



MEMBER DEMOGRAPHICS

Analyzing Where Your Members Live

June 2009

Knowing Your Member

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!

Do You Ever Wonder –

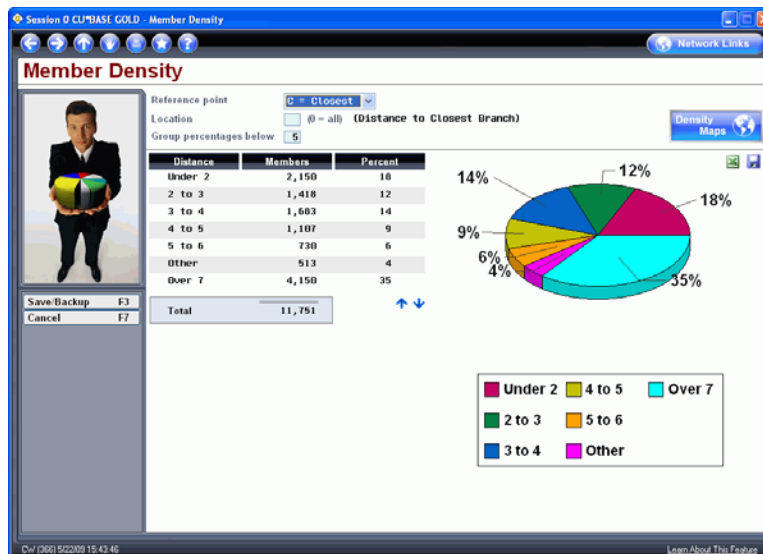
- **How close do my members live in relation to a Branch or ATM location?**
- **What location should I consider for a new Branch or ATM?**
- **What thoroughfare should I advertise on?**

How Close Are Your Members?

Analyzing “Where Your Members Live” is a Member Demographic tool that allows credit unions to use CU*BASE member data to compare member addresses to the location of credit union branches and ATM resources.

*“The detailed information provided has allowed us to make an informed decision about the continued viability of East Branch. It was exceptionally easy to understand the graphical images and communicate with CU*Answers to coordinate this request. We anticipate making this an annual part of our strategic marketing and branching analysis.”*

*Jeff Jorgensen, CEO
Sioux Empire FCU*



MNMGMA #16 -
Member
Demographics

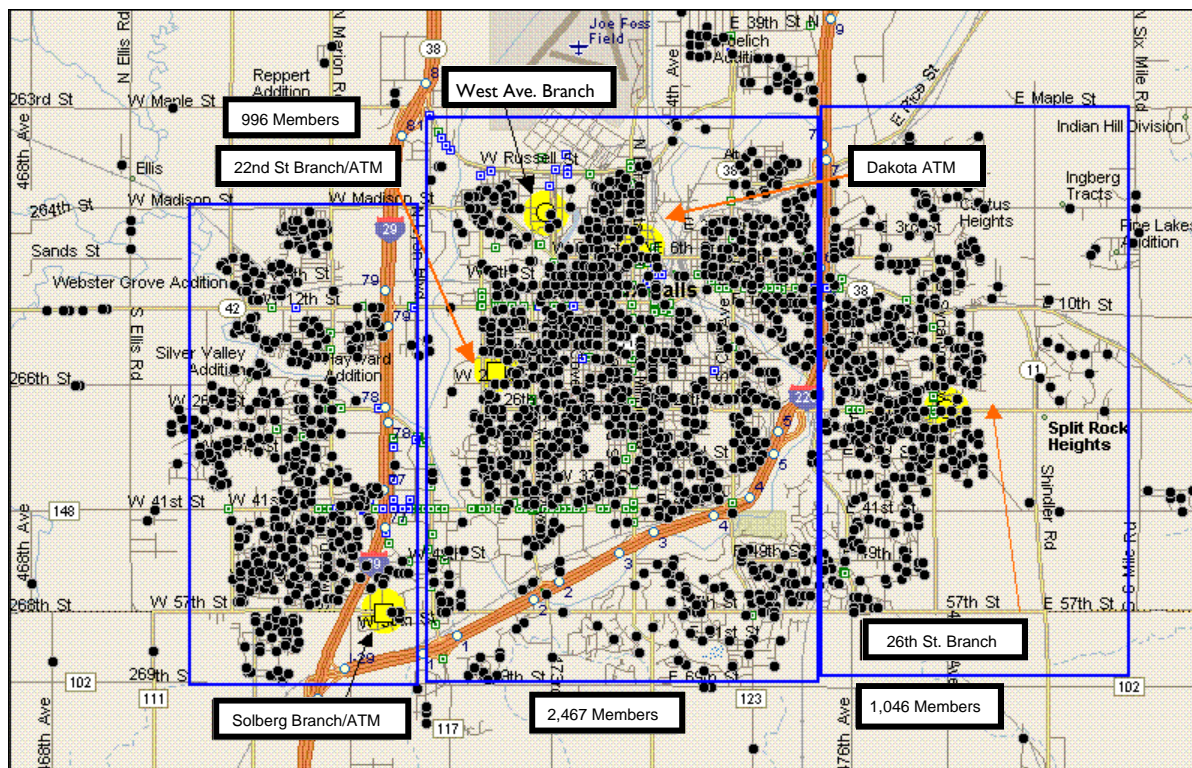
This tool uses several PC-based software products and other custom programming for distance calculations. This analysis is based on static data and will only be updated upon credit union request.

