



# Teller Analytics

A Network Study of Teller Line Utilization

# Contents

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## **Section 1 – Reviewing YOUR Teller Line Utilization**

An individualized teller usage analysis reports has been prepared for your credit union. Review your member demographics, teller line utilization, and transactional insights for the month of October 2018. How has your members' use of your teller line changed year over year?

*A sample credit union is used for this electronic publication*

## **Section 2 – Network Statistics, Analyzing our 10 Year Trends as a Network**

How has teller line utilization changed over the past 10 years? Has there been a shift in volume? Usage? Or demand? As a Network, we've aggregated activity to provide insights into our trends as a cooperative network. How do your observations compare to your peers?

## **Section 3 – Ready to Dig Deeper? Available Resources to DIY your own Analysis**

Are you a DIY'er? Ready to perform your own analysis of your teller line? See our recommended resources, best practices, and the CU\*BASE tools we'd recommend you use when performing your own analysis.

## **Section 4 – Not a DIY'er? Explore our Outsourced Professional Services**

Looking to outsource your analysis? Or a customized teller activity briefing to your team or your board? Explore our professional services offerings here.

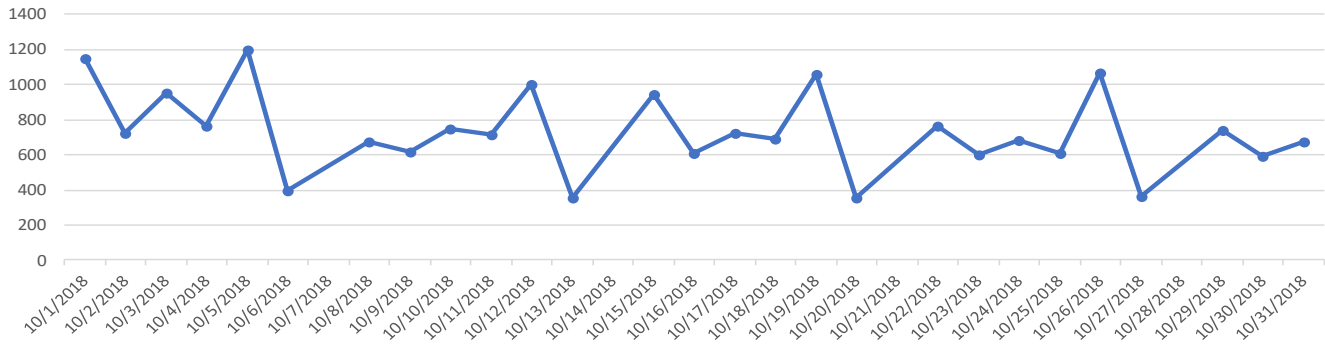
# Section 1

**Reviewing YOUR Teller Line Utilization**

# SAMPLE CREDIT UNION

## An Analysis of Teller Transactions and the Members Conducting Them - Oct-2018

Teller Line Transactions Per Day



### 41.4% of Active Members Utilize the Teller Line

In the month of October 2018, a total of 6,073 unique members utilized the credit union's teller line, representing 41.4% of active members. Of the members using the teller line at least once within the period, these members averaged a total of 3.24 teller line transactions throughout the month, totaling \$16,721,672 in total financial transactions.

#### Average Member Age

Teller Users	48.8
Non-Users	43.8

#### Online Banking Usage

Teller Users	33.2%
Non-Users	15.8%

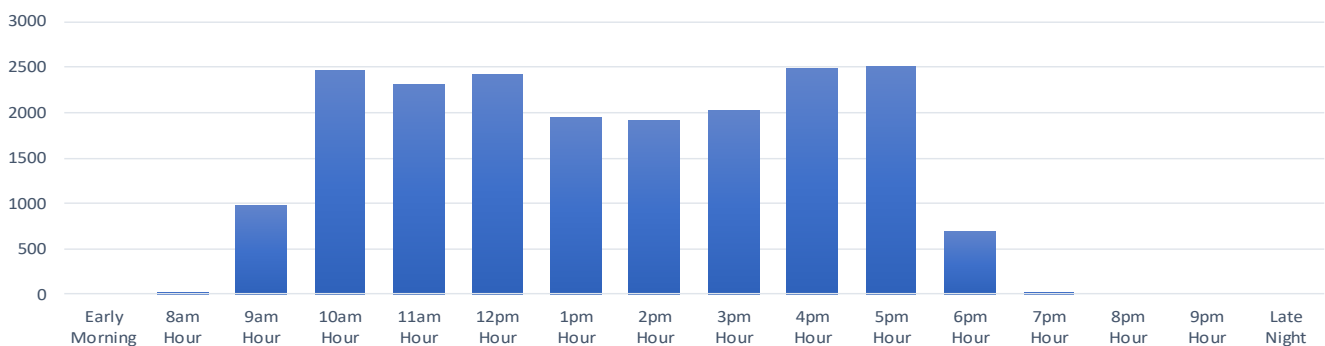
#### Key Statistics

Total Teller Transactions	19,762
Largest Daily Volume	1,197
Largest Volume Date	10/05/2018
Smallest Daily Volume	353
Smallest Volume Date	10/20/2018
Average Weekday Volume	795.5
Unique Members	6,073
Transactions per Member	3.24

#### Transactional Insights

Deposit/Payment Trans.	10,229
Deposit/Payment Dollars	\$11,185,530
Withdrawal/Disb Trans.	8,459
Withdrawal/Disb Dollars	\$5,012,054
Total Transactions	19,762
Total Dollars	\$16,721,672
Loan Payments	\$507,394
Total Fees Assessed	\$3,078

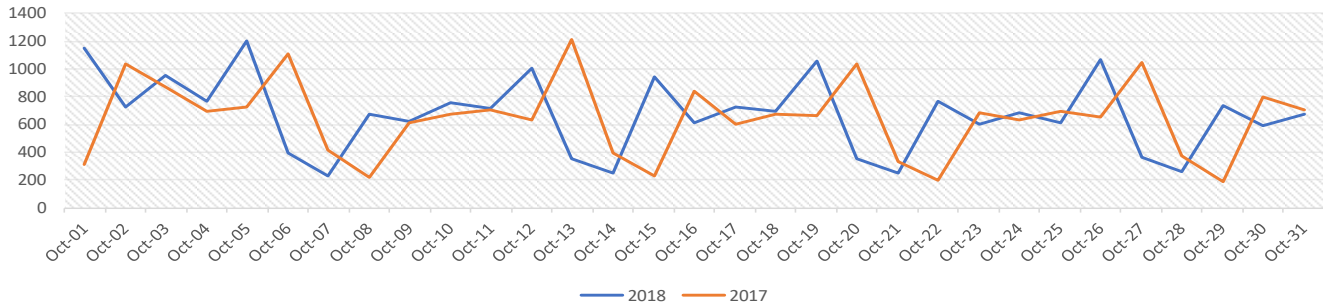
Transactions per Hour of the Day



# SAMPLE CREDIT UNION

## ANNUAL COMPARISON - A Year-over-Year Review of Teller Line Transactions - October

Teller Line Transactions Per Day  
Year over Year Trend



### Year over year, member teller line penetration has changed by: -1.2%

A year ago, in October 2017, a total of 5,976 unique members utilized the credit union's teller line, representing 42.6% of active members, a year over year change in penetration of -1.2%. Average Teller Line transactions per member has shifted from 3.11 a year ago to a new average of 3.24 observed last month, with total teller line transaction dollars increasing by 19.0% or \$2,670,321.

#### Average Member Age

	2017	2018
Teller Users	48.0	48.8
Non-Users	43.4	43.8

#### Teller Transaction Volume

	2017	2018
Deposits	9,580	10,229
Withdrawals	8,090	8,459

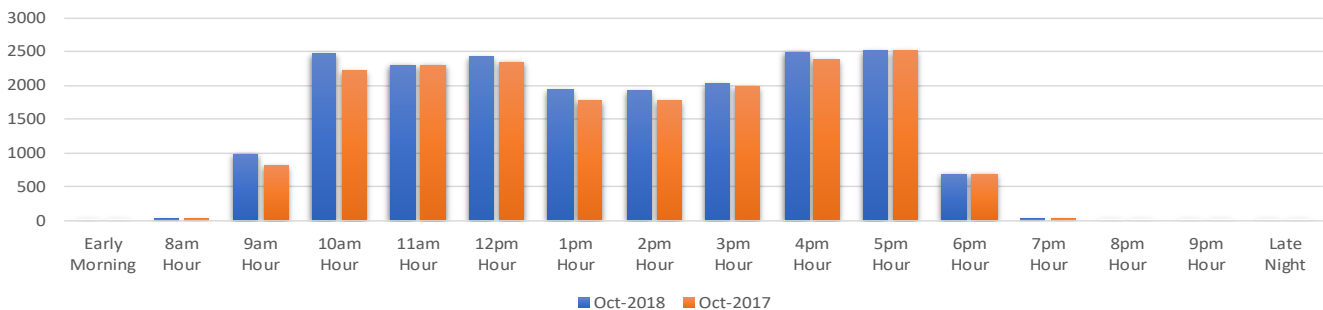
#### October-2017

Total Teller Transactions	18,832
Deposit/Payment Dollars	\$9,114,970
Withdrawal/Disb Dollars	\$4,346,773
Largest Daily Volume	1,212
Average Weekday Volume	786.9
Unique Members	5,976
Transactions per Member	3.11
Total Fees Assessed	\$3,666

#### October-2018

Total Teller Transactions	19,762
Deposit/Payment Dollars	\$11,185,530
Withdrawal/Disb Dollars	\$5,012,054
Largest Daily Volume	1,197
Average Weekday Volume	795.5
Unique Members	6,073
Transactions per Member	3.24
Total Fees Assessed	\$3,078

Teller Transactions Per Hour  
Year over Year



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# Section 2

**Network Statistics, Analyzing our 10 Year  
Trends as a Network**

# Ten Years at the Teller Line

*A cuasterisk.com network analysis of transactions and the members who do them*

Ten+ years of teller transactions – What can we learn from the changes we’ve seen over the past ten years. Will comparing today to yesterday help guide future decisions for software development, member service priorities, and staffing innovations? Our hope is that you will find value in comparing these findings to your own credit union for the perspective on how your membership’s behavior compares to the network of your peers.

## Today, Yesterday, and “Way back when...”

We studied several key statistics across a period of ten years using data from credit unions on the CU\*BASE core processing system. The results represent a view of the entire network’s aggregate behavior in these time frames. The most recent full calendar year – 2017 – represents current behavior and two prior periods are evaluated as well – 2012 for a mid-point comparison, and 2007 for our time machine to ten+ years.

**Table 1.0 – Who and What We Studied**

	Summary of Entire Year for Network			
	# CUs	Transaction Volume per CU	% Membership Using Teller	Transactions Per Member
2017	160	180,775	45%	2.87
2012	119	171,463	49%	3.11
2007	76	230,589	53%	3.50

## Is Today’s Member Using the Teller Line?

Yes, but not as many. The segment of membership using the teller line has decreased by 15% compared to ten years ago. For some credit unions, it was seen as high as a 25% decrease.

