

Organizational Relationship Scorecard

Success Credit Union

Data = September 2019

Membership = Membership Type of MO

Overview

Memberships	1,127	5.6%
Accounts	2,739	
Accounts per Membership	2.4	
Owners (owner on 000)	1,610	
Owners per Membership	1.4	
Owners w/ Personal Membership	809	50%

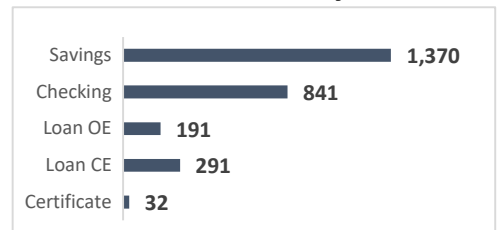
Type of Organization - TOP 4

Ltd Liability Co-EIN	534	47%
Organization	205	18%
Corporation	162	14%
NGO, Club, Assoc	99	9%
Other	127	11%

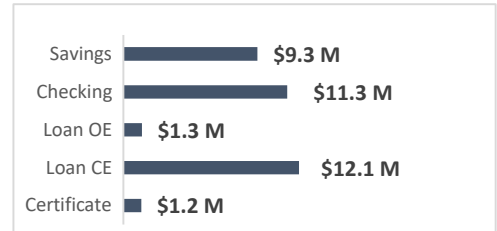
Total 12 types of organizations are configured

Account Portfolio Summary

Count per Application Type



Balance (millions) per Application Type



Relationship and Account Usage

Net Relationship

Deposits	Accounts	2,257
	Balance	\$21,875,773
	Dividends Paid YTD	\$97,785
	Dividends Accrued	\$1,744

Loans	Accounts	482
	Balance	\$13,423,734
	Interest Paid YTD	\$354,196
	Interest Accrued	\$52,368

Net	Total Accounts	2,739
	Net Balances	\$8,452,039
	Int Income - Div Paid	\$256,411
	Int Accrued - Div Accrued	\$50,623

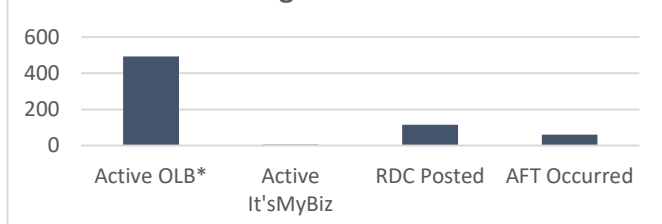
The organizational population is **net saver** and **net profit**

Transaction Channel Usage - TOP 10

ACH	5,910	26%
Debit Card (Signature)	5,029	23%
Share Draft Checks	3,738	17%
Teller	1,983	9%
Online Banking	1,387	6%
Direct Mail Posting	989	4%
Credit Card	964	4%
Debit Card (PIN)	844	4%
Automated System Posting	774	3%
Journal Account Transfer	348	2%
Other	346	2%

Total 18 transaction channels included in this data. Numbers are aggregate and represent the member transaction history (not individual receipt items)

Service Usage - Active Members



*Active OLB = online banking through either standard It's Me 247 or It's My Biz 247

Service Engagement

Online Banking Active - Any	493	44%
Online Banking - Biz 247 Only	5	0%
RDC Active Members	116	10%
AFT Active Members (at least one)	60	5%
eStatement Enrolled	831	74%
Bill Pay Enrolled	180	16%
Products per Member*	2.1	
Services per Member*	2.8	

*calculated with tiered scoring program - review configurations

Understanding the Data

Definitions

Business Member = Any membership active (not closed) and coded with a Membership Type code of MO. These memberships are typically recorded with a Tax Identifier Number (TIN).

Business Accounts / Products = Any sub-account held by the business membership as defined above. All memberships have a minimum of the primary share account.

Business Owner = An individual person on record as a joint owner or miscellaneous owner of the primary share account. These individuals are identified by a Social Security Number (SSN).

Business Service = A service utilized by the business membership as defined above. The service may be one used by other individual memberships, or it may be specialized and only available to business memberships.

Technical Notes

Member = Records are found in the MASTER data table. Results are not filtered down with exclusions - for example the following types of memberships are included for the purpose of this scorecard: have written off loans, negative accounts, deceased date on record, bankrupt, etc.

Accounts / Products = Records are found in the MEMBERx data tables. Offline Trial Balance (OTB) products are not included. Otherwise, records are not filtered down with exclusions - for example the following types of accounts are included: written off, negative delinquent, and on bankrupt memberships.

IRAs and Escrows = Are included in the total count of the Overview section, but they are not graphed in the Account Portfolio Summary section.

Owner = An individual person on record as a joint owner or miscellaneous owner of the primary share account. Records are found in the SECNAMES data table and include the person's SSN. Only J - Joint or M - Miscellaneous coded records are included. All B - Beneficiary records are removed.

Some secondary owners have a SSN of 0 which is a data quality issue. In these cases they are counted as an owner, but there is no way to identify if they do have other personal memberships with the credit union.

Service = Records are found in various data tables, but primarily TIERDL.

RDC = To identify activity statistics on RDC, a credit union must be using the auto-posting service. Otherwise a result of 0 will be seen for this item. Records are found in the end-of-month copy of TRANS1 joined to TRDESC. They are identified with 'RDC AUTO-POST' in the secondary transaction description.

It's My Biz 247 = To identify login activity statistics on It's My Biz, the credit union must have at least 1 membership designation code configured to use the service, and at least one login in prior month by a membership on one of those identified designation codes. Otherwise a result of 0 will be seen for this item. Records are found in AUDICC joined to MBRDESGS and MASTER with filters to keep only those account bases which meet this criteria.