

Credit Union Operational Review

Success Federal Credit Union

Revised: 8/6/2020



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In the Analyst's Opinion....

Shares / Deposits

- **Share Draft** penetration is very strong at nearly 63% of membership. However roughly 30% of these share draft accounts do not have an active ATM/Debit card. It is recommend to increase plastic penetration on existing share draft accounts.
- **Top of Wallet**, 35.8% of issued credit cards have not been used in 30 days. 20.5% of issued Debit Cards have not been used in 30 days. Recommend Card Utilization Strategies.
- Dividend Application IR - **Traditional IRA** is the only share product observing notable decline in the last year. Recommend conducting a product review.
- Approximately 10% of members are Opted In to **Regulation E**. Many members enjoy the benefits of a **Courtesy Pay program**, while creating additional income for the credit union.

Loans

- Although the loan portfolio value has not observed notable growths or declines, the data indicates it is performing well with low delinquency and low losses. Heavy concentration in Real Estate.
 - Indirect Lending Relationships could be considered
 - Loan Capture Opportunities exist within the current membership
 - There is room to grow within the Credit Card Portfolio
- **CU*BASE Skip-a-Pay** management systems are not in use, potentially not offered to members. Skip-a-Pay programs generally create a win-win for both the member and the credit union.












Digital Services

- **Online Banking (16%) and Mobile Banking (23.8%)** penetration both lag peer averages. Recommended to campaign to increase digital channel engagement.
- **eStatement Participation** is currently at 19.1%. Increasing the utilization of eStatements will directly reduce operational expenses, while improving delivery times and security.
- **Valid Email Address** is currently at 49% of members. Collecting more email addresses can reduce marketing expense while allowing you to more quickly communicate with more of your members.

Operational Overview

Success Federal Credit Union’s consolidated membership dates back to 1936 as World Mills FCU. The credit union was chartered in August of 1965 as Successful Members Credit Union, primarily serving the employees of the local factories and industrial centers. With a diverse history of multiple mergers and name changes, the credit union most recently became Success Federal Credit Union in January 2016 and is currently lead by CEO, John Doe.

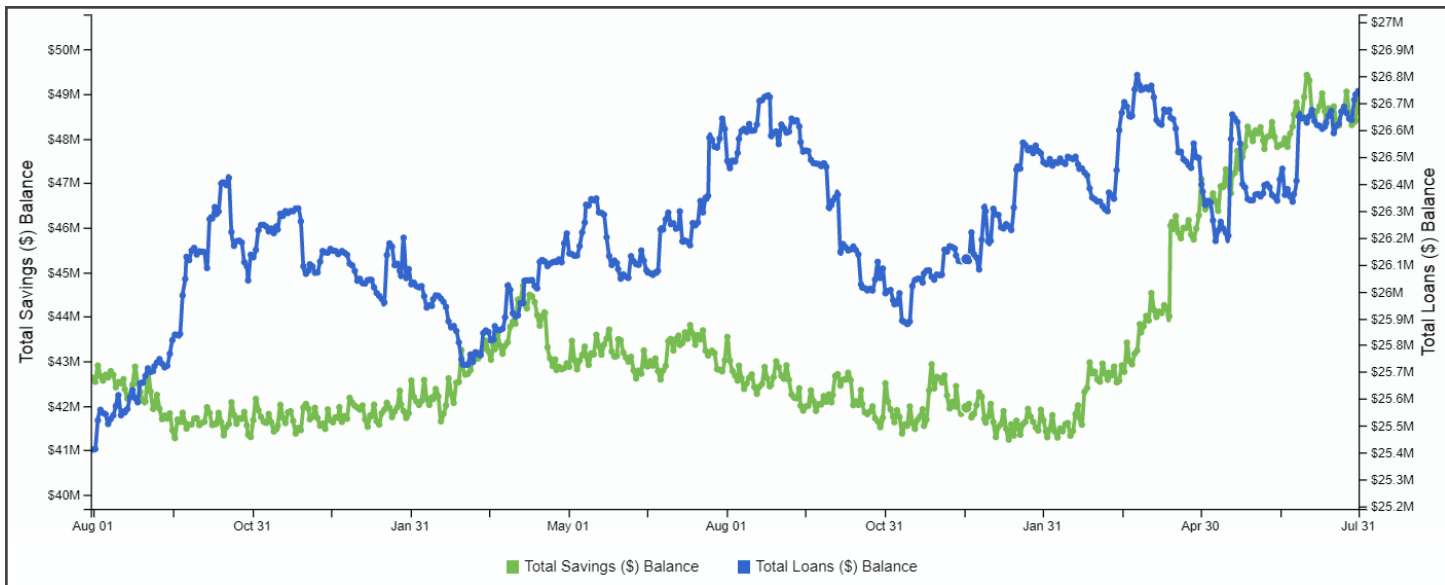
Digital Service Penetration Trending

Description		08/2020	05/2020	02/2020	11/2019	08/2019
		Members	Members	Members	Members	Members
ATM		1,485	1,408	1,455	1,473	1,469
Credit Card		907	908	920	920	912
Active Audio Respse		265	298	283	288	295
Active Online Bankng		755	873	787	741	778
E-Stmt Enrolled		869	850	824	812	798
Bill Pay Enrolled		303	293	278	268	259
Valid e-Mail Address		2,236	2,204	2,148	2,095	2,059
E-Notice Enrolled		39	37	37	34	34
E-Alert Enrolled		93	87	78	76	74
Mobile Text Banking		100	90	82	78	71
Mobile Web Banking		1,084	1,116	1,009	986	952

Executive Spotlight

Total Assets:	\$54,297,768
Total Shares/Certificates:	\$48,892,802
Total Loans:	\$26,392,512
Loan-to-Share Ratio:	53.9%
Total Members:	4,469
Number of Branches:	3
Charter Number:	9999
1-Year Share Growth:	18.1%
1-Year Loan Growth:	0.5%
1-Year Membership Growth:	-2.3%
Delinquency Ratio:	2.5%
Prior Year Net Income (2019)	\$280,340

