How Datava Makes Credit Unions Member Focused and Data Driven

Why Do Credit Unions Exist?

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Hierarchy of Banking Needs

Concierge Banking
Guided, customized care, utilizing complete view of the member

Investment Services
Retirement Accounts, ETFs, Mutual Funds, Bonds

Transactions
Debit Cards, ATM Cards, Online Banking

Lending
Mortgages, HELOCs, Auto, Business

Deposits
Checking, Savings, CDs, IRAs

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Amount of Human Touch for Banking Needs

No Automation:
Complete asymmetry

Concierge Banking
Guided, customized care, utilizing complete view of the member

Partial
Automation:
Some information asymmetry

Investment Services
Retirement Accounts, ETFs, Mutual Funds, Bonds

Transactions
Debit Cards, ATM Cards, Online Banking

Fully
Automation:
No information asymmetry

Lending
Mortgages, HELOCs, Auto, Business

Deposits
Checking, Savings, CDs, IRAs

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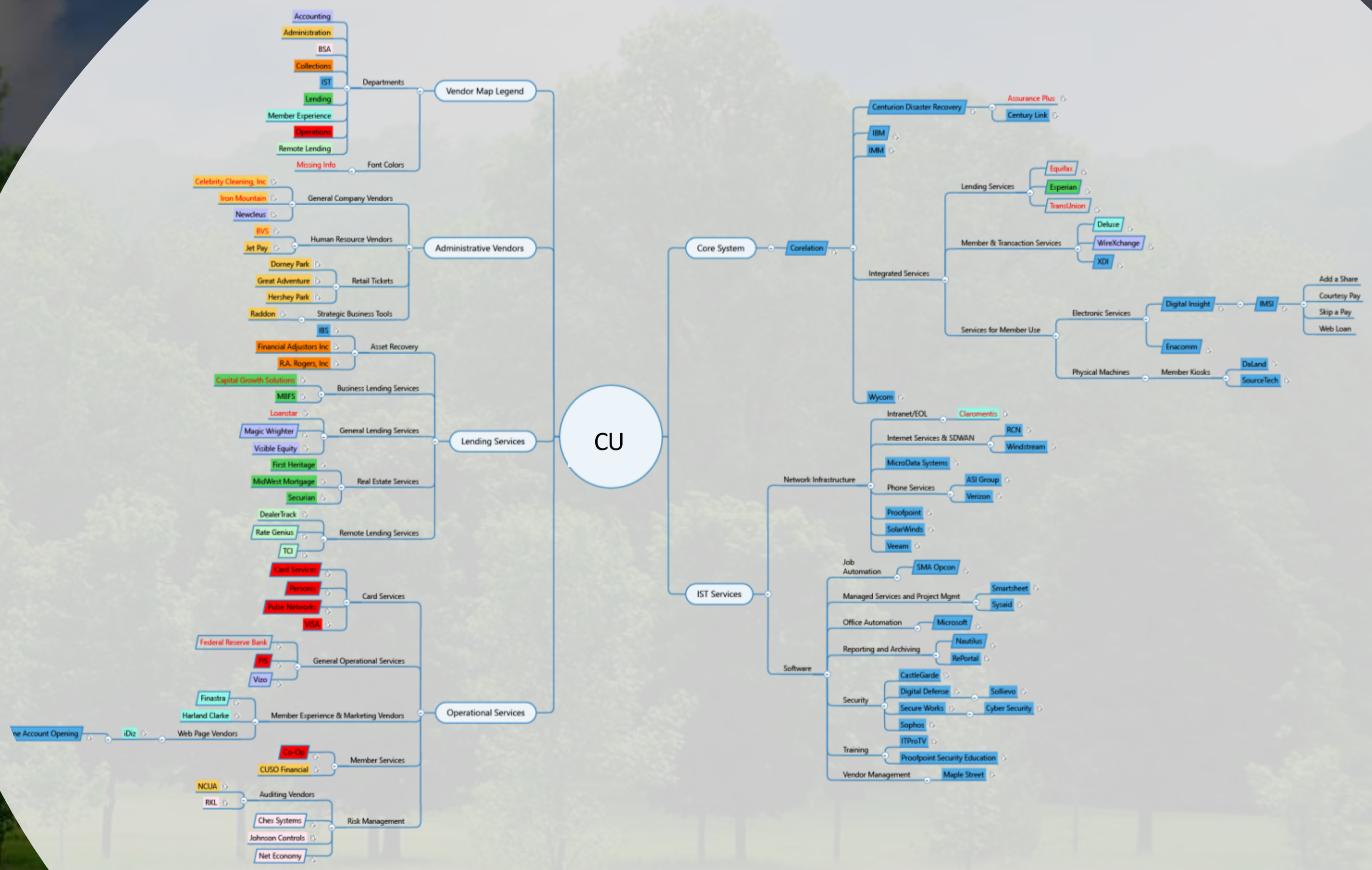
A Sample Vendor Map of a Small CU



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Result: Software Ecosystems Are Fragmented, Expensive, Inefficient

80% of Businesses say **lack of system integration** is a major problem

46% of leaders say **lack of insight** impairs their ability to make critical business decisions

Front-line staff spends less than 2/3 of time on **core job functions**

77% of line-of-business leaders say **gaps in processes** negatively impact member experience

An average of 5.3 hours per week per worker are wasted due to **siloed systems and information**

