


Presented by  
**CALLAHAN**  
ASBESTOSLITIGATION



## Using Peer to Peer 2.0 to Prepare for your Planning Session

Callahan's Webinar Network  
Driving Credit Union Progress Through Cooperative Learning

Presented by  
**CALLAHAN**  
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## Agenda

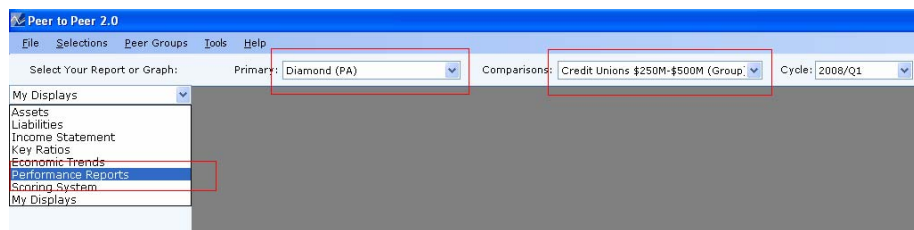
- ▣ **Look at Areas of Excellence**
  - ▣ "Brag to Your Board"
  - ▣ Using the 2 Year Report
  - ▣ Using the ROM Scoring System
- ▣ **Drive Discussion and Planning**
  - ▣ Case Study – Credit Cards
  - ▣ How Peer 2.0 can help with your analysis
    - ▣ Built-In Reports
    - ▣ Custom Reporting
- ▣ **Other Callahan Resources for Planning Season**
- ▣ **Discussion on Planning Resources**
- ▣ **Peer to Peer 2.0 Timeline**
- ▣ **Questions**

Callahan's Webinar Network  
Driving Credit Union Progress Through Cooperative Learning

## Identifying Areas of Strength

- ▣ 2 Year Report
  - ▣ Shows 12 month growth for Income Statement and Balance Sheet categories
  - ▣ Shows Key Ratio performance

## Locating the 2 Year Report



## Working with the 2 Year Report

Select Your Report or Graph: Primary: Diamond (PA) Comparisons: Credit Unions \$250M-\$500M (Group) Cycle: 2008/Q1

Performance Reports  
2 Year Financial Comparison

Credit Union: Diamond

	2007	2008	%Chg	2007	2008	%Chg	
<b>Assets:</b>							
Cash	23,095,390	19,807,168	(14.2)	Loans	4,135,457	4,939,389	19.4
Govt & Agencies	22,890,765	9,088,078	(60.3)	Less Rebates	0.00	0.00	0
Corporate CU	2,676,346	10,827,703	304.6	Investments	492,683	357,961	(27.3)
Banks and S&Ls	0	0		Fee Income	931,792	1,096,522	17.7
Mutual Funds	0	0		Trading+Other Operating	264,731	366,519	38.4
All Other Inv & Ins	203,700	241,700	18.7	<b>Total Income</b>	<b>5,824,663</b>	<b>6,766,391</b>	<b>16.1</b>
<b>Total Investments Cash</b>	<b>48,866,201</b>	<b>39,962,649</b>	<b>(18.2)</b>	<b>Expenses:</b>			
Real Estate Loans	95,113,559	104,334,042	9.7	Employee Compensation and Be...	1,303,888	1,570,977	20.5
Auto Loans	88,438,079	116,371,411	31.6	Travel & Conf	19,908	31,863	60.1
All Other Loans	25,507,435	32,200,485	26.6	Office Occupancy	124,369	140,000	12.6
<b>Total Loans</b>	<b>209,059,073</b>	<b>252,905,938</b>	<b>21.8</b>	Office Operations	384,127	412,343	13.2
Loan Loss Allow	(924,561)	(1,007,473)	9.0	Education & Promo	108,215	118,226	9.2
Foreclosed & Repossessed	0	40,767	100.0	Loan Servicing	432,011	504,598	16.6
Land and Building	5,791,026	6,822,474	14.4	Prof Services	300,892	355,627	18.2
Other Fixed Assets	1,879,788	1,033,168	(45.0)	Member Insurance	3,084	5,370	74.1
All Other Assets	10,132,038	10,514,159	3.8	Operating Fees	10,500	12,875	20.7
<b>Total Assets</b>	<b>714,894,466</b>	<b>716,155,638</b>	<b>12.9</b>	Miscellaneous	14,913	16,084	7.9
<b>Liabilities &amp; Capital:</b>							
Dividends Payable	0	0		Exp. Subtotal	2,487,887	3,167,663	18.1
				Provision Loss			
				Provision Loss	300,000	242,000	(19.3)
				Subtotal	2,982,497	3,409,663	14.3

## Creating a 2 Year Report for Your Peer Group

Peer to Peer 2.0

Select Your Report or Graph: Primary: Diamond (PA) Comparisons: Credit Unions \$250M-\$500M (Group) Cycle: 2008/Q1