24 Month Loan and Share Portfolio Values



Financial Performance Review

Prior Year Financial Performance

Summary	2016 Budget	2016 Actual	Variance 2016 Actual - 2016 Budget	Variance / 2016 Budget
<u>Income</u>	<u>0</u>	<u>1,934,688</u>	<u>1,934,688</u>	<u>0.0%</u>
<u>Expense</u>	<u>0</u>	<u>1,656,057</u>	<u>1,656,057</u>	<u>0.0%</u>
<u>Net</u>	<u>0</u>	<u>278,631</u>	<u>278,631</u>	<u>0.0%</u>

Summary	2017 Budget	2017 Actual	Variance 2017 Actual - 2017 Budget	Variance / 2017 Budget
<u>Income</u>	<u>0</u>	<u>1,955,359</u>	<u>1,955,359</u>	<u>0.0%</u>
<u>Expense</u>	<u>0</u>	<u>1,867,538</u>	<u>1,867,538</u>	<u>0.0%</u>
<u>Net</u>	<u>0</u>	<u>87,822</u>	<u>87,822</u>	<u>0.0%</u>

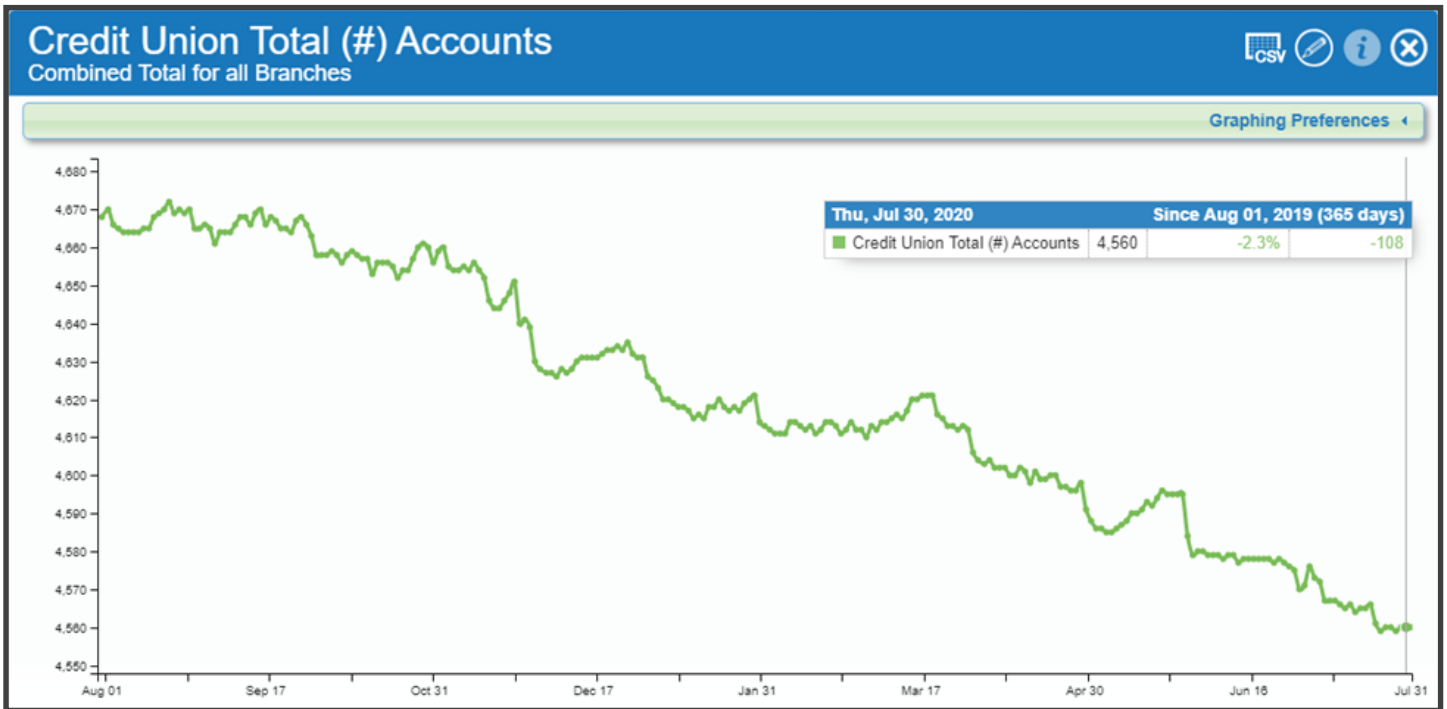
Summary	2018 Budget	2018 Actual	Variance 2018 Actual - 2018 Budget	Variance / 2018 Budget
<u>Income</u>	<u>0</u>	<u>2,269,024</u>	<u>2,269,024</u>	<u>0.0%</u>
<u>Expense</u>	<u>0</u>	<u>1,971,006</u>	<u>1,971,006</u>	<u>0.0%</u>
<u>Net</u>	<u>0</u>	<u>298,018</u>	<u>298,018</u>	<u>0.0%</u>

Summary	2019 Budget	2019 Actual	Variance 2019 Actual - 2019 Budget	Variance / 2019 Budget
<u>Income</u>	<u>0</u>	<u>2,348,054</u>	<u>2,348,054</u>	<u>0.0%</u>
<u>Expense</u>	<u>0</u>	<u>2,067,714</u>	<u>2,067,714</u>	<u>0.0%</u>
<u>Net</u>	<u>0</u>	<u>280,340</u>	<u>280,340</u>	<u>0.0%</u>

