# Credit Union TUG

Virtual Meetup: November 28<sup>th</sup>, 2018

# + a b | e a u<sup>o</sup> Credit Union User Group



Introduction & Community Updates

St. Mary's Bank: A Journey Into Analytics

Q&A

Tableau & Tell

What's Next?



# Introduction & Community Updates

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# **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

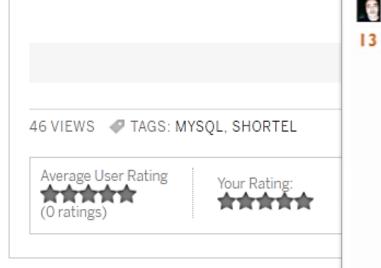
This question is Not Answered. (Mark as assumed answered)

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



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

#### 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 <a href="mailto:ctaft@callahan.com">ctaft@callahan.com</a> to connect you.

# **Community Conversations**

#### Tableau Community Forums

#### Credit Unions

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

Overview Activity Content People Reports Actions -

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 Aslam 👯

#### Welcome to the CU Tableau User Group #

ng

We've just launched this TUG for credit unions - and we're thrilled ye

Please join us - just log in (creating an account is easy if you don't h Group.

#### Register Now: Virtual CU Tableau User Group Meeting 🖉

In the meantime:

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





# 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**



#### 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...

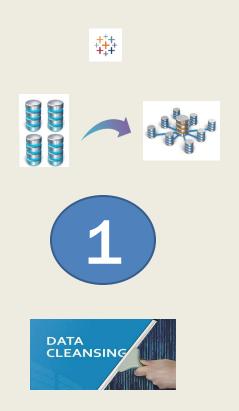
- Disparate source systems and an aging CORE
- Poor data quality
- No data warehouse or "single source or truth"

#### In 2014, St. Mary's Bank began...

- A CORE system conversion
- An overall technology upgrade
- A Data-Driven Journey

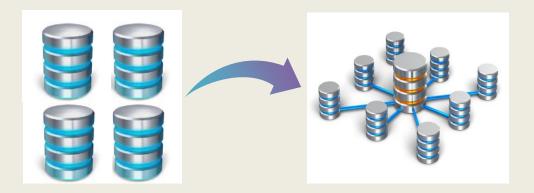
### OUR DATA-DRIVEN JOURNEY: AT A GLANCE



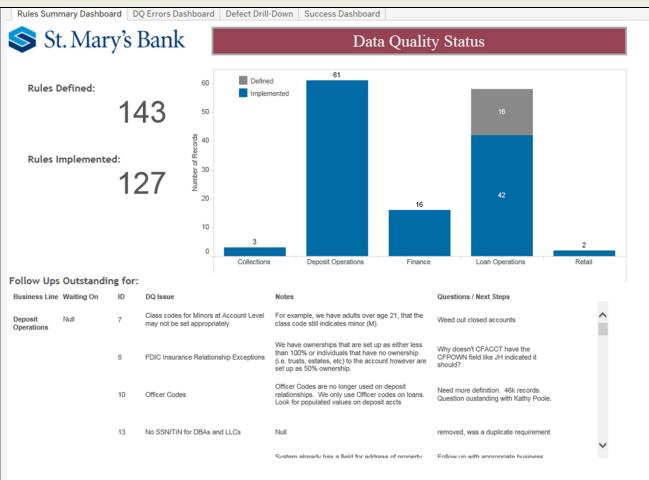




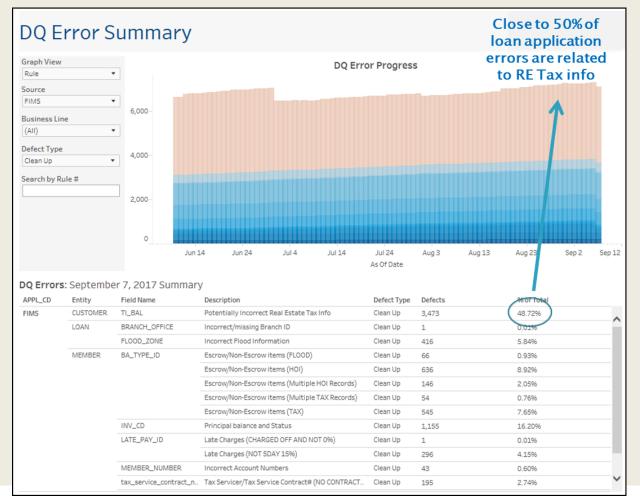
- Enter: Arkatechture
- Disciplined, phased and efficient data development strategy
- Combined all of our data from *multiple sources* into a new Data Warehouse
- Focus on Data Quality



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



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









2014

#### Business users were struggling (and they were angry!)

- "How do I access my data?"
- "What do you mean my old queries won't work?"

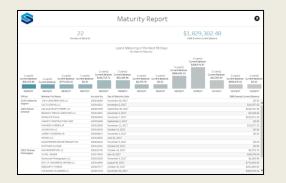
#### Arkatetchure introduced "Tableau Workbenches"

- Met an immediate need by providing access to data
- Ensured that users were leveraging the same set of conformed data

		- Lo	an Wor	kbench			
108,496 Number of Loans	\$3,978,720,68 Original Amount	36 \$1,	\$1,465,039,124.69				
s Of Date Y Axis Field	1: Source Y Axis Fiel	d 2: -					
Date •		Charged Off	Closed	Open			
Icers EPIS Dimension ption •	Number of Loans Current Balance Avg. Loan Rate	7,635 \$32,672,234.34 7.5%	49,780 \$0.00 5.3%	42,090 \$522,143,723.47 6.2%			
FICS Press	Original Amount Number of Loans Current Balance Avg. Loan Rate	\$93,020,233 13 \$204,738.04 5.6%	\$1,605,709,898 235 \$0.00 4.6%	\$865,435,721 465 \$94,976,600.39 4.8%			
a Filters	Original Amount Number of Loans Current Balance Avg. Loan Rate	\$1,090,766 58 \$1,600,053.57 6.0%	\$43,158,286 1,699 \$0.00 4.5%	\$122,874,901 5,662 \$813,441,774.88 4.2%			