Performance Reports  
2 Year Financial Comparison

Credit Union: Diamond

	2007	2008	%Chg	2007	2008	%Chg	
<b>Assets:</b>							
Cash	23,095,390	19,807,168	(14.2)	Loans	4,135,457	4,939,389	19.4
Govt & Agencies	22,890,765	9,088,078	(60.3)	Less Rebates	0.00	0.00	0
Corporate CU	2,676,346	10,827,703	304.6	Investments	492,683	357,961	(27.3)
Banks and S&Ls	0	0		Fee Income	931,792	1,096,522	17.7
Mutual Funds	0	0		Trading+Other Operating	264,731	366,519	38.4
All Other Inv & Ins	203,700	241,700	18.7	<b>Total Income</b>	<b>5,824,663</b>	<b>6,766,391</b>	<b>16.1</b>
<b>Total Investments Cash</b>	<b>48,866,201</b>	<b>39,962,649</b>	<b>(18.2)</b>	<b>Expenses:</b>			
Real Estate Loans	95,113,559	104,334,042	9.7	Employee Compensation and Be...	1,303,888	1,570,977	20.5
Auto Loans	88,438,079	116,371,411	31.6	Travel & Conf	19,908	31,863	60.1
All Other Loans	25,507,435	32,200,485	26.6	Office Occupancy	124,369	140,000	12.6
<b>Total Loans</b>	<b>209,059,073</b>	<b>252,905,938</b>	<b>21.8</b>	Office Operations	384,127	412,343	13.2
Loan Loss Allow	(924,561)	(1,007,473)	9.0	Education & Promo	108,215	118,226	9.2
Foreclosed & Repossessed	0	40,767	100.0	Loan Servicing	432,011	504,598	16.6
Land and Building	5,791,026	6,822,474	14.4	Prof Services	300,892	355,627	18.2
Other Fixed Assets	1,879,788	1,033,168	(45.0)	Member Insurance	3,084	5,370	74.1
All Other Assets	10,132,038	10,514,159	3.8	Operating Fees	10,500	12,875	20.7
<b>Total Assets</b>	<b>714,894,466</b>	<b>716,155,638</b>	<b>12.9</b>	Miscellaneous	14,913	16,084	7.9
<b>Liabilities &amp; Capital:</b>							
Dividends Payable	0	0		Exp. Subtotal	2,487,887	3,167,663	18.1
				Provision Loss			
				Provision Loss	300,000	242,000	(19.3)
				Subtotal	2,982,497	3,409,663	14.3

# Compare Peer Group Performance

Select Your Report or Graph: Primary: Diamond (PA) Comparisons: Credit Unions \$250M-\$500M (Group) Cycle: 2008/Q1

Performance Reports  
 2 Year Financial Comparison  
 Performance Trends  
 2 Year Financial Comparison  
 5 Year Balance Sheet  
 5 Year Ratio Report  
 5 Year FPK Ratios  
 Rankings  
 Operational Review

Credit Union: Credit Unions \$250M-\$500M

EXPORT PFBIT

	2007	2008	%Chg	2007	2008	%Chg	
<b>Assets:</b>							
Cash	32,162,581	34,701,915.92	7.9	Loans	370,807.32	393,362.44	7.4
Govt & Agencies	33,618,240	33,442,737.9	(0.5)	Less Rebates	-1,183.16	-1,250.36	12.0
Corporate CU	15,205,555	17,490,395.74	15.0	Investments	6,695,007	6,012,529.29	1.3
Banks and S&Ls	3,911,140	5,942,228	51.9	Fee Income	7,062,116	8,001,061.01	11.9
Mutual Funds	692,568	625,120.48	(9.7)	Trading+Other Operating	3,391,102.26	3,787,985.27	11.7
All Other Inv & Ins	4,115,200	5,897,706.89	43.3	<b>Total Income</b>	<b>5,692,256.64</b>	<b>6,119,091.63</b>	<b>7.4</b>
<b>Total Investments Cash</b>	<b>89,795,285</b>	<b>98,000,526</b>	<b>9.4</b>	<b>Expenses:</b>			
Real Estate Loans	110,658,996	122,439,831.22	10.6	Employee Compensation and Be...	153,494.82	164,969.41	7.5
Auto Loans	81,135,593	79,454,154.2	(2.1)	Travel & Conf	3,902.37	42,905.44	9.7
All Other Loans	30,169,360	33,092,029.9	9.7	Office Occupancy	22,176.78	24,540.86	10.7
<b>Total Loans</b>	<b>221,963,949</b>	<b>234,986,015.32</b>	<b>6.9</b>	Office Operations	5,792,895	6,162,393.92	6.7
Loan Loss Allow	(1,411,316)	(1,926,931.55)	36.5	Education & Promo	12,144.86	13,654.2	12.5
Foreclosed & Repossessed	216,304	404,713.52	87.1	Loan Servicing	16,219.59	17,371.84	7.1
Land and Building	6,941,866	7,719,185.96	11.2	Prof Services	20,390.69	21,366.06	7.1
Other Fixed Assets	1,752,427	1,834,466.37	4.7	Member Insurance	8,669.51	8,449.31	(2.5)
All Other Assets	7,349,630	7,978,965.22	8.6	Operating Fees	14,010.88	14,907.81	6.4
<b>Total Assets</b>	<b>326,518,145</b>	<b>349,096,520.1</b>	<b>6.9</b>	Miscellaneous	75,211.48	78,013.85	3.7
<b>Liabilities &amp; Capital:</b>				<b>Exp. Subtotal</b>	<b>29,895,183</b>	<b>31,840,993.7</b>	<b>7.6</b>
Dividends Payable	257,808	278,952.28	8.4	ProvlInvest Loss			
Notes Payable	5,520,048	6,950,726.94	25.3	ProvlLoan Loss	21,246.68	56,572.64	166.5
				<b>Subtotal</b>	<b>31,119,771</b>	<b>32,408,234</b>	<b>16.2</b>

