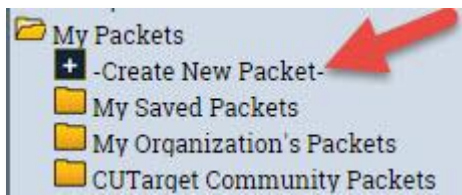


HOW-TO CREATE A PACKET: 5 EASY STEPS TO BUILD A CUSTOM PACKET

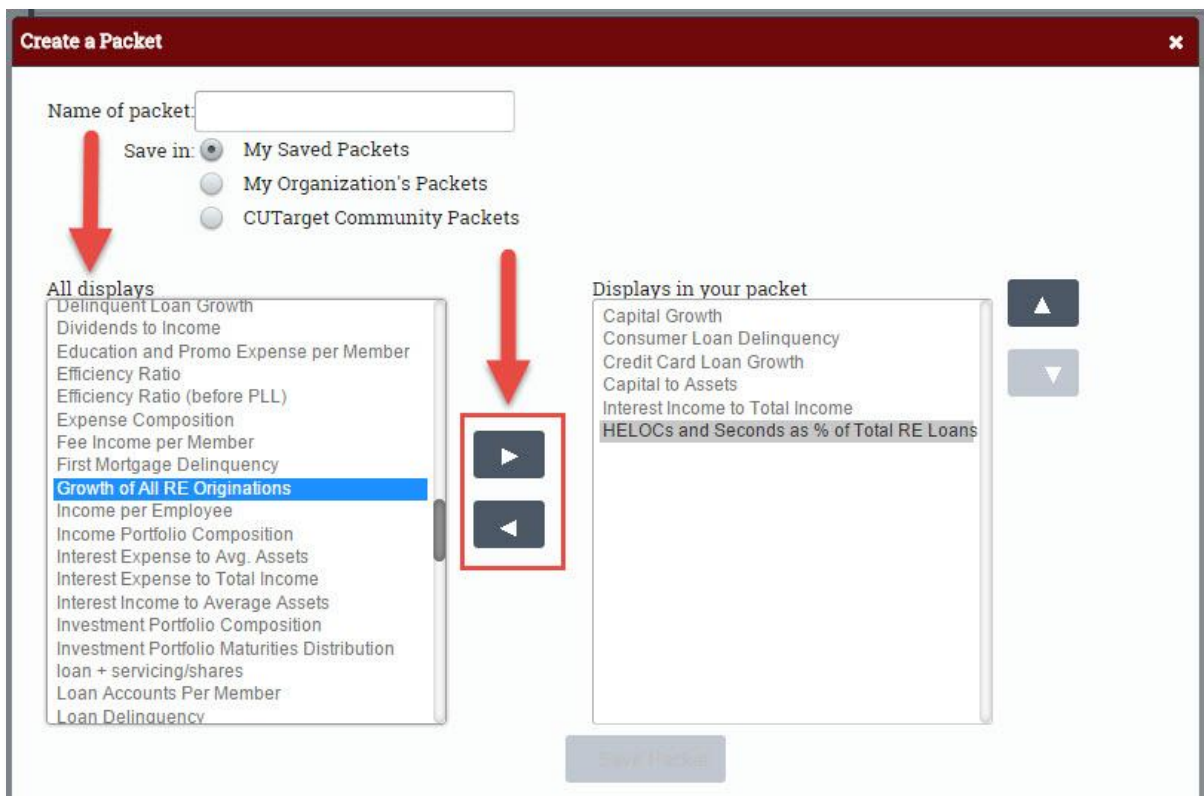
Step 1: Locate **My Packets** near the bottom of the left hand navigation.



Step 2: Click on **My Packets** to expand it. Then click on the first option, **-Create New Packet-**.



Step 3: Select displays from the **All displays** list. To add a display(s) to your packet, use the arrow buttons to move them to the right hand list (or double click on the display name).



HOW-TO CREATE A PACKET: 5 EASY STEPS TO BUILD A CUSTOM PACKET

Step 4: Name the packet and choose where to save it by selecting the appropriate circle.

- *My Saved Packets:* You will be the only person who can access the packet
- *My Organization's Packets:* You and all users of CUTarget in your organization will have access to the packet.
- *CUTarget Community Packets:* All users of CUTarget across the country will have access to the packet.

Step 5: Click **Save Packet**. Your saved packet will automatically be moved to the folder destination where you saved it.

HOW-TO CREATE A PACKET: 5 EASY STEPS TO BUILD A CUSTOM PACKET

NOTE: To edit a custom-built packet, open the packet in the left hand navigation. Then click **Edit**.

Capital Growth CALLAHAN PEER RATING: ★★☆☆☆

Quarter	Aegis (%)	Credit Unions over \$1B (%)
1Q 13	0.00	9.00
2Q 13	0.50	6.00
3Q 13	-1.00	5.00
4Q 13	-0.50	5.50
1Q 14	2.50	6.50
2Q 14	4.50	10.00
3Q 14	5.50	10.50

Credit Card Loan Growth CALLAHAN PEER RATING: ★★☆☆☆

Quarter	Aegis (%)	Credit Unions over \$1B (%)
1Q 13	16.00	9.00
2Q 13	3.00	9.50
3Q 13	4.00	10.00
4Q 13	-1.50	10.00
1Q 14	-2.00	9.50
2Q 14	-0.50	10.50
3Q 14	3.00	10.50

PERFORMANCE ANALYSIS
Aegis capital growth is slower than its peers. If current levels of capital are adequate, then the lower earnings may be acceptable. However if asset growth is outpacing capital increases or the capital level is too low, then this performance ratio needs improvement.

PERFORMANCE ANALYSIS
Aegis's credit card balances are lower than the peer group average. This could be the result of Aegis not including credit cards as part of its core product offerings to members or Aegis may have a field of membership that