



Data Visualization & Story Telling

➤ October 15, 2024



OUR MISSION

is to empower our members to achieve financial security through highly competitive products, exceptional service and trusted advice. We seek to be the #1 choice for the military community and their families.

OUR CORE VALUES

Service. Loyalty. Honesty. Integrity.

OUR BEHAVIORS

We take
ownership.

We strive for
excellence.

We foster
belonging.

OUR PERFORMANCE STANDARDS

Exceptional
Service Team
for members.

Winning Financial Community
Strength Impact

for employees.
association. stakeholders.

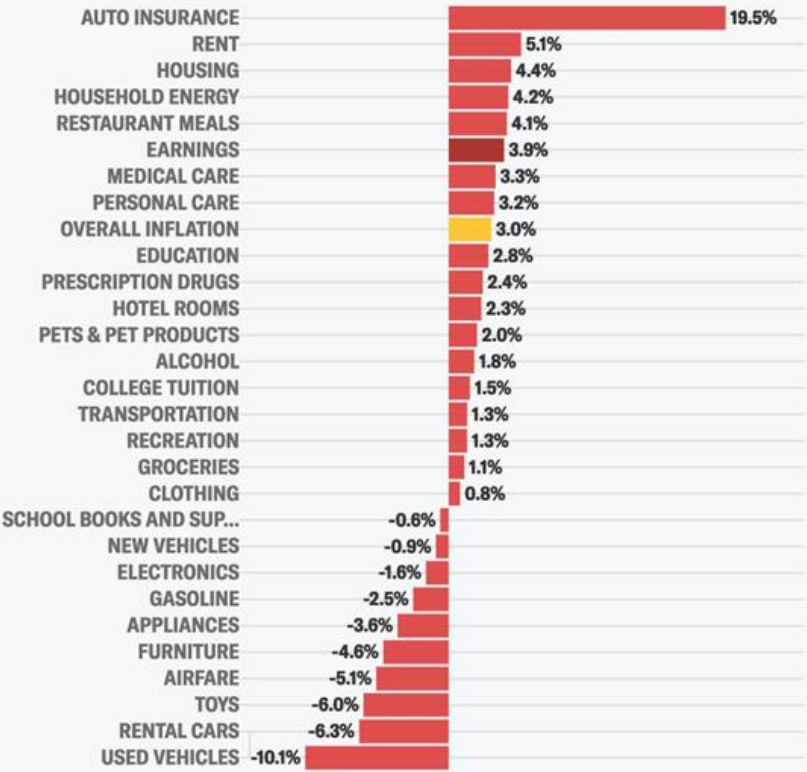
for the

for external

OPERATING WITHIN RISK APPETITE

WHERE INFLATION IS... AND ISN'T

12-month change in the price of:



