

DATA FACTS FROM AI

Raising Data Awareness in the Network



Have you been surprised by data about your credit union lately? Seen some information and had it raise more questions for research? Discovered (or re-discovered) a data source you didn't know you had at the click of button?

There are thousands of facts available about your credit union, and simple tools to find them.

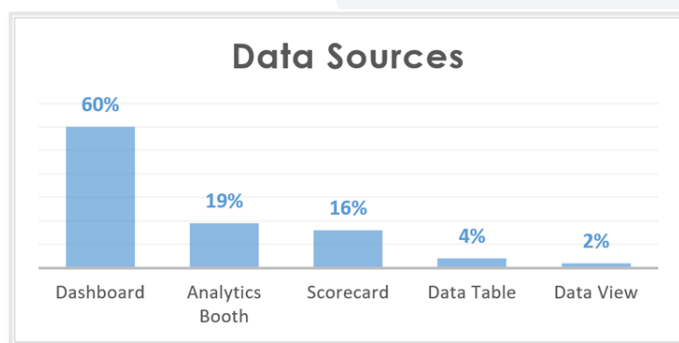
The Asterisk Intelligence Team has been working to prove the simplicity and value by generating daily summaries of 1 - 3 facts we can find for a credit union. We write up the facts in an email and send it off - It's up to you to decide if they're interesting or something to review and research further.

2019 Review

Asterisk Intelligence is on track to generate and send 360+ data facts in 2019. Every CU*Answers credit union will see at least 2 data facts this year (**what if you could have 1 every day?**). Data is sourced from CU*BASE tools, CU*BASE data, and Analytics Booth

Quick Numbers

- 3 staff building data facts
- 175 emails delivered by June 2019
- 6 data sources



Comments from Credit Unions

"Yes, we would like to get more information... all for more loans and product opportunities"

"Can't tell you the last time I felt so good about the feedback and insight I received from a business partner"

"We do track this, but I suspect we're not doing so in the most efficient way. I am very interested in learning how you put this together."

*"This may be the most pertinent email that I have received from CU*A in a long time. Well done!"*

Data Fact Topics - 60 and Counting!

Funds Moving In & Out of Money Market Shares
Membership Growth Patterns
Members by Age Group
Member Retention by Year Opened
Where Your Members Are Shopping
Credit Card Portfolio Analysis
Electronic Services Participation
Credit Score History Analysis
Loan Application Statistics
Losing the Love / Member Behavior Patterns
Lending Throughput
Daily GL and Transaction Activity Validation
Loan Productivity Statistics
eStatement Utilization Statistics
Study Preferences of Different Age Groups
Cash Activity
Savings Portfolio Analysis
Fee Refunds History by Employee
Branch-Level Look at Average Product Balances
Closed Member Stats Current and Prior Year
NSF Fees Last Year
How Staff Use CU*BASE (Tools)
Loan Payment Activity
Keeping Your Member Contact Database Clean
Lending Opportunity Scorecard
Why Your Members Call
Who is Joining? And Who Decides to Leave?
Address Changes and Quality of Contact Info
Deposit Balance Trends
Net Relationships & Stats on Savers
Products and Services per Member
EFT Portfolio Analysis
Specialty Member Groups - Gamers
Specialty Member Groups - Fast Convenience
How Many Fees are You Waiving?
Christmas Clubs in Review
Your Query Library
Transaction Channel Utilization Year over Year
Where Your Members Borrow Auto Loans
Outside Lending Opportunity
Branch Traffic Patterns Last Month
Net Relationship Stats Compared to Peers
Deposit and Payment Trends
Loans Maturing in 4 Months or Less
Loans with 2+ Collateral Records
Check Processing Stats Last Month
Loan Portfolio Growth
Fee Income Year over Year
Trends are Up in ACH Deposits & Bill Pay Enroll
Transaction Activity When "Abnormal"
Plastics Usage - Study Cards Going Unused
Online and Mobile App Banking Utilization
Using the Newest Tools of CU*BASE
180 Day Portfolio Movement
Teller Line Volume by Time of Day
Member Online Banking Habits
New Memberships Last Quarter
Security Settings Members Choose in PIB
Marketing Opportunity Scorecard
Call Center Opportunity Scorecard