



The Peer-to-Peer Data Upload Tool allows users to upload and view data *beyond* what is available on the NCUA 5300 Call Report.

Once this data is available, select Peer-to-Peer users will be able to:

- Visualize and track historical trends in a growing list of different, non-publicly reported metrics.
- Benchmark these trends against peers, allowing for a comparative analysis of what is working, what isn't, and where adjustments can be made.

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## TABLE OF CONTENTS

- [Key Points About Non-Interest Income Data](#)
- [Functionality Overview: How Do I Upload My Data?](#)
- [Viewing Your Data](#)
- [Benchmarking Against Peers](#)

## KEY POINTS ABOUT NON-INTEREST INCOME DATA

The first set of data available to upload through the Peer-to-Peer Data Upload Tool is **Non-Interest Income Streams**.

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### WHAT IS NON-INTEREST INCOME?

- Non-Interest Income data consists of two major categories: Fee Income and Other Operating Income. On the 5300 Call Report (and in Peer-to-Peer), these categories correspond to account codes **a131** and **a659**, respectively.
- These categories are broad and consist of many separate and important subcategories that are not reported on the 5300 Call Report. Some examples include:
  - NSF/Overdraft fees
  - Mortgage Origination Fees
  - ATM/Debit Card Fees
  - Wire Fees
  - CUSO Earnings
  - Interchange Income, and more!

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### WHY IS NON-INTEREST INCOME DATA IMPORTANT?

Tracking these individual sub-streams is, in many ways, more enlightening than the category totals provided by the 5300 Call Report. Compared to interest income – which is impacted heavily by macroeconomic factors beyond a single institution's control – credit unions have more strategic control over their non-interest income streams.

By tracking these specific subcategories of non-interest income, credit unions can better monitor their various streams of non-interest income, how these revenues have changed over time, and how their *peers* compare. Reviewing these trends can help credit unions develop new, informed strategies to improve overall revenue channels.

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### WHERE CAN I FIND THIS DATA?

- Credit unions track non-interest income streams on their general ledger on a monthly basis.
- **CFOs, VPs of Finance, and Heads of Accounting** are the roles most often in charge of tracking and managing this data.
- Some users may find that reviewing non-interest income data would be useful for their role, but aren't sure of where to go to get the data, or if they are allowed to upload the data into Peer-to-Peer. In this case, we recommend reaching out to one of the three roles above, or asking your supervisor to do so on your behalf.



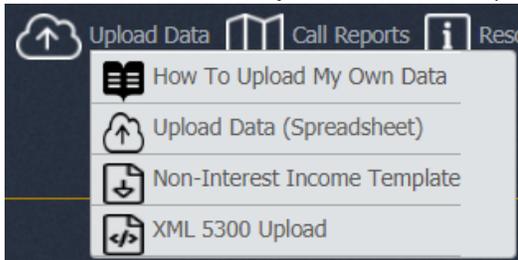
## IMPORTANT ADDITIONAL INFORMATION ON THE NON-INTEREST INCOME DATA SET

- This non-interest income data set is being **voluntarily crowdsourced** from Callahan’s network of credit union relationships.
- To unlock access to this new universe of non-public financial data, Callahan kindly requests that credit unions contribute to this collaboration effort and upload their own institution’s non-interest income data.
- For your data privacy, user access will be restricted to one user per credit union (the user that performs the upload). Additional users can be added upon request by emailing analystsupport@callahan.com.

## FUNCTIONALITY OVERVIEW: HOW DO I UPLOAD MY DATA?

- First, locate your institution’s non-interest income data on your credit union’s general ledger. It should be reported on a monthly basis.
- Next, you will need to enter this data into Callahan’s non-interest income upload template (a downloadable excel spreadsheet). You may have received the template in an email from Callahan & Associates, but you can also find it in Peer-to-Peer by following the steps below:

- Select the icon labeled **Upload Data** in the top-right menu bar of Peer-to-Peer.



- In the resulting dropdown window, click the option labeled **Non-Interest Income Template**. This will prompt your browser to download the template.

## FILLING OUT THE TEMPLATE

A snapshot of the left edge of the template is displayed to the right.

### Instructions

- Please report values as amounts NET of refunds (Fee refunds are reported on a separate line).
- For **Fees Refunded (Total)**, please enter as a Positive Value. *Unless your institution's refunds of a particular non-interest income stream exceeded that stream's revenue, all fee values in the template should be positive.*
- Please report monthly totals for each category (not YTD).
- You do NOT need to complete the entire spreadsheet, though we do recommend doing so in order to see your full five-year trends. You may fill in as many cells as you are willing/able to. Please do not fill in data for future periods.
- You do NOT need to fill in every cell in periods where you have entered data. Peer-to-Peer will treat blank cells as \$0. You may also enter \$0.
- You MAY skip columns if needed. However, Peer-to-Peer will default to show \$0 of non-interest income in that period.

