

Credit Union Analytics User Group  
Virtual Meetup: October 7th, 2021

# Measure Your Mission

## How to Quantify Credit Union Impact

Not sure if you're signed up? If you would like to receive future invitations, register here:

<https://go.callahan.com/AnalyticsCommunity.html>

We'll be  
starting  
shortly!

Use the Q&A  
Button for  
Questions



Slides &  
Recording will  
be sent after  
the event!

# Agenda

- Introduction & Community Updates
- Cooperative Framework, Collaborate Measurement
- Visualizing Impact Data
- Live Q&A

# Introduction & Community Updates

Charlotte Taft | Sr. Director of Business Intelligence  
Callahan & Associates | Washington, DC | [ctaft@callahan.com](mailto:ctaft@callahan.com)



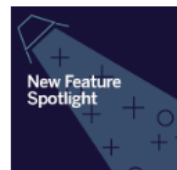
# E-Learning Contest!

Congrats to **Clark Moorehead**, from *Community Choice Credit Union (Johnston, IA)*

Want more info on e-learning? <https://www.tableau.com/learn/training/elearning>

## Courses

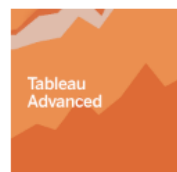
Interactive courses designed to help you learn how to use Tableau, regardless of your skill level. Hands-on activities and knowledge checks ensure you retain what you learn.



### New Feature Spotlight

Stay current on the latest Tableau releases. Explore and learn how to use a selection of new Tableau features.

[MORE →](#)



### Tableau Advanced

Acquire advanced skills for analysis: Do more with calculations in complex views, and enhance your dashboard design.

[MORE →](#)

### Tableau Fundamentals

Acquire the fundamental skills you'll need to analyze your data in Tableau. Build essential



### Tableau Intermediate

Boost your solid Tableau skills: Modify data sources, build advanced charts, use complex

## Learning Paths

Get the Tableau skills you need. Explore the learning paths below to find the right path for you. Complete a learning path, take the skills assessment, and earn your Tableau Badge today.



### Consumer

In your vital consumer role, learn the skills you need to read and interpret data in order to make better, more informed business decisions.

[MORE →](#)



### Author

To make data-driven business decisions, learn the foundational skills required to build effective visualizations and dashboards.

[MORE →](#)



### Web Author

To make data-driven business decisions, learn the foundational skills required to build effective visualizations and dashboards.

[MORE →](#)



### Designer

Use design best practices to inform without misleading, choose correct chart types, colors, and formatting, and deliver dashboard insights.

[MORE →](#)



### Analyst

Learn to work with complex data sources, use advanced calculations to customize data, and leverage advanced features.

[MORE →](#)



### Data Scientist

Learn about advanced Tableau features, including built-in statistical capabilities and data science integrations for R, Python, and MATLAB.

[MORE →](#)

# Call For Speakers!

## Credit Union Power BI User Group!

- Interested in speaking?
- Email [ctaft@callahan.com](mailto:ctaft@callahan.com)



# Tableau Office Hours

**Weekly on Fridays at 3pm ET**

Got a question or sticky problem you need help with?

**Join CU TUG Office Hours!**

We may know how to help, and if we don't, we will know how to find you an answer!

- Add to Outlook: [Outlook Invite Link](#)
- Join Zoom Meeting Directly: <https://us02web.zoom.us/j/87901177009>

# Tableau Conference #TC21

#Data21

## Let's All Data

Connect with analytics peers from  
around the world

REGISTER FOR TC21



<https://www.tableau.com/events/conference>



# Webinar: Get Started With Tableau

<https://interworks.com/events/10/12/2021/go-tableau/>



- What is Tableau?
- Data connections and preparation
- Analytics basics
- Intro to visualization
- Building worksheets
- Calculated fields
- Dashboarding overview



# Latest Resources

## Tableau Roundup

- [September 2021 Best of Tableau Web](#)
- [Tableau Inspiration for Finance & Data Analysts](#)
- [Tableau Hub: Finance Analytics](#)
- [Dashboard Productivity Tips](#)

## Impact Resources

- [Tableau: How United Way Embraces Data Visualization To Drive Social Impact](#)
- [HBR: Creating A Purpose-Driven Organization](#)
- [Tableau: How Tableau Foundation Built Its Living Annual Report](#)
- [Disney: The Difference Between Purpose & Mission](#)
- [CreditUnions.com: Impact Case Studies & Articles](#)

# Community Question

## Has anyone done cryptocurrency risk analysis?

A CU is looking at member usage of cryptocurrency to assess risk and potential opportunities as digital currency grows in popularity.

