



2011 PEER ANALYSIS

How Your Credit Union Peers
Use Key CU*Answers
Tools and Services

CU*Answers Education

The 2011 CU*BASE Peer Analysis

PUBLISHED JANUARY 2011

Introduction

For years CU*Answers has helped its clients develop their own potential through many different training and networking opportunities. To promote this style of networking and build an information base for credit unions to use in considering, planning, and using CU*BASE products, CU*Answers presents the **CU*BASE Peer Analysis**. Use this guide to check out what features your peers are using, and get ideas about new features you might want to pursue in the future.

Whether you are thinking about launching a new initiative or making decisions on how to configure a new product or service, use the Peer Analysis to contact your peers who have already been down the same road. Although every credit union might have a different way of approaching individual features, we hope that the Peer Analysis helps you evaluate multiple points of view, to help you make the best decisions for your organization and your members.

Compare Your Member Self Service Penetration with your Peers

As always, be sure to check out the columns starting on Page 20 showing penetration for self-service products, including:

- ❖ **Online Banking Members**
- ❖ **E-Statement Members**
- ❖ **EasyPay Bill Payment Members**
(both powered by Fiserv and powered by iPay)

Contact your peers for insight on how to increase your member adoption of these services!



New this year: We've also added new columns showing CUs that have activated the new **It's Me 247** Mobile Web for their members!



NEW FOR 2011!

This year we've included all of the clients served by our cuasterisk partners. Look for the column labeled "CUSO" (in the Statistics section) to see with which cuasterisk Network partner the credit union is associated.



About This Publication

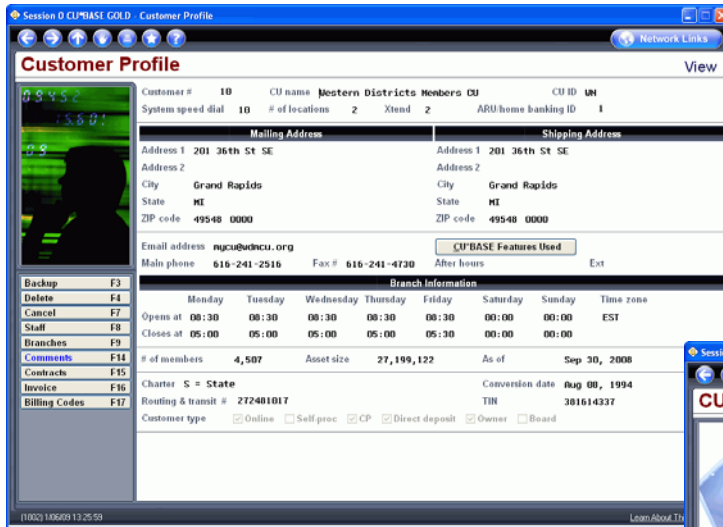
The Peer Analysis is organized into two sections: the analysis worksheet starting on Page 2 and an explanation of the feature categories starting on Page 62.

The Analysis itself is a worksheet showing all CU*Answers credit union clients, both on-line and self-processing. Features are grouped by type, such as “Electronic Services” or “Accounting/Back Office.” A feature is marked if the credit union makes use of the feature in any way. Remember that the depth and method of use will vary by credit union.

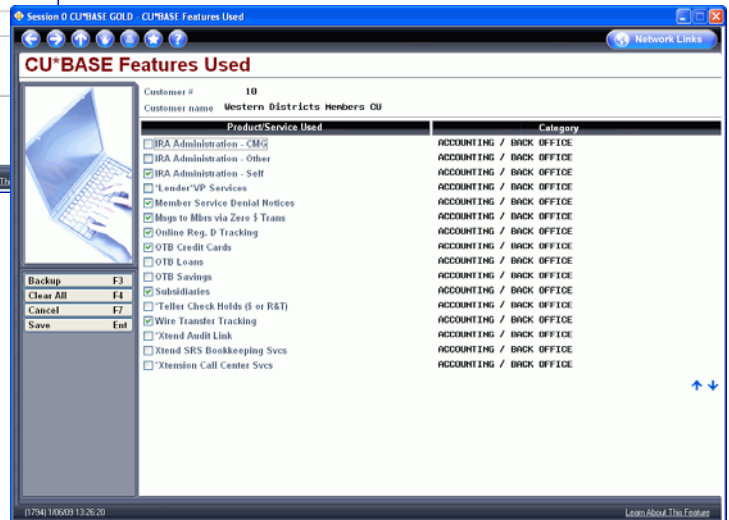
The explanation section beginning on Page 62 provides a description of each feature listed.

View Your Credit Union’s Stats On Line

The data used for this Peer Analysis is compiled using the CU*Answers Client Master Database. This database, which contains details about your credit union’s locations and staff, is used extensively by CU*Answers as we work with your credit union.



Online credit unions: You can view and change your own Peer Analysis settings online through CU*BASE. On the Main Menu, choose #6 Your Customer Profile to view your database entry, then click the “CU*BASE Features Used” button. (NOTE: For changes to your address or other profile information, contact any CSR.)



Self processing credit unions: If your credit union decides to implement a new feature, or you make a switch that affects your settings in the Peer Analysis, just let us know and we can make the change immediately!

This guide is designed for you. Let us know how it can be made even more useful! Direct any comments or suggestions to Dawn Moore (dmoore@cuanswers.com or 800-327-3478, ext. 126).

NOTE: The information contained in this document is designed to be used by CU*Answers credit union clients in evaluating their usage of the CU*BASE software, and provided by CU*Answers to select prospective clients as a sales reference tool. It is not to be distributed to vendors or other parties without express written authorization from CU*Answers.

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Can't find something?

Remember that the Peer Analysis is not intended to be an exhaustive list of all CU*BASE features or services available through the CU*Answers and custasterisk.com network. In fact, once a feature hits a utilization rate of approximately 90% of our clients, we usually remove it to make room for more new features to be included in the worksheet.

But we do want to highlight key tools and features to spark your interest. The Peer Analysis is especially helpful for products and services that might require a collaborative environment where you and your peers can learn from each other. So let us know if there are additional categories you'd like us to add!

Please direct your ideas suggestions to Dawn Moore (dmoore@cuanswers.com or 800-327-3478, ext. 126).

Statistics

CU#	CU Name (Sorted by Number of Members)	Contact Name	# of Members as of 9/30/2010	Asset Size as of 9/30/2010	City	State	# of Locations
3325	Fox Communities CU	Greg Hilbert, CEO	67,561	767,007,490	Appleton	WI	15
133	Alpena Alpena Area CU	Don Mills, CEO	27,177	242,173,462	Alpena	MI	8
200	Honor CU	Scott McFarland, CEO	26,887	291,877,699	St Joseph	MI	8
199	Heartland CU (Springfield)	Ed Gvazdinkas, CEO	25,276	204,264,275	Springfield	IL	4
3450	Superior Choice CU	Gary Elliott, CEO	24,734	187,054,986	Superior	WI	5
112	Frankenmuth CU	Vickie Schmitzer, CEO	23,154	209,764,483	Frankenmuth	MI	3
166	Detroit Metropolitan CU	Kathie Trembath, CEO	21,963	426,343,376	Detroit	MI	1
720	CorePlus FCU	Warren Scholl, President/CEO	21,840	192,833,094	Norwich	CT	7
93	Unison CU	Mark Hietpas, CEO	19,355	152,567,703	Kaukauna	WI	4
155	Ohio Catholic FCU	Randy Trimm, CEO	17,664	149,560,089	Garfield Heights	OH	5
187	Heartland CU (Madison)	Sally Dischler, CEO	16,722	164,949,255	Madison	WI	7
3150	Prospera CU	Sheila Schinke, Interm CEO	16,355	153,690,079	Appleton	WI	6
420	Service 1 FCU	Joni Shinn, CEO	16,184	73,646,857	Muskegon	MI	4
148	Affinity Group CU	Tom Miller, CEO	15,958	103,523,688	Pontiac	MI	3
130	Central Michigan Comm. FCU	Wanda Rawson, CEO	15,835	101,264,261	Clare	MI	3
750	West Michigan CU	Gary Schinske, CEO	15,654	109,602,340	Grand Rapids	MI	4
3300	Harris County FCU	Susan Roberts, CEO	15,624	114,669,333	Houston	TX	1
178	Allegius CU	Russell Dahl, CEO	15,528	146,390,933	Burns Harbor	IN	5
197	VacationLand FCU	Kevin Ralofsky, CEO	15,391	141,331,072	Sandusky	OH	3
3460	Horizon Utah FCU	Randy Gailey, CEO	15,265	114,103,954	Farmington	UT	5
3430	Cumberland County FCU	Scott Harriman, CEO	15,217	133,974,851	Falmouth	ME	5
145	Wauna FCU	Robert Blumberg, CEO/President	14,982	136,568,482	Clatskanie	OR	6
137	Parkside CU	David Bickley, CEO	14,797	63,457,277	Livonia	MI	2
126	Isabella Community CU	Jay Anders, CEO	14,669	75,600,684	Mount Pleasant	MI	2
204	Grand Valley Co-op CU	John Yeomans, CEO	14,394	72,363,738	Grand Rapids	MI	5
135	North Central Area CU	Jacci Pothoof, CEO	14,313	76,696,482	Houghton Lake	MI	5
134	First Trust CU	Ron Budzinski, President	13,597	84,846,669	Michigan City	IN	5
176	Community West CU	Jon Looman, CEO	13,346	105,367,034	Kentwood	MI	3
169	United Educational CU	Frances Godfrey, CEO	13,254	100,983,362	Battle Creek	MI	3
3818	Mass State Empl. CU	Bob McDonald	12,753	76,430,946	Boston	MA	1
186	Meijer CU	Brad Swee, CEO	12,736	56,050,293	Grand Rapids	MI	2
156	Madison County FCU	David Dodd, CEO	12,119	63,886,591	Anderson	IN	4
172	Glacier Hills CU	Dennis Degenhardt, CEO	11,763	68,479,731	West Bend	WI	4
190	TBA CU	Karen Browne, CEO	11,740	133,712,575	Traverse City	MI	3
3225	Ripco CU	Liza Edinger, CEO	11,471	73,414,783	Rhineland	WI	2
192	District Government Emp FCU	Carla Decker, CEO	11,241	45,502,538	Washington	DC	3
600	Peninsula FCU	James Vaneskey, CEO	11,216	102,732,274	Esanaba	MI	2
114	Delta County CU	Brenda Lippens, CEO	11,054	88,625,537	Esanaba	MI	2
500	Community CU	Chris Butler, CEO	11,033	104,059,556	LaCrosse	WI	4
147	Western CU	Thomas Furrey, CEO	11,021	61,370,704	Columbus	OH	3
146	Straits Area FCU	Cindy Harrison, CEO	10,984	54,384,204	Cheboygan	MI	3
410	Forest Area FCU	Merri Nixon, CEO	10,859	76,765,196	Fife Lake	MI	4
129	Quest FCU	Matthew Jennings, CEO	10,836	62,976,718	Kenton	OH	2
760	Allegis CU	John Sink, President/CEO	10,757	82,043,277	Oshemo	MI	4
550	Western Division FCU	Craig Mellenthien, CEO	10,717	119,053,163	Williamsville	NY	2
660	San Antonio Citizens FCU	Timothy Baldwin, President/CEO	10,685	114,761,796	San Antonio	FL	3
195	Community Schools CU	Carol Wagner, CEO	10,680	59,537,283	Muskegon	MI	2
450	Wexford Community CU	Fredrick Schuster, CEO	10,632	36,356,619	Cadillac	MI	2
3420	Tahquamenon Area CU	Chris Ison, CEO	10,504	61,151,173	Newberry	MI	5
250	River Valley CU	Janelle Higgison, CEO	10,194	59,239,640	Ada	MI	1
122	Onaway Community FCU	Scott Pauly, CEO	10,157	67,943,292	Onaway	MI	4
149	Aberdeen FCU	Douglas Thompson, CEO	10,137	85,081,723	Aberdeen	SD	1
138	H.P.C. CU	Cindy Krentz, CEO	9,729	112,822,689	Alpena	MI	2
142	Sioux Empire FCU	Jeff Jorgensen, CEO	9,586	71,583,084	Sioux Falls	SD	4
171	CommStar CU	Ernest Jackson, CEO	9,231	47,077,448	Elyria	OH	3
3907	United Advantage NW FCU	Evie Rasmussen, CEO	9,231	43,144,505	Portland	OR	3
113	Clarkston Brandon Comm. CU	Donna Bullard, President/CEO	8,881	46,987,400	Clarkston	MI	2
115	AAC CU	Brian Turmell, CEO	8,851	65,640,852	Grand Rapids	MI	3
188	Highmark FCU	John Carlson, CEO	8,799	76,519,381	Rapid City	SD	3
132	Besser CU	Nancy Montie, CEO	8,571	56,248,912	Alpena	MI	2
185	First Financial CU	Patrick Basler, CEO	8,550	53,921,658	Skokie	IL	5
217	NorthStar CU	Lloyd Fredendall, President/CEO	8,386	75,678,571	Warrenville	MI	3

Statistics

CU#	CU Name (Sorted by Number of Members)	Contact Name	# of Members as of 9/30/2010	Asset Size as of 9/30/2010	City	State	# of Locations
430	Muskegon Co-op CU	John Rupert, CEO	8,362	6,874,575	Muskegon	MI	2
131	Allegan Community FCU	Billie McClellan, CEO	8,357	28,810,254	Allegan	MI	1
530	Sangamon Schools CU	Gene Taylor, CEO	8,351	44,092,101	Springfield	IL	2
770	Lakeview CU	Pat Lowney, CEO	8,339	94,647,104	Neenah	WI	3
350	Filer CU	Patty Preuss, CEO	7,943	89,029,897	Manistee	MI	1
3919	Puget Sound CU	Evie Rasmussen, CEO	7,852	27,437,762	Seattle	WA	4
124	AAA FCU	Paul Obermeyer, CEO	7,827	55,521,744	South Bend	IN	3
141	Calcite CU	Barb Niedbala, CEO	7,821	40,811,067	Rogers City	MI	2
205	Amalgamated CU	Karen Saxton, CEO	7,734	41,691,833	Saginaw	MI	2
670	Brewery CU	Jim Schrimpf, CEO	7,541	33,392,904	Milwaukee	WI	1
680	FEDCom CU	Anna Marie Zielinski, CEO	7,479	47,638,070	Grand Rapids	MI	2
182	Sentinel FCU	Nancy Ellwein, CEO	7,387	53,904,105	Box Elder	SD	4
173	New Horizons CU	LeRoy Wilder, CEO	7,240	48,210,410	Cincinnati	OH	5
209	Best Advantage CU	Tammy Williams, President/CEO	7,216	65,704,045	Brillion	WI	2
125	Rogue River Community CU	Connie (Mickie) Shaw-Traxler, CEO	7,135	33,541,508	Sparta	MI	1
240	East Traverse Catholic FCU	Len Classens, CEO	7,130	41,458,713	Traverse City	MI	3
310	FOCUS CU	Dean Wilson, CEO	7,060	39,825,394	WAUWATOSA	WI	3
184	Lake Huron CU	David Maine, CEO	6,930	49,133,421	Saginaw	MI	1
119	Premier Financial CU	James Safian, CEO	6,876	59,751,544	Clinton Township	MI	1
203	NorthPark Community CU	Dan Robbins, CEO	6,734	55,487,277	Indianapolis	IN	4
161	Northern Hills FCU	Cindy Griffin, CEO	6,298	44,525,780	Sturgis	SD	4
3025	Services Center FCU	David Wright, CEO	6,246	35,525,199	Yankton	SD	3
196	Rapid City Telco FCU	Gary Jester, CEO	6,226	46,521,009	Rapid City	SD	4
740	Kent County CU	Raymond Ward, CEO	6,197	36,635,902	Grand Rapids	MI	2
11	Progressive CU	Robert Familant, CEO	5,905	592,197,780	New York	NY	2
590	Greater Metro FCU	Pete Nalaskowski, CEO	5,900	84,816,198	Long Island City	NY	4
153	First United FCU	Jeff Krueger, CEO	5,889	21,525,432	Grandville	MI	1
157	Lenco CU	Dave Chambers, CEO	5,760	50,817,488	Adrian	MI	1
280	Gratiot Community CU	Brenda Miller, CEO	5,646	20,487,145	Alma	MI	1
170	Muskegon Govt'l Empl. FCU	Jan Herrmann, CEO	5,630	41,539,713	Muskegon	MI	1
198	CU Plus	Cathy Dahlbeck, CEO	5,559	36,745,196	Bay City	MI	4
183	Franklin County Sch. Empl. FCU	Jodi Henricks, CEO	5,356	31,046,275	Columbus	OH	1
3803	Tri-Rivers FCU	James Dill	5,354	23,033,164	Montgomery	AL	2
212	Lower East Side People's FCU	Linda Levy, CEO	5,343	20,180,274	New York	NY	2
3913	PrimeSource CU	Margaret Burkholtz, CEO	5,264	44,901,937	Spokane	WA	2
191	Bay Area CU	Jennifer Ferguson, CEO	5,160	51,638,756	Oregon	OH	1
151	Tri-Cities CU	Sara Redeker, CEO	5,096	22,279,902	Grand Haven	MI	1
213	WV United FCU	Linda Bodie, CEO	4,807	24,300,912	Charleston	WV	2
207	Access First FCU	Rob Viland, CEO	4,700	30,000,000	Mattawan	MI	3
144	Aeroquip CU	Lisa Robinson, CEO	4,682	37,687,828	Jackson	MI	2
3914	Cheney FCU	Jo An Sanders, CEO	4,623	74,496,238	Cheney	WA	1
480	Community First FCU	Tim Rasmussen, CEO	4,595	13,901,219	Lakeview	MI	2
380	Thornapple Valley Comm. CU	Barney Hutchins, CEO	4,575	13,590,249	Hastings	MI	2
127	GR Consumers CU	Carol Spoolstra, CEO	4,571	35,948,812	Wyoming	MI	2
165	Kensington Valley Comm. CU	Joe Strauss, CEO	4,548	27,850,828	Highland	MI	1
270	Generations Family FCU	Colleen Engel, CEO	4,499	30,272,731	Saginaw	MI	2
210	Grand Rapids Family CU	Kim Wilson, CEO	4,466	32,198,316	Grand Rapids	MI	1
490	Governmental Empl. CU	Sue Prinsen, CEO	4,421	45,770,349	La Crosse	WI	1
340	Safe Harbor CU	Jean Mazur, CEO	4,406	33,620,018	Ludington	MI	1
174	Firefighters CU	Bruce Zmolek, CEO	4,323	55,766,531	La Crosse	WI	2
3805	First Neshoba FCU	Jason Martin	4,300	11,971,607	Philadelphia	MS	1
10	Western Districts Members CU	Dave Keim, CEO	4,213	34,525,098	Grand Rapids	MI	2
110	United Financial CU	Jeanne O'Connor, CEO	4,110	34,520,664	Saginaw	MI	1
202	EdCo Community CU	Karolyn Wells, President/CEO	4,042	38,182,117	Des Moines	IA	1
3916	1st Valley CU	Gregg Stockdale, CEO	3,955	34,879,036	San Barnadino	CA	1
123	Consumers FCU	Stephen Jacoby, CEO	3,821	52,144,237	Brooklyn	NY	3
163	Clawson Community CU	Char Larson, CEO	3,815	25,841,227	Clawson	MI	1
730	Saginaw County Empl. CU	John Klass, CEO	3,801	34,147,709	Saginaw	MI	1
208	Horizon CU	Roy Meythaler, CEO	3,688	25,636,790	Racine	WI	1
117	Madison CU	David Petit, CEO	3,632	30,564,719	Madison	WI	2
3908	Blue Mountain CU	Clarence Anderson, CEO	3,564	27,057,855	College Place	WA	1
640	Grand Trunk (BC) Empl. FCU	LuAnn Schott, Manager	3,438	30,187,040	Battle Creek	MI	1

Statistics

CU# (Sorted by Number of Members)	CU Name	Contact Name	# of Members as of 9/30/2010	Asset Size as of 9/30/2010	City	State	# of Locations
116	Thunder Bay Area CU	Peggy Stanton, CEO	3,371	19,408,933	Alpena	MI	1
570	Lakeshore FCU	Kathy Fearnley, CEO	3,348	23,532,648	Muskegon	MI	1
80	Auto-Owners Associates CU	Jill Andringa, CEO	3,302	25,942,559	Lansing	MI	1
90	Newaygo County Srvc Empl. CU	Dennis Greeno, CEO	3,288	17,402,608	Fremont	MI	1
70	Rockford Community FCU	Connie Taylor, CEO	3,222	11,326,263	Rockford	MI	1
128	Alpena Community CU	Mary Nefske, CEO	3,195	19,071,014	Alpena	MI	1
650	County-City CU	Thomas Pinnow, CEO	3,183	20,698,560	Jefferson	WI	1
60	Kenowa Community FCU	Brian Moran, CEO	3,117	19,015,949	Wyoming	MI	1
520	Evergreen CU	Sherry Johnson, CEO	3,111	25,561,028	Neenah	WI	1
260	Big Dutch Fleet CU	Pat Schaub, CEO	3,056	15,113,578	Holland	MI	1
3904	The Union CU	Sharon Dixon, Coordinator	2,973	6,867,354	Spokane	WA	1
620	Port City FCU	Erin Bedwin, CEO	2,955	25,129,464	Muskegon	MI	1
216	Cincinnati Interagency FCU	Karen Anderson, CEO	2,950	20,000,000	Cincinnati	OH	3
40	Michigan Coastal CU	Jeanna Eckhardt, CEO	2,810	9,944,848	Muskegon	MI	1
194	PEF FCU	Russ Fisher, CEO	2,678	30,828,914	Highland Heights	OH	2
177	Chiropractic FCU	Anne Blain, CEO	2,466	22,718,957	Farmington	MI	1
189	ROME CU	Andy Revalds, CEO	2,452	18,184,753	Royal Oak	MI	1
158	Greater Wayne County FCU	Kim Futo, CEO	2,354	12,980,541	Rittman	OH	1
164	Sarasota Municipal Empl. CU	Elaine Karins, CEO	2,343	20,762,496	Sarasota	FL	1
3915	Pacific Northwest CU	Karin Pelan, CEO	2,253	17,515,859	Bellingham	WA	1
3909	Spokane Law Enforcement	Judy Nichols, CEO	2,251	38,308,150	Spokane	WA	1
152	First Choice CU	Janet Uhlenhake, VP Lending	2,227	10,347,513	Coldwater	OH	1
120	Northwest Consumers FCU	Sue Schaub, Manager	2,162	12,219,597	Traverse City	MI	1
201	Des Moines Police Officers' CU	Janet Lintin, CEO	2,076	30,846,833	Des Moines	IA	1
162	Great Lakes Members CU	Al Martin, CEO	2,052	9,982,252	Dearborn	MI	1
3026	Vermillion FCU	Janet Mount, CEO	2,037	10,577,675	Vermillion	SD	1
3918	Alamosa CU	Helen Montoya, CEO	2,030	5,933,616	Alamosa	CO	1
3901	Spokane Firefighters CU	Todd Powell, President	1,986	38,336,294	Spokane	WA	1
3809	Allied CU	Susan Perkins	1,935	12,970,288	Jackson	AL	1
370	Farm Bureau Family CU	Pam MacCreedy, CEO	1,853	14,352,186	Lansing	MI	1
3905	CALCOE FCU	Leslie Johnson, CEO	1,820	18,004,130	Yakima	WA	1
790	Catholic United Financial CU	Terri Maloney, CEO	1,808	9,060,322	St. Paul	MN	1
700	Country Heritage CU	Frances Terry, CEO	1,783	28,636,030	Buchanan	MI	1
179	Sentinel Graphics FCU	Nancy Dultz, CEO	1,762	10,542,413	Ft Lauderdale	FL	2
175	Federated Family CU	Dawn Swaningson, CEO	1,757	10,600,268	Milwaukee	WI	2
30	ATL FCU	Glenn Kretchmer, CEO	1,730	13,067,957	Wyoming	MI	1
290	SB Community FCU	Pam Goven, CEO	1,671	10,742,181	Muskegon	MI	1
220	Bissell Empl. CU	Evelyn Cavner, CEO	1,605	9,414,229	Grand Rapids	MI	1
3812	Mobile Postal Empl. CU	Joyce Harrison	1,520	12,561,720	Mobile	AL	1
390	Muskegon Cons. Power CU	Toni Garcia, CEO	1,339	6,874,575	Muskegon	MI	1
3903	Spokane Media FCU	Debie Keesee, CEO	1,260	8,279,413	Spokane	WA	2
3921	Valley Educators CU	Laura Schell, CEO	1,141	5,933,845	Alamosa	CO	1
3911	Newrizons FCU	Terry Fultz, CEO	1,128	6,831,900	Hoquiam	WA	1
3917	Mountain River CU	Ken Scherer, CEO	1,108	13,365,690	Salida	CO	2
470	Hometown CU	Doris Mason, CEO	1,055	7,846,418	Quincy	IL	2
3902	Amicus FCU	Wendy Gillies, President	1,043	10,833,932	Spokane	WA	1
3814	Marvel City FCU	Gina Bigham	1,038	7,973,294	Bessemer	AL	1
150	West Mich. Postal Service FCU	Therrie Bird, CEO	917	5,534,837	Muskegon	MI	1
3810	Degussa Empl. FCU	Phyllis Crocker	895	5,499,715	Theodore	AL	1
3801	Progressive FCU	Rena Crosby	868	5,513,646	Mobile	AL	1
181	CR Community First CU	Niko Gartner, Interim CEO	366	1,139,534	Eagle Butte	SD	1
206	East River Development Alliance FCU	Carmen Perez, CEO	249	83,301	Long Island City	NY	1
3806	Lakewood Community FCU	George Wyatt	174	55,855	Lakewood	NJ	1
215	Chippewa Eagle FCU	Greg Carroll, Project Mgr/director	5	70	Mount Pleasant	MI	1

TOTAL/COUNT **178** **1,368,616** \$ **11,070,380,133** **413**

% of CUs that use the feature

Statistics (continued)

CU Name CU# (Sorted by Number of Members)	Phone	Class of	CUSO	Owner
3325 Fox Communities CU	(920) 993-9000	1997	CU*Answers (Self Processor)	X
133 Alpena Alcona Area CU	(800) 443-3577	2005	CU*Answers	X
200 Honor CU	(269) 983-6357	1995	CU*Answers	X
199 Heartland CU (Springfield)	(800) 397-9595	2010	CU*Answers	X
3450 Superior Choice CU	(715) 392-5616	2008	CU*Answers (Self Processor)	X
112 Frankenmuth CU	(989) 497-1600	2002	CU*Answers	X
166 Detroit Metropolitan CU	(313) 568-5000	2007	CU*Answers	X
720 CorePlus FCU	(860) 886-0576	1997	CU*Answers	X
93 Unison CU	(920) 766-6000	1996	CU*Answers	X
155 Ohio Catholic FCU	(216) 663-6800	2007	CU*Answers	X
187 Heartland CU (Madison)	(608) 282-7000	2009	CU*Answers	X
3150 Prospera CU	(920) 882-4800	1996	CU*Answers (Self Processor)	X
420 Service 1 FCU	(231) 739-5068	1994	CU*Answers	X
148 Affinity Group CU	(248) 334-0568	2006	CU*Answers	X
130 Central Michigan Comm. FCU	(800) 462-5750	1995	CU*Answers	X
750 West Michigan CU	(616) 451-4567	2001	CU*Answers	X
3300 Harris County FCU	(713) 755-5160	1997	CU*Answers (Self Processor)	X
178 Allegis CU	(219) 787-8049	2008	CU*Answers	X
197 VacationLand FCU	(419) 625-9025	2009	CU*Answers	X
3460 Horizon Utah FCU	(801) 451-5064	2009	CU*Answers (Self Processor)	X
3430 Cumberland County FCU	(207) 878-3441	2006	CU*Answers (Self Processor)	X
145 Wauna FCU	(800) 773-3236	2006	CU*Answers	X
137 Parkside CU	(734) 525-0700	2005	CU*Answers	X
126 Isabella Community CU	(989) 773-5927	2004	CU*Answers	X
204 Grand Valley Co-op CU	(616) 942-9630	2010	CU*Answers	X
135 North Central Area CU	(989) 910-5135	2004	CU*Answers	X
134 First Trust CU	(219) 879-6161	2003	CU*Answers	X
176 Community West CU	(616) 261-5657	2008	CU*Answers	X
169 United Educational CU	(269) 965-7281	2008	CU*Answers	X
3818 Mass State Empl. CU	(617) 723-5555	2009	CU*South	X
186 Meijer CU	(616) 784-4822	2009	CU*Answers	X
156 Madison County FCU	(765) 644-3623	2007	CU*Answers	X
172 Glacier Hills CU	(262) 338-1888	2008	CU*Answers	X
190 TBA CU	(800) 678-0987	1995	CU*Answers	X
3225 Ripco CU	(715) 365-4858	1997	CU*Answers (Self Processor)	X
192 District Government Emp FCU	(202) 671-1626	2009	CU*Answers	X
600 Peninsula FCU	(906) 789-6400	1999	CU*Answers	X
114 Delta County CU	(906) 786-7213	2002	CU*Answers	X
500 Community CU	(608) 779-2400	1997	CU*Answers	X
147 Western CU	(614) 276-6589	2006	CU*Answers	X
146 Straits Area FCU	(231) 627-3145	2006	CU*Answers	X
410 Forest Area FCU	(231) 879-4154	1995	CU*Answers	X
129 Quest FCU	(419) 674-4998	2004	CU*Answers	X
760 Allegis CU	(269) 372-4455	2001	CU*Answers	X
550 Western Division FCU	(716) 632-9328	1997	CU*Answers	X
660 San Antonio Citizens FCU	(352) 588-2732	1997	CU*Answers	X
195 Community Schools CU	(231) 733-1329	2009	CU*Answers	X
450 Wexford Community CU	(231) 775-9035	1995	CU*Answers	X
3420 Tahquamenon Area CU	(906) 293-5117	2005	CU*Answers (Self Processor)	X
250 River Valley CU	(616) 787-7481	2000	CU*Answers	X
122 Onaway Community FCU	(989) 733-8557	2003	CU*Answers	X
149 Aberdeen FCU	(877) 225-2488	2007	CU*Answers	X
138 H.P.C. CU	(989) 354-4698	2005	CU*Answers	X
142 Sioux Empire FCU	(605) 367-7070	2005	CU*Answers	X
171 CommStar CU	(440) 365-7342	2010	CU*Answers	X
3907 United Advantage NW FCU	(503) 283-5193	2006	CU*NorthWest	X
113 Clarkston Brandon Comm. CU	(248) 625-2923	2002	CU*Answers	X
115 AAC CU	(616) 459-4429	2002	CU*Answers	X
188 Highmark FCU	(800) 672-6365	2008	CU*Answers	X
132 Besser CU	(989) 356-1880	2005	CU*Answers	X
185 First Financial CU	(847) 676-8000	2009	CU*Answers	X
217 NorthStar CU	(630) 393-7201	2010	CU*Answers	X

Statistics (continued)

CU Name CU# (Sorted by Number of Members)	Phone	Class of	CUSO	Owner
430 Muskegon Co-op CU	(231) 726-4871	1994	CU*Answers	X
131 Allegan Community FCU	(269) 673-5465	2005	CU*Answers	
530 Sangamon Schools CU	(217) 528-2642	1996	CU*Answers	X
770 Lakeview CU	(920) 729-5100	2001	CU*Answers	X
350 Filer CU	(231) 723-3400	1994	CU*Answers	X
3919 Puget Sound CU	(206) 623-5023	2007	CU*NorthWest	X
124 AAA FCU	(574) 232-8021	2003	CU*Answers	X
141 Calcite CU	(989) 734-4130	2005	CU*Answers	X
205 Amalgamated CU	(989) 792-0026	2010	CU*Answers	
670 Brewery CU	(414) 273-3170	2001	CU*Answers	
680 FEDCom CU	(616) 364-7283	2001	CU*Answers	X
182 Sentinel FCU	(605) 923-1405	2009	CU*Answers	
173 New Horizons CU	(513) 562-6600	2008	CU*Answers	
209 Best Advantage CU	(920) 756-2119	2011	CU*Answers	
125 Rogue River Community CU	(616) 887-8262	2004	CU*Answers	X
240 East Traverse Catholic FCU	(800) 207-9780	1995	CU*Answers	X
310 FOCUS CU	(262) 255-0833	1997	CU*Answers	X
184 Lake Huron CU	(800) 438-5428	2009	CU*Answers	
119 Premier Financial CU	(586) 416-3700	2004	CU*Answers	X
203 NorthPark Community CU	(317) 876-7133	2010	CU*Answers	
161 Northern Hills FCU	(605) 347-4527	2007	CU*Answers	
3025 Services Center FCU	(605) 665-4309	1996	CU*Answers (Self Processor)	X
196 Rapid City Telco FCU	(605) 342-8522	2009	CU*Answers	
740 Kent County CU	(616) 336-3490	2001	CU*Answers	X
11 Progressive CU	(212) 695-8900	2002	CU*Answers	X
590 Greater Metro FCU	(800) 361-1012	1996	CU*Answers	X
153 First United FCU	(616) 532-9067	2006	CU*Answers	
157 Lenco CU	(517) 263-0851	2007	CU*Answers	
280 Gratiot Community CU	(989) 463-8321	1994	CU*Answers	X
170 Muskegon Gov't Empl. FCU	(231) 722-7285	1995	CU*Answers	X
198 CU Plus	(989) 893-2831	2009	CU*Answers	
183 Franklin County Sch. Empl. FCU	(614) 261-0650	2008	CU*Answers	
3803 Tri-Rivers FCU	(800) 834-9409	2007	CU*South	
212 Lower East Side People's FCU	(212) 529-8368	2011	CU*Answers	
3913 PrimeSource CU	(509) 838-6157	2009	CU*NorthWest	X
191 Bay Area CU	(419) 698-2962	2009	CU*Answers	
151 Tri-Cities CU	(616) 842-6320	2006	CU*Answers	
213 WV United FCU	(304) 721-4145	2010	CU*Answers	
207 Access First FCU	(269) 668-6336	2011	CU*Answers	
144 Aeroquip CU	(517) 789-2890	2006	CU*Answers	X
3914 Cheney FCU	(509) 235-6533	2010	CU*NorthWest	X
480 Community First FCU	(989) 352-6031	1997	CU*Answers	X
380 Thornapple Valley Comm. CU	(269) 948-8369	1996	CU*Answers	
127 GR Consumers CU	(616) 538-2810	2004	CU*Answers	X
165 Kensington Valley Comm. CU	(248) 887-0666	2008	CU*Answers	X
270 Generations Family FCU	(989) 755-8502	1995	CU*Answers	X
210 Grand Rapids Family CU	(616) 456-8848	1995	CU*Answers	X
490 Governmental Empl. CU	(608) 785-7720	1997	CU*Answers	X
340 Safe Harbor CU	(231) 843-2323	1995	CU*Answers	X
174 Firefighters CU	(608) 784-9480	2008	CU*Answers	
3805 First Neshoba FCU	(604) 656-1183	2009	CU*South	
10 Western Districts Members CU	(616) 241-2516	1994	CU*Answers	X
110 United Financial CU	(800) 292-3603	1995	CU*Answers	X
202 EdCo Community CU	(515) 274-4100	2010	CU*Answers	
3916 1st Valley CU	(909) 889-0838	2010	CU*NorthWest	
123 Consumers FCU	(718) 266-2204	2003	CU*Answers	
163 Clawson Community CU	(248) 435-0950	2007	CU*Answers	X
730 Saginaw County Empl. CU	(989) 793-9188	2001	CU*Answers	
208 Horizon CU	(262) 633-5302	2010	CU*Answers	
117 Madison CU	(608) 266-4750	2003	CU*Answers	
3908 Blue Mountain CU	(509) 526-4562	2008	CU*NorthWest	X
640 Grand Trunk (BC) Empl. FCU	(269) 965-1381	2000	CU*Answers	

