

CU ANSWERS
A CREDIT UNION SERVICE ORGANIZATION

2012

LEADERSHIP
CONFERENCE

Welcome!

EVERY DAY IS A GRAND OPENING

WHY THIS THEME FOR 2012?

Adopting this philosophy **raises the bar** on everything you do: *culture...investment...excitement*

New beginnings every day

Passion for telling our story and sharing our value, over and over

A **commitment** to putting the “party” in day-to-day business

Agenda

- **A Grand Opening State of Mind**

- ★ What does it mean to our network?

- **Cooperative Business Design**

- ★ Reenergizing our culture by reconnecting with our Cooperative foundation

- **Moving from Strategies, to Tactics, to Culture**

- ★ How do you know when everyone *gets it*?

- **Disruptive Strategies**

- ★ Finding self esteem in being a low-cost provider
- ★ Enjoying being a fearless party-crasher
- ★ Making things happen with shared resources

- **New Foundations**

- ★ What the FEPING is going on?
- ★ A new foundation for **It's Me 247**

- **Planning for Your Next Grand Opening**

- ★ Before you can plan a grand opening, you have to include it "In The PLAN"

- **Wrapping Up the Day**



The recession has been over for 3 years, and cooperatives are enjoying a new relationship with our economy

Sooner or later, people have to be in the mood to party again

...or maybe not



EVERY DAY IS A GRAND OPENING

How would you assess 2007-2012?

- Tough times can leave us with a hangover of sorts
- How do you know when it's time to look towards the future and plan for new grand openings with your members?



Trendwatch Assessments of Previous Industry Trends

- ✓ 2007 – **Solid Results** in an Unpredictable Year
- ✓ 2008 – Credit Unions – A **Countercyclical System Force**
- ✓ 2009 – The **Crisis is Over** – Credit Unions at a Tipping Point
- ✓ 2010 – **Make Big Plans** – Entering 2011 with Momentum
- ✓ 2011 – **Best Year Ever** – Better Times Ahead

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As we wrap up 2012 and set our courses for 2013, what grand openings are you looking forward to?

Can credit unions capitalize on a pro-consumer era in financial services?

- Is this bigger than a flight to safety?
- Is there a new state of mind that gives credit unions a launching pad for the balance of this decade?
- Can we walk the talk and look to brighter days ahead as we become the champions of customer-owned solutions in the marketplace?

Credit Unions Occupy the Middle Ground: Pro-consumer and Cooperative Structure



How do we avoid taking the wrong side in arguments – where winning might mean losing our appeal with the everyday consumer


Is there something going on, or is this simply noise?

- What does your gut tell you about how people feel about the treatment they receive from financial institutions? How financial institutions view the public?
- Do you think you're different?
- Can you tell the marketplace you're different?
- Can you capitalize on the mood?

A Reassessment of Capitalist "Values"

- Porter's Vision for the "New Capitalism:"  **Harvard Business Review**
Creating Shared Value
 - "Social needs, not just conventional economic needs, define markets . . . it is about expanding the total pool of economic and social value"

Source: HBR Jan-Feb 2011

- Starbuck's CEO Howard Schultz 
 - "In 40 years, the core of our mission will still be about achieving that fragile balance between profitability and social conscience. Without the latter the former is unsustainable."

Source: USA Today, March 7, 2011

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There are a lot of good numbers out there – are they indicators of things to come?



Member and checking account growth are accelerating; credit unions becoming the PFI



Sponsored by: **vantiv**

Source: Callahan's Peer to Peer Software

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"It's all about relationships"

Average Member Relationship exceeds \$15,100 while Member Growth accelerates



Sponsored by: **vantiv**

Source: Callahan's Peer to Peer Software

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Every single state added members in the first quarter!

Top 10 States by Number of Net New Members in 1Q				Top 10 States by 1Q Member Growth			
Rk.	State	Qtrly New Members	12-Mo. New Members	Rk.	State	Qtrly Member Growth	Qtrly New Members
1	Texas	101,547	251,926	1	Mississippi	4.4%	23,578
2	New York	64,450	157,339	2	Oregon	3.3%	45,053
3	Florida	48,699	119,328	3	Alaska	2.4%	15,717
4	Oregon	45,053	101,918	4	Idaho	2.2%	11,348
5	Virginia	44,312	322,661	5	Tennessee	1.9%	35,395
6	North Carolina	41,546	119,294	6	Hampshire	1.5%	7,460
7	Tennessee	35,395	62,522	7	Kentucky	1.5%	10,653
8	Washington	34,825	221,479	8	Louisiana	1.4%	16,816
9	Michigan	30,988	85,993	9	New York	1.4%	64,450
10	Pennsylvania	28,930	105,947	10	Nevada	1.4%	2,904

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Share balances up nearly \$55 billion over the past year



Sponsored by: **vantiv**

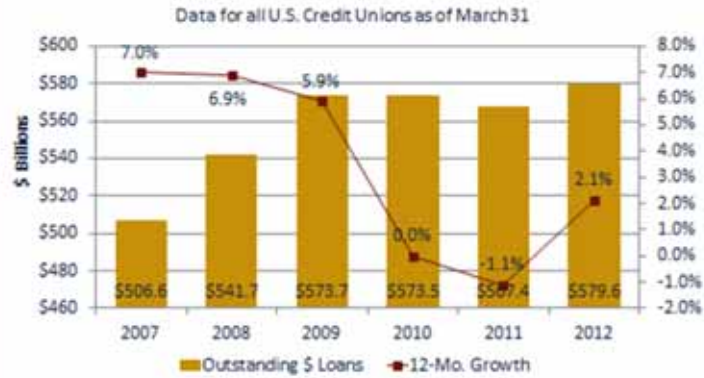
Source: Callahan's Peer to Peer Software

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How do you balance national numbers against your own circumstances?



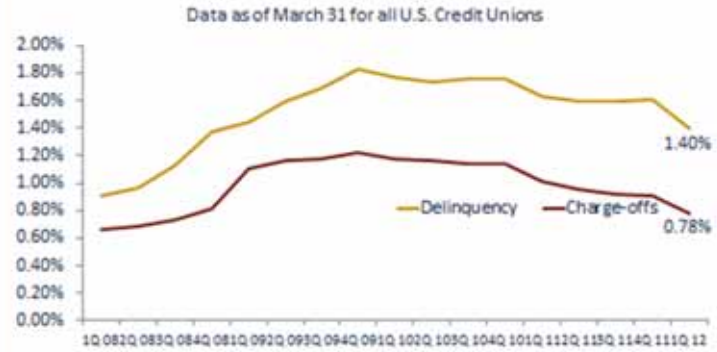
Loans pick up



Sponsored by: **vantiv**

CALLAHAN ASSOCIATES

Asset quality shows strong quarterly and annual improvement; back to 2008 levels

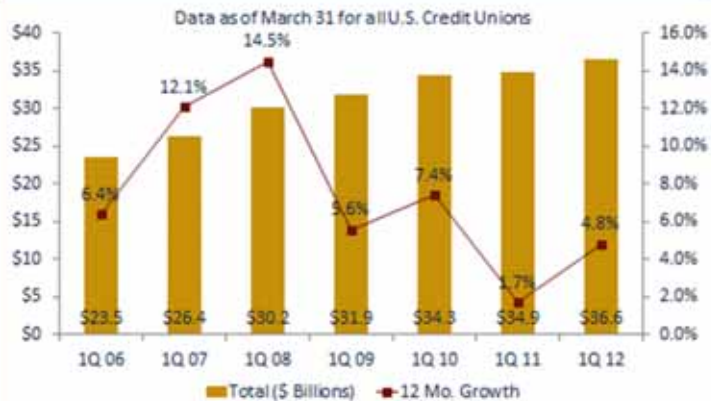


Sponsored by: **vantiv**

Source: Callahan's Peer to Peer Software

CALLAHAN ASSOCIATES

Credit Card \$ Balances Continue to Rise



Sponsored by: **vantiv**

Source: Callahan's Peer to Peer Software

CALLAHAN ASSOCIATES

Provision for loan loss expense reaches 2005 level



Profitability Soars At Nation's CUs

Credit Union Journal Daily Briefing | Friday, June 1, 2012

ALEXANDRIA, Va. – Declining loan losses and continued cost-cutting sent net income at the nation's credit unions surging by 19% for the first quarter of the year to a record \$2.1 billion, up from \$1.7 billion for the same period last year, NCUA reported this morning.

The improved earnings pushed the industry's return-on-assets ratio to a five-year high of 0.84%, compared to 0.74% for the first quarter of 2011, as credit unions continued to sweep the financial woes of the economic crisis behind them and ride a new wave of credit union membership.

How do you balance national numbers against your own circumstances?

Capitalizing on a Pro-consumer Era

A fair deal *and* a safe haven in bad times

- Things are good for credit unions, but we still have to have a Plan B for when times are not good for our communities
- Our economy still has some bumps to endure, and the pain is not over yet for homeowners, the unemployed, savers, etc.
- Do you have a Plan B for another wave of bad economic news for your members?



AT&T 3G 8:30

USA TODAY

Interest rates hit record lows

Updated 12h 34m ago
By John Waggoner, USA TODAY

rates fall, bond investors average U.S. government 7.4% the past 12 months



CREDIT UNION MARKET COMMENTARY June - 1, 2012

CALLAHAN FINANCIAL SERVICES, INC.
TRUST
for Credit Unions

Dwight Johnston
Economics

June Gloom

By Dwight Johnston

Ugly Numbers

The economic number of the week is out, and it wasn't pretty. Nonfarm Payrolls rose by 69k vs. the 150k consensus. Worse yet, the two

The Trust for Credit Unions
Money Market Portfolio

The rate for May 31, 2012 was 0.10%.

The NAV for TCUX is 9.63.



AT&T 3G 8:38 AM

USA TODAY Money

Voters: It's the jobs, stupid

Updated 13h 4m ago
By Richard Wolf and Tim Mullaney, USA TODAY

The government's employment reports coming Friday and next month could have an outsized impact on this fall's elections, as voters firm up their opinions of the economy during the summer, say economists on both sides of the political spectrum.

Economists surveyed by Bloomberg News say the economy is expected to have added 150,000 jobs in May, with unemployment holding at 8.1%. That's up from 115,000 new jobs last month, but below the 200,000-plus monthly gains this winter.

"It's very close," said Fair, who pointed out that his model says Romney will win if growth

Capitalizing on a Pro-consumer Era

A fair deal *and* a safe haven in bad times

- Not only do you need a Plan B, you must market your intent to be a safe haven and *the* pro-consumer space in the financial service industry
- This year's "Best 30-Second Spot Idea" contest-winner captured the spirit of what credit unions can mean to their communities
- Our industry does well during tough times...we are built to endure with our communities and our members during tough times...members turn to us during tough times
- So we need the confidence to have grand openings, even during tough times
- We need vision to have business plans for both the good and the tough times
- Make sure your 2013 plan has a Plan A and a Plan B



My gut tells me that our industry needs to...

- ...shake off the hangover from the last few years
- ...inventory the value we are ready to deliver
- ...up our game and add to what we can already do
- ...pull together and plan for a **decade of grand openings** that will capitalize on the promise that cooperatives offer to consumers who are looking for alternatives

"Consumer" Reports
Current Bank Dissatisfaction



Consumer Reports
Fight Back Against Your Bank

Why does it keep happening?
Credit unions and smaller banks charge consumers less, our data show.

Bank or credit union	ATM fee	Overnight transfer fee	Monthly maintenance fee	
Bank of America	\$3.27	\$179.87	\$6.95	\$2.21
Chase	\$4	\$100	\$0	\$1.07
Wells Fargo	\$2.96	\$14.49	\$11.09	\$34.49
USAA	\$2.79	\$27.82	\$19.43	\$27.82

CALLAHAN



Credit Unions = Cooperatives
Consumers = Members

A different world

“...today’s world is different. All institutions are being torn apart by tension between two groups: those who want to reassert familiar and tested leadership patterns – including top-down control, uniformity and bureaucracy; and those who want to welcome untested but promising patterns of the emerging era – grassroots empowerment, diversity and relationship networks. It is not a divide between conservatives and liberals; rather, it is a divide between institution and spirit.”

USA TODAY, April 16, 2012



A different world

“...today’s world is different. All institutions are being torn apart by tension between two groups: those who want to reassert familiar and tested leadership patterns – including top-down control, uniformity and bureaucracy; and those who want to welcome untested but promising patterns of the emerging era – grassroots empowerment, diversity and relationship networks. It is not a divide between conservatives and liberals; rather, it is a divide between institution and spirit.”

USA TODAY, April 16, 2012

“Spirituality, religion collide” by Diana Butler Bass

This statement got me thinking: Are we ready for a different world? Are we ready for a different credit union industry? Are we ready to embrace the spirit and emotion of a pro-consumer world? Are we ready to show that’s what we’re all about?

Let’s get ready for a bold
Grand Opening in 2013



EVERY DAY IS A GRAND OPENING

A “GRAND OPENING” STATE OF MIND

What does it mean to our network?

From us to you...from us to cuasterisk.com...from you to your members

A “Grand Opening” State of Mind

Embedding a new mindset into our network’s culture

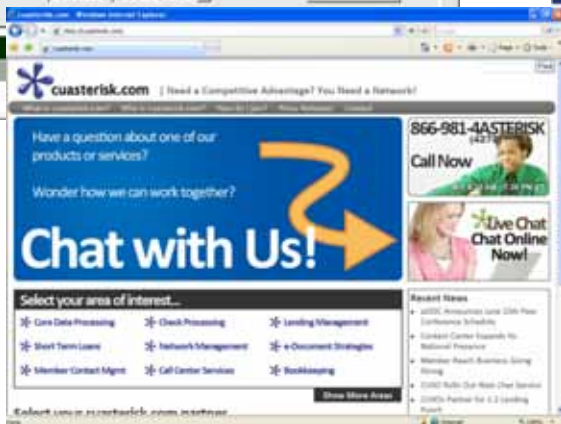
- You introduced a product or service to the market, but your plan only went to the point of the launch
 - ★ “Once it’s in the hands of the customer, it’s done!”
- You realized that over the years you’ve launched a hundred products or services, but somehow they haven’t added up to the splash you thought you’d make
 - ★ Once it’s in the hands of the customer, it’s forgotten
- Somehow you didn’t plan all the way to the value being *recognized* by the customer
 - ★ Maybe it was forgotten because you left too much up to the customer...you didn’t explain it, you didn’t sell it over and over, you didn’t evolve it
 - ★ You left things unmapped, unchanged...and you left everyone underwhelmed

Does this sound familiar?



It sounded familiar to me

We launched it, but we didn't always plan for a grand opening every day



CU*Answers
on demand



Making a “Grand Opening” Mindset a Competitive Advantage

- We understood the **strategy**
 - ★ We focused on utilization, education, and constant communication (*although we sometimes still move on the next launch way too soon*)
- We built the **tactics** and focused on creating a **body of work** everyone would notice
 - ★ Member Reach, CU*OverDrive, OBC, collaborative contests, etc. (*although we sometimes forget to circle back to things we were excited about yesterday*)
- But now we need to make sure we always maintain the spirit of a Grand Opening: every time, every project, *every day*
- Now we must prove to the market this is part of our **culture** and teach ourselves to stay engaged with all that we offer

This is a *development* philosophy, not just a marketing one
It's about using the motivations of a Grand Opening to ensure
the success of the end user – current, past and future

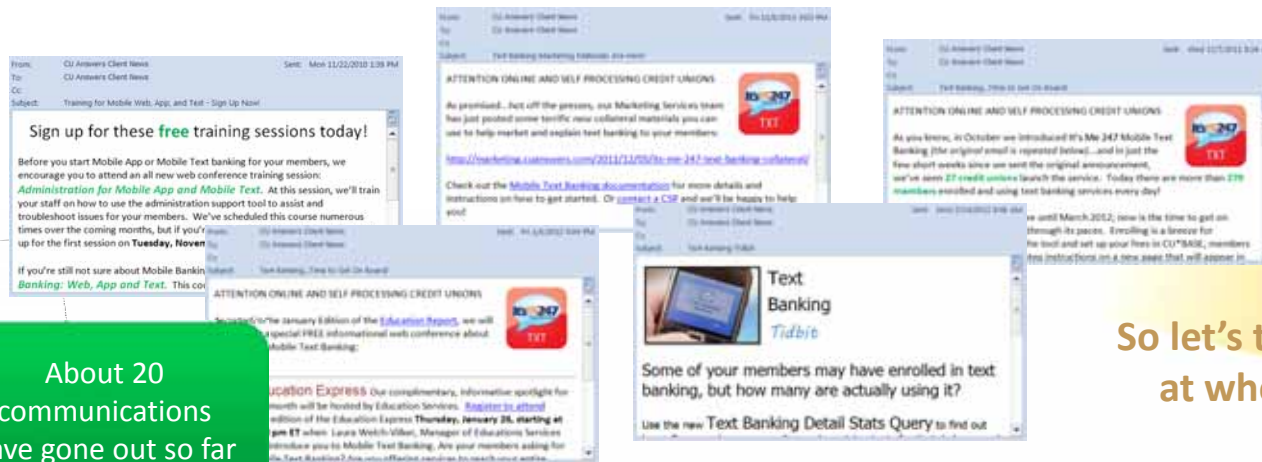




A Case Study: Text Banking

“Everybody has to have this! Every member will use it! It’ll be fantastic!”

- The market went crazy about the need for text banking in 2011...and we responded, rushing to market with a product
- The #1 fear was that members would use it so much that CUs would go broke trying to figure out how to pay for it
 - ★ *“You know, teenaged girls do 10,000 texts to their friends a month, and credit unions are about to be a teenaged girl’s best friend...”* hype, hype, hype
- We launched with a free break-in period from October 2011 to March 2012



About 20 communications have gone out so far

So let’s take a look at where we are today...





A Case Study: Text Banking

“Everybody has to have this! Every member will use it! It’ll be fantastic!”

- As of June 5 at 4:30 p.m. ET:
 - ★ **78** credit unions offering text banking
 - ★ **2,485** members enrolled (out of 1.5 million?!)
- In March, we announced that the free break-in period would be extended until October 2012
 - ★ Because if we totaled the bills of all 70+ CUs, it would have been \$200 a month!
- Did we launch without a grand opening plan? Did credit unions launch without a grand opening plan? In what year do you think we will have a grand opening for text banking?

What goes wrong when we all buy or build solutions just so we can launch *something*?



EVERY DAY IS A GRAND OPENING

**ANNOUNCING THE 2012 GRAND
OPENING FOR IT'S ME 247
MOBILE TEXT BANKING**

...and it will be free until October 1, 2013!

Inside the box...

A new program from CU*Answers Collaborative Marketing

- ★ Lobby posters
- ★ Statement inserts
- ★ Trifold brochures
- ★ Window decals
- ★ Vinyl banner
- ★ Window clings
- ★ Balloons
- ★ Table tents
- ★ Label stickers
- ★ Key tag



A new mindset for our team...

CU*Answers Product Rollout Plan
At CU*Answers, when we introduce a new product, we really roll out the red carpet.

Plan for Clients

- ❖ Provide grand-opening kit
- ❖ Limited-time promotional price for kit
- ❖ Determine type of web presence needed
- ❖ Develop website pages
- ❖ Develop/deliver online training
- ❖ Send email communication

Plan for Internal Staff

- ❖ Elect project coordinator
- ❖ Develop product name/logo
- ❖ Trademark protection for product name/logo
- ❖ Determine and track budget
- ❖ Determine tasks and track completion
- ❖ Track number of CUs using new product
- ❖ Track number of members using new product

Plan for Members

- ❖ Ask CEOs to discuss on Of Course site
- ❖ Update hold messages
- ❖ Update staff's voicemail messages
- ❖ Update staff's email signatures
- ❖ Update Answerbook signatures
- ❖ Develop online banking page
- ❖ Send Member Connect email message
- ❖ Conduct call campaign
- ❖ Scripted inbound-call greetings
- ❖ Scripted outbound-call messages
- ❖ Web chat for member inquiry

CU*ANSWERS

...adding a new wrinkle to CU*Answers development and planning

Grand Opening Kits



- What qualifies?
 - ★ We'll select 4 products/services per year starting in fiscal year 2013
- For this first year, each CU gets one box free
 - ★ Sign up *in advance* for additional boxes at ~\$100 each
 - ★ Some items in the box will also be available separately (like inserts, flyers, etc.)
- Designed to be compatible with next year's CU*OverDrive program

Q1			Q2			Q3			Q4		
Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec

Look for the next box and the 2013 business year details at CEO Strategies in November 2012



Speaking of CU*OverDrive...

“CU*OverDrive program sets box office records!”

CU*OverDrive

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

- 35 CUs signed up for CU*OverDrive
 - ★ 2 CUs chose the CU*OverDrive Custom option
 - ★ 65 CUs participated in the contests
- Printed
 - ★ 500 contest posters
 - ★ 320,000 contest statement inserts
 - ★ 1,500 CU*OverDrive posters
 - ★ 800,000 CU*OverDrive statement inserts
- There have been over **3.3 million** banner ad impressions on credit union websites (does not include OBC pages) so far this year
- There have been nearly **30,000** pageviews of the CU*OverDrive pages on the OBC



2013 CU*OverDrive program will be announced soon...look for details by September 1 in time for your budget season

What grand opening processes have you built?

Ofcourse.cuanswers.com needs your ideas

- From opening branches, to launching websites, to announcing your next big service (like brokerage), credit unions need to be grand opening specialists
- Are you sharing grand opening ideas?
- Of Course! stats:
 - ★ 120 CEOs enrolled
 - ★ 79 new posts published
 - ★ 22 CEOs posted a new thread
 - ★ 155 comments posted by 42 CEOs

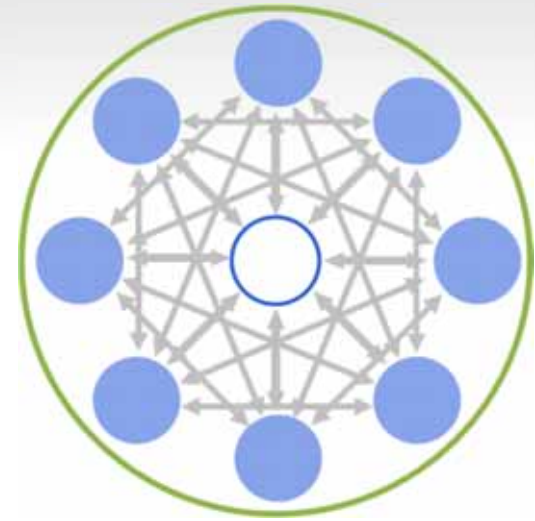
<http://ofcourse.cuanswers.com>



Sounds like a new blog site to me, and a CollabRebate opportunity

Making a “Grand Opening” Mindset a Competitive Advantage for Our Network

- Think of all the things our network tries to share
- If CU*Answers is going to develop everything with the mindset of planning for a grand opening, what would it mean if every credit union participant did the same thing?
...but not just for themselves
- Our inter-connectedness almost demands that we think not just about how we would launch things for ourselves, but how someone else might launch this for their own team
- If we can build the grand opening for our peers into every plan, our network will have an advantage that hasn't been seen in the credit union space yet



From us to you...from us to cuasterisk.com...
from you to your members



EVERY DAY IS A GRAND OPENING

VIDEO AS A GRAND OPENING TACTIC

If a picture is worth a thousand words, then video must be off the chart

*“Adopting this philosophy **raises the bar** on everything you do”*

Videos live over and over, and are new each time your member finds one

*“**Passion** for telling our story and sharing our value, over and over”*

Video as a Grand Opening Tactic

“Adopting this philosophy raises the bar on everything you do”

<http://cuatv.com>



Your credit union
is everywhere.



Congratulations to Fulview, a valuable partner of our network...are you taking full advantage of what they can offer? (The Arkansas CU League is!)



Video Contests as the Inspiration for Creativity

“A commitment to putting the “party” in day-to-day business”

We're Rolling Out The Red Carpet
5th Annual CU*Answers Video Contest

\$6000 is up for grabs!

2012 Theme
Why I Work at a Credit Union

1. Best Video Idea - \$1500
Theme: Why I work at a Credit Union
Length: No need to provide a full script, but please send enough information to describe your idea fully. The professionals at Fulview will develop a script and film the video. This idea should not be specific to your credit union so that any credit union could use it.
Submission: Please email your Word Document to mhaehnel@cuanswers.com.
Deadline: March 5, 2012

2. Best Complete Video - \$1500
Theme: Why I work at a Credit Union
Length: 30 seconds to 2 minutes
Submission: Please upload your completed video to YouTube (or similar service) and email the link to mhaehnel@cuanswers.com.
Deadline: May 1, 2012

3. Best 30-Second Spot Idea - \$1500
Theme: Any Credit Union Product or Service
Length: No need to provide a full script, but please send enough information to describe your idea fully. The professionals at Fulview will develop a script and film the commercial. This idea should not be specific to your credit union so that any credit union could use it.
Submission: Please email your Word Document to mhaehnel@cuanswers.com.
Deadline: March 5, 2012

4. Best Jingle Video - \$1500
Theme: Why I work at a Credit Union
Length: 10-60 seconds
Submission: Please upload your completed jingle video to YouTube (or similar service) and email the link to mhaehnel@cuanswers.com.
Deadline: May 1, 2012

View Past Winning Entries
Check out some of our past winners by visiting www.cuatv.com and ondemand.cuanswers.com.

Who is Eligible?
You must be a staff member or director of a CU*Answers client credit union to be eligible to participate in the contest. Employees and board members of CU*Answers are not eligible.

More Information?
Contact Melinda Haehnel
mhaehnel@cuanswers.com or 800.327.3478x138

CU*ANSWERS
A Credit Union Service Organization

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Throughout the day, we'll be presenting this year's winners

A big thanks to everyone who participated in the 2012 program



Video as a Culture

At the center of a business plan and a board planning session



Selling the value of our products and services to our members – 2010



Selling the value of members as owners – 2008



Selling the value of volunteers – 2011



Selling our relationships with the community – 2011



Selling the value of credit union professionals – 2012



Selling the value of credit union planning – 2012

Imagine a planning session where your board and management team used video as the inspiration for selling your culture, your plan, and your tactics going forward



Video as a Culture

At the core of a business and a planning session



See

Members – 2010

2011

– 2011

12

Planning – 2012

Are you inspiring these same emotions in your stakeholders (members, board, staff)?

Take the test: have a planning session and use video as the catalyst to a new emotional connection with your marketplace

Imagine a planning session where your board and management team use video as the inspiration for selling culture, your vision, and your tactics going forward



Video to Make a Point

“Culture...Investment...Excitement”

- Last year we introduced the Cooperative Score video as part of our 2012 initiatives
 - ★ The Cooperative Score program inspired us to create the Volunteer video in 2011
- For this year’s video, we were looking for another concept that would set credit unions apart as cooperative financial institutions
 - ★ Something big...a challenge to credit union leadership...something fresh...something that forced credit unions to connect the dots for their customer owners about how credit unions are *different*
- Let’s take a look...



Why this video, and why now?

Can credit unions capitalize on a pro-consumer era?

- It's not easy to translate all of the core philosophies and ethics of our industry into the way consumers think today, especially when it is just second nature to all of us
- To the marketplace, when we say “member” or “belong” or even “people helping people” – they're just words
 - ★ They might even be words from another era, no longer relevant
- But as cooperatives, we *are* relevant
 - ★ As cooperatives, we are timely
 - ★ As cooperatives, we are timeless
- In 2013, how could you have a grand opening for your business plan that includes every member?

The screenshot displays the K's m247 Online Banking interface. At the top, it shows the user's name 'John Smith' and various account details. A large green checkmark and the text 'View the Business Plan' are overlaid on the account summary section. Below this, there are tables for 'Shared Accounts', 'Investments Accounts', and 'Credit Cards'.

Accounts	Name	Available Balance	Actual Balance	Last Transaction	Accrued Dividends
000					\$9.99
002					0.00

Accounts	Name	Balance
001		\$2,013.00
002		\$1,256.00
003	Basic Share Draft	\$1,252.00
004	Secondary Share	\$2,256.00

Owner	Account Number	Share Held	Representative	As Of Date	Balance
John Smith	9850265	Genworth LIC	Jonathan Peirson	02/20/2012	\$3,123.19
John Smith	98567885	Genworth LIC	Jonathan Peirson	02/20/2012	\$812.19

Accounts	Name	Regular Payment	Amount Due	Due Date	Balance
334	VISA CLASSIC	\$56.00	\$73.34	5/23/2012	\$3,775.00

The background of the slide is decorated with a pattern of stars. The top and bottom sections feature a dark blue background with large, overlapping stars in shades of orange and yellow. The middle section is a solid purple band containing the main text. Below the purple band is a solid red band, and the bottom section returns to the dark blue background with smaller, overlapping stars in orange and yellow.

COOPERATIVE BUSINESS DESIGN

Reenergizing our culture by reconnecting
with our Cooperative foundation

Moving from Strategy, to Tactics, to Culture



A Theme to Inspire the CEO of a Cooperative

- Timing is everything – when 2012 was selected by cooperatives everywhere to be the year “*to celebrate a business model that puts people first,*” it energized CU*Answers to amplify our competitive advantage and inspire credit unions to do the same thing
- Today’s consumer can sense the need for cooperative financial service solutions
- Are we connecting the dots between what they feel and our credit union message as the solution?



CU*Answers is a Proud Participant in the International Year of the Cooperatives

Cooperative enterprises build a better World because Co-ops:

- Put People First
- Are Innovators
- Form a global network of independent, local businesses owned by those we serve

Co-ops Put People First:

- We exist to meet the needs of our members. Period.
- Members set priorities and elect leaders to oversee co-op operations.
- Co-ops work for the sustainable development of their communities through policies approved by members.

Learn more about Co-ops

Visit USA2012.coop for more information about cooperatives and the International Year of the Cooperative.



I’m not talking about mass marketing, I’m talking about the intensity with which we inspire ourselves and build a strong choir of stakeholders that will support and sustain us



Will your stakeholders testify on your behalf?

