

March 13, 2017



## Our Favorite Reports

# Marketing

by  
Randy Karnes  
CEO, CU\*Answers

Getting the credit union  
message out to your  
members

## CU\*BASE Report Overview

“Nothing is more important to a marketer than finding opportunity.”

Randy Karnes,  
CEO,  
CU\*Answers

## Why Use These Reports?

“It’s crucial to our business that we be aware of members who might be hot for a product or potentially interested in a solution. These reports are my favorite reports for identifying a group of members a Credit Union needs to go active with.

Many of these reports include the additional benefit of creating a file for additional mining and allowing the marketer to get even more creative about how the data is used. But printed reports are only the first step in getting the credit union interested about its opportunities. Marketers have to be ready to dig deep into the data.” — Randy Karnes, CEO, CU\*Answers

**Member List Generator**

Replace member name with \_\_\_\_\_

Output to database file \_\_\_\_\_

Eliminate duplicates by N = None

Print/save account #

CU\*Blitz campaign ID \_\_\_\_\_

Vendor ID \_\_\_\_\_

Laser Printer Only

Label size 1 = 1" x 2.63", 3 x 10 (Roverj 5160)

**Where Your Members Shop**

Data selection ALL

Found 45,570 records. The average transaction amount is \$42.

Merchant	Type	City	State	205,078	323,644	\$13,815,292	Average Amt/Tx	Average Trx/Mbr
DEBIT	DEI		MI	1,924	8,739	2,890.07	0.42	3.5
FRN	FR		MI	1,962	4,528	4,161.79	0.91	2.3
FRN	ATM		MI	1,536	3,782	3,558.47	0.94	2.4
DEBIT	FR		MI	1,129	3,733	3,387.49	0.36	3.3
MEI	ATM		MI	1,353	3,702	1,997.49	0.53	2.7
FRN	FR		MI	1,217	3,623	1,599.05	0.44	2.8
MEI	FR		MI	982	2,536	161.06	0.06	2.5
FRN	FR		MI	992	2,187	828.50	0.37	2.2
ATM	MEI		MI	823	2,082	2,061.79	0.99	2.5

**Relationship Analysis**

Selection Criteria

View  Members  Non-members Designation  ALL BRANCHES

Exclude groups under  %

**Member Connect**

Member Connect

Summary

Age Groups	Members	Column %
Under 18 Male	1,365	4.8
18 26 Female	1,263	4.5
18 26 Male	1,846	6.5
27 35 Male	2,133	7.6
27 35 Female	1,715	6.1
36 44 Male	1,917	6.8
36 44 Female	1,595	5.7
45 53 Male	2,196	7.8
45 53 Female	1,880	6.7
54 62 Male	1,900	6.7
54 62 Female	1,657	5.9
Over 62 Male	2,364	8.4
Over 62 Female	2,361	8.4
Total	28,211	

Gender Summary Ratios

3% 5% 44% 49%

Legend: Males, Females, Organizations, Other

Use these buttons to export your report data to PDF or Excel.

Use this button to export your report data for use with Member Connect.

## CU\*BASE Report Overview

“Marketers need to know what might be, and then act to make it so.”

Randy Karnes,  
CEO,  
CU\*Answers

## ASAP and Member Connect

Marketers are not only looking for simple reports, a listing of what has already happened, a simple printout of static data. Marketers need to know what *might* be, and then act to make it so. The concepts of A.S.A.P. and Member Connect go way beyond reports. That is why CU\*Answers has added both features to so many of our traditional report options to make sure they are the tools that every marketer counts on in the future.”

### Act See Ask Profit

Say you are analyzing members ages 25-35 years old on an online report. Wouldn't it be great if you could just quickly send a targeted email message to them? With many CU\*BASE features, you can do just that using many of the analytics tools. Then simply export the data to a file for use with “Member Connect” containing only the members' account numbers.

Check out the “Marketing Campaigns with Member Connect” booklet on the CU\*BASE Reference Page

[http://www.cuanswers.com/client\\_reference.php](http://www.cuanswers.com/client_reference.php)


### Member Connect

Marketing Campaigns with the CU\*BASE “Member Connect” Tool

**INTRODUCTION**

Member Connect helps you connect with your members regularly and consistently. Whether your goal is promoting a new product or service or simply keeping in touch for greater member retention, Member Connect makes it easy to communicate with your members.

