Credit Union Power BI User Group

Kick-Off Meeting

September 13th, 2019

Agenda

- Welcome & Introduction

- Configuring for Success
  Nolan Walker, *Director of Data Analytics, Suncoast Credit Union*

  Live Q&A

- A 3-Year Roadmap To Better BI
  Mike Wiseman, *Business Intelligence Analyst*
  CAP COM Federal Credit Union
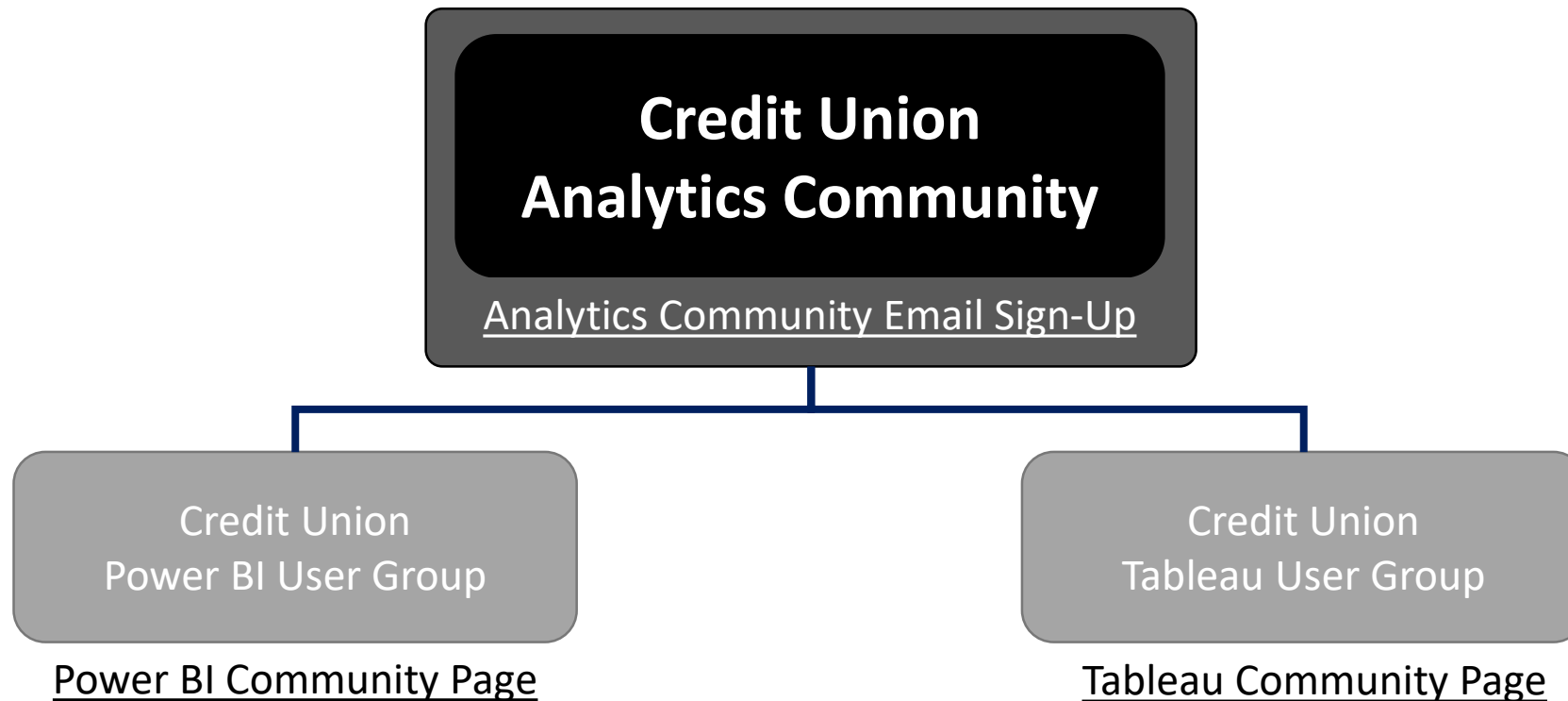
  Live Q&A

- Community Updates

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Welcome & Introduction

Charlotte Taft

Director of Business Intelligence

Callahan & Associates | Washington, DC

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Welcome!