All calculations are done from the point of view of the *Reference Point* (see page 1) 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 “as the crow flies.”

The 18 Mile View

This is an 18 mile elevation view showing the relationship between your credit union branches, ATMs and your members.

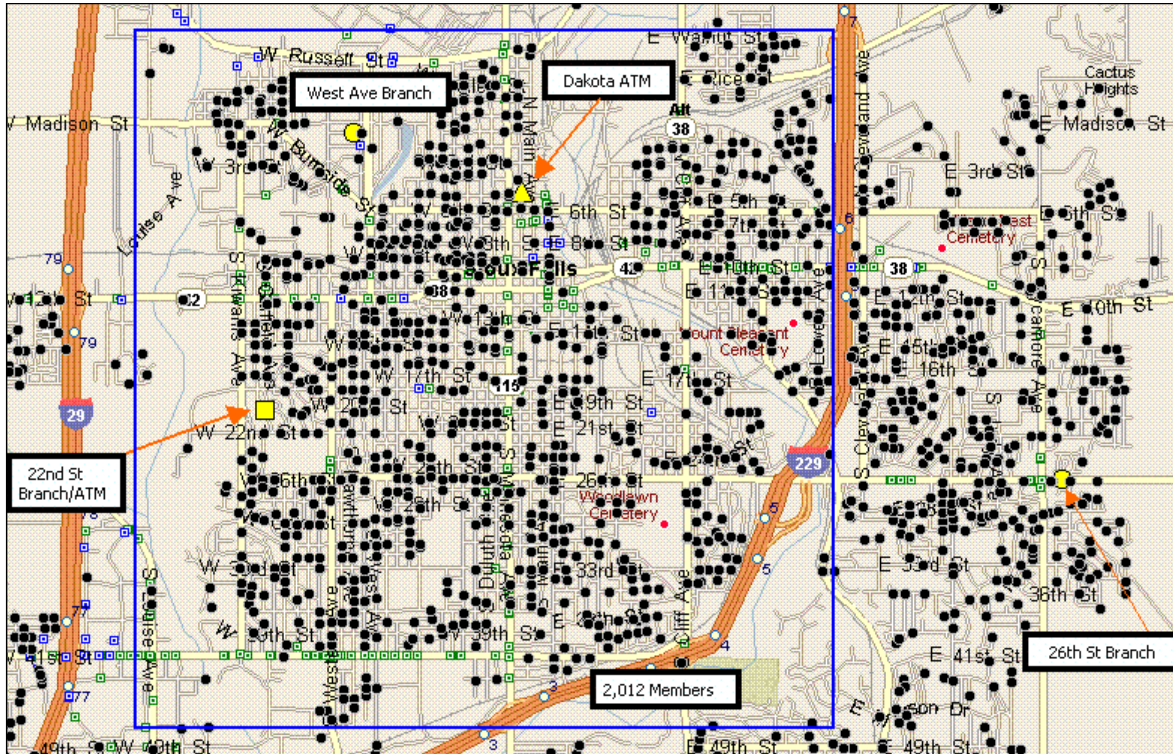
In this case, nearly 79% of the membership is represented. This is an excellent way to see the distribution of your members.