SOURCE: BUREAU OF LABOR STATISTICS. DATA AS OF JUNE 2024

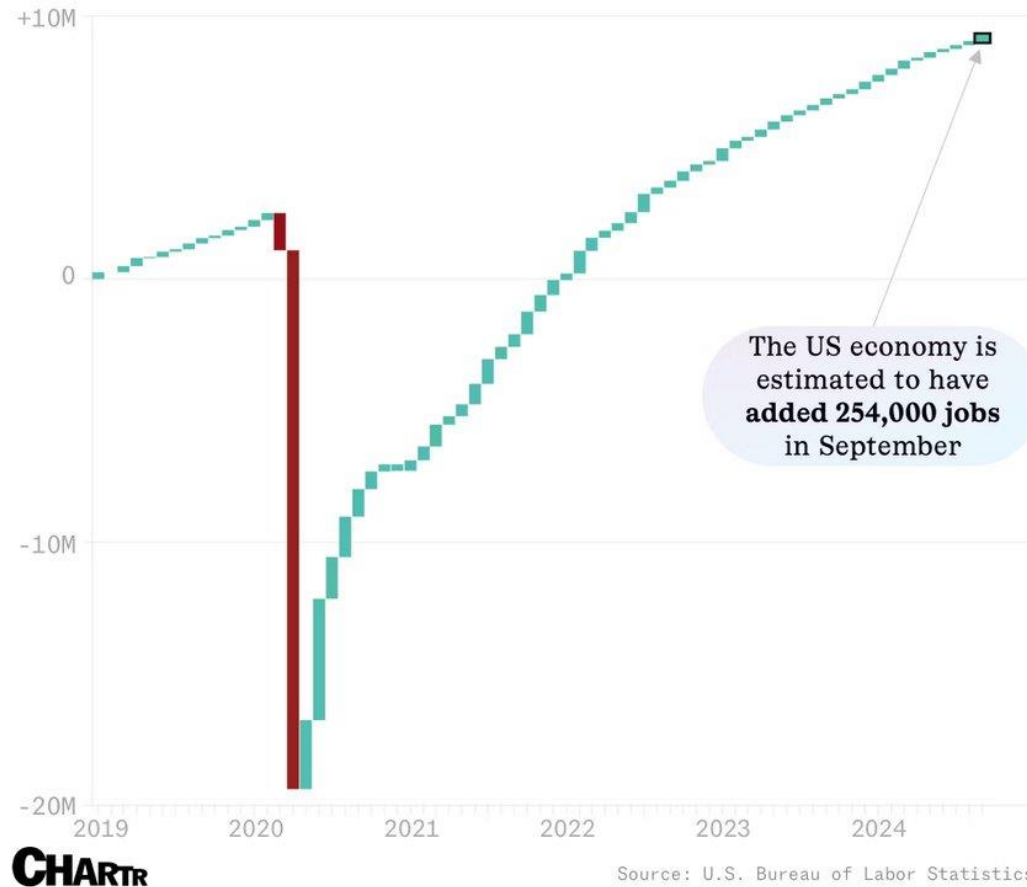


Auto insurance, Rent, and housing remain stubbornly high <https://finance.yahoo.com/personal-finance/used-cars-and-some-groceries-heres-where-prices-are-easing-up-as-inflation-cooldown-continues-181129210.html>

Introduction

Elevator Down, Stairs Up: The US Job Market Keeps Ticking Along

Change in Total Employment [Cumulative change since end of 2018, nonfarm payrolls]



Jobs have rebounded past pre-pandemic levels as the economy continues to power forward,
https://sherwood.news/business/more-americans-have-jobs-than-ever-before/?utm_source=twitter&utm_medium=organic_social&utm_campaign=chartr_20241007&utm_term=chartr

Role At USAA Bank

Which States Are Most Vulnerable to Climate Change?

States by level of challenge faced from the impacts of climate change



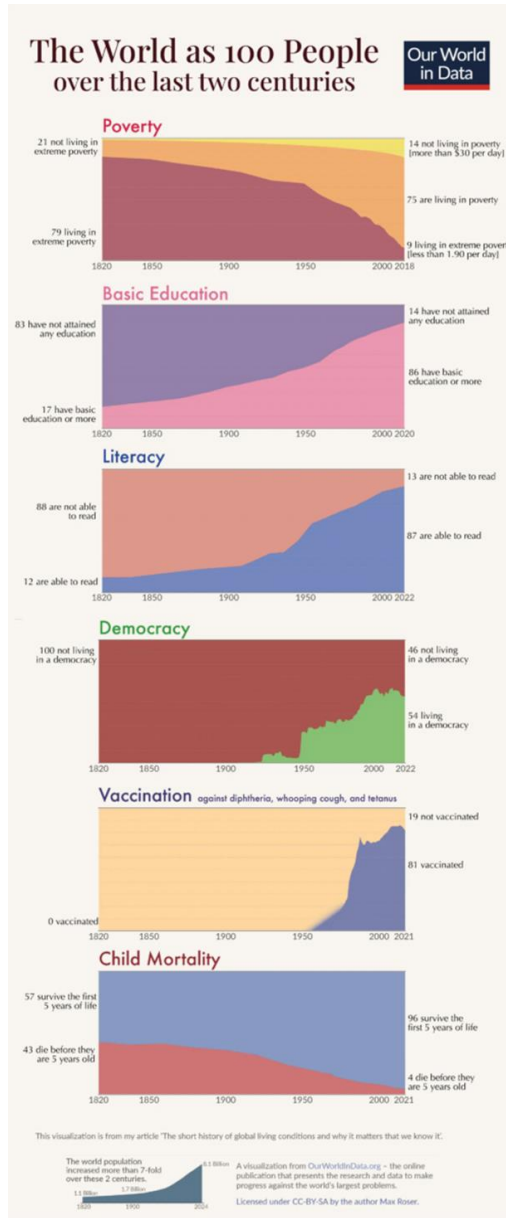
Mississippi is the most vulnerable to climate risk overall. "The CVI index is based on 184 indicators across environmental, social, economic and infrastructure metrics, looking at both pre-existing vulnerabilities and future risks from climate change. It reveals how levels of preparedness vary at a neighborhood level and are a result of many interwoven factors, with some communities far more disadvantaged than others."

