

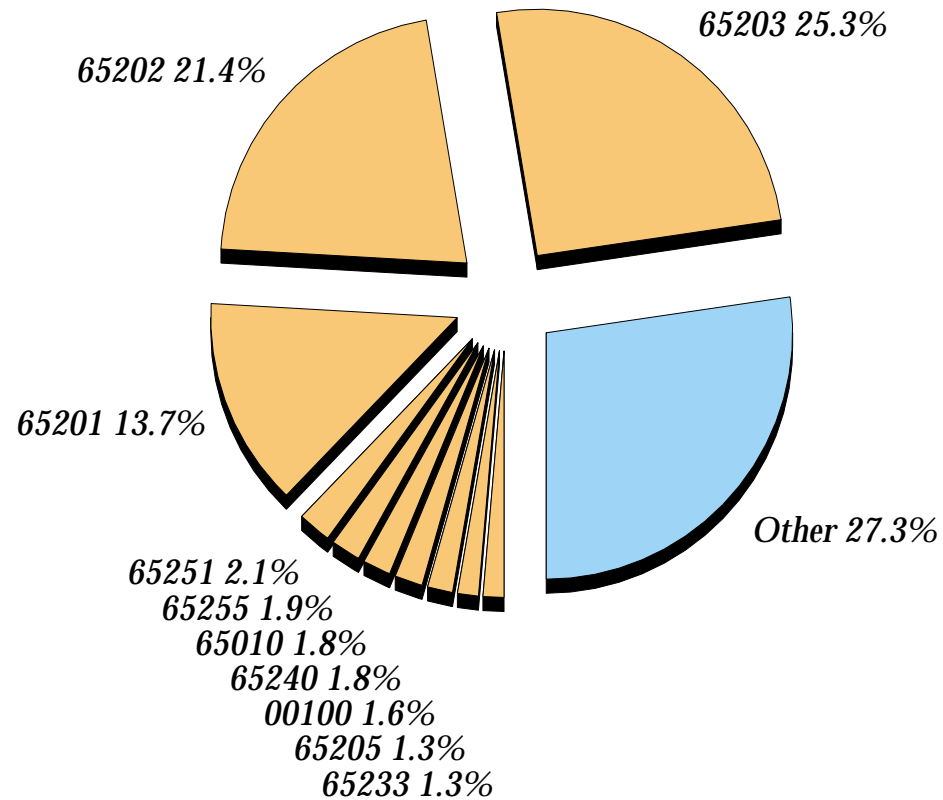
# *Membership Analysis*



# Membership by Zip Code

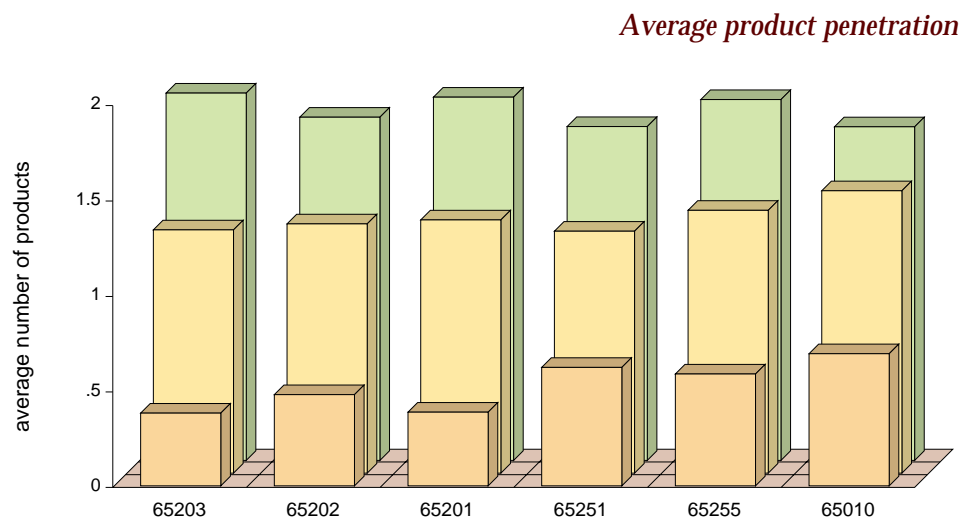
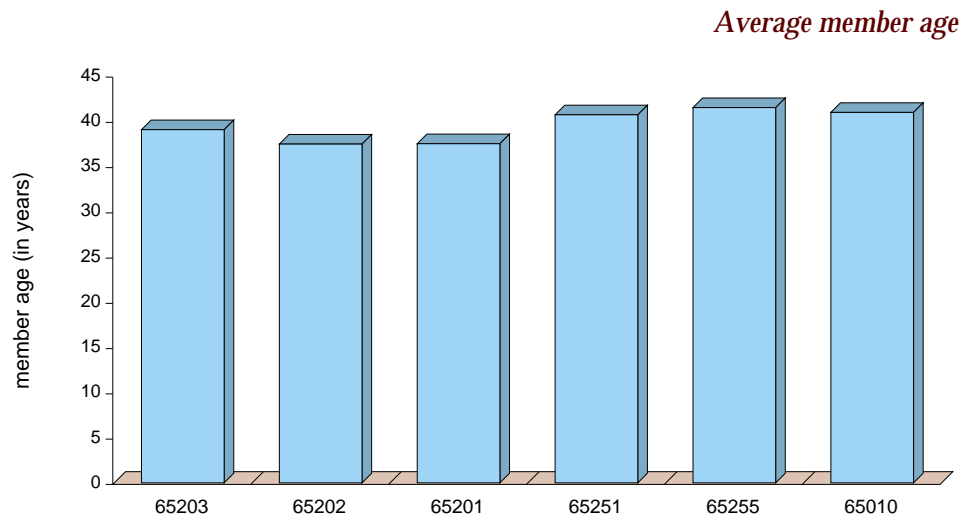
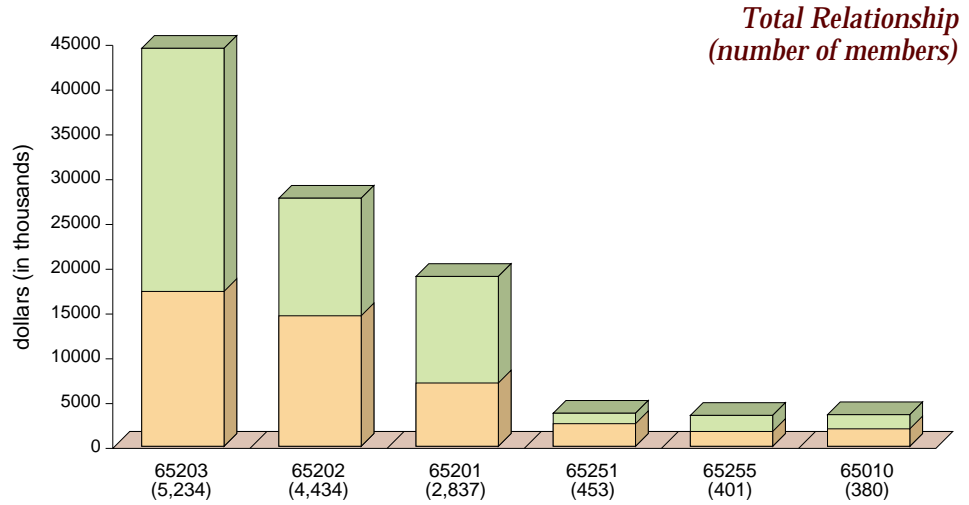
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December 31, 2000



