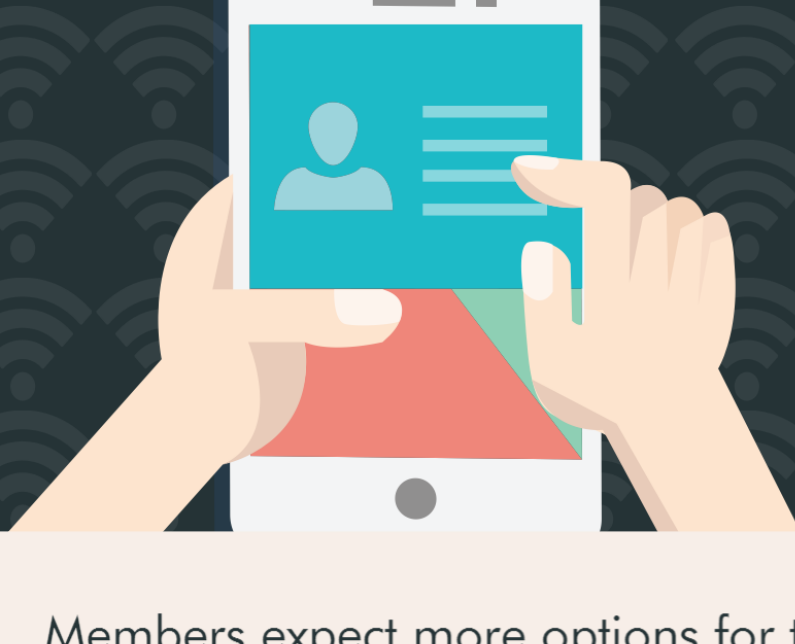


Mobile Services And Delivery Channels

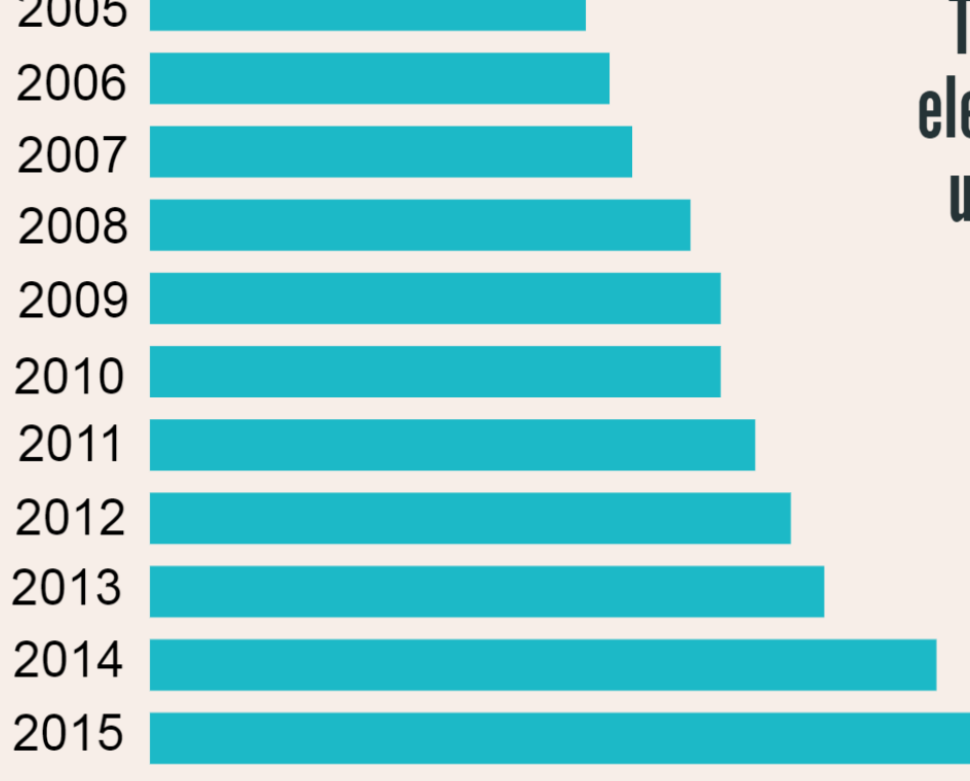
How Does Your Credit Union Compare?



Members expect more options for technology and convenience than ever before. The power of mobile not only provides that for members but also helps credit unions reduce costs.

