



...core solutions with a regional advantage

- Core Processing. You get regional support, and the ability to choose either ASP or In-House environment, featuring the powerful CU*BASE processing system.
- Online banking. You can offer your members account access, bill payment and presentment, electronic statements, and custom account security.
- Favorable pricing. You can get more value for your dollar when you leverage the purchasing power of CU*NorthWest and the cuasterisk network.
- Electronic check processing. You can rely on state-of-the art processing, and nearly 30 years' experience to handle your electronic check processing needs.
- Consulting services. CU*NorthWest, and its business partners, offer you a variety of consulting options, to include board training, operations and strategic planning.
- Third party partnerships. CU*NorthWest and its business partners enable you to offer participation lending, bookkeeping and other services at a minimal cost.



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- Online banking. You can offer your members account access, bill payment and presentment, electronic statements, and custom account security.
- Back office services. Take advantage of CU*South's relationships for compliance, accounting and collections service to augment your staff capabilities.
- Marketing services. You can extend the your marketing impact by using call center, and Member Reach marketing services to enhance your current capabilities.
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cuasterisk.com

cuasterisk.com, a network of credit union CUSOs, offers you the ability to rapidly deliver leading market services at competitive CUSO prices. Choose from a menu of popular services provided by an established network of member/partners, then roll out your choices when timing and budget permits. Choosing the cuasterisk.com network assures you of offering high value services, from proven business partners, without the need to manage multiple vendor relationships. Over 600 credit unions enjoy the power of the cuasterisk.com network. You need a network...you need cuasterisk.com.



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A Network Overview

cuasterisk.com, a network of credit union owned CUSOs, provides high value, low cost services without the need to manage multiple vendor relationships

...innovative core solutions for growing credit unions

- **CU*BASE** robust, enterprise-wide solution incorporating unusually deep core functionality as standard.
 - **Online (ASP) Processing** providing the perfect blend for promoting quality member service: operational consistency and peace of mind.
 - In-House Processing combines in-house control, low cost of ownership and identical functionality as ASP to deliver unrivaled customer satisfaction.
- **Electronic Check Processing** powerful check processing service, including file receipt/transmission and electronic returns processing to any DP system.
- **Education and Training Services** a syllabus including 100+ face-to-face and web based client offering for developing power user.
 - **CU*Answer University** array of client options for partnering with CU*Answers and peers in developing new software.
 - **Client Focus Groups** digital knowledgebase tool of FAQ's and answers including email updates.
- **Online Banking Solutions**
 - **It's Me 247 Online Banking** Internet banking solution providing unmatched integration logic for CU*BASE processed members.
 - **CU*Check** online check image retrieval including Check 21 counter kill transactions.
 - **CheckFree** integrated electronic bill payment solution.
 - **E-statements** includes regular and credit card e-statement offerings.
- **Audio Response**
 - **CU*TALK** bi-lingual IVR functionality including text to speech capabilities.
- **Card Services**
 - **ATM/Debit** delivers a variety of connectivity; card and account maintenance options to all major networks.
 - **Online Credit Cards** unsurpassed capabilities for promoting superior member service and retention.
- **Management and Board Consulting** provides experienced credit union professionals for operational and Board planning and consulting.



...an Xtension of your credit union

- **Xtension In-Bound Call Center** helps you provide quality Member Service 24/7 without having to hire more staff, build offices or buy more equipment.
- **Xtension Out-Bound Call Center** staff enables you to make targeted member contacts to take advantage of market conditions.
- **Member Reach** gives you the ability to provide consistent, professional marketing campaigns at a reasonable cost.
- **SRS (Shared Resources and Staff) Bookkeeping Services** provides low cost outsourcing to free up your staff for higher level responsibilities.
- **SRS Mortgage Servicing** offers you a unique way to ensure that your members know their mortgage is a core service of your credit union.
- **SRS Audit Link** gives you the ability to get professional compliance monitoring and reporting advice at an affordable cost.
- **Shared Branching** helps you offer your members service, while they travel, through a special relationship with partner credit unions.
- **Cross Enterprise Solutions** allow you to leverage infrastructure developed to meet the needs of aggressive, customer service oriented credit unions.
- **Peer-To-Peer Networks** can enhance your chance of success by helping you team up with any of the Xtend network partners.



... solutions for document management

- **DocLogic™** offers you the industry standard for independent, in-house electronic document storage, management and retrieval.
- **ProDoc Forms and receipts** give you the ability to create, capture and store electronic documents, including the ability to include member signatures.
- **iDocVAULT™** provides credit unions many of the capabilities of DocLogic in a service bureau format.
- **CHECKLOGIC™** offers an easy to use, cost effective solution for branch check capture and transmission.
- **iSync™** delivers a comprehensive business continuity solution for recovery of data, images, systems, and more.

...making networks work

- **Unified threat management solutions** protect your network with a robust system that ensure maximum security at a low cost.
- **Continuous data protection services** provides backups as often as every 15 minutes, and available offsite data storage to protect against loss of servers or facilities.
- **Custom, secure web services** deliver certified experts for assessment, design and hosting for your website.
- **Complete Care® managed network services** give you a selection of managed servers, managed workstations, managed WAN and LAN services.
- **Managed hosting services** enables you to meet high availability requirements without the cost of a high availability infrastructure.
- **VOIP telephony solutions** can revolutionize your business by driving down costs and introducing innovative new applications.
- **Audit/compliance security services** CISSP certified security experts offer invaluable assistance in maintaining HIPPA/GLBA/SOX/PCI compliance.
- **IBM® System i for Business Installation/HA Services** deliver a highly scalable, virus resistant architecture with a proven reputation.



...driving lending to new heights

- **247 Lender Automated Decision Model** provides automate decisions to allow your team to focus on loans that require underwriting scrutiny.
- **MICRO Lender PayDay origination tool** gives you the opportunity to offer your members a credit union PayDay loan option.
- **Retailer Direct** offers you the ability to open lending "branches" in local retail outlets via the Internet.
- **Online credit card services** can help you expand your credit card options by giving members online access to their accounts.
- **Lender on the road** provides the ability to process loan applications from remote sites like boat shows, home expos, or car dealer promotions.
- **DealerTrack®** delivers on-demand software and data solutions to help with your auto and retail lending decisions.
- **Lender*RE** combines the power of CU*BASE and your lending team to make sure your members view their mortgage as a core credit union service.
- **Collection services** enables you to expand your collections staff, full time or on a project by project basis.
- **Lender*VP "Tune-Ups"** discover ways for you to increase income, decrease costs, and maximize use of staff time.



"cuasterisk.com represents so much more than outside companies partnering with a core processor to offer services to credit unions. Instead, we have found it to be more of a shared mindset about how to utilize collaboration and technology to build new businesses unlike anything we have previously seen. This network of vested partners has allowed us to offer a level of member service for which we have gained a competitive advantage".

Vickie Schmitzer, CEO
Frankenmuth Credit Union

