

2017
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Point West Credit Union & Secondary Capital





About Point West

- CDCU based in Portland, OR
- ~10,000 members, \$100 million in assets
- LID and CDFI
- Focused mission on serving underserved populations
 - People of color
 - Immigrants (including non-citizens)
 - LMI and credit challenged populations
- **Impact IS our mission**



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A Bit of History

- Founded by county employees in 1933, community chartered in 2014
 - Merged with NAACP CU in 1992; Hacienda Community CU in 2004
- Great Recession takes its toll
 - Net worth declines from 8% to 3.6% between 2008 and 2010
 - Credit union shuttered second branch, laid off 50% of staff
 - PWCU enters PCA voluntarily, begins 5-yr net worth restoration plan
- Adversity brings clarity
 - Completed net worth restoration plan 2 years ahead of schedule
 - Received LID from NCUA in 2013 and CDFI Certification in 2014
 - Strategic focus on underserved communities and economic empowerment
 - Received Juntos Avanzamos designation in 2016



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Secondary Capital as a Tool

- 2014 – Catalyst for Growth
 - Improved net worth at strategic tipping point with regulators (< 7%)
 - Provided PWCU with needed space/time to accelerate growth and impact (i.e., non-citizen lending, microenterprise lending initiatives)
- 2017 – Strategic Leverage During Organizational Realignment
 - PWCU sold its HQ in 2016, major expenditures in 2017 related to new branch and admin facilities
 - Continued loan growth in underserved markets necessitated additional capital or faced potential reductions in loan offerings to members



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Strategic Planning = Community Impact

- In the business of doing Good vs. Doing business and doing Good
 - Do our strategic goals match our mission?
 - Do our numbers support our strategic goals?
- Strategic Planning at Point West
 - 5-year Strategic Business Plan, updated annually
 - Strategic Goals
 - Budget Projections
 - Annual Financial, Lending, Marketing & Community Development Plans



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Measuring Impact

- Doing good... but can you measure it!
- Data analytics important to demonstrating results
 - Financial impact
 - Member impact
 - Community impact
- Saying “we help our members” isn’t enough!
- Good analytics CAN cost money – but it’s worth it
- Good analytics DON’T have to be complicated
 - What data do you have? How can you quantify impact today?



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Telling The Story

- Force for Good, but NOT a charity
 - Programs must be sustainable
 - Articulate reporting important for many diverse audiences
- Community Development is a results-driven mission
 - Impact for members/community
 - Grant opportunities
 - Partnerships
- Head & Heart
 - Financial metrics that demonstrate impact
 - Stories that reinforce the mission and people



