

LEADERSHIP *Conference*

20

17



Welcome!



It's a Cooperative Thing

Cooperative Business Charters Rock
for Being More Than Just a Brand



We are a cooperative. We are your credit union.

Cooperatives around the world operate according to the same core principles and values. Listed below are the seven core cooperative principles that we follow for the greater good of our community, credit union, and members.

7 COOPERATIVE PRINCIPLES

1. Voluntary and Open Membership

2. Democratic Member Control

3. Members' Economic Participation

4. Autonomy and Independence

5. Education, Training and Information

6. Cooperation among Cooperatives

7. Concern for Community

Discover more about all seven principles of a cooperative at our website.

Live It!

© 2012 Credit Union National Association

Can we celebrate being a cooperative?

TODAY WE'RE SURE GOING TO GIVE IT A TRY

These days it seems like we can find a way to argue about anything

Can we make our way through the clutter to find a vision worth committing to?

10 Years of Celebrating “It’s a Cooperative Thing”

Year	Theme
2008	The Owners are Here
2009	Realized Dreams Start Here
2010	Everyone is an Artist
2011	My Credit Union is My Community
2012	Every Day is a Grand Opening
2013	Life is a Construction Zone
2014	Walking in The Member’s Shoes
2015	Would You Like Fries With That?
2016	Redefining Everything Credit Union
2017	It’s a Cooperative Thing



10 Years of CUATV



The Robert H. Mackay Leadership Award



Walking the talk and proving owners lead the way

THE MACKAY AWARD

What could be more disruptive
than proving that owners lead in
building cooperatives?

Why capitulating to consumerism
might be having exactly the
opposite effect

Celebrating Jody

SINCE 1994, JODY HAS BEEN PROVING, 24X7,
THAT SHE IS THE GO-TO RESOURCE FOR
EVERYTHING CU*ANSWERS

48% of our CUSO's employee
resources are related to
operations, development, and
network infrastructure

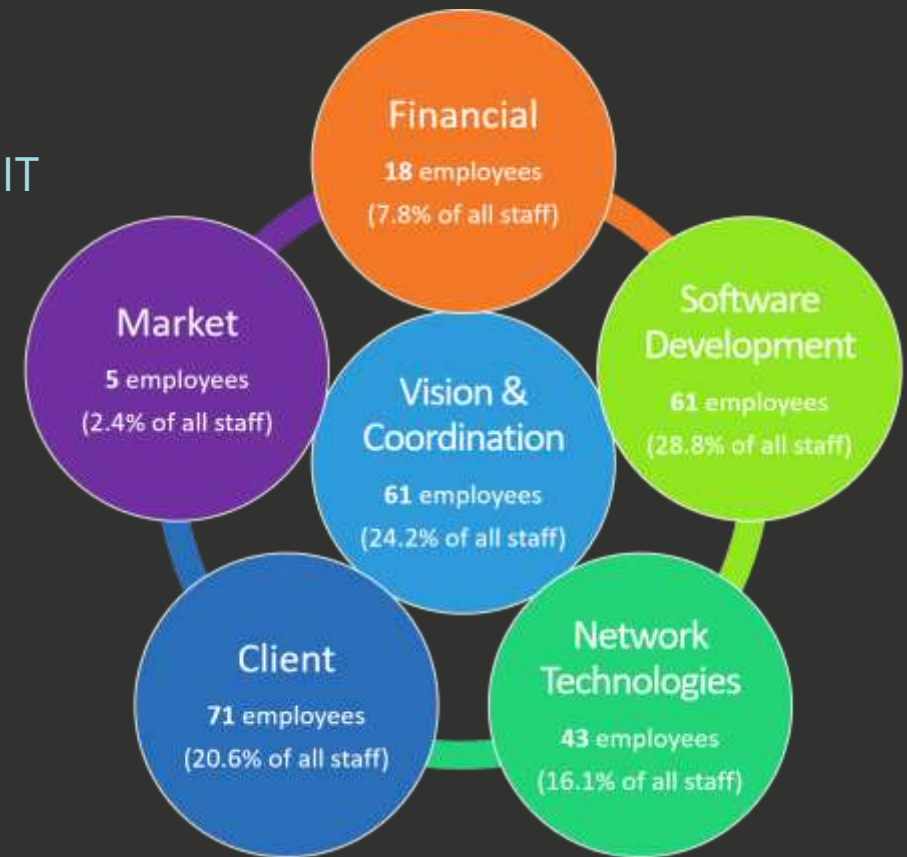
No one could have built a
stronger team



The 2018 Executive Council

EXPECTING YOUR CALL, THE EC IS A DAY-TO-DAY WORKING UNIT

- **Dave Wordhouse**, Executive VP, Network Technologies
 - Employee since June 2002
 - Leads 4 CU*Answers Network Services teams comprising 4 VPs, 2 managers, and 35 employees
- **Brian Maurer**, Executive VP, Software Development
 - Employee since September 2012
 - Leads 10 software development teams comprising 3 APVs, 9 managers, and 55 employees

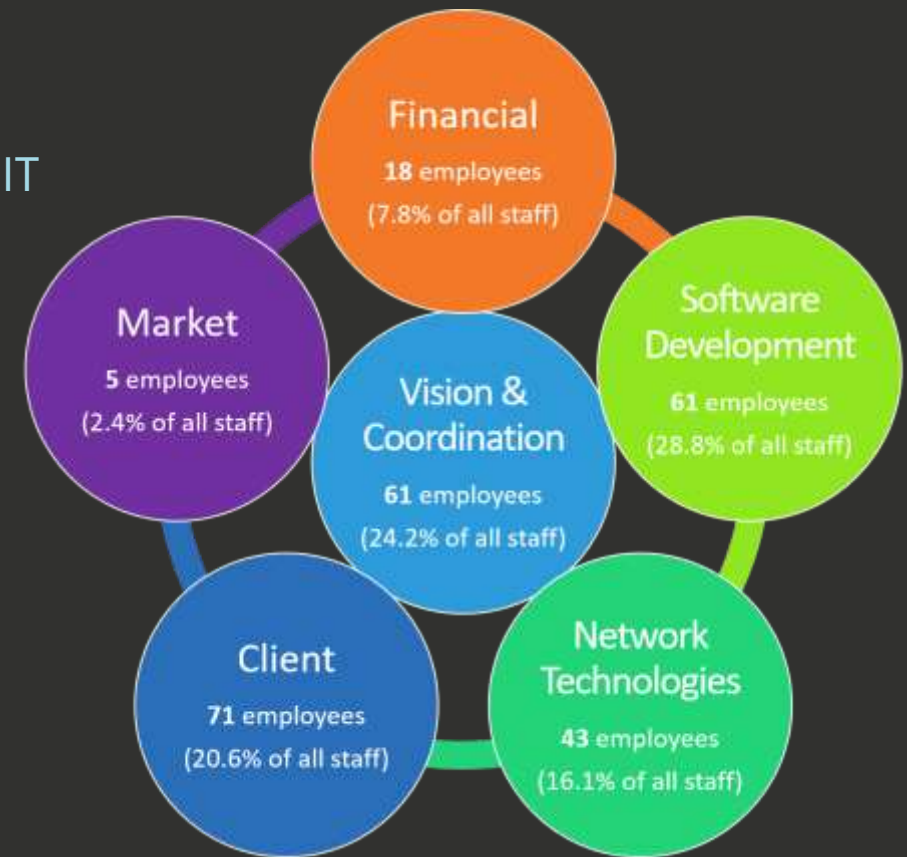


Along with Jody, Dave and Brian were part of developing CU*Florida (2004), and their transition to the Executive Council

The 2018 Executive Council

EXPECTING YOUR CALL, THE EC IS A DAY-TO-DAY WORKING UNIT

- **Scott Collins**, Executive VP, National Sales & Marketplace Relationships
 - Employee since March 2003
 - Leads the CU*Answers sales team comprising 1 manager and 3 employees
- **Scott Page**, DHD Business Manager
 - Employee since November 1989
 - Leads the new DHD team (comprising 1 employee...so far!)



Both are talented business development professionals, targeted on the market and a vision for our CUSO every day



Speaking of celebrating...

**Our 50th anniversary as
a CUSO is getting close**

2020 IS A PARTY I WON'T MISS

Cooperatives are about sustainability, and this is a milestone that will come and go...on our way to many more celebrations in the future

NACUSO 2017 CUSO of the Year: Greg Smith

WE HAVE A NETWORK TO CELEBRATE

"CU*Northwest's entire approach to treating every client as an owner, giving owners/clients a voice in establishing priorities, and the 'disruptive technology access and shared execution' with a focus on saying Yes to opportunities is true cooperative collaboration in action."

*Jack Antonini
President & CEO
NACUSO*



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NEWS RELEASE

FOR IMMEDIATE RELEASE

For more information contact:
Greg Smith, President / CEO
866-922-7646, ext. 302, gsmith@cu-northwest.com



CU*NorthWest Wins NACUSO 2017 CUSO of the Year Award

LIBERTY LAKE, WA – April 24, 2017

CU*NorthWest, a 100% credit union-owned cooperative CUSO, was recently honored by [NACUSO](#) as the recipient of the [2017 CUSO of the Year award](#). The award was presented to CU*NorthWest at the 2017 NACUSO Network Conference held in Orlando on April 12th. The award is given to CUSOs that best demonstrate thought leadership, innovation in organization design, value created through collaboration, and a proven track record of positive results.

"We are incredibly honored to have been recognized with this prestigious award from NACUSO," said Greg Smith, CU*NorthWest CEO. "For over a decade, CU*NorthWest has been proving that pure cooperative business models make a difference. With credit union-owned core technology at the foundation, CU*NorthWest offers credit unions an alternative to the traditional... aggregate value across the cuasterisk.com network of CUSOs and... environment where credit union collaboration and partnerships..."

The Power of Ownership

THE SUSTAINABILITY OF OUR CUSO RELIES ON CU ORGANIZATIONS TAKING THE LEAD



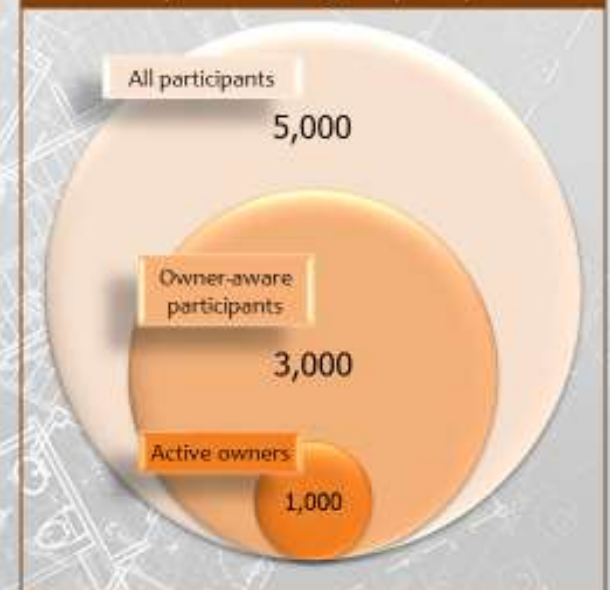
From the 2013
Leadership Conference

Designing for a healthy Cooperative Score

One formula to consider when looking at how to design a cooperative:

- You (the designer) want as many participants in your cooperative (customers) as possible
- Of those unlimited customers, you work to make at least **60%** of them identify themselves as owners
- Of those people who call themselves owners, you work even harder to make a third of them active, to yield a **20%** active owner base among all participants

Do the math:
A cooperative with 5,000 participants



Whatever formula you use, you need one

It sets targets, helps you prioritize the plans, balances your investment:
Get a plan and make sure everyone knows it

Expanded board governance opportunities

CHALLENGING THE STATUS QUO AND INNOVATING WITH NEW LEADERS

Goals:

- Broaden the type of participants we include (resumes and titles)
 - Include owners of many types
- Broaden the type of influence we include (governance, boot campers, advisory boards, etc.)
 - Recognize many spaces that influence our agendas and directions
- Broaden our trust of the crowd
 - And capture more trust from the crowd

3 New Opportunities to
Add Your Voice

1. Serve on Board Committees
2. Become an Associate Board Member
3. Fill Board seats for companies in which we have an equity position

**Stay tuned for complete details at the
CEO Strategies event in November**

We all get tired of buzzwords...but good ideas are good ideas

DISRUPTIVE INNOVATION: ARE YOU BORED YET?

- Who's disrupting whom? Our status quo has been under disruptive pressure for a decade
- It feels like we've been reacting to this pressure instead of creating new solutions and attitudes
- Time to burn it down...and be the architects of disruption
 - If innovation is generally cast upon us from the outside, it's time for us to catch up by pushing from the inside out

Disruptive innovation

From Wikipedia, the free encyclopedia

A **disruptive innovation** is an innovation that creates a new market and value network and eventually disrupts an existing market and value network, displacing established market leading firms, products and alliances.

The term was defined and phenomenon analyzed by **Clayton M. Christensen** and coworkers beginning in 1995. Since the early 2000s, "significant societal impact" has also been viewed as an aspect of disruptive innovation.

As a community, are we doing enough?

At the core of why we do things

Disruptive Price

Disruptive Access

Disruptive Shared Execution

For a cooperative to be as effective as possible, it must focus on the agendas of its participants...that is the only test

Let's see how we do the rest of the day...



* CU ANSWERS \$4,500 up for grabs!

10th ANNUAL VIDEO CONTEST

2017 Theme 

It's A Cooperative Thing

Cooperative Business Charters Rock for Being More Than Just a Brand

Being a cooperative is as much a way of being as a state of mind. It's an environment that fosters teamwork and collaboration as well as a commitment to self. You are an "owner" of your credit union. You have a direct say on the direction your credit union is going to take. How do you pay your customer-owners, drive for great prices, and take the lead?

IT'S A COOPERATIVE THING

Best Video Idea - \$1,500	Best 30 second Spot Idea - \$1,500	Best Complete Video - \$1,500
<p>Theme: It's A Cooperative Thing</p> <p>How to enter: Write a script or description of your idea in a word document. It does not have to be extremely detailed. The professionals at Cuview will develop a script and film the winning video. This idea should not be specific to your credit union.</p> <p>Deadline: February 6, 2017</p>	<p>Theme: Any credit union product or service that pertains to any credit union</p> <p>How to enter: Write a script or description of your idea in a word document. It does not have to be extremely detailed. The professionals at Cuview will develop a script and film the winning commercial. This idea should not be specific to your credit union.</p> <p>Deadline: February 6, 2017</p>	<p>Theme: It's A Cooperative Thing</p> <p>How to enter: Please upload a completed video of at least 30 seconds - 2 minutes long to YouTube (or a similar service). Email us the link to enjoy.</p> <p>Deadline: May 2, 2017</p>

****All entries should be emailed to marketing@cuanswers.com****

CU ANSWERS CU NorthWest CU South

Disruptive Agendas

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1

Overwhelming our retail cultures

It's undeniable: the culture that permeates every consumer in this Internet world is showing up with every new member and new employee

2

Believing that everyone is a developer

From how-to videos to "Bitchin' Rides", today's culture is one where anyone can create, teach, and inspire owning an idea and creating something new

3

Manufacturing insight and inspiring data awareness as a currency

The bigger the hype, the longer the build-out...why CUs should be developing new foundations, not giving up on the promise of data

Overwhelming our retail cultures

Back to school, from CUSO to CU



Have you convinced yourself to commit?

21

Overwhelming

"Used to describe something that is so confusing, difficult, etc., that you feel unable to do it"

Retail

"The sale of commodities or goods in small quantities to ultimate consumers; *also* the industry of such selling"

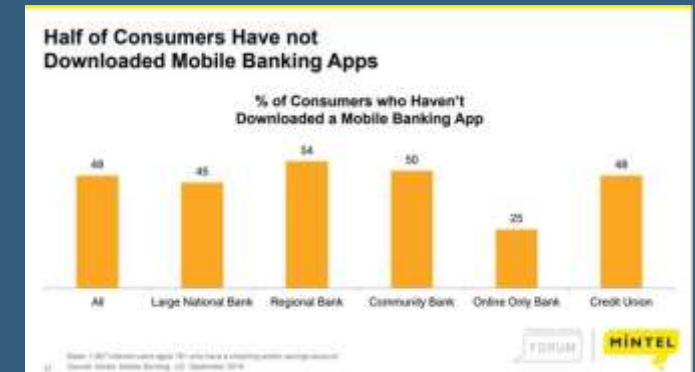
Cultures

"The characteristic features of everyday existence shared by people in a place or time"

Prioritize these environments and your future investments

WHICH ARE MOST IMPORTANT TO YOUR FUTURE? WHICH WILL YOU INVEST THE MOST IN?

- Retailing face-to-face in the same space
- Retailing via phone and remote face-to-face experiences
- Retailing via the Internet without a face-to-face experience
- Retailing via the Internet with classic desktop interactions
- Retailing via the Internet with smart phones and tablets
- Retailing via a third party's network
- Retailing a holistic relationship vs. an account relationship



You can't do it all...you have to decide on a priority and how to weight your investments

It can be overwhelming, but it can't be denied

Are millennials really that different?

OR ARE CONSUMERS EVOLVING IN A CONSISTENT DIRECTION? TECH-DEPENDENT

- What is the difference between tech-savvy and tech-dependent?

TRUE, MILLENNIALS ARE SOME OF THE MOST AVID USERS OF MOBILE AND INTERNET TECHNOLOGY.

IT'S ALSO TRUE THAT MILLENNIALS RELY HEAVILY ON DIGITAL MEDIA TO MANAGE THEIR DAILY LIFE ACTIVITIES, STAY INFORMED AND STAVE OFF BOREDOM.

GIVEN THIS LEVEL OF DEPENDENCY, IT FOLLOWS THAT MILLENNIALS ARE ADEPT AT MANIPULATING AND ADAPTING TECHNOLOGY TO THEIR NEEDS. HOWEVER, THIS IS NOT THE CASE, AT LEAST FOR THE MAJORITY OF GEN Y.

FOR MARKETERS, THIS DIVERSITY OF USE IS A CAUTION NOT TO CONFUSE DIGITAL DEPENDENCY WITH DIGITAL SAVVINESS. NOT ALL MILLENNIALS WILL BE JUMPING UP AND DOWN TO RESPOND TO YOUR LATEST CROWD-SOURCED CAMPAIGN, APP OR CONTEST.

The screenshot shows the Millennial Marketing website, powered by Futurecast. The article title is "Millennials Tech-Dependent, But Not Necessarily Tech-Savvy". Below the title are social media sharing buttons for Like, Share, and Tweet. The article features a photo of a young woman looking at her smartphone. The text discusses the myth that Millennials are all digital natives and provides statistics on mobile phone and internet usage among Millennials.

TRUE, MILLENNIALS ARE SOME OF THE MOST AVID USERS OF MOBILE AND INTERNET TECHNOLOGY.

The age of first cell phone is dropping rapidly and now stands at about 9 or 10. Currently nearly six of every ten 12-year olds have their own cell phone, a figure that increases to 93% by age 17. On average, 75% of all 13-17 year olds have a mobile phone, 93% go online (76% with broadband), and 80% have a console gaming device (Pew Research).

