Knowing Your Members

CU*BASE Relationship Management Tools

INTRODUCTION

In recent years, Board planning sessions have been dominated by the concept of getting to know the member. Credit unions are starting to understand that they need to be curious about their members: who they are, and how they bank with the credit union.

Credit union CEOs who have been happy with the CU*BASE Tiered Services product and the ability to Query various related files asked us to take the next step to create a system that does the presentation and trend work automatically.

It is for that reason that we formed the "Understanding the Member" Focus Group. This ongoing group is challenged with helping CU*Answers build software products that tie together CU*BASE marketing and member analysis tools and direct delivery channel functions so that the credit union can analyze, track, and present member trends.

The software goes beyond just presentation and is designed to add to credit union member service without adding another layer of work for employees. Instead of analyzing trends using separate spreadsheet programs, these new features will create new monthly files for trend analysis.

The first group of these new tools tie transaction analysis, Tiered Service analysis, and household data together in a way that creates better understanding of how members are interacting with the credit union, and how that may affect key variable cost and revenue opportunities.

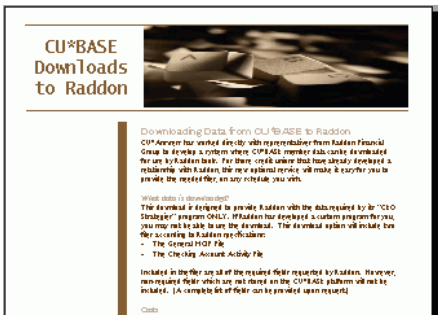
Revision date: November 28, 2022

For an updated copy of this booklet, check out the Reference Materials page of our website:
http://www.cuanswers.com/resources/doc/cubase-reference/
CU*BASE® is a registered trademark of CU*Answers, Inc.

> ***This project is an ongoing work in progress.*** *If you wish to be involved in the "Understanding The Member" Focus Group and give input on enhancements to these tools or new tools in the future, please watch for future announcements about focus group meetings and special events.*

RADDON DOWNLOADS

CU*Answers has worked with representatives from Raddon to develop a system where CU*BASE member data can be downloaded for use by Raddon tools. For those credit unions that have already developed a relationship with Raddon, this optional service will make it easy for you to provide the needed files, on any schedule you wish.


CU*BASE Downloads to Raddon

Downloading Data from CU*BASE to Raddon

CU*Answers has worked directly with representatives from Raddon Financial Group to develop a system where, CU*BASE member data can be downloaded for use by Raddon tools. For those credit unions that have already developed a relationship with Raddon, this new optional service will make it easy for you to provide the needed files, on any schedule you wish.

What data is downloaded?

This download is designed to provide Raddon with the data required by its "CSO Strategies" program ONLY. If Raddon has developed a custom program for you, you may not be able to use the download. The download option will include two files according to Raddon specifications:

- The General MOF File
- The Checking Account Activity File

Included in the files are all of the required fields requested by Raddon. However, non-required fields which are not stored on the CU*BASE platform will not be included. (A complete list of fields can be provided upon request)

Costs

- **For complete details and pricing, refer to the separate flyer, "Downloading Data from CU*BASE to Raddon" available on our web site.**

As we completed all of this work, it became clear that any data we could send to a third party could also be useful to your credit union right from CU*BASE. Although you can still elect to use Raddon services, the *data* will remain on CU*BASE and forms the foundation for all of the new CU*BASE tools described in the remainder of this booklet.

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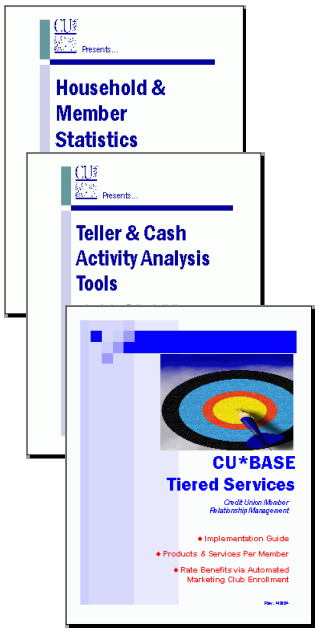
THE "KNOW YOUR MEMBERS" COMPANION BOOKLETS



In addition to the tools described in this booklet, be sure to read about additional CU*BASE Member Relationship Management tools in the following companion booklets:

➲ Household and Member Statistics

This booklet describes using the statistical analysis features included within the CU*BASE Household Database, including interactive inquiries as well as available reports.

➲ Teller & Cash Activity Analysis

This booklet describes the tools available for Teller & Cash Analysis, including teller activity by time of day, day of the week, day of the month, and transaction type.

➲ CU*BASE Tiered Services

In addition to information about setting up and implementing the CU*BASE Tiered Service Levels Program for member scoring and rewards, this booklet includes configuration for **Products Per Member** and **Services Per Member** calculations.

PDF EXPORTS

CU*BASE clients have the ability to export data and to Adobe's PDF file format. The PDF export is for you to provide attractive single click data in a format that's ready to print and distribute to a credit union board and management staff. In order for the PDF Export feature to work, a credit union must install snd purchase se a one-time license for a third-party software.

Just click the PDF icon in the upper right of many of the dashboards you see in this document.

Comparative Tiered Scoring Analysis

Prepared on: December 7, 2017

Analysis Summary of Members Scored

	November 2014		November 2015		November 2016		November 2017		Tier Pts = 0		Tier Pts > 0	
Description	Members	%	Members	%	Members	%	Members	%	Members	%	Members	%
BASIC SERVICE	13,605	41.9	14,524	40.9	16,239	41.1	17,757	39.4	8,018	17.8	9,739	21.6
Avg Prod Per Mbr	1.630		1.653		1.675		1.680		1.696		1.667	
Avg SVCS Per Mbr	1.937		1.918		2.005		1.965		1.516		2.335	
Household Adj												
VIP-SILVER	5,602	17.3	6,135	17.3	6,693	16.9	7,768	17.2			7,768	17.2
Avg Prod Per Mbr	2.586		2.591		2.597		2.568				2.568	
Avg SVCS Per Mbr	5.202		4.998		4.877		4.781				4.781	
Household Adj												
VIP-GOLD	3,699	11.4	4,175	11.8	4,433	11.2	5,390	12.0			5,390	12.0
Avg Prod Per Mbr	2.969		2.919		2.899		2.884				2.884	
Avg SVCS Per Mbr	4.464		4.100		3.988		4.034				4.034	
Household Adj												
VIP-PLATINUM	9,553	29.4	10,688	30.1	12,171	30.8	14,127	31.4			14,127	31.4
Avg Prod Per Mbr	4.442		4.409		4.374		4.352				4.352	
Avg SVCS Per Mbr	5.927		5.569		5.485		5.424				5.424	
Household Adj												
Total	32,459		35,522		39,536		45,042		8,018		37,024	
Avg Prod Per Mbr	2.775		2.793		2.799		2.815		1.696		3.057	
Avg SVCS Per Mbr	3.963		3.805		3.785		3.783		1.516		4.274	
Household Adj												

Comparative Tiered Scoring Analysis 1 Powered by CU*BASE GOLD

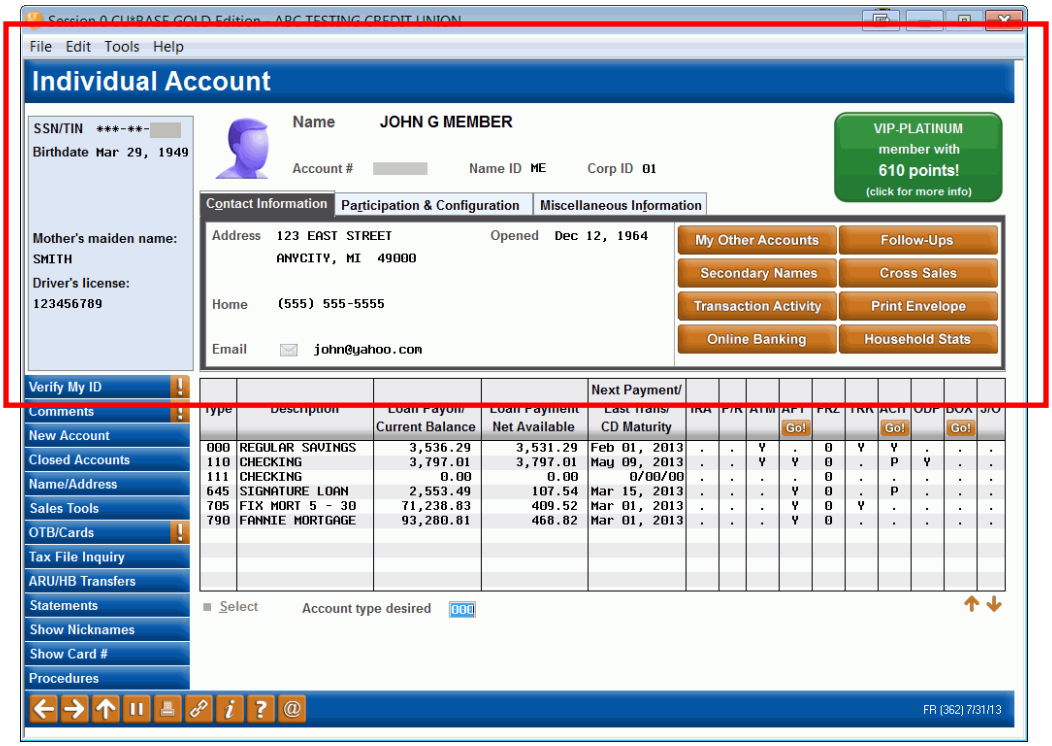
INTERACTING WITH MEMBERS USING CU*BASE TOOLS

The core structure of CU*BASE is designed with the member in mind. A consistent view of key member information appears in all of the software tools where your employees interact with members: Inquiry, Phone Operator, and Teller Processing. This "**View of the Member**" is designed to make every user an expert on the member's interaction with the credit union.

Using relationship labels, activity labels, family and household relationship inquiry, pre-approvals and cross sales tools, a Member Service Representative can quickly identify the member's relationship with the credit union, enhancing that employee's ability to promote products and meet member needs.

"VIEW OF THE MEMBER"

Inquiry, Phone and Teller Posting

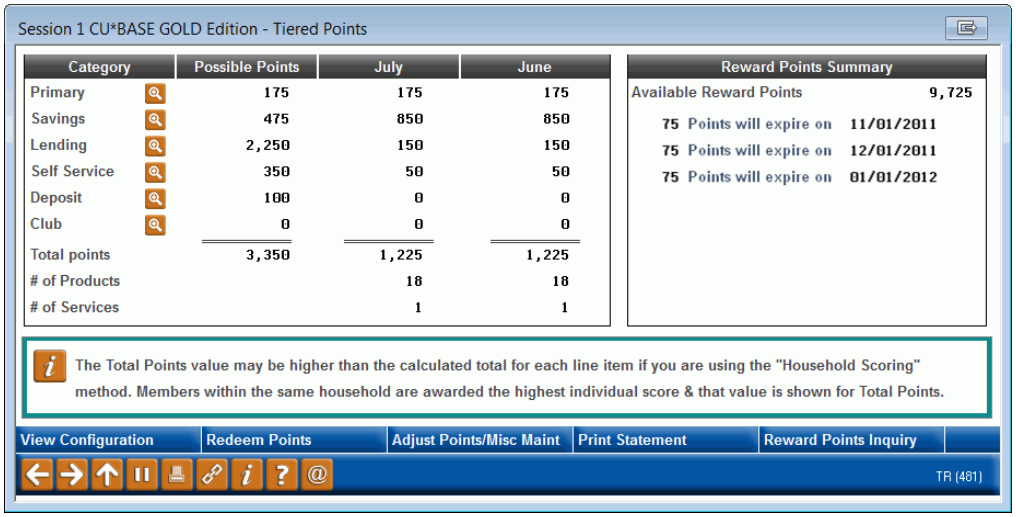


The "View of the Member" area which appears at the top of Member Inquiry, Phone Operator and Verify My ID screens lets you see key information about the member at a glance.

It also includes buttons that quickly access features which help MSRs and other CU staff more fully understand the total relationship of the member with the credit union, including the following tools:

TIERED SERVICE SCORE ANALYSIS

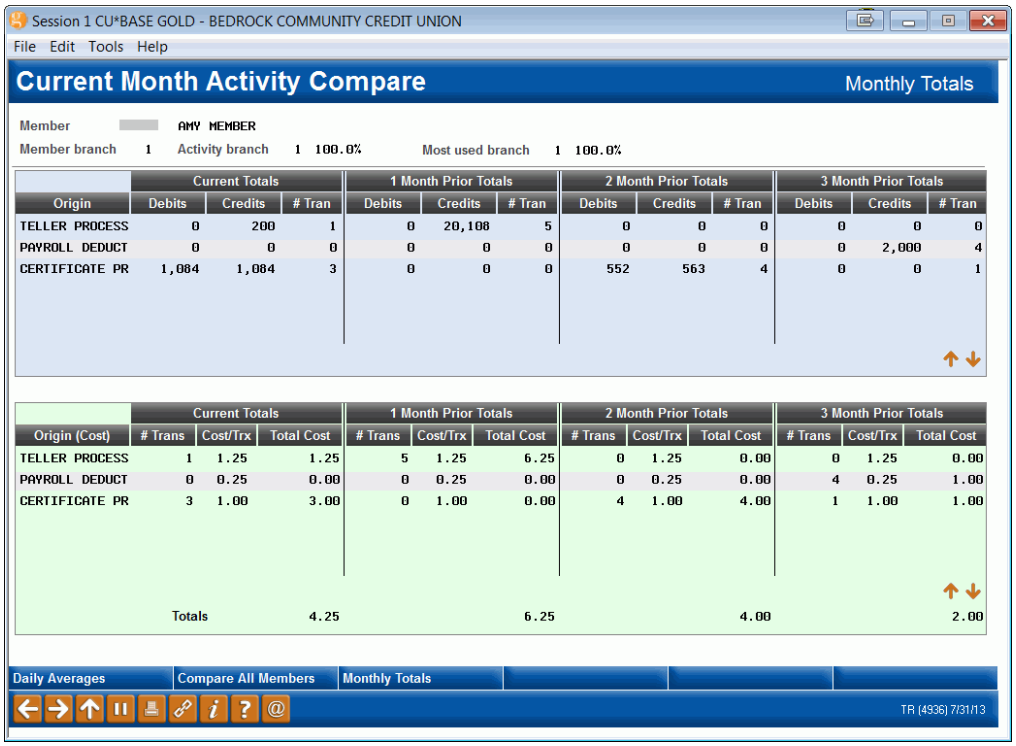
This button shows the member's score for the current month, the previous month, and his or her Reward points earned. Notice the # *of products and # of services* counts, which are calculated according to CU-defined parameters as part of Tiered Services Scoring. (See Page 74 for more details.)



MEMBER ACTIVITY ANALYSIS

Transaction Activity

The Current Month Activity Compare dashboard shown below gives a quick snapshot of the member's activity with the credit union, including transaction totals for the current month and the past three months as well as daily averages. It also lists monthly averages for all members for comparison purposes. All of this information is designed to help you begin a conversation with this member that shows you *know* the member and his or her relationship with the credit union.



Session 1 CU*BASE GOLD - BEDROCK COMMUNITY CREDIT UNION

File Edit Tools Help

Current Month Activity Compare — Monthly Totals

Member AMY MEMBER

Member branch 1 Activity branch 1 100.0% Most used branch 1 100.0%

	Current Totals			1 Month Prior Totals			2 Month Prior Totals			3 Month Prior Totals		
Origin	Debits	Credits	# Tran	Debits	Credits	# Tran	Debits	Credits	# Tran	Debits	Credits	# Tran
TELLER PROCESS	0	200	1	0	20,108	5	0	0	0	0	0	0
PAYROLL DEDUCT	0	0	0	0	0	0	0	0	0	0	2,000	4
CERTIFICATE PR	1,084	1,084	3	0	0	0	552	563	4	0	0	1

	Current Totals			1 Month Prior Totals			2 Month Prior Totals			3 Month Prior Totals		
Origin (Cost)	# Trans	Cost/Trx	Total Cost	# Trans	Cost/Trx	Total Cost	# Trans	Cost/Trx	Total Cost	# Trans	Cost/Trx	Total Cost
TELLER PROCESS	1	1.25	1.25	5	1.25	6.25	0	1.25	0.00	0	1.25	0.00
PAYROLL DEDUCT	0	0.25	0.00	0	0.25	0.00	0	0.25	0.00	4	0.25	1.00
CERTIFICATE PR	3	1.00	3.00	0	1.00	0.00	4	1.00	4.00	1	1.00	1.00
Totals			4.25			6.25			4.00			2.00

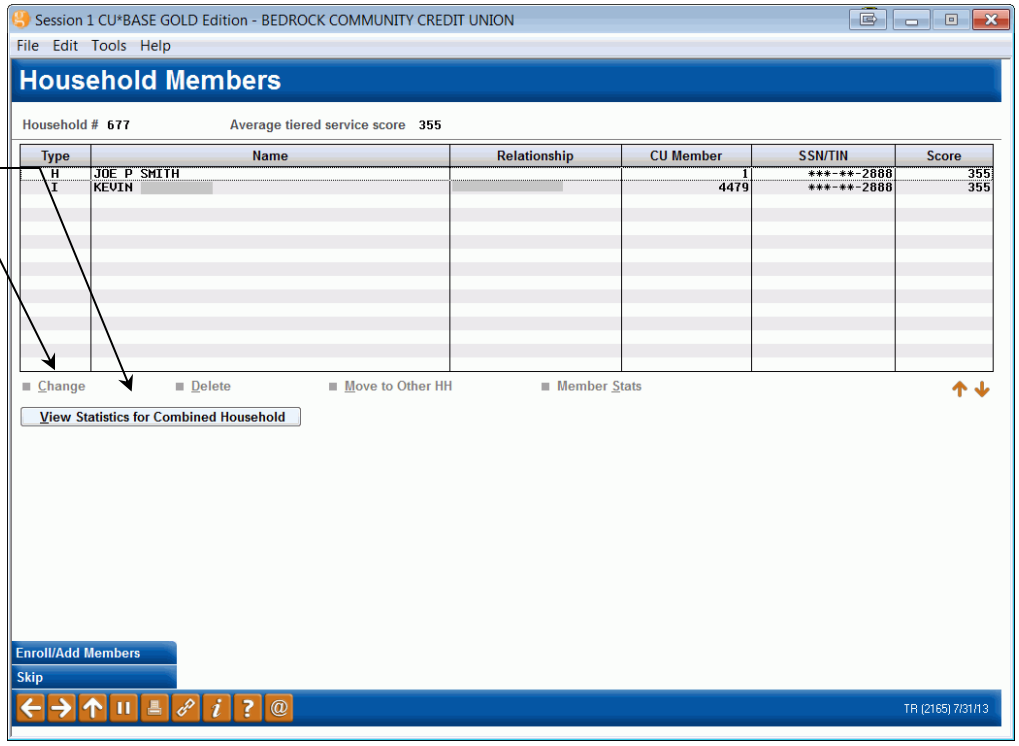
Daily Averages | Compare All Members | Monthly Totals

TR (4936) 7/31/13

HOUSEHOLD DATABASE / STATISTICAL ANALYSIS

The CU*BASE Household Database shows all of the member and non-member relationships that belong to the same household as this member. Updates can be made to household information (including underwriting data), and statistical analysis features are available for the aggregate household or an individual member of it.

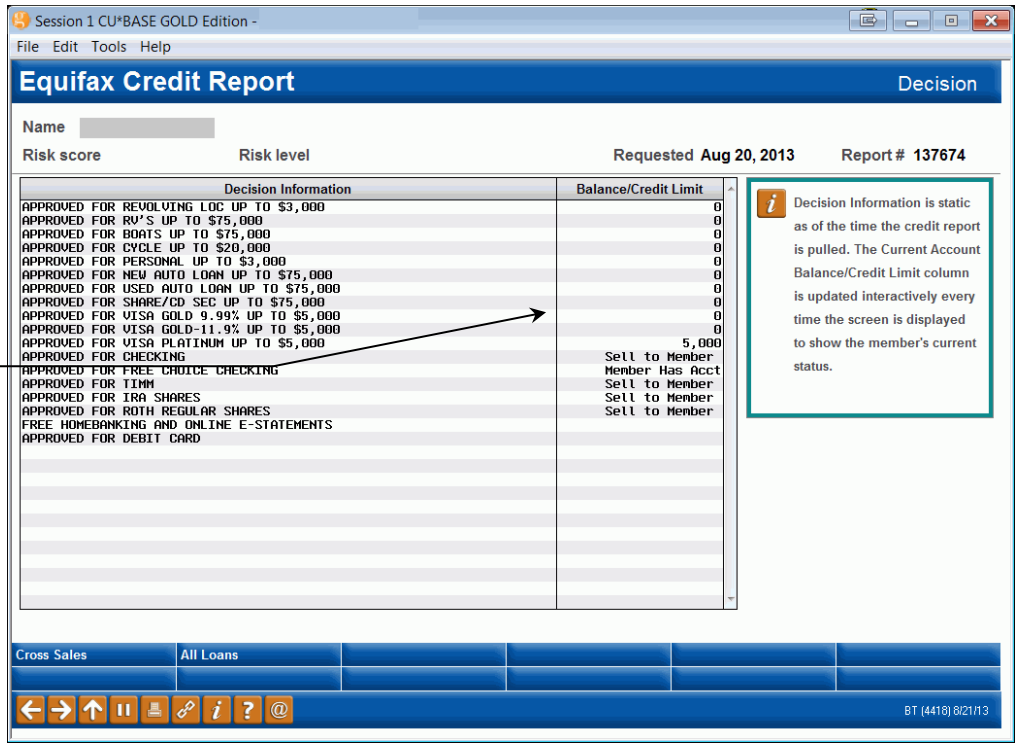
For complete information about all of the statistical analysis inquiry and reporting tools available from the CU*BASE Household Database, refer to the separate booklet, "**Household & Member Statistics**."



When the button reads ***Cross Sales*** it means no decision record is available, and the button is simply a shortcut to the CU*BASE Cross Sales Tracking system.

When the button reads ***Pre-Approvals*** it means there is a decision record available, and the button will show the results of the credit union-defined Auto Decision Matrix (see the sample below) using the last credit report pulled.

This column shows the current status of all accounts under this member's SSN. If the member does not already have a particular product or service, the notation "Sell to Member" appears to prompt a cross-selling opportunity.

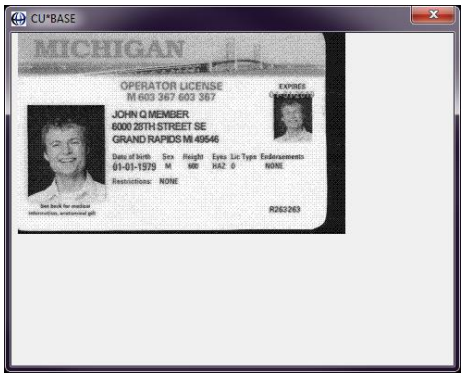


The Auto Decision screen also includes a shortcut to the Cross Sales Tracking system so the user can move directly to Cross Sales after reading the decision.

> *Special controls are available when setting up the Approval Matrix so that the CU can set an expiration period for decisions of this type. Refer to the separate booklet, "CU*BASE Online Credit Bureau Access: Decision Modeling and the Approval Matrix" for complete details.*

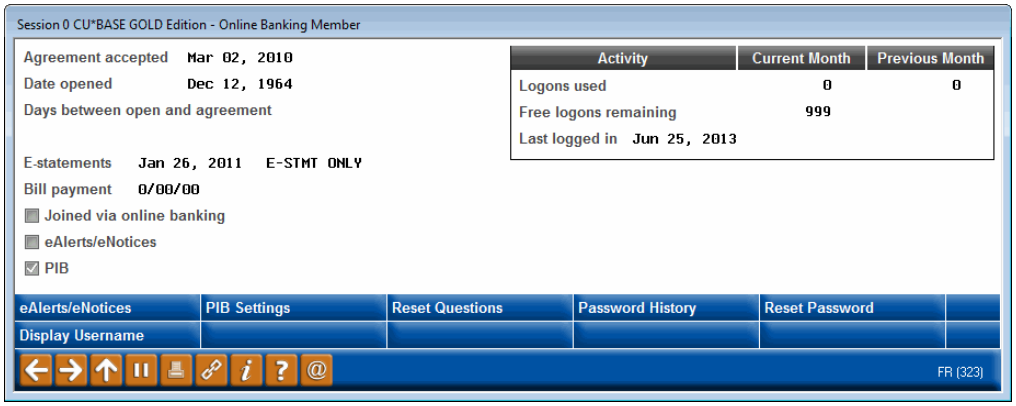
ID Verification Button

This is the automated link that connects you to the EDI (eDOC Innovations) system and allows you to view a scanned photo ID of the member. Joint member photo IDs can also be viewed using this link.



Online Banking Usage

This button will appear if the member has ever used home banking—or more specifically, if there is a date in the *Date member accepted the PC indemnification* field on the member's Home Banking access record. If no date is recorded for the member, the button will be hidden. Click the button to display the Online Banking Usage inquiry window shown below:



COMPARATIVE MEMBERSHIP ANALYSIS INQUIRY

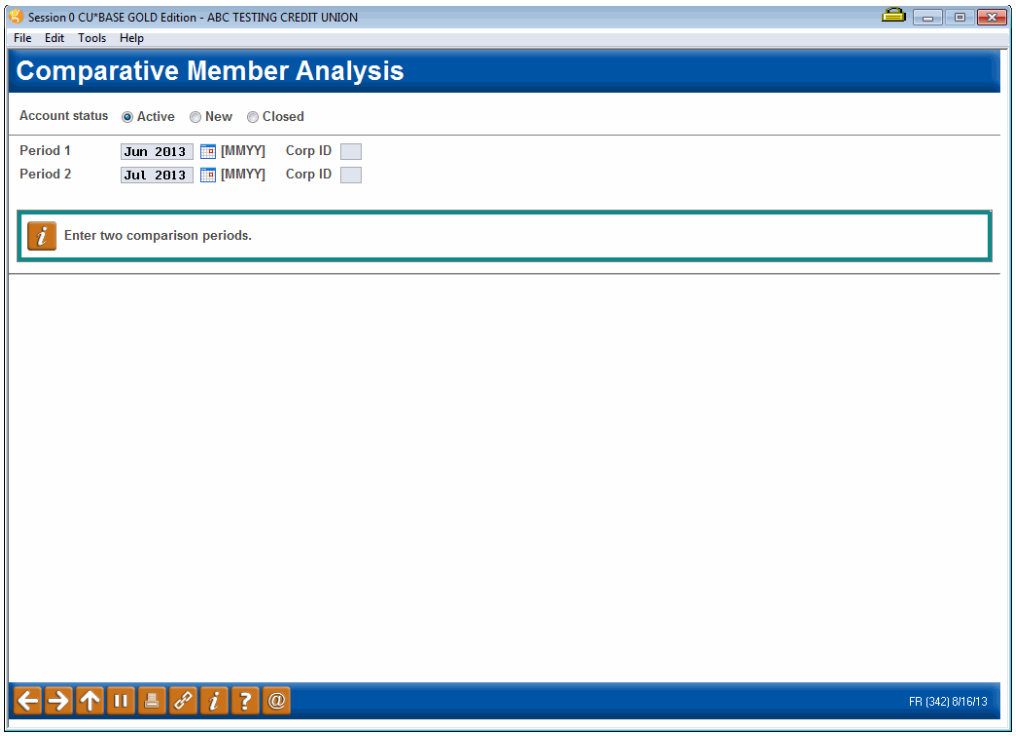
Credit unions can run this report on demand via **Tool #520 *Membership Analysis Report***. *(Information about this report is available via CU*BASE GOLD online help.)*

```
 4/27/04    16:51:33                          CU*BASE TEST CREDIT UNION                        MSRECAP10          PAGE   1
ACTIVE MEMBERSHIPS                               MEMBERSHIP ANALYSIS
CORP: 01  CU*BASE TEST CREDIT UNION             MONTH/YEAR PROCESS   2/04
```

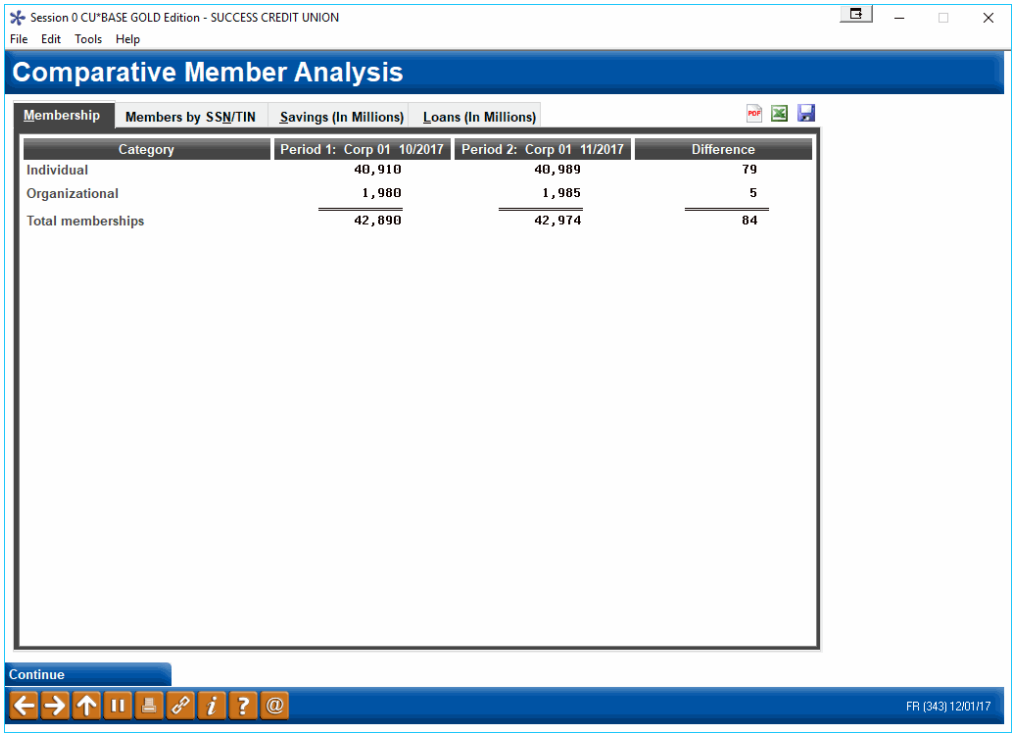
	# of Members	Total Balance Savings	Avg Balance	Total Balance Loans	Avg Balance
Total Memberships	16,455	$ 69,777,243	$ 4,240	$ 66,565,764	$ 4,045
Individual Memberships	16,123	$ 63,860,272	$ 3,961	$ 63,683,999	$ 3,950
Organizational Memberships	332	$ 5,916,971	$ 17,822	$ 2,881,765	$ 8,680
Total Members (SSN/TIN)	16,057	$ 69,777,243	$ 4,346	$ 66,565,764	$ 4,146
Individual Members (SSN)	15,742	$ 63,860,272	$ 4,057	$ 63,683,999	$ 4,045
Organization Members (TIN)	315	$ 5,916,971	$ 18,784	$ 2,881,765	$ 9,148
Membership/Member	1.02	n/a	n/a	n/a	n/a

Total Membership Analysis (000 Share Accounts)	# of Members	Total Balance	Avg Balance
Male	9,077	$ 7,079,742	$ 780
Female	7,039	$ 5,265,960	$ 748
Other	7	$ 930	$ 133
Organizational Accounts	332	$ 487,241	$ 1,468
Total Memberships/000 Accounts	16,455	$ 12,833,873	$ 780
Age 0-14	1,778	$ 420,047	$ 236
Age 15-22	1,561	$ 685,411	$ 439
Age 23-30	2,300	$ 1,064,113	$ 463
Age 31-45	4,645	$ 3,734,828	$ 804
Age 46-60	3,927	$ 4,180,272	$ 1,064
Age 61+	1,912	$ 2,261,962	$ 1,183
Organizational Accounts	332	$ 487,241	$ 1,468
Total Memberships/000 Accounts	16,455	$ 12,833,873	$ 780
Positive Balance Accounts	15,602	$ 12,844,458	$ 823
Negative Balance Accounts	30	$ 10,585-	$ 353-
Zero Balance Accounts	823		

Membership Analysis Report **(Tool #525)**



Choose ***Active*** to analyze all active memberships as of the periods specified; choose ***Closed*** or ***New*** to display only memberships that were closed or opened during each period. Choose two periods to be compared (see the NOTE above). Use Enter to proceed to the next screen.



