

# How To Measure Member Value

Liz Furman, Senior Industry Analyst  
Callahan & Associates

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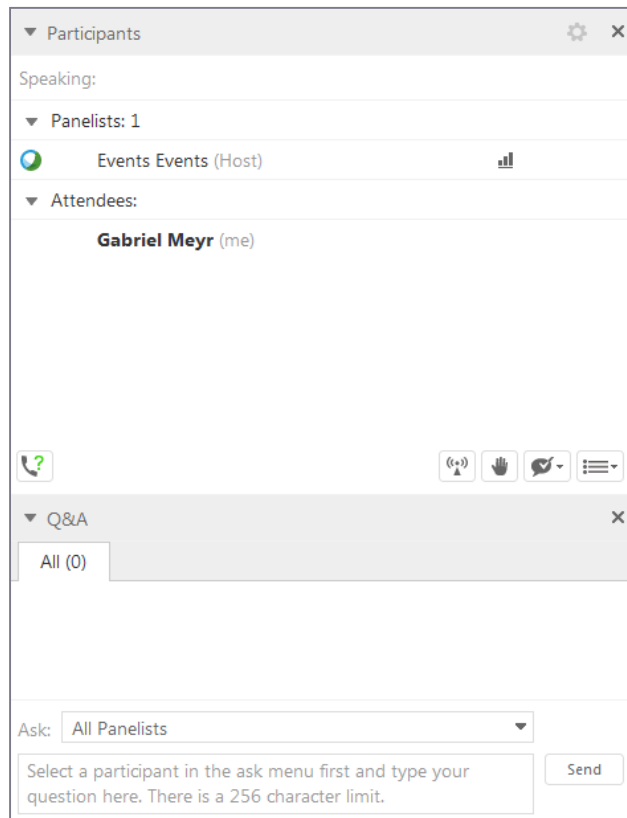
Enter access code: 667 629 039#

# Slide Link

Today's slides can be found online at:

<http://bit.ly/Callahan-Value>

# We Encourage Questions



Use the

## Questions Box

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The 2017 Credit Card Management Series is on the calendar! Join us for the three-part series hosted in collaboration with credit card expert, Tim Kolk, or TRK Advisors, LLC. This year's events will cover an overview of the credit card market, program profitability, and how to build loyalty and stay relevant with members.

## 2017 Credit Card Management Series

- Credit Card Marketing Overview
- How To Calculate Program Profitability And Use It!
- Building Loyalty, Staying Relevant

*This webinar is exclusive to our Leadership Program – visit [www.Callahan.com/leadership](http://www.Callahan.com/leadership) to learn more.*

# You Might Also Enjoy

## **Callahan's Return Of The Member (ROM) Index Quantifies Member Value**

<http://www.creditunions.com/articles/callahan-return-of-the-member-rom-index-quantifies-member-value/>

## **How A Public Safety Credit Union Tops The Charts In Member Value**



<http://www.creditunions.com/articles/how-a-public-safety-credit-union-tops-the-charts-in-member-value/>

## **The Role Of Member Value In Credit Union Success**



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## **Measuring The Cooperative Difference**



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This content requires a paid account (Leadership, Membership, or Media Suite).

# Tell Us What You Think!



Please take our post-event survey and request your credit union's ROM score.

We value your feedback!



# How To Measure Member Value

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# Topics for today's ROM webinar

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- What is ROM?
- How is ROM calculated?
- How can credit unions use ROM?
- Who are the leaders in ROM?
- How to generate your ROM score in Callahan's Peer-to-Peer (optional)

# What is ROM?

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- The Return Of The Member Index (**ROM**) was created in 1996
- Developed to assess the value a member derives from being a member of your credit union
- Speaks to credit union movement's core value of ***giving back*** to members



# How is ROM calculated?

Summary	Weighted Score	Rank	Out Of*	Percentile	Weight	Final Raw Score
Return to Savers	84.20	7	269	97.77	x 30%	= 29.33
Return to Borrowers	55.67	108	256	58.20	x 35%	= 20.37
Member Service Usage	53.83	95	269	65.06	x 35%	= 22.77
<b>Total ROM Score</b>		<b>42</b>	<b>269</b>	<b>84.76</b>		<b>72.47</b>

