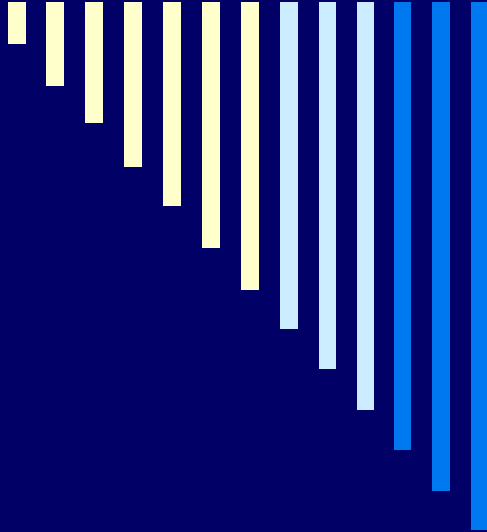


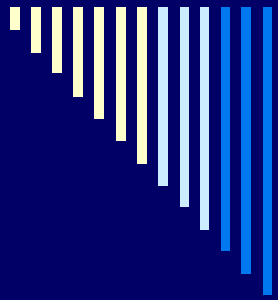
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**Use Callahan's  
Peer to Peer 2.0  
for your next  
planning session**

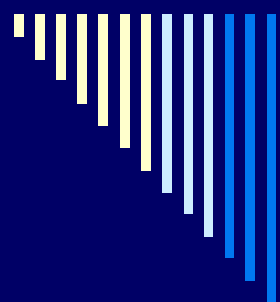
**CALLAHAN**  
AND ASSOCIATES

---



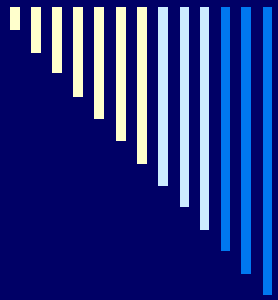
**Peer to Peer 2.0  
can help you tell  
a story with the  
data!**

