

# Scorecards on Organizational Memberships



BIZLINK ADVISORY BOARD  
CREDIT UNIONS

SEPTEMBER  
2019

# Organizational Relationships

## AGGREGATE SUMMARY - BIZLINK ADVISORY BOARD

Data = September 2019

9 CREDIT UNIONS

### Overview

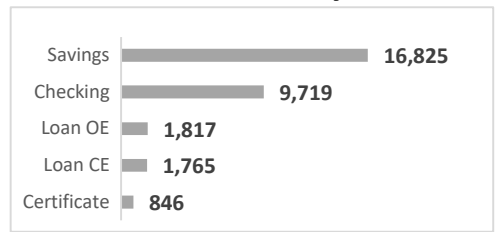
Memberships	10,542
Accounts	31,054
Accounts per Membership	2.9
Owners (owner on 000)	17,864
Owners per Membership	1.7
Owners w/ Personal Membership	8,177 46%

### Type of Organization - TOP 4

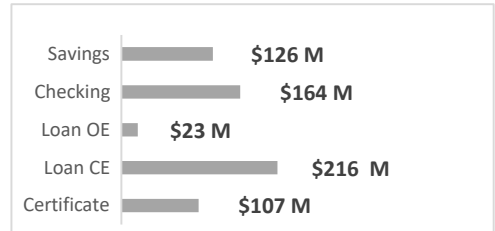
Ranked 1	3,937	37%
Ranked 2	2,347	22%
Ranked 3	1,585	15%
Ranked 4	934	9%
Other	1,739	16%

### Account Portfolio Summary

#### Count per Application Type



#### Balance (millions) per Application Type



## Relationship and Account Usage

### Net Relationship

Deposits	Accounts	27,472
	Balance	\$397,475,307
	Dividends Paid YTD	\$3,245,356
	Dividends Accrued	\$88,056
Loans	Accounts	3,582
	Balance	\$238,136,153
	Interest Income YTD	\$7,664,198
	Interest Accrued	\$953,198
Net	Total Accounts	31,054
	Net Balances	\$159,339,154
	Int Income - Div Paid	\$4,418,842
	Int Accrued - Div Accrued	\$865,142

The organizational population is **net saver** and **net profit**

### Transaction Channel Usage - TOP 10

ACH	64,425	24%
Share Draft Checks	55,857	21%
Debit Card (Signature)	46,199	17%
Teller	40,502	15%
Online Banking	16,574	6%
Debit Card (PIN)	16,217	6%
Credit Card	10,397	4%
Automatic System Posting	5,330	2%
Journal Account Transfer	4,372	2%
Error Correction (manual)	2,928	1%
Other	7,677	3%

Numbers are aggregate and represent the member transaction history (not individual receipt items). Includes both deposits and withdrawals

### Service Usage - Active Members



\*Active OLB = online banking through either standard It's Me 247 or It's My Biz 247

### Service Engagement

Online Banking Active - Any	4,155	39%
Online Banking - Biz 247 Only	578	5%
RDC Active Members	311	3%
AFT Active Members (at least one)	678	6%
eStatement Enrolled	5,818	55%
Bill Pay Enrolled	1,109	11%
Products per Member*	2.3	
Services per Member*	2.6	

\*calculated with tiered scoring program - review configurations

## PEER COMPARISON - BIZLINK ADVISORY BOARD

### Memberships

Memberships	Credit Union	Business Members		Business Accounts		Business Owners		Accounts per Membership	Owners per Membership
			%		%		%		
	WV	135	1%	324	1%	160	1%	2.4	1.2
	FR	2,564	24%	9,074	29%	5,093	29%	3.5	2.0
	BT	3,178	30%	8,138	26%	5,627	31%	2.6	1.8
	HP	293	3%	889	3%	554	3%	3.0	1.9
	ND	1,545	15%	5,301	17%	1,767	10%	3.4	1.1
	RI	669	6%	1,860	6%	1,138	6%	2.8	1.7
	SF	450	4%	1,053	3%	924	5%	2.3	2.1
	TB	1,127	11%	2,739	9%	1,610	9%	2.4	1.4
	KA	581	6%	1,676	5%	991	6%	2.9	1.7
	<b>Totals</b>	<b>10,542</b>		<b>31,054</b>		<b>17,864</b>		<b>2.8</b>	<b>1.7</b>

