



Lender*VP

CU*SPY e-Loans

Generating a Digital Loan file from CU*BASE®

Answering Your Questions

Why go green?

How will my processes change?

What hardware will I need?

How do I access e-Loan files.

What is warranted in the CU*Spy Vault

How do I get started?

DRAFT
Look for our final publication in
the next month or so!

Inside

Why go Green	2
The Paper Loan File	3
The Digital Loan File	4
Supporting Documents	5
The Pending Area	6
Accessing Digital Loan Files	7
What Hardware will I need	8
How do I get started	9
Vault Warranties	10
Vault Warranties Continued	11
Your Complete e-Strategy	12



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Why go Green

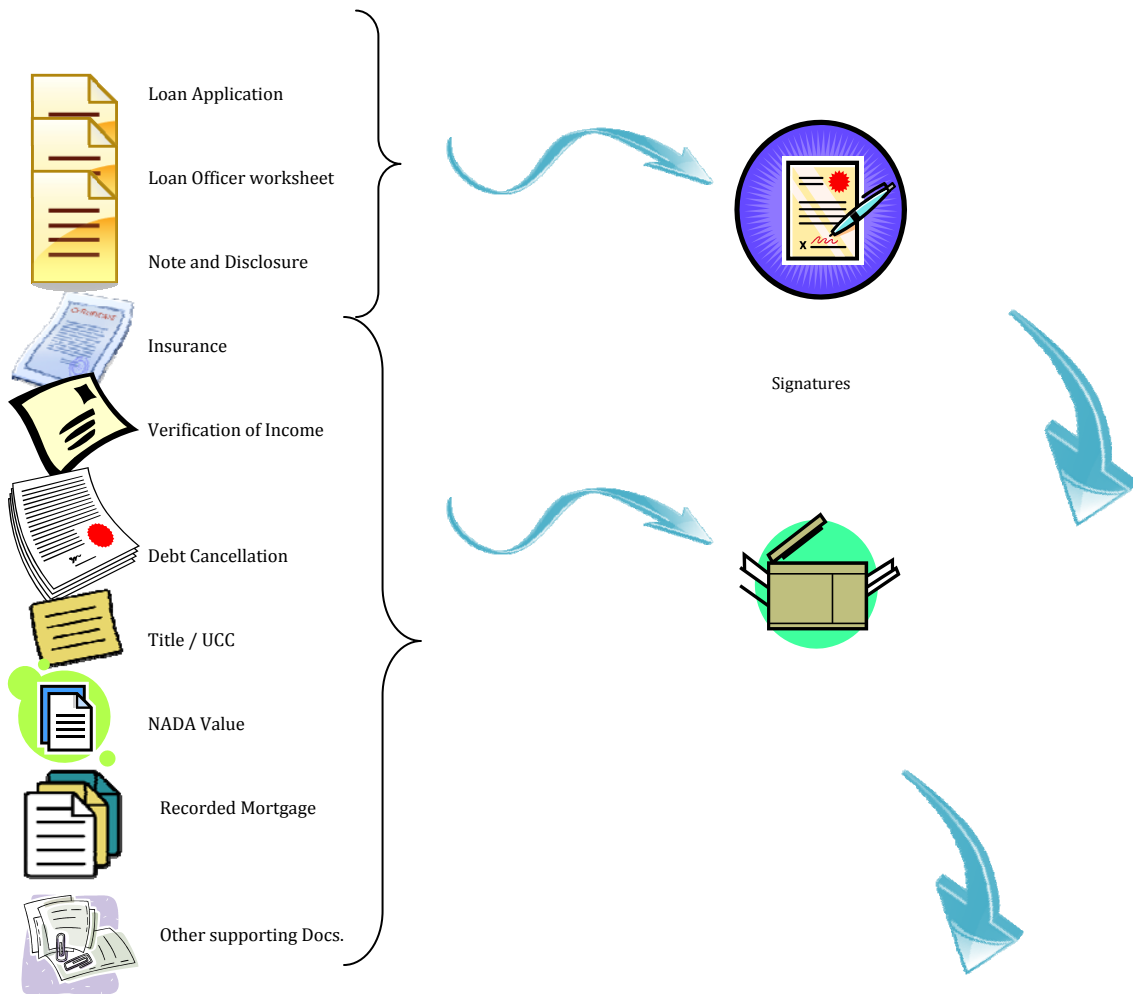


Aside from feeling good about doing your part in saving the planet, there are numerous other benefits of going green! Read on to find out what a few of the more noteworthy benefits are.

