

# Annual Confirmation: Know Your Members

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PREPARED BY:  
**THOMAS HULL, CU\*ANSWERS BUSINESS ANALYST**

**DATA REFLECTING: 2/28/2022**



# New and Closed Membership Trends

For the 12 Periods of:  
(3/1/2021 – 2/28/2022)

# 12-Month Trends - Active Memberships

Memberships Opened: 1,011

Memberships Closed: 2,994

Merged Members: 10,369

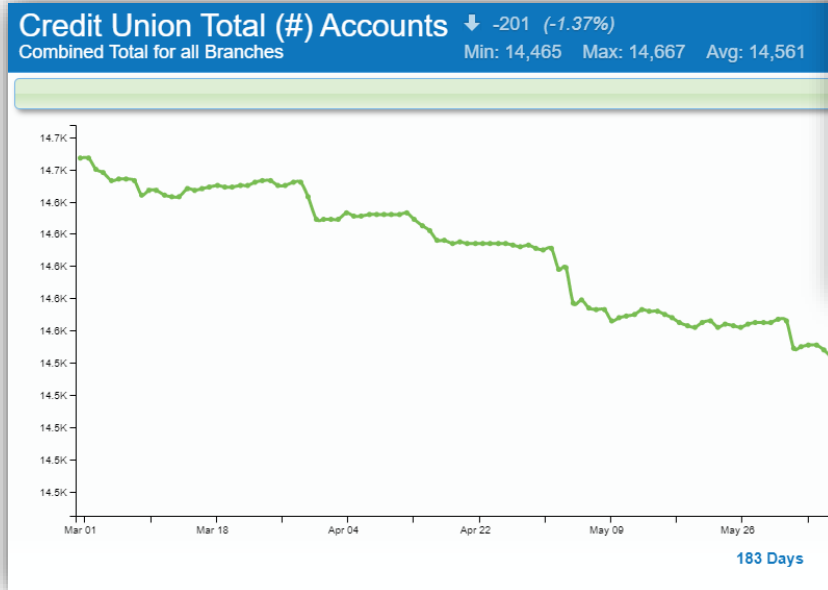
Net Impact: +9,206 Mbrs

## Image Below

Pre-Merger

3/1/2021-8/30/2021

Net Change: -201 Mbrs



## Image Above

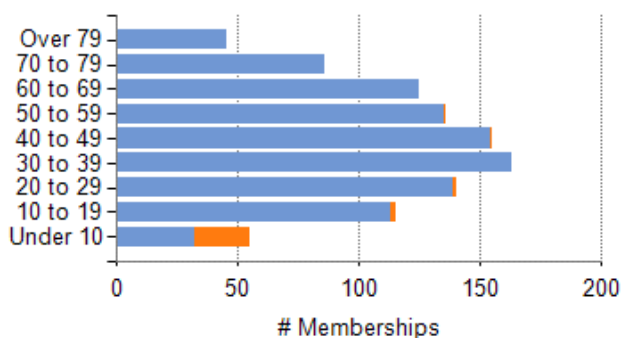
Post-Merger

8/31/2021-2/28/2022

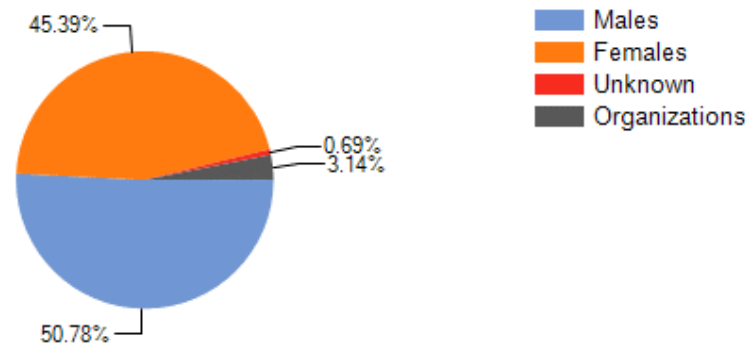
Net Change: -954 Mbrs

# Who are the 1,011 New Members?

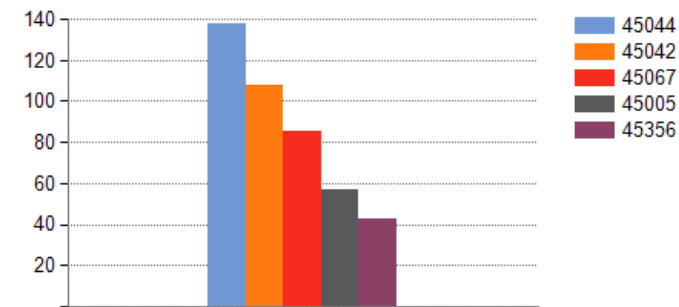
### Age Group Composition



### Gender Breakdown



### Top 5 ZIP Codes



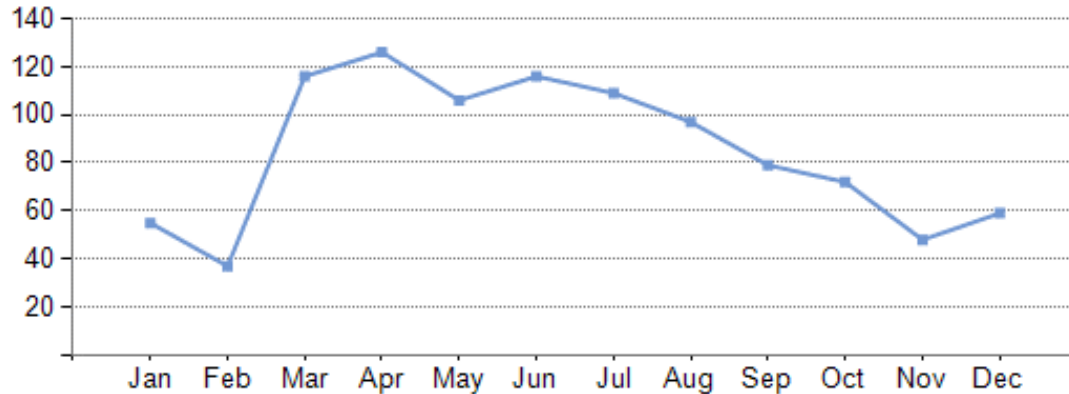
Category	# Accounts	Total Balance	Average Balance	# Closed	# Active	Active Avg Balance
Savings	1,126	4,479,365	3,978	178	948	4,725
Checking	559	1,741,061	3,114	106	453	3,843
IRA	16	468,196	29,262	6	10	46,819
Certificates	62	2,636,569	42,525	10	52	50,703
Loans	234	6,013,253	25,697	29	205	29,332
Loans (written-off)	1	2,935	2,935	0	1	2,935
LOCs/CCs	140	898,197	6,415	22	118	7,611
LOCs/CCs (written-off)	0	0	0	0	0	0