Return to Savers	Your Value	Peer Average	Rank	Out Of*	Percentile	Weight	Weighted Score
Dividends/Income	15.32%	10.55%	37	269	86.62	x 25%	= 21.65
Average Dividend Paid	0.63%	0.55%	79	269	71.00	x 25%	= 17.75
Change in Average Share Balance	12.51%	2.98%	9	269	97.03	x 15%	= 14.55
3-Year Share Growth	10.63%	7.59%	41	269	85.13	x 20%	= 17.03
Number of Share Accounts Per Member	2.25	1.97	33	269	88.10	x 15%	= 13.22
<b>Total Return to Savers</b>					<b>97.77</b>		<b>84.20</b>

Return to Borrowers	Your Value	Peer Average	Rank	Out Of*	Percentile	Weight	Weighted Score
(Loans + Servicing Portfolio - Purchased Participations)/Shares	87.94%	103.43%	172	269	36.43	x 30%	= 10.93
Yield on Average Loans	3.84%	4.15%	69	269	74.72	x 20%	= 14.94
Loans Per Member	0.42	0.61	235	269	13.01	x 10%	= 1.30
3-Year Loan Growth	15.89%	12.48%	61	269	77.70	x 15%	= 11.65
YTD Loan Originations Per Member	\$6,237.42	\$5,224.30	78	269	71.38	x 15%	= 10.71
Change in Avg Consumer & RE Loan Balance	5.03%	4.04%	105	269	61.34	x 10%	= 6.13
<b>Total Return to Borrowers</b>					<b>58.20</b>		<b>55.67</b>

Member Service Usage	Your Value	Peer Average	Rank	Out Of*	Percentile	Weight	Weighted Score
Share Draft Penetration	73.30%	60.26%	38	268	86.19	x 20%	= 17.24
Auto Loan Penetration	16.40%	22.66%	184	269	31.97	x 15%	= 4.80
Credit Card Penetration	16.60%	18.55%	156	251	38.25	x 15%	= 5.74
1st Mortgage Penetration	1.73%	2.49%	176	269	34.94	x 15%	= 5.24
3-Year Member Growth	3.48%	5.50%	176	269	34.94	x 15%	= 5.24
Fee Income Per Member	\$34.75	\$75.27	31	269	88.85	x 10%	= 8.88
Total Income Per \$ Salaries & Benefits	\$3.27	\$3.11	90	269	66.91	x 10%	= 6.69
<b>Total Member Service Usage</b>					<b>65.06</b>		<b>53.83</b>

# How is ROM calculated?

- Each metric is given a **rank** based on your credit union's value compared to your peers
- Then, each of those metrics is **weighted** based on the percentile rank
- All of the weighted metrics are added together within each category to get a **total sub-score and percentile ranking**

Return to Savers	Your Value	Peer Average	Rank	Out Of*	Percentile	Weight	Weighted Score
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Number of Share Accounts Per Member	2.25	1.97	33	269	88.10	x 15%	= 13.22
Total Return to Savers					97.77		84.20

Breakdown  
of 1 category

# How is ROM calculated?

- The **3 category sub-scores** are then put into the summary table, where they are weighted and summed to get the final ROM score

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Total ROM Score		42	269	84.76		72.47

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Member Service Usage	Your Value	Peer Average	Rank	Out Of*	Percentile	Weight	Weighted Score
Share Draft Penetration	73.30%	60.26%	38	268	86.19	x 20%	= 17.24
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# How is ROM calculated?

## Return to Savers

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Total Return to Savers					97.77				84.20



