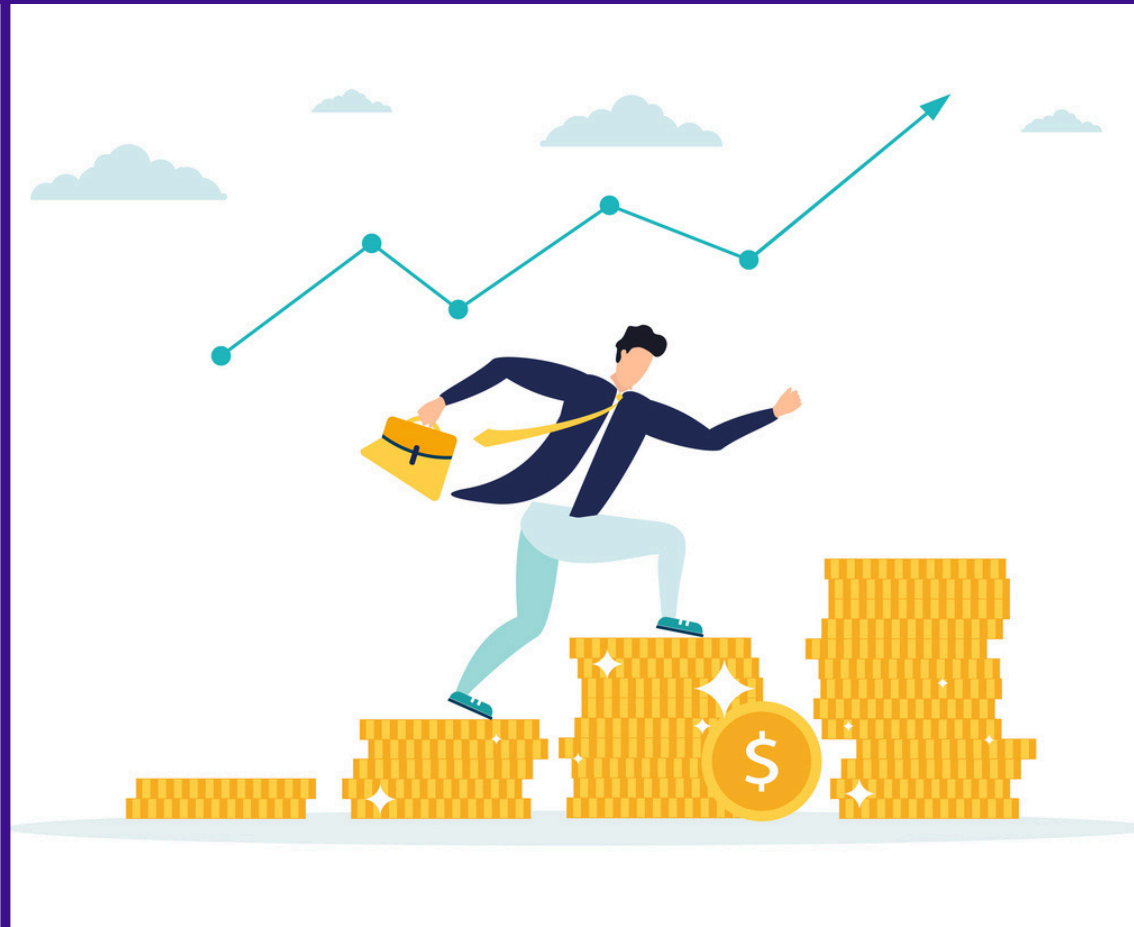


Credit Union Member Churn Benchmarks

12%

Annual Attrition

Better understanding why customers churn can help with mitigation efforts



25%

Churn in First Year

Member experience in the first 12 months is critical to retention and satisfaction



40%

Churn Before Profit

Intervening before members churn is crucial to maintaining and increasing bottom line