Statistics (continued)

CU Name CU# (Sorted by Number of Members)	Phone	Class of	CUSO	Owner
116 Thunder Bay Area CU	(989) 354-2850	2002	CU*Answers	X
570 Lakeshore FCU	(231) 755-1202	1998	CU*Answers	X
80 Auto-Owners Associates CU	(517) 323-1370	1997	CU*Answers	
90 Newaygo County Srvc Empl. CU	(231) 924-5510	1995	CU*Answers	X
70 Rockford Community FCU	(616) 866-8570	2000	CU*Answers	
128 Alpena Community CU	(989) 356-4561	2004	CU*Answers	X
650 County-City CU	(920) 674-5542	2000	CU*Answers	
60 Kenowa Community FCU	(616) 534-3307	1995	CU*Answers	X
520 Evergreen CU	(920) 729-2999	1998	CU*Answers	X
260 Big Dutch Fleet CU	(616) 396-5000	1995	CU*Answers	X
3904 The Union CU	(509) 328-5213	2009	CU*NorthWest	
620 Port City FCU	(231) 725-3312	2000	CU*Answers	X
216 Cincinnati Interagency FCU	(513) 569-7878	2011	CU*Answers	
40 Michigan Coastal CU	(231) 777-3620	1994	CU*Answers	X
194 PEF FCU	(440) 449-8383	2009	CU*Answers	
177 Chiropractic FCU	(248) 478-4020	2008	CU*Answers	
189 ROME CU	(248) 548-2300	2009	CU*Answers	
158 Greater Wayne County FCU	(330) 927-2516	2007	CU*Answers	
164 Sarasota Municipal Empl. CU	(941) 953-6744	2008	CU*Answers	X
3915 Pacific Northwest CU	(360) 647-0560	2010	CU*NorthWest	X
3909 Spokane Law Enforcement	(509) 327-3244	2009	CU*NorthWest	X
152 First Choice CU	(419) 678-3335	2006	CU*Answers	
120 Northwest Consumers FCU	(231) 947-7600	1995	CU*Answers	X
201 Des Moines Police Officers' CU	(515) 243-2677	2010	CU*Answers	
162 Great Lakes Members CU	(313) 274-5030	2007	CU*Answers	X
3026 Vermillion FCU	(605) 677-5214	1996	CU*Answers (Self Processor)	
3918 Alamosa CU	(719) 589-2544	2010	CU*NorthWest	
3901 Spokane Firefighters CU	(509) 484-5650	2005	CU*NorthWest	X
3809 Allied CU	(251) 246-5178	2010	CU*South	
370 Farm Bureau Family CU	(517) 323-7000	1994	CU*Answers	X
3905 CALCOE FCU	(509) 248-4308	2007	CU*NorthWest	X
790 Catholic United Financial CU	(651) 765-4132	2001	CU*Answers	
700 Country Heritage CU	(269) 695-2334	2001	CU*Answers	
179 Sentinel Graphics FCU	(954) 522-5626	2008	CU*Answers	
175 Federated Family CU	(414) 278-7220	2008	CU*Answers	
30 ATL FCU	(616) 257-4285	1995	CU*Answers	X
290 SB Community FCU	(231) 759-2500	1995	CU*Answers	X
220 Bissell Empl. CU	(616) 791-0631	1994	CU*Answers	X
3812 Mobile Postal Empl. CU	(251) 342-1472	2010	CU*South	
390 Muskegon Cons. Power CU	(231) 773-1370	1995	CU*Answers	
3903 Spokane Media FCU	(509) 777-8962	2009	CU*NorthWest	X
3921 Valley Educators CU	(719) 589-6535	2010	CU*NorthWest	
3911 Newrizons FCU	(360) 533-4760	2009	CU*NorthWest	X
3917 Mountain River CU	(719) 539-2968	2010	CU*NorthWest	
470 Hometown CU	(217) 228-2376	1997	CU*Answers	
3902 Amicus FCU	(509) 483-3221	2006	CU*NorthWest	X
3814 Marvel City FCU	(205) 426-0578	2007	CU*South	
150 West Mich. Postal Service FCU	(231) 722-3921	1994	CU*Answers	X
3810 Degussa Empl. FCU	(251) 443-3598	2009	CU*South	
3801 Progressive FCU	(251) 338-2092	2007	CU*South	
181 CR Community First CU	(605) 964-2391	2008	CU*Answers	
206 East River Development Alliance FCU	(718) 784-5050	2010	CU*Answers	
3806 Lakewood Community FCU	(732) 942-8930	2008	CU*South	
215 Chippewa Eagle FCU	(989) 775-5665	2011	CU*Answers	
TOTAL/COUNT				74
% of CUs that use the feature				42%

Accounting / Back Office

CU Name CU# (Sorted by Number of Members)	Accrual Verification Tools	Address Chg Warning (RedFlag)	Auto Check Reconciliation	Auto Non>Returns (Courtesy Pay)	Blocked Persons/Fraud Database	CASS Certification	CD-ROM Storage of Stmt/Rpts	Coded Account Adjustments	Due Diligence Monitoring Flag	Effective Dated Acct Adjustment	Effective Dated Transfers	Employee Account Security	Employee Activity Audit
3325 Fox Communities CU			X	X	X	X	X					X	X
133 Alpena Alcona Area CU		X	X	X	X	X	X	X	X			X	X
200 Honor CU	X	X	X	X	X	X	X	X	X	X	X	X	X
199 Heartland CU (Springfield)	X	X	X	X	X	X		X	X	X		X	X
3450 Superior Choice CU	X		X	X	X	X	X	X				X	X
112 Frankenmuth CU	X		X	X	X	X	X					X	X
166 Detroit Metropolitan CU		X	X			X	X	X		X	X	X	X
720 CorePlus FCU	X	X	X	X	X	X	X	X	X			X	X
93 Unison CU	X	X	X		X	X	X	X		X		X	
155 Ohio Catholic FCU	X		X	X	X	X	X	X				X	X
187 Heartland CU (Madison)			X	X	X	X	X	X	X	X		X	X
3150 Prospera CU	X		X	X		X						X	
420 Service 1 FCU	X		X	X	X	X	X	X		X		X	X
148 Affinity Group CU	X		X	X	X	X	X	X				X	X
130 Central Michigan Comm. FCU			X	X	X	X	X	X				X	X
750 West Michigan CU			X	X	X	X	X	X				X	X
3300 Harris County FCU	X		X	X	X	X						X	
178 Allegis CU		X	X	X		X		X		X		X	X
197 VacationLand FCU	X	X	X	X	X	X		X		X		X	X
3460 Horizon Utah FCU	X		X	X	X			X				X	
3430 Cumberland County FCU	X		X	X				X				X	
145 Wauna FCU			X	X	X	X	X	X				X	
137 Parkside CU			X	X		X	X	X				X	X
126 Isabella Community CU	X	X	X	X	X	X	X	X	X	X		X	X
204 Grand Valley Co-op CU		X	X	X	X	X		X	X			X	
135 North Central Area CU			X		X	X	X					X	
134 First Trust CU	X		X	X	X	X	X					X	X
176 Community West CU			X	X	X	X		X				X	
169 United Educational CU		X	X	X	X	X	X	X				X	X
3818 Mass State Empl. CU		X	X	X		X	X	X				X	X
186 Meijer CU		X	X	X	X	X		X				X	
156 Madison County FCU			X	X	X	X	X	X				X	
172 Glacier Hills CU	X		X	X	X	X	X	X				X	X
190 TBA CU	X	X	X		X	X	X	X		X		X	X
3225 Ripco CU	X		X	X								X	
192 District Government Emp FCU	X		X	X	X	X	X	X				X	X
600 Peninsula FCU	X		X	X	X	X	X	X				X	
114 Delta County CU				X	X	X	X					X	
500 Community CU	X	X	X	X	X	X	X	X				X	X
147 Western CU	X	X	X	X	X	X	X	X		X		X	X
146 Straits Area FCU			X	X	X	X	X	X				X	X
410 Forest Area FCU			X		X	X	X					X	X
129 Quest FCU	X	X	X	X	X	X	X	X		X	X	X	X
760 Allegis CU	X			X	X	X	X					X	X
550 Western Division FCU			X	X		X	X					X	X
660 San Antonio Citizens FCU	X	X	X	X	X	X	X	X		X		X	X
195 Community Schools CU			X	X	X	X	X	X		X		X	X
450 Wexford Community CU	X				X	X	X	X	X	X		X	X
3420 Tahquamenon Area CU			X			X	X					X	
250 River Valley CU				X	X	X	X	X				X	X
122 Onaway Community FCU	X	X	X			X	X	X		X		X	
149 Aberdeen FCU	X	X	X		X	X	X	X		X		X	X
138 H.P.C. CU		X	X	X	X	X	X					X	
142 Sioux Empire FCU		X	X	X	X	X	X	X	X	X		X	X
171 CommStar CU		X	X	X	X	X	X	X				X	X
3907 United Advantage NW FCU		X	X	X	X		X	X				X	X
113 Clarkston Brandon Comm. CU	X	X	X	X	X	X	X	X		X		X	X
115 AAC CU	X	X	X	X	X	X	X	X	X			X	
188 Highmark FCU			X	X		X	X	X				X	
132 Besser CU			X		X	X	X					X	
185 First Financial CU			X		X	X	X	X				X	X
217 NorthStar CU	X	X	X	X	X	X		X	X	X	X	X	X

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CU Name CU# (Sorted by Number of Members)	Accrual Verification Tools	Address Chg Warning (RedFlag)	Auto Check Reconciliation	Auto Non>Returns (Courtesy Pay)	Blocked Persons/Fraud Database	CASS Certification	CD-ROM Storage of Stmt/Rpts	Coded Account Adjustments	Due Diligence Monitoring Flag	Effective Dated Acct Adjustment	Effective Dated Transfers	Employee Account Security	Employee Activity Audit
430 Muskegon Co-op CU	X		X	X	X	X	X	X				X	X
131 Allegan Community FCU	X		X			X	X	X				X	
530 Sangamon Schools CU			X	X								X	
770 Lakeview CU	X	X	X	X	X	X	X	X		X	X	X	
350 Filer CU	X		X	X	X	X	X	X				X	X
3919 Puget Sound CU	X	X	X	X	X	X	X	X				X	X
124 AAA FCU	X	X	X	X	X	X	X	X			X	X	
141 Calcite CU			X	X		X	X					X	
205 Amalgamated CU	X	X	X	X	X	X	X	X	X	X		X	X
670 Brewery CU	X	X	X	X	X	X	X	X				X	X
680 FEDCom CU	X	X	X	X	X	X	X	X		X	X	X	X
182 Sentinel FCU	X	X	X	X	X	X	X	X		X		X	X
173 New Horizons CU	X		X	X	X	X	X	X				X	X
209 Best Advantage CU	X	X	X		X	X	X	X	X			X	X
125 Rogue River Community CU	X	X	X	X	X	X	X					X	X
240 East Traverse Catholic FCU		X	X	X	X	X	X	X	X			X	X
310 FOCUS CU	X	X	X	X	X	X	X	X	X	X		X	X
184 Lake Huron CU	X		X	X		X		X				X	
119 Premier Financial CU						X	X					X	
203 NorthPark Community CU	X	X	X	X	X	X		X	X	X	X	X	X
161 Northern Hills FCU	X	X	X	X	X	X	X	X	X	X		X	X
3025 Services Center FCU	X		X	X		X						X	
196 Rapid City Telco FCU	X		X		X			X				X	
740 Kent County CU	X			X	X	X	X	X	X	X		X	X
11 Progressive CU			X		X	X	X		X	X		X	X
590 Greater Metro FCU	X		X			X	X					X	
153 First United FCU	X		X	X	X	X	X	X				X	
157 Lenco CU	X		X	X	X	X	X	X				X	X
280 Gratiot Community CU					X	X	X					X	X
170 Muskegon Govt'l Empl. FCU	X	X	X	X		X	X	X	X			X	X
198 CU Plus			X		X	X	X	X				X	X
183 Franklin County Sch. Empl. FCU			X	X	X	X	X	X				X	
3803 Tri-Rivers FCU		X	X	X	X	X	X	X				X	X
212 Lower East Side People's FCU													
3913 PrimeSource CU	X	X	X		X	X	X	X	X	X		X	X
191 Bay Area CU	X		X	X	X		X	X				X	X
151 Tri-Cities CU	X			X	X	X	X	X				X	X
213 WV United FCU	X	X	X	X	X	X		X				X	
207 Access First FCU		X	X			X	X	X				X	X
144 Aeroquip CU			X		X	X	X	X				X	
3914 Cheney FCU													
480 Community First FCU			X	X			X					X	
380 Thornapple Valley Comm. CU			X	X	X	X	X					X	
127 GR Consumers CU	X	X	X	X	X	X	X	X		X		X	X
165 Kensington Valley Comm. CU			X	X	X	X	X	X				X	
270 Generations Family FCU	X		X	X		X	X					X	
210 Grand Rapids Family CU	X	X	X	X	X	X	X	X		X		X	X
490 Governmental Empl. CU			X				X					X	
340 Safe Harbor CU	X	X	X	X	X	X	X	X				X	X
174 Firefighters CU	X	X	X		X	X	X	X		X		X	X
3805 First Neshoba FCU		X	X			X	X	X				X	X
10 Western Districts Members CU	X	X	X	X	X	X	X	X		X		X	X
110 United Financial CU	X	X	X	X	X	X	X	X		X		X	X
202 EdCo Community CU		X	X	X	X	X		X				X	X
3916 1st Valley CU		X	X	X	X	X	X	X		X		X	X
123 Consumers FCU	X	X	X		X	X	X					X	X
163 Clawson Community CU		X	X	X	X	X	X	X				X	
730 Saginaw County Empl. CU						X	X					X	
208 Horizon CU	X	X	X		X	X	X	X		X	X	X	X
117 Madison CU	X	X	X		X	X	X	X		X		X	X
3908 Blue Mountain CU		X	X			X	X	X		X		X	
640 Grand Trunk (BC) Empl. FCU			X			X	X					X	

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116 Thunder Bay Area CU			X	X	X	X	X					X	
570 Lakeshore FCU				X		X		X				X	
80 Auto-Owners Associates CU	X	X	X		X	X	X	X				X	
90 Newaygo County Srvc Empl. CU		X	X	X	X	X	X	X				X	
70 Rockford Community FCU						X	X					X	
128 Alpena Community CU			X			X	X					X	
650 County-City CU			X			X	X					X	
60 Kenowa Community FCU	X		X	X	X	X	X	X				X	X
520 Evergreen CU	X	X	X	X	X	X	X	X				X	X
260 Big Dutch Fleet CU						X						X	
3904 The Union CU													
620 Port City FCU		X	X	X	X	X	X					X	
216 Cincinnati Interagency FCU													
40 Michigan Coastal CU						X						X	
194 PEF FCU	X		X	X	X	X	X	X				X	X
177 Chiropractic FCU	X		X		X	X	X	X				X	X
189 ROME CU	X	X	X		X	X	X	X		X		X	X
158 Greater Wayne County FCU			X			X	X	X				X	
164 Sarasota Municipal Empl. CU			X	X		X	X	X				X	
3915 Pacific Northwest CU	X	X	X		X		X	X		X		X	X
3909 Spokane Law Enforcement		X	X		X	X	X	X	X	X	X	X	X
152 First Choice CU			X			X	X	X				X	
120 Northwest Consumers FCU			X	X	X	X	X					X	
201 Des Moines Police Officers' CU	X		X			X	X	X		X		X	
162 Great Lakes Members CU			X			X		X					
3026 Vermillion FCU													
3918 Alamosa CU													
3901 Spokane Firefighters CU		X		X	X	X	X	X				X	X
3809 Allied CU	X	X				X	X	X					X
370 Farm Bureau Family CU	X	X		X	X	X	X	X		X		X	
3905 CALCOE FCU		X	X	X		X	X	X				X	
790 Catholic United Financial CU	X		X		X		X					X	
700 Country Heritage CU			X			X	X					X	X
179 Sentinel Graphics FCU	X		X	X	X	X		X				X	
175 Federated Family CU			X			X						X	
30 ATL FCU	X		X	X	X	X	X					X	
290 SB Community FCU						X	X						
220 Bissell Empl. CU			X			X	X					X	
3812 Mobile Postal Empl. CU		X	X			X	X	X					X
390 Muskegon Cons. Power CU						X						X	
3903 Spokane Media FCU	X		X	X	X	X	X	X		X	X	X	X
3921 Valley Educators CU		X	X				X	X		X		X	X
3911 Newrizons FCU	X	X						X	X			X	X
3917 Mountain River CU	X						X	X		X			X
470 Hometown CU	X		X			X	X	X				X	
3902 Amicus FCU		X	X	X		X	X					X	X
3814 Marvel City FCU		X	X		X	X	X	X					X
150 West Mich. Postal Service FCU	X	X		X	X	X	X	X				X	
3810 Degussa Empl. FCU		X	X	X		X	X	X				X	X
3801 Progressive FCU		X				X	X	X				X	X
181 CR Community First CU													
206 East River Development Alliance FCU			X				X					X	
3806 Lakewood Community FCU		X				X	X	X					
215 Chippewa Eagle FCU			X			X						X	
TOTAL/COUNT	67	65	111	75	85	122	117	94	16	37	9	127	74
% of CUs that use the feature	38%	37%	62%	42%	48%	69%	66%	53%	9%	21%	5%	71%	42%

Accounting / Back Office (continued)

CU Name CU# (Sorted by Number of Members)	Employee Time Card Processing	File Import--Direct/Mail Post	Gender Generator (data flood)	GL Balancing Tools (Inquiry)	GL Purpose & Procedures Text	Indirect/Dealer Loan Tracking	Investments	IRA Administration - CMG	IRA Administration - Other	IRA Administration - Self	Member Service Denial Notices	Messages to Mbrs via Zero \$ Transactions	Online Reg. D Tracking
3325 Fox Communities CU						X	X			X	X		
133 Alpena Alcona Area CU				X		X	X	X					X
200 Honor CU		X		X	X	X	X			X	X	X	X
199 Heartland CU (Springfield)				X	X	X	X	X			X	X	X
3450 Superior Choice CU				X		X		X			X		X
112 Frankenmuth CU				X	X	X	X	X				X	
166 Detroit Metropolitan CU	X			X				X		X			
720 CorePlus FCU	X		X	X	X		X	X			X		X
93 Unison CU				X	X	X	X	X			X		X
155 Ohio Catholic FCU				X		X	X		X				
187 Heartland CU (Madison)			X	X						X		X	X
3150 Prospera CU				X		X				X	X		X
420 Service 1 FCU	X			X	X	X	X	X			X	X	X
148 Affinity Group CU				X			X	X			X		X
130 Central Michigan Comm. FCU							X	X					
750 West Michigan CU				X			X	X			X	X	
3300 Harris County FCU				X			X	X			X		X
178 Allegis CU				X		X				X			
197 VacationLand FCU				X		X	X		X		X	X	X
3460 Horizon Utah FCU				X				X			X		
3430 Cumberland County FCU				X				X			X		
145 Wauna FCU				X	X			X			X		X
137 Parkside CU				X			X	X			X		
126 Isabella Community CU				X		X	X	X			X	X	X
204 Grand Valley Co-op CU				X		X	X	X			X		
135 North Central Area CU				X		X	X	X					
134 First Trust CU				X		X	X			X	X	X	
176 Community West CU				X			X	X					X
169 United Educational CU				X		X				X	X	X	
3818 Mass State Empl. CU				X			X	X			X		X
186 Meijer CU				X				X			X		
156 Madison County FCU				X	X		X	X			X		
172 Glacier Hills CU				X		X	X	X			X		X
190 TBA CU	X			X		X	X			X	X		
3225 Ripco CU				X		X	X	X			X		X
192 District Government Emp FCU	X			X	X	X	X	X	X	X	X	X	X
600 Peninsula FCU	X			X				X			X		X
114 Delta County CU				X		X	X	X			X	X	X
500 Community CU	X			X		X	X	X			X	X	X
147 Western CU				X	X	X		X			X	X	X
146 Straits Area FCU				X				X			X		
410 Forest Area FCU	X			X			X	X			X	X	
129 Quest FCU	X		X	X		X	X	X			X	X	
760 Allegis CU				X	X	X	X	X			X		X
550 Western Division FCU	X						X			X	X		
660 San Antonio Citizens FCU	X			X	X	X	X	X			X		X
195 Community Schools CU							X	X					
450 Wexford Community CU	X			X		X	X	X					
3420 Tahquamenon Area CU	X			X			X	X				X	
250 River Valley CU				X		X	X	X			X	X	
122 Onaway Community FCU	X	X		X		X	X	X					
149 Aberdeen FCU			X	X		X	X	X			X	X	
138 H.P.C. CU						X		X				X	
142 Sioux Empire FCU				X		X		X			X	X	X
171 CommStar CU				X		X	X	X					X
3907 United Advantage NW FCU	X			X			X			X	X		
113 Clarkston Brandon Comm. CU				X			X	X			X		
115 AAC CU	X			X		X	X	X			X		X
188 Highmark FCU				X				X					X
132 Besser CU				X		X	X	X				X	
185 First Financial CU				X			X	X			X		X
217 NorthStar CU		X	X	X	X	X	X	X			X	X	X

Accounting / Back Office (continued)

CU Name CU# (Sorted by Number of Members)	Employee Time Card Processing	File Import--Direct/Mail Post	Gender Generator (data flood)	GL Balancing Tools (Inquiry)	GL Purpose & Procedures Text	Indirect/Dealer Loan Tracking	Investments	IRA Administration - CMG	IRA Administration - Other	IRA Administration - Self	Member Service Denial Notices	Messages to Mbrs via Zero \$ Transactions	Online Reg. D Tracking
430 Muskegon Co-op CU	X			X			X	X			X		
131 Allegan Community FCU				X			X	X					
530 Sangamon Schools CU													X
770 Lakeview CU				X			X	X			X		
350 Filer CU				X		X		X			X		X
3919 Puget Sound CU	X			X			X			X	X		X
124 AAA FCU				X			X			X	X		X
141 Calcite CU				X			X	X					
205 Amalgamated CU				X	X	X	X	X			X	X	X
670 Brewery CU				X	X	X		X			X		
680 FEDCom CU						X	X	X			X	X	
182 Sentinel FCU				X		X	X		X		X	X	X
173 New Horizons CU				X	X	X	X	X			X	X	X
209 Best Advantage CU			X	X				X					
125 Rogue River Community CU	X			X			X	X					X
240 East Traverse Catholic FCU				X		X		X			X		X
310 FOCUS CU			X	X	X	X		X			X		X
184 Lake Huron CU				X		X	X	X					X
119 Premier Financial CU				X			X	X					
203 NorthPark Community CU				X		X	X	X			X		
161 Northern Hills FCU				X	X	X	X	X			X	X	
3025 Services Center FCU				X						X			
196 Rapid City Telco FCU				X				X			X		
740 Kent County CU	X			X		X	X	X			X		
11 Progressive CU				X			X	X					
590 Greater Metro FCU	X						X			X			
153 First United FCU				X				X					
157 Lenco CU				X		X	X	X			X	X	X
280 Gratiot Community CU	X			X						X	X		
170 Muskegon Govt'l Empl. FCU			X	X				X			X		X
198 CU Plus				X			X	X			X		X
183 Franklin County Sch. Empl. FCU				X			X	X					X
3803 Tri-Rivers FCU				X		X	X	X			X		X
212 Lower East Side People's FCU													
3913 PrimeSource CU				X		X		X	X				X
191 Bay Area CU				X	X	X	X	X			X		X
151 Tri-Cities CU				X			X	X			X	X	X
213 WV United FCU	X			X		X		X					
207 Access First FCU			X	X				X			X		
144 Aeroquip CU				X			X				X		X
3914 Cheney FCU													
480 Community First FCU				X				X			X		X
380 Thornapple Valley Comm. CU	X			X				X			X	X	
127 GR Consumers CU	X		X	X	X	X	X	X			X	X	X
165 Kensington Valley Comm. CU				X		X	X	X			X		X
270 Generations Family FCU										X			
210 Grand Rapids Family CU	X			X	X	X	X	X			X		X
490 Governmental Empl. CU				X			X	X			X		
340 Safe Harbor CU	X			X			X	X			X		X
174 Firefighters CU				X				X			X		
3805 First Neshoba FCU				X				X			X	X	X
10 Western Districts Members CU				X	X		X			X	X	X	X
110 United Financial CU	X						X	X			X	X	X
202 EdCo Community CU				X		X	X	X			X		
3916 1st Valley CU			X	X					X		X		
123 Consumers FCU	X			X		X	X	X					
163 Clawson Community CU				X				X			X		
730 Saginaw County Empl. CU						X		X					
208 Horizon CU				X		X		X					X
117 Madison CU				X			X	X			X		X
3908 Blue Mountain CU							X	X		X			
640 Grand Trunk (BC) Empl. FCU								X					

Accounting / Back Office (continued)

CU Name CU# (Sorted by Number of Members)	Employee Time Card Processing	File Import--Direct/Mail Post	Gender Generator (data flood)	GL Balancing Tools (Inquiry)	GL Purpose & Procedures Text	Indirect/Dealer Loan Tracking	Investments	IRA Administration - CMG	IRA Administration - Other	IRA Administration - Self	Member Service Denial Notices	Messages to Mbrs via Zero \$ Transactions	Online Reg. D Tracking
116 Thunder Bay Area CU				X		X	X	X					
570 Lakeshore FCU						X	X	X					
80 Auto-Owners Associates CU							X				X		
90 Newaygo County Srvc Empl. CU	X			X		X		X			X	X	
70 Rockford Community FCU								X			X	X	
128 Alpena Community CU				X		X		X			X		
650 County-City CU								X					X
60 Kenowa Community FCU				X			X	X				X	
520 Evergreen CU	X			X	X		X		X	X	X		X
260 Big Dutch Fleet CU									X				
3904 The Union CU													
620 Port City FCU				X				X					
216 Cincinnati Interagency FCU													
40 Michigan Coastal CU	X			X				X			X		X
194 PEF FCU				X			X	X			X		X
177 Chiropractic FCU	X			X			X	X					
189 ROME CU			X	X	X		X	X			X		X
158 Greater Wayne County FCU				X			X		X	X			
164 Sarasota Municipal Empl. CU				X		X	X	X			X		X
3915 Pacific Northwest CU				X			X						
3909 Spokane Law Enforcement				X	X			X					X
152 First Choice CU				X									
120 Northwest Consumers FCU	X			X				X			X		X
201 Des Moines Police Officers' CU			X	X				X					
162 Great Lakes Members CU				X				X					
3026 Vermillion FCU													
3918 Alamosa CU													
3901 Spokane Firefighters CU				X			X	X					
3809 Allied CU				X				X			X		X
370 Farm Bureau Family CU				X			X	X			X		
3905 CALCOE FCU	X	X	X	X			X	X			X		
790 Catholic United Financial CU				X					X	X			
700 Country Heritage CU								X					
179 Sentinel Graphics FCU				X			X	X			X		X
175 Federated Family CU											X		
30 ATL FCU				X	X		X	X			X	X	X
290 SB Community FCU								X					
220 Bissell Empl. CU								X					
3812 Mobile Postal Empl. CU				X							X		X
390 Muskegon Cons. Power CU								X					
3903 Spokane Media FCU				X	X			X			X		
3921 Valley Educators CU				X				X					
3911 Newrizons FCU		X											
3917 Mountain River CU				X			X	X					
470 Hometown CU				X	X		X		X	X	X		X
3902 Amicus FCU	X		X	X				X			X		
3814 Marvel City FCU				X				X			X		X
150 West Mich. Postal Service FCU				X							X		X
3810 Degussa Empl. FCU				X									X
3801 Progressive FCU				X			X	X			X		X
181 CR Community First CU													
206 East River Development Alliance FCU				X									
3806 Lakewood Community FCU				X									X
215 Chippewa Eagle FCU				X									
TOTAL/COUNT	30	4	13	112	19	45	75	105	3	15	82	28	59
% of CUs that use the feature	17%	2%	7%	63%	11%	25%	42%	59%	2%	8%	46%	16%	33%

Accounting / Back Office (continued)

CU Name CU# (Sorted by Number of Members)	OTB Credit Cards	OTB Loans	OTB Savings	Privacy Controls (Teller/Phone)	Savings/Checking Charge-Off Tool	Subsidiaries	Teller Check Holds (\$ or R&T)	Wire Transfer Tracking	Xtend Audit Link	Xtend SRS Bookkeeping Svcs	Xtension Call Center Svcs
3325 Fox Communities CU						X		X			
133 Alpena Alcona Area CU		X				X					
200 Honor CU				X	X	X		X	X		
199 Heartland CU (Springfield)	X	X		X	X	X		X			
3450 Superior Choice CU	X					X		X			
112 Frankenmuth CU						X				X	
166 Detroit Metropolitan CU	X							X	X		
720 CorePlus FCU		X			X	X				X	
93 Unison CU	X	X				X					
155 Ohio Catholic FCU	X					X		X		X	X
187 Heartland CU (Madison)		X	X					X			
3150 Prospera CU	X					X					
420 Service 1 FCU						X		X	X		
148 Affinity Group CU	X	X				X					
130 Central Michigan Comm. FCU						X					
750 West Michigan CU	X					X		X		X	
3300 Harris County FCU	X					X					X
178 Allegius CU						X	X	X			
197 VacationLand FCU	X					X	X	X			
3460 Horizon Utah FCU						X		X			
3430 Cumberland County FCU											
145 Wauna FCU	X					X		X	X		
137 Parkside CU		X		X		X	X	X			
126 Isabella Community CU		X		X		X	X	X			
204 Grand Valley Co-op CU	X			X		X		X			
135 North Central Area CU						X		X			
134 First Trust CU		X				X		X			
176 Community West CU	X					X			X		X
169 United Educational CU				X				X		X	X
3818 Mass State Empl. CU	X				X	X		X			
186 Meijer CU				X				X			
156 Madison County FCU	X					X					X
172 Glacier Hills CU	X					X		X		X	
190 TBA CU	X					X					
3225 Ripco CU	X	X	X			X					
192 District Government Emp FCU	X	X	X			X	X	X		X	X
600 Peninsula FCU	X					X					
114 Delta County CU	X					X			X		
500 Community CU	X	X				X					
147 Western CU	X						X			X	X
146 Straits Area FCU	X										
410 Forest Area FCU						X				X	
129 Quest FCU						X		X		X	
760 Allegis CU	X	X	X			X					
550 Western Division FCU	X	X				X	X	X			
660 San Antonio Citizens FCU				X	X	X		X			
195 Community Schools CU	X					X					
450 Wexford Community CU						X			X		
3420 Tahquamenon Area CU	X					X					
250 River Valley CU						X					
122 Onaway Community FCU	X	X				X					
149 Aberdeen FCU						X		X			X
138 H.P.C. CU	X					X					
142 Sioux Empire FCU		X		X	X		X				X
171 CommStar CU				X	X	X		X	X		
3907 United Advantage NW FCU							X	X	X		X
113 Clarkston Brandon Comm. CU	X					X		X			
115 AAC CU	X	X		X		X	X	X		X	
188 Highmark FCU										X	
132 Besser CU	X					X				X	
185 First Financial CU	X	X				X	X	X		X	
217 NorthStar CU	X			X	X	X		X		X	X

Accounting / Back Office (continued)

