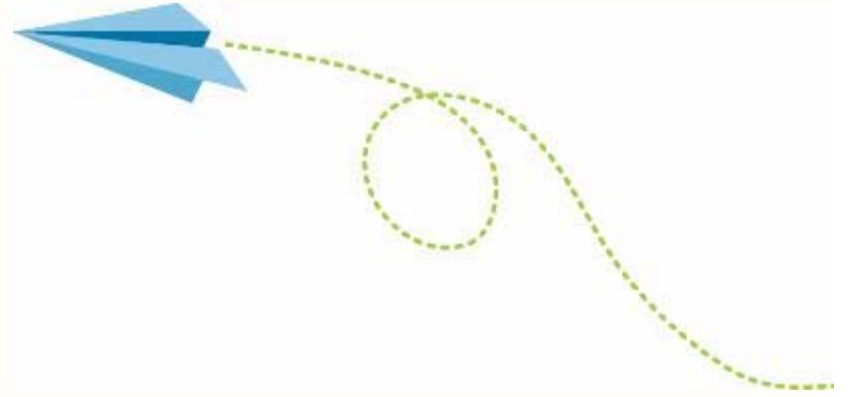


The Preposterous Question:  
*Can We Drive \$100 Million  
in New Loans?*

**Yes!**

# TODAY'S CONVERSATION

- Why So Preposterous?
- Tell The World
- The Promotions
- Change The Culture
- The Results – Not So Preposterous!



**\$100,000,000?!?**

# DAY AIR CREDIT UNION

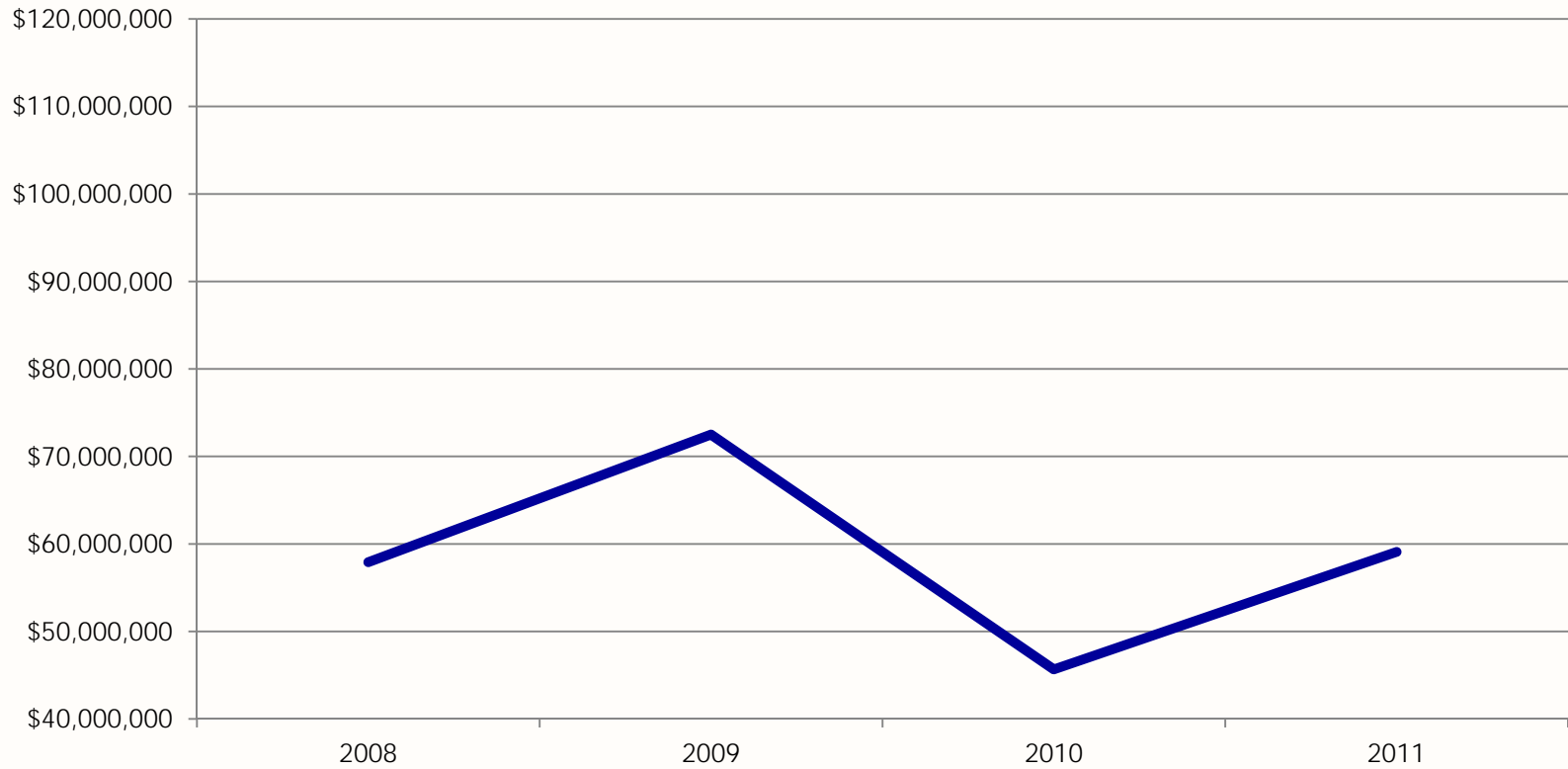
- \$246,099,568 in Assets
- 5 Branches
- Community Charter
- 40 Credit Unions with \$4.46 billion in assets, which makes up 10.81% of Ohio's total credit unions.
- Real competition is 5/3, Chase and PNC  
(65% market share)

