



e-Forms

Your Day-to-Day Electronic Forms Experience

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You're considering implementing e-Forms at your credit union and want to learn more about the process. This booklet covers the hardware needed, changes to your processes, and how you will access your archived forms. Ready to get going? This booklet will also tell you who to contact to get started.

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Why Go Green?

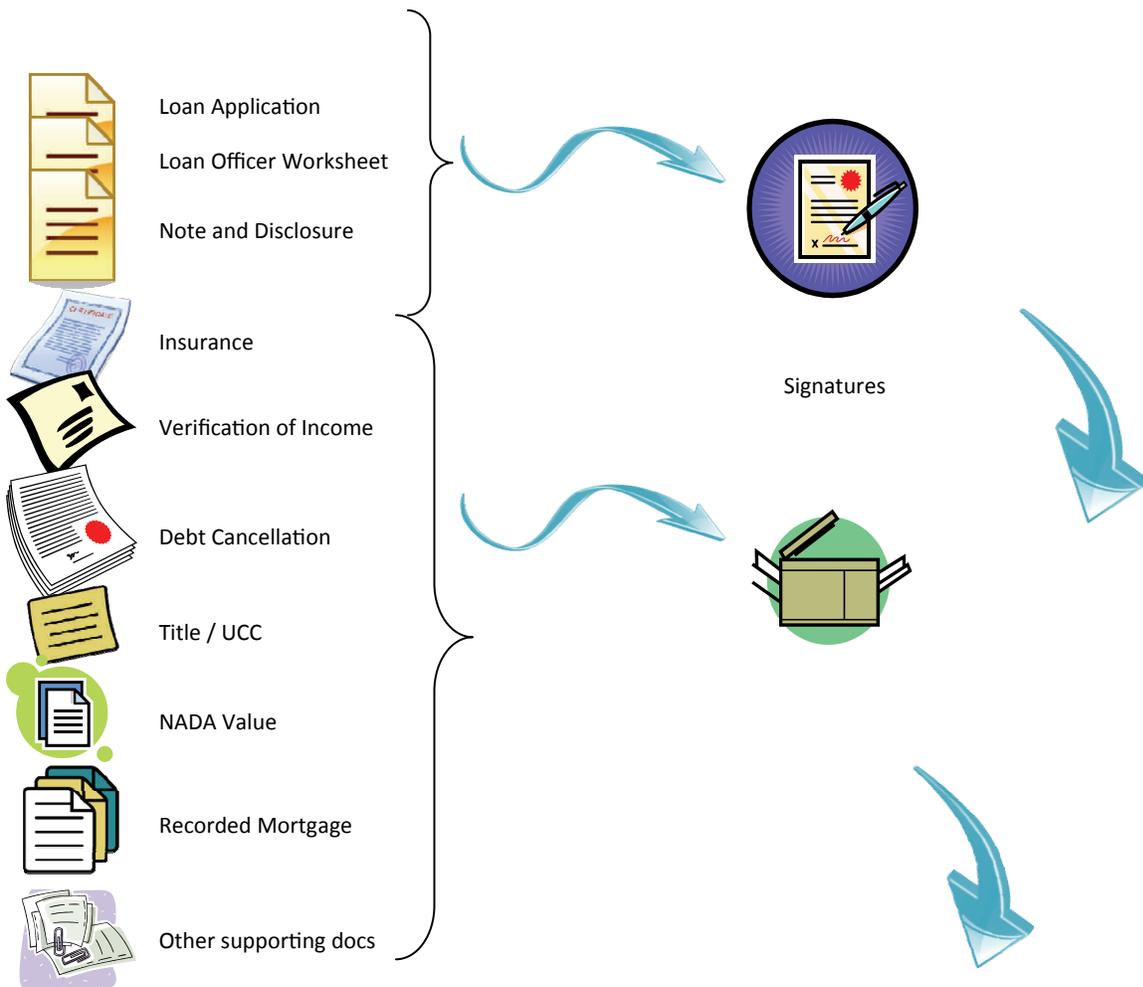


Aside from feeling good about doing your part in saving the planet, there are numerous other benefits of **going green**:

