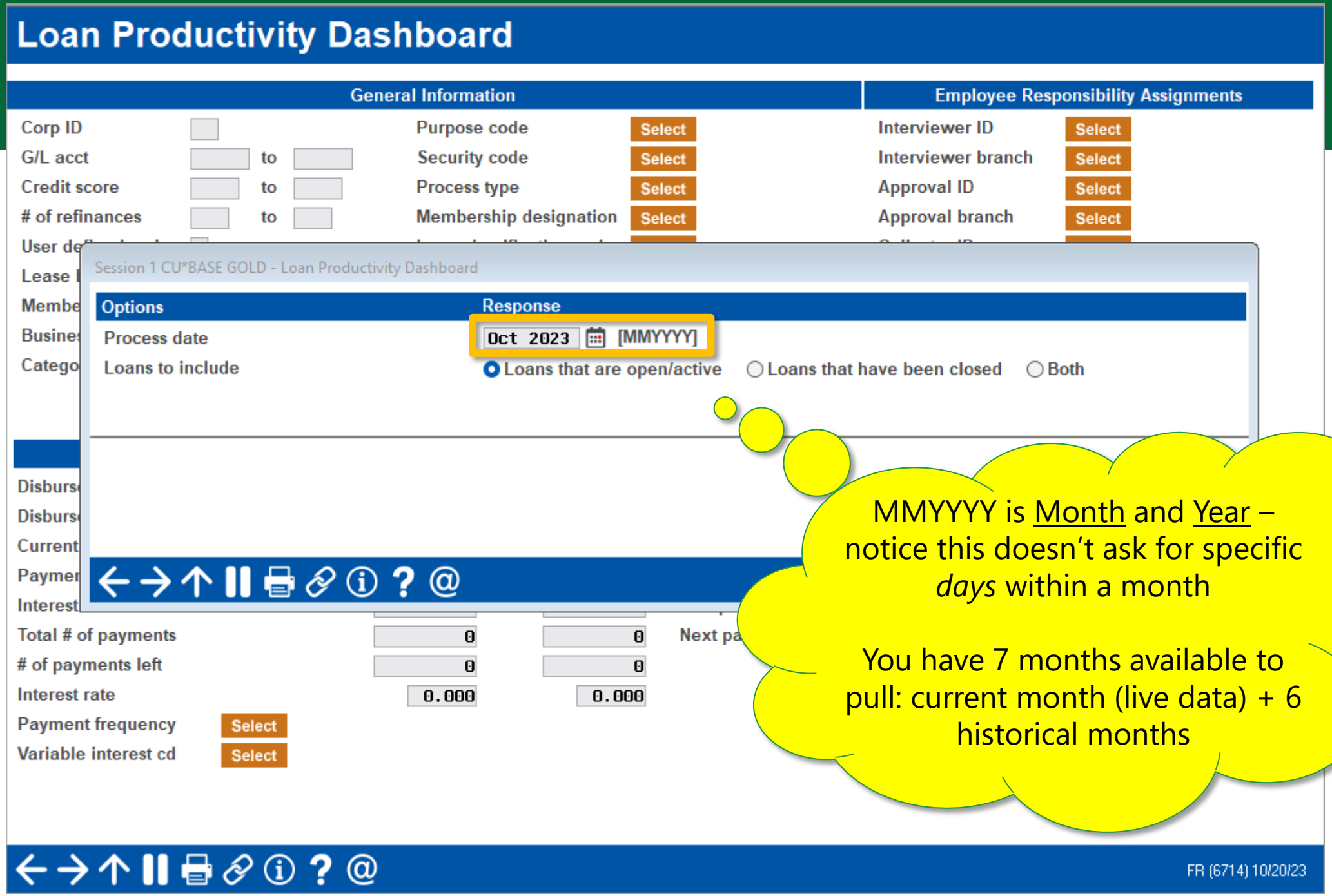
# Loan Productivity Analysis

Tool #1670

*Highlights*

- Sibling to the 'Trial balance' report staff may be running already out of Tool #788
- Only place to segment loans by processing branch
  - The member/loan's branch can be different from the branch where the loan booking was handled.
- Best place to segment and analyze loan staff's productivity by role
- 1 in 4 credit unions are using this today – You?

# Loan Productivity Dashboard



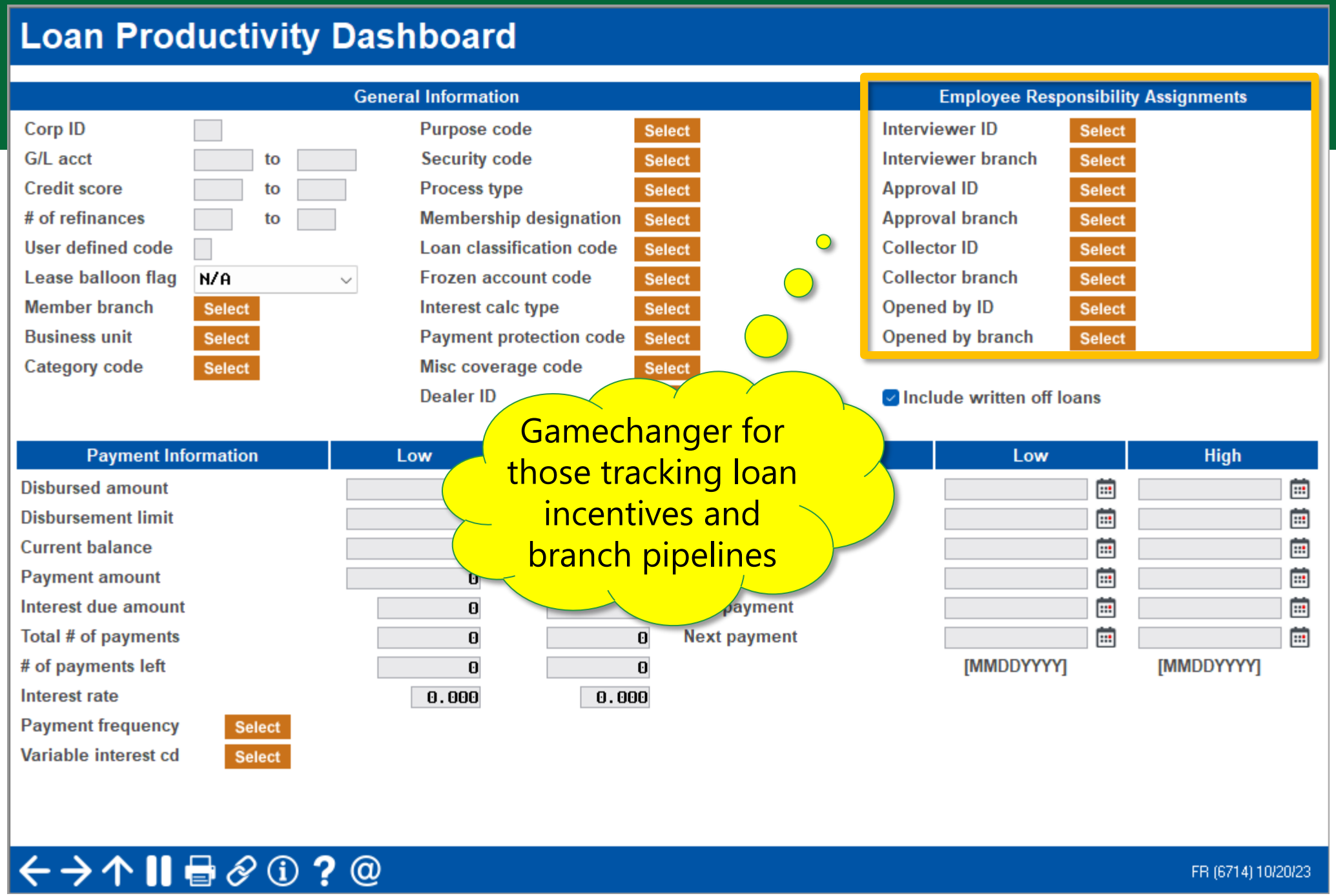

MMYYYY is Month and Year – notice this doesn't ask for specific *days* within a month

You have 7 months available to pull: current month (live data) + 6 historical months