Credit Union Member Deposits Benchmarks

\$1650-\$6200

***Average Checking
Balance***



15%

***Accounts Opened
Via Mobile***



61%

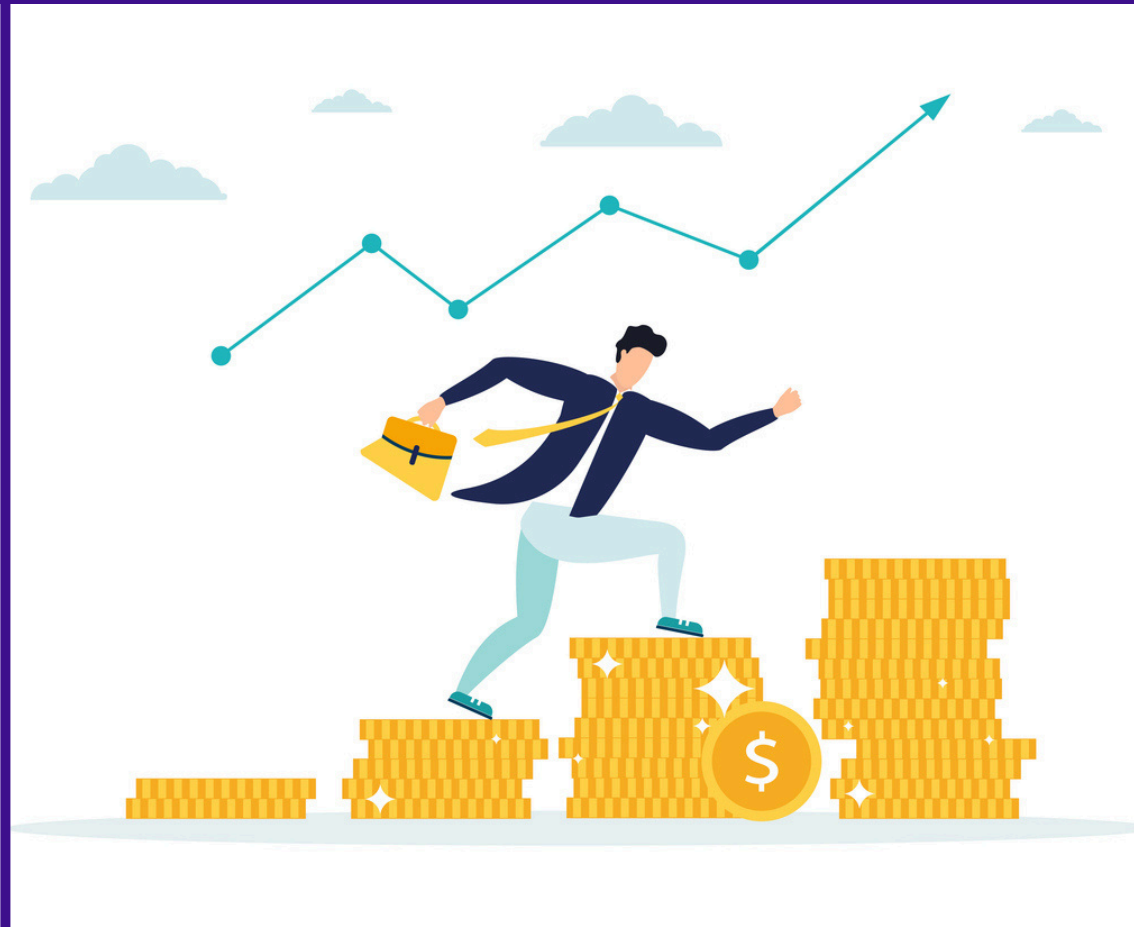
Use Digital Tools



Credit Union Credit Card Benchmarks

\$4800 - \$7300

**Average Card
Balance**



21.47%

**Average Interest
Rate**



51%

