

Household & Member Statistics

CU*BASE Relationship Management Tools

INTRODUCTION

Statistics on member households are one of the clearest examples of how Relationship Management can give insight into a credit union's opportunities. **CU*BASE Household Statistics** are divided into two classes for two very different types of analysis: *Interactive Statistics* and *Static Analysis*.

Total	Description	Head	Spouse	Ind	2	Other
2	Residents					
1	Addresses					
10	Credit union product analysis	Shares	211	Loans		0
3	Real estate analysis	Liability	143,302	Asset		120,000
	Financial summary	Income	90,000	Expenses		52,332
	Miscellaneous credit union services					
	Tiered service score analysis	NVR minutes	0	Online banking		16
	Self service product analysis	High	285	Low	235	Average
	Credit score analysis	High		Low		Average
	Products per member	High	5	Low	4	Average
	Services per member	High	4	Low	4	Average

⇒ *Interactive* statistics are designed to work with individual members or households one-on-one in an interview setting or fact-finding search about a specific household. (See Page 3 for more details.)

⇒ *Static Analysis* statistics are designed to give an aggregate overview of *all* credit union member households. These stats are key to developing marketing programs, making strategic management decisions, and quickly identifying groups of households or members to be further analyzed. (See Page 12 for more details.)

Simply link two, three, four or more credit union members, potential members, or even unrelated non-members and instantly you have valuable inquiry information. Review the following pages. Then get started, because a picture like this truly is worth a thousand words.

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For an updated copy of this booklet, check out the Reference Materials page of our website:
http://www.cuanswers.com/client_reference.php
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VIEWING HOUSEHOLD OR MEMBER STATISTICS

(FOR INDIVIDUAL HOUSEHOLDS OR MEMBERSHIPS)

This section describes viewing statistical information on *individual* households in the database, or individual *members* within a household. This information is interactive and will be updated immediately whenever a change is made to an individual member's household information.

For information on analyzing these same statistics for all households in your credit union's database, see Page 12.

Household Member List

Use the **View Statistics...** button (F12) to see statistics combined for the entire household. Select one of the members in the list and use **Member Stats** to see the same statistical information, one member at a time.

Type	Name	Relationship	CU Member	SSN/TIN	Score
I	CHRISTOPHER		4	***-**-****	235
I	EDITH		4	***-**-****	285

Buttons: Change, Delete, Move to Other HH, Member Stats, View Statistics for Combined Household

This screen can be accessed via **Tool #394 Household Database Maintenance/Stats**, or while working in loan application processing, using Action Code "Update Household Database" (HH).

This screen displays all the members that are currently enrolled in a household. From this screen you may enroll a new member into the household, delete a current member, or modify the database information on a specific member.

- NOTE: A maximum of 99 members can be enrolled in a household.

STATISTICS FOR COMBINED HOUSEHOLD

Total	Description					
2	Residents	Head	Spouse	Ind	2	Other
1	Addresses					
10	Credit union product analysis	Shares	211	Loans		0
3	Real estate analysis	Liability	143,302	Asset		120,000
	Financial summary	Income	98,000	Expenses		52,332
	Miscellaneous credit union services					
	Tiered service score analysis	IVR minutes	0	Online banking		16
	Self service product analysis	High	285	Low	235	Average
	Credit score analysis	High		Low		Average
	Products per member	High	5	Low	4	Average
	Services per member	High	4	Low	4	Average

This screen will appear when you click **View Statistics for Combined Household** or **Statistics (F12)** on the Household Members screen (shown on Page 3).

This screen is the first of several that provides detailed statistics about the members of an entire household. This information can provide valuable information to aid in the marketing of new credit union products and services, and to analyze the behavior patterns of certain types of memberships.

Statistics come directly from live household data, and therefore will change as the household database is updated via loan applications, etc. Exceptions to this rule are the total minutes/month for CU*TALK and logons for **It's Me 247**, which are pulled from usage statistics for the previous month's activity, and Tiered Service Scores and the Products/Services Per Member figures, which are calculated at the beginning of each month based on the member's activity over the previous month.

To see any of the individual inquiry screens, click the lookup in front of the desired item:

Option	Description
Residents	Click the lookup to display a list of Household members and their relationship to the entire Household. <i>(This simply returns to the previous screen shown on Page 3. To return here after viewing the list of Household members, use "Statistics" (F12) or the "View Statistics..." button again.)</i> NOTE: Although the Total column shows the total number of residents in this household, note that this total does not include residents marked "O" for

<i>Option</i>	<i>Description</i>
	Other. This designation was primarily designed to be used for <i>organizational</i> memberships that are part of the household, not actual people.
Addresses	<p>Click the lookup to review mailing information, correctness of the database, and to get a picture of how the family is spread out: all in one house, a child away at college, split home with children living with a divorced spouse, etc. See Page 7 for details.</p> <p>Notice that the total number of addresses represented by the household is displayed in the <i>Total</i> column.</p>
CU product analysis	<p>Click the lookup to view an analysis showing account balances, number of accounts, and average balance for all of the household members' credit union products. See Page 7 for details.</p> <p>The <i>Shares</i> and <i>Loans</i> figures shown here are totals of all credit union share and certificate accounts and loan accounts held by all household members.</p>
Real estate analysis	<p>Click the lookup to view asset and loan information related to mortgage and real estate holdings, designed to provide the ultimate in home equity lending databases. See Page 8 for details.</p> <p>The <i>Liability</i> and <i>Asset</i> figures shown here are taken from the household database (Real Estate Loans section) for all household members.</p>
Financial summary	<p>Click the lookup to view a combined summary showing the household income and offsetting expense. See Page 8 for details.</p> <p>The <i>Income</i> and <i>Expenses</i> figures shown here are taken from the household database (Income, Real Estate Loans, Loans/LOCs, and Credit Cards/Debts sections) for all household members.</p>
Misc. CU services	Click the lookup to see the Household's participation with other credit union services, such as ATM, overdraft protection, credit and debit card services, club membership, etc. See Page 9 for details.
Self-service products	<p>Click the lookup to see the number of minutes were used for CU*TALK Audio Response and logons for It's Me 247 Online Banking products by this household. See Page 9 for details.</p> <p>The totals shown here are minutes per month used by all household members.</p>
Tiered service scores	<p>Click the lookup to see a list of last month's Tiered Service Scores for all household members. See Page 9 for details.</p> <p>The <i>Household Average</i> figures shown here are averages calculated for <u>all</u> household members that are also members of the credit union, even if they scored 0 points for the previous month.</p>
Credit scores analysis	<p>Click the lookup to see a list of credit scores and paper grades for all members of the household (where a credit report has been pulled). See Page 10 for details.</p> <p>The <i>Household Average</i> figures shown here are</p>

<i>Option</i>	<i>Description</i>
	<p>calculated for all household members <u>that had a credit report on file</u>. (This system looks at the CRBSUM file for the most recent credit report on file. It does not pull from a credit score manually entered on the Open End Loan Contract screen.)</p>
Products per member	<p>Click the lookup to see a breakdown of Products Per Member for everyone in this household. These are calculated each month as part of Tiered Service scoring according to your credit union's defined calculation parameters (this configuration is part of Tool #853 Tiered Service Levels Program Config. See Page 10 for details.</p> <p>The <i>High</i>, <i>Low</i> and <i>Average</i> figures shown here are calculated using <u>all</u> members of the household who are also members of the credit union.</p>
Services per member	<p>Click the lookup to see a breakdown of Services Per Member for everyone in this household. These are calculated each month as part of Tiered Service scoring according to your credit union's defined calculation parameters (this configuration is part of Tool #853 Tiered Service Levels Program Config.. See Page 10 for details.</p> <p>The <i>High</i>, <i>Low</i> and <i>Average</i> figures shown here are calculated using <u>all</u> members of the household who are also members of the credit union.</p>

Addresses

Session 0 CU*BASE GOLD Edition -

Household number 23760 Spouse
Total members 1 Individual
Head 1 Other

Member Name	Street Address	City	State	ZIP
, TIFFANY	5033		WI	407

WA (2160)

This screen shows all of the addresses represented by the members of this Household. This inquiry lets you distinguish between people who live in the same physical house versus those who are considered part of the household but actually live at a different address (such as a child away at college).

NOTE: In order to be considered the same address, CU*BASE looks to see if the Address1, Address2, City, State, Zip and Zip+4 fields are exactly the same. Any variations (even one character!) will result in the address being counted more than once.

Credit Union Product Analysis

Session 0 CU*BASE GOLD Edition -

File Edit Tools Help

Credit Union Product Analysis Household 6542

Household number 6542 Spouse
Total members 2 Individual 2
Head Other

Loan/share ratio 0.00 % 0.000 %
Net effective rate 0.00 %

Summary

Account Type	Total Balance	# Accounts	Average Balance	Effective Rate
Shares	50	8	6	0.06
Checking	161	2	80	0.00
CD-Deposits				0.00
Tax-Deposits				0.00
NET SAVINGS	211	10	21	0.01
Loans				0.00

WA (2160) 800913

This screen compiles account balance information for all of the *credit union accounts* held by all members of this Household.

