

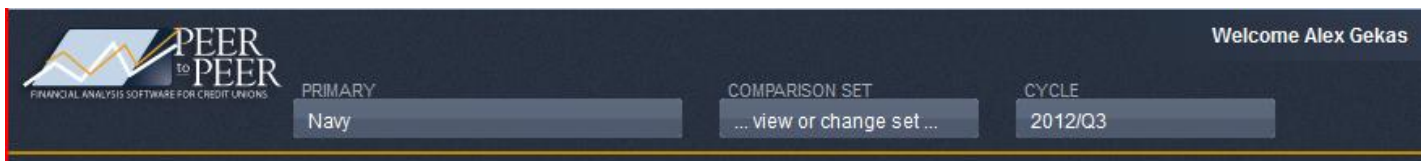
NAVIGATING PEER-TO-PEER CLOUD EDITION

You've activated your account. Now what? Peer-to-Peer Cloud Edition is easy to navigate, and includes hundreds of built-in charts and graphs for you to examine. With robust customization options, you can elevate your Board and staff presentations with a few simple clicks.

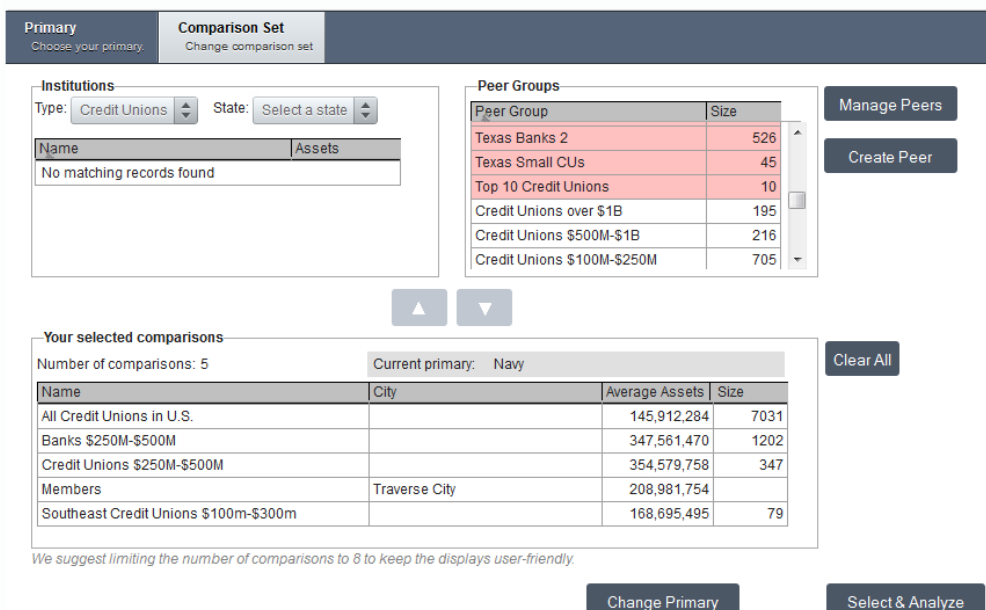
After you activate your account, follow this quick document to walk through major features of the program.

SELECT A PRIMARY/PEER GROUP FOR COMPARISON

Peer-to-Peer allows you to select a primary institution and a Peer Group for comparison. Peer automatically selects your credit union as the primary when you first log in to the Cloud Edition. To change your primary, simply click anywhere on the Primary name. If you click on the primary selection menu you have the ability to change your Primary and Comparison selections. Your **Primary** can be a single credit union, a single bank, a peer group, or a merged credit union you have created.