Reason Codes	Count	%
NEW MEMBER	501	49.1
HOME BANKING	127	12.5
04 - NO DESCRIPTION	82	8.0
CURRENT MBR, WANTED	80	7.8
SOCIAL MEDIA	72	7.1
NEW ACCOUNT, INDIRECT	44	4.3
NEW MEMBER, EMPLOYEE	27	2.6
03 - NO DESCRIPTION	18	1.8
Other/None	69	6.8

Records analyzed	1,011
Closed 14.9%	151

# Who are the 1,011 New Members?

Month Opened



Participation	Users		Non-Users	
	#	%	#	%
Online banking	373	36.5	647	63.4
Mobile text banking	51	5.0	969	95.0
ARU	24	2.3	996	97.6
E-statement enrollment	290	28.4	730	71.5
E-notices enrollment	9	0.8	1,011	99.1
Bill Pay enrollment	47	4.6	973	95.3
Members with email address	736	72.1	284	27.8
Members with a checking account	525	51.4	495	48.5
Members with ATM and/or debit cards	386	37.8	634	62.1
Credit Union marketing opt-in	949	93.0	71	7.0
Third-party marketing opt-in	971	95.2	49	4.8
Reg E opt-in	49	4.8	971	95.2

Checking / Savings Accounts Opened

Dividend Apl	Description	Count	% Total	Total Balance	% Total
SH	MAIN SHARE	1,020	60	3,969,034	58
EC	ECHECKING	200	12	217,465	3
CL	CLASSIC CHECKING	141	8	712,532	10
SD	SIMPLE CHECKING	92	5	495,598	7
EM	EMPLOYEE CHECKING	31	2	13,923	0
SS	SELECT SHARES	29	2	38,890	1
C2	OPPORTUNITY CHECKING	21	1	3,462	0
FS	FAST PASS SAVINGS	19	1	5,663	0
BC	BUSINESS CHECKING	16	1	170,084	3
YC	DREAM CHECKING	16	1	3,566	0