In addition to balance and rate information, the system will calculate this household's individual Loan to Share ratio (total loans ÷ total savings). In essence, this screen shows a "trial balance" for the household as it relates to participation in the credit union.

The *Average Balance* is calculated as follows:

$$\text{Total Balance} \div \text{\# of Accounts}$$

The *Effective Rate* column shows the effective rate being paid *to* the member (for share-type accounts) or *by* the member (for loan accounts), calculated as follows:

$$\text{Acct \#1 Bal} \div \text{Total Bal of HH Accts} \times \text{Rate} = \text{Eff. Rate \#1}$$

$$\text{Acct \#2 Bal} \div \text{Total Bal of HH Accts} \times \text{Rate} = \text{Eff. Rate \#2}$$

$$\text{Acct \#3 Bal} \div \text{Total Bal of HH Accts} \times \text{Rate} = \text{Eff. Rate \#3}$$

$$\text{Total} = \text{Net Effective Rate}$$

HINT: Click the lookup to see the individual account balances used to calculate these totals. (The screen shown on the following page will appear.)

Credit Union Product Analysis: Detail

Session 1 CU*BASE GOLD Edition - Account Balance Detail

Household number 7375 Spouse
Total members 2 Individual 2
Head Other

Account #	Member Name	Account Type	Balance	Effective Rate
000 STEVEN		PRIMARY SAVR		5%
020 STEVEN		OPEN SHARE A	1,245	5%
021 STEVEN		OPEN SHARE A	290	5%
Total balances			1,535	5%

WA (2170)

(Appears after clicking the lookup button on a product type on the CU Product Analysis screen.)

This screen shows details about the product type selected on the CU Product Analysis screen, including individual account balances and rates. This analysis is helpful for determining which members of the household are the strongest participants in the credit union.

Real Estate Analysis

Session 0 CU*BASE GOLD Edition - Mortgage/Real Estate Analysis Household 6542

Total members 2 Head Spouse Individual 2 Other

Asset Code	Real Estate Description	Market Value	Present Balance	Loan-to-Value Ratio	Account #
HOME1	PRINCIPAL REST	120,000	0	0.000%	
RE-01		0	71,651	0.000%	
RE-01		0	71,651	0.000%	
		120,000	143,302	119.418%	

WA (2172) 803913

This screen provides an analysis of this household's mortgage and other real estate assets and liabilities. This information is taken from the household database and includes any assets with codes HOME, RE-02 and RE-03 and corresponding loans MORT1, MORT2, and MORT3.

In addition to providing information about the mortgage borrowing habits of your members, it is an ideal tool for the marketing of Home Equity products.

Financial Summary

Session 0 CU*BASE GOLD Edition - Financial Summary Household 6542

Total members 2 Head Spouse Individual 2 Other

Net Worth		Credit		Debt	
Total assets	120,000	Total credit limit	106,800	Secured	143,302
Total debts	290,255	Outstanding	69,315	Unsecured	146,953
Net worth	170,255	Available	37,485	Total debt	290,255

Income/Expense	Annually	Quarterly	Monthly	Weekly
Gross	99,000	24,500	8,166	1,884
Mortgage expense	17,784	4,446	1,482	342
Secured expense	0	0	0	0
Unsecured expense	34,548	8,637	2,879	664
Total expense	52,332	13,083	4,361	1,006

Expense/Income	Score	Class A	Class B	Class C
Total expense/Total income	53.40% C	0 to 0.10	0.10 to 0.35	0.35 to 999.999
Unsecured debt/Total income	149.95% C	0 to 0.10	0.10 to 0.20	0.20 to 999.999
Mortgage expense/Total income	18.14% C	0 to 0.00	0.00 to 0.00	0.00 to 999.999
Total debts/Total income	296.17% C	0 to 1.00	1.00 to 3.00	3.00 to 999.999
Total credit limit/Total income	106.97% C	0 to 1.00	1.00 to 5.00	5.00 to 999.999

WA (2171) 803913

This screen provides the same financial summary as that which is shown when entering household data for an individual, except that this summary includes all members of the household combined.

Miscellaneous Credit Union Services

Session 0 CU*BASE GOLD Edition -

File Edit Tools Help

Miscellaneous Credit Union Services

Household # 6542
Total members 2 Head Spouse Individual 2 Other

Member Name	Account #	IRA	AFT	PIR	FRZ	DLG	ACH	ODP	CLB	ATM	DBT	CRT	LN	SV
CHRISTOPHER	4 000	-	-	-	V	-	-	-	V	-	V	-	-	-
CHRISTOPHER	4 020	-	-	-	-	-	-	-	-	V	-	-	-	-
CHRISTOPHER	4 021	-	-	-	-	-	-	-	-	-	-	-	-	-
CHRISTOPHER	4 030	-	-	-	-	-	-	-	-	-	-	-	-	-
CHRISTOPHER	4 053	-	-	-	-	-	V	V	-	V	-	-	-	-
EDITH	4 060	-	-	-	-	-	-	-	-	-	-	-	-	-
EDITH	4 020	-	-	-	-	-	-	-	-	-	-	-	-	-
EDITH	4 030	-	-	-	-	-	-	-	-	-	-	-	-	-
EDITH	4 040	-	-	-	-	-	-	-	-	-	-	-	-	-
EDITH	4 053	-	-	-	-	-	V	V	-	V	-	-	-	-

WA (2173) 80913

This screen gives a recap of all credit union products and services that are used by members of this household, including direct deposit services, Club membership, and OTB products such as ATM and Debit cards, credit cards, and OTB loan and savings accounts.

Self Service Products

Session 0 CU*BASE GOLD Edition -

File Edit Tools Help

Self Service Activity Analysis

Household # 6542
Total members 2 Head Spouse Individual 2 Other

Member Name	CU Member	SSN/TIN	3 Month Average	IVR Mins	Online Logons
CHRISTOPHER	4	***-**-****	0	0	8
EDITH	4	***-**-****	0	0	7

Self-service activity average 0 7

WA (2175) 80913

This screen shows the total audio response and online banking minutes used during the previous for each household member.

The average is calculated using all household members that are also credit union members, regardless of whether or not they used any minutes in the previous month.

Tiered Service Scores

Session 0 CU*BASE GOLD Edition -

File Edit Tools Help

Tiered Service Score Analysis

Household # 6542
Total members 2 Head Spouse Individual 2 Other

Member Name	CU Member	SSN/TIN	Last Tiered Service Score
CHRISTOPHER	4	***-**-****	235
EDITH	4	***-**-****	295

Household average tiered service score (CU members only) 260

WA (2174) 80913

This screen shows the Tiered Service Levels scores that were awarded to each household member (that is also a credit union member) the last time scores were calculated (at the beginning of the month).

Remember that Tiered Service scores always reflect a member's participation in the credit union for the *previous* calendar month.

The average is calculated using all household members that are also credit union members, even if their last score was 0.

Credit Scores

[illegible]

This screen shows a recap of any credit score and paper grade data on file for any members of this household (both credit union members and non-members). This data is taken from the most recent credit report pulled for the individual. The date shown is the date on which the credit report was pulled.

The average shown here is calculated using only the people in the household where a credit score actually exists.

NOTE: This system looks at the CRBSUM file for the most recent credit report on file. It does not pull from a credit score manually entered on the Open End Loan Contract screen.

Products and Services Per Member

[illegible]

This screen shows the calculated Products Per Member (PPM) and Services Per Member (SPM) counts for each member of the household that is also a credit union member.

These are calculated each month as part of Tiered Service scoring according to your credit union's defined calculation parameters (this configuration is part of **Tool #853 Tiered Service Levels Program Config.**)

The averages are calculated using all household members that are also credit union members.

STATISTICS FOR AN INDIVIDUAL MEMBER

Session 1 CU*BASE GOLD Edition -

File Edit Tools Help

Member Analysis

Member #

Total	Description				
6	Credit union product analysis	Shares	1,933	Loans	16,517
1	Real estate analysis	Liability	132,529	Asset	0
	Financial summary	Income	40,000	Expenses	27,660
	Miscellaneous credit union services				
	Tiered service score	Last	415		
	Self-service products				
	IVR minutes used previous month		0		
	Online banking logons used previous month		2		
	Credit score analysis	Risk score	725	Paper grade	5
	Products per member		4		
	Services per member		4		

WA (2177) 8/21/13

This screen will appear when you select an individual household member and use “Member Stats” on the “Household Members” screen (shown on Page 3).

This screen shows the same statistical analysis as the Household Statistics feature described above (starting on Page 4), except that data is for just a single member (and no averages are calculated, of course). This is a handy way to see a specific member’s participation in things like Tiered Services or self-service products at a glance.

Refer to the previous pages for samples of the detail screens that will be displayed for each of these items.

HOUSEHOLD & MEMBER STATISTICAL REPORTS

(FOR COMBINED HOUSEHOLDS OR AGGREGATE MEMBERSHIPS)

The previous pages describe viewing statistical information on individual households. The logical next step is to gather that same data for all households, and analyze the “global” patterns and trends for the entire credit union membership.