### Accounts

Accounts	Credit Union	Savings		Checking		Certificate		Loan Open-End		Loan Closed-End	
			%		%		%		%		%
	WV	\$411,241.43	0%	\$811,026.01	0%	\$4,434,924.86	4%	\$68,235.18	0%	\$84,160.36	0%
	FR	\$61,214,402.12	48%	\$54,669,217.05	33%	\$41,187,295.21	39%	\$4,947,240.98	22%	\$43,437,930.94	20%
	BT	\$30,564,513.71	24%	\$44,788,238.95	27%	\$31,406,988.38	29%	\$4,450,278.85	20%	\$74,110,510.88	34%
	HP	\$2,980,866.69	2%	\$2,297,598.41	1%	\$387,469.81	0%	\$560,547.69	2%	\$3,286,980.03	2%
	ND	\$6,470,884.90	5%	\$28,380,742.18	17%	\$22,427,610.31	21%	\$9,418,670.50	42%	\$25,742,483.95	12%
	RI	\$2,444,646.79	2%	\$9,407,604.58	6%	\$2,670,546.73	3%	\$986,057.54	4%	\$41,809,215.29	19%
	SF	\$1,906,739.15	2%	\$3,766,568.37	2%	\$1,380,912.78	1%	\$450,786.09	2%	\$13,234,629.58	6%
	TB	\$9,274,934.00	7%	\$11,330,777.55	7%	\$1,238,585.39	1%	\$1,289,786.79	6%	\$12,133,947.31	6%
	KA	\$11,160,872.67	9%	\$8,869,270.36	5%	\$1,491,636.01	1%	\$347,732.84	2%	\$1,776,958.55	1%
	<b>Totals</b>	<b>\$126,429,101.46</b>		<b>\$164,321,043.46</b>		<b>\$106,625,969.48</b>		<b>\$22,519,336.46</b>		<b>\$215,616,816.89</b>	

### Net Relationship

Net Relationship	Credit Union	Business Accounts		Net Balances		Int Income - Div Paid		Int Accrued - Div Accrued
			%					
	WV	324	1%	\$ 5,504,796.76	Net Saver	\$ (59,664.78)	Net Loss	\$ 3,227.28
	FR	9,074	29%	\$ 108,687,373.73	Net Saver	\$ (400,866.76)	Net Loss	\$ 94,979.67
	BT	8,138	26%	\$ 28,198,951.31	Net Saver	\$ 2,368,859.32	Net Profit	\$ 384,454.94
	HP	889	3%	\$ 1,818,407.19	Net Saver	\$ 104,510.53	Net Profit	\$ 11,592.07
	ND	5,301	17%	\$ 22,118,082.94	Net Saver	\$ 434,522.81	Net Profit	\$ 64,769.71
	RI	1,860	6%	\$ (28,206,389.42)	Net Borrower	\$ 1,354,654.02	Net Profit	\$ 200,261.99
	SF	1,053	3%	\$ (6,631,195.37)	Net Borrower	\$ 373,347.85	Net Profit	\$ 54,525.48
	TB	2,739	9%	\$ 8,452,038.78	Net Saver	\$ 256,411.07	Net Profit	\$ 50,623.37
	KA	1,676	5%	\$ 19,397,087.65	Net Saver	\$ (12,932.24)	Net Loss	\$ 707.85
	<b>Totals</b>	<b>31,054</b>		<b>\$ 159,339,153.57</b>		<b>\$ 4,418,841.82</b>		<b>\$ 865,142.35</b>

# Understanding the Data

One of the most important challenges in analyzing business memberships is to understand and define both the practical and database definitions of a “Business Member” or “Business Product”. These definitions are used to standardize data collection across multiple credit unions and multiple time slices so that analysis can be performed on consistent data.

The definitions on the following page represent those used for production of these scorecards based on currently available CU\*BASE configurations and data fields.



# Understanding the Data

## Definitions

**Business Member** = Any membership active (not closed) and coded with a Membership Type code of MO. These memberships are typically recorded with a Tax Identifier Number (TIN).

**Business Accounts / Products** = Any sub-account held by the business membership as defined above. All memberships have a minimum of the primary share account.

**Business Owner** = An individual person on record as a joint owner or miscellaneous owner of the primary share account. These individuals are identified by a Social Security Number (SSN).

**Business Service** = A service utilized by the business membership as defined above. The service may be one used by other individual memberships, or it may be specialized and only available to business memberships.

## Technical Notes

**Member** = Records are found in the MASTER data table. Results are not filtered down with exclusions - for example the following types of memberships are included for the purpose of this scorecard: have written off loans, negative accounts, deceased date on record, bankrupt, etc.

**Accounts / Products** = Records are found in the MEMBERx data tables. Offline Trial Balance (OTB) products are not included. Otherwise, records are not filtered down with exclusions - for example the following types of accounts are included: written off, negative delinquent, and on bankrupt memberships.

**IRAs and Escrows** = Are included in the total count of the Overview section, but they are not graphed in the Account Portfolio Summary section.

**Owner** = An individual person on record as a joint owner or miscellaneous owner of the primary share account. Records are found in the SECNAMES data table and include the person's SSN. Only J - Joint or M - Miscellaneous coded records are included. All B - Beneficiary records are removed.

Some secondary owners have a SSN of 0 which is a data quality issue. In these cases they are counted as an owner, but there is no way to identify if they do have other personal memberships with the credit union.

**Service** = Records are found in various data tables, but primarily TIERDL.

**RDC** = To identify activity statistics on RDC, a credit union must be using the auto-posting service. Otherwise a result of 0 will be seen for this item. Records are found in the end-of-month copy of TRANS1 joined to TRDESC. They are identified with 'RDC AUTO-POST' in the secondary transaction description.