Account Code		Apr 2015	May 2015	Jun 2015
x131a	NSF/Overdraft Fees			
x131b	Loan Late Fees			
x131c	Skip-a-Payment Fees			
x131d	Mortgage Origination Fees			
x131e	Other Loan Origination Fees			
x131f	Mortgage Servicing Fees			
x131g	CPI			
x131h	Gap Insurance			
x131i	Debt Protection			
x131j	ATM & Debit Card Fees			
x131k	Credit Card Fees			
x131l	Prepaid/Gift Card Fees			
x131m	Business Account Fees			
x131n	ACH Fees			
x131o	Wire Fees			
x131p	Paper Statement Fees			
x131q	All Other			
x131z	Fees Refunded (Total)			
x659a	CUSO Earnings			
x659b	Secondary Market Mortgage Sales			
x659c	Secondary Market Auto Sales			
x659d	Debit Interchange			
x659e	Credit Interchange			
x659f	ATM/POS Interchange			
x659z	All Other			

You can fill in any cell with the light blue shading. You can also add columns for historical periods beyond what is currently shown. To do so, insert columns to the left or right of the period shown (April 2015 is the default, shown above), and add the corresponding monthly column headers to the top row. Please keep the formatting of the date consistent, and keep the rows in the same order (the newly added columns do not need to be highlighted blue).



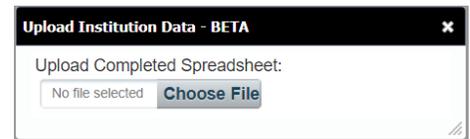
**Tip:** Credit Unions track their non-interest income information on their general ledger, which is often in excel format. If your systems are capable, it is best to link (lookup) the cells in the non-interest income template to the relevant values on your credit union’s general ledger, and then mass populate historical periods accordingly. Some excel experience is required.

**If you are uncertain whether to include a certain revenue stream in the template, defer to how you report this on the 5300 Call Report. Ideally, all fee income account codes on the template, when summed year-to-date, should be equivalent to the total reported in account code 131 on the equivalent quarter of the 5300 Call Report. The same is true for other operating income (659).**

Once the spreadsheet has been completed to your satisfaction, save the file to your computer in a place you will remember.

## UPLOADING THE DATA

- Log back into Peer-to-Peer and click on the **Upload Data** icon.
- Select **Upload Data (Spreadsheet)**
- A pop-up will appear labeled **Upload Institution Data** (pictured), select **Choose File** and locate the saved template from your drives.
- A new window will appear labeled **New Account Values**. Confirm that the values look correct, then select **Upload**.
- Your non-interest income data is now available in Peer-to-Peer.
- **To request additional users, please send their email addresses to analystsupport@callahan.com.**



## VIEWING YOUR DATA

Once your non-interest income data is loaded in Peer-to-Peer, select users at your credit union will unlock access to the full universe of non-interest income data. You can track your own income streams over time, view your non-interest income composition, and monitor how your non-interest income streams compare to credit union peers that have also shared their data.

## PRE-BUILT DISPLAYS

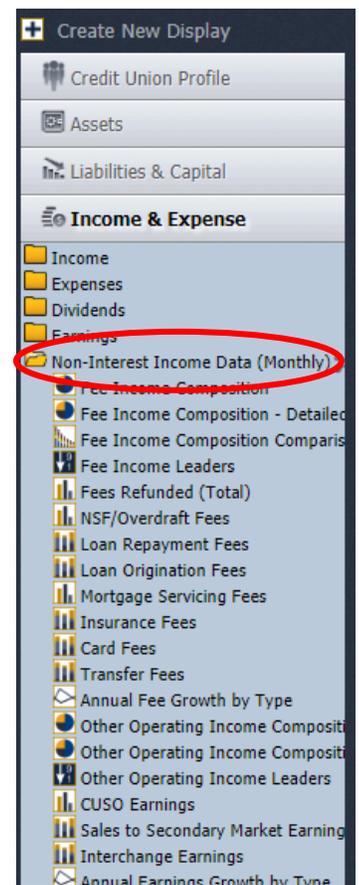
Callahan has provided several pre-built displays using non-interest income data, enabling clients to easily and immediately put this new data to work. To find the pre-built displays:

- Go to the **Income & Expense** section of Peer-to-Peer’s left-hand navigation column.
- Click on the folder labeled **Non-Interest Income Data (Monthly)**.
- Explore the displays within this folder to find the ones most interesting to you.