June 30th, 2020 YTD Financial Performance

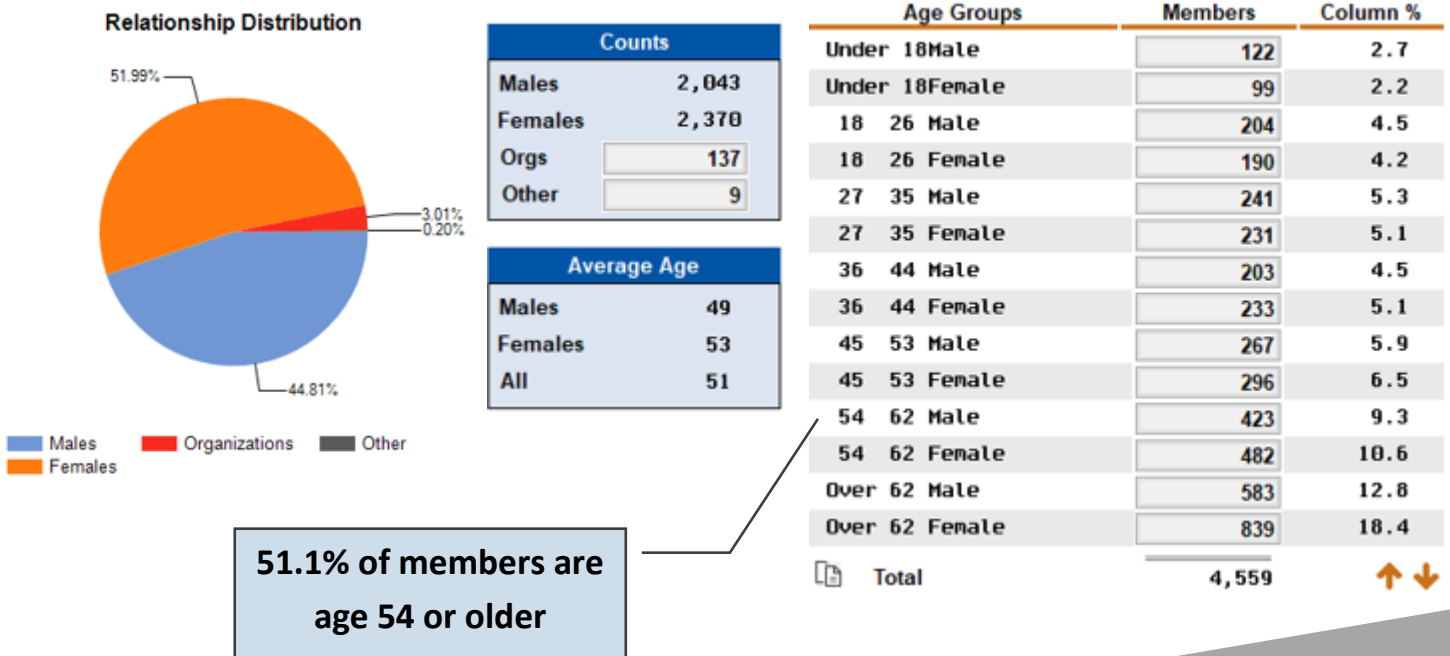
Summary	2020 Budget	2020 Actual	Variance 2020 Actual - 2020 Budget	Variance / 2020 Budget
<u>Income</u>	<u>0</u>	<u>1,121,810</u>	<u>1,121,810</u>	<u>0.0%</u>
<u>Expense</u>	<u>0</u>	<u>851,515</u>	<u>851,515</u>	<u>0.0%</u>
<u>Net</u>	<u>0</u>	<u>270,295</u>	<u>270,295</u>	<u>0.0%</u>

Membership Growth and Composition



The graph above is sourced from **Analytics Booth**, and represents total membership growth trends over the last year. Similar trendlines can be prepared for individual and organizational memberships separately, closed membership trends, as well as adjustments to review unique SSNs.

The membership composition data below was taken from **CU*BASE tool #752 - Relationship Analysis**, which allows for quick insights into membership age and gender composition and includes the ability to generate membership lists.



Product Portfolio Overview

LOANS

Total Balance:	\$26,392,512
Participations:	\$4,023,171
CU Balance:	\$22,369,341
Loan Count:	2,073
Mbrs w/Loan:	1,543
Weighted Rate:	5.362%
3 Month Growth:	1.3%
6 Month Growth:	0.9%
12 Month Growth:	0.5%
Annual Int Income: (Estimate)	\$1,266,642

SHARES

Total Balance:	\$43,553,680
Total Accounts:	8,663
Secondary Shares:	4,103
Mbrs w/2nd Share:	3,079
Weighted Rate: (Estimate)	0.357%
3 Month Growth:	5.4%
6 Month Growth:	21.2%
12 Month Growth:	18.1%
Annual Div Expense: (Estimate)	\$155,848

CERTIFICATES

Total Balance:	\$5,339,122
Total Accounts:	284
Mbrs w/CD:	130
Weighted Rate: (Estimate)	1.747%
3 Month Growth:	-5.8%
6 Month Growth:	-7.3%
12 Month Growth:	-13.5%
Annual CD Div Expense: (Estimate)	\$93,121

Loan Portfolio has observed notable volatility in total balance over the last year, ultimately holding ground and recording 0.50% growth over the past year.

Share Portfolio has seen substantial growth over the past year, primarily driven by growth occurring between March 1st 2020 and May 1st 2020. Tax returns and government stimulus checks are likely contributing factors.

Certificate Portfolio is the only portfolio observing a net decline over the past year, recording a 13.5% decline versus prior year.

Loans to Shares is hovering around 50%, and has generally been in the 50-60% range for the last few annuals.

