MEMBERS USING ONLINE VS MOBILE BANKING

- **Average Monthly Online Banking Users:** 633,761 members
- **Average Monthly Mobile Banking Users:** 369,952 members
- **Average Age of Online Banking User:** 45.2 years old
- **Average # of Unique Log Ins:** 4,587 unique log ins per credit union
- **75.96%** of members using Online Banking are enrolled in eStatements
- **6%** of members using Online Banking are enrolled in Jump accounts
- **55.72%** of members enrolled in Jump accounts are currently using them
- **12.9%** of members using Mobile Banking are enrolled in Text Banking
- **35%** of members in the network currently using Online Banking
- **21.22%** of members in the network currently using Mobile Banking

**BREAKDOWN OF MACO USAGE VIA MOBILE**

We took a look at the four means of accessing mobile banking via MACO (Multi Authentication Convenience Options) excluding username & password.

- **FA/FI:** Face/Face ID
- **FP:** Fingerprint
- **PI:** Pin
- **VO:** Voice

In September 2018 alone, there were 49,826 memberships using MACO to access their accounts via mobile banking outside of Username/Password, Forgot Password, and Jump To access options.