

The Data Driven Growth Blueprint

Presented by:
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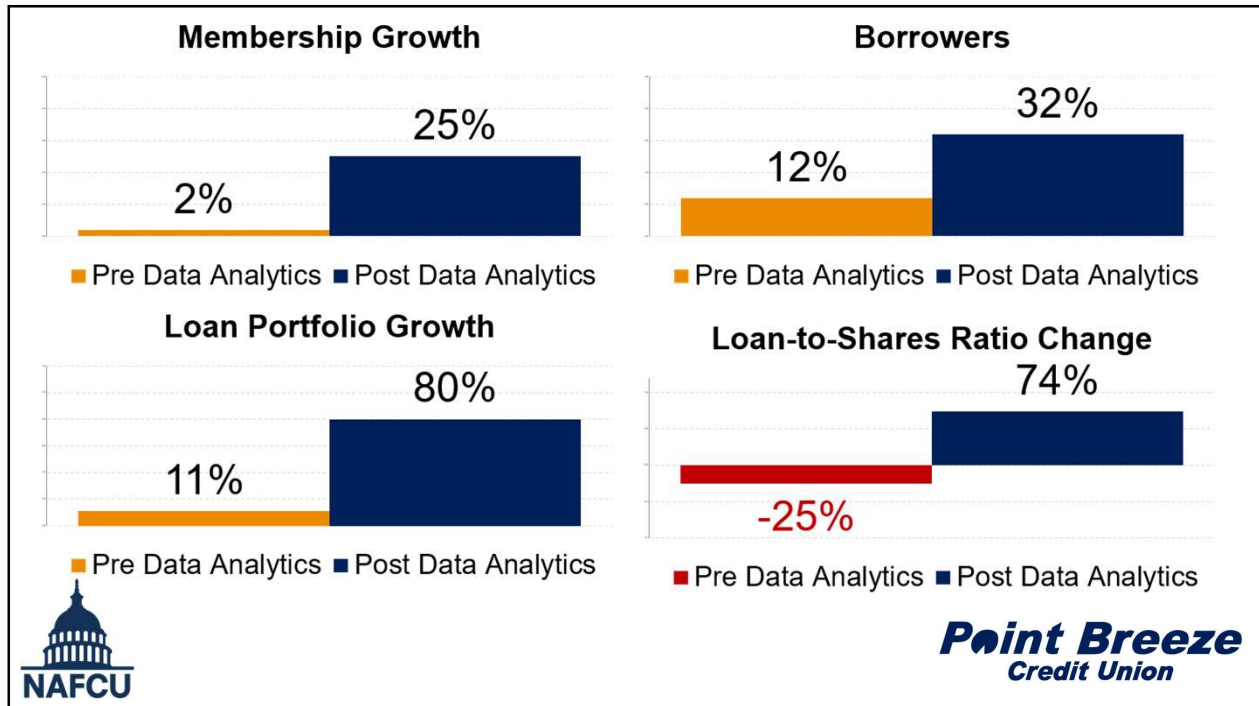


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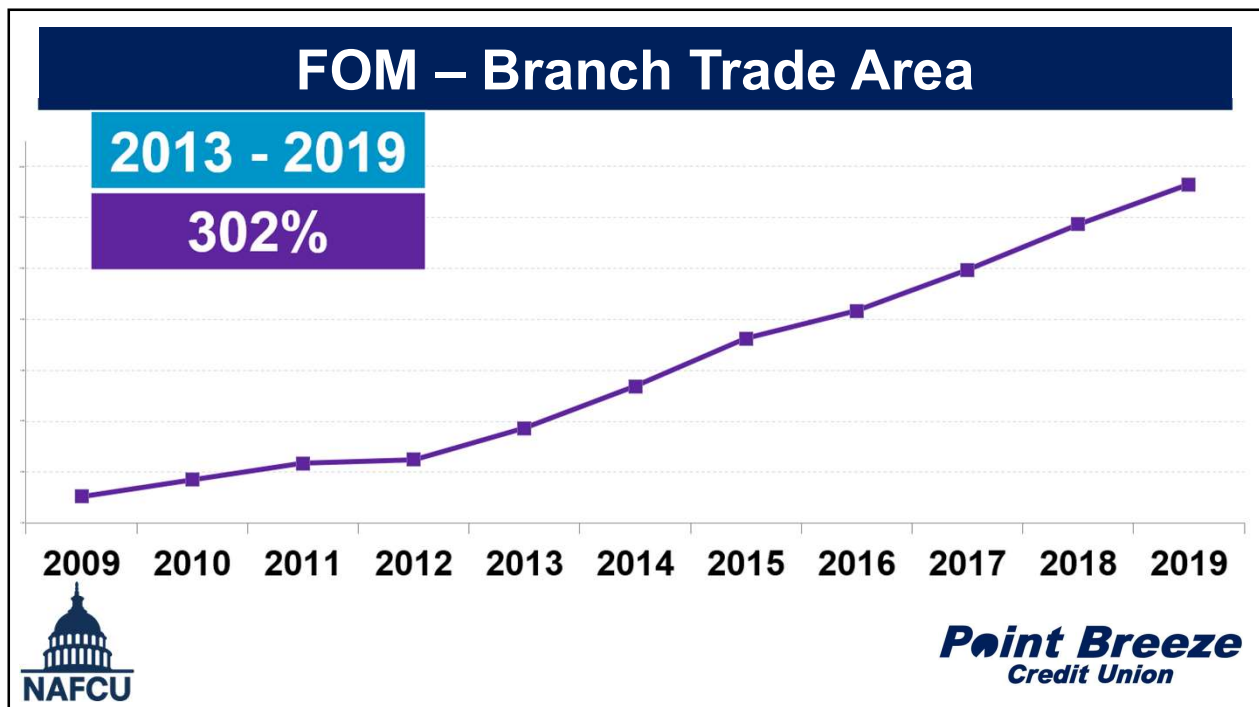


Point Breeze
Credit Union





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Member and Market Intelligence Impact

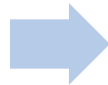


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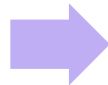
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Attract a younger client base



Average age from 55 to 41

Improve account retention



Retention rate improved from 75% to 91%

Expand share of wallet



The average size of a household relationship expanded by 60%

Create a sustained lift in sales volume



Account opening volume increased 200%-300% across product lines

Employ Liquidity



Loan to Deposit Ratio increased from 72% to 85%



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The Business of Business



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Revenue
Growth
Rate

Operating
Leverage

Expense
Growth
Rate



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Capture Market Share and Earnings

