2014
CU*Answers
In-House
Pricing Guide

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Pricing Philosophy

When designing the CU*Answers pricing model, we never forget that we are, first and foremost, a cooperative. Like a credit union member, our clients should receive an ownership dividend through our pricing, every time they interact with the CUSO.

Our ultimate goal is always the financial success of our owners and clients, so our pricing models are structured so that we can help credit unions build their own revenues, and we share in the proceeds. Pay as you go, *pay as you earn*.

We are a cooperative manufacturer, and we have the power to price like one. We often boast that no credit union with CU*Answers today is being charged what their contract allows us to charge them. We beat every *pro forma* projection that credit union leaders built into their analysis when they first elected to join our network. We reduce prices not around our contract, but around what our CUSO, our clients, and our owners think is right for the day, and for their future.

7 Cornerstones
of the CU*Answers Pricing Philosophy

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

Mark your calendar now!

2014 Special Event

March 25-26, 2014

Tuesday, March 25
- **Accounting Top 10** Focus Group *(meeting #3)*
    - Envision and prioritize new CU*BASE accounting tools
- **CFO Strategies** Roundtable *(inaugural meeting)*
    - A networking session for CFOs and accounting leaders

Wednesday, March 26
- 2014 CUSO **Pricing Focus Group** *(meeting #3)*
    - CU*Answers' pricing trends, challenges, and potential future solutions
    - How CUSO pricing designs affect CU budgets and operations
    - Potential changes to consider for your credit union's future business plans

Join the Discussion

Do you understand how our pricing model works? Do you know how you can have a voice in it? Do you think change is needed? If so, then you'll mark **March 26, 2014,** on your calendar and make sure your ideas are heard.

Held once every five years, the **Pricing Focus Group** lets us all have a conversation about how the CUSO's pricing engines align with the way our credit unions see their own future. We hope you will join us!

In-House Pricing

Effective: January – December, 2014

A. TECHNOLOGY INFRASTRUCTURE	One Time Charges	Recurring
IBM Power i Server Hardware, Operating System, LegaSuite, 1-year IBM Maint/ Support	*$35K - $150K	$75.00

B. CU*BASE OPER EDITION Business Resiliency	One Time Charges	
Ops Automation Toolkit - powered by Help Systems *(combines ROBOT automation software, best practices and technical support)*	$2,500.00	$500.00 - $995.00 per month
Performance Management Toolkit powered by MPG *(predictive analysis of core CU*BASE server life cycle)*	$4,000.00	$95.00 per month
Custom Automation Projects *(expansion of standard automated processes)*	Quote provided	Quote provided
Security Toolkit (software and services bundles for effective core server security management)		
Defense DB - powered by Linoma *(automated encryption of select database fields, i.e. credit card PANs for PCI compliance)* Production Server License and Support High Availability Server	$1,500.00 set-up fee $7K - $9K n/a	$150.00 per month $125.00 per month
Defense MD - powered by PTA Production Server High Availability Server	$5K - $10K $2.5K - $5K	$175.00 per month $100.00 per month
OPER Audit - powered by SEA *(auditing, alerting and reporting toolset that monitors system-related activities to identify potential security issues)*	$1,000.00 set-up fee $6K - $9K license fee	$150.00 per month
OPER Firewall - powered by SEA *(intrusion detection and prevention solution for core POWERi server)*	$4K - $10K set-up fee $6K - $9K license fee	$200.00 per month
Business Continuity Toolkit		
I-Plan for Production *(comprehensive technical service support plan for CU*BASE core server)*	n/a	$500.00 per month
I-Plan for High Availability *(comprehensive technical service support plan for CU*BASE core server)* POWERi High Availability Server*(1-yr maint/support)* Data Replication Software HA Server Hosting *(at CU*Answers Data Center)*	$2,500.00 set-up fee $20K - $50K license fee $15K - $35K license fee n/a	$750.00 per month $75.00 per month $400.00-$800.00 per month Quote provided
RecoverNow *(tools and services to restore data to previous point in time)*	Quote provided	Quote provided