This kicks off the first Power BI meeting for credit unions!

Credit Union Analytics Community

Analytics Community Email Sign-Up

Credit Union Power BI User Group

Credit Union Tableau User Group

Power BI Community Page

Tableau Community Page

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Resources

- **Core Conversions & Analytics Teams**: Recording & Deck

- **Analytics & Big Data Transformation** @ SDFCU: Recording & Deck

- **St. Mary's Bank (CU): A Journey Into Analytics**: Recording & Deck

- "Where do I start?" **Kirk Drake at CU 2.0**: https://cu-2.com/tag/credit-union-data-hacks/

- **CULytics**: https://culytics.com/solutions-gallery

- OnApproach (Now Trellance)'s blog and commentary: https://blog.trellance.com/

- **Brewster Knowlton's Blog**: http://knowlton-group.com/business-intelligence-blog/

- CreditUnions.com's **Analytics case studies** – including a collection of profiles and recommendations: Analytics For Action

- **CUNA Mutual AdvantEdge Analytics' blog**: https://www.advantedgeanalytics.com/insights

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Configuring For Success

Nolan Walker III

Director of Data Analytics

Suncoast Credit Union | Tampa, FL

So Many Options…

When we started looking at options the documentation for all of the options seemed to create more questions than answers:

- Can Power BI Server replace our SSRS solution?

- If I have SLAs for reports, do I need to buy premium to guarantee compute resources?

- Can I just get Power BI server by itself?

- How secure is Power BI.com portal for our member's sensitive information?

- Power BI Pro
  - https://PowerBI.microsoft.com/en-us/power-bi-pro/

- Power BI Premium
  - https://PowerBI.microsoft.com/en-us/power-bi-premium/

- Power BI Report Server
  - https://PowerBI.microsoft.com/en-us/report-server/

- Product Comparison
  - https://PowerBI.microsoft.com/en-us/pricing/#PowerBI-comparison-table

What Microsoft recommended

*****Please keep in mind this information was from 6/5/19. Power BI continues to rapidly evolve *****

- Unless you have 500+ users you or you specifically need a feature of premium you should choose the pro license option.
  - Base Premium node $5k/month = 500 Pro Licenses

- Premium Only features:
  - Publish and consume paginated report
  - Allocate and monitor compute resources
  - Maximum Storage 100TB vs. 10G per licensed user
    - 500 users x 10G/user = ~5TB
  - Dedicated Data sources
  - AI/Auto ML in Power BI

- SSRS vs. Power BI Paginated
  - Currently missing a lot of the features used in SSRS. (on the roadmap to build in the future)
  - Could not "lift and shift" all SSRS reports

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So what did Suncoast choose?

We chose to deploy Power BI pro through the Office 365 E5 licenses.

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A 3-Year Roadmap To Better BI

Mike Wiseman

Business Intelligence Analyst

CAP COM Federal Credit Union| Albany, NY

A 3-Year Roadmap To Better BI

Mike Wiseman

Business Intelligence Analyst

CAP COM Federal Credit Union| Albany, NY

How Many Accounts Does Your Credit Union Have?

- **Members or Accounts?**

- **What is a Member?**

- **Include:**
  - **Joints?**
  - **Commercial?**
  - **Trusts?**
  - **Charge Offs?**

