BCX Insights

Customer Experience Insights Tailored for Banks

2024 Florida Credit Union Customer Experience Report

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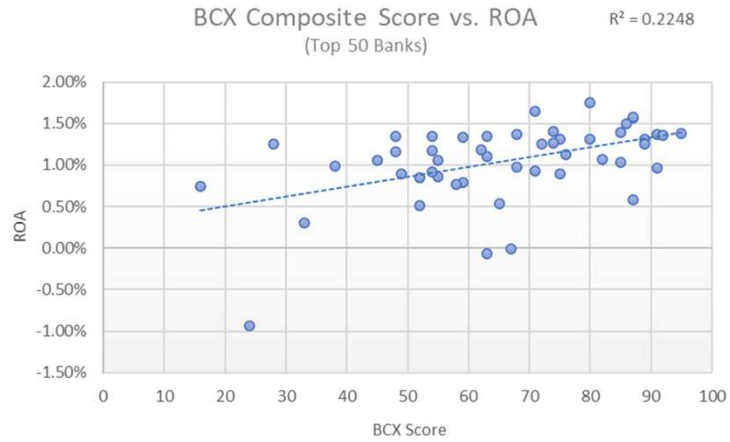
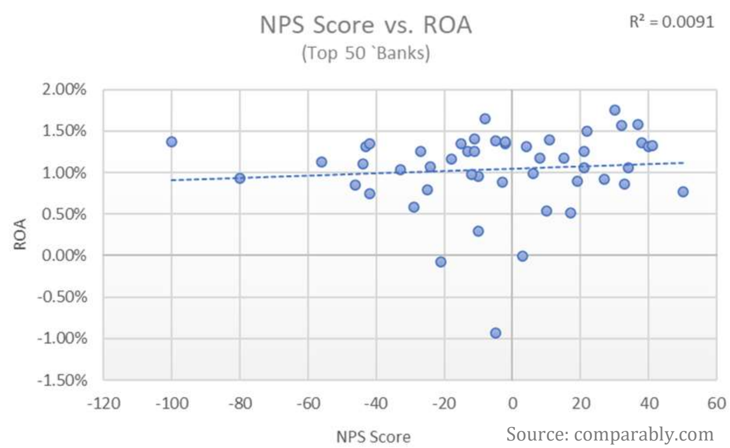
Introduction

NPS Scores Do Not Correlate to Banking Performance

- Net promoter scores do not translate well to the unique customer relationship in retail banking.
- BCX scores are designed to understand key touchpoints in the retail banking relationship across 7 "component" areas: customer loyalty, customer trust, omni-channel experience, mobile experience, website experience, call center experience, and branch experience.
- NPS scores are poorly correlated to banking business outcomes and offer little diagnostic value.
- BCX offers the ability to create a diagnostic across 24 key attributes of the retail banking customer relationship.



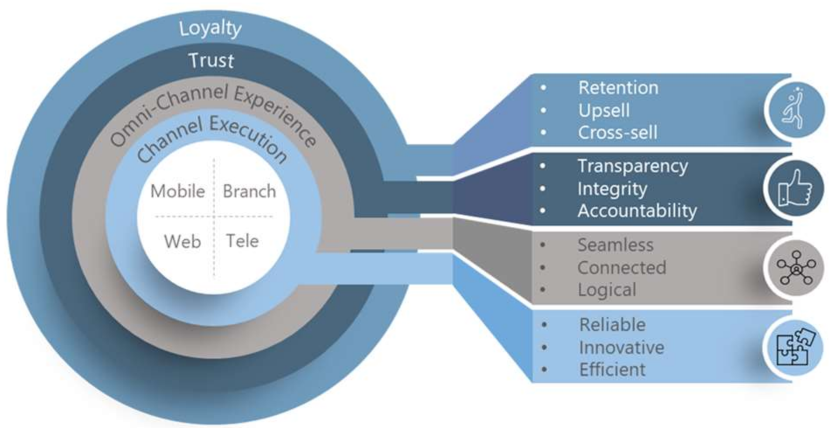


Source: comparably.com

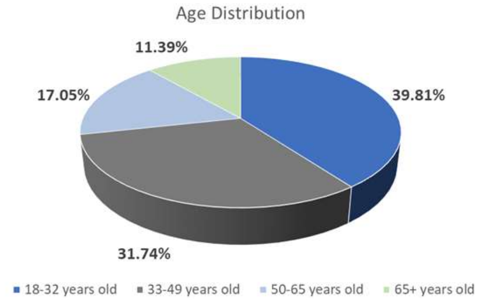
BCX Insights

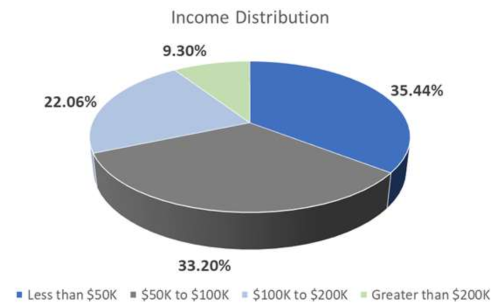
Methodology & Study Details

- Double-blind study fielded between July 15th, 2023 and November 30th, 2023
- Conducted through online and telephone surveys
- Evaluate customer experience across 7 component areas (equally weighted)
- Component level scores are assessed on 24 key attributes that drive customer success



- National Respondents: 25,978
- 442 credit unions included in the national study
- 19 state & regional market studies





BCX Study Can Be Tailored to Create an Individual Credit Union Experience Diagnostic

- Identify specific areas to improve customer experience
- Understand which engagement channels matter most to your customers
- Identify breakdowns in omni-channel experience
- Understand what attributes drive trust, loyalty, and enhance performance

BCX Bank Experience Diagnostic

Diagnostic evaluates each credit union based on the customers' responses to its performance in 24 key attributes:

- Customer Tenure
- Upsell/cross sell
- Wallet Retention
- Offering Comprehensiveness
- Likeliness to retain
- Personalization
- Website Reliability
- Website Ease of Use
- Branch Convenience
- Aligned Values
- Transparency
- Customer Financial Health Support
- Financial Advice
- Valued Customer Sentiment
- Website Quality
- Issue Resolution
- Branch Experience
- Omni-channel Consistency
- Intuitive Experience
- Call Center Experience
- Mobile Reliability
- Mobile Experience
- Mobile Ease of Use
- Call Center Frequency

