

2011

# The CU\*BASE Conversion Promise



*Guaranteeing the Difference*



## **Our Promises to You . . .**

We will know you

We will coordinate the conversion  
with your third party vendors

We will educate you

We are the "Experts"

We will finish



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## 2010 Conversions to CU\*BASE

Credit Union	Location	Assets	Members	Platform	Prior Data Processor
Table Rock Federal CU	Shell Knob MO	1M	501	Online	Systronics
CommStar Federal CU	Elyria OH	48M	10,591	Online	R C Olmstead
Des Moines Police Officers CU	Des Moines IA	28M	2,074	Online	Harland Ultradata
EdCo Community CU	Des Moines IA	32M	4,632	Online	Harland Ultradata
Heartland Credit Union	Springfield IL	182M	25,080	Online	Users
Grand Valley Co-Op CU	Grand Rapids MI	69M	15,477	Online	OSI (CGI platform)
Amalgamated CU	Saginaw MI	43M	7,739	Online	Harland Ultradata
Horizon CU	Racine WI	25M	3,682	Online	C U Online (XP2)
Northpark Comm CU	Indianapolis IN	53M	6,776	Online	OSI (re: Member Data)
WV United Federal CU	Charleston WV	24M	5,260	Online	Fidelity Mercury

**Our Conversion Team also assisted with these mergers and migrations during 2010 for our existing clients**

			Members Added		
VacationLand/School Employees	Norwalk OH		183	Manual Merger	
Generations Family/VA Hospital	Saginaw MI		600	Manual Merger	
Community Schools/Muskegon Teachers	Muskegon MI		751	Merger	CU*Answers
Honor/Otsego Paperworkers	Otsego MI		892	Manual Merger	CUC
Service I/Table Rock	Shell Knob MO		498	Merger	CU*Answers
First Trust/Select Community	Michigan City IN		1,271	Merger	ERS

# Your Conversion to CU\*BASE

**Conversion** -Con-  
-ver-sion, n. The act  
of turning or  
changing from one  
state or condition to  
another, or the state  
of being changed.


Your credit union is about to encounter one of the biggest, most positive changes in its history. A software conversion is a major stepping-stone in your financial processing. Without proper communication, dedication, and cooperation, the transition will not succeed. That’s where CU\*Answers comes in. Not only do we convert your data to new software, but we also provide supportive communication and training to your staff to ease their minds during the transition.

Over the years, CU\*Answers has been involved in numerous credit union software conversions of all sizes. Because of this experience, we have been able to standardize the process so that your transition to our software goes as smoothly as possible. Our conversion promises rely heavily on your dedication to the process, and the teamwork between your credit union and CU\*Answers will ensure a successful conversion. Your utmost satisfaction is the goal of our conversion team here at CU\*Answers and we strive to make your conversion the best ever.

## The Conversion Process

Converting your credit union to CU\*BASE software begins approximately 6 months in advance of your conversion date and includes a series of important steps. It also requires intense interaction between your credit union, your current data processor, third-party vendors, and CU\*Answers. There are several ways to achieve interaction, and the means best suited for your credit union should be determined ahead of time.

There are three major phases of the conversion cycle, starting with Phase One: Conversion Preparation, followed by Phase Two: Conversion Implementation, and finally Phase Three: Post-Conversion Assessment. Your attention and assistance is necessary during all phases and we encourage your credit union’s participation throughout the entire conversion process.

 <h3>Phase One: Preparation</h3> <p><b>180 - 60 Days Prior</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Client Overview</li> <li><input type="checkbox"/> Demonstration</li> <li><input type="checkbox"/> New Client Form</li> <li><input type="checkbox"/> Assign Conversion Teams</li> <li><input type="checkbox"/> Pre-Site Visit</li> <li><input type="checkbox"/> Laser Form Review</li> <li><input type="checkbox"/> Hardware Pre-Site</li> <li><input type="checkbox"/> Contact Third Party Vendors</li> <li><input type="checkbox"/> Programming</li> <li><input type="checkbox"/> Communication</li> </ul>	 <h3>Phase Two: Implementation</h3> <p><b>60 - 0 Days Prior</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Training</li> <li><input type="checkbox"/> Summary Letter</li> <li><input type="checkbox"/> Configuring and Review</li> <li><input type="checkbox"/> First “Live” Week</li> </ul>	 <h3>Phase Three: Assessment</h3> <p><b>Post-Conversion</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> First Month-End Review</li> <li><input type="checkbox"/> Follow Up Visit</li> <li><input type="checkbox"/> Post-Conversion Products</li> <li><input type="checkbox"/> Ancillary Product Review</li> </ul>
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## Phase One: Conversion Preparation (180 - 60 Days Prior to Conversion)

### Selecting a Date for Your Conversion

There are many factors to consider when selecting a date for your conversion. For example, your current data processor may only deconvert on the last day of the month, they may or may not be able to provide member transaction history, and the dates your ATM/Debit Card provider has available will need consideration. Our Conversion Team will discuss with you the options available based on these factors to select the best date available for a successful conversion.



CU\*Answers' Conversion Season runs January through May and September through November. We have the capability to do conversions any time during a month dependent upon your current data processor's requirements as noted below. There is a moratorium on conversions in December due to year-end preparation and processing. We also want to complete at least one End-of-Month processing on your files before the end of the year to ensure all processes run smoothly and accurately. June, July and August, as you know, are generally vacation months for credit union staff as well as CU\*Answers staff. We take this time to complete any follow-up visits and perform pre-site visits for upcoming conversions.

### Benefits of a Weekend Conversion

The first factor is restrictions your current data processor may have, if any. Several processors will only complete deconversions on the last day of the month. CU\*Answers recommends completing the conversion over a weekend for the least interruption to your normal business hours. Generally, data arrives at our office on Saturday morning, allowing for Saturday and Sunday to complete and verify the converted data and generate reports for a data sign-off. Your credit union would be closed to your membership on Monday, giving your management team time to approve and sign-off on the conversion. We are present with your staff to insure all hardware is functioning properly. Monday is a dress rehearsal for your staff. We will assist them with role-playing to ensure they are comfortable navigating in CU\*BASE and will be able to provide the prompt, courteous service your members have come to expect. If your data processor is one who only does deconversions at end-of-month, we would need to consider the business days that would cause the least interruption. There are very few months in which the last day of the month falls on a Friday.