Member Connect provides a single place to access many different CU\*BASE marketing tools. The advantage of Member Connect, aside from bringing everything together into one handy location, is that it allows you to create a single database file of member account numbers, then use that same file to reinforce your message through all of the following channels:



- ⇒ Create a free-form text message to be delivered to members the next time they log in to It's Me 247 online banking
- ⇒ Send an email message directly to the member's email address
- ⇒ Print mailing labels
- ⇒ Create a mailing list database file ready to send to a third-party marketing resource
- ⇒ Prepare for monthly or quarterly selective statement inserts targeted to certain members
- ⇒ Create telemarketing trackers to allow member service staff to follow up with these same members over the phone (tracked by the CU\*BASE Telemarketing Leads and Follow-ups system)

Revision date: September 12, 2012  
For an updated copy of this booklet, check out the Reference Materials page of our website: [http://www.cuanswers.com/client\\_reference.php](http://www.cuanswers.com/client_reference.php)  
CU\*BASE is a registered trademark of CU\*Answers, Inc.

Session 0 CU\*BASE GOLD Edition - Member Connect Setup

File name

Option

- Online banking and/or email message
- Mailing labels
- Statement inserts
- Telemarketing tracker

Exclude members flagged for 3rd-party marketing opt out

Exclude members flagged for CU contact opt out

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FR (3211)

# CU\*BASE Report Overview

“With a single, easy to use option, a Credit Union marketer can sort, group, select, and refine a list of members to contact ASAP.”

Randy Karnes,  
CEO,  
CU\*Answers

## List Generator (Database/Labels)

### Why this is my Favorite

Possibly no feature in CU\*BASE is more powerful in identifying member opportunity than the List Generator. Before you learn Query, you need to understand how List Generator can combine things members do—as well as things they *don't* do—so you can match your products easily with any member audience. Even if you know Query, you may find this option far more powerful (not to mention, easier to use).

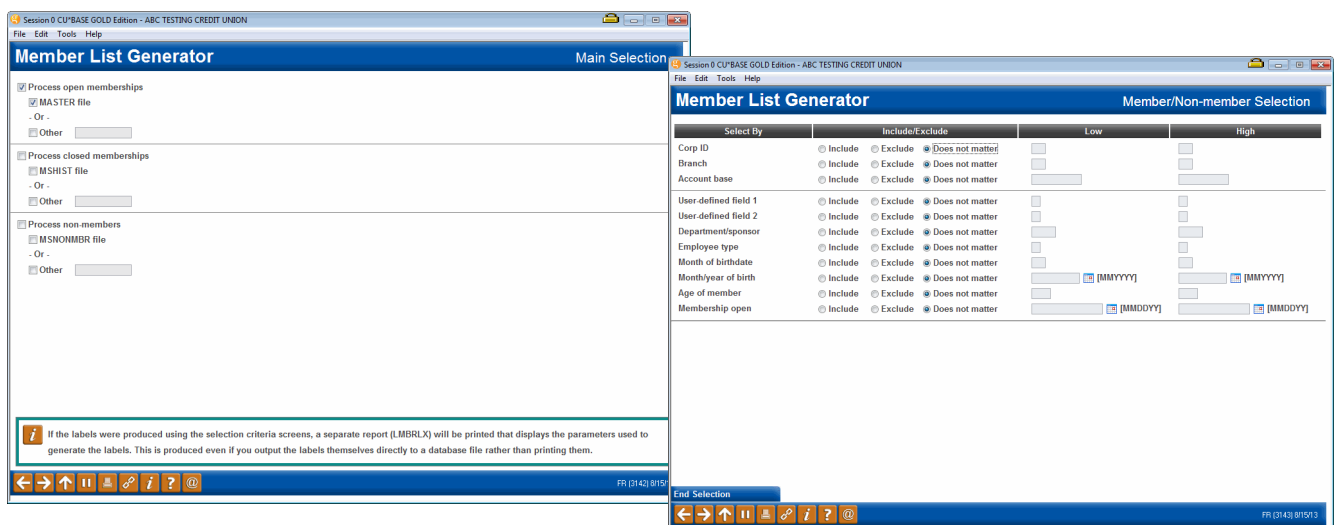
### Practical Uses of this Report

The list of uses for this feature is almost unlimited. A simple perusal of the screens will get your mind spinning with ideas:

- Get a mailing list of members who do not have checking accounts and eliminate the duplicate addresses before you mail
- Find all of the members between age 12 and 17 and send them information on your “back to school” promotions or Kids Club.
- Look for non-balance-based opportunities like members without a debit card, or members who don't use AFT, or someone who has never rented a safe deposit box, and combine them with the proper age, product, and balance profile. Then reach out via Member Connect to this list.