CU Name CU# (Sorted by Number of Members)	OTB Credit Cards	OTB Loans	OTB Savings	Privacy Controls (Teller/Phone)	Savings/Checking Charge-Off Tool	Subsidiaries	Teller Check Holds (\$ or R&T)	Wire Transfer Tracking	Xtend Audit Link	Xtend SRS Bookkeeping Svcs	Xtension Call Center Svcs
430 Muskegon Co-op CU						X					
131 Allegan Community FCU	X					X					
530 Sangamon Schools CU						X				X	X
770 Lakeview CU						X					X
350 Filer CU	X				X	X		X	X	X	
3919 Puget Sound CU						X	X		X		X
124 AAA FCU	X					X	X			X	
141 Calcite CU	X					X					
205 Amalgamated CU	X			X	X	X		X			
670 Brewery CU						X					X
680 FEDCom CU	X	X	X	X		X		X			X
182 Sentinel FCU						X	X	X		X	
173 New Horizons CU	X					X		X		X	X
209 Best Advantage CU				X	X	X	X	X			
125 Rogue River Community CU	X					X		X		X	
240 East Traverse Catholic FCU				X			X				
310 FOCUS CU			X		X	X	X	X		X	X
184 Lake Huron CU	X									X	
119 Premier Financial CU	X					X					
203 NorthPark Community CU				X		X		X			
161 Northern Hills FCU		X		X	X	X		X	X		
3025 Services Center FCU	X					X					
196 Rapid City Telco FCU	X			X		X	X	X			
740 Kent County CU						X				X	
11 Progressive CU						X		X	X		X
590 Greater Metro FCU	X	X				X					
153 First United FCU	X										
157 Lenco CU	X					X		X			
280 Gratiot Community CU	X										
170 Muskegon Govt'l Empl. FCU	X	X				X	X	X			
198 CU Plus	X					X		X			
183 Franklin County Sch. Empl. FCU	X					X				X	
3803 Tri-Rivers FCU					X						
212 Lower East Side People's FCU											
3913 PrimeSource CU	X	X				X	X	X			
191 Bay Area CU						X	X	X			
151 Tri-Cities CU	X					X	X	X			
213 WV United FCU	X							X			
207 Access First FCU								X		X	
144 Aeroquip CU	X					X		X			
3914 Cheney FCU											
480 Community First FCU						X					
380 Thornapple Valley Comm. CU	X					X	X	X			
127 GR Consumers CU	X			X		X					
165 Kensington Valley Comm. CU		X					X	X	X	X	X
270 Generations Family FCU											
210 Grand Rapids Family CU	X				X	X		X		X	X
490 Governmental Empl. CU	X					X	X				
340 Safe Harbor CU	X					X	X	X			
174 Firefighters CU						X		X			
3805 First Neshoba FCU					X						
10 Western Districts Members CU	X					X		X	X		X
110 United Financial CU	X				X	X					
202 EdCo Community CU				X		X		X			
3916 1st Valley CU	X			X	X		X	X	X	X	X
123 Consumers FCU						X	X				
163 Clawson Community CU	X							X		X	
730 Saginaw County Empl. CU	X										
208 Horizon CU				X	X		X	X			
117 Madison CU	X					X	X	X			
3908 Blue Mountain CU					X	X		X	X	X	X
640 Grand Trunk (BC) Empl. FCU											

Accounting / Back Office (continued)

CU Name CU# (Sorted by Number of Members)	OTB Credit Cards	OTB Loans	OTB Savings	Privacy Controls (Teller/Phone)	Savings/Checking Charge-Off Tool	Subsidiaries	Teller Check Holds (\$ or R&T)	Wire Transfer Tracking	Xtend Audit Link	Xtend SRS Bookkeeping Svcs	Xtension Call Center Svcs
116 Thunder Bay Area CU	X					X					
570 Lakeshore FCU						X		X			
80 Auto-Owners Associates CU	X					X		X		X	
90 Newaygo County Srvc Empl. CU		X				X					
70 Rockford Community FCU	X					X					
128 Alpena Community CU						X					
650 County-City CU						X					
60 Kenowa Community FCU		X	X			X		X			
520 Evergreen CU	X	X	X			X		X			
260 Big Dutch Fleet CU											
3904 The Union CU											
620 Port City FCU	X					X					
216 Cincinnati Interagency FCU											
40 Michigan Coastal CU	X					X					
194 PEF FCU	X	X				X		X		X	
177 Chiropractic FCU	X					X		X		X	
189 ROME CU	X					X		X		X	
158 Greater Wayne County FCU	X					X		X		X	
164 Sarasota Municipal Empl. CU	X					X				X	
3915 Pacific Northwest CU	X					X	X				
3909 Spokane Law Enforcement	X			X	X	X	X	X	X	X	
152 First Choice CU											
120 Northwest Consumers FCU	X					X		X		X	
201 Des Moines Police Officers' CU	X						X	X			
162 Great Lakes Members CU	X										
3026 Vermillion FCU											
3918 Alamosa CU											
3901 Spokane Firefighters CU				X					X	X	
3809 Allied CU					X			X			
370 Farm Bureau Family CU							X				
3905 CALCOE FCU				X	X	X	X	X			X
790 Catholic United Financial CU											
700 Country Heritage CU							X				
179 Sentinel Graphics FCU	X					X		X		X	
175 Federated Family CU						X					
30 ATL FCU						X		X		X	X
290 SB Community FCU						X					
220 Bissell Empl. CU						X					
3812 Mobile Postal Empl. CU					X						
390 Muskegon Cons. Power CU						X					
3903 Spokane Media FCU					X	X		X	X		
3921 Valley Educators CU		X				X					
3911 Newrizons FCU											
3917 Mountain River CU					X	X				X	
470 Hometown CU						X		X		X	
3902 Amicus FCU					X	X	X	X	X		
3814 Marvel City FCU					X			X			
150 West Mich. Postal Service FCU	X					X					
3810 Degussa Empl. FCU								X			
3801 Progressive FCU					X						
181 CR Community First CU											
206 East River Development Alliance FCU											
3806 Lakewood Community FCU						X					
215 Chippewa Eagle FCU										X	
TOTAL/COUNT	67	18	5	19	25	98	32	63	16	40	20
% of CUs that use the feature	38%	10%	3%	11%	14%	55%	18%	35%	9%	22%	11%

eDOC Innovations

CU Name CU# (Sorted by Number of Members)	eDOC Online: e-Receipts	eDOC Online: Photo ID	eDOC Online: Loan Forms	eDOC via the CU*Answers Vault	eDOC via the eDOC Vault	eDOC Inhouse: e-Receipts	eDOC Inhouse: Check 21	eDOC Inhouse: COLD Rpts/Stmts	eDOC Inhouse: Loan Forms	eDOC Inhouse: Photo ID	eDOC Inhouse: e-Statements	eDOC Inhouse: Scanned Docs
3325 Fox Communities CU						X	X	X	X	X	X	X
133 Alpena Alcona Area CU	X	X		X	X		X					
200 Honor CU	X	X		X	X							
199 Heartland CU (Springfield)						X	X	X	X	X	X	X
3450 Superior Choice CU						X		X		X		X
112 Frankenmuth CU						X			X	X		X
166 Detroit Metropolitan CU	X	X		X								
720 CorePlus FCU									X	X		X
93 Unison CU	X	X		X								
155 Ohio Catholic FCU	X	X		X								
187 Heartland CU (Madison)						X		X	X	X	X	X
3150 Prospera CU												
420 Service 1 FCU	X	X			X							
148 Affinity Group CU												
130 Central Michigan Comm. FCU	X	X		X								
750 West Michigan CU												
3300 Harris County FCU						X		X	X	X		X
178 Allegius CU						X		X	X	X		X
197 VacationLand FCU						X		X	X	X		X
3460 Horizon Utah FCU												
3430 Cumberland County FCU						X	X	X	X	X	X	X
145 Wauna FCU						X	X			X		X
137 Parkside CU												
126 Isabella Community CU	X	X		X	X							
204 Grand Valley Co-op CU						X	X	X	X	X		X
135 North Central Area CU												
134 First Trust CU												
176 Community West CU						X		X	X	X	X	X
169 United Educational CU	X	X		X				X			X	
3818 Mass State Empl. CU						X		X	X	X	X	X
186 Meijer CU						X		X		X		X
156 Madison County FCU												
172 Glacier Hills CU	X	X		X								
190 TBA CU	X	X	X					X	X	X	X	X
3225 Ripco CU	X	X										
192 District Government Emp FCU	X	X	X	X	X	X	X	X	X	X	X	X
600 Peninsula FCU	X	X		X								
114 Delta County CU	X	X		X								
500 Community CU							X					
147 Western CU												
146 Straits Area FCU												
410 Forest Area FCU	X	X					X					
129 Quest FCU												
760 Allegis CU												
550 Western Division FCU												
660 San Antonio Citizens FCU	X	X		X								
195 Community Schools CU						X		X	X	X	X	
450 Wexford Community CU												
3420 Tahquamenon Area CU												
250 River Valley CU						X			X			X
122 Onaway Community FCU	X	X		X								
149 Aberdeen FCU						X			X	X		X
138 H.P.C. CU	X	X		X								
142 Sioux Empire FCU	X	X		X								
171 CommStar CU												
3907 United Advantage NW FCU	X							X		X		X
113 Clarkston Brandon Comm. CU												
115 AAC CU	X	X				X					X	
188 Highmark FCU	X	X		X								
132 Besser CU	X	X		X								
185 First Financial CU	X	X										
217 NorthStar CU						X		X	X	X	X	

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430 Muskegon Co-op CU												
131 Allegan Community FCU												
530 Sangamon Schools CU												
770 Lakeview CU	X	X		X								
350 Filer CU	X	X		X								
3919 Puget Sound CU	x											
124 AAA FCU												
141 Calcite CU	X	X		X								
205 Amalgamated CU												
670 Brewery CU	X	X		X		X				X		
680 FEDCom CU												
182 Sentinel FCU						X		X	X	X	X	
173 New Horizons CU	X	X		X								
209 Best Advantage CU						X		X	X	X	X	X
125 Rogue River Community CU												
240 East Traverse Catholic FCU												
310 FOCUS CU	X	X		X		X	X			X	X	
184 Lake Huron CU						X		X	X	X	X	X
119 Premier Financial CU												
203 NorthPark Community CU						X		X		X		X
161 Northern Hills FCU												
3025 Services Center FCU												
196 Rapid City Telco FCU	X	X	X	X								
740 Kent County CU	X	X	X	X								
11 Progressive CU												
590 Greater Metro FCU												
153 First United FCU												
157 Lenco CU												
280 Gratiot Community CU												
170 Muskegon Govt'l Empl. FCU												
198 CU Plus						X		X	X	X	X	
183 Franklin County Sch. Empl. FCU	X	X		X								
3803 Tri-Rivers FCU	X	X			X							
212 Lower East Side People's FCU												
3913 PrimeSource CU	X	X	X		X		X			X	X	X
191 Bay Area CU						X		X	X	X		
151 Tri-Cities CU	X	X		X								
213 WV United FCU	X	X	X		X							
207 Access First FCU												
144 Aeroquip CU												
3914 Cheney FCU	x											
480 Community First FCU												
380 Thornapple Valley Comm. CU												
127 GR Consumers CU	X	X		X								
165 Kensington Valley Comm. CU	X	X		X								
270 Generations Family FCU												
210 Grand Rapids Family CU	X	X		X								
490 Governmental Empl. CU												
340 Safe Harbor CU												
174 Firefighters CU	X	X		X								
3805 First Neshoba FCU												
10 Western Districts Members CU	X			X			X					
110 United Financial CU												
202 EdCo Community CU	X	X	X	X								
3916 1st Valley CU	X	X	X		X							
123 Consumers FCU												
163 Clawson Community CU	X			X								
730 Saginaw County Empl. CU												
208 Horizon CU		X		X								
117 Madison CU												
3908 Blue Mountain CU	X	X			X							
640 Grand Trunk (BC) Empl. FCU												

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116 Thunder Bay Area CU	X	X		X								
570 Lakeshore FCU	X	X		X								
80 Auto-Owners Associates CU												
90 Newaygo County Srvc Empl. CU												
70 Rockford Community FCU												
128 Alpena Community CU	X	X		X								
650 County-City CU												
60 Kenowa Community FCU	X	X		X								
520 Evergreen CU												
260 Big Dutch Fleet CU												
3904 The Union CU												
620 Port City FCU							X				X	
216 Cincinnati Interagency FCU												
40 Michigan Coastal CU												
194 PEF FCU	X	X	X									
177 Chiropractic FCU	X			X								
189 ROME CU	X	X										
158 Greater Wayne County FCU												
164 Sarasota Municipal Empl. CU	X	X	X		X			X				
3915 Pacific Northwest CU	X	X	X		X							
3909 Spokane Law Enforcement	X	X								X	X	X
152 First Choice CU												
120 Northwest Consumers FCU												
201 Des Moines Police Officers' CU	X	X	X									
162 Great Lakes Members CU	X			X				X				
3026 Vermillion FCU												
3918 Alamosa CU	x											
3901 Spokane Firefighters CU												
3809 Allied CU												
370 Farm Bureau Family CU												
3905 CALCOE FCU	X	X			X							
790 Catholic United Financial CU												
700 Country Heritage CU												
179 Sentinel Graphics FCU	X	X			X			X				
175 Federated Family CU												
30 ATL FCU												
290 SB Community FCU												
220 Bissell Empl. CU												
3812 Mobile Postal Empl. CU												
390 Muskegon Cons. Power CU												
3903 Spokane Media FCU												
3921 Valley Educators CU	x											
3911 Newrizons FCU	x											
3917 Mountain River CU	x											
470 Hometown CU												
3902 Amicus FCU												
3814 Marvel City FCU												
150 West Mich. Postal Service FCU												
3810 Degussa Empl. FCU												
3801 Progressive FCU												
181 CR Community First CU												
206 East River Development Alliance FCU				X								
3806 Lakewood Community FCU												
215 Chippewa Eagle FCU	X	X	X	X								
TOTAL/COUNT	54	44	11	33	9	13	6	12	9	14	11	8
% of CUs that use the feature	30%	25%	6%	19%	5%	7%	3%	7%	5%	8%	6%	4%

Electronic Services

CU Name CU# (Sorted by Number of Members)	It's Me 247 Online Banking (Mbrs Logged in Since 9/30/2010)	% of Membership	e-Statements (Mbrs Enrolled as of 12/31/2010)	% of Membership	% of Active Online Banking Mbrs (logged in since 9/30/2010)	EasyPay Bill Payment powered by Fiserv	EasyPay Bill Payment powered by iPay	EasyPay Bill Pay (Mbrs Enrolled)	% of Membership	% of Active Online Banking Mbrs (logged in since 9/30/2010)	It's Me 247 Mobile Web
3325 Fox Communities CU	24,238	35.88%	21,591	31.96%	89.08%	X		5,128	7.59%	21.16%	X
133 Alpena Alcona Area CU	7,588	27.92%	5,010	18.43%	66.03%	X		958	3.53%	12.63%	X
200 Honor CU	9,717	36.14%	8,152	30.32%	83.89%	X		2,702	10.05%	27.81%	X
199 Heartland CU (Springfield)	7,301	28.89%	5,051	19.98%	69.18%		X	1,184	4.68%	16.22%	X
3450 Superior Choice CU	5,852	23.66%	5,148	20.81%	87.97%	X		827	3.34%	14.13%	X
112 Frankenmuth CU	9,111	39.35%	6,737	29.10%	73.94%	X		1,223	5.28%	13.42%	X
166 Detroit Metropolitan CU	2,573	11.72%	1,003	4.57%	38.98%	X		263	1.20%	10.22%	X
720 CorePlus FCU	6,709	30.72%	5,348	24.49%	79.71%	X		1,359	6.22%	20.26%	X
93 Unison CU	4,965	25.65%	2,294	11.85%	46.20%	X		892	4.61%	17.97%	X
155 Ohio Catholic FCU	4,245	24.03%	5,144	29.12%	121.18%	X		882	4.99%	20.78%	X
187 Heartland CU (Madison)	7,111	42.52%	5,020	30.02%	70.59%	X		1,344	8.04%	18.90%	X
3150 Prospera CU	5,043	30.83%	3,719	22.74%	73.75%	X		948	5.80%	18.80%	X
420 Service 1 FCU	4,131	25.53%	4,599	28.42%	111.33%	X		782	4.83%	18.93%	X
148 Affinity Group CU	4,709	29.51%	3,268	20.48%	69.40%	X		1,214	7.61%	25.78%	X
130 Central Michigan Comm. FCU	3,232	20.41%	1,650	10.42%	51.05%	X		797	5.03%	24.66%	X
750 West Michigan CU	5,084	32.48%	3,605	23.03%	70.91%	X		459	2.93%	9.03%	X
3300 Harris County FCU	3,504	22.43%	2,081	13.32%	59.39%	X		620	3.97%	17.69%	X
178 Allegius CU	3,795	24.44%	1,545	9.95%	40.71%						
197 VacationLand FCU	4,397	28.57%	4,724	30.69%	107.44%	X		1,575	10.23%	35.82%	X
3460 Horizon Utah FCU	4,787	31.36%	7,219	47.29%	150.80%	X		644	4.22%	13.45%	X
3430 Cumberland County FCU	5,301	34.84%	4,785	31.45%	90.27%	X		1,204	7.91%	22.71%	X
145 Wauna FCU	4,518	30.16%	4,958	33.09%	109.74%	X		1,205	8.04%	26.67%	X
137 Parkside CU	3,179	21.48%	2,120	14.33%	66.69%	X		1,224	8.27%	38.50%	X
126 Isabella Community CU	4,169	28.42%	2,491	16.98%	59.75%	X		711	4.85%	17.05%	X
204 Grand Valley Co-op CU	3,284	22.82%	2,198	15.27%	66.93%		X	725	5.04%	22.08%	X
135 North Central Area CU	4,058	28.35%	2,591	18.10%	63.85%	X		677	4.73%	16.68%	X
134 First Trust CU	4,374	32.17%	3,506	25.79%	80.16%	X		699	5.14%	15.98%	X
176 Community West CU	4,598	34.45%	5,941	44.52%	129.21%	X		603	4.52%	13.11%	X
169 United Educational CU	4,006	30.22%	2,756	20.79%	68.80%	X		973	7.34%	24.29%	X
3818 Mass State Empl. CU	3,549	27.83%	3,620	28.39%	102.00%	X		627	4.92%	17.67%	X
186 Meijer CU	2,731	21.44%	1,620	12.72%	59.32%	X		551	4.33%	20.18%	X
156 Madison County FCU	3,774	31.14%	2,407	19.86%	63.78%	X		672	5.55%	17.81%	X
172 Glacier Hills CU	3,726	31.68%	2,892	24.59%	77.62%	X		695	5.91%	18.65%	X
190 TBA CU	3,976	33.87%	4,821	41.06%	121.25%	X		1,143	9.74%	28.75%	X
3225 Ripco CU	3,119	27.19%	2,382	20.77%	76.37%	X		308	2.69%	9.87%	X
192 District Government Emp FCU	2,129	18.94%	1,410	12.54%	66.23%	X		388	3.45%	18.22%	X
600 Peninsula FCU	2,928	26.11%	1,055	9.41%	36.03%	X		158	1.41%	5.40%	X
114 Delta County CU	2,483	22.46%	1,669	15.10%	67.22%	X		210	1.90%	8.46%	X
500 Community CU	3,227	29.25%	2,861	25.93%	88.66%	X		840	7.61%	26.03%	X
147 Western CU	2,628	23.85%	2,969	26.94%	112.98%	X		606	5.50%	23.06%	X
146 Straits Area FCU	1,709	15.56%	697	6.35%	40.78%	X		260	2.37%	15.21%	X
410 Forest Area FCU	2,997	27.60%	2,033	18.72%	67.83%	X		350	3.22%	11.68%	X
129 Quest FCU	2,755	25.42%	2,661	24.56%	96.59%	X		477	4.40%	17.31%	X
760 Allegius CU	4,102	38.13%	4,070	37.84%	99.22%	X		873	8.12%	21.28%	X
550 Western Division FCU	3,270	30.51%	3,042	28.38%	93.03%	X		403	3.76%	12.32%	X
660 San Antonio Citizens FCU	2,854	26.71%	1,751	16.39%	61.35%	X		516	4.83%	18.08%	X
195 Community Schools CU	2,780	26.03%	2,518	23.58%	90.58%	X		547	5.12%	19.68%	X
450 Wexford Community CU	2,342	22.03%	754	7.09%	32.19%						X
3420 Tahquamenon Area CU	1,408	13.40%	622	5.92%	44.18%	X		98	0.93%	6.96%	X
250 River Valley CU	3,770	36.98%	2,396	23.50%	63.55%	X		506	4.96%	13.42%	X
122 Onaway Community FCU	2,113	20.80%	1,111	10.94%	52.58%	X		227	2.23%	10.74%	X
149 Aberdeen FCU	2,939	28.99%	1,321	13.03%	44.95%	X		442	4.36%	15.04%	X
138 H.P.C. CU	1,876	19.28%	912	9.37%	48.61%						X
142 Sioux Empire FCU	3,746	39.08%	3,694	38.54%	98.61%	X		710	7.41%	18.95%	X
171 CommStar CU	1,575	17.06%	1,203	13.03%	76.38%						X
3907 United Advantage NW FCU	1,463	15.85%	2,812	30.46%	192.21%	X		212	2.30%	14.49%	X
113 Clarkston Brandon Comm. CU	2,710	30.51%	2,225	25.05%	82.10%	X		417	4.70%	15.39%	X
115 AAC CU	2,861	32.32%	3,182	35.95%	111.22%	X		506	5.72%	17.69%	X
188 Highmark FCU	2,875	32.67%	2,736	31.09%	95.17%	X		344	3.91%	11.97%	X
132 Besser CU	1,754	20.46%	908	10.59%	51.77%	X		265	3.09%	15.11%	X
185 First Financial CU	1,738	20.33%	727	8.50%	41.83%	X		390	4.56%	22.44%	X
217 NorthStar CU		0.00%									X

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430 Muskegon Co-op CU	1,586	18.97%	1,530	18.30%	96.47%	X		289	3.46%	18.22%	X
131 Allegan Community FCU	1,115	13.34%	503	6.02%	45.11%	X		81	0.97%	7.26%	
530 Sangamon Schools CU	2,748	32.91%	2,841	34.02%	103.38%	X		308	3.69%	11.21%	X
770 Lakeview CU	3,149	37.76%	2,269	27.21%	72.05%	X		795	9.53%	25.25%	X
350 Filer CU	2,349	29.57%	1,728	21.76%	73.56%	X		394	4.96%	16.77%	X
3919 Puget Sound CU	818	10.42%	608	7.74%	74.33%	X		159	2.02%	19.44%	X
124 AAA FCU	1,704	21.77%	1,197	15.29%	70.25%	X		299	3.82%	17.55%	X
141 Calcite CU	1,613	20.62%	858	10.97%	53.19%	X		55	0.70%	3.41%	X
205 Amalgamated CU	859	11.11%	103	1.33%	11.99%						
670 Brewery CU	1,510	20.02%	1,281	16.99%	84.83%	X		226	3.00%	14.97%	X
680 FEDCom CU	1,882	25.16%	1,622	21.69%	86.18%	X		271	3.62%	14.40%	X
182 Sentinel FCU	2,395	32.42%	2,828	38.28%	118.08%		X	215	2.91%	8.98%	X
173 New Horizons CU	1,363	18.83%	2,340	32.32%	171.68%	X		210	2.90%	15.41%	
209 Best Advantage CU											X
125 Rogue River Community CU	1,642	23.01%	704	9.87%	42.87%	X		143	2.00%	8.71%	X
240 East Traverse Catholic FCU	2,024	28.39%	1,242	17.42%	61.36%	X		208	2.92%	10.28%	
310 FOCUS CU	2,007	28.43%	1,448	20.51%	72.15%	X		264	3.74%	13.15%	X
184 Lake Huron CU	1,395	20.13%	328	4.73%	23.51%	X		176	2.54%	12.62%	X
119 Premier Financial CU	891	12.96%	455	6.62%	51.07%						
203 NorthPark Community CU	1,629	24.19%	6,607	98.11%	405.59%	X		292	4.34%	17.93%	X
161 Northern Hills FCU	1,562	24.80%	1,359	21.58%	87.00%	X		145	2.30%	9.28%	X
3025 Services Center FCU	2,560	40.99%	3,322	53.19%	129.77%	X		123	1.97%	4.80%	X
196 Rapid City Telco FCU	1,339	21.51%	997	16.01%	74.46%		X	328	5.27%	24.50%	
740 Kent County CU	1,897	30.61%	1,371	22.12%	72.27%	X		360	5.81%	18.98%	X
11 Progressive CU	270	4.57%	125	2.12%	46.30%	X		8	0.14%	2.96%	
590 Greater Metro FCU	1,948	33.02%	1,347	22.83%	69.15%	X		456	7.73%	23.41%	
153 First United FCU	556	9.44%	427	7.25%	76.80%	X		69	1.17%	12.41%	X
157 Lenco CU	2,004	34.79%	1,407	24.43%	70.21%	X		400	6.94%	19.96%	
280 Gratiot Community CU	984	17.43%	430	7.62%	43.70%	X		156	2.76%	15.85%	X
170 Muskegon Gov't Empl. FCU	1,304	23.16%	743	13.20%	56.98%						X
198 CU Plus	819	14.73%	224	4.03%	27.35%	X		98	1.76%	11.97%	
183 Franklin County Sch. Empl. FCU	625	11.67%	980	18.30%	156.80%						
3803 Tri-Rivers FCU	1,278	23.87%	96	1.79%	7.51%						X
212 Lower East Side People's FCU											
3913 PrimeSource CU	1,557	29.58%	4,843	92.00%	311.05%						X
191 Bay Area CU	1,578	30.58%	982	19.03%	62.23%	X		482	9.34%	30.54%	X
151 Tri-Cities CU	1,373	26.94%	1,290	25.31%	93.95%	X		132	2.59%	9.61%	X
213 WV United FCU	898	17.62%	1,695	35.26%	188.75%	X		95	1.98%	10.58%	X
207 Access First FCU							X				
144 Aeroquip CU	1,330	28.41%	604	12.90%	45.41%		X	91	1.94%	6.84%	X
3914 Cheney FCU	1,995	43.15%	4,301	93.03%	215.59%						
480 Community First FCU	1,025	22.31%	426	9.27%	41.56%	X		124	2.70%	12.10%	
380 Thornapple Valley Comm. CU	888	19.41%	0	0.00%	0.00%	X		39	0.85%	4.39%	
127 GR Consumers CU	1,444	31.59%	1,643	35.94%	113.78%	X		271	5.93%	18.77%	
165 Kensington Valley Comm. CU	1,418	31.18%	1,277	28.08%	90.06%	X		120	2.64%	8.46%	X
270 Generations Family FCU	816	18.14%		0.00%	0.00%	X		121	2.69%	14.83%	
210 Grand Rapids Family CU	1,218	27.27%	794	17.78%	65.19%	X		306	6.85%	25.12%	X
490 Governmental Empl. CU	1,545	34.95%	1,184	26.78%	76.63%	X		326	7.37%	21.10%	X
340 Safe Harbor CU	1,239	28.12%	783	17.77%	63.20%	X		188	4.27%	15.17%	X
174 Firefighters CU	1,530	35.39%	4,011	92.78%	262.16%						X
3805 First Neshoba FCU	539	12.53%									
10 Western Districts Members CU	1,347	31.97%	873	20.72%	64.81%	X		292	6.93%	21.68%	X
110 United Financial CU	1,045	25.43%	854	20.78%	81.72%						
202 EdCo Community CU	678	16.77%	453	11.21%	66.81%		X	95	2.35%	14.01%	
3916 1st Valley CU	820	20.73%	3,334	84.30%	406.59%		X	206	5.21%	25.12%	X
123 Consumers FCU	325	8.51%	150	3.93%	46.15%	X		131	3.43%	40.31%	X
163 Clawson Community CU	921	24.14%	678	17.77%	73.62%	X		66	1.73%	7.17%	X
730 Saginaw County Empl. CU	1,103	29.02%	1,240	32.62%	112.42%	X		447	11.76%	40.53%	
208 Horizon CU	358	9.71%	35	0.95%	9.78%						X
117 Madison CU	1,248	34.36%	1,000	27.53%	80.13%			222	6.11%	17.79%	
3908 Blue Mountain CU	820	23.01%	382	10.72%	46.59%	X		145	4.07%	17.68%	
640 Grand Trunk (BC) Empl. FCU	795	23.12%	113	3.29%	14.21%	X		90	2.62%	11.32%	X

Electronic Services

CU Name CU# (Sorted by Number of Members)	It's Me 247 Online Banking (Mbrs Logged in Since 9/30/2010)	% of Membership	e-Statements (Mbrs Enrolled as of 12/31/2010)	% of Membership	% of Active Online Banking Mbrs (logged in since 9/30/2010)	EasyPay Bill Payment powered by Fiserv	EasyPay Bill Payment powered by iPay	EasyPay Bill Pay (Mbrs Enrolled)	% of Membership	% of Active Online Banking Mbrs (logged in since 9/30/2010)	It's Me 247 Mobile Web
116 Thunder Bay Area CU	627	18.60%	350	10.38%	55.82%	X		66	1.96%	10.53%	X
570 Lakeshore FCU	758	22.64%	537	16.04%	70.84%	X		141	4.21%	18.60%	X
80 Auto-Owners Associates CU	1,063	32.19%	877	26.56%	82.50%	X		135	4.09%	12.70%	X
90 Newaygo County Srvc Empl. CU	1,250	38.02%	644	19.59%	51.52%	X		224	6.81%	17.92%	X
70 Rockford Community FCU	940	29.17%	723	22.44%	76.91%	X		77	2.39%	8.19%	X
128 Alpena Community CU	914	28.61%	828	25.92%	90.59%	X		105	3.29%	11.49%	X
650 County-City CU	706	22.18%	175	5.50%	24.79%						X
60 Kenowa Community FCU	910	29.19%	488	15.66%	53.63%	X		295	9.46%	32.42%	X
520 Evergreen CU	1,125	36.16%	949	30.50%	84.36%	X		191	6.14%	16.98%	X
260 Big Dutch Fleet CU	300	9.82%	109	3.57%	36.33%						X
3904 The Union CU	467	15.71%	235	7.90%	50.32%	X		124	4.17%	26.55%	
620 Port City FCU	769	26.02%	461	15.60%	59.95%	X		140	4.74%	18.21%	X
216 Cincinnati Interagency FCU		0.00%									
40 Michigan Coastal CU	507	18.04%	453	16.12%	89.35%						X
194 PEF FCU	616	23.00%	422	15.76%	68.51%	X		69	2.58%	11.20%	
177 Chiropractic FCU	819	33.21%	272	11.03%	33.21%	X		102	4.14%	12.45%	X
189 ROME CU	662	27.00%	236	9.62%	35.65%						
158 Greater Wayne County FCU	392	16.65%	129	5.48%	32.91%	X		57	2.42%	14.54%	
164 Sarasota Municipal Empl. CU	680	29.02%	306	13.06%	45.00%	X		183	7.81%	26.91%	
3915 Pacific Northwest CU	671	29.78%	2,097	93.08%	312.52%						X
3909 Spokane Law Enforcement	801	35.58%	346	15.37%	43.20%	X		76	3.38%	9.49%	X
152 First Choice CU	420	18.86%	148	6.65%	35.24%						
120 Northwest Consumers FCU	688	31.82%	254	11.75%	36.92%	X		47	2.17%	6.83%	
201 Des Moines Police Officers' CU	682	32.85%	293	14.11%	42.96%		X	113	5.44%	16.57%	X
162 Great Lakes Members CU	172	8.38%	64	3.12%	37.21%						
3026 Vermillion FCU	795	39.03%	511	25.09%	64.28%	X		86	4.22%	10.82%	X
3918 Alamosa CU	23	1.13%	2,180	107.39%	9478.26%						
3901 Spokane Firefighters CU	951	47.89%	713	35.90%	74.97%	X		278	14.00%	29.23%	X
3809 Allied CU	319	16.49%									
370 Farm Bureau Family CU	656	35.40%	790	42.63%	120.43%	X		121	6.53%	18.45%	X
3905 CALCOE FCU	389	21.37%	281	15.44%	72.24%	X		90	4.95%	23.14%	X
790 Catholic United Financial CU	259	14.33%	227	12.56%	87.64%	X		31	1.71%	11.97%	X
700 Country Heritage CU	103	5.78%		0.00%	0.00%						
179 Sentinel Graphics FCU	442	25.09%	185	10.50%	41.86%	X		65	3.69%	14.71%	
175 Federated Family CU	524	29.82%	201	11.44%	38.36%						
30 ATL FCU	522	30.17%	464	26.82%	88.89%	X		99	5.72%	18.97%	X
290 SB Community FCU	361	21.60%	138	8.26%	38.23%	X		45	2.69%	12.47%	
220 Bissell Empl. CU	562	35.02%	561	34.95%	99.82%	X		86	5.36%	15.30%	
3812 Mobile Postal Empl. CU	399	26.25%									
390 Muskegon Cons. Power CU	262	19.57%	16	1.19%	6.11%						
3903 Spokane Media FCU	494	39.21%	406	32.22%	82.19%	X		146	11.59%	29.55%	X
3921 Valley Educators CU	39	3.42%	6	0.53%	15.38%						X
3911 Newrizons FCU	282	25.00%	95	8.42%	33.69%	X		48	4.26%	17.02%	
3917 Mountain River CU	138	12.45%	140	12.64%	101.45%	X		2	0.18%	1.45%	
470 Hometown CU	398	37.73%	191	18.10%	47.99%	X		44	4.17%	11.06%	X
3902 Amicus FCU	329	31.54%	811	77.76%	246.50%	X		104	9.97%	31.61%	X
3814 Marvel City FCU	224	21.58%									X
150 West Mich. Postal Service FCU	141	15.38%	37	4.03%	26.24%						
3810 Degussa Empl. FCU	325	36.31%									X
3801 Progressive FCU	115	13.25%									X
181 CR Community First CU	6	1.64%		0.00%	0.00%						
206 East River Development Alliance FCU	21	8.43%	241	96.79%	1147.62%						X
3806 Lakewood Community FCU	61	35.06%	23	13.22%	37.70%						X
215 Chippewa Eagle FCU											
TOTAL/COUNT	359,243	26.25%	299,213	21.86%	83.29%	93	7	59,470	4.35%	16.55%	89
% of CUs that use the feature	97%		91%			52%	4%	76%			50%

