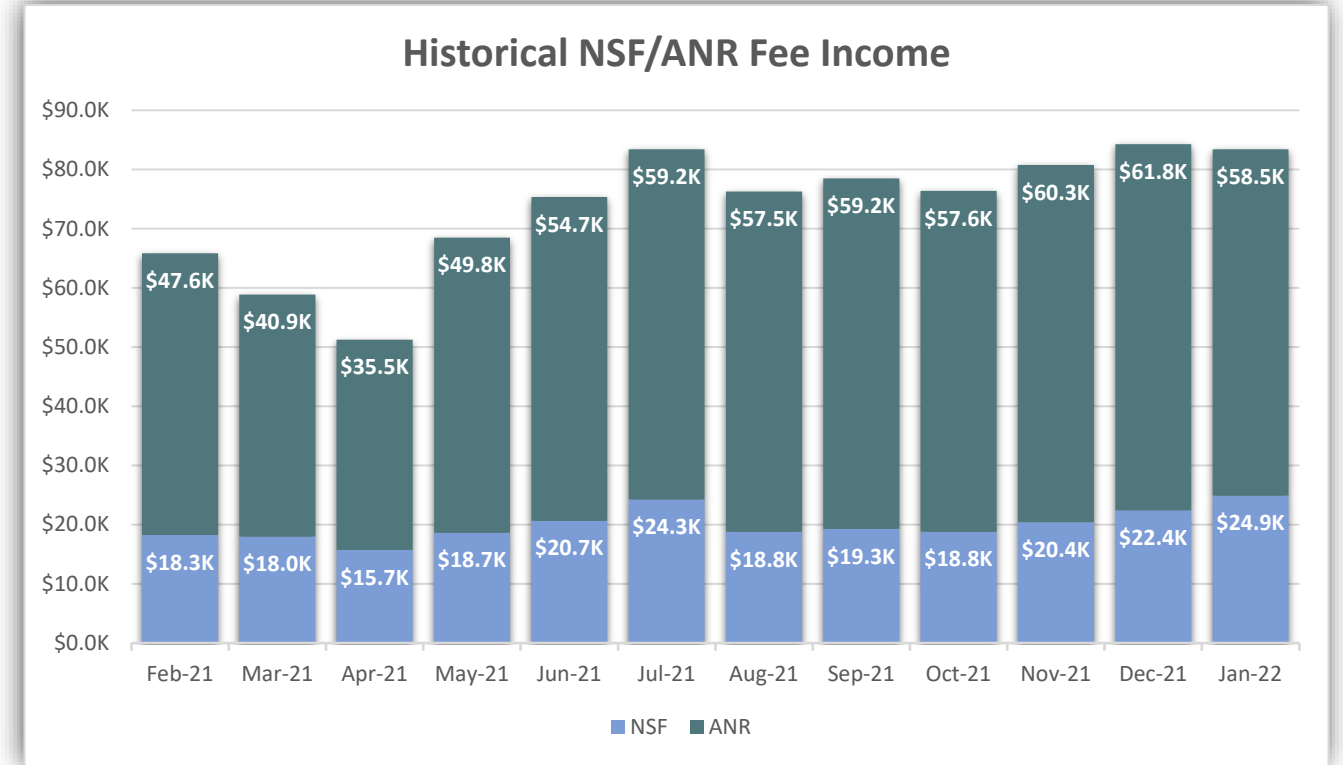


ANALYSIS OF NSF AND ANR FEE INCOME

Analysis Performed by: Thomas Hull, Business Intelligence Analyst

Covering the 12 Months Ending 1/31/2022

HISTORICAL NSF/ANR FEE POSTING



	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Jan-22	TOTAL
NSF Income	\$18.3K	\$18.0K	\$15.7K	\$18.7K	\$20.7K	\$24.3K	\$18.8K	\$19.3K	\$18.8K	\$20.4K	\$22.4K	\$24.9K	\$240.3K
ANR Income	\$47.6K	\$40.9K	\$35.5K	\$49.8K	\$54.7K	\$59.2K	\$57.5K	\$59.2K	\$57.6K	\$60.3K	\$61.8K	\$58.5K	\$642.7K
Combined Total	\$65.9K	\$58.9K	\$51.3K	\$68.5K	\$75.4K	\$83.4K	\$76.3K	\$78.5K	\$76.4K	\$80.8K	\$84.3K	\$83.4K	\$883.0K

	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Jan-22	TOTAL
NSF Transactions	537	529	463	549	608	714	553	567	554	601	660	733	7,068
ANR Transactions	1,400	1,203	1,045	1,466	1,609	1,740	1,691	1,742	1,693	1,774	1,819	1,721	18,903
Combined Total	1,937	1,732	1,508	2,015	2,217	2,454	2,244	2,309	2,247	2,375	2,479	2,454	25,971

TOP 15: FREQUENT FLYERS

(12 MONTH TOTALS BY MEMBER)

