

Press Release *about Credit Unions*

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For More Information: Lisa Mallow, MJB Public Relations Group, (866) 714-7041, lisa@mjblankerspr.com

Net Worth Scenario Planning Tool Helps Credit Unions Navigate Uncertain Environment

WASHINGTON, D.C. – Record share growth, combined with uncertain earnings due to both the economic environment and varying estimates of NCUA assessments, is putting a greater focus on credit unions' bottom lines.

“Credit unions are in a different situation today,” said Jay Johnson, Callahan’s Executive Vice President. “They are seeing lower earnings and balance-sheet growth driven by deposits. These combine to naturally put pressure on the net-worth ratio.”

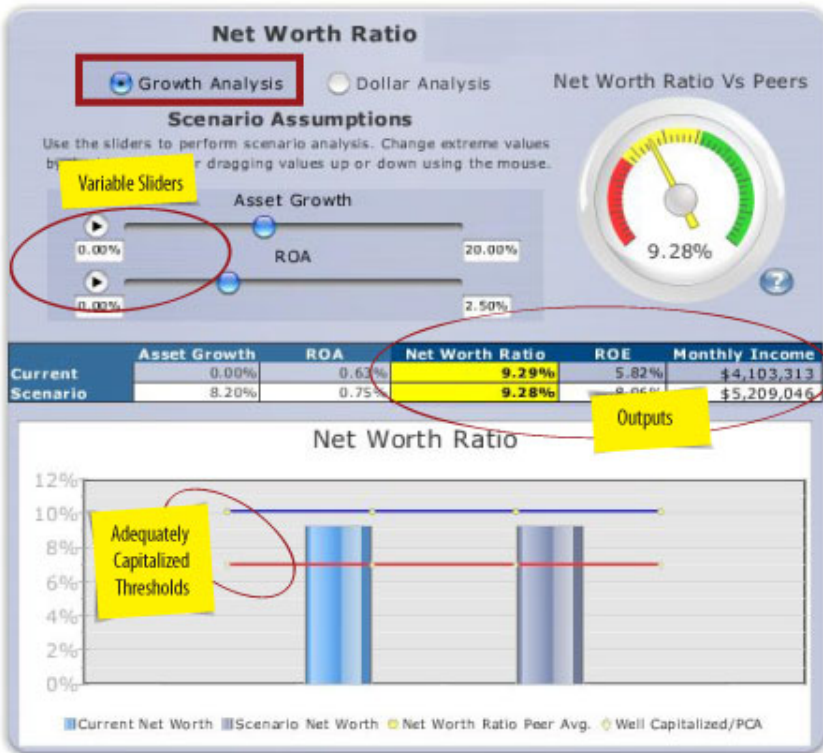
To assist credit unions in their net-worth planning process, Callahan & Associates has recently enhanced its Net Worth Scenario Dashboard. Designed to be shared with board members, management and staff, the Dashboard provides a visual picture of a credit union’s projected net-worth levels using the most up-to-date data available.

Johnson says the Net Worth Scenario Dashboard helps show what might happen at a specific credit union in various rate environments, dynamically adjusting the net-worth ratio based on projected asset growth, forecast monthly net income, return on assets and return on equity. Its web-based interface provides the capability to adjust all key factors influencing net worth and benchmark the results to any selected peer group.

Credit unions have found the Net Worth Scenario Dashboard helpful in several situations:

- It explains to board members what happens to the credit union as trends in growth and earnings change. It helps visualize how the credit union may be constrained if it is unable to generate the earnings it is accustomed to, and it addresses “what if” questions on future scenarios.
- It helps employees understand the effect on the net-worth ratio of exceeding or falling short of the credit union’s monthly earnings goals. With this information, employees can focus on the action steps needed to reach their objectives.
- It addresses members’ anxiety over the safety and soundness of their credit union by showing them where the credit union is today in terms of its equity. It also shows how the credit union projects out based on budget plans.

“The Dashboard pulls key data and presents it in an easy-to-understand format,” said Johnson. “It gets everyone on the same page by allowing them to instantly see the credit union’s net worth under



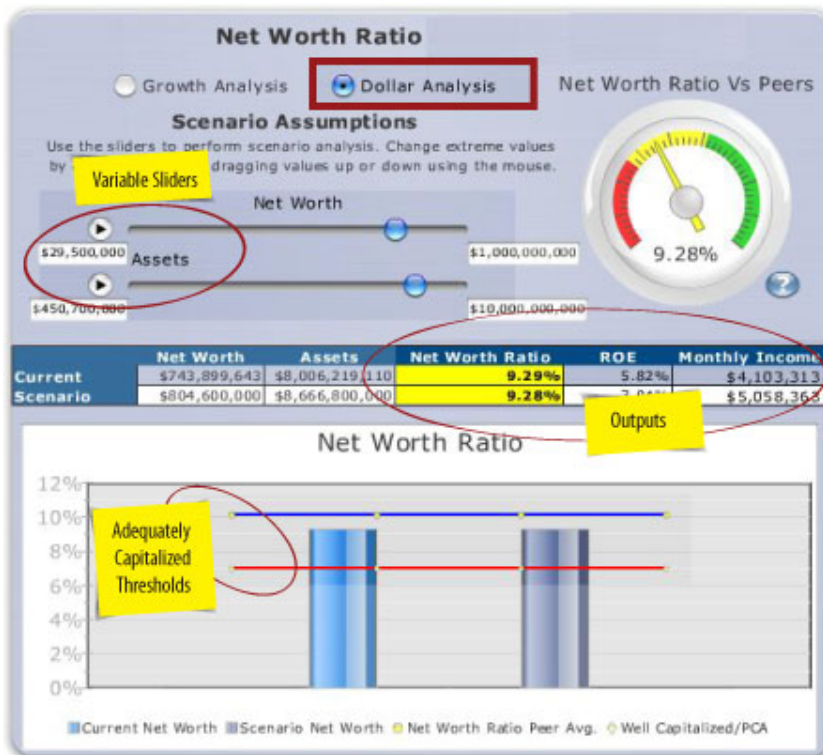
Callahan & Associate's Net Worth Scenario Dashboard

various scenarios and helps them understand what drives the numbers, underscoring the importance of their own actions.”

The Net Worth Scenario Dashboard is a component of CUAnalyzer, a Web-based analytical tool with educational components such as ratio definitions and analytical summaries. The system automatically uses the most recent call report data to ensure credit unions have access to timely information.

For further information, or to request a demonstration, please contact Nick Connors at (202) 223-3920 ex. 747 or email nconnors@creditunions.com

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Callahan & Associate's Net Worth Scenario Dashboard

Callahan & Associates is a Washington, DC-based firm specializing in financial publications, software development, strategic planning, and investment management for credit unions for twenty-five years. Visit www.creditunions.com to learn more.