**CALLAHAN**  
AND ASSOCIATES



**Spend your time  
on credit union  
strategy, let Peer  
to Peer 2.0 make  
the analysis easy**

**CALLAHAN**  
AND ASSOCIATES

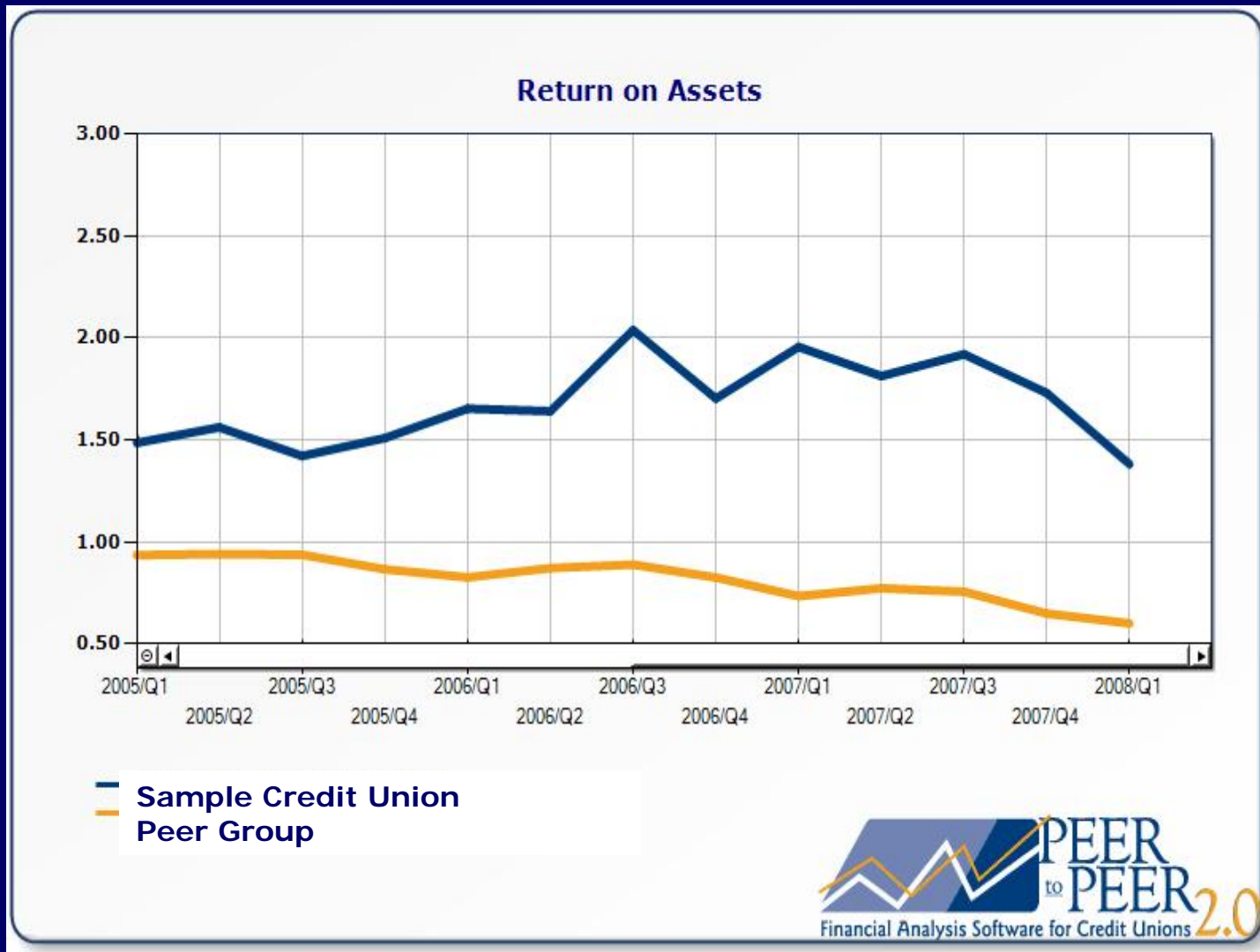


