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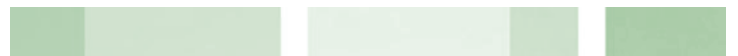
InHouse Pricing Guide 2012



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 InHouse strategy, visit www.cuanswers.com and click on “*I am a Visitor*” and then “*Why CU*Answers?*”

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.

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InHouse Pricing

Effective: January – December, 2012

A. TECHNOLOGY INFRASTRUCTURE	One Time Charges	Monthly
IBM Power i Server Hardware, Operating System, LegaSuite, IBM Maint/Support	*\$50K - \$150K	n/a (Includes Three Year IBM Maintenance Support)
CU*TALK Audio Response System — In-House	*Quote provided	\$250.00 + Maint/Support
Spanish Vocabulary Option	\$2,500.00 (plus custom changes)	n/a
Document Image Solution*		
CU*SPY Vault - Online Document Image Solution Powered by CU*Answers <i>Receipts, photo IDs, reports, statements and CU*BASE supported e-forms (loan & membership forms); subject to CU*Answers warranty provisions</i>	Quote provided for set-up and hardware	n/a
eDOC Innovations Document Image Solution (Multiple InHouse; Online Vault options) <i>Receipts, photo IDs, loan and misc. account forms, loan packaging, member document portal, CU*BASE reports and statements, e-Sign capability; subject to eDOC warranty provisions</i>	Quote provided	Quote provided
Third-Party Online or InHouse Document Image Solution	Quote provided	Quote provided

*Based on recommended configuration for CU size

B. CU*BASE APPLICATION	One Time Charges	Monthly
Multi Processor License Fee - Per Member		
Under 25,000 Members	\$8.00	n/a
25,000 to 49,999 Members	\$7.00	n/a
50,000 to 99,999 Members	\$6.00	n/a
100,000 + Members	\$5.00	n/a
License and Software Maintenance	n/a	\$0.25
Application/Operations Help Desk Support (Partner)	n/a	\$0.05
E-Commerce Fee (Includes It's Me 247 with PIB multi-layer security; e-statements; e-notices; e-alerts; Mobile Web Banking, online Audio Response usage fee via CU*Answers – up to a \$300.00 credit for CU installed unit)		
# of Members		
1 - 2,500	n/a	\$150.00
2,501 - 5,000	n/a	\$810.00
5,001 - 10,000	n/a	\$1,050.00
10,001 - 15,000	n/a	\$1,600.00
Over 15,000	n/a	\$2,300.00
Account to Account Transfers (A2A) (includes both the debit and credit ACH transaction)	\$99.00 set-up fee	\$99.00 Annual Maint. fee \$0.48 Transaction fee
e-Statements (internal CU staff)	n/a	Upload fee
Spanish Vocabulary Option (online - via CU*Answers)	Gratis (custom changes separate)	n/a
Dedicated CU*Talk Phone Number (online - via CU*A)	n/a	\$25.00

InHouse Pricing Guide

B. CU*BASE APPLICATION (continued)		One Time Charges	Monthly
Applicable WATS Line Charges (online – via CU*A)		n/a	\$0.025 per minute
It's Me 247 Splash Page Manager		\$500.00	n/a (included in e-Commerce fee)
EasyPay Bill Payment and Presentment (conversions from existing bill pay program may incur 3rd party fee)			
Powered by Fiserv	Set-up; test fee Active Subscriber fee 1st 2,000 each over 2,000 Inactive Subscriber fee 1st 750 each over 750 Transaction fee 1st 7,500 each over 7,500 (plus applicable misc. fees as charged by vendor)	\$3,000 (per Fiserv) n/a n/a n/a n/a n/a n/a n/a	\$2.25 \$1.60 \$1.25 \$0.80 \$0.38 \$0.35
Powered by iPay	Set-up; test fee Active Subscriber fee 1st 2,000 each over 2,000 Inactive Subscriber fee 1st 750 each over 750 Transaction fee 1st 7,500 each over 7,500 (plus applicable misc. fees as charged by vendor)	\$2,500 (per iPay) n/a n/a n/a n/a n/a n/a	\$2.25 \$1.60 \$1.25 \$0.80 \$0.38 \$0.35
Mobile Banking (powered by CU*Answers) It's Me 247 Mobile Web Banking It's Me 247 Text Banking	n/a	NEW!!	Gratis (included in e-Commerce fee) \$0.0325 per one-way/round trip
Additional CU*BASE Functionality			
OTB Processing (existing vendor)		\$1,000.00	n/a
Financial Institution Data Match (FIDM)		\$2,500.00	n/a
Plastics			
Credit Card Transactions		n/a	\$0.10 per transaction
Debit/ATM Card Network Interface		n/a	\$500.00 (per network)
Credit Bureau Access (Equifax, Trans Union, Experian, Innovis) via ZOOT Credit Bureau file processed (storing credit reports for life of loan, automated debt management of loan application, full marketing/CRM of all member credit reports)		n/a	\$0.75 per file accessed plus standard bureau pricing (Contact CU*A for discounted national bureau pricing)
247 Lender (Decision Modeling)		n/a	\$0.50 per decision
E-Direct Mail (marketing messages)		n/a	\$0.01 per email (Member Reach clients waived)
Selective Statement Inserts (per statement mailing)		\$50.00 - \$150.00 per run	n/a
Special Client Services Requests Query Development and Special Project Requests		\$50.00 per hour (1hour minimum)	n/a



