

Firefighters Credit Union Conference 2019 Clearwater Beach, FL

Peer 2 Peer Relationships



The following set of slides indicate how well credit unions primarily serving Firefighters stack up against credit unions in general.

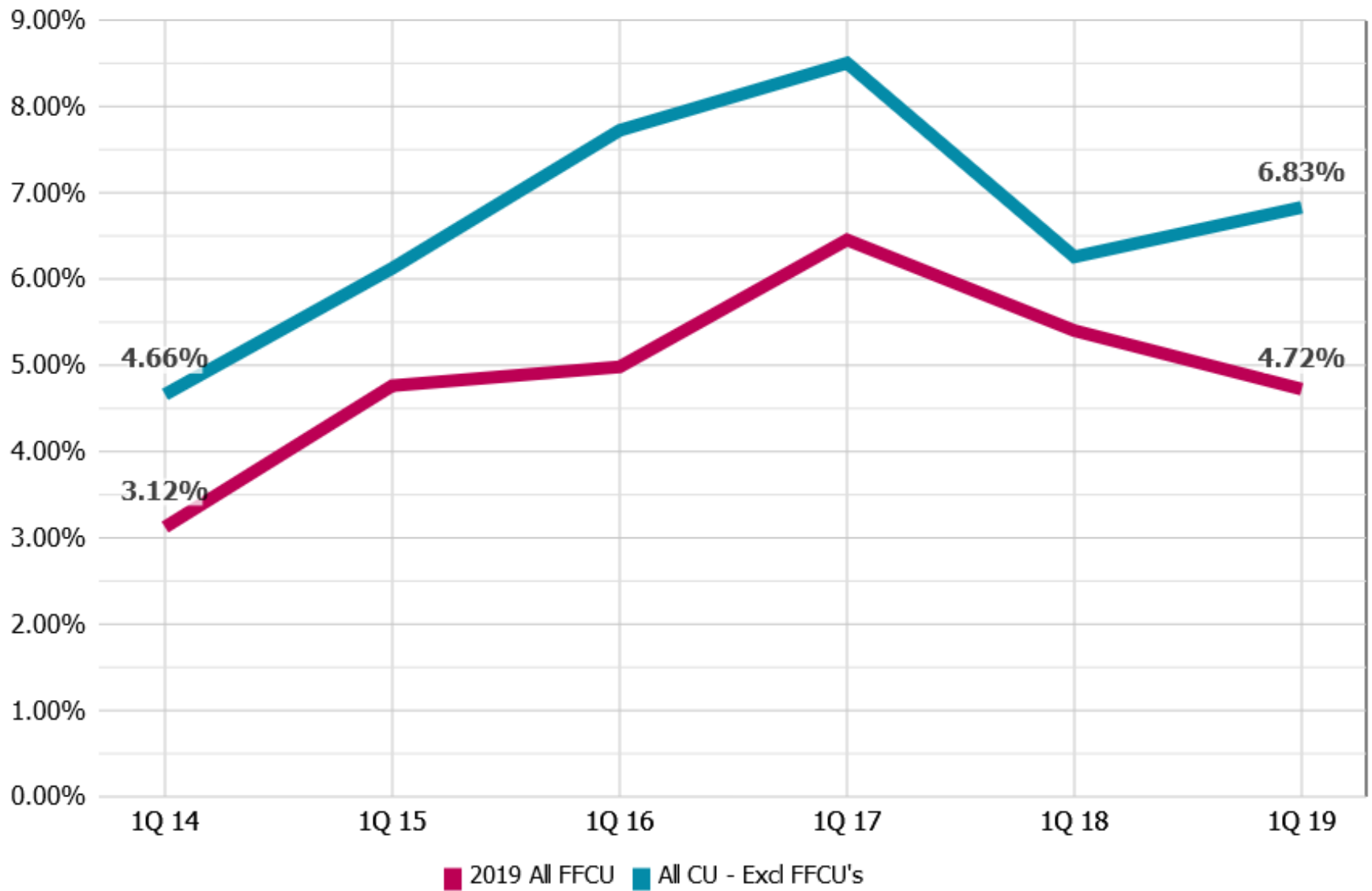
Asset Growth

Membership Growth

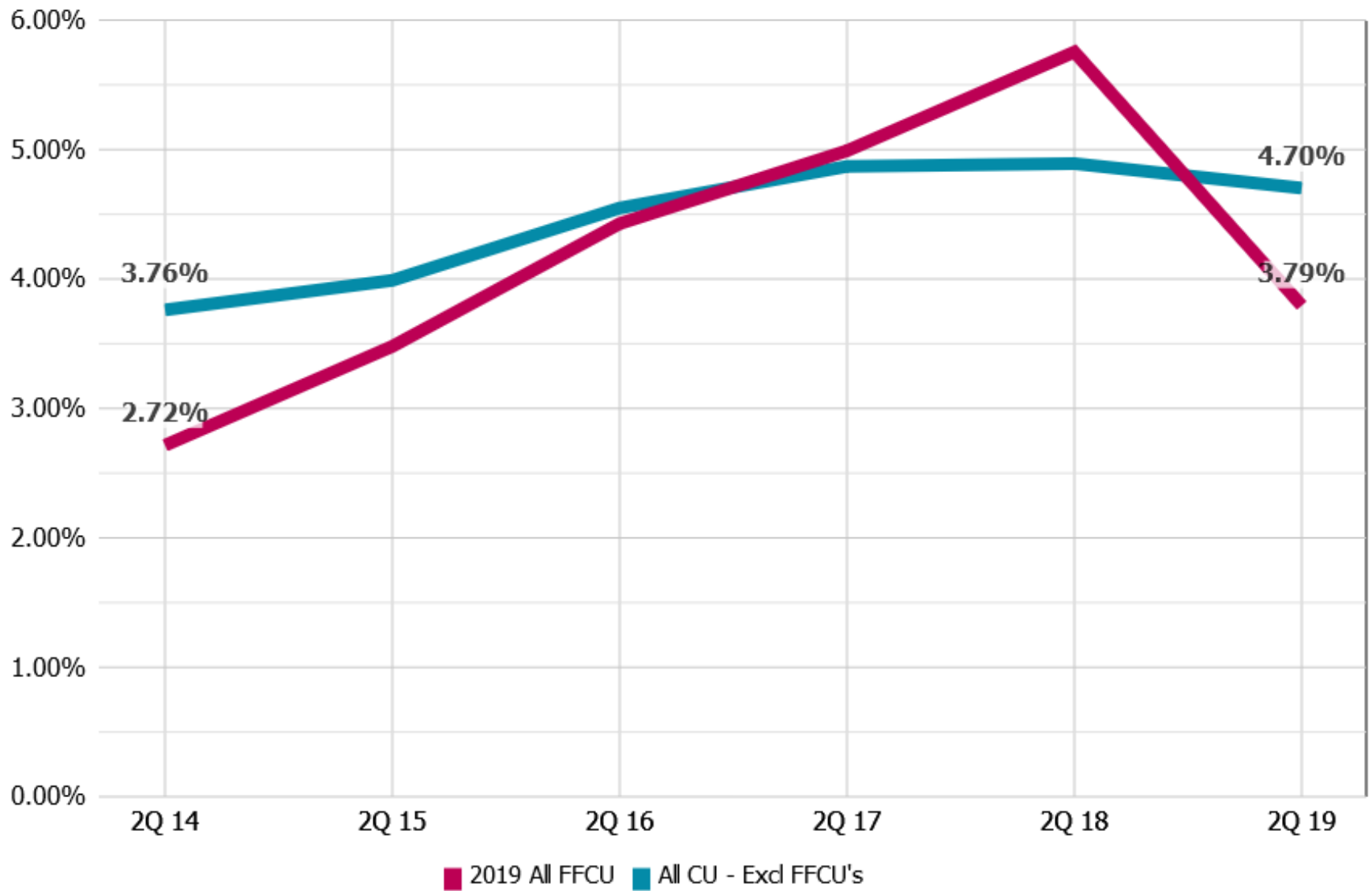
Loan Share growth

Membership growth

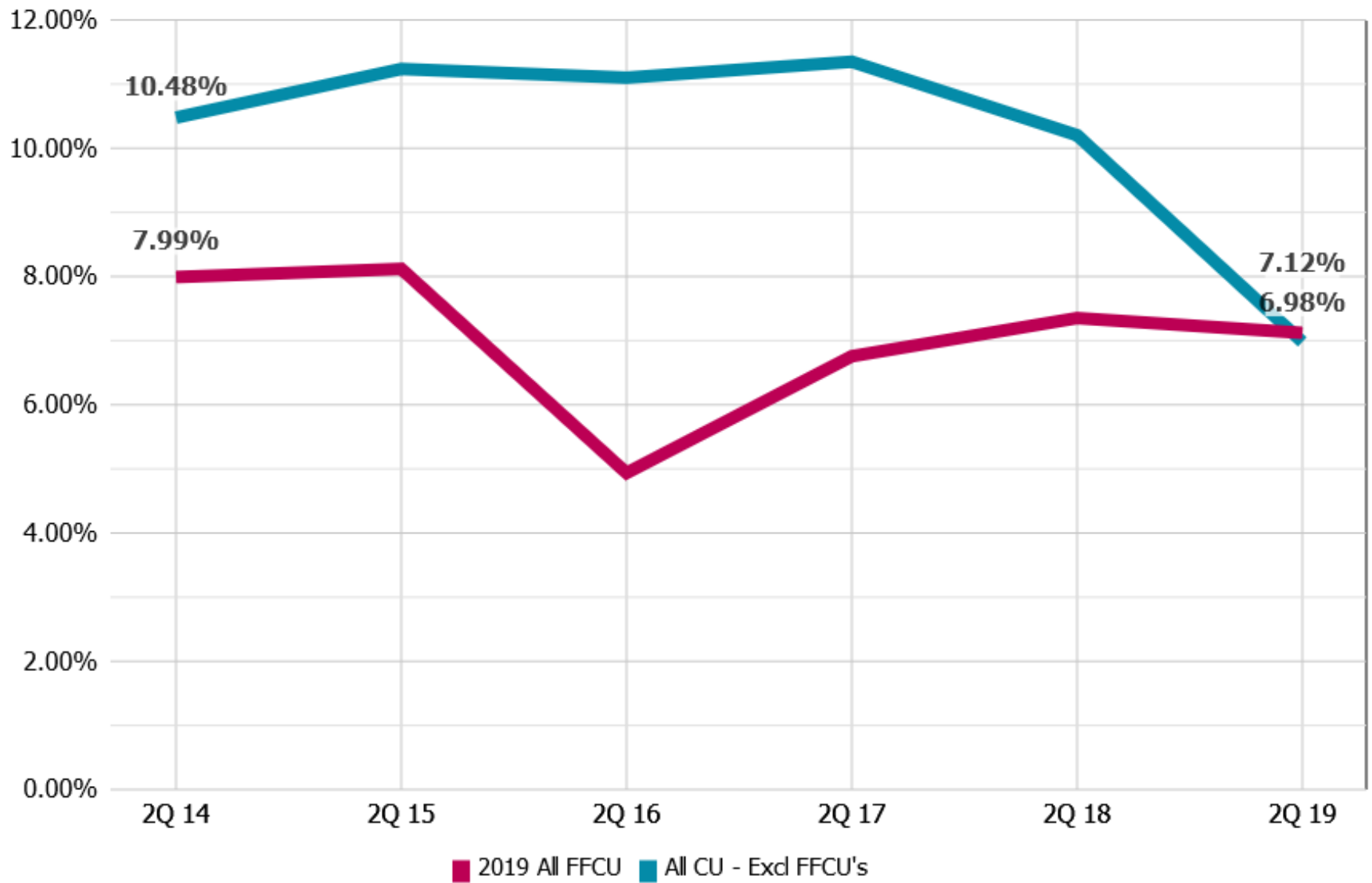
Asset Growth - 2019 All FFCU