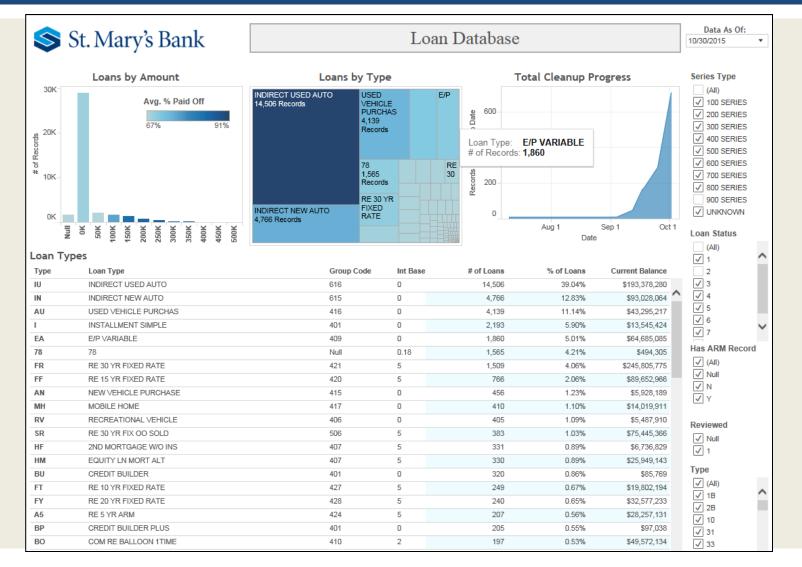
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07.004		<b>\$</b> 0,400,570,41		400.005			5 000/	
97,694		\$3,468,579,13	35 \$1,				5.28%	666
Number of Loans		Original Amount		Current Bal	ance		Avg. Loan Rate	Avg. Loan Score
Data As Of Date		11: Status Y Axis Fiel	d 2: -				X Axis Field: Source	Data As Of: Septer
Most Recent Date 🔹								
(AII) •			EPIS	FICS	FIMS	TSYS		
	Charged Off	Number of Loans	6,581	13	48	428		
Slicers	Charged Off	Current Balance	6,501 \$28,450,558.97	\$204,738.04	40 \$1,452,717.58	420 \$1,356,004.46		
X Axis Dimension		Avg. Loan Rate	\$20,430,330.97 8.5%	\$204,738.04	\$1,452,717.50 6.6%	ş1,550,004.40		
Source 🔻		Original Amount	\$82,411,121	\$1,090,766	\$5,352,252	\$1,618,400		
Y Axis Dimension 1	Closed	Number of Loans	39,423	204	1,155	349		
Status 🔹	closed	Current Balance	\$0.00	\$0.00	\$0.00	\$178,941.69		
Y Axis Dimension 2		Avg. Loan Rate	5.4%	4.7%	4.5%	φ <u>2</u> , 0,5 12.05		
· •		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		
Data Filters		Current Balance	\$538,078,117.38	\$85,139,222.60	\$772,675,218.12	\$10,769,790.65		
Date Filter		Avg. Loan Rate	4.8%	4.7%	4.2%			
- •		Original Amount	\$824,671,790	\$119,134,460	\$909,199,401	\$32,247,448		
11/1/2015 1/1/2099								
0D								
Dimension Filter 1								
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Dimension Filter 2								
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(41)								
(AII) 🔻								

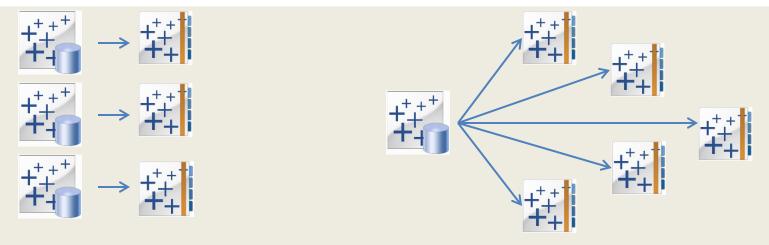
- The Conversion program left some reporting gaps
- Need to get some reports in business managers hands – and <u>FAST</u>: "Reproduce vs. Recreate"
- Bottoms-up" reports were quick wins
- Manual querying, formatting and data entry work was automated





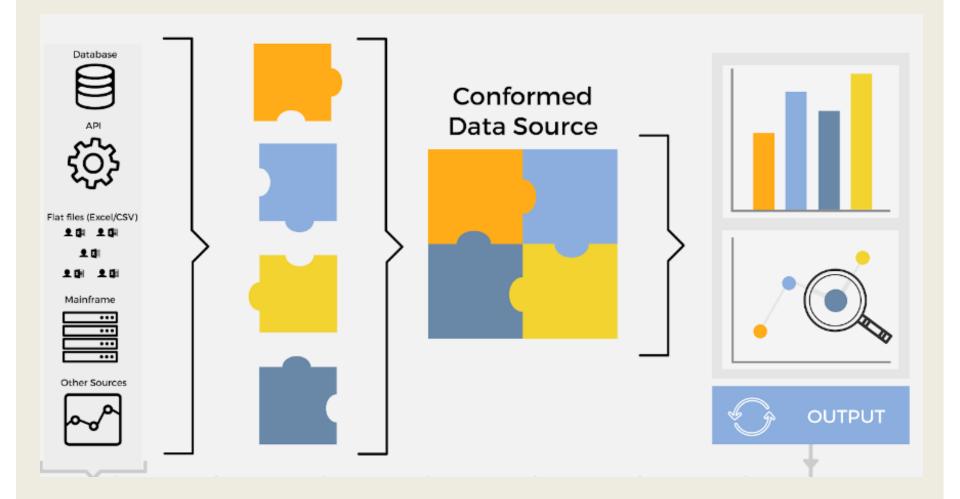
Callaction	Canadia						Data As Of	Custom	As Of Date
Collection	is - Consun	ner Loan Lo	SS			Most R	ecent Date	▼ (AII)	•
Totals					% Delinquent			Data As Of Se	ptember 7, 2017
		Current Balance		\$ Delinquent	30-59 Days Pa	st Due	60-89 Days Past	Due 90	)+ Days Past Due
Null		\$843,752,511		\$4,630,004	0	.193%	0.0	58%	0.288%
Collateral Loans		\$648,045		\$5,224	0	.806%			
Equity Line		\$65,322,002		\$199,914	0	.167%	0.0	7196	0.068%
Indirect New		\$124,407,339		\$1,446,295		817%	0.1		0.159%
Indirect RV		\$335,467		\$10,236	-				0.13370
Indirect Used		\$252,058,605		\$3,978,631		129%		23%	
Installment Simp	le	\$16,734,399		\$132,526	0	.991%	0.3	24%	0.264%
Mobile Homes	-	\$9,592,238		\$51,330	0	.428%	0.3	22%	0.041%
New Direct Vehicl	a.	\$10,542,143		\$63,051	0	.384%			0.151%
ODP	ic.	\$550,404		\$5,738	0	0.595% 0.00			
		\$5,723,801		\$5,756	0	.268%	0.1	3696	0.588%
RV Direct					0	0.211% 0.0979			
	Second Mortgage			\$65,903					
Used Direct Vehic	le	\$44,805,368		\$208,114		.237%		14%	0.114%
Grand Total		\$1,395,892,558		\$10,796,964	0	0.400% 0.1		29%	0.245%
Chargeoffs - Mo	onth to Date				Chargeoffs - Year to I	Date			
		September	2017			Number of	Charge Off		Gross
	Number of Reco	Charge Off Amo	Net Chargeoff	Gross Recoveries		Records	Amount	Net Chargeoff	Recoveries
					Equity Line		10 \$197,81	2 \$197,812	\$1,125,466
Indirect New	1	\$9,272	\$9,272		Indirect New		16 \$2,224,07		\$1,125,466
					Indirect RV		30 \$176,25	1 2	\$1,125,466
Indirect Used	9	\$77,604	\$77,604		Indirect Used	1,0	74 \$7,763,20 45 \$1,790,72		\$1,125,466 \$1,125,466
					Installment Simple Mobile Homes		45 \$1,790,72 06	1 \$1,790,721	\$1,125,466
Mobile Homes	4				ODP		56 \$28,69	2 \$28,692	\$1,125,466
					RV Direct		13 \$111,64		\$1,125,466
Second	1				Second Mortgage	1	05		\$1,125,466
Mortgage	1				Used Direct Vehicle		99 \$539,19	5 \$539,196	\$1,125,466





