Credit Union Analytics User Group

Virtual Meetup: January 19th, 2021

Build It Or Buy It?

How To Evaluate Data Warehouse Solutions

If you would like to receive future invitations, register here:
https://go.callahan.com/AnalyticsCommunity.html

Hosted by:

+ableau
Credit Union User Group

Agenda

Introduction & Community Updates

Next Month: Preview of February TUG

Kyle Stutzman, Pure IT Solutions

Johnny Connell, Arkatechture,

Mark Pelletier, St. Mary’s Bank Credit Union

Q&A

+ a b | e a u
Credit Union User Group

Introduction & Community Updates

Charlotte Taft | Sr. Director of Business Intelligence

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

CALLAHAN & ASSOCIATES
the credit union company

February 2021 TUG

Save the Date

Coming the third week in February…

CU Tableau User Group

Nicole Lopez, Logix FCU

Brewster Knowlton, The Knowlton Group

Register: http://usergroups.tableau.com/februarycutug

THEKNOWLTONGROUP

Logix smarter banking®

FEBRUARY 23, 2021

DATA CENTRALIZATION

DRIVING ANALYTICS THROUGH INTEGRATION

Partnership Starts Here.

Solutions are Empty without a Strategy and Roadmap

Vendor Agnostic

- Focused on your Credit Union's Journey, Strategy and Goals, and value to your Members

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Credit Union Strategic Method

Assess, Remediate, and Manage

People, Processes, and Business Management

Technology, Data, and Security Program Maturity for your Credit Union.

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CU Landscape for Data and BI

Data Journey

- Data and Business Intelligence (BI) initiatives are key for 2021 and beyond.
- The driving factors vary greatly based on the Credit Union.
- Build vs Buy - Share what our community is doing.
- There is a path forward for every Credit Union, and a growing community and maturity in our industry.

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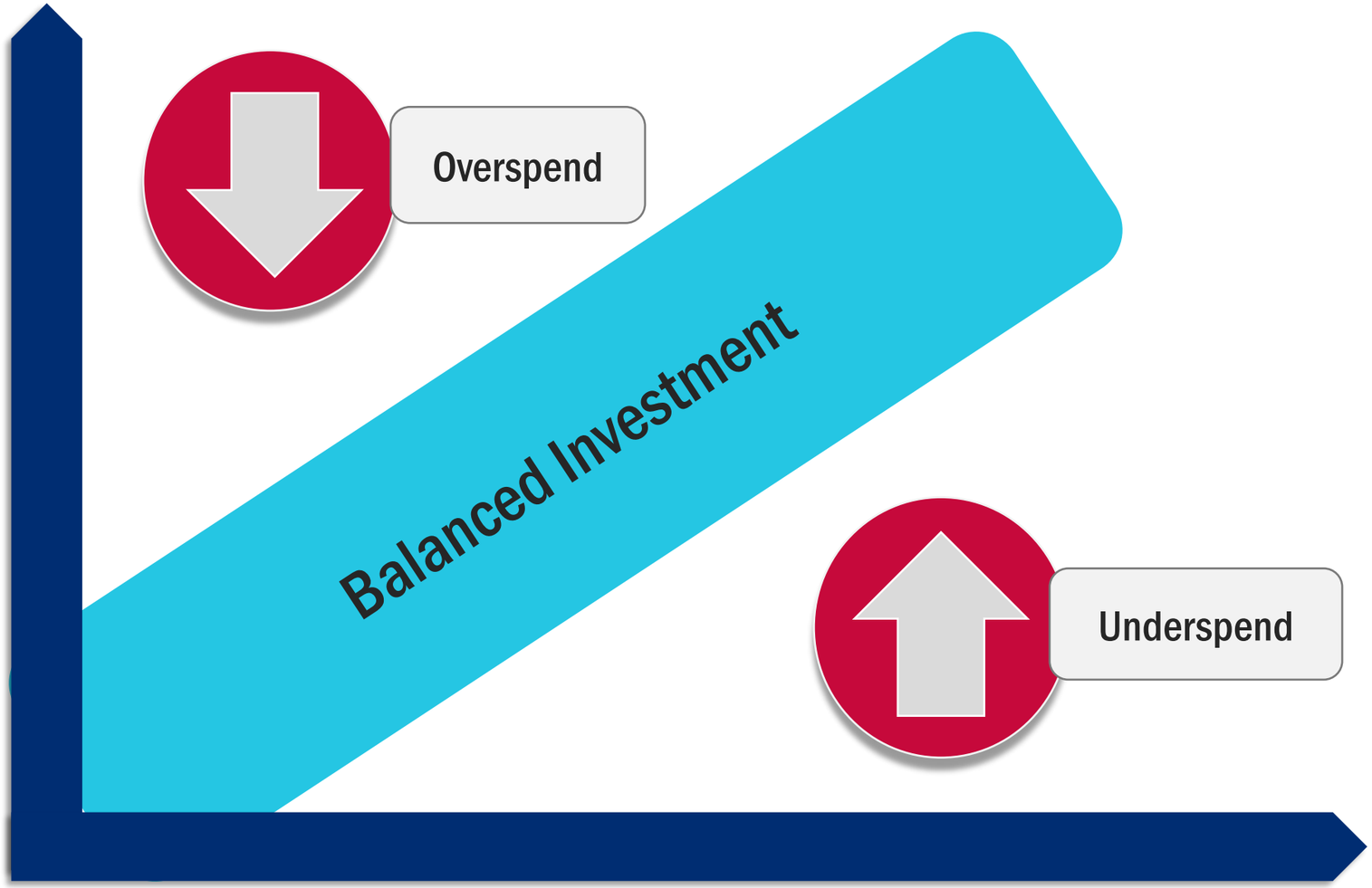
Balanced Approach