Electronic Services At Credit Unions

Average Number Of Electronic Services Offered At Credit Unions
(as of June 30, 2015)

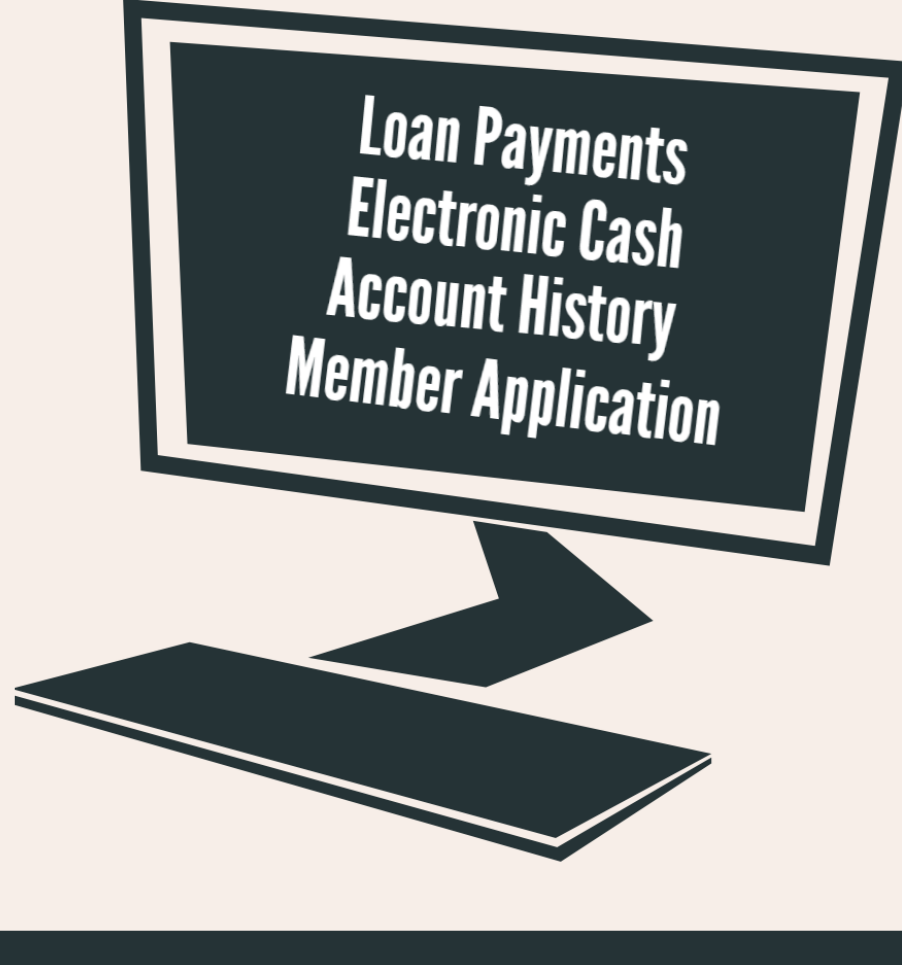


The average number of electronic services credit unions offer has grown **90.1%** over the past 10 years.

What Are Electronic Services?

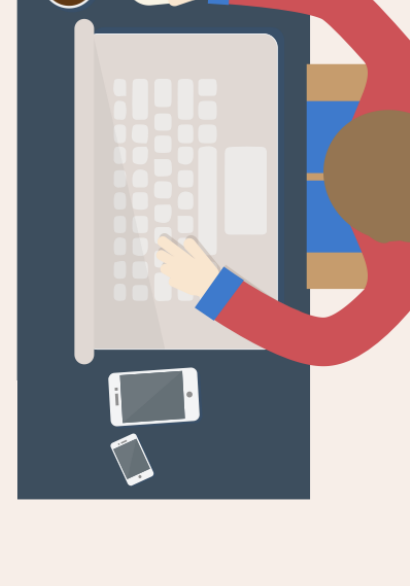
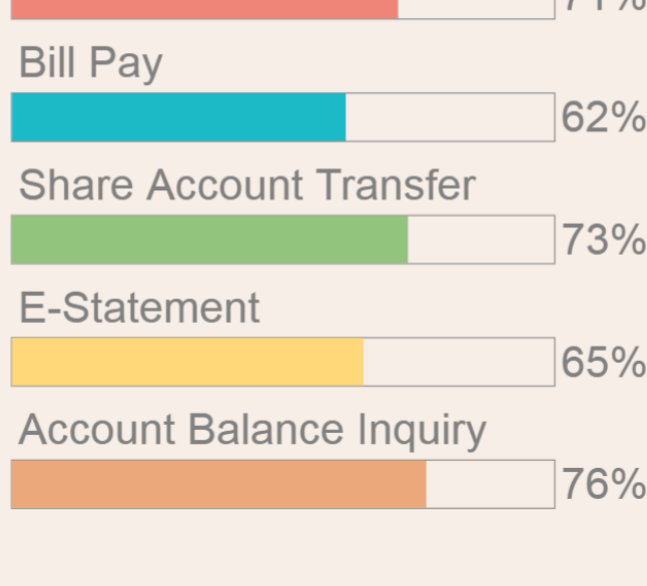
NCUA's credit union profile form includes 21 electronic service options.