C. BUSINESS COMMUNICATIONS	One Time Charges	Monthly
Extended Business Network (EBN) It's Me 247, E-Stmts, Credit Bureau, Select 3rd-Party Vendor Access, optional Data Replication	\$5,000.00	n/a
Communication Line to CU*Answers EBN MPLS and VPN options available	Quote provided	Quote provided
Network Hardware - EBN	Quote provided	Quote provided
Experian ID Verification (<i>integrated - Service Level 1</i>)	n/a	\$0.75 per request
Experian Commercial ID Verification	Quote provided	Quote provided

D. BUSINESS RESILIENCY SERVICES	One Time Charges	Recurring
Defense MD (AES Encryption Software— <i>recommended for encryption of data to tape for any tapes that leave the credit union</i>)	\$4,500.00 - \$9,000.00 (<i>based on IBM SW Tier</i>)	\$75.00 - \$150.00 per month (<i>based on IBM SW Tier</i>)
Defense DB (<i>Automated encryption of database fields within CU*BASE database files</i>)	\$7,500.00	\$1,500.00 per year
iPlan (Comprehensive iSeries support plan combining automated system tools with CU*A technical services - <i>i.e. PTF's, OS releases, hardware installation and more</i>)	n/a	\$450.00 per month
Disaster Recovery/High Availability Solutions		
Hot Site Recovery (<i>encrypted tape rotation with recovery to CU*Answers as hot-site</i>)	\$1,500.00	\$450.00 - \$750.00 per month
High Availability (<i>real-time data replication to 2nd server with scheduled rollover testing</i>) Self-Managed Solution CU*Answers Managed Solution	Quote provided Quote provided	Quote provided Quote provided

E. CUSTOM PROGRAMMING	One Time Charges
ATM/Debit Card Processing - Batch	
Initial set-up or Processor Change	\$5,000.00
Positive Balance File transmission set-up	\$1,000.00
ATM/Debit Card Processing - Online	
Existing online Network set-up (<i>per network</i>)	\$5,000.00 (<i>fee waived for an existing CU*BASE batch processing client migrating to a supported online ATM/Debit environment</i>)
New online Network set-up	\$10,000.00 - \$15,000.00
Credit Card - Online Servicing (<i>new vendor set-up</i>)	Quote provided

E. CUSTOM PROGRAMMING (continued)

FSCC Shared Branching online Interface

Issuer One-time setup <i>(plus FSCC related fees)</i>	No charge
Acquirer Monthly Branch acquirer processing fee <i>(unlimited branches)</i>	No charge
Data line - Monthly fee <i>(for either Issuer or Acquirer)</i>	Client responsibility

CUSC Shared Branching online Interface

Issuer One-time setup <i>(plus CUSC related fees)</i>	\$1,500.00
Acquirer Monthly Branch acquirer processing fee <i>(unlimited branches)</i>	\$250.00
Data line - Monthly fee <i>(for either Issuer or Acquirer)</i>	Client responsibility

Other National Shared Branch Networks	Quote provided
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Check Processor setup and test	\$2,500.00
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Check Images <i>(retrieved via single 3rd-party; includes member check and Check 21 "counter kill/on-us" images)</i>	
Existing CU*BASE supported format	\$2,000.00
Michigan supported format	\$2,500.00
Other vendor formats	\$3,500.00

Existing CU*BASE Clients <i>(Adding "counter kill/on-us" images from same 3rd-party check processor)</i>	\$500.00 set-up fee
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Check images retrieved via multiple 3rd-parties <i>(non-CU*A)</i>	Quote provided
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Corporate Check File <i>(received via third party for check reconciliation)</i>	\$500.00
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Statement Digitized Logo set-up & changes <i>(if utilizing Sage Direct)</i>	\$250.00
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Statement Back Page (recon, disclosure) set-up & changes	\$250.00 per occurrence
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CU*BASE Branding <i>(changes requested after initial conversion)</i>	\$175.00
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It's Me 247 Branding <i>(changes requested after initial conversion)</i>	\$175.00 <i>(\$300.00 combined)</i>
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Laser Corp. Check/Starter, Replacement Check/Money Order Set-up	\$1,500.00
Requested Laser Corp. Check/Money Order Logo Change	\$275.00
Requested Signature Change	\$225.00