# Profiles by Zip Code

December 31, 2000

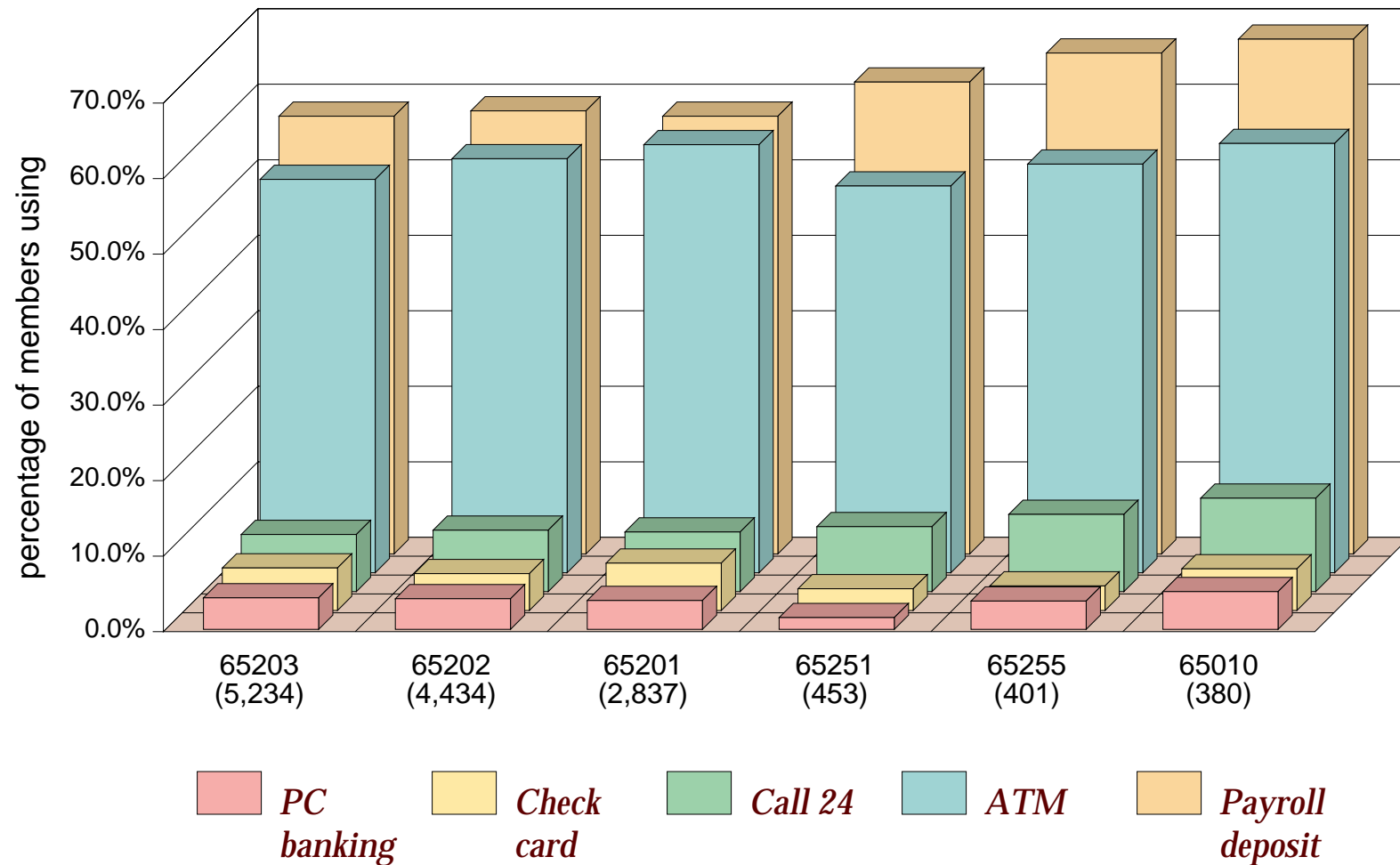


loans      services      shares

# Services Used by Zip Code

December 31, 2000

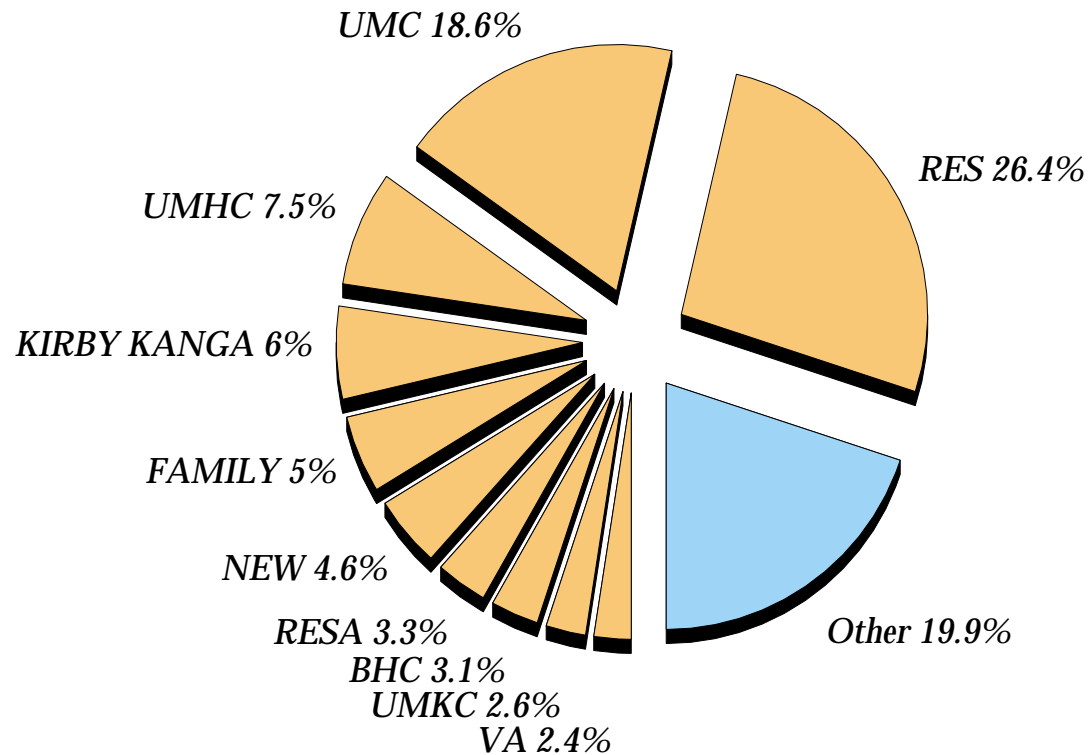
(number of members)



# *Membership by department code*

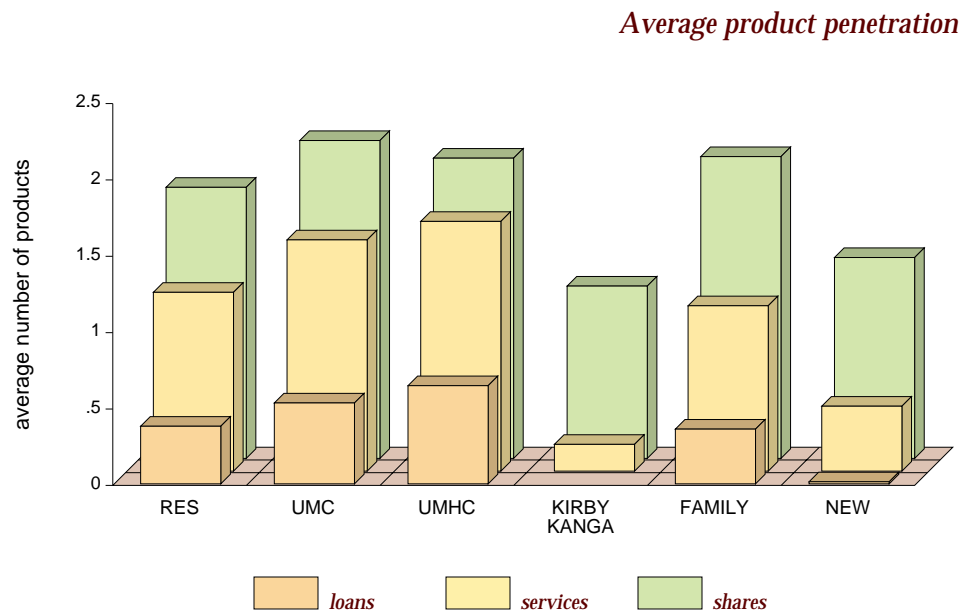
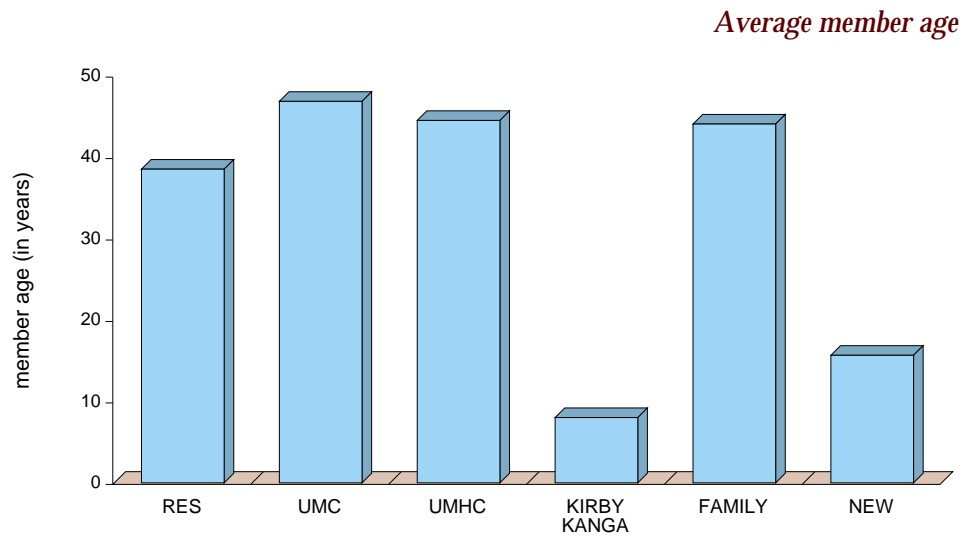
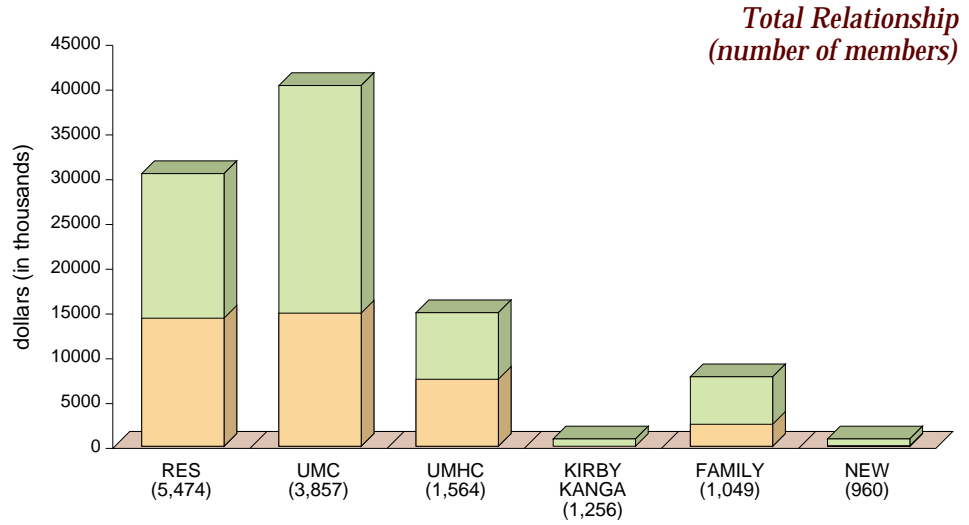
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*December 31, 2000*