Because interactive statistics already exist for individual households or individual members, as outlined on the previous pages, the global statistics are simply a static compilation of totals for each household, or all memberships. These compilation files are created during month-end processing and stored with your credit union’s monthly files, so that the reports can be pulled for any previous month-end. (Current month statistics will not be available until after month-end.)

Household Statistics Rpt - by Household (Tool #395)

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

File Edit Tools Help

Household Statistics Report

Report Options		Response	
Date of file to process	Jul 2013 [MMYY]		
Show report broken down by	Residents		

☒ Job queue
 Copies 1
 Printer P1

Tier	From	to	Optional
Tier 1	1	1	Optional
Tier 2	2	2	Optional
Tier 3			Optional
Tier 4			Optional
Tier 5			Optional

☒ Create files with member accounts from each tier (HHTIER1, HHTIER2, etc)

i Define tier ranges by # of residents, # of addresses, total savings, etc., based on selected report type.
 Set ranges using whole number amounts; no decimals. For Net Effective Rate, report only: 550 = 5.50%

FR (715) 8/20/13

BE SURE to check "Create files with member accounts..." checkbox. This is necessary to create a series of database files containing the account numbers and household numbers of the members represented by each tier. These files are needed to generate data for the report.

Household Statistics Rpt - by Member (Tool #396)

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

File Edit Tools Help

Membership Statistics Report

Report Options		Response	
Date of file to process	Apr 2004 [MMYY]		
Show report broken down by	Savings		

☒ Job queue
 Copies 1
 Printer

Tier	From	to	Optional
Tier 1		100	Optional
Tier 2	101	10,000	Optional
Tier 3	10,001	25,000	Optional
Tier 4	25,001	49,999	Optional
Tier 5	50,000	99,999,999	Optional

☒ Create files with member accounts from each tier (MSTIER1, MSTIER2, etc)

i Define tier ranges by # of residents, # of addresses, total savings, etc., based on selected report type.
 Set ranges using whole number amounts; no decimals. For Net Effective Rate, report only: 550 = 5.50%

FR (715) 8/20/13

Both screens are similar, letting you choose from one of several different report formats, each focusing on a different category of statistics. See the report samples starting on Pages 21 and 28.

Addresses (A) - (Available in the "Household Statistics" report only.) This format lets you see statistics based on the number of unique addresses

represented by a household. Because a household represents a *banking unit* more than just an address, use this report to see how many households you have where there are extended family relationships (children at college, children with divorced spouse, separated couples), or where businesses are combined with individual members in a single household.

Real Estate Assets (E)- This format lets you analyze households or memberships based on the total real estate asset value recorded in the household database. The best use for this information would be comparing the asset value to the household (or member) debt for a home equity program.

Keep in mind that because this data is generally only updated as part of a loan application, and not all loan applications require real estate information, the number of households where this data exists and is up-to-date will be limited.

Household Income (I)- Use this format to analyze households or memberships based on the total income recorded in the household database. This information can be used to correlate share and loan balances to household (or member) income, or for promoting products based on household (or member) income.

Again, keep in mind that because this data is generally only updated as part of a loan application, the number of households where this data exists and is up-to-date may be limited.

Loans (L) - On the “Household Statistics” report, this format lets you analyze households based on the total loan (including open credit) balances for all members of the household. Because identifying aggregate loan members is important, this report lets you see how aggregate loans are spread through households, analyzing multiple memberships at a time. On the “Member Statistics” version, this format gives a summary of loan balances across all memberships, not grouped by household.

Net Effective Rate (N) - This format lets you analyze how household funds are invested by the credit union through savings and loans, in comparison to the cost of savings funds and the returns on loans/investments. Use this report to analyze both net savers and net borrowers against base cost of funds and rates of return. Credit union management at its most basic means investing funds received from members for a return, either through external investments or lending to the same member or other members. This report lets you know how you are doing.

IMPORTANT: See Pages 17 and 18 for important details on setting up this report format.

Residents (R)- (Available in the “Household Statistics” report only.) This format lets see statistics based on the number of residents in a household. Use this format if you are looking for simple census statistics on your households, such as how many single-member vs. multiple-member households, etc. (Remember that household members

designated “O” for Other will not be included in the total number of residents, as this is generally used for organizational memberships.)

Savings (S) - On the “Household Statistics” report, this format lets you analyze households based on the total savings (share, tax and certificate) balances for all members of the household. Because identifying aggregate savings members is important, this report lets you see how aggregate savings are spread through households, analyzing multiple memberships at a time. On the “Member Statistics” version, this format gives a summary of savings balances across all memberships, not grouped by household.

Field Descriptions

<i>Field Name</i>	<i>Description</i>
Month/Year of file to process	Enter the month and year for which data should be shown. Current month statistics are not available until after month-end.
Show report broken down by	<p>Choose one of the following to select the report format. The format selected also determines what type of data should be entered into the Tier Ranges fields described below. (Remember that the Residents and Addresses formats will not appear on the Membership Statistics Report.)</p> <p># of Addresses (A) (see Page 21) Real Estate Assets (E) (see Pages 22 & 28) HH Income Amount (I) (see Pages 23 & 29) Loan Amount (L) (see Pages 24 & 30) Net Eff. Rate (N) (see Pages 25 & 31) # of Residents (R) (see Page 26) Savings Amount (S) (see Pages 27 & 32)</p>
Define tier ranges by...	<p>These optional fields can be used to break down the data using up to five groupings, or tiers. The report will show statistical information broken down by the designated tiers. The data that should be entered into these fields will depend on the report format you selected above.</p> <p>For example, if the “Resident” format was selected, use these tiers to define the number of residents for each tier group. Tier 1 could represent households with 1 or 2 residents, Tier 2 could be for households with 3 or 4 residents, and Tier 3 could represent households with 5 or more total residents. If the “Savings” format is selected, use the fields to enter balance ranges (in whole dollars), such as 1 to 1000, 1001 to 5000, and so on. If no ranges are specified, all households or members will be listed in a single column on the printed report.</p> <p>IMPORTANT: With the exception of the “Net Effective Rate” format, these fields should contain whole amounts only; no decimals. For the “Net Effective Rate” format, the fields assume 2 decimal positions (i.e., “550” is the same as 5.50%).</p>
Create files with member accounts from each tier	This option lets you generate a file that contains the account base and household number of all members that fall within each tier on the printed report. Because of the way data on this report is gathered, a comparable file cannot be generated via the CU*BASE Report Builder (Query), so this

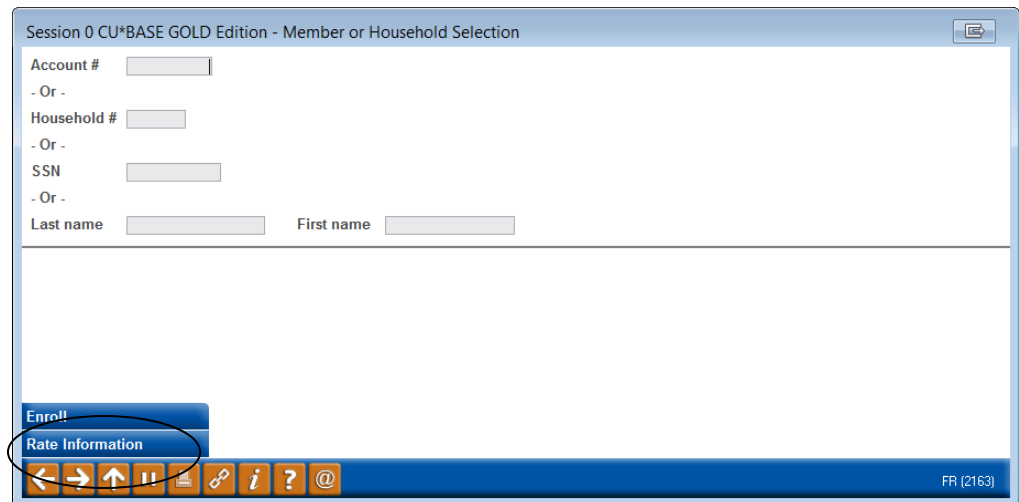
<i>Field Name</i>	<i>Description</i>
	<p>feature makes it possible to use this data as a way to perform database cleanup or to target members for marketing campaigns or other reasons.</p> <p>For example, on this report a tier might be set up to show how many households have four or more different addresses represented in the same household. Your printed report shows there are 50 accounts within this tier. You want to review a list of this batch of 50 people to try and clean up the household database. You would check this flag to automatically create files with account and household numbers for each tier.</p> <p>File names are HHTIER1 for tier 1, HHTIER2 for tier 2, etc. All files are stored in your credit union's QUERYxx library. You then use CU*BASE Report Builder as usual to design custom reports or inquiries using those files. You could even link them to MASTER to include additional information such as member name and address.</p>

SETTING UP “NET EFFECTIVE RATE” PARAMETERS

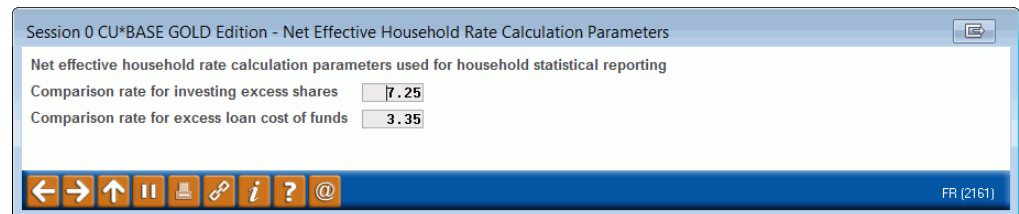
The *Net Effective Rate* of any household or membership is based on understanding the investment of deposited funds (net savers) or the income potential of loans (net borrowers). In most cases, a household or individual member will have both savings and loan products, but not in the same proportion. Where the excesses occur (savings or loans), we must compare the excesses to either a cost of funds rate (for loans) or the investment opportunity rate (for savings).