# How is ROM calculated?

## Return to Borrowers

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(Loans + Servicing Portfolio - Purchased Participations)/Shares	87.94%	103.43%	172	269	36.43	x	30%	=	10.93
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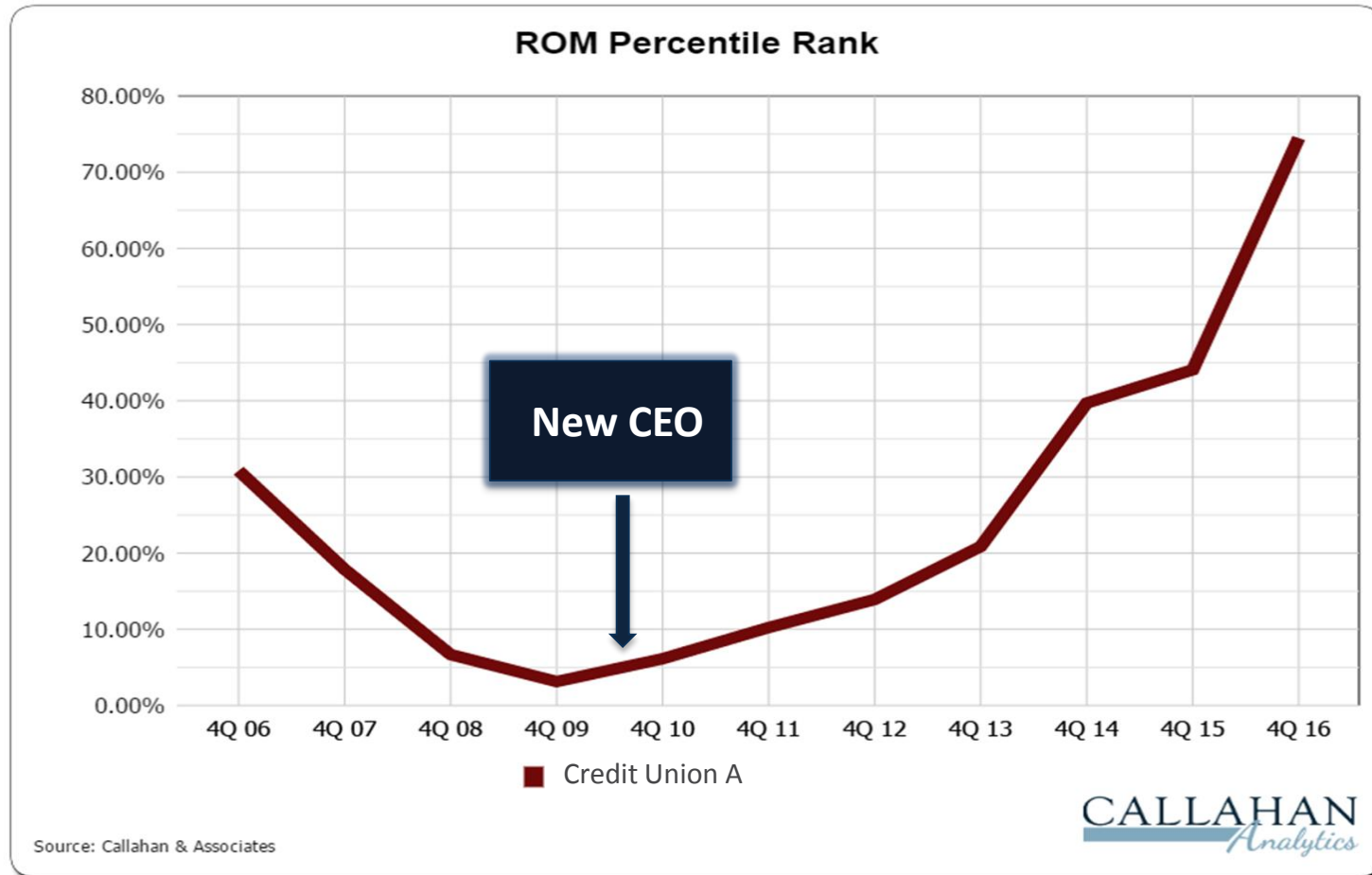
# How is ROM calculated?

## Member Service Usage

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Total Income Per \$ Salaries & Benefits	\$3.27	\$3.11	90	269	66.91	x	10%	=	6.69
<b>Total Member Service Usage</b>					65.06				53.83

# How credit unions can use ROM

Track the impact of key decisions on members



# How credit unions can use ROM

Identify strategic opportunities and strengths

Return to Savers	Your Value	Peer Average	Rank	Out Of*	Percentile		Weight		Weighted Score
Dividends/Income	4.26%	7.13%	550	733	25.10	x	25%	=	6.28
Average Dividend Paid	0.27%	0.39%	491	733	33.15	x	25%	=	8.29
Change in Average Share Balance	9.37%	3.20%	78	733	89.50	x	15%	=	13.42
3-Year Share Growth	10.09%	4.60%	57	733	92.36	x	20%	=	18.47
Number of Share Accounts Per Member	1.96	1.80	197	733	73.26	x	15%	=	10.99
Total Return to Savers					65.21				57.45

# How credit unions can use ROM

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- **Complement analysis** of the health and wellness of the credit union
- Launch **marketing campaigns** to current members and/or potential new members
- **Set goals** for the credit union and its executives with a member-friendly way to track progress