Data & Technology Investment that Complements Security and Operations



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Thank You

Time in Industry:
Over 20 years in Credit Union and Technology Industries, IT and Operations Leadership.

Superpowers:
Gap Bridger, Excellent Customer Service, Integrity, Leadership, Relationship Building, Strategy, Fluent in IT and Credit Union Industries

Transforming the Credit Union into a Technology Institution with Financial Services

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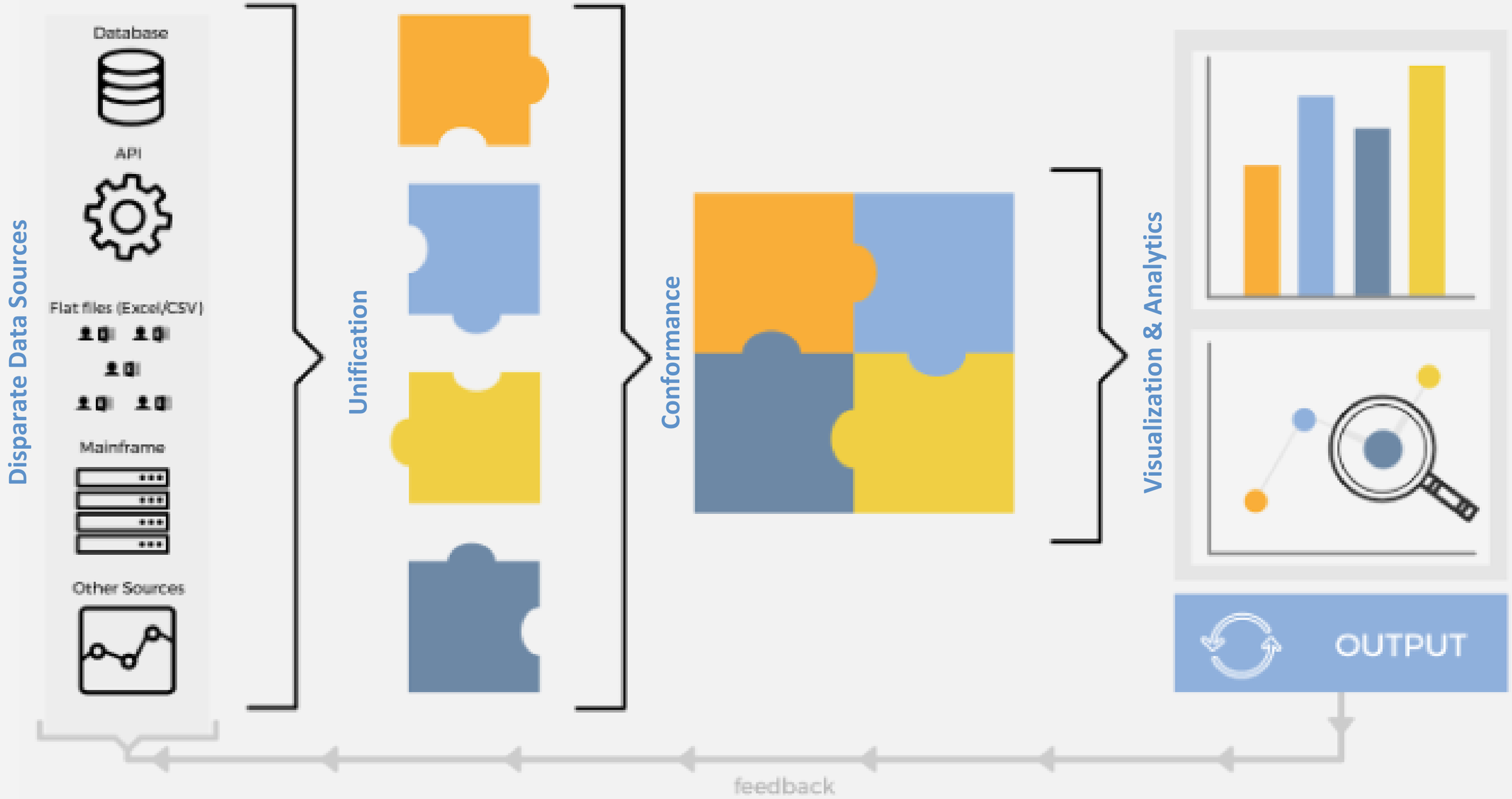
arkatechture

