

Member Lifetime Value Intelligence

Executive Summary

Generated March 2026

Key Performance Indicators

45,280 TOTAL MEMBERS	18,750 AVG CLV	\$848.9M TOTAL LIFETIME VALUE	\$4,528 HIGH VALUE COUNT
10.0% HIGH VALUE PERCENTAGE	92.5% RETENTION RATE	8.3 AVG ACCOUNT TENURE	68.5% REVENUE CONCENTRATION

Key Insights

Critical Churn Risk Alert 2,264 members at critical risk
Revenue Concentration High Top 10% = 68.5% of CLV
Product Penetration Gap 2.4 vs 3.2 benchmark
Strong CLV Growth +5.3% over 6 months

Decisions Requiring Action

Churn Intervention 2,264 members at critical churn risk representing \$50M in at-risk CLV	WARNING
Value Driver Improvement Product penetration at 2.4 vs 3.2 benchmark - 25% gap	ON TRACK

Strategic Recommendations

- Critical Churn Intervention**
Personal outreach to critical-risk members.
Expected: Retain \$12.5M in CLV
- Cross-Sell to Deposits-Only**
Target 18,112 deposit-only members.
Expected: Increase avg CLV by \$8,000

3 Digital Engagement Campaign

Drive digital adoption from 67% to 78%.

Expected: 18% CLV contribution

Recent Actions Taken

✓ Cross-Sell Campaign — Value Growth Initiative • action_taken

Decision Pipeline Status



Member Lifetime Value Intelligence • Decision Pipeline v2.0
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