



www.CUAnalyzer.com

## Branch Analyzer:

The release of Branch Analyzer has made it possible for credit unions to measure their branches' performances against other banks and credit unions in their area. **With data on 121,000 bank branches and 4,914 credit union branches** Branch Analyzer provides users with an unrivaled breadth of information that can be used to effectively evaluate the performance of each branch in comparison to its market.

### Define a Market to Analyze

Step 1: Select State

Step 2: Select Type

Step 2: Select Market  
Select by using the Add and Remove button or by double clicking on the comparable of your choice.

Galena	▲
Gambrills	
<b>Germantown</b>	■
Glen Arm	
Glen Burnie	
Glenelg	
Glyndon	▼

Quick Find:  
(Type Name)

**Your Defined Market**

Germantown (MD)

UP

DOWN

Add

Remove

Does **Mid-Atlantic Federal Credit Union** have branches in defined market?

YES  NO

Exclude Credit Unions in Results

Continue

## Some Ways to Use Branch Analyzer:

**Benchmark your branches' performances** - measure your branches' deposit growth against their market or bank branches in their area.

**Improve branching strategies** - pinpoint the right placement of your next branch based on the location and market share of banks and credit unions in the area.

**Enhance the cross selling of your front line staff** - focus on the value of your organization against the most likely alternatives in the vicinity of each of your branches.

**Make your branches the destination point for deposits** - target your marketing program on growth opportunities resulting from recent mega-bank mergers.



## Branch Deposit Analysis

Note: Data for individual credit union branches is not currently reported. Therefore, credit union data presented in this report only includes those that are headquartered within the defined market.

### Defined market includes the following:

Counties	
Cities	Germantown (MD),
Zip Codes	
Institutions	Banks/Thrifs and Credit Unions
As of	June 2008

### Defined Market-Deposit Report

	# of Institutions	# of Branches	Avg. Deposit Size per Branch	Total Deposits Size June 2008	12 mo. Dep. Growth	Share of Market
Mid-Atlantic Federal Credit Union	1*	5	\$35,024,410	\$175,122,050	0.84%	17.07%
All other CUs in Market	1 CUs*	1	\$62,376,134	\$62,376,134	0.4%	6.08%
Banks in Market	15 Banks	22	\$35,831,409	\$788,291,000	5.84%	76.85%
Market Total	17	28	\$36,635,328	\$1,025,789,184	4.61%	100%

\*Data for individual credit union branches is not currently reported. Therefore, credit union data presented in this report only includes those that are headquartered within the defined market.

### Market Share in Perspective

Credit Union U.S. Avg.	8.9% (Banks & Thrifs: 91.1%)
CU Share in Market (all CUs, including selected)	23.15% (Banks:76.85%)
Mid-Atlantic Federal Credit Union Share in Defined Market	17.07%

Tip: Click on branch # to see branch detail. (Banks/Thriffs only)

Tip: Click on any column header to sort.

Rank	Institution Name	Number of Branches 08	Number of Branches 07	Branch change from previous year	Total \$ Deposits 6/08	Total \$ Deposits 6/07	Deposit change from previous year	12 mo. Dep. Growth
1	CHEVY CHASE BANK FSB	6	6	0	\$235,321,000	\$232,124,000	\$3,197,000	1.38%
2	Mid-Atlantic Federal Credit Union	5	5	0	\$175,122,050	\$173,658,545	\$1,463,505	0.84%
3	BANK OF AMERICA NA	1	1	0	\$92,454,000	\$86,433,000	\$6,021,000	6.97%
4	OBA FEDERAL SAVINGS BANK	1	1	0	\$78,863,000	\$91,293,000	(\$12,430,000)	-13.62%
5	Montgomery County Employees Federal Credit Union	1	1	0	\$62,376,134	\$62,126,167	\$249,967	0.40%
6	SUNTRUST BANK	1	1	0	\$52,953,000	\$56,809,000	(\$3,856,000)	-6.79%
7	MANUFACTURERS&TRADERS TR CO	2	2	0	\$52,018,000	\$54,056,000	(\$2,038,000)	-3.77%
8	WACHOVIA BANK NATIONAL ASSN	1	1	0	\$48,668,000	\$47,687,000	\$981,000	2.06%
9	BRANCH BANKING&TRUST CO	1	1	0	\$44,141,000	\$33,060,000	\$11,081,000	33.52%
10	PNC BANK NATIONAL ASSN	1	0	1	\$39,747,000	\$0	\$39,747,000	
11	SANDY SPRING BANK	1	1	0	\$33,846,000	\$31,132,000	\$2,714,000	8.72%
12	PROVIDENT BANK OF MARYLAND	2	2	0	\$31,446,000	\$33,629,000	(\$2,183,000)	-6.49%
13	TD BANK NATIONAL ASSN	1	0	1	\$22,778,000	\$0	\$22,778,000	
14	CITIBANK NATIONAL ASSN	1	1	0	\$18,985,000	\$19,490,000	(\$505,000)	-2.59%
15	UNITED BANK	1	1	0	\$14,190,000	\$15,209,000	(\$1,019,000)	-6.70%
16	WATERFIELD BANK	1	1	0	\$12,772,000	\$2,751,000	\$10,021,000	364.27%
17	HARVEST BANK OF MARYLAND	1	1	0	\$10,109,000	\$4,584,000	\$5,525,000	120.53%
	<b>Total</b>	<b>28</b>	<b>26</b>	<b>2</b>	<b>\$1,025,789,184</b>	<b>\$944,041,712</b>	<b>\$81,747,472</b>	<b>8.66%</b>