# Wild West $\rightarrow$ 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





Totals for Loans Entered In 2018

a Shares       Current Balance       Original Amount       Avg. Di Rate       0       PRIMARY SHARE         0       PRIMARY SHARE       21       BEYOND CHECKING       9000       44       20       25       3       BEYOND REWARDS SAXINGS         0       PRIMARY SHARE       21       BEYOND DCHECKING       9000       44       20       25       3       BEYOND REWARDS SAXINGS         1       BEYOND DCHECKING       MEMBERSHIP SHARE       44       20       25       3       BEYOND REWARDS SAXINGS         2       0       1       BEYOND SAVINGS       5       SUPER SAVER STATEMENT       5       SUPER SAVER STATEMENT         2       0       1       BEYOND SAVINGS       1       SUPER SAVER STATEMENT       5       SUPER SAVER STATEMENT         2       0       1       BEYOND SAVINGS       1       SUPER SAVER STATEMENT       5       SUPER SAVER STATEMENT         2       0       1       BEYOND SAVINGS       1       SUPER SAVER STATEMENT       5       SUPER SAVER STATEMENT       5       SUPER SAVER STATEMENT         2       0       1       1       1       1       1       1       1       1       1       1       1       1       1 <td< th=""><th></th><th>Data As</th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th>chhoard</th><th>)opocit Opc D</th></td<>		Data As											chhoard	)opocit Opc D
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# Shares     Current Balance     Original Amount     Avg. Div Rate     0     PRIMARY SHARE       0     PRIMARY SHARE     1     BEYOND SAVINGS STATEMENT     1     BEYOND SAVINGS STATEMENT       0     PRIMARY SHARE     21     9000     44     20     25     3     BEYOND REWARDS SAVINGS       0     PRIMARY SHARE     1     BEYOND CHECKING     9000     1     44     20     25     3     BEYOND REWARDS SAVINGS       3     BEYOND SAVINGS     2     1     5     SUPER SAVER STATEMENT     5     SUPER SAVER PASSBOOK       2     1     BEYOND SAVINGS     2     1     SUPER SAVER PASSBOOK     6     VISA STATEMENT SAVINGS       8     PREMIUM BUSINESS SAVINGS     9     BUSINESS CASH MANAGEMEL.     20     BEYOND REWARDS CHECKING       MEMBER Sign Share       MEMBER Sign Share       116       BEYOND SAVINGS       BEYOND REWARDS CHECKING       9     BUSINESS CASH MANAGEMEL.       Demonstration Savings       PREMARY SHARE       116       Savings Savings       BEYOND REWARDS CHECKING       BEYOND REWARDS CHECKING       Savings Savings	200,501		It Description				1.40		CC 45		○ ↑ 4		¢000 404	200 501
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iole Proprietor (DBA)176imployee153istate150lub/Organization141lon Member92Jonation Fund39MB Senior Officers31artnership13MB Officers11MB Board/Committee10OLTA2														
imployee 153 istate 150 ilub/Organization 141 lon Member 92 MB Senior Officers 31 artnership 13 MB Officers 11 MB Board/Committee 10 OLTA 2														
Club/Organization     141       Jon Member     92       Donation Fund     39       MB Senior Officers     31       Partnership     13       MB Board/Committee     10       OLTA     2												153		mployee
Jon Amember     92       Jonation Fund     39       JMB Senior Officers     31       artnership     13       JMB Officers     11       MB Board/Committee     10       OLTA     2														
Jonation Fund39MB Senior Officers31artnership13MB Officers11MB Board/Committee10DLTA2														
artnership     13       MB Officers     11       MB Board/Committee     10       DLTA     2														
MB Officers     11       MB Board/Committee     10       DLTA     2														
SMB Board/Committee     10       OLTA     2														
OLTA 2														
												10		WB Board/Committee
0K 10K 20K 30K 40K 50K 60K 70K 80K 90K 100K 110K														



- 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!