**Today, just over 4 out of any 10 members may work with a teller. Ten years ago? 5 out of 10.**

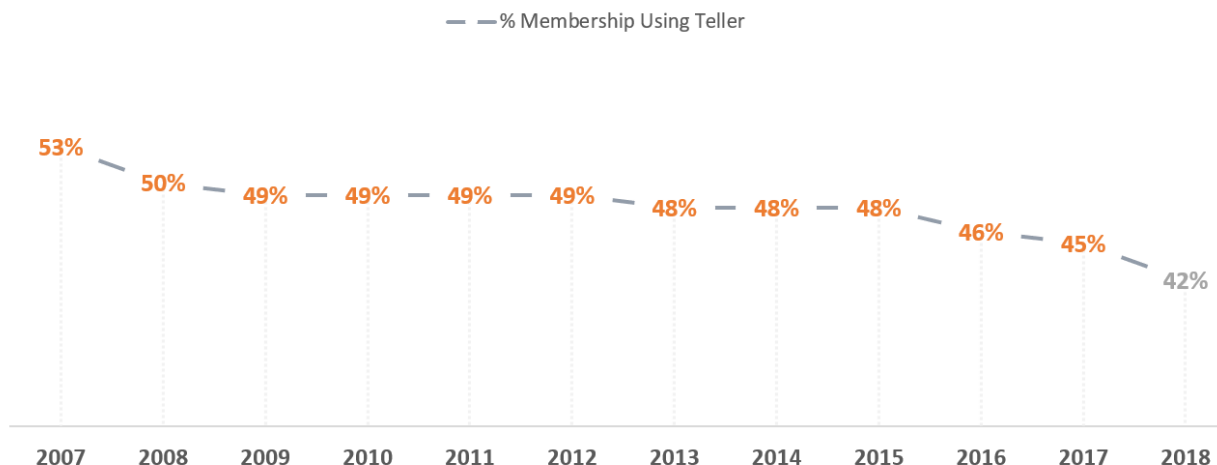


Table 1.1 – Historical Trends in Network



	Membership Using Teller (Percent)				Transactions Per Member				Transaction Volume per CU			
	Average	+/-	Low	High	Average	+/-	Low	High	Average	+/-	Low	High
2007	53%	0	12%	81%	3.50	0	1.99	5.09	230,589	0	4,288	582,393
2008	50%	-6%	11%	78%	3.45	-1%	1.95	4.97	180,617	-28%	4,150	671,746
2009	49%	-2%	12%	75%	3.32	-4%	1.82	4.94	178,357	-1%	4,692	670,494
2010	49%	0%	12%	75%	3.24	-2%	1.87	4.56	177,398	-1%	5,135	683,816
2011	49%	0%	13%	74%	3.18	-2%	1.79	5.40	175,773	-1%	5,914	688,835
2012	49%	0%	12%	72%	3.11	-2%	1.43	4.81	171,463	-3%	2,113	800,459
2013	48%	-2%	9%	71%	3.07	-1%	1.44	5.00	169,848	-1%	2,300	958,000
2014	48%	0%	11%	70%	3.04	-1%	1.39	5.97	172,469	2%	2,281	1,172,154
2015	48%	0%	11%	70%	3.00	-1%	1.45	5.75	185,104	7%	2,242	1,292,529
2016	46%	-4%	5%	69%	2.93	-2%	1.39	5.54	188,747	2%	1,768	1,317,847
2017	45%	-2%	3%	68%	2.87	-2%	1.26	5.60	180,775	-4%	819	1,379,010

% Change  
2007 to 2017

↓ 15%

↓ 18%

↓ 22%

## Discussion/Observations

**Transaction volume is actually a statistical wash and appears to be swinging on a pendulum**

Yes, recent transaction volume against 2007 technically represents a 22% decrease. But volume now is actually the exact same as the recession year of 2008 with five years of decline followed by three years of increase between then and now. 2017 sees the pendulum appearing to swing back downward – the Remote Deposit Capture feature was introduced natively to the mobile app in January 2017. Did your credit union turn this on early enough to make an impact on member depositing habits in 2017?



# TIME STUDY OF THE TELLER LINE PER HOUR

Have members changed their habits as they visit your branch tellers over the years? What is their favorite (or most convenient) time of day to visit and has that preference changed over time? Do they tend to bring the more complicated transactions (higher number of items) at certain times of the day?

## Daily Volume by Hour – Member Visitors and Transactions

There are very subtle differences between these two visualizations. To help accentuate the bigger variances, percent change from 2007 to 2017 is charted at the top of each bar graph with decreases in red, and increases in green. Values for actual distribution across the entire day are given for only the recent full year, 2017.

2007 2012 2017

Chart 1.1 – Volume Distribution of Member Visitors by Hour

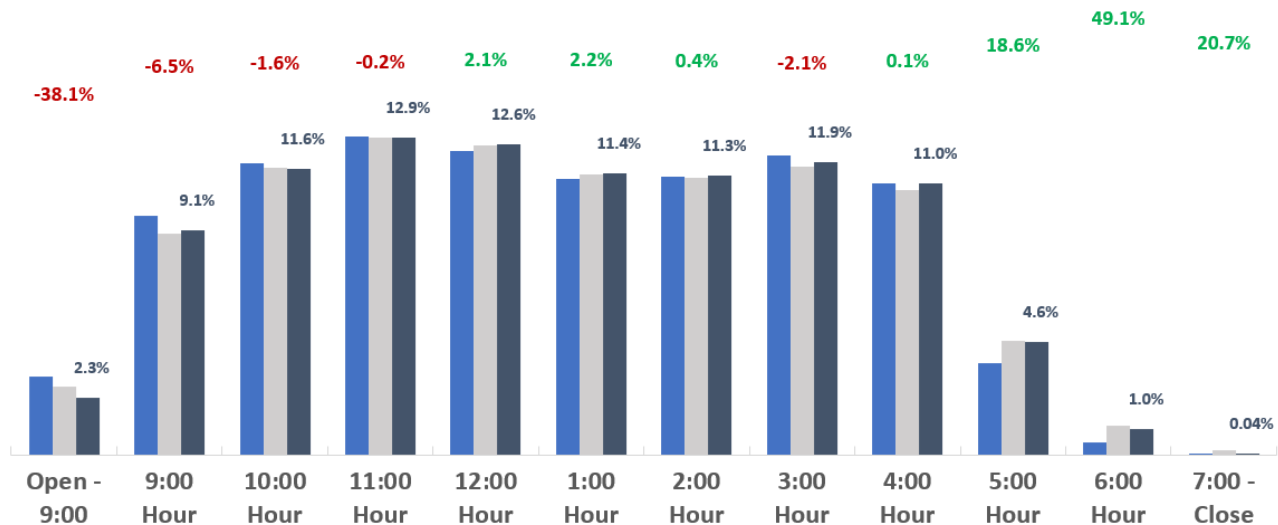
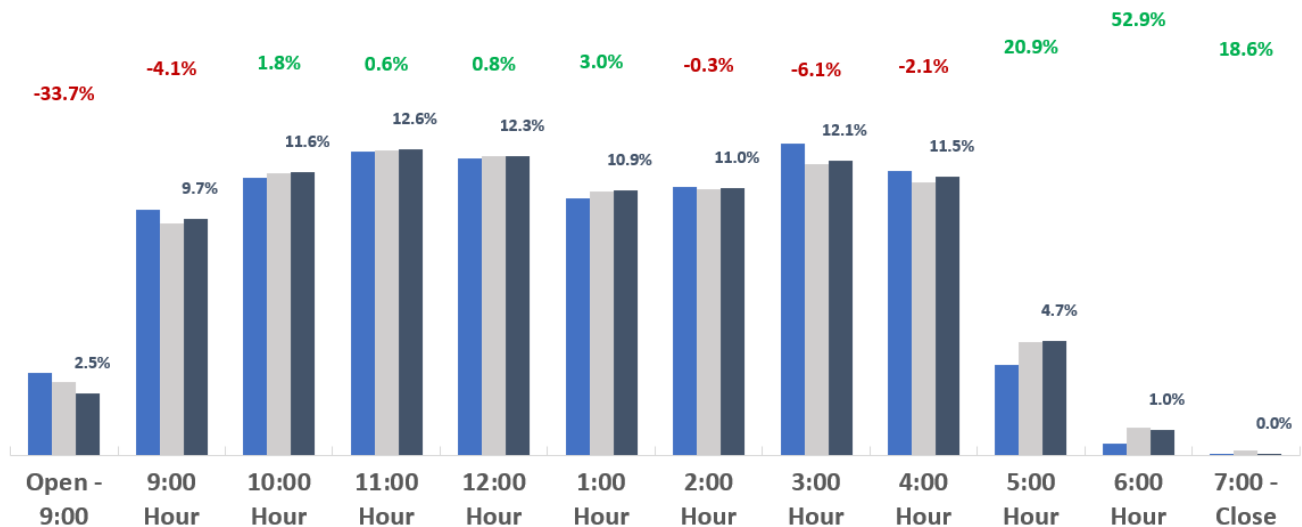


Chart 1.2 – Volume Distribution of Transactions by Hour



## Discussion/Observations

### Evenings are busier/more popular

Or are those evening hours more available now compared to before? Certainly, more members are timing their visits for later in the evening in 2017 and 2012 compared to 2007. But a possible explanation for the jump in popularity and traffic from 5:00 PM onward could be the introduction of extended hours compared to 2007. Has your credit union launched later branch hours within the last five to six years? It seems members are making good use of them.

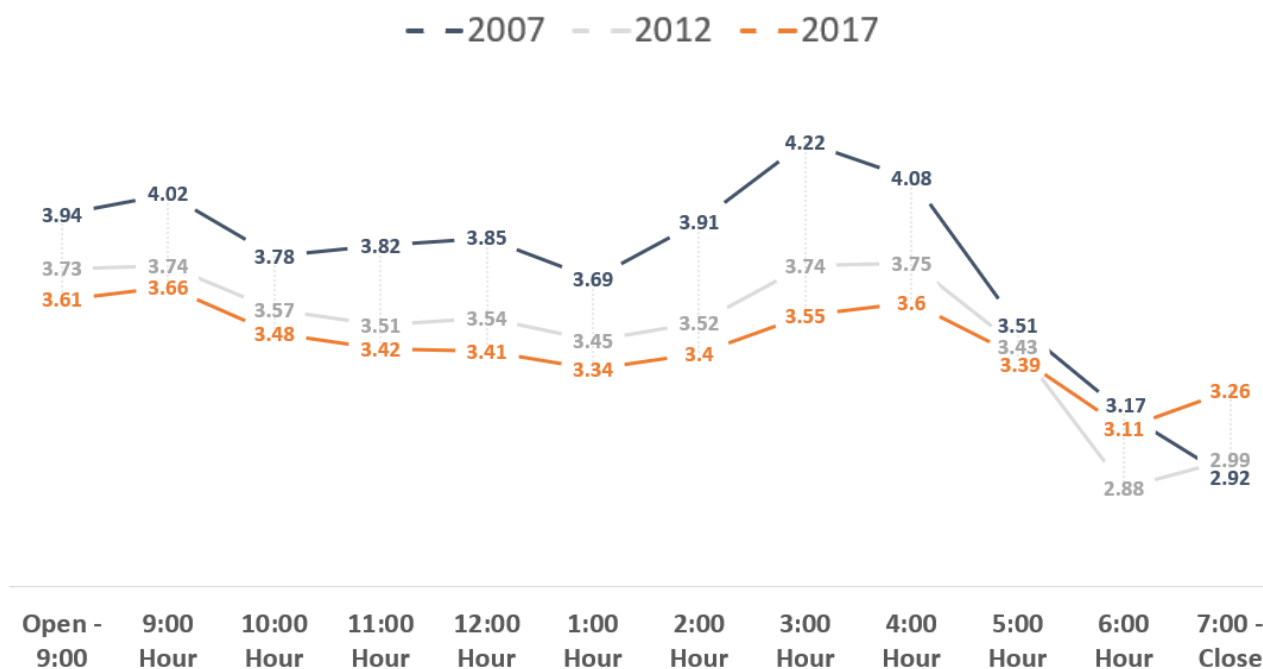
### Members are backing off in the mornings and 3:00 PM – 5:00 PM

Especially 3:00 PM! It's possible they may have other activities they are handling with you during these times – paperwork on a loan application, financial consulting appointments, etc.

