

2015
LEADERSHIP
CONFERENCE
Would you like fries with that?

WELCOME!

Today's Menu



■ The State of CU Retailing

Internet Retailing Phase 2



■ The State of CU Analytics

Database growth on steroids...at CU*Answers, and at your credit union



■ The State of the CU Industry

What some call consolidation, I call *recombination*...are we ready?

3 New Emerging Job Categories – New Hats To Wear

LEADERS WE ALL MAY NEED TO CONTEND WITH IN THE FUTURE AS WE BUILD CU TEAMS

Internet Retailing

- Vice President of Internet Retailing
- EVP, Virtual Channel Solutions
- Manager of Social Media Interactions
- Manager of the Mobile App Suite
- VP, Regional Virtual Branch Network

Analytics & Data

- VP of Data Acquisition & Management
- Manager of Coordinated Database Design
- Director of Analytics
- VP of What-We-Know-About-Our-Members
- VP of What-We-Know-About-Our-Operations
- EVP, Distributed Information & Marketplace Communications

Corporate Growth

- EVP, Director of Regional Corporate Growth
- SVP for Marketplace Development & Alliance Sales
- Manager of Process Consolidations
- Director of M&A
- Chief Financial Analyst for Corporate Acquisitions

Would you like fries with that?

A THEME WITH SOME UNINTENDED CHALLENGES

WHY WE PICKED THIS THEME

- To focus you on **your retailing strategies**: responding to members
- To focus you on **refining your corporate retailing to peers**: responding to a consolidating industry
- To focus you on **your internet retailing**: automated responses to data
- “What’s next?” was already taken by another vendor’s conference and we needed an alternative

AN UNCOMFORTABLE SIDE EFFECT OF THIS THEME

- Dealing with the craze of a crazy Ronald McDonald
- “Would you like fries with that degree?”- slamming the financial logic behind going to college
- What you might find yourself saying a hundreds times a day if you cannot make your business work
 - A call-out to the CU industry (or Randy if he can’t deliver online membership opening)

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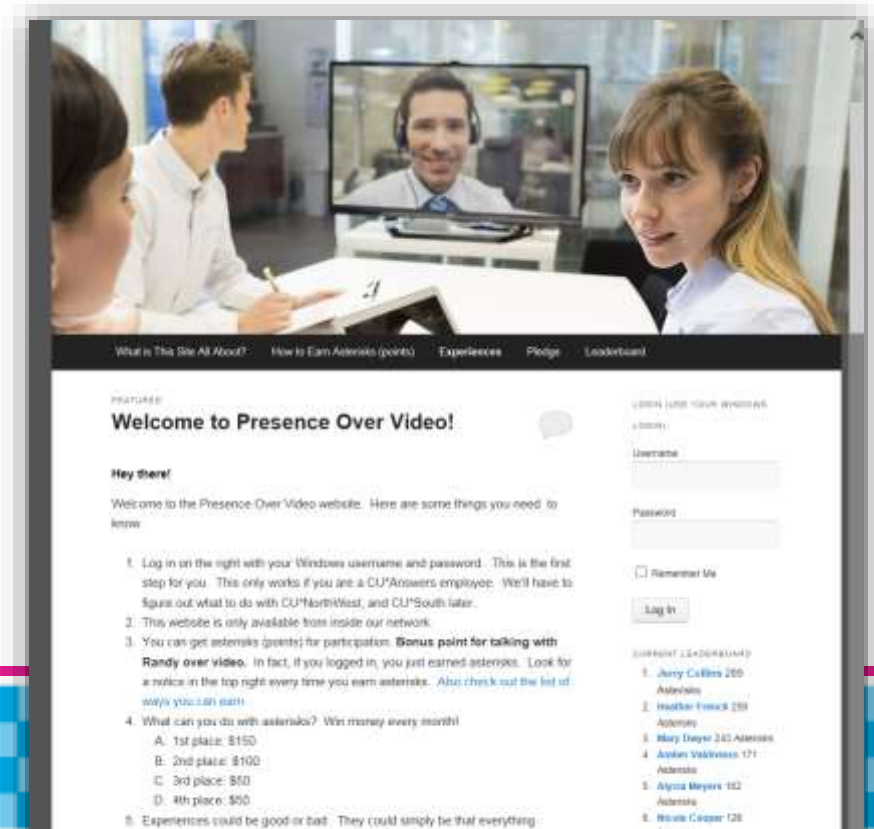


Let’s see how one client interpreted this theme

Presence Over Video: Year 2

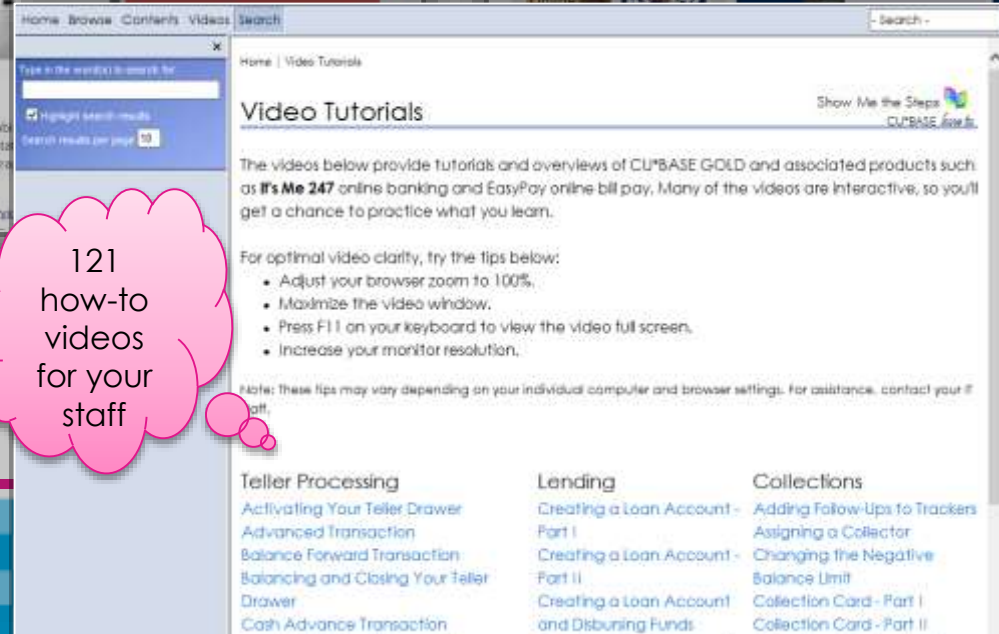
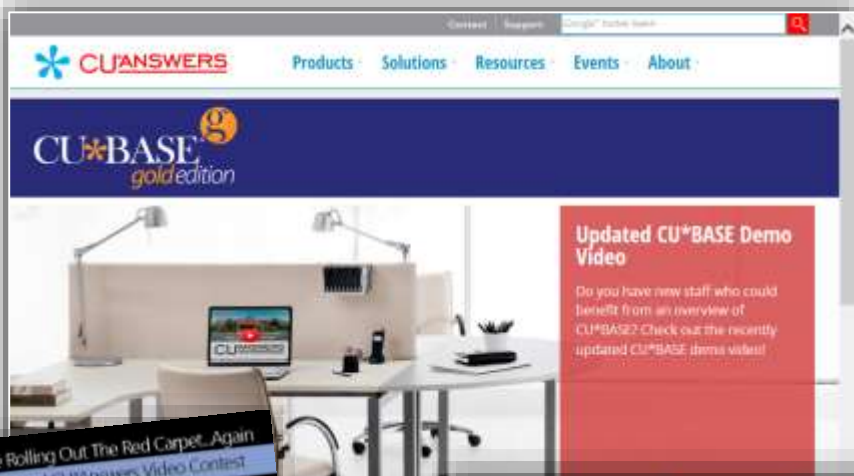
PRESENCE OVER VIDEO...PRESENT OVER VIDEO...PRESENTATIONS ON VIDEO...PUTTING OUT VISUALS

- POV is a program to change the culture of our network, in anticipation of a new way of doing business for decades to come
 - Education over video
 - Entertainment over video
 - Everyday interactions over video
 - Redefining travel expense over video
 - Redefining meeting expense over video
 - Archiving intellectual assets over video
 - New skills for resumes based on video talent
 - Everyone's look and feel influenced by video




Presence Over Video: Year 2

BEING EVERYWHERE, ALL OF THE TIME



Presence Over Video: Year 2

BUILDING NEW TRADITIONS FOR CLIENT INTERACTIONS: REAL MONEY FOR REAL RETURNS

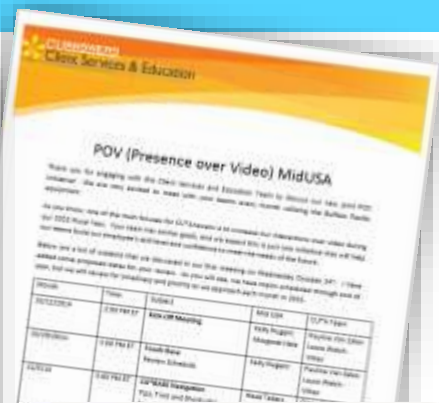


POV Initiative

Client Services & Education and SettleMINT

Month	Total BP	Total WebEx	Total Communicator	Total Skype	Total
December	3	5	1		9
January		13	10	2	25
February		2			2
March	3	22	39		64
April	7	43	34	5	89
May	7	40	46	14	107
June	1	1	3		5
July					
August					
September					
Totals	21	126	133	21	301

Month	Total BP	Total WebEx	Total Communicator	Total Skype	Total
December					
January		2			2
February					
March	3	4	4		11
April		15	15		30
May		11	26	1	38
June		1	25	1	27
July					
August					
September					
Totals	3	33	70	2	108



Education Catalog 2015

CU*Answers University
Where Learning About CU*BASE Is Seriously fun!

118 Courses Listed Inside!

FREE Education Express Webinars

New Distance Learning in 3D

Energize Your Business Plan with CEO Strategies

Training That Puts You In the Members' Shoes

100+ Video Tutorials



One Year of Webex
126 web conferences
2,516 connections
2,730 attendees

CU*ANSWERS Executive Study Groups
You are what you study.

Home | Current Study Groups | Previous Study Groups | Webinar Tips | Register for a Study Group | Contact

Active Beta Study Group Series 2

Dashboard (June 2015)

You are what you study. It's a non-optional business lesson that it's...

Our goal is to see you, and have you see us, more than ever, but do it in a way that is less intrusive, less costly, and more likely to build a relationship for years to come

Are you ready to drive your own education platform?

- If you have the focus and will prioritize the effort, a custom training environment might take your team to new heights when it comes to understanding what you can do with CU*BASE
- Think about taking things up a notch in 2016



CU*BASE
custom training edition

Just \$250/month after a \$2,000 one-time setup fee

A Customized Training Environment: CU*BASE CTE

The CU*BASE Custom Training Edition (CTE) is a new alternative to the shared simulated training environment (Bedrock Community CU) currently used by all CUAnswers online clients. For a fee, you can have a copy of your own membership data set up as a training environment, available only to your credit union's employees.

The CTE gives your team a safe place to practice using CU*BASE to do, learn new skills, and experiment with new features without potential harm to your live member data. And because it's a copy of your actual files, both the product configurations and member accounts will be familiar and will behave like they do in your day-to-day environment.

CTE is launched via a separate desktop icon, and employees will sign on using one of the four special training IDs included in your CTE package. Daily and monthly processing will be run by our Ops team as usual, and training data will be refreshed from your live files on a quarterly basis.

Whether introducing new employees to CU*BASE or helping existing employees practice new skills, your CTE environment is perfect for keeping your team up to speed on the tools they'll use every day to serve your members.

Participate in the 2015 Pilot Program
Contact Laura Welch-Vilker at 1.800.327.3478 x144



CUAnswers
Client Services & Education
CU*BASE Certified Trainer Program

ASK FOR A PRICE QUOTE!

Certifying Your Training Team to Lead Classes on CU*BASE® GOLD

Learning to train CU*BASE users from CUAnswers' CU*BASE Certified Trainer sessions is your first step toward your team's new role as a trainer. This program provides you with the knowledge and skills to lead your own classes.

How Classes
The CU*BASE Custom Training Program is designed to educate and integrate your credit union staff into the pre-conversion training process of your software conversion. Making internal training more effective, CU*BASE courses to your team allows your credit union to maximize the value of the conversion process.

Training Classes
Expand your team's knowledge and abilities in CU*BASE Custom Certified Trainer Program. Don't have a class? Consider starting with our role software pre-conversion CU*BASE Custom Certified Trainer Program. This is aimed at integrating your credit union new employees.

The CU*BASE Custom Training Certification Program was developed to allow us to distinguish our trainers for our organization. And only with a platform on our platform, many members within CU*BASE, most importantly we want them to be effective in their information. In our staff, the team built portion of the



CU*BASE
BEDROCK CCU

5,000 monthly value* FREE to all online clients!

A Simulated Training Environment: Bedrock CCU

Bedrock Community Credit Union is a shared training resource that lets credit union employees practice using CU*BASE features, without risk to live credit union data. Available to all online credit unions free of charge, Bedrock can be accessed by logging in via special CU*BASE user profiles.

Bedrock is set up just like a real credit union, but without links to outside vendors. As a shared resource across all CUAnswers online clients, "members" can be added, modified, and used for practice transactions by any credit union employee. Configurations are generic, using settings typical to most of our clients, and access is limited to basic member service, lending, and accounting functions.

Whether introducing new employees to CU*BASE or helping existing employees practice new skills, the Bedrock Community CU training environment is perfect for keeping your team up to speed on the tools they'll use every day to serve your members.

*Compared to normal monthly and one-time fees for the Custom Training Edition; see separate brochures for details.

Getting Started
6000 28th Street
Grand Rapids, MI 49546
(800) 327-3478 x255
CUANSWERS.COM

It's not without an investment, so make sure your good intentions get the effort that will earn you a return

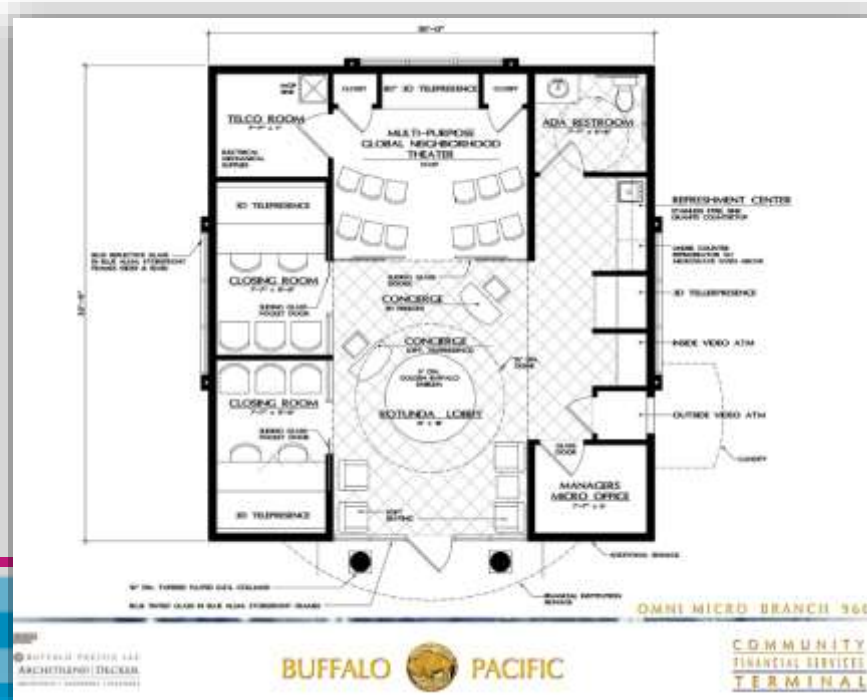
Presence Over Video: Year 2

WHAT WILL VIDEO MEAN TO THE EVOLUTION OF BRANCHES?

- One of the initiatives we have going with Buffalo Pacific is the development of turn-key **micro-branches**
 - Branches designed to make video services the center of a retail presence



Omni-Contact



Whether you start with video embedded in branch architecture or appended to your current branches, new video tactics will be a big part of your future

Presence Over Video: Year 2

WHY WE'RE FILMING THIS YEAR'S CONFERENCE



As I prepare the 2016 budget, what is the right amount to spend on streaming videos and new techniques for events like today?

New Peers to Greet

Michigan

- **Battle Creek CCU**
Battle Creek, MI
- **Chief Financial CU**
Pontiac, MI
- **Monroe County CCU**
Monroe, MI

Illinois

- **Western Illinois CU**
Macomb, IL

Pennsylvania

- **Century Heritage CU**
Pittsburg, PA
- **Everence FCU**
Lancaster, PA
- **SPE FCU**
State College, PA
- **Viriva CCU**
Warminster, PA

Iowa

- **MEMBERS1st CCU**
Marshalltown, IA

Massachusetts

- **Commonwealth Utilities ECU**
Marison, MA

New York

- **The Finest FCU** *(de novo)*
New York, NY

Washington, D.C.

- **Department of Labor CU**
Washington, D.C.

Indiana

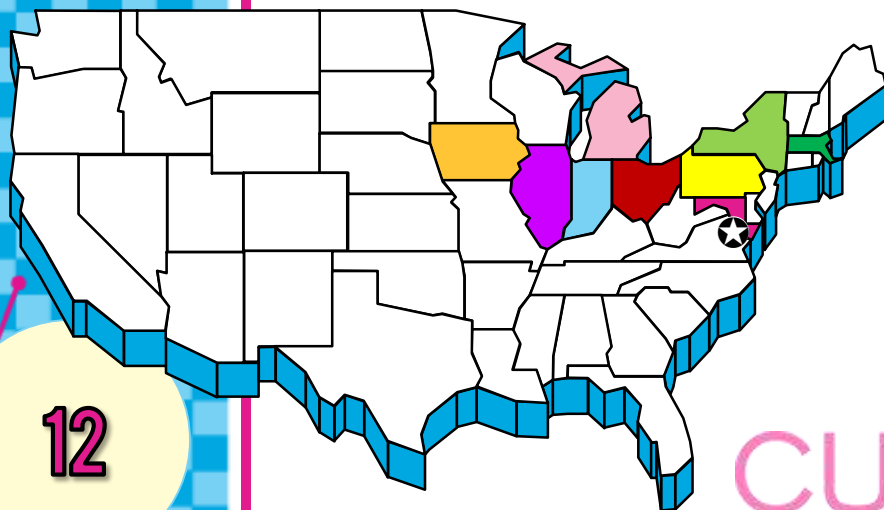
- **Chiphone CU**
Elkhart, IN

Maryland

- **Destinations CU**
Baltimore, MD

Ohio

- **University of Toledo CU**
Toledo, OH



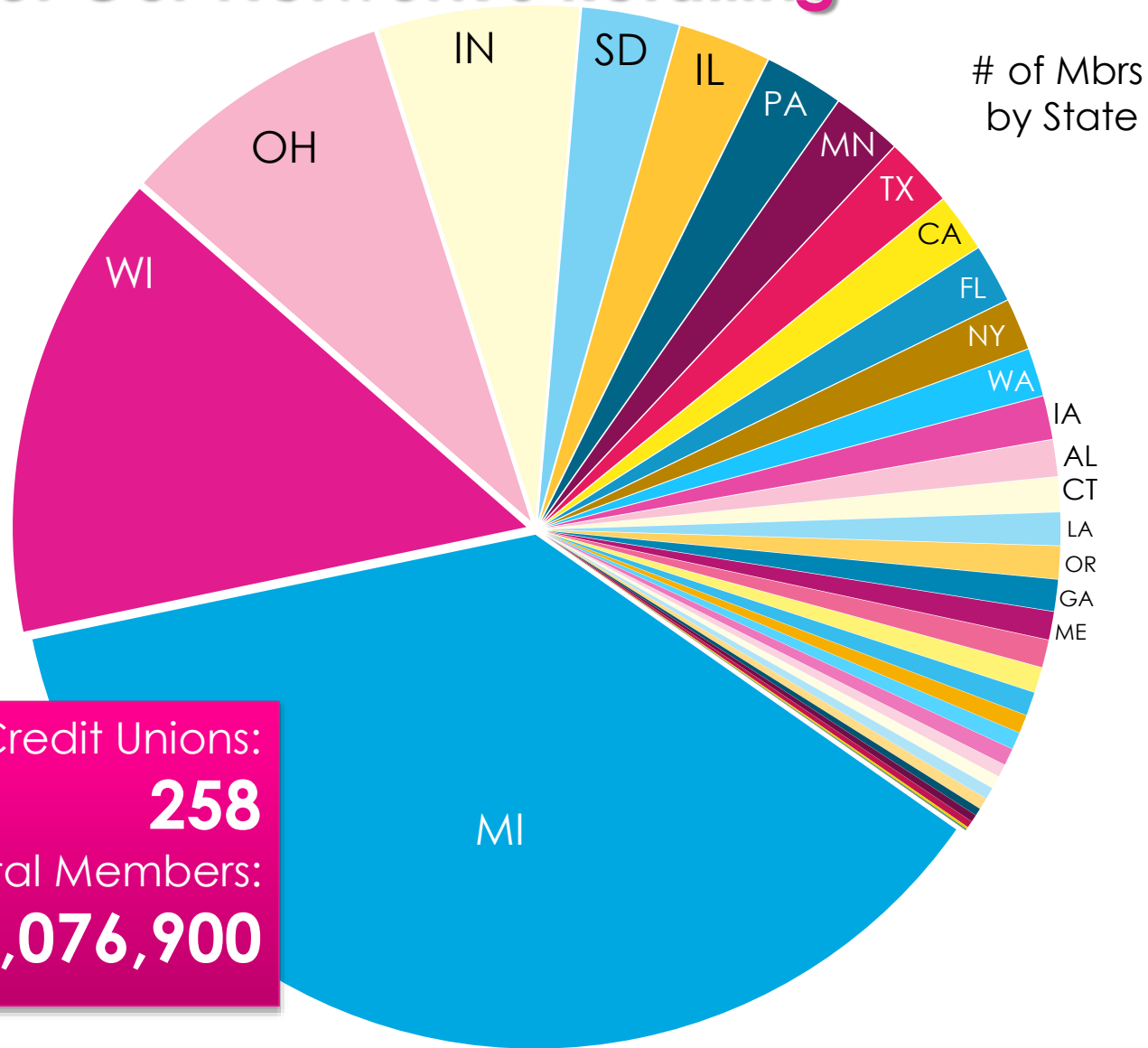
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CU*ANSWERS
A CREDIT UNION SERVICE ORGANIZATION

New CU*Answers Clients Since Last Time

Includes all CU*Answers clients currently under contract

The Target of Our Network's Retailing



CU*BASE Credit Unions:
258
Total Members:
2,076,900

The Target of Our Network's Retailing

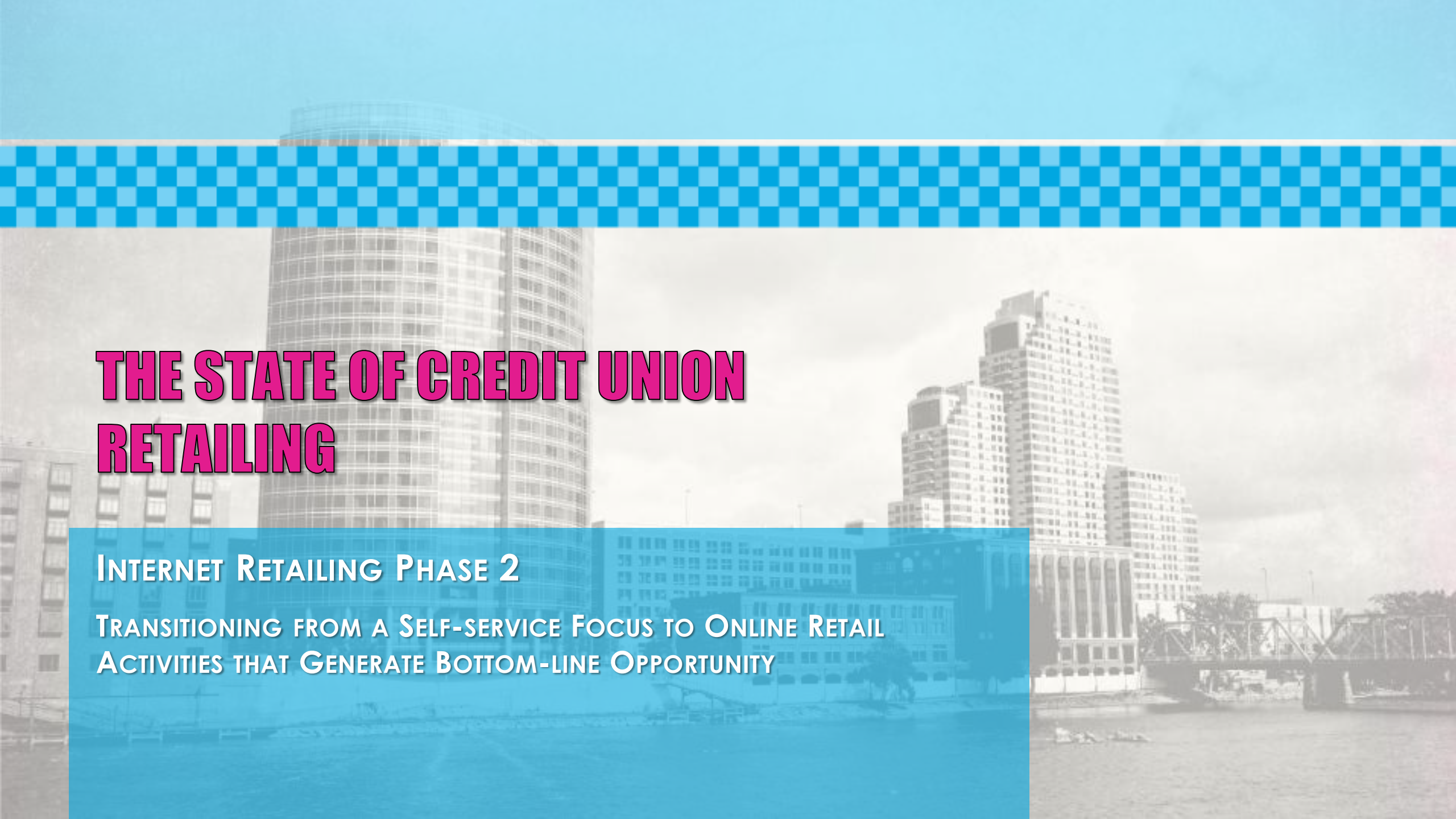


If 80% of these members (1.7 million) do not visit a branch more than twice in a year, wouldn't you say it's time we collectively invest and prioritize reaching out through the Internet like never before?



cuasterisk.com

Total Members
2,075,900



THE STATE OF CREDIT UNION RETAILING

INTERNET RETAILING PHASE 2

TRANSITIONING FROM A SELF-SERVICE FOCUS TO ONLINE RETAIL
ACTIVITIES THAT GENERATE BOTTOM-LINE OPPORTUNITY

The State of Credit Union Retailing

YOU'VE WORKED HARD ACROSS THE COUNTER...HAVE YOU WORKED AS HARD IN THE VIRTUAL WORLD?

- Sometimes it's hard to get a good sense of how we respond to members online
 - Insiders don't often take the time to witness how online tactics add up to online retailing
- Here's a video that might get you thinking that it's time to audit your tactics and make sure you are ready to write a strategic plan as an Internet Retailer



The State of Credit Union Retailing

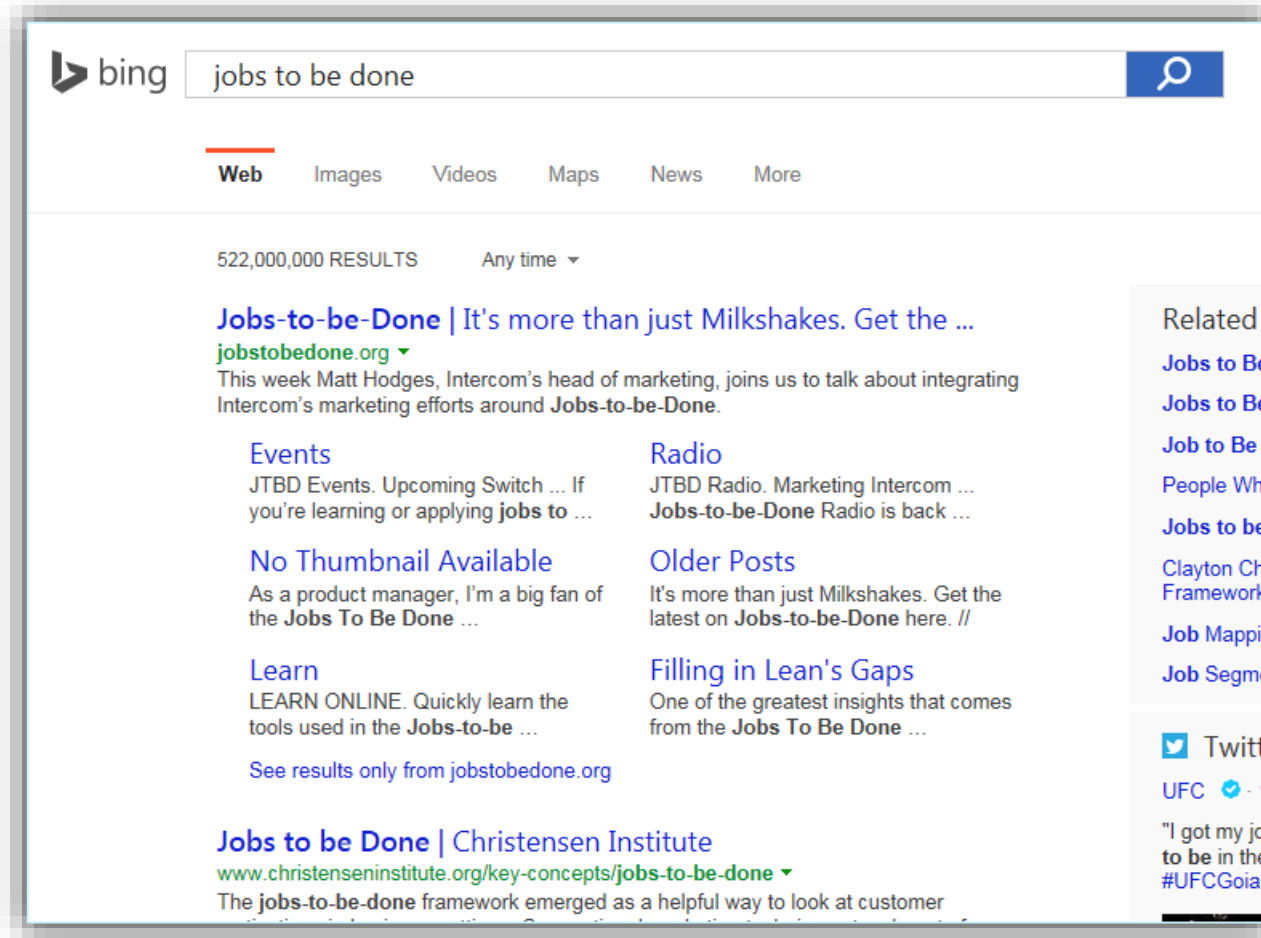
YOU'VE WORKED HARD ACROSS THE COUNTER...HAVE YOU WORKED AS HARD IN THE VIRTUAL WORLD?

- Self service implies people already know they want the service
- Nothing is inherently convenient – you need to sell someone on your edge
- It takes two to have a conversation – what is your automated response to member inquiry?
- Most dances are choreographed well ahead of the actual dance – is your sales strategy just too reliant on your members' left feet?



A Business Development Theme for the Day

WHAT IS THE KEY SUCCESS FACTOR IN IMPROVING YOUR RESULTS?



Internet Retailing is rethinking why you get hired to do something, and how you get an edge in being the best way to get the job done

Jobs-To-Be-Done Definition

A NEW THEME FOR ALL OF US AS DESIGNERS...CREDIT UNIONS AND CUSOs

- Customers hire products and services to get jobs done
 - Customers want to solve a particular problem
- As we approach better designs as Internet retailers, with the goal of getting hired, we need to consider 3 elements:
 - What is the problem to be solved?
 - Who needs the problem solved?
 - What is the circumstance of the problem?
- Brainstorming should produce a series of jobs-to-be-done statements:

{User} wants to {solve a problem} in {this circumstance}

- The trick is figuring out how to sell that you have jobs-to-be-done solutions, from the member's perspective

Jobs-to-Be-Done and a Disruptive Strategy Focus

WE'VE BEEN HERE A LONG TIME, DID WE ALL KNOW IT? CAN WE NOW LEVERAGE IT?

- Some of the largest CUs in the country are joining Callahan and rethinking how these two ideas can really change how we as an industry define our approach to business
 - Imagine if market segmentation got it all wrong when it comes to focusing on age demographics instead of the job to be done
 - Imagine if we are all over-building to over-serve, and abandoning designs that meet the mark with our members
- For us, it might be back to the future...can you see it?



CALLAHAN
ASSOCIATES

Remember, there are 522 million comments online about jobs-to-be-done
Lots of opinions...you need to decide on your own

Members vs. Shoppers

IN YOUR LOBBY OR ONLINE

■ Per Wikipedia:

Online shopping (sometimes known as e-tail from “electronic retail” or e-shopping) is a form of electronic commerce which allows consumers to directly buy goods or services from a seller over the Internet using a web browser...**An online shop evokes the physical analogy of buying products or services at a bricks-and-mortar retailer** or shopping center

- For many CUs, being an Internet Retailer starts with thinking through whether or not you see members as “shoppers” or people you simply serve
- Google this: “selling to shoppers”
 - Consider the difference between how you see yourself in your lobby and how you might need to tweak that for your online store
- Getting your team out of their comfort zone is key to designing a new experience

INTERNET RETAILING PHASE 2

1

**It's Time to Move from
Tactics and Silo
Solutions to a
Comprehensive
Strategic Plan**

Version 1.0 due 2016

2

**Declaring an Internet
Retailing Evolution**

We can sell online to
an audience of
shoppers

3

**We Know Mobile is a
Different Beast**

We're ready to learn a
new game and push
CU*Answers into the
business

INTERNET RETAILING PHASE 2

1

**It's Time to Move from
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business

The Landscape is Changing

SO THE BUSINESS WE'RE BUILDING AS A COOPERATIVE MUST CHANGE ALSO

- Our network has made collaborative investments with the focus of winning at the old game as we invest in the new one
 - To that end, we created an online infrastructure around low investment, low maintenance, and passive strategies
- The future demands that we retool our collaborative investment and up our game
 - Same design spec: disruptive price, broad access, and shared execution... but a new game all the same
- Invest in new production assembly lines with 10-year expectations
- Collaborative investments that support dynamic maintenance
- Strategies that blur the lines between tactical silos
- Go “omni” – author the experience
- Multiply the number of chefs in the kitchen
- Self service → opportunity expansion

The Landscape is Changing

YESTERDAY'S CU VENDOR DESIGNS WILL NOT HOLD UP IN A NETWORK OF INTERNET RETAILERS



1. CU websites were supposed to be the place that sold the member on what they wanted and the opportunities at the CU
2. The idea was for members to leave the website with the intent to do something
3. OBC was designed to communicate online issues and cover the basics for security education and announcements
4. It has evolved with some sales and marketing for the unauthenticated user
5. Online banking was classically a processing center designed to be used by efficient members who understood what they wanted
6. It has evolved to sell higher utilization of itself...maybe not credit union opportunities

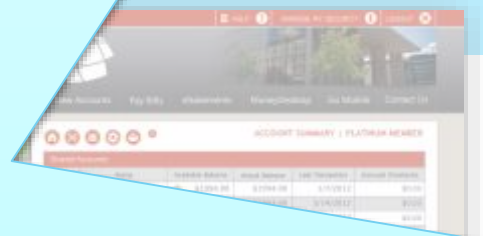
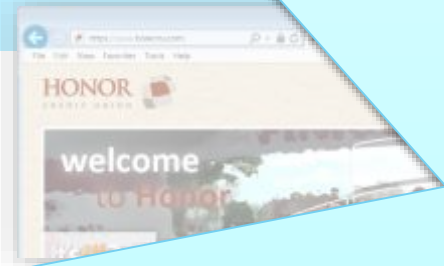
The Landscape is Changing

YESTERDAY'S

DESIGNS

U

TRAILERS



Many people think we can play the same game – the same 3 concepts to delineate credit union from vendor, the same 6 underlying principles – and still be successful with mobile

1. so... place... member... wanted an... opportunity

2. The... website with the in... to do something

We all need to think again

- ... was... processing... designed to be... efficient... under-...
...ea... evolved to sell... utilization of... maybe not credit... opportunities

Activate a Community of Internet Retailers

BUILD A SUSTAINABLE VENDOR MODEL FOR TOOLS AND FOR THE SUPPORT NEEDED FOR SUCCESS

- **Goal #1:** Create a community that believes it can afford to implement new online store strategies and sell as well as serve members online, like never before
 - Design with the intent to include everyone, with pricing that fits
- **Goal #2:** Blur the lines between websites, online banking, mobile, social media, etc., and write technical applications to support an omni-channel approach
 - Bring new development assembly lines online for APIs and mobile solutions
- **Goal #3:** Develop a new set of content management systems that can include graphics and core-independent parameters that can easily be used to generate web-based solutions
- **Goal #4:** Develop an online support center and staff it with client service reps who can help CUs keep their Internet retailing tools fresh, comprehensive, and dynamic for their members
 - Announce the new Internet Retailing Support Center (IRSC) and CSR team

Supporting a Network Focused on Dynamic Maintenance

INTRODUCING THE INTERNET RETAILER SUPPORT CENTER

■ This new team, armed with a new web-based service platform, will be the go-to place for Internet retailers to customize, brand, and activate fluid tactics for things like

- It's Me 247 online and mobile
- Membership opening
- Booster pages
- Launch points and launch pads
- Websites and OBC
- etc...