Membership Growth - 2019 All FFCU

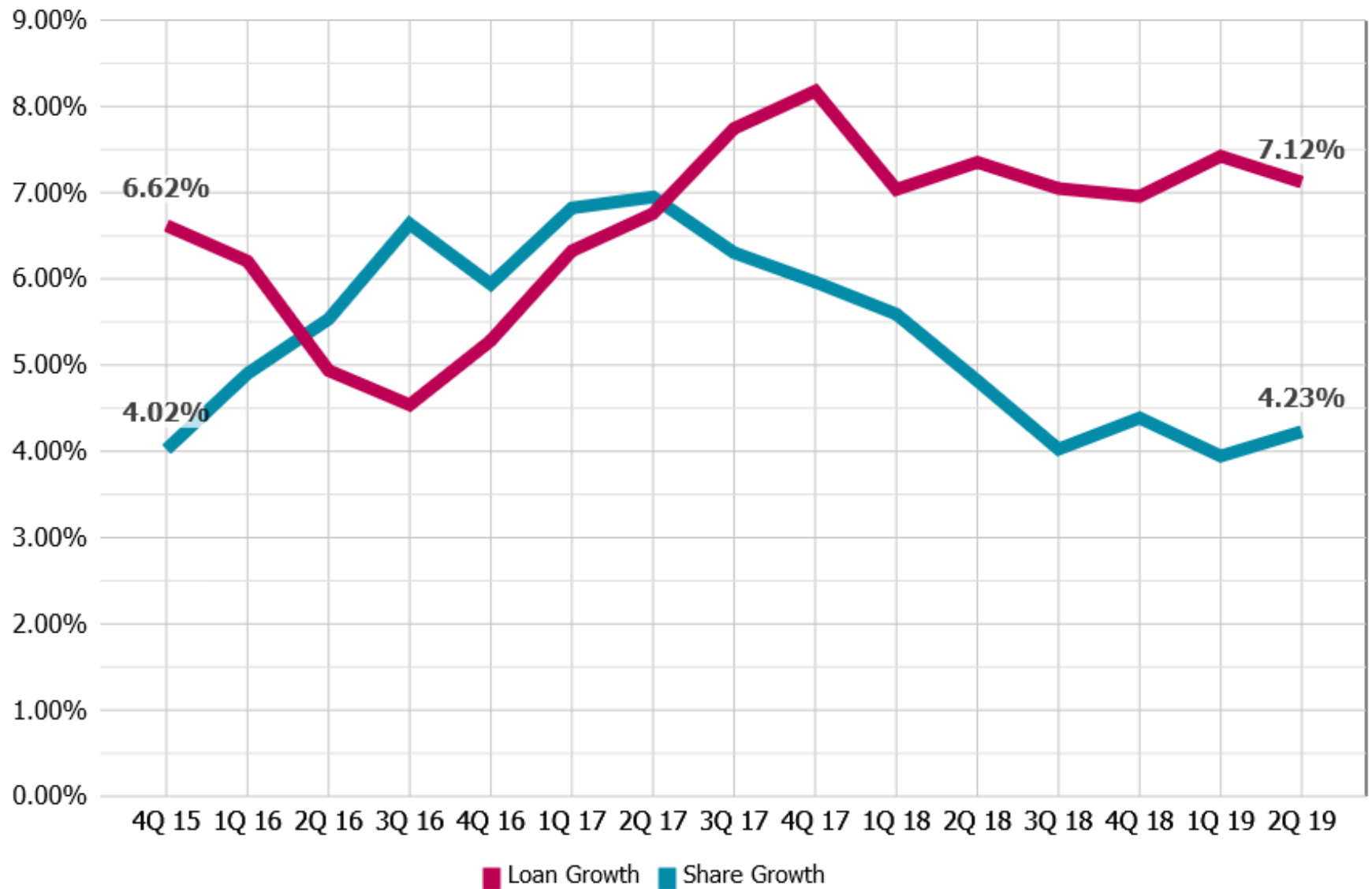


Loan Growth - 2019 All FFCU



Source: Callahan & Associates

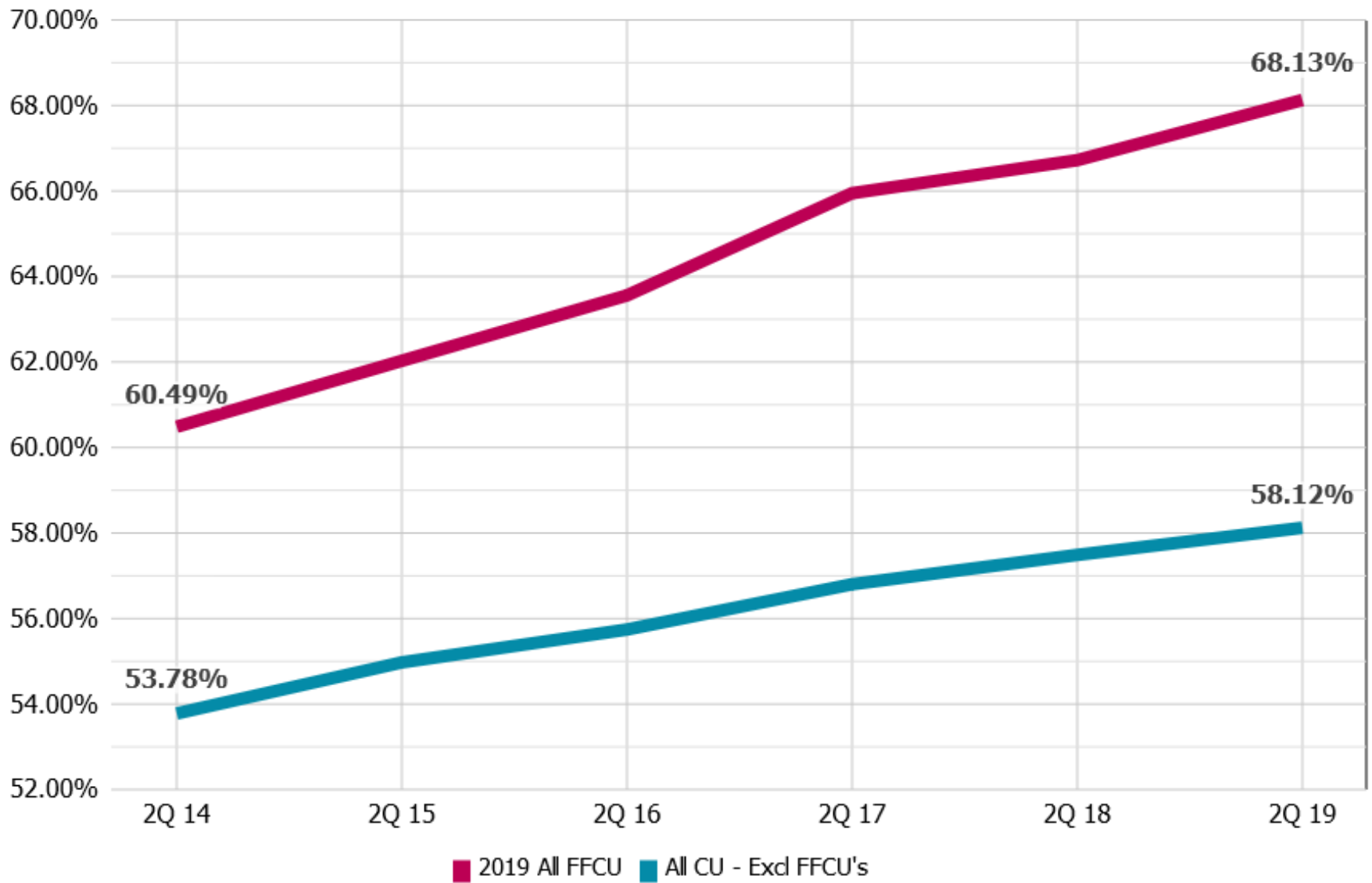
Loan Growth vs. Share Growth - 2019 All FFCU