Note: Any reporting branch with \$0 in deposits is not included in number of branch totals.

### Institutions Reporting in 2007 but gone in 2008

No.	Institution Name	# of Branch	Total 2007 Deposits \$	2007 Market Share
1	MERCANTILE-SAFE DEPOSIT&TR	1	\$36,553,000	4.91%

## Use Branch Analyzer To Develop a Better Understanding of the Market:

**Broad Analysis of Institutions** – get detailed information on your competition’s deposit share information.

**Recognize Local Market Trends** - look at growth trends within your defined market both in terms of number of branches and total deposits.

Callahan & Associates recently held a webinar on the opportunity that bank mergers have created for credit unions (You can watch this complimentary webinar [here](#), password: mergers012009).

Rank	Institution Name	Number of Branches 08	Number of Branches 07	Branch change from previous year	Total \$ Deposits 6/08	Total \$ Deposits 6/07	Deposit change from previous year	12 mo. Dep. Growth	Market Share 6/08	Market Share 6/07	Change in Market Share
1	CHEVY CHASE BANK FSB	6	6	0	\$235,321,000	\$232,124,000	\$3,197,000	1.36%	22.94%	23.67%	-0.73%
2	Mid-Atlantic Federal Credit Union	5	5	0	\$175,122,050	\$173,658,545	\$1,463,505	0.84%	17.07%	16.93%	0.14%
3	BANK OF AMERICA NA	1	1	0	\$92,454,000	\$86,433,000	\$6,021,000	6.51%	9.01%	8.81%	0.20%
4	OBA FEDERAL SAVINGS BANK	1	1	0	\$78,888,000	\$91,293,000	(\$12,430,000)	-15.76%	7.69%	9.31%	-1.62%
5	Montgomery County Employees Federal Credit Union	1	1	0	\$62,376,134	\$62,126,167	\$249,967	0.40%	6.08%	6.06%	0.02%
6	SUNTRUST BANK	1									
7	MANUFACTURERS&TRADERS TR CO	2									
8	WACHOVIA BANK NATIONAL ASSN	1									
9	BRANCH BANKING&TRUST CO	1									
10	PNC BANK NATIONAL ASSN	1									
11	SANDY SPRING BANK	1									
12	PROVIDENT BANK OF MARYLAND	2									
13	TD BANK NATIONAL ASSN	1									
14	CITIBANK NATIONAL ASSN	1									
15	UNITED BANK	1									
16	WATERFIELD BANK	1									
17	HARVEST BANK OF MARYLAND	1	1	0	\$10,109,000	\$4,584,000	\$5,525,000	54.65%	0.99%	0.47%	0.52%
	<b>Total</b>	<b>28</b>	<b>26</b>		<b>\$1,025,789,184</b>	<b>\$944,041,712</b>			<b>100%</b>		

CHEVY CHASE BANK FSB Branch Deposits By Location				
No.	Branch Name	City	6/08 Deposit \$	6/08 Growth %
1	19801 Century Blvd	Germantown	\$76,251,000	-2.01%
2	18006 Mateny Road	Germantown	\$44,641,000	6.87%
3	19781-83 Frederick Road	Germantown	\$40,493,000	-0.87%
4	21117 Frederick Road	Germantown	\$30,994,000	5.84%
5	20944 Frederick Road	Germantown	\$26,534,000	2.64%
6	18331 Leaman Farm Rd	Germantown	\$16,408,000	-3.01%
<b>Total</b>			<b>\$235,321,000</b>	

### Seize the Mega-Bank Merger Opportunity:

In times of economic uncertainty, pursuing low-risk opportunities for growth takes on heightened importance. Deposit churn from megabank mergers is creating enormous opportunity for credit unions across the country. According to a recent Callahan analysis of bank mergers over the last decade, **the merged bank experiences a 15-20% drop in customer deposits** during the first year. Billions of dollars will seek a new home in 2009. Are you confident that these customers will choose to move their banking relationship to your credit union?

# Schedule a Branch Analyzer Demo Today

Call our software sales team at  
800.446.7453 or email them at  
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