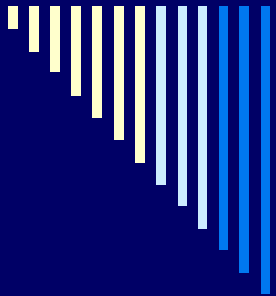
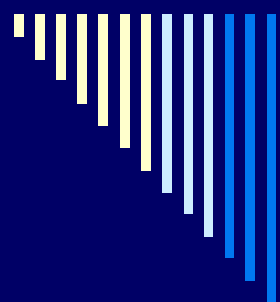


**Use Callahan's
Peer to Peer 2.0 to
understand credit
union performance**

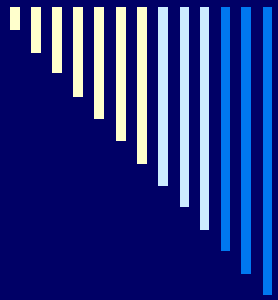
CALLAHAN
AND ASSOCIATES



Educate your sales team on credit union results. Use Peer to Peer 2.0 to find new ways to help their credit union clients.



**Peer to Peer 2.0 can
help you identify
credit unions that are
most likely to benefit
from your solutions**

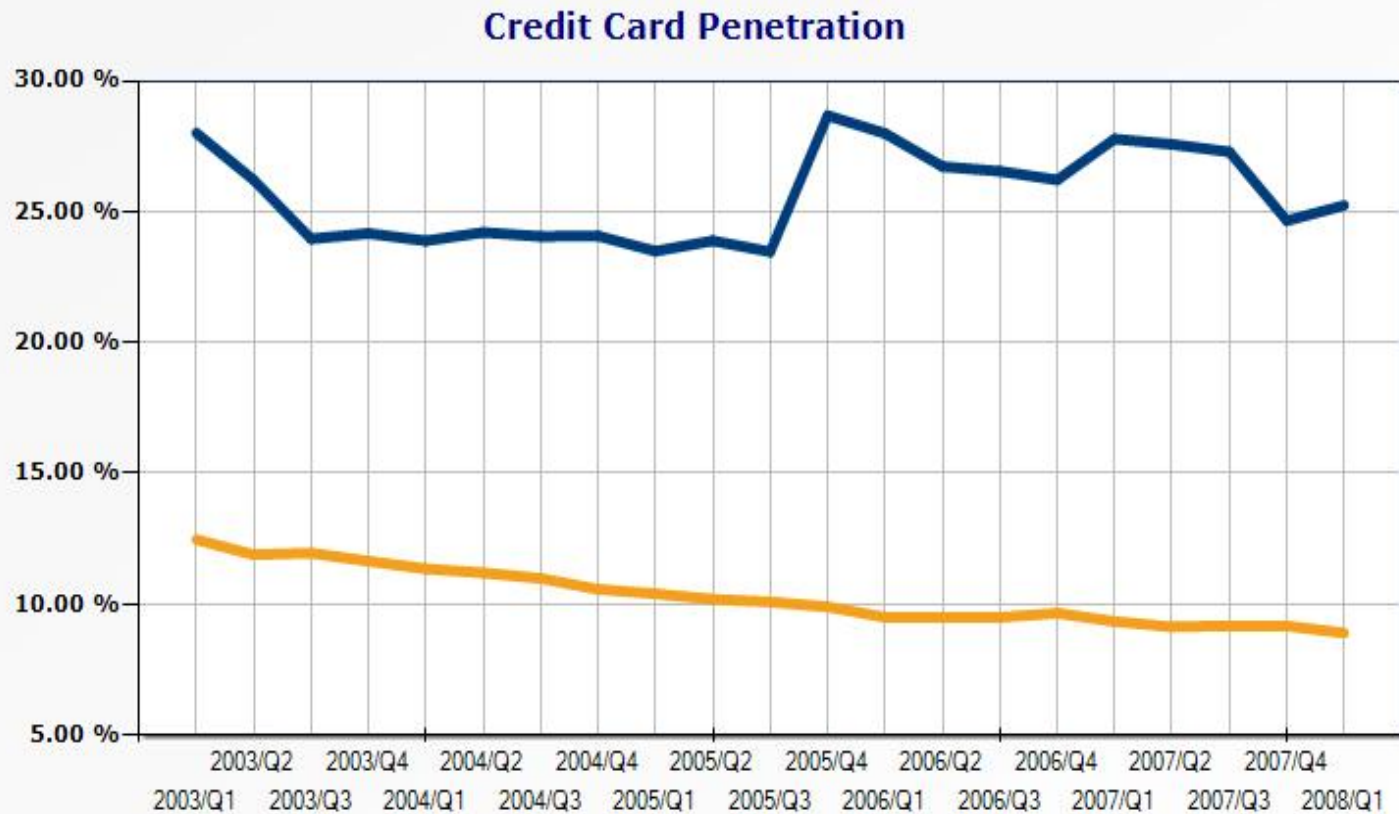


Presentation:

**Sample CU
Research Packet**

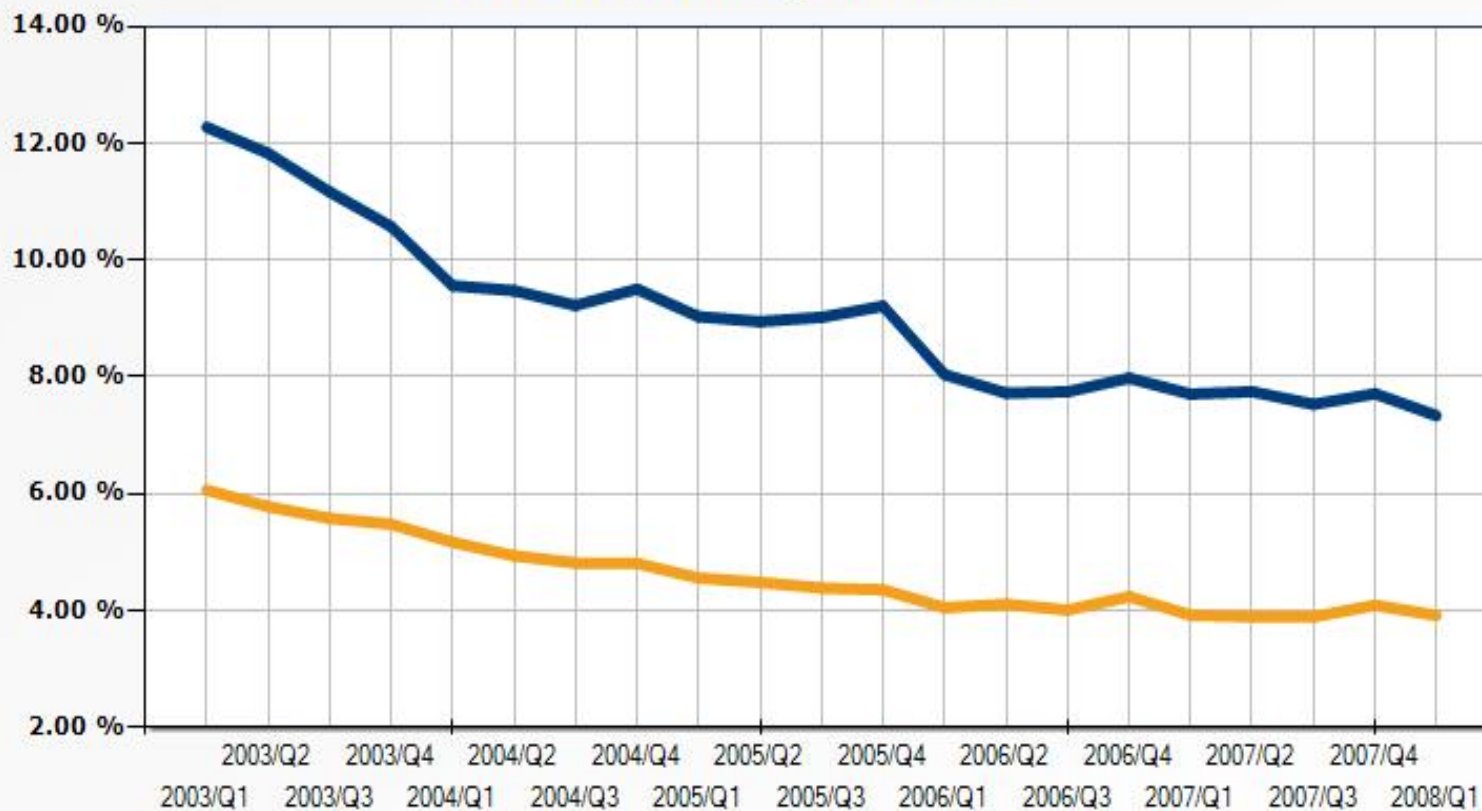
CALLAHAN
AND ASSOCIATES

Credit cards can be a key component of building member relationships



— Sample Credit Union
— TX CUs \$100M-\$500M

