



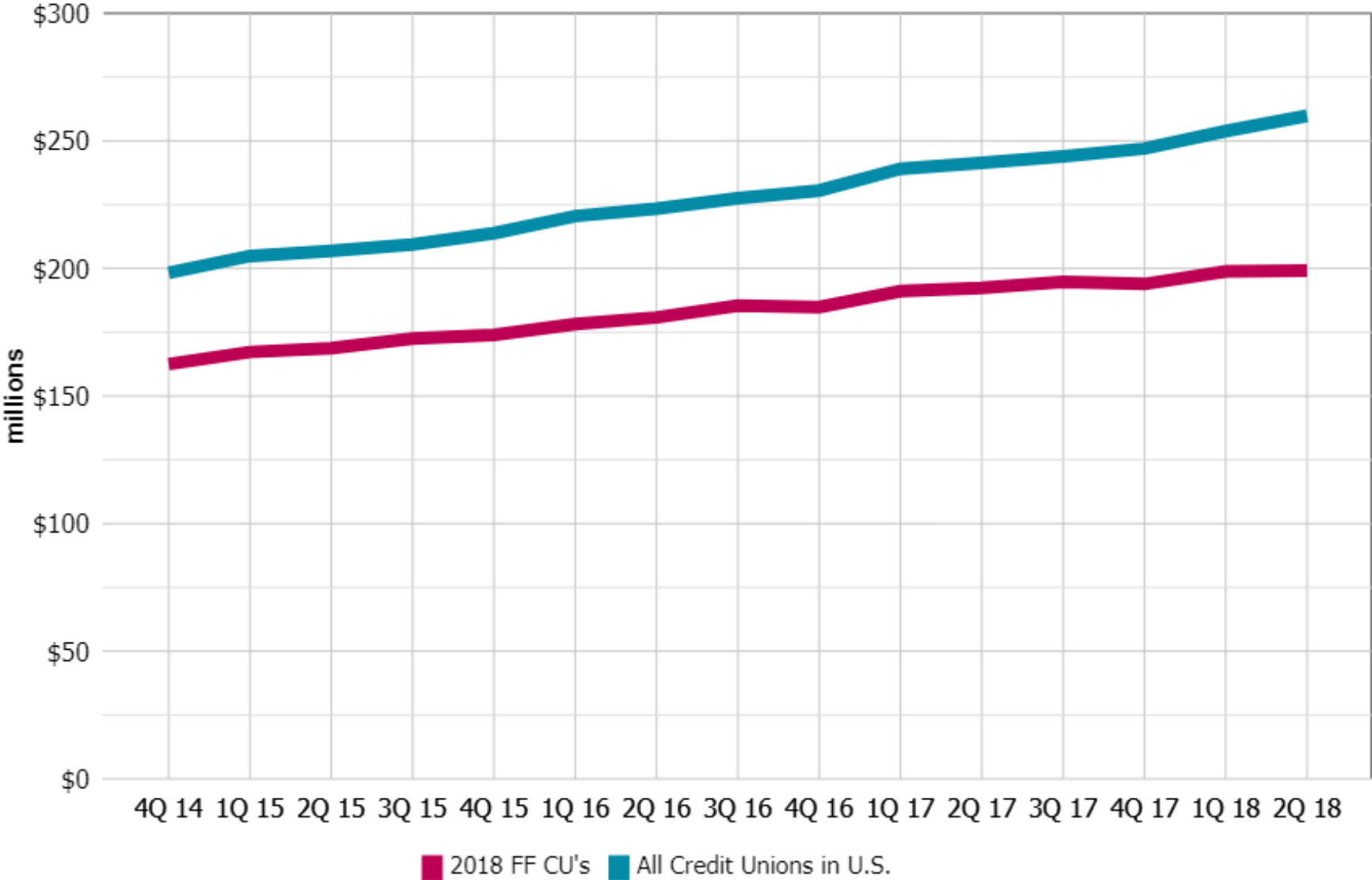
**National Council of  
Firefighter Credit Unions Inc**

**NCOFCU**

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- The following set of slides indicate how well credit unions primarily serving Firefighters stack up against credit unions in general.
- Asset Growth
- Loan Growth
- Loan Share growth
- Membership growth

