

Vital Signs – Update June 2009

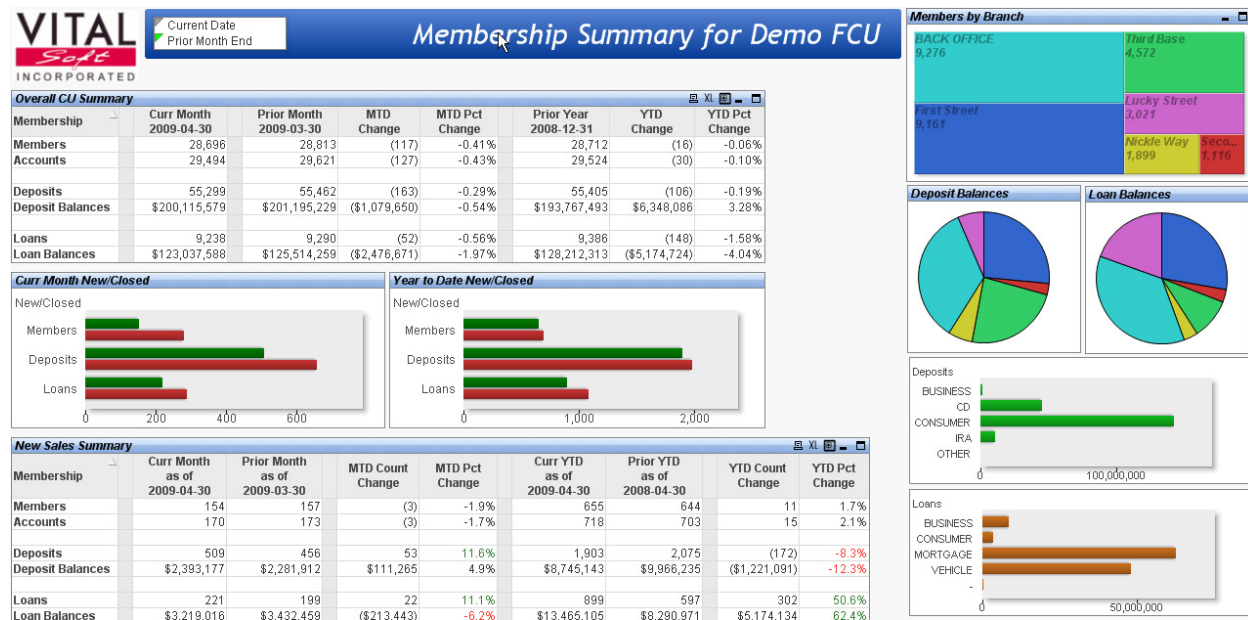
Membership Analysis – Version 2.0:

The latest release of the Membership Analysis application includes hundreds of additional charts that significantly expands historical reporting. Site specific configuration options have also been expanded. This release focuses on providing senior management with easy access to key performance indicators. Trends can be viewed for the last 7 days or the last 12 months and all charts can be viewed by a wide range of different (user configurable) dimensions.

Charts are divided into four main categories: Branch, Member, Deposits and Loans, plus a summary page. Each of the tabs contains multiple charts that can be displayed and printed. Charts reflect the current selections made in the application, so the number of charts is limited only by your imagination.

Summary:

The summary tab can be customized by each CU to provide senior management with quick access to key numbers.



Sample Summary Page

The wide variety of sample charts that Vital Signs can produce is shown above. Charts and tables can also be added to printed reports. In conjunction with UC4 scheduling capabilities, Vital Signs can be configured to print or email specific reports on a daily, weekly or monthly basis.

Each copy of Vital Signs includes at least one “Professional” license that can be used to create reports, customize existing charts or add new ones. Vital Soft consulting services are also available to create custom applications to meet your more specific requirements.

The remainder of this document briefly describes the main chart tabs available in the 2.0 version of Membership Analysis with emphasis on the new features.

Branch Charts:

The branch tab provides membership details by the current branch. Vital Signs also tracks movement between branches. For example, the “New & Closed Deposit” chart shown below reports new and closed deposits as well as the number of shares that have moved in and out of each branch. The same data is available for accounts and loans.