Credit Card Loans/Total Loans



— Sample Credit Union
— TX CUs \$100M-\$500M

Credit Card Delinquency



— Sample Credit Union
— TX CUs \$100M-\$500M

Credit Card Loan Growth



— Sample Credit Union
— TX CUs \$100M-\$500M

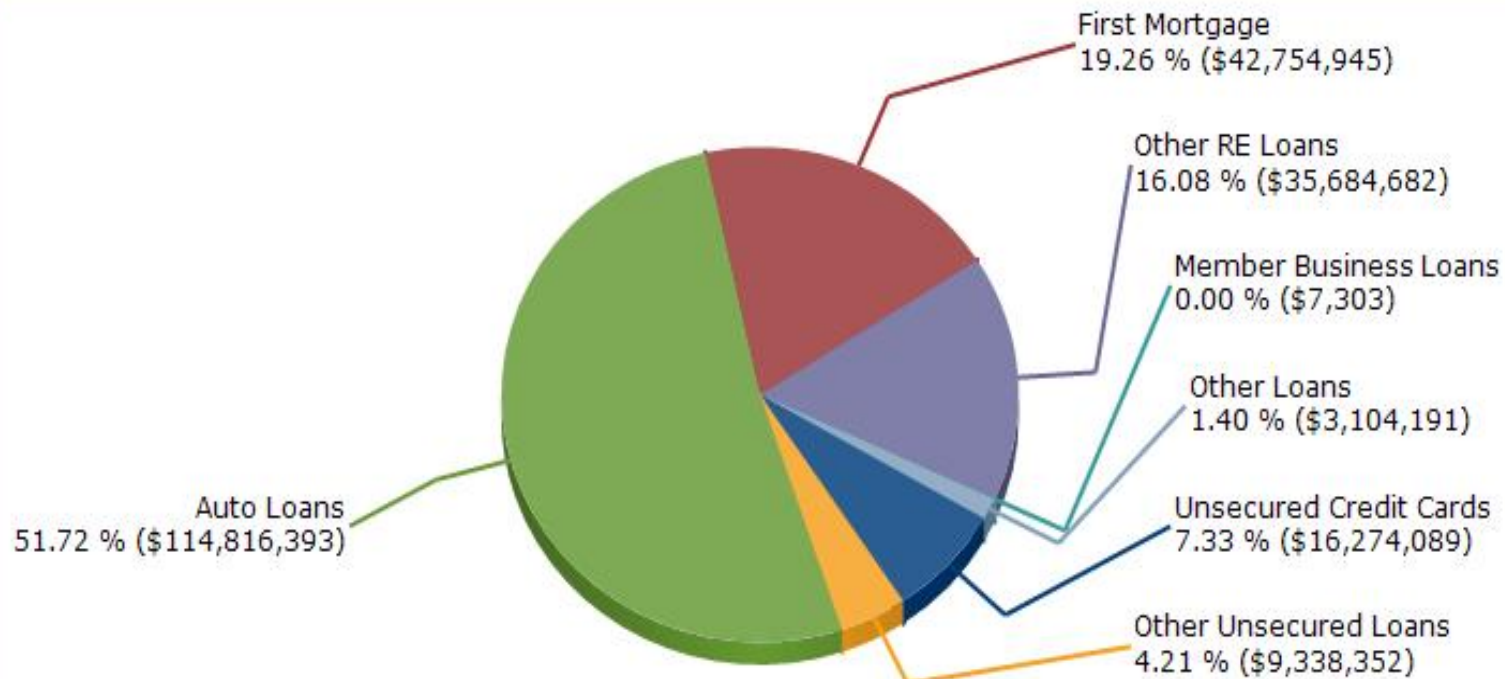


Loan Growth



— Sample Credit Union
— TX CUs \$100M-\$500M

Loan Composition-Mar. 31, 2008



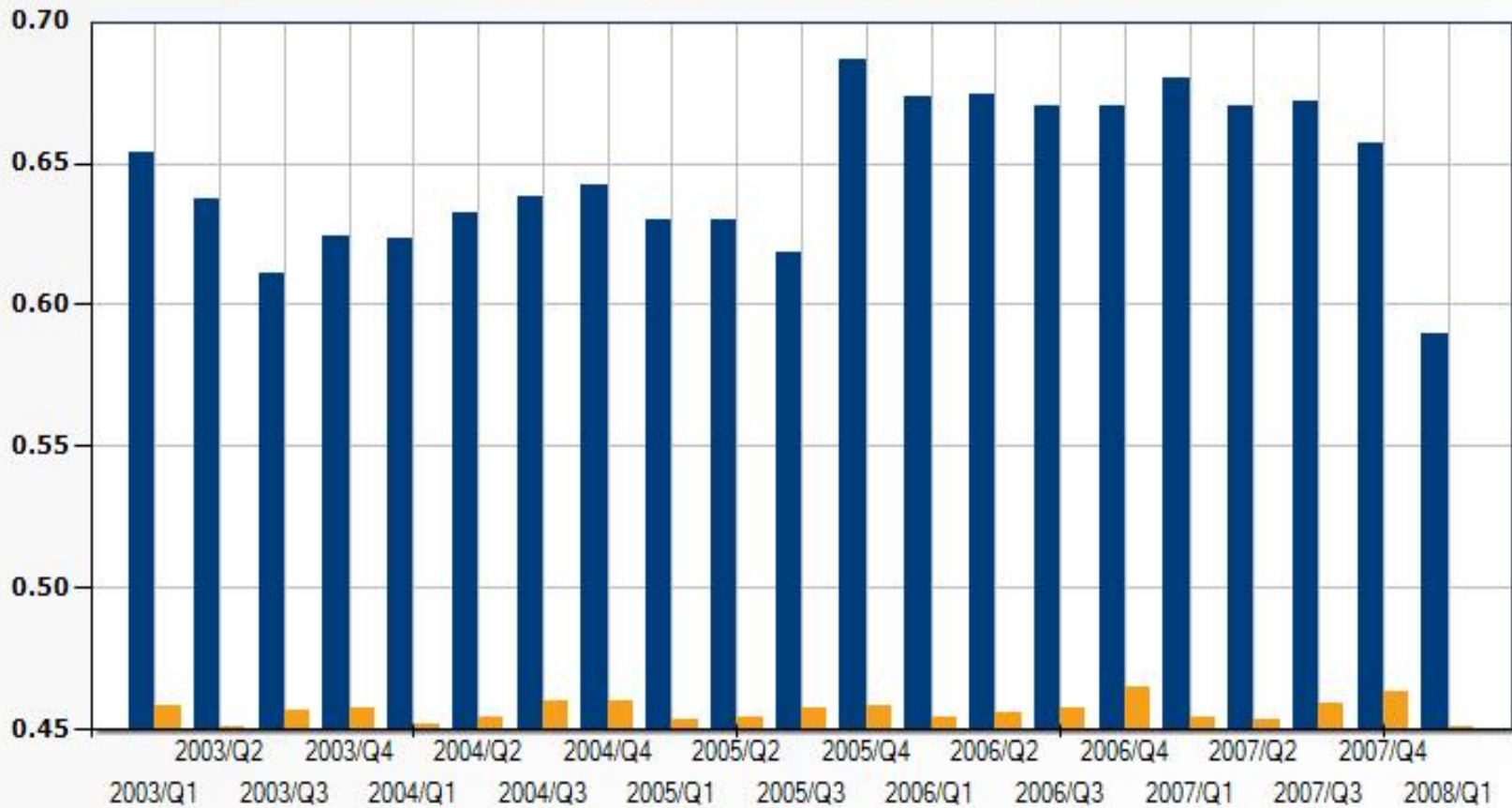
Unsecured Credit Cards
Other Unsecured Loans