Category	Period 1: Corp 01 10/2017	Period 2: Corp 01 11/2017	Difference
Individual	40,910	40,989	79
Organizational	1,980	1,985	5
Total memberships	42,890	42,974	84

These screens display the data that is printed on the report, comparing the two periods selected on the previous screen.

TRANSACTION ANALYSIS TOOLS

ANALYZING ACTIVITY BY MEMBER AGE GROUP

This tool lets you segment members by age group, and then analyze up to five key areas where these members are interacting with the credit union called "delivery channels." You can define up to 7 different age groups and then break down their activity by delivery channel. When the screen first appears, select the channels (origin codes) that you want to evaluate. The screen then calculates activity for each channel according to the default age groups. (Use *Change Ages* (F5) to adjust these groups if you wish.) All data is taken from static figures gathered at month-end from transaction history files (stored in a file called **MACKASUM**; data is available going back to May 2004).

Use the *Activity Date* field at the top of the screen (see next page) to specify which month you wish to analyze. Both individual and organizational accounts are included in this analysis ("age" is calculated from the Charter Date for organizations).

Because data comes from transaction history, activity such as cashing checks which don't cause a transaction record will not be included in these figures.

If you select to display percent by "Column", under the "Members" column, you will see the number of members in each age group, with a percentage of the total members. (The % should add to 100 going down the column).

The remaining groups—representing the Channels you selected in the fields show the number of transactions performed by each age group for each of the transaction origins.

Displaying *By Delivery Channel* will show a percentage based on the service—what percent of the total service provided was used by each group. This is the default.

Use these to recreate the summary and all graphs in MS Excel or to download to a comma-delimited file (*.CSV).

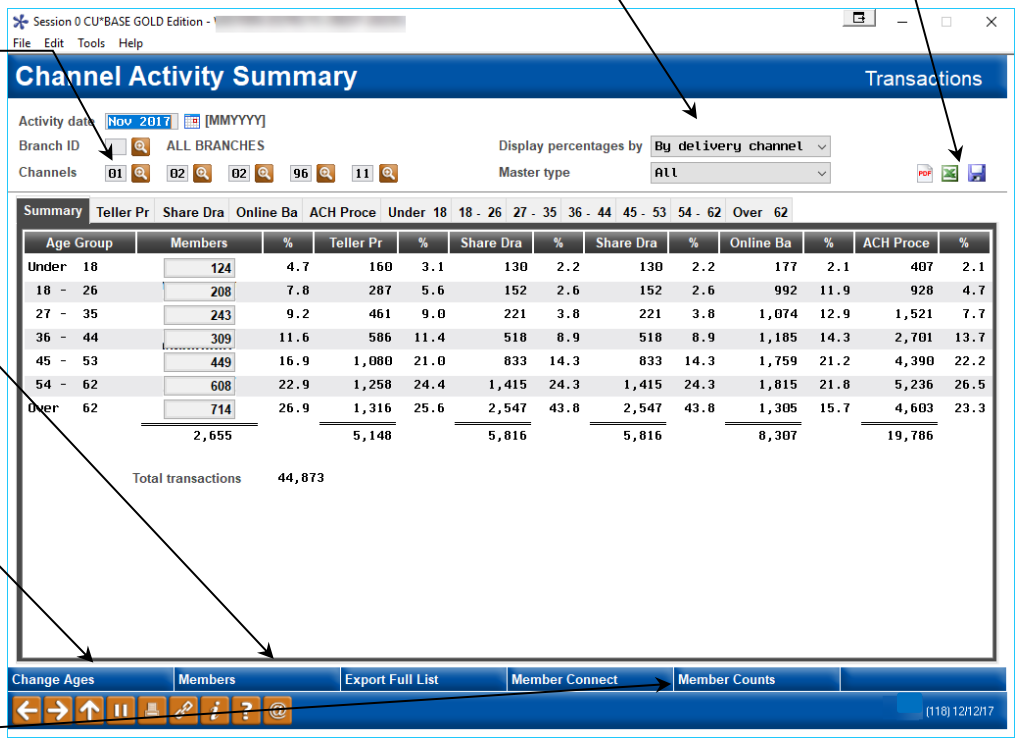
Channel Activity by Member Age Group **(Tool #200) – Column**

Enter up to five transaction origin codes to select the channels you want to compare. Channels selected will appear in the analysis below, for example, Online Banking is one of the Channels selected here.

Use ***Members*** (F6) to toggle between number of members and number of transactions

Use ***Change Ages*** (F5) to adjust the age ranges used for the summary.

Use ***Member Counts*** (F11) to compare this data to statistics on all members and non-members. See page 16.



Age Group	Members	%	Teller Pr	%	Share Dra	%	Share Dra	%	Online Ba	%	ACH Proce	%
Under 18	124	4.7	160	3.1	130	2.2	130	2.2	177	2.1	407	2.1
18 - 26	208	7.8	287	5.6	152	2.6	152	2.6	992	11.9	928	4.7
27 - 35	243	9.2	461	9.0	221	3.8	221	3.8	1,074	12.9	1,521	7.7
36 - 44	309	11.6	586	11.4	518	8.9	518	8.9	1,185	14.3	2,701	13.7
45 - 53	449	16.9	1,080	21.0	833	14.3	833	14.3	1,759	21.2	4,390	22.2
54 - 62	608	22.9	1,258	24.4	1,415	24.3	1,415	24.3	1,815	21.8	5,236	26.5
Over 62	714	26.9	1,316	25.6	2,547	43.8	2,547	43.8	1,305	15.7	4,603	23.3
	2,655		5,148		5,816		5,816		8,307		19,786	

Total transactions 44,873

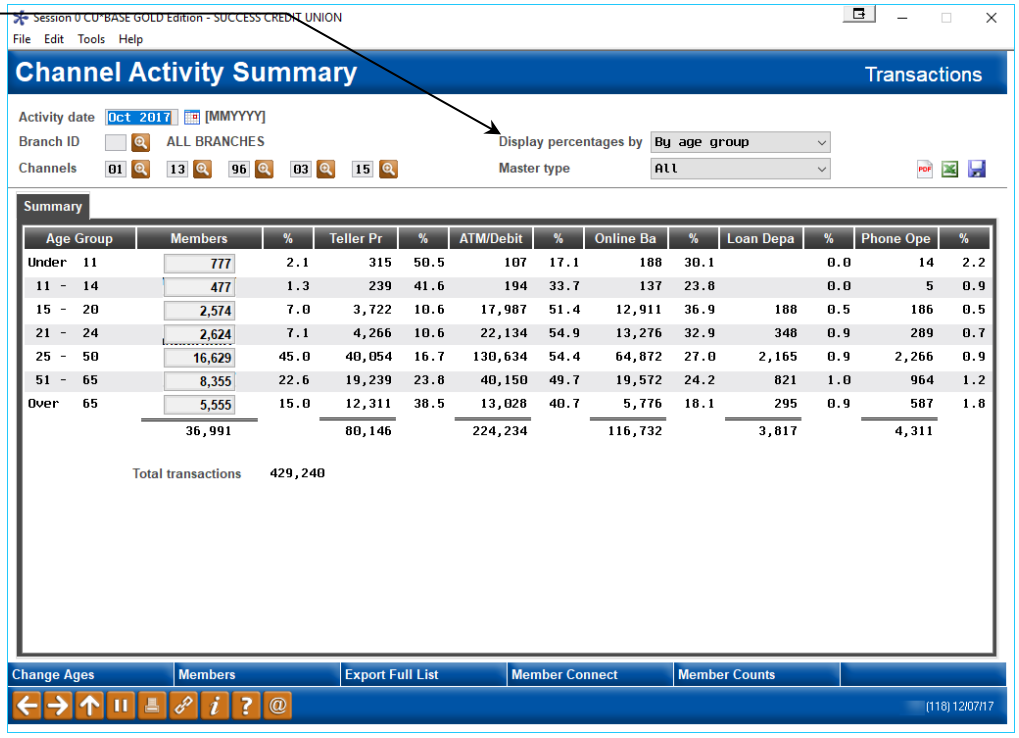
> *In the sample screen shown above (with Column selected), the credit union has 449 members with checking accounts in the 45-53 age group. This represents 16.9% of their credit union's membership account base. These members perform 21.0% of the total teller line transactions at the credit union and 21.2% of the Online Banking transactions. Contrast this to the 18-26 age group (with 7.8% of the membership account base). These members perform 5.6% of the lobby transactions but 11.9% of the Online Banking transactions.*

The view defaults *By Delivery Channel* which sort the data according to transaction type (see previous page). The data here shows the percent of the total transactions according to transaction type.

Finding the Groups that Use Your Services Most

Change the screen to sort *By Age Group* to view the percentage sorted according to age. These figures show the percentage of people in an age group who are using your services.

Displaying *By Age Group* will show a percentage based on age—what percent of the total services used was used by this age group.



Age Group	Members	%	Teller Pr	%	ATM/Debit	%	Online Ba	%	Loan Depa	%	Phone Ope	%
Under 11	777	2.1	315	50.5	107	17.1	188	30.1		0.0	14	2.2
11 - 14	477	1.3	239	41.6	194	33.7	137	23.8		0.0	5	0.9
15 - 20	2,574	7.0	3,722	10.6	17,987	51.4	12,911	36.9	188	0.5	186	0.5
21 - 24	2,624	7.1	4,266	10.6	22,134	54.9	13,276	32.9	348	0.9	289	0.7
25 - 50	16,629	45.0	40,054	16.7	130,634	54.4	64,872	27.0	2,165	0.9	2,266	0.9
51 - 65	8,355	22.6	19,239	23.8	40,150	49.7	19,572	24.2	821	1.0	964	1.2
Over 65	5,555	15.0	12,311	38.5	13,028	40.7	5,776	18.1	295	0.9	587	1.8
	36,991		80,146		224,234		116,732		3,817		4,311	

Total transactions 429,240

Member Counts

From the previous screen click *Member Counts* (F11) to compare member activity with actual member and non-member counts. This screen shows a breakdown of the data from the previous screen of active members. It also lists the current number of members in the MASTER file and the current number of non-members in the MSNONMBR file for each age range. Use this screen to view the activity of your active member versus the actual number in the MASTER file and/or to compare this activity with the activity of from non-members.

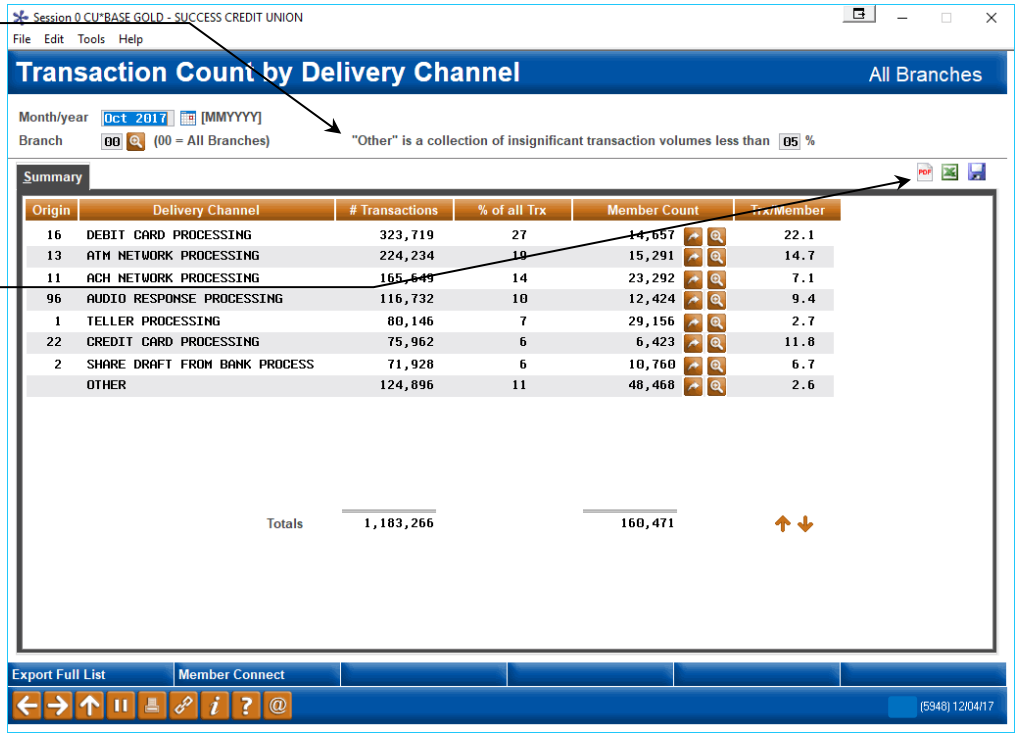
ANALYZING TRANSACTIONS BY DELIVERY CHANNEL

How often have you wanted to know exactly how many transactions were posted through CU*BASE in a month? What are the most significant origin or delivery channels for transaction counts? This tool allows credit union teams a quick inquiry and presentation format to discuss transaction activities and how they affect the credit union.

***Transaction Count by Delivery Channel* (Tool #867)**

This feature lets you limit the analysis to significant percentages by grouping all small percentages into a single "Other" group.

Use these to recreate the summary in a PDF (requires iText Sharp install), MS Excel or to download to a comma-delimited file (*.CSV).



Origin	Delivery Channel	# Transactions	% of all Trx	Member Count	Trx/Member
16	DEBIT CARD PROCESSING	323,719	27	14,657	22.1
13	ATM NETWORK PROCESSING	224,234	19	15,291	14.7
11	ACH NETWORK PROCESSING	165,649	14	23,292	7.1
96	AUDIO RESPONSE PROCESSING	116,732	10	12,424	9.4
1	TELLER PROCESSING	80,146	7	29,156	2.7
22	CREDIT CARD PROCESSING	75,962	6	6,423	11.8
2	SHARE DRAFT FROM BANK PROCESS	71,928	6	10,760	6.7
	OTHER	124,896	11	48,468	2.6

Data is initially shown for all branches combined; use the *Branch* field at the top of the screen to view one branch at a time. Branch number in this case represents the branch from the transaction record.

All member transactions are included. Data is taken from transaction files and summarized in an ongoing file called MAORTRCNT. This file will contain data going back to May 2004. (Your credit union's retention period for full transaction history does not affect the retention of this file; it is intended to be a "permanent" record for analysis purposes.) This will allow you to analyze past history without having to request data from backup tapes.

The #*Members* column shows the number of members represented by the transactions under each delivery channel. If a member does 3 transactions at one branch he is counted as a member only once. However, if the same member does transactions at more than one branch he will appear under both branches. Therefore, when displaying all branches combined, the total number of members shown here may be a bit larger than the number of members your credit union actually has, because of some duplicate members who do business at more than one credit union branch.

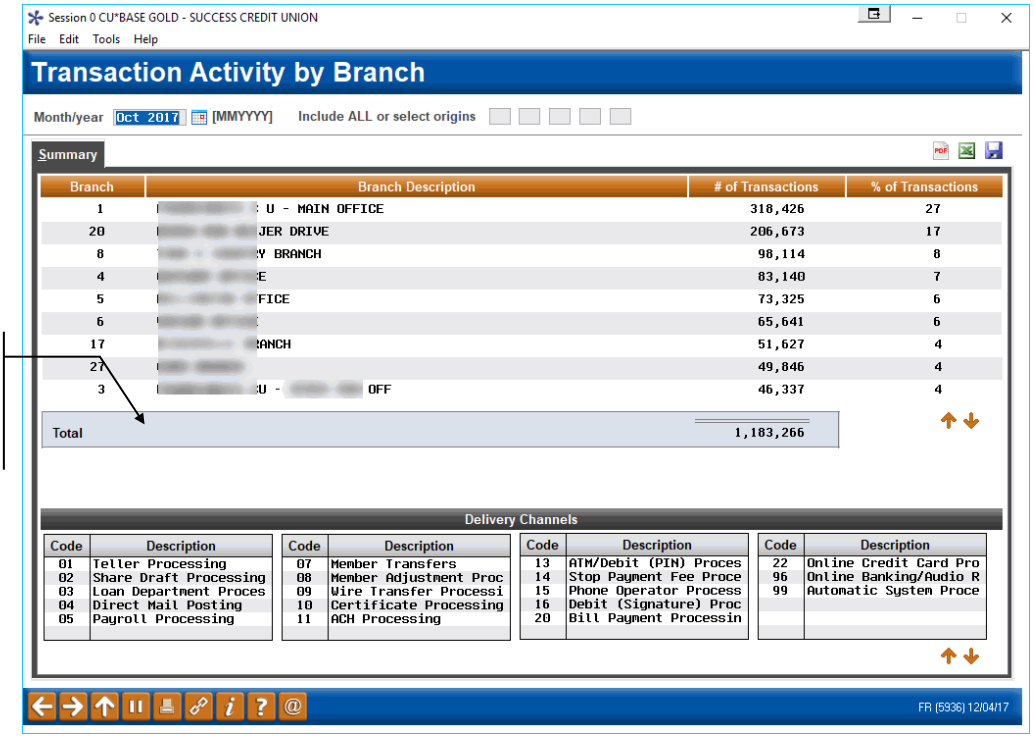
Simply change the branch designation at the top of the screen to view graphical representation of separate branches.

Use the remaining tabs to see graphical representations of the data displayed on the summary screen (graphs will automatically update if you change the branch designation at the top of the screen).

Analyzing Transactions by Branch and Origin Code

This tool gives an excellent snapshot of how your transaction activity falls between your branches. It also allows you to see activity for only specific transaction origins.

Transaction Activity by Branch **(Tool #865)**



These descriptions come from your credit union's Delivery Channel configuration. See Page 68 for details.

Using the fields at the top of the screen, you can choose exactly which origin codes you want to analyze. Enter up to 5 different origin codes (use the lists at the bottom as a guide) and press Enter to refresh the list. Only transactions with these origin codes will be counted and displayed on the summary. Clear all fields and press Enter to display all transactions again. Transactions will be separated by branch, showing a percentage breakdown to show which branch handles the bulk of that kind of traffic.

All activity is as of the month and year selected at the top of the screen. Data is pulled from the TRANSx or HTRANSx files for all account types, and grouped by the branch location from the transaction record.

WHY LABEL MEMBERS?

Analysis Labeling

How many of your members never come in to the lobby? How many members are constantly in the lobby? How many members never visit the lobby, but surprisingly do not use your Internet services?

For years, credit unions have developed rules of thumb or "guesstimates" on how members are interacting with their credit unions. By using this analysis, credit unions will be able to segment member activity by the origin point and create labels that effectively reflect the most common way the member interacts with the credit union. Credit unions can define the percentages of activity that result in a particular label.

On an aggregate basis, the credit union can then analyze members who fall into a certain category to see what factors they have in common, then design products and services that fit this group. These labels may be used in developing pricing for services, service offerings for direct marketing campaigns, or just a better understanding of credit union variable costs.

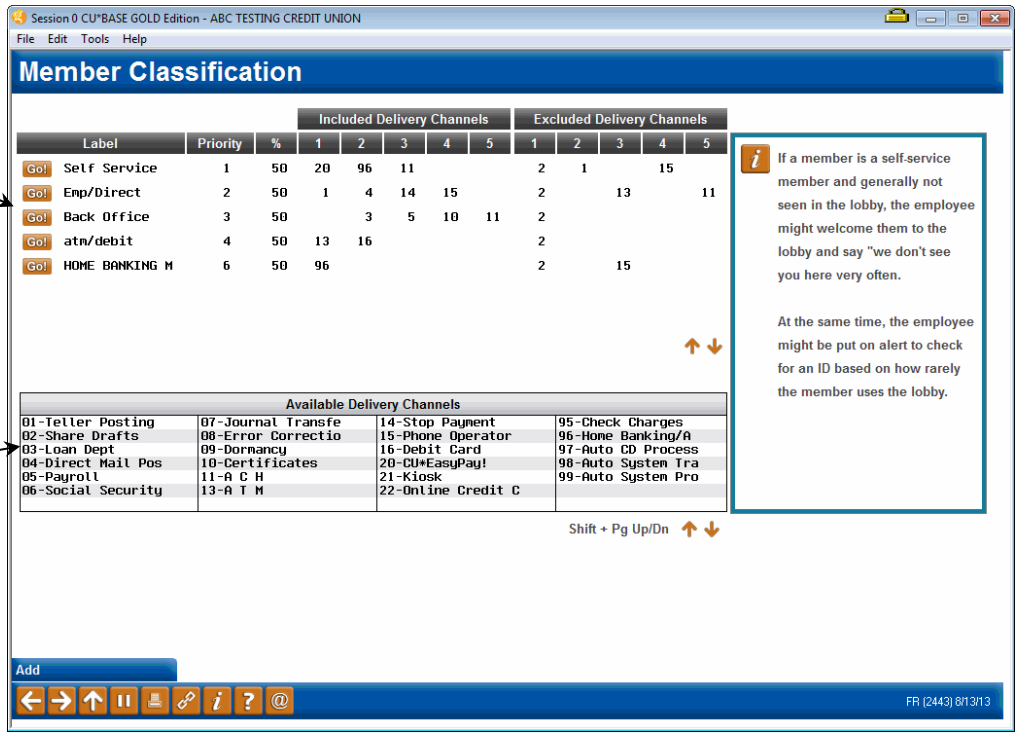
CONFIGURING TRANSACTION LABELS

This feature is used to configure transaction labels and set the transaction types and priorities that are used to determine when the label will be applied to a member.

Configure Transaction Labels **(Tool #278)**

These are the defaults that will be configured for your credit union automatically.

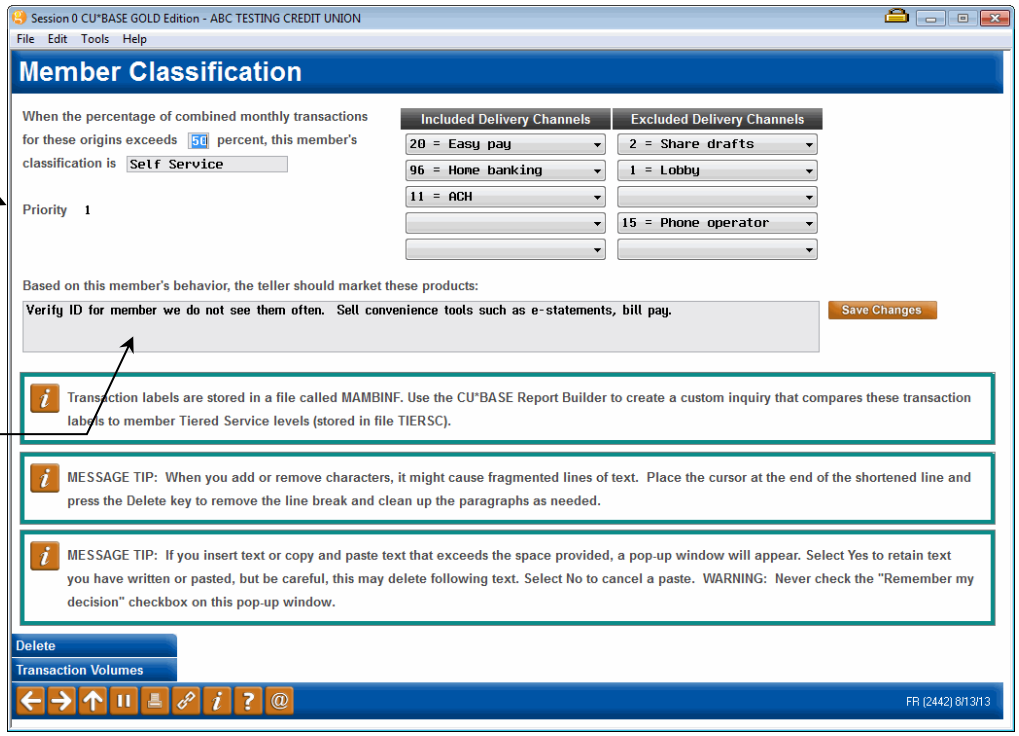
These descriptions come from your credit union's Delivery Channel configuration. See Page 68 for details.



On the first screen, click the Go! button in front of an existing label you wish to adjust (or use *Add* (F6) to create a new label). The screen shown on the next page will appear:

Priority is used when a member's activity is equally spread among more than one label. The label with the lowest priority number will be the one assigned.

This feature is no longer supported.



On the left side of the screen you can choose up to 5 different delivery channels (origin codes) to be included in the transaction counts.

On the right side of the screen you can choose to *exclude* up to 5 origin codes from the calculation. This is primarily so that you can omit transactions share drafts from the calculation. Otherwise every member would show up with an activity branch based on their share draft activity only (since that is usually the heaviest volume). See the next page for more details on this calculation.

> *Use "Transaction Volumes" (F9) to display the Transaction Count by Delivery Channel screen (shown on Page 16). This can assist in deciding which transactions types are heaviest and therefore might need to be included or excluded from this label calculation.*

When done, use Enter to save, then the backup arrow to return to the initial screen.

Calculating Transaction Percentages

Activity is calculated using the following formula:

A = Add all transactions with "included" origin codes
B = All transactions (all origins) minus "excluded" origin codes
(**A** ÷ **B**) × 100 = **%** for label

Example:

Susan A. Member had the following transaction activity during a month:

Origin	*# of Trans*
01 Lobby/Teller	6
02 Share drafts	17
04 Direct post	1
07 Journal transfers	2
11 ACH	4
15 Phone	2
Total transactions	32

The Employee/Direct label is configured to include origin codes 01, 04, 07, and 15 (shown shaded above). If over 50% of a member's transactions fall into these types, the member would be considered an "Employee/Direct" member. The following charts show the way this member's label would be calculated, both with the share draft (origin 02) exclusion and without it, for comparison purposes.

Excluding share drafts from the calculation:

Included transactions	11	A
Total transactions	32	
Excluded (origin 02)	-17	
Analyzed (Total trx minus excluded trx)	15	B

(**A** ÷ **B**) × 100 = **%**
(**11** ÷ **15**) × 100 = **73.3**%

With this configuration, the member would be assigned an Employee/Direct label.

Without excluding share drafts:

Included transactions	11	A
Total transactions	32	
Excluded (origin 02)	-0	
Analyzed (Total trx minus excluded trx)	32	B

(**A** ÷ **B**) × 100 = **%**
(**11** ÷ **32**) × 100 = **34.4**%

With this configuration, the member would NOT be assigned an Employee/ Direct label.