Improve Efficiency

Accumulate Capital

Outperform Competitors



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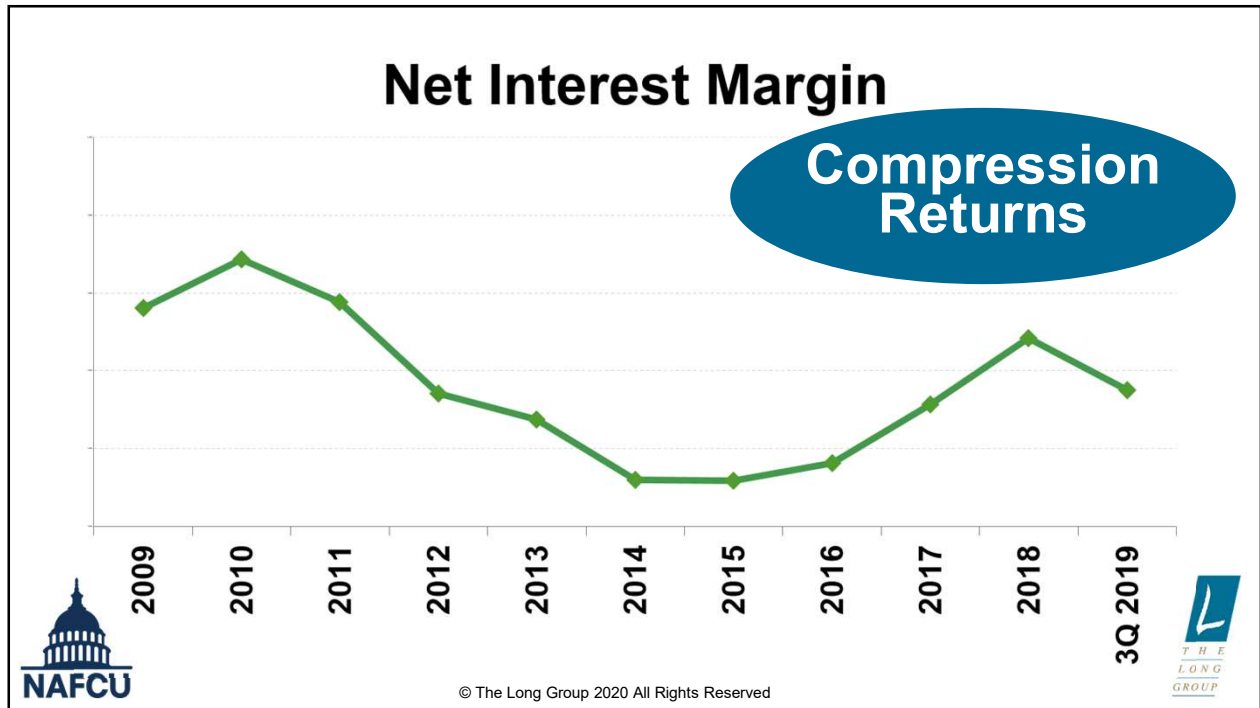
Headwind



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Thriving in a New Era

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Use Market and Member Intelligence to Capture Opportunity



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Attract

Retain

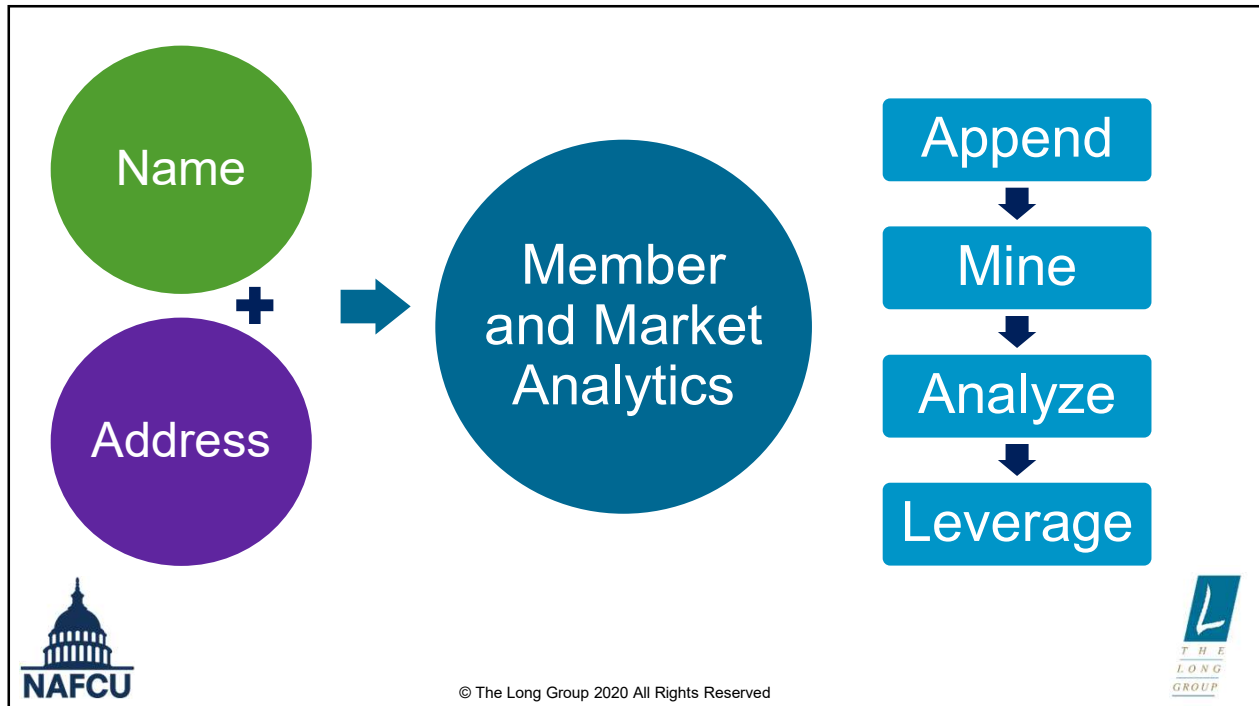
Grow



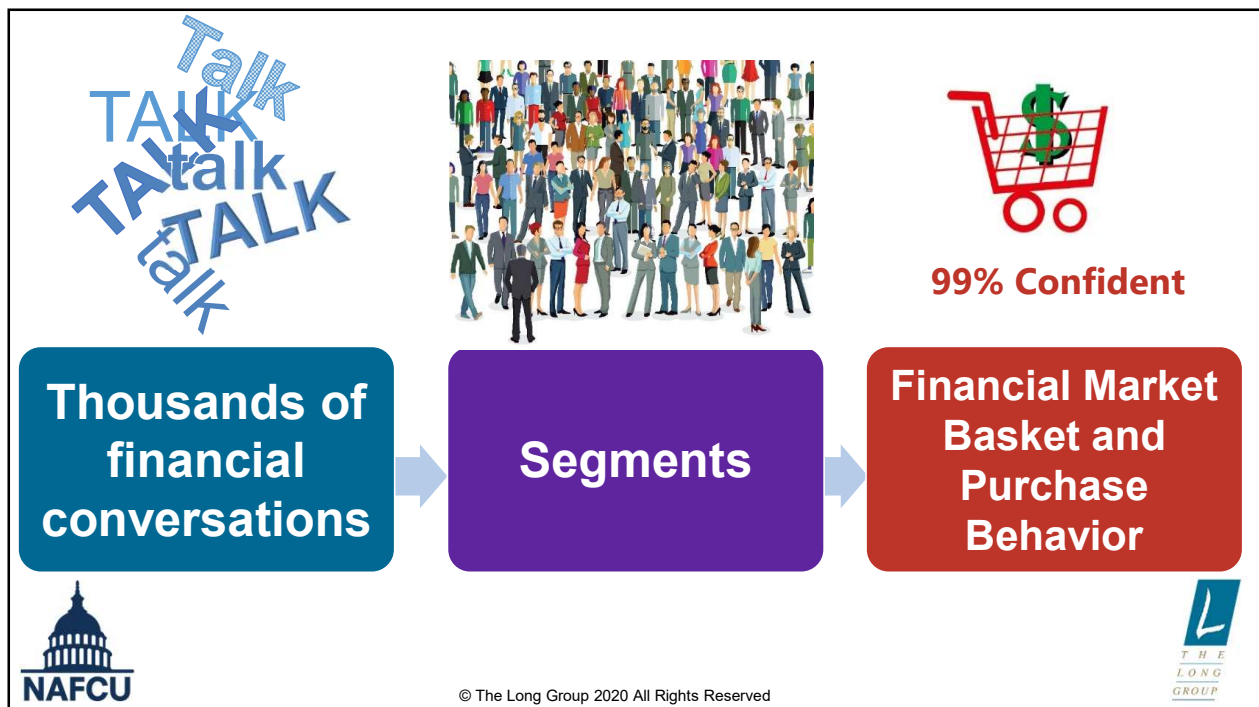
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Expanding the Balance Sheet