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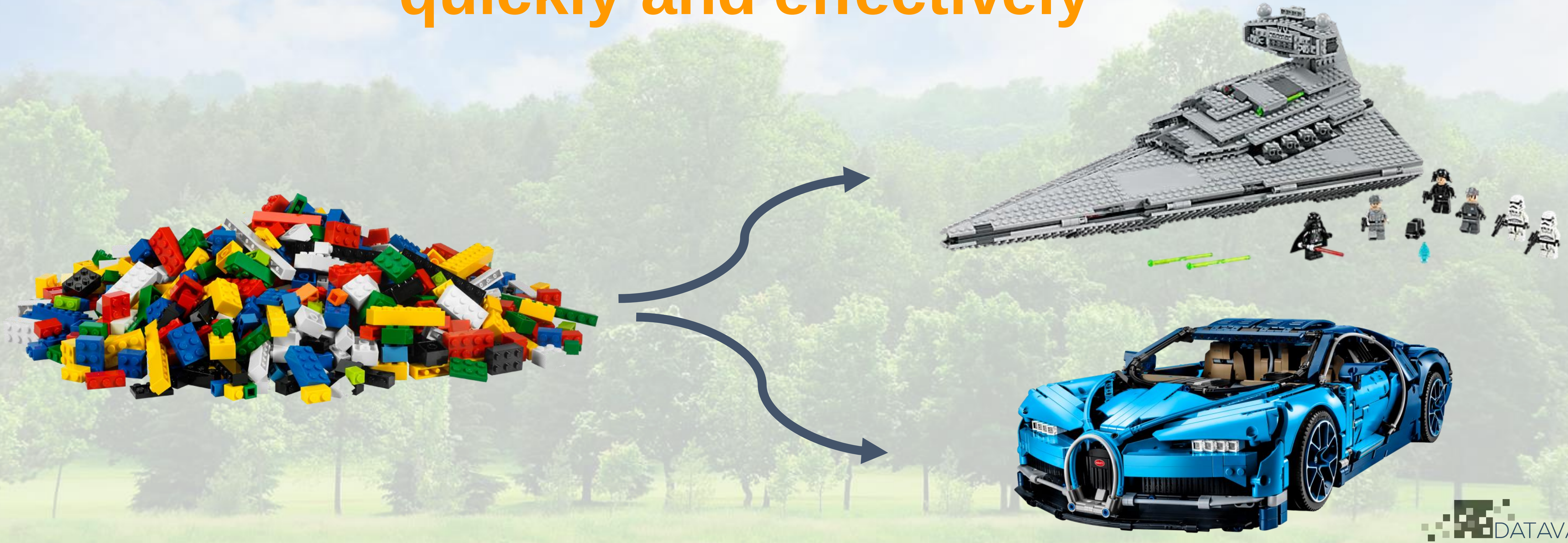
Low-Code, No-Code Modular ERP for Credit Unions

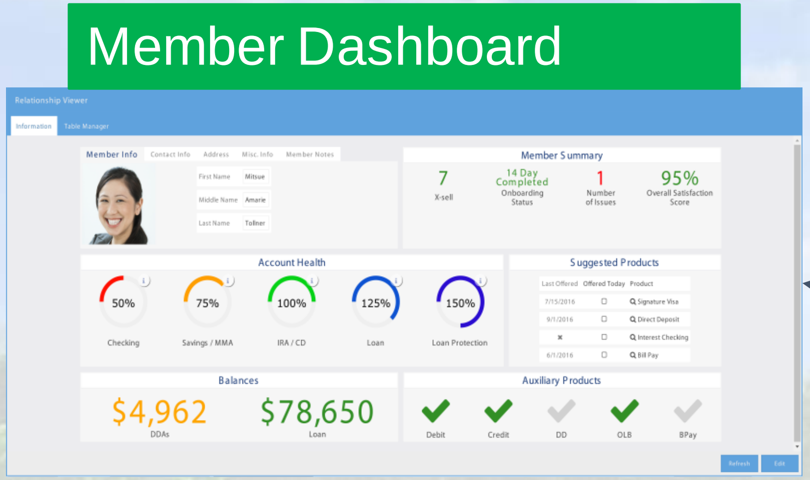
Better Insights | Faster Deployment | More Configurable | Better Price

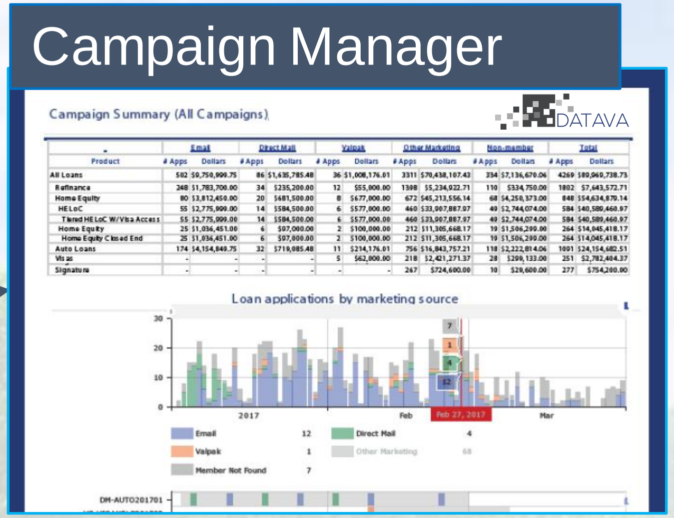
Innovation: Multi-purpose building blocks to fill client’s gaps

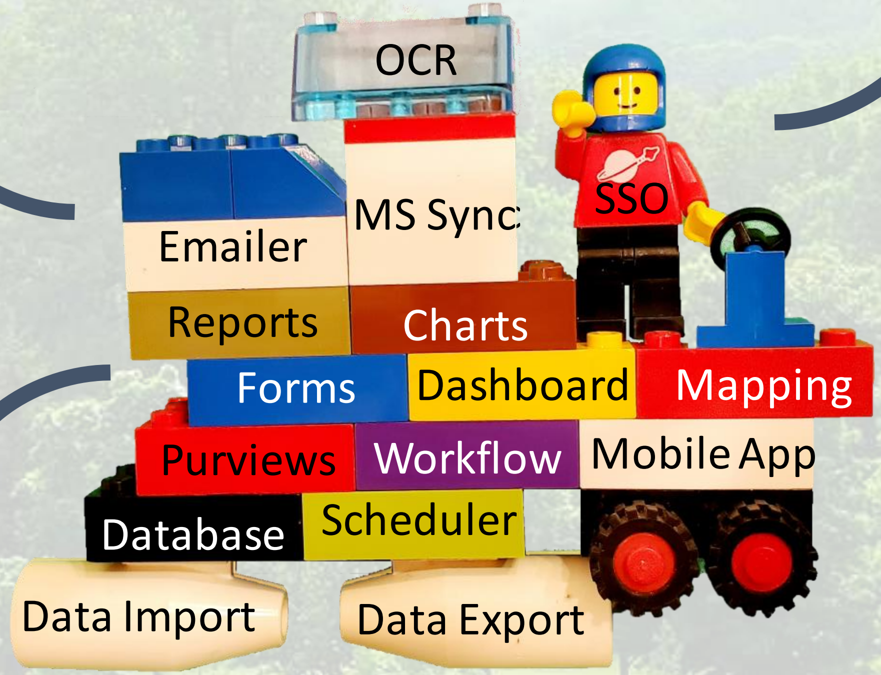
Configure and deploy modular solutions quickly and effectively