# Using Export Function

J27

	A	B	C	D	E	F	G
1	2 Year Financial Comparison	Diamond	2008/Q1				
2							
3		2007	2008	%Chg		2007	2008
4							
5	<b>Assets:</b>				<b>Income:</b>		
6	Cash	23,096,390	19,807,168	-14.2	Loans	4,136,457	4,939,36
7	Govt & Agencies	33,618,240	33,442,737.9	-0.5	Less Rebates		
8	Corporate CU	15,205,555	17,490,395.74	15.0	Investments		
9	Banks and S&Ls	3,911,140	5,942,228	51.9	Fee Income		
10	Mutual Funds	692,568	625,120.48	-9.7	Trading+Other Operating		
11	All Other Inv & Ins	4,115,200	5,897,706.89	43.3	<b>Total Income</b>		
12	<b>Total Investments Cash</b>	<b>89,795,285</b>	<b>98,000,526</b>	<b>9.4</b>	<b>Expenses:</b>		
13					Employee Compensation and Benefits		
14	Real Estate Loans	110,658,996	122,439,831.22	10.6	Travel & Conf		
15	Auto Loans	81,135,593	79,454,154.2	-2.1	Office Occupancy		
16	All Other Loans	30,169,360	33,092,029.9	9.7	Office Operations		
17	<b>Total Loans</b>	<b>221,963,949</b>	<b>234,986,015.32</b>	<b>6.9</b>	Education & Promo		
18	Loan Loss Allow	(1,411,316)	(1,926,931.55)	36.5	Loan Servicing		
19					Prof Services		
20	Foreclosed & Repossessed	216,304	404,713.52	87.1	Member Insurance		
21	Land and Building	6,941,866	7,719,185.96	11.2	Operating Fees		
22	Other Fixed Assets	1,752,427	1,834,466.37	4.7	Miscellaneous		
23	All Other Assets	7,349,630	7,978,965.22	8.6	<b>Exp. Subtotal</b>		
24	<b>Total Assets</b>	<b>326,518,145</b>	<b>349,096,520.1</b>	<b>6.9</b>			
25					ProvlInvest Loss		
26	<b>Liabilities &amp; Capital:</b>				ProvlLoan Loss		
27	Dividends Payable	257,808	278,952.28	8.4			
28	Notes Payable	5,520,048	6,950,726.94	25.3			
29	Rev Repurch Agrem.						

# Using Excel to Continue Analysis

1	2 Year Financial Comparison		Diamond		2008:Q1		Credit Unions \$250M-\$500M		2008:Q1		Diff	
2												
3		2007	2008	%Chg	2007	2008	%Chg					
4	Assets:											
5	6	Cash	\$ 23,096,390	\$ 19,807,168	-14.2	\$ 32,162,581	\$ 34,701,916	7.9	-22.1			
7	7	Govt & Agencies	\$ 22,880,765	\$ 9,086,078	-80.3	\$ 33,618,240	\$ 33,442,738	-0.5	-59.8			
8	8	Corporate CU	\$ 2,676,346	\$ 10,827,703	304.6	\$ 15,205,555	\$ 17,490,396	15	289.6			
9	9	Banks and S&Ls	\$ -	\$ -	0	\$ 3,911,140	\$ 5,942,228	51.9	-51.9			
10	10	Mutual Funds	\$ -	\$ -	0	\$ 692,568	\$ 625,120	-9.7	9.7			
11	11	All Other Inv & Ins	\$ 203,700	\$ 241,700	18.7	\$ 4,115,200	\$ 5,897,707	43.3	-24.6			
12	12	Total Investments Cash	\$ 48,866,201	\$ 39,962,649	-18.2	\$ 89,705,295	\$ 98,100,105	9.4	-27.6			
13	13											
14	14	Real Estate Loans	\$ 95,113,559	\$ 104,334,042	9.7	\$ 110,658,996	\$ 122,439,831	10.6	-0.9			
15	15	Auto Loans	\$ 88,438,079	\$ 116,371,411	31.6	\$ 81,135,593	\$ 79,454,154	-2.1	33.7			
16	16	All Other Loans	\$ 25,507,435	\$ 32,280,485	26.6	\$ 30,169,360	\$ 33,092,030	9.7	16.9			
17	17	Total Loans	\$ 209,059,073	\$ 252,885,938	21	\$ 221,863,949	\$ 234,986,015	5.9	15.1			
18	18	Loan Loss Allow	\$ (924,561)	\$ (1,007,473)	9	\$ (1,411,316)	\$ (1,926,932)	36.5	-27.5			
19	19											
20	20	Foreclosed & Repossessed	\$ -	\$ 40,767	100	\$ 216,304	\$ 404,714	87.1	12.9			
21	21	Land and Building	\$ 5,791,026	\$ 6,622,474	14.4	\$ 6,941,866	\$ 7,719,186	11.2	3.2			
22	22	Other Fixed Assets	\$ 1,879,789	\$ 1,033,166	-45	\$ 1,752,427	\$ 1,834,466	4.7	-49.7			
23	23	All Other Assets	\$ 10,132,938	\$ 10,514,159	3.8	\$ 7,349,630	\$ 7,978,965	8.6	-4.8			
24	24	Total Assets	\$ 274,804,466	\$ 310,151,680	12.9	\$ 326,518,145	\$ 349,096,520	6.9	6			
25	25											
26	26	Liabilities & Capital:										
27	27	Dividends Payable	\$ -	\$ -	0	\$ 257,608	\$ 279,352	8.4	-8.4			
28	28	Notes Payable	\$ -	\$ -	0	\$ 5,602,048	\$ 8,050,727	46.3	-46.3			
29	29	Rev Repurch Agreem.	\$ -	\$ -	0	\$ 37,352	\$ 40,940	9.6	-9.6			
30	30	Other Liabilities	\$ 2,326,821	\$ 2,531,588	8.8	\$ 2,891,924	\$ 3,195,362	10.5	-1.7			
31	31	Total Liabilities	\$ 2,326,821	\$ 2,531,588	8.8	\$ 6,431,324	\$ 11,207,049	33.9	-25.1			
32	32											
33	33	Reo Shares & Deposits	28,272,896	28,014,668	-0.9	79,766,531	76,897,787.2	-3.6				