<https://www.statista.com/chart/33223/states-by-level-of-challenge-faced-from-the-impacts-of-climate-change/>



statista

Vanity Metrics Versus Actionable Insight

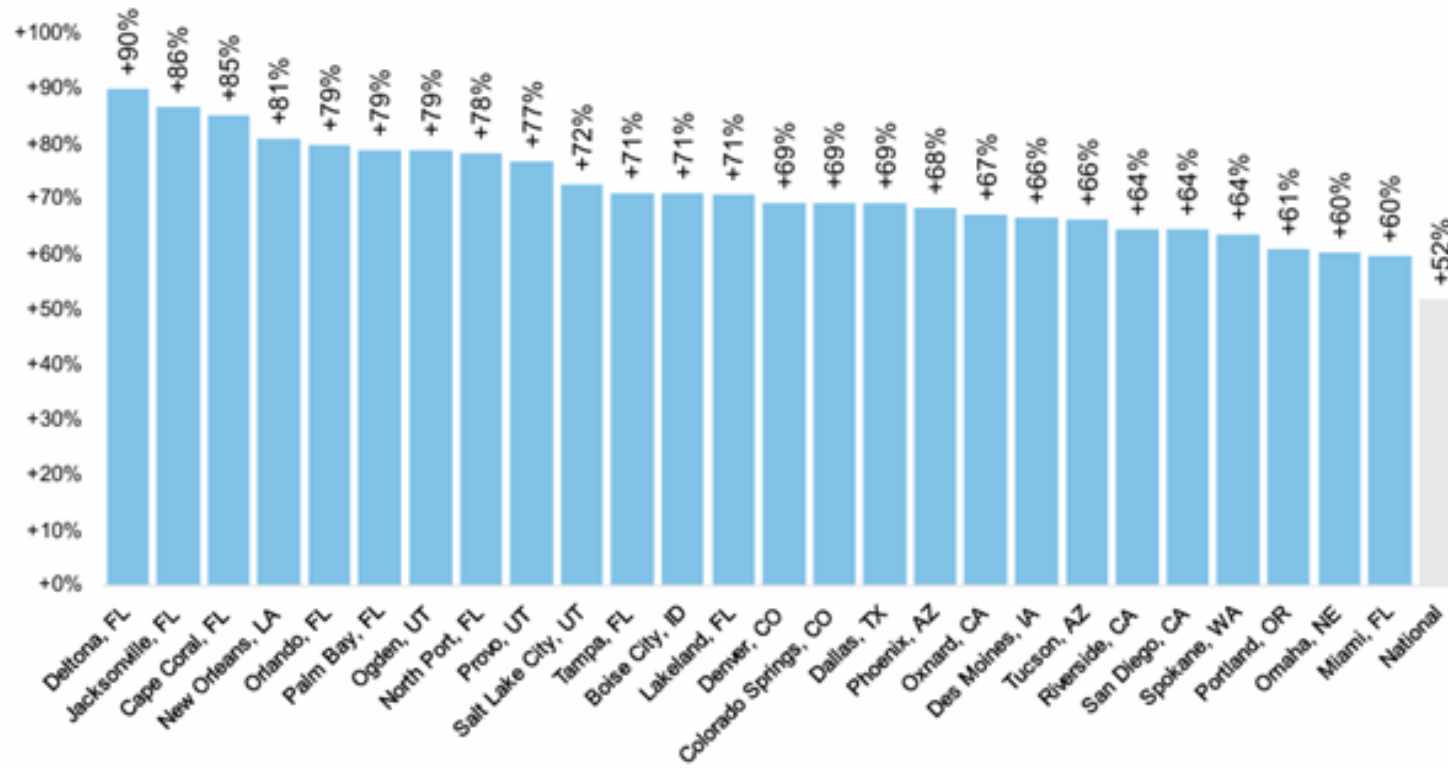


Why does the world feel like such a mess? Over the past two decades, poverty has decreased, education levels have increased, vaccinations have increased, child mortality rates have decreased, and Democracy continues to grow. <https://www.voronoiaapp.com/other/The-World-as-100-People-Over-the-Last-Two-Centuries-785>

- Trigger & Alerts
- Trends 7/30/13
- MBR
- External Data Points

Know Your Users & Self Service

Change in average property insurance payment since 2019
(Mortgaged single family residences)



"Increased property insurance costs stand out; the average monthly insurance payment is up 52% since the start of 2020, with increases in some higher-risk areas as high as 90% over that same period"
<https://www.calculatedriskblog.com/2024/10/ice-mortgage-monitor-insurance-costs.html>

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