What is Your Credit Union's Total Loan Balance?
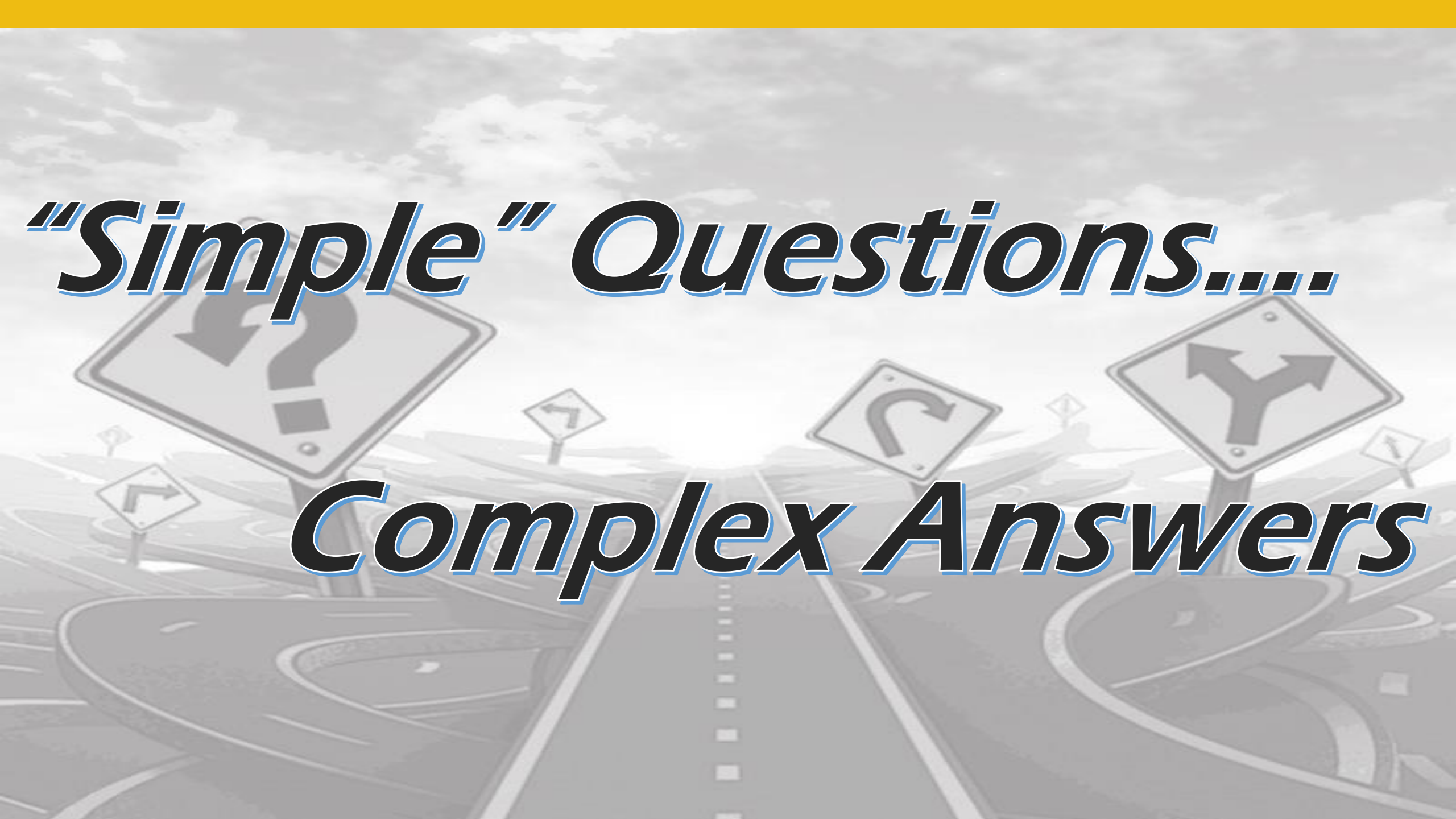
"Simple" Questions....
Complex Answers

Gantt chart — Platform and BI Team Integration roadmap (2019–2021)

