



EQUIFAX

The Credit Union's Competitive Edge: Trended Data Solutions for Member-Centric Growth

Enabling Credit Unions to Better Serve Their Members

The Challenge in the Credit Union Market

Credit unions are committed to serving their members, but often lack the comprehensive visibility into their financial behavior outside of the institution. This creates two key problems:

- 1. Lost Wallet Share:** Credit union members are frequently utilizing other financial institutions for their credit card and loan needs, often at less favorable rates. Without full insight into a member's overall spend and debt profile, credit unions risk offering insufficient credit lines or failing to identify high-value members who are primarily spending with competitors.
- 2. Inefficient Marketing:** Generic marketing campaigns, such as balance transfer offers, are often sent to members who do not revolve debt or are already revolving at 0% interest, leading to wasted marketing spend and missed opportunities to provide meaningful financial assistance to those who need it most.

Pinpoint opportunities to grow wallet share and truly help your members consolidate debt and reduce interest burdens.



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The Solution: Unique Insights to Empower Your Credit Union

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Solution	Key Benefits for Your Credit Union
<p>TAPS (Total Annual Plastic Spend)</p>	<p>Identify High-Value Opportunities: Gain unique insight into a member's total credit card spend, both on your card and with competitors. This allows you to identify members with high off-wallet spend (e.g., \$50,000+ at other institutions).</p>
	<p>Optimize Credit Lines: Determine if existing credit lines are sufficient to meet a member's financial needs. Use this data to strategically increase lines and capture more of the member's spending wallet.</p>
	<p>Refine Acquisition Strategy: Better predict an applicant's or member's revolving intent to make pre-screen offers more efficient and effective.</p>
<p>CYM (Card Yield Metrics)</p>	<p>Pinpoint Debt Consolidation Candidates: Uncover detailed data on a member's revolving balances and the high interest rates they are paying on loans and cards off-wallet (e.g., revolving at 18% or 22%).</p>
	<p>Offer Member-Centric Relief: Proactively target low-risk members paying high rates elsewhere. This enables you to offer them personalized, lower-rate personal loans or balance transfer products to help them consolidate debt, positioning your credit union as a better financial partner.</p>
	<p>Drive Portfolio Growth: Convert high-interest debt from competitors into secured, lower-risk accounts on your portfolio.</p>

Ready to gain a competitive edge and deepen your relationship with your members?

Contact your Equifax Sales Representative today to schedule a portfolio review and discover how Equifax data solutions can help your credit union grow and better serve its members.