### How do I use the List Generator?

Use **Tool #447 List Generator (Database/Labels)** to access these screens.



## CU\*BASE Report Overview

“This report can give you that direct correlation between a member’s dominant relationship with the Credit Union or the corresponding subordinate one.”

Randy Karnes,  
CEO,  
CU\*Answers

## Member Aggregate Balance Analysis

### Why this is my Favorite

- This report does a unique thing: it can combine member savings and loan accounts into aggregate totals, shortcutting several steps that you would have to take using Query to combine MEMBER1, MEMBER2, 3, 4, 5, and 6.
- This option also lets you create a file, not just a printed report. This file is a great starting point for literally dozens of Queries that might be related to a member’s overall savings or borrowing habits with the credit union. (See online help to learn about what AGACCT might do for you.)

### Practical Uses of this Report

By setting a threshold, such as \$50,000 or \$125,000, you can easily find members based on different criteria such as insurance levels, or members who might be interested in investing based on their balances, or members who pose a large risk based on their total borrowing at the credit union.

If you have an Account Executive program or special advisor program for your members, this option will easily identify members whose relationship with the credit union might qualify them for a little extra attention.

Sometimes it’s not easy to measure the relationship between savings and borrowing for members who might be identified as either a “saver” or a “borrower.” How much of your loan portfolio is linked to your big savers, and vice versa?

### How do I create this report?

Use **Tool #495 Member Aggregate Bal Analysis/File Build** to create this report/file.

### Report Sample:

```

4/08/08
12:57.16

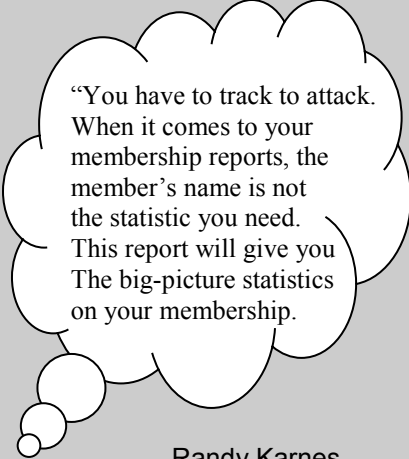
CU*BASE CREDIT UNION
MEMBER AGGREGATES AS OF 4/08/08
SAVINGS AGGREGATES OVER $100,000
LOAN AGGREGATES OVER $100,000

LAGGR PAGE 1
** = SELECTION CRITERIA MET

Corporation 01 - CU*BASE CREDIT UNION
ACCOUNT APL. BR MEMBER'S NAME SAVINGS LOAN
-----
333-000 SH 02 JIMMIE D. MEMBER 151.92
001 SD 999-99-9999 280.43
025 SH 133,577.47
-----
134,009.82 ** .00
27.65
58,255.95
56,731.27
-----
115,014.87 ** .00

```

## CU\*BASE Report Overview



“You have to track to attack. When it comes to your membership reports, the member’s name is not the statistic you need. This report will give you The big-picture statistics on your membership.”

Randy Karnes,  
CEO,  
CU\*Answers

## Membership Analysis

### What is Generated?

- This option is an excellent tool, because it creates both a printed report and a database file.

### Why this is my Favorite

- You have to track to attack. When it comes to your membership reports, the member’s name is not the stat you need. This report will give you the big-picture stats on your membership.
- When you think about expenses for most things, you’ll find that pricing is generally based on either the credit union’s asset size or its membership numbers. This report will help you identify individuals who have more than one membership, that may be costing you money. For that reason, this report gives a unique insight and makes it one of my favorites.

### Practical Uses of this Report

Use this report to answer questions like the ones listed below:

- Do you know the difference between members and the number of unique SSN/TINs represented in your database?
- Can you find a quick option that identifies the number of males versus females versus organizational accounts in your membership database?
- Can you tell the difference between your overall memberships and the members that joined the credit union this month? What are the new member profile differences?
- Can you identify the statistics based on who closed their memberships this month?