## Items Processed per Member (Average)

This line graph demonstrates ebbs and flows of how many funds transactions a member needs to handle at the teller line. To help break apart the lines for each of these three years a bit further we charted drop lines to help visualize the larger gaps from period to period.

Chart 1.3 – Average Items Processed per Member in a Single Visit



## Discussion/Observations

### Patterns haven't changed much, but members are doing less per visit.

Fewer items to handle in a transaction could mean quicker processing times for both parties involved – the member, and your front-line staff. Are you feeling any differences?

Throughout the main portion of your day every rise or dip in the line mirrors the other years' patterns – nobody is changing their personal routines for when they handle larger volumes of transactions.

# TRANSACTION VOLUMES AND MEMBERSHIP ENGAGEMENT

## Transaction Keys (Items in the Transaction)

A Transaction key is a categorization of items or actions processed within single teller transactions. In the findings below, you'll see the left axis (columns) representing percent of entire transaction volume in one calendar month of 2007 compared to the same calendar month of 2017. Check the right-axis for reference following the line documenting percent change across this ten-year gap.

Cash and check transactions are swinging

Chart 2.1 – PRIMARY Transaction Keys: % Distribution 10-Year Change

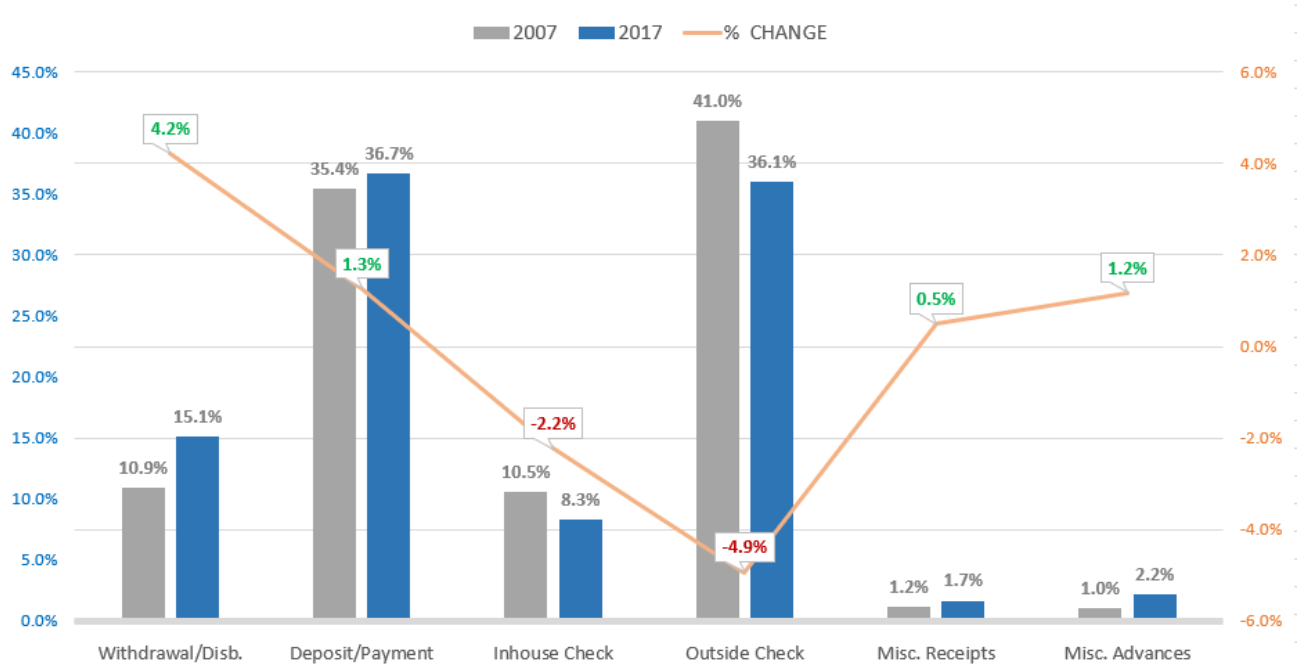
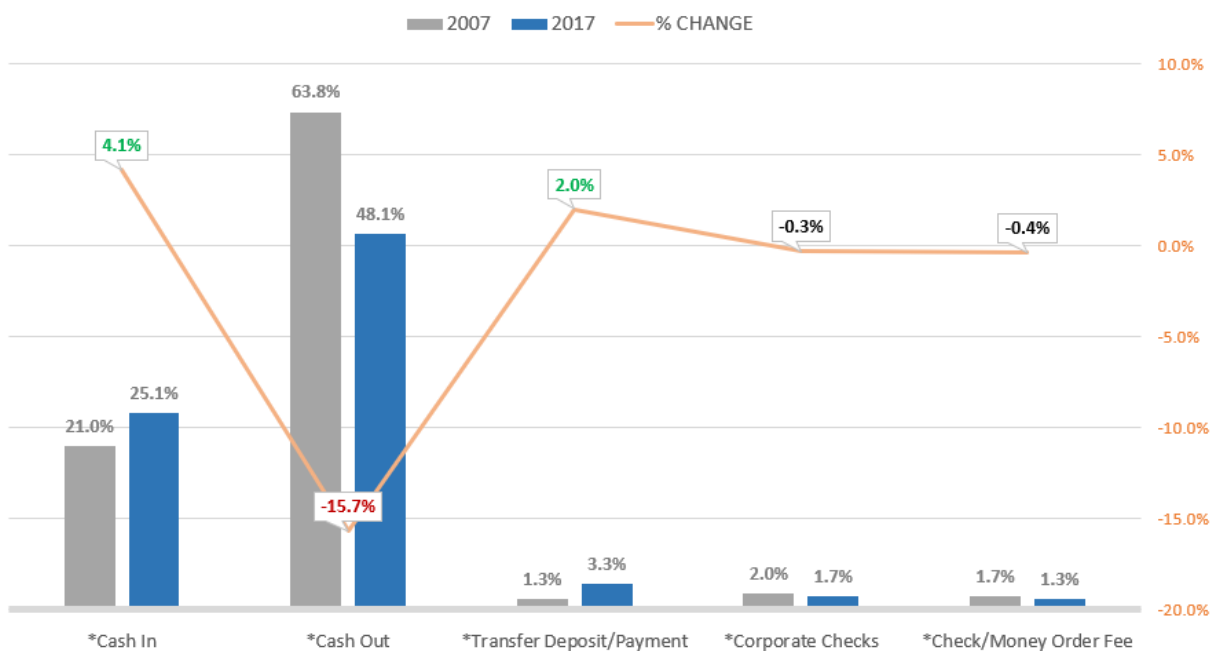


Chart 2.2 - SECONDARY Transaction Keys: % Distribution 10-Year Change



# Who Is the Teller User?

A *cuasterisk.com* network analysis of transactions and the members who do them

## Overview

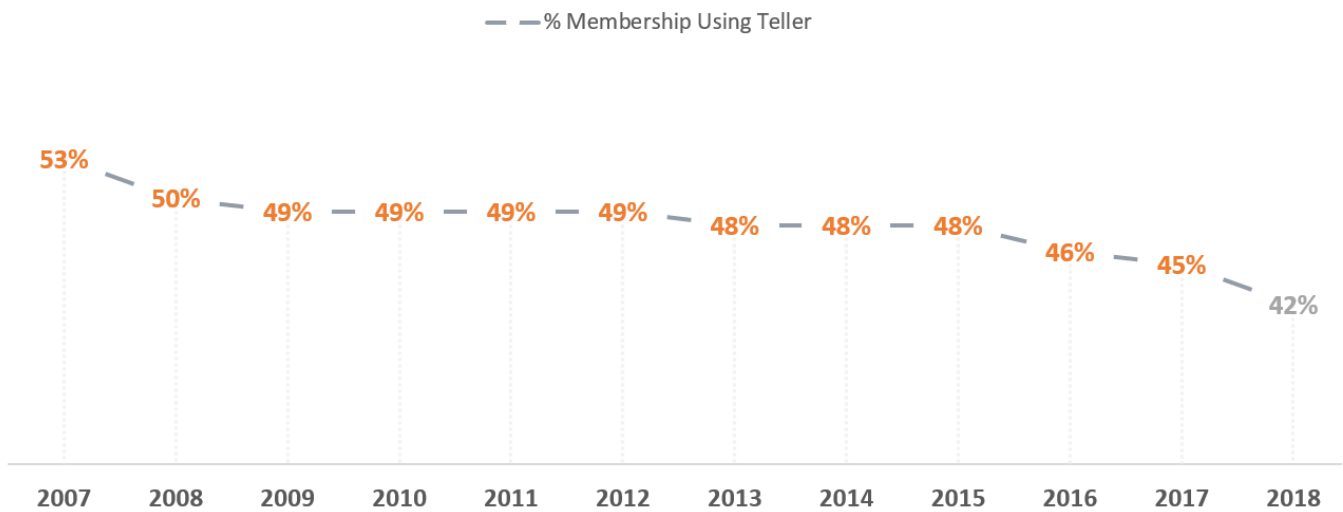
For the network out of any 100 members, on average 45 of them will use the teller line in any given month. Is today's member using the teller line? Yes, but not as many of them. The segment of membership using the teller line has decreased by 15% compared to ten years ago. Some credit unions have seen as high as a 25% decrease.

Table 1.1 – Quick Stats on 1 Month (September 2018)

Teller User Transactions			
Total Transactions	Transactions per Member	Total Dollars	Dollars per Transaction
2,517,564	3.35	\$2,331,688,920	\$926

Today, a little more than 4 of 10 members may use the teller line within the year. Ten years ago? 5 of 10.

Chart 1.1 – % of Membership Using the Teller Line Year over Year



## TWO POPULATIONS OF TELLER USERS – PERSONAL AND ORGANIZATIONAL

Meet the Individual Member		
	Teller Users	Doesn't Use Teller
% membership	42 %	58 %
Age	50 years	46 years
Tenure	13 years	12 years
Products	3 products	2 products
Services	4 services	3 services
Self-Service Usage		
Online Banking	6.3 logins	3.0 logins
Audio Banking	0.4 calls	0.04 calls
Text Banking	0.1 texts	0.02 texts
eStatements	47 %	41 %
eNotices	19 %	15 %
Miscellaneous		
Has ACH Deposit	33 %	55 %
Pays Loan by ACH	5 %	8 %

Meet the Organizational Member		
	Teller Users	Doesn't Use Teller
% membership	50 %	50 %
Age	38 years	37 years
Tenure	12 years	12 years
Products	3 products	2 products
Services	4 services	2 services
Self-Service Usage		
Online Banking	5.9 logins	2.0 logins
Audio Banking	0.2 calls	0.03 calls
Text Banking	0.06 texts	0.02 texts
eStatements	52 %	41 %
	15 %	12 %
Miscellaneous		
Has ACH Deposit	15 %	31 %
Pays Loan by ACH	0 %	2 %

# THE VARIETY OF MEMBERS WHO VISIT TELLER

## Membership Type and Gender

Evaluating the different populations of people who visit your tellers can reveal interesting differences and dynamics in their habits. We focused on splitting members by two factors – Membership Type and Gender. Individuals conducting their personal business have different priorities and utilize financial services differently than individuals conducting business for an organization.