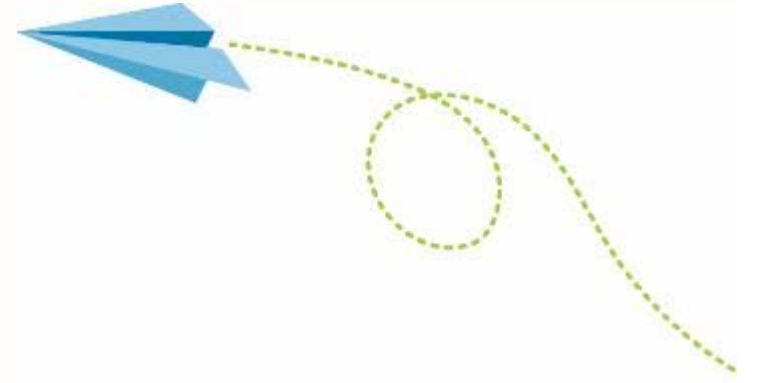




# THE TREND

## Loans Year-to-Date \$

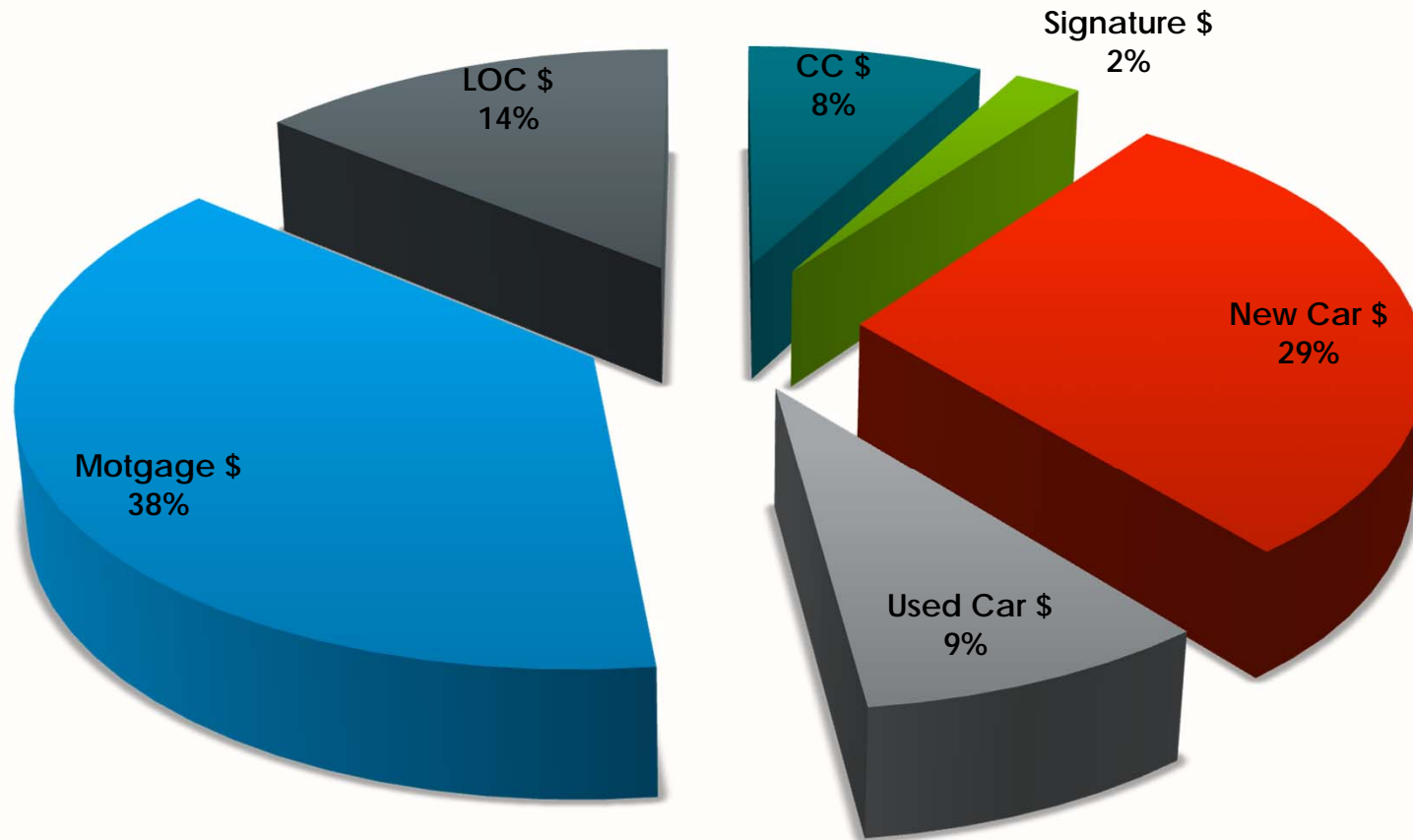




# NOW WHAT?

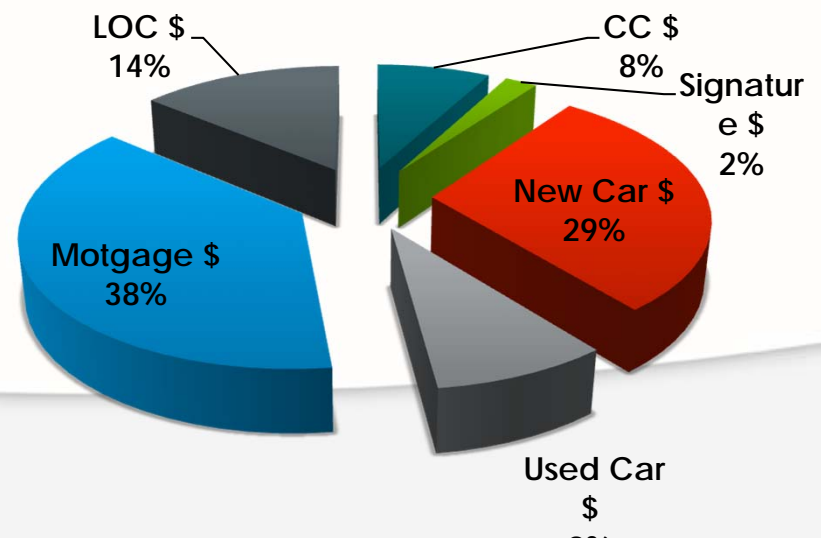
## *STRATEGY*

# WHERE ARE THE LOAN \$s



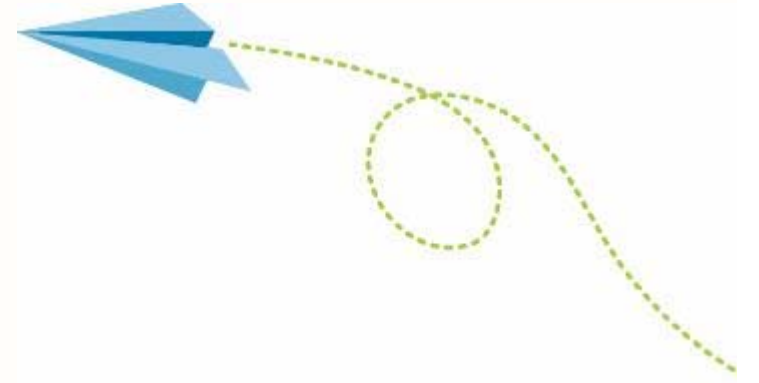
# OPPORTUNITIES CHALLENGES

- Loans rebounding after sharp fall
- Auto loans represent 38% of our portfolio
- Membership growth of 4-7% each year
- 2.6 accounts per member
- Credit card accounts growing, but balances declining
- Lines of credit declining
- We are comfortable carrying more mortgage balance on our books