Learn more

Tool #
1670

# Loan Productivity Dashboard




Learn more

Tool #

1670

# Loan Productivity - Detail

For July 8, 2020

# Loans 50,814

| Account Base | Typ | Ln Ct | Pur Cod | Sec Cod | Approve ID | Approve Br | Interv ID | Interv Br | Collect ID | Collect Br | Open ID | Open Br | $ Disb Amt | $Disb Limit | Int Rate | Cred Score |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 705 | 46 | 60 | 07 | 01 | 1 | 46 | 1 | Z2 | 1 | 01 | 1 | 75,000 | 75,000 | 3.875 | 803 |
| | 715 | 09 | 60 | 07 | TI | 1 | AW | 1 | XX | 1 | FH | 1 | 20,000 | 20,000 | 5.500 | 755 |
| | 790 | 60 | 60 | 07 | PA | 1 | PA | 1 | XX | 1 | PA | 1 | 95,300 | 95,300 | 4.250 | 768 |
| | 645 | 99 | 10 | 40 | 04 | 1 | 69 | 3 | B7 | 1 | 04 | 1 | 17,511 | 17,511 | 12.140 | 663 |
| | 645 | 99 | 40 | 40 | 17 | 3 | 66 | 1 | UN | 1 | 17 | 3 | 6,189 | 6,189 | 9.650 | 740 |
| | 611 | 15 | 57 | 12 | KL | 1 | LH | 4 | XX | 1 | M4 | 1 | 18,049 | 18,049 | 7.490 | 641 |
| | 790 | 60 | 60 | 07 | PA | 1 | PA | 1 | FM | 1 | PA | 1 | 120,500 | 120,500 | 4.250 | 754 |
| | 605 | 14 | 56 | 31 | SV | 11 | 55 | 2 | XX | 1 | 55 | 2 | 19,914 | 19,914 | 2.740 | 784 |
| | 646 | 04 | 15 | 40 | 04 | 1 | MO | 1 | CH | 2 | MO | 1 | 1,546 | 1,546 | 8.990 | 778 |
| | 715 | FL | 60 | 07 | 01 | 1 | 47 | 1 | Z2 | 1 | 01 | 1 | 32,000 | 32,000 | 7.900 | 651 |
| | 715 | 09 | 60 | 07 | 20 | 10 | GN | 1 | XX | 1 | 20 | 10 | 55,000 | 55,000 | 5.000 | 715 |
| | 610 | 15 | 02 | 12 | 04 | 1 | AO | 1 | CH | 2 | AO | 1 | 10,550 | 10,550 | 2.250 | 701 |
| | 790 | 60 | 60 | 07 | PA | 1 | GN | 1 | XX | 1 | PA | 1 | 274,500 | 274,500 | 4.000 | 722 |
| | 610 | 15 | 57 | 35 | 01 | 1 | AR | 1 | XX | 1 | AR | 1 | 2,368 | 27,950 | 4.740 | 747 |
| | 610 | 15 | 02 | 12 | AD | 1 | AO | 1 | XX | 1 | AD | 1 | 34,163 | 34,163 | 2.490 | 808 |
| | 616 | 16 | 77 | 13 | 04 | 1 | KL | 1 | XX | 1 | KL | 1 | 30,050 | 30,050 | 3.500 | 749 |
| | 645 | 98 | 64 | 01 | 17 | 3 | | | | | | | 23,949 | | 4.890 | 749 |
| | 610 | 15 | | | | | | | | | | | 25,111 | | 2.250 | 815 |

TAKE ACTION – **Export** to a file, analyze members via **Common Bonds**, analyze loans and employees via **Analysis**, and quickly evaluate key data on the group of loans via **Summary**

Learn more

Tool #

1670

| Export | Member Connect | Common Bonds | Filters | Analysis | Summary |
|---|---|---|---|---|---|
| Show Curr Bal | Data Source | Power Line | | | |

(6709)

# Loan Productivity - Summary

For October 20, 2023

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

| Active Loans | All Closed End & Open End Loans | Selected Closed End Loans | Selected Open End Loans | Selected Loans | % Selected/ All Loans |
|---|---|---|---|---|---|
| Total # | 57,924 | 604 | 219 | 823 | 1.42 |
| Total disbursed | 2,680,055,718.93 | 17,603,504.45 | 3,688,360.41 | 21,291,864.86 | .79 |
| Avg disbursed | 46,268.48 | 29,144.87 | 16,841.82 | 25,871.03 | 55.92 |
| Total balance | 1,584,803,595.70 | 16,123,004.92 | 2,308,319.48 | 18,431,324.40 | 1.16 |
| Avg balance | 27,360.05 | 26,693.71 | 10,540.27 | 22,395.29 | 81.85 |
| Total interest due | 2,673,641.21 | 52,140.02 | 1,960.49 | 54,100.51 | 2.02 |
| Avg interest due | 46.15 | 86.32 | 8.95 | 65.73 | 142.43 |
| Weighted avg interest | 5.052 | 7.413 | 6.373 | 7.282 | 144.14 |
| **Written Off Loans** | | | | | |
| Total # | 6,151 | 4 | 0 | 4 | .07 |
| Total disbursed | 80,994,994.07 | 62,457.79 | .00 | 62,457.79 | .08 |
| Avg disbursed | 13,167.77 | 15,614.44 | .00 | 15,614.44 | 118.58 |
| Total balance | 36,639,049.30 | 39,664.11 | .00 | 39,664.11 | .11 |
| Avg balance | 5,956.60 | | | | |
| Total interest due | 776,890.33 | | | | |
| Avg interest disbursed | 126.30 | | | | |
| Weighted avg interest | 9.626 | | | | |

View Filters

**Report** – Tool #788 Selective Loan Information Report

3/09/12 12:19:11 CU*BASE CREDIT UNION LTBLN2 PAGE 18
RUN ON 3/09/12 LOAN INFORMATION REPORT USER
STATISTICAL SUMMARY

INCLUDES WRITTEN OFF LOANS
NOT WRITTEN OFF

| | ALL LOANS & OPEN CREDITS | SELECTED LOANS | SELECTED OPEN CREDITS | SELECTED LOANS & OPEN CREDITS | % SELECTED/ ALL LOANS |
|---|---|---|---|---|---|
| TOTAL NUMBER OF LOANS | 20,291 | 10,868 | 9,423 | 20,291 | 100.00 |
| TOTAL LOANS DISBURSED | $486,961,303.50 | $269,065,110.93 | $217,896,192.57 | $486,961,303.50 | 100.00 |
| AVG LOANS DISBURSED | $23,998.88 | $24,757.56 | $23,123.87 | $23,998.88 | 100.00 |
| TOTAL LOAN BALANCE | $261,072,681.18 | $217,973,713.14 | $43,098,968.04 | $261,072,681.18 | 100.00 |
| AVG LOAN BALANCE | $12,866.43 | $20,056.47 | $4,573.81 | $12,866.43 | 100.00 |
| TOTAL INTEREST DUE | $661,065.33 | $643,550.01 | $17,515.32 | $661,065.33 | 100.00 |
| AVG INTEREST DUE | $32.58 | $59.22 | $1.86 | $32.58 | 100.00 |
| WEIGHTED AVG INTEREST | 5.190% | 6.057% | .807% | 5.190% | 100.00 |
| AVG # OF MONTHS DELQ | .08 | .11 | .05 | .08 | 100.00 |
| AVG LOAN TERM | 171.28 | 87.16 | 268.31 | 171.28 | 100.00 |
| TOTAL NUMBER OF LOANS | 2,095 | 1,527 | 568 | 2,095 | 100.00 |
| TOTAL LOANS DISBURSED | $24,736,189.88 | $18,333,335.33 | $6,402,854.55 | $24,736,189.88 | 100.00 |
| AVG LOANS DISBURSED | $11,807.25 | $12,006.11 | $11,272.63 | $11,807.25 | 100.00 |
| TOTAL LOAN BALANCE | $14,315,812.24 | $10,577,281.26 | $3,738,530.98 | $14,315,812.24 | 100.00 |

Learn more

Tool #
1670

# Loan Productivity - Summary

For October 20, 2023

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

| Active Loans | All Closed End & Open End Loans | Selected Closed End Loans | Selected Open End Loans | Selected Loans | % Selected/ All Loans |
|---|---|---|---|---|---|
| Total # | 57,924 | 604 | 219 | 823 | 1.42 |
| Total disbursed | 2,680,055,718.93 | 17,603,504.45 | 3,688,360.41 | 21,291,864.86 | .79 |
| Avg disbursed | 46,268.48 | 29,144.87 | 16,841.82 | 25,871.03 | 55.92 |
| Total balance | 1,584,803,595.70 | 16,123,004.92 | | | |
| Avg balance | 27,360.05 | 26,693.71 | | | |
| Total interest due | 2,673,641.21 | 52,140.02 | | | |
| Avg interest due | 46.15 | 86.32 | | | |
| Weighted avg interest | 5.052 | 7.413 | | | |
| **Written Off Loans** | | | | | |
| Total # | 6,151 | 4 | | | |
| Total disbursed | 80,994,994.07 | 62,457.79 | | | |
| Avg disbursed | 13,167.77 | 15,614.44 | | | |
| Total balance | 36,639,049.30 | 39,664.11 | | | |
| Avg balance | 5,956.60 | 9,916.02 | | | |
| Total interest due | 776,890.33 | 3,586.82 | | | |
| Avg interest disbursed | 126.30 | 896.70 | | | |
| Weighted avg interest | 9.626 | 13.890 | | | |

