

# SECRETS OF TOP PERFORMERS

Top Performer Metrics versus Bottom Third are worth more than \$400,000 per year in interchange\*

\*based on credit unions with 25,000 checking accounts

## DEBIT CAMPAIGNS

That inspire growth...

ACQUISITION

ACTIVATION

USAGE

### Checking Account Growth Rates



Top Performers



Industry Average

From the product suite to the business and operational practices surrounding it, top performers make sure their checking program aligns with the growth potential in their marketplace.

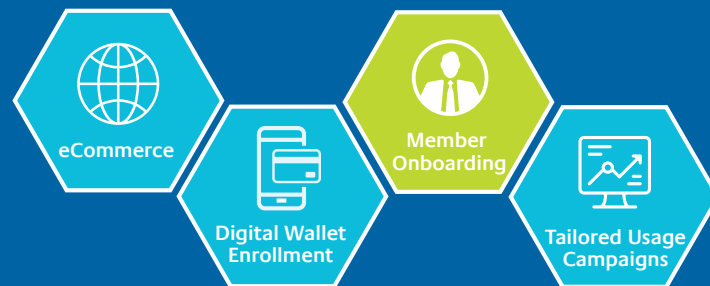
Industry Average provided by Callahan

### Growing Debit Card Usage



**Top Performers** – growing usage annually by six transactions per account.

The reason for this growth is due to more transactions in segments like:



### Advisors Plus Debit Campaigns



Acquisition

\$1250 average checking balance and additional \$3K in deposits and loans



Activation

Average response of 24% for accounts inactive 6 months



Spend & Get

26% response rate with an average ticket of \$57



Low Usage

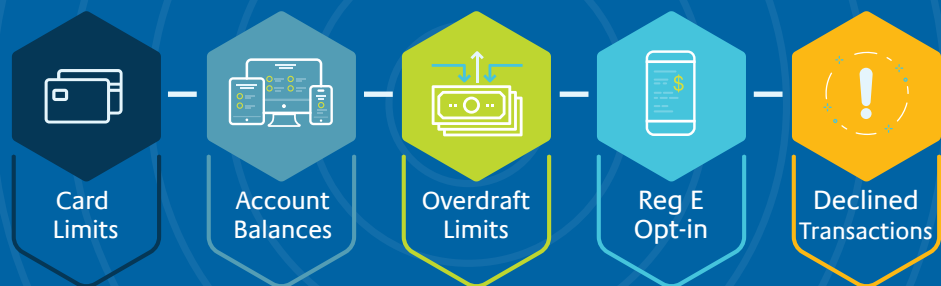
Average annual account profit is \$30-\$40



The PSCU and Visa Life on Debit program appeared to have the most impact from an active card perspective. Active Visa Debit Card growth increased from 4.1% in 2Q18 to 6.1% in 3Q18 and significantly outperformed the Visa System.

### Balancing a Better Member Experience

#### Mitigating Risk & Fulfilling Member Expectations



### Managing Your Metrics

#### 5 Metrics to Manage

- 1 Aggregate numbers for checking accounts
- 2 Transaction Volume
- 3 Spend
- 4 Interchange
- 5 Growth Rates

#### Top 5 KPIs

- 1 Penetration
- 2 Activation
- 3 Usage
- 4 Spend per Active Card
- 5 Blended Interchange Rate

Many credit unions take debit for granted, but those that focus on expanded usage through tailored efforts are well rewarded.