That's the beauty in a customer-owner model

- The customer-owner model is about sustaining an effort so the customer has the chance to participate in and benefit from the relationship
 - ★ Make your customers your most vocal stakeholders
- The customer-owner model is about connecting with a community so that the community is vested in your future
 - ★ Make the people of your community your most vocal stakeholders
- The customer-owner model empowers customers to be an influential focus group, one that governs
 - ★ Give customers the power to make being a stakeholder a win-win proposition
- The customer-owner model _____ *(let your customer fill in the blank)*
 - ★ Give your customers a stakeholder's contract to build the future they need

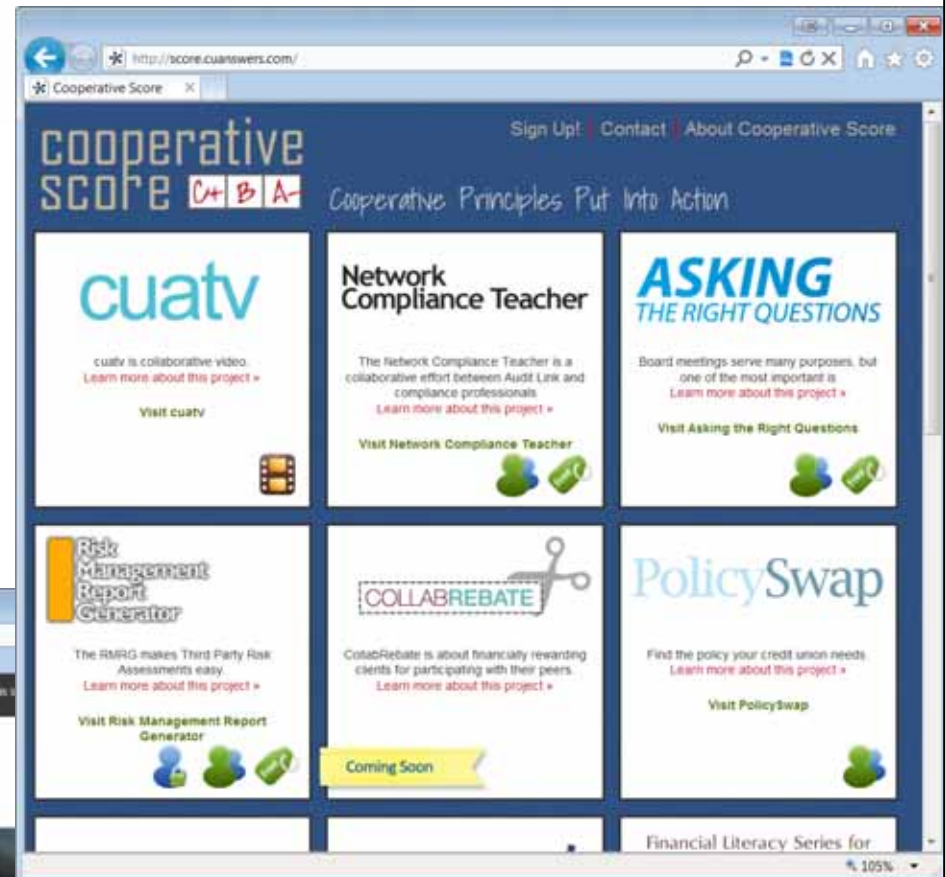
The PT Barnum in me demands we say it louder, and that we have a grand opening to attract a crowd



It started with a video and a website

<http://score.cuanswers.com>

- Like always, we built tools to allow people to make a point, to connect tactics to strategy and move the ball forward
- We hoped that a significant body of work would help connect the dots for our stakeholders...
...and the 1.5 million members they represent



A Body of Work to Inspire a Strategy

Leading with a Cooperative Design



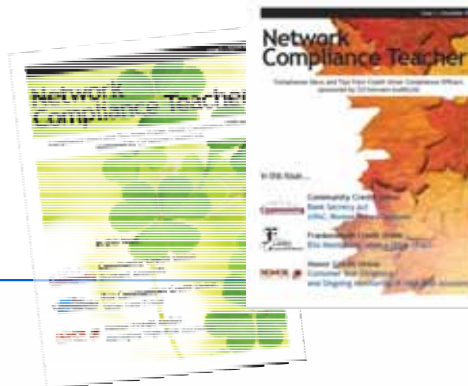
cuatv

Collaborative vision to inspire the spirit



Network Compliance Teacher

A collaborative voice to respond to regulator challenges



ASKING

THE RIGHT QUESTIONS
A collaborative effort to inspire leaders



A Body of Work to Inspire a Strategy

Leading with a Cooperative Design



Risk Management Report Generator

A collaborative voice to respond to regulator challenges

COLLABREBATE

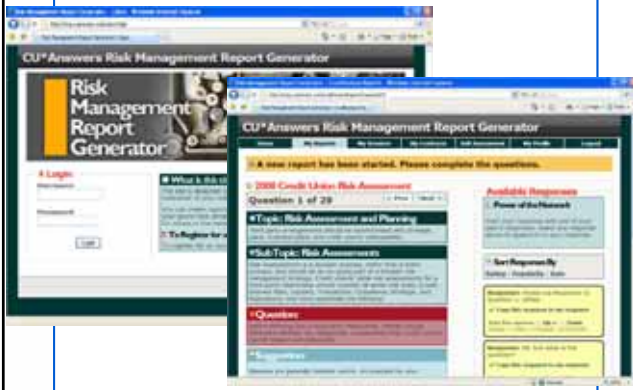
Paying to inspire building a firm

COLLABREBATE



PolicySwap

A collaborative effort to speed the design of a business



Use your license to save money!

Redeemed so far:

- 85** Happy Holiday
- 2** ExamShare
- 7** PolicySwap
- 2** DR Test Proxy

Goal: **600** policies shared by year-end

As of June 8:
136 policies shared



A Body of Work to Inspire a Strategy

Leading with a Cooperative Design



ExamShare

A collaborative voice to respond to regulator challenges



Goal: **200** exams shared by year-end

As of June 8:
4 exams shared

Of Course!

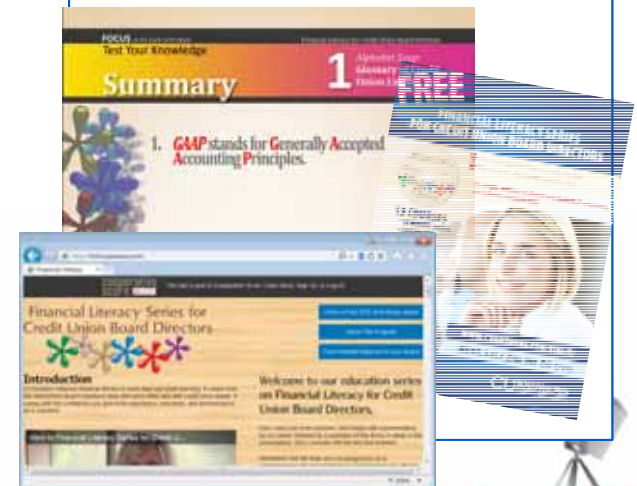
Collaborative brainstorming to speed best practice exchange



42 active participants out of **120** registered

Financial Literacy Series

A collaborative effort to inspire leaders



2013 budget: \$75,000!

CollabRebate: Next Steps

Finding the number that gets a network's attention

\$\$ for Beta-testers:

- We beta-test at least 2, sometimes 3 major releases per year
- We like to have from 3 to 5 beta-test CUs per release...**and we need more CUs in the pool!**
- Starting with the 13.0 release in April 2013: Complete our test checklist and actively participate in the process and you'll received a **rebate of \$2,500 to \$5,000** on your next invoice!
 - ★ For eligible beta-test CUs only: eligibility based on release content; specific testing requirements are determined by Product Team leaders

COLLABREBATE



Jump In the Beta Pool

Does your credit union like to be in on the ground floor of new tools and ideas? Have you got the kind of team that dives into new software with enthusiasm? Are you an early adopter just chomping at the bit to get at that next new software feature?

What a Beta CU Does

- Assign a designated **contact person(s)** to coordinate directly with our QC team at least once a week during the beta period.
- Attends **beta training** (done via web conference) and passes along information about the software changes and the beta-test procedures to all other CU employees.
- Tests (or at least tries) **every new feature** in a release...even stuff they don't normally use a lot.
- **Logs details** from all CU employees about problems found, including samples of error messages, research into the specific steps taken, conditions at the time of the problem occurred, and what the employee saw and experienced.
- **Contacts us quickly** when issues arise so we can research and address them in a timely manner within the beta period.
- Gives specific, detailed **feedback** about new features and enhancements to help our testers and documentation teams.

What You Get from Us

- **Early training**...Our QC and documentation team will hold a beta-training web conference with your designated contact person (s) to explain what will be changing and any specific areas we need you to concentrate on for special testing (for example, we may want you to work with software as is for a while, then change a configuration setting and work with it some more under the new settings).
- **Early documentation**...We'll have a draft version of the Release Summary ready for your employees. This will give a basic overview of all of the major changes in the release (we'll use this summary during our training with you). You may need to supplement this with special instructions for your staff, according to your situation.
- **One-on-one support**...A representative from our Quality Control team will work directly with your designated contact person (s) to answer questions and relay information about updates.
- **Prompt attention**...As we make program adjustments and address issues that come up during the beta period, you will receive regular GOLD updates. This typically happens about once a week, but could be even more often if needed. Our goal is to keep your teams working, so we work hard to address critical issues quickly.

Specific Requirements for the Next Release

Beta Test Begins	Full Release to Online CUs	Teams Affected Most
		• Bank Office

Learn more: <http://www.cuanswers.com/beta/>

2013 budget: \$75,000!

CollabRebate: Next Steps

Finding the number that gets a network's attention

COLLABREBATE



\$\$ for Product Certifications:

- Choose from 25-30 key CU*BASE products/feature categories, suggested by CU*Answers managers and selected by the Client Interactions Management Team (CIMT)
 - ★ Your CU nominates yourself for a particular category (can be new to you or one of your existing initiatives)
 - ★ CIMT awards opportunities to selected CU
 - ★ Your “Just Turn It On” coordinator will work with your CU all year
- Your CU reports results once a quarter for a year:
 - ★ How did we train it?
 - ★ How did we market it?
 - ★ How did we track it?
 - ★ How did we like it?
- A Case Study with your reports will be published...and then you get a **\$1,000 rebate** on your next invoice!



Searching for Activists on the 7 Principles of Cooperatives

Are we bold enough in declaring our design?

Cooperative Principle	Honorable Mentions
1) Voluntary and Open Membership	<ul style="list-style-type: none"> ★ Western Credit Union for their site in English and Spanish ★ Fox Communities for their Refer a Friend Program ★ Northern Hills for their Switch Kit and online Membership survey
2) Democratic Member Control	<ul style="list-style-type: none"> ★ Fox Communities for their absentee ballot and free transportation ★ Northern Hills for their invitation on their website to run for a board position, volunteer for the supervisory committee, and their online ballot
3) Member Economic Participation	<ul style="list-style-type: none"> ★ Western Credit Union for their provision of share insurance above the NCUA \$250,000 ★ Vacationland for their provision of double the share insurance above the NCUA to cover deposits at \$500,000
4) Autonomy and Independence	<ul style="list-style-type: none"> ★ Heartland (Madison) for Invest in America programs, Debt in Focus, MoneyDesktop, and Sprint Discount ★ Ohio Catholic for Tuition Loan Forgiveness, High School Awareness Campaigns, Member Appreciation Month winners, Trip discounts, and family friendly event discounts

It's not paint by numbers

Have we allowed our history as credit unions to fade the color of our cooperative excitement?



Searching for Activists on the 7 Principles of Cooperatives

Are we bold enough in declaring our design?

Cooperative Principle	Honorable Mentions
5) Education, Training and Information	<ul style="list-style-type: none"> ★ Ohio Catholic for their instructor led classes, Smart Money newsletter, clubs for financial management, and resourceful links ★ Service 1 for educational articles written by their own staff ★ Northern Hills for their instructor led classes and online education services ★ Fox Communities instructor led classes, in-school educational programs, online resources ★ Day Air for recurring seminars and producing podcasts ★ Sioux Empire for hosting Financial Literacy classroom events
6) Cooperation among Cooperatives	<ul style="list-style-type: none"> ★ TBA for supporting and recognizing employees who volunteer in the community ★ For Scholarships: River Valley, First Trust, Fox Communities, Community CU, Services Center, Heartland (Springfield), Kent County, San Antonio Citizens (totaling \$10,000), and Harris County

It's not paint by numbers

Have we allowed our history as credit unions to fade the color of our cooperative excitement?



Searching for Activists on the 7 Principles of Cooperatives

Are we bold enough in declaring our design?

Cooperative Principle	Honorable Mentions
<p>7) Concern for Community</p>	<ul style="list-style-type: none"> ★ Service 1 for their variety of participations in Walk for Diabetes, Food Drives, United Way day of Caring, Run for Sight, and Bike Safety ★ Heartland (Springfield) for their exhaustive list of charitable giving – Blood bank, Children’s Miracle Network, St. Jude’s Hospital, Ronald McDonald House, Brother James Court, Friends & Neighbors Radio Program ★ Alpena Alcona Area for DARE Program, Baby Pantry, School Food Programs, Civil Celebration, United Way, Toys for Kids, Donations for Troops, The Caring Place ★ Highmark for their \$30,000 donation to Western Dakota Tech ★ North Central Area for MASH Mentoring, Assisting, Supporting, Helping volunteer programs, Relay for Life, Red Cross, United Way, Kiwanis, Firemen’s Fund, Arenac Eastern and more local charities ★ Isabella Community for supporting 4-H, Junior Achievement, and ICCU in the Classroom as well as managing a Student Run Credit Union ★ Northern Hills for a full page listed online of charities they support

It’s not paint by numbers

Have we allowed our history as credit unions to fade the color of our cooperative excitement?





More than 15 minutes of fame...

- One year in, we are now more convinced than ever that this effort is worth our industry's and our network's sincere investment
- Now is the time to attack our marketplace with the confidence that our cooperative business design guarantees a difference
- Now is the time to build tools that allow us to walk the talk
- Now is the time to prove – along with our stakeholders – that this will be the *decade of cooperatives*



CU*Answers is a Proud Participant in the International Year of the Cooperatives

Cooperative enterprises build a better World because Co-ops:



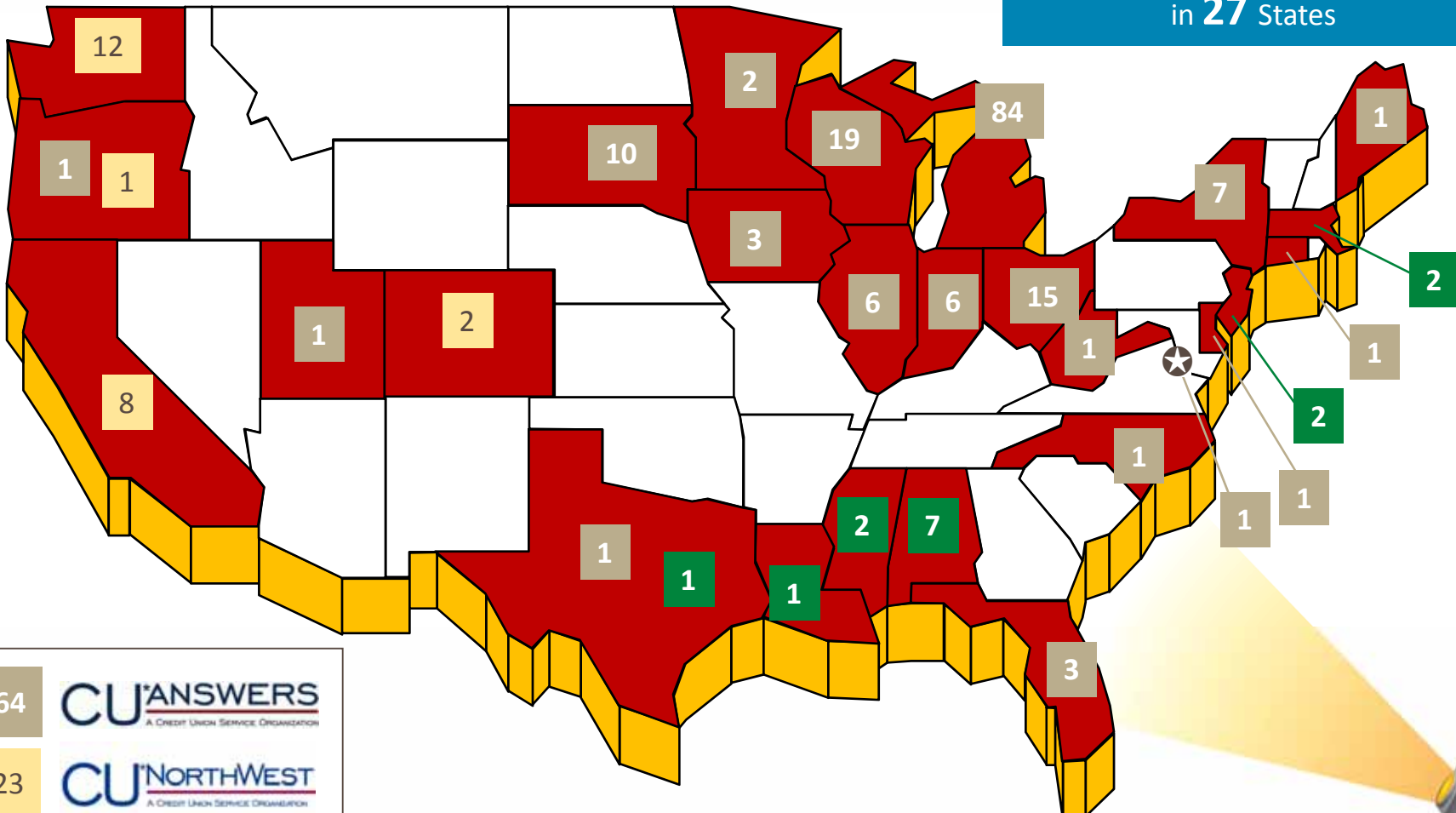
owned by those we serve



A strong choir of stakeholders, ready to testify

of CUs by State

202 CU*BASE Credit Unions
in **27** States



164	CU*ANSWERS A CREDIT UNION SERVICE ORGANIZATION
23	CU*NORTHWEST A CREDIT UNION SERVICE ORGANIZATION
15	CU*SOUTH A CREDIT UNION SERVICE ORGANIZATION

Includes all clients that will be converted by the end of the 2012 business year (Sept 30)



A strong choir of stakeholders, ready to testify

New CU*Answers Clients Since Last Time:

Delaware

- **Stepping Stones Community FCU**
Wilmington, DE *(startup)*

Minnesota

- **Building Trades FCU**
Maple Grove, MN

Michigan

- **Community Driven CU**
Ypsilanti, MI
- **Birmingham Bloomfield CU**
Birmingham, MI
- **Greater Niles Community FCU**
Niles, MI
- **Detour Drummond Community CU**
Drummond Island, MI

North Carolina

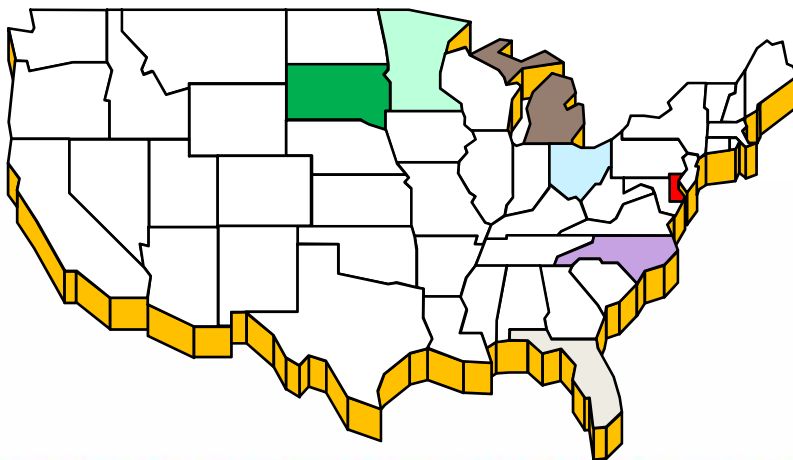
- **Greensboro Municipal FCU**
Greensboro, NC

Ohio

- **Port Conneaut FCU**
Conneaut, OH
- **Day Air CU**
Kettering, OH

South Dakota

- **Sisseton Wahpeton FCU**
Agency Village, SD
(self processor, via Services Center FCU)



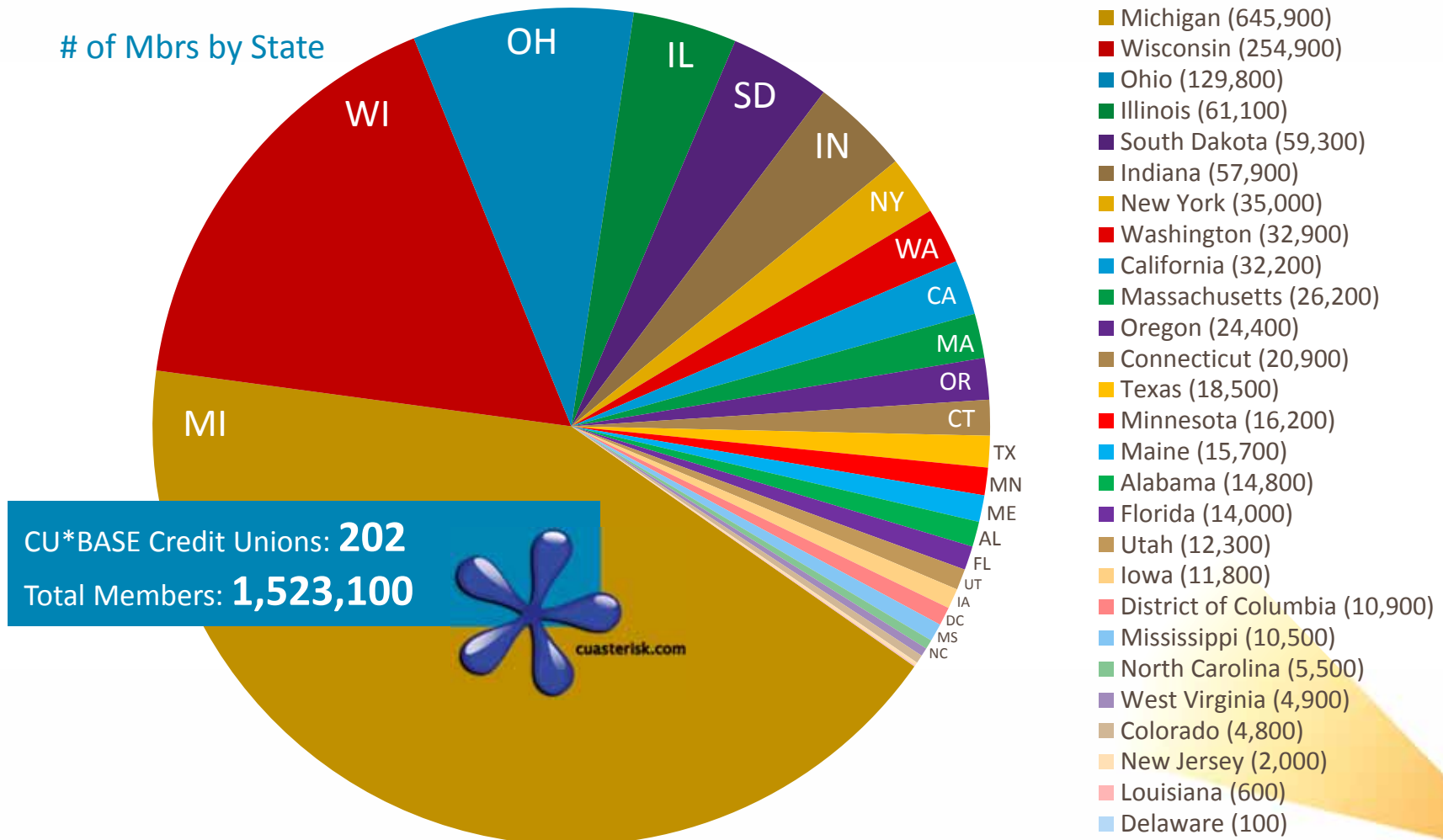
Includes all clients that will be converted
by the end of the 2012 business year (Sept 30)



It's Still All About The Member

Can we turn them into stakeholders who are ready to testify?

of Mbrs by State



CU*BASE Credit Unions: **202**
 Total Members: **1,523,100**



cuasterisk.com

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



COOPERATIVE SCORE: YEAR 2

2012 Cooperative Score Self Assessment
and
Highlights on Future Work



2012 Cooperative Score Self Assessment

When in doubt, copy Cosmo



- Gathering more data and a chance to use a CollabRebate coupon... where will you come out?

<http://score.cuanswers.com>

How Did You Do?
Total up the points from each section and see how you did on the chart below. Realize there could be a myriad of other activities that qualify for the cooperative principles. If you have suggestions for additional criteria for a future Cooperative Score Self Assessment, submit them online at <http://score.cuanswers.com>.

The total points on this assessment was 116 possible.

1. Voluntary and Open Membership	<input type="checkbox"/>
2. Democratic Member Control	<input type="checkbox"/>
3. Member Economic Participation	<input type="checkbox"/>
4. Autonomy and Independence	<input type="checkbox"/>
5. Education, Training and Information	<input type="checkbox"/>
6. Cooperation among Cooperatives	<input type="checkbox"/>
7. Concern for Community	<input type="checkbox"/>

Grand total

COLLABREBATE

Earn a \$50 CollabRebate.

1. Complete the Cooperative Score Self Assessment.
2. Complete this information below.
3. Mail this document in to:
CU⁺Answers
Attn: Web Services
6000 28th Street SE
Suite 100
Grand Rapids, MI 49546
4. After we receive your completed Cooperative Score Self Assessment, we will email you a \$50 CollabRebate to be used on your next CU⁺Answers invoice.
5. Completed Cooperative Score Self Assessments must be received by August 1, 2012 to be eligible.

Name: _____
Phone Number: _____
Email Address: _____
Credit Union: _____

Your Score
More than 104 points

How You Did
Congratulations, you are a shining example of a true cooperative. Not bad, not bad at all. You are doing well. Need to work a little more on your core cooperative values. Step 1: find someone who scored higher than you and ask how they did it. You are a cooperative right?

other suggestions on how your credit union puts these cooperative principles to work? Submit them at <http://score.cuanswers.com/>



A community project to build an index and a self assessment to inspire an industry



Cooperative Score: Year 2

Highlights on Future Work

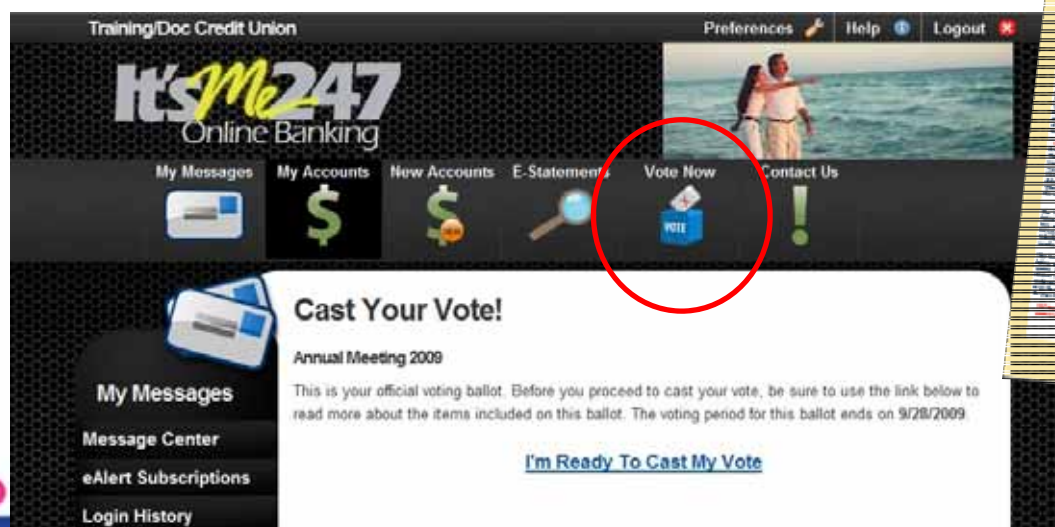
Cooperative Principle	Future Work
2) Democratic Member Control	<ul style="list-style-type: none">★ Continue to work on online voting★ Sell the power of ownership at every opportunity via the Internet to every member who clicks on It's Me 247, our websites, OBC, our mobile sites, etc.
3) Member Economic Participation	<ul style="list-style-type: none">★ Work with credit unions to budget and deliver owner dividends; <i>continue development of CU*BASE Patronage Dividends and bonus dividends/interest rebates...and maybe something new</i>
4) Autonomy and Independence	<ul style="list-style-type: none">★ Inspire credit unions to go their own way and be self starter innovators (<i>why Mobile Web is free</i>)★ Build a network of venture capitalists (2012 Investment Grant Program)
6) Cooperation among Cooperatives	<ul style="list-style-type: none">★ Connect the dots with cuasterisk.com solutions
7) Concern for Community	<ul style="list-style-type: none">★ Responding to the CU*Answers CDFI and low-income designated community



Our #1 Strategic Initiative:

Sell the power of ownership with gusto

- We're not going to give up until every credit union in our network can boast the highest percentage of members voting, of any cooperative in the system
- How do we do it?
 - ★ Make it cheap, make it convenient, put it in the member's face, inspire the active online member to get active as owners
 - ★ Change the mindset of the Board to market themselves as an asset and be the product that attracts new customer owners



Our #2 Strategic Initiative:

In black and white, make ownership pay

- Yes, credit unions are competitive in the bank-lite arena, with low loan rates and good savings returns
- But the ownership return is still hard to find for those members comparing to classic ownership returns
- We need tactics that are bold, we need budgets that plan for these payments, and we need to inspire consumers to look for ownership

The image shows a screenshot of the DFCU Financial website's Dividend Calculator page. The page features a navigation menu at the top with options like 'Member Benefits', 'Checking & Savings', 'Loans & Credit Cards', 'Investments', 'Insurance', 'Education Center', and 'About Us'. The main content area is titled 'Dividend Calculator' and includes a sidebar with links to 'Member Benefits', 'Member Perks', 'Anywhere Banking', 'Special Patronage Dividend', '2011 Dividend Payment', 'Dividend Calculator', 'VISA Gift Cards', 'Current Rates', and 'Promotions'. The main content area has a green header with the text 'Dividend Calculator' and a sub-header 'Does your bank pay you to belong?'. Below this, there are two columns of input fields for 'Deposit Balances' and 'Loans'. The 'Deposit Balances' column includes fields for Certificates, Savings / Money Market, Checking Account, and Non-Investment IRAs. The 'Loans' column includes fields for Mortgage, Auto Loan, Home Equity, Credit Cards, and Other Loans. At the bottom of the calculator, there is a 'Your Special Dividend' field and a 'Calculate' button. A red callout bubble with the text 'Your cooperative should' is positioned over the calculator. A red circle highlights the question 'Does your bank pay you to belong?'. At the bottom of the page, there is a small text block: 'If you want the potential to earn thousands, isn't it time to join DFCU Financial? *The estimated Special Patronage Dividend amount is calculated based on the 2011 Special Patronage Dividend criteria and one full'.