Loan Portfolio Performance



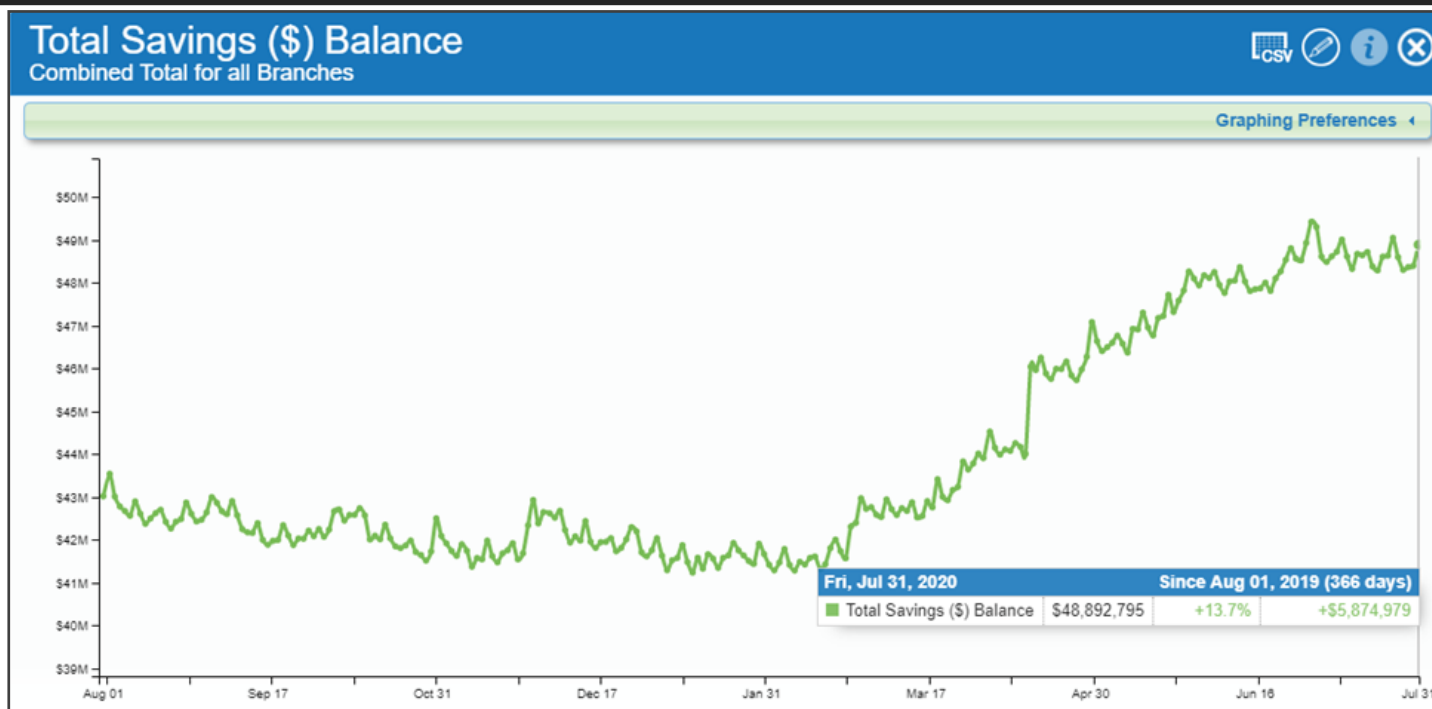
Both graphics on this page are sourced from **Analytics Booth**. With the top graph representing a 1 year history of daily portfolio value. We can see approximately \$140,000 in portfolio growth (0.5% growth) over the past year.

The table below is displaying individual Loan Category balances and 365 day portfolio movement from the Analytics Booth **Loan Portfolio Dashboard**, providing clear insights into individual product performance and yields.

LOAN CATEGORY 13 - seems to be a recently configured new loan product, likely PPP SBA guaranteed loans.

Ln. Catg	Description	Total Balance (Sum: 26,392,512) (365D Chg: +144,941)	Current Weighted Average Rate	# Loans (Sum: 1,828)	# Rates (Sum: 215)	# Mbrs (Sum: 1,766)	CU Balance (Sum: 22,369,341)	Investor Balance (Sum: 4,023,171)
20	1ST MORTGAGE	-1,349,826 13,892,959	5.289	255	28	245	13,892,959	0
60	FIRST MORTGAGE FANNIE MAE	+1,165,920 4,103,826	3.693	41	16	41	80,655	4,023,171
02	USED AUTO	-1,122 3,868,150	4.919	421	49	384	3,868,150	0
04	RECREATIONAL VEHICLE	+54,513 993,957	6.169	101	35	96	993,957	0
22	HOME EQUITY FIXED 2ND	+386,281 891,654	5.817	43	17	43	891,654	0
01	NEW AUTO	+219,141 885,032	4.030	45	19	44	885,032	0
05	UNSECURED LOAN	-318,549 740,911	13.123	230	34	223	740,911	0
40	VISA PLATINUM	-75,938 574,139	12.582	664	2	663	574,139	0
12	COMMERCIAL REAL ESTATE	-32,897 230,217	6.159	3	3	3	230,217	0
13	SBA	+107,569 107,569	1.000	5	1	5	107,569	0
06	SHARE PLEDGE	-10,151 104,098	4.795	20	11	19	104,098	0

