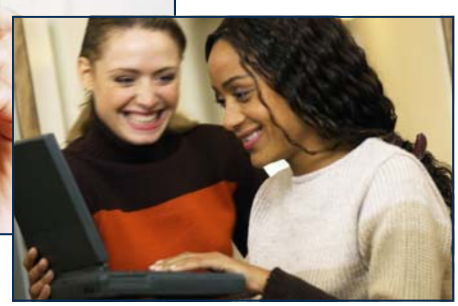
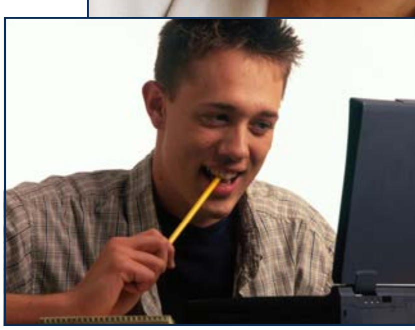
The CU*Expert Program

Guaranteeing the Difference for your Conversion

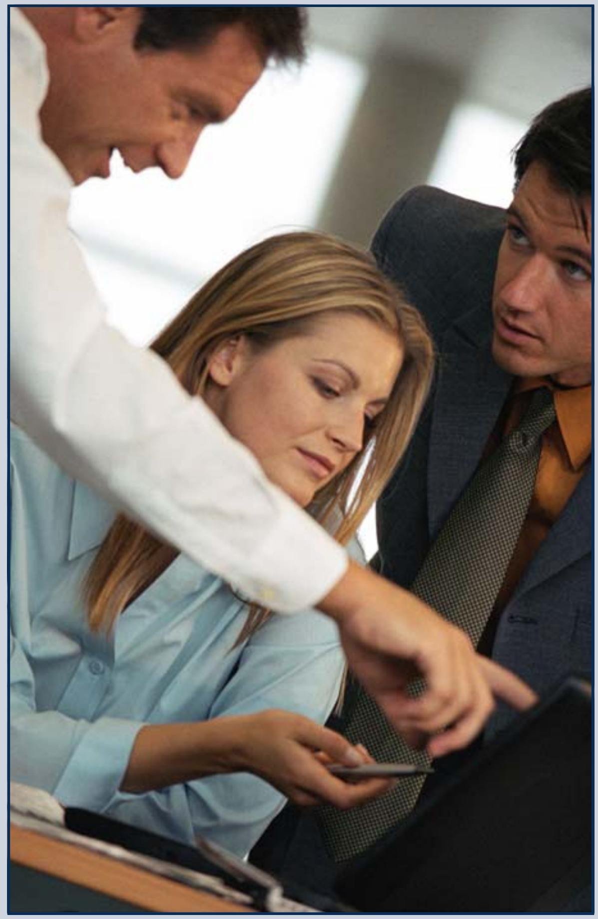




CU*ANSWERS
A CREDIT UNION SERVICE ORGANIZATION

September, 2004

Table of Contents



The CU*Expert Program

Introduction

A program designed with the credit union in mind! Every credit union has at least one expert on staff, a "go to" person. It can sometimes be difficult for those individuals, and their staff members to migrate to a new software package, where they need to re-learn what has become second nature. With the CU*Expert Program, CU*Answers can help to develop that individual. This program will take training to the next level! As you read through this development plan, you will see the 9-step detailed process, along with the expected outcome. After completing this comprehensive program, the CU*Expert will need to be committed to continued education on the CU*BASE product to keep up to date on software enhancements and development.

How do we choose a CU*Expert

To begin, we recommend the Credit Union have one CU*Expert per branch. For clarity, this document will assume a single CU*Expert. In most cases a credit union will designate more than one person for this role. Keep in mind, this individual will be the "go-to' person for the staff. He/she may be a Head Teller, a Branch Manager, or some other employee well-versed in day-to-day operations. The CU*Expert should be in a leadership role.