### Critical Member Transaction History

The next consideration is the ability of your old processor to send member transaction history. Many do not provide this history. Others will provide transaction history for a fee. The member transaction history is critical to your conversion cost. If it is not sent to CU\*Answers, your credit union may have to provide two separate member statement mailings. Although in many cases the cost of the member history seems high, many times it is still lower than a secondary mailing. If you are willing to purchase transaction history for the current dividend period, we can calculate dividend and interest accruals for the entire dividend period. This would also eliminate the need for a full statement run before conversion. With member transaction history converted, you can stay on schedule with monthly and quarterly statements.

Your staff can also benefit from access to transaction history. When members have questions regarding a pre-conversion transaction, staff will not need to access another device connected to your previous processor. History would be available at their fingertips, thus reducing the stress usually associated with conversions.

### ATM/Debit Card Provider

ATM/Debit Card providers can significantly affect the conversion date. They may have policies regarding available dates within a month for conversion processing. This would affect the final date decision.

## A Typical Conversion Weekend

Typically, a conversion covers a 72-hour period as noted by the scenario below.

Hours 1 - 12	Friday 8:00 PM - Saturday 8:00 AM	Current data processor creates deconversion files and reports and delivers to CU*Answers
Hours 12 - 24	Saturday 8:00 AM - Saturday 8:00 PM	Conversion team converts files, generates reports, verifies data, runs Beginning and End of Day processes. Systems staff will be at the credit union installing and testing hardware and network.
Hours 24 - 40	Saturday 8:00 PM - Sunday 12:00 Noon	Pack, sleep, and travel to credit union.
Hours 40 - 60	Sunday 12:00 Noon - Monday 8:00 AM	Sign off on conversion by credit union management.
Hours 60 - 72	Monday 8:00 AM - Monday 8:00 PM	Verify conversion with credit union management; dress rehearsal with staff to prepare them for opening day.

As you can see by this scenario, the three-day weekend is packed full for your conversion team. While we are at CU\*Answers, working on your conversion, Systems staff will be on site, working on network and hardware installations. We do try to squeeze in some sleep periodically throughout the weekend.

Another example is converting on a Friday. For instance, if the last day of the month is on a Thursday, the entire process would start Thursday night and end Sunday. The credit union would then be closed on Friday and open for business on Monday. Also in this scenario, staff would need to be at the credit union on Sunday for verification and training. If the last day of the month falls during the week and you are willing to consider closing for three days, we will certainly discuss this option with you.

## A Special Message from Randy Karnes, CEO and Martha Ford, VP Delivery Services:

As you can see, the conversion takes 72 hours. The third day, usually a Monday, is used to provide additional training for your staff, and finish conversion verification and sign-off with your Management team. Departmental task checklists and first day activities are also completed with your staff by the CU\*Answers support team. We strongly recommend your office remain closed on Monday for these reasons. Usually, by afternoon, staff can work the mail and night deposits and balance the ATM machine. Your Coordinator can also work with you to determine data-related issues have been resolved to the point that staff can start answering phones. The focus for conversion weekend and live Monday is on the converted data and staff training. Once the doors open Tuesday, the focus shifts to your members, with CU\*Answers behind the scenes providing support.

## Working With You Every Step of the Way

CU\*Answers can perform conversions any time during the month, preferably over the course of a weekend. Again, member transaction history is strongly recommended, not only for the member statement reason, but access by the staff to this inquiry significantly reduces the stress associated with changing from one data processor to another.

Our Conversion Team will discuss with you the options available based on these factors. Our goal is to settle on a conversion date that is most compatible with your credit union, your current data processor, third-party vendors, and CU\*Answers.


## Managing Conversion Milestones

While it may always seem you have plenty of time to get a conversion done, procrastination can kill all good intentions so know the key dates and act quickly. Below is a sample of some key dates.

	<b>Requested Conversion Date</b>	<b>Letter of Intent or contract must be signed no later than</b>	<b>Phone lines between CU*Answers and Credit Union must be ordered by</b>
120-day cycle	11/2/2010	7/1/2010	8/1/2010
150-day cycle	11/2/2010	6/1/2010	7/1/2010
180-day cycle	11/2/2010	5/1/2010	6/1/2010

## Preparing the Client Overview

The sales staff initially completes a Client Questionnaire and Overview. This questionnaire includes demographic information such as the number of members, asset size, number of locations, and types of products offered. This Questionnaire is an important first step in gathering information and understanding the current level of products and services offered by your credit union. It is valuable in reviewing key third party vendor relationships, existing hardware, and select transaction volumes. It is also a valuable tool for tailoring a detailed demonstration on how your credit union performs business.



**CU\*Tips** *Who should be on your Conversion Team*

- The person most knowledgeable about your system from the member service perspective
- The technology folks
- Policy makers
- Administrative support
- HR support (“ambassador of fun”)
- Your CU\*Experts – those select employees who will receive more intense training from us
- The team should represent all areas of the CU

## Demonstrating the CU\*BASE Software

In addition to gathering important data, software demonstrations will be conducted for your management staff. Through these presentations, we are able to collect many “soft” cues that lead us to your style. What features are you particularly interested in? How does your staff interact with us and with each other? How well does your staff know the system they currently use? How well do they know their own product details? How open is your credit union to making procedural changes to implement CU\*BASE features? How will the staff accept these changes?

## Completing the New Client Form

Once your conversion date has been set, you will be contacted. Our Conversion Team will obtain preliminary information and complete a New Client form. This includes general information about your credit union such as credit union locations, hours, current data processor, and contact personnel. Once this form is complete, it is distributed to all members of the CU\*Answers conversion team.

## Assigning the Conversion Teams

The CU\*Answers Conversion Team is composed of the following members:

CU*Answers Team	<b>Conversion Coordinator</b>	Main contact point for your credit union during the conversion process.
	<b>Laser Coordinator</b>	Contact for all laser forms, check questions and changes.
	<b>Programming Team</b>	Responsible for converting files to CU*BASE.
	<b>Education Team</b>	Responsible for all pre- and post-conversion training.
	<b>Product Team</b>	Responsible for current product level and ancillary product review.
	<b>Systems Team</b>	Responsible for detailing your hardware and associated software needs. Our skilled professionals can also assist you with the configuration and installation.
	<b>Networking Team</b>	Responsible for reviewing current network setup and works with your credit union to make necessary changes for the conversion.
	<b>Lender*VP</b>	Review lending & mortgage products. Work with credit bureaus.
	<b>Xtension</b>	Can arrange for pre- and post-conversion inbound & outbound calls
	<b>Operations Team</b>	Responsible for setting up and running certifications and daily activity.
	<b>Marketing Team</b>	Assists with your marketing decisions and strategies.

