

Day 1

# CEO Strategies 2023

NOVEMBER 7-8, 2023



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# CEO SCHOOL



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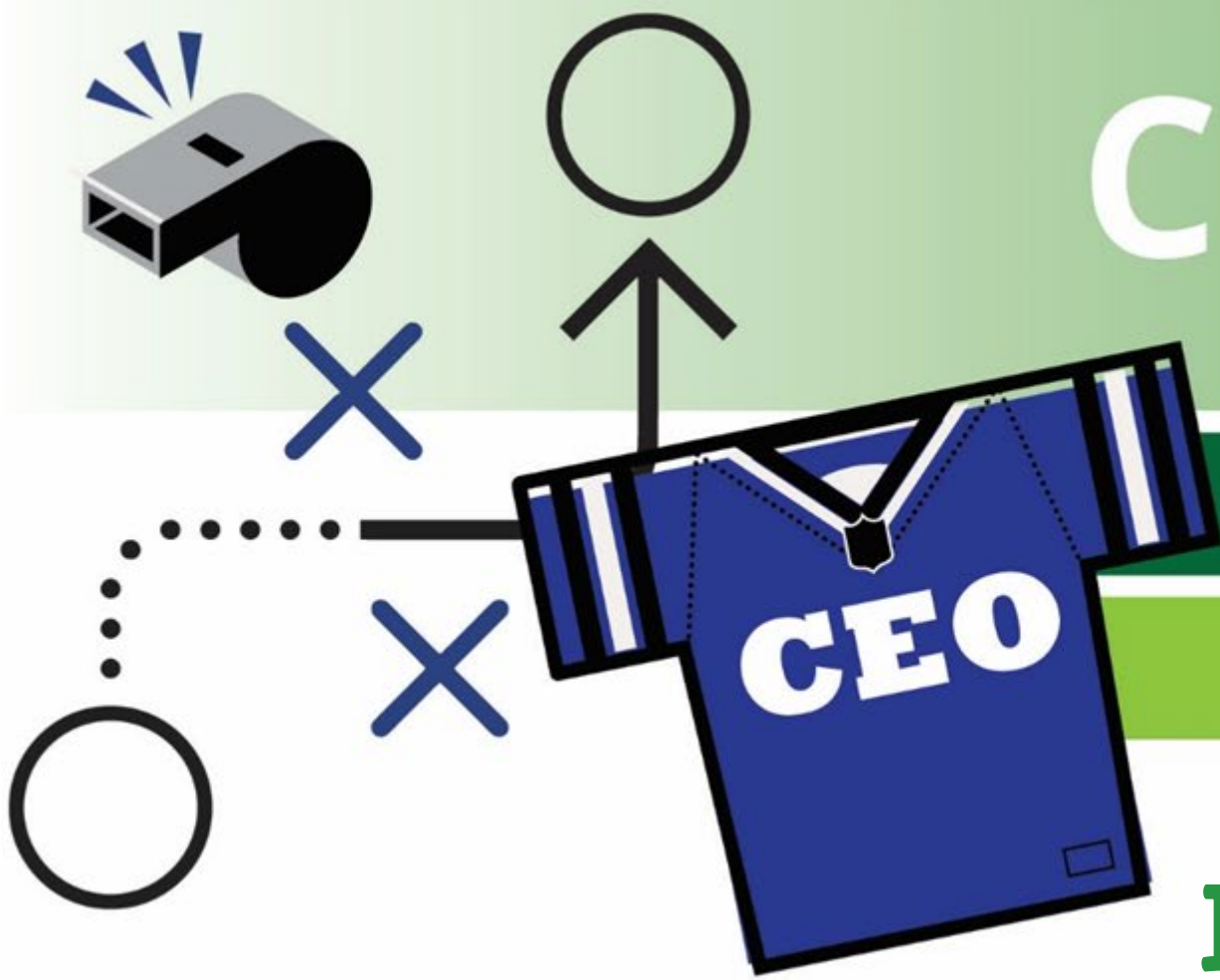


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# CEO SCHOOL



## 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
<b>Grand Total</b>		<b>225</b>

# 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



# Analyze Rates Across the Network

This tool will aggregate and analyze rates for all savings, certificates, and loan products across all network partners.

For savings and certificate products specifically, choose which rates to analyze:

- All rate offerings (including all products, whether tiered or not, & analyze all rates in all tiers)
- Base rates only (include all products, whether tiered or not, but only analyze base rates)
- Single base rates only (will exclude any products that have tiered rate structures)
- Tier rates only (analyze all rates, but only for products that have a tiered rate structure)

Select a rate option



Choose base rates to balance to Learn-from-Peer detail.

Shortcuts to detail by product type

Continue

Save/Check Detail

CDs Detail

Loans Detail



Learn more

Tool #

433



# Rateboard Analysis (Network Level): All Rates

Summary

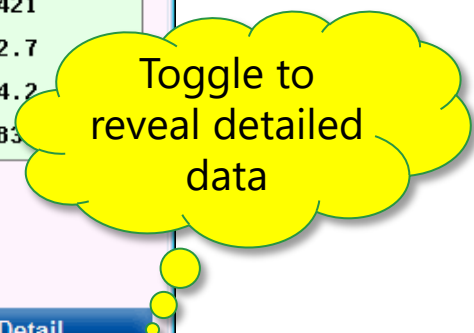
(Including Zero Rates)

Network comprises 101 credit unions

Savings/Checking	Total	Savings	IRAs	Checking	Escrow
Entire network (counts)	2,704	1,386	553	663	102
Percent	N/A	51.3	20.5	24.5	3.8
Average count/CU	26.8	13.7	5.5	6.6	s
Average rate	0.340	0.271	0.572	0.329	0.099

Certificates	Total	Short Term	Mid Term	Long Term	Other
		1-12 Months	13-24 Months	25-48 Months	>48 Months
Entire network (counts)	2,865	1,025	734	767	339
Percent	N/A	35.8	25.6	26.8	11.8
Average count/CU	28.4	10.1	7.3	7.6	3.4
Average rate	1.014	0.676	0.925	1.249	1.696

Loans	Non-CC	Credit Cards			
	Total	Total	Purchase	Cash Advance	Balance Transfer
Entire network (counts)	4,042	1,287	431	435	421
Percent	N/A	N/A	33.5	33.8	32.7
Average count/CU	40.0	12.7	4.3	4.3	4.2
Average rate	5.937	10.010	9.946	10.242	9.83



Save/Check Compare	Short Term CDs	Loans Compare	Exclude Zero Rates	Print	Save/Check Detail
CDs Detail	Loans Detail				



Learn more

Tool #  
**433**

# Learn-from-Peer Loan Rate Analysis Loan Rates Offered

Mark CUs within  % of my  Membership  Asset Range Showing 277 of 277 CUs. Marked 1.  
 States where CU resides

Select your peers...

CU Name	# Mbrs	Assets (\$M)	Non Credit Card		Credit Card								
			# Prd	Avg Rate	Total #	Avg Rate	Pur #	Avg Rate	Cash Advances	Balance Tfr			
	3,101	39.1	18	5.51	16	21	11.61	7	11.61	7	11.61	7	11.61
	1,451	325.6	69	3.86	48	0		0		0		0	
	1,860	13.1	55	6.11	32	12	10.30	4	10.30	4	10.30	4	10.30
	3,078	15.5	31	5.24	6	0		0		0		0	
	2,704	22.1	29	4.96	8	3	12.50	1	12.50	1	12.50	1	12.50
	3,068	33.9	20	6.28	4	0		0		0		0	
	19,667	212.0	50	4.84	33	33	11.61	11	11.61	11	11.61	11	11.61
	54,309	652.0	78	5.35	45	135	11.22	45	11.22	45	11.22	45	11.22
	12,767	128.4	63	6.09	24	0		0		0		0	
	15,956	143.2	86	6.08	42	6	10.43	2	10.43	2	10.43	2	10.43
	3,617	43.0	20	6.30	20	0		0		0		0	
	2,675	20.3	60	5.16	8	6	10.39	2	10.39	2	10.39	2	10.39
	14,243	106.0	37	5.22	26	15	10.88	5	10.36	5	11.14	5	11.14
	2,873	106.0	29	4.54	28	0		0		0		0	
	6,854	61.5	34	6.17	15	0		0		0		0	
	8,236	63.4	30	6.12	11	24	12.33	8	11.39	8	14.20	8	11.39

All columns are sortable.

Contact Info 
  Compare to My CU 
  Detail: Non Credit Card 
  Detail: Total 
  Detail: Purchases 
  Detail: Cash Advances 
  Detail: Balance Tfr

Learn more

Tool #  
433

# Learn-from-Peer Savings Rates Analysis

Dividends Offered

Mark CUs within  % of my  Membership  Asset Range

Showing 254 of 254 CUs.

Filter by: Calc type  Simple  Compound  Daily  All  
 State

Split rates  Yes  No  Both  
 Show zero total counts

Credit Union	Total			Savings	IRAs	Checking	Escrow
	# Mbrs	Assets (\$M)	Count	Count	Count	Count	Count
	7,057	61.1	15	8	3	4	
	15,637	139.3	24	9	4	8	3
	12,765	128.1	21	6	6	7	2
	3,313	38.3	8	5	2	1	
	7,109	68.6	15	7	4	4	
	4,476	44.7	13	11		1	1
	14,613	111.2	19	8	3	7	1
	1,824	9.4	12	7	3	2	
	7,487	38.9	19	11	2	4	2
	17,308	162.4	15	6	5	4	
	28,504	332.0	17	9	3	2	3
	2,548	22.7	17	8	5	2	2
	7,744	95.4	19	11	2	5	1
	2,083	13.3	18	9	4	3	2
	3,066	34.0	4	3		1	
	478	2.0	4	4			

Contact Info 
  Compare to My CU 
  Detail: Total 
  Detail: Savings 
  Detail: IRAs 
  Detail: Checking 
  Detail: Escrow



Toggle between Count, Percent, and Average



Learn more

Tool #  
**433**

# LFP: Fee Configuration Details

# Check Fee Configuration

How many are active in the Network?

Show only CUs with active configurations

Mark CUs within  % of my  Membership  Asset Range

Active: 92 of 101 CUs  
Marking: 2

Credit Union	# Mbrs	Assets (M \$\$)	91% Actv	Fee	# Free	Purg	Man Wav	CFT	Age		Aggregate		Waive if OTB Present				
									Low	High	Savings	Loans	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	5,200	17.0	Y	1.00	0	D	Y	N	1	999	9,999,999.99	9,999,999.99					
B	5,200	17.0	Y	1.00	0	D	Y	N	0	999	9,999,999.99	9,999,999.99					
B	5,200	17.0	Y	1.00	0	D	Y	N	1	999	9,999,999.99	9,999,999.99					
C	5,200	17.0	Y	1.00	0	D	Y	N	0	999	9,999,999.99	9,999,999.99					
C	5,200	17.0	Y	1.00	0	D	Y	N	1	999	9,999,999.99	9,999,999.99					
C	5,200	17.0	Y	1.00	0	D	Y	N	1	999	9,999,999.99	9,999,999.99					
C	5,200	17.0	Y	1.00	0	D	Y	N	1	999	9,999,999.99	9,999,999.99					
C	5,200	17.0	Y	1.00	0	D	Y	N	1	99	9,999,999.99	9,999,999.99					
C	5,200	17.0	Y	1.00	0	M	Y	N	24	999	9,999,999.99	9,999,999.99					
C	5,453	19.1	Y	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					
E	2,206	35.2	Y	1.00	0	M	Y	Y	1	999	9,999,999.99	9,999,999.99					

Review detailed configurations from Peers

Configuration

Summary

Isolate Marked

*i* \* indicates a CU within the requested membership or asset range.