# FOCUS

- Auto loans
- Mortgage
- Overall member relationships
- Internal communications



# DECLARE YOUR *INTENTIONS!*

# TELL THE WORLD

**Funding Dreams**  
and growing the community through  
**\$100,000,000**  
in loans in 2012

**For your home, your car or any of your dreams ...**

Day Air Credit Union will fund them in 2012.

We are committed to providing more than \$100,000,000 in loans in 2012.

We offer:

- Home Loans
- Auto Loans
- Personal Loans
- Student Loans
- Student Loans
- Credit Cards

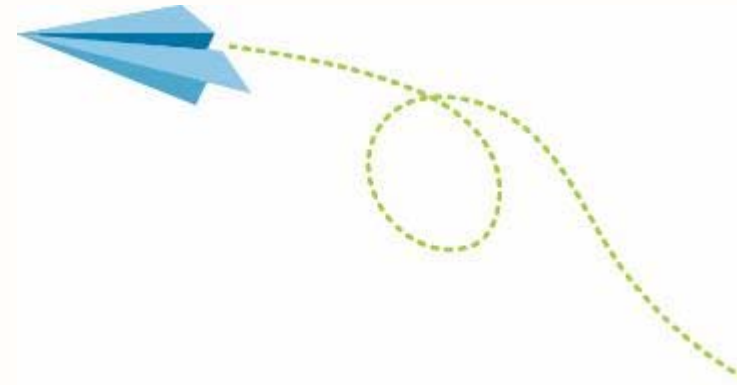
**DAY AIR CREDIT UNION**  
Service That Sours!  
917-543-2100 www.dayair.org  
Day Air Credit Union is a member FDIC  
Member FDIC Equal Housing Lender

# SAY IT LOUD

- Website
- Lobby monitors
- Teller tents
- Window clings
- Newsletters
- Ads







# THE *PROMOTIONS*

# DRIVING SUCCESS



## STRATEGIES FOR SMART CAR BUYING

1. Know your trade-in value
2. Research for the right vehicle
3. Drive several vehicles
4. Shop around and negotiate
5. Talk to your insurance company

**GET PRE-APPROVED FOR YOUR LOAN!**

### AS YOUR CREDIT UNION, WE'RE HERE TO HELP!

We'll pre-approve you for your auto loan so you know exactly how much you can afford before you step foot on the dealership.

**Plus, receive a \$50 gas card for opening your next auto loan with us!**

Day Air Credit Union is funding dreams! We are committed to providing more than \$100,000,000 in loans in 2012.

Apply online at [www.dayair.org](http://www.dayair.org) or by phone at (937) 643-2160.

Be sure to mention this offer!



Day Air Credit Union, 11000 Lakeside Blvd., Dayton, OH 45424. Member FDIC. Equal Housing Lender. Member NCUA. © 2012 Day Air Credit Union. All rights reserved.

# GET THE NEXT CAR

Members we honor:

Thank you for being a Day Air Credit Union member and thank you for having your own car with us!

We understand that in today's world, competitive finance and lower monthly payments are essential.

As your credit union, we're here to help!

We'll pre-approve you for your next auto loan so you know exactly how much you can afford before you step foot in the dealership.

Plus, we guarantee the lowest loan rate available!

Get, step in or apply online today to get pre-approved and to learn more about our great auto loans.

**DAY AIR**  
CREDIT UNION  
*Service That Counts!*

Day Air Credit Union  
10000 E. 1st Ave. #100  
Denver, CO 80231  
937-643-2160  
www.dayair.org

## 5 STRATEGIES FOR SMART CAR BUYING

1. Know your trade-in value
2. Research for the right vehicle
3. Drive several vehicles
4. Shop around and negotiate
5. Talk to your insurance company

**GET PRE-APPROVED FOR YOUR LOAN!**

937-643-2160  
www.dayair.org

Member FDIC. Equal Housing Lender. Day Air Credit Union is an Equal Opportunity Lender. All loans are subject to credit review. © 2014 Day Air Credit Union. All rights reserved.