# How to Measure Member Value: Two Examples

Sharon Simpson, Consultant & Writer  
Callahan & Associates

# About the credit unions



## CU QUICK FACTS

### Sharonview FCU

DATA AS OF 12.31.16

**HQ:** Fort Mill, SC

**ASSETS:** \$1.3B

**MEMBERS:** 69,977

**BRANCHES:** 18

**12-MO SHARE GROWTH:** 14.2%

**12-MO LOAN GROWTH:** 15.0%

**ROA:** 0.30%

## CU QUICK FACTS

### Boston Firefighters Credit Union

DATA AS OF 12.31.16

**HQ:** Dorchester, MA

**ASSETS:** \$251.3M

**MEMBERS:** 8,569

**BRANCHES:** 2

**12-MO SHARE GROWTH:** 9.9%

**12-MO LOAN GROWTH:** 10.7%

**ROA:** 0.88%

# How is ROM used?

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*Bernie Winne, CEO, Boston Firefighters Credit Union*

- *Boston Firefighters CU* has been tracking ROM for **at least a decade**.
- ROM scores are in the **management team's goals** and in their annual **bonus calculations**.
- The board uses the ROM index as one of its **key metrics**.
- BFCU has used statistics like ROM, along with other member value metrics, in **marketing**.
- ROM not only helps BFCU **manage internally** and **promote the value** of the credit union to members, Winne also believes it can **help the industry tell our story** among lawmakers.



# How is ROM used?



*Bill Partin, CEO, Sharonview FCU*

- *Sharonview FCU* has also been **tracking ROM for the past decade**, but invested more time in ROM education 3 ½ years ago.
- The scores are one of the credit union's **strategic measures** (included in their balanced scorecard) and a big part of their peer analysis.
- ROM helps ensure the CU is looking at performance from the **member's perspective**.
- Current ROM goal is to be in the **95th percentile or higher** within the three markets it serves.
- The board has also challenged the management team to achieve a **No. 1 ranking** against its Big 6 competition.

# The Importance of ROM

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- “...ROM stops management from making their goals on the backs of the membership,” Winne says. “It forces us to be more creative in terms of how we make those goals...We are financial cooperatives after all and should never lose sight of that.”
- “ROM provides that member lens to help us stay focused on what is good for our members, not just the financial results included in the 5300 report,” Partin says.
- “As a CEO, you can drive up fee income per member, which might look great on the financials, but what impact does that have on net promoter score or member satisfaction?” Partin says. “We don’t want to inadvertently drive the wrong behaviors with staff or the senior team, and the member perspective that ROM offers helps prevent that.”

# Who are the leaders in ROM?

ROM Leader Table

Rank	State	Name	Total ROM Score (%)	Return To Savers (%)	Return To Borrowers (%)	Member Service Usage (%)
1	PA	Citadel	100.00	99.66	99.86	99.53
2	IL	Deere Employees	99.98	99.85	98.83	100.00
3	IA	University Of Iowa Community	99.97	99.64	99.71	99.07
4	IA	Veridian	99.95	98.88	99.61	99.80
5	MI	Lake Michigan	99.93	99.90	99.56	98.78
6	WI	Altra	99.92	98.39	99.70	99.66
7	TN	Eastman	99.90	98.09	99.09	99.90
8	WI	Community First	99.88	99.41	98.44	99.34
9	ID	Idaho Central	99.86	98.60	99.05	99.32
10	IL	BCU	99.85	99.80	98.66	98.31
11	CA	Premier America	99.83	98.36	99.78	98.24
12	CA	Firefighters First	99.81	99.56	97.00	99.83
13	CA	Logix	99.80	95.50	99.93	99.85
14	MI	Consumers	99.78	96.77	99.31	99.27
15	WI	PCM	99.76	99.83	96.29	99.64
16	MA	Boston Firefighters	99.75	98.16	97.92	98.92
17	IA	Linn Area	99.73	97.09	98.51	99.09
18	WI	CoVantage	99.71	97.29	97.80	99.31
19	WI	Royal	99.70	99.24	97.99	97.21
20	CO	Ent	99.68	98.75	99.17	95.96
21	NH	Service	99.66	98.24	98.34	97.14
22	MN	Firefly	99.64	97.56	96.26	99.71
23	KS	Credit Union Of America	99.63	97.34	97.83	97.92
24	CA	First Tech	99.61	92.42	99.98	99.68
25	ID	Westmark	99.59	95.72	98.27	98.38

