

Analytics Matter: Rethink How to Use Data for Membership Growth

Presented by

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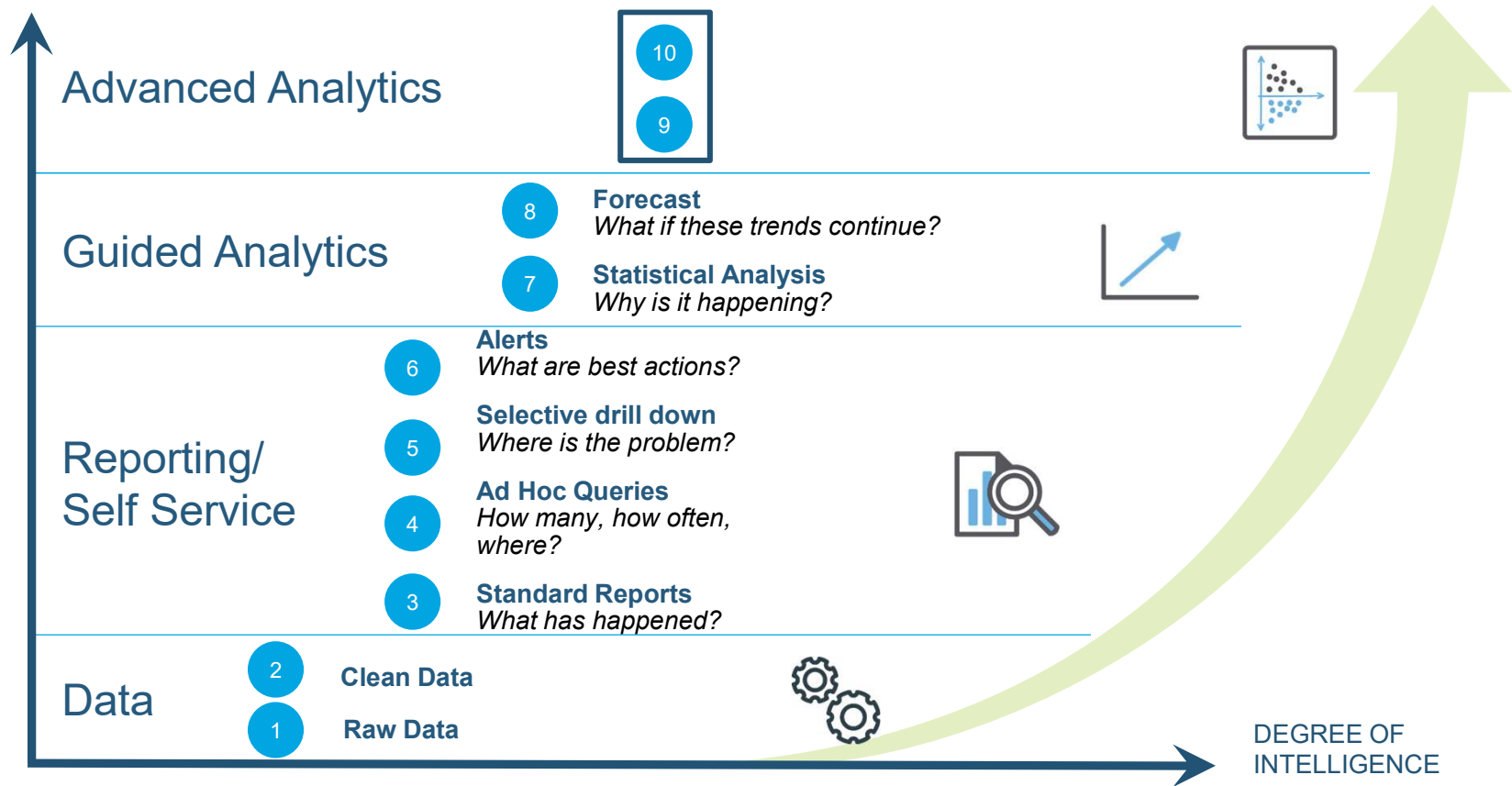