Therefore, to use the Net Effective Rate analysis report, you must configure a *Comparison Rate for Investing Excess Shares* (the investment opportunity rate), and a *Comparison Rate for Excess Loan Cost of Funds*.

Household Database Maintenance/Stats (Tool #394)



Use **Rate Info** (F14) to display the following window and enter the comparison rates to be used in the Net Effective Rate report (see the sample shown on Page 25).



This feature does not try to match assets and liabilities like in an ALM Gap Analysis, but is based on a generic or *average* set of parameters.

CU*BASE will first compare the household or membership savings to loans and calculate the spread on the invested funds. Next, the excess funds (savings or loans) will be compared to the configured comparison rate. Based on the total funds, CU*BASE will then calculate a weighted rate for the entire household or membership. Details on this calculation are shown on the following page:

HOW NET EFFECTIVE RATE IS CALCULATED

The net effective rate calculation computes the return on a household's (or member's) activity with the credit union. It is based on each household (or member) being either a *net borrower* or a *net saver* and then matches the household's (or member's) savings/loan balance and calculates the spread.

The example below is for the household version of the statistical report. The same formula is used for the member version, except that households are not summarized for a total savings and loan balance per household.

Terminology

Cost of Funds	Weighted Effective Rate (dividends directly paid to the member based on his savings balances)
Spread	Earning Rate minus the Cost of Funds
Comparison Rate	Credit union-configured parameter used in Household Statistical Reports (see <i>previous page</i>)

Calculations use Average Balance (as of month-end) for savings accounts, and the Current Balance (as of month-end) on loan accounts.

Example Household #1 (Net Borrower)

- ⇒ Total Savings \$3,092 with effective cost of funds (weighed effective rate) of 1.59%
- ⇒ Total Loans \$17,795 with effective earning rate of 8.00%
- ⇒ Comparison Rate for Investing Excess Shares (CU parameter) = 9.15%
- ⇒ Comparison Rate for Excess Loan Cost of Funds (CU parameter) = 3.00%

Calculation Steps

1. Calculate whether HH is net borrower or net saver (Net Borrower = when loan balances exceed savings balances; Net Saver = when savings balances exceed loan balances)
2. If Net Borrower, calculate total HH balance equal to loan balance (HH#1 = \$17,795)
 - a) Calculate interest spread on HH savings vs. HH loans based on savings balance ("Household Direct Funding of Loans")
 - 1) balance used is equal to savings balance (HH#1 \$3,092)
 - 2) calculate spread for HH savings balance (HH#1 = 8.00% - 1.59% = 6.41%)
 - b) Calculate interest spread on HH excess loan balances ("General CU Funding of Household Loans")
 - 1) Balance used is equal to diff between loan and savings (HH#1 = \$17,795 - \$3,092 = \$14,703)
 - 2) Calculate spread for HH excess loan balance by comparing to "Comparison Rate for Excess Loan Cost of Funds" configured by CU (HH#1 = 8.00% - 3.00% = 5.00%)

WHAT DO WE KNOW AT THIS POINT? That the CU is making 6.41% on \$3,092 when using the household's savings to fund the household's loans. The CU is making 5% on \$14,703 when using general CU funds to fund the member's excess loan balance.

- c) Calculate the net effective household rate for a) and b) above, using weighted average formula

HH#1 a) $\$3,092 \div \$17,795 = \text{weighted balance}$

Weighted balance \times spread (6.41%) = effective rate part 1 (0.011)

HH#2 b) $\$14,703 \div \$17,795 = \text{weighted balance}$

Weighted balance \times spread (5.00%) = effective rate part 2 (0.041)

$0.011 + 0.041 = 0.052$; therefore **5.2% is the effective spread for Household #1**

WHAT DO WE KNOW NOW? In general, the CU has an effective spread on household funds equal to 9.15% minus 3.00% cost of funds. This means, for household funds invested, the CU generally earns 6.15%. Based on the Household #1 example above, the household is less profitable than the average because this household yields only 5.2% as of month end.

Example Household #2 (Net Saver)

- \Rightarrow Total Savings \$4,000 with effective cost of funds (weighed effective rate) of 2.25%
- \Rightarrow Total Loans \$500 with effective earning rate of 10.25%
- \Rightarrow Comparison Rate for Investing Excess Shares (CU parameter) = 9.15%
- \Rightarrow Comparison Rate for Excess Loan Cost of Funds (CU parameter) = 3.00%

Calculation Steps

1. Calculate whether HH is net borrower or net saver (Net Borrower = when loan balances exceed savings balances; Net Saver = when savings balances exceed loan balances)
2. If Net Saver, calculate total HH balance equal to savings balance (HH#2 = \$4,000)
 - a) Calculate interest spread on HH loans vs. HH savings based on loan balance ("Household Direct Funding of Loans")
 - 1) Balance used is equal to loan balance (HH#2 \$500)
 - 2) Calculate spread for HH loan balance (HH#2 = $10.25\% - 2.25\% = 8.00\%$)
 - b) Calculate interest spread on HH excess savings balances ("General CU Investing of Excess Household Savings")
 - 1) Balance used is equal to difference between loan and savings (HH#2 = $\$4,000 - \$500 = \$3,500$)
 - 2) Calculate spread for HH excess savings balance by comparing to "Comparison Rate for Investing Excess Shares" configured by CU (HH#2 = $9.15\% - 2.25\% = 6.90\%$)

WHAT DO WE KNOW AT THIS POINT? That the CU is making 8.00% on \$500 when using the household's savings to fund the household's loans. The CU is making 6.90% on \$3,500 when investing the excess savings to fund general investments (loans for other members).

- c) Calculate the net effective household rate for a) and b) above, using weighted average formula:

HH#2 a) $\$500 \div \$4,000 = \text{weighted balance } (0.13)$
 Weighted balance \times spread (8.00%) = effective rate part 1 (0.01)

HH#2 b) $\$3,500 \div \$4,000 = \text{weighted balance } (0.875)$
 Weighted balance \times spread (6.90%) = effective rate part 2 (0.06)

$0.01 + 0.06 = 0.07$; therefore **7.0% is the effective spread for Household #2**

WHAT DO WE KNOW NOW? In general, the CU has an effective spread on household funds equal to 9.15% minus 3.00% cost of funds. This means, for household funds invested, the CU generally earns 6.15%. Based on the Household #2 example above, the household is more profitable than the average because this household yields 7.00% as of month end.

The Point

Credit unions must subtract all their expenses from the net spread between dollars invested and the cost of attracting those dollars. Therefore, as downward pressure on loan rates is matched with upward pressure to pay good dividend rates, the actual spread narrows. Managing this spread can be the difference between a credit union being profitable or not being at all.

By measuring the spread based on each member relationship, the credit union can look for situations where certain activities by a member are more or less profitable when compared to other members. Once these activities are identified, the credit union can market to and encourage profitable activities.

If Household #1 only earns 5.2% and averages for the year \$17,795 loan balances and continues with the same savings balance and mix, the credit union will have gross earnings on the household of \$925 for the year. It must pay all of its expenses to service this member using that \$925.

If Household #2 was to continue like this for a full year, the credit union would gross \$280 ($\$4,000 \times 7\%$). The issue here is that the credit union is concerned both about the percentage spread on member funds investment as well as the balances.

REPORT SAMPLES: HOUSEHOLD STATISTICS

The following are samples of each of the seven different report formats, showing a variety of tier range selections. See Page 28 for the "Member Statistics" version of the report.

Notice that only although up to 5 tier ranges can be displayed, the report will only show columns for the tiers actually specified on the report screen.