Your Credit Union's Expert will:

- *Have the expertise to manage an office during your conversion*
- *Gain the knowledge and ability to communicate their expertise*
- *Be trained to be the "go to" person for CU*BASE*

Expectations and Results

*At the completion of this program, the CU*Expert will have the expertise to manage an office during a conversion without the physical assistance of a CU*Answers staff member, and have the knowledge/ability to communicate that expertise. For this program, we have compiled a list of the 50+ most utilized transactions/processes.*

Teller

- Activating a teller drawer
- Posting transactions
- Closing a teller drawer
- Balancing Cash and Checks
- Shared Branching Transactions
- Rate Inquiry (Share, CD, Loan)
- Using the Teller Processing screens to obtain member information

Head Teller

- Trouble shooting and making same day teller corrections
- Understanding Teller Cash Dispensers (TCD's) (when applicable)
- Post Teller/Vault/Bank cash sales
- Balance Branch Cash (complete cash inventory)
- Balance Branch Checks
- Using the Cash Analysis Reports for Branch Cash Tracking
- Using the teller audit function to search for errors

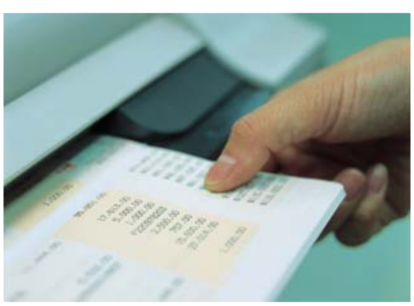
Lending

- Creating a loan request
- Printing loan forms
- Disbursing a loan
- Performing maintenance on a loan
- Pulling an online credit report
- Loan payment amortization inquiry
- Working with member household information via application entry
- View/Work loans in the underwriting queue (including home banking applications)
- Retrieving member loan application requests placed via CU*TALK
- Work with member electronic loan file
- Denying loan requests/printing denial notice

Member Services

- Understanding all features of Phone Operator
- Understanding all the features of Account Inquiry
- Performing maintenance on a deposit account
- Performing maintenance on a membership
- Changing an address
- Printing an envelope
- Printing account forms
- Opening a membership- including enrolling into a Household
- Closing a membership – including deleting from a Household
- Understanding the non-member database
- Opening a sub share
- Opening a certificate
- Closing a sub share
- Redeeming a certificate
- Creating a Household
- Updating a Household
- Work PC Home Banking request for contacts, changes, new accounts, etc.
- Rate Inquiry
- Maintaining Account comments
- Account Adjustments
- Member Service Denial Notices

Miscellaneous



- Directing a terminal to route to a different printer
- Printing daily reports
- Viewing /searching reports from CU*SPY
- Understanding “Favorites”
- Changing an employee password
- Changing a terminal password
- Resetting an employee password
- Resetting a terminal passwords (if they will have authority)
- Using online help

Timeline

In the following timeline, you will notice that the initial contact begins approximately six months prior to the conversion, and counts down to the conversion week. This is simply a quick glance guide; details can be found under "The Process" section of this document.

Step 1	Step 2	Step 3	Step 4	Step 5
SIX MONTHS (PRIOR TO CONVERSION)	WEEK 12	WEEKS 10 AND 11	WEEK 9	WEEKS 8 - 3
Pre-Site Visit & Product Review	2-Day Training & Data Entry Session	Learn CU*BASE via Online Courses	Customized 4-Day Training Session	CU*Expert Facilitate Staff Training
Credit Union	CU*Answers	Online	CU*Answers & a local CU site	Credit Union
Date:	Date:	Date:	Date:	Date:
Attending Staff:	Attending Staff:	Attending Staff:	Attending Staff:	Attending Staff:

Step 6	Step 7	Step 8	Step 9
WEEKS 2 - 1	WEEK 1	CONVERSION WEEK	ONGOING
All Staff Training by CU*Expert & CU*Answers Trainer	Management Configuration Session	Staff Support-Post Conversion	On-going CU*BASE Training
Credit Union	CU*Answers	Credit Union	CU*Answers & Credit Union
Date:	Date:	Date:	Date:
Attending Staff:	Attending Staff:	Attending Staff:	Attending Staff:

The Process

Step 1 – Pre-Site Visit / Product Review

Approximately six months prior to the conversion date, a pre-site product review is completed with the Management Team of the Credit Union. This is the starting point of the conversion process. It is critical that the CU*Expert attend this meeting, as well as any others to stay abreast of decisions that are made and how we are moving forward.

Step 2 – Pre-Conversion Training / Data Entry 2-Day Session

This is a custom two-day session. We will begin by training .10 Introduction to CU*Answers CU*BASE and 1.00 Introduction to Teller Processing, to prepare the CU*Expert for taking all of the online courses independently.
We will then work on setting up products for the credit union on CU*BASE. Based on the products that the credit union will be using a schedule will be developed by the conversion trainer and/or coordinator, and communicated 2 weeks in advance. The CU staff that typically will need to be in attendance include the CU*Expert, Management, and accounting staff. The following is a common list of products that we can train and configure with the CU staff, as well as the courses that will be trained.