# Profiles by department code

December 31, 2000

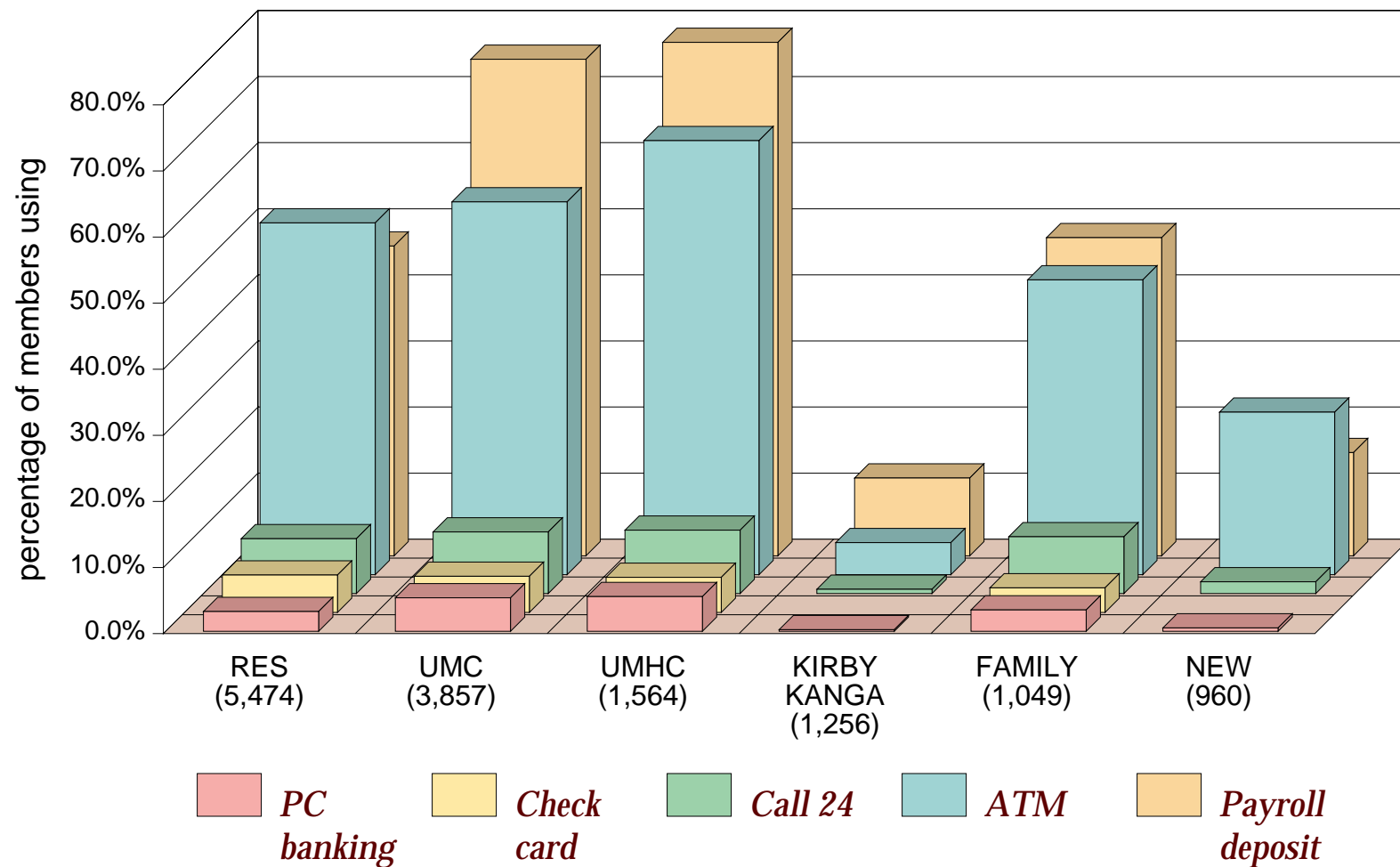


loans services shares

# Services used by departments

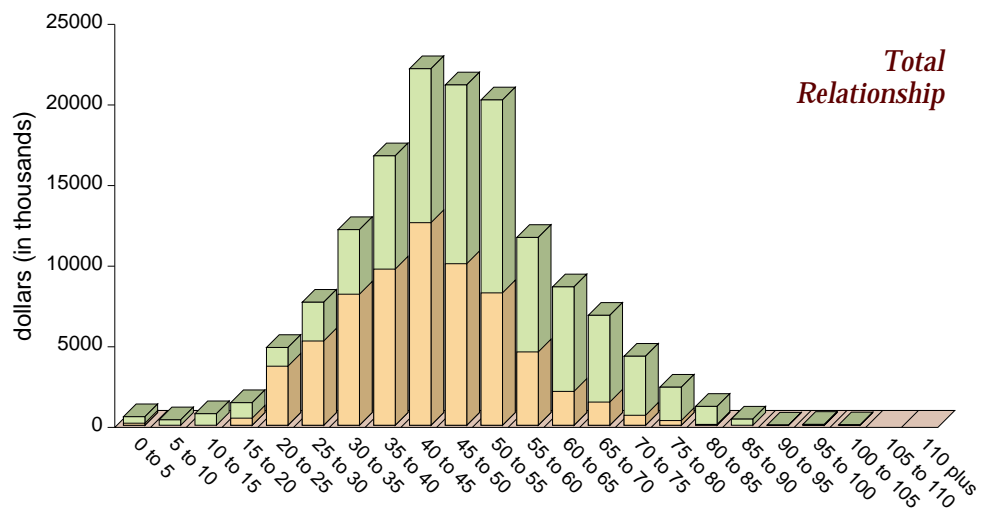
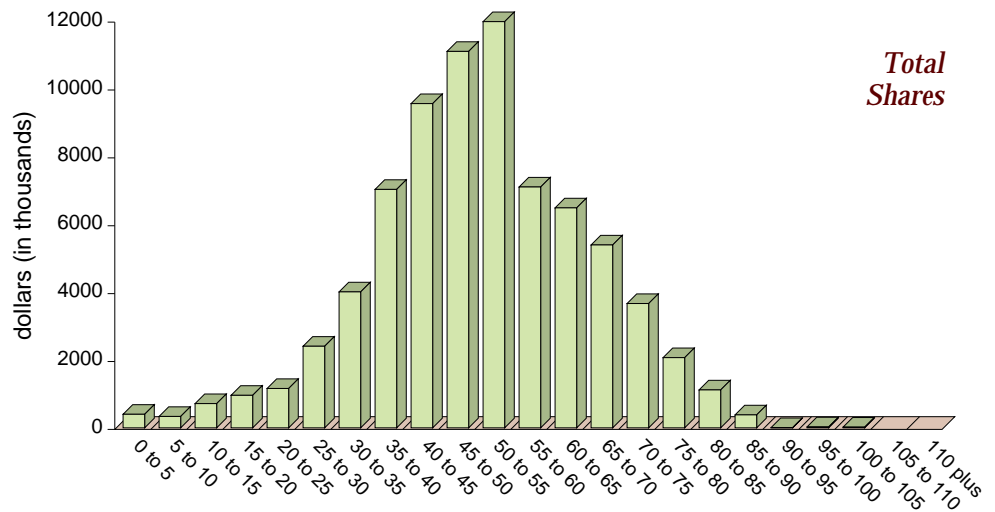
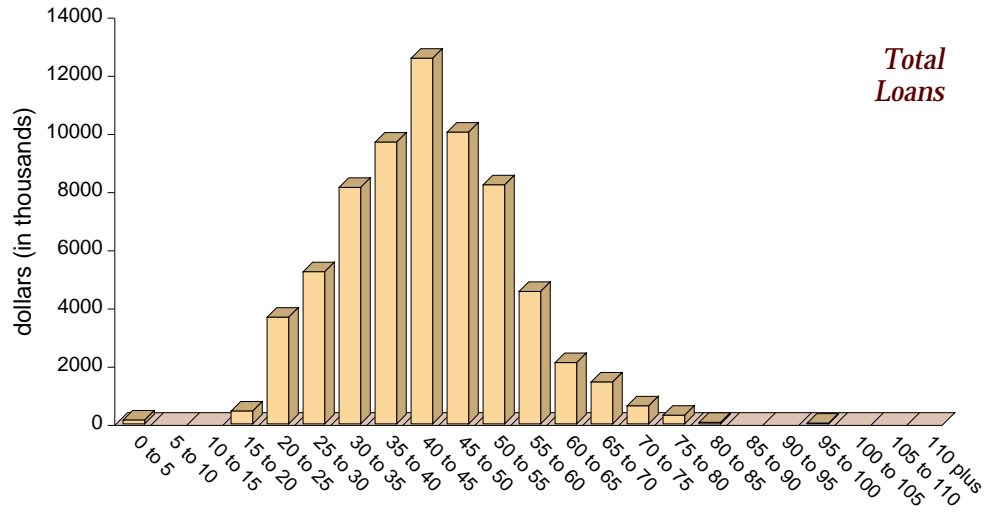
December 31, 2000

(number of members)



