

# CUAnalyst<sup>SM</sup> Market

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Enabling Financial Institutions to  
Quantify Their Consumer and  
Commercial Market Growth Potential

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**Earnings growth is among the most critical variables affecting franchise value. CUAnalyst Market from Fiserv gives executives continuous access to objective analysis that pinpoints their strongest growth opportunities.**

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This online advisory tool gives executives continuous access to the information they need to develop highly effective consumer and commercial market-expansion strategies.



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

### Strategic and Tactical Planning

High-performing financial institutions recognize the value of planning in all situations and the importance of constructing their planning process around the key driver of value: earnings growth. CUAnalyst Market and our strategists assist financial institutions in this process by:

- Evaluating a market's consumer/commercial niches and competitive climate
- Developing a focused plan for growth in key product areas and segments
- Analyzing new markets to ensure they are accretive to franchise value

### Objective Market Analysis With Recommendations

CUAnalyst Market eliminates the guesswork by providing objective, comprehensive analysis of your market to enable your financial institution to target your best opportunities.

You will have instantaneous access to updated, detailed marketing and sales plans for each branch and region in your franchise. We provide the contact information for consumers and businesses down to name, address, key contact, phone number and more.

- Consumer – CUAnalyst Market plots each of your locations on a map and profiles every household in every census block in your footprint for key variables such as age, income, life stage, segment and estimated dollar balances held on product types (deposits and loans)
- Commercial – Every commercial business in your footprint is profiled by ZIP code, street address, NAICS code, and sales revenue and the in-depth analysis includes the cash-to-sales and debt-to-sales ratio for each business, providing the estimated balance levels for deposits and loans by individual business

→ Competition – You will gain a clear picture of every competitor branch in your footprint, including a full FDIC summary of deposit trends and National Credit Union Administration data

Now, you can accurately measure each branch’s performance against the market and more fully understand the competition for each branch.

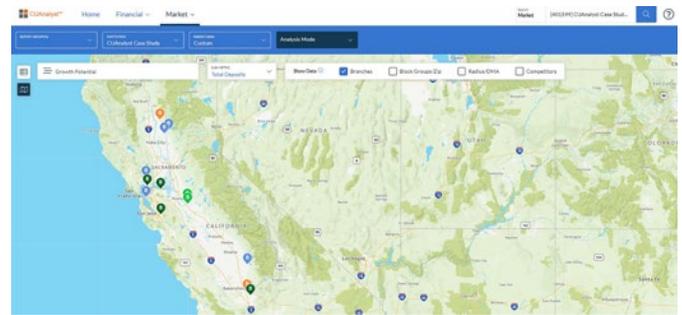
## Branch Budgeting, Goal Setting and Tracking

We have partnered with the leading data providers and business economists in the country. We have aggregated detailed forecasts of balance levels of every retail household in every census block down to the product level. We provide forecasted growth rates by business type and commercial products. CUAnalyst Market also considers competitor branches in your footprint to draw specific conclusions with concrete data that can inform your branch-level budgets and goals – by consumer and commercial products, cross-sell, retention and new originations.

## Branch Network Optimization

Given the current economic environment, there are several strategic decisions to make regarding product and delivery channels. The Branch Investment Matrix tool plots your entire franchise by market position and growth potential. Built on our thorough analytical models, the tools can identify key strategies to increase revenue and reduce delivery cost, allowing you to make critical decisions regarding staffing, relocation, closure and expansion opportunities.

The Branch Investment Matrix identifies and maps consumer and commercial growth opportunities in your market. It quantifies franchise growth potential, is viewable at any organizational level and specifies niches you may be missing.



Identifies and maps consumer and commercial growth opportunities in your market.



Impact Summary Classification: Strong Comparison: Franchise 4,195 County 5,402 State 4,942 US 3,368

Estimated Market Growth for Deposits

| INSTITUTION                    | \$ YR MGP (\$BLL) | COMPETITOR LOCATIONS | MGP/BRANCH (\$000) |
|--------------------------------|-------------------|----------------------|--------------------|
| CUAnalyst Case Study           | 8,790             | 398                  | 4,195              |
| 2200 H St, Bakersfield, CA     | 0.276             | 31                   | 1,677              |
| 2122 29th Ave, Oroville, CA    | 0.092             | 9                    | 1,054              |
| 4811 W Cornwell Rd, Olathe, IL | 0.646             | 52                   | 2,381              |
| 3012 W Main St, Durham, NC     | 0.378             | 29                   | 2,429              |
| 4900 S Pulaski Rd, Chicago, IL | 0.724             | 55                   | 2,518              |
| 2201 Pilsbury Rd, Chicago, CA  | 0.327             | 25                   | 2,720              |

Quantifies franchise growth potential, viewable at any organizational level.



The Branch Investment Matrix plots your entire franchise by market position and growth potential.

## Targeting Consumer Core Deposits and Loans

CUAnalyst Market not only profiles every household in every census block in your footprint, but it also translates those metrics into consumer product demand. That provides an efficient and cost-effective process that helps you identify a particular sub-segment of consumers who have a higher propensity for particular products. By partnering with the leading data providers in the country, we can produce high-quality lists that include key criteria such as name, address, phone number and geo-coordinates. That data can be downloaded directly into a spreadsheet to execute your targeted marketing campaigns.

## Customer Segmentation

Competing effectively in today's environment means knowing where your products and services resonate. Using the industry's best segmentation and forecasting methods from Claritas, HIS Global Insight and Integra, our analytical tools help you measure the types of consumers and businesses in your market to:

- Identify niches within consumer and commercial markets
- Quantify consumer and commercial opportunities
- Provide an accurate picture of overall market demand
- Measure true wallet share by specific products and services
- Identify the consumer and business segments with the greatest potential for growth
- Pinpoint business segments that dominate the market to prioritize resources needed to service those types of accounts

## Targeted Business Calling Lists

Small-business deposits and loans hold enormous intrinsic value. The group typically represents a significant opportunity for community financial institutions to gain additional accounts and balances.

Although raw data has become more plentiful, the key is translating it into meaningful conclusions to help you grow small-business deposits. Our tools will guide you, with a color-coded decision tree, directly to the segments that offer the greatest opportunity. Then you can download targeted prospect lists in seconds with key criteria such as name, address, key contacts, phone number and business ID number.

## New Market, Potential Site and Acquisition Analysis

Evaluating markets, locations or acquisition candidates for expansion can be some of the riskiest, most difficult decisions financial institution executives must make. Most make those decisions based on intuition or because they received a good deal on the property or branch. Our tools leverage the strongest analytical models in the industry and take the guesswork out of your branching decisions by:

- Performing market analysis instantly on any address in the country
- Evaluating key characteristics of emerging and growing markets that will add value and further the growth potential of your franchise
- Ensuring the consumer, commercial and demographic makeup of a market is aligned with your operating strategy
- Determining the extent of marketplace saturation and supplying key competitive intelligence
- Identifying whole institution or individual branch acquisition candidates
- Evaluating key criteria to determine a candidate's real potential to add value and further the growth of your franchise



# Connect With Us

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

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