

Credit Union TUG

Virtual Meetup: November 28th, 2018



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Credit Union User Group

Agenda

Introduction & Community Updates

St. Mary's Bank: A Journey Into Analytics

Q&A

Tableau & Tell

What's Next?



Introduction & Community Updates

Charlotte Taft | Director of Business Intelligence

Callahan & Associates | Washington, DC | ctaft@callahan.com



November Community Spotlight Questions

Join & bookmark the Credit Union TUG community page for updates and new content

Hands-on call for input: MYSQL & Call Center data

Let's Talk... Anyone using both Tableau & Fiserv Prologue?

<https://community.tableau.com/groups/credit-unions>



Shortel MYSQL

This question is **Not Answered**. (Mark as assumed answered)

Hi Credit Union Friends!

I am working on getting some better call stats for our phone center, currently the manager is pulling reports daily and entering them into an excel file by hand!

My IT department figured out how to get me connected to the MYSQL server, before I start creating anything from scratch I figured I would see if anyone has tried this before.

Thanks

46 VIEWS TAGS: MYSQL, SHORTEL

Average User Rating
★★★★★
(0 ratings)

Your Rating:
★★★★★



DON WISE NOV 13, 2018 9:17 AM (IN RESPONSE TO JESSICA WAYDELIS)
5. RE: SHORTEL MYSQL

13

Hi Jessica,

In addition to call volume and abandoned rate, you might want to look at the duration of time between call ring time (how long it took the person to answer the call by number of rings or duration of call arrival on network to call answer time), call duration time (time of answer to time of disconnect) and then any metrics that you might want to apply for a KPI thereafter, such as 90% of all calls must be answered within xx seconds, etc.

Once you have your basic numbers, then start to look at KPI's for your particular situation and whether they're (1) achievable (2) applicable to perhaps an industry standard.

Another item to look at is how busy folks are within the hour, i.e., are they on calls 40% or 80% of time? If they're too busy then they're being worked too much, taking into account any other things they have to do to 'wrap up' the call or ancillary duties and/or training / break time. Measurements like that will help give you an overall picture of the 'health' of your center.

Hope that helps! Thx, Don

- Have examples of call center reports you've built and could share (or at least discuss)?
- Got tips on pulling call center data into your database/warehouse?
- Want to talk through the process with your peers? We can organize a group call or chat to take on challenges.

Share your thoughts and insights with the group by posting to the group or emailing Jessica Waydelis at jwaydelis@advantagefcu.org

- Want to talk to others who are on the same vendor platforms?
- Not sure why you'd build your own when you've already got a platform with ready-made dashboards?
- Thinking about data visualization options and need to be sure your choices pair well?
- Want to talk through the process with your peers? We can organize a group call or chat to take on challenges.

Share your thoughts and insights with the group by posting to the group or by emailing any of the hosts or ctaft@callahan.com to connect you.

Community Conversations

Tableau Community Forums

Credit Unions

Connect with others from the Credit Union industry to improve how we use analytics

Actions ▾ Overview Activity Content People Reports

<https://community.tableau.com/groups/credit-unions>

About the CUTUG



Connect with others from the Credit Union industry to improve how we use analytics to drive value for our members.

Owned by:
Jessica Waydelis, Charlotte Taft, Aania Aclam

Welcome to the CU Tableau User Group #CUTUG

We've just launched this TUG for credit unions - and we're thrilled you're here!

Please join us - just log in (creating an account is easy if you don't have one yet) and join the group.

Register Now: Virtual CU Tableau User Group Meeting

In the meantime:

- Ask a question!
- Post an interesting article or workbook you're proud of
- Take our poll

Credit Union TUG Online Community Leader



Jessica Waydelis | Marketing Analyst
Advantage Federal Credit Union



St. Mary's Bank: A Journey Into Analytics

Melissa Pomeroy | VP, Director of Business Analytics & Project Management

St. Mary's Bank | Manchester, NH | mpomero@stmarysbank.com



St. Mary's Bank

A Journey into Analytics

CU TUG
NOVEMBER 28, 2018

Melissa Pomeroy

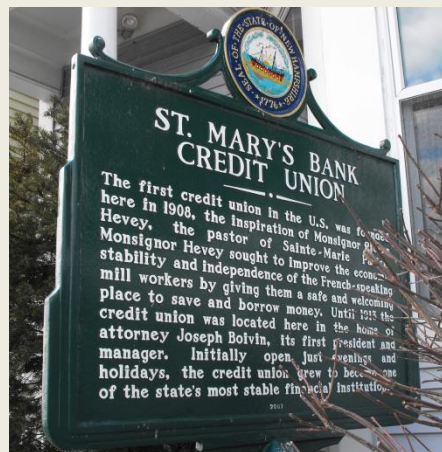


St. Mary's Bank

BACKGROUND:

ST. MARY'S BANK

- ▶ The **Nation's First Credit Union**
- ▶ Founded in 1908 in Manchester, NH
- ▶ A \$1B credit union with ~235 employees



BACKGROUND:

ST. MARY'S BANK

- ▶ In 2014, **St. Mary's Bank** had...
 - Disparate source systems and an aging CORE
 - Poor data quality
 - No data warehouse or “single source or truth”
- ▶ In 2014, **St. Mary's Bank** began...
 - A CORE system conversion
 - An overall technology upgrade
 - **A Data-Driven Journey**

OUR DATA-DRIVEN JOURNEY: *AT A GLANCE*



1



2



3



2014

2018

OUR DATA-DRIVEN JOURNEY: STEP 1: DATA STAGING AND CLEANSING



1



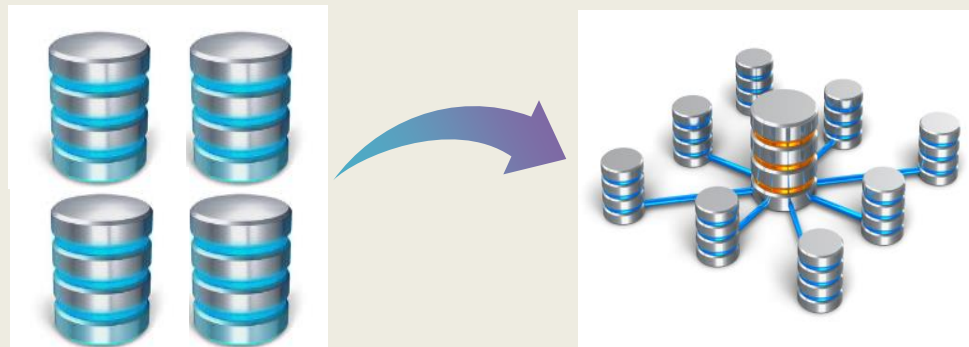
2014

2018

OUR DATA-DRIVEN JOURNEY:

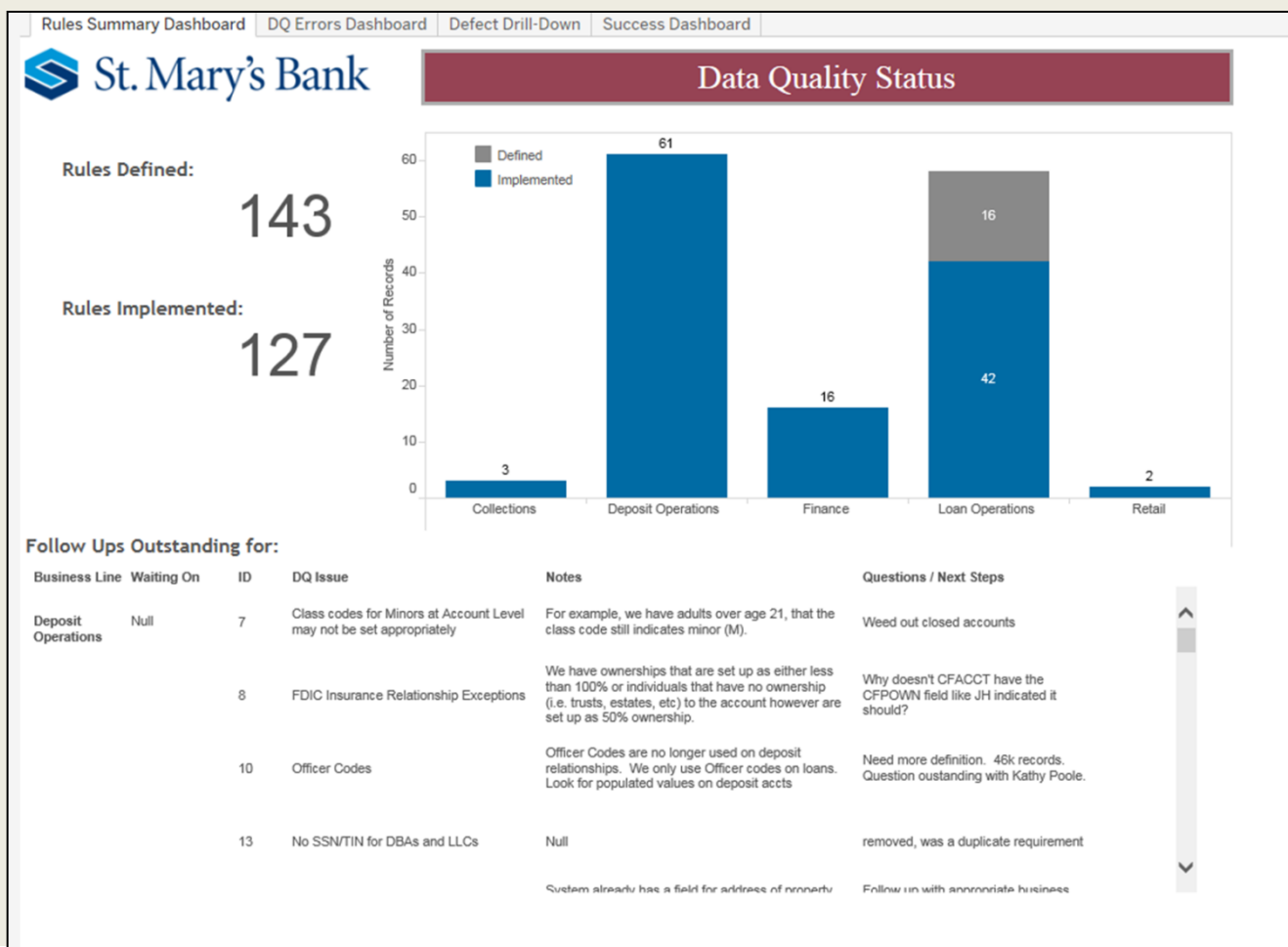
STEP 1: DATA STAGING AND CLEANSING

- ▶ Enter: **Arkatechure**
- ▶ Disciplined, phased and efficient data development strategy
- ▶ Combined all of our data from *multiple sources* into a new **Data Warehouse**
- ▶ Focus on **Data Quality**