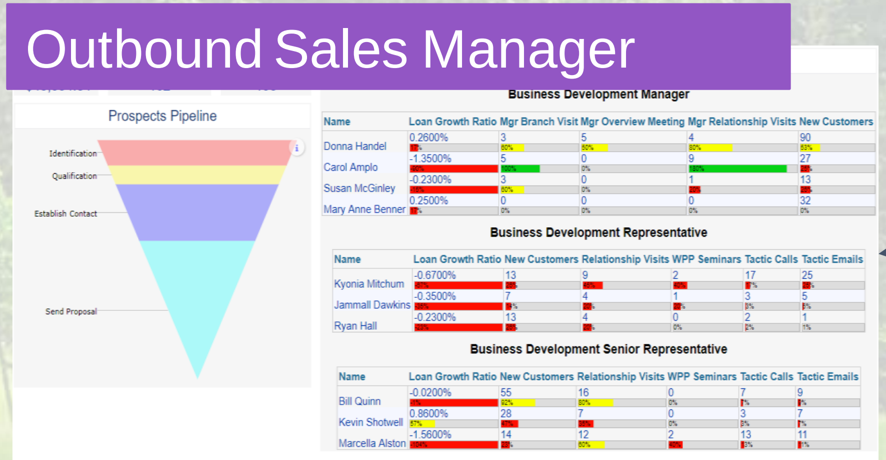


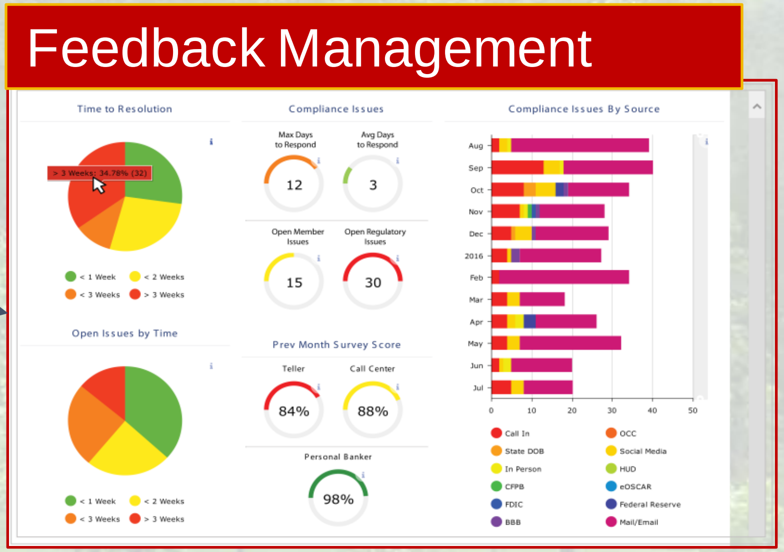
Results: Higher Quality, Faster Deployment, Lower TCO







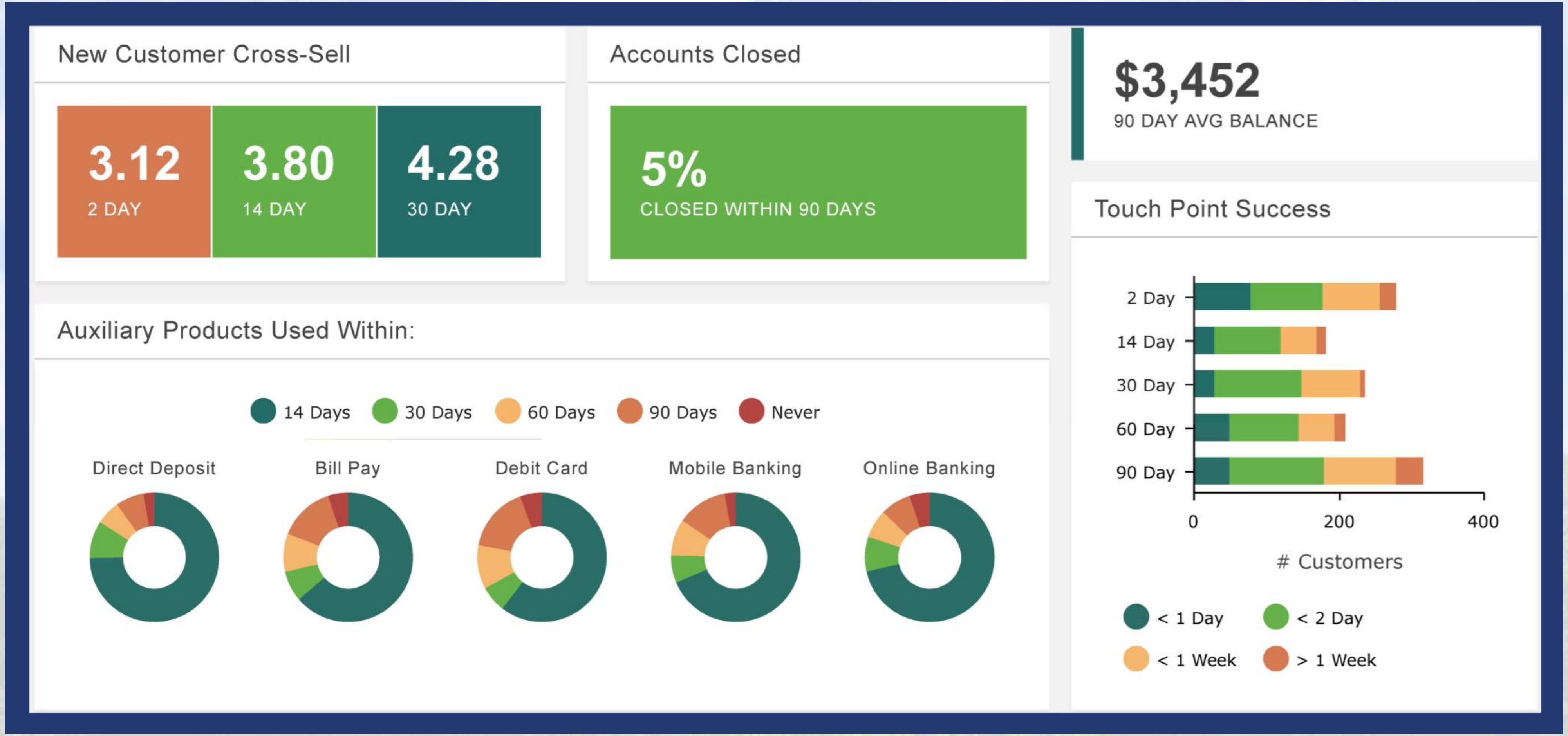




360 Member Dashboard

- **Time to deploy: 12 Weeks**
- **Success: 25% increase in household cross-sell**