Learn more

Tool # 434

# Check Fee Configuration

Sortable columns

Show only CUs with active configurations

Mark CUs within  % of my  Membership  Asset range

Active 92 of 101 CUs  
Marking 2

Credit Union	# Mbrs	Assets (M \$)	91% Actv	Fee	# Free	Purg	Man Wav	CFT	Age		Aggregate		Waive if OTB Present				
									Low	High	Savings	Loans	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	M	Y	N	1	999	2,500.00	5,000.00					
A	2,205	13.4	Y	1.00	0	M	Y	N	1	999	0.00	0.00					
B	11,357	97.2	Y	1.50	0	D	Y	N	18	60	500.00	9,999,999.99					
B	13,575	111.5	Y	3.00	0	M	Y	N	24	999	9,999,999.99	9,999,999.99					
B	3,453	51.5	Y	2.00	0	D	Y	N	0	0	0.00	0.00					
C	20,008	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	2,205	35.2	Y	1.00	0	M	Y	Y	1	999	9,999,999.99	9,999,999.99					

Reach out to your peer: contact information is embedded

Configuration **Contact Info** Compare to My CU

Summary

Isolate Marked

*i* \* indicates a CU within the requested membership or asset range.

Learn more

Tool # 434

# LFP: Peer Analysis



Session 0 CU\*BASE GOLD - ABC TEST CREDIT UNION

File Edit Tools Help

# Learn-from-Peer Online Bank Security Activity

Enrolled in Online Banking

Mark CUs within  % of my  Asset range  Membership  Password security settings

Showing 231 of 231 CUs. Marked 2.

Credit Union	Members	1/2015	12/2015	1/2016	2/2016	3/2016
Aberdeen Federal CU	12031		5,712	5,729	5,756	5,811
Advantage Credit Uni	7034		2,047	2,059	2,080	2,097
Aeroquip Credit Unio	4572		2,543	2,550	2,552	2,559
Alabama Law Enforcem	1557		688	696	705	713
Allegan Community Fe	7482		2,949	2,962	2,995	3,010
Allegius Credit Unio	17055		6,858	6,881	6,907	6,954
Alpena Alcona Area C	27693		15,447	15,559	15,687	15,760
Alpena Community Cre	2794		1,605	1,618	1,633	1,637
Amicus Federal Credi	1039		643	641	633	626
Auto-Owners Associat	3161		2,122	2,132	2,136	2,133
Awakon Federal Credi	12894		5,822	5,873	5,930	5,999
AAA Federal CU	7322		3,662	3,680	3,700	3,712
AAC Credit Union	13650		7,199	7,209	7,225	7,254
ANECA FCU	6982		1,813	1,890	1,956	2,022
ATL Federal Credit U	2002		1,024	1,024	1,038	1,035

Session 0 CU\*BASE GOLD - Security Activity Selection

Select Analysis View

- Disabled/3 invalid signons
- Password/PIN reset by CU
- Password/PIN disabled by CU
- Password/PIN changed by CU
- Password/PIN changed by member
- Password/PIN reset by member
- Password change reminder
- Member declined password change

Contact Info     Compare to My C

Select the Analysis you prefer...

Highlighted rows are within the requested range. Click any column header to sort.

FR (5988) 4/08/16

Learn more

Tool #  
432

# Goal 4: Analyzing Member Self-Service Products

CU Pool: 22

Date Sep 2023



Summary # Members % Members

Description	My Credit Union			Calhoun Liberty Credit			Avg %
	Members	%	Rank	Members	%	Rank	
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 99999999	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					

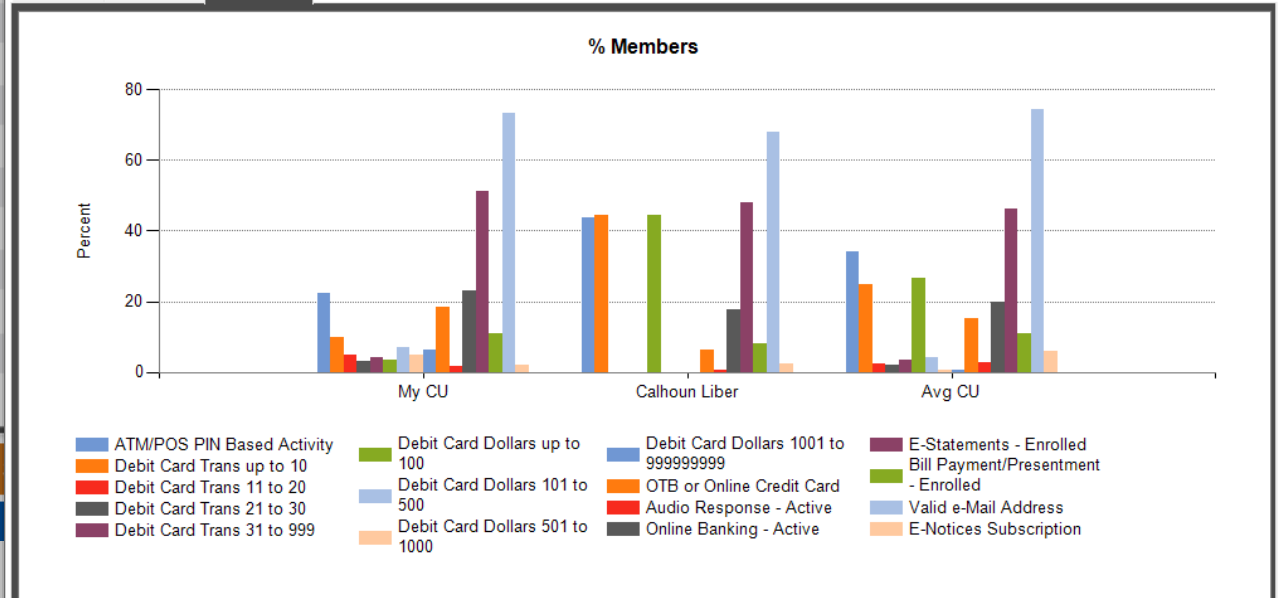
# Goal 4: Analyzing Member Self-Service Products

CU Pool: 22

Date Sep 2023



Summary # Members % Members



Summary	Goal 1	Goal 2	Goal 3	Goal 4	Goal 5
Select Peer Criteria					

Learn more

Tool #  
857

# Configure Tiered Service Levels

Tiered Service Levels

Show only CUs offering automated Tiered Service rewards

Active 60 of 236 CUs (25%)

Mark CUs within 10 % of my Membership range

Scoring method Both



Credit Union	# Mbrs	Assets (M \$\$)	Scoring Method	Show in Online Banking			Stmnt Msg	Basic	Code	Description 1	To Range
				Points	Pts Dtl	Reward Dtl					
NIO	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
DN	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	N				
	12,183	126.3	Household	N	N	N	N				
NT	12,395	56.6	Household	N	N	N	N				
RED	5,148	31.0	Household	M	Y	Y	Y				
Y C	1,830	18.8	Household	M	Y	N	N				
DN	8,168	60.8	Membership	M	Y	N	N				
	14,192	104.5	Membership	M	N	N	N				

Contact Info Compare to My CU

Show Marked

Next Level

Summary

More



\* indicates a CU within the requested membership

# Configure Tiered Service Levels

Tiered Service Levels

Show only CUs offering automated Tiered Service rewards

Active 66 of 351 CUs (19%)

Mark CUs within 10 % of my Membership range

Scoring method Both

Marking 2

Summary	Basic	Tier 1			Tier 2			Tier 3		
		Code	Description	Range	Code	Description	Range	Code	Description	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
Most used count		19	18	31	8	23	31	9	21	32

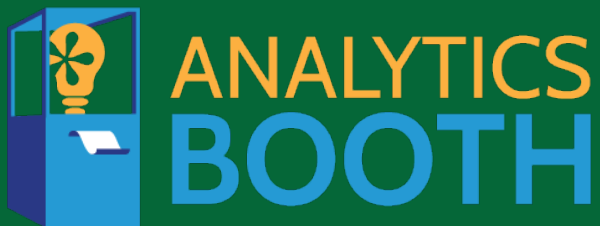
Summary	# Mbrs	Assets (\$M)
Average	13,846	177.6
High	114,199	1,688.5
Low	542	5.6

Learn more

Tool #

437

# LFP: Analytics Booth Trends



# Certificates (#) Accounts

Mon Oct 23, 2023: **6,198** 90 days ago: **5,931** ↑ 267 (4.5%)

