

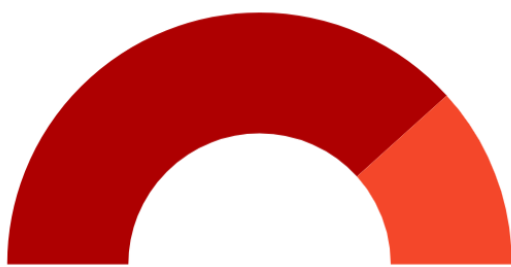


2017 Mobile & Digital Statistics

The world is moving toward a completely digital environment. Understanding a credit union's digital penetration is crucial to building a strong marketing and communications strategy.

76.6%

of credit unions offer some form of online banking



■ With Online Banking (76.6%) ■ Without Online Banking (23.4%)



46%

of consumers use only digital channels for their banking ...

DID YOU KNOW?

... that's 19 percentage points higher than in 2012!



7%

of users that interact online with their financial institution are predominately using mobile



81%

of consumers own a smartphone



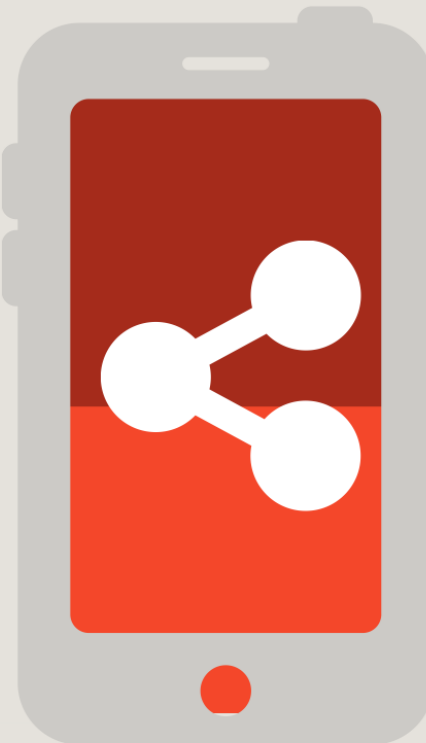
62%

of consumers want a financial institution with local branches

48.3%

of members use their credit union's transactional website

mobile banking is on the rise



to date, **55.5%** of credit unions offer mobile banking in 2017

versus

50.6% of credit unions offered mobile banking in 2016

number of credit unions offering mobile banking



number of credit unions that added mobile banking in the past 12 months **202**