Onboarding —Concierge Group



Time to deploy: Six weeks

30% increase in service utilization and 35% increase in cross-sell

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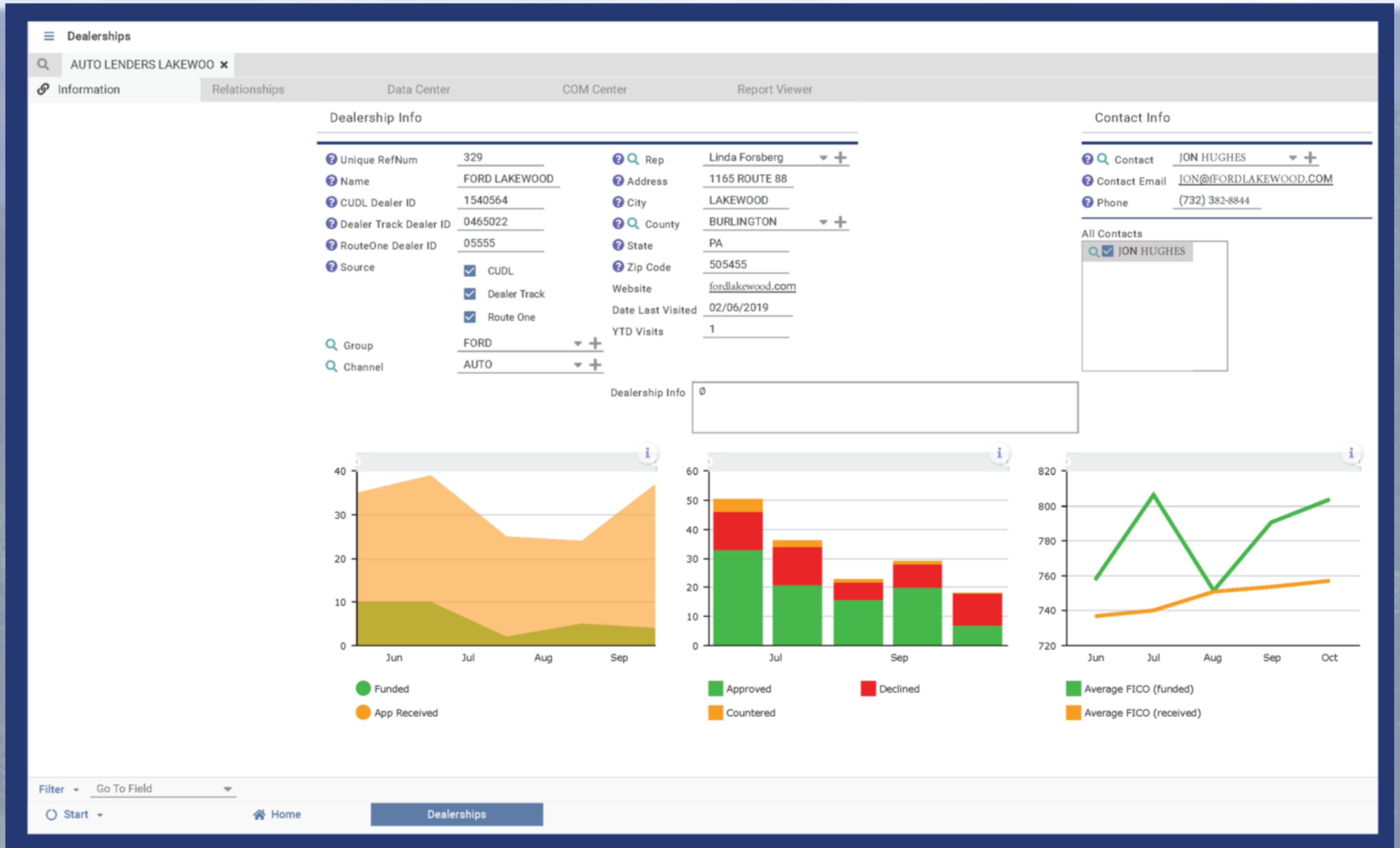
Dealership Management: Indirect Lending

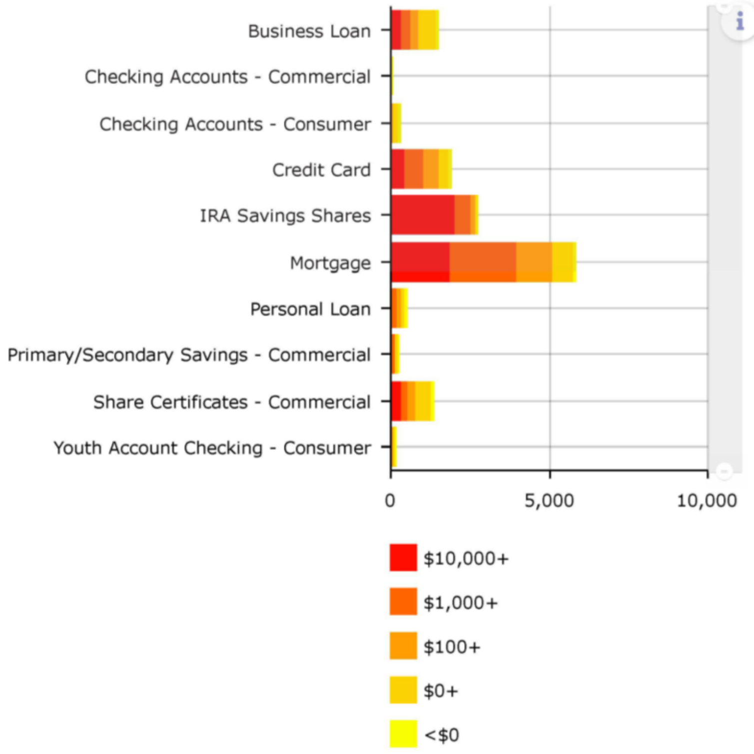
- **Time to deploy: 6 Weeks**
- **Success: 200% increase in new Indirect Approved Loans in one year**



