CU*ANSWERS
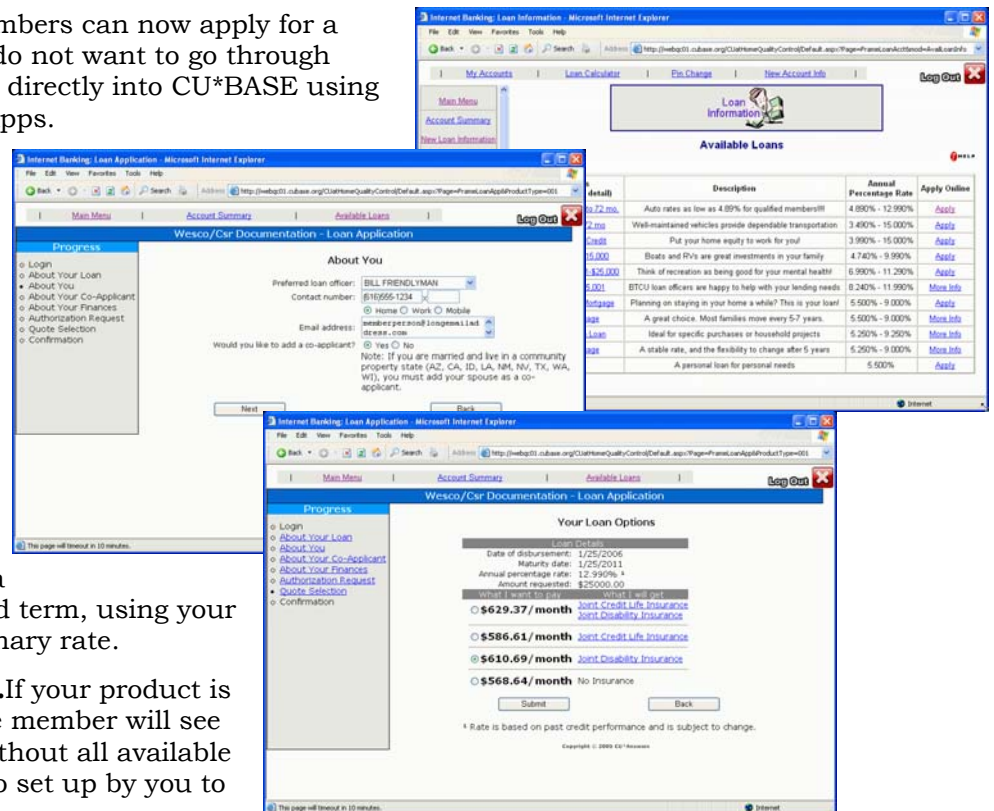A CREDIT UNION SERVICE ORGANIZATION

Announcement

A NEW ONLINE LOAN APPLICATION IS COMING!

You asked for it...now it's finally here! Based on over a year's worth of work and input from the Building Loan Channels focus group, we have completely revamped the way that loan applications are presented to members in CU*@HOME.

In addition to making the application easier to understand and navigate, the new application lets both members and non-members apply for a loan *outside of CU*@HOME*. Now you can gather loan applications directly from your credit union's web page, or from a special web or intranet page at any of your SEG/sponsor organizations...without having to re-key anything into CU*BASE!

HIGHLIGHTS

- **Apply from anywhere...**Non-members can now apply for a loan online (or members, if they do not want to go through CU*@HOME), with data funneled directly into CU*BASE using the same tools as all other loan apps.

- **Faster and easier...**The application process has been simplified to make it faster and easier to apply for a loan, with fewer fields to fill out and a friendlier application.

- **Watch your progress...**A progress panel lets you see just where you are in the application process.

- **Payment estimator...**A handy calculator is available from the first page of the app to estimate a payment for the selected loan and term, using your credit union's configured preliminary rate.

- **Sell insurance with every app...**If your product is configured to offer insurance, the member will see payments calculated with and without all available insurance options, with sales info set up by you to explain the benefits.

- **Get leads even from half-completed applications...**Data will be saved in CU*BASE even if someone drops out of the process halfway through. As long as there is enough data to create a basic record in CU*BASE, you'll get the lead!

- **Support your lending sales goals...**Members can direct their application to a preferred loan officer if desired, so your officers can now tell their regular borrowers, "Start your app on line and I'll still take care of you!"
    NOTE: At this point, the names shown in the app will be any marked as "Loan interviewer" in your Employee ID special security. (We are investigating a new program that would allow you to configure the names you want to appear. Watch for more information this summer!)

(continued)

- **Automated credit report pulls for risk-based pricing...**The system will **automatically pull a credit report*** based on the completion of a few basic questions and member authorization. Credit data will then be used to quote the correct rate from your configured risk-based pricing matrix.