We strongly encourage you to develop your own credit union conversion team. This gives your staff an opportunity to contribute to the conversion process and helps clarify the responsibilities between the credit union and CU\*Answers. We suggest that you appoint the following team members (these could be all separate people, or one individual):

Your Team	<b>Project Leader</b>	Main contact point for CU*Answers during the conversion. This individual will ensure that communication is distributed through the proper channels and all items have been addressed.
	<b>Training Coordinator</b>	Responsible for organizing pre-conversion training schedules, assigning staff for training, and ensuring that the training site is set up on time.
	<b>Laser Contact</b>	Contact for laser forms and checks.
	<b>Network Administrator</b>	Contact for hardware and software decisions; may be someone within your credit union, or a hired contractor.

## Performing the CU\*BASE Preliminary On-Site Visit (the “Pre-Site”)

Shortly after your conversion is scheduled, the Conversion Coordinator assigned to your conversion will contact you to gather information for the New Client form and schedule a visit to your location. This “Pre-Site” is conducted approximately five months before your conversion date because it is the starting point for the Conversion Coordinator to address certain items and begin configuring information.

Two weeks prior to the Pre-Site visit, you will receive a letter requesting certain information to be provided and discussed during the visit. We request this information in advance so that we can better prepare for the visit. During the visit we will discuss all aspects of your current credit union processing and relate them to future CU\*BASE processing. Please inform your Conversion Coordinator of any unique relationships with third-party vendors. To ensure a smooth conversion, we need to know all aspects of your operations. At this point, you will want to notify your data processor and third party vendors, in writing, of the upcoming conversion. The sooner you can notify CU\*Answers of their awareness, the sooner we can begin working with them on your conversion.

Your credit union’s responsibilities for conversion tasks are explained during this full-day meeting and some are put in written form. Notification to your current data processor will be discussed along with the importance of converting prior member history records. Beginning thoughts concerning employee training and the implementation of new products such as Online Banking are covered. You will also want to begin pondering how to market these new changes to your members.

Your coordinator will be asking you questions about your training facilities and resources to evaluate training requirements for your conversion. Your salesman may have already reviewed these questions with you during your contract negotiations, but we want to get a current picture of how pre-conversion training will affect your staff schedules.

After the visit, the information gathered will be put into a Conversion Data Plan spreadsheet. Your Conversion Coordinator will review the document with you to ensure all instructions for your data conversion are correct.

## Reviewing Laser Documents

The CU\*BASE Pre-Site visit will also include a discussion on laser forms and laser checks. If your credit union does not use a laser format, your conversion coordinator will assist you in making the transition. If your credit union currently prints laser forms and checks, the process of converting your forms will be reviewed. You will need to contact the forms vendor of your choice to discuss your laser form options. We require that the laser forms be sent to us in an electronic format (email).

Once the CU\*Answers Laser Coordinator receives the laser form files, a price quote along with a set of blank laser forms will be faxed to you. You will have one month to review and authorize the forms and price quote. During this time, you will need to inform us of additional required text and check for any errors. If errors are found, or forms are missing, you should contact both CU\*Answers and your forms vendor to discuss corrections. Once we receive your authorized signature, a project sheet will be created to begin the programming process. We require 10 to 12 weeks to complete programming, starting from the time we receive your authorized signature.

For laser checks with a logo, we require an electronic file of your logo (preferably Illustrator, .eps or .gif file with a minimum 200 x 100 pixel size) to be emailed to CU\*Answers. Once we receive the required items for the laser checks, a sample check and price quote will be produced and faxed to you for review and authorization. Detailed information regarding laser forms and laser checks can be found in the “Laser Printing with CU\*BASE” handbook.

CU\*Tips

### *Respect the Process*

- Stop introducing new products and services
- Put a moratorium on vacations
- Give the conversion process priority status
- Assign adequate resources



## Performing the Hardware Pre-Site

To get a better idea of your credit union's internal network system and physical operation, one or more hardware pre-site evaluations will be conducted. The first visit will occur early in the process to assist in projecting accurate cost estimates for your conversion. Subsequent visits may be required to update information collected over time and to focus on particular facets of the systems conversion.

It will be helpful to both your staff and our Conversion Team if you can provide site maps of your locations in advance or at the time of the Pre-Site evaluation. This will help those who have not been at the site visualize the requirements of the environment. In addition to preparing a site map, we will collect information about the hardware assets of your credit union and review your existing network setup. During the visit, one of our experienced Systems Team representatives will assess your hardware and software conversion needs, analyze your workflow, and meet with your Network Administrator and management staff to make recommendations. Cable testing may also be performed during the visit to ensure that your cable plant is compliant.



A pre-site review report will be prepared based on the pre-site examination of your credit union. We will discuss the findings with you and a hardware proposal including requirements and recommendations will be prepared based on the findings of the pre-site evaluation. The responsibility for ordering PCs, printers, data lines, and other hardware will be disclosed in your individual contract. Strict timelines will be created for the purchase and preparation of your system. At this time you may also request services from WESCONet – an experienced networking partner of CU\*Answers. They will be able to assist you with purchasing your hardware as well as handling all networking and security needs.

For a list of the most up-to-date network and hardware, specifications please visit the Best Practices page on our website, [www.cuanswers.com/client\\_pm\\_bp.php](http://www.cuanswers.com/client_pm_bp.php).

## Contacting Other Vendors

Once we receive notification that you have contacted your current data processor to request a test tape, as well as contacting your other third-party vendors (share draft, credit card, ATM/Debit, etc.), we will then request the necessary information and schedule testing. The tape will allow the Programming Team to de-convert (decipher and analyze) the data. We require that the test tape and the actual conversion weekend tape be in the same format.

Once the Programming Team analyzes the test tape data, we will submit to you a full list of the files CU\*Answers has received. Any files not received on this tape will need to be negotiated between you and your current data processor as soon as possible. The Conversion Coordinator and Programming Team will conduct a test conversion at CU\*Answers a few weeks prior to your live conversion. At that time, the Conversion Coordinator verifies information for accuracy. Once the conversion translation process is complete and verified, we will be ready to convert your credit union.