ANR Fees

Account Base	Count	Dollars
521	201	\$6,834
897	187	\$6,358
532	167	\$5,678
456	152	\$5,168
865	145	\$4,930
836	132	\$4,488
350	118	\$4,012
978	116	\$3,944
862	113	\$3,842
192	112	\$3,808
664	111	\$3,774
556	109	\$3,706
628	107	\$3,638
962	101	\$3,434
988	97	\$3,298

Total Fees: 18,903
 Unique Members: 2,107
 Average Per Mbr: 8.97
 (Per Year)

NSF Fees

Account Base	Count	Dollars
977	127	\$4,318
882	97	\$3,298
969	81	\$2,754
866	76	\$2,584
559	69	\$2,346
456	56	\$1,904
067	56	\$1,904
532	54	\$1,836
471	53	\$1,802
848	51	\$1,734
862	47	\$1,598
836	46	\$1,564
376	41	\$1,394
749	37	\$1,258
865	36	\$1,224

Total Fees: 7,068
 Unique Members: 1,447
 Average Per Mbr: 4.88
 (Per Year)

Combined

Account Base	Count	Dollars
532	221	\$7,514
521	217	\$7,378
897	209	\$7,106
456	208	\$7,072
865	181	\$6,154
836	178	\$6,052
350	148	\$5,032
977	144	\$4,896
664	134	\$4,556
192	120	\$4,080
962	119	\$4,046
978	118	\$4,012
556	114	\$3,876
862	114	\$3,876
281	112	\$3,808

Total Fees: 25,971
 Unique Members: 3,055
 Average Per Mbr: 8.50
 (Per Year)

AUTOMATED NON RETURN

A DEEP DIVE INTO ANR FEES

AUTOMATED NON-RETURN

AVAILABLE BALANCE AT POSTING

ANR 12-MONTH STATS

TOTAL FEES: 18,903
TOTAL INCOME: \$643K

UNIDENTIFIED AVAILABLE
BALANCES: 144

FEES AVAILABLE FOR
ANALYSIS: 99.24%

Month	<\$5 Negative	\$5-\$10 Negative	\$10-\$20 Negative	\$20-\$50 Negative	\$50+ Negative
Feb-21	0	77	99	198	1,012
Mar-21	0	79	89	128	893
Apr-21	0	60	94	128	753
May-21	1	63	104	172	1,115
Jun-21	0	78	118	201	1,205
Jul-21	0	71	114	188	1,351
Aug-21	0	100	127	214	1,238
Sep-21	0	90	149	214	1,276
Oct-21	1	89	129	193	1,269
Nov-21	0	84	138	220	1,323
Dec-21	0	98	152	214	1,338
Jan-22	0	93	135	225	1,259
TOTAL	2	982	1,448	2,295	14,032
	0.01%	5.23%	7.72%	12.23%	74.80%

Non-Returned Items

Non-return fee G/L 130.49
Transaction description COURTESY PAY FEE
Non-fee tolerance within 5.00 of available balance
Maximum non-return fee amount per day (cap) 9,999,999.99
Non-return fees by Origin Code:

AUTOMATED NON-RETURN

TRANSACTION AMOUNT GENERATING THE FEE

ANR 12-MONTH STATS

TOTAL FEES: 18,903
TOTAL INCOME: \$643K

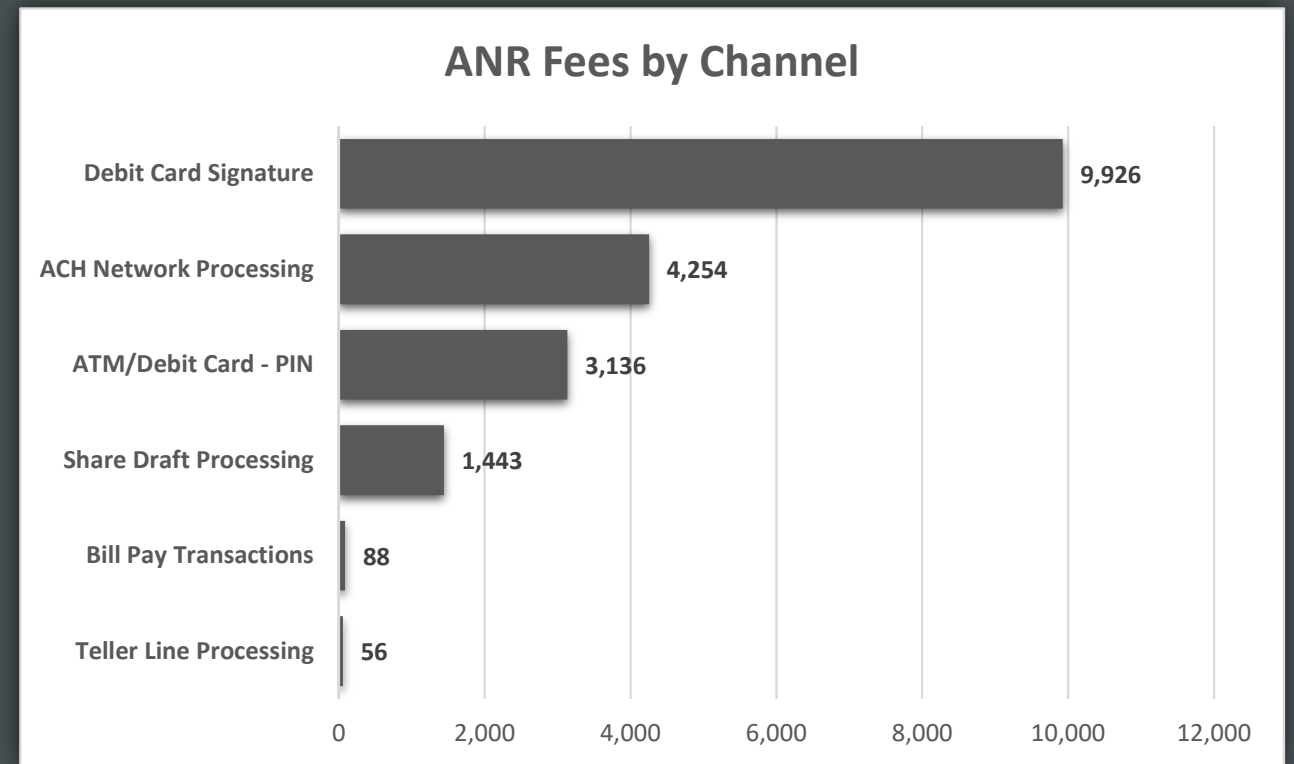
UNIDENTIFIED PURCHASE
AMOUNTS: 0

FEES AVAILABLE FOR
ANALYSIS: 100%

Month	<\$5 Purchase	\$5-\$10 Purchase	\$10-\$20 Purchase	\$20-\$50 Purchase	\$50+ Purchase
Feb-21	88	130	266	267	649
Mar-21	45	85	223	263	587
Apr-21	56	97	197	226	469
May-21	109	122	261	343	631
Jun-21	99	163	283	351	713
Jul-21	99	134	369	381	757
Aug-21	124	158	305	367	737
Sep-21	97	153	348	376	768
Oct-21	103	153	358	370	709
Nov-21	117	165	342	389	761
Dec-21	92	176	339	420	792
Jan-22	114	178	310	378	741
TOTAL	1,143	1,714	3,601	4,131	8,314
	6.05%	9.07%	19.05%	21.85%	43.98%

AUTOMATED NON-RETURN TRANSACTIONS BY CHANNEL

Transaction Type	Count	Income	Percent
ACH Network Processing	4,254	\$144,636	22.5%
ATM/Debit Card - PIN	3,136	\$106,624	16.6%
Bill Pay Transactions	88	\$2,992	0.5%
Debit Card Signature	9,926	\$337,484	52.5%
Share Draft Processing	1,443	\$49,062	7.6%
Teller Line Processing	56	\$1,904	0.3%
Totals	18,903	\$642,702	



12 – Month ANR Activity Analysis

MEMBER ANALYSIS

WHO IS
PAYING ANR
FEES AND
HOW
OFTEN?

- Total Fees Assessed: 18,903
- Total Income Generated: \$642,702
- Unique Members Participating: 2,107
 - Closed Memberships: 189 (8.97%)
 - Average Fees Paid by Closed Mbr: 7.17
- Average Fees Per Mbr per Year: 8.97

(12 months)	Unique Members	Percent
ZERO ANR Fees	20,427	90.6%
1 ANR Fee	542	2.4%
2-5 ANR Fees	789	3.5%
6-10 ANR Fees	302	1.3%
11-20 ANR Fees	257	1.1%
21-30 ANR Fees	90	0.4%
31-50 ANR Fees	70	0.3%
51-100 ANR Fees	43	0.2%
100+ ANR Fees	14	0.1%
	22,534	

DEMOGRAPHIC INSIGHTS

MEMBERS PAYING ANR FEES

Age (Individuals)	Count	%
Under 10		0.0
10 to 19	123	6.1
20 to 29	528	26.0
30 to 39	345	17.0
40 to 49	334	16.5
50 to 59	301	14.8
60 to 69	246	12.1
70 to 79	109	5.4
Over 79	41	2.0

Zip Codes	Count	%
54452	679	32.2
54487	364	17.3
54501	238	11.3
54568	123	5.8
54548	104	4.9
54538	95	4.5
54435	42	2.0
54442	40	1.9
Other	422	20.0

Designations	Count	%
Individual	1,979	93.9
LLC	55	2.6
DBA	31	1.5
Corporation	9	0.4
Organization	8	0.4
Sole Proprietorship	7	0.3
Representative Payee	7	0.3
Trust	6	0.3
Other	5	0.2