# Relationship by member age

December 31, 2000



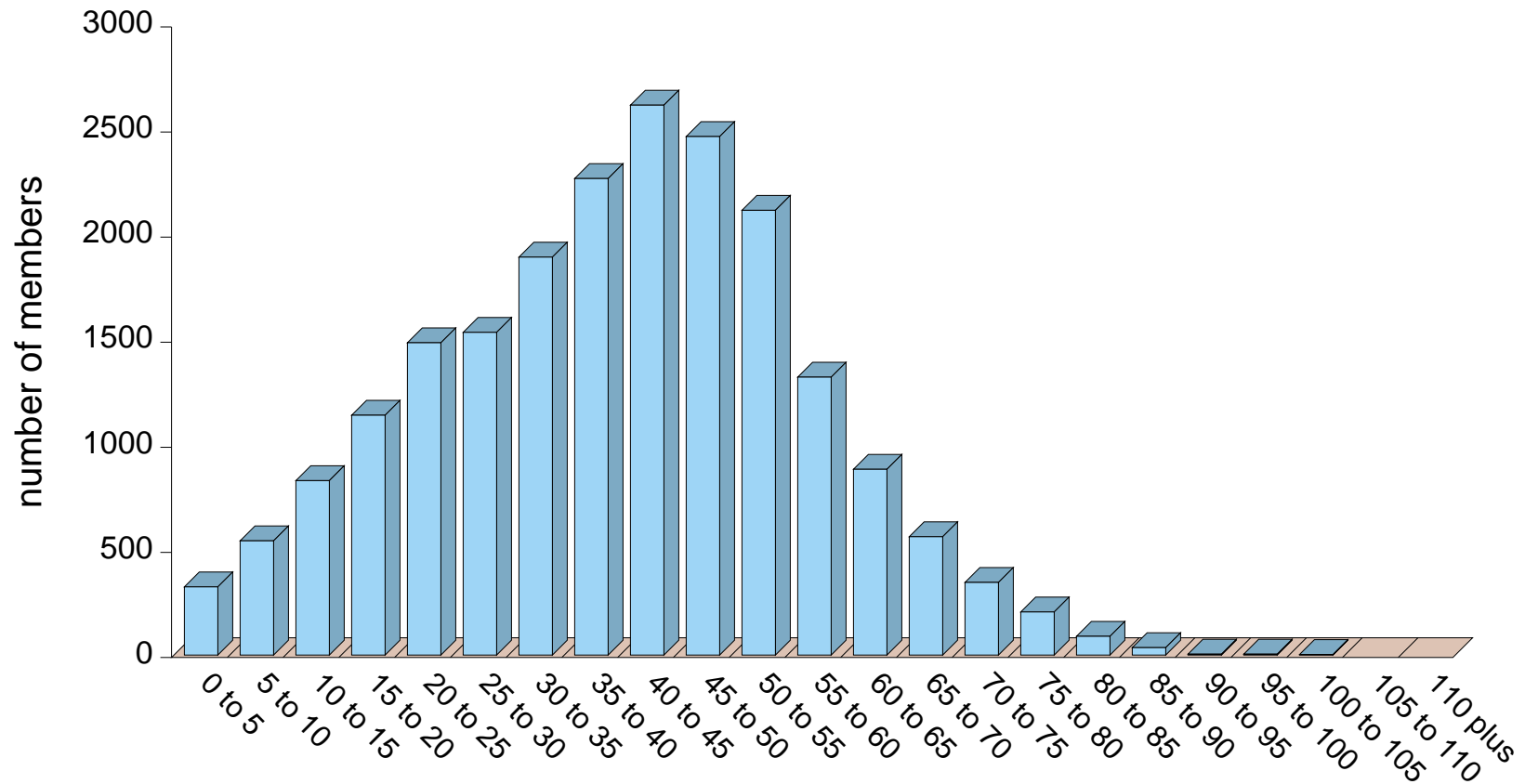
# Relationship by member age

December 31, 2000

Member Age	Number of Members	Total Loans	% of Total	Number of Members	Total Shares	% of Total	Total Relationship	% of Total
0 to 5	11	\$129	0.2%	324	\$400	0.5%	\$530	0.4%
5 to 10				544	335	0.4%	335	0.2%
10 to 15				830	716	0.9%	716	0.5%
15 to 20	79	437	0.7%	1,141	959	1.3%	1,396	1.0%
20 to 25	469	3,662	5.5%	1,486	1,159	1.5%	4,822	3.4%
25 to 30	574	5,225	7.8%	1,535	2,404	3.2%	7,629	5.3%
30 to 35	761	8,128	12.1%	1,893	4,006	5.3%	12,133	8.5%
35 to 40	923	9,682	14.4%	2,267	7,027	9.3%	16,709	11.7%
40 to 45	1,074	12,564	18.7%	2,616	9,553	12.6%	22,117	15.5%
45 to 50	921	10,022	14.9%	2,467	11,090	14.6%	21,111	14.8%
50 to 55	734	8,212	12.2%	2,116	11,967	15.8%	20,179	14.1%
55 to 60	427	4,551	6.8%	1,322	7,096	9.4%	11,647	8.1%
60 to 65	249	2,102	3.1%	884	6,481	8.5%	8,583	6.0%
65 to 70	139	1,434	2.1%	563	5,387	7.1%	6,821	4.8%
70 to 75	60	616	0.9%	346	3,661	4.8%	4,278	3.0%
75 to 80	30	292	0.4%	205	2,067	2.7%	2,359	1.6%
80 to 85	9	51	0.1%	89	1,116	1.5%	1,167	0.8%
85 to 90	2	1	0.0%	35	381	0.5%	382	0.3%
90 to 95				4	6	0.0%	6	0.0%
95 to 100	2	22	0.0%	4	28	0.0%	49	0.0%
100 to 105				3	21	0.0%	21	0.0%
105 to 110								
110 plus								
<b>Totals</b>	<b>6,464</b>	<b>\$67,130</b>	<b>100.0%</b>	<b>20,674</b>	<b>\$75,860</b>	<b>100.0%</b>	<b>\$142,990</b>	<b>100.0%</b>

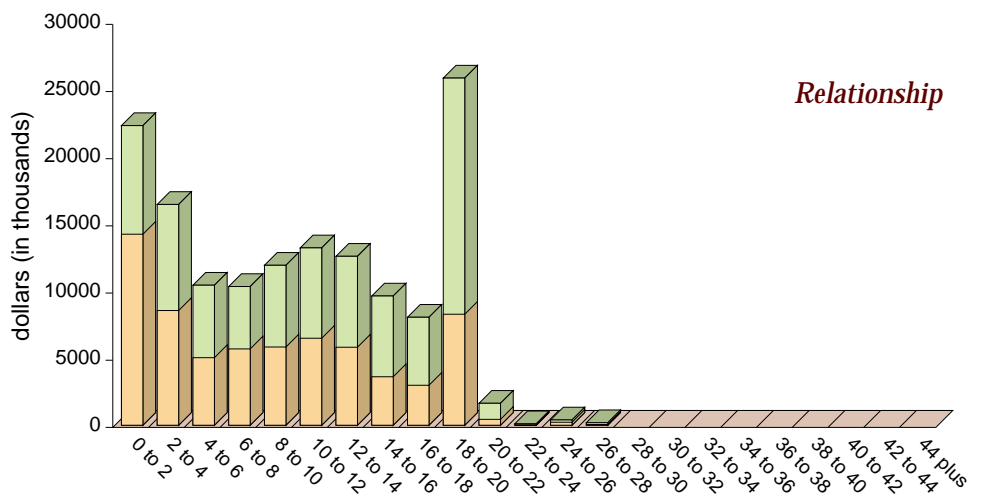
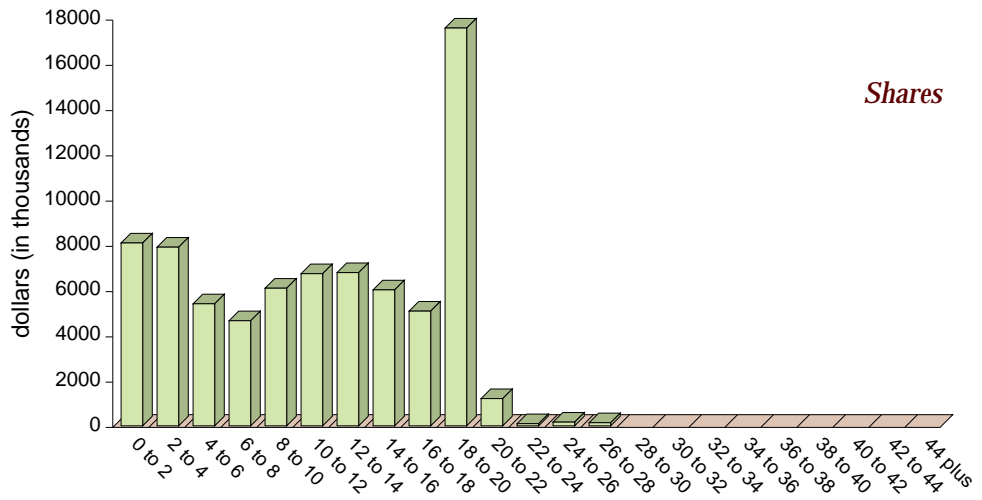
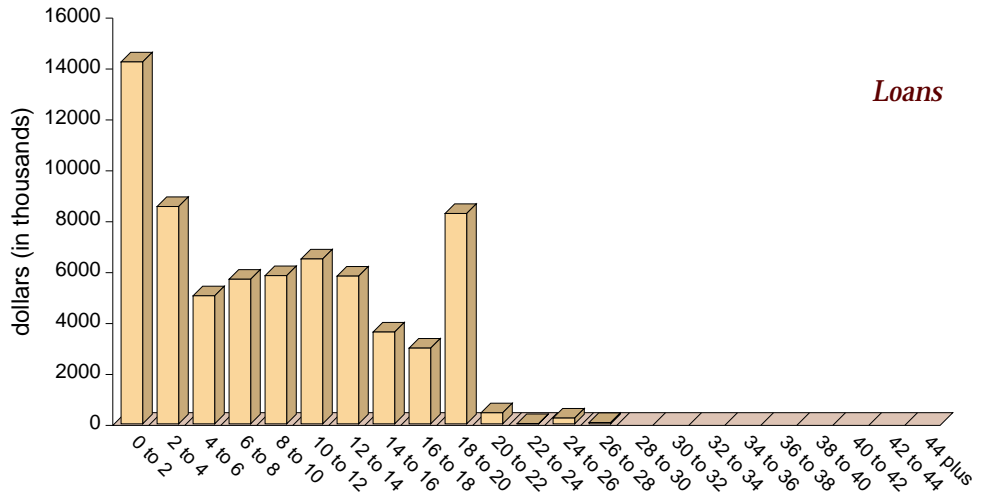
# Membership by member age