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Know the geography



Know the number of households and businesses



Know their demand for financial services



Know your performance



Know the opportunity



Know the purchaser



Know how to reach them



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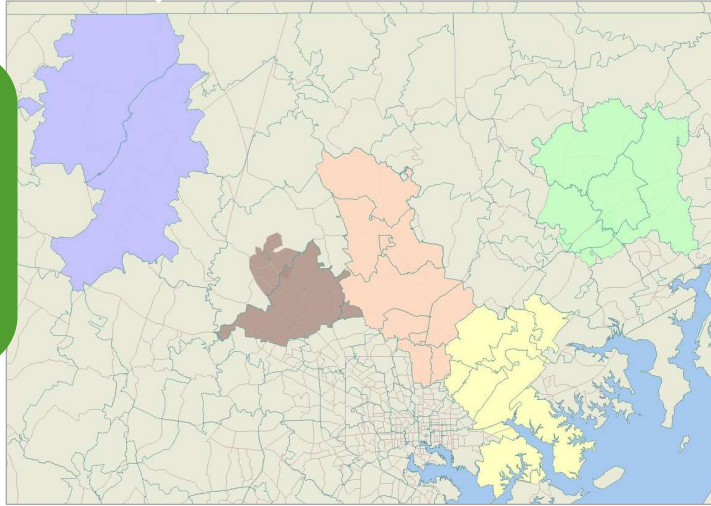


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Know the geography

Expand Household Penetration

Deepen Existing Customer Relationships

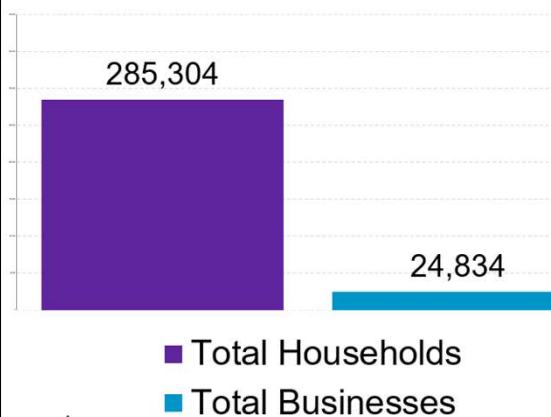


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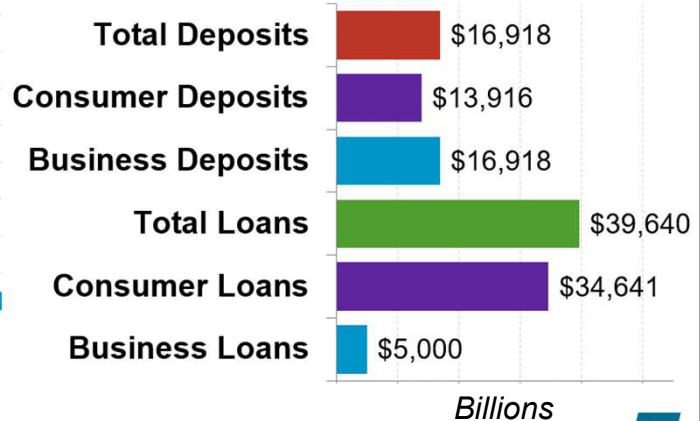


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Know the number of households and businesses



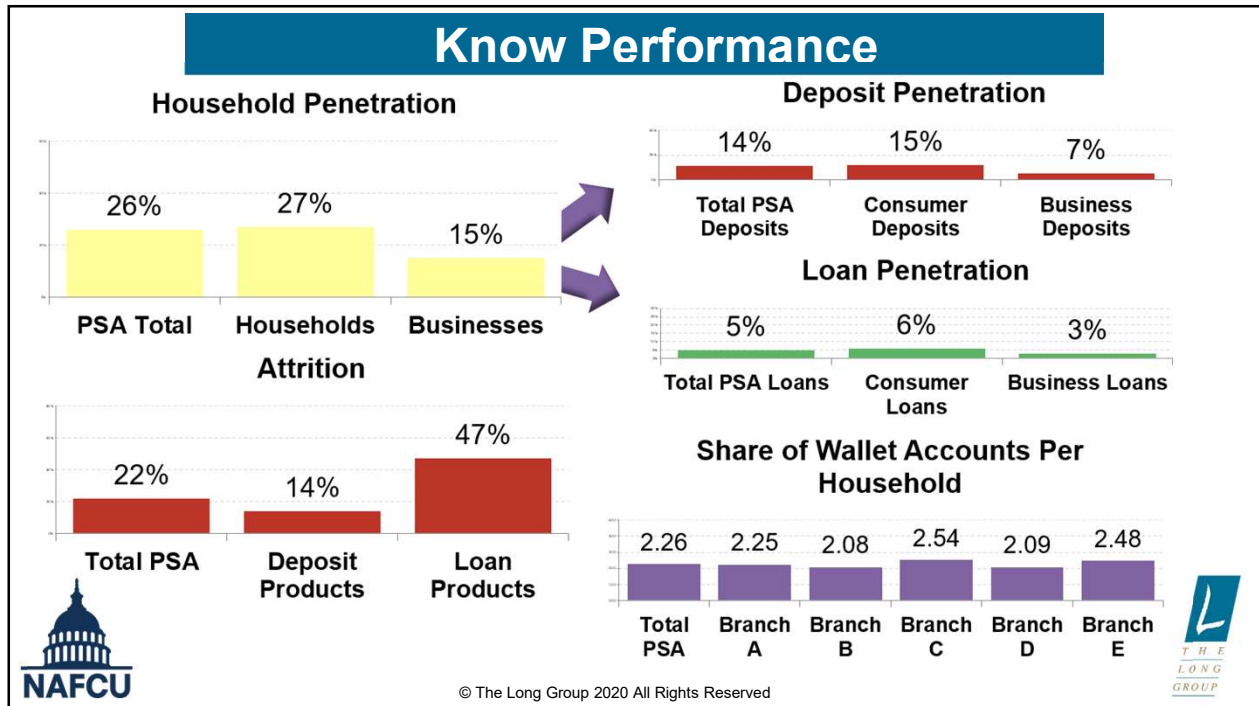
Know their demand for financial services