Product Penetration per Membership

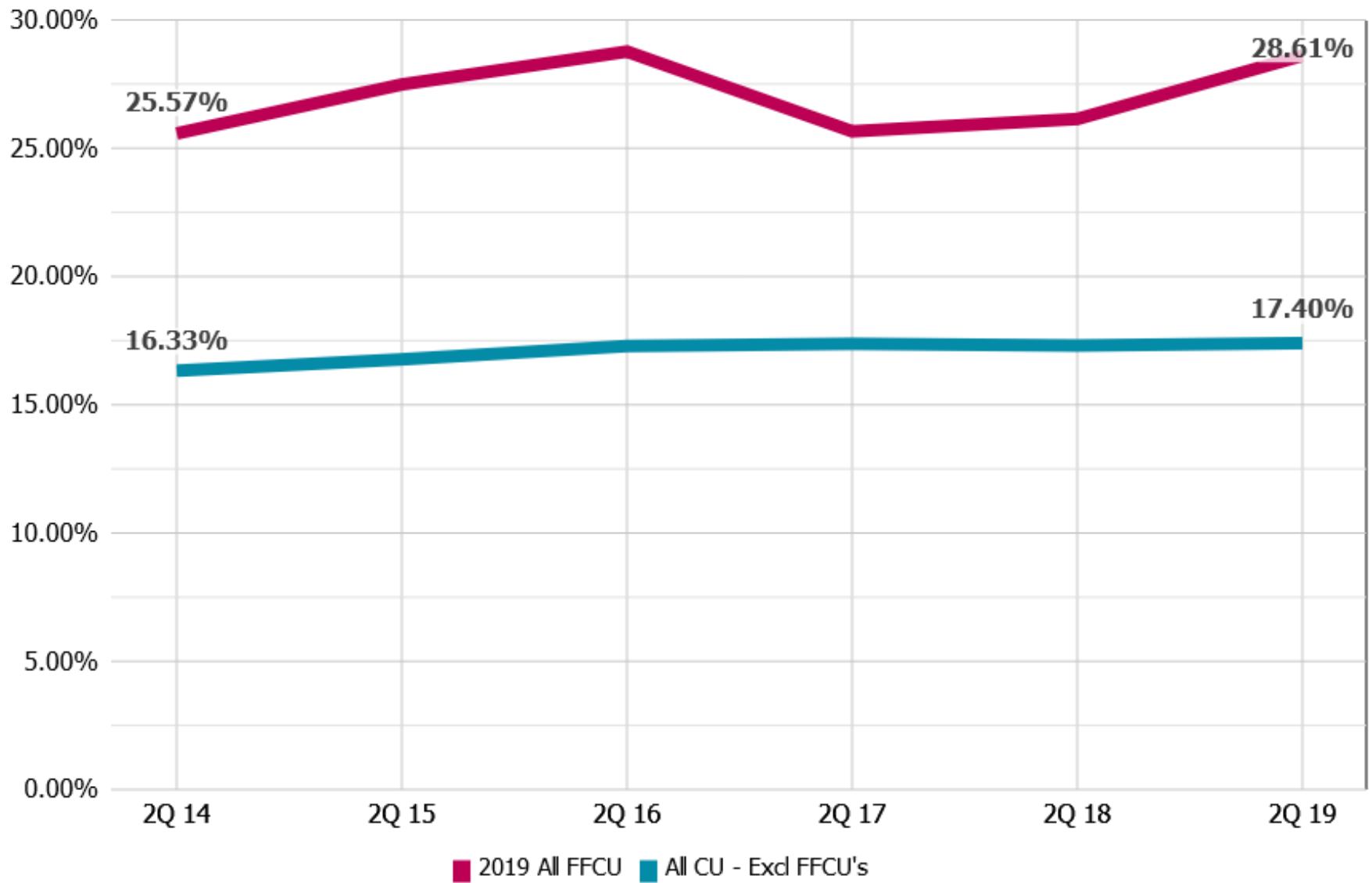
- ***Share Drafts***
- ***Credit cards***
- ***New Auto Loans***
- ***Used Auto Loans***
- ***Real estate***
- ***Delinquent Loans***