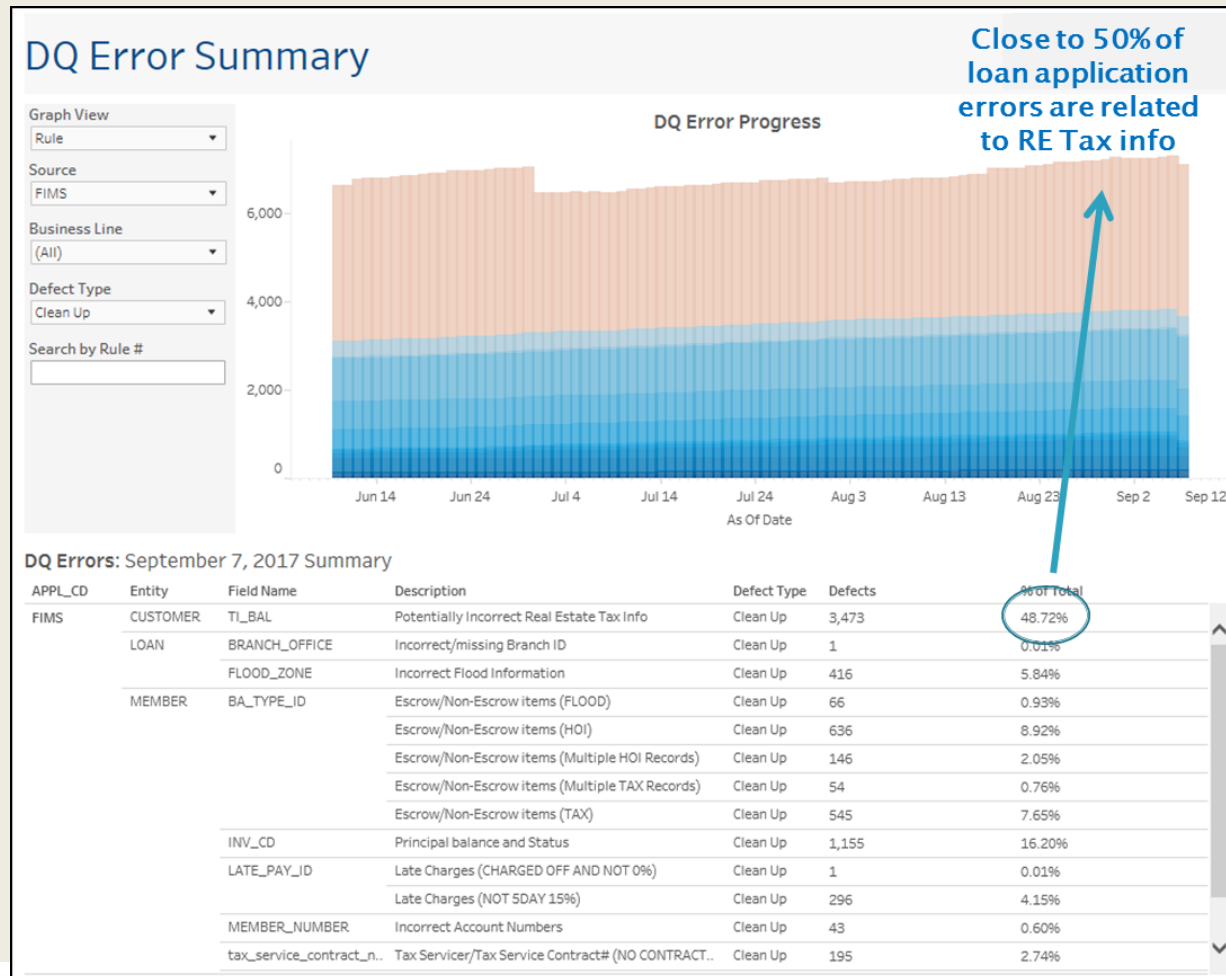
OUR DATA-DRIVEN JOURNEY: STEP 1: DATA STAGING AND CLEANSING

Data Quality Rules Engine: Eliminated hours of daily, manual work



OUR DATA-DRIVEN JOURNEY: STEP 1: DATA STAGING AND CLEANSING

Data Quality Rules Engine: Eliminated hours of daily, manual work



OUR DATA-DRIVEN JOURNEY: STEP 2: DATA ACCESS AND REPORTING



2014

2018

OUR DATA-DRIVEN JOURNEY:

STEP 2: DATA ACCESS AND REPORTING

- ▶ Business users were struggling (and they were angry!)
 - *“How do I access my data?”*
 - *“What do you mean my old queries won’t work?”*
- ▶ **Arkatetchure** introduced “Tableau Workbenches”
 - Met an immediate need by providing access to data
 - Ensured that users were leveraging the same set of conformed data

The screenshot displays a Tableau Workbench interface titled "Loan Workbench". At the top, three key metrics are shown: "Number of Loans" (108,496), "Original Amount" (\$3,978,720,686), and "Current Balance" (\$1,465,039,124.69). Below these, a "Data As Of Date" dropdown is set to "Most Recent Date". The interface includes a "Slicers" panel on the left with dimensions for "Status Description", "Source", and "Date Filter". The main view is a table with columns for "Y Axis Field 1: Source", "Y Axis Field 2", and a group of columns for loan status: "Charged Off", "Closed", and "Open". The table is filtered by "Status Description" and "Source".

Source	Number of Loans	Original Amount	Current Balance	Charged Off	Closed	Open
EPIS	7,330	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
FICS	13	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
FMS	13	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

OUR DATA-DRIVEN JOURNEY:

STEP 2: DATA ACCESS AND REPORTING

- Loan Workbench -

97,694

Number of Loans

\$3,468,579,135

Original Amount

\$1,438,305,309.49

Current Balance

5.28%

Avg. Loan Rate

666

Avg. Loan Score

Data As Of Date

Most Recent Date

(All)

Slicers

X Axis Dimension

Source

Y Axis Dimension 1

Status

Y Axis Dimension 2

-

Data Filters

Date Filter

-

11/1/2015 1/1/2099

Dimension Filter 1

Branch Name

(All)

Dimension Filter 2

Source

(All)

Y Axis Field 1: Status

Y Axis Field 2: -

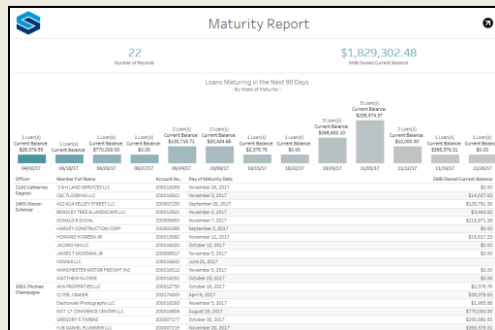
X Axis Field: Source

Data As Of: September

		EPIS	FICS	FIMS	TSYS
Charged Off	Number of Loans	6,581	13	48	428
	Current Balance	\$28,450,558.97	\$204,738.04	\$1,452,717.58	\$1,356,004.46
	Avg. Loan Rate	8.5%	5.6%	6.6%	
	Original Amount	\$82,411,121	\$1,090,766	\$5,352,252	\$1,618,400
Closed	Number of Loans	39,423	204	1,155	349
	Current Balance	\$0.00	\$0.00	\$0.00	\$178,941.69
	Avg. Loan Rate	5.4%	4.7%	4.5%	
	Original Amount	\$1,275,709,152	\$29,358,974	\$186,403,141	\$1,382,231
Open	Number of Loans	37,684	454	5,486	5,869
	Current Balance	\$538,078,117.38	\$85,139,222.60	\$772,675,218.12	\$10,769,790.65
	Avg. Loan Rate	4.8%	4.7%	4.2%	
	Original Amount	\$824,671,790	\$119,134,460	\$909,199,401	\$32,247,448

STEP 2: DATA ACCESS AND REPORTING

- ▶ The Conversion program left some reporting gaps
- ▶ Need to get some *reports* in business managers hands – and **FAST**: “*Reproduce vs. Recreate*”
- ▶ “Bottoms-up” reports were quick wins
- ▶ Manual querying, formatting and data entry work was automated



OUR DATA-DRIVEN JOURNEY:

STEP 2: DATA ACCESS AND REPORTING

Collections - Consumer Loan Loss			Data As Of		Custom As Of Date				
			Most Recent Date		(All)				
Totals			% Delinquent		Data As Of September 7, 2017				
	Current Balance	\$ Delinquent	30-59 Days Past Due	60-89 Days Past Due	90+ Days Past Due				
Null	\$843,752,511	\$4,630,004	0.193%	0.068%	0.288%				
Collateral Loans	\$648,045	\$5,224	0.806%						
Equity Line	\$65,322,002	\$199,914	0.167%	0.071%	0.068%				
Indirect New	\$124,407,339	\$1,446,295	0.817%	0.186%	0.159%				
Indirect RV	\$335,467	\$10,236	1.129%	1.923%					
Indirect Used	\$252,058,605	\$3,978,631	0.991%	0.324%	0.264%				
Installment Simple	\$16,734,399	\$132,526	0.428%	0.322%	0.041%				
Mobile Homes	\$9,592,238	\$51,330	0.384%		0.151%				
New Direct Vehicle	\$10,542,143	\$63,051	0.595%	0.003%					
ODP	\$550,404	\$5,738	0.268%	0.186%	0.588%				
RV Direct	\$5,723,801		0.211%	0.097%					
Second Mortgage	\$21,420,236	\$65,903	0.237%	0.114%	0.114%				
Used Direct Vehicle	\$44,805,368	\$208,114	0.400%	0.129%	0.245%				
Grand Total	\$1,395,892,558	\$10,796,964							
Chargeoffs - Month to Date			Chargeoffs - Year to Date						
	September 2017				Number of Records	Charge Off Amount	Net Chargeoff	Gross Recoveries	
	Number of Reco..	Charge Off Amo..	Net Chargeoff	Gross Recoveries					
Indirect New	1	\$9,272	\$9,272		Equity Line	10	\$197,812	\$197,812	\$1,125,466
					Indirect New	216	\$2,224,077	\$2,224,077	\$1,125,466
					Indirect RV	30	\$176,253	\$176,253	\$1,125,466
Indirect Used	9	\$77,604	\$77,604		Indirect Used	1,074	\$7,763,209	\$7,759,604	\$1,125,466
					Installment Simple	345	\$1,790,721	\$1,790,721	\$1,125,466
Mobile Homes	4				Mobile Homes	106			\$1,125,466
					ODP	56	\$28,692	\$28,692	\$1,125,466
					RV Direct	13	\$111,646	\$111,646	\$1,125,466
Second Mortgage	1				Second Mortgage	105			\$1,125,466
					Used Direct Vehicle	99	\$539,196	\$539,196	\$1,125,466