1. **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.
2. **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.
3. **Increased member convenience!** - Borrower's 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.
4. **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!
5. **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.
6. **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.
7. **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

You 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. The 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.

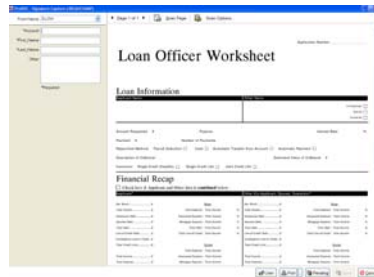


Completed Loan File

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. See page 6 for a complete list of warranted documents.



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 clipboard signature pad as shown in the next step.



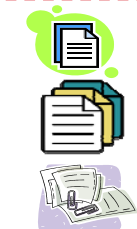
The member signs the document on an electronic signature pad that looks like a clipboard. They sign on the paper copy printed in the previous step with real ink so it is a very natural experience. When finished they can keep the paper copy. Your copy is archived electronically in the vault.



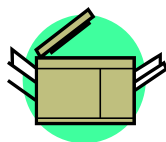
- Insurance
- Verification of Income
- Debt Cancellation
- Title / UCC



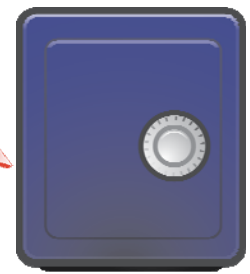
Warranted supporting documents can be scanned in with a small scanner like the one shown above.



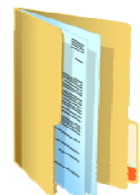
- NADA Value
- Recorded Mortgage
- Other supporting Docs



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? - Easy!

All you need to do is

1. Right mouse click on the ProDOC icon in the system tray
2. click Scan
3. tell ProDOC you want to scan a supporting document
4. Scan the document on a scanner like the one on page 4
5. Tell ProDOC which loan file it is for
6. Save it!

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

It's as easy as that!! For a complete list of warranted documents see page 10.



The Pending Area

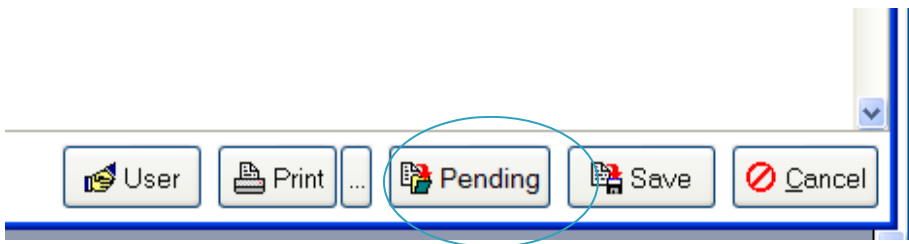
“Okay so what if you have a borrower and a co-borrower that cannot come in at the same time. Let’s say they work across town and are available at different times. What then?” With CU*Spy e-Loans this is no problem!



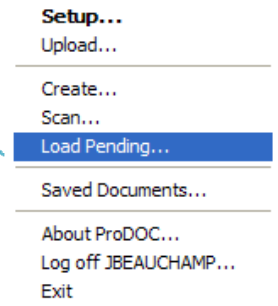
Scenario

If the borrower comes into the main branch and signs the loan but the co-borrower is unavailable, the loan officer can place the pending loan document in the pending area in CU*Spy much like you would set a paper folder aside until the co-borrower can come in and sign. Only unlike a paper form, the co-borrower can come in to any branch that is convenient for them. So if the co-borrower comes into the branch across town or in another city then the loan officer would simply load the loan file from the pending area. Then they could capture the co-borrowers signatures, scan any necessary supporting documentation, and then either place the file back in

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 in pending. (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 archived you can access your loan files easily by browsing to the CU*Spy Vault, logging in and searching for the loan file you are looking for. It's as easy as that! 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.



Search Screen

Image	Account	Form	Suffix	First Name	Last Name	Size
	1353507	ncos		ELAINE	WILLIS	
	1353507	EHRC		ELAINE	WILLIS	
	1353507	EHEN		ELAINE	WILLIS	
		EPOS		ELAINE	WILLIS	
	1353507	CZ01		ELAINE	WILLIS	
	1353507	CZ1A		ELAINE	WILLIS	
	1353507	CZ1A		ELAINE	WILLIS	
	3131	CZ01		HEITH	BIERHALTER	

Results Screen

What Hardware will I need?