Share Draft Accounts/Members - 2019 All FFCU

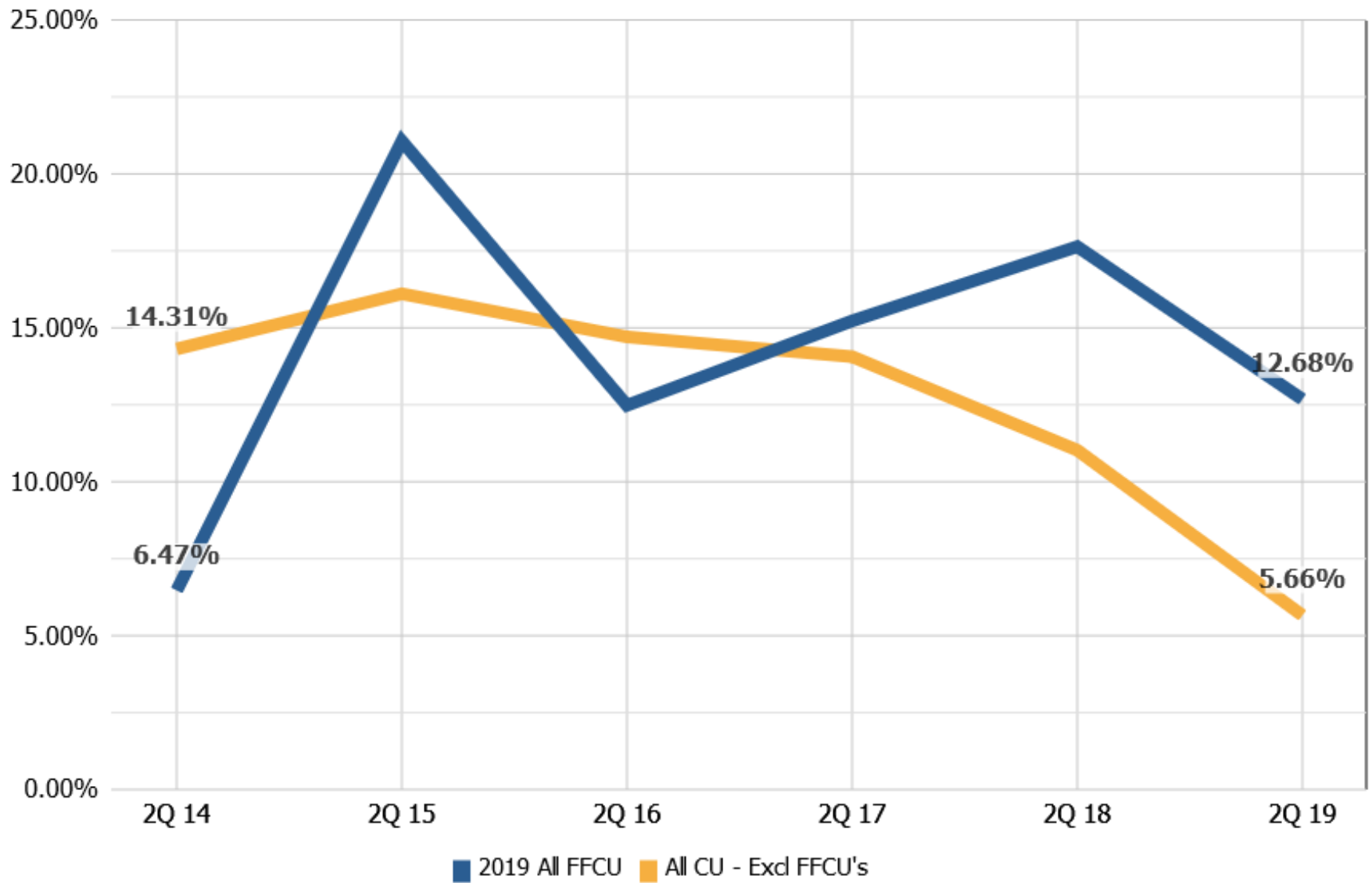


Source: Callahan & Associates

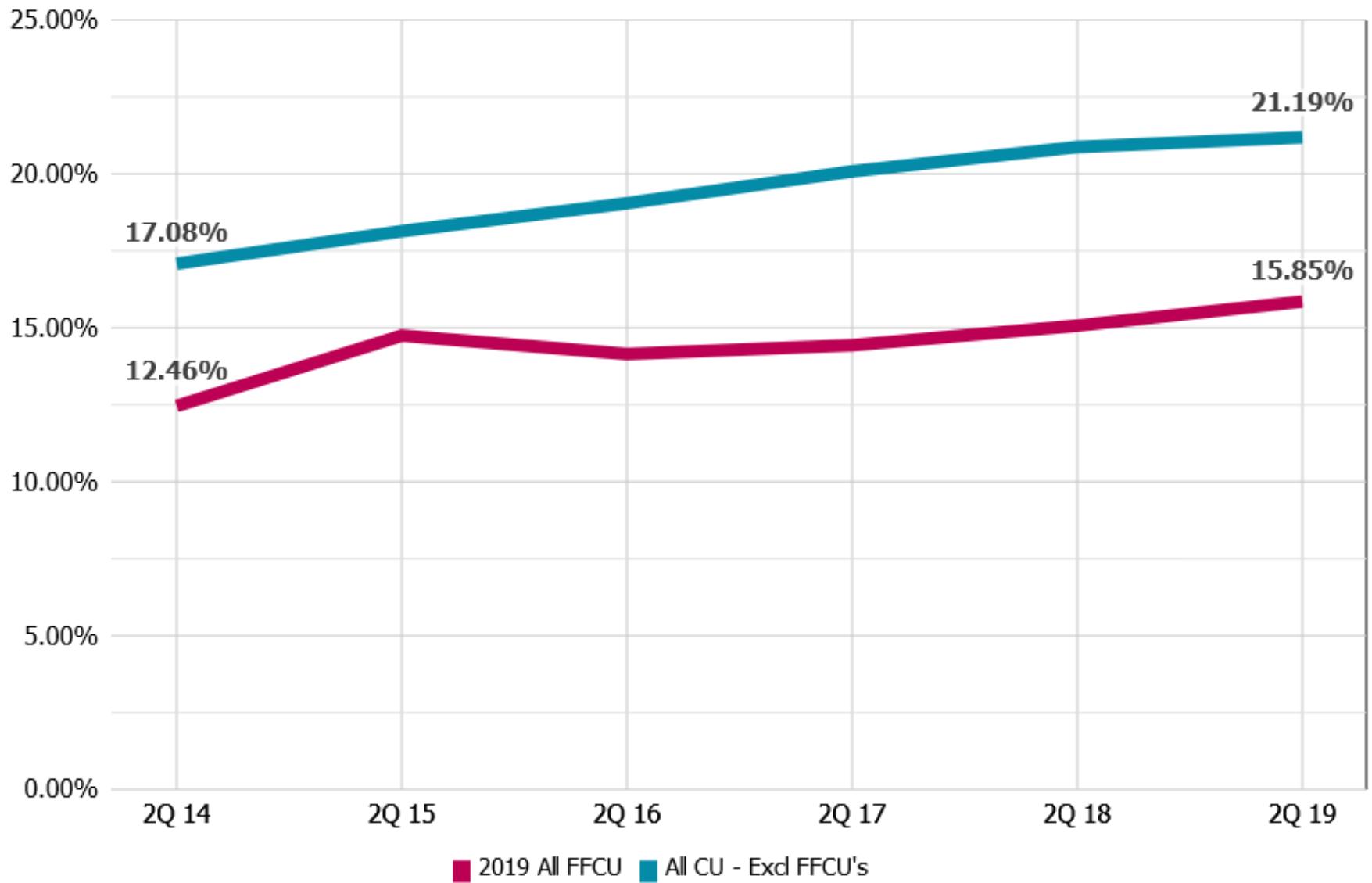
Credit Card Penetration - 2019 All FFCU