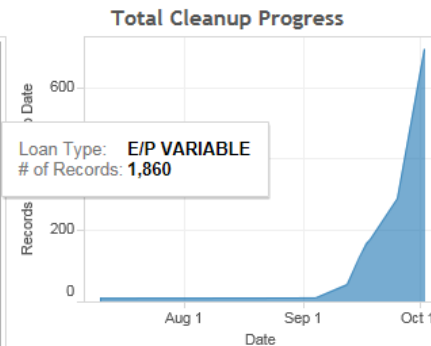
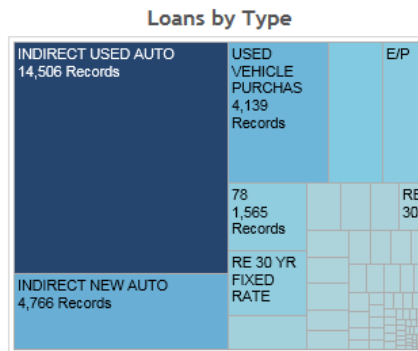
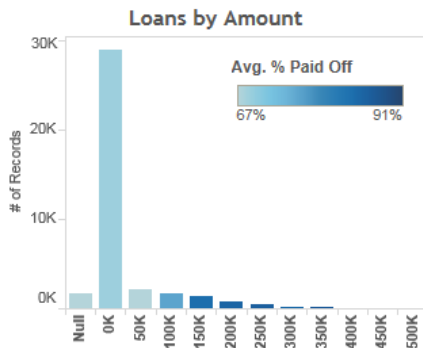
OUR DATA-DRIVEN JOURNEY:

STEP 2: DATA ACCESS AND REPORTING



Loan Database

Data As Of:
10/30/2015



- Series Type**
- ☐ (All)
 - ☒ 100 SERIES
 - ☒ 200 SERIES
 - ☒ 300 SERIES
 - ☒ 400 SERIES
 - ☒ 500 SERIES
 - ☒ 600 SERIES
 - ☒ 700 SERIES
 - ☒ 800 SERIES
 - ☒ 900 SERIES
 - ☒ UNKNOWN

Loan Status

- ☐ (All)
- ☒ 1
- ☐ 2
- ☒ 3
- ☒ 4
- ☒ 5
- ☒ 6
- ☒ 7

Has ARM Record

- ☒ (All)
- ☒ Null
- ☒ N
- ☒ Y

Reviewed

- ☒ Null
- ☒ 1

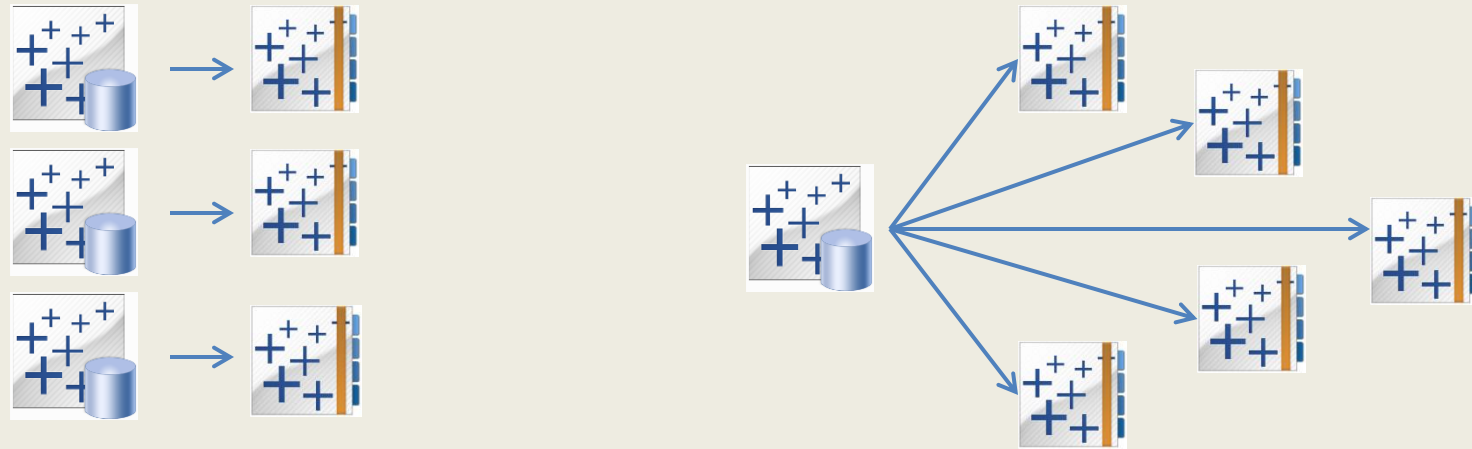
Type

- ☒ (All)
- ☒ 1B
- ☒ 2B
- ☒ 10
- ☒ 31
- ☒ 33

Loan Types

Type	Loan Type	Group Code	Int Base	# of Loans	% of Loans	Current Balance
IU	INDIRECT USED AUTO	616	0	14,506	39.04%	\$193,378,280
IN	INDIRECT NEW AUTO	615	0	4,766	12.83%	\$93,028,064
AU	USED VEHICLE PURCHASE	416	0	4,139	11.14%	\$43,295,217
I	INSTALLMENT SIMPLE	401	0	2,193	5.90%	\$13,545,424
EA	E/P VARIABLE	409	0	1,860	5.01%	\$64,685,085
78	78	Null	0.18	1,565	4.21%	\$494,305
FR	RE 30 YR FIXED RATE	421	5	1,509	4.06%	\$245,805,775
FF	RE 15 YR FIXED RATE	420	5	766	2.06%	\$89,652,966
AN	NEW VEHICLE PURCHASE	415	0	456	1.23%	\$5,928,189
MH	MOBILE HOME	417	0	410	1.10%	\$14,019,911
RV	RECREATIONAL VEHICLE	406	0	405	1.09%	\$5,487,910
SR	RE 30 YR FIX OO SOLD	506	5	383	1.03%	\$75,445,366
HF	2ND MORTGAGE W/O INS	407	5	331	0.89%	\$6,736,829
HM	EQUITY LN MORT ALT	407	5	330	0.89%	\$25,949,143
BU	CREDIT BUILDER	401	0	320	0.86%	\$85,769
FT	RE 10 YR FIXED RATE	427	5	249	0.67%	\$19,802,194
FY	RE 20 YR FIXED RATE	428	5	240	0.65%	\$32,577,233
A5	RE 5 YR ARM	424	5	207	0.56%	\$28,257,131
BP	CREDIT BUILDER PLUS	401	0	205	0.55%	\$97,038
BO	COM RE BALLOON 1TIME	410	2	197	0.53%	\$49,572,134

OUR DATA-DRIVEN JOURNEY: STEP 2: DATA ACCESS AND REPORTING

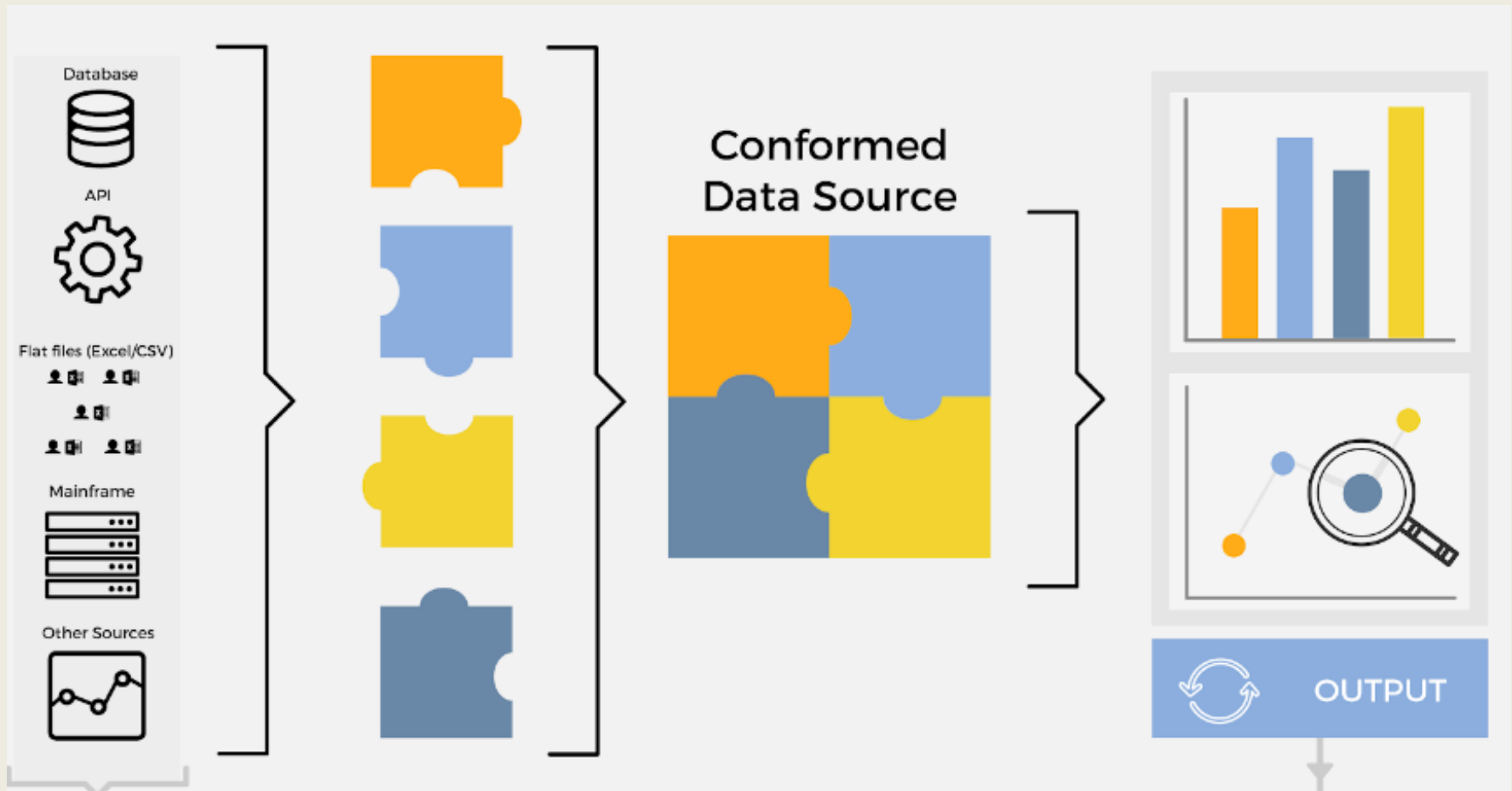


Wild West → Architecting to scale

- Development of Reporting Standard
- Implementing data governance
 - Move all logic to conformance layer
 - Create master data sources by business area
 - Top 3 data sources fuel ~50 data sources in production