Investment Grant Program

3 years in to building a new capability

- Our network CEOs are focused on inspiring and funding innovation
 - ★ 2010: Started discussing how ideas from the group would yield seeds for new businesses
 - ★ 2011: Borrowed from “Shark Tank” and targeted \$10,000 as giveaways
- On November 7, 2012, we’ll do it bigger than ever, with two goals:
 - ★ Inspire credit unions to **go their own way** and be self starter innovators (why Mobile Web is free)
 - ★ Build a **network of venture capitalists** (2012 Investment Grant Program)
- Volunteers needed!
 - ★ Credit unions ready to help in building a culture
 - ★ Credit unions ready to go for the bucks and start a project
 - ★ Credit unions ready to learn from peers and invest in new ventures, once started

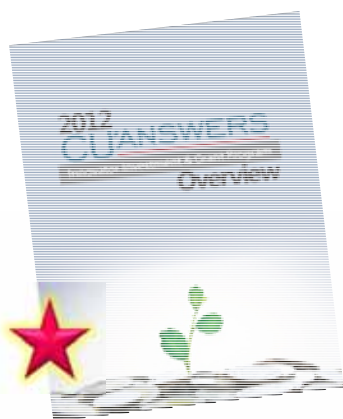
Let’s take a sneak peek at Frankenmuth CU’s iPad app from last year’s event...



Investment Grant Program 2012

\$30,000 in grants for credit union entrepreneurs

- Announcing the 2012 cattle call for entrepreneurs
- Submissions due on **August 1**
- Auditions will start on **September 10**
- The big show is on **October 15**



I expect more
Simon Cowell than
Paula Abdul from
the judges this
year...be ready to
make your case!

Proposed Requirements

The CU*Answers Innovator Investment & Grant Program for 2012 will have more stringent requirements than 2011 that includes a screening process. Submissions must include a business plan with a completed application form. In addition there must be a clear plan of action for how they plan to spend any awarded funds.

Applicants will make a short preliminary presentation to the Selection Committee via WebEx. All applicants will then be notified whether or not they have been selected to present their proposal for consideration at the CEO Strategies Conference on November 7th.

Winners must commit to follow up and report progress of the projects throughout the year and may be asked to report at the following year's conference.



Planned Schedule

Date	Event
6/20	CU*Answers announces the 2012 Program at the CU*Answers Leadership Conference.
8/1	Submissions due.
8/31	All required paperwork must be turned in.
9/10	Round 1 - CU*Answers Selection Committee notifies projects moving on to next round.
9/24	Web conference presentations to CU*Answers Selection Committee. (week of)
10/15	Round 2 - CU*Answers Selection Committee notifies projects moving on to next round.
11/7	Final Round - Projects presented at CEO Strategies conference.



Congrats to Xtend!

- Will you attend the Xtend leadership event in 2013?



A trusted extension of your staff
Products and services that help credit unions and their members become more successful!

Xtend
Celebrating 10 years of serving the credit union industry

Xtend, Inc. is a multi-owned (SIC) that has been serving the credit union industry since 2002. We specialize in delivering professional services that help credit unions and credit unions become more successful and competitive. As a result, we are the 2011 "SPECIAL" recognition and recipient award, as follows our business model, pricing strategy and focus on the customer of our customers make us a perfect partner for you to plug into your business plan.

Our offerings include:

- Staffing services
- Specialized wrap-up support services
- Group/departmental services
- Communication services
- Web Chat
- Call center services (inbound and outbound)
- Marketing support services
- Consulting

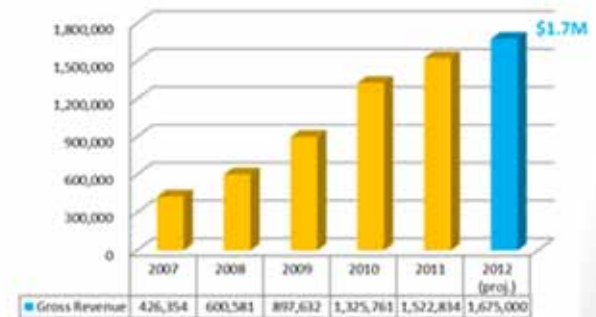
(800) 991-4318 / info@xtend.com

2013 FREE CALL PROGRAM
Your Opportunity to Earn Member Business
is Only a Phone Call Away



Revenue Growth

- Continuing to Build Diverse Revenue Streams through our SR5, Call Center, Audit Link, Member Reach Business Units



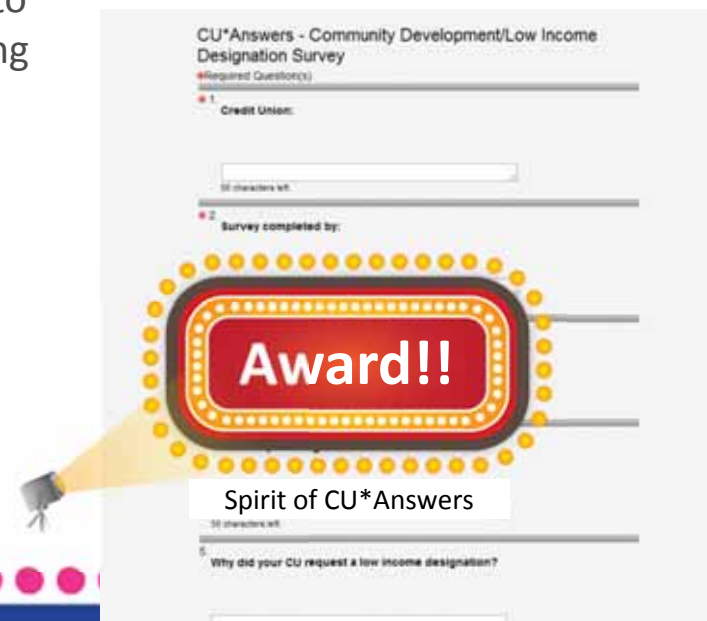
I could have done 20 slides just on the value of Xtend...it's time for you to get to an Xtend event

Cooperative Principle:
Concern for
Community

Lending Top 10, Accounting Top 10, CEOs, etc. Are we paying attention to all of our communities?

- There are **1,128** low-income designated credit unions in the U.S.
 - ★ Across the cuasterisk.com network:
 - 11** CU*BASE CUs are CDFI certified
 - 25** CU*BASE CUs are low-income designated (not CDFI-certified)
 - 36**
- We're taking on a role to educate our network about CDFI, and help CUs attain their CDFI certification
 - ★ Survey sent to the 36 CUs asking what we can do to help (assistance getting certified, meeting reporting requirements, etc.) – **8** responses received so far

Mark your
calendar for the
July 25
informational
webinar



CreateACreditUnion.com

Increase your Cooperative Score: Mentor a Pioneer

<http://createacreditunion.com>

- When an industry loses its passion for adding new organizations to the fold, why would anyone believe in the passion of its participants to carry on?

If you would not tell someone “yes, you should start a new credit union!” what kind of **Net Promoter Score** does our industry have?



Working as Customer Owners

Between now and the end of today

Until 4:30 today: think as **customers** and envision a future that lifts everyone's agenda



Tonight at the Stockholder's Meeting: think and act as **owners** and guarantee a future that lifts everyone's agenda





MOVING FROM STRATEGIES, TO TACTICS, TO CULTURE


How do you know when everyone *gets* it?



How do you know when everyone gets it?

- It is that moment when it seems instinctive, and everybody defaults to acting on strategy
- Per Wikipedia:
 - ★ A **strategy** is a plan of action designed to achieve a vision
 - ★ A **tactic** is a maneuver or action calculated to achieve some end
 - ★ A **body of work** is the entirety of the creative output produced by a particular unit
 - ★ **Culture** is the beliefs, values, behavior that constitute a people's way of life
 - Not culture from a social standpoint, but a process response – a tactical response, a default response – so embedded that “culture” seems to be the only word that fits
 - ★ **Instinctive** is something driven by impulse, spontaneous and without thinking

Frustrating Strategies
It seems so intuitive...yet it seems so hard



How do you know when everyone *gets* it?

- When my team is having trouble “getting” a particular vision, I try to get them off the dime by going tactical
 - ★ Everyone loves to buy something, so it’s not hard to get people to go tactical
- Often, it takes many different tactical approaches to get everyone comfortable and ready to attribute what we’re doing to that original strategic vision
 - ★ This is when I find myself jumping up and down, saying, “Don’t you get it?!”
- Then comes a tipping point...everyone automatically attributes our day-to-day activity to a vision, to a strategy that helped us become who we are
 - ★ That’s when I slyly smile (and think, “I told you so”) – but I realize I had no idea how hard it would be, and how many times we would have to try, fail...try, fail...try, fail

This is why you need a grand opening state of mind if you really want to change things and the way your organization acts



Leadership is Part of Our Culture

Important both socially and to all of our processes

- It takes perseverance to go from strategy to culture, and perseverance proven again and again, throughout a career, is the stuff that leaders are made of
- When a network works, it is as responsive to external influences as it is to internal ones
- When leaders work, they can change people for the better, both inside a firm and outside it
- This year, we recognize one of the most influential external leaders to inspire our network



Award!!

Robert H. Mackay Award

Some Strategies On the Way to Culture

Emerging tactics that might get us there

Marching Toward an e-Document Culture

Mobile: Strategy, Tactic, or Culture?

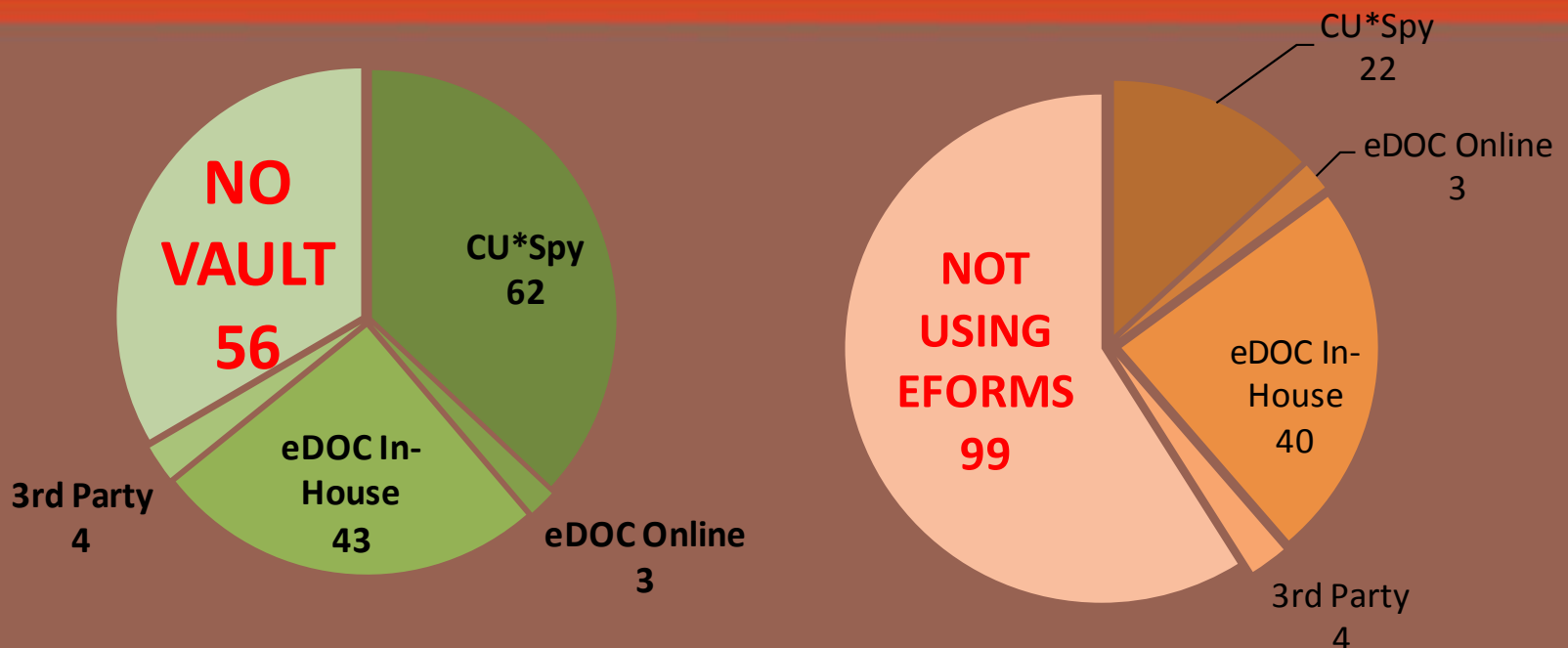
Aggregation: Best Traffic Cop

Authentication: We Take the Time

Silo or Network: Where is Your Culture Tracking?

Marching Toward an e-Document Culture

Images, images, images...have we hit the tipping point?



Maybe this project will be one to push us past the tipping point

- Stored in the ASP vault:
 - ★ **22.4 million** receipts
 - ★ **284,000** photo IDs
 - ★ **80,000** loan forms
- To go to the next level, we need dozens of clicks that take us directly to eDOC, from all over CU*BASE
- The foundation is laid for automated driver's licenses in the new teller software



Coming in 2013:
auto-pop of
driver's license

Check out the Accounting Top 10
on the kitchen for an interesting
solution for accounts payable invoices

cuasterisk.com partner eDOC Innovations celebrates 20 years in business



- Certainly the eDOC Innovations team is building products and services based on images becoming cultural for every business

In-House Workflow Platform
DocLogic™
DocLogic™ is another suite of solutions which can be established in-house at your credit union. These solutions also help you to manage your e-document strategy. DocLogic™ can bundle your e-document needs into one workflow structure making the retrieval of your archived documents simple, and the maintenance of your records at a minimum. With everything from remotely capturing of deposits to digital loan forms, DocLogic™ is a valuable resource for your members too!

Cloud Platform
idocVAULT™
idocVAULT™ is an entire e-document strategy stored on the web. No in-house installation is required to create a simple user friendly document workflow for your credit union. idocVAULT™ offers everything from back end document archiving to products that give your members quick and efficient access to their credit union documents, statements, and even loan applications anywhere they have a web browser! idocVAULT™ is the premiere ASP solution for your credit union.

In-House Solutions: 2020iDOC™, 2020DOC®, 2020COLD®, 2020Sync™, ProDOC Forms & Receipts, ProDOC Packages™, CheckLogic™, CheckLogic Lite™, CheckLogic Manager™. *You can still choose to enable your credit union with the entire suite, or purchase a few solutions that fit your specific need.*

Cloud Solutions: eReceipts, eStatements, 2020eDOC™, eForms, eReports, ePackages, CheckLogic™, CheckLogic Lite™, CheckLogic Manager™. *You can choose to enable your credit union with the entire suite, or purchase a few solutions that fit your specific needs!*



Our network is starting to get the lingo down, and our two development teams are planning for grand openings, better than ever before

cuasterisk.com partner eDOC Innovations celebrates 20 years in business



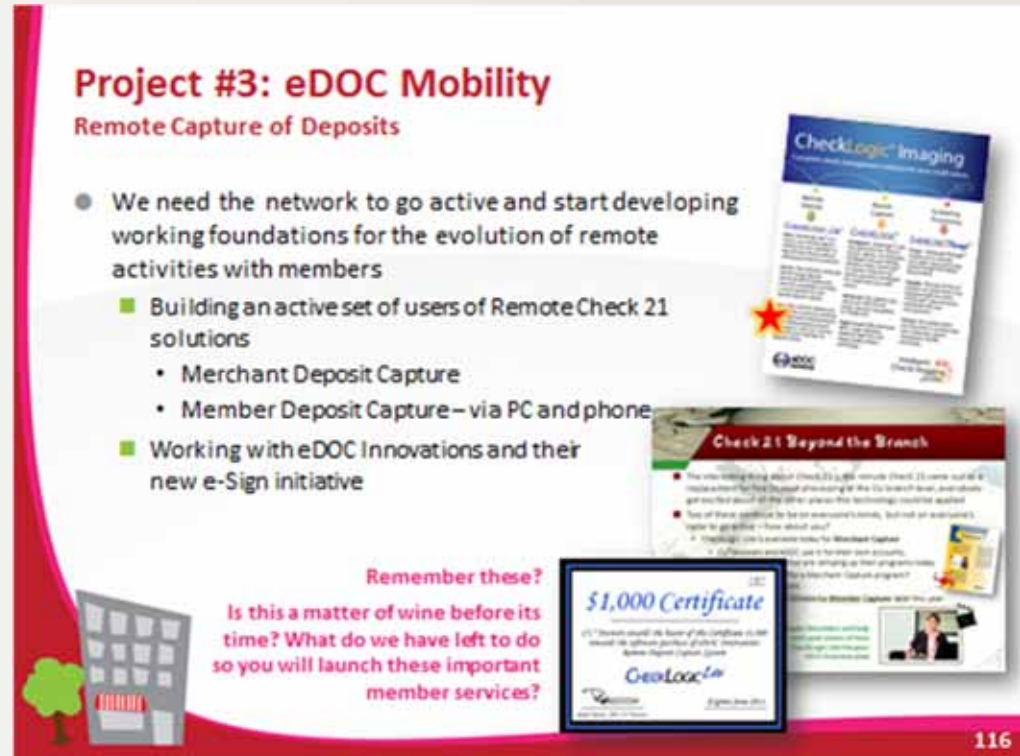
Are your teams tracking the development of these two firms?
 Images will be cultural for all businesses in the future – you
 have two teams working for you

Checks as images...tactics or culture?

What product will push us over the edge?

Year 3 and counting...

- Will Check 21 products change the way we work with members?
- Did you get your merchant program started in 2012?
- Did you have a member make a scanned deposit in 2012?
- If not, why are you in such a rush for mobile phone deposits?



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

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?

116

Somehow we have to make this a member expectation: remote deposits
Can we build an audience that will make these tools merge tactics with strategy?

...or will CheckLogic Mobile be just another implied technology?



eDOC Innovations announces CheckLogic Mobile™ a comprehensive mobile capture solution for your credit union!

Gone are the days of asking your members to visit a branch to deposit their checks. Members can make a deposit into their share draft checking anywhere, anytime, via their smartphone!

- *Member Convenient:* Members can deposit checks from anywhere.
- *Safe:* Login authentication, encryption on phone and en route to secure server.
- *Exact:* Optimizes the image, and extracts payment data automatically.
- *Settlement:* Aggregates with all CheckLogic™ forward collection items.
- *User Friendly:* Integrated for existing mobile wallets.
- *Quick:* Deposit check in three steps.
- *Checking Images:* stored in and available through the eDOC system with all other check images.
- *Review History:* Recent deposits viewed on smartphone (if credit union allows).

Complete the process in three easy steps...



What is CheckLogic Mobile™?

CheckLogic Mobile™ is a member facing remote deposit capture solution. With CheckLogic Mobile™, credit unions give the advantages of RDC direct to their members. Members using iPhones, Blackberrys and Android-based smart phones can now do their banking remotely by simply taking a photo of their check then sending the information to their credit union.

CheckLogic Mobile™ allows share draft checking holders to initiate their mobile-deposit sessions, input their deposit amount, and snap photos of the front and back of checks with their smart phone cameras. CheckLogic Mobile™ then captures the check and converts it to a Federally recognized Check 21 image for transmission to the credit union's remote deposit capture (RDC) platform.

Before transmitting the check images, CheckLogic Mobile™ formats the image, corrects any image distortion or skewing and confirms that the image meets Check 21 and mobile image-quality standard. After the check is submitted successfully, share draft checking account holders receive notification back from their credit union alerting the member that the transaction was successfully completed. All transactions are transmitted with multi-layer security and, if needed, can be traced back to a registered smart phone, marked with time and location, to combat fraud.*

eDOC Innovations, Inc™ has paired with Cachet Financial Solutions™ and Select Mobile™ to bring you CheckLogic Mobile™.



More FAQ's...

- Accepts check images from your smartphone
- IQA on the image
- Applies business rules to deposits
 - Maximum check amount
 - Maximum daily deposit amounts
- Creates an image file set for eDOC to process

Want to learn more?
Contact eDOC Innovations at
800.425.7766 option 3
<http://edoclogic.com/>



How will you teach members to change their deposit habits?

Maybe we should set the expectation first, and the capability second

Maybe we have to go low-tech to move our members toward high-tech...

Rapid City Telco FCU

Preferences Help Logout

It's Me 247 Online Banking

My Messages My Accounts New Accounts Pay My Bills E-Statements Apply Online Contact Us Go Mobile!

Promise Deposits

Do you need your check now? Use Promise Deposits! We know you don't always have time to make it to the credit union. Add your promise deposit NOW! We know you will honor your deposit! We look forward to seeing your check in the mail.

It's as easy as 1-2-3!

1. Click the New Deposit Link Below
2. Add any checks you need to the deposit
3. Mail your checks with the Deposit Slip to the Credit Union

[Create a New Deposit](#)

Outstanding Deposits

Tracking #	Check Count	Total Amount	Date Due	Status	Reprint
100004	1	\$225.50	11/6/2011	Active	Print
100030	2	\$341.00	11/5/2011	Active	Print

My Accounts

- Account Summary
- My Other Accounts
- Transfer Money
- Promise Deposits
- Nicknames
- Scheduled Check Transfers
- ACH Transactions (1)
- Checks Cleared
- Check Stop Payment

Selling remote instant credit, at the click of a button

(Still looking for a better name than "Promise" – "Hold your breath" deposits? "Cross your fingers" deposits?)

My Accounts

Account Summary

My Other Accounts

Transfer Money

Promise Deposits

Nicknames

Scheduled Check
Transfers

ACH Transactions (1)

Checks Cleared

Check Stop Payment

Check Withdrawal

Dividend/Interest

Downloads

Visit Our Site

for rates, hours, and more
click here

Create a new deposit

Enter in each check individually below. When you have entered in all checks for this deposit, click "Complete Deposit" at the bottom of the page. You will then be shown further instructions for mailing this deposit to the credit union.

Should you feel the need to start this deposit over, click the "Clear Deposit" button at the bottom of the page. You may also remove each check individually if you made a mistake.

From: <input type="text" value="Check From"/>	# <input type="text" value="Check Number"/>
Date: <input type="text" value="DD/MM/YYYY"/>	
Pay to the Order Of: <input type="text"/>	\$ <input type="text" value="0,999,999.99"/>
Dollars	
Memo: <input type="text" value="Check Memo"/>	
Routing #: <input type="text" value="Routing Number"/>	Account #: <input type="text" value="Account Number"/>

Deposit this check into:

NOTE: For each check you add to this deposit, you will be charged a fee \$2.50 to the depositing account when the deposit is complete.

I Promise to Mail this Check

Set the stage for members to work with images of checks, not just data



Mail Your Deposit

Congratulations! Your deposit has been entered into the system. You are now ready to mail your check(s). Please follow the instructions below:

1) Gather your checks

The checks listed below are the checks you entered into this deposit. Please gather them up and follow the remaining steps for each check.

Deposit To	Check #	From	Amount
009 - SHARE DRAFT	00002	adfsad	\$3.00

2) Sign Your Checks

Sign the back of ALL of your checks and write the following Tracking Number under your signature:

100106

3) Print the Deposit Slip

Print out the Deposit Slip and include it with your checks when mailing out.

[Print Promise Deposit Certificate](#)

4) Mail your Deposit

This deposit must be received by 6/5/2012, please mail all checks and the deposit slip:

RAPID CITY TELCO FEDERAL CREDIT UNION
811 E SAINT ANDREW STREET
RAPID CITY, SD 57701-0000

[Add Another Promise Deposit](#)

[View Current Promise Deposits](#)

My Accounts

Account Summary

My Other Accounts

Transfer Money

Promise Deposits

Nicknames

Scheduled Check Transfers

ACH Transactions (1)

Checks Cleared

Check Stop Payment

Check Withdrawal

Dividend/Interest

Downloads

CUSM SECURE
Are You Safe?



Convenient for everyone that qualifies, and a natural for leading members to more automated solutions



When will you have a grand opening for remote deposits?

- This software is targeted for a special beta in August 2012
- More importantly, we need to be ready to sell the automation of remote deposits through all channels
 - ★ Member and business scanners
 - ★ Smartphones
- Look for new links in It's Me 247 that will move members from snail mail deposits to automation
- Use this link to see a video for your business member →



<http://edoclogic.com/products/checklogic-c21/checklogiclite/>

Remember this video from the 2010 Leadership Conference? It takes a while to get a body of work, a set of tactics to signal a culture shift

This is when I find myself jumping up and down, saying, “Don’t you get it?!”

- And I’m not talking to you, I’m talking to the CU*Answers team
- I’m not sure we’ve made the leap to being a firm that defaults to images as part of our culture
- Consider eDOCSignature – an emerging process enhancement that every CEO should be wondering about
- It was embarrassing this year when a client asked us why we were overnighting a contract for a signature, when CU*Answers owns the firm promoting electronic signatures
- We have some work to do...do you? When will you be doing e-signature loan closings?

eDOCSignature™
The logical solution for your digital identity

- Loan Documents
- New Accounts
- Contracts

Click to Sign

Reduce signature time to mere minutes and gain advantage with the member convenience of eDOCSignature. Research has revealed an increase in electronic signatures by your credit union participating members.

Credit unions across the country are turning to eDOCSignature in conjunction with ProDoc Packages to give members the ability to sign loan documents from the personal computer any time, day or night. Another advantage is helping One-Credit, FCU to create an easy, differentiated and distinct.

—Terri Simon, Chief Credit Officer, One-Credit

Click. Close. Technology.
Give your members the gift of signing documents from home!

More members are requesting to eSign. Is your credit union participating? Cut the time it takes to complete a loan in half!

eDOCSignature™ offers eSignature technology which allows members to simply sign a digital signature box onto their documents right in their web browser. Our technology allows members to eSign their documents securely, keeping your credit union in compliance with ESOB and UETA regulations. These regulations assure that these eSignatures are legally binding and backed by a strong and accessible audit trail.

eDOCSignature™
Key Benefits...

Secure
Multi-level authentication. The member will always be signing the right document every time.

Fast
Just click the signature box and sign your document! Creation of the documents is also simple with our “drag and drop” signature boxes. Members can complete their loan documents in minutes.

Easy
Members aren’t limited to desktop software. The only requirement for both credit union and member is a web browser. Members can even eSign from a mobile device such as an iPad!

Call Now for a Demo!
1-800-425-7764 Opt. 3
Or, find us on the web!
<http://jedocsigner.com>

Ask About Our Other Products...
GenLoc 2.0™ GenLoc 3Way™
ProDoc™keys™ ProDoc™wajr™



Mobile: Strategy, Tactic, or Culture?

No area is changing faster...Do you have a **mobile website**? Do you have a **mobile web** product? Do you have a **text** product? Do you have **mobile bill pay**? Do you have a **mobile app**? Do you have an **Apple mobile app**? Do you have an **Android mobile app**? Can you support **remote deposits**? Can you do **P2P** payments? Can you show me branches via **GPS**? Can you create me a **Groupon** coupon for a CD? Can you push me a **loan offer**? Are you into **gamification** yet? Do you think **HTML 5** will outpace mobile apps? Do you think **Apple** will ever allow downloads from other stores? What do you think **Kindle** will do? How about an **iPad** application? *I'm just dizzy...*

Tactics, tactics, tactics...everywhere a new tactic to consider

But what will it say about our culture?

- We've already talked about Text Banking and the need for a grand opening, so let's just focus on Smartphones for a minute
- In March 2010, we introduced **Mobile Web**



Session 0 CU*BASE GOLD - Online Banking/Mobile Web Summary Stats

Online Banking/Mobile Web Summary Stats

Statistic	5/2012	4/2012	3/2012	2/2012
# of days in month	0	30	31	29
# of CU members	0	26,900	26,842	26,751
Penetration by Count				
# of members using any online channel	0	9,321	9,281	9,246
# of members using mobile web	0	0	0	0
# of members using online banking only	0	0	0	0
# of members allowing see access	0	0	0	0
# of members allowing jump access	0	0	0	0
Penetration by Percentage				
% of members using any online channel				34
% of members using mobile web				
% of members using online banking only				
Activity				
Total # of logons, any online channel				110,
# of mobile web logons				
# of online banking logons				
Average Usage				
Average logons per day(any channel)	0	3,519.07	3,487.71	3,806
Average logons entire membership	0	3.92	4.03	4
Average logons among online users	0	11.33	11.65	11
Heavy Users/Abusers				
Most logons by a single member	0	146	135	

Watch for expanded member usage stats (including text!) in the 12.0 release!

Go Mobile!

My Messages My Accounts New Accounts E-Statements Certificates Conta

It's Me 247 Mobile Web Banking Emulator

Mobile

Mobile Web

Text Banking Home

Why use Mobile Web Banking?

- It's easy and secure! And it's free!
- There is nothing to install!

Try Mobile Banking!

Want to try it on your phone or other web-enabled device? Just click the It's Me 247 logo on your credit union's webpage.

Try Mobile Banking using our phone emulator!

It's simple to do! You are already logged into the phone emulator on the right hand side of this page.

- The phone emulator shown to the right is

Live Mobile Account Access:

1. Savings/Checki...
2. Transfer

But what about Mobile App?

