

LEADERSHIP CONFERENCE

2011

CU⁺ANSWERS
A CREDIT UNION SERVICE ORGANIZATION



WELCOME!

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MY CREDIT UNION IS **MY COMMUNITY**

Why this theme for 2011?

My credit union provides hope for my community

My credit union provides my career

My credit union provides my living

My credit union gives me a financial edge

What is a Community?

Who should we be talking about?

Our Communities

- Our **Localities**
 - Where you live
- Our **Members**
 - Yours and mine
- Our **Professionals**
 - Employees of CUs, regulators, trade associations, CUSOs, consultants, vendors
- Our **Network**
 - Our infrastructure, the technology that links us all and creates a communication highway
- Our **Volunteers**
 - Yours and mine

Your community is not just where you live...Your community is who you hang out with, who you work with, who you plan with...

Why would a community trust that your intentions are in their best interest?

Our Mission

What we want for and from our communities

- We want to talk to communities
- We want to influence communities
- We want to interject value into communities
- We want a reputation of being community-minded
- We want a resume of good works towards our communities
- We want to be valued community professionals
- We want to be known as people with a spirit of volunteerism towards our communities
- We want to earn from our communities
- We want to know, learn with, and grow with our communities
- **We dream for our communities, and we execute those dreams for community success**

We want our communities to trust that our organizations are built to respect their needs

From the desk of Randy Karnes...

- If we care about communities, what's the best way to make sure they can trust that we're built to respect their needs?
- I believe that the **Cooperative Business Design** is the best choice for a business person who wants to be in harmony with the community they serve
 - It intuitively fits with the Internet craze that first builds a community, aggregating participants, and then realizes the economic opportunity
- You do have a choice: you can be organized as a traditional for-profit business, or you can choose to be a Cooperative
 - What does a Cooperative guarantee that other designs don't? **A win-win for the consumer and the organization** – it's baked into our structure and our governance

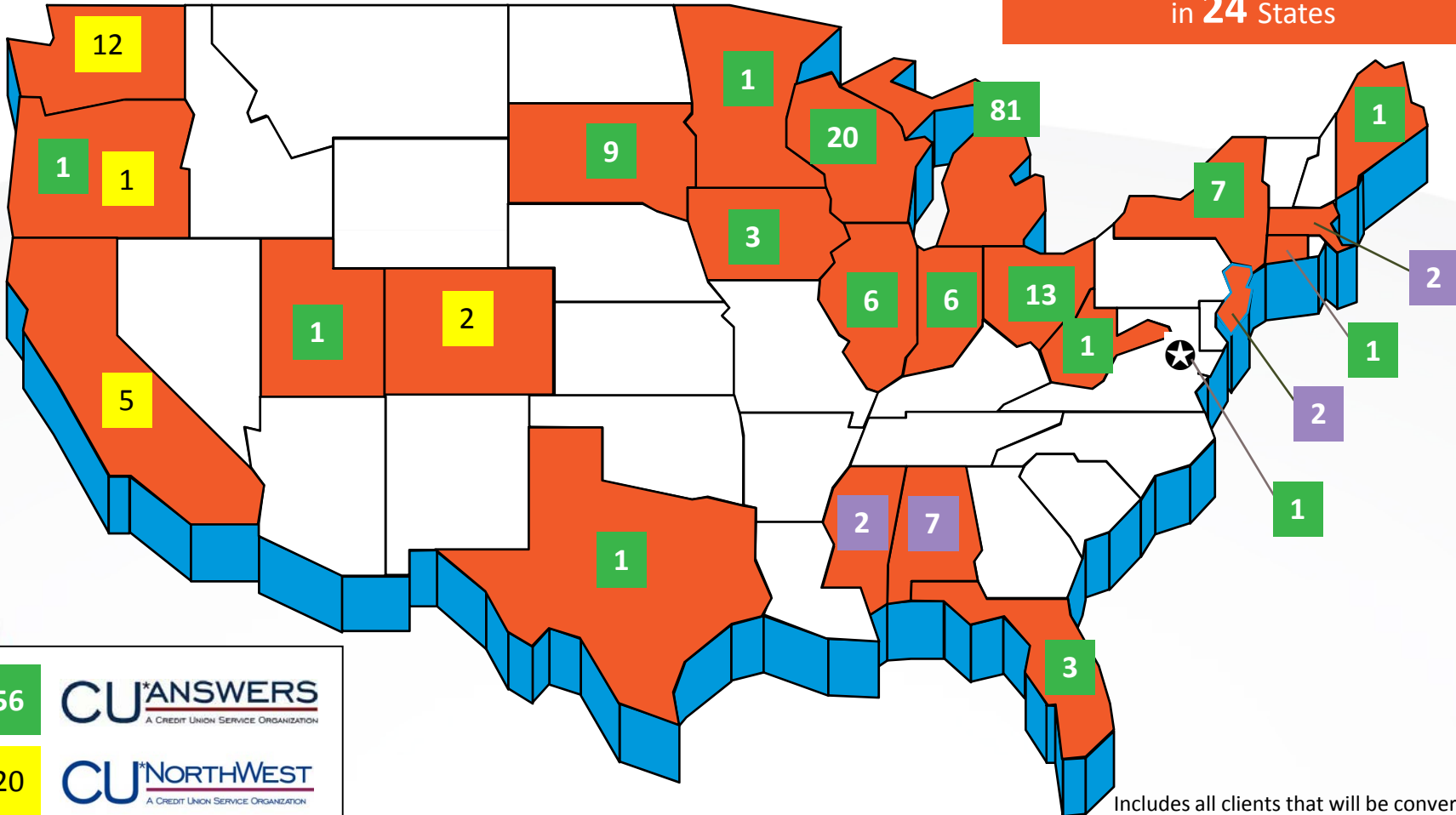
Today I hope to combine a little food for the soul with a whole lot of things we can do for our communities

A Nation of Communities

A Network of Opportunity

of CUs by State

189 CU*BASE Credit Unions
in **24** States



156 **CU*ANSWERS**
A CREDIT UNION SERVICE ORGANIZATION

20 **CU*NORTHWEST**
A CREDIT UNION SERVICE ORGANIZATION

13 **CU*SOUTH**
A CREDIT UNION SERVICE ORGANIZATION

Includes all clients that will be converted by the end of the 2011 business year (Sept 30)

A Nation of Communities

New Partners, New Leaders, New Opportunities



New CU*Answers Clients Since Last Time:

Florida

- **Florida Customs FCU**
Tampa, FL

Illinois

- **NorthStar CU**
Warrenville, IL
- **Oak Trust CU**
Naperville, IL

Indiana

- **NorthPark Community CU**
Indianapolis, IN
- **Public Service CU**
Fort Wayne, IN

Iowa

- **Advantage CU**
Newton, IA

Michigan

- **Chippewa Eagle FCU**
Mount Pleasant, MI
- **Access First FCU**
Mattawan, MI

Ohio

- **Cincinnati Interagency FCU**
Cincinnati, OH
- **Riverview CU**
Belpre, OH *(converts 10/1/11)*

New York

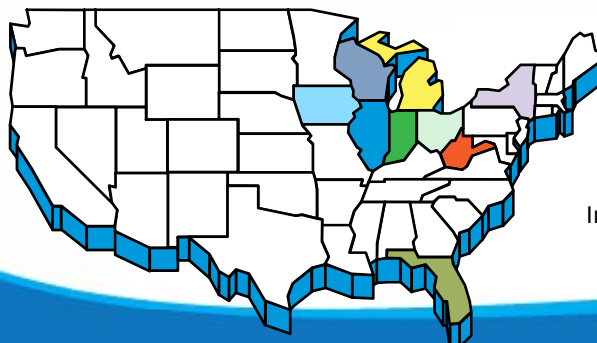
- **Lower East Side People's FCU**
New York, NY
- **Neighborhood Trust FCU**
New York, NY

West Virginia

- **WV United FCU**
Charleston, WV

Wisconsin

- **Horizon CU**
Racine, WI
- **Best Advantage CU**
Brillion, WI
- **Park City CU**
Merrill, WI



Includes all CU*Answers clients that will be converted by the end of the 2011 business year (Sept 30)



Agenda

- **Think Community**
- **Cooperative Business Design
1-2-3**
- **Automating Your Participation in
Key Communities**
 - The Internet Community
 - Other Networked Communities
 - Your Business Communities
 - The CU*BASE Community
 - Building a Healthy \$\$ Community
- **Big Concepts and Big Projects**
 - Lender*VP Top 10
 - Aggregating Your Membership
Relationships Inside CU*BASE
 - Favorite New Tools Update
- **Wrapping Up the Day**

Communities are Designed

And fostered by those with passion for collective value

- Last year I challenged the group by asking Are you an Artist?
- Our day was spent looking for the inspiration and the passion embodied by the word “artistry”



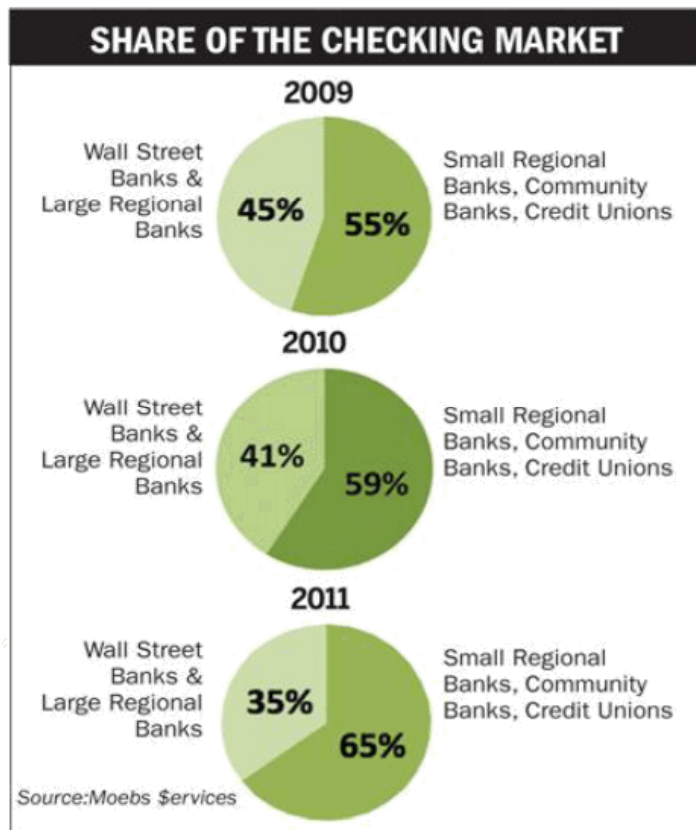
- Today, and throughout the rest of 2011-2012, we are going to focus at the core of our design:

Building Communities as a Cooperative

(creatively painting by the numbers)

Local is In

Where communities are at their most intense



Credit Unions' "Intensely Local Advantage: We are Different by Design"

- Relationship focused "take the long view"
- Reinvest ourselves with our members & communities
- Operate at the grass roots – local decisions and knowledge
- Scale to "our" markets plus access to national CUSO channels
- A belief in our members' hearts & minds that cooperatives are a better way. "VALUES."



Choose Local Visa



Unitus Community CU
Portland, Oregon



**Beyond marketing,
people are starting to
build on the sense
that we have to do it
at home first to turn
things around**

Building Communities as a Cooperative

Inspiring Painters to Paint

- I'm not talking about *being cooperative*
- I'm talking about being *a cooperative*
- There's a difference between cooperation and the cooperative business design
 - One is about getting along
 - The other is about maximizing a business design to get ahead
- There's a difference between the social and the specifics of an economic license or charter that defines a business
 - One is about being socially acceptable
 - The other is about a business design to gain competitive advantage for your membership

We will investigate the difference between the credit union elevator speech and the cooperative elevator speech

Are there any hints to light a fire?

How passionate are you about the cooperative design?

- Many of us run businesses that have been around for 25, 30, 40+ years
 - The decision to organize our firms as cooperatives was several leadership generations ago
- The day-to-day mission in running our businesses seems to drown out these ideals, and during interactions with our consumers never seems like a good time to bring them up
 - It's not uncommon for organizations to have a been-there, done-that attitude... "today's consumers just don't care"
- But today we're not talking about consumers – I'm talking to you as stakeholders challenged to design a business and constantly ignite the enthusiasm needed to propel your business into the future

You may have to say it differently, but the ideals that create the foundation for cooperative business designs are eerily close to the ideals that drive the Internet world

How passionate are you about the cooperative design?



Banking on the Co-op Brand: How Seattle Metropolitan Credit Union Boosted Membership by Celebrating Its Co-op Roots

The screenshot shows the NCB website interface. At the top, there are navigation tabs: Online Banking, The NCB Story, Bank & Save, Finance & Grow, and See Your Impact. Below these are sections for Online Banking Login, News and Information, and The NCB Story. A central banner promotes investing with NCB, featuring a 2 Year CD at 1.21% APY and an 18 Month CD at 0.93% APY, with buttons to 'OPEN AN ACCOUNT' and 'SIGN UP FOR RATES'. Below this is a 'See Your Impact' section.

...spt saying the same things about ship and how that's valuable, and the : [was] falling flat." ...oked into our roots and starting one research on cooperative :," Vicente said. "We found in principles and set of adopted a method of bringing meaning to

part was "getting people to realize that they don't have to be stuck at a bank that they don't trust." Vicente said that that the cooperative message of "being of the people and for the people really was very good timing in our local market. I think it's something that nationally probably will get more attention."

marketing advice from staff. The co-op brand even shapes the credit union's accounting department. "It's very easy for the marketing department to come up with ideas" that demonstrate the brand, Vicente said. "What makes it even more substantial is when a department like accounting or price-setting

The advertisement features a close-up of a hand holding a small green seedling against a dark background. The text reads: "What if... you banked at a co-op?". At the bottom, there is a logo for "7 PRINCIPLES CO-OP" and the website "www.7principles.coop".

—when those decisions that aren't all that public—start with a consideration of our brand and our seven principles." "Living" the cooperative brand, as Vicente put it, also means the credit union dedicates time and money to the sixth cooperative principle, cooperation among cooperatives, in events such as Co-opapalooza, held last October. The gathering was part trade show for cooperative vendors from all sectors, part music festival and an opportunity to educate the public about the cooperative business model.

Know Your Audience
The co-op message has been grateful for SMCU, but not every credit union should necessarily brand itself in the same way, Vicente said. "Seattle is a cooperative-

give anyone a job, as long as that person would use the money to do something for someone else and explain why. The public then voted online for its favorite "pay-it-forward" cause, and the winner received a 1,000 in

Seattle Metropolitan Credit Union's advertising leaves no doubt that it is a co-op.

Image courtesy SMCU

How passionate are you about the cooperative design?

cbj
COOPERATIVE BUSINESS JOURNAL

YOUR PRIMARY SOURCE FOR COOPERATIVE NEWS AND INFORMATION

MAY | JUNE 2011

CO-OPS WORK TO BUILD A SUSTAINABLE ECONOMY
see page 8

Solar panels like these will provide power to North Carolina electric co-ops through a joint 20-year contract made by GreenCo Solutions, a generation and transmission co-op.

7 Building the Co-op Brand
10 Students Run Co-op Farm
11 New Orleans Food System

April 2011

CREDIT UNION REPORT
At the Leading Edge of Credit Unions

A Reform Agenda

- p.3 THE SECOND REFORM ELEMENT: Re-Establishing the Essential Role of the Central Liquidity Facility**
By Chip Fison
- p.5 THE THIRD REFORM ELEMENT: Restoring Cooperative Confidence: A National Cooperative Insurance Fund**
By Chip Fison
- p.7 Top NCUA Salaries & Bonuses for 2010 and Salaries for 2011**

Creating a 21st Century Credit Union System: Establishing an Office of Credit Union Administration within the Treasury Department
By Chip Fison

May 2011

CREDIT UNION REPORT
At the Leading Edge of Credit Unions

Credit Unions: Supporting America's Job Growth Priority

- p.4 Creating Job Fairs**
By Mona Joseph, A/P for Business Development, WestStar Credit Union, Las Vegas, NV
- p.5 Work for More Work**
By Thomas Cohen
- p.6 DATA SNAPSHOT: Credit Unions Role in America's Economic Recovery**

How Credit Unions Meet America's Number 1 Priority: Jobs
By Chip Fison

By hiring, purchasing from third parties, and lending on homes and cars, credit unions have created or supported American jobs. Here's how.

CALLAHAN ASSOCIATES
CreditUnions.com/Report VOL. 25 | NO. 5

How can we ignite this passion?

Step 1: Reconnect with the ideals of being a cooperative

- What is a cooperative? What are the guiding principles and business structure?

Step 2: Reaffirm our commitment to the fact that we are cooperatives, and that we need to think beyond what we do as cooperatives, to how cooperatives act no matter what they do

- We're more than just a bank alternative; we execute with the cooperative economic model (just as CU*Answers does in differentiating itself)

Step 3: Work with each other to be the very best organizations we can be, driven by our commitment to these principles and our faith in the fact that this economic design will yield success

Are you interested in the task of igniting the passion of your stakeholders and peers for the potential of what your cooperative can deliver? Of what our industry might deliver?



Step 1: Cooperative Business Design 101

What does it mean to be a cooperative?

“...a cooperative is a business organization owned and operated by a group of individuals for their mutual benefit”



“The common thread is... based on democracy”



“...the organization exists to produce goods and services for its members, by its members, and...all share the benefits”



CAN YOU BRAG ABOUT YOUR COOPERATIVE SCORE?

Imagine if you could objectively measure the cooperative performance of the credit union industry. In many ways, you can. Customers and members can.

What is a Cooperative Score?

It's a score that measures how well a cooperative performs against a set of criteria that are designed to measure the quality of its services, its financial health, and its commitment to its members and the community.

What is your COOPERATIVE SCORE?

Developing Your Credit Union's Cooperative Score Index

- Overview
- Metrics
- Opportunities for Partners
- Social Impact/Point Tracker

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www.cuna.org | www.cuna.org/pressroom



Step 1: Cooperative Business Design 101

What are the guiding principles of a cooperative?

Rochdale Principles of Cooperation

- Voluntary and Open Membership
- Democratic Member Control
- Member Economic Participation
- Autonomy and Independence
- Education, Training, and Information
- Cooperation Among Cooperatives
- Concern for Community



A CUSO concern is that as we build businesses together, either peer to peer or with CUSO charters, we forget to bake these ideals into the design



Step 1: Cooperative Business Design 101

What is the business structure of a cooperative?

- While the principles are universal, the legalities of incorporation vary greatly...research your opportunities
 - Are you due for an upgrade?
- By prioritizing and accentuating the principles differently, you can set your cooperative apart
 - How do you prioritize these principles? What might you change to get your message across in a new way?
- In building new businesses together, we need to remember that hybrid cooperatives are becoming more popular
 - Consider how Xtend allows for credit unions who don't use CU*BASE to become owners and participate

COOPERATIVE SCORE?

What is your COOPERATIVE SCORE?

Developing Your Credit Union's Cooperative Score Index

- Overview
- Metrics
- Opportunities to Participate
- Social Indicators/Point Allocator

CAN YOU BRAG ABOUT YOUR COOPERATIVE SCORE?

Imagine if you could objectively measure the cooperative performance of the credit union industry. Why not? CU*BASE understands.

Maybe you're an affiliate who just finished a financial year with high performance. You might have the number to brag about. But how do you know if you're really doing well? How do you know if you're really doing well? How do you know if you're really doing well?

So what's your cooperative score? And how are you doing?

CU*BASE is actively developing a new suite of metrics, will share them with you as they are developed. We'll be sure to keep you in the loop.

Developed by the Credit Union National Association (CUNA) in partnership with the National Credit Union Administration (NCUA) in 2011.



Step 1: Cooperative Business Design 101

Analyze Your Message (a quick exercise)

When your organization talks to the marketplace, to volunteers, to employees, and to all of your communities, what message about your cooperative do you lead with?

Rank these 1 through 7 (1 being first):

- Voluntary and Open Membership
- Democratic Member Control
- Member Economic Participation
- Autonomy and Independence
- Education, Training, and Information
- Cooperation Among Cooperatives
- Concern for Community



**Are your priorities the result of time?
Happenstance? Habit?**

**Is your message based on the saying,
“life happens,” or are you accentuating
the power of these ideas?**



Step 1: Cooperative Business Design 101

Cooperative business according to the SBA

“...Members, regardless of the amount of their investment, have equal voting power to control the direction of the cooperative.”

Are more or fewer people voting today?

“The management of the cooperative is carried out by a board of directors, elected by the members.”

The SBA needs some board member training





Step 1: Cooperative Business Design 101

Who consistently scores high in the cooperative business arena?

- Agriculture
- Child Care and Preschool
- Consumer Retail
- Energy
- Conservation and Forestry
- Health Care
- Housing
- Worker-Owned Business

The people at cooperationworks.coop forgot about credit unions!

Have we forgotten about our cooperative roots?

Can you identify why so many people thought a cooperative design would fit their particular circumstance, and provide a great way to be in business?



Step 2: If you were starting over today, would you choose to be a cooperative?

- As a business person with options, can you see the value in a cooperative design that would set you apart? Can you reaffirm your commitment to being a cooperative?
- How do you think you could accentuate the value of being a cooperative in your business today?
- What would you change about the average credit union message so that your community would see your choice to be a cooperative as the right choice for their future?

How can we maximize our business potential if we've lost the passion for our very design?

Not the design to simply be better than the banks, but the design to maximize the opportunity of cooperative thinking



Tonight's Annual Stockholders Meeting

Celebrating Our Customer Owner Model

- How can we maximize our business potential if we've lost the passion for our very design?
- Not the design to simply be a better technology vendor, but the design to maximize the opportunity of cooperative thinking
- At tonight's stockholders meeting I'll relate how our organization being *a cooperative* leads to a competitive advantage for their investment and support



Cooperatives working with cooperatives: We have **11 new owners** since we last met, our biggest gain since 1999-2000...
cooperative-designed business is a growing niche



Step 3: Working Together

Highlighting a network of highly functioning cooperatives

- What do we know about each other, and about how we act independently and as a group, that could prove our point that cooperatives are the best model for our communities?
 - As a network, we do pretty well working together, and over the last few years we've all been on the fast track to do even more
 - Technology and our mutual interests create an interesting opportunity for us to interact...*but does the rest of the market get it?*
- I think if we step up our efforts to highlight our intentions around our cooperative designs, we can make working together a *competitive advantage* – and what many see as old will be new again

The CEO Strategies event in November has become an ongoing business development think tank

As CEOs, in 2011 and 2012 we will focus on showing how cooperative business designs maximize the return in a networked world



The Past Year Put into Perspective

Timing is everything, and boy, is it time



- I don't ever remember a year where I felt so compelled to speak out about the owners of our cooperatives
- In a perfect storm, the economy, the overreaction of regulators, and the finger pointing all came together to shake the core stakeholders of our industry, to the point where some wonder if it's even worth it anymore
- Economics will not wipe our credit unions...an aging population will not spell our doom...the turbulent changes of the Internet will not leave our industry in the dust...even a regulator ultimately cannot end our efforts
- The only thing that might do us in is when volunteers won't volunteer, when professionals don't want the career anymore, and when we simply no longer have the heart to persevere

The only way to carry the torch into the future is never to lose the passion for how unique our opportunity is, and how vested we are in every consumer that will get out of bed tomorrow and face the day



The Past Year Put into Perspective

It's still all about the member, and how we express our faith in them

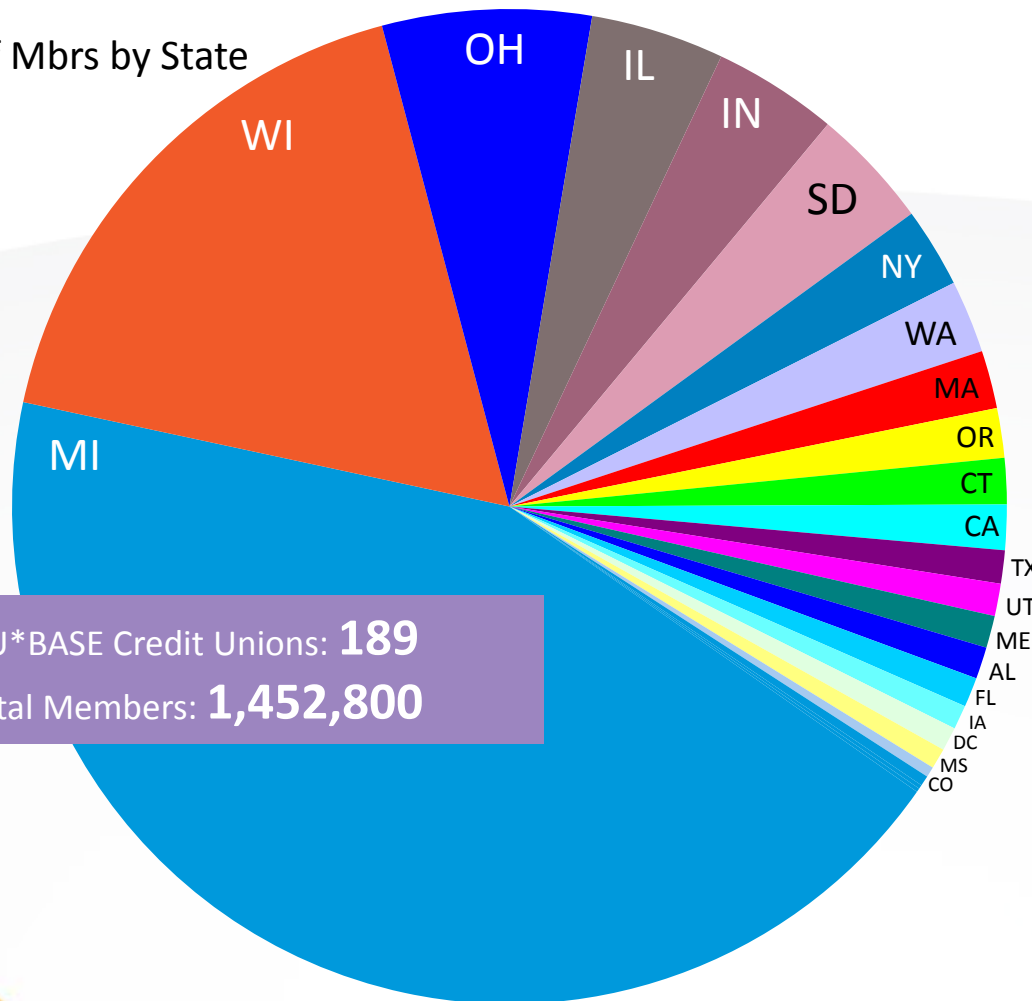
- Members are **customers**
 - When we are at our best, members choose a Cooperative for their own benefit and for that of their community at large
- Members are **owners**
 - We should marvel at and demand respect for that ownership right
- Members are **volunteers**
 - We must respect that without the need for members to volunteer to speak for their peers, there is no industry at all
- I know you've heard this before, I know you've tried to stress this before, but you don't get a pass, now or in the future
- We must find a new energy around the concepts of being cooperatives that ignites a renewed passion, one leader at a time



It's still all about the member, and how we express our faith in them



of Mbrs by State



- Michigan (634,100)
- Wisconsin (254,300)
- Ohio (98,600)
- Illinois (63,000)
- Indiana (58,900)
- South Dakota (57,100)
- New York (37,700)
- Washington (34,400)
- Massachusetts (27,300)
- Oregon (23,400)
- Connecticut (21,800)
- California (21,400)
- Texas (15,600)
- Utah (15,300)
- Maine (15,200)
- Alabama (15,000)
- Florida (14,000)
- Iowa (11,400)
- District of Columbia (11,200)
- Mississippi (9,700)
- Colorado (4,900)
- West Virginia (4,800)
- New Jersey (1,900)
- Minnesota (1,800)

CU*BASE Credit Unions: **189**
 Total Members: **1,452,800**

Includes all cuasterisk.com network partners, all clients that will be converted by the end of the 2011 business year (Sept 30)



My Favorite Cooperative Principle:

Autonomy and Independence

- In a world that believes so strongly in scale, to the point where it pushes for consolidation, the cooperative principle of autonomy and independence aligns perfectly with the networked world and how people will interact and aggregate opportunity in the future
- Challenge #1:
 - How do we crack the code on working together and aggregating communities, without consolidating what makes each of our communities unique?
- Challenge #2:
 - How do we show a new generation of business people and consumers that the model to gaining the benefits of scale is already here?

CreditUnionTimes April 26, 2011

Vensure FCU Sues NCUA Over Conservatorship

BY DAVID MORRISON

Vensure Federal Credit Union, the small Arizona CU the NCUA took over last week, after one of its accounts was taken over by a motion picture company.

CreditUnionTimes January 20, 2011

'Tragedy' Seen in Small CU Mergers

BY JIM RUBINSTEIN

Illinois-based Credit Union 1, one of the leaders among privately insured CUs in the merger market, is ready to take over its third, small struggling CU in a year.

The \$600 million Rentoul CU said this week it has agreed to take over the \$34 million Egin City Employees CU, which since June has been under a state cease and desist order following large recession-related loan losses.

"We read the financial statements, reviewed their operations and we approached them about a year ago."

Maybe we need some healthy evangelism to reignite everyone's passion for our business design... one person, one cooperative, one community at a time



My Favorite Cooperative Principles: Autonomy and Independence

- In a world that is constantly changing, the point we want to make is that...

When you can't find a gigantic win to prove your point, work hard every day on having **a million little wins** to do it for you

- Challenge #1:

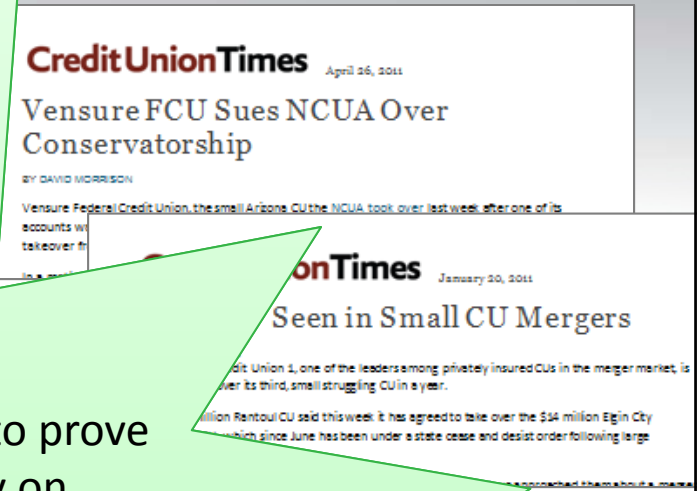
- How do we show that we are different from other people?

How can nearly 200 small cooperatives, through their day-to-day work, highlight **enough cooperative wins** to prove our point?

- Challenge #2:

- How do we show that we are different from other people? How do we show that we are different from other people? How do we show that we are different from other people?

