Online Banking

"It's Me 247" and Money Desktop

Personal Financial Management Tools (PFM)—Directly from It's Me 247

CU*Answers has teamed up with MoneyDesktop to offer members Personal Financial Management Tools directly within **It's Me 247**. Using these tools, members can aggregate and track their finances across all their financial institutions to better manage their money.

Once members create an account with MoneyDesktop, they can use Money Desktop to access information on their accounts with different financial institutions—in a dashboard built right into online banking. They can manage their accounts and view balance information and previous transactions, review trends in spending, create a budget, manage their debts, and more.

Your Credit Union Relationship with MoneyDesktop

To provide this PFM tool as a service to your members, you will first work with MoneyDesktop. They will train your credit union staff on the product and prepare you for its launch. Once the PFM Tool is implemented, they will also provide you with support.

Check out the Frequently Asked Questions section on page 3. Our Authorization form is located on the back page.

Your credit union will sign agreements directly with MoneyDesktop. They will also set your implementation date with you.

To contact MoneyDesktop to get started, use the contact information provided on page 3 of this brochure.

Authorize Sending of Financial Data and Activate in It's Me 247

Once your credit union has set an implementation date with MoneyDesktop, let us know so we can do the work on our end!

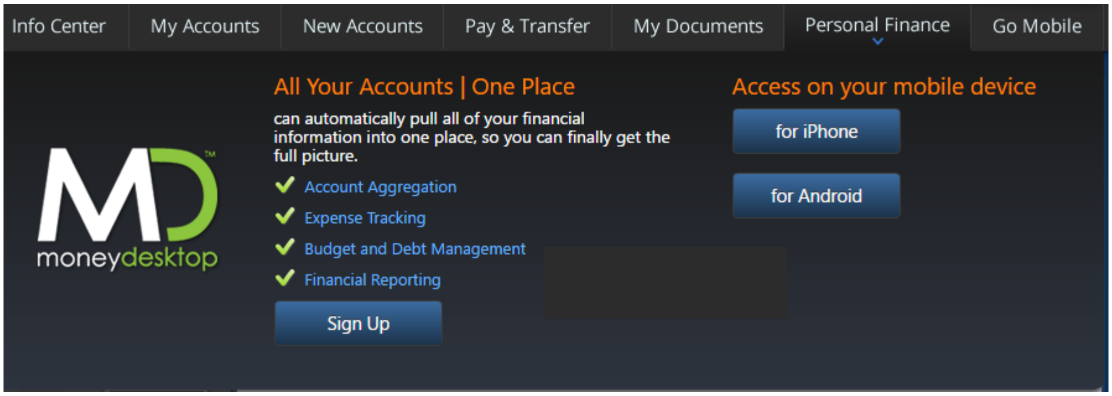
Sign the CU*Answers MoneyDesktop Authorization form on the back of this brochure (page 4) and fax it to the Client Service Representative Department. (Fax number is also provided on page 4.) Two weeks notice is required.

This Authorization form will authorize us to begin sending your members' financial data to MoneyDesktop. This is an important step, since without it, members will not be able to view this information in their MoneyDesktop accounts online.

The Authorization form also tells us your implementation date so we know when to activate the feature in **It's Me 247**. Once activated, members will see the "Money Desktop" button in the top bar of **It's Me 247**.

*Members Access MoneyDesktop—Directly from **It's Me 247***

Once activated in **It's Me 247**, members will see "Personal Finance" in the top navigation in online banking.



When members click on the "Access Now" button, they will be directed to the screen explaining the benefits of Personal Financial Management and that they will be taken to the MoneyDesktop website.

The page also explains that when they advance they are authorizing the transmission of their financial information to MoneyDesktop. When the member clicks the "Continue" button, the member then advances to the MoneyDesktop website and creates a MoneyDesktop account. From here, the member can pull in accounts they have with financial institutions in order to manage their finances.

The next time the member logs into **It's Me 247**, the member will use the "Access Now" button to view their Money Desktop dashboards *embedded right in an **It's Me 247** webpage*. The member will not need to leave online banking to view their financial data.

Frequently Asked Questions (FAQs)

Q: Can members view the data from all their accounts (of other credit unions or financial institutions) in MoneyDesktop?

A: Members can view data from financial institutions that send data to MoneyDesktop. At this time many major banks and other financial institutions have relationships with MoneyDesktop. Contact MoneyDesktop for a complete listing.

Q: What if my member accesses MoneyDesktop from another membership?

A: When a member accesses MoneyDesktop via **It's Me 247**, certain information about the membership is transmitted to identify it. If a member accesses the MoneyDesktop website via another membership (at your credit union or another credit union), the member will need to set up a separate account with MoneyDesktop. (This also is the case if members have a separate account directly with MoneyDesktop.) For that reason, it is recommended that members select one primary financial institution from which to access their Money Desktop account.

Q: How often is the data on MoneyDesktop updated?

A: MoneyDesktop pulls financial data from **It's Me 247** each time a member logs into the MoneyDesktop website (but not more frequently than every 3 hours). If the member has not logged on to the MoneyDeskop site recently, their system will pull data every 24 hours.

Q: How do I implement MoneyDesktop at my credit union?

A: Contact MoneyDesktop to sign the appropriate paperwork and to set an implementation date. Once you have it scheduled, sign and fax the Authorization form on the back page of this brochure to a Client Services Representative at CU*Answers. This authorizes us to send your members' financial information to MoneyDesktop. Two weeks' notice is required.

Q: How do I activate MoneyDesktop in It's Me 247?

A: The form (on the back page of this brochure) also schedules the activation of the "Money Desktop" link in **It's Me 247**. That way members can access the MoneyDesktop website from within online banking. Once you have an implementation date scheduled, be sure to fax back the signed form.

Q: Can I brand the MoneyDesktop pages with a private label (other logo)?

A: Yes, you can add a logo other than the MoneyDesktop logo to the entry screen and make a few other changes. Contact MoneyDesktop for information. CU*Answers branding pricing may apply.

Q: What is the pricing for MoneyDesktop?

A: Contact MoneyDesktop for their pricing for the use of their Personal Financial Management website. CU*Answers does not charge for this feature; however, it will need to be activated. (See above.)

Q: How do I get training?

A: MoneyDesktop will provide your credit union with training on the features of the MoneyDesktop website, as well as its support.

Q: How do I contact MoneyDesktop?

A: MoneyDesktop, Inc.

801-669-5500

sales@moneydesktop.com

Yes! My Credit Union is Ready to Activate MoneyDesktop in It's Me 247.

Once you have scheduled your implementation date with MoneyDesktop, use the form at the bottom of this page to authorize CU*Answers to send financial information, such as balances and transaction information, to MoneyDesktop. This form also tells us your implementation date, so we know when to activate MoneyDesktop in It's Me 247 so your members will see "Money Desktop" that gives them access to its website.

Please enter your implementation date on the form, and include your credit union name and authorized signature. Two weeks' notice is required. Fax this Authorization form to the Client Services Department at **616-285-7285**.

CU*Answers MoneyDesktop Authorization Form

I have already set an Implementation Date with MoneyDesktop and am ready to activate the feature with CU*Answers.

By signing and returning this form, I am authorizing CU*Answers to send financial data for my members' accounts, such as balances and transaction information, to MoneyDesktop.   I am also authorizing the activation of the feature in It's Me 247 Online Banking on the Implementation Date listed below.

Name: ____

Credit Union Name: ____

Implementation Date: ____

Signature: ____

Two weeks notification is required.
Fax this Authorization form to the Client Services Department at 616-285-7285.

Be sure you have included your implementation date. CEO signature is required!

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