Curr Branch	Opened 2009-04-30	Added 2009-04-30	Moved In 2009-04-30	Closed 2009-04-30	Dropped 2009-04-30	Moved Out 2009-04-30	Net Change 2009-04-30	Opened & Closed	Invalid open Date	Invalid Close Date
Totals	509	39	1,686	-657	-54	-1,686	-163	8	12	0
First Street	163	14	364	-280	-14	-566	-319	3	5	0
Second Street	37	1	70	-14	-2	-80	12	1	1	0
Third Base	125	7	243	-139	-7	-348	-119	4	0	0
Nickle Way	68	4	170	-65	-2	-126	49	0	0	0
BACK OFFICE	9	11	619	-89	-13	-354	183	0	6	0
Lucky Street	107	2	220	-70	-16	-212	31	0	0	0

New & Closed Deposits by Current Branch

The charts on this page are unique since they reflect totals for the current branch as stored in each of the three main tables (member-file, share-file and loan-file). This page has several other charts including “Total Counts and Balances” as well as a “Trial Balance” report that ties back to the Summit Trial Balance. The Vital Signs version also identifies which closed accounts are included in the Summit report.

Curr Branch	Member Cnt 2009-04-30	Pct of Total	Account Cnt 2009-04-30	Pct of Total	Share Cnt 2009-04-30	Share Balance 2009-04-30	Bal % of Total	Loan Cnt 2009-04-30	Loan Balance 2009-04-30	Bal % of Total
Totals	28,696	100.00%	29,494	100.00%	55,299	\$200,115,579	100.00%	9,238	\$123,037,588	100.00%
First Street	9,161	31.54%	9,270	31.43%	18,855	\$70,104,746	35.03%	3,099	\$45,395,267	36.90%
Second Street	1,116	3.84%	1,121	3.80%	2,452	\$9,437,658	4.72%	532	\$5,960,901	4.84%
Third Base	4,572	15.74%	4,635	15.72%	9,942	\$53,736,449	26.85%	1,126	\$13,890,631	11.29%
Nickle Way	1,899	6.54%	1,911	6.48%	3,729	\$14,339,610	7.17%	578	\$5,338,264	4.34%
BACK OFFICE	9,276	31.94%	9,529	32.31%	16,286	\$40,107,975	20.04%	1,350	\$16,422,542	13.35%
Lucky Street	3,021	10.40%	3,028	10.27%	4,035	\$12,390,141	6.19%	2,553	\$36,029,983	29.28%

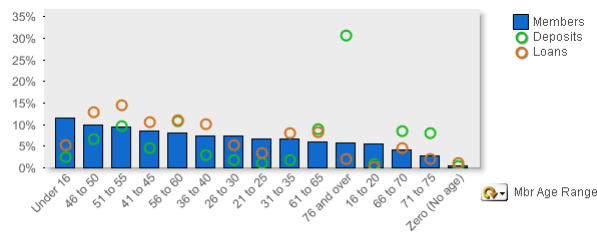
Total Counts and Balances by Current Branch

Member Charts:

The charts on this tab combine member, deposit and loan details together. This includes current totals, MTD and YTD new sales, daily & monthly totals and much more. A few samples are shown below:

Mbr Age Range	Member Cnt 2009-04-30	Pct of Total	Account Cnt 2009-04-30	Pct of Total	Deposit Cnt 2009-04-30	Deposit Balance 2009-04-30	Bal % of Total	Loan Cnt 2009-04-30	Loan Balance 2009-04-30	Bal % of Total
Totals	28,696	100.00%	29,494	100.00%	55,299	\$200,115,579	100.00%	9,238	\$123,037,588	100.00%
Zero (No age)	109	0.38%	110	0.37%	199	\$766,838	0.38%	4	\$1,363,394	1.11%
Under 16	3,296	11.47%	3,339	11.32%	5,400	\$5,018,521	2.51%	87	\$6,858,376	5.41%
16 to 20	1,573	5.48%	1,593	5.40%	2,749	\$1,916,723	0.96%	77	\$4,005,459	3.33%
21 to 25	1,907	6.64%	1,932	6.55%	3,057	\$2,272,071	1.14%	620	\$4,177,063	3.39%
26 to 30	2,126	7.40%	2,162	7.33%	3,375	\$3,715,329	1.86%	728	\$6,556,063	5.33%
31 to 35	1,899	6.61%	1,942	6.58%	3,000	\$3,880,709	1.94%	766	\$10,034,796	8.16%
36 to 40	2,127	7.40%	2,184	7.40%	3,554	\$6,109,583	3.05%	893	\$12,360,905	10.05%
41 to 45	2,419	8.42%	2,494	8.46%	4,272	\$9,217,909	4.61%	1,001	\$13,075,239	10.63%
46 to 50	2,852	9.93%	2,936	9.95%	5,392	\$13,608,582	6.80%	1,230	\$15,927,701	12.95%
51 to 55	2,713	9.45%	2,827	9.59%	5,527	\$19,151,248	9.57%	1,273	\$17,822,826	14.49%
56 to 60	2,343	8.16%	2,438	8.27%	5,193	\$21,703,006	10.85%	1,023	\$13,756,937	11.18%
61 to 65	1,737	6.05%	1,813	6.15%	4,090	\$17,786,121	8.89%	721	\$10,213,022	8.30%
66 to 70	1,176	4.09%	1,218	4.13%	2,826	\$17,177,484	8.58%	395	\$5,647,820	4.59%
71 to 75	774	2.69%	800	2.71%	2,012	\$16,266,585	8.13%	197	\$2,434,558	1.98%
76 and over	1,673	5.82%	1,706	5.78%	4,653	\$61,524,871	30.74%	223	\$2,801,490	2.11%

