



cuasterisk.com

Ancillary Pricing Guide 2012



CU*ANSWERS
A CREDIT UNION SERVICE ORGANIZATION


BUYCUSO



Pricing Philosophy

Pricing is a tricky business. You can approach it from several different perspectives, ranging from “charge what the market will bear,” to “recover your development costs plus a small profit,” to “give it away and hope for a bigger payoff down the road from the relationship,” to a myriad of other cost accounting, profit-based formulas.

For CU*Answers it's simple: we take on the perspective of a *manufacturer of value* whose ultimate goal is the financial success of our owners and clients. We set our prices to fit the income statements of our clients, first. Our pricing models are designed to participate with credit unions in building revenues and sharing the proceeds. No big up-front risk is passed from our business to the credit unions. Pay as you go, pay as you earn. We are not a middleman; we are a cooperative manufacturer, and we have the power to price like one.

As a cooperative, we remind ourselves that each and every time a client remits a payment, that paid invoice is an *investment*, not simply a transaction for services rendered. Therefore, our price should be based on our continued ability to innovate, carry forward as an ongoing concern, and ultimately, add to the collective capital of the credit union system.

The expected return from our service is truly not reflected only in a price. It is based on seven simple concepts that we hope our clients will leverage to gain the ultimate return on every dollar they spend on our services:

- **The Power of Ownership**
- **A Focus on Utilization**
- **Be the Best You Can Be**
- **First to Implement**
- **Guaranteeing the Difference**
- **The Value of Equity**
- **Return on Investment**

To investigate these concepts more thoroughly and learn more about our CU*BASE Online (SaaS) strategy, visit www.cuanswers.com and click on “*I am a Visitor*” and then “*Why CU*Answers?*”

Table of Contents

Electronic Check Processing	Page 4
CheckLogic & CheckLogic Lite	Page 5
Lending Services	Page 6
Marketing & PR Services	Page 7
Network Services <i>(formerly known as WESCO Net)</i>	Page 8
Web Services	Page 9
Xtend Services	Page 10

Learn More

This Pricing Guide is a snapshot in time, and is modified annually. To fully understand that we do walk the talk, contact our Sales staff for a copy of “The CU*Answers Pricing Model: A Historical Perspective” (Volume 1: 1999-2004; Volume 2: 2005-2009).

Should you wonder what we did with the revenues earned, check out the Release Summaries page on our website (http://www.cuanswers.com/client_release_summaries.php) for over 10 years worth of new solutions delivered *without a fee*.

Learn more about what it means to have innovation guaranteed as part of your price.

Electronic Check Processing Provided by CU*Answers

Schedule A1

Effective: January – December, 2012

CU*CHECK - ELECTRONIC CHECK PROCESSING	
Member Image Check Processing	
0 - 100,000 Items	\$0.01 per item
100,001 - 999,999 Items	\$0.005 per item
Check Return Fees	
1 - 500 Returns	\$1.75 per item
501+ Returns	\$1.00 per item
Maintenance Fee	\$50.00 per month
Minimum Monthly Processing Fee	\$150.00
Check Image Access via CU*Check <i>(for non-CU*BASE Clients)</i> Must meet CU*Answers interface specifications	\$500.00 setup fee <i>(one-time)</i> \$100 per month access fee
<i>Pricing shown does not include certain FRB fees (i.e. high dollar notification). Final Pricing determined per Credit Union signed contract.</i>	<i>Pricing subject to periodic change</i>

