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# Online Pricing Guide 2012



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



BUYCUSO

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# 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](http://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](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.

# Online Pricing Schedule D1

Effective: January – December, 2012

<b>A. BASE MEMBER PROCESSING</b>		Monthly Per Member
<b>Member Processing Fee</b> (5-year contract commitment—COLA controlled)*		\$0.56
<b>Member Processing Fee</b> (3-year contract commitment—COLA controlled)*		\$0.58
<b>Member Processing Fee</b> (1-year contract commitment—COLA controlled)*		\$0.60
<b>Closed Member Fee</b> - Current Tax Year		\$0.24
<b>Closed Member Fee</b> - Previous Tax Year		Free
<b>Disaster Recovery Fee</b> (layered DR strategy including High Availability)		\$0.0225
Minimum CU*BASE processing services fee \$2,000.00 /month		
*Schedule D1 reflects normal list pricing; final pricing determined per CU signed Agreement		

## Schedule D2


<b>B. SYSTEM RESOURCE UTILIZATION</b>		Per Item
CU*A Technology Upgrades, Disk Retention, Statement Laser Print/Paper		
<b>Number of Checks Cleared</b> (NEW—no minimum fee requirements)		
1 to 100,000		\$0.03*
100,001 to 200,000		\$0.02*
200,001 to 425,000		\$0.015*
425,001 and over		\$0.010*
<b>CASS Certification</b> (for non-CU*Answers prepared statements)		\$100.00 per CASS run
<b>Selective Statement Inserts</b> (per statement mailing)		1st selective insert run - \$150.00 2nd and above selective insert runs - \$50.00 per run.
<b>Statement Onserts</b> (per stmt. vendor option)		Vendor quote
<b>Alternate Member Statement Styles</b> (per stmt. vendor option)		Vendor quote (if applicable); plus mailing services

## C. E-COMMERCE FEE

Includes It's Me 247 with PIB multi-layered security; e-statements; e-notices; e-alerts; Mobile Web Banking, online Audio Response usage fee (up to a \$300.00 credit for CU installed IVR unit)

<b># of Members</b>	1 - 2,500	\$150.00 per month
	2,501 - 5,000	\$810.00 per month
	5,001 - 10,000	\$1,050.00 per month
	10,001 - 15,000	\$1,600.00 per month
	Over 15,000	\$2,300.00 per month
<b>Account to Account Transfers (A2A)</b> (includes both the debit and credit ACH transaction)		\$99.00 Set-up fee \$99.00 Annual Maint. fee \$0.48 per transaction
<b>E-Direct Mail (Marketing Messages)</b>		\$0.01 (per e-mail) Waived for Member Reach Clients

**C. E-COMMERCE (MISC. ONLINE BANKING FEES) One Time Charges Monthly**


<b>EasyPay Online Bill Payment and Presentment</b> (conversions from existing bill pay program may incur 3rd party fee)		
<b>Powered by Fiserv</b>	<b>Set-up; test fee</b> \$3,000 (per Fiserv)	
<b>Active Subscriber fee</b>		
1st 2,000	n/a	\$2.25
each over 2,000	n/a	\$1.60
<b>Inactive Subscriber fee</b>		
1 <sup>st</sup> 750	n/a	\$1.25
each over 750	n/a	\$0.80
<b>Transaction fee</b>		
1 <sup>st</sup> 7,500	n/a	\$0.38
each over 7,500	n/a	\$0.35
<i>(plus applicable misc. fees as charged by vendor)</i>		
<b>Powered by iPay</b>	<b>Set-up; test fee</b> \$2,500 (per iPay)	
<b>Active Subscriber fee</b>		
1st 2,000	n/a	\$2.25
each over 2,000	n/a	\$1.60
<b>Inactive Subscriber fee</b>		
1 <sup>st</sup> 750	n/a	\$1.25
each over 750	n/a	\$0.80
<b>Transaction fee</b>		
1 <sup>st</sup> 7,500	n/a	\$0.38
each over 7,500	n/a	\$0.35
<i>(plus applicable misc. fees as charged by vendor)</i>		
<b>Mobile Banking</b> (powered by CU*Answers)		<i>Gratis (included in e-Commerce fee)</i>
It's Me 247 Mobile Web Banking		<i>\$0.0325 per one-way/round trip</i>
It's Me 247 Text Banking		
<b>It's Me 247 Splash Page Manager</b>	\$500.00	n/a (packaged in e-Commerce fee)