Credit Union Combined Total

2023-10-23

Trends / Balance Data / Certificates (#) Accounts

Peer Comparison

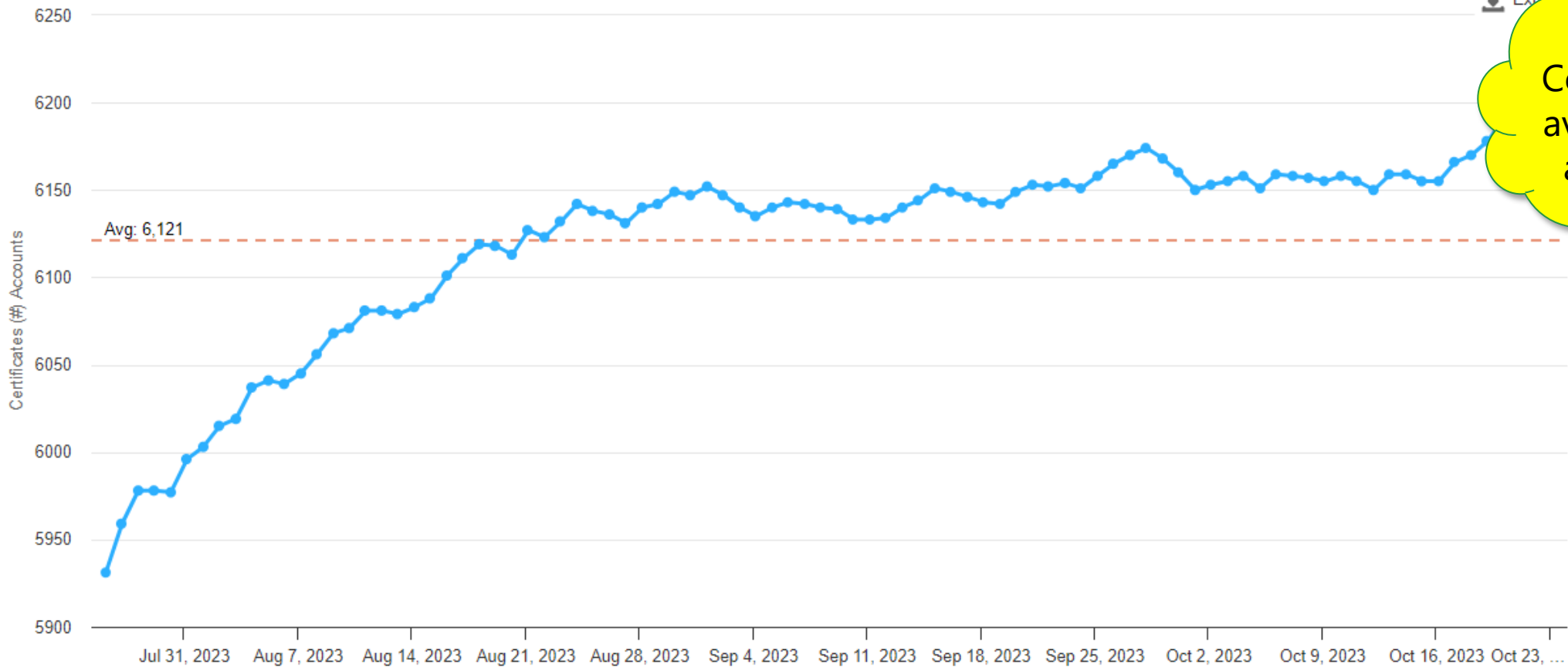
90 Days

Secondary Data Point

Third Data Point

Filter Days

Custom Date Range



Peer Comparison available on all Trends

## 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	<a href="#">+ Pri</a> <a href="#">+ Sec</a>
1ST COMMUNITY FEDERAL CREDIT UNION	(TX)	\$369.5M	25,893	<a href="#">+ Pri</a> <a href="#">+ Sec</a>
1ST MISSISSIPPI FCU	(MS)	\$76.7M	12,866	<a href="#">+ Pri</a> <a href="#">+ Sec</a>
1ST STREET CREDIT UNION	(FL)	\$38.6M	2,070	<a href="#">+ Pri</a> <a href="#">+ Sec</a>
1ST VALLEY CREDIT UNION	(CA)	\$50.7M	3,188	<a href="#">+ Pri</a> <a href="#">+ Sec</a>
A&S FEDERAL CREDIT UNION	(PA)	\$34M	2,305	<a href="#">+ Pri</a> <a href="#">+ Sec</a>
AAA FEDERAL CREDIT UNION	(IN)	\$77.9M	5,710	<a href="#">+ Pri</a> <a href="#">+ Sec</a>
AAC CREDIT UNION	(MI)	\$191.7M	15,101	<a href="#">+ Pri</a> <a href="#">+ Sec</a>
ABD FEDERAL CREDIT UNION	(PA)	\$70.3M	6,910	<a href="#">+ Pri</a> <a href="#">+ Sec</a>
ACADEMIC FEDERAL CREDIT UNION	(NY)	\$39.6M	2,801	<a href="#">+ Pri</a> <a href="#">+ Sec</a>

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

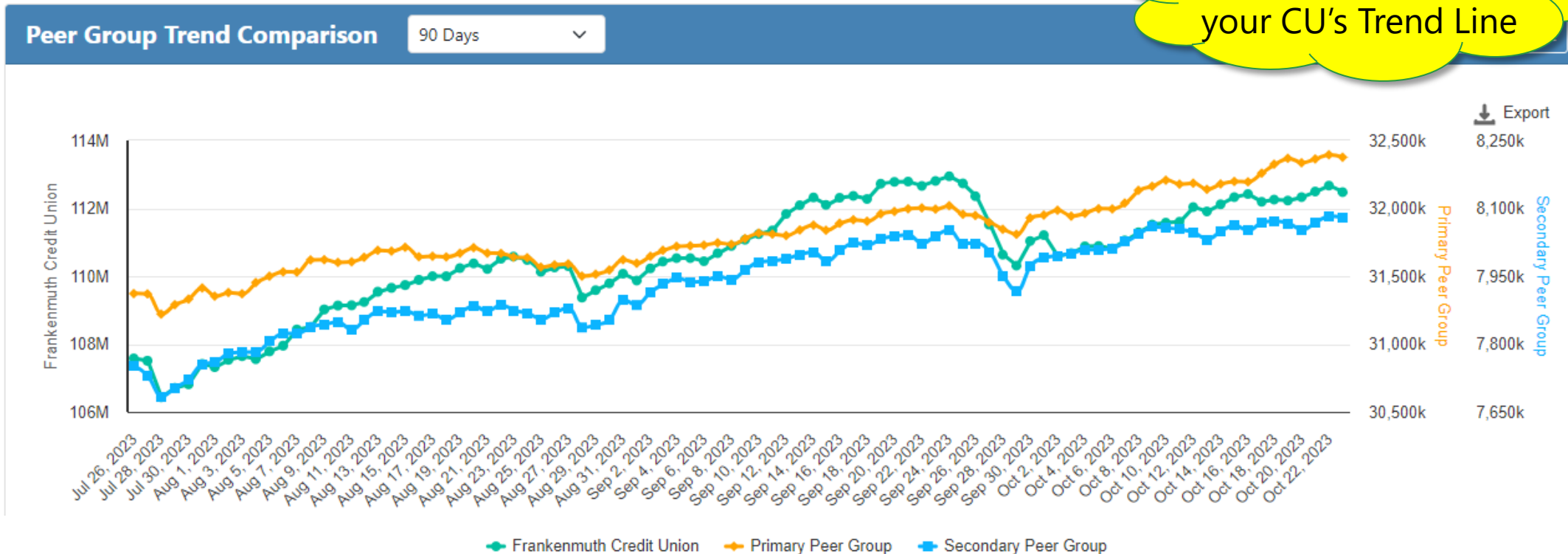
Edit Peer Groups

[Trends](#) / [Peers](#)

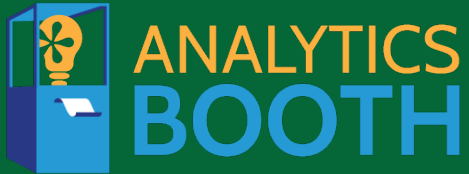
View Trend

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







# Coming in December!

## Enhancements to Analytics Booth Alerts!

### Create A New Alert - Test Credit Union

An email is dispatched whenever user-defined criteria align with credit union activity from the preceding day.

Step 1 - Select Data Point    **Step 2 - Define Criteria**    Step 3 - Distribution    Step 4 - Schedule

Data Point: **Certificates (\$) Balance**

Yesterday	30 Day Avg	90 Day Avg	180 Day Avg	1 Year Avg
17,298,372	17,190,946	16,960,872	15,740,093	14,479,893

What would you like to evaluate against?

Evaluate against:

Trigger an alert when the specified criteria are satisfied:

Event:     Compare:     \$

**Evaluate criteria**

Historical Data: You would have received 6 alert(s) in the past 30 days.

Date	Value	Compare Value	Change	Change %
Mon Oct 30, 2023	\$17,298,372	\$17,293,361	5,011	0.03%
Sun Oct 29, 2023	\$17,293,361	\$17,293,331	30	0.00%
Sat Oct 28, 2023	\$17,293,331	\$17,293,257	74	0.00%
Fri Oct 27, 2023	\$17,293,257	\$17,298,295	-5,038	-0.03%
Thu Oct 26, 2023	\$17,298,295	\$17,298,290	5	0.00%
Wed Oct 25, 2023	\$17,298,290	\$17,295,261	3,029	0.02%
Tue Oct 24, 2023	\$17,295,261	\$17,295,772	-511	0.00%
Mon Oct 23, 2023	\$17,295,772	\$17,295,769	3	0.00%
Sun Oct 22, 2023	\$17,295,769	\$17,295,768	1	0.00%
Sat Oct 21, 2023	\$17,295,768	\$17,305,991	-10,223	-0.06%
Fri Oct 20, 2023	\$17,305,991	\$17,245,488	60,503	0.35%
Thu Oct 19, 2023	\$17,245,488	\$17,240,486	5,002	0.03%

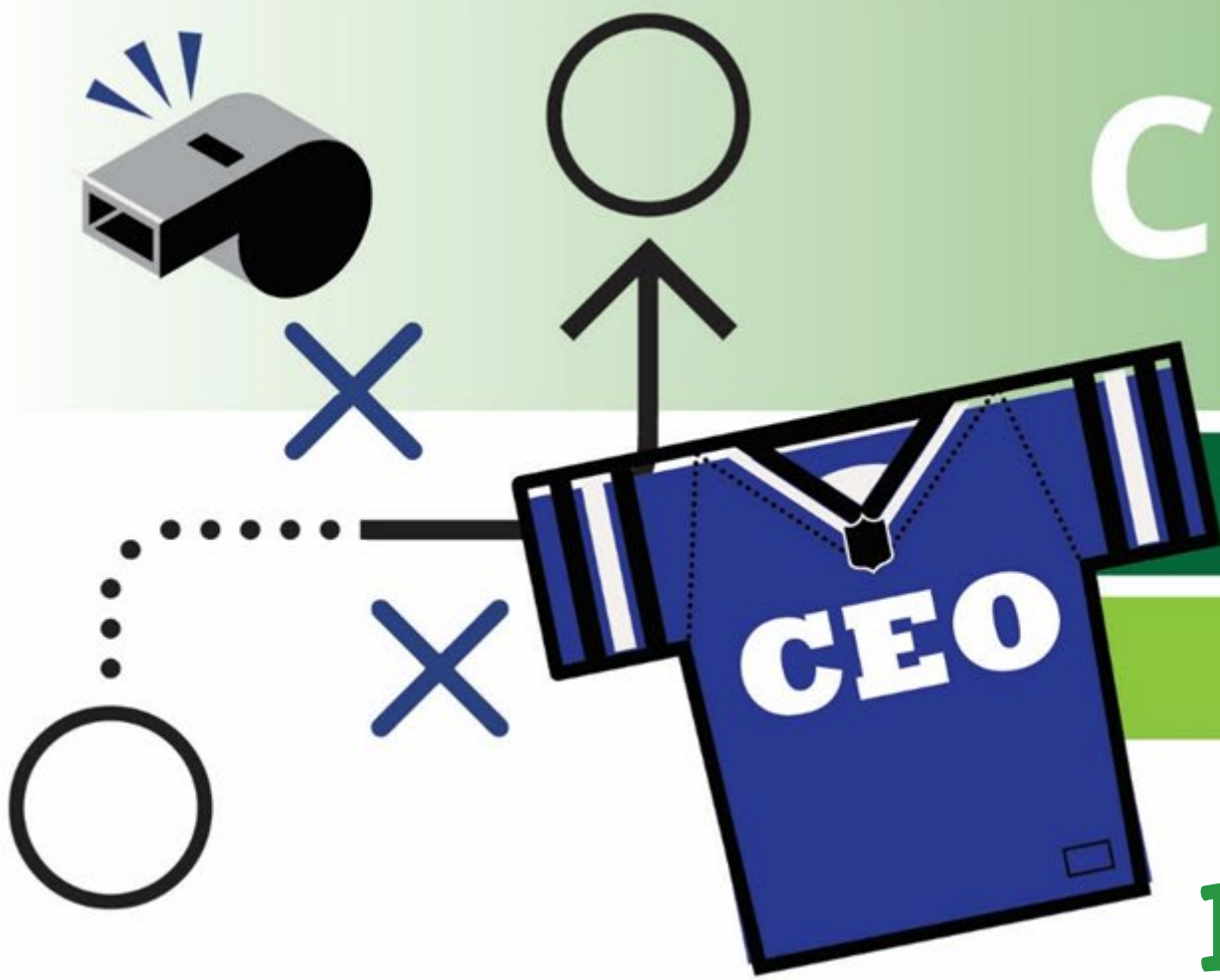
See 30 days of history when setting up a new alert