It's a search generation

THE 17.03 NAVIGATION RELEASE SHOULD GET YOU THINKING ABOUT THE FUTURE

The User Experience

- Search and sort from the home page
- See only the tools you use
- Set favorites by employee
- Faster learning curve
- Permanent tool #s

The Data Experience

- How we'll use data to determine what we should take to the future
- Reduce our expenses based on maintenance carried to the future
- Increase our budgets for innovation and spending on the future



**It's the same for you: if you don't
prioritize carrying less to the future,
you'll never afford the future**



Average # of tools per employee

TOTAL # OF TOOLS AVAILABLE TO CU EMPLOYEES:

768

CUID	Total # of employee IDs	Average tools assigned per employee	% total tools (768 possible tools)
TC	34	212	28%
WV	42	174	23%
WA	64	508	66%
SX	84	166	22%
AL	162	108	14%
ND	215	185	24%
FR	262	102	13%
BT	327	138	18%



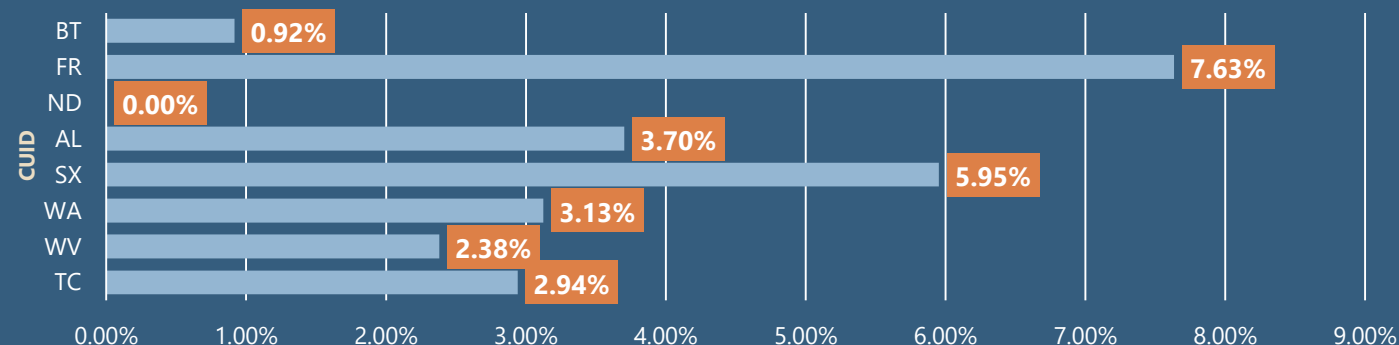
Average # of tools per employee

HIGHEST # OF TOOLS ASSIGNED TO A SINGLE CU EMPLOYEE:

701-735

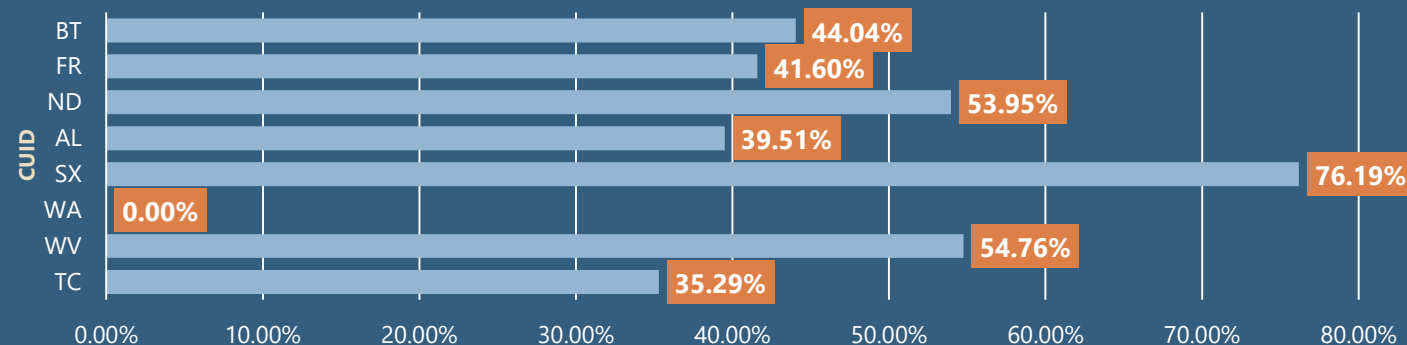
Excludes data center employee alias IDs (89-9x)

% of employees with < 6 tools assigned

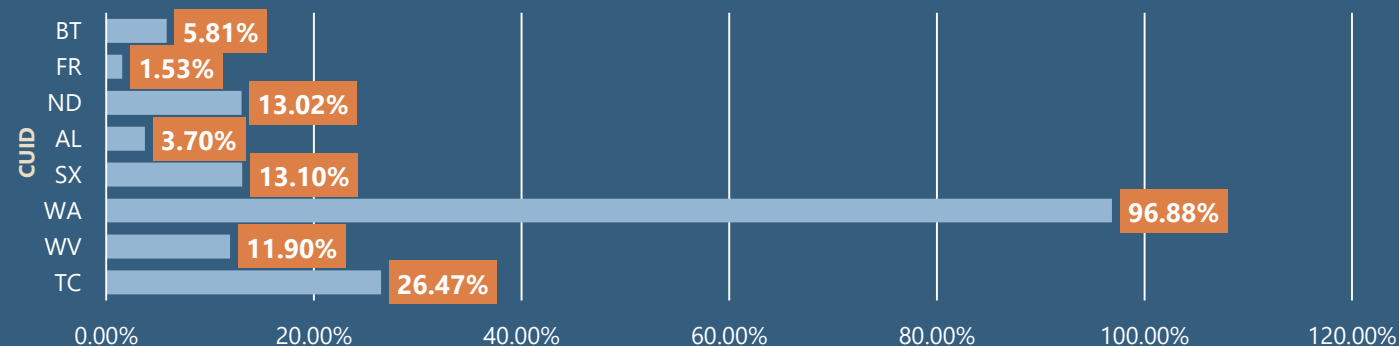


26

% of total employees with 100-299 tools assigned



% of total employees with > 300 tools assigned



#2

#1



#3

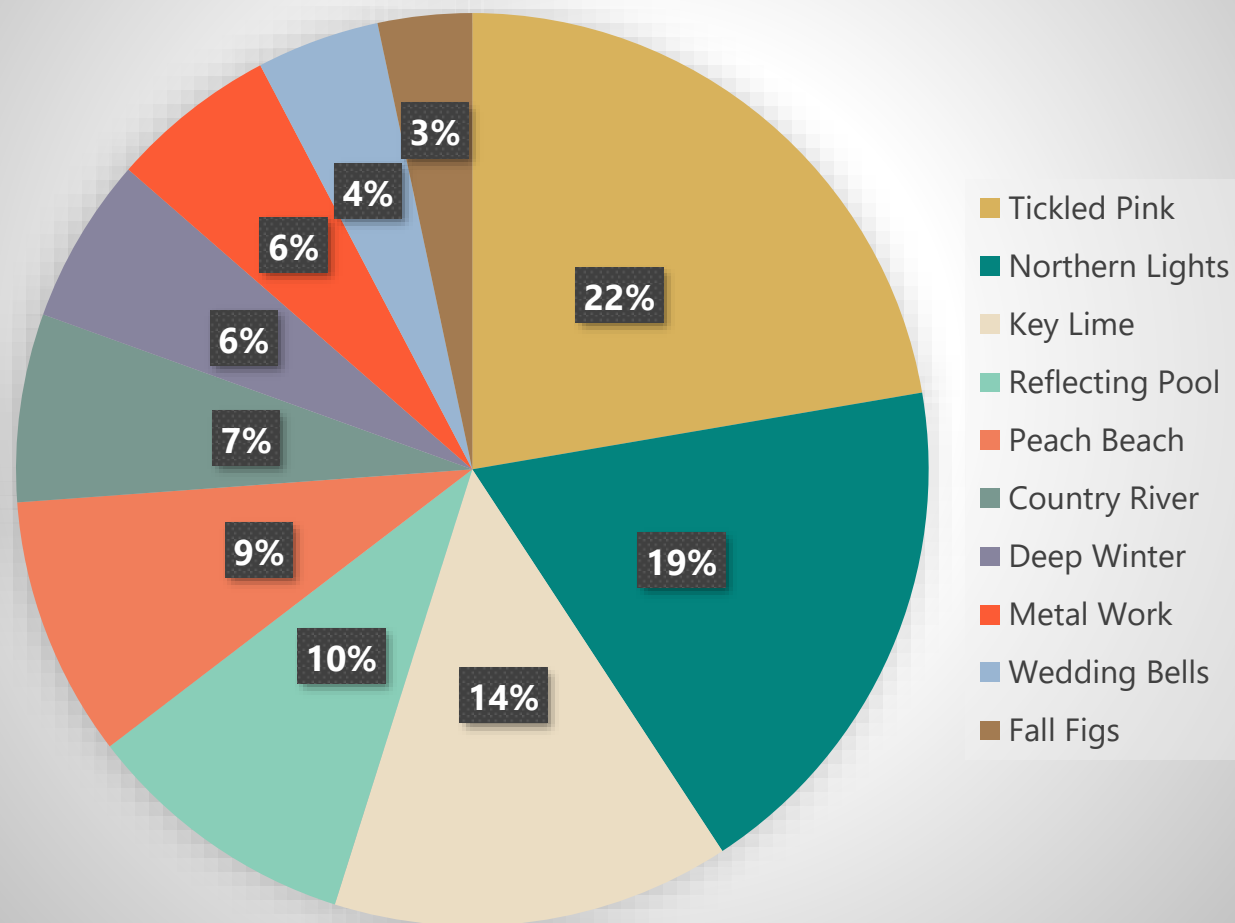


Color themes

% OF EMPLOYEES USING AN
ALTERNATE COLOR THEME:

32.8%

Users Choosing an Alternate Color Theme



PRESENCE OVER VIDEO (POV) IS THE KEY TO HUGE EFFORTS LIKE THE NEW NAV

■ Zoom usage Jan-May 2017:

- # of meetings: **6,083**
- # of webinars: **72**
- Total # of participants: **23,301**
- # of webinar participants: **2,896**
- Total # of minutes for all participants: **945,342**
(that's 15,756 hours!)

■ Estimated cost savings so far:

- For CU*Answers: **\$25,000**
- For clients: **FREE** education classes

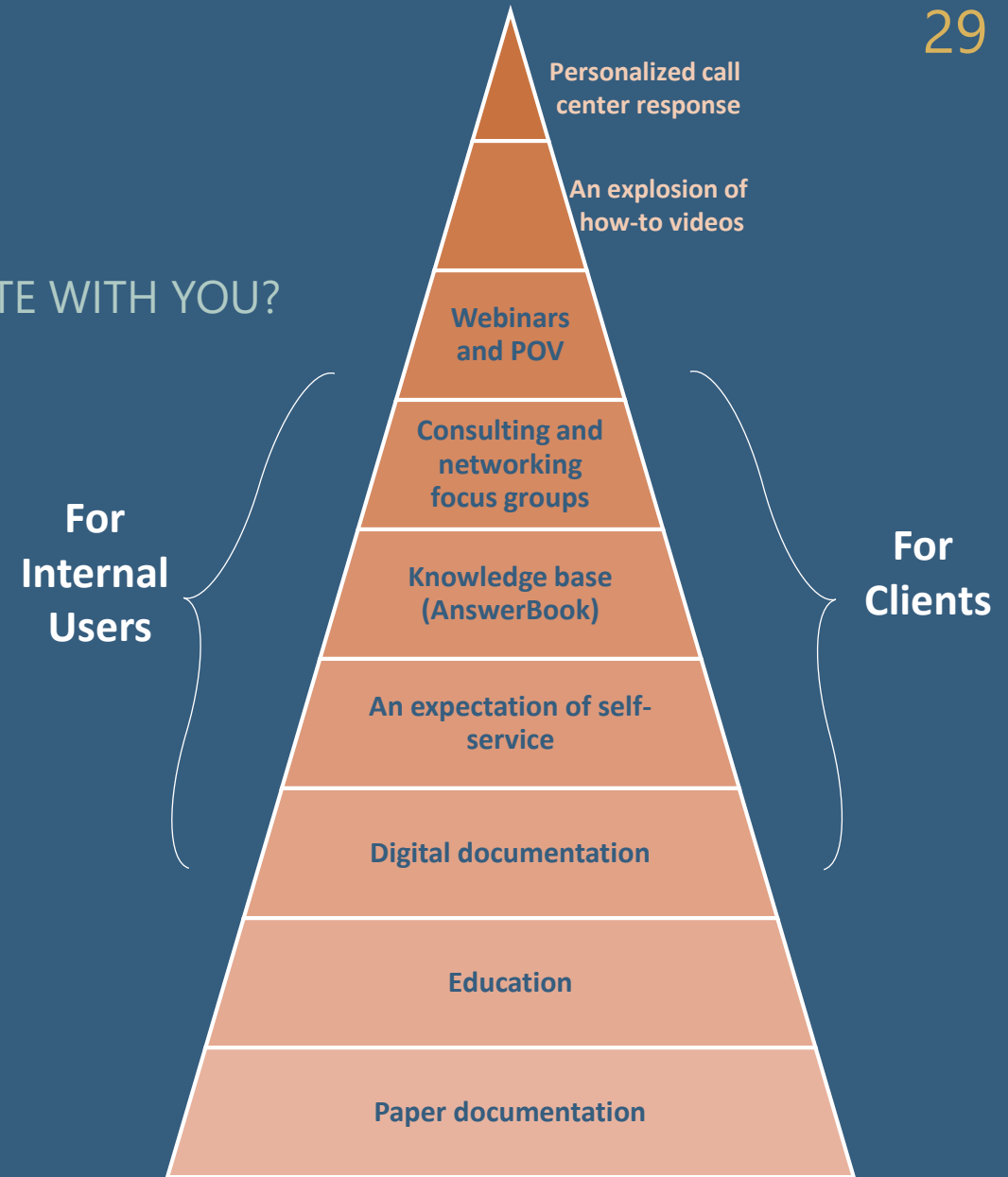


**In 2018 we'll open up more meetings
and new rooms for remote guests**

Tech doesn't work without digital content

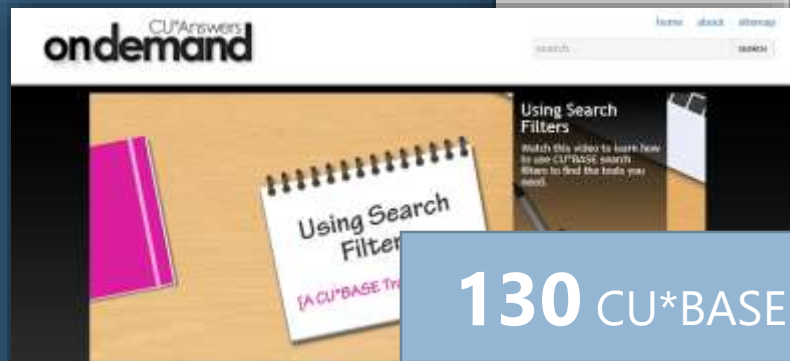
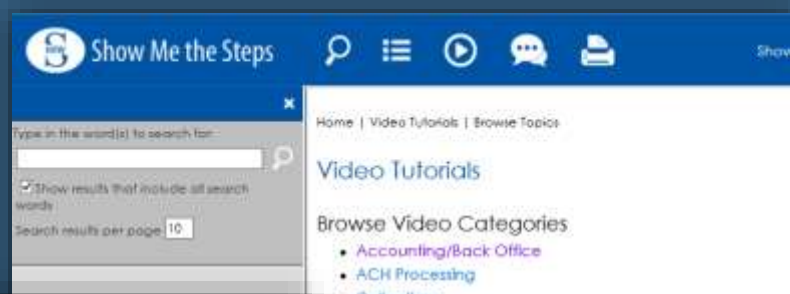
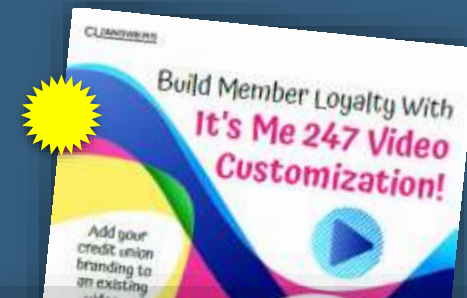
HOW WILL TECH-DEPENDENT GENERATIONS COMMUNICATE WITH YOU?

- Employees and consumers have to work from the same digital investments
 - Organizational intelligence is defined by digital investments over what is stored in the memories of employees (or consumers)
 - It is the age of the search generation, and we're never going back
- The investment and the work you do to define yourself digitally is the #1 investment you'll need to make for a new retail culture

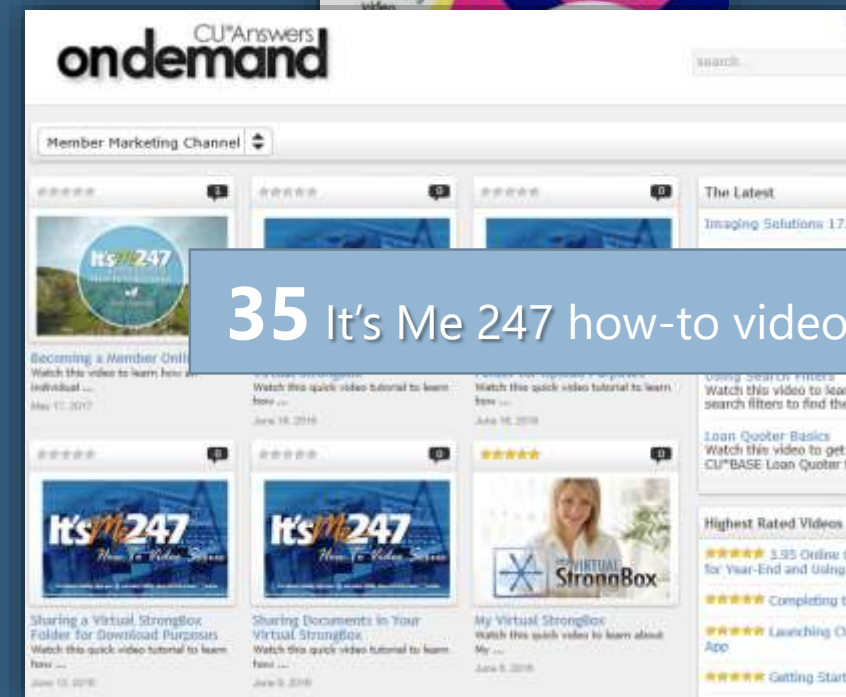


The explosion of CU*Answers videos

A NEW WRINKLE ON A 20+ YEAR FOCUS FOR BUILDING DIGITAL CONTENT



130 CU*BASE video tutorials



35 It's Me 247 how-to videos

Speaking of videos, here's another winner



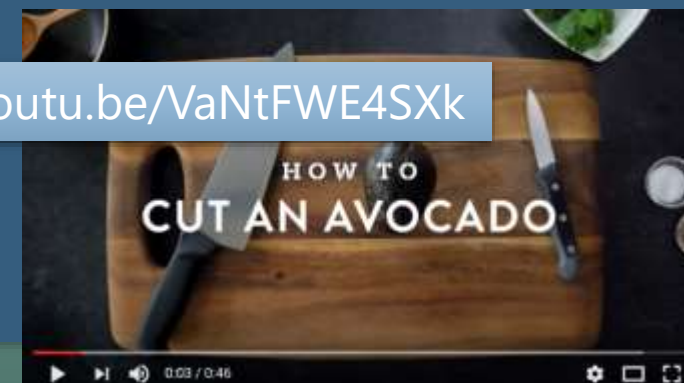
How-to videos are all the rage

FROM FIXING TOILETS TO CUTTING AVOCADOS...TO FIGURING OUT HOW TO POST A TRANSFER

- Using the Search Bar
- Your CU*BASE Preferences
- Adding Payment Protection to a Loan Account
- Adding a Cross-Sales Conversation to a Tracker
- Adding ACH-Paid Invoices to A/P Vendor History
- Adding and Viewing Notes in CU*Spy Reports
- Viewing a Member's Tax Information
- Activating Debit Card Round Up
- Activating the Switch Account Feature
- Activating Smart Messages
- Adding Misc. Coverage to an Existing Loan
- ...and 119 more!
- Uploading a Document to your Virtual StrongBox
- Sharing Documents in Your Virtual StrongBox
- Making a Person-to-Person Payment
- Accepting a Person-to-Person Payment
- It's Me 247 Bill Pay – How to Pay a Bill
- It's Me 247 Bill Pay – How to Delete a Payee
- It's Me 247 Bill Pay – Setting Up an eBill
- ...and 28 more!