**Presentation:**

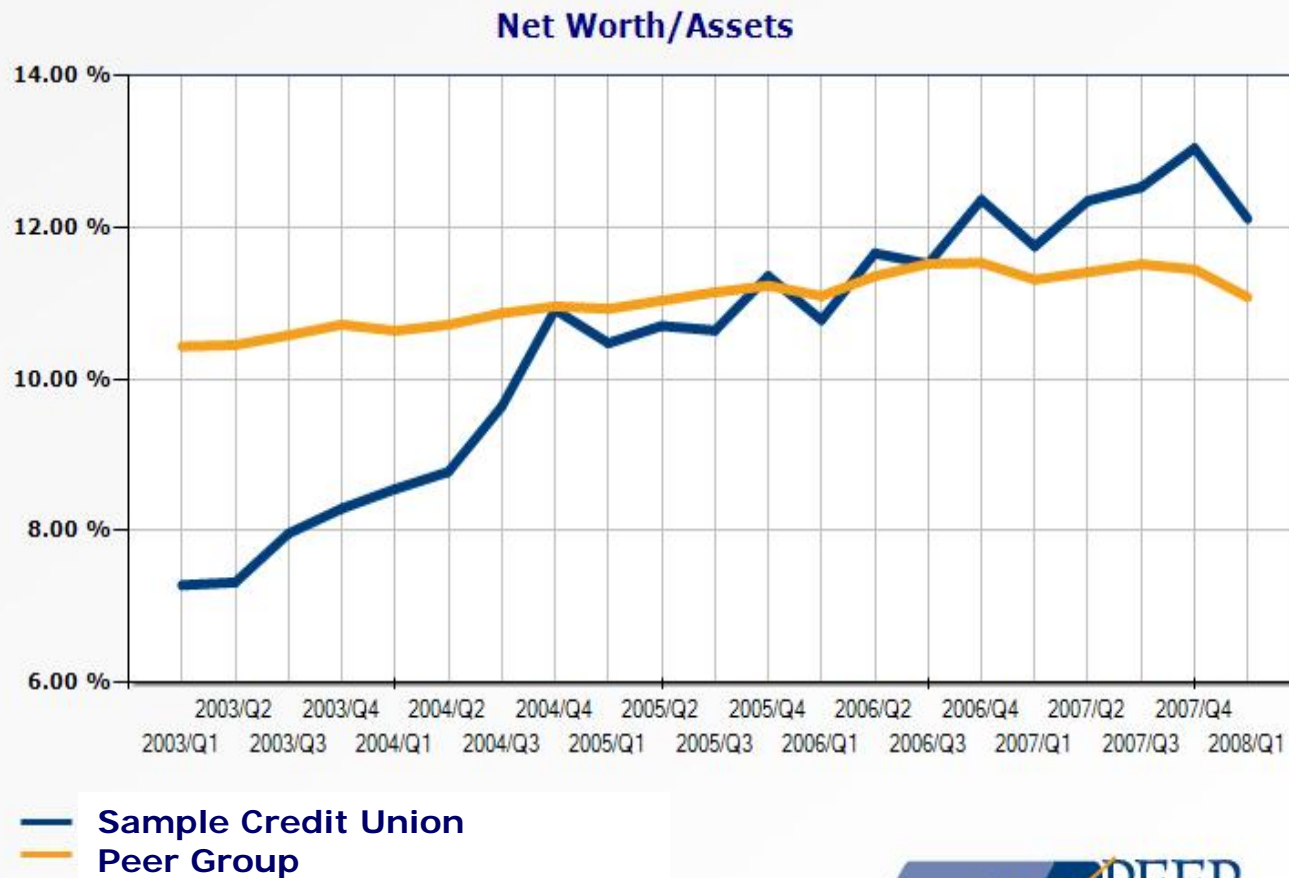
**Sample CU  
Planning Session**

**CALLAHAN**  
AND ASSOCIATES

# ROA more than double the national average



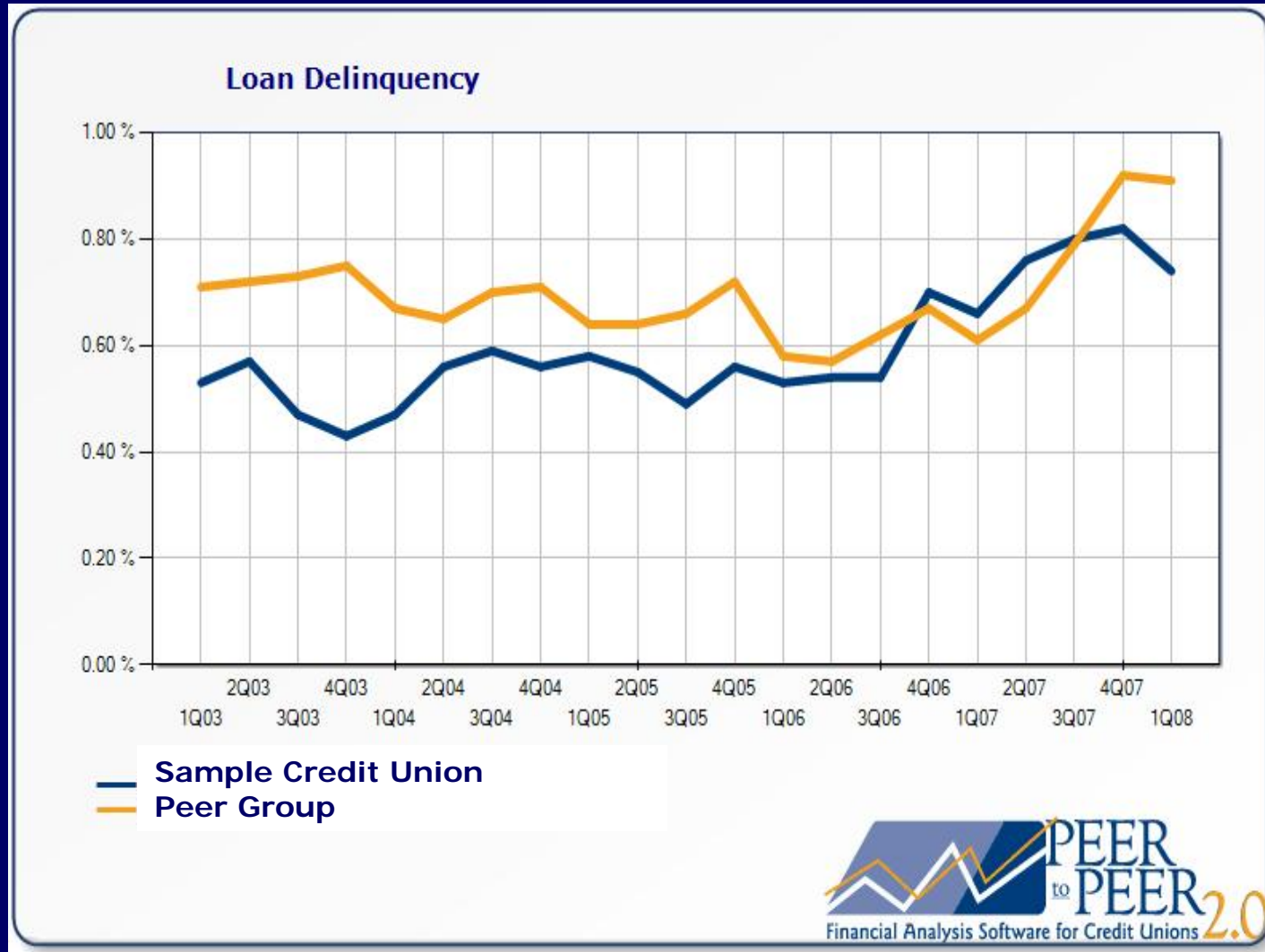