**It's My Biz 247** = To identify login activity statistics on It's My Biz, the credit union must have at least 1 membership designation code configured to use the service. Otherwise a result of 0 will be seen for this item. Records are found in AUDICC joined to MBRDESGS and MASTER with filters to keep only those account bases which meet this criteria.

# Individual Scorecards

The following 9 individual scorecards represent each of the current BizLink Advisory Board credit unions.



# Organizational Relationship Scorecard

Element Federal Credit Union

Data = September 2019

Membership = Membership Type of MO

## Overview

Memberships	135	2.5%
Accounts	324	
Accounts per Membership	2.4	
Owners (owner on 000)	160	
Owners per Membership	1.2	
Owners w/ Personal Membership	98	61%

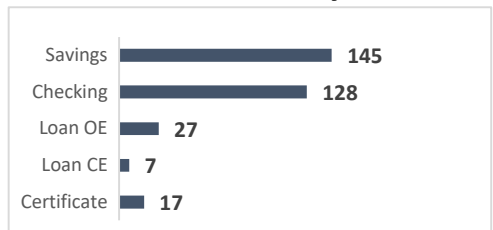
## Type of Organization - TOP 4

Organization	57	42%
Corporation	26	19%
Limited Liability Co	24	18%
Sole Proprietorship	16	12%
Other	12	9%

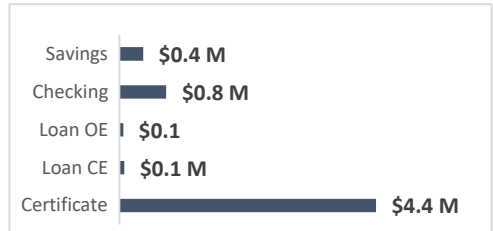
Total 9 types of organizations are configured

## Account Portfolio Summary

Count per  
Application  
Type



Balance  
(millions) per  
Application  
Type



## Relationship and Account Usage

### Net Relationship

Deposits	Accounts	290
	Balance	\$5,657,192
	Dividends Paid YTD	\$69,495
	Dividends Accrued	\$0

Loans	Accounts	34
	Balance	\$152,396
	Interest Paid YTD	\$9,830
	Interest Accrued	\$3,227

Net	Total Accounts	324
	Net Balances	\$5,504,797
	Int Income - Div Paid	-\$59,665
	Int Accrued - Div Accrued	\$3,227

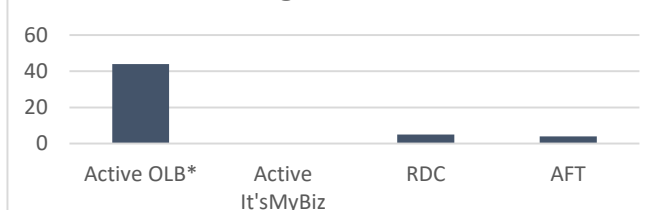
The organizational population is **net saver** and **net loss**

### Transaction Channel Usage - TOP 10

Debit Card (Signature)	640	24%
ACH	530	20%
Debit Card (PIN)	328	12%
Teller	319	12%
Share Draft Checks	287	11%
Online Banking	169	6%
Credit Card	156	6%
Automated System Processing	89	3%
Certificate Processing	40	1%
Bill Pay	38	1%
Other	101	4%

Total 15 transaction channels included in this data. Numbers are aggregate and represent the member transaction history (not individual receipt items)

### Service Usage - Active Members



\*Active OLB = online banking through either standard It's Me 247 or It's My Biz 247

### Service Engagement

Online Banking Active - Any	44	33%
Online Banking - Biz 247 Only	0	0%
RDC Active Members	5	4%
AFT Active Members (at least one)	4	3%
eStatement Enrolled	73	54%
Bill Pay Enrolled	13	10%
Products per Member*	2.0	
Services per Member*	2.6	

\*calculated with tiered scoring program - review configurations

EMAIL: ai@cuanswers.com  
WEB: asteriskintelligence.com

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# Organizational Relationship Scorecard

## Frankenmuth Credit Union

Data = September 2019

Membership = Membership Type of MO

### Overview

Memberships	2,564	4.6%
Accounts	9,074	
Accounts per Membership	3.5	
Owners (owner on 000)	5,093	
Owners per Membership	2.0	
Owners w/ Personal Membership	2,204	43%

### Type of Organization - TOP 4

Organization	723	28%
Corporation	553	22%
LLC	473	18%
LLC-BIZ	249	10%
Other	566	22%

Total 11 types of organizations are configured today

### Account Portfolio Summary

#### Count per Application Type

Savings	5,410
Checking	2,313
Loan OE	682
Loan CE	377
Certificate	291

#### Balance (millions) per Application Type

Savings	\$61.2 M
Checking	\$54.7 M
Loan OE	\$4.9 M
Loan CE	\$43.4 M
Certificate	\$41.2 M

## Relationship and Account Usage

### Net Relationship

Deposits	Accounts	8,015
	Balance	\$157,072,546
	Dividends Paid YTD	\$1,940,218
	Dividends Accrued	\$54,787

Loans	Accounts	1,059
	Balance	\$48,385,172
	Interest Paid YTD	\$1,539,351
	Interest Accrued	\$149,767