## *What You Can Expect for Your Conversion Buck*

### What We Do Convert

- Convert your core database; member demographic information and share, certificate, and loan data (see chart on page 12 for a detailed listing of files).
- YTD GL account balances for the quarter prior to your conversion and month-to-date balances up to your conversion.

### What We Do Not Convert

- General ledger history. Any transaction information should be accessible in an archival system, such as CD-ROM. CU\*Answers will convert YTD balances for the quarter prior to your conversion and MTD balances up to your conversion.

### A la Carte Items

The following items may be included with your conversion, but pricing is quoted separately:

- Other databases, such as lending or collections software that are not part of your core processing system, can be quoted separately. These may or may not be scheduled at the same time as your core conversion to CU\*BASE.
- Xtend SRS Bookkeeping Services after conversion for either a specific timeframe or a long-term program can be negotiated with Scott Collins, President of Xtend at extension 183.
- ALM databases.
- Loan Forms. As part of your conversion, we will convert existing loan forms for laser printing with price quoted separately.

### Your Current Processor

Once you have notified your current data processor of your intentions to deconvert, they will generally send you a deconversion contract outlining related costs. In addition to standard per-member deconversion fees you may be required to pay, member transaction history may be an additional charge. Multiple data cuts (test files) that we may request, may also incur additional expense from your data processor

CU\*Answers converts transaction history for 85% of our conversions. We are one of the few data processors providing this essential benefit for our new clients. As explained in **“Phase One: Conversion Preparation,”** there are many benefits to having member transaction history, but keep in mind, there can be additional charges associated.

### How to Handle Conversion-Related Expenses

As with any fixed assets, the additional equipment purchased for your conversion to CU\*BASE – printers, PCs, routers, etc. - can be amortized over a period to be determined by you and your auditor or examiner.

Other expenses charged by CU\*Answers, such as travel and entertainment for CU\*Answers support staff, should be reviewed with your auditor or examiner to determine the best possible accounting method for these items.



# Programming

## Programming for Your Conversion

Your Conversion Programming Team has procedures and standards they follow to convert your data. Procedures are defined processes or steps taken in order to accomplish a task. Standards are levels of expectations describing the desired end results. The “standards” for new client conversions fall under the following key areas:

- **The “Three Conversion” Process**
- **Receiving Files**
- **Required Media**
- **Preliminary Testing**
- **Deconversion Reports**
- **Live Weekend Data Exchange**
- **Standard Conversion Files**



## The “Three Conversion” Process

The credit union data files will be converted at least three times throughout the conversion process:

1. **Prior to the pre-conversion training, which is two to three weeks prior to live conversion.**
2. **After the management configuration review, if needed, to incorporate any changes.**
3. **On conversion weekend – the “live” conversion.**

## Receiving Files

The credit union will notify their current data processor in writing of the impending de-conversion. At that time, a test de-conversion tape with matching reports will be requested. The reports should contain balances and totals so the programmer can reconcile what was converted. We may request a second set of test files and reports prior to training so you will have current information for training.

## Required Media

The Conversion Coordinator will request the conversion files be sent on a CU\*Answers supported media type. CU\*Answers has the following media types available on the iSeries:\*

Media Type	Formats
Ultrium 1	100/200GB capacity
Ultrium 2	200/400GB capacity
Ultrium 3	400/800GB capacity
CD-ROM	
Email or FTP	If encrypted with PGP or GPG
MOVE IT	Secure web site

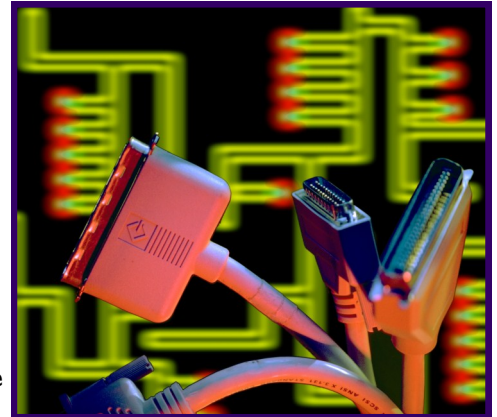
**\*Subject to change.** Please review the most current Best Practices for current media types: go to [www.cuanswer.com](http://www.cuanswer.com), click I am a Client > Best Practices > Supported Media. If none of these options is available from the vendor or your current in-house system, the Conversion Coordinator and Programmers will work with the credit union and data processor to find a method for compatible data exchange or alternative solutions.

## Preliminary Testing

The Conversion Programmer will perform preliminary tests on files as soon as they are received to insure the media is good and that the data can be read. If there are any difficulties in reading the media or files provided, the sender will be notified immediately.

## Deconversion Reports

CU\*Answers requires supporting balancing and verification reports from the previous system to assist with the conversion process. We will ensure matching reports accompany each set of data files as soon as they are received. The reports must be for the same period as the data files received, and should include totals where necessary to assist in balancing any dollar amounts.



## Live Weekend Data Exchange

The Conversion Coordinator will provide a very solid plan for how data will arrive at CU\*Answers on live conversion weekend:

- How and when will the data arrive?
- What reports are required to be provided with the live data exchange?
- What is the plan for a second set of data files in case any problems exist with the first set (undelivered, unreadable, etc.)?
- Does CU\*Answers have phone numbers and contact information for all key people (credit union, previous data processor, etc.) over the live weekend?

## Standard Conversion Files

The Programmer will identify what files cannot be converted from the list below. A conversion bulletin will be sent to the credit union indicating standard data files that will not be included in the conversion process (such as transaction history).

The following is a list of the standard files that we generally convert:

- |                                  |                                 |
|----------------------------------|---------------------------------|
| • ACH data                       | • Member comments               |
| • Additional account data        | • Member ticklers               |
| • Alternate (seasonal) addresses | • Membership data               |
| • ATM and Debit card data        | • Non-member data               |
| • Credit card data               | • Overdraft protection accounts |
| • IRA information                | • Payroll data                  |
| • Loan additional signers        | • Secured share data            |
| • Loan collateral                | • Stop payments                 |
| • Loan insurance data            | • Transaction history           |

# Communication

## Communicating Is the Key to Success

Communication between your credit union and CU\*Answers will be provided by the means best suited for you and your credit union staff. This may include communication via telephone, conference call, Conversion Bulletins, Internet link, email, and meeting minutes.

You will be kept informed of all developments, both positive and negative, throughout the entire process. As with any type of conversion, issues are inevitable but we will do our very best to find solutions in the quickest possible fashion.