## ROM Scoring

- ▣ Another high level overview of performance
- ▣ Compares your CU vs any custom Peer Group
- ▣ Puts financial performance in context of showing value to segments of your member base

Select Your Report or Graph: Primary: **Diamond (PA)** Comparison: **Credit Unions \$250M-\$500M (Group)** Cycle: 2008/Q1

Scoring System: **Return of the Member Scoring**

Credit Union Name: **Diamond** EXPORT PRINT

Fact	FactValue	Rank	Out Of	Percentile	Average
<b>Total Return To Members</b>	<b>77.33%</b>	<b>34</b>	<b>298</b>	<b>88.59</b>	<b>49.83%</b>
<b>Return To Savers</b>	<b>78.26%</b>	<b>48</b>	<b>298</b>	<b>83.89</b>	<b>49.83%</b>
Dividends/Income	36.24%	105	298	64.77	33.98%
Average Dividend Paid	3.52%	11	298	96.31	2.73%
Change In Average Share Balance	0.91%	225	298	24.50	5.13%
3 Year Share Growth	11.24%	41	298	86.24	5.93%
Share Account/Member	1.89	141	298	52.68	1.89
<b>Return To Borrowers</b>	<b>59.41%</b>	<b>86</b>	<b>298</b>	<b>76.44</b>	<b>49.83%</b>
Loans And Secondary Sales/Shares	90.84%	99	298	66.78	84.99%
Yield Average Loans	-7.98%	288	298	3.36	-6.78%
Loans/Member	0.6	71	298	76.17	0.5
3 Year Loan Growth	12.43%	63	298	70.86	7.96%
YTD Loans/Member	\$1,044	34	298	88.59	\$685
Change Average Consumer & RE Ln Bal	4.30%	120	298	59.73	3.99%
<b>Member Service Usage</b>	<b>68.07%</b>	<b>73</b>	<b>298</b>	<b>75.58</b>	<b>49.83%</b>
Share Drafts/Member	41.72%	223	298	25.17	49.28%
Auto Loans/Member	28.19%	19	298	93.62	16.85%
Credit Cards/Member	17.38%	108	298	63.76	14.35%
Ln & Siv Acc/Member	2.49	112	298	62.42	2.39
3 year Member Growth	7.80%	35	298	88.26	2.05%
Free Income/Member	(\$31.66)	255	298	14.43	(\$21.14)
Total Income per \$ Sal & Ben	4.3	78	298	73.83	3.92

## Could this initiate a conversation around dividends?



## Ideas for Other Peer Groups

- ▣ Regional (PA, NY, MD, NJ, OH)
- ▣ PA Only
- ▣ County or Select Group of PA CUs
- ▣ Leaders in Asset Growth Nationally
- ▣ Layer in:
  - ▣ Field of Membership
  - ▣ # of Branches
  - ▣ # of Members
  - ▣ Avg Share Deposit

## Drive Discussion and Planning

## Considering New Services

### ■ Case Study

- I am a CFO at a CU between 100m and 250m
- Considering adding a new service
- What information would I want to look at to open a discussion and drive a decision on making a credit card available to my members?

## Is there an opportunity in Credit Cards?

### "Dense language obscures usurious interest rates, punitive late fees"

Editor: Ken Paulson  
Exec. Editors: John Hilliak, Sandy Wilson  
Editor, Editorial Page: Brian Gallagher  
Managing Editors:  
News, Carol Steiner; Money, Jim Henderson;  
Sports, Monte Lamb; Life, Susan Weiss;  
Graphics & Photography, Richard Curtis



Senior Vice Presidents: Circulation, Larry Lindquist;  
Advertising, Stephen J. Wolfson  
Vice Presidents:  
Finance, Myron Malowicki;  
Human Resources, Janet Richardson;  
Information Technology, John Palombara;  
Production, Greg Kirkhart

Today's debate: Credit card disclosures

## Banks use gobbledeygook to mask sleazy practices

**Our view:**  
Dense language obscures usurious interest rates, punitive late fees.

serts in their bills and "opt out" by writing a letter to the bank. Issuers told the GAO that most customers don't reject these rates. Little wonder when it's so difficult.

