

It's Me 247 Online Banking

An introductory guide to It's Me 247 online banking features

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A quick synopsis of the online banking tool's exciting offerings. Look inside for features, marketing materials, and more!

"IT'S ME 247" IS ONLINE BANKING YOUR WAY

It's Me 247 allows your members to bank online, when and how they want. It's online banking made with the member in mind.

The image displays three overlapping screenshots of the It's Me 247 online banking interface, each with a different color theme: green, red, and blue. Each screenshot shows the 'ACCOUNT SUMMARY' page for a VIP-PLATINUM member, displaying account details, rewards, and messages.

Green Theme Screenshot: Shows the 'ACCOUNT SUMMARY | I'M A VIP-PLATINUM MEMBER' page. The 'Share accounts' table is as follows:

Account	Name	Available Balance	Actual Balance	Last Transaction	Accrued Dividends
000	REGULAR SAVINGS	\$4,930.95	\$4,960.95	7/23/2015	\$0.12

Red Theme Screenshot: Shows the 'ACCOUNT SUMMARY | I'M A VIP-PLATINUM MEMBER' page. The 'Share accounts' table is as follows:

Account	Name	Available Balance	Actual Balance	Last Transaction	Accrued Dividends
000	MEMBERSHIP	\$0.00	\$10.00	12/27/2012	\$0.00

Blue Theme Screenshot: Shows the 'ACCOUNT SUMMARY | I'M A VIP-PLATINUM MEMBER' page. The 'Share accounts' table is as follows:

Account	Name	Available Balance	Actual Balance	Last Transaction	Accrued Dividends
000	MEMBERSHIP	\$0.00	\$10.00	12/27/2012	\$0.00
028	FUTURE SAVINGS	\$0.00	\$24,082.42	4/13/2012	\$0.00
110	DAILY CHECKING	\$3,913.12	\$5,927.60	2/13/2013	\$0.06

The blue theme screenshot also includes a 'Loans' table:

Account	Name	Regular Payment	Amount Due	Due Date	Balance
805	NEW VEHICLES	\$404.04	\$208.75	5/16/2013	\$12,618.26
693	ODD EMERGENCY	\$15.00	\$0.00	2/28/2013	\$0.00

And a 'Credit Cards' table:

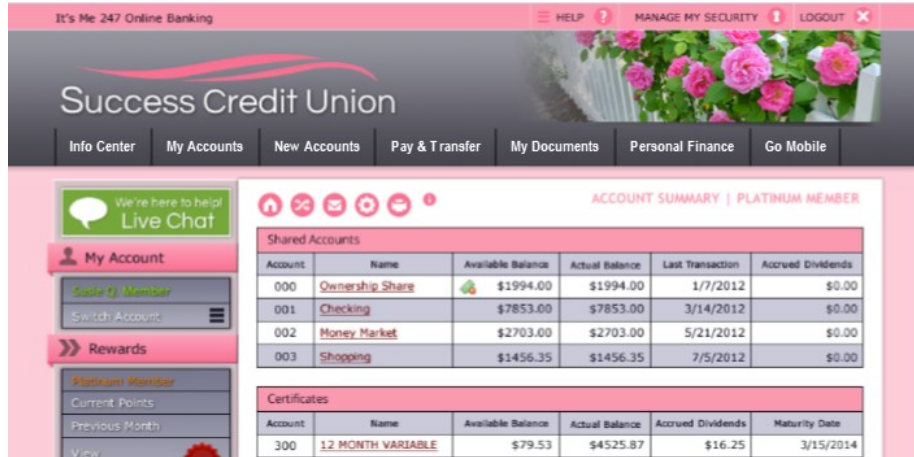
Account	Name	Regular Payment	Amount Due	Due Date	Balance
866	VISA - DAILY	\$25.00	\$25.00	2/28/2013	\$1,091.94
920	MG - CREDIT ITEMS	\$25.00	\$25.00	2/28/2013	\$984.59

Members can see all their accounts at a glance, and can customize the look of It's Me 247 to fit their individual style.



⇒ CREDIT UNION BRANDING

Your credit union can brand It's Me 247 with your credit union logo, colors, and photos.



⇒ SECURITY AT LOGIN

It's Me 247 has built in security controls, including security questions, username and "Hide my Typing."

"I like that I can set up my own username."



