

Data to support your business plan, track teller activity, and to design your lending strategy to better serve your members

# CU\*BASE Management Dashboards

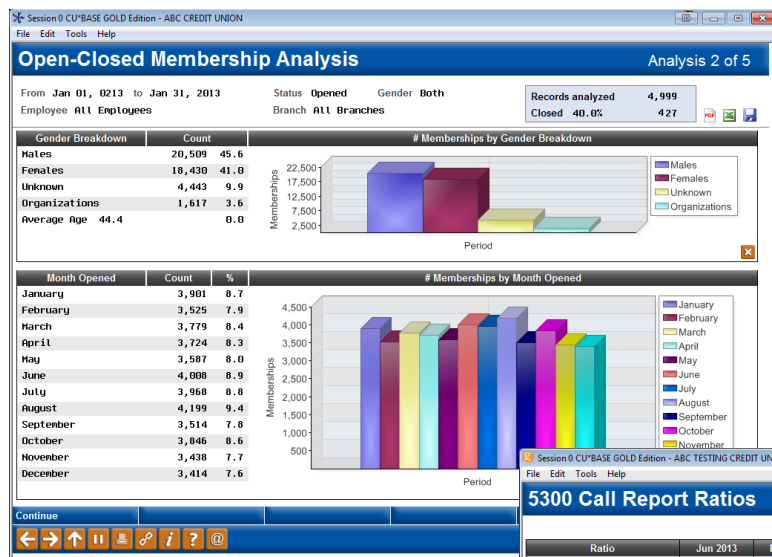
The management dashboards in CU\*BASE are designed to assist credit union officers in tracking interactions and discovering product preferences of their membership. Use the dashboards to analyze membership data, teller transactions, and lending statistics to see trends and performance of products and services.



This brochure serves as a big picture overview to give you a snapshot of the depth and breath of tools available to your leaders.

# Management Dashboards

More and more, management wants to “Get to the Answer” of the most important questions they have, with clear data to back up the answer. CU\*BASE includes many dashboards designed to assist management to get to key information needed to make strategic decision to move their credit union forward.



The Open/Closed Membership and Accounts dashboards allow you to do a deep-dive analysis of a group of members, such as your members at one branch. Analyze features of the members, such as their gender and zip code, and data on their accounts, such as month opened.

The 5300 Call Report Ratios dashboard calculates key NCUA financial ratios using data from your existing CU\*BASE Call Reports

Use the Where Your Members Borrow dashboard to see with which financial institutions your members have loan so you can offer better rates.

Sampling of Management Dashboards

# Management Dashboards

How do you retain your existing members while attracting people who have not yet joined? How is money moving through your credit union; how might that affect the decisions you make on how to move forward? How does the way you have implemented your fee and fee waiver program affect your bottom line? Which members have the largest impact financially with your credit union? CU\*BASE has dashboard to answer all of these questions.

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### Comparative Tiered Scoring Analysis

GOAL 4: ANALYZING MEMBER SELF-SERVICE PRODUCTS      Drill down and 0 points analysis for October 2013

Description	10/2010		10/2011		10/2012		10/2013		Comment
	Members	%	Members	%	Members	%	Members	%	
ATM	6,768	26.7	7,340	27.8	8,005	29.0	8,875	30.0	
Checking/Debit	6,004	23.6	6,824	25.9	7,559	27.4	8,474	28.7	
Credit Card	6,570	25.9	6,913	26.2	7,402	26.8	7,954	26.9	
Active Audio Response	1,049	4.1	965	3.7	944	3.4	898	3.0	
Active Online Banking	7,692	30.3	8,621	32.7	9,650	35.0	10,869	36.8	
E-Stmt Enrolled	6,705	26.4	8,022	30.4	9,470	34.3	10,581	35.8	
Bill Pay Enrolled	1,100	4.3	1,220	4.6	1,459	5.3	2,024	6.8	
Valid e-Mail Address									
E-Notice Enrolled									
E-Alert Enrolled									
Mobile Text Banking									
Wrong Address									
CU Marketing Opt-in									
Third Party Mkt Opt									
Reg E Opt-in									

Summary    Goal 1    Goal 2    Goal 3

The Comparative Tiered Scoring Analysis analyzes the involvement of your credit union membership as a whole across tiered levels, as well as individual goals, such as eStatement enrollment.