- **Saving money!**
Going Green can save your CU a lot of money. Money is saved in physical filing space, time searching for lost documents, and being able to access documents at your desk vs. retrieving them from a file room.
- **Concurrent access to documents!**
Several staff can access the same document all at once, from their desk even at different branches in different cities. No more searching for who's got the file on their desk.
- **Increased member convenience!**
Borrowers and co-borrowers no longer need to come into the same branch or at the same time. They can easily come in at different times at different branches as it is convenient for them.
- **Convenient access to documents!**
You can access the whole file room of loan forms right at your desk. You can easily search and find digital loan files with in seconds vs. minutes or hours!
- **Integration with CU*BASE!**
Your custom loan forms you use every day in CU*BASE can be programmed to route to ProDOC and are captured in electronic format without having to print then scan them in.
- **No more lost or misplaced files!**
Since no one actually removes files from the file cabinet or file room, they are always right where they should be.
- **Easier to protect against physical peril!**
With your loan files in electronic format securely in our vault, we back them up and protect them to make sure that should a fire, flood or other physical disaster occur your data will still be safe!

Your Paper Loan File

Your paper process today...



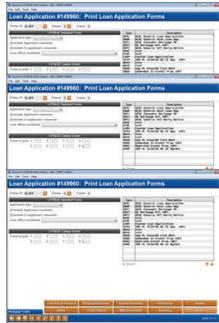
If we track the documents through your paper process today, it looks a lot like this (although this has been simplified a bit).

1. Member fills out an application.
2. Loan officer completes a worksheet.
3. Loan officer collects the supporting documentation and copies it for the file.
4. If approved the member signs the note.
5. The result is a completed loan file.

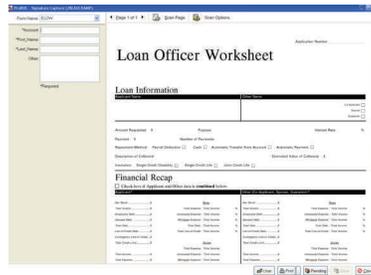


Completed Loan File

The CU*Spy e-Loan File



The process starts with printing a Loan Application, Loan Officer Worksheet, Note & Disclosure, or other warranted* document from CU*BASE to an e-Loan Printer.



The documents “pop up” in ProDOC to be signed by the member. You print a paper copy for the member and attach it to a clip board signature pad as shown in the next step.



The member signs the document on an electronic signature pad that looks like a clipboard. They sign on the paper copy printed in the previous step with real ink so it is a very natural experience. When finished they can keep the paper copy. Your copy is archived electronically in the vault.



Insurance



Verification of Income



Debt Cancellation



Title / UCC



Warranted* supporting documents can be scanned in with a small scanner like the one shown above.



NADA Value



Recorded Mortgage



Other supporting docs



Other non-warranted supporting documents can still be photocopied and saved in a paper file.