<https://youtu.be/VaNtFWE4SXk>

**A winner with far
less fanfare:**



Burning down CU*Answers' retailing

IF WE CAN DO IT WITH YOU, CAN WE HELP YOU WITH YOUR MEMBERS?

■ Online stores:

Where tech-dependent consumers interact with your organization's intelligence, digital content, and your retailing capabilities

■ Let's review our online store strategies going forward



If something feels overwhelming...

...ENGAGE THE A-TEAM



Online Stores – David Damstra, VP Marketing & Creative Services Director

What does it mean to be a general contractor for building online stores?



The CU*Answers Store – Geoff Johnson, COO

What does it mean to take all of our service infrastructure and push it to the web?



Internet Retailer Support Center – Kristian Daniel, IRSC Account Exec

How have CU*Answers clients responded to the IRSC?



Developer's Help Desk – Scott Page, DHD Business Mgr & Brian Maurer, EVP Software Development

Moving from DIT to DIY means building an audience of talented developers. Are you ready?

Web Services

CU*ANSWERS Management Services

OUR GENERAL CONTRACTING FOR BUILDING ONLINE STORES

- **5** full time developers (2 graphic designers, 1 special projects developer)
 - Up from 1 employee 12 years ago
- Hosts over **250** websites for credit unions, CU*Answers and our partners
- Launches **12-15** new website designs every year
- Currently working with **18** CUs on new sites
- Just passed our **48,000th** website update request!



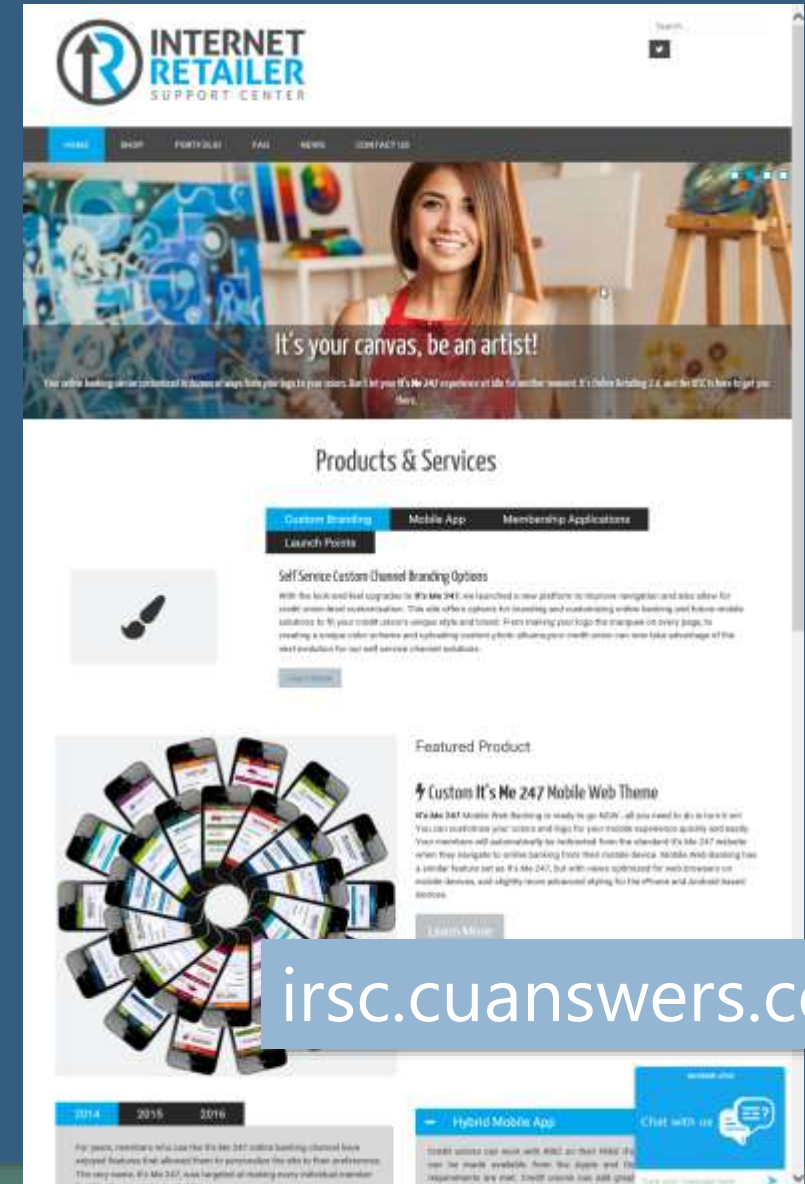
Amazon.com has set a vision for online store retailing...where will this kind of thinking take CUs in the next few years?

Where will it take our community?



THE IRSC IS DOING SOME HEAVY LIFTING...HAVE YOU ENGAGED?

- Launched June 1, 2016
 - **35+** products available
 - **166** orders (234 items)
 - **\$88,625** in gross sales
 - **\$7,385** average monthly sales (Feb 2017 was best month at **\$23,975**)
- **51** on hybrid mobile app 1.0 (no RDC)
- **41** on hybrid mobile app 2.0 (with RDC)
+31 more in the queue
- Starting to use coupon features





Mobile App 2.0

CU*Answers is in the RDC (Remote Deposit Capture) business with the development of Mobile App 2.0. Members use their It's Me 247 login to gain access to Mobile Check Deposit, Mobile Banking, Transfer Money, and much more.

[RDC Rollout Document](#)

Mobile App 2.0

Mobile App 2.0

Step 1 of 2



User Agreement *

☐ Yes - I want to get started with Mobile App 2.0

I agree that I would like to begin the process for my credit union to sign agreements/contracts for Mobile Check Deposit (RDC).

[Next](#)

SKU: 1323 Category: [Mobile Options](#)

Description

Reviews (0)

Description

CU*Answers is in the RDC (Remote Deposit Capture) business with the development of Mobile App 2.0. Members use their It's Me 247 login to gain access to Mobile Check Deposit, Mobile Banking, Transfer Money, and much more. To get started with Mobile App 2.0, you will first sign agreements/contracts, then work with IRSC to be assigned a launch date, where your staff is able to test the mobile app before releasing to app stores (Apple & Google Play). There are two options to post your mobile deposits, CU*Answers OpsEngine will post these 7 days a week, up to 4 times a day, or your credit union can choose to post them. [RDC Rollout Document](#)

You may also like...



irsc.cuanswers.com

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CU*ANSWERS



VISIT
THE IRSC
BOOTH!

ATTENTION CU Mobile Apps users!

50% off COUPON

CU*Answers is giving CU Mobile Apps* customers a 50% off coupon to use towards their custom It's Me 247 Mobile Web Banking theme, a prerequisite for the FREE It's Me 247 Mobile App 2.0.*

We'll even throw in a \$1,000 collabrebatte on mobile RDC when you switch to the It's Me 247 Mobile App! Visit the IRSC booth today or email irsc@cuanswers.com.

*For CU Mobile Apps*CU*BASE customers only.

Order your It's Me 247 Mobile Web Banking Theme by **12/31/2017**



IRSC.CUANSWERS.COM

Contact Information

Internet Retailer Support Center
email: irsc@cuanswers.com
irsc.cuanswers.com

ORDER ONLINE AT IRSC.CUANSWERS.COM.
USE THIS COUPON CODE AT CHECK OUT

COOPERATIVE

Apply this code at check out when you order your Custom It's Me 247 Mobile Web Banking Theme on irsc.cuanswers.com.
Coupon expires 12/31/2017.

REDUCED
RDC POSTING
FEES!



DON'T
MISS
OUT!

CU*ANSWERS IS
GIVING YOU A
\$1,000
COLLABREBATE

Don't miss out on an CU*Answers Mobile App 2.0 and Remote Deposit Capture (RDC) discount opportunity ending in 2017!

Saving You Money

Starting in March, the RDC posting cost is being lowered from \$3.00 per posting fee (up to 4 times a day) to **\$1.25 per posting fee** (up to 4 times a day).

This fee is for any credit union that uses eDOC Mobile Check Deposit with any mobile app vendor.


Four credit unions can save \$2,100 per year if you are posting 7 days a week at \$1.25 per day right now!


For any credit union that is using eDOC and CU*Answers Mobile App 2.0, RDC posting cost (RDC).

Four credit unions can save \$2,100 per year if you are posting 7 days a week at \$1.25 per day right now!

CU*Answers is giving credit unions a \$1,000 Collabrebatte to help cover the setup fee to get started with eDOC Remote Deposit Capture (RDC) and CU*Answers Mobile App 2.0. Email irsc@cuanswers.com to get started. This offer is valid until 12/31/2017.


Ready to get started? irsc.cuanswers.com





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[Home](#) / [Membership Opening](#) / [MOP \(Membership Opening Process\)](#)



MOP (Membership Opening Process)

~~\$100.00~~ **\$0.00**

MOP (Membership Opening Process) includes verification using Experian Precise ID, account creation, funding from a credit or debit card, and online banking enrollment. This member will then have their first online banking experience.


Your first credit union MAP/MOP site is free! Any additional sites are a \$100 setup fee and \$20 monthly maintenance.


Reminder – You will also need to order [Experian Precise ID](#) with MOP.

[Add to cart](#)

Category: [Membership Opening](#)


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[Home](#) / [Membership Opening](#) / [MAP+ \(Membership Application Process Plus\)](#)



MAP+ (Membership Application Process Plus)

~~\$100.00~~ **\$0.00**

MAP+ (Membership Application Process +) includes verification using Experian Precise ID, as well as promotion code. This will submit an application to CUPBASE with the Verification.

Your first credit union MAP/MOP site is free! Any additional sites are a \$100 setup fee and \$20 monthly maintenance.

Reminder – You will also need to order [Experian Precise ID](#) with MAP+.

[Add to cart](#)

Category: [Membership Opening](#)

[Chat with us](#)



A STORE AT THE CENTER OF CLIENT INTERACTIONS

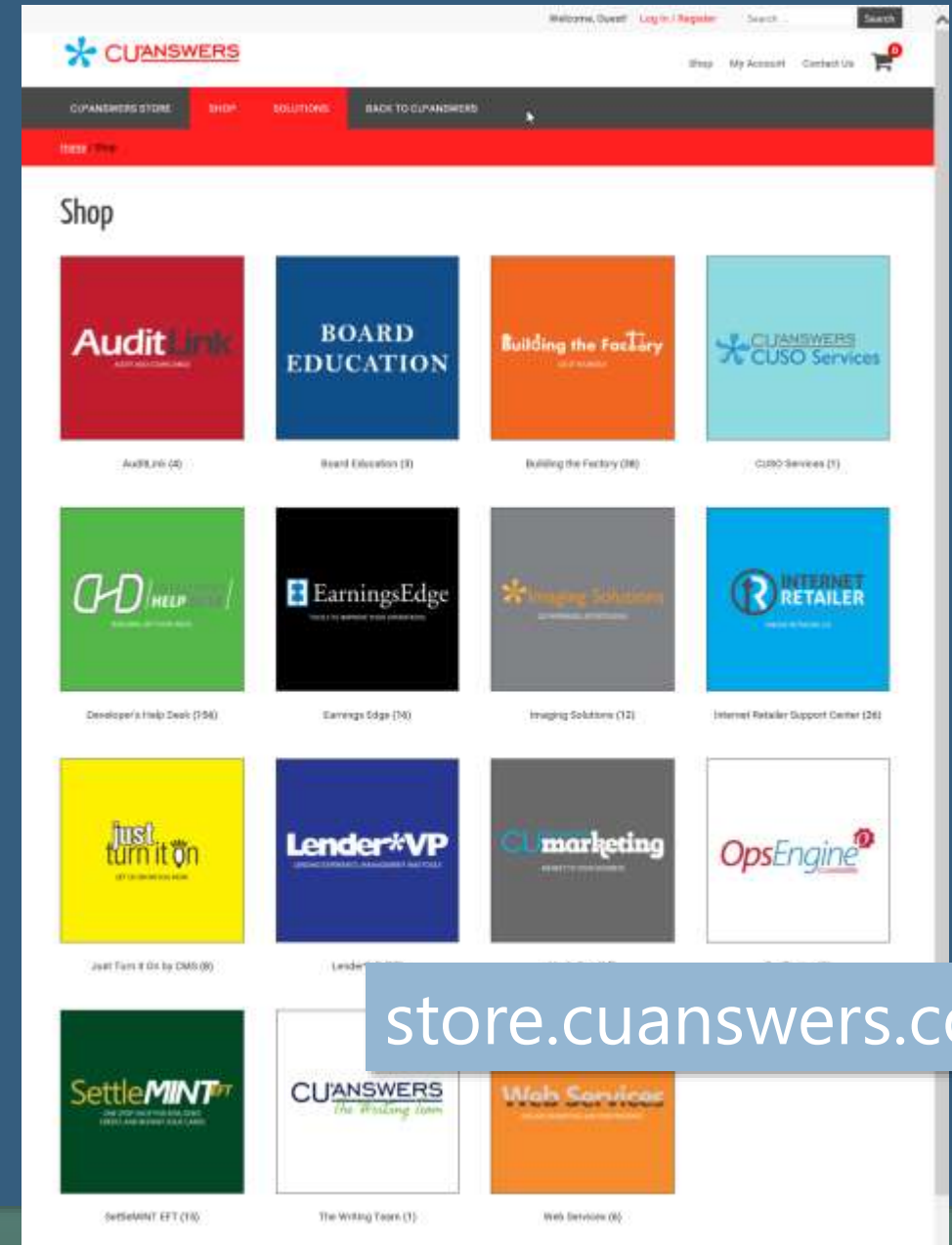
- Launched March 15, 2017
 - First online order was that same day
- Opened with about 125 products
 - As of June 1 we have **350** products earmarked for the shelves (...and there might a 1,000 before we're through!)
- Nearly **75 FREE products** – 20% of the products are FREE
- Since opening, the Store has generated **44** unique orders of 47 products





A STORE AT THE CENTER OF CLIENT INTERACTIONS

- From who's who at CU*Answers to discussing the ins and outs of 1,000 products and services...this store is tasked with a big retailing problem
- Our COO, Geoff Johnson, is tasked with being aware of every interaction between our CUSO and our clients and owners...same problem
- From doc...to video...to webinar...to Idea Form...to project sheet...to call center responses...to focus groups...to advisory boards...and face-to-face interactions for countless issues – *is it possible for online retailing to pull it all together?*





eDoc Signature Conversion

\$150.00

Plus forms activation at \$15/form, \$10 each for 10 or more.

Now you can get documents signed by your members wherever they are. Signature. Simply put in their name and email address and they will get an instructions on how to sign their documents securely. They click the link, secure server, adopts their signature, then click and sign. It's that easy!

Add to cart

Category: Imaging Solutions

No
monthly
fees!

32 CUs already
on board



Enhanced Online Vault

\$250.00

Additional pricing per month (see below)

Monthly Fees

1 - 3000 Members: \$100/month
3001 - 5000 Members: \$200/month
5001 - 7400 Members: \$350/month
7501+ Members: \$500/month

I have read and understand the terms of this agreement *

I understand that the abuse of the system such as excessive consumption of storage space for instance; more than twice the average usage per member, may result in termination of this agreement and the credit union's ability to utilize the system.

Authorization to place order *

☐ I am authorized to make this purchase for my credit union.

Authorization for Billing *

New in
2017!

16 CUs already
on board

Description Reviews (0)

Description

What You Get

- Your system configured to allow members to sign documents from anywhere.
- Your system configured to allow members to sign documents from anywhere.



Description

Description

Overview



Imaging Solutions Online Vaults

Online Vaults are a popular solution for CU*Answers credit unions. With an Online Imaging strategy you will not have to worry about server maintenance, patches, or upgrades. You never have to think about the physical security of your server, security concerns over electronic threats, software application upgrades or daily monitoring of your system log files.

The new Enhanced Online Vault will allow for capture of AP (Accounts Payable) invoices along with the ability to capture any document to support a loan and the capture of nonconforming membership forms.

What does it cost?