The EFT Card Portfolio Dashboard allows you to review statistics on your credit, debit and ATM data to give you the big-picture view.

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File Edit Tools Help

### EFT Card Portfolio Dashboard

Card Summary Analysis

February 2013 EOM summarized.

BIN	Type	Used Last 30 Days		Unused Last 30 Days		Closed Cards		Hot Cards		Total Cards	
		# Clds	# Members	# Clds	# Members	# Clds	# Members	# Clds	# Members	# Clds	# Members
5000	ATM	354	344	732	637	2,092	1,586	50	44	3,228	2,335
5700	ATM	222	218	340	309	162	127	25	22	749	608
9	CREDIT	1,220	1,192	912	900	302	271	908	683	3,342	2,202
0	CREDIT	86	85	341	333	48	47	98	78	573	475
7	CREDIT	60	48	50	34	5	4	11	8	126	75
5	CREDIT	1,978	1,961	1,731	1,713	133	124	850	683	4,692	3,728
3	CREDIT	682	672	551	551	82	79	437	345	1,752	1,261
2	CREDIT	286	263	168	167	71	65	209	153	734	437
6000	DEBIT	1	1							1	1
0836	DEBIT	4,187	3,710	2,205	1,932	11,678	7,014	722	666	18,793	10,323
1000	DEBIT	69	65	51	42	27	16	4	4	151	102
Total ATM		576	558	1,072	939	2,254	1,687	75	60	3,977	2,804
Total debit		4,257	3,767	2,256	1,968	11,705	7,025	726	670	18,945	10,383
Total credit		4,312	4,124	3,753	3,554	641	583	2,513	1,916	11,219	7,657
Card totals		9,145	7,338	7,881	5,929	14,600	8,372	3,314	2,550	34,141	15,066

Use [i] in the BIN column to drill down to the BIN Transaction Analysis. Use it with # Members to reach the Open-Closed Dashboard.  
Use [e] with # Members to choose an export destination. BINs that are suspended and no longer offered to members will be highlighted.  
Click any column heading to sort. Click again to change between ascending and descending sort order.

EFT Trx Analysis    Member Connect    Analyze Unused

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File Edit Tools Help

### Fee Analysis

Fee Types

Corp ID [ABC] All Corporations

Current view is Fee Types    View Waivers    Current view values are amounts    View # of Fees

Description	Opportunity	Jul 2013		% Waived	Opportunity	Aug 2013		% Waived
		Charged	Waived			Charged	Waived	
ACCOUNT SERVICE CHARGES	10,790	420	10,370	96.1	11,025	480	10,545	95.6
CASHED CHECK FEES	189		189	100.0	197		197	100.0
CU+EASYPAY! SERVICE CHA	509	509	0		455	455	0	
MINIMUM BALANCE SERVICE	146,167	5,965	140,202	95.9	147,317	5,205	142,112	96.4
NEW MEMBER FEE	3,890	4,030	140	3.5	3,710	3,770	60	1.6
PRINTED CHECK FEES	1,051	261	790	75.1	917	190	727	79.2
PRINTED MONEY ORDER FEE	876	455	421	48.0	978	527	451	46.1
PHONE TRANSFER FEES	4,132	306	3,826	92.5	4,535	235	4,300	94.8
STARTER CHECK FEES	987	209	778	78.8	1,046	257	789	75.4
SHARE DRAFT NON-RETURN	37,100	37,100	0		33,285	33,285	0	
STOP PAYMENT FEES	1,225	560	665	54.2	1,015	490	525	51.7
TRANSACTION HISTORY PRI	508	64	444	87.4	390	58	332	85.1
TRANSACTION SERVICE CHA	34	34	0		32	32	0	
Totals	207,459	49,914	157,545		204,902	44,984	159,918	

The Fee Income/Waiver Analysis provides you with a centralized view allowing you to analyze your month-to-month service fee income, along with data on the frequency of your opportunities to earn

Sampling of Management Dashboards

# Lending Dashboards

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## Applications by Status

All Applications

Branch: 99 (99 - All)

From: Oct 19, 2013 To: Nov 18, 2013 [MMDDYYYY]