**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

Corp ID

Loan balances to include  All  CU owned portion  Investor owned portion

Business unit

Loan category

Loan purpose code

Loan security code

Branch/location #

Loan officer ID

Dealer ID

Include written off loans

Loans opened   [MMDDYYYY] to   [MMDDYYYY] (blank for all)



## Risk Score Ranges | Delinquency Day Ranges | Comparison Dates [MMYYYY]

<input type="text" value="0730"/> to <input type="text" value="0900"/>	<input type="text" value="0001"/> to <input type="text" value="0029"/>	<input type="text" value="Oct 2023"/> <input type="button" value="Calendar"/>
<input type="text" value="0690"/> to <input type="text" value="0729"/>	<input type="text" value="0030"/> to <input type="text" value="0059"/>	<input type="text" value="Sep 2023"/> <input type="button" value="Calendar"/>
<input type="text" value="0655"/> to <input type="text" value="0689"/>	<input type="text" value="0060"/> to <input type="text" value="0090"/>	<input type="text" value="Aug 2023"/> <input type="button" value="Calendar"/>
<input type="text" value="0610"/> to <input type="text" value="0654"/>	<input type="text" value="0091"/> to <input type="text" value="0180"/>	<input type="text" value="Jul 2023"/> <input type="button" value="Calendar"/>
<input type="text" value="0560"/> to <input type="text" value="0609"/>	<input type="text" value="0181"/> to <input type="text" value="9999"/>	<input type="text" value="Jun 2023"/> <input type="button" value="Calendar"/>
<input type="text" value="0005"/> to <input type="text" value="0559"/>	<input type="text" value="0000"/> to <input type="text" value="0000"/>	<input type="text" value="May 2023"/> <input type="button" value="Calendar"/>
<input type="text" value="0000"/> to <input type="text" value="0004"/>		<input type="text" value="Apr 2023"/> <input type="button" value="Calendar"/>
<input type="text" value="0000"/> to <input type="text" value="0000"/>		<input type="text" value="Mar 2023"/> <input type="button" value="Calendar"/>
		<input type="text" value="Feb 2023"/> <input type="button" value="Calendar"/>
		<input type="text" value="Jan 2023"/> <input type="button" value="Calendar"/>

Select Dates

Learn more

Tool #  
473

# Loan Risk Score Analysis

Corp ID

Loan balances to include  All  CU owned portion  Investor owned portion

Business unit

Loan category

Loan purpose code

Loan security code

Branch/location #

Loan officer ID

Dealer ID

Include written off loans

Loans opened  [MMDDYYYY] to  [MMDDYYYY] (blank for all)

Risk Score Ranges		Delinquency Day Ranges		Comparison Dates [MMYYYY]		
<input type="text" value="0730"/>	to	<input type="text" value="0900"/>	<input type="text" value="0001"/>	to	<input type="text" value="0029"/>	<input type="text" value="Oct 2023"/>
<input type="text" value="0690"/>	to	<input type="text" value="0729"/>	<input type="text" value="0030"/>	to	<input type="text" value="0059"/>	<input type="text" value="Sep 2023"/>
<input type="text" value="0655"/>	to	<input type="text" value="0689"/>	<input type="text" value="0060"/>	to	<input type="text" value="0090"/>	<input type="text" value="Aug 2023"/>
<input type="text" value="0610"/>	to	<input type="text" value="0654"/>	<input type="text" value="0091"/>	to	<input type="text" value="0180"/>	<input type="text" value="Jul 2023"/>
<input type="text" value="0560"/>	to	<input type="text" value="0609"/>	<input type="text" value="0181"/>	to	<input type="text" value="9999"/>	<input type="text" value="Jun 2023"/>
<input type="text" value="0005"/>	to	<input type="text" value="0559"/>	<input type="text" value="0000"/>	to	<input type="text" value="0000"/>	<input type="text" value="May 2023"/>
<input type="text" value="0000"/>	to	<input type="text" value="0004"/>				<input type="text" value="Apr 2023"/>
<input type="text" value="0000"/>	to	<input type="text" value="0000"/>				<input type="text" value="Mar 2023"/>
						<input type="text" value="Feb 2023"/>
						<input type="text" value="Jan 2023"/>

Define Ranges

Learn more

Select Dates



# Loan Risk Score Analysis

Using Member Score

Quick Export



Data

Period 1 Oct 2023 [MMYYYY]

Period 2 Sep 2023 [MMYYYY]

Score Range	Period 1						Period 2					
	# of Accts	% Tot # of Loans	Current Balance	% Tot \$ Loans	Avg Score	Wgt Avg Rate %	# of Accts	% Tot # of Loans	Current Balance	% Tot \$ Loans	Avg Score	Wgt Avg Rate %
<b>CURRENT</b>	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
<b>1 - 29 Days</b>	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
<b>30 - 59 Days</b>	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



Learn more

Tool #  
473

Trend Column History Risk Score Isolate Range

# Loan Risk Score Analysis

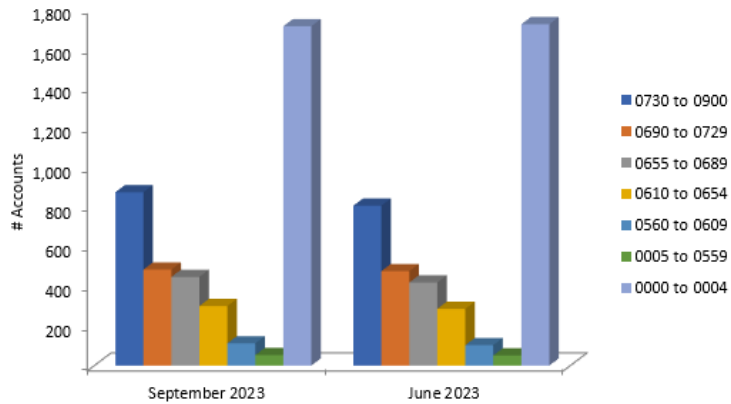
Using Member Scores



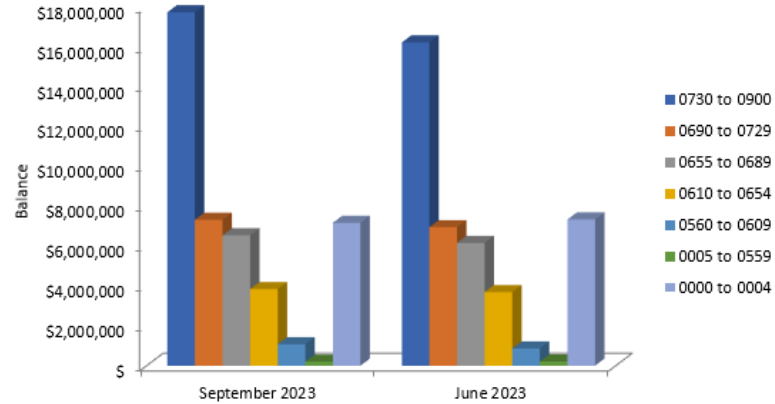
CURRENT: Using Member Scores															
September 2023								June 2023							
Delinquency	Score Range	# of Accts	% Tot # Loans	Current Balance	% of Tot \$ Loans	Avg Score	Wgt Avg Rate %	# of Accts	% Tot # Loans	Current Balance	% Tot \$ Loans	Avg Score	Wgt Avg Rate %		
CURRENT	Totals	3,981	94.99	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		



# Accounts by Score: CURRENT



Current Balances by Score: CURRENT



Learn more

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  [MMYYYY]

Branch



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				

Learn more

Tool #  
846

Print Member Connect Export Full List

# Teller Activity by Day of Week

All Branches

Date  [MMYYYY] Branch  00 = All Branches



Chart values  Baseline  Combined  Goals

Summary Transactions Members Activity Rates



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

Learn more

Tool #  
845

Export Full List Member Connect Print

# Teller Activity by Day of Month

All Branch

Date  [MMYYYY]

Branch  00 = All Branches All Branches



Summary Transactions Members Members Per Teller Transactions Per Teller



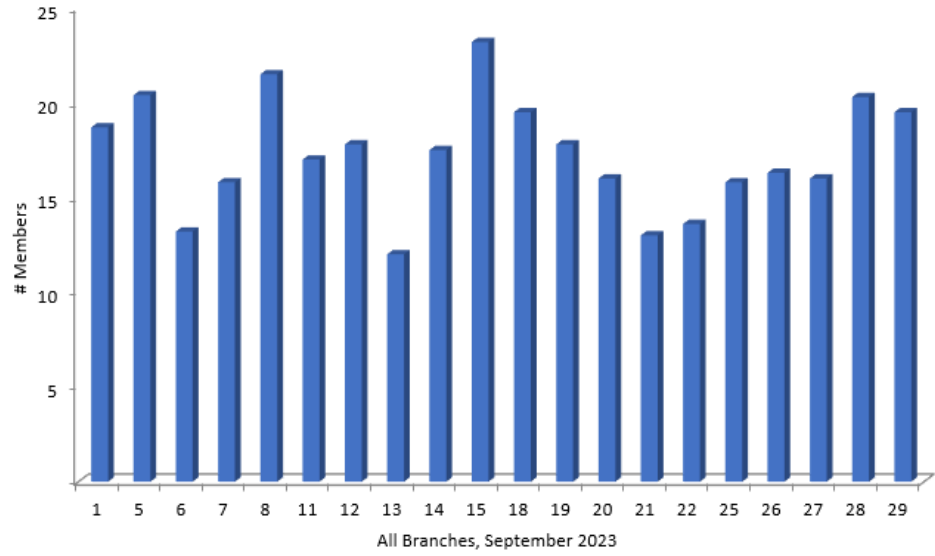
Day of Month	Weekday	# of Transactions	% of Transactions	# of Members	Transactions Per Member	# of Tellers	Members Per Teller	Transactions Per Teller
Sep 01, 2023	Friday	16,852	7.7	5,065	3.3	106	47.8	159.0
Sep 02, 2023	Saturday	3,187	1.5	1,084	2.9	47	23.1	67.8
Sep 03, 2023	Sunday	389	.2	127	3.1	5	25.4	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				