Net	Total Accounts	9,074
	Net Balances	\$108,687,374
	Int Income - Div Paid	-\$400,867
	Int Accrued - Div Accrued	\$94,980

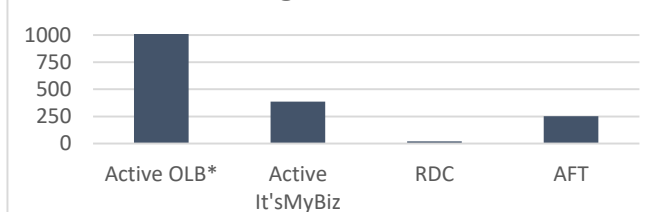
The organizational population is **net saver** and **net loss**

### Transaction Channel Usage - TOP 10

ACH Processing	19,981	23%
Share Draft Checks	19,618	22%
Teller	15,980	18%
Debit Card (Signature)	10,775	12%
Online Banking	7,198	8%
Debit Card (PIN)	4,696	5%
Credit Card	4,095	5%
Error Corrections (manual)	1,395	2%
Automated System Process	1,295	1%
Journal Account Transfer	1,251	1%
Other	1,366	2%

Total 17 transaction channels included in this data. Numbers are aggregate and represent the member transaction history (not individual receipt items)

### Service Usage - Active Members



\*Active OLB = online banking through either standard It's Me 247 or It's My Biz 247

### Service Engagement

Online Banking Active - Any	1,337	52%
Online Banking - Biz 247 Only	386	15%
RDC Active Members	21	1%
AFT Active Members (at least one)	252	10%
eStatement Enrolled	1,597	62%
Bill Pay Enrolled	145	6%
Products per Member*	3.2	
Services per Member*	3.1	

\*calculated with tiered scoring program - review configurations



# Organizational Relationship Scorecard

## Honor Credit Union

Data = September 2019

Membership = Membership Type of MO

### Overview

Memberships	3,178	3.6%
Accounts	8,138	
Accounts per Membership	2.6	
Owners (owner on 000)	5,627	
Owners per Membership	1.8	
Owners w/ Personal Membership	2,697	48%

### Type of Organization - TOP 4

Limited Liab Co(LLC)	1,234	39%
Organization	695	22%
Corporation	503	16%
Sole Proprietorship	264	8%
Other	482	15%

Total 14 types of organizations are configured today

### Account Portfolio Summary

#### Count per Application Type

Savings	3,813
Checking	3,209
Loan OE	392
Loan CE	422
Certificate	302

#### Balance (millions) per Application Type

Savings	\$30.6 M
Checking	\$44.8 M
Loan OE	\$4.5 M
Loan CE	\$74.1 M
Certificate	\$31.4 M

## Relationship and Account Usage

### Net Relationship

Deposits	Accounts	7,324
	Balance	\$106,759,741
	Dividends Paid YTD	\$588,829
	Dividends Accrued	\$24,660

Loans	Accounts	814
	Balance	\$78,560,790
	Interest Paid YTD	\$2,957,689
	Interest Accrued	\$409,115

Net	Total Accounts	8,138
	Net Balances	\$28,198,951
	Int Income - Div Paid	\$2,368,859
	Int Accrued - Div Accrued	\$384,455

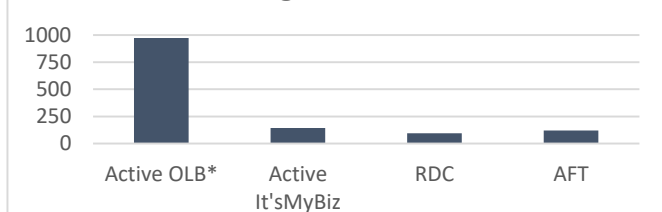
The organizational population is **net saver** and **net profit**

### Transaction Channel Usage - TOP 10

ACH	22,532	24%
Share Draft Checks	19,674	21%
Debit Card (Signature)	16,543	18%
Teller	13,867	15%
Debit Card (PIN)	7,370	8%
Online Banking	4,669	5%
Credit Card	2,912	3%
Automated System Transaction	1,403	2%
Journal Account Transfer	1,343	1%
Direct Mail Posting	1,026	1%
Other	1,988	2%

Total 17 transaction channels included in this data. Numbers are aggregate and represent the member transaction history (not individual receipt items)

### Service Usage - Active Members



\*Active OLB = online banking through either standard It's Me 247 or It's My Biz 247

### Service Engagement

Online Banking Active - Any	972	31%
Online Banking - Biz 247 Only	144	5%
RDC Active Members	96	3%
AFT Active Members (at least one)	119	4%
eStatement Enrolled	1,620	51%
Bill Pay Enrolled	315	10%
Products per Member*	1.1	
Services per Member*	2.3	

\*calculated with tiered scoring program - review configurations

# Organizational Relationship Scorecard

HPC Credit Union

Data = September 2019

Membership = Membership Type of MO

## Overview

Memberships	293	3.6%
Accounts	889	
Accounts per Membership	3.0	
Owners (owner on 000)	554	
Owners per Membership	1.9	
Owners w/ Personal Membership	237	43%