BCX State Ranking

BCX Insights

Customer Experience Insights Tailored for Banks

Florida: Best Credit Union Experience

1st

Space Coast

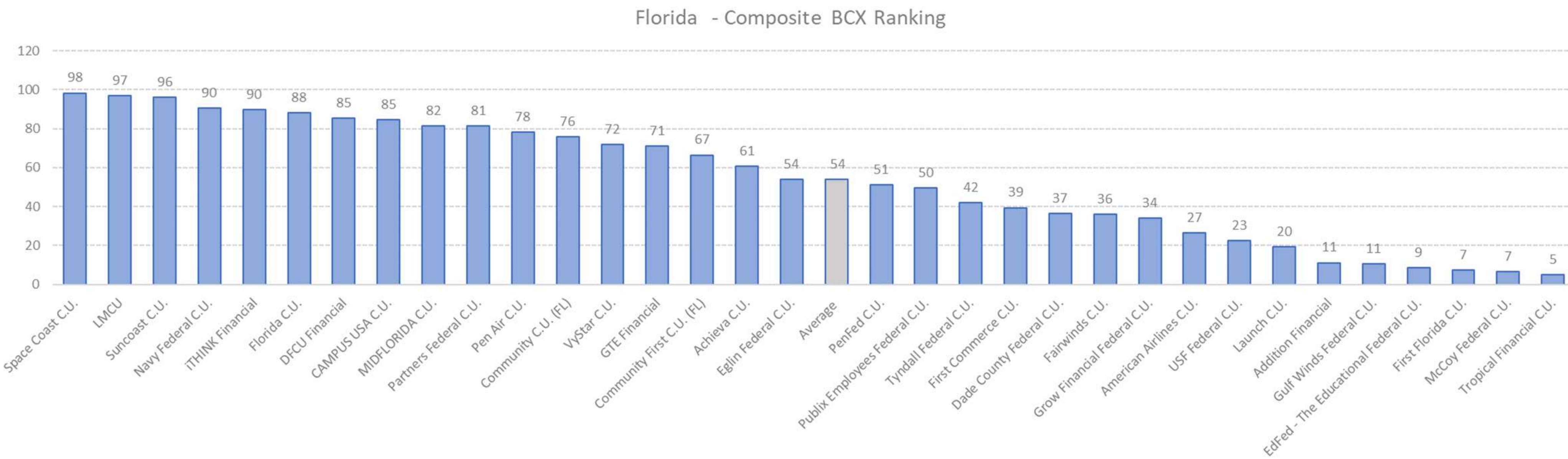
2nd

LMCU

3rd

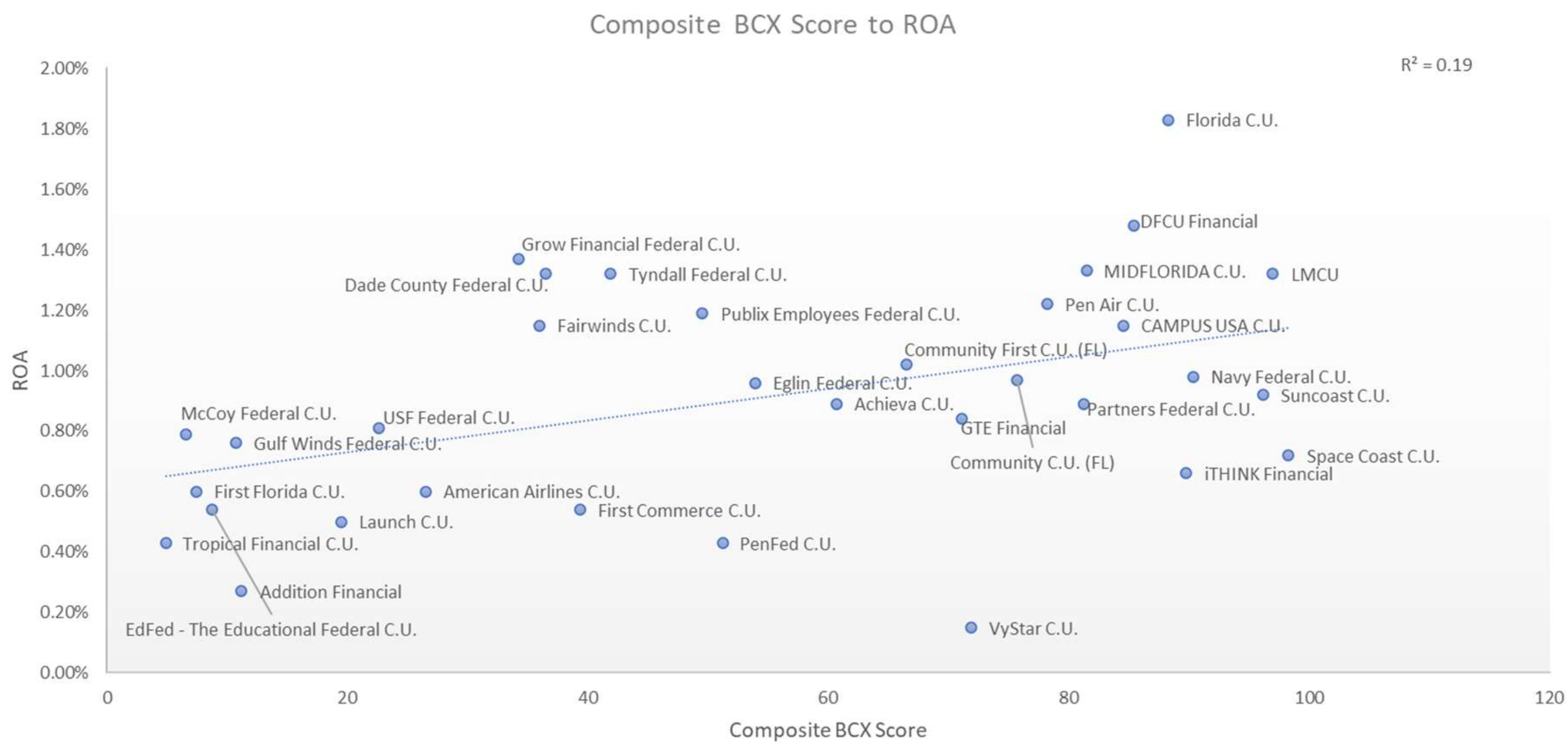
Suncoast

Florida –BCX Ranking by National Percentile

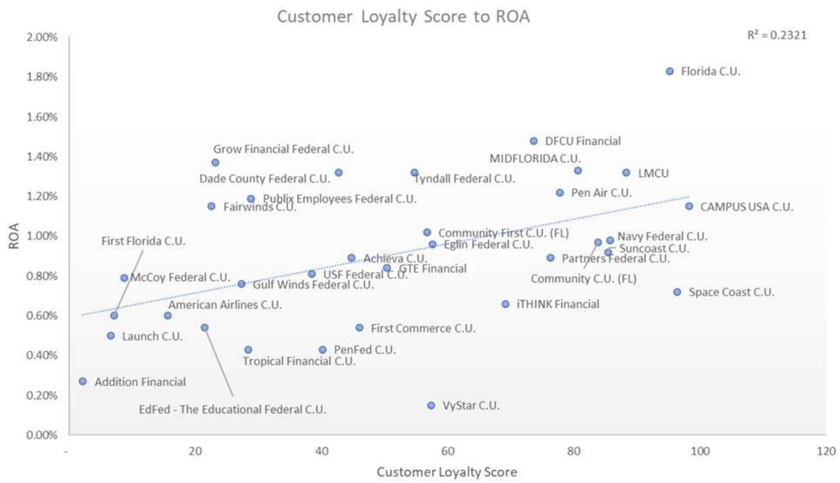


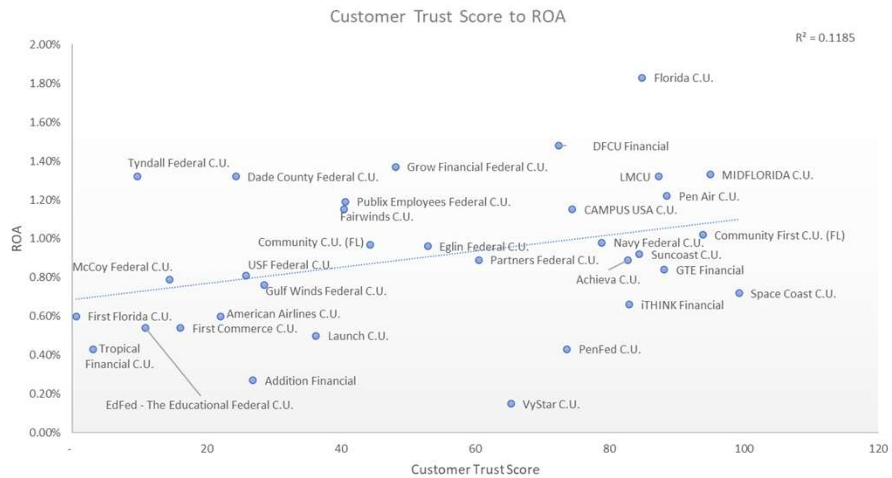
BCX Component Score Correlated to Returns

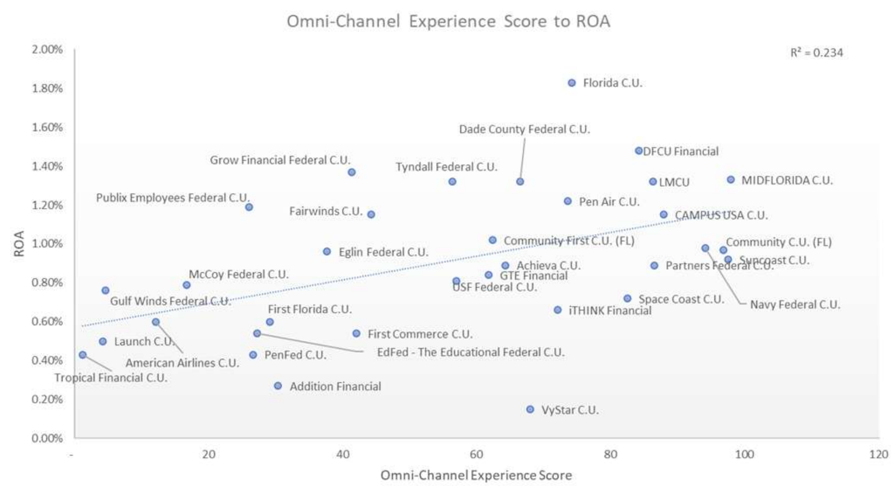
Florida – BCX Score Correlates to Performance