- Have any of you ventured into such an analysis?
- Do you know of any sources to get a list of transaction descriptions and/or company names that could be used to tag transactions as crypto-related?
- What firms do people use to "on ramp" their funds from accounts to a crypto provider.

**Got Experience? Email [ctaft@callahan.com](mailto:ctaft@callahan.com) to connect!**

# Community Question

## Has anyone done householding analysis?

One CU is using SAS to group member households but would love any best practices or input on how to:

- Identify a head of household (oldest member in the household or other)
- How best to track households across time

They would love to talk and collaborate on how others have done it – preferably without a third-party vendor.

**Got Experience? Email [ctaft@callahan.com](mailto:ctaft@callahan.com) to connect!**

# Join Callahan's Impact Network

We are building a network of leading credit unions that will help us define impact metrics and standards, share their perspectives and practices, and work with us to evolve the credit union story.



<https://www.callahan.com/impact-network/>

# Cooperative Framework, Collaborative Measurement

Jennifer Davis

*Vice President, Information Services & Technology*

Callahan & Associates





# Who We Are

## Helping Credit Unions Thrive For 35 Years

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Our founders realized that the best way to support credit unions was by empowering them with actionable data, fostering collaboration, and driving innovation throughout the industry.

We combine data analytics and the industry's best minds together to identify market opportunities, overcome shared challenges, and discover ways for credit unions to better serve their members.





# Our Mission

We empower credit unions to impact their members and communities in meaningful ways.



How do we tell our story differently?

What is "Impact"?

How can we quantify "impact" for the industry?





# The Challenges With Measuring Mission

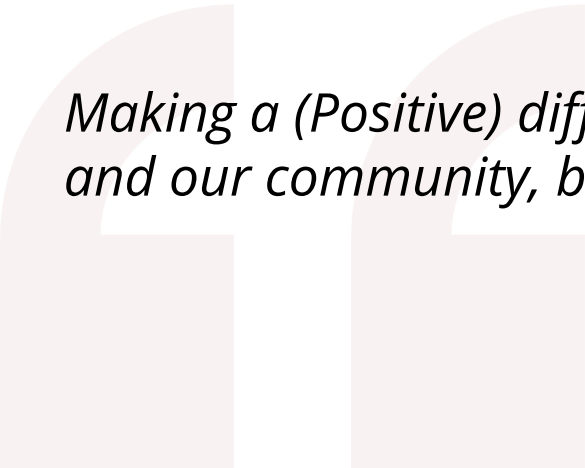
Impact likely means something different to different organizations

Different: Goals, stakeholders, desired outcomes, starting points, aspirations





# According to you, what is impact?



*Making a (Positive) difference in the lives of our members, our employees, and our community, both now and in the future."*

*How we improve members' lives. How many jobs we create in our communities. How much we spend on third parties.*

*Our* impact is defined by the strategic goals we pursue in serving five specific constituents. **Members, Employees, Our Community, the CU Industry, Our CU**

*Value that extends well beyond product or price, leaving members feeling like we are the best choice of all available options.*

*Measurable change as a result of a deliberate action.*





# What We Believe

Focusing on areas that make a difference to your members and communities is the key to long term sustainability

Each credit union is unique in how they fulfill their mission, but there are common themes.

