
CUAnalystSM Financial

Deliver Accurate, Objective Benchmarking to
Position Your Financial Institution for Enhanced
Profitability and Performance

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

Focusing the right resources on the right things can help financial institutions reach maximum profitability. This online advisory tool combines comprehensive data and applied intelligence to help you determine your priorities.



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

Strategic and Tactical Planning

Maximizing franchise member value and efficiency is a strategic objective for many credit unions, but one of the challenges is constructing a planning process around the key driver of value: consistent earnings growth. A financial institution's strategic plan can provide a roadmap for maximizing performance, but many institutions do not get the full benefit from their planning sessions.

CUAnalyst Financial uses the regulatory filings for every financial institution in the country to generate accurate peer comparisons.

That enables your financial institution to identify strengths and weaknesses and pinpoint opportunities to enhance efficiency. That, in turn, helps you further develop your strategic and tactical plans.

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

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

Budgeting and Planning

CUAnalyst Financial helps you stay focused on the right things by identifying and quantifying the top priorities for earnings enhancement. That provides the clarity management needs to determine where to best allocate resources. CUAnalyst Financial also provides continual, automated, quarterly tracking of progress toward priorities.

Competitive Analysis

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

You can contrast key trends and ratios and drill down to illuminate best areas for improvement, such as:

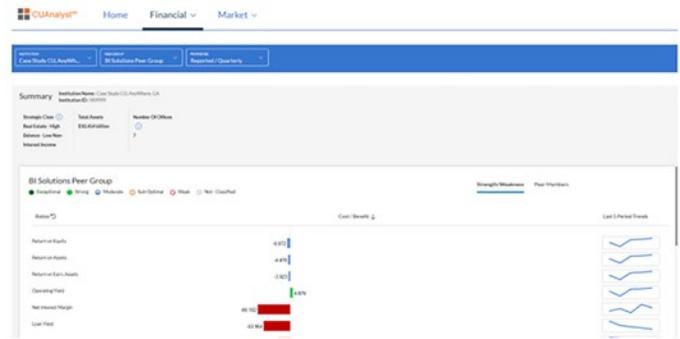
- Nonperforming assets
- Funding mix
- Delivery system capacity
- Loan Pricing
- Deposit pricing
- Personnel expenses
- Service charges and fee income

Merger and Acquisition Candidate Identification

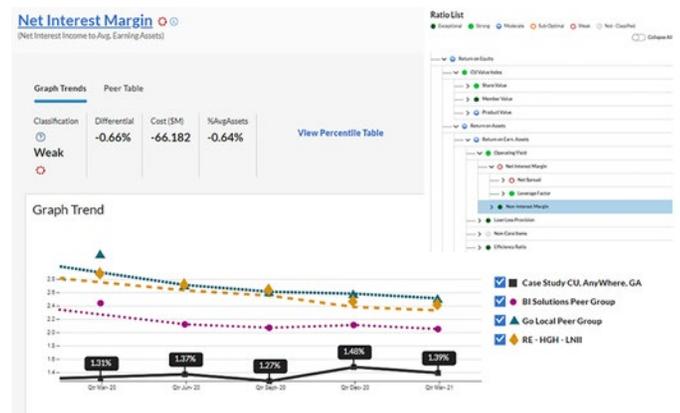
CUAnalyst Financial helps identify ideal merger and acquisition candidates based on traits that align with your strategy and earnings enhancement opportunities. In-depth analysis of such key factors as revenue strategies, funding and efficiency provide the ability to instantly match balance sheet information with target financial 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 affect this ratio, such as sources of noninterest income and cost management. This provides the visibility you need to narrow the focus on areas that will have a positive effect on profitability.



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.

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.

Reporting capabilities provide:

- Easily extractable reports
- High-resolution PDF production
- Colorful graphs

Quarterly Performance Review

Regulatory filing data is updated quarterly. That enables management to reevaluate plans based on accurate performance metrics. Strengths and weaknesses are identified to pinpoint your best opportunities for profitability enhancement. Color-coded decision trees provide opportunities to 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 where to focus efforts and achieve optimal allocation of resources.

Trend Analysis

Advanced analytical models produce short- and long-term trend analyses. With CUAnalyst Financial, your financial institution can 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 static data. It leverages proprietary, industry-leading financial models and analytical tools that arm executives with quantified conclusions to support strategic and tactical decisions.

A Structured Decision Process:

- Identify earnings enhancement opportunities
- Quantify dollar-value potential
- Prioritize actions to improve profitability

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 Senior Strategist

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

- Strategic planning
- Profit planning
- Marketing plans
- Market or branch expansion
- Product development
- Merger and acquisition evaluation
- Board meeting preparation

Schedule a Complimentary Online Planning Session Today

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



Key Benefits:

- Flexibility and control over your performance-improvement process
- Identification of 75 strategic niches to enable comparisons to other financial institutions
- Instant comparisons of multiple peer groups with the option to create your own
- Analysis tools, such as trend graphing or a view of local competition
- Capability to view or export detailed financial data
- Comprehensive data for institutions, thrifts and holding companies mapped to a common format
- Identification of strengths and weaknesses with color-coded decision trees
- Summary views of opportunities for profitability
- Ranking of top priority areas by estimated earning potential

Connect With Us

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 [fiserv.com](https://www.fiserv.com)

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