Status	Week 1		Week 2		Week 3		Remaining Weeks	
	# Apps	Amount	# Apps	Amount	# Apps	Amount	# Apps	Amount
Pending	3	27,000	8	93,500	7	69,978	1	11,000
Denied	1	12,000	2	2,100	5	6,550	1	500
Booked	13	162,075	22	171,287	25	94,897	15	115,191
<b>Total</b>	<b>17</b>	<b>202,675</b>	<b>32</b>	<b>266,887</b>	<b>37</b>	<b>171,425</b>	<b>17</b>	<b>126,691</b>

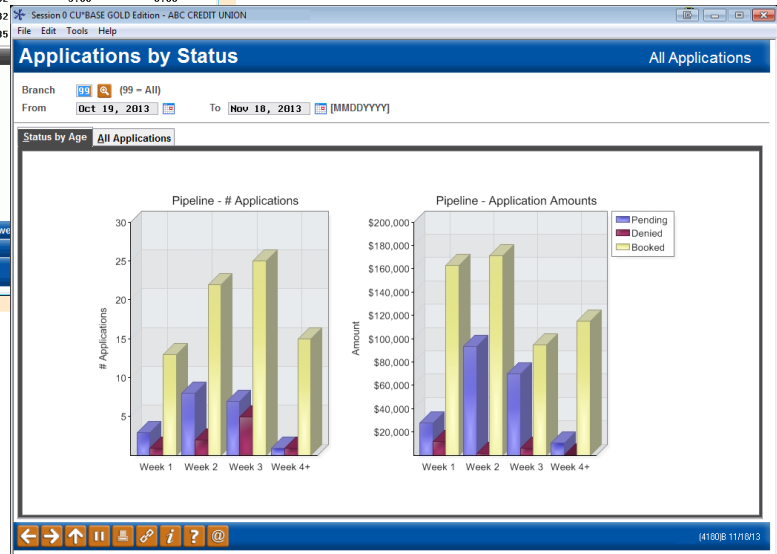
Status	% Apps	% Amount	% Apps	% Amount	% Apps	% Amount	% Apps	% Amount
Pending	17.64	13.71	25.00	35.03	18.91	40.82	5.88	8.68
Denied	5.88	5.92	6.25	0.78	13.51	3.82		
Booked	76.47	80.36	68.75	64.17	67.56	55.35		

Status	Total # of Apps	Total Amount of Apps	% of All Apps
Pending	19	202,278	18.44
Denied	9	21,150	8.73
Booked	75	544,250	72.81
<b>Total</b>	<b>103</b>	<b>767,678</b>	

Today: All Loan Category Underwriter Code Interview  
 Delivery Channel: Dealer # Business Unit Product Code Stats

Use the Application by Status dashboard to keep an eye on the day-to-day loan "factory" and making sure activity is adjusted as needed to meet monthly goals.



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File Edit Tools Help

## Loan Application Statistics

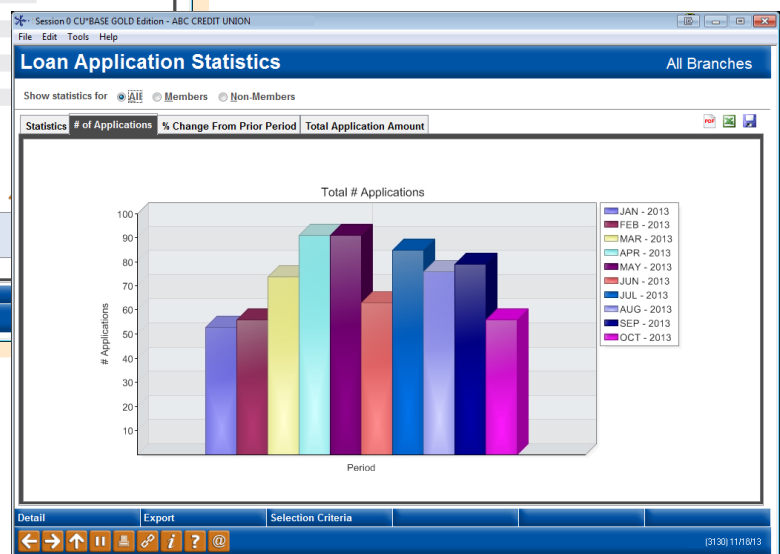
All Branches

Show statistics for: All Members Non-Members

Monthly	# of Applications	% Change From Prior Period	Total Application Amount
JAN - 2013	53	0.0	332,090
FEB - 2013	56	5.7	517,341
MAR - 2013	74	32.1	841,135
APR - 2013	91	23.0	1,175,348
MAY - 2013	91	0.0	883,282
JUN - 2013	63	30.8	559,672
JUL - 2013	85	34.9	1,115,144
AUG - 2013	76	10.6	997,602
SEP - 2013	79	3.9	694,501
OCT - 2013	56	29.1	457,849
<b>Totals</b>	<b>724</b>		<b>7,573,964</b>
<b>Averages</b>	<b>72</b>		<b>757,396</b>

