

## 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 22003 | 530-329-4557 | 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 Mgr MRF1 Class B | Options Limit: No Option Trading | Margin Interest: --- | (Investment) Investment: Credit Account

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

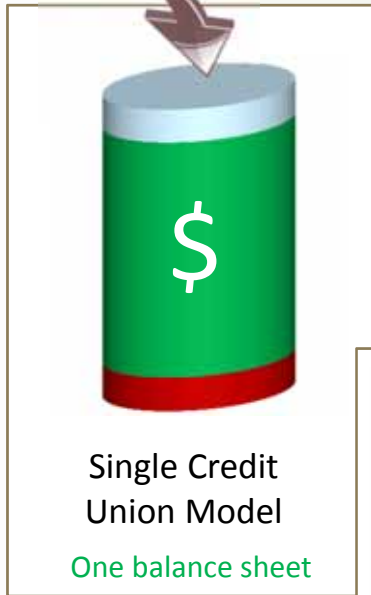
Acct. Type	CSOP	Symbol	Description	Share Class	Quantity	Price	Market Value	Price As Of	% of Total Position	Cost Basis		
CMR	51000108	AJPL	AJPL RLC COMP		0.000	241.2800	\$1,491.36	04-08-2010	0.0%	\$0.00		
CMR	34604014	ETD	ETD-2012 PAL COMP		190.000	1.7100	\$171.00	04-08-2010	0.0%	\$1,220.38		
CMR	40000101	BA	BA-2012 PAL COMP		1.000	125.7500	\$125.75	04-08-2010	0.0%	\$0.00		
** Subtotal for Equity										\$4,700.00	0.0%	\$0.00
MM	47000101	INBA	INBA-2012 PAL COMP		10	241.900	\$2,419.00	04-08-2010	20.0%	\$4,371.90		

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

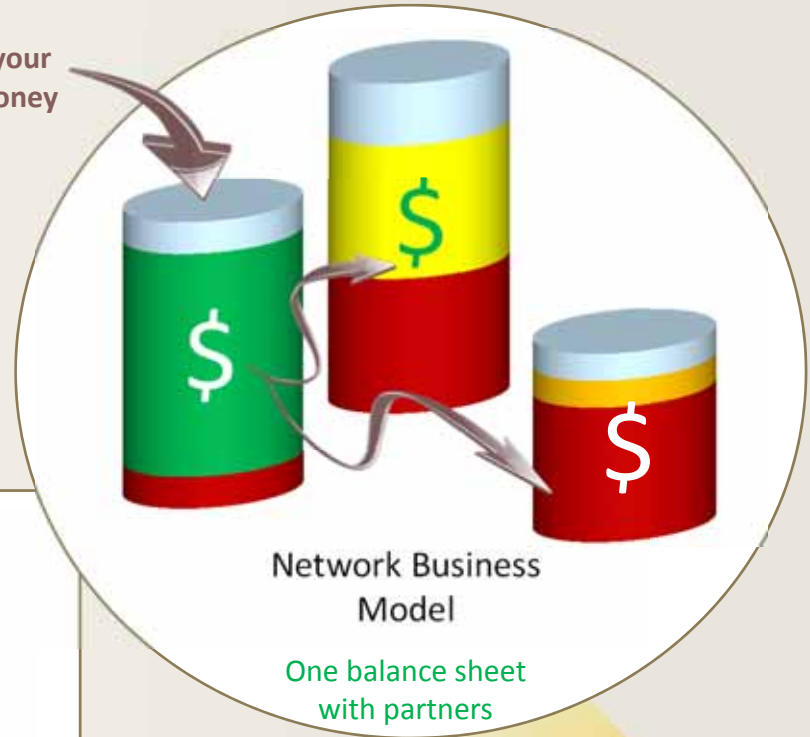
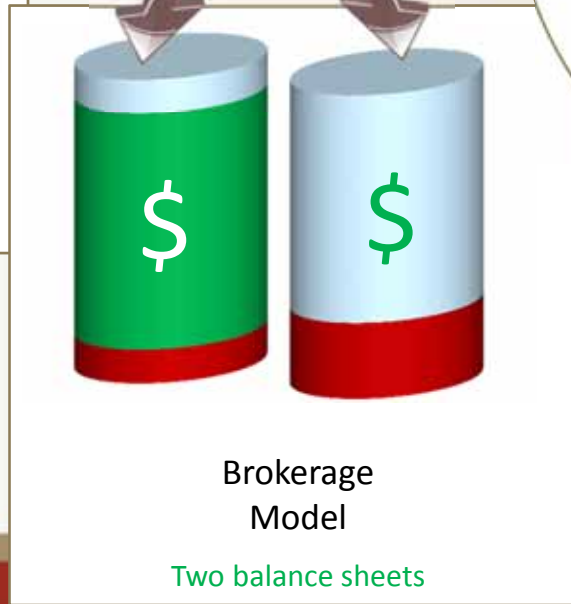
...CEO of a start-up CU

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**