Florida – BCX Score Correlates to Performance

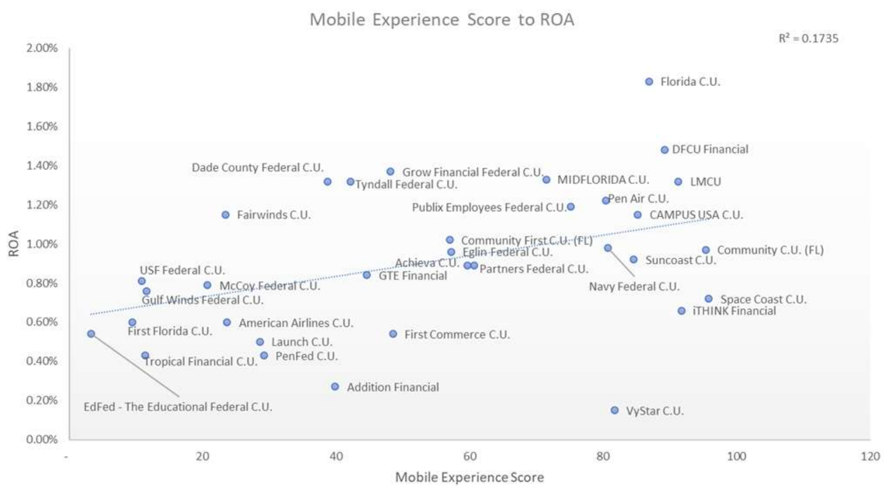


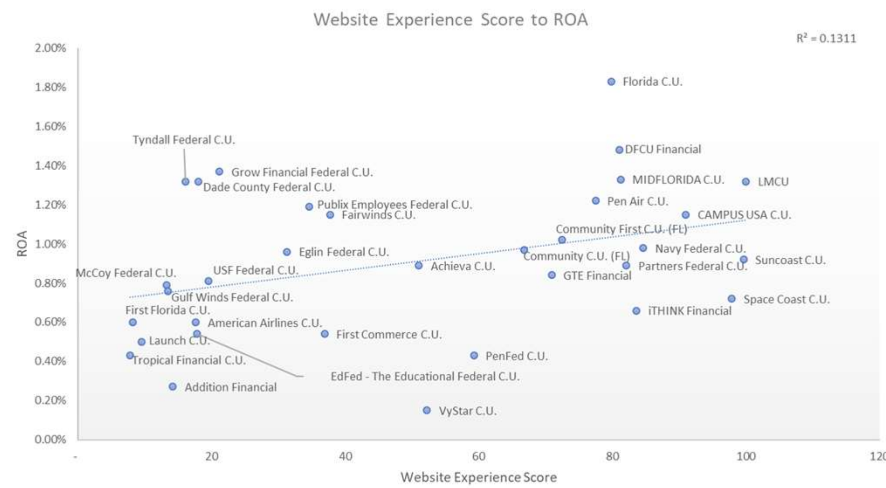


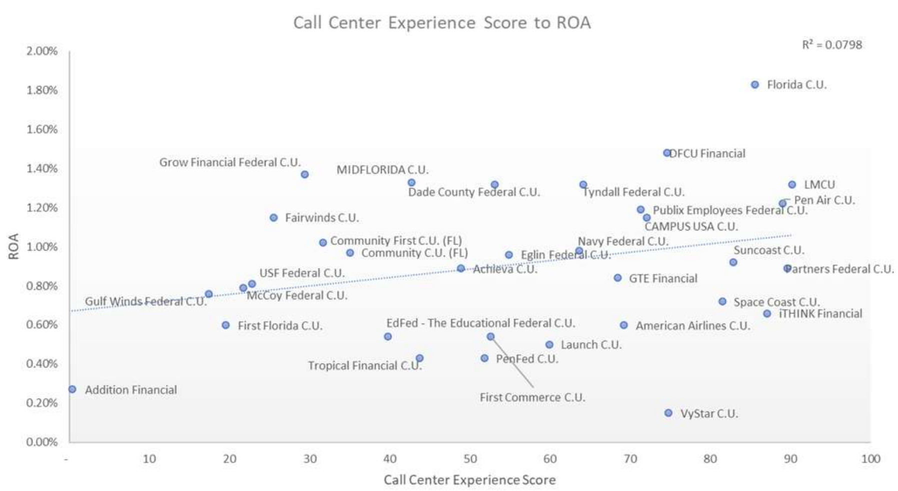


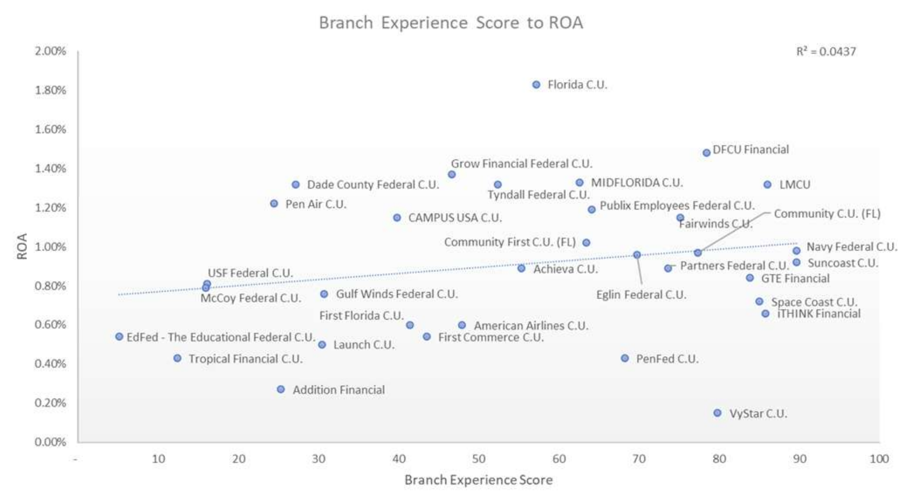
BCX Insights

Florida – BCX Score Correlates to Performance





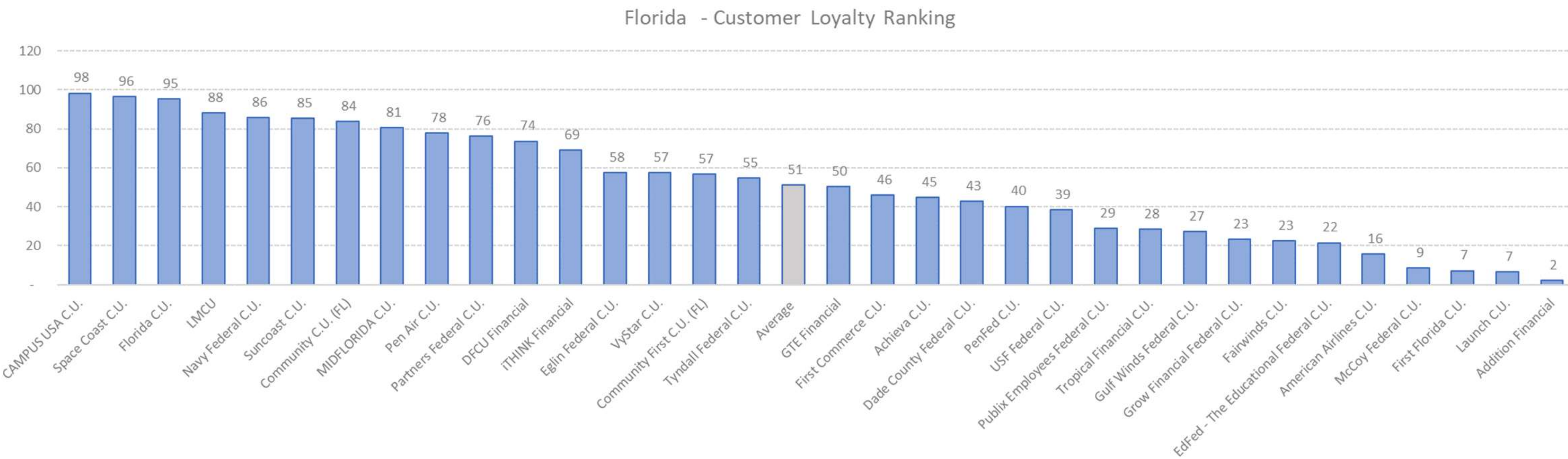




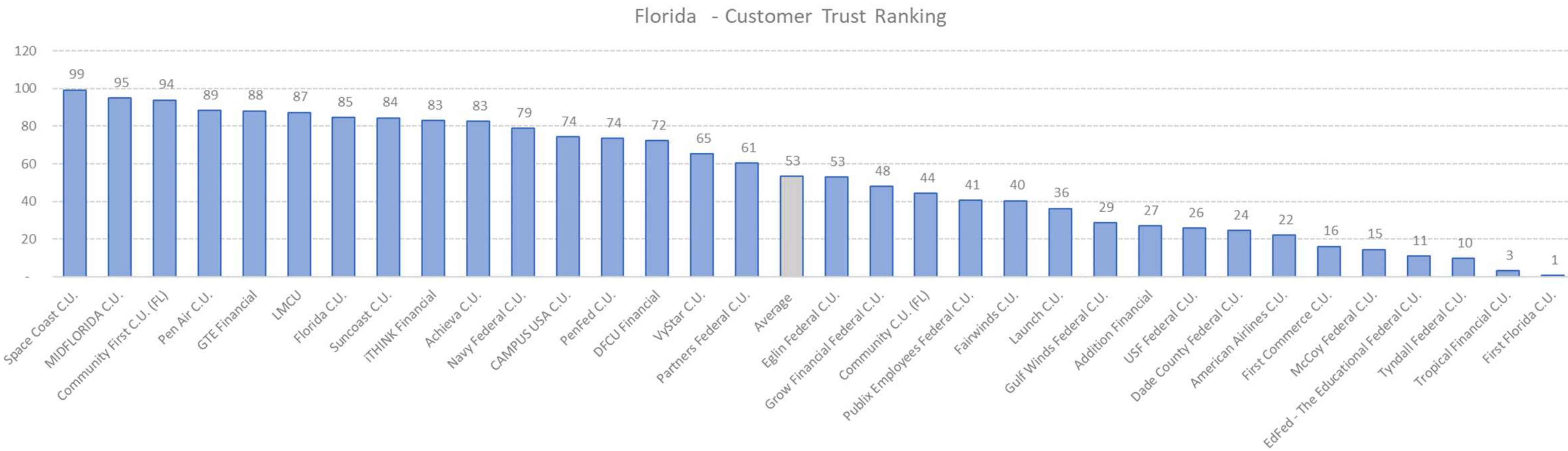
BCX Insights

BCX Component Rankings

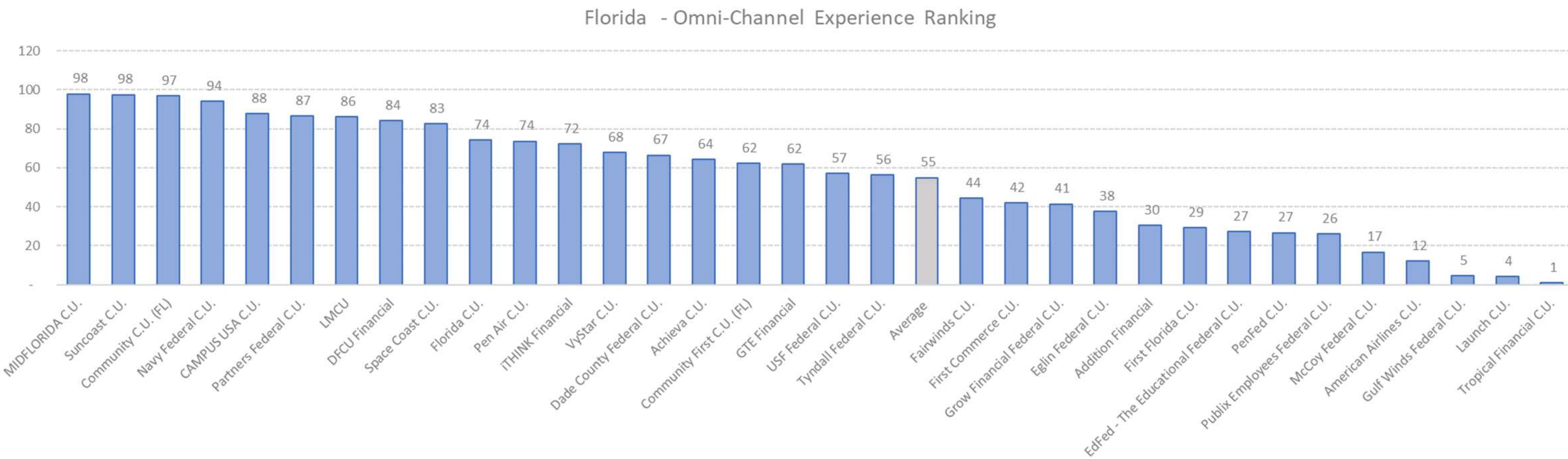
Florida – Customer Loyalty Ranking by National Percentile



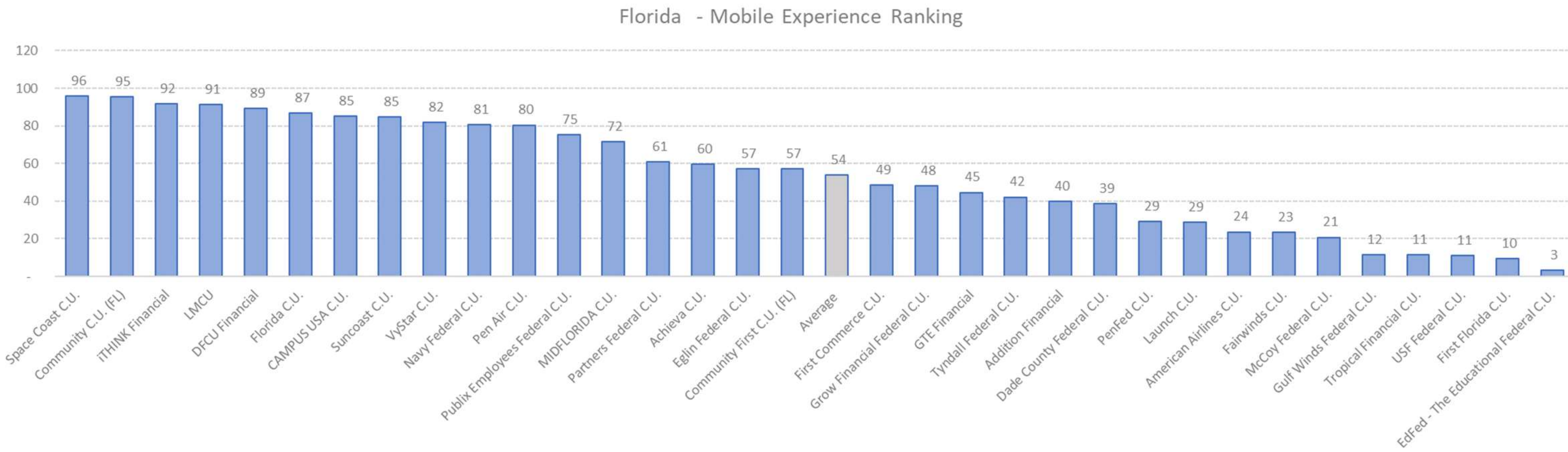
Florida – Customer Trust Ranking by National Percentile



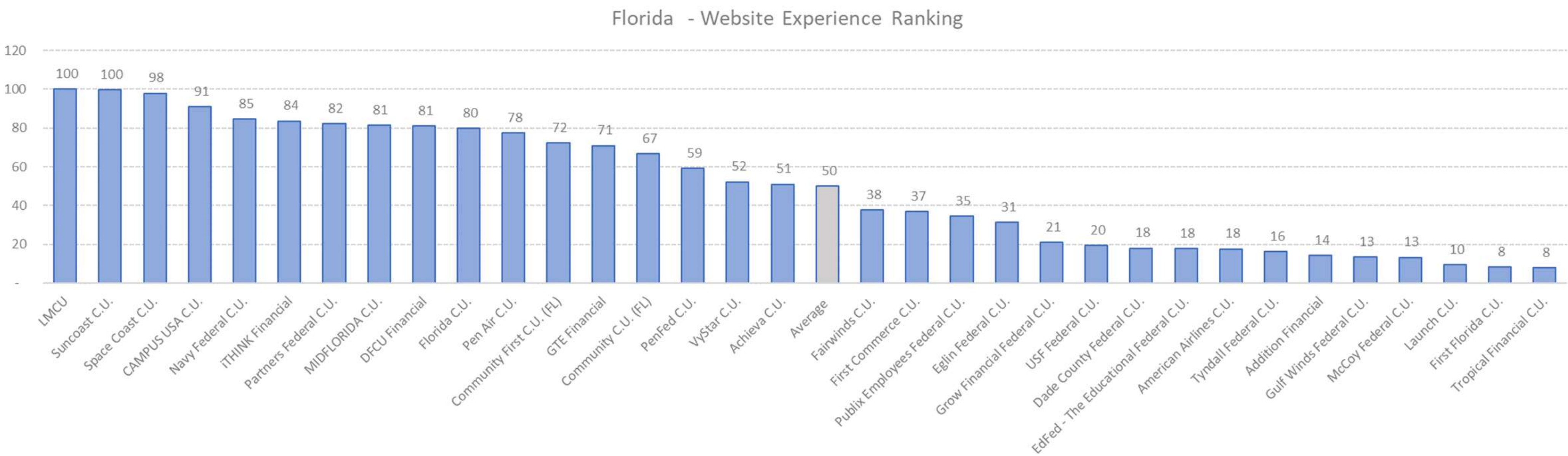
Florida – Omni-Channel Exp. Ranking by National Percentile



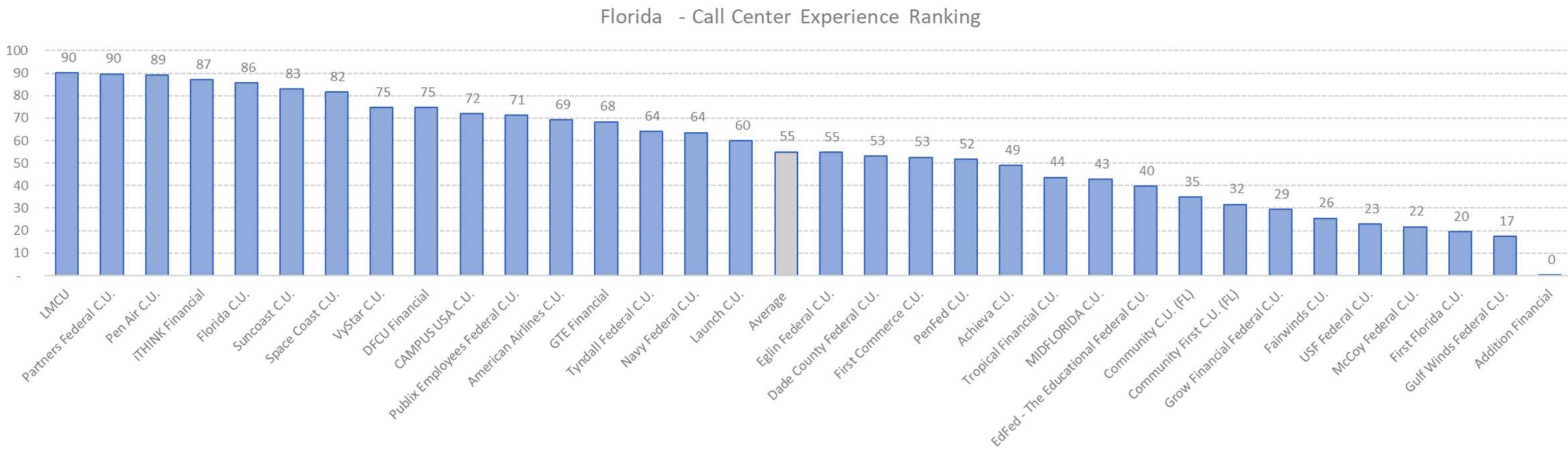
Florida – Mobile Experience Ranking by National Percentile



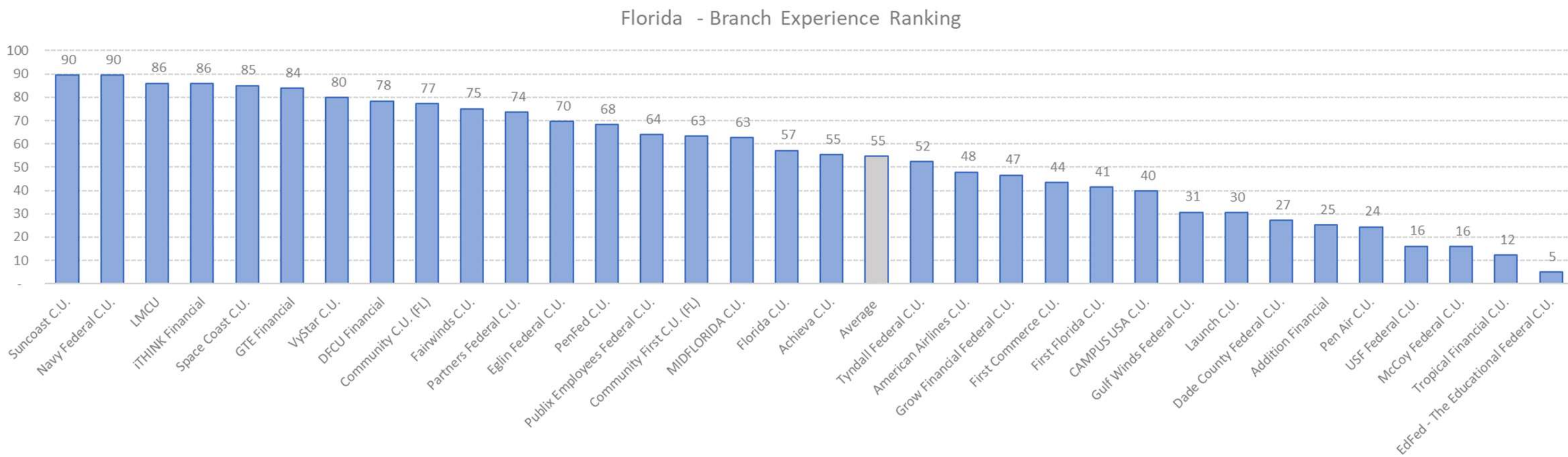
Florida – Website Experience Ranking by National Percentile