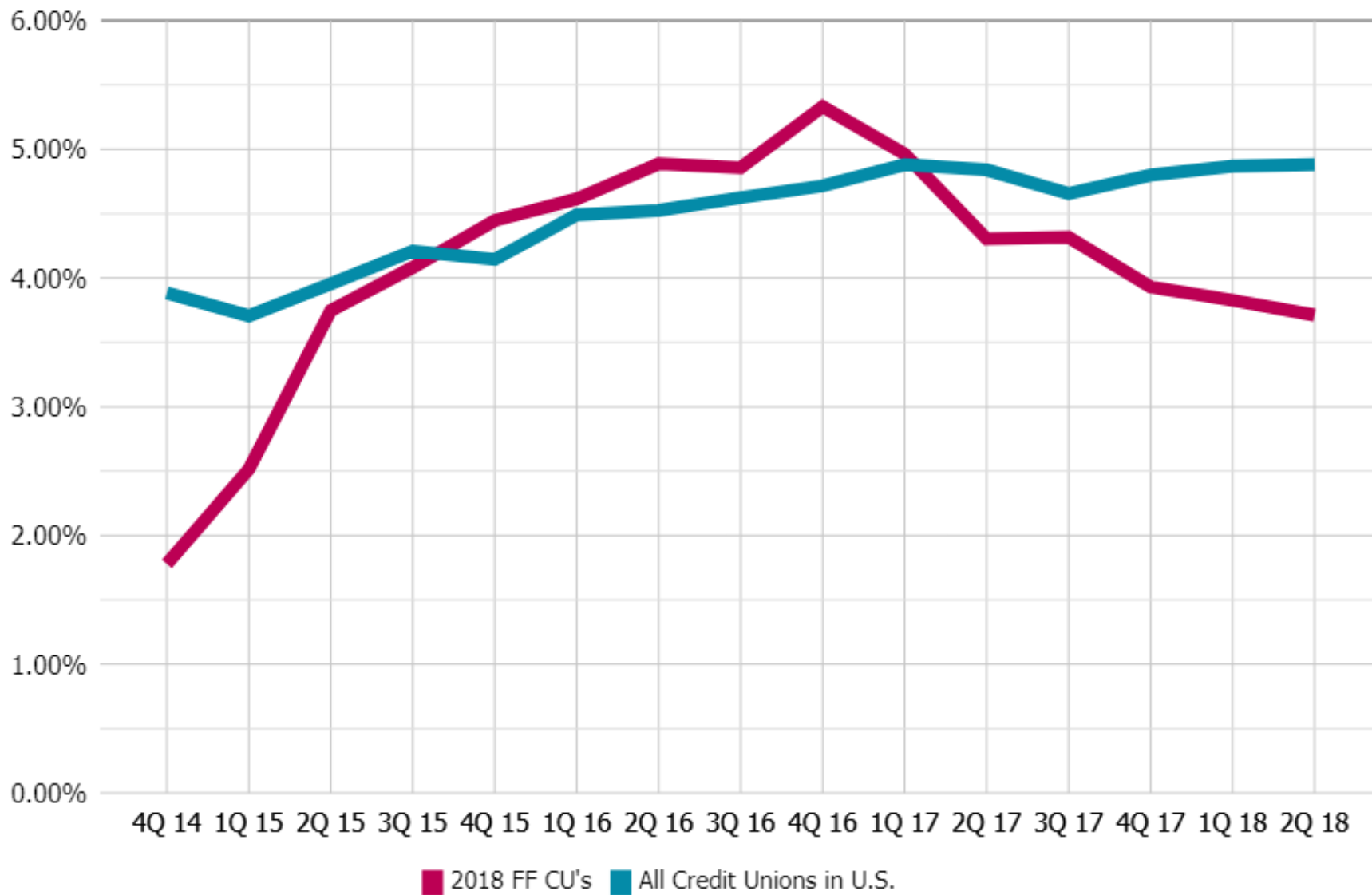
# Total Assets - 2018 FF CU's



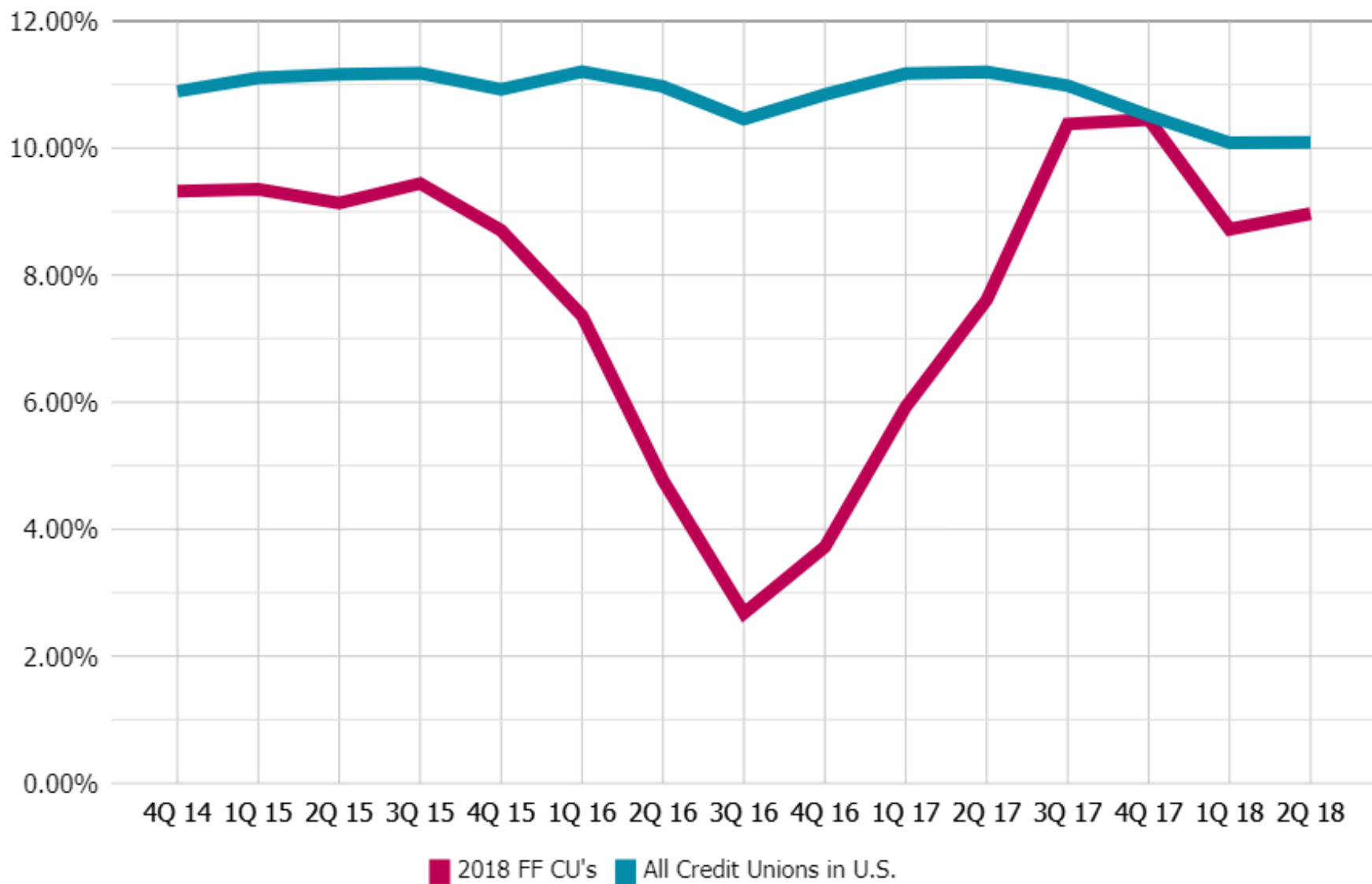
Source: Callahan & Associates