Member Totals by Mbr Age Range



Member Counts and Balances as a Percent of Total

Date	2009-04-30		2009-05-01		2009-05-02		2009-05-03		2009-05-04		2009-05-05		2009-05-06	
Mbr Curr Branch	Members	Accounts	Members	Accounts	Members	Accounts	Members	Accounts	Members	Accounts	Members	Accounts	Members	Accounts
Totals	28,696	29,494	28,705	29,502	28,703	29,500	28,703	29,500	28,707	29,504	28,708	29,505	28,713	29,510
First Street	9,161	9,270	9,167	9,276	9,166	9,275	9,166	9,275	9,167	9,276	9,169	9,278	9,171	9,280
Second Street	1,116	1,121	1,116	1,121	1,115	1,120	1,115	1,120	1,115	1,120	1,115	1,120	1,115	1,120
Third Base	4,572	4,635	4,574	4,637	4,574	4,637	4,574	4,637	4,576	4,639	4,576	4,639	4,577	4,640
Nickle Way	1,899	1,911	1,900	1,912	1,900	1,912	1,900	1,912	1,901	1,913	1,902	1,914	1,902	1,914
BACK OFFICE	9,276	9,529	9,274	9,527	9,274	9,527	9,274	9,527	9,273	9,526	9,271	9,524	9,271	9,524
Lucky Street	3,021	3,028	3,022	3,029	3,022	3,029	3,022	3,029	3,023	3,030	3,023	3,030	3,025	3,032

Daily Member and Account Counts by Mbr Curr Branch

Deposit Charts:

The charts on this tab provide specific details about deposits (shares). Like the member tab, these charts can be displayed with many different dimensions and selections providing a great wealth of information. Charts show current totals, as well as changes over time; both daily and monthly. On a monthly basis, Vital Signs tracks changes to deposit balances which allows you to see the details of how your deposit balances are changing. For example:

Curr Branch	Opened 2009-05-06	Added 2009-05-06	Closed 2009-05-06	Dropped 2009-05-06	Existing Deposits	Net Change 2009-05-06
Totals	\$352,816	\$5	(\$331,846)	\$248	\$2,954,203	\$2,975,428
First Street	\$97,936	\$5	(\$143,332)	\$105	\$662,951	\$617,665
Second Street	\$11,510	\$0	(\$15,907)	\$0	\$80,242	\$75,844
Third Base	\$49,196	\$0	(\$51,076)	\$0	\$951,992	\$950,112
Nickle Way	\$2,441	\$0	(\$15,762)	\$0	\$72,696	\$59,375
BACK OFFICE	\$87,745	\$0	(\$58,496)	\$94	\$981,712	\$1,011,055
Lucky Street	\$103,988	\$0	(\$47,272)	\$50	\$204,610	\$261,376

Detailed Changes in Deposit Balances by Curr Branch Since the beginning of the prior month 04-30-2009

Bal Change Range	Count	Balance	Average
Totals	56,838	(\$1,079,667)	(\$19)
Neg: Over \$100K	5	(\$880,684)	(\$176,137)
Neg: \$50K to \$100K	17	(\$1,139,119)	(\$67,007)
Neg: \$10K to \$50K	181	(\$3,272,063)	(\$18,078)
Neg: \$5K to \$10K	300	(\$2,016,211)	(\$6,721)
Neg: \$1K to \$5K	2,391	(\$5,040,753)	(\$2,108)
Neg: .01 to \$1K	9,379	(\$2,348,858)	(\$250)
Zero	18,812	\$0	\$0
.01 to \$1k	23,213	\$2,308,470	\$99
\$1K to \$5K	2,057	\$4,267,558	\$2,075
\$5K to \$10K	290	\$1,895,903	\$6,538
\$10,000 - \$50K	166	\$2,822,076	\$17,000
\$50,000 - \$100K	22	\$1,434,857	\$65,221
\$100K and over	5	\$889,155	\$177,831

The chart on the left shows the volatility of deposit accounts by the amount of change since the prior month. Five different deposit accounts decreased their balance by over \$100K and five increased by more than \$100K. Drilling into the chart allows you to view the actual account details.