► Soaring fees. From 1995 to 2005, late fees rose

Remember the last time

USA Today  
October 31, 2006

More than 70% of consumers surveyed by the GAO were unsure or didn't believe that banks could **raise consumer's interest rates because of a late payment on some other bill**. But issuers can, and they do – some seeking to slap 'penalty rates' of more than 32% on customers for a single misstep

# H.R. 5244 Credit Card Bill of Rights

110th CONGRESS  
2d Session  
H. R. 5244

To amend the Truth in Lending Act to establish fair and transparent practices relating to the extension of credit under an open end consumer credit plan, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

February 7, 2008

Mrs. MALONEY of New York (for herself, Mr. FRANK of Massachusetts, Ms. WATERS, Mr. GUTIERREZ, Mr. LYNCH, Mr. ELLISON, Mr. COHEN, Mr. FATTAH, Mr. HINCHEY, Mr. LANGEVIN, Mr. NADLER, Ms. SHEA-PORTER, Ms. SOLIS, Mr. WELCH of Vermont, Mr. WYNN, Mr. GONZALEZ, Mr. DEFAZIO, Mr. TAYLOR, Mr. OBEY, Ms. HIRONO, Mrs. BOYDA of Kansas, Ms. WASSERMAN SCHULTZ, Mr. UDALL of Colorado, Mr. DINGELL, Ms. CORRINE BROWN of Florida, Mr. THOMPSON of Mississippi, Mr. HASTINGS of Florida, Ms. CLARKE, Mr. JACKSON of Illinois, Mr. DAVIS of Illinois, Mrs. GILLIBRAND, Ms. EDDIE BERNICE JOHNSON of Texas, Ms. WATSON, Mr. ARCURI, Mr. ENGEL, Mr. TIERNEY, Mr. VAN HOLLEN, Mr. GEORGE MILLER of California, Mr. MORAN of Virginia, Mr. WEINER, Mr. ABERCROMBIE, Ms. SCHAKOWSKY, Mr. SHAYS, Mr. SERRANO, Mr. DOGGETT, and Mr. LINCOLN DAVIS of Tennessee) introduced the following bill; which was referred to the Committee on Financial Services

A BILL

To amend the Truth in Lending Act to establish fair and transparent practices relating to the extension of credit under an open end consumer credit plan, and for other purposes.

*Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,*

SECTION 1. SHORT TITLE.

This Act may be cited as the 'Credit Cardholders' Bill of Rights Act of 2008'.

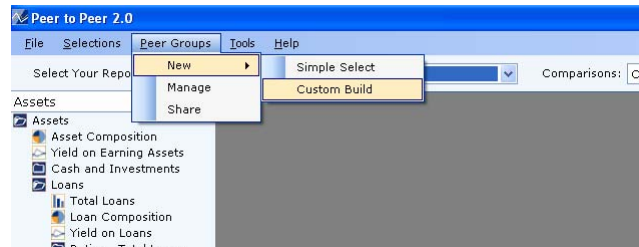
## Key components

- Universal default eliminated
- 45 day notice of rate increases
- Card holders can set fixed credit limit
- Credit card companies required to send bills 25 days before they are due

## How Can Peer to Peer drive discussion and support a decision to act (or not)

## Analysis of My Peer Group

- ▣ CU's 100m – 250m, nationally
- ▣ Account 396 has > \$0 for current qtr and 12 months prior.



## Setting the Parameters

Selection Process - Financials

Financials | Geography | Charter/FOM | Top/Bottom | Vendors | Exclude

Select criteria using account codes here

		Minimum	Maximum
Assets		100m	250m
Loans			
Investments			
Members			
a396		1	
a396:1		1	

Clear Preview Next >>

Matching Credit Unions: [519]

State	CU Name	ASSETS	A396	A396:1
MN	Members Cooperative	249,665,546	6,456,371	6,199,710
AK	Matanuska Valley	249,531,748	294,120	266,341
IL	Decatur Earthmover	248,097,498	8,114,028	8,416,382
MI	Elga	247,788,759	10,981,327	10,424,725
TX	Community Resource	247,562,817	5,271,490	5,157,563
UT	Granite	246,952,352	6,183,762	4,669,561

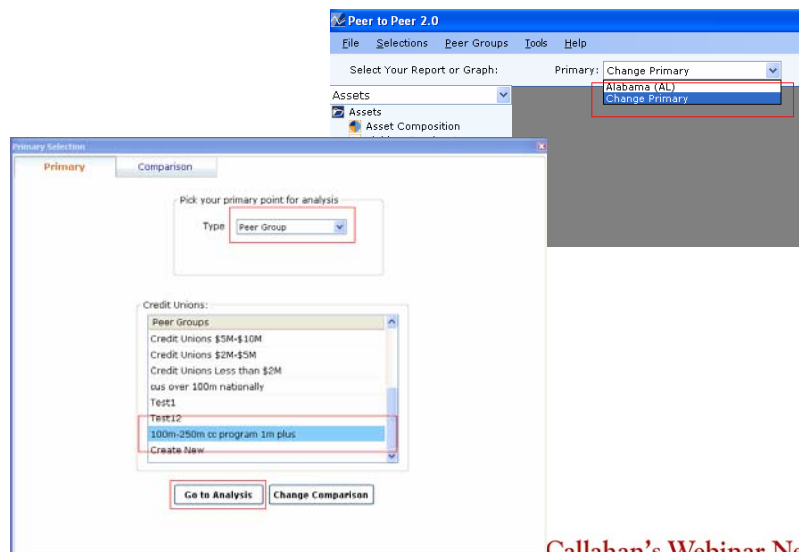
Remove \*Highlight any credit union to remove. Hold down ctrl to select more than one.