CU*Answers



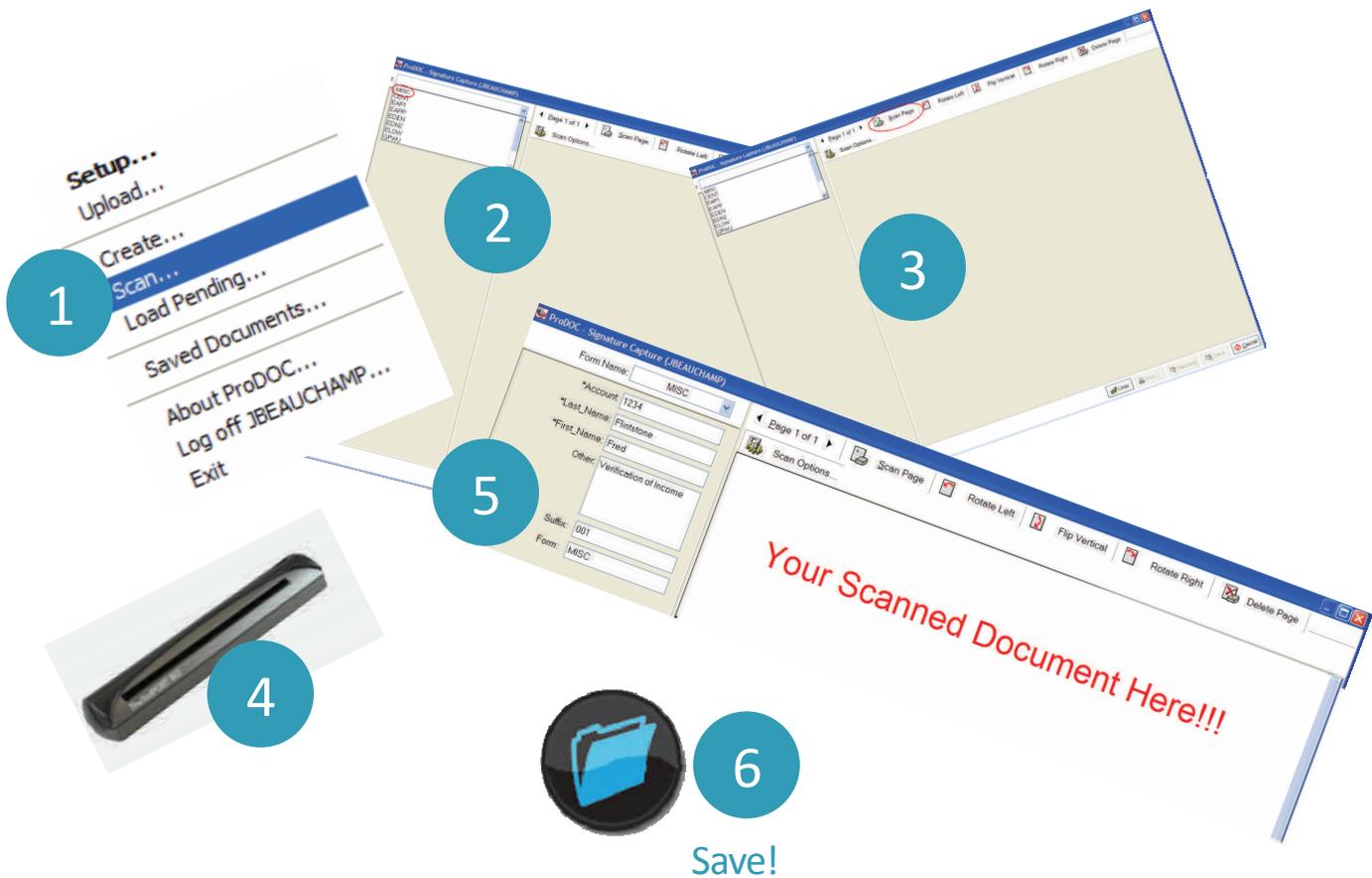
Supporting Documents

Verification of income, debt cancellation and titles...oh my!

So just what do you do with the **warranted*** documents that go along with a loan file that aren't generated from CU*BASE? How do they become part of the loan file? It's easy! All you need to do is:

1. Right mouse click on the ProDOC icon in the system tray
2. Click Scan
3. Select the Misc. Form Type to scan a supporting document in ProDOC
4. Scan the document on a scanner (like the one shown on page 4)
5. Enter which loan file it is for in ProDOC
6. Save it!

That's it! That document can now be located if you search for that loan.



*CU*Answers does not warrant the future availability of scanned documents not covered by the online vault warranty. Refer to the "Document Solutions" brochure for current warranty information.

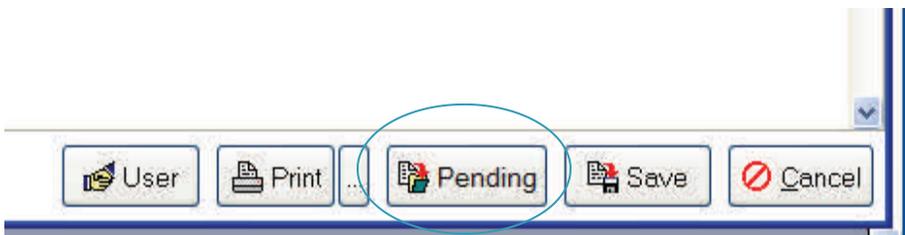
The Pending Area

With e-Loans this is no problem! If the borrower comes into the main branch and signs the loan document but the co-borrower is unavailable, the loan officer can place the pending loan document in the pending area in ProDOC. This is similar to when you set a paper folder aside until the co-borrower can come in and sign.

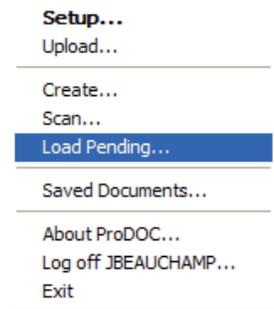
But unlike a paper form, with e-Loans the co-borrower can come in to any branch that is convenient, even one that is across town or in another city. Regardless of the location, the loan officer simply loads the loan file from the pending area, captures the co-borrower's signature, and scans any necessary supporting documentation. The officer then can place the file back in pending or save the final copy to the vault depending on completeness or CU internal process.

“What if I have a borrower and a co-borrower that work across town and aren't available to sign at the same time?”

To **save** a document in pending use the Pending button in ProDOC. You will be given an opportunity to make a note about why the document is waiting. (See the “Comment” field in the picture below.)