View Filters

Quickly extract data and charts as PDF or Excel

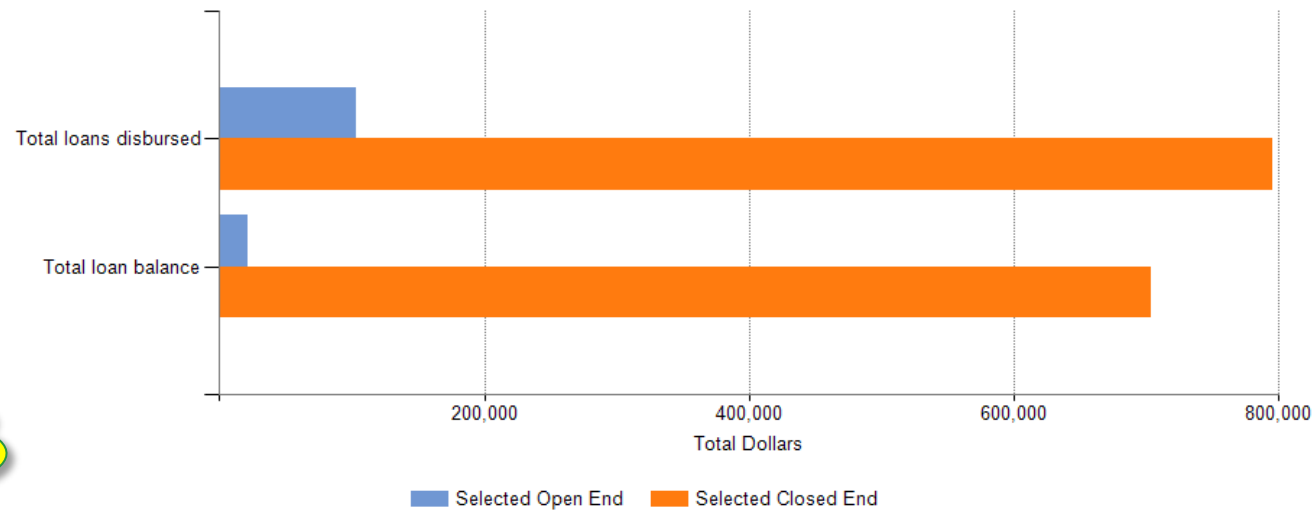
# Loan Productivity - Summary

For October 20, 2023

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

| Loan | Selected Closed End Loans | Selected Open End Loans |
|---|---|---|
| Active total balance | 704,051.85 | 21,087.81 |
| Total disbursed | 795,738.47 | 103,096.87 |

ASTERISK INTELLIGENCE




View Filters

AS (6710) 10/20/23

Graphs quickly available on-screen

Learn more

Tool #

1670

# Loan Productivity - Analysis

For September 21, 2021

| Selected Loans | Disb Amt | % | Count | % | Members |
|---|---|---|---|---|---|
| Closed End | 2,961,969,981 | 78.9 | 128,801 | 79.6 | 45,783 |
| Open End | 790,873,535 | 21.1 | 32,922 | 20.4 | 24,255 |
| Combined | 3,752,843,516 | | 161,723 | | 53,140 |

| All Loans | Disb Amt | % | Count | % | Members |
|---|---|---|---|---|---|
| Closed End | 2,961,969,981 | 78.9 | 128,801 | 79.6 | 45,783 |
| Open End | 790,873,535 | 21.1 | 32,922 | 20.4 | 24,255 |
| Combined | 3,752,843,516 | | 161,723 | | 53,140 |

| Top 3 Collectors | Disb Amt | % | Count | % |
|---|---|---|---|---|
| CU*ANSWERS COLLECTIO | 1,756,705,300 | 46.8 | 76,023 | 47.0 |
| FANNIE/FREDDIE DELIN | 391,396,785 | 10.4 | 3,043 | 1.9 |
| REAL ESTATE COLLECTO | 349,984,063 | 9.3 | 3,103 | 1.9 |
| Totals | 2,498,086,148 | 66.5 | 82,169 | 50.8 |

| Top 3 Interviewers | Disb Amt | % | Count | % |
|---|---|---|---|---|
| [redacted] | 300,525,423 | 8.0 | 2,177 | 1.3 |
| [redacted] | 298,657,456 | 8.0 | 2,227 | 1.4 |
| [redacted] | 116,456,726 | 3.1 | 6,118 | 3.8 |
| Totals | 715,639,605 | 19.1 | 10,522 | 6.5 |

| Top 3 Opened By | Disb Amt | % | Count | % |
|---|---|---|---|---|
| [redacted] | 885,328,682 | 23.6 | 6,718 | 4.2 |
| [redacted] | 344,058,836 | 9.2 | 12,186 | 7.5 |
| [redacted] | 275,505,286 | 7.3 | 2,526 | 1.6 |
| Totals | 1,504,892,804 | 40.1 | 21,430 | 13.3 |

| Top 3 Approvers | Disb Amt | % | Count | % |
|---|---|---|---|---|
| [redacted] | 948,347,973 | 25.3 | 7,211 | 4.5 |
| [redacted] | 396,143,130 | 10.6 | 12,836 | 7.9 |
| [redacted] | 231,052,480 | 6.2 | 16,317 | 10.1 |
| Totals | 1,575,543,583 | 42.1 | 36,364 | 22.5 |

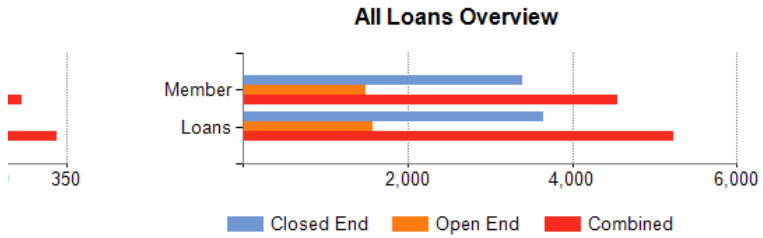
| Top Loan Categories | Disb Amt | % | Count | % |
|---|---|---|---|---|
| FIRST MORTGAGE FANNI | 902,577,452 | 24.1 | 6,932 | 4.3 |
| USED VEHICLES | 613,445,472 | 16.3 | 42,548 | 26.3 |
| RECREATIONAL VEHICLE | 164,370,724 | 4.4 | 8,640 | 5.3 |
| NEW VEHICLES | 160,124,660 | 4.3 | 6,120 | 3.8 |
| SIGNATURE LOAN | 157,406,579 | 4.2 | 28,597 | 17.7 |
| FIX MORT 30 YEAR FUL | 144,930,534 | 3.9 | 890 | 0.6 |
| Totals | 2,142,855,421 | 57.2 | 93,727 | 58.0 |

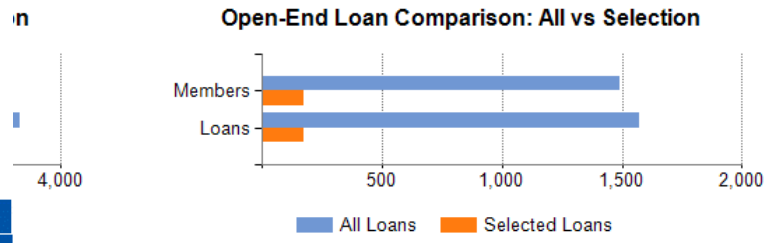
ASTERISK INTELLIGENCE

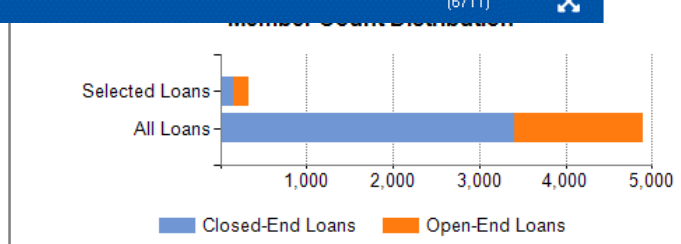
View Filters | Show Current Balance | Percent of All

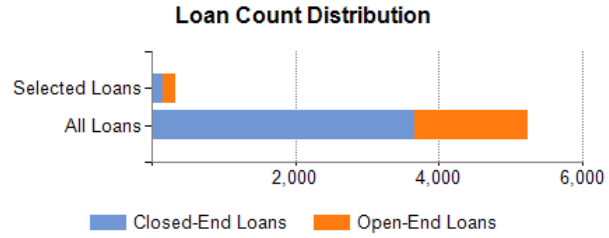
(6711)