Why It's Me 247 Mobile Web levels the playing field

- In the end, every app is a hybrid of three concepts:

An operating system-level application loaded onto a phone	Software that manages the application navigation, and some native phone features – works whether you're connected to a network or not
A content management system distributing content to the phone via the web	The application's brochure-ware – a lot like a mobile website, pushing rates, specials, and other miscellaneous member information
An online banking integration , distributing banking content to the phone via the web	The member's account information – a wrapper around It's Me 247 Mobile Web Banking

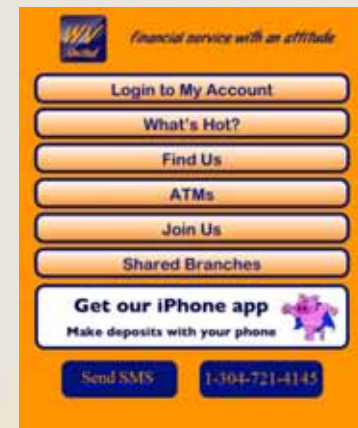
- When it comes to mobile apps, it's not the technology, it's the distribution
 - ★ It's qualifying for the device types and lining up with the application stores
 - ★ It's a business line more than a technology – it's a process more than a product

So, It's Me 247 Mobile Web allows a CU to work with *any* mobile app provider...**FOR FREE**

But what about Mobile App?

Why It's Me 247 Mobile Web levels the playing field

- Like MoneyDesktop, we saw our job as one of facilitating the credit union's direction, not mandating one...we just needed to integrate our part with market solutions
- My advice was, go for it, you don't need CU*Answers...and many people did, and will continue to do so

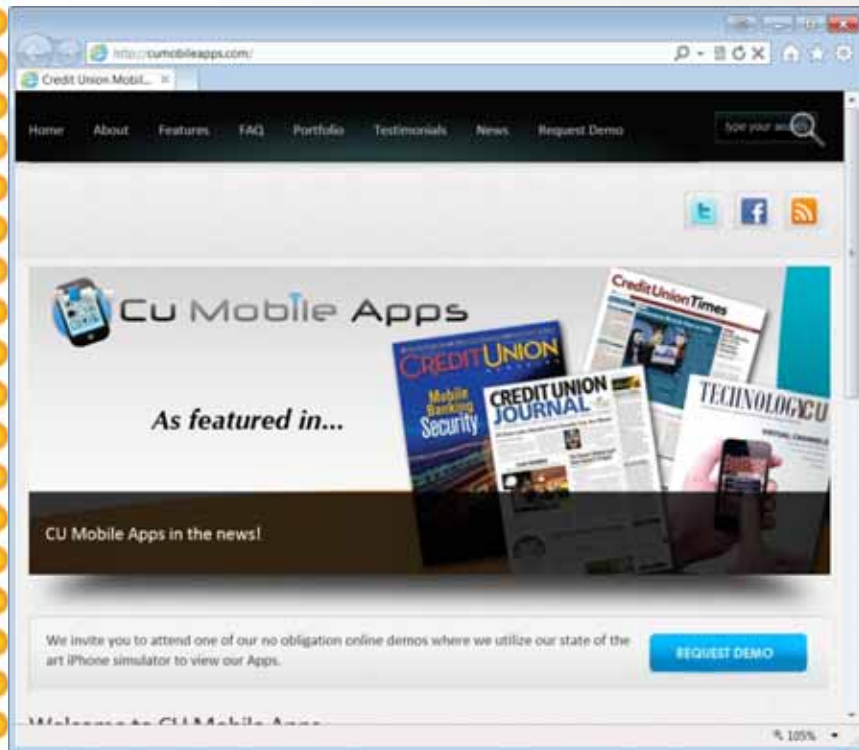


And I'm all for it!

My advice: Go for it, you don't need us

...but CUs still wanted more

- That led us to the battle of the bands (vendors)
- Much like MoneyDesktop and Geezeo, CU*Answers wanted a focus group to point the way for an integration ally



My advice: Go for it, you don't need us

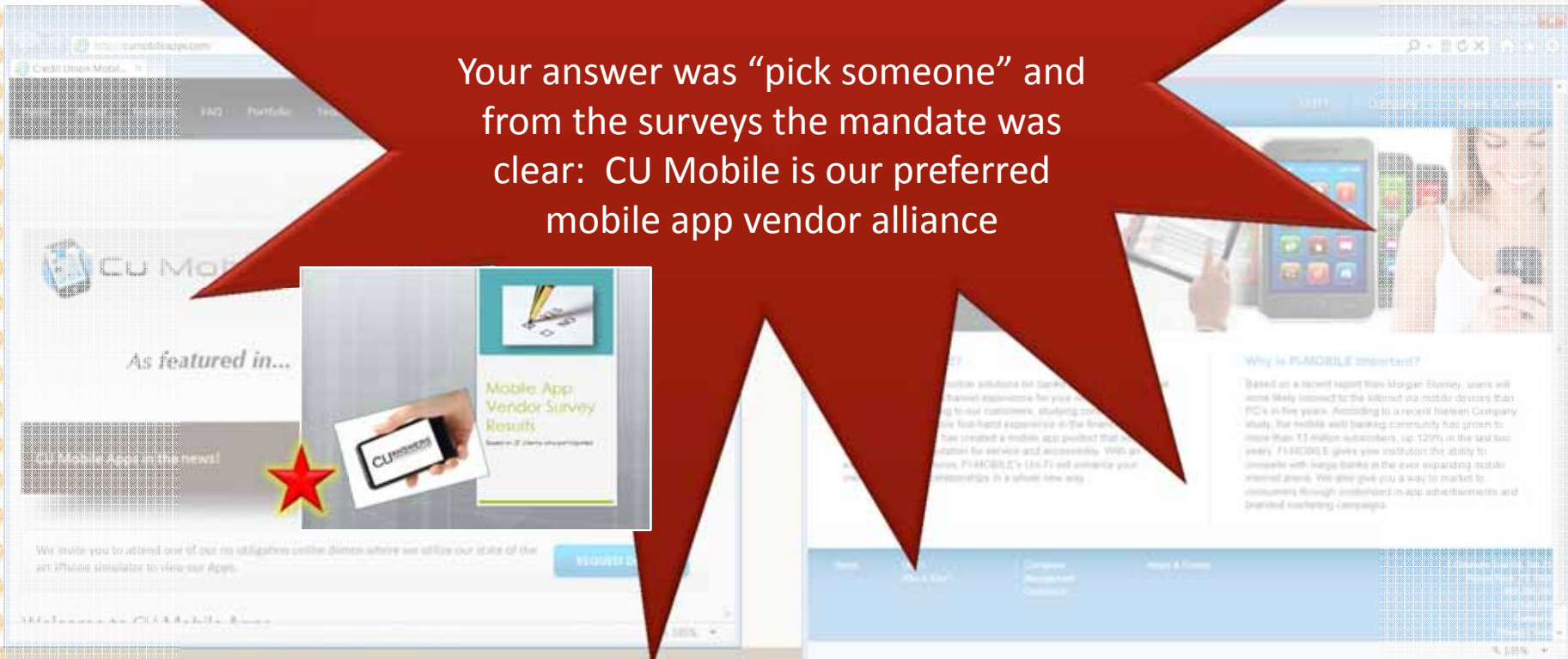
...but CUs still wanted more

- That led us to a battle of wits and wills
- Much like Monday, we wanted a focus group to point the way

And the survey says...

CU Mobile

Your answer was "pick someone" and from the surveys the mandate was clear: CU Mobile is our preferred mobile app vendor alliance



How does this change a CU's options?

We will continue to update Mobile Web and prepare for a CU Mobile audience


An operating system-level application loaded onto a phone	CUs can continue to go their own way, or partner with CU Mobile for a CUSO ally solution
A content management system distributing content to the phone via the web	CUs can work directly with their mobile app provider and manage their own content, or work through CU*OverDrive coordination for content automation
An online banking integration, distributing banking content to the phone via the web	CUs can continue to go their own way with confidence, knowing that CU*Answers will continue to develop Mobile Web Banking as an engine for a mobile app Look for See/Jump, check images, A2A, and other new features starting in 2013... <i>Mobile Web is now a strategic development priority</i>

- What about APIs? *(now that's a whole 'nother story...)*
 - ★ CU*Answers is developing more and more direct APIs for online and mobile web banking (and someday we might even charge to hook up to a mobile app provider...maybe)

Why I think CU Mobile was a good choice

- CUs and CU*Answers can push CU Mobile to aggressively pursue diverse devices and app stores
- CUs need to keep a short horizon and perspective as to this investment
 - ★ CU Mobile is month to month, with a reasonable project cost
- CUs and CU*Answers need to work hard to automate content distribution and marketing if mobile potential is to be maximized



 Cu Mobile Apps

Future proof your mobile investment...



Over time

We will make our solution available to different mobile platforms to protect customers from needing to know the different devices.

Your Internet Culture is not simple anymore

Every device is a branch in itself

- It's not enough to buy solutions one tactic at a time anymore
- We need to build a coordinating hub to push people to our online solutions
- The “Go Mobile” page and the OBC are the first of many CUSO products to help your members find the solution they need

Cartoon City Credit Union Manage My Security Help Logout

It's Me 247 Online Banking

Info Center My Accounts New Accounts Pay Bills E-statements Money Desktop **Go Mobile** Contact Us

Mobile Banking

Banking on your mobile browser

Mobile Web Banking

Text Banking

Quick Account Info & Alerts

Text Message from It'sMe247
Your available balance is...

Text Message from It'sMe247
ALERT: A deposit has been...

Text Message from It'sMe247
ALERT: You available balance is...

More Information

Mobile App!

Made For Your Smartphone!

Available on the iPhone
App Store

Available in the Android
Market

Mobile App - NEW

001	2nd Share Draft	\$2,015.00	\$2,015.00	3/12/2012	\$2,015.00
002	Booster Club	\$1,256.00	\$1,256.00	6/7/2012	\$1,256.00
003	Basic Share Draft	\$1,252.00	\$1,252.00	3/12/2012	\$1,252.00
004	Secondary Share	\$2,256.00	\$2,256.00	1/28/2012	\$2,256.00

Investments Accounts

Owner	Account Number	Where Held	Representative	As Of Date	Balance
John Smith	9850985	Genworth LIC	Jonathan Reinson	02/20/2012	\$3,123.19

It's Me 247 Launching New Channels



Mobile Banking

It's Me 247 Online Banking on your mobile device browser.

Why use Mobile Web Banking?

- It's easy and secure. And it's free!
- There is nothing to install.
- Access your accounts to check balances.
- Transfer money between accounts.
- Manage your accounts on the go...anywhere your phone goes.

Click here to learn how to access mobile banking from your smartphone.

Click here to watch a video of how Mobile Banking works.

Try Mobile Banking using our phone emulator!

It's simple to do! You are already logged into the phone emulator on the right hand side of this page.

- The phone emulator shown to the right is logged in to your account. If you use the emulator, you will be accessing your own money. Transfers will be posted to your account.
- Mobile Banking might appear different based on your particular mobile device's browser.

Security features of Mobile Banking

- For added security, remember to use the Logout button when using Mobile Banking. On iPhone or Android devices, the Logout button is on the home/Options screen. It can easily be found by hitting the Home button in the upper right corner at any time.
- If you need to change your password, log on to your secure account in It's Me 247. For security purposes, you may not change your password in Mobile Banking.
- If you feel like your account has been compromised, contact your credit union immediately. If it is after hours, enter an incorrect password 3 times to lock your account until you are able to contact your credit union.

* Check with your mobile carrier for website access rules.

Text Banking

Quick Account Info & Alerts

Thanks for enrolling for Text Banking service! Remember that you can enroll as many mobile phones as you wish. Enrolling a phone means you can send messages to It's Me 247 Text Banking and receive information about the accounts under this membership. If you have more than one membership at the credit union, the nickname you define here will help you tell them apart.

Don't forget that you can also set up your e-Alert subscriptions to be sent as text messages directly to your mobile phone (e-Alerts are automatically sent to all phones).

Text Banking Membership Information

Fee Account assigned to this membership: 009 - BASIC SHARE DRA
Nickname assigned to this membership: BUDG55K

Your Enrolled Phone Numbers

(209) 364-4323	Remove
(209) 254-1516	Remove

Cancel text banking

The phone numbers listed to the left allow you to send and receive Text Banking messages from this membership, along with receiving e-Alerts to that phone number, if you wish.

When can I do with Text Banking? | Mobile Text BankingFAQ | Personalized Command List

Welcome to Cartoon Federal Credit Union Text Banking

It is our goal to provide the latest in convenient technological products in order to serve you better. Please make sure to take note of the fees for this service that are disclosed below.

There is a monthly fee for using Text Banking services: \$1.00 for the first 111 month(s) and \$3.00 per month after that.

In addition, for each message you send and receive, you will be charged as described in the chart below. Fees will be taken out of the account listed in the Membership Information above:

Description	Message # From	Message # To	Fee Amount (each)
1 - 100 Per Text Fee	1	100	\$0.003
101 - 300 Per Text Fee	101	300	\$0.003
301 - 400 Per Text Fee	1	400	\$0.003

It's Me 247 Smartphone App

It's Me 247 Mobile Banking

We are happy to announce that we will be releasing a new mobile app for both Android and iPhone. You will now be able to do all of your It's Me 247 online banking right from the palm of your hand. Take It's Me 247 with you anywhere, at any time!

With our mobile app you can...

- Access your accounts to check balances
- Transfer money between accounts
- Manage your accounts on the go...anywhere your phone goes.

Coming soon!

Available on the iPhone **App Store**

Available on the Android **Market**

It's Me 247 Mobile Banking

I'd like to be notified when an app is available for my phone.

iPhone
 Android Smartphone

Email: john.smith@company.com

Submit

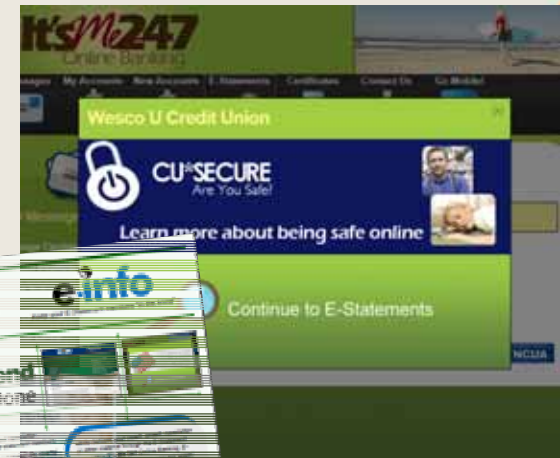
Your Internet Culture is not simple anymore

Every device is a branch in itself

- In 2013, CU*Answers will work with Xtend on expanding the e-Info offering
 - ★ e-Info has successfully helped CUs manage marketing through the OBC and It's Me 247
- In 2013, we want to push more automation out to mobile websites and content engines for mobile apps
 - ★ Are you an e-Info client?

For some of you, the redundant work of publishing to your website, to your mobile website, and now to your mobile app will fill your days with glee

For others, you'll be looking for a centralized, automated solution, really quick e-Info is where we hope you will land



Your Internet Culture is not simple anymore

Every device is a branch in itself

- How will you keep up with the need to have fresh content, new marketing, relevant conversations, and real-time member information, at so many locations?
- It takes a network

Tangled in Technology? Let us help!

If you're confused about all the ways members can bank with you without having to visit a branch, we can help. Take a look at the chart below to learn about all the CU*Answers products and services you can offer members who don't have time to visit a branch!



Devices It's Used With

Product	What Members Can Do with It	Desktop Computer	Laptop Computer	Tablet	Home Phone	Mobile Phone	Smartphone
It'sM247 Online Banking	While online, members can check balances, transfer money, apply for loans, and more. View login screen . Learn more!	✓	✓	✓			✓
PIB Personal Internet Banking	From online banking, members can jump to this website and turn on extra security features for online banking. Learn more!	✓	✓	✓			✓
It'sM247 Online Banking e-Statements	Members can receive statements via email rather than regular mail. View demo .	✓	✓	✓			✓
EasyPay Online Bill Pay	Members can pay bills online. View demo . Learn more!	✓	✓	✓			✓
It'sM247 Text Banking	Members can text account-balance requests and receive balance alerts. Learn more!					✓	✓
CU Talk Telephone Banking	Members can check balances, account history, and rates, as well as transfer funds and make loan payments. Learn more!				✓	✓	✓
It'sM247 Mobile Web Banking	Members can check balances, transfer money, apply for loans, and more. View demo . Learn more!						✓
It'sM247 Mobile App Banking	Members can access online banking features through an app instead of logging into online banking (coming soon).			✓			✓

CU*ANSWERS

Aggregation: Best Traffic Cop

It doesn't happen overnight

Strategy on the way to culture – are you ready to make this a clear competitive advantage for your credit union?

See/Jump/Transfer Update
First of three aggregation projects for our network



The new generation of Transfer Control lets bank members easily manage their money across all their accounts.

The control which options are available.

It'll tell you where transfer control, but See and Jump will be coming in phase 2 (JRM coverage). We've already clear on how many of you will benefit on and how aggressive you'll be in letting members manage it.

MoneyDesktop
Second of three aggregation projects for our network



A Specific Example: Save the working day!

1. Member can use tool to view and manage their accounts.
2. Credit union member offers financial advice, allowing them to manage their money more effectively.
3. Member can use tool to view and manage their accounts.
4. Member can use tool to view and manage their accounts.

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 beta. They'll be ready year-end. Are you interested in an OFM for your membership?

See My Other Accounts
Third of three aggregation projects for our network



Individual Account

12.0 release!

MoneyDesktop: Aggregating Member Wallets

Aggregation is off to a fast start, are you?

- 21 credit unions have signed with MDT
- Some CUs are seeing a 20%+ adoption rate by members
- MDT serves 276 financial institutions...adding one new CU per day
 - ★ MDT tracks \$1.3 billion in financial assets
 - ★ MDT won the CUNA Technology Council's Best of Show 2011 and Best of Show from Finovate Spring 2012 for their new iPad App and Deals mobile app

<http://moneydesktop.com>



MoneyDesktop is a great tactic, but where are you trying to take your culture? *Best Traffic Cop*

A screenshot of the "It's Me 247 Online Banking" interface. The top navigation bar includes "My Messages", "My Accounts", "New Accounts", "Pay My Bills", "E-Statements", "MoneyDesktop", "Contact Us", and "Go Mobile!". Below this, there are icons for each of these services. The "MoneyDesktop" section is highlighted, featuring a "Personal Financial Management" heading. A sub-heading asks "What is Personal Financial Management?" and provides a brief explanation of the service. At the bottom of this section, there is a "Continue" button and a small image of a woman with the text "We're ready to help!".

What's your next move with MoneyDesktop?

New navigation will take it up a notch, how about mobile?

Cartoon City Credit Union Manage My Security Help Logout

It's Me 24/7 Online Banking

Info Center My Accounts New Accounts Pay Bills E-statements Money Desktop Go Mobile Contact Us

All your accounts together

See all your balances and transactions together on the web or your phone. MoneyDesktop PFM automatically pulls all of your financial information into one place, so you can finally get the entire picture.

- ✓ Military Grade Data Transfer and Security
- ✓ Support for Thousands of US Institutions
- ✓ Easy to Setup and Use

moneydesktop.com Login

Last Score 56 View Your Rewards Details

Messages Messages 3 Members Place Your Vote! Latest News Live Chat

Accounts	Name	Regular Payment	Amount Due	Due Date	Balance
001	2nd Share Draft	\$2,013.00	\$2,013.00	3/12/2012	\$2,013.00
002	Booster Club	\$1,256.00	\$1,256.00	6/7/2012	\$1,256.00
003	Basic Share Draft	\$1,252.00	\$1,252.00	3/12/2012	\$1,252.00
004	Secondary Share	\$2,256.00	\$2,256.00	1/28/2012	\$2,256.00

Owner	Account Number	Where Held	Representative	As Of Date	Balance
John Smith	9850985	Genworth LIC	Jonathan Peirson	02/20/2012	\$3,123.19
John Smith	98567885	Genworth LIC	Jonathan Peirson	02/20/2012	\$812.19

Accounts	Name	Regular Payment	Amount Due	Due Date	Balance
334	VISA CLASSIC	\$56.00	\$73.34	5/23/2012	\$3,775.00



MoneyDesktop Next Generation Mobile Banking

CU are already asking if we can include OTB accounts as part of the MDT interface

OTB is becoming a significant body of work

Aggregation is off to a fast start, are you?

Loan Information
30 YR FIXED MOR

The information shown here was last updated on 8/19/2011 9:56 PM. Account details may not immediately reflect recent transactions or other changes made to the account.

Account #: *****2395
Institution/Agency: THE MORTGAGE SUPERSTORE
Description: 30 YR FIXED MORTGAGE
Delinquent?: Yes
Amount Past Due: \$1,026.50
Next Payment Due Date: 8/1/2011
Payment Amount: \$1,026.50
Balance: \$132,768.91
Disbursement Limit: \$150,000.00
Maturity Date: 4/30/2030
Last Payment Date: 7/1/2011

[Pay Now](#)

My Accounts | I'm a Platinum member.

Share accounts [View my other accounts](#)

Account	Name	Available Balance	Actual Balance	Last Transaction
000	GENERAL ACCOUNT	\$3,693.95	\$3,698.95	6/7/2010
004	BASIC SHARE DRA	\$1,731.39	\$1,758.34	6/7/2010
005	AZ ACCOUNT	\$2,202.94	\$2,202.94	6/7/2010
030	TAXES	\$919.90	\$919.90	6/19/2010
**9395	INVESTMENTS ARE	\$52,476.02	\$52,476.02	8/25/2011

Certificates [View my other certificates](#)

Account	Name	Available Balance	Actual Balance	Dividend
300	12 MO VARIABLE	\$0.00	\$1,000.00	\$0.00

Loans [View my other loans](#)

Account	Name	Regular Payment	Amount Due	Due Date	Balance
820	HELOC-DRAW	\$178.14	\$178.14	6/28/2010	\$16,082.76
**2395	30 YR FIXED MOR	\$1,026.50	\$1,026.50	8/1/2011	\$132,768.91

Credit Cards [View my other credit cards](#)

Account	Name	Regular Payment	Amount Due	Due Date	Balance
747	VISA PLATINUM	\$25.00	\$25.00	6/28/2010	\$45.25
**2395	MASTERCARD CLAS	\$0.00	\$0.00	9/28/2011	\$0.00

Savings Information
INVESTMENTS ARE

The information shown here was last updated on 8/25/2011 12:00 AM. Account details may not immediately reflect recent transactions or other changes made to the account.

Account #: *****9395
Product:
Institution/Agency: INVESTMENTS ARE US
Description: HIGH YIELD IRA
Date Opened: 8/1/2011

Page will timeout in 28:25

Credit Card Information
MASTERCARD CLAS

The information shown here was last updated on 8/22/2011 5:00 PM. Account details may not immediately reflect recent transactions or other changes made to the account.

Product: MASTERCARD CLASSIC
Card #: *****2395
Delinquent?: No
Payment Due Date: 9/28/2011
Minimum Amount Due: \$0.00
Credit Limit: \$10,000.00
Balance: \$0.00
Available Balance: \$0.00
Statement Balance: \$0.00

**Coming in 2013:
Recurring OTB
payments to mimic AFT**

**Have your member servicing tactics
sent your members elsewhere?
Use OTB to refocus your members on YOU**

OTB: Aggregating Your Products

Integration to CUSO Financial Services (CFS)

my ACCOUNTS | I'm a Silver tier member.

Share accounts

[View my other share accounts](#)

Account	Name	Available Balance	Actual Balance	Last Transaction	Accrued Dividends
000	SHARES	\$120.45	\$125.46	12/12/2011	\$0.01
001	CHECKING	\$1,220.38	\$1,220.38	1/11/2012	\$0.00
025	MONEY MARKET SA	\$5,042.49	\$5,042.49	9/26/2011	\$0.60
111	VISA 7.9%	\$0.00	\$0.00	1/11/2012	\$0.00

Credit Cards

[View my other credit cards](#)

Account	Name	Regular Payment	Amount Due	Due Date	Balance
**0430	PLATINUM PREFER	\$0.00	\$0.00	6/12/2009	\$0.00
**1156	PLATINUM PREFER	\$0.00	\$0.00	1/13/2012	\$0.00

Investment Accounts

Account	Where Held	Representative	As Of Date	Balance
**3456	GLENWORTH HOLDING, LLC	JOHNATHAN PIERCE	2/13/2012	\$45,000.00
**3456	PERISHING, LLC	BRUCE SUMNER	2/14/2012	\$350,000.00

Investment Account Details

The information shown here was last updated on 2/13/2012 8:00:00 AM. Account details immediately reflect recent transactions or other changes made to the account.

Owner: Owner Name Here
 Account Number: **3456
 Where Held: GLENWORTH HOLDING, LLC
 Representative: JOHNATHAN PIERCE
 As Of Date: 2/13/2012
 Balance: \$45,000.00

[Manage this account](#)

Investments offered through CUSO Financial Services, LP (CFS) are not NCUA/NCUSIF insured, are not credit union guaranteed, and may lose value. Financial Advisors are employees of Day Air Credit

- ★ Summary of investment accounts in **It's Me 247** online banking
- ★ SSO link from **It's Me 247** online banking to CFS My Portfolio View
- ★ Expanded OTB database for future CU*BASE analysis and trending dashboards

HCU HYPOTHETICAL CREDIT UNION | MY PORTFOLIO VIEW

Account No. 5QF151391 | Held at Pershing Investments

Master Data from Pershing Investments | As of 2/13/2012

William Smith | 557 Main Street | Auburn, VA 22009 | 530-326-4557 | Home: (800) 555-1010 | Business: (800) 555-1111 | Fax: --- | Cell: --- | Director: --- | Lead Activity: ---

Rep Code: 284 | Open Date: 09-04-2003 | Objective: --- | Money Market Fund: OneFund General Mkt MRF1B Class B | Options Limit: No Option Trading | Margin Interest: --- | (Investment) Investment: Credit Account

Positions for Current Month | View for: | As of 2/13/2012

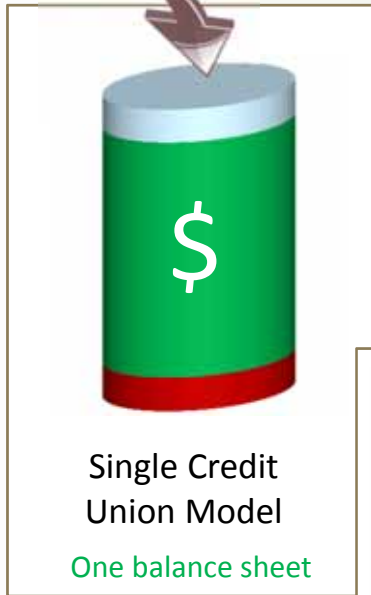
Acct	CDSP	Symbol	Description	Share Class	Quantity	Price	Market Value	Price As Of	% of Total Position	Cost Basis
CDSP	51000108	AJPL	AJPLR RL COMP		9.000	241.8800	\$2,176.92	24-02-2012	0.5%	\$911.00
CDSP	34604014	ETFD	ETFDX2 FAL COMP		190.000	1.7100	\$324.90	04-09-2010	0.8%	\$1,223.94
CDSP	40200101	BA	BAFUND0101		1.000	128.7500	\$128.75	04-09-2010	0.3%	\$87.50
** Subtotal for Equity										\$4,529.56
CDSP	47002019	INBA	INBA02 BALANCE		10	341.900	\$3,419.00	04-08-2010	20.5%	\$4,371.96

“What do I have to do in order to be considered a credit union?”

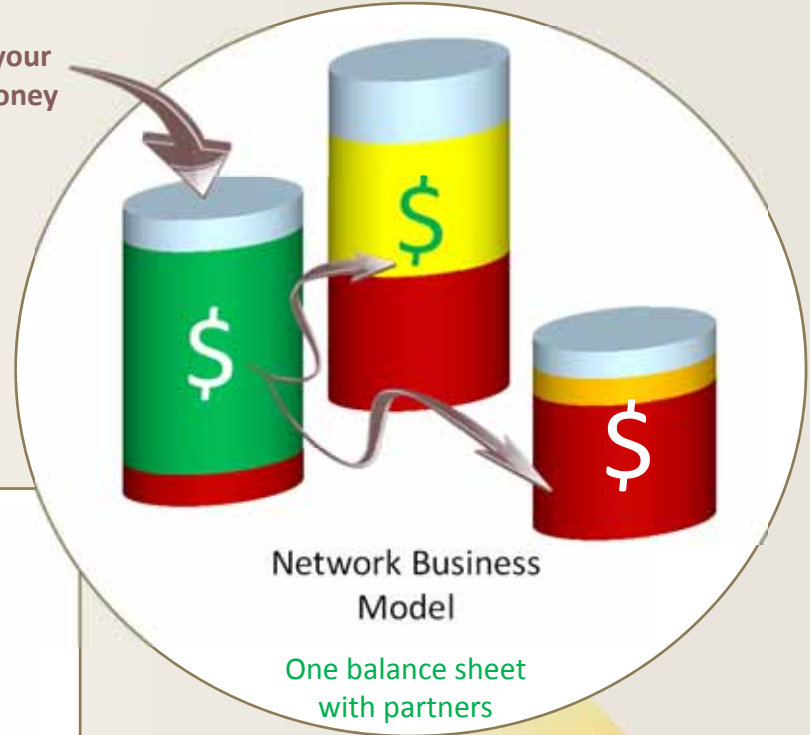
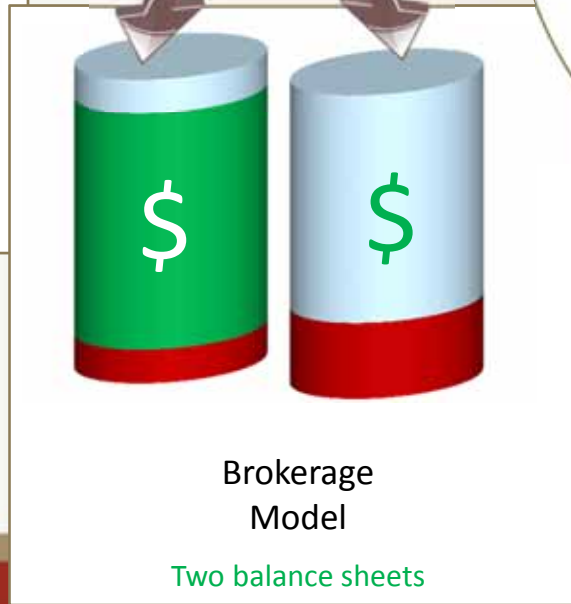
...CEO of a start-up CU

The question is valid no matter your size: What *must* you do to qualify for a winning and sustainable relationship with your members in the future?