To **load** a document from pending right mouse click the ProDOC icon in the system tray.



Then select “Load Pending...”



Lastly select the document you wish to load and click the Load button. That's it!

Accessing the Loan File

Once your loan files are archived you can easily access them by browsing to the online vault, logging in and searching for the loan file you are looking for. Below you can see the search screen and the resulting indexes of the documents that match your search criteria. The most recent document that matches your criteria will load in the viewing pane at the right as shown.

Control ID: CUA0860BD Logoff

Images | Admin | Receipts "Logical Solutions!"

ID
 Customer_ID
 Loans
 Loans
 Receipts
 Current_Receipts
 Sig_Card
 Sig_Card

Search

Account:
Form:
Suffix:
First Name:
Last Name:
Other:
Created On: / /
to: / /
Created By:

Search

Search Screen

Control ID: CUA0860BD Logoff

Images | Admin | Receipts "Logical Solutions!"

| Image | Account | Form | Suffix | First Name | Last Name | Size |
|-------|---------|-------|--------|------------|------------|------|
| | 1383507 | rioc8 | | ELAINE | WILLIS | |
| | 1383507 | EHRC | | ELAINE | WILLIS | |
| | 1383507 | EHEN | | ELAINE | WILLIS | |
| | | EPOS | | ELAINE | WILLIS | |
| | 1383507 | C201 | | ELAINE | WILLIS | |
| | 1383507 | CZ1A | | ELAINE | WILLIS | |
| | 1383507 | CZ1A | | ELAINE | WILLIS | |
| | 3131 | C201 | | KEITH | BIERHALTER | |

CUANSWERS TEST CREDIT UNION (CU)
P.O. BOX 100
2920 ELM
GRAND RAPIDS, MI 49509-0108

LOANLINER

Notice to Cosigner
You are being asked to guarantee this debt. Think carefully before you do. If the borrower doesn't pay the debt, you will have to. Be sure you can afford to pay if you have to, and that you want to accept this responsibility.
You may have to pay up to the full amount of the debt if the borrower does not pay. You may also have to pay late fees or collection costs, which increase this amount.
The creditor can collect this debt from you without first trying to collect from the borrower. The creditor can use the same collection methods against you that can be used against the borrower, such as suing you, garnishing your wages, etc. If the debt is ever in default, that fact may become part of your credit record.
This notice is not the contract that makes you liable for the debt.

Guaranty Agreement
BASIC GUARANTY -- To induce CUANSWERS TEST CREDIT UNION (CU) (the "Lender") to lend money or give credit to ELAINE WILLIS (the "Borrower"), 1383507 (the "Guarantor"), jointly and severally if more than one, guarantees prompt and full payment, when due, of the following debt, including principal and interest.

| ANNUAL PERCENTAGE RATE | FINANCE CHARGE | Amount Financed | Total of Payments |
|------------------------|----------------|-----------------|-------------------|
| 0.000 | 5.902234 | 25,000.00 | 33,291.614 |

Number of Payments: 37
Amount of Payments: 878.73
When Payments Are Due: 8/6/09 FIRST PAYMENT: 9/8/11 FINAL PAYMENT

Results Screen

Beyond Loan Forms



Q: I got the whole electronic *loan* form thing but this brochure says it's about electronic *forms*. What other forms are there besides loan forms?

A: With the CU*Answers online vault, there is currently one more form type that is warranted: the **Membership Agreement**, sometimes referred to as the "signature card." Over time we are planning to add more non-loan document types to our list, but for now we have indices set up for only this share form type.

Q: What is involved in getting my Membership Agreement set up electronically?

A: You will follow the same process as e-Loans, designating it as an "SH" (share) form type. You tell Lender*VP that you want it programmed, then it is implemented and used much the same way as e-Loans. When you print the form in CU*BASE, ProDOC will capture it. You can print it and have the member sign it the same as you would do for a loan form. No additional setup or equipment is needed. (There goes some more paper!)

Q: Can I scan in any supporting documents with a Membership Agreement?

A: Not at this time. You will need to retain those in a paper file for the time being.

Q: How long will you retain the electronic membership agreement in the CU*Spy Vault?

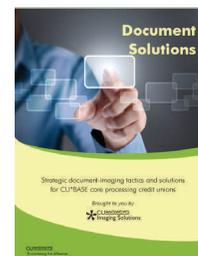
A: Presently they are being retained indefinitely, which means the timeframe hasn't yet been specifically defined (not to be confused with *forever*).

