

Xtend Data Analytics

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Sarah Ashby
Business Intelligence Manager



Questions to Ask

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- **How often are you asked to perform data-related tasks that feel out of scope for your position?**
- **What tasks are you typically assigned that feel impossible? What about those tasks is “impossible” to you?**
- **Are you involved with setting your credit union’s goals each year? How does your credit union decide which goals to set?**

Time-appropriate ideas: Holidays

Pay attention to how your members are spending money this holiday season. Rising interest rates and inflation may cause us to see new trends, yet again.



Old Standbys:

- **EFT Usage Analysis (#594)**
- **Where Your Members Shop (#979)**
- **Transaction Count by Delivery Channel (#867)**

Have you heard of Merchant Category Codes?

- **Configure in tool #1024**
- **Analyze in tool #1025**
- **May be best to get started in WYMS or Query to find merchant names**

New Members & Member Retention

Two sides of the same coin, attracting new members and retaining current members are consistent pain points for credit unions.



Old Standbys:

- **New/Closed/All Memberships (#553)**
- **Losing the Love (#132)**
- **Common Bonds (#232)**

Looking at Old Tools in New Ways

- **List Generator (#447)**
- **Common Bonds (#232)**
- **View Dormancy/Escheat Configurations (#950)**

Paid-for Solutions

Xtend Data Analytics can dive into the reporting for you. We can create the queries, analyze the data, and put it together in a way that is easy to read and understand.



Losing the Love

Behavior	Audience	Frequency
eStatements	Unenrolled	Monthly
Bill Pay	Unenrolled	Monthly
Online Banking Transactions	Decreased Transactions	Bi-Monthly
Teller Transactions	Decreased Transactions	Bi-Monthly
Debit Card Transactions	Decreased Transactions	Bi-Monthly
Credit Card Transactions	Decreased Transactions	Bi-Monthly
ACH Deposits	Decreased deposits	Monthly
Sub-Account Closing	1 or more sub-accounts closed	Monthly
Aggregate Savings Balance	Decrease in aggregate SH and SD balance	Bi-Monthly
Tiered Services	Decrease in tiered service points	Monthly

How it works:

We focus on 10 behavior indicators to determine which members are getting ready to leave the credit union.

We then reach out to each group of members with a unique email and survey to obtain their feedback.

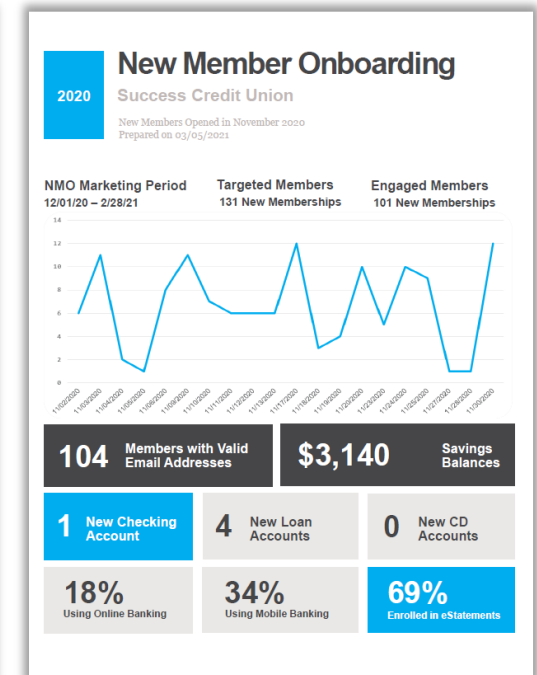
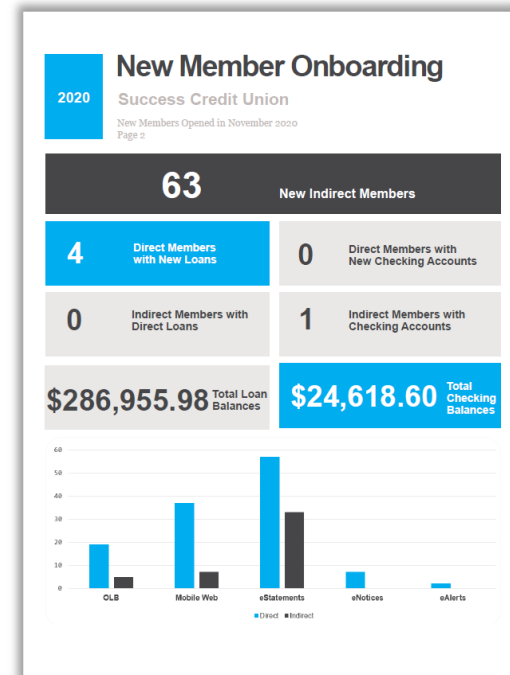
This program gets the highest click after open rates out of all other HTML programs run by Xtend. Most popularly responded to are the debit and credit card surveys, as well as the balance survey.