Detail Export Selection Criteria

Use the Loan Application Status dashboard to view a listing of loan application statistics over the course of a selected period.



Sampling  
of Lending  
Dashboards

# Lending Dashboards

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

File Edit Tools Help

## Collections Summary

Amounts: All Collections

Branch: 99 (99 - All) Loan balances to include: ☒ All ☐ CU owned portion ☐ Investor owned portion

Yesterday: Oct 18, 2013 [MMDDYYYY]

Category	1 Day - 1 Month	1 - 2 Months	2 - 6 Months	6 - 12 Months	Over 12 Months	Total All	Total Reportable
Delinquent loans	14,948,629	2,941,769	2,800,145	981,055	410,176	22,082,574	4,192,176
Negative balances	145,291	3,307	2,985	0	0	151,583	2,985
Overline accounts	4,292,055	0	0	0	0	4,292,055	0
Written off loans	4,158	47,589	1,594,198	7,614,995	4,795,886	14,056,826	14,005,079

Last week: Oct 12, 2013 [MMDDYYYY]

Category	1 Day - 1 Month	1 - 2 Months	2 - 6 Months	6 - 12 Months	Over 12 Months	Total All	Total Reportable
Delinquent loans	19,807,788	3,239,089	2,428,154	940,267	410,176	26,825,474	3,778,597
Negative balances	118,539	2,957	2,985	0	0	124,481	2,985
Overline accounts	4,893,871	0	0	0	0	4,893,871	0
Written off loans	4,158	47,589	1,594,198	7,615,245	4,796,241	14,057,431	14,005,684

Last month: Sep 30, 2013 [MMDDYYYY]

Category	1 Day - 1 Month	1 - 2 Months	2 - 6 Months	6 - 12 Months	Over 12 Months	Total All	Total Reportable
Delinquent loans	11,960,456	2,239,358	2,947,832	1,030,223	308,041	18,485,910	4,286,096
Negative balances	131,823	4,799	1,857	0	0	138,479	1,857
Overline accounts	2,193,124	0	0	0	0	2,193,124	0
Written off loans	4,158	47,589	1,594,572	7,616,237	4,807,342	14,069,898	14,018,151

Clear Filter Category Collector Dealer Memo Summary Toggle Accounts/Amts

Export Business Unit

Navigation icons: [Back] [Forward] [Home] [Print] [Help] [Info] [Search] [Refresh]

(3454) 11/10/13

Use the Collections dashboard to view loans that are one day, one week or one month delinquent with additional tabs showing loans that have been delinquent for a longer with breakdowns according to the NCUA timeframe.

# Accounting Dashboards

Use the Loan/Share Trial Balance Review analyzes the Member Trial Balance for key components, beginning with an overview of the main CU\*BASE product applications, a calculation of the Loan-to-Share ratio.

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

File Edit Tools Help

## Loan/Share Trial Balance Review

Summary

Corp ID: 01 ABC CREDIT UNION

Date 1: Jan 01, 2013 [MMDDYYYY] Tuesday Date 2: Mar 10, 2013 [MMDDYYYY] Sunday

Loan balances to include: ☒ All ☐ CU owned portion of all loans ☐ Investor owned portion of all loans

Loan to Share Ratio

Based on loan bals	139.32 %
Based on # of accts	40.55 %

Summary	Balance	# of Accounts	Accrued Int/Dividend
SHARES	Jan 01, 2013	126,465,608.37	36,269
SHARES	Mar 10, 2013	132,731,667.80	36,787
CHECKING	Jan 01, 2013	76,994,398.74	15,734
CHECKING	Mar 10, 2013	76,338,895.71	15,815
CERTIFICATES	Jan 01, 2013	24,140,061.29	1,917
CERTIFICATES	Mar 10, 2013	22,613,170.52	1,831
TAX SAVINGS	Jan 01, 2013	504,127.71	857
TAX SAVINGS	Mar 10, 2013	889,542.79	912
Net Savings		385,415.00	55