For October 24, 2023




View Filters | Show Disb Limit | Percent of All

AS (6711) 10/24/23

Learn more

Tool #

1670

Spotlight #2

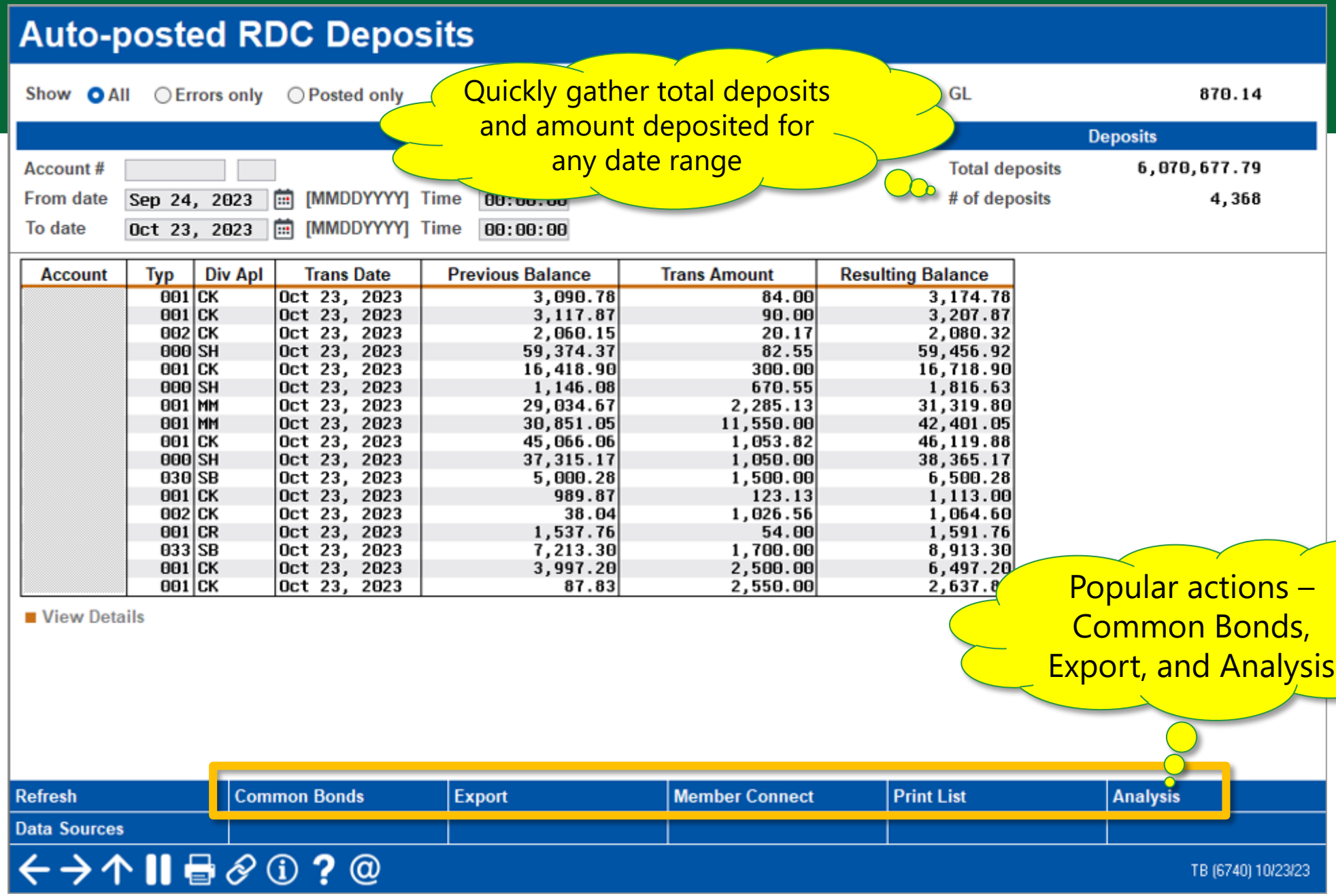
# Auto-Post RDC Dashboard

Tool #1985

*Highlights*

- This tool is used only with RDC Transactions processed using RDC-IQ processing (near real time processing.)
- A wide range of capabilities to easily get value out of your RDC activity data - Support, audit, report, and study/analyze.
- 37% of credit unions use this today – You?

Interested in RDC-IQ? Learn more in the store:
store.cuanswers.com/product/rdc-iq/




Learn more

Tool #

1985

# Analysis

From Sep 24, 2023 To Oct 23, 2023

Click on any total to show selection detail

| Top 5 Hours for Deposits | Trans Amount | % |
|---|---|---|
| 10:00:00 - 10:59:59 | 1,472,720.32 | 24.2 |
| 08:00:00 - 08:59:59 | 1,223,693.05 | 20.1 |
| 16:00:00 - 16:59:59 | 526,617.30 | [illegible] |
| 11:00:00 - 11:59:59 | 454,362.21 | 7[illegible] |
| 09:00:00 - 09:59:59 | 402,922.10 | 6.6 |
| ** Other Hours (18) | 1,996,457.40 | 32.9 |
| Total All Hours | 6,076,772.38 | |

| Top 5 Depositors | Trans Amount | % |
|---|---|---|
| [illegible] | 1,579,508.21 | 26.0 |
| [illegible] | 241,443.03 | 4.0 |
| [illegible] | 190,947.83 | 3.1 |
| [illegible] | 190,319.16 | 3.1 |
| [illegible] | 110,585.40 | 1.8 |
| ** Other Accounts (1423) | 3,763,968.75 | 61.9 |
| Total All Depositors | 6,076,772.38 | |

Click the total dollar amount to open a complete list of depositors

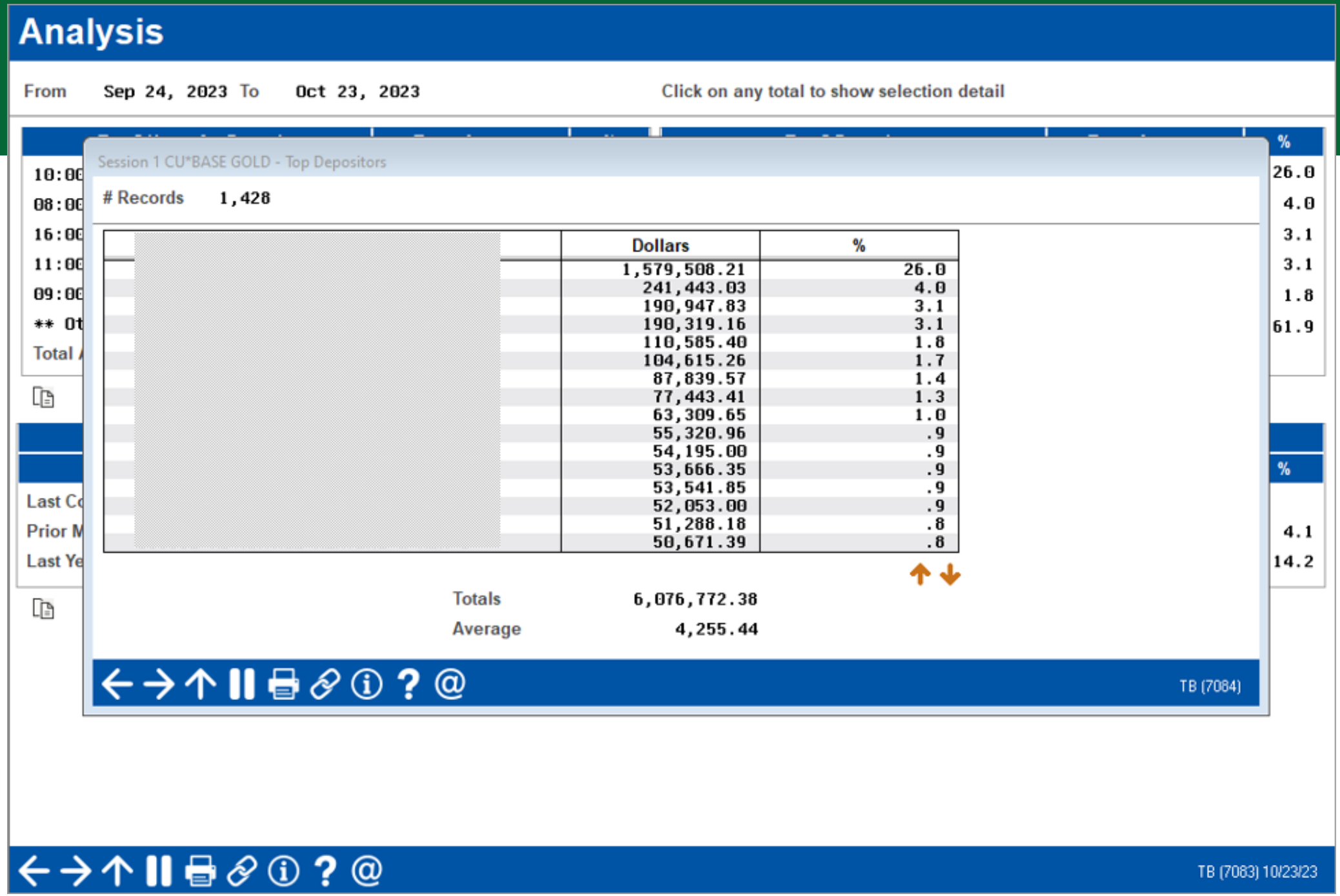
| Month-Over-Month Comparison | | | |
|---|---|---|---|
| | Month/Year | Trans Amount | % |
| Last Completed | Sep 2023 | 5,747,698.65 | |
| Prior Month | Aug 2023 | 6,677,270.84 | 13.9- |
| Last Year | Sep 2022 | 4,900,003.77 | 17.3 |

| Quarter-Over-Quarter Comparison | | | |
|---|---|---|---|
| | Quarter / Year | Trans Amount | % |
| Last Completed | Jul - Sep 2023 | 19,055,622.82 | |
| Prior Month | Apr - Jun 2023 | 18,307,747.11 | 4.1 |
| Last Year | Jan - Mar 2023 | 16,682,862.41 | 14.2 |

TB (7083) 10/23/23

Learn more

Tool #
1985




Learn more

Tool #

1985

Spotlight #3

# Loans Paid Ahead Analysis

Tool #479

*Highlights*

- Easy monitoring of members who are paid ahead on their loans.
  - Looking for loans paid ahead more than 31 days.
  - Assessing for cases where error corrections or maintenance may have impacted due dates.
- Flexible segmentation with loan code and delinquency control filters.
  - See totals on balance outstanding and interest due!
- 58% of credit unions are using this today – You?