Auto Loans
First Mortgage

Other RE Loans
Member Business Loans

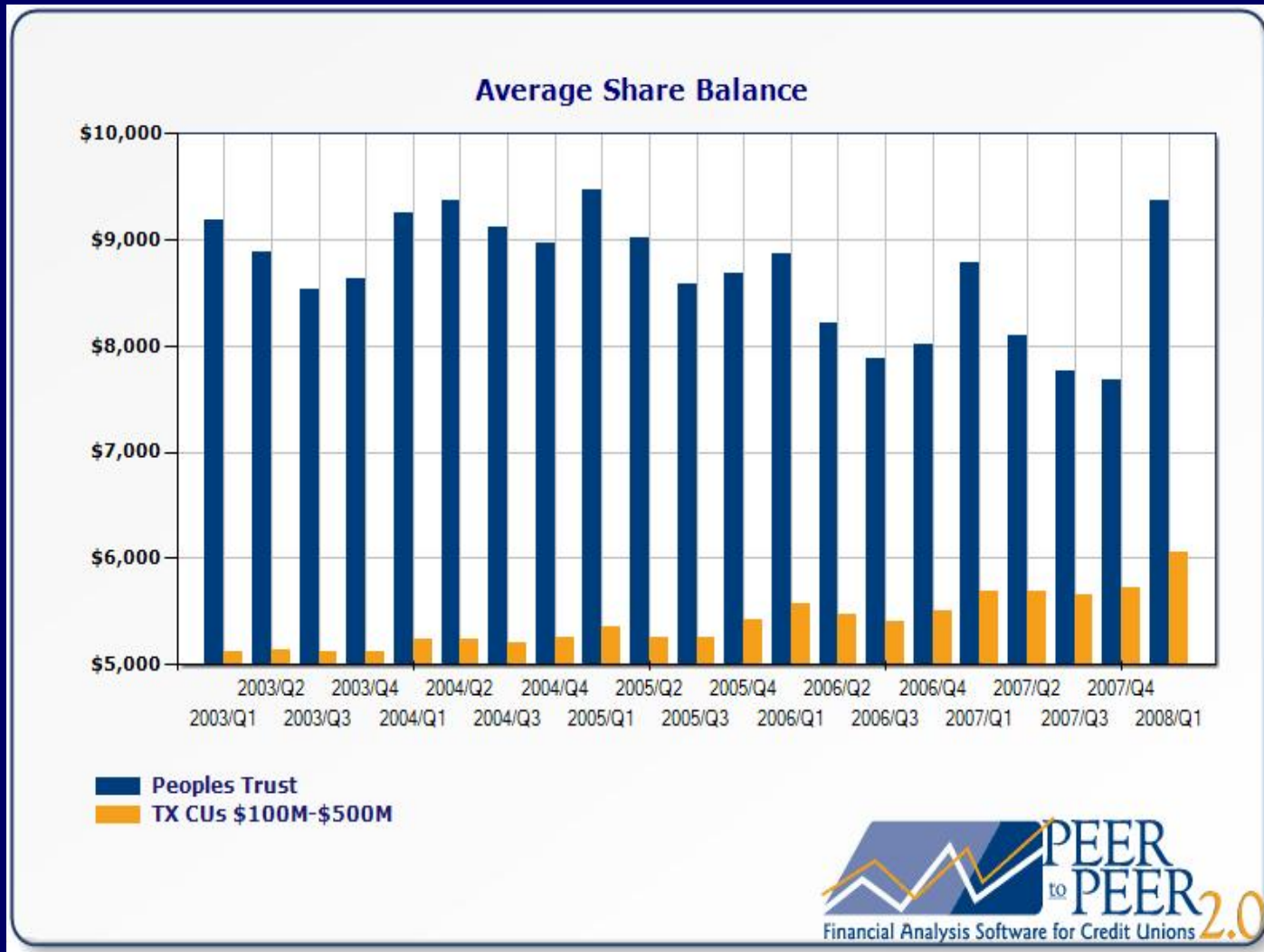
Oth...