Electronic Services (continued)

CU Name CU# (Sorted by Number of Members)	Audio/Online Banking Messages	Check Images in Online Banking	e-Notices / e-Alerts	Member Access to PIB Profile	VMS: Personal Info Update	VMS: Loan Applications	VMS: Membership Applications	VMS: Opening CDs	VMS: Opening Shares	VMS: Online AFT/CFT Maint.	VMS: ACH Distribution Maint.	VMS: Online CD Maturity Maint	CU*TALK Audio Response	ATM: Batch (Offline)	ATM: Online	Debit Cards: Batch (Offline)	Debit Cards: Online	No-Fee ATM Terminals
3325 Fox Communities CU	X	X		X	X	X				X			X		X		X	X
133 Alpena Alcona Area CU	X	X	X	X	X	X		X	X	X	X		X		X		X	X
200 Honor CU	X	X	X	X	X	X	X	X	X	X	X		X		X		X	X
199 Heartland CU (Springfield)	X	X	X		X	X	X	X	X	X	X		X				X	X
3450 Superior Choice CU	X	X	X	X	X	X	X	X	X	X	X		X	X		X		X
112 Frankenmuth CU	X	X	X		X	X	X	X	X	X			X		X		X	X
166 Detroit Metropolitan CU		X											X		X		X	
720 CorePlus FCU	X	X	X	X	X	X	X	X	X	X	X	X	X		X		X	X
93 Unison CU	X	X	X										X		X		X	
155 Ohio Catholic FCU		X											X		X		X	X
187 Heartland CU (Madison)	X	X	X	X	X	X	X	X	X	X	X		X		X		X	X
3150 Prospera CU	X						X		X				X	X		X		X
420 Service 1 FCU	X	X	X	X	X	X		X	X	X	X		X		X		X	X
148 Affinity Group CU	X	X			X	X		X	X				X		X		X	X
130 Central Michigan Comm. FCU	X	X											X		X	X		X
750 West Michigan CU	X	X	X	X	X	X		X	X	X	X		X	X		X		
3300 Harris County FCU	X	X	X	X	X								X	X			X	X
178 Allegis CU		X			X	X				X			X		X		X	X
197 VacationLand FCU	X	X	X		X		X		X	X			X		X		X	X
3460 Horizon Utah FCU		X	X		X	X		X		X			X		X		X	X
3430 Cumberland County FCU					X	X	X	X	X				X		X		X	
145 Wauna FCU		X	X		X	X		X	X	X			X		X		X	X
137 Parkside CU	X	X	X		X	X	X	X					X		X		X	
126 Isabella Community CU	X	X	X	X	X	X	X						X		X		X	X
204 Grand Valley Co-op CU	X	X	X		X	X	X	X	X	X	X		X		X		X	X
135 North Central Area CU		X				X							X		X	X		X
134 First Trust CU	X	X	X		X	X	X	X	X				X	X		X		X
176 Community West CU		X	X										X		X		X	X
169 United Educational CU	X	X	X	X	X	X	X	X	X	X	X		X	X		X		X
3818 Mass State Empl. CU	X	X	X	X	X	X	X	X	X	X	X		X		X		X	X
186 Meijer CU	X	X	X										X		X		X	X
156 Madison County FCU		X			X	X		X	X	X			X		X		X	X
172 Glacier Hills CU	X	X	X		X	X	X	X	X	X	X		X	X		X		X
190 TBA CU	X	X	X	X	X	X		X	X				X		X		X	X
3225 Ripco CU	X				X	X							X	X		X		
192 District Government Emp FCU	X	X	X		X	X	X	X	X	X	X		X	X	X	X	X	X
600 Peninsula FCU	X	X			X	X	X	X	X	X			X		X		X	X
114 Delta County CU	X	X	X	X	X								X		X		X	X
500 Community CU	X		X	X	X	X	X	X	X	X	X		X		X		X	X
147 Western CU	X	X	X	X									X		X		X	X
146 Straits Area FCU	X					X							X		X		X	X
410 Forest Area FCU	X	X	X		X	X		X	X				X		X	X		X
129 Quest FCU	X	X	X	X	X	X	X	X	X		X		X		X		X	X
760 Allegis CU	X	X	X		X	X			X	X			X		X		X	X
550 Western Division FCU	X		X		X	X		X	X				X	X		X		
660 San Antonio Citizens FCU	X	X	X		X	X		X	X	X	X	X	X		X		X	X
195 Community Schools CU		X									X		X		X		X	
450 Wexford Community CU	X	X		X		X							X		X		X	X
3420 Tahquamenon Area CU			X										X		X		X	X
250 River Valley CU	X	X	X		X	X	X	X	X	X	X		X		X		X	X
122 Onaway Community FCU		X	X	X	X	X		X	X				X		X		X	X
149 Aberdeen FCU	X	X	X										X		X		X	X
138 H.P.C. CU		X				X							X		X		X	X
142 Sioux Empire FCU	X	X	X		X	X	X	X	X	X	X		X		X		X	X
171 CommStar CU	X	X	X	X		X					X		X		X		X	
3907 United Advantage NW FCU	X	X	X	X	X	X		X	X	X	X		X		X		X	X
113 Clarkston Brandon Comm. CU	X	X	X	X				X	X	X	X		X		X		X	
115 AAC CU	X	X	X		X	X	X	X	X				X		X		X	X
188 Highmark FCU		X											X	X		X		X
132 Besser CU		X				X							X		X		X	X
185 First Financial CU	X	X	X			X	X	X	X	X	X		X		X		X	X
217 NorthStar CU	X	X	X		X	X	X	X	X	X	X	X	X		X		X	X

Electronic Services (continued)

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430 Muskegon Co-op CU	X	X											X		X		X	
131 Allegan Community FCU	X	X		X									X		X		X	
530 Sangamon Schools CU				X	X		X						X		X		X	
770 Lakeview CU	X	X	X		X				X	X	X	X	X		X		X	X
350 Filer CU	X	X	X		X	X		X	X	X			X		X	X		X
3919 Puget Sound CU	X	X	X	X	X	X		X	X	X	X		X		X		X	
124 AAA FCU	X	X	X	X	X	X	X						X		X		X	X
141 Calcite CU		X													X		X	X
205 Amalgamated CU	X	X	X		X	X	X	X	X				X		X		X	X
670 Brewery CU	X		X			X	X	X	X				X		X		X	X
680 FEDCom CU	X	X	X			X	X	X	X	X	X		X		X		X	X
182 Sentinel FCU	X	X	X		X	X	X	X	X	X	X		X		X		X	X
173 New Horizons CU	X	X	X		X	X	X	X	X	X	X		X		X		X	
209 Best Advantage CU	X	X	X		X	X	X	X	X	X	X		X		X		X	
125 Rogue River Community CU		X	X		X	X		X	X	X			X		X		X	
240 East Traverse Catholic FCU	X	X	X	X									X	X		X	X	X
310 FOCUS CU	X	X	X	X	X	X	X	X	X	X	X		X		X		X	X
184 Lake Huron CU		X	X		X								X		X		X	
119 Premier Financial CU	X	X		X	X	X		X	X				X	X		X		X
203 NorthPark Community CU	X	X			X	X	X	X	X	X			X		X		X	X
161 Northern Hills FCU	X	X	X	X	X	X	X	X	X	X			X		X		X	X
3025 Services Center FCU													X			X		
196 Rapid City Telco FCU					X	X							X	X		X		
740 Kent County CU		X			X	X	X	X	X	X			X		X		X	X
11 Progressive CU		X											X		X			
590 Greater Metro FCU	X				X		X	X	X				X		X		X	
153 First United FCU		X				X							X		X		X	
157 Lenco CU	X	X		X									X		X		X	X
280 Gratiot Community CU		X				X							X		X		X	
170 Muskegon Gov't Empl. FCU	X	X	X	X		X							X		X	X		X
198 CU Plus	X	X	X		X	X	X	X	X	X	X		X		X		X	
183 Franklin County Sch. Empl. FCU		X	X		X	X	X	X	X	X	X		X		X		X	
3803 Tri-Rivers FCU	X	X	X			X	X	X					X		X		X	
212 Lower East Side People's FCU																		
3913 PrimeSource CU	X	X		X									X		X	X	X	X
191 Bay Area CU	X	X	X		X	X	X						X		X		X	
151 Tri-Cities CU	X	X	X	X									X		X		X	X
213 WV United FCU		X	X		X	X	X	X	X	X	X		X		X		X	X
207 Access First FCU		X											X		X		X	X
144 Aeroquip CU	X	X	X		X	X	X	X	X				X	X		X		
3914 Cheney FCU															X			
480 Community First FCU	X	X					X						X	X	X	X	X	X
380 Thornapple Valley Comm. CU	X	X	X	X	X	X							X		X		X	
127 GR Consumers CU	X	X	X	X	X	X	X	X					X		X		X	X
165 Kensington Valley Comm. CU	X	X	X			X		X		X	X		X		X		X	
270 Generations Family FCU					X								X		X		X	
210 Grand Rapids Family CU	X	X	X	X	X	X		X	X				X		X		X	X
490 Governmental Empl. CU													X		X		X	X
340 Safe Harbor CU	X	X	X	X		X							X		X		X	X
174 Firefighters CU	X	X	X		X	X							X		X		X	
3805 First Neshoba FCU	X				X								X	X		X		
10 Western Districts Members CU	X	X	X	X	X	X	X	X	X	X			X		X		X	
110 United Financial CU	X	X	X	X		X		X	X				X		X		X	X
202 EdCo Community CU		X				X		X	X				X		X	X		X
3916 1st Valley CU	X	X	X	X									X		X		X	X
123 Consumers FCU		X											X		X		X	
163 Clawson Community CU		X			X	X	X	X					X		X		X	X
730 Saginaw County Empl. CU		X	X		X	X		X	X				X		X		X	
208 Horizon CU	X	X	X			X				X			X		X		X	
117 Madison CU	X	X	X										X		X		X	
3908 Blue Mountain CU	X		X	X											X		X	
640 Grand Trunk (BC) Empl. FCU	X												X		X		X	X

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116 Thunder Bay Area CU		X		X	X	X							X		X		X	X
570 Lakeshore FCU	X	X	X	X									X		X		X	
80 Auto-Owners Associates CU	X	X	X	X	X			X	X	X			X		X		X	X
90 Newaygo County Srvc Empl. CU	X	X	X	X	X	X		X	X	X	X		X		X		X	X
70 Rockford Community FCU	X	X			X	X		X	X				X	X		X		X
128 Alpena Community CU		X		X	X	X		X	X				X		X		X	
650 County-City CU	X	X			X	X	X						X			X		
60 Kenowa Community FCU	X	X											X		X		X	X
520 Evergreen CU	X		X		X	X	X						X	X	X		X	X
260 Big Dutch Fleet CU													X					
3904 The Union CU															X			
620 Port City FCU	X	X	X		X	X	X	X	X	X			X		X		X	X
216 Cincinnati Interagency FCU																		
40 Michigan Coastal CU	X	X		X	X								X	X		X		
194 PEF FCU	X	X	X			X	X	X	X	X	X		X	X		X		
177 Chiropractic FCU		X													X		X	
189 ROME CU	X	X	X		X	X	X	X	X	X	X		X		X	X		
158 Greater Wayne County FCU		X				X		X	X				X	X		X		
164 Sarasota Municipal Empl. CU	X	X	X		X	X		X	X				X		X		X	X
3915 Pacific Northwest CU			X	X	X	X		X		X	X	X	X		X		X	
3909 Spokane Law Enforcement	X	X	X		X	X	X	X	X	X	X	X	X		X		X	
152 First Choice CU													X	X		X		
120 Northwest Consumers FCU		X	X		X								X		X		X	X
201 Des Moines Police Officers' CU		X	X			X									X	X		
162 Great Lakes Members CU		X	X		X	X		X	X				X		X		X	
3026 Vermillion FCU																		
3918 Alamosa CU																		
3901 Spokane Firefighters CU	X		X	X				X					X		X		X	
3809 Allied CU	X		X		X	X	X						X		X		X	
370 Farm Bureau Family CU	X	X	X			X		X	X				X		X			
3905 CALCOE FCU		X	X	X									X		X		X	
790 Catholic United Financial CU	X													X		X		
700 Country Heritage CU		X						X	X									
179 Sentinel Graphics FCU		X						X	X	X	X		X		X		X	X
175 Federated Family CU		X			X								X	X		X		
30 ATL FCU	X	X	X	X	X	X	X	X	X	X	X		X		X		X	
290 SB Community FCU													X		X	X		
220 Bissell Empl. CU	X	X		X									X		X		X	
3812 Mobile Postal Empl. CU	X		X		X	X	X						X		X		X	
390 Muskegon Cons. Power CU															X			
3903 Spokane Media FCU	X	X	X	X									X	X		X		
3921 Valley Educators CU		X												X				
3911 Newrizons FCU															X			
3917 Mountain River CU		X												X		X		
470 Hometown CU	X		X		X								X	X		X		X
3902 Amicus FCU	X	X		X	X	X	X	X	X	X	X		X		X		X	X
3814 Marvel City FCU	X		X			X							X		X		X	
150 West Mich. Postal Service FCU	X	X	X	X									X	X		X		
3810 Degussa Empl. FCU	X		X		X	X	X						X		X		X	
3801 Progressive FCU	X		X			X	X						X				X	
181 CR Community First CU	X																	
206 East River Development Alliance FCU																		
3806 Lakewood Community FCU			X			X	X		X				X					
215 Chippewa Eagle FCU	X	X											X				X	X
TOTAL/COUNT	89	103	81	43	67	79	43	59	56	37	30	5	123	21	109	29	98	64
% of CUs that use the feature	50%	58%	46%	24%	38%	44%	24%	33%	31%	21%	17%	3%	69%	12%	61%	16%	55%	36%

Fees/Service Charges and Rebates

CU Name CU# (Sorted by Number of Members)	Account Service Charges	ATM Transaction Fees	Bonus Dividends: Loan Interest Rebate	Bonus Dividends: Share Dividends	Check Cashing Fees	Check Negotiation Fees	Delinquency Fines: % Amt Delq	Delinquency Fines: % Int Due	Delinquency Fines: % Sched Pmt	Delinquency Fines: Flat Fee	Deposit Item Fees	Dormancy Fees	Electronic Deposit Holds/ Member in Good Standing
3325 Fox Communities CU	X	X			X		X				X	X	X
133 Alpena Alcona Area CU									X	X		X	
200 Honor CU	X	X			X					X	X	X	X
199 Heartland CU (Springfield)	X	X							X	X		X	X
3450 Superior Choice CU	X	X			X				X	X	X		
112 Frankenmuth CU	X	X			X			X	X	X	X		
166 Detroit Metropolitan CU		X										X	
720 CorePlus FCU	X	X			X				X			X	X
93 Unison CU	X	X					X			X		X	
155 Ohio Catholic FCU		X			X				X	X		X	
187 Heartland CU (Madison)	X	X			X				X	X		X	
3150 Prospera CU	X	X			X				X		X	X	X
420 Service 1 FCU	X	X						X				X	
148 Affinity Group CU	X	X			X	X	X	X		X	X	X	
130 Central Michigan Comm. FCU	X	X						X		X	X	X	
750 West Michigan CU	X	X			X	X		X		X		X	
3300 Harris County FCU	X	X			X								
178 Allegius CU	X	X								X			X
197 VacationLand FCU	X	X			X			X	X	X	X	X	X
3460 Horizon Utah FCU									X			X	
3430 Cumberland County FCU	X											X	
145 Wauna FCU	X			X					X			X	
137 Parkside CU								X	X	X		X	
126 Isabella Community CU	X	X					X	X				X	
204 Grand Valley Co-op CU	X				X			X	X			X	
135 North Central Area CU		X						X	X				
134 First Trust CU	X	X			X				X			X	
176 Community West CU	X	X						X				X	X
169 United Educational CU					X				X			X	
3818 Mass State Empl. CU	X	X			X				X	X			X
186 Meijer CU	X	X										X	
156 Madison County FCU		X								X		X	X
172 Glacier Hills CU		X			X	X			X			X	X
190 TBA CU	X	X			X			X	X		X	X	
3225 Ripco CU	X				X		X					X	X
192 District Government Emp FCU	X						X		X				
600 Peninsula FCU								X					
114 Delta County CU					X			X		X		X	X
500 Community CU	X	X			X	X	X			X	X	X	
147 Western CU	X	X			X				X	X	X	X	X
146 Straits Area FCU	X	X						X	X			X	
410 Forest Area FCU	X	X						X			X	X	
129 Quest FCU										X		X	
760 Allegis CU	X	X			X				X		X	X	
550 Western Division FCU		X		X	X					X		X	
660 San Antonio Citizens FCU	X	X			X	X			X			X	
195 Community Schools CU	X								X			X	X
450 Wexford Community CU		X			X			X				X	
3420 Tahquamenon Area CU	X	X											
250 River Valley CU	X	X							X			X	X
122 Onaway Community FCU		X	X					X				X	
149 Aberdeen FCU	X	X							X	X	X	X	
138 H.P.C. CU													
142 Sioux Empire FCU	X	X	X	X	X		X		X	X		X	X
171 CommStar CU	X	X					X	X	X		X	X	X
3907 United Advantage NW FCU	X	X			X					X		X	X
113 Clarkston Brandon Comm. CU	X	X			X			X	X			X	X
115 AAC CU	X	X			X		X	X	X	X		X	X
188 Highmark FCU		X										X	
132 Besser CU								X					
185 First Financial CU		X								X		X	X
217 NorthStar CU	X	X						X				X	X

Fees/Service Charges and Rebates

CU Name CU# (Sorted by Number of Members)	Account Service Charges	ATM Transaction Fees	Bonus Dividends: Loan Interest Rebate	Bonus Dividends: Share Dividends	Check Cashing Fees	Check Negotiation Fees	Delinquency Fines: % Amt Delq	Delinquency Fines: % Int Due	Delinquency Fines: % Sched Pmt	Delinquency Fines: Flat Fee	Deposit Item Fees	Dormancy Fees	Electronic Deposit Holds/ Member in Good Standing
430 Muskegon Co-op CU	X	X			X					X		X	
131 Allegan Community FCU		X				X		X				X	
530 Sangamon Schools CU		X											
770 Lakeview CU		X	X	X	X		X				X	X	
350 Filer CU	X	X	X	X				X				X	
3919 Puget Sound CU	X				X		X	X	X	X		X	X
124 AAA FCU	X	X			X	X		X				X	
141 Calcite CU										X			
205 Amalgamated CU	X	X						X				X	X
670 Brewery CU	X	X			X				X	X	X	X	
680 FEDCom CU		X			X			X		X		X	X
182 Sentinel FCU	X	X			X	X			X	X		X	
173 New Horizons CU		X							X			X	
209 Best Advantage CU							X			X		X	
125 Rogue River Community CU		X			X			X			X	X	
240 East Traverse Catholic FCU	X	X						X				X	
310 FOCUS CU	X	X			X	X	X	X	X	X		X	X
184 Lake Huron CU					X			X					
119 Premier Financial CU					X				X		X	X	
203 NorthPark Community CU	X	X			X				X	X		X	
161 Northern Hills FCU	X	X			X			X				X	
3025 Services Center FCU		X							X			X	
196 Rapid City Telco FCU									X			X	
740 Kent County CU	X	X			X			X		X	X	X	X
11 Progressive CU									X				
590 Greater Metro FCU	X	X						X				X	
153 First United FCU	X	X						X				X	
157 Lenco CU		X						X	X		X	X	
280 Gratiot Community CU	X	X			X					X		X	
170 Muskegon Govt'l Empl. FCU	X	X			X					X		X	
198 CU Plus	X								X	X		X	
183 Franklin County Sch. Empl. FCU		X					X						
3803 Tri-Rivers FCU	X	X							X	X		X	X
212 Lower East Side People's FCU													
3913 PrimeSource CU	X						X	X		X		X	X
191 Bay Area CU	X				X				X			X	X
151 Tri-Cities CU	X	X			X	X		X				X	
213 WV United FCU					X			X		X		X	
207 Access First FCU	X												
144 Aeroquip CU		X			X							X	
3914 Cheney FCU													
480 Community First FCU		X							X	X		X	
380 Thornapple Valley Comm. CU	X	X			X			X				X	X
127 GR Consumers CU		X	X	X	X	X			X	X		X	X
165 Kensington Valley Comm. CU	X	X			X			X				X	
270 Generations Family FCU		X								X			
210 Grand Rapids Family CU		X			X		X					X	X
490 Governmental Empl. CU	X						X						
340 Safe Harbor CU	X	X			X		X					X	
174 Firefighters CU	X								X	X		X	
3805 First Neshoba FCU		X								X			X
10 Western Districts Members CU	X	X			X			X	X	X		X	
110 United Financial CU	X	X							X	X		X	X
202 EdCo Community CU	X				X				X	X		X	
3916 1st Valley CU	X	X			X					X		X	
123 Consumers FCU	X	X										X	
163 Clawson Community CU		X			X							X	
730 Saginaw County Empl. CU		X						X	X			X	
208 Horizon CU	X	X					X					X	X
117 Madison CU	X	X			X		X					X	
3908 Blue Mountain CU										X	X		
640 Grand Trunk (BC) Empl. FCU		X			X							X	

Fees/Service Charges and Rebates

CU Name CU# (Sorted by Number of Members)	Account Service Charges	ATM Transaction Fees	Bonus Dividends: Loan Interest Rebate	Bonus Dividends: Share Dividends	Check Cashing Fees	Check Negotiation Fees	Delinquency Fines: % Amt Delq	Delinquency Fines: % Int Due	Delinquency Fines: % Sched Pmt	Delinquency Fines: Flat Fee	Deposit Item Fees	Dormancy Fees	Electronic Deposit Holds/ Member in Good Standing
116 Thunder Bay Area CU	X							X				X	
570 Lakeshore FCU		X							X			X	
80 Auto-Owners Associates CU			X									X	
90 Newaygo County Srvc Empl. CU		X							X			X	
70 Rockford Community FCU		X			X			X		X		X	
128 Alpena Community CU								X	X				
650 County-City CU	X				X		X	X	X	X		X	
60 Kenowa Community FCU		X			X	X				X		X	
520 Evergreen CU	X	X			X				X			X	
260 Big Dutch Fleet CU													
3904 The Union CU													
620 Port City FCU	X	X						X				X	
216 Cincinnati Interagency FCU													
40 Michigan Coastal CU	X	X			X		X					X	X
194 PEF FCU									X	X		X	X
177 Chiropractic FCU		X						X				X	
189 ROME CU	X				X			X	X			X	
158 Greater Wayne County FCU					X					X		X	
164 Sarasota Municipal Empl. CU	X	X								X		X	
3915 Pacific Northwest CU		X							X				
3909 Spokane Law Enforcement									X				
152 First Choice CU		X								X			
120 Northwest Consumers FCU	X	X						X			X	X	
201 Des Moines Police Officers' CU		X							X				
162 Great Lakes Members CU								X					X
3026 Vermillion FCU													
3918 Alamosa CU													
3901 Spokane Firefighters CU	X											X	
3809 Allied CU													
370 Farm Bureau Family CU	X	X			X		X	X				X	
3905 CALCOE FCU	X	X			X				X			X	
790 Catholic United Financial CU		X					X						
700 Country Heritage CU	X									X	X	X	
179 Sentinel Graphics FCU		X							X			X	
175 Federated Family CU					X				X			X	
30 ATL FCU	X	X			X	X		X				X	X
290 SB Community FCU		X											
220 Bissell Empl. CU		X						X		X			
3812 Mobile Postal Empl. CU									X				X
390 Muskegon Cons. Power CU										X			
3903 Spokane Media FCU								X				X	
3921 Valley Educators CU					X		X						
3911 Newrizons FCU													
3917 Mountain River CU	X	X							X	X		X	
470 Hometown CU	X	X			X				X			X	
3902 Amicus FCU								X				X	
3814 Marvel City FCU									X				X
150 West Mich. Postal Service FCU	X	X						X					
3810 Degussa Empl. FCU									X			X	X
3801 Progressive FCU	X								X				X
181 CR Community First CU													
206 East River Development Alliance FCU													
3806 Lakewood Community FCU									X			X	
215 Chippewa Eagle FCU													
TOTAL/COUNT	67	87	6	5	55	10	20	47	52	47	15	100	33
% of CUs that use the feature	38%	49%	3%	3%	31%	6%	11%	26%	29%	26%	8%	56%	19%

Fees/Service Charges and Rebates (continued)

CU Name CU# (Sorted by Number of Members)	Laser Money Order Fees	Minimum Balance Svc Charges	New Membership Fees	Patronage (Ownership) Dividend	Phone Transfer Fees	Printed CU Check Fees	Sales Tax on Service Fees	Self-Service Fees	Starter Check Fees	Transaction History Print Fee	Transaction Rebates	Transaction Service Charges	Waiver Analysis
3325 Fox Communities CU	X	X			X	X			X			X	
133 Alpena Alcona Area CU	X				X	X			X	X			
200 Honor CU	X	X	X		X	X		X	X	X		X	X
199 Heartland CU (Springfield)		X	X			X				X			
3450 Superior Choice CU		X				X						X	X
112 Frankenmuth CU	X	X	X		X	X		X	X	X		X	
166 Detroit Metropolitan CU		X				X				X			
720 CorePlus FCU	X	X			X	X			X	X			X
93 Unison CU	X	X			X	X			X				
155 Ohio Catholic FCU	X	X				X				X			
187 Heartland CU (Madison)	X	X			X	X			X	X			
3150 Prospera CU	X	X			X	X		X	X	X			
420 Service 1 FCU	X					X			X	X		X	X
148 Affinity Group CU	X	X			X	X			X	X		X	
130 Central Michigan Comm. FCU	X	X			X	X							
750 West Michigan CU	X		X			X			X	X			X
3300 Harris County FCU		X	X						X	X		X	
178 Allegius CU	X	X				X				X		X	
197 VacationLand FCU	X	X							X	X		X	X
3460 Horizon Utah FCU	X					X							
3430 Cumberland County FCU	X					X				X			
145 Wauna FCU	X	X				X			X	X		X	
137 Parkside CU	X				X	X			X	X			
126 Isabella Community CU	X					X			X	X		X	
204 Grand Valley Co-op CU	X		X		X	X			X	X		X	X
135 North Central Area CU	X	X				X				X			
134 First Trust CU	X					X		X	X	X		X	X
176 Community West CU	X				X	X			X	X			
169 United Educational CU	X					X			X	X			
3818 Mass State Empl. CU	X	X			X	X			X	X		X	X
186 Meijer CU	X	X				X				X			
156 Madison County FCU	X					X			X	X			
172 Glacier Hills CU	X	X			X				X	X		X	X
190 TBA CU	X	X	X	X	X	X			X	X	X	X	
3225 Ripco CU	X	X			X				X	X			
192 District Government Emp FCU	X	X			X	X		X	X	X	X		X
600 Peninsula FCU	X					X							
114 Delta County CU	X					X				X			
500 Community CU	X	X			X	X		X	X	X		X	X
147 Western CU	X	X			X	X			X	X			X
146 Straits Area FCU	X					X			X	X			
410 Forest Area FCU	X					X		X		X			
129 Quest FCU	X					X				X			X
760 Allegis CU		X			X	X			X	X			
550 Western Division FCU		X		X		X				X		X	
660 San Antonio Citizens FCU	X	X			X	X			X	X		X	X
195 Community Schools CU	X	X			X	X				X			X
450 Wexford Community CU	X	X			X	X			X	X			
3420 Tahquamenon Area CU													
250 River Valley CU						X			X	X		X	
122 Onaway Community FCU	X			X		X				X			X
149 Aberdeen FCU	X			X		X			X	X			X
138 H.P.C. CU	X		X			X				X			
142 Sioux Empire FCU	X	X	X	X		X			X	X		X	
171 CommStar CU										X			X
3907 United Advantage NW FCU	X	X	X		X	X				X		X	
113 Clarkston Brandon Comm. CU	X		X		X	X				X			
115 AAC CU	X	X				X			X	X			
188 Highmark FCU	X					X						X	
132 Besser CU	X					X							
185 First Financial CU	X												X
217 NorthStar CU	X								X	X			

Fees/Service Charges and Rebates (continued)

CU Name CU# (Sorted by Number of Members)	Laser Money Order Fees	Minimum Balance Svc Charges	New Membership Fees	Patronage (Ownership) Dividend	Phone Transfer Fees	Printed CU Check Fees	Sales Tax on Service Fees	Self-Service Fees	Starter Check Fees	Transaction History Print Fee	Transaction Rebates	Transaction Service Charges	Waiver Analysis
430 Muskegon Co-op CU	X	X	X		X	X		X	X	X			
131 Allegan Community FCU	X	X			X								
530 Sangamon Schools CU	X									X			
770 Lakeview CU	X	X			X	X			X				
350 Filer CU	X			X	X				X				
3919 Puget Sound CU	X	X		X	X					X		X	X
124 AAA FCU	X				X	X				X		X	
141 Calcite CU	X									X			
205 Amalgamated CU	X					X			X	X			
670 Brewery CU	X	X			X	X			X	X			
680 FEDCom CU	X				X	X			X	X			X
182 Sentinel FCU	X	X			X	X			X	X			X
173 New Horizons CU	X				X	X			X	X			X
209 Best Advantage CU	X					X							X
125 Rogue River Community CU	X	X	X		X	X			X	X			
240 East Traverse Catholic FCU	X				X	X				X			
310 FOCUS CU		X			X	X			X	X			X
184 Lake Huron CU	X				X	X				X		X	
119 Premier Financial CU			X										
203 NorthPark Community CU	X	X				X				X			
161 Northern Hills FCU	X	X	X		X	X			X	X			X
3025 Services Center FCU									X	X			
196 Rapid City Telco FCU	X					X			X	X			
740 Kent County CU		X			X	X		X	X	X		X	
11 Progressive CU	X		X										
590 Greater Metro FCU		X			X					X		X	
153 First United FCU	X					X				X			
157 Lenco CU	X					X			X				X
280 Gratiot Community CU					X	X				X		X	
170 Muskegon Govt'l Empl. FCU			X		X	X			X	X		X	
198 CU Plus	X												X
183 Franklin County Sch. Empl. FCU						X							
3803 Tri-Rivers FCU	X	X			X	X						X	X
212 Lower East Side People's FCU													
3913 PrimeSource CU	X		X			X			X	X			
191 Bay Area CU		X					X			X			
151 Tri-Cities CU					X	X			X	X			
213 WV United FCU	X				X	X				X		X	
207 Access First FCU													
144 Aeroquip CU	X			X		X			X	X			
3914 Cheney FCU													
480 Community First FCU	X									X			
380 Thornapple Valley Comm. CU	X	X			X	X			X	X			
127 GR Consumers CU	X					X		X	X	X			X
165 Kensington Valley Comm. CU	X	X			X	X			X	X		X	
270 Generations Family FCU						X							
210 Grand Rapids Family CU	X				X	X				X			
490 Governmental Empl. CU	X	X				X				X			
340 Safe Harbor CU	X				X	X			X	X			X
174 Firefighters CU	X	X			X	X			X	X			
3805 First Neshoba FCU		X	X			X						X	X
10 Western Districts Members CU	X	X				X		X	X	X			X
110 United Financial CU	X	X				X		X	X	X			
202 EdCo Community CU	X					X	X			X			
3916 1st Valley CU	X	X	X			X				X		X	
123 Consumers FCU	X	X	X			X			X				
163 Clawson Community CU	X	X				X				X			
730 Saginaw County Empl. CU						X			X	X			
208 Horizon CU	X	X				X							
117 Madison CU	X	X			X	X			X	X		X	
3908 Blue Mountain CU	X	X				X							
640 Grand Trunk (BC) Empl. FCU	X									X			

Fees/Service Charges and Rebates (continued)