Florida – Call Center Experience Ranking by National Percentile



Florida – Branch Experience Ranking by National Percentile



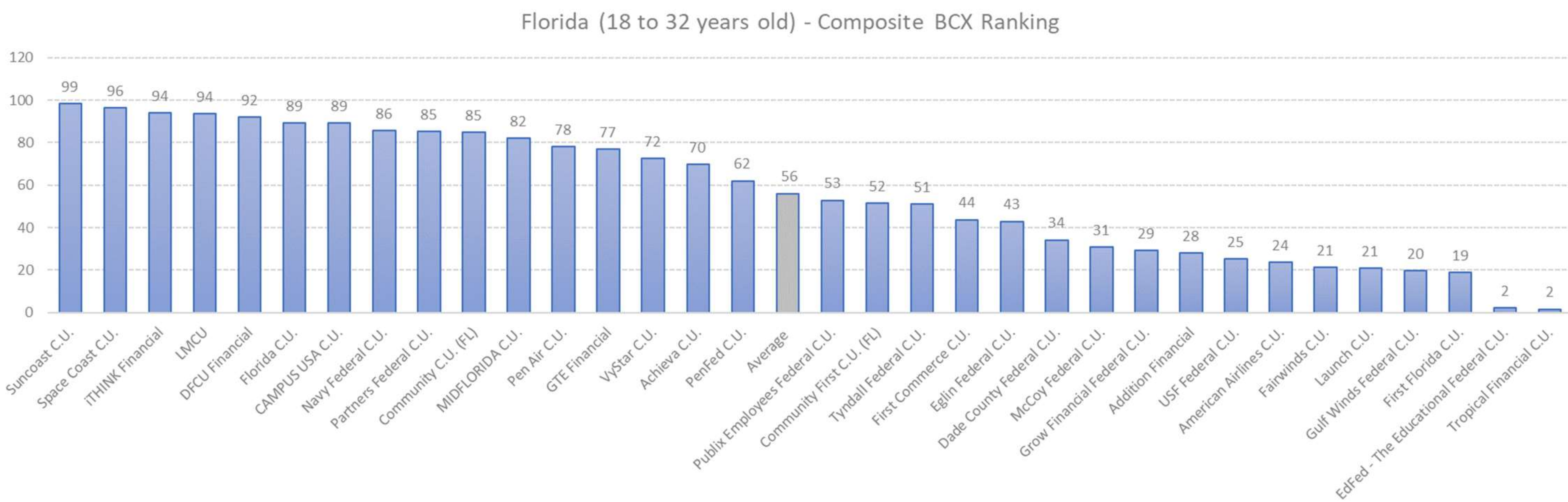
Florida – Component Heatmap by National Percentile

	Branch Expereince	Call Center Experience	Website Experience	Mobile Experience	Omni-Channel Experience	Customer Trust	Customer Loyalty	Composite BCX Score
Space Coast C.U.	85	82	98	96	83	99	96	98
LMCU	86	90	100	91	86	87	88	97
Suncoast C.U.	90	83	100	85	98	84	85	96
Navy Federal C.U.	90	64	85	81	94	79	86	90
iTHINK Financial	86	87	84	92	72	83	69	90
Florida C.U.	57	86	80	87	74	85	95	88
DFCU Financial	78	75	81	89	84	72	74	85
CAMPUS USA C.U.	40	72	91	85	88	74	98	85
MIDFLORIDA C.U.	63	43	81	72	98	95	81	82
Partners Federal C.U.	74	90	82	61	87	61	76	81
Pen Air C.U.	24	89	78	80	74	89	78	78
Community C.U. (FL)	77	35	67	95	97	44	84	76
VyStar C.U.	80	75	52	82	68	65	57	72
GTE Financial	84	68	71	45	62	88	50	71
Community First C.U. (FL)	63	32	72	57	62	94	57	67
Achieva C.U.	55	49	51	60	64	83	45	61
Eglin Federal C.U.	70	55	31	57	38	53	58	54
Average	55	55	50	54	55	53	51	54
PenFed C.U.	68	52	59	29	27	74	40	51
Publix Employees Federal C.U.	64	71	35	75	26	41	29	50
Tyndall Federal C.U.	52	64	16	42	56	10	55	42
First Commerce C.U.	44	53	37	49	42	16	46	39
Fairwinds C.U.	75	26	38	23	44	40	23	36
Grow Financial Federal C.U.	47	29	21	48	41	48	23	34
American Airlines C.U.	48	69	18	24	12	22	16	27
USF Federal C.U.	16	23	20	11	57	26	39	23
Launch C.U.	30	60	10	29	4	36	7	20
Addition Financial	25	0	14	40	30	27	2	11
Gulf Winds Federal C.U.	31	17	13	12	5	29	27	11
EdFed - The Educational Federal C.U.	5	40	18	3	27	11	22	9
First Florida C.U.	41	20	8	10	29	1	7	7
McCoy Federal C.U.	16	22	13	21	17	15	9	7
Tropical Financial C.U.	12	44	8	11	1	3	28	5

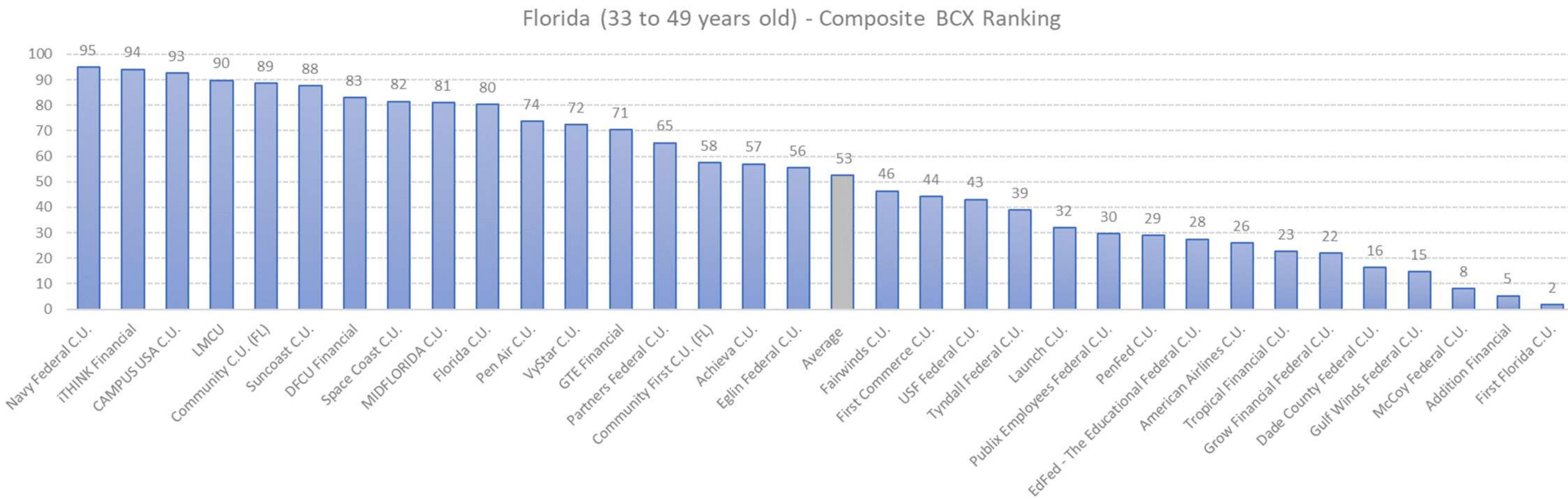
Greater Than 75th Percentile   50th to 75th Percentile   25th to 50th Percentile   Less Than 25th Percentile

BCX Age Bracket Rankings

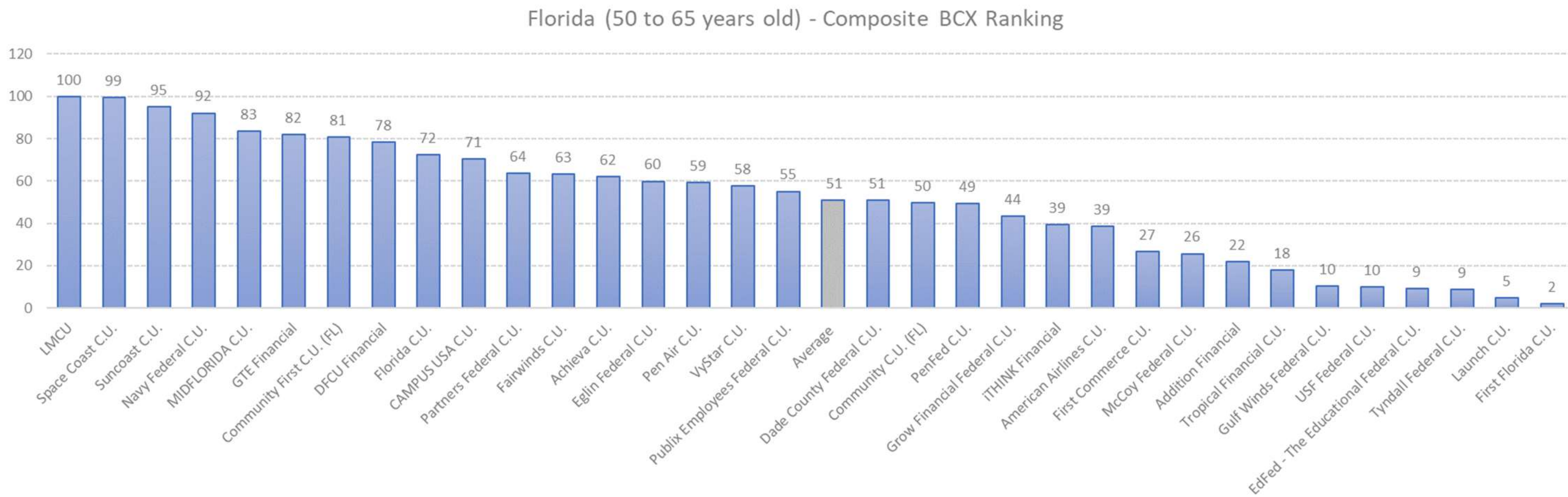
Florida –BCX Ranking by National Percentile (18-32 years old)



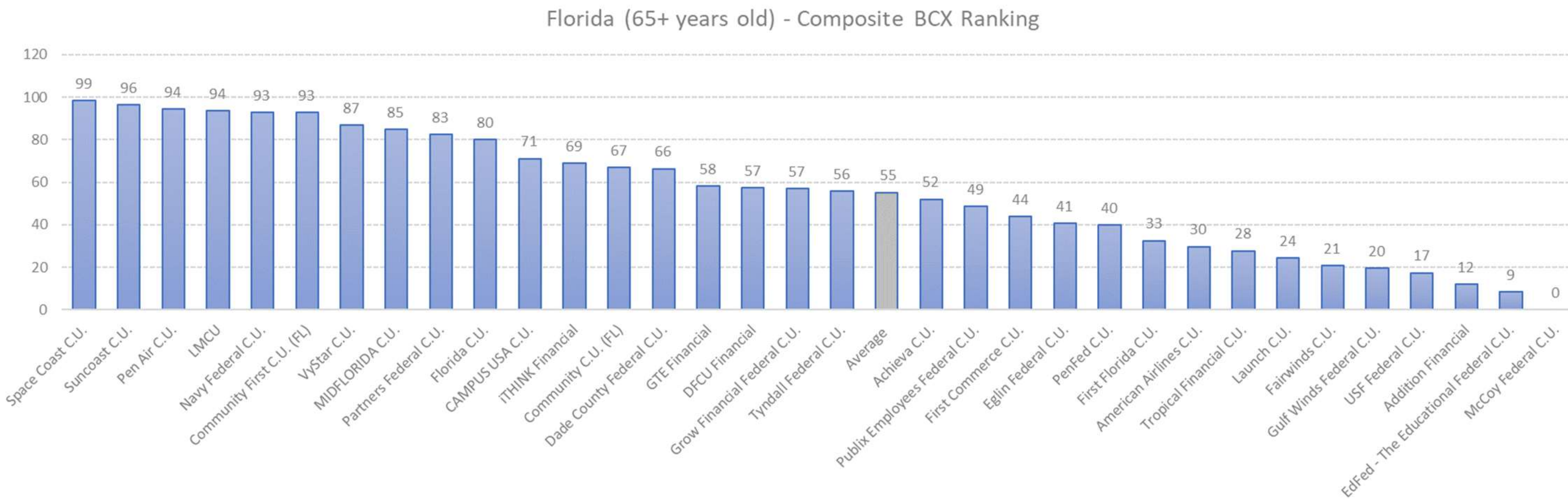
Florida –BCX Ranking by National Percentile (33-49 years old)