Take note of the fact that the analysis finds some cases of gender codes being blank – Is this a data hygiene effort for your credit union to identify and correctly code these memberships for future analysis?

**Just 3% of the network's teller users are organizations, but they are responsible for 22% of all the dollar volume flowing through the teller line.**

**Men are more likely to use the teller line than women. When they do use the teller line, women handle the same amount of transactions but for smaller amounts of money.**

Table 2.1 – Volume by Membership Type (Individual vs Organizational)

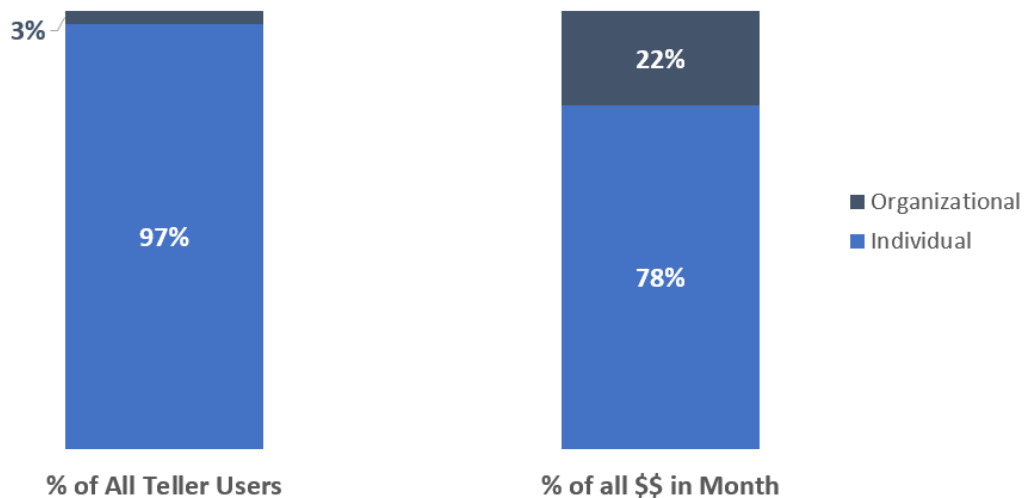


Table 2.1 – Teller User Transactions Across Network by Membership Type – 1 Month

	Total Transactions	(Average) Transactions per Member	Total Dollars	(Average) Dollars per Transaction
Individual	2,340,220	3.23	\$1,820,218,535	\$778
Organizational	60,477	7.35	\$187,406,538	\$3,099

Chart 2.2 – Volume by Gender Code (Male, Female, Other, *blank*)

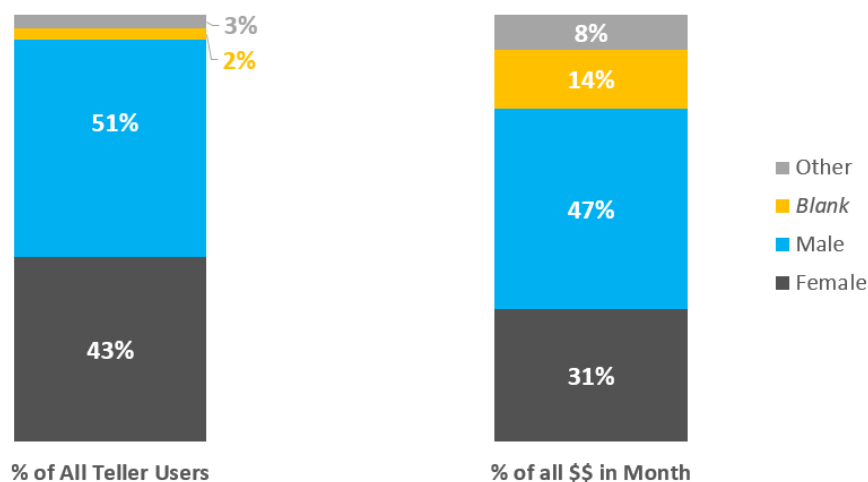


Table 2.2 – Teller User Transactions Across Network by Gender Code – 1 Month

	Total Transactions	(Average) Transactions per Member	Total Dollars	(Average) Dollars per Transaction
<b>Individual</b>				
Male	1,259,539	3.30	\$1,052,207,855	\$835
Female	1,020,862	3.15	\$714,361,620	\$700
Other/ <i>blank</i>	59,819	3.18	\$53,649,060	\$897
<b>Organizational</b>				
Male	13,566	7.10	\$43,930,534	\$3,238
Female	4,633	5.75	\$7,703,529	\$1,663
Other/ <i>blank</i>	42,278	7.67	\$135,772,474	\$3,211

Table 2.3 – Teller User Transactions Across Network by Gender Code – 1 Month

	Average per Member			
	Transactions per Month	Dollars per Month	Age (Years)	Membership Tenure (Years)
Female	3	\$2,219	49	12
Male	3	\$2,854	49	13
Organization/ <i>blank</i>	5	\$12,837	36	12

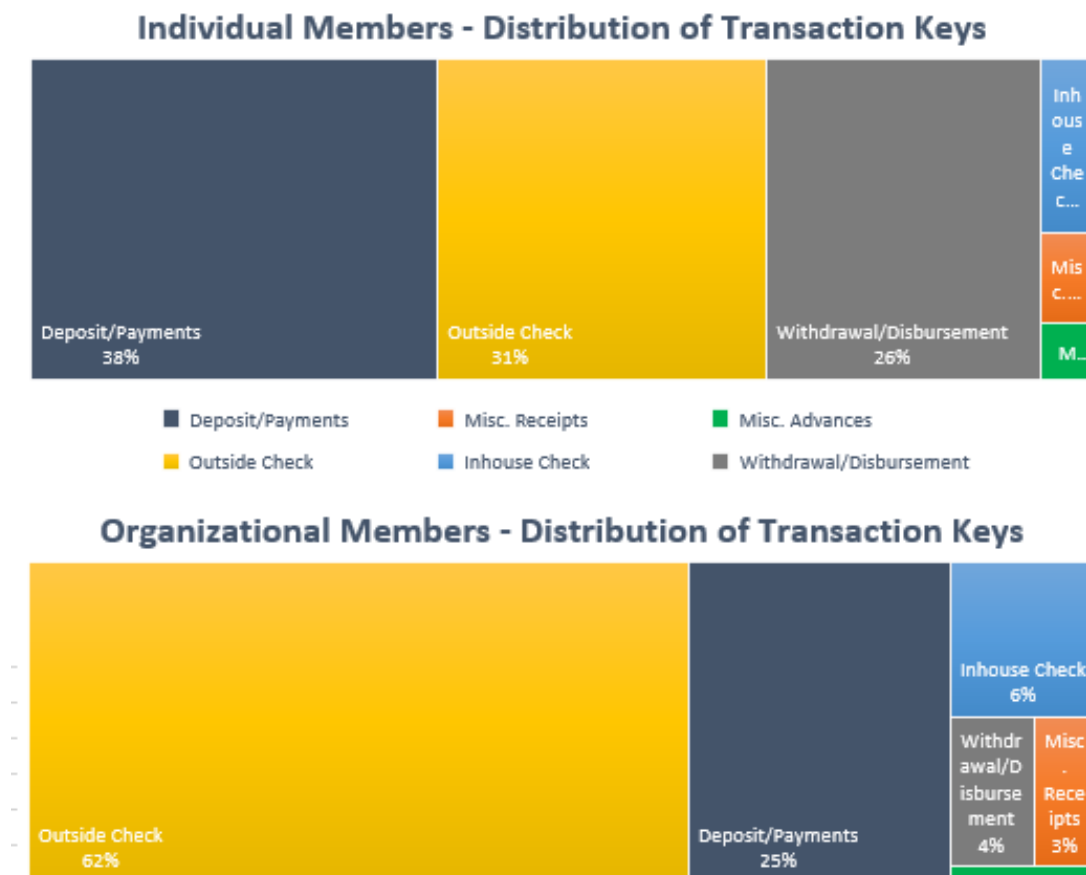
## Transaction Keys – Comparison of Individual to Organizational

These results are only for one recent calendar month in 2018. Although not comparative to ten years ago, the information quantifies the clearly varied habits of the individual person versus the organizational entity transacting business with a teller.

**Table 3.1 – Transaction Key Details for Individual vs Organizational**

	Average per Month	
	Average Transaction Keys	Average Dollars
Individual	3.5	\$2,783
Organization	17.2	\$28,241
Difference	13.7	\$25,458

**Chart 3.1 – Transaction Key Details for Individual vs Organizational Transactions**

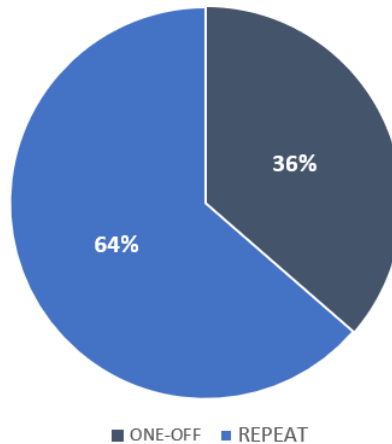




## STUDYING MEMBER HABITS AT THE TELLER LINE

Have members changed their habits as they visit your branch tellers over the years? What is their favorite (or most convenient) time of day to visit and has that preference changed over time? Do they tend to bring the more complicated transactions (higher number of items) at certain times of the day?

% of Teller Users with One-Off Visits vs Repeat Visits

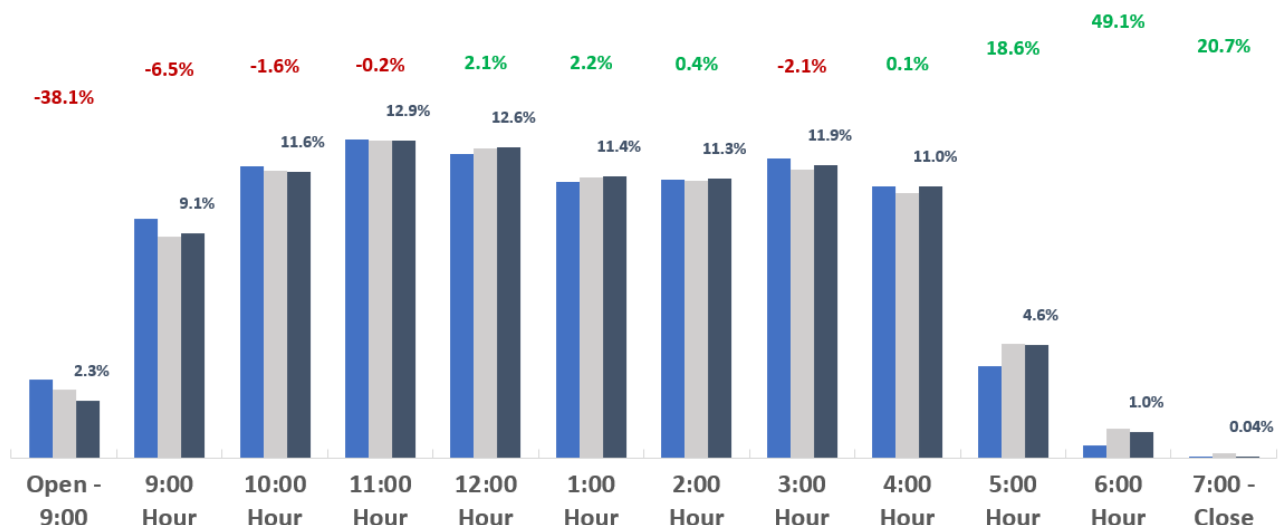


### Daily Volume by Hour – Member Visitors and Transactions

There are very subtle differences between these two visualizations. To help accentuate the bigger variances, percent change from 2007 to 2017 is charted at the top of each bar graph with decreases in red, and increases in green. Values for actual distribution across the entire day are given for only the recent full year, 2017.

