



**Return on Investment Study**  
**Meadows Credit Union**  
 Arlington Heights, IL  
 Assets: \$150M



Implementation: **Member web site**  
 Implementation Date: **March 2003**

SilverCloud Usage	Q1 2003	Q2 2003	Q3 2003	Q4 2003	Q1 2004	Q2 2004	Q3 2004	Q4 2004	Q1 2005	Totals
New Questions Asked	0	43	75	100	161	126	118	97	107	827
Auto-answered Questions	36	481	347	598	961	867	1049	1040	1133	6,512
Auto-answered Percentage	100%	91%	78%	83%	83%	85%	89%	91%	91%	88%
Total Volume of Q&As	36	524	422	698	1122	993	1167	1137	1240	7,339
Savings*	\$ 288	\$ 3,848	\$ 2,776	\$ 4,784	\$ 7,688	\$ 6,936	\$ 8,392	\$ 8,320	\$ 9,064	\$ 52,096

\* Savings calculated at \$8.00 of cost per phone call

Top Questions	Views
Who can become a member of the Credit Union?	324
How can I change my debit card PIN number?	296
Can I get my credit card interest rate lowered and do you match other credit union's interest rates?	288
What is the minimum balance requirement in my savings/share account to earn any interest?	165
Do you offer more deposit services than a regular savings and checking account?	165
Do I need to get an appraisal on my used car to refinance?	143
Do you offer U.S. savings bonds? If so, what denominations and are they available in the lobby?	132
Is there a minimum amount required to start a Roth IRA and is there a minimum deposit amount required per year?	131