## Type of Organization - TOP 4

Organization	216	74%
Corporation	45	15%
Trust - Organization	19	6%
Sole Proprietorship	13	4%
Other	0	0%

Total 4 types of organizations are configured

## Account Portfolio Summary

Count per  
Application  
Type

Savings	625
Checking	231
Loan OE	6
Loan CE	21
Certificate	6

Balance  
(millions) per  
Application  
Type

Savings	\$3.0 M
Checking	\$2.3 M
Loan OE	\$0.6 M
Loan CE	\$3.3 M
Certificate	\$0.4 M

## Relationship and Account Usage

### Net Relationship

Deposits	Accounts	862
	Balance	\$5,665,935
	Dividends Paid YTD	\$6,902
	Dividends Accrued	\$112

Loans	Accounts	27
	Balance	\$3,847,528
	Interest Paid YTD	\$111,413
	Interest Accrued	\$11,704

Net	Total Accounts	889
	Net Balances	\$1,818,407
	Int Income - Div Paid	\$104,511
	Int Accrued - Div Accrued	\$11,592

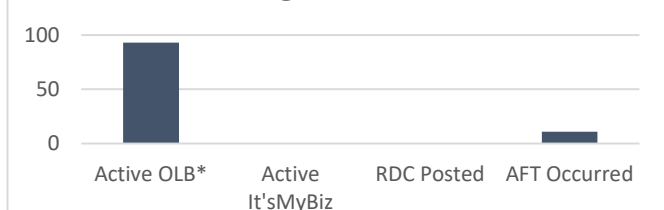
The organizational population is **net saver** and **net profit**

### Transaction Channel Usage - TOP 10

Share Draft Checks	1,721	33%
ACH	1,126	22%
Teller	1,044	20%
Debit Card (Signature)	483	9%
Automated System Posting	220	4%
Debit Card (PIN)	158	3%
Online Banking	154	3%
Journal Account Transfer	91	2%
Phone Operator	56	1%
Error Correction (manual)	37	1%
Other	57	1%

Total 14 transaction channels included in this data. Numbers are aggregate and represent the member transaction history (not individual receipt items)

### Service Usage - Active Members



\*Active OLB = online banking through either standard It's Me 247 or It's My Biz 247

### Service Engagement

Online Banking Active - Any	93	32%
Online Banking - Biz 247 Only	0	0%
RDC Active Members	0	0%
AFT Active Members (at least one)	11	4%
eStatement Enrolled	75	26%
Bill Pay Enrolled	13	4%
Products per Member*	2.9	
Services per Member*	2.2	

\*calculated with tiered scoring program - review configurations

# Organizational Relationship Scorecard

## Notre Dame Federal Credit Union

Data = September 2019

Membership = Membership Type of MO

### Overview

Memberships	1,545	2.7%
Accounts	5,301	
Accounts per Membership	3.4	
Owners (owner on 000)	1,767	
Owners per Membership	1.1	
Owners w/ Personal Membership	681	39%

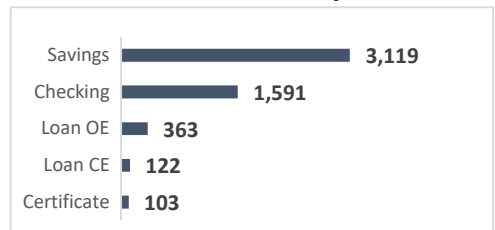
### Type of Organization - TOP 4

Business	480	31%
LLC	476	31%
Trust	146	9%
Sole Proprietorship	125	8%
Other	318	21%

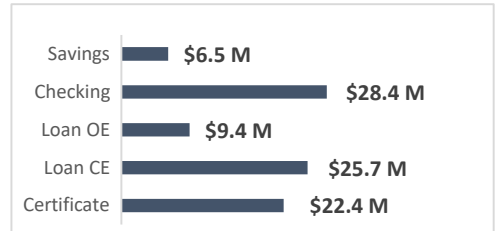
Total 18 types of organizations are configured

### Account Portfolio Summary

#### Count per Application Type



#### Balance (millions) per Application Type



## Relationship and Account Usage

### Net Relationship

Deposits	Accounts	4,816
	Balance	\$57,279,237
	Dividends Paid YTD	\$384,087
	Dividends Accrued	\$0

Loans	Accounts	485
	Balance	\$35,161,154
	Interest Paid YTD	\$818,610
	Interest Accrued	\$64,770

Net	Total Accounts	5,301
	Net Balances	\$22,118,083
	Int Income - Div Paid	\$434,523
	Int Accrued - Div Accrued	\$64,770

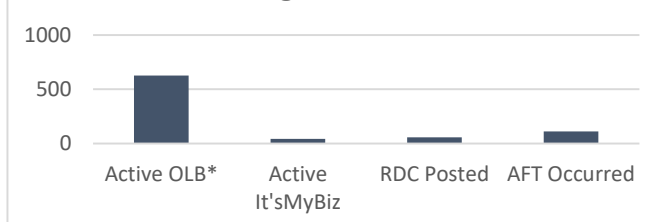
The organizational population is **net saver** and **net profit**

