



Do you need an... e-Forms Tune Up?

*You've been utilizing e-Forms for a while now, do they need a "Tune Up?" CU*Answers Management Services teams want to help you get the most out of your investment. Through an "e-Forms Tune Up Engagement" we will make sure you are leveraging your investment to the fullest extent! The steps in this document will outline how we will accomplish efficiencies and cost savings for your credit union. So how about letting CMS...*

just
turn it  on

What is this service?

Why do we offer this service?

A tune up engagement was designed to let us review your forms, workflow and processes and then do some housekeeping to create efficiencies and keep overhead and costs low. We will help you make sure you getting the most from your investment in e-Forms—it's the reason why we created this service.

You said this service would keep overhead and costs low, how will you accomplish that?

It's simple, by engaging experts from the CMS team in compliance, lending and eDocuments we can create a solution that is streamlined and efficient. Specifically, we will visit your location and meet with your team and:

- Identify any forms that are unnecessary saving in programming costs.
- Examine workflow to make sure unnecessary steps are eliminated.
- Streamline your eDOC and CU*BASE systems to compliment each other automating as much as possible.



What other activities will you perform?

That's a great question. During our visit we cover a lot of ground, and will:

- Identify all form sources to make sure they are accounted for.
- Question the business need and any regulation concerning a form. We want to be sure there aren't any unnecessary forms costing your credit union money.
- Learn about your forms retention schedule to make sure your document life cycles are clearly defined.
- Review your physical environment to make sure it's working for you, for example, can members reach signature pads easily?
- Examine your member interaction and identify how our systems might help improve and complement that process.
- Evaluate, your network bandwidth to make sure it is ample for the solution.

Before we start...

What will you do when you arrive?

The first step obviously is to identify your key players and introduce ourselves. We typically include the CEO, Lending manger, IT person and a representative of someone who routinely does lending and membership forms. Of course, we will also want to include the credit union's records manager.

After the initial "meet and greet" we'll "divide and conquer." We may have a forms expert working with your lenders, while the eDocument expert may want to talk to someone in IT about bandwidth or hardware etc. Usually we spend two days onsite depending upon scope of the conversion.

We will gather what we find into a preliminary report which we share with you in a wrap-up meeting before we leave your site. Our formal recommendations will follow shortly after our visit.



Important terms...

BUNDLE: A group of related forms that print with a single command from CU*BASE. For example if it's known that 5 particular forms will be required for an auto loan, we can program a "bundle" that will print all five with one command for convenience.

PACKAGE: A "Package" is an eDOC Innovations term to refer to a group of related documents. While a package could contain a bundle of forms from CU*BASE, (see above), it might also contain a scanned title or verification of income, etc. from a source other than CU*BASE.

The Steps of the Process

STEP 1— Forms Inventory

The purpose of this step is to identify all forms your credit union uses today. We will want to know :

- What is the form name?
- Where does it originate from; i.e., your core processor, printed off of the web or other source, a word document, etc.? Does it come from a third party provider? If so who?
- What is the purpose of each form?
- Which forms are required for a particular loan type, i.e. auto, HELOC etc. and which may or may not be included or are optional? For example, while a loan note may always be included (required), a notice to cosigner may only included if there is a cosigner on the loan (optional).

STEP 2 — Compliance and regulation

For each form collected in step one, we ask you to identify any regulation surrounding the form and its retention schedule. We want to help you remain in compliance and be prepared with your examiners. Therefore, we need to understand your regulatory environment and anything unique to your situation.



For example, some states require the credit union to hold vehicle titles some don't. Additionally, your examiner may have preferences that others don't.

The Steps of the Process cont'd



WE UNDERSTAND!!

We understand why you bought your eDOC system and the benefits you hope to enjoy!

In this step we will harness its power along side CU*BASE to build efficiencies, keep you organized and help with your compliance!

Step Three — Forms “Bundling” and “Packaging”

In this step we investigate your loan products to determine which forms are necessary and which are optional. Armed with that information, we then identify efficiencies we can create by configuring the CU*BASE system to “bundle” forms together for printing. With this process, we can configure CU*BASE to print a several related forms all at once with one key stroke. That’s efficient!

It doesn’t stop there. We also know that you need to collect documents from sources outside of CU*BASE, for example, titles and verifications of income. It’s for this reason, eDOC innovations created their “Packages” module to work with CU*BASE.

If you’re not using eDOC Innovations’ Packages module we may recommend it. With eDOC Innovations’ Packages module you can define a “package” to contain of any number of forms from any number of sources. Once included in a package, you can monitor the status of each document as flows through the system and easily identify any stalled or missing documents. Further, you can leverage this module to send documents out for e-Signing.

If you are using packages, we identify all documents necessary for a given lending product not - just the CU*BASE forms, and verify the configuration of your eDOC Innovations packages module to make sure it’s efficient!.

The Steps of the Process /

What's Next

Step Four.... Member Interaction and Process.

Next we review your processes for completing forms and closing loans with members. We want to help you streamline that process and make it as efficient as possible.

In this step:

- We address physical layout of your offices, i.e. are members able to easily reach signature pads? Are printers convenient?
- We ask, if your staff has everything they need readily available to serve the member?
- Lastly we talk about, items such as what happens if a co-signer is coming in later? Do your processes and system work together to support these types of situations?

In this step we may visit offices where you interact with members once we understand your process today, we will make recommendations for your process going forward based on our observations, and experience. Also in this step we discuss your connectivity to CU*BASE to ensure you have proper bandwidth to support forms. We will do this in conjunction with our Network Services team and engage experts as needed.



What's next...

⇒ At the end of the on-site engagement

We will present our recommendations to you in the form of a findings and recommendations report usually within a couple weeks of the on-site engagement. It will be reviewed with you in detail so you understand what we found and what's being recommended. Then you can make business decisions from there.

⇒ Post engagement implementation

In this phase you will implement the recommendations you feel necessary. We will work as your liaison to the teams at CU*Answers and eDOC Innovations to get your agenda accomplished. We're with you every step of the way!

⇒ Post Implementation Follow-up

We will conduct review meetings following your implementation of recommendations to see if the changes are helping. We want to make sure you're all set. We'll make adjustments if needed. Again, we're committed to seeing this through.

Meet The Experts...



Geoff Johnson
EVP Client Interactions

Geoff brings a wealth of practical lending experience and industry knowledge to the table. He has sixteen years in credit union leadership roles that oversaw the strategic direction of lending and sales in the following areas: commercial, consumer, credit card, indirect, participation, real estate and all aspects of collections.



Jim Vilker
VP of Professional Services

Jim has been in the credit union industry for almost 25 years! He has done so as an NCUA examiner, executive vice president of a credit union and is NCCO certified. He leads the CU*Answers AuditLink team and is one of CU*Answers compliance experts. Jim can help you with your forms regulatory and compliance decisions as well as general workflow and business practices.



John Beauchamp
Electronic Document Strategies Manager

John has 12 years experience in working with credit unions and electronic documents. He is a current board of director for eDOC Innovations (formerly their Director of Operations) and has extensive expertise in this area. He can help you with making decisions regarding setup and configuration of your eDOC system as well as your electronic document strategy in general.

To get started, simply email: edocs@cuanswers.com

And let us know you want to ensure a smooth forms conversion!



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