Category	Users		Non-Users	
	#	%	#	%
Online banking	1,632	77.4	475	22.5
Mobile text banking	0	0.0	2,107	100.0
ARU	77	3.6	2,030	96.3
E-statement enrollment	1,547	73.4	560	26.5
E-notices enrollment	71	3.3	2,036	96.6
Bill Pay enrollment	298	14.1	1,809	85.8
Members with email address	1,766	83.8	341	16.1
Members with a checking account	2,107	100.0	0	0.0
Members with ATM and/or debit cards	1,776	84.2	331	15.7
Credit Union marketing opt-in	1,863	88.4	244	11.6
Third party marketing opt-in	1,903	90.3	204	9.7

NON-SUFFICIENT FUNDS

A DEEP DIVE INTO NSF FEES

NON-SUFFICIENT FUNDS

TRANSACTION AMOUNT GENERATING THE FEE

NSF 12-MONTH STATS

TOTAL FEES: 7,068
TOTAL INCOME: \$240K

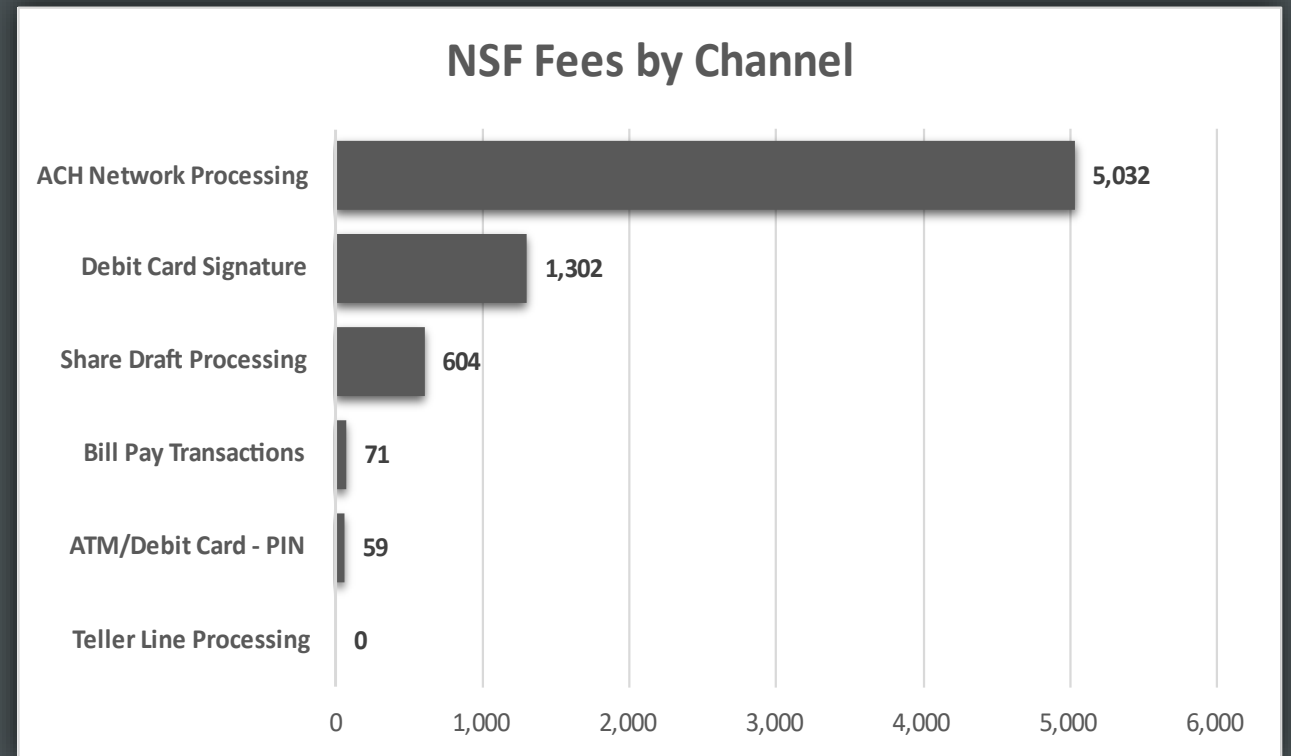
UNIDENTIFIED
TRANSACTION AMOUNTS:
64

FEES AVAILABLE FOR
ANALYSIS: 99.09%

Year	<\$5 Purchase	\$5-10 Purchase	\$10-20 Purchase	\$20-50 Purchase	\$50+ Purchase
Feb-21	24	28	54	85	342
Mar-21	30	25	39	88	341
Apr-21	16	12	46	79	305
May-21	26	23	44	96	354
Jun-21	30	35	52	97	387
Jul-21	46	23	72	112	455
Aug-21	23	24	35	100	366
Sep-21	30	30	58	103	343
Oct-21	21	36	52	90	353
Nov-21	23	34	53	112	374
Dec-21	25	27	48	101	450
Jan-22	18	39	84	122	464
	312	336	637	1,185	4,534
	4.45%	4.80%	9.09%	16.92%	64.73%

NON-SUFFICIENT FUNDS TRANSACTIONS BY CHANNEL

Transaction Type	Count	Income	Percent
ACH Network Processing	5,032	\$171,088	71.2%
Debit Card Signature	1,302	\$44,268	18.4%
Share Draft Processing	604	\$20,536	8.5%
Bill Pay Transactions	71	\$2,414	1.0%
ATM/Debit Card - PIN	59	\$2,006	0.8%
Teller Line Processing	0	\$0	0.0%
Totals	7,068	\$240,312	



12 – Month NSF Activity Analysis

MEMBER ANALYSIS

WHO IS
PAYING NSF
FEES AND
HOW
OFTEN?

