



cuasterisk.com

Ancillary Pricing Guide 2013



CU^{*}ANSWERS
A CREDIT UNION SERVICE ORGANIZATION


BUYCUSO

Pricing Philosophy

Pricing is a tricky business. You can approach it from several different perspectives, ranging from “charge what the market will bear,” to “recover your development costs plus a small profit,” to “give it away and hope for a bigger payoff down the road from the relationship,” to myriad other cost accounting, profit-based formulas.

For CU*Answers it's simple: we take on the perspective of a *manufacturer of value* whose ultimate goal is the financial success of our owners and clients. We set our prices to fit the income statements of our clients, first. Our pricing models are designed to participate with credit unions in building revenues and sharing the proceeds. No big up-front risk is passed from our business to the credit unions. Pay as you go, pay as you earn. We are not a middle-man; we are a cooperative manufacturer, and we have the power to price like one.

As a cooperative, we remind ourselves that each and every time a client remits a payment, that paid invoice is an *investment*, not simply a transaction for services rendered. Therefore, our price should be based on our continued ability to innovate, carry forward as an ongoing concern, and ultimately, add to the collective capital of the credit union system.

The expected return from our service is truly not reflected only in a price. It is based on seven simple concepts that we hope our clients will leverage to gain the ultimate return on every dollar they spend on our services:

- **The Power of Ownership**
- **A Focus on Utilization**
- **Be the Best You Can Be**
- **First to Implement**
- **Guaranteeing the Difference**
- **The Value of Equity**
- **Return on Investment**

To investigate these concepts more thoroughly and learn more about our CU*BASE Online (SaaS) strategy, visit www.cuanswers.com and click on “*I am a Visitor*” and then “*Why CU*Answers?*”

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Learn More

This Pricing Guide is a snapshot in time, and is modified annually. To fully understand that we do walk the talk, contact our Sales staff for a copy of “The CU*Answers Pricing Model: A Historical Perspective” (Volume 1: 1999-2004; Volume 2: 2005-2009).

Should you wonder what we did with the revenues earned, check out the Release Summaries page on our website (http://www.cuanswers.com/client_release_summaries.php) for over 15 years worth of new solutions delivered *without a fee*.

Learn more about what it means to have innovation guaranteed as part of your price.

Electronic Check Processing Provided by CU*Answers

Schedule A1

Effective: January – December, 2013

CU*CHECK - ELECTRONIC CHECK PROCESSING

Member Image Check Processing	
0 - 100,000 Items	\$0.01 per item
100,001 - 999,999 Items	\$0.005 per item
Check Return Fees	
1 - 500 Returns	\$1.75 per item
501+ Returns	\$1.00 per item
Maintenance Fee	\$50.00 per month
Minimum Monthly Processing Fee	\$150.00
Check Image Access via CU*Check (for non-CU*BASE Clients) Must meet CU*Answers interface specifications	\$500.00 setup fee (one-time) \$100 per month access fee
<i>Pricing shown does not include certain FRB fees (i.e. high dollar notification). Final Pricing determined by Credit Union signed contract.</i>	
	<i>Pricing subject to periodic change</i>

CheckLogic™ Provided by eDOC Innovations

BRANCH IMAGE DATABASE & FORWARD COLLECTION (Check 21)

CheckLogic Branch Capture Software (one-time fee) Less than 5,000 Members Greater than 5,000 Members	\$1,500.00 \$2,499.00
CheckLogic Set-up Fee	\$250.00 per branch
Forward Collection Fee Schedule	
CheckLogic Forward Collection (per item fee)	\$0.058
Paper item collection (including Canadian & unscannable items) ³	\$0.50
Paper item collection – returned item ³	\$2.00
Foreign Item Collection ¹ (valued at or greater than \$200.00 USD)	\$15.00
Foreign Item Cash Letter ¹	\$8.00
Foreign Item Collection/Cash Letter (returned item) ¹	\$30.00
U.S. Government Bonds ⁴	\$0.55
Adjustments ²	No Charge
Minimum Monthly Forward Collection Fee	\$150.00
CheckLogic™ Hardware Options	
Online Banking Interface (non-It's Me 247)	\$4,995.00
Canon/Panini Check Scanner (multiple scanner options available from 1-180 DPM based on processing volume required)	Quote provided
Warranty Pricing for Up-front Payment Options Available	Quote provided