The Conversion Coordinator will submit a Conversion Bulletin to your credit union periodically as needed. These bulletins deliver a conversion status and list any outstanding items needed from your credit union, data processor or third party vendors. Internal conversion communication within CU\*Answers is conducted in the form of status meetings. All members of the CU\*Answers Conversion Team are kept informed of any new developments.

A training outline will also be distributed to you 45- 60 days prior to your conversion. This outline details what classes will be available, the date and time of the classes, and who the CU\*Answers trainer(s) will be. Your Training Coordinator should review the outline and communicate to your staff which classes they will be required to attend.

## Conversion Preparation Responsibility Checklist


Your Credit Union

- Provide CU\*Answers with requested information
- Review software demonstrations
- Contact (in writing) your current data processor and third-party vendors about the conversion
- Identify your conversion team
- Request test tape from current data processor
- Participate in CU\*BASE and hardware pre-site meetings
- Contact your laser form vendor; request files be emailed to CU\*Answers
- Obtain an electronic file of your logo for your laser checks
- Promptly return authorization sheets for laser checks and forms
- Ensure hardware and software is installed for training
- Review training class outline and assign staff to classes
- Review list of conversion files; notify data processor of missing files
- Notify members of expected changes

CU\*Answers

- Complete the client overview
- Conduct software demonstrations
- Complete new client form
- Identify the conversion team
- Conduct CU\*BASE and hardware pre-site visits
- Discuss required hardware changes
- Contact third-party vendors
- Internal status meetings
- Communication via phone, email and conversion bulletins
- Distribute training outline
- Conduct test conversion

CU\*Tips



### Communication

- It's going to be different and difficult
- You can't communicate too much with your staff
- You can't communicate too much with your members
- Consider using words like "upgrade" and "system enhancement" versus "conversion"
- Create a "Worry Board" for your staff: ask them to tell you what they are afraid of
- Fire people up! Be Excited! Be future-focused!
- Thank staff for bringing issues to your attention
- Thank staff for asking questions
- Thank staff for being candid

## Phase Two: Conversion Implementation (60 - 0 Days Prior)

### Training Your Staff

Depending on your staff, training may begin as early as 8 weeks prior to conversion. Your coordinator will review training options available, including our CU\*Expert program, based on the size of your staff. You will begin your CU\*BASE education with training on how to use the CU\*Answers University online courses. These courses, along with an introduction to CU\*BASE GOLD, will lay the foundation for the more in-depth training that will occur prior to your CU\*BASE conversion. Our Online campus even includes a class for the CEO and Management team of the credit union, called “Leading Change: Conversion Preparation for CU Management”. This class will assist your team in dealing with the “push back” that is often associated with change. Our CU\*Answers Education Coordinator will work with your Training Coordinator, instructing them on how to use the online courses and assist them in developing a schedule for the staff.

#### Pre-conversion Training

- Staff completes required online courses at least twice
- CU\*Answers facilitates pre-conversion training weeks based on size of staff
 

Up to 12 employees	1 - 1½ weeks training
13 - 35 employees	2 weeks training
36 and over employees	3 weeks training

### Training and Support Packages Available For Your Conversion

We have created several training and support options for you to choose from. Your sales person will work with you and your Conversion Coordinator to select the package best suited for your staff. If you are considering our Branch Support offer, please let your salesman know as soon as possible. The earlier we are made aware of your needs, the sooner resources can be assigned to your conversion. You and your Conversion Coordinator can discuss your decision during the presite visit.

Post-conversion	Express Support 4/2	Standard Support Package 5/3/2	Extended Support 5/4/3	Extended Plus Support 5/4/3/2
Recommendation based on staff size	under 10 employees	up to 35 employees	up to 50 employees & multiple branches	Over 50 employees & multiple branches
Post-conversion Support	<ul style="list-style-type: none"> <li>• Support after week one includes one CU*Answers team member.</li> <li>• Support may be onsite or web conference and may not be consecutive days</li> </ul>			
<b>Week One</b> One CU*Answers team member per each dept: <ul style="list-style-type: none"> <li>• Teller 2-3 days</li> <li>• Call Center 3 days, if necessary</li> <li>• Back Office 4-5 days</li> <li>• Lending 4-5 days</li> <li>• Member services &amp; CU*Experts 3 days</li> <li>• Coordinator 4-5 days</li> </ul>	4 days	5 days	5 days	5 days
Week Two	2 days	3 days	4 days	4 days
Week Three		2 days	3 days	3 days
Week Four				2 days
Expense	Pay all T&E	Pay all T&E	Pay all T&E, plus \$1,000	Pay all T&E, plus \$2,000
Optional Expense	<ul style="list-style-type: none"> <li>• Branch support can be provided with any package for an additional fee of \$200 per CU*Answers team member, per branch, per day, plus applicable T&amp;E.</li> </ul>			



**CU\*Tips**

### *Cost Considerations*

- Make sure your CU\*Experts can be dedicated to the project
- Allow for any overtime that may be necessary
- Allow for meals, lodging and travel
- Will you need any additional training materials, equipment or supplies
- Select a training facility/room that can be dedicated for the entire project
- Food during training and conversion

## Training Your Staff *continued*

About 6-8 weeks prior to your conversion, the data line between your credit union and CU\*Answers will be activated. This will allow a period of time to handle any issues that may arise with the new connection and make on-site training possible. At the time the data line is activated or shortly after, a Systems Team member will assist in setting up your workstations for your training site in a classroom-like environment. A classroom environment is best suited for online training and supervised on-site training prior to conversion. Instruction on installing CU\*Answers software and performing software updates will also be provided at that time. Additional training can be provided at our office.

The package selected will determine when we will begin the CU\*Answers instructor-led, classroom-type courses, either on-site at your credit union, or at the CU\*Answers University facility. Training weeks will be coordinated with your Training Coordinator and will include CU\*Answers instructors. By the time training begins, we will have converted the test data. The files used for training will be your credit union's files. Key credit union staff will be asked to verify this data for accuracy. The CU\*Answers trainer will work with you on this. We recommend that all staff attend the appropriate training sessions at this time as the conversion week will be quite eventful, and specialized, individual training may not be manageable at that time. **We cannot stress enough that the time your staff spends during training is a key ingredient to a smooth conversion.**

Follow-up training sessions may be scheduled once a conversion has been completed. At this time, a skilled CU\*Answers employee will conduct a review with each department based on their individual needs. These sessions can be provided either in a classroom setting or by simply fielding questions and assisting staff members during their daily business. They will also assist each department with any needed end-of-month reports.