Maybe we need some healthy evangelism to reignite everyone's passion for our business design...
one person, one cooperative, one community at a time





Step 3: Introducing SCORE

Highlighting a network of highly functioning cooperatives

- We are setting a new goal for every credit union and CUSO that is designed as a cooperative: **Raise Your Cooperative Score**
 - A Cooperative Score can be
 - Tangible evidence of principles put into action
 - A rallying point for new goals and new achievements
- CU*Answers will work with our CUs to develop measurements or tracking mechanisms to confirm a credit union's cooperative health
 - Marketing your democratic process and measuring your members' response
 - Paying an ownership dividend, clearly labeled as such
 - Interacting with other cooperatives
 - Measuring the vitality of your volunteer community
 - What else?



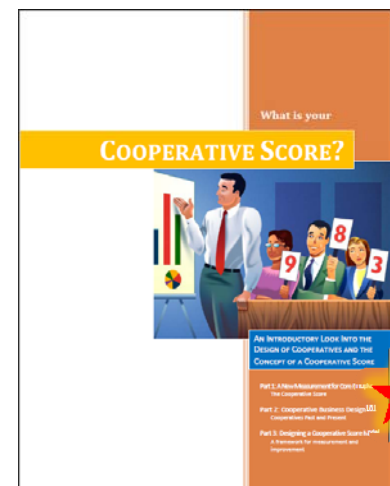


Step 3: Introducing SCORE

Highlighting a network of highly functioning cooperatives

- You can get started today developing your own cooperative score, and there are many ideas in our Cooperative Score outline
- Here are some out-of-the-gate offerings we're working on now:
 - CU*Answers new Cooperative Rewards program
 - Board Election Services
 - Promoting Volunteerism
 - ExamShare
 - PolicySwap
 - Board Financial Literacy
 - Software, software, software – development focused on highlighting the spirit of a cooperative

(Remember, it's not just how you see yourself as a cooperative, but how you work with other cooperatives such as CU*Answers)



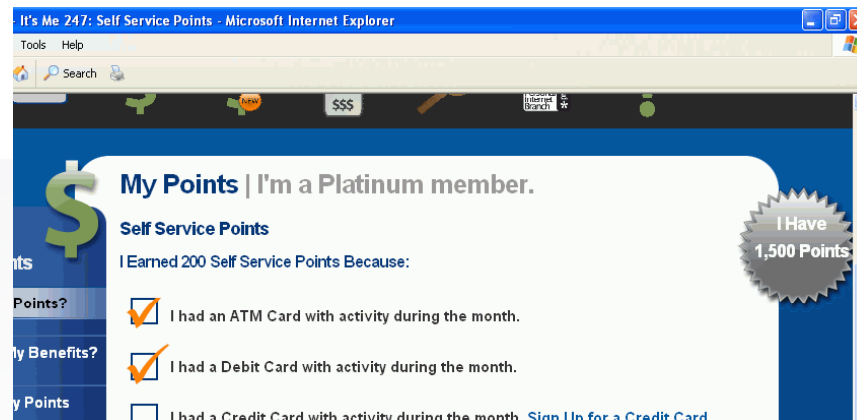
New Cooperative Rewards Program:

COLLABREBATE



Can a \$100,000 budget change your behavior?

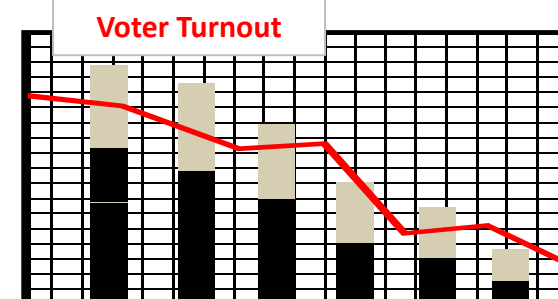
- How do you reward cooperatives for participating with other cooperatives? **Pay 'em**
- To raise the level of participation in our network, we're going to steal an idea from you
- In January 2012, CU*Answers will roll out its first Cooperative Rewards program that will allow your credit union to earn points that can be used for a direct discount on your CU*Answers invoice
- Throughout the rest of the day, we'll talk about different ways you can participate, and from your response, we'll start working on the details of the program



Details will roll out at the
2011 CEO Roundtable (Nov. 9, 2011)

Board Election Services

Do your voter turnout trends point to a strength?



- If a democratic process is the one of the things that sets you apart, then why are we reluctant to boast about our election processes, voter turnout, and the response of our empowered members?
- What if every credit union had to prove that 25%+ of their membership was active in the leadership of their credit union?
- We have to turn to the 'Net
 - For convenience
 - To be able to afford the voter turnout we should demand
 - To generate some buzz for our ownership community
 - To add some drama and timeliness to being a member
 - To create some in-your-face differences between you and other organizations

Online Banking

My Messages My Accounts New Accounts E-Statements Vote Now Contact Us

Cast Your Vote!

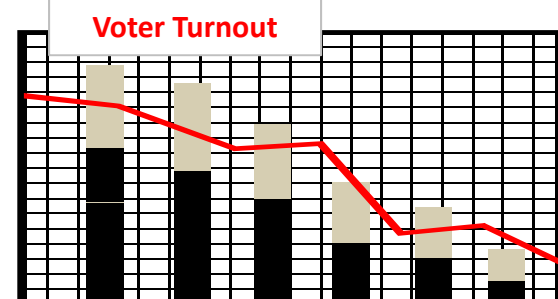
Annual Meeting 2009

This is your official voting ballot. Before you proceed to cast your vote, be sure to use the link b read more about the items included on this ballot. The voting period for this ballot ends on 9/28/

[I'm Ready To Cast My Vote](#)

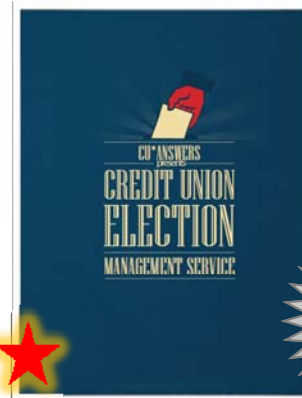
Board Election Services

Do your voter turnout trends point to a strength?



- Our Board Election Management services include:
 - Detailed analysis of bylaws, setup of election schedule
 - Experienced advice on setting up an election policy that will survive legal challenge, to help fill in the gaps not covered by the bylaws
 - Advice on bylaw amendments, if necessary, to ensure a smooth election process
 - Setup of election paperwork, including marketing materials, notices, and ballots
 - Setup of election kiosks for election voting right in the branch office
 - Tabulation of electronic and paper balloting
 - Certified and auditable results

We helped one CU hit 31.75% voter participation, with 42% of votes submitted electronically...can we pump up the turnout at your next election?



How many Points for this?

COLLABREBATE

Step 3: Introducing SCORE

Promoting Volunteerism

We want you to talk to communities of volunteers

- This video introduces the concept of SCORE and has a special focus on one of our passions: enhancing the respect for credit union volunteers
 - Make Board members feel good about their work
 - Inspire people inclined to volunteer their time to consider a credit union
 - Promotes the cooperative nature of a credit union
- We hope you will take the second half of this video, tag it as your own, and promote it through your video channels...and into your members' hearts



Introducing SCORE
and
“My Credit Union is My Community”

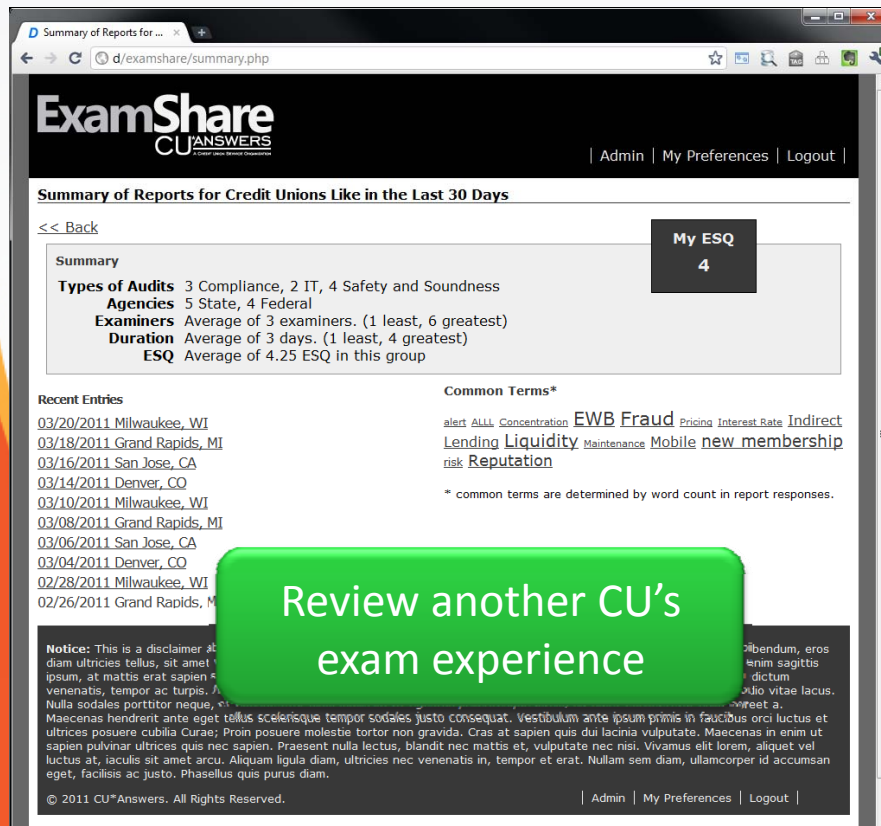


Step 3: Introducing SCORE

ExamShare

Learn From A Peer

- Great idea from the CEO Roundtable as a business we should start – will you participate?



ExamShare
CU ANSWERS

Admin | My Preferences | Logout

Summary of Reports for Credit Unions Like in the Last 30 Days

<< Back

My ESQ
4

Summary

Types of Audits 3 Compliance, 2 IT, 4 Safety and Soundness
Agencies 5 State, 4 Federal
Examiners Average of 3 examiners. (1 least, 6 greatest)
Duration Average of 3 days. (1 least, 4 greatest)
ESQ Average of 4.25 ESQ in this group

Recent Entries

- 03/20/2011 Milwaukee, WI
- 03/18/2011 Grand Rapids, MI
- 03/16/2011 San Jose, CA
- 03/14/2011 Denver, CO
- 03/10/2011 Milwaukee, WI
- 03/08/2011 Grand Rapids, MI
- 03/06/2011 San Jose, CA
- 03/04/2011 Denver, CO
- 02/28/2011 Milwaukee, WI
- 02/26/2011 Grand Rapids, MI

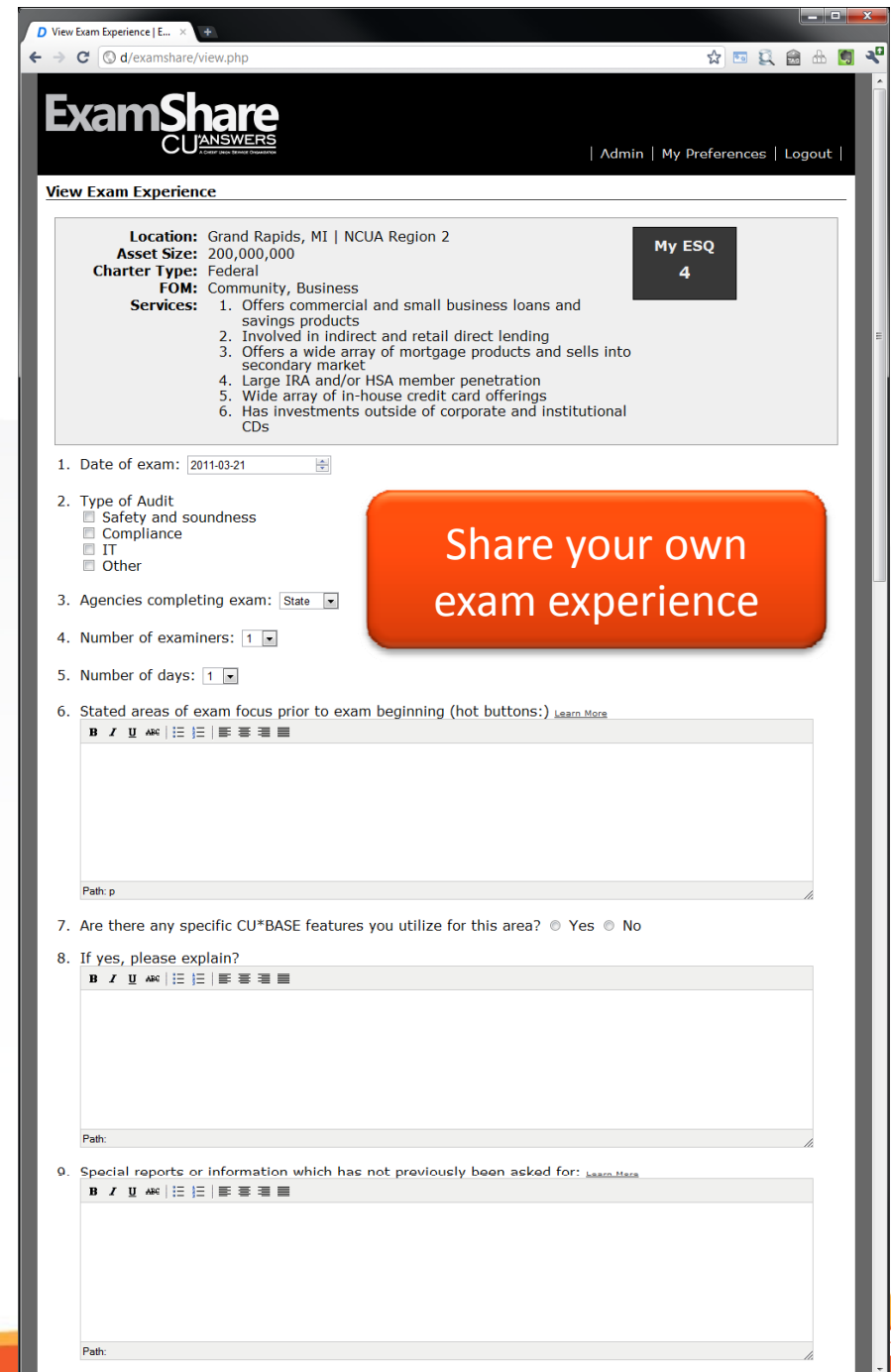
Common Terms*

[alert](#) [ALLL](#) [Concentration](#) [EWB Fraud](#) [Priority](#) [Interest Rate](#) [Indirect Lending](#) [Liquidity](#) [Maintenance](#) [Mobile](#) [new membership](#) [risk](#) [Reputation](#)

* common terms are determined by word count in report responses.

© 2011 CU*Answers. All Rights Reserved. Admin | My Preferences | Logout

Review another CU's exam experience



ExamShare
CU ANSWERS

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View Exam Experience

Location: Grand Rapids, MI | NCUA Region 2
Asset Size: 200,000,000
Charter Type: Federal
FOM: Community, Business
Services:

1. Offers commercial and small business loans and savings products
2. Involved in indirect and retail direct lending
3. Offers a wide array of mortgage products and sells into secondary market
4. Large IRA and/or HSA member penetration
5. Wide array of in-house credit card offerings
6. Has investments outside of corporate and institutional CDs

My ESQ
4

1. Date of exam: 2011-03-21

2. Type of Audit

- Safety and soundness
- Compliance
- IT
- Other

3. Agencies completing exam: State

4. Number of examiners: 1

5. Number of days: 1

6. Stated areas of exam focus prior to exam beginning (hot buttons: [Learn More](#))

B / U ABC | **≡** | **≡** | **≡** | **≡** | **≡** | **≡**

Path: p

7. Are there any specific CU*BASE features you utilize for this area? Yes No

8. If yes, please explain?

B / U ABC | **≡** | **≡** | **≡** | **≡** | **≡** | **≡**

Path:

9. Special reports or information which has not previously been asked for: [Learn More](#)

B / U ABC | **≡** | **≡** | **≡** | **≡** | **≡** | **≡**

Path:

Share your own exam experience

Step 3: Introducing SCORE

ExamShare

Learn From A Peer

- Not designed to post your gripes, but to post some insights and advice to others preparing for their next exam
 - Designed to trend exams for the next ten years
 - Designed to share what worked and what didn't
 - Designed to share exam protocols and other rules of engagement
 - Designed to point out challenges and opportunities in this area, and potentially to launch new businesses
- There are many urban legends about what you can and cannot say – **we need to create a new playing field**

The screenshot shows the ExamShare website interface. At the top, there's a navigation bar with the ExamShare logo and a user profile link for 'Admin | My Preferences'. Below this is a section titled 'Summary of Reports for Credit Unions Like in the Last 30 Days'. A 'Summary' box contains the following data:

Types of Audits	3 Compliance, 2 IT, 4 Safety and Soundness
Agencies	5 State, 4 Federal
Examiners	Average of 3 examiners. (1 least, 6 greatest)
Duration	Average of 3 days. (1 least, 4 greatest)
ESQ	Average of 4.25 ESQ in this group

To the right of this summary is a 'My ESQ' box showing a score of 4. Below the summary is a 'Recent Entries' list with dates and locations, and a 'Common Terms*' section with links for 'alert', 'ALLL', 'Concentration', 'EWB Fraud', 'Pricing', 'Interest Ra', 'Lending Liquidity', 'Maintenance', 'Mobile', 'new men', and 'risk Reputation'. A notice at the bottom states: '* common terms are determined by word count in report'.

How many
Points for
this?

COLLABREBATE

Step 3: Introducing SCORE

PolicySwap

Learn From A Peer

Browsing: Asset and Liability Management

POLICY NAME	DATE UPLOADED	CATEGORY	TAGS	DOWNLOADS	CREDIT UNION	ACTION
Asset and Liability Management Policy	12/12/2010	Asset and Liability Management	chronology, handbook, angel		ABC Credit Union	Download
ALM Policy	20/12/2010	Asset and Liability Management	review, diligence		JKL Credit Union	Download
Something Name	03/01/2011	Asset and Liability Management	national, fraud, handbook, compliance, rigorous		MNO Credit Union	Download
Will these all be the same		Asset and Liability Management	review, due, diligence			

Review policies from your peers

Dashboard

- Browse Policies by Category
- Browse Policies by Tag
- Most Downloaded Policies
- Recently Added Policies

Share My Policy

This is a disclaimer about everything. We take no responsibility and all the jazz. We're not a lawyer and you're not a lawyer. It's all good. Cras dapibus, magna eu tempus bibendum, eros diam ultricies tellus, sit amet venenatis magna ipsum sed urna. Aliquam volutpat, tellus sit amet faucibus ullamcorper, nisi enim sagittis ipsum, at mattis erat sapien sed ipsum. Vestibulum nec ipsum tellus, id condimentum neque. Etiam tellus lectus, rutrum eu dictum venenatis, tempor ac turpis. Aliquam ultricies tincidunt, nibh purus congue arcu, vitae varius eros odio vitae lacus.

File: No file chosen

Policy Title:

Select a Category:

Tag your Policy:

[Click here to choose from commonly used tags.](#)

SHARE THIS POLICY CANCEL

Share your policies

Launching January 2012; details at CEO Strategies in November

Step 3: Introducing SCORE

PolicySwap

Learn From A Peer

- How will PolicySwap be different from all the other policy sharing sites on the web?
 - We'll use your expertise to rank and critique a policy to see whether it's reasonable, easy to read, easy to comprehend, easy to sell to volunteers, easy to comply with
 - Comprehensive audit plan based on the NCUA spreadsheet
 - Integrated with ExamShare for everything you need in a single site: policy, exam advice, and exam prep materials that reference CU*BASE
 - ...and potentially we'll even pay you for posting



The screenshot shows a web browser window with the URL [d/PolicySwap/category.php](#). The page title is "Browse Policies by Category". The main heading is "PolicySwap" with a navigation menu including "Home | My Profile" and "Admin Menu: Manage Policies". Below the heading, the page is organized into several categories of policies, each with a list of sub-categories:

- Safety and Soundness Policies**
 - Asset and Liability Management
 - Investment
 - Reserve
 - Allowance for Loan and Lease Loss
 - Concentration
- Consumer Protection**
 - Physical and Data Security
 - Consumer Privacy
 - Fair Lending and Truth-in-Savings
 - Marketing
- Due Diligence Policies**
 - Audit
 - BSA
 - OFAC
 - SAFE
 - Records Retention
 - Business Resumption
 - Vender Oversight
- Financial Transaction Policies**
 - Lending
 - ACH
 - EFT Transactions
 - Collection and Charge-Off
- Corporate Policies**
 - Employee Handbook
 - Board Member Handbook
 - Acceptable Use Policy

At the bottom of the page, there is a disclaimer: "Notice: This is a disclaimer about everything. We take no responsibility and all the jazz. Cras dapibus, magna eu tempus bibendum, eros dia venenatis magna ipsum sed urna. Aliquam volutpat, tellus sit amet faucibus ullamcorper, nisi enim sagittis ipsum, at mattis erat sapien es ipsum tellus, id condimentum neque. Etiam tellus lectus, rutrum eu dictum venenatis, tempor ac turpis. Aliquam ultricies, dolor eget vestib congue arcu, vitae varius eros odio vitae lacus. Nulla sodales portitor neque, et consectetur diam mollis id. Ut egestas pellentesque lorem, laoreet a. Maecenas hendrerit ante eget tellus scelerisque tempor sodales justo consequat. Vestibulum ante ipsum primis in faucibus orci cubilia Curae; Proin posuere molestie tortor non gravida. Cras at sapien quis dui lacinia vulputate. Maecenas in enim ut sapien pulvinar Praesent nulla lectus, blandit nec mattis et, vulputate nec nisi. Vivamus elit lorem, aliquet vel luctus at, iaculis sit amet arcu. Aliquam venenatis in, tempor et erat. Nullam sem diam, ullamcorper id accumsan eget. Facilisis ac tusto, Phasellus quis ornis diam."

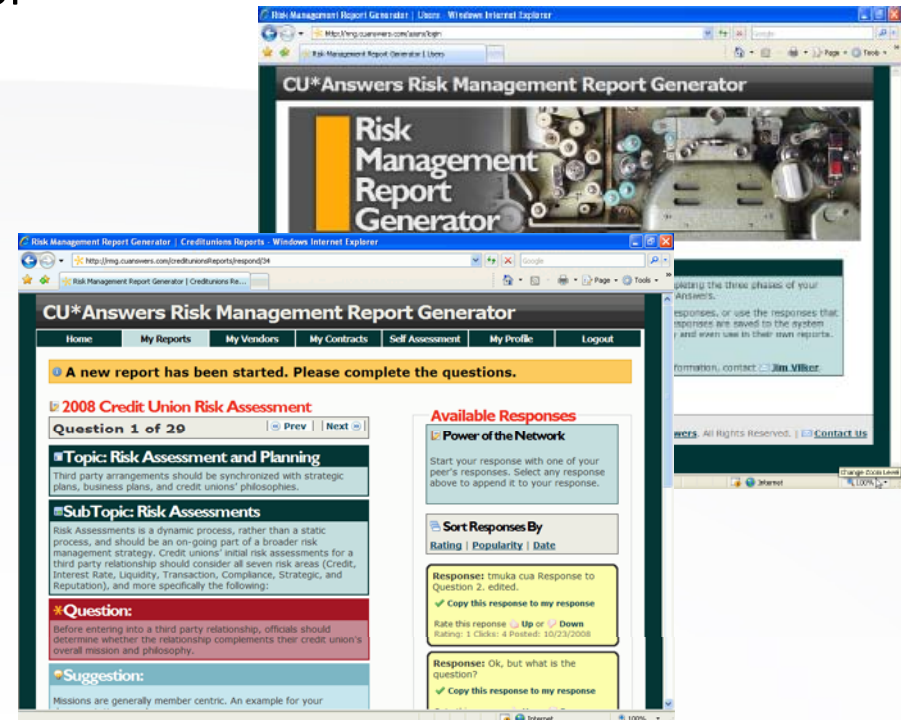
Step 3: Introducing SCORE

A Collective Site That's Been a Real Success

Risk Management Report Generator

- Risk Management Report Generator
 - 305 reports created since launch
 - 87 reports created so far in 2011
- Risk Management Matrix
 - Launched February 9, 2011
 - Provides quantitative risk analysis for due diligence on new opportunities
 - 33 matrices created by 55 users since launch

<http://rmrg.cuanswers.com/>



If your response is anything like the RMRG site, we expect ExamShare and PolicySwap will be a great success

A Continued Focus on Board Interactions

- To revitalize the role of volunteers in our boardrooms, we must take up the challenge of creatively improving board process, board meetings, and the emotional return board members get for serving
- Whether it's due to ingrained traditions or urban legends about what you "must" do, many CUs boardrooms have just become too mundane for the average consumer to endure
- Throw in a little regulator pressure and some economic challenges, and even the most devoted volunteer might say, "maybe I should donate my time to the local community hospital instead"
- How can we challenge the status quo?



Step 3: Introducing SCORE

A Continued Focus on Board Interactions

- Two years ago we started merging the ideas of what data and software could tell a leadership team, and how it could be presented in a boardroom
- Last year we published “Planning 12 Months a Year” to encourage CUs to think about changing their monthly board interactions



In 2012, I will visit as many CU board meetings as will have me, searching for the best and brightest ideas about how to keep a board engaged

Setting Themes for Quarterly Board Meetings

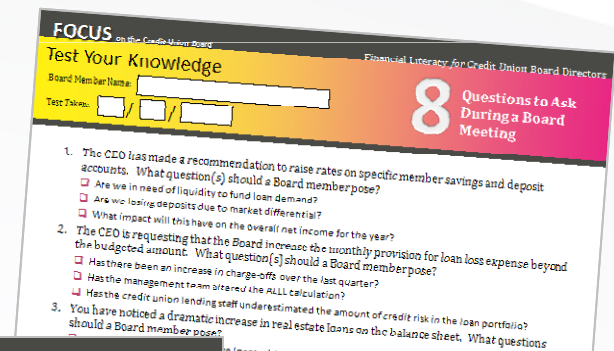
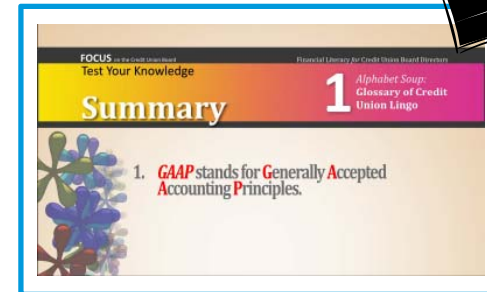
The following section includes suggestions for themes you can use for each of the Board meetings you designate as planning sessions each quarter. Turn to the next page for suggestions on how to use CU*BASE tools to prepare materials for each of the themes.

Q1			Q2			Q3			Q4		
Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
	★			★			★			★	
Meeting Date: _____			Meeting Date: _____			Meeting Date: _____			Meeting Date: _____		
Prep Deadline: _____			Prep Deadline: _____			Prep Deadline: _____			Prep Deadline: _____		
Know The Members			Know The Operations			Know Our Identity			Know The Business Plan		
<ul style="list-style-type: none"> Understanding member preferences of delivery channels Understanding branch utilization Understanding member demographics Understanding account opening and closing trends 			<ul style="list-style-type: none"> Understanding fee income sources and pricing Understanding loan volumes and sources Understanding operating expense trends Understanding staffing levels and structure 			<ul style="list-style-type: none"> Understanding marketing strategies and tactics Understanding PR activities and opportunities Understanding the competition Understanding products and services strengths and advantages 			<ul style="list-style-type: none"> Understanding the budget and planning process Understanding the next year's business plan 		

Step 3: Introducing SCORE

A Continued Focus on Board Interactions Board Financial Literacy

- This year the NCUA added a little urgency to board interactions and board member quality by declaring the need to certify all board members as “financially literate”
- That’s a cooperative task...this is not about the confidence of only one credit union; it’s about the confidence of an industry, and a cornerstone based on our respect for volunteers



Our first pass at tackling this will be released to all of our clients, and to the industry at large, by October 1, 2011



Cooperatives Working With Cooperatives

Are you working with these teams?



Step 3: Introducing SCORE

Cooperatives Working With Cooperatives

Are you working with these teams?



Generating the next set of project managers for the next big thing



OBC 2: online marketing meets online banking

Teller Receipts, loan forms, driver's licenses, Check 21, remote e-signatures



Reward Checking, Round Up, Bump CDs

ACH Repost, 5300, 90-day delq. adjustment



BSA, Risk Analysis, Reg. E, MFOEL, OFAC

Top 10 Loan Projects, Concentration Risk, Credit Score Trending

Privacy Controls, Web Chat, Trackers



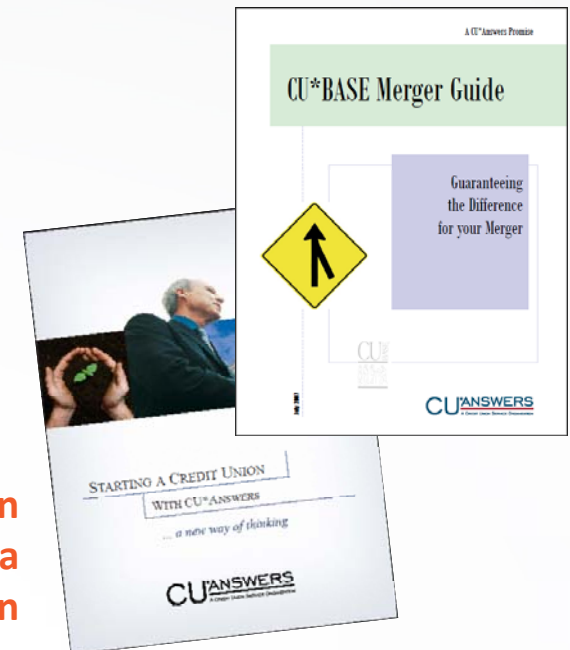
When challenged about our diverse brands and multiple priorities, I remind everyone that it's still about software, and it's still about solutions

Step 3: Introducing SCORE

Cooperatives Working With Cooperatives Gaining an Edge in Bidding on New Communities

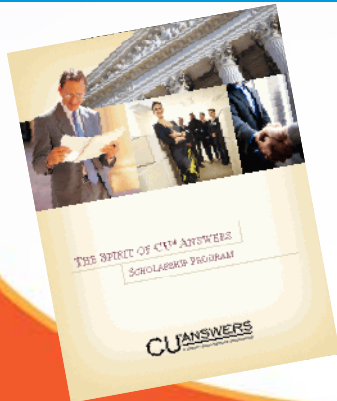
- Have you ever bid with the NCUA or your state regulator on a merger opportunity? Did you wish you had an edge or an outright advantage?
- You do...but are you aggressive enough to grab it?
 - Do you know about CU*Answers merger support programs, and financial advantages you have in bidding for these projects?
(someone missed out on \$250K in 2010)
 - Do you know about the CU*Answers scholarship program that allow you to be the white knight in your community?
(we have 4 sponsors today; why not you tomorrow?)
 - Do you know about CU*Answers de novo support programs that allow you to be the fostering community volunteer?