Learn more

Tool #  
844

Export Full List Member Connect Print Summary

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
<b>Total:</b>		<b>3,904</b>		<b>1,620</b>	<b>2.4</b>			
<b>Baseline:</b>		<b>0</b>		<b>0</b>				

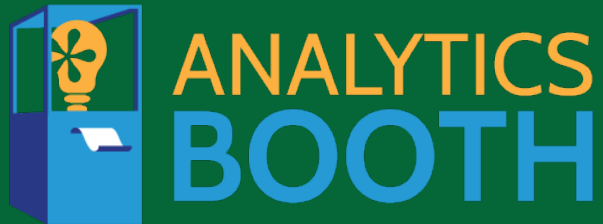


Learn more

Tool #  
844-846

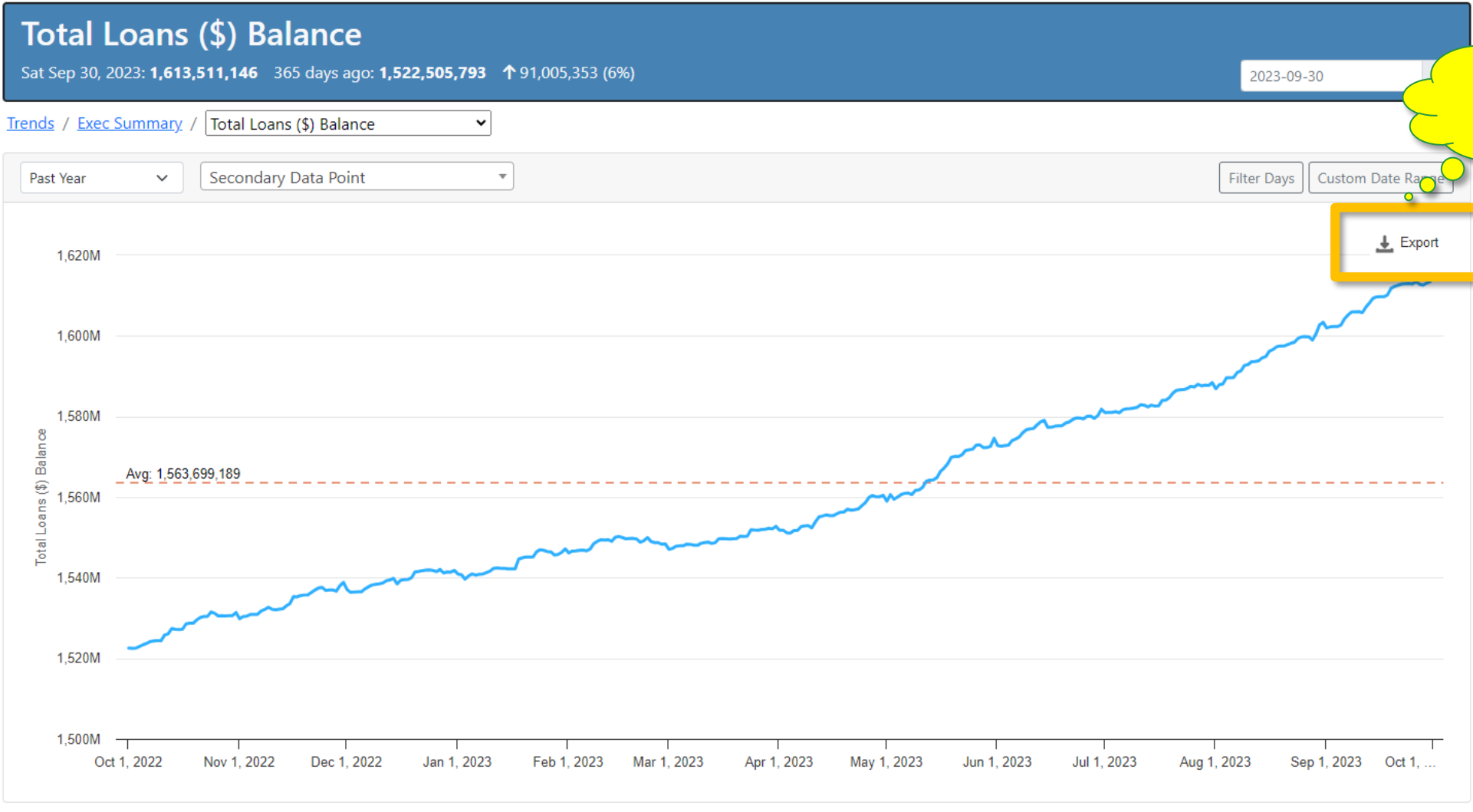


# Analytics Booth



- 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

# Dashboards

**Savings Portfolio Analysis** Application Type: [v] Thu Oct 19, 2023 [calendar icon]

Tot # Shares: 169,444 T [v] 09,368 [bar chart icon]

Showing: ALL

Copy Excel CSV [v]

Search: [input]

**Quick Export**

App Type	# Div Apps	Description	Balance	Bal %	Avg Bal/Acct	Shares #	Shares %	Mbrs #	Mbrs %
SH	29	<a href="#">REGULAR SHARE</a>	\$615,373,188	66.9%	\$5,486	112,169	66.2%	77,551	58.6%
SD	31	<a href="#">SHARE DRAFT</a>	\$292,131,463	31.8%	\$5,684	51,398	30.3%	49,044	37.1%
TX	7	<a href="#">SHARE TAX-ESCROW</a>	\$7,055,444	0.8%	\$1,326	5,319	3.1%	5,189	3.9%
IR	5	<a href="#">SHARE IRA/PENSION</a>	\$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

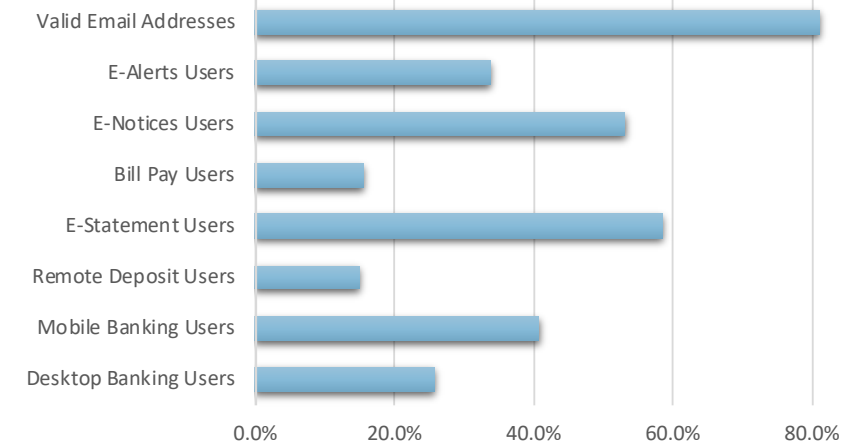


- Custom Reports
  - Use query to build nearly any report you can imagine!
  - Take advantage of the transparent nature of our database
  - Automate your reports and download Excel
- Asterisk Insights (Scorecards)
  - New Member Engagement
  - Online Credit Card Portfolio
  - Lending Opportunities
  - Evolving Loan Portfolio
  - Organizational Relationships
  - More to come!

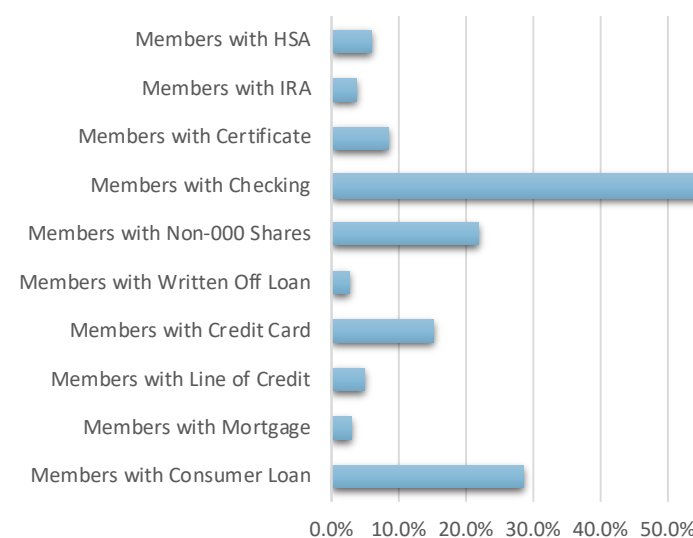
# Member Engagement Report

<b>Total Members</b>	14,671	
<b>Wrong Addresses</b>	481	
<b>Foreign Addresses</b>	2	
<b>CU Contact Opt Outs</b>	1,304	
<b>3rd Party Marketing Opt Outs</b>	942	
<b>Total Loan Accounts</b>	8,147	
<b>Loan Balance</b>	\$ 72,908,323	
<b>Members with Consumer Loan</b>	4,192	28.6%
<b>Members with Mortgage</b>	431	2.9%
<b>Members with Line of Credit</b>	706	4.8%
<b>Members with Credit Card</b>	2,230	15.2%
<b>Members with Written Off Loan</b>	370	2.5%

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



<b>Total Accounts</b>	28,375	
<b>Account Balance</b>	\$ 101,993,870	
<b>Members with Non-000 Shares</b>	3,206	21.9%
<b>Members with Checking</b>	8,309	56.6%
<b>Members with Certificate</b>	1,253	8.5%
<b>Members with Escrow</b>	-	0.0%
<b>Members with IRA</b>	532	3.6%
<b>Members with HSA</b>	871	5.9%
<b>Avg. ACH Deposit Last Month</b>	\$ 2,975	
<b>Members with Debit Card</b>	8,161	55.6%
<b>Transaction in Last 30 Days</b>	9,735	66.4%
<b>Dormant Members</b>	273	1.9%
<b>Below Par Balance</b>	1,034	7.0%



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



## 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%

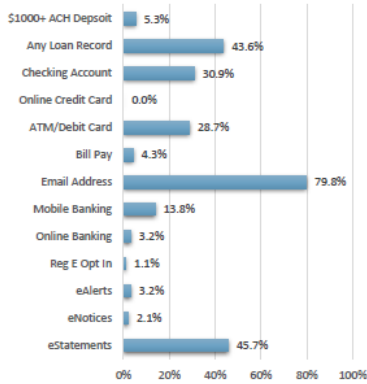
#### New Member, Account Balances (active only)

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

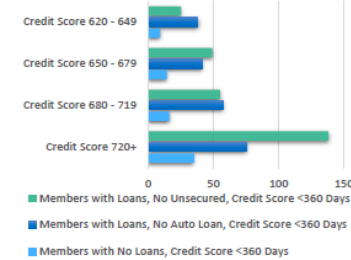
	New Mbrs	All Mbrs
eStatements	45.7%	50.1%
eNotices	2.1%	26.1%
eAlerts	3.2%	2.9%
Reg E Opt In	1.1%	11.0%
Online Banking, 30 Days	3.2%	12.0%
Mobile Banking, 30 Days	13.8%	24.1%
Email Address	79.8%	77.1%
Bill Pay	4.3%	10.9%
ATM/Debit Card	28.7%	48.9%
Online Credit Card	0.0%	0.0%
Checking Account	30.9%	55.4%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



## 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%

### Membership Engagement

#### Product Type Penetration

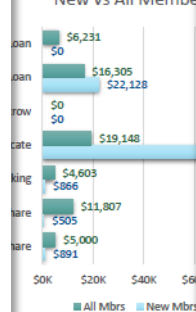
Share	2.1%
Share	30.0%
Share	12.0%
Share	0.0%
Share	43.0%
Share	0.0%

#### Product Average Balance Comparison

Share	\$8
Share	\$5
Share	\$8
Share	\$92
Share	\$22
Share	\$2

#### Average Balance Comparison

##### New vs All Members



Collect the special data set called Phone Optics for deeper analysis studies. And much more!