Florida –BCX Ranking by National Percentile (50 to 65 years old)

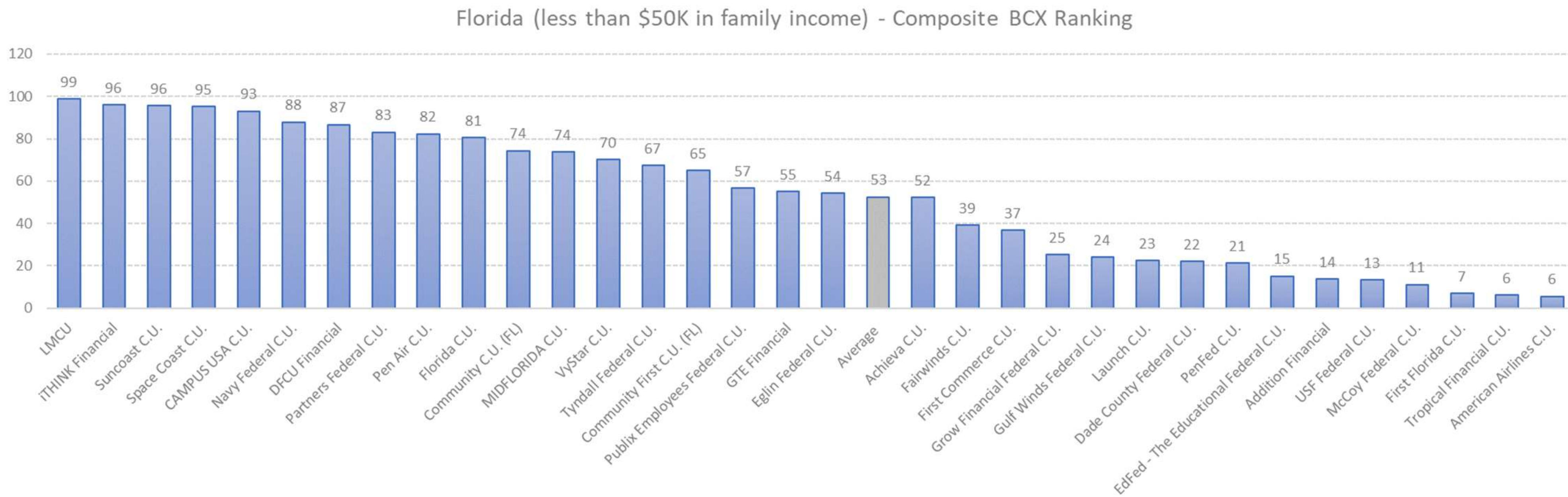


Florida –BCX Ranking by National Percentile (65+ years old)

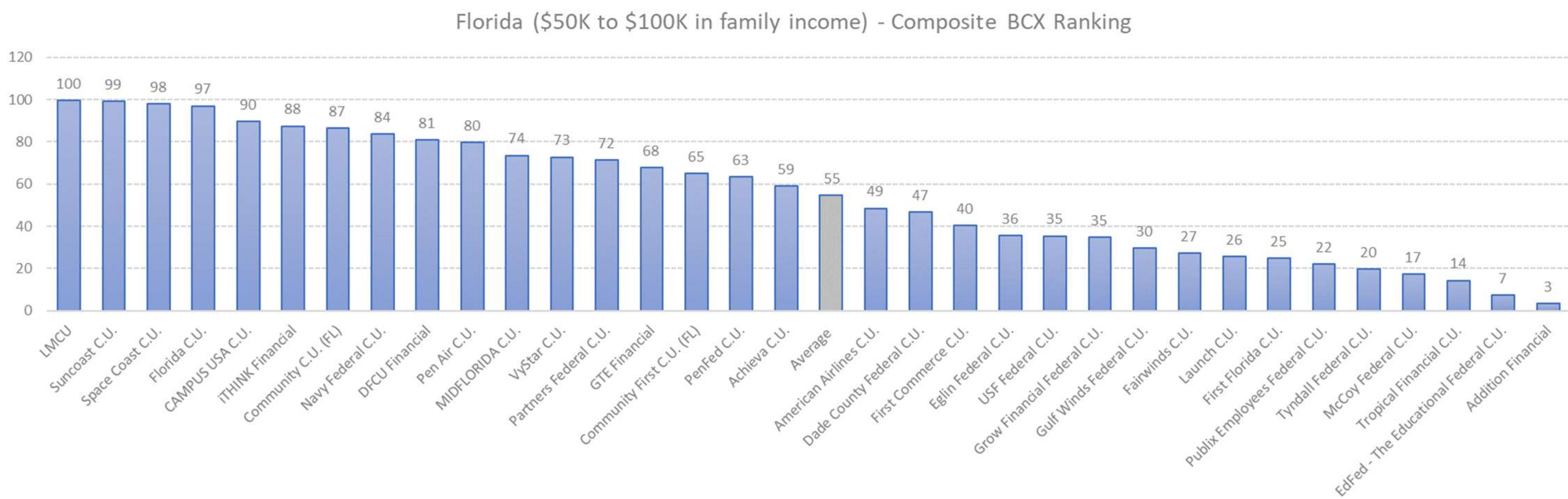


BCX Family Income Bracket Rankings

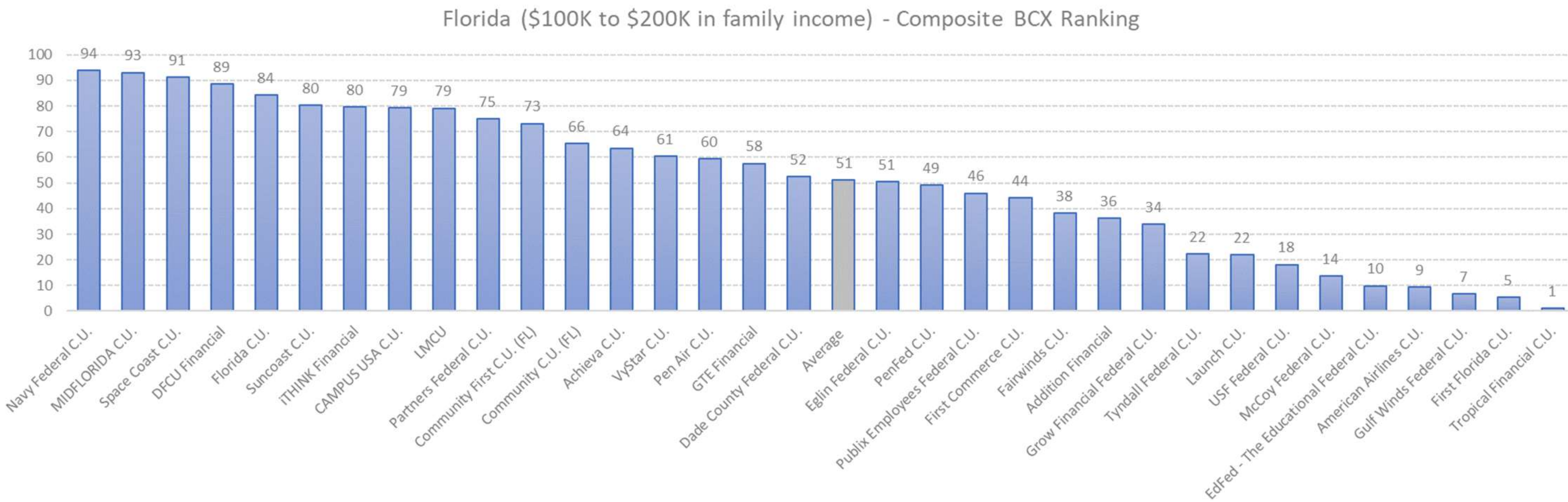
Florida –BCX Ranking by National Percentile (<$50K Family Income)



Florida –BCX Ranking by National Percentile ($50K to $100K Family Income)

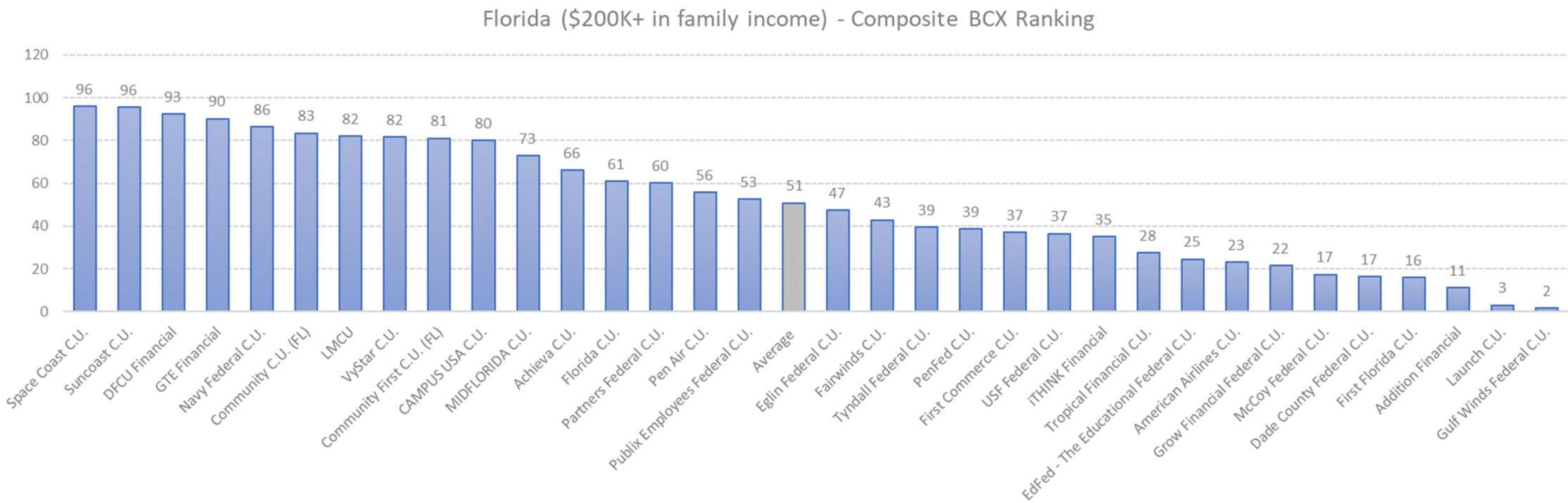


Florida –BCX Ranking by National Percentile ($100K to $200K Family Income)



BCX Insights

Florida –BCX Ranking by National Percentile (>$200K Family Income)



BCX Insights

Component Scores by Age & Income Brackets

BCX Insights

Florida –Customer Loyalty National Percentile

	18-32 years old	33-49 years old	50-65 years old	65+ years old
Space Coast C.U.	98	85	92	80
LMCU	71	93	84	91
Suncoast C.U.	79	85	94	86
Navy Federal C.U.	84	87	76	79
iTHINK Financial	52	95	75	65
Florida C.U.	98	80	60	85
DFCU Financial	93	42	44	89
CAMPUS USA C.U.	97	96	73	92
MIDFLORIDA C.U.	79	90	80	87
Partners Federal C.U.	85	64	93	29
Pen Air C.U.	75	74	69	78
Community C.U. (FL)	86	78	85	73
VyStar C.U.	47	68	67	48
GTE Financial	63	39	43	68
Community First C.U. (FL)	54	50	46	69
Achieva C.U.	64	29	33	62
Eglin Federal C.U.	68	44	57	24
PenFed C.U.	43	7	52	64
Publix Employees Federal C.U.	23	33	37	66
Tyndall Federal C.U.	74	47	26	17
First Commerce C.U.	67	23	53	18
Dade County Federal C.U.	62	22	22	48
Fairwinds C.U.	10	42	38	12
Grow Financial Federal C.U.	62	5	24	2
American Airlines C.U.	20	15	13	10
USF Federal C.U.	29	53	66	21
Launch C.U.	20	21	6	2
Addition Financial	3	1	23	33
Gulf Winds Federal C.U.	44	15	13	20
EdFed - The Educational Federal C.U.	7	37	23	16
First Florida C.U.	1	17	7	14
McCoy Federal C.U.	29	8	2	12
Tropical Financial C.U.	32	24	50	8

	<$50K	$50K-$100K	$100K-$200K	$200K+
Space Coast C.U.	84	83	66	71
LMCU	89	93	90	49
Suncoast C.U.	55	78	52	55
Navy Federal C.U.	50	80	72	49
iTHINK Financial	69	73	87	32
Florida C.U.	84	94	87	97
DFCU Financial	98	50	82	49
CAMPUS USA C.U.	92	99	100	76
MIDFLORIDA C.U.	59	54	76	51
Partners Federal C.U.	83	53	84	88
Pen Air C.U.	49	85	72	96
Community C.U. (FL)	75	71	96	65
VyStar C.U.	43	57	33	37
GTE Financial	25	34	33	32
Community First C.U. (FL)	46	72	60	71
Achieva C.U.	24	63	37	93
Eglin Federal C.U.	77	29	48	11
PenFed C.U.	30	36	49	25
Publix Employees Federal C.U.	33	27	34	20
Tyndall Federal C.U.	70	31	79	38
First Commerce C.U.	66	48	24	56
Dade County Federal C.U.	32	70	20	27
Fairwinds C.U.	1	46	32	5
Grow Financial Federal C.U.	9	34	25	40
American Airlines C.U.	25	9	17	22
USF Federal C.U.	45	12	65	96
Launch C.U.	44	6	13	13
Addition Financial	18	0	33	14
Gulf Winds Federal C.U.	59	6	32	44
EdFed - The Educational Federal C.U.	27	39	27	16
First Florida C.U.	18	2	3	34
McCoy Federal C.U.	0	12	44	52
Tropical Financial C.U.	56	29	1	20

