

CU ANSWERS  
A Credit Union Service Organization

# LEADERSHIP CONFERENCE

2013



WELCOME!

*Life is a Construction Zone*



*Life is a Construction Zone*

2013:

ON THE JOB SITE





## On the Job Site



- The cool thing about a job site is that everyone involved likes to drop by to see how their contribution is emerging in the finished product
  - Pie-in-the-sky guy stops by, the architect stops by, the accountant stops by, the foreman stops by, and the future users stop by
  - And the excitement builds
- Today we will talk about our 2013-2014 job sites from everyone's perspective
- How will the growing excitement pay off in our future?
  - How will it pay off for the pie-in-the-sky guy? How will it pay off for the architects of our future? For the accountants? For the project managers? For our end-users?



On to today's agenda...



A blueprint for our time today...

Big  
Data

Building a  
Network of  
Products &  
Solutions

Making  
Ownership  
Real

FEP/ING  
Update

**It's Me 247**  
Online and & Mobile



# Making Ownership Real

2013-2014 Cooperative Score Initiative

Do we have the right narrative in the credit union industry today?

Building a Cooperative Focused on Financial Services





# Making Ownership Real

The challenge is clear on the faces of our members and staff



- What did you learn from the video clips you saw when you were coming in today?
- I know what I thought...selling ownership is hard
  - The most common response I get from CEOs is, *“Been there, done that. It’s impossible. Why waste the money? You only need ten or twelve people to choose your board from, and you’re off the races. My team can do the rest.”*
  - From this response, I can only conclude that most people have already given up on proving our competitive difference



“What is an Owner?”

Let’s take a look  
at what might  
happen if you do  
give up...



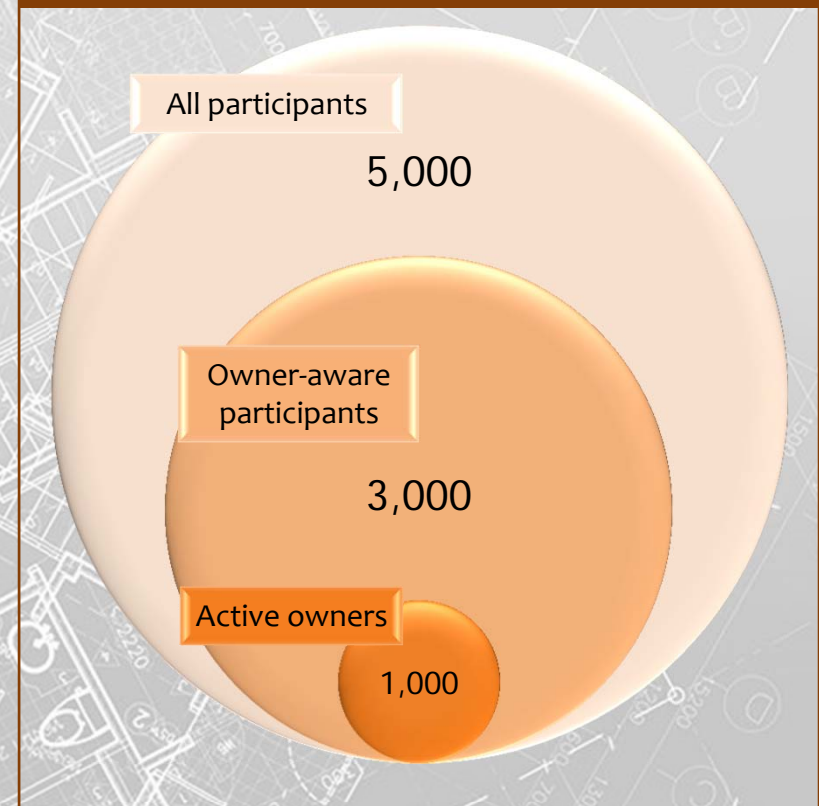
“THE CO-OP  
Episode XVIII: Where are the Owners?”

## Ten or twelve people?!? Designing for a healthy Cooperative Score

One formula to consider when looking at how to design a cooperative:

- You (the designer) want as many participants in your cooperative (customers) as possible
- Of those unlimited customers, you work to make at least **60%** of them identify themselves as owners
- Of those people who call themselves owners, you work even harder to make a third of them active, to yield a **20%** active owner base among all participants

Do the math:  
A cooperative with 5,000 participants



Whatever formula you use, you need one

It sets targets, helps you prioritize the plans, balances your investment:  
Get a plan and make sure everyone knows it





# Constructing a New Narrative

## Attacking the problem (tactic #1)



<http://score.cuanswers.com/ownership>

cooperative score **C+ B A-** Cooperative Principles Put Into Action

### Making Ownership Real

When CUAnswers selected "Making Ownership Real" as a theme for our 2013 Leadership Conference, we saw it as the natural next step of our 2012 initiative to build a Cooperative Score index. At the very heart of a healthy Cooperative Score is a co-op with an active ownership base, ensuring the cooperative continues to capture the spirit of its customers as owners.

Those two words—customer and owner—go hand in hand and should be inseparable. Credit unions use the word "member" to bond the two concepts. But it's unclear whether today's consumers understand that "membership" means they have both the benefits and the responsibility of ownership.

We thought it would be easy to make it apparent to every customer that they are an owner. It is CUAnswers' #1 marketing directive. But look around. It's pretty easy to market a great financial institution with great products and services, but you rarely see much money being spent on marketing ownership as a benefit.

**Our Goal**

To inspire competitive business designers to select cooperative designs as the charter for competitive advantage.

**Add Your Voice**

Write an approach to the "Making Ownership Real" conundrum that could be used by all cooperative business and inspire entrepreneurs in every community to step up and lead. Submit your entry before May 1, 2014. The winning entry will be selected by a panel of CUSO and credit union leaders and announced during the 2014 Leadership Conference in July. The winning entry will receive a cash prize of \$1000.

*We will post submissions anonymously for our network to view*

**Submission Guidelines**

1. Minimum word count: 800-1200 words
2. Upload a PDF or Microsoft Word document
3. Submission should be a white paper on how your organization is Making Ownership Real, with a focus on the "making ownership real" conundrum
4. Submission ideas should be reproducible and inspiring for other organizations
5. Winner will be chosen by a select committee at CUAnswers
6. Open to Cooperatives and anyone who participates in a Cooperative

**Submit Your Entry**

**Making Ownership Real**

Name \*  
First  
Last  
Credit Union \*  
Phone \*  
Email \*

- It's easy to find people with the vision and schooling to build a bank
- Where do you find the people who'll take on the challenge of building a *cooperative*?
- The conundrum for the cooperative business designer:  
**Making Ownership Real**

No banker has this problem,  
but every credit union leader does

Going to school on your competition is  
not the answer – look to the blueprint of  
cooperatives for your inspiration



# Constructing a New Narrative

## Attacking the problem (tactic #1)



According to Wikipedia:

■ **Con·un·drum** [kuh-nuhn-druhm] *n.* a logical postulation that evades resolution, an intricate and difficult problem

■ It's logical to us that when we say “member” the world hears “owner”

■ **Mem·ber** [mem-ber] *n.*

- A person who belongs to a social group or an entity
- Elected official Member of Parliament
- An object that belongs to a mathematical set
- Object-oriented programming term
- Method (computer science)
- Member variable
- Limb (anatomy), an appendage of the human or animal body
- Structural component of a bridge
- Person belonging to a local church
- Person belonging to a club
- Person belonging to a Board of Directors
- The Members, a British punk-rock band
- Military jury, referred to as Members in military jargon
- User (computing), person making use of a computing service, especially on the Internet
- Member (geology), a component of a geologic formation

Do you see the word “owner” in here anywhere?



# Making Ownership Real

## Attacking the problem (tactic #1)



- What is the difference between selling the value of the CU industry to our economic system, and selling the value of ownership to a person?
- We've taken on the goal:
  - To inspire competitive business designers to select **cooperative designs** as the charter for competitive advantage
  - ...and just maybe, to inspire an everyday citizen to own a credit union
- It starts with awareness and commitment, which means have a budget, outline a tactical plan, and execute that plan over and over and over



Can your board and staff see this intent in your business plan?



# Making Ownership Real

## Attacking the problem (tactic #1)



*“Cooperatives Level the Playing Field for the Disadvantaged”*

- Who are we selling: The grand design

*“Cooperatives Do It Right, for the Right Reasons”*

- Who are we selling: The inside stakeholder

*“Cooperatives Make Good Business Sense, for Entrepreneurs and for Consumers”*

- Who are we selling: The “little guy” business person inside all of us

- We need a hundred of these concepts, to sell to thousands of points of view on why customers should be owners

- That’s why we’re putting a \$\$ bounty on the project

<http://score.cuanswers.com/ownership>

cooperative score C+ B A Cooperative Principles Put Into Action

Making Ownership Real

Win \$1,000!

When CU\*Answers selected "Making Ownership Real" as a theme for our 2013 Leadership Conference, we saw it as the natural next step of our 2012 initiative to build a Cooperative Score index. At the very heart of a healthy Cooperative Score is a co-op with an active ownership base, ensuring the cooperative continues to capture the spirit of its customers as owners.

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We thought it would be easy to make it apparent to every customer that they are an owner. It is CU\*Answers' #1 exclusive directive. Did you know... it's possible to market a credit financial institution with great products and

# Making Ownership Real

Remember this? Paying an ownership dividend (tactic #2)



- Since 2006, DFCU (230,000 members) has paid **\$130 million** in annual patronage dividends
- How would you use this model as the inspiration for your own?



2013 Video Contest Winner  
"Ownership Equity"

## DFCU Financial Announces Record \$21 Million Member Payout

Credit Union Journal Daily Briefing | Tuesday, October 23, 2012

DEARBORN, Mich. – DFCU Financial, Michigan's largest credit union, said this morning it plans to pay members a \$21 million special patronage dividend, the biggest credit union payout ever.

ousands, isn't it time to join DFCU Financial?

dividend amount is calculated based on the 2011 Special Patronage Dividend criteria and one



# Making Ownership Real

Paying for money, paying out of appreciation, paying for ownership



- Do members see the difference between these, and understand the purpose for each?
  - Paying for money – the return for a customer’s money
  - Paying out of appreciation – a marketing statement about culture
  - Paying for ownership – a contract with your owners to share the returns
- Do you need all three tactics to grow your organization?

MNMISC #27 Patronage Dividend Configuration

Configure Patronage Dividend

Date to post patronage dividend Jan 15, 2013 [MMDDYY]

Membership Qualifications / Exclusions

- Exclude if base share is below par
- Exclude if any negative share balance
- Exclude if any loan is delinquent 03 months 00 days or more
- Exclude if...
- Exclude if...

MNMISC #29 Standard Bonus Div/Ln Int Rebate

Configure Bonus Dividend/Loan Rebate Program

Program Name	Type	Maintenance Date	
AUTO LOAN INTEREST REBATE	L	Oct 10, 2012	ALYDIA ME
SAVINGS BONUS DIVIDEND	S	Nov 01, 2012	DAWN MOOR

Change Copy Delete View  
Run simulation Schedule to post

FR (3269) 11/01/12 16:22:46

FR (4784) 11/01/12 16:26:21

# We've been constructing a new database for making ownership real



STATUS		A	1	1	1	Status A=Active C=Closed
CCYY	K4	S	4	0	2	5 Year (CCYY)
APLTYP		A	2	6	7	Applic Type SH/IR/SD/CD/TX/LN/
ACCTBS	K1	S	9	0	8	16 Account Base
ACTTYP	K2	S	3	0	17	19 Account Type
ACLSEQ	K3	S	2	0	20	21 Closed Seq
SUBTYP		A	2	22	23	Divapl LN Type CD Type
CUMDT		L	10	24	33	Cum Thru Date (CCYYMMDD)
CURBAL		S	11	2	34	44 Cur Bal as of Cum Date
CUMBAL EOM		S	13	2	45	57 Cumulative Bal This Month
CUMDAYEOM		S	2	0	58	59 Cumulative Day Counter MTH
CUMBALYTD		S	14	2	60	73 Cumulative Bal This Year
CUMDAYYTD		S	3	0	74	76 Cumulative Day Counter YTD +
EOMBALJAN		S	11	2	77	87 Jan EOM Balance
EOMBALFEB		S	11	2	88	98 Feb EOM Balance
EOMBALMAR		S	11	2	99	109 Mar EOM Balance
EOMBALAPR		S	11	2	110	120 Apr EOM Balance
EOMBALMAY		S	11	2	121	131 May EOM Balance
EOMBALJUN		S	11	2	132	142 Jun EOM Balance
EOMBALJUL		S	11	2	143	153 Jul EOM Balance
EOMBAL AUG		S	11	2	154	164 Aug EOM Balance
EOMBALSEP		S	11	2	165	175 Sep EOM Balance
EOMBAL OCT		S	11	2	176	186 Oct EOM Balance
EOMBALNOV		S	11	2	187	197 Nov EOM Balance
EOMBALDEC		S	11	2	198	208 Dec EOM Balance
YTD BALAVG		S	11	2	209	219 Annual Avg of EOM Balances
ADBJAN		S	11	2	220	230 Jan Avg Daily Balance
ADBFEB		S	11	2	231	241 Feb Avg Daily Balance
ADB MAR		S	11	2	242	252 Mar Avg Daily Balance
ADB APR		S	11	2	253	263 Apr Avg Daily Balance
ADB MAY		S	11	2	264	274 May Avg Daily Balance
ADB JUN		S	11	2	275	285 Jun Avg Daily Balance
ADB JUL		S	11	2	286	296 Jul Avg Daily Balance
ADB AUG		S	11	2	297	307 Aug Avg Daily Balance
ADB SEP		S	11	2	308	318 Sep Avg Daily Balance
ADB OCT		S	11	2	319	329 Oct Avg Daily Balance
ADB NOV		S	11	2	330	340 Nov Avg Daily Balance
ADB DEC		S	11	2	341	351 Dec Avg Daily Balance
YTDADBAVG		S	11	2	352	362 Annual Avg of Monthly Avg Dail
OPENDAT		L	10	363	372	Open Date (CCYYMMDD)
CLODAT		L	10	373	382	Close Date (CCYYMMDD)

- Since January we've been accumulating data at month-end that will track the aggregate savings and loan relationship of every member
  - Trend EOM positions for savings and loans
  - Trend YTD average daily balances for savings and loans
  - Design ownership dividend calculations from this perspective
  - Now we're creating a new dashboard that shows you what the ownership relationship is doing, and across which balance sheet products
  - File name: MBRBAL



We've been constructing a new database for  
membership



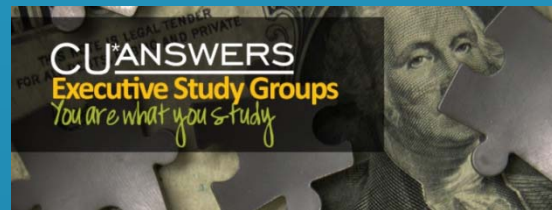
STATUS	
CCYY	K4
APLTYP	
ACCTBS	K1
ACTTYP	K2
ACLSEQ	K3
SUBTYP	

Go home and Query this file, and start dreaming about how you are going to make patronage rewards an everyday benefit in the minds of your members

Learn about how you can start using this feature early, by planning now to be part of the **Active Beta** program in the latter half of 2013

More to come...

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



	S	11	2
ADBAUG	S	11	2
ADBSEP	S	11	2
ADBOCT	S	11	2
ADBNV	S	11	2
ADBDEC	S	11	
YTDABAVG	S	11	
OPENDAT	L	10	
CLODAT	L	10	

new  
you what  
ship is doing,  
te sheet

name: MBR

# A New Dashboard to Inspire Cooperative Returns

- A new opportunity to understand patronage and its correlation to financial service activity – a new way to connect the dots between customers and owners

Session 0 CU\*BASE GOLD Edition - ABC TESTING CREDIT UNION

File Edit Tools Help

## Member Balance Filters

Year  Account #  Branch  Gender  Status

Name starts with  Name contains  Age Range  to

Application type  Div application  CD type  Service Level

Loan category  Business unit  Member designations  00 selected

Records analyzed	1,893
# Active	95.5% 1,807
# Closed	4.5% 86
Memberships found	1,304

Account#	Seq	Typ	Cde	Name	Opened	Closed	Gnder	Desg	Branch	YTD Balance Average
123456789-286	001	SH	SH	MEMBERMARY	12/12/1971	12/12/1976	F	MI	1	3,604
234567891-289	001	SH	SH	SMITH JOHN	03/25/1987				1	2,456

Understand the patronage value of...

- Men vs. women
- 20-year-olds vs. 50-year-olds
- Platinum vs. Basic
- People with checking accounts
- People who borrow

Screen mockups subject to change



# A New Dashboard to Inspire Cooperative Returns

- Model the potential payback to membership segments – balancing diverse owners and the way they interact with the credit union, with the goal of giving an ownership return to every owner

Session 0 CU\*BASE GOLD Edition - ABC TESTING CREDIT UNION

File Edit Tools Help

## Account Balance Age Summary

Year **2013**

Estimate patronage dividend: Using share/CD rate  or amount  and loan rebate rate  or amount

Enter a rate or amount. If both are entered, the rate is used.

AGE From To	Total	Shares	IRA	Checking	Certificates	Escrow	Closed End Loans	Open End Loans
19	8,151,458	4,002,203	39,046	2,372,428	512,494	0	1,042,558	182,729
20 29	92,162,259	19,711,549	31,016	18,650,143	4,979,482	128,105	42,005,609	6,656,355
30 39	89,696,459	7,060,528	180,760	4,429,639	555,351	172,920	68,061,407	9,235,854
40 49	102,753,740	11,831,455	338,144	7,469,087	1,045,332	147,799	70,188,733	11,733,190
50 59	110,112,131	25,298,483	947,345	10,003,709	2,965,862	130,104	59,010,455	11,756,173
60 69	76,341,861	23,506,917	1,929,781	9,348,214	3,732,289	51,831	31,350,473	6,422,356
70 79	42,955,489	15,290,085	961,348	9,064,389	3,169,698	17,164	11,713,424	2,739,381
80 999	36,630,059	15,994,707	215,722	11,432,955	5,706,648	3,856	2,628,786	647,385
Totals:	558,803,156	115,994,707	2,157,222	114,329,555	22,667,160	651,783	286,001,450	49,373,425

Estimate a patronage dividend based on member balances

Immediate insight into how diverse groups relate to each other

Screen mockups subject to change

# Are you ready to market a calculator to wake up your members to the idea of ownership?



- DFCU Financial used this tactic to challenge themselves to pay owners more, by making a bold claim
- Are you ready to do the same? Should we build the tool?



The screenshot shows a web browser window with the URL <https://www.dfcufinancial.com/DividendCalculator.aspx?tid=194>. The page is titled "Dividend Calculator" and features a navigation menu with options like "Member Benefits", "Checking & Savings", "Loans & Credit Cards", "Investments", "Insurance", and "Education Center". The main content area includes a sidebar with "Member Benefits" and "Special Patronage Dividend" sections. The main heading is "Dividend Calculator" with the sub-heading "Does your bank pay you to belong?". Below this, there are two columns of input fields: "Deposit Balances" (Certificates, Savings / Money Market, Checking Account, Non-Investment IRAs) and "Loan Balances" (Mortgage, Auto Loan, Home Equity, Credit Cards, Other Loans). A "Calculate" button is located at the bottom right of the form. A small promotional box on the left says "Apply for Your Next Loan Online" with the text "It's only a simple click away!". At the bottom, there is a footer with the text "If you want the potential to earn thousands, isn't it time to join DFCU Financial?" and a disclaimer: "\*The estimated Special Patronage Dividend amount is calculated based on the 2011 Special Patronage Dividend criteria and one".



# Making Ownership Real

Are you identifying member segments with this potential? (tactic #3)



- While a patronage dividend markets the idea of the payoff for being an owner, how could we market other opportunities in being an owner?
- “You have the chance to volunteer”
  - One owner’s response: “Why would I want to do that?”
  - Another owner’s response: “I can’t believe they need my help. What an opportunity!”
- “You have the chance to vote”
  - One owner’s response: “What do I know about that? Why would I vote?”
  - Another owner’s response: “I can’t believe they want my opinion about that!”

Later today we’ll talk about **Big Data** and its promise for finding people who fit the profile of valuing ownership  
Are you looking in your analysis for the members to contact that have shown a propensity to value ownership?

# Making Ownership Real

Are you identifying member segments with this potential? (tactic #3)



- Could you write a Query that would gather a list of members who are ready to see ownership as real, and who will act on that belief?
  - Consider what you do to qualify a member as someone who might need a checking account: You look for data indicators that create a short list, then you market to them
  - You look for warm leads, then you close the deal
- Making ownership real is exactly the same thing
  - What data indicators would you use to create an ownership short list?
  - With these leads in hand, what would you do to close the deal?
- Would the same thing work with general consumers? Can you find the keys to identifying new owners in non-members?

**What do we need to change about our database so that we have the right data indicators to help with a new kind of marketing and sales effort?**



# Making Ownership Real

Are you identifying member segments with this potential? (tactic #3)



- The tactic: To inspire communities of citizens and customers to be cooperative entrepreneurs
- Write a Query to find those people – think about the data indicators you'd need to...
  - Select people who care about their community
  - Select people who are looking for funds to invest in community needs
  - Select people who believe in a network response – working with peers
  - Select people who want to leave something for the next generation
  - Select people willing to take on tough challenges
- Now write a marketing program, or maybe a commercial, that would appeal to these people



2013 Video Contest Winner  
"Passing the Torch"

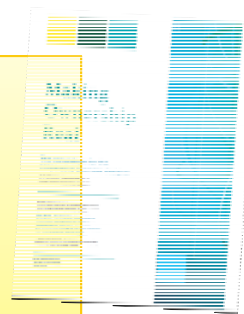
# Making Ownership Real

Marketing should think “customer-owner” every time (tactic #4)



- Everyone wants to attract young people...what about attracting young people who will act like owners?
- Everyone can say they want to attract customers...co-ops need to attract customers who will act like owners
- What if everything you are marketing today had these dual components baked into the campaign?

“Those two words—customer and owner—go hand in hand and should be inseparable. Credit unions use the word ‘member’ to bond the two concepts. But it’s unclear whether today’s consumers understand that ‘membership’ means they have both the benefits and the responsibility of ownership.”



**Retrain your teams to run every message through the filter: “Is there an opportunity to promote ownership here?”**



# Making Ownership Real

Marketing should think “customer-owner” every time (tactic #4)



- The inspiration for this video was the generational transfer of capital, willed to future generations

- Chip Filson reminded me of our history

“Since 1909 over 40,000 state or federal charters have been issued to citizens who wanted to start a financial institution they would own collectively with their fellow depositors.”

- They all started with nothing but sweat equity – they started with ownership capital

- Today, less than 7,000 of those charters remain, representing 90 million citizens, \$1 trillion worth of customer assets, and \$120 billion of owners’ capital

- Collectively, 90 million people will pass that \$120 billion forward to future generations

The idea of cooperative entrepreneurship could have no better case study than our history

Do your members even know they are cooperative entrepreneurs?

# Making Ownership Real

Take advantage of the herd mentality (tactic #5)



- What's behind a “viral” online response? Why do people go out of their way to try and create one?
- Consumers naturally respond to the crowd and the implied reference of seeing so many people get excited about something
- The CU industry has 92 million owners – now *that* is a crowd
- Our challenge is to make ownership a viral experience
- To date, we've made being the *customers* of a credit union a viral experience
  - We hope the customer experience is a reference that moves consumers to join
- How can we work to show we are a crowd that actively values *ownership* and references its importance?
  - We hope the ownership experience is a reference that moves consumers to join

Should your message shift from showing people *using* the credit union, to showing people *building* your credit union as owners?



# Making Ownership Real

Take advantage of the herd mentality (tactic #5)



- If we want the American consumer to believe the credit union ownership is important, they need to see the herd is active
  - In our **CUSO network** (Cooperative Score)
  - In our **industry** (grassroots expressions of our ownership voice)
  - With our **government and economic system** (influencing the NCUA to exhibit respect for the charter and consumer-owner)
  - At your **credit union** (\_\_\_\_\_?)
- Any time we think the power of ownership isn't getting the proper respect, then we need to go to work
- When we do see the power of ownership getting the proper respect, we need to advertise it, reference it, and push it to be viral

# Making Ownership Real

## Are we doing enough in our CUSO network?

- We introduced **Cooperative Score** in 2011

- We built products for voting online and started talking about adding visual signals that members are owners, to every channel

- In 2012, Cooperative Score delivered some new tactics

- We activated a network and got involved in an international effort
- “Post your business plan online”
- We hinted at a new dividend program and the goal to win the respect of investors looking to own



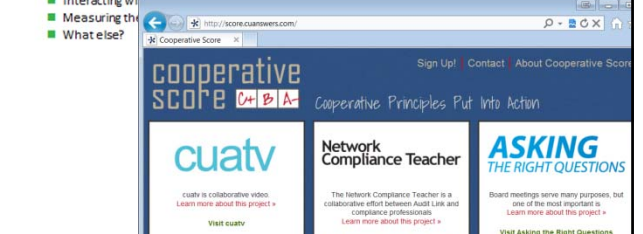
Robert H. Mackay Award



### Step 3: Introducing SCORE

Highlighting a network of highly functioning cooperatives

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



We are a cooperative. We are your credit union.

Cooperatives around the world operate according to the same core principles and values. Listed below are the seven core cooperative principles that we follow for the greater good of our community, credit union, and members.

7 COOPERATIVE PRINCIPLES



1. Voluntary and Open Membership
2. Democratic Member Control
3. Members' Economic Participation
4. Autonomy and Independence
5. Education, Training and Information
6. Cooperation among Cooperatives
7. Concern for Community

Discover more about all seven principles of a cooperative at our website.

Live It!



# Making Ownership Real

## Are we doing enough in our CUSO network?

- Posting your business plan for the world to see
  - *We respect ownership rights*
- Paying customer-owners to build a business
  - *We respect our owners' time*
- Developing a message everyone can use
  - *We respect our owners' collaboration*
- Providing a stage for owners to show off their talents
  - *We respect our owners' leadership*

<http://score.cuanswers.com>

The screenshot displays the Cooperative Score website interface. At the top, there is a navigation bar with links for 'Sign Up!', 'Self Assessment', 'Contact', and 'About Cooperative Score'. The main header features the 'cooperative score' logo and the tagline 'Cooperative Principles Put Into Action'. Below the header, there is a section titled '7 COOPERATIVE PRINCIPLES' with a brief description of the Live #1 series. The main content area is a grid of 12 project cards, each with a title, description, and a 'Learn more about this project' link. The cards include: 'Take Your Business Plan Viral', 'CUANSWERS Innovator Investment & Grant Program', 'COLLABREBATE', 'Cooperative Score Self Assessment', 'cuatv', 'Network Compliance Teacher', 'ASKING THE RIGHT QUESTIONS', 'Risk Management Report Generator', 'PolicySwap', 'ExamShare', 'Of Course!', and 'Financial Literacy Series for Credit Union Board Directors'. Each card also features a small icon representing the project's theme.

Cooperative Score is a network's effort to exhibit the respect for the power of ownership – in the hope of creating a viral response to that power



# CollabRebate since last June

- We had some big goals last year
  - In April we paid 4 CUs \$3,000 each for beta-testing the 13.0 release
  - In May we started an ING beta that is paying 2 CUs \$500/month for the rest of the year
  - Will be looking for beta-test CUs for 13.2 starting in July
  - We anticipate a significant payment for initial beta-testers of FEP in 2014
- Can we put you to work? Can you pick up some funding for employee appreciation events?

2013 budget: \$75,000!

### CollabRebate: Next Steps

Finding the number that gets a network's attention

COLLABREBATE 

SS 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




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

42

2013 budget: \$75,000!


### CollabRebate: Next Steps

Finding the number that gets a network's attention

COLLABREBATE 

SS 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!



43





# CollabRebates paid since last June

CollabRebate	# of CUs	\$ Total
Invoice Payment via ACH	11	\$1,100
Beta for Release 13.0	4	\$12,000
Cooperative Score Self Assessment	40	\$2,000
ExamShare Contributions	1	\$100
PolicySwap Contributions	2	\$200
Holiday Gift	119	\$5,950
DR Test Proxy	2	\$500
<b>Total July 2012-May 2013</b>	<b>177</b>	<b>\$21,350</b>

And here's another one, in your packet today



**ExamShare**  
CU ANSWERS

**SPECIAL OFFER**  
FILL OUT OUR EXAMSHARE QUESTIONNAIRE AND RECEIVE \$25 OFF YOUR NEXT CU\*BASE INVOICE

**BUT WE NEED YOUR HELP**

**AuditLink**  
cooperative score

2013 budget: \$75,000!

**CollabRebate: Next Steps**  
Finding the number that gets a network's attention

SS for Beta-testers:

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Finding the number that gets a network's attention

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  - How did we train it?
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  - 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!

INSPECTED

43



# Making Ownership Real

Are we doing enough in our industry?



- Who is our industry?
  - Insider stakeholders, primarily the professionals that work at credit unions, trade organizations, CUSOs, and even the employees of our vested vendors
- Today, we have 264,000 credit union professionals alone – when was the last time you can cite an industry-level activity that signaled our respect for the power of ownership?
- This is tough – does the employer tell the employee to get active? Does the Board tell the organization to get active?



Let's look at a chance we had earlier this year for industry stakeholders to get active...



# Co-Ops for CHANGE

Creating a Cooperative Agenda for Regulatory Leadership

*Co-Ops for Change is a grassroots movement to draw attention within the credit union community and among elected policymakers to the need for regulatory leadership that supports cooperative principles.*

To accomplish this, we have three goals:



1. To reestablish cooperative principles as the foundation for the credit union regulatory system;
2. To provide credit union members and leaders an opportunity to demonstrate their support for leadership based on these principles;
3. To advance the vision of a 21st century cooperative regulator.

### **1<sup>st</sup> Initiative – 2/29/2013:**

The White House Petition - *Choose NCUA Leaders Who Understand Cooperatives*

**2<sup>nd</sup> Initiative – 4/20/2013:** The Co-Ops for Change Survey - An online survey inviting credit union executives to share their perspectives on NCUA examinations and regulatory priorities

**3<sup>rd</sup> Initiative - (5/20/2013):** *Leadership Agenda for Cooperative Regulation - An Agenda for Cooperative Regulatory Leadership in the 21<sup>st</sup> Century*

# Making Ownership Real

Are we doing enough in our industry?



- If we have a strategy to show that our industry walks the talk and can be seen as a reference for the power of ownership, why didn't the White House petition fly?
  - Are the organizations and stakeholders in our industry ready to go active?
  - Are there logistics in place to generate chances for our industry to respond?
  - Are we ready to advertise when we have an idea that has a lot of support?
  - What if 250,000 people had signed this petition?
  - Is fighting for regulatory change the same as inspiring American citizens to see the value in owning a credit union?
- It doesn't matter what the specific idea is...are we ready to cause a crowd response that would make people sit up and take notice?