Build It or Buy It: How to Evaluate Data Warehouse Solutions

Johnny Connell
Head of Sales

19 January 2021

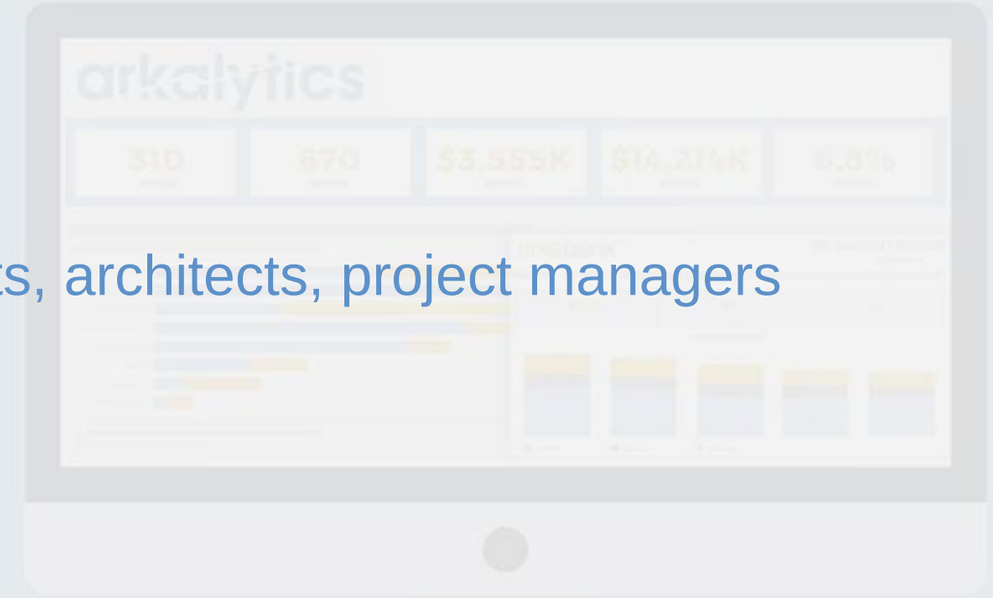
Lean Data Pipeline



A Story

Build vs. Buy Considerations

- **Customization**
  - Ability to leverage existing technology infrastructure
  - Ability to tailor dashboards to specific metrics and KPIs
- **Cost**
  - Economies of scale; volume-based pricing
  - Tangential costs: training, ongoing support
- **Skill**
  - In-house personnel: developers, data scientists, architects, project managers
  - Training for end users
- **Time**
  - 1-3 years vs. 3-6 months
  - Post-launch time considerations
- **Others?**
  - Success plan: impact of employee churn
  - Ease of integration for data source systems
  - Impact of new systems/conversions
  - Security