**D. MISC. AUDIO RESPONSE FEES One Time Charges Monthly**

<b>Applicable WATS Line Charges</b> (shared - multiple CUs)	n/a	\$0.025 per minute
<b>Dedicated CU*Talk Phone Number</b>	n/a	\$25.00 per month
<b>Spanish Vocabulary option</b> (online—via CU*Answers)	Gratis	n/a (custom changes separate)
<b>CU*Talk Audio Response System — In-House</b>	Quote provided	Quote provided – per desired config.
<b>Audio Response Unit Access Fee</b> (if installed locally)	n/a	\$250.00 per month
<b>Audio Response Unit Installation/Prgm/Test Charges</b> (if installed locally)	Quoted per job (min. \$200.00)	n/a

**E. EFT TRANSACTIONS (ATM, DEBIT) & CREDIT CARD PROCESSING**

<b>EFT Transactions</b> (Offline)		
Includes (1) <u>free</u> daily PBF transmission	\$0.065 per item (min. \$200.00/month)	
Second and above daily PBF transmission option	\$250.00 each/month	
<b>EFT Transactions</b> (Online; Tiered Rates)*		
1 - 75,000 (w/o online credit card servicing)	\$0.0608 per item	
75,001+ (w/o online credit card servicing)	\$0.0495 per item	
<b>EFT Transaction</b> (Online; Tiered Rates)*		
1 - 75,000 (with online credit card servicing)	\$0.0563 per item	
75,001+ (with online credit card servicing)	\$0.045 per item	
*Includes 1 <u>free</u> daily PBF Transmission (as required per switch)		
Second and above daily PBF transmission option	\$250.00 each/month	
<i>EFT transaction fees capped at a maximum of \$7K per month</i>		
<b>Credit Card Transactions</b> (Online—per supported vendor)	\$0.10 per transaction	

## Online Pricing Guide

### F. CU\*On the Road (remote access capability)

<b>Initial set-up fee</b>	\$250.00 per Access Device
Reactivation set-up fee	\$50.00 per Access Device
<b>Recurring Usage Fee</b>	\$25.00 per month (minimum)

### G. SPECIAL REQUESTS

All paper/electronic reports, queries and print solutions may be viewed and printed at the site for no charge. The following items are optional for times when you wish to use resources to complete a task instead of using your own equipment/personnel.

<b>Laser Gummed Labels</b>	\$0.02 per label
<b>Query/Electronic Reporting Preparation and Data File Creation</b> <i>Single, Multiple String Queries &amp; special Client Services requests/projects</i>	\$50.00 per hour (1 hour minimum)
<b>Member Notice printed at Credit Union site</b>	No Charge
<b>Member Notice printed, folded, inserted and mailed by CU*Answers</b>	\$0.10 each, plus postage ( <i>separate Insert option - \$25.00 set-up fee plus \$0.03 per insert</i> )
<b>Additional CU*BASE Disk Storage Retention</b> ( <i>member transactions</i> )	Quote provided
<b>CU*BASE User ID Reset</b>	\$25.00 each