Share Portfolio Performance

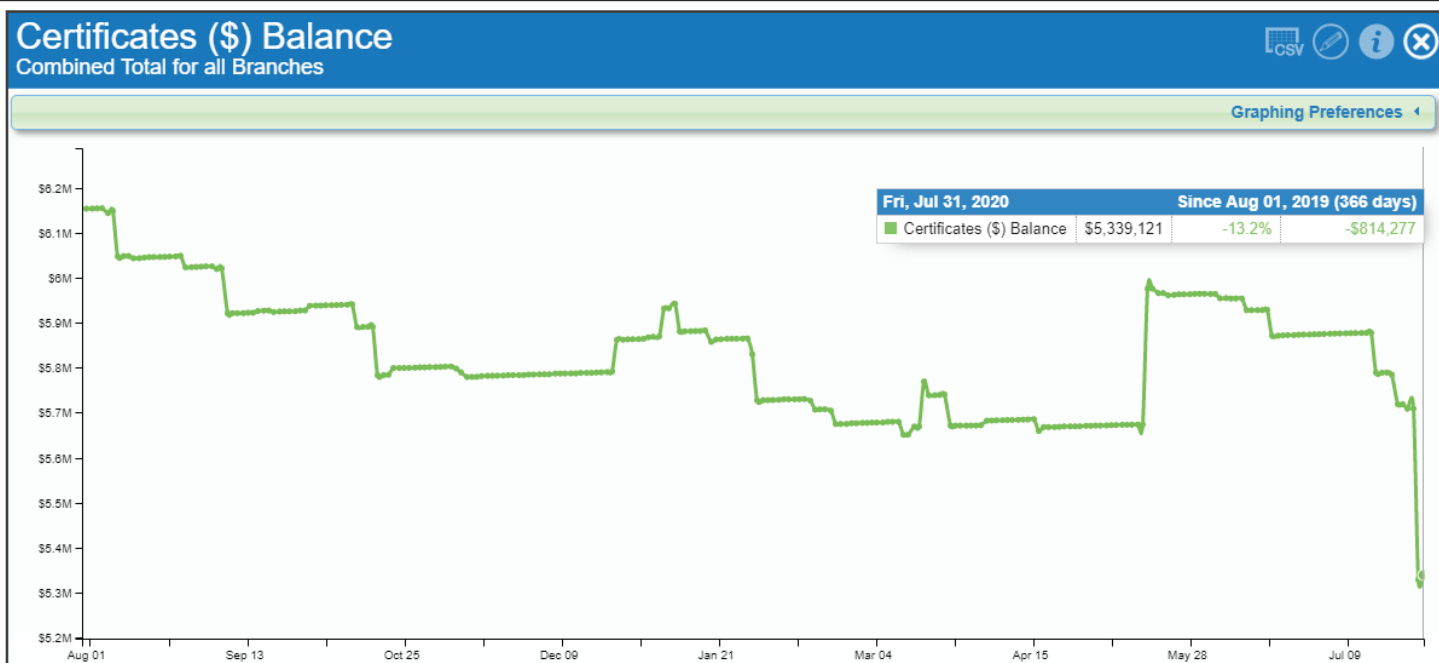


Both graphics on this page are sourced from **Analytics Booth**. With the top graph representing a 1 year history of daily portfolio value. We can see nearly \$5.9M in portfolio growth (13.7% growth) over the past year, with notable increases in growth rates first occurring around March 1st, as well as again on April 15th 2020.

Traditional IRA is the only Dividend Application which observed notable decline in the past year.

GL Acct.	Application Type	Dividend Application	Description	Current Balance (Sum: 43,553,680) (365D Chg: +6,689,257)		Split Rate	# Share (Sum: 8,663)	# Members (Sum: 8,497)	Average Balance per Account
901.00	SH	SH	PRIME SHARES	+3,178,537	26,908,201	Y	4,560	4,560	5,901
903.10	SD	LC	LOW COST DRAFT	+2,053,175	5,404,238	Y	2,299	2,280	2,351
903.00	SD	SD	REGULAR SHARE DRAFT	+792,562	3,489,631	Y	473	473	7,378
901.10	SH	SS	SIDE SHARE	+307,655	1,581,508	Y	586	446	2,699
902.20	SH	VC	VACATION CLUB	+283,015	326,717	N	60	60	5,445
904.10	SD	MP	MONEY MARKET PLUS	+111,759	1,338,618	N	33	33	40,564
903.20	SD	SB	SMALL BUSINESS DRAFT	+70,212	985,712	N	50	50	19,714
903.15	SD	DP	SHARE DRAFT PLUS	+18,520	62,804	Y	11	11	5,709
906.20	IR	RT	ROTH IRA	+15,908	320,925	N	35	35	9,169
901.61	TX	FM	ESCROW NMS FANNIEMAE	+15,860	44,021	N	30	30	1,467
906.10	IR	ED	EDUCATIONAL IRA	+2	104	N	1	1	104
904.00	SD	MM	MONEY MARKET	-917	74,428	N	5	5	14,886
902.00	SH	CC	CHRISTMAS CLUB	-6,527	229,611	N	222	220	1,034
801.95	TX	TX	ESCROW	-28,115	273,424	N	172	168	1,590
906.00	IR	IR	TRADITIONAL IRA	-122,389	2,513,738	N	126	125	19,950

Certificate Portfolio Overview



Both graphics on this page are sourced from **Analytics Booth**. With the top graph representing a 1 year history of daily portfolio value. We can see approximately 800,000 in portfolio decline (-13.2%) over the past year.

The table below is displaying individual Certificate Type balances and 365 day portfolio movement from the Analytics Booth **Certificate Portfolio Dashboard**, providing clear insights into individual product performance and rates.

Certificate Type 02 - the only listed 12 month certificate term, has seen 54% decline over the last year.

Additional insights into certificate portfolios can be gathered via CU*BASE tool **#591 Portfolio Analysis—CDs**, as well as **#1165 The Certificate Accrual Dashboard**, which provides insights into certificate dividend expense.

GL Acct.	Application Type	CD Type	Description	Current Balance (Sum: 5,325,066) (365D Chg: -828,335)		Current Weighted Average Rate	Current Average Rate	# CDs (Sum: 283)	# Rates (Sum: 64)	# Members (Sum: 160)
908.00	CD	02	12 MONTH CERT	-1,399,062	1,183,073	1.015	0.938	68	5	35
908.00	CD	05	24 MONTH CERT-MTHLY	+18,969	386,662	2.261	2.233	24	6	14
908.00	CQ	06	24 MONTH CERT	+26,702	664,937	2.023	1.982	20	9	20
908.00	CD	07	36 MONTH CERT-MTHLY	+234,462	312,885	2.164	1.788	9	5	9
908.00	CQ	08	36 MONTH CERT	+288,955	753,369	1.506	1.867	23	11	16
908.00	CD	09	60 MONTH CERT-MTHLY	-23,974	666,614	2.129	1.993	52	11	21
908.00	CQ	10	60 MONTH CERT	+21,824	884,614	1.880	1.993	72	10	37
908.10	CI	54	36 MONTH IRA CERT	+273	10,450	2.650	2.650	2	1	1
908.10	CI	55	60 MONTH IRA CERT	+3,516	462,462	1.848	1.807	13	6	7

Loan Application Pipeline

Monthly	# of Applications	% Change From Prior Period	Total Application Amount
JAN - 2020	72	0.0	961,640
FEB - 2020	40	44.4-	407,975
MAR - 2020	59	47.5	1,039,648
APR - 2020	41	30.5-	619,977
MAY - 2020	52	26.8	1,134,920
JUN - 2020	65	25.0	1,314,651
JUL - 2020	80	23.1	973,186

The table above was sourced from **CU*BASE tool #455 - Loan Application Statistics Inquiry**, and provides summary insights into monthly loan application volume and amounts.