Greater Than 75th Percentile   50th to 75th Percentile   25th to 50th Percentile   Less Than 25th Percentile

Florida –Customer Trust National Percentile

	18-32 years old	33-49 years old	50-65 years old	65+ years old
Space Coast C.U.	61	99	99	98
LMCU	98	98	91	44
Suncoast C.U.	90	76	94	89
Navy Federal C.U.	84	89	83	83
iTHINK Financial	81	93	16	24
Florida C.U.	96	84	43	65
DFCU Financial	64	69	83	59
CAMPUS USA C.U.	85	100	53	53
MIDFLORIDA C.U.	88	92	89	82
Partners Federal C.U.	55	71	12	57
Pen Air C.U.	84	93	62	90
Community C.U. (FL)	17	49	38	70
VyStar C.U.	63	60	38	96
GTE Financial	84	67	98	76
Community First C.U. (FL)	82	93	98	43
Achieva C.U.	63	67	49	95
Eglin Federal C.U.	9	69	70	28
PenFed C.U.	70	45	51	54
Publix Employees Federal C.U.	33	6	73	27
Tyndall Federal C.U.	22	30	21	19
First Commerce C.U.	21	27	30	64
Dade County Federal C.U.	22	11	93	37
Fairwinds C.U.	20	60	75	26
Grow Financial Federal C.U.	58	2	33	87
American Airlines C.U.	23	17	49	42
USF Federal C.U.	46	29	10	4
Launch C.U.	37	52	20	31
Addition Financial	40	25	34	23
Gulf Winds Federal C.U.	44	28	46	35
EdFed - The Educational Federal C.U.	4	54	16	42
First Florida C.U.	22	3	1	34
McCoy Federal C.U.	33	38	12	1
Tropical Financial C.U.	2	17	46	12

	<$50K	$50K-$100K	$100K-$200K	$200K+
Space Coast C.U.	92	98	94	56
LMCU	95	99	60	88
Suncoast C.U.	89	94	65	88
Navy Federal C.U.	82	90	85	90
iTHINK Financial	85	63	74	42
Florida C.U.	89	85	65	53
DFCU Financial	48	69	91	95
CAMPUS USA C.U.	99	89	53	97
MIDFLORIDA C.U.	73	97	95	62
Partners Federal C.U.	54	73	40	39
Pen Air C.U.	99	58	78	48
Community C.U. (FL)	29	53	12	83
VyStar C.U.	50	72	75	72
GTE Financial	75	68	97	86
Community First C.U. (FL)	66	92	90	99
Achieva C.U.	74	35	87	82
Eglin Federal C.U.	18	47	46	46
PenFed C.U.	66	39	61	71
Publix Employees Federal C.U.	39	8	69	23
Tyndall Federal C.U.	20	15	48	23
First Commerce C.U.	18	20	21	58
Dade County Federal C.U.	25	23	50	30
Fairwinds C.U.	50	20	41	77
Grow Financial Federal C.U.	55	20	14	66
American Airlines C.U.	3	46	29	72
USF Federal C.U.	27	11	48	12
Launch C.U.	56	49	3	40
Addition Financial	24	38	67	11
Gulf Winds Federal C.U.	34	56	32	16
EdFed - The Educational Federal C.U.	28	9	27	25
First Florida C.U.	2	37	7	15
McCoy Federal C.U.	33	4	38	25
Tropical Financial C.U.	4	13	24	34

Greater Than 75th Percentile   50th to 75th Percentile   25th to 50th Percentile   Less Than 25th Percentile

Florida –Omni-Channel Experience National Percentile

	18-32 years old	33-49 years old	50-65 years old	65+ years old
Space Coast C.U.	87	32	97	63
LMCU	49	94	67	89
Suncoast C.U.	97	95	90	49
Navy Federal C.U.	84	97	73	84
iTHINK Financial	85	61	7	66
Florida C.U.	81	54	79	63
DFCU Financial	89	89	86	12
CAMPUS USA C.U.	88	59	84	62
MIDFLORIDA C.U.	94	97	94	23
Partners Federal C.U.	63	72	99	83
Pen Air C.U.	79	70	56	56
Community C.U. (FL)	100	82	62	54
VyStar C.U.	50	89	41	58
GTE Financial	60	61	79	42
Community First C.U. (FL)	32	92	63	86
Achieva C.U.	47	86	82	33
Eglin Federal C.U.	37	48	8	59
PenFed C.U.	12	29	57	78
Publix Employees Federal C.U.	11	29	81	40
Tyndall Federal C.U.	33	91	46	46
First Commerce C.U.	24	93	24	15
Dade County Federal C.U.	71	24	49	95
Fairwinds C.U.	26	33	84	76
Grow Financial Federal C.U.	12	34	63	88
American Airlines C.U.	6	51	66	16
USF Federal C.U.	73	68	12	28
Launch C.U.	41	11	23	5
Addition Financial	35	68	12	17
Gulf Winds Federal C.U.	18	26	8	6
EdFed - The Educational Federal C.U.	44	43	5	45
First Florida C.U.	27	21	54	86
McCoy Federal C.U.	48	21	23	0
Tropical Financial C.U.	4	4	7	27

	<$50K	$50K-$100K	$100K-$200K	$200K+
Space Coast C.U.	53	90	74	96
LMCU	96	64	45	59
Suncoast C.U.	93	98	93	91
Navy Federal C.U.	92	78	89	71
iTHINK Financial	84	70	54	80
Florida C.U.	95	61	68	40
DFCU Financial	64	95	84	64
CAMPUS USA C.U.	79	70	86	74
MIDFLORIDA C.U.	85	99	81	80
Partners Federal C.U.	99	29	83	59
Pen Air C.U.	90	80	15	67
Community C.U. (FL)	92	94	93	90
VyStar C.U.	75	54	72	54
GTE Financial	37	42	84	88
Community First C.U. (FL)	73	59	63	91
Achieva C.U.	71	66	54	51
Eglin Federal C.U.	37	29	56	72
PenFed C.U.	12	25	71	42
Publix Employees Federal C.U.	32	16	39	38
Tyndall Federal C.U.	69	48	27	67
First Commerce C.U.	40	32	58	61
Dade County Federal C.U.	61	78	39	45
Fairwinds C.U.	62	21	40	65
Grow Financial Federal C.U.	9	49	62	95
American Airlines C.U.	20	8	9	59
USF Federal C.U.	32	86	28	36
Launch C.U.	13	19	8	3
Addition Financial	19	37	49	61
Gulf Winds Federal C.U.	6	26	8	10
EdFed - The Educational Federal C.U.	34	53	18	6
First Florida C.U.	49	42	16	26
McCoy Federal C.U.	10	49	31	36
Tropical Financial C.U.	16	3	6	49

Greater Than 75^{th} Percentile 50^{th} to 75^{th} Percentile 25^{th} to 50^{th} Percentile   Less Than 25^{th} Percentile

Florida –Mobile Experience National Percentile

	18-32 years old	33-49 years old	50-65 years old	65+ years old
Space Coast C.U.	92	88	97	78
LMCU	62	93	99	75
Suncoast C.U.	77	66	93	81
Navy Federal C.U.	76	83	95	47
iTHINK Financial	85	95	49	94
Florida C.U.	89	77	92	31
DFCU Financial	93	73	56	13
CAMPUS USA C.U.	80	91	76	58
MIDFLORIDA C.U.	84	37	72	61
Partners Federal C.U.	72	30	15	99
Pen Air C.U.	86	47	62	81
Community C.U. (FL)	80	84	99	90
VyStar C.U.	74	67	91	79
GTE Financial	56	29	56	57
Community First C.U. (FL)	31	32	99	69
Achieva C.U.	69	51	58	52
Eglin Federal C.U.	76	15	80	83
PenFed C.U.	69	43	1	14
Publix Employees Federal C.U.	90	11	75	96
Tyndall Federal C.U.	29	33	54	61
First Commerce C.U.	32	62	30	98
Dade County Federal C.U.	66	13	52	78
Fairwinds C.U.	24	21	50	62
Grow Financial Federal C.U.	25	83	32	89
American Airlines C.U.	24	20	9	67
USF Federal C.U.	10	40	23	28
Launch C.U.	23	44	44	49
Addition Financial	58	4	73	69
Gulf Winds Federal C.U.	23	12	31	26
EdFed - The Educational Federal C.U.	5	17	30	4
First Florida C.U.	20	16	8	38
McCoy Federal C.U.	47	10	47	27
Tropical Financial C.U.	11	25	42	51

	<$50K	$50K-$100K	$100K-$200K	$200K+
Space Coast C.U.	94	80	99	86
LMCU	89	96	50	81
Suncoast C.U.	80	83	78	69
Navy Federal C.U.	83	67	86	66
iTHINK Financial	95	78	92	20
Florida C.U.	21	100	94	42
DFCU Financial	92	80	29	80
CAMPUS USA C.U.	63	97	81	86
MIDFLORIDA C.U.	62	57	89	51
Partners Federal C.U.	33	77	79	27
Pen Air C.U.	56	86	82	57
Community C.U. (FL)	85	94	90	59
VyStar C.U.	56	89	74	80
GTE Financial	73	40	32	53
Community First C.U. (FL)	54	35	67	74
Achieva C.U.	64	29	74	78
Eglin Federal C.U.	57	51	50	15
PenFed C.U.	35	31	35	26
Publix Employees Federal C.U.	62	59	75	90
Tyndall Federal C.U.	78	24	8	44
First Commerce C.U.	70	17	52	54
Dade County Federal C.U.	29	63	78	9
Fairwinds C.U.	18	20	70	10
Grow Financial Federal C.U.	82	44	19	12
American Airlines C.U.	3	51	40	18
USF Federal C.U.	16	44	7	18
Launch C.U.	70	18	18	23
Addition Financial	50	29	55	15
Gulf Winds Federal C.U.	9	28	56	15
EdFed - The Educational Federal C.U.	26	5	14	4
First Florida C.U.	1	47	43	10
McCoy Federal C.U.	17	16	46	61
Tropical Financial C.U.	13	16	46	52

Greater Than 75th Percentile   50th to 75th Percentile   25th to 50th Percentile   Less Than 25th Percentile

BCX Insights

Florida –Website Experience National Percentile

	18-32 years old	33-49 years old	50-65 years old	65+ years old
Space Coast C.U.	97	82	97	90
LMCU	93	94	99	93
Suncoast C.U.	97	95	91	100
Navy Federal C.U.	71	84	96	86
iTHINK Financial	93	76	62	51
Florida C.U.	85	79	48	93
DFCU Financial	95	78	88	51
CAMPUS USA C.U.	99	52	87	25
MIDFLORIDA C.U.	53	85	90	97
Partners Federal C.U.	94	40	73	93
Pen Air C.U.	87	28	71	91
Community C.U. (FL)	77	90	18	33
VyStar C.U.	45	51	50	95
GTE Financial	62	89	51	68
Community First C.U. (FL)	47	61	97	93
Achieva C.U.	61	37	38	47
Eglin Federal C.U.	29	58	32	47
PenFed C.U.	70	42	76	23
Publix Employees Federal C.U.	35	60	23	24
Tyndall Federal C.U.	23	20	14	56
First Commerce C.U.	72	44	9	14
Dade County Federal C.U.	17	18	21	54
Fairwinds C.U.	58	24	66	10
Grow Financial Federal C.U.	12	47	49	3
American Airlines C.U.	10	45	14	46
USF Federal C.U.	15	40	26	13
Launch C.U.	10	34	38	38
Addition Financial	57	4	5	12
Gulf Winds Federal C.U.	16	44	12	9
EdFed - The Educational Federal C.U.	24	12	35	42
First Florida C.U.	40	2	23	1
McCoy Federal C.U.	42	2	35	18
Tropical Financial C.U.	8	59	4	67