Predictive Analytics: Next Best Product and Likelihood to Attrite

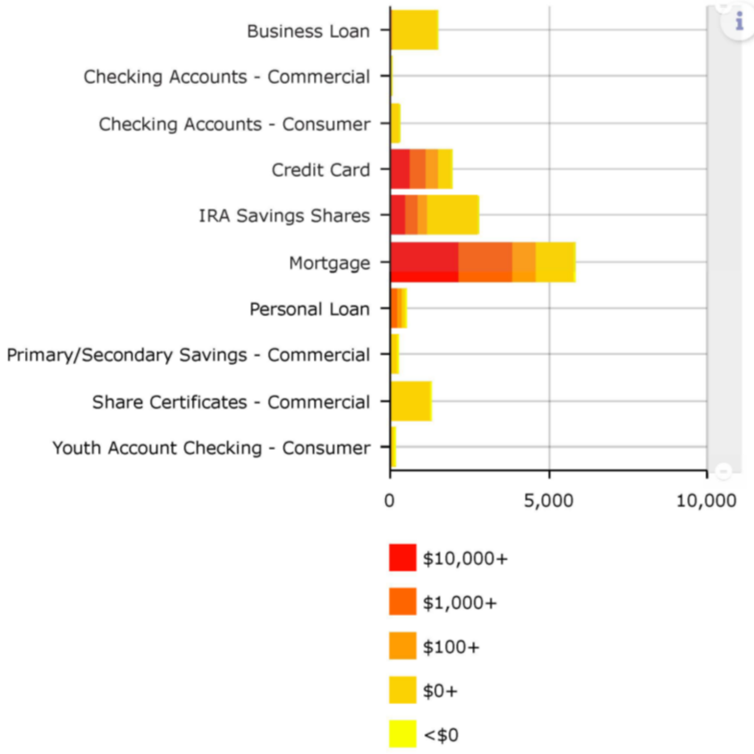
By Savings Balance

_	Savings Dollars					_
Product	**$10,000+**	**$1,000+**	**$100+**	**$0+**	**<$0**	**Total**
Business Loan	337	298	277	543	46	1501
Checking Accounts - Commercial	1	3	2	19	4	29
Checking Accounts - Consumer	27	33	30	157	29	276
Credit Card	449	586	490	339	73	1937
IRA Savings Shares	2030	504	163	62	16	2775
Mortgage	1905	2086	1133	632	74	5830
Personal Loan	40	157	162	67	56	482
Primary/Secondary Savings - Commercial	58	67	43	63	15	246
Share Certificates - Commercial	327	241	226	476	36	1306
Youth Account Checking - Consumer	11	43	39	59	3	155



By Loan Balance

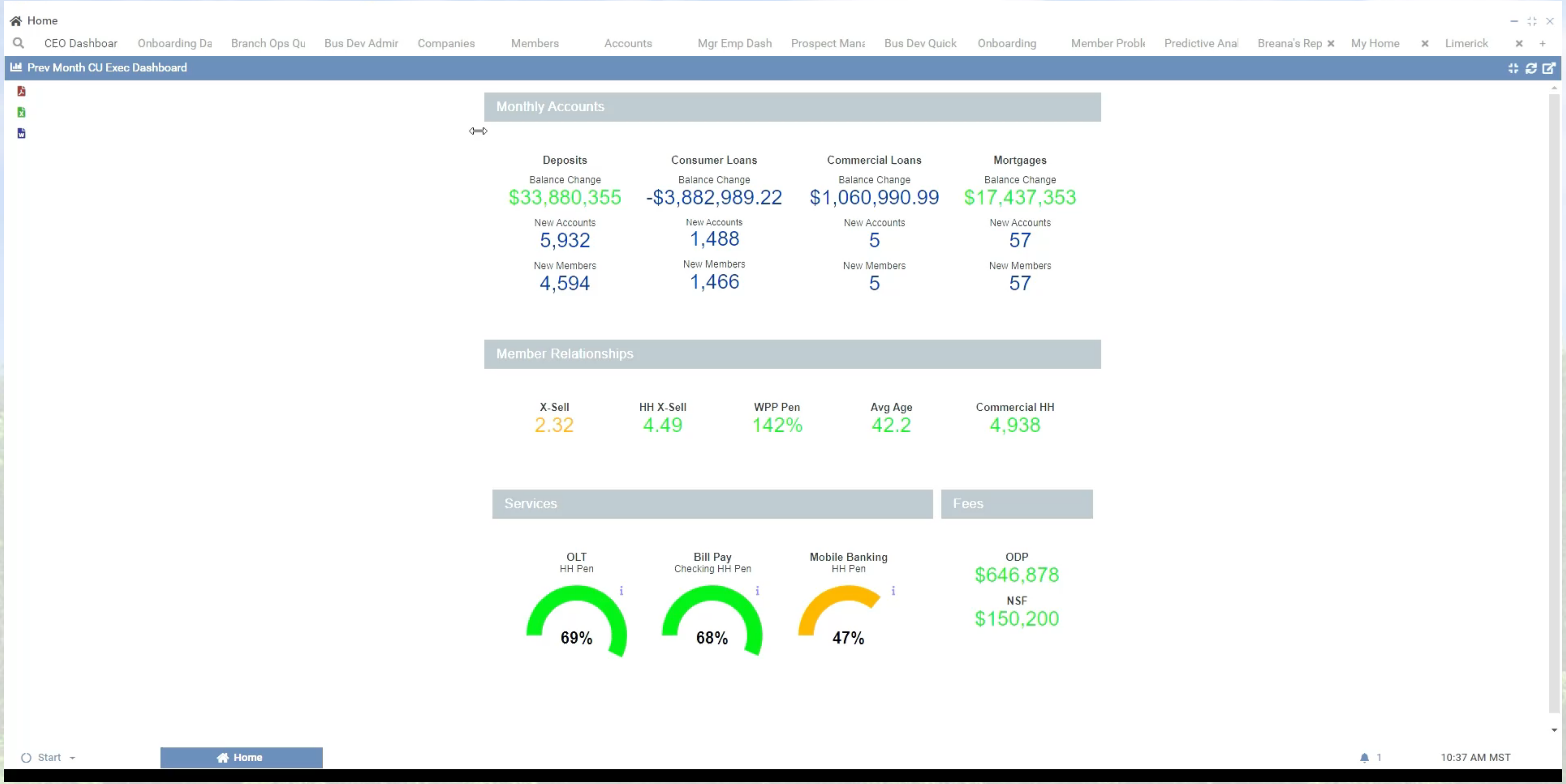
_	Loan Dollars					_
Product	**$10,000+**	**$1,000+**	**$100+**	**$0+**	**<$0**	**Total**
Business Loan	42	29	21	1409		1501
Checking Accounts - Commercial		1		28		29
Checking Accounts - Consumer	8	8	6	254		276
Credit Card	632	498	416	390	1	1937
IRA Savings Shares	478	433	299	1563	2	2775
Mortgage	2202	1689	759	1178	2	5830
Personal Loan	58	179	147	98		482
Primary/Secondary Savings - Commercial	6	5	1	234		246
Share Certificates - Commercial	16	17	6	1267		1306
Youth Account Checking - Consumer	3	1	1	150		155