## Success Credit Union

### New Loan Scorecard

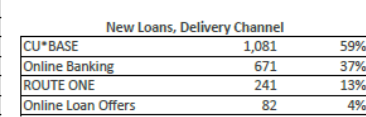
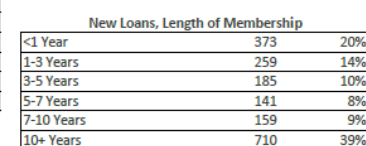
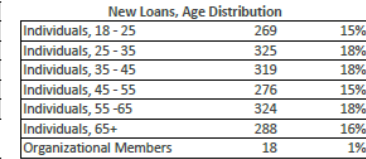
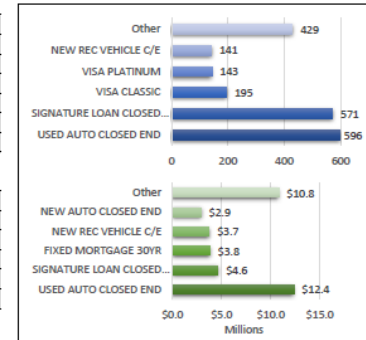
New Loans Opened between: 3/1/2023 - 5/31/2023 Analyzed as of: 6/6/2023

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

596
571
195
143
141
429

5/31/2023
44
40
27
23
21
143

761
309
154
137
244



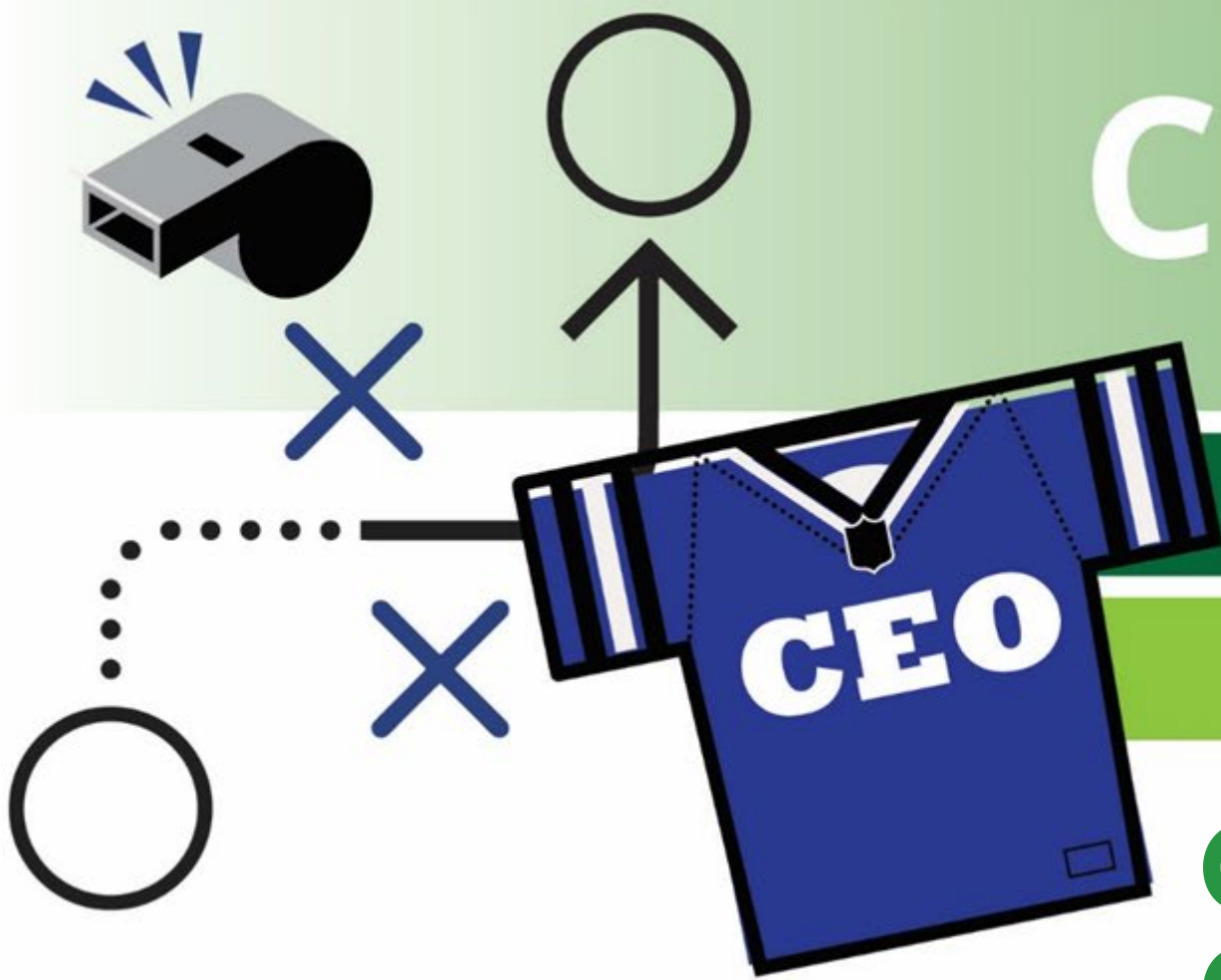
www.cuanswers.com | ai@cuanswers.com

<600	~10
No Credit Score	244



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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

50

# 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

## General Information Employee Responsibility Assignments

Corp ID	<input type="text"/>	Purpose code	<input type="button" value="Select"/>	Interviewer ID	<input type="button" value="Select"/>
G/L acct	<input type="text"/> to <input type="text"/>	Security code	<input type="button" value="Select"/>	Interviewer branch	<input type="button" value="Select"/>
Credit score	<input type="text"/> to <input type="text"/>	Process type	<input type="button" value="Select"/>	Approval ID	<input type="button" value="Select"/>
# of refinances	<input type="text"/> to <input type="text"/>	Membership designation	<input type="button" value="Select"/>	Approval branch	<input type="button" value="Select"/>

Session 1 CU\*BASE GOLD - Loan Productivity Dashboard

Options	Response
Process date	<input type="text" value="Oct 2023"/> <input type="button" value="Calendar"/> <input type="text" value="[MMYYYY]"/>
Loans to include	<input checked="" type="radio"/> Loans that are open/active <input type="radio"/> Loans that have been closed <input type="radio"/> Both

Navigation icons: ← → ↑ || 🖨️ 🔗 ⓘ ? @

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

## General Information

Corp ID	<input type="text"/>	Purpose code	<input type="button" value="Select"/>
G/L acct	<input type="text"/> to <input type="text"/>	Security code	<input type="button" value="Select"/>
Credit score	<input type="text"/> to <input type="text"/>	Process type	<input type="button" value="Select"/>
# of refinances	<input type="text"/> to <input type="text"/>	Membership designation	<input type="button" value="Select"/>
User defined code	<input type="text"/>	Loan classification code	<input type="button" value="Select"/>
Lease balloon flag	<input type="text" value="N/A"/>	Frozen account code	<input type="button" value="Select"/>
Member branch	<input type="button" value="Select"/>	Interest calc type	<input type="button" value="Select"/>
Business unit	<input type="button" value="Select"/>	Payment protection code	<input type="button" value="Select"/>
Category code	<input type="button" value="Select"/>	Misc coverage code	<input type="button" value="Select"/>
		Dealer ID	

## Employee Responsibility Assignments

Interviewer ID	<input type="button" value="Select"/>
Interviewer branch	<input type="button" value="Select"/>
Approval ID	<input type="button" value="Select"/>
Approval branch	<input type="button" value="Select"/>
Collector ID	<input type="button" value="Select"/>
Collector branch	<input type="button" value="Select"/>
Opened by ID	<input type="button" value="Select"/>
Opened by branch	<input type="button" value="Select"/>

Include written off loans

Gamechanger for those tracking loan incentives and branch pipelines

Payment Information	Low	High
Disbursed amount	<input type="text"/>	<input type="text"/>
Disbursement limit	<input type="text"/>	<input type="text"/>
Current balance	<input type="text"/>	<input type="text"/>
Payment amount	<input type="text"/>	<input type="text"/>
Interest due amount	<input type="text"/>	<input type="text"/>
Total # of payments	<input type="text"/>	<input type="text"/>
# of payments left	<input type="text"/>	<input type="text"/>
Interest rate	<input type="text" value="0.000"/>	<input type="text" value="0.000"/>
Payment frequency	<input type="button" value="Select"/>	
Variable interest cd	<input type="button" value="Select"/>	

Learn more

Tool #  
**1670**

# Loan Productivity - Detail

For July 8, 2020

# Loans 50,814

Account Base	Typ	Ln Ct	Pur Cod	Sec Cod	Approve		Interv		Collect		Open		\$ Disb Amt	\$Disb Limit	Int Rate	Cred Score
					ID	Br	ID	Br	ID	Br	ID	Br				
	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	AD	1	CH	2	AD	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	AD	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	2	58	1	XX	1	58	1	23,949	23,949	4.890	749
	610	15											25,111	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

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
<b>Written Off Loans</b>					
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				