These include services such as ...



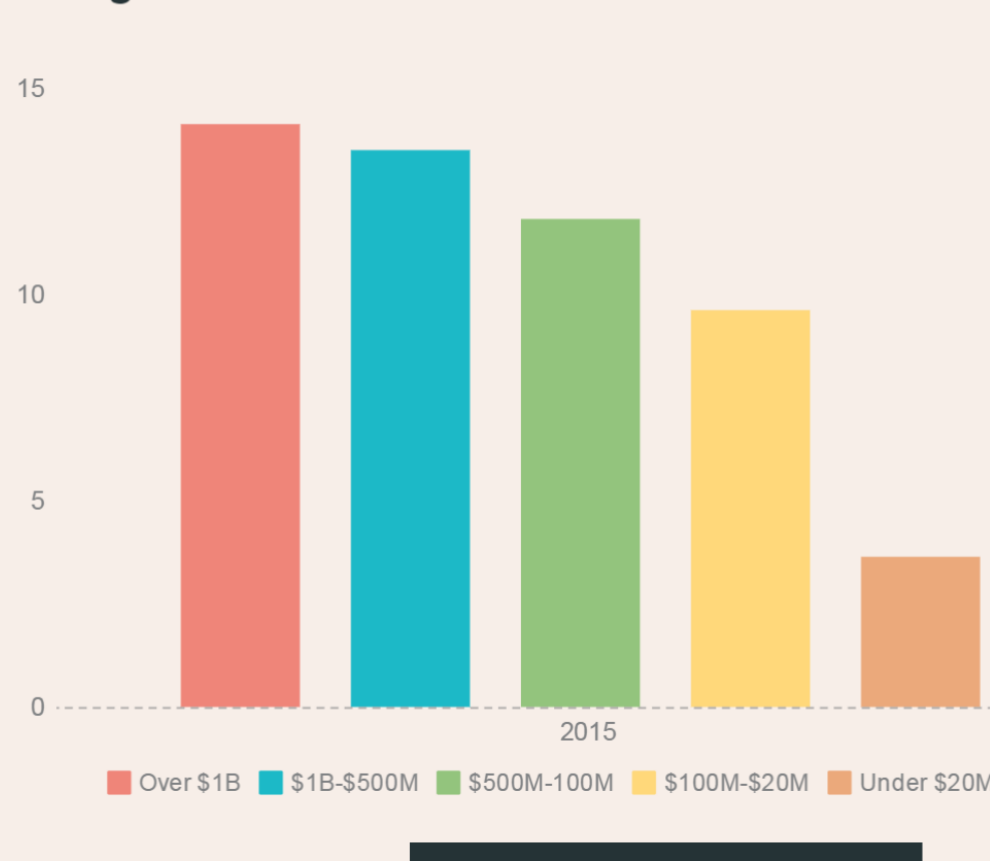
Usage Rates

Percentage Of Credit Unions That Offer ...
(as of June 30, 2015)



Peer Group Performance

Average Number Of Electronic Services Offered



On average, larger credit unions offer more electronic service options.

Most Popular

Least Popular

\$1B +

99.6%

Act. Balance Inquiry & Loan Payments

13.8%

Remote Deposit Capture

\$1B-\$500M

100%

Act. Balance Inquiry, Bill Pay, & View Act. History

8.4%

Mobile Payments

\$500M-\$100M

99.3%

View Account History

6.8%

Remote Deposit Capture

\$100M-\$20M

97.2%

View Account History

3.8%

Remote Deposit Capture

Under \$20M

49.5%

Account Balance Inquiry

1.0%

Electronic Statement

Growing Popularity

Which mobile offerings increased the most in popularity?

Remote Deposit Capture

22.7% of credit unions now offer remote deposit capture compared to 14.8% in June 2014.

7.9

basis points growth

Account Aggregation

46.6% of credit unions offer account aggregation up from 40.4% in June 2014.

6.5

basis points growth

Electronic Signature

13.6% of credit unions offer electronic signature as of June 2015 up from 10.24% in June 2014.

3.4

basis points growth

Credit Unions With The Most Electronic Services



Three credit unions report offering 19 of the 21 electronic services listed on the NCUA's credit union profile.

19

Electronic Services

First Class American (TX)

United Catholics (CA)

Xceed Financial (CA)

National average

8

electronic services

Sources

CreditUnions.Com

CALLAHAN ASSOCIATES

the credit union company