Carry Balance

*Lower interest rates and
balance transfer options
are attractive incentives*

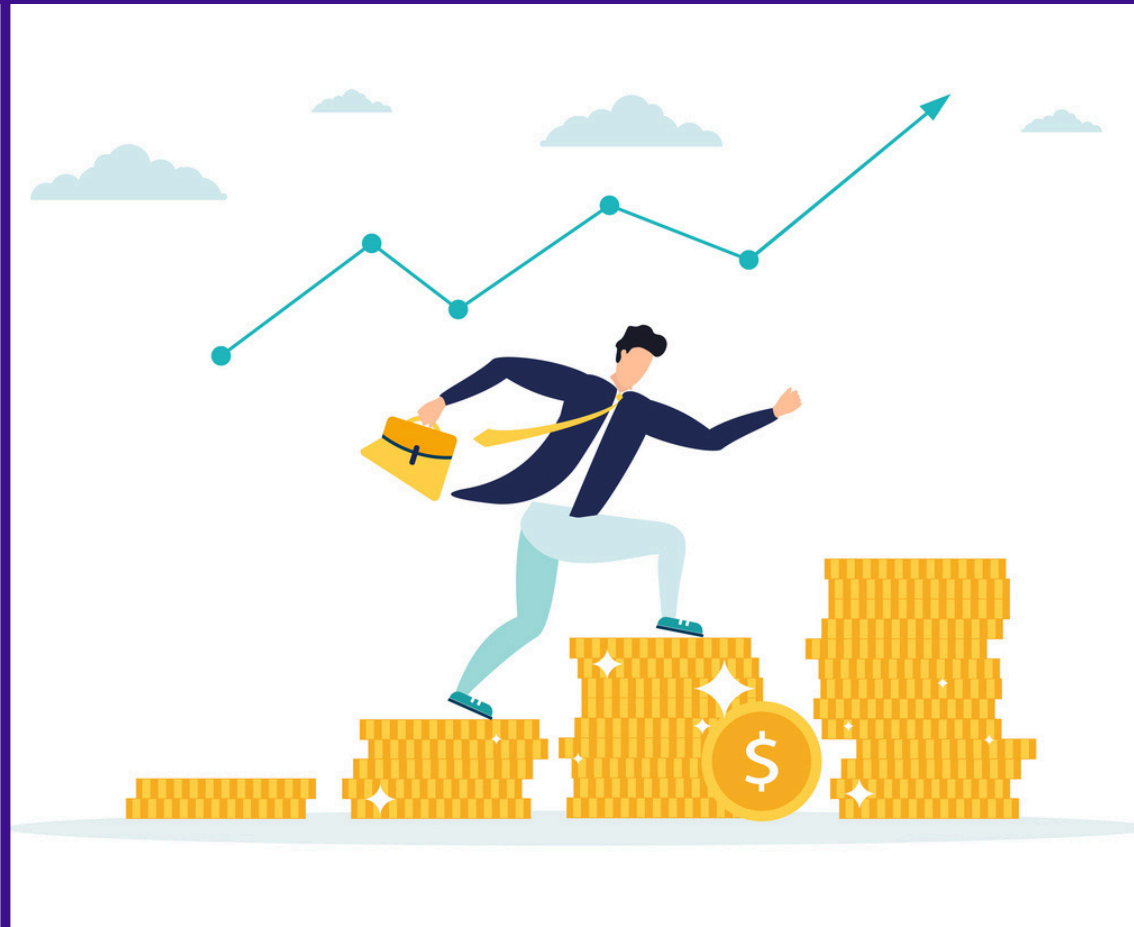


Credit Union Paperless Statements Benchmarks

50-60%

Average Enrollment

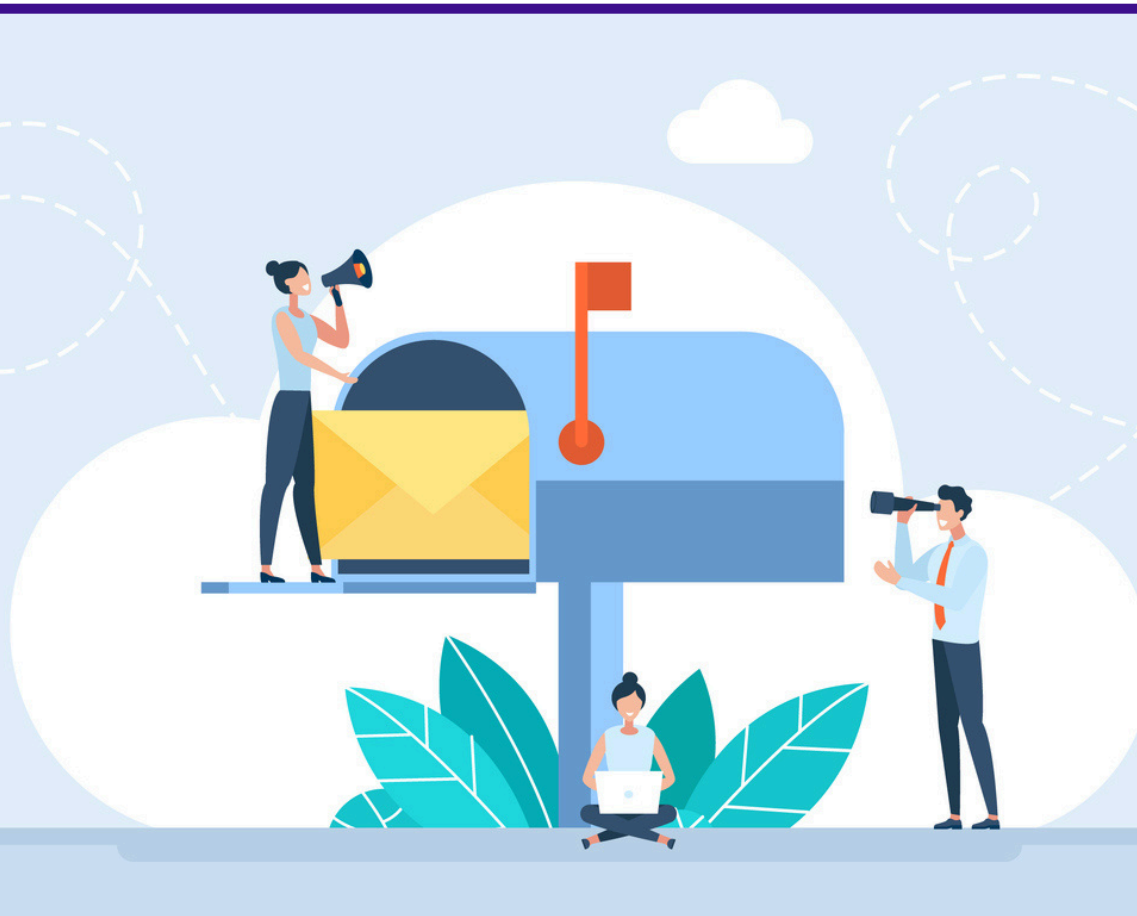
Most credit unions are still sending printed monthly statements via mail