# INDIRECT LENDING

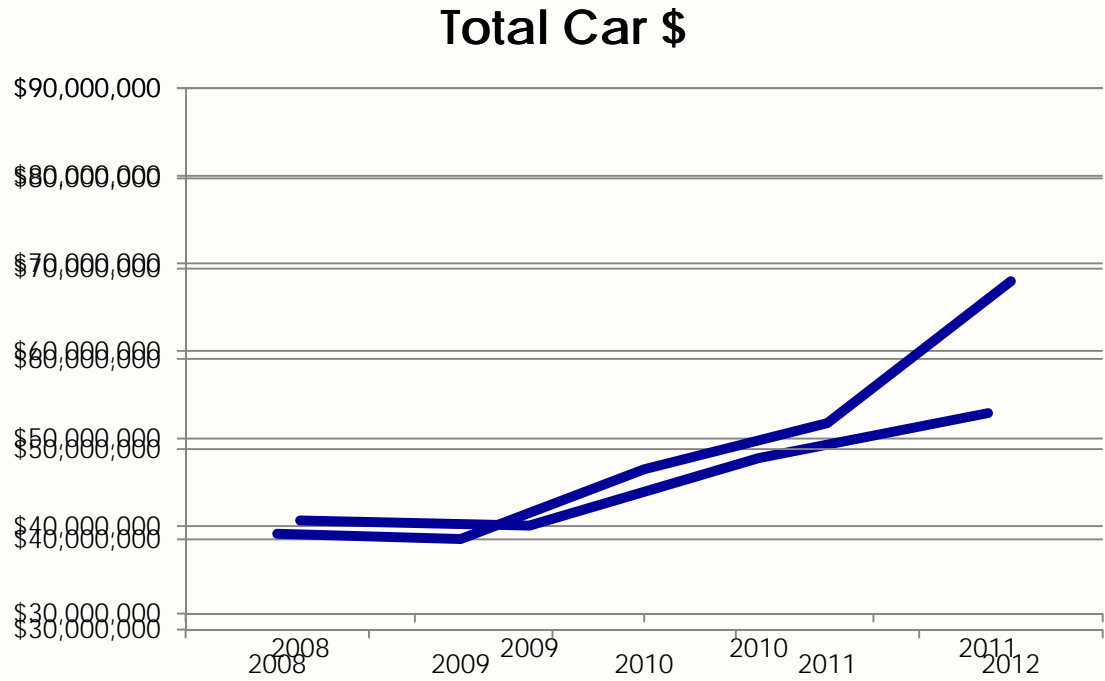
- Analyze current dealers
  - Total loans
  - Quality paper
- Build relationship with key dealers
- Focus on internal processes (*faster response*)

Indirect loans grew 56.9% for \$10M



MG1

# THE RESULTS



**+29.72%**  
**\$15.7M**

**Slide 17**

---

**MG1**

I would make the graph smaller, maybe max of 100,000,000 vs 140? will make the growth look bigger :)

Monica Giesler, 3/26/2015



# HOME LOANS



## A Day Air Loan Will Make You Feel Right At Home.

- Fixed Rate, No Closing Cost Mortgages
- Home Equity
- Home Equity Line of Credit
- FHA
- Rural Development
- Online Applications, Apply 24/7

937.643.2160 [dayair.org](http://dayair.org)

**DAYAIR CREDIT UNION**  
Service That Soars!

Member FDIC

We're *Funding Dreams* and growing the community through **\$100,000,000** in loans in 2012.



## We're Funding Dreams

We are committed to fund your dreams and grow our community through **\$100,000,000** in loans in 2012.

**DAYAIR CREDIT UNION**  
Service That Soars!

Member FDIC



## Home Loan Checklist

Thank you for choosing Day Air Credit Union for your home loan needs. In order to process your loan, we will be looking for the following documents to the following list of documents requested:

- 30 days of pay stubs
- Post 2 years W-2s
- 2 yrs tax Returns
- 60 days bank account statements
- Retirement statements (time we set and all pages)
- Investment account statements (time we set and all pages)
- 2 year residency history
- 2 year employment history
- Child support/diary notes
- 4506 T
- Credit inquiry statements
- Purchase Contract
- Residential Property Disclosure
- FHA/VA disclosures signed
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_

937.643.2160 [dayair.org](http://dayair.org)

**DAYAIR CREDIT UNION**  
Service That Soars!

Member FDIC

# SIGNATURE LOANS



Spring INTO SAVINGS

Do all of the warm weather activities that

DAYAIR CREDIT UNION

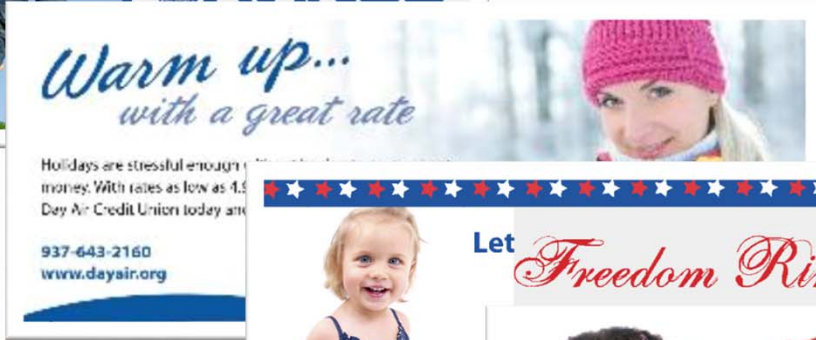
MARK



Jump into SUMMER SAVINGS

DAYAIR CREDIT UNION

MARK



Warm up... with a great rate

Holidays are stressful enough without worrying about money. With rates as low as 4.99% apply for a loan at Day Air Credit Union today and melt away that stress.

937-643-2160 [www.dayair.org](http://www.dayair.org)

MARK



Let Freedom Ring

MARK



Celebrate MEMORIAL DAY

Plan a cookout, take a trip, or celebrate your freedom as you see fit.

MARK



We're spreading the luck of the Irish

Holidays are stressful enough without having to worry about money.

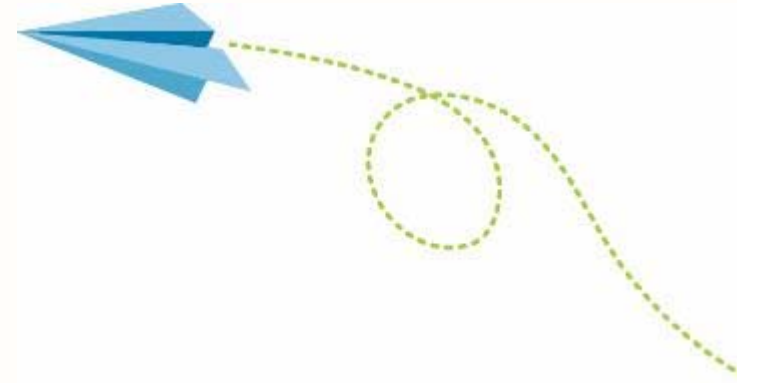
With rates as low as 4.99% APR, apply for a loan at Day Air Credit Union today and melt away that stress.

937-643-2160 [www.dayair.org](http://www.dayair.org)

MARK

DAYAIR CREDIT UNION





# MORE THAN *LOANS*

# CHECKING LOANS

Credit Unions with high checking penetration have:

- More accounts per member
- Better loan penetration
- Higher loan balances per member



# GROW CHECKING GROW LOANS

**TOTALLY PERSONAL. SIMPLY FREE.**  
With Day Air Credit Union's Simply Free Checking, you have total access to your account, any way you want, always free.

