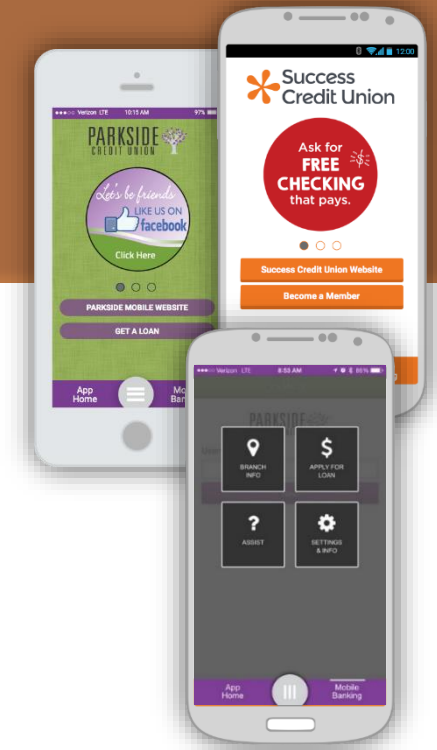
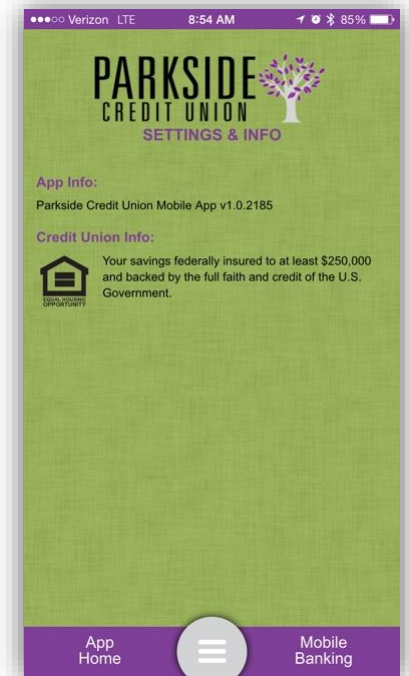
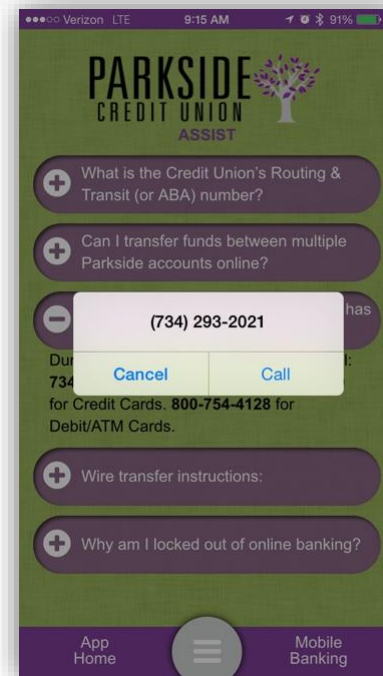
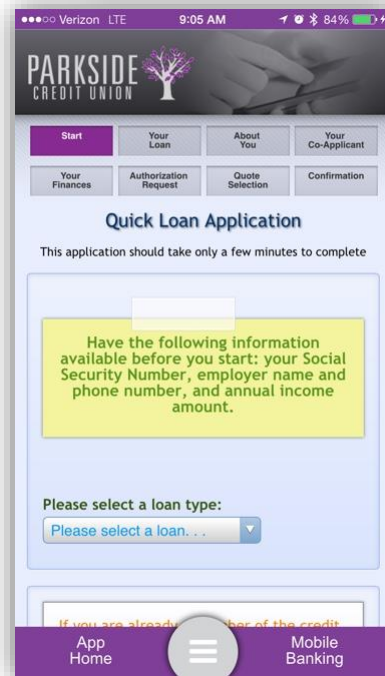
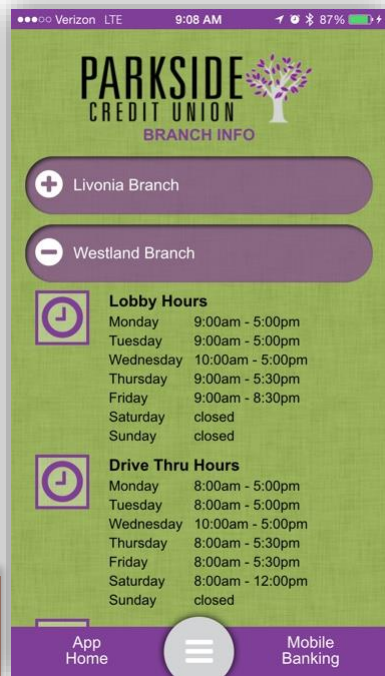
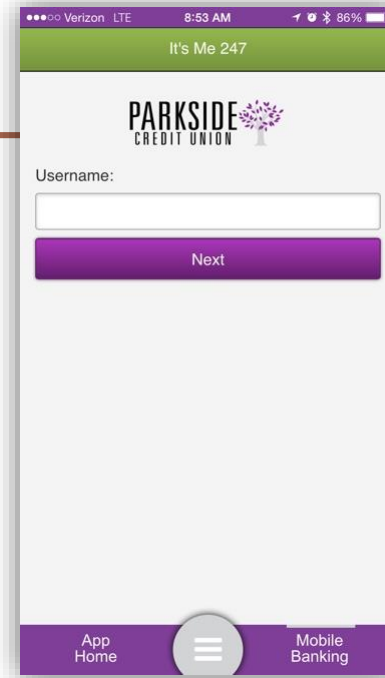
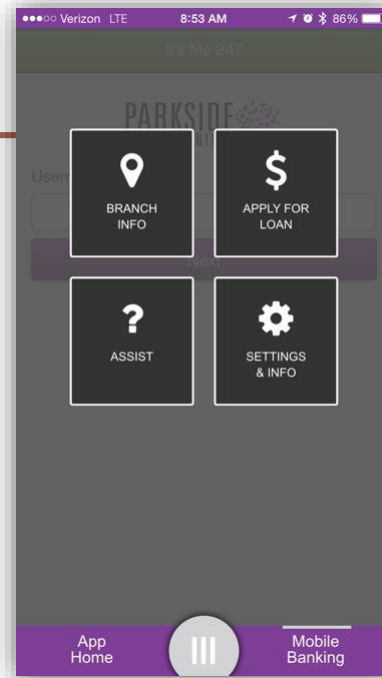