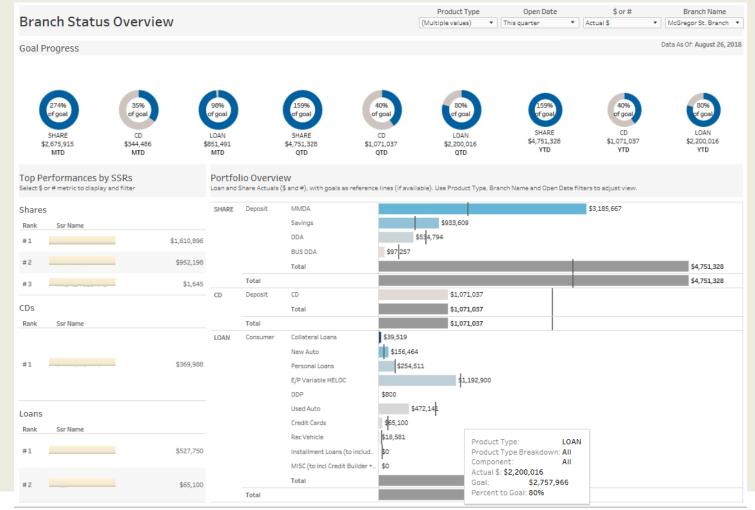


#### **Branch Goals and Metrics, the old way**

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

	A (each indiv 'x' month)	B Total	Ang	K Sep		L Kt	M	-	N Dec						
Cross Sel Ratio		1.40		40	1.40		40	1.40	1.1	1.40					
Teller Refamal Goal	A	336	В	28	Sal C		28	26 M		24 N					
	way 2017 Goals (each indi	( 's' month)	Total		ep		lot	Nov	_	Dec	_				
BLB 2 Cross Sell R		e a monary	Total	1.40	1.40	-	1.40		1.40		1.40				
S COA 3 Teller Re		A		8	1.40	1	1.401	-	M	_	N	1			
SBUS 4 Busines 1	Hanover St. 2017 Goal		month)	Total	Se		Oct		Nov		De				
	Cross Sell Ratio	- leach share A	the second se		40		40	1.40	1101	1.40		1.40			
	Teller Refer	A			8	-	K		- L		M		N		
7 SODARA		2017 Goals (ea	ch indiv. 'x'	month)	Total		Sep		Oct	_	Nov		Dec		
Sove B SBUSC 5	DOA OPE 2 Cross Sel R	tatio				1.25		1.25	-	1.25		1.25		1.25	
	BUS DDA 3 Teller Rel		1			1	8		6		L	10000	М		N
	S DOA Proc 4 Business 1	Parimeter B		Is (each indiv	'x' month)	1	Total	S		(	Oct	-	Nov	-	Dec
	SOUNDA 5 FDOAO 2						1.40		1.40		1.40		1.40		1.4
	# MMDA Un 6 # BUS D 3					-	1.40		1.49		1,40	1	1 10		
	MMDA Pn 7 SDDA P 4			(platform staff)		1	44		3		4		4		
	Savings C 8 SBUS DI 5					-	240	-	20	-	20		20	-	20
3 5 W 15 64 Cane 12	Savings P 9 # MMCA 8	# BUS DDA OF	PEN			-	30		3		3		3	-	3
1 3 COM 40 CAL 453	CD Produ 10 SMMDA 7	\$ DOA Product	ion			\$	269,760	\$	22,480	\$	22,480	\$	22,480	5	22,480
3 5 Mars 10 5 Meter A 14	Total Des 11 # Saving 8	\$ BUS DOA Pre	oduction			5	28,110	5	2,811	5	2.811	5	2.811		1.874
R LASS 10 S Rec 1/15	\$\$ Consum 12 \$ Saving: 9	# MMDA Units (	Open			-	25	-	2		2		2		1
S Cred 19 S Persoy 16	S New Auto 13 SCD Pre 10	\$ MMDA Produ	ction			\$	750,450	\$	60.036	\$	60,036	3	60.036	\$	30.018
5 SOCP 20 S R Ma 17	S Used Aut 14 S Total E 11	# Savinos Ocer	0				180		14	-	15		15	-	14
7 55 Equ 21 S Codate 18	S Rec Vehit 15 \$\$ Consi 12	\$ Savings Prod	luction			\$	400.500		31,150	\$	33,375		33.375	3	31,150
S SEP I and the second second	Chargement I.F. S Mary As 13	& CD Production				5	319,385	15	35,038	ŝ	30,727		15,235	3	14,438
3 5 ELM	C. D. LALLOLD, S.7 S. I. Same A 14	5 Total Depos	5 Total Deposit Production					5	151,515	5	149,429		133,937	\$	99,960
0 \$ 3vd 1 23 \$ http://ajac	S Collateral 18 S Rec Ve 15	\$\$ Consumer Loan Production					1,250,000		92,218		95,518		111,001		116,109
						5	82,873		6,961		7,530		12.008		19,991
2 Total : 20 5 Crede 22	S MyPay 20 S Bi Wee 17	S Used Auto				5	552,486		42,180		44,428		48,133		47,563
	\$ MISC (to 21 \$ Collater 18	S Rec Vehicle				18	55,249		3,050		2,622		1,986		3.297
00 0000000	S Cande Ca 22 S Instalin 10	S Dersonal Loa	ns			5	220,994		18,049		16,869		16,230		19,360
28 SEAP VI25	\$ ODP 23 \$ MyPay 20	S Bi Weekly Bi	Consolidatio	0		s		\$		\$		\$		\$	
Percent on Children 27	\$\$ Equity L 24 S MISC ( 21	S Collateral Los	10.5			5	10,663		593		967		14		582
R Chib Arrest and the	E E 42 Marta 25 3 C/008 ( 22	S bushallymand I /	oans (to inclu	de Home Impri	trement	\$	44,199		2,137		6,112		3,162		1,629
						\$		\$		\$		8		8	
Official 32 Total Seco	\$ 2nd Morty 27 \$\$ Equit 24	\$ MISC (to incl	Credit Builde	+ C.B. Plus		5	4,945		437		172		349		358
Total 1 33 Branch	Total Loan 28 SEP Va 25	S Credit Cards				5	276,243		18,581		16,786		28,864		23,164
	Total Small 28 S ELMA 26	SODP				5	2,348		231		32		266		166
3 Busine 35 32 4 Beyond 35 33	Branch Por 30 \$ 2nd Mc 27	\$\$ Equity Loan	n Production			8	600,000		59,671		56,511		49,357	8	63,226
Total 1 35 Beyond	31 Total Lo 28					\$	600.000		and the second se	\$	and the second se		49.357	\$	63,226
a paylour as paylour com	32 Total Se 29					\$	-	\$	-	\$	-	8		8	
38 Club Acc35	22 Breach ( 30	\$ 2nd Mortgage	e wb //NS			5	-	\$		8		8		\$	
39 Capital 536	beyond Saliga	Total Loan Pro		NS+EQ1		8	1,850,000		151,889	8	152.029	8	160,358	-	179,335
40 Official (37		Total Small Bu			-	5		1		4		4		5	
41 Total Si 38	Capital Stoc 36 Beyond 5 33	Branch Borto	ile.			10	10.774.927	6 10	856.627	\$ 10	990.007	8 1	0.807.574	-	10.774.927
39	Official Che 37 Beyond F 34	branch Portio					10,774,927	a 10	000,021	9 11	1,990,007		0,007,074		19,179,927
40	Total Saula 38 Club Acc 34		Deposit Por	stalla Casta											
31.1	Total Savie 38 Club Acc 35 39 Capital S	0		FOR GOARS		-	1 001 007		010 010		210.030		1 0 20 202		
	40 Official C 36	Beyond Saving	S Concess			5	1,661,037		636,200		649,370		1,672,727		1,661,037
	41 Total Sa	Beyond Reward Club Accounts	as savings			5	157,600		172,073		168,820		163,157 5.528		157,600
						-	7,318			*					
		Capital Stock Official Checks					1,150	5	1,154	5	1,153	5	1,151	5	1,150
		Total Savings					1,827,105		833,798		,823,058		1,842,563		1,827,105
	-41	Total Savange					1,021,100		010,120		10,000		1.045.000		1,027,100