- Total Fees Assessed: 7,068
- Total Income Generated: \$240,312
- Unique Members Participating: 1,447
 - Closed Memberships: 151 (10.4%)
 - Average # Fees (Closed Mbrs) 3.95
- Average Fees Per Mbr per Year: 4.88

(12 months)	Unique Members	Percent
ZERO NSF Fees	21,087	93.6%
1 NSF Fee	530	2.4%
2-5 NSF Fees	575	2.6%
6-10 NSF Fees	178	0.8%
11-20 NSF Fees	112	0.5%
21-30 NSF Fees	27	0.1%
31-50 NSF Fees	15	0.1%
51-100 NSF Fees	9	0.0%
100+ NSF Fees	1	0.0%
	22,534	

DEMOGRAPHIC INSIGHTS

MEMBERS PAYING NSF FEES

Age Groups (Total)	Count	%
Under 10	37	2.6
10 to 19	65	4.5
20 to 29	305	21.1
30 to 39	322	22.3
40 to 49	264	18.2
50 to 59	222	15.3
60 to 69	143	9.9
70 to 79	70	4.8
Over 79	19	1.3

Zip Codes	Count	%
54452	425	29.3
54487	208	14.4
54501	199	13.7
54538	98	6.8
54568	76	5.2
54548	72	5.0
54435	33	2.3
54442	28	1.9
Other	308	21.3

Designations	Count	%
Individual	1,358	93.8
LLC	44	3.0
DBA	20	1.4
Organization	9	0.6
Corporation	6	0.4
Sole Proprietorship	2	0.1
Representative Payee	2	0.1
Custodial	2	0.1
Other	4	0.3

Category	Users		Non-Users	
	#	%	#	%
Online banking	1,109	76.6	338	23.3
Mobile text banking	0	0.0	1,447	100.0
ARU	42	2.9	1,405	97.0
E-statement enrollment	1,037	71.6	410	28.3
E-notices enrollment	65	4.4	1,382	95.5
Bill Pay enrollment	192	13.2	1,255	86.7
Members with email address	1,195	82.5	252	17.4
Members with a checking account	1,395	96.4	52	3.5
Members with ATM and/or debit cards	1,145	79.1	302	20.8
Credit Union marketing opt-in	1,239	85.6	208	14.4
Third party marketing opt-in	1,267	87.6	180	12.4

‘WHAT IF’ FORECASTS

ESTIMATING/CALCULATING OUTCOMES
UNDER DIFFERENT PROGRAM
CONFIGURATIONS

AUTOMATED NON-RETURN

SCENARIO #1

MINIMUM
TRANSACTION
AMOUNT OF \$5 TO
RECEIVE A
COURTESY PAY FEE

Month	<u>Current Configurations</u>			<u>\$5 Transaction Minimum</u>			<u>Change</u>		
	ANR Fees	ANR Income	Unique Members	ANR Fees	ANR Income	Unique Members	ANR Fees	ANR Income	Unique Members
Feb-21	1,400	\$47,600	484	1,312	\$44,608	482	-88	-\$2,992	-2
Mar-21	1,203	\$40,902	429	1,158	\$39,372	427	-45	-\$1,530	-2
Apr-21	1,045	\$35,530	382	989	\$33,626	379	-56	-\$1,904	-3
May-21	1,466	\$49,844	447	1,357	\$46,138	443	-109	-\$3,706	-4
Jun-21	1,609	\$54,706	503	1,510	\$51,340	498	-99	-\$3,366	-5
Jul-21	1,740	\$59,160	519	1,641	\$55,794	514	-99	-\$3,366	-5
Aug-21	1,691	\$57,494	554	1,567	\$53,278	550	-124	-\$4,216	-4
Sep-21	1,742	\$59,228	573	1,645	\$55,930	572	-97	-\$3,298	-1
Oct-21	1,693	\$57,562	558	1,590	\$54,060	555	-103	-\$3,502	-3
Nov-21	1,774	\$60,316	582	1,657	\$56,338	576	-117	-\$3,978	-6
Dec-21	1,819	\$61,846	574	1,727	\$58,718	570	-92	-\$3,128	-4
Jan-22	1,721	\$58,514	560	1,607	\$54,638	559	-114	-\$3,876	-1
TOTAL	18,903	\$642,702	2,107	17,760	\$603,840	2,100	-1,143	-\$38,862	-7
							-6.05%	-6.05%	