Sample "Address Breakdown"

4/05/04 14:21:51	CU*BASE TEST CREDIT UNION Household Statistical Report As of 2/04			LHHSTAT	Page 1 User DAWN
ADDRESS BREAKDOWN	- - - - - N U M B E R O F A D D R E S S E S P E R H O U S E H O L D - - - - -				
	Tier 1	Tier 2	Tier 3		
	From 1	From 2	From 3	5	
	To 1	To 4	To 99		
No. of Households	12,843	2,802		5	
Total No. of Residents	14,919	6,596		38	
Total No. of "Head"	2,834	667		0	
Total No. of "Spouse"	828	1,849		4	
Total No. of "Individual"	11,257	4,077		34	
Total No. of "Other"	157	201		0	
Total No. of Addresses	12,843	5,829		28	
Total No. of CU Share Accts	13,891	5,043		39	
Total Balance Share Accts	\$11,586,362	\$4,550,477		\$18,699	
Average Balance Share Accts	\$834	\$902		\$479	
Total No. of CU Checking Accts	5,150	2,606		19	
Total Balance Checking Accts	\$23,092,258	\$7,012,322		\$16,607	
Average Balance Checking Accts	\$4,483	\$2,690		\$874	
Total No. of CU Certificate Accts	2,142	448		2	
Total Balance Certificate Accts	\$19,826,342	\$3,352,840		\$2,142	
Average Balance Cert. Accts	\$9,255	\$7,484		\$1,071	
Total No. of CU Tax/Escrow Accts	1	1		0	
Total Balance Tax/Escrow Accts	\$470	\$628		\$0	
Average Balance Tax/Escrow Accts	\$470	\$628		\$0	
Total No. of All Savings Accts	20,064	7,883		60	
Total Balance All Savings Accts	\$54,517,278	\$14,920,447		\$37,448	
Average Balance All Sav. Accts	\$2,717	\$1,892		\$624	
Total No. of CU Loan Accts	4,521	2,379		5	
Total Balance CU Loan Accts	\$43,911,904	\$24,640,248		\$19,259	
Average Balance CU Loan Accts	\$9,712	\$10,357		\$3,851	
Av. Net Effective Household Rate	5.56%	5.88%		6.52%	
Total Real Estate Liability	\$0	\$0		\$0	
Total Real Estate Asset	\$0	\$0		\$0	
Total Household Income	\$129,392,134	\$92,929,871		\$250,139	
Total Household Expense	\$3,733,524	\$9,252,072		\$75,264	

Sample "Real Estate Assets Breakdown"

6/01/00 17:10:50	CU*BASE TEST CREDIT UNION Household Statistical Report As of 5/00				LHHSTAT	Page 1 User DAWNM
REAL ESTATE ASSETS BREAKDOWN	- - - T O T A L	R E A L E S T A T E	A S S E T S	P E R H O U S E H O L D - - -		
	Tier 1	Tier 2	Tier 3	Tier 4	Tier 5	
	From 1 To 50000	From 50001 To 100000	From 100001 To 250000	From 250001 To 500000	From 500001 To 9999999999	
No. of Households	7	17	8	2	2	
Total No. of Residents	8	25	15	6	4	
Total No. of "Head"	0	1	1	0	0	
Total No. of "Spouse"	0	0	0	0	0	
Total No. of "Individual"	8	24	14	6	4	
Total No. of "Other"	0	0	0	0	0	
Total No. of Addresses	7	17	8	2	3	
Total No. of CU Share Accts	13	38	20	6	5	
Total Balance Share Accts	\$24,816	\$47,067	\$269,383	\$8,199	\$550,350	
Average Balance Share Accts	\$1,908	\$1,238	\$13,469	\$1,366	\$110,070	
Total No. of CU Checking Accts	5	18	12	4	3	
Total Balance Checking Accts	\$2,435	\$13,708	\$22,066	\$902	\$50,595	
Average Balance Checking Accts	\$487	\$761	\$1,838	\$225	\$16,865	
Total No. of CU Certificate Accts	2	6	3	0	0	
Total Balance Certificate Accts	\$22,591	\$70,569	\$25,089	\$0	\$0	
Average Balance Cert. Accts	\$11,295	\$11,761	\$8,363	\$0	\$0	
Total No. of CU Tax/Escrow Accts	0	1	1	0	0	
Total Balance Tax/Escrow Accts	\$0	\$0	\$0	\$0	\$0	
Average Balance Tax/Escrow Accts	\$0	\$0	\$0	\$0	\$0	
Total No. of All Savings Accts	19	60	33	10	8	
Total Balance All Savings Accts	\$49,842	\$131,384	\$316,538	\$9,101	\$600,945	
Average Balance All Sav. Accts	\$2,623	\$2,189	\$9,592	\$910	\$75,118	
Total No. of CU Loan Accts	8	21	20	6	9	
Total Balance CU Loan Accts	\$36,285	\$121,026	\$444,239	\$119,089	\$477,823	
Average Balance CU Loan Accts	\$4,535	\$5,763	\$22,211	\$19,848	\$53,091	
Av. Net Effective Household Rate	%	%	%	%	%	
Total Real Estate Liability	\$129,200	\$694,956	\$2,983,715	\$80,200	\$5,115,000	
Total Real Estate Asset	\$200,837	\$1,322,940	\$1,351,000	\$780,000	\$13,775,000	
Total Household Income	\$189,593	\$685,679	\$637,280	\$84,024	\$8,802,000	
Total Household Expense	\$1,075,632	\$186,996	\$737,304	\$25,596	\$2,501,160	

Sample "Household Income Breakdown"

4/05/04 17:04:37	CU*BASE TEST CREDIT UNION Household Statistical Report As of 2/04				LHHSTAT	Page 1 User DAWNMM
HOUSEHOLD INCOME BREAKDOWN	- - - - T O T A L H O U S E H O L D I N C O M E P E R H O U S E H O L D - - -					
	Tier 1	Tier 2	Tier 3	Tier 4	Tier 5	
	From 1 To 10000	From 10001 To 35000	From 35001 To 50000	From 50001 To 80000	From 80001 To 9999999999	
No. of Households	665	4,704	1,219	769	181	
Total No. of Residents	747	6,307	2,491	1,817	427	
Total No. of "Head"	153	645	248	174	49	
Total No. of "Spouse"	73	828	613	461	96	
Total No. of "Individual"	521	4,834	1,630	1,182	282	
Total No. of "Other"	5	98	50	58	22	
Total No. of Addresses	651	5,308	1,915	1,345	327	
Total No. of CU Share Accts	483	4,852	2,009	1,563	357	
Total Balance Share Accts	\$302,099	\$3,593,710	\$2,001,838	\$1,455,710	\$319,005	
Average Balance Share Accts	\$625	\$740	\$996	\$931	\$893	
Total No. of CU Checking Accts	204	2,542	1,123	867	214	
Total Balance Checking Accts	\$423,184	\$5,023,026	\$2,671,121	\$2,526,479	\$1,215,988	
Average Balance Checking Accts	\$2,074	\$1,976	\$2,378	\$2,914	\$5,682	
Total No. of CU Certificate Accts	42	455	151	104	33	
Total Balance Certificate Accts	\$322,477	\$3,055,404	\$1,184,238	\$536,048	\$581,368	
Average Balance Cert. Accts	\$7,678	\$6,715	\$7,842	\$5,154	\$17,617	
Total No. of CU Tax/Escrow Accts	0	2	0	0	0	
Total Balance Tax/Escrow Accts	\$0	\$1,098	\$0	\$0	\$0	
Average Balance Tax/Escrow Accts	\$0	\$549	\$0	\$0	\$0	
Total No. of All Savings Accts	696	7,460	3,206	2,471	591	
Total Balance All Savings Accts	\$1,049,295	\$11,677,058	\$5,859,900	\$4,520,762	\$2,116,368	
Average Balance All Sav. Accts	\$1,507	\$1,565	\$1,827	\$1,829	\$3,580	
Total No. of CU Loan Accts	166	2,138	982	851	168	
Total Balance CU Loan Accts	\$806,372	\$11,457,245	\$8,595,644	\$9,285,980	\$2,799,275	
Average Balance CU Loan Accts	\$4,857	\$5,358	\$8,753	\$10,911	\$16,662	
Av. Net Effective Household Rate	4.45%	4.99%	5.36%	4.86%	4.92%	
Total Real Estate Liability	\$0	\$0	\$0	\$0	\$0	
Total Real Estate Asset	\$0	\$0	\$0	\$0	\$0	
Total Household Income	\$4,338,563	\$96,671,940	\$50,630,071	\$46,966,410	\$29,608,705	
Total Household Expense	\$92,628	\$2,272,500	\$2,364,768	\$3,142,248	\$1,222,104	

Sample "Loans Breakdown"