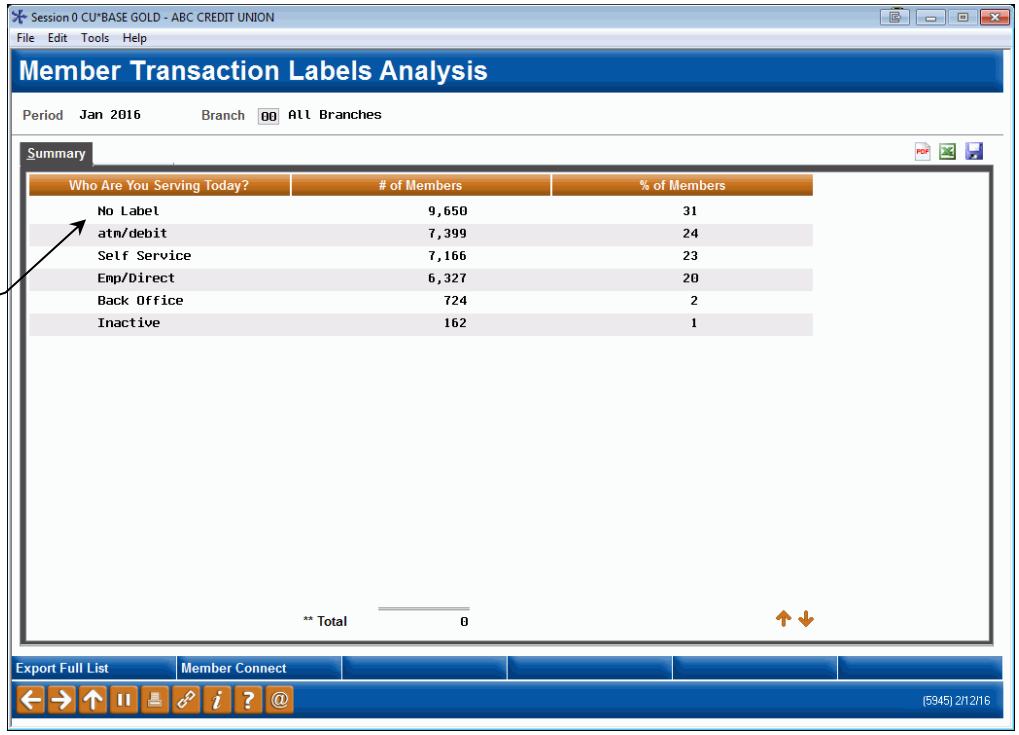
As you can see, excluding share drafts from the calculation allows a much more realistic evaluation of the member's behavior patterns.

> ***CU*TIP:*** *Transaction labels are stored in a file called MAMBINF. Use the CU*BASE Report Builder to create a custom inquiry that compares these transaction labels to member Tiered Service levels (stored in file TIERSC).*

Analyzing Transaction Labels for All Members

This tool will display an aggregate view of all transaction labels for your entire membership, to help you see how most of your members interact with the credit union.

Member Transaction Labels Analysis **(Tool #515)**



"No label" represents members that were not assigned a label because of no activity during the previous month.

Calculations are from the previous month's activity. Data is combined for all branches (this refers to the member branch). Use the *Branch* field at the top of the screen to display data for one branch at a time.

> ***CU*TIP:*** *If you wish to create a custom report or inquiry for further analysis, transaction labels are stored in a file called MAMBINF.*

YOUR MEMBERS AND THE WORLD

WHERE YOUR MEMBERS SHOP

By definition, financial institutions are the middlemen of all middlemen. Settlement is about connecting our members with the retailers who are key to their daily lives. It's not so much that someone wants a debit card, it's that they need a convenient way to pay for groceries. And that's where we come in. To do a better job in serving our members and being an advocate in our communities, we must understand who is important in our members' daily lives.

With a little work, we can understand which vendors might consider our membership key to their business plans. What if you had a large number of members doing business with a vendor right around the corner? How would you like an email list or a phone log for all of your members who regularly shop at the grocery store next door or the home center down the street? Better yet, can you make a case for a new branch by understanding that your members constantly frequent a shopping location near some available space?

The Where Your Members Shop tool analyzes transaction descriptions and sorts activity by retailer name, letting you analyze where your members spend their money and even allowing you to market to these members via Member Connect.

The real power of the dashboard, however, is that you can also view an analysis of members who use a specific merchant, for example how many members are enrolled in bill pay, their total loan balances, or even their top five zip codes. Exporting features, the ability to see the members using a merchant, and these and many other analysis features are all available using this dashboard.

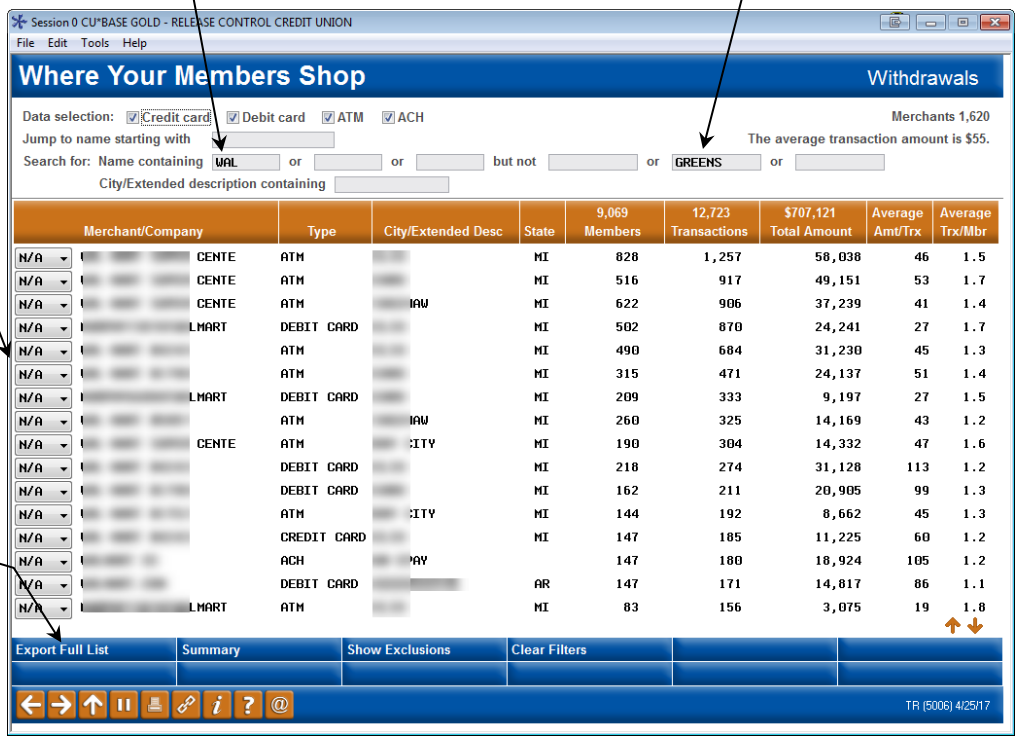
Use the three *Search for Name Containing* fields to group merchants whose name might be presented different ways, such as Wallmart and Wall-Mart.

Use these "but not" fields to limit your listing and to exclude merchants, such as excluding "GREENS" from the listing to remove Walgreens from Walmart merchant listing .

To pare down the list of merchants, use this drop-down to select "Sel" or "Excl" to select to show or exclude merchants Then use Enter and only the selected merchants will remain in the listing.

After creating a database file using the Export feature, use *Member Connect* (F10) to contact those members using other CU*BASE tools. See Page 32 for more

Where Your Members Shop **(Tool #979)**



Data on this screen is pulled from transaction descriptions, so the analysis will depend on what data was included in the transaction record from the merchant. Only transactions with origin codes 16 (debit card), 22 (online credit card), 13 (ATM), and 11 (ACH) will be included, using the previous month's transaction files (ETR*mmyy*1, ETR*mmyy*2, and ETR*mmyy*3).

Use the *Data Selection* field at the top of the screen to choose which type of data you'd like to see.

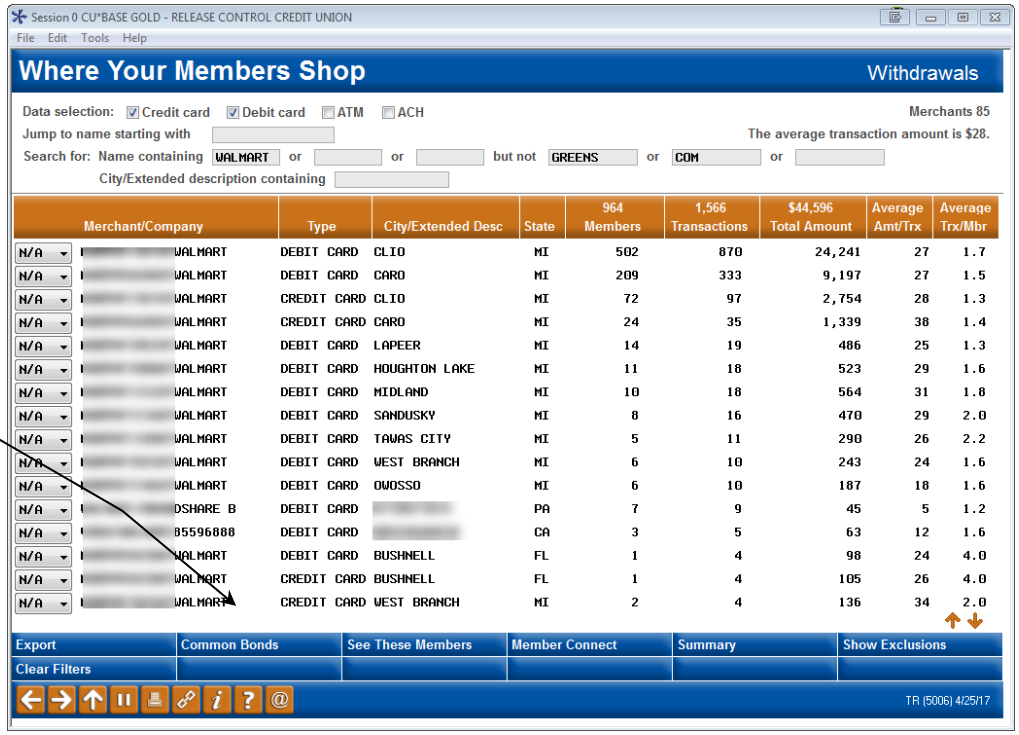
Credit (C)	To show credit card transactions. Applies only to CU*BASE online credit card activity (origin code 22).
Debits (D)	To show debit card transactions (origin code 16).
ATM (A)	To show ATM transactions (origin code 13).
ACH (C)	To show ACH transactions (origin code 11).

You can also sort the columns in the dashboard ascending and descending by clicking on the header of the column. The totals on the column headers are the sums or averages of the separate merchants.

Merchant/Company	Choose this to sort alphabetically by retailer name, to help locate a particular local merchant or group together multiple locations of the same retailer.
Type	Lists which type of transaction (see origin codes above).
City/Extended Desc	Choose this to sort alphabetically by the merchant's city name. Keep in mind that this field sometimes contains other data such as a contact phone number or transaction descriptor.

State	Choose this to sort the list alphabetically by the merchant's state. (This data is not always included in all transaction records.)
Transactions (Members and Transactions)	Choose this to sort the list in descending order by the number of transaction records for each merchant (largest volumes will be at the top of the list), to see where the majority of member activity is occurring.
Total Amount	Choose this to sort the list in descending order by total transaction amount (largest total purchases will be at the top of the list), to see where the majority of member funds are being spent in your community.

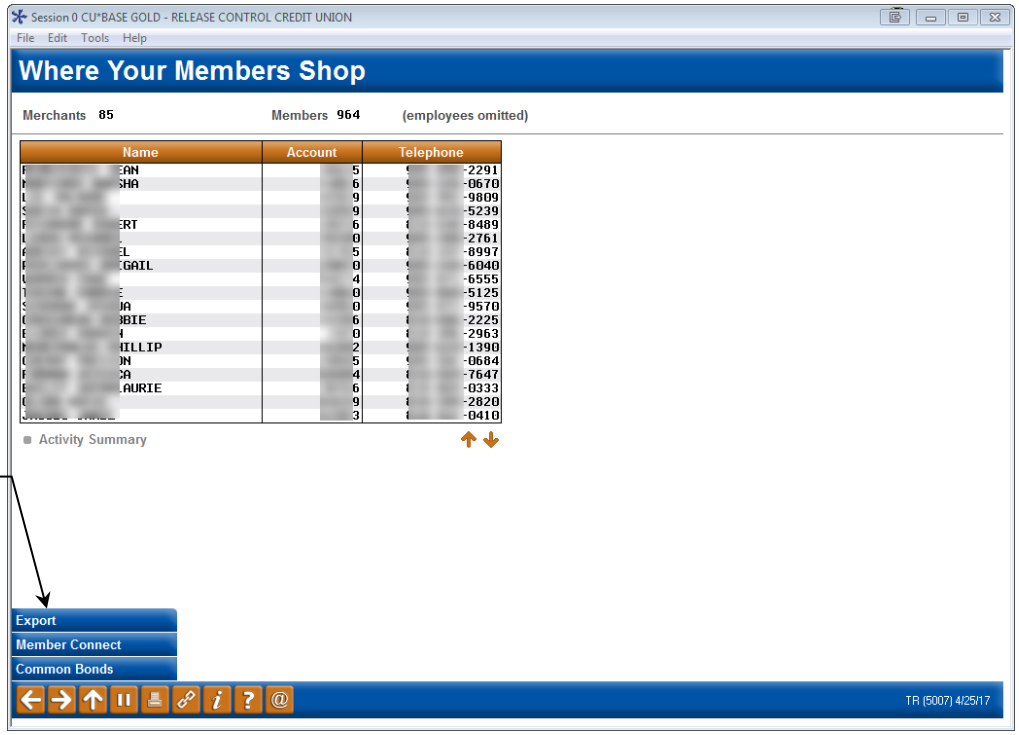
To view an analysis of the members using a merchant, choose Common Bonds to analyze these members by these analysis tools.



Merchant/Company	Type	City/Extended Desc	State	964 Members	1,566 Transactions	$44,596 Total Amount	Average Amt/Trx	Average Trx/Mbr
N/A WALMART	DEBIT CARD	CLIO	MI	502	870	24,241	27	1.7
N/A WALMART	DEBIT CARD	CARO	MI	209	333	9,197	27	1.5
N/A WALMART	CREDIT CARD	CLIO	MI	72	97	2,754	28	1.3
N/A WALMART	CREDIT CARD	CARO	MI	24	35	1,339	38	1.4
N/A WALMART	DEBIT CARD	LAPEER	MI	14	19	486	25	1.3
N/A WALMART	DEBIT CARD	HOUGHTON LAKE	MI	11	18	523	29	1.6
N/A WALMART	DEBIT CARD	MIDLAND	MI	10	18	564	31	1.8
N/A WALMART	DEBIT CARD	SANDUSKY	MI	8	16	470	29	2.0
N/A WALMART	DEBIT CARD	TAWAS CITY	MI	5	11	290	26	2.2
N/A WALMART	DEBIT CARD	WEST BRANCH	MI	6	10	243	24	1.6
N/A WALMART	DEBIT CARD	OWOSSO	MI	6	10	187	18	1.6
N/A DSHARE B	DEBIT CARD		PA	7	9	45	5	1.2
N/A 85596888	DEBIT CARD		CA	3	5	63	12	1.6
N/A WALMART	DEBIT CARD	BUSHNELL	FL	1	4	98	24	4.0
N/A WALMART	CREDIT CARD	BUSHNELL	FL	1	4	105	26	4.0
N/A WALMART	CREDIT CARD	WEST BRANCH	MI	2	4	136	34	2.0

If you filter your list to 100 merchants or less you can use the additional "Common Bonds and "See these Members" buttons. You can also export the data of these selected merchants using the "Export" feature. (Using Export with over 100 merchants will export data of the all results of the Where Your Members Shop merchant listing.)

If you can select “See These Members” CU*BASE will display the list of members that had activity with that merchant:



From here you can also export the list of members to a database file which can then be used with Member Connect for marketing contacts. See Page 32 for details.

WHERE YOUR MEMBERS BORROW

It's a jungle out there. Competitors are everywhere. Some you know about, some you don't. What about the ones you do? Every time a transaction is posted to your member accounts or a credit report is pulled, your members are telling you where they are doing business. Every time a person is a co-borrower on a loan, their credit report is pulled as well. Are you listening?

The Where Your Members Borrow tool allows you to summarize what your members and their co-borrowers are telling you through credit reports stored on the CU*BASE system.

After entering a month and year, you can now have the system rank competitor financial institutions that are also doing business with your members (and their co-borrowers too!). *Would you like to see a list of your top five mortgage competitors? Would you like to contact those members and make them an offer to move their mortgage over to a credit union product? Would you like to buy some automobile loans by simply sending out a promotion to your members offering to pay when they move their loan from an identified competitor? Would you like to see where their co-borrowers are doing business and put together a plan to try and pull in some business that those banks or other institutions are currently drawing away from your credit union?*

This system will not only tell you the member's (or co-borrower's) name, it will tell you the original amount they borrowed, estimate the rate, and give you contact information and credit scores as of the time the credit report was pulled.

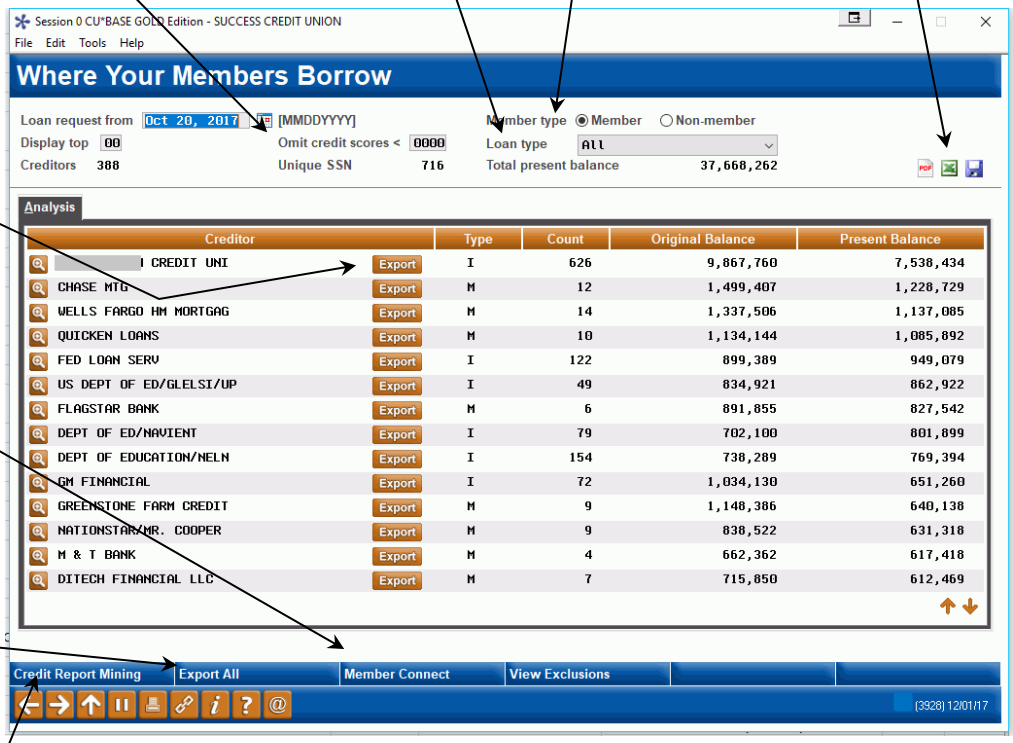
The Loan Type column indicates the type of trade line. Use the *Loan type* field at the top of the screen to display **I**nstallment, **M**ortgage **R**evolving loan types or all loans.

Select a Member Type to select to view data from member or non-member credit reports.

These Export icons only bring down what is currently visible on the screen. Use the Export function key to export all data.

This filter lets you filter out loans with credit scores below a certain level. The filter continues to detail screens so you can use Member Connect to contact remaining members.

***Where Your Members Borrow* (Tool #976)**



Select a filter and the Export to create a database file of the account bases of those selected members. This Export button will export only the number of members listed in the Count column. (See following page for more information.)

After creating a database file using the Export feature, use *Member Connect* (F10) to contact those members using other CU*BASE tools. See Page 32 for more information.

Select *Export all* (F9) to export **ALL** creditors (all lenders) data to a file that can be used with Member Connect or Report Builder.

A different dashboard, the Credit Report Mining Dashboard allows you to exclude showing certain lenders, such as your credit union. Use *View Exclusions* (F15) to see what is excluded.

This tool gathers trade line information from your credit union's online credit bureau files **CRBRPT** and **CRBSUM**. (This data is typically retained for 2 months, although your retention schedule may vary.)

Click the column headers to sort the data ascending and descending order alphabetically by creditor financial institution name or loan type (Installment, then Mortgage, then Revolving), or in descending order (largest at the top) by count, original or present balance.

You might use this screen to contact members with higher credit scores to market your lending products as an alternative. Use the *omit credit scores* < filter to show members only within a certain credit range. Then use the Export button to create a file of only those members. The number under Count indicates the number of members per lender that will be included in this file. (This number will adjust according to the credit score entered. See the following Member Connect section on page 32 for more information on using this file and Member Connect to contact these members.

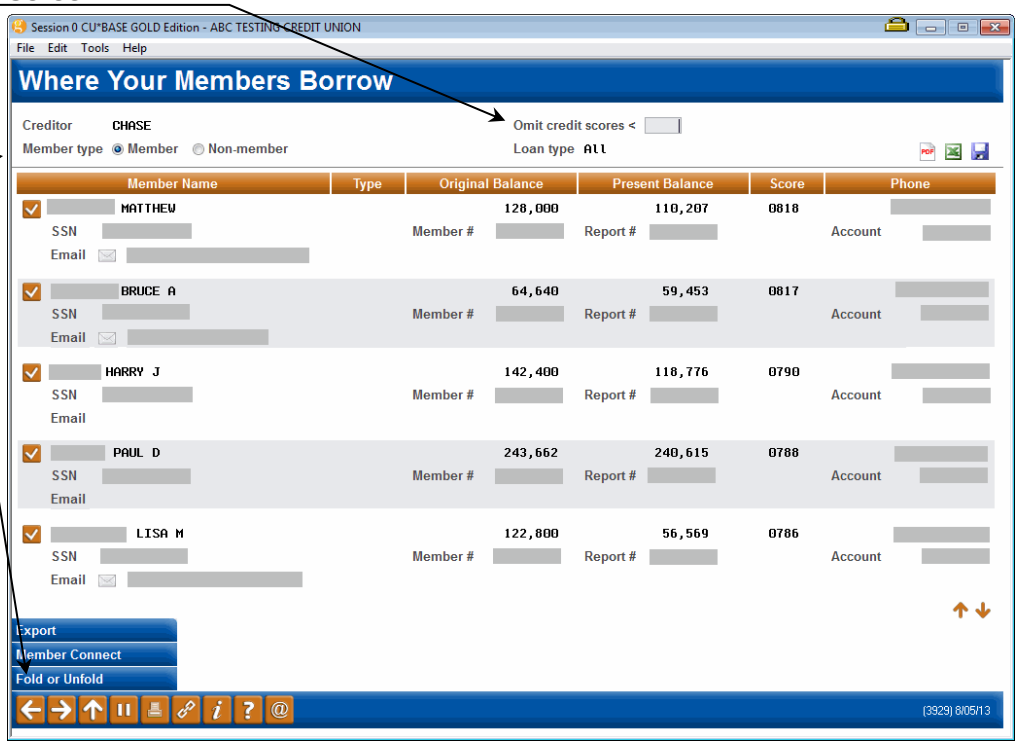
Select one of the creditor names in the list to view members who do business with this lender. You can also select to view non-members who do business with the vendor.

Screen 2

Use this to omit members with credit scores under a certain number.

Use this to sort the list by *Member* or *Non-member*.

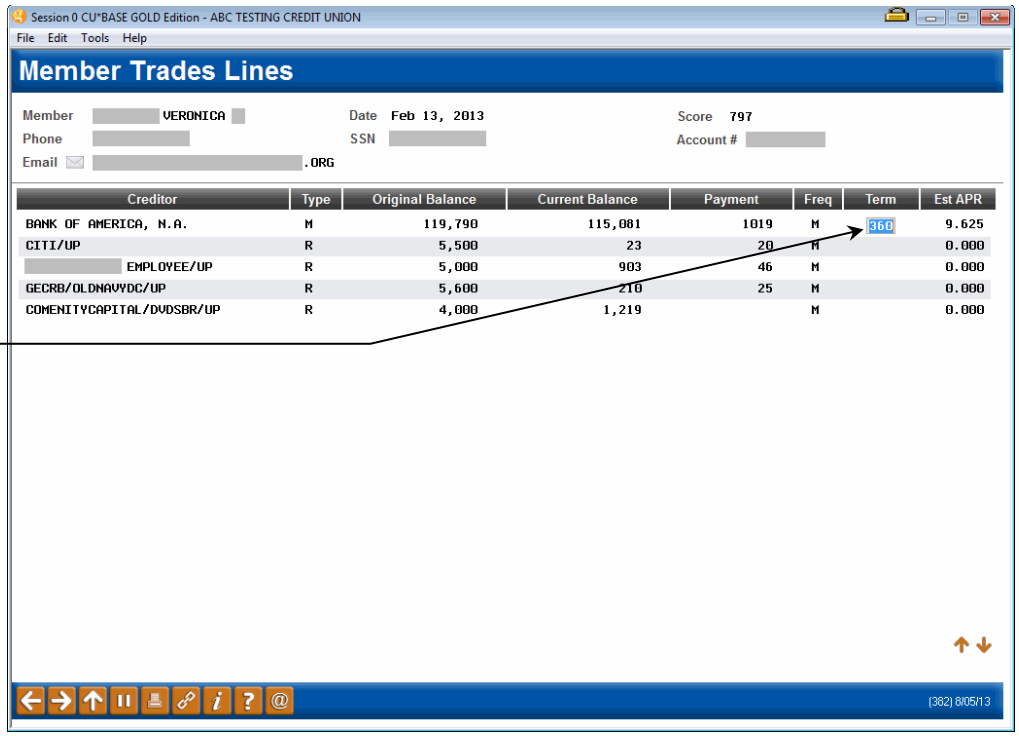
Use ***Fold or Unfold*** (F14) to toggle the display to see additional information about these members, including email address.



This screen lists all the members where this creditor name was found in the credit report trade lines.

Click the checkmark in front of any name to display all trade lines for this member. The following screen will appear:

Screen 3



For Mortgage or Installment trade lines, you can enter a term here and press Enter to estimate the APR using the balance and payment information.

Where Your Members Branch

If your credit union uses CU*BASE Shared Branching tools, these screens will let you see at a glance the shared branch location where your members are doing business. You can view the total number of members, transactions and aggregate dollars, view only the weekday transactions, and even export the resulting detail to a file of your members for use with Member Connect marketing tools. You can also see a summary analysis of where your branches are being used by members of other credit unions.

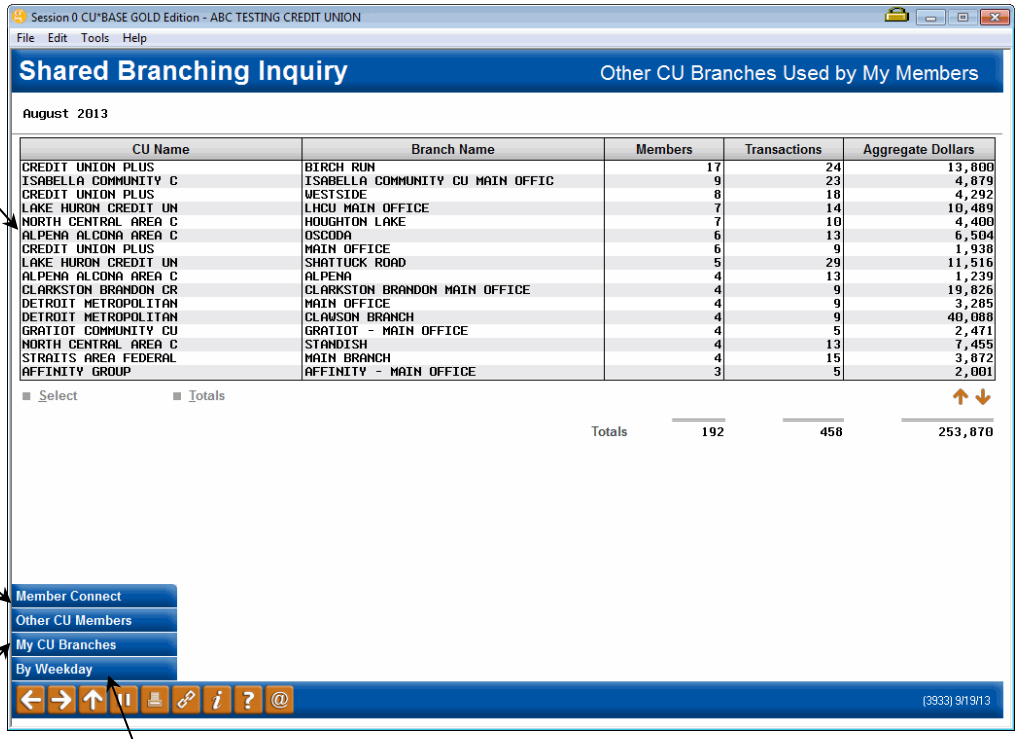
Where Your Members Branch (Tool #977)

Other CU Branches Used by My Members (Home Page)

View a list of shared branching credit union branches that your members use, including the number of members who do business there, the number of transactions, and the aggregate dollars of these transactions.