Travel and expense fees are outlined in your Conversion Agreement and pricing schedule.

## Distributing a Summary Letter

Three weeks prior to your conversion, the Conversion Coordinator will distribute a summary letter outlining what to expect on conversion weekend and the two weeks following. This summary will include a plan for data delivery, the CU\*Answers staff that will be assigned to each department, and an itinerary of events to take place during conversion weeks. This summary letter should be shared with your staff so they will know what to expect and what is expected of them.

## Configuring and Reviewing

A special session for Management Configuration will be conducted between your management staff, the Conversion Coordinator and the Conversion Programmer. Your Coordinator will send you an agenda for the session so you will know what to expect as well as any documents you should bring with you. During this session, a detailed level of verification is completed. This review by your Management Team and CU\*Experts is to ensure that all configurations and settings are complete and accurate. Minor changes can be made during this session. Once the session has been completed, no changes to your product structure will be permitted until after the conversion has been completed. This session is conducted during the week prior to your conversion and usually lasts for the entire day.

## Surviving Your First “Live Week” On CU\*BASE

To help ease the stress that accompanies conversions, we encourage your management team to create diversions for your staff during live week. We call these “Conversion Diversions.” These can be gifts, appreciation awards, task-completion awards, games, etc. Basically, we want your staff to have fun during live week! Take a look at the helpful tips we’ve gathered from other credit unions in the next few pages.

On the first day that you convert to CU\*BASE we recommend that your credit union be closed. This enables us to make necessary adjustments without the stress of interfering with daily member interactions. CU\*Answers personnel will be available to assist with questions that your staff may have about CU\*BASE.

Now it’s time for your CU\*Experts to go to work! CU\*Answers will bring a mini-Client Service team consisting of your Conversion Coordinator, a Lending expert, a Back-Office expert and a Teller/Member service expert. This team will act as liaisons between CU\*Answers and your CU\*Expert located in your main office. This CU\*Expert should plan to field questions from your branch locations. Any additional CU\*Answers support may be provided for an additional charge and should be discussed with your Sales Representative during the sales and contract negotiation process. The package purchased will dictate post-conversion support. Follow up visits and training may be scheduled at certain intervals following your conversion.

Your management team and credit union conversion team will be kept aware of any issues that may arise during conversion live week. We will use the communication method best suited for your credit union. This may include meetings, bulletins, or quick discussions. CU\*Answers also recommends 2-3 meetings during the week with your CU\*Experts and the coordinator to answer questions.

**During your live week, the CU\*Answers support team will focus training your staff in the following areas:**

- Basic teller and member service functions
- Miscellaneous posting codes
- Back office: Accounts Payable, notice printing, OTB credit card processing and reconciliation
- ACH processing, payroll posting and settlement,
- Lending: basic lending processing, forms printing, collections, reports
- CU\*SPY reports training
- Daily reports review
- Employee Security
- Plastics training – ordering, maintenance
- Supplemental vault training (TCDs, TCRs, ATMs)
- Shared branching training whether Xtend or a national network

**Additional training provided during your second and third weeks post-conversion:**

- Dormancy monitoring
- Marketing Club monitoring
- IRA processing
- File downloads (exporting data)
- NCUA 5300 Call Report
- General review with each department

## Conversion Responsibility Checklist

### Your Credit Union

- Review summary letter with your staff
- Obtain PCs to use for training
- Ensure all hardware and software is installed
- Plan and conduct online CU\*Answers University course training
- Participate in the Management Configuration session
- Notify members that you will be closed for the conversion (including audio and online banking)

### CU\*Answers

- Distribute summary letter
- Determine training site
- Assign CU\*Answers staff to conversion week
- Conduct instructor-led training sessions
- Participate in the Management Configuration session
- Daily updates to credit union staff
- Pre End of Month conference call

## Conversion Diversions

To help ease the stress that accompanies conversions, we encourage your management team to create diversions for their staff during live week. We call these “Conversion Diversions”. These can be gifts, appreciation awards, task-completion awards, games, etc. Basically, we want your staff to have fun during live week!

Take a look at some of the creative ideas we have gathered from other credit unions. Start thinking about ways you can promote your upcoming conversion. Be creative and get your staff involved. Feel free to use any of these ideas or create your own. Please share your ideas with us so we can pass them on to other new clients.



### Sunshine Sack

Make a small cloth bag containing the following items along with this poem:

- A **Stick of Gum** to remind you to stick with it.
- A **Candle** to remind you to burn brightly.
- A **Match** to light your fire when you feel burned out.
- A **Tootsie Roll** to remind you not to bite off more than you can chew.
- A **Pin** to remind you to stay sharp.
- A **Smarties** to help you on those days you don't feel so smart.
- A **Starburst** to give you a burst of energy on those days you don't have any.
- A **Snickers** to remind you to take time to laugh.
- A **Chocolate Kiss** to remind you that you are loved.
- A **Bag** to help you keep it all together, and to give you food for thought.

### Snack Days and Pay Day

Consider having special snacks each day. Hand out a Payday candy bar mid-week with this note: “**This week we thought you could use an extra Pay Day!**”

### Conversion Survival Kit

Create a Goodie Bag with the following items:

- **Toothpick** – remember to pick out the good qualities in others
- **Rubber band** – remember to be flexible
- **Pencil** – remember to list my blessings every day
- **Bubblegum** – remember to stick with it and I can get past any problem
- **Tootsie Roll** – remember to be a great “roll” model to our members
- **Snickers** – remember to take time to laugh
- **Mint** – remember that I am worth a mint to the people around me

### Live Week

CU\*Tips



- Over estimate resources and time required
- Make sure staff is prepared and rested ahead of time
- Stay in touch with your team
- Identify every issue or problem
- Make sure members know it is not “business as usual.” Use posters, tent cards, banners, t-shirts, etc
- Have management present in the lobby to assist members and ease their minds
- Express confidence in your staff
- Acknowledge that being live is scary

# Stress Busters

Here are some additional ideas submitted by a few of our clients.


