

CUAnalystSM Financial

Deliver Accurate, Objective Resourcing Conclusions and Employ Benchmarking to Position Your Institution for Enhanced Profitability and Improved Performance



With CUAnalyst Financial from Fiserv, credit union executives can leverage a cutting edge financial benchmarking system that provides resourcing recommendations and pinpoints an institution's best opportunities to improve profitability and efficiency.

CUAnalyst Financial online advisory tools provide financial institutions with custom analysis in the following critical areas.

Strategic and Tactical Planning

While most cite "maximizing franchise member value and efficiency" as their strategic objective, few actually construct their planning process around the key driver of value – consistent earnings growth. An institution's strategic plan should provide a road map for maximizing performance, yet most institutions do not get the utmost benefit out of their planning sessions.

CUAnalyst Financial uses the regulatory filings for every institution in the country to generate accurate peer comparisons. This enables your institution to identify an institution's strengths and weaknesses and clearly pinpoint opportunities for efficiency enhancement upon which you can develop your ongoing strategic and tactical plans.

CUAnalyst Financial and our senior strategists are assisting institutions every day by:

- Providing quantifiable justification on where to best focus efforts
- Assessing strategy alignment with the enhancement of profitability with suggested best improvement opportunities
- Evaluating and analyzing the drivers of franchise member value
- Isolating opportunities to enhance profitability and performance

Budgeting and Planning

CUAnalyst Financial helps an institution stay focused on the right things by identifying and quantifying the top priorities for earnings enhancement. This provides the clarity institution management needs to determine where to best allocate their limited budget and resources. Finally, CUAnalyst Financial provides continuous, automated, quarterly tracking of progress toward these priorities.

Competitive Analysis

Aggregating financial data for all credit unions, thrifts and holding companies, CUAnalyst Financial provides easy access to unlimited peer comparisons by our 75 strategic classifications, local peers or your custom peer groups.



You are able to contrast key trends and ratios, and drill down to illuminate your institution's best areas for improvement, for example:

- Nonperforming assets
- Funding mix
- Delivery system capacity
- Loan Pricing
- Deposit pricing
- Personnel expenses
- Service charges and fee income

M&A Candidate Identification

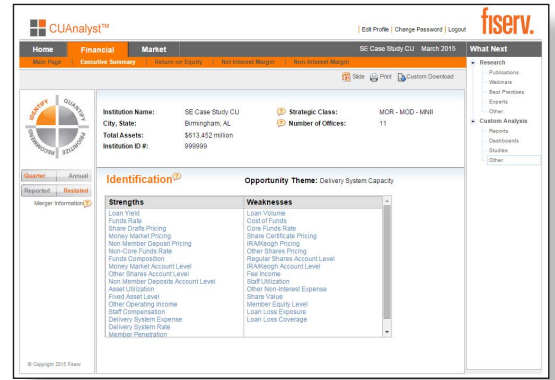
CUAnalyst Financial helps identify ideal merger and acquisition candidates based on traits that align with an institution's strategy and earnings enhancement opportunities. In-depth analysis of key factors such as revenue strategies, funding and efficiency provide the ability to instantly match up balance sheet information with target institutions.

Efficiency Ratio Analysis

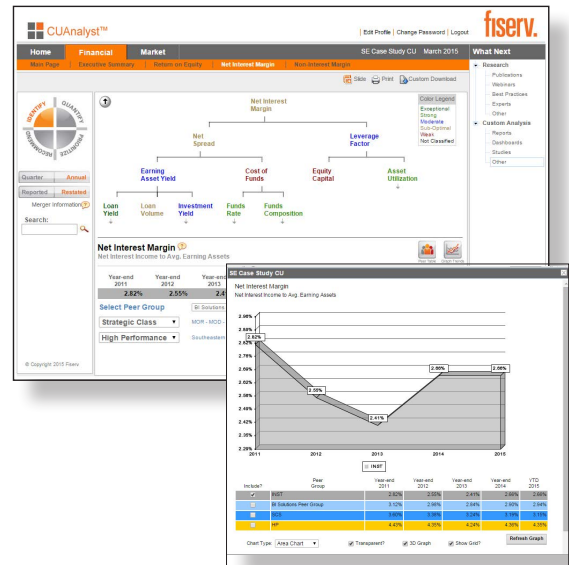
The efficiency ratio is a useful tool in determining how effectively an institution is generating revenue. CUAnalyst Financial drills down into the key metrics that impact this ratio such as sources of non-interest income and cost management. This provides the visibility an institution needs to narrow its focus on the areas that will have a positive impact on profitability.