Build VS. Buy:

Staffing and Benefits of an Integrated Data Warehouse and Reporting Solution

Mark Pelletier
Senior Data Analyst

St. Mary's Bank

Points to Make

1. Overview of evaluating current staff and technology
2. What support may look like during the creation of the new environment and after implementation
3. Benefits of the new Data Warehouse and Reporting solution

Question for everyone

“What is one reporting issue you would like to solve?”

Evaluation

- Head count of people you expect to work within the new data warehouse or reporting system
- What skills/backgrounds do these people have?
- Available Capacity of those staff members

- Available IT resources
  - Automation software
  - Servers/Other Software

Staffing: Build

Example:
New Data Warehouse and Reporting Instance
Mid Sized CU (150+ Staff), integration of 10+ source systems, 40+ reports

Analysts
- 1 Data Architect/DBA
- 1 Risk
- 2 Senior Data Analysts
- 1 Data Analysts

IT Staff
- 2 Server Admins
- 1 Security Admin
- 1 Programmer

These staff members should have a lot of capacity (50%) open, for building this as well as supporting day to day operations.

Staffing: Buy

Example:
New Data Warehouse and Reporting Instance
Mid Sized CU (150+ Staff), integration of 10+ source systems, 40+ reports

Analysts
- 1 Senior Data Analysts
- 1 Data Analysts

IT Staff
- 1 Server Admin

These staff members should have a lot of capacity (50%) open, for building this as well as supporting day to day operations. Server Admin capacity can be less if running smoothly.

Staffing: Hybrid

Example:
New Data Warehouse and Reporting Instance
Mid Sized CU (150+ Staff), integration of 10+ source systems, 40+ reports
*** Partner is going to support servers and 24/7 monitoring**

Analysts
- 2 Senior Data Analysts
- 1 Data Analysts
- 1 DBA

IT Staff
- 1 Server Admin
- 1 Programmer

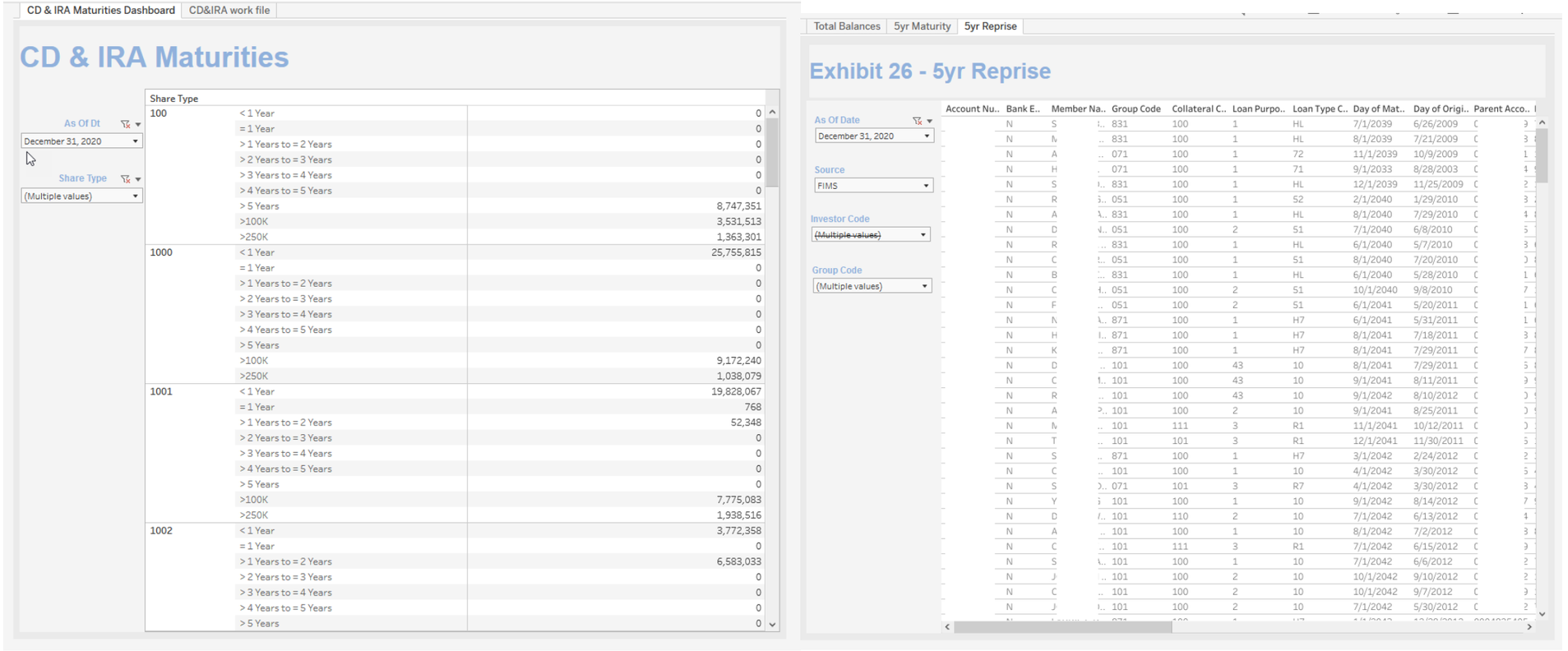
These staff members should have a lot of capacity (50%) open for building this as well as supporting day to day operations.