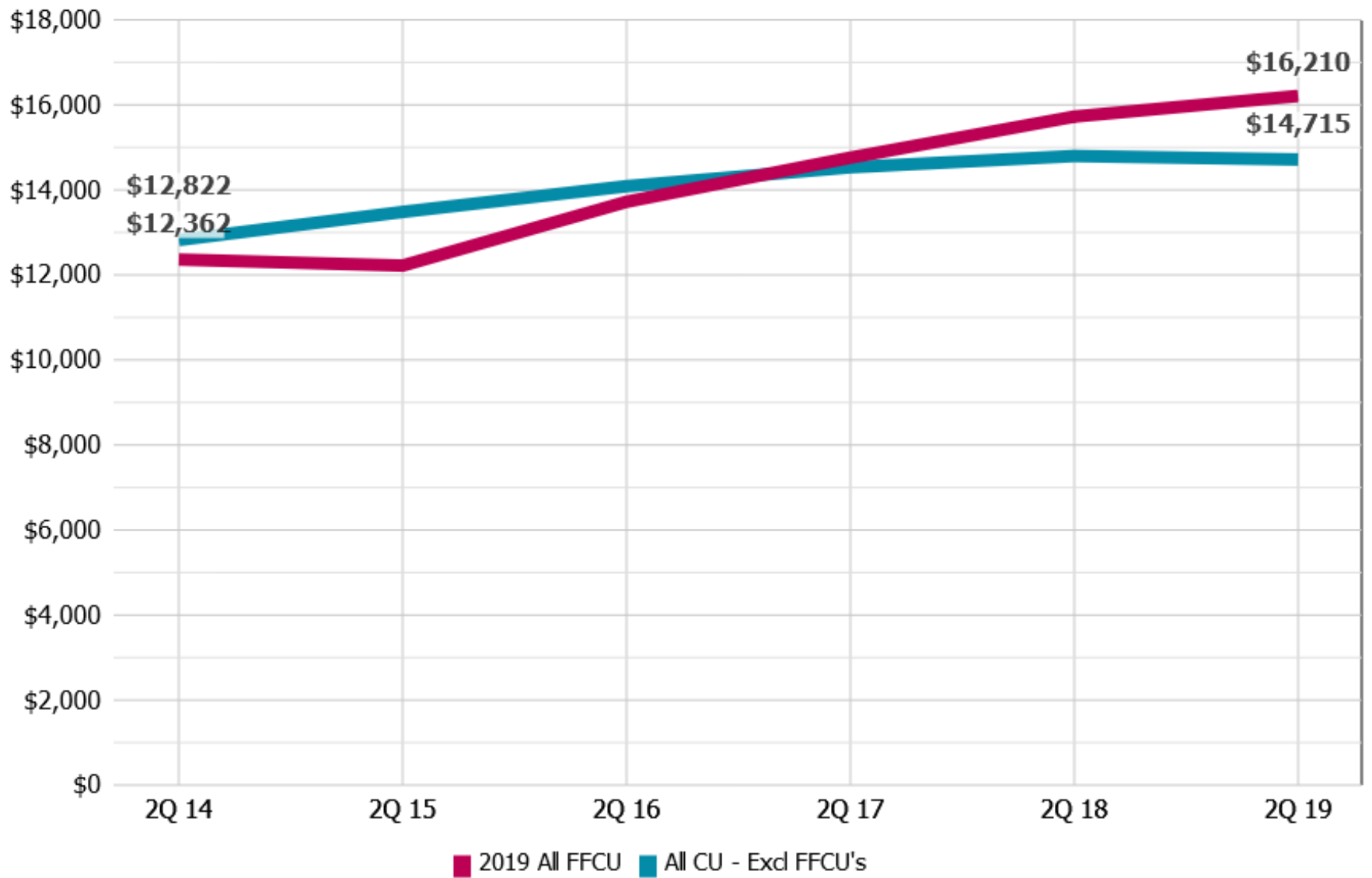
Total Auto Loan Growth - 2019 All FFCU



Auto Loan Penetration - 2019 All FFCU



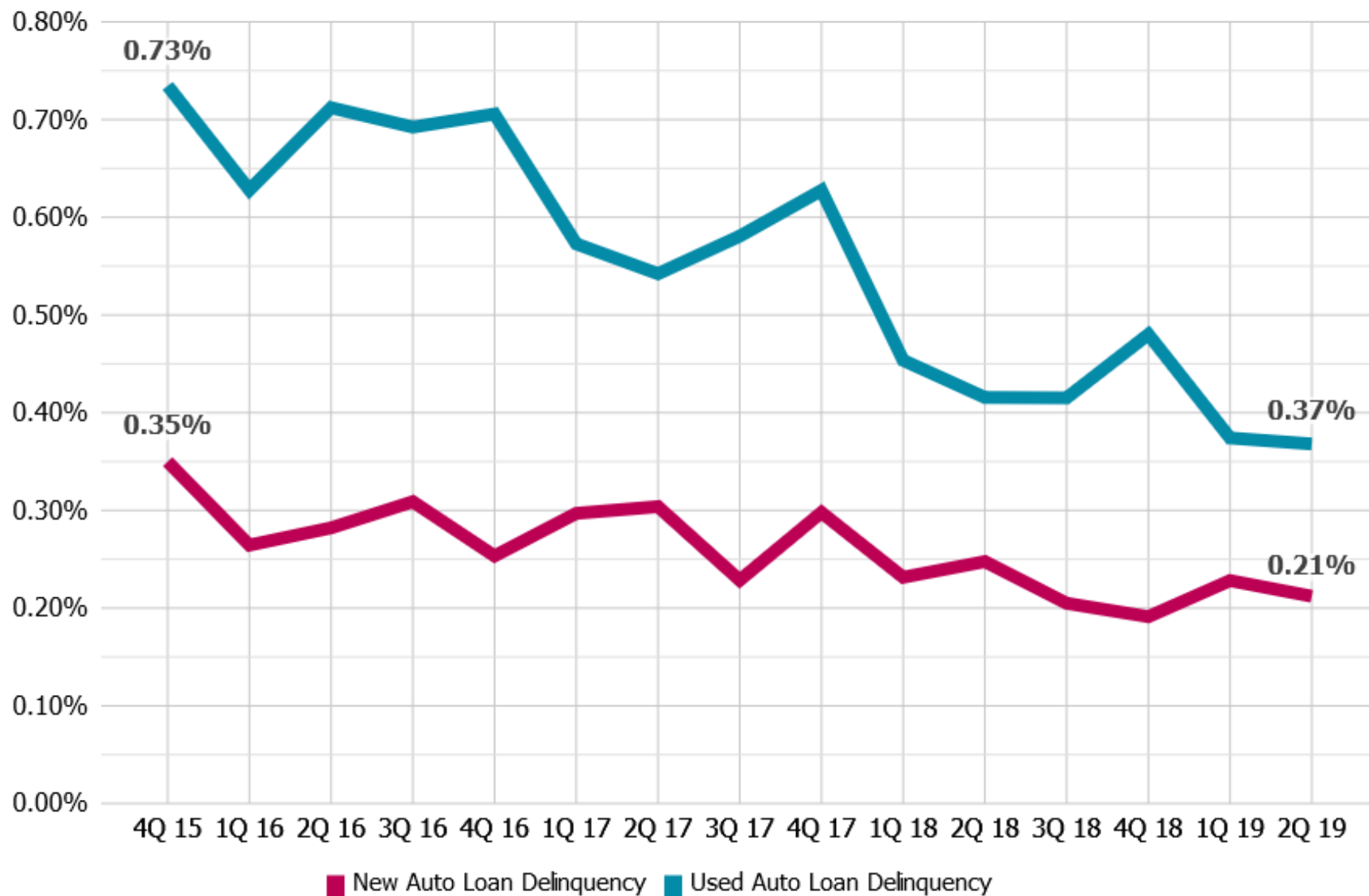
Average Auto Loan Balance - 2019 All FFCU