\$250 annual fee

* If CU is already using AP invoices then it's only \$150

\$50/extra membership forms setup fee (optional)

Additional monthly fees

\$100/month for credit unions with 1-3000 members

\$200/month for credit unions with 3001-5000 members

\$350/month for credit unions with 5001-7500 members

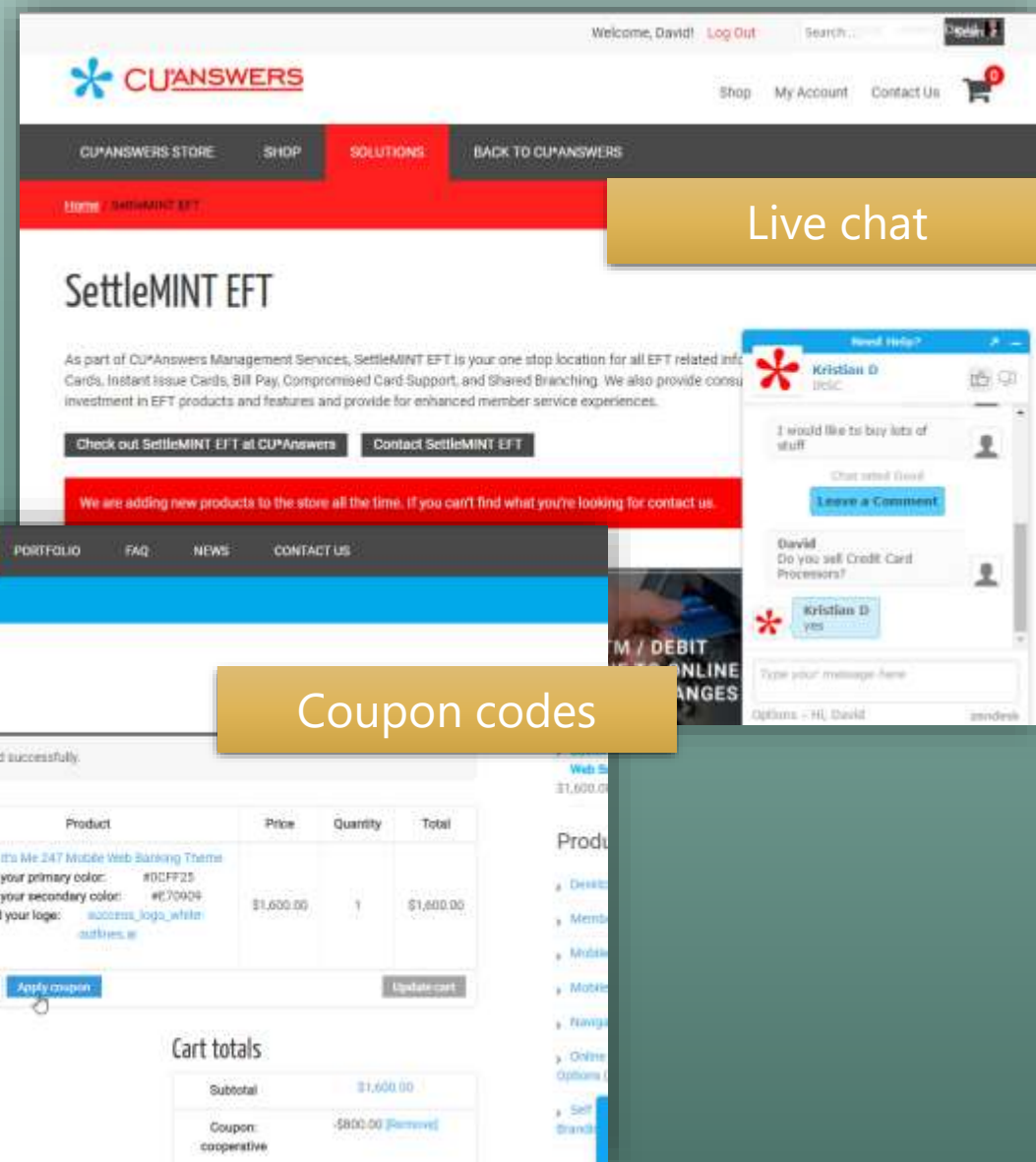
\$500/month for credit unions with 7501+ members

Leave a Message

What's next for the CU*Answers Store?

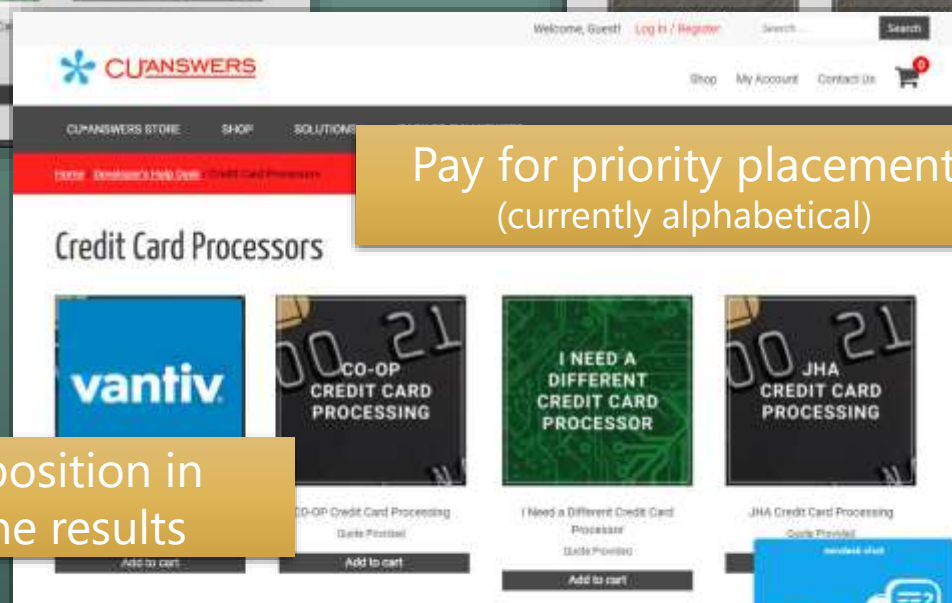
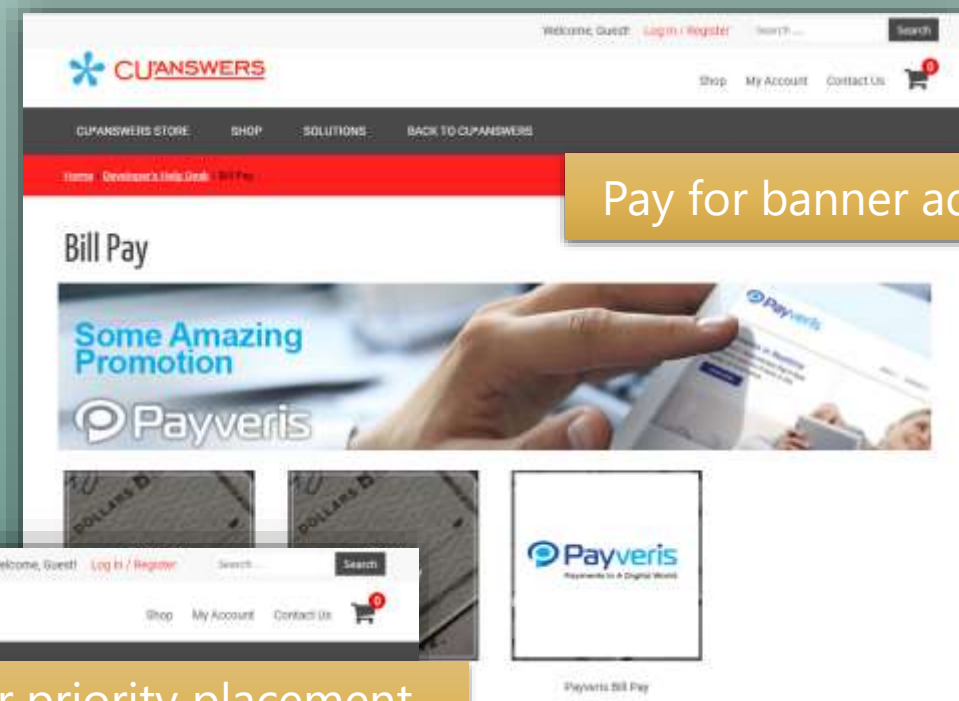
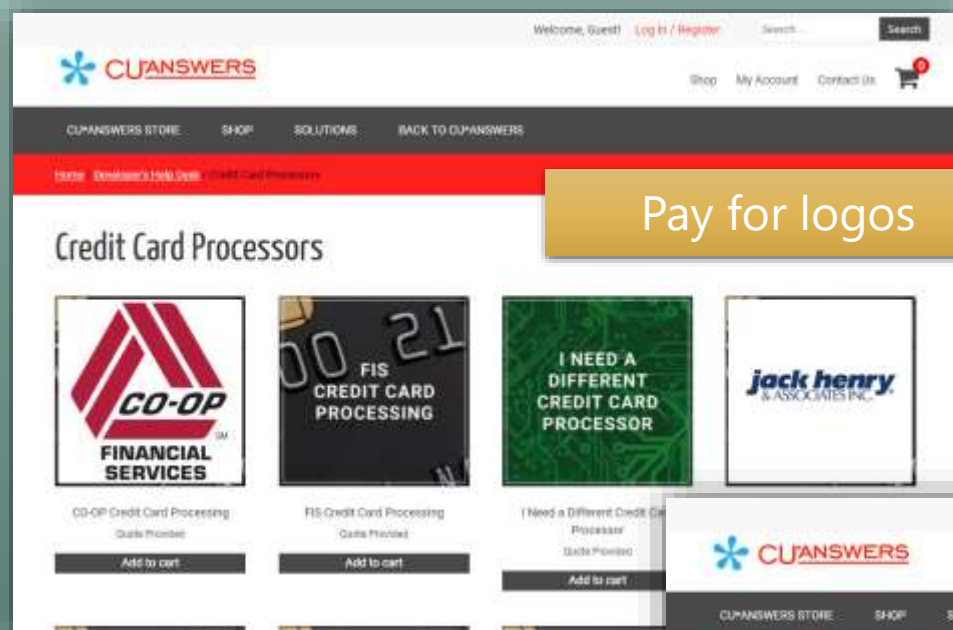
EXPANDING OUR E-COMMERCE FEATURES

- More products
 - Build out more product details, cross link or integrate with help/client reference/videos
 - Revisit how we publish the annual Pricing Guides
- Live chat, more contact methods
- Coupon codes, sales, promotions, CollabREBATES
- Sales follow up
 - Abandoned carts, follow-up emails asking for reviews



What's next for the CU*Answers Store?

NEW OPTIONS FOR VENDORS



Pay for first position in search engine results

What's next for the CU*Answers Store?

SOME REAL-WORLD EXAMPLES WITH VANTIV

Co-marketing Campaigns

CU*ANSWERS

Welcome, David! [Log Out](#) Search

CU*ANSWERS STORE SHOP SOLUTIONS BACK TO CU*ANSWERS

Home / [SettleMINTEET](#) / [Credit Card Processors](#) / [Credit Card Marketing Campaign](#)

FREE
Marketing Campaign
for Vantiv
Debit Card or Credit Card
Clients

Credit Card Marketing Campaign
\$500.00 \$0.00

Free for a limited time!

Lorem ipsum dolor sit amet, consectetur adipiscing elit. Aliquam luctus tellus dolor, maximus laoreet quam venenatis sed. Duis condimentum justo id enim luctus, ac tincidunt odio congue. Cras rutrum, odio sed iaculis tempus, felis ligula fermentum mauris, at luctus augue augue a orci. Fusce at euismod sapien.

I am interested in the following:

- ☒ Member Calls
- ☒ Member Emails
- ☒ Lobby Posters
- ☒ Website Banner Ad

1 Add to cart

Categories: [Marketing](#), [ATM & Debit Card Processors](#), [Credit](#) [Leave a Message](#)

CU*ANSWERS

Welcome, Guest! [Log In / Register](#) Search

Shop My Account Contact Us

CU*ANSWERS STORE SHOP SOLUTIONS BACK TO CU*ANSWERS

Home / [Developer's Help Desk](#) / [Credit Card Processors](#)

Credit Card Processors

Switch from Any OTB to Vantiv Online Credit Card Processing
FREE 12 months of credit card processing courtesy of Vantiv & CU*Answers

Use coupon code **Switch2Vantiv** at checkout

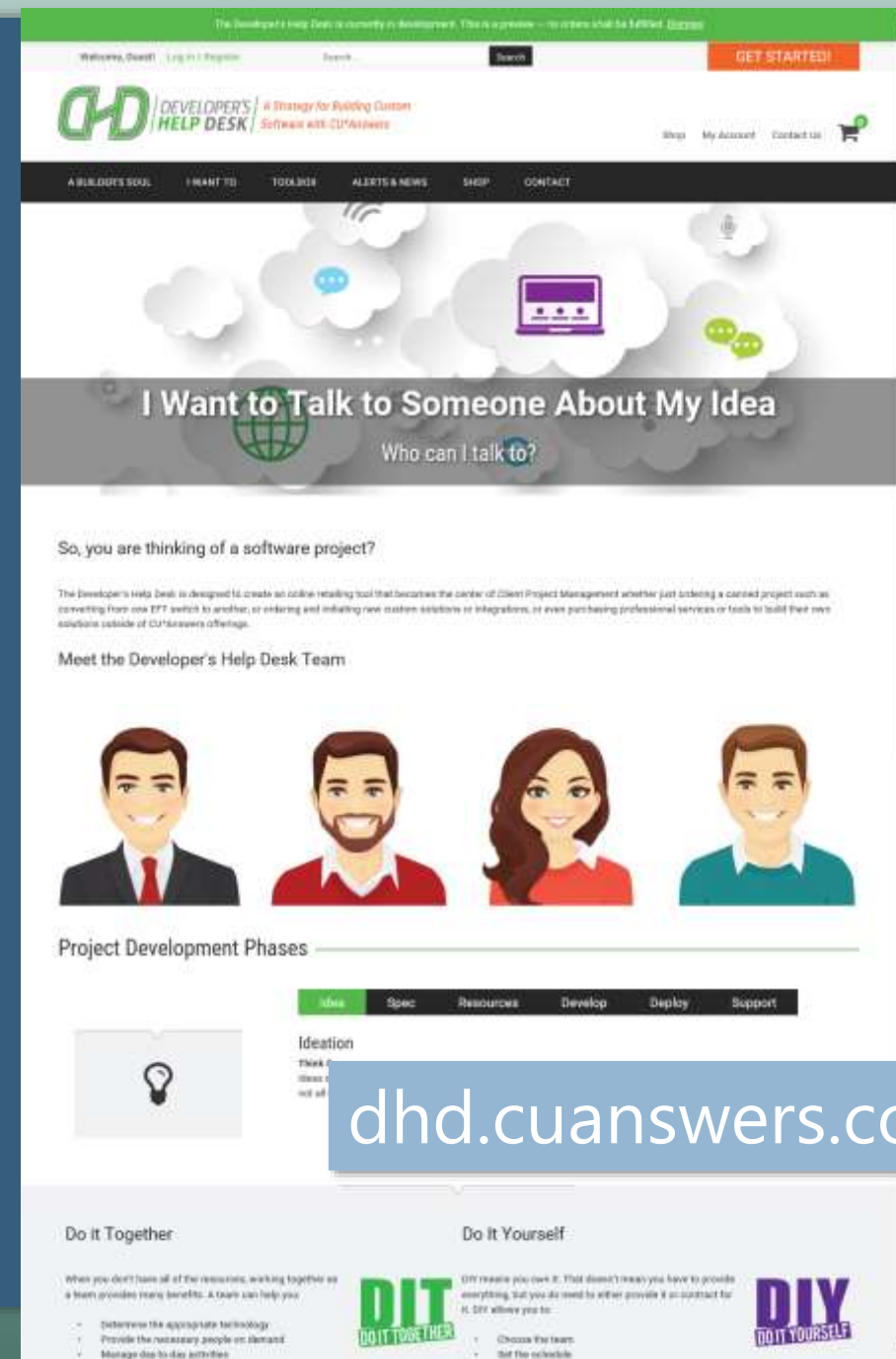
vantiv & CU*ANSWERS

Vantiv Credit Card Processing Quote Provided	CO-OP Credit Card Processing Quote Provided	I Need a Different Credit Card Processor Quote Provided	JHA Credit Card Processing Quote Provided
Add to cart	Add to cart		zendesk chat



GO AS FAR AS YOUR STRATEGY WILL CARRY YOU

- Co-ops create better consumers by letting their participants see behind the curtain
- Great co-ops create better consumers by letting their participants get their hands dirty and share in the work
- The DHD is designed to create a balanced playing field for developers, no matter where they work
 - A community for project managers
 - A place to hone everyone's skills
- 160 products (and counting!)
 - APIs, integrations, data exchanges, etc.



dhd.cuanswers.com

Welcome, Guest! [Log In / Register](#) Search... [GET STARTED!](#)

DHD DEVELOPER'S HELP DESK | A Strategy for Building Custom Software with CU*Answers

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A BUILDER'S SOUL I WANT TO TOOLBOX ALERTS & NEWS SHOP CONTACT

A Builder's Soul

A Builder's Soul

Let us help with your business development and design dreams...

What does it even mean to have a builder's soul? To us, it represents having a desire for wanting to design and build something for yourself. It doesn't necessarily mean you having every resource available for completing this process. More it's a vision and spirit for wanting to drive the initiative forward on your terms -even if requires hiring certain expertise to completing the project.

Here are some leading characteristics we have noted from clients providing insight to what they felt this meant to them:

- I want to talk about something I want to build, not something that has been previously built.
- I want to build something that is not CU*Answers motivated and developed
- This is my plan... I want to build it as I envision it
- I want to be the contractor and simply hire out the resources needed to complete my idea.

Don't just take our word for it...let's hear what one of the 2017 Solutions Boot Campers has to say about the DHD...



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DHD DEVELOPER'S HELP DESK | A Strategy for Building Custom Software with CU*Answers

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A BUILDER'S SOUL I WANT TO TOOLBOX ALERTS & NEWS SHOP CONTACT

Home Developer's Help Desk

Developer's Help Desk

ATM & DEBIT CARD PROCESSORS

CREDIT CARD PROCESSORS

DEX - VENDOR DATA EXCHANGE

A2A & NEW MEMBER FUNDING

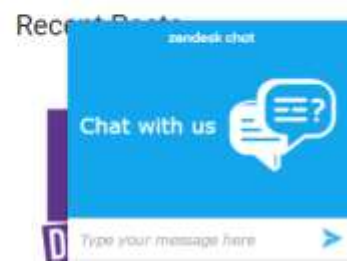
Chat with us

Type your message here



Mobile Experience Center API Documentation Published

For developers interested in the Mobile Experience Center (MXC) API, the swagger documentation has now been added to the DHD.



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DHD | DEVELOPER'S HELP DESK | A Strategy for Building Custom Software with CU*Answers

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A BUILDER'S SOUL I WANT TO TOOLBOX ALERTS & NEWS SHOP CONTACT



I Want to Have Someone Build Something For Me


Let's Get Started!

So, you are thinking of a software project?

The Developer's Help Desk is designed to create an online retailing tool that becomes the center of Client Project Management whether just ordering a canned project such as converting from one EFT switch to another, or ordering and initiating new custom solutions or integrations, or even purchasing professional services to build their own web-based tools or CRM systems, or even purchasing professional services to build their own web-based tools or CRM systems, or even purchasing professional services to build their own web-based tools or CRM systems.

[Chat With Us](#)

DHD | DEVELOPER'S HELP DESK | A Strategy for Building Custom Software with CU*Answers

[Shop](#) [My Account](#) [Contact Us](#) 

TOOLBOX ALERTS & NEWS **SHOP** CONTACT

[Card Processors](#) / CO-OP ATM & Debit Card Processing

CO-OP ATM & Debit Card Processing

\$3,500-\$5,000

Looking to make the switch to a new ATM/Debit Online vendor? This is a vendor that CU*Answers currently integrates with. This off the shelf product ranges from \$3,500-\$5,000.

To get started with this vendor switch, add to your cart, check out, and we will be in touch.