VIEW ALL ACCOUNT INFORMATION ONLINE

It's Me 247 makes it so easy to bank online. View all account information online, from savings and checking accounts to certificates, loans and credit card accounts. Members can even see images of cancelled checks with a click of the mouse and can give their accounts "nicknames" to make it easier to keep track of them.

Success Credit Union HELP MANAGE MY SECURITY LOGOUT

It's Me 247
Online Banking

Info Center My Accounts New Accounts Pay & Transfer My Documents Personal Finance Go Mobile

We're here to help! Live Chat

ACCOUNT SUMMARY | I'M A VIP-PLATINUM MEMBER

Account Details

View history for:
110 - DAILY CHECKING

Show search options

Previous Next

Transaction History for MARY S MEMBER (account ending 36)

Date	Description	Amount	Balance
12/07/2012	ACH/1004 Neighborhood DIRDEP	\$94.35	\$5,095.67
12/06/2012	DBT/WDR 0000038 MCDONALD S	(\$9.84)	\$5,001.32
12/06/2012	DBT/WDR 0000038 MCDONALD	(\$7.60)	\$5,011.16
12/05/2012	CHECK 02922 View Check	(\$27.00)	\$5,018.76
12/05/2012	REV 12-5 #7	(\$17.00)	\$5,045.76
12/05/2012	ATM/DEP 00000007	\$17.00	\$5,062.76

My Account: Mary S Member, Switch Account

Rewards: VIP-PLATINUM, Reward Points 18,150, Earned Last Month 720

Messages: 94

SEE WHAT'S UP Visit the Online Community

Success Credit Union HELP MANAGE MY SECURITY LOGOUT

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Info Center My Accounts New Accounts Pay & Transfer My Documents Personal Finance Go Mobile

We're here to help! Live Chat

ACCOUNT SUMMARY | I'M A VIP-PLATINUM MEMBER

693 - ODD EMERGENCY

Loan Details

Delinquent:	No
Due Date:	2/28/2013
Amount Due:	\$0.00
Regular Payment:	\$15.00
Payoff Balance:	\$0.00
Disbursement Limit:	\$5,000.00
Available Amount:	\$5,000.00
Maturity Date:	9/9/2014
Annual Percentage Rate:	15.000%
Payment Frequency:	Monthly

Account Detail Pay Now Print Loan Coupons

NOTE: Contact the Credit Union for the exact payoff amount for this account.

My Account: Mary S Member, Switch Account

Rewards: VIP-PLATINUM, Reward Points 18,150, Earned Last Month 720

Messages: 94

CU*SECURE Are You Safe?

"I can view all my accounts online."

In a loan account detail, members can view payoff or delinquency information. They can click the **Pay Now** button and proceed to the Transfers window to make a payment or select **Print Loan Coupons** to print loan coupons online.



Members can even transfer funds to and from other financial institutions via Account-to-Account (A2A) transfers.

“I like that I can transfer money right on my phone.”

➤ TRANSFER FUNDS

Transferring money between accounts, as well as to other member accounts is easy to do—members can even make Account-to-Account (A2A) transfers to and from other financial institutions. Members use the handy, four-step wizard to walk them through the transfer, and their choices are listed to the right on the screen.

Members can also transfer funds right on their phone funds via Mobile Web Banking.

Current Scheduled Transfers							
		Transfer From	Amount	Transfer To	Frequency	Next Transfer Date	End Date Option
	✗	John M Doe - Savings	\$500.00	John M Doe - Checking	Annually	10/30/2012	No End Date
	✗	John M Doe - Savings	Regular Loan Pmt	John M Doe - New Car Loan	Monthly	12/1/2012	No End Date

With automated check transfers, members can send money to a child at college or a brokerage account.

OFFER SAVINGS ACCOUNTS AND CERTIFICATES ONLINE

It's Me 247 makes it easy for members to open a savings or certificate account whenever they want—all they need to do is click a button! Credit unions can compose text to help market and explain these products to members.

The top screenshot shows the 'New Accounts' section of the It's Me 247 Online Banking interface. It features three main options:

- Apply for a Loan Online:** Check out our selection of loans – it only takes a few minutes to apply online. We have great rates and terms that will fit your lifestyle. Whether you're eyeing a new car or need help with unexpected expenses, let us help you!
- Purchase a New Certificate:** Open a certificate online today. Pick a term that works for you, choose an account to transfer from, and even add a beneficiary name. Your new account will start earning dividends right away.
- Open a New Savings or Checking Account:** Organize your life and make your money work harder for you! With just a few clicks you can open a new saving or checking account online, then transfer money to it from one of your other accounts right away.