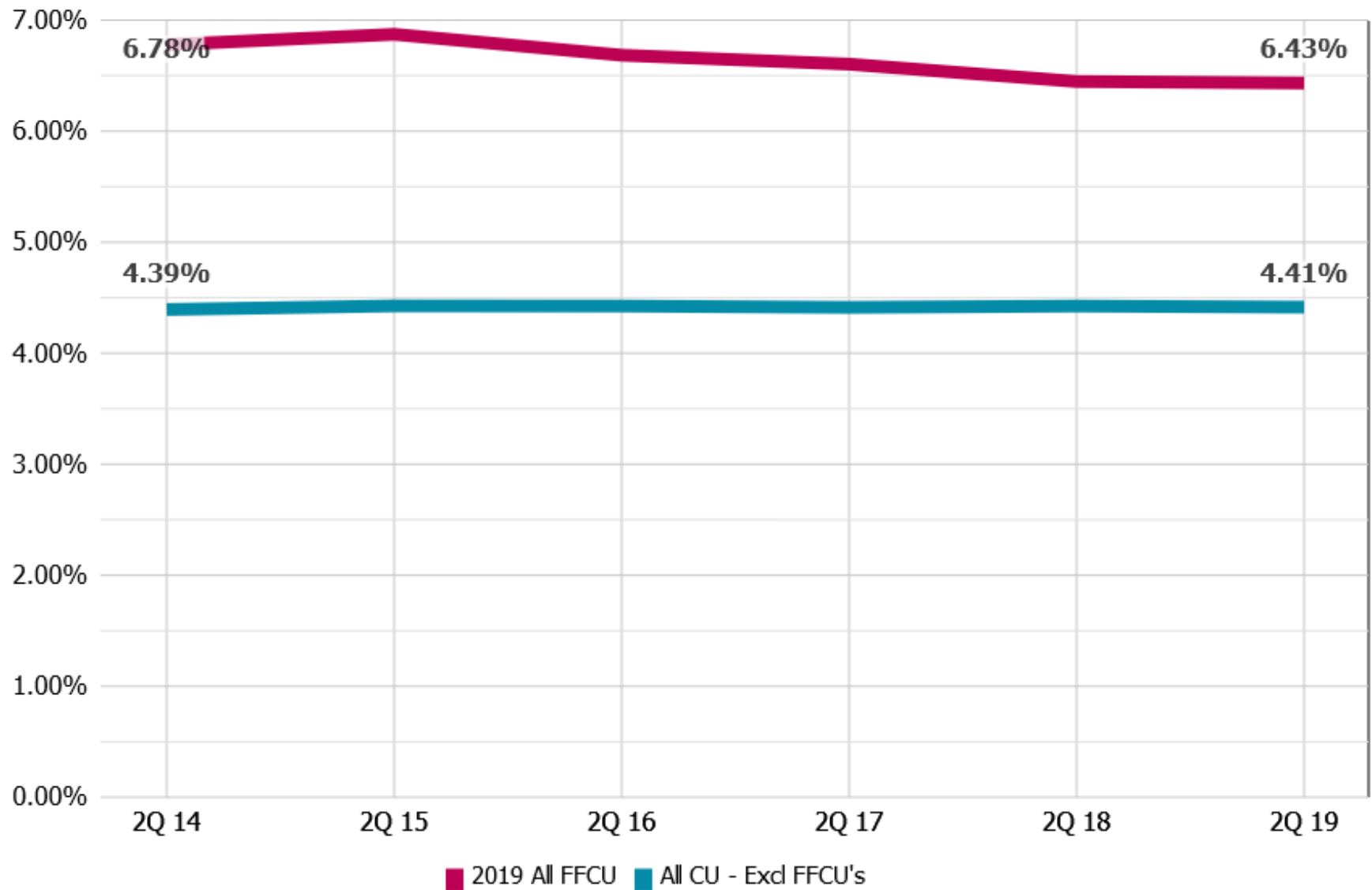
Source: Callahan & Associates



Auto Loan Delinquency - 2019 All FFCU



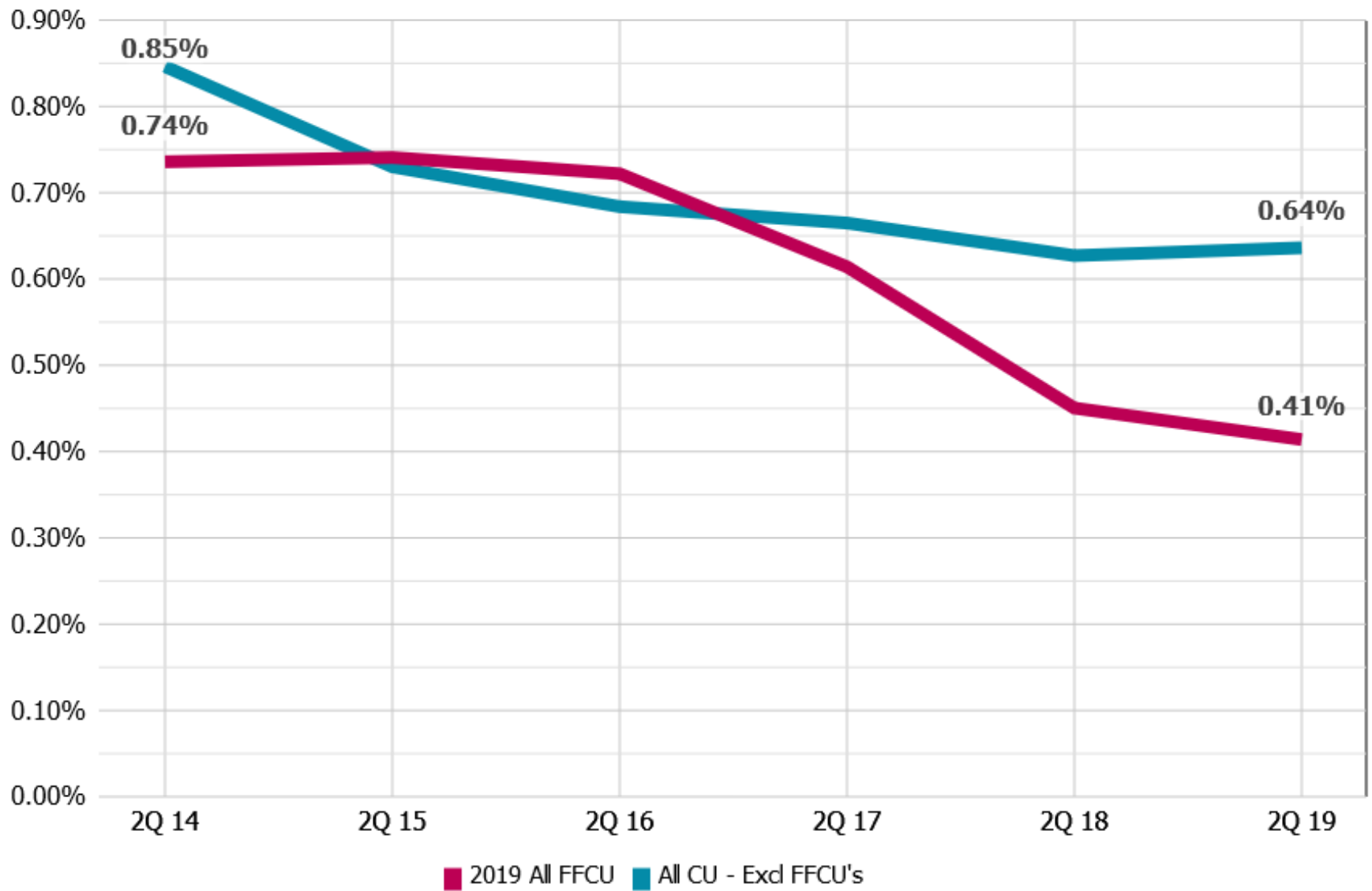
Real Estate Loan Penetration - 2019 All FFCU



Source: Callahan & Associates



Delinquent Loans/Loans - 2019 All FFCU



Peer to Peer Callahan's Reporting

- The following slides shows how the attending credit unions rank within each other. This is not to embarrass anyone but to try and raise some questions as to the direction you would like your credit union to go in.
- Look at the 3 rankings and ask your self and the directors next to you, how and what we can we do to be better in these areas?

ROM Leader Table

Rank	State	Name	Total ROM Score (%)	Return To Savers (%)	Return To Borrowers (%)	Member Service Usage (%)
1	CA	Firefighters First	100.00	97.73	100.00	100.00
2	MA	Boston Firefighters	98.86	96.59	91.46	95.45
3	PA	Police And Fire	97.73	98.86	82.93	98.86
4	WA	Spokane Firefighters	96.59	81.82	96.34	97.73
5	FL	Miami Firefighters	95.45	65.91	97.56	96.59
6	IN	South Bend Firefighters	94.32	95.45	81.71	86.36
7	UT	Firefighters	93.18	93.18	78.05	88.64
8	CA	Long Beach Firemen's	92.05	86.36	89.02	80.68
9	WI	Firefighters	90.91	90.91	85.37	78.41
10	IN	Evansville Firefighters	89.77	84.09	82.93	77.27
11	LA	Baton Rouge Fire Department	88.64	80.68	79.27	81.82
12	NC	Emergency Responders	87.50	76.14	86.59	71.59
13	CA	San Diego Firefighters	86.36	77.27	65.85	90.91
14	CO	Denver Fire Department	85.23	61.36	74.39	94.32
15	IL	Peoria Fire Fighters	84.09	56.82	98.78	69.32
16	IA	Waterloo Firemen's	82.95	72.73	95.12	57.95
17	VA	PFD Firefighters	81.82	78.41	76.83	70.45
18	OH	Firefighters & Company	80.68	68.18	73.17	79.55
19	CA	SF Fire	79.55	30.68	92.68	85.23
20	LA	Professional Fire Fighters	78.41	89.77	60.98	63.64
21	CA	F & A	77.27	100.00	25.61	89.77
22	MN	Duluth Fire Department	76.14	70.45	90.24	50.00
23	TX	Houston Texas Fire Fighters	75.00	52.27	58.54	93.18
24	AL	Fireman's	73.86	94.32	52.44	61.36
25	CT	FD Community	72.73	63.64	47.56	92.05

