Public Data Analytics

Public Data Analytics empowers credit unions with actionable insights from 5300 reporting, census data, and other public sources. This module equips credit unions to benchmark performance, identify trends, and strategically position themselves in the market by leveraging detailed analytics dashboards.

Category	Value Statement	Analytics Overview
Eligibility	Understand your eligibility footprint and identify underserved areas to drive targeted outreach and expand membership.	Analyze eligibility data by type, state, county, employer, religious affiliation, and credit unions using dynamic visualizations (e.g., heat maps, bar charts, and pivot tables). See how eligibility varies geographically and demographically.
Products & Services	Optimize your product offerings by benchmarking rates and terms to align with market demands and attract new members.	Explore regions' product data, rates, terms, and credit union coverage. Visualize trends using KPIs and comparative charts to identify the best offerings to attract and retain members while remaining competitive.
How Do I Compare?	Empower your team to perform custom comparisons, enabling strategic positioning and competitive advantage.	Compare credit union products, services, and eligibility data across locations, sizes, and other criteria. Create tailored insights with "Build Your Own (BYO)" comparisons to effectively evaluate and refine competitive strategies.

Subject Area Snapshots

Category	Value Statement	Analytics Overview

Executive	Gain a high-level view of performance metrics to guide executive decisions and long-term planning.	Compare your credit union's total assets, loans, membership, net interest margin, and delinquency metrics against peers. Visualize trends through KPIs and charts for strategic benchmarking and differentiation.
Finance	Assess financial health and stability with data-driven insights to secure long-term growth.	Evaluate financial health with health scores, financial stability ratios, and cost-to-income ratios. Benchmark retained earnings, net worth-to-asset ratios, and other key indicators to position your credit union competitively.
Loans	Monitor loan performance and mitigate risks with granular insights into lending activity.	Analyze loan metrics, including total loans, liquidity ratios, and delinquency trends. Compare unsecured credit loans, average delinquency amounts, and delinquent loans across credit unions to identify strengths and opportunities for improvement.
Marketing	Enhance marketing effectiveness by analyzing trends in consumer behavior and competitive positioning.	Leverage CU Station™ insights to track consumer behavior and community trends. Compare competitor metrics and design custom dashboards with KPIs, empowering your team to effectively refine strategies and distinguish your offerings.

Additional Features

Category	Value Statement	Analytics Overview
Physical Locations	Visualize your physical presence to optimize resource allocation and accessibility.	Use map-based navigation to view branches, ATMs, and future location traffic analytics for enhanced operational planning.

Build Your Own (BYO) Comparison	Tailor your data exploration to uncover unique insights and drive personalized strategies.	Customize pivot tables with chosen KPIs, allowing you to add or remove product, service, and eligibility data to support targeted decision-making.
Health Score-Category Comparison	Benchmark your credit union's health score against peers to identify areas for improvement.	Analyze health scores by quarter, peer group, state, and subcategories using pivot table heat maps for strategic performance benchmarking.
Health Score Metric Comparison	Dive into specific metrics of your health score for focused improvement strategies.	Examine detailed metrics within the health score across quarters and peer groups using pivot table heat maps to pinpoint areas needing immediate attention or adjustment.

Next Steps

Try Out Public Data Analytics - Explore the financial comparative analytics census data analytics tools, including dashboards, heat maps, and visualizations.

Provide Feedback - Request feedback on what works well and identify additional measures or dashboards useful for better decision-making.

Refine and Improve - Use the early adopter feedback process to refine and enhance the analytics tools, ensuring they meet your credit union's strategic planning and outreach needs.