The bottom screenshot shows the 'Certificate Rate Board' for a VIP-PLATINUM member. It includes a table of certificate rates:

Description	Term / Months	Current Rate	Annual Yield	Minimum Purchase	Available Online
3 MONTH CERTIFICATE	3 Months	0.050%	0.050%	\$500.00	Purchase Online
	3 Months	0.050%	0.050%	\$100,000.00	
6 MONTH CERTIFICATE	6 Months	0.050%	0.050%	\$500.00	Purchase Online
	6 Months	0.050%	0.050%	\$100,000.00	
9 MONTH CERTIFICATE	9 Months	0.100%	0.100%	\$500.00	Purchase Online
	9 Months	0.100%	0.100%	\$100,000.00	
12 MONTH CERTIFICATE	12 Months	0.100%	0.100%	\$500.00	Purchase Online
	12 Months	0.100%	0.100%	\$100,000.00	
18 MONTH CERTIFICATE	18 Months	0.150%	0.150%	\$500.00	Purchase Online
	18 Months	0.150%	0.150%	\$100,000.00	
24 MONTH CERTIFICATE	24 Months	0.300%	0.300%	\$500.00	Purchase Online
	24 Months	0.300%	0.300%	\$100,000.00	

“That was very easy. I think I will buy all my CDs online from now on!”

You can define special products that you market only to your online members.



Loan Type	APR	Description	Available Online
New Vehicles and Motorcycles	2.950%	There couldn't be a better time to finance than now!	Apply Online
Used Vehicles and Motorcycles	2.950%	All rates are currently the same as a New Vehicle Purchase!	Apply Online

MEMBERS CAN APPLY FOR LOANS ONLINE

“Wow! This is great! I can apply for my loan online. It even calculates my monthly payment for me.”

Members will appreciate that they can apply for loans online wherever and whenever they want, and you'll get the lead even if they drop out before finishing the app!

About Your Loan

Loan type: New Vehicles and Motorcycles

Preliminary interest rate: 2.45 % *Subject to Credit Evaluation

Purpose of the loan: USED AUTO

Day of month for payment to be due: * 30

Vehicle description: Ford Ranger

Price or current value: \$ 40000 .00

Model year: 2015

Loan amount: * \$ 20000 .00

Select a term: 27 - monthly

Estimate Payment

\$740.76 - monthly

+ This is just an estimate to help you select the terms you want. You'll be able to see a final payment quote with any available options for debt protection on the "Quote Selection" page, before you submit your completed application.

* denotes a required field

[Back](#) [Next](#)

Page will timeout in 3:43

➤ WORK YOUR ONLINE LOAN APPLICATIONS WITHIN CU*BASE

Allowing your members to apply for loans online makes good business sense. Select the loan products you want to offer online and post their rates on a configurable rate board. You can even offer configurable loan insurance or debt protection that the member can select during the online application. Once the member clicks “Accept” a credit report will be pulled automatically (assuming that there is not already one on file).

Session 0 CU*BASE GOLD Edition - ABC TESTING CREDIT UNION

File Edit Tools Help

Work/View Application Status Pending Processing

Created to [MMDDYYYY] Jump to: Loan app # Last name

To get a "dashboard" view of progress toward your team's goals, use Activity Tracking to display a statistical analysis screen showing all applications in the pipeline.

Wait Times This Week

- 0 < 1 hr
- 0 1 - 4 hrs
- 0 4 - 8 hrs
- 8 > 1 day

Filter by

UW status Product code
 Interviewer ID Interviewer branch
 Dealer Delivery channel
 Underwriter ID Business unit
 Loan category

