

CU*BASE
Report
Overview

OUR FAVORITE
**Marketing
Reports**
by
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Getting the Credit Union
Message out to Your
Members

CU*BASE Report Overview

“Nothing is more important to a marketer than finding opportunity.”

Randy Karnes

Why Use These Reports?

“It’s crucial to our business that we be aware of members who might be hot for a product or potentially interested in a solution. These reports are my favorite reports for identifying a group of members a Credit Union needs to go active with.

Many of these reports include the additional benefit of creating a file for additional mining and allowing the marketer to get even more creative about how the data is used. But printed reports are only the first step in getting the credit union interested about its opportunities. Marketers have to be ready to dig deep into the data.” — Randy Karnes, CEO CU*Answers

Use this button to export your report data to Excel.



Merchant	Payment Type	City	State	Members	Transactions	Total Amount	Avg. Amount / Transactions
MEIJER INC 8011	001	D	GROUND HOPIOS	MT	50	163	4,550
MEIJER INC 8150	001	D	GROUND HOPIOS	MT	66	157	6,939
MEIJER INC 8036	001	D	LYONING	MT	72	141	5,265
MEIJER INC 8090	001	D	GROUND HOPIOS	MT	49	126	4,537
MEIJER INC 8312	001	D	GROUND HOPIOS	MT	46	126	6,127
MEIJER INC 8199	001	D	CALEDONIA	MT	41	121	7,077
MEIJER INC 8026	001	D	JEWESON	MT	33	104	5,143
MEIJER INC 8226	001	D	ROCKY HRS	MT	32	82	3,189

Member Connect F10

Use this function key to export your report data for use with Member Connect.

Membership Category	Members by SSB TN	Savings (In Millions)	Loans (In Millions)
Individual	22,264	22,441	177
Organizational	1,068	1,091	23
Total memberships	23,332	23,532	200

Memberships: Corp 00 - 02/2009: 95.4% Individual, 4.6% Organizational

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CU*BASE Report Overview

“Marketers need to know what might be, and then act to make it so.”

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ASAP and Member Connect

Marketers are not only looking for simple reports, a listing of what has already happened, a simple printout of static data. Marketers need to know what *might* be, and then act to make it so. The concepts of A.S.A.P. and Member Connect go way beyond reports. That is why CU*South has added both features to so many of our traditional report options to make sure they are the tools that every marketer counts on in the future.”

Act See Ask Profit

Say you are analyzing members ages 25-35 years old on an online report. Wouldn't it be great if you could just quickly send a targeted email message to them? With many CU*BASE features, you can do just that. Simply export the data to a file for use with “Member Connect” containing only the members' account numbers.

Read more about these marketing tools and others in the ASAP brochure posted on the CU*South Reference page.

CU*BASE Integrates CRM tools in to features you use every day.

ASAP
Ask See Act Profit
APRIL 9, 2008

Use Report Data and "Member Connect" to Communicate

- 1** Say you are analyzing members ages 25-35 years old on an online report. Wouldn't it be great if you could just quickly send a targeted email message to them? With many CU*BASE features, you can do just that. Simply export the data to a file for use with "Member Connect" containing only the members' account numbers.
Use HHHKSH-00 Fabricshop Analysis to ask for your membership ages 17-25 years old.
- 2** Move to the "Member Connect" screen and enter the file name.
Use HHHKSH-00 or HHHKSH-00 "Member Connect" Marketing Tool to select to send an email message.
- 3** Select your type of communication, for example by email message.
- 4** Copy the text from a pre-written message stored in the "Talking Points" message library or compose it yourself. Then send the email message to the 25-35 year old members you selected on this initial CU*BASE report.
Send these members an email message alerting them of your new credit union offering.

Check out the ASAP brochure on http://www.cusouth.com/client_reference.php

Look for [ASAP Reports \(Ask, See, Act, Profit\)](#) under "A" in the alphabetical listing.

CU*BASE GOLD - Member Connect Setup

Member Connect Setup

File name: _____

Online Banking And Or Email Message

Mailing Labels

Statement Inserts

Telemarketing Tracker

Cancel F7

© 2011 102008 14.27.16 Learn About This Feature

CU*BASE Report Overview

“With a single, easy to use option, a Credit Union marketer can sort, group, select, and refine a list of members to contact ASAP.”

