Peer Suite:
Express User Guide

This step-by-step guide is intended to help you navigate the **Express level of Peer Suite,** the "easy button" of the Peer Software Suite by Callahan & Associates.

Why Use Express?

The Express level of Peer is great for credit union professionals who:

- Want simplified, streamlined access to comparative performance data.
- Prefer to leverage built-in reports and dashboards with less customization.
- Seek supplemental resources (such as ratio definitions and performance context) to help understand typical key performance indicators in the credit union industry.

The data available in Express is great for **benchmarking credit union performance** and determining what success looks like for your organization. In other industries, the typical performance indicator for success is the bottom line. Because credit unions are focused on doing what's right for members, other factors are taken into consideration when defining "success" in our industry.

Whether analyzing data for credit unions within your local market or across the country, being able to access diverse data points will enable you to determine what success really looks like for you, your members, and your organization.

If you're new to your organization or the credit union industry, the data available in Peer Express will also help you understand past performance, which can be helpful for determining what areas to focus on moving forward.

This guide will walk you through the following steps:

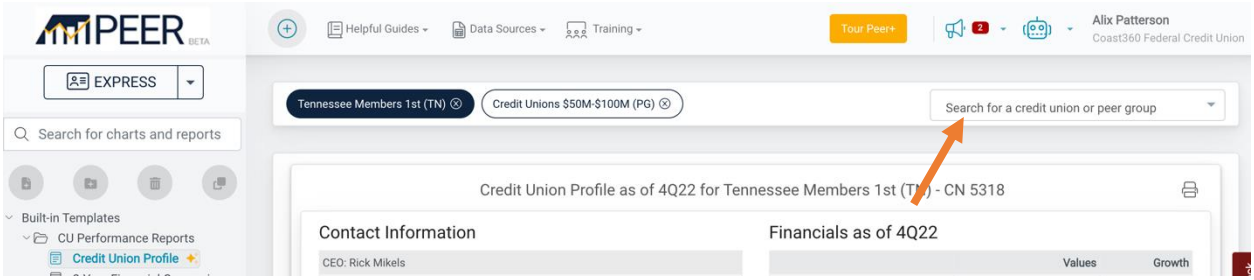
- **Step 1:** Determine **WHO** you want to analyze.
- **Step 2:** Find **WHAT** you want to know
- **Step 3:** **SHARE** your findings with colleagues.

Step 1: Determine WHO you want to compare performance with.

This involves two decisions: selecting your **primary** institution and the set of **comparisons** you want to benchmark performance against. By default, Express sets your organization as the primary; it is the navy blue "**pill**" in the ribbon in the middle of your screen (in this example, Tennessee Members 1st).

Definition: **Peer groups** are a set of credit unions that share a common attribute, such as asset size, geography, number of branches, or another business model metric.

Express also sets your asset-based **peer group** as your first comparison; that is the white pill (Credit Unions $50M-$100M).



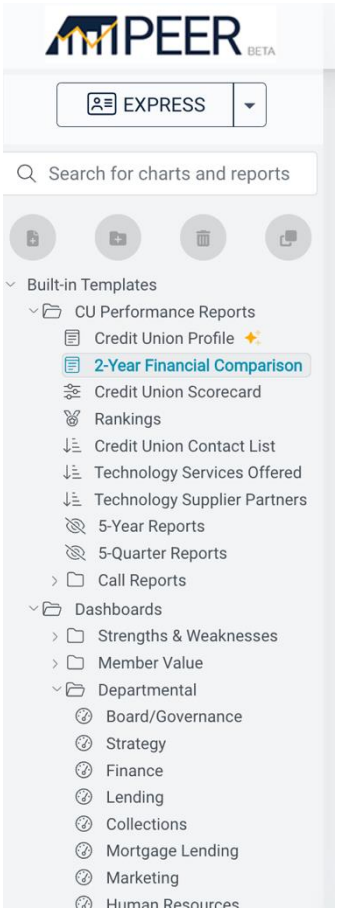
You can add or change any credit union or peer groups to your comparison set using the search field to the right of the pills (orange arrow). Start typing any credit union or peer group name, and Peer will automatically populate matches. There is no limit to the number of pills, but we recommend no more than three or four so that charts don't become too cluttered.

Peer's Express comes with 10 built-in asset-based Peer Groups and one for all U.S. credit unions. We **strongly** encourage you to set up a custom peer group. Please see Appendix A for instructions. Once you've created custom peer groups, they will also appear in the Peer Group list under the search menu.

Pro Tip 1: You can re-order the "pills" in your comparison set simply by dragging and dropping them in the order you want.

Pro Tip 2: You can click on any of the white pills to temporarily make them your primary (denoted by turning navy blue). This is a quick way to view reports or charts that are "primary only," meaning they show multiple data points but for only one institution, for other institutions in your set without having to drag and drop them.

Step 2: Find WHAT you want to know.