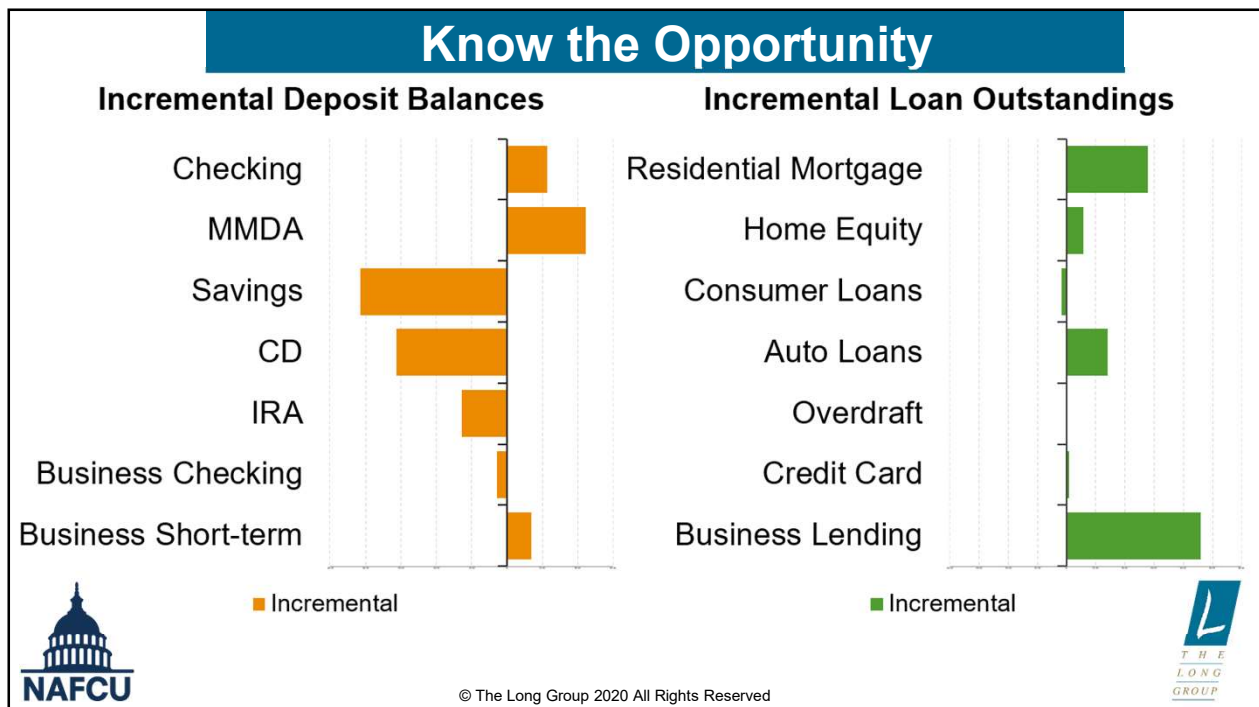
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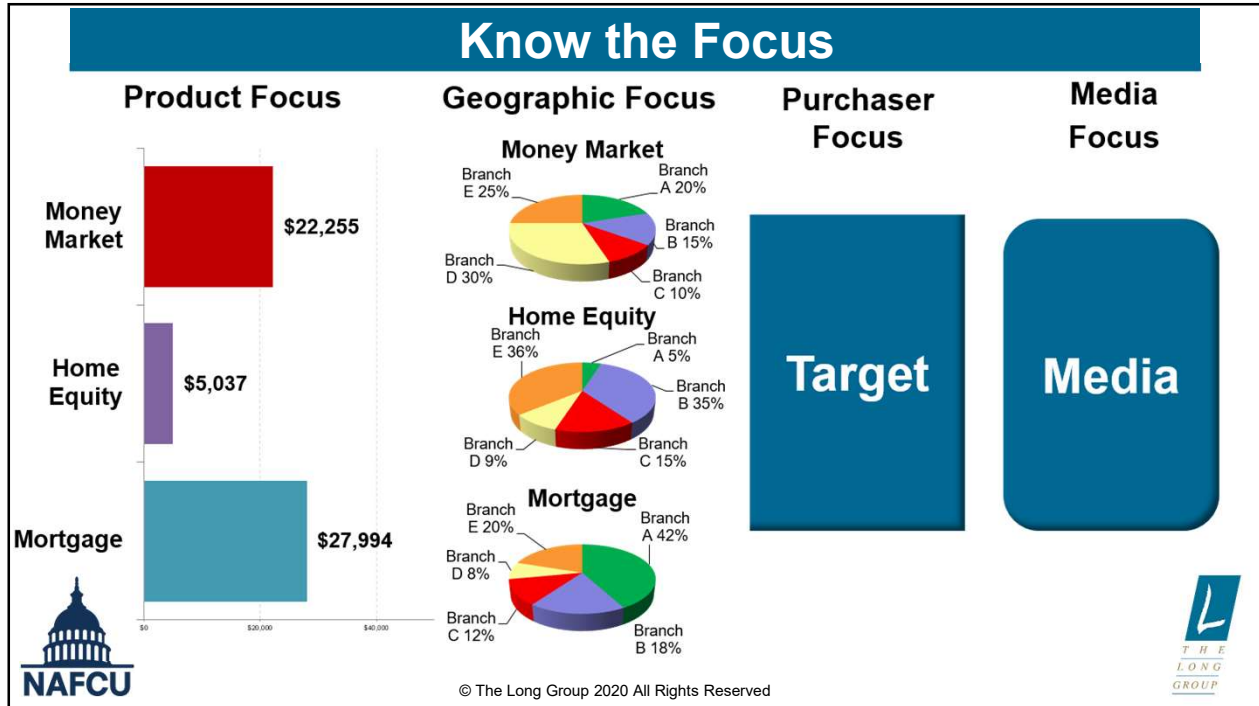
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Improving Retention

The average credit union invests **8 months** of the year **replacing** business lost through attrition with **4 months** spent on **growth**