Task	2019 Q1	2019 Q2	2019 Q3	2019 Q4	2020 Q1	2020 Q2	2020 Q3	2020 Q4	2021 Q1	2021 Q2	2021 Q3	2021 Q4
Platform (OnApproach)												
Integration of Symitar Database	██											
Integrate additional systems												
Merian Link		███	█									
FICS			███	█								
Lending QB				███								
Prologue (General Ledger)					███	█						
NCR (Homebanking/ Mobile)						███	█					
Commercial LOS system								██	█			
Worldpay (Credit card)									███	█		
Genesys (Phone System)										███	█	
Saleforce										███	███	
Data Lake integration									█	███	███	
Training/Roll out of visualization tools	███	███	███			███	███			██	█	
BI Team Integration												
Analytical report development		██	██	█		██		██		██		█
Share draft membership analysis		██										
Digital payment analysis		██										
Power BI Dashboard	█		██		██		██		██		██	
Reporting Dashboard												
Lending Dashboard			██									
Branch Dashboard	██											
Membership Dashboard	██											
Deposit Dashboard			██									
Commercial Dashboard			██									
Centralizing Reporting	████████████████████████████████ (continuous through 2021 Q1)											
Integration of Raddon reports - M360		███	██									
Build Data Definition Library	████████████████████████████████ (continuous through 2021 Q1)											

CASE STUDY- Loan Production Committee

Broken Process

Identify Problem

- Conflicting "Answers"
- Unclear/biased definitions
- "Gut Based" Decisions
- Updates vs. Strategy

Create Vision

- Single Source of Truth
- Identified owners
- Fact based decision
- Shift to Strategy

Analyze & Act

Learn & Educate

- Stakeholders
- Business Processes
- Why? Why? Why?

Build

- Improved Tools
- "See the Story"
- Actionable Items

Results

Wins!

- Participate with + Yield
- Best in Market Rates
- $1.495M in 1-week Car Sale
- On track for +$15M over goal

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Auto Loan Production Dashboard
EXAMPLE DATA

YEAR	MONTH	TYPE	NEW/USED	Reset
All	All	All	All	

27,168	14,793	$17,689	5.57%	417	60	6.22	82.76%
# of Apps	Total Funded #	Avg. Funded $ Per App	Weighted Avg. Rate	Weighted Avg. FICO	Average Term	Avg. Days to Fund	Avg. LTV