■ 2007 ■ 2012 ■ 2017

Chart 4.1 – Volume Distribution of Member Visitors by Hour



Network Averages		751,860	49	13	3	4	1,020,343	45	13	2	3	42%	3	2
CU ID	Credit Union Name	TELLER users					NON-TELLER users					Percent of Membership is Teller User	Age Variance from My Non-Teller User	Age Variance from Network Average Age for Teller Users
		Total Count	Average Age	Membership Tenure	Products per Member	Services per Member	Total Count	Average Age	Membership Tenure	Products per Member	Services per Member			
AA	AAC Credit Union	7,150	45	9	3	4	8,580	44	9	2	3	45%	1	-4
AB	Academic FCU	343	53	17	3	3	2,964	53	18	2	2	10%	0	4
AC	Alpena Community CU	1,308	51	19	3	4	1,224	45	17	2	3	52%	6	2
AE	ATL Federal Credit Union	923	48	10	3	3	1,148	44	11	2	2	45%	4	-1
AF	AAA Federal Credit Union	3,302	52	16	3	4	3,722	46	15	2	3	47%	6	3
AG	Allegan Community FCU	3,878	48	12	2	4	4,111	44	12	2	3	49%	4	-1
AL	Alpena Alcona Area CU	15,231	50	14	4	4	13,526	45	13	3	3	53%	5	1
AM	River Valley Credit Union	5,063	48	14	3	5	6,650	44	16	2	3	43%	4	-1
AN	Aberdeen FCU	5,816	44	12	2	2	7,131	40	11	2	1	45%	4	-5
AO	Auto-Owners Associates CU	814	46	16	3	5	2,256	46	16	2	3	27%	0	-3
AQ	Aeroquip Credit Union	1,810	52	18	3	4	2,662	47	16	2	2	40%	5	3
AS	Allegius Credit Union	5,318	51	17	3	4	12,394	45	14	1	2	30%	6	2
AV	Advantage Credit Union	2,437	50	13	3	4	4,723	47	13	2	2	34%	3	1
AX	Michigan Legacy CU	8,836	50	14	3	4	13,559	47	14	2	3	39%	3	1
BB	Birmingham Bloomfield CU	2,379	51	12	3	4	2,986	50	15	2	3	44%	1	2
BE	Wolverine State CU	6,182	50	17	3	3	5,100	46	17	2	2	55%	4	1
BR	Port City Federal CU	1,493	49	13	3	4	1,703	42	14	2	2	47%	7	0
BT	Honor Credit Union	38,860	47	11	3	5	43,837	42	9	2	3	47%	5	-2
BU	Building Trades FCU	4,754	47	13	2	4	12,547	43	10	2	3	27%	4	-2
BW	Brewery Credit Union	3,689	46	7	3	4	5,132	45	9	2	2	42%	1	-3
BY	Bay Area CU	2,790	47	12	3	4	3,079	42	11	2	3	48%	5	-2
CA	Century Heritage FCU	4,501	49	11	3	3	8,387	47	10	2	2	35%	2	0
CD	Cincinnati Interagency	717	51	17	4	5	1,861	44	17	3	3	28%	7	2
CE	Catholic United Fin. CU	577	47	12	2	3	2,787	40	11	2	2	17%	7	-2
CE	Madison Credit Union	1,263	51	17	3	5	2,404	48	16	2	4	34%	3	2
CF	Community First FCU	5,214	42	7	3	3	4,156	38	7	2	2	56%	4	-7
CG	Chiphone FCU	5,950	50	16	3	4	4,692	48	16	2	3	56%	2	1
CH	Country Heritage CU	702	51	14	2	1	806	52	17	2	0	47%	-1	2
CI	Chiropractic FCU	733	49	12	3	4	2,244	48	13	2	3	25%	1	0
CJ	Verve, a Credit Union	31,706	44	13	3	6	40,429	41	14	2	4	44%	3	-5
CK	Cincinnati Ohio Police CU	2,886	47	15	3	5	7,330	41	13	2	4	28%	6	-2
CM	Chief Financial CU	9,399	52	9	2	2	17,140	48	8	2	2	35%	4	3
CO	Commodore Perry FCU	3,141	47	11	3	3	3,434	43	9	2	2	48%	4	-2
CP	Muskegon Co-Op Federal CU	5,141	50	11	2	4	6,196	48	10	2	2	45%	2	1
CQ	Commonwealth Utilities CU	527	55	19	3	4	1,511	54	18	2	2	26%	1	6
CW	Community West CU	11,751	47	12	3	3	15,966	44	13	2	3	42%	3	-2
CX	Calcite Credit Union	4,916	49	15	3	4	4,305	44	12	2	2	53%	5	0
CZ	CommStar CU	4,947	50	11	2	4	5,726	48	15	2	3	46%	2	1
DA	Day Air CU	16,081	49	10	3	3	28,230	45	9	2	3	36%	4	0

CU ID	Credit Union Name	TELLER users					NON-TELLER users					Percent of Membership is Teller User	Age Variance from My Non-Teller User	Age Variance from Network Average Age for Teller Users
		Total Count	Average Age	Membership Tenure	Products per Member	Services per Member	Total Count	Average Age	Membership Tenure	Products per Member	Services per Member			
DC	Delta County Credit Union	6,135	47	15	4	4	6,472	44	14	2	2	49%	3	-2
DD	DeTour Drummond Comm CU	1,187	51	15	3	3	1,203	51	15	2	2	50%	0	2
DE	Destinations Credit Union	2,200	52	15	3	4	5,855	49	14	2	3	27%	3	3
DG	DC Federal Credit Union	3,447	49	11	3	4	9,288	48	12	2	3	27%	1	0
DL	Department of Labor FCU	1,598	54	17	3	5	6,099	51	14	2	4	21%	3	5
DM	Diversified Members CU	7,154	51	15	2	4	18,719	53	18	2	3	28%	-2	2
DO	Safe Harbor Credit Union	3,017	46	12	3	4	2,799	44	11	2	3	52%	2	-3
DP	Serve Credit Union	1,865	47	9	4	4	3,301	42	7	2	3	36%	5	-2
DW	Dowagiac Area FCU	1,149	54	17	3	3	904	49	18	2	2	56%	5	5
EL	ELCA Federal Credit Union	75	55	1	2	3	1,184	50	1	2	4	6%	5	6
ER	Urban Upbound Federal CU	323	51	4	1	1	903	41	3	1	1	26%	10	2
ET	Traverse Catholic CU	4,101	46	14	3	4	4,087	43	14	2	2	50%	3	-3
EV	Everence Federal CU	6,242	43	8	3	3	13,053	44	8	2	2	32%	-1	-6
FA	Forest Area Federal CU	4,164	51	17	3	3	2,489	46	16	2	2	63%	5	2
FB	Farm Bureau Family CU	629	48	21	3	4	1,131	46	21	2	3	36%	2	-1
FD	First General CU	3,122	50	12	3	3	4,179	46	12	2	3	43%	4	1
FE	SMART Federal	535	56	21	3	3	3,290	56	23	2	2	14%	0	7
FG	Firefighters CU	2,439	46	9	3	4	2,717	43	8	2	3	47%	3	-3
FH	Florida Hospital CU	1,869	48	9	2	4	7,953	46	9	2	4	19%	2	-1
FI	Filer Credit Union	5,574	51	14	3	4	4,617	45	12	2	3	55%	6	2
FJ	Florida Customs FCU	103	57	22	2	2	994	51	18	2	2	9%	6	8
FL	First Financial CU	2,965	50	11	3	4	7,956	48	12	2	3	27%	2	1
FN	The Finest Federal CU	111	42	1	2	4	3,932	36	1	2	3	3%	6	-7
FO	First Ohio Community FCU	2,327	54	15	2	2	2,199	49	14	2	2	51%	5	5
FR	Frankenmuth Credit Union	23,118	44	9	3	5	25,885	40	7	2	3	47%	4	-5
FT	First United CU	1,961	48	12	3	4	3,605	45	12	2	3	35%	3	-1
GA	Gabriels Community CU	974	45	10	3	4	927	42	13	2	3	51%	3	-4
GB	Greensboro Municipal FCU	2,594	48	13	3	5	4,191	45	13	2	3	38%	3	-1
GC	GR Consumers Credit Union	1,485	50	16	3	5	2,138	45	17	3	4	41%	5	1
GD	Preferred Credit Union	13,273	48	12	3	4	14,508	46	12	2	3	48%	2	-1
GE	Generations CU	824	50	13	3	4	1,161	48	15	2	3	42%	2	1
GH	Glacier Hills CU	7,922	45	12	3	5	8,823	39	11	2	4	47%	6	-4
GN	Greater Niles Comm FCU	3,044	48	10	3	4	2,042	43	10	2	3	60%	5	-1
GR	Gratiot Community CU	4,017	47	12	2	3	2,509	44	10	2	2	62%	3	-2
HA	Quest Federal CU	7,258	45	11	3	4	6,422	40	9	2	3	53%	5	-4
HP	H.P.C. Credit Union	4,031	50	21	3	3	4,235	44	19	2	2	49%	6	1
HS	Heartland Credit Union	14,833	49	11	3	3	17,277	45	9	2	2	46%	4	0
HT	Heartland CU	9,991	44	11	3	5	14,491	44	13	2	3	41%	0	-5
IB	Greater Metro FCU	588	54	16	3	3	5,314	56	21	2	2	10%	-2	5
IC	Isabella Community CU	7,657	47	13	3	4	8,141	44	12	2	3	48%	3	-2