We are looking for the entrepreneurs in the room who want to work with a network willing to invest in a big way in their next collaboration



Congratulations to these Scholarship Winners!

Spirit of CU*Answers Scholarship Program				
CU Name	Neighborhood Trust CU	Lower East Side Peoples FCU	Community Driven CU	Birmingham-Bloomfield CU
City State	New York, NY	New York NY	Ypsilanti, MI	Birmingham, MI
# of Members	3,335	5,777	10,200	5,872
Conversion Date	5-1-2011	5-14-2011	4-1-2012	6-1-2012
Sponsor	Consumers FCU	Consumers FCU	AAACU	Chiropractic FCU



Who do you know that might someday be a key partner and opportunity for you, but needs a fresh chance right now?

Step 3: Introducing SCORE

Cooperatives Working with Cooperatives ofcourse.cuanswers.com

- Over the years we have launched a half dozen interactive sites for credit union professionals to use
- Of Course! seems to be catching on and we hope you are bookmarking it as one of your favorite share-with-peers sites
- And soon you'll be able to earn when you sign on

<http://ofcourse.cuanswers.com>

Of Course! | Home - Windows Internet Explorer provided by CU*Answers

http://ofcourse.cuanswers.com/

Of Course! Home

Of Course! Home

dmoore * Add New * Comments Search

Of Course!
It's that Eureka Moment

Home Activity Members Groups About this site How to use this site Email the Board Help

Debit Card Interchange Income
June 1, 2011 in *News* by [Donald J. Mills](#)
I would be interested in finding out what if any changes other credit unions are considering to make to their debit card programs in the event we need to make up lost debit card interchange income as a result of not being able to delay the Durbin Amendment?
[1 Comment](#)

Negative Share Policy
June 1, 2011 in *News* by [Patty Preuss](#)
Just got finished with the State auditors. I now need a policy that covers my negative share accounts. Anyone have one they'd like to share?
[1 Comment](#)

Offsite employees (CFO)
May 31, 2011 in *CU*BASE* by [John Rupert](#)
I have a valued CFO that is moving to another part of the state. She has submitted her resignation, but is willing to continue as a contract employee (or independent contractor — we haven't worked out any details yet) for certain services, primarily accounting. I know that there will be a partial disconnect since she will not be onsite on a daily basis, but I'm hoping that I can use her skills on an as-needed basis.
Does anyone have experience with an offsite employee similar to this? Any success stories?

Who's Online Avatars

Recently Active Member Avatars

Groups
[Newest](#) | [Active](#) | [Popular](#)

[Randy's Thoughts](#)

How many Points for this?

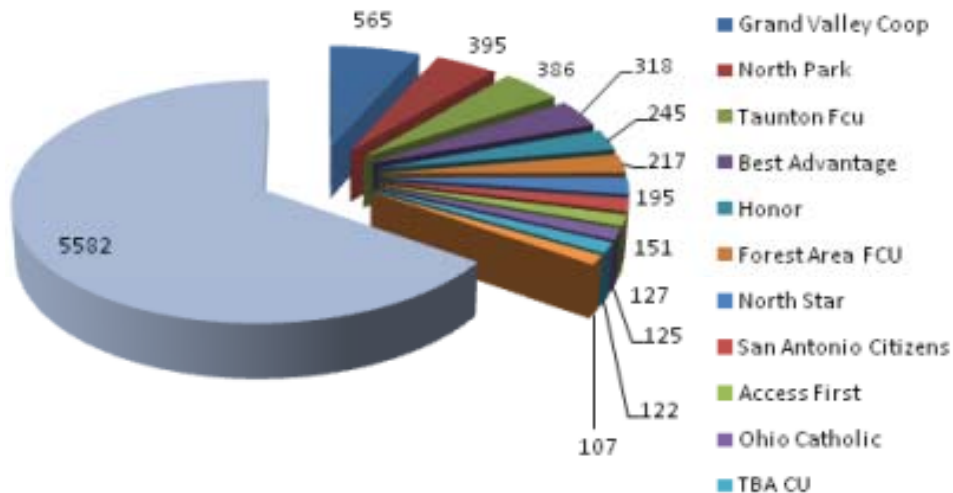
COI | A REBATE

Step 3: Introducing SCORE

Cooperatives Working with Cooperatives Education

Online University

Total Hours on Campus
May 2010 - April 2011



12 CUs logged more than 100 hours each, and 4 CUs logged over 300 hours on our online campus!

Opportunities for your team in 2011:

- Classroom training
 - 35 days
 - 125 classes offered
- Web conferences
 - 300 events offered
- Regional events
 - 5 events
 - 10 days
 - 25 classes offered

Our spending for education approaches a quarter of a million dollars for 2012...what is your budget?

Step 3: Introducing SCORE

Cooperatives Working with Cooperatives Education



Exercises for Success

Practice Workbooks for Bedrock

Have a New Employee at Your Credit Union? Exercises for Success Provides Helpful Scenarios!

Do you have a new employee or are you taking on new responsibilities at your credit union? *Exercises for Success* provides helpful scenarios to practice Teller and Member Service tasks. These workbooks are designed to be used with Bedrock Credit Union after the Online University courses for Teller and Member Service are completed. *Exercises for Success* helps your employees learn on their own at their own pace. Use this in conjunction with *Show Me the Steps!* Online Help.

Level 1

Teller


[EXERCISES FOR SUCCESS]

Level 1

Member Service

[EXERCISES FOR SUCCESS]

Interested in Using Exercises for Success at Your Credit Union?
Contact Laura Wildoh-Walker, Training Manager at CUAnswers at lwildoh-walker@cuanswers.com to get started!



Something new...ask Laura about this tool for your new employees!

“You have archived webinars?” Yes we do, at ondemand.cuanswers.com

<http://ondemand.cuanswers.com>

The screenshot shows the CUAnswers OnDemand website. At the top, there's a search bar and navigation links for 'home', 'about', and 'sitemap'. A large video player is featured, showing a SAGE DIRECT 'Onsert Proof for Statement Cycle A' with a 'Click to Play' button. Below the video, there's a 'Select a Category' dropdown and a list of articles. One article is titled '8.15 Using Onserts Effectively' with a 'Watch Now' button. Another article is titled 'The Latest' with a 'CU*BASE 11.0 Release Training' link. The bottom of the page shows a 'Local Intranet' status and a 100% zoom level.

Step 3: Introducing SCORE

Cooperatives Working with Cooperatives Show Me The Steps (SMTS) Help

- Continuing to expand the breadth of depth of our help and online self-learning tools

- Launched October 2010 (10.3 release) with 25 topics
- Today there are **145 topics** under **6 categories** (General, Teller, Member Service, Lending, Accounting/Back Office, Collections)
- Truly a team effort (Writing Team, CSRs, Collections, Lender*VP, Education, Xtend, CU*South...)

The screenshot displays the CU*BASE GOLD Help Options menu and the 'Teller Transactions' help page. The menu includes options like 'Help for This Topic', 'Help Table of Contents', 'Show Me the Steps!', 'What's New', and 'About This Application'. The 'Teller Transactions' page provides instructions for entering inside checks, including steps like 'Use the Member Service Menu (MNSERV) #1-Teller Line Posting or Speed Sequence "Teller."' and 'Enter your username and password.'

2011 Service Award Winner

Step 3: Introducing SCORE

Cooperatives Working with Cooperatives Show Me The Steps (SMTS) Help

- Win \$\$ for submitting your own step-by-step topics for this tool
 - Top submission: \$250 gift card
 - Most submissions per CU: Pizza lunch for your entire staff



Session 0 CU*BASE GOLD - Network Links

Network Links

- CU*Answers Homepage
- Your CU's Website
- CU*Answers News & Updates Stay informed
- Reference Library Online GOLD help
- Xtendcu.com Xtend... credit union values at work!
- Show Me the Steps! Step-by-step directions in online help
- CU*Answers University Online education
- It's Me 247 Online banking
- CU*CheckViewer View member checks
- CU*EasyPay/ PartnerCare Bill Pay
- CU*EasyPay Client Connect View user statistics
- CU*Answers Accounting Website Your CU*Answers invoice, explained

Alerts! Hot news from CU*Answers

What's New? Changes in the latest release

Contact Us Send an email to CU*Answers Contact the Board Contact the CU*Answers board Submit an Idea Fill out an Idea Form

Submit to Show Me the Steps! Share your steps with the network

Monitor Review CU*Answers projects

Technical Support Hardware support & callback info GOLD Update Support Patches & Update Support

Experian Experian Authentication Services

SEARCH THIS SITE

HOME » I AM A CLIENT » SHOW ME THE STEPS

Show Me The Steps Submission

Please Note: This form is not a secure channel. Please do not submit private information such as account numbers, usernames or passwords through this form.

Already have your step-by-step directions in a Word document? You don't need to re-enter the information into this form. Instead email them to contribute@cuanswers.com. Please include your full name, credit union, a brief description of what your steps accomplish, as well as your step-by-step directions.

Clear Form and Start Over

*Indicates required field.

My Information

My Name is

My Email is

My Credit Union is

Here is a short description of what my directions accomplish:*

B I U ABC

My step-by-step directions:*

Local intranet

Step 3: Introducing SCORE

Cooperatives Working with Cooperatives NCT (Network Compliance Teacher)



- Bi-monthly newsletter written by and for credit union internal compliance teams
 - What are you training your credit union employees on related to compliance this month or this quarter?
- Submit an article and have it selected for the NCT, and you'll receive \$200
- Audit Link will publish the NCT and distribute to everyone in the Audit Link focus group so everyone can learn at your elbow about a timely topic
- Our goal is to raise the compliance chatter in our network by 10x – not the noise, but the real deal: we gotta focus on this...



Build a network of authors, and tap into the spirit of Wikipedia for our own network compliance thinking

Network Compliance Teacher
A Collaboration of **Audit Link** and Credit Union Compliance Officers

New Requirements for Member Breath Testing Procedures.

Suzy Queeze
Brewers Guild Credit Union
Guest Author

In this Issue | June 2011

- Lorem ipsum dolor sit amet, consectetur elit consectetur adipiscing.
- In nec lacus nisi, sed elementum sem.
- Duis et orci sem, et eleifend libero.
- In vestibulum lacus odio, ac viverra neque.
- Duis ultricies eget orci, non auctor erat mollit.
- Donec mattis pulvinar enim, semper commodo metus egetas sed.
- Suspendisse elementum arcu ac lacus interdum sit amet pretium augue fermentum.

Keeping E-Statements in Compliance
Sed ornare tempus metus id tincidunt, Aenean ac arcu sed rhus dignissim tincidunt a mattis erat. Pellentesque sit amet turpis nibh, non molestie augue. Integer nunc sem, congue consequat luctus quis.

Keeping your CEO from Killing your Examiner. Nulla facilisi. Naecenas eget rhoncus nunc. In tempor gravida tincidunt. Etiam non mi augue. Class aenean taciti sociosq ad litora torquent per conubia nostra, per inceptos himenaeos. Suspendisse

What Crazy Regulation will I Have to Address this Month? Ut quis nibh sit amet turpis mattis tincidunt in gravida arcu. Aliquam nec venenatis purus. Curabitur in consequat turpis. Curabitur enim augue, scelerisque at vehicula nec, pretium sed mi.

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Step 3: Introducing SCORE

Cooperatives Working with Cooperatives Idea Forms

- For 2010, the Idea Form site was viewed **812** times, with visitors spending an average of 6:33 minutes
- Last year we started introduced a new technique for sending ideas directly to a subject-matter expert
 - CEO
 - Lending & Collections
 - Auditing & Compliance
 - Online Banking
 - General Development

Submit an Idea : Documentation : CU*Answers - Windows Internet Explorer provided by CU*Answers

http://www.cuanswers.com/client_idea.php

Submit an Idea : Documentation : CU*Answers

CU*ANSWERS
A CREDIT UNION SERVICE ORGANIZATION

SEARCH THIS SITE

HOME » DOCUMENTATION » SUBMIT AN IDEA

GOLD UPDATES

The next GOLD updates are currently scheduled for:

Online CUs
11.2 Jun. 12, 2011
11.3 Sep. 18, 2011

CU* Partners
11.2 Jun. 26, 2011
11.3 Sep. 25, 2011

Self Processing CUs
11.2 June 27 & 28, 2011
11.3 Oct 10 & 11, 2011

More about releases

SEARCH ANSWERBOOK

What is AnswerBook?

LATEST NEWS | more »

Press Releases

CU*Answers Releases New One-Screen Dashboard Design — Jun 2

Syngs Test, CU*Answers DR Plan (Really!) — Jun 2

Heartland Expands Online Content Delivery via Member Portal — May 18

Unison Selects eDOC Check 21 Solution — May 19

Engaged Call Center Equals Campaign Success — May 18

Low Overhead Shared Branching Continues to Grow — May 18

e-Communication Business Booming for Xtend — May 18

More News

CONTACT US

CU*Answers
6000 28th Street SE
Suite 100
Grand Rapids, MI 49546

ph:616.285.5711
tf:800.327.3478
fx:616.285.5735

SELECT PARTNERS

How many Points for this?

COLLABREBATE

Local intranet 100%

Step 3: Introducing SCORE

Cooperatives Working with Cooperatives Idea Form

- For 2010, the Idea Form site was viewed **812** times, with users spending an average of **10** minutes on the site.

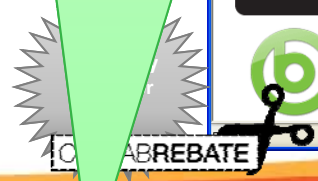
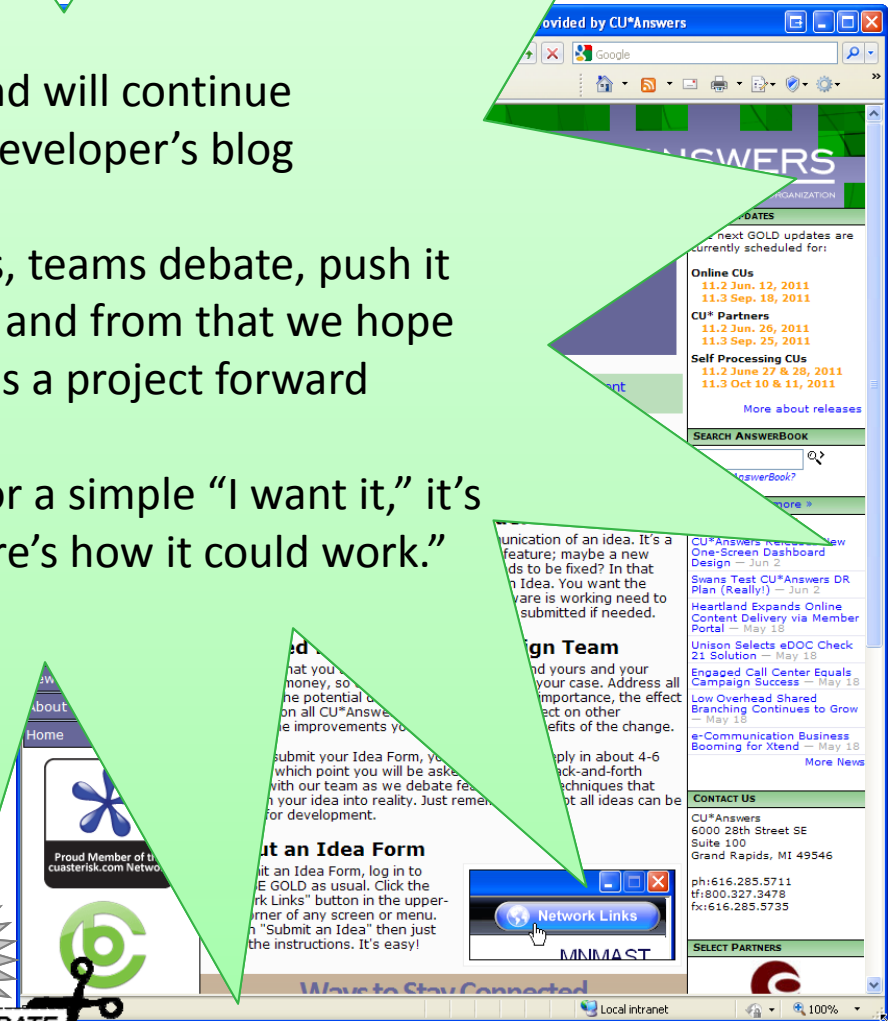
This is, and will continue to be, a developer's blog

- Last year, we used a new technique to get ideas directly to a subcommittee:

Ideas meet teams, teams debate, push it around, disagree, and from that we hope an idea moves a project forward

- CEO
- Lending
- Auditing & Compliance
- Online Banking
- General Development

It's not a request for a simple "I want it," it's a request for "here's how it could work."



Step 3: Introducing SCORE

Cooperatives Working with Cooperatives Staying in the Loop

- Last year the Kitchen was the 4th most-visited page on our website
- Our working release schedule is updated every Wednesday

http://www.cuanswers.com/client_release_planning.php

Planning for Software Releases Updated June 2nd 2011

Ever wonder what's coming for CU*BASE or It's Me 247 online banking or other CU*Answers tools? This page is intended to help you keep in the loop for things that are in the pipeline or nearing completion. Just remember that our development cycle is a living, breathing machine and we are committed to remaining flexible and nimble so that we can continue to meet the needs of our clients, partners, regulators, and, most importantly, your members. (In other words, all dates and slated projects are subject to change!)

What we hope you will get out of this page is a general understanding of the procedures and policies our teams must follow in reviewing project requests and monitoring how they move between the various stages of the development process: from initial request, to approval, to design (the "specs"), to production, to testing, to documentation, to communication and training for clients, then finally to implementation and follow-up. The process is time-tested and your understanding of the procedures will help you understand how our "factory" operates on a daily basis.

What drives development decisions?

There are many factors that control what projects can make it past the "what an interesting idea" stage into actual design specifications and programmer development (meaning: spending the CUSO's money!). Here are some key drivers that influence your CUSO every day (in no particular order):

Business Drivers	Event Drivers	Client Drivers
Professional Services that push software development	Annual or periodic events that prompt changes in software	Client-related needs that push software development
<ul style="list-style-type: none"> Xtend SR3 Bookkeeping Audit Link Lender*VP (including Lender RE, Collections, Retailer Direct, Payday Lending, etc.) Xtend (including Member Reach, Shared Branching, CU*OverDrive, Xtension, etc.) Dividends 	<ul style="list-style-type: none"> Leadership Conference CEO Strategies Focus Groups 	<ul style="list-style-type: none"> Regulatory changes Software sales/contractual obligations Custom work Changes by 3rd-party vendors Direct requests from clients

<http://www.cuanswers.com/kitchen/>

In the CU*Answers Kitchen

We're always cooking up new ideas here in the CU*Answers Kitchen and we'd like to share some of our current recipes with you. These are some of the large topic projects that are currently in varying phases of development. These "recipes" are not designed to show you the nitty-gritty specifics but rather showcase the general ingredients involved and the "chef" who is your point person if you do want more information.

Click through and check out what's cooking now and check back later to see how the menu changes.

Bon Appétit!

- ATM/Debit Platform
- Audit Link Projects: Vilker's Dirty Dozen
- Board Financial Literacy
- Cash Transaction Reports (CTRs) from CU*BASE
- Dashboards for Open/Closed Memberships and Accounts
- EWB and Card Status Enhancements (ATM/Debit/Credit Card)
- ExamShare
- File Uploads/Downloads Improvements on the Horizon
- FINCEX Scans
- Foreign ID Handling
- History of Member Credit Scores
- It's Me 247 Enhancements In the Works
- Learn From a Peer
- Lending Top 10 for 2011
- Loan Underwriter Approval Limits
- Mobile Banking on the Horizon
- Next Suggested Product: A CU*BASE Cross Selling Tool
- Online Banking Community Redesign
- Participation Loan Enhancements
- PDFs from CU*BASE GOLD
- Personal Financial Management Tools in Online Banking
- Qualifying Members to Receive e-Statements
- Regulation E: The Changing Face of ATM
- Regulation V
- Report Scheduler
- Responding to the Credit CARD Act / Reg. Z
- Roving Tellers
- Teller Processing "Currently Serving"
- Tiered Services Changes in the Works

ATM/Debit Platform

All CU*BASE clients are now enjoying the common user interface and improved infrastructure of our Standard ATM/Debit Card Platform. In addition to the ongoing mandates for changes from vendors, we continue to adjust features and plan for future enhancements to take full advantage of the common platform for all vendor switches.

Audit Link Projects: Vilker's Dirty Dozen

Check out the development project ideas currently being tossed around by our Audit Link team. Don't let these your favorite project die on the vine...choose a project you'd like to champion, or just join the debate by posting your comments.

Your chef for this recipe: **Jim Vilker**

View and Comment on the Projects at advisor.cuanswers.com

How many Points for this?

This might be tricky – any ideas?

COLLABREBATE

Cooperatives Working with Cooperatives

Staying in the Loop

- There's a new skill evolving in consumers and business people today: managing to ask the world "what's up?"
 - People carve out the time and have organized what communities they're catching up with – sometimes they've even automated it with RSS feeds and the like
- How is your business doing in tackling this new skill? Here are some things we push into our communities on a regular basis:
 - *The Education Report* (bi-monthly)
 - *Did You Know?* newsletter (monthly)
 - CEO Tickler (bi-monthly)
 - *Remember This?* email (monthly)
 - AnswerBook reminder (monthly)
 - Miscellaneous monthly task reminders from client services (statement insert, EOM checklist)

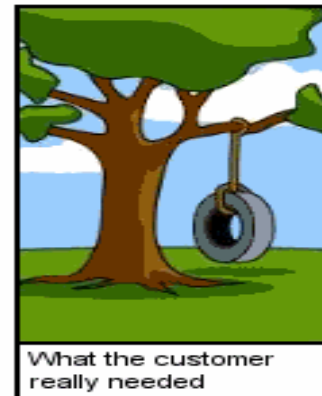
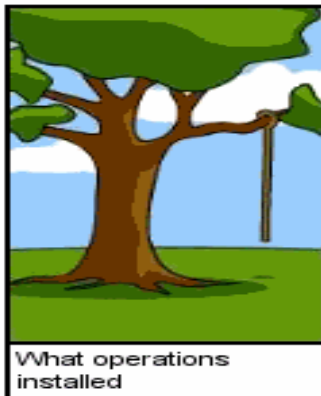
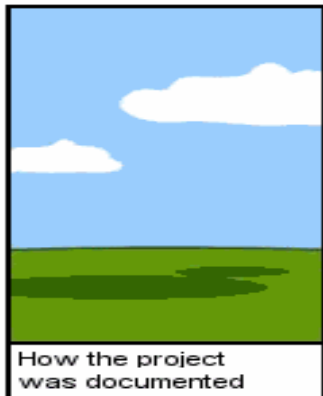
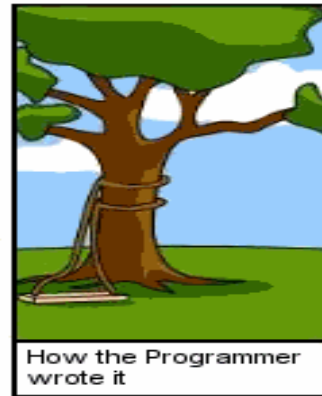
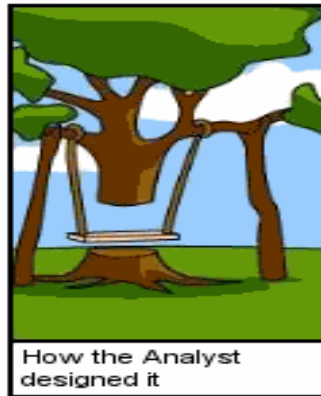
Being in the loop can make the difference between being in the right spot at the right time or not

Think Groupon... you can miss a deal at your favorite retailer in seconds unless you're in the loop



Step 3: Highlighting a network of highly functioning cooperatives

Software, software, software



It takes a vested community to make this work, and if you don't hear me say thanks for everything you do to make this works, then hear me now



Speaking of a vested community...

- For a cooperative to stand out in the marketplace, it takes leaders
- For a network of cooperatives to stand out in the marketplace, it takes leaders who can cooperate with others and pull things together
- It is in that spirit that every year we honor one of our network's leaders with the Robert H. Mackay award



And the
winner is...



Automating Your Participation in Key Communities

Together we prioritize and search for communities we have to hook into...

If you had to give me your top 10, what would you say?

What are we doing on the Internet?

Your online member community is growing in importance every day...

If not in the number of members, certainly in the top-of-mind marketing of your competitors



The World is Crazy About Mobile

SMS will be a star, and Firethorn bit the dust



- Our biggest problem when we lost Firethorn was how we were going to get text banking
- We went back to the drawing board, decided to do our own text banking and partner directly with mBlox, with no Mobile App vendor in the middle
- We will be announcing a signup for beta participants in **July**, and are confident about a full release by the **end of the year**
- Pricing
 - You will be charged 3.25 cents for text messages, and there are two types:
 - 1-way messages (marketing, text e-Alerts)
 - 2-way text messages (answering interactive member requests)
 - You will be able to set up fee programs where you can charge members on a tiered basis according to volume of text messages

Look for an invitation soon to a webinar: “Understanding your SMS text program through It’s Me 247”



The World is Crazy About Mobile

SMS will be a star, and Firethorn bit the dust



es My Accounts New Accounts Pay My Bills E-Statements Certificates Contact Us

Text Banking Commands [X]

BAL
This command will return the first three share account balances that the phone is attached to. Anything beyond three, you will need to use the Nickname and Suffix Balance command below.

BAL (nickname)
This command will return the first three share account balances for the Account Nickname provided that the phone is attached to. Anything beyond three, you will need to use the Nickname and Suffix Balance command below.

BAL (nickname) (suffix)
This command will return the balance of the Account Suffix provided that the phone is attached to.

STOP
This command will turn off all text banking and mobile alerts phone is attached to.

STOP
This command will turn off all text banking and mobile alerts that the phone is attached to.

STOP (nickname)
This command will turn off all text banking and mobile alerts only for the Account Nickname provided, that the phone is attached to.

HELP
This command will provide you with contact or other help related information

Close

[View Available Commands](#)

AT&T 3G 1:42 PM 94%

Messages 462-47 Edit

Bal nick 810

ItsMe247 Text: available balance: \$0.00, due: \$50.00, next payment: 6/28/2011. Reply HELP for help. Msg&Data Rates May Apply.

Jun 8, 2011 11:46 AM

Bal nick 335

ItsMe247 Text: actual balance: \$977.07, rate: 1.01, maturity date: 10/30/2011 12:00:00 AM. Reply HELP for help. Msg&Data Rates May Apply.

Send

The World is Crazy About Mobile

SMS will be a star, and Firethorn bit the dust



● All carriers have now been certified:

- Alltel
- AT&T
- Cincinnati Bell
- Nextel
- Sprint
- T-Mobile
- USCellular
- Verizon Wireless

mBlox offers connections to more than 60 carriers in North America alone

A screenshot of the 'It's Me 247 Online Banking' website's 'Text Banking Home' page. The page has a dark header with navigation links: 'My Messages', 'My Accounts', 'New Accounts', 'Pay My Bills', 'E-Statements', 'Apply Online', and 'Contact Us'. Below the header is a 'Text Banking Home' section with a welcome message and an 'Unsubscribe' button. The 'Account Information' section includes a 'Fee Account' dropdown menu (set to '001') and a 'Membership Nickname' text field (containing 'SDFGDF'). Below this are instructions: '- Must start with a letter', '- 1 to 6 characters in length', and '- No special characters'. There is a 'Save' button. The 'Enrolled Devices' section has an 'Add New' button and a table with columns for 'Phone Number' and 'Delete'. Below this is a message: 'You have no devices subscribed to Text Banking. Click the Add New button above to add one.' The 'Getting Help and Stopping Text Service' section provides instructions: 'Text STOP to 46247 to cancel.', 'Text HELP to 46247 for help.', and 'For customer support, please contact the CREDIT UNION at http://wdmdu.org or at 1-800-437-9875.' The 'Supported Carriers' section lists: 'Supported carriers include: Alltel, AT&T, Cincinnati Bell, Sprint, T-Mobile, US Cellular, Verizon Wireless, and Virgin Mobile. Message and data rates may apply.' The 'Privacy Policy' section states: 'It is the intent of CU*Answers to protect the privacy and confidentiality of the Nonpublic Personal Information of the members and non-member customers of a Credit Union. CU*ANSWERS agrees that it is prohibited from disclosing or using Nonpublic Personal Information about a Credit Union's members other than to carry out the purposes for which the Credit Union disclosed the members'.

Remember this?

e-Alerts Enhancements in the 11.0 Release

- Near real-time e-Alerts
 - e-Alerts notify members within 30 minutes of changes to their accounts
 - Balance tolerance e-alerts now based on member's available balance
 - Members can select to receive complete alerts - directly to their email
- This was all to get ready for text alerts, which will be based on the same engine, but the messaging will be shorter and more "text-y"

Subject: Account Balance eAlert

The available balance in your 003 XTRACASH SAVINGS was above \$5,000.00 at 11:02 AM ET on 03/08/2011.

This eAlert is being sent at your request. If you do not wish to continue receiving these alerts, log in to online banking as usual and click "My Messages" then "eAlert Subscriptions."

ABC Credit Union
123-456-7890
www.abccu.org
Connecting to you is important to us. Should you like to unsubscribe please visit <http://memberreach.com/unsubscribe>

Create an eAlert Subscription

Account Balance eAlert

Send an eAlert message at the end of each business day when my account balance is above or below the threshold

Account: 000 - REGULAR SHARES

Send an eAlert when my account balance is above: \$0.00

Send an eAlert when my account balance is below: \$0.00

Only to Secure Message Center

Secure Message Center with email reminder

Send the complete alert via email only

Send a message to my mobile device(s):

Need to update your email address? slongcore@cuanswers.com

Add or **Cancel**

Matt and Jody have one more trick to make this even faster; we'll be looking at how many of you roll this out in 2012 before making that investment

Firethorn Bites the Dust

The Future of Mobile Apps

- There is a lot of noise now about what we are going to do to replace the Mobile App project with Firethorn
- What I'm not clear about is whether people are talking about another mobile *banking* app or a mobile phone app to sell on app stores
 - What are you thinking?
- What if we could create an app for app stores that made it easier for your members to click on their phone and find themselves in It's Me 247 Mobile Web?



The screenshot shows the top of the iPhone App Store website. The navigation bar includes links for 'Features', 'Design', 'iOS 4', 'Apps for iPhone', 'Gallery', 'Tech Specs', and a 'Buy iPhone' button. The main content area features a large headline: 'Over 350,000 ways to make iPhone even better.' Below this, there is a paragraph: 'The apps that come with your iPhone are just the beginning. Browse the App Store to find hundreds of thousands more, all designed specifically for iPhone. Which means there's almost no limit to what your iPhone can do.' There are two columns of text with icons: 'The world's largest collection of mobile apps.' with an App Store icon, and 'Download apps with a tap.' with an app icon. To the right, there is a partial view of an iPhone displaying various app icons like 'eBay', 'Bump', 'epl', and 'Epicurious'.

iPhone

Features Design iOS 4 Apps for iPhone Gallery Tech Specs Buy iPhone

Over 350,000 ways to make iPhone even better.