The following chart shows how balances have changed by the member age range for a single branch. Balances are compared to the prior month end and to the prior year end.

Mbr Age Range	Pr Yr Balance 2008-12-31	Pr Mth Balance 2009-03-30	Curr Balance 2009-04-30	MTD Bal Change	MTD Pct Change	YTD Bal Change	YTD Pct Change
Totals	\$54,649,515	\$54,852,120	\$53,013,268	(\$1,838,852)	-3.35%	(\$1,636,247)	-2.99%
Zero (No age)	\$32,872	\$189,712	\$180,967	(\$8,745)	-4.61%	\$148,095	450.52%
Under 16	\$1,678,614	\$1,691,698	\$1,654,783	(\$36,915)	-2.18%	(\$23,831)	-1.42%
16 to 20	\$478,800	\$372,157	\$379,025	\$6,868	1.85%	(\$99,775)	-20.84%
21 to 25	\$319,008	\$374,486	\$288,582	(\$85,904)	-22.94%	(\$30,425)	-9.54%
26 to 30	\$421,353	\$408,812	\$358,154	(\$50,657)	-12.39%	(\$63,198)	-15.00%
31 to 35	\$715,098	\$775,964	\$795,162	\$19,197	2.47%	\$80,064	11.20%
36 to 40	\$960,689	\$775,240	\$734,135	(\$41,105)	-5.30%	(\$226,554)	-23.58%
41 to 45	\$1,245,402	\$1,565,524	\$1,594,682	\$29,158	1.86%	\$349,280	28.05%
46 to 50	\$2,642,404	\$2,383,374	\$2,375,630	(\$7,743)	-0.32%	(\$266,774)	-10.10%
51 to 55	\$5,347,182	\$5,448,984	\$5,251,938	(\$197,046)	-3.62%	(\$95,244)	-1.78%
56 to 60	\$4,991,870	\$5,808,643	\$5,801,377	(\$7,266)	-0.13%	\$809,507	16.22%
61 to 65	\$4,491,001	\$4,361,387	\$4,326,756	(\$34,631)	-0.79%	(\$164,244)	-3.66%

MTD and YTD Changes in Deposit Balances for "First Street"

The example below shows "New Deposits" for the current month compared to the same period last month and last year. This example shows "New CD Sales", by CD type. Sales for the first 6 days of May are down significantly. More details about CD activity are available in the Vital Signs "CD Maturity" application scheduled for release in June 2009.

Share Type	Same Month Prior Year 2008-05-06	Prior Month 2009-04-06	Curr Month 2009-05-06	Change Relative to Prior Month	Pct Change relative to Prior Month	Change Same Date Prior Year	Pct Change Same Date Prior Year
Totals	\$324,133.23	\$498,041.32	\$233,549.02	(\$264,492.30)	-53.11%	(\$90,584.21)	-27.95%
REGULAR	\$41,632.58	\$77,895.50	\$13,632.19	(\$64,263.31)	-82.50%	(\$28,000.39)	-67.26%
SMART	\$280,362.96	\$416,153.89	\$218,486.83	(\$197,667.06)	-47.50%	(\$61,876.13)	-22.07%
REWARD	\$2,137.69	\$3,991.93	\$1,430.00	(\$2,561.93)	-64.18%	(\$707.69)	-33.11%
PENSION	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.00	-