Randy Karnes

List Generator (Database/Labels)

Why this is my Favorite

Possibly no feature in CU*BASE is more powerful in identifying member opportunity than the List Generator. Before you learn Query, you need to understand how List Generator can combine things members do—as well as things they *don't* do—so you can match your products easily with any member audience. Even if you know Query, you may find this option far more powerful (not to mention, easier to use).

Practical Uses of this Report

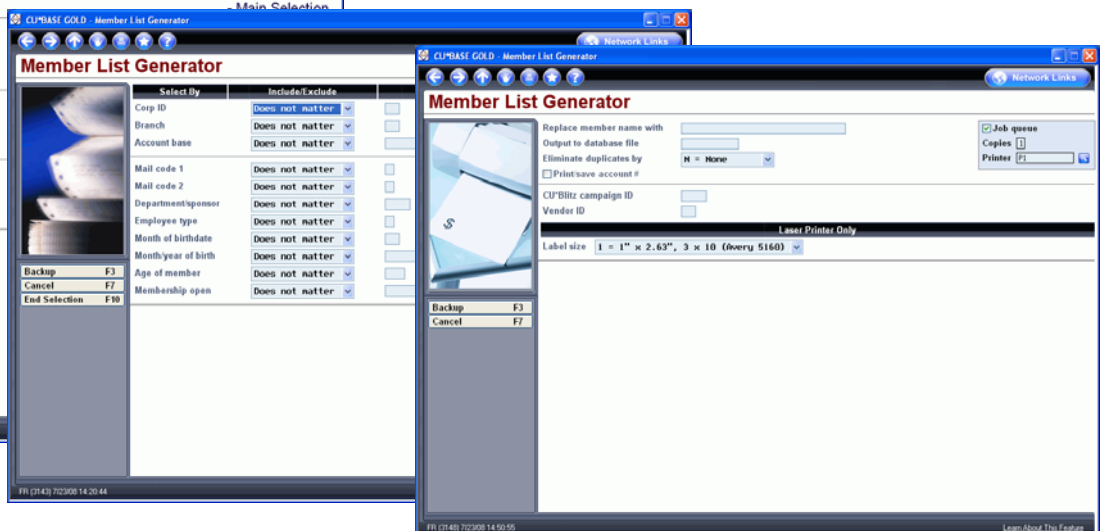
The list of uses for this feature is almost unlimited. A simple perusal of the screens will get your mind spinning with ideas:

- Get a mailing list of members who do not have checking accounts and eliminate the duplicate addresses before you mail
- Find all of the members between age 12 and 17 and send them information on your “back to school” promotions or Kids Club.
- Look for non-balance-based opportunities like members without a debit card, or members who don't use AFT, or someone who has never rented a safe deposit box, and combine them with the proper age, product, and balance profile. Then reach out via Member Connect to this list.

How do I use the List Generator?



Use MNRPTC #5 List Generator (Database/Labels).



CU*BASE Report Overview

“This report can give you that direct correlation between a member’s dominant relationship with the Credit Union or the corresponding subordinate one.”

Randy Karnes

Member Aggregate Balance Analysis

Why this is my Favorite

- This report does a unique thing: it can combine member savings and loan accounts into aggregate totals, shortcutting several steps that you would have to take using Query to combine MEMBER1, MEMBER2, 3, 4, 5, and 6.
- This option also lets you create a file, not just a printed report. This file is a great starting point for literally dozens of Queries that might be related to a member’s overall savings or borrowing habits with the credit union. (See online help to learn about what AGACCT might do for you.)

Practical Uses of this Report

By setting a threshold, such as \$50,000 or \$125,000, you can easily find members based on different criteria such as insurance levels, or members who might be interested in investing based on their balances, or members who pose a large risk based on their total borrowing at the credit union.

If you have an Account Executive program or special advisor program for your members, this option will easily identify members whose relationship with the credit union might qualify them for a little extra attention.

Sometimes it’s not easy to measure the relationship between savings and borrowing for members who might be identified as either a “saver” or a “borrower.” How much of your loan portfolio is linked to your big savers, and vice versa?