4/05/04 17:06:05	CU*BASE TEST CREDIT UNION Household Statistical Report As of 2/04				LHHSTAT	Page 1 User DAWNMM
LOANS BREAKDOWN	- - - - - T O T A L A L L L O A N B A L A N C E S P E R H O U S E H O L D - - - - -					
	Tier 1	Tier 2	Tier 3	Tier 4	Tier 5	
	From 1	From 5001	From 25001	From 50001	From 100000	
	To 5000	To 25000	To 50000	To 100000	To 99999999999	
No. of Households	2,041	2,127	350	144	87	
Total No. of Residents	3,082	3,248	637	308	148	
Total No. of "Head"	416	1,106	142	40	46	
Total No. of "Spouse"	404	457	127	66	27	
Total No. of "Individual"	2,262	1,685	368	201	75	
Total No. of "Other"	51	42	16	10	7	
Total No. of Addresses	2,616	2,756	510	239	119	
Total No. of CU Share Accts	2,994	3,136	646	323	155	
Total Balance Share Accts	\$1,365,118	\$2,352,407	\$556,220	\$313,431	\$115,555	
Average Balance Share Accts	\$455	\$750	\$861	\$970	\$745	
Total No. of CU Checking Accts	1,327	1,241	317	175	93	
Total Balance Checking Accts	\$1,604,694	\$2,812,229	\$593,313	\$697,913	\$814,039	
Average Balance Checking Accts	\$1,209	\$2,266	\$1,871	\$3,988	\$8,753	
Total No. of CU Certificate Accts	146	176	48	24	11	
Total Balance Certificate Accts	\$794,950	\$1,121,255	\$172,627	\$371,510	\$26,285	
Average Balance Cert. Accts	\$5,444	\$6,370	\$3,596	\$15,479	\$2,389	
Total No. of CU Tax/Escrow Accts	0	0	0	2	0	
Total Balance Tax/Escrow Accts	\$0	\$0	\$0	\$1,098	\$0	
Average Balance Tax/Escrow Accts	\$0	\$0	\$0	\$549	\$0	
Total No. of All Savings Accts	3,818	4,395	995	507	256	
Total Balance All Savings Accts	\$3,768,867	\$6,286,785	\$1,322,160	\$1,383,952	\$955,879	
Average Balance All Sav. Accts	\$987	\$1,430	\$1,328	\$2,729	\$3,733	
Total No. of CU Loan Accts	2,325	2,838	648	325	170	
Total Balance CU Loan Accts	\$3,659,882	\$25,675,887	\$11,853,857	\$10,095,207	\$17,386,578	
Average Balance CU Loan Accts	\$1,574	\$9,047	\$18,292	\$31,062	\$102,273	
Av. Net Effective Household Rate	3.97%	2.48%	2.11%	1.85%	1.34%	
Total Real Estate Liability	\$0	\$0	\$0	\$0	\$0	
Total Real Estate Asset	\$0	\$0	\$0	\$0	\$0	
Total Household Income	\$37,143,513	\$34,385,152	\$8,494,704	\$5,059,317	\$1,884,126	
Total Household Expense	\$2,535,120	\$4,631,316	\$913,560	\$421,416	\$255,924	

Sample "Net Effective Rate Breakdown"

4/05/04 17:08:26	CU*BASE TEST CREDIT UNION Household Statistical Report As of 2/04				LHHSTAT	Page 1 User DAWNMM
NET EFFECTIVE RATE BREAKDOWN	- - - - - N E T E F F E C T I V E R A T E P E R H O U S E H O L D - - - - -					
	Tier 1	Tier 2	Tier 3	Tier 4	Tier 5	
	From 1	From 6	From 11	From 16	From 21	
	To 5	To 10	To 15	To 20	To 999	
	-----	-----	-----	-----	-----	
No. of Households	4	7	4	1	11,936	
Total No. of Residents	10	15	8	2	16,869	
Total No. of "Head"	1	1	2	0	2,872	
Total No. of "Spouse"	2	3	2	0	1,813	
Total No. of "Individual"	7	11	4	2	12,181	
Total No. of "Other"	0	0	0	0	307	
Total No. of Addresses	7	11	6	1	14,568	
Total No. of CU Share Accts	6	15	8	3	17,163	
Total Balance Share Accts	\$4,628	\$15,925	\$3,100	\$3,403	\$15,525,081	
Average Balance Share Accts	\$771	\$1,061	\$387	\$1,134	\$904	
Total No. of CU Checking Accts	4	6	5	2	7,049	
Total Balance Checking Accts	\$4,976	\$4,166	\$1,226	\$599	\$29,150,679	
Average Balance Checking Accts	\$1,244	\$694	\$245	\$299	\$4,135	
Total No. of CU Certificate Accts	0	1	1	0	2,552	
Total Balance Certificate Accts	\$0	\$1,582	\$60,974	\$0	\$23,029,537	
Average Balance Cert. Accts	\$0	\$1,582	\$60,974	\$0	\$9,024	
Total No. of CU Tax/Escrow Accts	0	0	0	0	2	
Total Balance Tax/Escrow Accts	\$0	\$0	\$0	\$0	\$1,098	
Average Balance Tax/Escrow Accts	\$0	\$0	\$0	\$0	\$549	
Total No. of All Savings Accts	10	22	13	5	26,011	
Total Balance All Savings Accts	\$9,604	\$21,673	\$65,300	\$4,002	\$67,715,287	
Average Balance All Sav. Accts	\$960	\$985	\$5,023	\$800	\$2,603	
Total No. of CU Loan Accts	7	12	7	2	5,405	
Total Balance CU Loan Accts	\$118,049	\$141,931	\$58,922	\$2,367	\$59,520,900	
Average Balance CU Loan Accts	\$16,864	\$11,827	\$8,417	\$1,183	\$11,012	
Av. Net Effective Household Rate	2%	8%	13%	17%	7.14%	
Total Real Estate Liability	\$0	\$0	\$0	\$0	\$0	
Total Real Estate Asset	\$0	\$0	\$0	\$0	\$0	
Total Household Income	\$69,750	\$64,322	\$99,330	\$19,752	\$165,870,559	
Total Household Expense	\$15,180	\$10,368	\$13,080	\$4,344	\$10,478,880	

See Page 18 for details on how this report is set up and calculated.

Sample "Resident Breakdown"

4/05/04 14:41:35	CU*BASE TEST CREDIT UNION Household Statistical Report As of 2/04			LHHSTAT	Page 1 User DAWNM
RESIDENT BREAKDOWN	- - - - - N U M B E R O F R E S I D E N T S P E R H O U S E H O L D - - - - -				
	Tier 1	Tier 2	Tier 3		
	From 1	From 2	From 5		
	To 1	To 4	To 99		
	-----	-----	-----		
No. of Households	11,944	4,292	116		
Total No. of Residents	11,944	9,738	655		
Total No. of "Head"	2,632	1,008	31		
Total No. of "Spouse"	358	2,260	70		
Total No. of "Individual"	8,954	6,467	554		
Total No. of "Other"	124	154	10		
Total No. of Addresses	11,243	7,117	272		
Total No. of CU Share Accts	10,361	7,855	697		
Total Balance Share Accts	\$7,976,824	\$7,580,088	\$549,663		
Average Balance Share Accts	\$769	\$965	\$788		
Total No. of CU Checking Accts	3,609	3,856	291		
Total Balance Checking Accts	\$16,942,609	\$12,270,782	\$778,914		
Average Balance Checking Accts	\$4,694	\$3,182	\$2,676		
Total No. of CU Certificate Accts	1,419	1,075	87		
Total Balance Certificate Accts	\$13,299,446	\$8,895,181	\$737,228		
Average Balance Cert. Accts	\$9,372	\$8,274	\$8,473		
Total No. of CU Tax/Escrow Accts	1	1	0		
Total Balance Tax/Escrow Accts	\$470	\$628	\$0		
Average Balance Tax/Escrow Accts	\$470	\$628	\$0		
Total No. of All Savings Accts	14,386	12,474	1,058		
Total Balance All Savings Accts	\$38,230,645	\$28,749,584	\$2,067,625		
Average Balance All Sav. Accts	\$2,657	\$2,304	\$1,954		
Total No. of CU Loan Accts	3,612	3,133	154		
Total Balance CU Loan Accts	\$35,918,224	\$30,951,809	\$1,404,481		
Average Balance CU Loan Accts	\$9,944	\$9,879	\$9,120		
Av. Net Effective Household Rate	5.24%	5.66%	5.69%		
Total Real Estate Liability	\$0	\$0	\$0		
Total Real Estate Asset	\$0	\$0	\$0		
Total Household Income	\$100,158,059	\$122,810,606	\$5,066,154		
Total Household Expense	\$258,204	\$11,888,112	\$936,336		

Sample "Savings Breakdown"