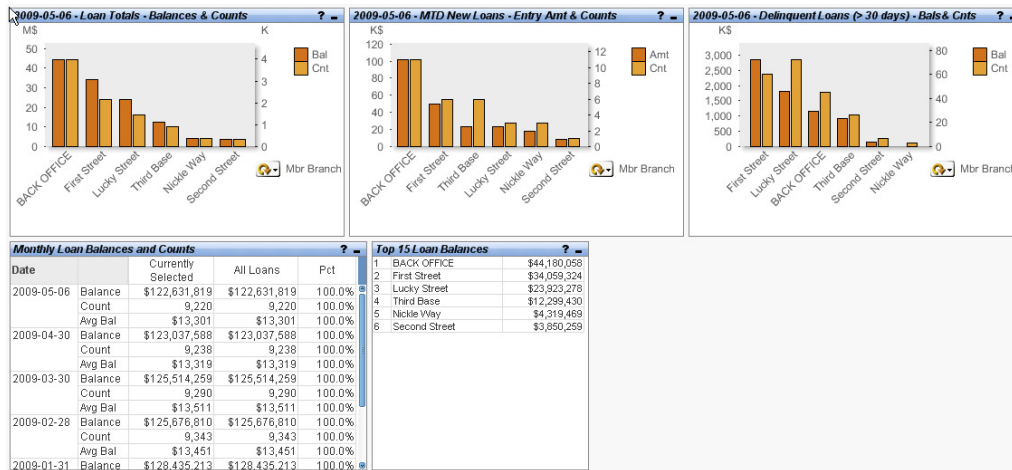
"New CD Sales" – Current Month vs. Prior Month and Prior Year

These are just samples of the many charts and tables that are available in Vital Signs. Charts can be printed, copied into other documents or exported into Excel.

Loan Charts:

The charts on this tab provide specific details about loans. Many of these charts are similar to charts on the Deposit tabs, but there are other charts that are specific to loans.

The loan summary page, shows a variety of charts.



All of these charts are available on the Loan Summary page.

Like all charts, loan delinquency can be reported by a wide variety of dimensions including credit score and loan officer. The chart below shows delinquency by credit tier with the number of days delinquent as a configurable dimension across the top.

Credit Tier	Days Delq	Totals			1-15 Days			16-30 Days			31-60 Days		
		Count	Balance	Pct	Count	Balance	Pct	Count	Balance	Pct	Count	Balance	Pct
Totals		779	\$17,265,706	100.00%	352	\$6,285,014	36.40%	214	\$4,061,800	23.53%	110	\$2,032,207	11.77%
A+ (Over 721)		226	\$3,651,248	21.15%	139	\$2,155,489	12.48%	56	\$988,581	5.73%	19	\$211,477	1.22%
A (701 - 720)		87	\$1,851,034	10.72%	41	\$708,000	4.10%	20	\$335,057	1.94%	12	\$148,703	0.86%
B (621 - 700)		346	\$8,133,461	47.11%	127	\$2,581,743	14.95%	106	\$2,219,387	12.85%	57	\$1,392,073	8.06%
C (601 - 620)		43	\$871,728	5.05%	13	\$242,030	1.40%	14	\$331,133	1.92%	11	\$158,430	0.92%
D (520 - 580)		18	\$246,604	1.43%	4	\$85,186	0.49%	7	\$97,352	0.56%	4	\$57,993	0.34%
E (Less than 520)		7	\$91,790	0.53%	3	\$30,747	0.18%	1	\$841	0.00%	1	\$2,339	0.01%
F (No Score)		52	\$2,419,840	14.02%	25	\$481,820	2.79%	10	\$89,449	0.52%	7	\$61,192	0.35%

Loan Delinquency by Credit Tier and Days Delinquent

Several charged off loan charts are also available. The following chart shows charged off loans in the most recent month compared to the prior month and the same month in the prior year. (The Deposit Charts tab also has several charged off share charts.)

Loan Branch	Same Month Prior Year 2008-04-30	Prior Month 2009-03-30	Curr Month 2009-04-30	Change Relative to Prior Month	Pct Change relative to Prior Month	Change Same Date Prior Year	Pct Change Same Date Prior Year
Totals	\$299,392.99	\$111,720.32	\$815,547.93	\$703,827.61	629.99%	\$516,154.94	172.40%
First Street	\$43,451.68	\$17,856.98	\$63,382.34	\$45,505.36	254.83%	\$19,910.66	45.82%
Second Street	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.00	-
Third Base	\$15,140.09	\$2,630.86	\$251,553.08	\$248,922.22	9,461.63%	\$236,412.99	1,561.50%
Nickle Way	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.00	-
BACK OFFICE	\$110,022.35	\$1,140.14	\$107.95	(\$1,032.19)	-90.53%	(\$109,914.40)	-99.90%
Lucky Street	\$130,778.87	\$90,092.34	\$500,524.56	\$410,432.22	455.57%	\$369,745.69	282.73%

Charged Off Loans by Curr Branch

Request a Demo:

Vital Signs demos are available using generic demo or using your own CU data. To request a demo, contact Julie Schiffke at 1-800-848-2576 or by email at sales@vital-soft.com. A demo using your data is much more valuable and is highly recommended. It takes approximately one week (after receiving VPN info) to prepare a demo using your data.