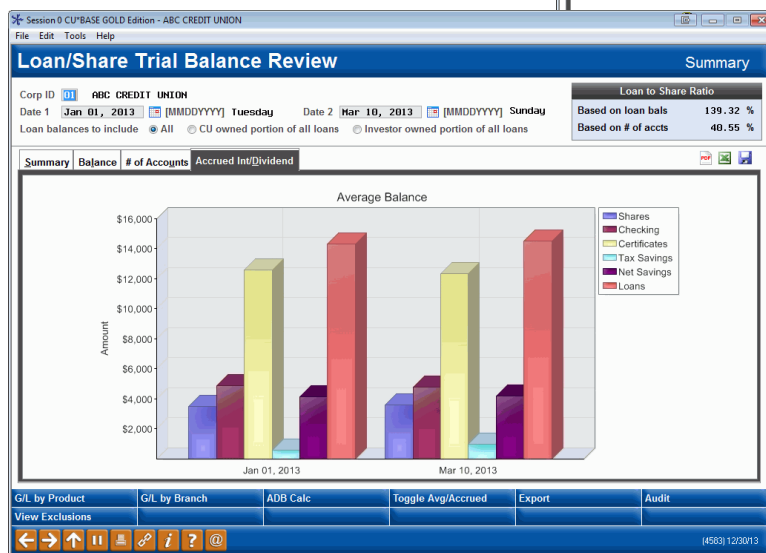
Avg Balance

Application	Date	Balance	# Accounts	Avg Balance
SHARES	Jan 01, 2013	126,465,608.37	36,269	3,486.88
SHARES	Mar 10, 2013	132,731,667.80	36,787	3,608.11
CHECKING	Jan 01, 2013	76,994,398.74	15,734	4,887.78
CHECKING	Mar 10, 2013	76,338,895.71	15,815	4,786.73
CERTIFICATES	Jan 01, 2013	24,140,061.29	1,917	12,592.62
CERTIFICATES	Mar 10, 2013	22,613,170.52	1,831	12,350.18
TAX SAVINGS	Jan 01, 2013	504,127.71	857	588.25
TAX SAVINGS	Mar 10, 2013	889,542.79	912	975.38
Net Savings		385,415.00	55	387.13

