



Peer-to-Peer Training: Alternative Datasets for Strategic Analysis



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Dial In Instructions:

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Today's Slides

Today's slides can be found online at:
<https://bit.ly/3mKFxjc>



We Encourage Questions!

Use the **Questions Box** located on the bottom of your screen to type your comments and questions. We'll try to answer as many questions as we can during today's webinar.

Tell Us What You Think!



Please take our post-event survey. We value your feedback.



Peer-to-Peer Training: Alternative Datasets for Strategic Analysis





Agenda

1. Three Alternative Datasets
2. Uploading Your Data
3. Pulling Reports

Built-in

Customized

An aerial photograph of a dense evergreen forest, likely a spruce or fir forest, covering a hillside. The trees are tightly packed, creating a textured green surface. The lighting suggests a bright day, with some areas appearing slightly brighter than others.

Who We Are

Helping Credit Unions Thrive For 35 Years

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.





Alternative Datasets Available in Peer-to-Peer



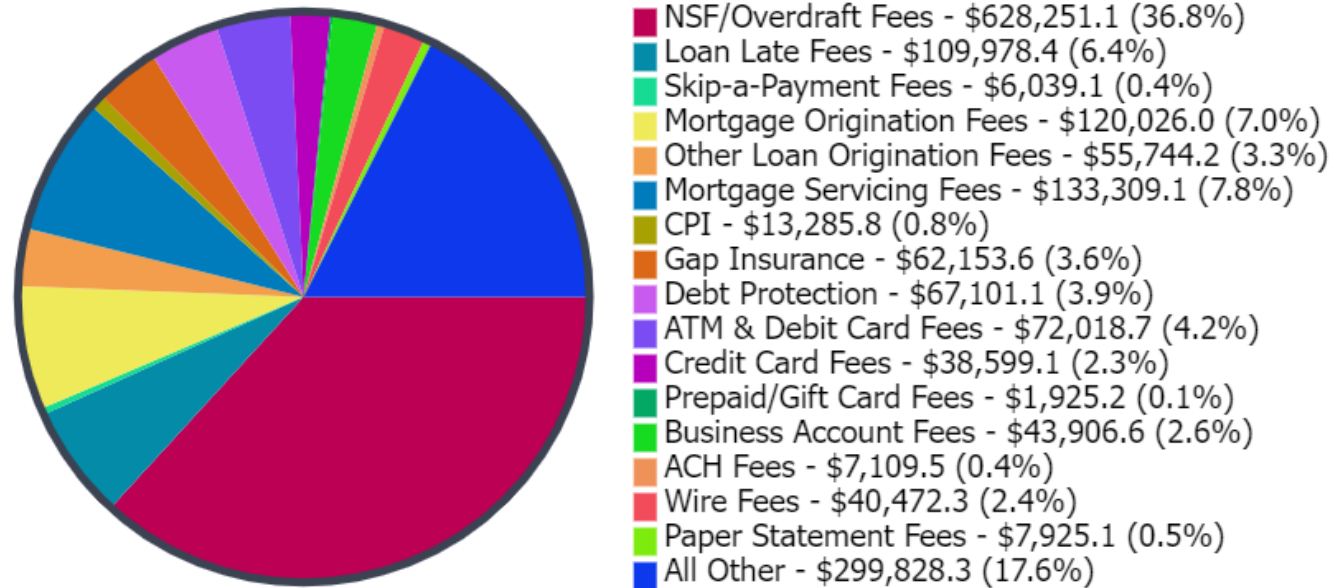
Dataset 1: Non-Interest Income

NCUA CALL REPORT FORM – PAGE 5 STATEMENT OF INCOME AND EXPENSE

12.Fee Income (Account 131)

Report the amount of fee income from services. Fee income from services includes overdraft fees, ATM fees, credit card fees, wire fees, account research fees, late fees, statement production fees, dormant account fees, transaction service fees, safekeeping fees, others. Fee income should only be reported net of expenses and credits associated with providing such fee related services to members if it meets the GAAP requirement.