Certificate Accounts Opened

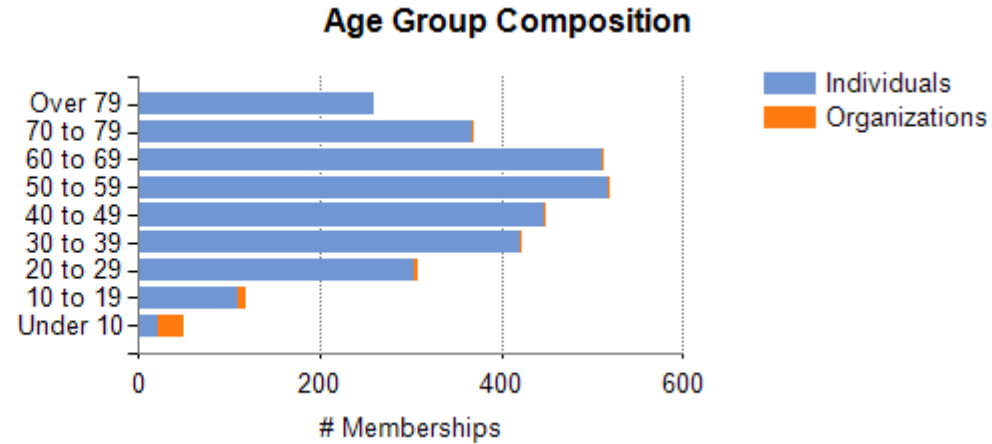
CD Type	Description	Count	% Total	Total Balance	% Total
53	12 MONTH CERTIFICATE	22	34	1,331,547	45
55	18 MONTH CERTIFICATE	13	20	416,841	14
09	12 MONTH CERT	10	15	422,218	14
54	15 MONTH CERTIFICATE	4	6	10,068	0
59	60 MONTH CERTIFICATE	4	6	64,387	2
40	60 MONTH CERT	2	3	205,077	7
57	36 MONTH CERTIFICATE	2	3	79,336	3
91	24 MONTH IRA CERT	2	3	59,370	2
03	5 MONTH CERT	1	2	30,358	1

Loan Accounts Opened

Loan Category	Description	Count	% Total	Total Balance	% Total
HV	INDIRECT VEHICLE LOAN	76	21	1,422,359	21
50	MASTERCARD PRIME + 3%	32	9	14,281	0
03	NEW VEHICLE	29	8	807,769	12
01	NEW INDIRECT	28	8	985,077	14
04	USED VEHICLE	27	7	329,347	5
52	MASTERCARD PRIME + 9%	24	7	16,593	0
48	VISA CLASSIC	23	6	8,230	0
05	UNSECURED	23	6	82,465	1
H1	VEHICLE LOAN	19	5	374,486	5
35	HELOC	16	4	769,160	11

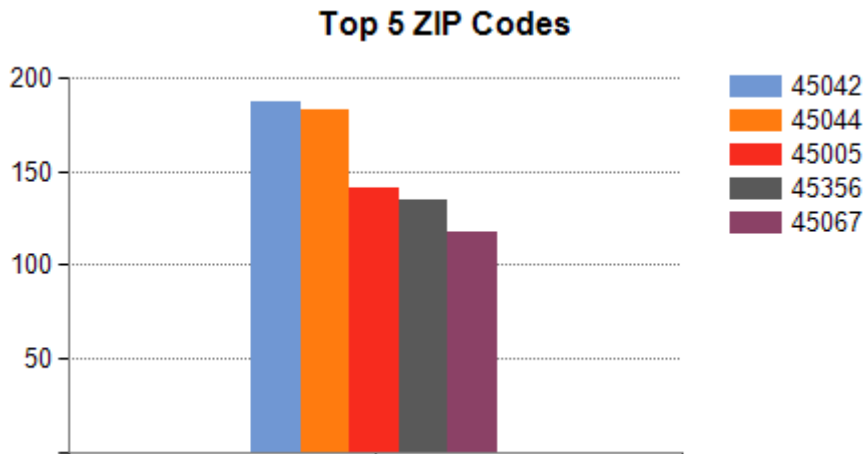
# Who are the 2,994 CLOSED Members?