How do I create this report?

Use MNMRKT #12 Member Aggregate Analysis to create this report/file.

Report Sample:

4/08/08
12:57.16

CU*BASE CREDIT UNION
MEMBER AGGREGATES AS OF 4/08/08
SAVINGS AGGREGATES OVER \$100,000
LOAN AGGREGATES OVER \$100,000

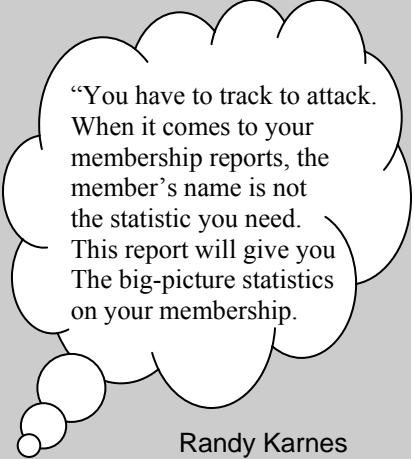
LAGGR PAGE 1
** = SELECTION CRITERIA MET

Corporation	01 - ACCOUNT	APL.	CU*BASE BR	CREDIT UNION MEMBER'S NAME	SAVINGS	LOAN
	333-000	SH	02	JIMMIE D. MEMBER	151.92	
	001	SD		999-99-9999	280.43	
	025	SH			133,577.47	

					134,009.82 **	.00
	777-000	SH	02	NORINE MEMBER	27.65	
	001	SD		999-99-9999	58,255.95	
	025	SH			56,731.27	

					115,014.87 **	.00

CU*BASE Report Overview



“You have to track to attack. When it comes to your membership reports, the member’s name is not the statistic you need. This report will give you The big-picture statistics on your membership.

Randy Karnes

Membership Analysis

What is Generated?

- This option is an excellent tool, because it creates both a printed report and a database file.

Why this is my Favorite

- You have to track to attack. When it comes to your membership reports, the member’s name is not the stat you need. This report will give you the big-picture stats on your membership.
- When you think about expenses for most things, you’ll find that pricing is generally based on either the credit union’s asset size or its membership numbers. This report will help you identify individuals who have more than one membership, that may be costing you money. For that reason, this report gives a unique insight and makes it one of my favorites.

Practical Uses of this Report

Use this report to answer questions like the ones listed below:

- Do you know the difference between members and the number of unique SSN/TINs represented in your database?
- Can you find a quick option that identifies the number of males versus females versus organizational accounts in your membership database?
- Can you tell the difference between your overall memberships and the members that joined the credit union this month? What are the new member profile differences?
- Can you identify the statistics based on who closed their memberships this month?

Membership Analysis Report

How do I create this report?

Use MNMRKT #21 Membership Analysis Report to create the following report.

The following report also comes with the interactive analysis (MNMRKT #22) — shown below.