Maybe we're rusty, out of practice, because we don't do it often enough  
(And if we only do it to protect our jobs, it seems a bit self serving)



# Do our government's actions signal they believe in the power of ownership?



- Of course we can point to historical events
  - The government chartered credit unions and gave us a tax exemption, they called out that our industry is unique and gave us our own regulator
- But when the government interacts with our owners today, do they send the message that they value the power of ownership?
  - When the government appoints a new regulatory leader, they send a clear message by the choice they make
  - It's obvious the government cares about the investors at banks (bail-outs) – how can we get them to see credit union owners with the same focus?
- Where can we raise our voice to influence the government to be a reference for the power of ownership?

# Co-Ops for Change

Can we influence the government to be a reference?



- Co-Ops for Change has three objectives:
  - To reestablish cooperative principles as the core of the credit union regulatory system;
  - To provide credit union members and leaders the opportunity to demonstrate support for leadership based on these principles; and
  - To advance a vision of a 21st century cooperative regulator which will enhance credit union's contributions from their unique capabilities based on their different design.

**A two-pronged attack: to build a reference for cooperative ideals, and to improve the regulatory environment for credit unions**

<http://cuanswers.com/c4c/>

A screenshot of a web browser displaying the CUANSWERS website. The page features the CUANSWERS logo at the top left and a navigation bar with the text "CUANSWERS Supports Co-Ops for CHANGE". Below the navigation bar, the main heading reads "What is Co-Ops for Change?". The text explains that Co-Ops for Change is a grassroots movement to increase awareness and support for cooperative principles. A prominent red button with white text says "Help Co-Ops for Change Meet their Objectives by Completing This Survey". Below this, the "Co-Ops for Change has three objectives:" are listed: 1. To reestablish cooperative principles as the core of the credit union regulatory system; 2. To provide credit union members and leaders the opportunity to demonstrate support for leadership based on these principles; and 3. To advance a vision of a 21st century cooperative regulator which will enhance credit union's contributions from their unique capabilities based on their different design. The page also includes a section titled "The Next Phase" and a red button that says "Complete the Survey".



# Co-Ops for Change

Can we influence the government to be a reference?



## ■ In other words (my words)...

- To guarantee that the NCUA is an agency that specializes in the competitive difference represented by co-ops. They design their response to regulation with co-ops in mind.
- To stress to politicians that we want NCUA Board directors to be vetted based on their understanding of the cooperative principles and our competitive differences.
- To promote the idea that the NCUA's toolkit for working with credit unions should evolve and be innovative when working with today's cooperative.

Can we continue to be silent while others determine the culture of the NCUA and how it affects us?

<http://cuanswers.com/c4c/>

A screenshot of a web browser displaying the CUAnswers website. The page title is "CUANSWERS" and the URL is "http://cuanswers.com/c4c/". The page content includes a header with the CUAnswers logo and a sub-header "Co-Ops for CHANGE Supports". The main heading is "What is Co-Ops for Change?". Below this, there is a paragraph explaining the movement's goals and a red button that says "Help Co-Ops for Change Meet their Objectives by Completing This Survey". Further down, there are three objectives listed: 1. To reestablish cooperative principles as the core of the credit union regulatory system; 2. To provide credit union members and leaders the opportunity to demonstrate support for leadership based on these principles; and 3. To advance a vision of a 21st century cooperative regulator which will enhance credit union's contributions from their unique capabilities based on their different design. The page also mentions a White House petition and a survey completion button.

# Co-Ops for Change

Can we influence the government to be a reference?



- Of the 264,000 people employed by credit unions, how many do you think could explain how the NCUA board is appointed?
  - Does it matter?
  - Where would they learn?
  - What might they do to influence the process if they found it lacking?
  - Do we need public campaigning to raise awareness of issues?
  - Do we need a public platform that we endorse before each appointment is made?

As cooperative designers, can we sit idly by, or should we activate our grassroots influence and make a little noise?

<http://cuanswers.com/c4c/>

The screenshot shows a web browser window displaying the CUAnswers website. The page features the CUAnswers logo and a banner for 'Co-Ops for Change Supports CHANGE'. Below the banner, there is a section titled 'What is Co-Ops for Change?' which describes the grassroots movement's goals. A red button prompts users to 'Help Co-Ops for Change Meet their Objectives by Completing This Survey'. Further down, the page lists three objectives: 1. To reestablish cooperative principles as the core of the credit union regulatory system; 2. To provide credit union members and leaders the opportunity to demonstrate support for leadership based on these principles; and 3. To advance a vision of a 21st century cooperative regulator. The page also includes a section for 'The Next Phase' and a 'Complete the Survey' button.



# Where do you see a credit union's ownership crowd in action?



- Whether your credit union has 3,500 members or 100,000, it can sometimes be hard for the external market to see your active ownership as a crowd that makes an impact
- Are you developing tactics where your owners send a viral message that others should join them? Not as customers only, but as owners
- Do you know the difference between saying, “our members like our checking accounts” and “our members love being owners”



2011: “My Credit Union is My Community”



2012: “Why I Work at a Credit Union”



2012: “Take Your Business Plan Viral”

Do you need to be bolder to create a reference that could go viral?

Can you declare yourself an ownership activist?

# Building a Cooperative

We've been tactical for a long time



- **Tactic: Call out the importance of using a cooperative design**
  - Cooperative Score initiative
  - Leadership Conference 2011, 2012, 2013
- **Tactic: Focus on making ownership real, as a theme**
  - Leadership Conference 2013
- **Tactic: Use the network to brainstorm and develop multiple approaches**
  - Pay the network for new narratives that will sell the idea of making ownership real
  - Pay members an ownership dividend
  - Identify membership segments to sell the power of ownership; use tools like CUATV.org
  - Create references that are worthy of a viral response (at your CU, in our CUSO, in the industry, and with our government and economic system)



# Building a Cooperative


Do you have an idea for 2014?



## Cooperative Score

An effort for the future

A construction site you'll want to visit  
for years to come



This is easy.  
I could do this  
all day...



...now on to the next job site



# FEP/ING Update



**The template for years of evolution**

What we've learned so far, and what the next year holds



# A project for the sake of the project... ...or a moment that proves a bigger point



*Per Wikipedia:* **Sustainability** is the capacity to endure

- The pace of change on the scale of FEP/ING is increasing all the time
  - Databases are evolving at a more rapid pace every year
  - The importance of data elements is being challenged constantly, and our use of those elements is changing as well
  - The importance of analytics is growing, and to innovate, you must include new data elements along with the old
  - The world is simply changing, and the amount of money people have today is different from a generation ago
- Bottom line...credit unions must have faith that they can endure the changes and that their key partners can endure changes, to be successful in the future
- FEP/ING is just one of those moments that helps prove the point



# A project for the sake of the project... ...or a moment that proves a bigger point



Per Wikipedia: **Sustainability** is the capacity to endure

- What creates confidence in our sustainability?
  - The experience the organization has in overcoming challenges
    - The CUSO can deliver and the credit union can implement
  - A resume that shows the current generation has overcome similar challenges
    - A tradition supported by “I was there,” at the CUSO and at the credit union
  - A track record that shows that challenges can be modeled financially and made affordable
    - A model supported by the organization and its investors
  - An approach to challenges that is understood by all participants
    - We need it, we’ll create it, we’ll use it, we’ll own it



Spirit of CU\*Answers Award

# A project for the sake of the project... ...or a moment that proves a bigger point



- When we get to the end of this project, the last thing I want to hear is, “Glad that’s over, hope we never have to do that again!”
- I want to hear, “I can’t wait to start on the next one!”
- That will signal that our belief in our sustainability is well-founded



**Fortunately or unfortunately, wars are  
not won or loss in a single battle  
They are won by teams willing to rush  
into every battle until the war is over**



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



## ING = Improved New 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 words:**

# In beta now...The new look of CU\*BASE GOLD

(Visit the Kitchen to see these close up)



Session 0 CU\*BASE GOLD Edition - ABC TESTING CREDIT UNION

File Edit Tools Help

## CU\*BASE Main Menu

Search for

### My Menus

- 5300 Call Report Tools
- ACH/Payroll Processing
- Audit Misc. Configuration
- Auditing Functions
- Back Office
- Card Configurations
- Check Processing
- Check/ATM Processing
- Collection Processing
- Configuration Functions
- CU\*BASE Main Menu

### My Shortcuts

- Account Maintenance
- Acct Adjustment (Coded)
- Acct Adjustment (Full)
- Add Club Members
- ATM Check Digit Calc
- Calc Number of Days
- Calculate Check Digit
- Change Printer Outqueue
- Close Memberships/Accts
- Collateral - VIN# Lookup
- Collection Processing

Menu option

Shortcut

### Processing Functions

- 1 \* Member Service/Posting Functions
- 2 \* Member Loan Processing
- 3 \* CU Backoffice Processing
- 4 \* CU Management Processing

### CU Office Functions

- 16 \* Work With WMail
- 17 \* Work With WCalendar
- 18 \* Work With Member Follow-ups
- \* Sales Leads
- \* Member Card Processing

### Help Functions

- 5 \* Option Search
- 6 \* Your Customer Profile

### Workstation Functions

- 8 \* Change Employee Password
- 9 \* Change User ID Password
- 10 \* Activate Auto Security
- 11 \* Deactivate Auto Security

### Additional Menus

- 23 \* "Know The Member" Analysis Tools
- 24 \* "Know The Industry" Analysis
- 25 \* Member Inquiry Functions
- 26 \* Member Update Functions
- 27 \* Report Functions
- 28 \* Configuration Functions

Check out the Kitchen and watch the guided tour video!

Inquiry	Custom Menu	Loan Quoter	Main Menu
Phone Operator	Preferences	Rate Inquiry	Signoff

Navigation icons: back, forward, up, down, print, link, info, help, search

MNMAST FR (958) 6/03/13



# In beta now...The new look of CU\*BASE GOLD

(Visit the Kitchen to see these close up)



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

File Edit Tools Help

## Individual Account

Comments on File

Cash  Name **MIKE A MEMBER**

Outside checks  Account # **44829**

Inhouse checks  Outside checks  Hold days  Type

Total funds in **0.00**

**Serving DEBBIE A MEMBER (Joint Owner)**

Suppress receipt  
 Suppress balances

Loan Payoff Or Current Balance	Loan Payment Or Net Available	Description	Account Type	Deposit Amount	IRA	Withdrawal Amount	IRA	Proc Code	JO
1,165.00	1,160.00	REGULAR SAVINGS	000	0.00		0.00			
*****	*****	CHECKING	110	0.00					
*****	*****	CERTIFICATE	300						
*****	391.66	NEW VEHICLES	605	0.00					
*****	1,349.69	FIXED RT MORTG	705	0.00					

Verify Member !

Trans Override

Post

Misc Receipts

Bal Forward/New Mbr

Bal Forward/This Mbr

Unlock # Items

Sales Tools

In-House Checks

Outside Checks

Phone Oper

OTB/Cards

Show Nicknam

Show Card #

Procedures

Total funds in **0.00**

Transaction net total **0.00**

Cash back **0.00**

FR (3104) 5/04/12

Consistent navigation buttons on every screen

# In beta now...The new look of CU\*BASE GOLD

(Visit the Kitchen to see these close up)




Session 0 CU\*BASE GOLD Edition - ABC TESTING CREDIT UNION

File Edit Tools Help

## Individual Account

SSN/TIN \*\*\*-72-4002  
Birthdate Dec 11, 1957


 Name **JOHN A MEMBER**

Account # 44829 Name ID ME Corp ID 01

VIP-SILVER member with 130 points!  
(click for more info)

Mother's maiden name: TESTING  
Driver's license: M 123 123 123 345

Contact Information Participation & Configuration Miscellaneous Information

Address 1234 ANYSTREET ANYCITY, MI 49999  
Home (\*\*\* ) \*\*\*-\*\*\*\* Cell ph (\*\*\* ) \*\*\*-\*\*\*\*  
Email  dmoore@cuanswers.com

Opened Jan 03, 2012

My Other Accounts Follow-Ups  
Secondary Names Cross Sales  
Transaction Activity Print Envelope  
Online Banking Household Stats

Type	Payment available	Next Payment/ Last Trans/ CD Maturity	IRA	P/R	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	19.90	Feb 11, 2013	.																	
	0.00	Feb 11, 2013																		
	451.35	Mar 21, 2013																		

Verify My ID !  
Comments !  
New Account  
Closed Accounts F13  
Name/Address  
Sales Tools  
OTB/Cards !  
Tax File Inquiry  
ARU/HB Transfers  
Statements  
Show Nicknames  
Show Card #  
Procedures

← → ↑ || ⏏ ⏏ i ? @

FR (362) 6/04/13

Mouse-friendly buttons (with hover help for keyboard shortcut)

More obvious that a button is temporarily unavailable

Indicators that grab your attention



# In beta now...The new look of CU\*BASE GOLD

(Visit the Kitchen to see these close up)



Session 0 CU\*BASE GOLD - ABC TESTING CREDIT UNION

File Edit Tools Help

## EFT Card Portfolio Dashboard

Card Summary Analysis

February 2013 EOM summarized.

BIN type: ALL

		Available Cards				Closed Cards		Hot Cards		Total Cards	
		Used Last 30 Days		Unused Last 30 Days							
BIN	Type	# Crds	# Members	# Crds	# Members	# Crds	# Members	# Crds	# Members	# Crds	# Members
5000	ATM	354	344	732	637	2,092	1,586	50	44	3,228	2,335
5700	ATM	222	218	340	309	162	127	25	22	749	608
9	CREDIT	1,220	1,192	912	900	302	271	908	683	3,342	2,202
0	CREDIT	86	85	341	333	48	47	98	78	573	475
7	CREDIT	60	48	50	34	5	4	11	8	126	75
5	CREDIT	1,978	1,961	1,731	1,713	133	124	850	683	4,692	3,728
3	CREDIT	682	672	551	551	82	79	437	345	1,752	1,261
2	CREDIT	286	263	168	167	71	65	209	153	734	437
6000	DEBIT	1	1							1	1
0836	DEBIT	4,187	3,710	2,205	1,932	11,678	7,014	722	666	18,793	10,323
1000	DEBIT	69	65	51	42	27	16	4	4	151	102
<b>Total ATM</b>		576	558	1,072	939	2,254	1,687	75	60	3,977	2,804
<b>Total debit</b>		4,257	3,767	2,256	1,968	11,705	7,025	726	670	18,945	10,383
<b>Total credit</b>		4,312	4,124	3,753	3,554	641	583	2,513	1,916	11,219	7,657
<b>Card totals</b>		9,145	7,338	7,081	5,929	14,600	8,372	3,314	2,550	34,141	15,066

**i** Use in the BIN column to drill-down to the BIN Transaction Analysis. Use it with # Members to reach the Open-Closed Dashboard.

Use with # Members to choose an export destination. BINs that are suspended and no longer offered to members will be highlighted.

Click any column heading to sort. Click again to change between ascending and descending sort order.

EFT Trx Analysis    Member Connect    Analyze Unused

(4964) 5/06/13

Clickable headings for sorting

# In beta now...The new look of CU\*BASE GOLD

(Visit the Kitchen to see these close up)



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

File Edit Tools Help

## Find Loans to Sell to a Partner Working with New Package

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	Business unit
What is the maximum loan-to-value that you will accept? <input type="text" value="0.00"/> %	Do you have a preference? <input type="text"/>
The minimum? <input type="text" value="0.00"/> %	Business unit <input type="text"/>
Choose only loans secured by <input type="text"/>	Loan category <input type="text"/>

More on-screen help tips

Friendly, descriptive labels

**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

← → ↑ || 🖨️ 🔗 **i** ? @

FR (4279) 5/04/12



# Spread the Word

http://www.cuanswers.com/kitchen/feping.php

**CU\*ANSWERS**  
Supports Co-Ops for CHANGE

SEARCH OUR SITES

**MENU**

- I am a Client
- I am a Visitor
- I am researching CU\*Answers
- CU\*Answers Newsstand
- Return Home

**IN THIS SITE**

- Docs & Information
- Education
- Special Sections
- System Availability
- Business Continuity
- Project Management
- Best Practices
- Related Sites
- News & Updates
- About Us
- Home

**FEP/ING: Foundation Projects for Our Sustainable Future**  
Updated May 8th 2013

**View the new look coming to CU\*BASE GOLD as part of the ING (Improved New GOLD) project!**

**This Recipe's Chef**

Got ideas for new or different ingredients? The chefs for this recipe are [Jack Carpenter](#), [Mike Warren](#), and [Dawn Moore](#).

**Attention ING beta-test CUs:**  
Please use [this form](#) to report corrections and suggestions from your teams. Thanks for participating in the beta test!

**Project Overview**

The key to long-term sustainability, especially for a technology-oriented organization like ours, is the evolution of a product's foundation. 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. What have we learned over these decades? That our software and solutions need to stay young and be constantly evolving.

At our core, our software application consists of:

- Database (structure and storage of data)
- Business logic (calculations and processing capabilities)
- Presentation layer (end-user look and feel)
- Self-help content (documentation, education)

**http://www.cuanswers.com/kitchen/feping.php**

**FEP/ING Project**

More evidence of our growing video culture

# ING Project Stats

Remember this  
from June 2009?

## GOLD Development

- Designing began May 2011, development Oct. 2011
- **9,000** panels recreated
- **5** new themes (more coming!)
- **4,300** hrs development so far

## QC Testing

- Testing began March 15, 2013
- **4,334** hours testing so far
- **1,100** problem reports corrected to date (260+ pending)

## Documentation Updates

- **3,000** online help graphics
- **2,500+** help topics, plus SMTS
- **23** online courses

## We did it!

(And by "we", I mean all of YOU too!)

- Remember how last year at this time we were anticipating the New GOLD Standard (NGS) rollout?
- Thanks to an amazing effort by everyone in the network:
  - **266** branches upgraded in **18 days** (averaged 14-15 branches a day)
  - Most branches in a single day: **29**
  - **4,425** workstations
  - **21** new GUAPPLEs (**14** CUs)
  - **6,300** panels (recreated from scratch!)
  - **5,700** hours development
  - **2,800** hours testing (QC and Systems)
  - **300** new on-screen tips
  - **2,200** help topics refreshed
  - **130** booklets updated
  - Coming: updated online courses, more booklets, marketing flyers, etc.

Take pride in the fact that our network can make a transition like this...we'll be doing this sort of thing again in the future, in many different ways

57

- **158** training videos
- **175+** reference booklets

Take pride once again in the ability of our network to take on a project like this



**“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

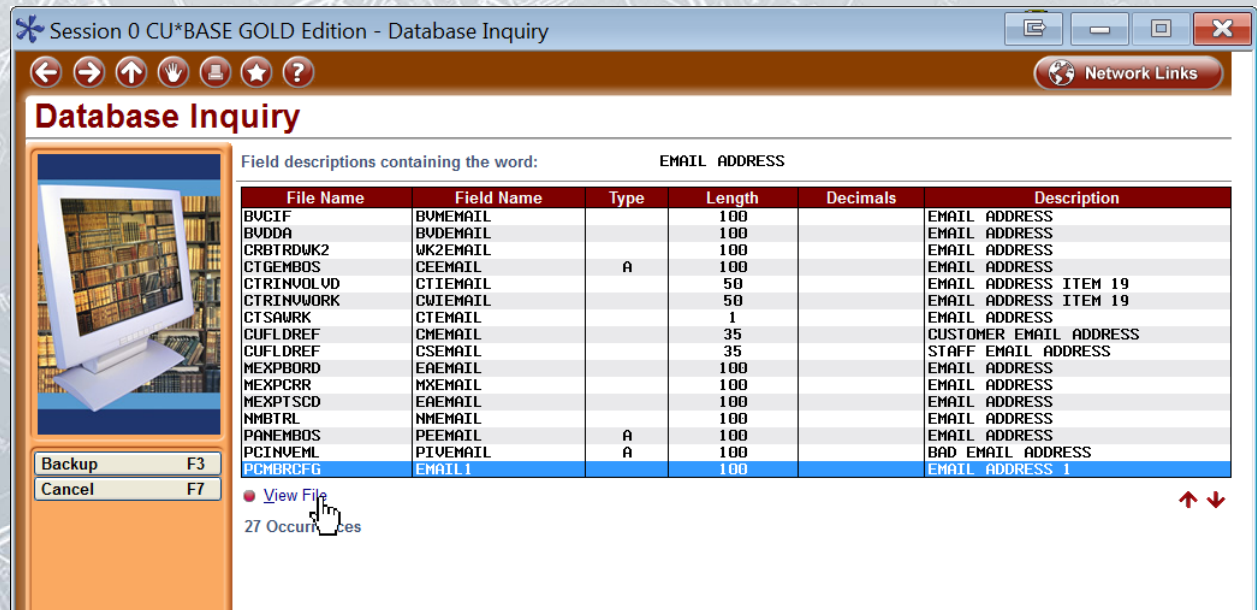
- ★ Expand files for larger balances and transaction amounts
- ★ Modernize and renovate programs to create consistent data structure and speed development
- ★ No more pivot year (Y2K!?)
- ★ ...and more

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

# Our businesses challenging themselves to be data competent

So you know how to Google the maiden name of the wife of the 14th U.S. President to win a party game...

...but you can't find where we store member email addresses?



Session 0 CU\*BASE GOLD Edition - Database Inquiry

Database Inquiry

Field descriptions containing the word: EMAIL ADDRESS

File Name	Field Name	Type	Length	Decimals	Description
BUCIF	BVEMAIL		100		EMAIL ADDRESS
BVDDA	BVDEMAIL		100		EMAIL ADDRESS
CRBTRDWK2	WK2EMAIL		100		EMAIL ADDRESS
CTGEMBOS	CEEMAIL	A	100		EMAIL ADDRESS
CTRINVOLVD	CTIEMAIL		50		EMAIL ADDRESS ITEM 19
CTRINWORK	CWIEMAIL		50		EMAIL ADDRESS ITEM 19
CTSAWRK	CTEMAIL		1		EMAIL ADDRESS
CUFLDREF	CHEMAIL		35		CUSTOMER EMAIL ADDRESS
CUFLDREF	CSEMAIL		35		STAFF EMAIL ADDRESS
MEXPBORD	EAEMAIL		100		EMAIL ADDRESS
MEXPCRR	MXEMAIL		100		EMAIL ADDRESS
MEXPTSCD	EAEMAIL		100		EMAIL ADDRESS
NMBTRL	NMEMAIL		100		EMAIL ADDRESS
PANEMBOS	PEEMAIL	A	100		EMAIL ADDRESS
PCINUEML	PVEMAIL	A	100		BAD EMAIL ADDRESS
PCHBRGFG	EMAIL1		100		EMAIL ADDRESS 1

Backup F3  
Cancel F7

View File  
27 Occurrences



How can we inspire the search-engine nuts in your organization?



# FEP and CU\*BASE



Ever think you'd see balances like these?

Session D CU\*BASE GOLD Edition - FRANKENMUTH CREDIT UNION

## Individual Account

Name: FEP T TESTING  
Account #: 25394

Cash: 0.00  
Outside checks: 0.00  
Inhouse checks: 0.00  
Total funds in: 0.00

Hold days: 00 Type: [ ]

Suppress receipt  
 Suppress balances

Loan Payoff Or Current Balance	Loan Payment Or Net Available	Description	Acct Type	Deposit Amount	IRA	Withdrawal Amount	IRA
15,000,010.00	15,000,000.00	REGULAR SAVINGS	000	0.00		0.00	
25.15	20.15	VACATION SAVING	050	0.00		0.00	
108,457,257.60	108,457,252.60	CHECKING	110	0.00		0.00	
16,546.65	260.10	USED VEHICLES	610	0.00		0.00	
0.00	15.00	OVERDRAFT PROT	693	0.00		0.00	
35,019,753.32	191,188.01	FIX MORT 5 -15	705	0.00		0.00	
9,998.36	201.00	SIMPLY PLATINUM	866	0.00		0.00	

Verify Member  
Trans Override  
Post  
Misc Receipts  
Bal Forward/New Mbr  
Bal Forward/This Mbr  
Unlock # Items  
Sales Tools  
In-House Checks

Type	Description	Loan Payoff/ Current Balance	Loan Payment Net Available	Next Pmt/ Last Trans/ CD Maturity	IRA	P/R	ATM	AFT	FRZ	TRK	ACH	ODP	BOX	J/O
000	REGULAR SAVINGS	15,000,010.00	15,000,000.00	6/07/2013	.	.	Y	.	0	Y	.	.	.	Y
050	VACATION SAVING	0.15	0.15	9/21/2011	.	.	.	.	0	.	.	.	.	Y
110	CHECKING	108,457,257.60	108,457,252.60	6/07/2013	.	.	Y	.	0	Y	Y	Y	.	Y
610	USED VEHICLES	16,546.65	260.10	7/05/2013	.	.	.	.	0	.	.	.	.	Y
693	OVERDRAFT PROT	0.00	15.00	6/28/2013	.	.	.	.	0	Y	.	Y	.	Y
705	FIX MORT 5 -15	35,019,753.32	191,188.01	7/07/2013	.	.	.	.	0	.	.	.	.	Y
866	SIMPLY PLATINUM	9,998.36	201.00	5/28/2013	.	.	.	.	0	.	.	.	.	Y

Account type desired: 000

Session D CU\*BASE GOLD Edition - FRANKENMUTH CREDIT UNION

## Individual Account

SSN/TIN: \*\*\*-\*\*-0221  
Birthdate: Jan 01, 1950

Name: FEP T TES  
Account #: 25394

Mother's maiden name: MOM  
Driver's license: \*\*\*\*\*-111

Address: 123 MAIN STREET  
ANYTOWN, MI 11111-1111

Home: (616) 666-6666

Email: testemail@cuanswers.com

Verify My ID  
Comments  
New Account  
Closed Accounts  
Name/Address  
Sales Tools  
OTB/Cards  
Tax File Inquiry  
ARU/HB Transfers  
Statements

# FEP and Online Banking



Ever think you'd see balances like these?



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

We're here to help!  
**Live Chat**

My Account

Daddy Warbucks

Switch Account

Rewards

Platinum Member

Current Points 235

Previous Points 152

View Point Details

Messages

Messages 3

Members

Place Your Vote!

ACCOUNT SUMMARY | PLATINUM MEMBER

Shared Accounts

Accounts	Name	Available Balance	Actual Balance	Last Transaction	Accrued Dividends
000	Ownership Share	\$101,969,995.33	\$99,969,995.33	2/7/2012	\$1,039,009.89
002	Boosters Club	\$997,969,254.87	\$997,969,254.87	6/7/2012	\$109,254,748.87

Certificates

Accounts	Name	Available Balance	Actual Balance	Accrued Dividends	Maturity Date
221	LIFE SAVINGS CE	\$876,539,900.31	\$45,900,093.99	\$378,903,095.12	3/12/2012
222	12 MO VARIABLE	\$874,990,538.36	\$564,009,124.39	\$568,213,093.00	6/7/2012

Investments Accounts

Owner	Account Number	Where Held	Representative	As Of Date	Balance
John Smith	9850985	Genworth LIC	Rooster Hannigan	02/20/2012	\$333,939.3948.39

Credit Cards

Accounts	Name	Regular Payment	Amount Due	Due Date	Balance
334	VISA CLASSIC	\$10,903.991.00	5/23/2012	Make Payment	\$765,039,009.39



- Info Center
- My Accounts
- New Accounts
- Pay Bills
- eS

We're here to help!  
**Live Chat**

My Account

Daddy Warbucks

Switch Account

Rewards

Platinum Member

Current Points 235

Previous Points 152

View Point Details

Messages

Messages 3

View History For

Main Savings

Show Search Options

Transaction History for Daddy Warbucks (account ending 392)

Date	Description	Amount	Balance
12/31/2012	PC CU TRANSFER TESTING INTRA-MEMBER TRANSFER OPTIONAL DESCRIPTION WITH CONFIRMATION CODE	\$101,969,995.33	\$101,969,995.33
12/31/2012	A2A TRANSFER W/D TO SHAREBUILDER INVESTMENTS REQSTD 3/12	\$997,969,254.87	\$997,969,254.87
1/3/2013	PC CU TRANSFER TESTING JUMP INTRA-MEMBER TRANSFER OPTIONAL DESCRIPTION WITH CONFIRMATION CODE	\$101,969,995.33	\$101,969,995.33
1/28/2012	CHECK 05554	\$997,969,254.87	\$997,969,254.87

**FEP is the catalyst for some major behind-the-scenes changes for ARU, online banking, and mobile**



# File Expansion Project

## By the numbers



■ **13,553** hours development time so far on FEP

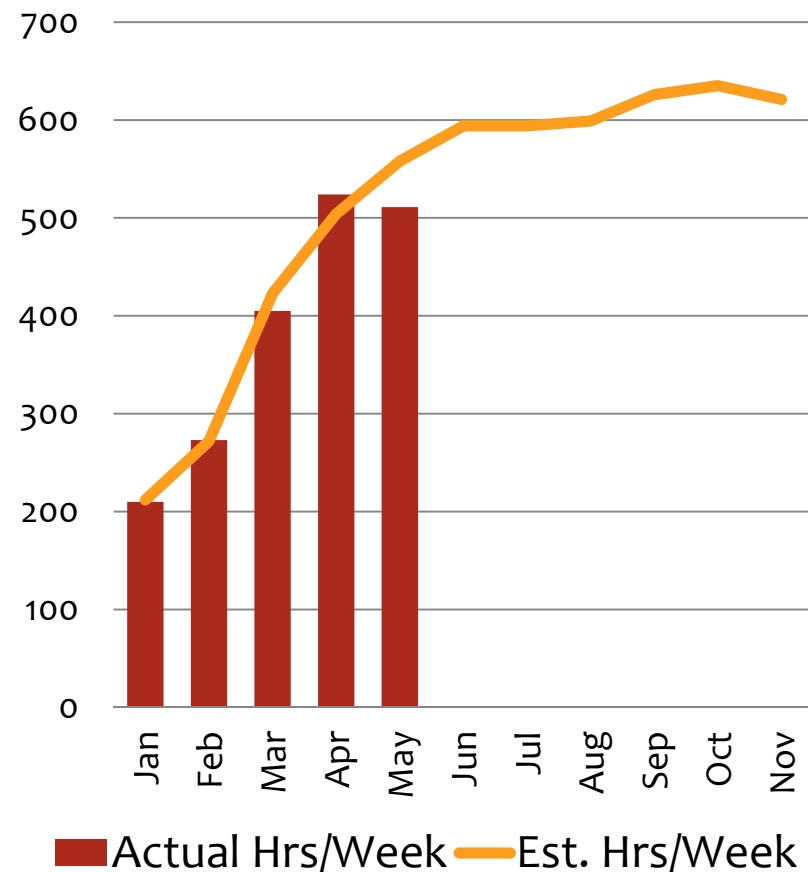
■ Remember that project planning actually began in October of 2011

■ **27** programmers are currently working on FEP

■ **4** contractors, with more on the way

■ **33%** of all programmer time is dedicated solely to FEP

- Remaining time focused on responding to fixes, special projects, conversions, EFT mandates, and upcoming releases



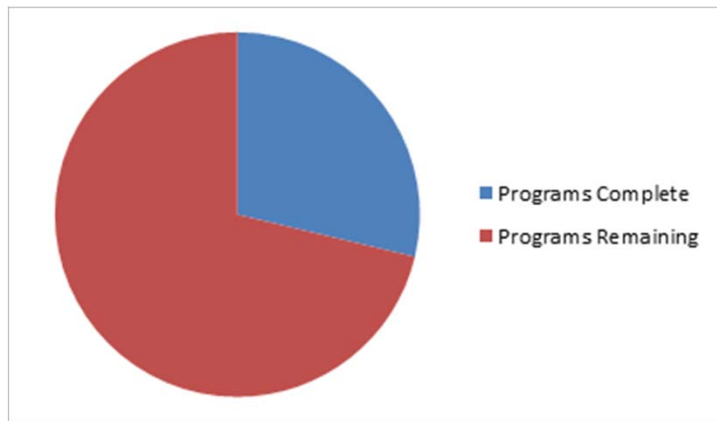
# File Expansion Project

## By the numbers

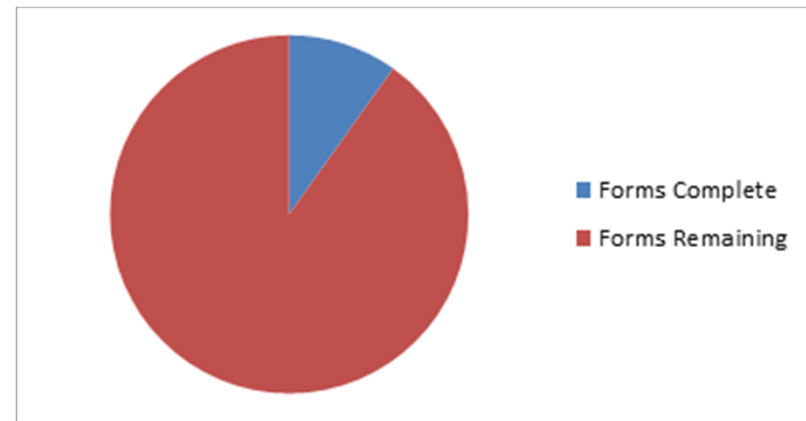


- **1,700** programs require modification for FEP
- **2,000** forms require modification for FEP
- **80%** of all CU\*BASE menus have features affected by FEP
  - Completed programming on **22** client-facing MNXXXX menus so far

Programs requiring FEP work:



Forms requiring FEP work:





# GOLD-FEP/ING Release Timeline



Mar. 15, 2013	Begin GOLD-ING internal beta (Xtend/CU*A teams)
May 2013	Begin GOLD-ING/LegaSuite 6 beta test (WDMCU & RVCU)
June 18, 2013	FEP/ING sneak peek of the Big 4 (Teller, Phone, Inquiry, Loan Apps)
Sept. 30, 2013	Complete GOLD-ING updates to online help
Oct. 2013	Sales begins selling exclusively in GOLD-ING Accounting to start expensing ING projects
Nov. 2013	Programming to complete FEP work
Dec. 31, 2013	Complete GOLD-ING updates to online training courses
Feb. 2014	<b>ING rollout to all clients</b> Begin FEP/ING beta test (big CollabRebate payouts to these!)
Feb. 28, 2014	Sunset for Windows XP Complete GOLD-ING updates to reference booklets
Apr. 2014	Complete Show Me The Steps help and misc. materials updates
Sept. 2014	<b>GOLD-FEP/ING release to all clients</b>

# FEP/ING

Changing your world



## Project components that will be installed when FEP/ING goes live next fall:

- Sunset of Windows XP (Feb. 28, 2014)
  - Started outreach with the session encryption announcements in April
- LegaSuite 6 – new client software on every workstation
- GUAPPLEs – now required?