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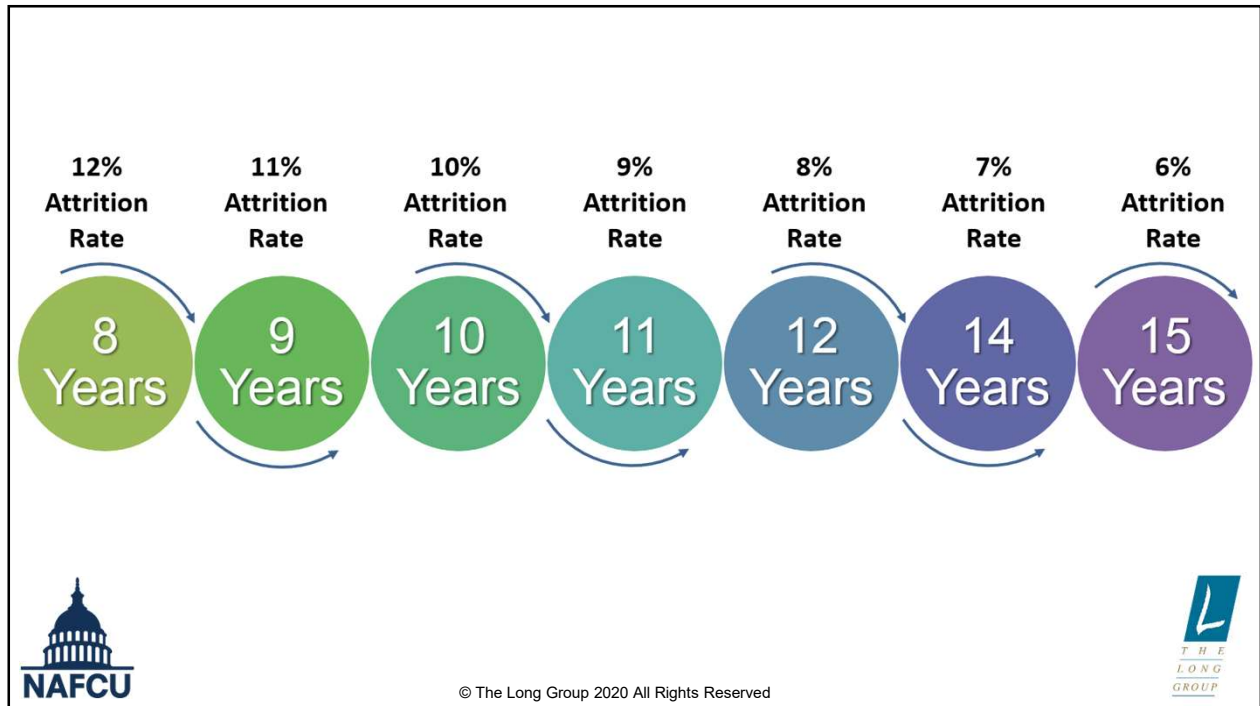
Attrition Tax



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Monetizing Attrition

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Average \$500 Million Credit Union

Lost
Opportunity
Cost \$3.3
Million



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Creating Competitive Advantage



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Unlocking the Opportunities in Your Member File

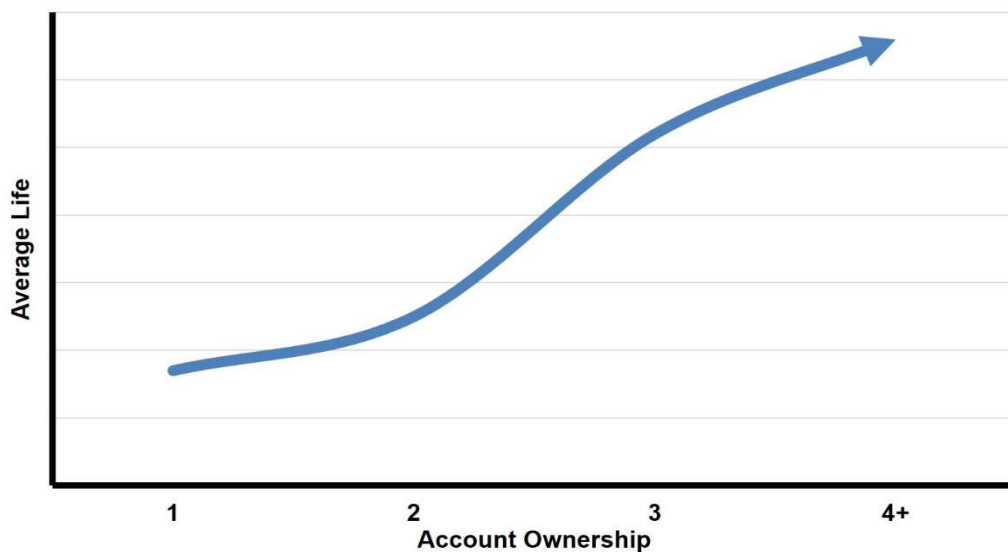


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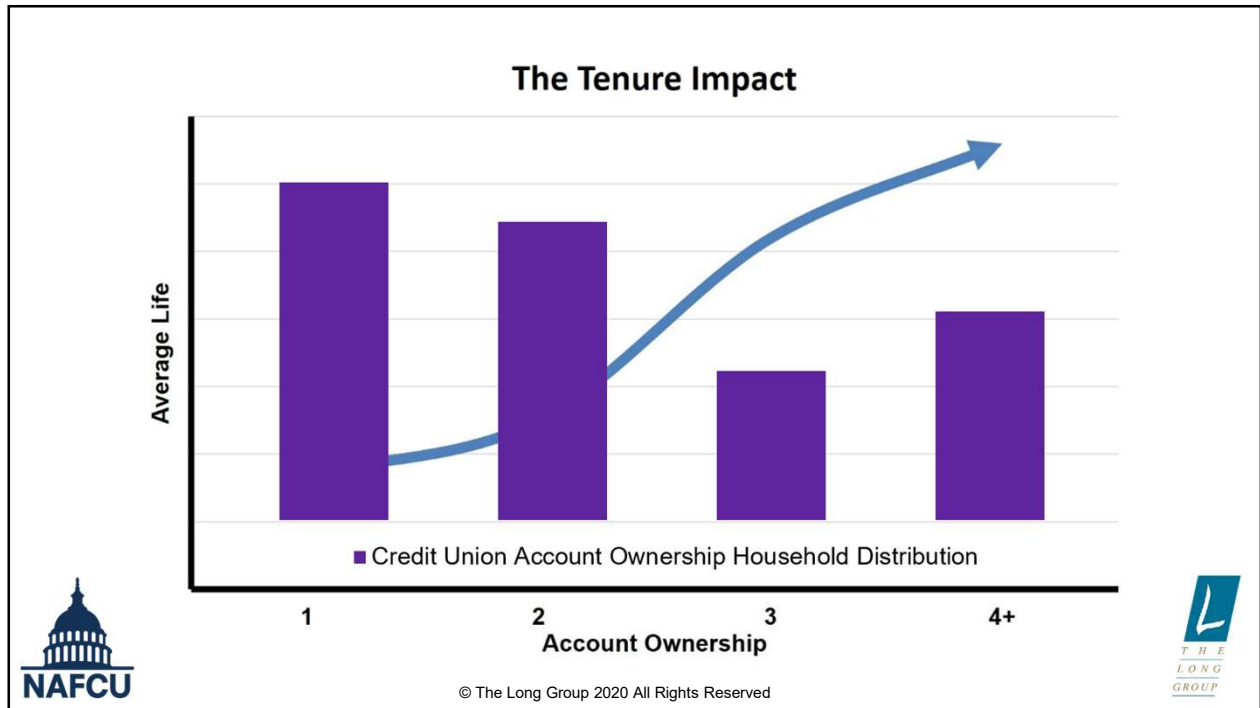
The Tenure Impact