Age Groups (Total)	Count	%
Under 10	51	1.7
10 to 19	119	4.0
20 to 29	308	10.2
30 to 39	422	14.0
40 to 49	449	14.9
50 to 59	518	17.2
60 to 69	513	17.0
70 to 79	371	12.3
Over 79	260	8.6



## Member Tenure Insights

Average: 12.1 Years  
 Less Than 1 Year: 233 Mbrs  
 More than 10 Years: 1,038 Mbrs



Reason Codes	Count	%
INACTIVE OR ESCHEATE	1,671	55.8
ACCOUNT PAID IN FULL	283	9.5
DEATH	208	6.9
MOVING OUT OF AREA	126	4.2
PROXIMITY TO HOME/WO	114	3.8
71 - NO DESCRIPTION	99	3.3
73 - NO DESCRIPTION	91	3.0
UNHAPPY WITH SERVICE	87	2.9
Other/None	315	10.5

Gender Breakdown	Count	%
Males	1,563	52.2
Females	1,199	40.0
Unknown	6	0.2
Organizations	226	7.5
Average Age	52.3	0.0

# Who Are the 2,994 CLOSED Members?

## Checking / Savings Accounts Closed

Dividend Apl	Description	Count	% Total	Total Balance
SH	MAIN SHARE	3,011	68	15
CL	CLASSIC CHECKING	261	6	0
EC	ECHECKING	166	4	0
PS	PRIME SHARES	87	2	0
SS	SELECT SHARES	67	2	0
VC	VALUE CHECKING	49	1	0
ES	EXTRA SAVINGS	31	1	0
IR	TRADITIONAL IRA	29	1	0
BC	BUSINESS CHECKING	27	1	0
C1	HOLIDAY CLUB	25	1	0

## Certificate Accounts Closed

CD Type	Description	Count	% Total	Total Balance
09	12 MONTH CERT	57	21	0
21	24 MONTH CERT JUMP	29	11	0
20	24 MONTH CERT	24	9	0
53	12 MONTH CERTIFICATE	21	8	0
40	60 MONTH CERT	17	6	0
04	6 MONTH CERT	15	6	0
56	24 MONTH CERTIFICATE	10	4	0

## Loan Accounts Closed

Loan Category	Description	Count	% Total	Total Balance
HV	INDIRECT VEHICLE LOAN	410	23	0
01	NEW INDIRECT	321	18	0
05	UNSECURED	191	11	0
04	USED VEHICLE	110	6	0
H1	VEHICLE LOAN	104	6	0
03	NEW VEHICLE	97	5	0
02	USED INDIRECT	80	4	0
50	MASTERCARD PRIME + 3%	79	4	0
35	HELOC	42	2	0
48	VISA CLASSIC	41	2	0



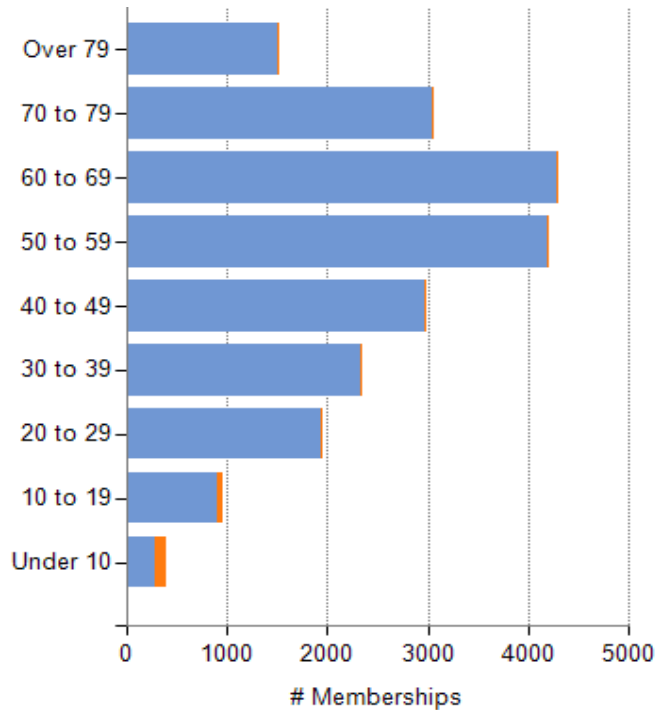
# Know Your Members

Analyzing 2/28/2022 Active Memberships  
(21,703 Members)



# 21,703 Active Members as of 02/28/2022

## Age Composition



Designations	Count	%
Individual	19,131	88.1
Indirect Member	1,626	7.5
Write Off	490	2.3
Trust	150	0.7
Business	117	0.5
Representative Payee	57	0.3
Corporation	37	0.2
OR - NO DESCRIPTION	37	0.2
Other	58	0.3