    *A new report will be pulled only if there isn't one less than 2 months old already on file. This retention period comes from a default setting in the CU*BASE Approval Matrix (MNCNFC #22). Contact a Client Service Rep. if you need assistance making a change to this setting. Also, a report will be pulled only if the member answers correctly to the four standard questions about citizenship, pending judgments, etc.

- **Automated pre-approvals...**If your credit union has a decision model and uses the CU*BASE Approval Matrix, after a credit report is pulled the member will either get an immediate "Your Loan has been pre-approved!" message or "Your loan application has been submitted and someone will call you..." message depending on an evaluation of their credit data.

SEE THE APP IN ACTION NOW!

To start getting your loan officers and member service staff familiar with the online application, go to **www.cuanswers.com**, click **I Am a Client**, and then click the **Sneak Preview** button.

This same movie will also be available from the loan app itself, so users can watch how the app should flow before they try filling it out themselves.

TIMING

The new application will be released in CU*@HOME as of April 4, 2006.

You don't need to do anything; your existing CU*@HOME Loan Rate Board will look the same and the new app screens will be used when a member clicks to apply. The app screens will automatically use the same "skin" as the member has selected for other home banking screens (Dazzle, Classic, or Simplicity).

At that time you will also be able to set up your own links to the application from a web page (see below).

LINKING FROM AN EXTERNAL WEB PAGE

You can start pulling loan apps directly from a website to your CU*BASE lending queue by adding a link to the online application from a web page. If you are interested, complete and return the form on the following page and we'll either forward instructions or just take care of it for you.

You can choose any of the standard CU*@HOME skins (Classic, Dazzle, or Simplicity) and the app pages can be embedded within the framework of your website as in the example shown here.
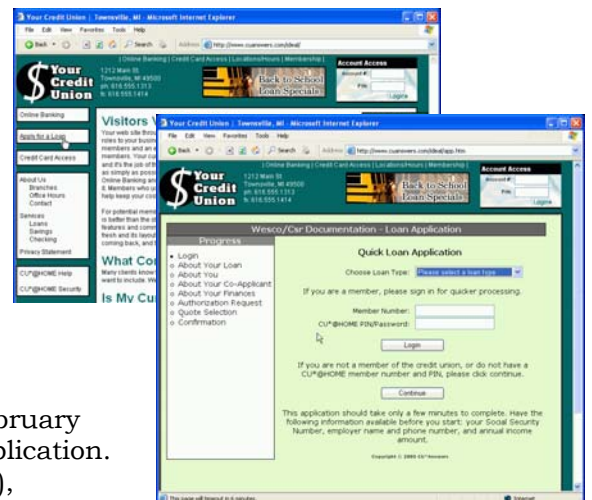
Some Ideas From Our Beta CUs

Several clients have been helping us beta-test the site since February and have starting adding links on their websites to the new application. Take a look at the Sioux Empire FCU (www.siouxempirefcu.org), Associates Mutual CU (www.assocmcu.org), and River Valley CU (www.myrivervalleycu.org) for some ideas.

MARKETING MATERIALS AVAILABLE

To help you promote your online lending channel, we have developed "Meet Your Next Loan Officer!" statement stuffers that can be customized with your credit union's web address. These can be ready for your June quarterly statements, or you can send them any time, to help encourage members to visit your web site and apply for loans. A separate announcement and order form will be sent to you shortly, or contact Melinda Haehnel (mhaehnel@cuanswers.com) for details.

IS YOUR CREDIT UNION READY FOR THE NEW 247 LENDER?

Online approvals 24 by 7 for all CU*BASE credit unions! If your credit union doesn't already have a decision model, now is the time to start planning. You will need to look at loan policy enhancements and deciding what products to configure for this new tool. (And did we mention that the decisions will cost just 50 cents apiece?) If you have questions about the product or want enrollment information please complete the form below, or email Geoff Johnson (gjohnson@cuanswers.com) for additional details.

SIGN ME UP!

If you would like to begin allowing members and non-members alike to begin filling out applications from a website, whether your credit union's website only or also from a SEG or other organization's site, please complete the following form and return it to CU*Answers Web Services. Someone will contact you to discuss any additional details, if necessary.

Links to Online App from a Website(s)

☐ My website is hosted by CU*Answers already - please go ahead and take care of adding a link to the new application from my website.
   My preferred skin for the app pages is: ☐ Classic   ☐ Simplicity   ☐ Dazzle
   I would like the link added on: ☐ Home page   ☐ Other page: _____

☐ I would like some assistance getting this link set up on one or more websites. Please contact me at the phone # / email address below.

☐ Our own webmaster will set up the link. Please forward instructions to the following email address:

_____

Other Questions

☐ I would like someone to contact me about my CU*BASE configuration for offering online loan applications.
☐ I would like someone to contact me about 247 Lender.

Your name: _____   Your phone #: _____

Credit union name: _____

Your email: _____   CU Website: _____

**Return the completed form to CU*Answers, Attn: Webmaster, fax 616-285-5735
Or email your request to webmaster@cuanswers.com**

~ END ~

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