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

3/09/12 12:19:11  
RUN ON 3/09/12

CU\*BASE CREDIT UNION  
LOAN INFORMATION REPORT  
STATISTICAL SUMMARY

LTBLN2 PAGE 18  
USER

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

View Filters



Learn more

Tool #  
**1670**

57

# Loan Productivity - Summary

For October 20, 2023

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



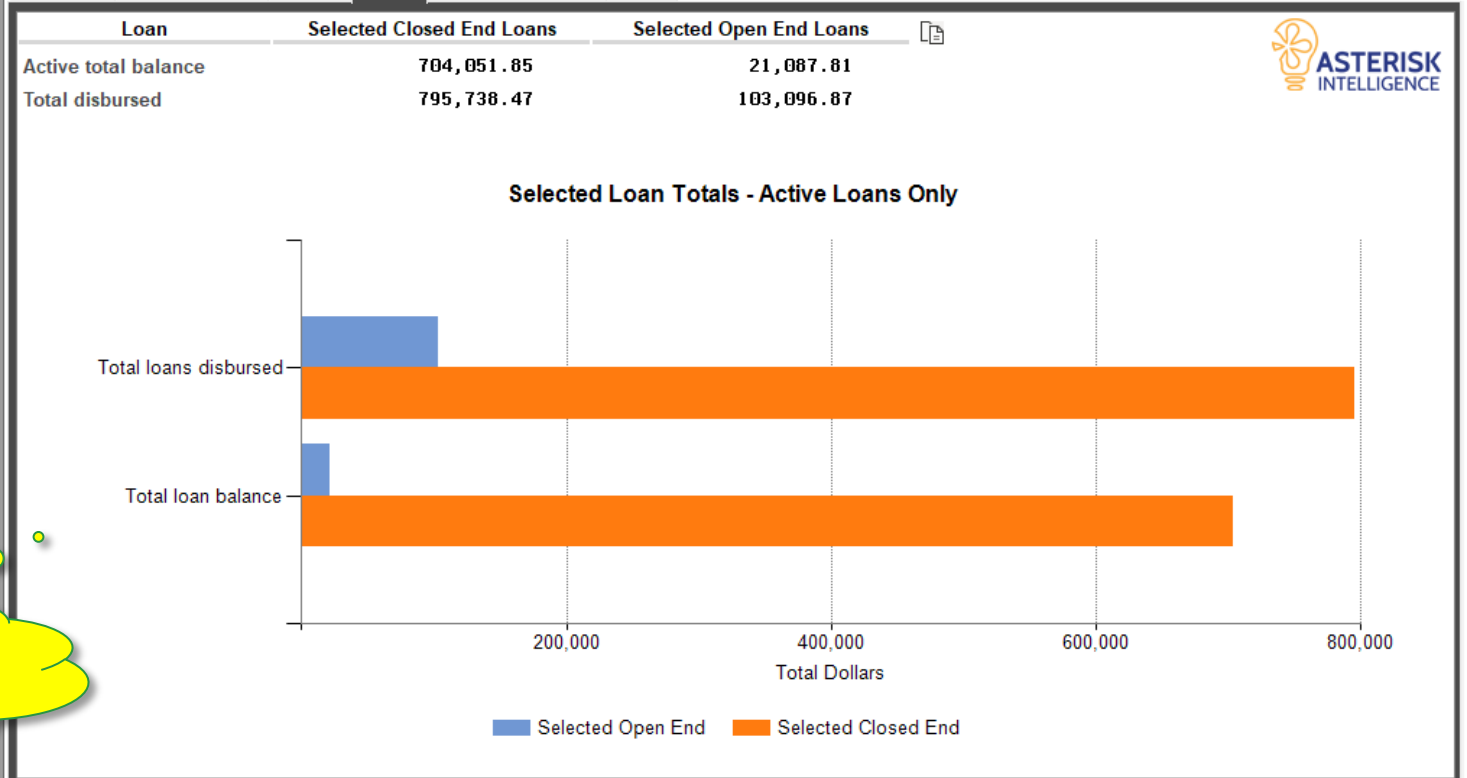
Active Loans	All Closed End & Open End Loans	Selected Closed End Loans	Selected Open End Loans	Selected Loans	% Selected/ All Loans
Total #	57,924	604	219	823	1.42
Total disbursed	2,680,055,718.93	17,603,504.45	3,688,360.41	21,291,864.86	.79
Avg disbursed	46,268.48	29,144.87	16,841.82	25,871.03	55.92
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			
<b>Written Off Loans</b>					
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			

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



View Filters



Graphs quickly available on-screen

Learn more

Tool #  
**1670**

View Filters



AS (6710) 10/20/23

# Loan Productivity - Analysis

For September 21, 2021

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

Top 3 Collectors					Top 3 Interviewers				
	Disb Amt	%	Count	%		Disb Amt	%	Count	%
CU*ANSWERS COLLECTIO	1,756,705,300	46.8	76,023	47.0		300,525,423	8.0	2,177	1.3
FANNIE/FREDDIE DELIN	391,396,785	10.4	3,043	1.9		298,657,456	8.0	2,227	1.4
REAL ESTATE COLLECTO	349,984,063	9.3	3,103	1.9		116,456,726	3.1	6,118	3.8
Totals	2,498,086,148	66.5	82,169	50.8	Totals	715,639,605	19.1	10,522	6.5

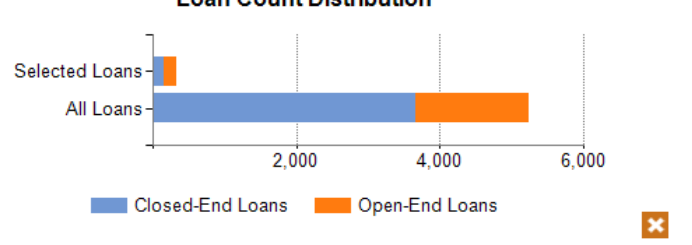
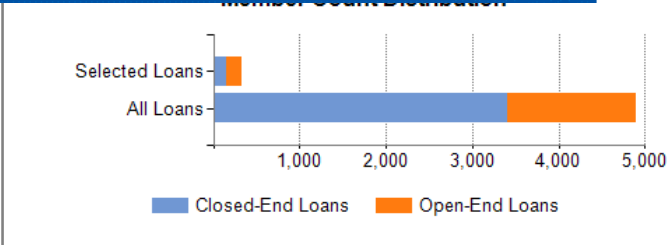
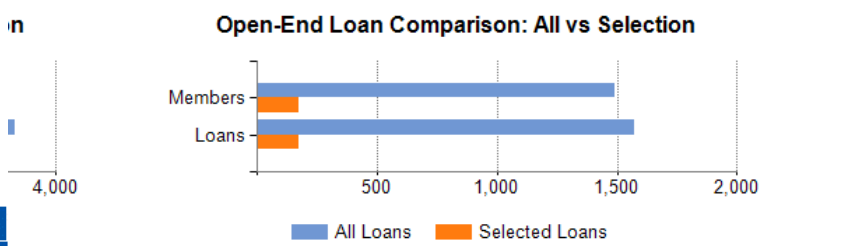
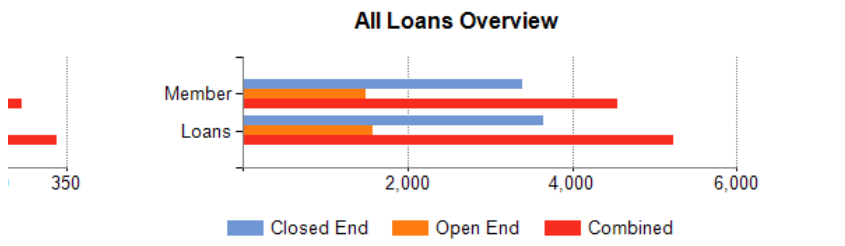
Top 3 Opened By					Top 3 Approvers				
	Disb Amt	%	Count	%		Disb Amt	%	Count	%
	885,328,682	23.6	6,718	4.2		948,347,973	25.3	7,211	4.5
	344,058,836	9.2	12,186	7.5		396,143,130	10.6	12,836	7.9
	275,505,286	7.3	2,526	1.6		231,052,480	6.2	16,317	10.1
Totals	1,504,892,804	40.1	21,430	13.3	Totals	1,575,543,583	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



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/](https://store.cuanswers.com/product/rdc-iq/)

# Auto-posted RDC Deposits

Show  All  Errors only  Posted only

GL 870.14

Quickly gather total deposits and amount deposited for any date range

Account #

From date  [MMDDYYYY] Time

To date  [MMDDYYYY] Time

Deposits

Total deposits 6,070,677.79

# of deposits 4,368

Account	Typ	Div Apl	Trans Date	Previous Balance	Trans Amount	Resulting Balance
	001	CK	Oct 23, 2023	3,090.78	84.00	3,174.78
	001	CK	Oct 23, 2023	3,117.87	90.00	3,207.87
	002	CK	Oct 23, 2023	2,060.15	20.17	2,080.32
	000	SH	Oct 23, 2023	59,374.37	82.55	59,456.92
	001	CK	Oct 23, 2023	16,418.90	300.00	16,718.90
	000	SH	Oct 23, 2023	1,146.08	670.55	1,816.63
	001	MM	Oct 23, 2023	29,034.67	2,285.13	31,319.80
	001	MM	Oct 23, 2023	30,851.05	11,550.00	42,401.05
	001	CK	Oct 23, 2023	45,066.06	1,053.82	46,119.88
	000	SH	Oct 23, 2023	37,315.17	1,050.00	38,365.17
	030	SB	Oct 23, 2023	5,000.28	1,500.00	6,500.28
	001	CK	Oct 23, 2023	989.87	123.13	1,113.00
	002	CK	Oct 23, 2023	38.04	1,026.56	1,064.60
	001	CR	Oct 23, 2023	1,537.76	54.00	1,591.76
	033	SB	Oct 23, 2023	7,213.30	1,700.00	8,913.30
	001	CK	Oct 23, 2023	3,997.20	2,500.00	6,497.20
	001	CK	Oct 23, 2023	87.83	2,550.00	2,637.83

View Details

Popular actions – Common Bonds, Export, and Analysis

Refresh Common Bonds Export Member Connect Print List Analysis

Data Sources



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	8.7
11:00:00 - 11:59:59	454,362.21	7.5
09:00:00 - 09:59:59	402,922.10	6.6
** Other Hours (18)	1,996,457.40	32.9
<b>Total All Hours</b>	<b>6,076,772.38</b>	

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

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



Learn more

Tool #  
**1985**



# Analysis

From Sep 24, 2023 To Oct 23, 2023

Click on any total to show selection detail

Session 1 CU\*BASE GOLD - Top Depositors

# Records 1,428

	Dollars	%	%
	1,579,508.21	26.0	26.0
	241,443.03	4.0	4.0
	190,947.83	3.1	3.1
	190,319.16	3.1	3.1
	110,585.40	1.8	1.8
	104,615.26	1.7	61.9
	87,839.57	1.4	
	77,443.41	1.3	
	63,309.65	1.0	
	55,320.96	.9	
	54,195.00	.9	
	53,666.35	.9	
	53,541.85	.9	
	52,053.00	.9	
	51,288.18	.8	4.1
	50,671.39	.8	14.2
Totals	6,076,772.38		
Average	4,255.44		

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← → ↑ || 🖨️ 🔗 ⓘ ? @ TB (7084)

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  to  [MMDDYYYY]

Show paid ahead days greater than

Loan category  selected

Loan purpose  selected

Loan security  selected

Delinquency control  selected

Account #	Last Name	Loan			Last Pay Date	Next Due Date	Interest Due	Current Balance	Paid Ahead Days	Delinq Control
		Cat	Pur	Sec						
		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



Totals

14

1,109,853.56

36.12

[Learn more](#)

Tool #

479

Refresh

Export

Member Connect

Toggle

Report



# 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](#)

# Hidden Gem #1

# List Generator

Tool #447

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

**List Generator Result File**

Rows 1,059

Name	Address 1	Address 2	City	State	ZIP
			BUCHANAN	MI	49107.1414
			PLACE	MI	49546.0000
			PLACE	MI	49546.0000
			PLACE	MI	49546.0000
			PLACE	MI	49546.0000
			PLACE	MI	49546.0000
			PLACE	MI	49546.0000
			PLACE	MI	49546.0000