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Ratio or Metric	Dec-15	Jan-16	Feb-16	Mar-16	Apr-16	May-16	Jun-16	Jul-16	Aug-16	Sep-16	Oct-16	Nov-16	Dec-16
Net Worth Ratio (Using Average Assets)	7.45%	7.48%	9.95%	9.69%	9.54%	9.65%	9.65%	9.65%	9.65%	9.62%	9.42%	9.50%	9.66%
Without Gain on Sale of the Building & Land		7.48%	7.52%	7.52%	7.40%	7.50%	7.51%	7.51%	7.50%	7.50%	7.34%	7.40%	7.54%
Forecasted		7.29%	7.24%	7.16%	7.17%	7.24%	7.19%	7.17%	7.29%	7.26%	7.26%	7.45%	7.29%
Net Worth Ratio (Using Quarterly Avg Assets)	7.39%			9.91%				9.63%		9.69%			9.48%
Forecasted				7.27%				7.21%		7.23%			7.33%
Net Worth Ratio (Using Month End Assets)	7.34%	7.42%	9.68%	9.56%	9.26%	9.59%	9.59%	9.50%	9.54%	9.11%	9.28%	9.50%	9.48%
Without Gain on Sale of the Building & Land		7.42%	7.49%	7.41%	7.18%	7.45%	7.46%	7.39%	7.42%	7.09%	7.23%	7.40%	7.40%
Forecasted		7.25%	7.20%	7.13%	7.15%	7.20%	7.16%	7.13%	7.25%	7.25%	7.23%	7.41%	7.27%
Return on Average Assets	0.28%	0.57%	15.36%	10.34%	7.85%	6.32%	5.27%	4.52%	3.96%	3.60%	3.25%	2.91%	2.73%
Without Gain on Sale of the Building & Land		0.57%	0.74%	0.71%	0.71%	0.65%	0.56%	0.49%	0.45%	0.49%	0.46%	0.38%	0.42%
Forecasted		0.66%	0.53%	0.54%	0.49%	0.44%	0.37%	0.32%	0.23%	0.20%	0.19%	0.16%	0.14%
Loan to Share Ratio	77.33%	77.85%	77.85%	76.99%	75.80%	81.81%	83.28%	84.15%	85.21%	82.34%	84.94%	89.78%	91.02%
Forecasted		75.92%	73.97%	72.65%	72.85%	72.56%	71.84%	72.52%	74.34%	75.21%	75.00%	78.25%	77.91%
Efficiency Ratio Year to Date	96.01%	89.66%	87.85%	87.37%	86.57%	87.56%	88.70%	89.25%	90.28%	89.41%	90.17%	91.03%	90.00%
Forecasted		86.28%	88.39%	88.14%	89.02%	90.13%	90.29%	90.04%	91.07%	90.76%	90.53%	90.59%	90.44%
Operating Expense Ratio	4.33%	4.20%	4.16%	4.07%	3.87%	4.04%	4.10%	4.09%	4.18%	3.93%	4.05%	4.19%	4.14%
Forecasted		4.25%	4.15%	4.14%	4.15%	4.21%	4.19%	4.18%	4.33%	4.29%	4.28%	4.40%	4.31%
Delinquency Ratio	0.35%	0.40%	0.33%	0.38%	0.39%	0.40%	0.17%	0.16%	0.19%	0.20%	0.24%	0.28%	0.28%
Forecasted		0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%
Chargeoff Ratio	0.31%	0.66%	0.67%	0.56%	0.44%	0.39%	0.55%	0.51%	0.47%	0.45%	0.41%	0.36%	0.32%
Forecasted		0.60%	0.62%	0.64%	0.66%	0.68%	0.70%	0.72%	0.74%	0.76%	0.78%	0.80%	0.82%
Undivided Earnings and Regular Reserves	\$6,814,549	\$6,857,930	\$9,167,475	\$9,217,516	\$9,274,271	\$9,304,821	\$9,315,920	\$9,322,792	\$9,332,302	\$9,396,998	\$9,412,000	\$9,381,210	\$9,448,824
Forecasted		\$6,877,760	\$6,909,781	\$6,956,779	\$6,985,965	\$7,004,419	\$7,007,496	\$7,006,845	\$6,973,126	\$6,971,957	\$6,974,860	\$6,960,171	\$6,959,170
Assets	\$92,842,521	\$92,460,710	\$94,683,867	\$96,408,994	\$100,139,605	\$97,003,872	\$97,142,875	\$98,126,869	\$97,798,792	\$103,130,143	\$101,398,115	\$98,789,414	\$99,629,307
Forecasted		\$94,852,971	\$95,999,186	\$97,593,927	\$97,651,266	\$97,279,366	\$97,930,241	\$98,268,156	\$96,192,653	\$96,216,850	\$96,533,322	\$93,958,996	\$95,694,922
Loans	\$65,790,015	\$65,422,114	\$65,856,088	\$66,457,417	\$67,597,123	\$70,695,185	\$72,031,233	\$73,351,422	\$74,331,280	\$76,048,031	\$77,083,508	\$79,077,072	\$80,515,487
Forecasted		\$65,776,831	\$65,105,158	\$64,872,321	\$65,086,797	\$64,770,675	\$64,518,749	\$65,296,913	\$65,464,059	\$66,185,962	\$66,346,073	\$67,387,453	\$67,849,824
Deposits	\$85,078,615	\$84,039,697	\$84,588,663	\$86,323,834	\$89,183,056	\$86,413,794	\$86,490,494	\$87,171,776	\$87,231,335	\$92,362,741	\$90,745,844	\$88,078,327	\$88,462,468
Forecasted		\$86,635,728	\$88,015,724	\$89,297,860	\$89,340,456	\$89,267,255	\$89,808,482	\$90,040,090	\$88,056,238	\$88,005,663	\$88,458,874	\$86,118,562	\$87,092,495

