

Table of Contents

Study Methodology	v
Cornerstone Performance Scorecard™	ix
CHAPTER 1	
Introduction	1
CHAPTER 2	
Branch Sales and Service	5
Retail Deposits and Accounts	5
Branch Staffing and Productivity	6
Retail Non-Interest Income	8
Business Checking	9
Consumer Loan Sales	9
Retail Administration	10
Branch Role and Time Allocation	10
CHAPTER 3	
Contact Center	13
Total Contact Center Volumes	13
Agent Productivity	15
Call Productivity	16
Contact Center Staffing	17
CHAPTER 4	
Digital Banking	18
Online Banking	18
Mobile Banking	19
Bill Pay	20
Remote Deposit Capture	21
Online Account Opening	22

Table of Contents

CHAPTER 5		
Retail Cards and Payments		23
Debit Cards		23
Staff Productivity		25
ATM Transactions		26
Credit Cards		27
CHAPTER 6		
Consumer Lending		29
Direct Lending		29
Staff Productivity		31
Indirect Lending		32
Loan Insurance		33
CHAPTER 7		
Mortgage Lending		34
Sourcing and Origination		34
Loan Closing		36
CHAPTER 8		
Member Business Lending		37
CHAPTER 9		
Investment Services		39

Table of Contents

CHAPTER 10		
Deposit Operations		41
Wire Transfers and E-Statements		42
Item Processing		43
CHAPTER 11		
Loan Operations & Collections		44
Loan Servicing		44
Collections		46
CHAPTER 12		
Information Technology		47
Information Technology Spending		47
Information Technology Staffing		50
Category Definitions		52
CHAPTER 13		
Enterprise Risk Management		53
Risk Management Productivity		54
Fraud Losses		56
CHAPTER 14		
Administration, Finance and Accounting		57
Administration		57
Finance and Accounting		59
Other Non-Interest Expenses		60

Table of Contents

CHAPTER 15

Marketing **62**

Marketing Productivity 62

Marketing Spend 63

Strategic Marketing Measures 64

CHAPTER 16

Human Resources & Training **65**

Recruiting 66

Benefits 67

Payroll 67

Training 68

CHAPTER 17

2019 Outlook **69**