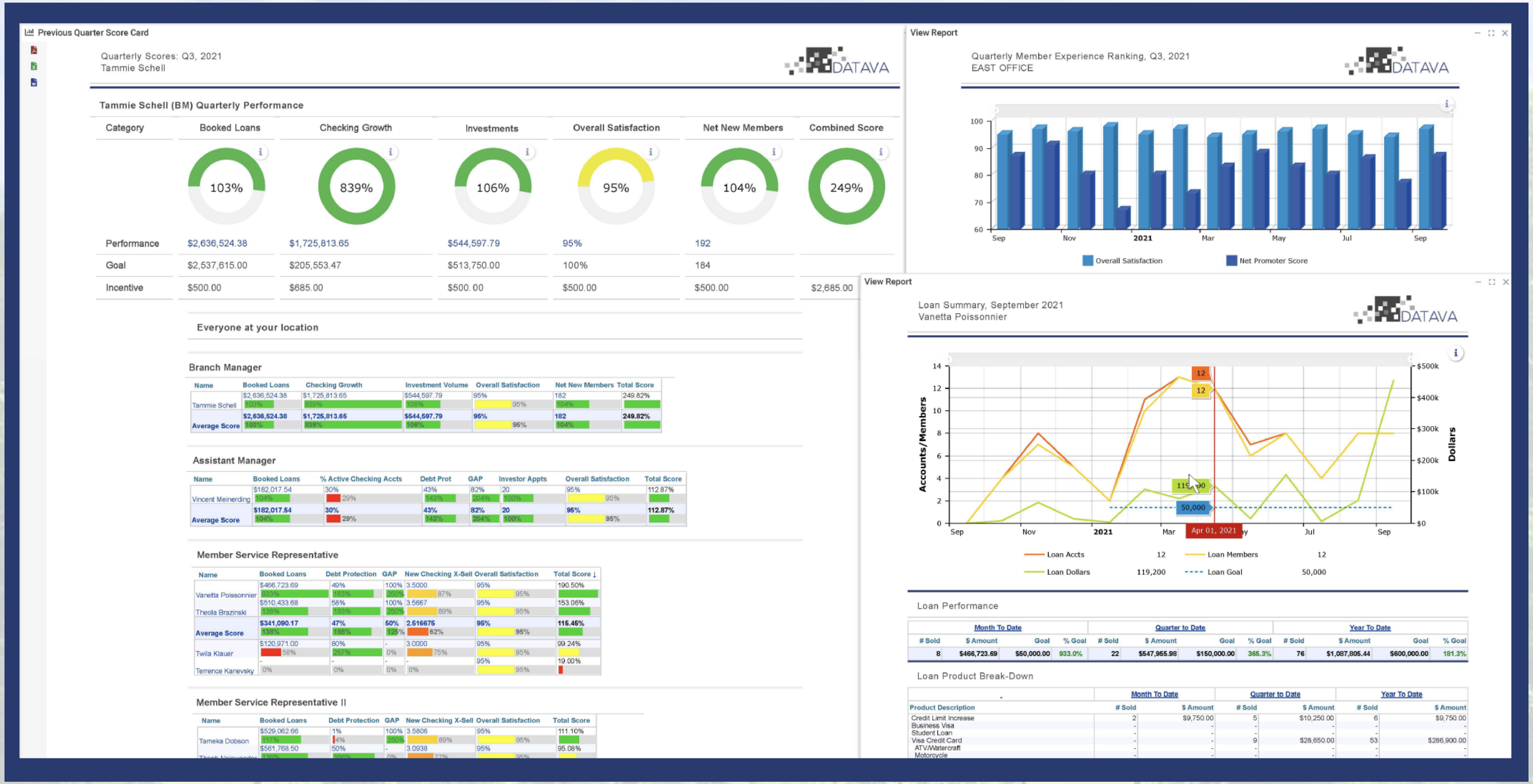
Time to deploy:
Three months

Executive Dashboard

Time to deploy: Two Months



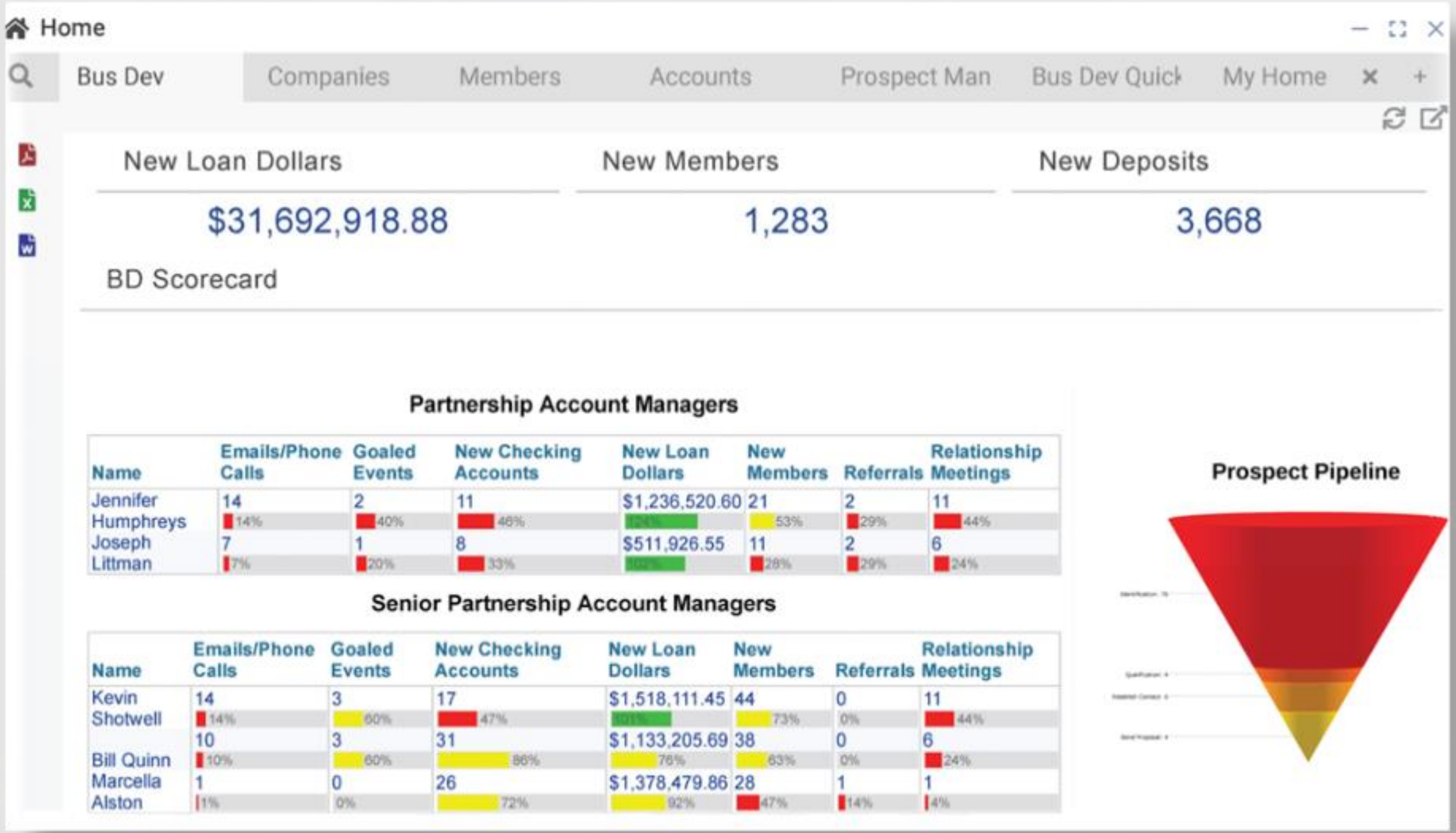
GOALS & INCENTIVE MANAGMENT



Time to deploy:
8 Weeks

Success: Near 100% User Adoption & 25% increase cross-sell
& 480 hours of VP and BM Time saved