AUTOMATED NON-RETURN

SCENARIO #2

MINIMUM
TRANSACTION
AMOUNT OF \$10
TO RECEIVE A
COURTESY PAY FEE

Month	<u>Current Configurations</u>			<u>\$10 Transaction Minimum</u>			<u>Change</u>		
	ANR Fees	ANR Income	Unique Members	ANR Fees	ANR Income	Unique Members	ANR Fees	ANR Income	Unique Members
Feb-21	1,400	\$47,600	484	1,182	\$40,188	471	-218	-\$7,412	-13
Mar-21	1,203	\$40,902	429	1,073	\$36,482	420	-130	-\$4,420	-9
Apr-21	1,045	\$35,530	382	892	\$30,328	366	-153	-\$5,202	-16
May-21	1,466	\$49,844	447	1,235	\$41,990	437	-231	-\$7,854	-10
Jun-21	1,609	\$54,706	503	1,347	\$45,798	485	-262	-\$8,908	-18
Jul-21	1,740	\$59,160	519	1,507	\$51,238	509	-233	-\$7,922	-10
Aug-21	1,691	\$57,494	554	1,409	\$47,906	534	-282	-\$9,588	-20
Sep-21	1,742	\$59,228	573	1,492	\$50,728	557	-250	-\$8,500	-16
Oct-21	1,693	\$57,562	558	1,437	\$48,858	537	-256	-\$8,704	-21
Nov-21	1,774	\$60,316	582	1,492	\$50,728	560	-282	-\$9,588	-22
Dec-21	1,819	\$61,846	574	1,551	\$52,734	556	-268	-\$9,112	-18
Jan-22	1,721	\$58,514	560	1,429	\$48,586	549	-292	-\$9,928	-11
TOTAL	18,903	\$642,702	2,107	16,046	\$545,564	2,075	-2,857	-\$97,138	-32
							-15.11%	-15.11%	

SCENARIO #3

MINIMUM TRANSACTION AMOUNT OF \$5 AND
MAXIMUM OF 5 COURTESY PAY FEES PER DAY

Month	<u>Current Configurations</u>			<u>Impact From \$5 Transaction Minimum</u>			<u>Additional Impact From Daily Limit of 5 Fees</u>			<u>Expected Outcome</u>		
	ANR Fees	ANR Income	Unique Members	ANR Fees	ANR Income	Unique Members	ANR Fees	ANR Income	Unique Members	ANR Fees	ANR Income	Unique Members
Feb-21	1,400	\$47,600	484	-88	-\$2,992	-2	-3	-\$102	0	1,309	\$44,506	482
Mar-21	1,203	\$40,902	429	-45	-\$1,530	-2	-11	-\$374	0	1,147	\$38,998	427
Apr-21	1,045	\$35,530	382	-56	-\$1,904	-3	-13	-\$442	0	976	\$33,184	379
May-21	1,466	\$49,844	447	-109	-\$3,706	-4	-6	-\$204	0	1,351	\$45,934	443
Jun-21	1,609	\$54,706	503	-99	-\$3,366	-5	-6	-\$204	0	1,504	\$51,136	498
Jul-21	1,740	\$59,160	519	-99	-\$3,366	-5	-9	-\$306	0	1,632	\$55,488	514
Aug-21	1,691	\$57,494	554	-124	-\$4,216	-4	-5	-\$170	0	1,562	\$53,108	550
Sep-21	1,742	\$59,228	573	-97	-\$3,298	-1	-6	-\$204	0	1,639	\$55,726	572
Oct-21	1,693	\$57,562	558	-103	-\$3,502	-3	-5	-\$170	0	1,585	\$53,890	555
Nov-21	1,774	\$60,316	582	-117	-\$3,978	-6	-15	-\$510	0	1,642	\$55,828	576
Dec-21	1,819	\$61,846	574	-92	-\$3,128	-4	-18	-\$612	0	1,709	\$58,106	570
Jan-22	1,721	\$58,514	560	-114	-\$3,876	-1	0	\$0	0	1,607	\$54,638	559
TOTAL	18,903	\$642,702	2,107	-1,143	-\$38,862	-7	-97	-\$3,298	0	17,663	\$600,542	2,100
				-6.05%	-6.05%		-0.51%	-0.51%		-6.56%	-6.56%	