Categories: [Developer's Help Desk](#), [ATM & Debit Card Processing](#)

[Chat with us](#)

Type your message here

Overwhelming our retail cultures

Updates on key
projects for internet
retailers...It's Me 247

The future of It's Me 247

WHAT DO OUR DEVELOPERS THINK IS NEXT?

Two primary teams drive the future of our online and mobile banking assets:

Online Banking Team (OBT) –
Eric Henning, Programming Assistant Manager

Mobile App Development (MAD) –
Ken Vaughn, Programming Team Assistant Manager

Two key leaders are driving our API foundation and extension to the web world:

CUA Software Integrations (CSI) –
Don Laffitte, Programming Team Assistant Manager

CU*Answers Software Development –
Brian Maurer, Executive Vice President

The future of It's Me 247

MOVING BEYOND THE CREATION OF OUR API LIBRARY TO COUNTING ON IT, DAY BY DAY

- The programs on which our current online and mobile banking platforms are built are called **It's Me 247**
- In 2018, we'll complete the migration of these programs to a web service API platform
- In 2019, we will then use this new platform to launch a new version of **It's Me 247** for desktop and mobile users

Should we...?

- ...have URLs related to CUs instead of our CUSO?
- ...encourage CUs to arrange their own online banking and mobile banking navigation solutions?
- ...encourage 3rd-party vendors to integrate their solutions to CU*BASE via this API bridge?
- ...eradicate the separation and barriers between websites and banking sites?

API project phase 1*

THE OBT WILL DO THE HEAVY LIFTING ON THE WAY TO A NEW ONLINE BANKING REALITY



* Some assembly required

Develop APIs for vendor interfaces, starting with indirect lending
2015-2017

Authentication APIs ready for mobile developers
2017

A growing list of misc. APIs for new micro-apps
2017-2018

Complete API parts for assembly and envision a new future
4Q 2018

Assemble new online banking platforms for desktop and mobile users

2019-2020



API project phase 2

THE MAD TEAM WILL BUILD NEW LEGO MODELS AND TEMPLATES

- As a growing inventory of APIs becomes available, the MAD team will prototype and bring to market new micro-apps that validate API functionality and create new mobile retailing opportunities for CUs
 - Hybrid mobile app 2.0 – RDC authentication
 - Micro mobile app 1.01 – A2A indirect loan payment app
 - Micro mobile app 1.02 – Standalone RDC checking specialty app
 - Micro mobile app 1.0x – Whatever you can dream up when the APIs are available to validate



This is where the DHD Boot Camp comes into play – matching toolkit availability with creativity and short-term opportunity

Maturing as we go

THE DEVIL'S IN THE DETAILS

- As apps mature and become the member's primary banking tool, it will take more than just flashy capabilities . . . *you need to build the infrastructure*
- If you have to reissue thousands of apps based on changing parameters like password length, you don't do it in bits and pieces



SECURITY ENHANCEMENTS ON THE WAY

- 256-bit encryption for passwords and security question answers
- Maximum password length of 256 (can mandate up to 12 characters max.)
- Moving to new tables to hide the data from view via Query, for both CU and CU*Answers employees
- Hash the fields with additional data

Targeted for
the **17.10**
release!

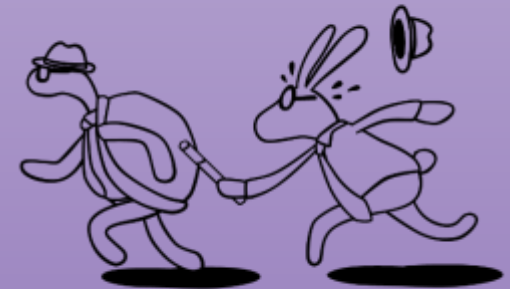
Must we always focus on getting in the door?

“HIGH CYCLOMATIC COMPLEXITY” – RABBIT OR TURTLE, IT HAS TO CONCERN YOU

IT'S ME 247 PROJECTS ON THE DRAWING BOARD

- **“See” access based on ownership** – will give CUs two options:
 - Show all sub-accounts (like now), or
 - Show only the ones I own (joint/co-borrower)
- **Transfer control list changes** – will give CUs three options:
 - Transfer to any sub-account under that membership (like now)
 - Transfer only to the ones where I’m an owner (joint/co-borrower)
 - Transfer to selected suffixes only
- **“Jump” based on ownership** (see only the sub-accounts you own; most other guest privileges *suspended*)

Passing Off to The Future



The more paths you have through your software, the more chances for issues

When 100 shades of gray turn into 1000, verification can be a challenge

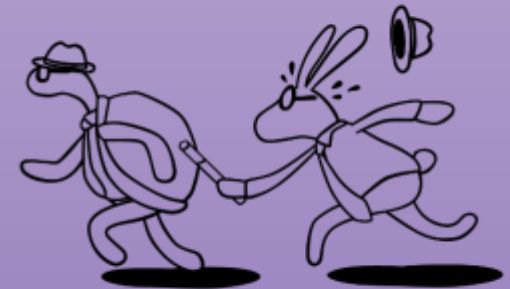
Must we always focus on getting in the door?

"HIGH CYCLOMATIC COMPLEXITY" – RABBIT OR TURTLE, IT HAS TO CONCERN YOU

IT'S ME 247 PROJECTS ON THE DRAWING BOARD

- **"Transfer from" controls** (*pulling* money from another membership)
- **Member authentication by SSN/TIN** (one set of credentials to *all* the accounts you own)
- We'll have a big choice as Internet retailers in the future:
 - Do we hold on to our traditional **member** data structures?
 - Or do we take this opportunity to walk towards more traditional **bank** data structures (based on accounts)

Passing Off to The Future



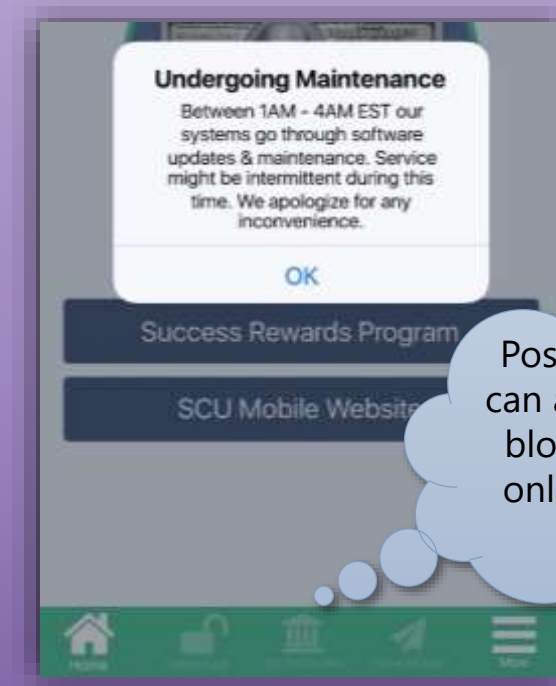
Will competition force us to compete differently based on what Internet opportunities present?

We'll study this in 2018

Maturing as we go

NUANCE IS EVERYTHING WHEN YOU'RE BUILDING A PRIMARY MOBILE BANKING PRODUCT

- No one has a lifelong dream to build an alerting system for service interruptions
 - It's not flashy . . . it's just necessary when thousands of members count on it
- Service alert types we envision:
 - One-time notice
 - Persistent (*every time the app is launched*)
 - Recurring (*daily, weekly*)
 - With URL Link (*"learn more..."*)
 - CU-specific, or general-purpose for conditions that affect all CUs



Posting an alert can automatically block access to online banking, too

Did you know...?

There are **15** parts to the authentication API!

There are many conditions, and you must code to them all

API pioneers you might not know

THE CSI TEAM IS LEADING THE WAY TO ENSURE INTEGRATION REVOLUTION

Current integration partners:

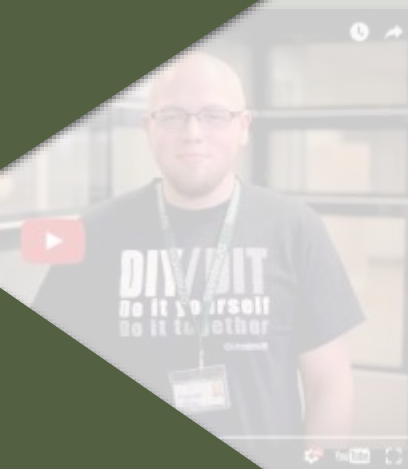
- CBC Innovis
- CUDC
- CUDL
- DealerTrack
- Experian Precise ID
- Fannie Mae 3.2
- Genesys
- ILT DILLS
- LSI
- MeridianLink LoansPQ
- NADA
- QualiFile
- Retailer Direct
- Retailer Direct: Micro Lender
- RouteOne
- Symphony
- TCI
- XtDirect



Instead of sales types, DHD connects you with get-it-done coaches, mentors, and partners

CU*BASE
ready-to-process
applications

	Loan Dollars	# of Apps
One	\$865,556,894	45,980
Track	\$755,165,124	44,192
TCI	\$218,421,248	10,445
Retailer Direct	\$65,236,046	5,468
DILLS	\$59,734,779	4,321
XT Direct	\$11,831,698	1,254
Mortgage Cadence	\$9,397,545	114
LSI	\$6,718,010	545
Genesys	\$633,735	53
Vendor Total	\$1,992,695,079	112,372
Notre Dame FCU	\$2,129,785	88
Grand Total	\$1,994,824,864	112,460

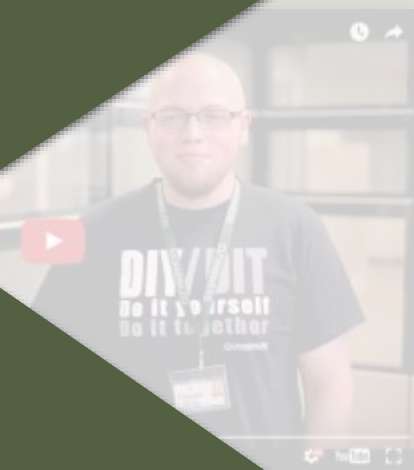


ad of sales types, DHD
you with get-it-done
mentors, and partners

CU*BASE
ready-to-book
applications

In 2018, CU*Answers
will integrate Meridian Link
for our first interactive 3rd-party
CU employee LOS

- CUDL
- CUDL
- DealerTrack
- Experian
- Fann
-
- ILT DILLS
- LSI



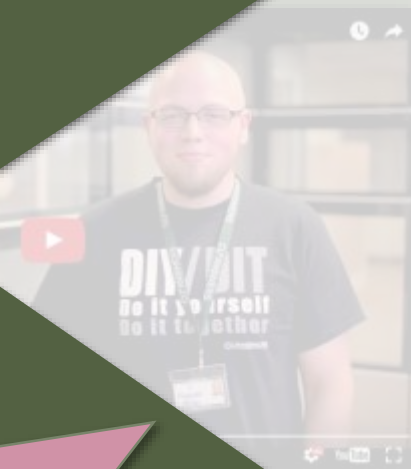
ad of sales types, DHD
you with get-it-done
co-mentors, and partners

CU*BASE
ready-to-book
applications

In 2018, CU*Answers
will integrate Meridian Link
for our first interactive 3rd-party
CU employee LOS

- C
- CUDL
- DealerTrac
- Experian
- Fann
-
- ILT DILLS
- LSI

Are we ready for
expensive CU*BASE
premiums?



types, DHD
done
and partners

Decision models via Experian

API WORK THAT WILL LEAD TO DIRECT-TO-CREDIT BUREAU PULLS (GOODBYE ZOOT!)

■ Starting over with 3 templates

- Auto Direct
- Auto Indirect
- Unsecured/Credit Card

■ 3 pricing options

Product	One-time Setup Fee	Per-Trans Fee
Three templates	\$2,500	\$2.00
Three templates with CU-defined thresholds	\$5,000	\$2.00
Full custom model	\$25,000	\$2.00

■ Assumptions

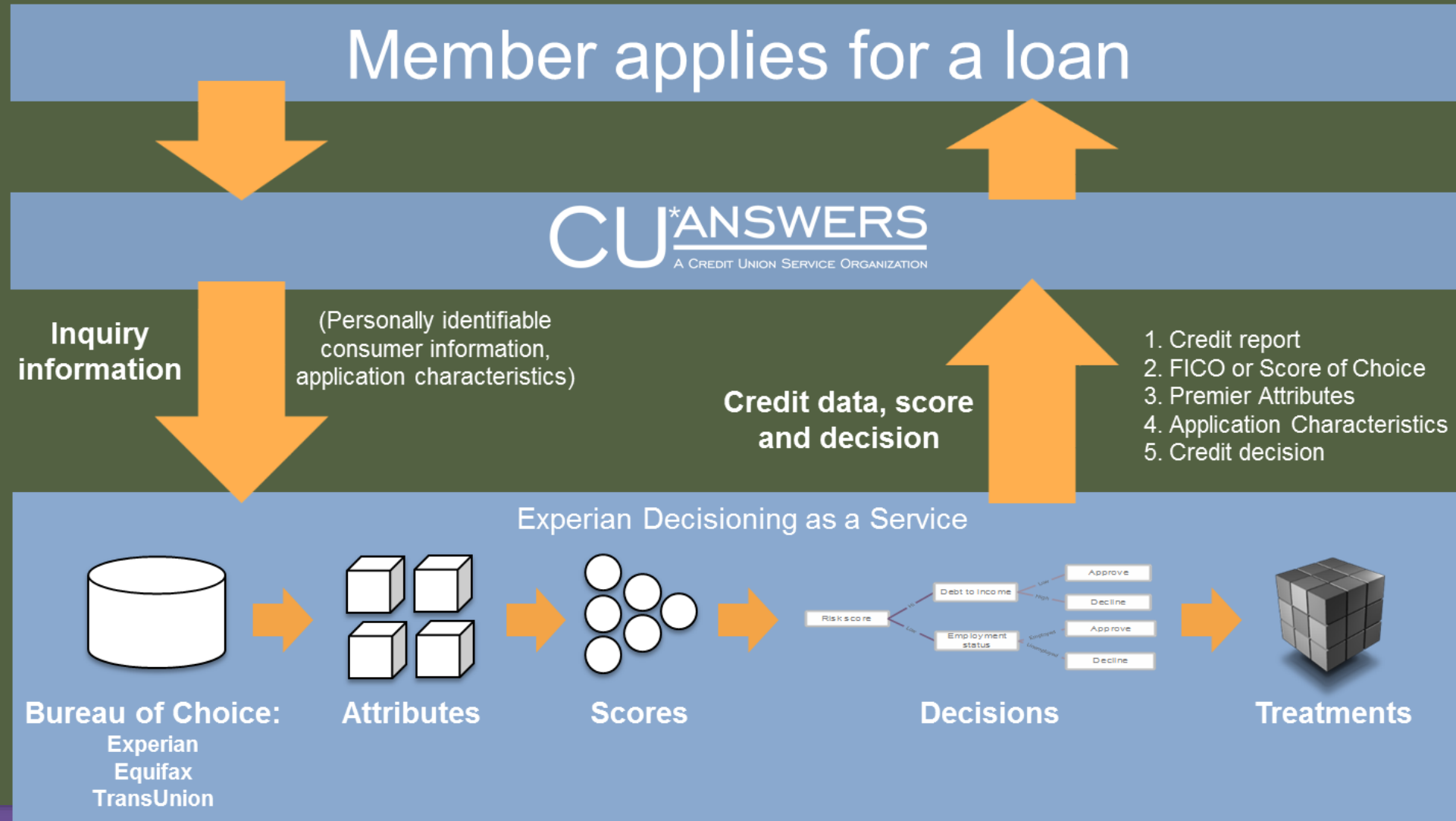
- FICO 09, pulled through CU*BASE
- Credit reports brought into CU*BASE along with human readable, as today
- Bureau-agnostic
- Ability to edit attributes and add products such as income estimator and bankruptcy, etc.

■ You can use this new path to Experian even if you aren't using a decision model

Experian "Decisioning as a Service"

63

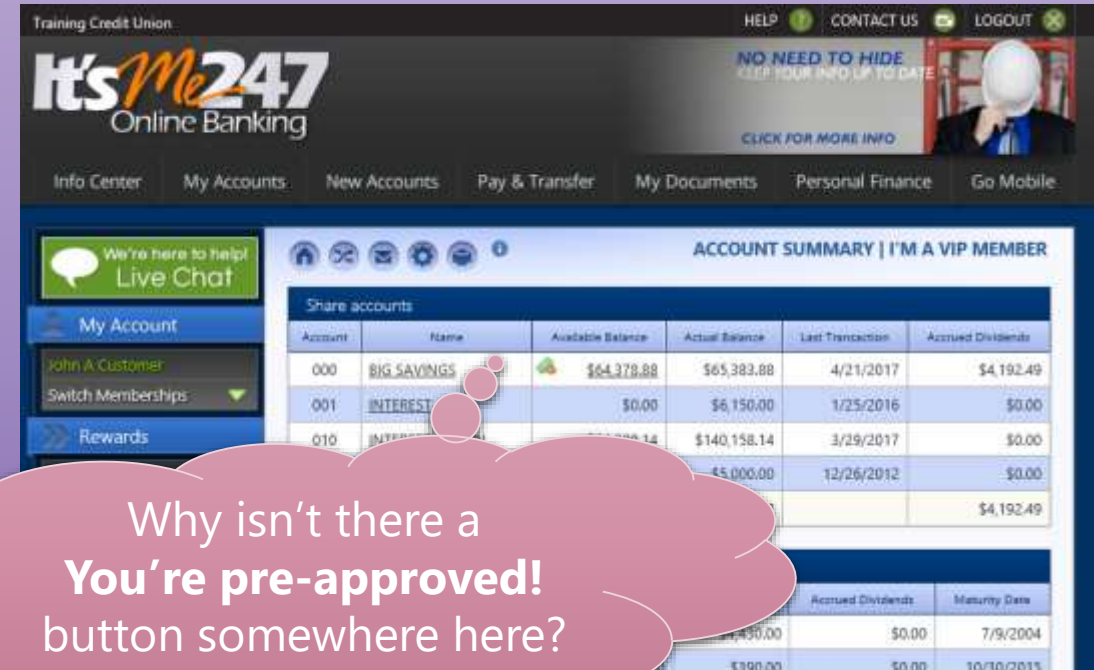
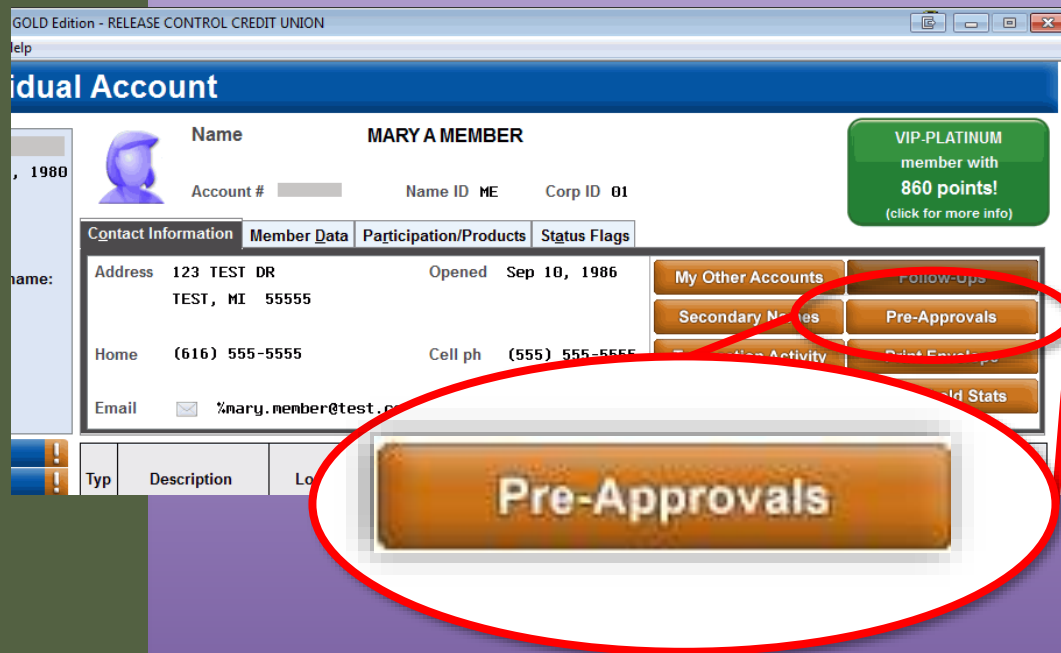
INSTANT CREDIT UNDERWRITING VIA CU*BASE



Speaking of pre-approvals...