C. 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

D. 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*)

# of Members		One Time Charges	Monthly
	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
	15,001 - 50,000	n/a	$2,300.00
	50,001 and over	n/a	$5,000.00
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-Direct Mail (*marketing messages sent directly by CU*BASE*)		n/a	Free
e-Statements (*internal CU staff*)		n/a	Upload fee
EasyPay Bill Payment and Presentment (*conversions from existing bill pay program may incur 3rd party Fee*)			
Powered by Fiserv **Set-up/implementation fee** **Transaction fee** (*additional products and services available - see applicable fee schedule*)		Quote provided n/a	n/a $0.675
Powered by iPay **Set-up/implementation fee** **Transaction fee** (*additional products and services available - see applicable fee schedule*)		Quote provided n/a	n/a $0.675
Mobile Banking (*powered by CU*Answers*) **It's Me 247** Mobile Web Banking **It's Me 247** Text Banking **It's Me 247** Mobile App (*CU selected partner*)		n/a n/a Quote provided	Free (*inc.in e-Comm. pkg.*) Free (*until 10-1-14*) Quote provided
It's Me 247 Splash Page Manager		$500.00	n/a

E. OPTIONAL SELF SERVICE CUSTOM BRANDING (via Web Services)		
	One Time Charges	**Monthly**
It's Me 247 DesktopTheme (custom colors)	$2,000.00	n/a
It's Me 247 Mobile Web Banking Theme (custom colors)	$1,600.00	$20.00
It's Me 247 Online Banking Desktop Logo Swap (with CU logo)	$750.00	$20.00
Custom Online Banking Desktop Photo Album (includes 1 - 6 custom photos)	$750.00	$20.00
Album Photo Change Fee	$350.00	n/a
Custom PFM Branding (per vendor capability)	$1,500.00	$20.00
Online Banking Community (OBC) Logo Replacement (with CU logo)	$750.00	$20.00
OBC Custom Background Color, Website & Social Media Links	Free	Free
Direct Login Widget Options (alternative to standard **It's Me 247** log in button)	Free	Free
It's Me 247 Branding (changes requested after initial conversion)	Quote provided (per desired modif. - min 1 hr. prgm. time)	n/a
F. AUDIO RESPONSE FEES	**One Time Charges**	**Monthly**
Applicable WATS Line Charges (online – via CU*A)	n/a	$0.025 per minute
Dedicated CU*Talk Phone Number (online - via CU*A)	n/a	$25.00
Spanish Vocabulary Option (online - via CU*Answers)	$2,500.00 (custom changes separate)	n/a
CU*Talk Audio Response System - In-House	Quote provided	Quote provided - per desired config.
Audio Response Unit Access Fee (if installed locally)	n/a	$250.00 plus Maint/Support
Audio Response Unit Installation/Prgm/Test Changes (if installed locally)	Quoted per job (min. $200.00)	n/a
G. ATM, DEBIT and CREDIT CARD PROCESSING (INSTANT CARD ISSUE OPTIONS AVAILABLE)		
Debit/ATM Card Network Interface	n/a	$500.00 (per network)
ATM/Debit Card Processing - Online interface		
Existing online Network set-up (per network; based on certification requirements)	$6,000.00	n/a
New online Network set-up	$11,000.00 - $17,500.00	n/a
ATM/Debit Card Processing - Batch		
Initial set-up or Processor Change	$5,000.00	n/a
Positive Balance File transmission set-up	$1,000.00	n/a

NEW!!

G. ATM, DEBIT and CREDIT CARD PROCESSING continued

Credit Card Transactions *(Online)*	$0.10 per transaction
Credit Card Rewards Points (*File receive/posted*)	$500.00
Credit Card - Batch Process	See OTB section *below*
Credit Card - Online Servicing via CU*BASE *(new vendor interface)*	Quote provided
Credit Card - Batch to Online Conversion	Free
Credit Card - Online to Online Conversion	Quote provided