The apps that come with your iPhone are just the beginning. Browse the App Store to find hundreds of thousands more, all designed specifically for iPhone. Which means there's almost no limit to what your iPhone can do.

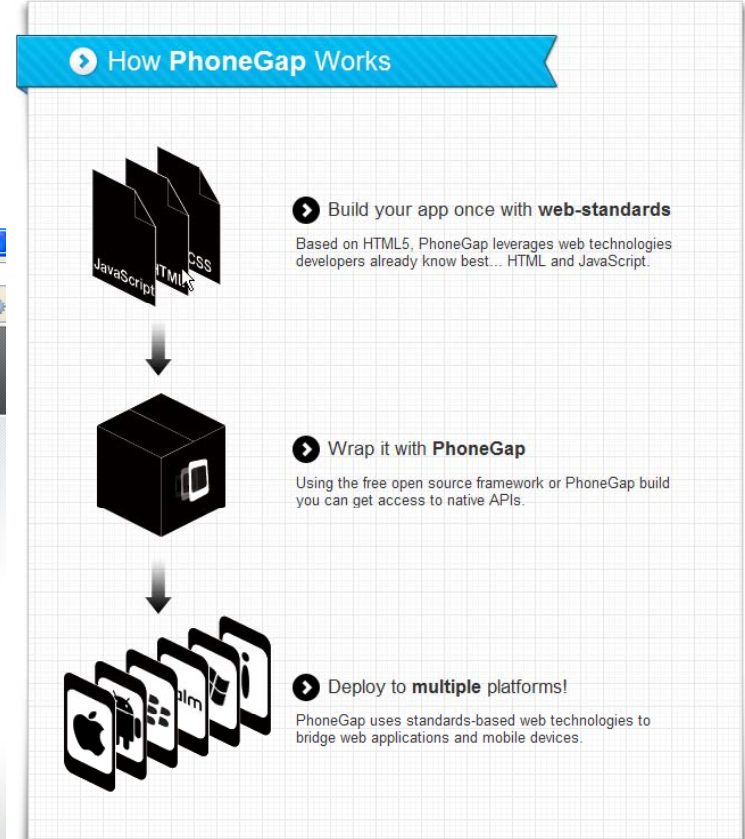
 **The world's largest collection of mobile apps.**
The App Store is the ultimate source for mobile apps — 350,000 and counting in practically every category. Many are even free.

 **Download apps with a tap.**
Getting apps onto your iPhone couldn't be simpler. Just find the ones you want, then tap to download them.



The Future of Mobile Apps

There are new solutions being invented every day



Yesterday's thinking was that CU*Answers would make 6-digit investments, you would pay large installation fees and be charged a lot for every member

How can we design a system where mobile apps will not bankrupt us all?

Drilling Down on Mobile Headlines



DECEMBER 17, 2010 7:00 AM PST

Cash is dead, says Dwolla

by Rafe Needleman

Print E-mail

Recommend 51 Tweet 153 +1 0 Share 18 comments

DWOLLA Dwolla is a relatively new online payment system that's designed to hit PayPal where it hurts: the transaction fees.

PayPal transactions, as well as credit-card payments, charge a percentage of the transaction amount in addition to a transaction fee. Dwolla transactions are free.

The whole idea is to move cash cheaply—for businesses and for consumers. Dwolla's retail payment kiosk is cheap, too. It's virtual, relying on Web-connected point-of-sale devices.

Near-Field Communication Payments the Latest Technology for CUs to Watch

“Just as credit unions are trying to get up to speed on mobile banking and smartphone apps comes news that the industry may change again, this time to “wave and pay” technology, essentially turning your smartphone into a payment device.

Last week, Google announced it has begun testing of its Google Wallet system in select markets on the West and East coasts. Initially, the system will only work on Sprint’s...”

Google app store

About 610,000,000 results (0.12 seconds)



Zash pay™

Send and receive money the easy way™

Are you thinking interactive ACH?

A2A: I think I feel a dashboard coming on

- How the world is using ACH might be the greatest clue you have about the future of payment system innovation
- Are you in the game? Have you really studied interactive A2A?

Number of Members Using A2A (From HTRANS1)		
Credit Union	# of Members	Configured in CU*BASE
Aberdeen	18	Yes
Consumers Federal	11	Yes
Filer	4	Yes
First Financial	4	Yes
Forest Area	52	Yes
Frankenmuth	95	Yes
Harris County	108	Yes
Honor	148	Yes
Lakeview	52	Yes
Ohio Catholic	107	Yes
Service One	42	Yes
Tahquamenon	85	Yes
TBA	10	Yes
United Educational	16	Yes
Western	16	Yes
WV United	3	Yes
AAC	6	No
Affinity	44	No
Allegan	3	No
Allegis	13	No
Allegius	12	No
Alpena Alcona	27	No
ATL	1	No
Besser	7	No
Brewery	2	No
Calcite	4	No
Central Michigan	16	No
Chippewa Eagle	1	No
Chiropractic	6	No
Clawson	5	No
Community First	11	No
Community West	15	No

County City	4	No
Credit Union Plus	1	No
Delta County	1	No
Detroit Metropolitan	1	No
District Government	7	No
East Traverse	10	No
Firefighters	5	No
First Trust	30	No
First United	1	No
Generations Family	3	No
Governmental	8	No
Grand Rapids Family	7	No
Heartland (Springfield)	16	No
Horizon (Racine)	3	No
HPC	5	No
Isabella Community	17	No
Kenowa	3	No
Lakeshore	4	No
Lenco	8	No
Madison	8	No
Meijer	11	No
Muskegon Consumers Power	3	No
Muskegon Governmental	9	No
Newyago County	9	No
Northstar	9	No
Onaway	19	No
Parkside	22	No
Peninsula	6	No
Port City	2	No
Quest	9	No
Rogue River	6	No
Safe Harbor	2	No
San Antonio	55	No
SB Community	2	No
Sentinel Federal	17	No
Straits Area	8	No
Thornapple Valley	4	No
Thunder Bay	3	No
Unison	21	No
United Financial	5	No
Wauna	34	No
Western Districts	4	No
Wexford	10	No



Remember this?

Online banking stats today, mobile web coming soon

- In the 10.3 release last fall, we introduced a new dashboard
- Coming soon on this dashboard...mobile web activity stats
 - In the meantime, you can monitor mobile web activity yourself by adding a selection parameter to the existing Online Banking Stats canned Query (MNQUERY #17)

MNMGMT #10 ARU/Online Banking Summary Stats”

	Jan 2010	Feb 2010	Mar 2010	Apr 2010
# of days in month	31	28	31	30
# of CU members	24,562	24,703	24,823	24,942
Total online banking logons	75,820	76,706	82,139	77,387
# of online banking members	7,314	7,299	7,481	7,424
% of members using online banking	29.7	29.5	30.1	29.7
Average logons per day	2,445.8	2,739.5	2,649.6	2,579.5
Average logons by total members	3.0	3.1	3.3	3.1
Average logons by online banking mbrs	10.3	10.5	10.9	10.4
Most logons by a single member	134	222	130	130
Most logons member #	7,542	33,718	30,561	31,792

Check out our News page to review the instructions you received via email on May 18

HOME » CLIENT NEWS & UPDATES

Client News & Updates

Monitoring Your Mobile Web Banking Traffic

Published Thursday, May 19, 2011.

As you may already know, we plan to add **It's Me 247** Mobile Web Banking statistics into a CU*BASE dashboard. What you may not be aware of though, is that we've already begun collecting the data which we'll use in that dashboard.

Want to know how you can see that information now? Check out the AnswerBook for detailed instructions.

We'll keep working to get these statistics added to the dashboard. In the meantime, be sure to check out the ARU/Online Banking Summary Stats option available from the Miscellaneous Processing menu, MNQUERY #9, for other interesting online banking statistics.

Be Sure
NEW! 2010 CEI Informat
CU*Ansv
CU*BASE Capture
Network
CU*Ansv
Order Me
My Favor

The Next Generation of Bill Pay

- Today, CU*Answers uses an SSO connection with Fiserv (formerly CheckFree) and iPay to create a partnership between online banking and bill pay services
- We are working with these vendors as well as a new entry to the bill pay marketplace on a new vision for how we hope to delivery bill pay in the future
- We cannot do this alone – if we are to be successful in developing a cost-effective and aggressive solution, you will have to be ready to move and convert your bill pay accounts
 - What would motivate you? Better pricing? More features? A seamless experience for the member? A different vision for the future (*a la carte* purchasing)?

In the next 90 days I need to hear from your team about what you think are the most important bill pay concepts going forward

Where do you want to be 3 years from now?



The Next Generation of Bill Pay

A More Seamless Experience for the Member

Easy Pay
Powered by iPay

Messages

Widgets

Easy Pay
Powered by Fiserv

This yellow rounded rectangle represents the user interface for Easy Pay. It features the 'Easy Pay' logo at the top and bottom, with 'Powered by iPay' and 'Powered by Fiserv' respectively. In the center, there are two green buttons labeled 'Messages' and 'Widgets'. The rectangle is connected to the central 'Pay My Bills' box by two yellow lightning bolts.

Pay My Bills

\$\$\$

It's Me 247
Online Banking

This blue rounded rectangle represents the 'It's Me 247 Online Banking' interface. It features a 'Pay My Bills' button with a document icon and '\$\$\$' below it, and a hand cursor icon pointing at it. At the bottom, it says 'It's Me 247 Online Banking'. The rectangle is connected to the yellow 'Easy Pay' interface by two yellow lightning bolts.



Single-sign on to bill pay features presented via iPay or Fiserv tools

The Next Generation of Bill Pay

A More Seamless Experience for the Member



Single-sign on to bill pay features presented via iPay or Fiserv tools

Concepts for our Bill Pay Future

- A more seamless experience for the member
 - Create an It's Me 247 online banking look and feel for the bill pay style sheets
 - Bill pay **messages** presented by It's Me 247 before the member clicks on the bill pay icon (SSO launch)
 - **Person-to-person payment** widgets embedded in It's Me 247 that process person-to-person payment transactions – potentially available for both bill pay and non-bill pay subscribers
 - A **Quick Pay** widget embedded in It's Me 247 to accelerate payments
 - A special module: **Bill Pay for Businesses** (iPay only so far)
- Connect It's Me 247 **Mobile Web** to iPay and/or Fiserv by end of year

Contracts with our bill pay partners are up in the next 18 months...this is a network effort, so listen for more information and be ready to give your input



Concepts for our Bill Pay Future

- A more seamless experience

- Create an integrated bill pay style sheets

- Bill pay style sheets in the

- Personalize the bill pay process

- Personalize the bill pay process for both bill pay

- A One-Click bill pay

- A One-Click bill pay

- Connect It's Me 2.0

- Connect It's Me 2.0 /or by end of year

What if it was EasyPay powered by us?
Have you thought about what it would mean if we offered a CUSO solution as a third choice?

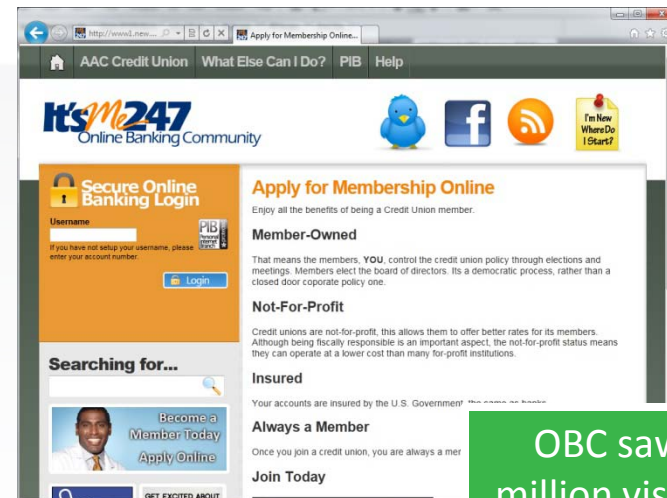
Could we agree to group buy if it meant guaranteeing a new partner \$1 million up front?

Contracts with our bill pay partners are up in the next 18 months...this is a network effort, so listen for more information and be ready to give your input



OBC Next Generation

Get ready for many, many more evolutions



OBC saw 2.9 million visitors in just the first month



We continue to enhance and add new features that coordinate the dance between your Internet persona and your most active Internet members

OBC Next Generation

Get ready for many, many more evolutions

This is no longer a
one-size-fits-all
feature
You can coordinate
and configure the
value of your OBC
and make a
difference for your
Internet members

OBC Next Generation

Coming soon...

- Manage your custom OBC stories
- Opt in to the stores you like best from our library of standard marketing and security messages
- Watch for more news this fall...

Who is your OBC coordinator? Who is managing your portion of 3 million visits a month?



1 2 3 4

Rock Your Rate!

Visa Balance Transfers
1.99% Intro APR*
For 12 billing cycles

- No balance transfer fee
- No annual fee
- No cash advance fee

For complete details go to www.honorcu.com or call us at 800-442-2800.

*APR=Annual Percentage Rate. Limited time offer. Certain restrictions apply.

If it sounds too good to be true...

Your mother was right. If something sounds too good to be true, it probably is. If a stranger asks you to help them out by cashing a check, "generously" allowing you to keep part of the money before sending the rest back to them...watch out! If the checks bounce, you'll be out the entire amount! It's a very common scam that has cost people thousands of dollars. Protect yourself!

Check out www.cusecure.org for more information about protecting your hard-earned money.

eAlerts – Delivered to your Message Center

Try these: Account Balance Above and Below a dollar amount. ACH deposited or withdrawn. Loan Payment due – request notification so you don't forget. No problem. You can create an eAlert for each of them and be notified by email address too. Setting them up is easy; just go to My Messages and click on eAlert Subscriptions, then follow the steps to set up your new eAlert!

Transfer money from savings or your line of credit

Going shopping and need to get money into your checking account? Transfer money from savings or your line of credit. Go to My Accounts then click on Transfer Money. Choose the From account, To account, amount to transfer and 'Instant Transfer'. Success! Go shopping.

It's Me 247 Marketing and Sales With a Click

Smart Messages

- Randomly displayed, but with the individual member in mind
- Activate as many or as few as you wish (ten promos, each with two different designs)
- Show all or manually manage to coordinate with other campaigns
- Offers with a right-now navigation click
 - Clicks are designed to highlight what a member can *do* in It's Me 247
- Not annoying pop-ups; these are well-placed marketing offers that do not alienate the online banker who has something to do



Have you already seen a navigation click on an e-Notice? We're hearing good things



It's Me 247 Marketing and Sales With a Click

Smart Messages

PHONE BANKING
CU*TALK LET'S YOU BANK
FROM A PHONE



CONTACT US TO GET SET UP

PROTECT YOURSELF
FROM OVERDRAFT CHARGES



CLICK FOR MORE INFO

MAKE IT INDIVIDUAL
GIVE YOUR ACCOUNTS
A NICKNAME



CLICK FOR MORE INFO

YOU DON'T NEED TO HIDE
KEEP YOUR INFO UP TO DATE



CLICK FOR MORE INFO

NO NEED TO HIDE
KEEP YOUR INFO UP TO DATE



CLICK FOR MORE INFO

ESTATEMENTS
BETTER FOR YOU & THE EARTH



CLICK FOR MORE INFO

GET NOTIFICATIONS
WITH ENOTICES



CLICK FOR MORE INFO

ENJOY LIFE A LITTLE MORE
WITH ONLINE BILL PAY



CLICK FOR MORE INFO

NEED A REMINDER?
TRY CALERTS



CLICK FOR MORE INFO

BANKING ON THE GO
WITH MOBILE WEB BANKING




CLICK FOR MORE INFO

ACCOUNT TO ACCOUNT
TRANSFERS TO AND FROM OTHER
FINANCIAL INSTITUTIONS



CONTACT US TO GET SET UP

GET NOTIFICATIONS
WITH ENOTICES



CLICK FOR MORE INFO

Month after month, It's Me 247 becomes more involved
with more of your traditional departments
In this case, your sales team needs to get involved



Web Chat

It's Me 247 partnering with your response teams

The screenshot shows an online banking dashboard with a dark background. At the top, it says 'Online Banking' and lists navigation options: 'My Messages', 'My Accounts', 'New Accounts', 'Pay My Bills', and 'E-Statements'. The 'My Accounts' section is active, showing 'I'm a Platinum' status and a 'Share accounts' button. Below this are two tables: 'Certificates' and 'Loans'. A sidebar on the left contains various account management options like 'Transfer Money', 'Nicknames', and 'ACH Transactions'. At the bottom left, there is a 'Live Chat Available' banner featuring a smiling woman.

Account	Name	Available Balance
000	RAINY DAY FUNDS	\$1,372
001	ON THE EDGE	\$191

Account	Name	Balance
030	HIDDEN \$ 1	\$1
031	HIDDEN \$ 2	\$1
032	HIDDEN \$ 3	\$1
033	HIDDEN \$ 4	\$1
040	STAGE 2	\$1

Account	Name	Regular Payment
	SAFETY NET	\$200



The screenshot shows a browser window titled 'Welcome to Contact Center - Windows Internet Explorer provided by CU*Answers'. The main content is a 'Live Chat' interface. At the top, it says 'Live Chat' with a speech bubble icon. Below this is a profile for 'Christian G', a Support Agent, with a small photo and the text 'Chat session started at 10:50:04 AM' and 'Conference ID: LMJ2KCT'. The chat history shows a conversation between Christian G and Randy D Karnes. Christian G asks how many messages are answered in an hour, and Randy D Karnes responds that it's busy but more chats than usual. Christian G then responds that he has received two chats from one member. At the bottom of the chat window, there is a 'Send Message' button and a footer that says 'powered by LIVECHAT Software S.A. | v. 5.0.1'. The browser's address bar shows 'Done' and the page is viewed in 'Local intranet' mode at 100% zoom.

In 2012, will you combine It's Me 247 and Xtend operators as part of responding to your members' immediate questions? What if we could hook up your operators?

Speaking of Xtend and the call center...

- 69 credit unions took us up on our free offer of 500 outbound calls (!!?)
- 33 projects completed year-to-date with 36 to go before year-end
- Credit unions chose between 10 different campaigns for their free calls
 - Where Members Borrow (14% lead rate)
 - Member Appreciation (12% lead rate)
 - Contest (19% lead rate)
- Xtension has had a great year – when will the evidence change your mind about using outbound and third-party call center services?
 - Averaging over 4,000 member contacts per month
 - 30% success rate reaching members in person, 15% of those became leads for credit union follow up



69 is a big improvement from 17...
so let's try it one more time

Xtend will be reaching out to you and
asking what program you want to use
for your free calls in 2012

See/Jump/Transfer Update

First of three aggregation projects for our network

Session 1 CU*BASE GOLD - Manage Member Relationships

Manage Member Relationships

Member 50 SALLY A MEMBER

Account	Name	Transfer to My Accts	See My Accts	Jump to My Accts
18	COLIN L PERSON	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
19	HERMAN J PERSON	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1985	SUSAN TESTING	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
100050	DONALD J MEMBER	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

The next generation of Transfer Control (to start, members must contact an MSR to set up this relationship list)

From last year...

It's 247 Online Banking Multiple Membership Management

When it comes to managing a single member's money across multiple accounts, whether as an individual or a family, it's time to make the system more convenient

SEE

"Let me see all my accounts, no matter where they are at the credit union"

JUMP

"Let me move more easily to my other memberships"

TRANSFER

"Let me move money from my membership to others"

You control which options are available

Activate see controls

Activate jump controls

Inter-member transfers set to

E = Enter acct & first 3 of last name

B = Both E & M

E = Enter acct & first 3 of last name

M = Member defined list only

N = Not allowed

PIB will still allow Transfer control, but See and Jump will be coming in phase 2 (PIB revamp)

We're still not clear on how many of you will turn this on and how aggressive you'll be in letting members manage it

See/Jump/Transfer Update

What might Bill Johnson see as My Other Accounts?

Just missed 11.3...but coming soon!

"Other" accounts will be grouped on a new page

View the accounts and/or jump to that account via SSO connection (no login required!)

Maybe your kids, your brother, or just some guy who lets you see his account...but it's his choice

Of course, aggregating a person's membership relationships in It's Me 247 means we have work to do in CU*BASE, too (more on that later)

Other Accounts

Account Summary

My Other Accounts

Transfer Money

Nicknames

Get the latest updates and tips [click here](#)

50: MARY K JOHNSON [Jump to account](#)

Share accounts

Account	Name	Available Balance	Actual Balance	Last Transaction	Accrued Dividends
000	SHARES	\$120.16	\$125.16	1/20/2011	\$0.02
001	CHECKING	\$4,722.43	\$4,722.43	3/25/2011	\$0.00
025	MONEY MARKET SA	\$5,409.81	\$5,409.81	10/1/2010	\$5.16

Credit Cards

Account	Name	Regular Payment	Amount Due	Due Date	Balance
716	VISA CLASSIC	\$56.00	\$56.00	6/28/2011	\$1,522.00

18: JOSEPH E BROWN

Share accounts

Account	Name	Available Balance	Actual Balance	Last Transaction	Accrued Dividends
000	SHARES				\$0.00

20: JOHN L SMITH [Jump to account](#)

Share accounts

Account	Name	Available	Actual	Last	Accrued

MoneyDesktop

Second of three aggregation projects for our network

Project Champions:
Frankenmuth CU &
Heartland CU
(Springfield)

A Specific Example: Steve the working dad.

1



Steve has to visit four different online banking sites to see all of his personal financial information.

2



Steve's Credit Union now offers MoneyDesktop allowing him to access his financial data in one place.

3



Steve can now conveniently manage his money and accurately plan his financial future.

4



Steve goes to his Credit Union site now to manage all his finances. He loves his Credit Union.

- In this case, credit unions are choosing an Online Financial Management (OFM) tool that includes the ability to aggregate across financial institutions, as well as other features
 - Check out the Kitchen for our current project vision



A half dozen of our largest credit unions have already agreed to be betas; they'll be live by year-end
Are you interested in an OFM for your membership?

Freemiums

Putting the horse back in the barn

- From Wikipedia:

Freemium is a business model that works by offering a basic product or service free of charge (such as software, web services or other) while charging a premium for advanced features, functionality, or related products and services

- Across the board, everything members do with credit unions has become simply MORE...what used to be simple is now more complex with variety and options for every member
- Unfortunately, our pricing models, and what we think we have to give away, have not kept up with our joy in making everything a premium service
- If you think online banking, there are a half dozen strategies where you may someday need a direct revenue model

In your 2012 business plan, I hope you will introduce your Board members to the Freemium idea and how it could change something as basic as statements



Freemiums In Action in 2012




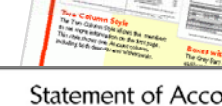
Zeroing Out Your Statement Expense

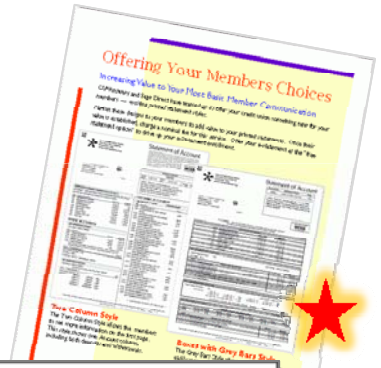
I Have 0 Points

My Printed Statement Style Options

You currently are not enrolled in e-Statements. E-Statements are available free of charge. If you are interested, you can [enroll in e-Statements now!](#)


The statement choices and pricing listed below are for printed and mailed statements only. Fees for printed statements will be charged to your account monthly.

	Name	Example 	Description	Fee Per Statement
<input type="radio"/>	Standard		Standard layout	\$0.00
<input checked="" type="radio"/>	Large Font		Standard layout with larger font size	\$3.05
<input type="radio"/>	Black Bars		Transaction description column at right edge; black bar separators	\$3.10



Statement of Account

Account No. 99990 Statement Period 12/01/10 Thru 12/31/10 Page 1 of 4



Hometown Credit Union
1831 Harrison St., Quincy, IL 62351
(317) 228-2461 (317) 221-1539

ACCOUNT SUMMARY		Ending Balance
Savings		\$4,283.71
IRAs		\$9,079.17
Checking		\$4,113.00
Certificates		\$1,156.43
Loans		\$1,159.53
Open Credit		\$682.62

IF YOU DO NOT AGREE WITH THE BALANCES SHOWN ON THIS STATEMENT, PLEASE CONTACT OUR CPA FIRM AT 217-234-7500 AND REPORT THE DIFFERENCE TO THEM. PLEASE DO NOT CONTACT HOMETOWN CREDIT UNION. YOUR TAX INFORMATION IS ON THE LAST PAGE.

YOU EARNED 308 YOUR POINT TOTAL IS: YOUR NEW LEVEL WILL BE: premium
We value your membership and reward you for being a member.

000: MEMBERSHIP SAVINGS

Joint Owner: JANE D SAMPLE
Year-to-Date Divd Paid: 7.83 Divd Rate: 500.0%

TRANS DATE	POST DATE	WITHDRAWAL/DEBIT	DEPOSIT/CREDIT	BALANCE	TRANSACTION DESCRIPTION
12/01/10	12/01/10		5,027.16	5,027.16	Beginning Balance
12/01/10	12/01/10	700.00		4,327.16	SHARES CASH W/D 22
12/17/10	12/17/10	150.00		4,177.16	SHARES CASH W/D 11
12/27/10	12/27/10		99.75	4,276.91	SHARES DEPOSIT 13
12/31/10	12/31/10		1.80	4,278.71	SHARE DIVIDEND

Your Annual Percentage Yield Earned is .50%, based on an Average Balance of 4,278.05 for the 31 day period ending 12/31/10.

001: MEMBERSHIP ACCOUNT

Joint Owner: JANE D SAMPLE
Year-to-Date Divd Paid: 00
Divd Rate: 800.00 to 2,000.00 = .60% 2,000.01 to 5,000.00 = .50% 5,000.01 to 10,000.00 = 1.00%
No Activity on Account. Last Trans. Date: 10/03/02 Balance: 8.00

009: CHECKING ACCOUNT

TRANS DATE	POST DATE	WITHDRAWAL/DEBIT	DEPOSIT/CREDIT	BALANCE	TRANSACTION DESCRIPTION
12/01/10	12/01/10		3,964.80	3,964.80	Beginning Balance
12/01/10	12/01/10	76.93		3,887.87	ACH/PALGREEN CO. 4207 CHRW 4207 E/CHECK
12/01/10	12/01/10	99.14		3,788.73	ACH/INTD CASH/HTH DEC INSPRM
12/01/10	12/01/10		3,777.32	3,777.32	CHECK/05081945 4204
12/02/10	12/02/10		3,736.61	3,736.61	OK CARD/COUNTY MARKET Date: 12/02/10
12/02/10	12/02/10		3,644.01	3,644.01	CHECK/038634 4208
12/03/10	12/03/10		4,858.01	4,858.01	ACH/US TREASURY 315 SOC SEC
12/03/10	12/03/10		4,767.01	4,767.01	ACH/INW 4208 CHRW 4208 Check #
12/06/10	12/06/10		4,757.01	4,757.01	OK CARD/IRGT TOPHERG Date: 12/06/10
12/06/10	12/06/10		4,638.96	4,638.96	INT/STPHRG HART STU QUINCY, IL
12/06/10	12/06/10		4,638.96	4,638.96	ACH/BANKERS LIFE 357 ING PREM
12/07/10	12/07/10		4,696.63	4,696.63	OK CARD/SHELL OK 82 Date: 12/06/10
12/08/10	12/08/10		5,175.83	5,175.83	SHELL OIL ESHAMWOOD WEST QUINCY, MO
12/08/10	12/08/10	580.00		4,595.83	ACH/BANKERS LIFE AND PENSION
12/09/10	12/09/10		5,080.83	5,080.83	CHECK/0507468 4210
12/09/10	12/09/10		5,080.83	5,080.83	CHECK/0508958 4211
12/10/10	12/10/10		5,021.47	5,021.47	OK CARD/CHLS #0960 Date: 12/10/10 KOKLS #0960 QUINCY, IL



Still pushing for the 11.3 release

It's Me 247 Communicating More than Dollars and Cents

Expanding the Use of \$0 Memo Transactions

- Currently, \$0 memo transactions produced by CU*BASE for the following types of transactions, in cases where there isn't a regular member transaction to tell the member what happened or what they did:
 - A2A deposits
 - Effective dating opening memberships
 - Stop pay orders
 - *(can also be created manually by CU employees via Account Comments)*
- Coming soon
 - OTB payments via Teller Misc. Receipts *(more on that in a moment)*
- Still under consideration
 - Check cashing transactions
 - ATM inquiries
 - What else??

Like CUFMNT, this stuff
can get out of hand

Do we really want to record every
piece of history and put it into
online banking, statements, etc.?

Or is it valuable to see who
cashed checks this month?



It's Me 247 Communicating More than Dollars and Cents

The Available Balance Challenge Continues

From the 11.0 release

4/20/11	CHECKING DEPOSIT	15	\$500.00		\$67.14
4/20/11	DBT/WDR 000000548052			\$25.00-	\$62.14
	EXXONMOBIL				
4/22/11	POS/WDR 000000166554			\$63.26-	\$-1.12
	MEIJER INC 178				
4/25/11	DBT/WDR*000000554635			\$9.99-	\$-11.11
	NFI*WWW.NETFLIX.COM/CC NETFLIX.COM CA				
4/25/11	OVERDRAFT TRANS FEE			\$30.00-	\$-41.11
	AVAIL BALANCE WAS \$1.12- BEFORE DBT/WDR				
4/25/11	ACH/RECURRING DEBIT &			\$50.00-	\$-91.11
	8003881190				
4/25/11	OVERDRAFT TRANS FEE			\$30.00-	\$-121.11
	AVAIL BALANCE WAS \$41.11- BEFORE ACH/				
4/29/11	ACH/SCHOLASTIC INC.				\$736.28
	PAYROLL				
4/20/11	DC CU TRANSFER				\$418.28

This is what the member sees now
in e-Statements and It's Me 247,
and what your employee sees in
CU*BASE



It's Me 247 Communicating More than Dollars and Cents

The Available Balance Challenge Continues

From the 11.0 release

5/18/11 ATM/WDR 00000000411	\$100.00-	\$226.45
FR [REDACTED] T		
5/19/11 DBT/WDR 54737204859	\$20.01-	\$206.44
SHELL OIL 574422404Q [REDACTED]		
5/19/11 BOUNCE PROTECT FEE	\$35.00-	\$171.44
AVAIL BALANCE WAS \$.09 BEFORE DBT/WDR		
5/19/11 DBT/WDR 20600055994	\$150.00-	\$21.44
THUMB ELECTRIC COOPE 09896588571 MI [REDACTED]		
5/19/11 BOUNCE PROTECT FEE	\$35.00-	\$21.44
AVAIL BALANCE WAS \$95.08 BEFORE DBT/WDR		
5/19/11 DBT/WDR 000000012277		
ROSATI'S MARKETPLACE MILLINGTON MI [REDACTED]		
5/19/11 BOUNCE PROTECT FEE		
AVAIL BALANCE WAS \$71.61- BEFORE DBT/WDR		
5/19/11 DBT/WDR 00000001303		

But what if the resulting balance wasn't a negative number?