Why not include the member?

WITH TWO DECISION MODELS, IS IT TIME TO CLOSE PRE-APPROVED LOANS WITH THE MEMBER?



How can we think of ourselves as Internet retailers if we don't tell members they're pre-approved for a loan online?

CU-controlled navigation designs

FROM SMART MESSAGES, TO LAUNCH POINTS, TO LOGIN WIDGETS

- From the beginning, we've worked with CUs to help them influence the member's next click
 - Smart messages
 - Logout redirect
 - Related links
 - Launch Points
 - Login widget designs
- Too few people see this suite of options as a strategy and end up using it sparingly, almost as an afterthought



Training Credit Union

It's Me247 Online Banking

Info Center | My Accounts | New Accounts | Pay & Transfer | My Documents | Personal Finance | Go Mobile

LOGOUT

MEMBER FOR YOU & THE E

CLICK FOR MORE INFO

We're here to help! Live Chat

My Account

John A Customer

Switch Memberships

Rewards

VIP

Earned Last Month 1,000

View

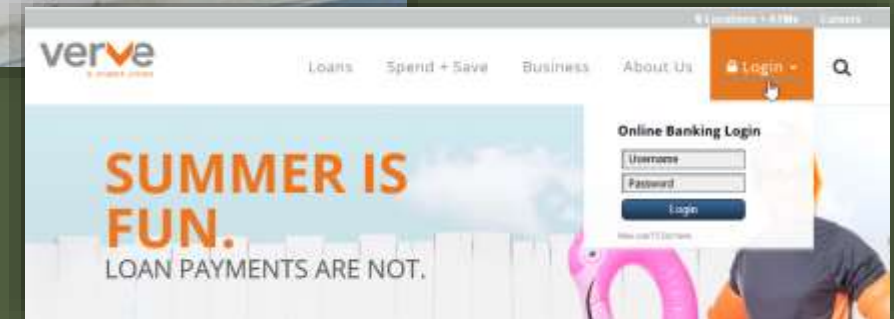
ACCOUNT SUMMARY | I'M A VIP MEMBER

Share accounts

Account	Name	Available Balance	Actual Balance	Last Transaction	Accrued Dividends
000	BIG SAVINGS	\$64,378.88	\$65,383.88	4/21/2017	\$4,192.49
001	INTEREST	\$0.00	\$6,150.13	1/25/2016	\$0.00
010	INTEREST BEARIN	\$14,808.14	\$140,158.14	3/29/2017	\$0.00
012	TRADITIONAL IRA	\$5,000.00	\$5,000.00	12/26/2012	\$0.00
ACCOUNT TOTALS		\$84,187.02	\$216,692.02		\$4,192.49

CU-controlled navigation designs

IT ALL STARTS WITH HOW MEMBERS LOG IN – AND YOU DO HAVE OPTIONS



Buy it:
store.cuanswers.com

Bypassing the OBC

HAS THE VALUE OF A DIT OBC PAGE RUN ITS COURSE?

- Direct login *without* the OBC – members enter their username, password, and security questions right on your website
- Security education is on you!

1

Online Banking Secure Login

Username:

2

Password for 9111:

What is your mother's maiden name?

☐ Hide my typing

[I forgot my password](#)

3

HONOR CREDIT UNION

Info Center My Accounts New Accounts Pay & Transfer My Documents Personal Finance

My Account

Quick Pay

Messages

Members

Latest News

Visit Our Site

Products and Services

Thanks for being a credit union member! At a member, you can take advantage of all of the great products and services listed below. Sign up today or click to learn more.

Products

Statements

Alerts

Targeted for the **17.10** release!

New login widgets to choose a specific landing page in It's Me 247

68

Targeted for
the **17.10**
release!

The image displays three screenshots of the Honor Credit Union website, each featuring a different landing page and a corresponding login widget. The widgets are designed to guide users to specific sections of the site.

Enroll now!
Username:

Buy a CD now!
Username:

Pay someone now!
Username:

The screenshots show the following landing pages:

- Enroll now!:** The landing page features a woman looking at a laptop. The login widget is positioned over the "Enroll now!" button.
- Buy a CD now!:** The landing page features a stack of coins. The login widget is positioned over the "Buy a CD now!" button.
- Pay someone now!:** The landing page features a woman holding a document. The login widget is positioned over the "Pay someone now!" button.

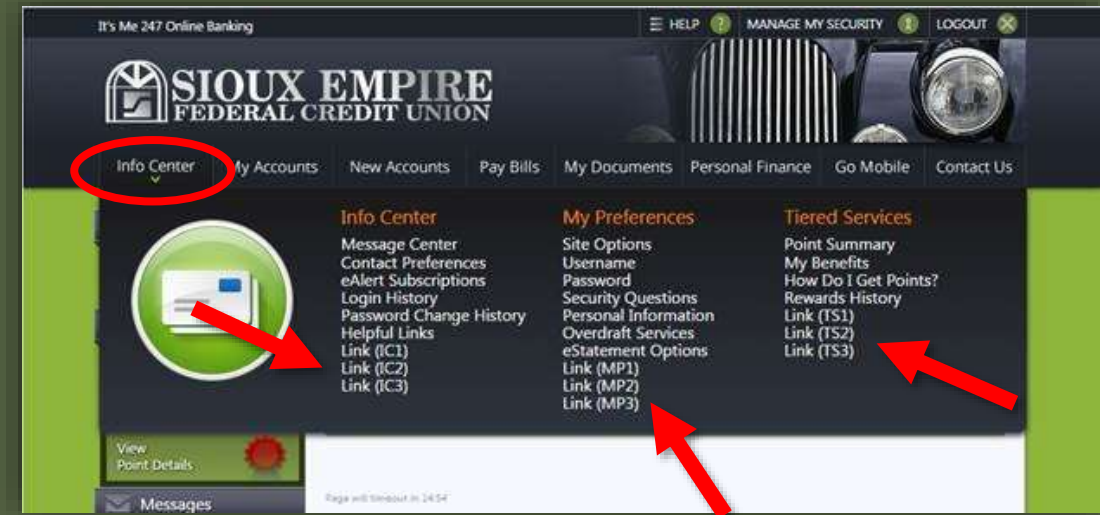
Large yellow arrows point from the login widgets to the corresponding landing pages on the screenshots.

Launch Points

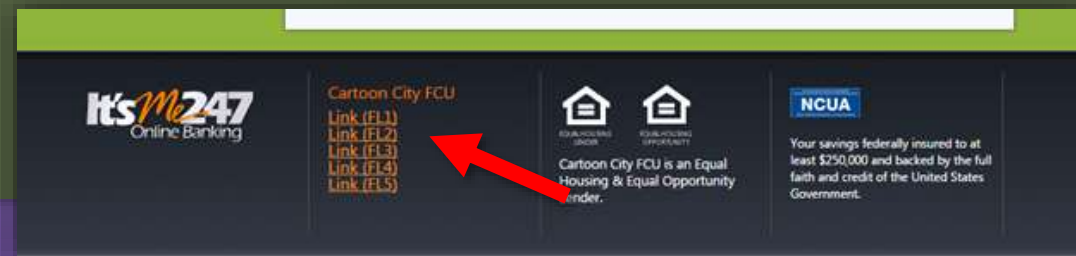
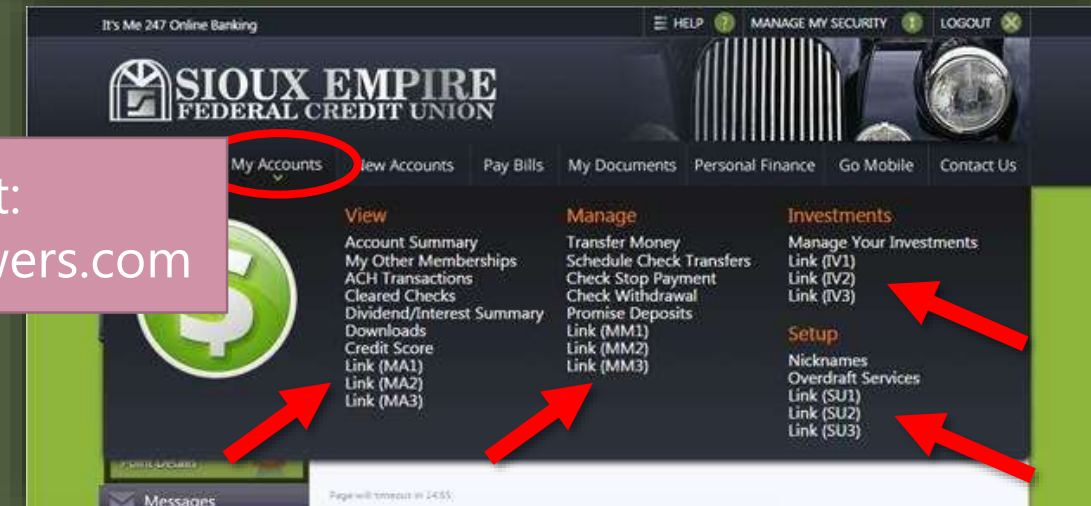
26 PLACES TO SELL SOMETHING TO MEMBERS

From mortgage applications and rewards programs to your monthly newsletter, Launch Points help members see what they're missing when they don't linger on your website

8 CUs	# Launch Points Used
Fox Communities CU	13
Delta County CU	10
TBA Credit Union	8
First Ohio Community CU	8
Honor CU	6
Frankenmuth CU	3
Pathways Financial C U	3
Sioux Empire FCU	2



3 Buy it:
store.cuanswers.com



Launch Points that are active today

IMAGINE IF THERE WERE 88 CREDIT UNIONS...OR 188 CUS!

- ATM & Shared Branching Locations
- Budgeting Tool
- Close Account(s)
- Credit Card Reward Points
- CU website
- Debit Card Alerts
- Disclosures & Notices
- Find us on Facebook
- Find us on Pinterest
- Find us on Twitter
- Find us on YouTube
- First Mortgage Info
- Investment Planning
- Live Chat
- LoanPay Xpress
- Locations & Hours
- Lost or Stolen Card
- Member Insurance Information
- Mobile App
- Mobile Check Deposit
- Mortgage Application
- NADA
- Newsletters
- Online Security
- Order Checks
- Phone Number & Address
- Picture My Card
- Privacy Policy
- Rates
- Relationship Points
- Reorder Checks
- Routing Number
- Scorecard Rewards
- Send Money
- Shared Branching Search
- Student Loans
- Surcharge FREE ATM Network
- Transfer Credit Card Balances
- Travel Form
- VISA EZ Card Info
- VISA Limit Increase
- Withdrawal Limit Increase



Buy it:
store.cuanswers.com

**...and coming soon, your
custom-designed forms in the
It's Me 247 Request Center**

Overwhelming our retail cultures

Drilling down on
mobile

Building a factory is where it's at for the future

THINKING LONG TERM MEANT WE HAD TO EMBRACE 2ND- AND 3RD-TO-MARKET APPROACHES

- Set a long-term disruptive goal
 - Free smart phone banking solutions for CU*Answers CUs, forever
- Build on the OBT HTML solution by building a MAD team
- Have the MAD team build a factory and a tool to generate mobile apps, not write one mobile app at a time
- Leverage that tool to generate new HTML solutions alongside smart phone/device apps

Mobile app 1.0 : **102** apps

Mobile app 2.0 : **82** apps

of builds processed via CU⚙️Publisher : **960**

CU developer licenses in CU⚙️Publisher : **100**

API key configurations : **164**

Ads/promos in CU⚙️Publisher : **600**

2018-2020: Go beyond doing old things new ways and start thinking exclusively about new ways to reach and interact with members

It's Me 247 mobile apps and the CU Publisher

WE'VE BUILT A FACTORY, NOW LET'S PUT IT TO WORK

Mobile Apps

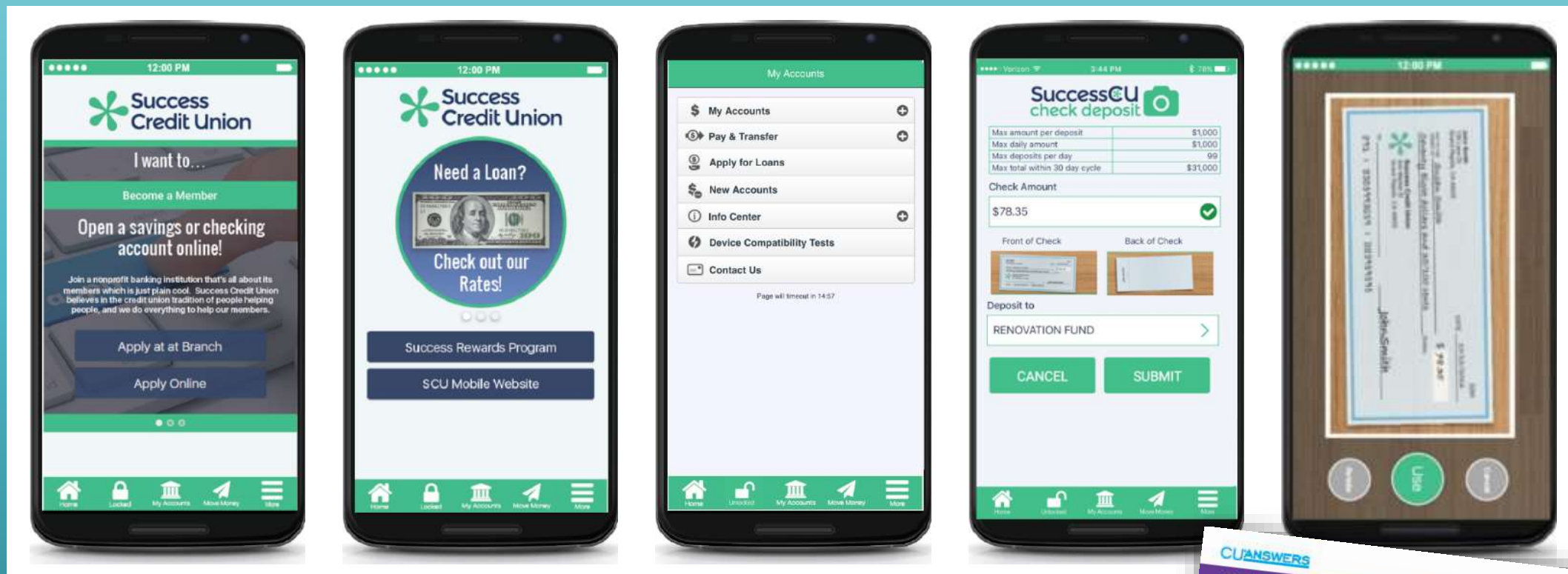
- The future of authentication: colorful doors (*the Daon proof-of-concept – more on that in a moment*)
- Hybrid Mobile App 2.0: are you ready to engage?
- Hybrid Mobile App 3.0: will you be a Daon investor?
- 2018: an explosion of creative API apps
 - Micro-apps proving that our APIs are ready for a robust development community

CU Publisher

- Preparing for a world where we need to update several hundred device store apps ASAP
- Using a product generator to build a forms generator and member request center
- Why MAP/MOP may be the most powerful tool our community has ever misunderstood

Mobile hybrid app 2.0

THE AUTHENTICATION TACTIC WAS THE TRICK, BUT RDC PARTICIPATION WAS THE POINT



Buy it:
irsc.cuanswers.com

Every CU*Answers CU should be able
 to afford RDC going forward



Mobile hybrid app 2.0...on the way to 3.0

SPECIALIZED FUNCTIONALITY WILL BE THE NEXT BIG PUSH

- Mobile web proved that we could open the smart phone channel and work with members on a mobile device
- Mobile app 1.0 proved that we could bring mobile solutions to device stores
- Mobile app 2.0 proved that we could bring API infrastructure forward for authentication
- Mobile app 3.0 will prove that we can develop new, **specialized functionality** for an evolving set of mobile tactics and strategies
 - In other words, we're off the races in adding value and moving into the new game with new ideas and even **new partners**



Instead of just replicating services from other channels, it's time to start designing solutions for this unique channel

Why eDOC Innovations is our key partner for the future



WHY eDOCSignature mDTM® MAY ACTUALLY CREATE NEW REVENUES IN THE FUTURE

Images as Currency

- 2017: Hybrid 2.0 creates first integrated RDC sign-on
- 2017: CU*Answers grows to \$100K annual in RDC posting
- 2018: CU*Answers and eDOC focus on seamless interaction on the way to real-time posting

Closing the Deal

- 2017: eDOCSignature mDTM introduced to CUSO for free



New Spaces for Commerce

- 2018: eDOC and CU*Answers create new desktop and mobile portals for loan closings
- 2018: MVSB and eDOC start to share documents in virtual closing rooms, so the cloud is part of member transactions

Ensuring every CU can offer RDC

FUTURE PROJECTS THAT WILL REDUCE THE COST AND FRICTION TO OFFER THIS SERVICE

- In 2016, RDC postings were priced at **\$84/week**
 - 4 postings per day, 7 days a week
- In 2017, if you use eDOC for RDC processing, that price was reduced to **\$42/week** – a 50% reduction
 - 4 postings per day, 7 days a week
- In 2017, if you process RDC via eDOC and use the CU*Answers hybrid mobile app 2.0, the price is reduced further to **\$35/week** – a 58% reduction
- In 2018, when we finish real-time posting for eDOC RDC clients using CU*Answers mobile apps, the price will drop to **\$25/week** – a 70% reduction from 2016 prices





 Buy it:
irsc.cuanswers.com

Imaging Solutions update

SINCE 2015, THIS TEAM HAS SET THE BAR FOR NEW CLIENT SERVICE INITIATIVES

- Updating closed loan indexes
Manage your archived loan documents
- Signing rooms via **It's Me 247**
Sign your loan document while you check your balances
- Vault Manager notifications
To get your attention when something goes awry
- Image import into ProDOC
No more re-scanning documents that are already electronic

New in 2018: Imaging Solutions team takes charge of teller Line automation

- Enhanced online vault
- eDOCSignature
- My Virtual StrongBox
- TCD / TCR integrations 
- Teller capture 

You never know when you'll need a document



my VIRTUAL
StrongBox

79

CARRYING YOUR FILES ON YOUR PHONE

ONLINE SAFE ELECTRONIC RECEIPTS SECURE FILE EXCHANGE

DID YOU KNOW THESE TOOLS ARE AVAILABLE
RIGHT NOW TO CU*ANSWERS USERS?