Options for your members' money



Options for your members' money



Today you might need a whole new balance sheet in order to qualify, now and down the road

A Partnership With CFS

Can you afford to wait for a new capital game?



Some facts about CFS:

- **46** CU owners
- **151** CU Clients
- **450** brokers serviced
- **15,048,478** members served and **\$15 billion assets under management** (as of 12/31/11)
- **\$550 million** in networking fees (revenue share) paid to credit unions from 1999-2011
- **\$30.6 million** in ownership distributions paid to partners 1999-2011
- **5% net income margin** in 2011, made about \$5 million on \$100 million in gross revenues

Some CU success stories:

- Community CU
 - ★ **\$700,000** in assets under management
- TBA CU
 - ★ Program kicked off April 2012
 - ★ **\$658,000** in assets under management as of May
- Day Air CU
 - ★ “CFS helped us own the business”
 - ★ Switched to CFS in 2008
 - ★ **\$18 million** in assets under management

Watch for news about a **grand opening webinar** this fall, sponsored by **CU*Answers, CFS, and Xtend**



See & Jump: Aggregating Members Online (...so what happened to transfer?)

My Accounts | I'm a Platinum tier member.

Share accounts [View my other share accounts](#)

Account	Name	Available Balance	Actual Balance	Last Transaction	Accrued Dividends
000	RAINY DAY FUNDS	\$2,173.04	\$2,178.04	6/4/2012	\$0.03
001	ON THE EDGE	\$174.99	\$3,552.73	6/5/2012	\$0.00

Certificates [View my other certificates](#)

Account	Name	Available Balance	Actual Balance	Accrued Dividends	Maturity Date
030	HIDDEN.3.1	\$0.18	\$522.03	\$0.13	7/13/2012
031	HIDDEN.3.2	\$0.00	\$206.00	\$0.11	11/17/2012

My Accounts | I'm a Platinum tier member.

Signed on as guest to: 76- TRICIA L KARNES [Jump back](#)

Share accounts

Account	Name	Available Balance	Actual Balance	Last Transaction	Accrued Dividends
000	SAVINGS	\$147.75	\$152.75	6/1/2012	\$0.00
001	CHECKING	\$427.54	\$530.75	6/5/2012	-\$0.00

Loans

Account	Name	Regular Payment	Amount Due	Due Date	Balance
---------	------	-----------------	------------	----------	---------

My Other Accounts

76- TRICIA L KARNES [Jump to account](#)

Share accounts

Account	Name	Available Balance	Actual Balance	Last Transaction	Accrued Dividends
000	SAVINGS	\$147.75	\$152.75	6/1/2012	\$0.00
001	CHECKING	\$427.54	\$530.75	6/5/2012	\$0.00

Loans

Account	Name	Regular Payment	Amount Due	Due Date	Balance
---------	------	-----------------	------------	----------	---------

Coming in 2013: Set up See/Jump controls via PIB, guest login history, See/Jump via Mobile

Authentication: We Take the Time It doesn't happen overnight

Strategy on the way to culture – are you ready to make this a clear competitive advantage for your credit union?

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

154

Teller "Currently Serving"
A member is a member is a member

154

Teller "Currently Serving"
A member is a member is a member

157

When tactics add up to signal a shift in the way you think

Authentication as a Competitive Advantage

- Did this signal a change in your tactics that you might highlight as part of your culture?
- Or was it just another tool upgrade?

CU*BASE

11.6

CU*BASE[®] Software Upgrade

Online CUs	CU*NorthWest/CU*South	Self Processing
March 18, 2012	March 25, 2012	April 9-10, 2012

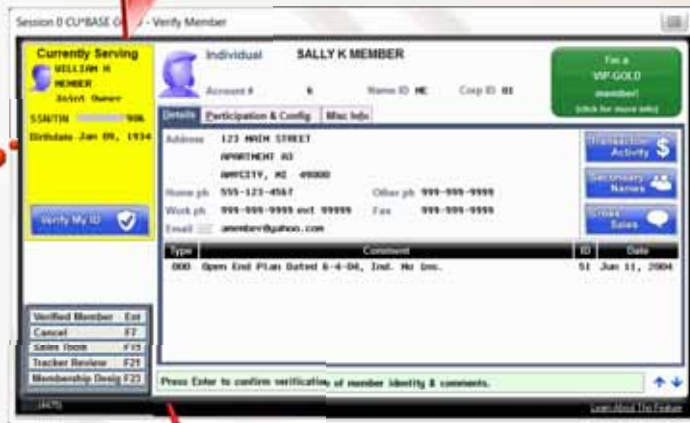
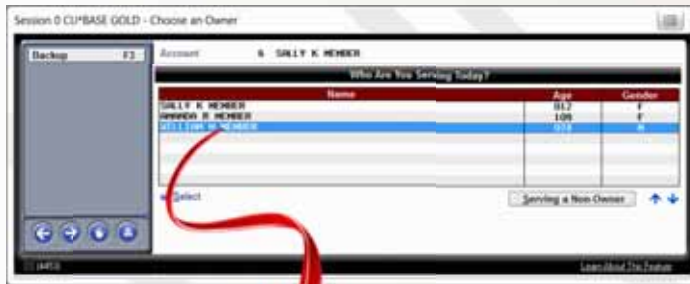
Contents



The Star of the Show! – Teller/Member Services	
Teller/Member Service	
Roving Tellers (Teller Drawer Control Changes).....	
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New Workflow Screens Allow You to Customize the Teller/Member Experience	
Indicate a Photo ID is "On File" via the Secondary Names Screen.....	
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Global Search – Improved Features and Available in More Places	
More Membership Information on Inquiry and Phone Operator (Including Club).....	
Access to Teller Drawer, Audit and Device Configuration from Teller.....	
Enhancements to Account and Membership Close Processes.....	
QualiFile by ChexSystems Risk Assessment Now Available While Opening Accounts.....	

When tactics add up to signal a shift in the way you think

Authentication as a Competitive Advantage



Verify the person who's standing in front of you



Show only what that person can do

In 2013, we'll go from helping a teller to helping a member as a specialty

- ★ Printing the "served" name on receipts (12.1)
- ★ Showing "served" name in Phone/Inquiry
- ★ Showing "served" name in It's Me 247 Online & Mobile banking trans history
- ★ BSA enhancements to aggregate joint owner activity (one for the regulators)

How will you market the shift?
How will you get credit for the shift? Tactics to Culture

When tactics add up to signal a shift in the way you think

Authentication as a Competitive Advantage

Foreign ID Types

- New 2-byte code works with the SSN/TIN to identify the type of ID that is stored
 - ★ SSN vs. EIN vs. non-U.S. tax ID (Mexican, Canadian, etc.) vs. “unknown”
 - ★ No more imitation SSNs!
 - ★ Handling for personal SSN and organizational EIN that happen to share the same 9-digit number
- Critical to FEP
 - ★ Targeted for the 12.1 release in Fall 2012

Multiple Logins to It's Me 247

- Allowing multiple login IDs per membership, each with independent password and security questions
- Access controls by ID
 - ★ Level 1: See basics account data
 - ★ Level 2: Same-member transfers
 - ★ Level 3: Full access (inter-member transfers, A2A, bill pay, etc.)

Neither of these has come along as fast
as I would like them to
They're a priority for us in 2013

Silo or Network: Where is Your Culture Tracking?

How would you rate yourself as an organization?

Do you instinctively default to network thinking?

Are you taking full advantage of shared resources and shared solutions as part of your due diligence for any challenge?



For another day...

How can our network have a competitive advantage through the transfer of best practices?

When I hunt for a competitive advantage that would put all of us far ahead as leaders, I always come back to the idea that together, we must one day harness the insight of our network

With lightning speed, we need to act on what is already known, to replicate what already works, and to spread success to every corner of our network

*Look for a session in 2013:
“Learning From A Peer”*

California Management Review
Vol. 40 No. 3, Spring 1998

If Only We Knew What We Know:

IDENTIFICATION AND TRANSFER
OF INTERNAL BEST PRACTICES

Carla O'Dell
C. Jackson Grayson

“If TI only knew what TI knows,” lamented Jerry Junkins, the late chairman, president, and CEO of Texas Instruments. Lew Platt, chairman of Hewlett-Packard, echoed this with “I wish we knew what we know at HP.” Junkins and Platt recognized early what many other managers are just beginning to realize: that inside their own organizations lies, unknown and untapped, a vast treasure house of knowledge, know-how, and best practices. If tapped, this information could drop millions to the bottom line and yield huge gains in speed, customer satisfaction, and organizational competence.

While TI, like many corporations, has been vigorously pursuing knowledge and best practices by benchmarking with other organizations, it is now putting as much effort into “internal benchmarking”—the process of identifying, sharing, and using the knowledge and practices inside its own organization. Internal benchmarking and transfer of best practices is one of the most tangible manifestations of knowledge management—the process of identifying, capturing, and leveraging knowledge to help the company compete. Sharing and trans-



DISRUPTIVE STRATEGIES

Finding self esteem in being a low-cost provider

Enjoying being a fearless party-crasher

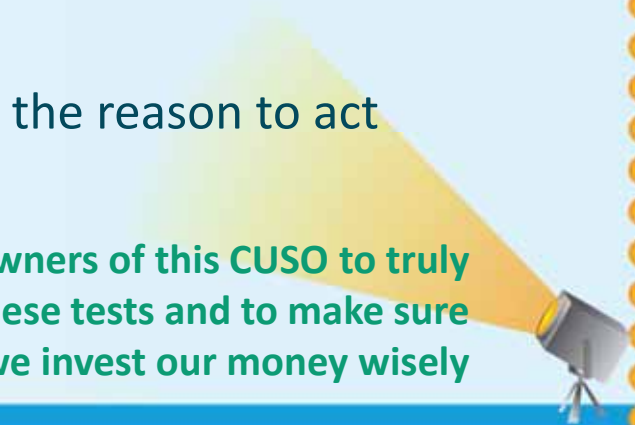
Making things happen with shared resources

3 Reasons to Do Something: Our CUSO Drivers

Passing the Test for Investment

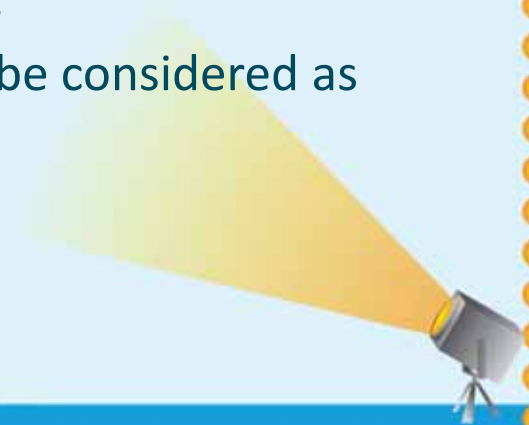
- A room full of CU leaders declares an initiative or direction as imperative to their futures
- They appear to be blocked from moving forward:
 - ★ Because of a **price** they cannot afford
 - ★ Because **access** is not available – they're not welcome to the party due to their size, their market space, their perceived buying power or clout
 - ★ Because **executing** the initiative is too difficult or beyond the capabilities of the credit union's resources or current competencies
- These three drivers make up the core catalyst for pushing CU*Answers and our network to act
- We are built to see the challenges of our peers as the reason to act

It's for the owners of this CUSO to truly understand these tests and to make sure that we invest our money wisely



5 Challenges We Should Attack in 2012-2013

1. Build a response to compliance challenges
 - ★ Be the low-cost solution, as a successful practitioner rather than as a vendor
2. Attack Enterprise Risk Management (ERM) and Concentration Risk
3. Put more pressure on ourselves to reduce payment system costs and take control of the future where possible
 - ★ Attack bill pay solution and look for a new future
4. Drive harder to eliminate expenses that are in conflict with the trends of the future
 - ★ Examples: postage, cash transactions, home phones, etc.
5. Identify specialized technology solutions that need to be considered as core competencies for a core system
 - ★ Stay true to the core processing mandate

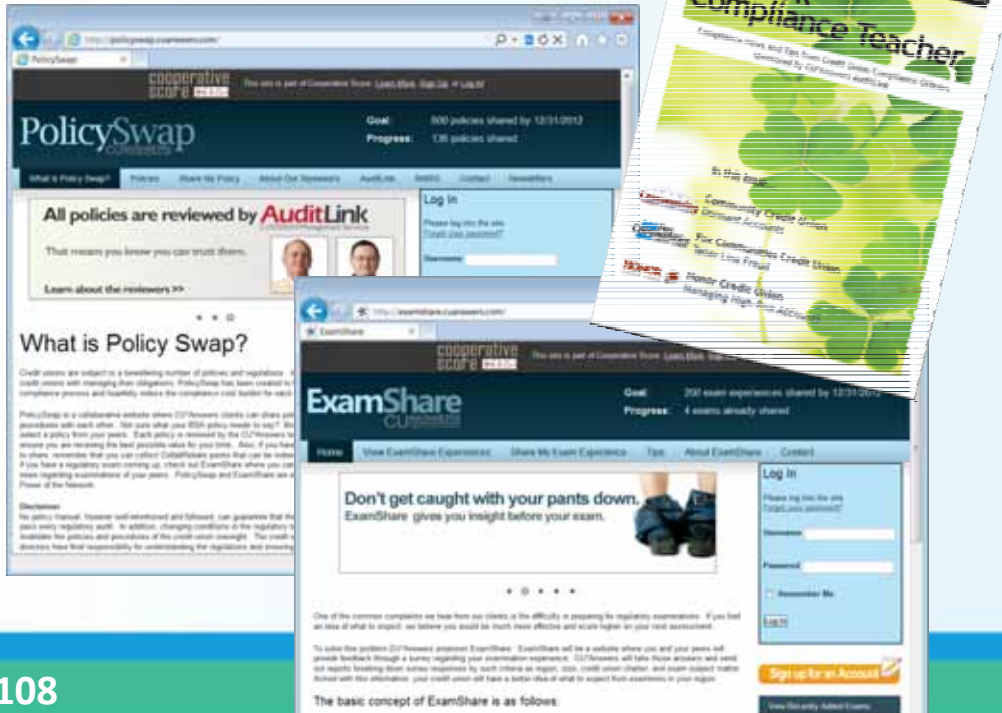


Respond to Compliance Challenges

Be the low-cost solution, as a successful practitioner rather than as a vendor

- Building a real network of active compliance practitioners
 - ★ 27 CUs use the daily Audit Link service
 - ★ Dozens of compliance teams work with Audit Link off and on

Learn more: <http://auditlink.cuanswers.com/>



YTD: 5,000 BSAs verified;
2,000 dormant accounts worked;
3,000 teller reversals reviewed...
It's a busy team, with many tools

Responding to the CFPB

Consumer Financial Protection Bureau

ANR/NSF Fees Based on Current vs. Available Balance

- Optional flag to assess an NSF/ANR fee only when the *current balance* goes negative, as opposed to when the *available balance* goes negative
 - ★ Noticeable impact on fee income as well as historical NSF stats and fee analysis tools
 - ★ ATM/Debit channel only, this phase
 - ★ Slated for the 12.0 release (July/Aug.)

ATM/Debit Limit Checking and Transaction Counters

- Checking against daily \$ amount and transaction count limits for PIN and SIG activity, handled real-time by CU*BASE
 - ★ Slated for the 13.0 release (Spring 2013)

<http://www.consumerfinance.gov/>

Challenges or threats? Real threats or idle threats? You never know with all the noise swirling around the CFPB



Jim's Dirty Dozen

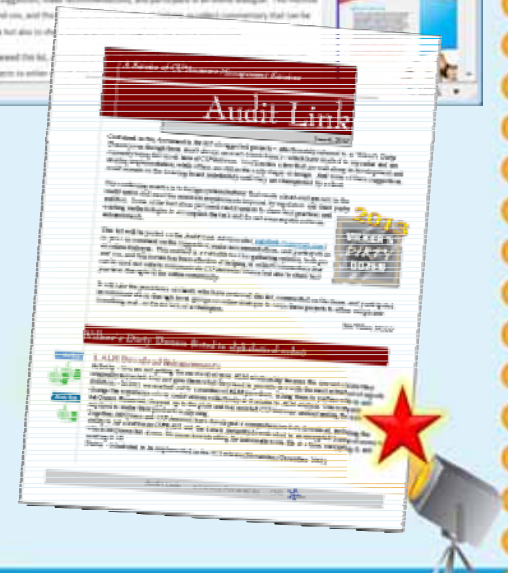
Audit Link's version of Lending Top 10

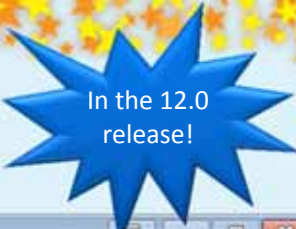
<http://auditlink.cuanswers.com>

- Progress since the first “dozen” were posted in early 2011:
 - ★ FinCEN automation – *implemented (11.2)*
 - ★ OFAC enhancement for loan disbursement checks – *implemented (10.3)*
 - ★ Abnormal Activity Monitoring tools – *coming in 12.0 (more on that in a moment)*
 - ★ Reg. E Monitoring for wrong address – *coming in 12.1 (this fall)*



Are you tracking this? Are your auditors? Are you getting credit for the tools you have, by putting them to work?





Monitoring Abnormal Activity

Monitor groups of members according to your credit union's assessment of what constitutes high-risk activity volumes

Session 0 CU*BASE GOLD - Monitor Abnormal Activity

Monitor Abnormal Activity

Member group to monitor: 0004 INDIVIDUALS
 Monitor transactions from: 1st Month Prior
 Flag if member age is below 18 or above 75
 Monitoring settings are based on a date range of 1 month of activity
 Include all activity for members with Due Diligence flag: Select

DD	Acc	Member Name	Age	Origin	# Trans	Trans Dollars	Avg Trans Amt	Risk Level	Last AT Tkr	By
0	941	Si	83	TELLER P	8	3,096	387	HIGH RISK	OP 5/29/12	+A
0	944	L	67	TELLER P	9	972	108	ABNORMAL	OP 5/29/12	+A
0	944	E	65	TELLER P	7	1,600	228	ABNORMAL	OP 5/29/12	+A
0	955	M	72	TELLER P	6	1,732	288	ABNORMAL	OP 5/29/12	+A
0	956	Re	53	ATM NETU	14	1,121	80	ABNORMAL	OP 5/29/12	+A
0	957	Re	77	TELLER P	5	2,750	551	ABNORMAL	OP 5/29/12	+A
0	959	S	57	TELLER P	7	1,400	200	ABNORMAL	OP 5/29/12	+A
0	960	M	56	TELLER P	3	9,457	3,152	HIGH RISK	OP 5/29/12	+A
0	962	M	53	TELLER P	1	1,812	1,812	ABNORMAL	OP 5/29/12	+A
0	963	Si	34	TELLER P	1	600	600	ABNORMAL	OP 5/29/12	+A
0	964	F	53	AUDIO RE	10	12,340	1,234	HIGH RISK	OP 5/29/12	+A
0	968	P	34	ATM NETU	24	310	12	ABNORMAL	OP 5/29/12	+A

● Inquiry ● Tracker Review ● Activity Analysis

Set up member groups by membership designation

Session 0 CU*BASE GOLD - Configure Abnormal Activity Monitoring Settings

Configure Abnormal Activity Monitoring Settings

Member group: 06 Description: ORGANIZATIONS
 Used for monitoring membership designation(s): Select 2 selected

Settings are based on a date range of 1 Month of Activity

Origins	Origin Codes	Risk Level	Transaction Count		Combined Transaction Amount	
			From	To	From	To
ATM/DEBIT	2 selected	Normal	0	10	0	2,500
		Abnormal	11	20	2,501	7,500
		High Risk	21	9,999,999	7,501	999,999,999
LOBBY	1 selected	Normal	0	25	0	3,000
		Abnormal	26	50	3,001	10,000
		High Risk	51	9,999,999	10,001	999,999,999
ONLINE/ARU	1 selected	Normal	0	10	0	0
		Abnormal	11	20	1,001	5,000
		High Risk	21	9,999,999	5,001	999,999,999

Backup F3
 Save/Update F5
 Add Origin Group F6

Total # records 14,389
 Total # abnormal 10,546
 Total # high risk 3,843

Define what's "normal" for that group of members by transaction origination point

A couple of interesting projects to note

Network Reporting of CTRs

- Tools to create CTRs from CU*BASE were introduced in the 11.3 release last fall
- Coming soon: CU*Answers network transmissions of CTRs direct to FinCEN
 - ★ Optional activation of electronic filing
 - ★ Online CUs will pay \$20 per month fee for this service performed by Ops

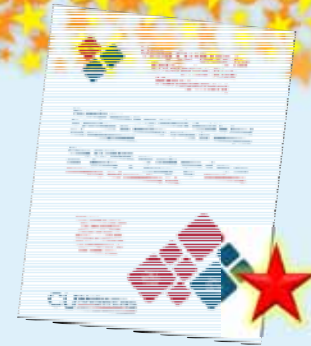
QualiFile Interface

- Direct access to QualiFile risk assessment tools via CU*BASE membership and account opening processes
- Implemented in the 11.6 release this March
 - ★ 17 CUs already live or going through setup now

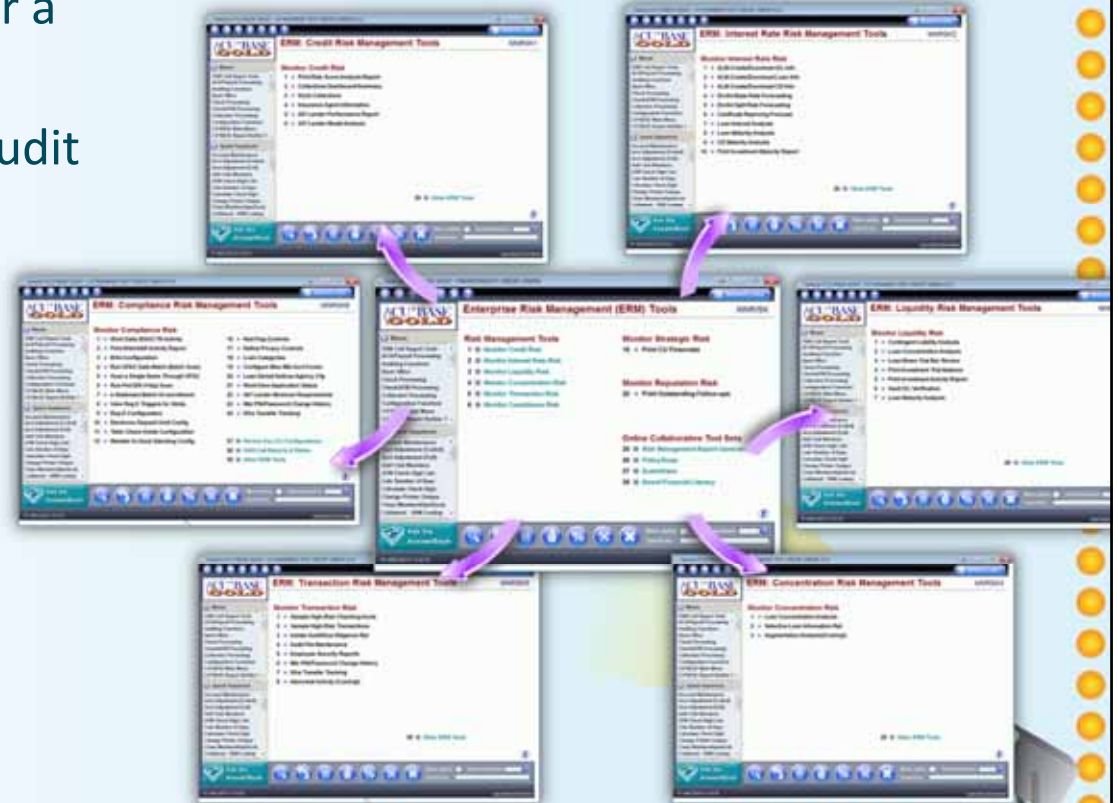


The "BSA by joint owners" project also got a real shot in the arm with the completion of Teller "Currently Serving" functionality...more to come

Attacking Enterprise Risk Management (ERM)



- Today, credit unions are being pressured by third parties to identify their ERM program
- Many auditors are looking for a toolkit labeled as “ERM”
- This fall (12.1 release), the Audit Link and Writing teams will release this package
 - ★ Monitor Credit Risk
 - ★ Monitor Interest Rate Risk
 - ★ Monitor Transaction Risk
 - ★ Monitor Compliance Risk
 - ★ Monitor Liquidity Risk
 - ★ Monitor Concentration Risk



Building an ERM Program

Also coming in 2013: Audit Link Education

- Monitor Credit Risk
 - ★ Demonstrate your grasp of portfolio risks and trends
 - ★ Compare portfolio score percentages to existing pricing models and collection activity
- Monitor Interest Rate Risk
 - ★ NCUA hot button
 - ★ Real-time maturity analysis of rate-sensitive assets and liabilities
 - ★ Interest expense forecasting
 - ★ ALM downloads (*watch for McQueen tools coming soon!*)



Building an ERM Program

Also coming in 2013: Audit Link Education

- Monitor Transaction Risk
 - ★ Watch for things happening that fall outside “the norm”
 - ★ Flexible, configurable dashboard tools to detect abnormal activity, including elder-abuse fraud
- Monitor Compliance Risk
 - ★ Tools to drive down the cost of managing the potential risk that you are not in compliance



Building an ERM Program

Also coming in 2013: Audit Link Education

- Monitor Liquidity Risk
 - ★ Ensure you have cash to meet commitments and protect yourself from runoffs from fluctuating rates
 - ★ Understand the numbers you need to determining the adequacy of liquid assets
- Monitor Concentration Risk
 - ★ Do you have too many eggs in one basket?
 - ★ Understand concentrations both at the member level and by segment

Speaking of concentration risk...



Attacking Concentration Risk

A deep dive on tools coming in the 12.0 release



Session 0 CU*BASE GOLD - Risk Analysis Selection

Network Links

Risk Analysis Selection

Net worth: 15,000,000

of segments defined: 2

Working with segment: *None

Corp ID: 00

Month/year to process: Feb 2012

Loans opened on or before: Feb 29, 2012 [MMDDYYYY]

Include written off loans

Include Loans With

Ownership of: A = All C = CU I = Investor

% owned by CU between: 0 and 100

Current balances between: 99,999,999,999- and 99,999,999,999

Interest rates between: 0.000 and 99.999

% of net worth over: 0

Current credit scores between: 0 and 999

Maturing after: 0 [MMYYYY]

of days delinquent between: 0 and 999

LTV % between: 0 and 999

Dealer code: Select

Sponsor code: Select

G/L #: Select 2 selected

Business unit: Select

Branch/location #: Select

Loan officer ID: Select

Member designation: Select

Loan category: Select

Loan purpose code: Select

Loan security code: Select

Collateral type: Select

Loan process type: Select

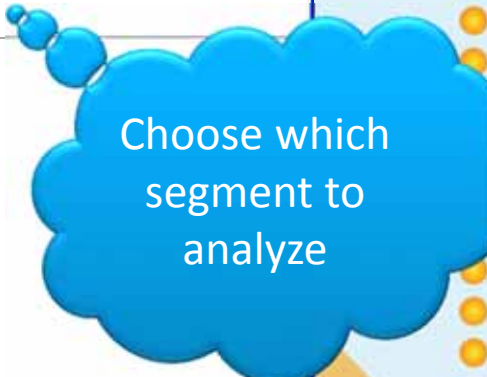
States where collateral resides: Select

States where member resides: Select

Reset Filters F5

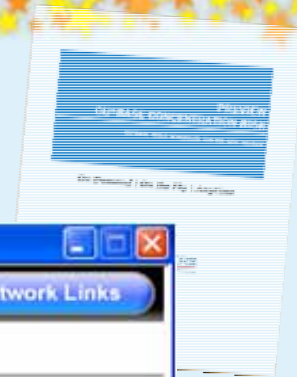
Existing Segment F6

Cancel F7



Attacking Concentration Risk

A deep dive on tools coming in the 12.0 release



Session 0 CU*BASE GOLD - Membership Breakdown

Concentration risk 238.35 % Net worth 15,000,000

Segment	Segment Total	Member Total	Average	High	Low
Loan balances	35,752,746	82,158,970	10,916	378,714	341-
Savings balances		8,948,240	1,244	163,432	2,971-
Members	3,794	3,794	Age 42	94	15
Current length of membership			7	60	0

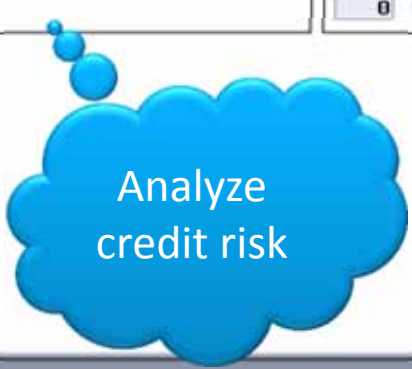
New Loans	513 Count	Total Current Ln Balance	Credit Scores	# Loans	% Loans	Balance	% Loans	% Net Worth
Current quarter	61	762,807	Invalid: 900+					
1 Quarter prev	81	1,109,200	770 to 899	652	15.9	5,339,400	14.9	35.6
2 Quarter prev	107	1,252,351	740 to 769	419	10.2	3,594,464	10.1	24.0
3 Quarter prev	148	1,628,266	675 to 739	1,079	26.4	9,638,726	27.0	64.3
4 Quarter prev	116	1,263,551	620 to 674	958	23.4	8,843,570	24.7	59.0
			0 to 619	981	24.0	8,336,583	23.3	55.6

Tiered Svc Level	# Mbrs	Balance	% Loans
Basic	750	4,341,177	12.1
VIP-SILVER	741	4,100,404	11.5
VIP-GOLD	923	9,517,780	26.6
VIP-PLATINUM	1,675	17,793,382	49.8

Backup F3

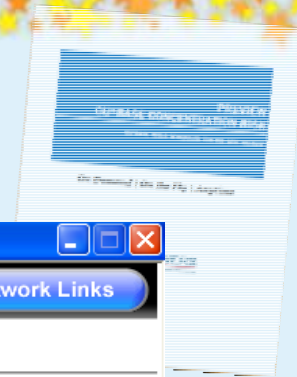
(4484) 3/12/12 15:59:43

Learn About This Feature



Attacking Concentration Risk

A deep dive on tools coming in the 12.0 release



Session 0 CU*BASE GOLD - Loan Risk Score Analysis Summary



Network Links

Loan Risk Score Analysis Summary

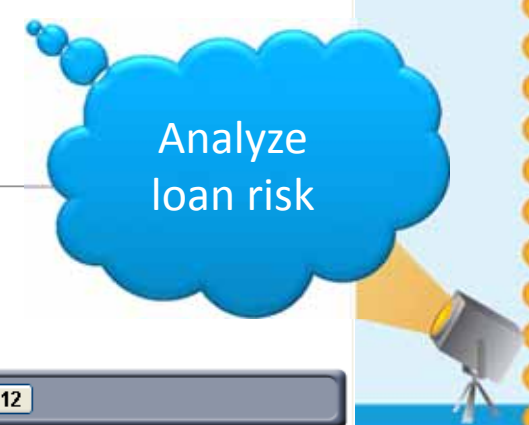
Concentration risk	238.35 %	Net worth	15,000,000
# Loans	4,089	Total current balance	35,752,746
# Members	3,794	CU owned	35,476,120 99.2%
Individual	3,772	Investor owned	274,595 .8%
Organization	22	# Collateral	3907
Loans/members ratio	1.1	Collateral	40,745,831
		Avg LTV %	87.7%

	Average	High	Low	
Credit score	680	840	416	
Balance	8,743	38,484	0	
Rates	6.910%	18.250%	1.000%	Weighted average 6.913%
Payment info	286	6,773	13	
Maturity months	33	105	1	
Participation term	143	148	128	

All zeros are excluded. Credit scores 900 and above are excluded.