## Membership Analysis Report

**How do I create this report?**

Use **Tool #520 Membership Analysis Report** to create the following report.

The following report also comes with the interactive analysis shown below.

### Report Sample

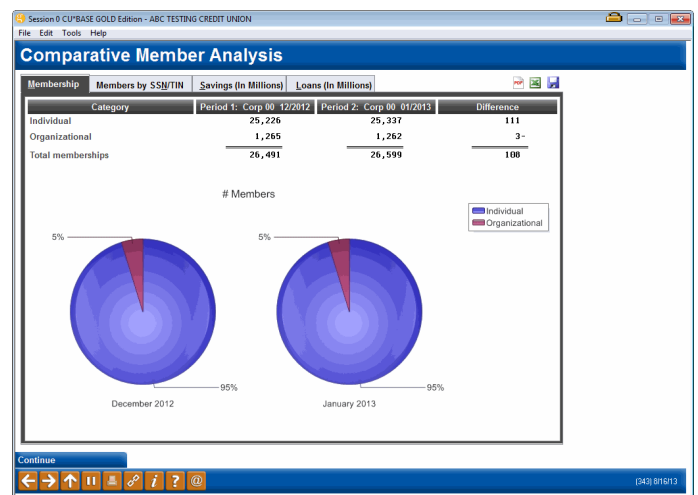
9/04/08 16:09:45		CU*ANSWERS CREDIT UNION		MSRECAP10		PAGE	
ACTIVE MEMBERSHIPS		MEMBERSHIP ANALYSIS					
CORP: 01 WESTERN DISTRICTS CREDIT UNION		MONTH/YEAR PROCESS 9/08					
	# of Members	Total Balance Savings	Avg Balance	Total Balance Loans	Avg Balan		
Total Memberships	4,381	\$ 22,618,188	\$ 5,163	\$ 12,989,526	\$ 2,965		
Individual Memberships	4,203	\$ 19,660,395	\$ 4,678	\$ 12,802,107	\$ 3,046		
Organizational Memberships	178	\$ 2,957,793	\$ 16,617	\$ 187,418	\$ 1,053		
Total Members (SSN/TIN)	4,332	\$ 22,618,188	\$ 5,221	\$ 12,989,526	\$ 2,999		
Individual Members (SSN)	4,156	\$ 19,660,395	\$ 4,731	\$ 12,802,107	\$ 3,080		
Organization Members (TIN)	176	\$ 2,957,793	\$ 16,806	\$ 187,418	\$ 1,065		
Membership/Member	1.01	n/a	n/a	n/a	n/a		
Total Membership Analysis (000 Share Accounts)	# of Members	Total Balance	Avg Balance				
Male	2,459	\$ 4,713,700	\$ 1,917				
Female	1,694	\$ 2,538,208	\$ 1,498				
Other	50	\$ 67,195	\$ 1,344				
Organizational Accounts	178	\$ 1,079,579	\$ 6,065				
Total Memberships/000 Accounts	4,381	\$ 8,398,683	\$ 1,917				
Age 0-14	349	\$ 120,264	\$ 345				
Age 15-22	354	\$ 207,530	\$ 586				
Age 23-30	398	\$ 387,936	\$ 975				
Age 31-45	980	\$ 1,048,160	\$ 1,070				
Age 46-60	1,362	\$ 2,644,350	\$ 1,942				
Age 61+	760	\$ 2,910,864	\$ 3,830				
Organizational Accounts	178	\$ 1,079,579	\$ 6,065				
Total Memberships/000 Accounts	4,381	\$ 8,398,683	\$ 1,917				
Positive Balance Accounts	4,374	\$ 8,398,824	\$ 1,920				
Negative Balance Accounts	6	\$ 141-	\$ 24-				
Zero Balance Accounts	1						
Written Off Accounts	170	\$ 606	\$ 4	\$ 725,030	\$ 4,26		

The printed report gives a nice age breakdown that you will not find in the online inquiry (shown below).

## Comparative Membership Analysis

**How do I create this report?**

Use **Tool #525 Membership Summary Comparison** to create the following online report.



## CU\*BASE Report Overview

“The marketer can easily turn these pictures of opportunity into reports through Microsoft Excel or CU\*BASE Member Connect download strategies. These options represent some of my favorite data mining concepts.”