#### Branch Goals and Metrics, the new way

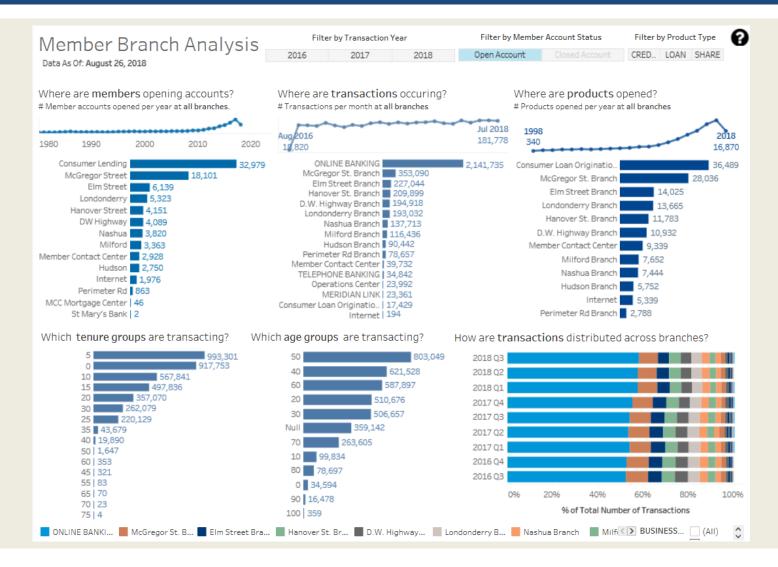


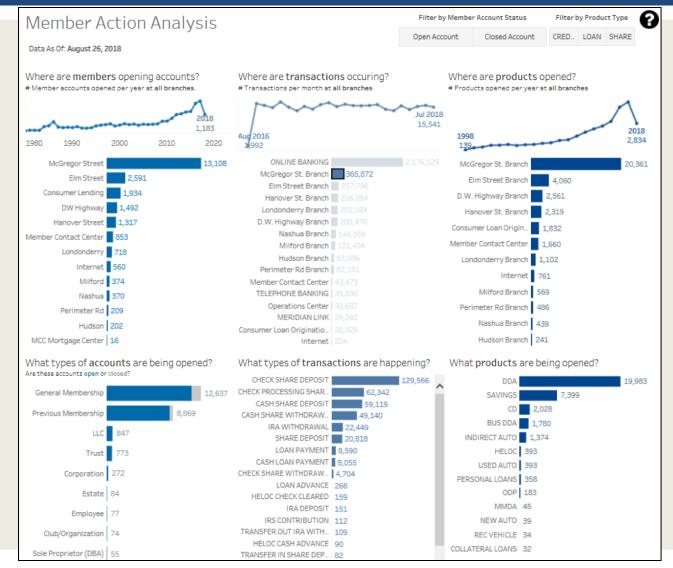
#### Branch Goals and Metrics, the new way



YTD Monthly Details

		January 2018	February 2018	March 2018	April 2018	May 2018	June 2018	July 2018	Grand Total
SHARE	BUS DDA	\$165		\$2,320		\$6,745	\$297,793	\$11,170	\$318,193
	DDA	\$15,718	\$6,904	\$54,135	\$35,346	\$14,965	\$20,957	\$33,357	\$181,382
	MMDA	\$215,794	\$258,817	\$143,087	\$114,036	\$134,855	\$45,531	\$306,009	\$1,218,129
	Savings	\$9,894	\$5,364	\$33,105	\$37,175	\$10,102	\$10,815	\$3,221	\$109,676
	Total	\$241,571	\$271,085	\$232,647	\$186,557	\$166,667	\$375,096	\$353,757	\$1,827,380
CD	CD	\$555,000	\$39,309		\$73,137		\$21,804	\$104,251	\$793,502
	Total	\$555,000	\$39,309		\$73,137		\$21,804	\$104,251	\$793,502
LOAN	E/P Variable HELOC				\$20,000	\$250,000		\$384,300	\$654,300
	New Auto	\$16,501					\$32,634	\$62,745	\$111,880
	Personal Loans	\$15,500		\$500	\$29,323	\$15,500	\$13,050	\$14,000	\$87,873
	Rec Vehicle			\$22,492					\$22,492



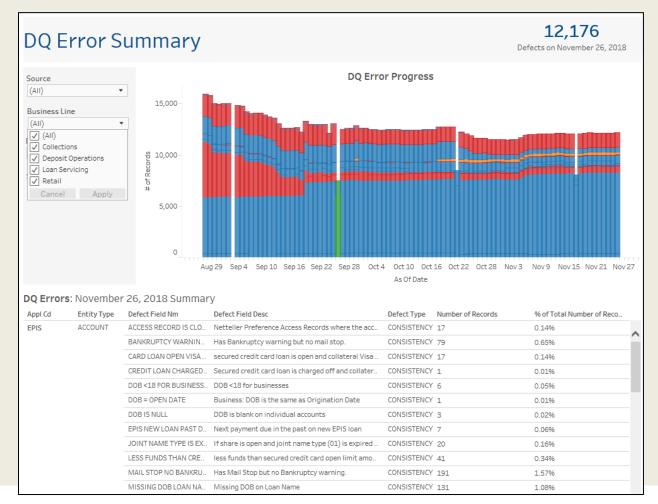


#### **OUR DATA-DRIVEN JOURNEY:**

# WHAT ELSE HAVE WE DONE?

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

#### Formalize a Data Quality Program: 40 Rules in Production!



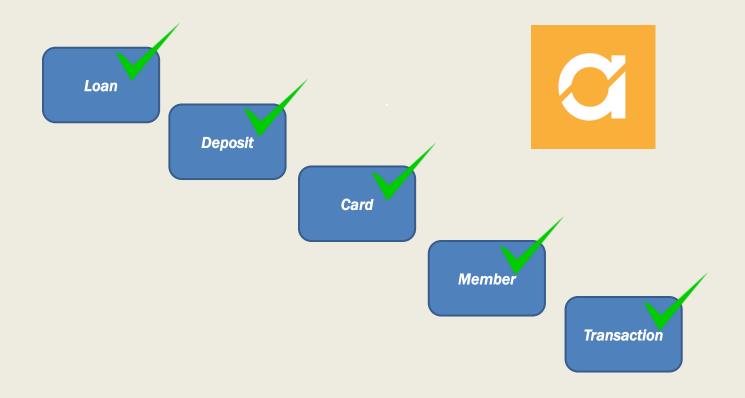
- Strictly enforce Data Governance
  - "Single-Source-of-Truth"
  - Data Dictionary with "business speak" definitions