Lending Tier Analysis
December 31, 2016

New Loans	This Month			Year to Date			Total Active Loans				
	Loans	Amount	WA Rate	Loans	Amount	WA Rate	Loans	Pct	Amount	Pct	WA Rate
Auto Direct	39	\$876,684	3.96	434	\$9,261,139	3.67	951	10.77%	\$14,097,681	18.65%	5.20
Auto Indirect	66	\$1,601,551	3.82	884	\$21,096,120	4.05	1657	18.77%	\$30,910,315	40.88%	4.89
Real Estate 1st Mortgage	0	\$0	0.00	0	\$0	0.00	0	0.00%	\$0	0.00%	0.00
Real Estate Home Equity & HELOC	14	\$375,073	4.19	119	\$3,687,825	4.26	421	4.77%	\$11,434,588	15.12%	7.12
Unsecured Consumer	48	\$267,344	9.94	460	\$3,468,058	8.83	1115	12.63%	\$5,363,207	7.09%	13.43
Unsecured VISA	7	\$568	15.43	197	\$242,326	10.53	4070	46.11%	\$7,324,472	9.69%	10.18
Business Loans	0	\$0	0.00	0	\$0	0.00	0	0.00%	\$0	0.00%	0.00
Miscellaneous Loan Types	16	\$17,487	11.11	236	\$1,104,799	7.00	613	6.94%	\$6,473,769	8.56%	9.91
Total Loans	190	\$3,138,708	4.46	2330	\$38,860,267	4.53	8827		\$75,604,032		6.83

Credit Tier Analysis (excludes VISA)	This Month			Year to Date			Total Active Loans				
	Loans	Amount	WA Rate	Loans	Amount	WA Rate	Loans	Pct	Amount	Pct	WA Rate
A+ (730+)	38	\$949,448	2.78	548	\$12,154,779	2.92	1692	35.57%	\$27,429,809	40.17%	5.07
A (680-729)	26	\$568,529	4.33	364	\$7,375,827	4.04	1040	21.86%	\$15,012,555	21.99%	6.65
B (640-679)	32	\$551,147	4.44	332	\$5,733,821	4.80	621	13.05%	\$7,776,148	11.39%	7.46
C (600-639)	17	\$158,802	7.32	189	\$2,953,583	6.62	404	8.49%	\$4,709,132	6.90%	10.25
D (550-599)	5	\$30,354	11.96	74	\$801,444	8.18	121	2.54%	\$1,138,197	1.67%	11.02
E (549-)	5	\$6,960	18.56	30	\$98,631	13.54	48	1.01%	\$439,093	0.64%	10.87
No Score	60	\$872,900	5.50	596	\$9,499,856	5.61	831	17.47%	\$11,774,626	17.24%	6.76
Total Loans	183	\$3,138,139	4.46	2133	\$38,617,941	4.49	4757		\$68,279,559		6.47

Loan to Value at Origination (Auto Loans only)	This Month			Year to Date			Total Active Loans				
	Loans	Amount	WA Rate	Loans	Amount	WA Rate	Loans	Pct	Amount	Pct	WA Rate
120% +	11	\$234,701	4.02	120	\$2,994,743	4.01	178	6.83%	\$3,662,758	8.14%	4.72
110% - 119%	11	\$276,496	4.19	165	\$4,229,346	3.86	290	11.12%	\$5,961,528	13.25%	4.81
100% - 109%	15	\$345,104	3.87	294	\$7,281,059	3.91	557	21.36%	\$10,264,463	22.81%	4.84
90% - 99%	30	\$724,215	4.01	291	\$6,794,113	4.20	592	22.70%	\$10,496,571	23.32%	5.43
89% -	38	\$897,717	3.61	448	\$9,057,998	3.77	949	36.39%	\$14,266,667	31.70%	4.86
No Value	0	\$0	0.00	0	\$0	0.00	42	1.61%	\$356,008	0.79%	6.76
Total Loans	105	\$2,478,234	3.87	1318	\$30,357,259	3.93	2608		\$45,007,996		4.99