It's Me 247 Communicating More than Dollars and Cents

The Available Balance Challenge Continues

- If you could approve debit card transactions based on an ANR limit, but then when the transaction comes in, use the current balance instead of the available balance to decide whether or not to charge an ANR fee, would you?

March 2011

Check clearing
ACH
ATM(PIN)
Debit Card (SIG)
iPAY

Monthly totals

Courtesy Pay	
Count	Amount
63	\$1,890.00
14	\$ 420.00
13	\$ 390.00
75	\$2,250.00
165	\$4,950.00

If fee was based on CURBAL instead:

1	\$ 30.00
13	\$ 390.00

April 2011

Check clearing
ACH
ATM(PIN)
Debit Card (SIG)
iPAY

Monthly totals

42	\$1,260.00
11	\$ 330.00
25	\$ 750.00
40	\$1,200.00
0	\$ -
118	\$3,540.00

If fee was based on CURBAL instead:

0	\$ -
3	\$ 90.00



It's Me 247 Communicating More than Dollars and Cents

The Available Balance Challenge Continues

- If you could approve debit card transactions based on an ANR limit, but then when a transaction goes over that limit, you charge an ANR fee, would you?

Are you still seeing market pressure to limit the number of Courtesy Pay fees in a day?

Should we tackle this early in 2012?

Transaction Type	Count	Amount
April 2011		
Cash Advance	42	\$260.00
ATM (PIN)	11	\$330.00
ATM (PIN)	25	\$750.00
Debit Card (SIG)	40	\$1,200.00
iPA	0	\$-
Monthly totals	118	\$3,540.00

If fee was based on CURBAL instead:

1	\$ 30.00
13	\$ 390.00

If fee was based on CURBAL instead:

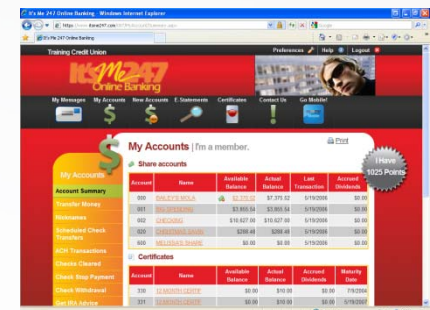
0	\$ -
3	\$ 90.00



One Size Fits All

The Biggest Myth Around It's Me 247

- Personalization is baked into It's Me 247, from credit union-configurable options to member personal preferences
- But people still think it needs more
 - "I want it to look my way, and you won't do it"
- We would love to sit down with a champion for this project
 - Your budget for an original skin with some leeway in navigational styles should start at about \$35,000 and it would increase your monthly e-commerce fee to \$3,500



If it looked just like your website with the same navigation theme, would that be enough to spur you to be an expert in driving what the member can do with online banking?

Before you design your own...

What We're Thinking About for 2012

Success Credit Union Preferences Help Logout

It's Me 247
Online Banking

Info Center My Accounts New Accounts Pay Bills e-Statements MoneyDesktop Contact Us Go Mobile

Welcome Susan
You have 2 unread messages

Platinum Member

I have 3,150 points.
I earned 23,150 points last month.

We're ready to help!
Live Chat Available

See What's Up

My Accounts

Print

Share accounts

Account	Name	Available Balance	Actual Balance	Last Transaction	Accrued Dividends
000	LAURA'S SPECIAL	\$63.52	\$5,068.52	5/19/2006	\$181.05
001	SPENDING	\$1.79	\$1.79	5/19/2006	\$0.00
002	PETEY MCPETER	\$0.00	\$0.00	5/19/2006	\$0.00
003	PANTS	\$40.00	\$45.00	5/19/2006	\$0.00
020	SANTA'S WALLET	\$1,628.48	\$1,628.48	5/19/2006	\$26.54
600	VACATION	\$330.00	\$330.00	5/19/2006	\$0.00

Certificates

Account	Name	Available Balance	Actual Balance	Accrued Dividends	Maturity Date
330	12 MONTH CERTIF				
331	12 MONTH CERTIF				
332	12 MONTH CERTIF				
333	12 MONTH CERTIF				
334	12 MONTH CERTIF				

Ideas for new navigation techniques for It's Me 247

In the next few months, we need some examples of navigation templates from your favorite websites

Success Credit Union Preferences Help Logout

It's Me 247
Online Banking

Info Center My Accounts New Accounts Pay Bills e-Statements MoneyDesktop Contact Us Go Mobile

View

- Account Summary
- My Other Accounts
- Funds on Hold
- Pending ACH
- Cleared Checks
- Dividend/Interest Summary
- Downloads

Act

- Transfer Money
- Scheduled Transfers
- Schedule Check Transfers
- Check Stop Payments
- Check Withdrawal

Setup

- Nicknames
- My Overdraft Services

We're ready to help!

003	PANTS	\$40.00	\$45.00	5/19/2006	\$0.00
020	SANTA'S WALLET	\$1,628.48	\$1,628.48	5/19/2006	\$26.54
600	VACATION	\$330.00	\$330.00	5/19/2006	\$0.00

Certificates

Reaching Out for Opportunity Through Other Networked Communities

What important communities might you tap into for more opportunity?

Are these communities ready for an automated hookup?



How often do you think about where you need to “hook it up” next? *(and I’m not talking like a U.S. congressman)*

- When do you need CU*BASE to interact with another software product for opportunity?
 - How about having the network reach out for loan applications?
 - How about having the network reach out to an alternative servicing community?
 - How about having the network reach out to work with a Corporate or the Fed?
 - How about having the network reach out and take a deposit from a member?
 - How about reaching out to another credit union to participate in opportunity?
 - How about having the network reach out and...?

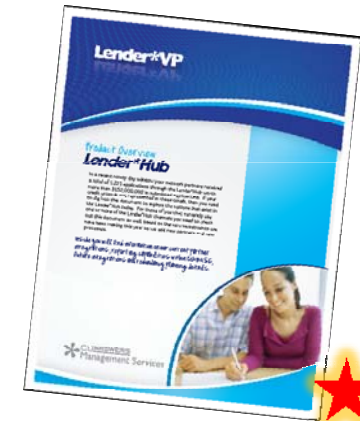
Together, we need the market to understand how focused we all are, including CU*Answers, on communicating with every community we can possibly find that will add value to our participants

Maybe not for free, but more often than not, CU*Answers will invest

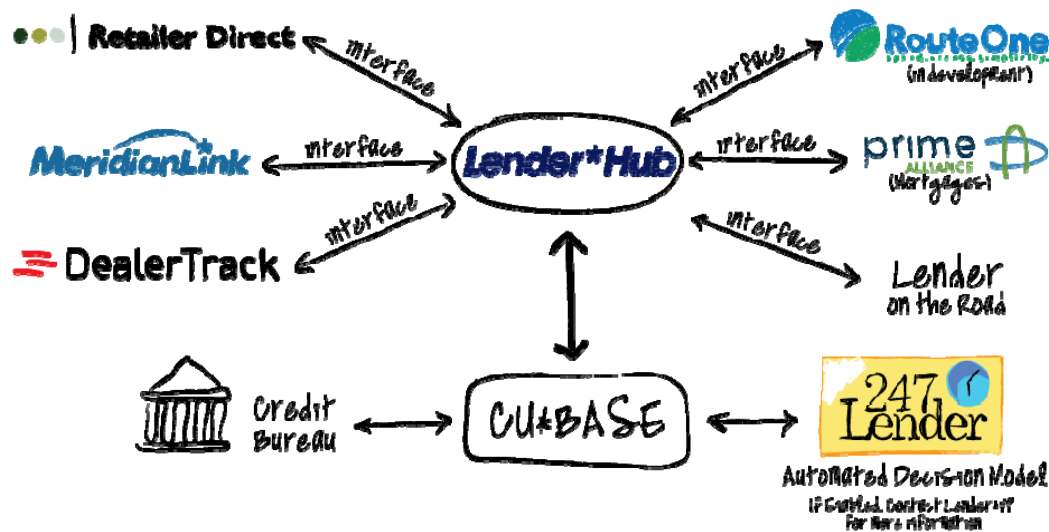


Introducing Lender*Hub

A 2012 initiative to tap into loan volume



- Approaching 9 connections for loan opportunity, including *MicroLender pay day lending*
 - 4 being added this year alone: Meridian Link completed in 2011, RouteOne goes live end of August, LSI slated for later this fall, and TCI being quoted as we speak
 - Did you know your loan department could team with so many automated sources of loan apps? **Hire a partner, join a new community in 2012**



Lender*Hub in a Month:

\$22.7 million
in potential loans

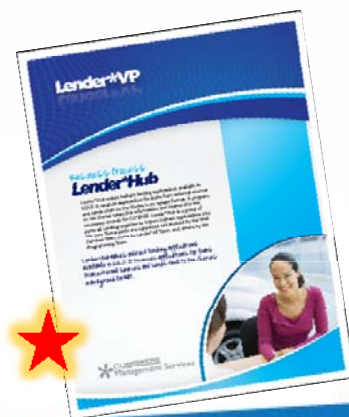
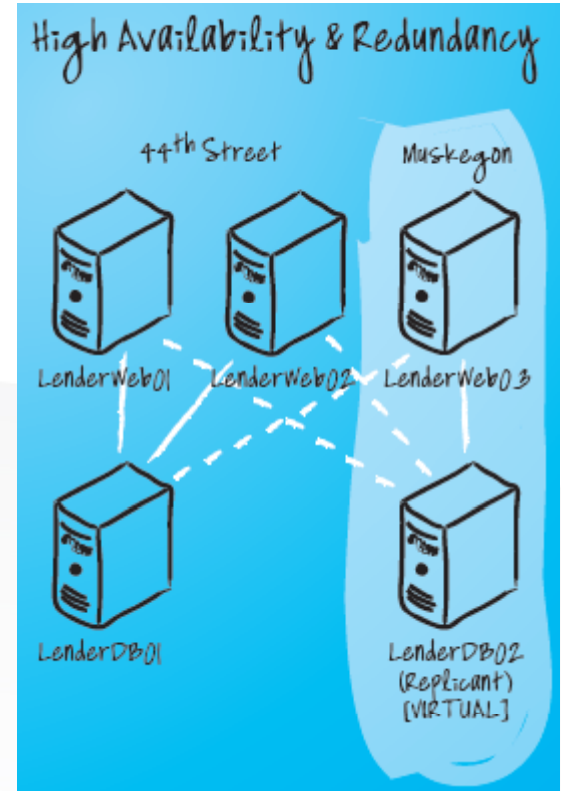
\$5 million
in finance charges

1,650
applications

Introducing Lender*Hub

A 2012 initiative to tap into loan volume

- To date, CU*Answers generally talks about only two copyrights: CU*BASE and It's Me 247
- Lender*Hub is now a large enough body of work for us to think about this middleware as the third major copyright in our suite
- Dedicated resources will now be focused on expanding these capabilities on a daily basis, and redundancy for these critical contact points is the next big system to be added to our DR/BR plans since It's Me 247



When applications aren't just walking into your lobby, you have capacity...is that capacity investigating where applications might be available?

Introducing Lender*Hub

A 2012 initiative to tap into loan volume

- The point of Lender*Hub is that it is a middleware to push the application into the CU*BASE loan queue and underwriting toolkit
- Be careful...this is not about replicating loan origination systems – this is about buying opportunity and automating the flow into an aggregated toolkit for servicing, reporting, data mining, and the big picture



Delivery Channel

Manage your lending dashboard by delivery channel – such as HD (Harley Davidson)

Analyze Status

Analyze your pending, denied, and booked loans by indirect partner or channel

Review Portfolio

Review your individual partner portfolio by dealer balance, rate, and even delinquency.



Special Note from Lender*VP Development Teams

Helping You Take the Lead on Adding New Communities



Lender*Hub Currently Supported Fields

Below is a list of fields that the iSeries side of the system accepts in the communication from Lender*Hub.

Application Information

App Source
Dealer ID
Credit Type
Member Type
Collateral Type
Collateral Year
Collateral Status
Product Type
Opt-Out

Primary Borrower

SSN or Tax ID
Last Name
First Name
Middle Initial
Suffix
Address-Line 1
Address-Line 2
City
State
Zip
Birthdate
Sex
Home Area Code
Home Phone Number
Foreign Citizen Flag
Email Address

Other Phone
County
Date Moved to Current Address
Own/Rent Flag
Landlord
Landlord Phone
Previous Address-Line 1
Previous Address-Line 2
Previous City
Previous State
Previous Zip Code
Previous Date Moved
Marital Status
Driver's License Number
Driver's License State
Employer's Name
Employer's Phone
Employer's Extension
Previous Phone
Previous Own/Rent Flag
Previous Landlord's Phone
Reported Income
Reported Other Income
Other income description
Reported Income Period
Co-applicant

SSN or Tax ID
Last Name
First Name

Suffix
Middle Initial
Address-Line 1
Address-Line 2
City
State
Zip
Birthdate
Sex
Home Area Code
Home Phone Number
Foreign Citizen Flag
Email Address
Other Phone
County
Date Moved to Current Address
Own/Rent Flag
Landlord
Landlord Phone
Previous Address-Line 1
Previous Address-Line 2
Previous City
Previous State
Previous Zip Code
Previous Date Moved
Marital Status
Driver's License Number
Driver's License State
Employer's Name
Employer's Phone
Employer's Extension
Previous Phone

Previous Own/Rent Flag
Previous Landlord's Phone
Reported Income
Reported Other Income
Other income description
Reported Income Period
Co-Applicant's Relationship

Collateral/Vehicle

Collateral Description 1
Collateral Description 2
Collateral Year
Collateral ID
Collateral Value
Collateral Value Pledged
Collateral Description
Collateral Type
Loan Product
Term
Payment Flag
Cash Selling Price
Invoice Amount
Estimated Amount Financed
Requested APR
Estimated Payment

It's Me 247 and CU*BASE GOLD

Connecting to the World

- GOLD SSO connections:
 - Statements
 - Receipts
 - ID Verification
 - ProDOC
 - Check Ordering

Other links from
CU*BASE GOLD:

Session 0 CU*BASE GOLD - Network Links

Return

Network Links

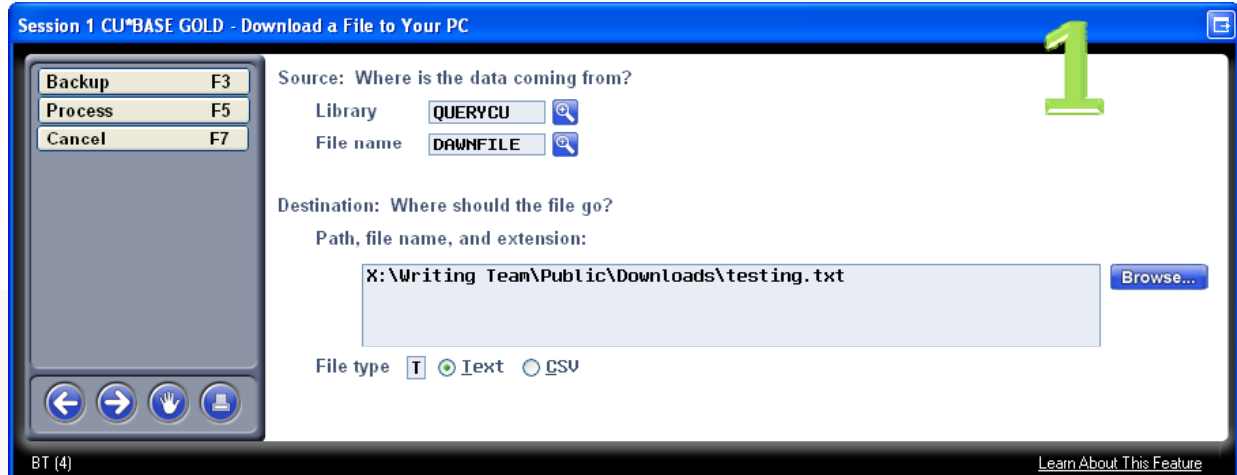
- CU* Answers Homepage
- Your CU's Website
- CU* Answers News & Updates
Stay informed
- Reference Library
Online GOLD help
- Xtendcu.com
Xtend... credit union values at work!
- Show Me the Steps!
Step-by-step directions in online help
- CU* Answers University
Online education
- It's Me 247
Online banking
- CU* CheckViewer
View member checks
- CU* EasyPay! PartnerCare
Bill Pay
- CU* EasyPay Client Connect
View user statistics
- CU* Answers Accounting Website
Your CU*Answers invoice, explained

- ⚠ Alerts!
Hot news from CU*Answers
- ❓ What's New?
Changes in the latest release
- ✉ Contact Us
Send an email to CU*Answers
- Contact the Board
Contact the CU*Answers board
- Submit an Idea
Fill out an Idea Form
- ❓ Submit to Show Me the Steps!
Share your steps with the network
- 📄 Monitor
Review CU*Answers projects
- 🔧 Technical Support
Hardware support & callback info
- 📄 GOLD Update Support
Patches & Update Support
- experian Experian
Experian Authentication Services

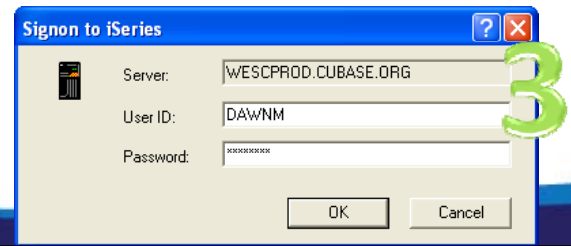
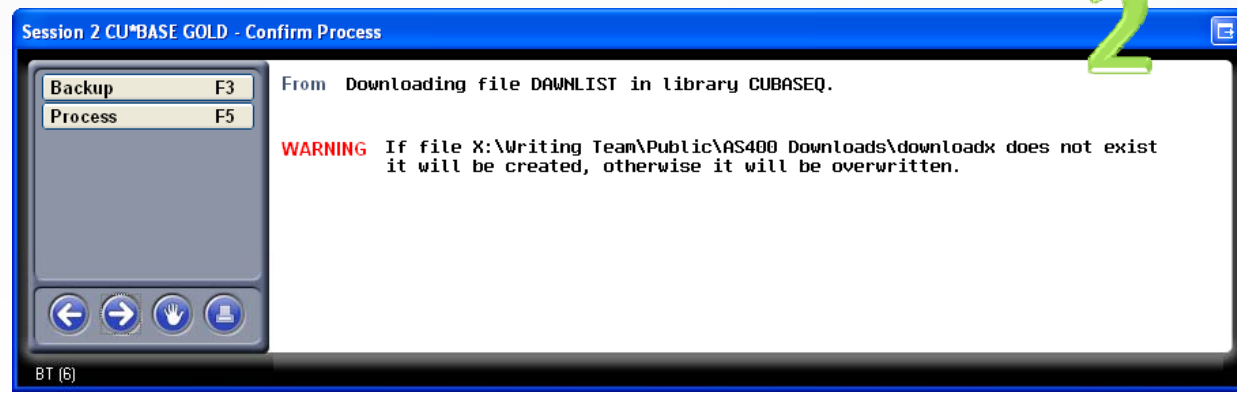
Passing Data Between CU*BASE and the World

File Downloads (CU*BASE to your PC)

Coming in 11.3!



Taking the geeky out of using your data with other systems and vendors



Passing Data Between CU*BASE and the World

File Uploads (your PC to CU*BASE)

Coming
in 11.3!

Session 1 CU*BASE GOLD - Upload a File from Your PC

Backup	F3
Process	F5
Cancel	F7

Source: Where is the data coming from?
Path, file name, and extension:
X:\Writing Team\Public\TestFiles\testing 1 Browse...

Destination: Where should the file go?
Library: QUERYCU
File name: TESTING

BT (5) Learn About This Feature

Sets the stage for some new "Upload Your Work" tools coming in 2012 (have you tried Direct/Mail Post imports yet?)

Session 1 CU*BASE GOLD - Confirm Process

Backup	F3
Process	F5

From Uploading the file X:\Writing Team\Public\AS400 Downloads\alntest to the iSeries.

WARNING File TESTING in library EMPDMM does not exist, it will be created. Make certain you wish to proceed.

Record length: 500

BT (6)

Signon to iSeries

Server: WESCPROD.CUBASE.ORG 3

User ID: DAWNM

Password: *****

OK Cancel



It's Me 247 and CU*BASE GOLD Connecting to the World



- SSOs:
 - 2 – Bill Pay
 - 3 – eDOC/Statement/Portal
- Secure Communication APIs:
 - 20 – Check Image
 - 1 – A2A Middleware
 - 1 – SMS Middleware
 - 1 – iPay enrollment middleware
 - 1 – cuchecks.itsme247.com API to CUA IP platform
- Other internal APIs:
 - 1 – Satellite rate boards
 - 1 – Satellite credit union info feed for OBC

- Internal SSOs:
 - 1 – to Online Loan App
 - 1 – to Mobile Web (on Try Mobile page)

In the pipeline:

- Secure Communication API:
 - 2 – Mobile Web Bill Pay
 - 1 – OFM (Money Desktop)
- In the future:
 - 1 – Mobile App API

If you are doing things manually and you haven't wondered if there was already a connection, do your work...call us

This area is expanding rapidly



OTB Accounts & Online Banking

Connecting CU*BASE and It's Me 247 to the World

Coming in 11.3!

Project Champion:
Fox Communities CU

My Accounts

Account Summary

Transfer Money

Dividend/Interest

Downloads

My Accounts | I'm a Premium member.

Share accounts

Account	Name	Available Balance	Actual Balance	Last Transaction	Accrued Dividends
000	SAVINGS	\$69.90	\$74.90	4/22/2011	\$0.02
048	VALUE CHECKING	\$1,245.25	\$1,245.25	4/25/2011	\$0.00

Loans

Account	Name	Regular Payment	Amount Due	Due Date	Payoff Balance
710	USED VEHICLE	\$350.82	\$350.82	3/31/2011	\$11,016.85
770	KWIK CASH	\$15.00	\$15.00	5/11/2011	\$474.70
**2456	ASSOCIATED BANK	\$450.00	\$450.00	4/15/2011	\$99,350.00

Optional display of OTB account data to members in online banking

This is another form of account aggregation, but this time we're aggregating your member relationships across multiple servicing platforms



OTB Accounts & Online Banking

Connecting CU*BASE and It's Me 247 to the World

As of date shows the last time you received an upload with status details from your vendor

- My Accounts
- Account Summary
- Transfer Money
- Nicknames
- ACH Transactions (2)
- Checks Cleared
- Check Stop Payment
- Dividend/Interest
- Downloads

Loan Information

ASSOCIATED BANK

The information shown here was last updated on 1/9/2004 12:34 PM. Account details may not immediately reflect recent transactions or other changes made to the account.

Account #:	*****2456
Institution/Agency:	ASSOCIATED BANK
Description:	SECONDARY MARKET
Delinquent?	No
Amount Past Due:	\$0.00
Next Payment Due Date:	6/15/2011
Payment Amount:	\$450.00
Current Balance:	\$99,350.00
Disbursement Limit:	\$99,350.00
Maturity Date:	4/27/2016
Last Payment Date:	4/15/2011

Next up: "Jump to my account" feature with SSO connectivity

[Pay Now](#)

Pay Now button jumps to the Transfer Wizard



OTB Accounts & Online Banking

Connecting CU*BASE and It's Me 247 to the World

Movin' my money around Print

From here you can move money between available accounts, just complete four easy steps. Specify timeframe of the transfer, select the source and destination accounts, and you're practically finished that's left is telling us how much to transfer. At any point in the process you can track your progress using the summary on the right.

Set up my transfer:

Step 1. When do I want it to happen?

Step 2. Where am I getting the money?

Step 3. Where's it going?

Pick the account where you want to put the money:

My CU accounts:

- 000 - Savings: \$69.90
- 048 - Value Checking: \$1,595.60
- 710 - Used Vehicle: \$11,015.20
- 770 - Kwik Cash: \$474.58
- **2456 - Associated Bank: \$99,350.00

Step 4. How much do I want to transfer?

Memo:

Show on the "To" account also

What I have so far:

When?
Right Away

From where?
048 - Value Checking:
\$1,595.60

To where?

How much?

Memo:

Continue with transfer

Members can transfer funds to their OTB account via the Transfer Wizard



OTB Accounts & CU*BASE

Connecting CU*BASE and It's Me 247 to the World

Payments directly to OTB accounts via a Teller or Phone Misc. Receipts

Session 1 CU*BASE GOLD - Shared Branching

Shared Branching Miscellaneous Receipts

Account # 8 Name CHRISTOPHER

Amount	Code or G/L #	Receipt Description	G/L Description	OTB Account #
350.82				

Session 1 CU*BASE GOLD - OTB Account Numbers

Backup F3 Account # 8 Name CHRISTOPHER
Transaction amount 350.82

Account #	Type	Description	Current Balance	As Of Date
4182456	LOAN	SECONDARY MARKET	99,350.00	12/30/2003

FR (4059)

FR (1560) 4/25/11 15:30:33 [Learn About This Feature](#)

	350.82
Other misc fees -	0.00
Net cash trans	0.00
Cash back	350.82

After choosing a special M/R posting code, system prompts employee to choose the specific OTB account for the transfer



OTB Accounts & CU*BASE

Connecting CU*BASE and It's Me 247 to the World

A \$0 memo transaction is recorded on the base share account, advising that the member paid another account servicing vendor

Session 2 CU*BASE GOLD - Additional Transaction Information

Backup	F3	Seq #	13697	
		Account	████-000 CHRISTOPHER █████	
		Description	TO ASSOCIATED BANK *****2456 REQSTD 4/25 OTB-SECONDARY MARKET	
Date	Amount	Balance	Description	Transfer Acct
Apr 25, 2011	0.00	74.90	OTB TESTING	

FR (395) [Learn About This Feature](#)

If you don't know about OTB, you need to learn
If you currently are using OTB, these new features should
pump a little life into your program



Packaging Loans for Sale

Buying and brokering opportunities to each other

Project Champion:
Progressive CU

17 ways to combine loan portfolio parameters in a way to find the perfect block of loans for your partner...a precursor to concentration risk selections

Session 0 CU*BASE GOLD - Potential Loans to be Sold

Potential Loans to be Sold

Loans opened on or before [MMDDYYYY]

At least months until maturity

Loans owned at least % by credit union

Business unit 0000 selected

Loan category 0000 selected

Medallion type 0000 selected

Loan-to value from % to %

Credit score (as of loan underwriting) of at least

Interest rate from to

Loan balance between and

Include delinquent loans? If yes... less than months or less than days

Create a package in the amount of Big or small loans? Big loans Small loans

Include only 100% owned by credit union

5 Package(s) exist in the amount of 10,489,736

Work With Pkgs F6
Cancel F7
Release Actv Pkgs F9

PR (4067) 6/09/11 16:12:23

Session 0 CU*BASE GOLD - Work with Packages

Backup F3

Package Name	Current Balance	Available to Sell	# Lns	# Mbrs	Date Created	Age Days	Yield
MACATAWA 1	3,777,393	3,244,603	5	5	Jun 03, 2011	6	409,865
MACATAWA 2	1,108,166	943,174	4	4	Jun 03, 2011	6	277,769
PATELCO	3,037,809	2,734,028	3	3	May 19, 2011	21	4,186,080
PATELCO CREDIT	3,393,468	3,054,120	3	3	May 18, 2011	22	176,601
Totals	11,316,836	9,975,925	15				

Change Delete Summary

PR (4069) Learn About This Feature

Packaging Loans for Sale

Buying and brokering opportunities to each other



- Do you have a profile of some loans you'd like to buy? Do you have some loans you'd like to sell?
- There is opportunity everywhere in our network if we simply get busy and talk to each other, and now the software makes it easier than ever

Session 0 CU*BASE GOLD - Loan Package Summary

Backup F3

Package name	MACATAWA 2	# Loans	4		
Avail to sell	943,174				
Total curr bal	1,649,895	CU owned	1,108,166	Invst owned	541,729
Collateral	3,121,000	# Coll	4	67.16%	32.84%
Avg LTV %	52.86%				
	Avg	High	Low		
Credit score	699	771	610		
Balance	412,473	979,094	159,722		
Rates	6.437%	7.000%	5.250%		
Pmt info	3,169	6,789	1,105		
Maturity months	24	32	6		
Term	13	29	3		

100% CU owned

All averages exclude zero amounts.
Credit score average excludes scores 900 and above.

PR (4073) [Learn About This Feature](#)



Connecting With Your Business Communities

Everyone asks what we have, but few are saying “I’m aggressively wanting to roll something out by xx/xx/xx”

Here are some things we plan to do in 2012



Connecting with Business Communities

When do pieces and parts equal a major focus?

- Can CU*Answers and your credit union declare a plan for business members? Can we show a body of work that says this is a focus of our organizations?
 - What do we have to change to say this is one of our network's specialties?
- Here are some stakes we wish to put in the ground in 2012
 - Launch a credit union focus group/think tank for serving businesses
 - Develop a certification process to allow a credit union to be designated as Business-certified (Business-ready? Business-friendly?)
 - Launch and complete three marketed business solutions as part of the program

CU*BASE has always had the building blocks for servicing businesses, as long as you could put them in the right configuration

In 2012 we want tailored packages and the recognition from the marketplace that we have business solutions



Project #1: Business Servicing Fee Packages

Replacing Marketing Clubs as the Business Aggregator

- Configure Business Servicing Packages
(“Low Volume Checking,” “High Volume Checking with Cash Management Services,” “Small Employers,” “Big Employers,” as many as you want)
- Link sub-accounts to the package
- Package multiple fees and process monthly with unique offsets
 - Can post two separate transactions (total fees debit and offsetting credit) or post a single net transaction
 - Can include fees for deposited items, checks cleared, ACH incoming credits, and ACH incoming debits...sets the foundation for innovation
 - Includes ability to add special fees manually, one CU at a time...blend direct charges with automated calculations
- Analysis inquiry – take the guesswork out of fees for your business members
 - 3 months of posted fee data available online

How can we take old-school banking ideas and show businesses how a Cooperative might play the game?



Project #2: Multiple Logons for It's Me 247

Tailored authority for teams to use online banking

Our current vision:

- Up to 6 logons IDs per membership, each with its own password and security questions
- Control access by ID
 - Who can post transfers?
 - Who can see which sub-accounts?
 - Who can do maintenance-type functions?
 - Who can jump via SSO links? (bill pay, etc.)