## CUSTOM DISPLAYS

Beyond the pre-built displays we have provided, you can also create your own displays using the data you have uploaded into Peer-to-Peer. Creating displays with non-interest income data is accomplished through the same process as creating displays with 5300 Call Report data.

- Click **Create New Display** in the top left corner of the Peer-to-Peer interface.
- Select the display type (line chart, pie, etc.) from the pop-up window. **Note:** the top two rows will show data for only your primary institution, the bottom two will show data for both your primary and comparison set institutions.
- Enter the non-interest income account codes that you would like to view. These account codes can be found in column A of the non-interest income excel template. All of the new codes will start with the letter **x** (e.g. **x131a** for **NSF/Overdraft Fees**). You may also search for the correct account codes in the **Formula Wizard** (a binoculars icon).
- Account code **x131** will sum all fee types for a selected month, and **x659** will sum all other operating income streams. Account code **nii** will sum the total of **x131** and **x659**.





## OTHER NOTES ON VIEWING DATA

- Non-interest income data is available on a *monthly* basis. This is a welcome change from 5300 Call Report data, which is only available quarterly. To view the data in a **Monthly** frequency, click on the **Chart Options** icon (a small gear) in the top right corner of the display, and change your display frequency to **Monthly**. To change your start and end cycles, click on the **Cycle** dropdown menu and select the option to **Show Monthly Data**.
- **Disclaimer: Non-interest income data should only be viewed at a monthly frequency.** Viewing quarterly or annually will NOT show you totals for a quarter or year. You will see non-interest income totals only for the last month of the period.
- Monthly values can be viewed as 12-month or year-to date totals using the functions **hsum(x)** and **ytd(x)**, respectively.

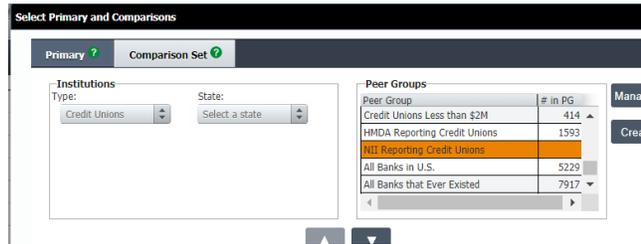
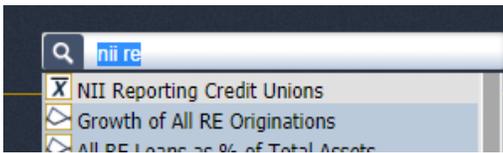
## BENCHMARKING AGAINST PEERS

Once your institution’s data is uploaded into the system, select users at your credit union will unlock access to the full universe of non-interest income data available in Peer-to-Peer. If your peers have also uploaded this data, you can add those institutions to your comparison set, and analyze your performance in various non-interest income metrics.

## NII REPORTING CREDIT UNIONS

For your convenience, Callahan & Associates created a pre-built peer group that will constantly update to include every credit union that uploads data. This peer group is named **NII Reporting Credit Unions** and it is available to anyone that has uploaded data.

To access this peer group, you may either search for it in the upper right search bar, or you can find and add it in the **Change Set** section of the upper left **Comparison Set** dropdown menu.



To see a list of credit unions that have uploaded data:

- Set **NII Reporting Credit Unions** as your primary.
- Click **Create New Display** in the top left of Peer-to-Peer.
- Select either **Alpha Listing** or **Leader Table** from the bottom row of the **Display Types** window.
- Enter any metrics (e.g., **assets**) into a formula line.
- Click **Preview**.

A list of participating credit unions will appear. Browse this list to locate any credit unions that you would like compare side-by-side with your own. You may then add these individual institutions to your comparison set, and either return to the pre-built display folder or create new displays to view the comparative data.

## CREATE A CUSTOM PEER GROUP

Finally, you can also build a peer group from scratch, using your own custom filters to tailor your peer group to better meet the criteria relevant to your institution.

- Click **Create New PG** in the comparison set dropdown.
- Click **Create**.
- On the **Financials** tab, enter the code **nii** into any line.
- Set **nii** to a minimum of 1. This will tell Peer-to-Peer to only include credit unions that have uploaded nii data.
- Add any other applicable financial or geographic filters.
- Name and save your peer group. Save it as **Dynamic** if you would like it to automatically include new uploads.