While we're using these new content management systems behind the scenes today, you'll start using them in the 2016 business year

View current OBC Customizations

Enter your Online Banking ID to view your OBC Customizations:

Element Federal C U - CU

Online Banking is currently Enabled

» Visit this Credit Union's OBC Customizations

Social Media

This CU has a Twitter Handle of	@elementfederal CU	This is a free option with OBC Customization.
This CU has a Facebook URL of	https://www.facebook.com/ElementFCU	This is a free option with OBC Customization.
This CU has a LinkedIn URL of	http://www.linkedin.com/company/2010477087/element	This is a free option with OBC Customization.

General CU Information

CUID	213	This is not configurable.
CU Name	Element Federal CU	This field comes straight from CUPBASE. Contact a CSR for assistance.
This CU currently has Online Banking	Enabled	It's Me 247 Online Banking is turned on and off via CUPBASE. Contact a CSR for assistance.
This CU has PIB	Disabled	PIB is enabled via CUPBASE. Contact a CSR for assistance.
This CU's general contact email address is	elementfederal@memberesoch.com	The general contact email address is configured in CUPBASE. Contact a CSR for assistance.
This CU has the Satellite New Member Application	Enabled	The Satellite New Member Application is enabled in CUPBASE. Contact a CSR for assistance.
This CU has Easy Pay	Enabled	This feature is configured in CUPBASE. Contact a CSR for assistance. Enabling this feature turns off the EasyPay page on the OBC.
This CU is NCUA Insured	Enabled	This setting is configured via CUPBASE. Contact a CSR for assistance.

Website URLs

This CU has a Home Page URL of	https://www.elementfederal.com	This is a free option with OBC Customization.
This CU has a Contact Page URL of	https://www.elementfederal.com/index.php?option=com_contact&view=contact	This is a free option with OBC Customization.
This CU has a Newsletter Page URL of	http://www.elementfederal.com/index.php?option=com_content&view=article&layout=editors-choices	This is a free option with OBC Customization.
This CU has a Rates Page URL of	https://www.elementfederal.com/index.php?option=com_content&view=article&layout=editors-choices	This is a free option with OBC Customization.
Obc Background Color	#0070C2	This is a free option with OBC Customization. See our OBC Color Selector Tool to see how it looks on the OBC.

Social Media

This CU has a Twitter Handle of	None Configured. Why not? It's free!	This is a free option with OBC Customization.
This CU has a Facebook URL of	None Configured. Why not? It's free!	This is a free option with OBC Customization.
This CU has a LinkedIn URL of	None Configured. Why not? It's free!	This is a free option with OBC Customization.

Social Media

This CU has a Twitter Handle of	@elementfederal CU	This is a free option with OBC Customization.
This CU has a Facebook URL of	https://www.facebook.com/ElementFCU	This is a free option with OBC Customization.
This CU has a LinkedIn URL of	http://www.linkedin.com/company/2010477087/element	This is a free option with OBC Customization.

Custom Branding

CU's OBC Logo	None Configured. Why not? It's free!	This is a free option with OBC Customization.
This CU has a Custom It's Me 247 Online Banking Logo	Enabled	A custom It's Me 247 Online Banking logo can be purchased through Self Service Channel Custom Branding Options.

Earnings Edge Product Elections

PFM

This CU has Money Desktop (MD) Enabled	Enabled	Contact Earnings Edge to learn more about adding PFM to your It's Me 247 Online Banking.
This CU has Private Labeling for their PFM Provider	Disabled	Part of Self Service Channel Custom Branding, some PFM providers offer white label branding for an additional fee. Enabling this feature in SSC/CBC turns off the stock banners on the OBC.

eVision Brokerage

This CU has eVision Self Service Enabled	Enabled	Contact Earnings Edge to learn more about adding eVision Self Service to your It's Me 247 Online Banking.
This CU's eVision Self Service URL is	https://bannet.etransnet.com/CU013	This is a custom URL that eVision will provide. Contact Earnings Edge for more information.
This CU is participating in an eVision Broker program	Disabled	Contact Earnings Edge to learn more about eVision Broker Programs. Enabling this feature turns off the stock banners on the OBC.

Preparing for the day when CUs will manage this themselves

Blurring the Lines: Omni-Channels

ROLLING ALL YOUR CHANNELS INTO ONE PURPOSE: THE MEMBER GETS WHAT THEY WANT

Multichannel retailing

From Wikipedia, the free encyclopedia
(Redirected from Omni-channel Retailing)

Multichannel retailing or **Omnichannel retailing** is the use of a variety of channels in a customer's shopping experience including research before a purchase.^{[1][2]} Such channels include: retail stores, online stores, mobile stores, mobile app stores, telephone sales and any other method of transacting with a customer.^[3] Social media are indispensable in the online purchase process. Transacting includes browsing, buying, returning as well as pre-sale and after-sale service.



Blurring the Lines

HOW DO YOU PLAN TO CONNECT THE DOTS AND HAVE A CONSTANT AWARENESS OF YOUR STRATEGY?



- Today your strategic plan has to be dedicated to using all of the online assets that are available to you and your members
 - The ones where your members visit you
 - The ones where your members visit another retailer or their employer
 - The ones that are promoted by other Internet retailers
 - The ones that are virally attractive to online consumers (*Google, Facebook, etc.*)



The way you communicate with members about how they mix and match these assets is a different game today, and a new game CU*Answers wants to play

Blurring the Lines: Omni-Payments

ALL WAYS TO PAY, PRESENTED IN A SIMPLE, COMPREHENSIVE APPROACH

- Like weeds in a garden, we have created many terms for members to understand
 - Transfers, AFT, A2A, Bill Pay, P2P
- All of them mean take money out of my account and give it to another account, mine or someone else's

Account	Name	Original Payment	Amount Due	Due Date	Change
001	2nd Share Draft	\$2,013.00	\$2,013.00	3/12/201	
002	Booster Club	\$1,256.00	\$1,256.00	6/7/20	

In development now



Native to our Internet retailing channel, and paying anyone from a single point of navigation – it's a start towards omni

The Journey from to the Future

UNDERSTANDING THE DIRECTION OF BILL PAY SOLUTIONS IN OUR NETWORK



- **Goal #1:** Develop a more agnostic approach to supporting any bill pay vendor a CU chooses
 - End the VAR relationship with Fiserv and use Fiserv as the template for CU-Managed Integrations
- **Goal #2:** Continue to work closely with a small set of bill pay vendors as business allies
 - Renew our relationship with iPay and continue to enhance our SSO VAR model
- **Goal #3:** Develop a CUSO-owned user interface for bill payments via online or mobile banking
 - Engage a new relationship with Payveris and present a new approach
- **Goal #4:** Develop a migration path for all network credit unions to select and create the member experience of their choice
 - Rolling out as early as July 2015 with some hard deadlines for Fiserv clients

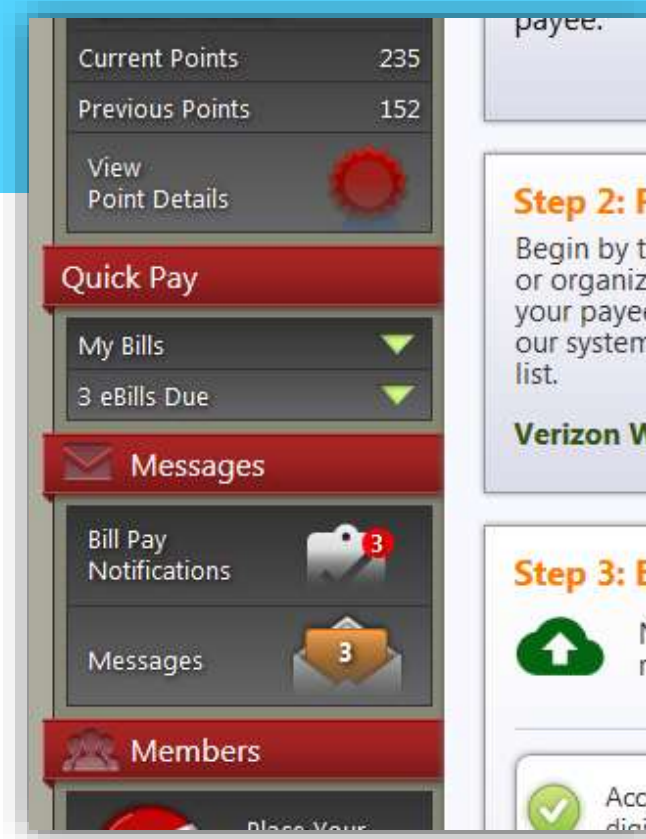
The Next Generation of Bill Pay

65% OF NETWORK CUS FACE A CHANGE IN 2016

Development/Rollout Timelines

Integration Option	When More Details Will be Available	When We'll Be Ready to Start Scheduling Conversion Dates	Contact
Payveris via CU*Answers (VAR Integration)	June-July 2015	October 2015	Payveris and the CU*Answers SettleMINT team
iPay via CU*Answers (VAR Integration)	August-September 2015	November 2015	iPay and the CU*Answers SettleMINT team
Fiserv via Fiserv (CU-Managed Integration)	October-November 2015	December 2015	Fiserv and the CU*Answers SettleMINT team

<http://www.cuanswers.com/resources/kitchen/bill-payment-integrations-a-new-future-for-the-network/>



The Next Generation of Bill Pay

65% OF NETWORK CUS FACE A CHANGE IN 2016

- It's going to be a year of selling these options to credit union teams
- But today is about showing how you can track along and do some early due diligence
 - It's not easy to say, "I hope you choose x," because it's about your agenda, how you see your contract options, how you evaluate the migration process, and what your 2016 project list looks like
- We're going to soft-sell this right now, but get ready, the hard-sell is right around the corner

NEW! The Payveris Bill Pay Option

In 2014 CU*Answers made two investments that put us in the business of building our own, CUSO-owned bill pay experience. The first investment was for consulting services and practical hands-on familiarity with building a user interface for bill pay tools.

This is the future for an omni-channel payment system approach here at CU*Answers, giving both CU*Answers and your credit union more control than ever over your members' bill pay experience. As introduced in last year's Leadership Conference and CEO Strategies events, the new native user interface being designed by our development teams integrates payment tools throughout **It's Me 247** online and mobile banking.

Payveris was the first bill pay vendor who stepped up to be a founding partner for this new approach in the cuasterisk.com network. We are now completing the business integration with Payveris to develop a new alliance so credit unions can move their programs in this direction starting in the fall of 2015.

Our second investment was to invest directly into the Payveris company, so that we could own a piece of a bill pay vendor and get a better understanding of what it means to be a back-office bill pay provider. This equity investment, along with what our teams are learning from a practical standpoint, makes us confident that we have new foundation for years of evolution in this area.

- Read related comments from the [2014 Leadership Conference](#) and [2014 CEO Strategies events](#)
- View [prototypes of the user interface](#)

<http://www.cuanswers.com/resources/kitchen/bill-payment-integrations-a-new-future-for-the-network/>

The Next Generation of Bill Pay

A PICTURE IS WORTH A THOUSAND WORDS

Success Credit Union
It's Me 247 Online Banking

Info Center My Accounts New Accounts Pay Bills My Documents Personal Finance Go Mobile Contact Us

We're here to help! Live Chat

My Account
Sole Q. Member
Switch Account

Rewards
Platinum Member
Current Points: 235
Previous Points: 152
View Point Details

Quick Pay
My Bills
3 eBills Due

Messages
Bill Pay Notifications
Messages: 3

Members
Place Your Vote
Latest News

Schedule Payment

Ace Radiator: ***1234**

Payment will be sent electronically

Amount:

Send on:

From account:

Estimated Delivery: 5/20/2015

Payments set up after 5:00pm EDT will be processed on the next business day. Payments scheduled for non-business days will be processed on the next business day. Be sure to allow sufficient time for payment delivery and posting by your payee.

Payment Frequency

How often

- No Repeat
- Every Two Weeks
- Every four weeks
- Monthly
- Every two months
- Quarterly
- Every four months
- Twice a year

Success Credit Union
It's Me 247 Online Banking

Info Center My Accounts New Accounts Pay Bills My Documents Personal Finance Go Mobile Contact Us

We're here to help! Live Chat

My Account
Sole Q. Member
Switch Account

Rewards
Platinum Member
Current Points: 235
Previous Points: 152
View Point Details

Quick Pay
My Bills
3 eBills Due

Messages

BILL PAY HOME | PLATINUM MEMBER

Welcome to Bill Pay Home where you can view and manage all your payees and payments. Use the filters above the list to customize the view.

Add Payee All Pending Payments All Payment History **Pay Multiple Bills**

\$1322.39 to be paid from this account

Payee Name	Payment Type	Payment Amount	Send Date	Payment Memo (Optional)	Payment Options
Verizon Wireless	<input checked="" type="checkbox"/>	375.39	7/18/15	home office expense	<input type="checkbox"/>
<i>\$122.63 DUE ON 7/21/15 STATEMENT BALANCE: \$122.63 Estimated Delivery 7/19/14</i>					
C&J Landscaping	<input checked="" type="checkbox"/>	80.00	7/4/15		<input type="checkbox"/>
<i>2 payments scheduled Estimated Delivery 7/3/15</i>					
American Express (Work)	<input checked="" type="checkbox"/>	500.00	7/20/15		<input type="checkbox"/>
<i>\$393.82 DUE ON 7/28/15 STATEMENT BALANCE: \$1493.37 Estimated Delivery 7/25/15</i>					
	<input checked="" type="checkbox"/>	247.00	6/27/15		<input type="checkbox"/>
<i>Estimated Delivery 6/25/15</i>					
	<input checked="" type="checkbox"/>	120.00	8/4/15		<input type="checkbox"/>
<i>Estimated Delivery 8/1/15</i>					
	<input type="checkbox"/>	0.00			<input type="checkbox"/>
<i>No Payment Scheduled</i>					
	<input type="checkbox"/>	0.00			<input type="checkbox"/>
<i>No Payment Scheduled</i>					
	<input type="checkbox"/>	0.00			<input type="checkbox"/>
<i>No Payment Scheduled</i>					

Quick Pay

Ace Radiator: ***1234**

Payment will be sent electronically

Amount:

Send on:

From account:

Estimated Delivery: 5/20/2015

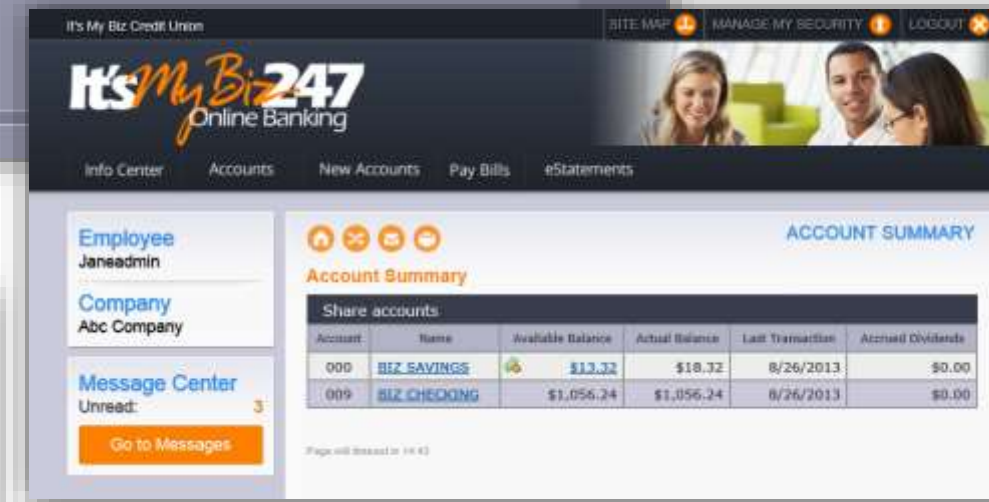
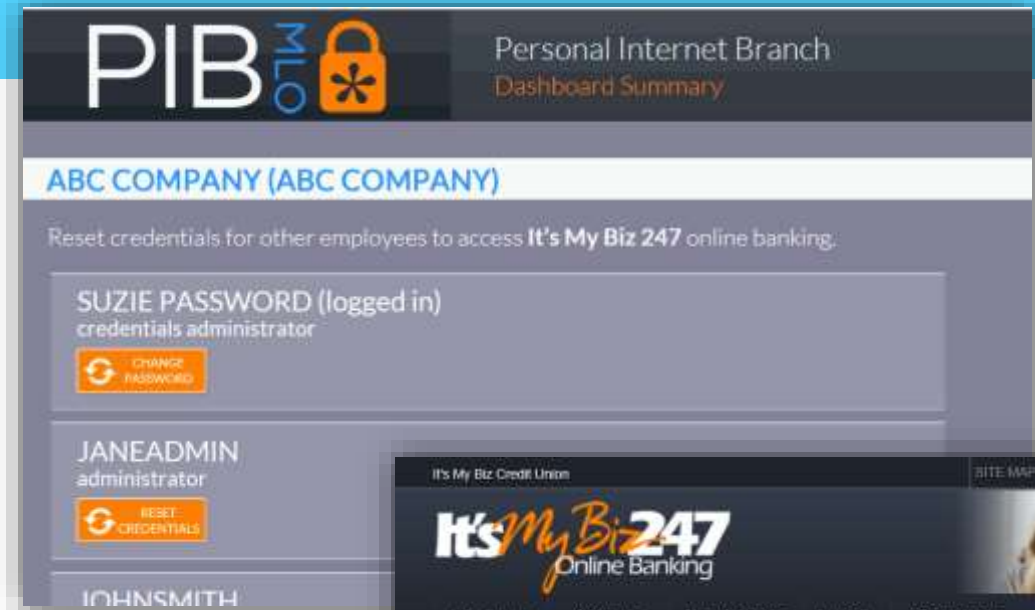
Payments set up after 5:00pm EDT will be processed on the next business day. Payments scheduled for non-business days will be processed on the next business day. Be sure to allow sufficient time for payment delivery and posting by your payee.



Blurring the Lines: Member vs. Business Internet Retailing

It's MY Biz 247 UPDATE

- **It's My Biz 247** is a specialty project looking for a market niche in our network
 - Today, 3 CUs are at various stages in their implementation
 - Less than 100 members use the system daily
- We're up in the air about whether to bend and blend certain processing rules in **It's My Biz 247** so it would have a broader appeal to credit unions and not-so-business members



Look for more in 2016 as we find more CUs willing to move forward with this market segment

Blurring the Lines: ChatterYak

A NETWORK INVESTMENT IN SOCIAL MEDIA

The Place For All Things Credit Union

CU INSIGHT

Home News Community Press Jobs Events M

Find a Credit Union

WEALTH MANAGEMENT ISN'T JUST FOR THE WEALTHY.

Get the latest news and information from CU Insight delivered to you anywhere.

Press Releases

Credit unions closing record number of loans using social media

Posted on June 2, 2015

OSHKOSH, WI (June 2, 2015) - Chatter Yak!, the Wisconsin based CUSO specializing in marketing, social media, website development and branding shares remarkable results clients are experiencing using Yaki Tracker, their premium content application. Yaki Tracker allows credit unions to run contests on social media platforms, and in doing so, generates loan volume, more fans and followers, an increase in engagement, and a stronger social presence, just to name a few.

Verve, a Credit Union, Community Credit Union, and Alpena Alpena Area Credit Union (all users of Yaki Tracker) have recorded outstanding results this year. Through April of 2015 Verve, a Credit Union (\$553M CU) has closed more than \$1M in consumer loans. Community Credit Union (\$117M CU) has closed over \$490K in consumer loans and Alpena Alpena Credit Union (\$298M CU) has closed \$102K in consumer loans (with their very first consumer loan leads generated with Yaki Tracker on Facebook).

CHATTERYAK!

Consulting

Our consulting process is guaranteed to help you and your organization identify the areas of your business to capitalize on and those that might need a little more.

Our consulting services range from Culture, Market Training to Social Media. Our consultants will walk through our process and give you the action steps your credit union forward.

Training & Social Media Chats

Anyone can start a social media campaign, but building a social media is not easy work. Our clients who have gone through our customized social media training program have gone on to experience staggering results.

We'll cover topics ranging from: Best Practices, Branding, Crisis Management, Compliance, Analytics, Advertising and more.

If you feel overwhelmed by all of the emerging digital and social trends, our Social Media Chats webinar series brings the social media marketing news directly to you.

YAK-TRACKER

Yak Tracker is the easiest way for you to turn likes and Twitter followers into new members. Our one-of-a-kind contest application will allow your members to easily identify loan and checking accounts through our time-tested process. Yak Tracker will help you grow your social media presence while adding consumer loans to your credit union's portfolio.

INTERNET RETAILER

"Nothing is more important to CU*Answers than a healthy exchange of ideas between our stakeholders. For this reason, we are happy to provide a subsidy to any network credit union or partner so that they may participate in Chatter Yak!'s Social Media Chats. Chatter Yak! has already proven to help jump start our network's investment and involvement in social media."

Randy Karnes CEO CU*ANSWERS GRAND RAPIDS, MI

"I don't know about you, but I can barely keep up with normal credit union business. Social media changes every second. Chatter Yak! is a proven leader and authority on credit union social media issues. I know it's crazy, right? We have regulations on simply talking to people? Give me a break! But seriously, Chatter Yak! keeps us out of trouble (compliance-wise) and helps us with everything social-media. Social Media Chats is an awesome new offering to keep us in the loop and on track to be compliant AND fun and engaging! What more could you ask for?"

Linda Bodie CHIEF + INNOVATOR

"Working with Chatter Yak! has shown us just how effective a tool social media can be for credit unions. As with all new marketing channels, the question always comes down to return on investment, and we now see that a strong Facebook presence can have a real effect on the bottom line."

Chris Butler CEO community LACROSSE, WI

"Our investment with Chatter Yak! was affordable and has returned some immediate dividends, but most importantly, it has opened up our eyes to the fact that we must advertise via this channel to ensure our member value proposition is in front of this ever growing segment of our membership... I am definitely pleased with the results we have seen since partnering with Chatter Yak! at the beginning of this year."

Donald J. Mills CEO Alpena, MI

"Chatter Yak! has helped our Facebook page successfully market our products to our entire community. Using Facebook contests and Chatter Yak!'s social media know-how has significantly grown our online presence."

Vickie Schmitzer CEO Frankenmuth, MI

Facebook.com/CHATTERYAK

Twitter.com/CHATTERYAK

We're still learning what social media means to core processing tactics, but I'd look for big things in the M-Up projects

Blurring the Lines: Launch Pads

CU-DEFINED NAVIGATION: CREATING SOFT LINKS TO YOUR OTHER INTERNET RETAILING SOLUTIONS

- Today, you can make the solutions that yesterday's vendor had to hard-wire, available to your members yourself
- You should set the expectation that the smart member is ready to give you credit for hooking them up with an asset that's ready to get the job done

Web Site	Description
AUTO/HOME insurance quote	Calculate a cost on homeowners and auto insurance coverage. By choosing this link you will exit It's Me 247 Online Banking. Please visit our credit union home page to continue your home banking session.
Order Checks on-line	Order your checks on-line today! Fast and simple to use -- this website will speed the delivery of your check order. No more forms to mail! Clicking this link will exit It's Me 247 Online Banking. To continue your session please visit our homepage.
Get the value of an AUTO	If you are looking for the value or trade in value of an auto or are considering the purchase of a car. This site can help. Don't forget to apply for the car of your dreams on line with ABC Credit Union. Quick approvals get you on-the-road in no time!



Blurring the Lines: Launch Points

CU-DEFINED NAVIGATION (COMING SOON!)

Info Center My Accounts New Accounts Pay Bills My Documents Personal Finance Go Mobile Contact Us

Info Center

- Message Center
- Contact Preferences
- eAlert Subscriptions
- Login History
- Password Change History
- Helpful Links
- Link (IC1)
- Link (IC2)
- Link (IC3)

My Preferences

- Site Options
- Username
- Password
- Security Questions
- Personal Information
- Overdraft Services
- eStatement Options
- Link (MP1)
- Link (MP2)
- Link (MP3)

Tiered Services

- Point Summary
- My Benefits
- How Do I Get Points?
- Rewards History
- Link (TS1)
- Link (TS2)
- Link (TS3)

View

Info Center My Accounts New Accounts Pay Bills My Documents Personal Finance Go Mobile Contact Us

View

- Account Summary
- My Other Memberships
- ACH Transactions
- Cleared Checks
- Dividend/Interest Summary
- Downloads
- Credit Score
- Link (MA1)
- Link (MA2)
- Link (MA3)

Manage

- Transfer Money
- Schedule Check Transfers
- Check Stop Payment
- Check Withdrawal
- Promise Deposits
- Link (MM1)
- Link (MM2)
- Link (MM3)

Investments

- Manage Your Investments
- Link (IV1)
- Link (IV2)
- Link (IV3)

Setup

- Nicknames
- Overdraft Services
- Link (SU1)
- Link (SU2)
- Link (SU3)

Point Details

Messages

Page will time

In development now

CU Link (HL1)

CU Link (HL2)

CU Link (HL3)

CU Link (HL4)

CU Link (HL5)

My Accounts New Accounts Personal Finance Go Mobile

MESSAGE CENTER | I'M A BASIC

English

Español

Français

Link (HL1)

Link (HL2)

Link (HL3)

Link (HL4)

Link (HL5)

Sitemap

Filter Messages:

Unread Messages



247

Cartoon City FCU

- Link (FL1)
- Link (FL2)
- Link (FL3)
- Link (FL4)
- Link (FL5)

NCUA

Equal Housing Lender

Equal Housing Opportunity

Your savings federally insured by the FDIC. Minimum deposit of at least \$250,000 and based on the good faith and credit of the member.

Launch Points will help you get the member's attention as they cruise by

Blurring the Lines: More Forms for Fulfillment

HOW CAN WEB SERVICES GET IN THE BUSINESS OF FORMS THAT LEAD TO MEMBER SOLUTIONS?

- To date, CU*Answers Web Services has been very careful about supporting forms on websites that identify a member, the fact that you even do business with the person, or any other kind of personal information
 - We have been tentative about Reg. P (*Privacy of Consumer Financial Information*)
- This has kept us from being aggressive as you need as Internet Retailers
- Here's a new service – talk to Web Services about it

“Personally identifiable financial information also includes the very fact that an individual is or has been your consumer as well as any information disclosed in a manner that indicates that the individual is or has been your consumer. See § 216.3(o)(2)(i)(C)-(D).”



DRAFT

DigitalMailer

Expand Your Branch with Internet Retailing!

DigitalMailer provides secure forms that are created and stored in one place. Once a secure form is created, you can instantly publish the form for use.

This system is extremely user friendly, making it easy to personalize the forms with your custom colors and logo.

Benefits of DigitalMailer Secure Forms:

- Utilize secure forms to make processes more efficient for your team and members
- Secure Forms provided as Software as a Service ("SaaS") – all technology hosted in our SSAE16 certified redundant data centers
- Forms can be posted behind SSO (e.g. online banking) or on your public website
- Modernize transactions for both your members and employees
- Use any device to complete these forms, including their iPads and cell phones
- Ability to include electronic signatures
- Solution that helps keep your members in the online channel, which gives them the opportunity to learn about your other electronic services
- Easier to keep track of all transactions between your members and your credit union, organized in one, easy-to-use place

Internet Retail Pricing:

\$49.95/month per CU
purchase from DigitalMailer directly

- Unlimited unpublished secure forms
- 5 published secure forms at any one time

Additional blocks of 5 published forms can be added for \$29.95/month

Web Services
Credit Union Web Services

Visit ws.cuanswers.com/secure-forms/

Multiple Chefs in the Kitchen: SSO Tactics

AVOIDING THE #1 IRRITANT: "I HAVE TO SIGN ON AGAIN?!"

- In some cases, you can't just hook members up – you have to coordinate two vendors building a bridge for you
 - That takes work, and investment – your investment or the CUSO's investment
 - It takes diligence in understanding whether unique data is present on both sides so you find the right data
 - You might have twice the work if you want your lobby services to be as convenient as your online services
 - There's a difference between passing a member along, and two systems interacting on transactions



Vendor	Purpose	# CUs
Alloya Corp E	Check Images	12
Alloya Corp M	Check Images	5
Alloya Corp R	Check Images	26
Associated Bank B	Check Images	4
Associated Bank V	Check Images	1
Assocoated Bank T	Check Images	4
Bank of the West	Check Images	1
Catalyst P	Check Images	7
Catalyst W	Check Images	12
Catch21	Check Images	3
CFS	Investments	13
Cleveland State Bank	Check Images	1
Corporate America	Check Images	8
Corporate One	Check Images	18
CU*Answers	Check Images	71
Eascorp	Check Images	2
EDOC	Check Images	8
ExpandaCheck	Check Images	1
Federal Reserve	Check Images	4
FIS	OTB CC	4
Fiserv	Check Images	15
Fiserv Bill Pay	Bill Pay	73
iPay Bill Pay	Bill Pay	62
MNIPC	Check Images	6
Money Desktop (MX)	PFM	50
Palmetto	Check Images	4
Prodraft Services	Check Images	1
PSCU	OTB CC	5
Southeast Corporate	Check Images	1
SunCorp	Check Images	4
Synergent	Check Images	1

Multiple Chefs: It Takes Many Vendors to Push a Document

HOW DO WE GET CREDIT UNIONS INTO THE DOCUMENT TRANSFER BUSINESS?

- **Goal #1:** Emulate the Apple store and email an over-the-counter receipt, safely
 - Create a partnership with My Virtual StrongBox (MVSb), co-develop an API to move documents to safe, cloud-based storage, to be picked up by members
- **Goal #2:** Push any document via ProDOC to a member for archival, or even for a signature
- **Goal #3:** Find partners that can create a link between CU*BASE and **It's Me 247** online and mobile
 - Leverage the eDOC MVSb relationship and the API to work with any document pushed through CU*BASE
- **Goal #4:** Set the expectations in the minds of CU*BASE CUs that document transfer is a required core competency for all credit unions in the future
 - Think bigger and include remote signatures and more advanced cloud storage strategies

My Virtual StrongBox

CU*ANSWERS FUNDS A NEW FUTURE FOR ALL

Success Credit Union

It's Me 247 Online Banking

Info Center My Accounts New Accounts Pay Bills My Documents Go Mobile Contact Us

eStatements
View months worth of statements online, whenever you want, from wherever you are. eStatements are not only more convenient, they're safer than sending printed statements through the mail. They're also better for the environment!

My Virtual StrongBox
My Virtual StrongBox is the perfect blend of online convenience and safe deposit security. You get as much space as you need to save all your important documents - wills, mortgages, tax documents, and much, much more.

GO GREEN with eStatements

Go to eStatements Go to Virtual StrongBox

Success Credit Union

It's Me 247 Online Banking

HELP MANAGE MY SECURITY LOGOUT

Info Center My Accounts New Accounts Pay Bills My Documents Go Mobile Contact Us

INTERNET RETAILER

MY DOCUMENTS | I'M A VIP-PLATINUM MEMBER

Dudley Doughty

Documents

2013 Tax File.pdf
81.5 KB Mar 17, 2015

Last Will and Testament.pdf
81.1 KB Mar 17, 2015

Mortgage.pdf
80.8 KB Mar 17, 2015



CU*ANSWERS

Putting Every Credit Union in The Document Transfer Business

By creating free member drop boxes in It's Me 247

CU*Answers with its Relationship with My Virtual StrongBox Is Putting Every Credit Union in the Document Transfer Business

Through its relationship with My Virtual StrongBox, CU*Answers is providing all credit unions in the network with free cloud storage. Credit unions also have the ability to move to the next level with My Virtual StrongBox with branding, profit sharing, and more.

Members Access My Virtual StrongBox via a Single Sign-On (SSO) From Within Online Banking

Now credit unions can offer members an SSO link to an online safe deposit box, accessed from directly within It's Me 247. Here, members can conveniently save their important documents, such as wills, mortgages, tax documents and loan forms—all safely and securely.

Coming in July and August!

Print directly from ProDOC to My Virtual StrongBox

My Virtual StrongBox Allows Members to Exchange Documents via a Secured Link

Members can also share documents with

<http://www.cuanswers.com/resources/doc/its-me-247-reference/#M>

Case Study

Putting Every Credit Union in The Document Transfer Business

By creating free member drop boxes in It's Me 247

1. Credit Union with Business Member
2. Credit Union with Database
3. Credit Union with Participation License
4. Credit Union with Member
5. Member Can Personal Use

45

When you look back, I hope you'll cite 2015 as the year you started an across-the-board remote exchange strategy with your members

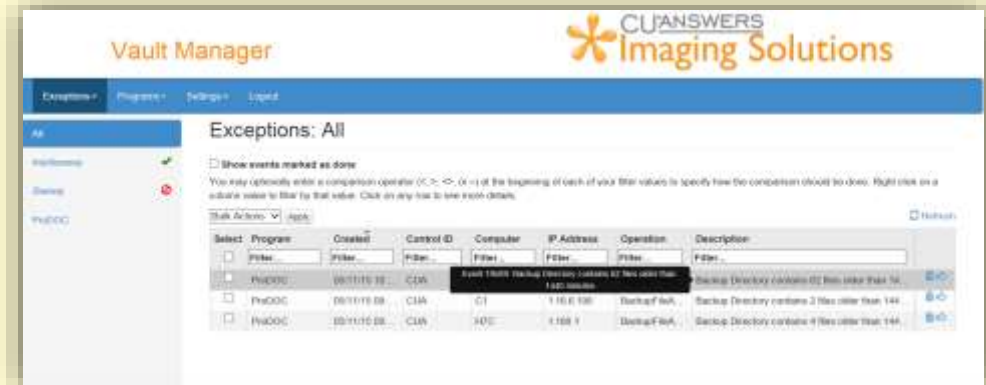
CU*Answers Imaging Solutions

- Today this is a 7-member team working in GR, focused entirely on specialized CU*BASE and **It's Me 247** applications related to imaging
 - A strategy leader, 3 account executives, and 3 programmers
 - Instrumental in coordinating vendor relationships
 - Designing new tools and services that move imaging tactics from an ancillary approach to a totally embedded one
- 2015-2016 Initiatives:
 - New remote signature solution that allows every CU*BASE form to be presented to a member remotely
 - Continue to drive the evolution of the ASP CU*Spy solution
 - Connect the dots between in-house image solutions and CU*BASE and **It's Me 247** tactics
 - Drive “40 Links” to the next level: Smart Links
 - Build a log manager quality control service for everyone



Vault Manager

- How many places do we rely on log management today to help us sleep at night?
 - Audit Link (compliance)
 - Network Services (cybersecurity)
 - **NEW!** Vault Manager (image archival)
- The Imaging Solutions team is diligent about using Vault Manager for the CU*Spy network
 - Through release management, this team will also help in-house clients use this tool, as images become as common as breathing



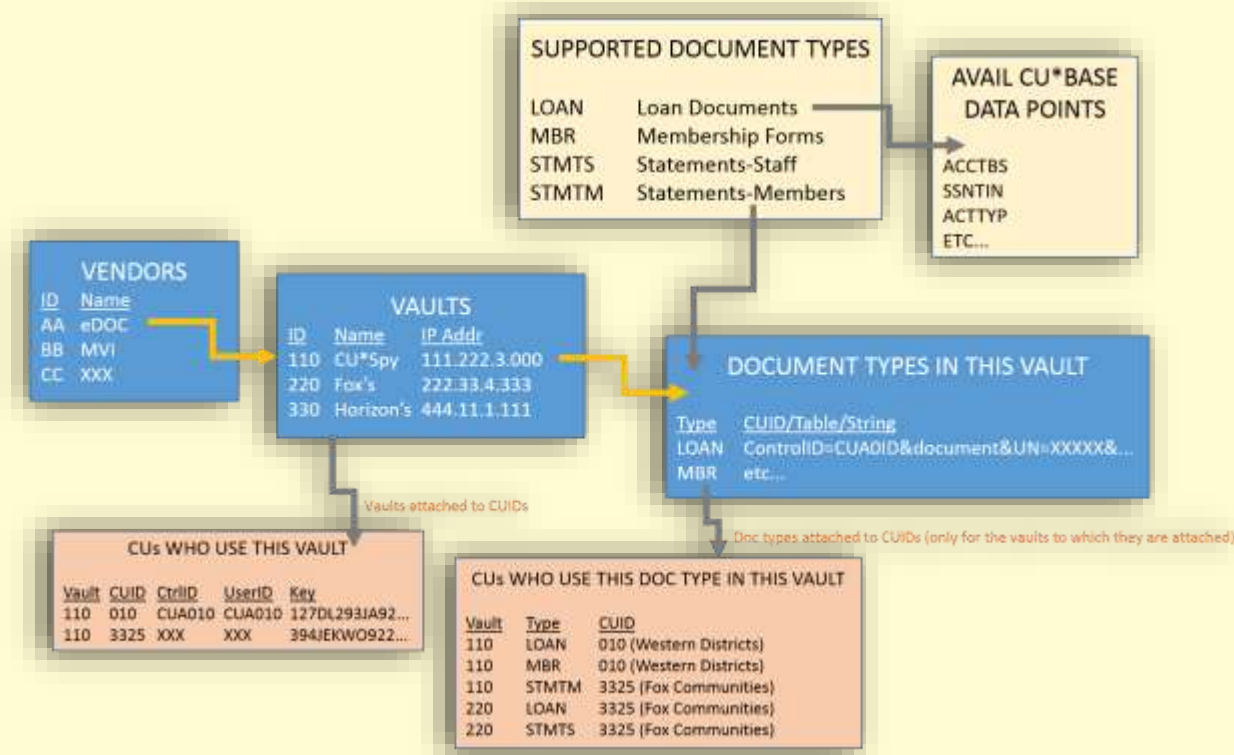
What if you lost 13,000 documents over the last two years...and no bells ever went off?
Out of sight, out of mind

Smart Links



- What started as fetching a cleared check image from our IP has morphed into getting any document from anywhere, any time, for anything
- Goals for the project:

- A new multi-level configuration to support multiple vaults and vendors
- Develop framework for smarter, more specific fetch/scan links from CU*BASE to documents in the vault
- New programming infrastructure to make it faster to add new links from anywhere in CU*BASE



Targeted for the 15.2 release this fall!