OUR DATA-DRIVEN JOURNEY:

STEP 2: DATA ACCESS AND REPORTING



OUR DATA-DRIVEN JOURNEY:

STEP 2: DATA ACCESS AND REPORTING



OUR DATA-DRIVEN JOURNEY:

STEP 2: DATA ACCESS AND REPORTING

Deposit Ops Dashboard

Data as of November 27, 2018

Data As Of

Most Recent Date

(All)

Share Types

Details for all open shares

200,501

Shares

\$896,464,023.92

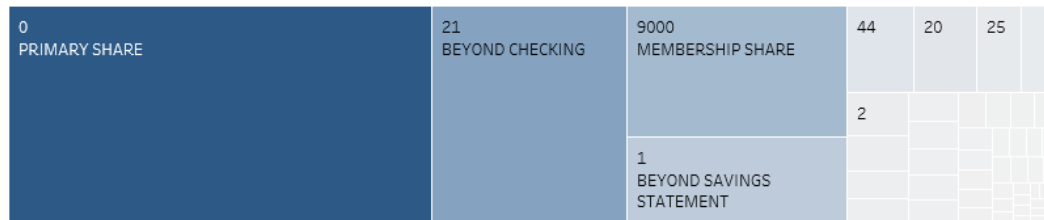
Current Balance

\$433,874,766.45

Original Amount

143

Avg. Div Rate



Share .. Share Default Description

Grand Total

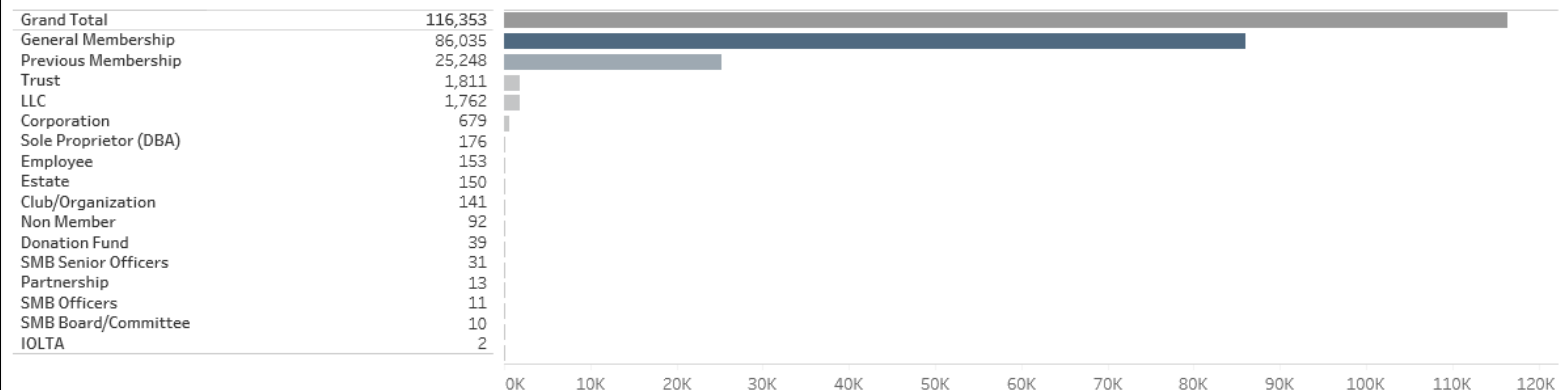
200,501

0	PRIMARY SHARE	80,957
1	BEYOND SAVINGS STATEMENT	16,744
2	BEYOND SAVINGS PASSBOOK	2,394
3	BEYOND REWARDS SAVINGS	1,323
4	SUPER SAVER STATEMENT	1,928
5	SUPER SAVER PASSBOOK	1,046
6	VISA STATEMENT SAVINGS	469
7	RAINY DAY SAVINGS	769
8	PREMIUM BUSINESS SAVINGS	102
9	BUSINESS CASH MANAGEME..	33
20	BEYOND REWARDS CHECKING	4,729

Member Types

Details for all members (primary and secondary) with an open membership account

* This does not necessarily imply an open membership share



OUR DATA-DRIVEN JOURNEY: STEP 3: STRATEGIC ANALYTICS AND BI



2014

2018

OUR DATA-DRIVEN JOURNEY: STEP 3: STRATEGIC ANALYTICS AND BI

- ▶ Strategically shift to a more **“top-down approach”**
- ▶ Build some **goal-driven** dashboards
- ▶ Find opportunities to replace hours (and hours) of manual effort
- ▶ Increase momentum and gain traction!



OUR DATA-DRIVEN JOURNEY: STEP 3: STRATEGIC ANALYTICS AND BI

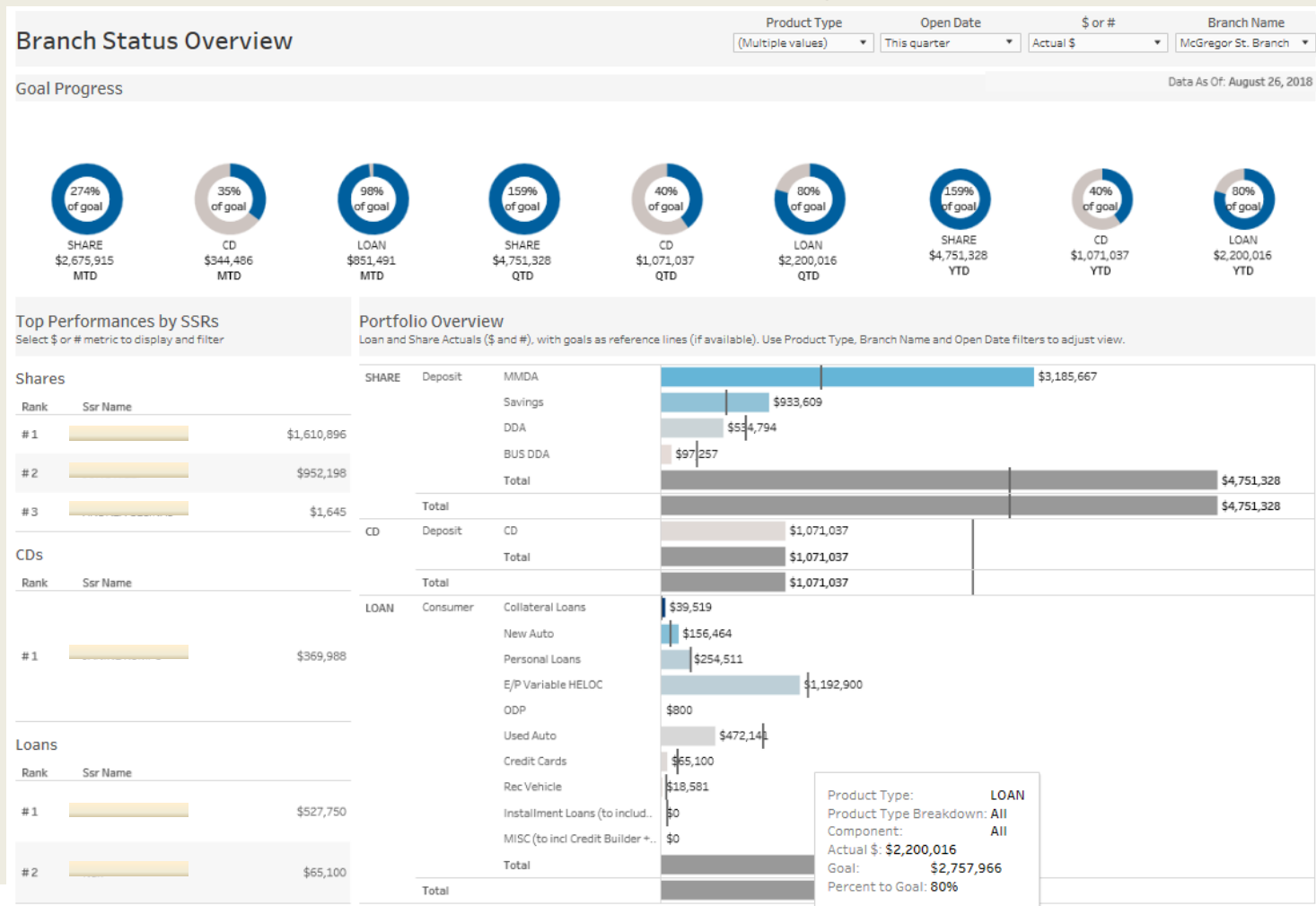
Branch Goals and Metrics, the old way

- ▶ Manually populated spreadsheet
- ▶ Required 10-20 hrs./wk. to create
- ▶ Prone to errors
- ▶ Sourced from multiple databases