Electronic Custom Documents <i>(including loan forms)</i>	Quote provided
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MICR line changes to member checks/LOC checks	\$400.00
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Statement Transmission set-up <i>(third-party - non Sage Direct or Bridgestone Printing)</i>	\$750.00
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Notice Transmission set-up Fee <i>(non CU*Answers)</i>	\$1,000.00
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OTB Processing <i>(configure batch uploads/downloads for each vendor)</i>	\$1,000.00 minimum
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Custom Bonus Dividend/Loan Interest Rebate <i>(CU*BASE offers a standard feature for Patronage/Ownership Dividends)</i>	Quote provided
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Special programming requests and features	\$100.00/hr <i>(\$200.00 min.)</i>
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CU*BASE reports/statement archival transmission set-up <i>(non-eDOC Innovations)</i>	\$1,000.00
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TCD/TCR Interface <i>(new vendor and new model)</i>	Quote provided
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Credit Union Merger and Deconversion Services	Quote provided
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**Note: Custom program prices are "general guidelines" and subject to change per individual project basis.*

F. MISCELLANEOUS PROCESSING CHARGES

Dividend regeneration	\$125.00 each
End of Month processing verification	\$50.00 monthly
1099 and/or 1098 processing and laser print (<i>postage separate</i>)	Quoted annually
AnswerBook, CU*BASE Documentation Guides and Reference Materials	Free service via Online Help and cuanswers.com
The AnswerBook for Members	Quote provided
Credit Union University Online Campus (<i>Harland Clarke Educational Services, 200+ courses</i>)	Quoted annual license fee
Web Conference (<i>pass-thru</i>)	\$40.00 per hour (<i>per PC</i>)
CU*BASE Member Demographics	\$750.00 initial set-up (<i>repopulation of data recommended annually; custom requests - quote provided</i>)
TCD/TCR Interface Support (<i>utilizing Lutzwolf middleware interface</i>)	\$750.00 setup/unit (<i>one-time</i>) Plus \$150.00 annually per unit
CU*CD Storage of Statements and Reports via CD-ROM	\$0.01 per page
CU*CD Supply	\$10.00 per CD-ROM

G. CONVERSION, DECONVERSION AND MERGER PROGRAMMING SERVICES

Client Letter of Intent (<i>to lock a desired conversion date—non refundable; fee applied to CU*BASE conversion</i>) Under 5,000 members Over 5,000 members	\$1,500.00 (<i>one-time cost</i>) \$2,500.00 (<i>one-time cost</i>)
CU*BASE Conversion Services (<i>includes standard conversion of data from core processing system only—applicable fees from third-party vendors quoted separately</i>) Install and Test Initial Staff Training \$4,000.00 premium fee for approved Holiday conversion	\$2.50 per member \$25K - \$50K (<i>per applicable T&E</i>)
CU*BASE Deconversion Programming Fee (<i>subject to change</i>)	\$1.00 per member
Merger Programming Fee (<i>Refer to CU*BASE Merger Guidelines</i>)	Quote provided
Bookkeeping—90-Day Back Office Support (<i>Provided by Xtend</i>)	\$4,000.00
CU*BASE Conversion Call Center Support (<i>provided by Xtend</i>) Inbound Member Support (<i>up to 15 days post-conversion support</i>) Outbound Member Contact (<i>client provided call/email lists</i>)	\$2,500.00 one-time fee plus \$2.00 per call Quote provided

Mailing Services

As a service to CU*BASE processed credit unions, CU*Answers maintains a contractual relationship with Sage Direct for providing laser statement print and mailing services. Currently the costs that are passed through to our clients represent a direct pass-through fee, while several other fees, including processing and paper costs, are absorbed by CU*Answers. This relationship provides a level of automated service that allows credit unions to enter mailing instructions through a menu option. This includes the name and number of inserts, when they should arrive at the mailing center, the cutoff date for mailing without the insert, and the contact name at the credit union for verification. This information is forwarded to Sage Direct each month to verify the items received and allows CU*Answers to monitor the process from statement creation through mailing.

Due to consistently declining check volumes and credit unions migrating to e-Statements, this process and related pricing will regularly change in the future. Additionally, as based upon new CU*BASE flexibility for providing statement file formats, should your credit union choose an alternative statement vendor, other pricing may apply as based upon that vendor relationship and transmission requirements.

STATEMENT PRINTING (Account, Credit Card)

InHouse Statement Processing Fee	\$0.075 per page <i>(plus envelopes and postage)</i>
Miscellaneous Fees <i>(late inserts received, insert information missed deadline, etc.)</i>	\$50.00 or \$100.00 per occurrence <i>(as defined within Member Insert Statement guidelines)</i>
Credit Card Return Envelopes	Quote provided
<i>* Please remember that when mailing weight exceeds one ounce, additional postage is required. Also, for credit unions not mailing through CU*Answers, handling and transportation costs for shipping printed pages to the credit union's chosen mailer will be billed directly.</i>	<i>Pricing subject to periodic change</i>



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