# Sample CU is well capitalized



12.11%

11.08%

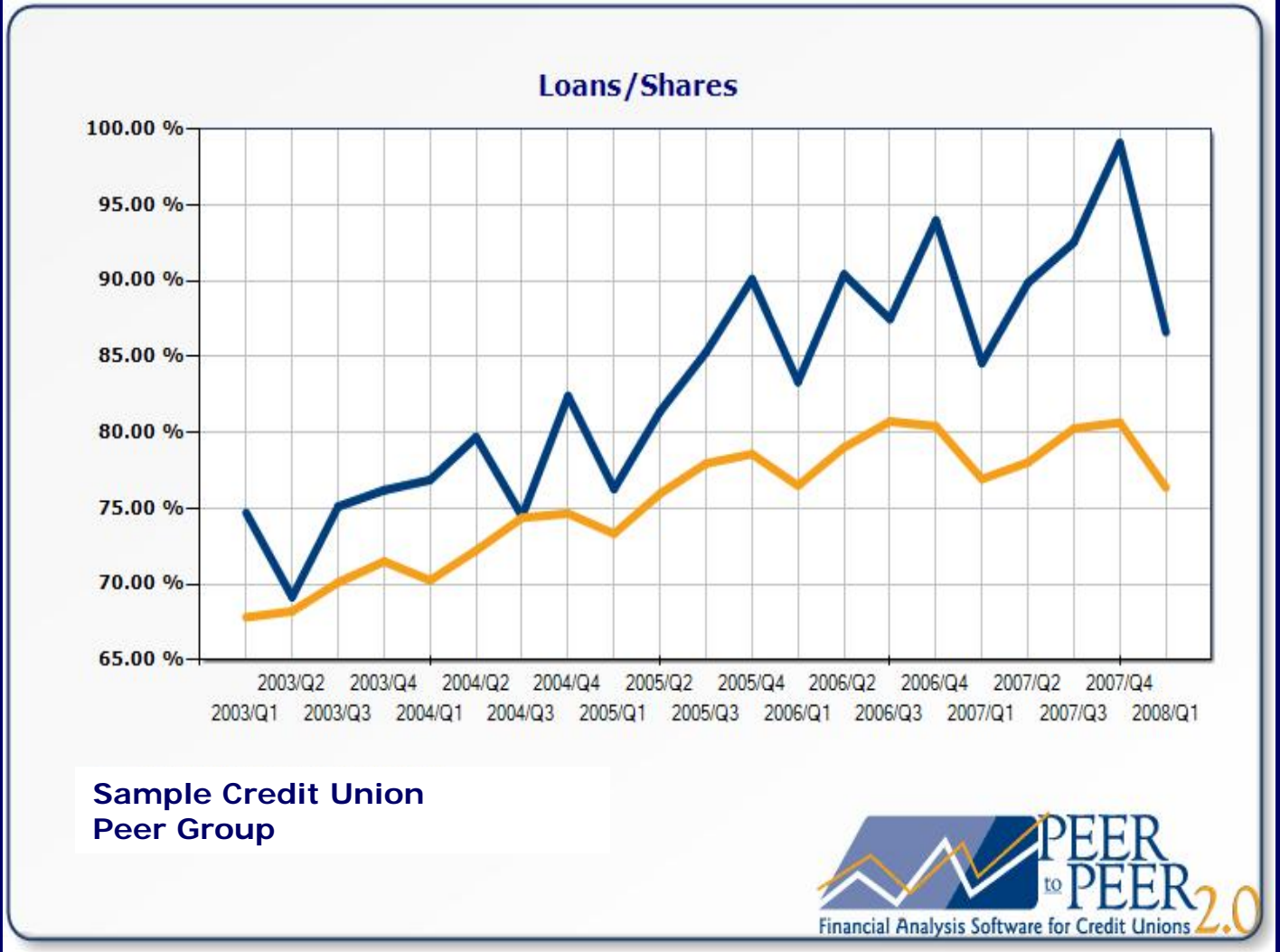
# Sample CU is safe: More than 99% of credit union loans paying on time