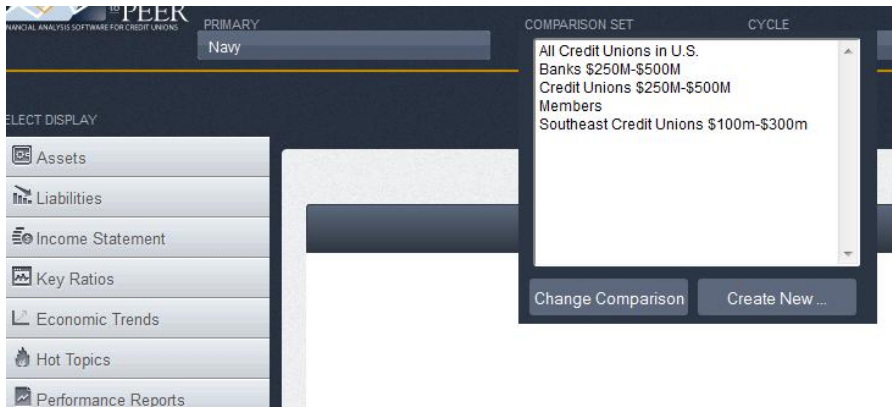
If you select "Comparison Set" from the top right of this screen, you can then select from peer groups that are built into the website or any custom peer groups you have created. The built-in Peer Groups are based on asset size for both banks and credit unions.



The screenshot shows the 'Institutions' and 'Peer Groups' selection interface. At the top, there are two tabs: 'Primary' (Choose your primary) and 'Comparison Set' (Change comparison set). Below the 'Institutions' tab, there are dropdowns for 'Type' (set to 'Credit Unions') and 'State' (set to 'Select a state'). A table below shows 'No matching records found'. To the right, under 'Peer Groups', there is a table with columns 'Peer Group' and 'Size'. The first three rows are highlighted in red: 'Texas Banks 2' (526), 'Texas Small CUs' (45), and 'Top 10 Credit Unions' (10). Other rows include 'Credit Unions over \$1B' (195), 'Credit Unions \$500M-\$1B' (216), and 'Credit Unions \$100M-\$250M' (705). There are 'Manage Peers' and 'Create Peer' buttons. Below this, there is a 'Your selected comparisons' section with a table showing 5 comparisons. The table has columns for 'Name', 'City', 'Average Assets', and 'Size'. The comparisons are: 'All Credit Unions in U.S.' (145,912,284 assets, 7031 size), 'Banks \$250M-\$500M' (347,561,470 assets, 1202 size), 'Credit Unions \$250M-\$500M' (354,579,758 assets, 347 size), 'Members' (City: Traverse City, 208,981,754 assets, 79 size), and 'Southeast Credit Unions \$100m-\$300m' (168,695,495 assets, 79 size). There is a 'Clear All' button. At the bottom, there are 'Change Primary' and 'Select & Analyze' buttons.

We suggest limiting the number of comparisons to 8 to keep the displays user-friendly.

The Peer Groups that are highlighted Red are the custom ones you have previously created or imported. You can select as many peer groups as you'd like for your comparison set.

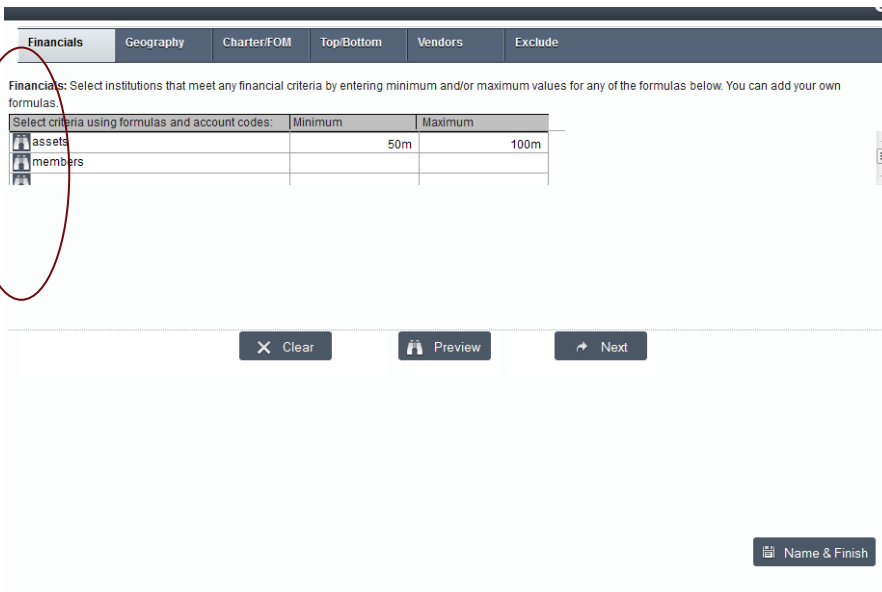


To create a custom Peer Group select **Comparison Set > Create New** along the top of the program. Here you will be given three options:

- 1) Create a peer group based on criteria
- 2) Create a peer group but selecting individual institutions
- 3) Merge two or more credit unions or banks together

Once you chose which type of peer group you would like to create, you can pick to use either credit unions or banks.