This will take an active and interested set of CUs to work through what is enough but not too much

Security and your examiner's perspective will be an important part of how we build this

Hope to be in beta this time next year



Project #3: eDOC Mobility

Remote Capture of Deposits

- We need the network to go active and start developing working foundations for the evolution of remote activities with members
 - Building an active set of users of Remote Check 21 solutions
 - Merchant Deposit Capture
 - Member Deposit Capture – via PC and phone
 - Working with eDOC Innovations and their new e-Sign initiative



Check 21 Beyond the Branch

- The interesting thing about Check 21 is the minute Check 21 came out as a replacement for Fed Deposit processing at the CU branch level, everybody got excited about all the other places this technology could be applied
- Two of these continue to be on everyone's minds, but not on everyone's radar to go active – how about you?
 - CheckLogic Lite is available today for **Merchant Capture**
 - CU*Answers and eDOC use it for their own accounts, that are ramping up their programs today
 - Offer a Merchant Capture program? I am available for Member Capture later this year

Remember these?

Is this a matter of wine before its time? What do we have left to do so you will launch these important member services?



Maybe this video will help with your vision of how CheckLogic Lite fits your 2011 business plan



Project #3: eDOC Mobility

Remote Capture of Signatures and Managing Packages of Forms



Click . Close . Technology™

Loan Closing
Contract Signing
New Account Opening

eDocSignature™

Reduce signature time to mere minutes and give your credit union a competitive advantage with the member convenience of electronic signature (eSignature) technology. Research has revealed an increasing amount of all loans are signed electronically. Is your credit union participating?

Our eSignature technology enables the fast and secure signing of documents simply by clicking the designated signature box. eSigning a document ensures compliance with the established ESIGN and UETA regulations that affirm electronic signatures as legally binding backed by an accessible audit trail.

eDocSignature™ Key Benefits

- **Secure.** Multiple levels of authentication are available to ensure the right person receives and signs the right document.
- **Fast.** Simply click on the designated signature boxes to sign your document. To create eSignature documents drag and drop the "Sign Here" data field and the end user will be guided through the signing process. Documents can be completed and signed in just minutes!
- **Easy.** No software download is required.




ProDOC Packages™

Enterprise workflow management

Paper "Manila" folders ... to ... Electronic Document Workflow...

Ready to fine tune your workflow management process and eliminate document management headaches? ProDOC Packages™ is an enterprise workflow management module that streamlines your transaction documents by packaging them together for easy electronic management, delivery, storage and retrieval. ProDOC Packages™ enables credit unions to close loans faster, process new accounts more efficiently and verify that all documents within a workflow 'package' are fully compliant.



Key Benefits

- **Easy to use.** ProDOC Packages™ offers an easy way to organize your transaction documents in an electronic 'manila folder' and provides an easy checklist to ensure all documents are included and/or completed prior to delivery or storage. Its quick search filters, form auto population intelligence, stackable data tabs and dashboard organization, makes ProDOC Packages™ an intuitive workflow solution.
- **Flexible.** ProDOC Packages™ enables credit unions to create package types that serve

I know this is on your radar, and I believe you will need this capability in the future...start working with eDOC today

Continuing to Learn in the CU*BASE Community

With over 1.4 million members, 189 credit unions, and 3,000+ CU professionals, we still have a lot to share

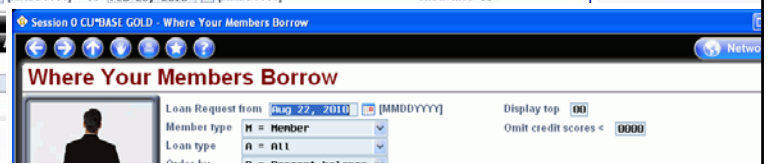
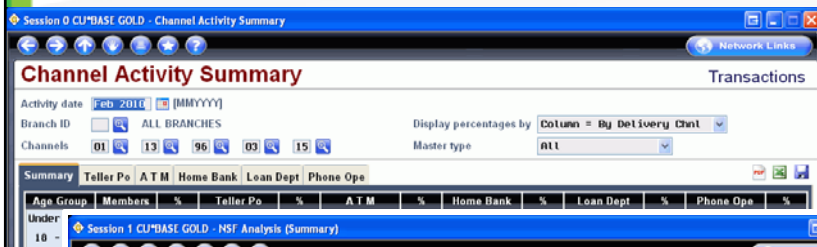
Will you use the speed of a click?



A New Programming Team

Analytics at a click: a dedicated effort

- What started with the Know Your... (Member, Operations, Identity) dashboard projects has now grown to a full-time team driving a new kind of answer into CU*BASE



This team is directly linked to credit union CEOs through the CEO Strategies focus group, but their work is raising the standards inside CU*BASE

Learn from a Peer

Another focus for the Analytics team

- Existing tools
 - Tiered Service Peer Analysis
 - Cashed Check Fee Config
- Coming in 11.3
 - Deposit Item Fee Config
 - Printed Check Fee Config
 - Money Order Fee Config
 - Phone Transfer Fee Config
 - Self-Service Fee Config
 - Online Bill Payment Fee Config
 - Starter Check Fee Config

Check Cashing Fee Configuration

My Credit Union	Grand Rapids Family CU
<input checked="" type="checkbox"/> Check cashing fee activated	<input type="checkbox"/> Check cashing fee activated
Receipt/inquiry description: CHECK CASHING FEE	Receipt/inquiry description:
Member cashed checks: Charge flat fee of \$2.00 per transaction No free items Miscellaneous receipt code: OTH <input checked="" type="checkbox"/> Charge fee if deposit or MR <input checked="" type="checkbox"/> Allow fee to be manually waived	Member cashed checks: Charge: N/A No free items Miscellaneous receipt code: <input type="checkbox"/> Charge fee if deposit or MR <input checked="" type="checkbox"/> Allow fee to be manually waived
Non-Member cashed checks: Charge flat fee of \$2.00 per transaction Miscellaneous receipt code: OTH <input checked="" type="checkbox"/> Allow fee to be manually waived	Non-Member cashed checks: Charge flat fee of \$5.00 per item. Miscellaneous receipt code: MMC <input type="checkbox"/> Allow fee to be manually waived
Fee waivers: Aggregate savings: \$10.00 Aggregate loans: \$0.01 Low age: 18 High age: 60	Fee waivers: Aggregate savings: N/A Aggregate loans: N/A Low age: N/A High age: N/A

Summary of Members Scored CU Pool: 11

Date: May 2011 [MMYYYY]

Summary | Peer Comparison | My CU vs. Average CU - By Member | My CU vs. Average CU - By Household

Description	My Credit Union			GR Consumers Credit Un			Avg %
	Members	%	Rank	Members	%	Rank	
BASIC	2,638	64.1	3	2,047	46.2	8	52.8
Avg Prod Per Mbr	1.54			1.59			
Avg Svcs Per Mbr	1.04			0.96			
Household Adj	2,120	51.5					49.0
Tier 1	855	20.8	8	808	18.2	9	23.0
Avg Prod Per Mbr	3.34			2.81			
Avg Svcs Per Mbr	3.82			2.16			
Household Adj	1,020	24.8					23.8
Tier 2	493	12.0	7	742	16.8	3	12.6
Avg Prod Per Mbr	4.79			3.87			
Avg Svcs Per Mbr	5.39			4.21			
Household Adj	746	18.1					13.8
Tier 3	128	3.1	6	831	18.8	4	11.4
Avg Prod Per Mbr	7.28			5.64			
Avg Svcs Per Mbr	6.50			5.90			
Household Adj	222	5.5					12.2

Summary Goal

W/N (3671) 6/09/11 16:54:52

In 2012 cuasterisk.com will focus on partner-to-partner exchange



New/Closed Membership Dashboard

One of our recent favorites from the team

Session 0 CU*BASE GOLD - Open-Closed Memberships

Open-Closed Memberships

All Branches

From Jan 01, 2011 to Jan 31, 2011 [MMDDYYYY] Status Opened Gender Both 100 records analyzed 4 closed (2.2%)

Employee ID All Employees Branch All Branches

Account # Name starts with Name contains Member designations Select 00 selected

Action	Account #	# Accts	Name	Opened	Closed	Gender	Emp	Branch	ZIP
✓	3	3	TIFFANY A	Jan 18, 2011		F	RL	5	4
✓	4	2	PAUL A	Jan 03, 2011		M	MN	1	4
✓	4	1	JEFFREY R	Jan 03, 2011		M	HL	6	4
✓	4	2	RALPH H	Jan 03, 2011		M	HL	6	4
✓	4	1	JOHN P	Jan 03, 2011		M	HL	6	4
✓	4	2	JENNIFER J	Jan 03, 2011		F	HL	6	4
✓	4	1	JENNIE Y	Jan 03, 2011	Feb 07, 2011	F	HL	6	4
✓	4	1	STEVEN J	Jan 03, 2011		M	HL	6	4
✓	4	2	NICHOLAS J	Jan 03, 2011		M	HL	6	4
✓	4	1	NORMAN J	Jan 03, 2011		M	HL	6	4
✓	4	1	DENISE F	Jan 03, 2011		F	HL	6	4
✓	4	2	SHIANE D	Jan 03, 2011		F	HL	6	4
✓	4	1	JAMMIE L	Jan 03, 2011		F	HL	6	4
✓	4	1	TERRY L	Jan 03, 2011		M	HL	6	4
✓	4	2	JEANNE A	Jan 03, 2011		F	HL	6	4
✓	4	1	KENNETH P	Jan 03, 2011		M	HL	6	4
✓	4	1	RAYMOND H	Jan 03, 2011		M	HL	6	4

Backup F3
Cancel F7
Export F9
Member Connect F10
Analysis F15

FR (4034) 3/29/11 08:14:20

Watch for the companion New/Closed Accounts Dashboard coming later this year

Session 0 CU*BASE GOLD - Open-Closed Membership Analysis

Open-Closed Membership Analysis

Analysis 3 of 4

From Jan 01, 2011 To Jan 31, 2011 Status Opened Gender Both 180 records analyzed 4 closed (2.2%)

Employee All Employees Branch All Branches

Zip Codes	Count	%
4 XX	108	60.0
4 XX	40	22.2
	26	14.4
	2	1.1
	1	0.6
	1	0.6
	1	0.6
	1	0.6
	0	0.0
	179	99.4
	1	0.6
	0	0.0

Branches	Count	%
C U - MA	53	29.4
C U - RI	25	13.9
OFFICE	21	11.7
OFFICE	20	11.1
MEIJER	18	10.0
CU -	17	9.4
OFFICE	11	6.1
MEIJER	9	5.0
Other	6	3.3

Employees	Count	%
GAYLE	16	8.9
MATT	12	6.7
RHONDA	12	6.7
CASSY	12	6.7
AMRY	12	6.7
MARY	11	6.1
LISA	10	5.6
LAURIE	9	5.0
Other/None	86	47.8

Reason Codes	Count	%
OPEN - LIVES IN FOM	116	64.4
OPEN - INDIRECT	17	9.4
OPEN - WORKS IN FOM	9	5.0
	2	2.8
	2	2.8

Tier Levels	Count	%
BASIC	128	71.1
VIP-SILVER	19	10.6
VIP-GOLD	19	10.6
VIP-PLATINUM	14	7.8

Open/Closed Memberships
Prepared on: June 14, 2011

All Branches

Participation
January 1, 2011 - March 1, 2011 Open Accounts, Both Genders, All Employees

Participation Type	Users		Non-Users	
	Count	%	Count	%
Online Banking	130	36.0	302	60.9
ATM	15	3.9	279	62.5
E-Statement Enrollment	153	35.4	431	98.7
E-Notice	1	0.3	417	98.5
Bill Pay	16	3.4	184	42.9
Checking Account	240	57.4	210	50.4
Email Address	214	48.5	258	58.9
Checking Account	173	40.8		
ATM and/or Debit Cards				

Account Types

Accounts	Count	Total Amount	Avg Amount
Savings	200	\$60,370	1,112
Checking	222	\$97,624	1,702
IRA	0	0	0
Certificates	1	21,110	21,110
Loans	0	0	0
Loans (W/ Coll)	19	\$83,918	10,190
LOCs/LOCs	0	0	0
LOCs/LOCs (W/ Coll)	0	0	0

Powered by

Want to improve your Board literacy and grasp? Start with presentation

Analytics Ready for Publishing

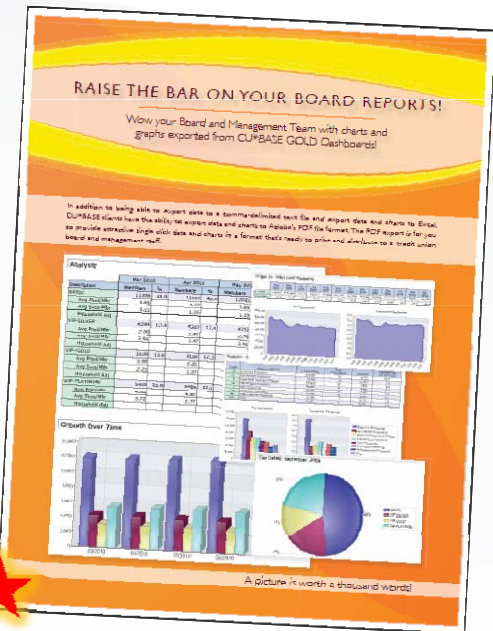
Show it on a screen, email it, impress everyone

- For the next few years we will focus on building a system with the lowest cost of converting data into knowledge that leads to action

Gathering Data (reduce \$ cost)

Analyzing Data (increase time)

Acting on Data (multiply the events)



For the small cost of some software for a PC and some color print capabilities, you can change the way people see your grasp of the situation

What's next for the Analytics team?

Concentration Risk

Understanding the components of your loan portfolio



- It's a simple formula: select loans or borrowers from your portfolio and then have the system draw a picture of your risk, one member, or one loan segment, at a time
- Our first Concentration Risk tool looks at members and the risk they represent when they have very large balances or a lot of loan relationships
- Our full portfolio concentration risk tool will be previewed at this year's CEO Strategies conference, and released early in 2012

SSN/TIN	Member Name	Credit Score	Loan Balance	Disbursement Limit	Open End	Credit Union	Investor Balance
***-**-3646	E	0	112,111,432	115,175,250	*	22,747,174	89,364,259
***-**-9722	V	738	31,942,058	33,160,000	*	15,420,614	16,521,445
***-**-0469	M	727	26,553,531	27,736,500	*	10,564,174	15,989,357
***-**-7651	J	760	22,747,368	23,000,000	*	6,015,996	16,731,371
***-**-8817	S	780	19,002,666	19,200,000	*	4,989,824	14,012,842
***-**-7468	I	681	18,442,064	18,805,000	*	15,440,062	3,002,002

Concentration Risk

Understanding the components of your loan portfolio



Session 0 CU*BASE GOLD - Individual Loan Analysis

Individual Loan Analysis SSN/TIN ***-**-3646 E

Summary				Contingent Liability			Credit Scores	
Total loan balance	112,111,432			Share draft accts with neg bal	Type C	0	Last non-zero	653
Credit union balance	22,747,174	20%		Line of credit loans	Type L	470	Non-zero average	625
Investor balance	89,364,259	80%		Open-credit loans	Type O	0	High	653
Secured	34,791,000	31%		Credit card loans	Type V	0	Low	591
Unsecured	77,320,432	69%		Total		0		
Weighted average rate	5.397							
Past Due <= 30 Days	254,728	0%						
Delinquent > 30 Days	603,769	1%						
Overdraft accounts	0							

Loans				Deposits			
Role	Mbrships	Loans	Amount	Role	Mbrships	Deposits	Amount
Primary on	4	108	110,891,603	Primary on	4	7	144,933
Co-Applicant on	0	0	0	Joint owner on	21	31	67,636
Spouse on	0	0	0	Beneficiary on	0	0	0
Guarantor on	1	1	1,219,829	Other	0	0	0
Totals	5	109	112,111,432	Totals	25	38	212,569

Last 12 Credit Scores

Month	Score
06/2008	653
10/2008	625
12/2008	653
04/2009	591
08/2009	653
09/2009	653
02/2010	653
04/2010	653
06/2010	653
07/2010	653
08/2010	653
01/2011	653

Backup F3

PR (4054) 6/14/11 10:30:47

Learn About This Feature

26 different facts and totals about your borrower in a single click (along with some pretty graphs)

Learn From A Peer

Consumers do it, why shouldn't we?

- There are dozens of sites on the web that help consumers understand how products are being designed, priced, and sold
- They can see a complete marketplace with a single click - why can't we see ours? And if we could, would we look at it? Would we think it through? And would we help each other put our best forward

<http://www.nerdwallet.com/credit-union/>

Show Branches	Featured	Credit Union	Link	How You Qualify	Best APR*	Locations Nearby	How is this better than a typical bank?					
⊖		Consumers Credit Union	website	Live in 49525	8.99%	13	★ 4,000+ Branch network	★ 20,000+ ATM network	★ Low Life Fees	★ No APR Hikes	★ No Foreign Fee	★ No Cash Adv Fee
⊖		Lake Michigan Credit Union	website	Live in 49525	9.25%	31	★ 4,000+ Branch network	★ 20,000+ ATM network	★ Low Life Fees	★ No APR Hikes	★ No Foreign Fee	★ No Cash Adv Fee
⊖		Community West Credit Union	website	Live in 49525	9.90%	3	★ 4,000+ Branch network	★ 20,000+ ATM network	★ Low Life Fees	★ No APR Hikes	★ No Foreign Fee	★ No Cash Adv Fee
⊖		Honor Credit Union	website	Live in 49525	9.99%	8	★ 4,000+ Branch network	★ 20,000+ ATM network	★ Low Life Fees	★ No APR Hikes	★ No Foreign Fee	★ No Cash Adv Fee

David Damstra wants to know why we are not feeding all of your great rates to this site (or others)

Savings Rate Services

Learn From A Peer teaming with Xtend for a new product



Session 0 CU*BASE GOLD - Learn from Peer Rate Analysis

Learn from Peer Rate Analysis CDs Offered - Short Term

Mark CUs within % of my Membership Asset Range Showing 138 of 138 CUs. Marked 3.

Filter by: Term Short Mid Long Calc type Simple Compound Both
 IRA Yes No Both Tiered rates Yes No Both State

Credit Union	Total			1-3 Months		4-6 Months		7-9 Months		10-12 Months	
	Mbrs	Assets (\$M)	# Prd	Avg Rate	# Prd	Avg Rate	# Prd	Avg Rate	# Prd	Avg Rate	# Prd
AAA FEDERAL CU	8,377	57.9	9	0.350	1	0.500	3			1.262	5
AAC CREDIT UNION	8,496	53.7	11			0.600	3	1.000	3	1.030	5
ABERDEEN FEDERAL CU	10,137	85.1	15	0.750	4	1.000	4			1.429	7
AERQUIP CREDIT UNIO	4,682	37.7	16			1.836	5	5.122	5	3.645	6
AFFINITY GROUP CU	15,958	103.5	13		1	0.600	6			0.800	6
ALLEGAN COMMUNITY FE	8,357	28.8									
ALLEGIS CU	10,757	82.0	18			0.475	8			1.653	10
ALLEGIUS CREDIT UNIO	15,528	146.4	4			0.750	2			1.000	2
ALPENA ALCONA AREA C	27,177	242.2	11	0.500	3	0.600	3			0.740	5
ALPENA COMMUNITY CRE	3,195	19.1	1							1.000	1
AMALGAMATED CU	7,734	41.7	4			0.500	2			0.850	2
ATL FEDERAL CREDIT U	1,730	13.1	23	0.600	5	0.600	6	0.600	4	0.600	8
AUTO-OWNERS ASSOCIAT	3,302	25.9	2			0.450	1			0.800	1
BAY AREA CREDIT UNIO	5,160	51.6	10			0.300	2	0.300	4	0.400	4
BESSER CU	8,571	56.2	7			0.500	3	0.800	2	0.900	2
BIG DUTCH FLEET CU	3,056	15.1									
BISSELL EMPLOYEES CU	1,605	9.4	10	0.250	2	0.500	2			0.750	6
BREWERY CREDIT UNION	7,541	33.4	7	0.300	1	0.375	2			0.625	4
CALCITE CU	7,821	40.8	3			0.500	1			1.625	2
CATHOLIC AID ASSOCIA	1,808	9.1	7			0.900	4			0.533	3

Contact Info Compare to My CU

Cancel	F7	Total of 1,054 products analyzed: <table border="1"> <tr> <td># Products</td> <td>152</td> <td>327</td> <td>88</td> <td>487</td> </tr> <tr> <td>Average #</td> <td>1</td> <td>2</td> <td>1</td> <td>4</td> </tr> <tr> <td>% Products</td> <td>14</td> <td>31</td> <td>8</td> <td>46</td> </tr> </table>	# Products	152	327	88	487	Average #	1	2	1	4	% Products	14	31	8	46
# Products	152		327	88	487												
Average #	1		2	1	4												
% Products	14		31	8	46												
Show Marked	F9																
Summary	F15																
Detail	F17																

Credit unions marked with * are within the requested membership range. Click any column header to sort.

ZW (4057) 6/08/11 08:35:30



CU*BASE creates the benchmark, Xtend helps deliver the local community competitive perspective



Savings Rate Services

Learn From A Peer teaming with Xtend for a new product

- Starting with CDs, then savings and loan rates are next
- This is Learn From A Peer at the highest level – what products have we designed in our network?
How are they priced? What might we be thinking about in the future as individuals but viewed as a collective?
- At the 2011 CEO Strategies event in November we will talk about what it means to us all to see these numbers with a single click



Session 0 CU*BASE GOLD - Learn from Peer Rate Analysis

Learn from Peer Rate Analysis

FRANKENMUTH CREDI 19 products		
Product	Term	Rate
12 MONTH CERTIFICATE	12 M	0.100 *
12 MONTH IRA CERT	12 M	0.100 *
18 MONTH CERTIFICATE	18 M	0.150 *
18 MONTH IRA CERT	18 M	0.150 *
2011 SAVE TO WIN CD	12 M	0.500
24 MONTH CERTIFICATE	24 M	0.300 *
24 MONTH IRA CERT	24 M	0.300 *
3 MONTH CERTIFICATE	3 M	0.050 *
3 MONTH IRA CERT	3 M	0.050 *
36 MONTH CERTIFICATE	36 M	0.700 *
36 MONTH IRA CERT	36 M	0.700 *
48 MONTH CERTIFICATE	48 M	0.990 *
48 MONTH IRA CERT	48 M	0.990 *
6 MONTH CERTIFICATE	6 M	0.050 *
6 MONTH IRA CERT	6 M	0.050 *
60 MONTH CERTIFICATE	60 M	1.240 *
60 MONTH IRA CERT	60 M	1.240 *
9 MONTH CERTIFICATE	9 M	0.100 *
9 MONTH IRA CERT	9 M	0.100 *

HEARTLAND CU (SPR) 53 products		
Product	Term	Rate
11 MONTH CD	11 M	0.350
11 MONTH CD \$5K MIN	11 M	0.400
12 MONTH CD	12 M	0.450
12 MONTH IRA CD	12 M	0.450
12 MONTH TEEN CD	12 M	0.450
13 MONTH CD	13 M	0.550
14 MONTH CD	14 M	0.550
15 MONTH CD	15 M	0.550
16 MONTH CD	16 M	0.550
17 MONTH CD	17 M	0.550
18 MONTH CD	18 M	0.700
18 MONTH IRA CD	18 M	0.700
24 MONTH CD	24 M	0.850
24 MONTH IRA CD	24 M	0.850
3 MONTH TEEN	3 M	0.100
3 MONTH CD	3 M	0.100
3 MONTH IRA CD	3 M	0.100
30 MONTH CD	30 M	0.850
30 MONTH IRA CD	30 M	0.850
36 MONTH CD	36 M	1.200
36 MONTH IRA CD	36 M	1.200
360 DAY IRA CD	360 D	0.000
48 MONTH CD	48 M	1.450
6 MONTH CD	6 M	0.250
6 MONTH IRA CD	6 M	0.250
6 MONTH TEEN CD	6 M	0.250
60 MONTH CD \$10K MIN	60 M	1.700
7 MONTH CD	7 M	0.300
PRIME PLS 11 MO \$5K	11 M	0.650
PRIME PLS 12 MO IRA	12 M	0.700

View Configuration

Building a Healthy \$\$ Community

We all need to think about whether the businesses in our community are healthy, and what we could do to increase our GCUP economic indicator

Gross Credit Union Product



Christmas in June: \$466K/year

Do smaller CU*Answers invoices lead to healthy communities?

- I believe so, and based on some recent Senate action, I imagine you do too... so let's get to it
- Announcing a **10% price decrease** for online ATM/Debit transactions, effective October 1, 2011
 - CUs with online credit cards: \$0.0563 per transaction
 - CUs without online credit cards: \$0.0608 per transaction
 - Caps on EFT processing remain the same
 - Total savings for all CUs: ~\$341,000 in the 2012 business year
- Announcing... COLA increase for 2012 will be **cut by 50%**
 - Total savings for all CUs: ~\$107,000 next year and every year after that
- Announcing...**eliminating minimum** for check transaction fees
 - Totals savings for all CUs: ~\$18,000 annually

Disruptive pricing must be a significant goal, but the biggest goal needs to be expanding opportunity and creating the highest possible GCUP for everyone



Who doesn't love a sale?

- Add any service on this list that you don't currently use, and we'll waive the ongoing service fees for 2 years
- 2012 could be a lean year, and at the same time, demand that you innovate for new opportunity
- If you've been waiting for some reason, maybe FREE will get you up and moving



Innovator Sales!

Wave Goodbye to Fees This Fall!

Lender*VP is helping you get into business this fall by waiving fees for many of our products and services that you sign-up for before September 1, 2011.

These fees will be waived for 2 years!

Meridian Link \$0.60 per submitted app	Experian AS Level 1 \$0.75 per submitted name
Lender on the road \$0.60 per submitted app	Credit score update \$500 per run
Dealer Track \$500 setup fee	Meridian Link \$500 setup fee
Dealer Track \$0.60 per submitted app	Retailer Direct \$0.60 per submitted app
Prime Alliance \$0.60 per submitted app	Retailer Direct setup fee \$1500 setup fee for first site \$500 per additional site
247 Lender \$0.50 per modeled app	

Lender*VP
CUANSWERS Management Services

Call us today to learn more 616.285.5711
lendervp.com

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Innovation or Filling a Hole?

How will CU*BASE service income programs change in 2012?

- For years, we have taught how to configure service income programs in CU*BASE...the software is rich in the ability to mix and match service income concepts for new ways to earn revenue
- For last year's CEO School, we did a research project to document custom fees we had written over the years for CUs – fees that CU*BASE standard programs could not handle
 - For the balance of this year, we are researching all of the standard fee programs you have set up using CU*BASE tools (Minimum Balance, Account, and Transaction Service Charges) for a complete inventory of fee program ideas throughout the network
 - Next, we will begin writing some enhancements to our standard programs to include the best and brightest ideas from the custom programs

If the point is to generate service revenue, don't fall in love with the specifics and pay for a wrinkle, when 90% of the automation is free!

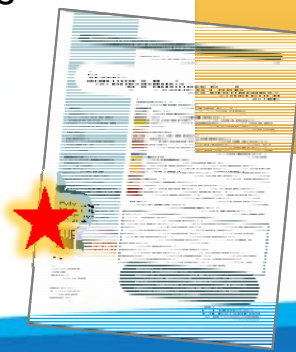
Get creative, know your configurations



Building a Healthy \$\$ Community


One of my favorite GCUP initiatives...

- Network redundancies can cause collaborating businesses to fail at a win-win propositions, by creating an environment of “it’s us or you”
- The best chance for our network not to fall into this trap is peer-to-peer businesses and shared resources, instead of overlapping ones
- This initiative has two payoffs to CU*Answers:
 - Use a collective to design businesses, document them, and create development think tanks
 - To put credit union resources to work and focus on generating direct credit union income from making everyone important to the economic activity inside our network



Starting a Business in the CU*Answers Network

CEO Collaboration Workshop
CEO Strategies
November 8-12, 2010



Goals For Our First “Start a Business” Conference

- Encourage a CU to start a business to compete with a CUSO business
- Encourage a CU to start a business within the network that is not currently offered by the CUSO
- Encourage a CU to start a business to outsource resources and capabilities to another business within the CUSO network
- Encourage a CU employee to start a business to sell their services to another business within the CUSO network

What are we going to do?

Sometimes the easiest way to get started is to draft off someone else

When we call and want to buy, will you be ready to sell?

Building a Healthy \$\$ Community

Working Example: NMS

- Neighborhood Mortgage Solutions is a peer start-up that sets the bar for what can be done
- Started in November 2008, here's a look at NMS today:
 - 30 member credit unions in 7 states, owned by 3 CUs, 12 employees
 - The network generated 2,916 loans totaling \$310 million
 - Income on selling loans to FNMA has generated \$3.8 million in revenue
 - 7 delinquent loans, 0 buybacks from FNMA


Session 0 CU*BASE GOLD - Network Communities

Network Communities

Network Communities View

View Network Communities by CU View Network Communities by User

Community	Description	# of CUs	# of Users
AUDIT	AUDIT LINK	15	6
COLL	LENDER+UP COLLECTIONS	13	12
CUASTERISK	CU*ASTERISK.COM	146	18
MBR_REACH	XTEND MEMBER REACH	51	3
NMS	NEIGHBORHOOD MORTGAGE SOLUTIONS, LLC	13	5
SRS_BOOKS	XTEND SRS BOOKKEEPING SERVICES	44	9
SRS_MTG	XTEND SRS MORTGAGE SERVICING	26	3
XTENSION	XTEND CALL CENTER	34	21



NMS
represents bright
entrepreneurs
riding a shared
distribution
network...what
might you do in
this community?

Building a Healthy \$\$ Community

Working Example: Mi-CPR



- What if your community could make a very special workforce visible to everyone that needed a new HR design?
- What if you took what we've learned from shared branching and members and applied it to a network of employees and credit union leaders?
 - Do you need temporary coverage? Are you overstaffed today just because of emergencies? Do you wish you could share training?
 - Do you wish you could match your capabilities with other people's challenges, and vice versa?

Mi-CPR Collaboration Progressive Resource

Mi-CPR provides economies of scale to all participating credit unions. Mi-CPR welcomes credit unions in a collaborative cooperative spirit and nature. Mi-CPR looks to combine and collaborate on many different areas of business thereby creating collective intelligence for all participating credit unions to use. Mi-CPR combines the purchasing power of all the member credit unions. Mi-CPR provides areas of business that member credit unions can use to completely outsource departments, projects or problems to saving them time and money.

You are invited to learn more

Join us for an introductory meeting to Mi-CPR and learn how joining this CSUSO can help your credit union.

Wednesday, September 7th 2011
3:00 PM at CU*Answers
6000 28th Street SE, Grand Rapids MI

Please RSVP online at [Mi-CPR.com](#)

Mi-CPR Collaboration Progressive Resource

Mi-CPR provides economies of scale to all participating credit unions. Mi-CPR welcomes credit unions in a collaborative cooperative spirit and nature. Mi-CPR looks to combine and collaborate on many different areas of business thereby creating collective intelligence for all participating credit unions to use. Mi-CPR combines the purchasing power of all the member credit unions. Mi-CPR provides areas of business that member credit unions can use to completely outsource departments, projects or problems to saving them time and money.