### H. EXTERNAL VENDOR COMMUNICATIONS

<b>OnLine Credit Bureau Access</b> ( <i>Equifax, Trans Union, Experian, Innovis</i> ) via ZOOT ( <i>Credit Bureau file processed - storing reports for life of loan, automated debt mgmt. of loan app., marketing/CRM of member credit reports</i> )	\$0.75 per file processed ( <i>plus standard bureau fee</i> ) Contact CU*A for discounted national bureau pricing
<b>247 Lender</b> ( <i>Decision Modeling</i> )	\$0.50 per decision
<b>Experian ID Verification</b> ( <i>Integrated - Service Level 1</i> )	\$0.75 per request
<b>Experian Commercial ID Verification</b>	Quote provided
<b>Credit Bureau Reporting</b> (per Metro 2)	\$20.00-1 bureau reporting \$35.00-2 bureaus reporting \$45.00-3+ bureaus reporting
<b>Credit Bureau Report Online Archival and Retrieval Detail</b> ( <i>after 60 days</i> )	\$5.00 per additional month
<b>Loan insurance file processing and postings or file processing</b>	\$30.00 per occurrence
<b>CUNA's Loan Participation Tracking Analysis</b> ( <i>file transmission</i> )	\$25.00 per occurrence
<b>CU*BASE reports and statement download</b> ( <i>third party archival systems; non-eDOC Innovations</i> )	\$150.00 per month ( <i>includes daily/monthly CU*BASE reports; regular and credit card statements</i> )
<b>Other periodic file transmissions</b> ( <i>daily/monthly transmissions to third party archival systems; other on demand transmissions, including membership listing requests to third party vendors</i> )	Quote provided ( <i>per frequency required</i> )
<b>Statement file transmissions</b> ( <i>third party - non SAGE Direct, Bridgestone Printing</i> )	\$100.00 per occurrence
<b>Member Connect file transmission to CUNA/Sertech</b>	\$100.00 per transmission

**H. EXTERNAL VENDOR COMMUNICATIONS** *(continued)*

<b>ACH processing</b> <i>(based on Fedline processing; other vendors quoted separately)</i>	\$50.00 per month
<b>ACH Returns and NOCs</b> <i>(assumes CU*Answers-processed)</i>	\$0.80 per item
<b>Check Images received from third-party Check Processor</b>	Quote provided <i>(based on check processing source)</i>
<b>AIRES file creation, balancing &amp; download to disk or FTP file</b> <i>(CU*Answers-processed)</i>	\$50.00
<b>Third party file preparation and transmission</b>	\$50.00 per hour <i>(1 hr. minimum)</i>
<b>MCIF downloads</b> <i>(Raddon)</i>	\$1,000.00 set-up <i>(one-time)</i> \$250.00 annual maintenance fee
<b>Bill Payment File Processing</b> <i>(third party vendors)</i>	\$200.00 each per month

**I. SERVICE CHARGES AND PROCESSING CHARGES**

<b>Credit Union service charge program run</b> <i>(per CU*A Operations)</i> <i>(minimum balance, transaction and account service charges)</i>	\$20.00 per month
<b>Credit Union dormancy fee program run</b> <i>(per CU*A Operations)</i>	\$20.00 per run
<b>Custom miscellaneous service charges and fees</b> <i>(per CU*A Operations)</i>	\$20.00 per run
<b>Financial Institution Data Match</b> <i>(FIDM)</i>	\$125.00 per quarter
<b>OFAC Data Match run</b>	\$10.00 per month

**J. MISCELLANEOUS PROCESSING CHARGES**

<b>Dividend regeneration</b>	\$125.00 each
<b>End of Month Processing Verification</b>	\$50.00 per month
<b>End of Month Data Re-Load</b>	\$25.00 per month
<b>1099 and/or 1098 processing and laser print</b> <i>(postage separate)</i>	Quoted annually
<b>AnswerBook, CU*BASE Documentation Guides and Reference Materials</b>	Free service via Online Help and <b>cuanswers.com</b>
<b>The AnswerBook for Members</b>	Quote provided
<b>Credit Union University Online Campus</b> <i>(Harland Clarke Educational Services, 200+ courses)</i>	Quoted annual license fee
<b>Web Conference</b> <i>(pass-thru)</i>	\$40.00 per hour <i>(per PC)</i>
<b>CU*BASE Member Demographics</b>	\$750.00 initial setup <i>(repopulation of data recommended annually; custom requests - quote provided)</i>
<b>TCD/TCR Interface Support</b> <i>(utilizing Lutzwolf middleware interface)</i>	\$750.00 setup/unit <i>(one-time)</i> Plus \$150.00 annually per unit

**K. OFF-TRIAL BALANCE PRODUCT TRACKING (OTB)**

<b>OTB processing</b> (existing vendor - including supported Credit Card uploads/downloads)	\$500.00 set-up (one-time) plus \$100.00 monthly fee
<b>OTB processing</b> (new vendor)	\$1,000.00 set-up (minimum) plus \$100.00 monthly fee