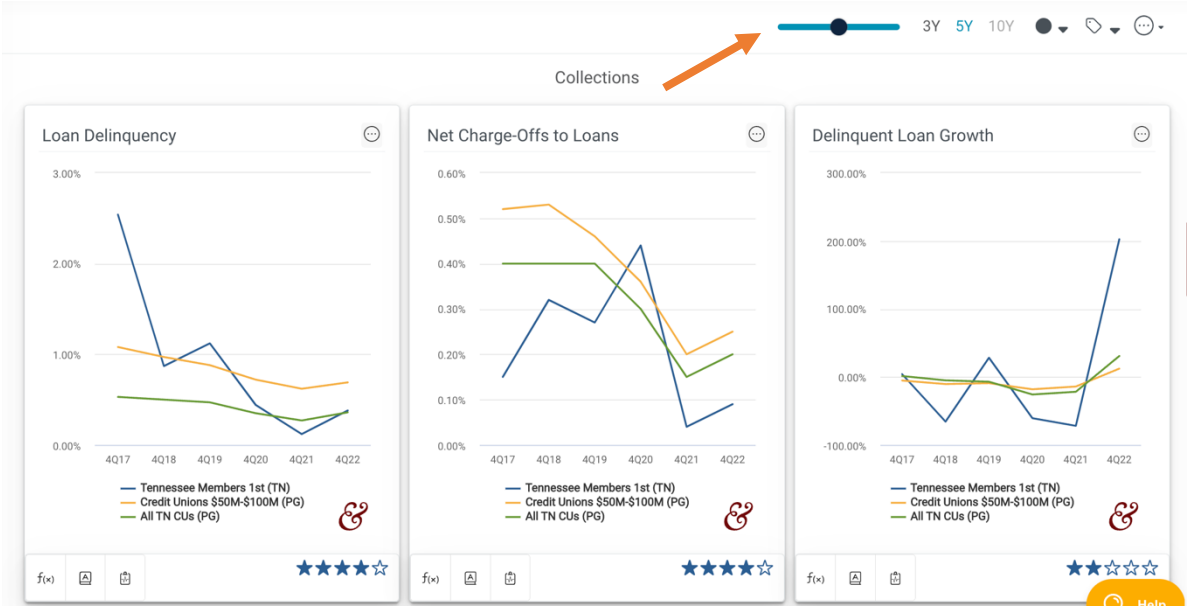


Peer Suite's Express level comes with two folders of **performance displays** located in the **left rail**:

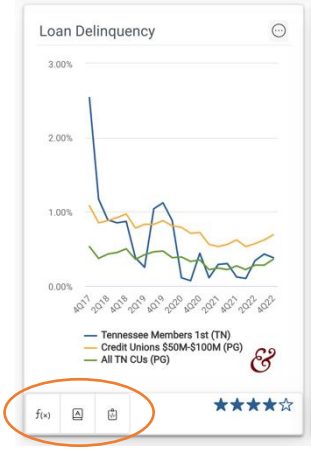
- **Performance Reports** – These formatted reports allow for at-a-glance analysis of the overall health of your credit union without requiring in-depth knowledge of the **5300 Call Report**. Examples of built-in templates include the Credit Union Profile, 2-Year Financial Comparison, Credit Union Scorecard, and more. Looking for a copy of the complete call report? That's also located in this section.

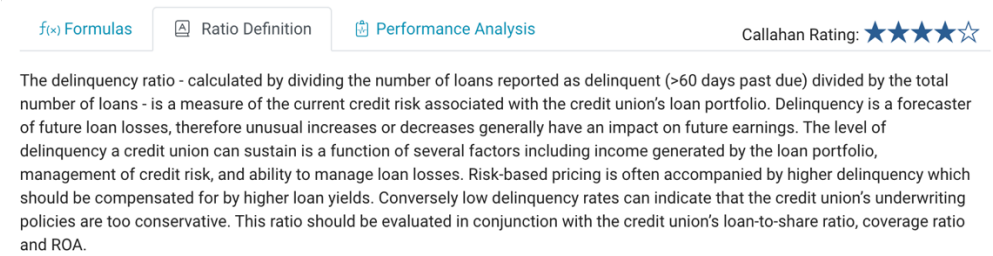
- **Dashboards** – These are a collection of displays organized around a common theme and are a great way to tell a story to various audiences. Explore pre-made dashboards within these categories: Strengths and Weaknesses, Member Value (Return of the Member), and Departmental dashboards for role-based data.

By default, Dashboards show an annual 5-year historical trend based on the most recent data available. You can use the **modification tool bar** (orange arrow) to change the trend length, add data labels, and increase/decrease the number of graphs showing across each row.

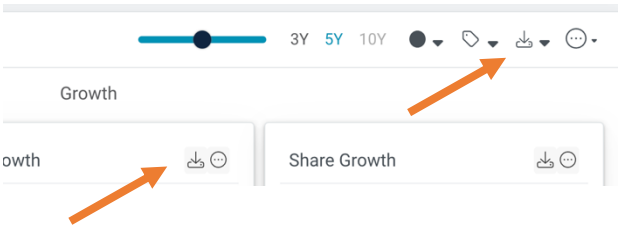


Put meaning behind the numbers with our built-in performance analysis. Learn more about your performance on every metric in Peer Express with our ratio definitions, performance analysis, and star rankings. Click on the legend found below each chart for details specific to that display.