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“Start a Business” templates and the experience of CU*Answers and Xtend in building processes to share employees might be the catalyst you need to going into business

Building a Healthy \$\$ Community

Working Example: Social Media Consulting

**CAS Board Advisor...
leading us to victory!**

HOME CAS BOARD ADVISOR CAS MEMBER CAS SPOKESPERSON EVENTS

LEADERSHIP
comes in many forms!
Take a stand, be heard,
make a difference!

Meet the Change Agent Squad Board Advisors...

John Doe John Doe John Doe

Joe Smith, John Doe and Jill Jones have been selected from your CAS membership to act as your advisors. These are young leaders dedicated to making our communities better places by creating positive change and increasing people's abilities to manage future change. They inspire other CAS members and this credit union's choice to continue to grow, contribute, and give back to the community. Each advisor has consistently exhibited leadership and problem-solving demonstrated a unique ability to communicate and enable such change.

BOARD ADVISOR EVENTS
View the full CAS events calendar

« Prev June 2011 Next »

S	M	T	W	T	F	S
		1	2	3	4	
5	6	7	8	9	10	11
12	13	14	15			

CONTACT THE BOARD

FOLLOW THE CAS ON YOUTUBE
View our YouTube Channel

Somebody's Following US... 6/13/11 8:49pm

VLFUCU's Norwalk Branch V-Tour 2.0 5/27/11 6:03pm

VacationLand Federal Credit Union is a Community 4/28/11 5:56pm

Thanks For Liking Us! (600 Fans) 4/20/11 4:06pm

VLFUCU Home & Flower Show 4/28/11 7:32pm

Chatter Yak



PRESS RELEASE
For Immediate Release

Contact: Bryce A. Roth
Tel: 419.625.9025
Cell Phone: 419.357.8319
email: broth@vlfcu.org

VacationLand to Launch CUSO to Even Marketing Playing Field for Credit Unions

Sandusky, OH, June 16, 2011 — VacationLand Federal Credit Union (VLFUCU) is proud to announce their partnership with Xend Member Reach and the introduction of their new marketing Credit Union Service Organization (CUSO) Chatter Yak. Designed with the goal of making top-class, customizable marketing campaigns available to credit unions of all shapes and sizes, Chatter Yak will primarily focus on helping credit unions launch and maintain successful social media campaigns utilizing the most popular platforms of Facebook, Twitter and YouTube.

In addition to providing services in the social media realm, Chatter Yak is also excited to help credit unions connect with the next generation of credit union leaders through their Change Agent Squad program. The Change Agent Squad concept was perfected by VLFUCU with the intention of educating high school and college aged credit union members, ensuring that they have the tools and resources to succeed in the credit union industry.

VacationLand Federal Credit Union



Case Study: Social Media
Management CUSO

Many of us think we know what this is,
have teams honing their own skills, and
are sure it's something we should be
paying attention to
Now it's time for a network to tackle this

The 2011 “Spirit of CU*Answers” Award

This new award lets us recognize a client for excellence:

- The CU that best exemplifies our Leadership Conference **theme** for the year, or
- A CU with an especially strong and vital **volunteer program**, or
- A CU that demonstrates the principle of being “**all about the member**,” or
- A CU with an innovative example of **collaboration and cooperation** (the highest Collaborative Score), or
- A CU that has **started a business** in the network, or
- A CU that shows strong **execution and performance**, especially in the face of adversity or despite overcoming a significant challenge, or
- A newly-converted CU that really hit the ground running with **adoption of CU*BASE tools** (or an existing CU that has really plunged into the tools in a new way), or
- A CU that started a new initiative that really demonstrates the **credit union spirit**, or that moves the industry in a positive direction, or that is **inspirational** to other CUs in some way



And the
winner is...





Big Concepts and Big Projects

Whether by discipline or department or new concept, some projects grow into a portfolio of projects around a good idea

Lender*VP Top 10

The first CMS initiative and the most advanced...when was the last time you took a hard look at Lender*VP?

Designed with building tools in mind, but its purpose is to put our network in the loan business



Lender*VP Top 10 Development Priorities for 2011

- Have you been tracking these and adding your comments?
- Visit the Kitchen to stay in the loop

<http://www.cuanswers.com/kitchen>

Let's get a progress
report on just a few
of these...



The screenshot shows a web browser window displaying the Lender*VP website. The browser title is "Lender*VP Priorities for 2011. | Lender*VP - Windows Internet Explorer provided by CU*Answers". The address bar shows "http://lendervp.com/lendervp-priorities-for-2011/". The website header includes navigation links: Home, activeCollab, Contact, Press, About, and Related Sites. The main content area features the Lender*VP logo and the text "CU*ANSWERS Management Services". Below the logo, there are four tabs: Tools & Execution, Experience & Management, Other Benefits, and Lender Community. The main content area is titled "Lender*VP Priorities for 2011." and contains a list of 10 priorities. A graphic on the right side of the page reads "TOP 10 Lender*VP Priorities for 2011".

Lender*VP Priorities for 2011.

Here are the **BIG** projects that our Lender*VP team will be championing throughout the 2011 development year. Please take a minute to review them and post your comments and questions under each project.

1. **Credit Report Analytics and tools for easier viewing of credit report data**
2. **New workflow for Participation Loan processing**
3. **Expanding the number of Loan Categories you can define**
4. **Grouping loans by Business Type for analysis and daily efficiencies**
5. **Expanding data retained on DealerTrack applications**
6. **Locking down Underwriting Comments for better control of underwriter decisions**
7. **New Net Yield analysis tools**
8. **Explore Custom Model options for 247 Lender**
9. **Automated Skip-a-Pay tools for consumer loans**
10. **Defining multiple sets of Collections Notices by loan type**

See them all on one page or [download a PDF](#) of them all.

A new vision for how credit report data interacts with applications and CU*BASE

Session 0 CU*BASE GOLD - Loan Application - Debts

Loan Application #37299: Applicant Debts

Primary name L B Co-Applicant name T B

Total mortgage balances 0 Total other loan balances 0 Total credit card balances 0

[Toggle Co-Applicant](#)

Source	Institution Name	Account	LOC	Limit/Org Bal	Current Balance	Payment	Frq	Rate	Type	Sec
Manual	<input type="checkbox"/> A LANDLORD		<input type="checkbox"/>			900	M			<input type="checkbox"/>
Credit Rpt	<input type="checkbox"/> KYC SL/GLHEC	Trade	<input type="checkbox"/>	10,000	4,909		M			<input type="checkbox"/>
Credit Rpt	<input type="checkbox"/> ALPENA ALCON	Trade	<input type="checkbox"/>	2,800	302	20	M			<input type="checkbox"/>
Credit Rpt	<input type="checkbox"/> ALPENA ALCON	Trade	<input type="checkbox"/>	5,000	652	27	M			<input type="checkbox"/>
Credit Rpt	<input type="checkbox"/> GEMB/JCP	Trade	<input type="checkbox"/>	2,000	135	20	M			<input type="checkbox"/>
Credit Rpt	<input type="checkbox"/> DISCOVER FINANCIAL	Trade	<input type="checkbox"/>	12,500	1,621	40	M			<input type="checkbox"/>
Credit Rpt	<input type="checkbox"/> WFNB/PEEBLE	Trade	<input type="checkbox"/>	420	22	20	M			<input type="checkbox"/>

Trade Line

```

TARGET N.B.      12-2010  $000001000  $000001024
D 012X5001 D    R01 MIN I  10-2002  $000000036  -      (48)
435237505999    12-2010  $000000028  $000000000  $
PAID AS AGREED
Comment:
    
```

Legend: = Rent = Mortgage = Loan = Credit Card

Note: Updated debts are highlighted.

Navigation Buttons: Loan Req & Personal, Employment, Income, References, Assets, Debts, Credit Report, Comments, Summary, Print

Keyboard Shortcuts: Toggle Co-App F1, Save/Backup F3, UW Comments F5, Cancel F7, View CU Loans F18, Add/Update RE F21, Add/Update Loans F22, Add/Update Cards F23

ZW (4055)A 6/13/11 12:54:45 [Learn About This Feature](#)

View trade line detail directly from the credit report while working an app

A new vision for how credit report data interacts with applications and CU*BASE

More comprehensive analysis of key credit report indicators

Session 0 CU*BASE GOLD - Experian Credit Report - Detail # 78477

Experian Credit Report - Analysis

Name WA _____ RT C
SSN 38 _____ 73 Birth year 1986 Requested Mar 01, 2010

Address		Current	Previous
Current	12505 CANADA RD		
	BIRCH RUN MI 48415-9726	Reported Aug 2004	
Previous	8240 BRIARWOOD DR		
	BIRCH RUN MI 48415-8524		

# Inquiries	2	Last 6 months	No Data
Last inquiry	Jul 30, 2009		
# Satisfactory accounts	5	Trade Line	
# Trade lines	18	Trade Line	
# Paid off loans	No Data		
Oldest trade line	Aug 20, 2004		
Installment balance	9,372		
Scheduled/estimated payments	320		
Real estate estimated balance	No Data		
Real estate estimated payment	No Data		
Revolving line estimated balance	1,477		
Revolving line available	No Data		

File received status **COMPLETE** Fraud summary **RETAIL TRADE BUSINESS**

Cancel	F7	FICO Reason Codes	Bankruptcy/MDS Reason Codes
View Detail in Report Format	F9	00039 Serious delinquency	00000 No Reason Codes Found
View Pre-Screening Results	F10	00018 Number of delinquent accounts	
Print Hard Copy of Report Data	F14	00016 Lack of rev acct info	
		00014 Length of time accts establish	

FR (155) 8/05/10 15:46:08 [Learn About This Feature](#)

Session 0 CU*BASE GOLD - Credit Report - Detail

Experian Credit Report - Detail

Name WE _____ IN R Report # 83870
Requested Jul 19, 2010

Position to Section

Position to Trade Line

SUB#	NAME ADDRESS	PHONE CITY	STATE	ZI
2810575	AMTRUST BANK 1801 E 9TH ST STE 200	2166962222 CLEVELAND	OH	44114
3991532	BAC HOME LOANS SERVICE 450 AMERICAN ST	SIMI VALLEY	CA	93065
3180830	CHASE PO BOX 1093	8002824840 NORTHBRIDGE	CA	91328
1133660	CU ANSWERS/FRANKENMUTH 580 N MAIN ST	9894971600 FRANKENMUTH	MI	48734
3276502	DISCOVER FIN SVCS LLC PO BOX 15316	BYMAILONLY WILMINGTON	DE	19850
2940069	DTE ENERGY 1 ENERGY PLZ # WCB2106	8003329164 DETROIT	MI	48226
1260958	FIRST USA BANK N A 1001 JEFFERSON PLAZA	8009559900 WILMINGTON	DE	19701
2740110	FRANKENMUTH 006956950	9894971600 FRANKENMUTH	MI	48734
		BYMAILONLY CASTLE	DE	19720
		BYMAILONLY	OH	44333
		BY FALLS	SD	57117
		BY FALLS	SD	57117

Search for a trade line in the detailed report

(158) 7/30/10 07:32:28 [Learn About This Feature](#)

Plus about eight other projects related to storing and accessing credit report data

Slicing and Dicing Your Loan Portfolio

Improvements to the Loan Queue



Session 0 CU*BASE GOLD - Work/View Application Status

Work/View Application Status Pending Processing

Created To [MMDDYYYY] Jump to: Loan app # Last name

Filter By

UW status Product code
 Interviewer ID 3 selected Interviewer branch
 Dealer Delivery channel
 Underwriter ID Business unit 1 selected
 Loan category

Pending Booked Denied

App #	Applicant Name	Application Date/Time	DC	Decision	Int	ID	Central Underwriting Status	Action
042259	FRANK M AMBROSIUS	Jun 01, 2011 13:05	CU		89			
042262	ROBIN A DEMITROFF NonMbr	Jun 01, 2011 13:24	CU		16			
042247	ALICIA SMITH	May 13, 2011 11:55	CU	Fail Fltr	92		Model-Requested	
042248	NATHAN P ELY	May 13, 2011 14:04	CU		9A			
042249	RONALD COVNE NonMbr Cnt	May 13, 2011 14:06	CU		92	92	DENIED	
042234	VICKI L RUMBACH	May 05, 2011 11:18	CU		12	12	PENDING APPLICATION	
042237	TIMOTHY E ROWAN	May 05, 2011 13:14	CU	Fail Fltr	49	49	PENDING APPLICATION	
042245	NATHAN M STREHL	May 05, 2011 15:16	CU		12			
042229	KIERA BROWN NonMbr	May 05, 2011 09:19	CU		67			
042239	DEVIN D NEWSOM NonMbr Cnt	May 05, 2011 13:29	CU	Fail	49	49	PENDING APPLICATION	
042230	KELLY ROBART NonMbr	May 05, 2011 09:30	CU		67			
042238	GERALD ROSLUND NonMbr	May 05, 2011 13:21	CU		38	38	PENDING APPLICATION	

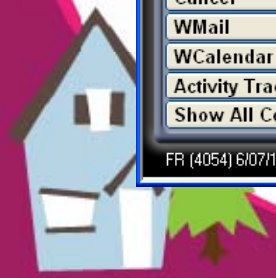
Work w/ Loan Req
 UW Comments
 Dealer
 Decision
 Checklist
 App Comments
 Loan File
 Delete App

Key Activity Tracking

PENDING APPLICATION	7	DENIED	7	HOME BANKING INCOMPL	1
COUNTER OFFER	2	DENIED INDIRECT		APPROVED	11

FR (4054) 6/07/11 10:31:00 [Learn About This Feature](#)

Maximum flexibility for selecting which apps to work



Slicing and Dicing Your Loan Portfolio

Organizing loans by Business Unit

Session 0 CU*BASE GOLD - Work/View Application Status

Work/View Application Status Pending Processing

Created To [MMDDYYYY] Jump to: Loan app # Last name

Filter By

UW status Product code
 Interviewer ID 3 selected Interviewer branch
 Dealer Delivery channel
 Underwriter ID Business unit 1 selected
 Loan category

Session 0 CU*BASE GOLD - Business Unit Selection

Jump to description starting with
 Search for description containing

Code	Description
AA	TEST BUSINESS UNIT
B4	INDIRECT LENDING
C5	REAL ESTATE BUSINESS UNIT
02	COMMERCIAL BUSINESS UNIT

PENDING APPLICATION	7	DENIED	7	HOME BANKING INCOMPL	1
COUNTER OFFER	2	DENIED INDIRECT		APPROVED	11

FR (4054) 6/07/11 10:31:00

Configure Business Units to group your loan categories

Slicing and Dicing Your Loan Portfolio

Changing the way you use some of your favorite loan reports

- When we expanded the database and put in new selection criteria, it causes a wave throughout the rest of the software, leading us to improve things you've counted on for a long time
- Where we could only handle things one category at a time, we now have a new level of flexibility

The screenshot displays two overlapping software windows from a session titled 'Session 0 CU*BASE GOLD - Loan Purpose Analysis'.

The foreground window is titled 'Session 0 CU*BASE GOLD - Loan Category Selection'. It features a table with columns for Code, Description, and Business Unit. The table lists various loan categories such as 'FR INSTALLMENT', 'REAL ESTATE LNS', 'HOME EQ LOC', 'ULTRA LINE', 'CONSTRUCTION LN', 'VR INSTALLMENT', 'HOME EQ FIXED', 'VALUE LINE', 'HOME EQUITY LOC', and 'HOME EQ FIXED AUTO LEASE-881'. A 'Select' button is visible at the bottom of the table.

The background window is titled 'Purpose Analysis' and shows 'Report Options' and 'Response' sections. The 'Report Options' section includes fields for 'Process date' (Jun 2011), 'Account open date' (0000), and 'Loan category codes' (with a 'Select' button). There is also a checkbox for 'Include written-off loans'. The 'Response' section shows the date 'Jun 2011' and the format '[MYY]'. A 'Select' button is also present in the 'Response' section.

Below the 'Purpose Analysis' window, there is another window titled 'Loan Security Analysis'. It also shows 'Report Options' and 'Response' sections, with similar fields for 'Process date', 'Account open date', and 'Loan category codes'. The 'Response' section shows 'Jun 2011' and '[MYY]'. A 'Select' button is also present.

Has your team revisited these reports, or are they still working Queries and other workarounds when they could simply press a key and get what they want?

Skip-a-Pay Tools for Consumer Loans

This new tool will include five major elements:

- 1) Schedule skip-pay **programs** (timing, eligible products)
- 2) Member **opt in** via CU*BASE and It's Me 247
- 3) Evaluate loans for **eligibility** (loan status, credit score, membership designation, etc.)
- 4) Data on loan and **history** of member-elected skip pays (# of skips per year and per life of loan)
- 5) Collect **income** (fee and/or interest due) and **advance the dates** (next due date, maturity date, review date)



Loan Information

511 - FORD F-150

Delinquent?:	Yes
Date Due:	12/9/2003
Amount Due:	\$4,814.24
Regular Payment:	\$170.05
Payoff Balance:	\$4,814.24
Disbursement Limit:	\$10,000.00
Available Amount:	\$0.00
Maturity Date:	7/9/2008
Annual Percentage Rate:	0.790%
Payment Frequency:	Monthly

[Account Detail](#) [Pay Now](#)

Skip-Pay options





Lender*VP Top 10...you didn't think we meant *only* 10 projects, did you?

- No good deed goes unpunished...as we change the infrastructure for the Top 10 projects, it is taking us in many directions
- Here are some other projects also underway or on the drawing board:
 - Managing credit score histories (*coming, with an It's Me 247 sparkle*)
 - Loan officer approval limits (*11.3 release*)
 - Collateral enhancements, including automated repricing tools
 - Participation Loan rewrite (*11.3 release*)
 - Automating the income adjustment for 90-day delinquency (*11.0 release*)
 - Mortgage Payoff Prep tool (*10.3 release*)
 - 360 mortgage rules for ACH (*11.0 release...oops*)
 - Modified APR for balloon loans (*11.1 release*)
 - Plus about 10 projects related to credit report data

Geoff Johnson wants me to remind everyone that the Allied and SWBC CPI Insurance Premiums posting project will be released by end this calendar year



Making Collateral Data More than Just a Memo



- What do you do if the collateral tied to a loan is subject to periodic revaluation?
- We used to have some CUs that used the Stock collateral type tied to LOC limits, but recently examiners are talking more about what collateral is worth and how that changes over time
- This is our first project that sets the foundation for automating periodic collateral analysis and re-pricing

- Reluctantly thinking about mortgages and what you might be forced into in the future



Medallion Type	Description	Portion of Loan Amount	Medallion ID	Original Value	Original LTV	Current Value	Current LTV
NYC01	NYC HANDICAP MEDALLION	540,000.00	3P43	540,000.00	100.00%	1,000,000.00	54.00%
NYC02	NYC NORMAL MEDALLION	540,000.00	3P44	540,000.00	100.00%	525,000.00	102.86%
All Medallions		1,080,000.00		1,080,000.00		1,525,000.00	
Combined loan to value							70.82%

It Looks a Lot Like Re-pricing Investments

Today it's Medallions, what will it be tomorrow?

Session 0 CU*BASE GOLD - Re-Price Medallion Collateral

Re-Price Medallion Collateral

Medallion type Sub-type **MINI-FLEET** Medallion value **200,000**
 Description **NYC HANDICAP MEDALLION**

Loan Account	Name	Medal ID	Current		----- Current -----		----- New Market -----	
			Loan Balance	Loan Amount	Value	LTV %	Value	LTV %
30139-502		1L20	599,675	21,041	445,488	4.72%	445,488	4.72%
		1L21		21,041	249,850	8.42%	249,850	8.42%
					249,850	8.42%	249,850	8.42%
					1,000,000	51.99%	1,000,000	51.99%
					100,000	463.65%	100,000	463.65%
					600,000	77.27%	600,000	77.27%

Medallion totals # of loans 3 Amounts 2,566,765 1,510,315 2,645,188 57.10% 2,645,188 57.10%
 Net change 0 0.00%

Backup F3 Update F5 Cancel F7 Export F9 Member Connect F10 Calculate Values F14

PR (4077) 6/09/11 15:54:27 Learn About This Feature

Session 0 CU*BASE GOLD - Calculate Medallion Values

Set medallion current values to:

New market value amount
 (Enter a new market value to set the value for all medallions of this type to the entered value)

OR

Percentage change % Increase/decrease

(Enter the percentage and + or - to increase or decrease the current value by the entered percentage)

PR (4078) Learn About This Feature



Credit Score History

Credit score trending will lead to new opportunities

CU*BASE GOLD - Secondary Names Inquiry

Risk-Based Credit Score History

SSN/TIN ***-**-1234 MARY J MEMBER

Date Pulled	Score	Paper Grade/ Risk Level	Method	Bureau	Employee
January 5, 2013	747	A	Full pull	Experian	A1 JOHN A EMPLOYEE
March 3, 2012	788	A	Soft pull	Trans Union	B3 SUSAN E NEWNAME
October 1, 2011	678	B	Full pull	Experian	B3 SUSAN E TESTING
July 1, 2011	715	A	Manual update		A2 SARA A PERSON
June 1, 2011	677	B	Full pull	Experian	A1 JOHN A EMPLOYEE

Backup F3

Individual Loan Analysis

SSN/TIN ***-**-3646 E

Summary			Contingent Liability			Credit Scores		
Total loan balance	112,111,432		Share draft acct with neg bal	Type C	0	Last seen score	653	
Credit union balance	22,742,174	20%	Line of credit loan	Type L	470	Max seen average	625	
Secured balance	89,264,258	80%	Open credit loan	Type O	0	High	653	
Unsecured	34,791,000	31%	Credit card loan	Type V	0	Low	551	
Weighted average rate	77,326,432	69%	Total		0			
Weighted average rate	\$ 3.397							
First Delin - 30 Days	284,728	0%						
Delinquent - 90 Days	603,769	1%						
Overdraft accounts	0							

Loans			Deposits			
Rate	Min/Max	Amount	Rate	Min/Max	Amount	
Primary on	4	108	110,891,403	4	7	148,933
Co-Applicant on	0	0	0	21	31	67,436
Spouse on	0	0	0	0	0	0
Guarantor on	1	1	1,219,829	0	0	0
Totals	5	109	112,111,432	25	38	212,369

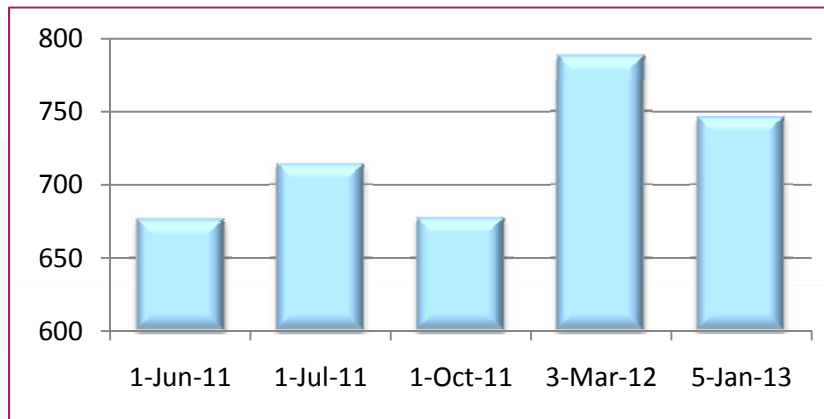
Last 12 Credit Scores

Backup F3

It started with the MFOEL requirements, but what else might you do as far as marketing, servicing, and defending your portfolio with this data?

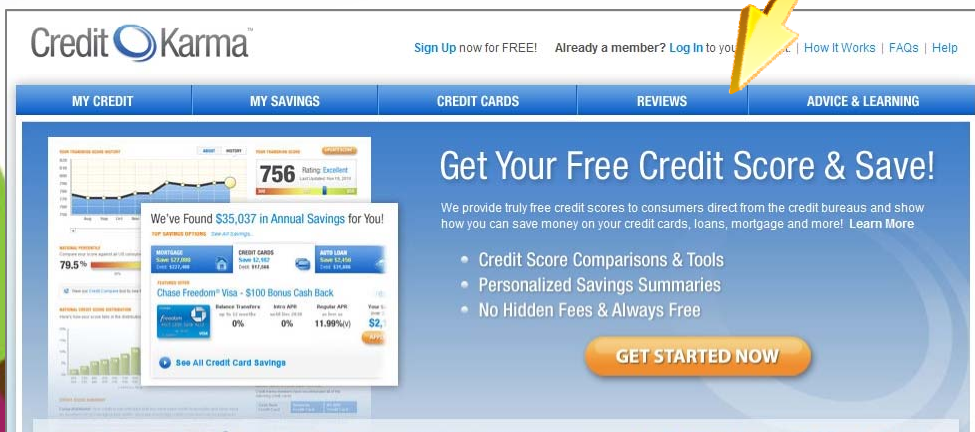
Credit Score History

Credit score trending will lead to new opportunities



Credit score history direct from CU*BASE

Potential SSO service if you wish



Combine this option with MFOEL pressures, and pulling credit scores on everyone every six months seems very cost-effective

Aggregating Your Member Relationships Inside CU*BASE

Today's online consumer has taught us that they expect your staff to have the same power as they do on the 'Net: One click, see everything about me

Continuing to move away from doing things one membership at a time





Improving Global Search

See, move, and serve from a single picture

Global Search now:

Account #	Type	Rel Code	Member Name			SSN/TIN	Primary Name
557651	000	MI	JONES	JOHN	B	****6283	
557785	000	JI	JONES	JOHN	B	****6283	COMPUTEC, INC.
557785	001	JI	JONES	JOHN	B	****6283	COMPUTEC, INC.
557785	011	JI	JONES	JOHN	B	****6283	COMPUTEC, INC.
557876	000	JI	JONES	JOHN	B	****6283	JONES
558970	000	JI	JONES	JOHN	B	****6283	JONES
557876	786	CB	JONES	JOHN	B	****6283	JONES
557876	772	CB	JONES	JOHN	B	****6283	JONES
557876		TB	JONES	JOHN	B	****6283	JONES

This person...

Has this relationship...

With this other account...

Which is owned by...

New and improved:

Name	SSN/TIN	Relationship	Account #	Type	Primary Name
JONES, JOHN B	****6283	Member (Individual)	557651	000	
JONES, JOHN B	****6283	Joint (Individual)	557785	000	COMPUTEC, INC.
JONES, JOHN B	****6283	Joint (Individual)		001	COMPUTEC, INC.
JONES, JOHN B	****6283	Joint (Individual)		011	COMPUTEC, INC.
JONES, JOHN B	****6283	Joint (Individual)	557876	000	JONES, MARY L
JONES, JOHN B	****6283	Co-borrower		772	JONES, MARY L
JONES, JOHN B	****6283	Co-borrower		786	JONES, MARY L
JONES, JOHN B	****6283	IRA Beneficiary (Trad.)		IRA	JONES, MARY L
JONES, JOHN B	****6283	Joint (Individual)	558970	000	JONES, TIMOTHY R



Coming in
2012

See My Other Accounts

Third of three aggregation projects for our network

Session 0 CU*BASE GOLD - Phone Operator Account Processing

Network Links

Click For Procedures **Individual Account**

SSN/TIN ***-**-0320
Birthdate Jul 04, 1940

Name JOHN Q MEMBER
Account # 1075 Name ID ME Corp ID 01

My Other Accounts I'm a VIP-PLATINUM member!

Contact Information Participation & Configuration

Mother's maiden name: [REDACTED]
Address 123 MAIN STREET
Opened May 18, 1979

Transaction Activity \$ Household Statistics

Session 0 CU*BASE GOLD

Backup F3

Account 1075
Name JOHN Q MEMBER

Account#	Type	Description	Loan Payoff Current Balance	Loan Payment Net Available	Next Payment/ Last Trans/ CD Maturity	Primary Member Name
7884	000	REGULAR SAVINGS	399.92	394.92	Jan 01, 2011	JOHN'S PLOWING
	001	CHECKING	1,339.28	1,241.83	Feb 15, 2011	JOHN'S PLOWING
	011	SPECIAL SAVINGS	4,304.83	4,304.83	Dec 12, 2010	JOHN'S PLOWING
90445	000	REGULAR SAVINGS	2,300.43	2,295.43	Feb 10, 2011	MEMBER, SUSIE Q
	772	AUTO LOAN	9,993.20	433.75	Feb 3, 2011	MEMBER, SUSIE Q
	786	LINE OF CREDIT	0.00	20.00	Nov 4, 2010	MEMBER, SUSIE Q
97784	000	REGULAR SAVINGS	43.32	39.32	May 3, 2010	MEMBER, JUNIOR

Jump to this membership

Learn About This Feature



Teller “Currently Serving”

A member is a member is a member

- At the core of our design, we have always kept the separated the primary member’s status from secondary owners
- Members don’t – they don’t care if they are a joint owner or the primary member... they’re a member and they want to be treated that way, no matter what membership or sub-account they are working with
 - “Give me the same deal...call me by name...move easily from my membership to my wife’s...see me as an important person at the point of service”
- This project will yield ownership automation, aggregate views, BSA across all owners, and a new slant on everybody in a credit union’s community



Bonus benefit: Streamlining the “Photo ID on file” feature



Coming in 2012

Teller "Currently Serving"

A member is a member is a member

Session 0 CU*BASE GOLD - Shared Branching

Teller Processing

Credit union ID FRANKENMUTH CREDIT UNION

Account # Name ID

Process code Funds In - Serving Primary Member

Privacy Controls are ON

Masking Questions

This workstation is: CU Staff

Search Criteria

Last name JONES First name

Account # DBA name

This person...		Has this relationship...		With this other membership...		Which is owned by...
Name	SSN/TIN	Relationship	Account #	Type	Primary Name	
JONES JOHN	B *****6283	Member (Individual)	557651	000		
JONES JOHN	B *****6283	Joint (Individual)	557785	000	COMPUTEC, INC.	
JONES JOHN	B *****6283	Joint (Individual)	557785	001	COMPUTEC, INC.	
JONES JOHN	B *****6283	Joint (Individual)	557785	011	COMPUTEC, INC.	
JONES JOHN	B *****6283	Joint (Individual)	667876	000	JONES, MARY L	
JONES JOHN	B *****6283	Co-borrower	557876	772	JONES, MARY L	
JONES JOHN	B *****6283	Co-borrower	557876	786	JONES, MARY L	
JONES JOHN	B *****6283	IRA Beneficiary (Trad)	557876	IRA	JONES, MARY L	
JONES JOHN	B *****6283	Joint (Individual)	558970	000	JONES, TIMOTHY R	
MEMBER FRED	M *****1298	Member (Individual)	3449	000		
MEMBER GENNY	M *****0991	Non-member	NonMbr			
MEMBER HAPPY	1 *****8989	Non-member	NonMbr			
MEMBER HAPPY	1 *****8989	Co-borrower	35538	771	TESTER, JOHN A	
MEMBER HAPPY	1 *****8989	Co-borrower	35538	772	TESTER, JOHN A	

Funds In - Serving Primary Member
 Misc. Advances
 Phone Inquiry
 Show only accounts for this SSN/TIN

Serving Another Owner
 Check
 Money Order
 Show only accounts where this SSN/TIN is primary

IMPORTANT: If using either the "Check" or "Money Order" process code, be sure to use the account type field to specify the account from which funds should be taken to create the check or money order.