Loan to Value at Origination (Real Estate Loans only)	This Month			Year to Date			Total Active Loans				
	Loans	Amount	WA Rate	Loans	Amount	WA Rate	Loans	Pct	Amount	Pct	WA Rate
120% +	0	\$0	0.00	1	\$15,000	5.00	0	0.00%	\$0	0.00%	0.00
110% - 119%	0	\$0	0.00	0	\$0	0.00	0	0.00%	\$0	0.00%	0.00
100% - 109%	0	\$0	0.00	0	\$0	0.00	0	0.00%	\$0	0.00%	0.00
90% - 99%	0	\$0	0.00	0	\$0	0.00	0	0.00%	\$0	0.00%	0.00
89% -	14	\$375,073	4.19	118	\$3,672,825	4.26	418	99.29%	\$11,405,266	99.74%	7.11
No Value	0	\$0	0.00	0	\$0	0.00	3	0.71%	\$29,322	0.26%	12.01
Total Loans	14	\$375,073	4.19	119	\$3,687,825	4.26	421		\$11,434,588		7.12



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Lending Tier Goal Tracking
December 31, 2016

Auto Direct	This Month							Year to Date					
	Amount Goal	WA Rate Goal	Actual Amt	Actual WARate	Difference	Pct	Goal	WA Rate Goal	Actual	Actual WARate	Difference	Pct	
	A+ (730+)	\$254,603	2.46	\$295,687	2.64	\$41,083	16.14%	\$2,699,695	2.46	\$3,109,238	2.22	\$409,543	15.17%
A (680-729)	\$149,268	3.15	\$41,352	4.71	-\$107,916	-72.30%	\$2,045,077	3.15	\$1,457,648	3.48	-\$587,428	-28.72%	
B (640-679)	\$77,193	4.40	\$207,030	4.01	\$129,837	168.20%	\$1,182,029	4.40	\$1,346,256	3.77	\$164,227	13.89%	
C (600-639)	\$80,919	6.44	\$36,993	6.51	-\$43,926	-54.28%	\$1,023,866	6.44	\$601,922	5.89	-\$421,944	-41.21%	
D (550-599)	\$17,719	11.49	\$0		-\$17,719	-100.00%	\$203,456	11.49	\$224,236	8.34	\$20,780	10.21%	
E (549-)	\$8,689	19.46	\$0		-\$8,689	-100.00%	\$67,145	19.46	\$17,191	10.24	-\$49,954	-74.40%	
No Score	\$102,530	4.75	\$295,622	4.81	\$193,092	188.33%	\$871,493	4.75	\$2,504,648	4.52	\$1,633,155	187.40%	
Total Loans	\$690,920	4.01	\$876,684	3.96	\$185,763	26.89%	\$8,092,761	3.87	\$9,261,139	3.67	\$1,168,378	14.44%	