# Loans Paid Ahead Dashboard

Account

Next due date: From Nov 23, 2023 to Dec 31, 9999 [MMDDYYYY]

Show paid ahead days greater than 00060

Loan category Select selected

Loan purpose Select selected

Loan security Select selected

Delinquency control Select selected

Toggle

| Account # | Last Name | Loan Cat | Loan Pur | Loan Sec | Last Pay Date | Next Due Date | Interest Due | Current Balance | Paid Ahead Days | Delinq Control |
|---|---|---|---|---|---|---|---|---|---|---|
| | | 50 | 36 | 11 | 10/17/2023 | 01/01/2024 | .00 | 191,926.29 | 70 | 9 |
| | | 30 | 17 | 01 | | 01/04/2024 | 36.12 | 8,750.00 | 73 | P |
| | | 51 | 30 | 11 | | 09/01/2032 | .00 | 7,973.55 | 3,236 | P |
| | | 50 | 30 | 11 | 10/01/2023 | 01/01/2024 | .00 | 160,816.06 | 70 | 9 |
| | | 51 | 30 | 11 | | 05/01/2031 | .00 | 8,080.64 | 2,747 | P |
| | | 51 | 30 | 11 | | 12/01/2048 | .00 | 9,046.95 | 9,171 | P |
| | | 50 | 36 | 11 | 10/20/2023 | 01/01/2024 | .00 | 178,921.51 | 70 | 9 |
| | | 51 | 30 | 11 | | 02/01/2048 | .00 | 4,218.40 | 8,867 | P |
| | | 50 | 36 | 11 | 10/02/2023 | 01/01/2024 | .00 | 116,599.72 | 70 | 9 |
| | | 51 | 30 | 11 | | 03/01/2050 | .00 | 11,423.61 | 9,626 | P |
| | | 51 | 30 | 11 | | 01/01/2049 | .00 | 12,206.05 | 9,202 | P |
| | | 50 | 36 | 11 | 10/13/2023 | 01/01/2024 | .00 | 225,599.93 | 70 | 9 |
| | | 50 | 36 | 11 | 10/01/2023 | 03/01/2024 | .00 | 46,974.21 | 130 | 9 |
| | | 50 | 30 | 11 | 10/01/2023 | 01/01/2024 | .00 | 127,316.64 | 70 | 9 |

■ Inquiry

| Totals | 14 | | 1,109,853.56 |
|---|---|---|---|
| | | 36.12 | |

Refresh | Export | Member Connect | Toggle | Report

TB (6608) 10/23/23

Learn more

Tool #

479

Quick Note

## ARU/Online Banking Stats – Tool #141

Learn more

Very popular for pulling simple stats for online banking usage!

*Do you use this for reporting online banking (OLB) users to NCUA?*

## Let's Review – Terminology

Redefined in 2021 to track usage by browser vs app.

- Mobile web → **Mobile app** (new label!)
- **Online Banking** (now all browser-based usage, even on mobile browsers)

Prior, these were device-focused (mobile vs desktop PC)

Dig deeper! For more specific analysis and member lists review **Tool #1750 Online Banking Activity Analysis**

Learn more

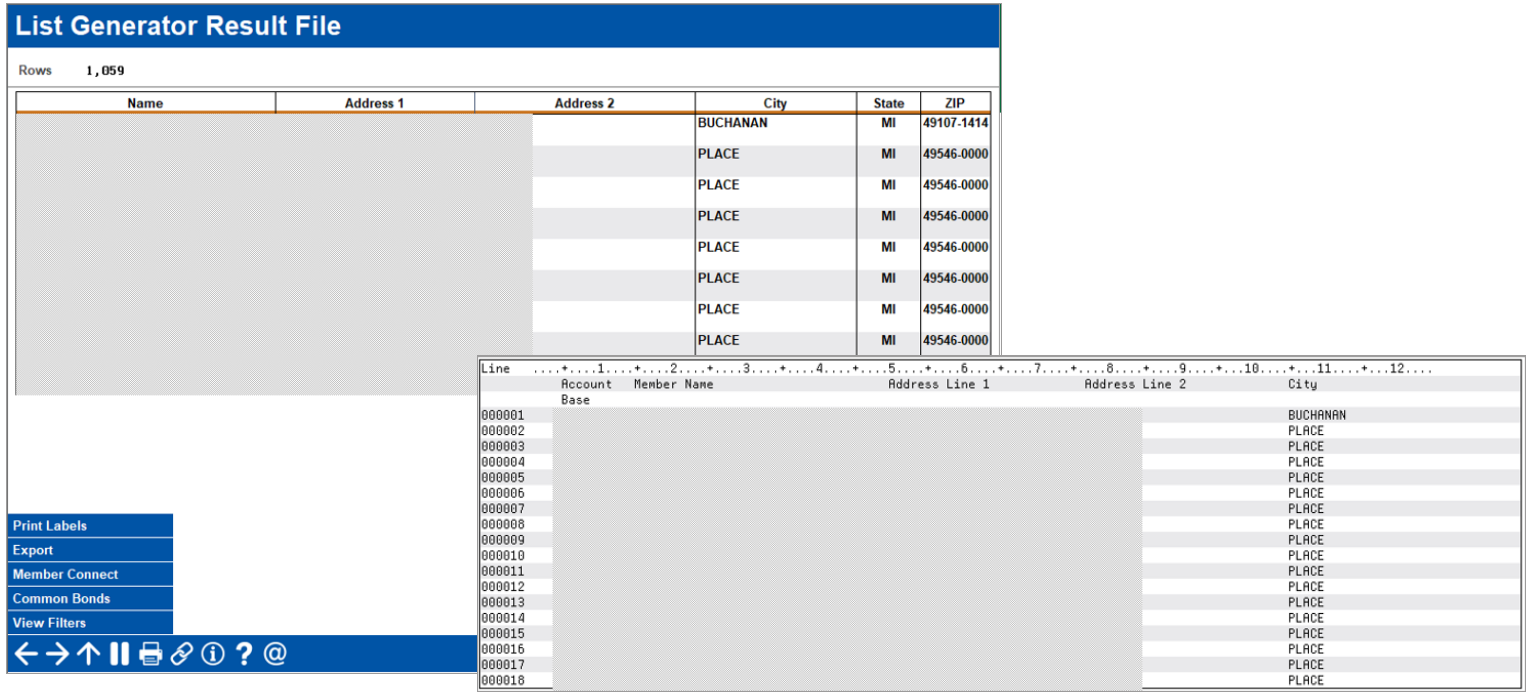
Learn more

## Hidden Gem #1

# List Generator

Tool #447

- Build-your-own Dashboard (of members)
- Point-and-click Query (data mining lists)




- 120 factors to mix-and-match for thousands of custom dashboards or lists

Learn more

## Hidden Gem #2

# Tool Usage Analysis

Tool #1195

- Outlines your business operations - Depth of engagement with the software and recent employee work:

**Tool Usage Analysis** — Analysis 1 of 1

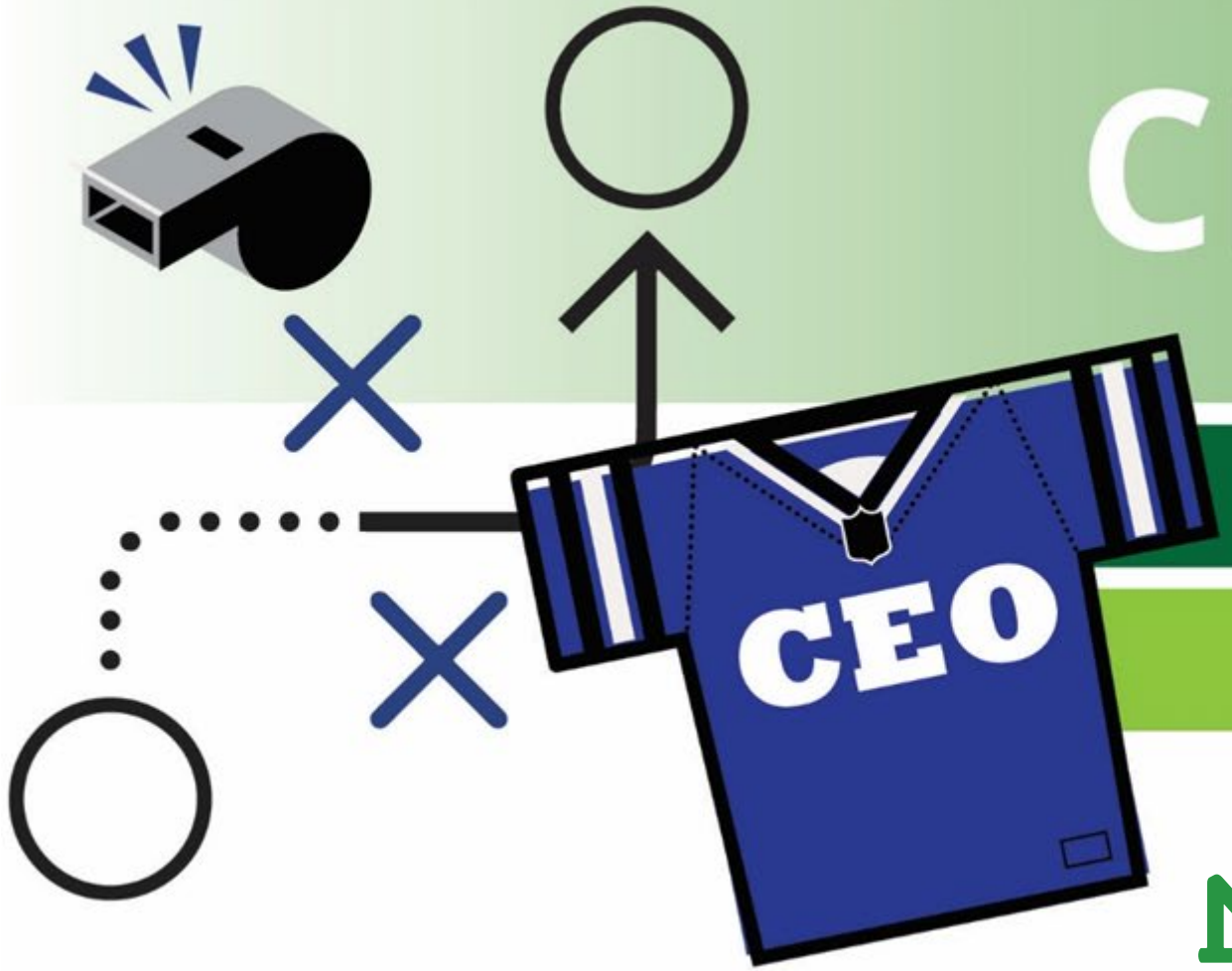
Employee ID [Select] 0 Search for ☐ Exact ☐ Description
Tool # Categories [Select]
# Employees 112 Types [Select]
# Tools 869