CU Name CU# (Sorted by Number of Members)	Laser Money Order Fees	Minimum Balance Svc Charges	New Membership Fees	Patronage (Ownership) Dividend	Phone Transfer Fees	Printed CU Check Fees	Sales Tax on Service Fees	Self-Service Fees	Starter Check Fees	Transaction History Print Fee	Transaction Rebates	Transaction Service Charges	Waiver Analysis
116 Thunder Bay Area CU	X					X				X			
570 Lakeshore FCU					X					X			
80 Auto-Owners Associates CU	X												
90 Newaygo County Svc Empl. CU	X	X						X	X	X		X	
70 Rockford Community FCU	X		X		X	X			X	X			
128 Alpena Community CU	X					X			X				
650 County-City CU	X	X			X	X			X			X	
60 Kenowa Community FCU	X				X	X			X	X		X	
520 Evergreen CU	X	X			X	X		X		X			
260 Big Dutch Fleet CU													
3904 The Union CU													
620 Port City FCU	X				X	X			X	X			
216 Cincinnati Interagency FCU													
40 Michigan Coastal CU	X	X				X			X	X			
194 PEF FCU	X	X											X
177 Chiropractic FCU						X							
189 ROME CU	X	X	X						X				X
158 Greater Wayne County FCU	X					X							
164 Sarasota Municipal Empl. CU	X												
3915 Pacific Northwest CU	X					X							
3909 Spokane Law Enforcement						X							
152 First Choice CU						X				X			
120 Northwest Consumers FCU	X	X				X				X			
201 Des Moines Police Officers' CU	X					X	X			X		X	
162 Great Lakes Members CU	X					X				X			
3026 Vermillion FCU													
3918 Alamosa CU													
3901 Spokane Firefighters CU	X												
3809 Allied CU												X	X
370 Farm Bureau Family CU						X			X	X			
3905 CALCOE FCU													
790 Catholic United Financial CU		X											
700 Country Heritage CU		X				X			X	X			
179 Sentinel Graphics FCU	X	X				X				X		X	
175 Federated Family CU	X					X				X			
30 ATL FCU	X	X			X	X		X	X	X	X	X	
290 SB Community FCU	X												
220 Bissell Empl. CU	X									X			
3812 Mobile Postal Empl. CU										X		X	X
390 Muskegon Cons. Power CU										X			
3903 Spokane Media FCU						X			X	X			
3921 Valley Educators CU													
3911 Newrizons FCU													
3917 Mountain River CU						X							
470 Hometown CU		X				X		X	X	X			
3902 Amicus FCU	X	X				X			X	X			
3814 Marvel City FCU	X	X	X			X			X	X		X	X
150 West Mich. Postal Service FCU									X				
3810 Degussa Empl. FCU		X								X		X	X
3801 Progressive FCU		X	X			X							X
181 CR Community First CU													
206 East River Development Alliance FCU	X		X			X							
3806 Lakewood Community FCU			X										X
215 Chippewa Eagle FCU	X					X			X	X			
TOTAL/COUNT	94	53	20	7	43	96	3	10	57	91	1	30	31
% of CUs that use the feature	53%	30%	11%	4%	24%	54%	2%	6%	32%	51%	1%	17%	17%

Lending: Loan Product Features

CU Name CU# (Sorted by Number of Members)	360/365 Int Calc (Business Loans)	Balloon Loans	Debt Protection	Escrow Processing	Home Equity Loans	Interest Payment Only Loans	Lease Loans	Misc Loan Coverage (Gap, MBI, etc.)	Mortgage Forms Data Capture	Mortgages: 360-Day Interest Calc	Mortgage Loans	Mortgage Payment "Sweep" Accounts	Online Credit Card Processing
3325 Fox Communities CU	X	X		X	X	X				X	X		X
133 Alpena Alcona Area CU		X	X	X	X		X				X	X	X
200 Honor CU	X	X	X		X	X		X		X	X		X
199 Heartland CU (Springfield)	X	X	X	X	X	X		X	X	X	X		
3450 Superior Choice CU	X	X		X	X	X		X		X	X	X	
112 Frankenmuth CU	X	X		X	X	X				X	X		X
166 Detroit Metropolitan CU													
720 CorePlus FCU					X	X			X	X	X		X
93 Unison CU	X	X	X		X						X		X
155 Ohio Catholic FCU		X		X	X					X	X		
187 Heartland CU (Madison)		X			X			X		X	X		X
3150 Prospera CU	X	X		X	X	X				X	X		
420 Service 1 FCU		X			X								X
148 Affinity Group CU		X			X					X	X	X	X
130 Central Michigan Comm. FCU		X			X		X				X		
750 West Michigan CU				X	X			X	X	X	X	X	
3300 Harris County FCU		X		X	X						X		
178 Allegius CU					X	X		X	X		X		
197 VacationLand FCU		X		X	X	X		X		X	X		
3460 Horizon Utah FCU		X			X	X					X		X
3430 Cumberland County FCU					X	X				X	X		
145 Wauna FCU		X			X						X		
137 Parkside CU		X			X						X		X
126 Isabella Community CU		X		X	X			X	X	X	X		X
204 Grand Valley Co-op CU	X	X		X	X	X			X	X	X		
135 North Central Area CU	X	X			X				X	X	X		X
134 First Trust CU	X		X	X	X			X			X		
176 Community West CU		X			X	X					X		
169 United Educational CU	X	X			X	X					X		
3818 Mass State Empl. CU				X	X	X			X	X	X		
186 Meijer CU		X			X			X			X		
156 Madison County FCU		X			X						X		
172 Glacier Hills CU		X		X	X	X				X	X		
190 TBA CU		X			X	X	X	X			X		X
3225 Ripco CU	X	X		X	X								
192 District Government Emp FCU													
600 Peninsula FCU	X	X		X	X					X	X		
114 Delta County CU	X	X		X	X	X			X	X	X		
500 Community CU	X	X	X	X	X	X		X		X	X	X	X
147 Western CU	X	X		X	X				X	X	X		
146 Straits Area FCU		X			X	X					X		
410 Forest Area FCU	X	X	X	X	X			X			X		X
129 Quest FCU		X	X	X	X			X		X	X	X	X
760 Allegis CU	X		X	X	X						X		
550 Western Division FCU		X			X								
660 San Antonio Citizens FCU	X	X		X	X	X		X		X	X		X
195 Community Schools CU			X		X			X	X				
450 Wexford Community CU					X						X		
3420 Tahquamenon Area CU		X		X	X						X		
250 River Valley CU					X					X			
122 Onaway Community FCU		X		X	X					X	X		
149 Aberdeen FCU		X			X	X		X			X		
138 H.P.C. CU		X		X					X		X		
142 Sioux Empire FCU		X	X	X	X			X			X		X
171 CommStar CU		X			X	X							
3907 United Advantage NW FCU				X									X
113 Clarkston Brandon Comm. CU		X		X	X	X				X	X		X
115 AAC CU		X		X	X					X	X	X	X
188 Highmark FCU					X	X				X	X		X
132 Besser CU		X			X				X		X		
185 First Financial CU		X	X		X			X					
217 NorthStar CU	X	X			X	X		X					

Lending: Loan Product Features

CU Name CU# (Sorted by Number of Members)	360/365 Int Calc (Business Loans)	Balloon Loans	Debt Protection	Escrow Processing	Home Equity Loans	Interest Payment Only Loans	Lease Loans	Misc Loan Coverage (Gap, MBI, etc.)	Mortgage Forms Data Capture	Mortgages: 360-Day Interest Calc	Mortgage Loans	Mortgage Payment "Sweep" Accounts	Online Credit Card Processing
430 Muskegon Co-op CU	X				X						X		X
131 Allegan Community FCU					X								
530 Sangamon Schools CU													
770 Lakeview CU	X	X			X		X				X		
350 Filer CU	X	X		X	X			X		X	X	X	X
3919 Puget Sound CU			X	X	X			X		X	X		X
124 AAA FCU		X			X	X			X		X		
141 Calcite CU		X			X						X		
205 Amalgamated CU		X			X			X					
670 Brewery CU	X	X		X	X	X		X	X	X	X		X
680 FEDCom CU		X			X	X		X			X		
182 Sentinel FCU		X		X	X			X		X	X		X
173 New Horizons CU				X	X	X					X		
209 Best Advantage CU			X	X	X	X					X		
125 Rogue River Community CU					X						X		
240 East Traverse Catholic FCU		X			X		X				X		
310 FOCUS CU	X				X			X			X		X
184 Lake Huron CU					X	X			X		X		
119 Premier Financial CU		X			X	X							
203 NorthPark Community CU	X		X		X	X		X		X	X		X
161 Northern Hills FCU		X	X		X			X			X		
3025 Services Center FCU		X									X		
196 Rapid City Telco FCU		X			X						X		
740 Kent County CU		X		X	X		X			X	X		X
11 Progressive CU		X		X	X					X	X		
590 Greater Metro FCU					X						X		
153 First United FCU					X						X		
157 Lenco CU					X	X					X		
280 Gratiot Community CU					X		X						X
170 Muskegon Gov't Empl. FCU	X			X	X	X					X		
198 CU Plus	X	X		X	X	X		X					
183 Franklin County Sch. Empl. FCU					X								
3803 Tri-Rivers FCU					X						X		
212 Lower East Side People's FCU													
3913 PrimeSource CU	X	X			X			X					
191 Bay Area CU		X	X	X	X	X		X		X	X		X
151 Tri-Cities CU					X								
213 WV United FCU					X			X					
207 Access First FCU													
144 Aeroquip CU		X		X	X						X		
3914 Cheney FCU													
480 Community First FCU	X	X			X						X		
380 Thornapple Valley Comm. CU					X								
127 GR Consumers CU		X			X			X			X		
165 Kensington Valley Comm. CU		X			X	X					X		
270 Generations Family FCU		X			X								
210 Grand Rapids Family CU	X	X	X	X	X			X		X	X		X
490 Governmental Empl. CU	X	X		X	X			X		X	X		
340 Safe Harbor CU		X			X						X		
174 Firefighters CU		X			X	X		X			X		
3805 First Neshoba FCU											X		
10 Western Districts Members CU	X	X		X	X		X	X		X	X		
110 United Financial CU	X	X	X		X	X		X			X		
202 EdCo Community CU		X			X			X			X		
3916 1st Valley CU		X			X			X	X		X		X
123 Consumers FCU		X			X						X		
163 Clawson Community CU			X		X						X		
730 Saginaw County Empl. CU		X			X					X	X		
208 Horizon CU					X						X		
117 Madison CU		X			X				X		X		
3908 Blue Mountain CU		X			X			X			X		
640 Grand Trunk (BC) Empl. FCU	X				X								

Lending: Loan Product Features

CU Name CU# (Sorted by Number of Members)	360/365 Int Calc (Business Loans)	Balloon Loans	Debt Protection	Escrow Processing	Home Equity Loans	Interest Payment Only Loans	Lease Loans	Misc Loan Coverage (Gap, MBI, etc.)	Mortgage Forms Data Capture	Mortgages: 360-Day Interest Calc	Mortgage Loans	Mortgage Payment "Sweep" Accounts	Online Credit Card Processing
116 Thunder Bay Area CU		X			X						X		
570 Lakeshore FCU				X	X			X			X		
80 Auto-Owners Associates CU					X								
90 Newaygo County Srvc Empl. CU		X			X								X
70 Rockford Community FCU		X			X								
128 Alpena Community CU					X						X		X
650 County-City CU		X			X		X				X		
60 Kenowa Community FCU	X				X						X	X	X
520 Evergreen CU	X	X		X	X	X	X		X	X	X		
260 Big Dutch Fleet CU													
3904 The Union CU													
620 Port City FCU					X						X		
216 Cincinnati Interagency FCU													
40 Michigan Coastal CU	X	X				X					X		
194 PEF FCU					X			X					
177 Chiropractic FCU					X						X		
189 ROME CU			X		X	X							
158 Greater Wayne County FCU					X						X		
164 Sarasota Municipal Empl. CU					X								
3915 Pacific Northwest CU					X								
3909 Spokane Law Enforcement					X								
152 First Choice CU					X								
120 Northwest Consumers FCU		X			X	X					X		
201 Des Moines Police Officers' CU		X			X				X		X		
162 Great Lakes Members CU					X								
3026 Vermillion FCU													
3918 Alamosa CU													
3901 Spokane Firefighters CU					X								X
3809 Allied CU					X						X		
370 Farm Bureau Family CU		X			X	X							
3905 CALCOE FCU		X	X		X			X		X	X		
790 Catholic United Financial CU					X								
700 Country Heritage CU		X			X	X					X		
179 Sentinel Graphics FCU					X								
175 Federated Family CU			X		X						X		
30 ATL FCU	X	X		X	X	X	X				X	X	X
290 SB Community FCU													
220 Bissell Empl. CU					X								
3812 Mobile Postal Empl. CU					X								
390 Muskegon Cons. Power CU													
3903 Spokane Media FCU					X					X	X		X
3921 Valley Educators CU													
3911 Newrizons FCU													
3917 Mountain River CU					X	X					X		
470 Hometown CU		X	X		X			X			X		X
3902 Amicus FCU		X						X			X		X
3814 Marvel City FCU					X						X		
150 West Mich. Postal Service FCU		X			X								
3810 Degussa Empl. FCU													
3801 Progressive FCU					X						X		
181 CR Community First CU													
206 East River Development Alliance FCU													
3806 Lakewood Community FCU													
215 Chippewa Eagle FCU													
TOTAL/COUNT	26	69	19	32	117	32	8	36	12	25	87	6	29
% of CUs that use the feature	15%	39%	11%	18%	66%	18%	4%	20%	7%	14%	49%	3%	16%

Lending: Loan Product Features (continued)

CU Name CU# (Sorted by Number of Members)	Pre-Membership Lending	Risk Tiered Pricing for Loans	Skip-A-Pay (Online Crdt Crds)	Student Loans	Var Rate Lns: Contract Type	Var Rate Lns: Group Type	Var Rate Lns: Indexed Rates	Var Rate Lns: Update Type	Var Rate Lns: Mini-Contracts	Automated Payment Changes	Payment Change Notices	Tiered Ln Rates (Based on Bal)
3325 Fox Communities CU	X	X				X	X	X		X	X	
133 Alpena Alcona Area CU		X	X			X	X			X	X	
200 Honor CU		X	X			X				X	X	
199 Heartland CU (Springfield)	X	X				X		X		X	X	X
3450 Superior Choice CU	X	X			X	X	X			X	X	
112 Frankenmuth CU	X	X		X	X	X	X	X		X	X	
166 Detroit Metropolitan CU		X										
720 CorePlus FCU	X	X				X			X	X		
93 Unison CU	X			X	X	X	X	X		X	X	
155 Ohio Catholic FCU		X				X				X	X	
187 Heartland CU (Madison)	X	X			X	X	X		X			
3150 Prospera CU	X			X	X	X	X	X		X	X	X
420 Service 1 FCU	X						X			X	X	
148 Affinity Group CU	X	X				X	X		X	X	X	
130 Central Michigan Comm. FCU				X		X				X	X	
750 West Michigan CU						X				X	X	
3300 Harris County FCU		X		X		X				X	X	
178 Allegius CU	X	X				X						
197 VacationLand FCU	X	X				X	X			X	X	
3460 Horizon Utah FCU						X				X		
3430 Cumberland County FCU		X				X				X	X	
145 Wauna FCU	X	X				X			X	X	X	
137 Parkside CU	X	X				X				X	X	
126 Isabella Community CU	X	X	X			X	X			X	X	
204 Grand Valley Co-op CU	X	X				X				X	X	
135 North Central Area CU	X	X				X		X		X	X	
134 First Trust CU	X	X								X	X	
176 Community West CU		X				X	X			X		
169 United Educational CU						X				X	X	
3818 Mass State Empl. CU	X	X			X	X	X			X	X	
186 Meijer CU	X	X								X	X	
156 Madison County FCU					X	X				X	X	
172 Glacier Hills CU	X	X			X	X				X	X	
190 TBA CU	X	X	X			X	X	X		X	X	
3225 Ripco CU	X					X				X	X	
192 District Government Emp FCU	X									X	X	X
600 Peninsula FCU	X			X		X						
114 Delta County CU					X	X				X	X	
500 Community CU	X				X	X	X		X	X	X	
147 Western CU	X	X		X		X	X			X	X	
146 Straits Area FCU	X											
410 Forest Area FCU	X	X					X			X	X	
129 Quest FCU	X	X		X	X	X	X	X	X	X	X	
760 Allegis CU	X	X		X	X	X	X	X		X	X	
550 Western Division FCU	X	X		X		X	X	X			X	
660 San Antonio Citizens FCU	X		X		X	X	X			X	X	
195 Community Schools CU		X				X	X			X	X	
450 Wexford Community CU	X			X		X				X	X	
3420 Tahquamenon Area CU						X	X			X	X	
250 River Valley CU	X	X								X	X	
122 Onaway Community FCU	X	X		X	X	X				X	X	
149 Aberdeen FCU	X	X		X	X	X	X			X	X	
138 H.P.C. CU											X	
142 Sioux Empire FCU	X	X		X		X	X			X	X	
171 CommStar CU		X				X				X	X	
3907 United Advantage NW FCU			X								X	
113 Clarkston Brandon Comm. CU	X	X	X			X	X			X	X	
115 AAC CU	X	X				X				X	X	
188 Highmark FCU						X	X			X		
132 Besser CU				X						X	X	
185 First Financial CU	X	X				X				X	X	
217 NorthStar CU	X	X				X				X	X	

Lending: Loan Product Features (continued)

CU Name CU# (Sorted by Number of Members)	Pre-Membership Lending	Risk Tiered Pricing for Loans	Skip-A-Pay (Online Crdt Crds)	Student Loans	Var Rate Lns: Contract Type	Var Rate Lns: Group Type	Var Rate Lns: Indexed Rates	Var Rate Lns: Update Type	Var Rate Lns: Mini-Contracts	Automated Payment Changes	Payment Change Notices	Tiered Ln Rates (Based on Bal)
430 Muskegon Co-op CU		X									X	
131 Allegan Community FCU												
530 Sangamon Schools CU												
770 Lakeview CU					X	X				X	X	
350 Filer CU	X	X			X					X	X	
3919 Puget Sound CU	X	X	X			X	X				X	
124 AAA FCU	X					X	X			X	X	
141 Calcite CU										X	X	
205 Amalgamated CU	X					X			X	X	X	
670 Brewery CU	X	X		X		X				X	X	
680 FEDCom CU	X	X		X		X				X	X	
182 Sentinel FCU	X	X				X	X			X		X
173 New Horizons CU		X				X		X		X	X	
209 Best Advantage CU	X	X				X				X	X	
125 Rogue River Community CU						X				X	X	
240 East Traverse Catholic FCU												
310 FOCUS CU	X	X		X		X				X	X	
184 Lake Huron CU		X				X	X			X		
119 Premier Financial CU	X	X				X	X			X	X	
203 NorthPark Community CU	X	X			X			X	X	X	X	
161 Northern Hills FCU	X	X			X	X				X	X	
3025 Services Center FCU		X								X		
196 Rapid City Telco FCU	X					X					X	
740 Kent County CU	X	X				X				X	X	
11 Progressive CU					X	X				X	X	
590 Greater Metro FCU		X					X	X				
153 First United FCU		X								X	X	
157 Lenco CU	X	X			X	X				X	X	
280 Gratiot Community CU	X	X						X		X	X	
170 Muskegon Gov't Empl. FCU	X	X			X						X	
198 CU Plus	X	X				X				X	X	
183 Franklin County Sch. Empl. FCU		X				X	X			X	X	
3803 Tri-Rivers FCU	X	X			X					X	X	
212 Lower East Side People's FCU												
3913 PrimeSource CU		X		X						X		
191 Bay Area CU	X	X	X		X	X	X	X	X	X	X	
151 Tri-Cities CU		X								X	X	
213 WV United FCU	X	X										
207 Access First FCU												
144 Aeroquip CU	X				X	X				X	X	X
3914 Cheney FCU												
480 Community First FCU												
380 Thornapple Valley Comm. CU	X										X	
127 GR Consumers CU	X	X				X				X	X	
165 Kensington Valley Comm. CU		X				X				X	X	
270 Generations Family FCU	X					X				X	X	
210 Grand Rapids Family CU	X	X										
490 Governmental Empl. CU		X					X					
340 Safe Harbor CU	X	X		X		X				X	X	
174 Firefighters CU	X					X	X					
3805 First Neshoba FCU												
10 Western Districts Members CU	X	X					X	X		X	X	
110 United Financial CU	X	X				X					X	
202 EdCo Community CU		X		X		X				X	X	
3916 1st Valley CU		X							X	X	X	
123 Consumers FCU	X				X		X			X	X	
163 Clawson Community CU						X				X	X	
730 Saginaw County Empl. CU	X	X				X				X	X	
208 Horizon CU	X					X				X	X	
117 Madison CU						X				X	X	
3908 Blue Mountain CU		X					X				X	
640 Grand Trunk (BC) Empl. FCU					X							

Lending: Loan Product Features (continued)

CU Name CU# (Sorted by Number of Members)	Pre-Membership Lending	Risk Tiered Pricing for Loans	Skip-A-Pay (Online Crdt Crds)	Student Loans	Var Rate Lns: Contract Type	Var Rate Lns: Group Type	Var Rate Lns: Indexed Rates	Var Rate Lns: Update Type	Var Rate Lns: Mini-Contracts	Automated Payment Changes	Payment Change Notices	Tiered Ln Rates (Based on Bal)
116 Thunder Bay Area CU	X					X				X	X	
570 Lakeshore FCU						X				X	X	
80 Auto-Owners Associates CU		X									X	
90 Newaygo County Srvc Empl. CU	X		X	X						X		
70 Rockford Community FCU	X							X		X		
128 Alpena Community CU	X			X		X				X	X	
650 County-City CU						X				X	X	
60 Kenowa Community FCU		X								X	X	
520 Evergreen CU	X	X		X						X	X	
260 Big Dutch Fleet CU										X		
3904 The Union CU												
620 Port City FCU	X	X								X	X	
216 Cincinnati Interagency FCU												
40 Michigan Coastal CU												
194 PEF FCU	X	X				X				X	X	
177 Chiropractic FCU						X				X	X	
189 ROME CU	X	X				X				X	X	
158 Greater Wayne County FCU						X				X	X	
164 Sarasota Municipal Empl. CU		X			X					X	X	
3915 Pacific Northwest CU												
3909 Spokane Law Enforcement		X										
152 First Choice CU						X				X	X	
120 Northwest Consumers FCU	X					X				X	X	
201 Des Moines Police Officers' CU	X				X	X				X		
162 Great Lakes Members CU										X	X	
3026 Vermillion FCU												
3918 Alamosa CU												
3901 Spokane Firefighters CU		X										
3809 Allied CU		X			X					X	X	
370 Farm Bureau Family CU	X	X						X		X	X	
3905 CALCOE FCU		X								X		
790 Catholic United Financial CU	X					X	X			X		
700 Country Heritage CU				X		X						
179 Sentinel Graphics FCU						X					X	
175 Federated Family CU	X									X	X	
30 ATL FCU	X	X				X				X	X	
290 SB Community FCU										X		
220 Bissell Empl. CU	X									X	X	
3812 Mobile Postal Empl. CU												
390 Muskegon Cons. Power CU										X		
3903 Spokane Media FCU	X		X							X	X	X
3921 Valley Educators CU												
3911 Newrizons FCU												
3917 Mountain River CU	X	X										
470 Hometown CU	X	X								X	X	
3902 Amicus FCU	X	X										X
3814 Marvel City FCU		X								X	X	
150 West Mich. Postal Service FCU	X											
3810 Degussa Empl. FCU		X										
3801 Progressive FCU		X										
181 CR Community First CU												
206 East River Development Alliance FCU												
3806 Lakewood Community FCU	X											
215 Chippewa Eagle FCU												
TOTAL/COUNT	71	72	7	19	22	67	27	11	6	93	92	4
% of CUs that use the feature	40%	40%	4%	11%	12%	38%	15%	6%	3%	52%	52%	2%

Lending: Misc. Lending Services

CU Name CU# (Sorted by Number of Members)	Underwriting Codes	Lender On the Road	Loan Smt Notices (for LOCs)	Mortgage Payoff Prep Tool	Online Credit Bureau Interface	Crdt Bur Decisions-Custom	Crdt Bur Decisions-247 Lender	Participation Lending	Retailer Direct/Dealer Track	Stock Value Tracking	Lender*RE (Real Estate Svcs)	Lender*VP Collections	Lender*VP Management Svcs	Lender*VP MicroLender	Prime Alliance (Mortg Apps)
3325 Fox Communities CU	X				X			X							
133 Alpena Alcona Area CU	X		X		X		X		X		X			X	X
200 Honor CU	X		X		X	X			X				X		
199 Heartland CU (Springfield)	X		X		X		X	X	X						X
3450 Superior Choice CU	X		X		X			X						X	
112 Frankenmuth CU	X	X			X	X	X	X	X					X	X
166 Detroit Metropolitan CU					X										
720 CorePlus FCU	X				X		X	X	X			X			
93 Unison CU					X										
155 Ohio Catholic FCU	X				X						X				
187 Heartland CU (Madison)	X				X			X							X
3150 Prospera CU	X				X									X	
420 Service 1 FCU	X				X		X				X				
148 Affinity Group CU	X	X			X		X	X							
130 Central Michigan Comm. FCU					X										
750 West Michigan CU	X				X						X				X
3300 Harris County FCU	X				X										
178 Allegis CU	X				X				X						
197 VacationLand FCU	X				X		X								
3460 Horizon Utah FCU					X										X
3430 Cumberland County FCU			X												
145 Wauna FCU	X				X			X							
137 Parkside CU					X										
126 Isabella Community CU	X				X				X						
204 Grand Valley Co-op CU	X				X		X		X						
135 North Central Area CU					X										
134 First Trust CU	X		X		X		X		X		X	X			X
176 Community West CU					X						X				
169 United Educational CU			X		X										
3818 Mass State Empl. CU	X			X	X		X	X							
186 Meijer CU	X				X										
156 Madison County FCU	X				X	X	X								
172 Glacier Hills CU	X				X							X			
190 TBA CU	X	X			X	X	X	X	X						
3225 Ripco CU					X										
192 District Government Emp FCU	X	X	X		X	X	X	X	X	X		X	X	X	
600 Peninsula FCU	X				X										
114 Delta County CU	X				X			X							X
500 Community CU	X		X		X			X							X
147 Western CU	X		X		X		X	X			X				X
146 Straits Area FCU					X										
410 Forest Area FCU	X				X			X							
129 Quest FCU	X		X		X			X			X	X			X
760 Allegis CU	X				X		X	X			X				
550 Western Division FCU					X										
660 San Antonio Citizens FCU	X		X		X										X
195 Community Schools CU					X							X			
450 Wexford Community CU					X										
3420 Tahquamenon Area CU	X				X										
250 River Valley CU	X				X		X				X				
122 Onaway Community FCU	X				X										
149 Aberdeen FCU					X			X	X			X			
138 H.P.C. CU					X										
142 Sioux Empire FCU	X				X		X	X	X						
171 CommStar CU	X		X		X				X			X			
3907 United Advantage NW FCU	X				X		X								
113 Clarkston Brandon Comm. CU					X										
115 AAC CU	X		X		X	X					X				
188 Highmark FCU					X			X							
132 Besser CU					X						X				
185 First Financial CU					X										
217 NorthStar CU	X		X						X						

Lending: Misc. Lending Services

CU Name CU# (Sorted by Number of Members)	Underwriting Codes	Lender On the Road	Loan Smt Notices (for LOCs)	Mortgage Payoff Prep Tool	Online Credit Bureau Interface	Crdt Bur Decisions-Custom	Crdt Bur Decisions-247 Lender	Participation Lending	Retailer Direct/Dealer Track	Stock Value Tracking	Lender*RE (Real Estate Svcs)	Lender*VP Collections	Lender*VP Management Svcs	Lender*VP MicroLender	Prime Alliance (Mortg Apps)
430 Muskegon Co-op CU					X						X				
131 Allegan Community FCU	X				X										
530 Sangamon Schools CU															
770 Lakeview CU					X										
350 Filer CU	X	X			X		X		X				X		
3919 Puget Sound CU	X				X		X								
124 AAA FCU	X				X		X								
141 Calcite CU					X										
205 Amalgamated CU	X				X										
670 Brewery CU	X		X		X	X	X								
680 FEDCom CU	X				X		X								
182 Sentinel FCU	X				X			X							
173 New Horizons CU	X		X		X		X				X	X	X		
209 Best Advantage CU	X				X										
125 Rogue River Community CU	X				X										
240 East Traverse Catholic FCU					X										
310 FOCUS CU	X	X	X		X		X	X	X						
184 Lake Huron CU	X				X										
119 Premier Financial CU	X				X		X								
203 NorthPark Community CU	X				X										
161 Northern Hills FCU	X				X				X						
3025 Services Center FCU					X										
196 Rapid City Telco FCU	X		X		X										
740 Kent County CU					X										
11 Progressive CU					X			X							
590 Greater Metro FCU	X				X					X					
153 First United FCU					X						X				
157 Lenco CU	X				X										
280 Gratiot Community CU					X										
170 Muskegon Govt'l Empl. FCU					X						X				
198 CU Plus	X				X										
183 Franklin County Sch. Empl. FCU					X										
3803 Tri-Rivers FCU	X				X		X		X					X	X
212 Lower East Side People's FCU															
3913 PrimeSource CU	X				X							X			
191 Bay Area CU	X		X		X								X		
151 Tri-Cities CU					X						X				
213 WV United FCU					X				X						
207 Access First FCU															
144 Aeroquip CU					X						X				
3914 Cheney FCU															
480 Community First FCU															
380 Thornapple Valley Comm. CU	X				X										
127 GR Consumers CU	X				X		X								
165 Kensington Valley Comm. CU	X		X		X										
270 Generations Family FCU															
210 Grand Rapids Family CU	X				X		X	X				X		X	X
490 Governmental Empl. CU			X												
340 Safe Harbor CU	X				X										
174 Firefighters CU	X				X										
3805 First Neshoba FCU					X										
10 Western Districts Members CU	X				X		X				X				X
110 United Financial CU					X										
202 EdCo Community CU	X				X										
3916 1st Valley CU	X		X	X	X										
123 Consumers FCU	X				X			X							
163 Clawson Community CU	X				X										
730 Saginaw County Empl. CU					X										
208 Horizon CU			X		X										
117 Madison CU					X										
3908 Blue Mountain CU					X										
640 Grand Trunk (BC) Empl. FCU															

Lending: Misc. Lending Services

CU Name CU# (Sorted by Number of Members)	Underwriting Codes	Lender On the Road	Loan Smt Notices (for LOCs)	Mortgage Payoff Prep Tool	Online Credit Bureau Interface	Crdt Bur Decisions-Custom	Crdt Bur Decisions-247 Lender	Participation Lending	Retailer Direct/Dealer Track	Stock Value Tracking	Lender*RE (Real Estate Svcs)	Lender*VP Collections	Lender*VP Management Svcs	Lender*VP MicroLender	Prime Alliance (Mortg Apps)
116 Thunder Bay Area CU	X				X										
570 Lakeshore FCU					X						X				
80 Auto-Owners Associates CU					X										
90 Newaygo County Svc Empl. CU	X				X										
70 Rockford Community FCU	X				X										
128 Alpena Community CU					X										
650 County-City CU	X				X										
60 Kenowa Community FCU	X				X										
520 Evergreen CU					X										
260 Big Dutch Fleet CU					X										
3904 The Union CU															
620 Port City FCU					X										
216 Cincinnati Interagency FCU															
40 Michigan Coastal CU															
194 PEF FCU															
177 Chiropractic FCU					X										
189 ROME CU	X		X		X										
158 Greater Wayne County FCU	X				X										
164 Sarasota Municipal Empl. CU	X				X							X			
3915 Pacific Northwest CU					X										
3909 Spokane Law Enforcement					X										
152 First Choice CU					X										
120 Northwest Consumers FCU					X										
201 Des Moines Police Officers' CU					X										
162 Great Lakes Members CU	X				X										
3026 Vermillion FCU															
3918 Alamosa CU															
3901 Spokane Firefighters CU					X										
3809 Allied CU	X				X										
370 Farm Bureau Family CU															
3905 CALCOE FCU	X				X	X	X	X	X						
790 Catholic United Financial CU					X										
700 Country Heritage CU															
179 Sentinel Graphics FCU					X										
175 Federated Family CU	X				X										
30 ATL FCU	X				X			X			X	X			
290 SB Community FCU															
220 Bissell Empl. CU															
3812 Mobile Postal Empl. CU					X										
390 Muskegon Cons. Power CU															
3903 Spokane Media FCU					X										
3921 Valley Educators CU															
3911 Newrizons FCU															
3917 Mountain River CU					X										
470 Hometown CU	X				X										
3902 Amicus FCU					X							X			
3814 Marvel City FCU					X										
150 West Mich. Postal Service FCU															
3810 Degussa Empl. FCU					X										
3801 Progressive FCU	X				X										
181 CR Community First CU															
206 East River Development Alliance FCU															
3806 Lakewood Community FCU															
215 Chippewa Eagle FCU															
TOTAL/COUNT	64	2	17	1	114	3	18	16	10	1	15	10	3	2	8
% of CUs that use the feature	36%	1%	10%	1%	64%	2%	10%	9%	6%	1%	8%	6%	2%	1%	4%