**L. CU\*ARCHIVE AND DOCUMENT IMAGE SOLUTIONS**

<b>CU*SPY Vault Online Document Image Solution</b> (installation and set-up) (Powered by CU*Answers) Receipts, photo IDs, reports, statements and CU*BASE supported e-forms (loan & membership forms); subject to CU*Answers warranty provisions**	\$3,000.00 (one-time) plus applicable hardware, e-forms programming & T&E (no monthly charge)  **No fee if only CU*BASE Reports & Statements
<b>eDOC Innovations Document Image Solution</b> (Multiple InHouse; Online Vault options) 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	Quote provided
<b>Third-Party Online or InHouse Document Image Solution</b>	Quote provided
<b>CU*CD Storage of Statements and Reports via CD-ROM</b>	\$0.01 per page
<b>CU*CD Supply</b>	\$10.00 per CD-ROM
<b>Recreation of CU*CDs</b>	\$100.00 plus \$10.00 per CD-ROM
<b>Storage of microfiche</b> (original copy - statements and reports)	\$2.50 per month (billed annually in advance)
<b>Statement copies</b>	\$0.50 per page (\$10.00 minimum)

**M. SHARED BRANCHING**

<b>Xtend Shared Branching</b> (CU*BASE participating Clients)	Xtend initiative - see Ancillary Services Pricing Guide
<b>FSCC Shared Branching Online Interface</b>	
<b>Issuer</b> One-time setup Per transaction fee (plus FSCC related fees)	No charge No charge
<b>Acquirer</b> Monthly Branch acquirer processing fee (unlimited branches)	No charge
<b>Data line</b> - Monthly fee (for either issuer or acquirer)	No charge
<b>CUSC Shared Branching Online Interface</b>	
<b>Issuer</b> One-time setup Per transaction fee (plus CUSC related fees)	\$1,500.00 No charge
<b>Acquirer</b> Monthly Branch acquirer processing fee (unlimited branches)	\$250.00
<b>Data line</b> - Monthly fee (for either Issuer or Acquirer)	\$75.00 (pro-rated)
<b>Other National Shared Branch Networks</b> (one-time and recurring fees)	Quote provided

**N. CUSTOM PROGRAMMING**

<b>ATM/Debit Card Processing - batch; set-up or Processor change</b>	\$1,800.00
<b>ATM Positive Balance File transmission set-up</b> <i>(includes 1 daily file transmission)</i>	\$600.00
<b>ATM/Debit Card online interface</b>	
<b>Existing online Network set-up</b> <i>(per network; based on certification requirements)</i>	\$2,500.00 - \$4,000.00 <i>(fee waived for an existing CU*BASE batch processing client migrating to a supported online ATM/Debit environment)</i>
<b>New online Network set-up</b> <i>(per network)</i>	\$7,500.00 - \$12,500.00
<b>Credit Card - Online Servicing</b> <i>(new vendor set-up)</i>	Quote provided
<b>Check Processor set-up</b> <i>(new or changed vendor-if not CU*A)</i>	\$1,500.00
<b>Check Images</b> <i>(retrieved via single 3rd-party; includes member check and Check 21 "counter kill/on-us" images)</i> Existing CU*BASE supported format Michigan supported format Other vendor formats	\$2,000.00 \$2,500.00 \$3,500.00
<b>Existing CU*BASE Clients</b> <i>(Adding "counter kill/on-us" images from same 3rd-party check processor)</i>	\$500.00 set-up fee
<b>Check images retrieved via multiple 3rd-parties</b> <i>(non-CU*A)</i>	Quote provided
<b>Corporate Check file</b> <i>(received via third party for check reconciliation)</i>	\$500.00
<b>Statement Digitized Logo set-up &amp; changes</b> <i>(if utilizing Sage Direct)</i>	\$175.00
<b>Statement Back Page (recon, disclosure) set-up &amp; changes</b>	\$250.00 per occurrence
<b>CU*BASE Branding</b> <i>(changes requested after initial conversion)</i> <b>It's Me 247 Branding</b> <i>(changes requested after initial conversion)</i>	\$175.00 \$175.00 <i>(or \$300.00 combined)</i>
<b>Laser Corp. Check/Starter, Replacement Check/Money Order Set-up</b> Laser Corp. Check/Money Order Logo Change Signature Change	\$950.00 \$275.00 \$225.00
<b>Electronic Custom Documents</b> <i>(including loan forms)</i>	Quote provided
<b>MICR line changes to member checks/LOC checks</b>	\$350.00
<b>Statement Transmission set-up</b> <i>(third party—non Sage Direct, Bridgestone Printing)</i>	\$750.00
<b>Notice Transmission set-up</b> <i>(non CU*Answers)</i>	\$750.00
<b>Custom Bonus Dividend/Loan Interest Rebate</b> <i>(CU*A also offers a standard CU*BASE feature for Patronage/Ownership Dividends )</i>	Quote provided
<b>Special programming requests and features</b>	\$100.00 per hr./\$200.00 minimum
<b>CU*BASE reports/statement archival transmission set-up</b> <i>(non-eDOC Innovations)</i>	\$750.00
<b>TCD/TCR Interface</b> <i>(new vendor and/or new model)</i>	Quote provided