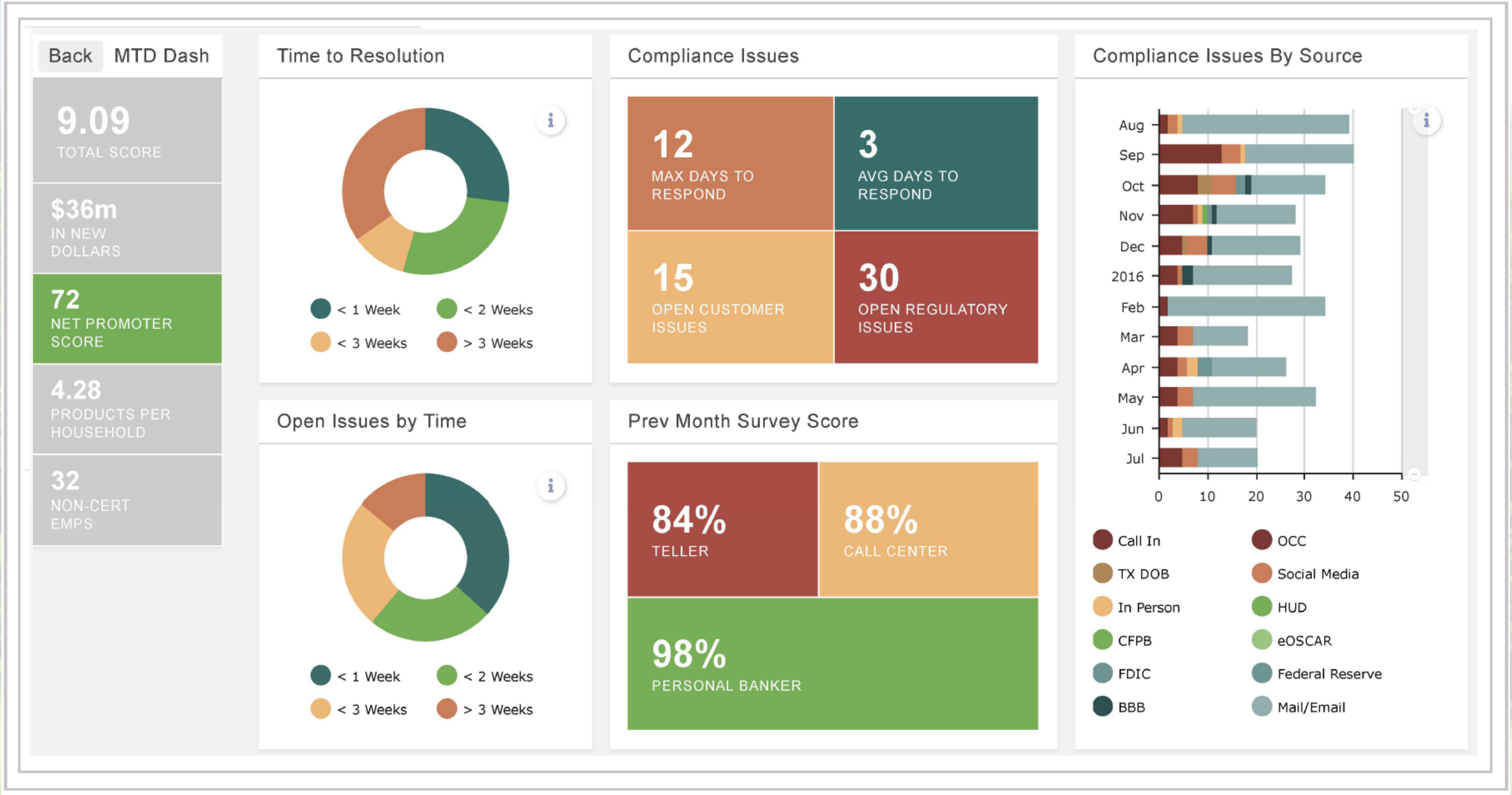
COMMERCIAL/SEG MANAGEMENT



Time to deploy:
10 Weeks

Success:
29% increase
in loans and deposits
from SEGs

Problem Resolution Module



Time to deploy:
6 Weeks

Success:
Increase in Member Satisfaction and Decrease in Number of Complaints

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GL Monthly Report: July 2023