Personalize Your Access With:

- Online Banking with BillPay
- Debit Card
- Phone Banking
- Mobile Banking

Get your debit card on the spot or personalize your card with your own photos for only \$10!

Personalize your checking account today at: [www.dayair.org](http://www.dayair.org)

Put your personality with the world.

Personalize your online banking look.

Nationwide branch and ATM networks.

Personalize your account with a Personalized debit card – FREE for a limited time!  
[www.dayair.org](http://www.dayair.org) • 888-329-2472

Our Personalized Debit Cards are usually \$10, but for a limited time, get your card FREE when you open a simply checking account. Open yours today and let your personality shine.

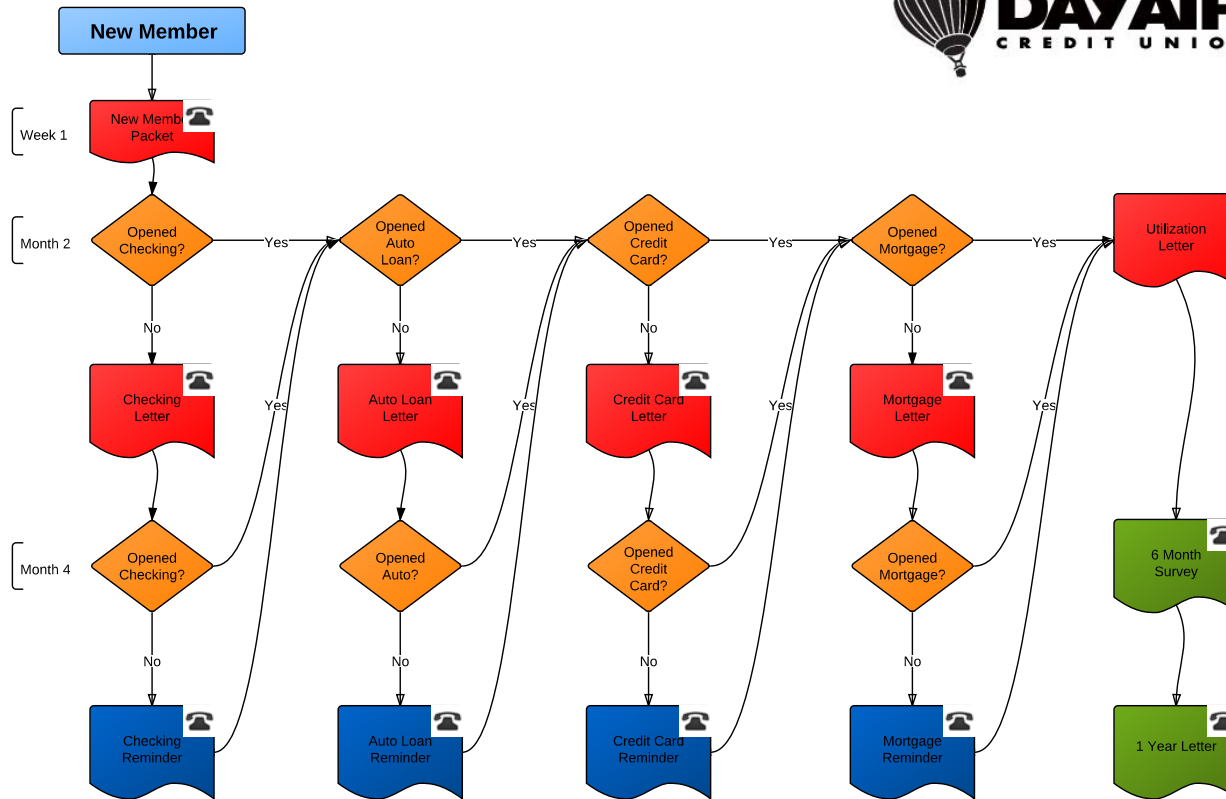
Let your personality shine while managing your money wherever.

**TOTALLY PERSONAL. SIMPLY FREE.**  
It's your money! Why pay to use it?

**DAY AIR CREDIT UNION**  
Service That Soars!  
Personal. Local. Yours.

Checking grew 7.5%

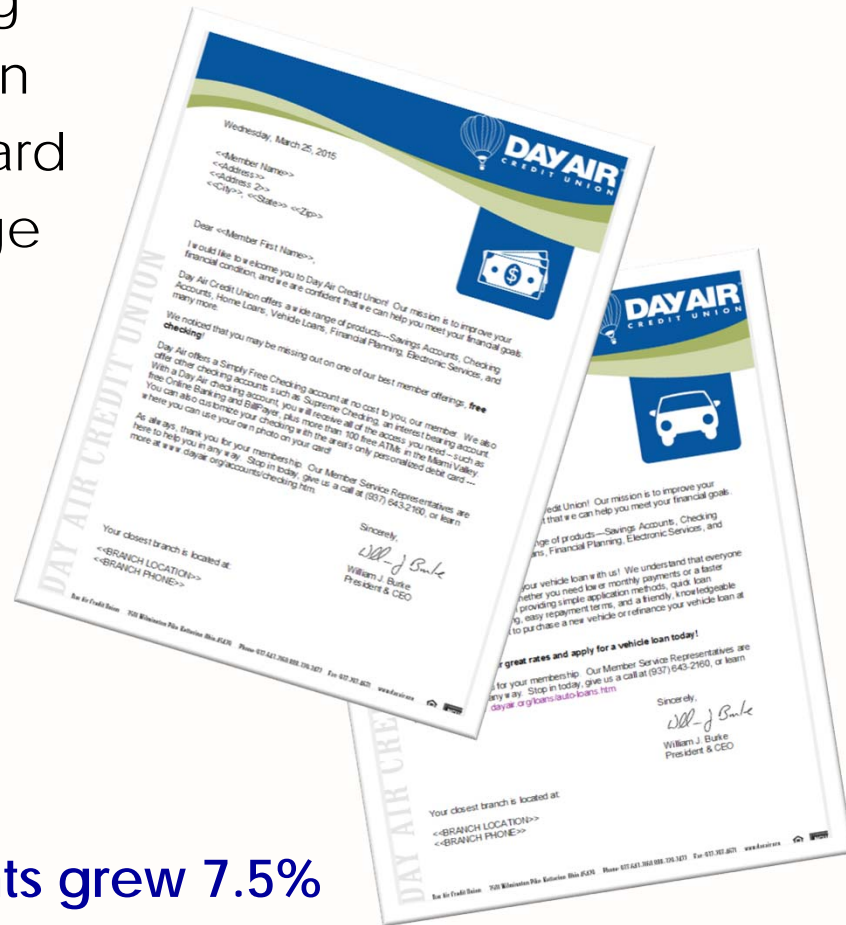
# ONBOARDING



© Day Air Credit Union 2012

# ONBOARDING

- New member, no checking
- New member, no auto loan
- New member, no credit card
- New member, no mortgage