SCENARIO #4

MINIMUM TRANSACTION AMOUNT OF \$10 AND
MAXIMUM OF 5 COURTESY PAY FEES PER DAY

Month	<u>Current Configurations</u>			<u>Impact From \$10 Transaction Minimum</u>			<u>Additional Impact From Daily Limit of 5 Fees</u>			<u>Expected Outcome</u>		
	ANR Fees	ANR Income	Unique Members	ANR Fees	ANR Income	Unique Members	ANR Fees	ANR Income	Unique Members	ANR Fees	ANR Income	Unique Members
Feb-21	1,400	\$47,600	484	-218	-\$7,412	-13	-1	-\$34	0	1,181	\$40,154	471
Mar-21	1,203	\$40,902	429	-130	-\$4,420	-9	-5	-\$170	0	1,068	\$36,312	420
Apr-21	1,045	\$35,530	382	-153	-\$5,202	-16	-10	-\$340	0	882	\$29,988	366
May-21	1,466	\$49,844	447	-231	-\$7,854	-10	-2	-\$68	0	1,233	\$41,922	437
Jun-21	1,609	\$54,706	503	-262	-\$8,908	-18	-1	-\$34	0	1,346	\$45,764	485
Jul-21	1,740	\$59,160	519	-233	-\$7,922	-10	-7	-\$238	0	1,500	\$51,000	509
Aug-21	1,691	\$57,494	554	-282	-\$9,588	-20	-3	-\$102	0	1,406	\$47,804	534
Sep-21	1,742	\$59,228	573	-250	-\$8,500	-16	-3	-\$102	0	1,489	\$50,626	557
Oct-21	1,693	\$57,562	558	-256	-\$8,704	-21	-3	-\$102	0	1,434	\$48,756	537
Nov-21	1,774	\$60,316	582	-282	-\$9,588	-22	-14	-\$476	0	1,478	\$50,252	560
Dec-21	1,819	\$61,846	574	-268	-\$9,112	-18	-15	-\$510	0	1,536	\$52,224	556
Jan-22	1,721	\$58,514	560	-292	-\$9,928	-11	0	\$0	0	1,429	\$48,586	549
TOTAL	18,903	\$642,702	2,107	-2,857	-\$97,138	-32	-64	-\$2,176	0	15,982	\$543,388	2,075
				-15.11%	-15.11%		-0.34%	-0.34%		-15.45%	-15.45%	

AUTOMATED NON-RETURN

SCENARIO #5

CHARGING ANR
FEES BASED UPON
ACTUAL BALANCE

Month	<u>Current Configurations</u>			<u>Based upon ACTUAL Balance</u>			<u>Expected Impact</u>		
	ANR Fees	ANR Income	Unique Members	ANR Fees	ANR Income	Unique Members	ANR Fees	ANR Income	Unique Members
Feb-21	1,400	\$47,600	484	1,229	\$41,786	454	-171	-\$5,814	-30
Mar-21	1,203	\$40,902	429	1,019	\$34,646	393	-184	-\$6,256	-36
Apr-21	1,045	\$35,530	382	871	\$29,614	333	-174	-\$5,916	-49
May-21	1,466	\$49,844	447	1,280	\$43,520	422	-186	-\$6,324	-25
Jun-21	1,609	\$54,706	503	1,395	\$47,430	473	-214	-\$7,276	-30
Jul-21	1,740	\$59,160	519	1,518	\$51,612	485	-222	-\$7,548	-34
Aug-21	1,691	\$57,494	554	1,449	\$49,266	507	-242	-\$8,228	-47
Sep-21	1,742	\$59,228	573	1,515	\$51,510	540	-227	-\$7,718	-33
Oct-21	1,693	\$57,562	558	1,477	\$50,218	532	-216	-\$7,344	-26
Nov-21	1,774	\$60,316	582	1,537	\$52,258	531	-237	-\$8,058	-51
Dec-21	1,819	\$61,846	574	1,570	\$53,380	528	-249	-\$8,466	-46
Jan-22	1,721	\$58,514	560	1,512	\$51,408	530	-209	-\$7,106	-30
TOTAL	18,903	\$642,702	2,107	16,372	\$556,648	1,970	-2,531	-\$86,054	-137
							-13.39%	-13.39%	

SCENARIO #6

CHARGING ANR FEES BASED UPON ACTUAL BALANCE, \$5 TRANSACTION MINIMUM, AND 5 FEE DAILY LIMIT

Month	<u>Current Configurations</u>			<u>Impact from ACTUAL Balance</u>			<u>Impact from \$5 Minimum Transaction</u>			<u>Impact from 5 Fee Daily Limit</u>			<u>Expected Outcome</u>		
	ANR Fees	ANR Income	Unique Members	ANR Fees	ANR Income	Unique Members	ANR Fees	ANR Income	Unique Members	ANR Fees	ANR Income	Unique Members	ANR Fees	ANR Income	Unique Members
Feb-21	1,400	\$47,600	484	-171	-\$5,814	-30	-78	-\$2,652	-4	0	\$0	0	1,151	\$39,134	450
Mar-21	1,203	\$40,902	429	-184	-\$6,256	-36	-41	-\$1,394	-3	-6	-\$204	0	972	\$33,048	390
Apr-21	1,045	\$35,530	382	-174	-\$5,916	-49	-45	-\$1,530	-2	-6	-\$204	0	820	\$27,880	331
May-21	1,466	\$49,844	447	-186	-\$6,324	-25	-97	-\$3,298	-5	-1	-\$34	0	1,182	\$40,188	417
Jun-21	1,609	\$54,706	503	-214	-\$7,276	-30	-86	-\$2,924	-6	-1	-\$34	0	1,308	\$44,472	467
Jul-21	1,740	\$59,160	519	-222	-\$7,548	-34	-85	-\$2,890	-6	-5	-\$170	0	1,428	\$48,552	479
Aug-21	1,691	\$57,494	554	-242	-\$8,228	-47	-107	-\$3,638	-2	-1	-\$34	0	1,341	\$45,594	505
Sep-21	1,742	\$59,228	573	-227	-\$7,718	-33	-85	-\$2,890	-2	-1	-\$34	0	1,429	\$48,586	538
Oct-21	1,693	\$57,562	558	-216	-\$7,344	-26	-89	-\$3,026	-3	0	\$0	0	1,388	\$47,192	529
Nov-21	1,774	\$60,316	582	-237	-\$8,058	-51	-105	-\$3,570	-7	-8	-\$272	0	1,424	\$48,416	524
Dec-21	1,819	\$61,846	574	-249	-\$8,466	-46	-74	-\$2,516	-4	-3	-\$102	0	1,493	\$50,762	524
Jan-22	1,721	\$58,514	560	-209	-\$7,106	-30	-106	-\$3,604	0	0	\$0	0	1,406	\$47,804	530
TOTAL	18,903	\$642,702	2,107	-2,531	-\$86,054	-137	-998	-\$33,932	-7	-32	-\$1,088	0	15,342	\$521,628	1,963
				-13.39%	-13.39%		-5.28%	-5.28%		-0.17%	-0.17%		-18.84%	-18.84%	