CREATE A PEER GROUP BASED ON CRITERIA will allow you to select criteria to comprise your peer group. You can use both creation methods for banks and credit unions. *NOTE: you can use banks and credit unions on the same graph but you cannot mix banks and credit unions in the same peer group.*



To create a customized peer group you can select from different areas of criteria including financials and geography, down the county level.

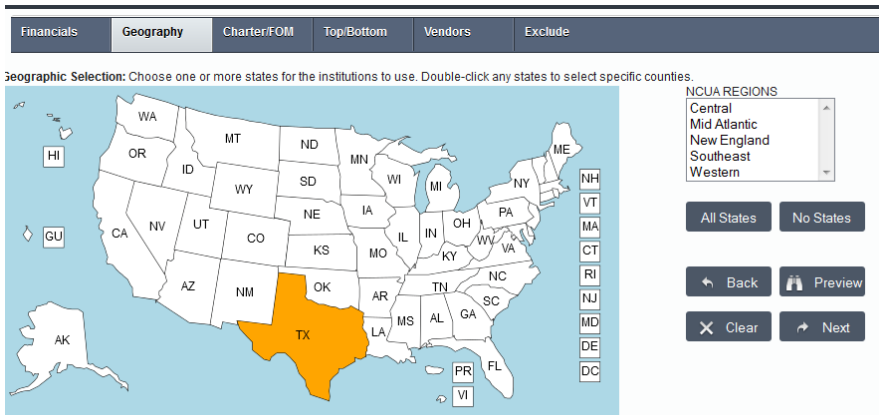
FINANCIALS: Peer-to-Peer recognizes many “common” words such as ASSETS, LOANS, INVESTMENTS & MEMBERS as noted in the screen shot. Other examples of smart text are branches, shares, etc. When setting a minimum and maximum for this criteria you can use B for billion, M for million, and K for thousand.

You do not have to set both a minimum and a maximum. All of the financial information is pulled directly from the 5300 credit union call report. To search for any field, click the

binoculars on the left and a formula wizard will appear. You can browse through the tree or use the search bar to find the financial fields you are looking for. You’ll notice many built-in formulas and equations for you to use.

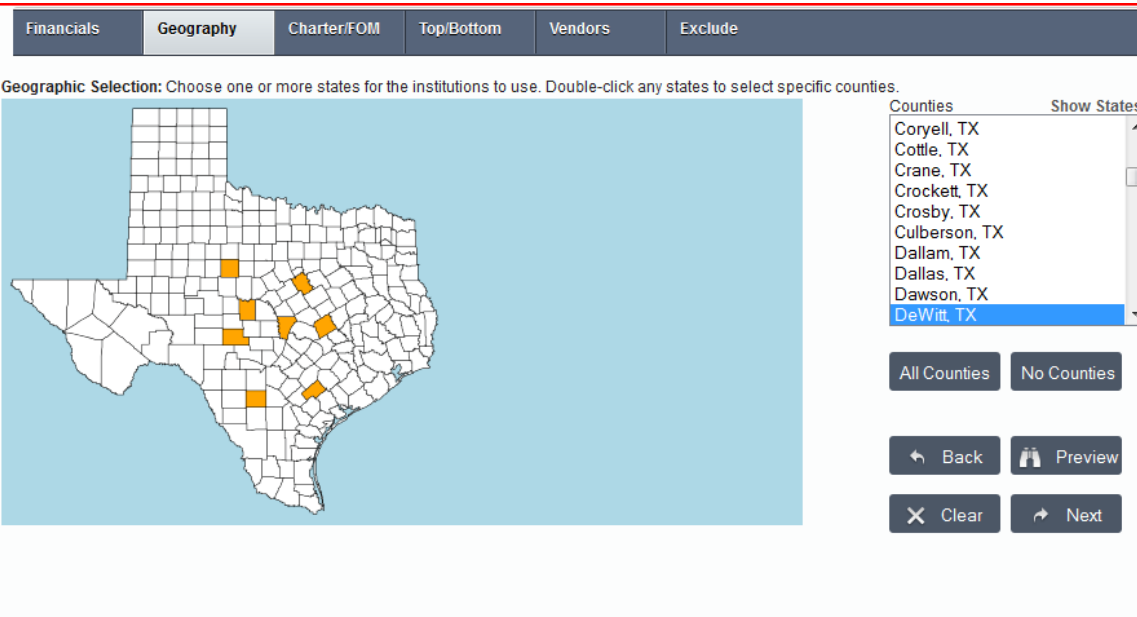
NOTE: to use a call report line item, please place an A in front of it. This is how Peer recognizes the item is pulling from the call report. For any single account code, you can add, subtract, multiple or divide it by other items. Peer works similar to Excel in this capacity.

