

Earnings Improvement

Find the fastest and most effective ways to improve earnings



Credit union leaders are under pressure to improve earnings. With so many levers to pull, it can be hard to know where to start. Why not start with a thorough and holistic review of your credit union so you can pick the fastest path toward financial improvement?.

Leaders need a data-backed, unbiased assessment of the current performance of their credit union in order to find ways to improve earnings. By dialing into your strategies and the ability to focus on profitability, you'll know where you stand and can plan where to grow.

An earnings improvement engagement with Raddon takes a holistic review of your institution and synthesizes the data into actionable plans to identify clear and immediate strategies for growth.

The engagement includes a series of studies and surveys, overlapped with 30 years of industry data and trends. We explore your working capital, operational efficiency, product-level margins, and member and employee satisfaction.

How It Works

Your earnings improvement engagement starts with an objective, data-driven review of your organization. We use unbiased information from your credit union, peers and the industry to set a baseline of your earnings performance. We dig deep into your numbers so you can see how key figures such as product profitability, margins and non- interest income stack up.

We review branch performance, overall organizational efficiency and member satisfaction. Then we dig into transaction-level data to quantify your share of wallet among members and find areas to deepen member relationships.

We also collect feedback from employees about your culture, their level of engagement and the quality you provide. Our consultants share the results with your management team, along with comparisons against peer institutions and recommendations for next steps.

Throughout our engagement, you'll have access to proprietary Raddon research on consumer and financial industry topics. You'll receive every new research study we release, plus access to past studies, webinars and expert analyses.

Our analyses and recommendations are presented in person, followed by a planning session with an expert consulting team. In a daylong workshop, Raddon will help develop an action plan to convert the findings from the engagement into goal- focused, measurable strategies.



Raddon has been providing financial institutions with research-based solutions since 1983. Since we work exclusively with financial institutions, we understand the industry and can apply our practical know-how to the unique challenges and opportunities financial institutions face. We combine best practices in research and analysis with consulting and technology solutions to help institutions achieve sustainable growth and improve financial performance.

What We Deliver

The earnings improvement engagement provides information you need to increase revenue. It includes:

- An extensive, custom performance and opportunity report, plus calculations of your potential earnings
- Benchmarks and peer comparisons to gauge your performance against national and peer group averages
- A survey of employee perceptions, satisfaction and engagement, summarized in a visual and actionable report that includes industry comparisons and factors that affect employee views
- Member experience ratings, covering everything from loyalty and satisfaction to expectations surrounding new channels and technologies
- A comprehensive review of branch performance
- Ideal market segments based on generational and demographic profiles of your members
- Share-of-wallet metrics for your current households so you can identify organic growth opportunities
- Access to workshops, proprietary research reports, networking opportunities and industry experts

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Our research shows that financial institutions with an engaged workforce earn about 21 cents more on the dollar in terms of return on assets.

Source: Raddon Employee Viewpoint Survey

Key Benefits

An earnings improvement engagement with Raddon can guide your credit union through emerging issues and toward strategies that drive growth, helping to uncover ways to improve sales, the member experience, employee engagement and overall earnings.

- Develop research-based strategies and tactics to quickly improve earnings
- Gain honest employee satisfaction and engagement scores
- Uncover and prioritize training needs, cultural issues or internal obstacles to growth
- Measure and enhance member engagement
- Understand member attitudes, expectations and preferences, plus barriers to sales
- Uncover tactical areas for immediate and long-term growth
- Build high-potential market segments and campaign messaging
- Identify opportunities to optimize branch locations



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Connect With Us

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