Pending

App #	Applicant Name	App Date/Time	DC	Decision	Int ID	Action	Central Underwriting Status
157702	JACK	Sep 03, 2014 17:14	RO	Pass	R1	R1	APPROVED
157703	JACK	Sep 03, 2014 17:16	RO	Fail Fltr	R1	R1	COUNTEROFFER
157704	JACK	Sep 03, 2014 17:24	RO	Fail Fltr	R1	R1	DENIED
157705	BARBARA	Sep 03, 2014 17:29	RO	Pass	R1	R1	APPROVED
157706	BARBARA	Sep 03, 2014 17:33	RO	Fail Fltr	R1	R1	DENIED
157707	BARBARA	Sep 03, 2014 17:33	RO	Fail Fltr	R1	R1	COUNTEROFFER
157689	JOHN G MEMBER	Aug 29, 2014 15:57	CU	Pass	92	92	APPROVED
157686	WILLIAM	Aug 27, 2014 13:49	CU	Fail Fltr	21	21	
157687	KRISTINE	Aug 27, 2014 15:29	CU	Pass	92	92	APPROVED
157665	JACK	Aug 25, 2014 10:50	RO	Fail Fltr	R1	R1	
157666	JACK	Aug 25, 2014 10:56	RO	Fail Fltr	R1	R1	
157667	Suspect Application	Aug 25, 2014 11:13	RO	Fail Fltr	R1	R1	

Work w/ Loan Req UW Comments Dealer Decision
 Checklist App Comments Loan File Delete App

Key Activity Tracking

SUBMIT - UNDERWRITER SUBMIT - MSQ/MSR DEALERTRACK
 SUBMIT - LOAN REVIEW HOME BANKING REQUEST RETAILER DIRECT

FR (4177) 9/2/14

If your credit union uses a decision model, and the member's request is approved according to the model results and your credit union's configured CU*BASE Approval Matrix, the statement at the top of the page will read "Your loan has been pre-approved!" A loan will never be auto-denied, however; any request that is not automatically approved is simply submitted for underwriting review.

ONLINE BILL PAY

The top screenshot shows the 'Bill Pay Home' page. It features a navigation menu with 'Info Center', 'My Accounts', 'New Accounts', 'Pay & Transfer', 'My Documents', and 'Go Mobile'. The main content area includes a 'Bill Pay Home' header, a welcome message, and a 'Pay Multiple Bills' button. Below this is a table of bills with columns for Name / Account, Type, eBill Info, Pending History, and Pay / Delete. A table row shows 'AT&T' with account number '*****1798' and a status 'Eligible: Set up eBills'.

The bottom screenshot shows the 'Pay Multiple Bills' page. It has a 'Please enter an amount to schedule a payment.' input field. Below this is a summary section showing 'Total Payments: \$200.00' and 'From account: 001 - CHECKING: \$9,052.25'. A table lists bills with columns for Name / Account, Type, Amount, Send Date, Memo (Optional), and Options. The table rows are 'AT&T' (Amount: \$200.00, Send Date: 01/14/2016) and 'John's Lawn Service' (Amount: \$200.00, Send Date: 01/15/2016). At the bottom, there are 'Cancel' and 'Schedule Payments' buttons.

“I love how easy it is to pay my bills. I don't even need to go to another website.”

Members can pay their bills right in *It's Me 247*.

Members have come to expect bill pay as part of online banking. With the native bill pay solution members can use bill pay without leaving the *It's Me 247* pages.



Members can use PIB to change how they transfer money in It's Me 247.

⇒ PERSONAL INTERNET BRANCH (PIB) IS THE SECURITY TOOL FOR "IT'S ME 247"

Additional protection can be added through the use of PIB (Personal Internet Branch), which supplies *multi-layered security* and member personalization. CU*Answers designed PIB to go far beyond just complying with the latest regulatory expectations and provide some real value to your members.

Members can control the security of their It's Me 247 accounts by:

- Select what features will be available from It's Me 247 (transfers, check withdrawals or opening accounts, for example)
- Requiring that a confirmation code be entered when certain sensitive transactions are done, such as transfers or accessing online bill pay
- Setting time of day the account can be accessed
- Setting geographic controls of the computer logging into their account

⇒ HOW ABOUT OFFERING ONLINE MEMBERSHIP APPLICATIONS

Your credit union wants to grow. So why not let potential members apply online based on the service they want! It's easy!

DEMO MODE

Success Credit Union

I want to

Become a member Lower My Monthly Payment Buy or Refinance a New Car

Open a savings or checking account online!

Join a nonprofit banking institution that's all about its members — which is just plain cool. Success Credit Union believes in the credit union tradition of people helping people, and we do everything to help our members.

Apply at Branch Apply Online

NEED HELP OR HAVE ANY QUESTIONS?

Testimonials

John Smith
CEO, Success Credit Union
The Success CU team works every day to live up to the philosophy that we can best serve our members by providing them with the tools and solutions to achieve financial success. We are proud to invest in our community to make a difference every single day.