A		B	J	K	L	M	N			
1	Elm St. 2017 Goals (each indiv 'x' month)	Total	Aug	Sep	Oct	Nov	Dec			
2	Cross Sell Ratio	1.40	1.40	1.40	1.40	1.40	1.40			
3	Teller Referral Goal	334	381	381	381	381	381			
4	Source	A	B	K	L	M	N			
5	# DDA 1	DW Highway 2017 Goals (each indiv 'x' month)	Total	Sep	Oct	Nov	Dec			
6	# BUS 2	Cross Sell Ratio	1.40	1.40	1.40	1.40	1.40			
7	# DDA 3	Teller Rf	A	B	K	L	M			
8	# BUS 4	Business 1	Handover St. 2017 Goals (each indiv 'x' month)	Total	Sep	Oct	Nov	Dec		
9	# MMD 5	# DDA C 2	Cross Sell Ratio	1.40	1.40	1.40	1.40	1.40		
10	# BUS 6	# BUS D 3	Teller Refe	A	B	K	L	M		
11	# Saver 7	# DDA F 4	Business Li	1	2	3	4	5		
12	# Saver 8	# DDA F 4	Business Li	1	2	3	4	5		
13	# CD P 9	# BUS D 5	# DDA OPE	Cross Sell Ratio	1.25	1.25	1.25	1.25		
14	# Total 10	# MMDA 6	# BUS DDA	Teller Ref	A	B	K	L		
15	# New 11	# MMDA 7	# DDA Prod	Business 1	Perimeter Rd. 2017 Goals (each indiv 'x' month)	Total	Sep	Oct	Nov	Dec
16	# Used 12	# Saving 8	# BUS DDA	Cross Sell Ratio	1.40	1.40	1.40	1.40	1.40	1.40
17	# Rec 13	# Saving 9	# MMDA Un	# BUS D 3	Teller Referral Goal					
18	# Perso 14	# SCD Pr 10	# MMDA P 7	# DDA P 4	Business Line Referral Goal (platform staff)	44	3	4	4	3
19	# Cons 15	# Savings C 8	# BUS D 5	# DDA OPEN	# DDA OPEN	240	20	20	20	20
20	# New A 16	# SCD Prod 10	# MMDA 7	# MMDA OPEN	# MMDA OPEN	30	3	3	3	2
21	# Used 17	# SCD Prod 10	# MMDA 7	# DDA Production	# DDA Production	\$ 269,760	\$ 22,480	\$ 22,480	\$ 22,480	\$ 22,480
22	# Rec 18	# SCD Prod 10	# MMDA 7	# BUS DDA Production	# BUS DDA Production	\$ 28,110	\$ 2,811	\$ 2,811	\$ 2,811	\$ 1,874
23	# Perso 19	# SCD Prod 10	# MMDA 7	# MMDA Units Open	# MMDA Units Open	25	2	2	2	1
24	# Cons 20	# SCD Prod 10	# MMDA 7	# MMDA Production	# MMDA Production	\$ 750,450	\$ 60,036	\$ 60,036	\$ 60,036	\$ 30,018
25	# New A 21	# SCD Prod 10	# MMDA 7	# Savings Open	# Savings Open	180	14	15	15	14
26	# Used 22	# SCD Prod 10	# MMDA 7	# Savings Production	# Savings Production	\$ 400,500	\$ 31,150	\$ 33,375	\$ 33,375	\$ 31,150
27	# Rec 23	# SCD Prod 10	# MMDA 7	# CD Production	# CD Production	\$ 319,385	\$ 35,038	\$ 30,727	\$ 15,235	\$ 14,438
28	# Perso 24	# SCD Prod 10	# MMDA 7	# Total Deposit Production	# Total Deposit Production	\$ 1,768,205	\$ 151,515	\$ 148,426	\$ 133,937	\$ 99,960
29	# Cons 25	# SCD Prod 10	# MMDA 7	# Consumer Loan Production	# Consumer Loan Production	\$ 1,250,000	\$ 92,218	\$ 95,518	\$ 111,001	\$ 116,109
30	# New A 26	# SCD Prod 10	# MMDA 7	# New Auto	# New Auto	\$ 82,873	\$ 6,961	\$ 7,530	\$ 12,008	\$ 19,991
31	# Used 27	# SCD Prod 10	# MMDA 7	# Used Auto	# Used Auto	\$ 552,486	\$ 42,180	\$ 44,428	\$ 48,133	\$ 47,563
32	# Rec 28	# SCD Prod 10	# MMDA 7	# Rec Vehicle	# Rec Vehicle	\$ 55,249	\$ 3,050	\$ 2,622	\$ 1,986	\$ 3,297
33	# Perso 29	# SCD Prod 10	# MMDA 7	# Personal Loans	# Personal Loans	\$ 220,994	\$ 18,049	\$ 16,869	\$ 16,230	\$ 19,360
34	# Cons 30	# SCD Prod 10	# MMDA 7	# Bi Weekly Bill Consolidation	# Bi Weekly Bill Consolidation	\$ -	\$ -	\$ -	\$ -	\$ -
35	# New A 31	# SCD Prod 10	# MMDA 7	# Collateral Loans	# Collateral Loans	\$ 10,603	\$ 593	\$ 967	\$ 14	\$ 582
36	# Used 32	# SCD Prod 10	# MMDA 7	# MISC (to incl Credit Builder + C.B. Plus)	# MISC (to incl Credit Builder + C.B. Plus)	\$ 44,199	\$ 2,137	\$ 6,112	\$ 3,162	\$ 1,629
37	# Rec 33	# SCD Prod 10	# MMDA 7	# Credit Cards	# Credit Cards	\$ 276,243	\$ 18,581	\$ 16,796	\$ 28,864	\$ 23,164
38	# Perso 34	# SCD Prod 10	# MMDA 7	# Equity Loan Production	# Equity Loan Production	\$ 600,000	\$ 59,671	\$ 56,511	\$ 49,357	\$ 63,226
39	# Cons 35	# SCD Prod 10	# MMDA 7	# EAP Variable HELOC	# EAP Variable HELOC	\$ 600,000	\$ 59,671	\$ 56,511	\$ 49,357	\$ 63,226
40	# New A 36	# SCD Prod 10	# MMDA 7	# ELMA	# ELMA	\$ -	\$ -	\$ -	\$ -	\$ -
41	# Used 37	# SCD Prod 10	# MMDA 7	# 2nd Mortgage w/o INS	# 2nd Mortgage w/o INS	\$ -	\$ -	\$ -	\$ -	\$ -
42	# Rec 38	# SCD Prod 10	# MMDA 7	Total Loan Production (CONS+EQ)	Total Loan Production (CONS+EQ)	\$ 1,850,000	\$ 151,889	\$ 152,029	\$ 160,358	\$ 179,335
43	# Perso 39	# SCD Prod 10	# MMDA 7	Total Small Business Lending Production	Total Small Business Lending Production	\$ -	\$ -	\$ -	\$ -	\$ -
44	# Cons 40	# SCD Prod 10	# MMDA 7	Branch Portfolio	Branch Portfolio	\$ 10,774,927	\$ 10,856,627	\$ 10,990,007	\$ 10,807,574	\$ 10,774,927
45	# New A 41	# SCD Prod 10	# MMDA 7	Deposit Portfolio Goals						
46	# Used 42	# SCD Prod 10	# MMDA 7	Beyond Savings	Beyond Savings	\$ 1,661,037	1,636,200	1,649,370	1,672,727	1,661,037
47	# Rec 43	# SCD Prod 10	# MMDA 7	Beyond Rewards Savings	Beyond Rewards Savings	\$ 157,600	172,073	168,820	163,157	157,600
48	# Perso 44	# SCD Prod 10	# MMDA 7	Club Accounts	Club Accounts	\$ 7,318	24,371	3,715	5,528	7,318
49	# Cons 45	# SCD Prod 10	# MMDA 7	Capital Stock	Capital Stock	\$ 1,150	1,154	1,153	1,151	1,150
50	# New A 46	# SCD Prod 10	# MMDA 7	Official Checks	Official Checks	\$ -	\$ -	\$ -	\$ -	\$ -
51	# Used 47	# SCD Prod 10	# MMDA 7	Total Savings	Total Savings	\$ 1,827,105	\$ 1,833,798	\$ 1,823,058	\$ 1,842,563	\$ 1,827,105

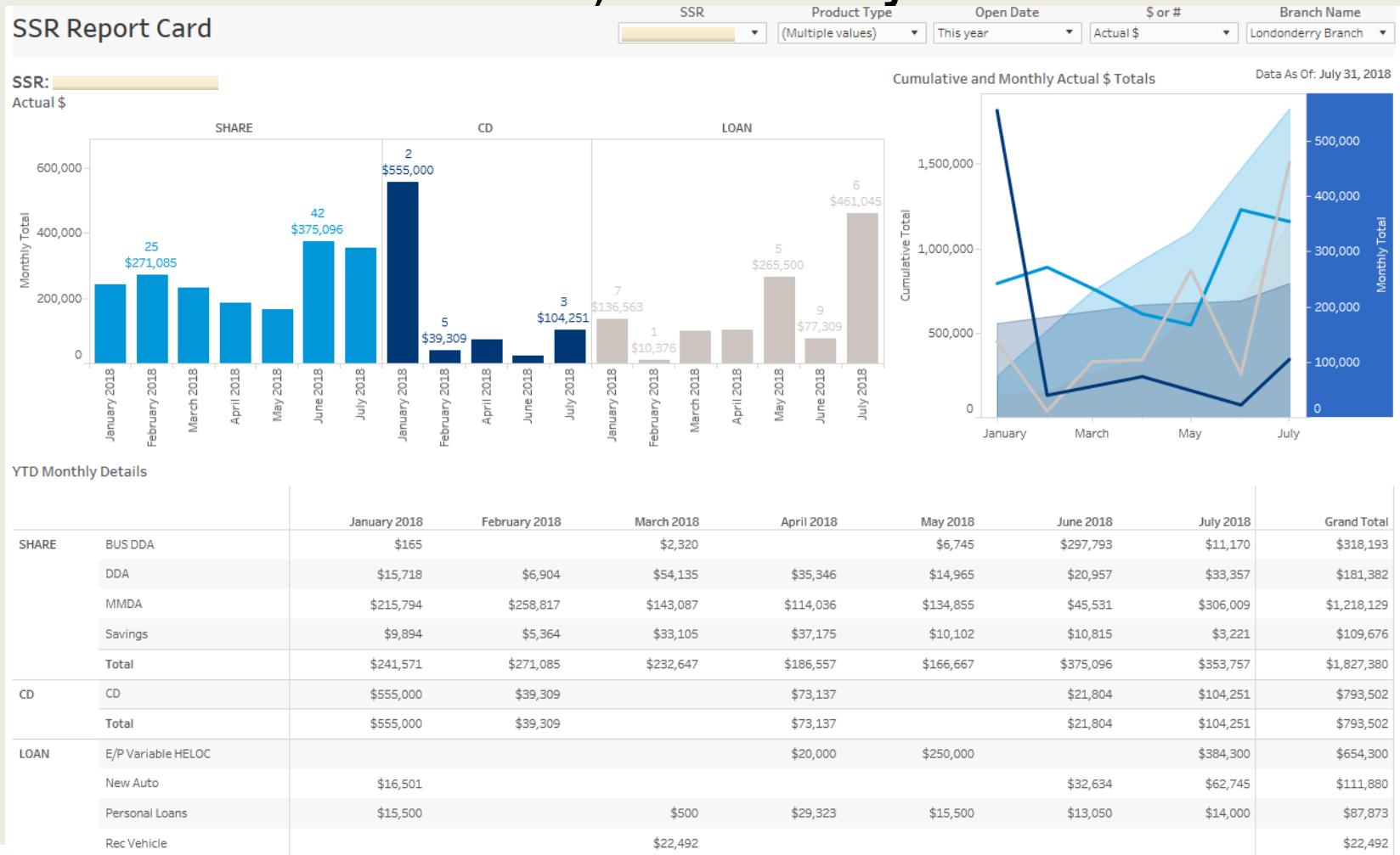
OUR DATA-DRIVEN JOURNEY: STEP 3: STRATEGIC ANALYTICS AND BI

Branch Goals and Metrics, the new way



OUR DATA-DRIVEN JOURNEY: STEP 3: STRATEGIC ANALYTICS AND BI

Branch Goals and Metrics, the new way



OUR DATA-DRIVEN JOURNEY: STEP 3: STRATEGIC ANALYTICS AND BI

Member Branch Analysis

Data As Of: August 26, 2018

Filter by Transaction Year

2016

2017

2018

Filter by Member Account Status

Open Account

Closed Account

Filter by Product Type

CRED..