### Transaction Channel Usage - TOP 10

Debit Card (Signature)	8,598	27%
ACH	7,201	22%
Share Draft Checks	4,957	15%
Teller	2,724	8%
Credit Card	2,175	7%
Debit Card (PIN)	2,039	6%
Online Banking	1,677	5%
Automated System Processing	778	2%
Journal Account Transfer	533	2%
Bill Pay	441	1%
Other	1,198	4%

Total 17 transaction channels included in this data. Numbers are aggregate and represent the member transaction history (not individual receipt items)

### Service Usage - Active Members



\*Active OLB = online banking through either standard It's Me 247 or It's My Biz 247

### Service Engagement

Online Banking Active - Any	627	41%
Online Banking - Biz 247 Only	43	3%
RDC Active Members	58	4%
AFT Active Members (at least one)	111	7%
eStatement Enrolled	1,035	67%
Bill Pay Enrolled	263	17%
Products per Member*	3.1	
Services per Member*	3.5	

\*calculated with tiered scoring program - review configurations

# Organizational Relationship Scorecard

## River Valley Credit Union

Data = September 2019

Membership = Membership Type of MO

### Overview

Memberships	669	2.4%
Accounts	1,860	
Accounts per Membership	2.8	
Owners (owner on 000)	1,138	
Owners per Membership	1.7	
Owners w/ Personal Membership	466	41%

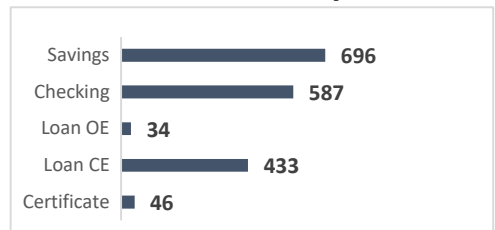
### Type of Organization - TOP 4

LLC	295	44%
Corporation	120	18%
Sole Proprietorship	114	17%
Non-Profit	67	10%
Other	73	11%

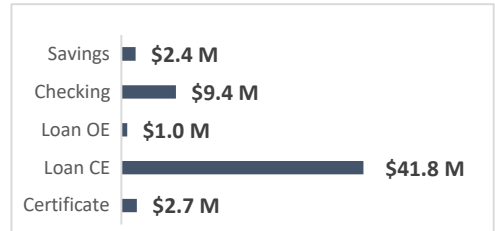
Total 13 types of organizations are configured

### Account Portfolio Summary

#### Count per Application Type



#### Balance (millions) per Application Type



## Relationship and Account Usage

### Net Relationship

Deposits	Accounts	1,393
	Balance	\$14,588,883
	Dividends Paid YTD	\$63,818
	Dividends Accrued	\$1,786

Loans	Accounts	467
	Balance	\$42,795,273
	Interest Paid YTD	\$1,418,472
	Interest Accrued	\$202,048

Net	Total Accounts	1,860
	Net Balances	-\$28,206,389
	Int Income - Div Paid	\$1,354,654
	Int Accrued - Div Accrued	\$200,262

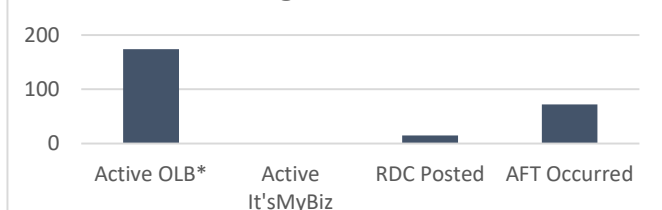
The organizational population is **net borrower** and **net profit**

### Transaction Channel Usage - TOP 10

ACH	3,348	27%
Share Draft Checks	2,408	20%
Debit Card (Signature)	2,223	18%
Teller	1,806	15%
Online Banking	840	7%
Journal Account Transfer	552	4%
Automated System Posting	342	3%
Bill Pay	290	2%
Debit Card (PIN)	202	2%
Error Correction (manual)	82	1%
Other	217	2%

Total 15 transaction channels included in this data. Numbers are aggregate and represent the member transaction history (not individual receipt items)

### Service Usage - Active Members



\*Active OLB = online banking through either standard It's Me 247 or It's My Biz 247

### Service Engagement

Online Banking Active - Any	174	26%
Online Banking - Biz 247 Only	0	0%
RDC Active Members	15	2%
AFT Active Members (at least one)	72	11%
eStatement Enrolled	155	23%
Bill Pay Enrolled	67	10%
Products per Member*	1.5	
Services per Member*	1.1	

\*calculated with tiered scoring program - review configurations

# Organizational Relationship Scorecard

Sentinel Federal Credit Union

Data = September 2019

Membership = Membership Type of MO

## Overview

Memberships	450	4.2%
Accounts	1,053	
Accounts per Membership	2.3	
Owners (owner on 000)	924	
Owners per Membership	2.1	
Owners w/ Personal Membership	573	62%