Report Sample

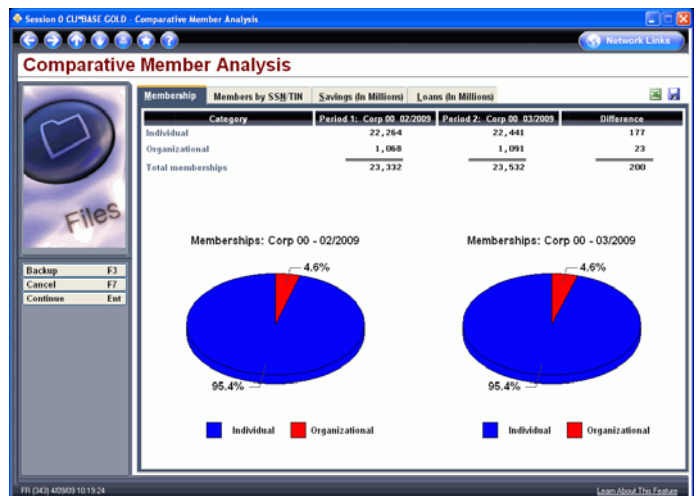
9/04/08 16:09:45		CU*SOUTH CREDIT UNION		MSRECAP10		PAGE	
ACTIVE MEMBERSHIPS		MEMBERSHIP ANALYSIS					
CORP: 01 WESTERN DISTRICTS CREDIT UNION		MONTH/YEAR PROCESS 9/08					
	# of Members	Total Balance Savings	Avg Balance	Total Balance Loans	Avg Balan		
Total Memberships	4,381	\$ 22,618,188	\$ 5,163	\$ 12,989,526	\$ 2,965		
Individual Memberships	4,203	\$ 19,660,395	\$ 4,678	\$ 12,802,107	\$ 3,046		
Organizational Memberships	178	\$ 2,957,793	\$ 16,617	\$ 187,418	\$ 1,053		
Total Members (SSN/TIN)	4,332	\$ 22,618,188	\$ 5,221	\$ 12,989,526	\$ 2,999		
Individual Members (SSN)	4,156	\$ 19,660,395	\$ 4,731	\$ 12,802,107	\$ 3,080		
Organization Members (TIN)	176	\$ 2,957,793	\$ 16,806	\$ 187,418	\$ 1,065		
Membership/Member	1.01	n/a	n/a	n/a	n/a		
Total Membership Analysis (000 Share Accounts)	# of Members	Total Balance	Avg Balance				
Male	2,459	\$ 4,713,700	\$ 1,917				
Female	1,694	\$ 2,538,208	\$ 1,498				
Other	50	\$ 67,195	\$ 1,344				
Organizational Accounts	178	\$ 1,079,579	\$ 6,065				
Total Memberships/000 Accounts	4,381	\$ 8,398,683	\$ 1,917				
Age 0-14	349	\$ 120,264	\$ 345				
Age 15-22	354	\$ 207,530	\$ 586				
Age 23-30	398	\$ 387,936	\$ 975				
Age 31-45	980	\$ 1,048,160	\$ 1,070				
Age 46-60	1,362	\$ 2,644,350	\$ 1,942				
Age 61+	760	\$ 2,910,864	\$ 3,830				
Organizational Accounts	178	\$ 1,079,579	\$ 6,065				
Total Memberships/000 Accounts	4,381	\$ 8,398,683	\$ 1,917				
Positive Balance Accounts	4,374	\$ 8,398,824	\$ 1,920				
Negative Balance Accounts	6	\$ 141-	\$ 24-				
Zero Balance Accounts	1						
Written Off Accounts	170	\$ 606	\$ 4	\$ 725,030	\$ 4,26		

The printed report gives a nice age breakdown that you will not find in the online inquiry (shown below).

Comparative Membership Analysis

How do I create this report?

Use MNMRKT #22 Membership Analysis Inquiry to create the following online report.



CU*BASE Report Overview

“The marketer can easily turn these pictures of opportunity into reports through Microsoft Excel or CU*BASE Member Connect download strategies. These options represent some of my favorite data mining concepts.”

Randy Karnes

Where Members... Borrow, Shop and Branch

Why these are my Favorites

These options start with a picture of opportunity, identifying where members are doing business and giving the marketer insight into a different kind of member commonality. In the case of Where Members Borrow, the picture is one of where to compete. In the case of Where Members Shop or Branch, the picture is one where you might find a new partner.

Practical Uses of these Reports

- Identify three financial institutions that have relationships with your members and go after those member loans.
- Identify some local businesses that might be interested in doing a coupon special or a web page link.
- Identify the top 10 branches your members use when they are not using yours, and contact those credit unions to see how you might enhance your relationship beyond just the teller line.

How do I create this report?

Use MNMGMA #5 Where Your Members Shop, #6 Where Your Members Borrow, and #7 Where Your Members Branch to use these reports.

The image displays three overlapping screenshots of the CU*BASE software interface. The top-left window is titled 'Shared Branching Inquiry' and shows a list of 'Other CU Branch' with columns for CU Name, Branch Name, and Members. The top-right window is titled 'Where Your Members Borrow' and shows a table with columns for Count, Original Balance, and Present Balance. The bottom window is titled 'Where Your Members Shop' and shows a table with columns for Merchant, Payment Type, City, State, Members, Transactions, Total Amount, and Avg. Amount / Transactions. The total purchases for the shop report are listed as 945,688.