	<$50K	$50K-$100K	$100K-$200K	$200K+
Space Coast C.U.	96	83	100	79
LMCU	88	100	87	98
Suncoast C.U.	99	96	94	96
Navy Federal C.U.	77	78	95	78
iTHINK Financial	71	94	45	80
Florida C.U.	66	99	79	56
DFCU Financial	90	60	84	99
CAMPUS USA C.U.	76	80	98	38
MIDFLORIDA C.U.	84	55	83	98
Partners Federal C.U.	78	74	82	46
Pen Air C.U.	73	90	51	45
Community C.U. (FL)	57	84	52	57
VyStar C.U.	50	47	47	94
GTE Financial	70	77	44	85
Community First C.U. (FL)	76	85	52	14
Achieva C.U.	44	73	43	15
Eglin Federal C.U.	43	15	49	68
PenFed C.U.	37	95	36	81
Publix Employees Federal C.U.	61	29	30	22
Tyndall Federal C.U.	26	11	28	13
First Commerce C.U.	41	57	72	4
Dade County Federal C.U.	34	12	43	12
Fairwinds C.U.	19	50	58	56
Grow Financial Federal C.U.	8	18	74	2
American Airlines C.U.	11	56	13	30
USF Federal C.U.	23	25	12	16
Launch C.U.	7	12	50	30
Addition Financial	34	7	14	11
Gulf Winds Federal C.U.	2	66	6	6
EdFed - The Educational Federal C.U.	23	16	28	86
First Florida C.U.	32	8	2	27
McCoy Federal C.U.	35	34	10	11
Tropical Financial C.U.	28	5	9	63

Greater Than 75th Percentile   50th to 75th Percentile   25th to 50th Percentile   Less Than 25th Percentile

BCX Insights

Florida –Call Center Experience National Percentile

	18-32 years old	33-49 years old	50-65 years old	65+ years old
Space Coast C.U.	83	49	75	86
LMCU	97	40	93	57
Suncoast C.U.	68	89	29	77
Navy Federal C.U.	64	39	63	60
iTHINK Financial	84	68	95	27
Florida C.U.	32	70	89	76
DFCU Financial	58	83	15	85
CAMPUS USA C.U.	74	96	5	90
MIDFLORIDA C.U.	37	43	24	73
Partners Federal C.U.	67	77	55	94
Pen Air C.U.	37	96	57	68
Community C.U. (FL)	80	71	35	11
VyStar C.U.	92	47	23	57
GTE Financial	78	68	71	15
Community First C.U. (FL)	51	9	11	75
Achieva C.U.	57	63	93	23
Eglin Federal C.U.	48	47	48	34
PenFed C.U.	60	49	56	8
Publix Employees Federal C.U.	78	57	30	76
Tyndall Federal C.U.	89	40	1	98
First Commerce C.U.	90	25	16	19
Dade County Federal C.U.	9	95	61	20
Fairwinds C.U.	28	55	7	30
Grow Financial Federal C.U.	33	16	61	32
American Airlines C.U.	71	84	69	1
USF Federal C.U.	57	12	39	32
Launch C.U.	34	88	3	64
Addition Financial	34	2	11	4
Gulf Winds Federal C.U.	2	45	64	89
EdFed - The Educational Federal C.U.	25	45	66	6
First Florida C.U.	19	15	9	91
McCoy Federal C.U.	47	29	39	0
Tropical Financial C.U.	39	46	35	29

	<$50K	$50K-$100K	$100K-$200K	$200K+
Space Coast C.U.	63	90	41	73
LMCU	75	90	94	19
Suncoast C.U.	75	76	66	72
Navy Federal C.U.	54	45	59	68
iTHINK Financial	85	85	76	6
Florida C.U.	99	64	77	11
DFCU Financial	41	59	92	96
CAMPUS USA C.U.	100	58	31	78
MIDFLORIDA C.U.	24	79	63	31
Partners Federal C.U.	98	80	23	42
Pen Air C.U.	98	62	28	40
Community C.U. (FL)	64	47	7	70
VyStar C.U.	93	54	28	61
GTE Financial	32	83	62	72
Community First C.U. (FL)	51	15	29	73
Achieva C.U.	22	98	24	17
Eglin Federal C.U.	58	54	29	55
PenFed C.U.	1	97	63	3
Publix Employees Federal C.U.	97	59	6	75
Tyndall Federal C.U.	74	75	5	48
First Commerce C.U.	34	86	41	15
Dade County Federal C.U.	27	15	96	78
Fairwinds C.U.	59	12	30	52
Grow Financial Federal C.U.	23	38	49	22
American Airlines C.U.	52	89	17	44
USF Federal C.U.	24	53	4	97
Launch C.U.	7	93	84	30
Addition Financial	5	2	19	5
Gulf Winds Federal C.U.	87	3	9	21
EdFed - The Educational Federal C.U.	46	0	54	93
First Florida C.U.	7	64	48	14
McCoy Federal C.U.	61	29	13	15
Tropical Financial C.U.	17	51	10	51

Greater Than 75th Percentile   50th to 75th Percentile   25th to 50th Percentile   Less Than 25th Percentile

BCX Insights

Florida –Branch Experience National Percentile

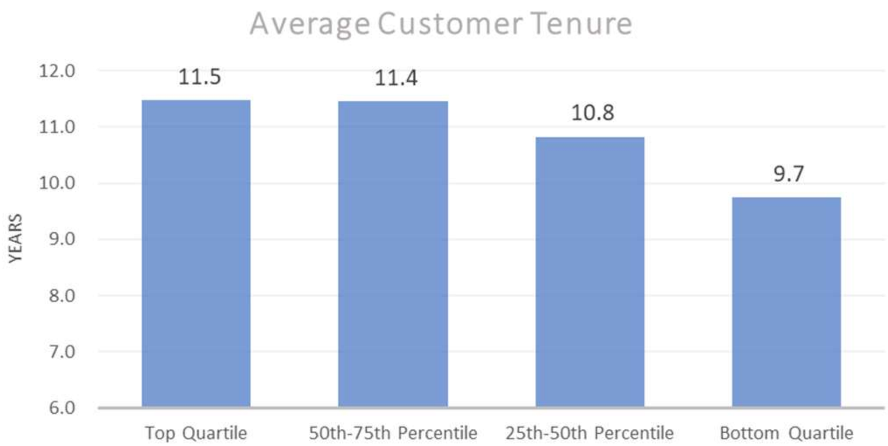
	18-32 years old	33-49 years old	50-65 years old	65+ years old
Space Coast C.U.	77	72	66	95
LMCU	91	38	94	92
Suncoast C.U.	98	32	72	81
Navy Federal C.U.	63	96	54	97
iTHINK Financial	93	83	1	95
Florida C.U.	58	59	29	54
DFCU Financial	61	84	90	67
CAMPUS USA C.U.	16	68	57	53
MIDFLORIDA C.U.	72	61	40	67
Partners Federal C.U.	89	63	50	21
Pen Air C.U.	35	50	0	85
Community C.U. (FL)	84	90	7	82
VyStar C.U.	82	74	63	68
GTE Financial	73	90	85	54
Community First C.U. (FL)	55	40	62	95
Achieva C.U.	78	42	34	44
Eglin Federal C.U.	41	83	86	36
PenFed C.U.	81	36	48	63
Publix Employees Federal C.U.	88	59	48	11
Tyndall Federal C.U.	78	39	13	74
First Commerce C.U.	7	45	92	98
Dade County Federal C.U.	24	13	51	78
Fairwinds C.U.	53	90	78	23
Grow Financial Federal C.U.	41	36	60	75
American Airlines C.U.	71	4	84	90
USF Federal C.U.	3	75	6	95
Launch C.U.	54	13	12	65
Addition Financial	12	27	80	35
Gulf Winds Federal C.U.	65	21	9	48
EdFed - The Educational Federal C.U.	11	37	1	21
First Florida C.U.	80	21	19	21
McCoy Federal C.U.	4	47	91	10
Tropical Financial C.U.	4	50	38	73

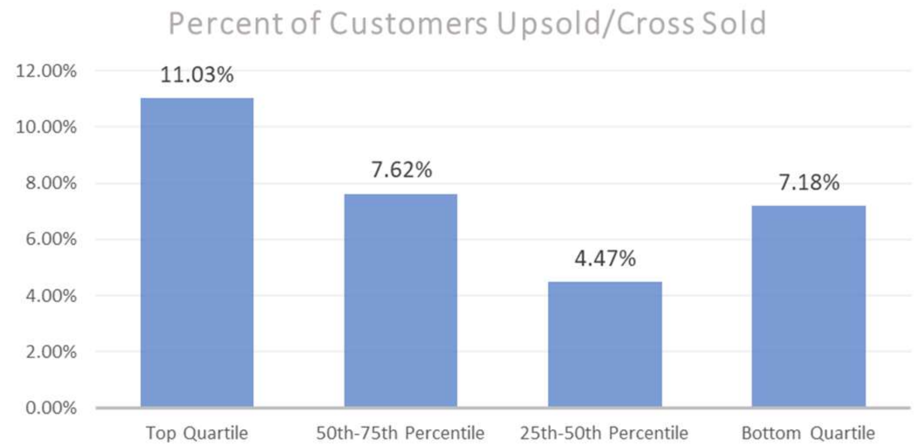
	<$50K	$50K-$100K	$100K-$200K	$200K+
Space Coast C.U.	91	62	70	89
LMCU	77	83	51	79
Suncoast C.U.	90	93	36	73
Navy Federal C.U.	89	71	77	73
iTHINK Financial	96	66	54	44
Florida C.U.	39	74	28	83
DFCU Financial	83	82	64	43
CAMPUS USA C.U.	41	52	32	16
MIDFLORIDA C.U.	77	23	73	60
Partners Federal C.U.	57	70	66	79
Pen Air C.U.	33	20	59	17
Community C.U. (FL)	63	80	56	51
VyStar C.U.	75	86	59	72
GTE Financial	57	98	29	94
Community First C.U. (FL)	52	69	82	46
Achieva C.U.	60	25	81	66
Eglin Federal C.U.	76	49	75	74
PenFed C.U.	35	96	35	67
Publix Employees Federal C.U.	51	24	84	93
Tyndall Federal C.U.	87	9	35	84
First Commerce C.U.	20	37	61	63
Dade County Federal C.U.	12	69	32	16
Fairwinds C.U.	89	72	30	61
Grow Financial Federal C.U.	50	67	31	4
American Airlines C.U.	29	77	43	5
USF Federal C.U.	12	40	53	31
Launch C.U.	24	41	52	9
Addition Financial	31	10	49	79
Gulf Winds Federal C.U.	30	63	5	16
EdFed - The Educational Federal C.U.	4	36	2	26
First Florida C.U.	45	34	20	91
McCoy Federal C.U.	13	61	14	20
Tropical Financial C.U.	15	78	5	0

Greater Than 75th Percentile   50th to 75th Percentile   25th to 50th Percentile   Less Than 25th Percentile

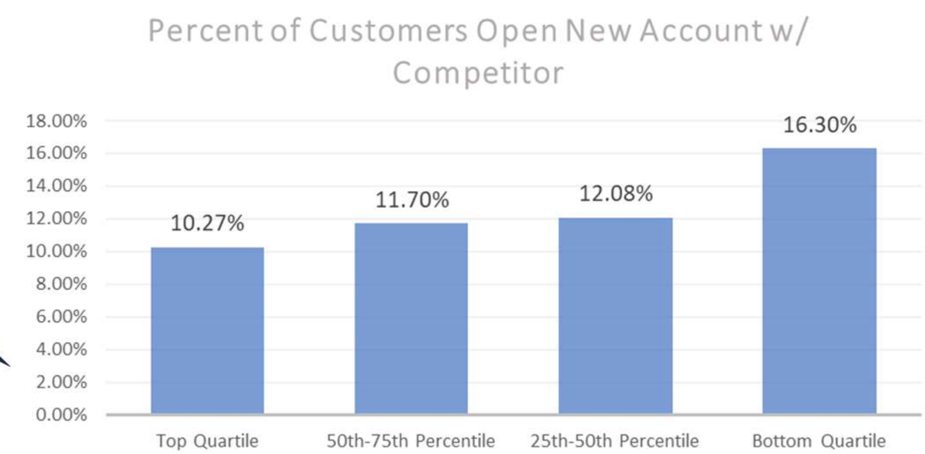
Market Level Attributes

Florida –Key Benchmarks



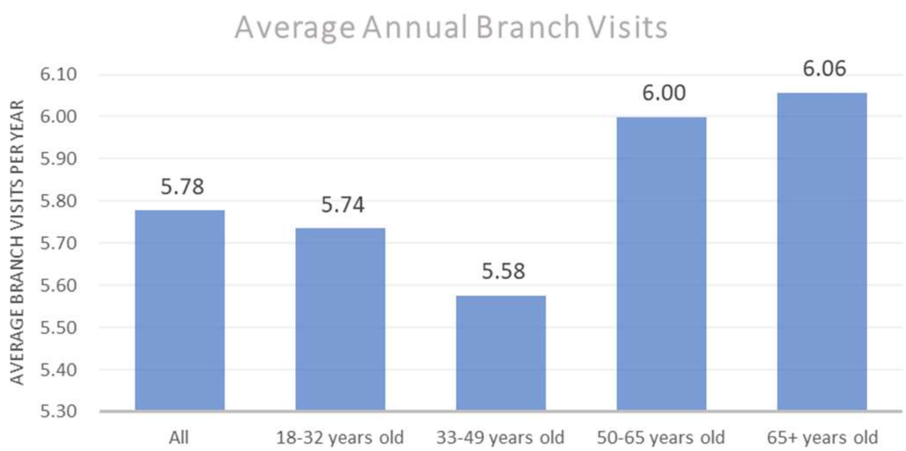


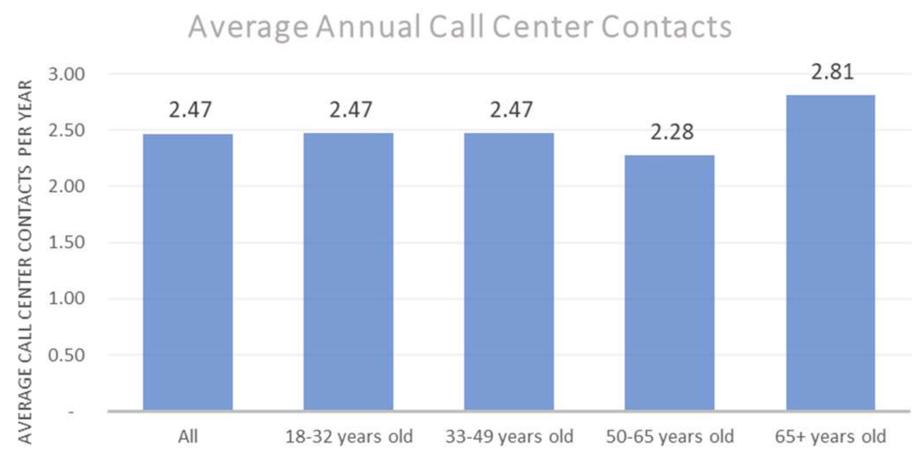
Percent of customers that utilized an additional offering from their Primary Banking Relationship

