



April 4, 2023



Read how APL FCU sent members automated text reminders at key junctures, including the 60-day delinquency mark, to decrease their delinquency rates by 20% within the first month of implementation.

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The Credit Union Trends Report is a monthly "pulse check" on the state of the credit union marketplace, often placed in a historical context. The report includes data from two months prior and is published and distributed by [Steven Rick](#) from CUNA Mutual Group.

February 2023 (December 2022 data)

- Credit union loan balances rose 19.4% in 2022, up from the 7.7% reported in 2021.
- Credit union new-auto loan balances grew at a remarkable 21.4% pace in 2022.
- Median single-family home prices fell 2% in December but rose 2% during the last year, which is below the 4% long run average.

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Now is the time to ensure your credit union can proactively identify signs of potential problem loans. In this webinar, Abrigo experts will dive deep into the common triggers to look for in the loan portfolio. What are the specific items to look out for? What reports are valuable for monitoring and identification?

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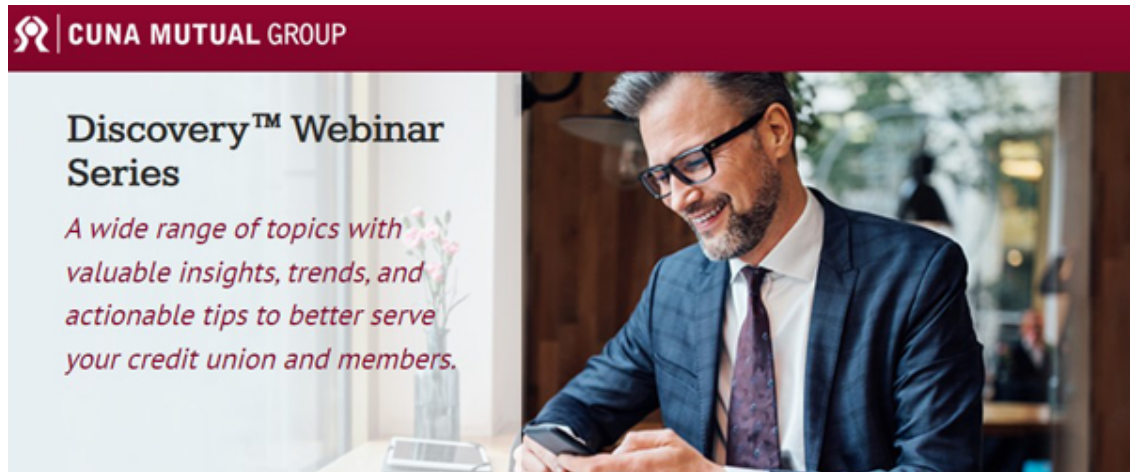


Zest AI is here to help! Join our live webinar to get answers and learn:

- The truth behind AI-automated credit underwriting and making better use of the data you already have.
- Why AI is critical for smaller credit unions (<100M in consumer portfolio) now and in the future.

- How Zest AI is bringing best-in-class, proven AI underwriting to smaller credit unions.

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Bestselling author and futurist, Brett King, returns to CUNA Mutual Group to share some big picture future-gazing and drilling down into the fundamental shifts taking place in the credit union space. From the effect the pandemic had on branch and digital utilization, to the takeover of mobile wallets, embedded finance, and new tech like smart glasses, King may have you challenging everything you know about credit unions — especially how they differentiate on member service.

[Read more](#)



For credit unions, the member experience directly affects member loyalty. And the impact of that loyalty can have a ripple effect that lasts for generations. In fact, 39% of children have a savings account in the U.S., usually at the same financial institution their parents use.

So how can you foster a loyalty-inducing member experience at your credit union?

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If you have any questions or comments concerning this newsletter, please contact Becky Jandoc at becky.jandoc@hcul.org or directly at 808.203.6416 or for neighbor islands toll-free at 1.888.331.5646, ext. 416.

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