Management Analysis

CU Name CU# (Sorted by Number of Members)	5300 Reporting/Analysis Tools	5300 Upload to NCUA	AIRES Download	ALM Download	CU*BASE Budget Tool	Collections Dashboard	FIDM Processing	Learn from a Peer Analy Tools	Loan Activity Analy Dashboard	Loan/Share Trial Balance Inq	NSF Statistics Dashboard	Online Bank/ARU Stats Dashbd	CU*BASE Rate Forecasting Tools	Tlr/Csh Activity Analy. Tools	Tiered Services Analy Dashboard
3325 Fox Communities CU			X	X	X		X			X					
133 Alpena Alcona Area CU	X		X	X	X		X			X			X		
200 Honor CU	X		X	X	X	X	X		X	X	X	X	X	X	
199 Heartland CU (Springfield)	X		X	X	X	X	X		X	X			X	X	
3450 Superior Choice CU			X	X	X		X		X	X			X	X	
112 Frankenmuth CU	X		X	X		X	X		X	X			X	X	
166 Detroit Metropolitan CU															
720 CorePlus FCU	X	X	X	X		X	X	X	X	X	X	X	X	X	X
93 Unison CU	X		X	X	X		X			X			X	X	
155 Ohio Catholic FCU			X	X						X			X		
187 Heartland CU (Madison)	X		X	X			X		X	X		X	X	X	X
3150 Prospera CU			X				X			X					
420 Service 1 FCU	X		X	X	X	X			X	X	X	X	X	X	
148 Affinity Group CU			X	X			X		X	X			X		
130 Central Michigan Comm. FCU			X							X			X	X	
750 West Michigan CU			X											X	
3300 Harris County FCU			X		X		X			X			X	X	
178 Allegis CU		X	X	X		X	X		X	X				X	
197 VacationLand FCU	X		X	X	X	X	X		X	X			X	X	
3460 Horizon Utah FCU			X				X		X	X					
3430 Cumberland County FCU			X	X						X					
145 Wauna FCU			X	X			X			X			X		
137 Parkside CU			X	X			X								
126 Isabella Community CU	X		X		X		X		X	X			X		
204 Grand Valley Co-op CU	X		X	X	X	X	X			X			X		
135 North Central Area CU			X		X		X			X					
134 First Trust CU			X		X		X			X			X	X	
176 Community West CU							X								
169 United Educational CU			X				X		X	X		X		X	
3818 Mass State Empl. CU	X	X	X	X	X	X	X		X	X	X		X	X	X
186 Meijer CU	X		X				X		X	X			X		
156 Madison County FCU			X	X			X								
172 Glacier Hills CU			X	X	X		X		X	X			X	X	
190 TBA CU			X	X	X					X			X		
3225 Ripco CU			X	X						X			X		
192 District Government Emp FCU			X	X	X	X	X		X	X			X	X	
600 Peninsula FCU			X							X			X		
114 Delta County CU			X	X	X		X		X				X	X	
500 Community CU			X	X	X	X	X	X	X	X	X	X	X	X	X
147 Western CU			X	X		X	X		X	X			X	X	
146 Straits Area FCU			X	X			X			X			X		
410 Forest Area FCU	X		X	X	X		X			X			X	X	
129 Quest FCU	X	X	X	X	X	X	X	X	X	X		X	X	X	
760 Allegis CU			X						X	X			X	X	
550 Western Division FCU			X		X					X			X		
660 San Antonio Citizens FCU	X	X	X		X	X	X		X	X	X	X			
195 Community Schools CU							X								
450 Wexford Community CU			X	X									X		
3420 Tahquamenon Area CU							X								
250 River Valley CU			X	X	X	X	X		X	X			X	X	
122 Onaway Community FCU		X	X		X		X			X			X	X	
149 Aberdeen FCU	X		X	X		X	X	X	X	X		X	X	X	
138 H.P.C. CU	X						X								
142 Sioux Empire FCU	X		X		X	X	X		X	X			X	X	
171 CommStar CU	X		X	X		X			X	X				X	
3907 United Advantage NW FCU	X		X		X	X					X	X		X	X
113 Clarkston Brandon Comm. CU			X	X			X		X	X	X	X	X	X	
115 AAC CU			X	X	X		X		X	X			X		
188 Highmark FCU															
132 Besser CU				X			X								
185 First Financial CU			X	X	X		X		X	X			X		
217 NorthStar CU	X	X	X	X		X	X	X	X	X	X	X	X	X	X

Management Analysis

CU Name CU# (Sorted by Number of Members)	5300 Reporting/Analysis Tools	5300 Upload to NCUA	AIRES Download	ALM Download	CU *BASE Budget Tool	Collections Dashboard	FIDM Processing	Learn from a Peer Analy Tools	Loan Activity Analy Dashboard	Loan/Share Trial Balance Inq	NSF Statistics Dashboard	Online Bank/ARU Stats Dashbd	CU *BASE Rate Forecasting Tools	Tlr/Csh Activity Analy. Tools	Tiered Services Analy Dashboard
430 Muskegon Co-op CU			X		X					X			X		
131 Allegan Community FCU					X		X								
530 Sangamon Schools CU			X		X					X					
770 Lakeview CU			X	X	X		X			X		X			
350 Filer CU			X		X	X			X	X				X	
3919 Puget Sound CU	X		X	X	X	X	X			X			X	X	
124 AAA FCU			X	X			X			X			X		
141 Calcite CU							X								
205 Amalgamated CU	X		X	X	X	X	X		X	X			X	X	
670 Brewery CU			X	X		X				X			X	X	
680 FEDCom CU	X		X	X	X	X	X		X			X		X	
182 Sentinel FCU	X		X	X	X	X	X		X	X					
173 New Horizons CU			X	X	X		X		X	X			X	X	
209 Best Advantage CU				X											
125 Rogue River Community CU			X				X							X	
240 East Traverse Catholic FCU			X		X					X					
310 FOCUS CU	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
184 Lake Huron CU															
119 Premier Financial CU			X		X		X			X			X		
203 NorthPark Community CU	X		X			X	X		X	X					
161 Northern Hills FCU	X		X	X	X		X			X			X	X	
3025 Services Center FCU			X				X			X					
196 Rapid City Telco FCU			X				X			X					
740 Kent County CU			X	X			X			X					
11 Progressive CU			X		X		X			X					
590 Greater Metro FCU			X	X	X					X					
153 First United FCU							X		X						
157 Lenco CU			X	X	X		X		X	X			X	X	
280 Gratiot Community CU			X							X			X	X	
170 Muskegon Govt'l Empl. FCU			X		X					X	X		X		
198 CU Plus			X	X	X	X	X		X	X			X	X	
183 Franklin County Sch. Empl. FCU							X								
3803 Tri-Rivers FCU	X	X	X		X	X	X		X	X	X				
212 Lower East Side People's FCU															
3913 PrimeSource CU	X	X	X	X					X	X	X	X	X	X	X
191 Bay Area CU			X		X	X	X		X	X			X	X	
151 Tri-Cities CU			X	X	X		X		X	X			X	X	
213 WV United FCU	X						X			X					
207 Access First FCU															
144 Aeroquip CU				X	X	X	X			X					
3914 Cheney FCU															
480 Community First FCU			X							X			X		
380 Thornapple Valley Comm. CU	X		X		X		X						X		
127 GR Consumers CU	X		X	X	X	X	X		X	X			X	X	
165 Kensington Valley Comm. CU			X	X			X								
270 Generations Family FCU			X				X			X			X		
210 Grand Rapids Family CU	X	X	X		X	X	X	X	X	X	X	X	X	X	X
490 Governmental Empl. CU			X	X	X					X			X		
340 Safe Harbor CU	X	X	X	X	X	X			X	X	X	X	X	X	
174 Firefighters CU	X		X	X		X	X						X	X	
3805 First Neshoba FCU			X				X		X	X				X	
10 Western Districts Members CU			X	X	X	X	X		X	X			X	X	
110 United Financial CU	X		X	X	X	X	X		X	X			X	X	
202 EdCo Community CU			X	X			X								
3916 1st Valley CU			X			X			X	X	X	X	X	X	X
123 Consumers FCU	X		X				X						X		
163 Clawson Community CU			X				X			X			X		
730 Saginaw County Empl. CU			X		X		X						X		
208 Horizon CU			X												
117 Madison CU			X	X			X		X	X			X	X	
3908 Blue Mountain CU	X		X	X	X	X			X	X		X	X	X	
640 Grand Trunk (BC) Empl. FCU			X		X		X								

Management Analysis

CU Name CU# (Sorted by Number of Members)	5300 Reporting/Analysis Tools	5300 Upload to NCUA	AIRES Download	ALM Download	CU *BASE Budget Tool	Collections Dashboard	FIDM Processing	Learn from a Peer Analy Tools	Loan Activity Analy Dashboard	Loan/Share Trial Balance Inq	NSF Statistics Dashboard	Online Bank/ARU Stats Dashbd	CU *BASE Rate Forecasting Tools	Tlr/Csh Activity Analy. Tools	Tiered Services Analysis Dashbd
116 Thunder Bay Area CU			X		X		X			X			X	X	
570 Lakeshore FCU			X		X										
80 Auto-Owners Associates CU	X	X	X	X	X					X				X	
90 Newaygo County Srvc Empl. CU			X		X	X	X			X			X	X	
70 Rockford Community FCU					X		X						X		
128 Alpena Community CU							X			X					
650 County-City CU			X	X	X					X					
60 Kenowa Community FCU			X		X				X	X			X		
520 Evergreen CU			X	X	X		X			X			X	X	
260 Big Dutch Fleet CU			X		X					X					
3904 The Union CU															
620 Port City FCU			X				X			X	X	X	X		
216 Cincinnati Interagency FCU															
40 Michigan Coastal CU			X		X		X			X			X		
194 PEF FCU			X	X	X	X				X					
177 Chiropractic FCU			X	X	X		X		X	X			X	X	
189 ROME CU			X	X	X	X	X		X	X			X	X	
158 Greater Wayne County FCU							X								
164 Sarasota Municipal Empl. CU							X								
3915 Pacific Northwest CU	X					X				X	X	X	X		
3909 Spokane Law Enforcement			X					X			X	X	X	X	
152 First Choice CU															
120 Northwest Consumers FCU			X	X	X		X			X					
201 Des Moines Police Officers' CU							X			X		X			
162 Great Lakes Members CU							X		X						
3026 Vermillion FCU															
3918 Alamosa CU															
3901 Spokane Firefighters CU			X			X	X	X	X						
3809 Allied CU	X	X	X			X	X		X	X			X	X	
370 Farm Bureau Family CU			X		X					X			X		
3905 CALCOE FCU						X			X	X	X	X	X	X	
790 Catholic United Financial CU			X							X					
700 Country Heritage CU	X		X	X						X					
179 Sentinel Graphics FCU									X	X					
175 Federated Family CU			X	X			X								
30 ATL FCU	X		X		X	X	X		X	X			X		
290 SB Community FCU			X												
220 Bissell Empl. CU			X		X					X					
3812 Mobile Postal Empl. CU			X				X		X	X					
390 Muskegon Cons. Power CU			X		X										
3903 Spokane Media FCU	X	X	X		X				X	X	X	X	X	X	X
3921 Valley Educators CU					X	X									
3911 Newrizons FCU															
3917 Mountain River CU										X			X		
470 Hometown CU	X	X	X	X	X	X				X	X	X	X		
3902 Amicus FCU			X		X	X			X	X	X	X	X	X	X
3814 Marvel City FCU			X		X		X		X	X					
150 West Mich. Postal Service FCU			X		X					X					
3810 Degussa Empl. FCU			X				X		X	X				X	
3801 Progressive FCU	X	X	X			X	X		X	X					
181 CR Community First CU															
206 East River Development Alliance FCU															
3806 Lakewood Community FCU	X		X				X		X	X					
215 Chippewa Eagle FCU															
TOTAL/COUNT	36	14	105	53	69	42	84	8	53	94	19	22	68	51	9
% of CUs that use the feature	20%	8%	59%	30%	39%	24%	47%	4%	30%	53%	11%	12%	38%	29%	5%

Marketing & Logo Branding

CU Name CU# (Sorted by Number of Members)	Branding/Logo--CU Checks	Branding/Logo--CU*SPY Reports	Branding/Logo--e-Statements	Branding/Logo--GOLD Workstns	Branding/Logo--Loan Forms	Branding/Logo--Online Banking	Branding/Logo--Receipts	Branding/Logo--Printed Stmtms	Brnd/Logo--Custm Panel Images
3325 Fox Communities CU						X		X	
133 Alpena Alcona Area CU			X	X		X	X	X	
200 Honor CU	X		X		X	X	X	X	
199 Heartland CU (Springfield)	X				X	X	X		
3450 Superior Choice CU								X	
112 Frankenmuth CU						X			
166 Detroit Metropolitan CU								X	
720 CorePlus FCU						X		X	
93 Unison CU			X	X		X		X	
155 Ohio Catholic FCU								X	
187 Heartland CU (Madison)			X		X	X	X	X	
3150 Prospera CU						X			
420 Service 1 FCU			X	X		X	X	X	
148 Affinity Group CU						X		X	
130 Central Michigan Comm. FCU									
750 West Michigan CU						X		X	
3300 Harris County FCU						X			
178 Allegius CU								X	
197 VacationLand FCU								X	
3460 Horizon Utah FCU									
3430 Cumberland County FCU								X	
145 Wauna FCU						X		X	
137 Parkside CU								X	
126 Isabella Community CU	X		X		X	X	X	X	
204 Grand Valley Co-op CU	X	X	X				X	X	
135 North Central Area CU						X		X	
134 First Trust CU	X		X					X	
176 Community West CU			X				X	X	
169 United Educational CU								X	
3818 Mass State Empl. CU	X		X		X		X	X	
186 Meijer CU							X	X	
156 Madison County FCU								X	
172 Glacier Hills CU								X	
190 TBA CU	X		X	X	X	X	X	X	
3225 Ripco CU						X			
192 District Government Emp FCU						X		X	
600 Peninsula FCU						X		X	
114 Delta County CU						X		X	
500 Community CU						X		X	
147 Western CU						X		X	
146 Straits Area FCU						X		X	
410 Forest Area FCU						X		X	
129 Quest FCU	X		X	X	X	X	X	X	X
760 Allegis CU						X		X	
550 Western Division FCU									
660 San Antonio Citizens FCU	X		X	X		X	X	X	
195 Community Schools CU								X	
450 Wexford Community CU								X	
3420 Tahquamenon Area CU						X			
250 River Valley CU						X		X	
122 Onaway Community FCU								X	
149 Aberdeen FCU	X		X	X	X	X	X	X	
138 H.P.C. CU								X	
142 Sioux Empire FCU				X		X		X	
171 CommStar CU									
3907 United Advantage NW FCU	X				X	X	X		
113 Clarkston Brandon Comm. CU								X	
115 AAC CU					X	X	X	X	
188 Highmark FCU								X	
132 Besser CU						X		X	
185 First Financial CU						X		X	
217 NorthStar CU	X	X	X	X	X	X	X		

Marketing & Logo Branding

CU Name CU# (Sorted by Number of Members)	Branding/Logo--CU Checks	Branding/Logo--CU *SPY Reports	Branding/Logo--e-Statements	Branding/Logo--GOLD Workstns	Branding/Logo--Loan Forms	Branding/Logo--Online Banking	Branding/Logo--Receipts	Branding/Logo--Printed Stmt	Brnd/Logo--Custm Panel Images
430 Muskegon Co-op CU									
131 Allegan Community FCU								X	
530 Sangamon Schools CU									
770 Lakeview CU								X	
350 Filer CU						X		X	
3919 Puget Sound CU									
124 AAA FCU						X		X	
141 Calcite CU								X	
205 Amalgamated CU	X				X		X	X	
670 Brewery CU						X	X	X	
680 FEDCom CU	X		X	X	X	X	X	X	
182 Sentinel FCU								X	
173 New Horizons CU								X	
209 Best Advantage CU	X	X	X		X	X	X	X	
125 Rogue River Community CU								X	
240 East Traverse Catholic FCU									
310 FOCUS CU	X		X	X	X	X	X	X	
184 Lake Huron CU								X	
119 Premier Financial CU								X	
203 NorthPark Community CU	X	X	X			X	X	X	
161 Northern Hills FCU	X		X	X			X	X	
3025 Services Center FCU									
196 Rapid City Telco FCU	X	X							
740 Kent County CU						X			
11 Progressive CU								X	
590 Greater Metro FCU						X		X	
153 First United FCU								X	
157 Lenco CU						X		X	
280 Gratiot Community CU									
170 Muskegon Govt'l Empl. FCU								X	
198 CU Plus						X		X	
183 Franklin County Sch. Empl. FCU								X	
3803 Tri-Rivers FCU	X		X				X	X	
212 Lower East Side People's FCU									
3913 PrimeSource CU									
191 Bay Area CU								X	
151 Tri-Cities CU						X		X	
213 WV United FCU	X		X			X		X	
207 Access First FCU									
144 Aeroquip CU								X	
3914 Cheney FCU									
480 Community First FCU									
380 Thornapple Valley Comm. CU	X						X	X	
127 GR Consumers CU				X		X	X	X	
165 Kensington Valley Comm. CU								X	
270 Generations Family FCU									
210 Grand Rapids Family CU	X		X				X	X	
490 Governmental Empl. CU									
340 Safe Harbor CU						X		X	
174 Firefighters CU	X		X	X		X	X	X	
3805 First Neshoba FCU	X						X	X	
10 Western Districts Members CU						X		X	
110 United Financial CU								X	
202 EdCo Community CU	X	X	X				X	X	
3916 1st Valley CU	X		X			X	X	X	
123 Consumers FCU								X	
163 Clawson Community CU								X	
730 Saginaw County Empl. CU						X			
208 Horizon CU	X	X	X			X	X	X	
117 Madison CU						X		X	
3908 Blue Mountain CU	X				X	X	X	X	
640 Grand Trunk (BC) Empl. FCU									

Marketing & Logo Branding

CU Name CU# (Sorted by Number of Members)	Branding/Logo--CU Checks	Branding/Logo--CU*SPY Reports	Branding/Logo--e-Statements	Branding/Logo--GOLD Workstns	Branding/Logo--Loan Forms	Branding/Logo--Online Banking	Branding/Logo--Receipts	Branding/Logo--Printed Strmts	Brnd/Logo--Custm Panel Images
116 Thunder Bay Area CU								X	
570 Lakeshore FCU								X	
80 Auto-Owners Associates CU									
90 Newaygo County Srvc Empl. CU	X		X			X		X	
70 Rockford Community FCU								X	
128 Alpena Community CU								X	
650 County-City CU								X	
60 Kenowa Community FCU									
520 Evergreen CU	X					X	X	X	
260 Big Dutch Fleet CU									
3904 The Union CU									
620 Port City FCU						X		X	
216 Cincinnati Interagency FCU									
40 Michigan Coastal CU						X		X	
194 PEF FCU						X		X	
177 Chiropractic FCU								X	
189 ROME CU						X		X	
158 Greater Wayne County FCU								X	
164 Sarasota Municipal Empl. CU								X	
3915 Pacific Northwest CU									
3909 Spokane Law Enforcement									
152 First Choice CU								X	
120 Northwest Consumers FCU	X		X	X	X	X	X	X	
201 Des Moines Police Officers' CU			X	X		X		X	
162 Great Lakes Members CU								X	
3026 Vermillion FCU									
3918 Alamosa CU									
3901 Spokane Firefighters CU	X	X	X	X	X	X	X	X	
3809 Allied CU	X						X	X	
370 Farm Bureau Family CU									
3905 CALCOE FCU	X		X				X		
790 Catholic United Financial CU								X	
700 Country Heritage CU								X	
179 Sentinel Graphics FCU									
175 Federated Family CU								X	
30 ATL FCU						X		X	
290 SB Community FCU						X			
220 Bissell Empl. CU									
3812 Mobile Postal Empl. CU	X						X	X	
390 Muskegon Cons. Power CU									
3903 Spokane Media FCU	X	X	X	X		X	X		
3921 Valley Educators CU									
3911 Newrizons FCU									
3917 Mountain River CU									
470 Hometown CU	X					X		X	
3902 Amicus FCU									
3814 Marvel City FCU							X	X	
150 West Mich. Postal Service FCU									
3810 Degussa Empl. FCU	X						X	X	
3801 Progressive FCU	X						X	X	
181 CR Community First CU									
206 East River Development Alliance FCU									
3806 Lakewood Community FCU			X						
215 Chippewa Eagle FCU	X	X						X	
TOTAL/COUNT	34	9	23	14	12	52	33	95	1
% of CUs that use the feature	19%	5%	13%	8%	7%	29%	19%	53%	1%

Marketing & General

CU Name CU# (Sorted by Number of Members)	Cross-Sales Tracking	Email Marketing	File Downloads/Uploads	Know Your Member Analy. Tools	List Generator (Databs/Labels)	Marketing Club Rate Benefits	Marketing Clubs	Marketing Opt Out Flags	Marketing Tips & Procedures	Member Connect Tool	Member Survey	Membership Reason Codes	New Account Reason Codes	Online Ballots
3325 Fox Communities CU	X		X			X	X					X	X	
133 Alpena Alcona Area CU			X	X	X		X	X		X		X	X	
200 Honor CU	X	X	X	X	X	X	X	X	X	X	X	X	X	
199 Heartland CU (Springfield)	X	X	X	X	X		X			X		X	X	
3450 Superior Choice CU	X	X	X	X	X		X					X	X	
112 Frankenmuth CU	X	X	X	X	X	X	X	X		X	X	X	X	X
166 Detroit Metropolitan CU														
720 CorePlus FCU	X	X	X	X		X	X	X	X	X	X	X	X	
93 Unison CU		X	X	X		X						X	X	
155 Ohio Catholic FCU			X		X							X	X	
187 Heartland CU (Madison)	X	X	X	X		X	X	X		X		X	X	X
3150 Prospera CU	X		X			X	X		X		X	X	X	
420 Service 1 FCU	X	X	X	X	X	X	X	X	X		X			
148 Affinity Group CU		X	X		X	X	X					X	X	
130 Central Michigan Comm. FCU							X					X	X	
750 West Michigan CU		X	X		X		X		X			X	X	
3300 Harris County FCU		X	X							X				
178 Allegius CU			X				X					X	X	
197 VacationLand FCU		X	X	X	X		X					X	X	
3460 Horizon Utah FCU			X									X	X	
3430 Cumberland County FCU			X											
145 Wauna FCU	X		X	X		X	X					X	X	
137 Parkside CU		X		X		X	X	X				X	X	
126 Isabella Community CU		X	X	X	X		X	X				X	X	
204 Grand Valley Co-op CU	X	X	X	X	X	X	X	X		X		X	X	
135 North Central Area CU			X	X			X					X	X	
134 First Trust CU			X	X		X	X	X				X	X	
176 Community West CU	X	X		X	X		X					X	X	X
169 United Educational CU							X							
3818 Mass State Empl. CU	X	X	X	X	X	X	X			X		X	X	
186 Meijer CU	X	X	X	X	X	X	X	X	X	X	X	X	X	
156 Madison County FCU			X											
172 Glacier Hills CU		X	X	X	X		X					X	X	
190 TBA CU	X	X	X	X	X	X	X	X	X	X	X	X	X	
3225 Ripco CU	X		X									X	X	
192 District Government Emp FCU	X	X	X	X	X		X		X	X	X	X	X	
600 Peninsula FCU			X				X		X			X	X	
114 Delta County CU		X	X	X	X	X	X				X	X	X	
500 Community CU	X	X	X	X	X	X	X	X	X	X		X	X	
147 Western CU	X	X	X	X	X	X	X		X	X	X	X	X	
146 Straits Area FCU				X			X							
410 Forest Area FCU	X	X	X	X	X	X	X	X				X		
129 Quest FCU		X	X	X	X	X	X	X	X		X	X	X	X
760 Allegis CU	X	X	X	X	X	X	X		X	X		X	X	
550 Western Division FCU	X	X	X				X				X	X	X	
660 San Antonio Citizens FCU	X	X	X	X	X			X	X	X		X	X	
195 Community Schools CU						X	X							
450 Wexford Community CU		X	X									X	X	
3420 Tahquamenon Area CU														
250 River Valley CU	X	X	X	X	X		X		X	X	X	X		
122 Onaway Community FCU		X	X	X		X	X	X				X	X	
149 Aberdeen FCU		X	X	X	X		X			X		X	X	
138 H.P.C. CU														
142 Sioux Empire FCU		X	X	X	X	X	X			X	X	X	X	
171 CommStar CU		X	X	X		X	X	X			X	X	X	
3907 United Advantage NW FCU	X		X	X			X	X		X		X	X	X
113 Clarkston Brandon Comm. CU		X	X	X		X	X	X				X	X	
115 AAC CU		X	X	X	X	X	X		X	X		X	X	
188 Highmark FCU														
132 Besser CU							X							
185 First Financial CU			X	X	X							X	X	
217 NorthStar CU			X	X	X			X	X	X		X	X	

Marketing & General

CU Name CU# (Sorted by Number of Members)	Cross-Sales Tracking	Email Marketing	File Downloads/Uploads	Know Your Member Analy. Tools	List Generator (Databs/Labels)	Marketing Club Rate Benefits	Marketing Clubs	Marketing Opt Out Flags	Marketing Tips & Procedures	Member Connect Tool	Member Survey	Membership Reason Codes	New Account Reason Codes	Online Ballots
430 Muskegon Co-op CU						X	X							
131 Allegan Community FCU														
530 Sangamon Schools CU	X													
770 Lakeview CU			X			X	X					X	X	
350 Filer CU	X	X	X	X	X	X	X		X			X	X	
3919 Puget Sound CU	X	X	X	X	X		X	X		X		X	X	
124 AAA FCU		X	X	X		X	X					X	X	
141 Calcite CU														
205 Amalgamated CU	X		X	X	X			X		X		X		
670 Brewery CU		X	X	X	X		X					X		
680 FEDCom CU		X	X	X	X		X	X		X		X	X	
182 Sentinel FCU		X	X	X	X		X					X	X	
173 New Horizons CU			X	X										
209 Best Advantage CU		X	X	X			X					X		
125 Rogue River Community CU			X		X	X	X					X	X	
240 East Traverse Catholic FCU		X		X								X	X	
310 FOCUS CU	X	X	X	X			X					X	X	
184 Lake Huron CU							X							
119 Premier Financial CU			X		X							X	X	
203 NorthPark Community CU			X				X	X				X	X	
161 Northern Hills FCU	X	X	X	X			X				X	X	X	X
3025 Services Center FCU														
196 Rapid City Telco FCU							X							
740 Kent County CU	X	X	X	X		X	X					X	X	
11 Progressive CU														
590 Greater Metro FCU	X		X			X	X		X					
153 First United FCU							X							
157 Lenco CU	X	X	X	X	X									
280 Gratiot Community CU												X		
170 Muskegon Govt'l Empl. FCU	X		X			X	X				X	X	X	
198 CU Plus	X		X	X	X							X	X	
183 Franklin County Sch. Empl. FCU												X	X	
3803 Tri-Rivers FCU		X	X	X	X		X			X		X	X	
212 Lower East Side People's FCU														
3913 PrimeSource CU		X	X	X			X	X				X	X	
191 Bay Area CU	X	X	X	X	X		X		X			X	X	
151 Tri-Cities CU	X	X	X	X	X		X			X		X	X	
213 WV United FCU							X	X				X	X	
207 Access First FCU														
144 Aeroquip CU			X	X	X	X	X					X	X	
3914 Cheney FCU														
480 Community First FCU			X											
380 Thornapple Valley Comm. CU	X						X					X	X	
127 GR Consumers CU	X	X	X	X	X	X	X			X		X	X	
165 Kensington Valley Comm. CU		X	X	X		X	X	X		X		X	X	
270 Generations Family FCU							X					X		
210 Grand Rapids Family CU		X	X	X			X	X	X	X	X	X	X	
490 Governmental Empl. CU			X	X			X					X	X	
340 Safe Harbor CU	X	X	X	X								X	X	
174 Firefighters CU			X	X								X	X	
3805 First Neshoba FCU			X	X	X							X	X	
10 Western Districts Members CU	X	X	X	X	X	X	X	X	X	X	X	X		X
110 United Financial CU		X	X	X	X							X	X	
202 EdCo Community CU		X	X					X						
3916 1st Valley CU		X	X	X	X	X	X	X		X	X	X	X	
123 Consumers FCU			X	X	X							X	X	
163 Clawson Community CU			X									X	X	
730 Saginaw County Empl. CU				X	X		X						X	
208 Horizon CU			X				X					X		
117 Madison CU			X	X			X					X	X	
3908 Blue Mountain CU			X	X								X	X	
640 Grand Trunk (BC) Empl. FCU														

Marketing & General

CU Name CU# (Sorted by Number of Members)	Cross-Sales Tracking	Email Marketing	File Downloads/Uploads	Know Your Member Analy. Tools	List Generator (Databs/Labels)	Marketing Club Rate Benefits	Marketing Clubs	Marketing Opt Out Flags	Marketing Tips & Procedures	Member Connect Tool	Member Survey	Membership Reason Codes	New Account Reason Codes	Online Ballots
116 Thunder Bay Area CU												X	X	
570 Lakeshore FCU		X		X								X	X	
80 Auto-Owners Associates CU			X	X										
90 Newaygo County Srvc Empl. CU		X	X	X		X	X	X	X	X		X	X	
70 Rockford Community FCU												X		
128 Alpena Community CU												X	X	
650 County-City CU			X									X	X	
60 Kenowa Community FCU		X		X		X	X			X	X	X	X	
520 Evergreen CU		X	X	X	X		X		X			X	X	
260 Big Dutch Fleet CU												X		
3904 The Union CU														
620 Port City FCU				X			X							
216 Cincinnati Interagency FCU														
40 Michigan Coastal CU				X								X	X	
194 PEF FCU			X	X								X	X	
177 Chiropractic FCU														
189 ROME CU				X	X		X		X			X	X	
158 Greater Wayne County FCU														
164 Sarasota Municipal Empl. CU			X		X							X	X	
3915 Pacific Northwest CU			X				X					X	X	
3909 Spokane Law Enforcement												X	X	
152 First Choice CU														
120 Northwest Consumers FCU	X	X		X	X		X					X	X	
201 Des Moines Police Officers' CU		X	X	X				X		X		X	X	
162 Great Lakes Members CU														
3026 Vermillion FCU														
3918 Alamosa CU														
3901 Spokane Firefighters CU		X	X	X										
3809 Allied CU				X	X							X	X	
370 Farm Bureau Family CU	X	X		X	X	X	X		X		X	X	X	
3905 CALCOE FCU			X	X	X		X	X				X	X	
790 Catholic United Financial CU			X				X							
700 Country Heritage CU												X	X	
179 Sentinel Graphics FCU			X											
175 Federated Family CU			X											
30 ATL FCU	X	X	X	X	X	X	X		X	X	X	X	X	
290 SB Community FCU												X		
220 Bissell Empl. CU												X	X	
3812 Mobile Postal Empl. CU			X	X	X							X	X	
390 Muskegon Cons. Power CU												X		
3903 Spokane Media FCU		X	X	X	X							X	X	
3921 Valley Educators CU													X	
3911 Newrizons FCU														
3917 Mountain River CU														
470 Hometown CU		X		X	X				X		X	X	X	
3902 Amicus FCU		X		X				X			X	X	X	
3814 Marvel City FCU			X	X								X	X	
150 West Mich. Postal Service FCU			X		X							X		
3810 Degussa Empl. FCU			X	X								X	X	
3801 Progressive FCU			X	X	X							X	X	
181 CR Community First CU														
206 East River Development Alliance FCU														
3806 Lakewood Community FCU							X					X	X	
215 Chippewa Eagle FCU														
TOTAL/COUNT	28	52	81	75	47	29	66	24	19	24	17	96	84	4
% of CUs that use the feature	16%	29%	46%	42%	26%	16%	37%	13%	11%	13%	10%	54%	47%	2%

Marketing & General (continued)

CU Name CU# (Sorted by Number of Members)	Products/Services Per Mbr Calc	SEG/Sponsor Tracking	Sales Tracker/Work Leads Tool	Selective Statement Inserts	Statement "Onserts"	Telemarketing Leads/Followups	Tiered Service Levels	Tiered Svc Scoring by Household	WCalendar	WMail	Xtend Member Reach Svcs
3325 Fox Communities CU		X							X	X	
133 Alpena Alcona Area CU		X		X							X
200 Honor CU	X	X	X	X			X	X			X
199 Heartland CU (Springfield)	X	X	X								X
3450 Superior Choice CU		X		X							
112 Frankenmuth CU				X			X	X			X
166 Detroit Metropolitan CU											
720 CorePlus FCU	X	X	X	X		X	X	X			
93 Unison CU	X			X						X	
155 Ohio Catholic FCU											X
187 Heartland CU (Madison)	X		X	X			X	X			
3150 Prospera CU		X				X	X		X	X	
420 Service 1 FCU	X	X	X	X		X				X	X
148 Affinity Group CU		X		X			X	X			X
130 Central Michigan Comm. FCU									X	X	
750 West Michigan CU	X	X		X			X			X	
3300 Harris County FCU											X
178 Allegius CU											
197 VacationLand FCU		X		X							X
3460 Horizon Utah FCU		X		X							
3430 Cumberland County FCU											X
145 Wauna FCU	X			X							
137 Parkside CU	X	X		X			X	X			X
126 Isabella Community CU				X			X	X			
204 Grand Valley Co-op CU	X		X	X	X		X	X			X
135 North Central Area CU	X							X			X
134 First Trust CU		X		X			X				X
176 Community West CU		X		X	X		X				X
169 United Educational CU				X							X
3818 Mass State Empl. CU	X	X		X			X	X	X		
186 Meijer CU	X		X	X	X		X	X			X
156 Madison County FCU				X							X
172 Glacier Hills CU				X							
190 TBA CU	X	X	X	X		X	X		X	X	X
3225 Ripco CU											
192 District Government Emp FCU	X	X	X	X		X	X	X	X	X	
600 Peninsula FCU				X						X	
114 Delta County CU	X			X			X	X		X	X
500 Community CU	X		X	X		X	X	X			X
147 Western CU	X	X	X	X		X	X				X
146 Straits Area FCU				X					X		
410 Forest Area FCU				X			X	X		X	
129 Quest FCU	X			X		X	X	X	X	X	
760 Allegis CU	X	X	X	X		X	X	X			X
550 Western Division FCU		X					X				
660 San Antonio Citizens FCU					X	X	X	X	X	X	X
195 Community Schools CU		X		X							
450 Wexford Community CU											
3420 Tahquamenon Area CU											
250 River Valley CU	X		X	X			X				
122 Onaway Community FCU			X								
149 Aberdeen FCU	X			X	X						X
138 H.P.C. CU											
142 Sioux Empire FCU	X	X	X	X			X				X
171 CommStar CU		X		X				X			
3907 United Advantage NW FCU	X	X			X		X	X			X
113 Clarkston Brandon Comm. CU				X	X		X				
115 AAC CU	X	X				X			X		
188 Highmark FCU											
132 Besser CU											X
185 First Financial CU	X	X									X
217 NorthStar CU		X	X								

Marketing & General (continued)