On April 8, 2014, Microsoft will end support of Windows XP. [Learn more: http://www.microsoft.com/en-us/windows/whatsnew/whatsnew.aspx](http://www.microsoft.com/en-us/windows/whatsnew/whatsnew.aspx)

Financial institutions are seeing significant benefits from updating to Windows 7. [Learn more: http://blogs.windows.com/windows/?p=20100401-financialinstitutions-into-security-performance-and-cost-savings-with-windows-7.aspx](http://blogs.windows.com/windows/?p=20100401-financialinstitutions-into-security-performance-and-cost-savings-with-windows-7.aspx)

Get the latest with **Windows 7**

For a proposal to upgrade to Windows 7, contact CU\*Answers Network Services team at [helpdesk@cuanswers.com](mailto:helpdesk@cuanswers.com) or 800.327.3478, ext. 266.

CU\*ANSWERS Network Services

## For Your Eyes Only

### SESSION ENCRYPTION

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.

**Protection of member data is a key objective and regulatory requirement** for all credit unions. That's why we're offering you **FREE session encryption**, which is another layer of security to ensure that you can protect your members' information.

On May 1, 2012, we will begin encrypting all new CU\*BASE GOLD sessions pre-installed on PCs purchased from CU\*Answers Network Services.

We can also encrypt all your existing CU\*BASE GOLD sessions. All you need is Windows 7.

If you don't have Windows 7, consider adding it to your budget, because not only will it allow you to take advantage of free session encryption, but it will also help you maintain supported software; effective April 2014, Windows XP will no longer be supported by Microsoft. Contact CU\*Answers Network Services team for a proposal to upgrade your workstations.

To encrypt your existing CU\*BASE GOLD sessions, contact CU\*Answers Network Services team at 800.327.3478, ext. 266, or [helpdesk@cuanswers.com](mailto:helpdesk@cuanswers.com).

CU\*ANSWERS

Subject: CU\*BASE GOLD Session Encryption

ATTENTION ONLINE AND SELF-PROCESSING CREDIT UNIONS

Add an extra layer of security to your sensitive member data with **SESSION ENCRYPTION!**

It's **FREE**, and it's available! Just [contact our help desk staff](#), who will help you **encrypt all your existing CU\*BASE GOLD sessions.**

**All you need is Windows 7.** If you don't have Windows 7, consider adding it to your budget, because not only will it allow you to take advantage of free session encryption, but it will also help you **maintain supported software**; effective April 2014, Windows XP will no longer be supported by Microsoft.

In addition to helping you encrypt your existing CU\*BASE GOLD sessions, we're going to help you ensure all your new CU\*BASE GOLD sessions are encrypted as well! **Starting May 1, we will begin encrypting all new CU\*BASE GOLD sessions** pre-installed on PCs you purchase from us.



# FEP/ING

Changing our world



- Projects delayed for FEP
  - 140 projects put on hold pending completion of FEP
  - 80 projects killed outright for FEP
  - \$160K expense written off for work already started
- Processes like Idea Forms, project sheets, and focus groups have to mature, and a focus like this for our network has everyone sharpening their skills and prioritizing in a different way
  - It's good for the network
- While we can brainstorm with reckless abandon, we do have to invest with the eye of disciplined entrepreneurs

Posted  
Jan. 30, 2013

HOME » IN THE CU\*ANSWERS KITCHEN

## In the CU\*Answers Kitchen

**Our BIG Idea for 2013-2014: How FEP/ING may affect recipes in the Kitchen**

This is a year of some major foundation projects, including the big one we're calling [FEP/ING](#). Other than finishing up work already in the queue and taking care of routine and urgent repairs, we are gearing up to focus our resources on this work. That means putting a hold on most new development for a while.

That doesn't mean there won't be anything cooking in the Kitchen. While some of the recipes here will be put on the back burner (or stored in the freezer) for a while, we will still use this space to discuss design ideas we're thinking about for the future. And of course we'll keep you updated on our progress on the [FEP/ING project](#) here as well.

We hope you'll still poke your head in our Kitchen once in a while and see what's cooking!

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

**FEP/ING Project CU\*BASE**  
File Expansion Project / Improved New-GOLD

FEP/ING

ing our world



This slide reminds me that the rest of the day I need to remind you that many of the projects I will be showing, won't be released until after FEP/ING goes live

That should not stop us from dreaming, researching, writing specifications, and planning projects, but it does call for a disclaimer that some of these are little further off than in years past

What I can talk about is all the work we're doing in the gap that will change us for years to come...

eye of disc  
entrepren

ct recipes in the Kitchen

FEP/ING Project  
**BASE**

Project / Improved New-GOLD



# Year 2 for “Grand Openings” Culture



- Grand openings since last summer: **6**
  - Text Banking
  - New Online Campus
  - New Look of Online Banking
  - FraudNet
  - Just Turn It On
  - Session Encryption
- Typical duration: **1 month**
  - Party for internal staff
  - Videos, training, web page promotions
  - Email signatures, scripts for hold messages and phone greetings
  - Member Connect message content
  - OBC messages

The screenshot shows the 'CU\*Answers Talent Source Portal' page for 'Grand Openings'. The page features a header with the CU\*Answers logo and navigation links. The main content area is titled 'Grand Opening Philosophy' and includes text about the success of a product or service, the purpose of a grand opening strategy, and a list of tasks for internal staff, clients, and members. A central image shows several colorful balloons. Below the philosophy section, there are three columns: 'Completed Grand Openings' (listing Text Banking, New Online Campus, New Look of Online Banking, FraudNet, and Just Turn It On), 'Current Grand Openings' (listing Session Encryption), and 'Upcoming Grand Openings' (listing Exam Share/Policy Swap). At the bottom, there is a 'Grand Opening Tasks' section with a list of tasks categorized for internal staff, clients, and members.

Creating a network that stays on point, until the point is made with every member



# Grand Re-openings

- Monthly “Remember This” tips
- Monthly “Documentation Tips & Tricks” newsletters and webinars
- Monthly Top 10 AnswerBook searches

**HOME > CLIENT VIEW > TRICKS OF THE TRADE™ NEWSLETTER SERIES**

**"Tricks of the Trade" Newsletter Series**

Are you sharing the monthly "Tricks of the Trade" email with your staff?

CU\*Answers provides a wealth of education and documentation tools. This quick read will keep you and your staff informed about some of the key resources available. This will help you to encourage a culture of continued learning at your credit union.

**Previous Editions**

- Tricks of the Trade #19: June Top Picks - Featuring Lending and Collections Features
- Tricks of the Trade #18: May Top Picks - Featuring Remote-Deposit Documentation
- Tricks of the Trade #17: April Top Picks - Featuring Show Me the Steps
- Tricks of the Trade #16: March Top Picks - Featuring Online Banking
- Tricks of the Trade #15: December Top Picks
- Tricks of the Trade #14: November Top Picks
- Tricks of the Trade #13: Communicating with Members
- Tricks of the Trade #12: 5300 Call Report Documentation
- Tricks of the Trade #11: Tools for New Employees
- Tricks of the Trade #10: How to Implement New Features from the 12.0 Release
- Tricks of the Trade #9: CEO Edition
- Tricks of the Trade #8: Electronic Management Tools
- Tricks of the Trade #7: EFT Documentation Tools
- Tricks of the Trade #6: Show Me the Steps Research Tools
- Tricks of the Trade #5: Release Documentation
- Tricks of the Trade #4
- Tricks of the Trade #3
- Tricks of the Trade #2
- Tricks of the Trade #1

ATTENTION ONLINE AND SELF-PROCESSING CREDIT UNIONS



It's easier to find the right answer once you've found the **right question.**

And you're doing a great job of finding the right questions!

**Check out these TOP TEN most-searched questions in AnswerBook for the month of April:**

1. 183 views: [My member gets a Social Security \(SSA\) deposit via ACH. We use an ACH distribution to pay the member's loan payment, but the loan payment was not made. Why did this happen and what benefits are there to using an Automated Funds Transfer \(AFT\) instead?](#)
2. 145 views: [Who is Zoot?](#)
3. 111 views: [When are the ACH debits and credits posted?](#)
4. 85 views: [How do I install eUpdate via Group Policy?](#)
5. 83 views: [What are the network setting requirements for CU\\*BASE?](#)

Remember This! There are so many cool features in CU\*BASE. We'd like to remind you of one!

Do you have **members enrolled not receiving them** because they

- Have an invalid email address?

Remember This! There are so many cool features in CU\*BASE. We'd like to remind you of one!

**It's time for some spring cleaning**

**Clean up your user ID's and delete those of former employees** who no longer work there!

Remember This! There are so many cool features in CU\*BASE. We'd like to remind you of one!

Find your **perfect match** this Valentine's Day

Use the **It's Me 247 OBC Color Selector Tool** to color match so your **It's Me 247** online banking logo coordinates!

Remember This! There are so many cool features in CU\*BASE. We'd like to remind you of one!

Use this tool to document for auditors and other staff with specific details on individual transactions in the batch, or audit trail or related paperwork.

Here's how:

1. From the list of reports in CU\*Spy, click the report you'd like to view.
2. On the report that pops up to the right, click the line item for which you'd like to write a note.

Remember This! There are so many cool features in CU\*BASE. We'd like to remind you of one!

**Remember This? Teller Receipt Analysis**

Need a **fresh new way of marketing eStatements** to members?

Tell them about the **Teller Receipt Analysis** feature available exclusively to eStatement members.

This feature allows members to view a summary of cash and checks in, or made, teller deposits and loan payments - **no call or walk-in required!**

Remember This! There are so many cool features in CU\*BASE. We'd like to remind you of one!

Have you ever wanted to waive the hold on a deposit made by a member in good standing?

You can with the **CU\*BASE Member in Good Standing** feature!

Remember This! There are so many cool features in CU\*BASE. We'd like to remind you of one!

Implement a new marketing strategy for the New Year - one that requires hardly any work! Activate **Smart Messages** in **It's Me 247 Online Banking** and let your services start marketing themselves!

The **Smart Message** feature is truly intuitive and does most of the work for you. All you have to do is activate a **Smart Message(s)** for the service you want to promote, and the message will begin displaying in online banking for all members without that service. As soon as a member enrolls in the service, the message will stop.

Remember This! There are so many cool features in CU\*BASE. We'd like to remind you of one!

IT Managers: Did you know you have a wa at your fingertips?

The **CU\*BASE GOLD Release Inquiry** tool about your network, including:

1. Go to MNCNFA #1-Share Products.
2. Choose an account to which you'd like the service to apply (only checking accounts are eligible).

Remember This! There are so many cool features in CU\*BASE. We'd like to remind you of one!

Need to keep track of the ACH payments you ma other companies? Remember that you can include your A/P vendor history!

Remember This! There are so many cool features in CU\*BASE. We'd like to remind you of one!

Help members save more Card Roundup, a service dollar and deposits the ch

And the best part is, it costs you nothing to offer this service to your members! The round-up amount is simply withdrawn from the same member account as the purchase itself, in a batch transaction posted at the end of the day.

Activate Debit Card Round Up today!

1. Go to MNCNFA #1-Share Products.
2. Choose an account to which you'd like the service to apply (only checking accounts are eligible).

Remember This! There are so many cool features in CU\*BASE. We'd like to remind you of one!

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2. Choose an account to which you'd like the service to apply (only checking accounts are eligible).

Remember This! There are so many cool features in CU\*BASE. We'd like to remind you of one!

Remember, you can track the sale of gift other miscellaneous items using the **Misc Receipt Information Report!**

Here's how:


1. First, be sure that you have the right miscellaneous receipt via the **Misc. Posting Codes Config** option, accessible fr

Creating a network that stays on point, until the point is made with every member



# Grand Opening Kits (GOKs)

- 1 free Grand Opening Kit per CU, extras at substantial discount

1	From last year: Text Banking	29 CUs ordered 35 additional kits
2	Self-Service	14 CUs ordered 41 additional kits
3	7 Cooperative Principles	10 CUs ordered 42 additional kits
4	Debit Card Round-Up	12 CUs ordered 38 additional kits
5	Security Related Education	Coming soon...order by mid-July, to be delivered Sept. 1 



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

Should we continue this program next year?  
 Visit the Web Services table to if you have ideas for the next GOK

# What's the next FEP?




## ■ FEP 2: MASTER expansion

- Expand member name and address fields, add surname (Jr., Sr., etc.) and former name
- Allow for more phone numbers, with more flexible identifier labels, indicator for bad #s
- Risk ratings and NAICS (business accounts)
- Consolidate MASTER/MASTRRL, clean up unused fields
- Encrypt SSN (?)



**Yes, our teams are already  
planning for round 2!**





Right on  
schedule.  
Movin' on...



...now on to the next job site

# Big Data

A big hype signaling a need for a response

Data analytics are getting a lot of press right now – good and bad

But every business leader needs an approach to data to be in the mainstream of today's business community





# Big Data in the News

IBM Industries & solutions Services Products Support & downloads My IBM Search

## Big Data at the Speed of Business

What is big data | Big data use cases | Big data platform | Big data in action | Partners

Overview | Conversations | Resource Library | Events

### What is big data?

Every day, we create 2.5 quintillion bytes of data — so much that 90% of the data in the world today has been created in the last two years alone. This data comes from everywhere: sensors used to gather climate information, posts to social media sites, digital pictures and videos, purchase transaction records, and cell phone GPS



Gain insight into IBM's unique at-rest big data analytics platform. [Get the ebook](#)

### Big Data at the Speed of Business



### In the 2012 election, big data-driven analysis and campaigns were the big winners

Data science played a decisive role in the 2012 election, from the campaigns to the coverage

by Alex Howard | @digiphile | +Alex Howard | Comments: 2 | November 8, 2012

Tweet 114 | +1 11 | Like 53 | Share 15

### ty, Variety, and

all types, easily ar

most successful method

On Tuesday night, President Barack Obama was elected to a second term in office. In a world of technology and political punditry, the big winner is Nate Silver, the New York Times blogger at [Five Thirty Eight](#). (Break out your dictionaries: a psephologist is a national figure.)

After he correctly called all 50 states, Silver is being celebrated as the "king of the quants" by CNET and the "nerdy Chuck Norris" by Wired. The combined success of statistical models from Silver, TPM PollTracker, HuffPost Pollster, RealClearPolitics Average, and the Princeton Election Consortium all make traditional "horse race journalism" that uses insider information from the campaign trail to explain what's really going on look a bit, well, antiquated. With the rise of political data science, the Guardian even went so far as to say that big data may sound the death knell for punditry.

This election season should serve, in general, as a wake-up call for data-illiterate journalists. It was certainly a triumph of logic over punditry. At this point, it's fair to "predict" that Silver's reputation and the role of data analysis will continue to endure, long after 2012.

Verizon Communications and snooping on the digital communications stored by nine major Internet services

## Is Big Data turning government into 'Big Brother'?

Recommend 0 | Tweet 0 | +1 0 | Share | Print | Email



Rick Bowmer

ah Data Center in Bluffdale, Utah, Thursday, June 6, 2013. The government is ne records of millions of U.S. customers of Verizon under a top-secret court oman of the Senate Intelligence Committee. The Obama administration is ty Agency's need to collect such records, but critics are calling it a huge over-er)

ociated Press

(0) Comments

nake and every Web excursion g a digital trail of revealing data -seeking companies and t officials.

ional Security Agency is stomer phone records at

### NSA contractor risks steep jail time for data leak



WASHINGTON, D.C. — The man who gave classified documents to reporters, making public two sweeping U.S. surveillance programs and touching off

## Big data to drive banks' mobile wallet strategies - Finextra research

12 hours ago | 3498 views | 1



Research from Finextra finds that banks around the world are looking to discounted offers and big data

15 minutes and some creative Google searches will confirm the hype – do you have a response should a Board member ask you about the credit union's data approach?

# Credit unions are studying what big data means to them – are you?



- So if a Board member asks, how would you relate your current tactics for data?
- What would you say about investments you are making now for a tactic you have yet to employ?
- What would you say about our collaboration to build new tools, new services, and new approaches inspired by big data?

**PIXELS** TECH IMAGES, INFOGRAPHICS, AND PHOTOS

**BIG DATA, BIGGER QUESTIONS**

**WHAT IS IT?**

**BIG DATA CAN BE DEFINED BY VOLUME**  
 “Every day, we create 2.6 quadrillion bytes of data — so much that 90% of the data in the world today has been created in the past two years alone. This data comes from everywhere: sensors used to gather climate information, posts to social media networks, and cell phone use. What a big data!”

**BIG DATA CAN BE D**  
 For credit unions, the big data isn't just the data (raw systems and data action data) and more collected through this media, CFO, email.”

**BIG DATA CAN BE D**  
 “It's a state-of-the-art in its mission to, in the NSA deputy director Ch data intelligence and...”

**WHAT CAN IT DO?**

**PREAPPROVE LOANS**  
 “If you see a member on Facebook talking about how they hate their current dwelling and need money for a home loan, that's one droplet out of the sea hose. I still have to match that against their employment history, their balance and credit score. I also need to pitch to them in the channel they prefer, in the timing they want but don't know they need. However, if we can proactively define what your loan requirement is, in the channel you prefer and present it to you in a preapproved way in the time you want it, it would be brilliant.”

**ACQUIRE MEMBERS**  
 Big data not only lets you find these potential members on the blog sites, Facebook pages, and other online channels where they congregate but also allows you to benchmark and analyze campaigns quickly if they are not working.”

**REMOVE PAIN POINTS FROM THE MEMBER EXPERIENCE**  
 Big data is not just about shifting transactions from an unattended channel to an attended one, it's about keeping the burden from shifting to the members, leaving says. For example, big data could be used to proactively pull account data that a member is likely looking for automatically in various channels, before the individual actually request it.”

**FORECAST BALANCE SHEETS**  
 Any credit union can draft a plan for where they want to be 10 years out. But according to CFO and senior vice president of finance Mona Leung, Alliant Credit Union uses its data resources to forecast and plot the statistical shifts that need to occur and the fiscal benchmarks it needs to hit in each spectrum of the organization in order to make that plan a reality.”

**YES, BUT NOT ALL OF THEM...**  
 “In of the view we can never achieve perfect objectivity, rationally or accuracy in our beliefs. Instead we can strive to be less subjective, less irrational, and less wrong.”

**AND NOT THE PROBLEMS YOU DON'T ACTIVELY IDENTIFY...**  
 “The real question is ‘What are we asking of big data?’ What do we want it to do? If you've outlined big data just to have it all, well... so what?”

**FOR SOME, BIG DATA IS A TOOL TO EXPAND THEIR MARKET**  
 In a survey by Edgewise Knowledge Network (EKN), 80% of retailers were familiar with the big data concept, yet more than half did not understand what type of big data sources they may already be tracking, or how to use that information to support their business goals. Only one in three felt would classify their data analytics capabilities as high. (5)

**2013 CREDIT UNION TECHNOLOGY PRIORITIES**

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March 27, 2013

**Big Data At A Growing Credit Union**

How Coastal FCU learned to use data analytics to reshape its future.

BY BROOKE C. STODDARD

1961 VIEWS ★★★★★ 1

Coastal Federal Credit Union (\$2.2B) began as the credit union for IBM in Raleigh, NC. It still serves the Research Triangle area today and is the second largest credit union in the state. Below Kris Kovacs, senior vice president of operations, shares his thoughts on



# Is Big Data a relevant credit union strategy...or a great opportunity for IT firms to sell stuff?



- In many cases, you'll find that Big Data is an approach that the IT vendor marketplace is using to sell product
  - Big solutions to store a lot of data (systems and hardware)
  - Big solutions to source diverse types of data (Google-type data, etc.)
  - Big solutions to analyze diverse data and give insight (Hadoop systems)
  - Big solutions to action data and harvest a return
  - Big solutions that translate into big invoices for businesses that are starving for returns and intuitively believe that the secret to huge returns from the networked world is hidden in the data (almost everybody)
- How do we build right-sized solutions to the agendas of our network's participants?
  - The goal is to use the ideas that drive the hype to better our organizations and our chances at success

Big Data is a buzzword to sell stuff, but the idea at the foundation of why data is important to business, is real

# Developing a credit union approach to the drivers behind the big data hype



- In 95% of all credit unions in our network, the CU\*BASE database is the primary data warehouse for driving member interactions
- The hype around Big Data signals that we should:
  - Diversify our database and **add new data elements** that give new insights into our relationships with members
  - Continue to expand our automation of **harvesting data from other sources** (for example, purchased leads)
  - Consider how **data “scraped” from Internet** websites might be assimilated into our analysis of traditional data
  - Continue to expand automated toolkits to **speed the response** of self-service channels and employee channels **to data insight**
  - Start **investing in new employee resources** for data analysis, and understand the concept of “data scientists”

As a collective, can we take on these big challenges and make sure every CU leader can talk about how Big Data thinking is influencing their strategic plan?



# What puts the “Big” in Big Data?

Classically, Big Data spans four dimensions



## ■ Volume

- The amount of data we are storing about our customers is huge, and continues to grow (petabytes, zetabytes, and yottabytes...oh, my!)

## ■ Velocity

- Where do you think the speed of your response to data is critical? Examples: at the moment members make buy decisions, interrupting fraud, etc.

## ■ Variety

- Data comes from everywhere – social media, transaction data, text notes from call center reps, audio and video signals – new insights are found when you analyze data types together

## ■ Veracity

- Establishing trust in data presents a huge challenge as the variety and number of sources grows – how can you act on information if you don't trust it?

From [ibm.com](http://ibm.com), “What is big data?”

## How can your credit union capitalize on these ideas? How can we collectively invest and build tools?



### ■ Volume

- We have a long track record here – sharing the investment in infrastructure designed to aid credit union operations – all we need to do is prioritize the expansion and make good investments. **Can we create an analytical data warehouse for every credit union? Do we need to?**

### ■ Velocity

- We are built to take on the challenge of more speed needed by employees and self-service channels – **the trick for all of us is to prioritize the development and increase utilization in the things we build, to go faster and faster toward the goal**

### ■ Variety

- We can increase the variety of data used by credit unions in our products. But can we connect the dots for the user and the member to get together? **To make it pay, we'll need to correlate all types of data into valuable insight**

### ■ Veracity

- All of the investments we'll make are pointless if we can't figure out how to get CU leaders to trust and act on data – **lack of trust is still the biggest obstacle to innovation in our network**



# Adding New Data Elements

Expanding the VOLUME of data in our network



- Earlier today we talked about new data elements and the processes that would generate a new database for credit union leaders to build solutions around
  - This new process tracks every member, opened and closed during a year, and every account they opened or closed during the year
  - It updates those data elements every business day of the year
  - It resets the database annually
  - The database interfaces with Member Connect tools
  - The database will interact with your PC tools (PDF, etc.)
  - The database is the center of new dashboards, with the ability to relate to other dashboards on the system

## A New Dashboard to Inspire Cooperative Returns

- Model the potential payback to membership segments – balancing diverse owners and the way they interact with the credit union, with the goal of giving an ownership return to every owner

Estimate a patronage dividend based on member balances

AGE From To	Total	Shares	IRA	Checking	Certificates	Escrow	Closed End Loans	Open End Loans
10	8,151,458	4,002,203	39,045	2,372,428	512,454	0	1,042,558	182,729
20	92,182,259	19,711,549	31,016	18,850,143	4,879,482	128,105	42,005,809	6,856,305
30	89,896,459	7,990,528	180,780	4,429,839	555,351	172,820	58,091,407	9,235,854
40	102,753,740	11,821,455	338,144	7,488,087	1,045,332	147,799	79,188,733	11,733,190
50	110,112,131	25,298,483	947,345	10,003,709	2,965,862	130,104	59,010,455	11,756,173
60	78,341,861	23,906,917	1,829,781	8,348,214	3,732,289	51,831	31,350,473	6,422,306
70	42,955,489	15,290,585	961,348	9,064,389	3,189,858	17,154	11,713,424	2,739,381
80	36,820,059	15,994,707	215,722	11,432,955	9,706,648	3,858	2,828,796	647,385
Totals	558,803,479	189,830	4,643,165	72,770,568	22,867,180	891,783	286,901,450	49,373,425

Immediate insight into how diverse groups relate to each other

Screen mockups subject to change

# Adding New Data Elements

Expanding the VOLUME of data in our network



- We need to replicate this concept again and again in the next few years, so that our Analytics team is creating a whole new way of looking at credit union activity
  - Coming after FEP/ING, a new database for written-off/charged-off loans:

The screenshot shows a web application window titled "Session 0 CU\*BASE GOLD Edition - ABC TESTING CREDIT UNION". The main heading is "Written Off Loan History Dashboard". Below the heading are several search filters: "WO between" and "Approved at Board Meeting on" (both with date pickers), "Interviewer ID", "Processor", "Approved by" (all with "Select" buttons), "WO/CO Reason Code" (with a search icon), "Branch" (with a search icon), "View Indirect Loans only" (checkbox), "Loan category" (with "Select" button), "Loan purpose code" (with "Select" button), and "Loan security code" (with "Select" button). Below the filters is a table with the following data:

Account #	Rsn	WO Date	Last Name	Closed Date	Chg Off	Balance at WO	Current Balance	Net Change
123-456	DTH	02/14/2013	MEMBER			3,303.15	3,303.15	
356-567	BNK	01/05/2013	JOHNSON			11,263.45	11,467.90	-2.00%
3453-456	MIS	12/12/2012	SMITH	09/01/2012	Y	2,172.34	.00	100.00%
5653-345	BNK	03/05/2013	JONES		Y	15,235.34	12,435.45	18.00%

Screen mockups subject to change



# Adding New Data Elements

## Expanding the VOLUME of data in our network



New data elements that will help create a new database

Session 0 CU\*BASE GOLD Edition - TEST CREDIT UNION

File Edit Tools Help

### Charge Off Loan Account

Account 12345-132 PAM A MEMBER  
Loan will be charged off and closed

**Contact Information**

Statement mail group  (0 = print & mail, 1-9 = CU defined)  
 3rd-party marketing opt out  CU contact opt out

**Charged Off Loan Details**

Reason for charge off   
 Approved at Board Meeting on  [MMYYYY]  
 Charge off approved by   
 Bankruptcy date  [MMDDYYYY]  
 Bankruptcy type   
 Judgement obtained on  [MMDDYYYY]  
 Collateral liquidation date  [MMDDYYYY]  
 Estimated recovered amount   
 Add additional comments to tracker note

Session 0 CU\*BASE GOLD Edition - TEST CREDIT UNION

File Edit Tools Help

### Write Off Loan Account

Account 12345-132 PAM A MEMBER      Loan will be written off  
 Written off to loan category: 99 Write off loans

**Contact Information**

Statement mail group  (0 = print & mail, 1-9 = CU defined)  
 3rd-party marketing opt out  CU contact opt out

**Payment Matrix Priority**

	Before Write Off	After Write Off
Fine amount	1	0
Interest Due	2	2
Principal	3	1
Escrow	4	0
Misc G/L Processing	0	0

**Written Off Loan Details**

Reason for Write Off   
 Approved at Board Meeting on  [MMYYYY]  
 Write off approved by   
 Bankruptcy date  [MMDDYYYY]  
 Bankruptcy type   
 Judgement obtained on  [MMDDYYYY]  
 Collateral liquidation date  [MMDDYYYY]  
 Estimated recovered amount   
 Delinquency fine control   
 Freeze code   
 Add additional comments to tracker note

**Credit Bureau Reporting Information**

Report to credit bureau

CB comments   
 Status   
 Consumer info indicator   
 Compliance condition code

← → ↑ || ⏏ ⏏ ? @

Status   
 Consumer info indicator   
 Compliance condition code

Screen mockups  
subject to change

# Harvesting Data from Other Sources

Expanding the VARIETY of data in our network



- One approach here is to look at data we buy and blend with our current data
- Today, we collectively have tools to buy data like credit reports and turn it into tools to mine for opportunity
- We go beyond a single transaction to create the opportunity for many more – where else can we do this?