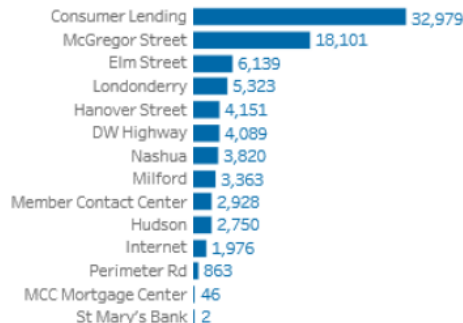
LOAN

SHARE



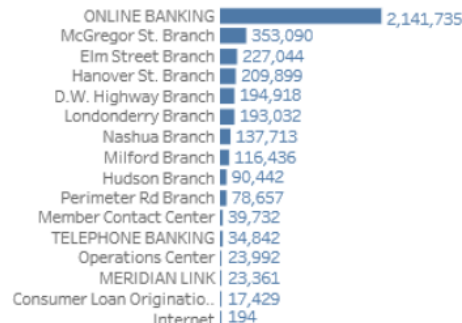
Where are members opening accounts?

Member accounts opened per year at all branches.



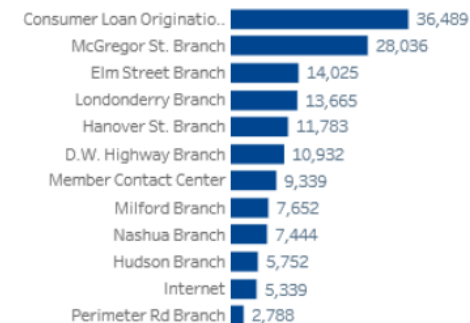
Where are transactions occurring?

Transactions per month at all branches

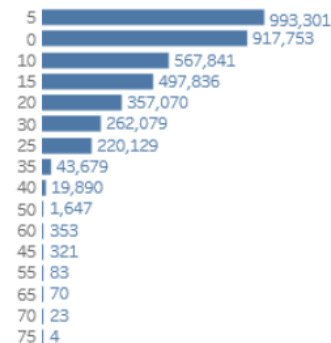


Where are products opened?

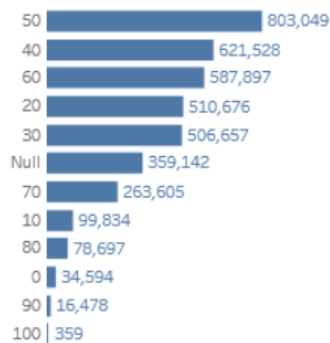
Products opened per year at all branches



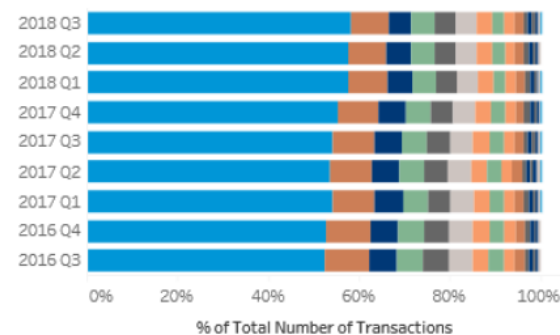
Which tenure groups are transacting?



Which age groups are transacting?



How are transactions distributed across branches?



ONLINE BANKING | McGregor St. B... | Elm Street Bra... | Hanover St. Br... | D.W. Highway... | Londonderry B... | Nashua Branch | Milf... BUSINESS... | (All)

OUR DATA-DRIVEN JOURNEY: STEP 3: STRATEGIC ANALYTICS AND BI

Member Action Analysis

Data As Of: August 26, 2018

Filter by Member Account Status

Filter by Product Type



Open Account

Closed Account

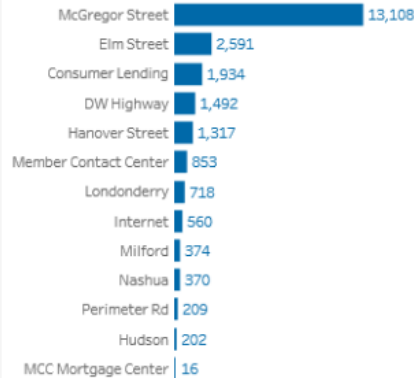
CRED..

LOAN

SHARE

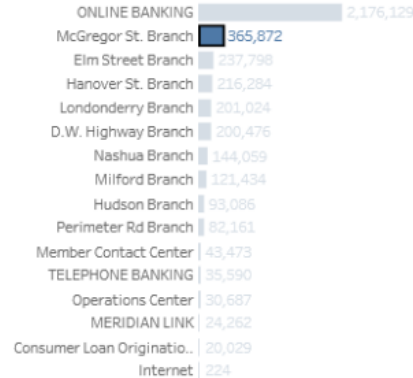
Where are members opening accounts?

Member accounts opened per year at all branches.



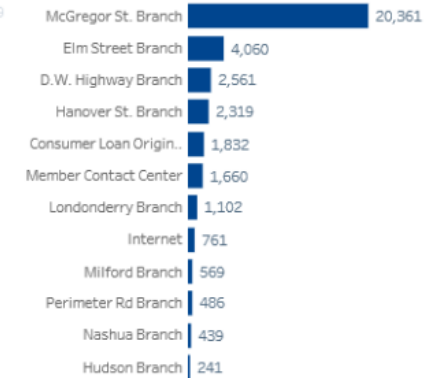
Where are transactions occurring?

Transactions per month at all branches



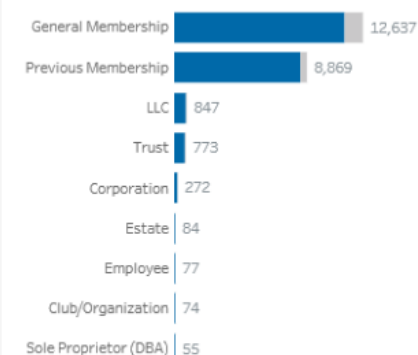
Where are products opened?

Products opened per year at all branches

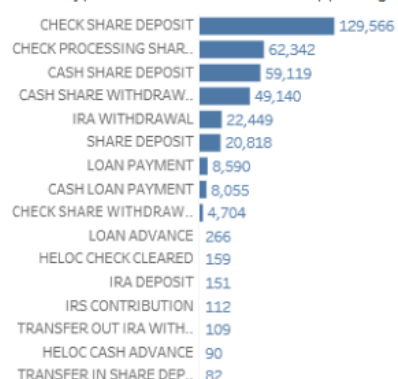


What types of accounts are being opened?

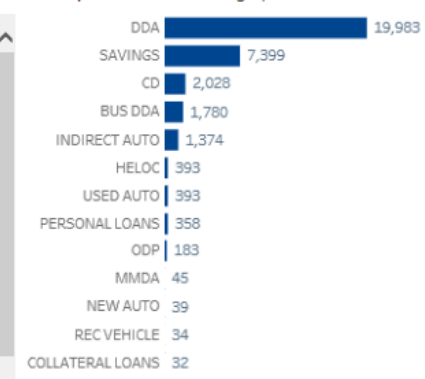
Are these accounts open or closed?



What types of transactions are happening?



What products are being opened?