- Tableau "Office Hours"
  - Bi-Weekly training sessions
  - Encourage adoption and ownership





Deployed full set of Arkatechture Workbenches:



1/27/2018       Image: Constant information of the mathematication of the												
Cate Card Court     Name of Mandeers     Set Set Card Court     Name of Mandeers     Set Set Card Court     Set Card Court </th <th></th> <th></th> <th></th> <th></th> <th>- Card</th> <th>Workbe</th> <th>ench -</th> <th></th> <th></th> <th></th> <th></th>					- Card	Workbe	ench -					
Cate Card Court     Name of Mandeers     Set Set Card Court     Name of Mandeers     Set Set Card Court     Set Card Court </td <td colspan="3">96 237</td> <td colspan="3">7 237</td> <td colspan="3"></td> <td colspan="3">//2 835</td>	96 237			7 237						//2 835		
Data AS Of Date       VAxis Field 1: Loan/Share Status       XAxis Field 2: Card Issue Status       XAxis Field 2: Product Type       Data As of: 11/27/201         of Date       . <t< td=""><td></td><td></td><td></td><td></td><td colspan="2"></td><td></td><td colspan="3"></td></t<>												
Ubst Racent Date         CREDIT CARDOS         DEBIT CARDO           of Date         (1/27/2018)         (1/27/2018)         (1/27/2018)           Silcors         Number of Members         S34         2,210           XAxis Dimension         Number of Members         S34         2,210           Notice Card Count         0         0         0           XAxis Dimension 1         Number of Members         502         6.757           YAxis Dimension 2         CAPTURED         Number of Members         502         6.757           YAxis Dimension 2         Captured Officer         CAPTURED         Number of Members         7           YAxis Dimension 2         Captured Officer         CAPTURED         Number of Members         7           Yaxis Dimension 7         Captured Officer         CAPTURED         Number of Members         7           Yaxis Dimension 7         Captured Officer         Captured Officer         0         0           Dimension Filter 1         SUED         Number of Members         1,134         17,332           Yaxis Dimension Filter 2         Not TISUED         Number of Members         28         28           Dimension Filter 3         Active Card Count         5350         322,795         168 <td></td> <td></td> <td></td> <td>-</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>Number of Membe</td> <td>-</td>				-						Number of Membe	-	
of Date       Charged Off       AdTURED       Number of Members       584       2,216         1/27/2018       Total Card Count       638       4,046         1/27/2018       Immediate       1         XAks Dimension       Immediate       1         OutC Type       Immediate       1         Y Axis Dimension 1       Cosed       CAPTURED       Number of Members       1         Total Card Count       0       0       0       0         Y Axis Dimension 2       Total Card Count       600       11,070         Y Axis Dimension 2       CAPTURED       Number of Members       502       6,757         Total Card Count       0       0       0       0       0         Data Filters       Number of Members       1,339       32,248       4,173,282         Total Card Count       0       0       0       0       0         Dimension Filter 1       Sisses Falsa       4,219       12,93,248       4,219       13,339       32,248         1/2901       12,73,208       Total Card Count       5,552       1,685       1,685       1,695         Dimension Filter 1       Active Card Count       0       0       0       0 <td< td=""><td></td><td>Y Axis Fie</td><td>ld 1: Loan/Sha</td><td>re Status Y Axis F</td><td></td><td></td><td></td><td>X Axis Field: Prod</td><td>uct Type</td><td></td><td>Data As of: 11/27/2018</td></td<>		Y Axis Fie	ld 1: Loan/Sha	re Status Y Axis F				X Axis Field: Prod	uct Type		Data As of: 11/27/2018	
12772018       Image: Constant in the	Most Recent Date 🔹											
1/2 / JOUS       Active Card Count       0       0         XAvis Dimension       IsSUED       Number of Memberss       1         Yavis Dimension 2       Active Card Count       0       0         Yavis Dimension 2       Closed       CAPTURED       Number of Memberss       502       6,757         Yavis Dimension 2       Closed       CAPTURED       Number of Memberss       502       6,757         Yavis Dimension 2       Closed       CAPTURED       Number of Memberss       7       7         Yavis Dimension 2       Total Card Count       0       0       0         Yavis Dimension 2       Total Card Count       0       0       0         Yavis Dimension 7       Total Card Count       0       0       0         Data Filter 3       Number of Memberss       1,134       17,382       1       17,482       1         Yujoo1       12/31/2099       Number of Members       2,83       2,441       1	As of Date	Charged Off	CAPTURED									
Slicers XAvis Dimension oduct Type     IsSUE0     Number of Members     1       Yavis Dimension 1 ooduct Type     Active Card Count     1       Yavis Dimension 2 ord Issue Status     Closed     CAPTURED     Number of Members     502     6,757       Yavis Dimension 2 ord Issue Status     Itel Card Count     0     0       Data Filters     ISSUE0     Number of Members     7       Total Card Count     0     0       Data Filters     ISSUE0     Number of Members     7       Total Card Count     0     0       Data Filters     ISSUE0     Number of Members     1,134       1/1901     12/31/2099     ISSUE0     Number of Members     1,134       Dimension Filter 1     Issues Card Count     0     0       Issues Filag     ISSUE0     Number of Members     5,580       NOT ISSUE0     Number of Members     2,802       Not ISSUE0     Number of Members     2	11/27/2018 🔹											
Axis Dimension       I       Ative Card Count       1         Active Card Count       0       0         YAxis Dimension 2       Total Card Count       0       0         YAxis Dimension 2       Active Card Count       0       0         YAxis Dimension 2       Active Card Count       0       0         YAxis Dimension 2       ISUED       Number of Members       5.26         YAxis Dimension 2       Active Card Count       0       0         Data Filters       Number of Members       1,134       17,382         Data Filter       Total Card Count       1,339       32,451         Active Card Count       0       0       0         12/391       12/31/2099       ISSUED       Number of Members       5,360       32,795         Total Card Count       6,153       41,477       Active Card Count       6,153       41,477         Active Card Count       5,520       1,68       1       Active Card Count       0         Olimension Filter 3       NOT ISSUED       Number of Members       28       28       28         Dimension Filter 3       Active Card Count       0       0       0       0         Olimension Filter 3       Vitel Card Coun	011		ICCUED		U							