Session 0 CU\*BASE GOLD - Credit Report Data Mining

**Credit Report Data Mining** Creditor An

Credit report request from  to  [MMDDYYYY]

Include credit scores from  to  Member type  Loan type

Records selected 1,541 Unique SSN 275

Member Name	Type	Original Balance or Credit Limit	Current Balance	Score	Report #	Request Date	CR Age in Days	Creditor Name
AE	M	107,892	104,625	0748	22473	Apr 12, 2013	61	FIFTH THIRD
AE	R	2,500	488	0748	22473	Apr 12, 2013	61	KOHL'S/CAPONE
AB	R	3,400	70	0748	22473	Apr 12, 2013	61	GECRB/JCP
AE	R	5,000	1,028	0748	22473	Apr 12, 2013	61	WST DIST MCU
AK	IA	6,269	5,585	0765	22714	May 22, 2013	21	WDIST EMP CU
AK	I	20,827	15,334	0765	22714	May 22, 2013	21	ACS/SLMTRUST
AK	M	81,242	70,507	0765	22714	May 22, 2013	21	FIRSTNATLPUL
AK	R	20,000	6,060	0765	22714	May 22, 2013	21	REDSTONE FCU
AK	R	10,600	29	0765	22714	May 22, 2013	21	AMEX
AN	R	300	75	0711	22439	Apr 04, 2013	69	FST PREMIER
AS	IA	17,766	4,822	0740	22335	Mar 13, 2013	91	WDIST EMP CU
AS	IA	10,000	8,100	0740	22335	Mar 13, 2013	91	WDIST EMP CU
AS	IA	15,325	1,972	0740	22335	Mar 13, 2013	91	WDIST EMP CU
AS	M	140,000	115,309	0740	22335	Mar 13, 2013	91	INDEPENDT BK
AS	M	144,800	125,913	0740	22335	Mar 13, 2013	91	INDEPENDT BK
AS	O	4,000	2,400	0740	22335	Mar 13, 2013	91	WDIST EMP CU
AS	R	10,000	5,159	0740	22335	Mar 13, 2013	91	GECRB/MEIJRD
AS	R	10,000	8,609	0740	22335	Mar 13, 2013	91	WST DIST MCU

● Detail ● Exclude Creditor

Where Mbrs Borr F4  
 Cancel F7  
 Export F9  
 Member Connect F10  
 Fold or Unfold F14  
 Creditor Exclude F15  
 Cr Score Analysis F16

Click any column header to sort.

WN (5001) 6/12/13 10:55:08 Learn About Th



# Harvesting Data from Other Sources

Expanding the VARIETY of data in our network



■ The EFT dashboard is the ultimate expression of correlating data from sources other than CU\*BASE

- ATM/Debit/Credit
- Single view, multiple vendors
- Single view, multiple member types
- Single view, multiple outcomes
- Single view, who to contact
- Single view, what to drill on

■ What other data do we already have that needs better presentation and tools for different purposes?

Session 0 CU\*BASE GOLD - ABC TESTING CREDIT UNION

EFT Card Portfolio Dashboard Card Summary Analysis

BIN type: **ALL** February 2013 EOM summarized.

BIN	Type	Used Last 30 Days		Unused Last 30 Days		Closed Cards		Hot Cards		Total Cards	
		# Crds	# Members	# Crds	# Members	# Crds	# Members	# Crds	# Members	# Crds	# Members
5000	ATM	354	344	732	637	2,092	1,586	50	44	3,228	2,335
5700	ATM	222	218	340	300	162	127	25	22	740	608
9	CREDIT	1,220	1,192	912	900	902	271	908	583	3,342	2,202
0	CREDIT	86	85	341	333	48	47	98	78	573	475
7	CREDIT	60	40	50	34	5	4	11	0	126	75
5	CREDIT	1,978	1,961	1,731	1,713	133	124	850	583	4,692	3,728
3	CREDIT	682	672	551	551	82	70	437	345	1,752	1,261
2	CREDIT	200	203	100	107	71	63	209	153	734	437
6000	DEBIT	1	1							1	1
0636	DEBIT	4,187	3,710	2,205	1,932	11,678	7,014	722	565	18,793	10,320
1000	DEBIT	69	65	51	42	27	16	4	4	151	102
Total ATM		576	558	1,072	939	2,254	1,607	75	60	3,977	2,804
Total debit		4,257	3,767	2,256	1,968	11,705	7,025	726	570	18,945	10,383
Total credit		4,312	4,124	3,753	3,554	641	503	2,513	1,910	11,219	7,657
Card totals		9,145	7,338	7,081	5,929	14,600	8,372	3,314	2,550	34,141	15,065

Use in the BIN column to drill-down to the BIN Transaction Analysis. Use it with # Members to reach the Open-Closed Dashboard.  
 Use with # Members to choose an export destination. BINs that are suspended and no longer offered to members will be highlighted.  
 Click any column heading to sort. Click again to change between ascending and descending sort order.

EFT Trx Analysis | Member Connect | Analyze Unused

Navigation icons: back, forward, home, refresh, search, help, print, etc.

1984150313

# Harvesting Data from Other Sources

## Expanding the VARIETY of data in our network

### Peer Interactions Generate Data

- Participating in the Executive Study Group is another way to gather data and insight, while building better products and expanding your execution

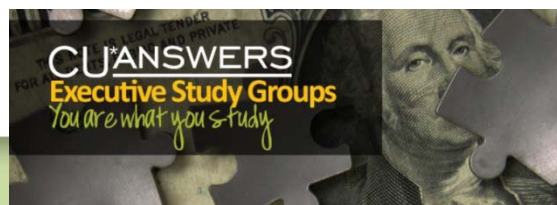
### Current Active Beta projects

#### "Active Beta" - Tests in Process

- 16 ● Credit Report Data Mining
- 17 ● EFT Portfolio Dashboard
- 18 ● Loan Risk Score Analysis
- 19 ● Rate Analysis Across the Network
- 20 ● Where Your Members Shop
- 21 ● Where Your Members Borrow

Menu: MNMGMT

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



The screenshot shows a website post from May 13, 2013, titled "5/13/2013 Introduction to Rate Analysis Across the Network". The post includes a navigation bar with links like "Home", "Choose Your Study Group", "Webinar Tips", "Register for a Study Group", and "Contact". Below the title is a small image of a data table. A blue button says "Download the Active Beta Testing Checklist - Rate Analysis Across the Network". Below that, there are comments from Jennifer Oliver and Randy Karnes. Jennifer Oliver's comment says: "our network in only 37 cu's. In my opinion, smaller network dilutes the benefit of peer review." Randy Karnes replies: "Understood, we are working on sharing, and but at the same time figuring out how to then add geographical analysis much like you have today - CU\*NW versus CU'S, etc." Jennifer Oliver replies: "ways to use: more efficient set up of product lines... creative set up so less manual reporting." Jennifer Oliver's final comment says: "Looking at product detail for loans... my credit union is showing 8,000 members. but my member count is just around 6,000".



# Harvesting Data from Other Sources

## Expanding the VARIETY of data in our network



### Peer Interactions Generate Data

- How do you put your data together with peer data and gain insight into what you should do next? Do better? Do differently? Or have a party about?
- Do you mine this data? How could we correlate it faster to your own performance, to change things in the future?

**Electronic Services**

CU Name	CU Website	CU Phone	CU Email	CU Address	CU State	CU ZIP	CU City	CU Country	CU Postal Code	CU Fax	CU Mobile	CU Text	CU Social	CU Other
AAA FEDERAL CU	aaa.com	800-333-3333	aaa@aaa.com	1000 Main St	CA	90001	Los Angeles	USA	90001	213-555-1234	213-555-5678	213-555-9012	aaa.com	AAA

**Statistics**

CU Name	# of Members	Assets	Loans	Deposits	Share of Total
AAA FEDERAL CU	100,000	\$100M	\$50M	\$20M	10%

**Peer Data Pulled from CU\*Answers Online Credit Unions - May 2013**

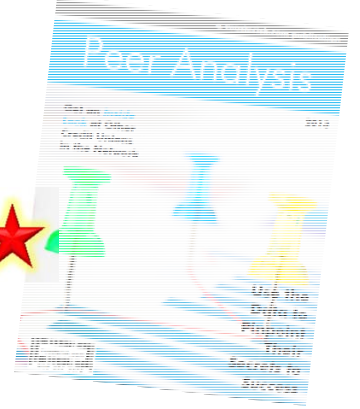
Category	Total	Assets	Loans	Deposits	Share of Total
Entire network (Counts)	2,954	1,428	741	500	24

**Summary of Certificate Rates for Online CU\*Answers Credit Unions (excluding zero rate products)**

Certificate	Total	1-12 Months	13-24 Months	25-36 Months	37-48 Months	49-60 Months
Entire network (Counts)	3,913	1,790	1,060	1,060	0	0

**Marking CUs within 10% of my membership range (1 CUs)**

Credit Union	# of Members	Assets (\$B)	Loaning Method	Points	Points Detail	Share of Total	Basic	Code	Description 1	To Range
AAA FEDERAL CU	7,035	59.6	Household	N	N	N	N	BASIC SERVICE	SIL	SILVER

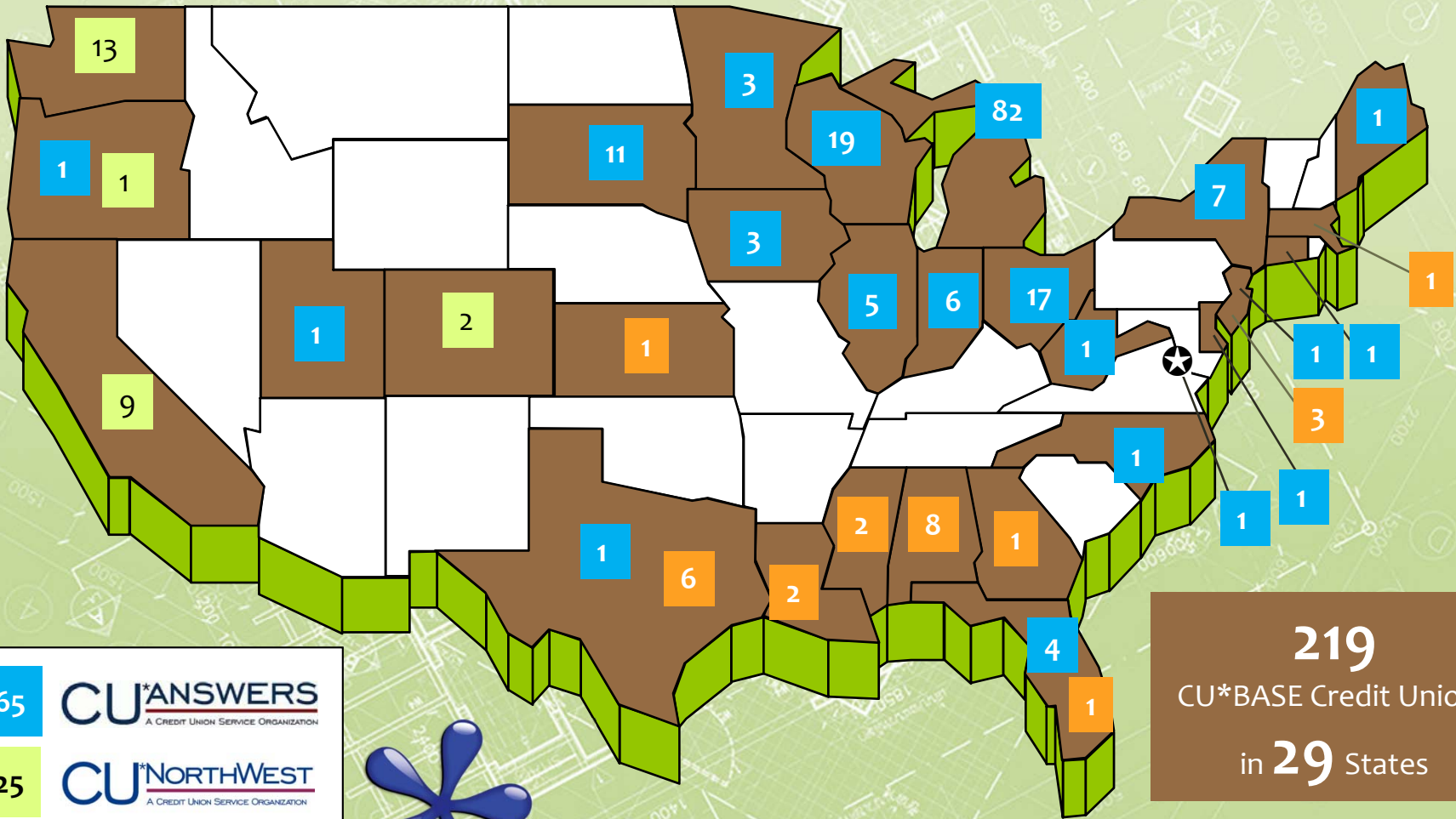


How could we build a crowd-sourced suggestion into CU\*BASE from peer interactions and peer databases?

# Our network today is a rich opportunity for diverse perspectives



# of CUs by State



165	<b>CU*ANSWERS</b> A CREDIT UNION SERVICE ORGANIZATION
25	<b>CU*NORTHWEST</b> A CREDIT UNION SERVICE ORGANIZATION
25	<b>CU*SOUTH</b> A CREDIT UNION SERVICE ORGANIZATION



**219**  
CU\*BASE Credit Unions  
in **29** States

Includes all cuasterisk.com network partners, all clients currently under contract



# New entries with new ideas that should interest you



## New CU\*Answers Clients Since Last Time

### New Jersey

- **Internet Archive FCU**  
New Brunswick, NJ  
(Startup)

### Wisconsin

- **Horizon Community CU**  
Green Bay, WI
- **People's Choice CU**  
Medford, WI

### Michigan

- **Gabriels Community CU**  
Lansing, MI
- **KALSEE Credit Union**  
Kalamazoo, MI

### Florida

- **Florida Hospital CU**  
Altamonte Springs, FL

### Ohio

- **MidUSA Credit Union**  
Middletown, OH

### South Dakota

- **Credit Union Mortgage Direct (CUMD)**  
Sioux Falls, SD  
(Mortgage Servicing CUSO on CU\*BASE SE)
- **Lakota Federal CU**  
Kyle, SD

### Minnesota

- **Lake State Federal CU**  
Moose Lake, MN
- **Wakota CU**  
Minneapolis, MN

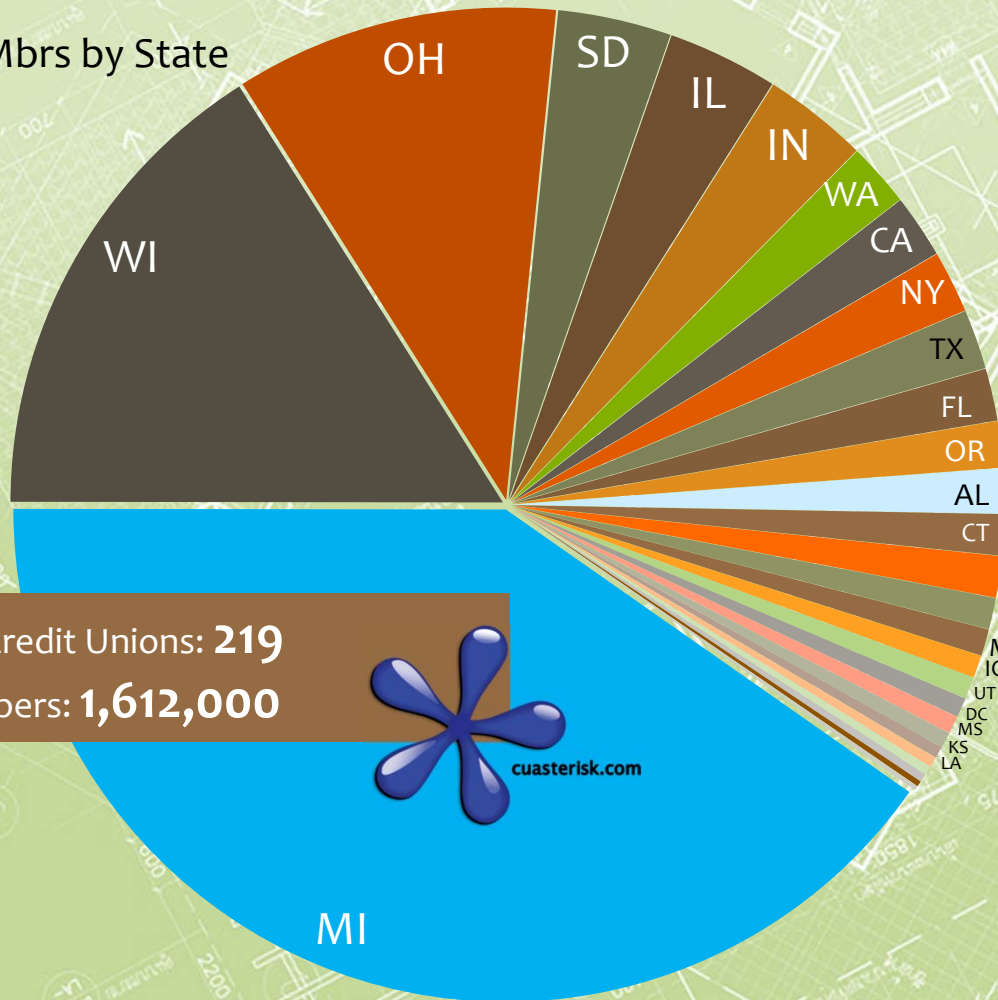




# A membership community where likes, dislikes, and other new kinds of information abound



# of Mbrs by State



- Michigan (649,600)
- Wisconsin (257,700)
- Ohio (171,000)
- South Dakota (60,000)
- Illinois (58,500)
- Indiana (55,400)
- Washington (33,700)
- California (33,600)
- New York (32,900)
- Texas (31,600)
- Florida (27,600)
- Oregon (24,600)
- Alabama (23,800)
- Connecticut (21,800)
- Minnesota (21,800)
- Maine (16,700)
- Massachusetts (14,100)
- Iowa (11,900)
- Utah (11,600)
- District of Columbia (10,400)
- Mississippi (9,300)
- Kansas (8,300)
- Louisiana (6,200)
- North Carolina (5,500)
- West Virginia (4,600)
- Colorado (4,400)
- Georgia (3,000)
- New Jersey (2,300)
- Delaware (100)

CU\*BASE Credit Unions: **219**  
 Total Members: **1,612,000**

cuasterisk.com



# Data Scraped from the Internet

Expanding the VARIETY of data in our network



- The only tactic we have today that scrapes data from the Internet is MoneyDesktop, and it does not kick any information into our database
  - Should you push vendors like MDT to make your data real to you by pushing it to your warehouse? This is business, not technology (can you say QualiFile?)
- It's not just a transaction anymore, it's the data from before, during, and around the transaction that yields the insight
  - Every transaction has a story, and you might not be buying that data
- We do need to find a way to get the story about how our 1.6 million members are interacting in our economy, if we are to serve them better, faster, and more intuitively
  - Go beyond the immediate and create a future

Big Data says write a program that goes across diverse databases (vendors) – our model may have to be to cherry-pick the story and deliver it into our core processes

# Data Scraped from the Internet

## Expanding the VARIETY of data in our network



- Social media firms are starting to gather data, and that data may need to become part of your household analysis
  - To add how members *think*, to our analysis of how members *act*
- What data elements might we add to a social media tab in the household database?
  - Should we get active with social media firms and get to the bedrock of the data that could change our analytical capabilities?

How about CUs that need to turn college students into lifetime members? What data story do we need to give them an edge?

<https://www.chatteryak.com/>





# Data Scraped from the Internet

Expanding the VARIETY of data in our network



- Did you see the riddle in this slide? What would signal a propensity to want to own?
- Do we store any of this data in CU\*BASE? Should we?
- Have you talked with search engine experts to try to connect the dots?
- They might have signals or give you a lead on the next generation of data elements we should add to our collective database

## Making Ownership Real

Marketing should think "customer-owner" every time (tactic #4)



- Everyone wants to attract young people...what about attracting young people who will act like owners?
- Everyone can say they want to attract customers...co-ops need to attract customers who will act like owners
- What if everything you are marketing today had these dual components baked into the campaign?

"Those two words—customer and owner—go hand in hand and should be inseparable. Credit unions use the word 'member' to bond the two concepts. But it's unclear whether today's consumers understand that 'membership' means they have both the benefits and the responsibility of ownership."



Retrain your teams to run every message through the filter: "Is there an opportunity to promote ownership here?"

22

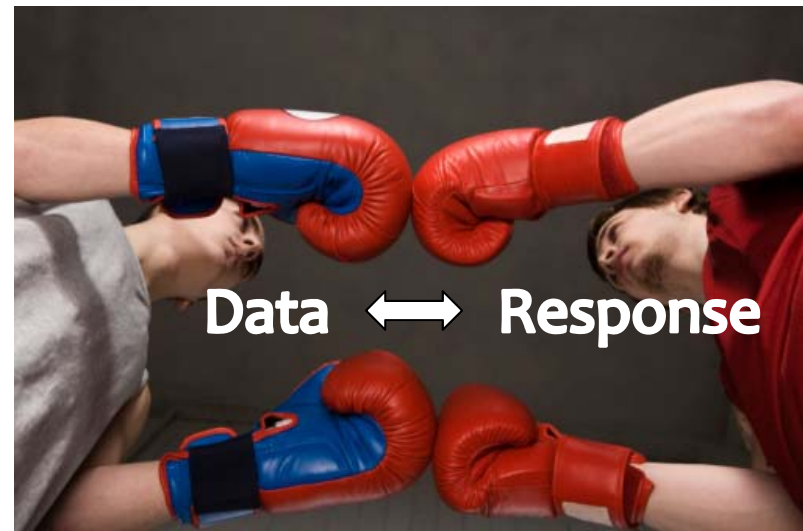
How can our network get into the social media business in a way that will allow us to connect the dots between member preferences and our solutions?

# Speed the Response to Data Insight

Expanding the VELOCITY of data in our network



- What kinds of solutions can we build that can be leveraged for faster awareness of challenges and opportunities?
- Certain segments of CU operations are screaming for innovation related to being more aware, responding faster, and improving performance
  - Compliance
  - Sales



Let's look at some solutions we should use as templates for additional development in the future...



# Speed the Response to Data Insight

## Expanding the VELOCITY of data in our network



Let Audit Link **just** turn it on

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

Network Links

### Configure Abnormal Activity Monitoring Settings

Member Group	Description	Membership Designations
01	INDIVIDUAL	1 selected
02	FIDUCIARY	5 selected
03	BUSINESS	4 selected
04	ACH	10 selected
05	NEAR STRUCTURE	10 selected

Edit
  Delete

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

Network Links

### Configure Abnormal Activity Monitoring Settings

VIEW

Member group 02 Description FIDUCIARY  
Used for monitoring membership designation(s)  5 selected

Settings are based on a date range of 1 month of activity

Origins	Origin Codes	Risk Level	Transaction Count		Combined Transaction Amount	
ACH	1 selected	NORMAL	0	4	0	1,600
		ABNORMAL	5	8	1,601	3,200
		HIGH RISK	9	9,999,999	3,201	999,999,999
ATM	1 selected	NORMAL	0	6	0	540
		ABNORMAL	7	12	541	1,080
		HIGH RISK	13	9,999,999	1,081	999,999,999
CREDIT CRD	1 selected	NORMAL	0	1	0	1
		ABNORMAL	2	2	2	3
		HIGH RISK	3	9,999,999	4	999,999,999
DEBIT	1 selected	NORMAL	0	11	0	250
		ABNORMAL	12	22	251	500
		HIGH RISK	23	9,999,999	501	999,999,999

Session 0 CU\*BASE GOLD Edition - Activity Monitoring Settings by Origin Group

Network Links

### Activity Monitoring Settings by Origin Group

VIEW

Member group 02 FIDUCIARY  
Origin group description **DEBIT** Transaction origin codes  1 selected

Level	Transaction Counts		Combined Transaction Amount	
	From	To	From	To
NORMAL	0	11	0	250
ABNORMAL	12	22	251	500
HIGH RISK	23	9,999,999	501	999,999,999

# Speed the Response to Data Insight

## Expanding the VELOCITY of data in our network



Let Audit Link **just turn it on**

Session 0 CU\*BASE GOLD Edition - Monitor Abnormal Activity

**Monitor Abnormal Activity**

Member group to monitor: 0002 FIDUCIARY  
 Monitor transactions from: Current Month  
 Monitoring settings are based on a date range of 1 month of activity  
 Flag if member age is below 18 or above 75  
 Include all activity for members with Due Diligence flag: Select

DD	Account	Member Name	Age	Origin	# Trans	Trans Dollars	Avg Trans Amt	Risk Level	Last AT Tkr	By
0	2809900	F	60	ACH NETW	3	5,867	1,955	HIGH RISK	OP 10/22/12	11
0	3895100	S	18	ACH NETW	1	1,831	1,831	ABNORMAL	OP 10/22/12	11
				ATM NETW	1	700	700	ABNORMAL		
0	5725420	R	14	ATM NETW	11	1,275	115	HIGH RISK	OP 10/22/12	11
0	5758670	S	18	ACH NETW	1	3,574	3,574	HIGH RISK	OP 10/22/12	11
0	5761680	W	54	ACH NETW	3	1,728	576	ABNORMAL	OP 10/22/12	11
0	5776730	W	70	ACH NETW	5	1,373	274	ABNORMAL	OP 10/22/12	11
0	5778170	H	10	ATM NETW	2	718	359	ABNORMAL	OP 10/22/12	11
0	5782120	B	14	ATM NETW	3	1,335	445	HIGH RISK	OP 10/22/12	11
0	5793330	DI	2	ACH NETW	6	6,844	1,140	HIGH RISK	OP 10/22/12	11
0	5799220	H	50	ACH NETW	2	2,792	1,396	ABNORMAL	OP 10/22/12	11
0	5805990	E	41	ACH NETW						

Inquiry   
  Tracker Review   
  Activity Analysis

Cancel F7  
 Export F9  
 Member Connect F10  
 Print Report F14  
 View Config F15  
 Refresh List Ent

Session 0 CU\*BASE GOLD Edition - Current Month Activity Compare

**Current Month Activity Compare**

Member: 3895100  
 Member branch: 2    Activity branch: 2    100.0%    Most used branch: 2    100.0%

Origin	Current Totals			1 Month Prior Totals			2 Month Prior Totals			3 Month Prior Totals		
	Debits	Credits	# Tran	Debits	Credits	# Tran	Debits	Credits	# Tran	Debits	Credits	# Tran
TELLER PROCESS	0	0	0	2,940	0	2	0	0	0	2,662	0	2
ACH NETWORK PR	0	1,831	1	0	1,831	1	0	1,831	1	0	2,746	2
ATM NETWORK PR	0	700	1	200	0	1	200	0	1	160	0	3
DEBIT CARD PRO	67	2	7	29	0	1	259	0	3	209	0	2

Monthly Totals

Session 0 CU\*BASE GOLD Edition - Current Month Activity Compare

**Current Month Activity Compare**

Member: 3895100  
 Member branch: 2    Activity branch: 2    100.0%    Most used branch: 2    100.0%

Origin	Current Totals			3 Months Average Totals			All Mbrs Average Totals		
	Debits	Credits	# Tran	Debits	Credits	# Tran	Debits	Credits	# Tran
TELLER PROCESS	0	0	0	1,867	0	1	429	518	1
ACH NETWORK PR	0	1,831	1	0	2,136	1	464	1,203	4
ATM NETWORK PR	0	700	1	107	0	1	107	0	1
DEBIT CARD PRO	67	2	7	29	0	1	259	0	3

Compare to All Members



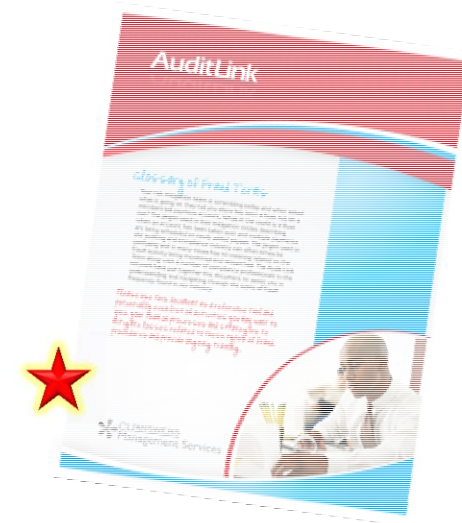
# Audit Link: Leading the way on stringing activity and correlating data for new outcomes



- Can we write more programs that connect the dots between different CU\*BASE activities, to solve compliance and fraud prevention challenges?
  - Could a new tool connect file maintenance to member transactions and catch on to an insider siphoning funds from a group of low-activity accounts?

Article published June 4 at <http://auditlink.cuanswers.com/>

The screenshot shows the AuditLink website interface. At the top, there are navigation links: Home, Login to RMRG, Contact, and Related Sites. Below this is the AuditLink logo and the text 'CUANSWERS Management Services'. A secondary navigation bar includes Home, What is..., What We Do, Who Is..., About the Risk Management Report Generator, and Contact. The main content area features the article title 'It's Never Just The One Event' with a small profile picture of a man. The article text discusses fraud investigations and the importance of monitoring patterns. A red star icon is overlaid on the right side of the screenshot.



# Audit Link: Leading the way on stringing activity and correlating data for new outcomes



## Account Takeover

A type of identity theft that involves fraud on existing financial accounts where the fraudster obtains an individual's personal information and changes the official mailing address. Once accomplished, a window of opportunity is opened for the fraudster to conduct transactions without the victim's knowledge.

## Bust Out

Bill payment rule where multiple transactions have been scheduled to recently added payee(s) located either far from the individuals address or very near the subscribers address

## Bust Out (Credit Cards)

Fraudster obtains a number of credit cards under false identification and runs up the balances within a few months, but never pays. These are difficult to identify as a good "Bust Out" scheme will employ multiple banks/non-bank/credit unions as sources for credit.

## CAM Alert

Proactive alerts that credit unions receive but do not always act on, which causes the alerts to result in actual fraud cases.