Total accounts grew 7.5%



# CONSTANT REMINDERS



ISSUE 6 | VOLUME 15 | 2012

## DAY AIR hot air

DAY AIR CREDIT UNION EXISTS TO IMPROVE MEMBERS' FINANCIAL CONDITION & TO BECOME THEIR PRIMARY FINANCIAL INSTITUTION

### NEWS & EVENTS

*What is going on at Day Air this month? Find out below!*

- On June 1st we launched Money Desktop to membership! Please continue to pass along any feedback to your managers regarding how members are reacting to this great new feature we offer with online banking.
- We're 5 months through the year, and still going strong on our goal of \$100 million in loans! As of 5/31, we have funded over \$38,000,000 dreams! Keep touting our great loan products and rates—our Auto rates are as low as 1.99%!
- It's peak student lending season, so today, June 18th, members ages 17-25 who don't already have a student loan with us will receive an email blast or It's Me 247 push message informing them we offer a great student loan product!
- Shortly, we will begin an email campaign for members regarding our new online bill pay - encouraging members to update and use it. We will also be offering a contest to win a Tom Tom GPS system!
- Our Online BillPayer Sweepstakes will begin on July 1st. If members use our online bill pay using Online BillPayer in July and August, they'll receive an entry into our sweepstakes for EVERY bill paid! Chances of winning increase with each bill paid!

### JUNE BIRTHDAYS

- June 2 - Laurie Rhodes
- June 4 - Mary Huff
- June 8 - Angie Vance
- June 9 - Jannell Eichstaedt
- June 12 - Joyce Hanes
- June 19 - Bettina Buscemi
- June 21 - Brandee McGill
- June 24 - Don Schweitzer

### JUNE ANNIVERSARIES

- Lori Willoughby - 11 years
- Leslie Booher - 4 years
- Monica Ginder - 4 years

### PRODUCT SPOTLIGHT

#### 5 Year 30 Mortgage Refinance

Want to pay down your mortgage, have you thought about refinancing? Did you know you can continue your search due to the high closing costs?

Low rates! As low as 2.99% APR\* up to 70% Loan-to-Value\* terms anywhere from 60 to 120 months

- Primary Residence Only
- \$20,000 minimum loan amount
- \$125,000 maximum loan amount
- Flat closing fee of \$299

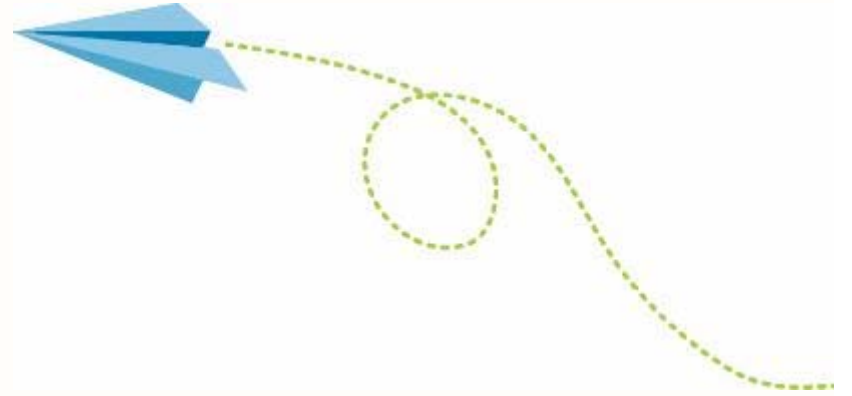
www.dayair.org

### MONTHLY FINANCIALS

	05/31/12	04/30/12	05/31/11
Members	27,420	27,312	26,398
Loans	\$150,715,458	\$148,815,267	\$194,060
Net Income	\$160,995	\$284,841	0.92%
YTD ROA	0.83%	0.85%	0.81%
Net Worth Ratio	9.87%	9.79%	\$7,454
Average Deposit	\$7,922	\$7,984	\$8,962
Average Loan Balance	\$9,575	\$9,493	3.06
Product & Service/Mbr.	20	12	11
Member Commendations	20	12	11

### PERFORMANCE TOTALS

	Current	Gain Share Goal	Difference
Member Growth	3.23%	5.00%	(1.77%)
YTD ROA	0.83%	0.80%	0.03%
Product & Service/Mbr.	80%	5.07	n/a
Use of Member Name	4.50		(0.10)
Monthly Sales	4.84	4.70	(0.14)
Monthly Service	4.60	4.60	0.00
YTD Sales	4.85	4.60	0.25
YTD Service	4.85	4.60	0.25



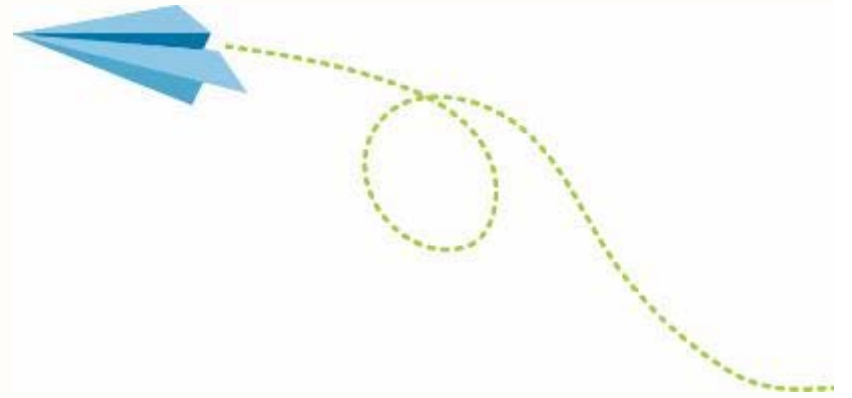
90%



# CHECKLIST

- Take dog to groomer
- Mail bills & get stamps
- Go to Credit Union
- Get kids from school
- Make dinner





# 10%





A woman needs \$800 for a used car so she can get a new job across town...