Training

- .10 Introduction to CU*Answers CU*BASE
- 1.00 Introduction to Teller Processing
- CU*@HOME VMS – training and configuration
- Truth-In-Savings forms – training and configuration
- Notices – training and configuration
- Subsidiary/Investment entry
- Accounts Payable Vendors entry

Step 3 – Learn CU*BASE via Online Courses

This training is designed for the CU*Expert to become familiar with the software prior to the hands-on training at CU*Answers. The CU*Expert will work independently learning the CU*BASE software via the online courses. These courses should be taken a minimum of two times each prior to the next step of the program.

CTM 100	Welcome to CU*BASE GOLD
CTM 101	Menus, Screens & Navigation
CTM 400	Teller Processing 1
CTM 401	Teller Processing 2
CTM 200	Member Account Inquiry
CTM 201	Phone Operator
CTM 300	Member Services
CTM 500	Head Teller/Vault Management
CTM 600	Day-to-Day Loan Servicing

Step 4 – Customized 4-Day Training Session

This 4-day session will begin with one day of training/review of all the courses taken in Step 3 of the program to reinforce what has been learned. Day two and four will cover additional hands-on training (see below for the list of topics). Day three will be a field trip. CU*Experts and their CU*Answers trainer will spend a day at one of our client sites, to apply what they have learned in a "real" environment.

Day 1 - Review of all online courses taken in Step 3
(refer to chart above)

Day 2 - Additional hands-on training

Understanding How to Set Favorites	30 minutes
Printing • Loan Forms • Miscellaneous Account Forms • Envelopes • Daily Reports	2 hours
.60 CU*SPY Online Reports and Statement Retrieval	2 hours
1.50 Day-to-Day Savings Products	1 hour
1.40 Day-to-Day Certificates	1 hour
1.60 Day-to-Day IRA's	1 hour

The Process *continued*

Day 3 - CU*Experts and their CU*Answers trainer will spend a day at one of our client sites, to apply what they have learned in a "real" environment. Learning the credit union operation on the CU*BASE software will give you an opportunity to evaluate current procedures, and consider how the CU*BASE software will impact them. The following are some additional processes that we will focus on during this visit.

Daily operation including: • Directing printers • Printing reports • Trouble shooting teller outages • Payment reversals • Account adjustments • Re-printing checks	8 hours

Day 4 - Review of Day Three/Lending

Review of Day 3 - Q&A	2 hours
1.70 Day-to-Day Loan Servicing	2 hours
5.10 Lending from Request to Disbursement: Understanding the Application Process	2 hours

Step 5 – CU*Expert Facilitates Staff Training

Pre-conversion training starts approximately 8 weeks prior to conversion. The CU*Expert will facilitate training sessions for all staff members utilizing the online courses. The CU*Expert will work with the CU*Answers training and conversion teams to develop a schedule for their staff.

Step 6 – All Staff Training – Facilitated by CU*Expert and CU*Answers Trainer

Two weeks prior to conversion, CU*Answers trainer and the CU*Expert will conduct training sessions on the following: Teller Posting, Member Services, Lending, Collections, Head Teller, and Back Office. Many of the classes will be a reinforcement of the online courses that the CU staff has already taken. A schedule for the two week period will be created by the Conversion Coordinator and the Credit Union's conversion Project Leader and CU*Expert.

Step 7 – Participate in Management Configuration Session

During the week prior to your conversion, a Management Configuration Session will be held at CU*Answers. This all-day session should be attended by the credit union's management team as well as the CU*Expert. During this session your Conversion Coordinator will review all of the credit union's products and services and how they are configured on CU*BASE. Attending this session is critical for the CU*Expert to have a complete understanding of how data was converted in order to answer staff and member questions.

Step 8 – Staff Support - Post Conversion

The CU*Expert will be the "key" support person for staff at each office. Staff will be instructed to direct their questions to the Expert, and in turn, the CU*Expert will have a CU*Answers contact for assistance. This process insures consistency for the credit union by allowing the Expert to interpret how the software and the credit unions policies and procedures blend.

Step 9 – Ongoing CU*BASE Training

We recommend the CU*Expert continue expanding his/her range of knowledge by attending:

- CU*Answers University classes
- All Release training sessions
- Individual training sessions
- Special workshops scheduled for the CU*Expert and/or staff members.

Specific training can be scheduled through CU*Answers Education Department. Please visit http://www.cuanswers.com/education.php for complete information.

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