



The Most Powerful Branch Location Insights Available

Harness the Power of Artificial Intelligence





Realize your full market potential while optimizing your network, strategizing to enter new markets, and predicting your financial performance.

How Does It Work?

We feed the strongest dataset in the industry alongside your brand franchise value and goals into a machine learning model that predicts the performance of new branches, renovations, and closures across thousands of locations in your target market.

The process doesn't end with a market study. The Momentum team uses prescriptive analytics combined with industry knowledge and expertise to work collaboratively with your team in building a comprehensive branch network strategy, with actionable steps to activate this strategy and start moving forward immediately.



Predictive, Not Descriptive

Don't just summarize data, predict where your credit union will perform its best!

Unparalleled Accuracy

Analyze thousands of potential locations down to an intersection level.

Proven Results

Join dozens of credit unions who have used Momentum Location Intelligence to grow and thrive over the past two decades.

Proprietary Dataset

Tap into the most robust location-based financial product demand dataset available.

Trusted By Industry Leaders

Join the ranks of 90 of the Fortune 100 companies who trust and rely on Precisely datasets and technology.

POWERED BY:
precisely

Momentum Location Intelligence is powered by Precisely's proprietary datasets and financial performance modeling technology, giving your institution access to **the same level of location analytics that the big banks and national retailers and restaurants are using.**

Location Analytics Demystified

With so many buzzwords flying around it can be hard to tie down what exactly you should expect from location analytics services. It can be helpful to sort the insights that analytics can reveal into three categories: **“What Happened?”**, **“What Will Happen?”**, and **“What Should We Do?”**



“What Happened?”

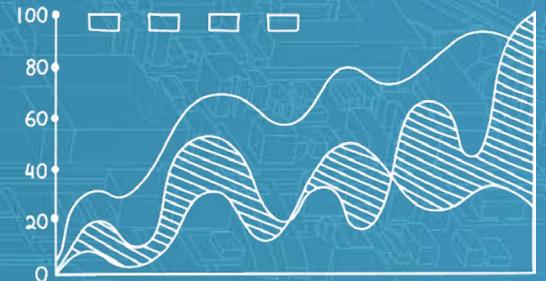
Descriptive Analytics

Organize raw data into a report describing market demographics, the competitive landscape, and historical product demand.

Predictive Analytics

Feed your credit union's branch franchise value, business goals, anonymized member data, and a wide range of datasets into a sophisticated AI model to forecast future impacts of branch network decisions.

Examples: Branch NPV Forecasts, Network Effect Impacts of New Branches, Renovations, Closures, and Consolidations



“What Will Happen?”



“What Should We Do?”

Prescriptive Analytics

Develop a branch network strategy consisting of specific, actionable steps to drive a credit union's success, combining predictive analytics with industry expertise and a boots-on-the-ground evaluation of the real estate market.

This is what you receive when you commission a Momentum Location Intelligence report.

ORNL Federal Credit Union

Build on a
Legacy of
Proven Success
Across Eastern
Tennessee



ORNL Federal Credit Union is embarking on a major branch network expansion and the team wanted to make strategic branch network decisions from an informed perspective.

“You don’t get a second chance to make these decisions,” said Chris Boler, Chief Member Experience Officer (CXO) at ORNL Federal Credit Union.

The first step? Listening. This isn’t about simply delivering market data, it’s a prescriptive analysis to build a comprehensive branch network strategy within the greater context of a credit union’s goals and membership.

Much of the value of Momentum Location Intelligence is in challenging assumptions, and it yielded no shortage of surprises.

Many areas within ORNL FCU’s market coverage were considered saturated due to the close proximity between branches. Yet the model was able to pull out significant opportunities for growth within these areas.

One region that needed a branch to fulfill the credit union’s mission was forecast to be a poor performer - but the Momentum team dug deeper into the market to identify a location just a couple miles nearby. This revised location allows ORNL FCU a positive NPV without making compromises in supporting an underserved market.

AI is a tool, but the true craftsmanship is in the hand that wields it. Momentum’s Location Intelligence AI shines not just because of the technology behind it, but in the way that we integrated our expertise and ORNL FCU’s knowledge into the development and refinement of the model.



Eastern Tennessee
(Locations Confidential)

Challenged Assumptions - Found areas of significant growth opportunities within geographic areas thought to already be saturated.

Risk - Mitigated the risk of costly mistakes in a large-scale branch network expansion.

Activation - The resulting branch network strategy consisted of actionable steps that helped ORNL FCU set their projects into motion immediately.





 **First Federal**



 **nih** Federal Credit Union



Partnering with Momentum to conduct our market study has proven to be a very wise investment. Having a firm of their caliber provide unbiased feedback to challenge our market assumptions gives us the confidence to know we are making the right strategic decisions, which are both data-driven and member-focused.

Chris Boler, Chief Member Experience Officer (CXO) at ORNL Federal Credit Union



HAPO
COMMUNITY CREDIT UNION



BluPeak
CREDIT UNION



Fibre Federal
CREDIT UNION



New Alliance Federal Credit Union found it difficult to grow in their existing market. As jobs migrated towards the city, they took the younger demographic with them and growth became a challenge. The credit union also sought to adapt to changing market conditions by moving away from traditional branching to a more personal tellerless staffing model.

To achieve these goals, New Alliance needed to find a location where their new branch could have the biggest impact, so the biggest question became "Where?"

Momentum Location Intelligence used predictive analytics to forecast the performance of

thousands of potential locations across the region, and the team was able to identify one unique opportunity that represented both an untapped market and synergy with New Alliance's brand and business goals - the Pittsburgh enclave of Lawrenceville.

This historic neighborhood has a rapidly growing population of young professionals, many of them tech workers and young families. The location is forecasted for explosive growth in new accounts, deposits, and loans, yet it remains an untapped market with no real competition.

The Momentum Team helped New Alliance activate this strategy with the purchase and renovation of a historic row house into a modern relationship-driven branch.



Lawrenceville, PA

Membership - A growing population of young professionals offsets an aging membership base.

Competition - A so-far undiscovered market opportunity gives New Alliance a competitive advantage.

Brand - A historic row house restoration resonates with the credit union's target demographics.



New Alliance Federal Credit Union

Entering a High-Growth Market Before the Competition



Building with Purpose



Momentum is a design-build partner that works with credit unions to deliver high-performing buildings where people love to bank, work, and connect.



Design

We use world class collaboration to align our design solutions with the diverse viewpoints of your team.



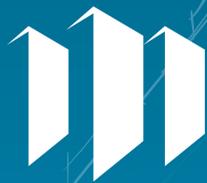
Build

We leverage open communication and deep expertise to deliver complex building projects on time and under budget.



Thrive

We take the time up front to understand your business needs and we keep your vision of success in mind every step of the way.



MOMENTUM

Building velocity.

Get started on your branch network
transformation today!

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