Fee Income Composition - Detailed (YTD) - NII Reporting Credit Unions



Source: Callahan & Associates

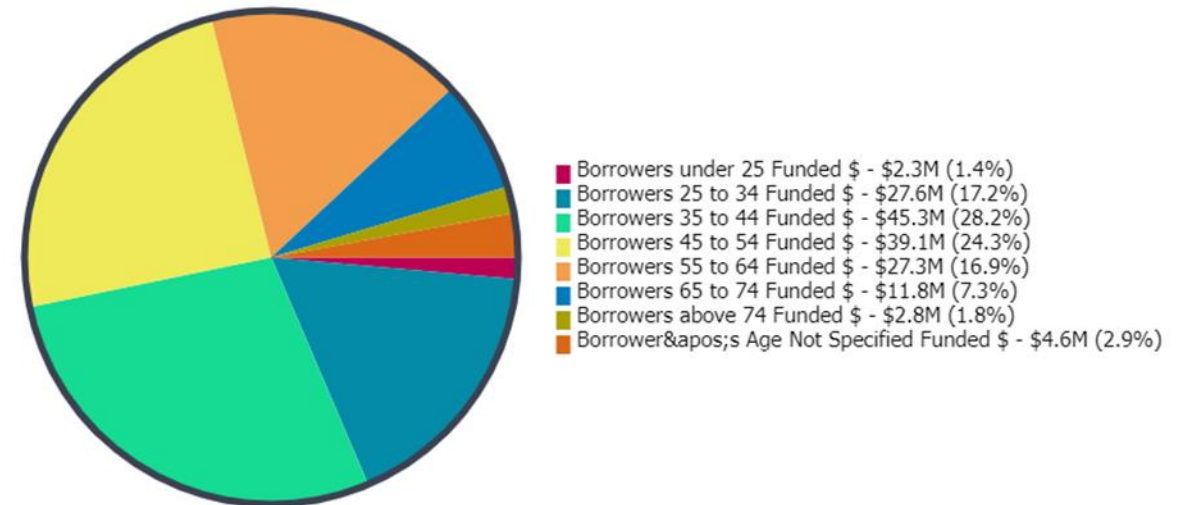
Dataset 2: Home Mortgage Disclosure Act (HMDA)

Built-in Scorecards for easy analysis & benchmarking

Deep dive into four main categories:

- Loan type
- Loan Purpose
- Secondary Market Sales
- Borrower Information

Borrower Age Composition - HMDA Reporting Credit Unions



Source: Callahan & Associates

Dataset 3: Impact

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

For Credit Unions

[Data & Analytics](#)[Impact Network](#)[Collaboration](#)[Consulting](#)[Credit Union Programs](#)

For Teams

[Disruptive Strategy With Clayton Christensen](#)[Sustainable Business Strategy with Rebecca Henderson](#)[Collaborative Financial Wellbeing & Member Engagement Program](#)

For Companies That Help Credit Unions

[Data & Analytics](#)[Advertising](#)[Speakers Bureau](#)[Platinum Supplier](#)[Supplier Programs](#)

Join Our Impact Network

Credit unions are an invaluable asset to their members and communities. The goal of our new **Impact Initiative** is to *empower credit unions to better articulate their value through a mission-focused lens* with the help of new metrics and best practices.

Join Us Today

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...building a network of leading credit unions that



Uploading & Accessing Data in Peer-to-Peer



IMPORTANT NOTES for NII & IMPACT DATA:

- Your organization's data MUST be uploaded first to pull a given dataset.
- When completing upload templates, do NOT leave any cell blank.
- The first uploader is given automatic access to the dataset; requests for additional access must be sent to Callahan.

Chat

Email: analysts@callahan.com

- Your end cycle date must be set to Q4 of a given year to see data.



IMPORTANT NOTES for HMDA Data in Peer:

- To see data for an institution, they must meet reporting requirements for a given reporting period.
- Your end cycle date must be set to Q4 of a given year to see data.

See “Important Mortgage Originations Information” link in the HMDA section of Peer for detailed information.

Peer-to-Peer Demonstration

Questions?



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