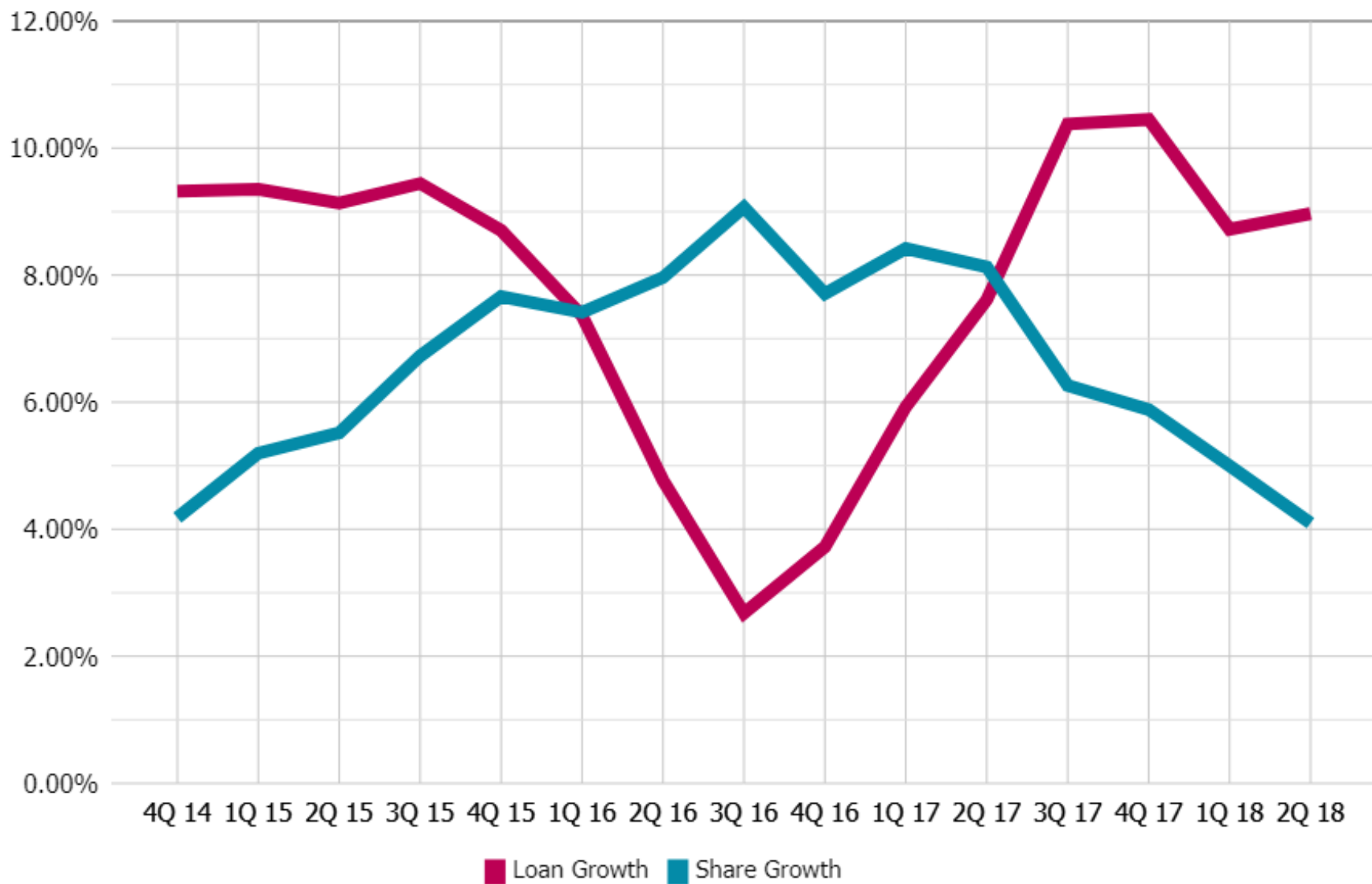
## Membership Growth - 2018 FF CU's



## Loan Growth - 2018 FF CU's



## Loan Growth v. Share Growth - 2018 FF CU's