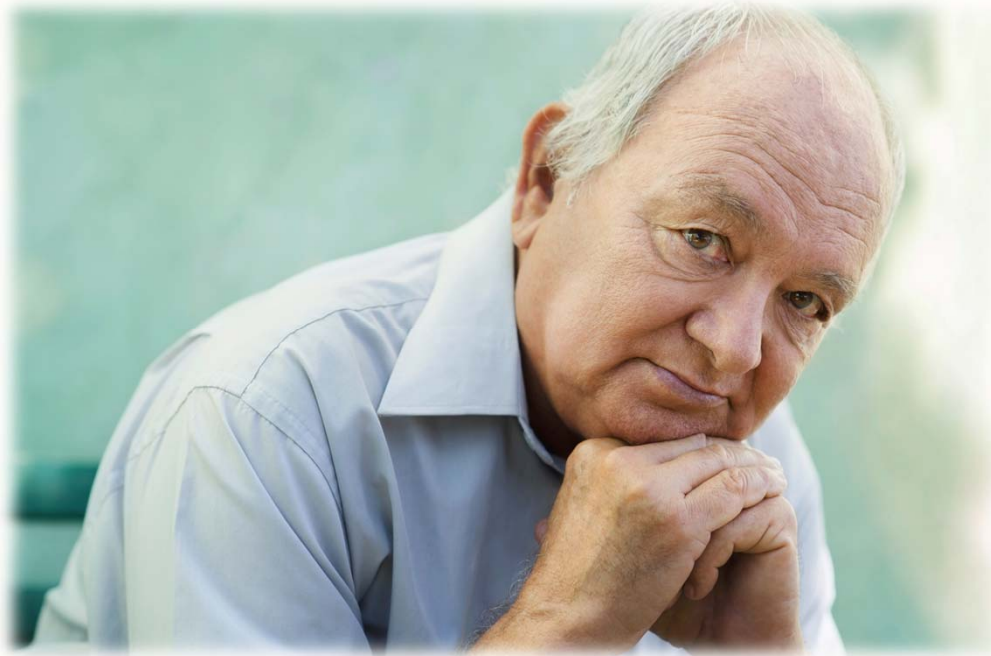
A single mom walks in your branch 2 minutes before closing on Friday, racing straight from work so she can deposit her check and pay her utility bills that will keep the water on that weekend...



A young man loses his wallet on Friday night and needs someone to tell him how to safeguard his missing debit and credit card...



A high school student lays the foundation of healthy financial fitness when she learns to set a budget and balance a checkbook...



A man, laid off from his job, needs 30-60 days of understanding while he gets back on his feet...



# REMIND YOUR STAFF **THEY ARE IMPORTANT**

- Begin each department or branch meeting with 5-10 minutes of customer "life changing" sharing
- Create a process of sharing "life changing" stories on an intranet page or email list serve for the entire staff to see
- Recognize and reward the "life changing moment" of the week
- Constantly update them on progress!

***This is a focused, on-going effort that can lead to more satisfied employees, more fulfilled customers, higher returns and an entirely new corporate culture.***

# LIFE STAGES



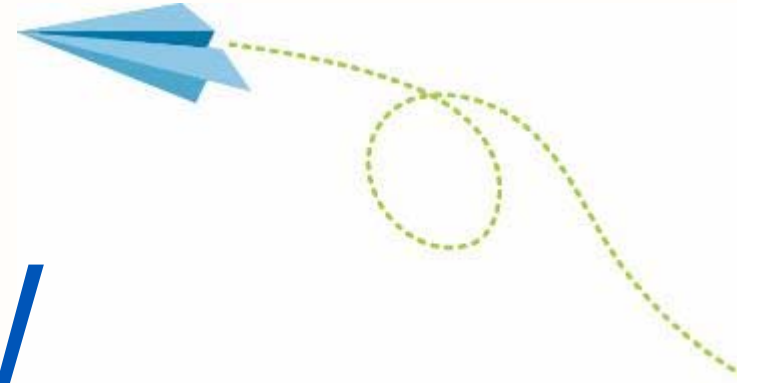


# THE CONVERSION



- Faster transactions
- More time to cross-sell
- Easier point of sale member research