Randy Karnes,  
CEO,  
CU\*Answers

## Where Members... Borrow, Shop and Branch

### Why these are my Favorites

These options start with a picture of opportunity, identifying where members are doing business and giving the marketer insight into a different kind of member commonality. In the case of Where Members Borrow, the picture is one of where to compete. In the case of Where Members Shop or Branch, the picture is one where you might find a new partner.

### Practical Uses of these Reports

- Identify three financial institutions that have relationships with your members and go after those member loans.
- Identify some local businesses that might be interested in doing a coupon special or a web page link.
- Identify the top 10 branches your members use when they are not using yours, and contact those credit unions to see how you might enhance your relationship beyond just the teller line.

### How do I create this report?

Use the *Where My Members Shop*, *Where My Member Borrow*, and *Where My Members Branch* Analysis Tools to access these dashboards.

**Shared Branching Inquiry**  
August 2013

CU Name	Branch
CREDIT UNION PLUS	BERICH RUN
ESABELLA COMMUNITY C	ESABELLA COMMUNITY C
CREDIT UNION PLUS	WESTSIDE
LAKE HURON CREDIT UN	LESLIE MAIN OFFICE
CREDIT UNION PLUS	NORTH CENTRAL AREA C
ALPENA ALDENA AREA C	ALPENA
CREDIT UNION PLUS	MAIN OFFICE
ALPENA ALDENA AREA C	SHATTUCK ROAD
CLARKSTON BRANSON CR	CLARKSTON BRANSON CR
DETROIT METROPOLITAN	MAIN OFFICE
DETROIT METROPOLITAN	CLARKSTON BRANSON CR
GRANTON COMMUNITY CU	GRANTON - MAIN OFFICE
NORTH CENTRAL AREA C	STANFORD
STRATIS AREA FEDERAL	MAIN BRANCH
DEFINITY GROUP	DEFINITY - MAIN OFFICE

Merchant	Type	City	State	205,078 Members	323,644 Transactions
MELI	DEBIT	BTI	MI	1,924	6,139
FRAN	ATM	FRN	MI	1,962	4,928
KRON	DEBIT	BTI	MI	1,536	3,782
KRON	DEBIT	FRN	MI	1,129	3,733
MELI	ATM	BTI	MI	1,250	3,182
KRON	ATM	FRN	MI	1,217	3,621
KRON	DEBIT	FRN	MI	992	2,536
KRON	DEBIT	FRN	MI	992	2,187
FRAN	ATM	MELI	MI	829	2,082
FRAN	ATM	VAR	MI	882	2,082
KRON	CREDIT	FRN	MI	661	1,955
KRON	DEBIT	VAR	MI	691	1,824
FRAN	ATM	REI	MI	708	1,724
KRON	DEBIT	BTI	MI	691	1,704
MELI	CREDIT	BTI	MI	691	1,663
MELI	DEBIT	VAR	CA	610	1,578
CEN	ATM	VAR	MI	554	1,568
SPEI	DEBIT	MELI	MI	483	1,461

**Where Your Members Borrow**  
Jan 01, 2013

Display top 00 Omit credit scores < 0000 Loan type Member Non-member  
Creditors 428 Unique SSN 1,099 Total pres balance 72,724,563

Creditor	Type	Count	Original Balance	Present Balance
WELLS FARGO RM MORTGAG	Export	136	10,866,449	10,872,575
MELI	Export	954	12,468,970	9,368,555
CHASE	Export	33	3,984,891	3,285,484
CHASE	Export	33	4,660,105	3,262,359
CITIMORTGAGE INC	Export	37	3,866,136	3,259,932
CHASE	Export	32	3,455,536	3,038,806
BANK OF AMERICA, N.A.	Export	32	2,666,091	2,436,850
GNPC MORTGAGE	Export	19	2,311,986	1,910,274
CHASE	Export	39	2,165,070	1,898,416
US DEPT OF EDUCATION	Export	321	1,448,594	1,553,739
ALLY FINANCIAL	Export	95	1,908,122	1,235,851
PNC MORTGAGE	Export	17	1,742,044	1,217,831
INDEPENDENT BANK	Export	14	1,221,290	1,062,796
PNC BANK, N.A./UP	Export	59	1,519,534	833,988