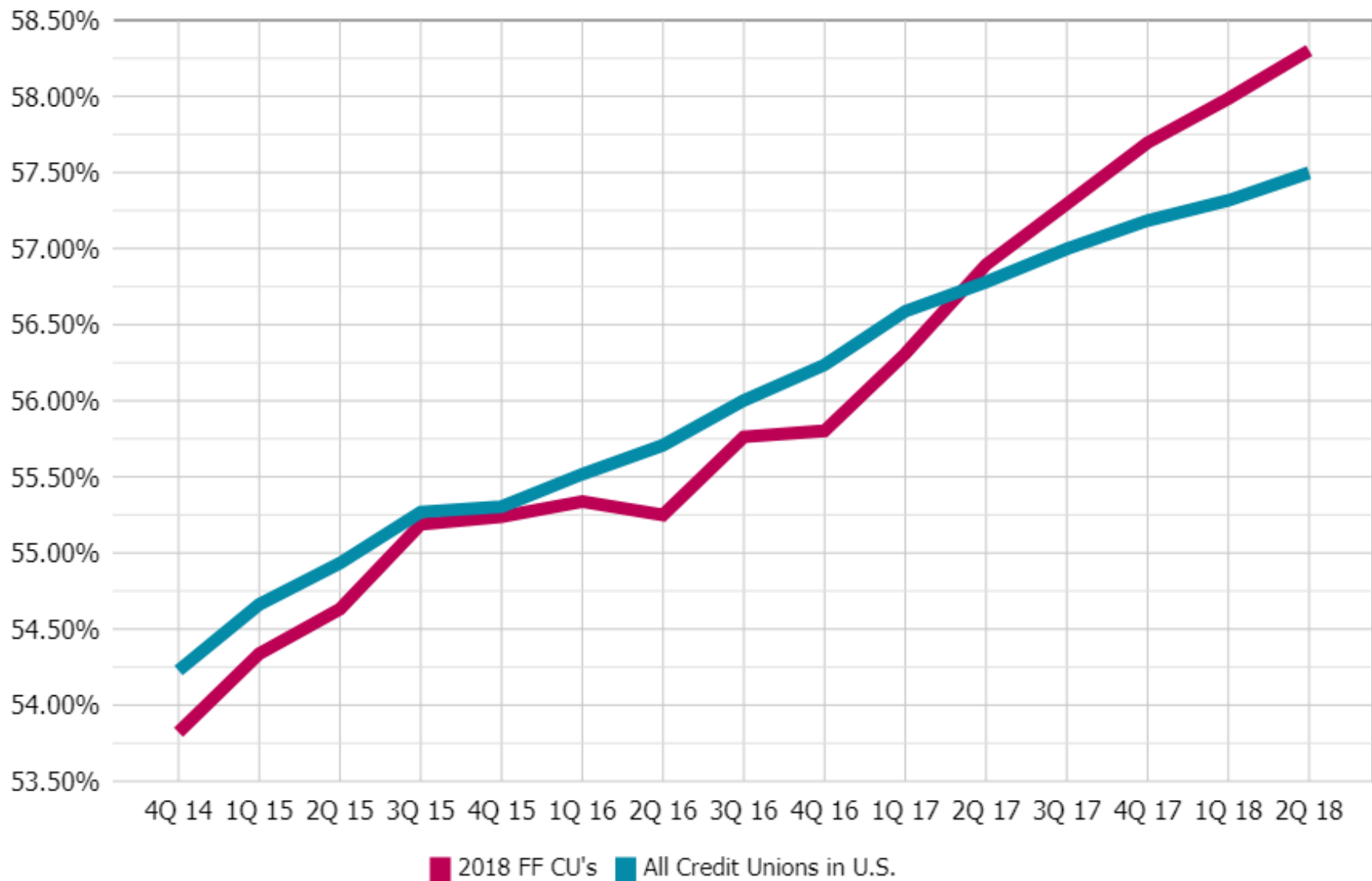


# Product Penetration per Membership

Primary indicators that your membership consider you their primary financial institution.