Loan Accounts per Member-Mar. 31, 2008



■ Sample Credit Union
■ TX CUs \$100M-\$500M

Average share balance is an important measure of success – highlighting the value members see in the credit union



Share Draft Penetration



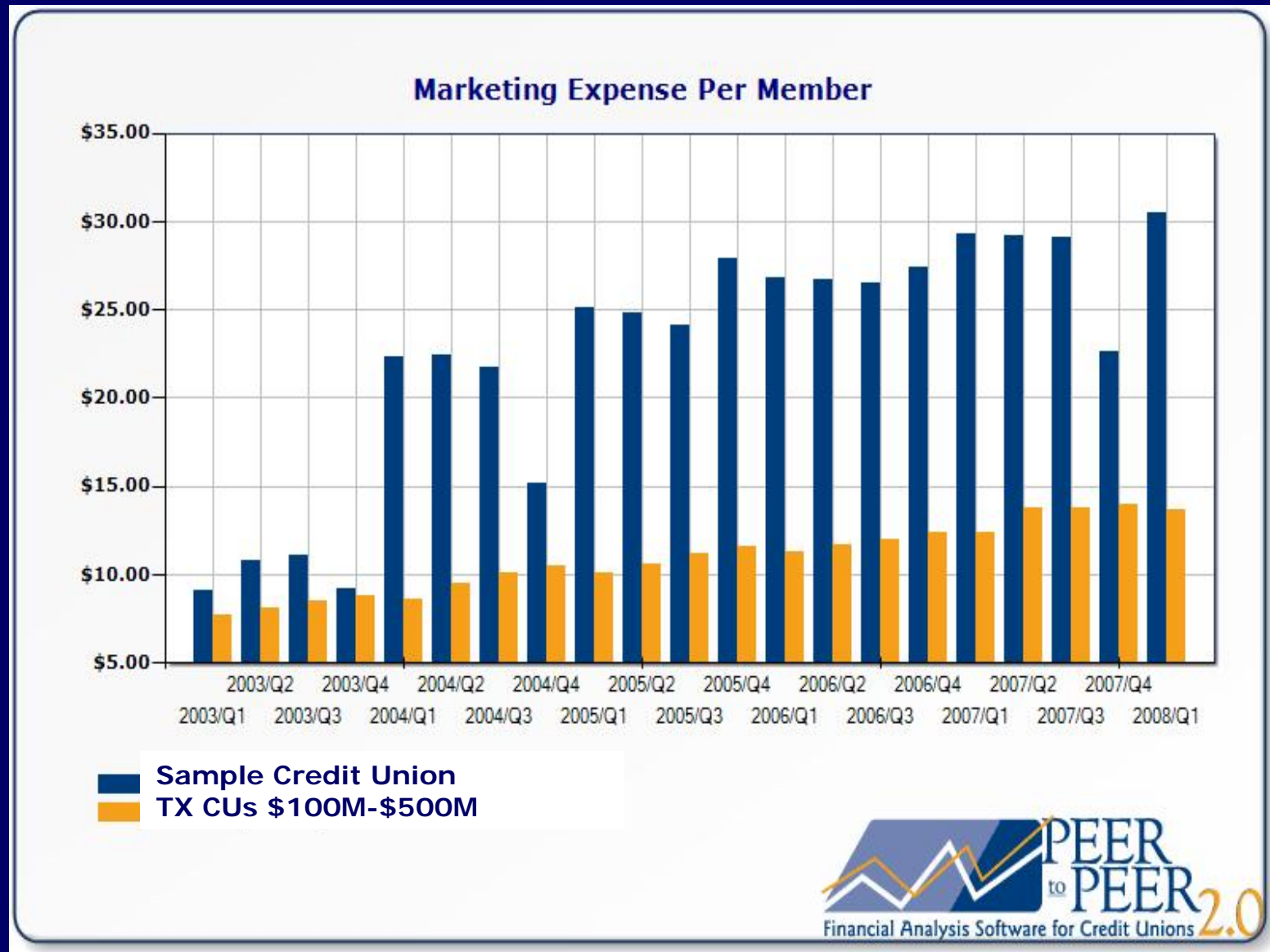
— Peoples Trust
— TX CUs \$100M-\$500M

Share Growth



— Peoples Trust
— TX CUs \$100M-\$500M

What credit unions are investing heavily in marketing for member growth?