# Impact Categories

# Members

# Employees

# Community

# Environment





# How Do You Measure Mission?

## Telling stories

- Dashboards integrating our existing data sets

  - 5300, HMDA, Census

- Share best practice from other credit unions on [CreditUnions.com](https://www.creditunions.com)

## Comparative analysis

- Industry-wide trends

- Collect relevant metrics to show progress



# Your Data

Employees  
Members  
Community Giving  
Environment

Living Wage  
401K Benefits  
Career Advancement  
Emergency Savings  
Home Ownership  
Financial Management  
Economic Development  
Community Support  
Products & Services  
Institutional Footprint  
DEI

# The Framework

			Credit Union:	
			Charter Number:	
			Contact Name:	
			Contact Email:	
	ACCT Code			4Q20
<b>Impact on Employees</b>				
Living Wage	i100	What is your minimum starting hourly wage for entry level, front-line employees?		\$___/hour
401(k) Benefits	i101a	What % of your employees participate in your 401(k)?		___%
	i101b	Up to what % of income did you match employee 401(k) contributions in 2020? (If you do not match, please put _ 0 _ % )		___%
Career Advancement	i102a	What % of non-entry level open positions were filled by existing employees in 2020?		___%
	i102b	Do you offer tuition reimbursement?		Yes/No or 1/0
	i102c	If yes, total \$ allocated to tuition reimbursement.		\$___
	i102d	Do you offer student loan reimbursement?		Yes/No or 1/0
	i102e	If yes, total \$ allocated to loan reimbursement.		\$___
Employee Giving	i103a	Do you match charitable donations funded by employees?		Yes/No or 1/0
	i103b	If yes, total \$ contributed to match employee donations?		\$___



## How It Works

"Give to get" dataset I.e. in order to gain access to the raw impact data we have collected, you need to submit your own.

You can either email to [impact@callahan.com](mailto:impact@callahan.com) or upload directly into Peer-to-Peer.

You can access data via Peer-to-Peer, if not a subscriber, you will receive our detailed analysis when it is available.

The best way to receive updates is to join our impact network





# What We Have Learned So Far

This dataset will evolve

Logistics is the key barrier

Credit Unions are humble!

This is a collaborative project within the credit union

Already inspiring conversations and new ideas

# Dive Into Our Impact Data

## Employees

Living Wage, 401K, Career Advancement, Employee Giving, Volunteer Support, DEI

## Community

Products & Services, Institutional Footprint

## Members

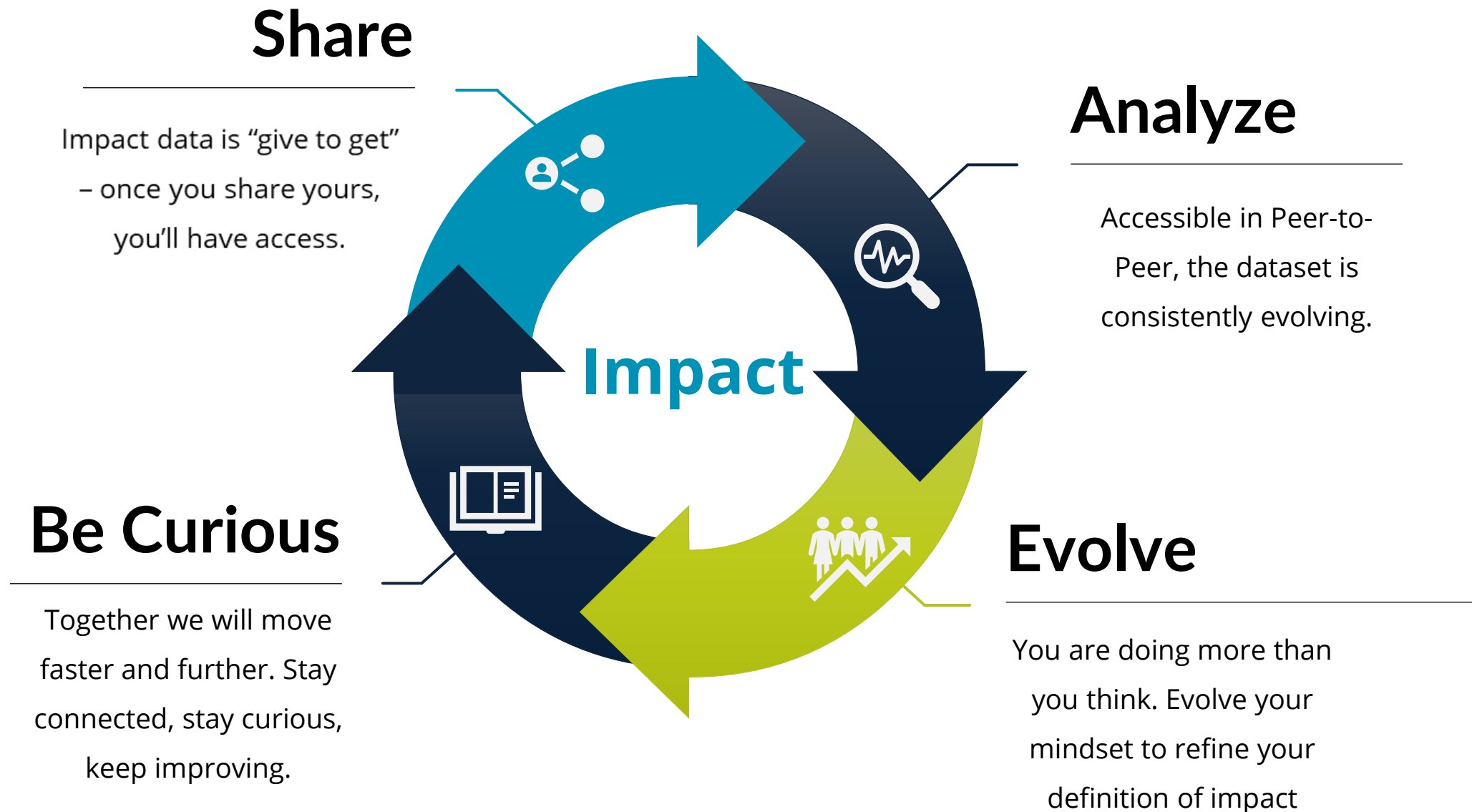
Emergency Savings, Home Ownership, Financial Management, Environment, Citizenship, Other

