Announcing . . .

Member Self Service Products Software Upgrade
Effective October 15, 2001*

Introduction

We are pleased to announce an significant upgrade to the many Member Self Service products available through CU*BASE. This release includes enhancements and new features for both CU*@HOME PC Home Banking and CU*TALK Audio Response.

In addition to the changes described below for CU*TALK Audio Response, this release has an emphasis on "personalizing" CU*@HOME—encouraging a "friendly conversation" between your credit union and your members. Features such as the new Contact Request and Personal Information Update options give your members an easy way to communicate with you, while the Tiered Service Greeting reinforces your marketing message on yet another front.

For CU*✓ Item Processing clients, there's even a new optional feature to allow members to pull check images via CU*@HOME.

Below is a summary of the new and enhanced features that will be available starting on October 15, 2001. **Pay special attention to the "ALERT" items as they describe a change which will affect members immediately on that day and may require some preparation by your Member Service personnel.**

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Member Self Service Products Upgrade, October 15, 2001

Following is a brief synopsis of the new features and enhancements that will be included in this upgrade:

*CU*TALK Audio Response*

♦ **Expanded Transaction Descriptions**
One of the challenges of an audio response system is making the verbiage that members hear as clear and descriptive as possible, without adding confusion or making calls unnecessarily long. In addition, because everything the member hears must first be recorded by a human voice, most audio systems use a limited supply of "generic" phrases and descriptions to make the system easier to manage.

One of the areas where these "generic" descriptions are used extensively is when transaction history is read back to the member, one transaction at a time. Until now, the list of descriptions was very limited; members mostly heard "deposit" or "withdrawal" regardless of the type of deposit or withdrawal being described.

With this release, we are expanding that library of descriptions to be a little more specific when it comes to certain types of transactions.

Existing Descriptions

"Deposit" / "Withdrawal"	"Transfer Deposit" / "Transfer Withdrawal"
"Credit Balance" / "Debit Balance"	"Dividend"
"Loan Payment" / "Loan Disbursement"	"Dividend Withholding"

*Both on-line and self-processing credit unions will receive the upgrade on the same date.

New Additional Descriptions

"ACH Deposit" / "ACH Withdrawal"   "Check Cleared"
"ATM Deposit / "ATM Withdrawal"   "Check Reversed"
"Debit/Check Card Deposit" / "Debit/Check Card   "Insurance Premium"
Withdrawal"   "Fee or Charge"
"Payroll Deposit" / "Payroll Withdrawal"

CU*@HOME PC Banking "Virtual Member Services" (VMS)

♦ **Tiered Service Greeting Message**

If your credit union has configured Tiered Service messages for your member statements, those same messages will now begin appearing automatically in CU*@HOME!

This feature gives maximum exposure to your Tiered Service marketing message and makes CU*@HOME even more personalized for your members. If you have not configured Tiered Service statement messages, or your credit union does not use Tiered Services, the message will read simply "Welcome to the link to your credit union's services from anywhere in the world!"
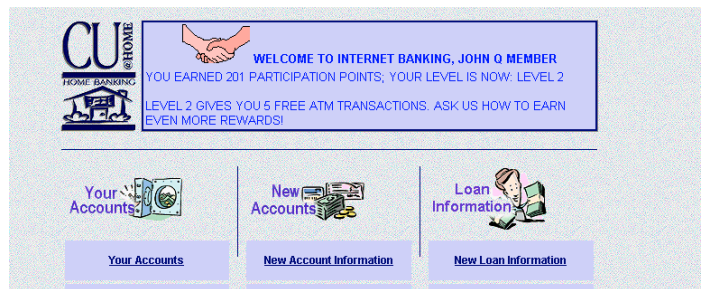
> ❑ *These messages are configured using the "Configure Member Statement Messages/Lifetime Points Statement" feature in Tiered Service Level configuration (MNCNFD #1). For more information on setting up these messages for both your statements and now for CU*@HOME, refer to the booklet, "CU*BASE Tiered Service Levels Implementation Guide" available on our web site (in CU*BASE GOLD, click the WESCO NET icon, choose cubase.org, then click the "Reference" tab).*

♦ **Contact Request**

This new feature provides a way for members to request a contact from a credit union representative, via phone or email.

A new "Request A Contact" button will now appear automatically on the CU*@HOME main menu. When the member clicks this button, the screen shown here will display.

(HINT: If you wish, your credit union's email address can be included in the statement at the bottom of the page. Use "PC Banking VMS Configuration" (MNCNFD #11) to enter the email address you'd like to see here. If a member clicks on this address, an email message will be started with this address automatically filled in.)

> ⇒ **ALERT: THIS IS NOT AN OPTIONAL FEATURE.** Starting on October 16, a new daily task for your Member Service staff will be to check the "Work PC Banking Appls/Requests" screen (MNSERV #21) for new requests that have been submitted. This is the same place where new membership applications are displayed.

> 📖 *For complete details, refer to the newly revised booklet, "CU*@HOME Internet Member Services: Configuration, Implementation and Daily Monitoring" available on our web site (in*

CU*BASE GOLD, click the WESCO NET icon, choose cubase.org, then click the "Reference" tab).

◆ **Personal Information Update**

When members move to a new address, is your credit union usually the last one to know? If you've ever moved yourself, you know what a hassle it is to notify everyone of the new address. The new CU*@HOME Personal Information Update feature makes it a whole lot easier for your members to keep you in the loop.

This optional feature can be activated in one of two ways:

- "Direct Update" - With this method, changes requested by the member are automatically made right on your CU*BASE MASTER file, with no intervention from a credit union employee. (Changes will appear in your CUFMNT File Maintenance system as usual.)