100% CU owned	4,046	98.9%	Balance	35,445,632	99.1%
DLQ loans	91	2.2%	Balance	148,979	.4%

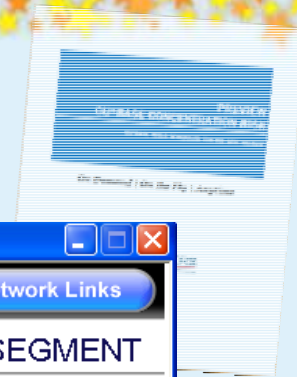
Delinquent loans are defined as being at least 60 days delinquent.



Backup F3 Create Segment F6 Member View F10 Collateral View F11 Product View F12

Attacking Concentration Risk

A deep dive on tools coming in the 12.0 release



Session 0 CU*BASE GOLD - Loan Segment Data Compare

Network Links

Loan Segment Data Compare

TEST SEGMENT

Category	Limits	Mar 01, 2012	Feb 01, 2012	Jan 01, 2012	Dec 01, 2011	Nov 01, 2011
Concentration risk	250.00%	361.54%	439.60%	503.39%	577.95%	652.96%
Total current balance	100,000,000	144,617,865	175,843,718	201,357,421	231,183,215	261,184,271
CU owned %	65.00%	66.00%	67.80%	68.00%	70.00%	72.00%
Investor owned %	35.00%	31.00%	32.20%	32.00%	30.00%	33.00%
Avg LTV %	80.00%	85.00%	95.00%	110.00%	135.00%	150.00%
Credit score avg	723	694	694	694	694	702
Weighted avg yield	9.20%	9.14%	9.05%	9.14%	9.14%	9.01%
Avg maturity months	112	112	115	110	114	108
# delinquent loans	50	60	70	80	90	100
% delinquent	.20%	.54%	.24%	.39%	.34%	.30%

Watch for trends

Backup F3
Cancel F7

(4487) 3/13/12 15:51:39

Learn About This Feature

Reducing Payment System Costs

Attack bill pay solutions and look for a new future



- At least year's conference, we kicked off a multi-year project to redesign bill pay and launch the CUSO toward driving down bill pay expenses for CUs and creating a new experience for members
 - ★ Phase 1 reset our relationship with Fiserv and iPay
 - ★ Phase 2 will add more on-demand services for bill pay users
 - ★ Phase 3 will adapt our bill pay relationships for Mobile Web
 - ★ Phase 4 will launch a new navigation for It's Me 247 that will enhance the bill pay experience

The Next Generation of Bill Pay

- Today, CU³Answers 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-



EasyPay powered by Fiserv

Act now and save 15%+ on bill pay fees in 2013



- No more subscriber fees!
- No more worrying about active versus non-active subscribers!
- Just pay for the transactions completed by your members (67.5 cents per transaction)
- New risk mitigation services (FraudNet) included
- Earn based on special *à la carte* services your members choose:
 - ★ A2A transfers via bill pay
 - ★ Same-day bill payments (for electronic transactions)
 - ★ Overnight checks (for paper transactions)
- P2P (person-to-person) payments coming later this summer
- Mobile Web bill pay coming later this summer



EasyPay powered by Fiserv

Act now and save 15%+ on bill pay fees in 2013



- If you are already on the cooperative site:
 - ★ Sign and return your new contract addendum
 - ★ Your new pricing will start with transactions posted on 10/1/2012
 - ★ Take advantage of the new services after June 27
- If you are on an individual site:
 - ★ Sign and return your new contract addendum
 - ★ Decide whether you want to move to the Cooperative Site to get the new pricing
 - If you want to save the 15%, **you must move**
 - Complete and return the Sign-up Form
 - ★ Your program will migrate during August or November



You're already received this info in the mail/email – this is just a reminder to act!

P2P: It's all the rage

Payments between friends and family...what a concept!



Coming soon:
P2P via the Fiserv
bill pay network



Coming soon:
P2P via the iPay
bill pay network



Or do what WV
United did... Go
Dwolla

How are you marketing P2P? Have you highlighted P2P via your credit union network? (AFT, online banking, A2A, etc.)

Do you need another solution, or just better marketing?



Western Districts
Members Credit Union

Online Banking



Login

- Contact Us
- Hours & Locations
- Savings
- Loans
- Online Services
- Savings Clubs
- Rates and Fees
- Membership Info
- Alerts
- Privacy Notice
- Home

Visa Credit Card Holder
eZCardInfo



Person To Person Payments (P2P)

Need to pay your babysitter but don't have cash on hand?



How about that \$10 your Brother-in-Law spotted you for the movie ticket last weekend?



Need to settle up your share of the dinner with friends last night?



**Did you know you can do it online?
It's easy with Person to Person Payments.**

With **It's Me 247** Online Banking and **EasyPay!** you can make those quick person to person payments, anytime, to anyone, from anywhere.

It's Me 247 Online Banking - Automatic Check Transfer

This will mail a check to whoever you want. You can schedule for checks to be sent to a payee on a regular schedule, for example a monthly check to a utility, which is very convenient. But you can also use this to send one time checks to specific individuals.

Just fill in the form and off a check goes.



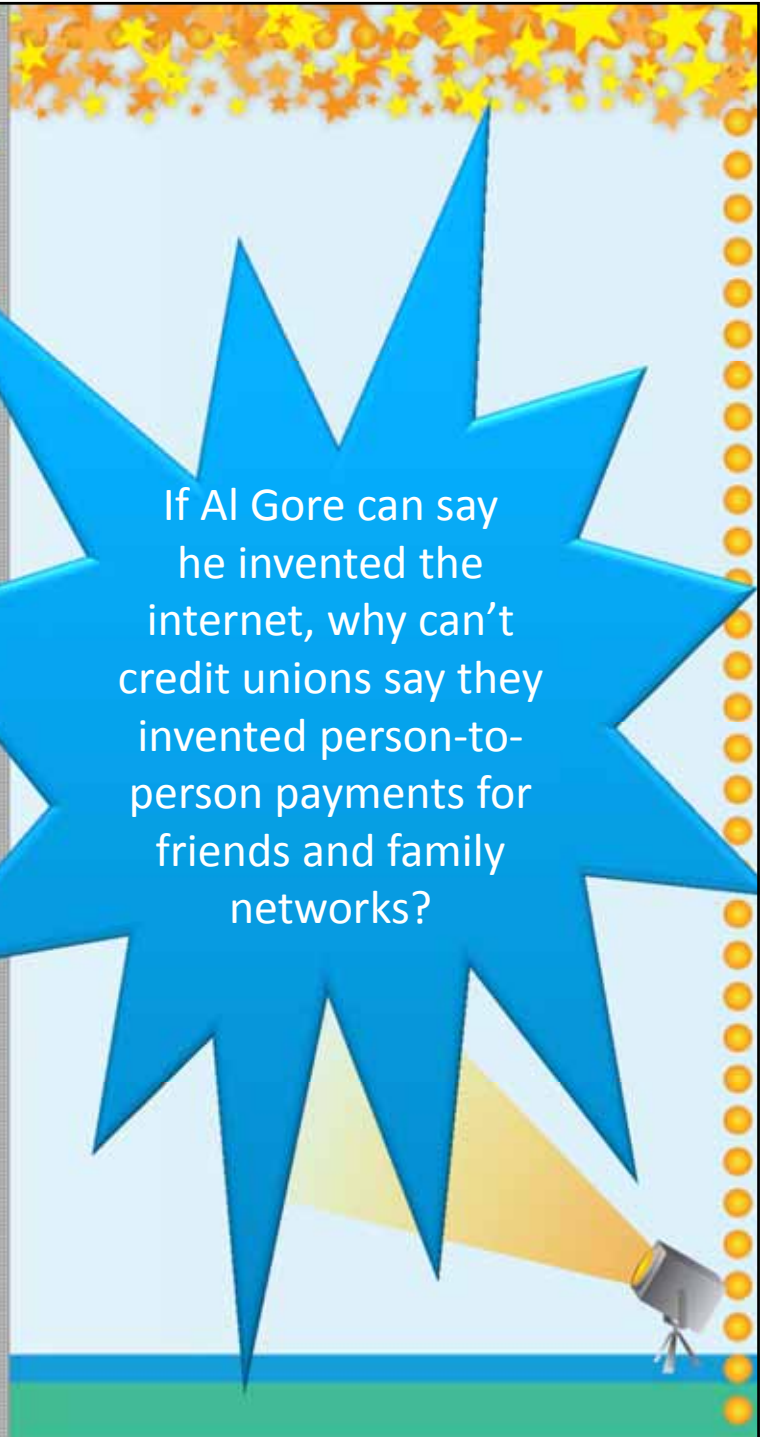
EasyPay! - Account to Account Transfer

This allows you the freedom of transferring funds from your checking account to another financial institution. You will need to know the routing and account number to complete the transfer. It is simple once the verification has been completed you can schedule it one time or repeatedly.



It's Me 247 Online Banking - Movin' My Money Around

If Al Gore can say he invented the internet, why can't credit unions say they invented person-to-person payments for friends and family networks?

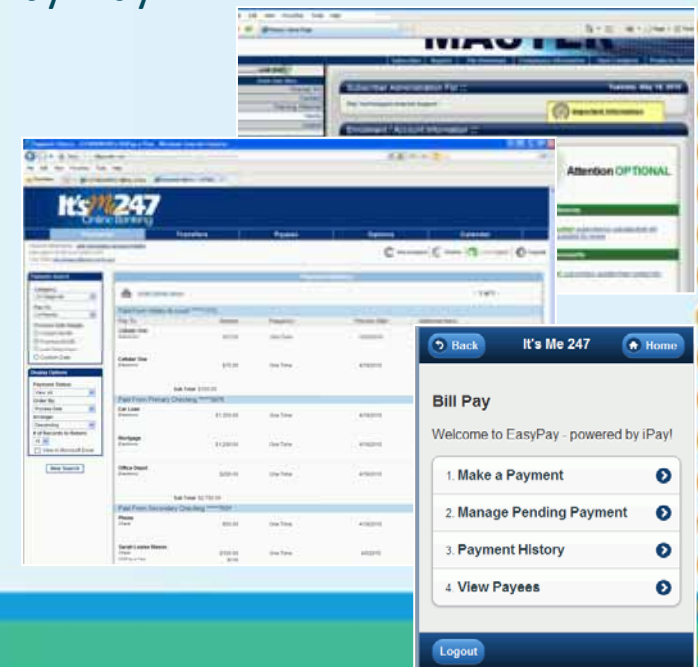


EasyPay powered by iPay

New fee schedule for iPay starting October 1



- No more subscriber fees!
- No more worrying about active versus non-active subscribers!
- Just pay for the transactions completed by your members (72.5 cents per transaction)
- Two options now:
 - ★ Contract with CU*Answers for EasyPay powered by iPay
 - ★ Contract direct with iPay
- Features:
 - ★ Access via online banking and mobile channels
 - ★ Good Funds model
 - ★ Expedited payments (via USP or 2nd day air)
 - ★ A2A
 - ★ P2P



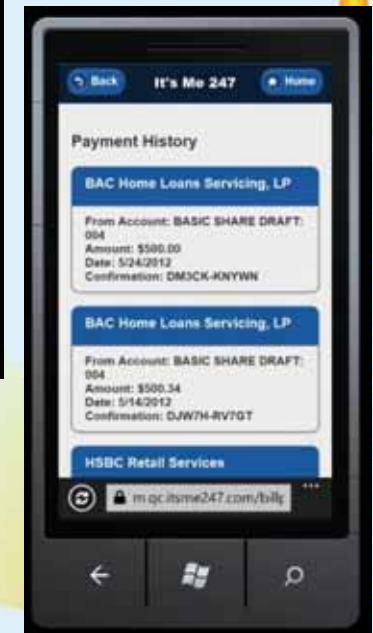
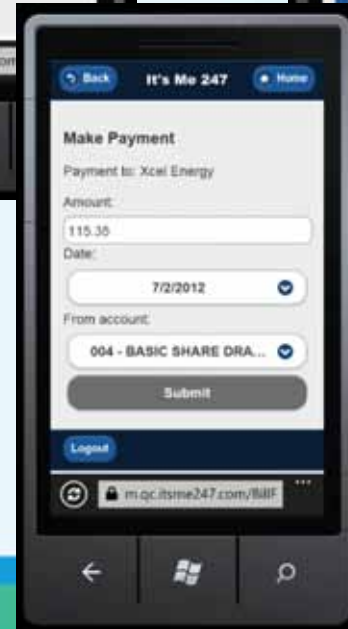
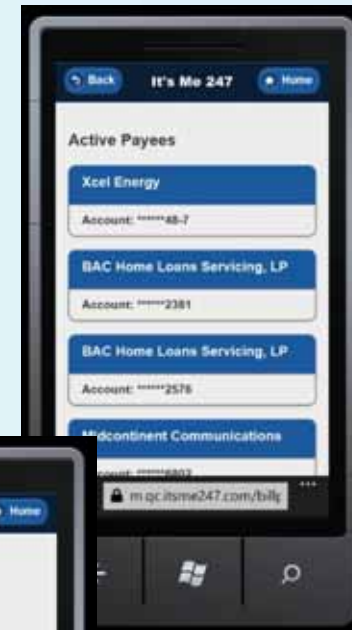
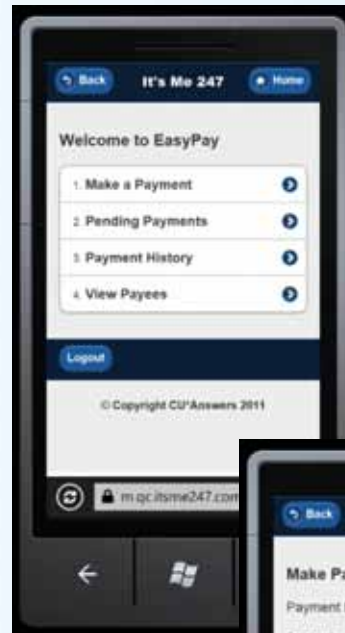
Mobile Bill Pay

iPay available now, Fiserv later this summer

EasyPay
Online Bill Pay



- Basic features:
(iPay and Fiserv)
 - ★ Make a payment
 - ★ View pending payments
 - ★ Change or delete a pending payment
 - ★ View payment history
 - ★ Get a list of active payees



Enhancing the It's Me 247 Bill Pay Experience

- We'll see more about this a little later, but some changes coming for online banking will set the stage for a new generation of bill pay transactions
 - ★ Integrated as part of a member's online banking experience
- Direct bill pay services without linking to EasyPay

Cartoon City Credit Union | Manage My Security | Help | Logout

It's Me 247 Online Banking

Coming with It's Me 247 Nav-2

Info Center | My Accounts | New Accounts | Pay Bills | E-statements | Money Desktop | Contact Us | Go Mobile

Bill Pay

Bill Pay Calendar
Make a Payment
Scheduled Payments
Payee List / Add Payee
Bill Pay Alerts
Bill Pay FAQs

Upcoming Bills

Consumers Energy Due in 4 days
Verizon Wireless Due in 18 days
Well Fargo Mortgage Due in 18 days

VIEW MORE

Payment Scheduled

Schedule a quick payment...

Payee: Consumers Energy
Amount: \$174.23
Date: 2/16/2012
Note: Feb energy bill pay

Schedule Payment

Certificates

Accounts	Name	Regular Payment	Amount Due	Due Date	Balance
001	2nd Share Draft	\$2,013.00	\$2,013.00	3/12/2012	\$2,013.00
002	Booster Club	\$1,256.00	\$1,256.00	6/7/2012	\$1,256.00
003	Basic Share Draft	\$1,252.00	\$1,252.00	3/12/2012	\$1,252.00
004	Secondary Share	\$2,256.00	\$2,256.00	1/28/2012	\$2,256.00

Investments Accounts

Owner	Account Number	Where Held	Representative	As Of Date	Balance
John Smith	9850985	Genworth LIC	Jonathari Peirson	02/20/2012	\$3,123.19
John Smith	98567885	Genworth LIC	Jonathan Peirson	02/20/2012	\$812.19

Credit Cards

Accounts	Name	Regular Payment	Amount Due	Due Date	Balance
334	VISA CLASSIC	\$56.00	\$73.34	5/23/2012	\$3,775.00


New APIs to integrate Mobile bill pay will change the way we interact with bill pay via It's Me 247

Eliminate Expenses in Conflict with our Future

Are you serious about statement savings?

- We continue to invest in e-Statements and e-Statement tactics:

If you get e-statements from the ASP vault, you're already here. If not, push eDOC to upgrade your capabilities (beta has begun, targeted for availability as of July 18).



Success
credit union

JOE D SAMPLE
4734 SAMPLE RD
SAMPLE, MI 49315-9101

MEMBERSHIP SUMMARY INFORMATION FOR MEMBER # 11111 AS OF 12/31/11

YOU EARNED 340 V.I.P. POINTS. YOUR NEW LEVEL WILL BE: VIP-PLATINUM
WE HOPE YOU ARE ENJOYING YOUR REWARDS - THANK YOU FOR YOUR PARTICIPATION!

Suffix	Account Description	Beginning Balance	Total Debits	Total Credits	Ending Balance	Last Stmt
000	REGULAR SAVINGS	531.99	1,947.00	1,610.57	195.56	12/23/11
052	SAVINGS CLUB	2.67	88.11	100.00	14.56	12/30/11
001	CHECKING	526.38	2,909.15	2,390.20	407.43	12/30/11
615	REG VEHICLE	10,469.75	24.85	202.17	10,339.56	12/31/11
811	VISA CLASSIC	3,921.61	576.90	563.11	3,935.40	12/31/11

000: REGULAR SAVINGS

Year-to-Date Divd Paid

\$ 03	100.00 to 9,999.99 = 0.02%	10,000.00 to 24,999.99 = 0.02%
25,000.00 to 99,999.98 = 0.02%		

STATEMENT OF ACCOUNT

From: 8/01/10 To: 10/31/10
Member #: 1000

THIS IS A SPECIFIC MESSAGE!
It's No 247 experience. Now you can mask your typing when answering your security questions in It's No 247. Try the "Hide My Typing" check box the next time you log in. Safe, Secure & Easy!

000: REGULAR SAVINGS

Suffix	Account Description	Balance	Total Debits	Total Credits	Ending Balance	Last Stmt
000	REGULAR SAVINGS	545,063.43	30,425.97	5,826.42	541,664.05	10/22/10
004	RETIREMENT FUND	51,491.36	.00	348.72	51,844.68	10/22/10
005	BOTH-N-BLOCK IRA SH	7,291.42	.00	51.57	7,344.99	4/27/09

000: REGULAR SAVINGS

Year-to-Date Divd Paid

\$ 03	100.00 to 9,999.99 = 0.02%	10,000.00 to 24,999.99 = 0.02%
25,000.00 to 99,999.98 = 0.02%		

Statement of Accounts

From: 12/01/11 to 12/31/11
Member #: 11111

IMPORTANT REMINDER: This statement contains important 2011 tax information that is provided to you.

000: REGULAR SAVINGS

Year-to-Date Divd Paid

\$ 03	100.00 to 9,999.99 = 0.02%	10,000.00 to 24,999.99 = 0.02%
25,000.00 to 99,999.98 = 0.02%		

Eliminate Expenses in Conflict with our Future

Are you serious about statement savings?

Preferences

- My Site Options
- My Username
- My Password
- My Security Questions
- My Personal Information
- My Contact Options
- My Printed Statement Options**
- My E-Statements Options




See What's Up


Visit the Online Banking Community

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. 120115 Thru 12/31/10 Page 1 of 4

Account Type	Ending Balance
Savings	\$4,282.71
Money	\$4,276.17
Checking	\$4,113.09
Certificates	\$1,100.00
Loans	\$1,100.00
Open Credit	\$400.00

MEMBERSHIP SAVINGS


Join Date: JUNE 02 2007
Year-to-Date Cash Paid: 7.00
Cash Flow: 300.00
Yearly Award: 10,000.00
Yearly Award: 10,000.00

MEMBERSHIP ACCOUNT

Join Date: JUNE 02 2007
Year-to-Date Cash Paid: 2,000.00
Cash Flow: 10,000.00
Yearly Award: 10,000.00

CHECKING ACCOUNT

TRANS DATE	POST DATE	WITHDRAWAL/DEBIT	DEPOSIT/CREDIT	BALANCE	TRANSACTION DESCRIPTION
12-01-10	12-01-10			5,327.18	Beginning Balance
12-01-10	12-01-10	75.00		5,252.18	ACH TRANSFER
12-01-10	12-01-10	86.75		5,165.43	ACH TRANSFER
12-01-10	12-01-10	90.00		5,075.43	ACH TRANSFER
12-01-10	12-01-10	91.71		4,983.72	ACH TRANSFER
12-01-10	12-01-10		100.00	5,083.72	ACH TRANSFER
12-01-10	12-01-10		100.00	5,183.72	ACH TRANSFER
12-01-10	12-01-10		100.00	5,283.72	ACH TRANSFER
12-01-10	12-01-10		100.00	5,383.72	ACH TRANSFER
12-01-10	12-01-10		100.00	5,483.72	ACH TRANSFER
12-01-10	12-01-10		100.00	5,583.72	ACH TRANSFER
12-01-10	12-01-10		100.00	5,683.72	ACH TRANSFER
12-01-10	12-01-10		100.00	5,783.72	ACH TRANSFER
12-01-10	12-01-10		100.00	5,883.72	ACH TRANSFER
12-01-10	12-01-10		100.00	5,983.72	ACH TRANSFER
12-01-10	12-01-10		100.00	6,083.72	ACH TRANSFER
12-01-10	12-01-10		100.00	6,183.72	ACH TRANSFER
12-01-10	12-01-10		100.00	6,283.72	ACH TRANSFER
12-01-10	12-01-10		100.00	6,383.72	ACH TRANSFER
12-01-10	12-01-10		100.00	6,483.72	ACH TRANSFER
12-01-10	12-01-10		100.00	6,583.72	ACH TRANSFER
12-01-10	12-01-10		100.00	6,683.72	ACH TRANSFER
12-01-10	12-01-10		100.00	6,783.72	ACH TRANSFER
12-01-10	12-01-10		100.00	6,883.72	ACH TRANSFER
12-01-10	12-01-10		100.00	6,983.72	ACH TRANSFER
12-01-10	12-01-10		100.00	7,083.72	ACH TRANSFER
12-01-10	12-01-10		100.00	7,183.72	ACH TRANSFER
12-01-10	12-01-10		100.00	7,283.72	ACH TRANSFER
12-01-10	12-01-10		100.00	7,383.72	ACH TRANSFER
12-01-10	12-01-10		100.00	7,483.72	ACH TRANSFER
12-01-10	12-01-10		100.00	7,583.72	ACH TRANSFER
12-01-10	12-01-10		100.00	7,683.72	ACH TRANSFER
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12-01-10	12-01-10		100.00	7,883.72	ACH TRANSFER
12-01-10	12-01-10		100.00	7,983.72	ACH TRANSFER
12-01-10	12-01-10		100.00	8,083.72	ACH TRANSFER
12-01-10	12-01-10		100.00	8,183.72	ACH TRANSFER
12-01-10	12-01-10		100.00	8,283.72	ACH TRANSFER
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12-01-10	12-01-10		100.00	8,683.72	ACH TRANSFER
12-01-10	12-01-10		100.00	8,783.72	ACH TRANSFER
12-01-10	12-01-10		100.00	8,883.72	ACH TRANSFER
12-01-10	12-01-10		100.00	8,983.72	ACH TRANSFER
12-01-10	12-01-10		100.00	9,083.72	ACH TRANSFER
12-01-10	12-01-10		100.00	9,183.72	ACH TRANSFER
12-01-10	12-01-10		100.00	9,283.72	ACH TRANSFER
12-01-10	12-01-10		100.00	9,383.72	ACH TRANSFER
12-01-10	12-01-10		100.00	9,483.72	ACH TRANSFER
12-01-10	12-01-10		100.00	9,583.72	ACH TRANSFER
12-01-10	12-01-10		100.00	9,683.72	ACH TRANSFER
12-01-10	12-01-10		100.00	9,783.72	ACH TRANSFER
12-01-10	12-01-10		100.00	9,883.72	ACH TRANSFER
12-01-10	12-01-10		100.00	9,983.72	ACH TRANSFER
12-01-10	12-01-10		100.00	10,083.72	ACH TRANSFER



Offering Your Members Choices

Offer your members a choice of statement options. This is a great way to help them manage their expenses and reduce their carbon footprint.

Offer your members a choice of statement options. This is a great way to help them manage their expenses and reduce their carbon footprint.

Offer your members a choice of statement options. This is a great way to help them manage their expenses and reduce their carbon footprint.

Eliminate Expenses in Conflict with our Future

Are you serious about statement savings?

We did a little research among online CUs:



Program	# of CUs	Learn More
Offering at least large print style (or more), no fees	4	Frankenmuth, First Choice, Western CU, Grand Valley Co-Op
Offering all styles, with fees for everything except standard	6	Newaygo County Service Emp., Sioux Empire, Affinity Group, Port Conneaut, Building Trades, Gratiot
One or more add'l styles, with fees for any style, including standard	2	ROME, WV United
Fees only (no add'l styles)	2	NorthPark Community, Neighborhood Trust
	14	

Fees range from **\$0.35** to **\$3.00**
 Average fee is about **\$2.00**

Maybe we need to do a **Grand Opening** to kick this off?

Eliminate Expenses in Conflict with our Future

Using self service print to reduce credit union expenses

The screenshot displays a credit union's online portal. On the left is a navigation menu with items like 'Accounts', 'Account Summary', 'Other Accounts', 'Transfer Money', 'Names', 'Scheduled Check Payments', 'Transactions (3)', 'Checks Cleared', 'Check Stop Payment', 'Check Withdrawal', and 'Pending Interest'. The main content area is titled 'Loan Information' for account '500 - 11 F150'. It lists details such as Delinquent? (No), Due Date (11/7/2011), Amount Due (\$350.00), Regular Payment (\$350.00), Payoff Balance (\$14,650.68), Disbursement Limit (\$15,534.00), Available Amount (\$0.00), Maturity Date (8/7/2015), Annual Percentage Rate (3.89), and Payment Frequency (Monthly). A 'Print' icon is visible in the top right of the loan information section. Below the loan details are links for 'Account Detail', 'Pay Now', and 'Print Loan Coupons'. A 'NOTE' at the bottom of the loan information section reads: 'NOTE: Contact the Credit Union for the exact payoff amount for this loan.' Overlaid on this is a 'Loan Coupon Printing Options' dialog box. It contains the following fields and options: 'Number of coupons to print:' with a dropdown set to '1'; 'For payments due starting in:' with dropdowns for 'January' and '2012'; 'Starting payment number:' with a dropdown set to '1'. Below these are two bullet points: 'Starting date: The month/year you select for your starting date has no effect on the date of your payment. This simply controls what due date prints on the coupon itself.' and 'Payment number: If you are using coupons to keep track of the number of payments made, use this to number the coupons sequentially, starting with this number. Leave this at 1 if you don't care about the payment number.' At the bottom of the dialog are 'Cancel' and 'Print Coupons' buttons. To the right of the dialog, three sample 'LOAN PAYMENT COUPON' forms are shown, each with fields for 'DUE DATE', 'AMOUNT DUE', and 'ACCOUNT #'. A red arrow points from the 'Print Loan Coupons' link in the main interface to the 'Print Coupons' button in the dialog box. Another red arrow points from the 'Print Coupons' button to the sample coupon forms. A blue starburst graphic is positioned at the bottom left of the dialog box, and a spotlight graphic is at the bottom right.

Field	Value
Delinquent?	No
Due Date:	11/7/2011
Amount Due:	\$350.00
Regular Payment:	\$350.00
Payoff Balance:	\$14,650.68
Disbursement Limit:	\$15,534.00
Available Amount:	\$0.00
Maturity Date:	8/7/2015
Annual Percentage Rate:	3.89
Payment Frequency:	Monthly

NOTE: Contact the Credit Union for the exact payoff amount for this loan.

Number of coupons to print: 1
For payments due starting in: January 2012
Starting payment number: 1

- Starting date: The month/year you select for your starting date has no effect on the date of your payment. This simply controls what due date prints on the coupon itself.
- Payment number: If you are using coupons to keep track of the number of payments made, use this to number the coupons sequentially, starting with this number. Leave this at 1 if you don't care about the payment number.

Buttons: Cancel, Print Coupons

Coming in the 12.1 release!