## Environment

Economic Development, Foundations, Credit Union Contributions



# Use Data to Move You Forward





# How You Can Participate

Join the Impact Network

Share your data

Share your impact report

Share your stories

Our goal is to build a network for progressive credit unions who can inspire each other and deliver more value to members and communities

Contact Jennifer Davis at [jdavis@callahan.com](mailto:jdavis@callahan.com)

# Visualizing Impact

Charlotte Taft

*Senior Director of Business Intelligence*

Callahan & Associates

# What Is An Underserved Area?

- <https://www.consumerfinance.gov/about-us/newsroom/cfpb-issues-interpretive-rule-method-determining-underserved-areas/>

“An area is “underserved” during a calendar year if, according to Home Mortgage Disclosure Act (HMDA) data for the preceding calendar year, it is a county in which **no more than two creditors extended covered transactions secured by first liens on properties in the county five or more times.**”

# Is My CU Lending In Underserved Areas?

## Data Needed:

Data Type	Source	Notes
List of Underserved Counties	CFPB	<a href="#">Clean data source</a> Has key geo fields
List of your branch locations	You've got these!	It helps to have the County Data – add the name yourself or add county CODE with the <a href="#">Census Geocoder</a>
List of loans	You! Or... <a href="#">HMDA</a> !	<a href="https://ffiec.cfpb.gov/data-browser/">https://ffiec.cfpb.gov/data-browser/</a>

Definitions matter: Origination location or borrower location?

For our purposes today, we'll do a little of both

# How-To... In Excel

- Do it in Excel with Vlookup!
- Download Example: [Excel Link](#)

=+IFNA(VLOOKUP(B2,'Underserved County List'!B:D,3,FALSE), "Served")