ROM Leader Table

Rank	State	Name	Total ROM Score (%)	Return To Savers (%)	Return To Borrowers (%)	Member Service Usage (%)
26	NY	Syracuse Fire Department Employees	71.59	75.00	43.90	84.09
27	IL	Joliet Firefighters	70.45	71.59	69.51	59.09
28	OH	CME	69.32	50.00	71.95	73.86
29	NJ	East Orange Firemens	68.18	69.32	59.76	65.91
30	TN	Nashville Firemen's	67.05	26.14	93.90	68.18
31	TN	Knoxville Firefighters	65.91	23.86	67.07	87.50
32	MA	Revere Firefighters	64.77	92.05	41.46	53.41
33	KS	Topeka Firemen's	63.64	40.91	84.15	54.55
34	MA	Cambridge Firefighters	62.50	42.05	87.80	47.73
35	TX	Laredo Fire Department	61.36	73.86	64.63	43.18
36	CA	Central Valley Firefighters	60.23	28.41	63.41	82.95
37	IL	Chicago Firefighter's	59.09	37.50	68.29	67.05
38	NE	Omaha Firefighters	57.95	88.64	45.12	45.45
39	MA	Somerville Mass Firefighters	56.82	82.95	36.59	48.86
40	LA	The New Orleans Firemen's	55.68	53.41	54.88	55.68
41	KS	K C K Firemen & Police	54.55	85.23	26.83	52.27
42	WI	Madison Fire Department	53.41	55.68	80.49	22.73
43	NJ	Bloomfield Fire and Police	52.27	60.23	69.51	29.55
44	OH	Toledo Fire Fighters	51.14	27.27	50.00	76.14
45	MA	Lowell Firefighters	50.00	46.59	70.73	32.95
46	HI	Honolulu Fire Department	48.86	20.45	48.78	72.73
47	PA	Pittsburgh Firefighter's	47.73	48.86	30.49	60.23
48	NJ	Harrison Police & Firemen's	46.59	67.05	40.24	34.09
49	WI	Kenosha Police And Firemen's	45.45	18.18	75.61	39.77
50	MA	Lynn Firemens	44.32	12.50	53.66	62.50

ROM Leader Table

Rank State	Name	Total ROM Score (%)	Return To Savers (%)	Return To Borrowers (%)	Member Service Usage (%)
51 MA	Worcester Fire Dept.	43.18	44.32	23.17	64.77
52 WV	Huntington West Va Firemens	42.05	45.45	56.10	27.27
53 OH	Firefighters Community	40.91	51.14	28.05	42.05
54 NC	Charlotte Fire Department	39.77	43.18	34.15	40.91
55 NC	Winston-Salem	38.64	22.73	17.07	75.00
56 OK	Fire Fighters	37.50	14.77	62.20	36.36
57 NY	Albany Firemens	36.36	38.64	32.93	44.32
58 MA	Gloucester Fire Department	35.23	54.55	51.22	9.09
59 IL	Aurora Firefighters	34.09	32.95	42.68	35.23
60 FL	Jacksonville Firemen's	32.95	36.36	23.17	51.14
61 NJ	Jersey City Firemen	31.82	79.55	10.98	21.59
62 CT	New Haven Firefighters	30.68	87.50	8.54	15.91
63 GA	Macon Firemen's	29.55	57.95	35.37	12.50
64 OH	Akron Fire Police	28.41	15.91	46.34	37.50
65 NY	Fasny	27.27	39.77	20.73	38.64
66 UT	Provo Police & Fire Dept.	26.14	34.09	37.80	26.14
67 CT	Hartford Firefighters	25.00	13.64	23.17	56.82
68 VA	Norfolk Fire Department	23.86	5.68	39.02	46.59
69 IL	Chicago Firemans Assoc	22.73	62.50	21.95	11.36
70 IA	Des Moines Fire Department	21.59	7.95	57.32	14.77
71 IL	Chicago Fire Officers' Association	20.45	59.09	18.29	7.95
72 NJ	Camden Firemen's	19.32	10.23	48.78	18.18
73 VA	Richmond Virginia Fire Police	18.18	21.59	31.71	25.00
74 MA	Haverhill Fire Department	17.05	35.23	12.20	31.82
75 IN	Gary Firefighters Association	15.91	64.77	15.85	2.27

ROM Leader Table

Rank	State	Name	Total ROM Score (%)	Return To Savers (%)	Return To Borrowers (%)	Member Service Usage (%)
76	MO	St. Louis Firefighters & Community	14.77	31.82	24.39	20.45
77	PA	Erie Firefighters	13.64	29.55	19.51	23.86
78	NJ	Linden NJ Police & Firemen	12.50	47.73	4.88	13.64
79	DC	DC Fire Department	11.36	25.00	14.63	19.32
80	NJ	Newark Firemen	10.23	19.32	9.76	28.41
81	NJ	Trenton NJ Firemen	9.09	17.05	29.27	5.68
82	DE	Wilmington Police & Fire	7.95	6.82	23.17	17.05
83	IL	Springfield Firefighters	6.82	3.41	7.32	30.68
84	NJ	Elizabeth Firemen's	5.68	4.55	13.41	6.82
85	NJ	Plainfield Police & Firemen's	4.55	9.09	3.66	10.23
86	IL	Evanston Firemens	3.41	11.36	6.10	4.55
87	PA	Lancaster PA Firemen	2.27	2.27	2.44	3.41

Negative 3-year Growth

National Average All CU's

(excluding FFCU's)

Membership	2623 of 5308	49%	Have Negative Growth
Loans	4100 of 5308	77%	Have Negative Growth
Shares	3767 of 5308	71%	Have Negative Growth

88 CU's Primarily Serving Firefighters

Membership	38 of 88	42%	Have Negative Growth
Loans	18 of 88	21%	Have Negative Growth
Shares	21 of 88	24%	Have Negative Growth

Questions to ASK your fellow firefighters!!!!

What did they DO?????? How did they do it????????

How well did it work????

- ***Membership***

1. Membership campaigns
2. Expanded family field of membership
3. Expanded to SEG groups
4. Expanded to community
5. Business accounts
6. Annual Dinner/Party

- ***Loans***

- Conventional

- car new/used/ real old
 - boats new/used
 - RV's new/used
 - etc....

- Mortgages

- 1st
 - 2nd
 - HELOC's
 - Special interest
 - Consolidation
 - Business

– Visa/MasterCard Other

- Standard
- Gold
- Platinum
- Special promotions

- ***Shares / Checking***
- Regular
- Money Market
- Share Certificates (CD's)
- High Yield Checking
- Club

- ***Services***
- Online Banking
- Shared Branching
- Bill Payment
- Mobile Banking / Text messaging
- Investment Brokerage
- Auto Locator
- Insurance
 - Home
 - Auto
 - life
- ETC...

- ***Collections***
- Workout loans
- Mortgage
- Autos

- ***AND anything else you can think of besides!!
(you should know by now)***
 - Where is the food
 - Where is the bar