December 31, 2000



# Relationships by account age

December 31, 2000



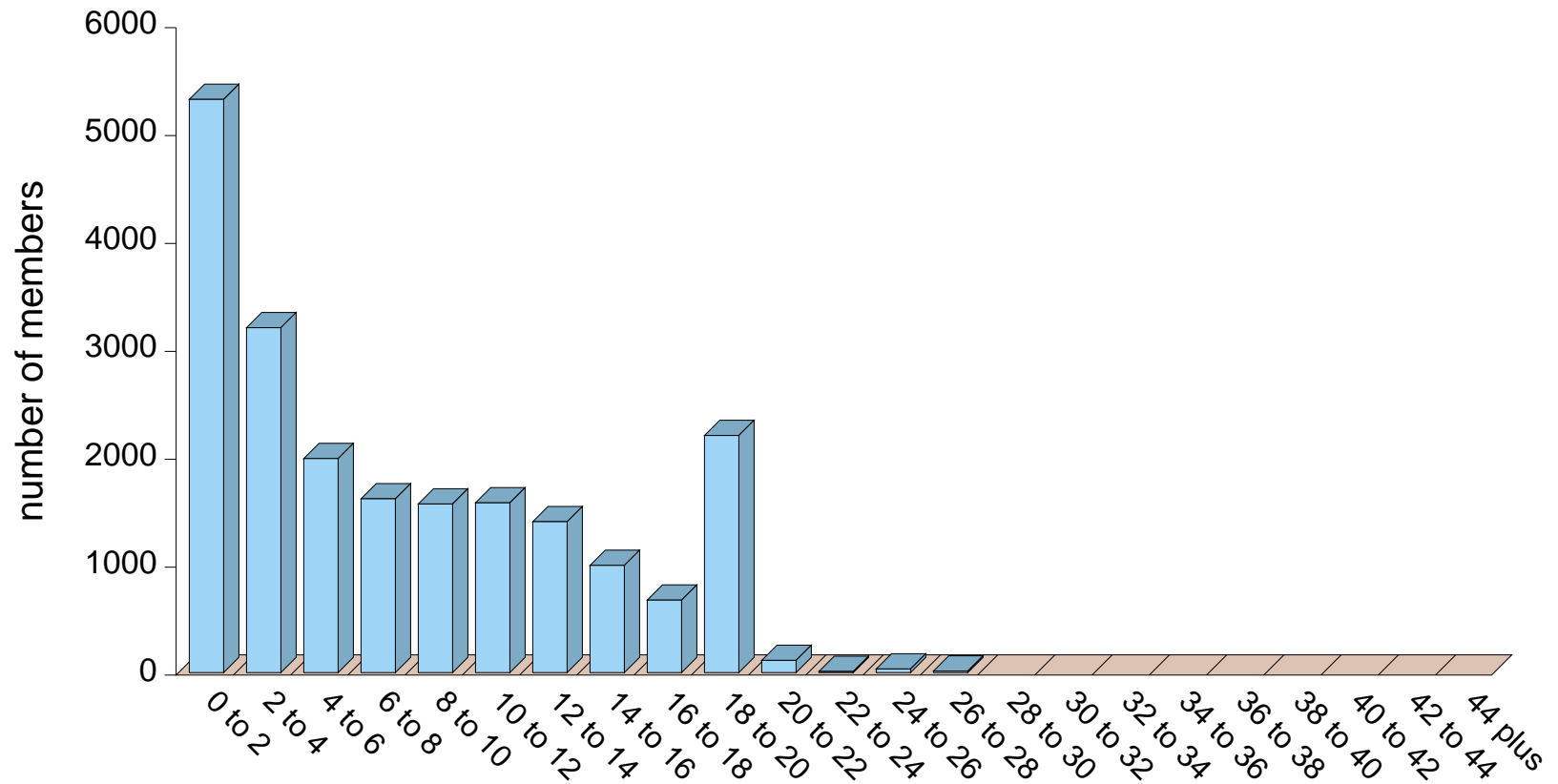
# Relationships by account age

December 31, 2000

Account Age	Number of Members	Total Loans	% of Total	Number of Members	Total Shares	% of Total	Total Relationship	% of Total
0 to 2	1,369	\$14,216	21.2%	5,313	\$8,085	10.7%	\$22,301	15.6%
2 to 4	848	8,539	12.7%	3,196	7,894	10.4%	16,433	11.5%
4 to 6	565	5,030	7.5%	1,984	5,393	7.1%	10,423	7.3%
6 to 8	533	5,680	8.5%	1,611	4,644	6.1%	10,324	7.2%
8 to 10	553	5,822	8.7%	1,562	6,085	8.0%	11,908	8.3%
10 to 12	589	6,476	9.6%	1,574	6,725	8.9%	13,202	9.2%
12 to 14	543	5,802	8.6%	1,398	6,771	8.9%	12,573	8.8%
14 to 16	366	3,606	5.4%	994	6,011	7.9%	9,618	6.7%
16 to 18	260	2,973	4.4%	671	5,070	6.7%	8,043	5.6%
18 to 20	780	8,263	12.3%	2,197	17,581	23.2%	25,844	18.1%
20 to 22	33	435	0.6%	114	1,202	1.6%	1,636	1.1%
22 to 24	3	10	0.0%	11	94	0.1%	103	0.1%
24 to 26	16	227	0.3%	34	165	0.2%	392	0.3%
26 to 28	6	51	0.1%	15	140	0.2%	191	0.1%
28 to 30								
30 to 32								
32 to 34								
34 to 36								
36 to 38								
38 to 40								
40 to 42								
42 to 44								
44 plus								
<b>Totals</b>	6,464	\$67,130	100.0%	20,674	\$75,860	100.0%	\$142,990	100.0%

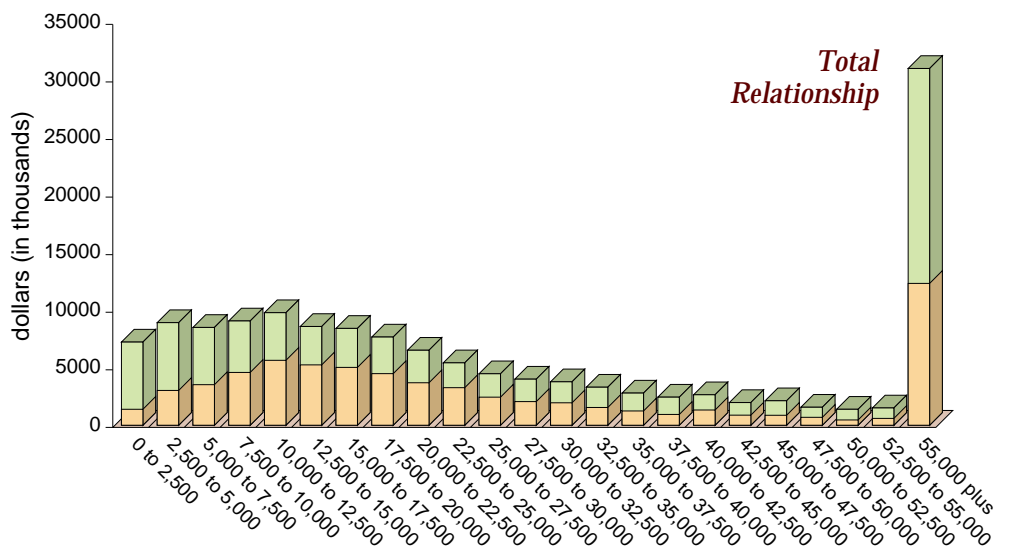
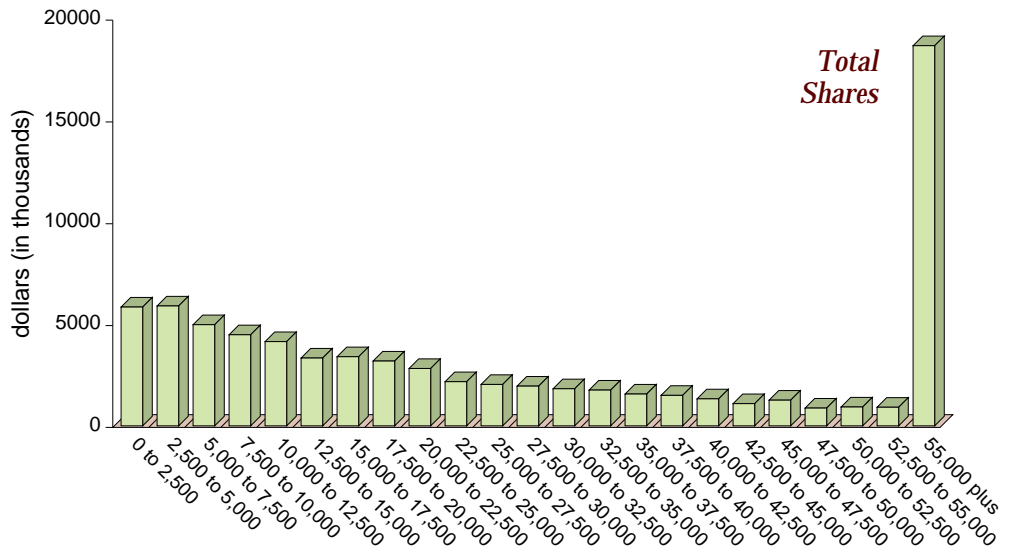
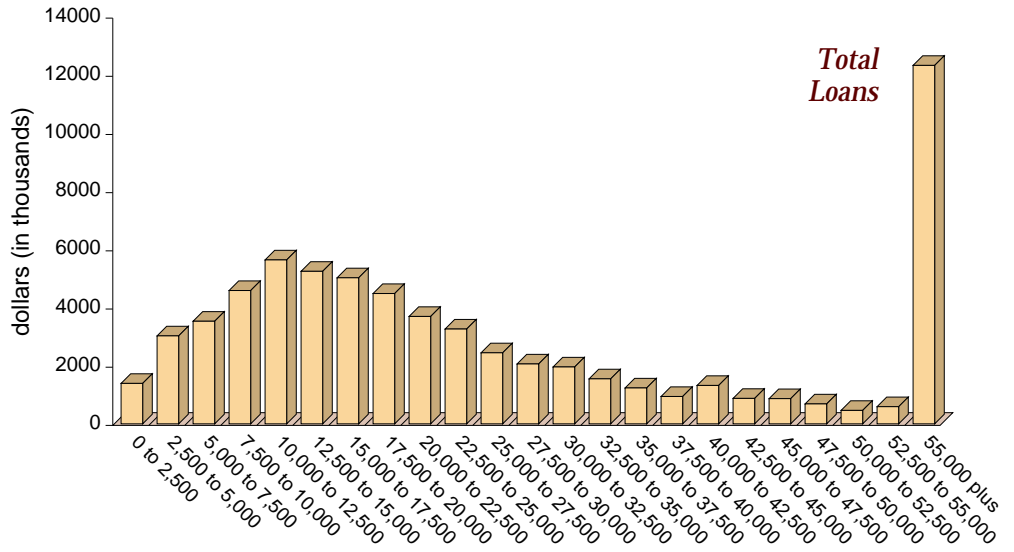
# Membership by account age