MERCHANT IMAGE CAPTURE & FORWARD COLLECTION

CheckLogic Lite Remote Deposit Software (<i>one-time fee</i>)	\$2,499.00
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CheckLogic Lite Set-up fee	\$450.00
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Forward Collection Fee Schedule

CheckLogic Lite Forward <i>Collection</i> Per Item Fee (<i>Universal Settlement Only</i>)	\$0.058
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CheckLogic Lite Per Merchant Location Set-Up Fee	\$15.00
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Minimum Monthly Forward Collection Fee	\$150.00
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CheckLogic™ Lite Hardware Options

Online Banking Interface (<i>non-It's Me 247</i>)	\$4,995.00
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Canon/Panini/RDM Check Scanner (multiple scanner options available from 1-180 DPM based on processing volume required)	Quote provided
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Warranty Pricing for Up-front Payment Options Available	Quote provided
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CheckLogic™ & CheckLogic™ Lite Supplemental Guidelines

Settlement of funds, next day guarantee credit to credit union's XXXXXXXX Account - actual items processed through Corporate One FCU.

Unlimited technical support for CU software and scanning needs	No Charge
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Online check image access for twelve months (via eDOC)	No Charge
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ArchView™ DVD Service - Quarterly image archival via DVD	\$50.00 per DVD
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Equipment supplies	Quote provided
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1) Any pass-thru charges that are incurred will be assessed in addition to the item fee. Foreign Item Collection is guaranteed funds (up to 6-8 weeks for credit). Foreign Item Cash Letter is provisional credit (credit within 5-7 business days). Associate account at Corporate One is REQUIRED for this service.

2) We reserve the right to charge for excessive image quality adjustments resulting from your staff overriding image quality warning messages from the imaging software. We will work with you to try to reduce the number of rejects for poor image quality before assessing any additional charges.

3) All paper collection items are processed by Corporate One Federal Credit Union, on behalf of your credit union. Items are to be sent directly to Corporate One Federal Credit Union for processing. Associate account at Corporate One is REQUIRED for this service.

4) Bond service require FRB EZ-Clear Direct enrollment. Bonds submitted to eDOC directly at Attn: Item Processing, 4695 44th Street SE, Suite 180—Kentwood, MI 49512. **FRB credits Credit Union \$0.30 for each redeemable bond.**

5) Requires New Client with 3 year Agreement.

6) eDOC Innovations supports a variety of forward collection endpoints. Credit unions who desire to process forward collection items directly through the Federal Reserve or another endpoint can obtain pricing through a quote from eDOC Innovations.

Lending Services Provided by Lender*VP

(pricing may not include applicable 3rd party vendor fees)