## Check Kiting

A form of check fraud, involving taking advantage of the float to make use of non-existent funds in a checking or other bank or credit union account. In this way, instead of being used as a negotiable instrument, checks are misused as a form of credit.

## Elder Abuse

The financial abuse of an elder or dependent adult occurs when a person or entity takes, appropriates, or retains real or personal property of an elder or dependent adult to a wrongful use or with intent to defraud or both.

## High-Intensity Drug Trafficking Area/High-Intensity Financial Crimes Area

When completing a credit union's BSA risk assessment, the fact that a credit union's members reside and/or location exists in one of these areas elevates the risk level in the assessment.

## Identity Theft:

The crime of obtaining the personal or financial information of another person for the sole purpose of assuming that person's name or identity in order to make transactions or purchases.

## Laundering

The process of taking the proceeds of criminal activity and making them appear legal.

## Money Mule

This scam involves someone offering via an email or website to pay funds into a member's account on the understanding that the member must then transfer the funds overseas generally via Western Union or a wire transfer. In return, the member supposedly gets a commission.

## Placement, Layering and Integration

Money laundering usually consists of three steps: placement, layering, and integration. Placement is the depositing of funds in financial institutions or the conversion of cash into negotiable instruments. Layering involves the wire transfer of funds through a series of accounts in an attempt to hide the funds' true origins. Integration involves the movement of layered funds, which are no longer traceable to their criminal origin, into the financial world, where they are mixed with funds of legitimate origin.

## Phishing

Technology or social engineering is used to entice victims to supply personal information such as account numbers, login IDs, passwords, and other verifiable information that can then be exploited for fraudulent purposes, including identity theft. Phishing is most often perpetrated through mass emails and spoofed websites.

## Quick Hitler Rule

Bill payment rule where multiple payments have been made to the same payee

## Single Point of Purchase

The ability to detect where a member's plastic may have been compromised when the institution is experiencing a high volume of fraudulent transactions or compromised alerts across multiple memberships.

## Skimming Device Fraud

Occurs when an ATM is compromised by a skimming device, a card reader which can be disguised to look like a part of the machine. The card reader saves the users' card number and pin code, which is then replicated into a counterfeit copy for theft.

## SMURF cash deposits

A person who cleans ill-gotten funds by depositing cash into a financial institution and then purchasing monetary instruments that are then deposited into another financial institution. This is done to conceal the origin of the funds.

## Social Engineering

A type of "confidence trick" used for the purpose of information gathering, fraud or gaining computer system access.

## Straw Buyer (Mortgage Fraud)

A person who pretends to be a legitimate buyer but is actually purchasing on behalf of another person. Often, the real buyer is unable to make the purchase for himself due to a poor credit rating, so he approaches the straw buyer to purchase the goods for him and compensates him for the use of his good credit standing.

## Structuring / Micro-Structuring

Term used to describe illegal transaction activity in which the member is making deposits less than \$10,000 over multiple days or accounts to avoid having a currency transaction report filed on them

## Who We Are

Audit Link is your execution arm for tackling auditing and compliance-related requirements and the supporting core system processes driving your operations. Credit Unions that work with Audit Link gain confidence knowing they have implemented effective procedures and controls to be in compliance with regulatory requirements.

## Title Washing

An activity where a criminal takes a vehicle title to the Secretary of State and has forged the lien release of the credit union in an effort to obtain a clear title. This title is then used as collateral on another loan at another financial institution. In some cases, it has been found that more than four credit unions believe they have a solid lien on one vehicle.

## Velocity

The concept that transaction volume through a specific origin is rising at a rate which far exceeds the members average volumes. Velocity is measured by member product, and in some cases geography. Lack thereof can also be measured relative to fraudulent activity. As an example a dormant VISA account followed by numerous web based transactions.

## Wire Fraud

Frequently wiring money quickly from one account to another often in a foreign country, through a bank or credit union, Western Union, MoneyGram, or similar business.

## Discover More

Visit us online at [auditlink.com/users.com](http://auditlink.com/users.com) to learn more about our offered products and services, or call 800-327-3478 and ask to speak with an Audit Link Advisor today!



CU\*BASE uses multiple data sources every day to post to your member accounts – now we need to connect the dots for a different purpose



# What else can we do with a database that analyzes the last 90 days of activity on every member, every day?



■ How about looking at activity related to demographic groups?

■ Here is a 54-year-old man's activity for the last 120 days:

Member  RANDY D KARNES

Member branch 1 Activity branch 1 100.0% Most used branch 1 100.0%

Origin	Current Totals			1 Month Prior Totals			2 Month Prior Totals			3 Month Prior Totals		
	Debits	Credits	# Tran	Debits	Credits	# Tran	Debits	Credits	# Tran	Debits	Credits	# Tran
TELLER PROCESS	0	0	0	3,200	3,420	6	25,000	25,000	2	0	0	0
SHARE DRAFT FR	0	0	0	2,282	0	7	114	0	1	926	0	6
JOURNAL ACCT T	75	0	1	375	0	5	0	0	0	0	0	0
CERTIFICATE PR	3	12	6	531	541	13	526	536	13	4,107	4,116	15
ACH NETWORK PR	406	1,386	4	1,055	6,920	16	600	3,697	10	4,779	5,104	18
ATM NETWORK PR	0	0	0	306	0	3	505	0	2	502	0	2



■ And here is that same period for his wife:

Member  TRICIA L KARNES

Member branch 1 Activity branch 1 100.0% Most used branch 1 0.0%

Origin	Current Totals			1 Month Prior Totals			2 Month Prior Totals			3 Month Prior Totals		
	Debits	Credits	# Tran	Debits	Credits	# Tran	Debits	Credits	# Tran	Debits	Credits	# Tran
TELLER PROCESS	0	0	0	0	0	0	0	0	0	0	5,000	1
SHARE DRAFT FR	64	0	1	1,023	0	9	5,466	0	5	440	100	8
DIRECT POSTING	0	0	0	0	324	2	0	300	1	0	329	2
ACH NETWORK PR	855	1,623	6	1,400	3,246	9	1,560	3,247	11	2,410	4,716	14
ATM NETWORK PR	0	0	0	130	85	4	274	0	5	255	33	8
DEBIT CARD PRO	350	0	7	1,219	0	27	1,123	0	32	1,351	0	31



# What else can we do with a database that analyzes the last 90 days of activity on every member, every day?



■ How about looking at activity related to demographic groups?

■ Here is a 54-year-old man's activity for the last 120 days:

Origin (Cost)	Current Totals			1 Month Prior Totals			2 Month Prior Totals			3 Month Prior Totals		
	# Trans	Cost/Trx	Total Cost	# Trans	Cost/Trx	Total Cost	# Trans	Cost/Trx	Total Cost	# Trans	Cost/Trx	Total Cost
TELLER PROCESS	0	1.25	0.00	6	1.25	7.50	2	1.25	2.50	0	1.25	0.00
SHARE DRAFT FR	0	0.25	0.00	7	0.25	1.75	1	0.25	0.25	6	0.25	1.50
JOURNAL ACCT T	1	0.10	0.10	5	0.10	0.50	0	0.10	0.00	0	0.10	0.00
CERTIFICATE PR	6	0.05	0.30	13	0.05	0.65	13	0.05	0.65	15	0.05	0.75
ACH NETWORK PR	4	0.25	1.00	16	0.25	4.00	10	0.25	2.50	18	0.25	4.50
ATM NETWORK PR	0	0.25	0.00	3	0.25	0.75	2	0.25	0.50	2	0.25	0.50
<b>Totals</b>			<b>3.15</b>			<b>24.35</b>			<b>11.10</b>			<b>12.40</b>

■ And here is that same period for his wife:

Origin (Cost)	Current Totals			1 Month Prior Totals			2 Month Prior Totals			3 Month Prior Totals		
	# Trans	Cost/Trx	Total Cost	# Trans	Cost/Trx	Total Cost	# Trans	Cost/Trx	Total Cost	# Trans	Cost/Trx	Total Cost
TELLER PROCESS	0	1.25	0.00	0	1.25	0.00	0	1.25	0.00	1	1.25	1.25
SHARE DRAFT FR	1	0.25	0.25	9	0.25	2.25	5	0.25	1.25	8	0.25	2.00
DIRECT POSTING	0	0.75	0.00	2	0.75	1.50	1	0.75	0.75	2	0.75	1.50
ACH NETWORK PR	6	0.25	1.50	9	0.25	2.25	11	0.25	2.75	14	0.25	3.50
ATM NETWORK PR	0	0.25	0.00	4	0.25	1.00	5	0.25	1.25	8	0.25	2.00
DEBIT CARD PRO	7	0.25	1.75	27	0.25	6.75	32	0.25	8.00	31	0.25	7.75
<b>Totals</b>			<b>4.15</b>			<b>14.95</b>			<b>14.95</b>			<b>19.05</b>



## What else can we do with a database that analyzes the last 90 days of activity on every member, every day?



- Off the top of my head, I can come up with dozens of inquiries I'd like to do, if we looked at this database in a whole new way
  - What has the debit card activity been for the last 120 days for the average 50-year-old male versus the average 17-year-old?
  - How do women between the ages of 30 and 39 differ from women in other age groups, when it comes to using the teller line?
  - Could you show me members whose share draft activity has fallen by greater than 20% in the last 90 days?
  - Could you show me the average transaction cost/factor for members who use online banking? For members with patronage balances over \$100K?
  - Could you show me members whose transaction costs have increased by more than 50% in the last 90 days?

We've barely begun to analyze new trending databases like this, but trending is not enough

Once we give you the answer, what should we do with it?

What else can we do with a database that analyzes the last 90 days of activity on every member's account every day?



- Off the top of my head, here are some things I'd like to do, if we could:

- What if we could...

At this year's CEO Strategies event (**November 4-8**), we'll discuss three new database areas that will be the foundation for dozens of new approaches to correlate member activity and signal new opportunities for credit unions...

- Correlate...

- Correlate...

See you there!

more than 50%

We've begun to analyze new trending data from this, but trends aren't enough to give you the answer, what should we do with it?



# Speaking of CEO Strategies...

- I still have a goal for the CEO Strategies collaboration group to be the first group to inspire a mobile/tablet application for credit union leaders who do not sign on to CU\*BASE
- Imagine Tiered Services dashboards from your iPad, your mobile phone, or even a desktop, without signing on to CU\*BASE
- And I haven't forgotten about our project to have a "Your CU Today" eAlert – look for more opportunities to contribute in the next few months

CU\*BASE gold edition Comparative Tiered Scoring Analysis Analyzing Member Self-Service Products Help ? Logout x

1. Ending date 2. Select Months to Compare 3. Interval

MARCH 2013

Su	Mo	Tu	We	Th	Fr	Sa
24	25	26	27	28	1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31	1	2	3	4	5	6

Drill down detail only available for July 2012

Apr 2012 May 2012 Jun 2012 Jul 2012

Month Quarter Year

Order Ascending Descending

Back Cancel Proceed

CU\*BASE gold edition Comparative Tiered Scoring Analysis Analyzing Member Self-Service Products Help ? Logout x

Goal 4:

Description	04/2013		04/2013		05/2013		05/2013	
	Members	%	Members	%	Members	%	Members	%
ATM	850	19.8%	850	20%	850	21.7%	873	23.6%
Checking/Debit	773	18%	773	19.7%	773	21.5%	880	23.7%
Credit Card	295	6.9%	295	7.6%	295	7.7%	328	8.9%
Audio Resp Active	193	4.5%	193	3.9%	193	3.9%	140	3.8%
PC Banking Active	1,245	29%	1,245	30.8%	1,245	33%	1,330	35.9%
E-Strmt Enrolled	825	19.2%	825	22.2%	825	23%	1,013	27%
Bill Pay Enrolled	340	8%	340	9.2%	340	9%	409	11%

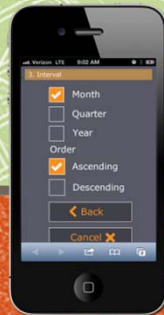
back cancel goal 5





# Speaking of CEO Strategies...

- Another benefit of the Nav-01 investment was the idea that responsive web design could traverse multiple device types – could you imagine CU\*BASE dashboards in new environments?





# Investing in New Employee Resources

## Improving the VERACITY of data used by our network



- In 2011, we added the Analytics Programming team, a shared investment in building tools
- As a network, are we ready to build a community of data analysts?
  - Collect data
  - Analyze it
  - Provide intelligence about it that is actionable
- Are we willing to fund new collective resources to speed information to our credit unions?

Aol Jobs.

Keyword(s)

City, State or Zip

Main CareerBuilder Find A Job Resume Center Interviews Salaries Education Center

You are here: [Jobs](#) > [News & Advice](#) > [Data Scientist: The Hottest Job You Haven't Heard Of](#)

## Data Scientist: The Hottest Job You Haven't Heard Of

By [OnlineDegrees.com](#)

Posted Aug 10th 2011 @ 10:02AM

Updated Aug 19th 2011 @ 3:52PM

Filed under: [New Grads](#), [Hot Jobs](#), [Job Opportunities](#)

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By [Maryalene LaPonsie](#)

What has information overload done to us?

The search engine Bing would have us believe that we are all just a moment away from starting a food fight in the supermarket



USA TODAY NEWS SPORTS LIFE MONEY TECH TRAVEL OPINION 72°

## The sexiest job of the 21st Century? Data Analyst

Chris Morris, Special to CNBC.com 11:17 a.m. EDT June 8, 2013



(Photo: Thinkstock)

### STORY HIGHLIGHTS

• Qualified data analysts can earn a starting salary of \$125,000

Looking for a career change or a college major that's all but guaranteed to result in a hefty salary with copious benefits? Big data may not seem the obvious choice, but it could be your best.

With more and more companies using big data, the demand for data analytic specialists,—sometimes called data scientists, who know how to manage the tsunami of information, spot patterns within it and draw conclusions and insights—is nearing a frenzy.

"It is one of the [most] sought-after positions," said Rob Bearden, CEO of Hortonworks. "The desire on the enterprise side to find truly qualified data





## A new project for 2014

**Gividends**  
CU\*ANSWERS Management Services

**Lender\*VP**  
CU\*ANSWERS Management Services

**AuditLink**  
CU\*ANSWERS Management Services

**Business First**  
CU\*ANSWERS Management Services

- CU\*Answers Management Services has built consulting and special support initiatives based on their passion and experience
- They lead the way in building processes and expanding data used in credit union operations
- In 2014, they will lead the way in developing a new data analyst resource here at CU\*Answers



What would you want the first 100 research reports to be from a team of data analysts?



# Big Data?

What will you say to your Board in the end?



“The buzz about Big Data accentuates the importance of having a business plan that prioritizes the use of data to speed our response to what members want and need. Gone are the days when we had days, weeks, or even months to analyze a trickle of information about our members. Today, we’re flooded with data, and there are many sources we have yet to tap.

“Our credit union is aggressively changing the way we look at all member data and selectively making sound investments to make sure we’re not drowning in the noise about our opportunities. We are using data to select opportunities faster, learn constantly, and harvest more effectively from those opportunities.

“And we can do that most effectively in a collective.”

Okay, maybe that’s a little self serving, but you get the point – have a plan and sell how your organization is data-aware and data-effective

Wonder  
when's happy  
hour...



...now on to the next job site



# Self Service Channels

## Online and Mobile

It's Me 247 is ready for new business models, while the ground for mobile products is still shifting under our feet



# A project for the sake of the project... ...or a moment that proves a bigger point



## ■ Launched January 2013

- The project was to reset the look and feel of **It's Me 247** and to create a navigation approach with flexibility for our future
- But the bigger point proven was that with hundreds of thousands of users, the network could take a dynamic step forward

The screenshot displays the 'It's Me 247 Online Banking' interface. The user is logged in as a 'VIP-PLATINUM MEMBER'. The main content area shows an 'Account Summary' with three share accounts:

Account	Name	Available Balance	Actual Balance	Last Transaction	Accrued Dividends
000	MEMBERSHIP	\$0.00	\$10.00	12/27/2012	\$0.00
028	FUTURE SAVINGS	\$0.00	\$24,082.42	4/13/2012	\$0.00
110	DAILY CHECKING	\$5,419.12	\$5,427.60	2/15/2013	\$0.06

Below the account summary, there are sections for 'Certificates' and 'Credit Cards'.

Account	Name	Available Balance	Actual Balance	Accrued Dividends	Maturity Date
300	3 MONTH CERTIF	\$0.00	\$500.00	\$0.00	5/15/2013

Account	Name	Regular Payment	Amount Due	Due Date	Balance
866	VISA - DAILY	\$25.00	\$25.00	2/28/2013	\$1,091.94
920	MG - ODD ITEMS	\$25.00	\$25.00	2/28/2013	\$984.59

## ■ Beta and market-acceptance testing are different from when we release to credit unions

- Likes and dislikes are magnified and sometimes even outweigh functionality
- Rollout and collaborative member education is a challenge...but it's a must, and it's the only affordable model for most credit unions

Where do we go from here?



# The bigger investment with Nav-01 was in developing a new design engine



1 Primary Color  
2 Accent Color  
3 Color or background image  
4 Logo Space  
5 OPTIONAL

Success Credit Union

Table Font Color / Even Row Color / Odd Row Color

Label	Label	Label	Label	Label	Label
000	00000	\$0.00	\$0.00	\$0.00	0
000	00000	\$0.00	\$0.00	\$0.00	0

1 Primary Color  
2 Accent Color  
3 Color or background image  
4 Logo Space  
5 OPTIONAL

Success Credit Union

Table Font Color / Even Row Color / Odd Row Color

Label	Label	Label	Label	Label	Label
000	00000	\$0.00	\$0.00	\$0.00	0
000	00000	\$0.00	\$0.00	\$0.00	0

It's Me 247 Online Banking

Success Credit Union

Info Center | My Accounts | New Accounts | Pay Bills | eStatements | MoneyDesktop | Go Mobile | Contact Us

ACCOUNT SUMMARY | PLATINUM MEMBER

Shared Accounts

Account	Name	Available Balance	Actual Balance	Last Transaction	Accrued Dividends
000	Demerit Share	\$11994.00	\$11994.00	1/7/2012	\$0.00
001	Checking	\$7953.00	\$7953.00	3/14/2012	\$0.00
002	Money Market	\$2703.00	\$2703.00	5/21/2012	\$0.00
003	Savings	\$1456.35	\$1456.35	7/5/2012	\$0.00

Certificates

Account	Name	Available Balance	Actual Balance	Accrued Dividends	Maturity Date
300	12 MONTH VARIABLE	\$75.53	\$4525.87	\$16.25	3/15/2014
301	3 MONTH CERTIF	\$0.00	\$10,000.00	\$72.39	11/30/2013

Loans

Account	Name	Regular Payment	Amount Due	Due Date	Balance
300	30 YR FIXED MORT	\$1,109.50	\$1,109.50	8/4/2013	\$183,950.15

It's Me 247 Online Banking

Success Credit Union

Info Center | My Accounts | New Accounts | Pay Bills | eStatements | MoneyDesktop | Go Mobile | Contact Us

ACCOUNT SUMMARY | PLATINUM MEMBER

Shared Accounts

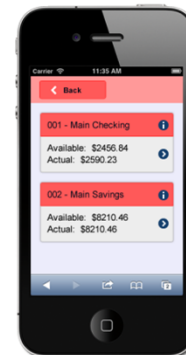
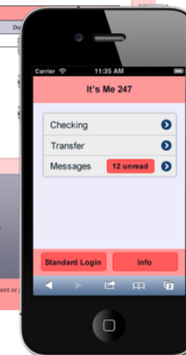
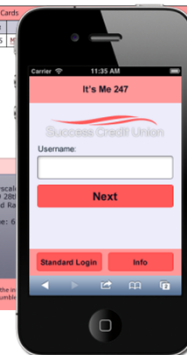
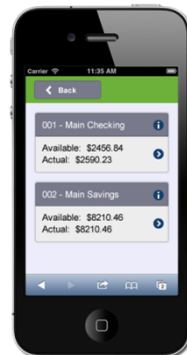
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Loans

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300	30 YR FIXED MORT	\$1,109.50	\$1,109.50	8/4/2013	\$183,950.15



The most successful new feature since online banking was born?

The screenshot shows a banking website with a dark navigation bar containing 'Accounts', 'New Accounts', 'eStatements', 'MoneyDesktop', and 'Go M'. Below the navigation bar is a 'help at' button. The main content area features an 'Account Summary' section with a table of accounts and a 'New Feature!' tooltip. The tooltip contains a list of icons and their corresponding page names: Account Summary, Transfer Money, Messages, Site Options, and Print. A hand cursor is pointing at the tooltip's title.

Account	Name
000	<u>SAVINGS</u>
001	<u>CHECKING</u>
002	<u>VACATION</u>
003	<u>DOCTOR</u>

**New Feature!**  
Click on these useful icons to quickly navigate to commonly used pages.

- Account Summary
- Transfer Money
- Messages
- Site Options
- Print



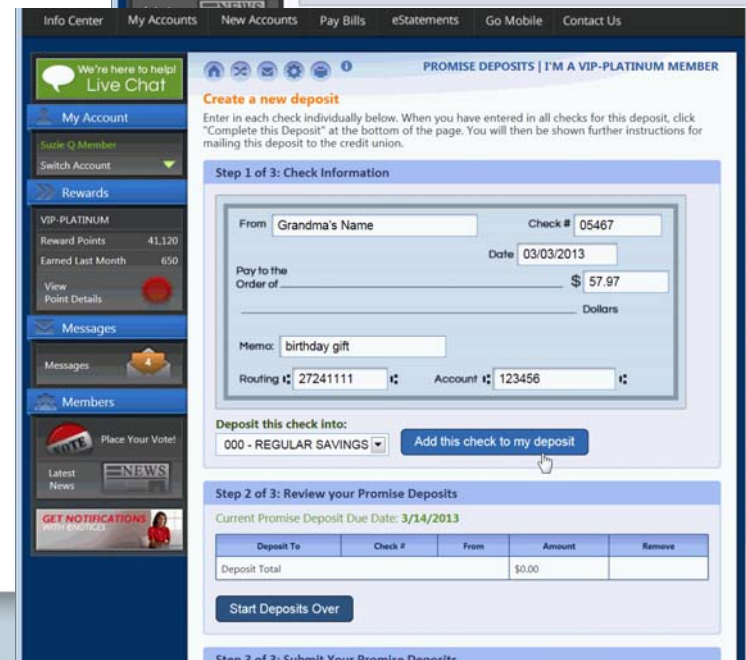
Why?



# Promise Deposits

Are you building a remote deposit culture?

- Promise Deposits released so that every CU could have a new RDC offering in 2013-2014
  - So far Day Air CU already has **377** active PD members (**2.8%** of active online banking members)
- It is low-tech, with two major advantages:
  - It's **FREE** (you pay yourself to do the work)
  - It is **100% real-time** to your member
- It introduces the concept that you have a suite of deposit options, and more innovation is on the way



# RDC Is Not a Gadget, it's a Business Plan



Remote Deposit Capture is not getting any easier, it's just that more people are understanding it and starting to sell it better – including us

- YES ■ Is RDC an embedded app in mobile?
- YES ■ Is RDC a standalone app for mobile?
- YES ■ Is RDC for merchants?
- YES ■ Is RDC for everyday members?
- YES ■ Can RDC deposits be uploaded to CU\*BASE?
- YES ■ Can you get an RDC app from CU Mobile Apps?
- YES ■ Can you get an RDC app from eDOC?
- YES ■ Can you get RDC apps from other vendors?
- NO ■ Can you be successful with RDC without a lot of planning?



I can't remember many services with as many misconceptions as RDC...know what you are doing, and what your members can be promised



# RDC Is Not a Gadget, it's a Business Plan



## Who are the audiences you are trying to serve with Remote Deposit Capture?

We're busy and don't have time to get to the credit union to deposit our checks. We want to use **mobile deposit** from our phones.

→ We only occasionally deposit a check, but with our busy lifestyles we really appreciate a mobile option.  
→ We're willing to download an app, but we might want to use the special app just for remote deposits, and stick to mobile web banking for everything else.

**Audience 1**

---

We have a business to run. We don't have time to send someone to the credit union every day. We use **CheckLogic Lite** or **CheckLogic Merchant** to remotely deposit our checks.

→ We prefer a scanner that reads the MICR and makes it accurate.  
→ We like that we can easily monitor our deposits online.  
→ It's fast and convenient.

**Audience 2**

---

We travel occasionally and can't always get to the credit union to deposit a check right away.

→ We use **Promise Deposits** from its Me247 and then just put the check in the mail.  
→ We get immediate access to the funds. It's convenient, and we don't have to be a whiz kid with technology.  
→ We only occasionally deposit a check this way.

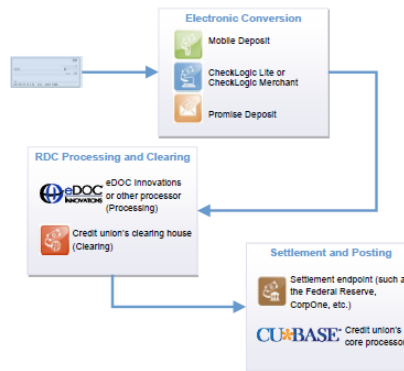
**Audience 3**

Read on and think about what member audiences you are serving with your solutions.

## It all starts with a check...

It all starts with a check that a member wants to deposit without visiting a branch. Somehow they need to take that check and convert it to an electronic format without actually presenting it at a branch. Next that electronic image needs to be processed or put into an image cash letter that can be electronically cleared and finally settled and posted in CU\*BASE.

There are many paths that check can take to accomplish this process. The basic path looks like this:



Let's take a closer look at the possible paths a check can take through each block.

## Financial Considerations

How much will it cost to service a particular audience? What if you wish to serve more than one?

Solution	Setup Costs	Per Item Fees	Monthly Minimum Fee
<b>Serve members that have mobile devices.</b>			
<b>Audience 1</b>			
Path 1 - CheckLogic Mobile app sold by eDOC Innovations (powered by Cashel Financial)	\$3,995	\$0.50	\$175
Path 2 - CU Mobile Apps RDC app which is their own front end to Cashel Financial. Sold in conjunction with their mobile banking app which includes additional functionality, eDOC's RDC Processor	\$6,995	\$0.50	\$250
Path 2 - CU Mobile Apps RDC app which is their own front end to Cashel Financial. Sold in conjunction with their mobile banking app which includes additional functionality, eDOC's RDC Processor	Opt 1: \$6,995 OR Opt 2: \$2,000	Opt 1: \$0.50 OR Opt 2: \$1.00	Opt 1: \$500 OR Opt 2: \$100
Path 3 - Another mobile deposit app sold with or without a mobile banking app, price determined by vendor	TBD (based on asset size)	TBD (based on asset size)	TBD (based on asset size)
<b>Serve business members.</b>			
<b>Audience 2</b>			
Path 1 - CheckLogic Lite*	\$1,500	\$0.058	none
Path 2 - CheckLogic Merchant*	\$1,500	\$0.058	none
<small>*Requires specialized scanners at an additional cost. If setup fees are paid for either CheckLogic Lite or CheckLogic Merchant, you can use either one or both products for the same fee. Volume discounts available on per-item fees.</small>			
<b>Serve all members, even those without mobile devices.</b>			
<b>Audience 3</b>			
Path 1 - Promise Deposits	FREE	FREE	FREE

CUANSWERS  
www.cuanswers.com

Coming in 2014:  
Automated posting  
in CU\*BASE for all  
eDOC paths!

RDC developers have told me many times, "We're just one feature away from this taking off like a rocket"  
What we need is a plan that people will execute, not just an exciting gadget

## Launching Ourselves at 2014 Online Banking Changes

Taking on some long-time challenges with our  
new platform

- Customization, branding
- Supporting non-English speaking members
- Business online banking, multiple logins
- New PIB wizard





# Online and Mobile Banking Branding Concepts



- What is customization? How far does it need to go before a team feels like, “this is our offering, we own it”
- Do you need to design the whole thing? Pay for your own designer? Manage your own changes? Write your own documentation?
- Starting in October we will launch some products to help CUs figure out how far they should go

It's Me 247 Online Banking Branding Concepts  
Custom It's Me 247 Theme, Custom Logo, Custom Photo Album

Success Credit Union  
ACCOUNT SUMMARY | BUSINESS MEMBER

Account Name	Balance	Available Balance	Interest Rate	Monthly Payment
Checking	\$1,234.56	\$1,234.56	0.00%	\$0.00
Savings	\$5,678.90	\$5,678.90	0.00%	\$0.00
Money Market	\$12,345.67	\$12,345.67	0.00%	\$0.00
CD	\$10,000.00	\$10,000.00	3.00%	\$0.00
IRA	\$20,000.00	\$20,000.00	0.00%	\$0.00
401(k)	\$15,000.00	\$15,000.00	0.00%	\$0.00
403(b)	\$8,000.00	\$8,000.00	0.00%	\$0.00
529 Plan	\$3,000.00	\$3,000.00	0.00%	\$0.00
528a Plan	\$1,000.00	\$1,000.00	0.00%	\$0.00
529 College	\$2,000.00	\$2,000.00	0.00%	\$0.00
529 Education	\$1,000.00	\$1,000.00	0.00%	\$0.00
529 Retirement	\$1,000.00	\$1,000.00	0.00%	\$0.00
529 Health	\$1,000.00	\$1,000.00	0.00%	\$0.00
529 Life	\$1,000.00	\$1,000.00	0.00%	\$0.00

Success Credit Union  
It's Me 247  
Self Service Chat Custom Branding  
Our graphic designers have some creative freedom and we let them know how to use that freedom to create some unique feel.

# Online and Mobile Banking Branding Concepts

## Swapping our logo for yours



- Some teams would just feel better if their CU logo was bigger than the product logo
  - \$750 one-time and \$20/month from now on: cheap to some, outrageous to others
- As a network, let's see how this works out
  - If your logo includes some kind of product name, that's cool with me, but there'll be no other reference to that product name in what we do

### ■ It's Me 247 Online Banking Desktop Logo Swap

Swap the placement of the It's Me 247 Online Banking Logo and your credit union name.

#### How It Works

You must provide an Adobe Illustrator or EPS color version of your logo. This ensures we can create the proper format with transparency for the It's Me 247 Online Banking. We will swap the location inside online banking of the It's Me 247 logo with your credit union logo.

All themes have a dark grey or dark primary color background. Please provide your logo in a light color scheme so that it will render legibly on a dark background. Notice how the standard It's Me 247 Online Banking logo is mostly white or light colored.

Submitted logos must be in true vector format, either Adobe Illustrator or EPS with all fonts converted to outlines.

Our graphic designers will work to make your logo look good on as many themes as possible, however every combination cannot be tested.

#### Blue Steel Default Logo



#### What You Get

It's Me 247 branding moved to top. This allows you to continue to use collaborative marketing and documentation.