***Other CU Members* (F11)** shows you at which of your branches other CU's members are doing business.

***My CU Branches* (F14)** shows you at which of your branches your members are doing business.



CU Name	Branch Name	Members	Transactions	Aggregate Dollars
CREDIT UNION PLUS	BIRCH RUN	17	24	13,800
ISABELLA COMMUNITY C	ISABELLA COMMUNITY CU MAIN OFFIC	9	23	4,879
CREDIT UNION PLUS	WESTSIDE	8	18	4,292
LAKE HURON CREDIT UN	LHCU MAIN OFFICE	7	14	10,489
NORTH CENTRAL AREA C	HOUGHTON LAKE	7	10	4,400
ALPENA ALCONA AREA C	OSCODA	6	13	6,504
CREDIT UNION PLUS	MAIN OFFICE	6	9	1,938
LAKE HURON CREDIT UN	SHATTUCK ROAD	5	29	11,516
ALPENA ALCONA AREA C	ALPENA	4	13	1,239
CLARKSTON BRANDON CR	CLARKSTON BRANDON MAIN OFFICE	4	9	19,826
DETROIT METROPOLITAN	MAIN OFFICE	4	9	3,285
DETROIT METROPOLITAN	CLAWSON BRANCH	4	9	40,088
GRATIOT COMMUNITY CU	GRATIOT - MAIN OFFICE	4	5	2,471
NORTH CENTRAL AREA C	STANDISH	4	13	7,455
STRAITS AREA FEDERAL	MAIN BRANCH	4	15	3,872
AFFINITY GROUP	AFFINITY - MAIN OFFICE	3	5	2,001
Totals		192	458	253,870

***By Weekday* (F16)** shows you at a glance comparison statistic of your branches during the weekdays—for your members using these branches and other shared branching members using the same branches. Click Weekend for weekend statistics.

Note: When navigating these screens it is helpful to read the title of the page in the upper right hand corner.

> *For details on using this tool, refer to the separate "Shared Branching" booklet, or refer to CU*BASE GOLD Online Help (Click i while on this screen.)*

EXPORTING DATA FOR MARKETING CONTACTS

One of the most powerful features of the Where Your Members… tools is the ability to extract the account numbers for members that shop at a particular merchant or borrow from a particular competitor, and use those names for targeted marketing, or for further analysis of member behavior and trends.

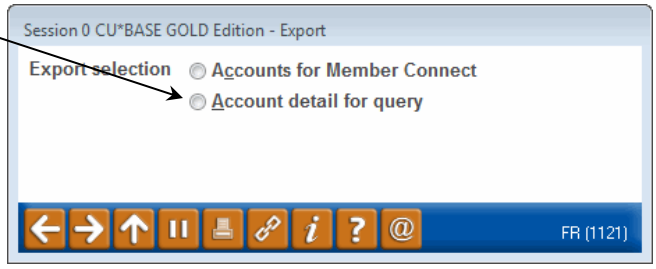
Step 1: Create the Database File

On any of the Where Your Member… screens shown above, use ***Export*** (F9) to create a database file in your credit union's QUERYxx library (where xx is your credit union's 2-character ID). This Export feature will be affected

- You can also use the *Export* button on some screens to also create a database file, but this file will be limited to the number of items in that selected section of the screen, such as the Export button on the Where Your Members Borrow main screen which Exports only members included for that particular member. This Export button export will be affected by the filter selections you make on the screen.

Export account detail for query creates a database file that can be manipulated using the CU*BASE Report Builder (Query).

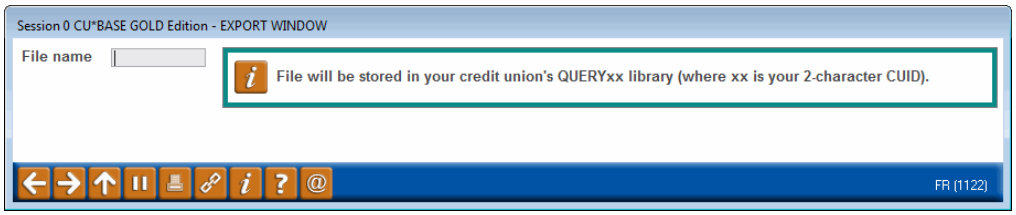
On the first screen, select to export *Accounts for Member Connect.*



The *Accounts for Member Connect* option gathers account numbers for all of the members in the analysis tool (not just the ones one the screen, but the entire list) and creates a database file that can be used by Member Connect tools. This lets you communicate instantly with these members via email and home banking messages, set up a marketing outreach via mailing labels and selective statements inserts, and track the responses via a telemarketing tickler.

- This file will contain the account base only.
- Duplicate account bases will automatically be eliminated, so if the same membership appears more than once in the analysis list, it will appear only once in the resulting database file.

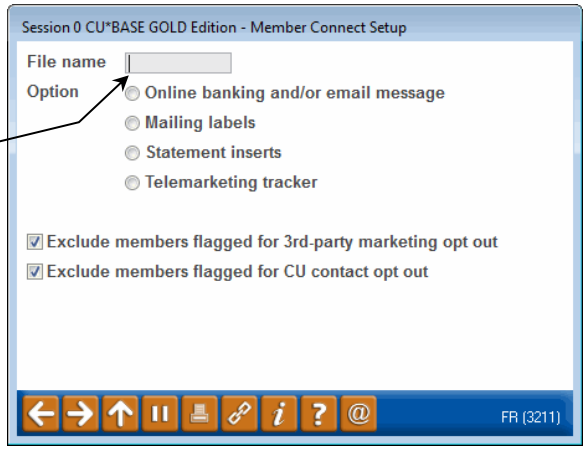
The second screen will allow you to specify a file name:



Step 2: Member Connect

Once the file has been exported, use ***Member Connect*** (F10) to access the Member Connect feature, which lets you contact these members via multiple channels, including email, mailing labels, and selective statement inserts.

Enter the file name created in Step 1.



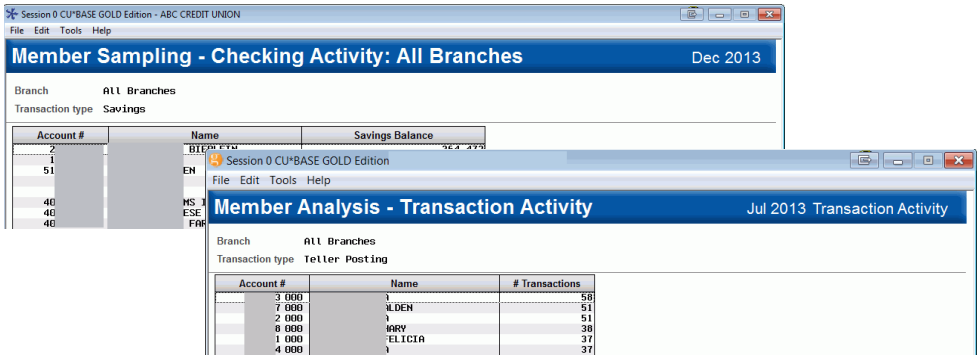
> *For details on using this tool, refer to the separate "Marketing Campaigns with Member Connect" booklet, or refer to CU*BASE GOLD Online Help. (Click i while on this screen.)*

SAMPLING TOOLS

Have you ever wondered which member had the most NSFs in a month? Or which member paid the most fee income? Or who had the highest Internet Banking minutes? What member bounced more checks than anyone else?

After you found out who, did you wonder about what kind of relationship that member had with the credit union? Do the top 10% of members who clear checks in a month have anything else in common?

It is to answer these kinds of questions that the CU*BASE "sampling" tools were developed.



For example, a credit union CEO is working with her leadership team on developing a pricing scheme for home banking. She wonders what are the characteristics of members who use home banking the most and the least.

She would use the "Sample Checking Account Activity" tool to sort members in ascending and descending order and do a random sampling of the relationship of some of the members. She might sample five members from each extreme and record some of the following statistics in order to calculate some averages:

> *How old are these members? What is their typical credit score? What are their savings and checking account balances? What is their transaction label? How many other types of transactions do they do? What is the service income from these members?*

The question is, will the CEO find any patterns to the way these members act? Will she find any opportunities to increase revenue or decrease expenses? Do they have anything in common at all?

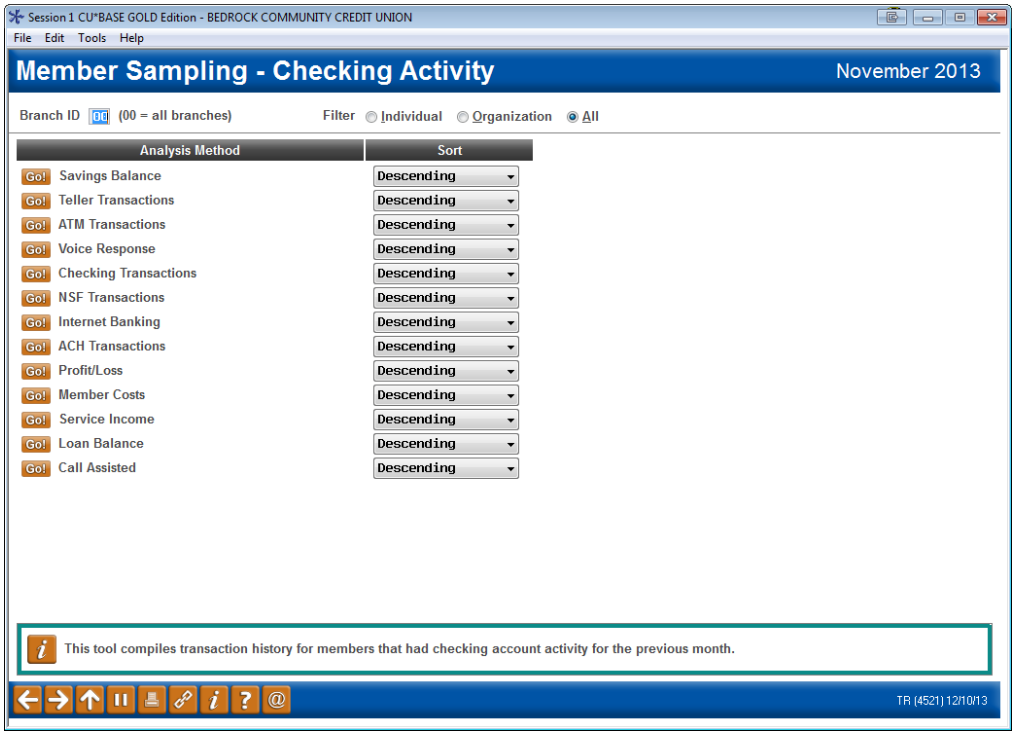
Sampling provides a way to look at activity to see if you can draw any conclusions. It is a tool for the curious.

SAMPLING CHECKING ACCOUNT ACTIVITY

This tool compiles transaction history for members that had checking account activity for the previous month, and allows you to sort it by 13 different analysis methods, in ascending or descending order, then look at a sampling of random accounts at the top and bottom ends of the spectrum.

> *NOTE: This sampling tool is tied to member checking account relationships, consistent with the checking account analysis by companies like Raddon.*

Sample Checking Account Activity **(Tool #774)**



The *Account types* flag at the top of the screen lets you display only individual or organizational memberships. Since these types of memberships tend to behave very differently, it is usually helpful to separate them when performing sampling activities. Otherwise, you might find that organizational accounts always top the list when it comes to volume of activity, account balances, etc.

Notice that all branches are automatically included (this represents the branch number from the transaction record). Use the *Branch* field at the top of the screen to work with activity from only a single branch at a time.

To proceed, choose which analysis you would like to perform, selecting a sort order (Ascending or Descending) then select that method and use the Select option.

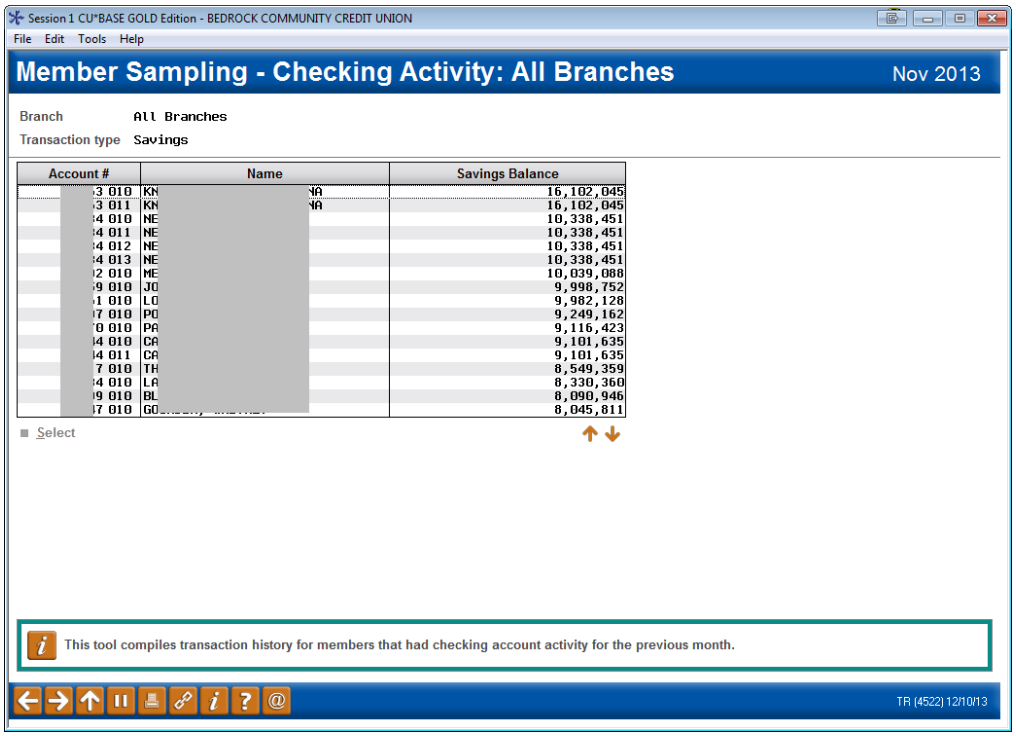
Analysis Methods

Remember that all methods compile data from transaction history **only from members that had checking account activity last month.**

Analysis Method	*Description*
Savings Balance	Adds an aggregate balance of all non-checking savings accounts (including shares, certificates, and tax escrow only) for checking account members, then lists them in order by balance (ascending or descending according to your choice here).
Teller Transactions	Counts all transactions from origin 01 (teller processing) for checking account members, then lists them in order by number of transactions (ascending or descending according to your choice here).
ATM Transactions	Counts transactions from origin 13 (ATM processing) for checking account members, then lists them in order by number of transactions (ascending or descending according to your choice here). *Includes deposits (Tran Code/Type 32/19) and withdrawals (Tran Code/Type 33/57).*
Voice Response	Counts all transactions from origin 96 (Home Banking/ARU) with transaction description "Audio..." for checking account members, then lists them in order by number of transactions (ascending or descending according to your choice here).
Checking Transactions	Counts transactions from origin 02 (share drafts) for checking account members, then lists them in order by number of transactions (ascending or descending according to your choice here). *Includes transactions with Tran Code/Type 33/32.*
NSF Transactions	Counts transactions from Origin 02 (share drafts), 11 (ACH), and 16 (debit cards) for checking account members, then lists them in order by number of transactions (ascending or descending according to your choice here). *Includes Tran Code 33, Tran Type 36, 38 or 46; minus reversals with Tran Code 34, Tran Type 82 and transaction description of "REV NSF FEE".*
Internet Banking	Counts all transactions from origin 96 (Home Banking/ARU) with transaction description "PC CU..." for checking account members, then lists them in order by number of transactions (ascending or descending according to your choice here).
ACH Transactions	Counts transactions from origin 11 (ACH processing) for checking account members, then lists them in order by number of transactions (ascending or descending according to your choice here). *Includes incoming deposits (Tran Code/Type 32/18) and withdrawals (Tran Code/Type 33/58, not including distribution transfers with a transaction description of "ACH WDR TRANSFER").*
Profit/Loss	Calculates Member Costs (see below) and Service Income (see below) for each member, then calculates profit or loss for each member and lists them in order (ascending or descending according to your choice here) using the following formula: *Service Income - Member Costs = Profit or (Loss)*
Member Costs	Applies your credit union's cost/weight factors to all transactions from Origin 01 (teller), 02 (share drafts), 11 (ACH), 13 (ATM), 15 (phone), 16 (debit), and 96 (ARU/home banking) for checking account members, then lists them order by total cost (ascending or descending according to

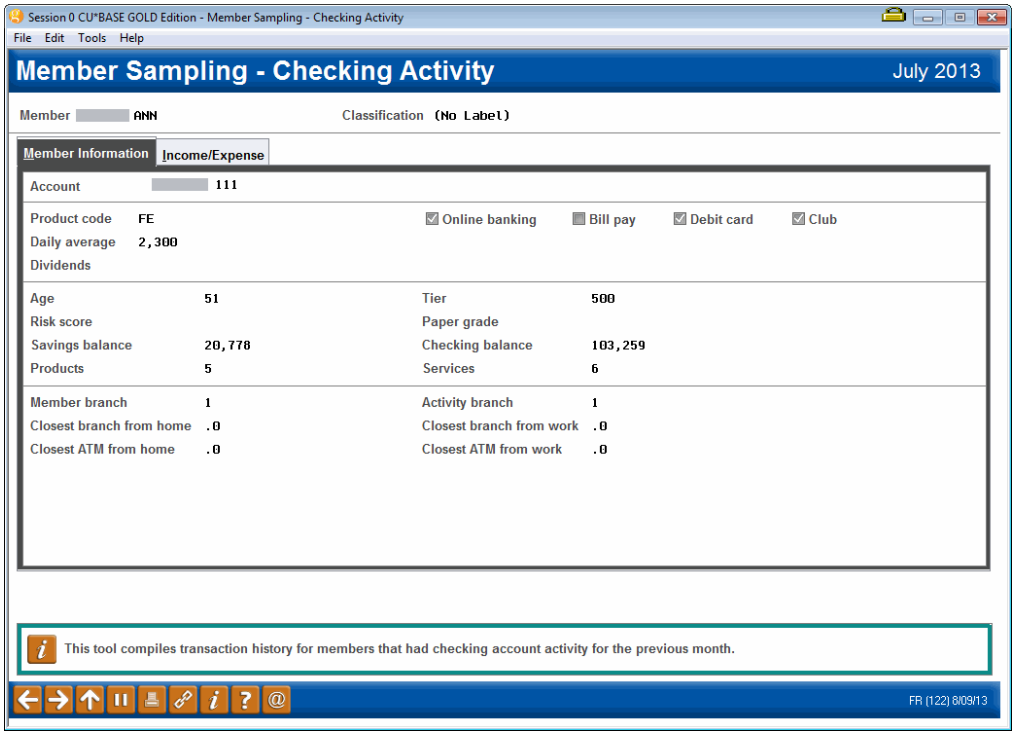
Analysis Method	*Description*
	your choice here). See Page 70 for information about configuring cost/weight factors. > Effective with the CheckFree upgrade on September 30, 2006, bill pay transactions will now appear as normal ACH and share draft items, and will no longer use a separate origin code.
Service Income	Adds the fee amounts posted to member accounts from transaction history files, then lists them in order by total amount charged (ascending or descending according to your choice here). *Includes the following transactions:* • *Checking fees - Origin 98 or 99, Tran Code 33, Tran Type 47 or 67* • *Overdraft NSF fees - Origin 02, 11 or 16, Tran Code 33, Tran Type 36, 38 or 46 (minus reversals with Tran Code 34, Tran Type 82 and transaction description of "REV NSF FEE")* • *ATM fees - Origin 13, Tran Code 33, Tran Type 68 (minus reversals with Tran Code 32 and Tran Type 68)* • *Other fees - Any origin, Tran Code 33, Tran Type 35, 47, or 67*
Loan Balance	Adds an aggregate balance of all loan accounts (open credit and closed-end loans in MEMBER5/6) for checking account members, and then lists them in order by balance (ascending or descending according to your choice here).
Call Assisted	Counts all transactions from origin 15 (Phone Operator) for checking account members plus transactions from origin 07 (journal transfers) with a transaction description of "PHONE TRANSFER," then lists them in order by number of transactions (ascending or descending according to your choice here).

After selecting one of the methods, the following screen will appear, listing checking accounts members in order by the selected option, such as balance or number of transactions:



This list gives you a quick idea of how members fall from high to low. To learn more about what one of these members looks like, select any member name. The screen shown below will appear:

Member Information Tab



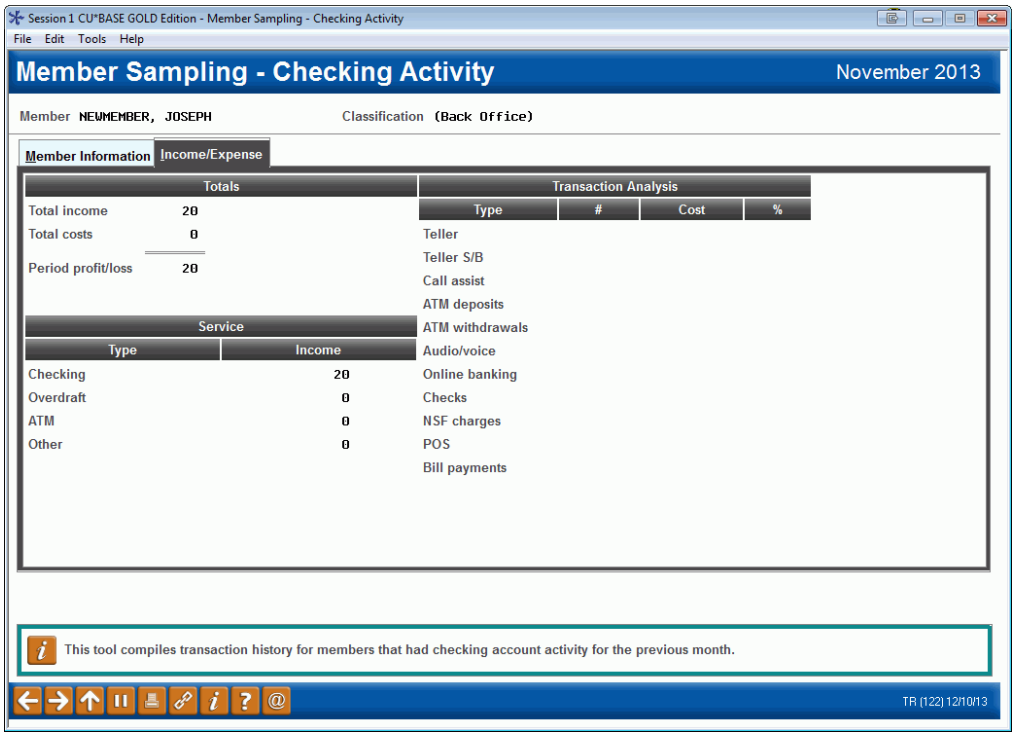
The Member Information tab contains basic statistics from this member's records. The Income/Expense tab (see below) shows some calculations using your credit union-defined cost/weight factors and the member's transaction history.

> *Remember that the purpose of this system is to watch for trends, common traits, and behavior patterns that members have in common, to help you be alert for new and changing opportunities.* ***Data is always as of the <u>previous</u> month****, and represents a "snapshot" of a specific point in time when the sampling file was updated.*

Field Name	*Description*
Product code	The Dividend Application for this checking account.
Daily average	The average daily balance taken from the MEMBER2 file for this checking account.
Dividends	A total of the amount of all dividend payment transactions on this checking account during the previous month. *Includes transactions with Origin Code 98 or 99, Tran Code 32, and Tran Type 8 or 9.*
Online banking	This will be checked if this member shows a date in the *Date member accepted the PC indemnification* field (PCINDM) in the MASTER record.
Bill pay	This will be checked if this account is actively enrolled for CU*EasyPay! bill payment (looks at file BPMAST for an "E" in the EPSTAT enrollment status field).
Debit card	This will be checked if this account has DEBT-type record in the Plastics file.
Club	This will be checked if the member is enrolled in a Marketing Club (may or may not be active).
Age	For individuals, this is the member's age. For organizations, this is measured from the Charter Date, so it represents the age of the organization, not a person.
Tier	This member's last Tiered Service Level score.
Risk score	The credit score from the most recent credit report on file for this member. (Notice the date shown when the score was pulled.)
Paper grade	The paper grade from the most recent credit report on file for this member (as of the date shown next to the Risk score).
Savings balance	The aggregate of balances from MEMBER1, 3 and 4 (excludes checking balances). Remember this balance is a snapshot from the previous month.
Checking balance	The aggregate of balances from MEMBER2. Remember this balance is a snapshot from the previous month.
Products	The Products Per Member count calculated for this member the last time Tiered Service Scoring was done. See Page 74.
Services	The Services Per Member count calculated for this member the last time Tiered Service Scoring was done. See Page 74.
Member branch	The branch/location number assigned to this member in the MASTER membership record.
Activity branch	The activity branch calculated for this member as of last month's activity. This is a calculated based on your credit union's Activity Branch configuration. See Page 46.
Closest branch - From home / work	If your credit union has elected to have your member files run through the demographics and density programs to determine where your members live and work relative to credit union locations, this will show which branch number is closest to the member's home address (from the MASTER record) and work address (from the Household database

Field Name	*Description*
	Current Employment fields). If this optional service has not been done, these fields will be blank. See Page 54.
Closest ATM - From home / work	If your credit union has elected to have your member files run through the demographics and density programs to determine where your members live and work relative to credit union-owned ATMs, this will show which ATM is closest to the member's home address (from the MASTER record) and work address (from the Household database Current Employment fields). If this optional service has not been done, these fields will be blank. See Page 54.

Income/Expense Tab



> *NOTE: The recommendation area at the bottom of the screen will be used in the future to evaluate member characteristics and display miscellaneous tips. Contact us if you have ideas for how this could be used!*

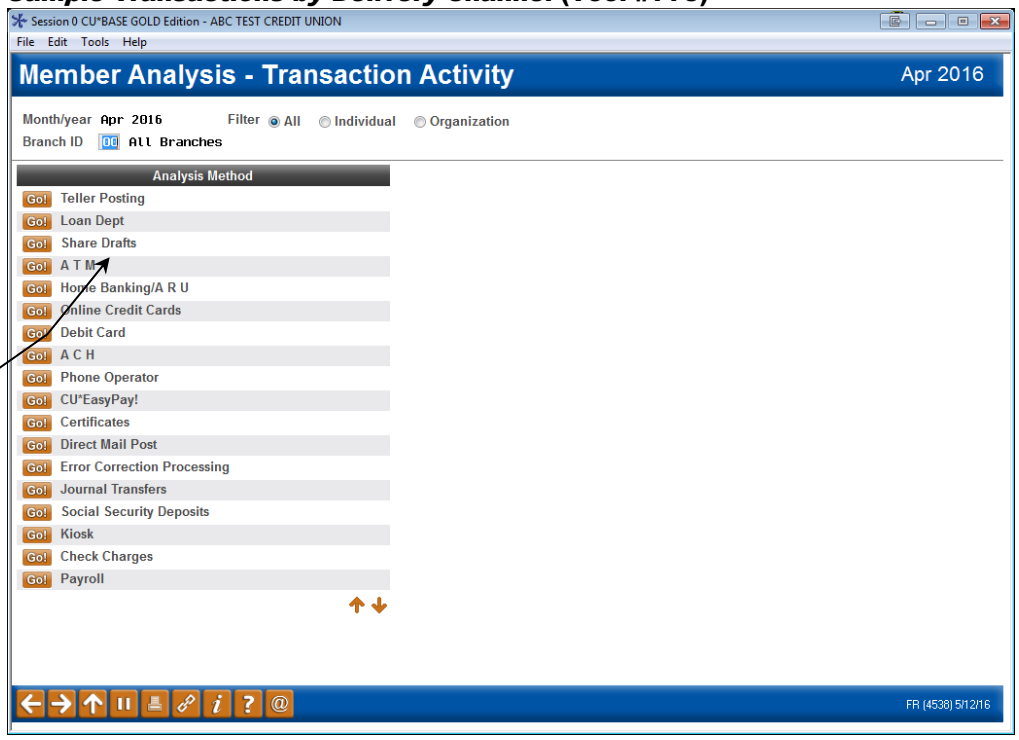
Field Name	*Description*
Total income	A total of various fees posted to member accounts from transaction history files for the previous month. See the breakdown by fee type just below the shaded area on the left side of this screen (described below).
Total costs	A total of your credit union's configured cost/weight factors applied to all transactions from Origin 01 (teller), 02 (share drafts), 11 (ACH), 13 (ATM), 15 (phone), 16 (debit), and 96 (ARU/home banking) for this member for the previous month. See the breakdown by fee type on the right side of this screen (described below). See Page 70 for information about configuring cost/weight factors.