CU ID	Credit Union Name	TELLER users					NON-TELLER users					Percent of Membership is Teller User	Age Variance from My Non-Teller User	Age Variance from Network Average Age for Teller Users
		Total Count	Average Age	Membership Tenure	Products per Member	Services per Member	Total Count	Average Age	Membership Tenure	Products per Member	Services per Member			
KA	Unison Credit Union	9,510	44	16	3	4	9,969	37	12	2	2	49%	7	-5
KC	Kansas City CU	3,033	48	11	2	4	3,750	49	14	2	3	45%	-1	-1
KG	Kellogg Community CU	17,137	46	12	3	5	24,220	43	11	2	3	41%	3	-3
KM	Kenowa Community FCU	1,246	47	15	3	4	1,483	43	15	2	2	46%	4	-2
KS	Kalsee Credit Union	13,207	49	11	2	3	13,449	45	11	2	3	50%	4	0
KT	Kent County Credit Union	2,946	48	14	3	3	3,140	45	15	2	2	48%	3	-1
LB	Lakes Community CU	3,872	50	15	3	4	7,003	47	14	2	3	36%	3	1
LE	Lenco Credit Union	4,105	51	10	3	3	4,396	48	11	2	3	48%	3	2
LH	Lake Huron Credit Union	3,261	48	11	3	4	4,376	45	11	2	2	43%	3	-1
LK	Lakota Federal CU	1,177	42	3	2	2	1,266	38	2	1	1	48%	4	-7
LP	First Trust Credit Union	6,340	48	13	3	6	8,307	44	13	2	3	43%	4	-1
LS	Lakeshore Federal CU	1,446	50	17	3	4	1,538	46	16	2	2	48%	4	1
M1	MEMBERS1st Community CU	8,410	48	14	2	4	11,046	47	15	2	2	43%	1	-1
MA	Materion Federal CU	586	48	20	4	4	1,533	45	16	2	2	28%	3	-1
MC	Madison County FCU	4,878	53	16	3	5	3,961	48	15	3	4	55%	5	4
MD	MidUSA CU	8,736	53	14	3	3	8,047	48	13	2	2	52%	5	4
ME	Peninsula Federal CU	6,589	46	14	3	4	5,847	40	12	2	2	53%	6	-3
MG	Muskegon Federal CU	2,985	48	15	3	4	2,317	44	14	3	3	56%	4	-1
MJ	Meijer Credit Union	2,599	50	15	3	4	9,553	48	14	2	4	21%	2	1
MN	Metro North Federal CU	3,066	50	16	3	5	3,473	46	16	2	3	47%	4	1
MO	Monroe County Comm CU	13,804	47	13	2	4	16,662	41	11	2	3	45%	6	-2
MP	West Mich Postal Svc FCU	338	49	16	3	3	510	48	16	2	1	40%	1	0
MS	Members Source CU	2,265	50	15	2	4	4,584	49	18	2	3	33%	1	1
NC	North Central Area CU	8,258	51	15	3	4	8,925	47	14	2	2	48%	4	2
ND	Notre Dame FCU	18,864	46	12	3	5	37,087	40	10	2	4	34%	6	-3
NF	Northern Eagle FCU	281	43	3	2	1	436	43	2	1	1	39%	0	-6
NH	Northern Hills Federal CU	4,909	46	12	3	4	4,924	46	12	2	2	50%	0	-3
NO	NorthStar Credit Union	3,410	46	10	3	4	12,899	47	11	2	3	21%	-1	-3
NP	NorthPark Comm CU	2,252	48	7	2	1	4,005	47	9	2	1	36%	1	-1
NR	Northwest Consumers FCU	1,343	47	11	2	4	1,365	48	12	2	2	50%	-1	-2
NW	New Horizons CU	1,788	50	12	3	4	3,541	49	13	2	3	34%	1	1
ON	Awakon Federal CU	7,549	49	13	3	4	6,332	46	11	2	2	54%	3	0
PC	Park City CU	10,689	48	12	3	4	8,610	42	10	2	2	55%	6	-1
PD	PCT Federal CU	1,275	55	15	3	4	2,563	52	15	2	3	33%	3	6
PK	Parkside Credit Union	7,586	48	12	3	5	8,562	43	12	2	4	47%	5	-1
PL	Great Lakes Federal CU	2,729	51	16	3	3	2,135	46	15	2	2	56%	5	2
PO	Generations Family FCU	1,439	51	15	4	4	1,910	45	15	3	3	43%	6	2
PP	Peoples Choice CU	2,371	43	14	3	3	2,528	41	15	2	1	48%	2	-6
PR	Progressive Credit Union	438	53	14	3	1	3,237	56	13	3	1	12%	-3	4
PS	Public Service CU	2,125	52	20	3	4	3,073	50	21	2	3	41%	2	3

CU ID	Credit Union Name	TELLER users					NON-TELLER users					Percent of Membership is Teller User	Age Variance from My Non-Teller User	Age Variance from Network Average Age for Teller Users
		Total Count	Average Age	Membership Tenure	Products per Member	Services per Member	Total Count	Average Age	Membership Tenure	Products per Member	Services per Member			
PT	Port Conneaut FCU	2,333	49	13	3	4	2,457	44	12	2	2	49%	5	0
RR	Compass Credit Union	2,643	49	17	3	3	2,534	42	15	2	2	51%	7	0
RV	Riverview CU	2,944	47	10	2	4	2,916	45	10	2	2	50%	2	-2
SA	San Antonio Citizens FCU	8,660	48	9	3	4	8,424	49	8	2	3	51%	-1	-1
SB	SB Community FCU	884	47	9	3	3	1,167	44	10	2	2	43%	3	-2
SE	Shoreline Credit Union	4,605	50	17	3	4	5,084	44	13	2	3	48%	6	1
SF	Sentinel Federal CU	5,243	47	13	3	4	5,688	43	14	2	2	48%	4	-2
SH	Bridge Credit Union	2,842	53	16	2	3	9,877	50	15	2	3	22%	3	4
SJ	SPE Federal Credit Union	4,271	49	14	3	3	6,715	43	13	2	2	39%	6	0
SO	1st Street Credit Union	970	51	12	3	4	1,550	47	13	2	3	38%	4	2
SU	Superior Choice	14,354	47	13	3	4	12,606	42	11	2	3	53%	5	-2
SW	Saginaw County Empl. CU	1,314	53	18	3	4	1,957	48	18	2	3	40%	5	4
SX	Sioux Empire Federal CU	5,320	46	13	3	5	5,487	41	12	2	4	49%	5	-3
TB	TBA Credit Union	7,514	46	9	3	3	12,025	44	8	2	2	38%	2	-3
TC	Total Community CU	3,175	51	15	3	4	3,886	48	14	3	3	45%	3	2
TD	Service 1 Federal CU	10,162	45	9	3	4	8,834	42	9	2	3	53%	3	-4
TE	Grand Trunk (BC) Emp. FCU	1,373	50	18	3	4	2,007	46	17	2	2	41%	4	1
TH	Thornapple CU	3,512	47	11	3	4	2,170	42	10	2	3	62%	5	-2
TI	Tri-Cities Credit Union	2,016	49	14	3	4	1,972	46	14	2	3	51%	3	0
TO	Toro Employees FCU	605	49	16	3	4	2,766	46	12	2	3	18%	3	0
TQ	Tahquamenon Area CU	3,260	52	17	3	4	3,112	50	17	2	2	51%	2	3
TU	University of Toledo FCU	2,000	51	17	3	4	4,698	46	15	2	3	30%	5	2
TV	Michigan Coastal CU	1,642	46	9	2	3	1,439	44	11	2	2	53%	2	-3
UE	BlueOx Credit Union	10,303	48	13	3	4	12,830	44	12	2	3	45%	4	-1
VA	VacationLand FCU	11,223	47	12	3	4	9,638	42	13	2	3	54%	5	-2
VI	Viriva Community CU	1,659	49	12	3	4	8,455	49	15	2	3	16%	0	0
WA	FOCUS Credit Union	2,472	49	13	3	3	4,629	45	11	2	2	35%	4	0
WB	Consumers Federal CU	662	54	13	3	3	2,163	54	16	2	1	23%	0	5
WD	Western Division FCU	2,927	50	17	4	4	5,966	47	16	3	3	33%	3	1
WE	Pathways Financial C U	7,701	48	12	3	5	23,784	47	12	2	3	24%	1	-1
WI	Western Illinois CU	1,137	49	13	2	4	2,215	46	9	2	2	34%	3	0
WK	Wakota FCU	1,982	47	11	2	4	2,259	42	12	2	3	47%	5	-2
WM	West Michigan CU	8,224	49	14	3	4	8,093	48	15	2	3	50%	1	0
WN	Western Districts Mbrs CU	1,438	51	20	3	5	1,750	47	20	2	4	45%	4	2
WS	Washtenaw FCU	3,350	48	11	2	4	3,666	44	11	2	3	48%	4	-1
WT	Evergreen Credit Union	1,531	47	15	4	5	1,900	38	13	3	3	45%	9	-2
WV	Element Federal C U	1,875	46	8	3	4	3,294	47	10	2	2	36%	-1	-3
WX	Wexford Community CU	6,463	48	11	2	4	4,137	45	11	2	2	61%	3	-1

	Self-Service Channels	Credit Union Membership Size (as of June 2018)	Total Online Banking Logins	Average Online Banking Logins per Member	Total CU*Talk Calls	Average CU*Talk Calls per Member	Total Text Messages	Average Text Messages per Member	Products per Member	Services per Member	
	Network Overview - September 2018	TOTAL	1,634,283	8,321,908	466,559		332,278				
		AVERAGE	10,409	53,006	4.16	2,972	0.15	2,116	0.03	2.26	3.15
AA	AAC Credit Union	15,733	68,068	4	3,273	0	1,747	0	3	3	
AB	Academic Federal Credit Union	3,127	6,681	2	361	0	246	0	2	2	
AC	Alpena Community Credit Union	2,449	12,326	5	361	0	352	0	2	4	
AE	ATL Federal Credit Union	1,915	6,154	3	1,023	0	0	0	2	3	
AF	AAA Federal CU	6,905	28,923	4	2,008	0	1,389	0	3	3	
AG	Allegan Community Federal CU	7,063	34,221	4	3,049	0	548	0	2	3	
AL	Alpena Alcona Area CU	28,473	155,174	5	4,756	0	1,123	0	3	4	
AM	River Valley CU	10,914	71,357	6	2,294	0	776	0	2	4	
AN	Aberdeen Federal CU	11,706	54,567	4	1,629	0	3,573	0	2	1	
AO	Auto-Owners Associates CU	3,069	12,426	4	1,193	0	342	0	3	4	
AQ	Aeroquip Credit Union	4,139	18,041	4	552	0	0	0	3	3	
AS	Allegius Credit Union	15,831	51,844	3	6,285	0	1,989	0	2	3	
AV	Advantage Credit Union	5,794	25,041	3	692	0	986	0	2	3	
AX	Michigan Legacy Credit Union	21,124	98,572	4	7,411	0	836	0	2	4	
BB	Birmingham Bloomfield Credit Union	5,469	18,031	3	1,855	0	191	0	2	3	
BE	Wolverine State CU	9,707	46,228	4	1,403	0	613	0	3	3	
BR	Port City Federal CU	3,186	13,183	4	707	0	0	0	2	3	
BT	Honor Credit Union	80,388	531,468	6	20,413	0	40,714	0	2	4	
BU	Building Trades Federal Credit Union	16,872	51,597	3	3,145	0	2,009	0	2	3	
BW	Brewery Credit Union	8,814	40,843	5	5,700	1	1,203	0	2	3	
BY	Bay Area Credit Union	5,814	32,517	6	2,740	0	1,104	0	3	3	
CA	Cincinnati Interagency Federal CU	2,587	9,692	4	219	0	220	0	3	4	
CD	Catholic United Financial CU	3,364	6,639	2	0	0	30	0	2	2	
CE	Madison Credit Union	3,461	13,662	4	922	0	777	0	2	4	
CF	Community First Federal CU	9,266	54,039	6	1,239	0	0	0	2	3	
CG	Chiphone Federal Credit Union	10,675	51,715	5	5,475	1	1,275	0	2	4	
CH	Country Heritage CU	1,473	1,562	1	0	0	0	0	2	1	
CI	Chiropractic Federal CU	2,749	14,474	5	0	0	1,060	0	2	3	
CJ	Verve, a Credit Union	12,538	391,989	5	11,888	0	19,646	0	3	5	
CK	Cincinnati Ohio Police Federal CU	12,538	54,071	5	1,450	0	2,266	0	3	4	
CM	Chief Financial Credit Union	12,538	59,946	2	10,462	0	5,199	0	2	2	
CO	Commodore Perry Federal Credit Union	12,538	32,666	5	169	0	399	0	2	3	
CP	Muskegon Co-op CU	12,538	39,795	4	5,896	1	3,207	0	2	3	
CQ	Commonwealth Utilities Employees CU	12,538	8,367	4	16	0	203	0	2	3	