Rebuild Report
Full Rebuild

	Loans															
Day	Auto	ViaAuto	Mortgages	Home Equity	Commercial	Credit Card	Sign/Other	Good Leap	Upgrade	FinMkt	Power Home	Power Pay	Connexus	Defd Fees	FHF LLC Line of Credit	All Loans
07/01/2023	$802,756,859 95%	$126,189,932 137%	$471,118,380 92%	$240,003,417 99%	$1,159,365,785 96%	$116,919,317 102%	$67,833,869 30%	$155,105,147 239%	$75,537,437 90%	$45,441 0%	$244,985,776 179%	$110,646,089 105%	$43,419,539 104%	$11,673,820 376%	- 0%	$3,625,600,810 102%
07/02/2023	$802,686,418 95%	$126,189,375 137%	$471,118,380 92%	$240,018,547 99%	$1,159,371,217 96%	$117,334,373 102%	$67,833,577 30%	$155,105,147 238%	$75,537,437 91%	$45,441 0%	$244,985,776 179%	$110,646,089 105%	$43,419,539 104%	$11,209,131 360%	- 0%	$3,625,500,448 102%
07/03/2023	$803,033,532 95%	$125,820,070 136%	$466,604,600 91%	$239,988,485 99%	$1,162,397,783 97%	$117,506,264 102%	$67,488,447 30%	$155,105,147 237%	$72,323,810 87%	$45,441 0%	$244,640,908 179%	$110,646,089 105%	$43,254,117 104%	$11,625,005 373%	- 0%	$3,620,479,700 102%
07/04/2023	$802,974,786 95%	$126,507,242 137%	$466,604,600 91%	$240,031,770 99%	$1,162,401,155 97%	$118,023,957 103%	$67,473,517 30%	$155,105,147 236%	$72,323,810 87%	$45,441 0%	$244,640,908 179%	$110,646,089 105%	$43,254,117 104%	$11,528,179 369%	- 0%	$3,621,560,720 102%
07/05/2023	$802,984,934 95%	$126,407,841 136%	$467,151,225 91%	$240,021,303 99%	$1,162,391,128 97%	$118,049,167 103%	$67,545,975 30%	$155,105,147 235%	$72,323,810 87%	$45,441 0%	$244,341,981 178%	$110,607,588 105%	$43,254,117 104%	$11,593,524 370%	- 0%	$3,621,823,182 102%
07/06/2023	$803,254,697 95%	$127,042,625 137%	$467,318,886 91%	$240,196,472 99%	$1,162,135,752 97%	$118,237,117 103%	$67,651,955 30%	$155,105,147 234%	$72,323,810 87%	$45,441 0%	$253,776,264 185%	$110,409,152 105%	$43,254,117 104%	$11,391,791 363%	- 0%	$3,632,143,225 102%
07/07/2023	$803,738,631 95%	$127,700,570 137%	$467,518,648 91%	$240,589,034 99%	$1,162,131,694 96%	$118,212,932 103%	$67,561,943 30%	$155,105,147 233%	$72,323,810 87%	$45,441 0%	$253,776,264 185%	$110,347,051 105%	$43,254,117 105%	$11,497,750 366%	- 0%	$3,633,803,033 102%
07/08/2023	$803,618,585 95%	$128,443,158 138%	$467,518,648 91%	$240,771,311 99%	$1,162,133,027 96%	$118,711,539 103%	$67,559,943 30%	$155,105,147 231%	$72,323,810 87%	$45,441 0%	$253,776,264 185%	$110,347,051 105%	$43,254,117 105%	$11,514,445 366%	- 0%	$3,635,122,487 102%
07/09/2023	$803,547,863 95%	$128,442,482 138%	$467,518,648 91%	$240,841,696 99%	$1,162,133,951 96%	$119,091,536 104%	$67,563,370 30%	$155,105,147 230%	$72,323,810 87%	$45,441 0%	$253,776,264 185%	$110,347,051 105%	$43,254,117 105%	$11,514,445 365%	- 0%	$3,635,505,822 102%
07/10/2023	$803,463,212 95%	$128,185,175 137%	$467,869,972 91%	$241,004,279 100%	$1,162,127,011 96%	$119,247,041 104%	$67,540,254 30%	$155,105,147 229%	$72,323,810 87%	$45,311 0%	$256,283,192 187%	$110,218,462 105%	$42,797,227 104%	$11,558,391 366%	- 0%	$3,637,768,484 102%
07/11/2023	$804,140,850 95%	$129,028,713 138%	$467,550,944 91%	$241,106,529 100%	$1,159,786,540 96%	$119,551,989 104%	$67,674,596 30%	$155,105,147 228%	$72,323,810 87%	$45,039 0%	$259,856,458 190%	$110,218,462 105%	$42,797,227 104%	$11,622,365 367%	- 0%	$3,640,808,668 102%
07/12/2023	$804,702,659 95%	$129,749,962 138%	$467,228,095 91%	$241,203,161 100%	$1,159,791,426 96%	$119,839,728 104%	$67,687,014 30%	$155,105,147 227%	$72,323,810 87%	$45,039 0%	$259,617,063 190%	$110,218,462 105%	$42,797,227 104%	$11,684,876 368%	- 0%	$3,641,993,669 103%
07/13/2023	$804,888,806 95%	$130,554,512 139%	$467,068,101 91%	$241,373,146 100%	$1,159,717,712 96%	$120,016,044 104%	$67,654,630 30%	$155,122,444 226%	$72,323,810 87%	$45,039 0%	$262,150,236 191%	$110,041,079 105%	$42,797,227 104%	$11,740,565 369%	- 0%	$3,645,493,352 103%
07/14/2023	$804,844,016 95%	$131,044,659 139%	$467,161,690 91%	$241,301,787 100%	$1,159,602,286 96%	$119,697,484 104%	$67,548,038 30%	$153,977,084 223%	$72,323,810 87%	$45,039 0%	$262,150,135 191%	$110,010,407 105%	$42,797,227 104%	$11,811,809 371%	- 0%	$3,644,315,472 103%
07/15/2023	$804,768,447 95%	$131,532,628 139%	$467,161,690 91%	$241,353,289 100%	$1,159,593,597 96%	$120,123,847 104%	$67,533,765 30%	$153,977,084 222%	$72,323,810 87%	$45,039 0%	$262,150,135 191%	$110,010,407 105%	$42,797,227 104%	$11,823,762 370%	- 0%	$3,645,194,728 103%
07/16/2023	$804,702,411 95%	$131,532,463 139%	$467,161,690 91%	$241,394,027 100%	$1,159,580,757 96%	$120,453,488 105%	$67,520,404 30%	$153,977,084 221%	$72,323,810 88%	$45,039 0%	$262,150,135 191%	$110,010,407 105%	$42,797,227 104%	$11,823,762 370%	- 0%	$3,645,472,705 103%

Time to deploy:
6 Weeks

Success:
250 Hours Saved Quarterly in CFO and Finance Time

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Client Use Case

American Heritage CREDIT UNION

Profile: $5B in Assets I 43 Locations I 650 Employees

Requirements

- Campaign Management
- CRM
- Business Intelligence
- Member Onboarding
- Sales Performance & Incentives
- Integrated User Specific Dashboards
- Problem Resolution Management

Results

- Bid on project against Salesforce, Marquis and three other vendors
- Datava is the only system that could meet all their needs
- Helped Credit Union Double Assets from $2B to $4B in 3 Years

Testimonials

"Datava is amazing. Every other product we looked at was twice the price for half the system."

Liz Kaspern,
SVP at TruMark Credit Union

"You're doing some really awesome stuff. You have a unique way of approaching CRM. I consider Datava a disruptor. Very innovative and flexible."

Kevin Tressel, CIO at American Heritage Credit Union

"I rolled out your system with all its bells and whistles at a retail meeting yesterday and the audience gave me a standing ovation!"

Bernard Tynes, Vice President, Data Strategy & Deposit Products at Penn Community Bank

"Datava's system blows Salesforce away! Datava has increased our reps sales productivity by 100%.

Donna Handel, AVP, Business Development at American Heritage Credit Union

About Datava

CEO
Gordon Flammer

CTO
David Flammer

DATAVA

- Developed 14 Modules
- 23 Clients, with assets from $200M-$32B
- Formed CUSO in 2020

- 22 Years Experience
- Consulted over 100 financial institutions with assets up to $795 Billion
- Helped FIs grow revenues by up to 300%

- PhD in Applied Physics, degrees in Mathematics and Computer Science.
- Two approved patents
- Published 27 peer reviewed articles
- Developed an LMS used by universities