Reason Codes	Count	%
NEW MEMBER	3,845	17.7
NEW ACCOUNT, INDIRECT	1,179	5.4
SOCIAL MEDIA	746	3.4
CURRENT MBR, WANTED	457	2.1
04 - NO DESCRIPTION	333	1.5
NEW MEMBER, SEG OR E	330	1.5
HOME BANKING	103	0.5
OLD MEM., WANTED AND	81	0.4
Other/None	14,644	67.4

Gender Breakdown	Count	%
Males	11,561	55.0
Females	9,162	43.6
Organizations	253	1.2
Unknown	47	0.2
Average Age	53.0	

## Member Demographic Profile

Average Age: 52.9 Years

Members with a Loan: 10,877 (50.1%)

Members with a Checking: 11,930 (54.9%)

Members with any ACH Deposits: 12,767 (58.8%)

>\$10,000 in 2021 ACH Deposits: 9,105 (41.9%)

>\$50,000 in 2021 ACH Deposits: 3,225 (14.9%)

Prod & Svcs per MBR	Count	%
Avg Products/Member	2.6	
Avg Services/Member	3.4	

Zip Codes	Count	%
45044	2,720	12.5
45042	2,485	11.4
45005	1,484	6.8
45067	1,369	6.3
45050	497	2.3
45356	492	2.3
45011	470	2.2
45342	423	1.9
Other	11,778	54.2

# 21,703 Active Members as of 02/28/2022

Category	Users		Non-Users	
	#	%	#	%
Online banking	9,892	45.5	11,811	54.4
Mobile text banking	1,629	7.5	20,074	92.5
ARU	772	3.5	20,931	96.4
E-statement enrollment	9,467	43.6	12,236	56.3
E-notices enrollment	550	2.5	21,153	97.4
Bill Pay enrollment	2,241	10.3	19,462	89.6
Members with email address	15,945	73.4	5,758	26.5
Members with a checking account	12,705	58.5	8,998	41.4
Members with ATM and/or debit cards	10,081	46.4	11,622	53.5
Credit Union marketing opt-in	19,434	89.5	2,269	10.5
Third party marketing opt-in	20,292	93.5	1,411	6.5
Reg E opt-in	19,447	89.6	2,256	10.4

Category	# Accounts	Total Balance	Average Balance	# Closed	# Active	Active Avg Balance
Savings	28,126	189,647,954	6,742	1,081	27,045	7,012
Checking	13,816	72,875,220	5,274	1,626	12,190	5,978
IRA	1,713	13,604,394	7,941	771	942	14,442
Certificates	3,419	35,582,383	10,407	2,071	1,348	26,396
Loans	17,635	80,821,038	4,582	12,614	5,021	16,096
Loans (written-off)	21	0	0	21	0	0
LOCs/CCs	8,527	27,748,729	3,254	1,150	7,377	3,761
LOCs/CCs (written-off)	8	0	0	8	0	0

# 21,703 Active Members as of 02/28/2022

## Top Checking / Savings Balances

Dividend Apl	Description	Count	% Total	Total Balance
SH	MAIN SHARE	21,718	51	122,507,489
PS	PRIME SHARES	1,559	4	46,540,523
CL	CLASSIC CHECKING	3,928	9	28,019,608
SD	SIMPLE CHECKING	4,440	10	21,140,820
MM	MONEY MARKET CHECKIN	147	0	7,981,700
MS	MONEY MARKET SAVINGS	139	0	5,511,776
PC	PREFERRED CHECKING	412	1	5,340,952
PR	PREFERRED PRIME	22	0	5,000,000
SS	SELECT SHARES	1,603	4	4,984,778
IR	TRADITIONAL IRA	647	2	4,032,101
EC	ECHECKING	2,762	6	3,992,822

## Top Certificate Account Balances

CD Type	Description	Count	% Total	Total Balance
09	12 MONTH CERT	1,108	27	16,000,290
40	60 MONTH CERT	232	6	4,414,324
53	12 MONTH CERTIFICATE	202	5	3,067,498
04	6 MONTH CERT	371	9	3,006,504
67	12 MONTH IRA CERT	256	6	2,523,339
55	18 MONTH CERTIFICATE	71	2	1,755,148
57	36 MONTH CERTIFICATE	165	4	1,534,315
85	60 MONTH IRA CERT	87	2	1,229,545
20	24 MONTH CERT	175	4	1,118,855