## "Survivor" Computer Conversion

One very creative credit union actually created tribes and daily activities. These included group challenges and voting for the tribe member who best exemplified the theme of the day. Themes included:

- Most Knowledgeable
- Most Improved
- Best Attitude
- Best Overall Survivor

If you would like more detailed information regarding this program, please ask your Coordinator

CU\*Tips



### Helpful Hints

- CU\*Answers provides lunch for everyone on Monday!
- Consider ordering T-shirts for staff to wear



## Award Days!

- Most positive attitude
- Quick/eager learners
- First teller to balance
- Department cheerleaders
- Positive communications to members about the conversion
- Shines with confidence
- Most helpful to other staff throughout the week
- Most improved
- First to complete a task without assistance, such as opening an account, a certificate or a loan
- Helping a member with your new audio or home banking product



Prizes can include candles, gift certificates for restaurants and movies, cash, etc.

## Phase Three: Post-Conversion Assessment

After 8 days on CU\*BASE, our staff will return to CU\*Answers. The Conversion Coordinator will prepare an internal Conversion Summary Report noting any specific areas needing improvement or items that went especially well. You will receive a Post-Conversion Bulletin outlining any unresolved issues.

The Conversion Coordinator will be your main point of contact for configuration and conversion-specific questions. All other software and hardware-related inquiries can be directed toward CU\*Answers competent Client Service and Systems staff.

### Making It to Your First Month-End on CU\*BASE

During the conversion, various reports will be provided for your verification and approval. Your Coordinator and programmer will also run your credit union through a “test” End-of-Month prior to the first End-of-Month following your conversion. Reasonability of dividends and fees posted as well as member statements will be reviewed with you. For the first statement run following the conversion, you will be asked to approve sample member statements before they are processed and mailed. We also request that you closely monitor the reasonability of your financial statements for the first month following the conversion.

Before your first End-of Month, you will be contacted by your coordinator and a member of Xtend’s SRS Bookkeeping staff. During this call, any outstanding conversion-related issues will be reviewed and SRS will discuss the process of assisting your staff with End-of Month on CU\*BASE. This will include closing entries, subsidiaries and investments, and printing financials. After End-of Month has been completed on CU\*BASE, our Education Team will contact you to schedule additional training sessions to review management and report menus as well as the multitude of management dashboards available in CU\*BASE.

CU\*Tips

### *Post-Conversion*

- Communicate issues to all staff
- Be prepared to have members complain
- Be ready to run interference
- Be willing to escalate the issue and establish priorities
- Compliment your staff





### Reviewing and Implementing Post-Conversion Products

A one or two-day session can be held 3-6 months following your conversion to CU\*BASE. At the time your credit union converts to CU\*BASE, you will have been trained in the “basics;” now it is time to take a look at all of the other features CU\*BASE has to offer. In addition to reviewing your current configuration, we will demonstrate additional features, and assist you in developing an implementation and staff training process.

## Reviewing Ancillary Products

As a part of our ongoing post-conversion commitment, CU\*Answers will work closely with you to review and educate you on the many ancillary products and offerings available. In many cases, these services will become a natural extension of performing business using CU\*BASE. This is not a one-time event and will be ongoing during normal client meetings, CU\*Answers University sessions, Focus Group sessions and other opportunities.

### Post-Conversion Responsibility Checklist

Your  
Credit Union

- Review and approve member statements
- Monitor financial statements for accuracy
- Prepare a list of additional training items to be addressed during the follow-up visit
- Attend CU\*Answers University, release training, and Focus Group sessions
- Review additional products offered by CU\*Answers

CU\*Answers

- Resolve any outstanding issues found during the conversion
- Document important issues in the post-conversion bulletin
- Conduct follow-up visit
- Perform a product review
- Perform an ancillary product review

## Our Promises to You ...

### We Will Know You

The CU\*Answers Conversion Team makes every effort to “know” your credit union as thoroughly as possible. The gathering of both hard details of products and services and the understanding of your credit union’s qualities is essential for a successful conversion. Investigative interview and data gathering techniques are important to avoid late surprises. All of these things need to come together in order to provide the best training and live support for a successful conversion.

Through the client overview, demonstrations and the pre-site visit, we really get to know the details about your credit union’s products, fee structures, and marketing strategy. During this time, we are also able to study your credit union’s office layout and décor, which displays your style and character.

During pre-conversion training, we become acquainted with each of your employees. This is where we begin to form business relationships with each staff member. We have the opportunity to observe how open they are to change, how quickly they learn, and how they interact with each other.

By the time we reach the first live week, we feel part of the credit union. We approach conversion issues together with your credit union management staff and implement any changes necessary. Many times new business friendships are built and client support is enhanced.

Through daily phone contact, continuing education, special training events, and the Annual Leadership Conference, the opportunity to continue relationships with your credit union staff is unlimited. The partnership created between your credit union and CU\*Answers during a conversion is just the beginning.

### We Will Coordinate With Your Third-Party Vendors

Communication between your third-party vendors and CU\*Answers must take place in order to coordinate interactions for a successful conversion. With the many vendors providing share draft, ACH, ATM, debit and credit cards, insurance, and credit bureau reporting and report retrieval, we have acquired outstanding expertise from the technical standpoint.

We maintain many conversion contacts at each vendor. We agree on the timing, testing requirements, and final implementation procedures. These agreements are detailed in an internal Conversion Project timeline so that no important deadlines are missed.

### We Will Educate You

CU\*Answers offers many training options to clients, from a classroom format with over 65 different courses available, to numerous user groups and workshops scheduled throughout the year. In addition, we currently offer several CU\*Answers University courses online, one-on-one training, and special requested training sessions and the CU\*Expert program. Because everyone learns a little differently, we will customize your training program to meet the needs of you and your staff.

CU\*Answers offers several options to assist you in meeting your CU\*BASE education goals. Ultimately, it is your credit union’s responsibility to review the courses offered each year in the Education Catalog. It is also imperative that you are aware of the educational level of your staff.



## CU\*Answers University

Full classroom offerings are available several times a year for your staff in CU\*Answers Learning Center. A new Education Catalog is developed each year listing various courses that will benefit your staff. It is your credit union's responsibility to review these schedules and see that staff attends according to their needs. Not only are CU\*BASE software-specific courses offered, but various other topics such as specialized training for Self-Processors and computer software and hardware topics are presented as well. Some courses are also offered via web conference.

## Online Courses

CU\*Answers University Online courses are available to you any time of the year. Several courses are currently offered and we continually strive to add more. This style of training is especially helpful for acquainting new staff with the CU\*BASE software. A special training credit union library is also available which allows all online credit unions a way to safely train new employees.