Mergers, vendor consolidations, and new vendors – people do everything they can not to convert into a single source when it comes to images
 Navigating the world is a new core problem

eDOC Update



- I think 2015 will go down as a big year for eDOC
- The reason is a renewed focus on creating good will with our network as one of its primary stakeholder environments – they're stepping up
 - My Virtual Strongbox and eDOC push to the cloud (**It's Me 247** drop box); CU*BASE using ProDOC to transfer documents
 - eDOCSignature – pushing a single doc from CU*BASE to a remote member, for a signature or for a member's archive
 - Bigger picture: mDTM native mobile signing
 - eDOC announces free packages for in-house eDOC operators
 - eDOC announces a small corporate vault imaging system
 - CU*Answers IP converts to CheckLogic Manager

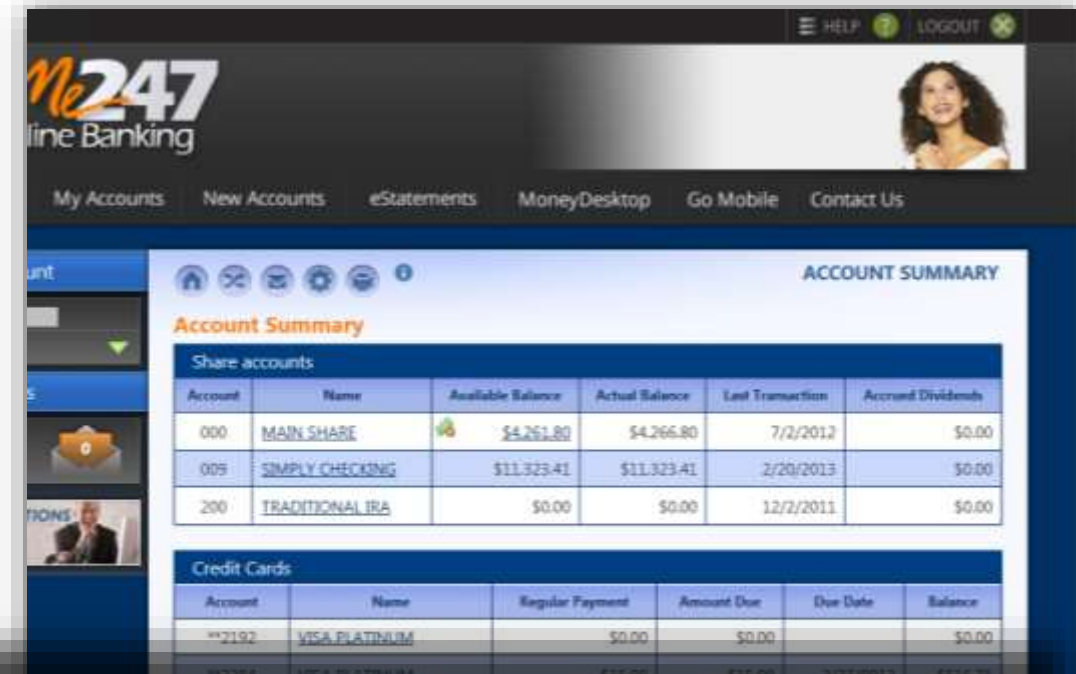


eDOC's annual meeting last month did not draw the kind of strategic leaders I would have hoped...maybe next year

Internet Retailer Meets Database Designer

CU*ANSWERS ANNOUNCES TOTALLOOK: A NEW VISION FOR OTB

- The Internet Retailer wants a member experience that allows the member to see their total relationship with the credit union
 - It might be balances
 - It might be transactions
- In 2016, CU*Answers is working with CUs who have OTB relationships to expand the visibility of all the relationships a member has with them
- If your OTB tactics stop with CU*BASE and your employees, then you're not thinking like an Internet Retailer



Investments				
Account	Description	Symbol	As Of Date	Balance
**9792	MONEY MARKET		2/19/2013	\$6,000.01

For this to be successful, credit unions need to hold their other vendors' feet to the fire and get the value of the data they create with members

Internet Retailer Meets Database Designer

CU*ANSWERS ANNOUNCES TOTALLOOK: A NEW VISION FOR OTB

■ Giving members a TotalLook

- Adding transaction history to the OTB account info in online and mobile banking channels



■ Giving employees a TotalLook

- Pulling a member's OTB accounts and transaction history into CU*BASE Inquiry and Phone Operator tools



Loan Information
Print

30 YR FIXED MOR

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

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

Pay Now
Account Detail

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

Typ	Description	Loan Payoff/ Current Balance	Loan Payment Net Available	Next Pmt/ Last Trans/ CD Maturity	IRA	P/R	ATM	A
000	REGULAR SAVINGS	3,605.22	0.00	3/25/13	.	.	Y	
110	CHECKING	350.16	0.00	6/11/14	.	.	Y	
610	USED VEHICLES	6,079.31	128.11	7/02/14	.	.	.	
*15	MORTGAGE LOAN	1,206.20	107.54	6/15/14	.	.	.	



Can we pull it all together? How long will it take?

CUSO AND CU ALIKE MUST START THE TRANSITION NOW

CUSO

- Revamp our Web Services business line and mainstream this team as architects of business solutions
- Build a new Internet Retailer Support client service presence, including web-based shopping for our clients
- Think about the members we see in our copyrights as shoppers, not just people looking for self-service convenience

Credit Union

- Expect that your web page designers are taking full advantage of CU*Answers automation techniques
- Plan to use the IRSC to keep credit union online products fresh and full of branding and offers that fit the day
- Think about the members you see via their online tactics as shoppers, not just people looking for self-service convenience

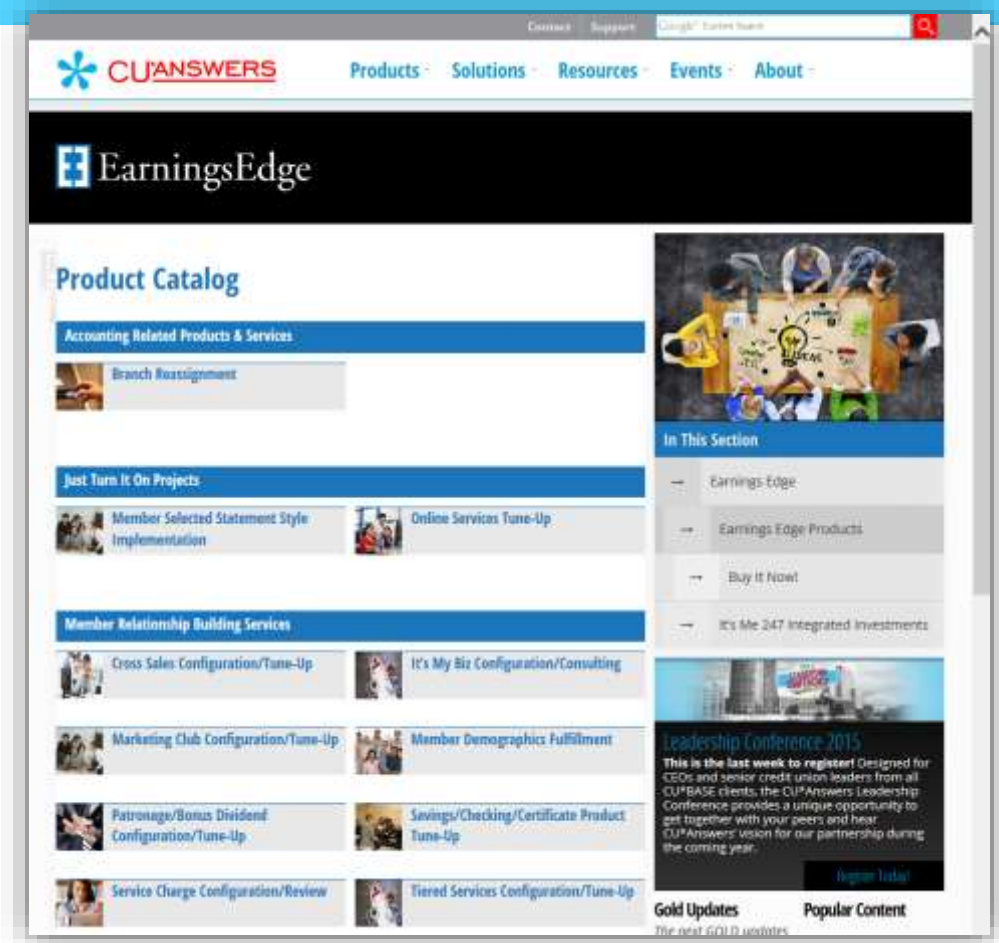


We're living it, not just talking about it

LIKE YOU, WE WANT TO BE KNOWN AS AN EFFECTIVE INTERNET RETAILER



The screenshot shows the CU*Answers website home page. At the top, there is a navigation bar with the CU*Answers logo and links for Products, Solutions, Resources, Events, and About. Below the navigation bar is a large banner for the 2015 elections with the text "The 2015 Elections Are Here and We Need YOUR Vote!" and a "Find Out More" button. Below the banner are three featured articles: "Improve Your Credit Union's Operations", "Tell Me Why I'm Wrong", and "Of Course!". At the bottom, there is a section for the "May CU*BASE Monthly Monitor Recap".



The screenshot shows the CU*Answers website Product Catalog page. At the top, there is a navigation bar with the CU*Answers logo and links for Products, Solutions, Resources, Events, and About. Below the navigation bar is a header for "EarningsEdge". The main content area is titled "Product Catalog" and lists various services under different categories: "Accounting Related Products & Services" (including Branch Reassignment), "Just Turn It On Projects" (including Member Selected Statement Style Implementation and Online Services Tune-Up), "Member Relationship Building Services" (including Cross Sales Configuration/Tune-Up, It's My Biz Configuration/Consulting, Marketing Club Configuration/Tune-Up, Member Demographics Fulfillment, Patronage/Bonus Division Configuration/Tune-Up, Savings/Checking/Certificate Product Tune-Up, Service Charge Configuration/Review, and Tiered Services Configuration/Tune-Up). On the right side, there is a sidebar with "In This Section" (including Earnings-Edge, Earnings Edge Products, Buy It Now!, and It's Me 247 Integrated Investments) and a "Leadership Conference 2015" announcement. At the bottom, there are sections for "Gold Updates" and "Popular Content".



Look for announcements about products and services offered online, with online shopping from CU*Answers Management Services

INTERNET RETAILING PHASE 2

2

It's Time to Move from
Tactics and Silo
Solutions to a
Comprehensive
Strategic Plan

Version 1.0 due 2016

**Declaring an Internet
Retailing Evolution**

We can sell online to
an audience of
shoppers

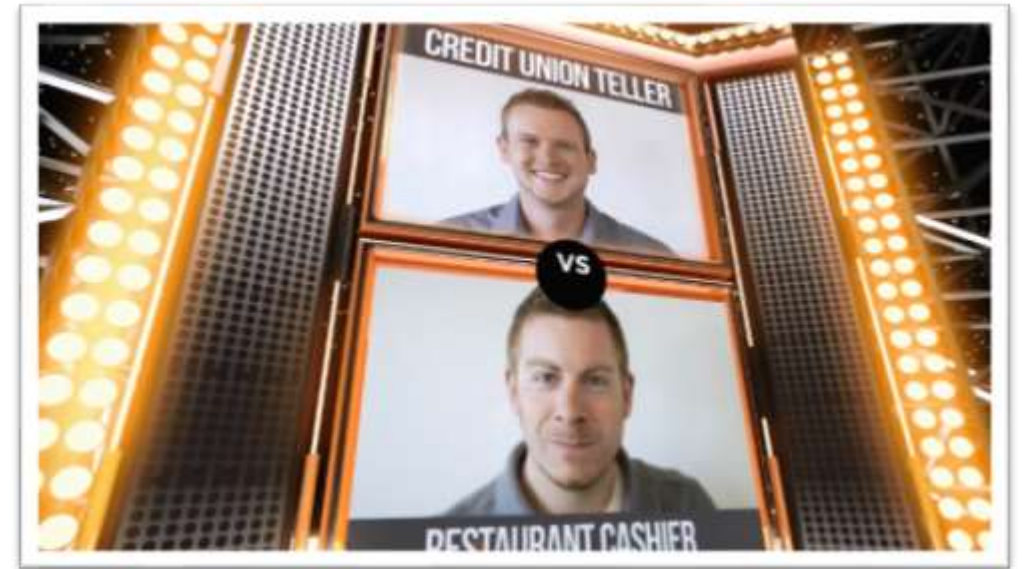
**We Know Mobile is a
Different Beast**

We're ready to learn a
new game and push
CU*Answers into the
business

The salesmen are coming, the salesmen are coming!

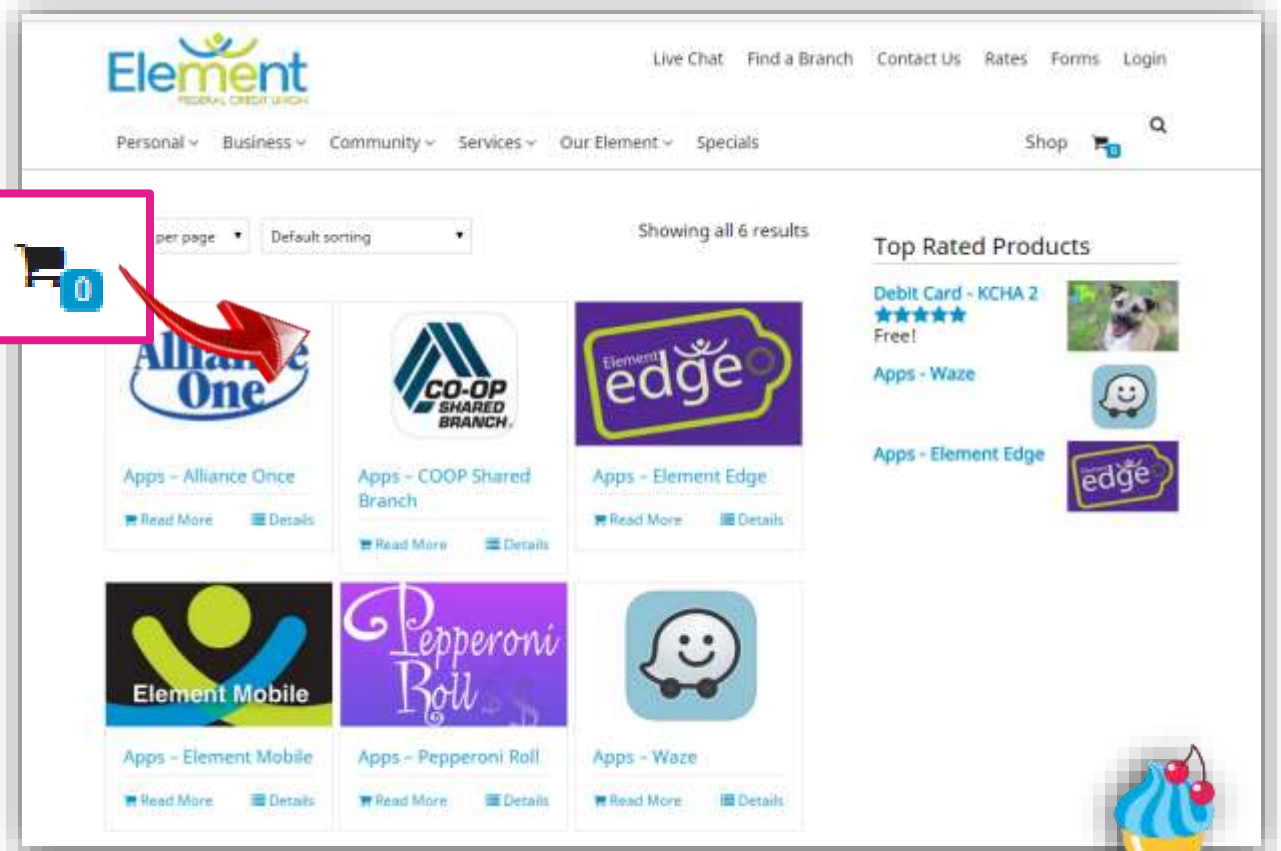
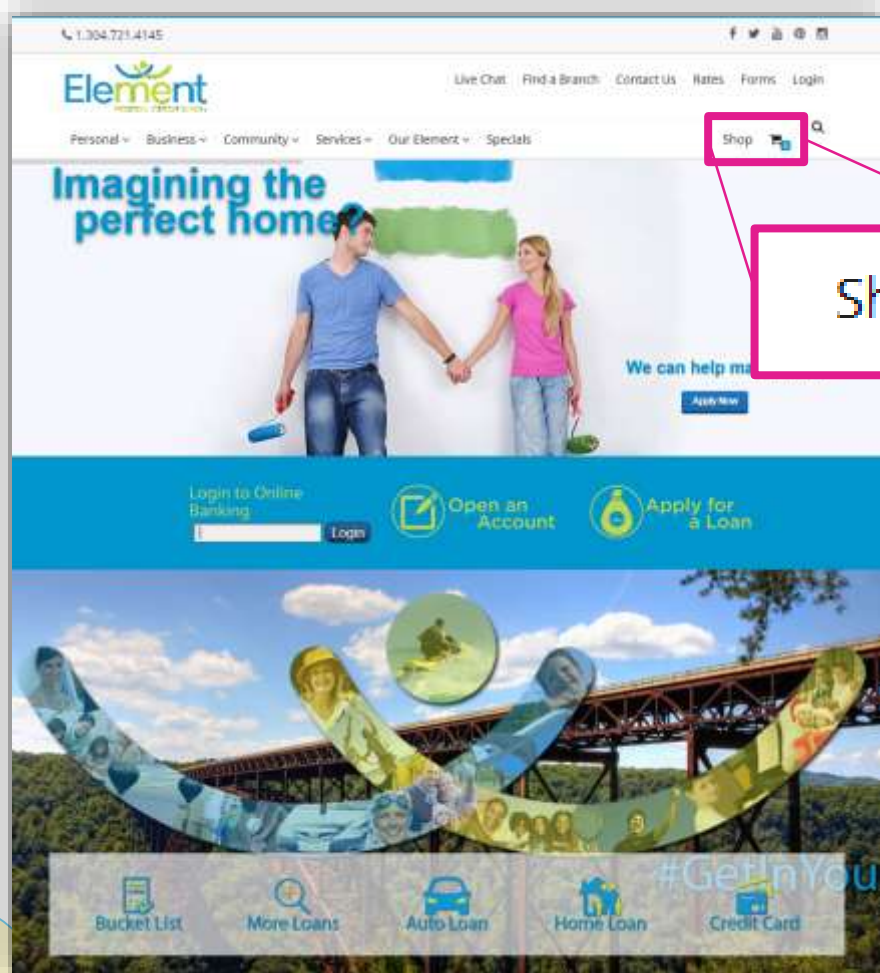
IT TAKES A LITTLE ATTITUDE, AND DECLARING A NEW FUTURE FOR WHAT WE CAN ACCOMPLISH ONLINE

- Here's how one credit union sees themselves in comparison to every retailer your member might come across
- What would it take for you to declare yourself this aggressively?
- If you inventoried your website, could you pull out 5-6 pages where you think you were pushing the boundaries and showing a little attitude?



Shopping is a Mentality You Must Encourage

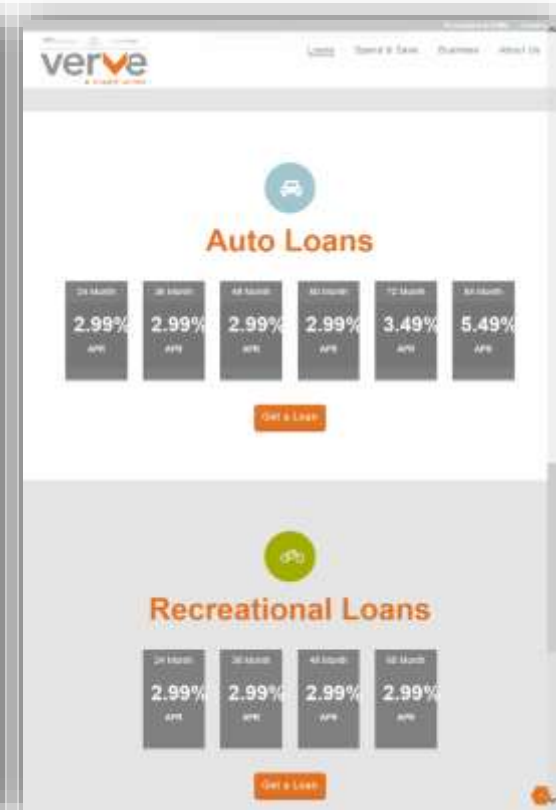
FROM YOUR WEBSITE TO ONLINE BANKING SITES TO SOCIAL MEDIA TO MOBILE APPS



Does your website have too much of an insider's focus?
What would you do to change to a shopping focus?

Shopping is a Mentality You Must Encourage

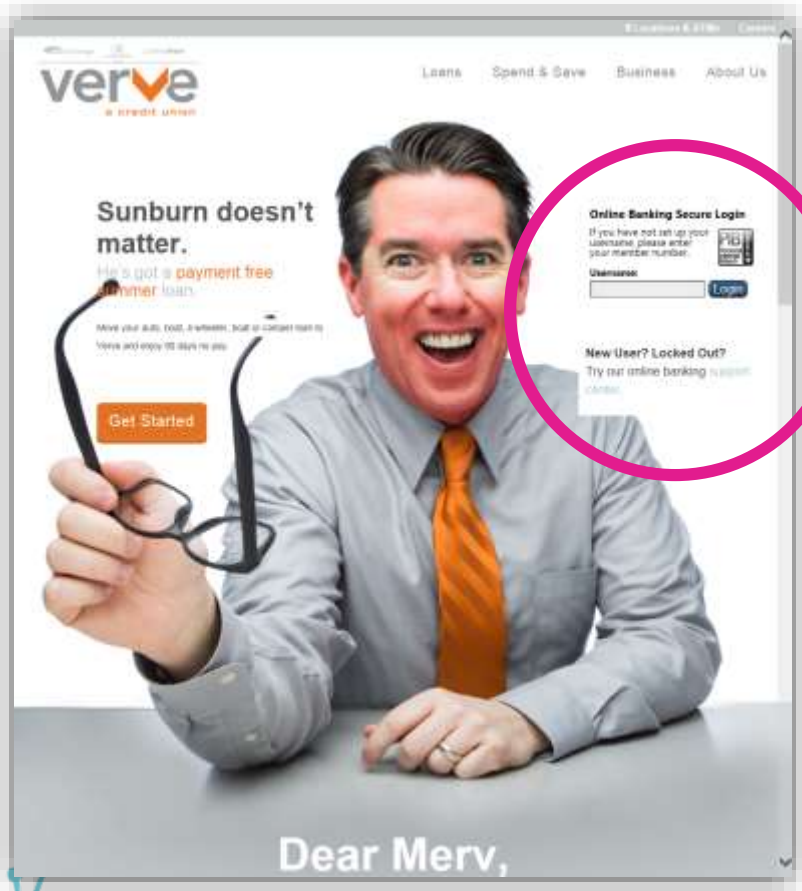
WHEN YOU ASSUME SOMEONE'S SHOPPING, YOU CONSIDER THAT THEY HAVE ALTERNATIVES



Websites still need to inform and create affinity for our co-ops, but what else should they make people think about?

Shopping is a Mentality You Must Encourage

WHY GUESS WHO'S LOOKING AT YOUR WEB PAGE? DESIGN ONE WHERE YOU KNOW

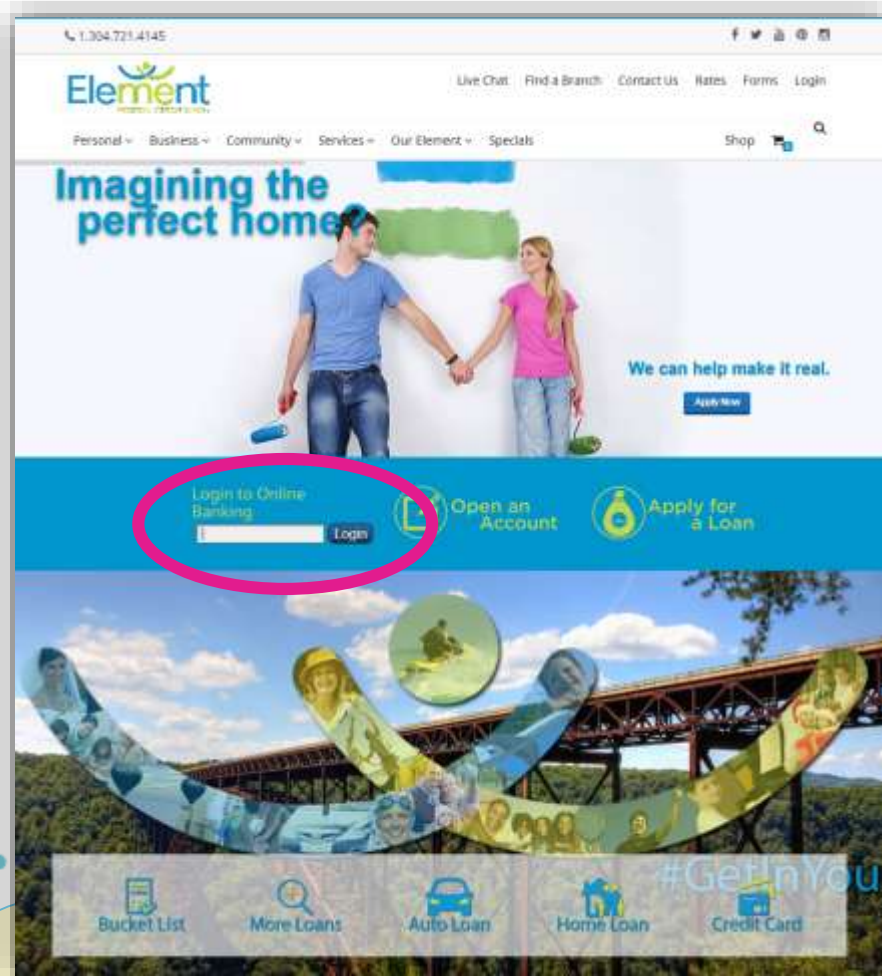


- Why is online banking the only place you let members sign in from your website?
 - Where else could you let members sign in to get offers designed for the authenticated shopper?
- If we can create **It's Me 247** where authenticated members have dozens of self-service options, why couldn't we create a model for signing on a website that has dozens of shopping alternatives?
- All we need is a design
 - Remember, all mobile apps are for members only...maybe a part of your website should be that way, too



Shopping is a Mentality You Must Encourage

COULD YOUR WEBSITE POINT TO NEW LANDING IT'S ME 247 PAGES TO ENHANCE SALES?



- Why do we have only one generic sign-on with only two options on where you land?
 - What if we had 25 of them?
- How would you change your website design if you knew you could match a topic in your website with a landing page in **It's Me 247**?
 - Login and go directly to loan rates
 - Login and go directly to open a CD
- All we need is a design
 - Can you sell an unauthenticated member to go get what they want?



If you took 10-15 favorite pages from your website and added links to send them to specific pages in online banking, what would they look like?

Shopping is a Mentality You Must Encourage

WHAT IF YOU ASSUMED THAT 95% OF THE PEOPLE GOING TO ONLINE BANKING WERE SHOPPING?



- It started with branding and is now moving to page design
- Are you motivated more by passing out information, or inspiring shoppers?
- What will make you act?
 - Would you put Merv in It's Me 247?

Shoppers want to tell you what they think
Are we brave enough to add another channel to capture their voice?

CUANSWERS
5 Pages Inside **It's Me 247** Contest

Win \$2,500 By Sharing Your Big Idea!

Designers Wanted!
Here's your chance. Give us 5 pages that you wish we would embed in online banking.

What if your credit union could configure 5 pages inside It's Me 247? What would they be?

This isn't a link inside It's Me 247, it's an actual web page directly related to your credit union's products and services. What would the pages be? How would you get there? These pages should sell something to members - a credit union service, a product offered by your credit union or one of its partner vendors, or even another online banking feature.

What Would You Add?

- Content?
- Graphics?
- Links?
- Information?
- Buttons?

Visit cuanswers.com/5PagesContest to submit your ideas. (Flip over for full instructions)

Be prepared, we're going to ask you to explain your ideas. **Creativity counts!**
Submit by **September 18, 2015** for a chance to win **\$2,500!**

CUANSWERS
Paying Members for Input Contest

Share Your Big Idea For A Chance To Win \$2,500

Get Member Feedback!
Tell us the information you want to gather from your members inside It's Me 247 and how you would use it.

What if you could get valuable ideas from your members via It's Me 247? Would you ask?

Today's consumer is surrounded by opportunities to say what they think. For millions of consumers, clicking a "like" button has become second nature. How could you make this work for you, to help you get great ideas from your members?

Would you pay for your members' ideas?

Now think about incentives: would you pay members for their input? How? What automation would you want to see in It's Me 247? How would it be configured? What controls would you want?

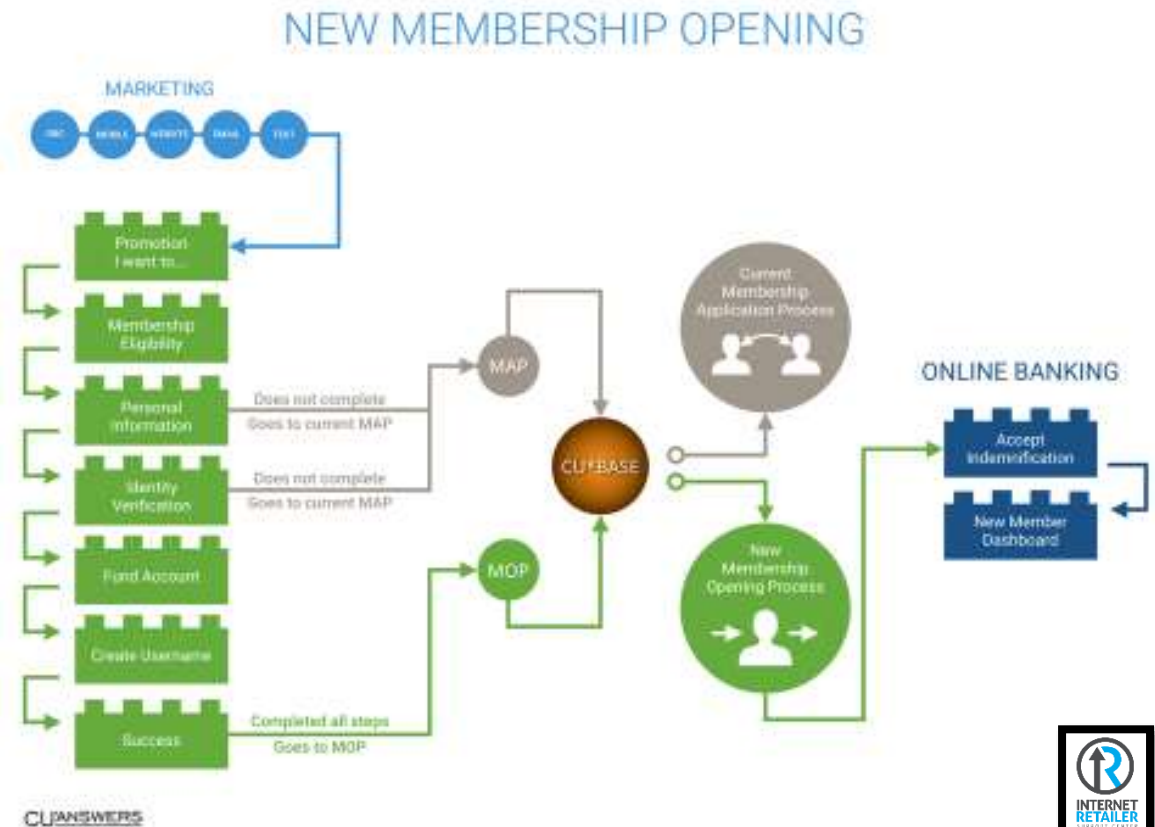
Visit cuanswers.com/member-input-contest to submit your ideas. (Flip over for full instructions)

Be prepared to explain your ideas. Submit by **September 18, 2015** for a chance to win **\$2,500!**

We get it, Randy, we have to be able to sell to our members...

...BUT YOU'RE NOT AN INTERNET RETAILER IF YOU CAN'T SELL *BECOMING* A MEMBER ONLINE

- **Goal #1:** Activate a person to become a member
 - Create a platform to sell
- **Goal #2:** Create a seamless platform that supports both applications (MAP) and new member fulfillment (MOP)
- **Goal #3:** Create vendor relationships and integrate services needed but not authored by CU*Answers
 - Underwriting identities and funding
- **Goal #4:** Create a platform that activates a member's Internet connection with the CU



Like going to the moon gave the world Tang,
MOP needs to change a lot more than
grabbing one more member over the 'Net

Membership Opening Project 2015-2016

IF YOU START NOW, YOU MIGHT BE IN FULL SWING BY NEXT JUNE



- What have we learned about online loan apps and automated underwriting that we should apply with this development project?
 - You must activate the CU's acceptance of a new business model early, so CU teams can start crafting the business rules and configuring solutions as early as possible
- Announcing a webinar series designed to put all of us in the business of opening memberships online

Working with CUs to:

- Develop promotions and discounts to encourage people become members (*understanding the Content Management System*)
- Understand how to sell your FOM and getting the member to certify they are eligible to join your CU
- Understand what personal information will be requested of the member
- Understand the ID authentication process
- Understand the funding feature and the business ideas on how settlement, holds, and even funding fees might work
- Understand “make a member” – the Lego block that says YES and gives the member an account number
- Understand becoming an online and mobile member – activating the new member's online status and signing them into It's Me 247 to round out sub-accounts and services

Membership Opening Project 2015-2016

SOME OF YOU WON'T MAKE 2016, BUT WE'LL ALL BENEFIT EITHER WAY



Working with CUs to:

Develop promotions and discounts to encourage people become members (*understanding the Content Management System*)

Understand how to sell your FOM and getting the member to certify they are eligible to join your CU

Understand what personal information will be requested of the member

Understand the ID authentication process

Understand the funding feature and the business ideas on how settlement, holds, and even funding fees might work

Understand “make a member” – the Lego block that says YES and gives the member an account number

Understand becoming an online and mobile member – activating the new member's online status and signing them into It's Me 247 to round out sub-accounts and services

Can you adopt the strategy?