Name & Save

## Considerations

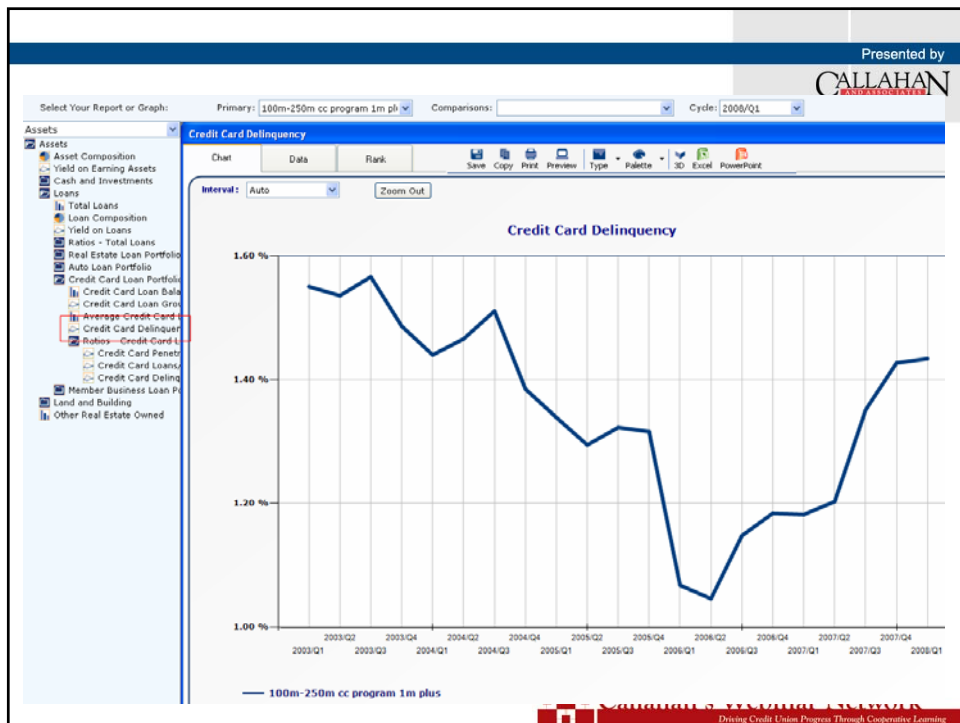
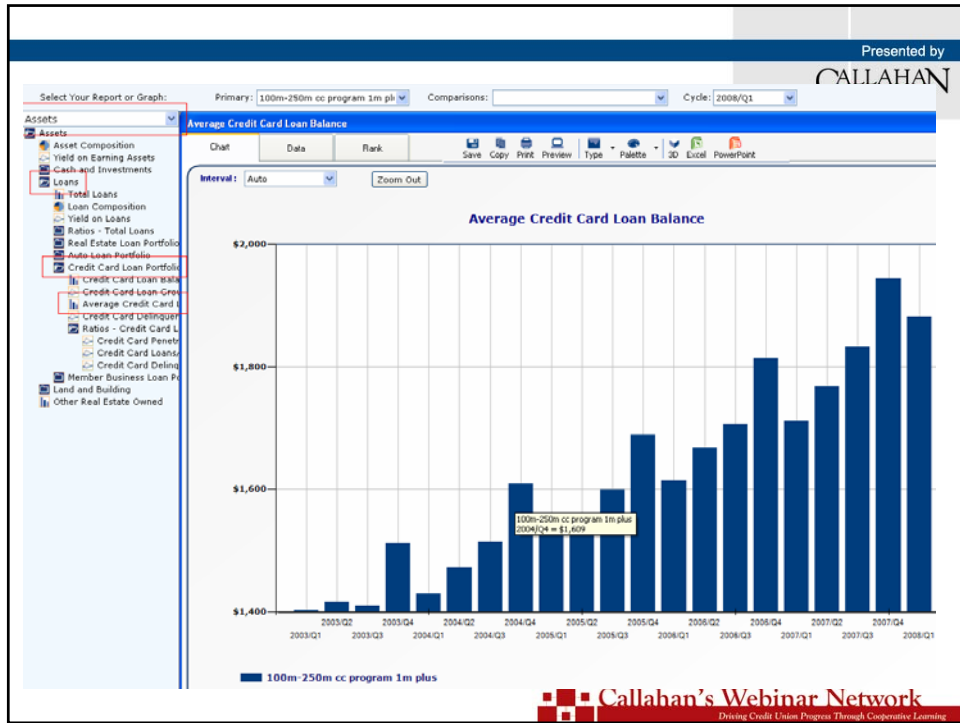
- ▣ 519 CUs my size have an active credit card portfolio from a potential pool of 669 CUs – 77.6%
- ▣ Increasing the minimum amount of account 396 from \$1 to \$1,000,000?
  - ▣ Narrows the group to 475 CUs
- ▣ Average Account Balance?
  - ▣ To consider those CUs who have a similar kind of relationship with their members
- ▣ Expenses?
  - ▣ # of Branches?
  - ▣ Total Operating Expenses?