Find the top 10 credit unions in each asset range here:

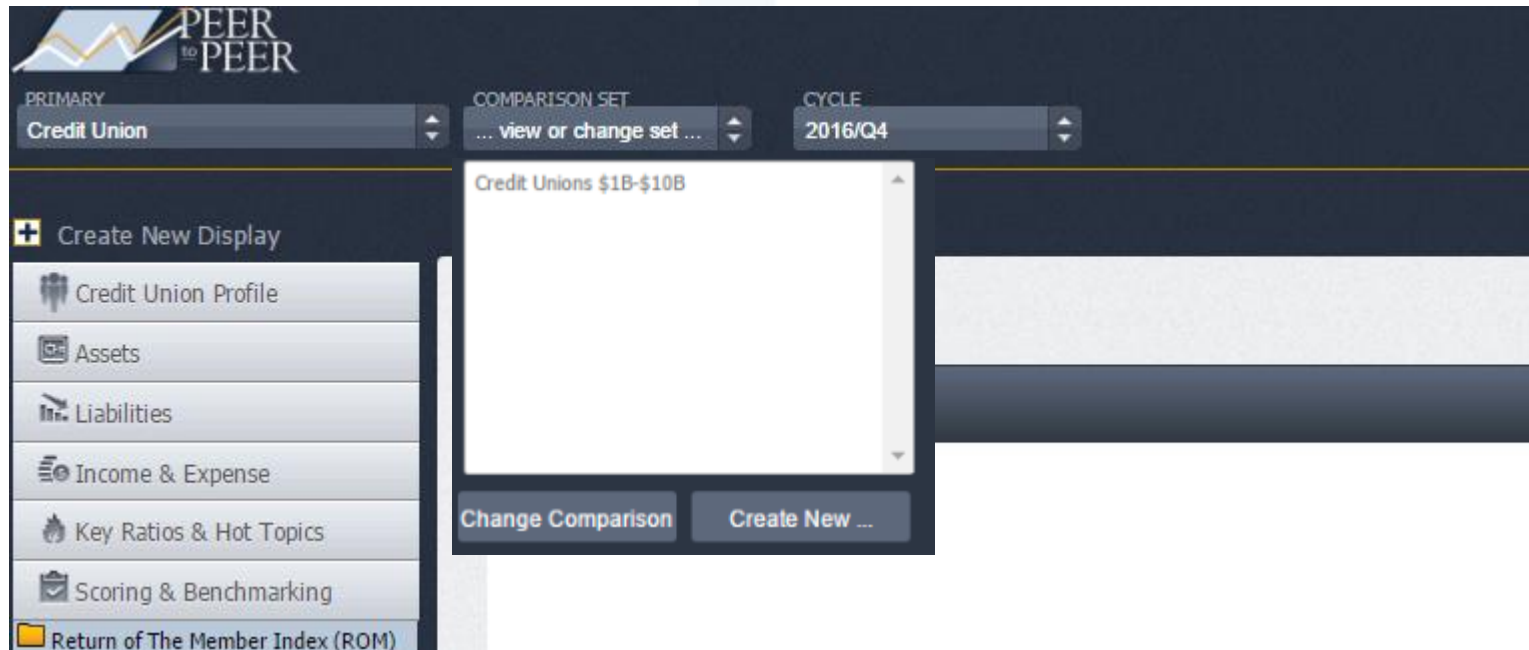
[www.creditunions.com/ROM](http://www.creditunions.com/ROM)

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# Questions & Discussion

# Find your ROM score in Peer-to-Peer

- To get started, set up your primary point of analysis, comparison set, and cycle



[Step-by-step guide to setting up your analysis](#)

# Find your ROM score in Peer-to-Peer

Welcome Elizabeth Furman Home Settings

PRIMARY: Credit Union COMPARISON SET: ... view or change set ... CYCLE: 2016/Q4 Inactive institutions included credit union