SCENARIO #7

CHARGING ANR FEES BASED UPON ACTUAL
BALANCE, \$10 TRANSACTION MINIMUM,
AND 5 FEE DAILY LIMIT

Month	<u>Current Configurations</u>			<u>Impact from ACTUAL Balance</u>			<u>Impact from \$10 Minimum Transaction</u>			<u>Impact from 5 Fee Daily Limit</u>			<u>Expected Outcome</u>		
	ANR Fees	ANR Income	Unique Members	ANR Fees	ANR Income	Unique Members	ANR Fees	ANR Income	Unique Members	ANR Fees	ANR Income	Unique Members	ANR Fees	ANR Income	Unique Members
Feb-21	1,400	\$47,600	484	-171	-\$5,814	-30	-194	-\$6,596	-17	0	\$0	0	1,035	\$35,190	437
Mar-21	1,203	\$40,902	429	-184	-\$6,256	-36	-120	-\$4,080	-10	-3	-\$102	0	896	\$30,464	383
Apr-21	1,045	\$35,530	382	-174	-\$5,916	-49	-126	-\$4,284	-13	-4	-\$136	0	741	\$25,194	320
May-21	1,466	\$49,844	447	-186	-\$6,324	-25	-211	-\$7,174	-11	0	\$0	0	1,069	\$36,346	411
Jun-21	1,609	\$54,706	503	-214	-\$7,276	-30	-228	-\$7,752	-17	0	\$0	0	1,167	\$39,678	456
Jul-21	1,740	\$59,160	519	-222	-\$7,548	-34	-205	-\$6,970	-14	-3	-\$102	0	1,310	\$44,540	471
Aug-21	1,691	\$57,494	554	-242	-\$8,228	-47	-248	-\$8,432	-21	0	\$0	0	1,201	\$40,834	486
Sep-21	1,742	\$59,228	573	-227	-\$7,718	-33	-211	-\$7,174	-16	0	\$0	0	1,304	\$44,336	524
Oct-21	1,693	\$57,562	558	-216	-\$7,344	-26	-224	-\$7,616	-21	0	\$0	0	1,253	\$42,602	511
Nov-21	1,774	\$60,316	582	-237	-\$8,058	-51	-255	-\$8,670	-22	-8	-\$272	0	1,274	\$43,316	509
Dec-21	1,819	\$61,846	574	-249	-\$8,466	-46	-230	-\$7,820	-16	-1	-\$34	0	1,339	\$45,526	512
Jan-22	1,721	\$58,514	560	-209	-\$7,106	-30	-265	-\$9,010	-13	0	\$0	0	1,247	\$42,398	517
TOTAL	18,903	\$642,702	2,107	-2,531	-\$86,054	-137	-2,517	-\$85,578	-33	-19	-\$646	0	13,836	\$470,424	1,937
				-13.39%	-13.39%		-13.32%	-13.32%		-0.10%	-0.10%		-26.81%	-26.81%	

APPENDIX AND RESOURCES

- **CU*BASE tool #557: NSF/ANR Statistics Dashboard:** Provides monthly summaries of NSF and ANR fee programs. Excellent historical trending and insights into transaction channels.
- **CU*BASE tool #369: Fee Income/Waivers Dashboard:** This tool does not include NSF fee data, but provides great insights into ANR fee, as well as your configured service charges. This tool focuses on WAIVERS, detailing fees which were NOT charged to members. Allows for the creation of member lists
- **CU*BASE tool #232: Common Bonds:** Before using this tool, you need to use other CU*BASE features to locate populations of members, and write them to file. Once you have a file which contains a segment of members (members who paid an ANR fee for example) – we can use tool #232 to analyze that population of members, providing insights into demographics, as well as product and service participation.

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