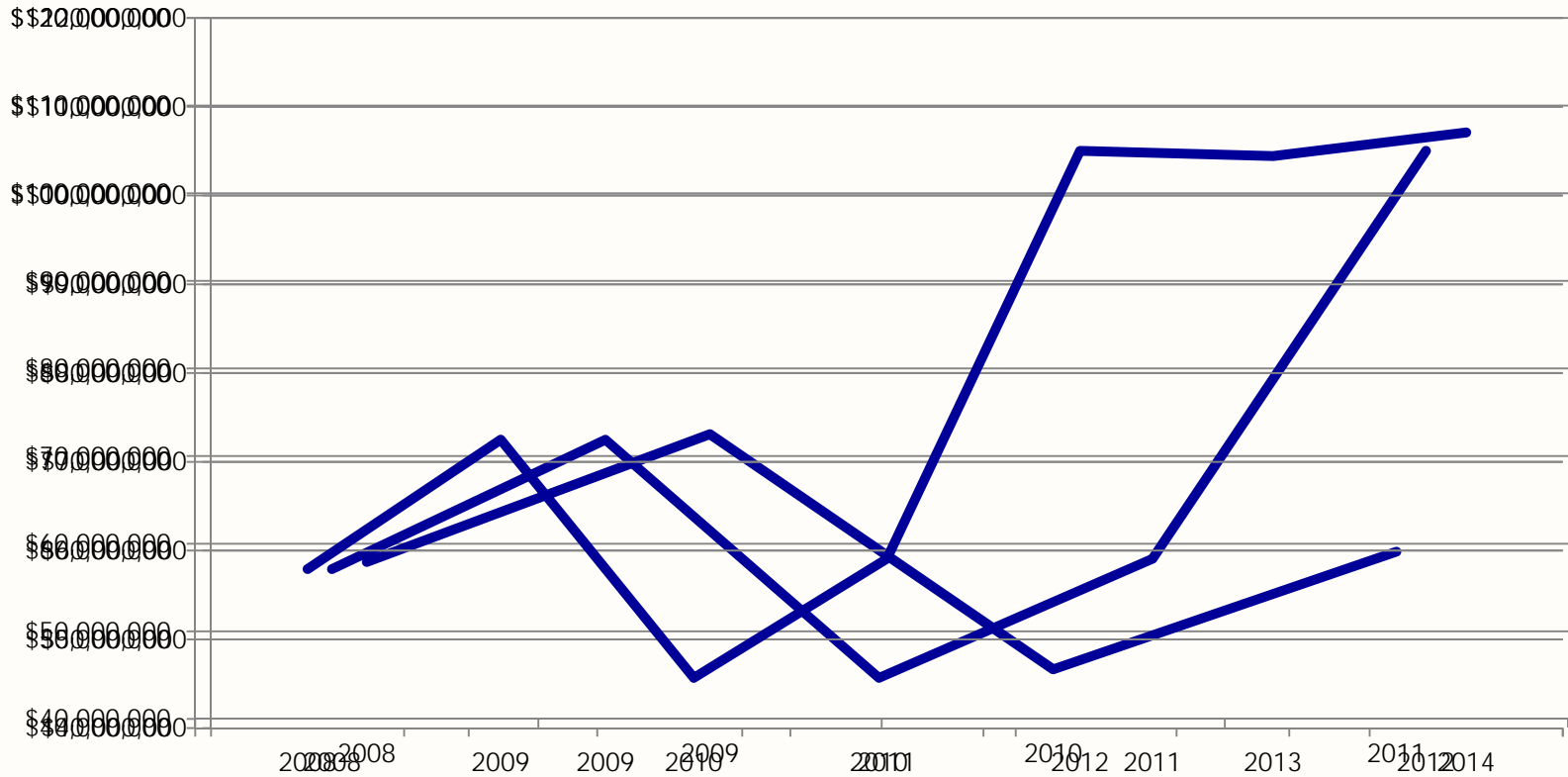




HOW  
*PREPOSTEROUS*  
WAS IT?

# THE RESULTS

## Loans Year-to-Date \$



# THE DREAM COME TRUE

- \$105,027,524 in new loans funded!
- 77.76% loan growth (*year-to-date*)
- 20.02% increase in total loan balances
  - 29.72% increase in total vehicle loan balance
  - 29.04% increase in total 1<sup>st</sup> mortgage balance
- 4.81% increase in total loan accounts
  - 14.51% increase in average loan balance

# \$100,000,000 WORTH OF DREAMS

- 3,590 new vehicles on the road
- 548 people new homes
- 185 small businesses growing
- 417 students through college

# TELL THE WORLD

**Dayton BizBlog**

## Day Air local lending topped \$105M in 2012

Jan 17, 2013, 5:50pm EST

One of the area's top credit unions exceeded its goal for community lending in 2012.

Day Air Credit Union, based in Kettering, announced Thursday it provided more than \$105 million in loans to its members across the Miami Valley.

That's up from \$88 million in 2011.

Its loans from 2012 financed 3,590 new vehicles, 548 new homes, 115 small businesses, 417 students going to college and many other family goals.

"Being a financial cooperative, we are built around meeting the needs of our members and community, not maximizing profit," said William Burke, president and CEO of Day Air Credit Union.

Day Air Credit Union has more than \$268 million in assets and 20,000 members throughout the region served by its five branches. It is the third largest local credit union behind Liversal 1 Credit Union and Wright-Patt Credit Union.

Industry: Banking & Finance Services

**EXACTLY WHAT YOU NEED TO DEVELOP YOUR WORKFORCE**

Send and receive lesson via email, your Web browser or the iPad mobile app.

Regret missing out on Microsoft and Cisco stock? Here's one stock primed to match those returns!

Why didn't they tell drivers about this new rule? If you drive less than 35 miles read this...



**Credit Union Times** Topics Resource Center Marketplace Directory Careers Subscribe More

## Day Air Tops \$100 Million in Loans in 2012

By Michelle A. Samaad  
January 18, 2013 • Reprints

At the start of 2012, Day Air Credit Union said it set a goal to fund and grow the community by \$100 million in loans.

The Kettering, Ohio-based cooperative is celebrating not just meeting that goal but exceeding it.

Day Air said it provided more than \$105 million in loans last year. That's 3,590 new vehicles, 548 new homes, 185 small businesses growing and 417 students going to college, according to the \$268 million credit union.

"Being a financial cooperative, we are built around meeting the needs of our members and community, not maximizing profit," said William Burke, president/CEO of Day Air. "We live by the philosophy of people helping people and are here to serve the community. We look forward to a successful 2013 for all of our members and members yet to be."

When the economy took a dip in 2008, many banks pulled back on lending if not stopping altogether, the credit union said. Day Air said it wanted to fill a need in the community by helping its members buy their first home, fund their children's braces, get a new fuel efficient car or buy

Serving nine counties, the credit union said it has millions to lend and is ready to help grow its local economy even more in 2013.

**MOBILE SOLUTIONS REAL-TIME PAYMENTS**

The rewards your cardholders deserve.

Slipsheets  
FAQs

CO-OP Mobile  
A leading-edge, custom-tailored app from CO-OP can help keep you relevant to consumers.

RealPay by CO-OP  
CO-OP offers three solutions to match your degree of commitment, integration and investment.



# SHARE THE SUCCESS



## SUM IT UP

- Shout from the roof-tops
- Focus – Think more, smaller campaigns
- Remember how important every single person is
- Act Like Financial First Responders
- Culture Trumps Promotion
- Work and Celebrate as a TEAM!!!





# FOLLOW US

[www.WeKnowCreditUnions.com](http://www.WeKnowCreditUnions.com)



[@baclapp](https://twitter.com/baclapp)



[WeAreMarketMatch](https://www.youtube.com/WeAreMarketMatch)



[MarketMatch.com](http://MarketMatch.com)

# How to Reach MarketMatch

**Bruce A. Clapp**  
President

**(937) 832-7894**

**baclapp@MarketMatch.com**

**www.WeKnowCreditUnions.com**