The two tables below originate from **CU*BASE tool #484 - Look-to-Book Ratio Analysis**. The first table reviews all loan applications from the 3 months ending July 31st 2020, and subtotals them by Loan Category.

The 2nd table details both the credit quality of the primary borrower of the loan application, as well as the current status of the application itself.

We can see **Used Auto Loans** represented 45% of loan application volume during this period, with 80% of all applications getting booked when credit scores are 725+.

Look-to-Book Analysis

Loan Category












Current status for loan applications created between 5/01/2020 and 7/31/2020 for Mbrs/Non-mbrs

TOTAL ALL # codes 10

Code/Description	# Apps	% Apps	\$ Amount of Apps	% Amt	\$ Amount Per App	Credit Score		
						High	Low	Avg
02/USED AUTO	92	45.3	954,843	27.3	10,378	837	510	651
05/UNSECURED LOAN	47	23.2	176,683	5.0	3,759	814	521	653
04/RECREATIONAL VEHICLE	24	11.8	224,561	6.4	9,356	808	512	655
40/VISA PLATINUM	9	4.4	6,400	.2	711	776	533	632
60/FIRST MORTGAGE FANNIE MAE	7	3.4	915,455	26.2	130,779	789	681	734
01/NEW AUTO	6	3.0	151,735	4.3	25,289	823	561	735
22/HOME EQUITY FIXED 2ND	6	3.0	282,500	8.1	47,083	788	655	733
20/1ST MORTGAGE	5	2.5	663,780	19.0	132,756	765	679	713
13/SBA	5	2.5	107,569	3.1	21,513	741	599	627
06/SHARE PLEDGE	2	1.0	15,378	.4	7,689	622	498	560

Score	Totals			Pending			Denied			Booked		
	# Application	%	Ratio	# Application	%	Days	# Application	%	Days	# Application	%	Days
725 to 999	55	27.1	1.25	4	7.3	45	7	12.7		44	80.0	3
680 to 724	29	14.3	1.53	5	17.2	54	5	17.2	1	19	65.5	2
640 to 679	31	15.3	1.63	4	12.9	41	8	25.8	2	19	61.3	1
600 to 639	34	16.7	1.89	2	5.9	28	14	41.2	2	18	52.9	5
480 to 599	54	26.6	2.84	8	14.8	54	27	50.0	2	19	35.2	4
000 to 399												

Non-Interest Income Review

Fee Analysis							Summary of Fee Types			
Corp ID 00 Q All Corporations							These Values are Amounts			
Summary Opportunities Charged Waived Waive Rates										
		Jul 2019				Jul 2020				
Description	Code	Opp	Charged	Waived	%	Opp	Charged	Waived	%	
 DORMANCY FEES	DORMF	365	218	146	40.0	270	147	122	45.1	
 MINIMUM BALANCE SERVICE CHARGES	MBSC	858	463	395	46.0	634	315	319	50.3	
 PRINTED CHECK FEES	PCF	436	130	306	70.1	514	154	360	70.0	
 PRINTED MONEY ORDER FEES	PMOF	224	218	6	2.6	324	318	6	1.8	
 SHARE DRAFT NON-RETURN FEES	SDNRF	360	360	0		80	80	0		
 STOP PAYMENT FEES	STPPY	40	40	0		100	100	0		
 WIRE TRANSFER FEE VARIANCES	WIREX	100	100	0		95	95	0		
 OVERDRAFT TRANSFER FEE	ODT	1,985	1,985	0		4,070	4,070	0		
Totals		4,368	3,514	853		6,087	5,279	807		 

The table above was sourced from **CU*BASE tool #369 - Fee Income/Waivers Dashboard**, and provides period to period comparison of Fee Income, currently configured for July 2019 vs July 2020.

CU*BASE tool #557 - NSF/ANR Statistics Dashboard, shown below, details 2020 monthly ANR/NSF fee income. We can see both NSF and ANR fee income were drastically reduced April 2020. Perhaps fee waivers in response to the COVID-19 pandemic?

NSF Analysis (Summary)

Amounts

Year

2020

Highlight values more than

20

%

Above or Below

the monthly avg. for the year.

Highlighted results:

19 out of 22

(86 %)

Data

Trend - Below Available Balance Fees

Ratios - Below Available Balance Fees

Trend - NSF Charges

Ratios - NSF Charges
















BELOW BAL

Process	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
CHECKS	560	780	620	40	80	100	80					
DEBIT												
ATM												
ACH	20											
TELLER												
SUBTOTAL	580	780	620	40	80	100	80					

NSF

Process	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
CHECKS REV	540	760	560	260	340	300	240					
ACH REV	4,760	3,700	4,260	2,420	2,700	1,980	2,400					
ATM NOT RTN												
DBT NOT RTN												
SUBTOTAL	5,300	4,460	4,820	2,680	3,040	2,280	2,640					
GRANDTOTAL	5,880	5,240	5,440	2,720	3,120	2,380	2,720					