New Member Reporting

New Member Reporting allows us to look at the efficacy of your current new member onboarding processes. **This is a completely customizable service.**

Works great if you're:

- Using an NMO marketing program with a 3rd party
- Weighing the possible need for enrolling in an NMO marketing program
- Want additional stats for your current Xtend NMO program
- Curious to know about the engagement level of your new members



Custom Marketing Analysis

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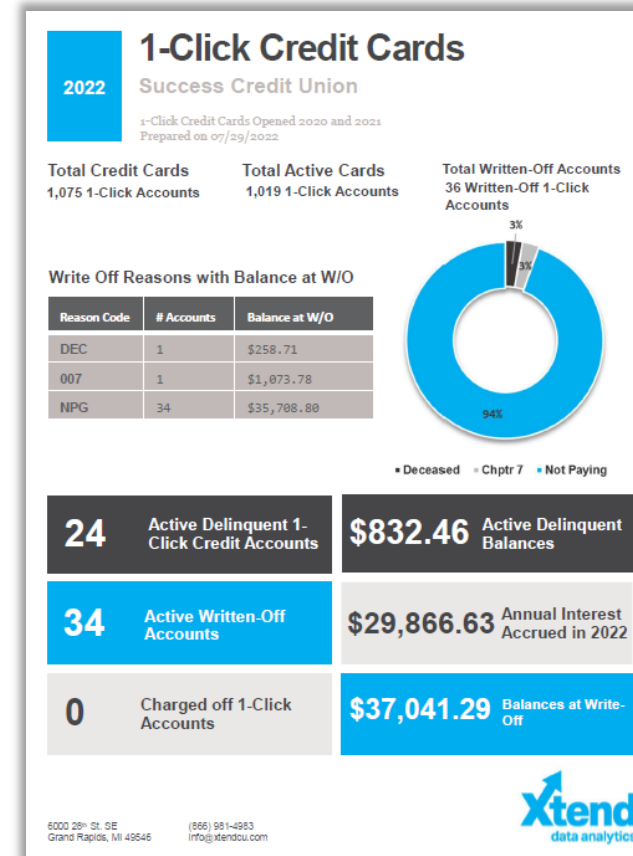
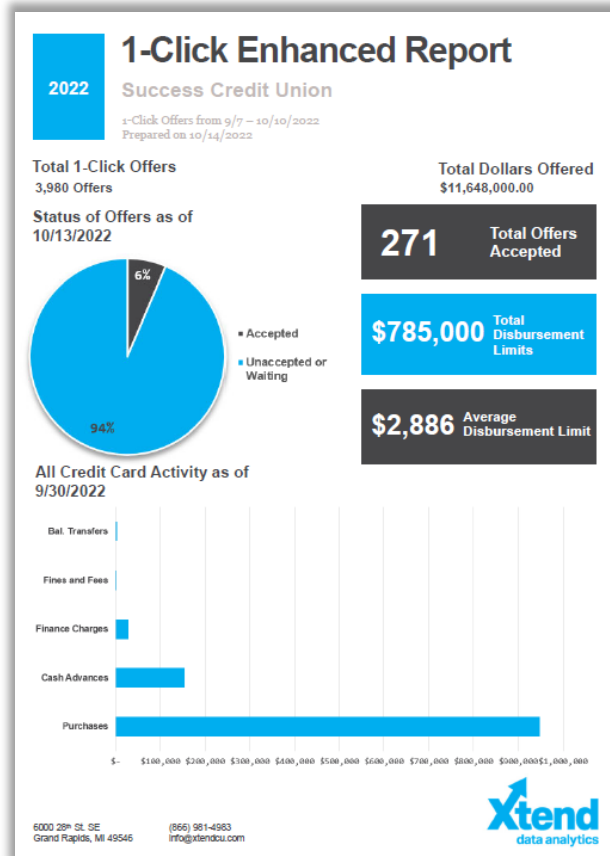
Need a report pulled together for your recent marketing efforts? Want to review the long-term impact of 1-Click loans and credit cards on your portfolios? Want to take a closer look at how your members are spending their money?

Anything without an existing tile in our store fits under this item. Xtend is happy to curate something to your specific needs. Whether you just need to know the numbers or need a full analysis with visuals and analysis, Xtend is here to help.

With this service, Xtend has created the New Member Reporting service, Enhanced Campaign Reporting, and helped credit unions better understand the long-term effect of 1-Click credit cards on a credit union's lending portfolio.