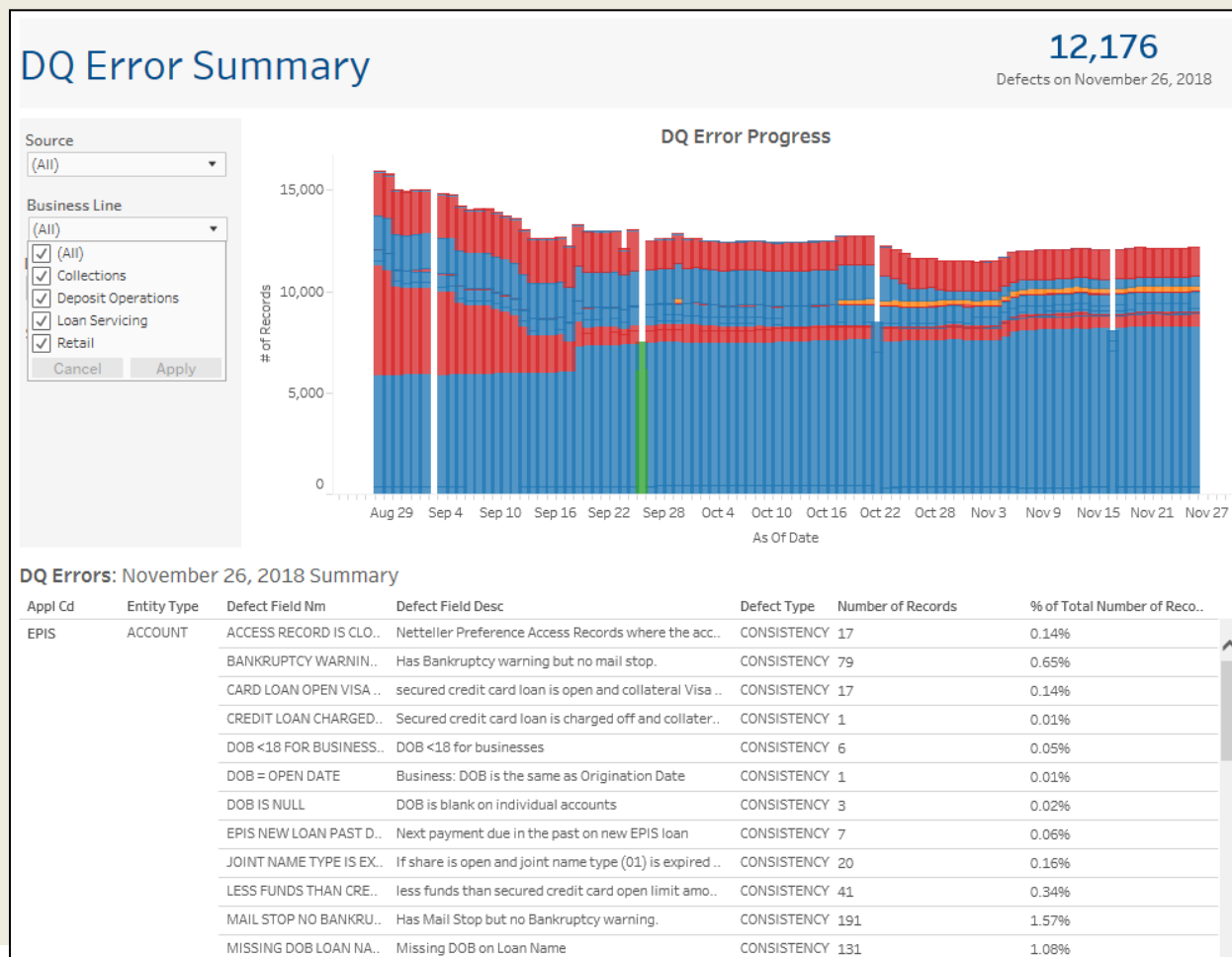


OUR DATA-DRIVEN JOURNEY:

WHAT ELSE HAVE WE DONE?

OUR DATA-DRIVEN JOURNEY: WHAT ELSE HAVE WE DONE?

- Formalize a **Data Quality Program: 40 Rules in Production!**



OUR DATA-DRIVEN JOURNEY: WHAT ELSE HAVE WE DONE?

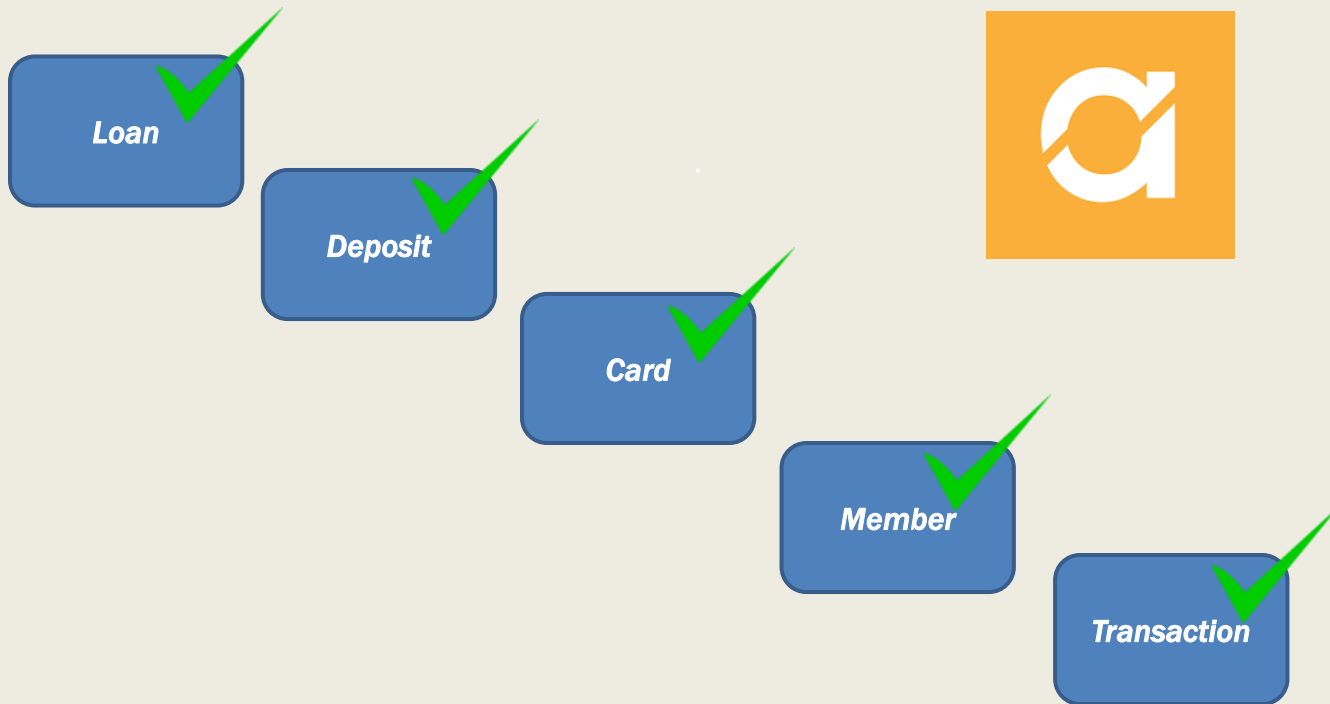
- ▶ Strictly enforce **Data Governance**
 - *“Single-Source-of-Truth”*
 - Data Dictionary with “business speak” definitions

- ▶ Tableau “Office Hours”
 - Bi-Weekly training sessions
 - Encourage adoption and ownership



OUR DATA-DRIVEN JOURNEY: WHAT ELSE HAVE WE DONE?

- ▶ Deployed full set of **Arkatechure Workbenches**:



OUR DATA-DRIVEN JOURNEY: WHAT ELSE HAVE WE DONE?

- Card Workbench -

96,237

Total Card Count

7,237

Active Card Count

42,835

Number of Members

Data As Of Date

Most Recent Date ▼

As of Date

11/27/2018 ▼

Slicers

X Axis Dimension

Product Type ▼

Y Axis Dimension 1

Loan/Share Status ▼

Y Axis Dimension 2

Card Issue Status ▼

Data Filters

Date Filter

- ▼

1/1/1901 12/31/2099

☐ ☐

Dimension Filter 1

Business Flag ▼

(All) ▼

Dimension Filter 2

- ▼

- ▼

Dimension Filter 3

- ▼

- ▼

Dimension Filter 4

- ▼

- ▼

Y Axis Field 1: Loan/Share Status

Y Axis Field 2: Card Issue Status

X Axis Field: Product Type

Data As of: 11/27/2018

		CREDIT CARDS		DEBIT CARDS
Charged Off	CAPTURED	Number of Members	584	2,216
		Total Card Count	638	4,046
		Active Card Count	0	0
	ISSUED	Number of Members		1
		Total Card Count		1
		Active Card Count		0
Closed	CAPTURED	Number of Members	502	6,757
		Total Card Count	600	11,070
		Active Card Count	0	0
	ISSUED	Number of Members		7
		Total Card Count		8
		Active Card Count		0
Open	CAPTURED	Number of Members	1,134	17,382
		Total Card Count	1,339	32,451
		Active Card Count	0	0
	ISSUED	Number of Members	5,360	32,795
		Total Card Count	6,153	41,477
		Active Card Count	5,552	1,685
	NOT ISSUED	Number of Members	28	28
		Total Card Count	29	31
		Active Card Count	0	0

OUR DATA-DRIVEN JOURNEY: WHAT ELSE HAVE WE DONE?

- Transaction Workbench -

8,803,023

Number of Transactions

125,843

Number of Products

76,690

Number of Members



Data As Of Date

November 27, 2018

Slicers

X-Axis Dimension 1

Product Type

Y-Axis Dimension 1

Transaction Month

Y-Axis Dimension 2

-

Y-Axis Dimension 3

-

Filters

Date Filter 1

Transaction Effective Date

6/1/2018 1/1/2099

Dimension Filter 1

Void Code

0

Dimension Filter 2

-

Dimension Filter 3

-

Dimension Filter 4

Y Axis Field 1: Transaction Mo...

Y Axis Field 2: -

Y Axis Field 3: -

		CREDIT CARD	LOAN	SHARE
2018-5	Number of Products			13
	Number of Transactions			16
	Number of Members			13
2018-6	Number of Products	4,378	33,277	61,734
	Number of Transactions	36,970	39,377	1,414,107
	Number of Members		31,001	42,484
2018-7	Number of Products		34,113	61,435
	Number of Transactions		40,731	1,422,714
	Number of Members		31,727	42,546
2018-8	Number of Products		34,660	62,077
	Number of Transactions		41,217	1,468,000
	Number of Members	4,402	32,220	42,853
2018-9	Number of Products	4,385	33,969	61,412
	Number of Transactions	37,138	39,662	1,352,383
	Number of Members	4,373	31,458	42,375
2018-10	Number of Products	4,423	35,392	62,270
	Number of Transactions	39,045	42,496	1,448,974
	Number of Members	4,410	32,829	42,572
2018-11	Number of Products	4,370	31,424	61,994
	Number of Transactions	34,726	35,733	1,232,063
	Number of Members	4,359	29,319	42,171

X-Axis Dimension 1: CREDIT CARD
Y-Axis Dimension 1: 2018-6
Y-Axis Dimension 2:
Y-Axis Dimension 3:
Number of Transactions: 36,970

OUR DATA-DRIVEN JOURNEY: WHAT'S NEXT?