CheckLogic™ Provided by eDOC Innovations

BRANCH IMAGE DATABASE & FORWARD COLLECTION (Check 21)	
CheckLogic Branch Capture Software <i>(one-time fee)</i> Less than 5,000 Members Greater than 5,000 Members	\$1,500.00 \$2,499.00
CheckLogic Set-up Fee	\$250.00 per branch
Forward Collection Fee Schedule	
CheckLogic Forward Collection <i>(per item fee)</i>	\$0.058
Paper item collection <i>(including Canadian & unscannable items)</i> ³	\$0.50
Paper item collection – returned item ³	\$2.00
Foreign Item Collection ¹ <i>(valued at or greater than \$200.00 USD)</i>	\$15.00
Foreign Item Cash Letter ¹	\$8.00
Foreign Item Collection/Cash Letter <i>(returned item)</i> ¹	\$30.00
U.S. Government Bonds ⁴	\$0.55
Adjustments ²	No Charge
Minimum Monthly Forward Collection Fee	\$150.00
CheckLogic™ Hardware Options	
Online Banking Interface <i>(non-It's Me 247)</i>	\$4,995.00
Canon/Panini Check Scanner <i>(multiple scanner options available from 1-180 DPM as based upon processing volume required)</i>	Quote provided
Warranty Pricing for Upfront Payment Options Available	Quote provided

CheckLogic LITE™ Provided by eDOC Innovations

MERCHANT IMAGE CAPTURE & FORWARD COLLECTION	
CheckLogic Lite Remote Deposit Software (<i>one-time fee</i>)	\$2,499.00
CheckLogic Lite Set-up fee	\$450.00
Forward Collection Fee Schedule	
CheckLogic Lite Forward <i>Collection</i> Per Item Fee (<i>Universal Settlement Only</i>)	\$0.058
CheckLogic Lite Per Merchant Location Set-Up Fee	\$15.00
Minimum Monthly Forward Collection Fee	\$150.00
CheckLogic™ Lite Hardware Options	
Online Banking Interface (<i>non-It's Me 247</i>)	\$4,995.00
Canon/Panini/RDM Check Scanner (multiple scanner options available from 1-180 DPM as based upon processing volume required)	Quote provided
Warranty Pricing for Upfront Payment Options Available	Quote provided

CheckLogic™ & CheckLogic™ Lite Supplemental Guidelines	
<i>Settlement of Funds, next day guarantee credit to Credit Union's XXXXXXXXX Account - actual items processed through Corporate One FCU.</i>	
Unlimited technical support for CU software and scanning needs.	No Charge
Online check image access for twelve months (via eDOC)	No Charge
ArchView™ DVD Service - Quarterly image archival via DVD	\$50.00 per DVD
Equipment supplies	Quote provided
1) Any pass-thru charges that are incurred will be assessed in addition to the item fee. Foreign Item Collection is guaranteed funds (up to 6-8 weeks for credit). Foreign Item Cash Letter is provisional credit (credit within 5-7 business days). Associate account at Corporate One is REQUIRED for this service.	
2) We reserve the right to charge for excessive image quality adjustments resulting from your staff overriding image quality warning messages from the imaging software. We will work with you to try to reduce the number of rejects for poor image quality before assessing any additional charges.	
3) All paper collection items are processed by Corporate One Federal Credit Union, on behalf of your credit union. Items are to be sent directly to Corporate One Federal Credit Union for processing. Associate account at Corporate One is REQUIRED for this service.	
4) Bond service require FRB EZ-Clear Direct enrollment. Bonds submitted to eDOC directly at Attn: Item Processing, 4695 44th Street SE, Suite 180—Kentwood, MI 49512. FRB credits Credit Union \$0.30 for each redeemable bond.	
5) Requires New Client with 3 year Agreement.	
6) eDOC Innovations supports a variety of forward collection endpoints. Credit Unions who desire to process forward collection items directly through the Federal Reserve or another endpoint can obtain pricing through a Quote from eDOC Innovations.	