Will you pay people to become members? Will you sell?

Will you stand up to challenges to FOM audits and principles?

Can we agree on what is too much or too little or just the right amount of information?

Will you let a machine approve and validate who's who? Will you accept that x% of the time it will be wrong?

Will you take money from strangers? How much will you charge to do so? What do you expect settlement to look like?

They will be a member in CU*BASE – that's the easy part. What's next for you?

How many services do you want to activate online? How do we get past all of the issues with opening full relationships (sub-accounts) in an automated fashion?

Activating Membership Opening

EXERCISE #1: WILL YOU TACKLE THE CONFIGURATION OF AUTOMATED IDENTITY UNDERWRITING?

The fraud landscape

Threats continue to grow and evolve

INDUSTRIALIZATION OF FRAUD

10,000
Estimated number of fraud rings in the U.S. alone

PHISHING

80%
Annual increase in phishing attacks

DATA BREACHES

2,200,000,000
The number of records exposed as a result of data breaches in 2014

MALWARE

75,000,000
Estimated annual unique strains of malware

Source: Risk Based Security/Open Security Foundation, Data Breach Guide, View (February 2014)

CLANSWERS

Precise ID with Knowledge IQ Setup


Experian provides a best practice default configuration while enabling customization for each credit union

QUESTION CONFIGURATION

- SELECTION
- WEIGHTING
- ORDER
- CUSTOM TEXT

SCORING MATRIX

- MULTI-LAYERED
- CONFIGURABLE
- OVERRIDES
- VELOCITY CHECKS



CLANSWERS

Knowledge Based Authentication evolution

Score and weighted questions

Fraud score	KBA score										
	0-9	10-19	20-29	30-39	40-49	50-59	60-69	70-79	80-89	90-99	100
1 – 299	Fail	Fail	Fail	Fail	Fail	Fail	Fail	Fail	Fail	Pass	Pass
300 – 364	Fail	Fail	Fail	Fail	Fail	Fail	Fail	Fail	Pass	Pass	Pass
365 – 429	Fail	Fail	Fail	Fail	Fail	Fail	Fail	Pass	Pass	Pass	Pass
430 – 489	Fail	Fail	Fail	Fail	Fail	Fail	Pass	Pass	Pass	Pass	Pass
490 – 529	Fail	Fail	Fail	Fail	Fail	Fail	Pass	Pass	Pass	Pass	Pass
530 – 569	Fail	Fail	Fail	Fail	Fail	Pass	Pass	Pass	Pass	Pass	Pass
570 – 624	Fail	Fail	Fail	Fail	Pass	Pass	Pass	Pass	Pass	Pass	Pass
625 – 679	Fail	Fail	Fail	Fail	Pass	Pass	Pass	Pass	Pass	Pass	Pass
680 - 754	Fail	Fail	Fail	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass
755 – 999	Fail	Fail	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass


- Score plus weighted questions allows for the greatest possible fraud risk stratification in a decision matrix
- This granularity helps to achieve more precise performance results in both the fraud rate and the pass rate

CLANSWERS

Precise ID with Knowledge IQ

How it works

KNOWLEDGE IQ™: A dynamic identity tool that evaluates true consumers by questions generated from a wide dataset of personal information and is used in combination with an identity-based risk score.



WEBSITE → **CALL CENTER** → **FACE TO FACE** → **QUESTIONS GENERATED** → **SCORE & QUIZ EVALUATED** → **DECISION**

QUESTIONS GENERATED inputs: NAME + ADDRESS, MORE INFO AS AVAILABLE

SCORE & QUIZ EVALUATED inputs: FCRA-BASED AGGREGATED SCORE, PRECISE MATCH™ CODES, HIGH-RISK ATTRIBUTES, INTERNAL CHECKS, EXTERNAL THIRD PARTY CHECKS

DECISION options: PASS, NO PASS

PERFORMANCE REPORTING

CLANSWERS



The Content Management System directs what your members see

FOR IT'S ME 247, WE ALREADY HAD CU*BASE, BUT FOR MAP/MOP, WE NEED A NEW FOUNDATION



ADMIN Log out

Dashboard
Home / Membership Opening

Success Credit Union Membership Opening

View Live Membership Opening Page Settings & Customizations No Pending Changes

94 Page views this month
Last Month: 45

54 User activity this month
Last Month: 54

Current Promotions (3)
There is no limit to how many promotions can be created but only 4 can be active at a time. You can disable and re-enable promotions.

View All Promotions Create New Promotion No Pending Changes

Promo 1: Become A Member
Info Edit No Pending Changes

Promo 2: Apply For A Loan
Info Edit No Pending Changes

Promo 3: Open A Student Checking Account
Info Edit No Pending Changes

Promo 4:
+ Enable or Create New Promotion

Testimonials (2)
Member testimonials to promote your credit union. You are limited to 20 testimonials and will appear on the main landing page for membership opening.

Create New Testimonial No Pending Changes

Current Testimonials

	Sarah Johnson Senior, Horizon Design Group	Preview	Edit
	John Smith CEO, Success Credit Union	Preview	Edit

Adding fresh content to your page is only a click away...

ADMIN Log out

Dashboard
Home / Membership Opening / Create New Testimonial

Create New Testimonial

Upload Image

Drop files to upload or click here

Button Colors

Name (30 max characters)
Kelly Johnson

Role (30 max characters)
Alumni, SCU University

Cancel Submit to Platform

Preview

This is a live representation of how the testimonial you are entering will look on the Membership Opening home page

No picture uploaded

Kelly Johnson
Alumni, SCU University

"Lorem ipsum Lorem ipsum is simply dummy text of the printing and typesetting industry. Lorem ipsum has been the industry's standard dummy text ever since the 1500s, when an unknown printer took a galley of type and scrambled it to make a type specimen book."

Switch to Mobile Preview

Currently in design stage

MOP Content Management

The screenshot shows an administrative dashboard for 'ADMIN'. The main content area is titled 'Create New Testimonial'. It includes an 'Upload Image' section with a placeholder image and a 'Submit to Portfolio' button. Below this is a 'Preview' section showing a testimonial card for 'Kelly Johnson, Alumni, SCU University'. A pink thought bubble above the form says 'Input your images and content...'. A red arrow points from the preview section to the right-hand screenshot.

Input your images and content...

...see a preview...

The screenshot shows the Success Credit Union website. The header includes the logo and navigation links: 'Become A Member', 'Apply for a Loan', and 'Open a Student Checking Account'. The main content area features a 'Welcome SCU Students!' message with a 'More Info' and 'Apply Now' button. Below this is a section titled 'WHY SUCCESS CREDIT UNION?' with three testimonial cards. The first card is for 'Sarah Johnson, Owner, Harbor Design Group'. The second is for 'John Smith, CEO, Success Credit Union'. The third is for 'Kelly Johnson, Alumni, SCU University'. A pink thought bubble to the right says '...then see instant results!'.

...then see instant results!



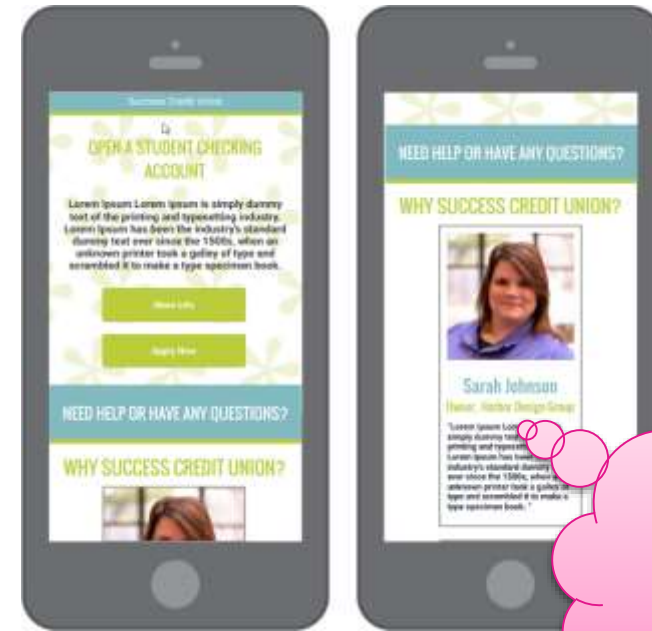
MOP Content Management

Keep your eye on the Kitchen:

<http://www.cuanswers.com/resources/kitchen/automated-accountmembership-opening-tools/>

The screenshot shows the 'ADMIN' interface for 'Membership Opening'. The dashboard includes a sidebar with navigation options: Home, My Credit Union, My Profile, Membership Opening, and Mobile Apps. The main content area is titled 'Success Credit Union Membership Opening' and features several sections: 'Current Promotions (3)' with buttons for 'View All Promotions', 'Create New Promotion', and 'No Pending Changes'; 'Testimonials (3)' with buttons for 'Create New Testimonial' and 'Review or Publish Changes'; and a list of 'Current Testimonials' with 'Preview' and 'Edit' buttons for each entry.

Control when and how changes are published live



Instant updates to online and mobile channels

If you consider yourself late to the party and want to move first, keep up with the announcements and prepare your team to be ready to be an early beta

The Point of MOP is Not a Primary Share Account

IT'S CREATING AN OPPORTUNITY TO SELL EVERYTHING ELSE THAT MAKES A ROBUST RELATIONSHIP

- We started thinking about how we will need to pump up member excitement to complete the steps that sell sub-accounts and other services, once a person is a member
 - Once a person's a member, it doesn't matter whether they joined this week or three years ago, you still want to sell more things to members
- We looked at the top 50 CUs in the industry based membership size
 - What content and tactics did they use to sell stuff to members? (*surprisingly, 37 of them used testimonials*)
 - We studied the landing pages prior to the clicks to complete a form
 - We studied the calls to action that inspired consideration and member perseverance
- This led us to the idea that we needed “booster” pages, no matter what we're selling



We're not sure we have the right formula yet, but we want to experiment with booster pages everywhere the member visits

Boosting Your Chances of Success

- Where should we excite the member enough so they are inspired to complete the process and hire you for the job to be done?
 - Should we do it before they cross over into **It's Me 247**?
 - Should we do it as part of filling out an application in **It's Me 247**?
- How do we blend forms with sales boosters and end with fulfillment pages that equal a total experience?



Membership Booster Page

Interchangeable colors/logo

Responsive design for mobile, tablet, desktop

At least 5 join buttons on page

Design cues and ideas taken from the largest 50 credit unions



Feature Banner

Introduce the look and feel of the page and give the visitor the vibe and experience of coming to join the credit union. Overlay is limited to a brief message and should direct quick action to apply.

Why?

Give the visitor the top 5 areas to explore for why to join the credit union and includes a quick call-to-action join button

The CU Difference

Tells the story of the credit union and gives another important SEO element and allows the member to take action even if they aren't ready to join yet.

Member Benefits

Gives the visitor quick snippets of benefits and prompts to join after each one.

Testimonials (Maybe?)

These will be reviewed and placed on the site by the credit union.

Emotional Advertisement

Inspire the user to join and let them know they belong at your credit union with a call-to-action.

Rates Deep-Dive

Lots of rates given to give the visitor the experience of choice and selection.

Call-To-Action Area

Bright and prominent area to get member to take action and join or apply for a loan. Phone assistance given for members uncomfortable with online applications.

Boosting Your Chances of Success

How many of these tactics do you deploy?

- Feature banner
- Intro text
- Featured rates
- Product types
- Testimonials
- Pre-approvals
- Ancillary tools
- Calls to action
- Price comparisons



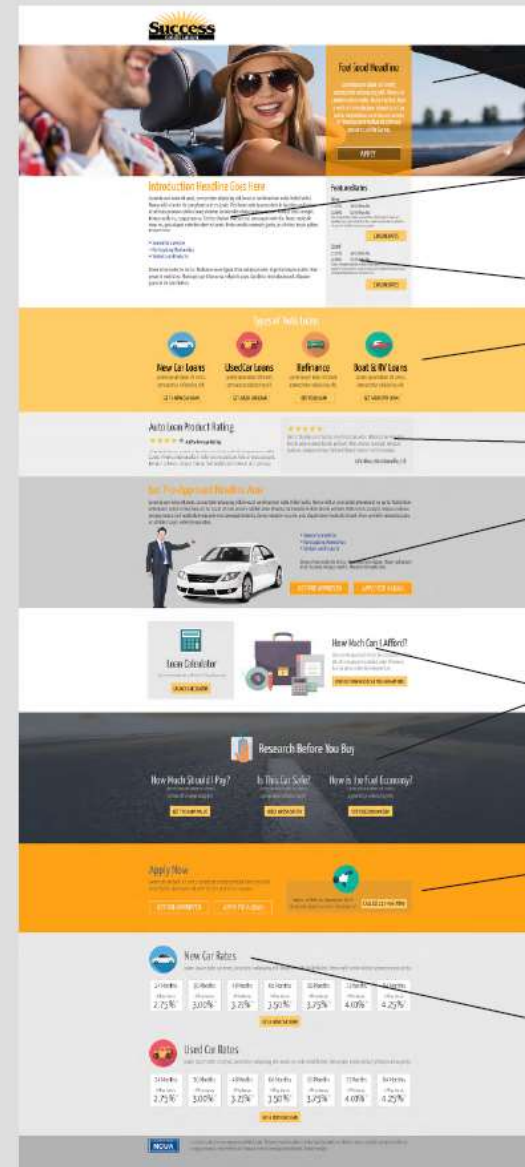
Automobile Loan Booster Page

Interchangeable colors/logo

Responsive design for mobile, tablet, desktop

At least 10 apply buttons on page

Design cues and ideas taken from the largest 50 credit unions



Feature Banner

Introduce the look and feel of the page and give the visitor the vibe and experience of coming to do their auto loan shopping. Overlay is limited to a brief message and should direct quick action to apply.

Intro Text

Welcome message to set the tone for what we're selling. This is important for SEO and page rankings. Add extra quick links in text format for reassurance of helpfulness.

Featured Rates

Most popular rates with call-to-action buttons to deep dive into rates.

Loan Types

Bright colorful icons introduced to draw eye and get visitor to take an action on which type of loan they're looking for. Quick and easy apply now buttons immediately after the descriptions.

Testimonials (Maybe?)

These will be reviewed and placed on the site by the credit union.

Pre-Approval

Another important SEO element and allows the member to take action even if they aren't ready to purchase yet.

Tools

Helpful tools to make the visitor feel the cu is invested in working with the member to make a purchase.

Call-To-Action Area

Bright and prominent area to get member to take action and apply for a loan. Phone assistance given for members uncomfortable with online applications.

Rates Deep-Dive

Lots of rates given to give the visitor the experience of choice and selection.

Boosting Your Chances of Success

- Classically, CU*Answers has been a vendor for only some of the parts of this process of selling things to members
- We want to up our game
 - For web page development
 - Inside of **It's Me 247** online and mobile tools
 - In creating standalone Internet retailing tools
 - In automating every level of the things that boost sales online



Home Loan Booster Page

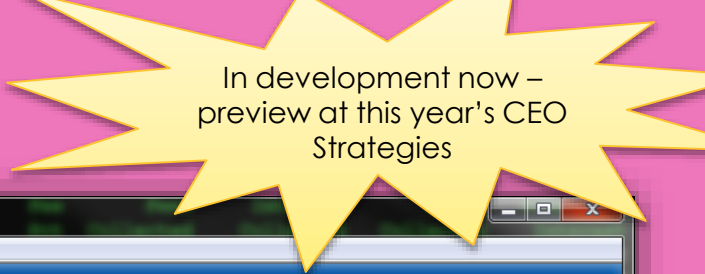
Interchangeable colors/logo
 Responsive design for mobile, tablet, desktop
 At least 10 apply buttons on page
 Design cues and ideas taken from the largest 50 credit unions



- Feature Banner**
 Introduce the look and feel of the page and give the visitor the vibe and experience of coming to do their home loan shopping. Overlay is limited to a brief message and should direct quick action to apply.
- Intro Text**
 Welcome message to set the tone for what we're selling. This is important for SEO and page rankings. Add extra quick links in text format for reassurance of helpfulness.
- Featured Rates**
 Most popular rates with buttons to jump down to deep dive into rates
- Pre-Approval**
 Another important SEO element and allows the member to take action even if they aren't ready to purchase yet.
- Loan Types**
 Bright colorful icons introduced to draw eye and get visitor to take an action on which type of loan they're looking for. Quick and easy apply now call-to-action buttons immediately after the descriptions.
- Testimonials (Maybe?)**
 These will be reviewed and placed on the site by the credit union.
- Tools**
 Helpful tools to make the visitor feel the cu is invested in working with the member to make a purchase.
- Call-To-Action Area**
 Bright and prominent area to get member to take action and apply for a loan. Phone assistance given for members uncomfortable with online applications.
- Rates Deep-Dive**
 Lots of rates given to give the visitor the experience of choice and selection.
- One More Time (Maybe?)**
 Give the user one last chance to find another home loan type.

Selling to Members in Online Channels

2015-2016 PROJECTS: SKIP-A-PAY



Skip Payment History Analysis

Date range: From **Apr 01, 2015** To **Jun 03, 2015** Programs used **02** Fees waived **0** % Waived
 Skipped payments analyzed **80** Members analyzed **66** Internal opt-in **6 (8%)** Online opt-in **74 (93%)**

	Payments Skipped	Skip %	Dollars Skipped	Average Payment	Average Fee	Fee %	Fees Collected	Interest Collected	Total Collected
All activity	80	100.0	24,294	304	35.00	100.0	2,800	3,310	6,110
Online activity	74	92.5	22,627	306	35.00	92.5	2,590		2,590
Internal activity	6	7.5	1,666	278	35.00	7.5	210		210
Opt-in after due date	21	26.3							

Most used program	PAYMENT RELIEF PROGRAM	78	97.5
Least used program	HOLIDAY PAYMENT RELIEF	2	2.5
Most used loan	USED VEHICLES	39	48.8
Least used loan	RECREATIONAL VEHICLES	6	7.5
Most active employee	LINDSAY	3	3.8
Most active month/year	April 2015	78	97.5

Skip Pay

Month	2015 Fee Income	2014 Fee Income
Jan	\$1,800.00	\$2,130.00
Feb	\$5,360.00	\$360.00
Mar	\$4,080.00	\$510.00
Apr	\$3,000.00	\$270.00
May	\$9,560.00	\$360.00

Active time frames:	Count and %
8 AM - 1 PM	50 (62.5%)
1 PM - 5 PM	12 (15.0%)
5 PM - 12 AM	10 (12.5%)
12 AM - 8 AM	8 (10.0%)

One early success story...

72

Skip Payment History Inquiry

Members Analyzed: 66

Date range: From **Apr 01, 2015** To **Jun 03, 2015** (MMDDYYYY)

Skip payment program: [Dropdown]

Employee ID: [Input]

Scope: Online Internal All NA

Account #	Program	Payment Skipped	Skip Fee	Interest Paid	Payment Amount	Loan Balance	Skip Payment Due Date	End Date
07 810	PARMENT RELIEF P	07/15/2015	35.00	28.32	863.00	42,031.25	04/20/2015	13-27-88
41 811	PARMENT RELIEF P	04/30/2015	35.00	52.32	352.38	23,796.90	04/03/2015	18-26-86
73 845	PARMENT RELIEF P	04/10/2015	35.00	28.54	257.77	8,000.03	04/13/2015	8-20-88
52 846	PARMENT RELIEF P	04/30/2015	35.00	188.49	536.80	43,098.35	04/17/2015	8-26-86
17 810	PARMENT RELIEF P	04/30/2015	35.00	11.23	157.06	4,941.01	04/10/2015	9-14-86
41 805	PARMENT RELIEF P	04/17/2015	35.00	26.06	743.07	8,128.03	04/19/2015	11-23-86
88 849	PARMENT RELIEF P	04/15/2015	35.00	410.21	15,730.55	04/19/2015	8-26-86	
71 845	HOLIDAY PARMENT	04/28/2015	35.00	0.00	407.57	25,230.05	05/08/2015	11-31-11
10 815	PARMENT RELIEF P	04/28/2015	35.00	9.15	129.36	4,294.38	04/11/2015	10-30-86
05 846	PARMENT RELIEF P	04/30/2015	35.00	54.20	324.04	5,502.14	04/28/2015	16-13-86
36 824	PARMENT RELIEF P	04/28/2015	35.00	154.32	266.00	31,152.58	04/23/2015	8-50-86
11 810	PARMENT RELIEF P	05/01/2015	35.00	9.74	186.06	8,208.25	04/07/2015	7-27-86
12 811	PARMENT RELIEF P	04/19/2015	35.00	54.50	473.34	36,496.50	04/20/2015	12-27-86
57 810	PARMENT RELIEF P	05/01/2015	35.00	0.00	243.87	2,018.24	04/13/2015	17-21-86
46 810	PARMENT RELIEF P	04/28/2015	35.00	27.11	441.83	28,133.63	04/04/2015	18-50-86
66 846	PARMENT RELIEF P	04/18/2015	35.00	64.41	395.02	13,010.01	04/04/2015	18-56-86
96 810	PARMENT RELIEF P	04/06/2015	35.00	44.22	250.47	14,729.72	04/02/2015	10-21-86
03 847	PARMENT RELIEF P	04/30/2015	35.00	21.07	149.82	5,312.35	04/17/2015	15-20-86

When marketers ask me for an ROI analysis, I sometimes cringe
 But this one might set a new template for CU*BASE

Selling to Members in Online Channels

2015-2016 PROJECTS: ONLINE LOAN APPLICATIONS

■ Coming in 15.1 (July):

- Email to your lending team when online apps come into the queue
- Minor changes to the online loan app pages
 - Cleaning up some confusing labels
 - Marital status triggers for spouse co-applicants (*optional for marital property states*)
 - New fields for rent, additional phone numbers
 - Require previous address (*based on your new member workflow controls*)
 - Require “I have read the disclosures...” before submitting

It's Me 247 Online Banking - Loan Application

LOGOUT

It's Me 247 Online Banking

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

About Your Loan

Loan type:
New Vehicles and Motorcycles

Preliminary interest rate:
2.49 % *Subject to Credit Evaluation

Purpose of the loan:
USED AUTO

Day of month for payment to be due: *
4

Vehicle description:
[text input]

Price or current value:
\$ [text input] .00

Model year:
[text input]

Loan amount: *
\$ [text input] .00

Select a term:
51 - months

Estimated Payment
\$0.00 - monthly

* This is just an estimate to help you select the terms you want. You'll be able to see a final payment quote with any available options for debt protection on the "Quote Selection" page, before you submit your completed application.

* denotes a required field

Back Next

It's Me 247 Online Banking - Loan Application

It's Me 247 Online Banking

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

About You

Home phone:
9895554444 000-000-0000

Mobile phone:
6185553221 000-000-0000

Work phone:
6185553333 000-000-0000

Work phone extension:
1234

* At least one phone number is required

Email address:
dmoores@cuanswers.com

Preferred loan officer:
Please select a Loan Officer

Marital status? *
 Single Married

* denotes a required field

Back Next

Selling to Members in Online Channels

2015-2016 PROJECTS: ONLINE LOAN APPLICATIONS

It's Me 247 Online Banking - Loan Application

LOGOUT

It's Me 247 Online Banking

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

About Your Spouse

Do you want a co-applicant?
 Yes No

Does your co-applicant have the same address?
 Yes No

Is the co-applicant your spouse?
 Yes No

First name: *

Middle initial:

Last name: *

Date of birth: *

Social Security number: *

Street address 1: *

Street address 2:

City: *

State: *

Zip code: *

* denotes a required field

Back Next

It's Me 247 Online Banking - Loan Application

LOGOUT

It's Me 247 Online Banking

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

About Your Finances

Employer name:

Employer phone:

Extension:

Annual gross employment income:

Other annual gross income: †

Other income source:

Select employment status:
 Full Time Part Time

Date started at this position:

† Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

* denotes a required field

Back Next

- Coming in 15.2 (fall):
 - Revamping the References file to allow unlimited (like income/employers)
 - Eliminating the pesky “do you want to override household info?” warning, retaining all data submitted with online apps

Still feels like we're fighting over the form
Not sure if it's a good investment, but we may be going back to the drawing board (again)

Selling to Members in Online Channels

2015-2016 PROJECTS: CU*BASE WORKFLOWS THAT SET THE STAGE FOR ONLINE LOAN APP WORKFLOWS

15.2 release!

Loan Processing Workflow Controls

- Use underwriting control
- Use underwriting approval limits
- Loan application file verification
- # of days from loan creation date: 15
- Activate App Check controls
- Use app workflow styles to control which application pages to show/skip

Description	Style #	Pers Info	Emp/Inc	Inc Recap	Refs	Assets	Debts	Credit Rpt	Cmts	Summary
Secured Loans	1	Y	Y	N	Y	N	N	Y	N	Y
Unsecured Loans	2	Y	Y	N	N	N	N	Y	N	Y
Credit Cards	3	Y	Y	N	N	N	N	Y	N	Y
Mortgage	4	Y	Y	Y	Y	Y	Y	Y	Y	Y
Share / CD Secured	5	Y	N	N	N	Y	N	N	N	Y

Product Category Configuration

Product # 017 VISA Classic

Loan category 17 VISA CLASSIC

Corp ID 01

Product code base rate 12.900

Loan fees to be included in modified APR 0.00

Default collections officer []

Use application workflow style 003 (Blank = Standard)

Quote Insurance Debt protection None

Amortization/External Loan Delivery

Variant 0.000 Rate 12.900 - Or - Use

5 screens

3 screens

10 screens

You choose which pages appear in your CU*BASE loan app

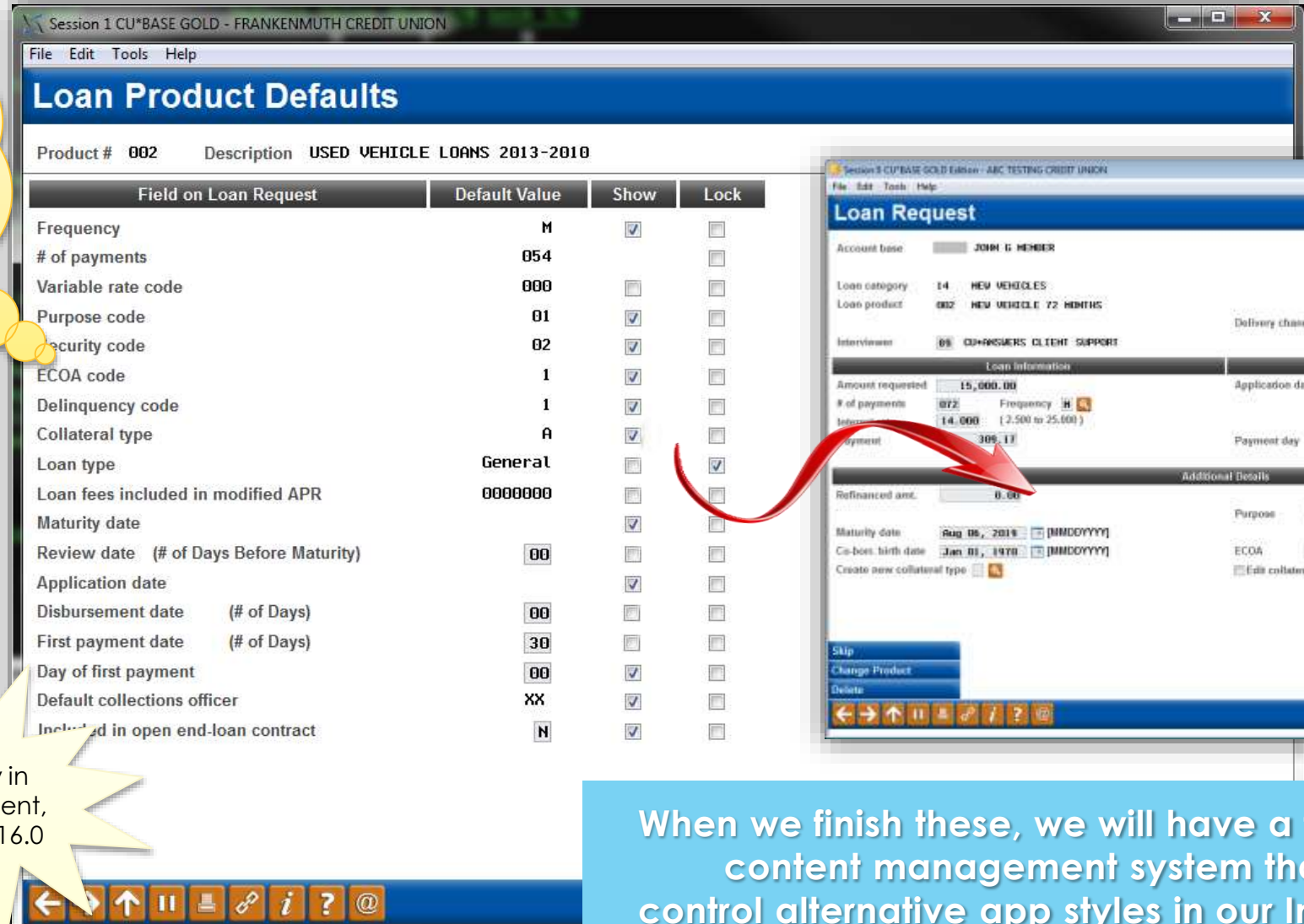
75

When we finish these, we will have a foundation and content management system that will someday control alternative app styles in our Internet channel

Selling to Members in Online Channels

2015-2016 PROJECTS: CU*BASE WORKFLOWS THAT SET THE STAGE FOR ONLINE LOAN APP WORKFLOWS

You choose which data must be filled in, and how, on your CU*BASE loan app

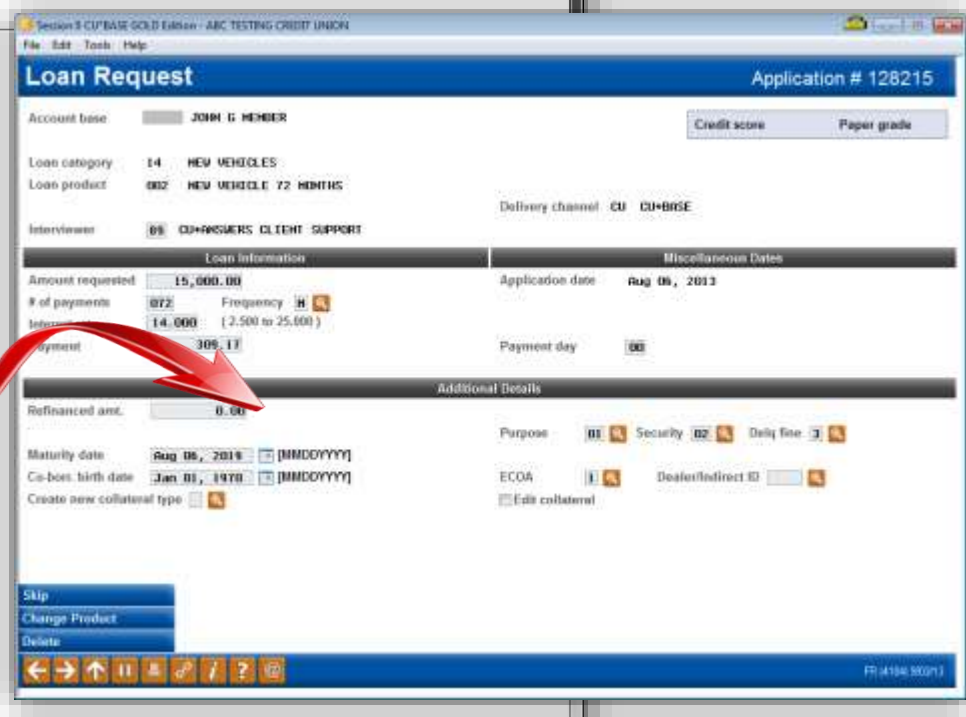


Session 1 CU*BASE GOLD - FRANKENMUTH CREDIT UNION

Loan Product Defaults

Product # 002 Description USED VEHICLE LOANS 2013-2010

Field on Loan Request	Default Value	Show	Lock
Frequency	M	<input checked="" type="checkbox"/>	<input type="checkbox"/>
# of payments	054	<input type="checkbox"/>	<input type="checkbox"/>
Variable rate code	000	<input type="checkbox"/>	<input type="checkbox"/>
Purpose code	01	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Security code	02	<input checked="" type="checkbox"/>	<input type="checkbox"/>
ECOA code	1	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Delinquency code	1	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Collateral type	A	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Loan type	General	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Loan fees included in modified APR	0000000	<input type="checkbox"/>	<input type="checkbox"/>
Maturity date		<input checked="" type="checkbox"/>	<input type="checkbox"/>
Review date (# of Days Before Maturity)	00	<input type="checkbox"/>	<input type="checkbox"/>
Application date		<input checked="" type="checkbox"/>	<input type="checkbox"/>
Disbursement date (# of Days)	00	<input type="checkbox"/>	<input type="checkbox"/>
First payment date (# of Days)	30	<input type="checkbox"/>	<input type="checkbox"/>
Day of first payment	00	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Default collections officer	XX	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Included in open end-loan contract	N	<input checked="" type="checkbox"/>	<input type="checkbox"/>



Session 3 CU*BASE GOLD Edition - ABC TESTING CREDIT UNION

Loan Request

Application # 128215

Account base: JOHN G MEMBER
Credit score: Paper grade

Loan category: 14 NEW VEHICLES
Loan product: 002 NEW VEHICLE 72 MONTHS
Delivery channel: CU CUMBASE

Interviewer: 09 CUSTOMERS CLIENT SUPPORT

Loan Information	Miscellaneous Dates
Amount requested: 15,000.00	Application date: Aug 08, 2013
# of payments: 072 Interest: 14,000 (2,500 to 25,000)	
Payment: 309.13	Payment day: 00

Refinanced amt.: 0.00

Maturity date: Aug 08, 2018 (MMDDYYYY)

Co-bor. birth date: Jan 01, 1970 (MMDDYYYY)

Create new collateral type: [icon]

Additional Details

Purpose: 01 Security: 02 Delq fine: [icon]

ECOA: 1 Dealer/indirect ID: [icon]

[icon] Edit collateral

Buttons: Skip, Change Product, Delete

Currently in development, targeting 16.0

When we finish these, we will have a foundation and content management system that will someday control alternative app styles in our Internet channel

Selling to Members in Online Channels

2015-2016 PROJECTS: QUALIFIED DIVIDENDS LET THE MEMBER PLAY ALONG

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

View
 Account Summary
 My Other Memberships
 ACH Transactions
 Cleared Checks
 Dividend/Interest Summary
 Downloads

Manage
 Transfer Money
 Schedule Check Transfers
 Check Stop Payment
 Check Withdrawal
 Promise Deposits

Investments
 Manage Your Investments

Setup
 Nicknames
 Overdraft Services

Qualified Dividends
 Your Status

Description	Balance	Current Rate	APY*	Minimum Deposit	Available Online
<u>BENEFITS CHECKING</u>	\$0.01	4.890%	QD	\$0.00	<u>Open</u>
	\$5,000.01	1.000%	QD	\$0.00	
	\$10,000.01	0.010%	QD	\$0.00	
<u>MONEY MARKET</u>	\$0.00	0.000%	0.000%	\$0.00	<u>Open</u>
	\$2,500.00	0.100%	0.100%	\$0.00	
	\$10,000.00	0.150%	0.150%	\$0.00	

ACCOUNT SUMMARY | I'M A BASIC MEMBER

Share accounts

Account	Name	Available Balance	Actual Balance	Last Transaction	APY*	Minimum Deposit	Available Online
000	OWNERSHIP SHARE	\$54.20	\$59.20	10/9/2009			
		\$1,447.99	\$1,477.94	/2010	QD	\$0.00	

This account is enabled for Qualified Dividends
[Status](#)

Released in April

My Account | QUALIFIED DIVIDENDS | I'M A SILVER MEMBER

Qualified Dividends Status
 Make sure you are earning the best rate! Check below to see what you need to do to qualify for the highest possible APY on your Qualified Dividends accounts.