Branch Name	County	Address	City	State	LOOKED UP STATUS
Bay City Branch	Bay County	800 N. Euclid Ave.	Bay City	MI	Served
Bethel A.M.E. Branch	Saginaw County	535 Cathay St.	Saginaw	MI	Served
Birch Run	Saginaw County	8131 Main St.	Birch Run	MI	Served
Bridgeport Branch	Saginaw County	5540 Dixie Hwy.	Saginaw	MI	Served
Caro Branch	Tuscola County	1060 W. Caro Rd.	Caro	MI	Underserved
Cass City Branch	Tuscola County	6358 Main St.	Cass City	MI	Underserved
Elkton Branch	Huron County	47 N. Main St.	Elkton	MI	Underserved
Essexville Branch	Bay County	3017 Center Ave.	Essexville	MI	Served
Freeland Branch	Saginaw County	115 S. Main St. Ste. 2B	Freeland	MI	Served
Linwood Branch	Bay County	8 S. Huron Rd.	Linwood	MI	Served
Main Office	Saginaw County	580 N. Main St.	Frankenmuth	MI	Served
Mayville Office	Tuscola County	315 E. Main St.	Mayville	MI	Underserved
Meijer Drive South Birch Run	Saginaw County	9430 Meijer South Dr.	Birch Run	MI	Served
Midland	Midland County	401 S. Saginaw Rd.	Midland	MI	Served
Millington	Tuscola County	8234 State Rd.	Millington	MI	Underserved
Otisville Branch	Genesee County	410 N. State Rd.	Otisville	MI	Served
Reese	Tuscola County	12638 E. Washington Rd.	Reese	MI	Underserved
Richville	Tuscola County	9321 W. Sanilac Rd.	Reese	MI	Underserved
Svrc	Saginaw County	203 S. Washington Ave.	Saginaw	MI	Served
Thomas Township Branch	Saginaw County	7531 Gratiot Rd. Ste. 1	Saginaw	MI	Served
Town & Country	Saginaw County	2796 Erna Dr.	Saginaw	MI	Served
Uptown North Main	Saginaw County	975 N. Main St.	Frankenmuth	MI	Served
Vassar	Tuscola County	602 State Rd.	Vassar	MI	Underserved
Vassar Downtown	Tuscola County	113 W. Huron Ave.	Vassar	MI	Underserved

FIPS Code	County Name	State	Status
01005	Barbour County	AL	Underserved
01011	Bullock County	AL	Underserved
01013	Butler County	AL	Underserved
01019	Cherokee County	AL	Underserved
01023	Choctaw County	AL	Underserved
01025	Clarke County	AL	Underserved
01027	Clay County	AL	Underserved
01029	Cleburne County	AL	Underserved
01035	Conecuh County	AL	Underserved
01039	Covington County	AL	Underserved
01041	Crenshaw County	AL	Underserved
01049	DeKalb County	AL	Underserved
01053	Escambia County	AL	Underserved
01057	Fayette County	AL	Underserved
01059	Franklin County	AL	Underserved



# How-To... In Tableau

- Join Branches & Counties (Includes all counties, with geo linkage)
- Add in loan-level data