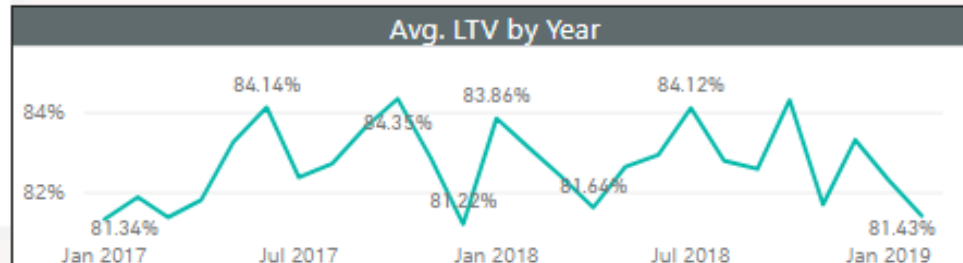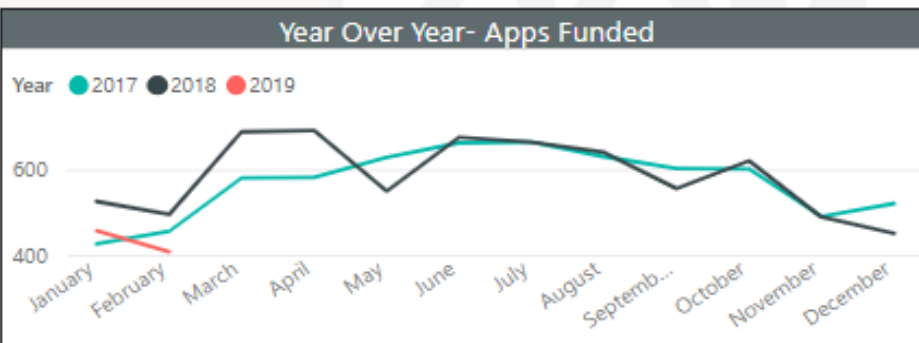| FundingLoanTerm (groups)	#	%	Weighted Avg. Rate
60-71 Months	5300	35.83%	5.71%
72-83 Months	4162	28.13%	5.49%
48-59 Months	3180	21.50%	5.22%
36-47 Months	1060	7.17%	5.44%