Want to get started with the premium version of Virtual StrongBox or upgrade your standard version? Consider this special offer:

In conjunction with the CU*Answers conference, credit unions who sign up for or upgrade to the premium version by July 31 will receive a **MONTHLY DISCOUNT** and **NO UPFRONT COSTS**. This offer provides over \$4,600 in savings!

Visit the Virtual StrongBox booth to learn more.

CU*ANSWERS
Credit Union National Association



Buy it:
store.cuanswers.com

CU*ANSWERS my VIRTUAL StrongBox

Software Features

File Encryption in Transit: Persistent encryption process completes upload and download hand-off from SSO and MYSB and vice versa.

File Encryption at Rest: A key security feature.

Multifactor Authentication Speed Bump: Optional mobile secondary authentication tool.

Enhanced File Exchange Module: More granular features to allow for enterprise file exchange.

Member Features

Single Sign-On Interface from Online Banking: No additional steps needed to log on from its MYSB.

File Storage to Authorized Levels: 10 MB for Standard Package. For Premium pack 4 GB and distributed among members as desired.

Create New Folders: Create a new sub-folder within the currently selected folder.

Add, Move, Rename and Delete Capabilities: Primary folder and file tasks.

Client Ability to Purchase More Space: Online cart-style service to let end-users add space.

File Share "To Provider": Ability for member to share with credit union via MYSB.

File Sharing via Secure Link: Ability to share a file with any party, outside of MYSB.

Folder Sharing via Secure Link: Ability to share a folder's contents with any party.

MYSB Educational Wizard: Information and education tool for end-user. All the Life Mind Module, for example.

Discourse "keys" Offered by Wizard: End-user can save money on space purchases by for members.

Life Mind Module: Educational and consultative tool, to include advice on how to use appropriate documents, share.

User Dashboards: Visual display of end-user's "use" of MYSB service.

CU*ANSWERS my VIRTUAL StrongBox

Putting Every Credit Union in The Document Transfer Business

By creating free member drop boxes in It's Me 247.

CU*Answers with its Relationship with My Virtual StrongBox is Putting Every Credit Union in the Document Transfer Business

Through its relationship with My Virtual StrongBox, CU*Answers is providing all credit unions in the network with free cloud storage. Credit unions also have the ability to move to the next level with My Virtual StrongBox with branding, profit sharing, and more.

Members Access My Virtual StrongBox via a Single Sign-On (SSO) From Within Online Banking

Now credit unions can offer members an SSO link to an online safe deposit box, accessed from directly within It's Me 247. Here, members can conveniently save their important documents, such as wills, mortgages, tax documents and loan forms—all safely and securely.

Send Receipts and Forms from ProDoc to My Virtual StrongBox.

Today's society demands that credit unions have the ability to send receipts and documents to members electronically. CU*Answers has met this demand by adding a one click feature to ProDoc. With a simple click of the mouse send receipts or other forms directly to It's Me 247 Online Banking where the member will retrieve from their StrongBox.

My Virtual StrongBox Allows Members to Exchange Documents via a Secure Link

Members can also share private documents with whomever they wish, including your credit union. You can also use the service to exchange and distribute documents securely with any of your members. The alternative to traditional email and file exchange services has proven to be very popular, and allows you to provide top-notch service to your member.

This feature is available to all credit unions using CU*Answers Online or In-house Imaging Solutions.

*Credit Unions using CU*Answers In-house Imaging Solutions must be using Release Management or be operating on the most current version. For more information contact: imaging@cuanswers.com.

Look inside for more!

Win \$1,000

My Virtual StrongBox Dash for Cash

The credit union with the most Registered Accounts during the contest period wins \$1,000.

Contest Rules:

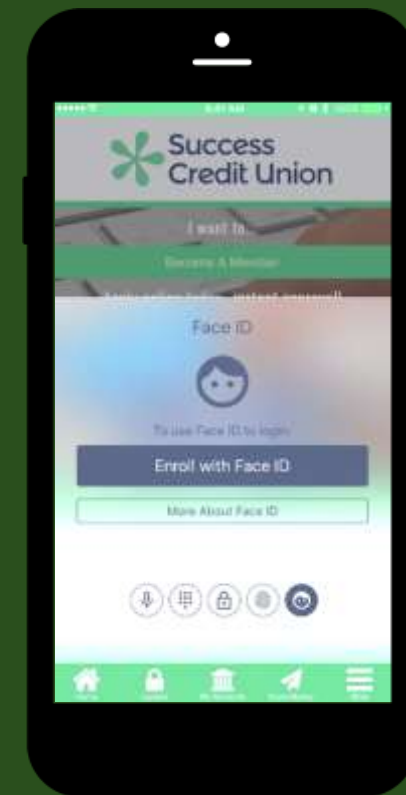
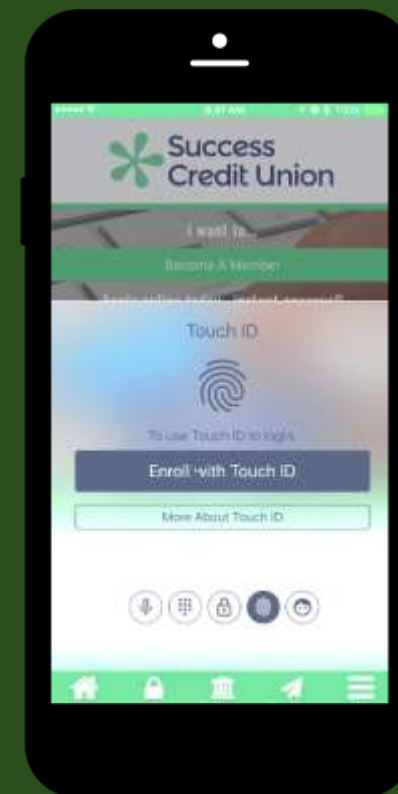
- Contest runs from July 1, 2014 to July 31, 2014.
- Contest is open to all credit unions in the CU*Answers network.
- Contest is open to all credit unions in the CU*Answers network.

CU*Answers my VIRTUAL StrongBox

Authentication is getting trickier

SPECIALIZED FUNCTIONALITY MAY NEED PARTNERS

- In 2017 the CU*Answers Board invested in a proof of concept with Daon to add some sizzle to mobile app authentication
 - The point is to learn, and set the stage for a new menu of authentication tactics in the future
- Far from a guarantee, this proof of concept sets us all up to make some tough decisions on how to invest in future functionality that will help our solutions stand out



Let's watch the demo Ken put together...

MAP/MOP

MOP 1.0 IS LIVE!

I Want to Become
a Member



Identity Verification



Account Creation



Funding via credit
or debit card



Online banking enrollment
and initial login

12 CUS WITH MOP	APPS REC'D	MBRS OPENED
Element FCU	30	20
Sioux Empire FCU LIVE!	44	14
Honor CU	15	12
Metrum Community CU LIVE!	24	12
Northern Hills FCU	28	12
Notre Dame FCU	16	12
Frankenmuth CU	15	11
Bridge CU	16	10
Everence FCU	15	10
Pathways Financial CU	15	10
NorthStar CU	10	8
Diversified Members CU	8	5

Members Opened via MOP 35

Most CUs in beta since 5/13 or 5/18



Buy it:
store.cuanswers.com



Learn more:
ondemand.cuanswers.com



CU*Answers pays employees to join a credit union!

DEVELOPING AFFINITY GROUP PROGRAMS THAT RELY ON MAP/MOP

Today, employees

Tomorrow, family members

Someday, ...?

The screenshot shows the homepage of the Western Piedmont Credit Union (WDCU). At the top, there's a banner with a background image of a person holding a \$50 bill. The text on the banner reads: "I want to... Earn \$50 bucks! CUA Employees can earn \$50 by becoming a WDCU member today! CU*Answers employees get \$50 for opening a membership through this site. You will need to go through an automated ID verification process and also fund your account using a debit/credit card." Below this is a blue "Apply Now" button. Underneath the banner is a section titled "NEED HELP OR HAVE ANY QUESTIONS?" with a question mark icon. Below that is a section titled "Hear from some of your colleagues..." featuring three testimonials from members: John Beauchamp (Member since 2003), Tonya Cooper (Member since 2013), and Kyle Karnes (Member for 15 years). Each testimonial includes a small photo of the member and a short paragraph of text. At the bottom of the page, there's a logo for "FEDERAL CREDIT UNION" and a statement "Federally insured by NCUA".

WDCU
Western Piedmont Credit Union

I want to...
Earn \$50 bucks!
CUA Employees can earn \$50 by becoming a WDCU member today!
CU*Answers employees get \$50 for opening a membership through this site. You will need to go through an automated ID verification process and also fund your account using a debit/credit card.
Apply Now

? NEED HELP OR HAVE ANY QUESTIONS?

Hear from some of your colleagues...

John Beauchamp
Member since 2003
I've been a long time member for WDCU. I think using this new automated membership opening process is a great way for CU Answers employees to sign up and start walking in member's shoes. Contrary to popular belief, Lorem Ipsum is not simply random text. It has roots in a piece of classical Latin lit

Tonya Cooper
Member since 2013
Been a member for 4 years now and enjoy the convenience of their main branch location. Contrary to popular belief, Lorem Ipsum is not simply random text. It has roots in a piece of classical Latin literature.

Kyle Karnes
Member for 15 years
I was 15 since I had my first savings account. 10 years later, my whole family are members. Just something like this would be good enough. Contrary to popular belief, Lorem Ipsum is not simply random text. It has roots in a piece of classical Latin literature.

FEDERAL CREDIT UNION
Federally insured by NCUA

Cool things coming for text banking

INTERNET RETAILING IS A SUITE OF SOLUTIONS, NOT ONE CHANNEL AT A TIME

- Allow members to quickly and safely execute a pre-configured transfer with a single text message

TEXT BANKING: TRANSFER COMMAND

Transfer Commands

Create new command

Next Command: TR4

From Suffix
001-Nickname

To Suffix
001-Nickname

Max Daily Amount

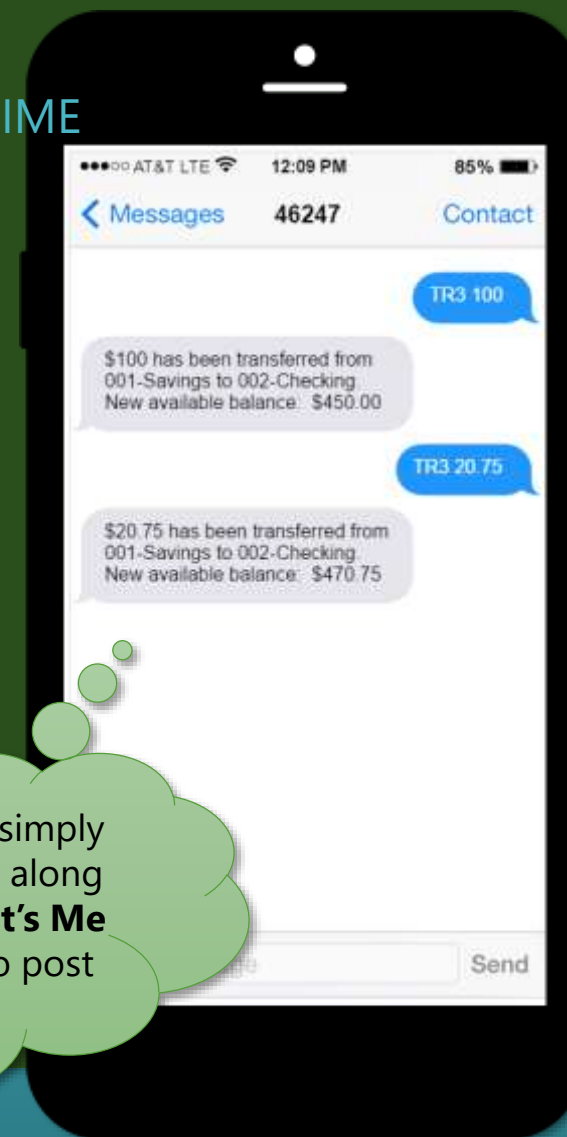
Create Command

Edit	Command	From Suffix	To Suffix	Max Daily Amount	Delete
Edit	TR1	001-Nickname	002-My Checking	\$500.00	Delete
Edit	TR2	001-Nickname	003-Loan One	\$150.00	Delete
Edit	TR3	002-My Checking	003-Loan One	\$2500.00	Delete

Transfer "nickname" would be set up via online banking desktop...

It's Me 247
Text Banking

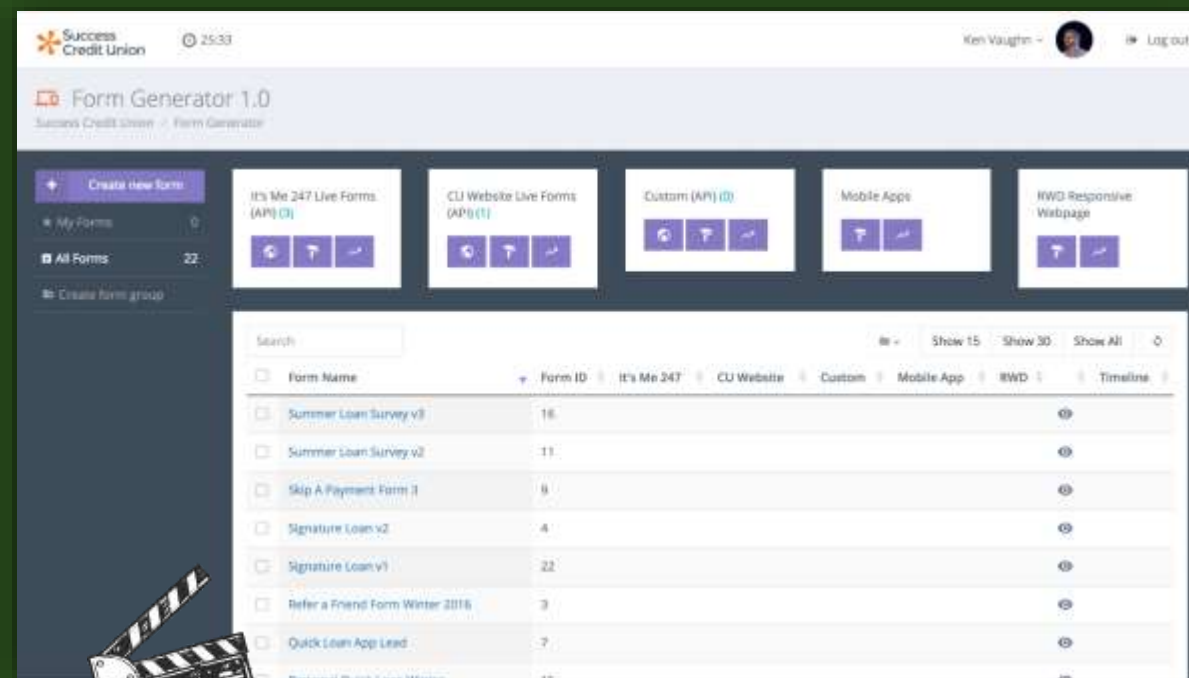
...then the member simply texts that nickname along with an amount to **It's Me 247** text banking to post the transfer



It's Me 247 Request Center

DESIGNING YOUR OWN PAGE AND YOUR OWN RETAIL FORMS

- Create an audience of application builders
 - Watch the activity to find applications that work
 - Use those signals to move beyond this platform to direct native integration
- Create a web-based fulfillment center
 - CU-designed processes to go from a member app (for anything!) to services fulfilled
- Offer it via the IRSC and evolve it over time
 - To a self-service generator, then potentially all the way to a turn-key engine sold in an in-house format



**Let's watch another demo
Ken put together...**

[Info Center](#) [My Accounts](#) [New Accounts](#) [Pay Bills](#) [My Documents](#) [Personal Finance](#) [Go Mobile](#) [Contact Us](#) We're here to help!
Live Chat**My Account**

Susie Q. Member

Switch Account

Rewards

Platinum Member

Current Points: 235

Previous Points

View

Point Details

Quick Pay

Verizon Wireless

Verizon Wireless

Success
Credit UnionRefer-A-Friend Program is back!
For Every friend you refer, you both can earn \$25!

Refer Now

Shared Accounts

Account	Name	Available Balance	Actual Balance	Last Transaction	Account Ownership

[Info Center](#) [My Accounts](#) [New Accounts](#) [Pay Bills](#) [My Documents](#) [Personal Finance](#) [Go Mobile](#) [Contact Us](#)Refer-A-Friend?
Earn \$25 each**My Account**

Susie Q. Member

Switch Account

Rewards

Platinum Member

Current Points: 235

Previous Points: 152

View

Point Details

Quick Pay

Grand Rapids Parking

Pay Now or
Schedule Payment**Messages**

Refer-A-Friend Form

Know someone who deserves the credit union difference who uses a smartphone? Recommend Success Credit Union to a friend, and you'll each get \$25 when they open Member Share savings and checking accounts, and meet the active account requirement*. Your friend will receive a text with a custom message from you and a link to our mobile app where they can apply for membership.

*\$25 Referred Member Incentive. Referred member may not be a current or previous member and must be age 18 and older.

Easy Refer a Friend Form

Takes less than 1 minute...information is kept private and will only be used for this purpose.

First Name *

Last Name *

Mobile Phone *

Email *

Best way to contact them?

☐ Text☐ Email

Continue

☐ ☐ ☒

Verizon LTE 9:47 AM itsme247.com

Home It's Me 247 Logout

Share Summary

000 - SHARES [Hold Funds](#)

Available: \$0.00
Actual: \$0.00

Refer-A-Friend Program is back!
For Every friend you refer, you both can earn \$25!

Page will timeout in 14:20

It's Me 247 Mobile v.1.2

Verizon LTE 9:47 AM itsme247.com

Home It's Me 247 Logout

Refer a Friend

Takes less than 1 minute...information is kept private and will only be used for this purpose.

Your First Name *

Your Last Name *

Friend's Phone Number

Friend's Email Address

Best way to contact them?