Product and Service Penetration

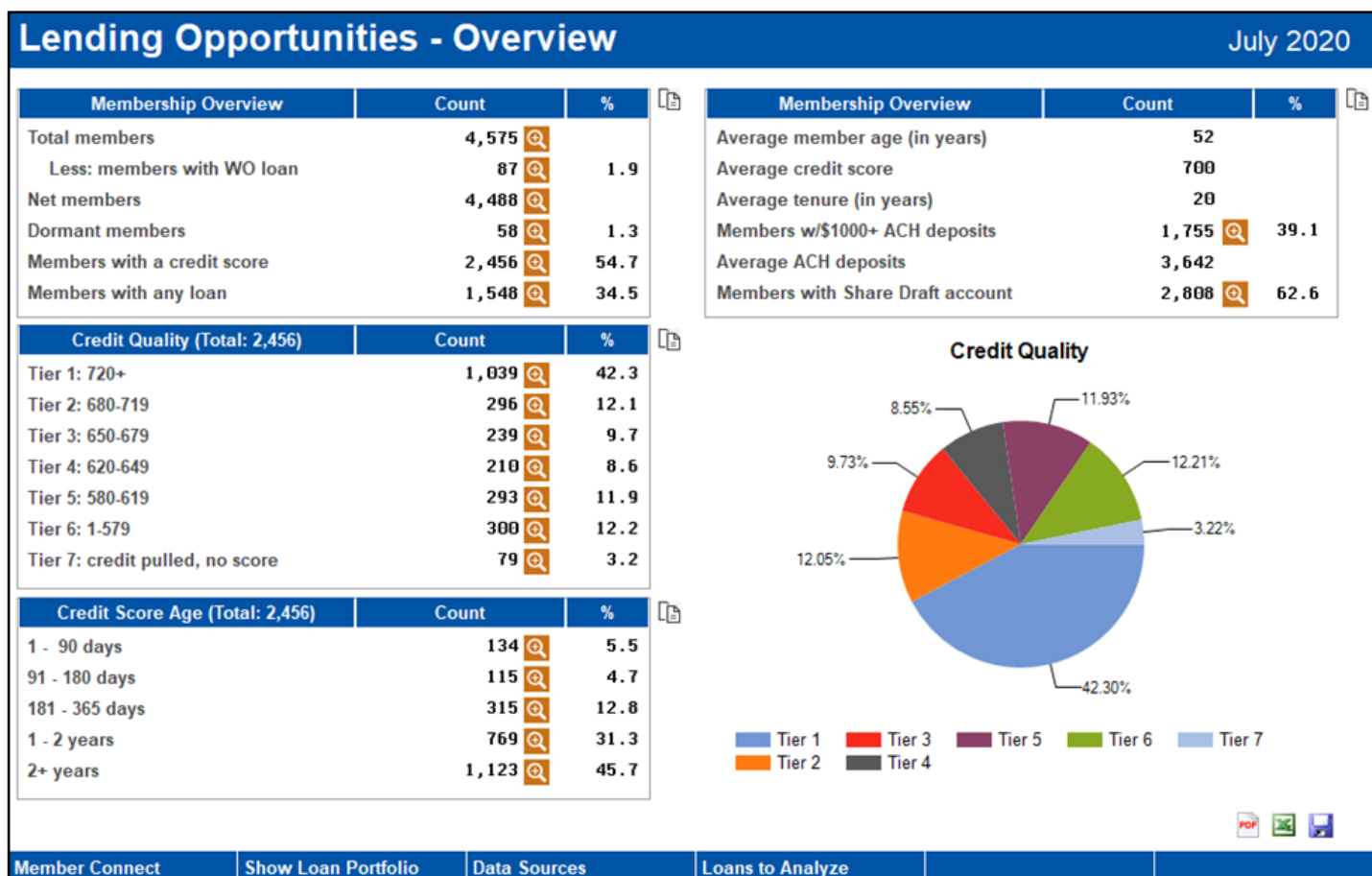
Description	08/2020	07/2020	06/2020	05/2020	04/2020	03/2020	02/2020	01/2020	12/2019	11/2019
	%	%	%	%	%	%	%	%	%	%
ATM 	32.6%	32.4%	31.8%	30.6%	31.5%	31.2%	31.5%	31.8%	31.5%	31.6%
Credit Card 	19.9%	19.8%	19.7%	19.7%	19.7%	19.8%	19.9%	19.9%	19.8%	19.7%
Active Audio Respns 	5.8%	5.9%	6.2%	6.5%	5.9%	6.2%	6.1%	6.2%	6.3%	6.2%
Active Online Bankng 	16.6%	16.9%	17.3%	19.0%	16.8%	16.4%	17.0%	16.3%	16.5%	15.9%
E-Stmt Enrolled 	19.1%	18.9%	18.7%	18.5%	18.1%	18.0%	17.8%	17.8%	17.7%	17.4%
Bill Pay Enrolled 	6.6%	6.6%	6.5%	6.4%	6.2%	6.1%	6.0%	5.8%	5.8%	5.8%
Valid e-Mail Address 	49.0%	48.6%	48.1%	47.9%	47.3%	46.9%	46.5%	46.0%	45.1%	45.0%
E-Notice Enrolled 	0.9%	0.9%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.7%
E-Alert Enrolled 	2.0%	2.0%	1.9%	1.9%	1.7%	1.7%	1.7%	1.7%	1.7%	1.6%
Mobile Text Banking 	2.2%	2.1%	2.0%	2.0%	1.8%	1.8%	1.8%	1.7%	1.7%	1.7%
Mobile Web Banking 	23.8%	23.2%	23.4%	24.3%	22.1%	21.8%	21.8%	21.2%	21.0%	21.2%
Wrong Address 	1.0%	1.2%	1.3%	1.4%	1.4%	1.5%	1.4%	1.5%	1.7%	1.7%
CU Marketing Opt-in 	96.0%	96.1%	96.1%	96.1%	96.0%	96.0%	96.0%	96.0%	96.0%	96.1%
Third Party Mkt Opt 	94.8%	94.8%	94.9%	94.8%	94.7%	94.7%	94.7%	94.8%	94.8%	94.8%
Reg E Opt-in 	10.8%	10.7%	10.4%	9.5%	8.2%	7.8%	7.5%	7.2%	7.2%	7.0%

The above table was sourced from the **Analytics Booth Tiered Services Comparison Dashboard** and provides insights into member service participation with the credit union

Key Talking Points:

- Nearly 20% of members have an active credit card (Strength)
- Less than 20% of members utilize eStatements (Opportunity)
- Less than 50% of members have a valid email address available (Opportunity)
- About 16% and 24% of members use Online Banking, and Mobile banking respectively (Opportunity)
- 11% of members have opted-in to REG E (Opportunity)

Lending Opportunity Overview



CU*BASE tool #1855 - Lending Opportunity Dashboard, shown above, was designed to provide insights into your membership, their credit profiles, as well as product and service participation with the credit union.