■ G/L by Product ■ G/L by Branch

ADB Calc Toggle Avg/Accrued Export Audit

(4583) 12/30/13



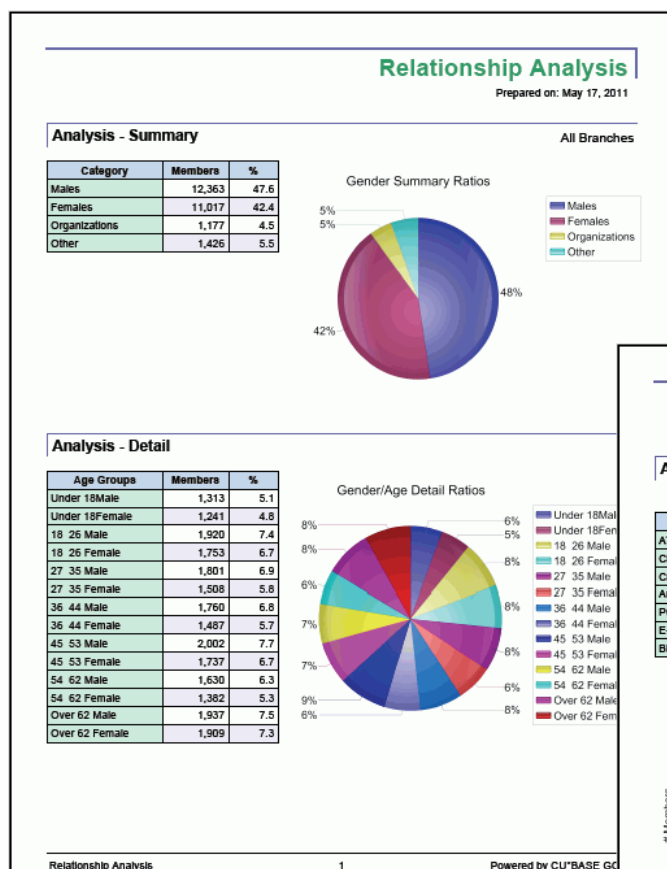
Sampling of  
Accounting  
Dashboards

# Raise the Bar on Your Reports

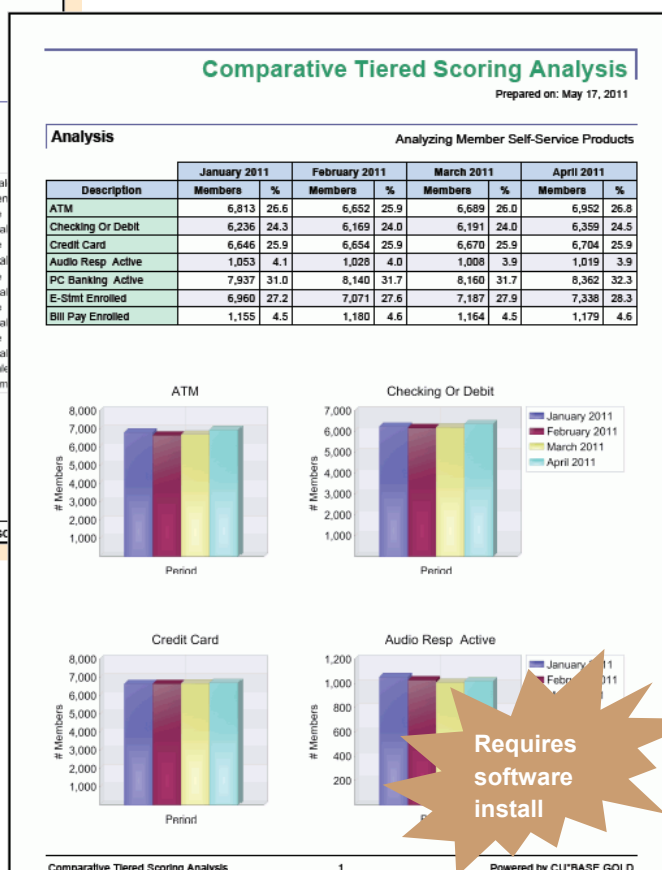
No more multiple applications to create your executive and management reports. From CU\*BASE to your desktop in seconds and with just one click.

CU\*BASE clients have the ability to export data and charts to Adobe's PDF file format. The PDF export is for you to provide attractive single click data and charts in a format that's ready to print and distribute to a credit union board and management staff.

In addition to PDF Exports, CU\*BASE also offers the functionality to export data and charts to a spreadsheet application, such as Excel. No additional software is required for these exports.



*PDF Exports do require the installation of an additional software at a minimal expense. Contact Client Services for details.*





## Collections Summary

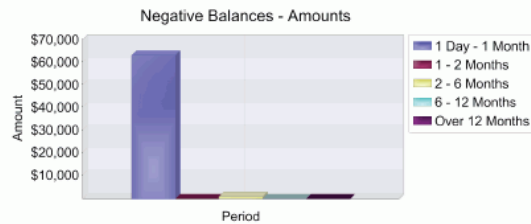
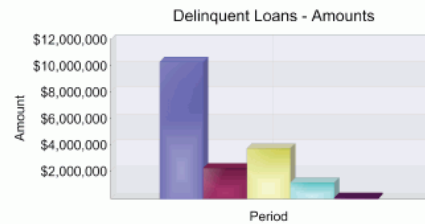
Prepared on: March 23, 2011

Yesterday - Feb 20, 2011

All Branches

All Collections

Category	1 Day - 1 Month		1 - 2 Months		2 - 6 Months		6 - 12 Months		Over 12 Months		Total All		Total Reportable	
	Accts	Amount	Accts	Amount	Accts	Amount	Accts	Amount	Accts	Amount	Accts	Amount	Accts	Amount
Delinquent Loans	805	10,306,018	197	2,239,359	258	3,748,444	81	1,129,782	5	91,638	1,346	17,515,241	344	4,989,864
Negative Balances	245	62,892	0	0	1	1,052	0	0	0	0	246	63,944	1	1,052
Overline Accounts	331	2,833,068	0	0	0	0	0	0	0	0	331	2,833,068	0	0
Written Off Loans	3	343	4	63,617	92	721,494	751	5,800,032	452	3,406,811	1,302	9,992,297	1,295	9,928,337