24-35 Months	573	3.87%	5.74%
84-95 Months	376	2.54%	6.35%
96+ Months	96	0.65%	5.08%
12-23 Months	45	0.30%	3.95%
Other	1	0.01%	6.99%
Total	**14793**	**100.00%**	**5.57%**
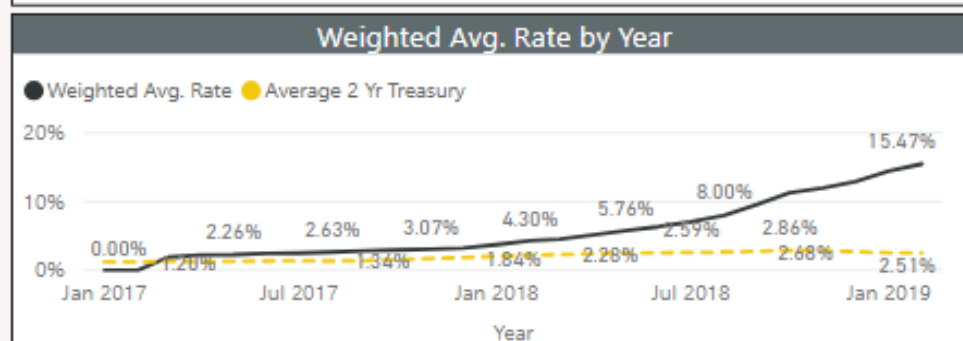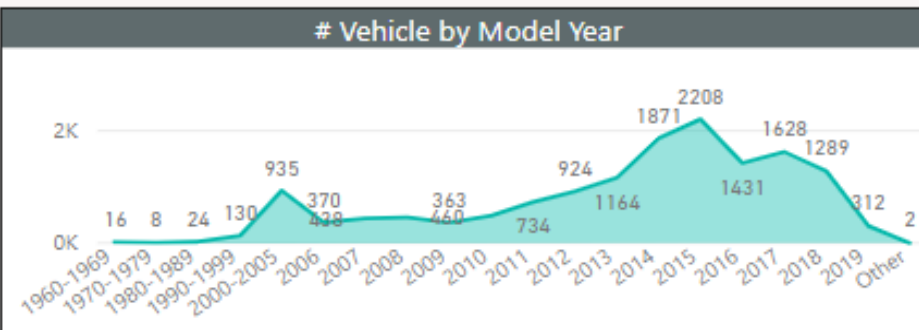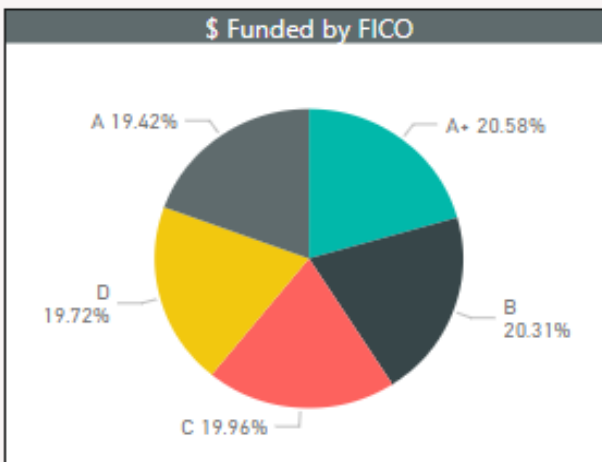