## Top Loan Account Balances

Loan Category	Description	Count	% Total	Total Balance
HV	INDIRECT VEHICLE LOAN	1,799	8	16,040,053
23	FIRST MORTGAGE WITH ESCROW	342	1	15,926,860
35	HELOC	894	4	12,497,958
03	NEW VEHICLE	1,652	7	10,431,071
H1	VEHICLE LOAN	1,308	6	9,399,836
HC	MORTGAGE	136	1	9,266,938
01	NEW INDIRECT	1,651	7	7,033,325
38	HELOC INTEREST ONLY	206	1	4,266,143
04	USED VEHICLE	2,468	11	3,683,715
50	MASTERCARD PRIME + 3%	2,004	9	3,259,933
20	HOME EQUITY	279	1	3,113,467

# Transactional Channel Distribution

February 2022

Origin	Delivery Channel	# Transactions	% of all Trx	Member Count	Trx/Member
16	DEBIT CARD PROCESSING	144,186	31	6,344	22.7
13	ATM NETWORK PROCESSING	94,968	20	6,882	13.8
11	ACH NETWORK PROCESSING	93,485	20	12,462	7.5
96	AUDIO RESPONSE PROCESSING	38,886	8	5,190	7.5
22	CREDIT CARD PROCESSING	31,196	7	3,092	10.1
1	TELLER PROCESSING	17,517	4	8,587	2.0
2	SHARE DRAFT FROM BANK PROCESS	15,982	3	4,485	3.6
99	AUTOMATIC SYSTEM PROCESSING	9,982	2	1,436	7.0
7	JOURNAL ACCT TRANSFER PROCESS	9,513	2	2,471	3.8
20	CU*EASYPAY! PROCESSING	6,599	1	2,198	3.0
4	DIRECT POSTING PROCESSING	4,216	1	2,630	1.6
15	PHONE OPERATOR TRANS	1,191		573	2.1
10	CERTIFICATE PROCESSING	1,154		299	3.9
8	ERROR CORRECTION PROCESSING	1,011		658	1.5
3	LOAN DEPARTMENT PROCESSING	474		274	1.7
9	WIRE TRANSFER PROCESSING	144		47	3.1
5	PAYROLL DEDUCTION PROCESSING	66		43	1.5
14	STOP PAY FEE PROCESSING	14		14	1.0
	Totals	470,584		57,685	

# Branch Optics – Teller Line Traffic

	# of Transactions	% of Transactions
Open to 9:00	545	1.5
9:00 to 10:00	4,453	12.1
10:00 to 11:00	4,458	12.1
11:00 to 12:00	4,977	13.5
12:00 to 1:00	4,056	11.0
1:00 to 2:00	3,947	10.7
2:00 to 3:00	3,967	10.8
3:00 to 4:00	4,633	12.6
4:00 to 5:00	4,300	11.7
5:00 to 6:00	1,484	4.0
6:00 to 7:00	29	.1
7:00 to Close	0	.0
	<b>36,849</b>	
	<b>0</b>	

Day of Month	Weekday	# of Transactions	# of Members
Feb 07, 2022	Monday	2,662	987
Feb 28, 2022	Monday	2,605	997
Feb 25, 2022	Friday	2,548	923
Feb 11, 2022	Friday	2,546	958
Feb 22, 2022	Tuesday	2,282	843
Feb 18, 2022	Friday	2,279	878
Feb 01, 2022	Tuesday	2,160	833
Feb 23, 2022	Wednesday	2,024	771
Feb 14, 2022	Monday	1,885	731
Feb 02, 2022	Wednesday	1,666	629
Feb 24, 2022	Thursday	1,645	641
Feb 17, 2022	Thursday	1,597	641
Feb 10, 2022	Thursday	1,586	597
Feb 08, 2022	Tuesday	1,577	584
Feb 09, 2022	Wednesday	1,505	580
Feb 16, 2022	Wednesday	1,500	581
	<b>Totals</b>	<b>36,849</b>	<b>14,008</b>
	<b>Baseline</b>	<b>0</b>	<b>0</b>
















Day of Week	Freq	%	Actual
Mon	3	19.4	2,384
Tue	4	20.3	1,867
Wed	4	18.2	1,673
Thu	4	13.5	1,248
Fri	3	20.0	2,457
Sat	4	8.6	791
Sun	0	.0	0
	<b>Totals</b>		<b>10,420</b>
	<b>Baseline</b>		<b>0</b>

## Transactions by Type

Activity	Transaction Totals	%
Deposits	9,673	26
Outside Checks Cashed	7,735	21
Cash Back	7,095	19
Withdrawals	6,550	18
Cash In	3,060	8
Funds Carried Over	504	1
Funds Forwarded	504	1
Corporate Check	411	1
In-House Checks Cashed	381	1
Delinquent Fine Pmt	261	1
Misc. Receipts	239	1
Escrow Transfer	169	
Misc. Cash Advance	128	
Money Order/Corp Check	98	
Money Order	26	
Money Order	6	