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

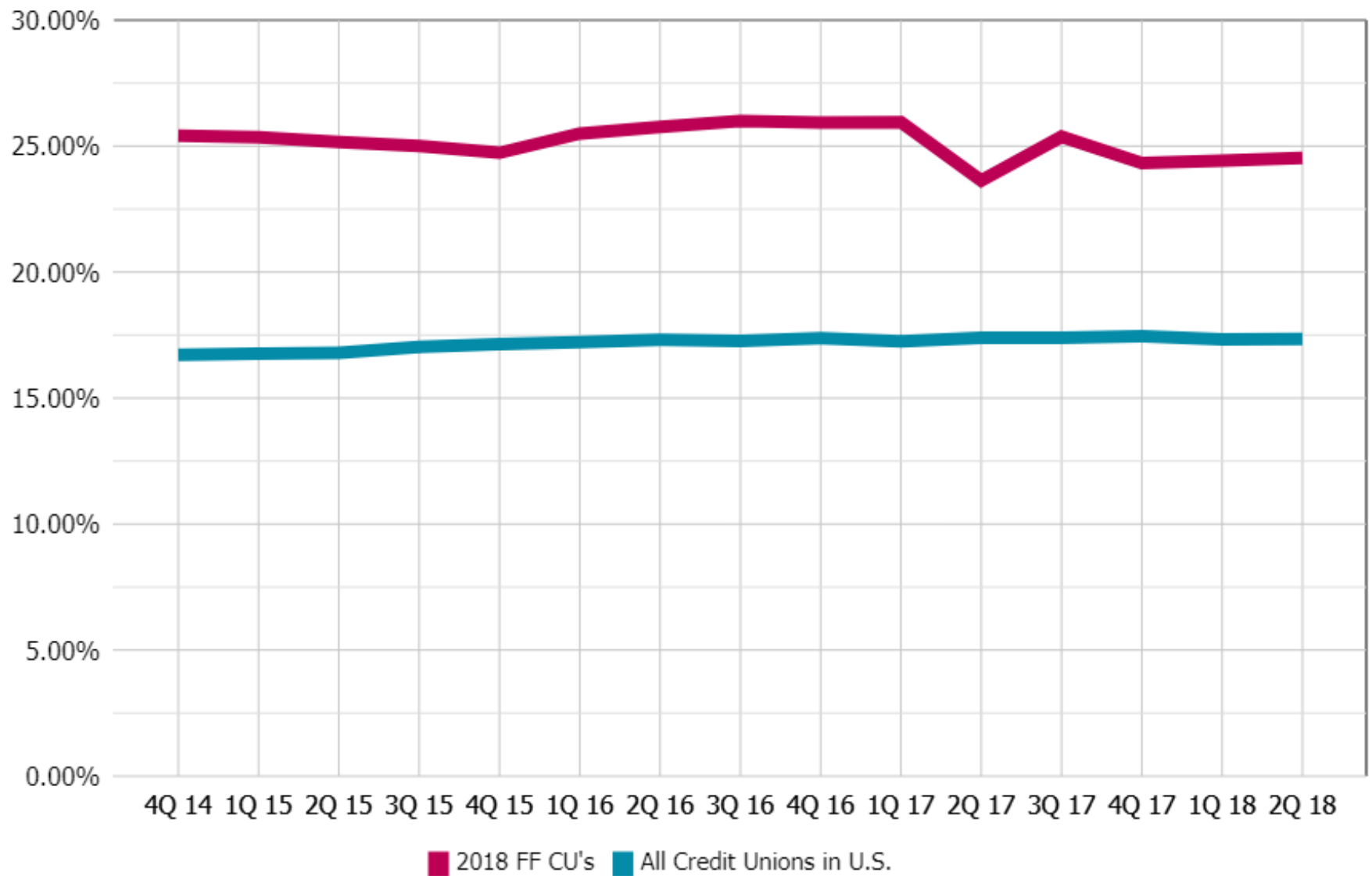
## Share Draft Accounts/Members - 2018 FF CU's