oduct Type     Active Card Count     0       Y Axis Dimension 1     CAPTURED     Number of Members     502     6,757       Y Axis Dimension 2     Total Card Count     0     0       I Ssue Status     -     ISSUED     Number of Members     7       Total Card Count     0     0       Date Filter     ISSUED     Number of Members     1,134       Date Filter     CAPTURED     Number of Members     1,134       1/1901     12/31/2009     Active Card Count     0     0       Dimension Filter 1     Number of Members     5,360     32,795       Total Card Count     5,552     1,685       NOT ISSUED     Number of Members     28     28       NOT ISSUED     Number of Count     29     31       Dimension Filter 3     Active Card Count     0     0       Dimension Filter 3     Active Card Count     0     0			ISSUED									
Y Axis Dimension 1       Closed       CAPTURED       Number of Members       502       6,757         Y Axis Dimension 2       Total Card Count       600       11,070         Y Axis Dimension 2       ISUED       Number of Members       7         Total Card Count       0       0       0         Date Filter       0       1       17,382         Date Filter       0       0       1         1/1901       12/31/2019       Number of Members       1,134       17,382         Dimension Filter 1       SUIDED       Number of Members       5,552       32,795         Total Card Count       0       0       0       0         Number of Members       2,863       32,795       31,875         Total Card Count       6,153       41,477       41,472         Dimension Filter 2       Number of Members       2,88       28         NDI ISSUED       Number of Members       2,8       28         Total Card Count       0       0       0         Not ISSUED       Number of Members       2,8       28         Total Card Count       29       31       Active Card Count       0       0         Dimension Filter 3       Co												
1 Add       1 Add       1 0,070         Adtive Card Count       0       0         1 Add       1 0,070       0         1 Date Filter       0       0         1 J2/31/2099       0       1 0,070         1 J2/31/2099       1 2/31/2099       1 1,070         1 Jusiness Flag       1 1,070       1 1,033         1 Jusiness Flag       1 1,070       1 1,070         1 Jusinesion Filter 3       1 1,070       1 1,070		Classed	CARTURER		500							
Additional of a conditional o		Closed	CAPTURED									
VAxis Dimension 2       ISSUED       Number of Members       7         Total Card Count       8       Active Card Count       0         Date Filter       •       •       •         1/1901       12/31/2009       Active Card Count       0       0         Dimension Filter 1       ISSUED       Number of Members       5,360       32,795         Dimension Filter 1       Not ISSUED       Number of Members       5,552       1,685         NOT ISSUED       Number of Members       5,552       1,685         NOT ISSUED       Number of Members       2,9       31         Dimension Filter 2       NOT ISSUED       NOT ISSUED       NOT ISSUED       10         Dimension Filter 3       •       •       •       •         Dimension Filter 3       •       •       •       •         •       •       •       •       •       •         •       •       •       •       •       •         •       •       •       •       •       •         •       •       •       •       •       •         •       •       •       •       •       •         •	.oan/Share Status 🔹											
Data Filters       Image: CaPTURED Count       0         Date Filter       Image: CaPTURED Count       1,339         1/1901       12/31/2099       CaPTURED Count       1,339         Dimension Filter 1       Image: CaPTURED Count       0         Usiness Flag       Image: CaPTURED Count       5,552         Injo       Image: CaPTURED Count       5,552         Dimension Filter 2       Active Card Count       5,552         Dimension Filter 3       Active Card Count       0         Dimension Filter 3       Active Card Count       0         Image:	Y Axis Dimension 2		1001150		U							
Data Filters   Date Filter   Date Filter   Copen   CAPTURED   Number of Members   1,134   12/31/2099   Dimension Filter 1   usiness Flag   u)   v   Dimension Filter 2   Dimension Filter 3   U   U   V   Dimension Filter 3	ard Issue Status 🔹		ISSUED									
Date Filter         Open         CAPTURED         Number of Members         1,134         17,382           1/1901         12/31/2009         Total Card Count         1,339         32,451           1/1901         12/31/2009         Total Card Count         0         0           Dimension Filter 1         Total Card Count         6,153         41,477           Active Card Count         5,556         32,795           Total Card Count         5,556         341,477           Active Card Count         5,556         314           10         •         Total Card Count         5,556           NOT ISSUED         Number of Members         2.8         2.8           Total Card Count         0         0         0           Dimension Filter 2         Active Card Count         0         0           Dimension Filter 3         Active Card Count         0         0           Dimension Filter 3         •         •         •         •	Data Filtors											
intervent		0	CARTURER		4 4 7 4							
1/190112/31/2099Dimension Filter 1usiness Flag01000		Open	CAPTURED									
1/190112/31/2099D Dimension Filter 1usiness Flag•Dimension Filter 2••Dimension Filter 3••												
Dimension Filter 1usiness FlagActive Card Count5,5521,685NOT ISSUEDNumber of Members2828Total Card Count2931Dimension Filter 2Active Card Count0VVVVDimension Filter 3VVV <td></td> <td></td> <td>1001150</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>			1001150									
Jumension Filter 1   usiness Flag   i)   •   i)   •   I)   •   Dimension Filter 2   •	]D		1350ED									
NOT ISSUED Number of Members 28 28 I) Total Card Count 29 31 Active Card Count 0 0 Total Card Count 0 0 Total Card Count 0 0	Dimension Filter 1											
II)     Total Card Count     29     31       Dimension Filter 2     Active Card Count     0     0       Image: Comparison Filter 3     Image: Comparison Filter 3     Image: Comparison Filter 3       Image: Comparison Filter 3     Image: Comparison Filter 3     Image: Comparison Filter 3	usiness Flag 🔹		NOTICOUED									
Dimension Filter 2     Active Card Count     0     0       Image: Comparison Filter 3     Image: Comparison Filter 3     Image: Comparison Filter 3       Image: Comparison Filter 3     Image: Comparison Filter 3     Image: Comparison Filter 3	vil) 🔹		NOTISSUED									
<ul> <li>↓</li> <li>Dimension Filter 3</li> <li>↓</li> </ul>	Dimension Filter 2											
V Dimension Filter 3 V				Active Card Count	0	0						
Dimension Filter 3	•											
Dimension Filter 3	•											
Dimension Filter 4	•											
	Dimension Filter 4											