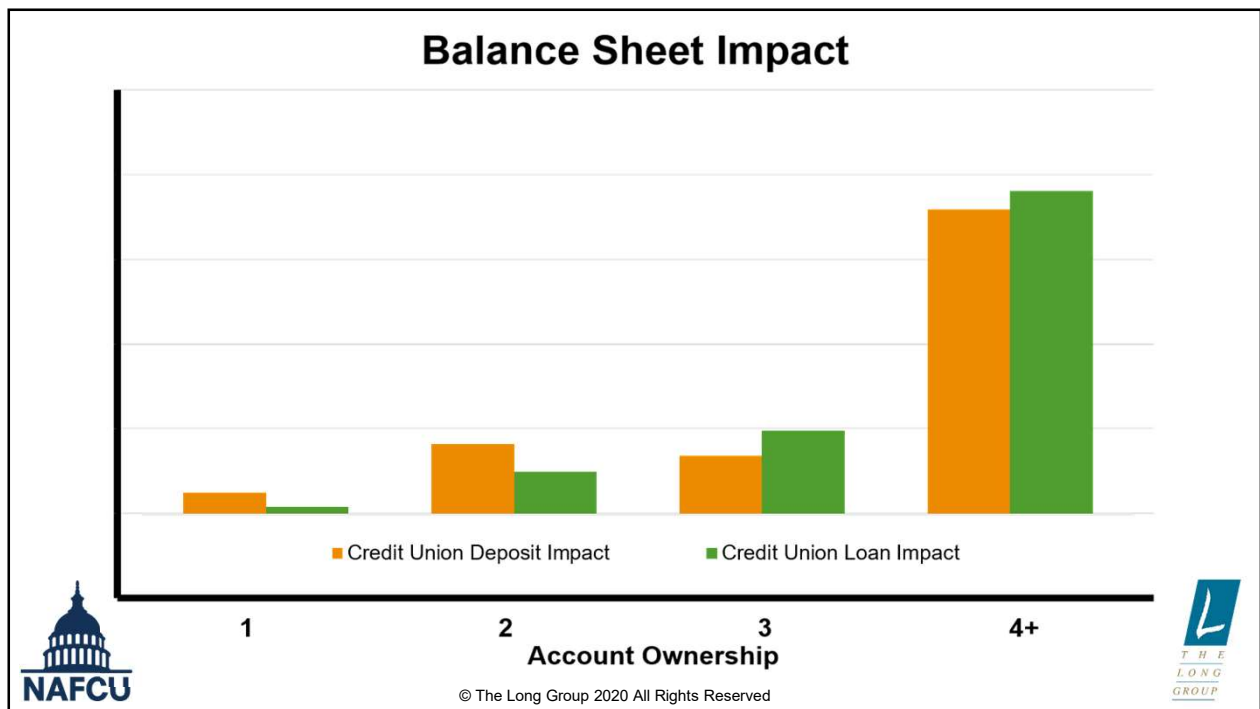
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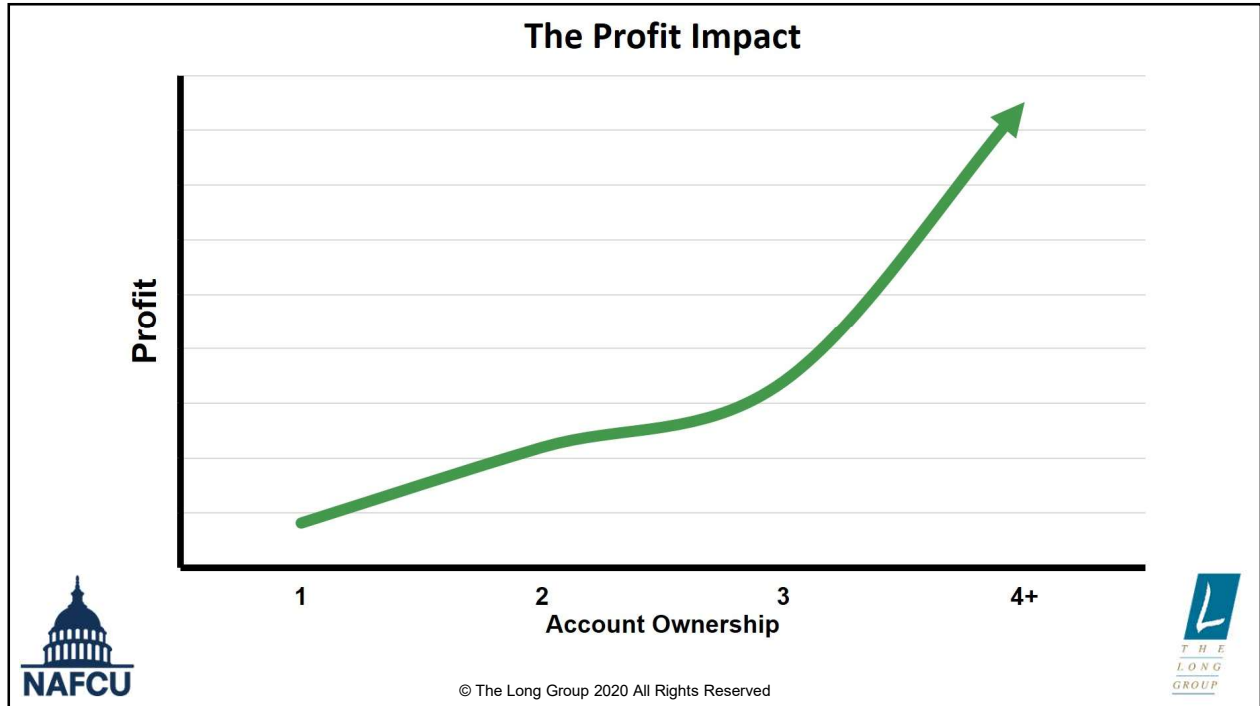
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Compressing the Sales Cycle



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Two in five households own one account

Cross sell behavior

20% of are sold an additional service at initial account opening

It takes 5 years on average to open a second account

It takes more than a decade to open a third account



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Personalization is Imperative to Your Success