Hardware required is fairly minimal. You will need a ISweep device per branch which is a small computer much like a guapple. You will also need a signature pad at each workstation that you intend to capture signatures. Lastly you will require a small scanner for capturing supporting warranted documents. If you presently are leveraging e-Receipts and photo ID capture through CU*Spy then you already have ISweeps at your branches and you may even have scanners!



Signature Pad - one per workstation used for lending.
\$326.25 ea.



Scanner - One per workstation used for lending. \$165 ea.



ISweep Device - Individual appliances may vary but all are small network attached computers w/no monitors, mice or keyboards. They are managed by WESCONet and facilitate transfer of data to the CU*SPY Vault.
\$479 and \$34/mo.

How to Get 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 CU*BASE forms](http://lendervp.com/wp-content/uploads/GeneratingLoanFormsBrochure.pdf). It is available here: <http://lendervp.com/wp-content/uploads/GeneratingLoanFormsBrochure.pdf>. It will walk you through the process of getting your forms programmed, which forms are warranted, costs and will explain all the steps of the process in detail.

We know this process can be a bit intimidating if your not familiar but don't worry! We're here to help. You can contact us by calling or emailing us at the contact information below and 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. If you prefer a direct contact, you can always call our Electronic Document Strategies Manager, John Beauchamp at x228 or email him at jbeauchamp@cuanswers.com and he will be happy to help you out.

Email Us

edocs@cuanswers.com



Call a Client Service Representative

800-327-3478 > option 2

Check us out on the web...

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

Vault Warranties



Vault Warranties

As of 6/1/2010

DOCUMENT TYPE	DOCUMENT NAME	DOCUMENT INDEXED BY	RETENTION PERIOD*
FIXED DOCUMENT TYPES			
Reports	CU*BASE Reports	Report Name Report Code Report Date Report Category	90 Days
Statements	CU*BASE Member Statements	Account Number Statement Date	13 Months
	CU*BASE Credit Card Statements		
Credit Reports	Credit Bureau Reports	Unique Key	Until Loan Close
OPTIONAL DOCUMENT TYPES			
e-Loans	Master Plan (Open Ended)	Account Number First Name Last Name Created On Created By	6 yrs
	Custom CU*BASE Loan forms	Account Number First Name Last Name Form Name Suffix Maturity Date Created On Created By	6 yrs
	Custom CU*BASE Loan Form Applications		
	Generic CU*BASE 5 Page Application Form		
	Generic CU*BASE Short Form Application Form		
	Generic CU*BASE Loan Officer Worksheet		
	Generic CU*BASE Loan Application Denial Worksheet		
	Scanned documents attached to Unsecured Loan Forms: <ul style="list-style-type: none"> • Verification of Income • Life and Disability (debt cancellation) Insurance 		
Scanned documents attached to Secured Loan Forms: <ul style="list-style-type: none"> • Verification of Income • Insurance • Debt Cancellation • Title/UCC 			
Photo IDs	Photo IDs	SSN Created On Created By	Indefinite
e-Receipts	Teller Receipts	Account Number Teller ID Created On Created By	2 yrs

Vault Warranties Continued



Vault Warranties Continued As of 6/1/2010

DOCUMENT TYPE	DOCUMENT NAME	DOCUMENT INDEXED BY	RETENTION
OPTIONAL DOCUMENT TYPES			
e-Forms	Custom CU*BASE Membership Agreement	Account Number First Name Last Name SSN Date Form Name Other Created On Created By	Indefinite
<p><i>*After expiration all documents can be archived to CD/DVD for long-term storage by the CU except Credit Reports; additional fees may apply.</i></p> <p><i>**Not an actual search index, but rather a grouping or classification of reports in which you can search by the remaining indexes for a particular report.</i></p>			
SUMMARY			
3 Fixed/4 Optional	14 Approved Named Documents 4 Approved Additional Scanned Supporting Documents	8 Search Index Definitions	6 Retention Periods

Your Complete e-Strategy

e-Loan files are only part of a complete electronic document strategy, ask us about how we can help you create a comprehensive and compete electronic document strategy.

Through the CU*Asterisk 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
- Electronic PhotoID Capture
- Electronic storage and retrieval of reports and statements for staff
- eStatements 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 InHouse solutions for electronic document storage
- Network and DR solutions for implementing an electronic document archive

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



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