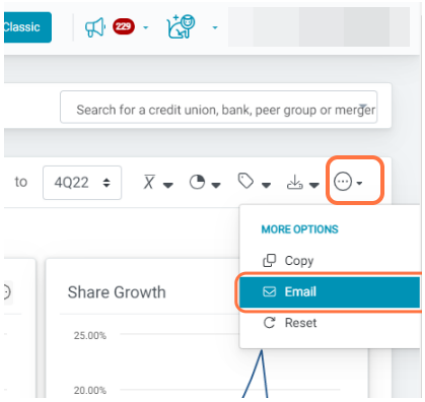


Step 3: SHARE what you learn.



Users can **download dashboards and displays** in three formats**: Excel, PowerPoint and PDF**. You can also export **individual displays as images** or **print** them directly. All download options are found under the Downloads menu (orange arrow) in the upper right corner or either the dashboard or the display.

New! You can now **automate your quarterly reporting** in a few easy steps. Select **Email** from the More options menu, fill in your team's email addresses, select your format, and tell us when to send!



Send Quarterly = We'll send you your updated report every quarter when full NCUA 5300 Call Report data drops.

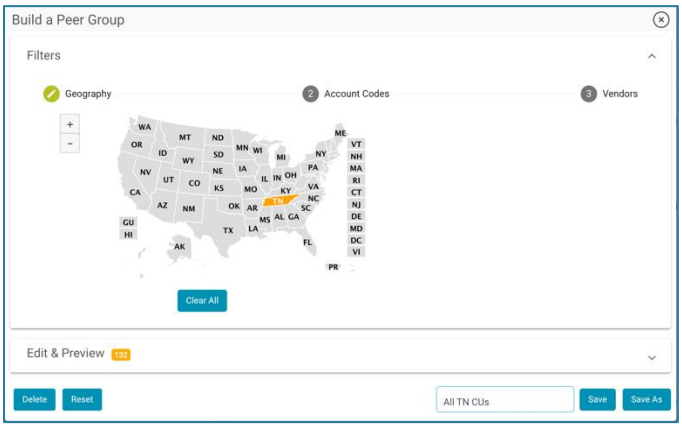
Send = We'll send it instantly as a one time report!

Appendix A: How to Build Custom Peer Groups

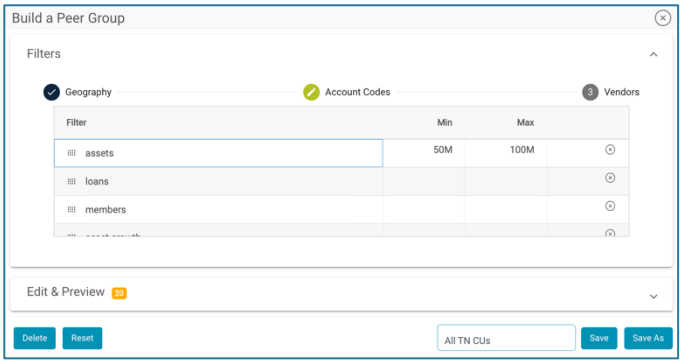
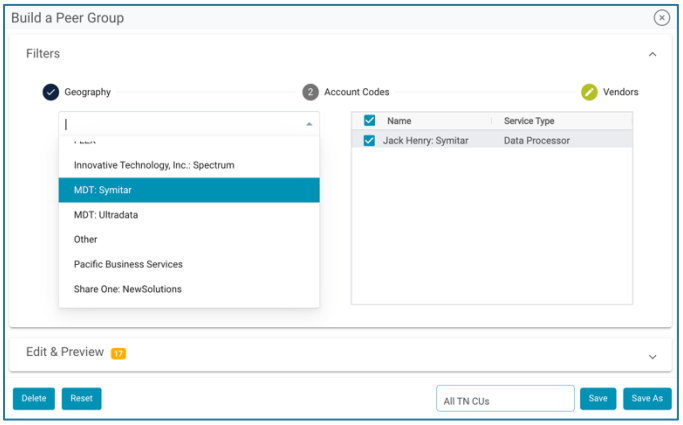
One of the most powerful features in Peer Suite is the ability to build custom peer groups. While asset-based peer groups are a great start, benchmarking your performance against geographical peers, those with similar financial performance, or those with your same core processor can be even more powerful.

Peer Express has three ways to create custom peer groups that can be used alone or in combination with each other. Start by clicking the **create icon** in the top nav and selecting "Peer Group."

1. **Geography** – Narrow down your peer group to your state or region so the credit unions in your PG reflect similar economic trends.



2. **Financial Metrics** – Add in financial metrics, such as asset size, so the credit unions in your PG face similar economies of scale.



3. **Core Processor** – Looking for credit unions that use the same technology stack? You can also use core processor as a filter in Peer Express.