Benefits of either solution

- Improved reporting efficiencies
- Organized data
- Everyone is speaking the same language
- No need for reports directly from source systems
- Opportunities for advanced reporting
  - Predictive analytics
  - AI

Benefits of either solution

Call Report Automation



Benefits of either solution

Member Overview

Member Number

[redacted]

[redacted]
November 13, 1963
Branch Origination: Internet
Branch Activity: Nashua Branch
Last Homebanking Login: 1/11/2021
Last App Login: 1/6/2021
Membership Tenure: 10.93 Years
SMFS: NULL

DESCRIPTION	BALANCE	AVGB
PRIMARY SHARE	5.00	5.00
BEYOND CHECKING	1,179.52	2,679.40
PREMIER MONEY MARKET	5,738.98	2,463.98

Recurring Transactions

SOURCE	DESCRIPTION	
ACH	Avant LLC 800-71	($295.32)
	CAPITAL ONE	($80.00)
	CITI CARD ONLINE	($437.82)
	COMCAST	($170.44)

TRANSACTION TYPE	COUNT	AMOUNT
ACH DEPOSIT	46	36,194.82
ACH WITHDRAWAL	81	-22,781.17
ATM DEPOSIT	1	1,200.00
BILL PAY WITHDRAWAL	23	-1,511.73
BRANCH CASH DEPOSIT		
BRANCH CHECKS CASHED		
BRANCH CHECKS DEPOSIT		
DEBIT CARD AND POS	489	-11,636.00
REMOTE DEPOSIT	12	4,722.67
WIRE DEPOSIT		
WIRE WITHDRAWAL		

Top 5 Debit Card Transactions in 6 Mos

COMMENT_2	COUNT	AMOUNT
HANNAFORD #8177 MANCHESTER NH	32	$-966.68
SUNOCO 0267955300 777 HOOKSETT ROAD	19	$-260.70
APPLE.COM/BILL 866-712-7753 CA	16	$-177.76
MARKET BASKET 66 30 MARKET DRIVE HOOKSETT	13	$-1,664.86
HEAVENS EASTSIDE GAS 234 MAMMOTH RD	10	$-129.08

	July 2020	August 2020	September 2020	October 2020	November 2020	December 2020
DepositBalance	$3,125.23	$4,508.38	$3,998.49	$5,043.19	$7,494.48	$6,720.51

IDENTIFIER	Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
BRANCH CASH DEPOSIT							
BRANCH CHECKS CASHED							
BRANCH CHECKS DEPOSIT							

Closing

- Do a thorough evaluation of your current staff and technology environment
- Consider a hybrid approach
- Building a data warehouse brings your reporting to another level
- Get your entire CU speaking the same “language”

Closing

- Do a thorough evolution of your current staff and technology environment
- Consider a hybrid approach
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****Single source of truth****

Contact

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