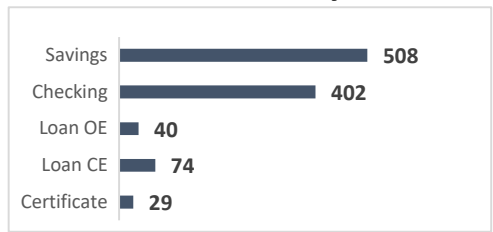
## Type of Organization - TOP 4

Limited Liab Co	128	28%
Organization	121	27%
Non Profit Org	71	16%
Corporation	50	11%
Other	80	18%

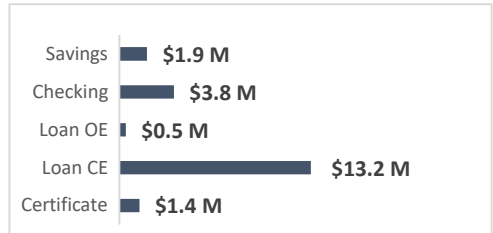
Total 12 types of organizations are configured

## Account Portfolio Summary

Count per  
Application  
Type



Balance  
(millions) per  
Application  
Type



## Relationship and Account Usage

### Net Relationship

Deposits	Accounts	939
	Balance	\$7,054,220
	Dividends Paid YTD	\$16,969
	Dividends Accrued	\$1,994

Loans	Accounts	114
	Balance	\$13,685,416
	Interest Paid YTD	\$390,317
	Interest Accrued	\$56,519

Net	Total Accounts	1,053
	Net Balances	-\$6,631,195
	Int Income - Div Paid	\$373,348
	Int Accrued - Div Accrued	\$54,525

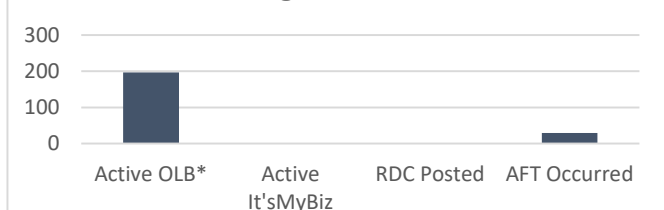
The organizational population is **net borrower** and **net profit**

### Transaction Channel Usage - TOP 10

ACH	2,671	28%
Teller	1,735	18%
Share Draft Checks	1,733	18%
Debit Card (Signature)	1,425	15%
Debit Card (PIN)	422	4%
Online Banking	326	3%
Error Correction (manual)	256	3%
Automated System Processing	209	2%
Direct Mail Posting	197	2%
Bill Pay	157	2%
Other	436	5%

Total 18 transaction channels included in this data. Numbers are aggregate and represent the member transaction history (not individual receipt items)

### Service Usage - Active Members



\*Active OLB = online banking through either standard It's Me 247 or It's My Biz 247

### Service Engagement

Online Banking Active - Any	197	44%
Online Banking - Biz 247 Only	0	0%
RDC Active Members	0	0%
AFT Active Members (at least one)	29	6%
eStatement Enrolled	255	57%
Bill Pay Enrolled	47	10%
Products per Member*	2.1	
Services per Member*	3.2	

\*calculated with tiered scoring program - review configurations

# Organizational Relationship Scorecard

TBA Credit Union

Data = September 2019

Membership = Membership Type of MO

## Overview

Memberships	1,127	5.6%
Accounts	2,739	
Accounts per Membership	2.4	
Owners (owner on 000)	1,610	
Owners per Membership	1.4	
Owners w/ Personal Membership	809	50%

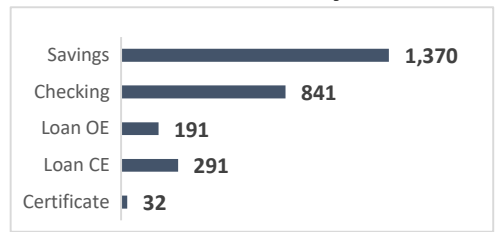
## Type of Organization - TOP 4

Ltd Liability Co-EIN	534	47%
Organization	205	18%
Corporation	162	14%
NGO, Club, Assoc	99	9%
Other	127	11%

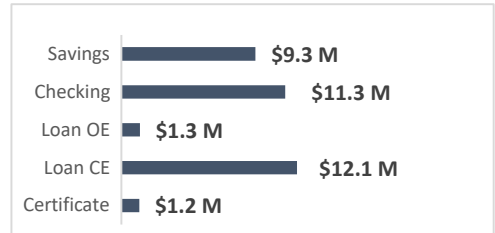
Total 12 types of organizations are configured

## Account Portfolio Summary

Count per  
Application  
Type



Balance  
(millions) per  
Application  
Type



## Relationship and Account Usage

### Net Relationship

Deposits	Accounts	2,257
	Balance	\$21,875,773
	Dividends Paid YTD	\$97,785
	Dividends Accrued	\$1,744

Loans	Accounts	482
	Balance	\$13,423,734
	Interest Paid YTD	\$354,196
	Interest Accrued	\$52,368

Net	Total Accounts	2,739
	Net Balances	\$8,452,039
	Int Income - Div Paid	\$256,411
	Int Accrued - Div Accrued	\$50,623