# Electronic Service Participation

## Historical Member Participation

Description	06/2021	07/2021	08/2021	09/2021	10/2021	11/2021	12/2021	01/2022	02/2022	03/2022
	%	%	%	%	%	%	%	%	%	%
ATM 	32.7%	32.8%	33.1%	19.0%	29.4%	29.6%	29.1%	29.7%	28.6%	28.8%
Credit Card 	24.7%	24.9%	25.3%	14.8%	21.8%	22.0%	22.1%	22.4%	22.6%	22.6%
Active Audio Respense 	3.8%	3.8%	3.8%	2.2%	2.6%	2.5%	2.6%	2.6%	2.6%	2.6%
Active Online Bankng 	19.5%	19.5%	19.9%	11.4%	22.3%	22.0%	21.4%	21.3%	21.4%	21.0%
E-Stmt Enrolled 	34.6%	34.8%	35.1%	39.7%	39.3%	39.4%	39.3%	39.4%	39.6%	39.6%
Bill Pay Enrolled 	8.2%	8.2%	8.3%	10.2%	10.3%	10.5%	10.1%	9.8%	9.7%	9.4%
Valid e-Mail Address 	60.9%	61.4%	61.7%	66.4%	65.0%	65.2%	65.3%	65.3%	65.4%	65.4%
E-Notice Enrolled 	1.9%	1.9%	1.9%	2.0%	2.0%	2.1%	2.1%	2.2%	2.2%	2.3%
E-Alert Enrolled 	3.7%	3.7%	3.8%	3.6%	3.7%	3.7%	3.8%	4.0%	4.1%	4.2%
Mobile Text Banking 	6.7%	6.7%	6.8%	6.2%	6.3%	6.4%	6.5%	6.6%	6.7%	6.8%
Mobile Web Banking 	27.3%	27.2%	27.8%	16.0%	24.8%	22.4%	22.4%	22.8%	22.9%	22.8%
Wrong Address 	4.1%	4.0%	4.1%	3.1%	3.2%	3.0%	3.1%	3.1%	3.0%	3.1%
CU Marketing Opt-in 	83.1%	83.0%	82.9%	87.5%	82.5%	82.2%	82.0%	81.9%	81.5%	81.4%
Third Party Mkt Opt 	87.1%	87.1%	87.0%	91.0%	86.0%	85.7%	85.5%	85.4%	85.2%	85.0%
Reg E Opt-in 	11.0%	11.0%	11.1%	8.9%	8.9%	9.0%	9.2%	9.3%	9.4%	9.4%

# Top 30 ACH Depositors

## 12 Month ACH Deposit Statistics

ACH Depositor Name	Total Dollars Deposited	Number of Transactions	Average Deposit Amount
Suppressed	\$66,740,273	46,457	\$1,437
	\$29,025,436	31,858	\$911
	\$27,414,962	16,126	\$1,700
	\$15,004,820	8,292	\$1,810
	\$9,130,304	10,625	\$859
	\$8,202,308	8,349	\$982
	\$8,092,910	2,581	\$3,136
	\$4,029,540	3,105	\$1,298
	\$3,295,665	3,159	\$1,043
	\$3,170,457	5,536	\$573
	\$2,990,584	1,854	\$1,613
	\$2,908,092	606	\$4,799
	\$2,803,080	2,506	\$1,119
	\$2,763,758	679	\$4,070
	\$2,671,115	27	\$98,930

ACH Depositor Name	Total Dollars Deposited	Number of Transactions	Average Deposit Amount
Suppressed	\$2,506,878	11,366	\$221
	\$2,448,058	13,634	\$180
	\$2,150,522	1,345	\$1,599
	\$2,111,266	7,231	\$292
	\$2,014,933	2,017	\$999
	\$1,983,203	1,942	\$1,021
	\$1,963,049	4,981	\$394
	\$1,775,972	52	\$34,153
	\$1,772,940	1,481	\$1,197
	\$1,702,999	1,648	\$1,033
	\$1,696,017	1,453	\$1,167
	\$1,680,303	560	\$3,001
	\$1,529,848	542	\$2,823
	\$1,526,724	1,809	\$844
	\$1,440,238	676	\$2,131