004 - REWARDS CHECKIN
 Current Monthly Requirements as of 1/16/2015

Sorry, you haven't qualified yet for a higher APY.

- eStatement enrollment
- Bill pay enrollment [Enroll for online bill pay now!](#)
- You currently have 10 Debit Card Transactions (minimum of 12 required)
- You currently have \$1000.00 Direct Deposits (minimum of \$100.00 required)

[How to qualify for a higher APY](#)

Selling members to do more, to earn more
 Gamification, and a profit for your
 members – should you turn on a Qualified
 Dividend program in 2016?

Selling to Members in Online Channels

2015-2016 PROJECTS: CREDIT SCORES ON FILE GO LIVE

- We are helping some CUs certify this with FICO Open Access
- We are working with FICO to make sure our documentation has the right slant
 - Recently received some updated specifications from FICO and will evaluate to see what development is needed
- The credit score industry is in constant flux – each CU must take its own approach here

Released in April



You cannot afford to be passive when it comes to using credit score concepts online – it's an aggressive practice across the financial service space

Selling to Members in Online Channels

2015-2016 PROJECTS: PASSWORD REMINDERS AND NEW DATABASE FOR SURVEYS

ACCOUNT SUMMARY | PLATINUM MEMBER

It's been a while since you've changed your password. [Change Password](#) [Remind me Later](#)

Shared Accounts

Accounts	Name	Available Balance	Actual Balance	Last Transaction	Accrued Dividends
000					

PASSWORD CHANGE HISTORY | I'M A BASIC SERVICE MEMBER

Password Change History

This log shows a history of events that affected your password for logging in to **It's Me 247** online or mobile web banking. Included will be times when you changed your own password, as well as times when the system prompted you to change your password for some reason. Remember that one of the best ways you can protect your account information online is to change your password often!

Date	Time	Event	Description/Reason	Initiated By
02/12/2015	10:59 AM	Changed	Reset by Mbr	Member
02/12/2015	10:56 AM	Warning reply	Mbr Declined	Member
02/12/2015	10:55 AM	Warning	30-day Warning	System
02/10/2015	03:54 PM	Warning	30-day Warning	System
02/06/2015	03:18 PM	Warning	30-day Warning	System

Session 0 CU*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

PIN/Password Member History Inquiry

Filter by

Date range From **Feb 26, 2015** to **Mar 26, 2015** [MMDDYYYY]

Change code Change reason Account base

Password type Program name Employee ID

Account Base	Date	Time	Change Code	Reason	Password Type	Prog Name
	Mar 13, 2015	08:49:32	Warning	30-day Warning	WWW	PAHTC502
	Mar 13, 2015	12:05:48	Warning	30-day Warning	WWW	PAHTC502
	Mar 13, 2015	12:09:49	Warning	30-day Warning	WWW	PAHTC502
	Mar 16, 2015	14:36:43	Changed	Reset by CU	WWW	UPIN
	Mar 16, 2015	14:37:31	Changed	Reset by CU	IUR	UPIN
	Mar 17, 2015	15:58:04	Warning	30-day Warning	WWW	PAHTC502
	Mar 18, 2015	09:14:46	Warning	30-day Warning	WWW	PAHTC502

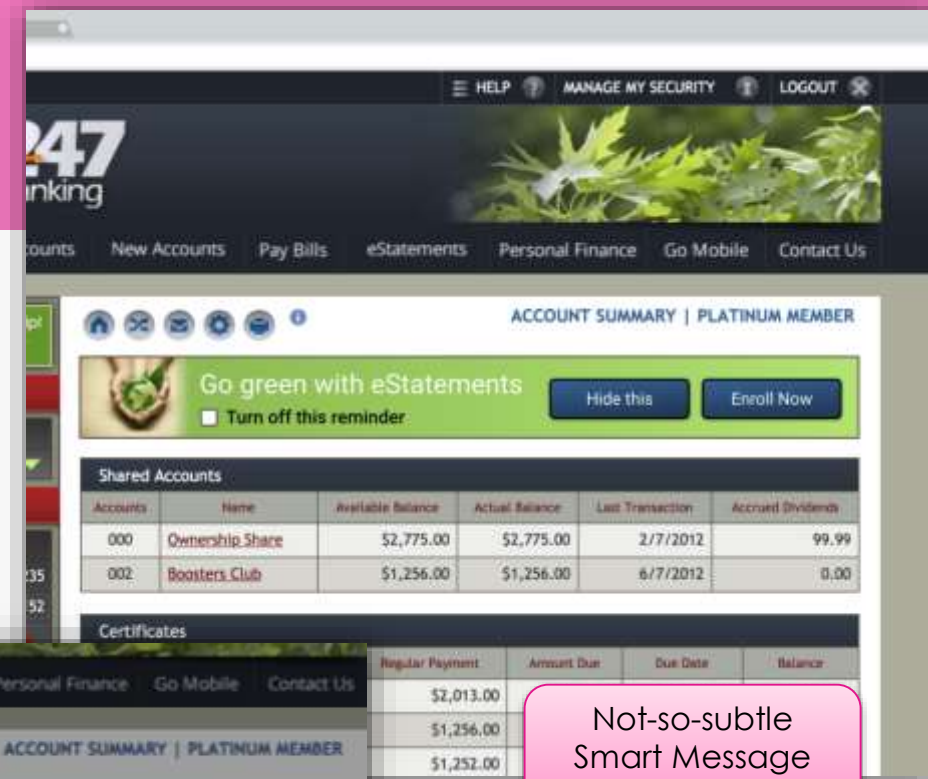
Released in April

When you Query password histories for online members, do you ever think of that as marketing data, for hints into how members see password management?

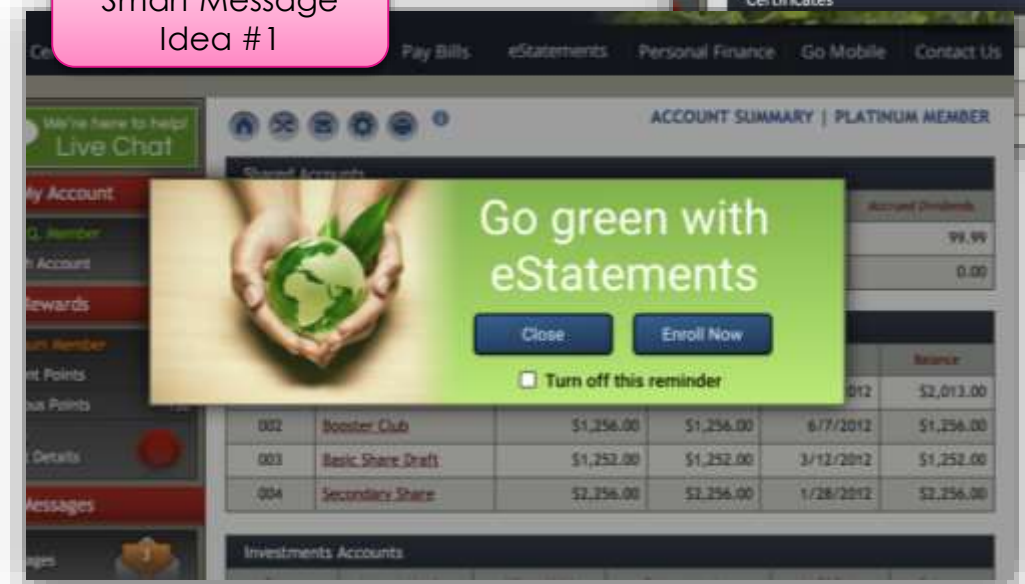
Selling to Members in Online Channels

2015-2016 PROJECTS STILL ON THE DRAWING BOARD

- CEO Strategies sent back to the drawing board on Smart Offers
 - Build a stronger sales model for Smart Offers and Smart Messages
 - Create opt-in/out for CUs and members
 - Enhance our IRSC content management for this project
 - Then get busy with Smart Offers



Not-so-subtle
Smart Message
Idea #1



Not-so-subtle
Smart Message
Idea #2



Selling to Members in Online Channels

MY #1 PRIORITY FOR 2016: COMPLETE THE API LIBRARY AND CONVERT IT'S ME 247

- If we want more chefs in the kitchen in our online channels, we must create APIs that allow us to easily facilitate alternative products and services
- For CUs to truly go active, we have to use our own solutions to drive our priorities and as the proving ground for interfaces to the core
 - Between **It's Me 247** and MAP/MOP, we will have a foundation for approximately 80% of all of the API gateways we will need for aggressive Internet retailers
- Kind of a chicken-and-egg project, so let's get on with it



If we are to create variable revenue to support broad distribution of our Internet retailing solutions, it will come from gateway fees based on CU-driven third-party integrations

INTERNET RETAILING PHASE 2

3

It's Time to Move from
Tactics and Silo
Solutions to a
Comprehensive
Strategic Plan

Version 1.0 due 2016

Declaring an Internet
Retailing Evolution

We can sell online to
an audience of
shoppers

**We Know Mobile is a
Different Beast**

We're ready to learn a
new game and push
CU*Answers into the
business

Taking the Long View When it Comes to Mobility Solutions

FROM CU*BASE TO IT'S ME 247 TO THE WILD, WILD WEST, WE NEED TO BUILD A SUSTAINABLE EFFORT

- **Goal #1:** Create a strong smart-phone banking platform, and guarantee every credit union in our network that they can use it for free: *get us all in the game*
 - Off to a good start; time to delineate mobile web solutions based on endpoints
- **Goal #2:** Facilitate early movers to offer mobile apps via device stores and learn the business to prepare our investment as a long-term assembly line
 - Off to a good start; time to enter the mobile app wrapper business with the same disruptive price goals (free)
- **Goal #3:** Develop an app store mentality for Internet retailing channels and create content management support that allows CUs to be fluid and diversified in their offerings
 - Foundations laid for IRSC; development teams are targeting 16.0 *(but they have high hopes for 15.2)*
- **Goal #4:** Enter the customized, high-function mobile app (API) navigation development business and create new sources of revenue to support overall mobile business lines
 - Partner with eDOC on RDC and mobile forms products; find a beta and put out our first API mobile app in early 2016



Taking the Long View When it Comes to Mobility Solutions

2015-2016 MOBILE WEB ON THE MOVE

Coming in the 15.2 release this fall:

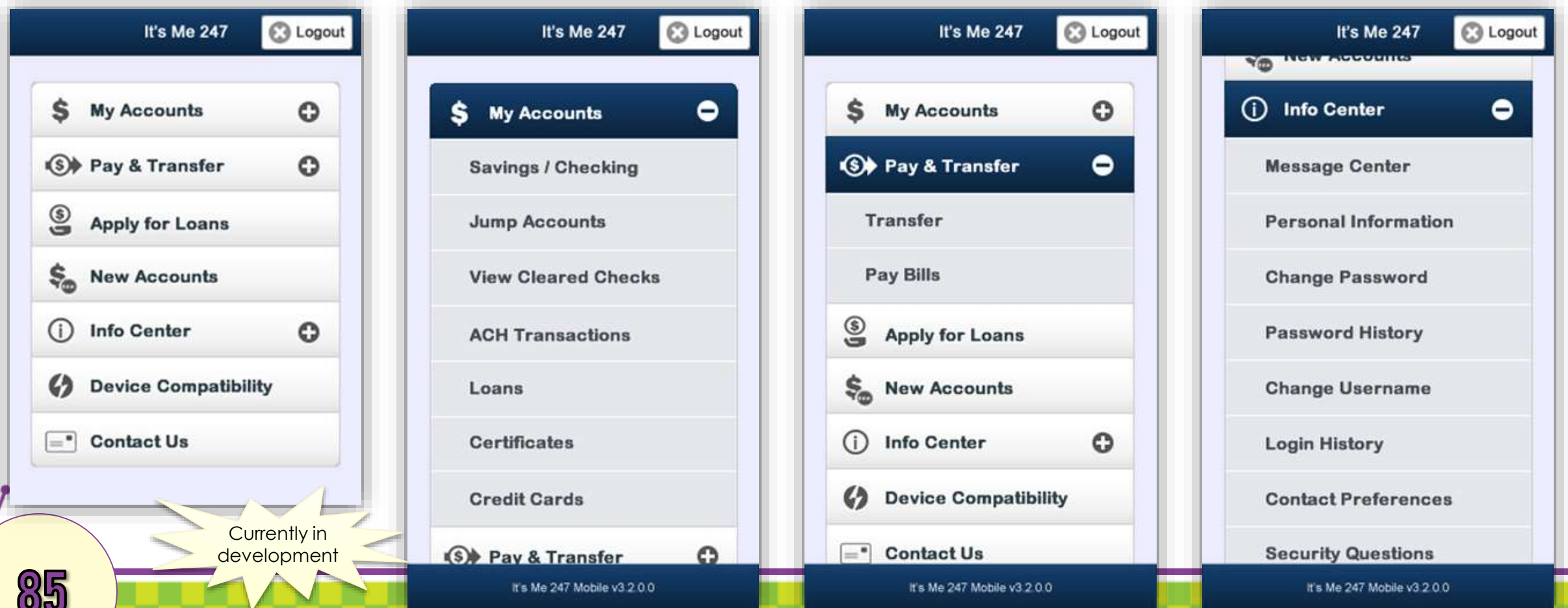
- Ability to set up first-time users via Mobile Web
 - Add/change passwords, security questions, and usernames
 - Accept the default PIB profile
 - Accept the user agreement
- “Forgot my password” feature
- View password and login history
- “Contact Us” functionality
- Contact preferences and marketing opt in/out
- Miscellaneous styling and verbiage tweaks



Taking the Long View When it Comes to Mobility Solutions

2015-2016 MOBILE WEB ON THE MOVE

- So many features, and more in the future, mean navigation must change

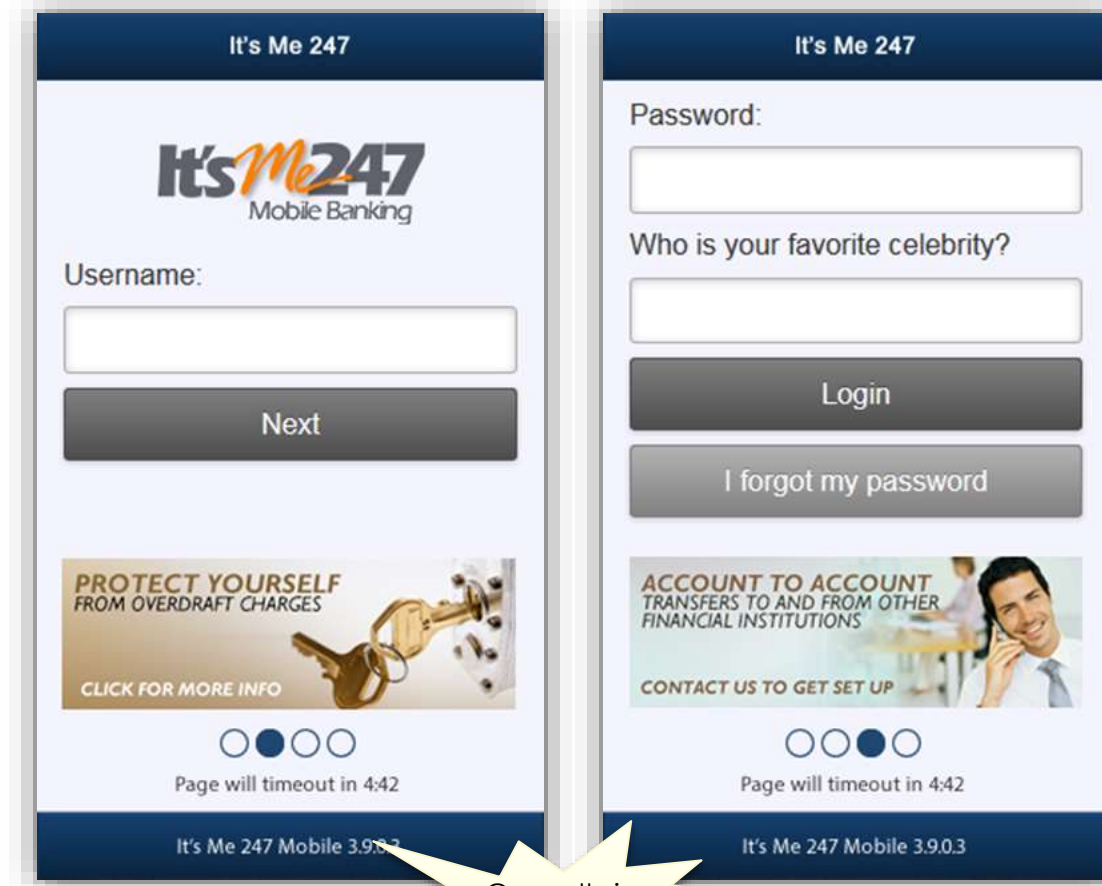


Currently in development

Taking the Long View When it Comes to Mobility Solutions

2015-2016 MOBILE WEB ON THE MOVE

- The world is changing as to when and how we can use mobile web, even in device stores (*what they'd accept*)
- At one time, the only way to do push marketing was through a mobile app...
- Coming soon, push marketing through **It's Me 247** Mobile Web
 - On the username page, push marketing to everyone who goes to mobile
 - On the password page, push marketing to usernames we recognize



Currently in development

Taking the Long View When it Comes to Mobility Solutions

BE A VENDOR FOR APP/DEVICE STORE DISTRIBUTION: MOBILE APP WRAPPERS BY CU*ANSWERS

MOBILE APP ENTRY (1 of 8)
*REQUIRED *ALL FIELDS ARE CASE SENSITIVE

Check here if you want to feature this app. (only 4 apps can be featured)

APP DETAILS

- * App name: Dash
- * App Developer: Success Credit Union
- * Create a personalized app description and why you want to recommend members. (500 max characters):
CUA Mobile is a great FREE app for Success Credit Union members. latest news and find out information about your favorite credit union. This app is available for both the iPhone and Android and many of our members have told us how much they love using this app. Our members are important to us so we are spreading the word to all our smartphone members. Follow the links below to get more information about compatibility with your phone.
- * iOS URL to mobile app: <https://itunes.apple.com/us/app/dash-success-credit-union/id3002385122>
- * Android URL to mobile app: <https://play.google.com/store/apps/details?id=com.dashcsu391&hl=en>

APP ICON & PREVIEW IMAGES

- App icons must be in the JPG or PNG format, with a resolution of 72 DPI, and in the RGB color space. Required dimensions are 175px x 175px.
- * App badge icon (png file format): dash_icon175.png
- App screenshots must be in the JPG or PNG format, with a resolution of 72 DPI, and in the RGB color space. Required dimensions are 320px x 568px tall. 1 required, 5 max.
- * Screenshot 1: dash_preview1.png
- Screenshot 2: dash_preview2.png
- Screenshot 3: dash_preview3.png

Success Credit Union

Info Center | My Accounts | New Accounts | Pay Bills | My Documents | Personal Finance | Go Mobile | Contact Us

Mobile Banking: Banking on your mobile browser

Text Banking: Quick Account Info & Alerts

Mobile Apps: iPhone and Android apps for our members

Account ID	Account Name	Current Balance	Available Balance	Open Date	Next Statement
002	Booster Club	\$1,256.00	\$1,256.00	8/12/2012	\$1,256.00
003	Basic Share Draft	\$1,252.00	\$1,252.00	3/12/2012	\$1,252.00
004	Secondary Share	\$2,256.00	\$2,256.00	1/28/2012	\$2,256.00

CUA Mobile - By Success Credit Union

CUA Mobile is a great FREE app for Success Credit Union members. See the latest news and find out information about your favorite credit union in a flash! This app is available for both the iPhone and Android and many of our members have told us how much they love using this app. Our members are important to us so we are spreading the word to all our smartphone members. Follow the links below to get more information about compatibility with your phone.

Available for iPhone | Available for Android

Success Credit Union Mobile Apps

- mobile: SCU Mobile
- dash: Dash
- assist: Assist

Mobile App our Members Like

- Mint Personal Finance
- WABC-TV ABC Digital
- Tigers Baseball News
- Loan Calculators
- Assist

App Store

Content Management System

Currently in development

CU*Answers Enters the Market as a Mobile App Vendor

PHASE 1: DESIGN A WRAPPER TEMPLATE AND CMS THAT GETS US IN THE GAME

Mobile Online Banking View

iOS



Android



Mobile App Menu Options

iOS



Android



Menu Button

Custom CU App Icon

Promotional Screenshots for App Distribution to iTunes and Google Play



CU*Answers Enters the Market as a Mobile App Vendor

PHASE 1: DESIGN A WRAPPER TEMPLATE AND CMS THAT GETS US IN THE GAME

"Look and Feel" can be closely matched to your own mobile website styling.

iOS

Android



Branch Information with UI triggers to native phone dialer, map and email apps

iOS

Android



Customizable Help

iOS

Android



CU*Answers Enters the Market as a Mobile App Vendor

WHERE DO WE GO FROM HERE?

- Our first wrapper app is targeted at 30-40 credit unions
 - To CUs not in device stores through Nitro or CU Mobile
 - To CUs not looking for RDC
 - In beta early fall and available to all CUs early in 2016
- Next phase: Partner with eDOC mDTM (*Mobile Enterprise Digital Transaction Management*)
 - CU*Answers and eDOC create a new vision for mobile RDC
 - eDOC mDTM brings document handling and remote signing to mobile
 - CU*Answers brings core processing-related mobile management
 - Together, both firms service the cuasterisk.com network CUs, and eDOC will target its at-large market
- First project: Add RDC to a CU*Answers app with single-signon capability



The Long View for RDC

WHAT DOES CU*ANSWERS NEED TO SUPPORT WITH A HIGHLY MOTIVATED RDC ALLY?

- **Goal #1:** A single-signon solution so the user can seamlessly move from mobile banking to mobile RDC
 - Authentication API very close, testing with 3rd parties should start before year-end
- **Goal #2:** Build a batch update for the vendor's RDC content management to synch member statuses between CU*BASE and the vendor
 - We already have Promise Deposits content management; we'll modify for the first vendor who wants to exchange data
- **Goal #3:** Work with a vendor to interactively use CU*BASE RDC content to control what the member does in the vendor's environment
 - Modify Promise Deposits content management to be interactive with the mobile app
- **Goal #4:** Work with a vendor to develop an interactive posting process vs. a daily batch
 - Find a vendor who is motivated to do this level of development for the cuasterisk.com network

Making Today's RDC a 24x7 (kinda) Posting Option

WHAT IS THE JOB-TO-BE-DONE HERE?

- To get instant credit for check deposits?
Or just to avoid a trip to the branch?

Released in 2013

OpsEngine[®]
CU*Answers

Announcing RDC Posting!

You asked for it and we made it happen! OpsEngine, the CU*Answers operations business, now posts RDC deposit transaction files up to four times a day, seven days a week. Are you tired of hand-keying RDC deposit transactions? Let us pick up and post your files for you. You pick the times and which days you would like us to process on, and we will pick up and post your NACHA-format RDC deposit transaction files.

What is Automated RDC File Posting?

- We work with your RDC vendor to process your deposit transaction files.
- CU*Answers will retrieve the file using SFTP.
- CU*Answers will then post your RDC NACHA-format deposit records from the posting files.
- The files can be retrieved up to four times per day.
- CU*Answers processes RDC files for you at your selected times up to seven days a week.
- You get immediate notification and a report if there is an exception.

How Much Does It Cost?

It's inexpensive. \$500.00 gets you set up and tested, then it's only \$3.00 each time you have us check for a posting file. We'll bill you the average monthly amount once a month so you know what to expect.

How Can the OpsEngine at CU*Answers Help You With Our Automated RDC Posting Solution?

CU*Answers will work with your RDC vendor and go retrieve and post your RDC posting file deposit records. Stop hand-keying RDC deposits!

We process seven days a week up to four times a day to keep your RDC pipeline flowing and your members smiling.

Fact:

Remote Deposit Capture (RDC) is gaining popularity and driving mobile banking usage. There was 65% growth rate in RDC usage in 2014. RDC use by people with smart phones climbed from 36% to 51% last year.

More than 50% of financial institutions are expected to have RDC solutions in place in 2015. Are you one of them?

CU*Answers Operations can help you post RDC 7 days a week, up to 4 times a day
Pay us, or pay yourselves for Promise Deposits, which is 24x7

Taking the Long View When it Comes to Mobility Solutions

BUILD THE INFRASTRUCTURE THAT WILL HELP INTERNET RETAILERS DISTRIBUTE OUR PRODUCTS AND THEIRS

- It's a classic business problem: buy or build?
- For a data processing cooperative, it's split into two approaches:
 - Customers can buy it from someone else
 - Owners can invest to build it themselves
 - Build it all
 - Hook it up
- The one thing I count on is that when we're the manufacturers, we're also the masters of price
 - So if these solutions are going to be core competency requirements for CUs for years to come, we must collectively figure out how to be the masters of our price points and the designers of appropriate solutions

Taking the Long View When it Comes to Mobility Solutions

BUILD THE INFRASTRUCTURE THAT WILL HELP US NET RETAILERS DISTRIBUTE OUR PRODUCTS AND THEIRS

- It's a classic business problem
- For a data product
 - Customers can't
 - Owners can't

This time last year we had **7** full-time developers in this area (OLB/mobile), with base compensation of about **\$508K**

This year we have **12** developers, split into two teams (Online Banking Team, Mobile App Development), with base compensation of about **\$936K**

2015 was a solid year to envision the foundation needed and bring it online

We look forward to the future

Taking the Long View When it Comes to Mobility Solutions

MOBILE APPS VIA API NAVIGATION: A HIGH-END APPROACH WITH EARNINGS EXPECTATIONS

Security done right.

New! Freeze ItSM on/off switch for your account.

Misplaced your card? Now if you lose your card, you can Freeze It to prevent new purchases, cash advances or balance transfers on your account. Freeze or unfreeze in seconds with our mobile app or website.



[VIDEO] Using voice biometrics to login to the Windows 7 ...



www.youtube.com/watch?v=IUG_Ug9ETFY

Mar 18, 2011 · A customisation to the Windows 7 desktop login that provides a voice biometric login process as an alternative to the password. This is a technology ...

Ondot is a "remote control" for payment cards.

Over 100 million cards have been hacked recently, impacting one in five Americans. Financial Institutions are looking for ways to lower fraud and increase revenue. With Ondot's Mobile Card Services, Financial Institutions can provide their customers with a single mobile application to remotely manage all aspects of their existing payment cards.

Switch Card On/Off. Lock or unlock cards with a single touch. With ultimate control comes peace of mind.

Control By Location. Cardholders can choose to either keep card active around them or specify a region on a map. Presence of cardholder at merchant location is proof positive while absence of cardholder is a strong indicator of potential fraud.

Control Preferences. Set merchant categories, transaction types, and spend limits. Cardholders can personalize preferences according to their unique spending behavior.

Instant Transaction Alerts. Act instantly on real-time transaction alerts and offers. Higher engagement drives cardholder loyalty and increased card usage.

Self Service. View available balances, analyze spending, and manage transactions – tag, annotate, capture receipt images, and email for reimbursement. Self-service increases cardholder satisfaction and lowers support cost.

Ondot is a white-label solution that card processors and financial institutions can bring to market either as a stand-alone application or integrated with their existing mobile offerings.



Optical character recognition

From Wikipedia, the free encyclopedia

Optical character recognition (OCR) is the mechanical or electronic machine-encoded text. It is widely used as a form of data entry from invoices, bank statements, computerized receipts, business cards, n

Search Search

BIOMETRIC UPDATE.COM

BIOMETRIC NEWS RESEARCH REPORTS BLOG WHITE PAPERS EXPLAINERS CO

Biometrics are key for secure banking



By [Steve Cook](#)

August 30, 2013 - Biometrics are and mobile banking says Steve Cook, Development for Facebanx.

Why? Simply because consumers

further inconveniences with having to prove who they are. Fraud is costing banks and tax-payers millions. ID theft is increasing at an alarming rate and is affecting millions of people, yet not enough stringent methods.

Why does biometric logon require me to enroll both my face and voice biometrics?

By enrolling with your face and voice, you'll have the option to do a real-time switch if you're in an environment that's not suitable for your preferred biometrics logon method. The real-time switch is temporary and won't change your default logon preference.



As new tactics become available, you may add them to your mobile store, or we might add them as interfaces to our higher-end apps

Text Banking for Real: When We All Charge

SOME THINGS WE'RE LEARNING, AND OTHER THINGS WE WILL LEARN

- **Goal #1:** Introduce our CU members to text banking services as a collaborative investment, build an audience
 - Rolled out in 2011 with no invoice to CUs for the past four years
- **Goal #2:** Develop text banking database and analysis capability, alongside service charge programs that could someday be activated when need be
 - Since 2011, CU*Answers has paid about \$295K for this program
- ➔ ■ **Starting in 2016, text banking fees will be implemented** ←
- **Goal #3:** Reset the text banking program to a net breakeven, and assess the future and develop new (appropriate) text solutions for where CUs want to go next
 - You can tell we've been getting ready (See "Invoice Correction for Mobile Text Banking Usage Counts" email dated 6/4/2015)
 - QC determined not many CUs were paying attention, since it was free

Text Banking for Real: When We All Change

SOME THINGS WE'RE LEARNING, AND OTHER THINGS WE WILL LEARN

The World is Crazy About Mobile

SMS will be a star, and Firethorn bit the dust



- Our biggest problem when we lost Firethorn was how we were going to get text banking
- We went back to the drawing board, decided to do our own text banking and partner directly with mBlox, with no Mobile App vendor in the middle
- We will be announcing a signup for beta participants in **July**, and are confident about a full release by the **end of the year**
- Pricing
 - You will be charged 3.25 cents for text messages, and there are two types:
 - 1-way messages (marketing, text e-Alerts)
 - 2-way text messages (answering interactive member requests)
 - You will be able to set up fee programs where you can charge members on a tiered basis according to volume of text messages

Look for an invitation soon to a webinar: "Understanding your SMS text program through It's Me 247"

62

Usage Counts" email dated 6/4/2015)

- QC determined not many CUs were paying attention, since it was free

Remember this from 2011?

The deal will be a bit different this time - starting **January 1, 2016**, text messages will be billed at

3.5¢/text

(2-way texts count as 1 for billing purposes)

2011

Text Banking for Real: When We All Charge

SOME THINGS WE'RE LEARNING, AND OTHER THINGS WE WILL LEARN

Session 0 CUPBASE GOLD Edition - ABC TESTING CREDIT UNION

Text Banking Summary Stats

Statistic	4/2013	3/2013	2/2013	1/2013
# of days in month	30	31	28	31
# of CU members	28,550	28,421	28,234	28,112
Penetration				
# members enrolled in text banking	298	288	272	245
# devices enrolled in text banking	245	238	222	198
% of total membership using text banking	1.04	1.01	.96	.87
Activity				
Total messages(one-way & two-way combined)	2,046	2,107	2,098	1,909
Average number text messages per day	68.20	67.97	74.93	61.58
Average messages per member(total members)	.04	.04	.05	.05
Average messages per member(txt bnk members)	3.76	4.38	5.20	5.75
Heavy Users/Abusers				
Most one-way text alerts by a single member	113	123	118	112
Which member?				
Most two-way text messages by single member	112	132	144	256
Which member?				
Most messages(any type) by a single member	123	139	144	256
Which member?				

Online Banking | Text Banking | Audio Response

(4574) 90213

Session 0 CUPBASE GOLD Edition - ABC TESTING CREDIT UNION

Configure Mobile Banking Service Fees

UPDATE

Corp ID: 01
Mobile banking type: TXT Text Banking including text alerts Active: Yes
Fee group code: 01 Group description: DEFAULT TEXT BANKING GROUP

Monthly Member Subscription Fee

Regular monthly rate: 0.00 Introductory rate/month: 0.00 # months at introductory rate: 000
Fee transaction description: MOBILE TEXT FEE Fee G/L offset account: 150.00 Fee can take account negative
Subscription fee waivers: Low age: 000 High age: 999 Aggregate savings: 0.00 Aggregate loans: 0.00
Waive if OTB account is present: Credit Loan Savings ATM Debit
 Waive if enrolled in e-statements

Text From	Text To	Fee	G/L Account	Transaction Description	Online Banking Fee Description
		0.000		NON-USE FEE	Non-use Fee
1	999,999	0.000		1-999999 TEXT	1 - 999999 Text Messages
		0.000			
		0.000			
		0.000			
		0.000			
		0.000			
		0.000			
		0.000			
		0.000			

Verify
Add/Update

(423) 90673

If you ever get a material invoice for your text program, maybe you'll be ready to revisit these screens

eAlerts (Text and Email)

WHERE DO WE GO NEXT?

Step 2 - Enter

Send me a daily alert showing the current and available balance in this account

Daily balance

Step 2 - Enter

Count all of these types of transactions:

- Any deposits
- Any withdrawals
- Select specific transaction type

And alert me when that total exceeds this # of transactions in a single business day:

Daily - # of transactions

Step 2 - Enter

Add up all of these types of transactions:

- Any deposits
- Any withdrawals
- Select specific transaction type

And alert me when that total exceeds this \$ amount in a single business day:

 Max: 99,999.99

Daily - total \$ amount

Currently in development

Step 2 - Choose a transaction type

Alert me when this type of transaction posts to my account:

 For any amount
 Only for amounts of \$ or more

Specific trans (various)

Step 2 - Choose a transaction type

Alert me when this type of transaction posts to my account:

 Enter a check #

Specific trans (cleared check)

Step 2 - Enter number of days for reminder

Alert me this many days before the payment is due:

Remind me this many days after the due date (if I miss my payment):

 Skip if the amount due is \$0

Loan payment (enhanced)

Step 2 - Enter account balances

Alert me when my account balance is above:

 Max: 99,999.99

Alert me when my account balance is below:

 Max: 99,999.99

Balance to use for this alert:

- Available balance (this one excludes any funds on hold, such as pending debit card purchases)
- Current balance (this is the total balance in the account)

Acct balance (enhanced)

When Personal Inflection is Replaced by the Data Left Behind

ACROSS THE COUNTER, YOU TRUST THE EMPLOYEE TO INTERPRET THE RELATIONSHIP...

- ...but as an Internet Retailer, it's your reading of the data, and the automation of the response to that data exchange, that will make all the difference
- If your CU is going to invest in being an Internet Retailer, you will need to step up your data game

3 New Emerging Job Categories – New Hats To Wear

LEADERS WE ALL MAY NEED TO CONTEND WITH IN THE FUTURE AS WE BUILD CU TEAMS

Internet Retailing

- Vice President of Internet Retailing
- EVP, Virtual Channel Solutions
- Manager of Social Media Interactions
- Manager of the Mobile App Suite
- VP, Regional Virtual Branch Network

Analytics & Data

- VP of Data Acquisition & Management
- Manager of Coordinated Database Design
- Director of Analytics
- VP of What-We-Know-About-Our-Members
- VP of What-We-Know-About-Our-Operations
- EVP, Distributed Information & Marketplace Communications

Corporate Growth

- EVP, Director of Regional Corporate Growth
- SVP for Marketplace Development & Alliance Sales
- Manager of Process Consolidations
- Director of M&A
- Chief Financial Analyst for Corporate Acquisitions

3

Are these the people that may someday make the call when it comes to the products you pick and the strategies in which you invest?



THE STATE OF CU ANALYTICS

DATABASE GROWTH ON STEROIDS...AT CU*ANSWERS,
AND AT YOUR CREDIT UNION

Database Growth on Steroids

AT CU*ANSWERS, AND AT YOUR CREDIT UNION

- In the last decade, the evolution of transactions changed our industry
 - The volume of transactions exploded (plastics, online activity, mobile, etc.)
- From an operational point of view, it changed everything
- But as we look at the next decade, the #1 thing that will change how we see ourselves and how successful we are with our members will be our ability to master **data**
 - Architect its design
 - Innovate how we store it
 - Quadruple the speed at which we review it
 - Automate the way we respond to it
 - Embrace the return for investing in it



What today are optional specialties must become embedded core competencies in every organization

DATABASE GROWTH ON STEROIDS

1

Analytical Database Design and Operations

A new focus for our CUSO and a growing CU community

2

External Databases

Who will build them, where will they live, and how will we all leverage them?