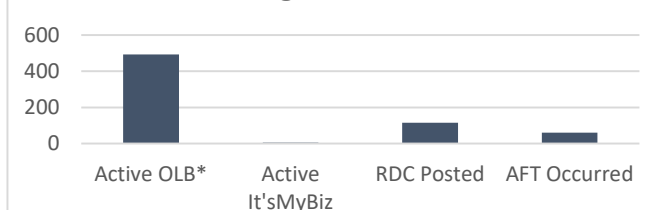
The organizational population is **net saver** and **net profit**

### Transaction Channel Usage - TOP 10

ACH	5,910	26%
Debit Card (Signature)	5,029	23%
Share Draft Checks	3,738	17%
Teller	1,983	9%
Online Banking	1,387	6%
Direct Mail Posting	989	4%
Credit Card	964	4%
Debit Card (PIN)	844	4%
Automated System Posting	774	3%
Journal Account Transfer	348	2%
Other	346	2%

Total 18 transaction channels included in this data. Numbers are aggregate and represent the member transaction history (not individual receipt items)

### Service Usage - Active Members



\*Active OLB = online banking through either standard It's Me 247 or It's My Biz 247

### Service Engagement

Online Banking Active - Any	493	44%
Online Banking - Biz 247 Only	5	0%
RDC Active Members	116	10%
AFT Active Members (at least one)	60	5%
eStatement Enrolled	831	74%
Bill Pay Enrolled	180	16%
Products per Member*	2.1	
Services per Member*	2.8	

\*calculated with tiered scoring program - review configurations

# Organizational Relationship Scorecard

## Unison Credit Union

Data = September 2019

Membership = Membership Type of MO

### Overview

Memberships	581	3.0%
Accounts	1,676	
Accounts per Membership	2.9	
Owners (owner on 000)	991	
Owners per Membership	1.7	
Owners w/ Personal Membership	412	42%

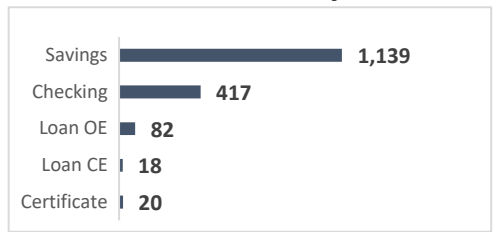
### Type of Organization - TOP 4

Limited Liability Co	270	46%
Not for Profit	106	18%
Corporation	73	13%
Sole Proprietorship	51	9%
Other	81	14%

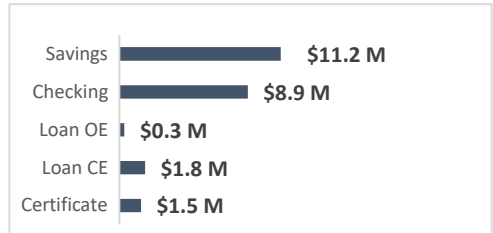
Total 11 types of organizations are configured

### Account Portfolio Summary

#### Count per Application Type



#### Balance (millions) per Application Type



## Relationship and Account Usage

### Net Relationship

Deposits	Accounts	1,576
	Balance	\$21,521,779
	Dividends Paid YTD	\$77,253
	Dividends Accrued	\$2,971

Loans	Accounts	100
	Balance	\$2,124,691
	Interest Paid YTD	\$64,321
	Interest Accrued	\$3,679

Net	Total Accounts	1,676
	Net Balances	\$19,397,088
	Int Income - Div Paid	-\$12,932
	Int Accrued - Div Accrued	\$708

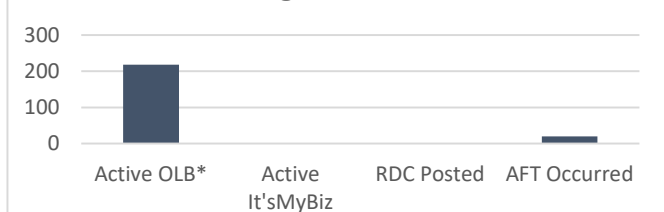
The organizational population is **net saver** and **net profit**

### Transaction Channel Usage - TOP 10

Share Draft Checks	1,721	33%
ACH	1,126	22%
Teller	1,044	20%
Debit Card (Signature)	483	9%
Automated System Posting	220	4%
Debit Card (PIN)	158	3%
Online Banking	154	3%
Journal Account Transfer	91	2%
Phone Operator	56	1%
Error Correction (manual)	37	1%
Other	57	1%

Total 14 transaction channels included in this data. Numbers are aggregate and represent the member transaction history (not individual receipt items)

### Service Usage - Active Members



\*Active OLB = online banking through either standard It's Me 247 or It's My Biz 247

### Service Engagement

Online Banking Active - Any	218	38%
Online Banking - Biz 247 Only	0	0%
RDC Active Members	0	0%
AFT Active Members (at least one)	20	3%
eStatement Enrolled	177	30%
Bill Pay Enrolled	66	11%
Products per Member*	2.7	
Services per Member*	2.8	

\*calculated with tiered scoring program - review configurations