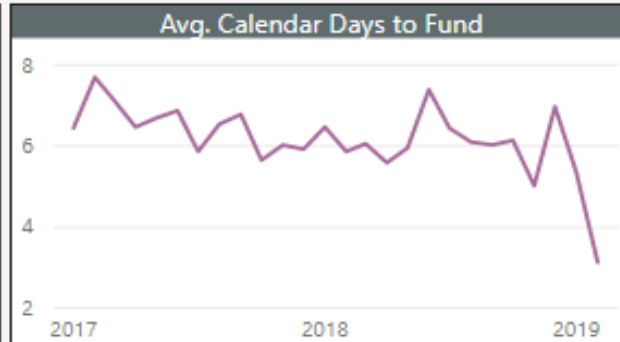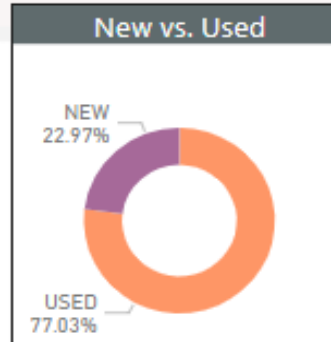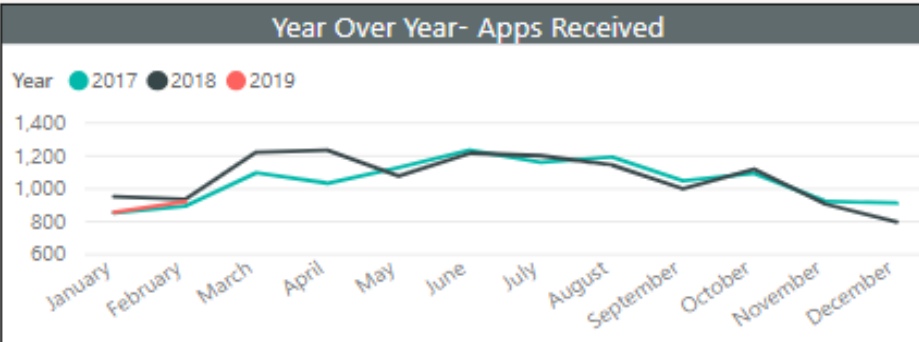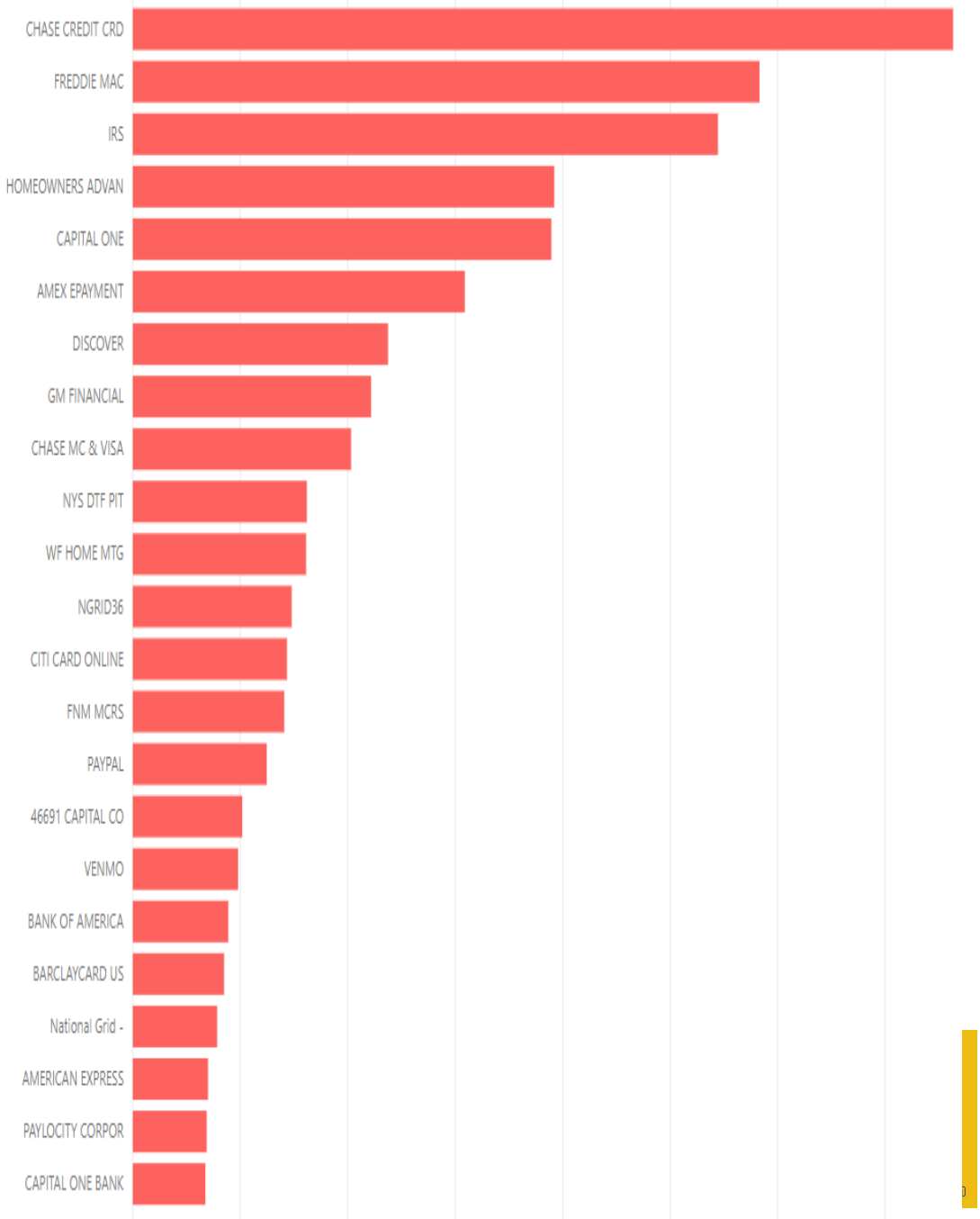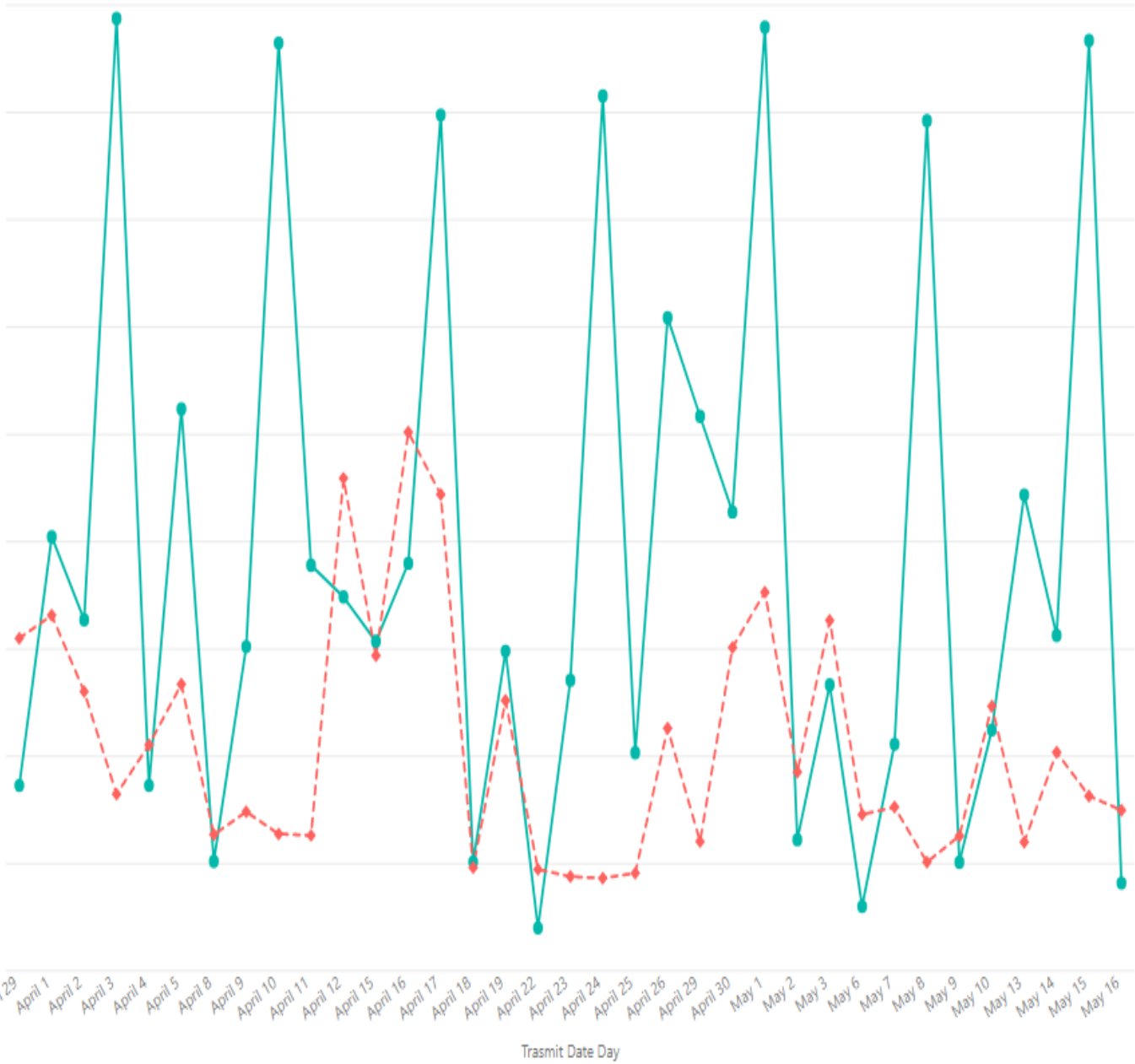
Year Over Year- Apps Received
Year ● 2017 ● 2018 ● 2019