3

What We Know About Your Financial Data

The 2016 focus for our Analytics Programming Team

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Analytical Database Design and Operations

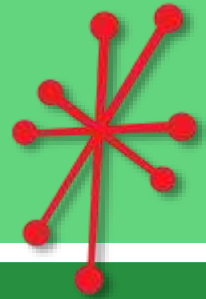
EVOLVING FROM “STUFF WE ALL JUST DID” TO A MAJOR BUSINESS INITIATIVE FOR US ALL

- It's hard to believe, but as Focus Groups go we see this new one becoming a rival to the Lending Top 10, Accounting Top 10, and even CEO Strategies
- We have big goals for our second Data Investment Symposium in February 2016
 - 1-3 CUs to show up with a strategic plan for data management
 - 1-3 CUs with new job descriptions and responsibilities for leaders in this area
 - An active set of CU/CUSO collaborators to lead the way in defining what data is valuable



Owners Build Cooperatives

EXECUTIVE STUDY DESIGNED TO BUILD A NEW COMMUNITY OF COOPERATIVE LEADERS



Track 1:

What Makes Data Valuable?

- Brainstorming with CU*Answers data architects and credit union peers around the data available to CU organizations
- Work as a group to identify the characteristics of data that help discern the difference between information and knowledge
- Create a foundation for all CUs in the cuasterisk.com network to up their game for a future based on intuition from data

2016 Executive Boot Camp Series

- 12 candidates to be selected from a group nominated by their credit union
 - 1 representative per CU
 - Nominations due Nov. 1, 2015
- Four 2-days sessions (8 days total)
 - 1 session per quarter
 - CU*Answers to pay overnight lodging and food
- Work-study program
- Must attend all 8 days to graduate
 - Schedule to be announced soon

Analytical Database Design and Operations

LAYING OUT NEW OPPORTUNITIES AND BUSINESS ENDEAVORS

- Identifying the key leaders that generate data
- Identifying the opportunities in being the business that stores data
- Deciding on the risk your data management business should take
 - Data with personal information
 - Data without personal info
- Finding your role in how data moves from an internal perspective to an external one
 - At the CU, at the network, at the industry level



Analytical Database Design and Operations

HOW WE PLAN TO ATTACK THIS AREA IN THE FUTURE WITH AN INTENSE FOCUS

- **Goal #1:** Build new tools for CUs with the resources to go active with analytics and data processing functions around their own database centers
 - From CU*BASE dashboards to operational services for CU designers
- **Goal #2:** Build new databases and content with the intent to yield new insight (analytical databases alongside operational databases) – **optics** for non-transactional member activities
 - Create our own big data and think more about raw data insights
- **Goal #3:** Build new consulting and executing resources to act on insight
 - Concentrate our network on new focus groups and collaborative activities around analytics
- **Goal #4:** Build new external databases that can be leveraged inside and outside our network – *aggregate data from a larger portion of the CU industry*
 - Find new peer audiences and extend data more often, faster, and interactively
- **Goal #5:** Build momentum for analytics and executing on building ownership and pushing insight and information to the edge of customer-owner networks
 - It's My _____ Data . . . Staff, Executive, Board, Owner

Goal #1: Build New Tools for CUs

HOW MANY TOOLS CAN WE BUILD AROUND THE CONCEPT OF PATRONAGE?

Coming in 15.1 (July)!

The primary purpose of this application is to get a breakdown of members' balances into the following areas:

1. Net Savers - Members whose total savings balance is greater than total loan balance.
2. Net Borrowers - Members whose total loan balance is greater than total savings balance.
3. Net Zero - Total savings equals total loans; generally members with no savings and no loan balances.
4. Net Negative - Members with negative total savings balance or with overpaid loans.

Use the filters below to refine the list for your specific needs.

Filters

Analyze data for year: 2015

Branch: All Branches

Gender: ALL

Tier level: Basic

Member type: ALL

Age range: [] to []

Active/Closed: ALL

Member designations: 00 selected

Application type: 00 selected

Dividend application: 00 selected

CD type: 00 selected

Loan category: 000 selected

Business unit: 000 selected

Tiered Service goals: 000 selected

Employee type: 000 selected

Session 0 CU*BASE GOLD - ABC CREDIT UNION
File Edit Tools Help

Net Relationship Summary - As of 06/04/2015

With Participation Loans

Subtract par values of \$5.00 from savings balance

Show amount range: From [] To []

Relationship	Members	%	Loans	%	Savings	%	Net Balances	%
Total Net Savers	8,648	62	\$1,098,660	2	\$74,585,874	98	\$73,487,214-	252
With savings & loans	337	2	\$1,098,660	2	\$23,897,980	31	\$22,799,320-	78
With savings only	8,311	60			\$50,687,894	67	\$50,687,894-	174
Total Net Borrowers	3,401	25	\$44,520,746	95	\$1,572,424	2	\$42,948,322	147-
With savings and loans	2,110	15	\$31,787,077	68	\$1,572,424	2	\$30,214,653	103-
With loans only	1,291	9	\$12,733,668	27			\$12,733,668	44-
Total Net Zero	1,639	12						
With savings & loans								
With savings only								
With loans only								
With no savings and no loans	1,639	12						
Total Net Negative	173	1	\$1,263,036	3	\$68,660-		\$1,331,696	5-
With savings and loans	63		\$1,263,036	3	\$31,798-		\$1,294,834	4-
With savings only	110	1			\$36,862-		\$36,862	
With loans only								
Total Members	13,861		\$46,882,442		\$76,089,638			

Total Business with Members (Loans + Savings) \$122,972,080 Net Funds (Loans - Savings) \$29,207,196-

View Averages View Filters View Accounts Int Collected & Div Paid Hide Net Zero & Net Neg Exclude Part Loans

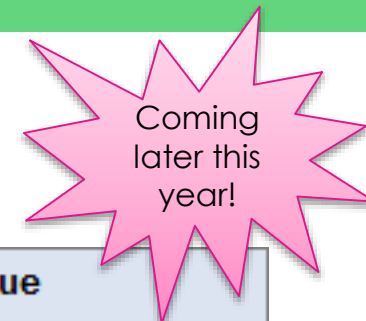
Where Am I

Most of the work to date has been figuring out how to create a transaction to reward patronage
The future is understanding how to leverage what we know about patronage, day to day

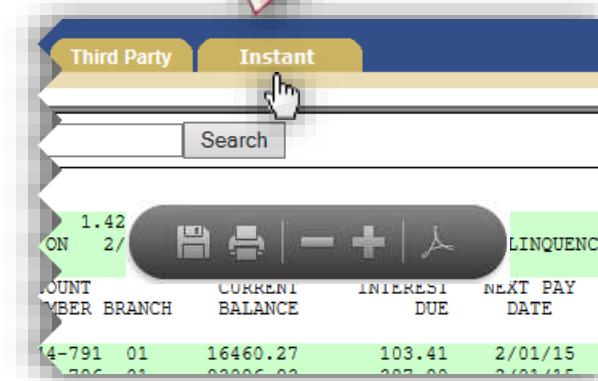
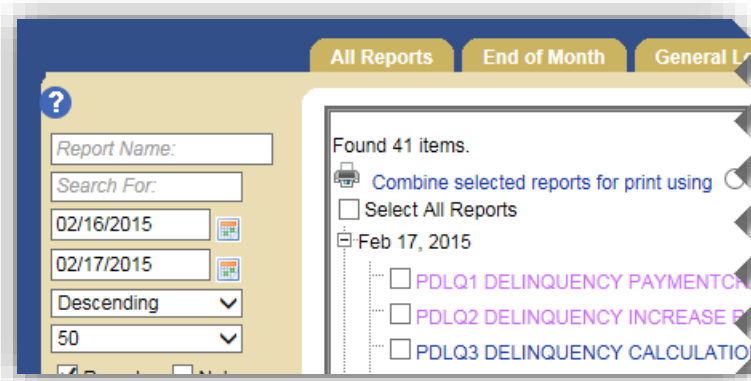
Goal #1: Build New Tools for CUs

THE NEXT BIG THING IN PDFs: EXPEDITING ON-DEMAND REPORTS TO CU*SPY FOR PDF OUTPUT

- Any report you can print* can be sent to the new **INSTANTxx** printer queue (like HOLDxx)
- A new program will monitor these queues for incoming files and move them quickly to CU*Spy, ready to view or print
 - Next up: In-house eDOC vaults – will require some new configs already in development



Job queue
Copies
Printer



*Exceptions include forms with overlay, checks, and receipts

Goal #1: Build New Tools for CUs

DOWNLOADS MADE SIMPLER



Mockup only
(subject to change)

1 Run a new option in CU*BASE

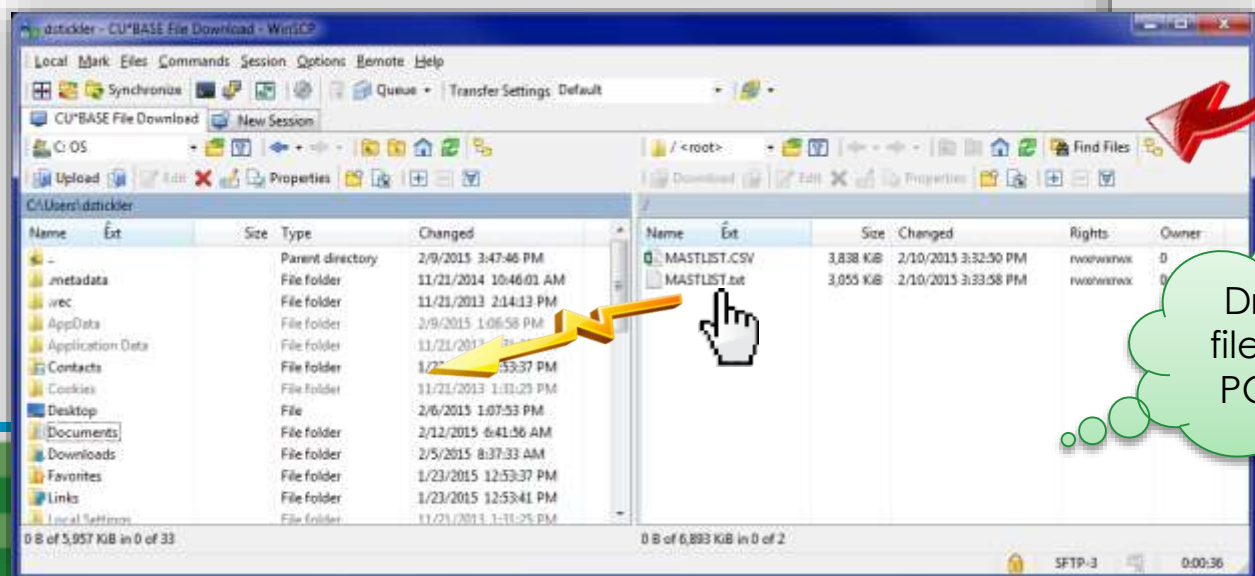


Launch the tool on your desktop 2

Coming later this year!



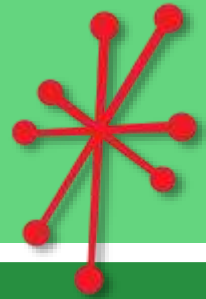
Authenticate against your file transfer permissions 3



Drag the file to your PC folder 4

Owners Build Cooperatives

EXECUTIVE STUDY DESIGNED TO BUILD A NEW COMMUNITY OF COOPERATIVE LEADERS



Track 2:

Building Solutions as a Co-op

- Brainstorming with CU*Answers solution designers and credit union peers around the concepts that turn ideas into working technical solutions
- Work as a group to understand the creative and day-to-day work processes that yield solutions for our network
- Create a foundation for all CUs in the cuasterisk.com network to ensure a long future from the investments we make to get things done

2016 Executive Boot Camp Series

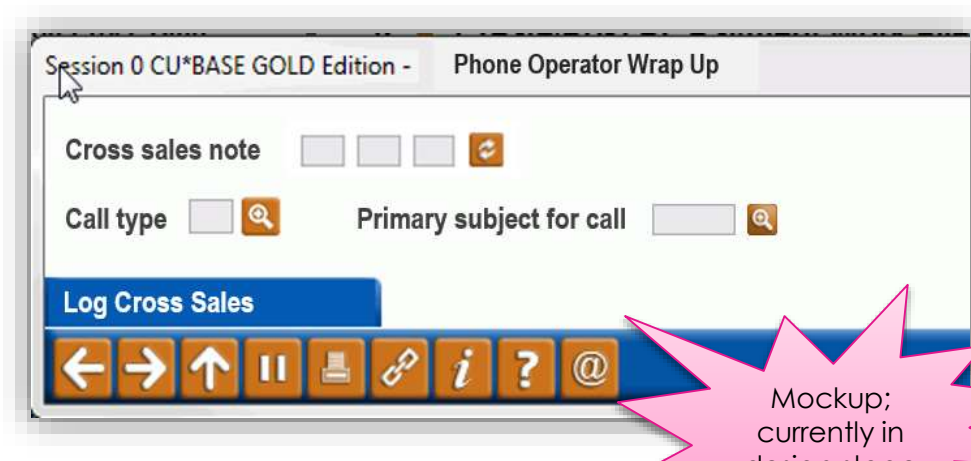
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- Four 2-days sessions (8 days total)
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- Work-study program
- Must attend all 8 days to graduate
 - Schedule to be announced soon

Goal #2: Build New Databases for Insight

OPTICS: NON-TRANSACTIONAL DATA TRACKING – WHAT PEOPLE DO YOU CAN'T SEE TODAY

■ Introducing **Call Center Optics**

- Tracking every member that was helped through CU*BASE Phone Op
- Cross-referencing member activity to their call center activity
- A search for new ways to earn from answering the phone



Mockup;
currently in
design stage

■ Introducing **It's Me 247 Optics**

- Watch, record, and analyze the clicks in the online world

- 1 - Logged In/Out
- 2 - Clicked Smart Message xxxx
- 3 - Viewed Open Loan
- 4 - Viewed Open Certificate
- 5 - Viewed Open Savings/Checking
- 6 - See/Jump Activity
- 7 - Clicked xxx Loan to open
- 8 - Clicked xxx Certificate to open
- 9 - Clicked xxx Savings/Checking to open
- 10 - Changed Personal Information
- 11 - Forgot Password
- ...
- ...
- 30 - Went to PIB
- 31 - Viewed Check Image
- 32 - Printed the Page
- 33 - Viewed Dividend/Interest Summary
- 34 - (Payveris) Created Payee
- 35 - (Payveris) Paid a Bill
- 36 - (Payveris) Viewed Bills
- 37 - (Payveris) Sent P2P
- 38 - Viewed Messages
- 39 - Added check stop payment
- 40 - Downloaded account Details

These new optional databases will have associated fees and purge schedules to fit with your plan for using the data

Speaking of what people do that you can't see...

- Say goodbye to “menus” and say hello to a new way to search for CU*BASE tools
- Serving the Google generation: Searching is the new norm

The screenshot shows the CUAnswers website with the article 'In the Kitchen: Revamping the CU*BASE Menu System'. The article is written by Dawn Moore and discusses the goals for a new navigation system for CU*BASE tools. It mentions that the new system will be a single, customizable home page with powerful search capabilities and new ways for organizing tools according to each person's responsibilities and preferences. It also notes that the project includes new techniques for configuring employee security settings to control what credit union employees can access, and provides some great new helps for credit union management and auditors to track what users can do.

<http://www.cuanswers.com/resources/kitchen/revamping-the-cubase-menu-system/>

The screenshot shows the CU*BASE GOLD Edition interface. At the top, it says 'Session 5 CU*BASE GOLD Edition - TEST CREDIT UNION'. Below that is a 'File Edit Tools Help' menu. The main area is titled 'CU*BASE Tools' and includes a welcome message: 'Welcome, Dawn Moore! What would you like to do today?'. There is a search bar with 'Tool #' and 'Shortcut' labels. On the right, there are buttons for 'My Favorite Tools', 'All My Tools', 'Recommended Tools', and 'All Available Tools'. Below the search bar is a table of tools:

Action	My #	Title	Category	Shortcut
	0001	Work Daily BSA/CTR Activity	Go! Auditing Functions (MNAUDT)	
	0002	Print BSA/SAR Activity Report	Go! Auditing Functions (MNAUDT)	
	0003	Work Dormant Members	Go! Auditing Functions (MNAUDT)	
	0004	Audit Insider/Employee Activity	Go! Auditing Functions (MNAUDT)	
	0005	Insider Audit/Due Diligence Rpt	Go! Auditing Functions (MNAUDT)	
	0010	Scan a Single Name Through OFAC	Go! Auditing Functions (MNAUDT)	OFAC
	0020	Mbr Transaction Override	Go! Member Acct Adjustments (MNADJ)	OVER
	0021	Mbr Transaction Reversal	Go! Member Acct Adjustments (MNADJ)	REVRTN
	0022	Member Comment Update	Go! Member Acct Adjustments (MNADJ)	COMENT
	0024	Member Acct Adjustment (Coded)	Go! Member Acct Adjustments (MNADJ)	ADJ
	0051	Direct/Mail Member Posting	Go! Member Service (MNSERV)	
	0057	Post Wire Transfer to Mbr Acct	Go! Member Service (MNSERV)	WIREP

Total # of tools: 12

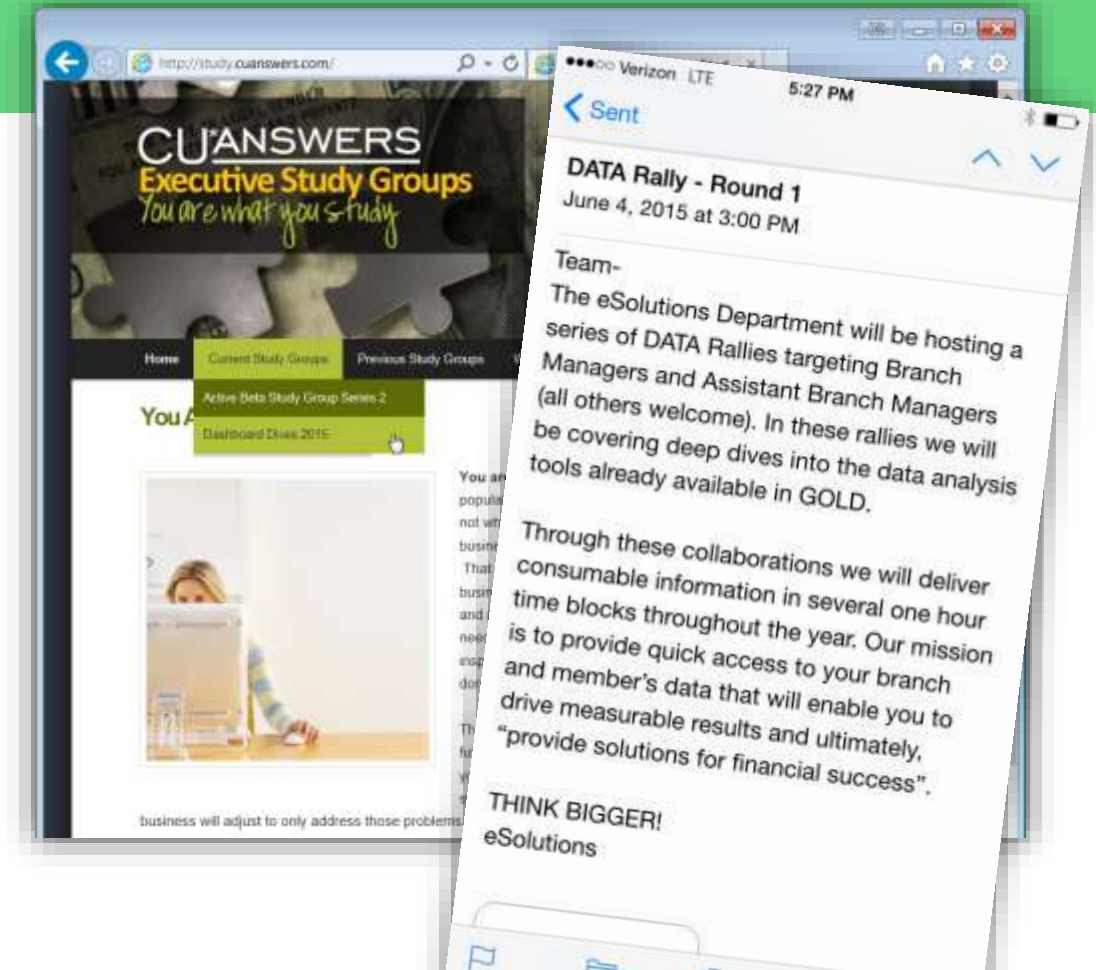
At the bottom right, there is a pink starburst graphic that says 'Coming in 2016'. Below the table, there are navigation arrows and a 'Go!' button. The bottom right corner of the interface shows 'WU (###) 02/09/2015'.

Coming in 2016

Goal #3: Build Consulting and Executing Resources

CONTINUING TO WORK TOGETHER AS EXECUTIVES

- Goals for year 3 of Executive Study Groups:
 - Major new plans for CEO Strategies in November
 - Active beta and dashboard dives for every executive, all year long
 - A program in 2016 to activate credit union technology teams to work directly with our Executive Council
 - Honor Technology Strategy Developers (HTSD)



In 2016 I'd like to add dozens of new email groups to work with beyond CEOs

Do you have a tech council or executive group I can join?

2015 CEO Strategies

November 10-11-12, 2015

(Same three days, all attendees!)

At the beautiful
Watermark Country Club
5500 Cascade Road SE
Grand Rapids, Michigan



Mark your calendars now...invitations will be sent during September 2015

Goal #4: Leveraging Data With Others

FIND NEW PEER AUDIENCES AND EXTEND DATA MORE OFTEN, FASTER, AND INTERACTIVELY

- Your data can change the lives of your members and influence and industry, if you share it



Better yet, you can lower your costs, expand your opportunities, and guarantee your success if you lead with it

To Change the World, You Need to Get Its Attention

- The “Raise Your Voice” initiative for RBC2 was one of those chances, and an effort worth our time

CUSO	Submitted	Total	%
CU*Answers	166	203	81.77%
CU*NorthWest	24	25	96.00%
CU*South	15	22	68.18%
eDOC	7	19	36.84%
Xtend	31	51	60.78%
	243	320	75.94%

2,167 comments published

534 submissions from network credit unions

Compared to RBC1,
111 more comment letters were filed for RBC2

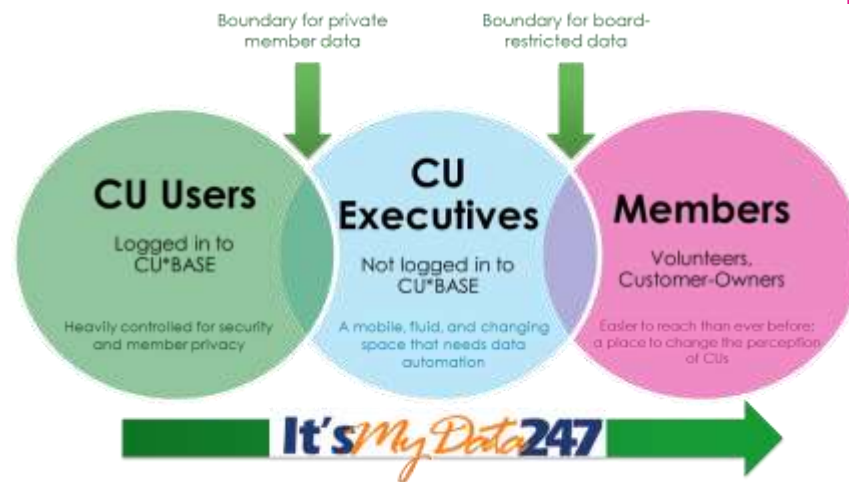


Dave and Jim at the GAC

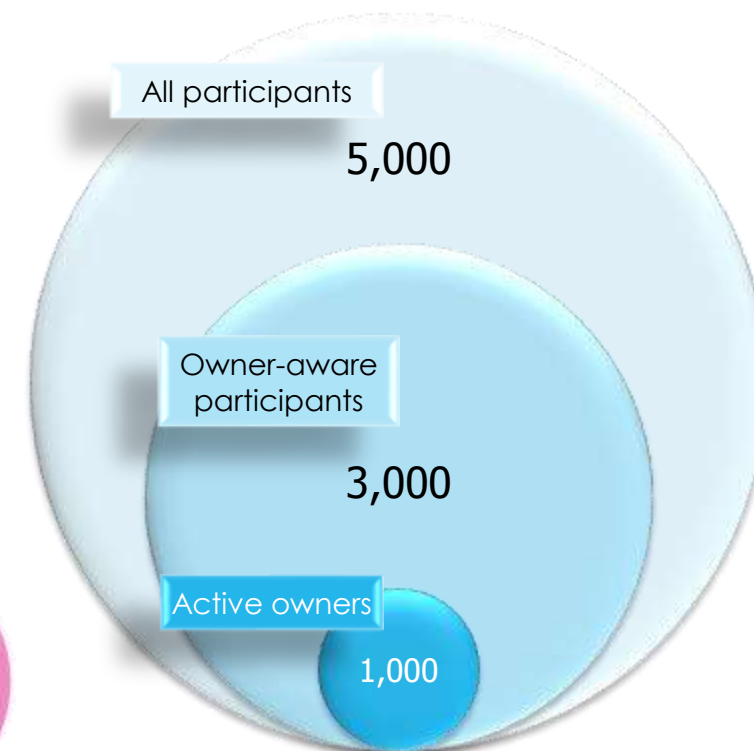
Goal #5: Pushing data to the edge of our customer networks

CUSTOMER-OWNERS BUILD BUSINESSES

- To get respect, you must show respect, and who goes first? You do, of course
- At tonight's Annual Stockholders Meeting, we'll talk about what we plan to share with our ownership community as a template for what you might do in 2016
- If the world truly comes to see data as its most valuable commodity, will you be positioned to be one of the most valuable organizations available to your members?



Do the math:
A cooperative with 5,000 participants



Hope to see you tonight so I can explain the difference between bodacious and audacious

DATABASE GROWTH ON STEROIDS

2

Analytical Database Design and Operations

A new focus for our CUSO and a growing CU community

External Databases

Who will build them, where will they live, and how will we all leverage them?

What We Know About Your Financial Data

The 2016 focus for our Analytics Programming Team

External Databases

(TO US, THAT MEANS ANYTHING OUTSIDE OF FILEXX IN CU*BASE)

- Seems like everyone is in the data business these days, and it makes sense
 - Operational software generates data, and it ends up being organized as a database
- The trick is understanding who's in the database business, and their intentions

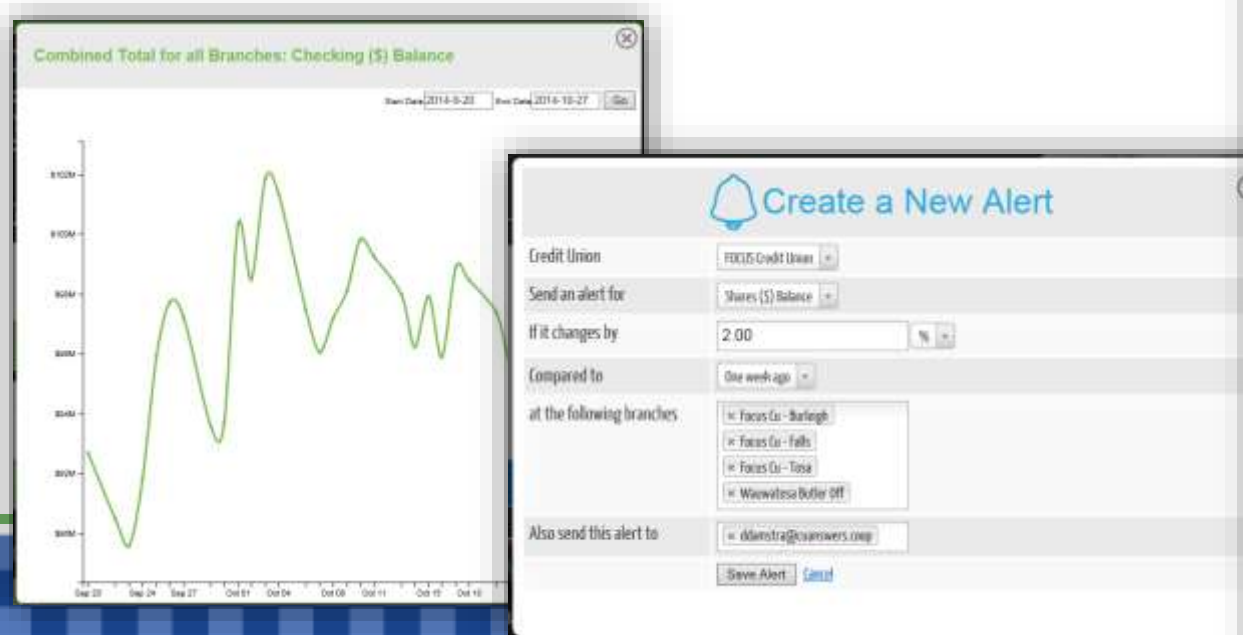
CU*Answers	<p>Traditionally creating operational databases for products like CU*BASE and It's Me 247</p> <ul style="list-style-type: none">■ In 2016 we're going into the business of creating analytical databases to understand everything credit union
Your Vendors	<p>Using their tools, pushing the data to you, or pushing it to us</p>
Potentially You	<p>Have you thought about what you do with data, in your network on servers or individual PCs, as a <i>business</i>?</p> <ul style="list-style-type: none">■ Collecting and archiving the data is data processing■ Who's doing the analytical work, and what is the yield?

External Databases (CU*Answers)

MY CU TODAY  PUTS US ON A PATH FOR YEARS OF DEVELOPMENT AND REACHING NEW CU STAKEHOLDERS

■ Fastest rollout of any optional CU*Answers product

- **92** CUs (497 branches)
- **232** alerts subscriptions
- Most popular trend graph:
Loans – Closed End Balance



The screenshot displays two overlapping windows from the CU*Answers system. The background window is a trend graph titled "Combined Total for all Branches: Checking (\$) Balance". The graph shows a fluctuating line representing the balance over time, with the y-axis ranging from \$0 to \$1200 and the x-axis showing dates from Oct 23 to Oct 18. The foreground window is titled "Create a New Alert" and contains the following fields:

- Credit Union: FOCUS Credit Union
- Send an alert for: Shares (\$) Balance
- If it changes by: 2.00 %
- Compared to: One week ago
- at the following branches: Focus Cu - Starbough, Focus Cu - Falls, Focus Cu - Tosa, Winnetka Butler Off
- Also send this alert to: ddamstra@cuanswers.org
- Buttons: Save Alert, Cancel

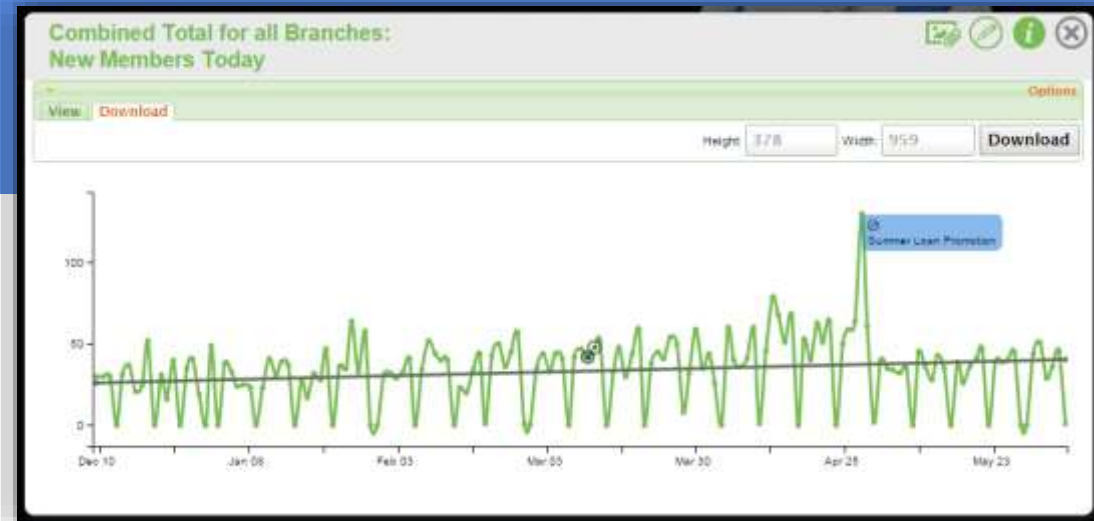


The screenshot shows the MY CU TODAY dashboard. At the top, it says "MY CU TODAY" with a logo and a "TRENDS" icon. Below the header, it says "Welcome back David Damstra" and "Logout". The main heading is "What's goin' on?" followed by the text: "More than ever before, you can now see exactly what is happening on the ground at your credit union. MY CU TODAY has the tools for you to be in control." Below this, there are two dropdown menus: "Credit Union: Home Credit Union" and "Branch: Combined Total for all Branches". The dashboard features a grid of ten trend graphs, each with a title and a small line graph icon. The titles are: "Checking (+) Accounts", "Checking (\$) Balance", "Checking Average Balance", "Escrow (+) Accounts", "Escrow (\$) Balance", "Escrow Average Balance", "New Members Today", "Shares (+) Accounts", "Shares (\$) Balance", and "Shares Average Balance". At the bottom, there is a section titled "ADDITIONAL TRENDS" with three buttons: "Balance Data", "Member Data", and "Transaction Data", each with a "Show/Hide" link.