0.91%

0.74%

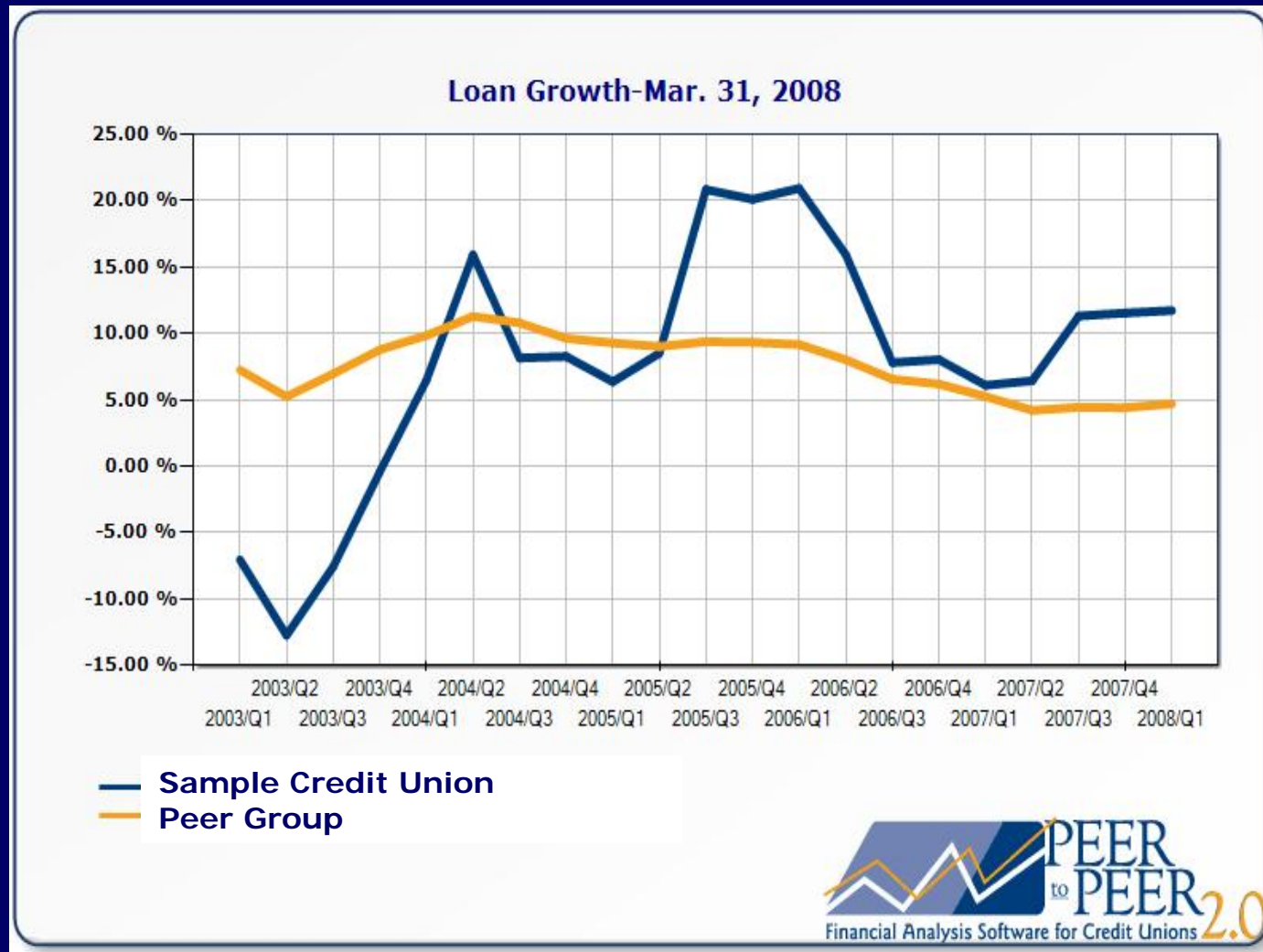
# Ready to serve: Sample CU is lending out almost 90% of deposits to members