Auto Indirect	This Month							Year to Date					
	Amount Goal	WA Rate Goal	Actual Amt	Actual WARate	Difference	Pct	Goal	WA Rate Goal	Actual	Actual WARate	Difference	Pct	
	A+ (730+)	\$768,344	2.64	\$528,557	2.33	-\$239,787	-31.21%	\$4,685,663	2.64	\$6,788,630	2.40	\$2,102,966	44.88%
A (680-729)	\$362,403	2.92	\$265,011	2.79	-\$97,393	-26.87%	\$2,864,420	2.92	\$3,859,108	3.29	\$994,688	34.73%	
B (640-679)	\$60,243	4.47	\$286,633	3.71	\$226,390	375.79%	\$766,459	4.47	\$3,052,877	4.26	\$2,286,418	298.31%	
C (600-639)	\$71,795	6.55	\$96,597	6.62	\$24,802	34.55%	\$680,371	6.55	\$1,995,505	6.04	\$1,315,135	193.30%	
D (550-599)	\$46,018	10.69	\$0		-\$46,018	-100.00%	\$1,188,058	10.69	\$435,369	6.73	-\$752,689	-63.35%	
E (549-)	\$0	8.71	\$0		\$0		\$0	8.71	\$41,089	11.12	\$41,089		
No Score	\$0	0.00	\$424,753	5.74	\$424,753		\$0	0.00	\$4,923,543	5.69	\$4,923,543		
Total Loans	\$1,308,802	2.55	\$1,601,551	3.82	\$292,748	22.37%	\$10,184,970	2.55	\$21,096,120	4.05	\$10,911,150	107.13%	

Real Estate Home Equity & HELOC	This Month							Year to Date					
	Amount Goal	WA Rate Goal	Actual Amt	Actual WARate	Difference	Pct	Goal	WA Rate Goal	Actual	Actual WARate	Difference	Pct	
	A+ (730+)	\$43,564	4.65	\$98,834	4.50	\$55,271	126.87%	\$1,042,405	4.65	\$1,166,988	4.03	\$124,583	11.95%
A (680-729)	\$58,807	4.79	\$166,000	4.14	\$107,193	182.28%	\$672,561	4.79	\$1,040,892	4.32	\$368,331	54.77%	
B (640-679)	\$10,000	4.62	\$0		-\$10,000	-100.00%	\$226,309	4.62	\$623,871	4.89	\$397,562	175.67%	
C (600-639)	\$0	6.31	\$0		\$0		\$227,355	6.31	\$42,999	6.50	-\$184,355	-81.09%	
D (550-599)	\$0	3.04	\$12,839	6.00	\$12,839		\$29,882	3.04	\$12,839	6.00	-\$17,043	-57.03%	
E (549-)	\$239	0.92	\$0		-\$239	-100.00%	\$31,884	0.92	\$0		-\$31,884	-100.00%	
No Score	\$10,000	4.18	\$97,400	3.71	\$87,400	874.00%	\$165,240	4.18	\$800,235	3.89	\$634,995	384.29%	
Total Loans	\$122,609	4.86	\$375,073	4.19	\$252,464	205.91%	\$2,395,635	4.86	\$3,687,825	4.26	\$1,292,190	53.94%	

Unsecured Consumer	This Month							Year to Date					
	Amount Goal	WA Rate Goal	Actual Amt	Actual WARate	Difference	Pct	Goal	WA Rate Goal	Actual	Actual WARate	Difference	Pct	
	A+ (730+)	\$35,850	5.97	\$26,370	7.03	-\$9,480	-26.44%	\$581,136	5.97	\$947,169	7.01	\$366,033	62.99%
A (680-729)	\$94,762	6.88	\$95,467	8.75	\$704	0.74%	\$960,611	6.88	\$722,309	8.35	-\$238,302	-24.81%	
B (640-679)	\$10,453	8.81	\$57,483	9.59	\$47,030	449.91%	\$221,991	8.81	\$545,017	9.78	\$323,026	145.51%	
C (600-639)	\$36,762	10.74	\$22,899	11.08	-\$13,863	-37.71%	\$354,102	10.74	\$296,838	11.81	-\$57,264	-16.17%	
D (550-599)	\$3,307	14.68	\$17,515	16.32	\$14,208	429.71%	\$114,056	14.68	\$99,705	14.27	-\$14,351	-12.58%	
E (549-)	\$6,966	14.46	\$5,660	18.07	-\$1,306	-18.75%	\$60,764	14.46	\$35,163	16.59	-\$25,601	-42.13%	
No Score	\$23,947	6.62	\$41,951	10.55	\$18,004	75.18%	\$374,878	6.62	\$821,857	8.66	\$446,978	119.23%	
Total Loans	\$212,046	7.62	\$267,344	9.94	\$55,298	26.08%	\$2,667,538	7.62	\$3,468,058	8.83	\$800,520	30.01%	

