

Fee Income/Waiver Analysis

Get Four Views of Your Data!

Use the command keys or buttons on the screen to view four different combinations of data.

The top button (or F11) toggles between:

- Fee Types
- Reasons Waived

The bottom button (or F10) toggles between:

- Dollar Amount
- Number

Analyze Your Fees and Fee Waivers at a Glance

Description	Feb 2009 (MMYYYY)				Mar 2009 (MMYYYY)			
	Opportunity	Charged	Waived	% Waived	Opportunity	Charged	Waived	% Waived
EXCEEDS MAXIMUM AGE	423	423	100.0	460	460	100.0		
MINIMUM AGE	160	160	100.0	174	174	100.0		
COMBINED AGGR SAVINGS	116	116	100.0	117	117	100.0		
AGGR SAV EXCEEDS MAX	53	53	100.0	67	67	100.0		
ENROLLED E-STATS	35	35	100.0	102	102	100.0		
AGGR LOANS EXCEEDS MAX	16	16	100.0	42	42	100.0		
FEE PARTIALLY WAIVED	13	13	100.0	21	21	100.0		
FEE PARTIALLY INCREASED								
HAS MARKETING CLUBS								
HAS FREE TAX HOT REPAIRS								
HAS EXCLUDED PLASTICS								
Totals								

“Imagine — month to month service income comparisons where you can see the decision on “when to charge” versus “when not to charge.”

Randy Karnes, CEO

We’re proud to announce a new analysis tool that will change the way you look at your fee income! The idea to provide an automated fee analysis comes directly from the CEO Strategies meetings in 2007 and 2008—it was one of the group’s favorite initiatives and we’re sure you’ll be excited about it too! Imagine...month to month service income comparisons to help you decide when to charge your fees and when not to. With this one “dashboard view” you can view trends across all your members to see how their activity plays out in fee income for your credit union.

Over the years CU*BASE has added more and more automated fee processes that take full advantage of its relationship management processes, such as Tiered Services and Marketing

Description	Feb 2009 (MMYYYY)				Mar 2009 (MMYYYY)			
	Opportunity	Charged	Waived	% Waived	Opportunity	Charged	Waived	% Waived
ACCOUNT SERVICE CHARGES	2,870	2,104	766	26.6	2,158	1,990	760	35.2
CASHED CHECK FEES	84	28	38	59.3	58	25	31	53.3
CH-EASYSPW1 SERVICE CHA	120	80	40	33.3	246	2	244	99.1
DEPOSIT LITEN FEES	8	9	1-	12.5	63	36	27	42.0
DORMANCY FEES	1,720	532	1,187	69.0	1,925	640	1,285	66.7
MINIMUM BALANCE SERVICE	840	840	100.0	840	840	840	100.0	
PRINTED CHECK FEES	67	19	40	71.6	65	30	34	52.3
PRINTED MONEY ORDER FEE	17	5	12	70.5	8	9	1-	12.5
PHONE TRANSFER FEES	11	1	10	90.9	7	4	3	42.8
STARTER CHECK FEES	42	24	10	42.0	42	10	24	57.1
STOP PAYMENT FEES	120	80	40	33.3	160	120	40	25.0
TRANSACTION HISTORY PREI	6	6	100.0	9	5	4	44.4	
WIRE TRANSFER FEE VARIA	12	20	7-	50.3	22	14	0	36.3
Totals	5,769	2,811	2,958		6,201	2,893	3,307	

Use MNCNFD #11 Fee Income/Waiver Analysis view income trends.

Clubs. This special CEO analysis screen has been designed to streamline the understanding of your fee earnings trends. What income is possible? How often are members selecting these services? How many fees are being waived? How does this vary month to month? You can find answers to all of these questions on the Fee Waiver Analysis!

MNCNFD #11—Fee Income/Waiver Analysis provides you

with a centralized view allowing you to analyze your month-to-month member service fee income, along with data on the frequency of your opportunities to earn. Included is information on the number and dollar amount of your fee waivers, for example through Tiered Service and Marketing clubs, so you can get a quick look at how they are affecting your bottom line. If you have any questions on how your fees are configured, handy lookups allow you to access the configuration screens directly from the analysis.



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