90%

Program Retention

Year over year, paperless billing programs have low churn rates



\$18-\$27

Savings per Member

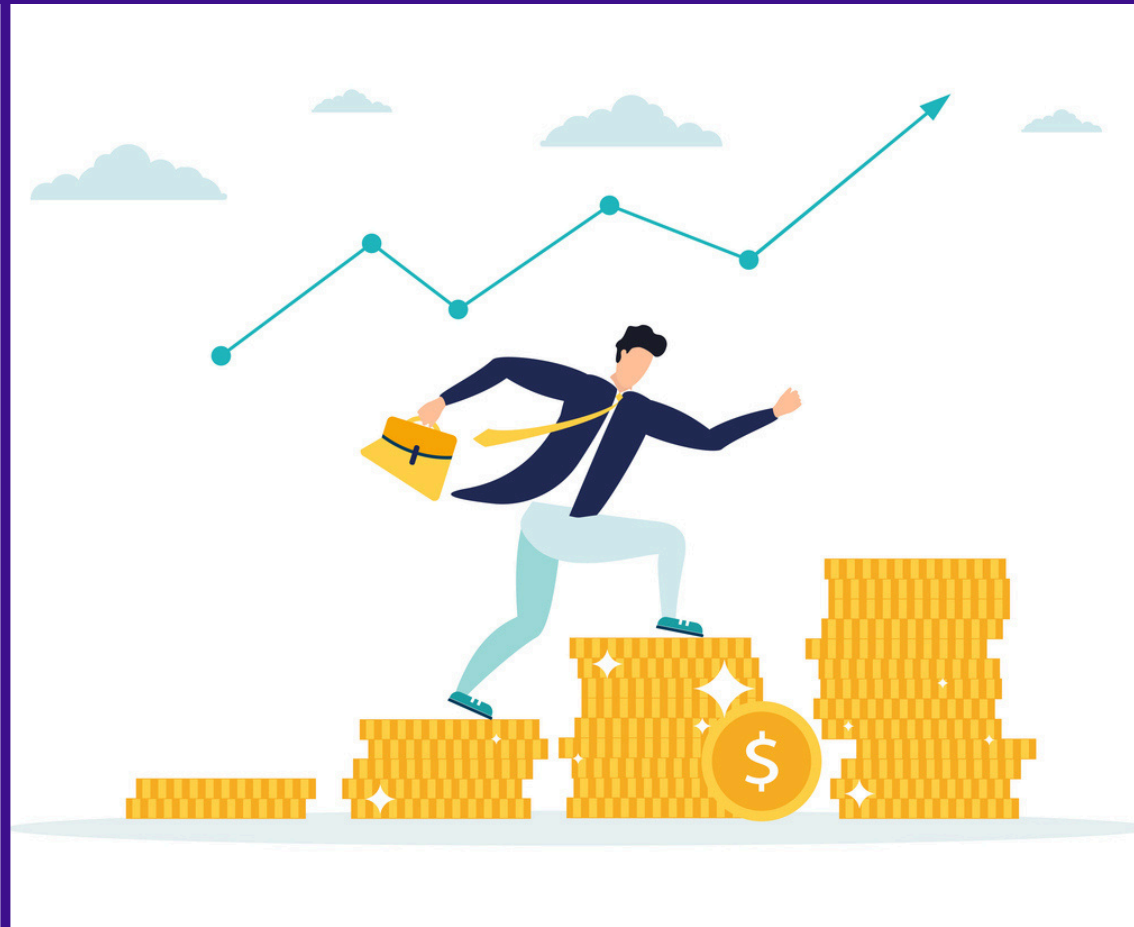
Converting members to paperless billing delivers annual trackable ROI