Field Name	*Description*
	Effective with the CheckFree upgrade on September 30, 2006, bill pay transactions will now appear as normal ACH and share draft items, and will no longer use a separate origin code.
Period profit/loss	Total income minus total costs.
Type / Service Income This section shows a breakdown of the *Total income* figure above.	
Checking	*Origin 98 or 99, Tran Code 33, Tran Type 47 or 67*
Overdraft	*Origin 02, 11 or 16, Tran Code 33, Tran Type 36, 38 or 46; minus reversals with Tran Code 34, Tran Type 82 and transaction description of "REV NSF FEE"*
ATM	*Origin 13, Tran Code 33, Tran Type 68; minus reversals with Tran Code 32, Tran Type 68*
Other	*Any origin, Tran Code 33, Tran Type 35, 47, or 67*
Transaction type / # / Cost / % This section shows a breakdown of the *Total costs* figure. Costs are calculated using your credit union's configured cost/weight factors (see Page 68 and 70 for more details.) All data is taken from transaction history for the previous month; calculations include the following transactions:	
Teller	*Origin 01 (all transactions)*
Teller S/B	*Origin 01 with transaction description of "SHARED BRANCH..."*
Call assist	*Origin 15 (all transactions) plus transactions from origin 07 with a transaction description of "PHONE TRANSFER"*
ATM deposits	*Origin 13, Tran Code 32, Tran Type 19*
ATM withdrawals	*Origin 13, Tran Code 33, Tran Type 57*
Audio/voice	*Origin 96 with transaction description "Audio..."*
Online banking	*Origin 96 with a transaction description "PC CU..."*
Checks	*Origin 02, Tran Code 33, Tran Type 32*
NSF charges	*Origin 02, 11, and 16; Tran Code 33; Tran Type 36, 38 or 46; minus reversals with Tran Code 34, Tran Type 82 and transaction description of "REV NSF FEE"*
Bill payments	*Origin 20 (all transactions)* NO LONGER VALID: Effective with the CheckFree upgrade on September 30, 2006, bill pay transactions will now appear as normal ACH and share draft items, and will no longer use a separate origin code.
POS	*Origin 16 (debit card), Tran Code 33, Tran Type 19 or 57*

SAMPLING ACTIVITY BY DELIVERY CHANNEL

This tool allows a credit union to look at members who maximize delivery channels and sample those members to look for trends and possible demographics that can be used to improve member services, increase revenues, or lower expenses. Do members that borrow a lot have other traits in common? Can this information be used to benefit other members and the credit union?

Sample Transactions by Delivery Channel **(Tool #775)**



The descriptions on this screen come from your credit union's own Delivery Channel configuration. See Page 70 for details.

The *Filter* flag lets you display only individual or organizational memberships. Since these types of memberships tend to behave very differently, it is usually helpful to separate them when performing sampling activities. Otherwise, you might find that organizational accounts always top the list when it comes to volume of activity, account balances, etc.

Notice that all branches are automatically included (this represents the branch number from the transaction record). Use the *Branch* field at the top of the screen to work with activity from only a single branch at a time.

Data is always as of the <u>previous</u> month, and represents a "snapshot" of a specific point in time when the sampling file was updated.

To proceed, choose the transaction origin you wish to analyze. The system will count all transactions from the chosen origin code (i.e., 01 for teller processing, 02 for share drafts, etc.) **for <u>all</u> credit union members that had any activity last month**, then lists them in order by number of transactions on the following screen:

Session 0 CU*BASE GOLD Edition - ABC TEST CREDIT UNION

File Edit Tools Help

Member Analysis - Transaction Activity

Teller Posting

Month/year Mar 2016 # Records 17,805 Filter All

Branch ID 00 All Branches

Account #	Orig	Name	# of Transactions
	01	S	157
	01	J	151
	01	F	143
	01	F	142
	01	A	142
	01	A	139
	01	R	135
	01	J	127
	01	F	126
	01	C	117
	01	F	99
	01	L	91
	01	A	84
	01	T	83
	01	A	78
	01	J	74
	01	D	73
	01	S	69

Select

Export

Member Connect

Summary Compare

Common Bonds

Highlighted name is an employee.

FR (4539) 4/07/16

This list gives you a quick idea of how members fall from high to low. All columns are sortable by clicking on the header row. To learn more about what a member at the high or low end of the spectrum looks like, select any member name. The following screen will appear:

Session 0 CU*BASE GOLD - ABC TEST CREDIT UNION

File Edit Tools Help

Transaction Count by Delivery Channel

Date Mar 2016

Member branch 15 Activity branch 15

The Other category is a collection of insignificant transaction volumes less than 05 %

Summary

Origin	Delivery Channel	# of Transactions	Percent
11	A C H	168	33
2	Share Drafts	181	36
1	Teller Posting	151	30
	Other	8	2
	Total	508	

FR (4656) 4/21/16

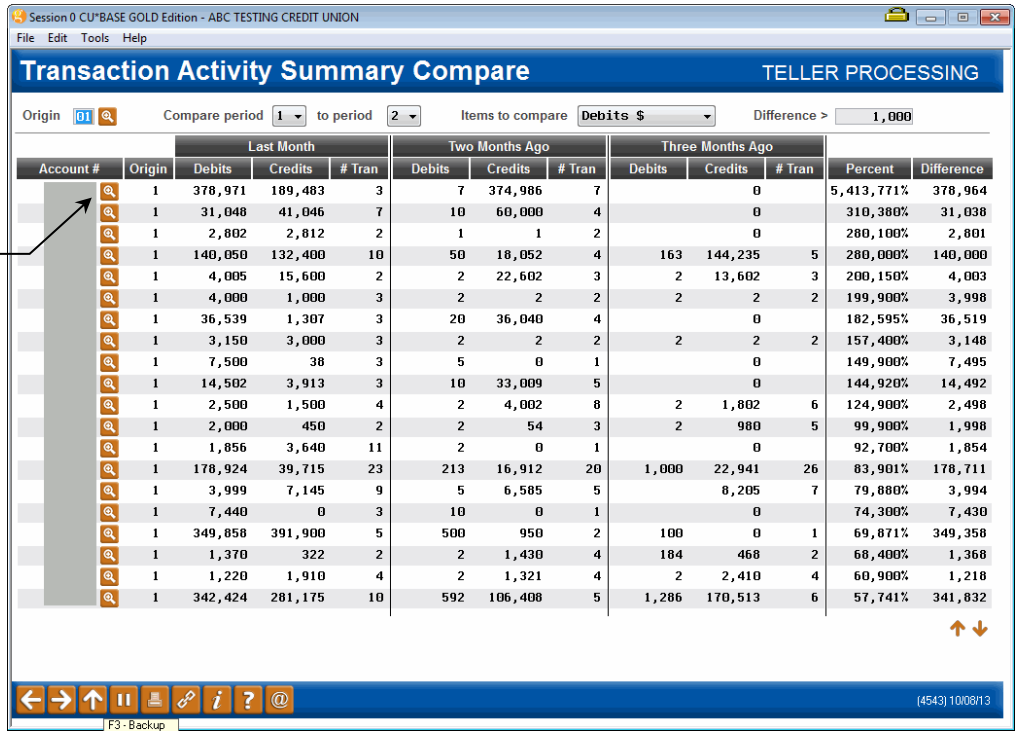
This screen is similar to the Transaction Count by Delivery Channel feature described on Page 16, except that this version shows data for just a single member. It also shows this member's assigned member branch number and calculated activity branch (as of last month's activity).

ANALYZING TRANSACTIONS FOR ABNORMAL ACTIVITY

This tool will help you figure out transaction ranges when monitoring Abnormal Activity among your membership (for your due diligence). For more information about Abnormal Activity Monitoring, refer to the "Abnormal Activity Monitoring" booklet available at: http://cuanswers.com/pdf/cb_ref/abnormal_monitoring.pdf.

To access this dashboard, click *Summary Comp* (F9) from the first screen shown on the previous page. You will then be brought to the Transaction Activity Summary Compare dashboard shown below.

By clicking the lookup button next to an individual member's account number, you will be brought to the Current Month Activity Compare dashboard. See Page Error! Bookmark not defined. for more information about this dashboard.



		Last Month			Two Months Ago			Three Months Ago				
Account #	Origin	Debits	Credits	# Tran	Debits	Credits	# Tran	Debits	Credits	# Tran	Percent	Difference
	1	378,971	189,483	3	7	374,986	7		0		5,413,771%	378,964
	1	31,048	41,046	7	10	60,000	4		0		310,380%	31,038
	1	2,802	2,812	2	1	1	2		0		280,100%	2,801
	1	140,050	132,400	10	50	18,052	4	163	144,235	5	280,000%	140,000
	1	4,005	15,600	2	2	22,602	3	2	13,602	3	200,150%	4,003
	1	4,000	1,000	3	2	2	2	2	2	2	199,900%	3,998
	1	36,539	1,307	3	20	36,040	4		0		182,595%	36,519
	1	3,150	3,000	3	2	2	2	2	2	2	157,400%	3,148
	1	7,500	38	3	5	0	1		0		149,900%	7,495
	1	14,502	3,913	3	10	33,009	5		0		144,920%	14,492
	1	2,500	1,500	4	2	4,002	8	2	1,802	6	124,900%	2,498
	1	2,000	450	2	2	54	3	2	980	5	99,900%	1,998
	1	1,856	3,640	11	2	0	1		0		92,700%	1,854
	1	178,924	39,715	23	213	16,912	20	1,000	22,941	26	83,901%	178,711
	1	3,999	7,145	9	5	6,585	5		8,205	7	79,880%	3,994
	1	7,440	0	3	10	0	1		0		74,300%	7,430
	1	349,858	391,900	5	500	950	2	100	0	1	69,871%	349,358
	1	1,370	322	2	2	1,430	4	184	468	2	68,400%	1,368
	1	1,220	1,910	4	2	1,321	4	2	2,410	4	60,900%	1,218
	1	342,424	281,175	10	592	106,408	5	1,286	170,513	6	57,741%	341,832

RELATIONSHIP ANALYSIS

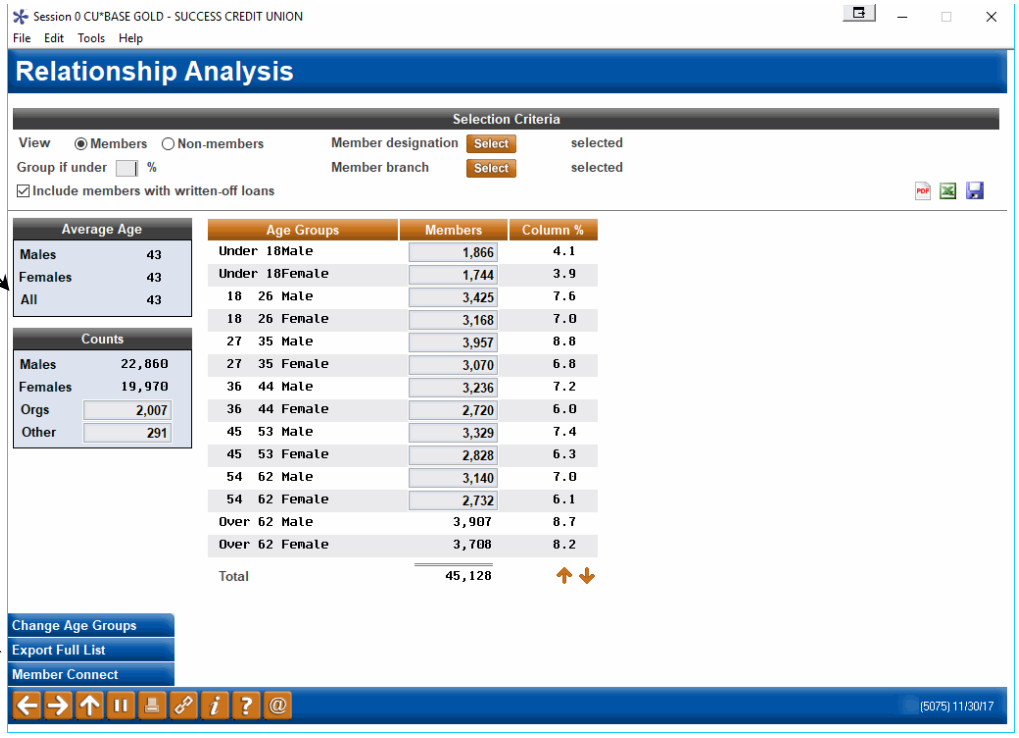
The Relationship Analysis is a stand-alone screen, showing the total member and non-member data by age. Have you ever wondered how many members you have that are between 19 and 25? Have you ever wondered how many trusts you have, and the age breakdowns related just to Trust Memberships? Have you ever wondered how many people in your non-member mailing lists are between the age of 30 and 39? This tool breaks down this information in a simple to use screen.

View data broken down by age ranges and sex relating to the member or non-member selection made above. You can also choose to ignore groups that are below a certain percentage and choose to view only a specific designation.

Know Your Credit Union's Average Age

The Relationship Analysis also gives you the average age of your credit union as well as the average age by male and female members.

Relationship Analysis **(Tool #752)**



View your membership average age, by credit union and by gender (this credit union just happens to be the same for all figures.

Use *Export Full List* (F9) to export all the data on the screen to a file.

TRANSACTIONS BY "ACTIVITY BRANCH"

UNDERSTANDING CU*BASE BRANCH ASSIGNMENTS

CU*BASE uses three* branch assignments when working with members:

- **Member Branch** - This is the branch number assigned to the master membership record and all of this member's account relationships. Some organizations call this the "Asset Branch." This is somewhat of a misnomer because it also includes accounts that are tracked as liabilities on the CU's balance sheet. But when a credit union runs a member trial balance or financial report, the branch accounting system segments based on the Member Branch.
- **Transaction Branch** - For each transaction record, the branch at which the transaction was posted is stored. Therefore, a member may be assigned a Member Branch of 01 because they joined at the main branch, but do a withdrawal on their way home from work at branch 04. Transaction branch analysis is key to branch activity levels and the accounting of vaults and cash activity.
- **Activity Branch** - This new designation allows the CU to have an alternative view to how assets are assigned to branches. In other words, suppose the member branch was not assigned by where the member joined the CU, but where the member actually does his business—how would that change our analysis?

*NOTE: A fourth designation, "Most Used Branch," which evaluates member *visits*, is used only by the new Branch Reassignment tool (see Page 52).

For example, a CU has three branches and 30,000 members. Their member branch analysis looks like this:

Branch	*Shares*	*Loans*	*# of Members*
01	$45,000,000	$22,000,000	15,000
02	$37,000,000	$16,000,000	10,000
03	$10,000,000	$5,000,000	5,000
	$92,000,000	$43,000,000	30,000

Branch 01 is the original branch of the CU and is closest to the main sponsor that started the CU 20 years ago. Since then, the CU merged another CU and designated that credit union's main branch as 02. These two locations are approximately 20 miles apart. Based on the merger, the CU saw a need to open a third branch halfway between the existing branches. Branch 03 is basically a community branch serving the members who live between the two primary sponsors that make up the merged CU.

When we do an Activity Branch analysis and run our asset analysis by activity branch, the credit union looks like the following example. This is based on assigning Activity Branch based on where members do at least 40% of their transaction activity.

Branch	*Shares*	*Loans*	*# of Members*
01	$15,000,000	$5,000,000	3,000
02	$29,000,000	$21,000,000	10,000
03	$48,000,000	$17,000,000	17,000
	$92,000,000	$43,000,000	30,000

These results might be analyzed as follows:

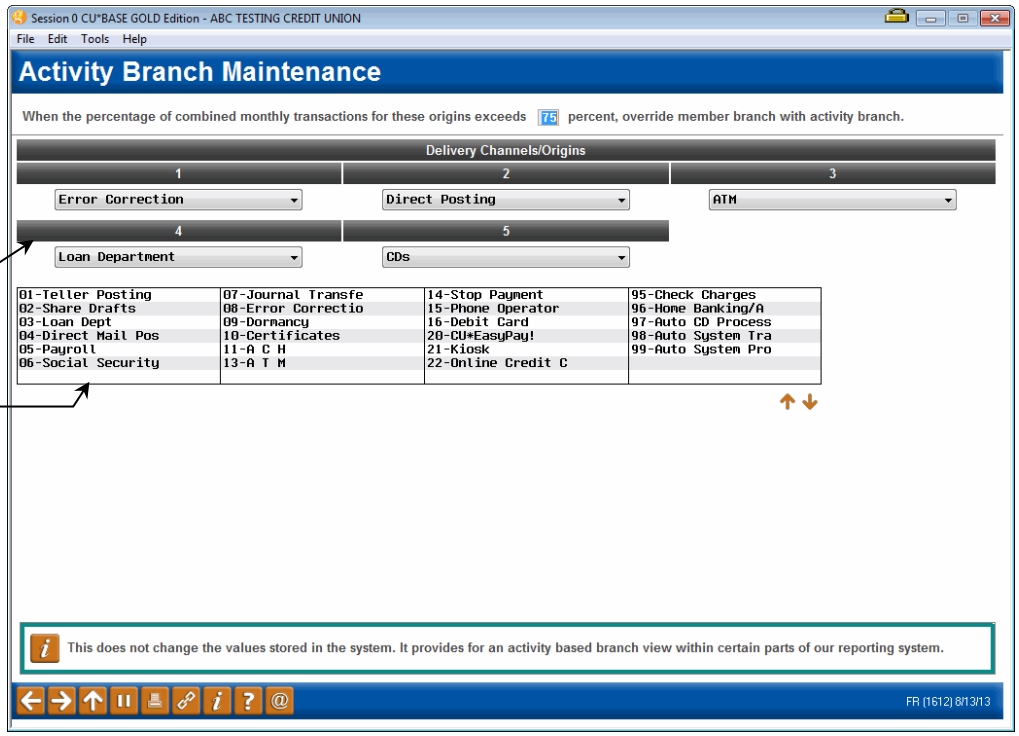
- Branch 01 is the oldest branch, but most family members have moved away from the original sponsor factory location. These are the older members and therefore loan accounts are smaller.
- Branch 02 still has a great deal of loyalty from the original CU sponsor's membership base, and is a very active branch and very comparable to the time of the merger.
- Branch 03 is our growing community branch based on where our members and their families live. While fewer people have actually joined the CU through this branch, it is now the largest branch based on where the majority of members do their business.

Remember that Activity Branch is not an "assigned" designation like the member branch. Instead, it is calculated as needed for various reports and inquiries based on parameters you define (see below) to reflect where a member actually does business with the credit union. Although some systems actually use activity analysis to reassign the member branch, CU*BASE uses this separate calculated Activity Branch designation so as not to lose key information about the member's origin and history.

> *NOTE: See Page 52 for information about a special program you can run that will reorganize your member branch assignments according to a member's activity.*

Configuring Activity Branch Parameters

Config. Activity Branch Calculation **(Tool #235)**



The descriptions in the drop-down lists are standard CU*BASE descriptions for the various origin codes.

The descriptions shown at the bottom come from your credit union's own Delivery Channel configuration. See Page 68 for details.

This screen is used to configure the activities you wish to track to define a member's Activity Branch. To keep from skewing the numbers, you would probably not want to consider back office activities (such as share drafts or ACH) that were done mostly at a single branch for all members. In most cases, Activity Branch should be determined by employee/direct services such as Lobby (Teller) and Lending (new loan disbursements, refinances, etc.) activity. Use the drop-down lists to select up to 5 origin points to determine Activity Branch. At the top of the screen, enter a percentage to indicate how the transactions should be analyzed.

Activity Branch calculations always use transaction activity from the **previous month**, so that a full month's activity can be used to determine the activity branch.

> *Exception: If you run the Member Trial Balance or the Trial Balance Summary report for the current month, then current month data will be used.*

Calculation Example

The following chart shows a month's worth of activity for a member that is assigned to Member Branch 03. The parameters used for calculating activity branch are the same as in the sample above (40%, origins 01 and 03). The member had 10 share draft transactions and 8 ACH transactions that were posted by the main branch 01. (These were not considered part of the activity analysis, and therefore not reflected in the Analyzed Transactions figures.)

Activity Branch	*Total Transactions*	*% of Total*	*Analyzed Transactions*	*% of Analyzed*
01	20	66.7%	2	20.0%
02	6	20.0%	6	60.0%
03	2	6.7%	1	10.0%
04	2	6.7%	1	10.0%
	30		10	

If we analyzed all transactions the member had in a month, his activity branch would be 01. If all back office activities were posted through a single branch, which is common in many credit unions, the activity branch would be skewed toward branch 01.

When we exclude all transactions except origin codes 01 and 03, we get a different picture. Then only 10 lobby and lending transactions are analyzed, and the greatest percentage of the member's activity is at branch 02. In summary:

- The member's asset (member) branch is 03.
- The member had transaction activity at four different branches.
- Considering only teller and lending department transactions, the member's primary Activity Branch is calculated as 02.

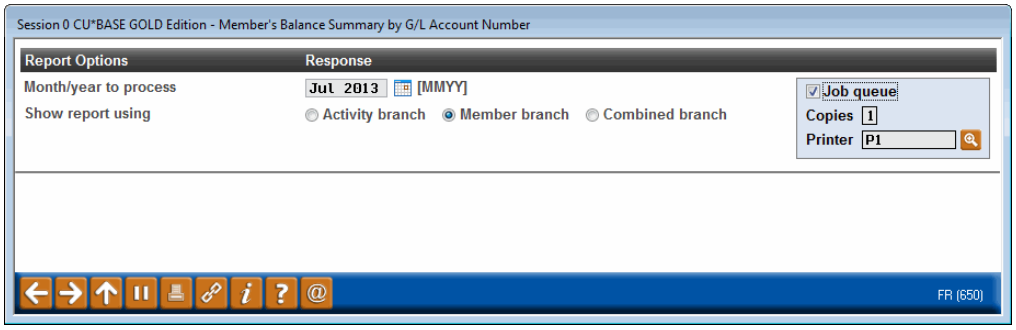
> *NOTE: If a member's activity is evenly distributed among the branches, and at least 40% (or the configured percentage) of the transactions don't fall at a particular branch, then the activity branch would be the same as the member branch.*

In analyzing the file on an aggregate basis (see the reports shown on the following pages), it will be interesting to understand how many members had member branches different from their activity branch, and how that affected facility and employee resources.

Reports Comparing Member Branch to Activity Branch

Two existing reports have been modified to print either by Activity Branch or Member Branch: the Member Trial Balance Summary by G/L Account (LGLACT), and the Member Trial Balance (LMBRT1).

Mbr Trial Balance Summary by GL Account **(Tool #489)**



Notice that the report can be printed either by Member Branch, by Activity Branch, or a special combined report that compares the two designations to each other.

If running this report to analyze Activity Branch, it is best to use the previous month in order to look at a full month's worth of activity. If running this report for the current month, current-month data will be used for activity branch.

> *If the activity branch or combined format is selected, the system builds a temporary file to calculate and hold the activity branch designations for the purpose of printing the report. No permanent files are affected.*

Report Sample - By Member Branch

```
 1/13/04                                  CU*BASE TEST CREDIT UNION                                LGLACT          PAGE   1
13:16:26                              MEMBER BALANCE SUMMARY BY GENERAL LEDGER ACCOUNT
                                                   AS OF  1/13/04
                                                 LOAN ACCOUNT TYPES

CORPORATION -01 CU*BASE TEST CREDIT UNION

 G/L                                 MEMBER     # OF        TOTAL           AVG          TOTAL          AVG        ACCRUAL
  #    D E S C R I P T I O N         BRANCH     ACCTS      BALANCE        BALANCE       INT DUE       INT DUE      G/L NO.
                                       01          7    1,429,879.14     204,268.44     1,817.38        259.62
                                       02          7      898,536.42     128,362.34     2,366.73        338.10
                                       04          1        5,240.88       5,240.88        14.26         14.26
                                       05          2      204,720.16     102,360.08       227.40        113.70
                                       06          1        7,446.60       7,446.60        34.72         34.72
70110  BUSINESS LOANS                  **         18    2,545,823.20     141,434.62     4,460.49        247.80      78110
                                       01          3       25,000.00       8,333.33       225.13         75.04
                                       02          4       68,548.01      17,137.00       140.76         35.19
                                       04          1             .00            .00          .00           .00
                                       05          1       49,348.23      49,348.23        73.36         73.36
70112  BUSINESS LINE OF CREDIT LOANS   **          9      142,896.24      15,877.36       439.25         48.80      78112
                                       01          3      913,494.15     304,498.05     1,611.23        537.07
```

Report Sample - By Activity Branch

```
 1/13/04                                  CU*BASE TEST CREDIT UNION                                LGLACT          PAGE   1
13:17:20                              MEMBER BALANCE SUMMARY BY GENERAL LEDGER ACCOUNT
                                                   AS OF  1/13/04
                                                 LOAN ACCOUNT TYPES

CORPORATION -01 CU*BASE TEST CREDIT UNION

 G/L                                ACTIVITY     # OF        TOTAL           AVG          TOTAL          AVG        ACCRUAL
  #    D E S C R I P T I O N         BRANCH     ACCTS      BALANCE        BALANCE       INT DUE       INT DUE      G/L NO.
                                       02          7      898,536.42     128,362.34     2,366.73        338.10
                                       04          5    1,093,059.86     218,611.97     1,118.15        223.63
                                       05          5      546,780.32     109,356.06       940.89        188.17
                                       06          1        7,446.60       7,446.60        34.72         34.72
70110  BUSINESS LOANS                  **         18    2,545,823.20     141,434.62     4,460.49        247.80      78110
                                       02          2       63,548.01      31,774.00       118.64         59.32
                                       04          5       49,348.23       9,869.64        73.36         14.67
```

		05	2	30,000.00	15,000.00	247.25	123.62	
70112	BUSINESS LINE OF CREDIT LOANS	**	9	142,896.24	15,877.36	439.25	48.80	78112
		02	2	735,313.20	367,656.60	859.99	429.99	
		04	1	253,036.02	253,036.02	205.16	205.16	
		05	1	178,180.95	178,180.95	751.24	751.24	

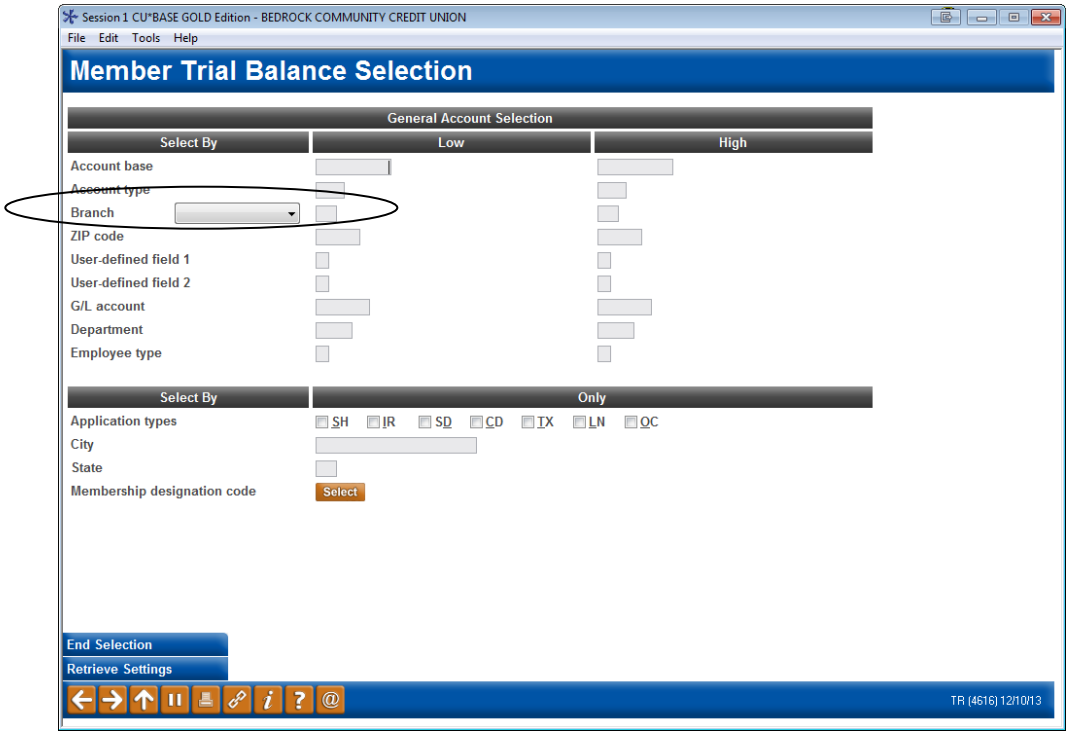
Report Sample - Combined

```
 1/13/04                                  CU*BASE TEST CREDIT UNION                          LGLACT2          PAGE    1
13:10:11                              MEMBER BALANCE SUMMARY BY GENERAL LEDGER ACCOUNT
                                                   AS OF  1/13/04
                                                SHARE ACCOUNT TYPES

CORPORATION -01 CU*BASE TEST CREDIT UNION

                                          -------MEMBER BRANCH-------  ------ACTIVITY BRANCH------  ---------DIFFERENCE--------
 G/L                                          # OF          TOTAL          # OF          TOTAL          # OF          TOTAL
  #    D E S C R I P T I O N            BRANCH  ACCOUNTS       BALANCE       ACCOUNTS       BALANCE       ACCOUNTS       BALANCE
                                          01         7     1,429,879.14          0            .00          7     1,429,879.14
                                          02         7       898,536.42          7        898,536.42          0            .00
                                          04         1         5,240.88          5     1,093,059.86          4-    1,087,818.98-
                                          05         2       204,720.16          5       546,780.32          3-      342,060.16-
                                          06         1         7,446.60          1         7,446.60          0            .00
70110  BUSINESS LOANS                     **        18     2,545,823.20         18     2,545,823.20          0            .00
                                          01         3        25,000.00          0            .00          3        25,000.00
                                          02         4        68,548.01          2        63,548.01          2         5,000.00
                                          04         1              .00          5        49,348.23          4-       49,348.23-
                                          05         1        49,348.23          2        30,000.00          1-       19,348.23
70112  BUSINESS LINE OF CREDIT LOANS      **         9       142,896.24          9       142,896.24          0              .00
```

Mbr Trial Balance Listing - Select Info **(Tool #487) - Screen 1 of 5**



This report has a *Branch* filter so that you can select data based on either member branch or activity branch. (You can still leave this blank if you do not wish to select by branch.) If selected, a notation will appear at the top of the printed report to show which branch designation is being used to group the accounts.