86.61%

76.36%

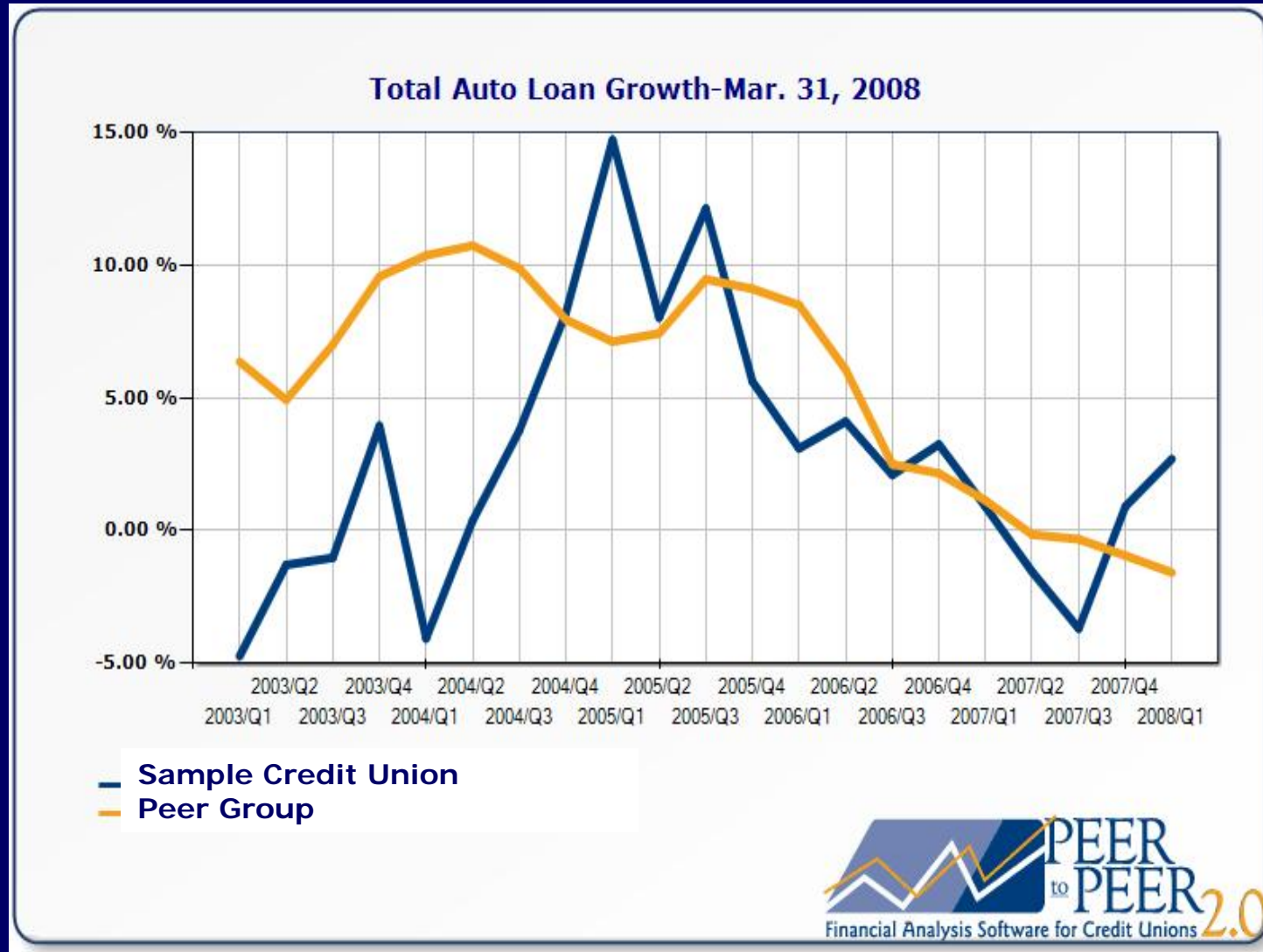
# Double digit growth at the credit union for 12 months ending March 31, 2008