Q: When are you going to add more warranted documents to the vault?

A: We will add them as it makes good business sense. Typically we try to add one a year in June if possible.

Q: This isn't going to work for me. I need the ability to electronically archive more forms now. What are my options?

A: We understand that one size doesn't fit all. That's why we offer our in-house solution. With the in-house solution you should find all the flexibility your credit union will need. For more information, refer to the companion brochure, **Document Solutions** available from <http://edocs.cuanswers.com/>.



Hardware You Will Need

All pricing is approximate and subject to change. Contact us for exact quotes.

Hardware required is fairly minimal. For each branch, you will need one **Gweep device**, which is a small computer that replaces a GUAPPLE. You will also need a **signature pad** at each workstation where you intend to capture signatures. Lastly, you will require a small **scanner** for capturing supporting warranted documents.

*If you are already using e-Receipts and Photo ID capture through CU*SPY, then you already have iSweeps at your branches—and you may even have some scanners!*



Signature Pad - one per workstation used for lending (approx. cost \$330/unit).



Scanner - One per workstation used for lending (approx. \$165/unit).



Gweep Device – Small computers attached to the network (without monitors, mice or keyboards). These devices are managed by CU*Answers Network Services and facilitate transfer of data to the CU*Spy Vault. Individual devices may vary; cost is approximately \$699 per unit plus monthly maintenance (one Gweep needed per branch).

Getting Started

By far the most lengthy part of this process is the programming of your actual forms to make them available for electronic capture. To get started you should read our companion brochure, **Programming Your Forms in CU*BASE**, available from <http://lendervp.com/>.

This brochure explains in detail the process of getting your forms programmed, and covers which forms are warranted. It also includes a breakdown of setup costs.

We know this process can be a bit intimidating if you're not familiar, but don't worry, we're here to help! You can contact us by calling or emailing us at the contact information on the following page. We will jump in and help you with any questions you may have and work with you to make sure you understand the process of getting started.



Refer to the *Programming Your Forms In CU*BASE* brochure for more details.

We will also assist you with the technical process that is needed to get you set up and ready to use e-Forms at your credit union. Our technical team will help to ensure that you have the correct hardware and system configurations.

- CU*Answers Networking Services will contact your credit union about five weeks prior to implementation to help identify the specific hardware you need (how many signature pads, scanners, etc.).
- Next, you'll receive a bid from CU*Answers Networking Solutions on the hardware and installation costs. Sign and return this bid at least three to four weeks before the installation date to allow enough time for the equipment to be shipped from the manufacturer.
- During the weeks before the installation date, our technical staff will deploy needed updates and will copy the newly programmed electronic forms to your iSweep devices so that you can access them. They'll also ship and set up your hardware. (Self setup is also available; ask if it's an option for you.)
- On installation day, they'll make some configuration changes to ProDOC and CU*BASE that are needed for the switch to electronic forms. This can be done on site by WESCO Net staff for an additional fee or remotely with them providing support and instructions to your staff.
- Your loan officers will then be ready to print your electronic forms directly from CU*BASE.

Learn More

What about Training?

Don't worry, we will make sure you are covered! We'll help you get your staff ready for the e-Loan processing at your credit union through various training methods, including:

- Live training via Webinar
- Online training videos
- Printed and online documentation

Ready to get started?
Contact us!

Call a Client Service Representative

800-327-3478 > option 2

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Email Us

edocs@cuanswers.com

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Check us out on the web

<http://lendervp.com/tools/forms/>

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If you prefer a direct contact please don't hesitate to call or email **John Beauchamp**, Manager of Imaging Solutions at **800-327-3478 x 228** or jbeauchamp@cuanswers.com

Your Complete e-Strategy

Once you've chosen a vault you are only partly on your way. Ask us about how we can help you create a comprehensive and complete electronic document strategy!

Through the cuasterisk.com network we can help with:

- Creating an electronic document strategy that will help your CU save time, money and create sustainability for the CU, especially in a down economy
- e-Receipts
- e-Photo ID Capture
- e-Loans
- Electronic storage and retrieval of reports and statements for staff
- e-Statements for members
- Placing notices, receipts and any other member document on the web for members
- Check 21
- Training on eDOC Innovations products
- Back-office scanning
- Compliance with regulations regarding electronic storage of documents
- Hosted as well as in-house solutions for electronic document storage
- Network and Disaster Recovery solutions for implementing an electronic document archive

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**We have experts and we're here to
help...let's build a strategy together!**