## Reviewing the Basics



The screenshot displays the Peer to Peer 2.0 software interface. The main window has a menu bar with 'File', 'Selections', 'Peer Groups', 'Tools', and 'Help'. Below the menu bar, there are several dropdown menus: 'Select Your Report or Graph:' (set to 'Primary'), 'Primary:' (set to 'Change Primary'), 'Assets:' (set to 'Alabama (AL)'), and 'Asset Composition:' (set to 'Change Primary').

A 'Primary Selection' dialog box is open, showing a 'Comparison' tab. It prompts the user to 'Pick your primary point for analysis' with a 'Type' dropdown set to 'Peer Group'. Below this, there is a list of 'Credit Unions' with the following items: 'Peer Group', 'Credit Unions \$5M-\$10M', 'Credit Unions \$2M-\$5M', 'Credit Unions Less than \$2M', 'cus over 100m nationally', 'Text1', 'Text12', and '100m-250m cc program 1m plus'. The '100m-250m cc program 1m plus' item is selected. At the bottom of the dialog box, there are 'Go to Analysis' and 'Change Comparison' buttons.





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CREDIT UNION SERVICES

## Adding a New Point of Comparison

- ▣ Credit Union Peer Group which offers no credit card program
  - ▣ 100m – 250m
  - ▣ Account 396 = \$0 for Q1 08 and Q1 07

Callahan's Webinar Network  
Driving Credit Union Progress Through Cooperative Learning

# Formulas Used

Select Your Process - Financials

Financials | Geography | Charter/POM | Top/Bottom | Vendors | Exclude

Select criteria using account codes here

	Minimum	Maximum
Assets	100m	250m
Loans		
Investments		
Members		
a396		0
a396:1		0

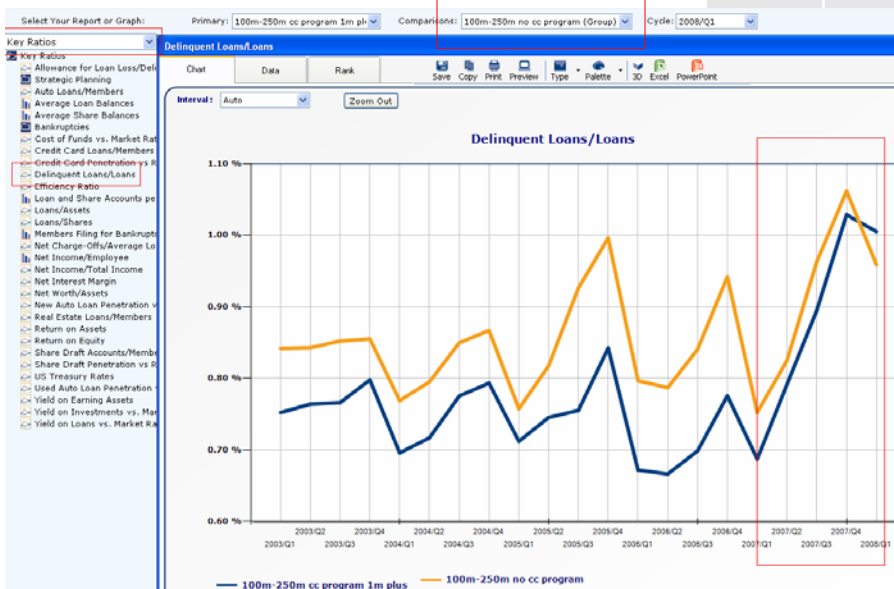
Clear | Preview | Next >>

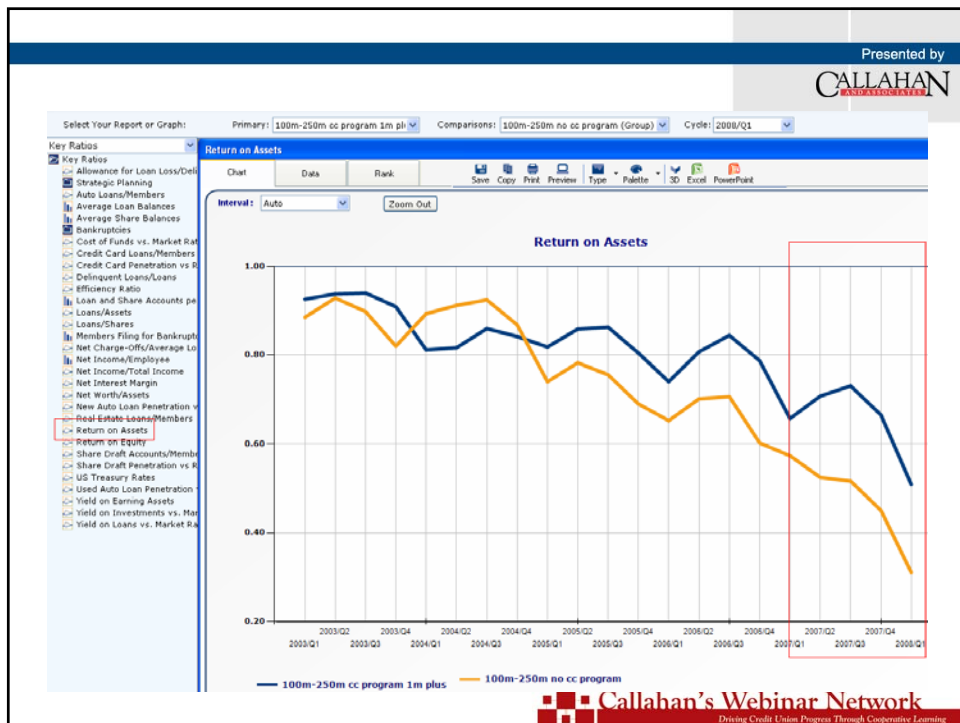
Matching Credit Unions: [132]