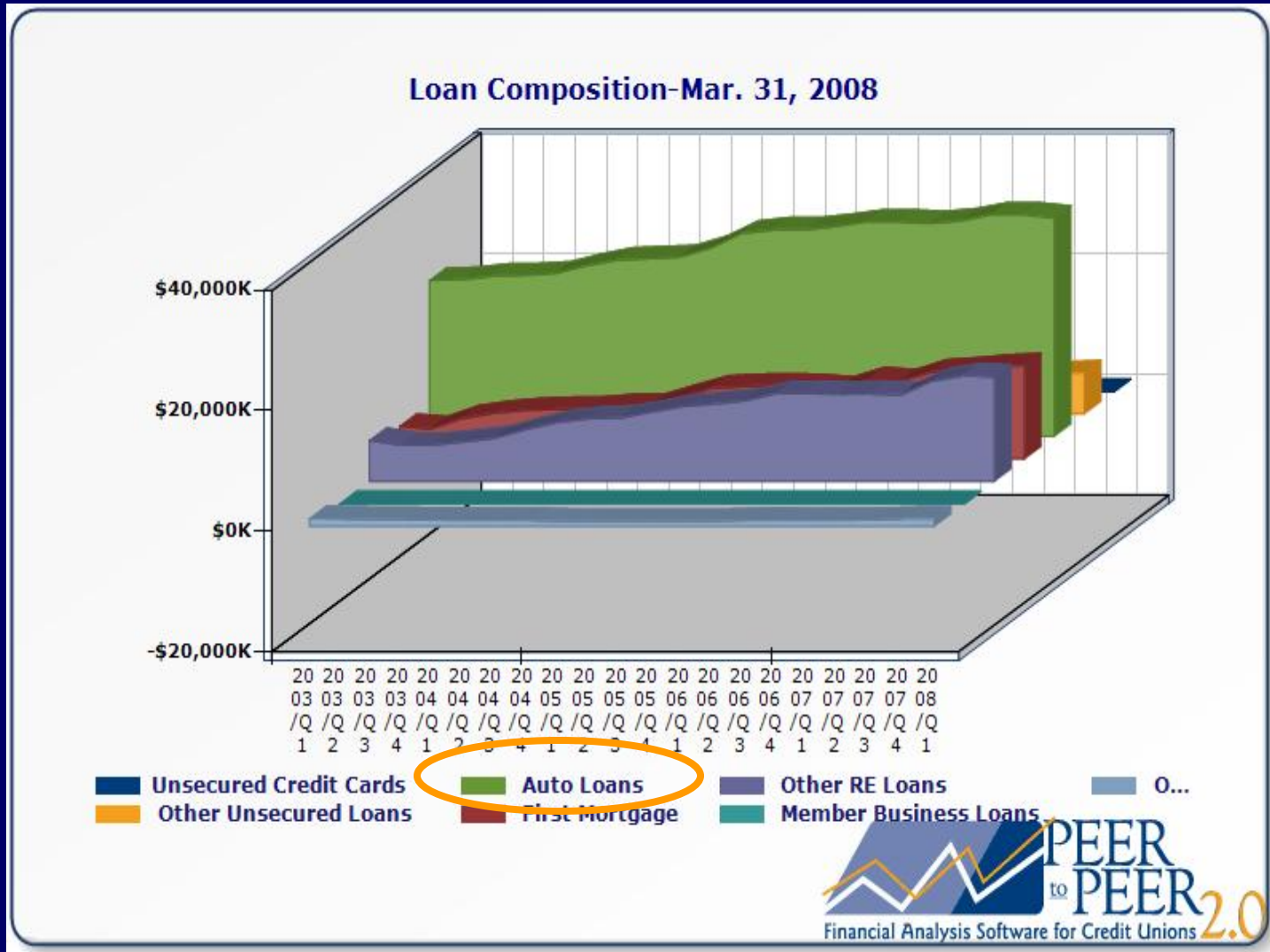
11.74%

4.71%

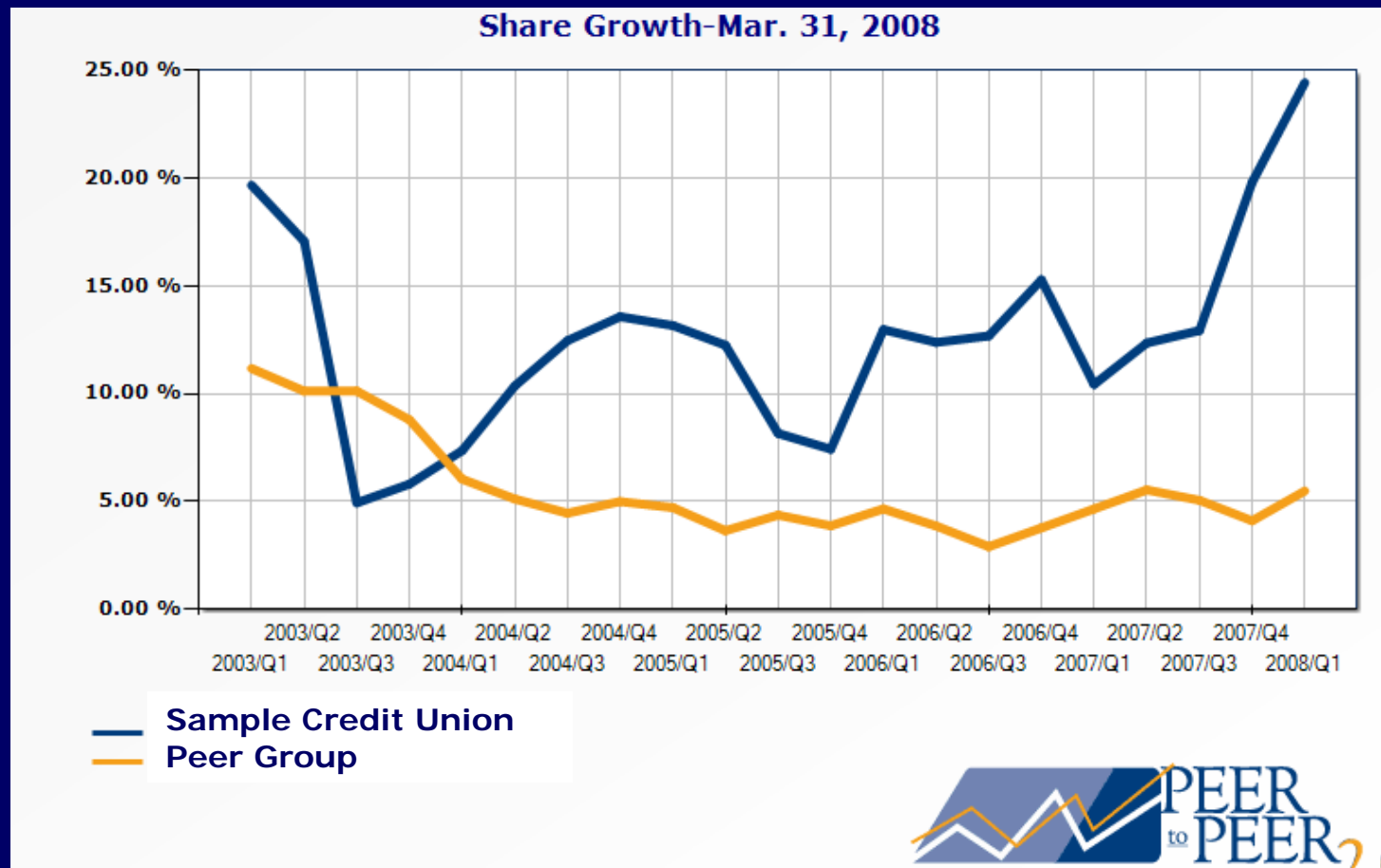
# In a down market, auto lending up slightly at the credit union