Line	Account	Member Name	Address Line 1	Address Line 2	City
000001		Base			BUCHANAN
000002					PLACE
000003					PLACE
000004					PLACE
000005					PLACE
000006					PLACE
000007					PLACE
000008					PLACE
000009					PLACE
000010					PLACE
000011					PLACE
000012					PLACE
000013					PLACE
000014					PLACE
000015					PLACE
000016					PLACE
000017					PLACE
000018					PLACE

Print Labels  
 Export  
 Member Connect  
 Common Bonds  
 View Filters

← → ↑ || 📄 🔗 ⓘ ? @

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

## Hidden Gem #2

Tool Usage  
Analysis

Tool #1195

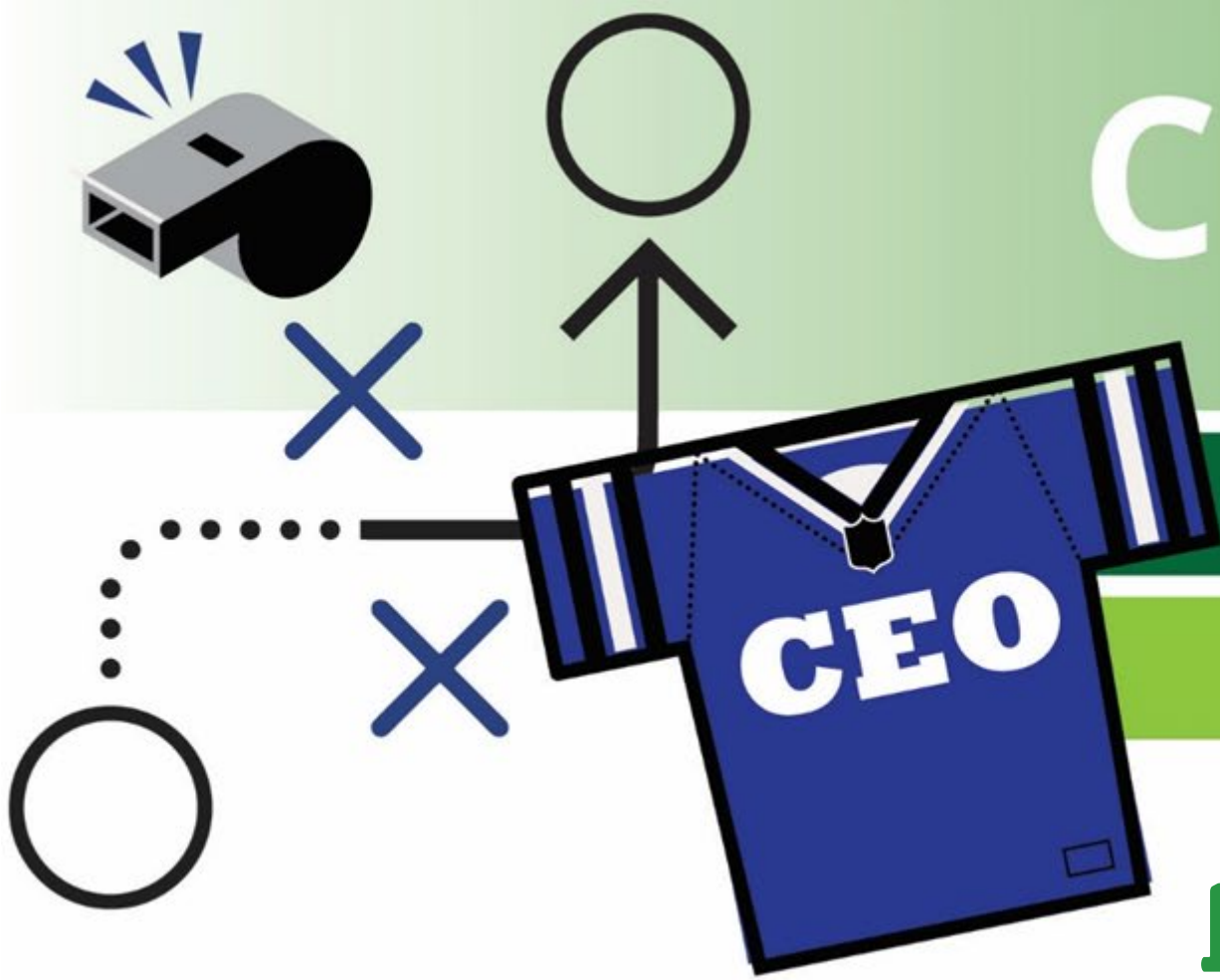
- Outlines your business operations - Depth of engagement with the software and recent employee work:

Tool Usage Analysis							Analysis 1 of 1		
Employee ID		Select	0	Search for		<input type="checkbox"/> Exact	<input type="checkbox"/> 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

There are **308** Credit Unions and **194** are subscribed. There are 2,454 users and 3 have logged in today (so far).

**ALERTS**



**TRENDS**



**DASHBOARDS**



**RATIOS**



at 2023-10-31 at 14.52.28.png

Nav items based on access level goes here!

**General Ledger Balance Groups**

G/L Balance Groups

Ratios

Add Ratio

Add Group

Assets (\$69,517,237)	Loans (\$61,945,293)
Shares (\$97,462,240)	Non-Interest Income (\$5,582)
Direct Branch Expense (\$76,567)	Indirect Branch Expense (\$42,468)

Mockup only; subject to change



# Loans

Total Amount: \$98,277,80

Clear Selected

Show Selected

Show All

Search:

	GL Account	Name	Value
<input type="checkbox"/>	60000	CSIA CASH FLOW	\$0
<input type="checkbox"/>	60100	CSIA ORGANIZATION	\$0
<input type="checkbox"/>	70100	NEW VEHICLE LOANS	\$7,854,584
<input type="checkbox"/>	70202	REPO IN PROCESS	\$258,420
<input type="checkbox"/>	70220	LSC CREDIT CARD LOANS	\$0
<input type="checkbox"/>	71900	ALLOWANCE FOR LOAN LOSS	\$-1,879,845
<input type="checkbox"/>	71910	ALLOWANCE FOR ODP & CARD LOSS	\$-22,704
<input type="checkbox"/>	72500	ACCOUNTS RECEIVABLE	\$37,995
<input type="checkbox"/>	73200	CASH AT CORPORATE CATALYST	\$2,287,677
<input type="checkbox"/>	73250	DEBIT CARD CARRYOVER	\$0
<input type="checkbox"/>	73500	CASH AT FED	\$6,609,865
<input type="checkbox"/>	73600	CASH AT FHLB - TOPEKA	\$8,177
<input type="checkbox"/>	73900	VAULT/CHANGE FUND	\$710,288
<input type="checkbox"/>	74100	INVESTMENTS H.T.M.	\$630,458
<input type="checkbox"/>	74102	PREMIUM ON INVESTMENTS	\$160,149

Mockup only; subject to change

Showing 1 to 15 of 137 entries

Previous

1

2

3

4

5





Nav items based on access level goes here!

## Ratio Configurator

G/L Balance Groups

Ratios

Add Ratio

Add Group

Sequence #	Ratio	Value 1	Value 2	Percent
10	Loan/Share	Loans (\$38,526,324)	Shares (\$54,285,609)	70.9%
20	Non-Interest Income/Assets	Non-Int Income (\$4,532,028)	Assets (\$38,570,232)	11.8%
30	Overhead Expense/Assets	Overhead Expense (\$545,492)	Assets (\$38,570,232)	1.4%

Mockup only; subject to change

### Ratio Builder

Ratio Name:

Reporting Sequence #:

G/L Group 1:  ÷

- Select a G/L Group
- Assets
- Loans**
- Shares
- Non-Interest Income
- Direct Branch Expense
- Indirect Branch Expense

Value 2:

### Ratio Builder

Ratio Name:

Reporting Sequence #:

G/L Group 1:  ÷

Value 1:

Value 2:

**70.9 %**

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

Trends

End of day Wed Oct 25, 2023

Preferences

Credit Union Combined Total

2023-10-25

Favorites

<p>Checking (\$) Balance</p> <p><b>\$ 13,315,380</b></p> <p>484,603 ↑ 3.8%</p> <p>30 Days Ago <b>\$12,830,777</b></p>	<p>Total Loans (\$) Balance</p> <p><b>\$ 74,317,854</b></p> <p>-705,514 ↓ -0.9%</p> <p>30 Days Ago <b>\$75,023,368</b></p>	<p>Total Savings (\$) Balance</p> <p><b>\$ 85,133,009</b></p> <p>-311,153 ↓ -0.4%</p> <p>30 Days Ago <b>\$85,444,162</b></p>	<p>New Applications Today</p> <p><b>7</b></p> <p>0.97 ↑ 16%</p> <p>30 Day Avg <b>6.03</b></p>	<p>Total Delinquent Loans</p> <p><b>739</b></p> <p>739 ↑ N/A%</p> <p>1 Month(s) Ago <b>0</b></p>
<p>Average Credit Score</p> <p><b>689</b></p> <p>689 ↑ N/A%</p> <p>30 Days Ago <b>0</b></p>	<p>Nbr Mbrs With Tenure &gt; 10 Years</p> <p><b>2,772</b></p> <p>2,772 ↑ N/A%</p> <p>30 Days Ago <b>0</b></p>	<p>Nbr Mbrs With Tenure &lt; 10 Years</p> <p><b>6,808</b></p> <p>6,808 ↑ N/A%</p> <p>30 Days Ago <b>0</b></p>	<p>Pct Mbrs With Tenure &gt; 10 Years</p> <p><b>29</b></p> <p>29 ↑ N/A%</p> <p>30 Days Ago <b>0</b></p>	<p>Pct Mbrs With Tenure &lt; 10 Years</p> <p><b>71</b></p> <p>71 ↑ N/A%</p> <p>30 Days Ago <b>0</b></p>

Trends Report:

Category	Metric	Wed Oct 25, 2023	Compare	Compare Date	Comp Value	Diff	Diff %
Other Data	Average Credit Score	689	30 Days Ago	Tue Sep 26, 2023	0	689 ↑	N/A%
Other Data	Nbr Mbrs With Tenure > 10 Years	2,772	30 Days Ago	Tue Sep 26, 2023	0	2,772 ↑	N/A%
Other Data	Nbr Mbrs With Tenure < 10 Years	6,808	30 Days Ago	Tue Sep 26, 2023	0	6,808 ↑	N/A%
Other Data	Pct Mbrs With Tenure > 10 Years	29	30 Days Ago	Tue Sep 26, 2023	0	29 ↑	N/A%
Other Data	Pct Mbrs With Tenure < 10 Years	71	30 Days Ago	Tue Sep 26, 2023	0	71 ↑	N/A%

Mockup only; subject to change



**Thanks for the  
morning!**

See you after lunch!