This feature lets you see the difference between the asset branch assigned to members and where they actually do the majority of their business with the credit union.

If Activity branch is selected, the system will look at each member for his or her last calculated activity branch. Then the activity for that member will be grouped under that activity branch instead of the member branch on the report. This is easiest to see if you print the report for a single branch at a time.

Report Samples

This first report was printed just for branch 01, and "Member" branch was selected:

```
 4/29/04   Member Branch                    CU*BASE TEST CREDIT UNION                          LMBRT            Page   1
12:31.51                                        Member Trial Balance                           Detail        User DAWNM
                                                     by Branch
                                                Report As Of  4/29/04
                                          ----------- LOANS ----------- (Both) --------------------- SHARES ----------------
Appl       Member       G/L    Current Lst Tran Interest    Daily  Scheduled    Int.    Accrued    Div Pd   Div Pd   Div Pd   Div
Type     Account#  Account#    Balance     Date      Due     Int.    Payment    Rate  Dividends   1ST QRT  2nd Qrt  3rd Qrt  4th Q
---- ----------- --------- ---------- -------- -------- -------- ---------- ------- ---------- --------- -------- -------- ------
 SD        41-120 902.00-01    1647.48  3/31/04                                .25%       .26       .00      .00      .00      .0
 SD       181-140 911.00-01       8.00  3/22/04                                .25%     72.77       .00      .00      .00      .0
 SD       181-800 903.00-01        .00  2/02/04                                .00%       .00       .00      .00      .00      .0
 SD       223-140 911.00-01     416.62  3/22/04                                .25%       .00       .00      .00      .00      .0
 SD       341-120 902.00-01     943.60  3/01/04                                .25%       .41       .00      .00      .00      .0
```

The second report, shown on the next page, was printed just for branch 01, and "Activity" branch was selected. Notice that some of the members that were on the previous report are no longer represented here. This is because although the member was assigned to branch 01, the member actually does the majority of his activity at a different branch.

```
 4/29/04   Activity Branch                  CU*BASE TEST CREDIT UNION                          LMBRT            Page   1
12:32.47                                        Member Trial Balance                           Detail        User DAWNM
                                                     by Branch
                                                Report As Of  4/29/04
                                          ----------- LOANS ----------- (Both) --------------------- SHARES ----------------
Appl       Member       G/L    Current Lst Tran Interest    Daily  Scheduled    Int.    Accrued    Div Pd   Div Pd   Div Pd   Div
Type     Account#  Account#    Balance     Date      Due     Int.    Payment    Rate  Dividends   1ST QRT  2nd Qrt  3rd Qrt  4th Q
---- ----------- --------- ---------- -------- -------- -------- ---------- ------- ---------- --------- -------- -------- ------
 SD       181-140 911.00-01       8.00  3/22/04                                .25%     72.77       .00      .00      .00      .0
 SD       181-800 903.00-01        .00  2/02/04                                .00%       .00       .00      .00      .00      .0
 SD       223-140 911.00-01     416.62  3/22/04                                .25%       .00       .00      .00      .00      .0
 SD       469-140 911.00-01    4445.21  9/25/03                                .25%      1.86       .00      .00      .00      .0
```

Like the Member Trial Balance summary report, the activity branch is calculated temporarily just for the report; no permanent G/L entries or other records are affected.

MEMBER BRANCH REASSIGNMENT

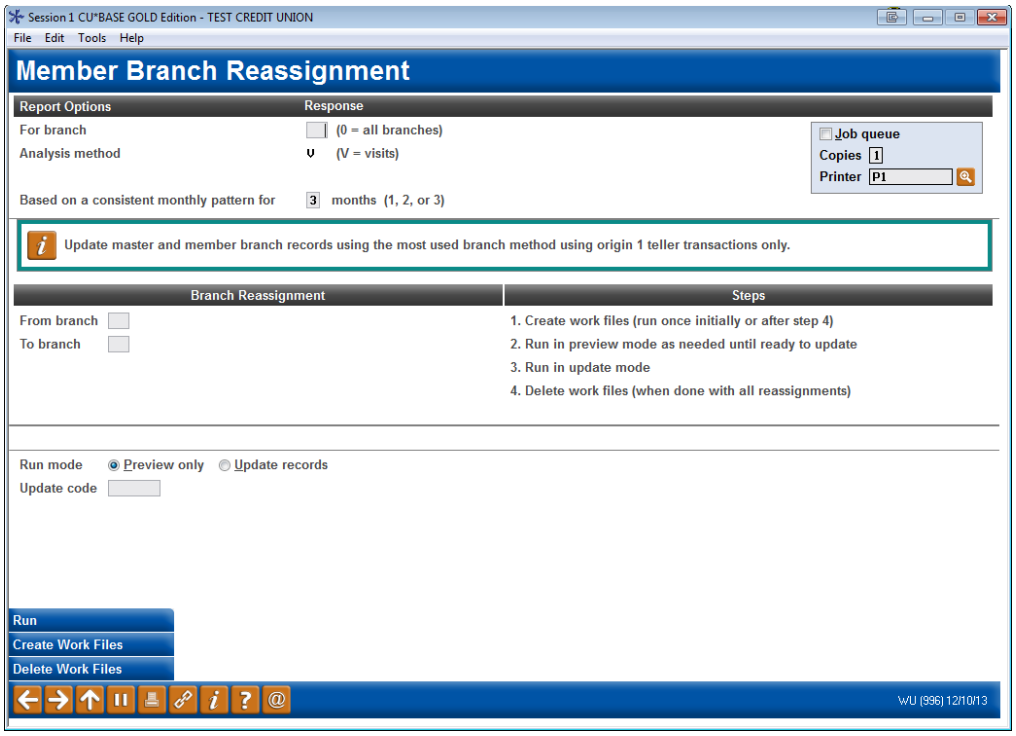
The idea behind the Activity Branch, described above, is to give you clear patterns of member usage that can be correlated to the member's preferences. But that is only part of the story.

With the Member Branch Reassignment feature, CU*BASE can now reassign member asset branches according to the member's analyzed branch preference. This tool uses a separate "Most Used" branch analysis that looks at member transactions to determine the number of times a member *visits* a particular branch lobby.

This is a powerful and flexible tool that should capture the imagination of branch analysts and credit union leaders. Whether it be trying to determine how to restructure branches after mergers or understanding how to justify the profitability through branch accounting, asset assignment, or activity analysis, this tool will be a powerful ally.

This tool might be a little *too* powerful. Make sure you spend the time to truly analyze the numbers and work with a CU*Answers Client Service Representative before you start moving members here or there. And make sure your accounting department is on board: this tool will not only move the member's assignment; it will also create the G/L account entries automatically.

OPER #7 On Demand Processing then #21 Reassign Member Branches



This screen is used to set the parameters for change the Member Branch flag on your membership records to match a member's actual established branch preference based on a history of behavior.

This tool was intended to be run only after extensive analysis and preparation. Please contact a Client Service Representative for assistance.

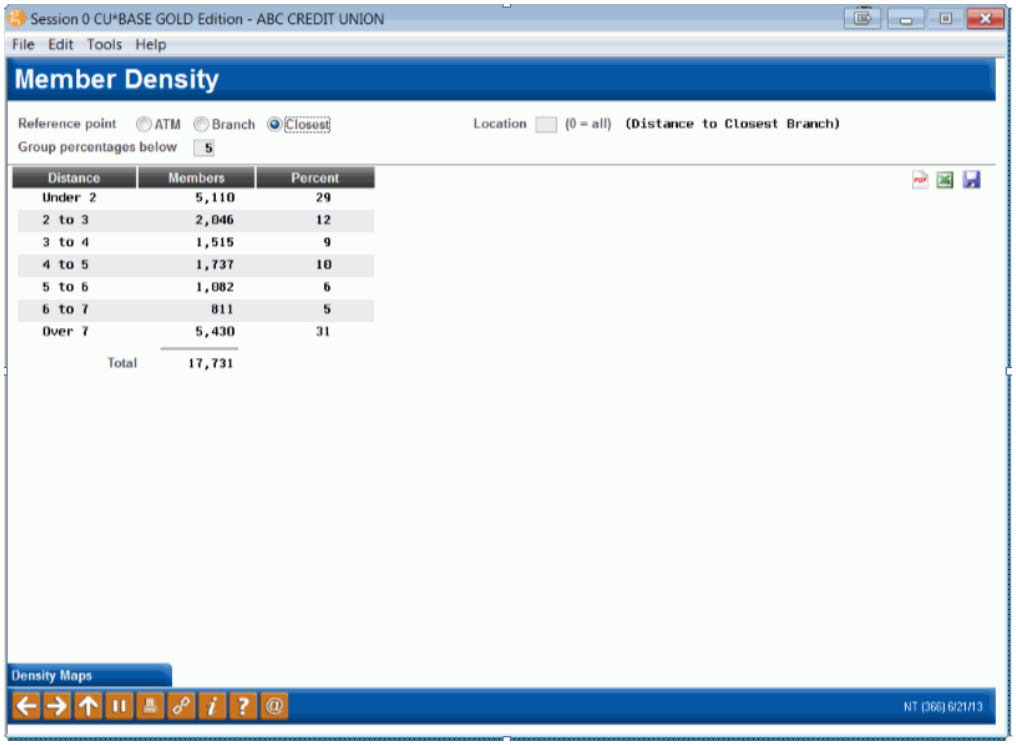
Refer to the separate booklet, "Member Branch Reassignment" for complete instructions.

ANALYZING WHERE MEMBERS LIVE

The Member Demographics tool allows credit unions to use CU*BASE member data to compare member addresses to the location of credit union branches and ATM resources. This tool uses several PC-based software products, including MapPoint 2004, PushPin, and other custom programming for distance calculations.

This analysis is based on static data and will only be updated upon credit union request. The process requires gathering data from CU*BASE files, downloading it to a PC, running it through the required analysis software and creating a new file, then uploading that new file to the iSeries. This is done for both master membership addresses as well as branch and ATM location information.

Where Your Members Live **(Tool #978)**



All calculations are done from the point of view of the *Reference Point* selected at the top of the screen. For example, if the reference point is Branch, the figures show how many members live less than 2 miles from a credit union branch, 2 to 3 miles from a branch, etc. If the reference point is Closest, the figures show how many members live less than 2 miles, etc., from a branch *or* ATM, whichever is closer. All distances calculated are "as the crow flies."

The "Other" designation contains small groups under a certain percentage, determined by the *Group percentages below* setting. Set this to zero to see all distances represented.

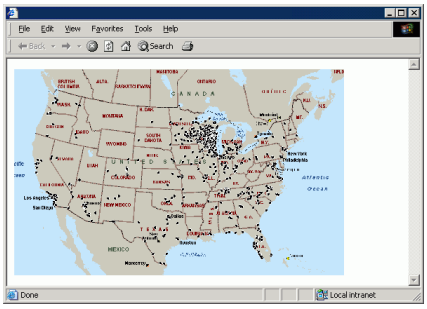
For branch information, the system relies on branch addresses being entered into your credit union's Chart of Accounts configuration (MNGELE). For ATM locations, the system can only include credit union-owned ATMs where the addresses are stored in CU*BASE (**Tool #158** ***ATM/Supplemental Vault***

Location Config.). This system does not consider ATMs that are at the same location as the branch itself.

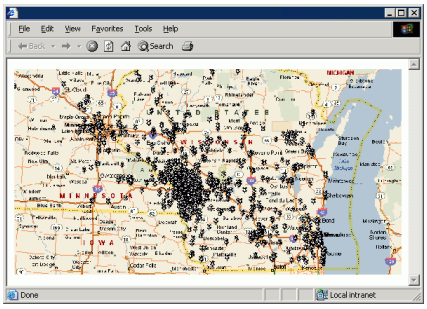
If your credit union is interested in having your member data run through the demographic density and mapping process, please contact a Client Service Representative. A quote will be presented to you with costs and lead times for preparing your files and running them through the analysis routines. Cost and time required will depend on the size of your credit union's data files. We will also need to review your data for completeness of the information that is used by the various tools. (For example, if the only addresses available in your configuration are P.O. boxes, additional details will be needed for the mapping tools.)

Maps are optional and can be requested to provide a series of aerial relationships between members and credit union facilities. Remember that the results will only as be as good as the addresses found in your credit union's CU*BASE member and configuration files.

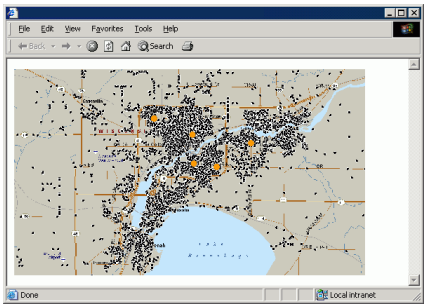
Sample distribution maps:



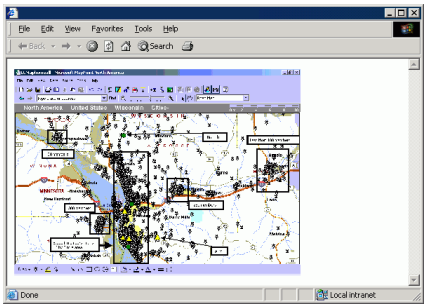
5000 Mile Radius



200 Mile Radius



32 Mile Radius



Density

Is Your Credit Union Retaining Members and Accounts?

Analyzing Membership Retention By Age Group

"Our membership is getting older every day. Young people just aren't joining at the rate they did back in the good old days. We are losing more members than we are attracting."

Are you sure that's really true? You might be surprised if you analyze the data. The problems with remembering the good old days, is that your memory doesn't always match the reality of the past. And besides, is what was "good" yesterday really relevant to your future anymore?

Credit unions often say that their membership is getting older and that young people are not interested in what they have to offer right now. So how do you prove or disprove this theory? In 1995, did you attract younger members than you are attracting today? What percentage? Does it have anything to do with the age of the member, or a change in the energy of the credit union from 1995 to today? What are the real numbers?

The analysis just got a whole lot easier. This tool lets you see a breakdown showing the ages of your members when they joined the credit union. You can compare several years next to each other, so you can see if the members joining in 1995 were *really* younger than the new members who are joining today.

This analysis also includes information on retention of these members, allowing you to analyze data on how many members are still active based on the year that they joined the credit union, the net loss of membership during the given year, and the percentage of members you retained in a given year.

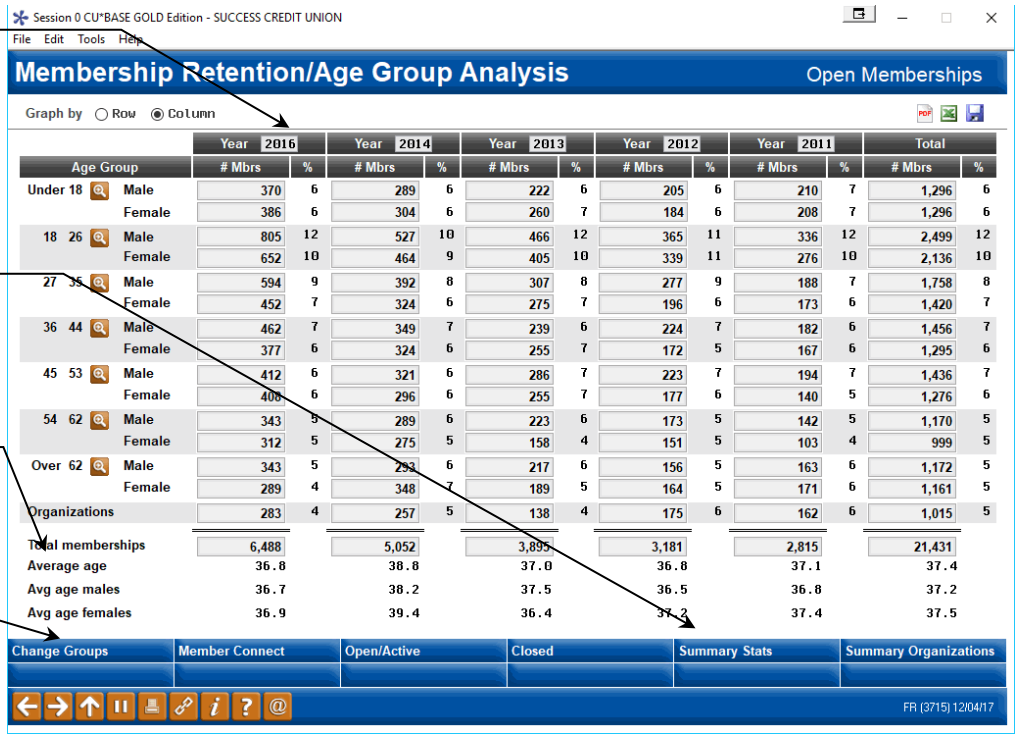
Member Retention by Age Group **(Tool #508)**

Use these fields to enter any years going back to when your credit union opened (assuming your member data is clean even for your long-time members). Use Enter to refresh the screen.

Use the *Summary Stats* and *Summary Organization* buttons to see retention data. See the next page for details.

Here you can see the average age of your credit union by age group by gender.

Use *Change Groups* (F9) to change the age groupings used on this screen.



Age Group		Year 2016 # Mbrs	%	Year 2014 # Mbrs	%	Year 2013 # Mbrs	%	Year 2012 # Mbrs	%	Year 2011 # Mbrs	%	Total # Mbrs	%
Under 18	Male	370	6	289	6	222	6	205	6	210	7	1,296	6
	Female	386	6	304	6	260	7	184	6	208	7	1,296	6
18 26	Male	805	12	527	10	466	12	365	11	336	12	2,499	12
	Female	652	10	464	9	405	10	339	11	276	10	2,136	10
27 35	Male	594	9	392	8	307	8	277	9	188	7	1,758	8
	Female	452	7	324	6	275	7	196	6	173	6	1,420	7
36 44	Male	462	7	349	7	239	6	224	7	182	6	1,456	7
	Female	377	6	324	6	255	7	172	5	167	6	1,295	6
45 53	Male	412	6	321	6	286	7	223	7	194	7	1,436	7
	Female	400	6	296	6	255	7	177	6	140	5	1,276	6
54 62	Male	343	5	289	6	223	6	173	5	142	5	1,170	5
	Female	312	5	275	5	158	4	151	5	103	4	999	5
Over 62	Male	343	5	293	6	217	6	156	5	163	6	1,172	5
	Female	289	4	348	7	189	5	164	5	171	6	1,161	5
Organizations		283	4	257	5	138	4	175	6	162	6	1,015	5
Total memberships		6,488		5,052		3,895		3,181		2,815		21,431	
Average age		36.8		38.8		37.0		36.8		37.1		37.4	
Avg age males		36.7		38.2		37.5		36.5		36.8		37.2	
Avg age females		36.9		39.4		36.4		37.2		37.4		37.5	

This screen looks at membership files from MASTER (current members) and MSHIST (closed member history), and counts each member according to his or her current age (calculated using the current date as compared to the birth date on the member's record).

> *In the above sample run on February 2010, a member born on November 11, 1962, would appear in the 36 to 44 age group. If that membership was originally opened in the year 2007, that member would be counted under that column in the display.*

Use ***Open/Active*** (F11) and ***Closed*** (F12) to toggle the display between the following options (note the title in the upper-left corner of the screen). In all cases, the system uses the *membership opened date* to determine under which year the membership is counted.

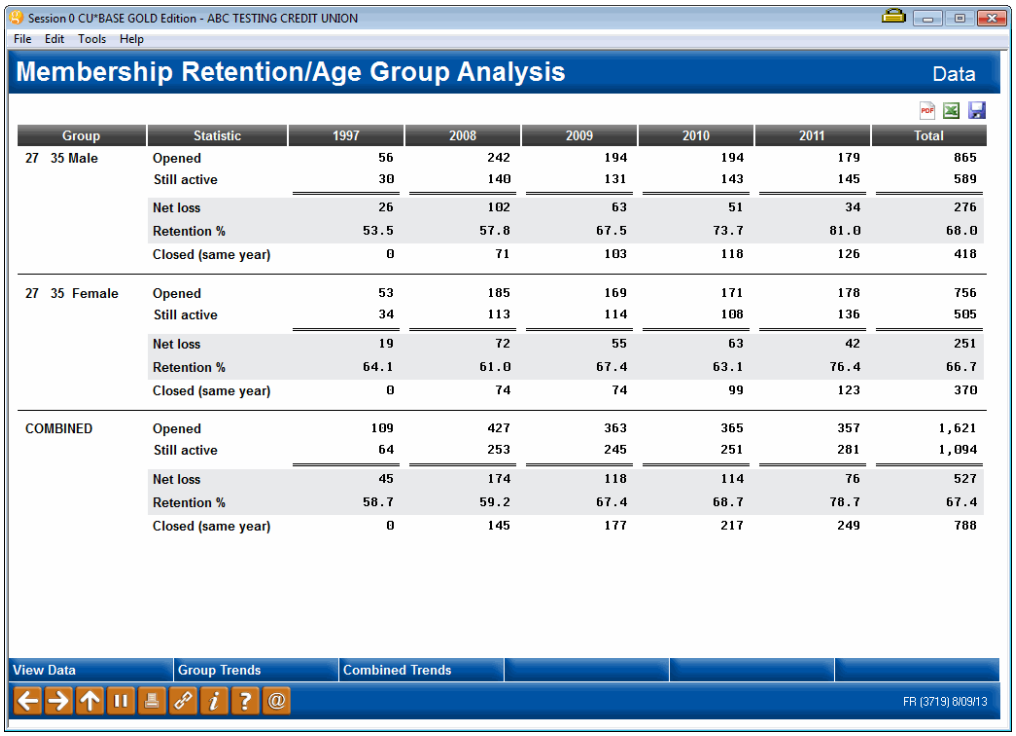
Open Memberships	Includes all memberships from MASTER (active memberships) *and* MSHIST (closed memberships) with a membership opened date in each of the displayed years. > Use this to analyze what age members were when they came to your credit union, whether they stayed with you or not.
Active Memberships	Includes only active memberships from MASTER with an opened date in each of the displayed years. > In other words, use this to analyze the members you still have.
Closed Memberships	Includes only closed memberships from MSHIST with a membership *opened* date in each of the displayed years. > Use this to analyze when age members were when they came to your credit union, if they aren't still with your credit union today.

Looking at Retention Figures

What about the members that open memberships in a certain year? Did your credit union retain these members or are they just opening and closing their memberships within their first year? Retention figures that answer questions like these can be viewed on additional screens, and the data can be viewed by age group, by organizational type, and even across your credit union. Use the lookup next to age group (to view by age group). Use *Summary Stats* (F15) to view a similar breakdown by gender across all memberships. *Summary Organization* (F16) gives you organizational membership data. These screens give you additional data about the number of memberships that were opened in the year, the number of memberships that are still active, the net loss of membership in the selected year, and the total amount of memberships that were closed in this year.

> *For more information on this tool, refer to CU*BASE GOLD Online Help (click i while on these screens).*

Age Range Lookup – Figures by Age Group



Group	Statistic	1997	2008	2009	2010	2011	Total
27 35 Male	Opened	56	242	194	194	179	865
	Still active	30	140	131	143	145	589
	Net loss	26	102	63	51	34	276
	Retention %	53.5	57.8	67.5	73.7	81.0	68.0
	Closed (same year)	0	71	103	118	126	418
27 35 Female	Opened	53	185	169	171	178	756
	Still active	34	113	114	108	136	505
	Net loss	19	72	55	63	42	251
	Retention %	64.1	61.0	67.4	63.1	76.4	66.7
	Closed (same year)	0	74	74	99	123	370
COMBINED	Opened	109	427	363	365	357	1,621
	Still active	64	253	245	251	281	1,094
	Net loss	45	174	118	114	76	527
	Retention %	58.7	59.2	67.4	68.7	78.7	67.4
	Closed (same year)	0	145	177	217	249	788

"Summary Stats" (F15) – By Gender – All Age Ranges

Session 0 CU*BASE GOLD Edition - ABC TESTING CREDIT UNION

File Edit Tools Help

Membership Retention/Age Group Analysis Data

Group	Statistic	1997	2008	2009	2010	2011	Total
27 35 Male	Opened	56	242	194	194	179	865
	Still active	30	140	131	143	145	589
	Net loss	26	102	63	51	34	276
	Retention %	53.5	57.8	67.5	73.7	81.0	68.0
	Closed (same year)	0	71	103	118	126	418
27 35 Female	Opened	53	185	169	171	178	756
	Still active	34	113	114	108	136	505
	Net loss	19	72	55	63	42	251
	Retention %	64.1	61.0	67.4	63.1	76.4	66.7
	Closed (same year)	0	74	74	99	123	370
COMBINED	Opened	109	427	363	365	357	1,621
	Still active	64	253	245	251	281	1,094
	Net loss	45	174	118	114	76	527
	Retention %	58.7	59.2	67.4	68.7	78.7	67.4
	Closed (same year)	0	145	177	217	249	788

View Data | Group Trends | Combined Trends

FR (3719) 8/09/13

Summary Organizations (F17) – Organizations and Unclassified

Session 0 CU*BASE GOLD Edition - ABC TESTING CREDIT UNION

File Edit Tools Help

Membership Retention/Age Group Analysis Data

Group	Statistic	1997	2008	2009	2010	2011	Total
27 35 Male	Opened	56	242	194	194	179	865
	Still active	30	140	131	143	145	589
	Net loss	26	102	63	51	34	276
	Retention %	53.5	57.8	67.5	73.7	81.0	68.0
	Closed (same year)	0	71	103	118	126	418
27 35 Female	Opened	53	185	169	171	178	756
	Still active	34	113	114	108	136	505
	Net loss	19	72	55	63	42	251
	Retention %	64.1	61.0	67.4	63.1	76.4	66.7
	Closed (same year)	0	74	74	99	123	370
COMBINED	Opened	109	427	363	365	357	1,621
	Still active	64	253	245	251	281	1,094
	Net loss	45	174	118	114	76	527
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	Closed (same year)	0	145	177	217	249	788

View Data | Group Trends | Combined Trends

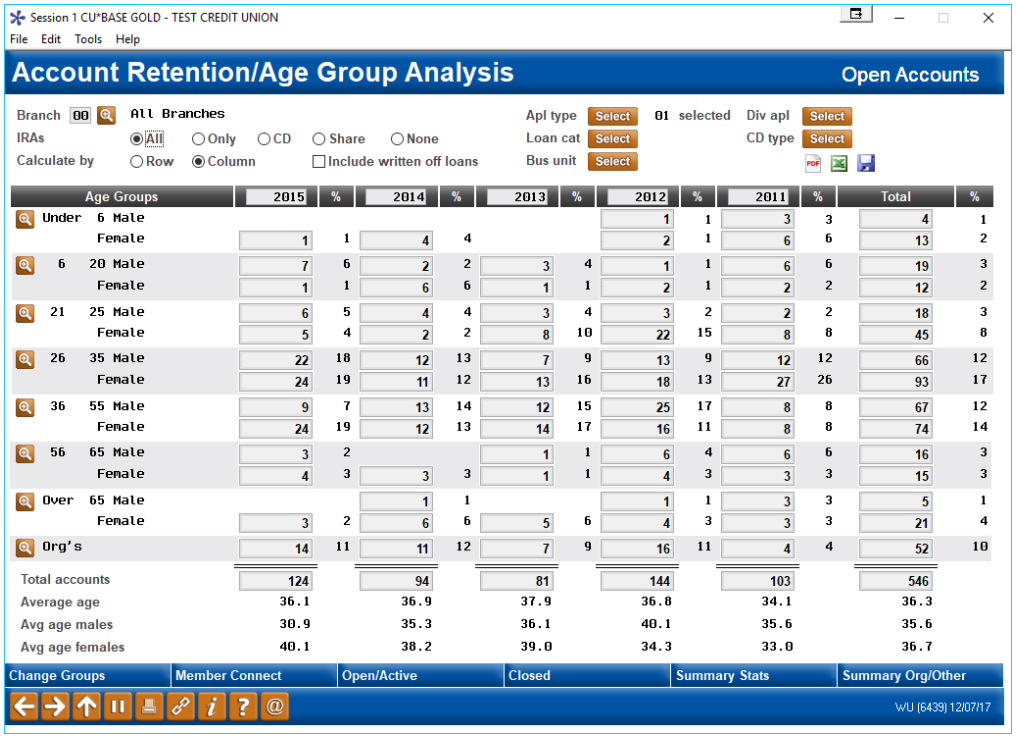
FR (3719) 8/09/13

- NOTE: Unclassified memberships include memberships with no gender assigned to them.