| Tool # | Tool Title | # Employees Assigned | # of Times Used | | | |
|---|---|---|---|---|---|---|
| | | | This Month | Last Month | Last 90 Days | Last 6 Months |
| 2 | Work/View Loan Application Status | 63 | 1,047 | 1,354 | 4,166 | 8,397 |
| 60 | GL Journal History Inquiry | 79 | 519 | 509 | 1,699 | 3,648 |
| 11 | ATM/Debit Card Maintenance | 85 | 426 | 610 | 2,088 | 4,443 |
| 61 | Create/Post GL Journal Entries | 67 | 292 | 274 | 963 | 1,994 |
| 20 | Update Account Information | 81 | 291 | 377 | 1,157 | 2,381 |
| 33 | Teller Drawer Control/Inquiry | 82 | 284 | 384 | 1,079 | 2,425 |
| 5 | Work with Member Follow-ups | 95 | 262 | 376 | 1,051 | 2,025 |
| 35 | Branch Vault Control | 50 | 255 | 337 | 1,176 | 2,498 |
| 32 | Teller/Vault Cash Transfers & Inquiry | 50 | 254 | 372 | 1,197 | 2,433 |
| 14 | Member Personal Banker | 89 | 191 | 261 | 827 | 1,660 |
| 492 | Member Account Adjustment (Full) | 71 | 181 | 272 | 869 | 1,566 |
| 3 | Open/Maintain Memberships/Accounts | 68 | 129 | 232 | 705 | 1,378 |
| 13 | Work Online Banking Apps/Requests | 38 | 127 | 144 | 531 | 1,122 |
| 991 | Work with CTR Forms | 81 | 111 | 87 | 286 | 645 |
| 788 | Selective Loan Information Report | 60 | 110 | 114 | 404 | 789 |
| 31 | Reverse Tran/Adjust Drawer (Same Day) | 81 | 95 | 116 | 308 | 616 |
| 51 | Miscellaneous Loan Maintenance | 55 | 88 | 114 | 364 | 863 |
| 889 | Update CU Check History | 71 | 81 | 119 | 290 | 599 |

About This Tool  Show Assigned Employees

AS (6705) 10/23/23

CEO SCHOOL



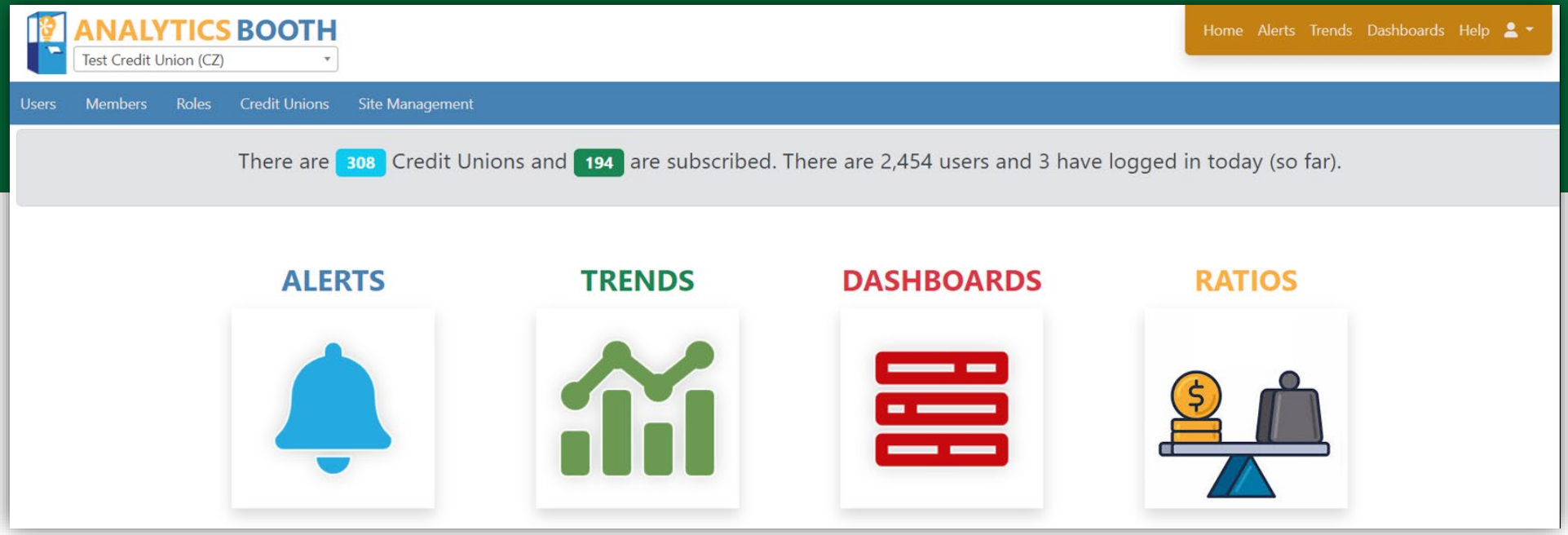

# New Ideas for Analyzing Ratios

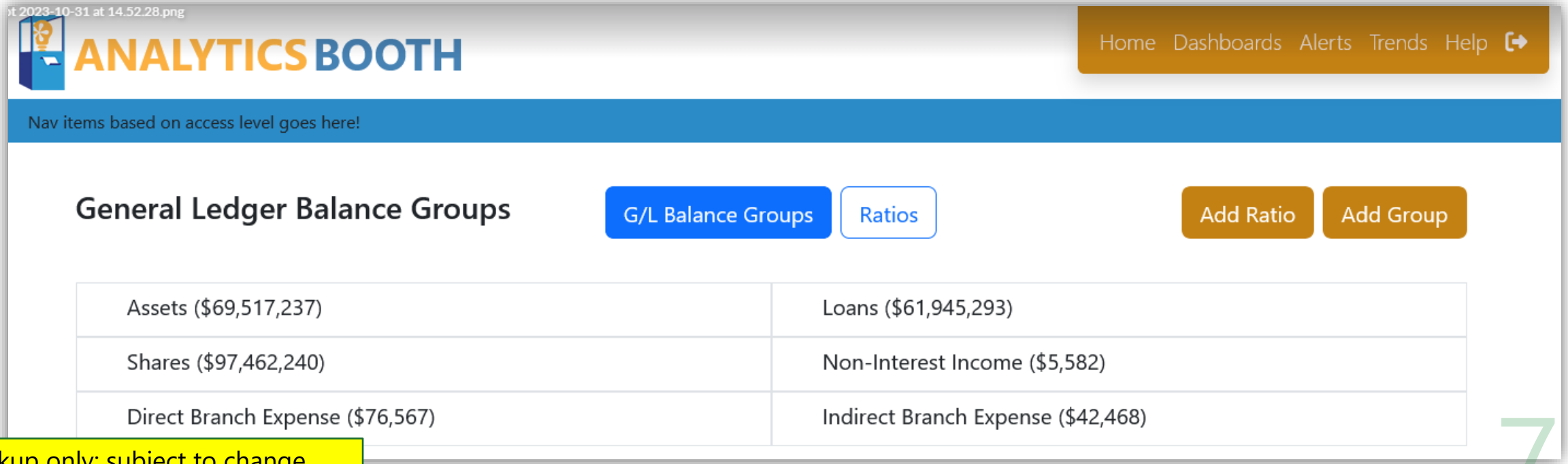
THE NEXT CHAPTER FOR ANALYTICS BOOTH?