Board and Management Reporting

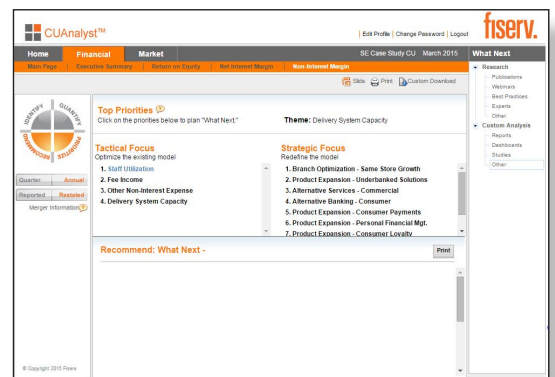
Make board meetings more productive for everyone. CUAnalyst Financial provides quantitative analysis and objective conclusions to support management decisions. Key features ease the burden of preparing for board meetings by enabling you to prepare highly effective board packages in a fraction of the time.



Strengths and weaknesses are identified to pinpoint your best opportunities for profitability enhancement.



Color-coded decision trees provide drill down to trend analysis and peer group comparisons.



Top Priorities ranks opportunities that merit the allocation of internal or external resources.

Reporting capabilities provide:

- Easily extractable reports
- High-resolution PDF production
- Colorful graphs
- Export to Microsoft® Excel®

Quarterly Performance Review

Regulatory filing data is updated quarterly. This enables an institution's management to reevaluate plans based upon accurate performance metrics. Strengths and weaknesses are identified to pinpoint your best opportunities for profitability enhancement. Color-coded decision trees provide drill down to trend analysis and peer group comparisons.

Top Priorities ranks opportunities that merit the allocation of internal or external resources. Each quarter you will have an updated list of your Top Priorities to identify the "right things" to focus your institution's efforts on including the optimal allocation of your people, resources and budgets.

Trend Analysis

Advanced analytical models produce both short-term and long-term trend analysis. With CUAnalyst Financial your institution will be able to spot financial performance patterns and identify specific opportunities for improvement.

A Powerful Union of Comprehensive Data and Applied Intelligence

CUAnalyst Financial provides a lot more than just static data. It leverages proprietary; industry-leading financial models and analytical tools that arm institution executives with quantified conclusions to support strategic and tactical decisions.

Key Benefits

- Flexibility and control over your performance improvement process
- Identification of 75 strategic niches to enable comparisons to comparable institutions
- Instant comparisons of multiple peer groups with the option to create your own with default or custom peer groups
- Orient your analysis at the level you choose – institution holding company or subsidiary
- Access analysis tools such as trend graphing or a view of local competition
- Analyze by return on equity (ROE) or efficiency ratio
- Capability to view or export detailed financial data
- Comprehensive data for institutions, thrifts and holding companies mapped to a common format
- Quickly see strengths and weaknesses with color-coded decision trees
- Summary views of opportunities for profitability with links to supporting analysis
- Ranking of top priority areas by estimated earning potential including the ability to see specific solutions that address opportunities



Fiserv is driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management and Insights & Optimization, and leading the transformation of financial services technology to help our clients change the way financial services are delivered. Visit www.fiserv.com for a look at what's next now.

A Structured Four-Step Decision Process:

1. Identify earnings enhancement opportunities
2. Quantify dollar value potential
3. Prioritize actions to improve profitability
4. Recommend resource allocations

Advanced Delivery Model

CUAnalyst Financial is deployed as an on-demand, Web-based solution to reduce all the typical technology hassles by aggregating multiple data sources and automating software upgrades.

Your Experienced Financial Institution Senior Advisor

A subscription to CUAnalyst Financial includes online advisory tools and a senior advisor at no additional cost.

Schedule a Complimentary Online Planning Session for Your Institution Today

An experienced advisor will schedule a 60-minute Web conference planning session – customized to your institution, that includes your institution's custom financial and market analysis, a look at your institution's current financial picture and an analysis of your marketplace to identify specific growth and profitability enhancement opportunities.

Connect With Us

For more information about CUAnalyst Financial, call 800-872-7882, email getsolutions@fiserv.com or visit www.institutionintelligence.fiserv.com.



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