To select an item, simply click account code or field you wish to add. A new line will be created for you automatically.



GEOGRAPHY: The geography selection allows you to narrow your criteria down by a single state or grouping of states. You can select “No States” and add back single states. *Note: at any time during the Peer Group selection process you can select the “Preview” button to see how many credit unions fit your selected criteria.*

If you double click on any state it will zoom into the county level for further geographical analysis.



CHARTER/FOM allows you to select credit unions based on their charter or membership base. They are all automatically selected.

TOP/BOTTOM allows you create a peer group of top (or bottom) performing credit unions based on one financial criterion. (example: top 10 credit unions by assets). The top/bottom selection will work with whatever criteria you already have selected. If you already have assets, loans, and geography selected it will find the top (or bottom) credit unions within that criteria based on a specific account code or formula that you select.

VENDOR: Peer-to-Peer also has vendor information available. This is based on relationships we have with vendors as well as different surveys we put out each year.

There is also the option to exclude specific credit unions from your peer group if they meet your criteria but you do not want them included in your analysis.

YOU CAN NAME & SAVE your peer group anytime throughout the process by clicking Name & Finish in the bottom right corner. Once you click this, you will be prompted to create a name for the custom peer group and then choose whether you would like it to be Dynamic or Static. We recommend saving any peer group using financial criteria as dynamic so it will be updated when new data become available. If you are selecting direct competitors you can use static. Static peer groups will always comprise the same set of credit unions, whereas dynamic will adapt according to the financial criteria you have selected. For example if you are looking at credit unions under \$50 million, and the next quarter one of those credit unions surpassed the \$50 million mark, your peer group would adjust to remove that credit union.

You can then choose to add your newly created peer group to your comparison set. If you choose to save it for later use, you will be able to find it by clicking **Comparison Set->Change Comparison** at the top of the screen.

This same Peer Group creation process works for banks, though vendor and charter/FOM information is not available.

GET STARTED WITH YOUR ANALYSIS

There are more than 200 displays built-in and ready for you to access in Peer-to-Peer. Each display on the left hand navigation contains multiple folders with charts and graphs. *Note:* Do not use the back button on your browser. This will log you out of the program. Click a new display or use the “x” in the top right corner to close current screens.