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Launch Cross-sell Success

Branch



Email



Online
Banking
and Bill
Pay



Mobile



Call
Center



eStatement



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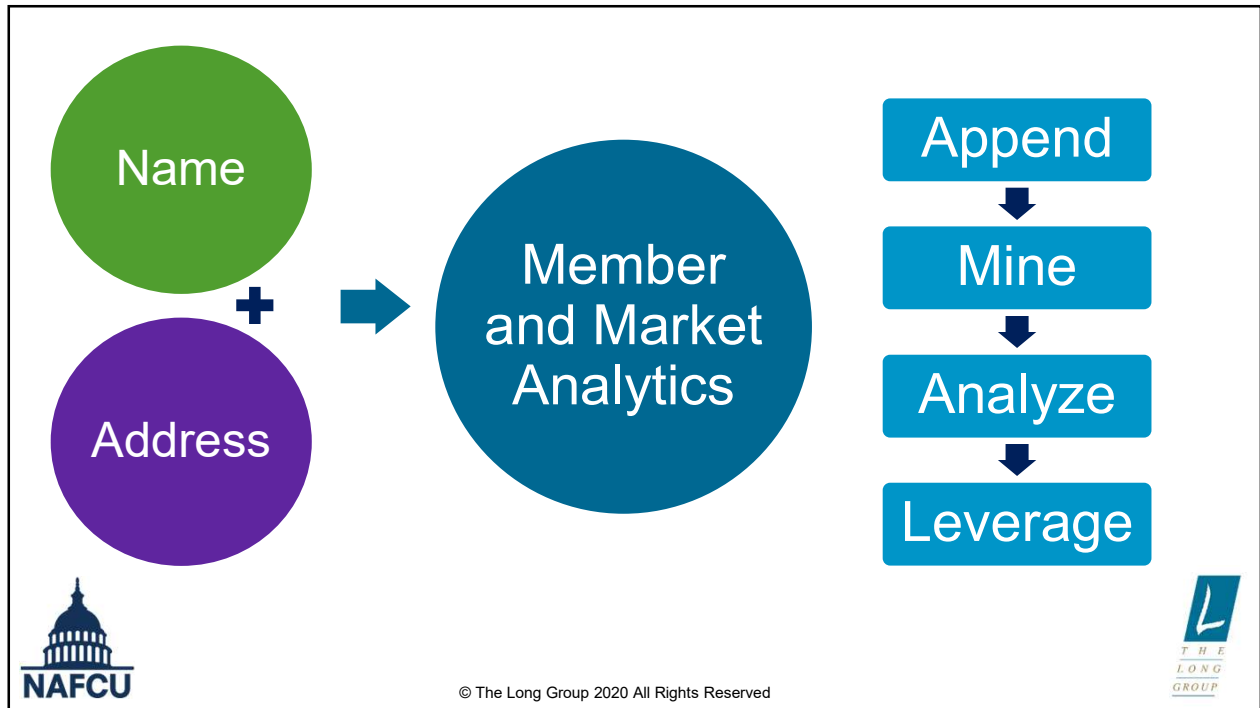


Purchase Intent Marketing

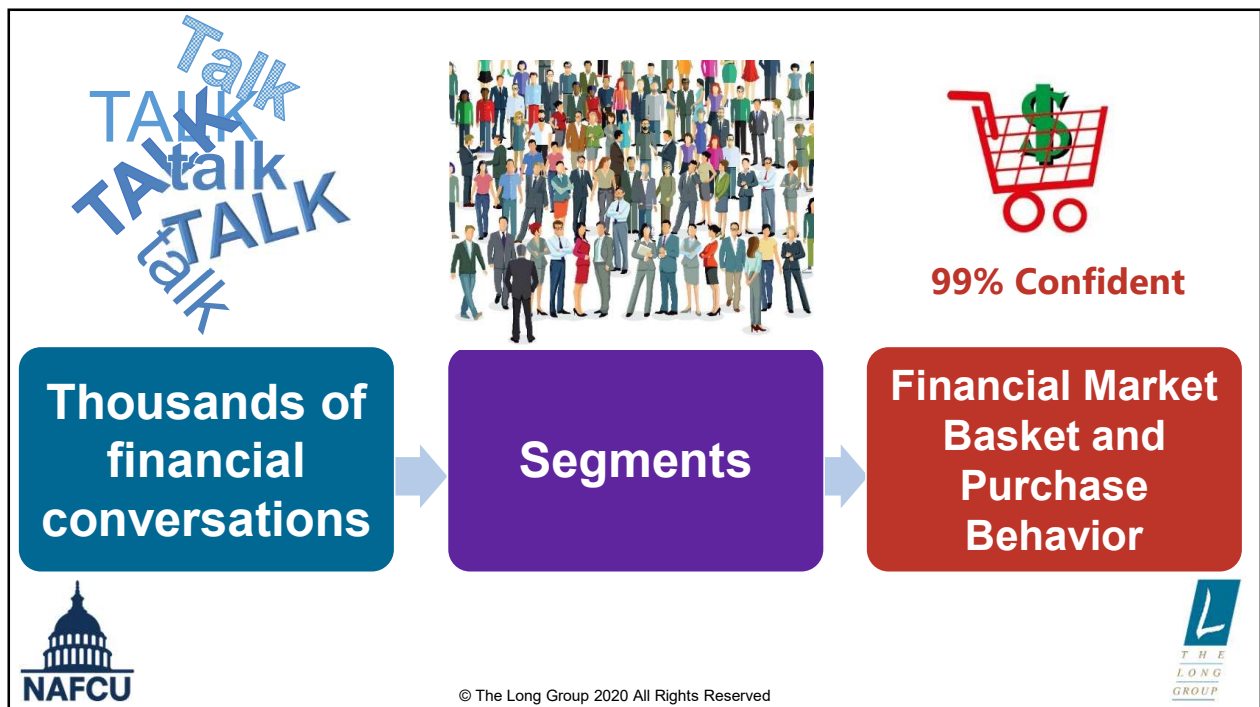


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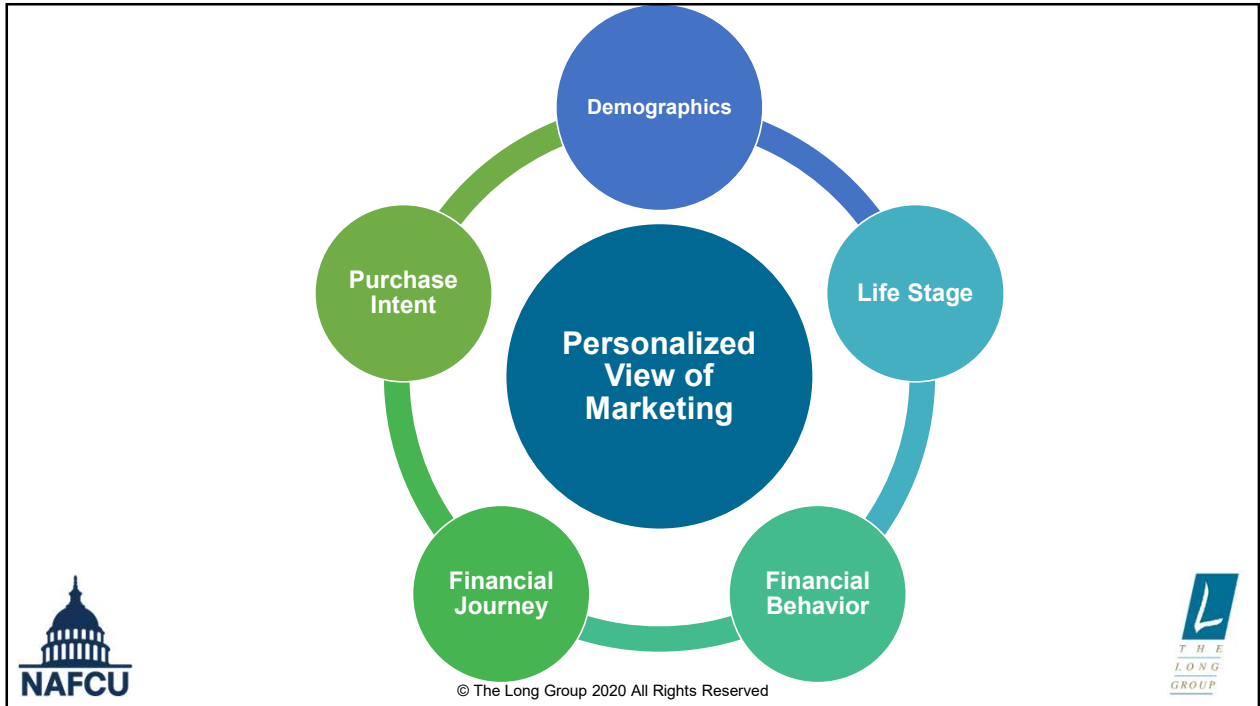