Every CU can now offer a loan coupon program at \$0 expense by passing the printing costs on to the online member

Expanding Our Core Competencies

- Our core processing mandate:
 - ★ If a credit union has to good at something to be in business, that's a core competency challenge
 - ★ As a core processor, our CUSO needs to be able to meet those challenges with solutions
- We should have plenty to do for years if we just stay true to this mandate



Ongoing commitments to respond to key focus groups and build solutions

Off to the races: Accounting Top 10

First focus group meeting held on May 17, 2012

<http://accounting.cubase.org>

- Check out accounting.cubase.org and leave your comments about the top 10 projects
- Let's see if the accountants can keep up with the lenders in driving new solutions

...by the way, when was the last time you took a look at this accounting website?
A unique approach that only a cooperative would offer

The screenshot shows a web browser window with the URL <http://accounting.cubase.org/category/top-ten-priorities-2012/>. The page features the CU*ANSWERS ACCOUNTING logo with the tagline "Your CU*Answers Invoice. Explained." and a calculator icon. A navigation bar includes links for "My Invoice Explained", "Pricing Guides", "ACH Info", "FAQ", and "Contact". A search bar and "Browse All Billing Codes" button are also present. The main content area is titled "Accounting Top Ten Priorities for 2012-13" and contains an introductory paragraph, a focus group announcement from May 17th, 2012, and a link to the nomination form. Below this, three project summaries are listed:

- #1 Understanding TR entries and improving the TR Analysis Report**
Comments (0) | May 30, 2012 - 2:11 pm
Current Status: in specifications phase
A) Redesign the TR Analysis Report to break in the same order as the posting program (sorted by process rather than G/L account number) and apply new standards for totals and labels so that it is easier to read. Include filters by Origin,
- #2 G/L History Inquiry Facelift (MNGELE #10)**
Comments (0) | May 30, 2012 - 2:11 pm
Current Status: in specifications phase
Simplify the inquiries and rewrite the basic screens with new dashboard designs. A big goal for the new inquiry will be the ability to drill down on TR journal entry batches so that you can cross-reference how the debits and credits were calculated
- #3 Enhance security from GLHIST by storing Username/Employee ID**
Comments (0) | May 30, 2012 - 2:10 pm
Current Status: in specifications phase
When journal entries are posted via MNGELE #1, write out to GLHIST the user name, employee ID, and workstation of the person who posted the batch, as well the actual business date and time it was posted. This will allow for better auditing

A "TOPTEN Accounting Priorities for 2012" logo is also visible on the right side of the page.

From the people who brought you A.S.A.P.

(Ask, See, Act, Profit: A Network Standard)

A.A.A.: A new CU*Answers rating for CU management

- For three years we've been developing a toolkit to create analytical solutions to match the need for credit unions to be competent at analysis...where are you?

Actionable

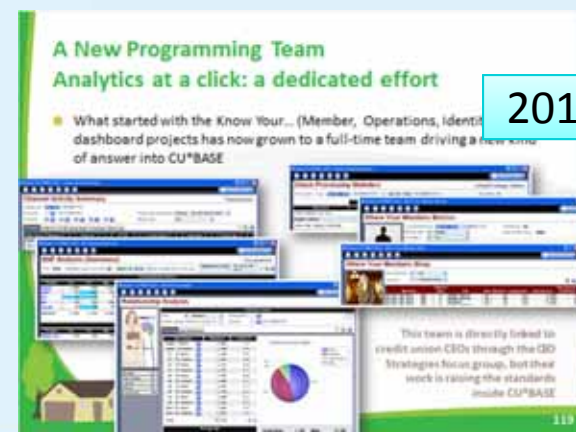
- ★ Analysis with an expected outcome: I will act

Analytical

- ★ The ability to analyze: A budgeted commitment

Approach

- ★ A manner in which a problem is solved: A plan



From the people that brought you A.S.A.P.

(Ask, See, Act) A Network

A.A.A.:

ent

Okay, so AAA wasn't my best acronym ever, but I believe credit unions *must* attack this concept

Data is worthless if all you do is gather it...you have to *use* it to achieve your goals

Attend the 2012 CEO School and earn your AAA rating! (whoopie!)

For three years

analy

Actionable

★ An

Analytical

★ The ability to an

Approach

★ A manner in which a problem is solved: A plan

2010

2011

On a serious note: A CEO assignment for this year's CEO School

- Identify 3-5 specialized vendor services that CU*Answers should develop to improve your one-stop shopping experience
 - ★ Services to match core competency challenges
 - Example: Should we offer examination coordination services? We do for CUSOs, how about for credit unions?
- Identify 3-5 specialized technology solutions that CU*Answers should develop and add as core competencies
 - ★ Technical products to match core competency challenges
 - Example: Should we develop a CU*BASE presentation for mobile devices?
- Identify 1-3 vendors that you think CU*Answers should invest in, or even buy
 - ★ Resources to match core competency challenges
 - Example: Can we repeat our success with eDOC Innovations?

We need it...we'll create it...we'll use it...and we'll own it



Retention Dashboards (members & accounts)

Session 0 CU*BASE GOLD - Member Retention / Year Opened Analysis

Member Retention / Year Opened Analysis

17 Years considered between 1995 and 2011 Records analyzed 42,495

Class Of	Accts Opened	01 Year Later		02 Years Later		03 Years Later		04 Years Later		05 Years Later	
		# Accounts	%	# Accounts	%	# Accounts	%	# Accounts	%	# Accounts	%
2011	2,816	2,593	92								
2010	2,736	2,520	92	2,249	82						
2009	3,048	2,752	90	2,482	81	2,270	74				
2008	3,327	3,065	92	2,815	85	2,571	77	2,325	70		
2007	2,714	2,489	92	2,242	83	2,097	77	1,950	72	1,768	65
2006	2,981	2,740	92	2,440	82	2,237	75	2,089	70	1,963	66
2005	2,059	1,920	93	1,727	84	1,603	78	1,488	72	1,422	69
2004	1,600	1,452	91	1,302	81	1,195	75	1,094	68	1,019	64
2003	1,734	1,496	86	1,299	75	1,192	69	1,101	63	1,019	59
2002	1,965	1,822	93	1,586	81	1,433	73	1,334	68	1,229	63
2001	1,460	1,459	100	1,340	92	1,172	80	1,069	73	987	68
2000	1,447	1,445	100	1,440	100	1,331	92	1,163	80	1,087	75
1999	1,556	1,555	100	1,554	100	1,550	100	1,473	95	1,324	85
1998	1,127	1,126	100	1,122	100	1,119	99	1,118	99	1,047	93
1997	962	961	100	961	100	959	100	958	100	957	99
1996	945										
1995	774										
Total	33,251										
Average	1,956										

12.0 release is full of analytics, which will lead to a great CEO Strategies event

(CEO Strategies is Nov. 5-9, 2012 – register online now!)

Another year of trying to make data analytics a core competency for every CEO

Membership Analysis Summary Statistics

Group	Year	Opened	Still active	Net loss	Retention %	Closed (over year)
ALL	2011	3,492	3,100	392	88.8	392
ALL	2010	3,100	2,816	284	91.2	284
ALL	2009	3,000	2,752	248	91.7	248
ALL	2008	3,000	2,815	185	93.8	185
ALL	2007	2,714	2,489	225	91.7	225
ALL	2006	2,981	2,740	241	91.9	241
ALL	2005	2,059	1,920	139	93.2	139
ALL	2004	1,600	1,452	148	91.4	148
ALL	2003	1,734	1,496	238	86.3	238
ALL	2002	1,965	1,822	143	92.7	143
ALL	2001	1,460	1,459	1	100.0	1
ALL	2000	1,447	1,445	2	100.0	2
ALL	1999	1,556	1,555	1	100.0	1
ALL	1998	1,127	1,126	1	100.0	1
ALL	1997	962	961	1	100.0	1
ALL	1996	945				
ALL	1995	774				

Do you know which year brought you the most loyal group of new members?



NEW FOUNDATIONS

The key to long-term sustainability is the evolution of a product's foundation

Sustainability: The capacity to endure

Member capital willed to future generations

- Our network is based on technology solutions that are counted on over the long haul
 - ★ CU*Answers is over 40 years old, and many of our relationships have lasted well over 20 years – on average, CUs sign contracts that span 5+ years
- At our core, our software applications have multiple foundations:
 - ★ **Database** (structure and storage of data)
 - ★ **Business logic** (calculations and processing capabilities)
 - ★ **Presentation layer** (end-user look and feel)
 - ★ **Self-help content** (documentation, education)
- As a network, we are all vested in the ongoing evolution of these foundations
 - ★ Our history and SOP is to constantly evaluate all three and embed the evolution for the long term into our normal release cycles

In 2013 and 2014, CU*Answers will dedicate a great deal of resources to the expansion of our database foundation

Sustainability: The capacity to endure

- Our network has been built on over the long haul

- ★ Customer

It all starts with the confidence – ours, yours, and your members’ – that we can evolve and innovate

- At the core of our business are the following pillars:

- ★ Data

- ★ Business

- ★ Process

- ★ People

- As a network, we have built these foundations

- ★ Our history and the evolution of our business, including all of our embedded

In 2013 and 2014, CU members will dedicate a great deal of resources to the expansion of our database foundation

What's different about this?

A 2-year project to reset the database foundation

- The project work in 2013-2014 will actually be more visible than most of the foundation changes we've made recently (Y2K, GL balance expansion, NGS)
 - ★ More like remodeling the kitchen versus getting a new stove and fridge
- We've been working hard getting ready and planning for the development work
 - ★ We have a year's worth of new features (stoves and fridges) awaiting QC testing, documentation, and grand opening releases
- Like a kitchen remodel, we are trying to anticipate needs down the road that we can prepare for now
 - ★ We will be balancing the cosmetic with infrastructure and functionality to extend our products' viability for a decade...when do you anticipate making your first \$50 million loan?

If the answer is never, that's okay,
because there will be things you wanted
yesterday in this same project



Stoves and fridges...

Rel. #	Date (Online CUs)	Stars of the Show
12.0	July 2012	<ul style="list-style-type: none"> ★ “Smart Message” Promos via It’s Me 247 ★ “My Other Accounts” in CU*BASE Inquiry/Phone ★ Automated Reports and Queries ★ Unlimited employers/income sources on loan apps ★ ANR/NSF fees based on current vs. available balance ★ Numerous dashboard enhancements
12.1	Nov. 2012	<ul style="list-style-type: none"> ★ ID Types for foreign ID handling ★ Synchronize ID flag when photo ID is scanned (eDOC) ★ ALM downloads for McQueen
13.0	April 2013	<ul style="list-style-type: none"> ★ Service Charge rewrite ★ ATM/debit limit checking and transaction counters ★ Skip pay for consumer loans ★ “Promise Deposits” honor system for electronic deposits ★ ANR fee caps
13.2	Sept. 2013	<ul style="list-style-type: none"> ★ Loan write-off/charge-off database and dashboard ★ Associated Apps (Wisconsin marital property tool)

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

NEW FOUNDATIONS...

WHAT THE FEPING IS GOING ON?

FEP = File Expansion Project (member balances)

ING = Improved Next Generation (GOLD)



“FEP” Who ever imagined a \$100 million loan at a credit union? You did...and now we need to

FEP = File Expansion Project

- The primary driver for this foundation change is the need for account balances to be able to exceed \$9,999,999.99
- Only a few people make \$10 million loans today, but the need is growing with participation lending, mortgages, and business lending
- The trick is to change before you have to and be ready for a long future

Changes to the end-user experience

- ★ Easier Queries...no more extra “trailer” files
- ★ Easier Queries...consistent date formats in files
- ★ Easier data entry...more consistent date formats on screens
- ★ ...and more

Foundation changes for our future

- ★ Expand files for larger balances and transaction amounts
- ★ Modernize and renovate programs to create consistent data structure and speed development
- ★ No more pivot year (Y2K?!?)
- ★ ...and more

Proving we have the chops to take on a project of this magnitude, whenever we need to



**“ING” In 2008 we released over 6,300 new screens...
are you ready to do it again (8,000+ this time)?**

ING = Improved Next Generation (GOLD)

- The primary driver for this foundation change is to modernize the look of our core software and continue to keep pace with the evolution of Windows applications familiar to today’s users
- Move to the next generation of LegaSuite, which has even more web-based opportunities

Changes to the end-user experience

- ★ More room for data on each screen, longer, scrollable lists
- ★ Easier to learn, more consistent with other web-based applications (more focus on the mouse)
- ★ On-screen tips direct from online help
- ★ ...and more

Foundation changes for our future

- ★ Easier to develop new themes
- ★ Still at 1024x768 but better use of the available real estate
- ★ New style guide to create consistent look and feel and speed development
- ★ ...and more

Pictures are worth a thousand of my words:



CU*BASE GOLD: the "Improved Next Generation" User Interface



Session 0 CU*BASE GOLD - CU*BASE CREDIT UNION

File Edit Tools Help

Individual Account

SSN/TIN 987-12-3654
Birthdate Jul 25, 1975

Code word:
MYCODEWORD

Mother's maiden name:
MOMSNAME

Driver's license:
M 123 456 789

Name MIKE A MEMBER
DBA GUI DESIGNS, INC.

Account # **44829** Name ID **ME** Corp ID **01**

VIP-Plus member with
3,275 points!
(click for more info)

Contact Information | Participation & Configuration | Miscellaneous Information

Address **6000 28TH ST SE STE 100** Grand Rapids, MI 49546
Home **(616) 285-5711**
Email **nwarren@cuanswers.com**

Transaction Activity | Household Stats

Secondary Names | Online Banking

Cross Sales | Follow-Ups

Tiered Services | Print Envelope

Type	Description	Loan Payoff/ Current Balance	Loan Payment Net Available	Next Payment/ Last Trans/ CD Maturity	IRA	P/R	ATM	AFT <small>Go!</small>	FRZ	TRK	ACH <small>Go!</small>	ODP	BOX <small>Go!</small>	J/O
000	REGULAR SAVINGS	1,165.00	1,160.00	May 04, 2012	.	.	.	.	0	Y	.	.	.	Y
110	CHECKING	5,973.00	5,973.00	May 04, 2012	.	.	.	.	0	.	.	.	.	.
300	CERTIFICATE	750.00	0.00	Aug 04, 2012	.	.	.	.	0	.	.	.	.	.
605	NEW VEHICLES	17,500.00	391.66	Jun 04, 2012	.	.	.	.	0	.	.	.	.	.
705	FIXED RT MORTG	225,000.00	1,349.69	Jun 04, 2012	.	.	.	.	0	.	.	.	.	.

No ID on File !

Comments !

New Account

Closed Accounts

Name/Address

Sales Tools

OTB/Cards !

Tax File Inquiry

ARU/HB Transfers

Statements

Show Nicknames

Show Card #

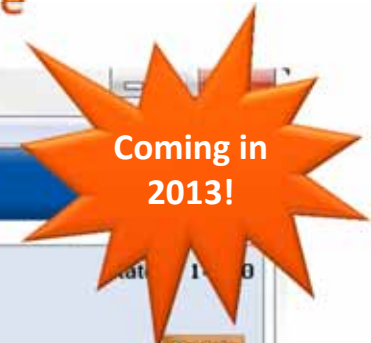
Procedures

Select Account type desired

← → ↑ || 🔗 ⓘ ? @

FR (362) 5/04/12

CU*BASE GOLD: the "Improved Next Generation" User Interface



Session 0 CU*BASE GOLD - CU*BASE CREDIT UNION

File Edit Tools Help

Loan Application #107523: Request & Personal

Account # **44829** **MIKE A MEMBER**

Other name **DEBBIE A MEMBER** Type **N/A**

Relationship

SSN/TIN **987-12-3654** Birthdate **Jul 25, 1975**

Phone **616-285-5711** Driver's license **M 123 456 789** State **MI**

Marital status: Married Separated Unmarried

Amount requested	21,000.00	
Purpose	NEW AUTO	
Collateral desc	TOYOTA	<input type="button" value="Update"/>
Year	2012	MATRIX
Identification	N ABCD	ABCD ABCD
Estimated value	21,000.00	LTV 100.00%
Amount pledged	21,000.00	
Payment amount	470.00	# Pmts 72
Repayment	<input type="text" value="Unknown"/>	
Insurance	Single credit disability	

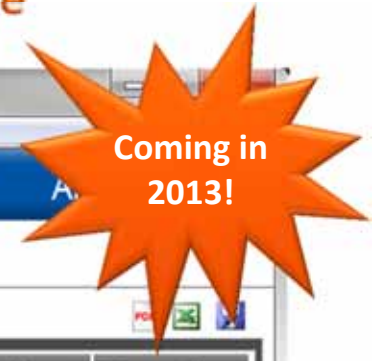
Current Address		Previous Address	
Address	6000 28TH ST SE STE 100	Address	
City	GRAND RAPIDS	City	
State, ZIP	MI 495460000 <input checked="" type="checkbox"/> Own <input type="checkbox"/> Rent	State, ZIP	000000000 <input type="checkbox"/> Own <input type="checkbox"/> Rent
Date moved	May 08, 2000	Date moved	00/00/0000

IMPORTANT: If starting a brand-new application, to quickly pull in all data from the Household database and then exit: Click Summary, then click Save/Done (NOT Cancel).

<input type="button" value="Loan Req & Personal"/>	<input type="button" value="Employment"/>	<input type="button" value="Income"/>	<input type="button" value="References"/>	<input type="button" value="Assets"/>
<input type="button" value="Debts"/>	<input type="button" value="Credit Report"/>	<input type="button" value="Misc/Comments"/>	<input type="button" value="Summary"/>	<input type="button" value="Print"/>

FR (2190)A 5/04/12

CU*BASE GOLD: the "Improved Next Generation" User Interface



Session 0 CU*BASE GOLD - FRANKENMUTH CREDIT UNION

File Edit Tools Help

Teller Activity by Day of Month

Date [MMYYYY] Branch

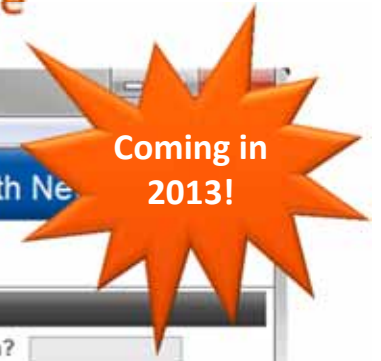
Summary Transactions Members Members Per Teller Transactions Per Teller

Day of Month	Weekday	# of Transactions	% of Transactions	# of Members	Transactions Per Member	# of Tellers	Members Per Teller	Transactions Per Teller
Apr 01, 2012	Sunday	330	.3	120	2.8	4	30.0	82.5
Apr 02, 2012	Monday	6,050	5.0	2,048	3.0	35	58.5	172.9
Apr 03, 2012	Tuesday	5,143	4.3	1,710	3.0	31	55.2	165.9
Apr 04, 2012	Wednesday	4,403	3.6	1,523	2.9	35	43.5	125.8
Apr 05, 2012	Thursday	4,950	4.1	1,754	2.8	31	56.6	159.7
Apr 06, 2012	Friday	5,959	4.9	1,985	3.0	35	56.7	170.3
Apr 07, 2012	Saturday	2,132	1.8	777	2.7	21	37.0	101.5
Apr 09, 2012	Monday	5,659	4.7	1,874	3.0	38	49.3	148.9
Apr 10, 2012	Tuesday	4,028	3.3	1,482	2.7	36	41.2	111.9
Apr 11, 2012	Wednesday	4,437	3.7	1,576	2.8	34	46.4	130.5
Apr 12, 2012	Thursday	4,929	4.1	1,695	2.9	37	45.8	133.2
Apr 13, 2012	Friday	7,635	6.3	2,600	2.9	36	72.4	212.1
Apr 14, 2012	Saturday	2,196	1.8	852	2.6	23	37.0	95.5
Apr 15, 2012	Sunday	280	.2	108	2.6	4	27.0	70.0
Apr 16, 2012	Monday	5,262	4.4	1,815	2.9	36	50.4	146.2
Apr 17, 2012	Tuesday	3,815	3.2	1,365	2.8	36	37.9	106.0
Totals		120,697		41,911	2.9			
Baseline		0		0				

Print Summary

2650-No Goals Configured FR (3972) 5/04/12

CU*BASE GOLD: the "Improved Next Generation" User Interface



Session 0 CU*BASE GOLD - CU*BASE CREDIT UNION

File Edit Tools Help

Find Loans to Sell to a Partner

Working with Ne

To gather a list of loan accounts for your partner to consider, specify as many of the following criteria as desired:

Total Investment	Loan Size
How much would you like to invest with us today? <input type="text"/>	What is the largest single loan you are interested in? <input type="text"/>
How long would you like the investment to last? <input type="text"/> months	The smallest? <input type="text"/>
Is it important that you are the only investor in a loan? <input type="radio"/> Yes <input checked="" type="radio"/> No	In general, what size of loans are you looking for? <input checked="" type="radio"/> Big <input type="radio"/> Small

Loan Status	Credit Worthiness
Opened on or before <input type="text" value="May 04, 2012"/> [MMDDYYYY]	Is it important that the loan is in repayment? <input checked="" type="radio"/> Yes <input type="radio"/> No
What is the minimum interest rate that you will accept? <input type="text" value="0.000"/> %	If No, what is the maximum delinquency in months? <input type="text" value="99"/>
The maximum? <input type="text" value="0.000"/> %	Or the maximum delinquency in days? <input type="text" value="00"/>
Only choose loans owned at least <input type="text" value="0.00"/> % by the CU	What is the minimum credit score that you will accept? <input type="text"/>

Collateral	Loan Type
What is the maximum loan-to-value that you will accept? <input type="text" value="0.00"/> %	Do you have a preference as to the type of loan?
The minimum? <input type="text" value="0.00"/> %	Business unit <input type="button" value="Select"/>
Choose only loans secured by Medallion type(s) <input type="button" value="Select"/>	Loan category <input type="button" value="Select"/>

i Loans in the amount of \$26,278,058 are already set aside in 24 packages. Loans already selected for another package will not be selected again.

Work With Packages

Navigation icons: back, forward, up, down, search, help, refresh, @

FR (4279) 5/04/12

Speaking of presentation...I have a gripe

Do you have an actionable analytical approach?

- Are you getting the most out of our presentation layer?
- Out of 74 online credit unions:
 - ★ 27 (36.4%) use PDFs exports
 - ★ 48 (64.8%) do not use PDF export
 - ★ 52 (70.2%) use Excel or text exports
 - ★ 22 (29.7%) do not use Excel/text exports
- Did you know...?
 - ★ There are 46 screens in CU*BASE that can produce 250 charts
 - ★ There are 62 screens with data export capabilities (Excel, CSV, PDF)
 - ★ All exports & charts are powered by Microsoft .NET



The presentation layer represents a copyright in itself: it's a tool

It's more than pretty pictures,
it makes a difference operationally if you use it



FEP + ING = FEPING

Another “Grand Opening” Opportunity

- As you can imagine, the file expansion project means touching hundreds of programs, screens, and reports
- Releasing CU*BASE with these new expanded files will be a real project
 - ★ To a certain degree, it’ll be like turning on a light switch: you’ll go from CU*BASE GOLD today to “the FEPING” CU*BASE GOLD the next day
- So watch for our grand opening plan announcements throughout 2013 - we’ll give you plenty of time to prepare your team



So what will we do with all this newfound confidence? How about attacking the MASTER file? How about expanding member names and addresses? Adding more email addresses?

We'll do this all over again in 2015-2016 (maybe even faster)

NEW FOUNDATIONS...

**A NEW FOUNDATION FOR
ONLINE BANKING**

It's Me 247 "Nav-1"
Coming Fall 2012



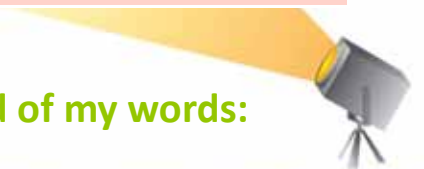
“Nav-1” An explosion of new features calls for a new foundation for online banking

It’s Me 247 New Navigation

- The primary driver for this foundation change is the need for a new online banking navigation concept that would allow for hundreds of new features to be added in the future
- We get a heck of a lot right away, but we’ll be able to anticipate several years of new development from this change

Changes to the end-user experience	Foundation changes for our future
<ul style="list-style-type: none">★ Fresh new look and feel★ Standard page timeouts★ Easier to use forms, more consistent page behavior★ Facelift for the Membership App and Loan App pages, too!★ ...and more	<ul style="list-style-type: none">★ Plenty of room for new clicks★ New style guide to create consistent look and feel and speed development★ New foundation for SSO tactics★ Better compatibility with tablets and other devices★ ...and more

Pictures are worth a thousand of my words:



New Techniques for Navigation



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Online Banking

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CU*SECURE
Updates & Tips

My Account

Switch Account ▾

Jules Winnfield

Basic Member

Current Points **143**

Last Score **56**

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Messages

Messages

Members

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Live Chat

Account Summary

Shared Accounts

Accounts	Name	Available Balance	Actual Balance	Last Transaction	Accrued Dividends
000	Ownership Share	\$2,775.00	\$2,775.00	2/7/2012	99.99
002	Boosters Club	\$1,256.00	\$1,256.00	6/7/2012	0.00

Certificates

Accounts	Name	Regular Payment	Amount Due	Due Date	Balance
001	2nd Share Draft	\$2,013.00	\$2,013.00	3/12/2012	\$2,013.00
002	Booster Club	\$1,256.00	\$1,256.00	6/7/2012	\$1,256.00
003	Basic Share Draft	\$1,252.00	\$1,252.00	3/12/2012	\$1,252.00
004	Secondary Share	\$2,256.00	\$2,256.00	1/28/2012	\$2,256.00

Investments Accounts

Owner	Account Number	Where Held	Representative	As Of Date	Balance
John Smith	9850985	Genworth LIC	Jonathan Peirson	02/20/2012	\$3,123.19
John Smith	98567885	Genworth LIC	Jonathan Peirson	02/20/2012	\$812.19

Credit Cards

Accounts	Name	Regular Payment	Amount Due	Due Date	Balance
334	VISA CLASSIC	\$56.00	\$73.34	5/23/2012	\$3,775.00

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- Message Center
- Contact Preferences
- eAlert Subscriptions
- Login History
- Helpful Links

Preferences

- My Site Options
- My User Name
- My Password
- My Security Questions
- My Personal Information

Banking Settings

- My Overdraft Settings
- My E-Statement Options
- My Printed Statement Options

Last Score 56

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Messages

Messages 3

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Messages 3

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View

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

Act

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

Setup

- Nicknames
- My Overdraft Services

Certificates

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Let Bill Pay make your life easier!

Welcome to the wonderful world of electronic bill payment and bill presentation services from your Credit Union! As a member of Cartoon City Federal Credit Union, you have the ability to effortlessly pay bills and keep track of your expenses by using our EasyPay - powered by Fiserv service! The fee for this service will be waived based on your relationship level with the Credit Union

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Last Score **56**

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Messages **3**

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E-Statements

We are pleased to offer a new timesaving alternative to handling your accounts. Introducing E-Statements and electronic version of your monthly or quarterly credit union statement. You can access them at any time through online banking.

[Not Yet Enrolled?](#) [Go To E-Statements](#)

Have you seen the latest Credit Union Newsletter?

[Click to View](#)

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Contact Request

I would like to be contacted by...

Name:

Phone:

Email:

- Loan Department
- Member Service Representative
- Credit Union Manager
- Someone regarding payroll/ACH

By Email

If you would like to send a specific message, please feel free to contact [Cartoon City FCU](#). Remember that email is not a secure way to send information. Please do not include account numbers, Social Security numbers, or confidential information in your email message

Certificates

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Nav-1: Rolling it out

- We'll complete a grand opening plan to present to CUs by September 1
- Plenty of advertising on OBC to prepare members
- Plenty of chances for your staff to preview the changes via webinars etc.
- Special consideration will be given to the holiday season, with two deadlines in mind:
 - ★ Release it comfortably prior to Thanksgiving so that members will have a good experience all the way through the New Year rush
 - ★ If we can't guarantee that quality experience, we'll be shooting for mid-January instead



Get your teams ready...and if you have concerns, speak now!

PLANNING FOR YOUR NEXT GRAND OPENING

Before you can plan a grand opening,
you have to include it “In The PLAN”



Has anyone ever accused you of being too fast to market?

It All Starts With The PLAN

Rel. #	Stars of the Show (Tactics)	"In The PLAN" Introductions and Goals
11.3	★ New/Closed Accounts dashboard	★ Open Board meetings
11.3	★ Market Tiered Service rewards via It's Me 247	★ Intensify your online selling
11.3	★ Printed Statement Styles/Fees	★ Walk the talk: earn more
11.3	★ Next Suggested Product	★ Intensify your across-the-counter selling
11.3	★ Participation Lending rewrite	★ Save your future: find a partner
11.3	★ Route One interface	★ Build more loan outlets
11.4	★ Packaging Loans for Sale	★ Save your future: find a partner
11.5	★ Learn From a Peer rate analysis dashboards	★ Increased market awareness for better pricing
11.6	★ Roving Tellers	★ Manage expanding branch networks
11.6	★ Loan App enhancements/credit score analytics	★ Better and faster underwriting
10.3	★ Debit Card Round Up (Oct 2010!!)	★ Ride national advertising
Fall 2011	★ Text Banking	★ Ride the Smartphone wave

To be fast to market, you need the *intent*

Fast-to-Market Intent

Set some business goals for tactics that are just around the bend

Rel. #	Stars of the Show (Tactics)	"In The PLAN" Introductions and Goals
12.0	<ul style="list-style-type: none"> ★ "Smart Message" Promos via It's Me 247 ★ "My Other Accounts" in CU*BASE Inquiry/Phone ★ Automated Reports and Queries ★ Unlimited employers/income sources on loan apps ★ ANR/NSF fees based on current vs. available balance ★ Numerous dashboard enhancements 	<ul style="list-style-type: none"> ★ Intensify your online selling ★ Quicker member responses ★ Speed up the first week of the month ★ Better underwriting/collections ★ Responding to the CFPB challenge ★ AAA management rating
12.1	<ul style="list-style-type: none"> ★ ID Types for foreign ID handling ★ Synchronize ID flag when photo ID is scanned (eDOC) ★ ALM downloads for McQueen 	<ul style="list-style-type: none"> ★ Authentication is our advantage ★ Images are part of our culture ★ Using data to reach our goals
13.0	<ul style="list-style-type: none"> ★ Service Charge rewrite ★ ATM/debit limit checking and transaction counters ★ Skip pay for consumer loans ★ "Promise Deposits" electronic deposits honor system ★ ANR fee caps 	<ul style="list-style-type: none"> ★ Disruptive pricing sets us apart ★ Know the Member changes everything ★ Income from what members want ★ Building an audience for the future ★ Responding to the CFPB challenge
13.2	<ul style="list-style-type: none"> ★ Loan write-off/charge-off database and dashboard ★ Associated Apps (Wisconsin marital property tool) 	<ul style="list-style-type: none"> ★ Understanding our yields ★ Lending to families

To be fast to market, you need the *intent*

Just Turn It On

A turbo-boost for a fast-to-market culture

just
turn it on

- In 2013, CU*Answers Management Services will launch a new Grand Opening project management service to help credit unions implement like never before
- You give us a date and the green light, and we'll do the rest
- We'll help sell your board, sell your team, and sell your members...all you have to say is, "Just turn it on!"