Sarah Thompson
Realtor, Jennison Realty Group
As a life-long member, my experience with Success Credit Union goes far beyond the typical experiences many have come to expect from a financial institution. The great service and ethics provided by Success Credit Union employees represent the true benefits offered to members.

Sally Johnson
Member since 1996
We have banked with the Success Credit Union for 20 years and have always had excellent service. Everyone is so friendly and helpful!

NCUA Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.

“My friend says that her credit union makes it easy to bank online. I would like to become a member.”

This application feeds directly into CU*BASE—no re-keying!

➤ MOBILE WEB BANKING

Mobile Web Banking is an automatic redirect from the standard It's Me 247 website if a member is using a mobile device. Mobile Banking has a similar feature set as It's Me 247, but with views optimized for phones.

➤ TEXT BANKING

With Text Banking, members can send text messages and receive text replies on their available balances. Members can even have balance alerts sent to them a text messages should their balance fall below a desired level.



Members will love the convenience of Mobile Web Banking, Text Banking, and Mobile App Banking!

“I love that I can check my current balance and pay bills from my phone!”

➤ MOBILE APP BANKING

Mobile App Banking gives your credit union the option to deploy a mobile hybrid app that uses Mobile Web Banking. This allows your credit unions to customize the app and place it in an app store.



MEMBERS READ MESSAGES FROM YOU IN THE MESSAGE CENTER

The screenshot shows the It's Me247 Online Banking interface. On the left, there's a navigation menu with 'Rewards' (VIP-GOLD Member, 14,270 points), 'Messages' (2 unread), and 'Members'. The main area displays account information for 'SAVINGS CHECK' (110), 'CERTIFICATES' (300, 24 MONTH CERTIE), and 'CREDIT CARDS' (866 VISA PLATINUM, 900 MC CLASSIC). The 'MESSAGE CENTER' is open, showing a list of messages: 'Delinquent Payment Reminder' (07/21/2012) and 'Certificate Maturity Notice' (06/16/2012). The user is identified as a 'VIP-PLATINUM MEMBER'.

CU*BASE makes it easy to communicate with members and keep them up to date. Maybe you want to promote a new share account promotional rate you are offering only to online banking members.

SENDING A MESSAGE TO MEMBERS COULDN'T BE EASIER

You have members whose car loans are maturing soon. Encourage them to apply for their next loan online! Begin with a list of members who share this characteristic and use our "Member Connect" tools to let these members know that you are here to serve them on their next purchase.

The screenshot shows the 'Session 0 CU*BASE GOLD Edition - Member Connect Setup' dialog box. It includes a 'File name' field, an 'Option' section with radio buttons for 'Online banking and/or email message', 'Mailing labels', 'Statement inserts', and 'Telemarketing tracker'. There are two checked checkboxes: 'Exclude members flagged for 3rd-party marketing opt out' and 'Exclude members flagged for CU contact opt out'. At the bottom, there are navigation icons and a 'FR (3211)' label.

Stay connected to your members every day with a quick message delivered several ways!



WORK MEMBER REQUESTS FROM WITHIN CU*BASE

PERSONAL INFORMATION | I'M A VIP-PLATINUM MEMBER

My Personal Information
This is your primary membership address. If you receive mail from the credit union at another mailing address, please contact the credit union to update that address, if necessary.

AddressLine 1:
123 MAIN STREET

ANYCITY MI 49000

County:
ANYCOUNTY

Home Phone:
(555) 555 - 5555

Work Phone: (555) 555 - 5555 **Ext:**

Fax Phone:

Mobile Phone:
(555) 555 - 5555

Email Address:
mmember@yahoo.com

Code Word:

When you contact us on the phone or visit our lobby, for your protection we may ask you a few questions to verify your identity. A Code Word is one of the questions we can ask to confirm who you are. It doesn't need to be as complex as your online banking password, but use something you can remember that would be difficult for someone else to guess. Like the security chain on a hotel door, a Code Word adds a measure of extra protection—another way for you to say "It's Me!"

[Edit My Information](#)

As with working loans, another CU*BASE screen keeps track of member requests, such as a change of address or email. It even alerts you that a non-member has submitted an application to become a member of your credit union. This screen allows you to "work" the member's request from within CU*BASE and keep your communications with members organized and at your finger tips.