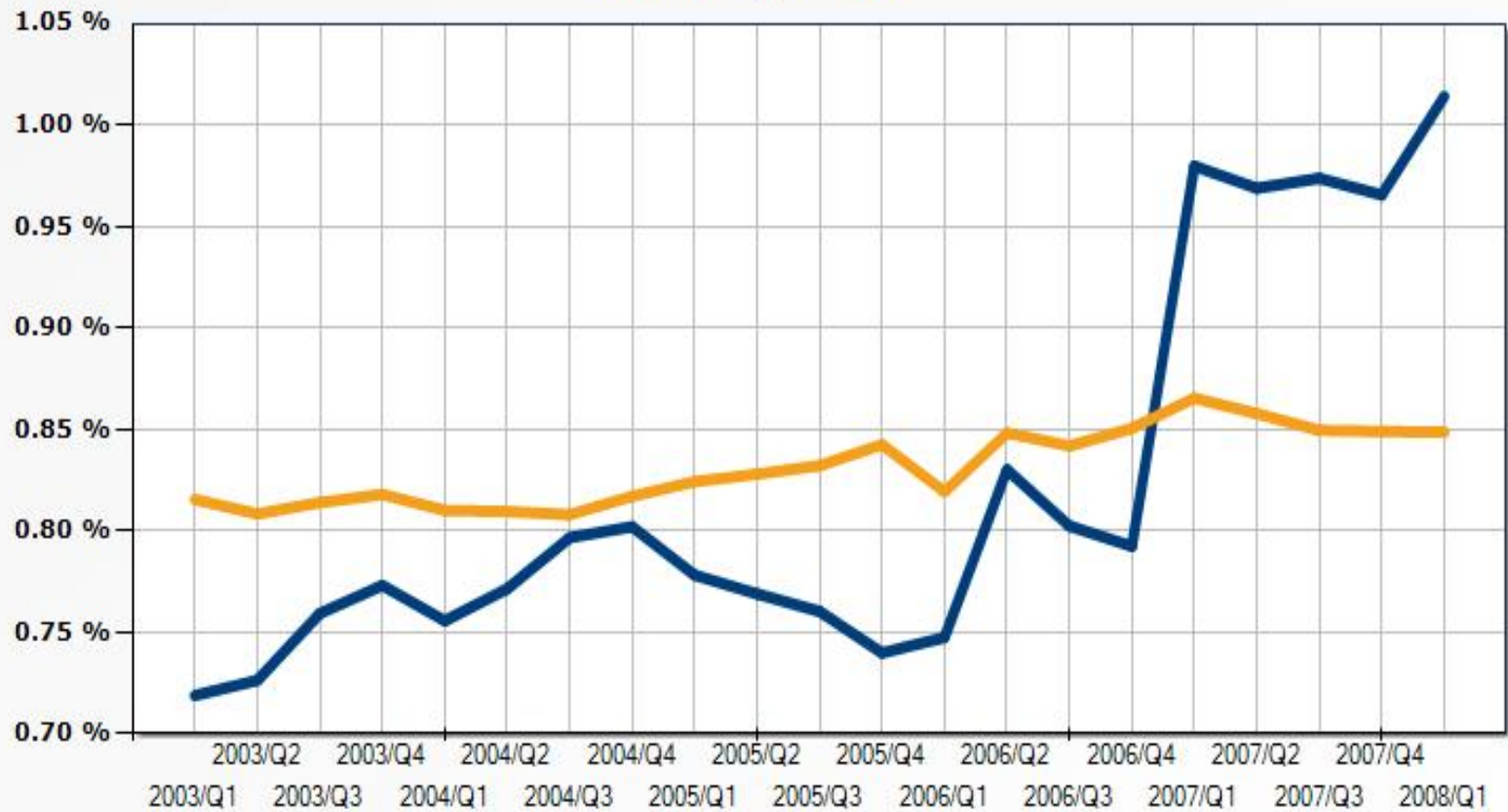


Operating Expense/Average Assets



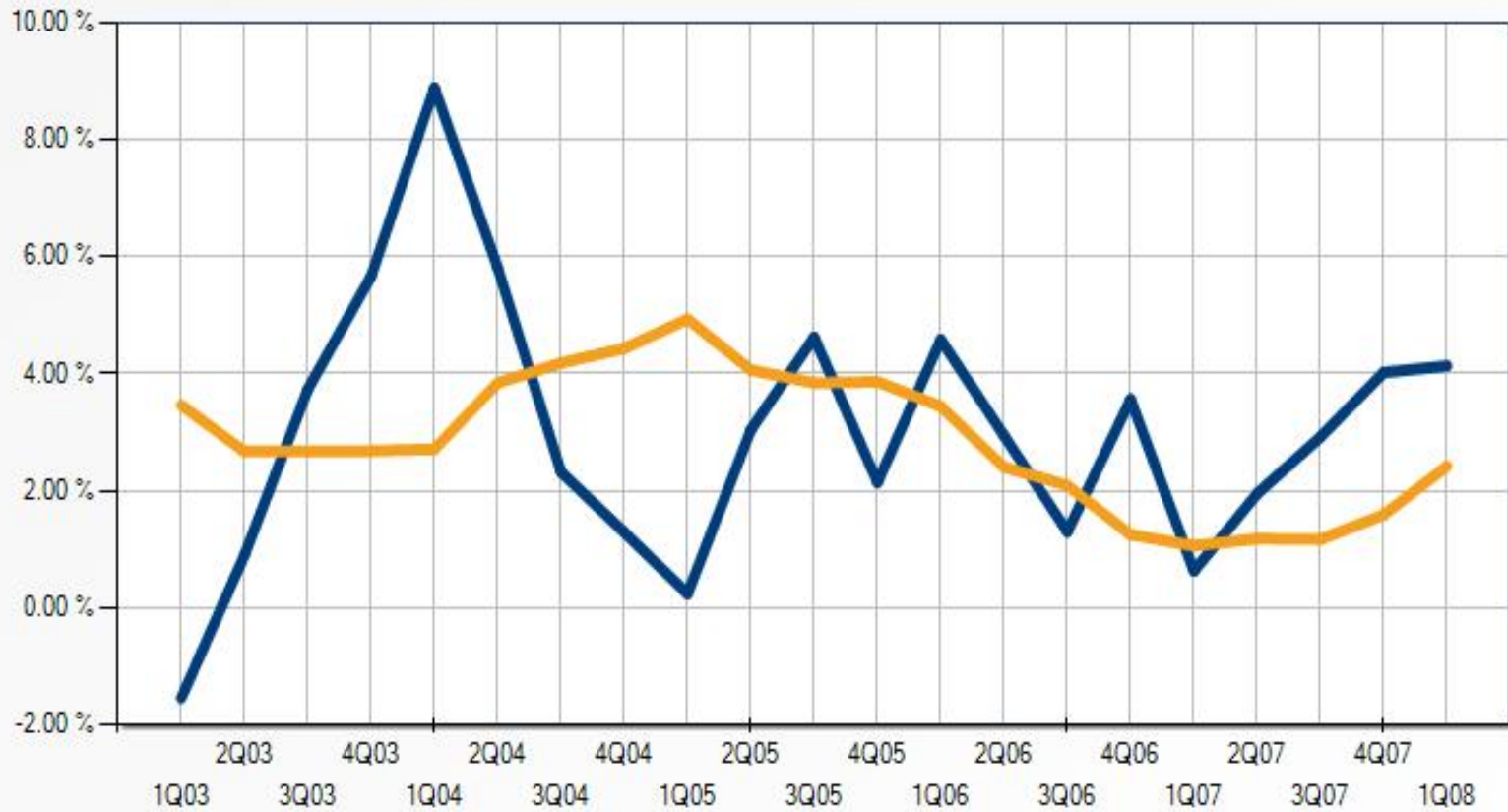
— Sample Credit Union
— TX CUs \$100M-\$500M

Efficiency Ratio



— Sample Credit Union
— TX CUs \$100M-\$500M

Member Growth

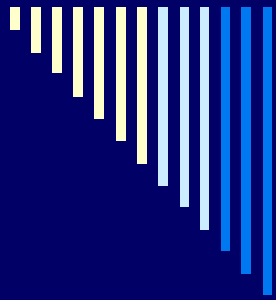


— Sample Credit Union
— TX CUs \$100M-\$500M



Sample Questions:

- **What credit unions are more likely to consistently market their credit card products for potential members?**
- **What credit unions could generate momentum in their share draft account?**
- **Could a new product be cross-sold with an auto loan that can add value to the member and fee income to the credit union?**



Peer to Peer 2.0:

Analysis that helps you to understand credit union results and how to meet their needs.

Learn More:

Contact Callahan's Software Team
at 800.446.7453 or

software@creditunions.com to get
started using Peer to Peer 2.0