<http://lendervp.com/>

	One Time Charges	Recurring
Pay Day Lending (<i>MicroLender - web-based orig. tool</i>)	Quote provided	Quote provided
EFT Consulting & Support	Quote provided	Quote provided
Reloadable Plastics (<i>via Discover Card option</i>)	Quote provided	Quote provided
CU*Perks Rewards Program Implementation	Quote provided	Quote provided
247 Lender (<i>Decision Modeling</i>)	No Charge	\$0.50 per qualified decision
Retailer Direct (<i>Offsite Electronic Loan App & Approval</i>) Retailer Direct Web Site (<i>includes Lender on the Road</i>)	\$1,500.00 for the first site then \$500.00 each per site thereafter	\$0.60 per application (<i>includes email notification to CU</i>)
Lender on the Road (<i>Offsite Online Loan Applications - if not using Retailer Direct</i>)	\$1,500.00 for the first site then \$500.00 each per site thereafter	\$0.60 per application (<i>includes email notification to CU</i>)
DealerTrack (<i>Indirect Auto Financing option</i>)	\$500.00	\$0.50 per application (<i>plus \$4.00 Dealer Track fee</i>)
Route One (<i>Indirect Auto Financing option</i>)	\$500.00	\$0.50 per application (<i>plus \$3.00 Route One fee</i>)
Meridian Link (<i>Indirect LOS relationship</i>)	\$500.00	\$0.60 per application (<i>includes email notification to CU</i>)
Lender*VP Tune Up (<i>Lending Management Platform</i>)	Quote provided	Quote provided
Lender*RE		
Mortgage Loan Servicing (Powered by Xtend) <i>Investor Reporting & Escrow Administration</i>	No charge	Quote provided
Portfolio Conversion (Powered by Xtend) <i>Project mgmt. for portfolio conversion from 3rd party servicer</i>	Quote provided	Quote provided
Mortgage Lending Solutions (via Prime Alliance)		
Web-Based Mortgage Application and LOS System	\$1,500 set-up fee	\$500.00 per month (<i>application and closing package fees still apply</i>)
Web-Based Mortgage Application System (without LOS System)	n/a	\$50.00 per month (<i>plus loan app. fees</i>)
Collections Services	Quote provided	Quote provided
Custom CU*BASE Loan Forms Programming (forms bundle options available - quote provided)		
New Forms Programming for Standard or eDOC Forms (<i>New CU*BASE clients - assumes 1 form type</i>)	Starting at \$257.00 per page	n/a
New Forms Programming for Standard or eDOC Forms (<i>New CU*BASE clients - multiple form types</i>)	Quote provided	n/a
Migration to eDOC forms (<i>existing CU*A clients</i>)	Starting at \$154.00 per pg.	n/a
Form Updates & Revisions	Starting at \$103.00 per pg.	n/a
Credit Score Updates	n/a	Individual credit bureau fees applies

Marketing Services

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

	One-time Charges	Recurring
CU*OverDrive Contests - pre-designed quarterly promotional contests to encourage member participation	Free (<i>optional marketing collateral print and postage cost separate</i>)	n/a
CU*OverDrive - a coordinated marketing calendar with one year of pre-designed, targeted campaigns with print and electronic media to complete an annual marketing plan	\$2,500.00 to \$9,500.00 annually, depending on which tier you choose. Print costs included.	n/a
Grand Opening Kits - complete marketing-in-a-box campaigns. A low cost, easy way to market a product or service in the lobby and online through web, social media networks and email.	One free kit per CU per campaign for 2013. Additional GO Kits for \$100.00 each	n/a
Custom Deluxe Campaign Package	\$1,500.00	+ printing/shipping/postage
Custom Marketing Collateral Design	n/a	Quote provided
Newsletter Service Pre-designed template Custom Newsletter design	\$750.00 annually (<i>4 Qtrs</i>) \$5,000 annually (<i>\$2,000 for original design + 1st Qtr/ \$1,000 each additional Qtr</i>)	+ printing/shipping/postage + printing/shipping/postage
Election Management Services Consulting Marketing Telling (\$300.00 minimum)	\$100.00 per hour/8 hr min \$500 \$1.00 per paper ballot \$0.05 per unique electronic	n/a + printing/shipping/postage + printing/shipping/postage n/a



Audit Link Services

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

	One-time Charges
Audit Link Up-front Engagement	\$4,000.00 - annual update
Concentration Risk Analysis \$0—\$50M \$50.1M—\$100M \$100.1M—\$300M \$300.1M and above Annual Review Quarterly Runs	\$1,500.00 \$2,000.00 \$3,000.00 \$3,500.00 Tiered – starts at \$1,000.00 \$400.00
BSA & ACH Reviews BSA Review ACH Review	\$2,100.00 \$1,250.00 \$1,100.00 (RDFI Only) \$1,800.00 (ODFI)
Ad Hoc Services - Security Review and Risk Assessment, Dormancy, File Maintenance, Reversals, Wires, OFAC, Employee Reviews	Quote provided
Audit Link Full Service - <i>powered by Xtend</i> (pre-defined list of daily/ weekly/monthly/ annual compliance monitoring tasks)	\$100.00 - \$350.00 per week