Session 0 CU*BASE GOLD - ABC TESTING CREDIT UNION

File Edit Tools Help

Work with Online Banking Requests

Corp ID 01

Request # 00000 Last name starting Request date starting 00000000 [MMDDYYYY] Display only

Req #	Request Name	Req Date	Request Type	Notes
8059	HENRY	May 06, 2013	CR - Contact Request	Possible duplicate request
8060	HENRY	May 06, 2013	CR - Contact Request	Possible duplicate request
8061	HENRY	May 06, 2013	CR - Contact Request	Possible duplicate request
8063	KIRK	May 06, 2013	MA - Membership Application	

Session 0 CU*BASE GOLD - ABC TESTING CREDIT UNION

File Edit Tools Help

Membership Applications from Online Banking

Request # 00063 Last name starting Request date starting 00000000 [MMDDYYYY]

App #	Application Name	Home Phone	Work Phone	Ext	Corp	Rel Code	App Date	Email
8063	DARRYL R TESTMEMBER	616-555-1212	616-555-2121	12345	01		May 06, 2013	

Approve Change Deny Delete application
 View Look up Request credit report View credit report

FR (5033) 7/15/13

MEMBERS SIGN UP FOR E-ALERTS AND E-NOTICES TO STAY INFORMED

Members will appreciate this feature that keeps them on top of their account activity. Members can get alerts when their account balance is higher or lower than a set amount, when a loan payment is coming due, and when ACH deposits or withdrawals are posted.

They can also sign up for eNotices. This way members can receive delinquency reminders, certificate renewal notices, etc.

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SEE WHAT'S UP Visit the Online Community

E-ALERT SUBSCRIPTIONS | I'M A VIP-PLATINUM MEMBER

e-Alert Subscriptions
The following are eAlert subscriptions currently setup for your account. Click on "Create new subscription" to setup a new eAlert. Click "Edit" to modify an existing subscription. Click "Delete" to unsubscribe from the eAlert. eAlerts will always appear in your Secure Message Center.

Your Current eAlerts:			
		Type	Account
Edit	Delete	eNotices	All Accounts
Edit	Delete	ACH	110 - CHECKING

The following are eAlert messages you may subscribe to, please select the type you wish to create:

Create new Account Balance eAlert subscription.

Create new ACH Deposit or Withdrawal eAlert subscription.

Create new Loan Due eAlert subscription.

Success Credit Union HELP MANAGE MY SECURITY LOGOUT

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SEE WHAT'S UP Visit the Online Community

E-ALERT SUBSCRIPTION | I'M A VIP-PLATINUM MEMBER

Create an eAlert Subscription
Account Balance eAlert
Send an eAlert message at the end of each business day when my account balance is above or below the threshold

Step 1 - Choose account for eAlert
Account:
000 - MEMBERSHIP

Step 2 - Enter account balances
Send an eAlert when my account balance is above:
\$ 0 Max: 99,999.99
Send an eAlert when my account balance is below:
\$ 0 Max: 99,999.99

Step 3 - Select where you receive your eAlert
 Only to Secure Message Center
 Secure Message Center with email reminder
 Send the complete alert via email only

Send a message to my mobile device(s)
 Text Banking is required to send alerts to mobile devices...SIGN UP HERE!

Members can choose to receive e-Alerts as an email, or, if enrolled in Mobile Text Banking, as a text message.

MEMBERS MANAGE THEIR MONEY WITH ACH DEPOSITS

ACH TRANSACTIONS | I'M A VIP-PLATINUM MEMBER

Pending Electronic Transactions
The following are electronic transactions received from the Automated Clearing House (ACH) and waiting to post to your accounts. We will post them to your accounts on the date shown below.

Company Name	Amount	To Be Posted	Posting To
cm ins. soc. joi	(\$123.91)	06/07/2010	009 - basic share draft
fcu	(\$20.00)	06/07/2010	009 - basic share draft

Automated Electronic Deposits
The following are electronic deposits you periodically receive through the Automated Clearing House (ACH). You may click on the Company Name to adjust the way you distribute these funds among your other accounts. For example, if you receive your paycheck via ACH, you can specify how much of your pay goes to your savings account, to a checking account, to make a payment on a loan, etc.

Company Name	Last Transaction	Deposit Account
treasury		sample e member: daily checking

Members can monitor pending ACH deposits, a feature that is sure to lower the number of calls to your credit union. Members can choose how their electronic deposits are distributed, either to savings, checking or loan accounts.