Sounds easy, and our consultants are confident

But I think it will take a lot of people, teams, and a network approach to build the kind of micro-project management that can take us all faster to market

Candidates Worth of a Grand Opening

Can you list 3-5 new tools you have yet to launch,
let alone have a grand opening for? Put them in
your 2013 business plan!

EVERY DAY IS A GRAND OPENING

Credit Score History Dashboard

Next up: Showing credit scores online for members

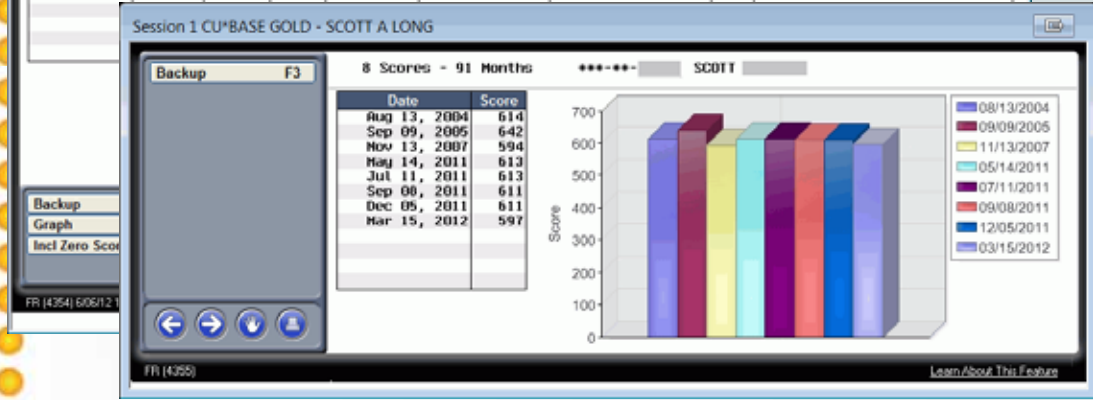
Session 1 CU*BASE GOLD - Credit Score History

SSN/TIN: ***-**-**** SCOTT

Account #: 1

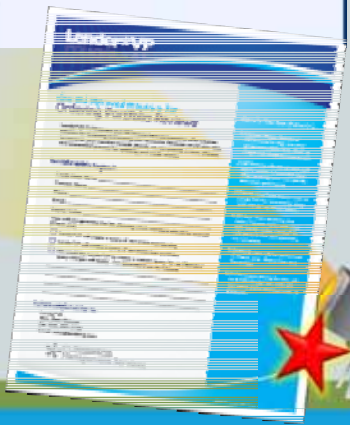
Non Zero Credit Score Summary
Last 597 Avg 612 Min 594 Max 642 # 9 # Mo 91

Date Requested	Credit Score	% Change	# Month	Paper Grade/Risk Level	Method	Bureau	Emp ID	Employee Name
Mar 15, 2012	597	2.29	3	X	FULL PULL	Experian	DP	DAWN
Dec 05, 2011	611	0.00	3	X	FULL PULL	Experian	DP	DAWN
Sep 08, 2011	611	0.00	0	X	FULL PULL	Experian		DAWN
Sep 08, 2011	611	0.33	2	X	FULL PULL	Experian	54	CHARLE
Jul 11, 2011	613	0.00	2	X	FULL PULL	Experian	15	NATHY
May 14, 2011	613	3.20	42	X	FULL PULL	Experian	23	SHEILA
Nov 13, 2007	594	7.48	26	X	FULL PULL	Trans Union		DAWN
Sep 09, 2005	642	4.56	13	F	FULL PULL	Trans Union		BRANDI
Aug 13, 2004	614			I	FULL PULL	Trans Union		BRANDI



5 Tips to Keep Improve Your Credit Score

- ✓ Monitor your credit report often.
- ✓ Pay down high balances on credit cards.
- ✓ Have 3-4 open credit card accounts.
- ✓ Don't make late payments



Imagine the first time your member sees their credit score history in online banking...now *there's* a grand opening

“Upload Your Work” - Posting to the G/L

Session 0 CU*BASE GOLD - Maintain Journal Entries

Maintain Journal Entries

Jump to seq # Go! Corp ID 1 Effective posting date Mar 03, 2012 Using J/E ID 00 Using J/E # 1234

Seq	Br #	G/L Account #	Debit	Credit	Source #	Description
1		Go!	0.00	0.00		
2		Go!	0.00	0.00		
3		Go!	0.00	0.00		
4		Go!	0.00	0.00		
5		Go!	0.00	0.00		
6		Go!	0.00	0.00		
7		Go!	0.00	0.00		

Records imported: 0
Records in error: 0

Debit: 0.00
Credit: 0.00
Net: 0.00

Special Posting Features

Status: Active
Reversing: No
Year end: No
Recurring: No

BASE GOLD - Import file to Post

Option 1 = Flat 2 = User-defined fixed format 3 = User-defined comma delimited

File to import:

Defaults:

Source:
Description:

Learn About This Feature

Special F1 Post F2 New J/E F6 Import Entries

Fri (2/22) 3/21/12 12:50:14

What's next?

- ★ Accounting Top 10 Project #6: Additional Enhancements to Create/Post Journal Entries
 - Insert/delete lines in a batch
 - Better template management
 - Better recurring entry handling (skip Saturday/Sunday, retain reversal date, etc.)
 - Expand description field and/or allow Source to be alphanumeric

2 of 3 “Upload Your Work” projects are complete (can you remember the other one?)

Budgets are next!

Automated Reports/Queries

Investment Trial Balance

Report Options

Month/year to process: Apr. 2012 (MMYY)

Investment type: [Select]

FASB code: [Select]

Principal G/L: [Select]

Income G/L: [Select]

Discount G/L: [Select]

Premium G/L: [Select]

Accrual G/L: [Select]

Gain/Loss G/L: [Select]

Maturity date: [Select]

Settlement date: [Select]

Include consolidated: [Select]

Corp ID: [Select]

Response: [Select]

Job queue: [Select]

Copies: 1

Printer: [Select]

Cancel F7

Retrieve Settings F23

Save Settings F24

Save and easily reuse your favorite report settings

Run Settings for Custom Report or Inquiry

Custom report definition name (in QUERYxx): [Text Box]

Sequence #: 20

Run frequency: Monthly Not automated

File #1: [Text Box] Use month-end file

File #2: [Text Box] Use month-end file

File #3: [Text Box] Use month-end file

File #4: [Text Box] Use month-end file

File #5: [Text Box] Use month-end file

File #6: [Text Box] Use month-end file

File #7: [Text Box] Use month-end file

File #8: [Text Box] Use month-end file

File #9: [Text Box] Use month-end file

File #10: [Text Box] Use month-end file

Backup F3

Add/Update F5

Files must be listed in the same order in which they appear in the Query definition (A default of 10 files cannot be run via automation.) Check the "Use month-end file" option to automatically use the month-end version of the file name (from previous month-end) when generating report.

Run custom Query reports each month, using the right month-end files automatically

Retrieve Saved Report Settings

ID	Description	Run
001	test	N <input type="radio"/> Monthly <input checked="" type="radio"/> Not automated
002	test2	N <input type="radio"/> Monthly <input checked="" type="radio"/> Not automated

Remember that you still need to monitor your automated reports to make sure the settings are what you expect!

Set up reports to run automatically every month

Not quite "set it and forget it," but will add consistency and streamline your monthly processes

Drilling Down on a Tiered Service Community

Session 3 CU*BASE GOLD - Comparative Tiered Scoring Analysis

Relationship Management of Members Scored Online Banking - Active

Description	May 2012		ALL		ALL	Tier Pts = 0		Tier Pts > 0	
	Members	%	Members	%		Members	%	Members	%
BASIC	2,120	22.9	12,904	40.3	16.4	721	7.8	1,407	15.1
Avg Prod Per Mbr	2.40		1.66			3.70		1.01	
Avg Svcs Per Mbr	3.11		1.40			3.49		2.91	
Household Adj									
VIP-SILVER	2,436	26.2	4,814	17.9	50.6			2,436	26.2
Avg Prod Per Mbr	2.86		2.74					2.86	
Avg Svcs Per Mbr	4.87		4.19					4.87	
Household Adj									
VIP-GOLD	1,157	12.5	2,88						
Avg Prod Per Mbr	3.51		3.1						
Avg Svcs Per Mbr	4.71		3.1						
Household Adj									
VIP-PLATINUM	3,571	38.4	6,22						
Avg Prod Per Mbr	4.94		4.5						
Avg Svcs Per Mbr	5.27		4.5						
Household Adj									
Total	9,292		26,91						
Avg Prod Per Mbr	3.65		2.6						
Avg Svcs Per Mbr	4.60		2.6						
Household Adj									

Backup F3 Cancel F7 Detail F8 Tier
Goal 1 F20 Goal 2 F21 Goal 3 F22 Goal 4 F23

FR (4513) 606R12 09 29 54

Session 3 CU*BASE GOLD - Comparative Tiered Scoring Analysis

Comparative Tiered Scoring Analysis Online Banking - Active

GOAL 4: ANALYZING MEMBER SELF-SERVICE PRODUCTS

Description	May 2012		ALL		ALL
	Members	%	Members	%	%
ATM	5,381	57.9	7,651	28.4	70.3
Checking/Debit	5,217	56.1	7,171	26.7	72.8
Credit Card	4,112	44.3	7,123	26.5	57.7
Audio Resp Active	295	3.2	940	3.5	31.4
PC Banking Active	9,292	100.0	9,292	34.5	100.0
E-Smt Enrolled	6,116	65.8	8,812	32.7	69.4
Bill Pay Enrolled	1,297	14.0	1,318	4.9	98.4



Backup F3
Cancel F7
Show Criteria F15
F19
F20
F21
F22
F24

FR (4514) 606R12 09 41 30

Session 3 CU*BASE GOLD - Tier Demographics Selection

Cancel F7

Branch 000 selected

Member designation 000 selected

Gender Male Female (Blank for all)

Age range From 000 To 000

Tier goal selected Online Banking - Active

FR (4516)

Learn About This Feature

Coming
Spring
2013

Two game-changers that I'm tracking

Still too far away for pretty pictures

Recurring A2A (A2AFT)

- Allow members to set up recurring transfers between their credit union accounts and accounts at other financial institutions
- Expands the familiar AFT capabilities for maximum flexibility
- Separate activation to allow CUs to offer A2A with or without recurring
 - ★ Standard A2A transfer fees will apply

Write-Off/Charge-Off Database

- New history stores a snapshot of loan status as of write-off and/or charge-off
- Dashboard for inquiry and trend analysis
- Automatic handling of G/L entries for charging off/closing a loan
- Data and reports for Board Supervisory Committee activities
- *Up next: Loan yield analysis*

Keep an eye on the Kitchen for status updates on both projects

ATM Activity Dashboard

Session 0 CU*BASE GOLD - ATM Network Summary

ATM Network Summary

Date range: From Oct 01, 2011 To Jun 01, 2012

Network	Activity Count	% of Total	# Unique Members
UNION	2,057	9.0	1,338
MOCEL	506	2.2	272
CBS	32	0.1	31
EXCHANGE	79	0.3	60
WSP	196	0.9	141
HCE	12,741	55.8	2,364
HFP	2	0.0	2
WEC	26	0.1	18
NYC	916		
PLUS	44		
SNE	242		
STR	1,728		
VISA DEBIT	4,280		

Total: 22,048

Backup F3
Cancel F7

How much traffic happens at your ATMs?
 What might happen to your fee structure if you close one?
 What activities do member really do at your ATMs?

Session 0 CU*BASE GOLD - ATM Network Detail

ATM Network Detail

ATM network: NYC
 Date range: From Oct 01, 2011 To Jun 01, 2012

Transaction Type	Count	% of Total	Amount	% of Total	# Unique Members
Inquiries	7	0.0	0.00	0.0	5
Deposits	3	0.3	180.00	0.4	2
Withdrawals	62	6.8	8,745.00	17.0	46
Purchases	840	91.7	48,013.48	81.7	608
Returns	4	0.4	58.02	0.1	3

Totals: 916, 48,996.50

Backup F3
Cancel F7
Export F9
Member Connect F10

Session 0 CU*BASE GOLD - ATM Terminal Summary

ATM Terminal Summary

Date range: From Oct 01, 2011 To Jun 01, 2012

Terminal selection: Starting with [] or Contains [] # of terminals: 7503

Terminal	Inq	Dep	Wdr	Xlr	Pur	Aut	Ret	Sis	Activity Count	# Unique Mbrs
204000			1		2,501		29		2,531	1,189
00000000					551	346	14		911	437
200000					794		2		796	267
0001			1		440	314	1		756	593
0001					124	340	3		467	380
1					189	98			287	215
00000001					107	172			279	241
0002					25	235	1		261	216
0010					222				222	167
01					45	149			194	163
002			2		90	71	1		172	156
00010001					23	143			166	142
0000					140	4	4		156	136
00000030	40	14	93	2					149	95
00000032	32	10	92	2					134	94
1340001						134			134	122
00					28	94			122	77

Totals: 428, 104, 1,918, 28, 12,366, 7,866, 126, 12, 22,048

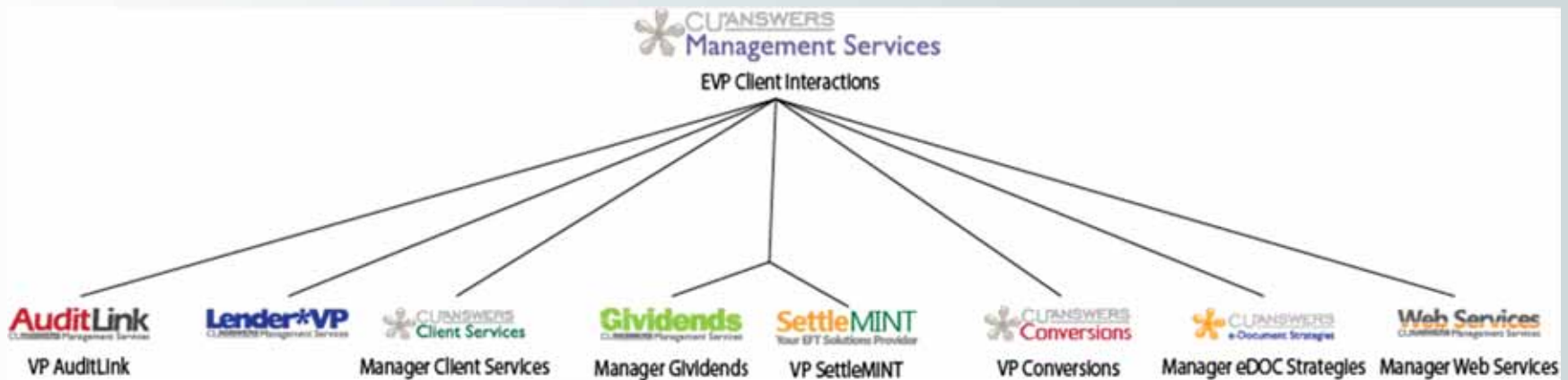
The image shows two overlapping screenshots of web portals. The top one is for 'Cividends' (CUBASE Management Services) and the bottom one is for 'SettleMINT' (CUBASE Management Services). Both portals feature navigation menus, logos, and promotional banners for services like 'Instant Issue Cards'.

Introducing SettleMINT:
 A new focus for CU*Answers
 Management Services

CIMT: Client Interaction Management Team

CU*Answers Management Services + Client Services

- This is the team that will guarantee that every client interaction in the CU*Answers network leads to success
- The CIMT will work together to provide the best client experience, and be the group that drives to get things done



If you get tired of us asking, “Have you read the help?” you’ll *really* get tired of Randy asking, “Have you talked to a CIMT leader?”

The CIMT in action, earning their stripes under fire

ATL FCU wins the “no sweat” award for 2012

- What would you do if your backup plan’s backup plan did not work? We found out this April
- When was the last time you had a drill based on having to redo a full day’s work?
- Do you have a plan? Do you have documentation? Do you keep daily records? Have you talked it through?

In 2013, CU*Answers will add a new network DR test and begin a new education series for events just like this

Credit Union Deleted, DR Plan Activated Thursday, April 19, 2012

Rebuild of ATL Federal Credit Union Library

Summary of the Event

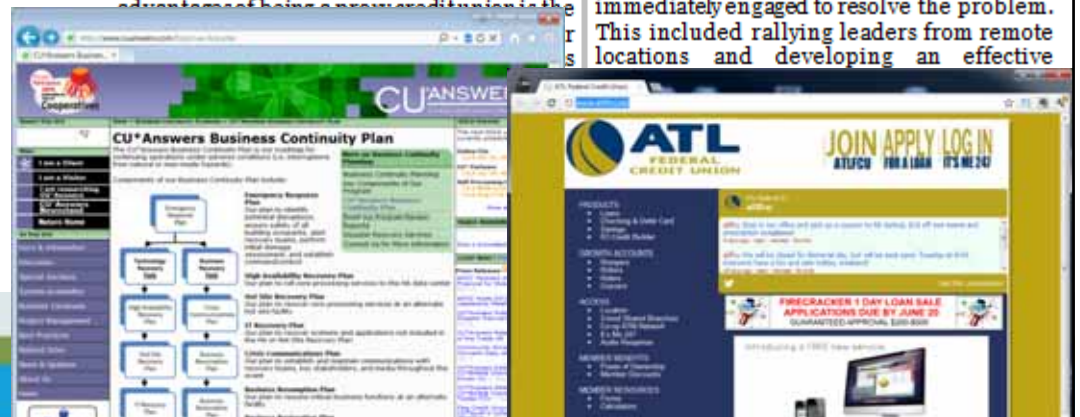
CU*Answers has 2-3 credit unions participate in the DR/BR test process. Credit unions are selected based on CU*Answers' ability to work with the institutions in a disaster simulation. Credit unions that work with CU*Answers are called “proxy credit unions.” One of the advantages of being a proxy credit union is the

Services Affected

ATL Federal Credit Union

Rebuild Response and Process

Once staff understood what had happened with ATL Federal, all teams involved immediately engaged to resolve the problem. This included rallying leaders from remote locations and developing an effective



Thinking about your business continuity planning

Applying a grand opening state of mind

- We need it...we'll create it...we'll use it...and we'll own it
- It is easy to sell products and services to members, but are you ready to market the insurance policies your co-op maintains on their behalf?
- Work by proxy...use this website

★ Did you know that Jim Lawrence is the dedicated Manager of Disaster Recovery and Business Resumption Services for the network?

★ His extension is 156...use it

- In 2013, figure out how to get Jim on your team

The screenshot shows the website for CU*Answers Business Continuity Plan. The main heading is "CU*Answers Business Continuity Plan". Below the heading, it states: "The CU*Answers Business Continuity Plan is our roadmap for continuing operations under adverse conditions (i.e. interruptions from natural or man-made hazards)."

Components of our Business Continuity Plan include:

- Emergency Response Plan
- Technology Recovery Path
- Business Recovery Path
- High Availability Recovery Plan
- Crisis Communications Plan
- Hot Site Recovery Plan
- Business Resumption Plan
- IT Recovery Plan
- Business Restoration Plan

Emergency Response Plan: Our plan to identify potential disruptions, ensure safety of all building occupants, alert recovery teams, perform initial damage assessment, and establish command/control.

High Availability Recovery Plan: Our plan to roll core-processing services to the HA data center.

Hot Site Recovery Plan: Our plan to recover core processing services at an alternate hot site facility.

IT Recovery Plan: Our plan to recover systems and applications not included in the HA or Hot Site Recovery Plan.

Crisis Communications Plan: Our plan to establish and maintain communications with recovery teams, key stakeholders, and media throughout the event.

Business Resumption Plan: Our plan to resume critical business functions at an alternate facility.

Business Restoration Plan: Our plan to restore all business functions at a permanent facility.

The Business Continuity Plan is regularly reviewed by internal and external auditors as well as by

EVERY DAY IS A GRAND OPENING

WRAPPING UP THE DAY

★ What else is in your packet?

FOR YOUR EYES ONLY
CU*BASE SESSION ENCRYPTION
ARRIVING SEPTEMBER 2012

In 2007, we introduced the first round of communication security enhancements. Encryption Tools, which allowed you to encrypt all CU*BASE data from behind a secure office network to whom a handful of users.

Starting this fall, we will begin offering full session encryption, which will allow you to view and interact with information from the Internet if you use your PC with a VPN. This is the final option of CU*BASE.

Why is this important? Providing sensitive information is a big responsibility and requires a high level of security. Session Encryption from CU*BASE offers another layer of security to ensure that sensitive information is protected from interception.

Session encryption protects member data better than ever by encrypting the information end-to-end as it traverses the network. From the moment the data leaves your PC to when it arrives at the host, it is secure and protected from interception.

Compare CU*BASE's session encryption tools to other tools. Our tools are designed to be easy to use and are available to all members. Contact us at 800.872.6276 ext. 342.

Sign up for the November 2012 Fall CU*BASE session encryption information now!

Documentation: Tricks of the Trade
Check out this international world!

9 Documentation: Tricks of the Trade
CU*BASE

TIP #1: What Monthly Communication Provides Tips on Documentation Resources?

Are you doing the monthly? The monthly "Tips and Tricks" email will keep you up to date on the latest news and information. The monthly email will help you stay on top of the latest news and information. The monthly email will help you stay on top of the latest news and information. The monthly email will help you stay on top of the latest news and information.

TIP #2: What Monthly Email Provides Tips on Documentation Resources?

Are you doing the monthly? The monthly "Tips and Tricks" email will keep you up to date on the latest news and information. The monthly email will help you stay on top of the latest news and information. The monthly email will help you stay on top of the latest news and information.

TIP #3: Where Can I Find Help-to-Step Directories for CU*BASE?

Check out the help-to-step directories for CU*BASE. The help-to-step directories for CU*BASE will help you stay on top of the latest news and information. The help-to-step directories for CU*BASE will help you stay on top of the latest news and information.

CU*BASE and iC's Me 247
Software Enhancement Summary - 2012

This is a summary of the enhancements for 2012. The enhancements for 2012 include:

- Added new features to the CU*BASE system.
- Improved the user interface.
- Enhanced the security of the system.
- Added new reports and analytics.
- Improved the performance of the system.
- Added new integrations with other systems.
- Enhanced the mobile experience.
- Added new training and support resources.
- Improved the overall user experience.

CU*BASE and iC's Me 247
Software Enhancement Summary - 2011

This is a summary of the enhancements for 2011. The enhancements for 2011 include:

- Added new features to the CU*BASE system.
- Improved the user interface.
- Enhanced the security of the system.
- Added new reports and analytics.
- Improved the performance of the system.
- Added new integrations with other systems.
- Enhanced the mobile experience.
- Added new training and support resources.
- Improved the overall user experience.

SettleMINT
Settle and in Your Condition

Services Overview

SettleMINT is a comprehensive solution for estate planning and settlement services. It provides a wide range of services to help you manage your estate and settle your affairs. The services include:

- Estate planning and analysis.
- Settlement services and mediation.
- Trust administration and management.
- Probate and estate administration.
- Financial planning and investment management.
- Legal and tax advice.
- Dispute resolution and mediation.
- Asset protection and risk management.
- Elder care and long-term care planning.
- Charitable giving and philanthropy.

VPN-Only Connectivity

CU*BASE is pleased to announce a new way to access CU*BASE services. The new way is through a secure VPN connection. This connection will provide you with a secure and reliable way to access CU*BASE services. The VPN connection will be available to all members who are using a computer with a VPN client installed.

Advantages of VPN-Only Connectivity

- Enhanced security and privacy.
- Improved performance and reliability.
- Reduced risk of data loss and theft.
- Increased control and management.
- Improved user experience and productivity.

How the VPN-Only Connectivity Works

CU*BASE will configure the existing CU*BASE system to support the new VPN-Only connectivity. The new VPN-Only connectivity will be available to all members who are using a computer with a VPN client installed. The new VPN-Only connectivity will be available to all members who are using a computer with a VPN client installed.

VPN-Only Requirements

- Use of a VPN client on the computer.
- Use of a secure network connection.
- Use of a secure operating system.
- Use of a secure browser.
- Use of a secure email client.
- Use of a secure document viewer.
- Use of a secure PDF reader.
- Use of a secure spreadsheet application.
- Use of a secure word processing application.
- Use of a secure database application.
- Use of a secure email client.
- Use of a secure document viewer.
- Use of a secure PDF reader.
- Use of a secure spreadsheet application.
- Use of a secure word processing application.
- Use of a secure database application.

Pass It On...

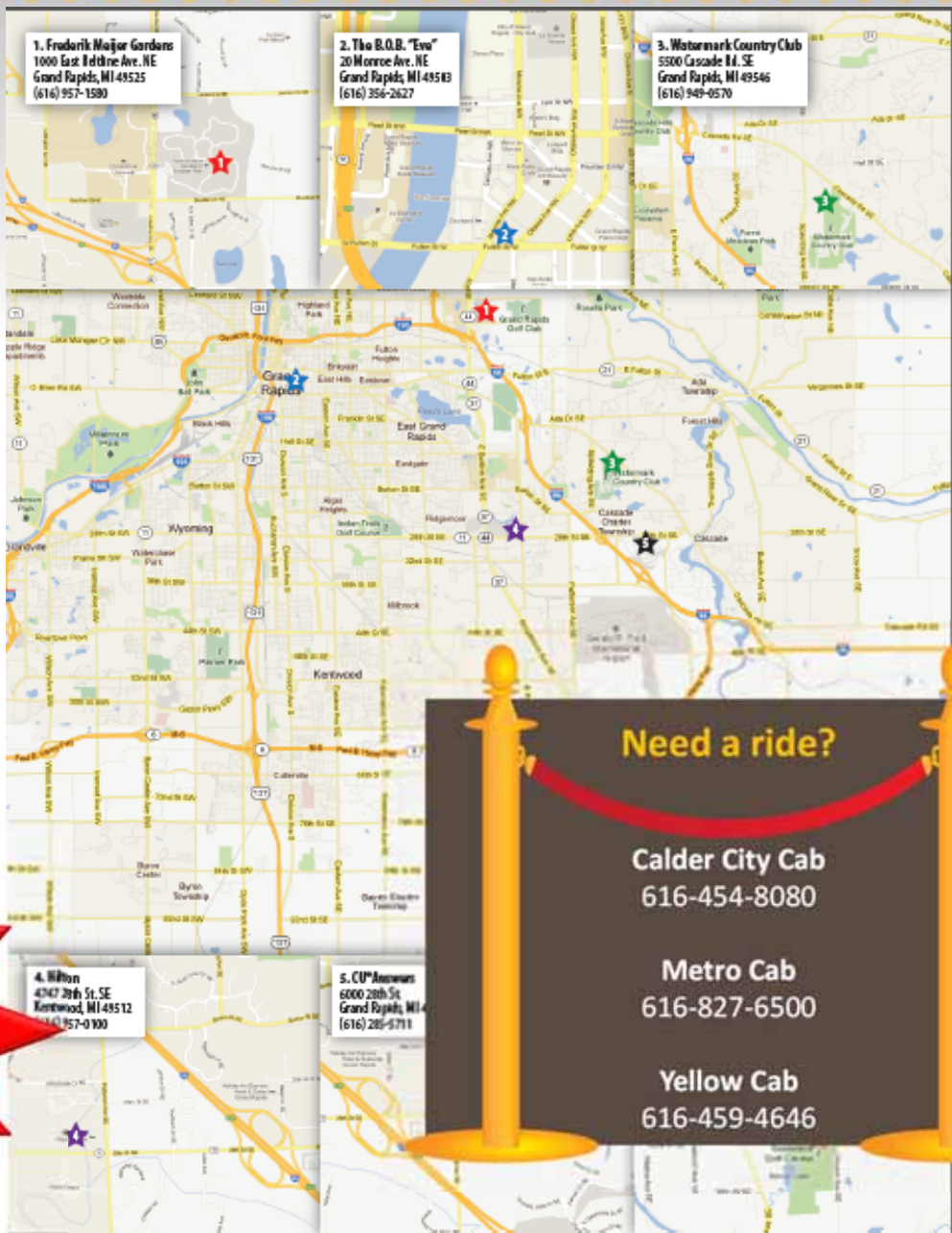
- As always, all materials related to this week's events will be posted on our website

The screenshot shows the CU*ANSWERS website for the Leadership Conference 2012. The browser address bar displays <http://www.cuanswers.com/lc2012/index.php>. The page header includes the CU*ANSWERS logo and a navigation menu with options like 'I am a Client', 'I am a Visitor', and 'Return Home'. The main content area features a large banner for the 'LEADERSHIP CONFERENCE' with the slogan 'EVERY DAY IS A GRAND OPENING'. Below the banner, there are sections for 'Invitation', 'Conference and Stockholders Meeting Registration', and 'Golf Registration'. A red banner at the bottom of the screenshot contains the URL <http://www.cuanswers.com/lc2012>.

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!!**



A stage with red curtains and a spotlight on the floor. The text is centered on the stage.

**A BIG THANK YOU
TO MY BACKSTAGE
COMMUNITY...**

EVERY DAY IS A GRAND OPENING

**180 slides...and I need
Alan Jackson to help
me close the day**

Let's get after it

The world's watching and our
members' dreams won't wait

EVERY DAY IS A GRAND OPENING

THANK YOU FOR
COMING!