Network Services (CNS)

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

	One Time Charges	Recurring
Firewall Management SMB series with gateway AV, Anti-Spyware and Intrusion Detection and On Demand Reporting	TBD	\$99.00 per month (min.)
Firewall Management Enterprise series with gateway AV, Anti-Spyware and Intrusion Detection and On Demand Reporting	TBD	\$249.00 per month (min.)
Guapple Management	\$589.00 per unit	\$29.00 per month
iSweep Management	\$475.00 per unit	\$34.00 per month
Gweep - (combined Guapple and iSweep for new purchases after 10-1-12)	\$699.00 per unit	\$45.00 per month
Windows Server Management	TBD	Starting at \$49.00/month
Data BP Gen 2 Business Continuity Appliance with Offsite Data Storage	\$499.00	Quote provided
Network Services Complete Care Network Management	n/a	Quote provided
Remote Workplace Management (<i>VPN remote office strategy, deployment and support</i>)	\$99.00	\$49.00 per month (min.)
Onsite Services, Technical, Consulting	n/a	\$100.00 per hour
Quarterly and On Demand Vulnerability Scanning	n/a	As low as \$5.00 per IP Address
Workstation Patch Management with Reporting	n/a	Quote provided
Managed Email Security	TBD	\$99.00 per month (min.)
Network Services Virtual Branch Disaster Recovery Services	Starting at \$250.00	Starting at \$25.00 per month

Network Services covers the entire IT spectrum, from hardware sales to managed network services, from policy development to network design and IT project management. For more information, contact a representative today at info@networkservices.com.

AdvantageCIO Services

<http://advantagecio.com/>

	Cost
Business Impact Analysis	Starting at \$2,000.00
Information Security Risk Assessment	Starting at \$1,600.00
Disaster Recovery/Business Continuity Plan Creation, Implementation and Maintenance	Starting at \$2,500.00
Technology Assessment	Starting at \$2,000.00
Strategic Technology Planning and Implementation	Starting at \$1,600.00
Policy and Compliance Tune Up	Starting at \$1,200.00
General IT Consulting and Project Management	Quote provided
Information Technology Resource Development	Quote provided

*Advantage CIO is CU*Answers strategic technology consulting team—for more information please contact info@advantagecio.com.*

Web Services

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

	One Time Charges	Recurring
Custom Web Design & Development		
Splash Page Architecture	\$500.00	n/a
Custom Architecture	Quote provided	n/a
WordPress with SiteControl Web Design & Development		
Managed Hosting*	\$1,000.00	\$125.00 per month
Custom Website Theme	\$2,500.00	n/a
Custom WordPress with SiteControl Maintenance	n/a	\$100.00 per hour (billed in 15 minute increments)
Web Site Hosting Email Services		
Standard Website Hosting (includes unlimited email addresses, data transfer and disk space)	\$100.00	\$25.00 per month
SSL Security Certificate Add-on (validates the authenticity of client secured site and web site's identity to members)	\$399.00	\$25.00 per month
Domain Name Registration and DNS Hosting	n/a	\$50.00 per year
Professional Services		
Existing Web Site Evaluation Report	\$250.00	n/a
Custom Web Site Maintenance	n/a	\$100.00 per hour (billed in 15 minute increments)

*Includes installation of WordPress and plugins with managed security updates.