December 31, 2000



# Contribution by relationship

December 31, 2000



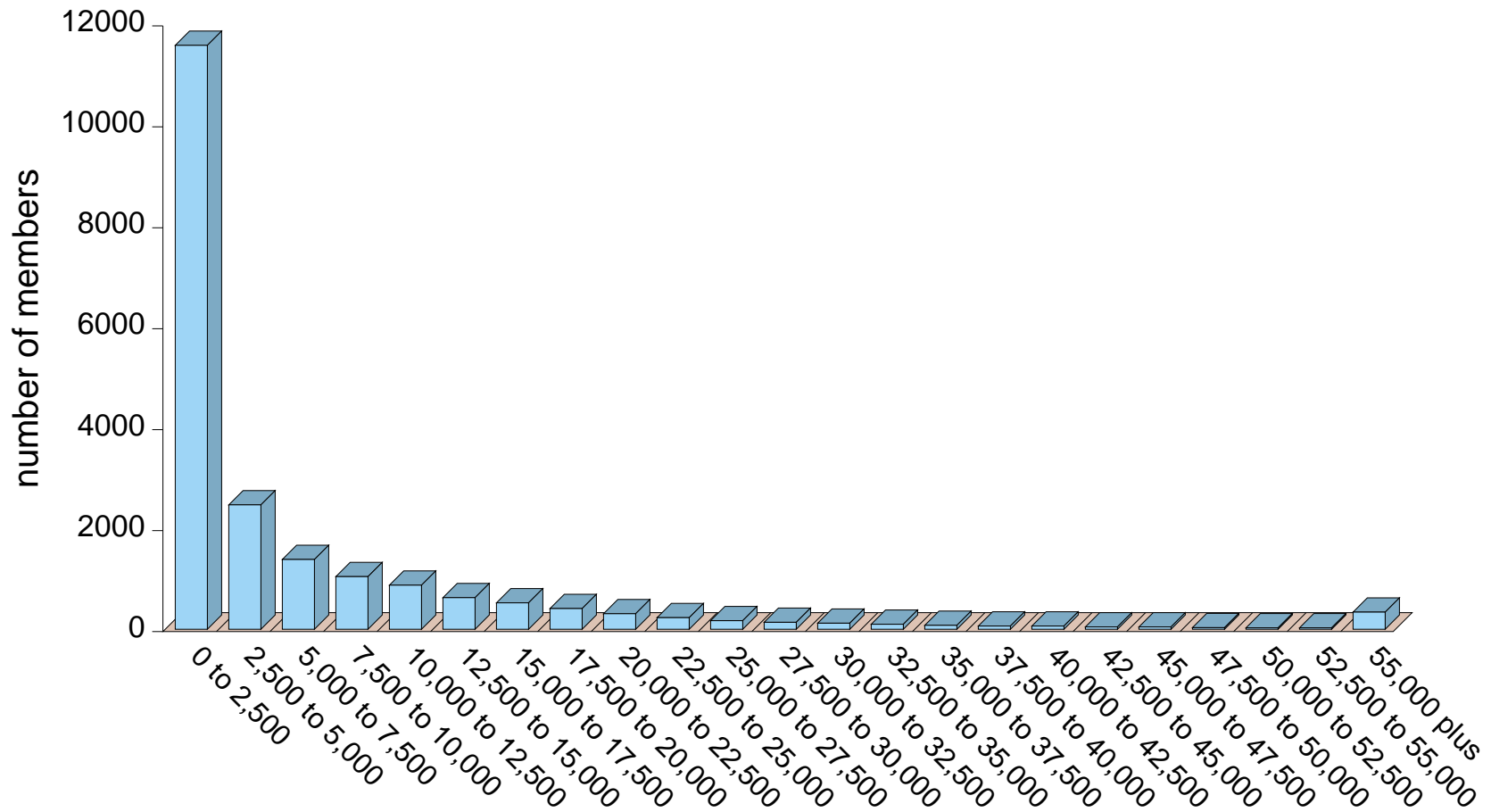
# Contribution analysis

December 31, 2000

Total Relationship	Number of Members	Total Loans	% of Total	Number of Members	Total Shares	% of Total	Total Relationship	% of Total
<b>0 to 2,500</b>	1,294	\$1,391	2.1%	11,567	\$5,833	7.7%	\$7,224	5.1%
<b>2,500 to 5,000</b>	1,069	3,022	4.5%	2,463	5,885	7.8%	8,907	6.2%
<b>5,000 to 7,500</b>	716	3,526	5.3%	1,383	4,971	6.6%	8,496	5.9%
<b>7,500 to 10,000</b>	617	4,581	6.8%	1,044	4,473	5.9%	9,055	6.3%
<b>10,000 to 12,500</b>	584	5,633	8.4%	873	4,137	5.5%	9,771	6.8%
<b>12,500 to 15,000</b>	449	5,244	7.8%	627	3,332	4.4%	8,576	6.0%
<b>15,000 to 17,500</b>	366	5,019	7.5%	522	3,394	4.5%	8,413	5.9%
<b>17,500 to 20,000</b>	288	4,481	6.7%	410	3,183	4.2%	7,664	5.4%
<b>20,000 to 22,500</b>	210	3,690	5.5%	307	2,818	3.7%	6,508	4.6%
<b>22,500 to 25,000</b>	164	3,257	4.9%	229	2,166	2.9%	5,423	3.8%
<b>25,000 to 27,500</b>	112	2,443	3.6%	171	2,032	2.7%	4,474	3.1%
<b>27,500 to 30,000</b>	89	2,058	3.1%	139	1,949	2.6%	4,007	2.8%
<b>30,000 to 32,500</b>	74	1,953	2.9%	121	1,822	2.4%	3,775	2.6%
<b>32,500 to 35,000</b>	56	1,546	2.3%	98	1,754	2.3%	3,300	2.3%
<b>35,000 to 37,500</b>	45	1,235	1.8%	77	1,561	2.1%	2,796	2.0%
<b>37,500 to 40,000</b>	32	939	1.4%	63	1,495	2.0%	2,434	1.7%
<b>40,000 to 42,500</b>	43	1,319	2.0%	64	1,324	1.7%	2,643	1.8%
<b>42,500 to 45,000</b>	23	874	1.3%	45	1,092	1.4%	1,965	1.4%
<b>45,000 to 47,500</b>	27	865	1.3%	46	1,264	1.7%	2,129	1.5%
<b>47,500 to 50,000</b>	18	685	1.0%	32	874	1.2%	1,559	1.1%
<b>50,000 to 52,500</b>	13	461	0.7%	27	924	1.2%	1,385	1.0%
<b>52,500 to 55,000</b>	14	590	0.9%	28	913	1.2%	1,502	1.1%
<b>55,000 plus</b>	161	12,320	18.4%	338	18,665	24.6%	30,985	21.7%
<b>Totals</b>	6,464	\$67,130	100.0%	20,674	\$75,860	100.0%	\$142,990	100.0%