Your logo and brand front and center

#### It's Me 247 Online Banking Logo Swap



#### Costs

One time set up .....\$750  
Monthly Maintenance .....\$20/month



# Online and Mobile Banking Branding Concepts

## Corporate colors as a default



- Some teams want better visual symmetry across websites
- Today, **It's Me 247** comes with 5 color schemes
- We'd like to add more – help us prioritize the next themes and get the work done
  - **\$2,000 one-time setup**
- All color themes we develop will be given to all credit unions...and to all members
  - **You pick the default for your members, and the members take over from there**

### ■ Custom It's Me 247 Online Banking Desktop Theme

Brand it to your own corporate colors. Pick your corporate colors using an HTML color picker. This works best when you pick a darker base color and a lighter accent color.

*Tip: COMING SOON: Use our online tool at [www.cuanswers.com/self-service-branding](http://www.cuanswers.com/self-service-branding) to assist in picking the proper HTML colors.*

#### How it Works

Once you have approved your new color theme, you can set this theme to become the default theme for any member who has not selected their own personal theme. That is, any member still using the theme you selected at conversion, will now be using your custom corporate theme. In addition, all members may elect to change to use your theme as their own. Finally, all new members will receive your custom theme as the default.

All monitors render colors a little differently, so your choices will not look exactly the same on every single computer. Also, we recommend you stay away from browns, as they tend to get muddy and unattractive on certain displays.

*CU\*BASE Help is available for showing you how to set the default theme for It's Me 247 Online Banking members. See <http://www.cuanswers.com/doc/gold/gold.htm#3804g.htm> for details.*

Also, make sure you notify your membership first. Many members use the color theme as a security feature.

Once you sponsor a color theme for It's Me 247 Online Banking, it becomes available for every credit union in the network. Thanks for contributing to everyone's success!

Because your sponsored theme becomes available network wide, CU\*Answers will choose a creative name for your theme based on the colors.

#### What You Get

Custom primary color for main elements

Custom accent color for icons and other elements

*Our graphic designers have some creative freedom and will strive to give each custom theme some unique flair.*

#### Costs

One time set up ..... \$2,000  
Monthly Maintenance ..... \$0



Custom It's Me 247 Online Banking Theme (Green and Navy)



# Online and Mobile Banking Branding Concepts

## Photo albums...an evolving banner system



- Some teams have some cool ideas about banner pictures that feel more connected with their membership
  - \$750 one-time and \$20/month from now on: cheap to some, outrageous to others
- As a network, let's see how this works out
  - Should this be a shared photo album for all CUs? Or does that defeat the purpose? This offering is still on the developer's table

### ■ Custom It's Me 247 Online Banking Desktop Photo Album

Let your members choose a photo album that reflects your credit union's values and membership. Choose 1-6 photos to be incorporated into a custom photo album for your members. Note, you must have copyright permissions to use the photos you submit. Also, please note that photos must fit into the proper aspect ratio, that is, photo albums are wider than they are tall.

*Tip: COMING SOON: Use our online tool at <http://ws.cuanswers.com/self-service-branding> to assist in choosing the cropping of your photos.*

#### How It Works

Once you have approved your new photo album, you can set this album to the default album for any member who has not selected their own personal album. That is, any member still using the album you selected at conversion, will now be using your custom album. In addition, all members may elect to change to use your album as their own. Finally, all new members will receive your custom album as their default.

Choose 1-6 photos for your album. Photos must be landscape orientation. Use our online cropping tool to size them properly. Images must be JPG or PNG, min. 72 DPI, 400px wide by 100 px tall. Also note the focal point of your image should be on the right hand side. When published, the left hand side will have a fade in gradient to match the theme.

CU\*BASE Help is available for showing you how to set the default photo album for It's Me 247 Online Banking members. See <http://www.cuanswers.com/do/c/gold/gold.htm#3804g.htm> for details.

Also, make sure you notify your membership first. Many members use the photo album as a security feature.

Once you sponsor a photo album for It's Me 247 Online Banking, it becomes available for every credit union in the network. Thanks for contributing to everyone's success!

Because your sponsored album becomes available network wide, CU\*Answers will choose a creative name for your album based on the content.

#### What You Get

Your custom photo album in rotation  
Your Credit Union must have copyright permissions to use any photos you submit. Also, photos must fit into the proper dimensions, that is, photo albums are wider than they are tall.

#### Costs

One time set up.....\$750  
Monthly Maintenance.....\$20/month





## On the Developer's Table

- In 2012 we started using the photo album space to advertise to members (Smart Messages)
- With custom photo albums, you can start doing the same thing
  - Do you want to give your pictures some special messaging, beyond the idea of cool cars or horses?
  - If so, we have some work to do as we continue developing our Smart Messages alongside your photo albums



One priority of mine:  
automated **Smart Offers**  
to go along with Smart  
Messages

Smart Offers: Simple tests about the  
member that offer an **application**

**The trick is the test**





# Online and Mobile Banking Branding Concepts

## Online Banking Community



- Some teams are looking for logo branding and themes in the OBC login page
  - \$750 one-time and \$20/month from now on: cheap to some, outrageous to others
- Remember there are already FREE customization options for OBC – are you taking advantage of all of these?
  - Background color
  - Website links
  - Social media links



### ■ Online Banking Community Logo Replacement

Replace the It's Me 247 Online Banking Community Logo and your credit union name.

#### How It Works

You must provide an Adobe Illustrator or EPS color version of your logo. This ensures we can create the proper format with transparency for the It's Me 247 Online Banking Community.

The Online Banking Community mast area is white, please provide your logo in a dark or full color scheme so that it will render properly on a white background. Our graphic designers will work to make your logo look good.

#### Costs

One time set up .....\$750  
Monthly Maintenance .....\$20/month

### FREE Options!

- OBC Custom Background Color
- OBC Custom Website Links
- OBC Custom Social Media Links

These customization options are all available today for free! Simply complete an OBC Customization form and fax or scan and email it in. The form is available online at [http://cuanswers.com/pdf/ItsMe247/OBC\\_Customization\\_Form.pdf](http://cuanswers.com/pdf/ItsMe247/OBC_Customization_Form.pdf).

Use our online tool at <http://ws.cuanswers.com/2011/01/17/new-its-me-247-obc-color-selector-tool/> to assist in picking the proper HTML colors.

The Online Banking Community Includes Security Training and other information that allows you to fulfill auditor requirements.

#### What You Get

Custom HTML color

Custom links to your social media profiles

Custom website links back to your webpage



#### Costs

One time set up .....FREE!



# Mobile Banking Branding Concepts



- Mobile customization needs to work in two venues:
  - When the free **It's Me 247** Mobile Web Banking is front and center
  - When **It's Me 247** Mobile Web Banking is being used in a wrapper app (like the CU Mobile Apps product)
- For now this customization would be controlled at the CU level, not member by member
  - \$1,600 one-time and \$20/month from now on: cheap to some, outrageous to others

## ■ Custom It's Me 247 Mobile Web Banking Theme

Apply the colors you selected for your It's Me 247 custom desktop theme to mobile web too.

*Tip: COMING SOON: Use our online tool at [ws.cuanswers.com/self-service-branding](http://ws.cuanswers.com/self-service-branding) to assist in picking the proper HTML colors.*

### How It Works

Once you have approved your new color theme, this theme will become the default theme for your It's Me 247 Mobile Web. Also, since most mobile app providers embed It's Me 247 Mobile Web into your application, this theme will automatically be deployed through your mobile web.

Since most mobile apps embed It's Me 247 Mobile Web, your custom theme will automatically be updated through your mobile app provider.

An It's Me 247 Mobile Web theme is selected by the credit union for all members. That is, all members will have the same color theme that the credit union chooses. Make sure you notify your membership prior to making this change.

Because your sponsored theme becomes available network wide, CU\*Answers will choose a creative name for your theme based on the colors.

Default Mobile Theme



Custom Mobile Theme (Orange and Navy)

### What You Get

Your logo<sup>1</sup>

Custom primary color selected

Custom accent color

<sup>1</sup>For certain Mobile App vendors, your logo will not be included in order to provide an on-app-like experience for your members.



### Costs

One time set up ..... \$1,600  
Monthly Maintenance ..... \$20/month

# MoneyDesktop

A classic network solution to study



Accounts page showing a list of accounts with columns for account type, balance, and status. The total balance is \$282.44.

Spending page showing a donut chart for 'ALL SPENDING \$0.00' and a table of spending categories and amounts.

Category	Amount
Fees & Charges	\$25.00
Shopping	\$30.00
Uncategorized	(\$300.00)

Transactions page showing a list of transactions with columns for date, payee, category, and amount.

Date	Payee	Category	Amount
01/08/13	Cu Transfer	Transfer for Cash Sp.	60.00
01/08/13	Cu Stop Fee	Bank Fee	25.00
01/08/13	Draft# 33243	Check	0.00
01/08/13	Cu Transfer	Transfer for Cash Sp.	60.00
01/07/13	Huntington March	Uncategorized	200.00
01/03/13	Plus.com	Hobbies	20.00
01/07/13	Check 05554	Check	75.00
01/02/13	Huntington March	Uncategorized	375.00

Online Banking landing page with navigation links: Info Center, My Accounts, New Accounts, eStatements, MoneyDesktop, Go Mobile, Contact Us.

**All Your Accounts | One Place**  
MoneyDesktop can automatically pull all of your financial information into one place, so you can finally get the full picture.

- ✓ Account Aggregation
- ✓ Expense Tracking
- ✓ Budget and Debt Management
- ✓ Financial Reporting

Available on the App Store

Login

MDT is not the only vendor in this area, and someday we may need to use a more generic label. I doubt we will use more specific labels, though – so be careful what you brand and how.



# MoneyDesktop

A successful network solution to study



- AAC Credit Union
- Alpena Alcona Area CU
- ATL Credit Union
- Best Advantage Credit Union
- Building Trades FCU
- Calcite Credit Union
- Community Credit Union
- Cumberland County FCU
- Day Air Credit Union
- EdCo Community Credit Union
- Element Federal Credit Union
- Evergreen Credit Union
- Firefighters
- First Financial Credit Union
- FOCUS Credit Union
- Frankenmuth Credit Union
- Heartland Credit Union (Madison, WI)
- Honor CU
- Horizon Utah Federal Credit Union
- Jefferson Credit Union
- Kent County Credit Union
- Lakeshore Federal CU
- Lenco Credit Union
- Lower East Side People's Federal Credit Union
- Newaygo County Serv. ECU
- Newrizons Federal Credit Union
- Peninsula Federal CU
- San Antonio Citizens FCU
- SB Community Federal CU
- Superior Choice Credit Union
- Vacationland Federal Credit Union
- Wauna Federal CU
- Western Districts Mbrs CU

**33**  
CUs

**Check the Peer Analysis in  
your packet for contact  
information for these CUs**

# Online/Mobile Solutions for Special Market Segments

A business challenge for every planner



- The vision for the self-service member has expanded far beyond the earliest ideas
  - Today, online banking is a core competency requirement for every credit union
  - Internally, credit union employees continue to envision the day when members can do everything online
- But not all members are created equal, as far as how they use the credit union, the tools the credit union provides, and what they hope to get from their credit union ownership
- If mobile is teaching us anything, it might be that credit unions will need to use smaller, specialized applications to meet the diverse needs of members who are flocking to online solutions

**What is the best way for all of us to invest in meeting new market segments who want to be online with the credit union – while not bankrupting us all?**



# Online/Mobile Solutions for Special Market Segments

## Supporting non-English Speaking Members



- The idea is this: How can we be *supportive* of non-English speaking members?
  - One approach: Show your respect for their potential in your credit union by giving them tools that signal their importance to you, and aid them in completing their daily business with the credit union – *market your respect and your tactics*
  - Another approach: Show your respect for their potential in your credit union by replicating everything you do in their language
- The problem with the second approach is, where does it end? Where does it start? How do you handle all of the possible nuances?
- And how do we afford it as a collective?

**We believe you use the tools that members have available to them in navigating the Internet every day, whether at your credit union or any other website**

**The individual is smarter about their situation than we are**

# Help for Multi-lingual Members

## Tools you can promote now



English  
Español  
Français

Traductions Français des Services Bancaires en Ligne It's Me 247

"ES MI 247" COMUNIDAD DE BANCO EN LÍNEA - VERSIÓN EN ESPAÑOL

APRES LA CONNEXION

My Account

My Preferences

My Preferences

Services & Plusieurs Nouveaux

What Else Can I Do? PIB Help Contact Us

47  
anking Community

Manage Your Investments Online

Self Directed Online Trading

It's Me 247  
Investment Center

Get Started >>

1 2 3 4 5 6

Making Trades that Play

Have you ever wished you had a way to manage your credit union's online banking? Wait no more. It's Me 247 Investment Center. eVision (TM) is a new platform allowing our members to make your own investments. Stop by to get started!

Investments offered through CUSO Financial Services, L.P.

Aqui Se Habla Español

Iniciar sesión y haga clic en HELP para ver las traducciones en español de algunos términos en este sitio. (On parle aussi français! Connectez-vous et cliquez sur HELP pour afficher les traductions françaises des quelques termes sur ce site.) If you know any Spanish- or French-speaking members who belong to our credit union, refer them to our language help accessible by clicking Español or Français from the HELP drop-down menu at the top of our online banking site.

Get Ready for Summer

CU SECURE

Fight Identity Theft

Learn How to

Story posted June 3

Does your website sell the idea that you respect every member and encourage them to find the tools they need to be successful?

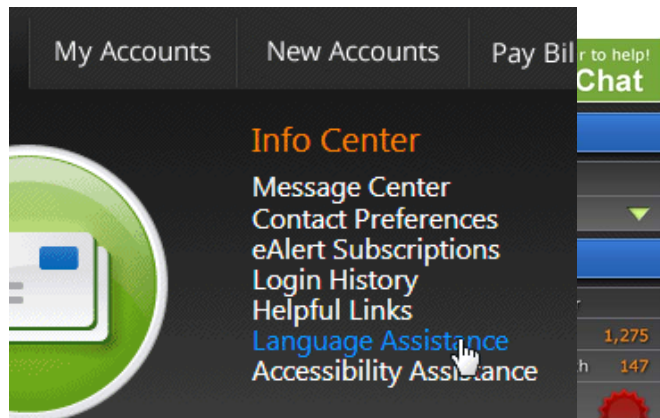


# Help for Multi-lingual Members

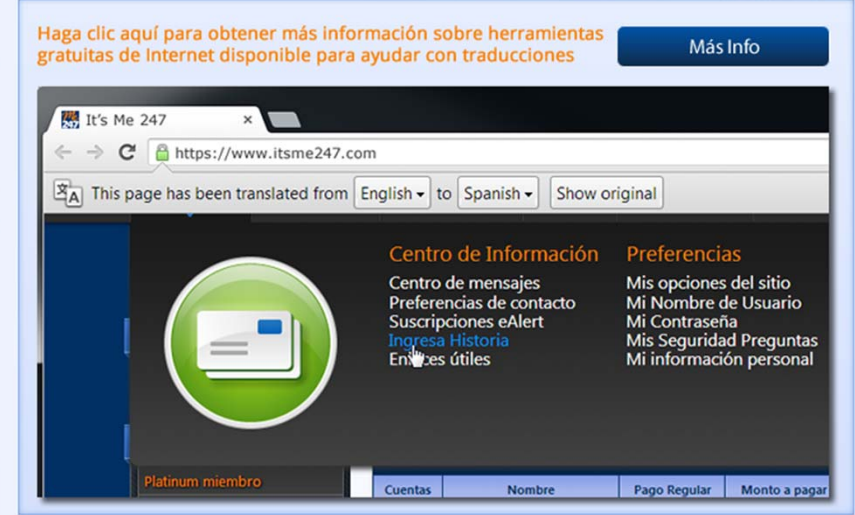
Better marketing of our respect by pointing to Internet tools



- We think this is a more effective change to the system than trying to come up with several versions of **It's Me 247**



Design mockup only



But we are working with groups who are trying to envision a **business plan** for further investment

# Help for Multi-lingual Members

## What's in the Business Plan specification?



### What's in the business plan?

- A list of features that would be in version 1.0 of a Spanish **It's Me 247**
- An outline of future enhancements to Spanish **It's Me 247** and some vision of future investment
- Who will make the final call on translations, nuances between multiple Spanish approaches, documentation, logos, banner ads/Smart Messages, etc.
- The financial plan in selling the service to a broad audience with a revenue base to support this product for years to come

### What's NOT in the business plan?

- Just convert everything in **It's Me 247** into Spanish
- Whatever you add to **It's Me 247**, add to the Spanish version
- What you do for **It's Me 247**, you should also do for the Spanish version
- You should just include it in what we pay for **It's Me 247**
  - **We believe it could cost 3-5x as much**

**This is a real chore to lay out a business plan – sounds like an Innovator Investment & Grant Program entry**  
*(or an integration to a market-tested Spanish online banking solution)*



# Approaching Online Banking for Businesses

A project CU\*Answers is ready to attack



## What's in the business plan?

- A list of features that would be in version 1.0 of a Business **It's Me 247** ("It's My Biz 247")
- An outline of future enhancements to Business **It's Me 247** and some vision of future investment
- Who will make the final call on features, documentation, banner ads/Smart Messages, Tiered Services rewards, etc.
- The financial plan in selling the service to a broad audience with a revenue base to support this product for years to come

## What's NOT in the business plan?

- Just convert everything in **It's Me 247** for the Business version
- Whatever you add to **It's Me 247**, add to the Business version
- What you do for **It's Me 247**, you should also do for the Business version
- You should just include it in what we pay for **It's Me 247**
  - **We believe this will require a new revenue plan**

**For CUs to truly have a business platform for members, it may have to start with a visible expression on the Internet**

# Are you getting the most out of last year's member aggregation enhancements?



### Serving Members in Teller Processing

When assisting members with multiple memberships in teller processing, one of the most challenging tasks can be transferring funds from one membership to another. You are assisting Mary Member by depositing a check in her checking account for her first membership, and then she remembers she wants some of the funds to be deposited in a savings account in her second membership. What do you do? It is easy to assist Mary Member using the *Bol Fwd/This Member* and *Global Search* features that are built right into the Teller Processing screens.

**Step #1**

From the Main Teller Posting screen, make a deposit in the checking account for Mary's first membership. Then instead of posting the transaction, use the *Bol Fwd/This Member* button.

**Step #2**

You then advance to the Account Selection screen with *Global Search* built right in. Simply type Mary's name in the search fields to find her second membership.

**Step #3**

After selecting Mary's second membership, you'll advance to the Main Teller Posting screen, this time displaying the second membership. Enter the second deposit, and this time use the *Post* button. You can also use the *Bol Fwd/This Mbr* again to transfer funds to a third account.

### Searching for Other Accounts

**My Other Accounts – Inquiry and Phone Operator**

If you are already in a member's account using *Inquiry* or *Phone Operator*, select the *My Other Accounts* button to research additional accounts owned by the member. This will take you to a second screen where you can view a listing of accounts where the member is primary, joint or is a co-borrower.

You also have access to the *My Other Accounts* button when transferring funds through *Phone Operator*.

**Global Search – Teller, Phone Operator and Inquiry**

The *Global Search* feature is available on the entry screen in *Teller*, *Phone Operator* and *Inquiry*. This powerful search feature allows you to search for other memberships your member has a relationship with, including being primary, joint, co-borrower, or beneficiary.

### See/Jump for Online Banking

Members can use the *See/Jump* features while in online banking to manage their multiple memberships. *See* allows members to view the balances of their accounts in other memberships, while *Jump* allows the member to jump to their second account without needing to log in a second time. Permissions between accounts must be granted by the owner of the account and can only be given to members who are primary or joint on the membership.

To the left we can see how Mary can select to jump to her second membership. From *Switch Accounts*, she selects her second membership (with the last two digits of 39).

This takes her to her second membership without the need to log into the second account.

When she is ready to return to her first membership she selects *Jump Back*.

If Mary selects *View Other Accounts* (instead of jumping to the second account), she moves to the *Other Accounts* page.

Here she can "see" her second membership's balances without leaving her first membership.

This made a big splash in It's Me 247, but it was a lot bigger than that. Have you implemented these strategies to their fullest?



# Approaching Online Banking for Businesses

A project CU\*Answers is ready to attack



- So we want to market our respect for this member segment and have a healthy set of tactics to support them...
  - “It’s My Biz 247” with multi-login capability for member and non-member users (e.g., the business is a member but the CFO is not)
  - Available via Membership Designation controls (no See/Jump)
  - Business member access control via PIB
  - Limited set of **It’s Me 247** features, to be determined (no Tiered Services rewards program?)
  - Specialized fee programs (potentially user fees)
  - Separate bill payment connection (iPay Business Bill Pay)
  - Specialized OBC, targeted at businesses and their interests
  - Separate rate boards and product setup

For us the key is getting a product into the hands of members as early as possible that will launch us towards a core competency in serving business members online

# Approaching Online Banking for Businesses

Ideas on the drawing board



- Separate logins for personal and business members?
  - Should we use separate URLs? How should we manage the member's initial click?
  - Would it confuse members to bounce back and forth between personal and business?
  - If we have two different OBCs, would the re-route work or not?

Lots of brainstorming to do with multiple ideas on where this may end up  
But if we want to move by summer 2014, we need to start making some decisions

Secure Online Banking Login

Personal Business

Company ID

User ID

Login

If you have not set up your username, please enter your member number.

PIB protected

It's Me 2 Online Ba now has acces ALL YOUR ACCOUNTS Even those that are

Making Trade Have you ever wishe union's online banki 247 Investment Cent

Secure Online Banking Login

Personal Business

User ID

Login

If you have not set up your username, please enter your member number.

PIB protected

It's Me 2 Online Ba now has acces ALL YOUR ACCOUNTS Even those that are

Making Trade Have you ever wishe union's online banki 247 Investment Cent



# Approaching Online Banking for Businesses

Ideas on the drawing board



- I cherry-picked one of the Innovator Investment & Grant Program winners for a special project with CU\*Answers last year
- CommStar is wondering if the network can build a toolkit where CU business members could have a community presence and hook up with CU members in a new way
- It's a big project: **Investors wanted!**
  - Look for more information coming soon



Introducing a new operating platform concept that provides custom built member business accounts and digitally connects members with member businesses – with a social networking feature – Biz Friends!



Introducing the social and business networking feature of It'sMyBiz, a new operating platform concept that provides custom built member business accounts and digitally connects members with member businesses.

**Creating a community for members and businesses to see the credit union as the facilitator of all their goals**



# What about the 2012 Innovator Investment & Grant Program?

Congratulations to last year's winners:

- Jenny Bickel, **Frankenmuth CU**
  - \$5,000 for the “Field of Dreams” project
- Renee Maeder, **Best Advantage CU**
  - \$5,500 for the “Flix in the Sticks” project
- Annie Lepper, **Superior Choice CU**
  - \$5,000 for the “Great Debt Pay Down” project

Subject: 2012 Grant Recipients Announced



We are pleased to announce the completion of the second round of the CU\*Answers Innovator Investment & Grant Program. For the 2012 program, we received 10 entries, which were narrowed down to 4 finalists, and each of the finalists gave a presentation at the CEO Roundtable on November 7, 2012. At their January meeting, the CU\*Answers Board reviewed ballots submitted by audience members, and after deliberation voted to award the following grant monies:

Jenny Bickel, Frankenmuth CU in Frankenmuth, MI: \$5,000 for their “Field of Dreams” project  
Renee Maeder, Best Advantage CU in Brillion, WI: \$5,500 for their “Flix in the Sticks” project  
Annie Lepper, Superior Choice CU in Superior, WI: \$5,000 for their “Great Debt Pay Down” project

In all, CU\*Answers is pleased to be investing a total of \$15,500 toward new businesses or projects that will benefit communities and credit union members. In addition, all four of the credit unions who presented at this year's event will be receiving a new **Microsoft Surface tablet** as a special thank you for participating. If you'd like to get in touch with any of this year's winners or other contributors, please contact [Melinda Haehnel](mailto:Melinda.Haehnel) via email or at ext. 138.

We were very excited by the participation in this year's event and look forward to next year's program, which will be announced in the next few months. We hope it will continue to foster innovation throughout the network and inspire some new ideas in your organization.

CU\*Answers | PLEASE DO NOT REPLY TO THIS MESSAGE Refer inquiries to: [csr@cuanswers.com](mailto:csr@cuanswers.com)

**We are tracking along with the three winning CUs on their journey to make these programs a success**

**I look forward to bringing everyone up to speed at the CEO Roundtable on November 6**





# 2013-2014 Innovator Investment & Grant Program

- We want to make this a year-round process with quicker turnaround and more interaction for the innovator
  - No longer part of the CEO Roundtable event
  - Submit when you are ready and we'll respond on a regular schedule
- Who can apply?
  - Credit unions
  - CU employees
  - cuasterisk.com employees
- Same budget, bigger focus on getting the money into the hands of active innovators



**Step 1**  
Submit completed application and all supporting documents online at [score.cuanswers.com](http://score.cuanswers.com)



**Round 1**  
Within 30 days, evaluation by CU\*Answers Investment & Grant Program Review Committee



*Applications may be returned for more information or declined at any time.*

**Round 2**  
Advancing Applications reviewed by CU\*Answers Executive Council within 30 days



*Executive Council may request a formal presentation.*

**Round 3**  
Negotiations and funding discussions with CU\*Answers Executive Council




# Approaching Online Banking for Businesses

Ideas on the drawing board

- #1: Can we combine a vision for a new business PIB with our vision for a new look for our personal PIB?
  - Can we do both and make a launch date of summer 2014 for the first version of business **It's Me 247?**



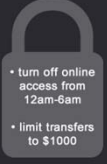
PIB  Personal Internet Branch Getting Started [PIB Help ?](#) [Logout x](#)

What is PIB?


- An added layer of security.
- Turn on / off days or time frames you want online access to be avail.
- Limit or control the types of transactions that can take place in your account.
- Set up different profiles so you can full or limited access to those you want to have online access
- Whether it's setting transfer limits or requiring a 2nd confirmation code on certain types of transactions, PIB allows you to add layers of security to meet your needs.

Next: Multiple Logins (NEW!) >

PIB PROFILE

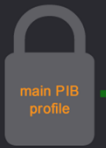
you →  → ONLINE BANKING

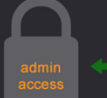
- turn off online access from 12am-6am
- limit transfers to \$1000


PIB  Personal Internet Branch Getting Started [PIB Help ?](#) [Logout x](#)


PIB: Multiple logins (NEW!)

- Create additional login and PIB profiles with customized online banking access to your accounts
- Control and monitor what your other PIB accounts can see and do.

you →  → ONLINE BANKING

spouse →  admin access

accountant →  limited access

personal assistant →  view only access

Continue >



# Approaching Online Banking for Businesses

## Ideas on the drawing board

- #2: Is it time to take PIB to mobile devices?
  - What challenges should we anticipate with mobile security in the future?
  - And is it time to add some new PIB features that control the **It's Me 247** Mobile Web banking tool?



PIB
Personal Internet Branch  
Getting Started
PIB Help ? Logout x

Step 2 of 4: Features

Check which functions you want to be available for this PIB profile

<p>Basic functions</p> <p><input checked="" type="checkbox"/> Transfers</p> <p><input type="checkbox"/> Login History</p> <p><input checked="" type="checkbox"/> Message Center</p>	<p>Maintenance</p> <p><input checked="" type="checkbox"/> Preferences</p> <p><input checked="" type="checkbox"/> Site Options</p> <p><input checked="" type="checkbox"/> Nicknames</p>	<p>Third Party Access</p> <p><input checked="" type="checkbox"/> Bill Pay</p> <p><input type="checkbox"/> Money Desktop</p> <p><input type="checkbox"/> Mobile</p>
---	--	--

← Back
Go to Step 3: Geographic Location →

PIB
Personal Internet Branch  
Create your PIB Profiles
PIB Help ? Logout x

Login Profiles for John Smith

Edit your main PIB profile or create additional profile logins to give controlled access to another person such as a spouse or an accountant.

Label	Login	Password	Edit	Key	Active
administrator	Jsmi45!@	*****			<input checked="" type="checkbox"/>
Cindy	Cin74!5252	*****			<input checked="" type="checkbox"/>
Assistant	Pat499!22	*****			<input type="checkbox"/>
Accountant	MrGen\$%1	*****			<input type="checkbox"/>

+ Add a new PIB login profile

Edit PIB profile and login

Completed PIB Profile

PIB profile created but activation key has not been entered

PIB Profile is active. Click to temporarily deactivate

# Approaching Online Marketing for Businesses

Idea drawing board

#2: Is it mobile de

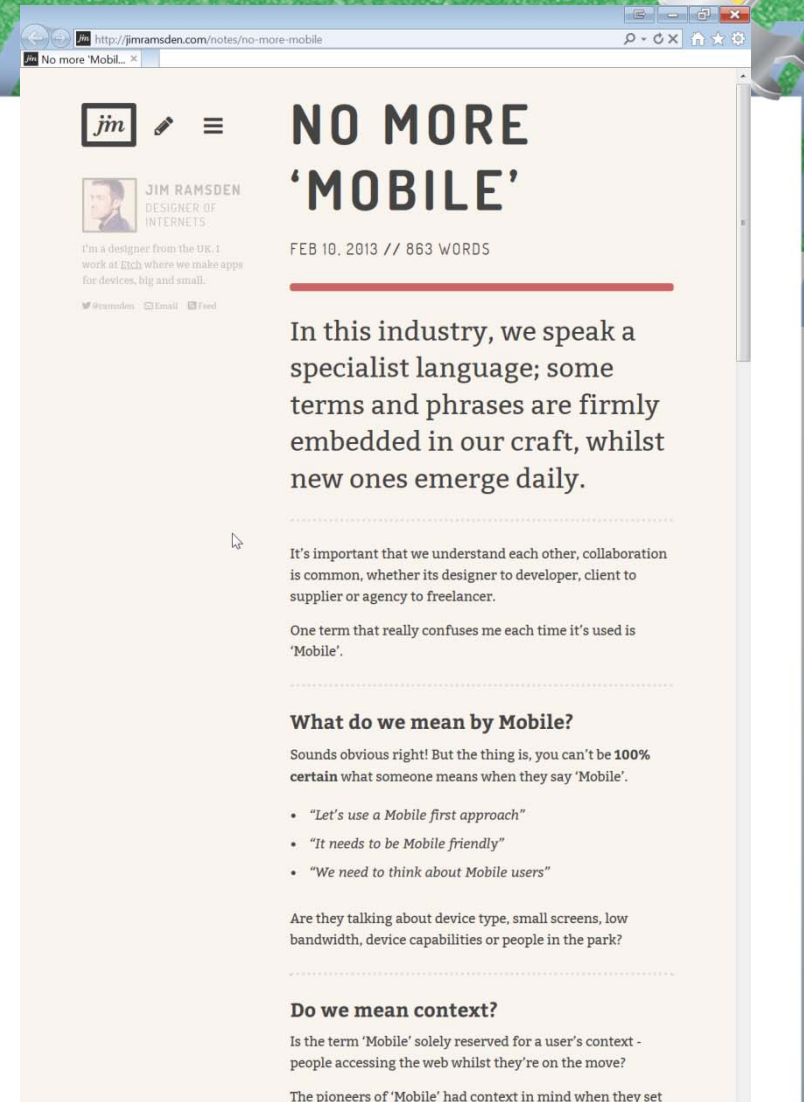
In case there is any doubt, we are *not* planning to start a multi-lingual version of **It's Me 247** in the next 6-9 months...still waiting for a plan beyond what we already do

We are starting on a business version of **It's Me 247** and plan to work with some early champions for a beta in the summer of 2014



# Speaking of mobile...

- This article does a great job of making people think about what challenges they are lumping into the word “mobile”
  - Do we mean context?
  - Do we mean Mobile web?
  - Do we mean Mobile Phone?
  - Do we mean small screen?
- Our vision is continuing to mature, and our narrative will continue to be more specific
  - Mobile Web vs. Mobile App
  - Mobile Web retail vs. wholesale



<http://jimramdsen.com/notes/no-more-mobile>

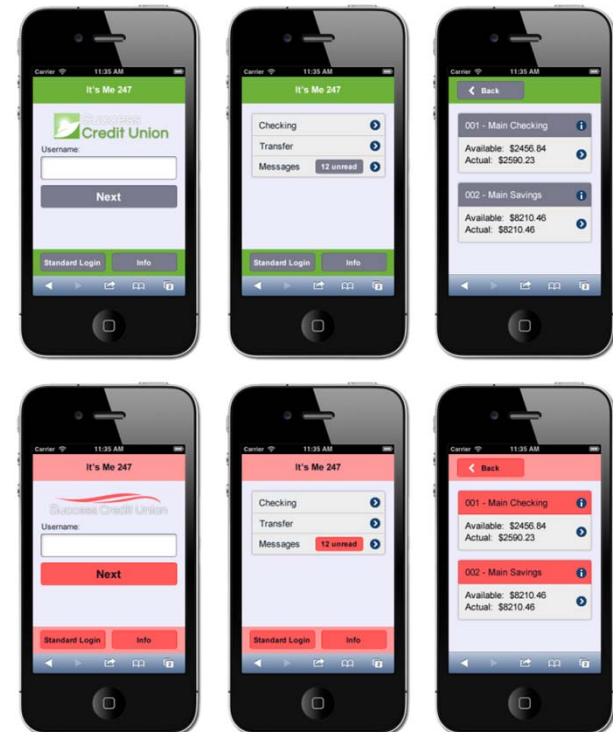
# What should we add to Mobile Web retail?