Create New Display ROM Detailed Repo... X +

Chart for: Credit Union Chart Options Formulas Ex

### ROM Detailed Report - Primary

Summary	Weighted Score	Rank	Out Of*	Percentile	Weight	Final Raw Score
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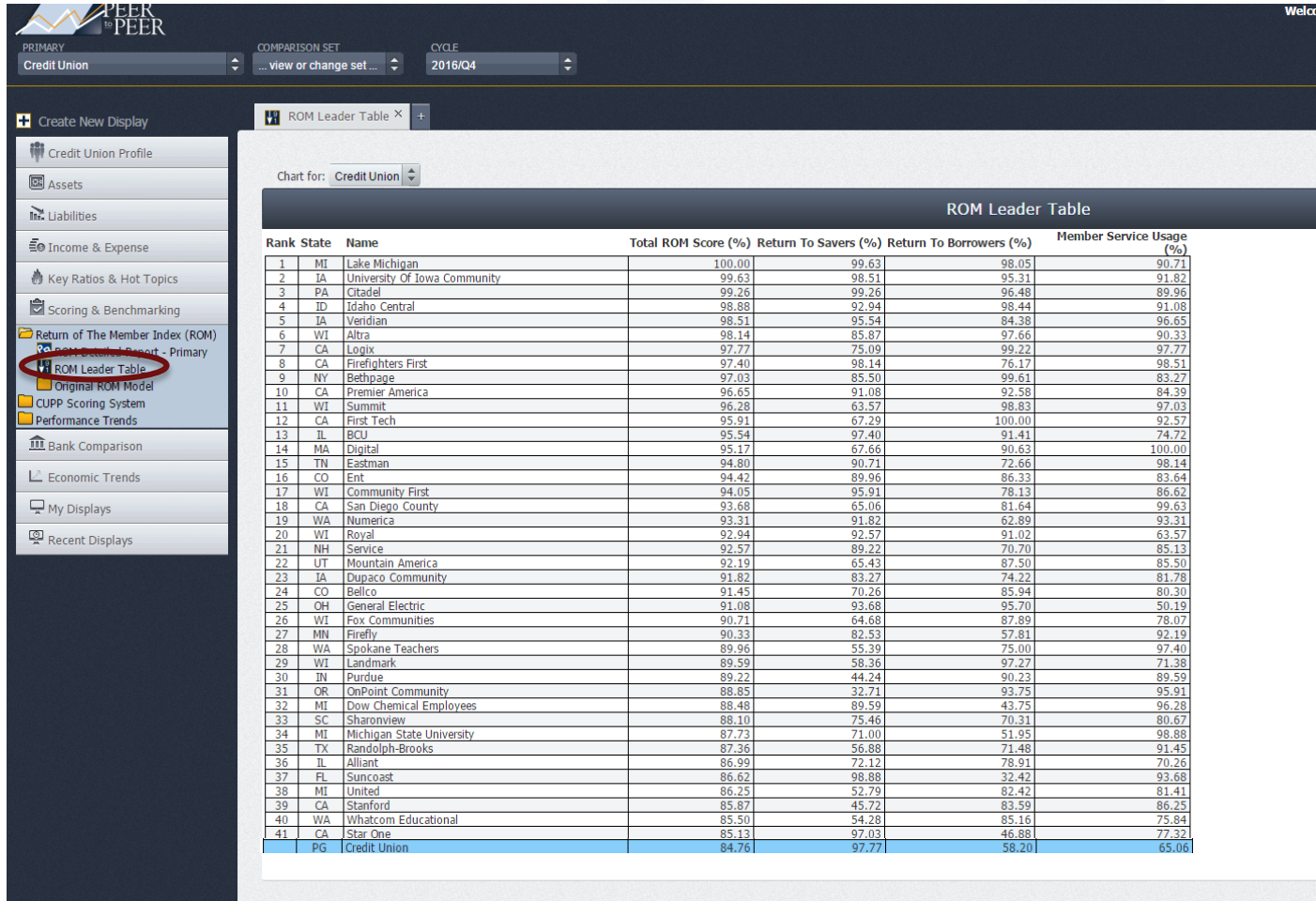
  

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[Step-by-step guide to exporting](#)



# Find your ROM score in Peer-to-Peer



The screenshot displays the Peer-to-Peer ROM Leader Table interface. The sidebar on the left contains navigation options, with 'ROM Leader Table' highlighted and circled in red. The main area shows a table of ROM scores for various credit unions, sorted by Rank. The table includes columns for Rank, State, Name, Total ROM Score (%), Return To Savers (%), Return To Borrowers (%), and Member Service Usage (%).