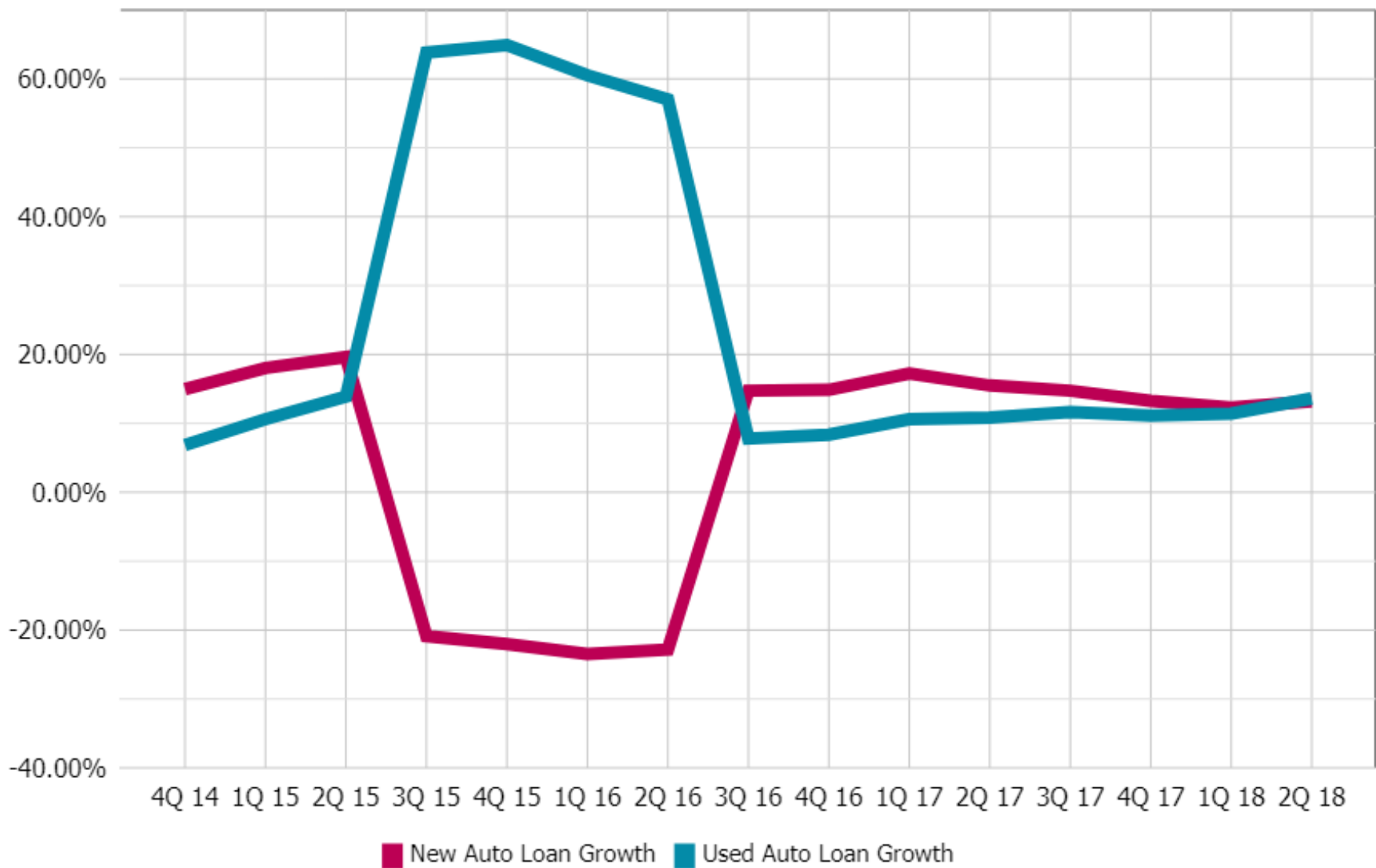
Source: Callahan & Associates



## Credit Card Penetration - 2018 FF CU's

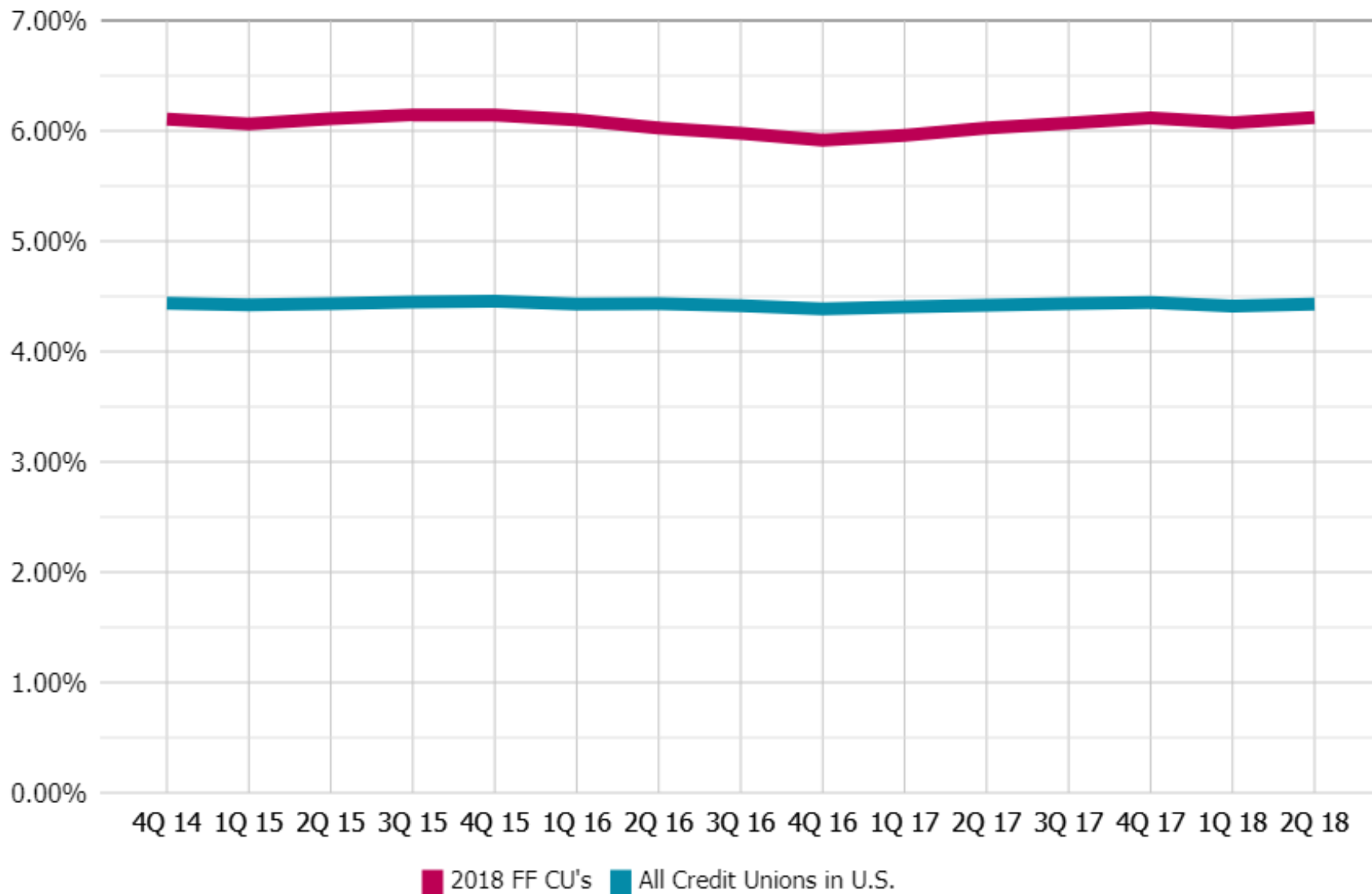


## New v. Used Auto Loan Growth - 2018 FF CU's

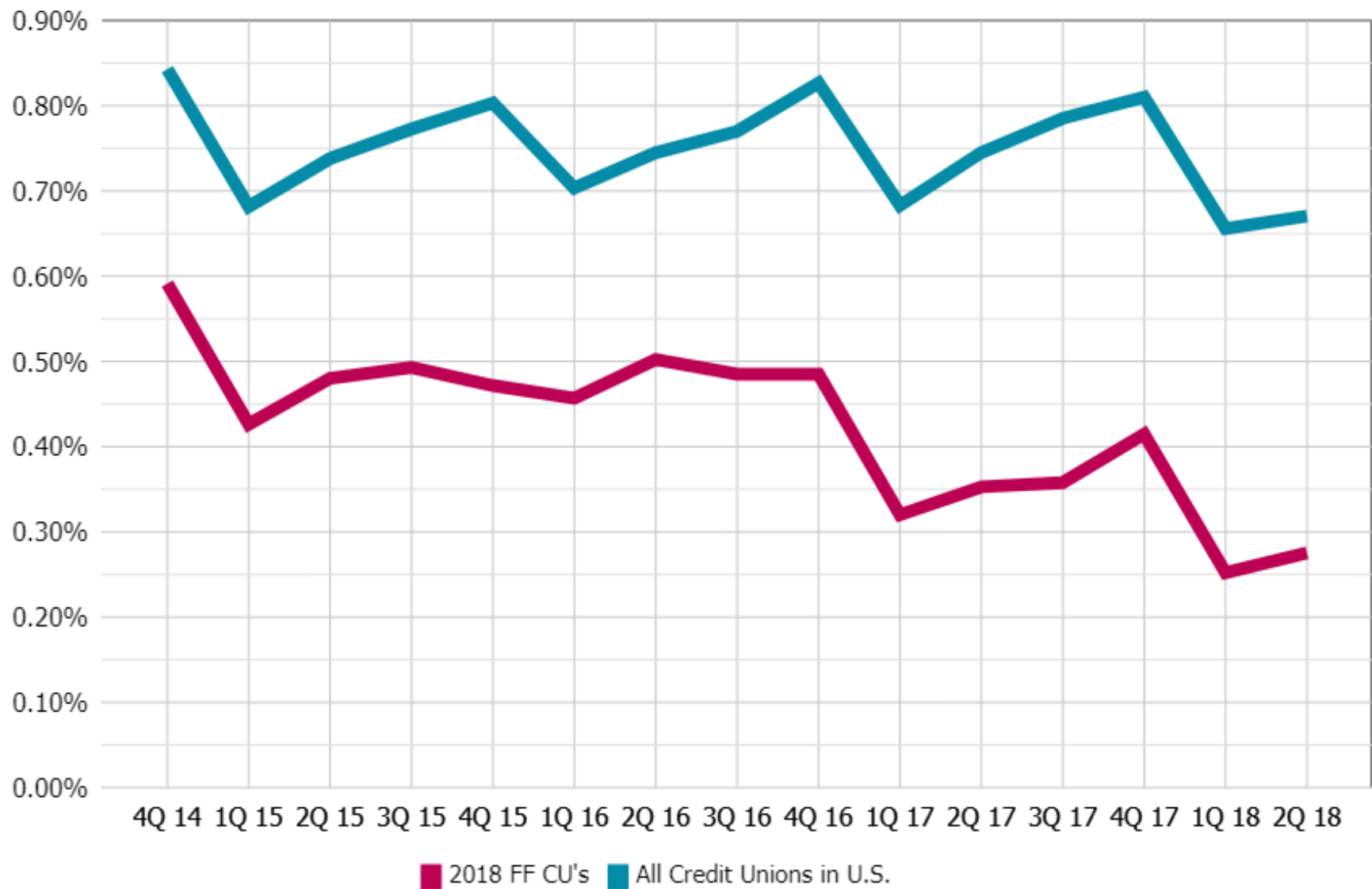


Source: Callahan & Associates

## Real Estate Loan Penetration - 2018 FF CU's



## Delinquent Loans/Loans - 2018 FF CU's



## Peer to Peer Callahan's Reporting

- The following slide 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	91.67	100.00	100.00
2	MA	Boston Firefighters	96.00	95.83	91.30	91.67
3	WA	Spokane Firefighters	92.00	79.17	95.65	95.83
4	CA	Long Beach Firemen's	88.00	83.33	82.61	58.33
