

ANNOUNCEMENT TO	Online and Self Processing Credit Unions
ATTENTION	Data Processing Coordinator
DATE	March 15, 2006

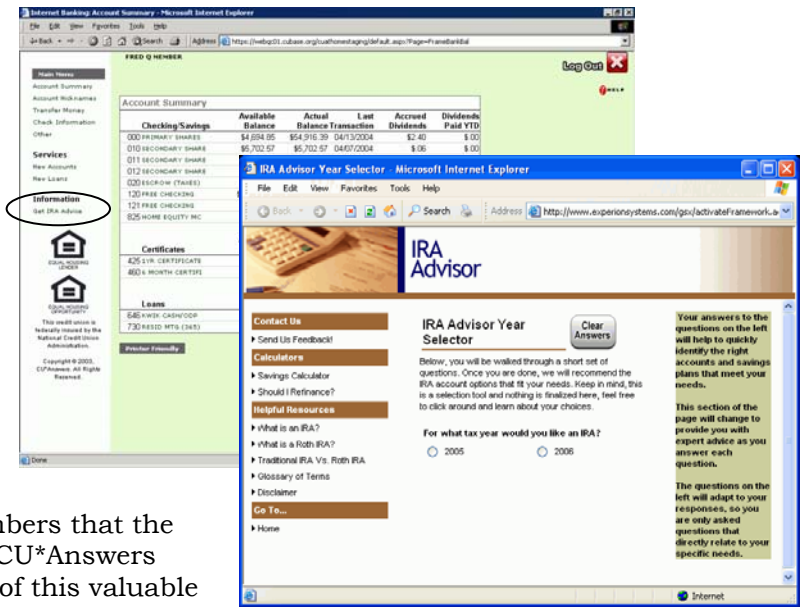
Announcement

STARTING THIS WEEKEND: ONLINE IRA ADVICE FOR YOUR MEMBERS!

Just in time for tax season! CU*Answers has teamed up with Experion Systems in a pilot project to bring online advice and education about IRAs to your staff and your members. Effective this weekend (during the day sometime on Sunday, actually) your members will start seeing new “Get IRA Advice” links on various CU*@HOME screens.

These links will launch the **IRA Advisor**—an online, interactive tool that walks members through a series of questions about their needs and goals. Along the way the Advisor will display related education and tips based on the member’s answers.

At the end of the process, the Advisor will offer simple, easy to understand advice based on the member’s situation and goals. The member can then click a link that will send some basic information about the member’s answers to your credit union. (See below for a sample of the emails you will begin receiving.)



WHAT WILL IT COST?

We believe so much in the value of educating members that the IRA Advisor is being provided free of charge to all CU*Answers credit unions. Make sure your staff is also aware of this valuable tool to help them speak more intelligently to your members about the benefits of IRAs.

WILL THE IRA ADVISOR BE AVAILABLE THROUGH CU*BASE?

Yes. For online clients, with your GOLD update on Monday, March 20, you will also see “Get IRA Advice” buttons on the CU*BASE Rate Inquiry screens for both savings and certificates. These links are designed to help your staff as they work with members, or just to help increase their knowledge and understanding of IRAs. *Staff will need Internet access to use these links.*

Self processors will receive these links when you receive your next software update (tentatively planned for late May or early June). In the meantime, staff can log into CU*@HOME any time to use the Advisor!

WHAT EMAILS WILL MY CREDIT UNION RECEIVE?

On the following page is an example of the emails that will be sent to your credit union if a member clicks on the contact link at the end of the Advisor process.

Emails will be sent to the address you set up as your contact email for home banking contact requests. This is configured using the “Home Banking VMS Configuration” command on menu MNCNFE.



(continued)

From: member@isp.com [mailto:member@isp.com]
Sent: Tuesday, March 14, 2006 5:13 PM
To: yourcreditunion@cuname.com
Subject: IRA Advisor - Contact Now

Follow up request.

Contact information:

Name : John Doe
E-mail : member@isp.com
Phone : 9785551212
Would prefer to be contacted by: phone
Would prefer to be contacted during the: day

Additional Questions or Comments:

Questions Answered:

Question:What option below best describes your IRA need?
Answer: I want to roll over funds into an IRA

Question:Are the funds you're planning to roll over still within another financial institution or retirement plan?
Answer: No

Question:In the last 18 months, have you reviewed your beneficiaries?
Answer: No

Question:How much money are you rolling over into an IRA?
Answer: \$5000

Question:What type of funds are being rolled over into a new IRA?
Answer: Other

Question:Into what type of IRA would you like to rollover the funds?
Answer: Traditional IRA

Advice:

Based on the information you've provided, you're eligible to 'roll over' your funds from a qualified retirement program into a new IRA account. You'll need to open a Traditional IRA account before you transfer funds from your retirement plan into the IRA. You should contact us in person, by phone, or by e-mail so that all of your rollover concerns can be addressed.

Selected Product Information: IRA Products and Investment Providers

WHAT IF MY CREDIT UNION DOESN'T OFFER IRAS?

At this point the links will be available for all credit unions that use CU*@HOME. Fortunately, the information contained in the Advisor is very generic and will provide good financial advice to your members regardless of what products you actually offer. Of course, this will be an excellent way for your credit union to judge your members' interest in IRA products!

WHAT OTHER TOOLS ARE THERE LIKE THIS?

This is actually a pilot project—a proof of concept to see how we can embed Experion advice technology into various delivery channels for your staff and your members. After we test the waters for a bit, we'll start developing some marketing materials you can use to promote the IRA Advisor tool to your members. Then we'll start investigating how other tools might be used for loan and savings products. Let us know what you think!

- END -

CONTACT	Client Services • csr@cuanswers.com • 800-327-3478 • 616-285-5711
CONFIDENTIALITY NOTICE	The information contained in this fax and any accompanying pages may be used only by the intended recipient. In the event that this fax has been sent or delivered to you in error, please notify the sender immediately by return fax or by a phone call to 1-800-327-3478. No person other than the intended recipient is authorized to read, print, retain, copy or disseminate this fax or any part of it. After notifying the sender, you should destroy the fax and any attached pages. This communication may contain information that is proprietary, privileged, confidential or otherwise legally exempt from disclosure. Any erroneous transmission or receipt of this fax shall not constitute a waiver of any applicable protections against unauthorized use or disclosure of the information.