# Auto lending continues to drive credit union loan portfolio for Sample CU

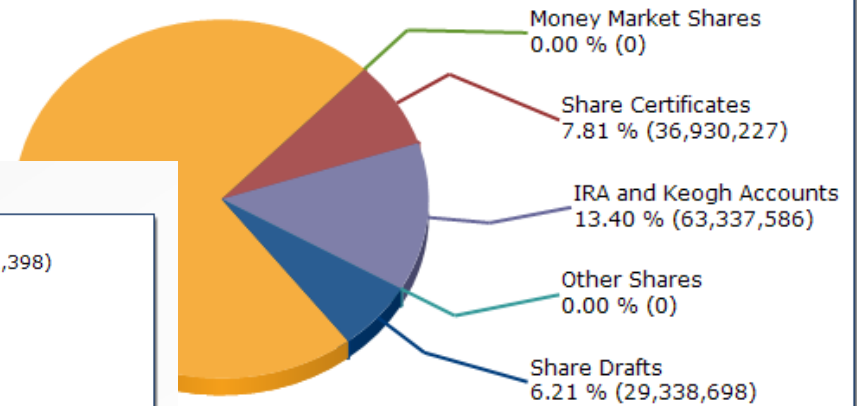


# Sample CU hits highest annual share growth mark in over 5 years

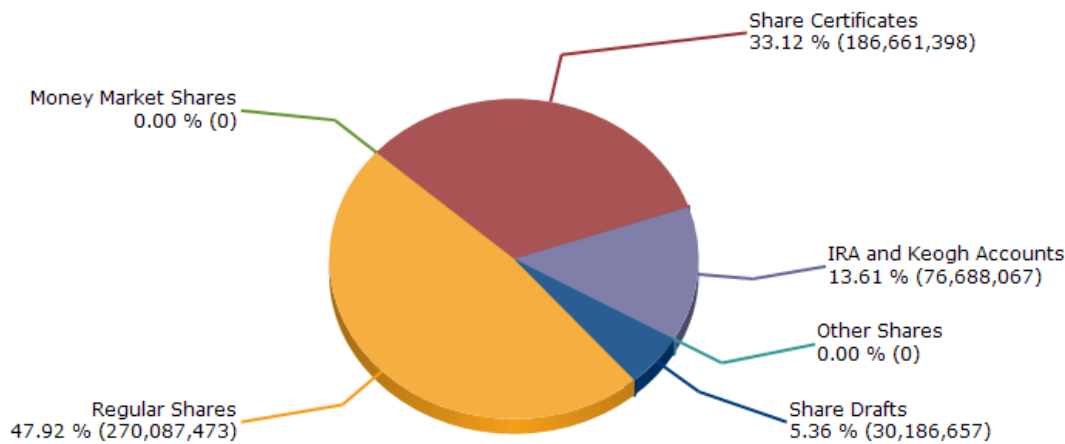


# Share certificates increase in importance at Sample CU over the last 5 years

Share Composition-Mar. 31, 2003



Share Composition-Mar. 31, 2008



■ Share Drafts    ■ Money Market Shares    ■ IRA and Keogh Accounts  
■ Regular Shares    ■ Share Certificates    ■ Other Shares



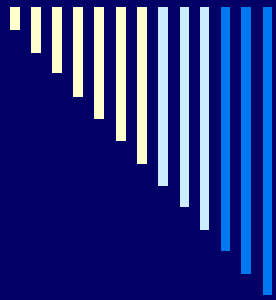
■ IRA and Keogh Accounts  
■ Other Shares





## Sample Questions:

- What are the key priorities for the upcoming year?
- What are the top priorities over the next five years?
- How will we measure our success?



## Peer to Peer 2.0:

Analysis that tells a story about your  
credit union performance

## Learn More:

Contact Callahan's Software Team  
at 800.446.7453 or

[software@creditunions.com](mailto:software@creditunions.com) to get  
started using Peer to Peer 2.0