# Membership by total relationship

December 31, 2000

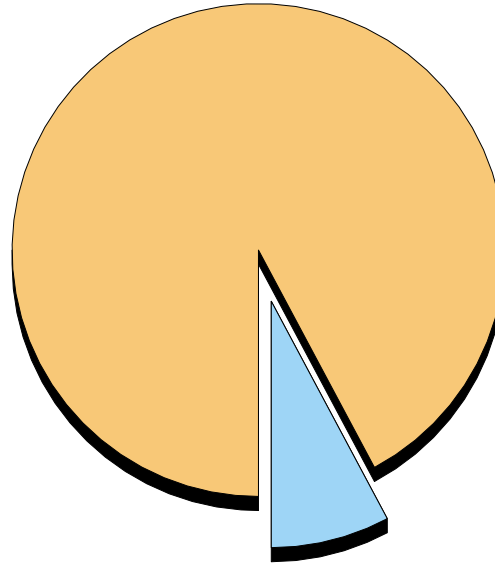


# *Members with dormant accounts*

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*December 31, 2000*

*active members 92.1%*

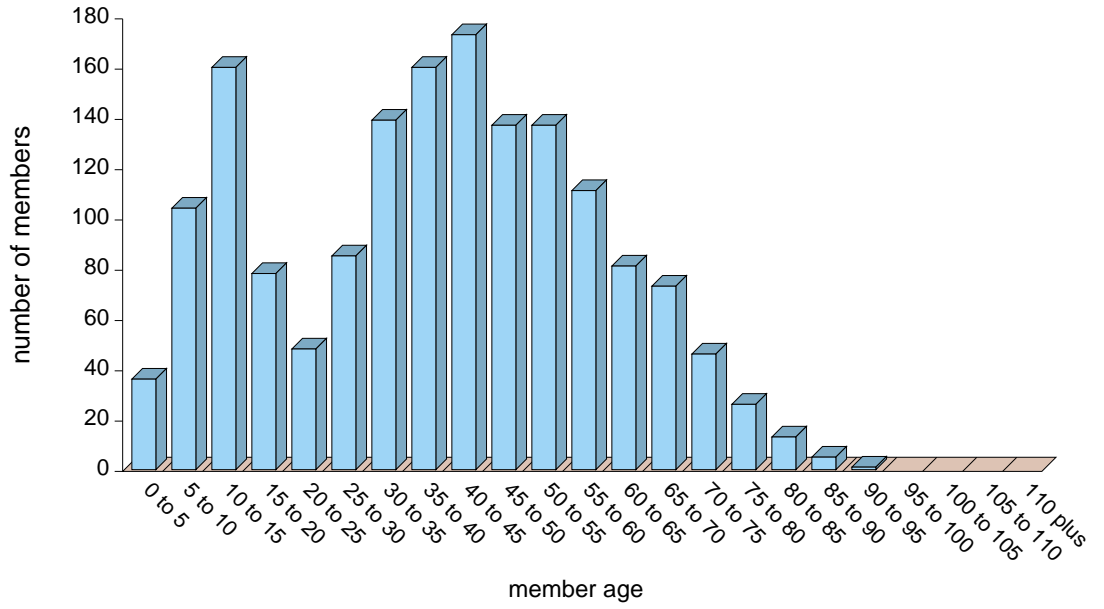


*dormant members 7.8%*

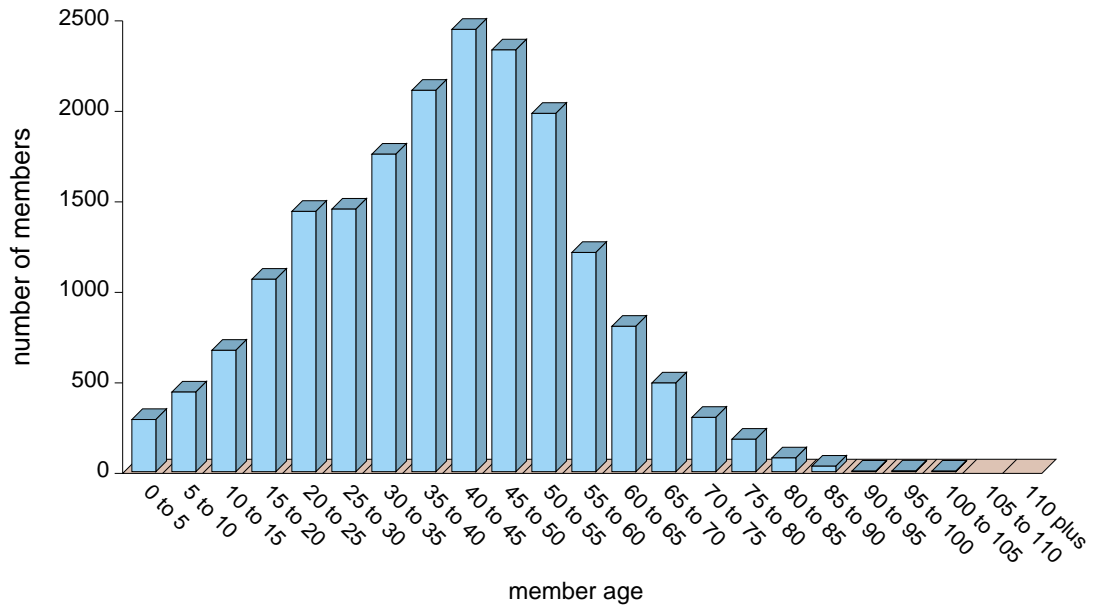
# Dormant account profile

December 31, 2000

*Members with dormant accounts*

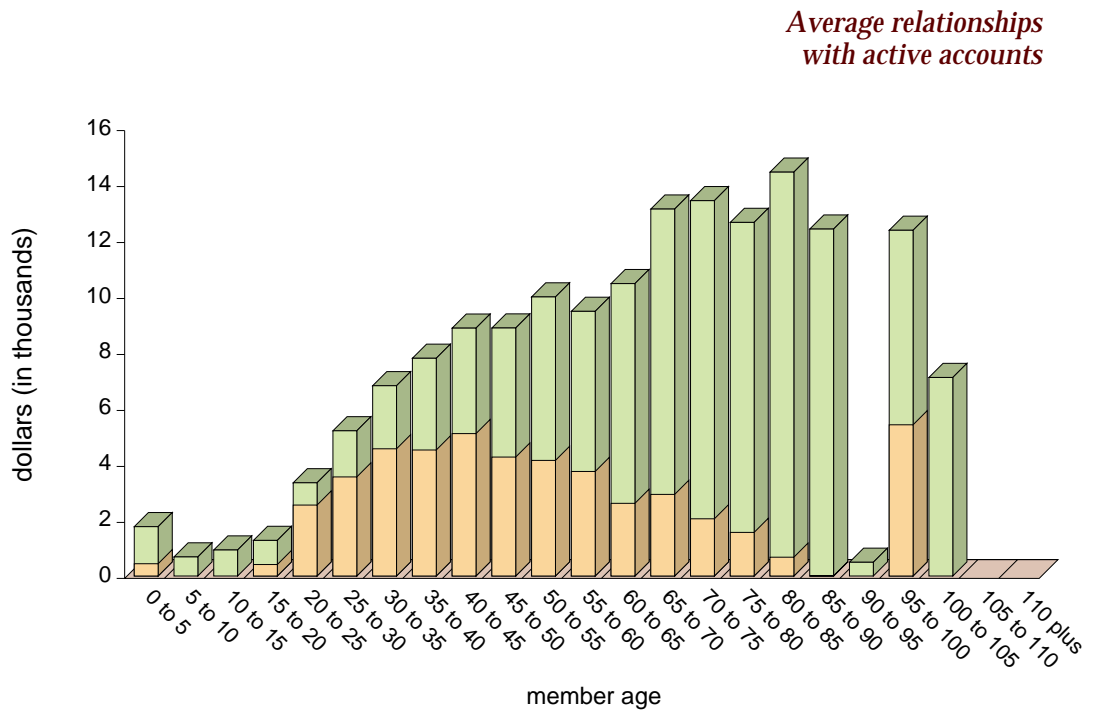
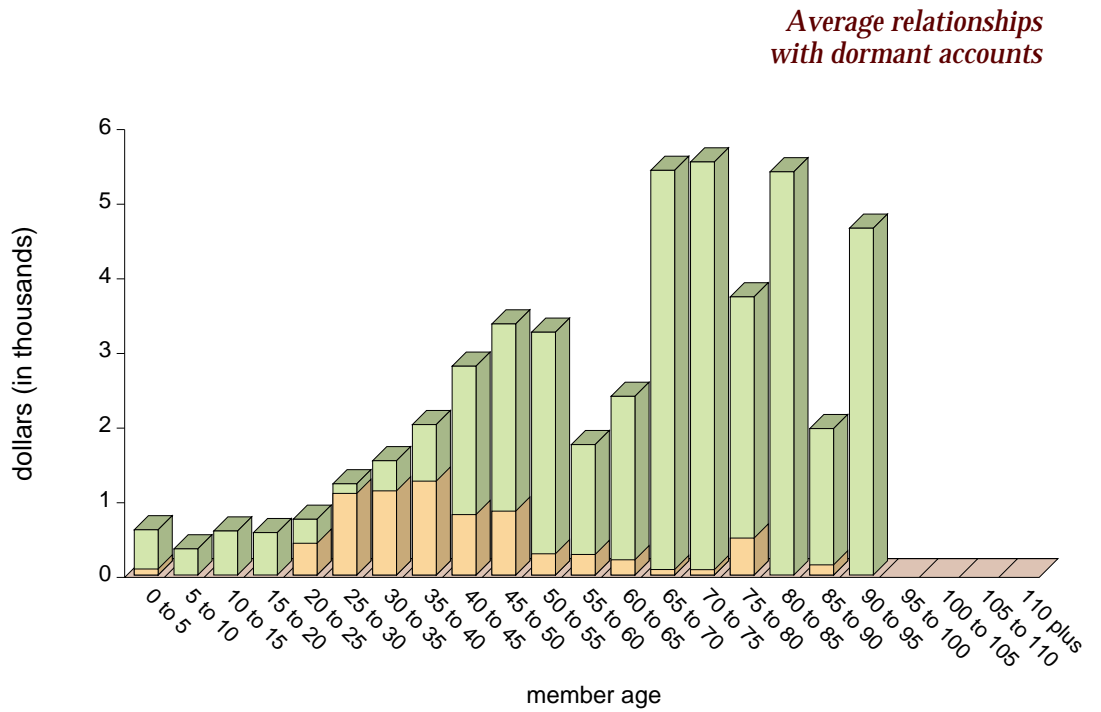