## CU\*Expert

Your management team will select individuals for training in our CU\*Expert program. It is a comprehensive program designed to develop staff members that will serve as the "go to" people for fellow staff members that have questions about CU\*BASE. These individuals will be committed to continued education on CU\*BASE enhancements and development.

## Release Training

A few times a year CU\*Answers releases new features and enhancements to the current CU\*BASE software. We recommend that your staff attend scheduled release training sessions, either at our Grand Rapids location or via web conference, so that they can be prepared for the changes.

Regional User Group Meetings are offered a few times a year in different geographical areas. The meeting site of these "traveling" training sessions is communicated to you several weeks in advance. The agenda for these sessions is tailored to the needs of the participating credit unions.

## Workshops, Individual & Specialized Training

Although a variety of courses are offered several times a year at CU\*Answers, we understand that sometimes it is just not feasible for your credit union staff to attend. In this case, you may want to consider some specialized training just for your credit union. Perhaps a classroom style lecture isn't what you need. Maybe you would like to revamp your Marketing Campaign or work on changing some configurations. CU\*Answers can work one-on-one with you in your quest to accomplish these needs.

You must be committed to the continuing education of your credit union staff. CU\*Answers is proud to offer such a plethora of training courses and distribution channels to you. Without your commitment, you miss out on many important benefits and educational goals. It's much more than simply learning to "press the keys." Attending courses throughout the year also gives your staff an opportunity to interact with the CU\*Answers staff as well as to network with other credit unions.

## Our Promises to You ...

### We are the “Experts”

The CU\*Answers Conversion Team members possess many skills that make them experts in the conversion industry. Such skills include credit union job experience, technical expertise, training expertise, and good interpersonal skills. The team’s collection of years of experience in these various skills is impressive.

#### We are Credit Union Experts

CU\*Answers has over 35 years of experience in data processing conversions. The conversion team is extremely seasoned in credit union experience as well. Many of the team members were previous credit union personnel with experience in teller, lending, accounting, compliance and management areas. They have been through conversions with their own credit unions and put the highest priority on making your conversion go as smoothly as possible. The technical abilities of the programmers, systems representatives, and operations staff are constantly being reviewed and enhanced. Our interaction with other technical vendors on a recurring basis also makes us efficient in many areas.

#### We are Conversion Experts

The CU\*Answers Conversion Team enjoys the challenge of a conversion and takes pride in making the process smooth. We want you to be trained ahead of time. We want to minimize the disruption of a new computer system. We want all of this so that your enthusiasm for the new products that led you to this software change doesn’t diminish. Once the dust has settled, we look forward to helping your credit union be a “power user” and enjoy all of the reasons you switched in the first place.

#### We are Hardware Experts

One of the worst surprises in any conversion is getting to conversion weekend and determining that your existing hardware will not work properly. We strongly believe that one of the most important joint responsibilities between your credit union and CU\*Answers is to consult closely during this preparation process. The hardware pre-site visit is an opportunity for your credit union and CU\*Answers to begin thinking about the equipment changes that will be needed for the conversion.

#### We are Networking Experts

Together, we must ensure that internal hardware, LAN/WAN networking, data communications and cabling meets CU\*BASE specifications and is installed in a timely fashion. These specifications are documented and are carefully reviewed with your credit union as part of the hardware pre-site review process.

We know that conversions are stressful to your credit union and having to re-evaluate your network just adds to the strain. By requesting the services of WESCONet, you can be sure that your hardware, software and networking needs will be met by the conversion date. Their expertise includes assisting with your decision on choosing various network alternatives, as well as ordering and installing your equipment.

#### We are Education Experts

CU\*Answers prides itself on our educational focus. We feel that by taking advantage of courses tailored to everyday credit union needs, your credit union will reap the full benefits of the CU\*BASE software. We continually work to find more convenient ways for your credit union to process daily transactions. Your feedback makes us the experts at providing helpful and flexible products and education to you.

## We are Service Experts

Because CU\*Answers is a Credit Union Service Organization (CUSO), our sales staff strives to deliver the best services, hardware, and software features at the lowest price. We will work closely with your credit union to review existing marketing materials and present new marketing strategies for offering new products and services.

A variety of marketing brochures, statement stuffers, letters and lobby posters have been developed for key CU\*BASE services including online banking, audio response, e-statements and online bill payment services. These pieces can be easily customized and distributed to members with minimal cost and effort. We have even developed television and radio commercials used by clients to broadcast messages for offering various member services!

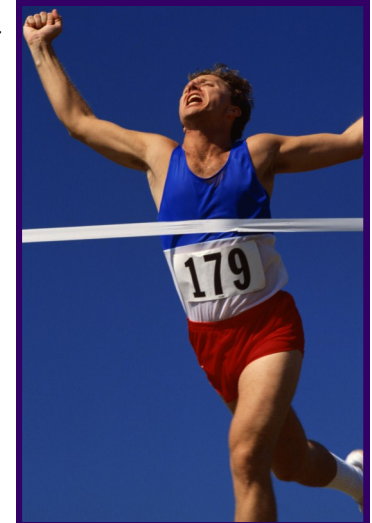
In light of all this talent and industry experience, we do feel we are the “Experts” in conversion transitions. We hope to convince you, too!

## We Will Finish

While all this conversion effort is taking place, it is important to remember that CU\*Answers alone cannot be responsible for a successful conversion. We also rely on your credit union to meet important deadlines. This may include manual data maintenance, conversion data review, follow-up training, and on-site support visits.

### We do not consider the conversion complete until:

- **All accounting issues are in balance and your staff understands the balancing requirements of the system.**
- **We support a full end-of-month processing sequence: report review, accounting issues and board information.**
- **A post conversion teller review is completed to make sure your tellers understand and use many of the “short-cut” features that improve efficiency.**
- **A first year plan for your credit union and CU\*Answers is completed. This plan includes continued training and implementation of higher-level products and services that CU\*BASE has to offer.**



Your conversion actually continues through the first End of Month, End of Quarter and End of Year. It all comes down to the partnership between your credit union and CU\*Answers. Your credit union’s devotion is as important as ours to the conversion process. Without your full interest, the conversion may not evolve as smoothly as it should. It is a four-party event and all players (CU\*Answers, your Board, your staff, and your vendors) need to be involved and committed to make a successful transition.

**You made a great choice and we look forward to working with you on your conversion journey to CU\*BASE!**





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**CU\*ANSWERS**  
A CREDIT UNION SERVICE ORGANIZATION



Guaranteeing the Difference

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