Other Loans	This Month							Year to Date					
	Amount Goal	WA Rate Goal	Actual Amt	Actual WARate	Difference	Pct	Goal	WA Rate Goal	Actual	Actual WARate	Difference	Pct	
	Unsecured VISA	\$1,717,182	9.22	\$1,729,720	11.01	\$12,538	0.73%	\$19,661,708	9.22	\$19,101,402	11.09	-\$560,306	-2.85%
Miscellaneous Loan Types	\$105,892	9.65	\$17,487	11.11	-\$88,405	-83.49%	\$753,840	9.65	\$1,104,799	7.00	\$350,959	46.56%	
Performance Mobility Auto*	\$250,000	4.75	\$0		-\$250,000	-100.00%	\$3,000,000	4.75	\$820,639	2.90	-\$2,179,361	-72.65%	
Non-Citizen Direct Auto*	\$50,000	5.50	\$333,451	5.16	\$283,451	566.90%	\$600,000	5.50	\$2,533,734	4.98	\$1,933,734	322.29%	
Non-Citizen Indirect Auto*	\$33,333	5.50	\$408,711	5.25	\$375,378	1126.13%	\$400,000	5.50	\$4,631,221	5.34	\$4,231,221	1057.81%	
Non-Citizen Unsecured*	\$25,000	15.50	\$55,007	10.43	\$30,007	120.03%	\$300,000	15.50	\$414,900	10.34	\$114,900	38.30%	
Total Loans	\$2,181,408	9.02	\$2,544,376	9.31	\$362,969	16.64%	\$24,715,548	9.02	\$28,606,695	9.22	\$3,891,147	15.74%	

