

2026 UNFCU Corporate Scorecard

Perspective	Objectives	Measures	Target	Actual
Members	 Provide peace of mind	 "UNFCU provides me with peace of mind"	4.35	4.36
		 UN member penetration	56.80%	60.40%
	 Deliver a best in class member experience	 Quality of service survey score (Qualtrics)	4.25	4.39
		 Member Experience (MX) Beacon Score	73.00	65.39
	 Offer easy access to relevant financial products and guidance	 Assisted interactions per member	0.30	0.29
		 % of mobile interactions	66.00%	65.52%
		 % of digital members enrolled in google authenticator	38.00%	39.10%
Financial	 Sustain controlled growth	 Share growth	1.50%	4.61%
		 Overall loan growth, including sold loans	3.31%	3.64%
	 Balance profitability with member benefits	 Net income / ROA (core)	1.24%	1.21%
		 NOELR / assets	1.77%	1.66%
	 Effectively manage risk	 (Delinquency & charge-offs) / total loans	0.50%	0.51%
		 Risk assessment score	5.50	5.07
Internal process...	 Offer solutions that are life-stage and geographically relevant and accessible	 Number of impact products adopted by members (including home energy, consumer/auto loans, mortgages, deposit accounts and cards)	125	286
		 Engage in loan participations for green lending	1	1
		 New HELOCs opened	\$22M	\$27.6M
		 Use cases for artificial intelligence	3.00	0.00
	 Ensure member service excellence	 First contact resolution (FCR) %	96.00%	97.88%
		 Service level agreement (SLA) resolution %	94.25%	97.64%
	 Improve internal service excellence	 Incidents per employee per month	0.60	0.35
	 Deepen our relationship with the UN community	 # of meetings with unique SOI officers in business development-focused countries	150	8

	 Selectively target alternative path members to enable incremental revenue generation	 Alternative path credit card penetration	6.50%	4.50%
	 Intensify our focus to optimize resources	 % of performing Balanced Scorecard measures	75.00%	49.00%
	 Leverage data analytics and technology to enhance member experience	 Data analytics use cases implemented	2.00	0.00
		 Technology platform score	95.00	95.00
Organizational c...	 Strengthen our commitment to strategy-driven performance	 % of strategic initiatives executed	90.00%	0%
	 Promote a culture of service excellence and ease of access	 % of training budget expended	80.00%	26.00%

 On Target	 Below Plan	 Caution	 Data Not Yet Due
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