Key Talking Points:

- 55% of members have a credit score available in CU*BASE (Opportunity)
- 34.5% of members hold an active loan record with the credit union (Opportunity)
- 63% of members hold an active share draft account with the credit union (Strength)
- Average Member Tenure is over 20 years! (Strength)
- 23% of members have an available credit score less than a year old (Opportunity)

Click the “Loans to Analyze” link within the Dashboard for 1-Click marketing lists

Loan Write-Off / Charge-Off Review

Written Off		Board Approved		Total Loans		
Year	Count	\$ Amount	Count	\$ Amount	% Approved	
2020	0	0	11	53,564	.0	
2019	0	0	14	22,525	.0	
2018	0	0	18	97,079	.0	
2017	0	0	22	52,460	.0	
2016	0	0	24	35,411	.0	
2015	0	0	28	61,934	.0	
2014	0	0	51	103,408	.0	
2013	0	0	59	125,517	.0	
2012	0	0	33	124,418	.0	
2011	0	0	44	104,988	.0	
2010	0	0	113	163,424	.0	
2009	0	0	347	1,057,035	.0	
Show Charged off	Totals	0	0	964	2,001,763	.0

Charged Off		Board Approved		Total Loans		
Year	Count	\$ Amount	Count	\$ Amount	% Approved	
2020	0	0	6	27,438	.0	
2019	0	0	3	10,796	.0	
2018	0	0	43	203,020	.0	
2017	0	0	94	204,035	.0	
2016	0	0	28	61,621	.0	
2015	0	0	294	1,091,739	.0	
2014	0	0	13	0	.0	
2013	0	0	8	0	.0	
2012	0	0	16	0	.0	
2011	0	0	15	0	.0	
2010	0	0	5	0	.0	
2009	0	0	108	0	.0	
Show Written off	Totals	0	0	805	1,598,649	.0

CU*BASE tool #476 - Write-Off/Charge-Off History Dashboard, shown above, can be used to quickly review annual loss data for trending, individual charts are available for WO loans and CO loans individually.

Written Off Loan balances were noticeably higher 2010 - 2014—Averaging \$124,000 per year, as compared to 2015 - 2019 averaging about \$54,000, about a 56% reduction.

2020 (7 periods) has seen \$53,000 YTD in written-off loans, simply annualizing this figure produces a current run rate of \$92,000 in WO loans for 2020.

Loan Delinquency

Loan Risk Score Analysis

Using Member Scores



Data

Delinquent Loans

CURRENT

1 - 30 Days

31 - 60 Days

61 - 90 Days

91 - 180 Days

181 - 9999 Days

ALL LOANS

Period 1

Jul 2019

[MMYYYY]

Period 2

Jul 2020

[MMYYYY]

	Period 1						Period 2					
Score Range	# of Accts	% Tot # of Loans	Current Balance	% Tot \$ Loans	Avg Score	Wgt Avg Rate %	# of Accts	% Tot # of Loans	Current Balance	% Tot \$ Loans	Avg Score	Wgt Avg Rate %
CURRENT	2,040	94.80	24,501,463	93.19	698	5.038	1,980	95.51	25,067,125	94.98	697	4.918
1 - 30 Days	77	3.58	1,083,606	4.12	644	7.980	70	3.38	607,557	2.30	662	8.050
31 - 60 Days	20	.93	308,547	1.17	614	7.763	8	.39	125,267	.47	584	8.559
61 - 90 Days	5	.23	159,786	.61	606	8.605	4	.19	203,198	.77	654	7.666
91 - 180 Days	7	.33	208,106	.79	642	8.515	3	.14	130,355	.49	669	9.019
181 - 9999 Days	3	.14	29,383	.11	577	8.339	8	.39	259,009	.98	638	9.023
ALL LOANS	2,152	100.00	26,290,893	100.00	695	5.244	2,073	100.00	26,392,512	100.00	695	5.089

CU*BASE tool #473 - Loan Risk Score Analysis, shown above, can be used to compare current month delinquency, to prior period delinquency. Reviewing the chart above, we can see a year ago, July 2019, **93.2%** of your loan portfolio was in a current status. This compares to **94.98%** of loans being current as of July 2020 EOM processing.

This tool can also be used to provide insights into which credit score ranges are generating delinquencies, as shown below specifically reviewing the 180+ day delinquent bucket.

Period 1 Jul 2019 [MMYYYY]							Period 2 Jul 2020 [MMYYYY]					
Period 1							Period 2					
Score Range	# of Accts	% Tot # of Loans	Current Balance	% Tot \$ Loans	Avg Score	Wgt Avg Rate %	# of Accts	% Tot # of Loans	Current Balance	% Tot \$ Loans	Avg Score	Wgt Avg Rate %
181 - 9999 Days	3	.14	29,383	.11	577	8.339	8	.39	259,009	.98	638	9.023
0725 TO 0999	0	.00	0	.00	0	.000	3	.14	61,632	.23	732	9.038
0680 TO 0724	1	.05	1,067	.00	696	.000	1	.05	21,076	.08	683	6.500
0640 TO 0679	0	.00	0	.00	0	.000	0	.00	0	.00	0	.000
0600 TO 0639	0	.00	0	.00	0	.000	0	.00	0	.00	0	.000
0002 TO 0599	2	.09	28,315	.11	517	8.654	4	.19	176,300	.67	556	9.319
0000 TO 0001	0	.00	0	.00	0	.000	0	.00	0	.00	0	.000

