

Membership Lending Scorecard

Success Credit Union

Data Current as of: 2/28/2019

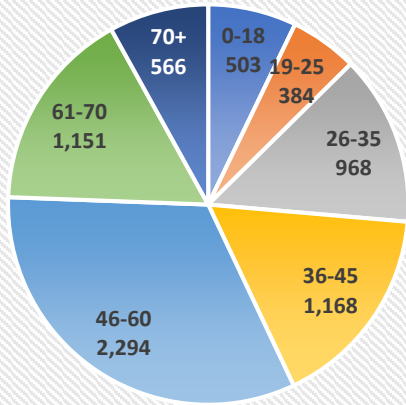
Credit Union Overview

Total Members:	7,034	
Total Loan Count (Non WO):	4,300	
Total Loans \$\$\$ (Non WO):	\$36,780,789	
Mbrs w/any Loan (non WO):	3,086	44%
Members w/ a Credit Score:	5,074	72%

Product Penetration

Members with a Mortgage:	71	1%
Members with a Auto Loan:	1,889	27%
Members with Other Secured:	253	4%
Members with Unsecured:	1,659	24%
Members with \$1000+ ACH Dep:	2,479	35%

Membership Age Composition



Credit Quality Review

Tier 1: 720+	2,334	46%
Tier 2: 680 - 719	1,040	20%
Tier 3: 650 - 679	316	6%
Tier 4: 620 - 649	388	8%
Tier 5: 580 - 619	218	4%
Tier 6: 1 - 579	656	13%
No Score Available	122	2%

Age of Credit Breakdown

Credit Score 1 - 90 Days Old:	162	3%
Credit Score 91 - 180 Days Old:	221	4%
Credit Score 181 - 360 Days Old:	2,147	42%
Credit Score 360+ Days Old:	2,544	50%

Membership Tenure Review

Less than 1 Year	581	8%
Between 1 - 3 Years	1,468	21%
Between 4 - 5 Years	637	9%
Between 6 - 10 Years	1,108	16%
Membership 10+ Years	3,240	46%

Membership Averages

Membership Average Age:	47
Membership Average Tenure:	12
Average Credit Score:	703
Average ACH Deposits (Prior Month, Only When Present):	\$2,903

Quantifying Lending Opportunities

Members without any Loan

Good Standing, Credit Score <180 Days Old		
Credit Score 720+	12	0.2%
Credit Score 680 - 719	1	0.0%
Credit Score 650 - 679	5	0.1%
Credit Score 620 - 649	5	0.1%

Good Standing, Credit Score 181 - 360 Days Old

Credit Score 720+	53	0.8%
Credit Score 680 - 719	24	0.3%
Credit Score 650 - 679	3	0.0%
Credit Score 620 - 649	8	0.1%

Members with an Existing Loan

No Auto Loan, Good Standing, Score <360 Days Old		
Credit Score 720+	682	9.7%
Credit Score 680 - 719	344	4.9%
Credit Score 650 - 679	14	0.2%
Credit Score 620 - 649	103	1.5%

No Unsecured, Good Standing, Score <360 Days Old

Credit Score 720+	443	6.3%
Credit Score 680 - 719	152	2.2%
Credit Score 650 - 679	44	0.6%
Credit Score 620 - 649	52	0.7%

Looking to do more with your Data?

Contact us at: ai@cuanswers.com