What's next after FEP for the ASP developers?



■ If you were selecting the next few big things to put into the **It's Me 247** Mobile Web Banking retail product, what would they be?

- A loan application that delivered to the CU\*BASE LOS
- A rate board that connected to CU\*BASE for current rates
- See and Jump controls consistent with online banking
- View cleared check images
- Print an e-statement
- Personal information updates



It's not as easy as saying everything that's in online banking should be in mobile banking...or is it?



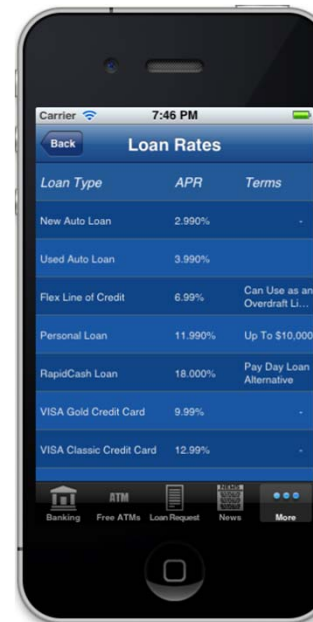
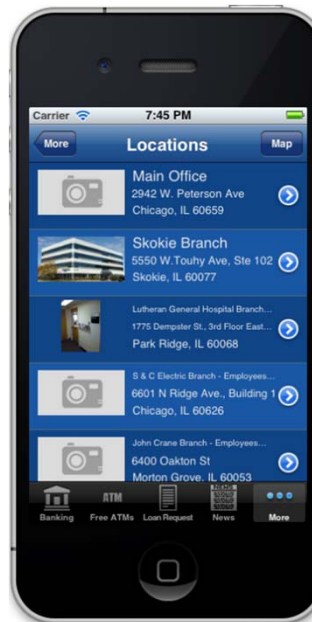
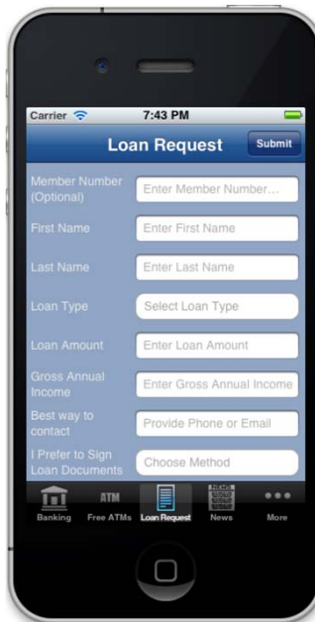
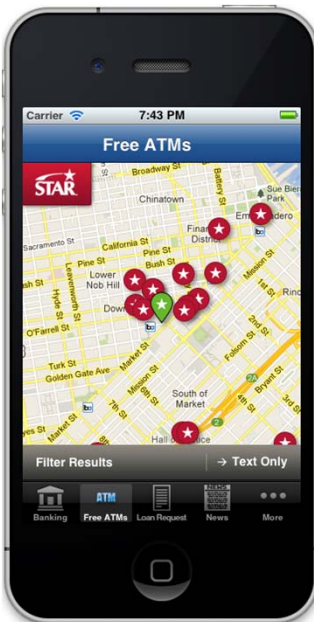
# What should we add for Mobile Web wholesale?

## Fitting our hand into someone else's glove



- How will things like a direct application to CU\*BASE from inside **It's Me 247** Mobile Web Banking interact with the loan app in your mobile app?

CU Mobile Apps



In many cases, mobile apps are sophisticated mobile websites, not transaction applications

# CU Mobile Apps

Another network success story and a growing user base



- AAA Federal CU
- Allegius CU
- Bay Area CU
- Building Trades CU
- Community CU
- Cumberland County Federal CU
- Day Air CU
- Delta County CU
- Element CU
- FedCOM CU
- First Financial CU
- First Trust CU
- Forest Area Federal CU
- Fox Communities
- Frankenmuth CU
- Glacier Hills CU
- Grand Valley Co-op CU
- Heartland CU (Madison)
- Heartland CU (Springfield)
- Honor CU
- Kent County CU
- Lakeview CU
- Meijer CU
- New Horizons CU
- NorthPark Community CU
- Peninsula Federal CU
- Quest Federal CU
- River Valley CU
- San Antonio Citizens Federal CU
- Spokane Law Enforcement CU
- TBA CU
- United Advantage NW Federal CU
- Wauna Federal CU
- Western Districts Members CU

**35**  
CUs

**Check the Peer Analysis in your  
packet for contact information**

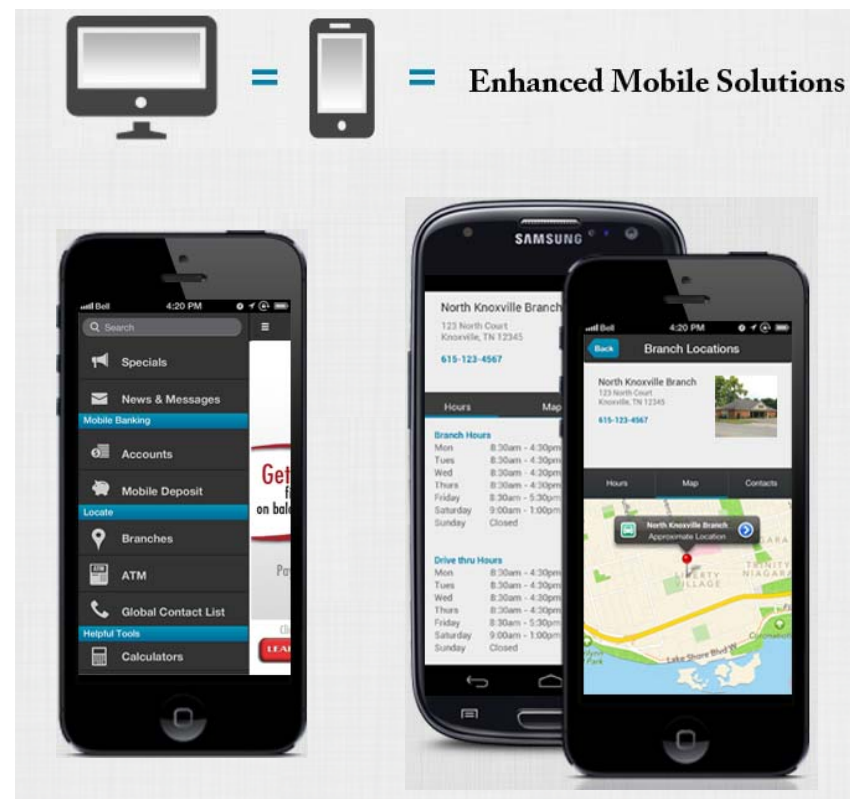


# CU Mobile Apps

## What's on the horizon?



- CU Mobile Apps is about to announce a new platform and engine for its mobile app product line...very hush-hush at the moment
- From what we hear:
  - The next generation for their Content Management System which will generate a new look and feel for the app
  - A streamlined navigation system with a one-touch approach to everywhere your member wants to go
- Upgrade details are coming soon from CU Mobile Apps – be sure to write this process into your 2014 Business Plan



# What's next for your credit union's mobile website?

“What are you talking about? We've moved on from that already”



- Does having a mobile app eliminate the need to maintain a mobile-ready website?
  - Have you made your last improvement to your mobile-ready website based on a strategic decision, or are you just too busy with your mobile app solution?
- We have an internal bounty for our teams to come up with creative mobile websites

https://loans.itme247.com/3.0.0.0/MemberLogin.aspx

Loan Application

Western Districts Mbrs CU - Loan Application

LOGOUT

**It's Me 247**  
Online Banking

Online Loan Application

Start Your Loan About You Your Co-Applicant Your Finances Authorization Request Quote Selection Confirmation

**Quick Loan Application**  
This application should take only a few minutes to complete

Have the following information available before you start: your Social Security Number, employer name and phone number, and annual income amount.

If you are already a member of the credit union, please sign in using your online banking login information.

**Member Number/Username:**  
[input field]

**Password:**  
[input field] **Login**

Please select a loan type:  
[dropdown menu]

If you are not a member of the credit union, please select a loan type and click continue.

**Continue**

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This page will timeout in 75%



https://loans.it... [search icon] [lock icon]

Loan Application x

Western Districts Mbrs CU - Loan Application

LOGOUT

**It's Me 247**  
Online Banking

Mobile Online Loan Application

Start Your Loan About You Your Co-Applicant Your Finances Authorization Request Quote Selection Confirmation

**Quick Loan Application**  
This application should take only a few minutes to complete

Have the following information available before you start: your Social Security Number, employer name and phone number, and annual income amount.

Please select a loan type:  
[dropdown menu]

If you are already a member of the credit union, please sign in using your online banking login information.

**Member Number/Username:**  
[input field]

**Password:**  
[input field] **Login**

If you are not a member of the credit union, please select a loan type and click continue.

**Continue**

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This page will timeout in 75%



# What about mobile applications that rely on APIs and web service integrations?



- CU\*Answers still has not decided to take the plunge and author our own mobile app for member transactional banking
  - We continue to work with credit unions who are researching mobile apps that require API-type integrations, but have yet to find a champion to fund and drive one to completion
- But we are working on expanding our web service layer to provide both coordinated and open API integrations for credit unions
  - This year we moved the Lender\*Hub team from Web Services to the Programming team to build an expanded and diverse integration capability
  - This team is implementing a new platform – called **Unified Core Integration** – for an expanded web services integration layer to service the CU\*BASE network
  - UCI will be used with CU\*BASE, **It's Me 247**, and mobile apps for new extensions and vendor support

Let's take a look at what UCI means to you today and for your future

# Unified Core Integration (UCI)

Converting one-off integrations to a new tool



## Vendors targeted for UCI in 2014:

- CBC (tri-merge credit reports)
- DealerTrack
- LSI
- MeridianLink
- MicroLender
- Mobile member signup and cross-sales
- Prime Alliance
- QualiFile
- RetailerDirect
- RouteOne
- TCI
- WebLender
- XtDirect

## Transactions supported today:

- Import loan leads into CU\*BASE LOS
- Import applications into LOS, report decisions back to originator
- Send new member information for identity verification and risk assessment, return decisions
- Credit report retrieval

**In the future, for the vendor list to expand, we must add support for transaction sets, ahead of the demand**

*(Authentication API for It's Me 247, posting API for CU\*BASE, add data to CU\*BASE member database...)*

**Look for more in 2014**



# The big picture for online and mobile 2013-2015



1. Leverage the **It's Me 247** Nav-01 project for 3-5 new enhancements
2. Leverage the new **It's Me 247** design engine to enhance our mobile web look and feel
3. Complete the foundation for web service APIs and expand the connections to our network
4. Complete a new look and feel for PIB and expand its capability to support business online banking and mobile access
5. Continue to investigate what mobile means to the development of self-service channels, and develop a narrative that makes it easier for credit unions and the CUSO to chart our course forward

Our network has an aggressive pricing model for online and mobile banking – do we need more stuff, or do we need to continue with our aggressive pricing model?

*The 2014 Pricing Focus Group might be our most important one ever*

# Are we facing an explosion of online and mobile investments in the future?



- Today, our e-commerce fee is one of our most impressive collaborative solutions...do you know why?

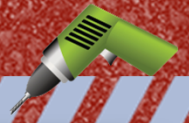
<b>C. E-COMMERCE FEE</b>		
Includes It's Me 247 with PIB multi-layered security, e-statements, e-notices, e-alerts, Mobile Web Banking, online Audio Response usage fee (up to a \$300.00 credit for CU installed IVR unit)		
# of Members	1 - 2,500	\$150.00 per month
	2,501 - 5,000	\$810.00 per month
	5,001 - 10,000	\$1,050.00 per month
	10,001 - 15,000	\$1,600.00 per month
	Over 15,000	\$2,300.00 per month

- As you look at your future business plans, how would you have CU\*Answers alter ours?
  - Should we pack more into an e-commerce fee and raise prices? Can we afford to go *a la carte* for specialties? How will we price API extensions? How will your budget absorb the potential explosion people are asking for?



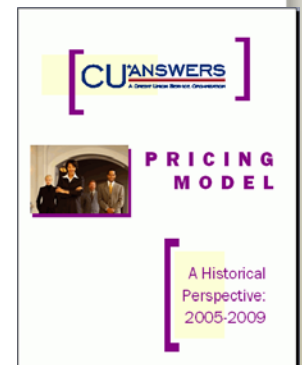
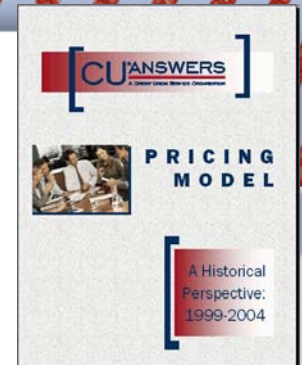
# A job site you should plan to visit

## 2014 Pricing Focus Group event



Hold the date: **April 9-10, 2014**

- **Accounting Top 10 Focus Group** (*meeting #3*)
  - Working with CU\*Answers developers to prioritize, envision, and deliver new CU\*BASE accounting tools
- **CFO Strategies Roundtable** (*inaugural meeting*)
  - A networking session for CFOs and accounting leaders, to discuss financial issues related to credit unions and the solutions within our network
- **2014 CUSO Pricing Focus Group** (*meeting #3*)
  - Discussion with CEO Randy Karnes on CU\*Answers' pricing trends, challenges, and potential future solutions
  - Interact with CU\*Answers Board and senior leadership on how CUSO pricing designs affect CU budgets and operations
  - Learn what potential changes your CU might consider for business plans for 2015 and beyond



# Client, investor, owner – can you wear all 3 hats?

- What is the future for CU\*Answers fees related to cleared checks?
- How will EFT fees change in the future? Will the cap go up?
- We have bundled **It's Me 247** pricing today – can that continue?
  - What should we anticipate as *a la carte* fees for online and mobile banking in the future?
- What is the future of fees for archived data and images?
- What are the most important changes to a CU invoice from the credit union's perspective?

CU\*ANSWERS ACCOUNTING  
Your CU\*Answers Invoice. Explained

My Invoice Explained | Pricing Guides | ACH Info | FAQ | Contact

SEARCH

Welcome

Welcome to the CU\*Answers Accounting Website! We have designed this site to assist you, our clients, with things like:

- Explaining your invoice and the reasons behind the format
- How to look up specific item codes on your bill
- Explain what the item is and how it is billed
- How to reconcile in CU\*BASE (if applicable)
- How to [contact us](#) if you need further information

We have also included links to our Pricing Guides, which will allow you to verify pricing and also explain our pricing philosophy overall; a link that explains how you can pay your invoice via ACH each month (including a link to the form to complete for setting up the process); and a link that provides our Quarterly Financial updates in a printable "pdf" format.

We hope this site proves to be a helpful tool to all who use it and we also encourage users to contact us if you have any questions or suggestions about the content of this site.

So, give the site a shot and let us know what you think!

Accounting News  
Quarterly Financials for 12/31/12  
Posted February 8, 2013 in News |

2012 Audited Financials  
The 2012 audited financial statement prepared by Crowe Horwath is available. Download them at [cuanswers.com](#).

Most Popular Billing Codes  
502 Online EFT Transactions  
Various Active Member Processing Fee  
507 Online EFT Transactions

Recently Added Billing Codes  
0609 CU\*EasyPay Setup/Deconversion  
0110 Grand Opening Kit  
0709 CU\*EasyPay A2A Reimbursement

<http://accounting.cubase.org>

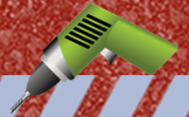
(Link requires CU\*BASE network access)

When was the last time your accounting team looked at our pricing models? When was the last time you prepared some suggestions for innovation?



# Pricing Innovation Now

## Changing what credit unions pay for data archival



- Today, CUs pay more than \$580K for secondary archival services
- We want to reduce that by \$200K in the next three years:
  - \$75,000 net reduction year 1
  - Addit'l \$75,000 reduction year 2
  - Addit'l \$50,000 reduction year 3
  - Special credits to be issued to clients with largest net increases



	# CUs Seeing an Increase*	Avg \$ Increase	# CUs Seeing a Decrease*	Avg \$ Decrease
Year 1	51	\$1,008	91	(\$1,401)
Year 2	39	\$839	103	(\$1,783)
Year 3	30	\$808	112	(\$2,122)

\*Compared to what they are paying today



# Pricing Innovation Now

Effective **October 1, 2013**, we will completely restructure pricing for CU\*Archives COLD storage of reports and statements on CD-ROM

■ **Current method:**

- Page # count  
(holdover from microfiche days)

■ **New method:**

- Flat monthly fee, tiered by member size
- Monthly fee for transmissions to in-house servers

Fees	Year 1	Year 2	Year 3
Media Charges, Statement CDs	\$10	\$10	\$10
Media Charges, Report CDs	\$10	\$10	\$10
Cold Storage Processing Fee	\$25	\$0	\$0

**Statement Archiving (Quarterly)**

TIERED BY MEMBER COUNTS					
T1	0	5000	\$75	\$75	\$50
T2	5001	7500	\$150	\$125	\$100
T3	7501	10000	\$225	\$200	\$175
T4	10001	15000	\$400	\$350	\$300
T5	15001+	-	\$700	\$650	\$600

**Report Archiving (Monthly)**

TIERED BY MEMBER COUNTS					
T1	0	5000	\$75	\$75	\$50
T2	5001	7500	\$150	\$125	\$100
T3	7501	10000	\$225	\$200	\$175
T4	10001	15000	\$400	\$350	\$300
T5	15001+	-	\$700	\$650	\$600

**Credit Card Archiving (Monthly)**

TIERED BY MEMBER COUNTS					
T1	0	10000	\$20	\$20	\$15
T2	10001+	-	\$40	\$40	\$30

**Clients with their own Servers - Monthly Charges**

Fully In-House Statement Archiving (Server Only)	\$25	\$25	\$25
Fully In-House Report Archiving (Server Only)	\$25	\$25	\$25
Fully In-House Credit Card Archiving (Server Only)	\$25	\$25	\$25
Partial In-House Statement Archiving (Hybrid)	\$10	\$10	\$10
Partial In-House Report Archiving (Hybrid)	\$10	\$10	\$10
Partial In-House Credit Card Archiving (Hybrid)	\$10	\$10	\$10



# Pr... of Innovation N...

Fees	Year 1	Year 2	Year 3
Media	\$10	\$10	\$10
Me	\$10	\$10	\$10
C		\$0	\$0
Stat			

■ Effective... completely... for CU\*An...

The trick here is, which list are you on: going up or going down in year 1 or 2?

How do you find out? What are your options to change what you are doing and manage the change yourself?

■ New

Look for announcements about this price change and how it will affect you, coming in July

to in-house

	\$75	\$75	\$50
	\$150	\$125	\$100
	\$225	\$200	\$175
	\$400	\$350	\$300
	\$700	\$650	\$600
			\$50
			\$25
			\$100
			\$200
			\$175
			\$300
			\$350
			\$600
			\$15
	\$25	\$25	\$25
	\$25	\$25	\$25
	\$25	\$25	\$25
	\$10	\$10	\$10
	\$10	\$10	\$10
	\$10	\$10	\$10

Another one?!



...now on to the next (last!) job site



# Building a Network of Products & Solutions

Some miscellaneous projects and ideas you  
should track heading into 2014



# Associated Applications

- A project that just missed the pause for FEP/ING...we'll be back on this as quickly as we can (didn't want you to think this wasn't a priority)

Session 0 CU\*BASE GOLD Edition - TEST CREDIT UNION

File Edit Tools Help

## Loan Application – Select Co-Signers

Loan request # 128123

Primary Application		Associated Application	
Primary Applicant:	JOHN A SMITH	Co-Applicant:	LINDA C MEMBER
Household #	1234	Household #	1367
Account base	994567	Account/SSN	188567
Primary Applicant's Spouse:	ALICE MARIE SMITH	Co-Applicant's Spouse:	ROBERT D MEMBER
Household #	1234	Household #	1367
Account/SSN	232323	Account/SSN	222-34-5678

**Complete Primary Application**      **Complete Associated Application**

When creating the loan, the primary applicant and your choice of co-applicant will be retained

Screen mockups subject to change



# Consumer Loan Skip-a-Pay

- Automation that collects some revenue and targets a group that might need your help to avoid delinquency

Session 0 CU\*BASE GOLD Edition - TEST CREDIT UNION

File Edit Tools Help

### Configure Consumer Loan Skip Payment Program

Description  Loan category  Corp ID  ABC TESTING CREDIT UNION

Skip pay program active  to  [MMDDYYYY] Use year 9999 for annual program

Applies to due dates from  [MMYYYY] to  [MMYYYY] Use year 9999 for annual program

Pay interest due on loan when opting in  Allow opt-in via Online Banking

Fee amount to collect when opting in  G/L account for fee

Fee transaction description   Allow skip fee to be waived

Accounts to be Excluded	Tracker/Follow Up Information
<input type="checkbox"/> Delinquent <input type="text" value="000"/> days or more	Tracker for when skip pay applied:
<input type="checkbox"/> Delinquent <input type="text" value="00"/> times or more over life of loan	Tracker type <input type="checkbox"/> Memo type <input type="checkbox"/>
<input type="checkbox"/> Accounts open <input type="text" value="00"/> months or less	Tracker for follow up when not eligible for skip pay:
<input type="checkbox"/> Accounts currently over limit	Tracker type <input type="checkbox"/> Memo type <input type="checkbox"/>
<input type="checkbox"/> Balance currently <input type="text" value="000"/> % of available credit limit or more	
<input type="checkbox"/> Negative block code present	
<input type="checkbox"/> Freeze code present	
<input type="checkbox"/> Membership designation <input type="button" value="Select"/>	
<input type="checkbox"/> Credit score <input type="text"/> or below	

Learn more and comment via the Kitchen (Lender\*VP Top 10 for 2011 & 2012)

You advertise a program period and eligibility rules; Member **opts in** and agrees to pay a **fee**

Screen mockups subject to change

# Consumer Loan Skip-a-Pay

- Optional opt-in mechanism for online banking

ACCOUNT SUMMARY | I'M A MEMBER

### 511 - NEW CAR LOANS

Loan Details	
Delinquent?:	No
Due Date:	2/10/2012
Amount Due:	6.67
Regular Payment:	6.67
Payoff Balance:	000.00
Disbursement Limit:	000.00
Available Amount:	00.00
Maturity Date:	1/10/2016
Annual Percentage Rate:	0.000%
Payment Frequency:	Monthly

Account Detail   Pay Now   Print Loan Coupons   **Skip-a-Payment Options**

**NOTE:** Contact the Credit Union for the exact payoff amount for this account

Members who aren't eligible are still counseled to contact the CU if they are having trouble making their payment

Screen mockups subject to change





# Has FEP/ING back-burnered one of your favorite initiatives?



- With 140 projects on hold, I could have done a full day giving you updates on what's next for our development teams once FEP is done
- I picked the just a couple throughout the day and these final two so you wouldn't be here until midnight
- Don't forget – you can put a bug in my ear anytime at [rkarnes@cuanswers.com](mailto:rkarnes@cuanswers.com), 1-800-327-3478 x 101, or 616-299-7834
- It takes a network to prioritize projects and bring what we need to market so we can get busy evolving for our future

**Don't hesitate to ask for a project preview via webinar**

**FEP/ING**  
Changing our world

- Projects delayed for FEP
  - 140 projects put on hold pending completion of FEP
  - 80 projects killed outright for FEP
  - \$160K expense written off for work already started
- Processes like Idea Forms, project sheets, and focus groups have to mature, and a focus like this for our network has everyone sharpening their skills and prioritizing in a different way
  - It's good for the network
- While we can brainstorm with reckless abandon, we do have to invest with the eye of disciplined entrepreneurs

Posted Jan. 30, 2013

**In the CU\*Answers Kitchen**  
Our BIG Idea for 2013-2014: How FEP/ING may affect recipes in the Kitchen

**FEP/ING Project CU\*BASE**

# When Products Become Businesses

A network ready to go to work for each other

- 5300
- Budgets
- Disaster Recovery/Business Resumption
- eDOC Innovations





# 5300 Call Report Tools

## 2011-2012 Development Recap



<b>Apr. 2011</b>	Call Report Ratios
<b>Dec. 2011</b>	Allow \$0 balance loans to be omitted from loan count auto-pops Adjust data types to better accommodate NCUA uploads
<b>Mar. 2012</b>	Enhance sort options on Call Report Configuration Report Add Disbursement Limit to New/Closed Account Dashboard
<b>Apr. 2012</b>	Updates to the Share Insurance Report (negative uninsured totals) Add count to Dealer TB/Reserve Calculation Report
<b>July 2012</b>	Add count and loan category filter to Loan Classification Report
<b>Aug. 2012</b>	Add lease balloon flag to the Selective Loan Trial Balance
<b>Sept. 2012</b>	Additional 5300 Ratios
<b>Nov. 2012</b>	Add section headings to 5300 Call Report Data screens Allow multiple automation routines to calculate a single Acct Code
<b>Mar. 2013</b>	Add sort and sub-total grouping to Member's Accounts with Negative Balances (LNGBL) report
<b>Apr. 2013</b>	Report/screen enhancements due to NCUA change in reporting loan delinquency

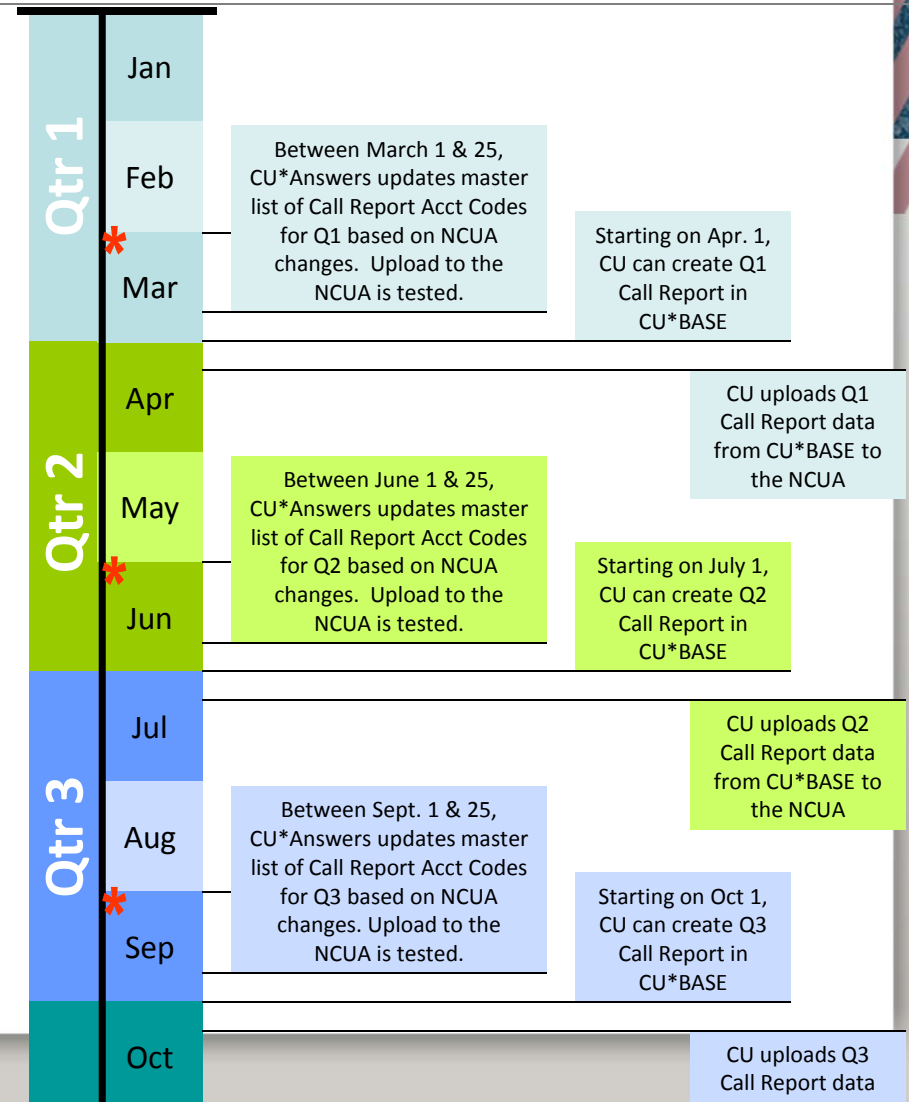
**The reasons to use our 5300 toolkit and Xtend services continue to grow each year**

**Give it another look in 2014**

# The 5300 User Group is becoming one of the network's largest product drivers



- The repetitive nature of this process is a natural for constant evolution
- This is not about the transaction of sending your report to the NCUA, it's about the database that tells a story about your credit union for years to come
- As this user group grows, its ability to spin off all kinds of improvements will become more important to all of us





# 5300 Call Report Tools

## Ideas on the drawing board for Call Report Ratios



### ■ New layout for ratios dashboard

Screen mockup only;  
subject to change

Session 0 CU\*BASE GOLD Edition - ABC TESTING CREDIT UNION

File Edit Tools Help

### 5300 Call Report Ratios

Sort and group ratios by risk category

Ratio	Risk Category	Jun 2011	Sep 2011	Dec 2011	Mar 2012	Jun 2012	Sep 2012	Dec 2012
Cost Fnds/Avg Assets	Other FPR	.49%	46%	.42%	.28%	.27%	.15%	.07%
Delinq Lns/Net Worth	Credit	20.47%	21.03%	21.10%	14.34%	13.67%	11.63%	13.92%
Delinq Lns/Ttl Loans	Credit	2.36%	2.13%	1.72%	1.63%	1.55%	.55%	.35%
Fee-Oth Inc/Avg Asts	Other FPR	2.12%	2.28%	2.32%				.70%
Lng Trm Asts/Tl Asts	Interest Rate	24.61%	10.17%	28.06%				3.55%

Color-coded according to ranges you define

### ■ Starting work on 33 new ratios

- Regular Shares and Drafts/Shares and Borrowings
- Classified Assets/Net Worth
- Cash and Short-term Inv./Assets
- Fixed Assets and OREOs/Avg. Assets
- Yield on Average Investments
- Solvency
- Shares and Borrowings/Earning Assets
- Borrowers/Members
- Fair Market Value/Book Value
- Borrowings/Shares and Net Worth
- Accum. Gains/Cost of Inv. Available for Sale
- ...and 22 more!