*Members with active accounts*



# Dormant account profile

December 31, 2000

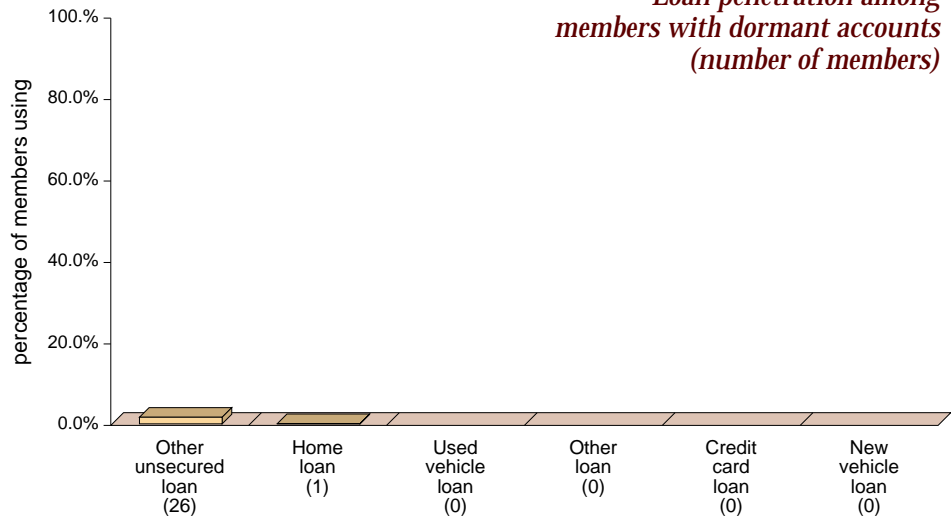


average loan balance
  average share balance

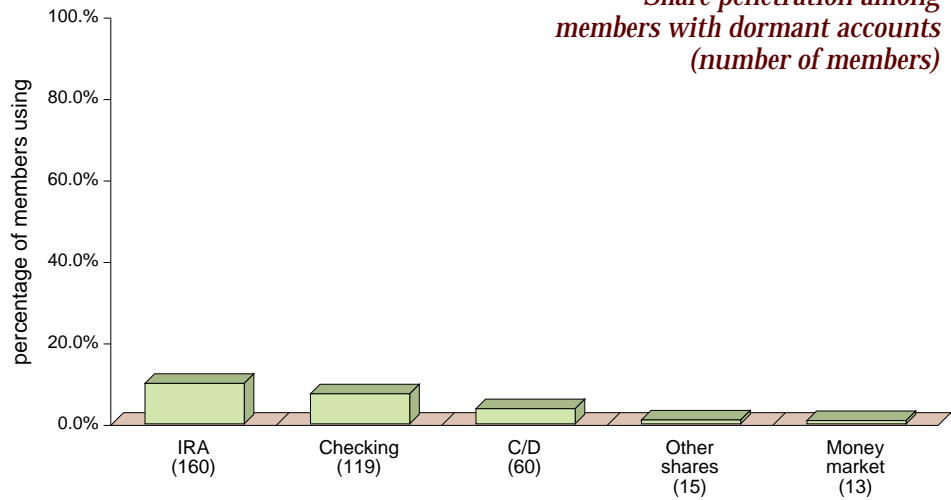
# Dormant account profile

December 31, 2000

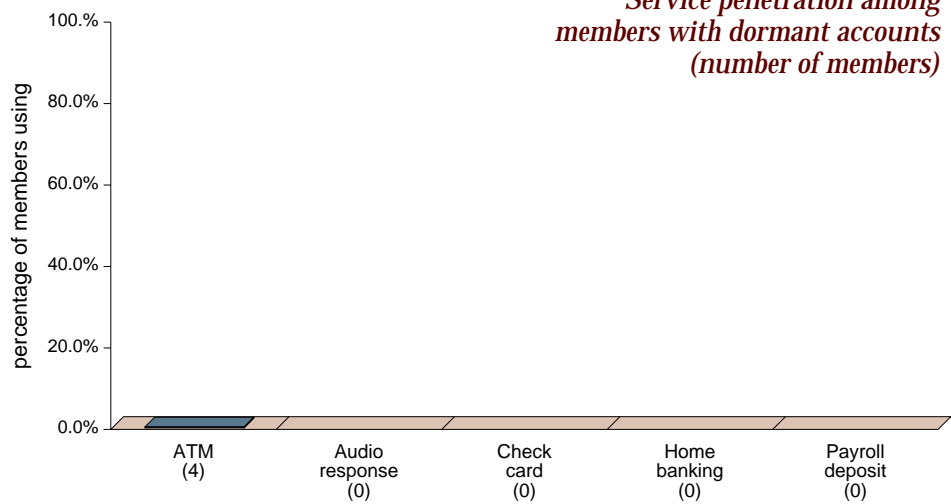
*Loan penetration among members with dormant accounts (number of members)*



*Share penetration among members with dormant accounts (number of members)*



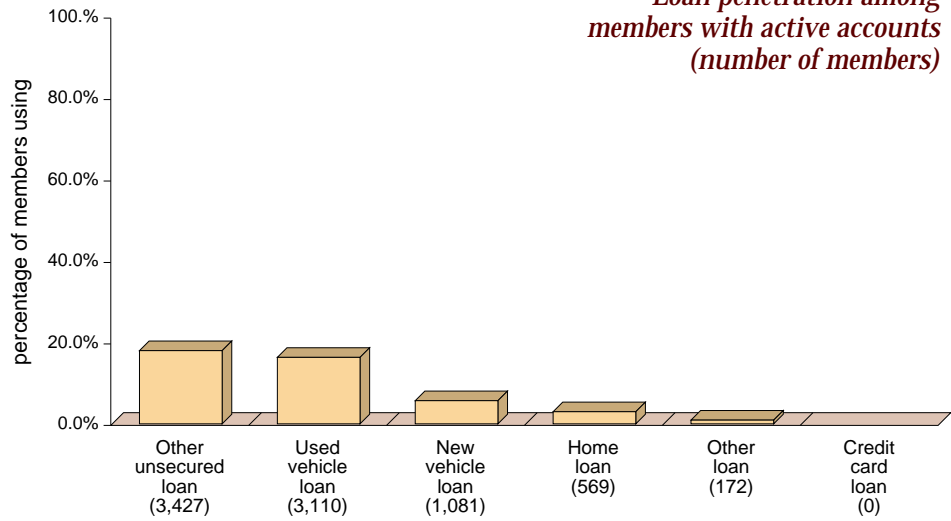
*Service penetration among members with dormant accounts (number of members)*



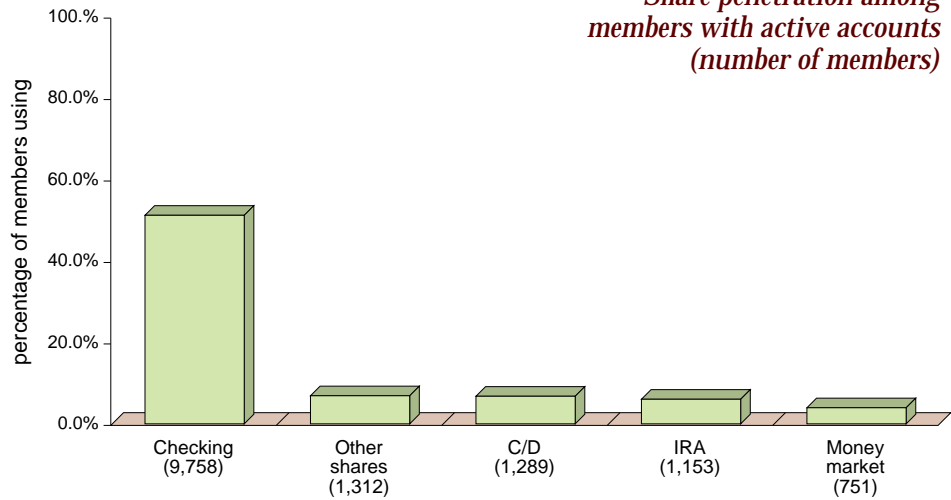
# Active account profile

December 31, 2000

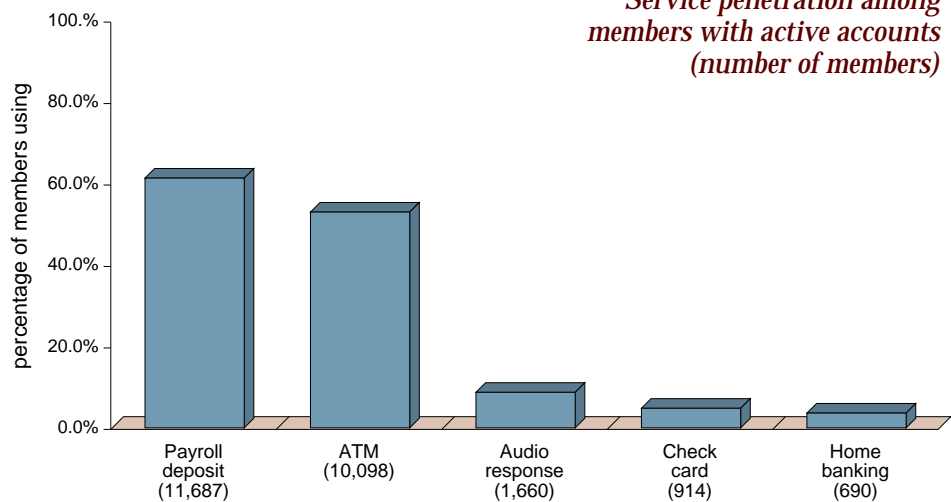
*Loan penetration among members with active accounts (number of members)*



*Share penetration among members with active accounts (number of members)*



*Service penetration among members with active accounts (number of members)*



## Definitions

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❖ **Account age**

*The age of the account is calculated from the open date of the primary share account through the report date.*

❖ **Contribution**

*The total loan or share balance that "contributes" to the total relationship analysis.*

❖ **Dormant account**

*Dormant accounts are identified by a member level flag 11-79.*

❖ **Loans**

*Loans are counted if the balance is greater than zero or if the credit limit is greater than zero. Loans which have been sold or are kept in an offline database, e.g. offline VISA loans, are not counted. Loans are assigned to categories by using the collateral codes defined by the credit union during setup. This information may be updated by modifying gbsetup.gbprogs.cu1.*

❖ **Payroll**

*A transaction is counted as payroll if one of the following commands was used: SHPD, LOPD, PTDD, PTPD, ACHP.*

❖ **Services**

*Services are counted as follows:*

- 1 - if an ATM card was used during the report month.*
- 1 - if a check card was used during the report month.  
Check cards are identified by their PAN.*
- 1 - if a transaction was posted with the audio response teller during the report month.*
- 1 - if a transaction was posted with the internet banking teller during the report month.*
- 1 - if a payroll transaction was posted during the report month.*

❖ **Shares**

*Shares are counted if the closed flag (11-80) is not set at the share level and the shares are not charged-off (i.e. description abbreviation is not equal to "COS"). Share categories are assigned by using the ACC codes defined by the credit union during setup. This information may be updated by modifying gbsetup.gbprogs.cu1.*

❖ **Total relationship**

*The sum of loan and share balances by account.*

❖ **Zip code**

*The 5-digit zip code is used to profile member information.*

## Discussion

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### ❖ **Anomalies**

All reports should be examined for anomalies and unexpected variances. For example, spikes in the relationship by account age may result from a data system conversion, a merger with another institution, or employee error or misconduct. Loans outstanding to members less than 15 years of age are likewise suspicious. Anomalies are a beginning point to understanding your credit union and your membership better.

### ❖ **Contribution analysis**

These reports examine the membership and their relative contribution to the total assets of the credit union. The conventional wisdom that 20% of the members contribute 80% of the assets can be validated or refuted.

### ❖ **Department code analysis**

This analysis can be useful for credit unions who actively use the department code field to segregate their membership. For example, some credit unions use it to identify the members' SEG association. The top ten department codes are displayed if they comprise more than 1% of the total. The top six department codes are profiled.

### ❖ **Dormant account analysis**

Dormant accounts are typically defined as accounts with no member initiated activity for a specified amount of time, generally 1 year. Loans, especially those that have not been charged off, would rarely be expected to be found on dormant accounts. These should be identified and examined for potential fraud. Likewise, ATM and check cards, as well as other services, may be restricted to prevent unauthorized use.

### ❖ **Zip code analysis**

This analysis can be useful in identifying geographically significant groups of members. The top ten zip codes are displayed if they comprise more than 1% of the total. The top six zip codes are profiled.