DISTRIBUTIONS | I'M A VIP-PLATINUM MEMBER

For electronic deposit 1004 Neighborhood
Distributions will be credited to your account(s) in the order listed, use the up and down arrows to change that order. Click on the Account Name to make changes to the distribution, or to delete it.

Account Name	Amount	Start Date	End Date
John D Member: Business/Org Sa	\$200.00	2/16/2013	No end date
Mary S Member: Daily Checking	All remaining funds		

Create new distribution

MEMBERS VIEW INTEREST AND DIVIDEND SUMMARIES

DIVIDEND/INTEREST SUMMARY | I'M A VIP-PLATINUM MEMBER

Dividend / Interest Summary

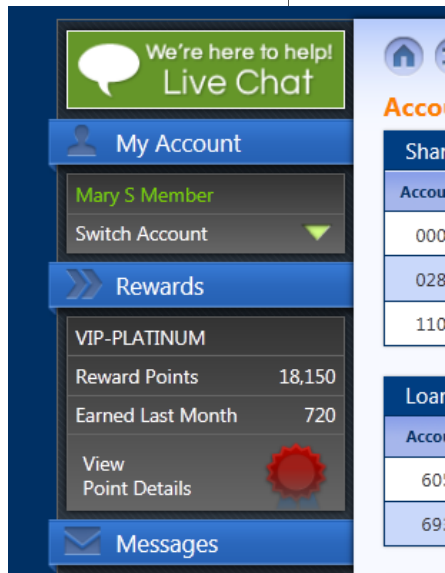
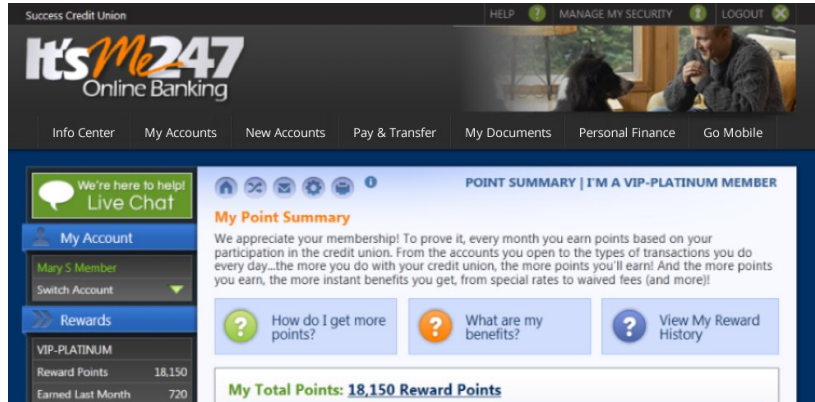
Active Accounts		2013 Interest	2013 Dividends	2012 Interest	2012 Dividends
000	MEMBERSHIP	\$0.00	\$0.00	\$0.00	\$0.00
028	FUTURE SAVINGS	\$0.00	\$30.59	\$0.00	\$114.04
110	DAILY CHECKING	\$0.00	\$0.33	\$0.00	\$1.66
605	NEW VEHICLES	\$18.20	\$0.00	\$0.00	\$0.00
693	ODD EMERGENCY	\$0.00	\$0.00	\$0.00	\$0.00
866	VISA - DAILY	\$0.00	\$0.00	\$0.00	\$0.00
920	MG - ODD ITEMS	\$0.00	\$0.00	\$0.00	\$0.00

Members can view a dividend and interest summary for the current year, as well as paid dividends and mortgage interest for the previous year.



⇒ TIERED SERVICE LEVELS AND POINTS

Members can see their Tiered Services Level and points, as well as how they were calculated. Links within the Points Listing encourage members to enroll in services (i.e. bill pay), open accounts, and apply for loans online.



Borrowing Points

✓ Points you get for participating with the credit union for your borrowing needs.

THIS MONTH: 380 OF 700 POSSIBLE POINTS.

LAST MONTH MONTH: 380 OF 700 POSSIBLE POINTS.

Contributing Points:

- I have a mortgage or other eligible special loan.
- I have an eligible line of credit.
- I have a loan at the credit union.
- I have more than \$5,000.00 in loans.
- I have more than \$10,000.00 in loans.
- I have more than \$25,000.00 in loans.

[Apply for a loan](#)

Self Service Points

✓ Points you get for participating in the credit union's online and convenience services.