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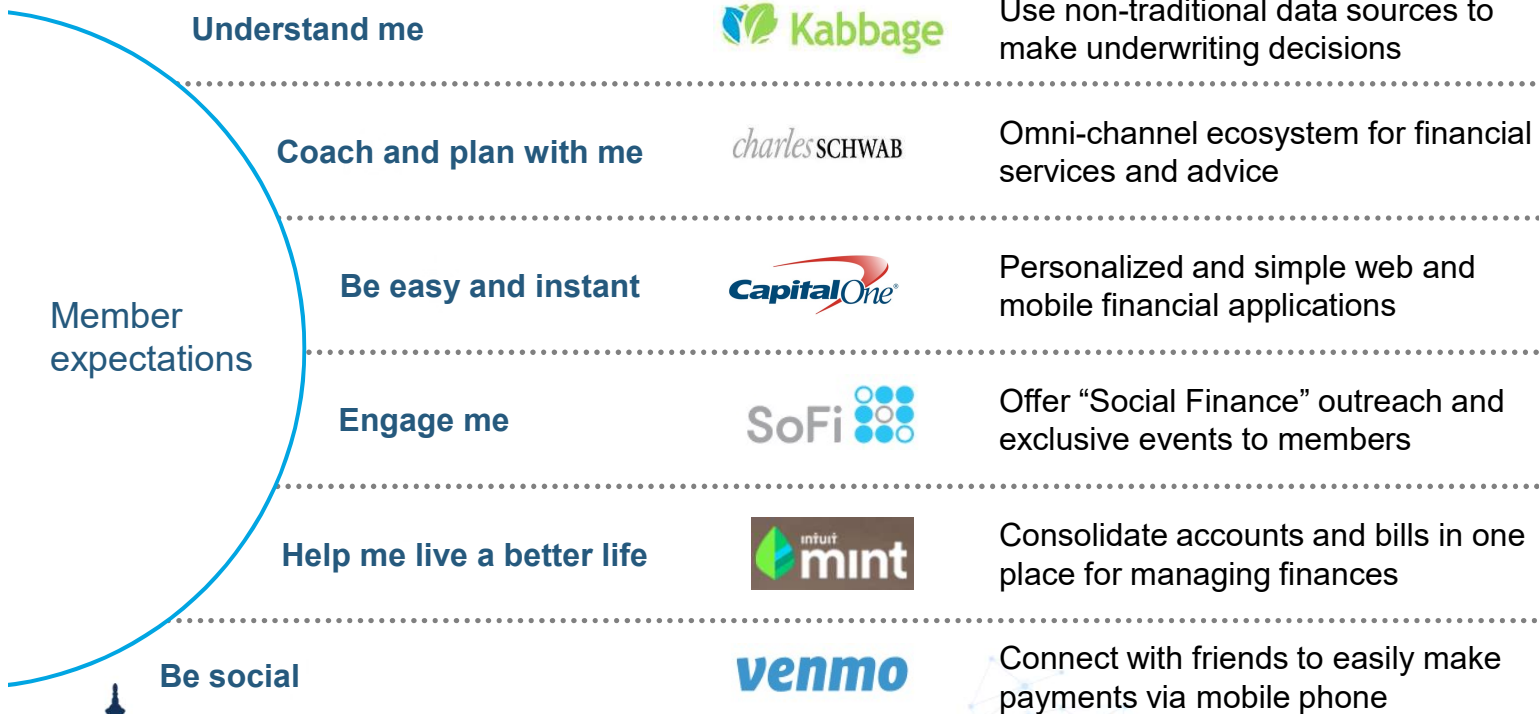
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Spectrum of Data and Analytics



Innovative Financial Institutions Disrupt Your Members' Experience



* *Nearly all use automation and generate operational efficiencies.*



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Lead Generation (Indirect Members)

Use Case:

- Identify characteristics of high loyalty and high lifetime value members
- Apply to indirect members to optimize cross-sell efforts

Typical Impact to Key Metrics:

- 10-15% increase in indirect conversion and retention rate



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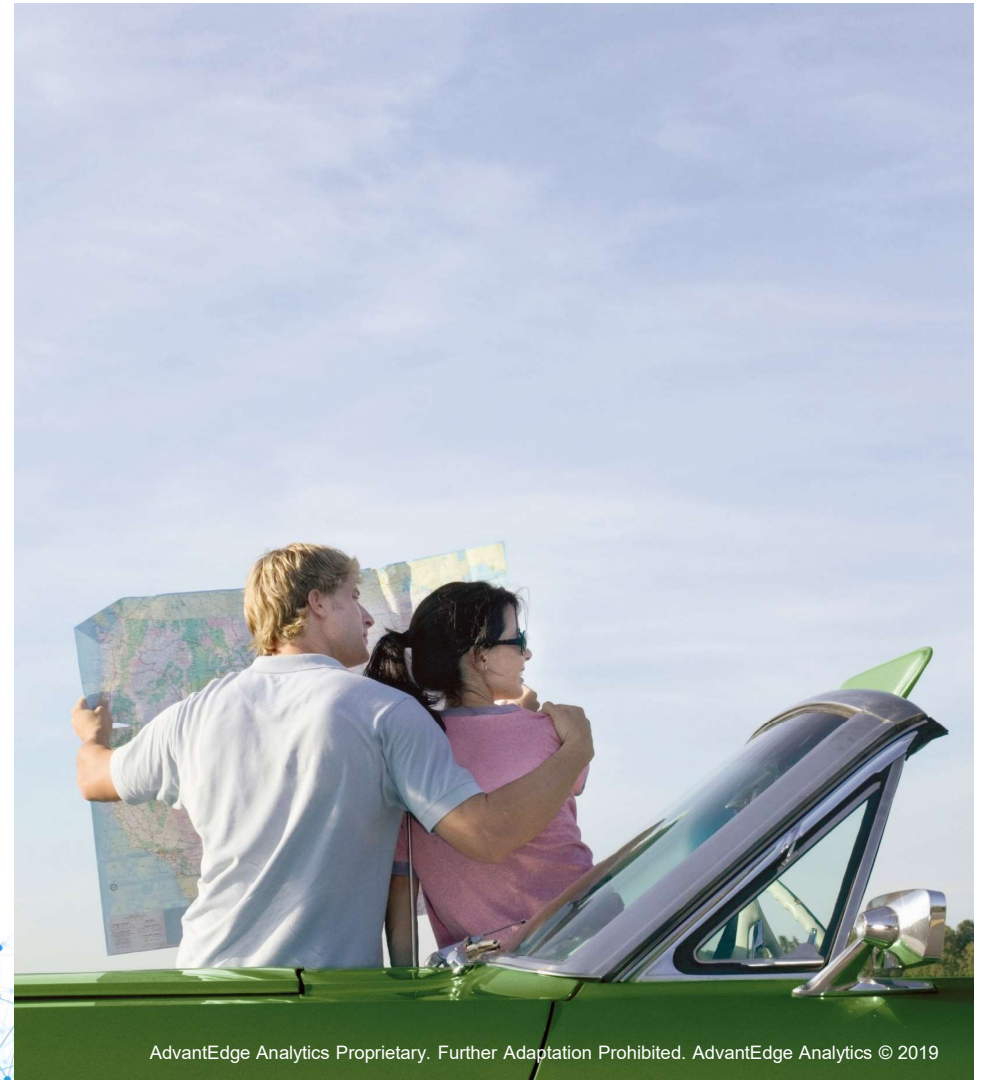
Member Attrition Reduction

Use Case:

- Identify triggers for account closure/dormancy
- Re-engage members with personalized offers/retention marketing

Typical Impact to Key Metrics:

- 20-25% attrition rate reduction
- Conversion of 1-2% of accounts to active



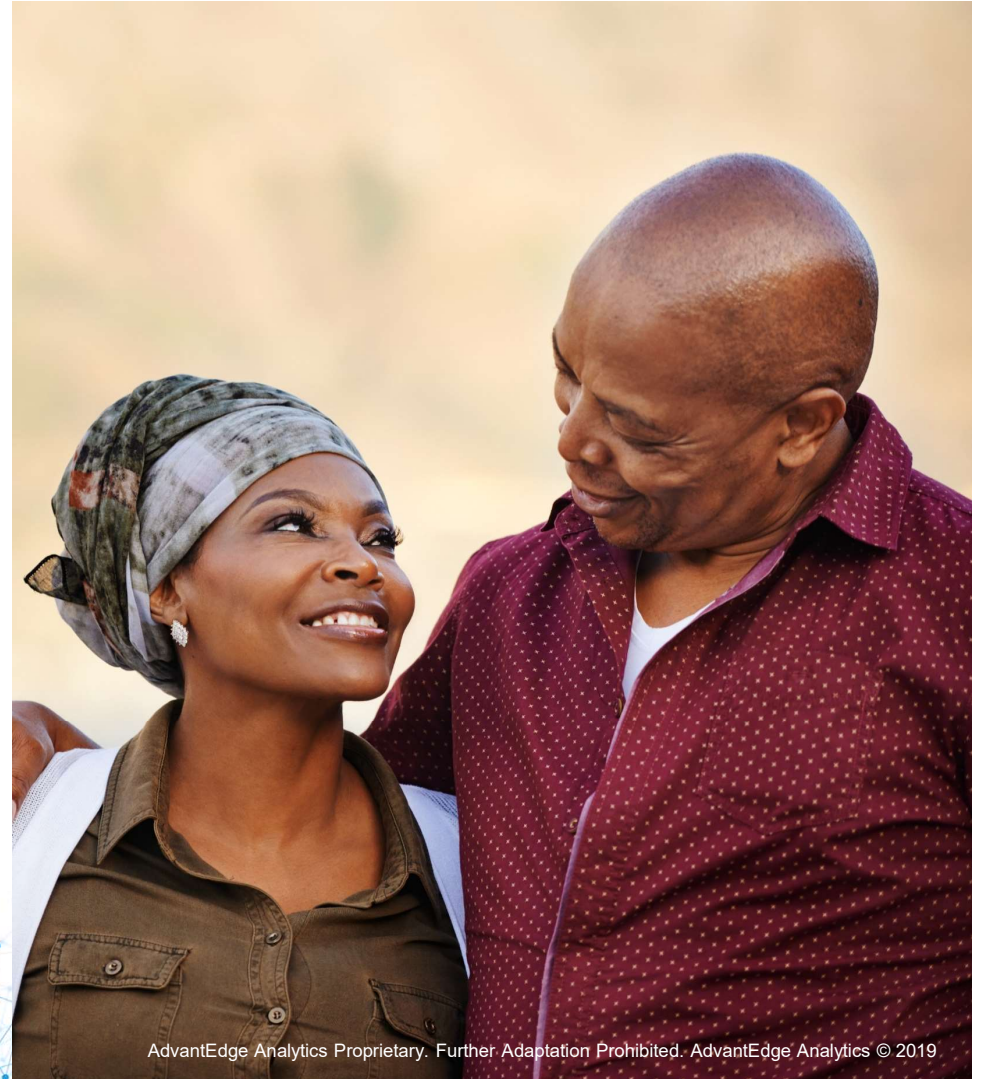
Lead Generation (Non-Members)

Use Case:

- Identify characteristics of high loyalty and high lifetime value members
- Apply to prospects for targeted outbound marketing

Typical Impact to Key Metrics:

- Up to 25% increase in member growth rate
- 5-10% increase in earnings per new member



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Advanced Early Warning System

Use Case:

- Predict and flag loans at risk of default/charge-off
- Perform preemptive outreach and prioritize collections efforts

Typical Impact to Key Metrics:

- 30% increase in successful collections
- ~20% fewer written off loans



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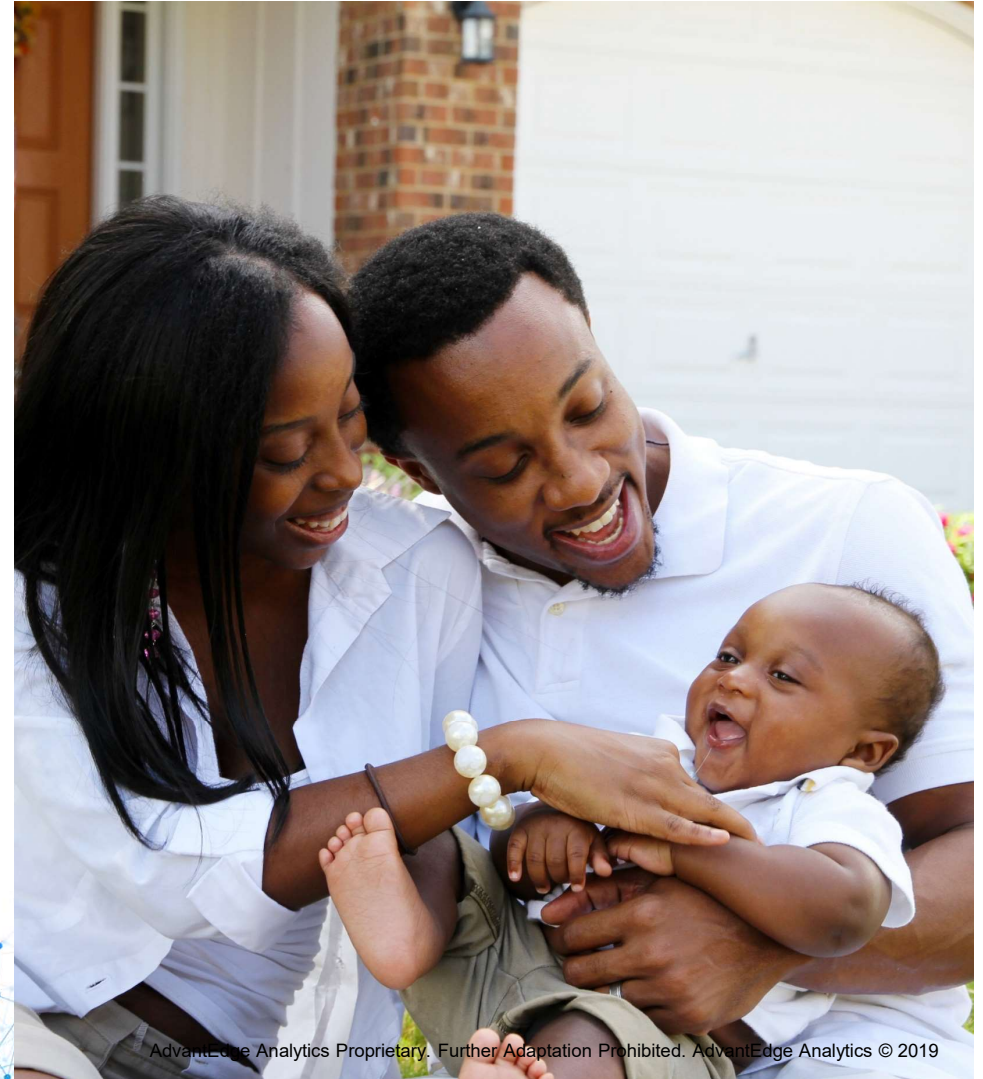
Life Event-Based Marketing

Use Case:

- Provide members with personalized offers and member experiences based on life events and behavioral segmentation

Typical Impact to Key Metrics:

- Up to 10-20% increase in average revenue per applicable member



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End-to-End Approach Focused on Business Value



Defined by business need

Data integration from internal systems

Predictive Modeling

Integration into day-to-day workflow


Frontline capabilities, change management & tracking



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The background is a dark blue gradient with a network of white dots and lines. Overlaid on this are several data visualization elements: a bar chart with green bars, a line graph with a blue line, and a candlestick chart. A large magnifying glass is centered over the text, with its handle extending towards the bottom right.

“Analytical impact at scale is 10% analytics and 90% end user adoption. Most companies fall short on the latter.”¹

Delivering impact requires more than just data and models.