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CW	Community West Credit Union	12,538	111,112	4	4,227	0	2,221	0	3	3
CX	Calcite CU	12,538	34,071	4	0	0	532	0	2	3
CZ	CommStar CU	12,538	33,381	3	3,541	0	2,769	0	2	3
C1	Century Heritage Federal Credit Union	5,814	43,572	3	6,481	1	0	0	2	2
DA	Day Air Credit Union	42,534	244,085	5	13,283	0	15,410	0	3	3
DC	Delta County CU	12,591	57,447	5	1,241	0	1,799	0	3	3
DD	DeTour Drummond Community CU	2,100	7,623	3	0	0	15	0	2	2
DE	Destinations Credit Union	7,716	76,422	9	7,816	1	884	0	2	4
DG	DC Federal Credit Union	11,262	40,851	3	9,414	1	2,274	0	2	3
DL	Department of Labor Federal CU	6,863	44,688	6	3,658	0	1,843	0	2	5
DM	Diversified Members Credit Union	24,928	109,520	4	14,901	1	8,836	0	2	3
DO	Safe Harbor CU	5,461	28,002	5	909	0	1,746	0	2	3
DP	Serve Credit Union	5,062	27,332	5	0	0	862	0	3	3
DW	Dowagiac Area Federal Credit Union	2,366	7,479	4	1,453	1	0	0	2	3
EL	ELCA Federal Credit Union	1,247	3,180	2	5	0	0	0	2	4
ET	Traverse Catholic FCU	7,778	28,746	4	1,406	0	1,480	0	2	3
EV	Everence Federal Credit Union	17,607	68,198	4	1,744	0	1,512	0	3	3
FA	Forest Area Federal CU	11,879	80,616	6	3,534	0	4,112	0	1	1
FB	Farm Bureau Family CU	1,590	7,810	4	246	0	117	0	3	4
FD	First General Credit Union	6,905	25,079	3	2,706	0	1,119	0	2	3
FE	SMART Federal CU	3,849	5,579	1	520	0	698	0	2	2
FG	Firefighters Credit Union	4,962	21,295	4	867	0	0	0	3	3
FH	Florida Hospital Credit Union	9,801	37,087	4	1,213	0	1,614	0	2	4
FI	Filer Credit Union	9,161	52,466	5	1,630	0	966	0	2	4
FJ	Florida Customs Federal Credit Union	1,100	1,185	1	0	0	0	0	2	2
FL	First Financial CU	9,068	38,734	4	1,344	0	2,235	0	2	3
FN	The Finest Federal Credit Union	3,799	6,252	2	2	0	563	0	2	3
FO	First Ohio Community Federal CU	4,560	10,283	2	967	0	286	0	2	2
FR	Frankenmuth Credit Union	43,584	323,269	7	7,119	0	13,814	0	3	4
FT	First United CU	4,838	15,208	3	871	0	443	0	2	3
GA	Gabriels Community Credit Union	1,843	8,877	5	2	0	908	0	3	3
GB	Greensboro Municipal FCU	5,865	42,358	6	4,702	1	0	0	3	4
GC	GR Consumers Credit Union	3,554	20,008	6	957	0	843	0	3	5
GD	Preferred Credit Union	24,525	120,401	4	7,045	0	6,165	0	2	3
GE	Generations Credit Union	1,881	5,800	3	127	0	448	0	2	3
GH	Glacier Hills Credit Union	15,149	89,475	5	3,198	0	2,956	0	3	5
GN	Greater Niles Community Federal CU	4,759	27,248	5	1,371	0	2,666	1	3	4

	Self-Service Channels	Credit Union Membership Size (as of June 2018)	Total Online Banking Logins	Average Online Banking Logins per Member	Total CU*Talk Calls	Average CU*Talk Calls per Member	Total Text Messages	Average Text Messages per Member	Products per Member	Services per Member
GR	Gratiot Community CU	6,058	26,207	4	1,263	0	1,684	0	2	3
HA	Quest Federal Credit Union	13,610	79,571	6	1,397	0	3,843	0	2	3
HP	H.P.C. Credit Union	7,854	24,087	3	1,244	0	0	0	3	3
HS	Heartland CU (Springfield)	30,757	108,438	3	3,807	0	5,217	0	2	3
HT	Heartland CU (Madison)	22,660	129,127	5	3,886	0	0	0	3	4
IB	Greater Metro FCU	4,956	18,502	3	3,998	1	0	0	2	3
IC	Isabella Community CU	15,803	84,117	5	3,054	0	3,552	0	2	4
KA	Unison Credit Union	17,777	82,365	4	4,497	0	670	0	3	3
KC	Kansas City Credit Union	6,640	35,203	5	7,648	1	2,470	0	2	3
KG	Kellogg Community C U	38,027	239,652	6	18,331	0	11,034	0	2	4
KM	Kenowa Community Federal CU	2,712	12,496	5	1,093	0	291	0	2	3
KS	KALSEE Credit Union	23,319	128,625	5	16,496	1	0	0	2	3
KT	Kent County Credit Union	5,474	31,590	5	2,758	0	482	0	2	3
LB	Lakes Community Credit Union	10,117	35,929	3	2,843	0	0	0	2	3
LE	Lenco Credit Union	7,414	40,701	5	521	0	0	0	2	3
LH	Lake Huron Credit Union	6,652	27,440	4	2,923	0	1,335	0	3	3
LK	Lakota Federal Credit Union	2,450	5,956	2	0	0	0	0	2	1
LP	First Trust CU	12,653	83,093	6	3,128	0	0	0	2	4
LS	Lakeshore Federal CU	2,787	11,652	4	1,175	0	520	0	2	3
MA	Materion Federal Credit Union	1,914	10,233	5	0	0	0	0	3	3
MC	Madison County Federal CU	8,893	58,966	7	5,326	1	0	0	3	5
MD	MidUSA Credit Union	15,518	65,877	4	5,201	0	4,079	0	2	3
ME	Peninsula Federal CU	11,555	72,565	6	1,226	0	3,074	0	3	3
MG	Muskegon Federal Credit Union	5,344	24,438	5	2,136	0	1,243	0	3	4
MJ	Meijer Credit Union	11,902	73,887	6	6,835	1	7,198	1	2	4
MN	Metro North Federal CU	6,534	33,314	5	1,136	0	0	0	2	4
MO	MEMBERS1st Community CU	17,280	132,445	4	5,752	0	1,475	0	2	3
MP	MEMBERS1st Community CU	17,280	2,104	2	99	0	0	0	2	2
MS	MEMBERS1st Community CU	17,280	22,812	3	1,128	0	1,363	0	2	4
M1	Lower East Side People's Federal CU	8,069	65,766	3	1,114	0	2,131	0	2	3
NC	North Central Area CU	16,375	66,841	4	6,270	0	2,818	0	2	3
ND	Notre Dame Fed Credit Union	58,021	293,045	5	9,238	0	17,961	0	3	4
NF	Northern Eagle Federal Credit Union	677	188	0	0	0	0	0	1	1
NH	Northern Hills Federal CU	9,123	40,048	4	1,141	0	612	0	2	3
NO	NorthStar Credit Union	15,064	54,259	3	1,725	0	865	0	2	3
NP	NorthPark Community CU	6,203	21,929	4	525	0	1,333	0	2	1
NR	Northwest Consumers Federal CU	2,700	11,588	4	524	0	633	0	2	3



	Self-Service Channels	Credit Union Membership Size (as of June 2018)	Total Online Banking Logins	Average Online Banking Logins per Member	Total CU*Talk Calls	Average CU*Talk Calls per Member	Total Text Messages	Average Text Messages per Member	Products per Member	Services per Member
NW	New Horizons Credit Union	5,298	21,941	4	2,086	0	1,338	0	2	4
ON	Awakon Federal Credit Union	12,456	56,980	4	2,313	0	2,633	0	2	3
PC	Park City Credit Union	19,183	79,955	4	4,181	0	0	0	2	3
PD	Plymouth County Teachers FCU	3,829	13,891	4	0	0	0	0	2	3
PK	Parkside CU	15,332	122,829	8	8,512	1	3,973	0	2	5
PL	Great Lakes Federal CU	4,934	17,096	4	2,497	1	124	0	2	3
PO	Generations Family FCU	3,399	12,635	4	1,314	0	0	0	4	4
PP	Peoples Choice Credit Union	4,278	13,355	3	942	0	484	0	2	2
PR	Progressive Credit Union	2,980	788	0	54	0	0	0	3	1
PS	Public Service Credit Union	4,832	28,147	5	1,902	0	652	0	2	4
PT	Port Conneaut Federal Credit Union	4,327	17,844	4	2,862	1	1,923	0	2	3
RR	Compass Credit Union	8,343	44,918	5	1,977	0	951	0	1	2
RV	Riverview Credit Union	5,491	25,481	4	1,002	0	2,342	0	2	3
SA	San Antonio Citizens FCU	15,969	91,842	5	5,335	0	1,627	0	2	3
SB	SB Community Federal CU	1,888	7,333	4	215	0	58	0	2	3
SE	Shoreline Credit Union	8,934	36,935	4	1,934	0	812	0	2	3
SF	Sentinel Federal Credit Union	9,789	40,938	4	2,580	0	1,886	0	2	3
SH	Bridge Credit Union	11,592	42,878	3	6,378	1	4,260	0	2	3
SJ	SPE Federal Credit Union	10,151	93,655	8	1,187	0	585	0	2	3
SO	1st Street Credit Union	2,380	12,055	5	926	0	0	0	3	4
SR	Straits Area Federal CU	12,900	34,792	3	2,814	0	697	0	0	0
SU	Superior Choice CU	26,911	112,641	4	0	0	1,991	0	3	4
SW	Saginaw County Employees CU	2,990	14,078	4	2,081	1	0	0	3	3
SX	Sioux Empire Federal CU	9,885	75,283	7	1,801	0	5,621	1	3	4
TB	TBA Credit Union	17,469	86,320	4	1,026	0	2,084	0	2	3
TC	Total Community Credit Union	6,727	42,486	6	3,622	1	1,320	0	3	4
TD	Service 1 Federal CU	18,859	92,755	5	7,145	0	9,534	1	2	4
TE	Grand Trunk (BC) Employees FCU	2,878	14,232	4	715	0	203	0	2	3
TH	Thornapple CU	5,756	30,624	5	1,159	0	573	0	2	4
TI	Tri-Cities Credit Union	3,982	17,014	4	2,062	1	113	0	3	4
TO	Toro Employees Federal Credit Union	3,078	8,978	3	87	0	457	0	2	3
TQ	Tahquamenon Area Credit Union	6,035	19,572	3	0	0	0	0	2	3
TU	University of Toledo Federal CU	6,587	21,448	3	1,968	0	699	0	2	3
TV	Michigan Coastal CU	3,118	9,999	3	1,856	1	392	0	2	3
UE	BlueOx Credit Union	19,595	105,423	5	2,921	0	6,217	0	2	4
VA	VacationLand FCU	19,176	108,287	5	10,846	1	3,018	0	2	3
VI	Viriva Community Credit Union	8,791	30,853	3	4,005	0	1,520	0	2	3