Lending Services Provided by Lender*VP

	One Time Charges	Recurring
Instant Issue - ATM/Debit/Credit Cards (powered by Dynamic Card Solutions)	Quote provided	Quote provided
Pay Day Lending (<i>MicroLender - web-based orig. tool</i>)	Quote provided	Quote provided
EFT Consulting & Support	Quote provided	Quote provided
Reloadable Plastics (<i>via Discover Card option</i>)	Quote provided	Quote provided
CU*Perks Rewards Program Implementation	Quote provided	Quote provided
247 Lender (<i>Decision Modeling</i>)	No Charge	\$0.50 per decision
Retailer Direct (<i>Offsite Electronic Loan App & Approval</i>) Retailer Direct Web Site (<i>includes Lender on the Road</i>)	\$1,500.00 for the first site then \$500.00 each per site thereafter	\$0.60 per application (<i>includes email notification to CU</i>)
Lender on the Road (<i>Offsite Online Loan Applications - if not using Retailer Direct</i>)	\$1,500.00 for the first site then \$500.00 each per site thereafter	\$0.60 per application (<i>includes email notification to CU</i>)
DealerTrack (<i>Indirect Auto Financing option</i>)	\$500.00	\$0.50 per application
Route One (<i>Indirect Auto Financing option</i>)	\$500.00	\$0.50 per application
Meridian Link (<i>Indirect LOS relationship</i>)	\$500.00	\$0.60 per application
Lender*VP Tune Up (<i>Lending Management Platform</i>)	Quote provided	Quote provided
Lender*RE		
Mortgage Loan Servicing (Powered by Xtend) <i>Investor Reporting & Escrow Administration</i>	No charge	\$5.50 per serviced loan (<i>per month</i>)
Portfolio Conversion (Powered by Xtend) <i>Project management for conversion of portfolio from 3rd party servicer</i>	Quote provided	Quote provided
Mortgage Lending Solutions (via Prime Alliance)		
Web-Based Mortgage Application and LOS System	\$1,500 set-up fee	\$500.00 per month (<i>application and closing package fees still apply</i>)
Web-Based Mortgage Application System (without LOS System)	n/a	\$50.00 per month (<i>plus loan app. fee</i>)
Collections Services	Quote provided	Quote provided
Custom CU*BASE Loan Forms Programming		
New Forms Programming for Standard or eDOC Forms (<i>New CU*BASE clients - assumes 1 form type</i>)	Starting at \$257.00 per page	n/a
New Forms Programming for Standard or eDOC Forms (<i>New CU*BASE clients - multiple form types</i>)	Quote provided	n/a
Migration to eDOC forms (<i>existing CU*A clients</i>)	Starting at \$154.00 per pg.	n/a
Form Updates & Revisions	Starting at \$103.00 per pg.	n/a
Credit Score Updates	n/a	\$500.00 per run (<i>plus credit bureau fee</i>)



Marketing Services

	One-time Charges	Recurring
CU*OverDrive Contests (Powered by CU*Answers) Pre-designed quarterly promotional contests to encourage member participation	Free*	Marketing collateral printing costs plus postage*
CU*OverDrive (a collaborative effort powered by CU*Answers & Xtend) Coordinated marketing calendar with one year of pre-designed, targeted campaigns with print and electronic media to complete an annual marketing plan	\$2,495.00 annually*	Marketing collateral printing costs plus postage*
CU*OverDrive CUSTOM (a collaborative effort powered by CU*Answers & Xtend) Customize your calendar with one year of pre-designed, targeted campaigns with print and electronic media to complete an annual marketing plan. You select the campaigns you want from the marketing library and choose the month to run each.	\$4,995.00 annually*	Marketing collateral printing costs plus postage*
Custom Deluxe Campaign Package	\$1,500.00	+ printing/shipping/postage
Custom Marketing Collateral Design	n/a	Quote provided
Newsletter Service Predesigned template Custom Newsletter design	\$750.00 annually (4 Qtrs) \$5,000 annually (\$2,000 for original design + 1st Qtr/ \$1,000 each additional Qtr)	+ printing/shipping/postage + printing/shipping/postage
Election Management Services Consulting Marketing Telling (\$300.00 minimum)	\$100.00 per hour/8 hr min \$500 \$1.00 per paper ballot \$0.05 per unique electronic	n/a + printing/shipping/postage + printing/shipping/postage n/a

Audit Link Services

	One-time Charges
Audit Link Upfront Engagement	\$2,750.00
Information Security Review and Risk Assessment	Quote provided
Audit eLink	\$1,250.00
Concentration Risk Analysis \$0—\$50M \$50.1M—\$100M \$100.1M—\$300M \$300.1M and above Annual Review Quarterly Runs	\$1,500.00 \$2,000.00 \$3,000.00 \$3,500.00 \$500.00 \$250.00
BSA & ACH Reviews BSA Review ACH Review	\$1,600.00 \$900.00 \$900.00 (RDFI Only) \$1,500.00 (ODFI)