1. McKinsey Analytics

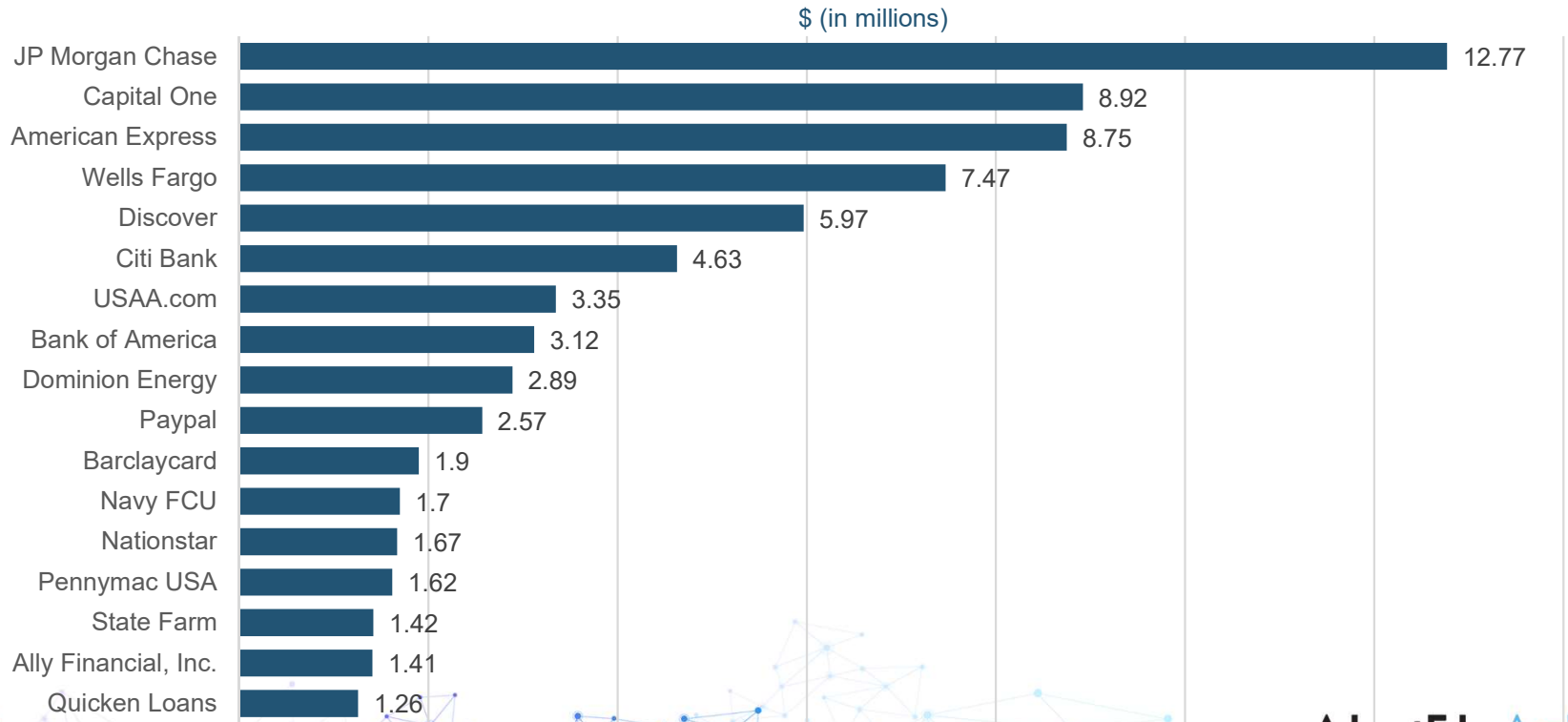
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ACH Insights