Announcing the Project to Turn On Wrapper-style It's Me 247 Mobile Apps

DEVICE STORE APPS AUTHORED BY CU*ANSWERS

- ❑ In August we worked through our first mobile app launch with Parkside CU
 - A prototype for designing the CU Publisher requirements for launching mobile apps
- ❑ Parkside's app was built directly by our app team – a prototype built by hand
 - That work set the stage for building a factory (CU Publisher) that can quickly turn out mobile apps in the future
- ❑ The IRSC will use this CU Publisher to work with CUs that are ready for CU*Answers mobile app solutions for the Apple and Android device stores
 - Interested CUs are currently working through the prerequisites to get into the mobile app development queue
 - Starting November 1, the IRSC team is beginning to work with other CUs, first come, first served
- ❑ New features will be added to the app throughout 2016
 - Track along with the IRSC and the Kitchen to see when this solution may fit your strategy for mobile apps





What we learned from our internal prototype

THE CU*ANSWERS MOBILE APP

- We created an app for our own employees that allowed them to conduct business with their own CU and see content specifically related to their CU*Answers employment
 - In essence, a mobile intranet for CU*Answers
- We believe the IRSC will be able to generate apps at such a low cost that you might consider doing the same thing
 - Not only for your employees but also for member communities where you think an affinity app would be an advantage



What this will mean to you and your credit union's business plan in 2016

GET FIRED UP, FIRE UP YOUR TEAM, AND ORGANIZE TO BE FAST TO MARKET

1. Evaluate your strategy related to mobile apps presented via device stores

- Do you currently have a solution such as CU Mobile or Nitro? Does it make sense to switch?
- What's the bare-bones minimum you expect from an app presented via a device store? RDC?
- Know the reasons you would choose to use a free **It's Me 247** mobile app while tracking along until any missing pieces are filled in

2. Evaluate your strategy related to smart phone banking via mobile web

- Have you marketed two solutions: device store apps and a mobile web solution? You should!

3. Evaluate your future strategy for API navigation mobile apps (not wrapper-style)

- These will be expensive, custom-designed apps, either by another vendor or the CU*Answers development team
- Understand why you would spend the money and how you would make the return
- Track along with the IRSC as to when the CU*Answers API library will be robust enough to attack your project