New feature

Work with primary member now OR Serve another owner

New Global Search

Open your drawer and go to work, in one option

Teller "Currently Serving"

A member is a member is a member



Session 0 CU*BASE GOLD - Shared Branching

Network Links

Teller Processing

Privacy Controls are ON

Session 0 CU*BASE GOLD - Verify Member

Currently Serving

TRUDY L SAMPLEPERSON
Joint Owner

SSN/TIN: ****-**-0437
Birthdate: Dec 20, 1972

Driver's license:
S600 802 564 964

Verify My ID

Name: JAMES S SAMPLEPERSON
DBA
Account #: 30 Name ID: SA Corp ID: 01

I'm a VIP-GOLD member!
(click for more info)

Individual Details | Participation & Configuration

Address: 9631 ANYSTREET
ANYCITY, MI 48415

Home ph: 989-555-4068 Other ph: 989-555-6611

Email: arathore@cuanswers.com

Type	Comment	ID	Date
	CREDIT PLAN DATED 5/10/06 IND WITH SCL	40	May 10, 2006
	Address. Please update.	89	Jun 19, 2006

Transaction Activity
Secondary Names
Cross Sales

Verified ID
Cancel
Sales
Track
Membership

Press Enter to confirm verification of member identity

FR (3778)

type field to specify the account from which funds should be taken

FR (3248) 3/31/11 10:46:47

Learn About This Feature

Teller “Currently Serving”

A member is a member is a member

Coming in 2012

Owner you are serving

Session 0 CU*BASE GOLD - FRANKENMUTH CREDIT UNION

Individual Account Serving: TRUDYL SAMPLEPERSON (Joint Owner) Comments on File

Cash Name JAMES S SAMPLEPERSON
 Outside checks # items Account # 30
 In-house checks Tiered Svc level VIP-GOLD
 Total funds in Outside checks Hold days Type

Loan Payoff Or Current Balance	Loan Payment Or Net Available	Description Toggle Nicknames	Account Type	Deposit Amount	IRA	Withdrawal Amount	IRA	Proc Code	JO
41.01	36.01	REGULAR SAVINGS	000	<input type="text" value="0.00"/>		<input type="text" value="0.00"/>			
*****	*****	CHECKING	110	<input type="text" value="0.00"/>					
*****	131.21	SIGNATURE LOAN	645	<input type="text" value="0.00"/>					
*****	195.00	MC GOLD	920	<input type="text" value="0.00"/>					

balances

Total funds in
 Check cash fee -
 Net total of transactions -
 Cash back



- Verify Member F1
- Trans Override F2
- Post F5
- Misc Receipts F8
- Bal Fwd/New Mbr F9
- Bal Fwd/This Mbr F
- Cancel
- Sales Tools
- In-House Checks
- Outside Checks
- Phone Operator
- Toggle Card # F22

Data is masked on accounts not owned by this person, and withdrawals are blocked

Outstanding Loan Recap

Aggregated analysis at a click



Session 0 CU*BASE GOLD - Outstanding Loan Recap/Inquiry

SSN/TIN Credit score 670 CU balance 1,578,804

Outstanding disbursement limit 12,560,000 Outstanding loan balance 12,450,695 Investor balance 10,871,892

Loan Account	Primary Member Name	Loan Balance	Purpose Description	Last Trans	Collateral Description	Oth Col	Credit Union		
							Name	%	Balance
50691 507 AI		1,207,128	MEDALLION	2/24/11	HELEN & VITO TRANS		CU	10.00	120,713
50691 508 AI		1,207,128	MEDALLION	2/24/11	ROLLING THUNDER CA		CU	10.00	120,713
50691 509 AI		1,207,109	MEDALLION	3/11/11	ROCKY ROAD CAB COR		CU	10.00	120,711
50691 510 AI		1,207,128	MEDALLION	2/24/11	GOLDEN WHEELS CAB		CU	10.00	120,713
50691 511 AI		1,207,128	MEDALLION	2/24/11	GEORGE & HAROULA T		CU	10.00	120,713
50691 512 AI		1,207,128	MEDALLION	2/24/11	ARIS CAB CORP/MED#		CU	10.00	120,713
50691 513 AI		1,207,128	MEDALLION	2/24/11	SHEFFIELD TAXI COR		CU	10.00	120,713
50691 514 AI		1,210,000	MEDALLION	2/22/11	FIRESTORM CAB CORP	X	CU	10.00	121,000
50691 515 AI		1,210,000	MEDALLION	2/22/11	GRAND YELLOW TAXI	X	CU	10.00	121,000
50691 516 AI		1,210,000	MEDALLION	2/22/11	TERRIFIC YELLOW TA	X	CU	10.00	121,000
2282 725 LI		370,816	RESIDENTIA	3/11/11	None		CU	100.00	370,816

Session 0 CU*BASE GOLD - Individual Loan Analysis

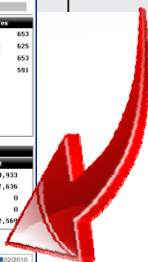
Individual Loan Analysis SSNTIN ***-**-3646 E

Summary		Contingent Liability		Credit Scores	
Total loan balance	112,111,432	Share draft acct with org bal	Type C 0	Last seen zero	653
Credit union balance	22,747,174	Line of credit loans	Type L 470	Min seen average	629
Investor balance	89,364,258	Open credit loans	Type O 0	High	693
Unsecured	34,791,000	Credit card loans	Type V 0	Low	591
Weighted average rate	77,320,432	Total	0		
First Due <= 30 Days	5,367				
Delinquent > 30 Days	284,728				
Overdraft accounts	603,769				
	0				

Loans			Deposits		
Rate	Minibills	Amount	Rate	Minibills	Amount
Primary on	4	100,891,600	Primary on	4	144,933
Co-Applicant on	0	0	Joint owner on	21	97,436
Spouse on	0	0	Beneficiary on	0	0
Guarantor on	1	1,219,829	Other	0	0
Totals	5	109,111,432	Totals	25	212,369

Last 12 Credit Scores

Backup F3



Also on the drawing board for the Analytics Team in 2012 is an Outstanding Savings recap

Favorite New Tools Update

Past and Present



Favorite New Tools Update

Past and Present

- Since last June, we have pushed six releases: 10.2, 10.3, 10.4, 10.6, 11.0 and 11.2
- And over 40 pages just introducing the software you now have in your toolbox

How does an individual balance their own priorities against an army of individuals building a comprehensive solution?

Understanding the squeaky wheel principle (some call it escalation)

http://www.cuanswers.com/client_release_summaries.php

The screenshot shows the CU*Answers website's 'Release Summaries' page. The page features a green header with the CU*ANSWERS logo and a navigation menu. A central section titled 'Sneak Preview of the Upcoming CU*Base Release' highlights a 'Look at Updated Screens: the Teller, Phone Operator, Inquiry, and Transfer Screens'. Below this, a 'Release Summaries' section lists updates from 2011 to 2009. The 2011 section includes releases 11.2, 11.0, and 10.6. The 2010 section includes releases 10.4, 10.3, 10.2, 10.1, and 10.0. The 2009 section includes release 9.5. The page also includes a search bar, a 'GOLD UPDATES' section, and a 'CONTACT US' section.



Top 3 Favorites Released in the Past Year

#1: Automating Effective Date Processes



“Unlock the Date”

10.1 Release (last June)

- Effective dating for opening memberships and accounts

Date	Transaction Type	ID	Transfer Acct	Deposit	Withdrawal	Balance
06/01/10	NEW ACCT MEMO ACCT OPENED FOR 5/29/2010 ON 06/02/2010	-3		.00		

10.3 Release (October)

- Effective dating for transfers and account adjustments

Effective Dated Transfers Configuration CHANGE

Allow transfers to be posted with effective date in the past
 Block transfer if effective date is longer than days in the past (minimum 01, maximum 92)
 Block transfer if more than transactions have occurred since selected effective date

Transfer To Or From Savings/Checking Accounts

Calculate and post adjustment to dividends (leave unchecked to post only the transfer with effective dated notation)
 Allow transfer if to/from account has split rates
 If transferring FROM a split rate product, default to use for dividend adjustment
 If transferring TO a split rate product, default to use for dividend adjustment
 Allow transfer if to/from account had a negative balance since selected effective date
 Allow transfer if product had a rate change since selected effective date (if allowed, will use the current rate)
 Allow transfer if dividend adjustment will create negative balance

Transfers for Loan Accounts

Calculate and post adjustment to interest

Project Champion:
Heartland
CU/Springfield

Have you upgraded your exception handling, or are you still limited to a few in-the-know people, slowing your member response?

Top 3 Favorites Released in the Past Year

#2: Reg. E Opt In via It's Me 247

Project Champion:
Member Reach

10.2 Release (last July)

- Have you changed your organization's mindset about reaching out to members?
- Contacting members with the confidence that they have the control to take themselves off your contact list

The screenshot shows the 'It's Me 247' online banking interface for Cartoon City FCU. The top navigation bar includes 'Preferences', 'Manage My Security', 'Help', and 'Logout'. Below this is a green banner with the 'It's Me 247 Online Banking' logo and a photo of an elderly man. A secondary navigation bar contains icons for 'My Messages', 'My Accounts', 'New Accounts', 'Pay My Bills', 'E-Statements', 'Vote Now', 'Contact Us', and 'Go Mobile!'. The main content area is titled 'My Overdraft Protection Options' and features a sidebar with menu items: 'Preferences', 'My Site Options', 'My Password', 'My Security Questions', 'My Personal Information', 'My Overdraft Services', 'My Contact Options', and 'My E-Statements Options'. The main content explains overdraft protection and offers two options: 'Yes, I want the credit union to authorize and pay overdrafts on my ATM and everyday debit card transactions.' (selected) and 'No, I do not want the credit union to authorize and pay overdrafts on my ATM and everyday debit card transactions.' A 'Save Preferences' button is at the bottom right. A badge on the right says 'I Have 862 Points'. A 'See What's Up' section is visible at the bottom left of the main content area.



Top 3 Favorites Released in the Past Year

#3: 5300 Call Report Ratios



11.0 Release (April/May)

Session 0 CU*BASE GOLD - 5300 Call Report Ratios

5300 Call Report Ratios

Months to Compare

Period 1 [MMYYYY] [MMYYYY] [MMYYYY] [MMYYYY] [MMYYYY]

Period 2 [MMYYYY] [MMYYYY] [MMYYYY] [MMYYYY] [MMYYYY]

Period 3 [MMYYYY] [MMYYYY] [MMYYYY] [MMYYYY] [MMYYYY]

Period 4 [MMYYYY] [MMYYYY] [MMYYYY] [MMYYYY] [MMYYYY]

Period 5 [MMYYYY] [MMYYYY] [MMYYYY] [MMYYYY] [MMYYYY]

Ratio	Jan 2010	Feb 2010	Mar 2010	Apr 2010
DeLinq Lns/Ttl Loans	2.37%	2.02%	2.21%	2.0%
Fee-Oth Inc/Avg Asts	1.98%	2.09%	2.46%	2.0%
Loan/Assets	81.38%	82.51%	83.48%	82.5%
Members/FTEs	221	229	225	2
Net Interest Margin	5.01%	5.18%	5.29%	5.1%

Note: Call Report data must exist for the month and year entered in order to calculate the ratios. You can create Call Report from this screen using F11-Create Call Rpt.

Learn About This Feature

Session 0 CU*BASE GOLD - 5300 Call Report Ratios

5300 Call Report Ratios

Ratio	Jun 2010	Sep 2010	Dec 2010	Jan 2011	Feb 2011	Mar 2011	Apr 2011	May 2011
DeLinq Lns/Ttl Loans	2.09%	2.22%	2.06%		2.26%			
Fee-Oth Inc/Avg Asts	4.09%	4.29%	4.49%	11.32%	5.66%	2.10%	3.40%	2.72%
Loan/Assets	82.03%	83.47%	83.82%			81.36%		
Members/FTEs	229	229	231			236		
Net Interest Margin	10.02%	9.97%	10.05%	28.31%	14.16%	5.26%	8.24%	6.59%
Net Op Exp/Avg Asts	7.97%	7.37%	7.87%	22.12%	11.06%	4.08%	6.47%	5.18%
Net Worth/Ttl Assets	8.14%	8.35%	8.70%	68.38%	68.38%	8.97%	64.48%	64.48%
Oper Exp/Gross Inc	59.71%	56.62%	59.54%	63.49%	63.49%	63.09%	63.49%	63.49%
ROA	.54%	1.16%	1.66%	9.85%	4.93%	1.86%	3.02%	2.42%
Salary & Bnfts/FTEs	51,126	51,924	53,219	158,976	79,488	53,522	51,462	41,170

Backup F3
Cancel F7
Choose Ratios F12

Ratios highlighted in blue are missing data or have zero used in the calculation. Use F12-Choose Ratios to change the ratios displayed on the screen.

Ratios with data that is missing or zero are highlighted.

Learn About This Feature

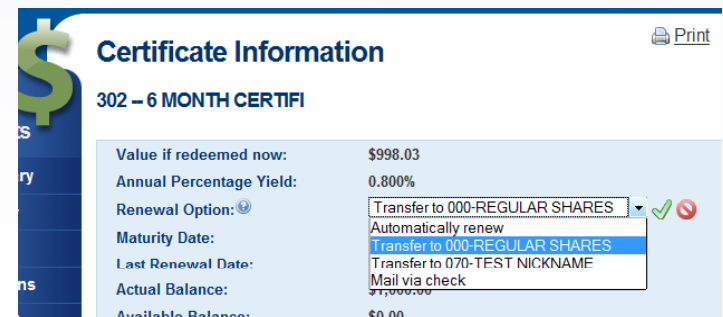
The first project to leverage our 5300 automation tool

Ratio trending at the click of a button, presented for your team to brainstorm around

Favorites Released in the Past Year

Honorable Mentions

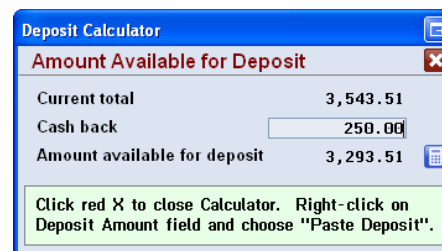
- It's Me 247 Security Enhancements *(10.3 release)*
 - The more members want to do online, the better you have to be at marketing and defending how the channel is secure
- Debit Card Round Up *(10.3 release)*
 - A nationally-marketed consumer product that everything thinks is great...and it's free! Have you kicked off your program yet?
- Certificate Maturity Management in It's Me 247 *(10.3 release)*
- ACH Repost *(10.3 release)*
- Teller Deposit Calculator *(11.0 release)*



Certificate Information Print

302 – 6 MONTH CERTIFI

Value if redeemed now:	\$998.03
Annual Percentage Yield:	0.800%
Renewal Option:	Transfer to 000-REGULAR SHARES <input checked="" type="checkbox"/> <input type="checkbox"/>
Maturity Date:	Automatically renew
Last Renewal Date:	Transfer to 000-REGULAR SHARES
Actual Balance:	Transfer to 070-TEST NICKNAME
Available Balance:	Mail via check
	Available
	\$0.00



Deposit Calculator

Amount Available for Deposit

Current total	3,543.51
Cash back	<input type="text" value="250.00"/>
Amount available for deposit	3,293.51

Click red X to close Calculator. Right-click on Deposit Amount field and choose "Paste Deposit".

There's bound to be something on the Release Summaries page that's just what you need for your 2012 business plan





Top 3 Coming Next Year (that we haven't already mentioned)

#1: Next Suggested Product



Session 0 CU*BASE GOLD - Phone Operator Account Processing

Individual Account

SSN/TIN ***-**-**** Birthdate Jan 01, 1990

Name TESTARCH TESTARCH

Account # 45000 Name ID AR Corp ID 01

Code word: TESTING CODE

Mother's maiden name: TEST

Address ANYSTREET SOME CITY, MI 49544

Opened Dec 28, 2010

I'm a **VIP-PLATINUM** member! (click for more info)

Transaction Activity, Secondary Names, Cross Sales, Online Banking, Outstanding Follow-ups

Session 1 CU*BASE GOLD - FRANKENMUTH CREDIT UNION

Individual Account

Cash 0.00
Outside checks 0.00 # items
In-house checks 0.00
Total funds in 0.00

Name TESTARCH TESTARCH
Account # 45000
Tiered Svc level **VIP-PLATINUM**

Loan Payoff Or Current Balance	Loan Payment Or Net Available	Description	Account Type	Deposit Amount	IRA	Withdrawal Amount	IRA	Proc Code	JO
37,669.55	37,664.55	REGULAR SAVINGS	000	0.00		0.00			
100.00	100.00	TRAD IRA SHARES	020	0.00		0.00			
490.00	110.00	CERTIFICATE	300						
480.27	9.73	CERTIFICATE	301						
760.00	0.00	CERTIFICATE	302						
1,000.00	0.00	CEP		0.00					
1,000.00									
1,000.00									
956.63									
1,000.00				0.00					
1,500.00				0.00					
800.00				0.00					

Verify Member F1, Trans Override F2, Post F5, Misc Receipts F8, Bal Fwd/New Mbr F9, Bal Fwd/This Mbr F11, Cancel F12, Sales Tools F15, In-House Checks F16, Outside Checks F17, Phone Operator F18, Toggle Card # F22

Comments on File

Refresh Cash Back, Deposit Calculator

FR (3104) 1/20/11 11:28:01

You enter the words...

MMMMMMMMMMMMMMMMMMMM Here is the text explaining what this product is all about. Tell this member about this great product.

Or you provide the picture

ACCOUNT TO ACCOUNT TRANSFERS TO AND FROM OTHER FINANCIAL INSTITUTIONS

CONTACT US TO GET SET UP

Learn About This Feature

Expanding the power of the Cross Sales Task List
Choosing the community to receive your message, and putting it at the point of sale



Top 3 Coming Next Year (that we haven't already mentioned)

#2: Menu Search

Now you can search for "Collateral" and also find Misc. Loan Maintenance!

Session 0 CU*BASE GOLD - CU*BASE Menu Search

CU*BASE Menu Search

Search for: Search in: Titles Descriptions Both

Any of these words All of these words

Option	Title	Description
MNCOLL 1	Work Collections	Inquire on and work with collections data, including overdrawn lines o...
MNCOLL 3	Classified Loan Review	View all loan accounts which were flagged with a Loan Classification C...
MNMAST 2	Member Loan Processing	Takes you to the MMLDAN menu.

Project Champion:
The Writing Team

Session 0 CU*BASE GOLD - FRANKENMUTH CREDIT UNION

CU*BASE Main Menu MNMAST

Menu

- ACH/Payroll
- Auditing Functions
- Back Office
- Check/ATM Proc
- Collections
- Configuration
- Co-op ATM/Debit
- CU Check Processing
- Deluxe ATM/Debit
- EDS ATM/Debit

Speed Sequences

- Account Maint
- Acct Adjustment (Coded)
- Acct Adjustment (Full)
- ATM Check Digit Calc
- ATM Offline Card Setup
- Calc Number of Days
- Check Digit Calculator
- Close Member/Accts
- Club Member Maint
- Collection Processing

Processing Functions

- Member Service/Posting Functions
- Member Loan Processing
- CU Backoffice Processing
- CU Management Processing

CU Office Functions

16 Work With WMail

Your Customer Profile

View your credit union's entry in the CU*Answers Customer Database. This database is used by Client Service Representatives as well as other CU*Answers personnel to keep track of important details about your credit union.

[<< Back](#)

Additional Menus

- "Know The Member" Analysis Tools
- "Know The Industry" Analysis
- Member Inquiry Functions
- Member Update Functions
- Report Functions
- Configuration Functions

FR (370) 3/04/11 09:01:06

Ask the AnswerBook

Menu option Speed sequence Search for:





Top 3 Coming Next Year (that we haven't already mentioned)

#3: Roving Tellers

- Eliminating the need for “floating” teller drawers
 - Single Teller Employee ID will be able to work from multiple branch vaults in the same day
 - CU can choose authorized branches, and only one drawer can be open at a time

**Project Champion:
Every Head Teller I
Ever Met**

ID	Description	Drawer Total
01	FRANKENMUTH C U - MAIN OFFICE	\$5,394.18
02	FRANKENMUTH C U - RICHVILLE OFFICE	\$3,403.83
03	FRANKENMUTH C U - BIRCH RUN OFFICE	\$0.00

Select

Check out the Kitchen to preview our vision for this project



Favorites Coming Next Year (that we haven't already mentioned)

Honorable Mentions

- Printing CTRs...finally! *(targeted for 11.3 release)*
 - More than just printing a form, we will be retaining CTR data as a companion to your BSA database, and will include tools for keeping an audit trail
- Foreign ID Handling *(coming in 2012)*
 - ID Type codes to allow for multiple records with the same 9-digit SSN; eliminating the need for “imitation” SSNs
- Report Scheduler *(coming in 2012)*
 - Another gem from the CEO Strategies focus group
- EWB Enhancements *(coming in 2012)*
 - Get ready for a big project announcement from our EFT team
- Enhanced limit checking for debit card activity *(coming in 2012)*

As always, watch the Kitchen and your email for updates on these and many more projects in the pipeline



LEADERSHIP CONFERENCE

2011

CU⁺ANSWERS
A CREDIT UNION SERVICE ORGANIZATION



WRAPPING UP THE DAY

WRAPPING UP THE DAY

Have you forgotten who's watching?

Your next set of volunteers, the next new member, your whole community

- It's a cynical world, and when no one can see the reason for your passion, you might have lost the ability to continue with that passion
 - We have a business design that provides a competitive advantage...*improve your elevator speech; move from bank "lite" to cooperative power*
 - We are driven by principles that the networked world accepts without even talking about them...*marry yourself to these ideals and start piling up small wins*
 - Our communities are searching for a new norm in the chaos of change all around us...*remind them that our history provides a template for that norm; be the local solution*
- The inspiration that comes from passion is not about *what* you do, but why you do it...renew your passion in 2012 and your stakeholders will follow

MY CREDIT UNION IS MY COMMUNITY

Pass It On...

- As always, all materials related to this week's events will be posted on our website

The screenshot shows a web browser window displaying the CU*Answers website. The browser title is "Client View: Documentation : CU*Answers - Windows Internet Explorer provided by CU*Answers". The address bar shows "http://www.cuanswers.com/lc2011/". The website header features the CU*ANSWERS logo and the tagline "A CREDIT UNION SERVICE ORGANIZATION". Below the header, there is a navigation menu with options: "I am a Client", "I am a Visitor", "I am researching CU*Answers", "CU*Answers Newsstand", and "Return Home". The main content area is titled "LEADERSHIP CONFERENCE & GOLF OUTING 2011" and includes a search bar, a "GOLD UPDATES" section, and a "Press Releases" section. The "GOLD UPDATES" section lists several updates with dates: "Online CUs" (11.3 Sep. 18, 2011), "CU* Partners" (11.3 Sep. 25, 2011), and "Self Processing CUs" (11.3 Oct 10 & 11, 2011). The "Press Releases" section lists several releases with dates: "CU*Answers Releases New One-Screen Dashboard Design" (Jun 2), "Swans Test CU*Answers DR Plan (Really!)" (Jun 2), "Heartland Expands Online Content Delivery via Member Portal" (May 18), "Unison Selects eDOC Check 21 Solution" (May 18), "Engaged Call Center Equals Campaign Success" (May 18), "Low Overhead Shared Branching Continues to Grow" (May 18), and "e-Communication Business Booming for Xtend" (May 18). The "FAQs" section includes a question: "Q: Can I send more than 2 people from my credit union?" and an answer: "A: Since seating is limited and we want as many of our partners to be able to attend as possible, we have limited the attendance to 2 per CU. However, when we get closer to our registration deadline date, we usually have a few extra seats available and will be happy to consider your request for". The footer of the website includes "About Us" and "Home" links.

<http://www.cuanswers.com/lc2011>

Tonight

- **For our owners:**
We'll see you downtown at the B.O.B. for the Stockholders Meeting (cocktails start at 5:00)
- Hop on I-96 W and follow the directions on your map to the B.O.B. in downtown Grand Rapids

Park across the street at the ramp - there's no parking next to the building!!

Downtown Grand Rapids Municipal Parking Facilities
November 2007

KEY TO PARKING FACILITIES

A	Monroe North Lot	.....D2
B	Ionla North Lot	.....E3
C	DASH West--Area 7 Lot	.....B4
D	Scribner Lot	.....C4
E	Government Center Ramp	.....E4
F	Pearl-Ionia Ramp	.....E6
G	Louis-Campau Ramp	.....D6
H	Monroe Center 2 Ramp	.....E6
I	Monroe Place Lot	.....D7
J	Ottawa-Fulton Ramp	.....E7
K	DeVos Place Ramp	.....D4
L	Arena Area 1 Lot	.....D8
M	Arena Area 2 Lot	.....FR
N	Arena Area 3 Lot	.....FR
O	Arena Area 4 Lot	.....FR
P	Arena Area 5 Lot	.....FR
Q	DASH South--Area 6A Lot	.....D9
R	DASH South--Area 6B Lot	.....D10
S	DASH West--Area 8 Lot	.....D4
T	DASH West--Area 9 Lot	.....D5
U	Cherry-Commerce Ramp	.....FR

the B.O.B.
25 MONROE AVE SW • GRAND RAPIDS, MI 49503
616.516.2000 • 616.516.1238

Annual Stockholders Meeting
Wednesday, June 22, 2011
5:00 pm cocktails, 6:30 dinner at The B.O.B.

Directions to the B.O.B. from the Hilton:

- Take I-96 W towards Grand Rapids/Muskegon
- Keep LEFT to take I-196 W via Exit 37 toward Downtown/Grand Rapids/Holland
- Take the Ottawa Ave exit (EXIT 77C), toward downtown
- Keep LEFT at the fork in the ramp
- Stay STRAIGHT to go onto Ottawa
- Follow Ottawa south as shown on this map; several parking ramps and surface lots are nearby the B.O.B.

**Need a ride?
Call a cab!**

CALDER CITY CAB	616-454-8080
METRO CAB	616-827-6500
YELLOW CAB	616-459-4646

THE RIDE FROM THE HILTON TO THE B.O.B. DOWNTOWN RUNS BETWEEN \$25 AND \$30.

LEADERSHIP CONFERENCE
2011

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A big thank you my
backstage community...



Celebrating a Career

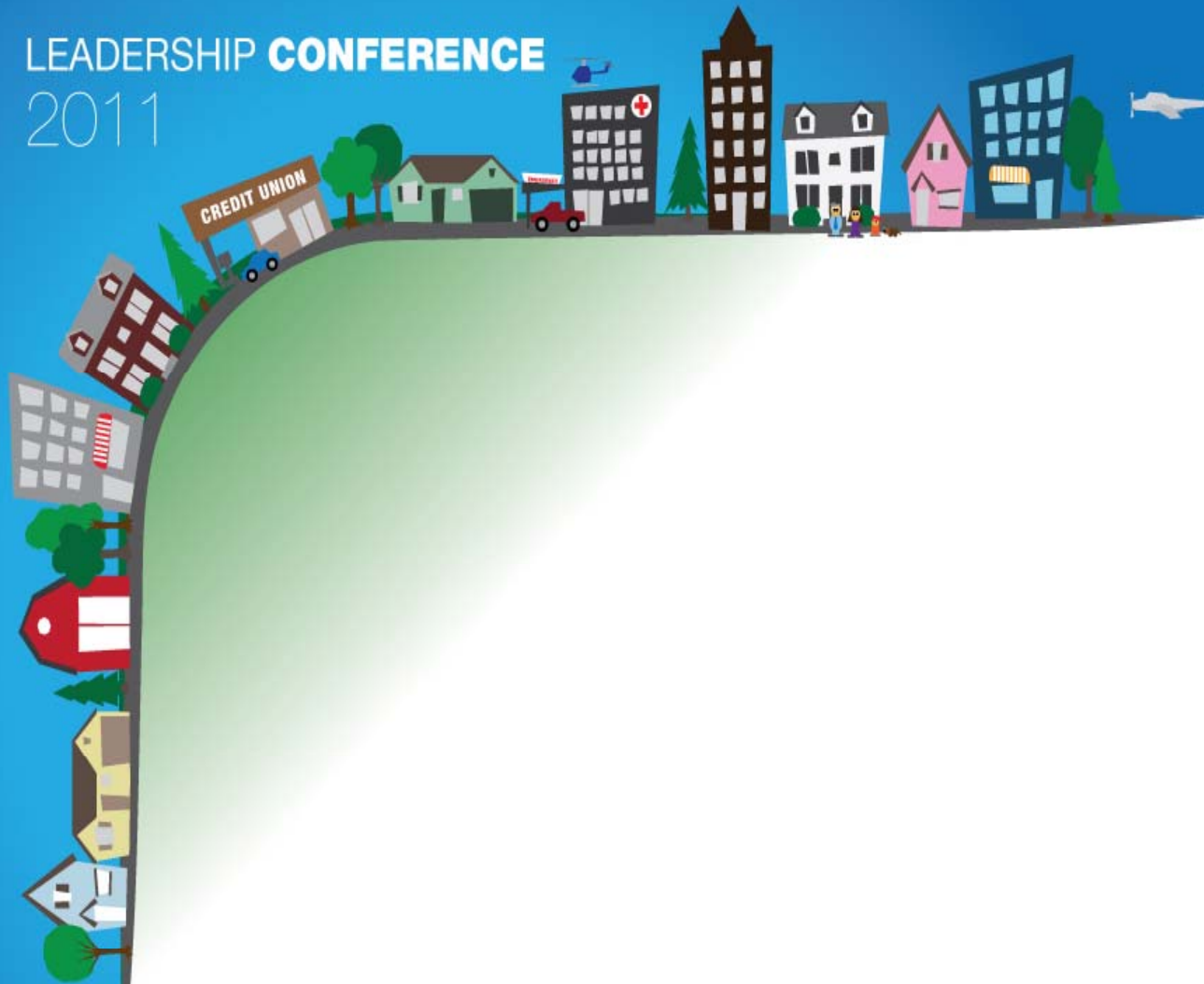


**Great companies are based on a great body of work
Great bodies of work are based on dozens and
sometimes hundreds contributing individuals
The body of work that Jim Conroy leaves behind for
his peers is one to admired**

LEADERSHIP CONFERENCE

2011

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AND THANK YOU FOR
COMING!

