

# 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**