New  
Partner!

\*Note: Custom program prices are "general guidelines" and subject to change per individual project basis.

**O. CONVERSION, DECONVERSION AND MERGER PROGRAMMING SERVICES**

<p><b>Client Letter of Intent</b> <i>(to lock a desired conversion date - non refundable; fee applied to CU*BASE conversion)</i>                  Under 5,000 members                  Over 5,000 members</p>	<p>\$1,500.00 <i>(one time cost)</i>                  \$2,500.00 <i>(one time cost)</i></p>
<p><b>CU*BASE Conversion Programming</b> <i>(includes standard conversion of data from core processing system only - applicable fees from third-party vendors quoted separately)</i></p>	<p>\$1.00 per member <i>(plus other quoted fees)</i>                   \$4,000.00 <i>premium fee for approved Holiday conversion</i></p>
<p><b>CU*BASE Deconversion Programming Fee</b> <i>(base fee subject to change)</i></p>	<p>\$0.65 per member <i>(additional fees may apply)</i></p>
<p><b>Merger Programming Fee</b></p>	<p>Quote provided per CU*BASE Merger Guidelines</p>
<p><b>Bookkeeping—90-Day Back Office Support</b> <i>(Provided by Xtend)</i></p>	<p>\$4,000.00</p>
<p><b>CU*BASE Conversion Call Center Support (provided by Xtend)</b>                  Inbound Member Support <i>(up to 15 days post-conversion support)</i>                   Outbound Member Contact <i>(client provided call/email lists)</i></p>	<p>\$2,500.00 one-time fee plus                  \$2.00 per call                  Quote provided</p>
<p><b>Data Communication Line to CU*Answers</b></p>	<p>Quote provided</p>

# 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 the credit union 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 CU\*Answers transmission requirements.

PROCEDURE (ASSUMES SAGE DIRECT)	COST
<b>Bursting</b> <i>(using CU*Answers mailing services)</i>	\$6.90 per 1,000 pieces
<i>(not using CU*Answers mailing services)</i>	\$6.90 per 1,000 pieces
<b>Folding</b>	\$6.90 per 1,000 pieces
<b>Multiple Pages</b>	\$23.00 per 1,000 pieces
<b>Inserting</b> <i>(including statements and inserts up to 3 pieces, sorting and metering)*</i>	\$29.90 per 1,000 pieces <i>(plus envelopes and postage)</i>
<b>Additional inserts</b> <i>(unmatched)</i>	\$4.40 per 1,000 pieces
<b>Miscellaneous Fees</b> <i>(late inserts received, additional inserts above 3, insert information missed deadline, etc.)</i>	\$50.00 or \$100.00 per occurrence <i>(as defined within Member Insert Statement guidelines)</i>
<b>Credit Card Return Envelopes</b>	<i>Quote provided</i>
<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>	Pricing subject to periodic change



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