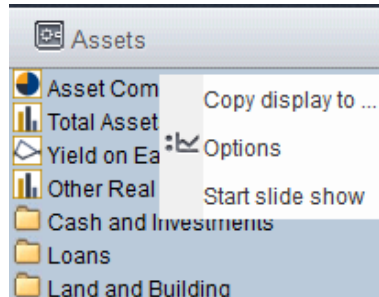
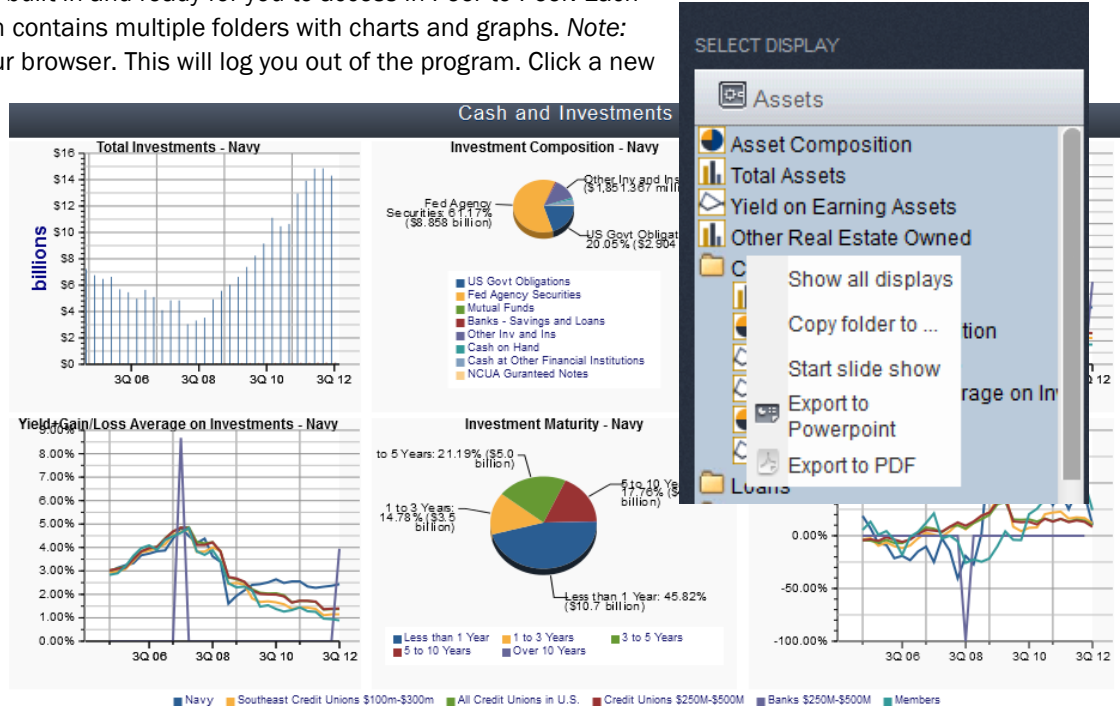
When using the menu of built-in displays you can click any folder to show more displays. The icon next to the display name will tell you if it is a line graph, bar graph, pie chart, etc.

If you hover over a single display, you will be able to:

- Copy the display to a custom folder
- Change the display options (i.e. color, style)
- Start a slideshow with that single display

If you hover over a folder, you will be able to:

- Show all displays in that folder
- Copy the folder to another folder location
- Start a slideshow with the included displays
- Export the folder to PowerPoint or as a PDF



To start analyzing one of the built-in charts simply click its title.

Once you've selected the display you would like to analyze, you can:

Select the **data** tab to get the data for each credit union that comprises your peer group. This will give you data from the data cycle you have selected, the previous year, and the 12-month change.

Select the **rank** tab to see the data in a rank form, showing how your primary stands compared to peers.

The top right navigation allows you to customize your chart, examine the formula, export, and save.



Chart Options will allow you to customize the colors and style of your display.

One the Chart Options page you can:

- Change the display type
- Edit the color palette
- Change the display frequency
- Show your logo on the chart

The **Formulas** button will let you get a deeper look at the formula(s) and individual account codes behind the display you are examining.

There are several exporting options. You are able to export as a:

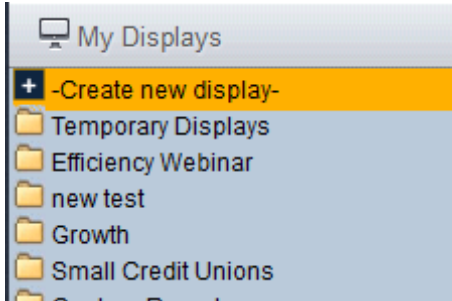
- PowerPoint
- Excel
- Email link
- Image
- PDF

Saving your display is easy! Click the save button, name the display, and choose a folder to save the chart in.