Network Services (formerly known as WESCO Net)

	One Time Charges	Recurring
Firewall Management SMB series with gateway AV, Anti-Spyware and Intrusion Detection and on- demand reporting	TBD	\$99.00 per month (min.)
Firewall Management Enterprise series with gateway AV, Anti-Spyware and Intrusion Detection and On Demand reporting	TBD	\$249.00 per month (min.)
Guapple Management	n/a	\$29.00 per month
iSweep Management	n/a	\$34.00 per month
Windows Server Management	TBD	Starting at \$49.00/month
Data BP Network Backup Systems with Offsite Data Storage	\$499.00	Quote provided
Network Services Complete Care Network Management	n/a	Quote provided
Remote Workplace Management (VPN remote office strategy, deployment and support)	\$99.00	\$49.00 per month (min.)
Onsite Services, Technical, Consulting	n/a	\$100.00 per hour
Quarterly and On Demand Vulnerability Scanning	n/a	As low as \$5.00 per IP Address
Workstation Patch Management with Reporting	n/a	Quote provided
Managed Email Security	TBD	\$99.00 per month (min.)
Managed VoIP Phone Solutions	TBD	Quote provided
Network Services Virtual Branch Disaster Recovery Services	Starting at \$250.00	Starting at \$25.00 per month

Network Services covers the entire IT spectrum, from hardware sales to managed network services, from policy development to network design and IT project management. For more information, contact a representative today at info@networkservices.com.

AdvantageCIO Services

	Cost
Business Impact Analysis	Starting at \$1,600.00
Information Security Risk Assessment	Starting at \$1,600.00
Disaster Recovery/Business Continuity Plan Creation, Implementation and Maintenance	TBD
Technology Assessment	Starting at \$2,000.00
Strategic Technology Planning and Implementation	Starting at \$1,600.00
Policy and Compliance Tune Up	Starting at \$1,200.00
General IT Consulting and Project Management	TBD
Information Technology Resource Development	TBD

*Advantage CIO is CU*Answers strategic technology consulting team—for more information please contact info@advantagecio.com.*

Web Services

	One Time Charges	Recurring
Custom Web Design & Development		
Splash Page Architecture	\$500.00	n/a
Custom Architecture	Quote provided	n/a
WordPress with SiteControl Web Design & Development		
Managed Hosting*	\$1,000.00	\$125.00 per month
Custom Theme for Library (Shared)	\$1,500.00	n/a
Custom Theme (Unique)	\$2,500.00	n/a
Custom WordPress with SiteControl Maintenance	n/a	\$100.00 per hour (billed in 15 minute increments)
Web Site Hosting Email Services		
Standard Website Hosting (includes unlimited email addresses, data transfer and disk space)	\$100.00	\$25.00 per month
SSL Security Certificate Add-on (validates the authenticity of client secured site and web site's identity to members)	\$399.00	\$25.00 per month
Domain Name Registration and DNS Hosting	n/a	\$50.00 per year
Professional Services		
Existing Web Site Evaluation Report	\$250.00	n/a
Custom Web Site Maintenance	n/a	\$100.00 per hour (billed in 15 minute increments)

*Includes installation of WordPress and plugins with managed security updates.

Xtend Services

	One Time Charges	Recurring
Bookkeeping Services		
Daily reconciliation, settlement, and exception reporting <i>(share drafts, ACH, ATM)</i>	\$500.00	\$109.00 - \$300.00 per week
Daily Credit Card Settlement	n/a	\$10.00 - \$25.00 per week
CU*BASE Conversion Support <i>(SRS post- CU*BASE Conversion up to 90 days)</i>	\$4,000.00	n/a
CU*BASE 5300 Support <i>(SRS configures automation of Call Report with optional quarterly upload execution)</i>	\$995.00 - \$1,995.00	\$150.00 per quarter
Back Office Consulting <i>(SRS onsite analysis, Run Sheet preparation and best practice recommendations)</i>	\$500.00 per day <i>(plus T&E)</i>	n/a
Compliance Services		
Audit Link Full Service <i>(Performing Pre-defined list of daily, weekly, monthly, quarterly and annual compliance and monitoring tasks)</i>	Contracted thru CU*Answers Management Services	\$100.00 - \$350.00 per week
Audit Link Ala Carte Services <i>(A pre-defined subset of Full Service offering; Employee Reviews, File Maintenance Reviews, etc.)</i>	n/a	Quote provided
Negative Situation Monitoring	\$100.00 set-up fee	\$25.00 per week