	Self-Service Channels	Credit Union Membership Size (as of June 2018)	Total Online Banking Logins	Average Online Banking Logins per Member	Total CU*Talk Calls	Average CU*Talk Calls per Member	Total Text Messages	Average Text Messages per Member	Products per Member	Services per Member
WA	FOCUS Credit Union	7,113	27,859	4	1,616	0	743	0	3	2
WB	Consumers Federal CU	2,416	3,643	1	67	0	0	0	2	2
WD	Western Division Federal CU	8,521	30,744	3	3,138	0	0	0	3	3
WE	Pathways Financial Credit Union	27,321	124,314	4	7,123	0	8,621	0	2	3
WI	Western Illinois Credit Union	3,213	10,654	3	112	0	1,211	0	2	3
WK	Wakota Federal CU	3,997	18,787	4	0	0	261	0	2	3
WM	West Michigan CU	15,834	89,322	5	4,626	0	5,317	0	3	4
WN	Western Districts Members CU	3,208	19,086	6	817	0	136	0	3	4
WS	Washtenaw Federal Credit Union	6,486	26,959	4	3,873	1	2,562	0	2	4
WT	Evergreen CU	3,439	17,580	5	468	0	0	0	3	4
WV	Element Federal Credit Union	4,455	22,457	4	1,592	0	1,090	0	2	3
WX	Wexford Community CU	9,796	48,548	5	4,298	0	2,208	0	2	3

# Section 3

**Ready to Dig Deeper? Available Resources  
to DIY your own Analysis**



# CU\*BASE RESOURCES

## TELLER ACTIVITY ANALYSIS

### INTRODUCTION

Analyzing data that is created based upon your member's interactions with your tellers may seem mundane or a natural evil, but there is great data to be reviewed and analyzed. It is no secret that the members whom perform teller transactions have a greater products per member and services per member ratio than members whom do not perform teller transactions, so it is critical for credit unions to embark on a strategy for identifying and analyzing these members.

CU\*BASE is full of opportunities for reviewing teller data without ever creating a custom report or query. Below you will find a list of the Asterisk Intelligence team's favorite options to analyze teller activity.

### DASHBOARDS

#### TELLER ACTIVITY BY DAY OF MONTH/DAY OF WEEK/TIME OF DAY (TOOLS 844, 845, & 846)

The Teller Activity dashboards allows a credit union executive to review each time slice to determine how many transactions and members had performed or required teller services. This data can also be filtered by branch so that individual branch managers can review their branch's own statistics, and/or an analyst can review/study the individual branch activity. A credit union executive could easily transition from analyzing the entire credit union to determine the percentage of transactions that took place between branch locations. It may be easily discovered that the busiest day at one branch is not all that busy at another branch. This could eventually lead to staffing changes, marketing changes, etc. Statistics that can be gathered from this dashboard at first glance are as follows;

- # of Transactions per time slice
- % of Transactions for the time slice
- # of Members served per time slice
- # of Transactions per member for each time
- # of Tellers per time slice
- Members per Teller for each time slice
- Transactions per Teller for each time slice

Each one of the above statistics can be sorted in an ascending or descending fashion to provide the highest and lowest figure listed or you can choose the Summary option to see all the highest and lowest figures on one screen with the date when the figure was present.

As an analyst it would be interesting to study what type of member visits each of the branches on the busiest day during the month. Or perhaps the least busy day of the month. This is completed by using the Common Bonds feature to perform the tests associated with the members that performed a teller transaction that day. Any group of members can quickly be identified/analyzed using the Common Bonds tool to learn more about that group of members. You may find that members whom visit your branch from 10 AM – 11 AM are your members who need credit union products and services, and therefore that is when you wish to have your best sales staff on hand.

## TELLER ACTIVITY BY TRANSACTION TYPE (TOOL #847)

The Teller Activity by Transaction Type dashboard allows a credit union executive to review the total number of and percentage of specific teller audit keys/transaction types. Questions that could potentially be answered with this data are as follows;

- How many money order transactions existed between branches?
- Which branch had the most amount of Delinquent Fine payments collected and why do my members tend to visit a branch more than others when making payments on their delinquent loans?
- How many transfers are being performed at each branch at the teller line and what is my marketing effort for coaching members on how they can make transfers from the comfort of their own home/device/etc.
- Etc.

It may become quite apparent that some branches perform more withdrawals than deposits, and therefore you may wish to adjust your cash management strategies by branch. Or you may find that the members who visit specific branches should be marketed to differently based upon the fact that they may make more deposits than they do withdrawals.

## WHERE YOUR MEMBERS BRANCH (TOOL #977)

The Where Your Members Branch tool is a tool that allows a credit union executive to review not only shared branch transaction activity but also to identify where members are visiting within each of their own branches. The following analyses exist within the dashboard;

- Other credit union branches used by my members
  - Where are my members going when they are not visiting me?
- Other members using my branches
  - Where are members from other credit unions coming from when they visit me?
- My branches used by my members
  - Which branches are my members visiting?
- My branches and shared branch location details for weekdays
- My branches and shared branch locations for weekends

The aggregate dollars flowing through each branch can be identified, and you can even drill down to the individual transaction types and total deposits/total withdrawals by member. Common bonds opportunities exist throughout the dashboard to analyze pockets of members for further analysis.

**\*\*Note that shared branch transactions performed through the CUSC shared branch network will be listed as National Share Branch within the dashboard.**

## CU\*BASE REPORTS

### TELLER ACTIVITY REPORT (TOOL #848)

The Teller Activity Report is a report that can be generated for a specific employee, all employees at a branch, or even the entire credit union. This report can also be generated for a specific day or a range of dates. Details (beginning drawer amount, total amount of transactions, etc.) will be generated for each day during the date range specified.

An analyst will be mostly interested in the summary that is created by teller and the cumulative summary for all employees selected. The following are the statistics that are calculated for the date range specified;

- Total Amount of Cash Over
- Total Count of Cash Over
- Average Cash Over Amount
- Total Amount of Cash Short
- Total Count of Cash Short
- Average Cash Over Amount
- Average Total of All Receipts
- Average Total of All Disbursements
- Average Daily Drawer Amount
- Total Number of Errors
- Average Number of Errors
- Total Number of Transactions
- Average Number of Transactions
- Total Time at Work
- Average Time at Work
- Percentage of Errors/Transactions
- Rate of Transactions per Hour

All the above statistics are great for an analyst to identify details by branch, employee, group of employees, etc. An analyst may be able to identify that there are too many errors at one branch and therefore it is suggested that an employee change be made to help reduce the number of errors. Or the rate of transactions per hour may be incredibly higher at one branch than another, so promotional activity/marketing may occur at other locations to draw members to them.

### TELLER ACTIVITY ANALYSIS REPORT (TOOL #843)

The Teller Activity Analysis Report is a report that can be generated for a specific employee or all employees and will provide details down to a 15-minute increment (if desired). There are two main components of this report and that is to determine (by date and time) the total number of transactions completed, and the total number of members served. The report will also calculate the number of transactions per member for every time interval that is requested.

## CU\*SPY/ARCHIVED REPORTS

### HEAD TELLER AUDIT SUMMARY REPORT (LHTUA2)

The Head Teller Audit Summary Report will list the total number of active tellers and inactive tellers for each branch. This will also provide details on the beginning of day teller drawer dollar amounts, and all other dollar amounts that may affect the teller drawer throughout the day (vault transfers, etc.).

### TELLER CLOSING TRANSACTION AUDIT REPORT (LTLAU2)

The Teller Closing Transaction Audit Report is a daily report generated with the detail of every audit key transaction that each teller performed. This report is typically used in scenarios may be needed to research an out of balance condition for a specific teller.

### END OF DAY HEAD TELLER TRIAL BALANCE (PHTCL3)

The End of Day Teller Trial Balance report provides the calculations that are necessary to balance the change fund account. The report provides details for all the dollar amounts associated with the change fund balance at each branch s well as grand totals for the entire credit union.

## CU\*BASE TELLER TABLES (FILES) OF INTEREST

It should come as no surprise that CU\*BASE has an enormous amount of database tables for an analyst whom is interested in building their own reports, analytics, etc. The tables (files) listed below may be interesting to your analytics team as well.

All of the columns (fields) associated within each one of the tables below can be found within the CU\*BASE Database Search Assistant (Tool #332).

TELLER ACTIVITY RETENTION FILE (TEACTR)

TELLER DRAWER ACTIVITY HISTORY (TELECT)

TELLER DRAWER CURRENT DAY ACTIVITY (TELLER)

TELLER ACTIVITY – DAY OF MONTH (MATLRDOMN)

TELLER ACTIVITY – DAY OF WEEK (MATLRDOWK)

TELLER ACTIVITY – TIME OF DAY (MATLRTOD)

TRANSACTION ORIGIN MONTHLY BRANCH TOTALS HISTORY (MAORTRCN)

TRANSACTION ANALYSIS – MEMBER LEVEL ADDITIONAL INFO (MAMBTRND)

TELLER ACTIVITY – AUDIT TYPE CODE (MATLRTTR)

# Section 4

**Not a DIY'er? Explore our Outsourced  
Professional Services**





# Teller Analytics

*\$750.00*

Are you looking to analyze your teller line? Curious how your membership's use of your teller line has changed over time? The Asterisk Intelligence team of analysts can assist your credit union in understanding not only who is using your teller line, but also insights into the types of transactions they are performing. The details associated with this analysis will help empower credit union leaders to make data-driven decisions regarding this invaluable channel.

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## Summary

During your Teller Analytics Project you will work with a member of the Asterisk Intelligence team to clarify project expectations and objectives. Branch activity will be analyzed individually providing actionable insights into branch trends, transaction volume, and clientele. Upon completion, your analyst will clearly explain our findings, membership/branch tendencies, and how this information may be leveraged to provide value to your operations. Schedule your engagement today!

## What You Will Receive

During project implementation, specific targeted project goals can be communicated allowing for deeper analysis into your specific areas of focus. However standard projects include:

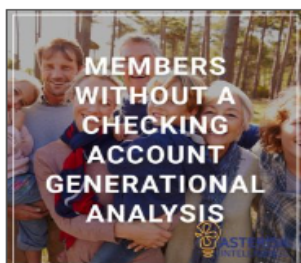
- Historical teller line transaction volume by day and suggestions for how your credit union can leverage this data to create opportunity.
- Historical teller line transaction volume by hour and suggestions for how your credit union can leverage this data to create opportunity.
- Breakdown of transactions per branch, providing insights into branch traffic and unique branch characteristics or tendencies observed in the data.
- Detailed statistics on the types of transactions members are performing and data-driven insights into how your credit union can leverage this data to create opportunity.
- Analyzing the members who are choosing not to utilize your teller line services.
- Analyzing trends in teller line utilization across configured membership types.

## What to Expect

After placing your order you will be contacted by an Asterisk Intelligence Analyst to discuss your project and clarify expectations. This engagement includes:

- Detailed PDF report documenting the data collected, our analytical findings, and observed trends.
- Member contact lists for marketing opportunities
- Asterisk Intelligence data interpretation and data briefing

## Related products

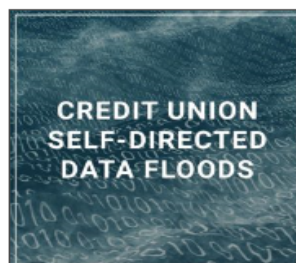


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# CU\*ANSWERS



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