CREATING CUSTOM DISPLAYS

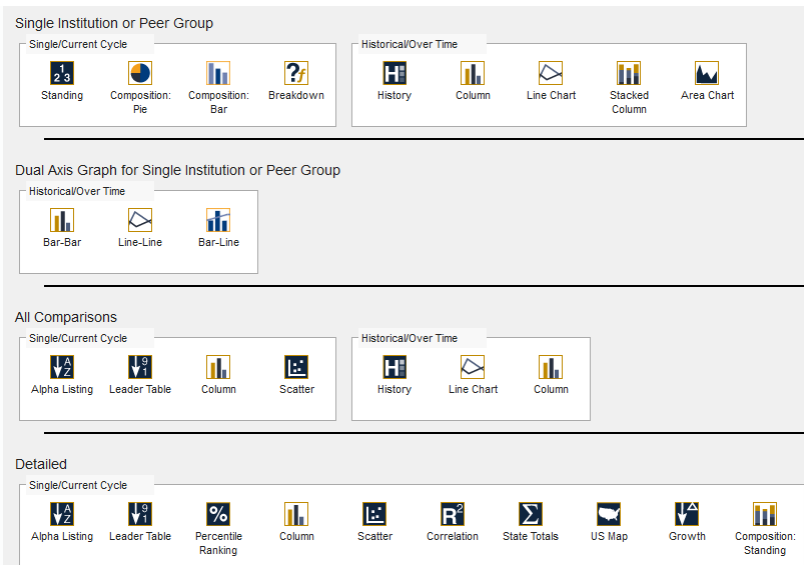
PEER-TO-PEER also gives you the ability to create your own customized displays if the information you need is not built-in, or if you'd like to create a report with a number of different ratios.

Select **MY DISPLAYS** from the folder drop down. In this area, you will find any custom folder you have already created.



Click **CREATE NEW** to create to select what type of display you'd like to create. There are 29 different display options, including dual-axis display options. To get full information on your credit union and your peer group select a display from the "ALL COMPARISONS" or "DETAILED" sections.

The **ALPHA LISTING** and **LEADER TABLE** are displays are going to give you information in a spreadsheet style making it easy to display multiple ratios on the same report.



A report such as the **STANDING** is going to give you a ranking report on the selected ratio based on the other credit unions (or banks) in your selected peer groups.

The **RATIO SELECTION PROCESS** for creating custom displays is very similar (and looks similar) to the financial selections when creating a customized Peer Group. You can type in "smart words" such as Assets or select the binoculars to search for specific account codes. You may use simple account codes, or create formulas if the formula is not already created in the program.

The program will automatically select the correct "format type" for you based on the formula/account code you are using, or you may change it to suit your analysis.

When you have your custom display created, you can export the information out of Peer. You may also save these displays for future reference.

Formulas for new display

Title for display:

One row per institution, showing values of each formula, in order of the first formula

Enter the formulas to show in each column.

Formula	Title	Format	Decimals
<input type="button" value="Binoculars"/> members		-99,999.99 ▾	0
<input type="button" value="Binoculars"/> growth(Shares)		99.99% ▾	2
<input type="button" value="Binoculars"/> Assets		\$99,999 ▾	0

OTHER FUNCTIONS

1. **SEARCH BAR** allows you to search for built in displays, single account codes, and formulas that are built into the program.
2. **MERGING CREDIT UNIONS** allows you to combine two or more credit unions or banks together. This feature is often used during merger analysis to determine possible credit unions you may want to merge with. To create a merged credit union for Comparison Set-> Create New, then “Merge two or more credit unions or banks together”.
3. Then select the institutions you would like to merge. Name and save the merged credit union. You will be able to use this as a primary or comparison. To find it, go to change your primary or comparison and select Merger.
4. **BRANCH ANALYZER** is a deposit market share tool that allows you to select a market (county, city, zip code or any combination of the three) and look at all of the institutions that have a presence in the market. It shows actual deposits for banks per branch as reported to the FDIC. The credit union data is an average of total deposits/total branches as credit unions are not required to report data at the branch level. This data is *updated annually in October*. You can access Branch Analyzer under the “Market Analysis” tab in Peer-to-Peer, or from the home page.
5. **MORTGAGE ANALYZER** is a mortgage market share tool. You can select a market (county or census MSA) and see all of the institutions in the market that accepted a mortgage application. This data comes from the Home Mortgage Disclosure Act (HMDA) and is *updated annually in September*. Mortgage Analyzer includes market-level data such as market share (by % of applications and by % of loans funded), funding ratios, and dollar amount of loans funded. You can access Mortgage Analyzer under the “Market Analysis” tab in Peer-to-Peer, or from the home page.