# We've been studying...

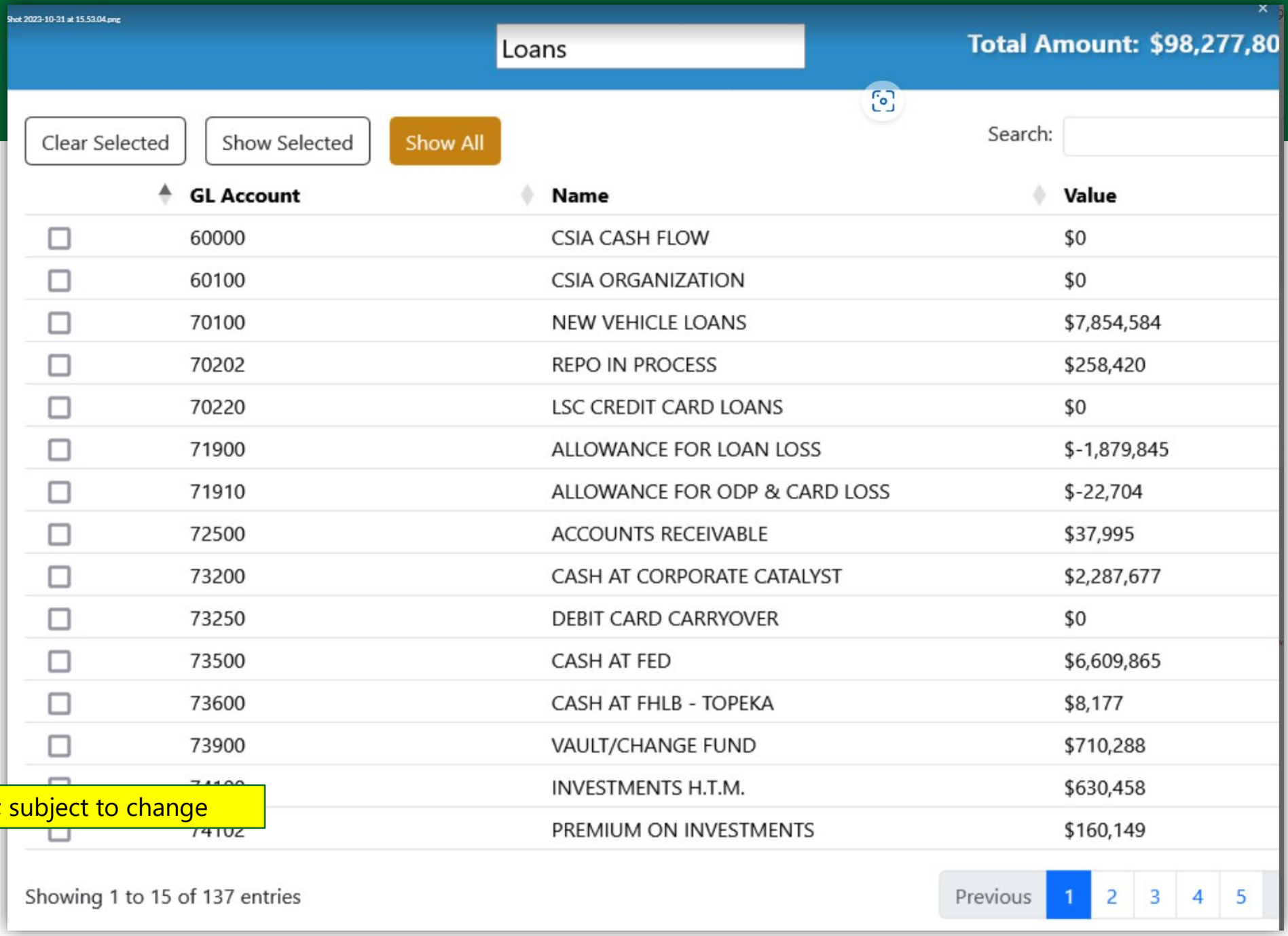
New ideas for showing key CU ratios

- Let CUs configure the ratios that they care about using core production data
  - CU configures what G/L totals are needed for a ratio and the formula to be used
- Be time-disruptive
  - CU only needs to complete normal month-end accounting tasks
- Create a long-term trending engine for reviewing historically calculated ratios
  - Analytics Booth will do what it does best: store data and present it in an executive-friendly format for CU executives to digest
- Will be pay-for-play option for Analytics Booth subscribers