CU Name CU# (Sorted by Number of Members)	Products/Services Per Mbr Calc	SEG/Sponsor Tracking	Sales Tracker/Work Leads Tool	Selective Statement Inserts	Statement "Onserts"	Telemarketing Leads/Followups	Tiered Service Levels	Tiered Svc Scoring by Household	WCalendar	WMail	Xtend Member Reach Svcs
430 Muskegon Co-op CU				X			X	X		X	
131 Allegan Community FCU											
530 Sangamon Schools CU		X					X	X		X	X
770 Lakeview CU	X	X		X			X	X			X
350 Filer CU			X	X							
3919 Puget Sound CU	X	X	X	X	X		X				X
124 AAA FCU		X		X			X	X			X
141 Calcite CU											X
205 Amalgamated CU			X	X		X		X			
670 Brewery CU	X	X		X			X		X	X	X
680 FEDCom CU	X		X	X		X	X			X	X
182 Sentinel FCU	X	X									X
173 New Horizons CU				X							X
209 Best Advantage CU				X							
125 Rogue River Community CU							X	X			
240 East Traverse Catholic FCU									X	X	
310 FOCUS CU	X	X	X	X			X	X		X	X
184 Lake Huron CU											
119 Premier Financial CU	X	X		X							
203 NorthPark Community CU		X					X				
161 Northern Hills FCU		X	X	X				X	X		X
3025 Services Center FCU										X	
196 Rapid City Telco FCU		X		X							
740 Kent County CU				X			X				X
11 Progressive CU											
590 Greater Metro FCU		X					X				X
153 First United FCU											
157 Lenco CU				X							X
280 Gratiot Community CU										X	
170 Muskegon Govt'l Empl. FCU		X		X	X		X	X			X
198 CU Plus	X										
183 Franklin County Sch. Empl. FCU		X									
3803 Tri-Rivers FCU		X									
212 Lower East Side People's FCU											
3913 PrimeSource CU	X			X			X				X
191 Bay Area CU					X						
151 Tri-Cities CU				X			X				
213 WV United FCU		X									
207 Access First FCU											
144 Aeroquip CU		X		X			X			X	
3914 Cheney FCU											
480 Community First FCU											
380 Thornapple Valley Comm. CU				X					X	X	
127 GR Consumers CU		X		X			X				X
165 Kensington Valley Comm. CU											X
270 Generations Family FCU		X		X						X	X
210 Grand Rapids Family CU	X	X	X		X	X	X	X	X		X
490 Governmental Empl. CU											
340 Safe Harbor CU	X	X			X		X				
174 Firefighters CU				X							
3805 First Neshoba FCU											
10 Western Districts Members CU	X	X		X			X	X	X	X	X
110 United Financial CU	X	X		X							
202 EdCo Community CU		X									X
3916 1st Valley CU	X						X	X			X
123 Consumers FCU		X							X		
163 Clawson Community CU							X				
730 Saginaw County Empl. CU				X						X	
208 Horizon CU											
117 Madison CU							X				X
3908 Blue Mountain CU	X					X					X
640 Grand Trunk (BC) Empl. FCU											

Marketing & General (continued)

CU Name CU# (Sorted by Number of Members)	Products/Services Per Mbr Calc	SEG/Sponsor Tracking	Sales Tracker/Work Leads Tool	Selective Statement Inserts	Statement "Onserts"	Telemarketing Leads/Followups	Tiered Service Levels	Tiered Svc Scoring by Household	WCalendar	WMail	Xtend Member Reach Svcs
116 Thunder Bay Area CU	X										
570 Lakeshore FCU		X								X	X
80 Auto-Owners Associates CU		X			X						
90 Newaygo County Svc Empl. CU		X		X		X					
70 Rockford Community FCU		X					X				
128 Alpena Community CU							X				X
650 County-City CU								X	X		
60 Kenowa Community FCU				X			X	X	X		
520 Evergreen CU											X
260 Big Dutch Fleet CU											
3904 The Union CU											
620 Port City FCU											
216 Cincinnati Interagency FCU											
40 Michigan Coastal CU	X			X				X		X	X
194 PEF FCU											
177 Chiropractic FCU											
189 ROME CU		X		X							
158 Greater Wayne County FCU		X									
164 Sarasota Municipal Empl. CU											
3915 Pacific Northwest CU					X				X		
3909 Spokane Law Enforcement											
152 First Choice CU											
120 Northwest Consumers FCU		X		X							X
201 Des Moines Police Officers' CU	X	X									X
162 Great Lakes Members CU											
3026 Vermillion FCU											
3918 Alamosa CU											
3901 Spokane Firefighters CU											
3809 Allied CU		X									
370 Farm Bureau Family CU	X						X	X			X
3905 CALCOE FCU	X						X	X			
790 Catholic United Financial CU		X		X							
700 Country Heritage CU											
179 Sentinel Graphics FCU											
175 Federated Family CU				X							
30 ATL FCU	X	X	X	X		X	X				X
290 SB Community FCU											
220 Bissell Empl. CU											
3812 Mobile Postal Empl. CU											
390 Muskegon Cons. Power CU									X		
3903 Spokane Media FCU	X										X
3921 Valley Educators CU											
3911 Newrizons FCU											
3917 Mountain River CU											
470 Hometown CU	X						X	X			
3902 Amicus FCU	X	X		X			X				X
3814 Marvel City FCU		X									
150 West Mich. Postal Service FCU				X							
3810 Degussa Empl. FCU											
3801 Progressive FCU											
181 CR Community First CU											
206 East River Development Alliance FCU											
3806 Lakewood Community FCU											
215 Chippewa Eagle FCU											
TOTAL/COUNT	35	48	15	50	11	12	43	25	15	20	45
% of CUs that use the feature	20%	27%	8%	28%	6%	7%	24%	14%	8%	11%	25%

Member Services

CU Name CU# (Sorted by Number of Members)	Account Nicknames	AFT (Auto Funds Transfer)	CFT (Check Funds Transfer)	AZA (Acct-to-Acct) Transfers	Loan Coupons	Mbrship Designation Procedures	Non-Member Teller Services	Print Mbr LOC Disbursemt Checks	Print Member Starter Checks	Reg E Opt In/Out Controls	Safe Deposit Box Processing	Savings Bond Redemption	Shared Branching
3325 Fox Communities CU	X	X	X		X			X	X		X	X	
133 Alpena Alcona Area CU	X	X			X	X	X		X		X	X	X
200 Honor CU	X	X		X	X	X		X	X	X	X		X
199 Heartland CU (Springfield)	X	X	X		X	X	X	X	X			X	X
3450 Superior Choice CU	X	X		X				X			X	X	
112 Frankenmuth CU	X	X	X	X	X	X	X	X	X		X	X	X
166 Detroit Metropolitan CU		X			X	X			X				
720 CorePlus FCU	X	X	X		X		X		X		X	X	X
93 Unison CU	X	X	X						X	X	X	X	
155 Ohio Catholic FCU	X	X			X	X			X			X	
187 Heartland CU (Madison)	X	X			X	X	X		X	X	X	X	X
3150 Prospera CU		X	X		X			X	X		X	X	
420 Service 1 FCU	X	X	X	X	X	X			X	X			X
148 Affinity Group CU	X	X			X				X			X	X
130 Central Michigan Comm. FCU	X	X			X							X	X
750 West Michigan CU	X	X			X			X	X				X
3300 Harris County FCU		X	X	X	X				X			X	X
178 Allegius CU	X	X				X	X	X	X		X		X
197 VacationLand FCU	X	X			X			X	X		X		X
3460 Horizon Utah FCU	X	X				X			X		X		
3430 Cumberland County FCU	X	X						X	X				
145 Wauna FCU	X	X	X			X			X		X		
137 Parkside CU	X	X							X		X	X	X
126 Isabella Community CU	X	X	X		X		X		X		X	X	X
204 Grand Valley Co-op CU	X	X	X	X	X	X			X	X			X
135 North Central Area CU		X			X				X				
134 First Trust CU	X	X			X	X			X		X		X
176 Community West CU	X	X			X	X			X				
169 United Educational CU	X	X	X	X	X	X		X	X	X			X
3818 Mass State Empl. CU	X	X			X		X	X	X	X			X
186 Meijer CU	X	X	X		X		X	X	X				X
156 Madison County FCU	X	X			X	X			X			X	
172 Glacier Hills CU	X	X	X		X	X		X	X		X	X	X
190 TBA CU	X	X	X		X	X			X		X		X
3225 Ripco CU		X						X	X		X	X	
192 District Government Emp FCU	X	X	X	X	X	X	X	X	X		X	X	X
600 Peninsula FCU	X	X	X						X		X	X	
114 Delta County CU	X	X							X		X	X	X
500 Community CU	X	X	X		X	X	X		X		X	X	
147 Western CU	X	X		X	X			X	X		X	X	X
146 Straits Area FCU	X	X							X			X	X
410 Forest Area FCU	X	X	X	X					X		X	X	X
129 Quest FCU	X	X	X		X			X	X	X			X
760 Allegis CU	X	X			X			X	X				X
550 Western Division FCU	X	X	X		X			X	X			X	
660 San Antonio Citizens FCU	X	X	X		X	X			X		X	X	
195 Community Schools CU	X	X		X		X		X	X				X
450 Wexford Community CU		X			X				X			X	X
3420 Tahquamenon Area CU	X	X									X	X	X
250 River Valley CU	X	X			X				X				X
122 Onaway Community FCU		X	X		X				X	X	X		X
149 Aberdeen FCU	X	X	X	X	X				X		X	X	
138 H.P.C. CU		X							X			X	
142 Sioux Empire FCU	X	X			X				X			X	X
171 CommStar CU	X	X				X		X	X				X
3907 United Advantage NW FCU	X	X	X	X	X					X			X
113 Clarkston Brandon Comm. CU	X	X			X			X	X			X	X
115 AAC CU	X	X			X				X				X
188 Highmark FCU									X				
132 Besser CU		X			X				X			X	X
185 First Financial CU	X	X	X				X	X	X				
217 NorthStar CU	X	X	X		X	X	X		X	X		X	X

Member Services

CU Name CU# (Sorted by Number of Members)	Account Nicknames	AFT (Auto Funds Transfer)	CFT (Check Funds Transfer)	AZA (Acct-to-Acct) Transfers	Loan Coupons	Mrbrship Designation Procedures	Non-Member Teller Services	Print Mbr LOC Disbursemt Checks	Print Member Starter Checks	Reg E Opt In/Out Controls	Safe Deposit Box Processing	Savings Bond Redemption	Shared Branching
430 Muskegon Co-op CU	X	X							X				X
131 Allegan Community FCU		X							X				
530 Sangamon Schools CU		X			X								
770 Lakeview CU	X	X	X	X	X				X	X	X	X	X
350 Filer CU	X	X		X	X				X	X		X	X
3919 Puget Sound CU	X	X	X	X	X	X			X	X			X
124 AAA FCU	X	X	X		X				X	X			X
141 Calcite CU		X							X			X	X
205 Amalgamated CU	X	X	X				X		X				X
670 Brewery CU	X	X	X		X				X				
680 FEDCom CU	X	X	X		X				X	X			X
182 Sentinel FCU	X	X					X	X	X		X	X	X
173 New Horizons CU	X	X	X		X			X	X				
209 Best Advantage CU	X	X							X		X	X	
125 Rogue River Community CU	X	X						X	X		X		X
240 East Traverse Catholic FCU	X	X			X				X			X	X
310 FOCUS CU	X	X	X		X		X		X	X		X	X
184 Lake Huron CU	X	X			X				X				
119 Premier Financial CU		X			X			X	X				
203 NorthPark Community CU	X	X			X	X	X		X				X
161 Northern Hills FCU	X	X	X	X	X	X	X		X		X	X	X
3025 Services Center FCU		X							X		X	X	X
196 Rapid City Telco FCU	X	X			X	X			X		X		X
740 Kent County CU	X	X	X		X	X							X
11 Progressive CU		X	X					X	X				
590 Greater Metro FCU		X							X			X	
153 First United FCU		X	X		X				X				
157 Lenco CU		X	X	X	X				X				
280 Gratiot Community CU	X	X			X			X				X	X
170 Muskegon Govt'l Empl. FCU	X	X			X				X				X
198 CU Plus	X	X			X			X	X				
183 Franklin County Sch. Empl. FCU	X	X				X			X				
3803 Tri-Rivers FCU	X	X			X		X			X			X
212 Lower East Side People's FCU													
3913 PrimeSource CU	X	X		X	X					X	X	X	X
191 Bay Area CU	X				X	X	X	X	X	X	X	X	
151 Tri-Cities CU	X	X	X		X				X				X
213 WV United FCU	X	X							X	X	X	X	
207 Access First FCU													
144 Aeroquip CU	X	X			X			X	X	X		X	X
3914 Cheney FCU													
480 Community First FCU		X											X
380 Thornapple Valley Comm. CU	X	X			X				X			X	X
127 GR Consumers CU	X	X			X				X	X			X
165 Kensington Valley Comm. CU	X	X			X			X	X			X	X
270 Generations Family FCU		X			X								X
210 Grand Rapids Family CU	X	X			X			X	X	X			X
490 Governmental Empl. CU	X	X			X						X	X	X
340 Safe Harbor CU	X	X			X				X	X			X
174 Firefighters CU	X	X	X		X	X			X			X	X
3805 First Neshoba FCU	X	X			X		X			X	X		
10 Western Districts Members CU	X	X	X					X	X				X
110 United Financial CU	X	X							X		X		X
202 EdCo Community CU	X	X				X			X		X	X	X
3916 1st Valley CU	X	X		X	X		X	X	X	X			X
123 Consumers FCU		X	X	X	X				X				X
163 Clawson Community CU	X	X				X			X		X		
730 Saginaw County Empl. CU	X	X			X				X				
208 Horizon CU	X	X						X	X				
117 Madison CU	X	X	X	X	X		X		X	X			X
3908 Blue Mountain CU	X	X		X									X
640 Grand Trunk (BC) Empl. FCU		X											X

Member Services

CU Name CU# (Sorted by Number of Members)	Account Nicknames	AFT (Auto Funds Transfer)	CFT (Check Funds Transfer)	AZA (Acct-to-Acct) Transfers	Loan Coupons	Mbrship Designation Procedures	Non-Member Teller Services	Print Mbr LOC Disbursemt Checks	Print Member Starter Checks	Reg E Opt In/Out Controls	Safe Deposit Box Processing	Savings Bond Redemption	Shared Branching
116 Thunder Bay Area CU		X						X	X			X	X
570 Lakeshore FCU	X	X			X			X	X	X			X
80 Auto-Owners Associates CU	X	X	X		X				X				
90 Newaygo County Srvc Empl. CU	X	X	X		X				X				X
70 Rockford Community FCU	X	X			X				X				X
128 Alpena Community CU		X	X		X				X				
650 County-City CU		X	X					X	X				
60 Kenowa Community FCU	X	X	X					X	X				X
520 Evergreen CU	X	X	X		X		X	X	X	X	X	X	X
260 Big Dutch Fleet CU		X			X								
3904 The Union CU													
620 Port City FCU	X	X	X		X			X	X				X
216 Cincinnati Interagency FCU													
40 Michigan Coastal CU		X	X						X				X
194 PEF FCU	X	X			X		X		X				
177 Chiropractic FCU	X	X			X			X	X				
189 ROME CU	X	X			X	X	X		X				
158 Greater Wayne County FCU		X							X				
164 Sarasota Municipal Empl. CU	X	X			X	X			X				X
3915 Pacific Northwest CU	X	X			X								
3909 Spokane Law Enforcement	X	X			X				X	X	X		
152 First Choice CU	X	X			X				X				
120 Northwest Consumers FCU	X	X	X		X				X				X
201 Des Moines Police Officers' CU	X	X	X		X	X			X	X			X
162 Great Lakes Members CU	X	X				X			X				
3026 Vermillion FCU													
3918 Alamosa CU													
3901 Spokane Firefighters CU						X			X	X			X
3809 Allied CU	X	X			X	X	X		X	X			
370 Farm Bureau Family CU	X	X							X				
3905 CALCOE FCU	X	X	X	X	X				X	X			X
790 Catholic United Financial CU	X	X	X		X			X	X				
700 Country Heritage CU	X	X			X				X				X
179 Sentinel Graphics FCU	X	X	X						X				X
175 Federated Family CU	X	X			X	X	X		X				
30 ATL FCU	X	X	X		X		X	X	X				X
290 SB Community FCU		X			X								X
220 Bissell Empl. CU		X			X								X
3812 Mobile Postal Empl. CU	X	X			X		X			X			
390 Muskegon Cons. Power CU		X			X								
3903 Spokane Media FCU	X	X	X		X	X			X	X			X
3921 Valley Educators CU	X	X			X					X			
3911 Newrizons FCU													
3917 Mountain River CU	X				X								
470 Hometown CU		X			X			X	X	X		X	
3902 Amicus FCU	X	X	X		X			X	X	X			X
3814 Marvel City FCU	X	X			X		X			X			
150 West Mich. Postal Service FCU	X	X			X				X				X
3810 Degussa Empl. FCU	X	X			X		X			X			
3801 Progressive FCU	X	X			X		X			X			
181 CR Community First CU													
206 East River Development Alliance FCU													
3806 Lakewood Community FCU	X	X							X	X			
215 Chippewa Eagle FCU	X	X							X				X
TOTAL/COUNT	102	127	44	16	91	23	23	33	105	37	25	38	80
% of CUs that use the feature	57%	71%	25%	9%	51%	13%	13%	19%	59%	21%	14%	21%	45%

Partner Integrations

CU Name CU# (Sorted by Number of Members)	Downloads to Raddon	3rd-Party Check Images	OTB Balance Transfers	Fraud Scan (3rd Party)	Online Check Orders: Clarke Am	Online Check Orders: Liberty	Signature/ID Verify (not eDOC)	ITCD (Any Type)	TCR (Any Type)
3325 Fox Communities CU		X				X		X	
133 Alpena Alcona Area CU						X		X	X
200 Honor CU		X			X	X		X	
199 Heartland CU (Springfield)								X	
3450 Superior Choice CU		X	X					X	
112 Frankenmuth CU	X							X	X
166 Detroit Metropolitan CU		X							
720 CorePlus FCU							X		
93 Unison CU									
155 Ohio Catholic FCU		X	X						
187 Heartland CU (Madison)		X		X		X	X	X	X
3150 Prospera CU									
420 Service 1 FCU				X				X	
148 Affinity Group CU			X			X		X	
130 Central Michigan Comm. FCU				X		X			
750 West Michigan CU					X				
3300 Harris County FCU		X						X	
178 Allegius CU		X						X	
197 VacationLand FCU		X	X		X			X	X
3460 Horizon Utah FCU									
3430 Cumberland County FCU		X							
145 Wauna FCU		X	X		X				
137 Parkside CU		X	X			X			
126 Isabella Community CU			X	X		X			
204 Grand Valley Co-op CU		X	X					X	
135 North Central Area CU			X						
134 First Trust CU	X	X		X				X	
176 Community West CU		X	X		X				
169 United Educational CU			X					X	
3818 Mass State Empl. CU		X							
186 Meijer CU					X				
156 Madison County FCU		X	X						
172 Glacier Hills CU		X	X		X			X	
190 TBA CU						X			
3225 Ripco CU								X	
192 District Government Emp FCU	X	X	X						
600 Peninsula FCU			X	X					
114 Delta County CU		X	X			X		X	
500 Community CU		X	X					X	
147 Western CU	X	X						X	
146 Straits Area FCU			X			X			
410 Forest Area FCU				X	X				
129 Quest FCU		X	X		X				
760 Allegis CU		X	X	X		X		X	
550 Western Division FCU			X			X			
660 San Antonio Citizens FCU		X				X		X	
195 Community Schools CU		X	X					X	
450 Wexford Community CU				X	X	X			
3420 Tahquamenon Area CU									
250 River Valley CU								X	
122 Onaway Community FCU			X			X			
149 Aberdeen FCU		X		X	X	X			
138 H.P.C. CU			X						
142 Sioux Empire FCU		X				X			
171 CommStar CU						X		X	
3907 United Advantage NW FCU									
113 Clarkston Brandon Comm. CU			X		X				
115 AAC CU			X	X		X			
188 Highmark FCU		X						X	
132 Besser CU			X					X	
185 First Financial CU		X	X						
217 NorthStar CU		X	X						

Partner Integrations

CU Name CU# (Sorted by Number of Members)	Downloads to Raddon	3rd-Party Check Images	OTB Balance Transfers	Fraud Scan (3rd Party)	Online Check Orders: Clarke Am	Online Check Orders: Liberty	Signature/ID Verify (not eDOC)	ITCD (Any Type)	TCR (Any Type)
430 Muskegon Co-op CU			X			X			
131 Allegan Community FCU			X						
530 Sangamon Schools CU						X			
770 Lakeview CU	X						X		
350 Filer CU			X	X			X		
3919 Puget Sound CU					X				
124 AAA FCU		X	X	X	X				
141 Calcite CU			X			X		X	
205 Amalgamated CU			X						
670 Brewery CU							X		
680 FEDCom CU			X		X				
182 Sentinel FCU						X		X	
173 New Horizons CU			X						
209 Best Advantage CU							X	X	
125 Rogue River Community CU			X	X		X			
240 East Traverse Catholic FCU						X			
310 FOCUS CU		X	X		X			X	
184 Lake Huron CU			X						
119 Premier Financial CU			X					X	
203 NorthPark Community CU		X							
161 Northern Hills FCU		X	X					X	
3025 Services Center FCU								X	
196 Rapid City Telco FCU		X	X						
740 Kent County CU			X	X					
11 Progressive CU		X		X		X			
590 Greater Metro FCU			X			X			
153 First United FCU			X						
157 Lenco CU		X	X			X			
280 Gratiot Community CU			X			X			
170 Muskegon Gov't Empl. FCU		X							
198 CU Plus		X	X						
183 Franklin County Sch. Empl. FCU		X	X						
3803 Tri-Rivers FCU		X							
212 Lower East Side People's FCU									
3913 PrimeSource CU			X			X			
191 Bay Area CU							X		
151 Tri-Cities CU			X			X			
213 WV United FCU		X	X		X	X			
207 Access First FCU									
144 Aeroquip CU		X	X						
3914 Cheney FCU									
480 Community First FCU					X				
380 Thornapple Valley Comm. CU			X		X				
127 GR Consumers CU			X						
165 Kensington Valley Comm. CU						X		X	
270 Generations Family FCU				X					
210 Grand Rapids Family CU			X	X	X				
490 Governmental Empl. CU						X			
340 Safe Harbor CU			X			X			
174 Firefighters CU		X						X	
3805 First Neshoba FCU									
10 Western Districts Members CU			X						
110 United Financial CU			X			X	X		
202 EdCo Community CU		X							
3916 1st Valley CU						X		X	
123 Consumers FCU		X				X			
163 Clawson Community CU		X	X				X		
730 Saginaw County Empl. CU					X	X			
208 Horizon CU							X		
117 Madison CU		X				X			
3908 Blue Mountain CU									
640 Grand Trunk (BC) Empl. FCU									

Partner Integrations

CU Name CU# (Sorted by Number of Members)	Downloads to Raddon	3rd-Party Check Images	OTB Balance Transfers	Fraud Scan (3rd Party)	Online Check Orders: Clarke Am	Online Check Orders: Liberty	Signature/ID Verify (not eDOC)	TCO (Any Type)	TCR (Any Type)
116 Thunder Bay Area CU			X			X			
570 Lakeshore FCU					X				
80 Auto-Owners Associates CU					X				
90 Newaygo County Srvc Empl. CU					X				
70 Rockford Community FCU									
128 Alpena Community CU			X			X			
650 County-City CU									
60 Kenowa Community FCU					X				
520 Evergreen CU						X			
260 Big Dutch Fleet CU					X				
3904 The Union CU					X				
620 Port City FCU					X				
216 Cincinnati Interagency FCU									
40 Michigan Coastal CU									
194 PEF FCU									
177 Chiropractic FCU									
189 ROME CU			X						
158 Greater Wayne County FCU		X	X						
164 Sarasota Municipal Empl. CU		X	X			X		X	
3915 Pacific Northwest CU						X			
3909 Spokane Law Enforcement					X				
152 First Choice CU		X							
120 Northwest Consumers FCU			X			X			
201 Des Moines Police Officers' CU		X	X						
162 Great Lakes Members CU			X						
3026 Vermillion FCU									
3918 Alamosa CU									
3901 Spokane Firefighters CU									
3809 Allied CU									
370 Farm Bureau Family CU									
3905 CALCOE FCU									
790 Catholic United Financial CU									
700 Country Heritage CU					X				
179 Sentinel Graphics FCU		X							
175 Federated Family CU		X							
30 ATL FCU					X				
290 SB Community FCU									
220 Bissell Empl. CU									
3812 Mobile Postal Empl. CU									
390 Muskegon Cons. Power CU									
3903 Spokane Media FCU		X							
3921 Valley Educators CU									
3911 Newrizons FCU									
3917 Mountain River CU									
470 Hometown CU			X				X		
3902 Amicus FCU						X			
3814 Marvel City FCU		X							
150 West Mich. Postal Service FCU									
3810 Degussa Empl. FCU									
3801 Progressive FCU									
181 CR Community First CU									
206 East River Development Alliance FCU									
3806 Lakewood Community FCU									
215 Chippewa Eagle FCU									
TOTAL/COUNT	2	38	55	12	22	39	4	25	1
% of CUs that use the feature	1%	21%	31%	7%	12%	22%	2%	14%	1%

Savings Products

CU Name CU# (Sorted by Number of Members)	Auto Close Zero-Balance Accts	Club Share Accounts	Debit Card Round Up	Dividend Donations	Dividend Pmt Options (Shares)	HSAs (Savings or Checking)	IRAs (any type)	IRA Beneficiary/Payout Tracking	Qualified Dividends	Tiered Rate Certificates	Tiered Share Rates: Plateau	Tiered Share Rates: Split	Variable Rate Certificates
3325 Fox Communities CU		X				X	X	X			X	X	
133 Alpena Alcona Area CU		X				X	X					X	
200 Honor CU		X			X	X	X	X				X	
199 Heartland CU (Springfield)		X			X		X	X					
3450 Superior Choice CU		X				X	X	X		X		X	
112 Frankenmuth CU		X			X	X	X		X			X	
166 Detroit Metropolitan CU		X					X						
720 CorePlus FCU		X				X	X						X
93 Unison CU		X				X	X	X			X		
155 Ohio Catholic FCU		X					X	X	X				
187 Heartland CU (Madison)				X		X	X	X	X	X	X	X	
3150 Prospera CU	X	X					X	X			X	X	
420 Service 1 FCU		X			X		X	X					
148 Affinity Group CU		X					X						
130 Central Michigan Comm. FCU		X				X	X	X				X	
750 West Michigan CU		X					X	X				X	
3300 Harris County FCU		X					X	X		X	X	X	
178 Allegius CU		X					X						
197 VacationLand FCU	X	X					X		X			X	
3460 Horizon Utah FCU							X					X	
3430 Cumberland County FCU	X	X					X	X				X	
145 Wauna FCU		X				X	X	X	X	X	X	X	
137 Parkside CU		X					X			X		X	
126 Isabella Community CU		X					X			X		X	
204 Grand Valley Co-op CU	X	X			X		X		X			X	
135 North Central Area CU		X					X						
134 First Trust CU		X					X					X	
176 Community West CU		X					X		X			X	
169 United Educational CU		X					X					X	
3818 Mass State Empl. CU		X			X		X	X				X	
186 Meijer CU		X				X	X					X	
156 Madison County FCU		X					X	X	X			X	
172 Glacier Hills CU		X					X	X			X	X	
190 TBA CU		X				X	X	X			X	X	
3225 Ripco CU	X						X				X	X	X
192 District Government Emp FCU		X					X	X				X	
600 Peninsula FCU	X	X					X						
114 Delta County CU	X	X				X	X	X					
500 Community CU		X	X				X	X	X			X	X
147 Western CU		X				X	X			X		X	
146 Straits Area FCU		X					X	X				X	
410 Forest Area FCU		X					X	X	X			X	X
129 Quest FCU	X	X	X	X	X	X	X	X	X			X	X
760 Allegis CU		X					X		X	X			
550 Western Division FCU		X				X	X	X	X			X	
660 San Antonio Citizens FCU		X					X	X			X		
195 Community Schools CU		X					X		X			X	
450 Wexford Community CU		X					X	X	X				X
3420 Tahquamenon Area CU		X					X						
250 River Valley CU	X	X					X					X	
122 Onaway Community FCU		X				X	X						
149 Aberdeen FCU	X	X			X		X	X				X	
138 H.P.C. CU		X					X						
142 Sioux Empire FCU		X			X		X	X	X			X	X
171 CommStar CU		X				X	X	X	X			X	
3907 United Advantage NW FCU		X	X			X	X	X	X				X
113 Clarkston Brandon Comm. CU	X	X					X		X	X			X
115 AAC CU	X	X					X		X			X	
188 Highmark FCU		X					X						
132 Besser CU		X				X	X						
185 First Financial CU		X			X		X	X				X	
217 NorthStar CU					X		X	X				X	

Savings Products

CU Name CU# (Sorted by Number of Members)	Auto Close Zero-Balance Accts	Club Share Accounts	Debit Card Round Up	Dividend Donations	Dividend Pmt Options (Shares)	HSAs (Savings or Checking)	IRAs (any type)	IRA Beneficiary/Payout Tracking	Qualified Dividends	Tiered Rate Certificates	Tiered Share Rates: Plateau	Tiered Share Rates: Split	Variable Rate Certificates
430 Muskegon Co-op CU		X			X		X						
131 Allegan Community FCU		X					X						
530 Sangamon Schools CU		X					X					X	
770 Lakeview CU	X	X				X	X			X			
350 Filer CU		X				X	X		X			X	
3919 Puget Sound CU		X					X			X			
124 AAA FCU	X	X					X	X				X	X
141 Calcite CU		X					X						
205 Amalgamated CU							X					X	
670 Brewery CU		X				X	X			X		X	
680 FEDCom CU		X				X	X					X	
182 Sentinel FCU	X	X					X		X			X	
173 New Horizons CU		X				X	X	X		X		X	
209 Best Advantage CU		X				X	X					X	
125 Rogue River Community CU		X					X						
240 East Traverse Catholic FCU		X					X						
310 FOCUS CU		X		X	X		X						
184 Lake Huron CU						X	X		X				
119 Premier Financial CU		X				X	X		X				
203 NorthPark Community CU	X	X				X	X					X	
161 Northern Hills FCU	X	X				X	X	X		X		X	
3025 Services Center FCU							X	X					
196 Rapid City Telco FCU							X						
740 Kent County CU		X					X					X	
11 Progressive CU					X		X					X	X
590 Greater Metro FCU		X					X					X	
153 First United FCU		X					X	X					
157 Lenco CU	X	X			X		X					X	
280 Gratiot Community CU	X	X					X	X		X		X	
170 Muskegon Govt'l Empl. FCU		X				X	X		X			X	
198 CU Plus							X	X					
183 Franklin County Sch. Empl. FCU		X					X		X				
3803 Tri-Rivers FCU		X					X	X				X	
212 Lower East Side People's FCU													
3913 PrimeSource CU		X	X			X	X						
191 Bay Area CU		X					X	X				X	
151 Tri-Cities CU	X	X					X					X	
213 WV United FCU		X					X		X				
207 Access First FCU													
144 Aeroquip CU		X										X	
3914 Cheney FCU													
480 Community First FCU		X				X	X						
380 Thornapple Valley Comm. CU	X	X			X		X	X					
127 GR Consumers CU		X					X					X	
165 Kensington Valley Comm. CU		X					X		X	X			
270 Generations Family FCU		X					X	X				X	
210 Grand Rapids Family CU		X				X	X						
490 Governmental Empl. CU		X				X	X					X	
340 Safe Harbor CU	X	X					X	X	X			X	
174 Firefighters CU	X	X			X		X					X	
3805 First Neshoba FCU		X					X	X				X	
10 Western Districts Members CU	X	X					X	X				X	
110 United Financial CU		X					X	X	X				
202 EdCo Community CU		X					X					X	
3916 1st Valley CU	X	X			X		X			X			
123 Consumers FCU		X					X					X	
163 Clawson Community CU		X				X	X			X		X	
730 Saginaw County Empl. CU		X					X	X	X			X	
208 Horizon CU		X											
117 Madison CU	X	X					X	X				X	
3908 Blue Mountain CU		X					X	X					
640 Grand Trunk (BC) Empl. FCU		X					X					X	

Savings Products

CU Name CU# (Sorted by Number of Members)	Auto Close Zero-Balance Accts	Club Share Accounts	Debit Card Round Up	Dividend Donations	Dividend Pmt Options (Shares)	HSAs (Savings or Checking)	IRAs (any type)	IRA Beneficiary/Payout Tracking	Qualified Dividends	Tiered Rate Certificates	Tiered Share Rates: Plateau	Tiered Share Rates: Split	Variable Rate Certificates
116 Thunder Bay Area CU		X			X		X						
570 Lakeshore FCU		X					X						
80 Auto-Owners Associates CU		X											
90 Newaygo County Srvc Empl. CU		X					X	X					
70 Rockford Community FCU		X					X	X					
128 Alpena Community CU		X					X						
650 County-City CU		X			X		X					X	
60 Kenowa Community FCU		X					X						
520 Evergreen CU		X					X	X		X			
260 Big Dutch Fleet CU		X					X	X				X	
3904 The Union CU													
620 Port City FCU		X					X						
216 Cincinnati Interagency FCU													
40 Michigan Coastal CU							X						
194 PEF FCU		X					X						
177 Chiropractic FCU		X				X	X					X	
189 ROME CU		X					X						
158 Greater Wayne County FCU		X					X						
164 Sarasota Municipal Empl. CU							X		X				
3915 Pacific Northwest CU							X		X				
3909 Spokane Law Enforcement		X	X				X		X			X	
152 First Choice CU		X											
120 Northwest Consumers FCU		X					X	X				X	
201 Des Moines Police Officers' CU		X					X		X			X	
162 Great Lakes Members CU		X					X		X				
3026 Vermillion FCU													
3918 Alamosa CU													
3901 Spokane Firefighters CU							X		X				
3809 Allied CU		X			X		X	X					
370 Farm Bureau Family CU	X	X					X	X					
3905 CALCOE FCU	X	X					X	X					
790 Catholic United Financial CU												X	
700 Country Heritage CU		X					X						
179 Sentinel Graphics FCU		X					X						
175 Federated Family CU		X					X					X	
30 ATL FCU	X	X					X	X	X			X	
290 SB Community FCU		X					X	X					
220 Bissell Empl. CU		X					X	X					
3812 Mobile Postal Empl. CU		X			X							X	
390 Muskegon Cons. Power CU		X					X	X					
3903 Spokane Media FCU		X					X		X				
3921 Valley Educators CU		X							X			X	
3911 Newrizons FCU													
3917 Mountain River CU		X					X		X			X	
470 Hometown CU	X	X			X	X	X	X				X	
3902 Amicus FCU		X				X	X		X	X	X	X	
3814 Marvel City FCU		X					X	X					
150 West Mich. Postal Service FCU		X								X			
3810 Degussa Empl. FCU		X			X								
3801 Progressive FCU		X					X	X				X	
181 CR Community First CU													
206 East River Development Alliance FCU		X											
3806 Lakewood Community FCU													
215 Chippewa Eagle FCU													
TOTAL/COUNT	24	118	5	2	18	27	120	47	1	37	12	63	9
% of CUs that use the feature	13%	66%	3%	1%	10%	15%	67%	26%	1%	21%	7%	35%	5%

Explanation of Features

Items marked with an asterisk (*) are new since the last published Peer Analysis. **Remember that this is NOT an exhaustive list of all CU*BASE features. See Page 1 for more details.**

ACCOUNTING / BACK OFFICE

Accrual Verification Tools	Using the CU*BASE Share Dividend Accrual and Loan Interest Accrual Calculators to perform regular verification of dividend and interest accruals on a sampling of member accounts.
Address Change Warning Message (Red Flag)	Configuring warning messages to appear to members and CU employees following a change to a member's address, email address, or other key personal information.
Auto Check Reconciliation	Using the CU*BASE Automatic Check Reconciliation programs to automatically reconcile credit union checks against the G/L corporate checking and bank accounts each day.
Auto Non>Returns (Courtesy Pay)	Using the CU*BASE Automated Non>Returns feature to allow members to post electronic items to a negative balance for a fee.
Blocked Persons/Fraud Database	Using the configurable "blocked persons" database to record names and SSN/TINs of individuals or organizations that should be blocked from opening a new credit union membership.
CASS Certification	Use of the CASS Certification process to modify member addresses to meet postal requirements for greater postal discounts.
CD-ROM Storage of Statements/Reports	Use of CD-ROM for storage of monthly member statements.
Coded Account Adjustments	Use of the Coded Account Adjustments system to configure commonly-used adjustments and control employee access to posting to G/L accounts.
Due Diligence Monitoring Flag	Marking member accounts with a <i>Due diligence monitoring level</i> flag and using the Insider/Employee Account Audit Report to monitor these accounts according to internal due diligence procedures.
Effective Dated Account Adjustments	Use of the Effective Dated Account Adjustments feature to post adjustments to member accounts with an automated calculation of dividend or interest adjustments as of an effective date.
*Effective Dated Transfers	Use of the Effective Dated Transfers feature to move money between member accounts with an automated calculation of dividend or interest adjustments as of an effective date.
Employee Account Security	Use of the Employee Type Codes in coordination with CU*BASE Employee Security to control employee access to specific member accounts.
Employee Activity Audit	Using the "Employee Activity Audit" feature on menu MNMGMT to monitor CU*BASE features accessed by credit union employees as well as data center support personnel.
Employee Time Card Processing	Use of the CU Employee Timecard processing feature to record and track employee working hours.
*File Import—Direct/Mail Post	Use of the Import File feature to pull an external file, containing transactions to be posted to member accounts (such as ATM surcharges), into the CU*BASE Direct/Mail Post feature for processing.
*Gender Generator (Database Flood)	Flooding your MASTER membership database with Male/Female indicator based on a comparison to a central database of common names and genders. <i>(An optional service our Client Service Representatives can process on your accounts for a fee. Useful for CUs converting from systems where gender designations were incomplete.)</i>
GL Balancing Tools (Inquiry)	Use of the CU*BASE "Member Trial Balance/GL Comparison" tool, the "Vault/GL Balancing" tool, and the "CU Financials Verification Report" to quickly balance daily general ledger activity.
GL Purpose & Procedures Text	Configuring free-form text attached to G/L accounts to document the purpose of each account and instructional procedures to be used by CU staff.