Collections Summary

## Open/Closed Memberships

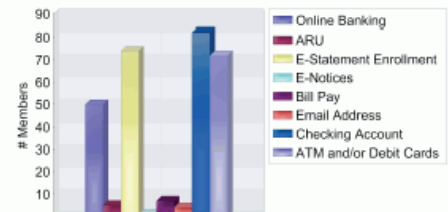
Prepared on: April 7, 2011

### Participation

All Branches

January 1, 2011 - January 31, 2011 Open Accounts, Both Genders, All Employees

Participation Type	Users		Non-Users	
	Count	%	Count	%
Online Banking	50	27.7	130	72.2
ARU	5	2.7	175	97.2
E-Statement Enrollment	74	41.1	106	58.8
E-Notices	1	0.5	179	99.4
Bill Pay	7	3.8	173	96.1
Email Address	4	2.2	176	97.7
Checking Account	82	45.5	98	54.4
ATM and/or Debit Cards	72	40.0	108	60.0



### Account Types

Accounts	Count	Total Amount	Avg Amount
Savings	203	129,403	637
Checking	84	134,883	1,605
IRA	0	0	0
Certificates	0	0	0
Loans	45	945,360	21,008
Loans (Wrt Off)	0	0	0
LOCs/CCs	5	20,704	4,140
LOCs/CCs (Wrt Off)	0	0	0



Open/Closed Memberships

1

Powered by CU\*BASE GOLD

# More Resources

Management Analysis Dashboards 1 Menu (MNMGM)	
<b>5300 Call Report Ratios</b> [Icon]	Analyze 5300 Call Report ratios for the period entered. (Exports on second screen.)
<b>All Accounts Analysis</b> [Icon]	Analyze your account data in over 35 ways and the members who own them. (Exports available on all of the Analysis screens.)
<b>All Memberships Analysis</b> [Icon]	Analyze your memberships in over 50 different ways to use as a springboard to evaluate credit union policy. (Exports available on all of the Analysis screens.)
<b>ATM Network/Terminal Activity</b> [Icon]	View the activity of your ATM terminals and networks to determine usage. (Exports available on the Network dashboard.)
<b>Check Processing Statistics</b> [Icon]	Analyze all transmission batches of checks/drafts which have been posted to member accounts.
<b>Collections Dashboard/Summary</b> [Icon]	Review a complete collections dashboard that displays your delinquency pipeline. (Also accessed via the Collections Functions menu.)
<b>Contingent Liability Analysis</b> [Icon]	Use this trending tool to expand opportunities and track loan-disbursement progress.
<b>Credit Report Data Mining</b>	Analyze your members' credit score data (by all credit scores and most recent score).
<b>Credit Score History Analysis</b> [Icon]	Use this to create a segment of members to contact based on credit score history and to analyze all members to see what percentage of scores are improving, worsening, and more. (Exports available on the Analysis screen.)
<b>EFT Portfolio Dashboard</b> [Icon]	Analyze your credit card data for active and inactive credit cards. Then drill down further to see trends for selected members. (Exports are on the entry screen. Exports are also available on the EFT Transaction Analysis and Unused Cards Analysis, both accessed from the entry screen.)
<b>Fee Income/Waiver Analysis</b> [Icon]	Analyze your month-to-month member service fee income and frequency of your opportunities to earn. (Currently found on the Management Processing/Active Beta Tests menu.)
<b>Fee Refunds by Employee</b>	Review and evaluate which employees are waiving the most fees and for whom they're performing the waivers. (Accessed via the "Waiver History by Emp" button on the Fee/Income Waiver analysis - see above. Export button available.)
<b>G/L Average Daily Balance Calculator</b> [Icon]	Calculate the average daily balance for your Member Trial Balance G/L accounts. (Use "Loan/Share Trial Bal. Review" from "ADB Calc.[9].")

Check out our companion documents. The first introduces the PDF Export feature. The CU\*BASE Leadership Dashboards flyer covers all CU\*BASE dashboards and indicates which ones offer the PDF export feature.

These are available on the Reference Page under D and P.

<http://www.cuanswers.com/resources/doc/cubase-reference/>