Transaction Amount by Merchants



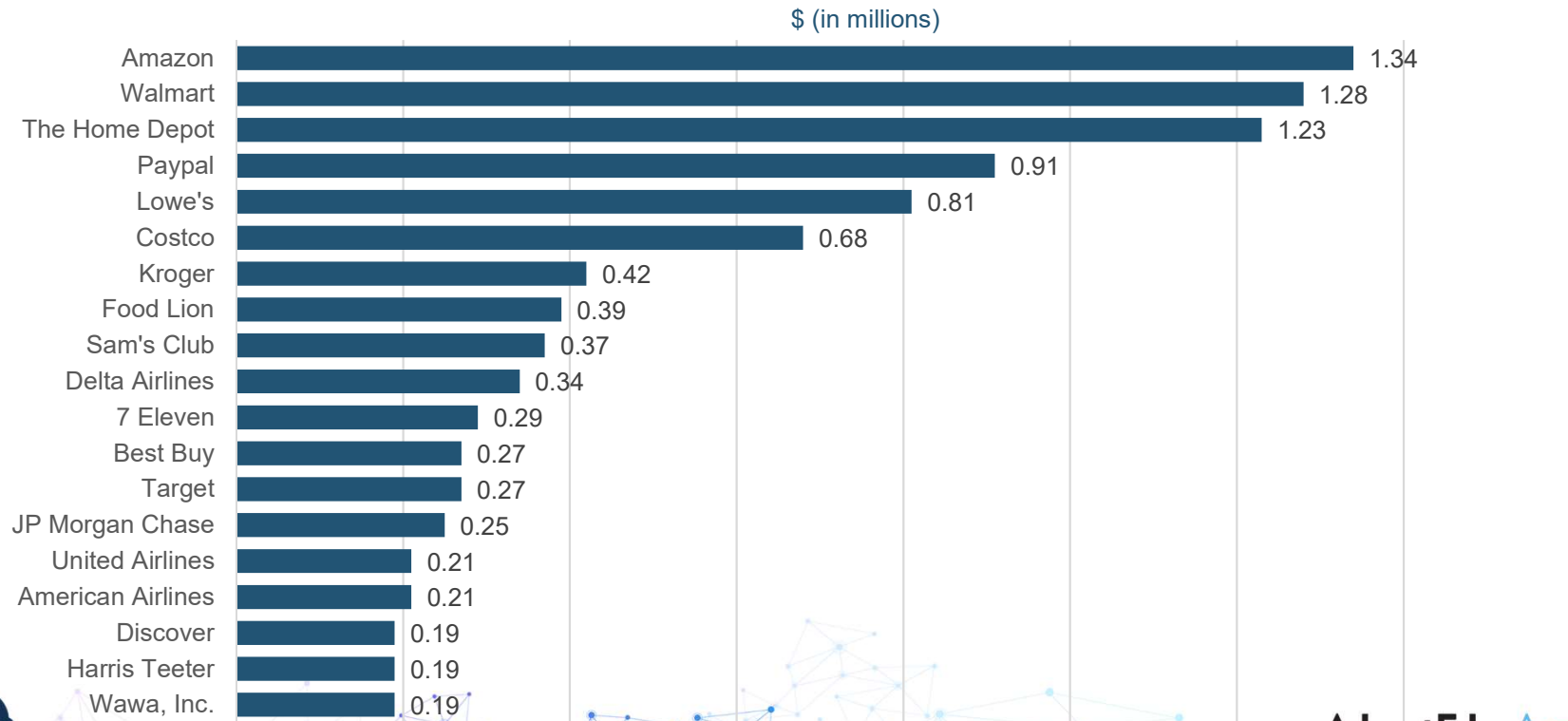
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Credit Card Insights




Transaction Amount by Merchants



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	Credit Union 1	Credit Union 2	Credit Union 3	Credit Union 4
CU Benefits	<p>Beignet ROI</p> 	<p>Bavarian Cream ROI</p> 	<p>Glazed Raised ROI</p> 	<p>Donut Hole ROI</p> 
CU Execution	<ul style="list-style-type: none"> • Tight collaboration, advanced training • Custom messaging, offers and dashboards • Frequent process optimization 	<ul style="list-style-type: none"> • Cross-functional team collaboration and training • Tailored messaging or offers • Refining outreach based on results 	<ul style="list-style-type: none"> • Limited planning and training • Some tailored messaging or offers • Delays in refreshing data or tracking metrics 	<ul style="list-style-type: none"> • Minimal planning or training for teams • Generic messaging or offers • Major delays in refreshing data or tracking metrics

Thank you!

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