External Databases (CU*Answers)

MY CU TODAY YEAR 2

- We plan to do 2 releases per year
 - In this month's release:
 - Download trend graphs to your desktop
 - Add annotations to the graphs
 - Highlight a compare to what's "normal" for YOU (based on averages)
 - Choose your own top 10 "Quick Look" graphs
 - Consolidating alerts into fewer emails
 - Send all alerts to additional recipients



From: no.rpt@cuanswers.com
To: Joe Linstrum
Cc: David Donstra
Subject: MyCUToday Alerts - Honor Credit Union June II

Site: Fri 6/6/2014 5:30

MY CU TODAY

MyCU Today Alerts

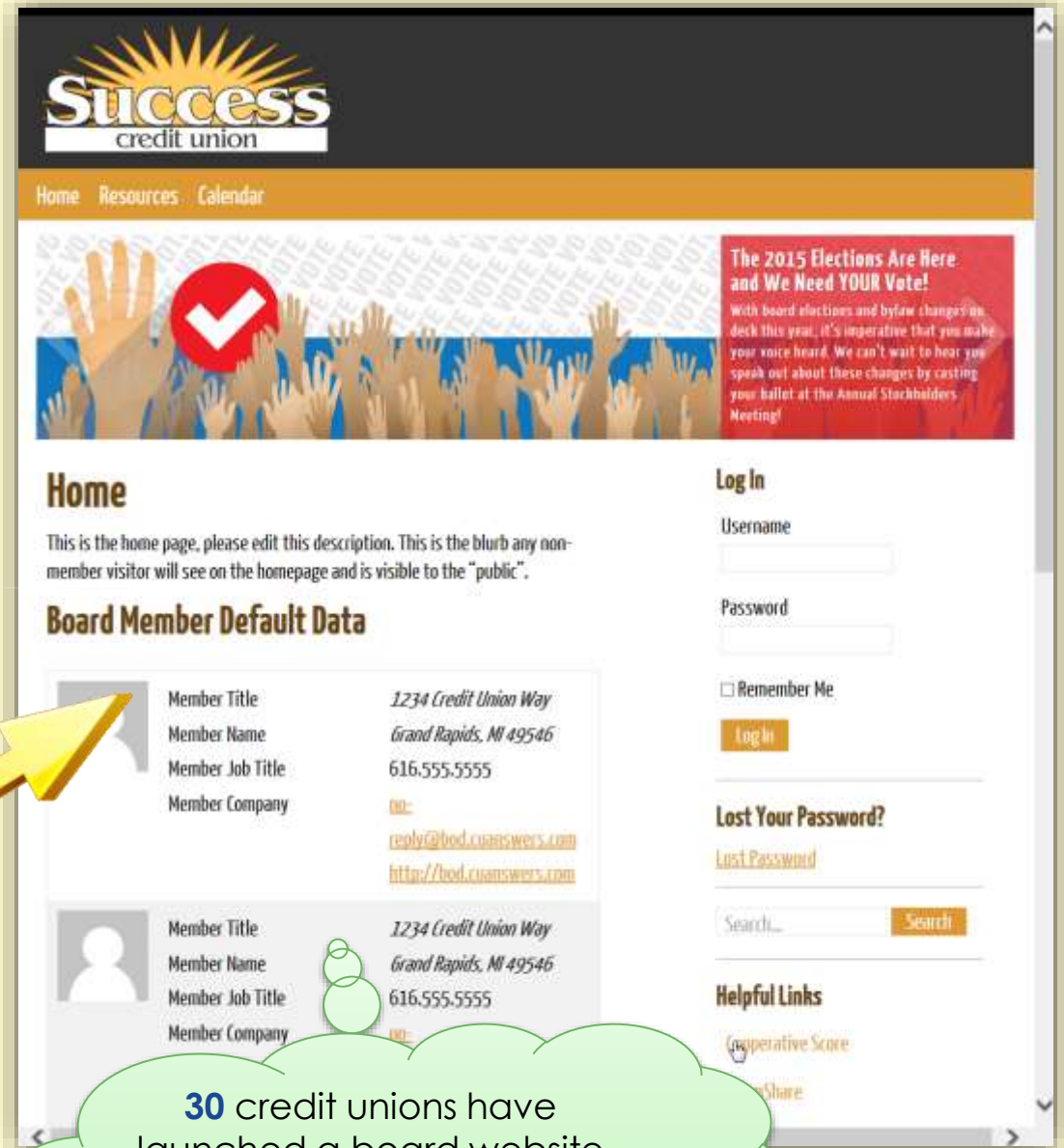
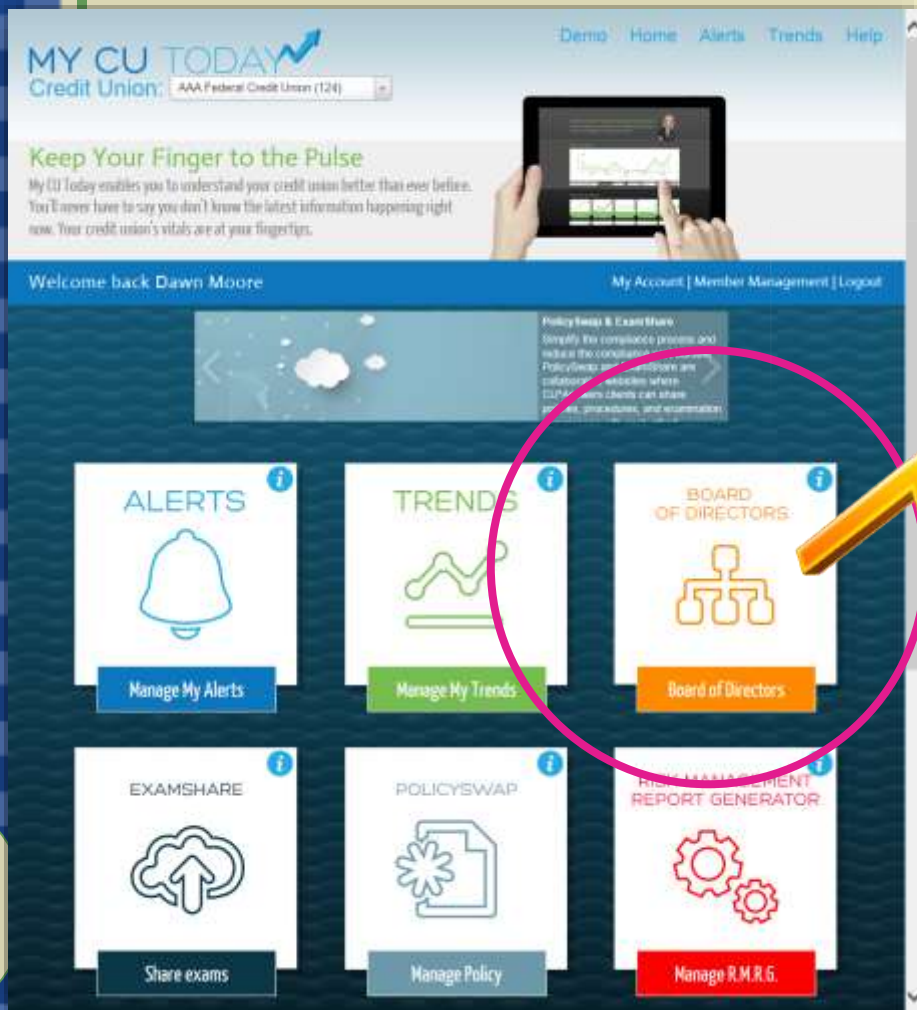
Monroe Credit Union
Daily alerts for John Smith

#	Balance Date	Area of Interest	Sunday June II	% Change	Compared to	Compared to average over last			
						30	60	100	366
1	Benien Springs	Checking (\$) Balance	\$9,700,593	-2.5	Wed Jun 4	\$9,647,190	\$9,696,917	\$9,698,917	\$9,698,917
2	Cowagiac	Escrow (\$) Balance	\$35,912	-2.2	Wed Jun 4	\$33,598	\$32,398	\$32,398	\$32,398
3	South Haven	Checking (\$) Balance	\$2,487,974	15.4	Wed Jun 4	\$2,095,777	\$2,186,015	\$2,186,015	\$2,186,015

I seldom talk to an executive these days who doesn't have their phone within reach
Are you ready to be as fluent about your CU data as you are about your favorite web search?

Board Sites

- 2015 might signal the end of overnighted printed packets



30 credit unions have launched a board website (including one community foundation and one non-CU*BASE CU)

124



External Database (Your Vendors)

WHEN YOU'RE IN THE BUSINESS...OR YOU JUST WANT SOME STUFF

- In 2016, we expect that CUs will be more aggressive about expecting their vendors to exchange data, either interactively or much more effectively in batch formats
 - Have you inventoried everything that's already available to you?
- My top 3 goals for 2016:
 - Build direct connections with the credit bureau vendors and others like NADA
 - Earn on our work from a development relationship with Marquis
 - Draw more attention to first-responder databases like EFT ISO messaging

EXPORTING DATA TO THIRD PARTIES 42

- Daily member notice data to print vendors
- Reports to archival servers
- Statement data to print vendors and archival servers (member, credit card, mortgage)
- OTB payment sweeps (mortgage loans, credit cards, etc.)
- Rewards checking daily vendor extracts (account info, transactions)
- Membership, account and transaction extracts (Marquis)
- ACH returns (Feds and third-party vendors)
- Member Reach messages
- Bill payment enrollments and maintenance
- ATM/debit/credit card orders and maintenance
- ATM/debit/credit card positive balance files (PBFs)
- Member Connect (CUNA and SerTech)
- CUNA Loan Tracker
- Member check/draft returns
- Corporate check reconciliations
- Loan lien information (Dealer Track)
- Loan CPI (insurance) information
- Escrow and real estate data (InfoPro)
- CASS certification (send addresses for certification)
- Credit bureau reporting

Today these are generally custom, but we've done a poor job of going to change

Look for more information at the June Leadership Conference

info pro MARQUIS

IMPORTING DATA FROM THIRD PARTIES 55

- Rewards checking vendor pass/fail and ATM surcharge rebate files
- ACH incoming items (Feds and third-party vendors)
- Payroll files
- ATM/debit/credit card reconciliation report information
- Credit card rewards information (for presentation on statements)
- Remote deposit check (RDC) items
- Bill payment billing information
- Insurance premium posting files
- Member check/draft clearings
- Corporate check clearings
- CASS certification (apply address changes)
- Credit bureau pulls (interactive, soft, batch)

As with the exports, these are generally custom, but we need to do a better job of sharing what is possible in a network

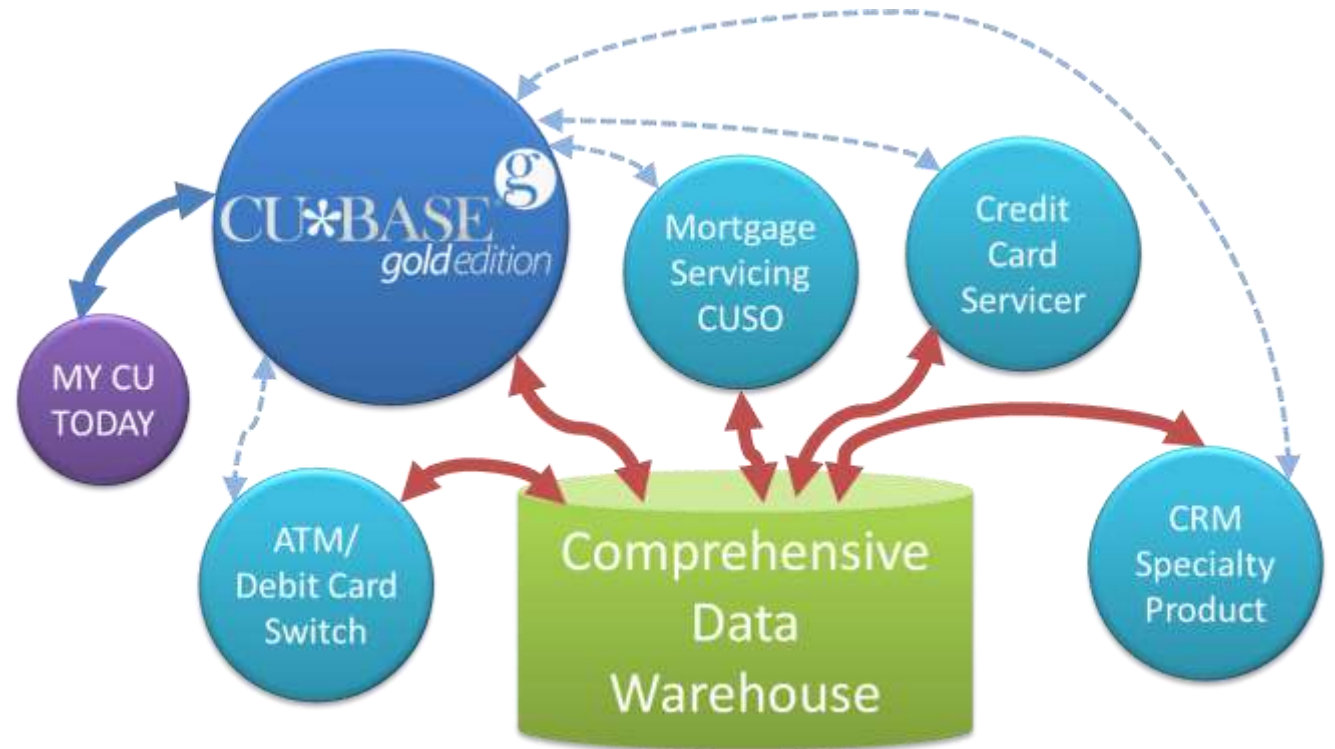
Look for more information at the June Leadership Conference

EQUIFAX NACHA Experian TransUnion Zoot

External Databases (Potentially You)

CALLING ALL CUs WHO CAN MAKE MONEY FROM THEIR OWN DATA WAREHOUSES

- Over the next few years we expect a new audience to emerge in the network, who will take control over their data to a whole new level
 - They'll centralize a comprehensive data warehouse to be stored separate from their vendor networks
- Like My CU Today, we expect our data centers to be busy with 7-day-a-week, automated data transfer services



Buyer beware...the return in data is not from storing it, it's from *understanding* it
How do you see our future collaborative efforts?

DATABASE GROWTH ON STEROIDS

3

Analytical Database Design and Operations

A new focus for our CUSO and a growing CU community

External Databases

Who will build them, where will they live, and how will we all leverage them?

What We Know About Your Financial Data

The 2016 focus for our Analytics Programming Team

Applying What We've Learned About Dashboards to Financial Data

Step 1: Identify a type of raw data that is important to credit union insight and operations

Step 2: Give the user filters and create a subset of the raw data based on selection criteria for a relevant circumstance

Step 3: Display the data in an in-your-face way that gets people thinking

Step 4: Tell the user everything you can about the data subset and throw in some consistent analysis routines and action steps

CU*BASE® Leadership Dashboards
Tools that provide a window on your credit union's day-to-day operations...
Tools that every credit union leader should know.

CU*BASE dashboards let you keep a close eye on every area of your credit union's operations, and they do it with robust graphical tools that help to clarify your message and give it punch.
CU*BASE export features allow you to get the most from your data! Use the tool to generate a high-quality PDF summary of the dashboard contents, ready to present to your Board or other team members. (Special PDF export software is required; contact a CSR for information about purchasing this inexpensive software for your CU's workstation.)
Use the tool to export the dashboard contents for use with a spreadsheet application. Use for a .csv (comma-separated value) export.

Management Analysis Dashboards 1 Menu (MNMGM)	
5300 Call Report Ratios	Analyze 5300 Call Report ratios for the period entered. <small>[Exports on second screen.]</small>
All Accounts Analysis	Analyze data on the accounts at your credit union and the members who own them in over 33 different ways. <small>[Exports available on the Analysis screen.]</small>
All Memberships Analysis	Analyze your memberships in over 30 different ways to use as a springboard to evaluate credit union policy. <small>[Exports available on the Analysis screen.]</small>
ATM Network/Terminal Activity	View the activity of your ATM terminals and networks to determine usage. <small>[Exports available on the Network dashboard.]</small>
Check Processing Statistics	Analyze all transmission batches of checks/drafts which have been posted to member accounts.
Collections Dashboard/Summary	Review a complete collections dashboard, displaying your delinquency pipeline. <small>[Also accessed via the Collections Functions menu.]</small>
Contingent Liability Analysis	Use this trending tool to expand opportunities and track loan disbursement progress.
Credit Report Data Mining	Analyze your member's credit score data (by all credit scores and most recent score).
Credit Score History Analysis	Use this to create a segment of members to contact based on credit score history and to analyze all members to see what percentage is improving their scores, worsening, and more. <small>[Exports available on the Analysis screen.]</small>
EFT Portfolio Dashboard	Analyze your credit card data for active and inactive credit cards. Then drill down further to see trends for selected members. <small>[Exports on entry screen. Exports are also available on the EFT Transaction Analysis and Issued Cards Analysis, both accessed from the entry screen.]</small>
Fee Income/Waiver Analysis	Analyze your month-to-month member service fee income and frequency of your opportunities to earn.
G/L Average Daily Balance Calculator	Calculate the average daily balance for your Member Trial Balance G/L accounts. <small>[Use "Loan/Share Trial Bal. Review," then "ADB Calc.(19)"]</small>
Loan Portfolio Concentration Risk	Analyze risk across your entire loan portfolio – do you have the right number of eggs, in the right baskets?
Loan Write-off/Charge-off History	Analyze data collected when a loan is written off or charged off.

What is the difference between hunting and pecking for data and analyzing it?

Account Composition

- An analytical tool to understand what accounts this crowd has with you
- Prepares the analyst to talk to the crowd

Membership Traits

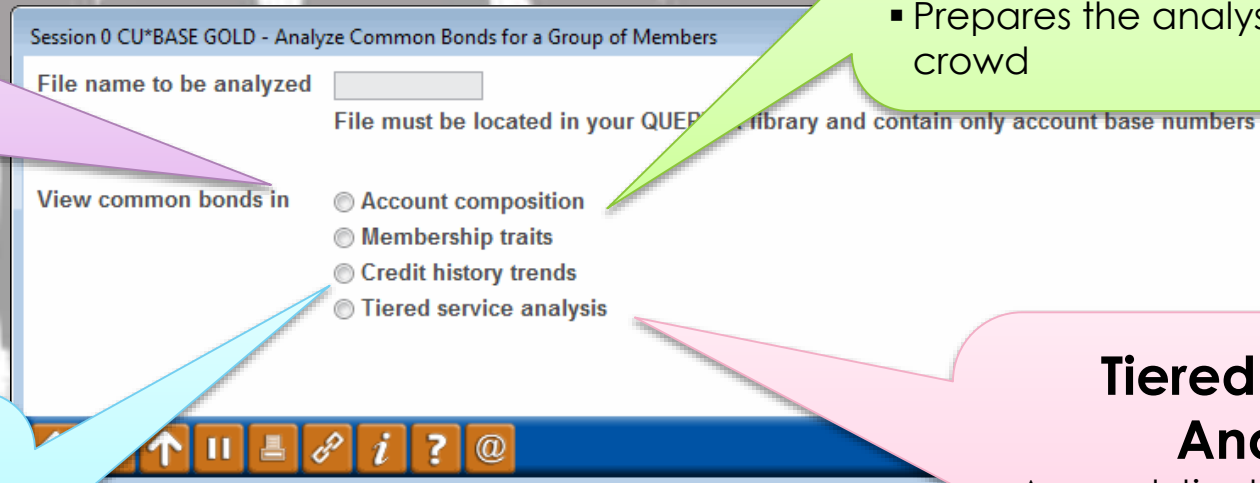
- An analytical tool to understand what membership traits has in common
- Prepares the analyst to talk to the crowd

Credit History Trends

- An analytical tool to better understand the creditworthiness of this crowd
- Prepares the analyst to talk to the crowd

Tiered Service Analysis

- An analytical tool to show the relationships and penetration you have with this crowd
- Prepares the analyst to talk to the crowd



What is the difference between hunting and pecking for data and analyzing it?

What about when there's no dashboard?
If you can generate a file, you can analyze the situation

Account Composition

- An analytical tool to understand what accounts this crowd is made of
- Prepares the analyst to talk to the crowd

Membership Traits

- An analytical tool to understand what membership traits has in common
- Prepares the analyst to talk to the crowd

Session 0 CU*BASE GOLD - Analyze Common Bonds for a Group of Members

File name to be analyzed

File must be located in your QUERYxx library

View common bonds in

- Account composition
- Membership traits
- Credit history trends
- Tiered service analysis

Credit History Trends

- An analytical tool to better understand the creditworthiness of this crowd
- Prepares the analyst to talk to the crowd

Tiered Service Analysis

- An analytical tool to show the relationships and penetration you have with this crowd
- Prepares the analyst to talk to the crowd

Applying What We've Learned About Dashboards to Financial Data

Step 1: Identify a type of raw data that is important to credit union insight and operations

Increase the years of debit and credit history we make available online; use the lifetime income and balance sheet history already on the system more fully

Step 2: Give the user filters and create a subset of the raw data based on selection criteria for a relevant circumstance

Expand the reasons why and how users can query all we know about financial history

Step 3: Display the data in an in-your-face way that gets people thinking

Create specialized looks like performance variance analysis

Step 4: Tell the user everything you can about the data subset and throw in some consistent analysis routines and action steps

Paint pictures, graph, and report things no one currently has the time to do

Attacking the Budget Opened a Can of Worms


...BUT ALSO SET THE STAGE FOR YEARS OF WORK

- **Goal #1:** Modify the budget process so that credit unions can budget to the same level of detail at which they execute, day in and day out
 - Every G/L, every branch, every month
- **Goal #2:** Create a dashboard for variance analysis that is convenient, responsive, and easily shared with stakeholders
 - Query percent and dollar amount, every G/L, every month, and by key income statement areas
- **Goal #3:** Create the ability to model the connection between member savings and loans and the income statement; build a platform that links what we know about the past with the assumptions we need for the future
 - **Ouch!** Back to the drawing board

Repetition is the key to evolution, and budgeting is a once-a-year thing
It takes a long time to bring everyone into the game and blend user workarounds with new intentions

Planning for the 2016 Budgeting Season

ANNOUNCING OCTOBER 2015 WEBINARS: ENGAGE WITH OUR BUDGET TEAMS



Mark your calendar!

Budgeting Sessions hosted by Randy Karnes
VIA WEB CONFERENCE, FRIDAYS FROM 2:30P – 4:00P ET

Friday, October 2	Understanding how to prepare your G/L chart of accounts and budgeting configurations
Friday, October 9	A deep dive on the tools and data that prepare you with a set of key assumptions based on where you've been
Friday, October 16	A deep dive on the Work with CU Budget – everything but modeling
Friday, October 23	A deep dive on where CU*BASE is with modeling assets and liabilities to generate the offsetting income and expenses from member accounts
Friday, October 30	Analyzing the tools for printing and presenting budget variances and understanding how projected assets and liabilities vs. actual performance can be understood

2015-2016 Focus: What We Know About Financial Data

TO THINK ABOUT WHERE YOU'RE GOING, START BY SEEING WHERE YOU'VE BEEN

- Want to know what's been happening for the past 10 years, for any G/L, with the click of a button?

A tool for...

- The CEO
- The head of lending
- The head of operations
- Service income analysts
- Budgeting
- Board planning
- Everyday brainstorming

Session 6 CU*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

Budget Modeling

Budget group 01 CONSUMER LOANS G/L acct 701-34 USED VEHICLE LOANS
Location All locations 111-34 INT INCOME - USED VEHICLE

History For Assumption Ideas

Summary Dec YE Balance % Change Net Change

Year	Dec Year-End Balance	% Change	Net Change
2014	66,752,213	2.41	12,958,317
2013	53,793,895	2.72	11,486,929
2012	42,306,966	1.77	6,369,270
2011	35,937,696	0.26-	942,806-
2010	36,880,502	0.21-	776,494-
2009	37,656,996	0.29	1,048,779
2008	36,608,217	3.45	9,388,823
2007	27,219,394	0.71	1,804,193
2006	25,415,201	1.94	4,133,344
2005	21,281,857	1.53	2,827,972
2004	18,453,885	0.02	40,669

■ [Detail history for more assumption ideas](#) ↑ ↓

2015-2016 Focus: What We Know About Financial Data

TO THINK ABOUT WHERE YOU'RE GOING, START BY SEEING WHERE YOU'VE BEEN

- Want to know what's been happening for the past 10 years, for any G/L, with the click of a button?

Get a picture of 10 years of:

- Auto loan performance
- Home loan performance
- Certificate program performance
- Reward checking performance
- Skip-pay income performance
- Courtesy pay performance
- NSF fee performance
- Employee compensation
- What you do, day in and day out



2015-2016 Focus: What We Know About Financial Data

TO THINK ABOUT WHERE YOU'RE GOING, START BY SEEING WHERE YOU'VE BEEN

■ Want to drill down on a specific year and G/L, from January to December?

3 years of insight into:

- Where you started
- Where you ended
- Annual dollar and % change
- View any 3 years side by side
- Save hours of data-gathering and see things you've never looked for before

Session 6 CU*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

Balance Comparisons

Corp ID 01 ABC CREDIT UNION GL Account 701-34 USED VEHICLE LOANS
Budget Group 01 CONSUMER LOANS ALL Branches

Month	2010		2011		2012	
	Change	Balance	Change	Balance	Change	Balance
Jan	54,001.73	37,710,998.16	278,016.55-	36,602,485.73	130,564.26	36,061,921.47
Feb	567,536.07-	37,143,462.09	556,253.82-	36,046,231.91	279,018.75-	35,767,213.16
Mar	104,569.61	37,248,031.70	308,693.46-	35,737,538.45	5,137.19	35,792,675.64
Apr	351,071.57-	36,896,960.13	392,595.01	36,130,133.46	22,756.71-	35,777,376.75
May	226,359.60-	36,670,600.53	301,658.18	36,431,791.64	435,480.83	36,207,272.58
Jun	218,256.43	36,888,856.96	165,504.40	36,597,296.04	773,744.45	36,981,037.03
Jul	332,833.94-	36,556,023.02	285,082.50-	36,312,213.54	1,555,670.92	38,533,514.46
Aug	182,882.93	36,738,905.95	36,797.49-	36,275,416.05	1,489,059.19	40,027,535.24
Sep	42,468.40	36,781,374.35	347,545.95-	35,927,870.10	764,212.82	40,791,758.02
Oct	185,114.29-	36,596,260.06	266,101.22-	35,661,768.88	561,515.03	41,353,283.91
Nov	100,975.44-	36,495,284.62	62,192.63-	35,599,576.25	904,560.24	42,258,144.15
Dec	385,217.66	36,880,502.28	338,119.96	35,937,696.21	51,100.92	42,309,245.07
	776,494.15-	36,880,502.28	942,806.07-	35,937,696.21	6,369,270.39	42,309,245.07
Annual growth:	2.0- %		2.5- %		17.7 %	

2015-2016 Focus: What We Know About Financial Data

TO THINK ABOUT WHERE YOU'RE GOING, START BY SEEING WHERE YOU'VE BEEN

- Now go crazy and look for things just because you can (the best assumptions are inspired by hints no one else sees)

Gain insights into:

- How often do balances go up?
- How often do balances go down?
- Average annual change
- What's the lowest or highest the balances have been?
- Averages by quarter
- Averages by month

Session 1 CU*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

Balance Comparison Analysis

Corp ID 01 ABC CREDIT UNION GL Account 701-34 USED VEHICLE LOANS
Budget Group 01 CONSUMER LOANS ALL Branches

	2013	2014	2015	Total
# months up	12	12	9	33
# months down			3	3
Average change	957,244.08	1,079,859.79	433,746.13	823,616.67
Low balance	42,543,066.37	54,807,319.87	7,406,142.02	7,406,142.02
High balance	53,793,895.57	66,752,213.06	60,256,761.31	66,752,213.06
	Average Monthly Balance	Average Monthly Balance	Average Monthly Balance	Average Monthly Balance
Quarter 1	43,100,248.80	55,977,657.38	26,602,568.89	41,893,491.69
Quarter 2	46,230,746.49	59,878,116.38	11,010,385.05	39,039,749.31
Quarter 3	49,394,231.62	63,140,327.34	9,856,976.21	40,797,178.39
Quarter 4	52,808,755.51	65,830,832.38	12,358,206.15	43,665,931.34
# months displayed	12	12	12	36
Average monthly balance	47,883,495.61	61,206,733.37	14,957,034.07	41,349,087.68

2015-2016 Focus: What We Know About Financial Data

REMEMBER WHEN YOUR MATH TEACHER SAID YOU GET POINTS FOR SHOWING YOUR WORK?

- Projecting where asset and liability G/Ls will end up can be tricky, and everyone does it differently – this new tool will take that into consideration

This tool emulates the flexibility of a spreadsheet:

- Model the starting balance
- Model debit activity (*like loan distributions*)
- Model credit activity (*like loan payments*)
- Model monthly net change
- Model resulting balance

Session 6 CU*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

Budget Modeling

Budget group 01 CONSUMER LOANS G/L acct 701-34 USED VEHICLE LOANS
Location All locations Income 111-34 INT INCOME - USED VEHICLE LOANS
Balance 66,752,213 as of Dec 31, 2014 Records used 204 (1 G/L x 12 months x 17 branches)

Month/Year	Beginning Balance	Calculate Enter Manually		Calculate Enter Manually		Calculate Enter Manually		Resulting Balance
		Debit/Disbursement		Credit/Payoffs		Net Balance		
Jan 2015	66,752,213							66,752,213
Feb 2015	66,752,213							66,752,213
Mar 2015	66,752,213							66,752,213
Apr 2015	66,752,213							66,752,213
May 2015	66,752,213							66,752,213
Jun 2015	66,752,213							66,752,213
Jul 2015	66,752,213							66,752,213
Aug 2015	66,752,213							66,752,213
Sep 2015	66,752,213							66,752,213
Oct 2015	66,752,213							66,752,213
Nov 2015	66,752,213							66,752,213
Dec 2015	66,752,213							66,752,213
2015 Projected	66,752,213							66,752,213
		24.1 %	100.0- %	100.0- %		100.0- %		0.0 %
2014 History	53,793,895	61,689,635	48,731,318	12,958,317		66,752,213		
		27.2 %	33.1 %	39.7 %	12.8 %	24.1 %		
2013 History	42,306,966	46,363,186	34,876,257	11,486,929		53,793,895		

2015-2016 Focus: What We Know About Financial Data

NEW TOOLS THAT HELP YOU CALCULATE AND PROJECT KEY MODELING COMPONENTS

Session 6 CU*BASE GOLD - Budget Modeling Assumptions

Most recent balance (as of Dec 31, 2014)	66,752,213	Starting Balance
Projected year end balance	66,752,213 (Based on average net change to date)	
Starting balance to use in assumptions	<input type="text" value="70,000,000"/>	

Session 6 CU*BASE GOLD - Budget Modeling Assumptions

Debits FR (5745)

From the Previous Year-End Balance	- OR -	Project by Quarter
<input type="checkbox"/> Project based on last years pattern		Q1 <input type="text"/>
Increase by so many dollars per month <input type="text"/>		Q2 <input type="text"/>
Show monthly growth by <input type="text" value="0.000"/> %		Q3 <input type="text"/>
		Q4 <input type="text"/>

Calculation Method

My year-end balance should be

Calculation method Flat-amount per month
 Flat-amount per day

FR (5743)

Session 6 CU*BASE GOLD - Budget Modeling Net Balance Assumption Confirmation

WARNING! You have chosen to modify net balance assumptions.
In order to do this, any Debit and Credit assumptions previously entered will have to be cleared.

Do you wish to clear the Debit and Credit assumptions and continue?

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

In 2016, we'll stick to member asset and liability accounts, but once we're done, we'll attack investments and other areas that easily correlate to income and expense

What We Know About Financial Data

BEYOND BUDGETS

- How do we move from bookkeeping, to accounting, to financial analysis?
- We add the story around the debit and credit, like we did for member transactions
 - We add financial metadata as bookkeepers record history

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

File Edit Tools Help

Written Off/Charge Off Analysis

Written Off

W/O between Apr 01, 2015 and May 31, 2015

Write Off/Charge Off	Dollars	% Dollars	Count	% Count	# Mbrs	Usable Scores	Original Avg Credit Score	Event Avg Credit Score	Avg Credit Score Chg: Original to Default	Avg Seasoning Months
Total Written Off	114,951	100.0	28	100.0	24	10	627	647	627	47
Total Charged Off Combined	114,951	.0	28	.0	24	10	627	647	627	47

----- Key Facts for Written Off Loans -----

Top Reasons	Dollars	% Dollars	Count	% Count
BANKRUPTCY CHAPTER 7	46,652	40.5		.0
DELINQUENCY	40,978	35.6		.0
VOLUNTARY REPOSSESSI	25,053	21.7		.0
REFUSE TO PAY	1,146	.9		.0
DECEASED	947	.8		
MEDICAL	172	.1		
Totals	114,951	100.0		

Top 3 Dealers	Dollars	% Dollars	Count	% Count
		.0		.0
		.0		.0
Totals		.0		.0

Top 3 Types	Dollars	% Dollars	Count	% Count
800-VISA PLAT	38,346	33.3	4	14.2
725-PRIMEQUITY ADVAN	36,000	31.3	1	3.5
507-USED VEHICLE	25,175	21.9	2	7.1
Totals	99,521	86.5	7	25.0

Top 3 Employees	Dollars	% Dollars	Count	% Count
99	38,346	33.3	4	14.2
LOAN OFFICER PROFILE	37,471	32.5	6	21.4
LAVILA RYDER 1/23/15	17,663	15.3	2	7.1
Totals	93,481	81.3	12	42.8

Top 3 Members	Dollars	% Dollars	Count	% Count
KOLAT	36,000	31.3	1	3.5
CALLANDER JR	21,538	18.7	1	3.5
SEBASTY	18,623	16.2	3	10.7
Totals	76,162	66.2	5	17.8

Bankruptcy Board Approval View Filters Alternate Views Trending

← → ↑ || 🔗 ⓘ ? @

Currently in development

What We Know About Financial Data

BEYOND BUDGETS

Coming in 15.1 (July)!

Session 1 CU*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

Loan Payment Activity Summary - Closed End

	Expected			Actual					Variance	
	BOM Balance	F	# of Pmts	EOM Balance	# of Pmts	Total Pmt \$ Collected	Accrued Int Collected	Net Principal/ Misc Funds	# of Pmts	Total Funds Collected
Over pmts	17,082,349	M	965	16,824,379	1,501	376,306	85,870	290,435	536	106,154
Under pmts	2,591,715	M	214	2,574,410	112	13,271	4,063	9,208	102-	46,697-
Expected	7,631,288	M	543	7,543,614	549	144,075	35,362	108,713	6	
Payoffs	307,938	M	50	0	69	311,558	2,889	308,668	19	299,535
Net over/un	19,674,064	M	1,179	19,398,789	1,613	389,577	89,933	299,643	434	59,456
No payment	1,326,093	M	128	1,316,877	0	0	0	0	128-	34,363-
Total	27,613,290		1,772	26,942,403	2,231	845,211	128,185	717,025	459	358,992
									25%	73%

Session 1 CU*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

Loan Payment Activity

Loan payment activity for Closed end or LOC
 Analyze payments received during [MMYYYY]
 Loan payment frequency

Product 79 selected
 Business unit
 Loan category
 Collateral type

Current credit scores between and
 Interest rates between and

i The primary purpose of this application is to get a breakdown of loan payments expected vs loan payments collected.

i Note: Members fall into categories based on expected payment amount not expected number of payments.
 Over payments + under payments + expected payments = Total payments
 Total payments - expected payments = Net over/under payments
 Net over/under payments / expected payments = % of the over payments + under payments
 Net over/under payments / expected payments = % of the over payments + under payments

Payments per the promissory note

Payments based on the way members live

Filters
 Weekly

← → ↑ || 📄 🔗 *i* ? @

Session 1 CU*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

Loan Payment Activity Detail - Closed End

All payments

Expected					Actual					Variance		
BOM Balance	Rate	Fr	# of Pmts	Total \$ of Payments	PO	EOM Balance	# of Pmts	Total Pmt \$ Collected	Accrued Int Collected	Net Principal/ Misc Funds	# of Pmts	Total Funds Collected
50,525	4.500	M	1	524	X	0	1	50,550	31	50,525	0	50,833
41,547	5.125	M	1	229	X	0	2	41,725	177	41,548	1	41,497
32,436	5.990	M	1	390	X	0	1	32,586	149	32,437	0	32,195
27,551	4.000	M	1	772	X	0	1	27,640	50	27,502	0	26,860
20,089	3.190	M	1	453	X	0	1	20,109	19	20,089	0	19,655
14,829	3.690	M	1	280	X	0	2	14,913	84	14,829	1	14,625
10,359	6.990	M	1	167	X	0	2	10,489	119	10,370	1	10,322
9,754	3.490	M	1	406	X	0	2	9,808	54	9,754	1	9,401
9,266	8.490	M	1	339	X	0	1	9,395	93	9,302	0	9,056
8,317	3.890	M	1	313	X	0	1	8,331	13	8,318	0	8,018
7,980	10.875	M	1	570	X	0	2	8,575	1,450	7,125	1	7,997
8,056	8.625	M	1	257	X	0	1	8,140	67	8,002	0	7,892
8,156	5.690	M	1	140	X	172	3	7,999	14	7,984	2	7,851
7,933	13.575	M	1	307	X	0	1	8,013	80	7,933	0	7,706
7,139	3.190	M	1	209	X	0	1	7,194	20	7,174	0	6,985
7,131	8.625	M	1	221	X	0	2	7,202	71	7,132	1	6,982
6,981	8.375	M	1	216	X	0	1	7,047	65	6,982	0	6,831
26,901,962	5.470		1,749	478,678		26,238,229	2,204	832,736	124,092	708,644	455	354,057
											26%	73%


i Inquiry

To Change Your Circumstance, You Must Have a Plan

TO CHANGE OUR COLLECTIVE CIRCUMSTANCES, WE MUST ACT LIKE IT'S A BUSINESS

A.A.A. 1.0: A Rating for CU Management

A quick refresher



Actionable

- Analysis with an expected outcome: *I will act*
 - Before you ask for data, before you read a report, before you already anticipate doing something
 - Data is not just noise to you

Analytical

- The ability to analyze: *A budgeted commitment*
 - You've prioritized analysis, put some of your best thinkers on the project, and you're determined to get an ROI on the data

Approach

- A manner in which a problem is solved: *A plan*
 - You've made a commitment to yourself and your Board that you will follow a plan and approach
 - You've sold it as one of your talents

You're here to commit to action by knowing what is possible

*How could CU*Answers build a collaborative investment for analysis?*

Why we're all here: to share and exchange plans in the hope that a group of thinkers is better than one

8

A.A.A. 3.0: Redefining Analysis

Is it time to declare Query dead?