Branches

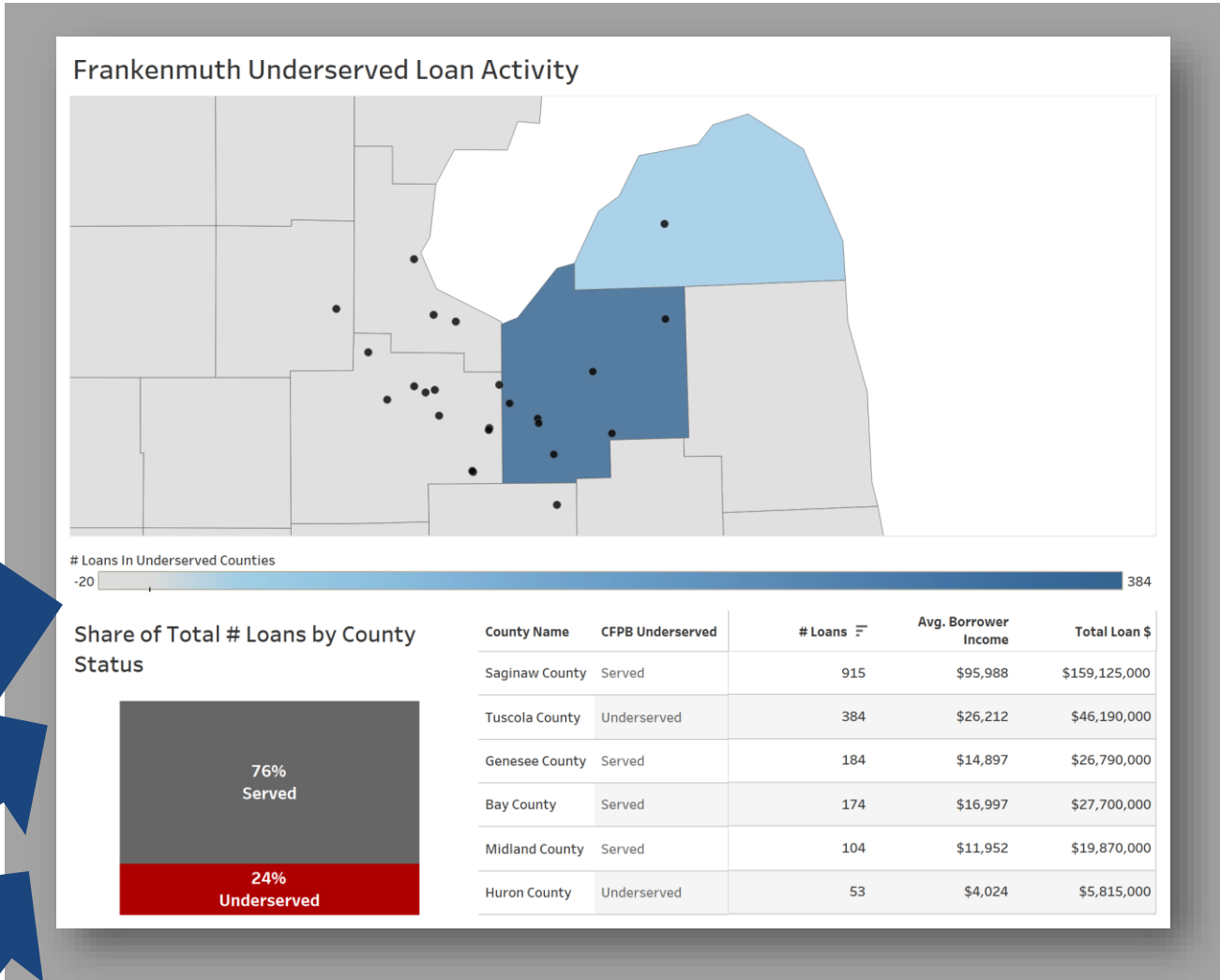
Branch Name	County	Address	City	State
Bay City Branch	Bay County	800 N. Euclid Ave.	Bay City	MI
Bethel A.M.E. Branch	Saginaw County	535 Cathay St.	Saginaw	MI
Birch Run	Saginaw County	8131 Main St.	Birch Run	MI
Bridgeport Branch	Saginaw County	5540 Dixie Hwy.	Saginaw	MI
Caro Branch	Tuscola County	1060 W. Caro Rd.	Caro	MI
Cass City Branch	Tuscola County	6358 Main St.	Cass City	MI

Underserved Counties

FIPS Code	County Name	State	Status
01005	Barbour County	AL	Underserved
01011	Bullock County	AL	Underserved
01013	Butler County	AL	Underserved
01019	Cherokee County	AL	Underserved

HMDA Loans

Loan Num	County FIPS	Borrower Income	Total Loan \$
1	26157	91	135,000
2	26145	73	85,000
3	26145	73	85,000
4	26063	35	45,000



# Let's do it together!

RSVP: <http://usergroups.tableau.com/cutugnov21>

Save the date: November 2<sup>nd</sup>, 3:30pm ET:

## **Mapping Your Members: Identifying The Underserved**

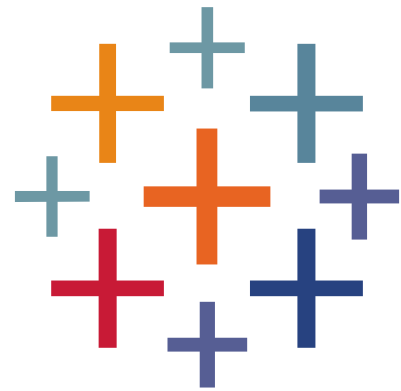
*HMDA, Census, Maps & More!*

- This process, in full detail
- How to format it (chef's kiss)
- What it might mean for CRA

# To the platform!

After the call, I will share my Tableau workbook and data files  
so you can try to replicate at home!

# Live Q&A



+ able au®