4/05/04 17:14:35	CU*BASE TEST CREDIT UNION Household Statistical Report As of 2/04				LHHSTAT	Page 1 User DAWN M
SAVINGS BREAKDOWN	- - - T O T A L	A L L S A V I N G S	B A L A N C E S	P E R H O U S E H O L D - - -		
	Tier 1	Tier 2	Tier 3	Tier 4	Tier 5	
	From 1	From 101	From 5001	From 10001	From 50001	
	To 100	To 5000	To 10000	To 50000	To 999999999	
No. of Households	4,796	5,476	843	1,183	303	
Total No. of Residents	5,758	8,106	1,592	2,070	497	
Total No. of "Head"	1,789	886	146	215	56	
Total No. of "Spouse"	572	968	206	251	33	
Total No. of "Individual"	3,397	6,250	1,240	1,603	408	
Total No. of "Other"	52	167	49	58	7	
Total No. of Addresses	5,575	6,873	1,142	1,560	359	
Total No. of CU Share Accts	5,057	8,293	1,873	2,460	611	
Total Balance Share Accts	\$93,289	\$4,388,706	\$2,953,262	\$6,516,379	\$2,211,149	
Average Balance Share Accts	\$18	\$529	\$1,576	\$2,648	\$3,618	
Total No. of CU Checking Accts	704	3,905	1,018	1,676	466	
Total Balance Checking Accts	\$5,450	\$2,896,358	\$2,114,456	\$11,466,603	\$13,638,320	
Average Balance Checking Accts	\$7	\$741	\$2,077	\$6,841	\$29,266	
Total No. of CU Certificate Accts	0	460	269	1,098	765	
Total Balance Certificate Accts	\$0	\$544,538	\$797,492	\$7,512,609	\$14,326,685	
Average Balance Cert. Accts	\$0	\$1,183	\$2,964	\$6,842	\$18,727	
Total No. of CU Tax/Escrow Accts	0	2	0	0	0	
Total Balance Tax/Escrow Accts	\$0	\$1,098	\$0	\$0	\$0	
Average Balance Tax/Escrow Accts	\$0	\$549	\$0	\$0	\$0	
Total No. of All Savings Accts	5,432	12,422	3,127	5,204	1,822	
Total Balance All Savings Accts	\$103,302	\$7,834,748	\$5,865,378	\$25,495,591	\$30,176,154	
Average Balance All Sav. Accts	\$19	\$630	\$1,875	\$4,899	\$16,562	
Total No. of CU Loan Accts	2,260	2,721	556	558	78	
Total Balance CU Loan Accts	\$27,494,056	\$23,018,393	\$7,139,163	\$6,671,021	\$1,801,423	
Average Balance CU Loan Accts	\$12,165	\$8,459	\$12,840	\$11,955	\$23,095	
Av. Net Effective Household Rate	6.58%	7.19%	6.80%	7.49%	8.18%	
Total Real Estate Liability	\$0	\$0	\$0	\$0	\$0	
Total Real Estate Asset	\$0	\$0	\$0	\$0	\$0	
Total Household Income	\$53,587,867	\$86,991,095	\$17,798,393	\$19,500,009	\$3,821,712	
Total Household Expense	\$2,034,624	\$5,590,692	\$1,406,064	\$2,660,412	\$221,220	

REPORT SAMPLES: MEMBER STATISTICS

These reports are similar to the household reports, except that instead of analyzing by a household group (i.e., all savings balance for a household), these reports break down individual memberships to determine in which tier to include each member.

Sample "Real Estate Assets Breakdown"

4/05/04 13:59:33	CU*BASE TEST CREDIT UNION Membership Statistical Report As of 2/04				LHHSTATM	Page 1 User DAWNM
REAL ESTATE ASSETS BREAKDOWN						
	- - - T O T A L		R E A L E S T A T E A S S E T S		P E R M E M B E R S H I P - - -	
	Tier 1		Tier 2		Tier 3	
	From 1	From 50001	From 100001	From 250001	From 500001	From 9999999999
	To 50000	To 100000	To 250000	To 500000	To 9999999999	
	-----	-----	-----	-----	-----	-----
Total No. of CU Share Accts	715	1,431	1,952	180	21	
Total Balance Share Accts	\$818,580	\$1,648,079	\$2,128,202	\$174,188	\$13,404	
Average Balance Share Accts	\$1,145	\$1,152	\$1,090	\$968	\$638	
Total No. of CU Checking Accts	473	894	1,274	113	8	
Total Balance Checking Accts	\$656,761	\$2,501,942	\$3,504,994	\$373,059	\$25,470	
Average Balance Checking Accts	\$1,389	\$2,799	\$2,751	\$3,301	\$3,184	
Total No. of CU Certificate Accts	86	133	133	18	0	
Total Balance Certificate Accts	\$607,698	\$990,751	\$973,091	\$284,369	\$0	
Average Balance Cert. Accts	\$7,066	\$7,449	\$7,316	\$15,798	\$0	
Total No. of CU Tax/Escrow Accts	0	1	0	0	0	
Total Balance Tax/Escrow Accts	\$0	\$628	\$0	\$0	\$0	
Average Balance Tax/Escrow Accts	\$0	\$628	\$0	\$0	\$0	
Total No. of All Savings Accts	1,274	2,459	3,359	311	29	
Total Balance All Savings Accts	\$2,083,039	\$5,141,401	\$6,606,288	\$831,616	\$38,874	
Average Balance All Sav. Accts	\$1,635	\$2,091	\$1,967	\$2,674	\$1,340	
Total No. of CU Loan Accts	493	900	1,426	127	20	
Total Balance CU Loan Accts	\$3,886,982	\$7,533,314	\$17,163,513	\$3,082,272	\$1,719,708	
Average Balance CU Loan Accts	\$7,884	\$8,370	\$12,036	\$24,270	\$85,985	
Av. Net Effective Membership Rate	7%	7%	6%	6%	3%	
Total Real Estate Liability	\$10,985,559	\$47,094,544	\$118,502,524	\$19,970,572	\$6,937,553	
Total Real Estate Asset	\$10,934,808	\$91,094,039	\$218,979,985	\$46,517,786	\$16,368,700	
Total Membership Income	\$10,539,728	\$24,972,143	\$36,356,940	\$4,302,062	\$585,736	
Total Membership Expense	\$4,731,612	\$11,606,532	\$21,672,379	\$4,994,088	\$690,804	
Avg. Tiered Service Score	513					

Notice the average Tiered Service score shown at the bottom of the report. This is simply the average score for all memberships, regardless of the tier into which the membership fell for the report.

Sample "Household Income Breakdown"

4/05/04 14:02:34	CU*BASE TEST CREDIT UNION Membership Statistical Report As of 2/04				LHHSTATM	Page 1 User DAWN M
MEMBERSHIP INCOME BREAKDOWN	- - - - - T O T A L M E M B E R S H I P I N C O M E - - - - -					
	Tier 1	Tier 2	Tier 3	Tier 4	Tier 5	
	From 1 To 10000	From 10001 To 35000	From 35001 To 50000	From 50001 To 80001	From 80000 To 99999999999	
Total No. of CU Share Accts	706	5,623	811	255	66	
Total Balance Share Accts	\$444,727	\$4,972,271	\$901,048	\$360,937	\$36,743	
Average Balance Share Accts	\$630	\$884	\$1,111	\$1,415	\$557	
Total No. of CU Checking Accts	359	3,369	548	156	32	
Total Balance Checking Accts	\$748,391	\$6,239,426	\$2,085,081	\$828,902	\$418,282	
Average Balance Checking Accts	\$2,085	\$1,852	\$3,805	\$5,313	\$13,071	
Total No. of CU Certificate Accts	59	422	53	8	3	
Total Balance Certificate Accts	\$389,817	\$3,409,086	\$583,649	\$353,682	\$35,077	
Average Balance Cert. Accts	\$6,607	\$8,078	\$11,012	\$44,210	\$11,692	
Total No. of CU Tax/Escrow Accts	0	2	0	0	0	
Total Balance Tax/Escrow Accts	\$0	\$1,099	\$0	\$0	\$0	
Average Balance Tax/Escrow Accts	\$0	\$549	\$0	\$0	\$0	
Total No. of All Savings Accts	1,124	9,416	1,412	419	101	
Total Balance All Savings Accts	\$1,582,935	\$14,621,881	\$3,569,778	\$1,543,521	\$490,102	
Average Balance All Sav. Accts	\$1,408	\$1,553	\$2,528	\$3,684	\$4,852	
Total No. of CU Loan Accts	254	3,092	565	155	49	
Total Balance CU Loan Accts	\$1,435,705	\$20,573,374	\$6,303,550	\$2,549,771	\$1,179,270	
Average Balance CU Loan Accts	\$5,652	\$6,654	\$11,157	\$16,450	\$24,067	
Av. Net Effective Membership Rate	8%	8%	7%	7%	6%	
Total Real Estate Liability	\$5,173,972	\$107,597,007	\$31,978,298	\$15,715,724	\$5,128,902	
Total Real Estate Asset	\$8,627,659	\$188,027,017	\$57,741,239	\$26,641,412	\$9,128,862	
Total Membership Income	\$4,090,119	\$94,973,408	\$25,966,527	\$12,357,305	\$17,347,123	
Total Membership Expense	\$2,403,528	\$34,084,967	\$7,871,076	\$3,320,904	\$1,248,204	
Avg. Tiered Service Score	513					