State	CU Name	ASSETS	A396	A396:1
MA	Fall River Municipal Employ...	243,022,676		
MD	Johns Hopkins	241,044,971		
TX	El Paso Employees	239,391,319		
KS	Great Plains	238,816,652		
MN	General Mills	226,456,935		
CA	Heritage Community	225,206,116		

Remove \*Highlight any credit union to remove. Hold down ctrl to select more than one.

Name & Save





## Effect on member relationships

## # of Accounts per Member

Select Your Report or Graph: Primary: 100m-250m cc program 1m pl Comparisons: 100m-250m no cc program (Group)

My Displays: My Displays My Displays Temporary Displays Create New

**Single Credit Union or Peer Group**

Single/Current Cycle: Standing Composition:Pie Composition:Bar Column Historical/Over-Time: History Column Line Chart Stacked Column Ar

**All Comparisons**

Single/Current Cycle: Alpha Listing Leader Table Column Scatter Plot Historical/Over-Time: History Line Chart

**Detailed (up to all 8214)**

Single/Current Cycle: Alpha Listing Leader Table Percentile Ranking Report Column Scatter Correlation R<sup>2</sup> State Totals Report US map

OK Cancel

Account Selection Show just selected comparisons

**Graph Title:**  
# of Accounts per Member

	Formula:	Titles To Use:	Format Type:
1	(a025a+a460)/members		99.99
2			
3			
4			
5			
6			
7			
8			
9			
10			
11			
12			
13			
14			
15			

▲ ▼ Insert Delete Preview Save

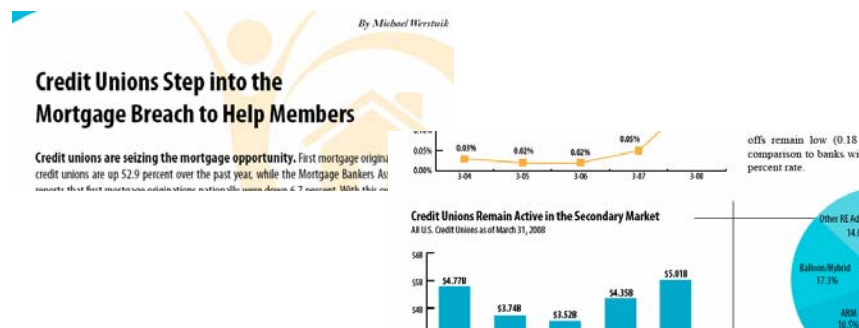


## Points to Drive Discussion

- ▣ Over  $\frac{3}{4}$  of the CUs in the asset group are offering these services
- ▣ Avg credit card balances are rising. Members are looking for these services and will find them elsewhere.
- ▣ Although credit card delinquencies are rising, they remain less than 10% of total delinquencies.
- ▣ CUs with credit card programs have been tracking at a lower delinquency rate than CUs that don't have programs in 3 of the last 4 quarters.
- ▣ There doesn't seem to be any question that if you can tolerate the risk, the return is there.
  - ▣ Higher Yield on Loans within CUs that offer cards
  - ▣ Higher Return on Avg Assets with CUs that offer cards
- ▣ Accounts per Member slightly but consistently higher for CUs with credit card programs. Do cards help drive member relationships?

## Other Resources to Drive Planning Discussion

- ▣ Mortgage Data
  - ▣ Featured section of our Q1 2008 CUSP publication



## Other Resources

- ▣ More Strategy Discussion on Credit Cards?
- ▣ Upcoming Callahan & Associates Webinar
  - ▣ Maximize Value and Performance of your Credit Card Portfolio
  - ▣ Wednesday, July 30, 2:00pm
  - ▣ Register at: [www.creditunions.com/events](http://www.creditunions.com/events)
  - ▣ Call 800.446.7453 for more info

## Discussion

- ▣ If you're a subscriber to either Peer to Peer or our CU Analyzer service – How do you use either service to drive discussion at your credit union during planning season?
- ▣ If you're don't subscribe to any Callahan data services – What helps drive your planning sessions?
  
- ▣ Please raise your hand via Webex to participate

## Peer to Peer 2.0 Timeline

- ▣ Currently
  - ▣ 80 Beta Testers
  
- ▣ This Month
  - ▣ Expand the Rollout to a total of 200 subscribers
  
- ▣ End of August
  - ▣ All subscribers will have 2.0 with Q2 2008 data
  - ▣ We will release the Q2 2008 data update on both Peer to Peer 1.0 (current version) and Peer to Peer 2.0

**Questions?**

Presented by

**CALLAHAN**  
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# Thank You!

## Contact Information

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