ACCOUNT RETENTION BY AGE GROUP

What age group tends to be attracted to your different products? How long do those products tend to be retained by members of different age groups? Answer these questions and more with the new *Account* Retention/Age Group dashboard! Instead of analyzing *membership* retention data as the dashboard mentioned directly above, this dashboard analyzes *account* data by age group and gender. To begin your analysis, simply select a dividend application from the filters and press Enter. Additional filters allow you to narrow this view by loan category, business unit, and certificate type or to exclude written-off loans.

Account Retention by Age Group **(Tool #103)**



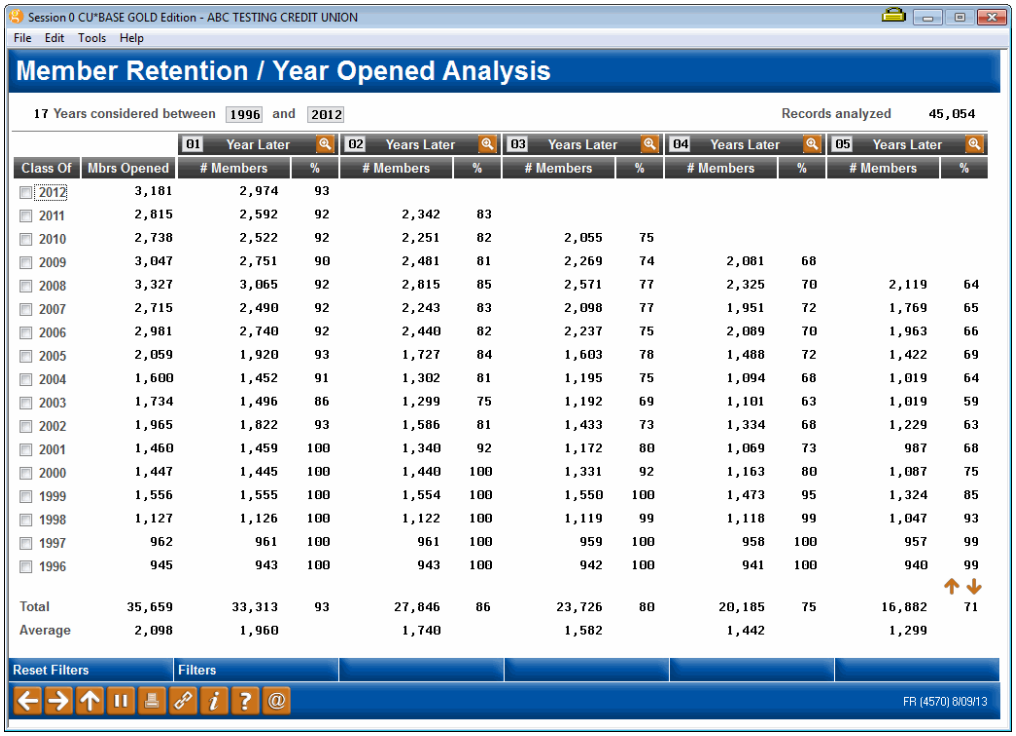
Age Groups	2015	%	2014	%	2013	%	2012	%	2011	%	Total	%
Under 6 Male							1	1	3	3	4	1
Female	1	1	4	4			2	1	6	6	13	2
6 20 Male	7	6	2	2	3	4	1	1	6	6	19	3
Female	1	1	6	6	1	1	2	1	2	2	12	2
21 25 Male	6	5	4	4	3	4	3	2	2	2	18	3
Female	5	4	2	2	8	10	22	15	8	8	45	8
26 35 Male	22	18	12	13	7	9	13	9	12	12	66	12
Female	24	19	11	12	13	16	18	13	27	26	93	17
36 55 Male	9	7	13	14	12	15	25	17	8	8	67	12
Female	24	19	12	13	14	17	16	11	8	8	74	14
56 65 Male	3	2			1	1	6	4	6	6	16	3
Female	4	3	3	3	1	1	4	3	3	3	15	3
Over 65 Male			1	1			1	1	3	3	5	1
Female	3	2	6	6	5	6	4	3	3	3	21	4
Org's	14	11	11	12	7	9	16	11	4	4	52	10
Total accounts	124		94		81		144		103		546	
Average age	36.1		36.9		37.9		36.8		34.1		36.3	
Avg age males	30.9		35.3		36.1		40.1		35.6		35.6	
Avg age females	40.1		38.2		39.0		34.3		33.0		36.7	

MEMBERSHIP RETENTION BY YEAR OPENED

How well does your credit union attract and retain members? Is your retention rate constant over the years, or has it increased or decreased over time?

The Member Retention dashboard is a powerful tool that allows you to view the number of memberships opened in a year, and how many of those members remained at your credit union over a series of five years (or an interval you select). Narrow your selections to view data in five-year intervals (2012, 2007, 2002, 1997, and 1992) to see trends over the last twenty years. You can even narrow your focus to view only specific membership designations (such as indirect lending), a specific gender, or to view members who were a specific age when they joined your credit union.

Member Retention by Year Opened **(Tool #509)**

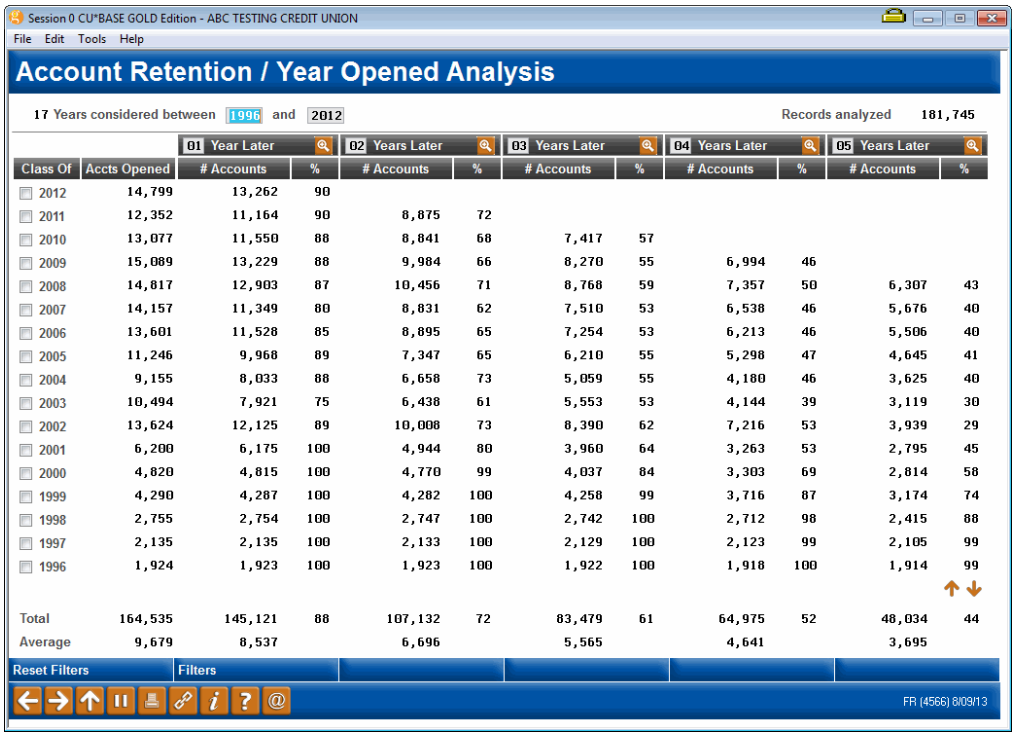


		01 Year Later		02 Years Later		03 Years Later		04 Years Later		05 Years Later	
Class Of	Mbrs Opened	# Members	%	# Members	%	# Members	%	# Members	%	# Members	%
2012	3,181	2,974	93								
2011	2,815	2,592	92	2,342	83						
2010	2,738	2,522	92	2,251	82	2,055	75				
2009	3,047	2,751	90	2,481	81	2,269	74	2,081	68		
2008	3,327	3,065	92	2,815	85	2,571	77	2,325	70	2,119	64
2007	2,715	2,490	92	2,243	83	2,098	77	1,951	72	1,769	65
2006	2,981	2,740	92	2,440	82	2,237	75	2,089	70	1,963	66
2005	2,059	1,920	93	1,727	84	1,603	78	1,488	72	1,422	69
2004	1,600	1,452	91	1,302	81	1,195	75	1,094	68	1,019	64
2003	1,734	1,496	86	1,299	75	1,192	69	1,101	63	1,019	59
2002	1,965	1,822	93	1,586	81	1,433	73	1,334	68	1,229	63
2001	1,460	1,459	100	1,340	92	1,172	80	1,069	73	987	68
2000	1,447	1,445	100	1,440	100	1,331	92	1,163	80	1,087	75
1999	1,556	1,555	100	1,554	100	1,550	100	1,473	95	1,324	85
1998	1,127	1,126	100	1,122	100	1,119	99	1,118	99	1,047	93
1997	962	961	100	961	100	959	100	958	100	957	99
1996	945	943	100	943	100	942	100	941	100	940	99
Total	35,659	33,313	93	27,846	86	23,726	80	20,185	75	16,882	71
Average	2,098	1,960		1,740		1,582		1,442		1,299	

ACCOUNT RETENTION BY YEAR OPENED

Similar to the dashboard mentioned previously, the Account Retention (by Year Opened) dashboard also allows you to view trends in data, this time based on the year the *account* was opened. Similar selection options on this screen allow you to narrow your view to just the years and intervals you wish to analyze. The filtering screen for this dashboard is extensive, allowing you to narrow your results to view specific dividend types, dividend applications, loan categories, CD types, membership designations, age when opened, and gender.

Account Retention by Year Opened **(Tool #104)**



		01 Year Later		02 Years Later		03 Years Later		04 Years Later		05 Years Later	
Class Of	Accts Opened	# Accounts	%	# Accounts	%	# Accounts	%	# Accounts	%	# Accounts	%
2012	14,799	13,262	90								
2011	12,352	11,164	90	8,875	72						
2010	13,077	11,550	88	8,841	68	7,417	57				
2009	15,089	13,229	88	9,984	66	8,270	55	6,994	46		
2008	14,817	12,903	87	10,456	71	8,768	59	7,357	50	6,307	43
2007	14,157	11,349	80	8,831	62	7,510	53	6,538	46	5,676	40
2006	13,601	11,528	85	8,895	65	7,254	53	6,213	46	5,506	40
2005	11,246	9,968	89	7,347	65	6,210	55	5,298	47	4,645	41
2004	9,155	8,033	88	6,658	73	5,059	55	4,180	46	3,625	40
2003	10,494	7,921	75	6,438	61	5,553	53	4,144	39	3,119	30
2002	13,624	12,125	89	10,008	73	8,390	62	7,216	53	3,939	29
2001	6,200	6,175	100	4,944	80	3,960	64	3,263	53	2,795	45
2000	4,820	4,815	100	4,770	99	4,037	84	3,303	69	2,814	58
1999	4,290	4,287	100	4,282	100	4,258	99	3,716	87	3,174	74
1998	2,755	2,754	100	2,747	100	2,742	100	2,712	98	2,415	88
1997	2,135	2,135	100	2,133	100	2,129	100	2,123	99	2,105	99
1996	1,924	1,923	100	1,923	100	1,922	100	1,918	100	1,914	99
Total	164,535	145,121	88	107,132	72	83,479	61	64,975	52	48,034	44
Average	9,679	8,537		6,696		5,565		4,641		3,695	

TRACKING THE MOVEMENT OF MONEY

MONEY MOVEMENT ANALYSIS

While completing a recent 5300 report, you notice that over $3 million has left the credit union since your last report, most of it from your Money Market savings account. You should look into that someday, you think...but it's so much work, who has the time?

The Money Movement Analysis tool is a member relationship management jewel that lets you quickly compare account status for any group of members or accounts, from any point in time to another, highlighting the members who need your attention most.

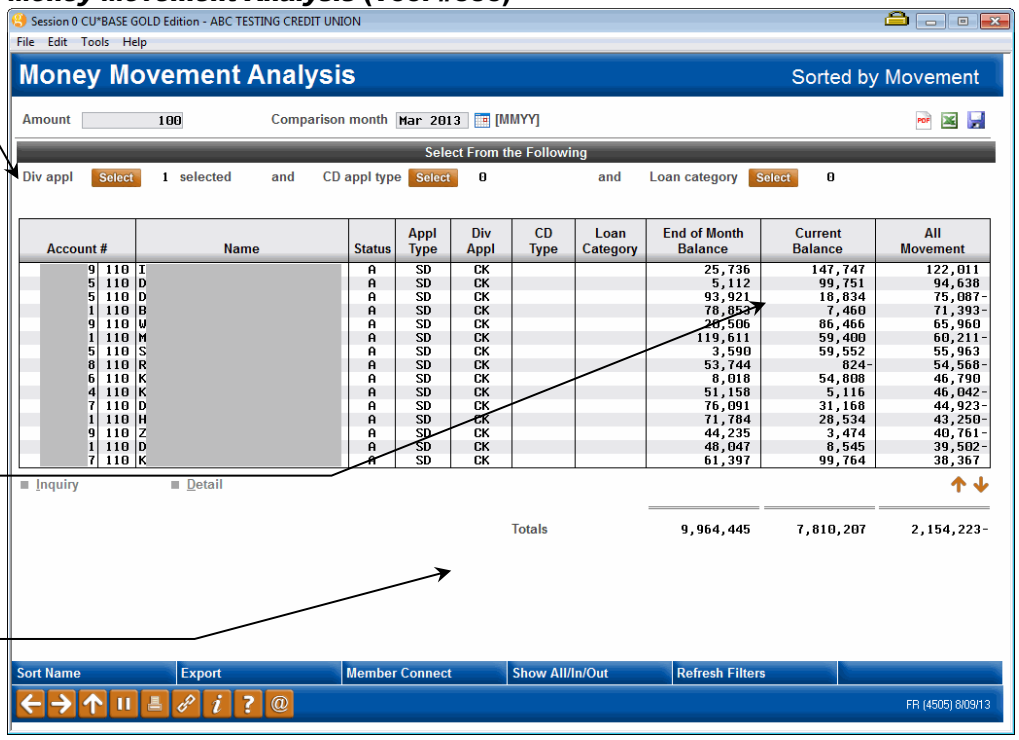
Now you can simply ask CU*BASE to identify all members where the Money Market relationship was significantly different, and you would instantly have a member contact list identifying the member relationships you need to either rebuild or contact with a message of appreciation. Analyze, manage, and harvest the yields of paying attention to the movement of money in your credit union.

Money Movement Analysis **(Tool #536)**

Select a dividend application, certificate type or loan category code to analyze a particular product (such as your money market savings account or a revolving line of credit. Use the Select button to make your selection.

All the headers of the columns are sortable. Click a header to display accounts with higher balances now than in the comparison month, or those with lower balances now than in the comparison month.

Use *Export* (F9) to export the entire list. Use Export (upper right of screen) to export the list seen on the screen.



Account #	Name	Status	Appl Type	Div Appl	CD Type	Loan Category	End of Month Balance	Current Balance	All Movement
9 110 I		A	SD	CK			25,736	147,747	122,011
5 110 D		A	SD	CK			5,112	99,751	94,638
5 110 D		A	SD	CK			93,921	18,834	75,087-
1 110 B		A	SD	CK			78,853	7,460	71,393-
9 110 W		A	SD	CK			20,506	86,466	65,960
1 110 M		A	SD	CK			119,611	59,400	60,211-
5 110 S		A	SD	CK			3,590	59,552	55,963
8 110 R		A	SD	CK			53,744	824-	54,568-
6 110 K		A	SD	CK			8,018	54,808	46,790
4 110 K		A	SD	CK			51,158	5,116	46,042-
7 110 D		A	SD	CK			76,091	31,168	44,923-
1 110 H		A	SD	CK			71,784	28,534	43,250-
9 110 Z		A	SD	CK			44,235	3,474	40,761-
1 110 D		A	SD	CK			48,047	8,545	39,502-
7 110 K		A	SD	CK			61,397	99,764	38,367

This feature lets you compare two timeframes: where you sit today versus where you were at a selected point in time. Use the *Comparison month* field to enter the point in time to which you are comparing today's status. In the sample above, current balances as of May 8 are being compared to April end-of-month balances.

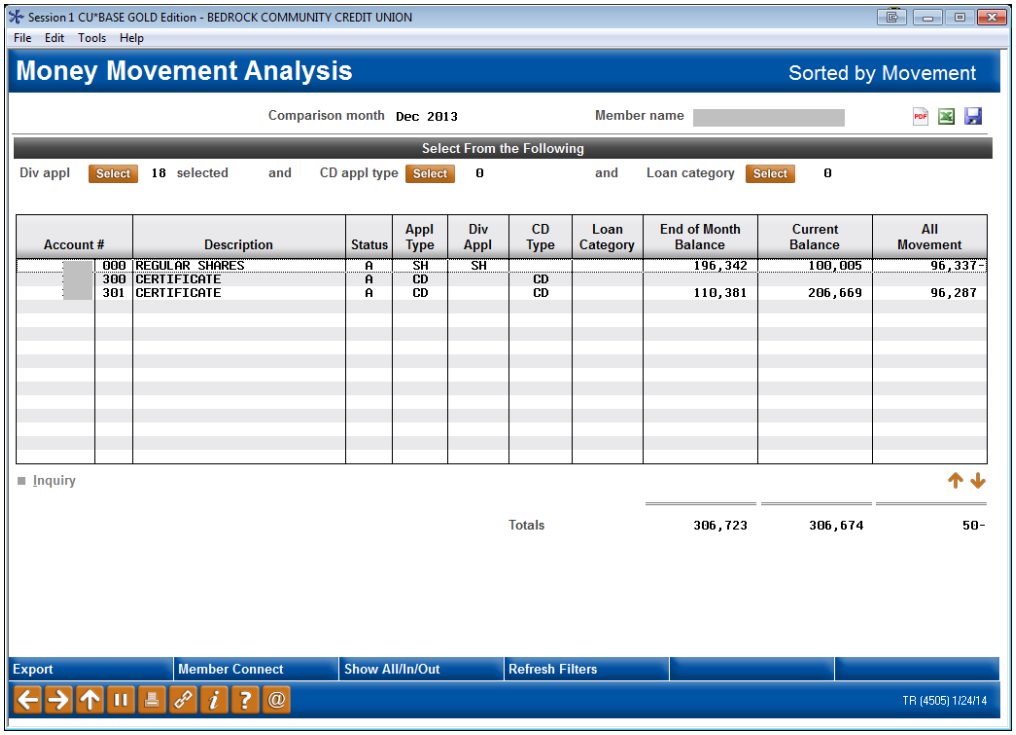
> *Data is pulled from month-end files. It may be necessary for a tape to be loaded to compare to data from a previous month. Contact a Client Service Rep. if you need assistance.*

Now that you have points A and B, who are you interested in? Use the *Amount* field to enter the variation amount. For example, maybe you want a list of all of the people whose account status today is different by $100,000 than it was in the past. You would get a list of people who have either $100,000 more or $100,000 less in their accounts. Then select the specific *Dividend Application*, *Certificate Application Type*, and *Loan Categories* you wish to review by using the Select button. (Use Ctrl and select your desired items, then Select to return to the Money Movement Analysis screen.) Press Enter to view the results. (Click the column headers to sort the columns to see only the people with more, or with less.)

Want to contact these members right now? Use *Export* (F9) to create a database file of these member account numbers, and *Member Connect* (F10) to contact those members using CU*BASE tools. See Page 30 for instructions.

Click the column headers to toggle between sorting the list by name, by account number, or by shift amount (the default).

To see additional details about an individual account situation, select the account in the list and use *Detail*. The following screen will appear:



This screen shows all other accounts owned by this member, to help you see if funds were possibly moved from one sub-account to another. Select any account and use ***Inquiry*** to access Member Account Inquiry for further analysis.

TRACKING PPM AND SPM OVER TIME

AVERAGE PRODUCTS & SERVICES PER MEMBER

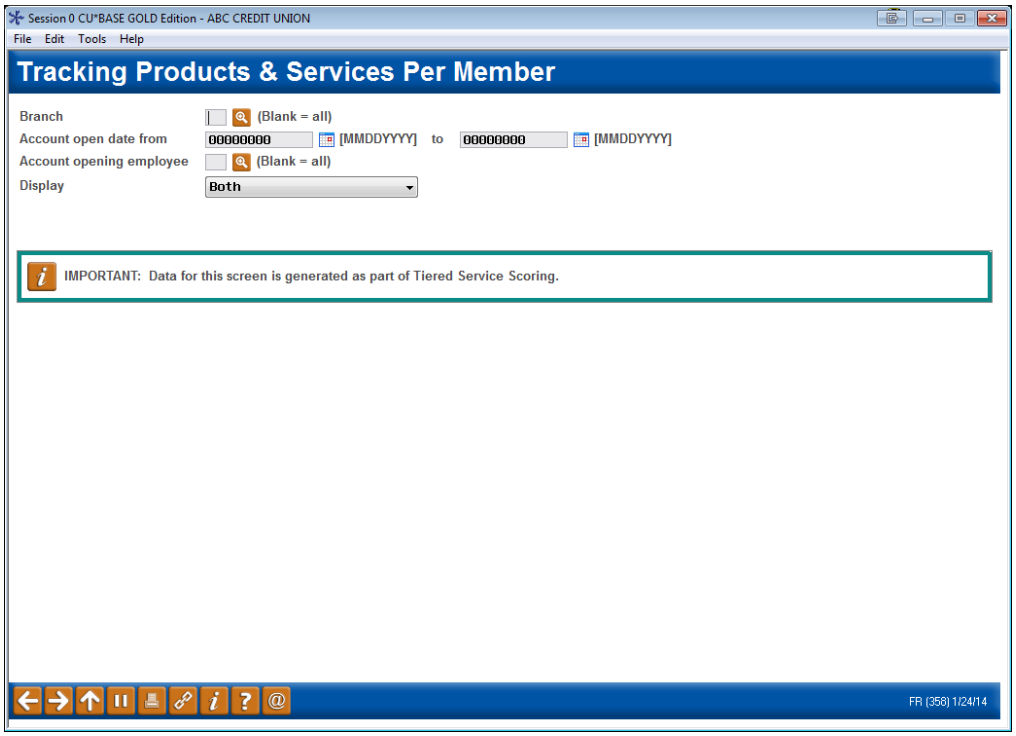
Have you ever wondered whether members who open accounts at your main branch are improving when it comes to products per member (PPM) and services per member (SPM) over time? What is the average PPM during the first month of membership for one branch versus another? Or for one employee versus another? Over time, are these key measurements trending the right way? If one branch tends to have more SPM for new memberships than another branch, might your branch managers have something they could learn from each other?

Whether a branch manager or individual employee, just knowing that it's possible to get this information quickly might change their behavior.

This tool displays the average PPM and SPM figures from your Tiered Services scoring files. What could tracking PPM and SPM over time mean to *your* organization?

IMPORTANT: Data for this is generated as part of Tiered Service Scoring. So if your credit union does not use Tiered Services, at least for scoring members each month, this feature will not work.

Products & Services Per Member **(Tool #697) - Screen 1**

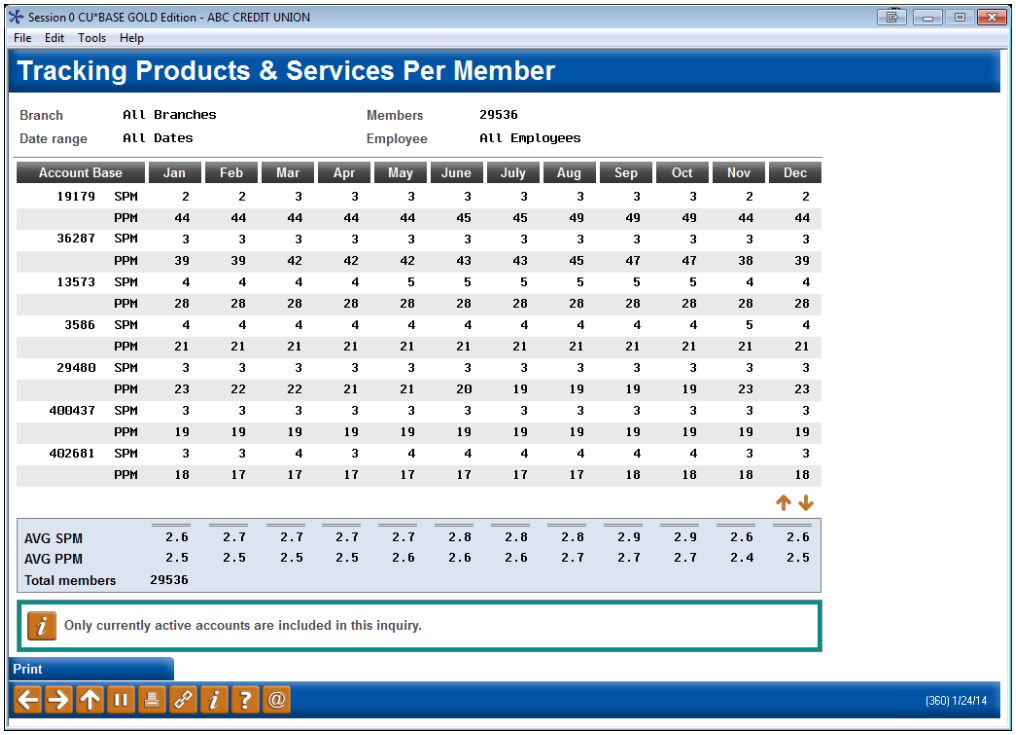


Use this screen to choose which accounts should be included in the inquiry. For example, you might want to examine the trends for current accounts that were opened since you implemented a new sales training program for your MSRs. Or you can view only accounts that were opened at a certain branch or by a specific employee ID. You can also choose whether to display

both PPM and SPM numbers on the same screen, or just analyze one thing at a time.

When ready, press Enter to proceed to the inquiry screen:

Screen 2



Account Base		Jan	Feb	Mar	Apr	May	June	July	Aug	Sep	Oct	Nov	Dec
19179	SPM	2	2	3	3	3	3	3	3	3	3	2	2
	PPM	44	44	44	44	44	45	45	49	49	49	44	44
36287	SPM	3	3	3	3	3	3	3	3	3	3	3	3
	PPM	39	39	42	42	42	43	43	45	47	47	38	39
13573	SPM	4	4	4	4	5	5	5	5	5	5	4	4
	PPM	28	28	28	28	28	28	28	28	28	28	28	28
3586	SPM	4	4	4	4	4	4	4	4	4	4	5	4
	PPM	21	21	21	21	21	21	21	21	21	21	21	21
29480	SPM	3	3	3	3	3	3	3	3	3	3	3	3
	PPM	23	22	22	21	21	20	19	19	19	19	23	23
400437	SPM	3	3	3	3	3	3	3	3	3	3	3	3
	PPM	19	19	19	19	19	19	19	19	19	19	19	19
402681	SPM	3	3	4	3	4	4	4	4	4	4	3	3
	PPM	18	17	17	17	17	17	17	17	18	18	18	18
AVG SPM		2.6	2.7	2.7	2.7	2.7	2.8	2.8	2.8	2.9	2.9	2.6	2.6
AVG PPM		2.5	2.5	2.5	2.5	2.6	2.6	2.6	2.7	2.7	2.7	2.4	2.5
Total members		29536											

This screen shows average SPM and PPM figures for a rolling 12 months. (Because scores are gathered at the beginning of each month, that means if you are viewing the inquiry in July, the August - December figures are from the previous year.)

> *Only currently active accounts are included in this inquiry.*

The primary sort on this screen is to add across the row of either PPM or SPM (if displaying both, will use PPM). The member with the highest total (for all 12 months) will be shown at the top of the list, and other accounts likewise in descending order. The secondary sort is the account number.

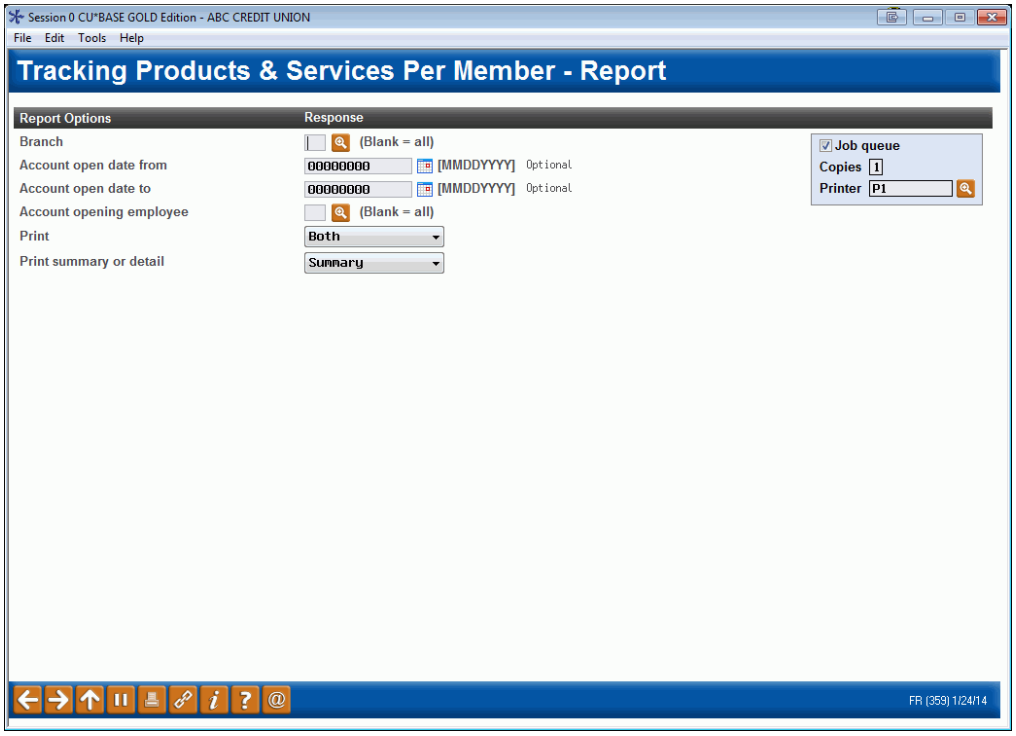
The idea with this screen is to watch for an upward trend going across several months (remember the rolling 12-month timeframe; this screen is easiest to read during December).