Sample "Loans" Breakdown

4/05/04 14:08:23	CU*BASE TEST CREDIT UNION Membership Statistical Report As of 2/04				LHHSTATM	Page 1 User DAWN M
LOANS BREAKDOWN	- - - - - T O T A L A L L L O A N B A L A N C E S P E R M E M B E R S H I P - - - - -					
	Tier 1	Tier 2	Tier 3	Tier 4	Tier 5	
	From 1	From 5001	From 25001	From 50001	From 100001	
	To 5000	To 25000	To 50000	To 100000	To 99999999999	
	-----	-----	-----	-----	-----	
Total No. of CU Share Accts	2,508	2,587	454	212	117	
Total Balance Share Accts	\$1,069,466	\$1,879,162	\$450,948	\$232,454	\$98,588	
Average Balance Share Accts	\$426	\$726	\$993	\$1,096	\$843	
Total No. of CU Checking Accts	1,165	1,028	243	137	71	
Total Balance Checking Accts	\$1,240,032	\$2,235,383	\$438,118	\$563,077	\$700,472	
Average Balance Checking Accts	\$1,064	\$2,174	\$1,803	\$4,110	\$9,866	
Total No. of CU Certificate Accts	66	105	29	10	9	
Total Balance Certificate Accts	\$577,746	\$784,602	\$91,333	\$228,535	\$25,897	
Average Balance Cert. Accts	\$8,754	\$7,472	\$3,149	\$22,854	\$2,877	
Total No. of CU Tax/Escrow Accts	0	0	0	2	0	
Total Balance Tax/Escrow Accts	\$0	\$0	\$0	\$1,099	\$0	
Average Balance Tax/Escrow Accts	\$0	\$0	\$0	\$549	\$0	
Total No. of All Savings Accts	3,739	3,720	726	361	197	
Total Balance All Savings Accts	\$2,887,244	\$4,899,147	\$980,398	\$1,025,165	\$824,958	
Average Balance All Sav. Accts	\$772	\$1,317	\$1,350	\$2,840	\$4,188	
Total No. of CU Loan Accts	2,442	2,854	594	287	161	
Total Balance CU Loan Accts	\$3,889,333	\$26,593,194	\$11,870,120	\$9,852,146	\$17,730,749	
Average Balance CU Loan Accts	\$1,593	\$9,318	\$19,983	\$34,328	\$110,129	
Av. Net Effective Membership Rate	6%	3%	2%	2%	1%	
Total Real Estate Liability	\$39,640,391	\$58,649,329	\$15,811,833	\$7,512,439	\$5,911,191	
Total Real Estate Asset	\$65,425,948	\$99,707,381	\$24,176,270	\$13,604,108	\$10,701,702	
Total Membership Income	\$28,469,465	\$25,234,182	\$5,426,094	\$3,213,810	\$1,197,279	
Total Membership Expense	\$14,269,631	\$14,394,740	\$3,265,404	\$1,611,480	\$990,216	
Avg. Tiered Service Score	513					

Sample "Net Effective Rate Breakdown"

4/05/04 14:17:58	CU*BASE TEST CREDIT UNION Membership Statistical Report As of 2/04					LHHSTATM	Page 1 User DAWNM			
NET EFFECTIVE RATE BREAKDOWN	- - - - - N E T E F F E C T I V E R A T E P E R M E M B E S H I P - - - - -									
	Tier 1		Tier 2		Tier 3		Tier 4		Tier 5	
	From	1	From	6	From	11	From	16	From	21
	To	5	To	10	To	15	To	20	To	999
	-----		-----		-----		-----		-----	
Total No. of CU Share Accts	3,630		14,122		581		149		0	
Total Balance Share Accts	\$1,710,053		\$13,904,896		\$113,901		\$27,378		\$0	
Average Balance Share Accts	\$471		\$985		\$196		\$184		\$0	
Total No. of CU Checking Accts	1,446		5,791		390		133		0	
Total Balance Checking Accts	\$2,365,854		\$27,165,523		\$198,809		\$57,786		\$0	
Average Balance Checking Accts	\$1,636		\$4,691		\$510		\$434		\$0	
Total No. of CU Certificate Accts	278		2,312		6		1		0	
Total Balance Certificate Accts	\$1,585,918		\$10,267,842		\$1,181		\$11		\$0	
Average Balance Cert. Accts	\$5,705		\$4,441		\$197		\$11		\$0	
Total No. of CU Tax/Escrow Accts	2		0		0		0		0	
Total Balance Tax/Escrow Accts	\$1,214		\$0		\$0		\$0		\$0	
Average Balance Tax/Escrow Accts	\$607		\$0		\$0		\$0		\$0	
Total No. of All Savings Accts	5,356		22,225		977		283		0	
Total Balance All Savings Accts	\$5,663,039		\$51,338,261		\$313,891		\$85,175		\$0	
Average Balance All Sav. Accts	\$1,057		\$2,310		\$321		\$301		\$0	
Total No. of CU Loan Accts	3,992		1,751		530		116		0	
Total Balance CU Loan Accts	\$61,531,862		\$4,514,300		\$655,579		\$111,809		\$0	
Average Balance CU Loan Accts	\$15,414		\$2,578		\$1,237		\$964		\$0	
Av. Net Effective Membership Rate	2%		9%		13%		17%		%	
Total Real Estate Liability	\$93,110,598		\$108,516,642		\$11,919,302		\$3,115,366		\$0	
Total Real Estate Asset	\$153,478,320		\$203,089,974		\$17,250,816		\$5,071,203		\$0	
Total Membership Income	\$37,692,001		\$105,029,600		\$8,772,588		\$2,205,165		\$0	
Total Membership Expense	\$21,506,131		\$36,753,816		\$3,944,748		\$970,884		\$0	
Avg. Tiered Service Score	513									

See Page 18 for details on how this report is set up and calculated.

Sample "Savings Breakdown"

4/05/04 14:19:39	CU*BASE TEST CREDIT UNION Membership Statistical Report As of 2/04				LHHSTATM	Page 1 User DAWNM
SAVINGS BREAKDOWN	- - - T O T A L	A L L S A V I N G S	B A L A N C E S	P E R M E M B E R S H I P - -		
	Tier 1	Tier 2	Tier 3	Tier 4	Tier 5	
	From 1 To 100	From 101 To 5000	From 5001 To 10000	From 10001 To 50000	From 50001 To 99999999999	
Total No. of CU Share Accts	6,048	8,914	1,235	1,659	377	
Total Balance Share Accts	\$123,652	\$5,474,806	\$2,903,141	\$5,937,095	\$1,743,732	
Average Balance Share Accts	\$20	\$614	\$2,351	\$3,579	\$4,625	
Total No. of CU Checking Accts	887	4,320	814	1,346	350	
Total Balance Checking Accts	\$13,294	\$3,210,960	\$2,175,366	\$11,617,184	\$12,928,043	
Average Balance Checking Accts	\$15	\$743	\$2,672	\$8,631	\$36,937	
Total No. of CU Certificate Accts	0	661	272	1,050	616	
Total Balance Certificate Accts	\$0	\$833,750	\$995,145	\$8,289,403	\$13,248,337	
Average Balance Cert. Accts	\$0	\$1,261	\$3,659	\$7,895	\$21,507	
Total No. of CU Tax/Escrow Accts	0	2	0	0	0	
Total Balance Tax/Escrow Accts	\$0	\$1,099	\$0	\$0	\$0	
Average Balance Tax/Escrow Accts	\$0	\$549	\$0	\$0	\$0	
Total No. of All Savings Accts	6,935	13,897	2,321	4,055	1,343	
Total Balance All Savings Accts	\$136,946	\$9,520,615	\$6,073,652	\$25,843,682	\$27,920,112	
Average Balance All Sav. Accts	\$20	\$685	\$2,617	\$6,373	\$20,789	
Total No. of CU Loan Accts	2,494	2,821	401	380	56	
Total Balance CU Loan Accts	\$30,487,654	\$24,559,250	\$5,248,310	\$5,288,360	\$1,573,930	
Average Balance CU Loan Accts	\$12,224	\$8,706	\$13,088	\$13,917	\$28,106	
Av. Net Effective Membership Rate	7%	8%	7%	7%	7%	
Total Real Estate Liability	\$74,604,031	\$105,623,894	\$18,084,023	\$15,298,898	\$1,656,600	
Total Real Estate Asset	\$117,707,456	\$182,958,934	\$34,324,024	\$39,573,658	\$5,282,005	
Total Membership Income	\$53,077,442	\$72,665,611	\$10,909,018	\$11,556,032	\$2,328,050	
Total Membership Expense	\$23,915,731	\$29,939,184	\$3,998,616	\$3,711,096	\$542,544	
Avg. Tiered Service Score	513					

USING QUERY FOR FURTHER ANALYSIS

After analyzing household trends and patterns using the statistical reports, you may also find it helpful to combine the power of the “global” statistical information with the details found in the individual household records.

For example, in preparation for an upcoming marketing campaign, you might wish to see how many households have 3 or more addresses, then check those individual households to see whether or not the addresses are actually correct.

If you need to use Query to further analyze household statistics, following are the month-end files where the statistics are stored:

Household Statistics: **EHHmmyy**

For example, to analyze household statistics as of February, 2004, use file name EHH0204. This file contains an individual record for each household, including the total number of residents, savings and loan account balance information, net effective household rate, assets and liabilities, income and expenses, etc.

Member Statistics: **EHMmmyy**

For example, to analyze member statistics as of February, 2004, use file name EHM0204. Similar to the household statistics file, this file contains an individual record for each membership, with total savings and loan account balance information, net effective rate, assets and liabilities, income and expenses, etc.

Also remember that you can use the *Create files with member accounts from each tier* feature on both of the statistical reports (see Page 12) to produce a series of database files in your credit union’s QUERYxx library. These files will be named HHTIER1, HHTIER2, etc., for each of the tiers set up on your report. The file will contain account base and household number only. You can use Query to link this file to your credit union’s MASTER file to obtain member names and addresses, if needed.