Retirement

Employer

Financial

# ACH Purchases – Where Members Shop/Spend

## February 2022 Transactional Activity

Merchant/Company	Type	City/Extended Desc	State	24,261 Members	29,489 Transactions	\$10,678,672 Total Amount	Average Amt/Trx	Average Trx/Mbr
AMEX EPAYMENT	ACH	ACH PMT		365	566	611,329	1,080	1.5
DISCOVER	ACH	E-PAYMENT		513	724	446,134	616	1.4
CAPITAL ONE	ACH	ONLINE PMT		451	757	355,154	469	1.6
CITI CARD ONLINE	ACH	PAYMENT		289	482	336,402	697	1.6
PERSHING	ACH	BROKERAGE		22	27	300,934	11,145	1.2
CAPITAL ONE	ACH	MOBILE PMT		506	952	295,216	310	1.8
WF HOME MTG	ACH	AUTO PAY		142	173	153,923	889	1.2
CARDMEMBER SERV	ACH	WEB PYMT		161	224	146,422	653	1.3
BUTLER COUNTY	ACH	5138873181		83	112	130,466	1,164	1.3
UNION SAVINGS BA	ACH	AUTO TRSFR		103	108	118,938	1,101	1.0
BARCLAYCARD US	ACH	CREDITCARD		140	177	118,054	666	1.2
GROUP MANAGEMENT	ACH	INVOICE		3	8	112,446	14,055	2.6
SPECTRUM	ACH	SPECTRUM		713	742	110,580	149	1.0
ROCKET MORTGAGE	ACH	MTG PYMTS		87	96	105,068	1,094	1.1
FID BKG SVC LLC	ACH	MONEYLINE		29	44	95,779	2,176	1.5
CAPITAL ONE	ACH	PHONE PYMT		169	211	82,755	392	1.2



# Internet Optics – Why Members use OLB

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## All Retailing Channels – February 2022 Activity

Event Name	Event Count	%	Member Count	Events Per Member
Viewed Share Account Information	157,279	42.6	7,065	22
Viewed Account Summary	36,541	9.9	2,216	16
Viewed ACH Deposits	34,888	9.5	3,736	9
Viewed Credit Card Account Information	20,249	5.5	2,055	10
Submitted A Transfer	16,615	4.5	4,191	4
Scheduled An AFT	16,599	4.5	4,191	4
Downloaded Transaction Details	15,914	4.3	340	47
Visited Bill Pay	15,548	4.2	1,481	10
Viewed Transaction Details	13,269	3.6	3,787	4
Viewed Loan Account Information	11,594	3.1	1,320	9
Viewed Account More Details	6,353	1.7	2,639	2
Paid A Bill	4,694	1.3	1,005	5
Viewed A Check Image	2,453	.7	910	3
Jumped To An Account	1,964	.5	285	7
Submitted A Quick Transfer	1,947	.5	1,230	2
Viewed eStatements	1,850	.5	774	2
Submitted On Demand ACH	1,159	.3	582	2

# Internet Optics – Why Members use OLB

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## All Retailing Channels – January 2022 Activity

Event Name	Event Count	%	Member Count	Events Per Member
Jumped Back	979	.3	274	4
Viewed Personal Information	835	.2	686	1
Session Timed Out	799	.2	549	1
Viewed Tiered Services Point Summary	686	.2	523	1
Viewed Message Center	616	.2	403	2
Scheduled An A2A AFT	480	.1	329	1
Submitted An A2A Transfer	480	.1	329	1
Created A Payee	478	.1	164	3
Viewed Message Details	468	.1	183	3
Updated Bill Pay Payment	298	.1	129	2
Viewed Certificate Account Information	273	.1	58	5
Viewed Dividend/Interest Summary	271	.1	221	1
Viewed Overdraft Options	240	.1	171	1
Changed Password	194	.1	192	1
Sent A P2P	194	.1	115	2
Updated Favorite Features	168	.0	152	1
Viewed Loan Rate Board	165	.0	110	2



# Know Your Members, Identify Your Opportunities

- Retention – 14.9% of New Members Left in their first year of membership.  
-56% of Closed Accounts are due to Inactivity
- Electronic Service Participation:
  - Online Banking Users: 21%
  - eStatement Enrollment: 39%
  - eNotice Enrollment: 2%
  - Mobile Web Banking: 23%
- ACH Depositors, 3 Trends: Retirement/Pensions, Financial Services, Employers
- Outside Tradelines: Executing on Tactics
- Behavioral Optics – Monitoring for Clues

Thomas Hull  
CU\*Answers  
Business Analyst  
800.327.3478 Ext 198