Or you could use this as a type of “sampling” tool to get a list of your top participating members then do some research as to how these memberships were handled, to help determine a pattern that might be helpful when working with other members.

Printing a Report

To see the contents of this inquiry in printed form, use F14-Print to display the screen shown below:

"Print" (F14)



This screen lets you print the same data that appears on the inquiry, with similar selection criteria. You can print a summary report that just shows average PPM and average SPM for all your members combined, or a detail report that lists the individual accounts like on the inquiry screen.

Report Sample - Summary

```
11/14/06  15:14:34                          CU*BASE TEST CREDIT UNION                          LMBRPS          PAGE      1
                                     TRACKING PRODUCTS & SERVICES PER MEMBER                                   USER  DAWNM

 SELECTION CRITERIA:  BRANCH: 00 ALL BRANCHES                  DATE RANGE: ALL DATES            EMPLOYEE:    ALL EMPLOYEES

   ACCOUNT                          SERVICES                                                    PRODUCTS
      BASE  JAN  FEB  MAR  APR  MAY  JUN  JUL  AUG  SEP  OCT  NOV  DEC     JAN  FEB  MAR  APR  MAY  JUN  JUL  AUG  SEP  OCT  NOV  DEC


  # OF                      AVG SERVICES PER MEMBER                                   AVG PRODUCTS PER MEMBER
  MEMBERS   1.9  1.9  1.9  1.9  1.9  2.0  2.0  2.0  1.7  1.8  1.8  1.8     3.1  3.1  3.2  3.1  3.1  3.2  2.8  2.8  2.9  3.0  3.0  3.0
    16710

                                                   END OF REPORT
```

Report Sample - Detail

```
11/14/06  15:14:38                          CU*BASE TEST CREDIT UNION                          LMBRPS          PAGE      1
                                     TRACKING PRODUCTS & SERVICES PER MEMBER                                   USER  DAWNM

 SELECTION CRITERIA:  BRANCH: 00 ALL BRANCHES                  DATE RANGE: ALL DATES            EMPLOYEE:    ALL EMPLOYEES

   ACCOUNT                          SERVICES                                                    PRODUCTS
      BASE  JAN  FEB  MAR  APR  MAY  JUN  JUL  AUG  SEP  OCT  NOV  DEC     JAN  FEB  MAR  APR  MAY  JUN  JUL  AUG  SEP  OCT  NOV  DEC

      8200    6    5    5    5    5    6    5    5    8    8    6    6      24   30   30   30   28   34    8    9   22   22   22   24
    402681    2    2    2    2    3    3    3    2    3    3    3    3      23   23   23   23   23   23   20   20   23   23   23   23
      6996    4    4    4    4    4    3    4    4    4    3    3    4      21   22   22   22   22   22   19   19   21   21   21   21
     10791    1    1    1    1    1    1    1    1    1    1    1    1      20   21   22   22   23   23   23   23   18   18   19   20
     15901    2    2    1    2    2    2    2    2    2    2    2    2      21   21   21   21   21   21   21   21   20   20   21   21
```

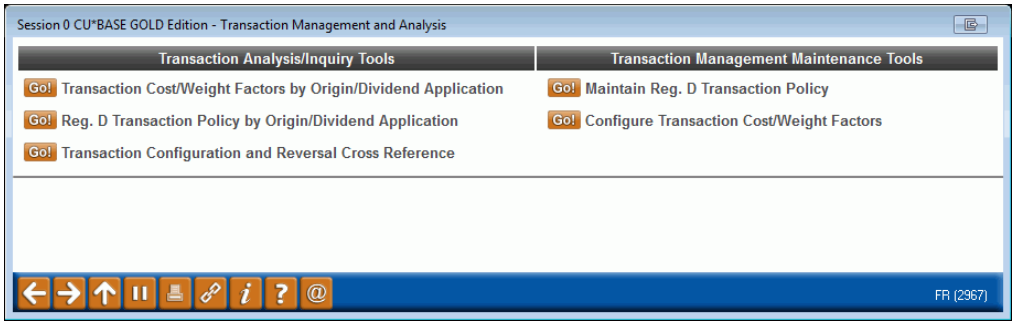
NOTE: The summary totals will appear at the bottom of the detail report as well.

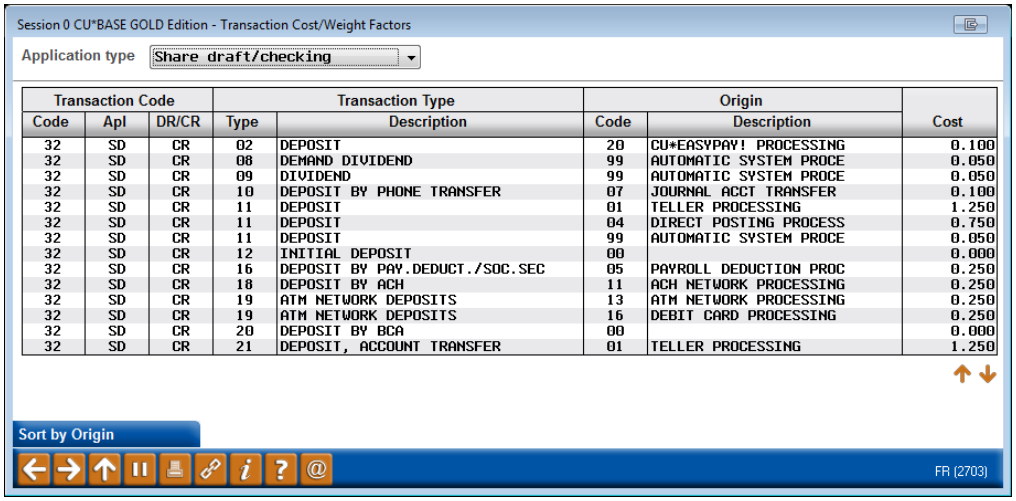
Configuring Delivery Channel Descriptions and Costs

Several years ago CU*Answers introduced a multi-purpose tool that displayed all CU*BASE transactions by origin, code and type. (This system also included a feature for setting up Reg. D policy controls by transaction.)

This tool was initially designed to be a handy way for credit unions to learn more about CU*BASE transactions, and laid the foundation for new transaction analysis tools being developed today.

Reg D/Trans Handling & Analysis Rules **(Tool #751)**





Transaction Code			Transaction Type		Origin		
Code	Apl	DR/CR	Type	Description	Code	Description	Cost
32	SD	CR	02	DEPOSIT	20	CU*EASYPAY! PROCESSING	0.100
32	SD	CR	08	DEMAND DIVIDEND	99	AUTOMATIC SYSTEM PROCE	0.050
32	SD	CR	09	DIVIDEND	99	AUTOMATIC SYSTEM PROCE	0.050
32	SD	CR	10	DEPOSIT BY PHONE TRANSFER	07	JOURNAL ACCT TRANSFER	0.100
32	SD	CR	11	DEPOSIT	01	TELLER PROCESSING	1.250
32	SD	CR	11	DEPOSIT	04	DIRECT POSTING PROCESS	0.750
32	SD	CR	11	DEPOSIT	99	AUTOMATIC SYSTEM PROCE	0.050
32	SD	CR	12	INITIAL DEPOSIT	00		0.000
32	SD	CR	16	DEPOSIT BY PAY.DEDUCT./SOC.SEC	05	PAYROLL DEDUCTION PROC	0.250
32	SD	CR	18	DEPOSIT BY ACH	11	ACH NETWORK PROCESSING	0.250
32	SD	CR	19	ATM NETWORK DEPOSITS	13	ATM NETWORK PROCESSING	0.250
32	SD	CR	19	ATM NETWORK DEPOSITS	16	DEBIT CARD PROCESSING	0.250
32	SD	CR	20	DEPOSIT BY BCA	00		0.000
32	SD	CR	21	DEPOSIT, ACCOUNT TRANSFER	01	TELLER PROCESSING	1.250

Using this system, cost/weight factors can be entered one transaction at a time. A "flood" feature is also available to allow you to set the same cost/weight for all transactions within an origin code at the same time.

> *Refer to the separate booklet, "Transaction Source Analysis" for more details on using this tool for cross reference purposes and to set up Reg. D parameters.*

As it turned out, the most difficult part about using this tool was not the tool itself, but rather the thought process involved in deciding what cost/weight factors to assign to each transaction.

Remember that "cost" in this context is simply a relative term - a number that weights one transaction higher or lower than another transaction. For example, if you consider teller transactions to be one of your most expensive

delivery channels, you might set them to a 10, then set other transactions lower or higher than 10 according to how they rank relative to teller transaction costs. In this case, the 10 doesn't represent a $10.00 cost, but rather a relative weight factor.

> ***Throughout this booklet whenever you see references to "cost," remember that this refers to this cost/weight factor concept and may or may not represent a true $ cost to the credit union.*** *See Pages 14 and 40 for examples of the tools that use these factors.*

Following are the default cost/weight factors that will be assigned automatically. The same cost/weight will be used for all transactions within that origin.

*CU*BASE Origin Code*		*Default Cost/ Weight Factor*
01	Teller Processing	1.250
02	Share Draft From Bank Process	0.250
03	Loan Department Processing	1.000
04	Direct Posting Processing	0.750
05	Payroll Deduction Processing	0.250
06	Social Security Deposit Proc.	0.250
07	Journal Acct Transfer Process	0.100
08	Error Correction Processing	1.000
09	Inactive Account Processing	0.250
10	Certificate Processing	1.000
11	ACH Network Processing	0.250
13	ATM Network Processing	0.250
14	Stop Pay Fee Processing	1.000
15	Phone Operator Trans	1.000
16	Debit Card Processing	0.250
20	EasyPay Processing	0.100
21	Kiosk Processing	0.100
95	Check Charges Processing	0.100
96	Audio Response Processing	0.050
97	Automatic Certificate Process	0.050
98	Automatic Transfer Process	0.050
99	Automatic System Processing	0.050

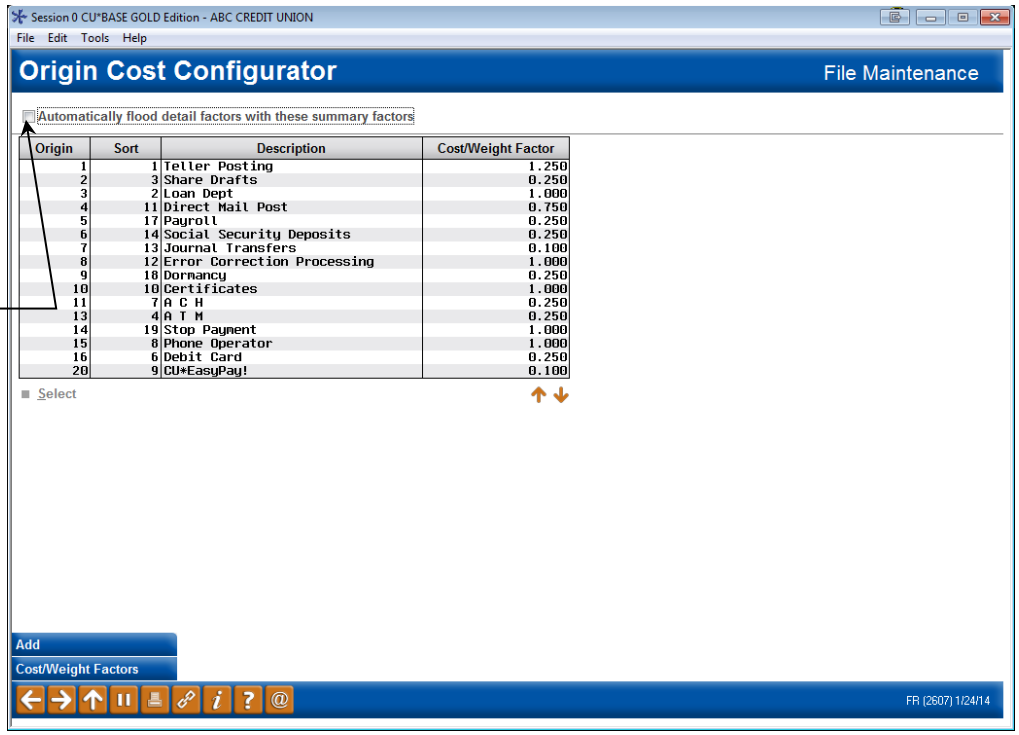
If you want to take the next step and adjust factors by individual transaction type, you can still access **Tool #751** ***Reg D/Trans Handling & Analysis Rules***, and all your changes will automatically be used by CU*BASE transaction analysis tools.

However, an even easier-to-use tool has been developed that will give you a snapshot of just the available origin codes and allow you to quickly set a single cost/weight by origin. The tool also lets you adjust the descriptions to be even more helpful to your staff when using various analysis tools, as well as control in what order the items will be sorted on certain analysis screens.

Configure Delivery Channels/Costs **(Tool #246)**

Check this box ONLY if you plan to adjust cost/weight factors by individual transaction code and type, and want to "flood" the defaults from this system (or any changes you make here) into the Transaction Management/Analysis tool described on the previous page, to give you a head start. If you do not expect to take your cost analysis to that level, this flag should not be used.

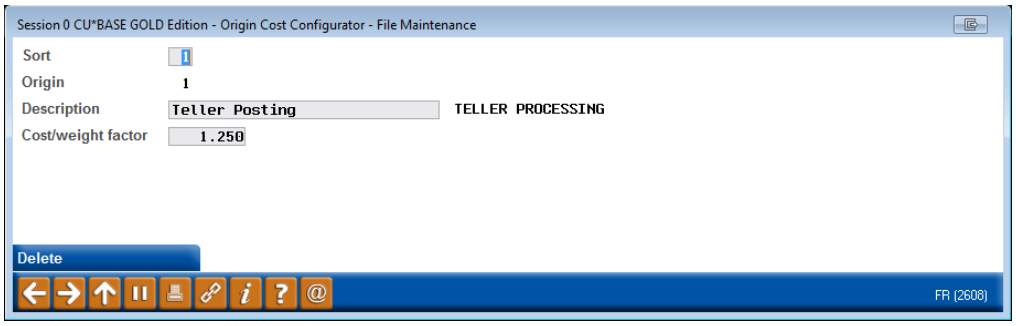
Click the button to view or maintain the detail factors by tran. code and type.



Origin	Sort	Description	Cost/Weight Factor
1	1	Teller Posting	1.250
2	3	Share Drafts	0.250
3	2	Loan Dept	1.000
4	11	Direct Mail Post	0.750
5	17	Payroll	0.250
6	14	Social Security Deposits	0.250
7	13	Journal Transfers	0.100
8	12	Error Correction Processing	1.000
9	18	Dormancy	0.250
10	10	Certificates	1.000
11	7	A C H	0.250
13	4	A T M	0.250
14	19	Stop Payment	1.000
15	8	Phone Operator	1.000
16	6	Debit Card	0.250
20	9	CU*EasyPay!	0.100

This screen displays all of the origin codes used by CU*BASE transactions. The descriptions have been adjusted to fit better on the various analysis tools described throughout this booklet. Notice the default cost/weight factors. If you have not already entered costs by individual transaction using the Transaction Management/Analysis tool described above, CU*BASE will use the figures shown here whenever cost/weight factors are needed in various analysis tools.

If you wish to adjust the cost for a particular origin, or modify the description and/or sort order used on certain analysis screens, select the item and then ***Detail*** to proceed to the second screen.



Changing a ***Description*** here does not alter how the origin code works; it simply allows you to define a description that uses your credit union's own jargon, to be displayed in the following analysis tools:

- Transaction Activity by Branch - see Page 18
- Configure Transaction Labels - see Page 19
- Sample Transactions by Delivery Channel - see Page 42

The **sort order** defined here is used only by the "Sample Transactions by Delivery Channel" feature (see Page 42). This allows you to put the origin

codes you analyze the most at the top of the list to make them easy to access on that screen.

Tips for Setting Up Cost/Weight Factors

The cost/weight factors set here are a simplified way to assign a factor that can be used by various CU*BASE analysis tools. One factor is assigned per origin code, and that same factor is used for all of the different types of transactions that might occur within that origination point. For most credit unions, this is plenty of detail. If the default factors are not appropriate for your situation, simply adjust them, one origin code at a time, using this system.

Your credit union can take the analysis to the next level by assigning individual cost/weight factors for each individual transaction type. This summary program would allow you to set the standard factors for all origins, then you would flood these into the detail file and make adjustments to individual transactions there. If you make any changes to the cost/weight factors here, if the *Automatically flood...* flag is checked, when you exit the program CU*BASE will automatically copy the new cost/weight factors into the full detail Transaction Management/Analysis tool (described on Page 68). The same cost will be used for all transaction types within the origin code, overriding any factors you may have entered.

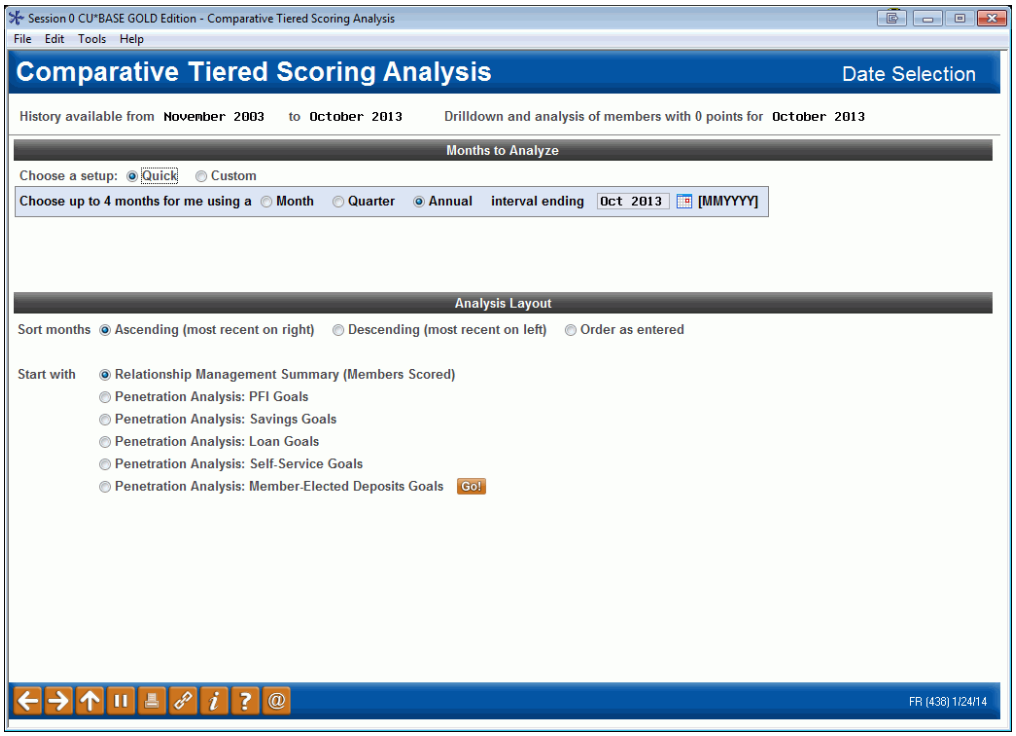
> *As a rule, if your credit union wants to use the detailed costs broken by transaction code and type, the Automatically flood... flag should be checked only the first time you adjust costs here, and then from that point on you should not make changes using this system. Instead, access your cost factors via* ***Tool #751 Reg D/Trans Handling & Analysis Rules****.*

Comparative Tiered Scoring Analysis

If your credit union uses the CU*BASE Tiered Service Levels program, a special inquiry tool is available that allows you to see at a glance how your membership falls into your designated tiers.

For complete information about this configuration, refer to the **CU*BASE Tiered Services** implementation guide.

Tiered Services Monthly Comparison **(Tool #856)**



Session 0 CU*BASE GOLD Edition - ABC CREDIT UNION

File Edit Tools Help

Comparative Tiered Scoring Analysis

Relationship management of members scored

Drill down and 0 points analysis for October 2013

	-- 10/2010 --		-- 10/2011 --		-- 10/2012 --		-- 10/2013 --		Tier Points <=0		Tier Points > 0	
Description	Members	%	Members	%	Members	%	Members	%	Members	%	Members	%
BASIC SERVICE	12,391	48.8	12,742	48.3	13,481	48.9	13,775	46.6	7663	25.9	6112	20.7
Avg Prod Per Mbr	1.690		1.660		1.670		1.660		1.403		1.982	
Avg SVCS Per Mbr	1.230		1.260		1.460		1.440		.808		2.233	
Household Adj												
VIP-SILVER	4,559	18.0	4,853	18.4	4,818	17.5	5,278	17.9			5278	17.9
Avg Prod Per Mbr	2.810		2.770		2.780		2.760				2.760	
Avg SVCS Per Mbr	3.600		3.630		4.220		4.380				4.380	
Household Adj												
VIP-GOLD	3,010	11.9	2,954	11.2	2,936	10.6	3,193	10.8			3193	10.8
Avg Prod Per Mbr	3.050		3.030		3.050		2.990				2.990	
Avg SVCS Per Mbr	2.370		2.640		3.090		3.070				3.070	
Household Adj												
VIP-PLATINUM	5,433	21.4	5,816	22.1	6,343	23.0	7,321	24.8			7321	24.8
Avg Prod Per Mbr	4.770		4.630		4.610		4.530				4.530	
Avg SVCS Per Mbr	3.860		3.950		4.520		4.550				4.550	
Household Adj												
Total	25,393		26,365		27,578		29,567		7663		21904	
Avg Prod Per Mbr	2.711		2.673		2.687		2.711		1.403		4.350	
Avg SVCS Per Mbr	2.353		2.444		2.820		2.911		.808		5.548	
Household Adj												

Summary | Goal 1 | Goal 2 | Goal 3 | Goal 4 | Goal 5

View Prod & Svc Mbr Cfg

FR (4533) 1/24/14

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Comparative Tiered Scoring Analysis

GOAL 4: ANALYZING MEMBER SELF-SERVICE PRODUCTS

Drill down and 0 points analysis for October 2013

	10/2010		10/2011		10/2012		10/2013		
Description	Members	%	Members	%	Members	%	Members	%	Comment
ATM	6,768	26.7	7,340	27.8	8,005	29.0	8,875	30.0	
Checking/Debit	6,004	23.6	6,824	25.9	7,559	27.4	8,474	28.7	
Credit Card	6,570	25.9	6,913	26.2	7,402	26.8	7,954	26.9	
Active Audio Respnse	1,049	4.1	965	3.7	944	3.4	898	3.0	
Active Online Bankng	7,692	30.3	8,621	32.7	9,650	35.0	10,869	36.8	
E-Stmt Enrolled	6,705	26.4	8,022	30.4	9,470	34.3	10,581	35.8	
Bill Pay Enrolled	1,100	4.3	1,220	4.6	1,459	5.3	2,024	6.8	
Valid e-Mail Address									
E-Notice Enrolled									
E-Alert Enrolled									
Mobile Text Banking									
Wrong Address									
CU Marketing Opt-in									
Third Party Mkt Opt									
Reg E Opt-in									

Summary | Goal 1 | Goal 2 | Goal 3 | Goal 4 | Goal 5

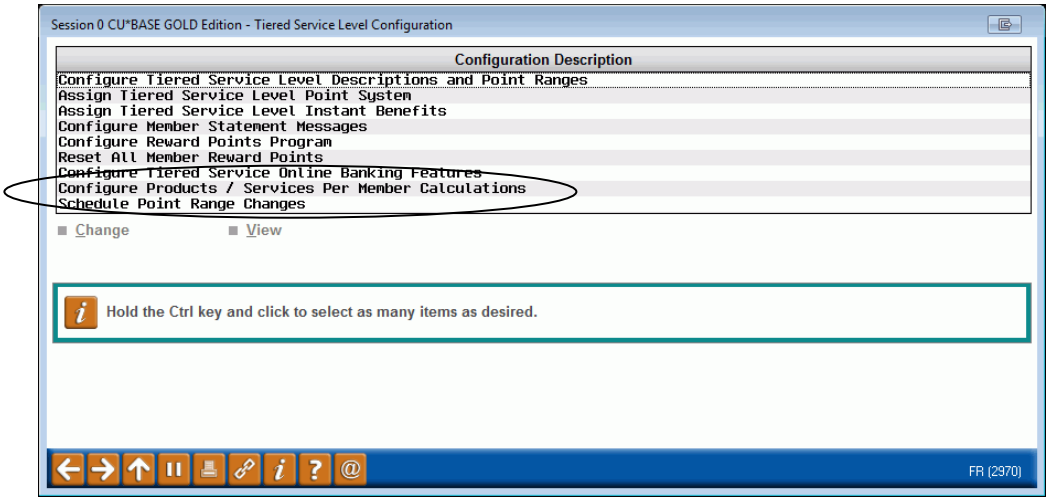
FR (4534) 1/24/14

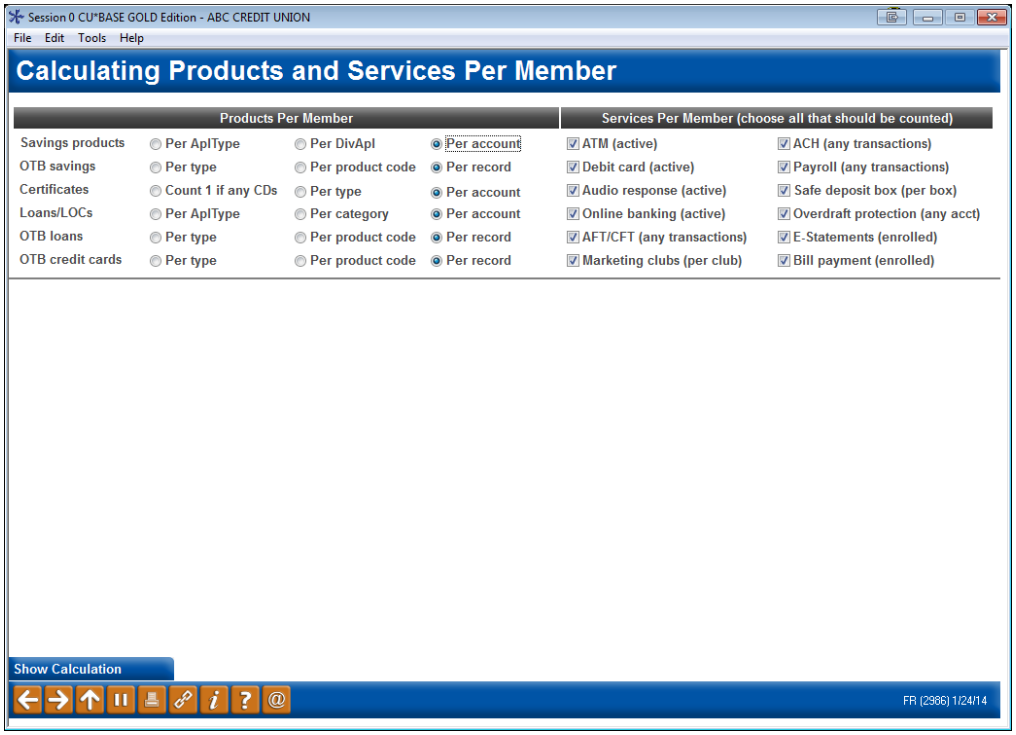
PRODUCTS & SERVICES PER MEMBER

If your credit union uses the CU*BASE Tiered Service Levels program, you can configure parameters to calculate the number of Products Per Member (PPM) and Services Per Member (SPM) for your entire membership.

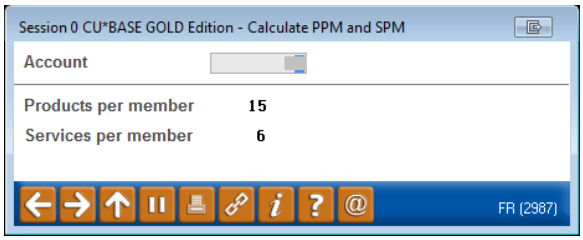
For complete information about this configuration, including calculation examples, refer to the **CU*BASE Tiered Services** implementation guide.

Tiered Service Levels Program Config. **(Tool #853)**





“Show Calculation” (F10)



PPM/SPM calcs are displayed in various places through CU*BASE:

- Participation Level Drop-Down Box in Inquiry/Phone/Teller (see Page 5)
- Tiered Svcs Monthly Comparison inquiry (see Page 72)
- Monthly Tiered Service Scoring reports (refer to the “CU*BASE Tiered Services” implementation guide)
- Household Stats and Member Stats Inquiry in the Household Database (refer to the “Household & Member Statistics” booklet)