- "Reviewed Update" - With this method, changes are submitted so that a credit union employee can first review the request, then automatically apply the change to the MASTER file.

Either way, if you choose to activate the feature, a new "Update Personal Information" button will appear on the CU*@HOME main menu. When the member clicks this button, the screen shown here will appear.

All "reviewed" changes submitted will be listed in the "Work PC Banking Appls/Requests" system (MNSERV #21). This is the same place where new membership applications are displayed.

📖 *For complete details on activating this feature either via the "Direct" or "Reviewed" method, refer to the newly revised booklet, "CU*@HOME Internet Member Services: Configuration, Implementation and Daily Monitoring" available on our web site (in CU*BASE GOLD, click the WESCO NET icon, choose cubase.org, then click the "Reference" tab).*

◆ **Loan "Rate Board"**

Start selling your loans on line!

Using the new Loan Product Configuration feature (described on the separate "CU*BASE Software Upgrade" summary), up to 50 different loan products can be displayed on your CU*@HOME Loan Rate Board, complete with "sales information" describing the loan and how to apply.

Once your products have been configured, new buttons will appear on the CU*@HOME main menu to view the list of available loans on the "Rate Board." Members can click the product name or "More Info" button to view your configured sales information.

(When the new On-Line Loan Application feature is released, the product configuration parameters will expand to allow for all of the information needed for a member to apply for the loan on line. Watch for more information in the coming months.)

   📖 *For details, refer to the newly revised booklet, "CU*@HOME Internet Member Services: Configuration, Implementation and Daily Monitoring" available on our web site (in CU*BASE GOLD, click the WESCO NET icon, choose cubase.org, then click the "Reference" tab).*

♦ **Other Rate Board Enhancement**

With this release, we are expanding the capacity for all "sales information" configured for CU*@HOME to a maximum of 48 lines, up from 12 lines. This will affect the "general" sales information about share, certificate, and loan products that members see when they click the "New Account Information" button on the CU*@HOME main menu. This also affects the specific sales information and instructions that are attached to each individual product type on the rate boards. This should provide plenty of space to make a complete competitive market statement and describe your procedures in detail.

♦ **Requesting Check Images from CU*@HOME using the CU*CheckViewer**

If your credit union uses the CU*✓ Item Processing team for your check processing needs, you can now offer your members the convenience and security of requesting check copies directly through CU*@HOME.

The CU*CheckViewer, which was released to CU*✓ Item Processing clients last fall, has made it possible for credit union staff to look up check images using a standard Internet connection, or directly through CU*BASE GOLD using the WESCO NET private network.

This release represents "Phase III" of the original plan, giving your members the chance to pull their own check copies right through CU*@HOME. From either the "Checks Cleared" screen or the "Account Detail" transaction listing, the member simply clicks a special button to pull that specific check. No passwords or special codes are needed; CU*@HOME passes all the needed information to the CU*CheckViewer and the image is automatically displayed and can then be printed directly to the member's own personal printer. With the security already built into CU*@HOME, this system provides a safe and easy way for members to get the information they need, without having to contact a credit union employee.

   ✑ NOTE: At the 2001 Leadership Conference held in June, the overwhelming response from credit union leaders was that this feature should be released as soon as possible with NO fees to members. Therefore, if you choose to activate the feature for your members, they can pull check copies right away at no charge.

If you wish to activate this feature for your members, or you want more information about what CU*✓ Item Processing services can mean to your staff and your members, contact Scott Page at ext. 103 or via email at spage@cubase.org.

Coming 1st Quarter 2002

♦ **On-Line Loan Applications through CU*@HOME**

Imagine allowing your members to fill out a loan application on line, and delivering that application directly to an underwriter, underwithout having to re-key a thing! This new feature will enhance the Loan Product Configuration and Rate Board features to allow members to apply for a loan right from CU*@HOME. CU*BASE will automatically add that application to the list of all outstanding loan requests, to be worked using the "Work/View Application Status" feature on the MNLOAN menu.

Watch for more information coming soon!

"Old Style" Rate List Being Removed from CU@HOME!!!*

When CU*@HOME was first introduced, a feature was added that used the same rate information already being "read" to members in CU*TALK Audio Response and displayed it in a text format for the PC. A no-frills rate listing, it had the advantage of being quick and easy to put into place, and gave credit unions without a web site a way to advertise rates using CU*@HOME.

Times sure have changed. A simple product listing with a current rate just isn't enough to capture the attention of on-line members and begin to close the sale. Enter CU*@HOME "Virtual Member Services" (VMS). The first phase of this project gave you new "Rate Boards" to advertise and sell both share and

certificate products through CU*@HOME. This second phase includes the final piece of the puzzle by providing a way to advertise loan rates on line.

With the introduction of the Loan Rate Board, it is now possible to display rates and product information for all credit union product types: savings, certificates and loans. This information is far more comprehensive, takes advantage of the interactive nature of the Internet and has that all-important "sales" touch.

Therefore, effective January 1, 2001, we will be eliminating the existing "Current Rates" link from the main CU*@HOME menu.

> ✎ NOTE: This means that the "Update Audio Interest Rates" feature (MNMISC #6) would be used exclusively for CU*TALK Audio Response rate information. (Changes to those rates for CU*TALK will still be made by the credit union; if you need to add products or change verbiage, contact a CU*BASE Client Service Representative as usual.)

Whether or not you choose to allow members to open accounts on line (or whether you plan to offer on-line loan applications in the future), now is the time to get your Rate Boards set up to begin *selling* the benefits of your credit union's savings, certificate and loan products on line!