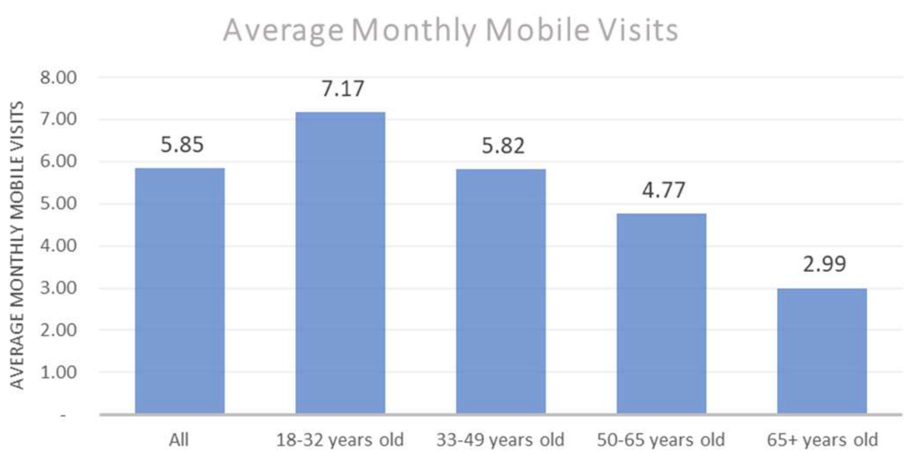


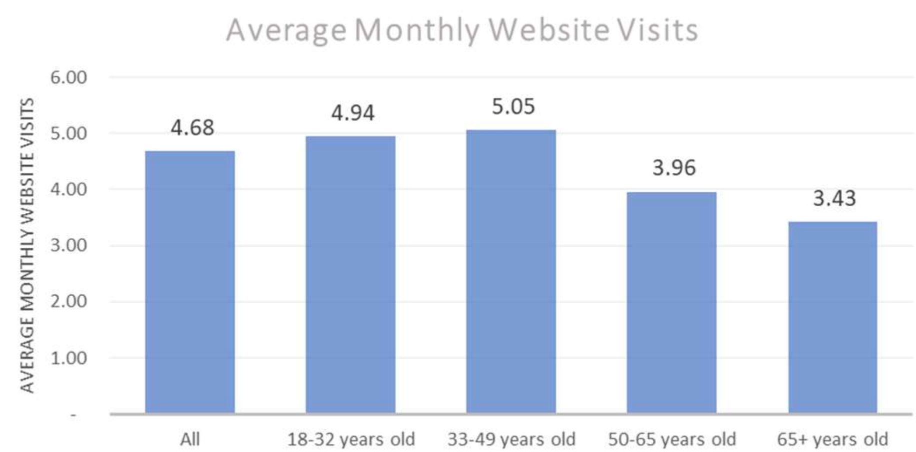
Percent of customers that opened an account (deposit or loan) with a provider other than their Primary Banking Relationship

Florida –Channel Benchmarks









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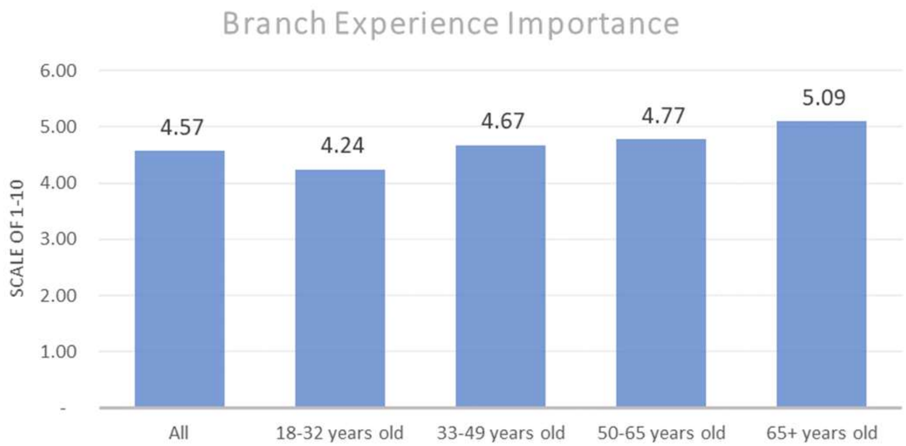
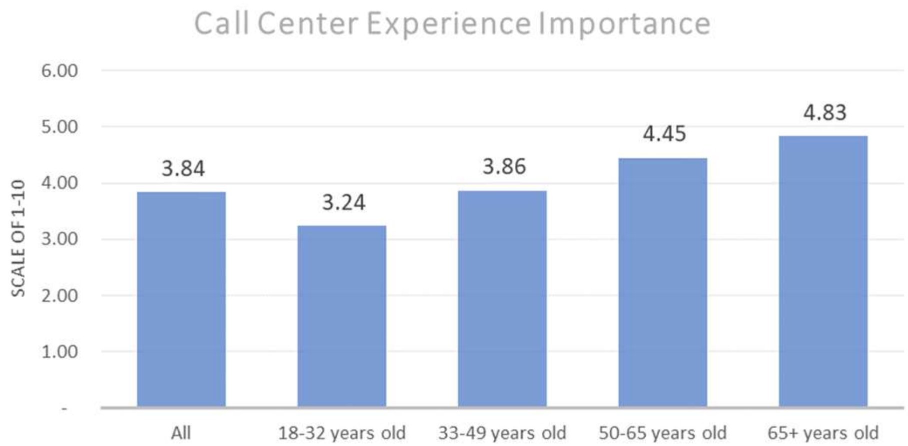
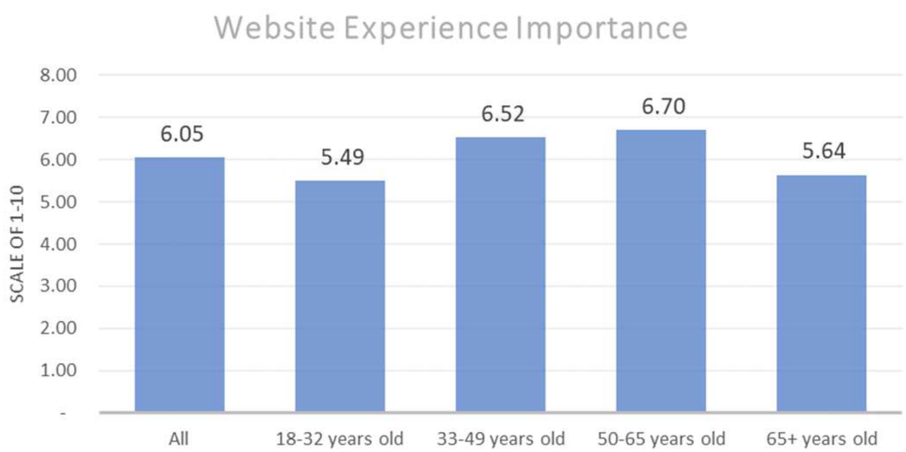
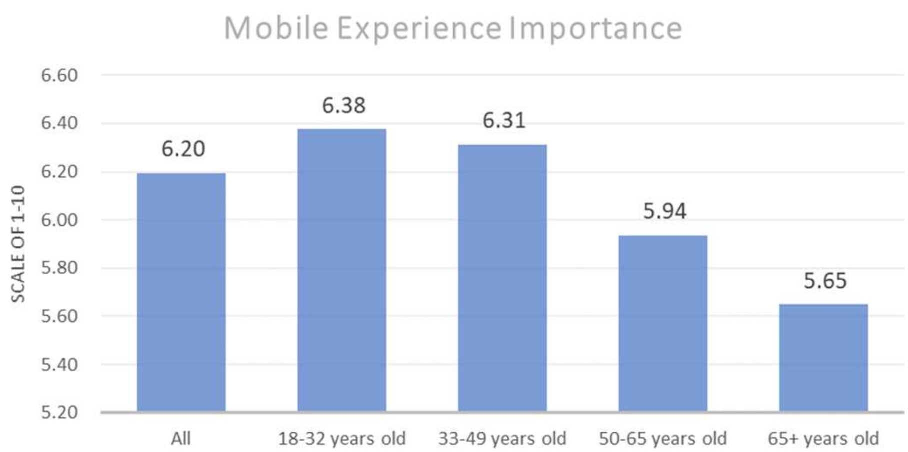
Florida –Channel Importance

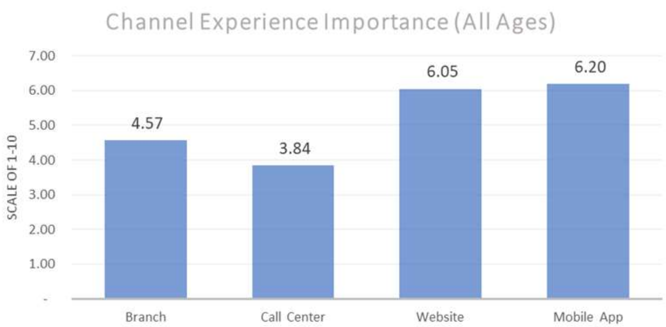


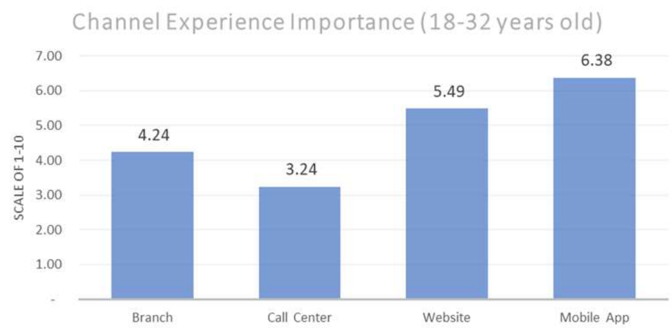


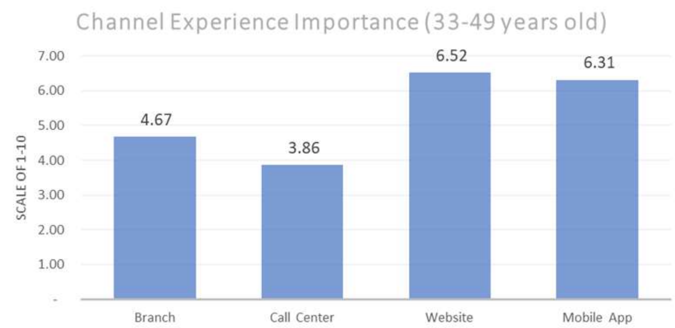


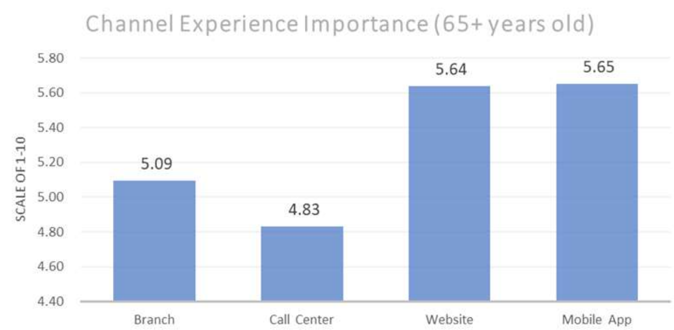


Florida –Channel Importance









Thank You

For any questions or to get an in-depth Banking Experience Diagnostic please contact us at:

inquiries@bcxinsight.com

or

www.bcxinsight.com