*Loans also included in Loan Categories above

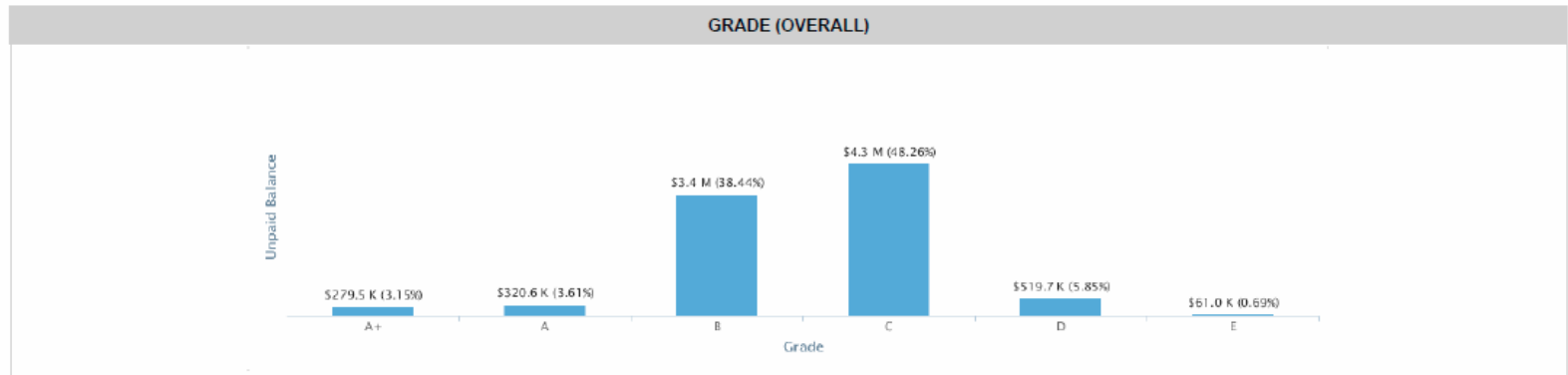




EXECUTIVE SUMMARY

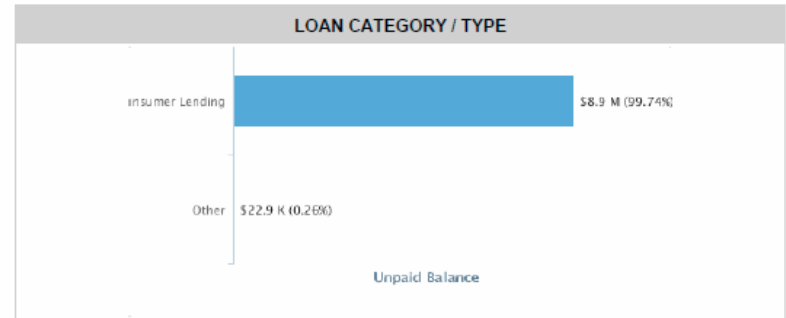
Custom: Non Citizen: True (901)

Data Date: 12/31/2016



PERFORMANCE SUMMARY

Count	901
Balance	\$8,879,261
Delinquent Balance	\$0
Delinquency Ratio	0%
Charge-Off Balance (1 Yr.)	\$27,397
Charge-Off Ratio (1 Yr.)	0.49%



GRADE MATRIX

Custom: Non Citizen: True (901)

Showing: Balance

Data Date: 12/31/2016



Rows: Credit Score - Original Columns: Credit Score - Most Recent



	A+ (>=730)	A (680 TO 729)	B (640 TO 679)	C (600 TO 639)	D (550 TO 599)	E (<=549)	NS (NO SCORE)	NOT REPORTED	TOTAL
A+ (>=730)	\$901,925	\$171,379	\$36,883	\$226	\$0	\$0	\$0	\$0	\$1,110,413
A (680 to 729)	\$177,772	\$1,174,057	\$242,299	\$22,491	\$31,657	\$50,303	\$0	\$0	\$1,698,579
B (640 to 679)	\$28,877	\$160,081	\$1,327,553	\$71,446	\$84,715	\$18,588	\$0	\$0	\$1,691,260
C (600 to 639)	\$38,796	\$208,310	\$85,156	\$910,424	\$84,175	\$10,633	\$0	\$0	\$1,337,493
D (550 to 599)	\$0	\$1,999	\$25,813	\$46,943	\$130,578	\$16,744	\$0	\$0	\$222,076
E (<=549)	\$0	\$0	\$1,940	\$693	\$18,192	\$31,686	\$0	\$0	\$52,511
NS (No Score)	\$164	\$20,574	\$25,264	\$2,120	\$0	\$0	\$2,712,902	\$0	\$2,761,023
Not Reported	\$0	\$305	\$0	\$0	\$0	\$0	\$0	\$5,602	\$5,907
TOTAL	\$1,147,534	\$1,736,705	\$1,744,908	\$1,054,342	\$349,316	\$127,953	\$2,712,902	\$5,602	\$8,879,261



IN NUMBERS

THROUGH STORIES



\$591K

RETURNED TO MEMBERS IN
2016

Money to Members

Point West provides \$591,000 in direct benefits and \$1,283,000 in total benefits to its members annually through lower fees and better rates on loans and deposits.¹

Local Economic Impact

As a local member-owned, not-for-profit cooperative, Point West contributes \$4,574,000 in direct impact and \$9,818,000 in total impact to the local economy.¹



\$4.57M

LOCAL ECONOMIC IMPACT

Non-Citizen Members

Point West opened 346 non-citizen memberships in 2016. In total, we're proud to count over 1,000 non-citizens as member-citizens of Point West Credit Union.



346

NON-CITIZEN
MEMBERSHIPS IN 2016



Federation
Credit Unions United to Serve the Community





IN NUMBERS



THROUGH STORIES

Cheranda C.

Member since 2012

"I have been sober today 951 days. I am rebuilding my life and my credit. Point West gave me an opportunity to work with them to put myself in a better financial situation. I am so grateful. I look forward to working with Point West."





**2017
ANNUAL
CONFERENCE**



Thank you!

Steve Pagenstecher, CUDE

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