Custom Marketing Analysis

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Scorecards

Xtend offers three scorecards that focus on Call Center, Marketing, and Member Retention efforts. Each scorecard includes two pages – One page of important data points laid out with visuals, and one page of analysis with two recommended action items.

The Call Center Scorecard evaluates your credit union's use of Wrap Up Codes and the members who contact your credit union via phone.

The Marketing Scorecard looks at your overall membership to provide a breakdown of hidden marketing opportunities at your credit union right now.

Marketing Scorecard

Success Credit Union
Data Current as of: 4/23/2019

Credit Union Overview

1872	Tier 1: 720+
245	Tier 2: 680 - 719
550	Tier 3: 650 - 679
206	Tier 4: 620 - 649
	Tier 5: 580 - 619
	Tier 6: 1 - 579
	No Score Avail

Losing the Love Scorecard

Success Credit Union
Data Current as of: 11/24/2021

Membership Overview		Closed Members Overview	
Total Active Members:	5,277	Average Age:	43
Members Closed Last Month:	45	Average Tenure:	8
Net Gain/Loss Members Last Month:	-27	Top Close Reason:	Inactive
Net Change Dormant Members:	(+110)	Top Member Designation:	Individual

Closed Reason Codes

Active Members Overview	
Average Age:	47
Average Tenure:	10
Top Open Reason:	Referral
Top Member Designation:	Individual
# Approaching Dormancy:	442
Avg. # Closed Sub Accounts:	0
Avg. % Savings Bal Change:	(+17%)
Avg. Tiered Svc Points Decrease:	3
Avg. # Svc Unenrollments:	0

Change in Dormancy

Behaviors and Members to Watch	
Closed Membership Behaviors	
Avg. # Closed Sub Accounts:	2
Avg. % Savings Bal Decrease:	87%
Avg. Tiered Svc Points Decrease:	0
Avg. # Svc Unenrollments:	0
# Dormant Members:	24
Active Members Disengaging	
# Members Closing Sub-Accounts:	0
# Members Decreasing Savings:	1,857
# Members Decreasing Tiered Svc:	937
# Members Svc Unenrollments:	718
# Dormant Members:	107

Call Center Scorecard

Success Credit Union
Data for: 06/01/2019 - 6/30/2019

Credit Union Overview

Total CU Members:	9,393
Total Employees in Phone Op:	22
Total Members Called:	1,550 27%
Callers w/ current Credit Score:	439 28%
Callers w/ Email Address:	1,054 68%
Total Interactions with Wrap Up:	2,351 97%

Call Overview

Total Interactions:	2,473
Highest Interaction Date:	4/24/2019 224
Lowest Interaction Date:	4/6/2019 3
Avg. Interaction/Day:	112
Avg. Interaction/Mbr:	2
Avg. Interaction/Employee:	112

Membership Age Composition

Callers & Self-Services

Callers with eStatements:	453 29.2%
Callers with Email Address:	1,054 68.0%
Callers with Mobile Banking:	378 24.4%
Callers with eNotes:	34 2.3%

Wrap Up Details & Opportunities

Wrap Up Codes: Call Type		Wrap Up Codes: Primary Subject	
Top 9 Only			
010 - Simple:	2,222 89.9%	ACCT - Gen Acct Info:	1,076
020 - Moderate:	169 6.6%	INQ - Acct Inq - No Trans:	754
030 - Critical:	0 0.0%	WOT - Acct Inq Trans:	124
No Wrap Up Label:	82 3.3%	MISC - Non Mbr Facing Activity:	68
		COLL - Collector Call Trans:	45
		FCARD - Platters Related:	28
		LINOT - Ln Inq Transaction:	26
		OLB - Online Banking Related:	22
		WIRE - Wire Transfers:	18



Consultations & Education

For when you really want to perform the DIY approach yourself, but need a little help getting started.



Sales Tools Crash Course

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Need a 1-on-1 walk through for all things sales tools in CU*BASE?

- Walk through up to 7 different CU*BASE dashboards with a marketing focus
- Walk through other marketing tools in CU*BASE, such as member connect and the Sales Tracker toolset
- Discuss new approaches you can take with your post-marketing reporting
- Find new possible target audiences and easy ways to put them together

There are free resources you can start with:

- Recorded classes: <https://ondemand.cuanswers.com/>
- Recorded dashboard trainings: <https://study.cuanswers.com/category/proving-data-strategies-2020/>
- CU*BASE Documentation:
- <https://www.cuanswers.com/resources/doc/cubase-reference/>
- CU*Answers University Training Registration: https://www.cuanswers.com/resources/edu/courses/?type=webconference&by_date=1

Thank you!

Sarah Ashby
Business Intelligence Manager

(866) 981-4983
info@xtendcu.com

6000 28th St SE
Grand Rapids, MI 49546