		- Transaction Workb	ench -		
	803,023 er of Transactions	125,843 Number of Products		76,690 Number of Members	
Data As Of Date	Y Axis Field 1: Transaction Mo Y Axi	is Field 2: - Y Axis Field 3: -			
November 27, 2018				LOAN	C114
Slicers -Axis Dimension 1	2018-5	Number of Products Number of Transactions Number of Members	CREDIT CARD	LOAN	SHA
-Axis Dimension 1	2018-6	Number of Products Number of Transactions Number of Members	4,378 36,970	33,277 39,377 31,001	61, 1,414, 42,
-Axis Dimension 2	2018-7	Number of Products Number of Transactions Number of Members	X-Axis Dimension 1: CREDIT CARD Y-Axis Dimension 1: 2018-6 Y-Axis Dimension 2:	34,113 40,731 31,727	42, 61, 1,422, 42,
-Axis Dimension 3	2018-8	Number of Products Number of Transactions	Y-Axis Dimension 3: Number of Transactions: <b>36,970</b>	34,660 41,217	62, 1,468,
Filters	2018-9	Number of Members Number of Products Number of Transactions	4,402 4,385 37,138	32,220 33,969 39,662	42, 61, 1,352,
ransaction Effective Date   /1/2018 1/1/2099	2018-10	Number of Members Number of Products Number of Transactions	4,373 4,423 39,045	31,458 35,392 42,496	42 62 1,448
mension Filter 1 oid Code	2018-11	Number of Members Number of Products Number of Transactions Number of Members	4,410 4,370 34,726 4,359	32,829 31,424 35,733 29,319	42 61 1,232 42
mension Filter 2  mension Filter 3					

**Dimension Filter 4** 

## 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



Banking that works.

# 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:** 



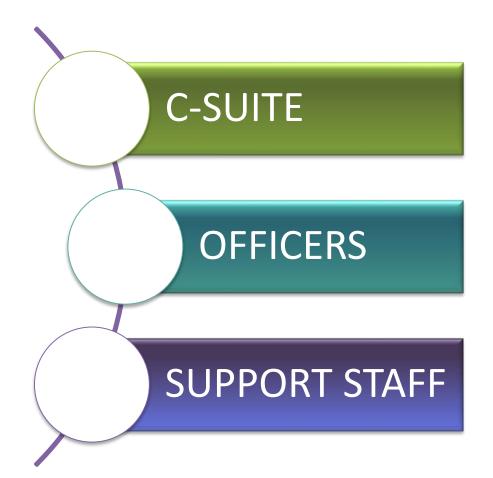


Banking that works.



# **TABLEAU ADOPTION STRATEGY**

### **TOP – DOWN APPROACH**



HOW?

### **C-Suite Analytic Interviews**

Top priorities of top decision makers.

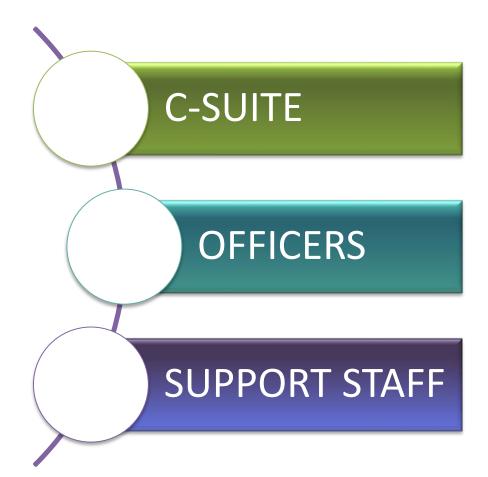
As we move on to support staff, we can help drive strategic alignment as we will have a clear picture of how each level of analysis is being used from the top, down.





# **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

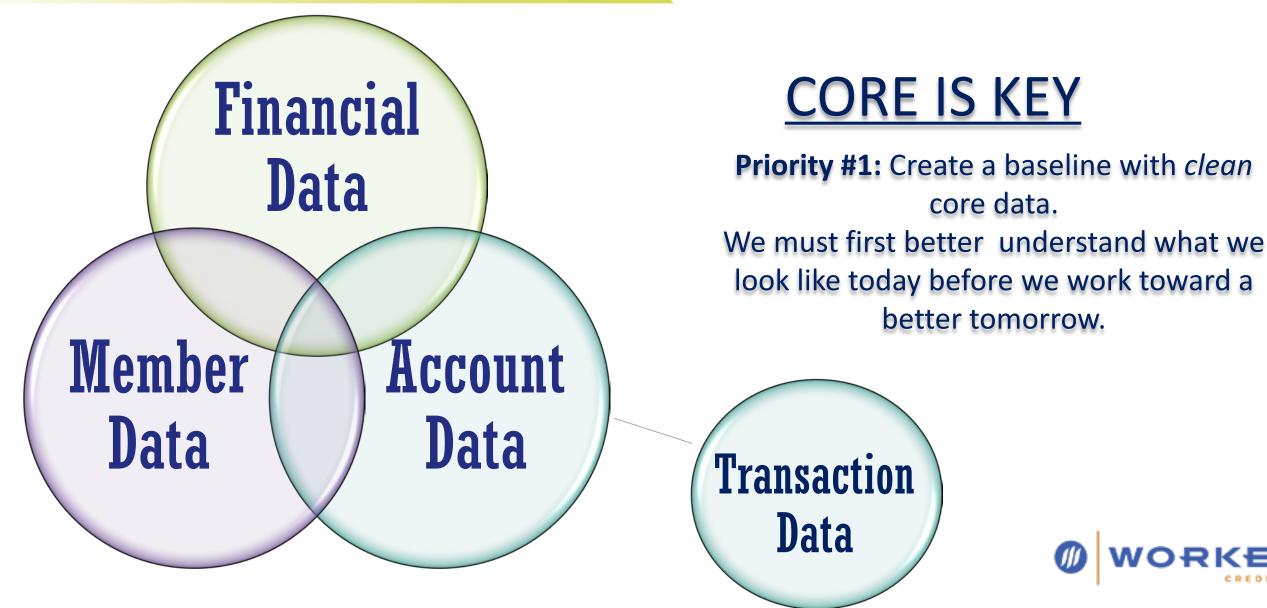
### **IS IT WORKING?**

So Far, So Good





# DATA INTEGRATION STRATEGY







# 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!

### Credit Union Tableau User Group #CUTUG

# **Don't Miss An Update**

Join the CUTUG email list:

www.surveymonkey.com/r/cutug



Credit Union Tableau User Group #CUTUG

Interested in speaking?

Interested in hosting?

Interesting in planning?

Got ideas you want covered?



**Contact Us** Charlotte Taft | <u>ctaft@callahan.com</u>

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