Gathering Data (reduce \$ cost)

Assume you already have the data ready to analyze; no more hunting and pecking

Analyzing Data (increase time)

Start with data that is gathered, organized, and with level-1 analytics already presented

Acting on Data (multiply the events)

Use Member Connect to communicate almost instantly; make fast-to-market adjustments

17

Whether you're the CEO, financial officer, or the head of lending or operations, you have to see that earning from data is the new key success factor for your career



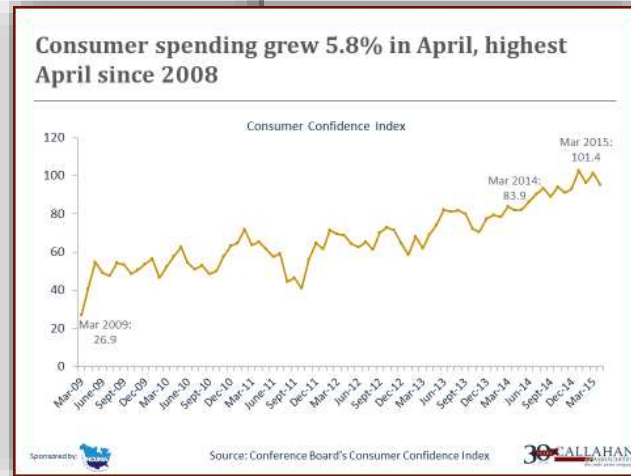
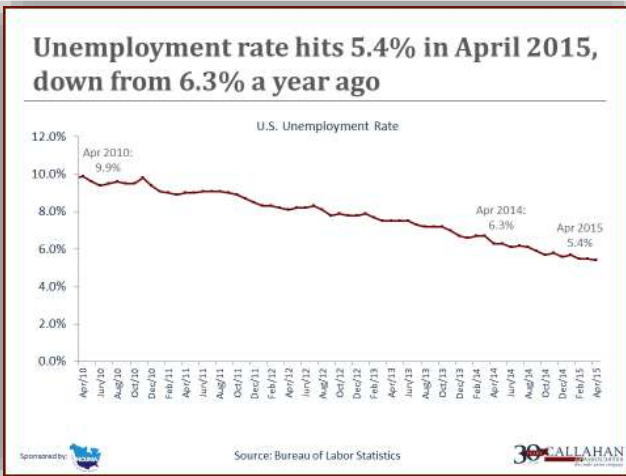
THE STATE OF THE CU INDUSTRY

WHAT SOME CALL CONSOLIDATION, I CALL
RECOMBINATION...ARE WE READY?

WHEN IT COMES TO THIS TOPIC, ARE WE A HUB
OR A NETWORK?

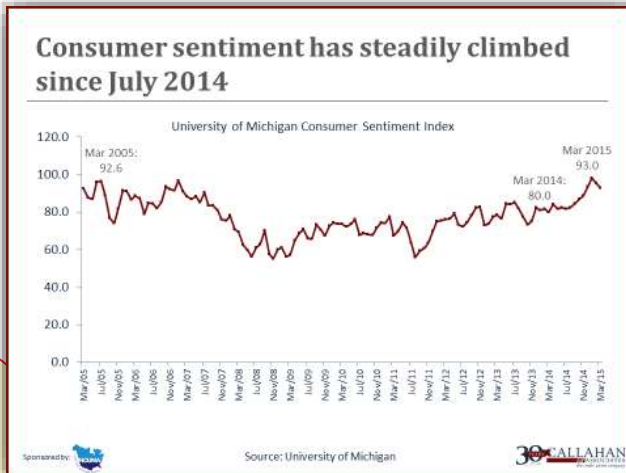
Waiting for the Other Shoe to Drop: the National Economy

IT CAN BE HARD TO LET YOURSELF BE AN OPTIMIST THESE DAYS



If the U.S. economy is so good, why do we feel so bad?

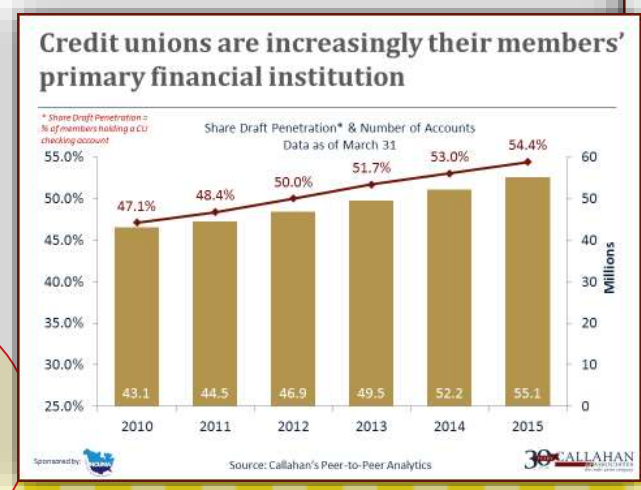
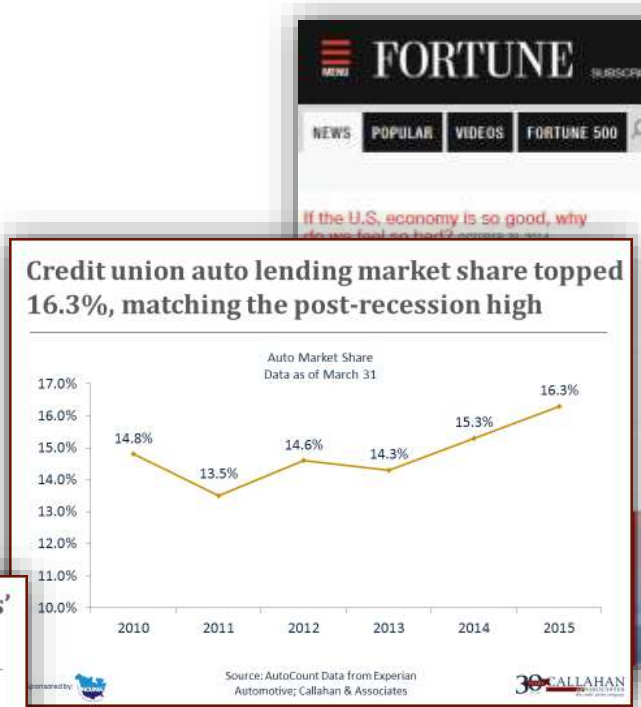
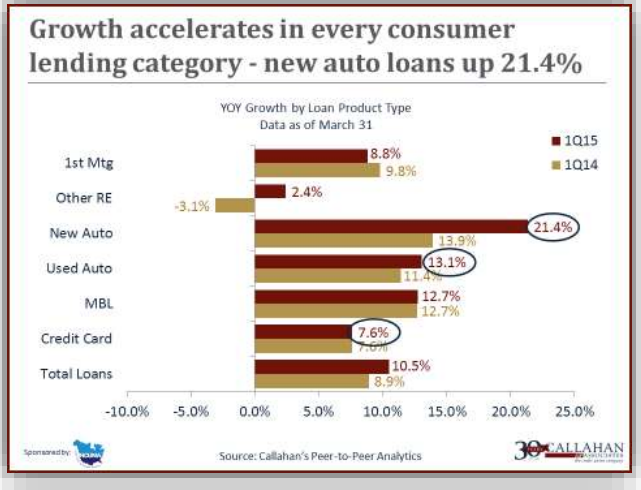
by Dan Primack @danprimack OCTOBER 30, 2014, 7:50 AM EDT



Whether it's the global economy or just the CU industry, it still feels like something is holding us back

Waiting for the Other Shoe to Drop: the CU Industry

IT CAN BE HARD TO LET YOURSELF BE AN OPTIMIST THESE DAYS



FORTUNE NEWS POPULAR VIDEOS FORTUNE 500

DOW 17,787.30 -62.16 NASDAQ 5,020.82 -47.64 S&P 2,081.62 11.21

WE ARE WHERE 90% OF THE WORLD'S PAYMENTS AND CASH FLOWS ORIGINATE. HSBC

FINANCE ECONOMY

If the U.S. economy is so good, why do we feel so bad?

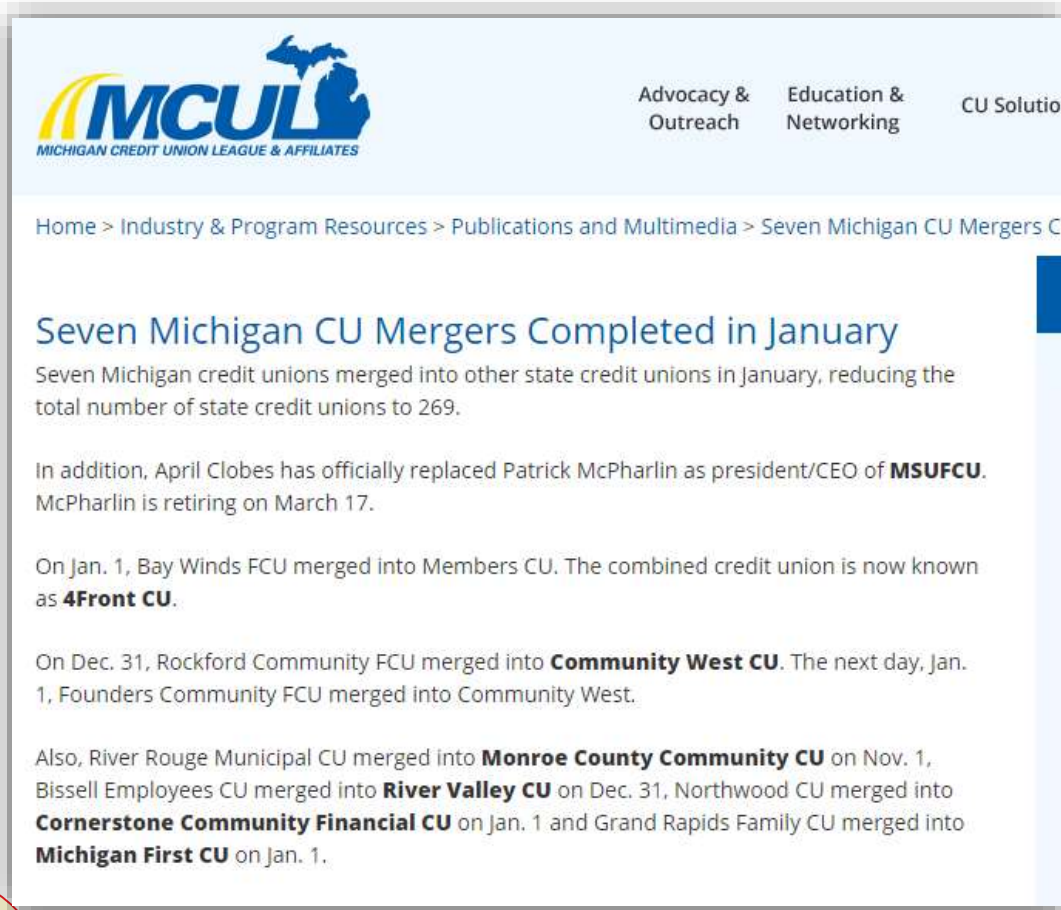
by Dan Primack @danprimack OCTOBER 30, 2014, 7:50 AM EDT

145

There is certainly a lot of preaching to the choir about how well we're all doing...while everyone thinks about how much smaller the choir is this year

Waiting for the Other Shoe to Drop: the CU Industry

IT CAN BE HARD TO LET YOURSELF BE AN OPTIMIST THESE DAYS



The screenshot shows the MCUL (Michigan Credit Union League & Affiliates) website. The header includes the MCUL logo and navigation links for "Advocacy & Outreach", "Education & Networking", and "CU Solutions". The main content area features the article title "Seven Michigan CU Mergers Completed in January" and a sub-headline "Seven Michigan credit unions merged into other state credit unions in January, reducing the total number of state credit unions to 269." The article text continues with information about a leadership change at MSUFCU and details of several mergers completed in January and December 2013.



The screenshot shows a Credit Union Times article titled "NCUA Approves 123 Mergers in First Half of 2014". The author is Peter Strozniak, and the article is dated July 24, 2014. Social media sharing icons for LinkedIn, Twitter, Facebook, and Email are visible, along with a share count of 19.

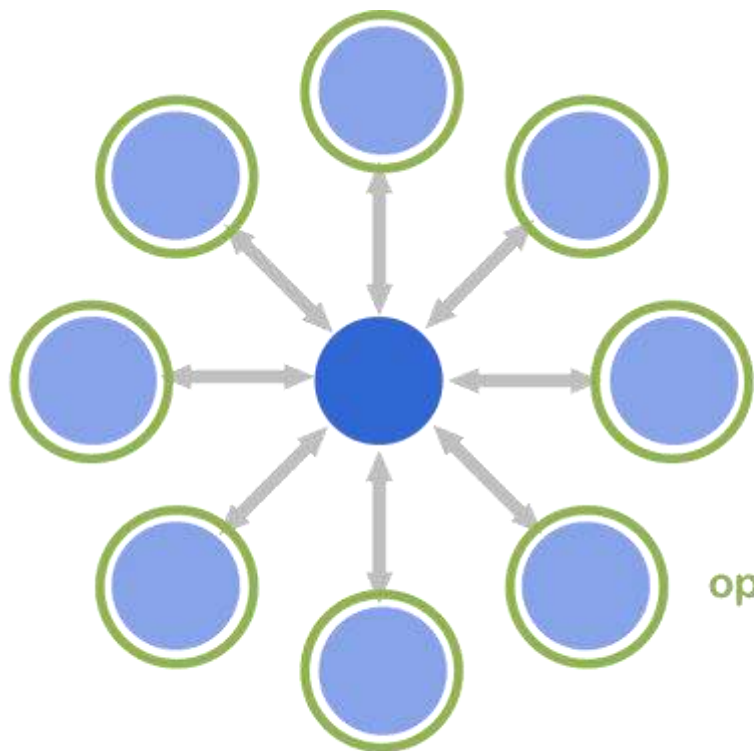


The screenshot shows a Credit Union Times article titled "Three Wisconsin Credit Unions Decide Together, They're Better". The author is Michael Muckian, and the article is dated January 22, 2014. Social media sharing icons for LinkedIn, Twitter, Facebook, and Email are visible, along with a share count of 43. The article text discusses the strength in numbers for three Wisconsin credit unions facing a competitive market and mentions a three-way merger in Wisconsin.

Should we be afraid of consolidations, or should we be artful investors in an era of recombination?

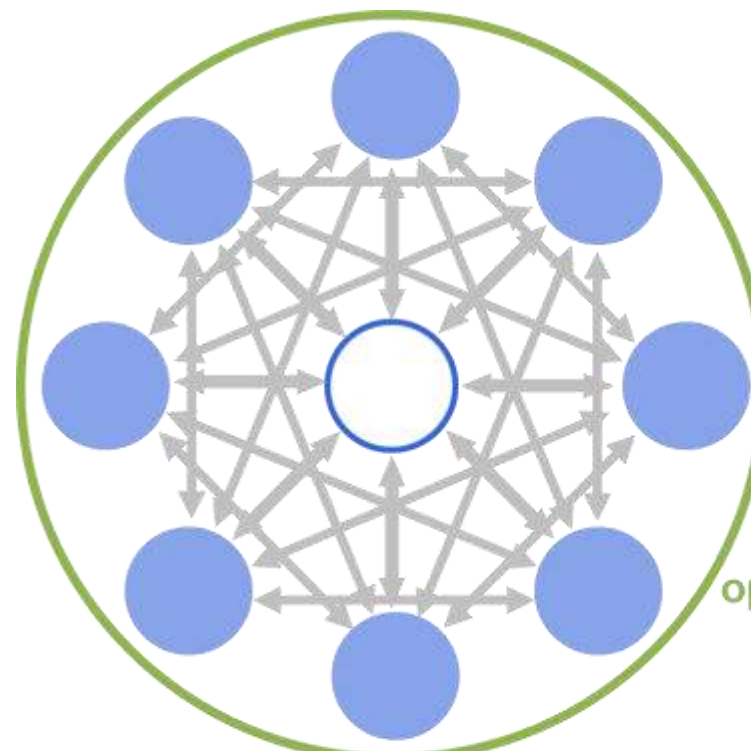
In an Era of Recombination, Which Do We Choose?

WORKING ONE ON ONE, OR WORKING AS A NETWORK?



A Hub

What is the opportunity, and where is it focused?



A Network

What is the opportunity, and where is it focused?



As I approached the 2015 business year, my goal was to create a network of leaders who were ready to face the recombination of our entire industry as an opportunity

Back to the drawing board in 2016...

In an Era of Recombination, Which Do We Choose?

DO WE WANT TO BE CUSTOMER-OWNERS OF A CO-OP FOCUSING ON A COMPETITIVE ADVANTAGE IN THIS?

- **Goal #1:** Invest and maximize our resources to effectively manage and execute merger support and the resulting projects from vendor consolidation
- **Goal #2:** Design programs to support credit unions on both sides of the merger table to minimize the expenditure of member capital in recombinations
- **Goal #3:** Design programs to raise funding and give network CUs a competitive advantage when approaching merger opportunities – fund the growth of our network
- **Goal #4:** Develop a support network for credit unions with corporate growth initiatives and strategic plans
- **Goal #5:** Diversify our CUSO and react to opportunities based on the consolidation of CU industry vendors and interconnected trade-type organizations

Organically, we have responded to all of these goals when talking to CUs one on one, but given the pace of today's recombinations, is it time we respond with the power of a network?

Goal #1: Build Resources for Merger Support

BY MARCH 2015, WE WERE BOOKED FOR THE YEAR WITH CU AND VENDOR MERGER PROJECTS

- Added one full-time merger coordinator, adding another team member in 2016
- Adding 2 new EFT programmers to help with plastics projects and vendor consolidations
 - The vendor marketplace is closing down dates and almost holding people hostage
- It's becoming more important for CUs to let CU*Answers in earlier in the negotiations for these kinds of projects



Goal #2: Minimize the Expenditure of Member Capital

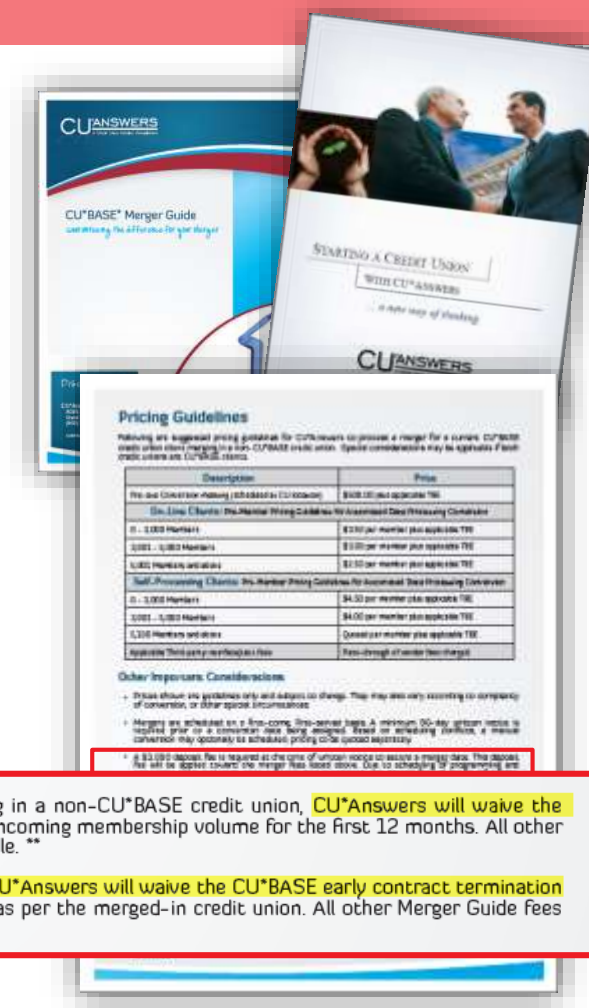
HOW SHOULD YOU APPROACH VENDORS CONTRACTS, IF YOU'RE NOT GOING TO BE YOU IN THE FUTURE?

- What might we consider changing about the way we all plan for the future?
 - Far too often, we simply plan to stay on the same track and design our futures with no contingencies for serious left- and right-hand turns
- In 2016, the CU*Answers Board will work with its CU peers to innovate on the approach to negotiating vendor contract terms, knowing that every CU faces the challenge of navigating mergers as a more likely possibility in their future
 - A world where vendor exclusivity is getting harder
 - A world where solutions for change of ownership happen equally often on both sides of the negotiation
 - A world where winning the approval for your next project might rely on contracts that anticipated recombination as a likely outcome
 - A world where our collective does have a stake in making sure our peers are armed with the tools that favor their agendas and ours

Goal #3: Fund the Growth of our Network

Do you know how CU*ANSWERS PROGRAMS CAN PUT MONEY IN YOUR POCKET FOR GROWTH?

- When you think about going after an opportunity, do you inventory the monies you have available to you to gain an advantage?
 - Do you inventory the contract advantages you have over the other suitors?
 - Do you inventory the actual dollars you can find the fund the project without using either CU's capital?
 - Do you inventory the process resources available in your situation that might be an advantage?
 - Do you have a list of partners ready to engage and be listed as part of your team?



Announcing a special session during the
CEO Strategies Collaboration Workshop
(Tuesday, Nov. 10)
**Using Collaborative Resources in
Closing Your Next Merger Opportunity**

- For existing CU*BASE clients merging in a non-CU*BASE credit union, **CU*Answers will waive the Base Member Processing fee** for the incoming membership volume for the first 12 months. All other Merger Guide fees shown are applicable. **
- For CU*BASE to CU*BASE mergers, **CU*Answers will waive the CU*BASE early contract termination and deconversion programming fees** as per the merged-in credit union. All other Merger Guide fees shown are applicable.

Goal #4: Develop a Support Network for CUs

DESIGNING BIG ALLIANCES AS A COLLABORATIVE EFFORT

Designing Big Alliances: A New Organizational Reality

Planning and Preparing for a New Kind of Credit Union Future

Board and Governance Design for Big Alliances

Using a Regional Approach to Maximize Owner Involvement

Designing Big Alliances for Career Professionals

Using a Regional Approach to Maximize Careers for Credit Union Professionals

Designing Big Alliances

A Regional Approach for CU*BASE®

3 New Emerging Job Categories – New Hats To Wear

LEADERS WE ALL MAY NEED TO CONTENT WITH IN THE FUTURE AS WE BUILD CU TEAMS

Internet Retailing

- Vice President of Internet Retailing
- EVP, Virtual Channel Solutions
- Manager of Social Media Interactions
- Manager of the Mobile App Suite
- VP, Regional Virtual Branch Network

Analytics & Data

- VP of Data Acquisition & Management
- Manager of Coordinated Database Design
- Director of Analytics
- VP of What-We-Know-About-Our-Members
- VP of What-We-Know-About-Our-Operations
- EVP, Distributed Information & Marketplace Communications

Corporate Growth

- EVP, Director of Regional Corporate Growth
- SVP for Marketplace Development & Alliance Sales
- Manager of Process Consolidations
- Director of M&A
- Chief Financial Analyst for Corporate Acquisitions

3

Are these the people that may someday make the call when it comes to the products you pick and the strategies in which you invest?



Goal #5: Diversity Our CUSO for a Changing Marketplace

WHAT DOES THE CONSOLIDATION OF CU VENDORS AND TRADE-TYPE ORGANIZATIONS MEAN TO US?

- To some, what our industry is going through is just the natural evolution of a capitalist market
- To others, it's only one or two steps away from a natural disaster
- Have we done enough scenario planning to know how our collaboration might respond to the future?
 - We know that mastering data makes sense, given the future
 - We know that evolving our cultures for better retailing makes sense, given the future
 - What do we know about new ways to collaborate, given the consolidation and recombination of our industry?



Cascading Effects



6000 28TH S

PHONE: 616.285.5711 •

VISIT US C

May 18, 2015

RE: CONTRACT ADDENDUM FOR ACCENTURE MORTGAGE SERVICES

The purpose of this letter is to request that your credit union sign a new contract addendum (Schedule G) in order to continue with your current Accenture Mortgage Services arrangement. Action is requested no later than September 1, 2015.

Some background

As you know, year
to offer a mortgag



6000 28TH S

PHONE: 616.285.5711 •

VISIT US C

June 5, 2015

RE: CU*ANSWERS AND ENTRUST DATACARD

The purpose of this letter is to update your credit union about EMV support with Entrust DataCard (aka CardWizard).

Some background....

April 24, 2015 we sent an announcement to all our DataCard Group Instant Issue Clients. This announcement described the road that we had
date regarding the support of EMV instant card i



6000 28TH S

PHONE: 616.285.5711 •

VISIT US C

June 9, 2015

RE: CU*ANSWERS AND FISERV END VAR ARRANGEMENT AS OF APRIL 1, 2016

The purpose of this letter is to alert your credit union about a significant change in our relationship with Fiserv for online bill payment solutions. Current Fiserv bill pay clients will need to make a decision before April 1, 2016.

Some background...

What seems like forever ago, CU*Answers led by its Board of Directors
CheckFree as the go-to vendor for developing bill
banking solutions. CheckFree was the

How will we act when disruptive intentions
are disrupted by changes in the vendor
marketplace?

Distribution alliances can change as
quickly as letterhead

Our Ultimate Intent: To Put Ourselves to Work, and Know Why

WITH AN AUDACIOUS SWAGGER THAT IS RESERVED ONLY FOR CUSTOMERS WHO DARE TO BE OWNERS

41

The advantage of a cooperative

The drivers for reaching for opportunity

How did our founding pioneers create our current opportunity?

- They found people where the solution was based on working together
- They found people where their challenges were important enough to build a company and do it themselves
- They prioritized the mutual needs (went on offense) without allowing the fear of what they couldn't do to dissuade them (being on the defensive)
- They knew if they created a community and bonded closely with it, that would be the advantage that would sustain them
- They did something they'd never done before, in order to get something they didn't have

These are the core traditions we need to hold on to, and make them work for this economy in the next decade

From last year's Annual Stockholders Meeting

155

Are we brave enough to be cooperative entrepreneurs?



WRAP-UP

THERE WAS A TIME I COULD ALMOST COVER THE ENTIRE
YEAR'S AGENDA IN ONE DAY

I'M PROUD TO SAY THAT TODAY I'VE ONLY SCRATCHED
THE SURFACE OF WHAT WE'LL DO IN THE NEXT YEAR

STAY TUNED, STAY IN TOUCH, 'CUZ WE SELL
IT EVERY DAY THESE DAYS




At CU*Answers, there's a Leadership Conference every day

CU*Answers *Grand Openings*
Because success starts with strategy

Grand Opening Philosophy

The success of a product or service isn't about luck. In order to make it a hit with our internal staff, clients, and members, an effective marketing strategy is crucial. That's why we've developed a "grand opening" strategy, so that we can get our staff, clients, and members as excited as we are about the products and services we develop.

Traditionally, the term grand opening implies presenting something new to customers. And that is exactly the purpose for which our grand opening strategy was developed, to raise awareness and excitement about our new features, products, and services.



However, our grand opening strategy goes beyond that. Our success as a credit union service organization depends not only on our ability to sell new products and services to clients and members, but also on our ability to maintain enthusiasm for and continue to increase use of existing ones. For that reason, the grand opening strategy is not only about getting our internal staff, clients, and members excited about new products and services, but also about renewing enthusiasm for existing ones.

Because excellence is achieved not by a single event but by the little things we do on a daily basis, the grand opening strategy goes one step further in maintaining a "grand opening state of mind," that is, maintaining enthusiasm in all our day-to-day tasks, big or small.

Completed Grand Openings

- Tot Bank (ended 5/2012)
- New Online Campus (ended 12/2012)
- New Look at Online Banking (ended 1/2013)
- Fraudster (ended 4/2013)
- Just Turn It On (ended 4/2013)
- Secure Encryption (ended 5/2013)
- VPN (ended 7/2013)
- INIG (ended 2/2014)
- Cost of Compliance - Part I (ended 10/2014)
- Cost of Compliance - Part II (ended 1/2015)
- Building the Factory (ended 3/2015)

Current Grand Openings

- PolicySwap and ExamShare

Upcoming Grand Openings

- CTE

ATTENTION ONLINE AND SELF-PROCESSING CREDIT UNIONS

Got plans drawn up, just not the time, resources, or know-how to execute them?



Building the Factory
Can Help!

Watch Building the Factory Video Overview

Building the Factory Video Contest

Building the Factory is all about getting your projects of the ground. That's the Building the Factory

ATTENTION ONLINE AND SELF-PROCESSING CREDIT UNIONS

AuditLink

Confused by a sea of regulations?

Keep your head above water with

PolicySwap & ExamShare!

Learn More

ATTENTION ONLINE AND SELF-PROCESSING CREDIT UNIONS

AuditLink
CUSTOMER Management Services

Announcing the
Second Cost of Compliance Contest
Beginning January 1, 2015

Last month at CEO Strategies, we announced the winners of the first Cost of Compliance contest. Now it's time for the second Cost of Compliance contest!

The first contest focused on *developing* a template to account for the cost of compliance. This second contest will focus on *implementing* that template.

For this second contest, we will award a total of \$5000 to

ATTENTION ONLINE AND SELF-PROCESSING CREDIT UNIONS

What Could You Do With This?

\$2500 1 st Place Prize	\$1500 2 nd Place Prize	\$1000 3 rd Place Prize
--	--	--

Enter the
Cost of Compliance Contest
To Find Out!

Attention CEOs and CFOs! For the Cost of Compliance contest, sponsored by AuditLink, you'll need to **create a template that provides a standard way of calculating the cost of compliance.** Your template should address these questions:

1. What are the costs associated with compliance?

ATTENTION ONLINE AND SELF-PROCESSING CREDIT UNIONS

View message for cu@cuanswers.com

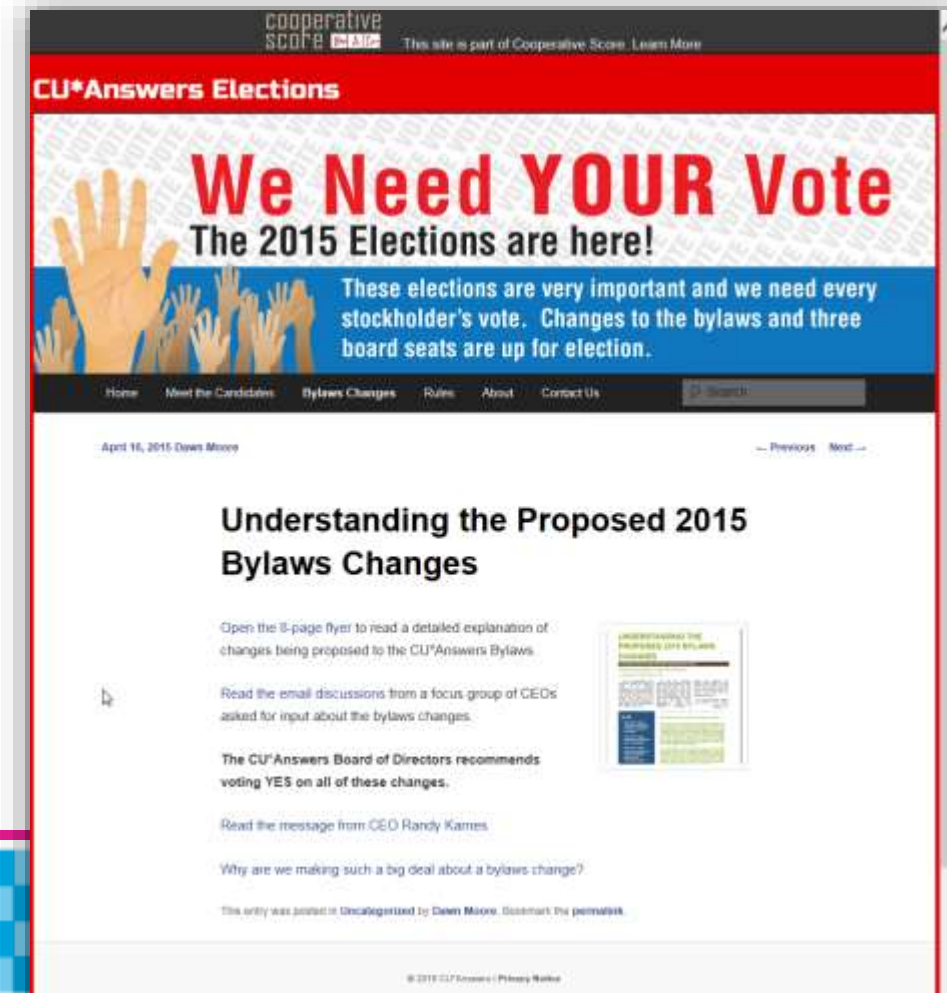
Message of any attached document is confidential and intended only for individuals named in the message in error, please inform us immediately. Your silence in such circumstances may constitute use, distribution, or copying of this information is prohibited. Having Read more here.




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
- 2015 Election
 - 4 candidates for 3 seats on the Board
 - **Bylaws changes**
- Come hear what Bob has to say about our numbers, 2013 and year-end 2014

- ...and find out if Randy knows the difference between bodacious and audacious!



cooperative
SCORE  This site is part of Cooperative Score. [Learn More](#)

CU*Answers Elections

We Need YOUR Vote

The 2015 Elections are here!

These elections are very important and we need every stockholder's vote. Changes to the bylaws and three board seats are up for election.

[Home](#) [Meet the Candidates](#) [Bylaws Changes](#) [Rules](#) [About](#) [Contact Us](#)

April 16, 2015 [Deann Moore](#) [Previous](#) [Next](#)

Understanding the Proposed 2015 Bylaws Changes

Open the 8-page flyer to read a detailed explanation of changes being proposed to the CU*Answers Bylaws.

Read the email discussions from a focus group of CEOs asked for input about the bylaws changes.

The CU*Answers Board of Directors recommends voting YES on all of these changes.

Read the message from CEO Randy Karmes.

Why are we making such a big deal about a bylaws change?

This entry was posted in Uncategorized by Deann Moore. Bookmark the permalink.

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Pass It On...

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

<http://lc2015.cuanswers.com>

Contact Support Google Custom Search

CU*ANSWERS Products Solutions Resources Events About

Leadership Conference: 2015 – Would You Like Fries With That?

Leadership Conference 2015
Register by Friday, June 4th! Designed for CEOs and senior credit union leaders from all CU*BASE clients, the CU*Answers Leadership Conference provides a unique opportunity to get together with your peers and hear CU*Answers' vision for our partnership during the coming year.

Learn more

JUNE 16-18
2015 LEADERSHIP CONFERENCE
Would you like fries with that?

Register today!
Deadline: Friday, June 4

In This Section

- Leadership Conference
- 2015 – Would You Like Fries With That?
- Vendor Registration
- Attendee Registration
- Accommodations
- Vendor Exhibits
- 2014 – Walking in Your Member's Shoes
- 2013 – Life is a Construction Zone
- 2012 – Every Day is a Grand Opening
- 2011 – My Credit Union is My Community
- 2010 – Everyone is an Artist
- 2009 – Realized Dreams Start Here

CONFERENCE 2015
Would you like fries with that?

Why do fast-food joints ask that question? Because they know if they anticipate the next thing you're likely to want, you're more likely to buy it. Like a restaurant knows that people love fries with burgers, you as a credit union know what your members are likely to want next.

Join us for this year's Leadership Conference, where CEOs and senior leaders from all CU*BASE credit unions will explore how our network can anticipate the next move in every interaction with members.

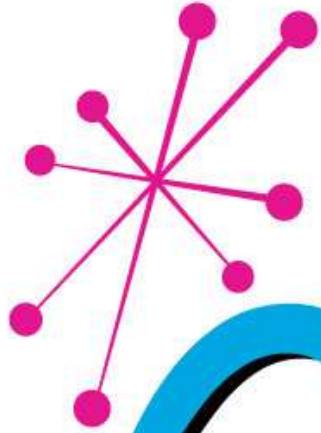
[DOWNLOAD THE BROCHURE](#)

Schedule

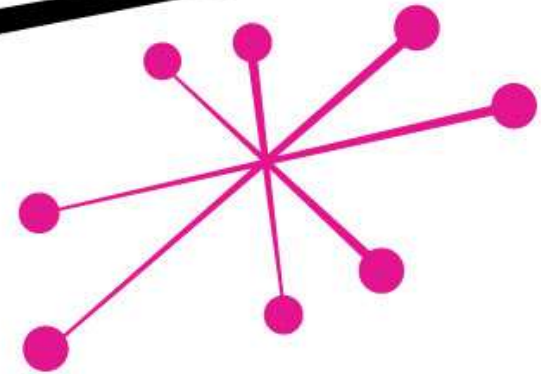
Tuesday, June 16
J.W. Marriott – 235 Louis St NW, Grand Rapids, MI 49503

2:30pm – 3:45pm Xfactor 2015
For all participants attending this year's events. In the pop music scene, the X-Factor is that little extra something that transforms ordinary into superstar. While we might not be able to get you a recording contract, Xtend can be that X-Factor that makes your credit union a superstar in the eyes of your members. Join us for an informative session where we'll explain how Xtend could provide that missing something you need to put you over the top with your members. Learn why so many of your peers have already tapped into Xtend

Thank you to the crew



Applause



2015
LEADERSHIP
CONFERENCE
Would you like fries with that?

**Thank
you for
coming!**