Year Over Year- Apps Funded
Year ● 2017 ● 2018 ● 2019

$ Funded by FICO
- A+ 20.58%
- A 19.42%
- D 19.72%
- C 19.96%
- B 20.31%

Vehicle by Model Year
16, 8, 24, 130, 935, 370, 428, 363, 460, 734, 924, 1164, 2208, 1871, 1431, 1628, 1289, 312, 2

New vs. Used
- NEW 22.97%
- USED 77.03%

Avg. Calendar Days to Fund

Avg. LTV by Year
81.34%, 84.14%, 84.35%, 81.22%, 83.86%, 81.64%, 84.12%, 81.43%

Weighted Avg. Rate by Year
● Weighted Avg. Rate ● Average 2 Yr Treasury

Weighted Avg. Rate: 0.00%, 2.26%, 2.63%, 3.07%, 4.30%, 5.76%, 8.00%, 15.47%
Average 2 Yr Treasury: 1.20%, 1.34%, 1.84%, 2.28%, 2.59%, 2.86%, 2.68%, 2.51%

Example Data

Thank You!

Community Updates

Charlotte Taft

Director of Business Intelligence

Callahan & Associates | Washington, DC

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What's Next for Analytics Groups?

Our user group content will operate a rotating schedule of webinars catering to:

- Credit Union Power BI User Group

- Credit Union Tableau User Group

- Technology-agnostic topics for all credit unions

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CUTUG: October Meeting

Analytics For Everyone

Enablement, Self-Service, & Corporate Branding

Register Here

October 3rd 2019
3:00pm – 4:00pm EDT

Virtual Webinar

+ableau®
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Don't Miss An Update

Sign up using the below link to get email updates – you <u>can</u> select which updates you'd like to receive:

[Analytics Community Email Sign-Up](#)
- [Tableau Community page](#)
- [Power BI community page](#)

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We Need You!

Want to…

    Present at an upcoming meeting?

    Suggest a topic?

    Give feedback?

    Join the steering committee?

Email dbartley@callahan.com!

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