Credit Union Loan Benchmarks

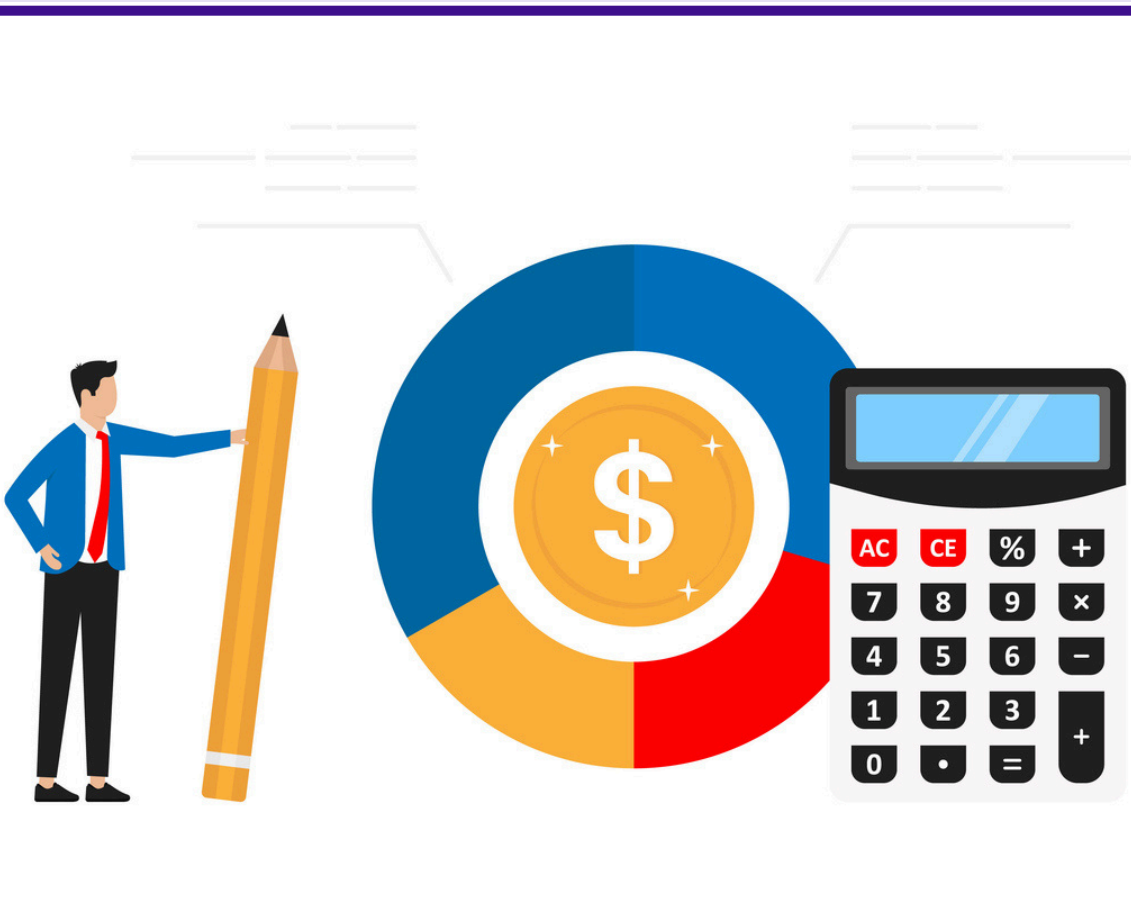
81-85%

***Average Loan to
Share Value***



71%

***Loans Originate
Online***



2.5%

***Average Annual
Loan Growth***



Credit Union Delinquency Benchmarks

0.77%

***Average Annual
Charge-Offs***



0.90%

***Average Auto Loan
Delinquencies***



2.11%

***Average Credit Card
Delinquencies***