SettleMINT EFT

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

SETTLEMINT	One Time Charges	Ongoing Fee
Instant Issue - Online ATM/Debit/Credit Cards powered by Datacard Group (CardWizard) <i>Plus applicable 3rd party fees</i>	\$5,000.00 existing supported vendor	Third party quote provided
	\$10,000.00 for new vendor	Third party quote provided
EFT Consulting and Support Services	Quote provided	Quote provided

Xtend Services (See Xtend Pricing Guide detail at <http://accounting.xtendcu.com/pricing-guides/>)

	One Time Charges	Recurring
SRS Bookkeeping Services		
SRS Basic (daily reconciliation, settlement and exception reporting for drafts/ACH/ATM)	\$250.00 - \$500.00	\$100.00 - \$300.00 per week
SRS Stand-In (short-term back office support for holidays, vacations and staffing shortages)	\$150.00	\$25.00 per month <i>plus</i> \$50.00 per day used
SRS A La Carte (customized daily/weekly/monthly back office support services)	Quote provided	Quote provided
SRS Conversion Support (up to 90 days of SRS Basic for converting CU*BASE credit unions - includes GL setup, staff education, testing and verification)	\$4,000.00	n/a
SRS 5300 Onboarding (configuration of 5300 in CU*BASE; optional quarterly upload assistance)	\$995.00 - \$2,495.00	\$250.00 per quarter (optional)
SRS Consulting (in-site analysis, run sheet prep and best practices recommendations)	\$500.00 per day (plus T&E)	n/a
XTENSION CONTACT CENTER		
Branch ST (targeted phones calls to members based on pre-defined schedule of activities)	\$250.00	\$125.00 - \$250.00 per month
Branch XT (inbound member support; CU determines overflow/after -hours/full service)	\$250.00	\$100.00 - \$250.00 per month <i>plus</i> \$1.50 per call
XT Direct (loan lead 'hotline' that feeds CU*BASE MNLOAN pipeline)	\$250.00	\$25.00 per month <i>Plus</i> \$1.50/lead and \$1.50 per booked lead
Xtension Conversion Support (inbound member support during 1 st /2 nd week post-CU*BASE conversion)	1 st week = \$1,750.00 2 nd week = \$750.00	\$2.00 per call
Pre-Conversion Outbound (member conversion awareness calls to CU-provided contact lists)	\$250.00	\$2.00 per call
Xtension Stand-In Support (inbound member support during disaster recovery or other anomalies)	\$250.00	\$35.00 - \$75.00 per mo.* retainer <i>plus</i> \$2.00 per call
Web Chat (online member service launched from It's Me 247 or CU web site) Full Service (Xtend hosting and answering inquiries) Managed Service (Xtend hosting; CU staff supports)	\$250.00	\$50.00 - \$200.00 per month \$25.00 - \$100.00 per month
*Activating service for more than 5 consecutive business days yields a one-time disaster recovery declaration fee of \$500.00		

E-COMMUNICATIONS SERVICES	One Time Charges	Recurring
E-MARKETING		
Member Reach (targeted electronic communications to members + OBC story updates + eInfo content delivery through It's Me 247)	N/A	\$125.00 - \$250.00 per month
eInfo Standalone (managed e-statement content library and delivery thru It's Me 247)	N/A	\$75.00 - \$150.00 per month
Online Banking Community (OBC) Stories (managed content library and updates to OBC log-in page)	N/A	\$30.00 per month
CU*HyperDrive (combines e-marketing, contact center and execution services for turnkey lending lead generation)	Quote Provided	Quote provided
MISCELLANEOUS PROFESSIONAL SERVICES		
Consulting Services (areas of expertise include marketing, member communication, back office and call center)	Travel & Expenses	Quote provided
Cooperative Liquidity Exchange (web-posting and communication of CD and/or Loan Participation opportunities within our peer network)	\$250.00	n/a
Xtend Shared Branching (facilitate peer-to-peer oversight the CU*BASE shared branching network) Start-up Fee Annual Marketing/Support Fee Settlement Services	\$200.00 N/A Quote Provided	n/a \$150.00 per year Quote provided



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