THIS MONTH: 40 OF 70 POSSIBLE POINTS.

LAST MONTH MONTH: 30 OF 70 POSSIBLE POINTS.

Contributing Points:

- I used my debit card last month.
- I have a credit union credit card.
- I used my audio banking last month.
- I used my online banking last month.
- I am enrolled for eStatements.
- I am enrolled for online bill pay.

[Enroll for eStatements now!](#)

[Enroll for online bill pay now!](#)



⇒ E-STATEMENTS ENROLLMENT

eStatements are a money saver for you, and It's Me 247 makes it easy for the member to enroll or view their statements.

Suffix	Account Description	Beginning Balance	Total Debits	Total Credits	Ending Balance	Last Tran
000	REGULAR SAVINGS	531.99	1,947.00	1,610.97	195.96	12/23/11
002	SAVINGS CLUB	2.01	88.11	100.00	14.90	12/20/11
015	REC VEHICLES	10,405.75	24.00	202.17	10,383.90	12/31/11
011	HOUSE CLASSIC	3,921.81	678.98	591.11	3,263.94	12/31/11

⇒ VIEW CREDIT SCORE ONLINE

CREDIT SCORE | I'M A PLATINUM MEMBER

Your Credit Score History

Below is the most recent credit score the credit union has on file for you, from the last time a score was obtained (notice the "as of" date). Viewing your score here does not initiate a request for credit information directly from any bureau. Contact us if you have questions or would like tips on how to improve your score.

Your credit score on file as of 1/27/2015

FICO SCORE
The score lenders use.
706

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Key Factors affecting your FICO Score

- Reason: Proportion of balances to credit limits on bank/national revolving or other credit accounts is too high.

With this feature you can share credit scores with members, and start a conversation with a member who is curious about their score and how your credit union uses it.

Your credit union can activate the feature so that members view recent scores online.



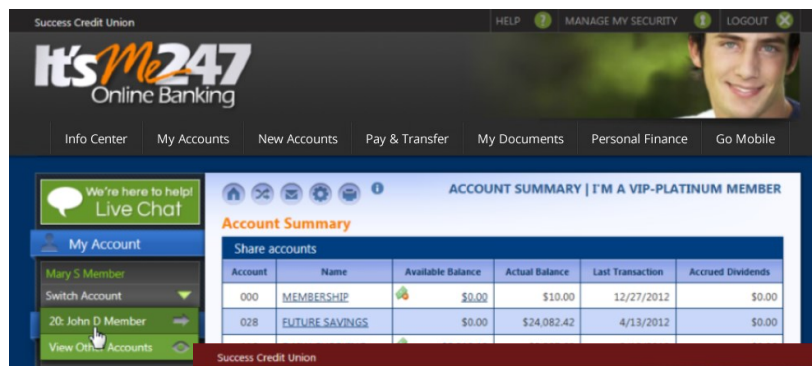
⇒ PERSONALIZED

Personalize It's Me 247 to match your mood. Pick a color theme and even select your favorite photo album to display pictures at the top of the screen.



⇒ VIEW AND ACCESS OTHER MEMBERSHIPS

Members who have multiple memberships at your credit union can quickly “See” the account balances of the other account or “Jump to” that account to transfer funds and conduct other transactions.



Marketing Materials

Market all three self service banking products to your credit union members!

- It's Me 247 Online Banking
- It's Me 247 Text Banking
- It's Me 247 Mobile Web Banking



You can order our pre-designed marketing materials to increase your members' awareness that you have text, mobile and the full online banking available at your credit union.

To see PDFs of the brochures, lobby posters, statement inserts, or Adobe InDesign graphics visit <http://marketing.cuanswers.com/> and click the **Brochure** link from the left sidebar. Download a pricing PDF, also on the left sidebar.

Do It Yourself

The Adobe InDesign source files are available online to download if you would like to handle your own customization and arrange for a local printer. These are available at no charge to your credit union.

Available Materials

We have designed colorful lobby brochures, statement stuffers and brochures that explains the features of each product and how the member can get started using the feature. This is available for all three products. They can be customized with your credit union name, address and logo.. To see full-size PDFs of the materials or to place your order, visit <http://marketing.cuanswers.com/> and click the **Brochure** link from the left sidebar.



CU*ANSWERS
A CREDIT UNION SERVICE ORGANIZATION

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