The 10 Mile View

This picture represents a 10 mile elevation view.

Here we've zoomed in on an area of interest where the credit union can make a more detailed examination of their member base.



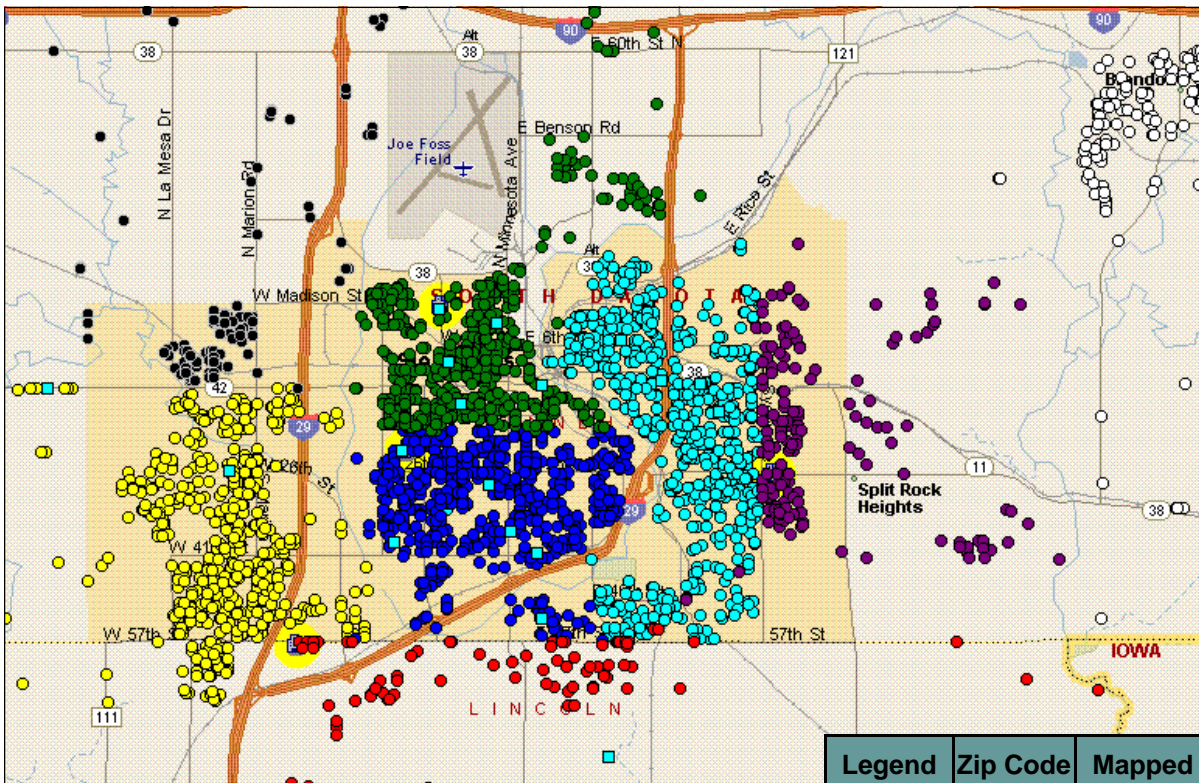
The results of the demographics will only be as good as the addresses in your credit union's CU*BASE member and configuration files. *For example; normal street addresses will provide better results than Rural Route and P.O. Box addresses.*

*Presentation may vary based on results received from the analyzed data.

The View by Zip Code

This customized view shows where your members are by zip code.

Each color represents a zip code. At the bottom of this map is a legend that makes the correlation between color coded members and the zip code where they live.



Getting Started

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. Approximate lead time is one week from request.

Pricing

Pricing is based on two to three views per Credit Union. Your Credit Union views may vary depending on how concentrated your branches and ATMs are as well as the level of detail you want.

- Initial programming costs \$750.00
- Future re-population of data \$750.00 (recommended annually)
- Custom requests such as Zip code analysis will be quoted individually.