# Another repeatable process worthy of a business initiative



- Like the 5300, the process of writing a budget, reporting on your results, analyzing your options, and adjusting your plan should happen in credit unions every month, month in and month out
- Every CU in our network needs a new toolkit for this process
  - Potentially, 50% of those CUs need a hand with doing the work

**Gividends**  
CUANSWERS Management Services

Home Member Rewards Gividends Consulting Board Report Playbook Business First It's Me 247 Investment Center Accounting Top Ten Priorities

## Accounting Top Ten Priorities for 2013-14

Accounting Priorities for 2013-14

**FEP/ING Project**  
**CU\*BASE**  
File Expansion Project - Improved New GOLD  
Accounting Priorities for 2013

### Adjustment for FEP/ING

While we focus more of our development resources on the 2013-2014 file expansion project, we will continue working on these Top 10 projects, just at a slower pace. See individual project statuses below.

CUAnswers Management Services provides full service add-ons for your credit union. We manage the services you don't want to manage yourself, don't currently have the capacity to offer, or both!

Chat with us!



Powered by VIVAde



Take the Survey

with RSS



On Wednesday April 24 2013, we held a focus group with our top ten credit unions by asset size to provide an update on recent enhancements, discuss projects currently in development and talk about the next accounting projects on the radar. [View the presentation.](#)

Please take a few minutes to review the project summaries and provide comments. If you do not see your favorite accounting project on this list, email these project ideas to Karen Sorensen (ksorensen@cuanswers.com).

Keep up with the project in the Kitchen

**Create/Work with CU Budget**

Corp ID 01  
Budget year 2013  
Fill in budget figures for Jan 2013 to Dec 2013 (MMYYYY)  
Branch/location 00 selected

Choose which G/L account type to populate in this pass Income

Budget groups to populate Select 003 selected  
OR G/L accounts to populate Select 000 selected  
Budget with No change OR 1.250 %  
Figures to use in calculation Actual Budget  
Month range to use in calculation Jan 2012 to Dec 2012 (MMYYYY)  
Calculation method Monthly average Daily average Parallel months

Also populate all remaining G/L accounts of this type  
Budget with No change OR 0.000 %  
Figures to use in calculation Actual Budget

---

**Budget Figures Calculated This Pass**

Corp ID 01 Branch 000 selected Calculated this pass  
Budget group 03 selected # G/L accounts 135 25%  
Description contains G/L account 000 selected Amount 10,130.88-  
Jump to G/L account # records 30,612

G/L Acct	Br	Description	Jan-Dec / 2013 Working Budget	Jan-Dec / 2012 Actual Amount	Variance	
111-00	11.E.	DELO. LOANS 90 DWS AND OVR	0.00	203,205.13	203,205.13	100.00%
111-00	21.E.	DELO. LOANS 90 DWS AND OVR	37,182.43-	37,284.29-	101.86	27%
111-00	31.E.	DELO. LOANS 90 DWS AND OVR	0.00	119,690.87	119,690.87	100.00%
111-00	41.E.	DELO. LOANS 90 DWS AND OVR	90,491.11-	90,739.02-	247.91	-27%
111-00	51.E.	DELO. LOANS 90 DWS AND OVR	76,074.49-	76,202.69-	208.40	-27%
111-00	61.E.	DELO. LOANS 90 DWS AND OVR	92,177.33-	93,031.92-	294.19	-21%
111-00	71.E.	DELO. LOANS 90 DWS AND OVR	0.00	0.00	0.00	-00%
111-00	81.E.	DELO. LOANS 90 DWS AND OVR	92,711.03-	92,965.03-	254.00	-27%
111-00	91.E.	DELO. LOANS 90 DWS AND OVR	0.00	0.00	0.00	-00%
111-00	10.E.	DELO. LOANS 90 DWS AND OVR	69,621.17-	69,811.91-	190.74	-27%
111-00	11.E.	DELO. LOANS 90 DWS AND OVR	51,746.53-	51,888.29-	141.76	-27%
111-00	12.E.	DELO. LOANS 90 DWS AND OVR	0.00	0.00	0.00	-00%
111-00	13.E.	DELO. LOANS 90 DWS AND OVR	0.00	0.00	0.00	-00%
111-00	14.E.	DELO. LOANS 90 DWS AND OVR	542.06-	542.53-	47.47	-8%
111-00	15.E.	DELO. LOANS 90 DWS AND OVR	2.70-	2.70-	0.00	-00%
111-00	16.E.	DELO. LOANS 90 DWS AND OVR	0.00	0.00	0.00	-00%
111-00	17.E.	DELO. LOANS 90 DWS AND OVR	0.00	0.00	0.00	-00%

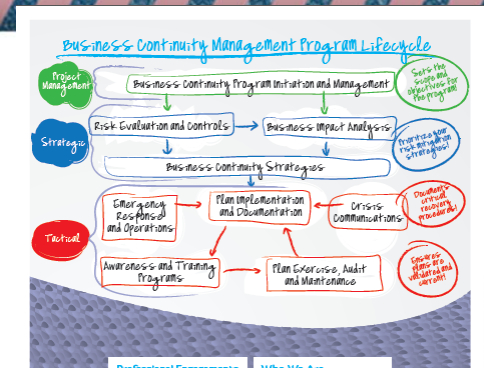
Screen mockups subject to change



# Things we do for our CUSO that might fit for your credit union as well



- For your business plan and ours to work, we need to think beyond credit union and vendor
- DR/BR is not complete until both the network and your credit union have a plan
  - Building a great team means both at the CUSO and in your credit union
  - Compliance is related to what we do together and what we do independently – we all need these services
- Help us start a business – help your credit union find needed resources



**CJANSWERS**  
DR/Business Resumption

**Product Overview**  
Professional DR/BR Consulting Services

In a constantly changing and ever increasing complex business and IT environment, unplanned disruptions can be costly, resulting in financial losses, member dissatisfaction and regulatory compliance issues. Countering these risks and creating the resilience a business must have to remain competitive requires more than a stand-alone disaster recovery plan. A comprehensive Business Continuity Management (BCM) program is the tool of choice designed to address these risks and vulnerabilities, measure their impact on critical business functions, and develop strategies and procedures to mitigate those risks and restore functions as quickly as possible in the event of a disruption.

Disaster Recovery / Business Resumption planning is key to achieving your business objectives.


**Professional Enagements**

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**Who We Are:**  
A Certified Business Continuity Professional with 20 years of experience in IT management and an in-depth focus on DR/BR strategies and projects.

The same experts who are currently oversee the DR/BR planning for the CJANSWERS and CJAsterisk partner networks are now available to the client network for the provision of cost-effective solutions to assist in the planning and implementation of continuity and recovery plans.

Jim Lawrence, CBCP  
Manager, Disaster Recovery and Business Resumption Services



**CJANSWERS**  
Management Services



# We went hunting for eReceipts and found eDOC



**The 2013 Annual Leadership Meeting & Strategy Session**  
**Building an Electronic Future...**

Join eDOC in historic downtown Boston, Massachusetts for our Annual Leadership Meeting & Strategy Session. Learn how core image processing can help you build an electronic culture in your credit union, and springboard your future membership opportunities. Also, learn more about the innovation behind core image processing: the success of a credit union's eDocument strategy!

Session topics include: credit union marketing, mobile solutions for members, compliance, and eDocument core image strategy from industry leaders. Also, take part in our annual live education session as part of eDOC University!

After the meeting, join in the spirit of the occasion with a tour of the city, a walk through the team's museum, Boston Harbor, and Boston is the place to be this summer!

Register Today! <http://edoclogic.com>

The first 20 registrants will receive a complimentary Boston Legal Hat!

See you in Boston!

**Bret's Bakery**  
**What's cooking at eDOC?**

Beta Testing

Check Item Processing

Development Collaboration

Legislation & Regulations

Current Versions

- Home
- 2020eDOC
- 2020iDOC
- 2020oDOC
- CheckLogic
- Email-4-Statements
- IdocVAULT
- ProDOC
- Statements

Quarterly Releases

- Home
- Q1 2012
- Q2 2012

**eDOC INNOVATIONS**  
Core Image Processing — When Strategy Matters

**Simplify your loan process**  
Allow members to sign anywhere, anytime via their web browser!  
[Click Here](#)

**CheckLogic Alert: Tuesday June 4, 2013**  
Corporate One FCU experienced internet issues which interfered with the nightly CheckLogic file upload process. All CheckLogic files have now been successfully delivered to Corporate One but all may not have been processed. Please verify the availability of your CheckLogic ...  
[Read More...](#)

Alerts | 06-04-13 | [Read More...](#)

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CheckLogic Alert: Tuesday June 4, 2013  
South Bay Credit Union Joins eDOC Innovations' CUSO  
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1-800-425-7766

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124%

This is a company on the move, and our network is becoming one of their largest drivers of innovation

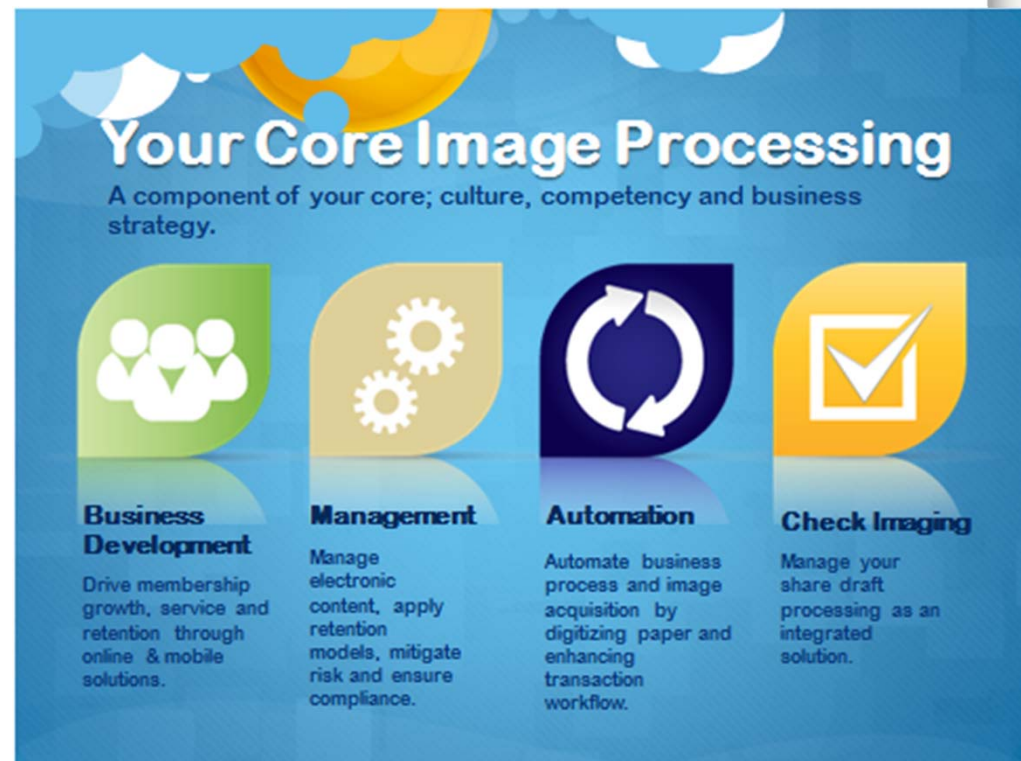


# We have a lot of work to do

We need it, we'll create it, we'll use it, we'll own it



- Historically, image solutions have been small initiatives, purchased one vendor at a time, creating a lot of turmoil as they evolve, consolidate, and try to become fully integrated in credit union futures
- For our network to be successful, we need to look at how to leverage these investments, and not start over every time we want to use an image in a process, on a device, or in a member's hands
- It's not easy for anyone to create a core competency – *it takes a collective*



# We have a lot of work to do

We need to create it, we need to use it, we need to maintain it



- Historically, in a fragmented market, a vendor at a time, and trust

eDOC has **20** owners

purchased one to consolidate,

- For success at how to invest over every use on a device, or in a member's hands

All **129** CU\*Answers owners are vested in eDOC, as well as **15** cuasterisk.com credit unions who have made direct investments

This is a product that turned into a business for all of us

- It's not easy for anyone to create a core competency *it takes a collective*

**Business Processing**  
of business

- Business Development**  
Drive member growth, service retention through online & mobile solutions.
- Management**  
Manage electronic content, apply retention models, mitigate risk and ensure compliance.
- Information**  
Digitize business process and image acquisition by digitizing paper and enhancing transaction workflow.
- Check Imaging**  
Manage your share draft processing as an integrated solution.



# Upping our integration game

## eDOC Development Update: “40+ Links” Project



■ Goal: Add 40+ links to CU\*BASE to scan/fetch documents from an eDOC vault

- Adding 13 “Capture” links and 26 “Fetch” links to high-traffic CU\*BASE screens
- Both projects targeted for February 2014

■ Next phase adds at least a dozen more, plus mechanism for customizing tables used by in-house vaults

The screenshot displays two overlapping windows from the CU\*BASE GOLD Edition software. The top window is titled 'A/P History Maintenance' and shows a table of vouchers with columns for Voucher/Check #, Seq #, Date, Invoice/ACH Trace #, G/L #, Debit Amount, Credit Amount, and Voucher. The bottom window is titled 'Fixed Asset Item Maintenance' and shows details for a 'THERMAL PRINTER' asset, including purchase date, total cost, accumulated depreciation, and vendor information.

Voucher/Check #	Seq #	Date	Invoice/ACH Trace #	G/L #	Debit Amount	Credit Amount	Voucher
175292	00001	May 07, 2012			284.00	54.85	
130487	00001	Dec 10, 2009	04203835		284.00	448.10	
129173	00001	Nov 11, 2009			284.00	2,633.15	
129173	00002	Nov 11, 2009			284.00	2,086.18	
128275	00001	Oct 22, 2009			284.00	2,601.91	
115160	00001	Feb 09, 2009	1966541/1904961		284.00	2,422.87	
113660	00001	Jan 09, 2009	12866176/12804808		284.00	1,999.28	
112420	00001	Dec 10, 2008	11868832/11805027		284.00	2,519.48	
110885	00001	Nov 07, 2008	10805112		284.00	38.00	
110885	00002	Nov 07, 2008	10805112		284.00	2,385.44	
109535	00001	Oct 10, 2008	09872111/9805488		284.00	2,851.70	

# Our network designing products for eDOC

## eDOC Development Update: Fill-in Forms Enhancements



- New optional style for fill-in forms
  - Input boxes can appear stacked along left edge (like now) or placed directly on the form (similar to a PDF fill-in form)

Five lucky CUs with in-house eDOC vaults will each win 5 FREE fill-in forms today!

Scan Options... [Add Fillable Field]

...works at CU\*Answers is provided for the benefit of our staff and guests. In  
...guidelines laid out in the Employee Handbook and PC Acceptable Use Policy,  
...requirements for wireless access:

...s and MacOS workstations are required to have valid and up-to-date antivirus.  
...s, such as Windows workstations, that have host-based firewall capabilities must have  
...enabled.  
... or hacked devices are allowed on the Secured wireless network.  
... wireless repeater, access point, or signal booster is prohibited.

**Request Form**

...s required for users requesting access to the 'Secured' wireless network. It is not required for  
...e 'General' network.

Employee Name:

Employee Supervisor:

Date of Request:

Please list all devices and types that you

Device Type	Purpose of A	Antivirus	Firewall
Device	Purpose of Access	<input type="checkbox"/>	<input type="checkbox"/>
Device	Purpose of Access	<input type="checkbox"/>	<input type="checkbox"/>
Device	Purpose of Access	<input type="checkbox"/>	<input type="checkbox"/>
Device	Purpose of Access	<input type="checkbox"/>	<input type="checkbox"/>

Not a CU\*Spy ASP tool today...maybe you should buy your own in-house eDOC vault!



# Our network designing products for eDOC

## eDOC Development Update: Fill-in Forms Enhancements



- With this new tool, it will be easier for you to sell your team on creating misc. forms not related to CU\*BASE and get them to use them
- Imagine if we built a button on CU\*BASE screens that could jump to a form you created, just at the right time
- Even bigger, imagine if our Writing Team started a business to help you think through misc. form design and taught you how to use this eDOC feature

Session 0 CU\*BASE GOLD Edition - ABC TESTING CREDIT UNION

File Edit Tools Help

### Stop Payment Request Processing

Account # 4355-110 MEMBERXXXXXXXXXESUZIEXXXXXXXXXXEQ

Charge for stop payment

Draft begin #  Stop payment fee amount 35.00

End #  Request date Jun 12, 2013 [MMDDYY]

Comment  Purge date Dec 12, 2013 [MMDDYY]

Company name (for ACH)  Draft amount

Draft Range	Date	Comment	Amount	Purge
4557	4557	Jun 12, 2013 LOST CHECK	0.00	Dec 12, 2013

■ Maintenance ■ Delete

**Print eDOC Form**

New Account i Purge date of 999999 designates permanent retention of stop payment.

Show ACH Company

← → ↑ ↓ ⏸ ⏪ ⏩ ⌂ ? @

**Not a CU\*Spy ASP tool today...maybe you should buy your own in-house eDOC vault!**

# An eDOC partnership you should learn about

## Should It's Me 247 online and mobile click out to the cloud?



**MyDocuments**

- SIGN OUT ▾
- MONTHLY STATEMENTS ▾
- TAX FORM 5498 ▾
- TAX FORM 1098 ▾
- TAX FORM 1099 ▾
- ARCHIVE STATEMENTS ▾

**MyAlerts**

- RECEIPTS ▾
- LOANS ▾
- MY DEPOSITS ▾
- MAKE A DEPOSIT ▾

**MyOptions**

- STRONG BOX ▾

**Strong Box**

**my VIRTUAL StrongBox**

Documents Legal Finance Photos Other

ADD FILE NEW FOLDER DOWNLOAD RENAME DELETE MOVE SHARE DETAILS HELP RECYCLE BIN

Name	Size	Created
There are no items in this folder		

**NCUA**  
National Credit Union Administration, a U.S. Government Agency



Time to  
wrap  
things up



Good thing this  
only happens  
once a year!



*Life is a Construction Zone*



# What else is in your packet?



**Board Report Playbook**

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

**Innovation at CU\*Answers**

**How does CU\*Answers foster innovation?**

CU\*Answers has long been known as a forward thinking company that encourages collaboration and innovation. Its corporate culture has always supported the development of new ideas and encourages both clients and employees to brand their own specific talents with the growth of CU\*Answers. Its belief in collaboration encourages credit unions to work with each other for the benefit of everyone in the network.

Continual software development, idea forms, the growth of the consulting wings of CU\*Answers, and the Investment Grant Program are just a few examples of how CU\*Answers supports the implementation of innovative ideas.

**Be an Innovator**

Be an innovator is a grassroots effort to encourage increased employee participation in implementing innovative ideas at CU\*Answers. The Be an Innovator movement began with the creation of the idea/networking lunches. Future development includes a series designed to help employees use processes that are already in place to put their ideas into action.

**Be an Innovator Case Studies**

... Cut the waste with @Documents

**Get on Board VPN and Say Hello to a Lower Monthly Fee and Faster CU\*BASE Performance\***

**Make the switch** from your MPLS phone line connection to a VPN Internet connection and **get more for less:**

- Lower monthly fee (approx. \$59 for MPLS vs. \$269 for VPN - Internet connection and firewall management not included)
- Faster CU\*BASE performance
- Quicker process to get new branches on CU\*BASE (approx. 12 wks. for MPLS vs. 5 wks. for VPN)

\*Speed and cost may vary.

To get VPN, call our team: 1-800-368-3688 or visit [www.cuanswers.com/join](http://www.cuanswers.com/join). Please email [vpn@cuanswers.com](mailto:vpn@cuanswers.com) for more information.

**CU\*ANSWERS**

**zixcorp. Network Services DataSheet**

**ZixMail®**  
Desktop email encryption

**ZixGateway®**  
Automatic Email Encryption with Superior TLS Support

**Who uses ZixCorp® Email Encryption Services?**

- Federal banking regulators, including FDIC
- Over 100 major U.S. banks
- More than 500 local credit unions
- Over 100 major U.S. hospitals

**Benefits:**

- Send secure email to anyone
- Email compliance with federal and state regulations
- Quick deployment in less than a day
- No training for end-users
- Transparent delivery for sender and receiver
- Guaranteed secure replies
- Seamless integration with existing infrastructure and systems

**Features:**

- Content aware policy management
- Automatic email and distribution list management
- Full content scanning of subject, the message and attachments
- TLS policy support and reporting
- 24x7x365 and On-premise support
- LDAP integration
- IPSec, MAC, cryptographic engine

**SettleMINT®**  
PSCU or FIS Credit Card Single Sign On Special

We wish you were using CU\*Answers online credit card processing, but we understand that is not possible for every credit union.

Improve your member's experience with Single Sign On (SSO) links to FIS or PSCU.

This pass through feature allows members to view basic information about their PSCU or FIS credit card accounts in My CU\*BASE Online Banking and use a link in the account detail screen to jump directly to the PSCU or FIS website without having to authenticate a second time. This project will take approximately 90 days and will remain a project to be started at both CU\*Answers and FIS or PSCU.

**It's Easy!**  
We get your paperwork, only takes 90 days to get up and running. \$50 one time set up fee \$300 per month maintenance fee

Extend can assist with marketing to your members with Member Connect, including an OBC story. Cost is \$100 one time fee if you are not a Extend MemberReach client. \$50 if you are.

Contact [settleMINT@cuanswers.com](mailto:settleMINT@cuanswers.com) to get started!

Two weeks from now when you unpack, remember to take these to your office and pour over them for 2014 business plan ideas...there's value here



## Are you enjoying the new digs this year?



I really appreciate everyone's enthusiasm about trying a new location and more relaxed format

Thanks to everyone who visited our offices yesterday – I hope you were enthused about everything you saw



By the way, I never did explain this fancy new gizmo, did I?

A prototype for a new future for our network...more to come!

# Tonight's Stockholders Meeting

- Owners, see you in the “pre-function” area (a.k.a. out in the hall) at **6:30** for cocktails
  - Join us for dinner back here at **7:00**
- Meet your Board
- This year's election has 4 candidates for 2 slots – we need your votes!
- Come hear what Bob has to say about our numbers, 2012 and year-end 2013
- ...and one more job site to visit



Sounds good, as long as Randy doesn't talk too long...



# Tomorrow's Golf Outing



- Thank goodness for GPS, but if you want an old-fashioned map, we have those, too
- Breakfast is at 8:30a
- Shotgun start at 9:30a
- Dinner and awards start ~2:30p

## Golf Outing

Saskatoon Golf Course  
9038 92nd St. SE  
Alto, MI 49302

Directions:  
JW Marriott to Saskatoon Golf Course:  
<http://goo.gl/maps/N6Bnq>

## Restaurant Guide

Welcome to Grand Rapids, Michigan, voted Beer City USA for the second year running. Use your free time to explore our great city and enjoy some amazing food!

<p><b>Hotels</b></p> <ul style="list-style-type: none"> <li>■ JW Marriott</li> <li>■ City Place</li> <li>■ Embassy Grand Hotel</li> <li>■ RUTH'S CHRIS STEAKHOUSE (Aussie)!</li> <li>■ Cygnus 27 (Aussie)!</li> <li>■ Balthus's (small)</li> <li>■ G.P. Sports (pub bar)</li> </ul> <p><b>Courtesy by Marriott</b></p> <ul style="list-style-type: none"> <li>■ The Boto</li> </ul> <p><b>American</b></p> <ul style="list-style-type: none"> <li>■ Bull's Head Tavern</li> <li>■ Foundry's Brewery</li> <li>■ Gaudence Grill</li> <li>■ Gaudence Wings</li> </ul> <p><b>Italian</b></p> <ul style="list-style-type: none"> <li>■ Bistro Bella Vita (American lobby)</li> <li>■ The Cugini</li> </ul> <p><b>Steakhouses</b></p> <ul style="list-style-type: none"> <li>■ Chophouse (the other)</li> <li>■ Louis Barton (the other)</li> <li>■ i-Bar (The B.O.B.)</li> </ul>	<p><b>Mexican</b></p> <ul style="list-style-type: none"> <li>■ Cinco De Mayo</li> </ul> <p><b>Seafood</b></p> <ul style="list-style-type: none"> <li>■ Charlie's Crab</li> <li>■ Lay's</li> <li>■ City's (The B.O.B.)</li> </ul> <p><b>Small Pubs</b></p> <ul style="list-style-type: none"> <li>■ Oscar Oscar pub bar</li> <li>■ San Chaz Bistro (Latin pub)</li> <li>■ Swam on the Square</li> <li>■ Resonance (wine bar &amp; restaurant)</li> </ul> <p><b>Sports Bars</b></p> <ul style="list-style-type: none"> <li>■ Bobancho's (The B.O.B.)</li> <li>■ Foghorn</li> <li>■ Woody's Lounge</li> <li>■ 31st Bar</li> </ul> <p><b>Irish/Irish-American</b></p> <ul style="list-style-type: none"> <li>■ Monkey Bar (The B.O.B.)</li> <li>■ Dangle's The</li> <li>■ Howlowell Republic</li> <li>■ Marisco (Irish &amp; Japanese fusion)</li> <li>■ NYC Asian Cuisine</li> </ul>
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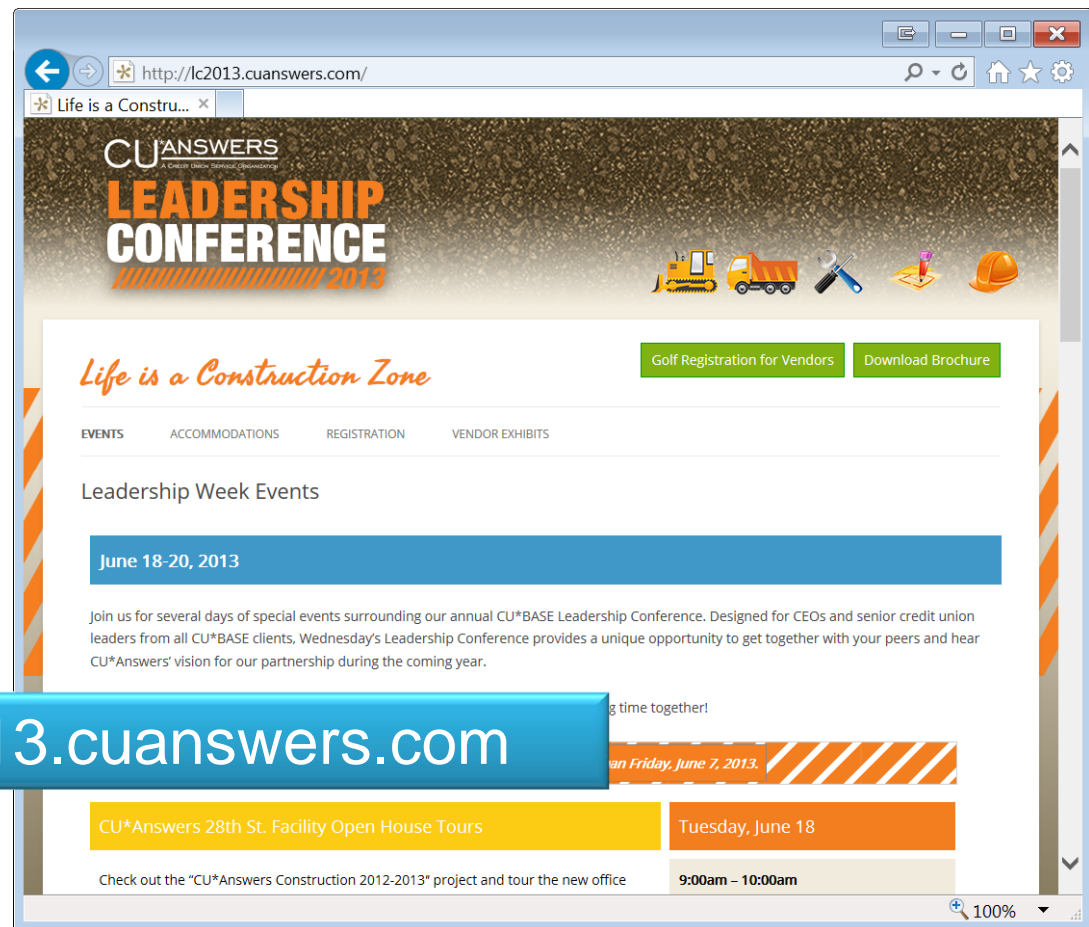
There are too many amazing restaurants and pubs to list. Take a walk in any direction and you'll find something great. Learn more about our wonderful city online: [www.experiencegr.com](http://www.experiencegr.com)

Copies are available in the registration area

## Pass It On...



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



<http://lc2013.cuanswers.com>



A big  
**THANK YOU**  
to my  
construction  
crew...





CU ANSWERS  
A Credit Union Service Organization

# LEADERSHIP CONFERENCE

2013



THANK YOU FOR COMING!

*Life is a Construction Zone*