H. BUSINESS COMMUNICATIONS (does not include 3rd party vendor fees)

	One Time Charges	Monthly
247 Lender *(Decision Modeling)*	n/a	$0.50 per qualified decision
ChexSystems *(QualiFile risk assessment)*	$500.00 set up	$0.50 per report
Communication Line to CU*Answers EBN MPLS and VPN options available	Quote provided	Quote provided
Credit Bureau Retrieval *(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)
CU*BASE reports/statement archival transmission set-up (*non-CU*A Electronic Document solutions)*	$1,000.00	n/a
Experian ID Verification *(integrated - Service Level 1)*	n/a	$0.75 per request
Experian Commercial ID Verification	Quote provided	Quote provided
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
MCIF Downloads *(Raddon)*	$1,000.00 set up	$250.00 annual Maint. fee
Network Hardware - EBN	Quote provided	Quote provided

I. OFF–TRIAL BALANCE PRODUCT TRACKING (OTB)

OTB Processing *(existing vendor - configure batch uploads/downloads for each vendor)*	$1,000.00	n/a
OTB Processing *(new vendor - configure batch uploads/ downloads for each vendor)*	$1,000.00 (minimum)	n/a
OTB Credit Card *(PSCU/FDR, FIS SSO option via **It's Me 247**)*	$1,500.00 set-up	n/a

New Pricing!

J. CU*ARCHIVE AND DOCUMENT IMAGE SOLUTIONS

Cold Storage Processing Fee (for transferring data to media)		$25.00 per month
Media Fee (per CU*Answers chosen media type)		$10.00 each
Statement Archiving (plus media)	**# of Members** 1 - 5,000 5,001 - 7,500 7,501 - 10,000 10,001 - 15,000 15,001 +	**Quarterly fee** $75.00 $150.00 $225.00 $400.00 $700.00
Report Archiving (plus media)	**# of Members** 1 - 5,000 5,001 - 7,500 7,501 - 10,000 10,001 - 15,000 15,001 +	**Monthly fee** $75.00 $150.00 $225.00 $400.00 $700.00
Credit Card Archiving (plus media)	**# of Members** 1 - 10,000 10,001 +	**Monthly fee** $20.00 $40.00
Receipt Archiving (plus media)		$50.00 per quarter
Re-creation of Archive Media (per CU*A availability)		$100.00 (plus media)
Storage of Archive Media (original copy- statements and reports)		$2.50 per month (billed annually in advance)
CU*SPY Vault Online Electronic Document Solution (installation/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 SwiftView software license fee, hardware, e-forms programming & T&E
CU*Answers Electronic Document Solutions (Multiple In-house; Online Vault options) Receipts, photo IDs, loan and misc. account forms, loan packaging, member document portal, CU*BASE reports and stmts,e-Sign capability; subject to vendor warranty provisions		Quote provided
Third-Party Online or In-House Electronic Document Solution		Quote provided

K. SHARED BRANCHING

CO-OP Shared Branch Network (*previously CUSC and FSCC*)	*FSCC Clients will pay fees shown per CO-OP Network starting 1-1-2015*

Issuer
    One-time setup (*plus CO-OP related fees*)
Acquirer
    Branch acquirer processing fee (*unlimited branches*)
Data line - Monthly fee (*for either Issuer or Acquirer*)
	$1,500.00
	
	$250.00 monthly
	Client responsibility

Other National Shared Branch Networks	Quote provided

L. MISCELLANEOUS PROCESSING CHARGES

5498, 1099 and/or 1098 Processing and Laser Print (*postage separate*)	Quoted annually
AnswerBook, CU*BASE Documentation Guides and Reference Materials	Free service via Online Help and **cuanswers.com**
AnswerBook for Members	Quote provided
CU*Answers University Online Campus (*basic*) **Full Credit Union Online Campus** (*via CU Training Inc.*)	Free service Quote provided
CU*BASE Member Demographics	$800.00 - $1,400.00 (*repopulation of data recommended annually - quote provided*)
Dividend Regeneration	$125.00 each
End of Month Processing Verification	$50.00 monthly
Financial Institution Data Match (FIDM)	$2,500.00
Notice Transmission set-up Fee (*non CU*Answers*)	$1,000.00
Query Development, Data File Creation, Special Projects, and Balancing Requests	$100.00 per hour (*1hour minimum*)
TCD/TCR Interface (*new vendor and/or new model*)	Quote provided
TCD/TCR Setup/Interface Support (*utilizing Lutzwolf middleware interface - per supported CU*Answers device*)	Per unit fees; $500.00 CNS (*set-up*) plus $750.00 (*license fee*) and $185.00 (*annual support*)
Web Conference (*pass-thru*)	$40.00 per hour (*per PC*)