Indirect/Dealer Loan Tracking	Using the CU*BASE Indirect/Dealer Lending system to track dealer loans, reserve amounts, and dealer loan delinquency statistics.
Investments	Using the CU*BASE Investments application to track investment income as a subsidiary ledger tied to the G/L.
IRA Administration – Ascensus (CMG)	IRA activity is administered through Ascensus (formerly CMG).
IRA Administration - Other	IRA activity is administered and reported through another third party.
IRA Administration - Self	IRA activity is self-administered, and reported by CU*Answers.
Member Service Denial Notices	Use of the Miscellaneous/Member Service Denials feature to print and report on denials for non-loan applications (i.e., checking account applications, etc.).
Messages to Mbrs via Zero \$ Transactions	Use of the special Member Comment type that creates a zero-dollar transaction on an account with a custom trans description. Used to notify members of upcoming fees, provide more precise descriptions for unusual transaction types, or any other message to the member via trans history.
Online Reg. D Tracking	Use of the CU*BASE Reg. D features to track violations for share products.
OTB Credit Cards	Use of the Off Trial Balance (OTB) system to track member credit cards.
OTB Loans	Use of the Off Trial Balance (OTB) system to track loans, such as mortgages or student loans, not handled by normal CU*BASE processes.
OTB Savings	Use of the Off Trial Balance (OTB) system to track savings accounts, such as investment accounts through a brokerage, not handled by normal CU*BASE processes.
Privacy Controls (Teller/Phone)	Using the configurable Privacy Controls feature to mask key member personal information on Phone Operator and Teller Posting screens (CU employees and non-CU employees including Call Center staff and Shared Branch tellers).
Savings/Checking Charge-off Tool	Using the CU*BASE Charge Off Savings/Checking tool to automated the process of charging off a savings or checking account from your credit union’s books.
Subsidiaries	Using the CU*BASE Subsidiaries application to track accrued expenses, fixed assets, and/or prepaid expenses as a subsidiary ledger tied to the G/L.
Teller Check Holds (by \$ and/or by R&T)	Using the Teller Check Holds configuration to automatically calculate and apply check holds on incoming checks based on the check amount and/or the Routing & Transit number (location).
Wire Transfer Tracking	Using the CU*BASE Wire Tracking system to post wire transfers to member accounts, complete wire paperwork and transaction tasks, and track wire activity.
Xtend Audit Link Services	Day-to-day back office auditing and compliance monitoring services provided by Xtend Audit Link.
Xtend SRS Bookkeeping Services	Routine daily accounting tasks are handled by a member of the Xtend SRS (Shared Resources and Staff) Bookkeeping team.
Xtension Call Center Services	Phone center member services, marketing outreach, and other Call Center services provided by the Xtension Call Center.

EDOC INNOVATIONS: ONLINE

Electronic document solutions using the eDOC Innovations Online model.

e-Receipts	Interface from CU*BASE teller processing to the eDOC Innovations electronic receipt/signature capture system.
Electronic Photo ID Capture	Scanning and storing images of member IDs; accessing IDs for verification from within CU*BASE when performing member transactions.
Electronic Loan Forms	Using the eDOC Innovations electronic loan document/signature archival system for CU*BASE loan forms.
eDOC via the CU*Answers Vault	Online electronic documents using the CU*Answers vault.
eDOC via the eDOC Innovations Vault	Online electronic documents using the eDOC Innovations vault.

EDOC INNOVATIONS: IN-HOUSE

Electronic document solutions using eDOC Innovations software, with servers housed at the credit union (**in-house**).

e-Receipts	Interface from CU*BASE teller processing to the eDOC Innovations electronic receipt/signature capture system.
Check 21	Using branch check capture and electronic imaging forward processing tools from eDOC Innovations.
COLD Storage of Reports/Statements	Using eDOC Innovations tools for long-term archival of credit union reports and member statements.
Electronic Loan Forms	Using the eDOC Innovations electronic loan document/signature archival system for CU*BASE loan forms.
Electronic Photo ID Capture	Scanning and storing images of member IDs; accessing IDs for verification from within CU*BASE when performing member transactions.
e-Statements	Electronic member statements stored on the CUs in-house eDOC server for access by staff as well as by members via It's Me 247 online banking.
Scanned Documents	Scanning, storing, and retrieving images of miscellaneous credit union documents via eDOC Innovations software tools.

ELECTRONIC SERVICES

It's Me 247 Online Banking (Mbrs Logged In)	For credit unions offering online banking services, the number of members who have logged in since 9/30/10.
% of Membership	Calculated by dividing the # of members who have logged in since 9/30/10 by the total # of members.
E-Statements (Mbrs Enrolled)	For credit unions offering e-statements through online banking, the number of members enrolled (as of 12/31/10).
% of Membership	Calculated by dividing the # of members enrolled as of 12/31/10 by the total # of members.
% of Active Online Banking Mbrs	Calculated by dividing the # of members enrolled as of 12/31/10 by the # of members that have logged in to online banking at least once since 9/30/10.
* EasyPay Bill Payment: Powered by ...	Indicates the third-party partner used to offer Online Bill Payment services to members via It's Me 247 online banking: Fiserv (<i>formerly CheckFree</i>) or iPay.
EasyPay Bill Payment (Mbrs Enrolled)	For credit unions offering EasyPay Bill Payment services (powered either by Fiserv or iPay), the number of members <i>enrolled</i> as of the December 2010 billing cycle (includes active and inactive enrolled members).
% of Membership	Calculated by dividing the # of members enrolled as of the December 2010 billing cycle by the total # of members.
% of Active Online Banking Mbrs	Calculated by dividing the # of members enrolled as of the December 2010 billing cycle by the # of members that have logged in to online banking at least once since 9/30/10.
* It's Me 247 Mobile Web Banking	Allowing members to access It's Me 247 online banking via the special Mobile Web version, which is optimized for web-capable mobile devices. <i>Available to all CU*BASE clients at no charge to credit unions or members.</i>
Audio/Online Banking Messages	Use of the special Member Comment type to deliver messages to members via CU*TALK Audio Response and It's Me 247 Online Banking.
Check Images in Online Banking	Use of the CU*CheckViewer system through online banking to allow members to view cancelled check images.
e-Notices / e-Alerts	Activating e-Notices so that members receive account notices electronically. Activating e-Alerts so that members can elect to receive balance alerts, loan payment reminders, and ACH deposit/withdrawal alerts in online banking.
Member Access to PIB Profile	Allowing members to adjust their own PIB profile settings using the online PIB Profile web-based tool.

VMS: Personal Info Update	Use of online banking VMS (Virtual Member Services) features to allow members to update personal information (address, phone, fax, email) through online banking.
VMS: Loan Applications	Use of online banking VMS features to allow members to apply for loans through online banking.
VMS: Membership Applications	Use of online banking VMS features to allow non-members to apply for credit union membership.
VMS: Opening CDs	Use of online banking VMS features to allow members to open certificate accounts through online banking.
VMS: Opening Shares	Use of online banking VMS features to allow members to open savings/checking accounts through online banking.
VMS: Online AFT/CFT Maintenance	Allowing members to maintain AFT (auto funds transfer) and/or CFT (check funds transfer) records in online banking.
VMS: ACH Distribution Maintenance	Allowing members to maintain distributions for ACH deposits in online banking.
★VMS: Online CD Maturity Maintenance	Allowing members to maintain their maturity option for existing certificate accounts (what should be done to the account upon maturity, such as transfer or rollover, etc.) in online banking.
CU*TALK Audio Response	Offering the CU*TALK Audio Response system to your credit union members.
ATM: Batch (Offline)	Offline (batch process) ATM services.
ATM: Online	Online ATM services.
Debit Cards: Batch (Offline)	Offline (batch process) Debit Card services.
Debit Cards: Online	Online Debit Card services.
No-Fee ATM Terminals	Configuring ATM terminals that do not charge normal transaction fees.

FEES/SERVICE CHARGES & REBATES

Account Service Charges	Use of CU*BASE configurable Account Services Charges to assess a monthly or daily fee for specific types of accounts (for example, a checking account monthly fee) based on credit union-defined parameters.
ATM Transaction Fees	Use of ATM service charge groups to control ATM transaction fees.
Bonus Dividends: Loan Interest Rebates	Posting a bonus dividend that represents a rebate on loan interest paid, for specific loan types. Rebates are posted as a dividend to savings. (Commonly posted once a year, such as at year-end).
Bonus Dividends: Share Dividends	Posting a bonus dividend on certain savings / checking account types, based on a percentage of dividends paid. (Commonly posted once a year, such as at year-end.)
Check Cashing Fees	Use of over-the-counter fees for cashing checks.
Check Negotiation Fees	Use of over-the-counter fees for handling incoming checks (whether cashed, deposited, or used to purchase Misc. Receipts, etc.). This differs from Check Cashing Fees in that the fee is charged even if the user proceeds to the Teller Deposits/Withdrawals screen and deposits an incoming check.
Delinquency Fines: % of Amount Delinquent	Use of delinquency fines using a percentage of the amount delinquent in calculating the fine.
Delinquency Fines: % of Interest Due	Use of delinquency fines using a percentage of interest due (either daily per diem or single amount per period) in calculating the fine.
Delinquency Fines: % of Scheduled Payment	Use of delinquency fines using a percentage of the normally scheduled payment in calculating the fine.
Delinquency Fines: Flat Fee	Use of delinquency fines using a flat fee for the fine amount.
Deposit Item Fees	Use of over-the-counter fees for deposited items.
Dormancy Fees	Use of configurable fees for account dormancy.
Electronic Deposit Holds / Member in Good Standing	Use of the Electronic Deposit Holds and/or Member In Good Standing features to control access to funds deposited electronically (ATM).
Laser Money Order Fees	Use of fees for printing laser money orders drawn on a member's account, using the CU*BASE Laser Money Order feature.

Minimum Balance Service Charges	Use of CU*BASE configurable Minimum Balance Services Charges to assess a monthly fee if minimum balance requirements are not met.
New Membership Fees	Use of a membership fee when creating a new membership (in addition any normal par value amount).
Patronage (Ownership) Dividends	Use of the CU*BASE Patronage Dividends feature to configure and post a special ownership dividend that is based on the member's entire relationship with the credit union. Posted on demand to the member's base share account and timed independent of normal dividend payment processes.
Phone Transfer Fee	Use of fees for transfers made using the Phone Operator software.
Printed CU Check Fees	Use of over-the-counter fees for printing credit union checks drawn on a member's account.
*Sales Tax on Service Fees	Use of the special features to add state-required Sales Tax on various service fees charged to members in CU*BASE (such as service charges, stop pay fees, etc.).
Self-Service Fees	Use of self-service fees for audio response and/or online banking activity (per-minute fee).
Starter Check Fees	Use of fees for printing Member Starter/Replacement checks.
Transaction History Print Fees	Use of fees for printing a member transaction history report.
Transaction Rebates	Use of CU*BASE configurable Transaction Services Charges to post a <i>credit</i> to member share accounts based on specific desired transaction activity.
Transaction Service Charges	Use of CU*BASE configurable Transaction Services Charges to assess a monthly or daily fee for specific types of transactions (for example, phone transfers) based on credit union-defined parameters.
Waiver Analysis	Use of Fee Income/Waiver analysis tools to analyze why various over-the-counter fees and monthly service charges are being waived for individual members.

LENDING: LOAN PRODUCT FEATURES

360/365 Interest Calc (Business Lns)	Use of the 360/365 interest calc. type code, used primarily for business loans.
Balloon Loans	Use of CU*BASE Balloon Loan amortization and tracking features.
Debt Protection	Using the CU*BASE debt protection features to offer this special coverage to your members, either in addition to standard credit life/disability loan insurance or in place of it.
Escrow Processing	Using the CU*BASE system to track escrow-type accounts.
Home Equity Loans	Using the CU*BASE system to track home equity loans and lines of credit.
Interest Payment Only Loans	Use of the interest-only calculation type code for construction loans, home equity loans, etc., where payments are made toward interest only.
Lease Loans	Tracking lease loans using the CU*BASE Loan Processing system and a separate loan category.
Miscellaneous Loan Coverage	Configuring and attaching misc. coverage types to loan accounts, such as Gap insurance, Mechanical Breakdown Insurance (MBI), etc.
Mortgage Forms Data Capture	Use of the Mortgage Forms Data Capture system to capture data for use in custom settlement, notes and other mortgage closing forms.
Mortgages: 360-Day Interest Calc	Processing and tracking mortgage loans on the CU*BASE system using the 360-day interest calculation method.
Mortgage Loans	Processing and tracking mortgage loans using the CU*BASE system.
Mortgage Payment "Sweep" Accounts	Allowing members to pay mortgage loans by depositing funds at any time into a separate savings account that "sweeps" the correct payment amount to the mortgage loan on a specified schedule using an AFT.
Online Credit Card Processing	Using the CU*BASE Online Credit Card Processing system to offer credit card loans that are part of normal CU*BASE lending processes—a line of credit that happens to have a card attached.
Pre-Membership Lending	Using the CU*BASE Pre-Membership Lending system to create and track loan requests for individuals who are not yet members of the credit union, with an

	automated creation of the membership upon loan approval.
Risk Tiered Pricing for Loans	Using CU*BASE to price new loan requests according to a member's credit risk score, using a tiered grid from loan category configuration.
Skip-A-Pay for Online Credit Cards	Using the CU*BASE option to define automated programs to give eligible members a \$0 minimum payment for a particular month.
Student Loans	Using the CU*BASE system to track student loan products.
Variable Rate Loans: Contract Type	Using Contract Type Variable Rates for loans. Contract Variable Rates control loan rates using information from the VR Code as well as specific instructions on the member's individual loan account.
Variable Rate Loans: Group Type	Using Group Type Variable Rates for loans. Group Variable Rates control loan rates using information from the VR Code and affect all flagged loans the same way.
Variable Rate Loans: Indexed Rates	Using Index Codes to control variable rates for loans. Index Codes allow a centralized way to control multiple variable rates using a single Index (for example, Prime Rate or the CPI).
Variable Rate Loans: Update Type	Using Update Type Variable Rates for loans. Update Variable Rates control loan rates for a specific time frame, at which time the loan is moved to a Group Variable Rate or another Update Variable Rate.
Variable Rate Loans: "Mini-Contract" Group Type	Using Group Type Variable Rate codes specially configured to allow for introductory rates and rate change caps at the individual loan account level.
Automated Payment Changes	Use of the CU*BASE Automated Payment Change feature to calculate payment changes for open-end or LOC loans.
Payment Change Notices	Open-end or LOC loans configured to generate Payment Change Notices upon an automatic payment change.
Tiered Loan Rates (Based on Balance)	LOC loans configured to use a tiered rate structure (rates and payment amounts tied to the loan balance) when calculating loan payment changes.

LENDING: MISCELLANEOUS LENDING SERVICES

Underwriting Codes	Using Underwriting Codes to mark loan approval/denial prior to actual loan creation.
Lender on the Road	Processing CU*BASE loan applications via a secured Internet connection at remote locations, such as from a boat show.
Loan Statement Notices	Printing special loan statement notices or "billing coupons" for home equity LOCs or other loan products.
*Mortgage Payoff Prep Tool	Use of the CU*BASE tool that posts preparation transactions (interest adjustments, miscellaneous fees, escrow handling tasks, etc.) to a member's 360 mortgage loan so that the final payoff deposit can be posted to the account.
Online Credit Bureau Interface	Using the CU*BASE online credit bureau access system to pull and store credit reports.
Credit Bureau Decisions - Custom	Using a custom decision model and the CU*BASE Approval Matrix to automatically approve or deny member accounts.
Credit Bureau Decisions - 247 Lender	Using the CUSO-designed 247 Lender decision model and CU*BASE Approval Matrix to automatically approve or deny member accounts.
Participation Lending	Using the CU*BASE Participation Lending system to track investor positions in CU loans.
Retailer Direct/Dealer Track	Receiving loan applications into CU*BASE through external delivery channels via the XML Gateway, such as DealerTrack, a local Retailer, or other 3rd-party source.
Stock Value Tracking	Using CU*BASE Stock Secured and Value Adjustment features to record value changes on stock used to secure loans.
Lender*RE (Real Estate Services)	Day-to-day real estate services for your mortgage loans provided by our team of Lender*VP mortgage professionals, including escrow processing and member support services.
Lender*VP Collections	Day-to-day collections services handled for your delinquent and negative-balance accounts by the Lender*VP team of collections professionals.

Lender*VP Management Services	Day-to-day Loan Department organization, oversight, and other management services by the Lender*VP team of management professionals, to support your credit union’s lending department.
Lender*VP MicroLender	Using the Lender*VP web-based solution to offer, close, and service payday loans for your members.
Prime Alliance (Mortgage Applications)	Use of the web-based mortgage application and origination tool (“from App to Close!”) through a partnership with Prime Alliance.

MANAGEMENT ANALYSIS

5300 Reporting/Analysis Tools	Using the CU*BASE 5300 Call Report feature to configure automated calculation routines and completing your quarterly Call Report online.
*5300 Upload to NCUA	Uploading 5300 Call Report data from CU*BASE directly to the NCUA’s web-based tool using CU*BASE tools.
AIRES Download	Use of the CU*Answers service to download member records to an AIRES-compatible file for auditor use and management review.
ALM Download	Use of the custom ALM download procedure to produce a PC file compatible for the credit union’s CUNA financial model management software.
CU*BASE Budget Tool	Use of the CU*BASE Budget feature to record and track annual budget figures for G/L accounts.
Collections “Dashboard”	Using the Collections Dashboard management analysis tool to monitor and drive daily collections activity.
FIDM Processing	Use of the CU*Answers service to perform a match of your credit union’s files against data from the Federal Institution Data Match program.
* “Learn From a Peer” Analysis Tools	Using analysis tools that let a CU view another credit union’s key statistics or fee settings, including the Tiered Service Peer Analysis and Cashed Check Fee tools on menu MNMGMB.
Loan Activity Analysis “Dashboard”	Using the Loan Activity Analysis tool to monitor and drive daily loan department activity. Includes the separate Trending analysis inquiry as well.
Loan/Share Trial Balance Inquiry	Using the CU*BASE Loan/Share Trial Balance Review to analyze and compare credit union product balances and loan to share ratios.
*NSF Statistics Dashboard	Using the NSF Statistics Dashboard to analyze NSF/ANR trends, by fee amount and by occurrence.
*Online Banking/ARU Statistics Dashboard	Using the ARU/Online Banking Stats Dashboard to analyze usage trends for both products, including average logins/calls per day, etc.
CU*BASE Rate Forecasting Tools	Using the CU*BASE Dividend/Interest Base Rate or Split Rate Forecasting tools to analyze and plan rate changes.
Teller/Cash Activity Analysis Tools	Use of the CU*BASE Teller Activity Analysis and Cash Activity Analysis tools on menu MNHTLA, including Teller Activity by Time of Day, Day of Week, Day of Month, or Transaction Type, and the Cash Activity Analysis inquiry.
*Tiered Services Analysis Dashboard	Using the Tiered Service Monthly Comparison tool to monitor member penetration for all key products and services, including online banking, e-Statements, and bill pay. Using the Tiered Services Peer Analysis tool to compare your credit union’s performance to a peer credit union (available to all online CU*BASE credit unions). ⇒ NOTE: Basic Tiered Service scoring is automatically done every month for your members regardless of whether you have activated other Tiered Services program features such as rewards.

MARKETING & LOGO BRANDING

Branding/Logo: CU Corporate Checks	Using your credit union’s logo in place of a plain text when printing credit union corporate checks and money orders.
Branding/Logo: CU*SPY Reports	Branding the CU*SPY e-Statements user interface with your credit union’s logo.
Branding/Logo: e-Statements	Using your credit union’s logo in place of a plain text on CU*SPY e-Statements.

Branding/Logo: GOLD Workstation	Branding the CU*BASE GOLD logon and menus screens with your credit union's logo. <i>(Requires the use of a GUAPPLE for distributing GOLD files to all branch workstations.)</i>
Branding/Logo: Loan Forms	Using your credit union's logo in place of a plain text on custom loan forms.
Branding/Logo: Online Banking	Using your credit union's logo in place of the generic logo on the It's Me 247 online banking login page.
Branding/Logo: Receipts	Using your credit union's logo in place of a plain text on printed transaction receipts.
Branding/Logo: Printed Statements	Printing the credit union logo on printed member statements.
*Branding/Logo: Custom Panel Images	Placing customized images on key CU*BASE screens, grouped by department or team discipline. Used to reinforce a current CU promotion or special event to your staff while they work day to day in CUBASE. <i>(Like GOLD Workstation branding, requires the use of a GUAPPLE for distributing GOLD files to all branch workstations.)</i>

MARKETING & GENERAL

Cross-Sales Tracking	Using CU*BASE Cross Sales features, along with Sales Tracker records, to track activity related to selling and promoting credit union services to members.
Email Marketing	Using CU*BASE email marketing tools to deliver email messages to members.
File Downloads/Uploads	Using iSeries file download and/or upload procedures to transfer files between a PC and the CU*BASE iSeries.
Know Your Member Analysis Tools	Use of the CU*BASE "Know Your Member" Analysis tools on menu MNMGMA, including Checking Account Activity by Age Group, Transaction Count by Delivery Channel or Branch, Member Transaction Analysis and Labeling, Where Your Member Borrows, Where Your Members Shop, and various Sampling and Household statistical analysis tools.
List Generator (Database/Labels)	Use of the CU*BASE List Generator tool to create laser-printed mailing labels or a database file ready for data mining or for downloading to a third party.
Marketing Club Rate Benefits	Using the CU*BASE Marketing Clubs feature to award specific rate benefits to members for club membership.
Marketing Clubs	Using the CU*BASE Marketing Clubs feature. Clubs let you group members according to a common interest for the purpose of marketing, assessing fees, and rewarding participation. Auto enrollment feature lets you quickly enroll a batch of eligible members.
Marketing Opt Out Flags	Use of the two Opt Out flags to allow members to choose whether or not to receive third-party marketing communications and/or credit union education/marketing communications.
Marketing Tips & Procedures	Using the Share, Certificate and Loan product Marketing Tips and/or Procedures features to record information for use by member service representatives when selling products to members.
Member Connect Tool	Use of the Member Connect feature to quickly correspond with members via multiple channels (email, online banking, mail, etc.) using a single data source.
Member Survey	Using the CU*BASE Member Survey tool to track member responses to credit union survey questions.
Membership Reason Codes	Using CU*BASE New/Closed Membership Reason Codes to track marketing effectiveness by recording common reasons why members join or leave the CU.
New Account Reason Codes	Using CU*BASE New/Closed Account Reason Codes to track marketing effectiveness by recording common reasons why members open or close credit union accounts.
Online Ballots	Using the CU*BASE Online Ballot tool to allow members to vote in key credit union elections (such as your annual Board member election) via It's Me 247 online banking, or via paper ballots recorded in CU*BASE. Also great for informal surveys!
Products/Services Per Member Calculation	Using the feature available in Tiered Service Level configuration to calculate Products Per Member (PPM) and Services Per Member (SPM) figures for all members.
SEG/Sponsor Tracking	Using the CU*BASE SEG/Sponsor list to list sponsor companies and track

membership eligibility.

Sales Tracker / Work Leads Follow-up Tool	Using the “Work Sales Trackers” tool to aggregate outstanding sales leads and work them in a batch.
Selective Statement Inserts	Using Selective Inserting techniques to include marketing inserts in select member statements based on credit union-defined criteria. <i>Available through Sage Direct but supported for other print vendors as well (dependent on the vendor’s capabilities).</i>
*Statement “Onserts”	Incorporating custom graphical marketing messages directly on printed member statements. <i>Available through Sage Direct but supported for other print vendors as well (dependent on the vendor’s capabilities).</i>
Telemarketing Leads/Follow-ups	Using the CU*BASE Telemarketing Leads & Follow-ups system as a tool to follow up on members contacts and closing the sale.
Tiered Service Levels	Using the CU*BASE Tiered Service Levels program as a way to track member participation on an monthly basis and/or provide rewards and benefits.
Tiered Service Scoring by Household	Using the CU*BASE Tiered Service Levels program and scoring all members of a household with the highest score earned by any member of that household.
WCalendar	Using the CU*BASE WCalendar scheduling system to track appointments for credit union employees.
WMail	Using the CU*BASE WMail electronic mail system for interoffice communications.
Xtend Member Reach Services	Direct-to-member marketing services provided by Xtend Member Reach, including weekly outbound email, online banking messages, and audio response contacts with members.

MEMBER SERVICES

Account Nicknames	Allowing members to designate a nickname for individual sub-accounts (includes changes made by a CU employee in CU*BASE or the optional maintenance feature for members to use in online banking).
AFT (Auto Funds Transfer)	Using the AFT/CFT system to set up automated transfers between accounts, for loan payments, IRA distributions, or other reasons.
CFT (Check Funds Transfer)	Using the automated AFT/CFT system to send checks to members for IRA distributions or other reasons.
A2A (Account-to-Account) Transfers	Using the A2A feature to allow members to transfer funds between their credit union accounts and accounts at another financial institutions, via ACH transactions.
Loan Coupons	Providing Loan Payment Coupons to members to assist in making loan payments.
Membership Designation Procedures	Documenting member service procedures for staff via the Membership Designation code with associated procedures comments.
Non-Member Teller Services	Providing basic teller services such as check cashing, Misc. Advances, and Misc. Receipts to non-members (includes special non-member fee configurations).
Print Member LOC Disbursement Checks	Using the CU*BASE LOC Disbursement Checks application to print checks for member line-of-credit accounts.
Print Member Starter Checks	Using the CU*BASE Member Starter/Replacement Checks application to print checks for member checking/share draft accounts.
*Reg. E Opt In/Out Controls	Use of the CU*BASE Opt In/Out controls on member savings and checking accounts to comply with Reg. E requirements related to overdraft services on ATM and one-time debit card activity.
Safe Deposit Box Processing	Using the CU*BASE Safe Deposit Box processing feature to track safe deposit box rentals and charge annual fees.
Savings Bond Redemption	Using the Savings Bond feature to record redemption payments for tax reporting purposes.
Shared Branching	Providing Shared Branching services to members of other CU*BASE CUs.

PARTNER INTEGRATIONS

Downloads to Raddon	Use of the service to download data used by the CU*BASE “Know Your Member” tools for use by Raddon or another third-party partner for member data analysis.
3rd-Party Check Images	Allowing members to view copies of cancelled checks, with the images coming from a source other than CU*CHECK Item Processing.
OTB Balance Transfers	Using the OTB Balance Transfer system for automated transfers from member accounts to third-party OTB providers (make credit card payments, send funds to an investment broker, etc.).
Fraud Scan (Third Party Interface)	Accessing a third-party fraud scanning service to perform verifications when opening new memberships. Example: Experian Authentication Level 1 (AS1).
Online Check Orders: Clarke American	Direct connection to Clarke American for check orders.
Online Check Orders: Liberty	Direct connection to Liberty for check orders.
Signature/ID Verification Interface (non-eDOC)	Accessing a third-party signature/ID verification service, such as AutoSig signature verification software, from within CU*BASE when performing member transactions. Does NOT include eDOC Innovations tools (see separate category).
TCD (Any Type)	Using the CU*BASE interface to a supported Teller Cash Dispenser (TCD).
TCR (Any Type)	Using the CU*BASE interface to a supported Teller Cash Recycler (TCR).

SAVINGS PRODUCTS

Automatic Close of Zero-Balance Share Accounts	Using the share configuration option which automatically closes zero balance accounts at the end of the day, for specific product types.
Club Share Accounts	Using CU*BASE Club Processing features tied to specific share account products (such as Christmas or Vacation club accounts).
*Debit Card Round Up	Offering members a checking product that automatically posts a transaction each day to “round up” each debit card purchase for that day, depositing the funds into a designated savings or other checking account.
Dividend Donations	Allowing members to donate their share dividends to a charitable organization (account pays dividends directly to a G/L payable account designated for the charity).
Dividend Pmt Options (Shares)	Allowing members to post share dividends to a different share account, or to be paid via check.
HSA (Savings or Checking)	Offering HSA products to members, either savings and/or checking accounts.
IRAs (any type)	Offering IRA products to members.
IRA Beneficiary & Payout Tracking	Using the CU*BASE IRA Beneficiary and/or Payout tracking systems to record beneficiary names and payout instructions.
Qualified Dividends	Using CU*BASE Dividend Application configuration features to qualify members for dividends based on certain behavior (the CU*BASE answer to “reward” or “high interest” checking).
Tiered Rate Certificates	Using multiple rate tiers and balance ranges for certificates, to increase the number of products offered to your members without adding additional CD Type codes.
Tiered Share Rates: Plateau	Use of plateau tiered rates in share products: rates are blended using the number of days the account balance held at each of the tiers.
Tiered Share Rates: Straight Split	Use of straight split (non-plateau) tiered rates in share products: rates are paid based on the entire account balance at the time dividends are calculated.
Variable Rate Certificates	Using the CU*BASE CD Variable Rate feature to control rates for certificates.



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