XTENSION CALL CENTER	One Time Charges	Recurring
Member Reach Calls <i>(Targeted phone calls to members based on a pre-defined schedule of activities)</i>	Under 5K members 5K to 15K members Over 15K members	n/a n/a n/a
		\$125.00 per month \$250.00 per month Quote provided
Loan Fulfillment Center (LFC) <i>(Inbound loan 'hotline' to help members complete application)</i>	\$500.00 set-up fee	\$25.00 per wk base Per app fee: \$5.00 / Installment
Branch XT <i>(Inbound member support for Overflow/After Hours Calls; or Full-service Inbound Call Center)</i>	\$250.00 - \$500.00 set-up fee	Base Fee: \$100.00 - 250.00 per month Per call fee: \$1.20
CU*BASE Conversion Support		
Inbound Member Support <i>(up to 15 days post- CU*BASE conversion)</i>	\$2,500.00 project management fee	\$2.00 per call
Outbound Member Contact <i>(client provided call/email lists for targeted outreach)</i>	\$500.00 set-up fee	Quote provided
Custom Call Center Services <i>(customized campaigns in support of credit union business plan)</i>	Quote provided	Quote provided
Disaster Recovery Support Services <i>(Inbound Member Support)</i>	\$250.00 set-up fee \$500.00 declaration fee (per activation)	\$35.00 - \$75.00 per month and \$2.00 per call following activation

XTEND COMMUNICATIONS SERVICES	One Time Charges	Recurring
Member Reach (<i>Targeted electronic messages to members based on pre-defined schedule of activities - also includes e-info, Online Banking Community Messaging & monthly maintenance of statements/eStatement messages</i>)	Under \$30M in assets Over \$30M in assets	\$125.00 per month \$250.00 per month
<i>Monthly maintenance of statement & e-Statement Messages.)</i>	n/a	<i>(included in Member Reach Basic/Advanced fee)</i>
Custom Member Contact Messages	Quote provided	Quote provided
e•Info (<i>Managed content library and delivery of CU newsletters/ marketing via CU-defined strategy - passive "Teasers" vs. aggressive "In Your Face" options available - also includes Online Banking Community Updates</i>)	n/a	Quarterly Subscription: \$750.00 / year Annual Subscription: \$950.00 / year
Online Banking Community Stories (<i>Managed content library and delivery of CU marketing to the top of story list in It's Me 247 Online Banking web site</i>)	n/a	\$250.00 annually

MISCELLANEOUS XTEND SERVICES	One Time Charges	Ongoing Fee
Cooperative Liquidity Exchange—Bulletin Board Service (<i>Web-based repository of investment opportunities with credit unions and CUSO partners: CD, Loan Participations, etc.</i>)	\$200.00 per posting	n/a
Xtend Shared Branching	\$200.00 set-up fee	\$150.00 annually
Marketing Consulting	\$500.00 / day + T&E	Quote provided
Member e-Survey (<i>Customized creation, delivery and analysis of e-survey results</i>)	Quote provided	n/a
Re-loadable Plastics (<i>Gift cards/customized re-loadable cards - Member Access Pacific partnership</i>)	Quote provided	Quote provided
Live Chat (<i>Inbound Web Chat support for It's Me 247 online banking and/or Credit Union website</i>)	Quote provided	Quote provided



**Proud Member of the
cuasterisk.com Network**

6000 28th Street SE
Grand Rapids, Michigan 49546
Phone: 800-327-3478
Fax: 616-285-5735
spage@cuanswers.com
www.cuanswers.com