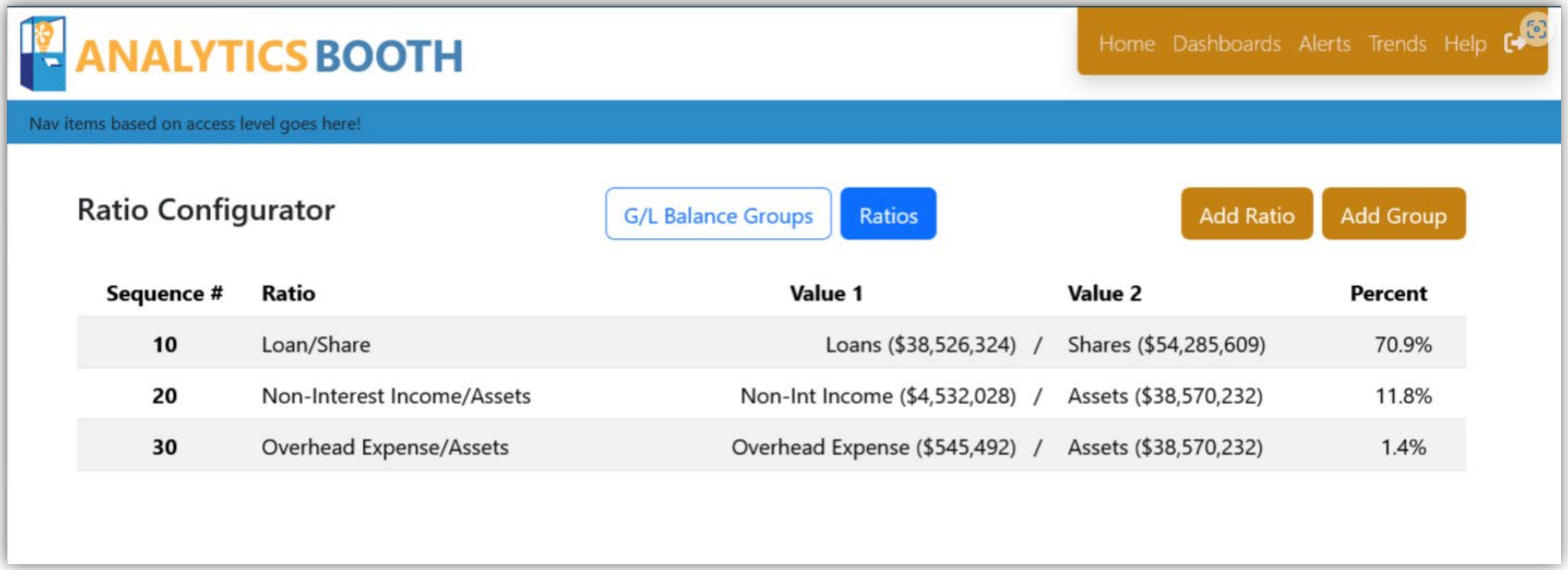


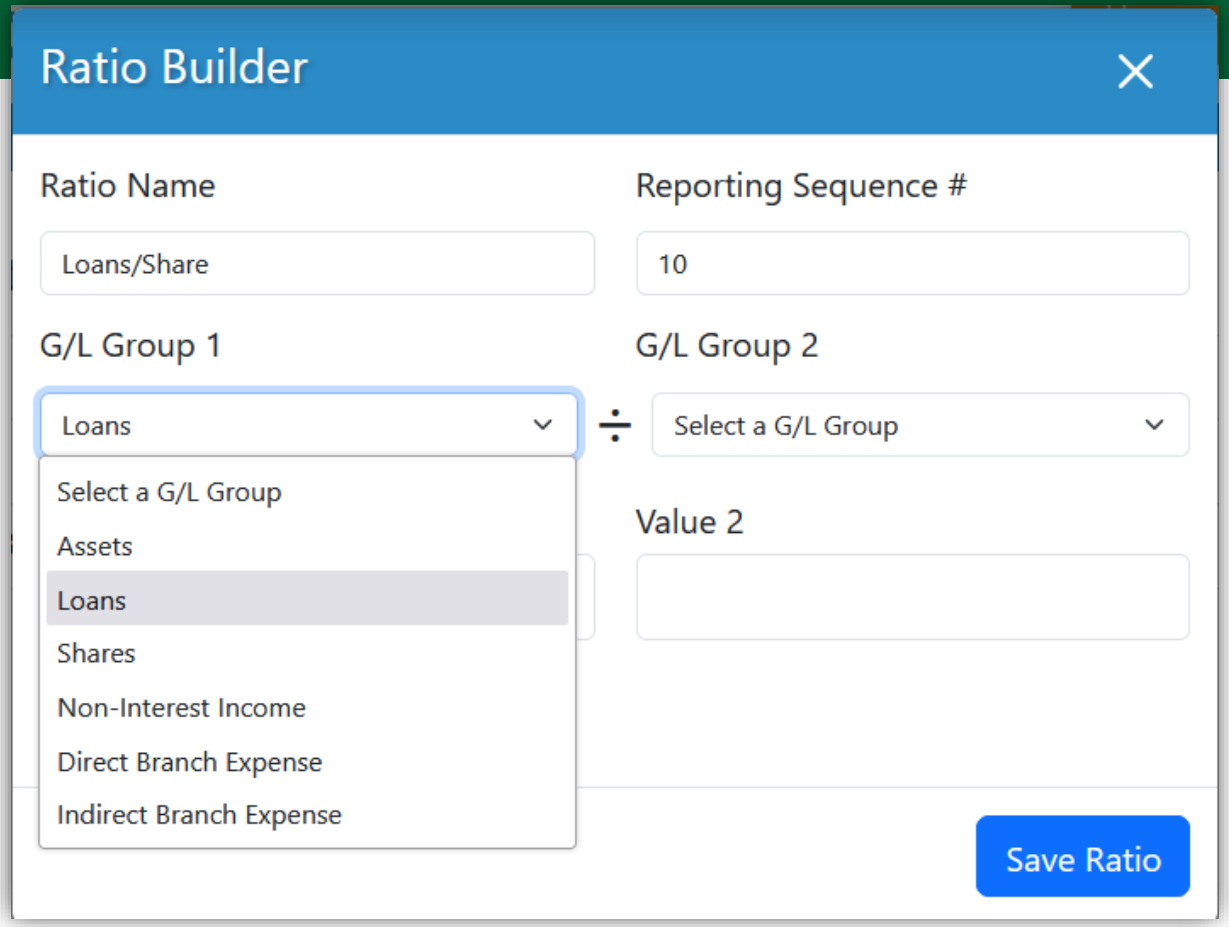

Mockup only; subject to change

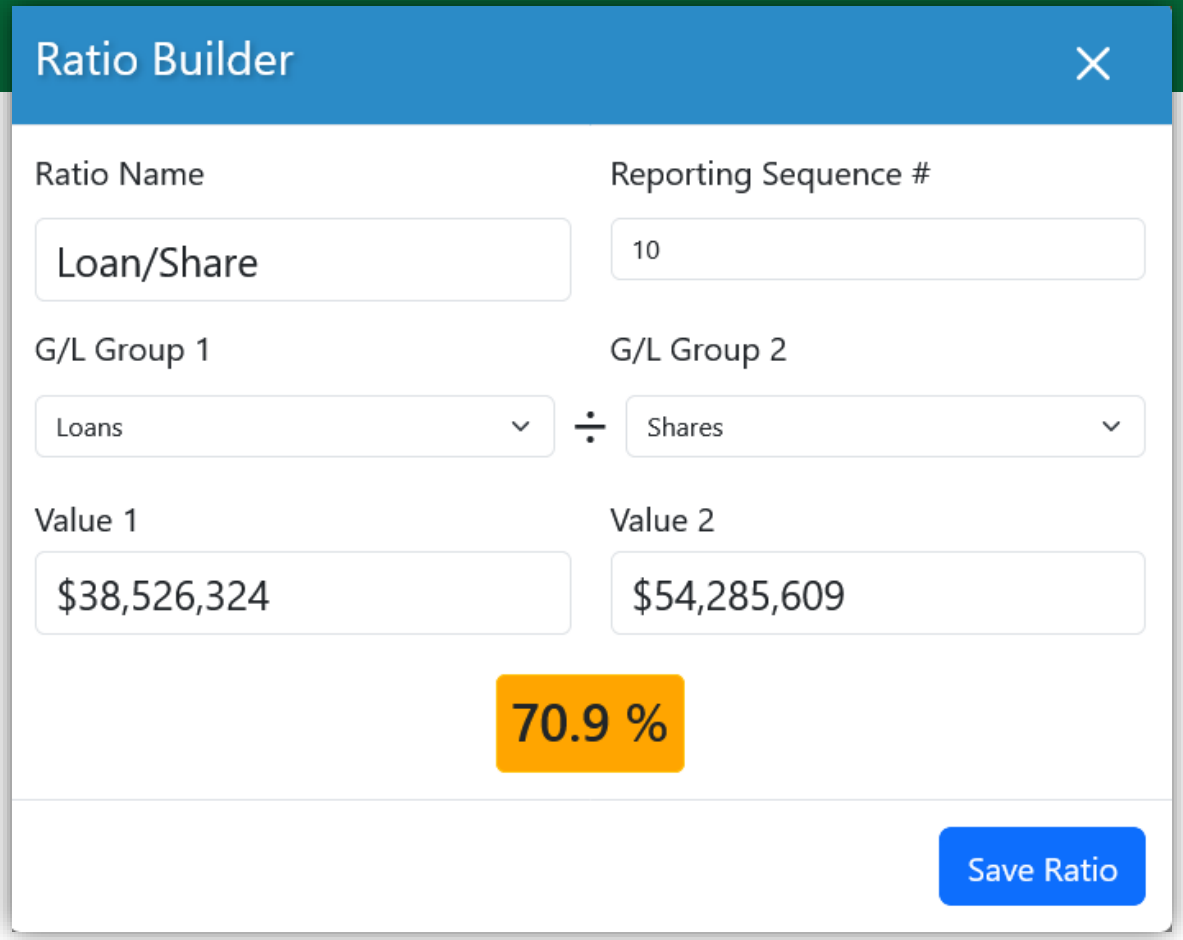



Mockup only; subject to change




Mockup only; subject to change



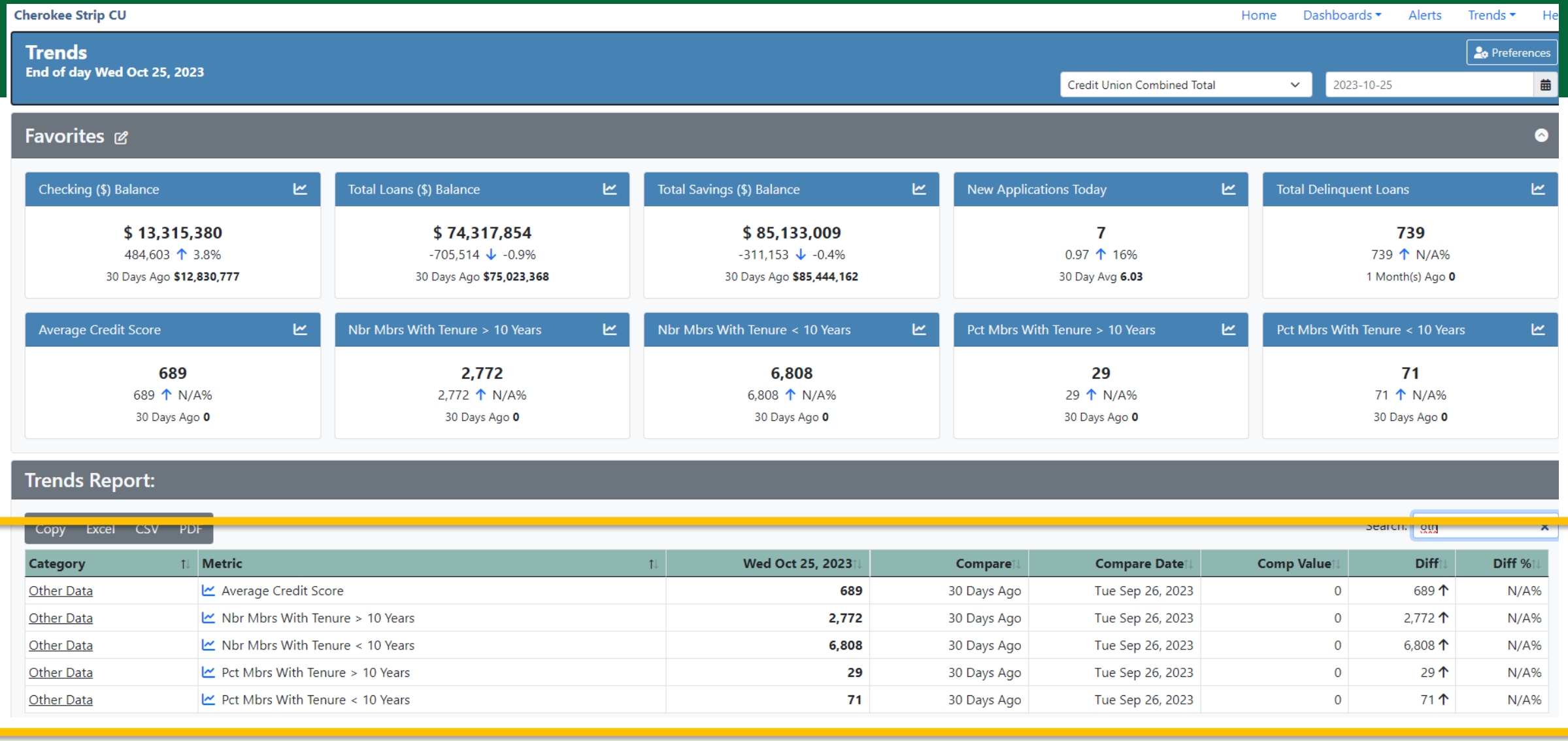




Mockups only; subject to change

# We've been studying...

New ideas for branch performance metrics

- We're envisioning a new **Branch Performance Report**
  - Your favorite trend lines
  - Ranking of each branch against all other branches
- Will be pay-for-play option for Analytics Booth subscribers




Mockup only; subject to change

# Thanks for the morning!

See you after lunch!