- ▶ Marketing Data Strategy
- ▶ Member Retention Model
- ▶ Migration to the **Arkatechture Cloud-Based Platform***



OUR DATA-DRIVEN JOURNEY





Tableau & Tell: Exploring Value-Added Dashboards

Cassandra Stoddard | AVP, Enterprise Analytics

Aaron Locke | Financial Business Analyst

Workers Credit Union | Fitchburg, MA | cstoddard@wcu.com alocke@wcu.com



HOW IT “WORKS”

CHARTER:

State Chartered

FOOT PRINT:

HQ in Fitchburg MA

Currently 16 branches spread across
North-Central Massachusetts

ASSET SIZE:

Oct 2018 - \$1.79B

MEMBERS:

Oct 2018 – 102,314

CORE SYSTEM:

COCC - Oracle

OUR TEAM:

AVP, Enterprise Analytics
Financial Business Analyst
Enterprise Business Analyst
Enterprise Data Architect

REPORTING STRUCTURE:

AVP Enterprise Analytics – Reports to CFO
Data Architect – Reports to CIO

WAREHOUSE:

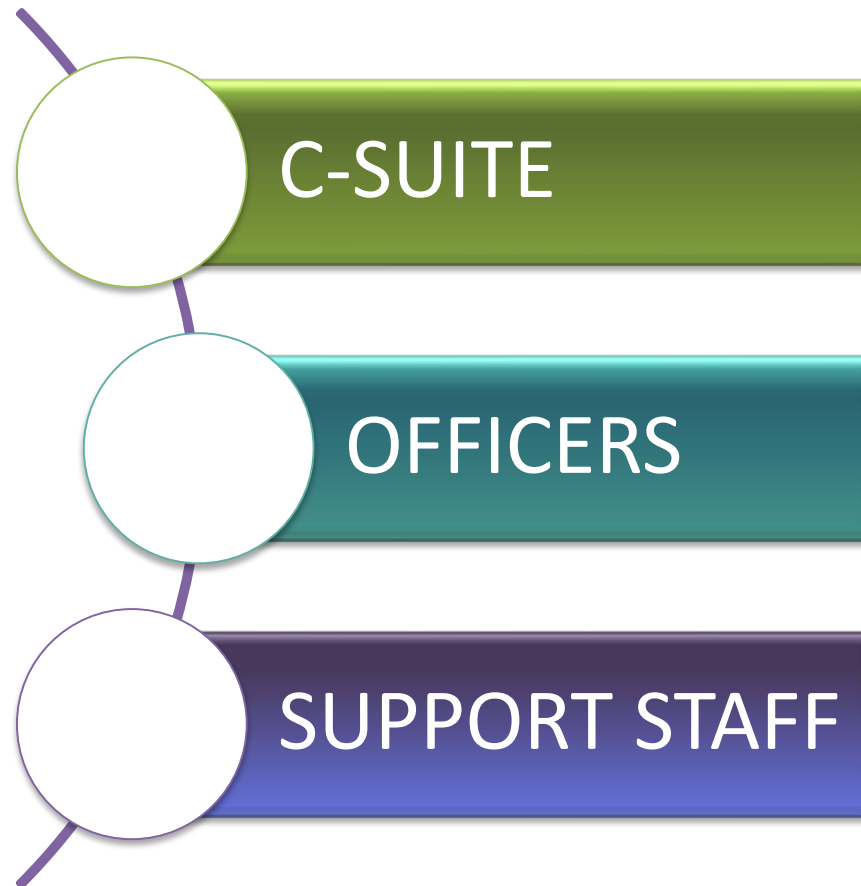
Microsoft SQL

DATA VIZ SOLUTION:



TABLEAU ADOPTION STRATEGY

TOP – DOWN APPROACH



HOW?

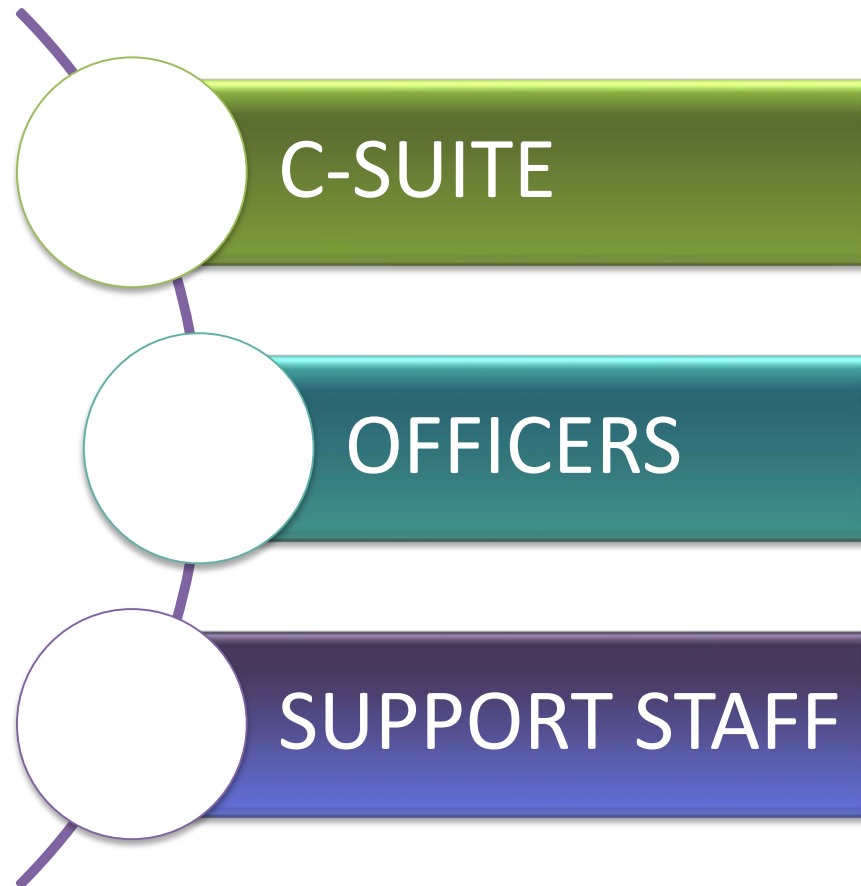
C-Suite Analytic Interviews

Top priorities of top decision makers.

As we move on to support staff, we can help drive ***strategic alignment*** as we will have a clear picture of how each level of analysis is being used from the top, down.

TABLEAU ADOPTION STRATEGY

TOP – DOWN APPROACH



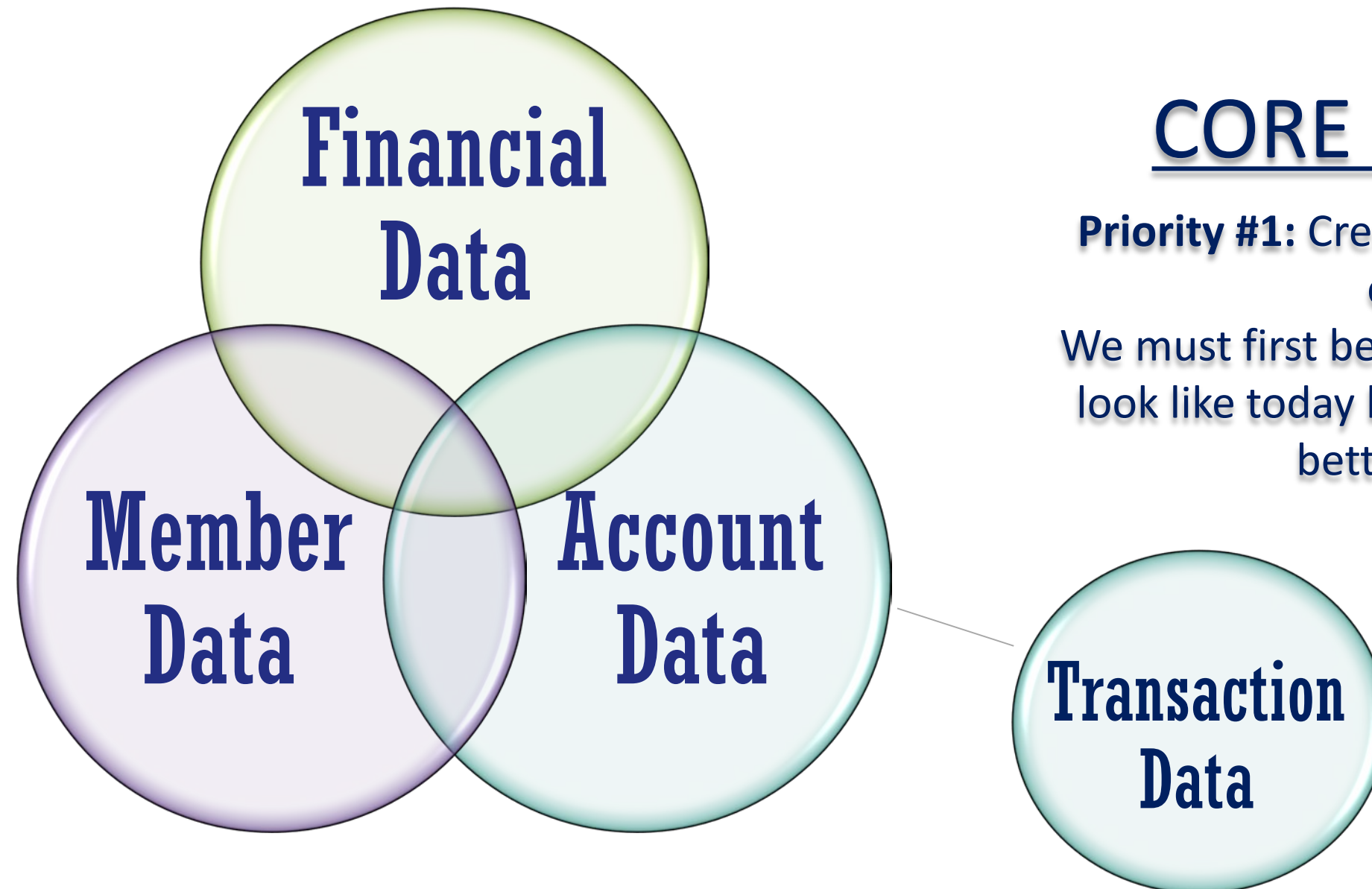
WHY?

- Strategic Alignment
- Accelerated Buy-In
- No More Wasted Efforts On Unused Reports
 - Uniformity Across Analytics
 - Enhanced Analytical Discussions
 - We LIKE FUNDING

IS IT WORKING?

So Far, So Good

DATA INTEGRATION STRATEGY



CORE IS KEY

Priority #1: Create a baseline with *clean* core data.

We must first better understand what we look like today before we work toward a better tomorrow.

VISUAL WINS FOR WORKERS

Year to date, we have successfully built visualizations that address these key areas of performance:

- Staffing Tolerance Levels
- Branch Placement Strategy
- Lending Activity
- Deposit Trends
- Member Analytics
- Transaction Trends & Tendencies
- Financial Review
 - Transparency in financial performance.
- Key Ratio Guide
 - Math, without the sting.
 - *EA USE-CASE PRIORITIZATION*



What's Next?

Stay Tuned

- January CUTUG Meeting – Date TBD
- Local TUG meet-ups – what about CU sub-meet-ups?
- Get your share on in the CUTUG community!

Don't Miss An Update

Join the CUTUG email list:

www.surveymonkey.com/r/cutug



Interested in speaking?

Interested in hosting?

Interesting in planning?

Got ideas you want covered?



WE WANT YOU!
FOR THE CUTUG!

Contact Us

Charlotte Taft | ctaft@callahan.com