5	LA	Baton Rouge Fire Department	84.00	62.50	86.96	70.83
6	OH	Dayton Firefighters	80.00	87.50	56.52	66.67
7	CA	F & A	76.00	100.00	26.09	75.00
8	CO	Denver Fire Department	72.00	45.83	60.87	79.17
9	NY	Syracuse Fire Department Employees	68.00	66.67	39.13	62.50
10	TX	Houston Texas Fire Fighters	64.00	25.00	47.83	87.50
11	CA	San Diego Firefighters	60.00	41.67	34.78	83.33
12	TX	Laredo Fire Department	56.00	70.83	73.91	12.50
13	TN	Nashville Firemen's	52.00	20.83	78.26	45.83
14	OH	CME	48.00	37.50	52.17	54.17
15	NC	Emergency Responders	44.00	58.33	47.83	37.50
16	MA	Cambridge Firefighters	40.00	54.17	69.57	8.33
17	OH	Akron Firefighters	36.00	33.33	30.43	50.00
18	IL	Chicago Firefighter's	32.00	8.33	65.22	33.33
19	MA	Worcester Fire Dept.	28.00	50.00	8.70	41.67
20	IL	Chicago Firemans Assoc	24.00	75.00	13.04	4.17
21	NC	Charlotte Fire Department	20.00	12.50	43.48	25.00
22	VA	Richmond Virginia Fire Police	16.00	29.17	21.74	20.83
23	NY	Albany Firemens	12.00	16.67	17.39	29.17
24	NJ	Newark Firemen	8.00	4.17	4.35	16.67

*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

- 1<sup>st</sup>
    - 2<sup>nd</sup>
    - 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**

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**FIRE DEPT.**

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