Rank	State	Name	Total ROM Score (%)	Return To Savers (%)	Return To Borrowers (%)	Member Service Usage (%)
1	MI	Lake Michigan	100.00	99.63	98.05	90.71
2	IA	University Of Iowa Community	99.63	98.51	95.31	91.82
3	PA	Citadel	99.26	99.26	96.48	89.96
4	ID	Idaho Central	98.88	92.94	98.44	91.08
5	IA	Veridian	98.51	95.54	84.38	96.65
6	WI	Altra	98.14	85.87	97.66	90.33
7	CA	Logix	97.77	75.09	99.22	97.77
8	CA	Firefighters First	97.40	98.14	76.17	98.51
9	NY	Bethpage	97.03	85.50	99.61	83.27
10	CA	Premier America	96.65	91.08	92.58	84.39
11	WI	Summit	96.28	63.57	98.83	97.03
12	CA	First Tech	95.91	67.29	100.00	92.57
13	IL	BCU	95.54	97.40	91.41	74.72
14	MA	Digital	95.17	67.66	90.63	100.00
15	TN	Eastman	94.80	90.71	72.66	98.14
16	CO	Ent	94.42	89.96	86.33	83.64
17	WI	Community First	94.05	95.91	78.13	86.62
18	CA	San Diego County	93.68	65.06	81.64	99.63
19	WA	Numerica	93.31	91.82	62.89	93.31
20	WI	Royal	92.94	92.57	91.02	63.57
21	NH	Service	92.57	89.22	70.70	85.13
22	UT	Mountain America	92.19	65.43	87.50	85.50
23	IA	Dupaco Community	91.82	83.27	74.22	81.78
24	CO	Belco	91.45	70.26	85.94	80.30
25	OH	General Electric	91.08	93.68	95.70	50.19
26	WI	Fox Communities	90.71	64.68	87.89	78.07
27	MN	Firefly	90.33	82.53	57.81	92.19
28	WA	Spokane Teachers	89.96	55.39	75.00	97.40
29	WI	Landmark	89.59	58.36	97.27	71.38
30	IN	Purdue	89.22	44.24	90.23	89.59
31	OR	OnPoint Community	88.85	32.71	93.75	95.91
32	MI	Dow Chemical Employees	88.48	89.59	43.75	96.28
33	SC	Sharonview	88.10	75.46	70.31	80.67
34	MI	Michigan State University	87.73	71.00	51.95	98.88
35	TX	Randolph-Brooks	87.36	56.88	71.48	91.45
36	IL	Alliant	86.89	72.12	78.91	70.26
37	FL	Surcast	86.62	98.88	32.42	93.68
38	MI	United	86.25	52.79	82.42	81.41
39	CA	Stanford	85.87	45.72	83.59	86.25
40	WA	Whatcom Educational	85.50	54.28	85.16	75.84
41	CA	Star One	85.13	97.03	46.88	77.32
	PG	Credit Union	84.76	97.77	58.20	65.06

[Step-by-step guide to exporting](#)

# How can a peer group affect ROM?

## Example: Indirect lending composition

- Credit union compared to asset band:

Summary	Weighted Score	Rank	Out Of*	Percentile		Weight		Final Raw Score
Return to Savers	42.12	159	236	33.05	x	30%	=	9.92
Return to Borrowers	57.37	86	226	62.39	x	35%	=	21.84
Member Service Usage	44.75	157	235	33.62	x	35%	=	11.77
Total ROM Score		144	236	39.41				43.52

- Credit union compared to custom peer group:

Summary	Weighted Score	Rank	Out Of*	Percentile		Weight		Final Raw Score
Return to Savers	52.24	74	152	51.97	x	30%	=	15.59
Return to Borrowers	61.68	42	147	72.11	x	35%	=	25.24
Member Service Usage	56.69	48	152	69.08	x	35%	=	24.18
Total ROM Score		49	152	68.42				65.01

[Step-by-step guide to creating a custom peer group](#)



# Additional ROM Resources

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- Support Site Article: [www.callahan.com/support/knowledge-base/return-member-rom-scores/](http://www.callahan.com/support/knowledge-base/return-member-rom-scores/)
- Creditunions.com article: [www.creditunions.com/articles/callahan-return-of-the-member-rom-index-quantifies-member-value/](http://www.creditunions.com/articles/callahan-return-of-the-member-rom-index-quantifies-member-value/)
- Ideas in action ROM center: [www.creditunions.com/ROM/](http://www.creditunions.com/ROM/)