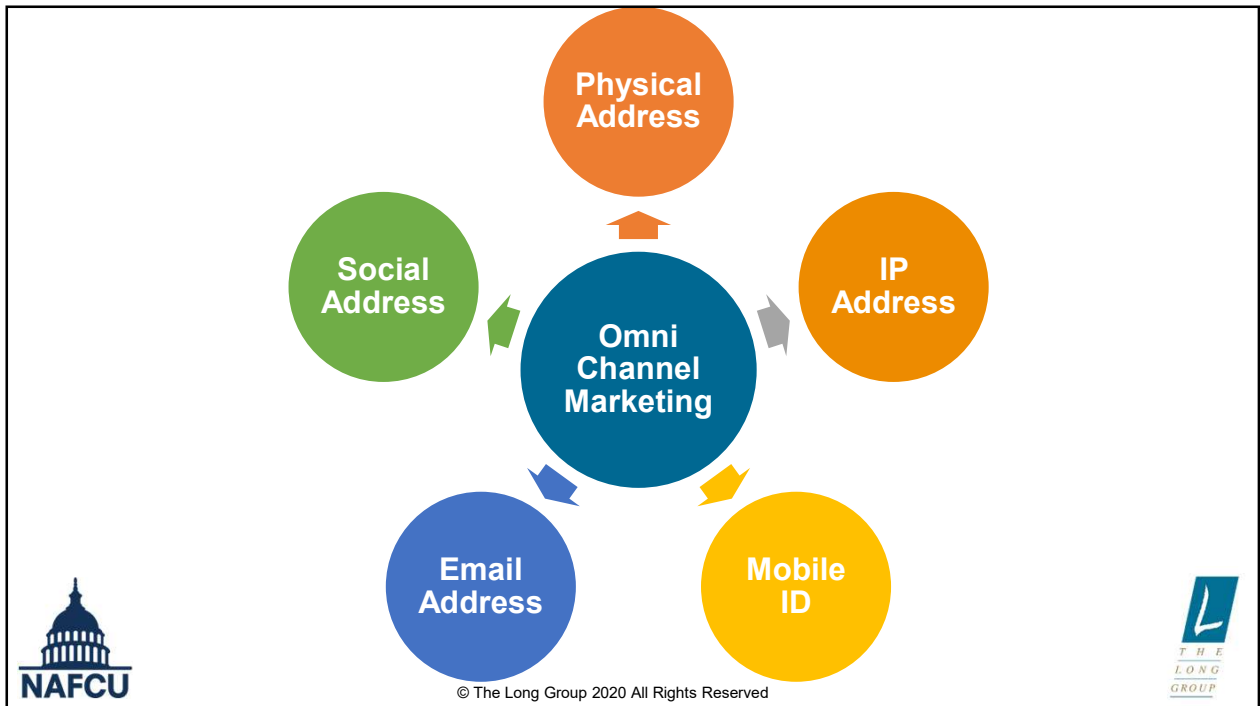
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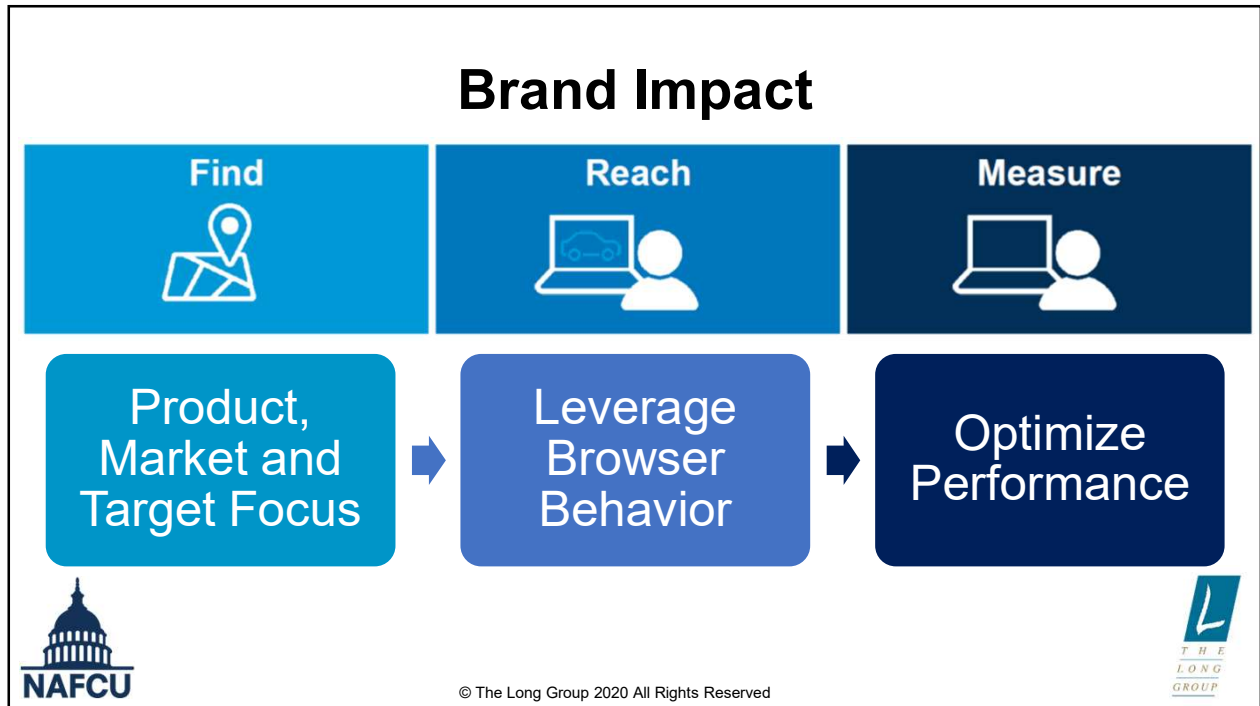
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Key Takeaways

Utilize Member and Market Intelligence to Close the Knowledge Gap

Monetize the Financial Impact of Attrition

Establish Product, Market & Target Growth Path

Unlock the Opportunity within your Member File

Prospect More Intelligently



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