M. CUSTOM PROGRAMMING

Check Images *(retrieved via single 3rd-party; includes member check and Check 21 "counter kill/on-us" images)*	
Existing CU*BASE supported format	$2,000.00
Alloya supported format	$2,500.00
Other vendor formats	$3,500.00
Check images retrieved via 3rd-parties *(non-CU*A)*	Quote provided
Check Processor set-up *(new or changed vendor-if not CU*A)*	$2,500.00
Corporate Check File *(received via third party for check reconciliation)*	$500.00
Corporate, Starter/Replacement Checks; Money Order Set-up	$1,500.00
Corporate Check/Money Order Logo Change	$275.00
Signature Change	$225.00
Custom Bonus Dividend/Loan Interest Rebate *(CU*BASE offers a standard feature for Patronage/Ownership Dividends and Share Bonus Dividend/Loan Interest Rebates)*	Quote provided
Electronic Custom Documents *(including loan forms)*	Quote provided
MICR line changes to Member/LOC checks	$400.00
Special programming requests and features	$100.00/hr ($200.00 min.)

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

N. CONVERSION, DECONVERSION AND MERGER PROGRAMMING SERVICES

Client Letter of Intent *(to lock a desired conversion date—non refundable; fee applied to CU*BASE conversion)*	$5,000.00 *(one time cost)*
CU*BASE Conversion Services *(includes standard conversion of data from core processing system only—applicable fees from third-party vendors quoted separately)*	
Install and Test	$2.50 per member
Initial Staff Training	$25K - $50K *(per applicable T&E)*
$4,000.00 premium fee for approved Holiday conversion	
CU*BASE Deconversion Programming Fee *(base fee subject to change)*	$1.00 per member *(additional fees may apply)*
Merger Programming Fee *(Refer to CU*BASE Merger Guidelines)*	Quote provided
Bookkeeping - initial 90-Day Back Office Support *(Provided by Xtend)*	$4,000.00
CU*BASE Conversion Call Center Support (provided by Xtend)	
Inbound Member Support *(up to 2 weeks post-conversion support)*	Week 1 - $1,750.00 plus $2.00 per call Week 2 - $1,250.00 plus $3.00 per call
Pre-conversion Outbound Member Contact *(client provided lists)*	$250.00 plus $2.00 per call

Statement Print/Mail 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. 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 provider, such as Bridgestone Print, other pricing may apply as based upon that vendor relationship and transmission requirements.

Statement Services (Account, Credit Card - assumes Sage Direct)	COST
In-House Statement Processing Fee	$0.075 per page *(plus envelopes and postage)*
Miscellaneous Fees *(late inserts received, insert information missed deadline, etc.)*	$50.00 or $100.00 per occurrence *(as defined within Member Insert Statement guidelines)*
Credit Card Return Envelopes	Quote provided
Member Selected Statement Styles *(multiple format statement styles as provided by chosen statement provider)*	Quoted per statement provider
Selective Statement Inserts *(to targeted member groups per statement mailing)*	1st selective insert run - $150.00 2nd and above selective insert runs - $50.00 per run.
Statement Back Page *(recon, disclosure)* set-up & changes	$250.00 per occurrence
Statement Digitized Logo set-up & changes *(if utilizing Sage Direct)*	$250.00
Statement Onserts *(graphical advertising message printed on statement)*	Quoted per statement provider
Statement Transmission set-up *(3rd-party - except for Sage Direct or Bridgestone Print)*	$750.00
** 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.*	*Pricing subject to periodic change*

Proud Founder of the cuasterisk.com Network