☐ Text

☐ Email

12:00 PM itsme247.com

Home It's Me 247 Logout



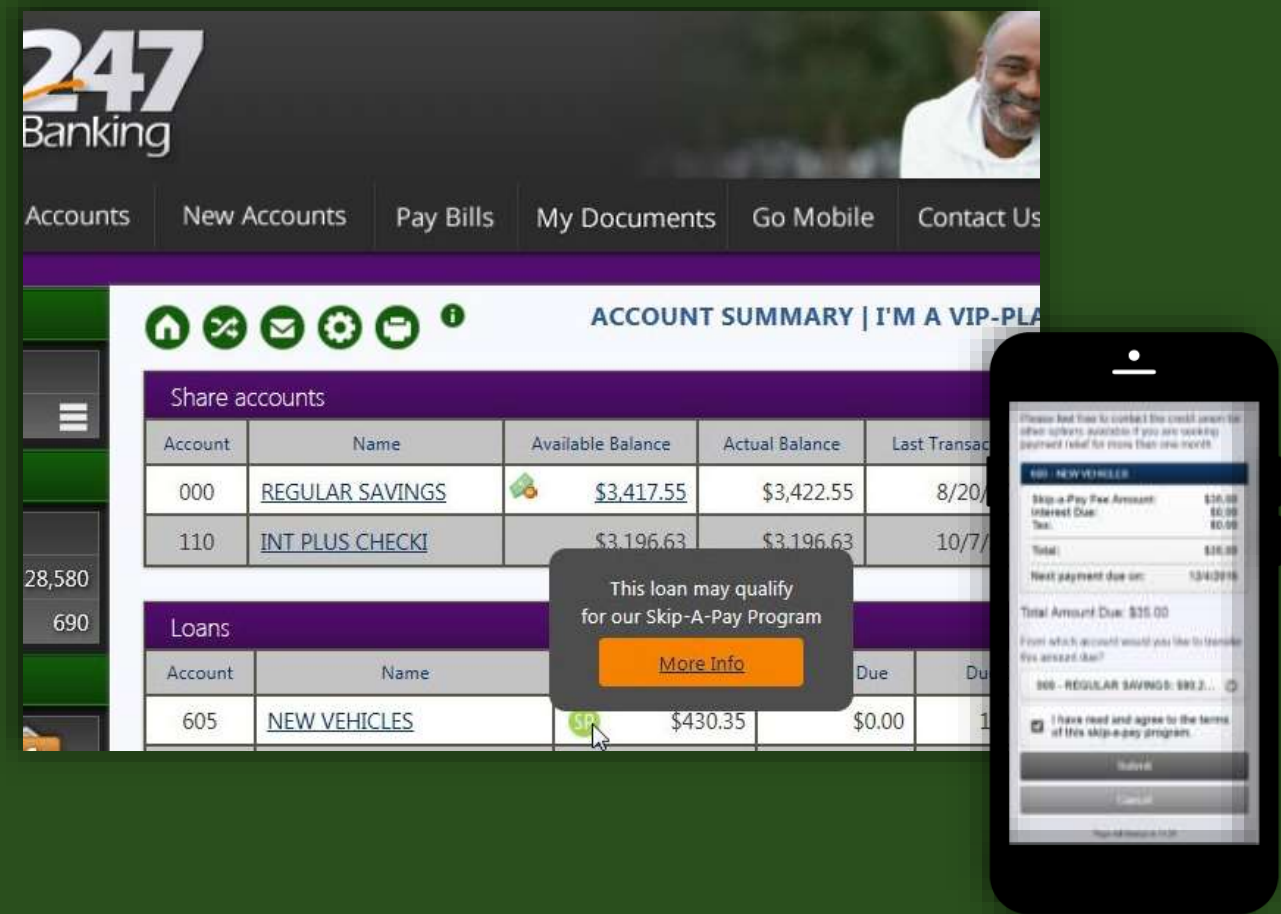
Great job! You and your friend are 1 step closer to being \$50 richer!

More Info

Selling with a click

WE STILL HAVE WORK TO DO

- Skip pay continues to be the only service that a CU member can buy via desktop or mobile banking
 - You can open a membership, you can open an account
 - You can be served, informed, and teased to do stuff
 - But you can't *buy* stuff
- Is it because CUs don't retail products in these channels?

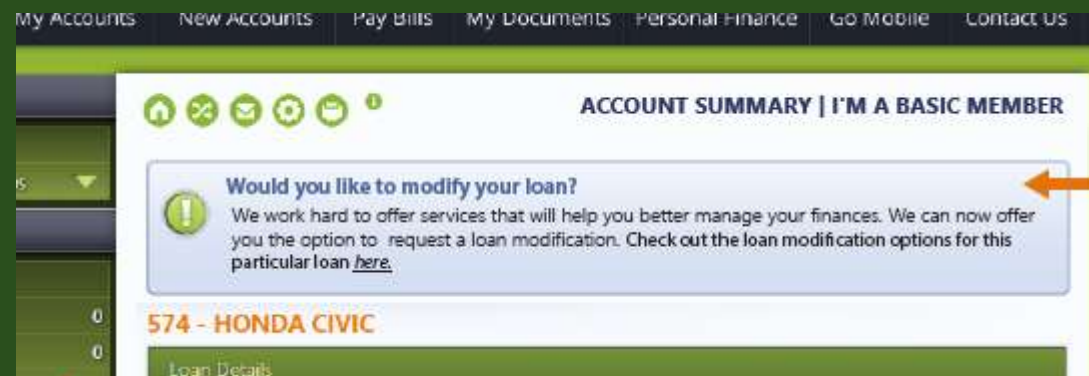


**2017 has almost come and gone...
I thought we would have at least 3-5 new
clicks to earn money by now**

Selling with a click...we need ideas!

WHAT IF MEMBERS COULD CLICK TO BUY A LOWER RATE?

- What everyday negotiations do you do with members that could be automated as a convenience with a fee?
- If I can order my groceries with a click, why not let me change my loan terms?



Loan Modification - 574

What would you like to modify?

☒ I want to pay my loan off quicker

☐ I want to lower my payment

Step 1

Loan Modification - 574

Your Current pay off date is: 07/28/24

When would you like to pay off your loan?

☒ By Date: 07/28/20

☐ In Months: 36 months

Step 2

Loan Modification - 574

Newly Proposed Agreement

Modified Loan Agreement		
Term	Rate	Payment
36mo.	4.6%	\$755.56

Please be aware that all loan modifications are contingent upon approval

Step 3

Loan Modification - 574

Congratulations
Your loan modification has been pre-approved!

Modified Loan Agreement		
Term	Rate	Payment
36mo.	4.6%	\$755.56

If you would like to continue with the loan modification process you will need to accept the new terms and electronically sign your new documents before the changes take effect.

Step 4

Announcing a new bounty program

2018-2019: \$100,000 OF SOFTWARE DEVELOPMENT TO BE FOCUSED ON INTERNET RETAILERS

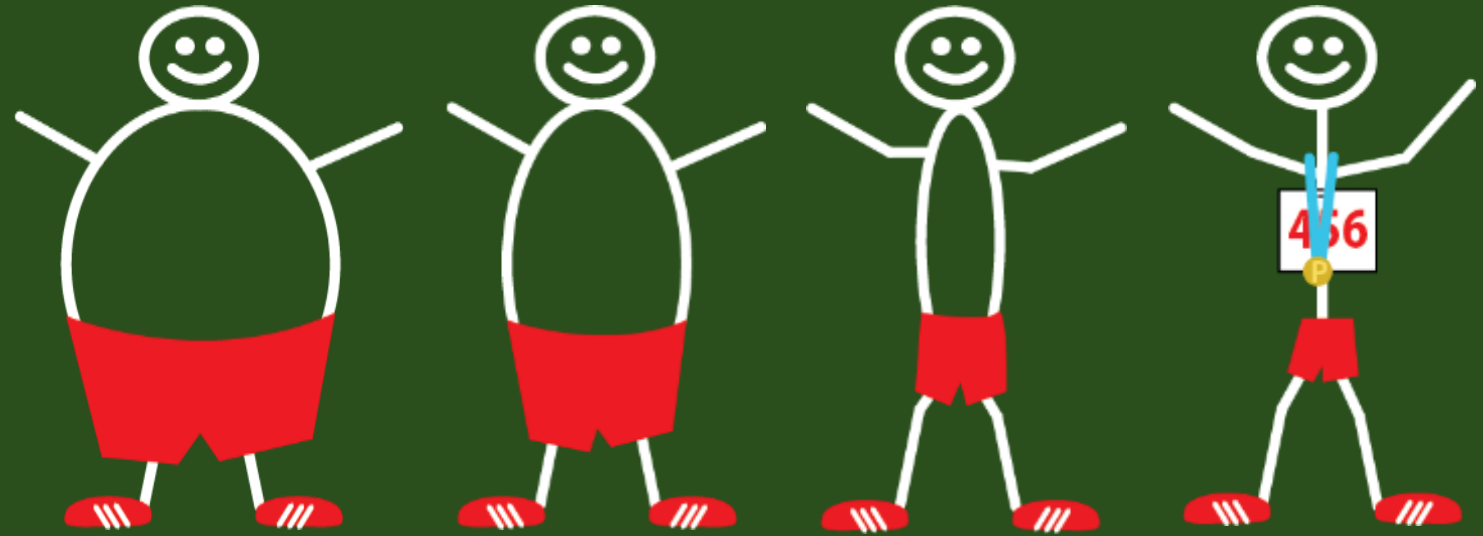
- At the November CEO Strategies event, we'll announce a new pool of funds to be dedicated to CU Internet retailing entrepreneurs
 - This money will be awarded through development credits to CUs who will engage and lead the way on clicks for bucks in **It's Me 247** desktop and mobile products
- To win, nominate products related to selling a service that were maybe given away in the past, such as...
 - Service income for lowering a loan payment or rate, or... *it's harder than you think* (that's why we're giving away the money)

As a CUSO, CU*Answers predicts CU clients will spend money faster, in greater quantities, and more often than ever before via Internet stores

What's your plan for members?

CU or CUSO, we need to design new financial futures

A LONG-TERM VISION FOR
CHRISTMAS IN JUNE



- Envision a new you
- Change your mindset
- Find the time to train and change
- Commit

How do we change for the EFT marathon?

INCOME PRESSURE ON CU
ATM/DEBIT/CREDIT CARD
PROGRAMS NEEDS A LONG-
TERM INVESTMENT



- Starting Oct 2017 we will reduce **ATM/debit card click fees** by 2.5% each year for the next 4 years
 - Ultimately a 10% reduction, or approx. \$400K/year by 2021, with a goal to go even deeper
- We will eliminate the **resource utilization fee** over the next 3 years
 - 50% in 2018, 25% more in 2019, 25% more in 2020
 - This will reduce revenue by \$1.8 million annually by the end of 2020
 - The offset: **Statement processing fees** will be charged to CUs starting in 2018

How do we support the online marathon?

EVERY CU MUST PRESENT AN
INTERNET RETAILING STRENGTH



- Starting October 2017, CU*Answers will waive **EFT click fees** for all CUs with 2,000 or fewer members
- We'll also waive **e-commerce fees** for all CUs with 2,000 or fewer members
- We've already talked about our intent to reduce **fees for RDC** until every CU can offer it
- We will reduce **closed-member fees** by 1¢ – a reduction of 4%
- We will lower the monthly **service charge fee** by \$2.50 per fee
- Approximate impact of all these changes: **\$125K annually**

What do we carry to the future?

CHANGE IS INEVITABLE;
PLANNING FOR IT IS OPTIONAL



- It's an art form to drive yourself to count on change, and prosper from being in the right place at the right time
- We must lighten the loads we carry to the future and make room for the investments of tomorrow
- We must envision ourselves running a race we never thought possible, and embrace the race like it's a cooperative thing



Believing that everyone is a developer

CUs own it all...how do you give pride of authorship to those who need and demand it?



It's a Cooperative Thing

TO WIN, CUSTOMERS AND OWNERS MUST BE PART OF THE PRIORITIZATION MODEL

- The concept of a Board of Directors building a company, forging budgets, and navigating the future with management is easily understood
 - Stockholders, clients, and the marketplace are interested in the Board, and often reach out to in their due diligence
- But when it comes to choosing technical projects as CUSO investments and prioritizing getting them done, it gets murky
- Way back in the 2015 business plan, our Board pushed for a new set of initiatives to involve CU stakeholders more intimately in our prioritization model...



...and the Boot Camps have been a blast

“Building Solutions as a Cooperative” Boot Camp

WRAPPING UP YEAR 2 AND GETTING READY FOR YEAR 3

2016-2017 Boot Camp Goals

- Become an intimate part of the development process at CU*Answers, teaming up with the Product Team and the SDLC
- Bring the Owner's Voice website to life as an advisory group
- Drive the DIY/DHD initiative as an advisory group, on its way to being an Advisory Board



2017-2018 Boot Camp Goals

- Be the governing board for the Owner's Voice in action
- Oversee the revamp of Monitor and bring Owner's View to market
- Continue to drive the development of DIY/DHD, and take an active part in the development of the custom software development life cycle



Your 2017 Solutions Boot Camp

BUILDING SOLUTIONS IN A COOPERATIVE

- Lindsay Beyer
Fox Communities CU

- Chris Butler
Verve, a Credit Union

- Kevin Finneran
Diversified Members CU

- Alayna Johnson
Sioux Empire FCU

- Jennifer Laud
First Financial CU



- Curtis Onofri
Pathways Financial CU

- Deb Slavens
Honor CU

- Angie Szatkowski
Alpena Alcona Area CU

- Mike Varley
Frankenmuth CU

CU*ANSWERS CONTESTS

A cuasterisk.com collaborative marketing program



Contests are more successful than they have ever been with participation numbers!

2016



2017



Average # of CUs participating in 2017 contests:

100 CUs

61% increase from 2016.

It's not too late to enroll in the remaining contests for 2017.

marketing.cuanswers.com

Share & Win CONTEST

Encourage
CUs to think
creatively

Gain member
awareness of
products and
services

Increase CU
contest
participation
numbers &
results

Allows CUs to
share their
ideas with one
another

97

2017 Mobile Banking Contest

7.9%

Overall increase in members logging in to Mobile Web Banking when compared to 2 months prior.

87%

Increase in total # of mobile sign-ons during contest when compared to 2016.

2017 Email Address Contest

3.1%

Overall increase in emails maintained/added during contest period.

81%

Increase in total # of members who added an email when compared to 2016.

The 2 CUs that best demonstrate their creativity in promoting the quarterly contest to increase members' participation numbers and help gain awareness of products and services will be guaranteed a winning member!



Share & Win

Just a few creative submission examples...

98

Employees Dressed Up

Peninsula FCU

Signature Pad Display Message

SACFCU

Front:



Back:

USE THIS FORM TO UPDATE YOUR CONTACT INFORMATION.

Member Name: _____
 Account #: _____
 Did you recently move? ____ YES; send me a Change Of Address Form.
 New Mailing Address: _____
 Cell Phone: _____
 Home Phone: _____
 Work Phone: _____
 eMail Address: _____



Viriva

Your financial partner... for life.
 By providing or updating your email address, you will be opted-in to receive periodic email communications (along with other forms of communication). You can unsubscribe at any time by following the instructions at the bottom of our emails, by contacting us directly, or changing your contact preference within 2546247 Online Banking.

Teller Window Handouts

Viriva Community CU

Employee Badges

Fox Community CU



Buy it:
store.cuanswers.com



Fun Lobby Message Wall

AAAFU

"In addition to marketing materials we already have placed in our lobby, our Marketing Assistant and I dressed as look-a-likes to the girl you have in your marketing items. We went to two of our offices and educated our members and staff about the promotion. Everyone enjoyed this and asked us why we were dressed the way we were which opened the door for us to tell them more about the promotion, mission accomplished!!"

- Jennie Gylock, Marketing Supervisor at Peninsula FCU

Your 2017 Solutions Boot Camp

BUILDING SOLUTIONS IN A COOPERATIVE

- Lindsay Beyer
Fox Communities CU

- Chris Butler
Verve, a Credit Union

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Diversified Members CU

- Alayna Johnson
Sioux Empire FCU

- Jennifer Laud
First Financial CU



- Curtis Onofri
Pathways Financial CU

- Deb Slavens
Honor CU

- Angie Szatkowski
Alpena Alcona Area CU

- Mike Varley
Frankenmuth CU



Introducing Owner's VOICE

READY FOR PRIME TIME SEPT/OCT 2017

100

Board Index > Help Us Decide What To Do Next > Enhancements > Discussions

44814 - Mobile Apps: Mobile 2.0 Add Alerts to Mobile Apps to warn members of upcoming downtime or maintenance

3 posts • Page 1 of 1

Post Reply

Search this topic

Vovvers

44814 - Mobile Apps: Mobile 2.0 Add Alerts to Mobile Apps to warn members of upcoming downtime or maintenance

by Vovvers • Mon May 01, 2017 3:44 pm

Project Summary:
44814 - Mobile Apps: Mobile 2.0 Add Alerts to Mobile Apps to warn members of upcoming downtime or maintenance.

Project Type:
Software Enhancement

Hours Invested:
0

slavensal

Re: 44814 - Mobile Apps: Mobile 2.0 Add Alerts to Mobile Apps to warn members of upcoming downtime or maintenance

by slavensal • Wed May 17, 2017 10:39 am

We post down time on our website, but mobile app users are not visiting to see down time or downgraded service alerts. It would be great to have this available in mobile as that is where the majority of connections are initiating from.

Vovvers

Re: 44814 - Mobile Apps: Mobile 2.0 Add Alerts to Mobile Apps to warn members of upcoming downtime or maintenance

by Vovvers • Thu May 18, 2017 8:19 am

44

We post down time on our website, but mobile app users are not visiting to see down time or downgraded service alerts. It would be great to have this available in mobile as that is where the majority of connections are initiating from.

Yes, it's definitely crucial to get updates to the largest used medium. PM other users to get them to vote for this

Display posts from previous: All posts | Sort by: Post time | Ascending | Go

Post Reply

3 posts • Page 1 of 1

Owner's VOICE

Forum Home

Time to Vote in the 2017 Elections!
Make sure your voice is heard! Vote Electronically for board elections May 1 - June 16, 2017!

Search

Home Forums Members

First unread post • Subscribe topic • Search • New posts

Board Index > Help Us Decide What To Do Next > Modifications or Program Modifications > Voting

Vote | June 2017

Search this topic

First unread post • 1 post • Page 1 of 1

Vovvers

Vote | June 2017

by Vovvers • Thu Jun 01, 2017 2:52 pm

June voting has started! Please choose 10 modifications

Please choose 10 modifications that you

Poll runs till Sun Jul 02, 2017 2:52 pm
You may select up to 10 options

49049 - LOC let Only banned to Payment not requiring the

49027 - Add a warning box to verify date when create

49021 - When entering a new password, if you enter a wrong the message to notify correct password

Prevent address name from being blank during

Remove "Site Card Order" function in the Admin

Owner's VOICE

Forum Home

We Want Your Input!
Think like an Owner! We're asking you to send us 1-3 suggestions on how to improve our value as a CO-OP in 2018. Help us through the status quo!

THINK LIKE AN OWNER

Search

Home Forums Members

Mark topics read • Subscribe forum • Search • New posts

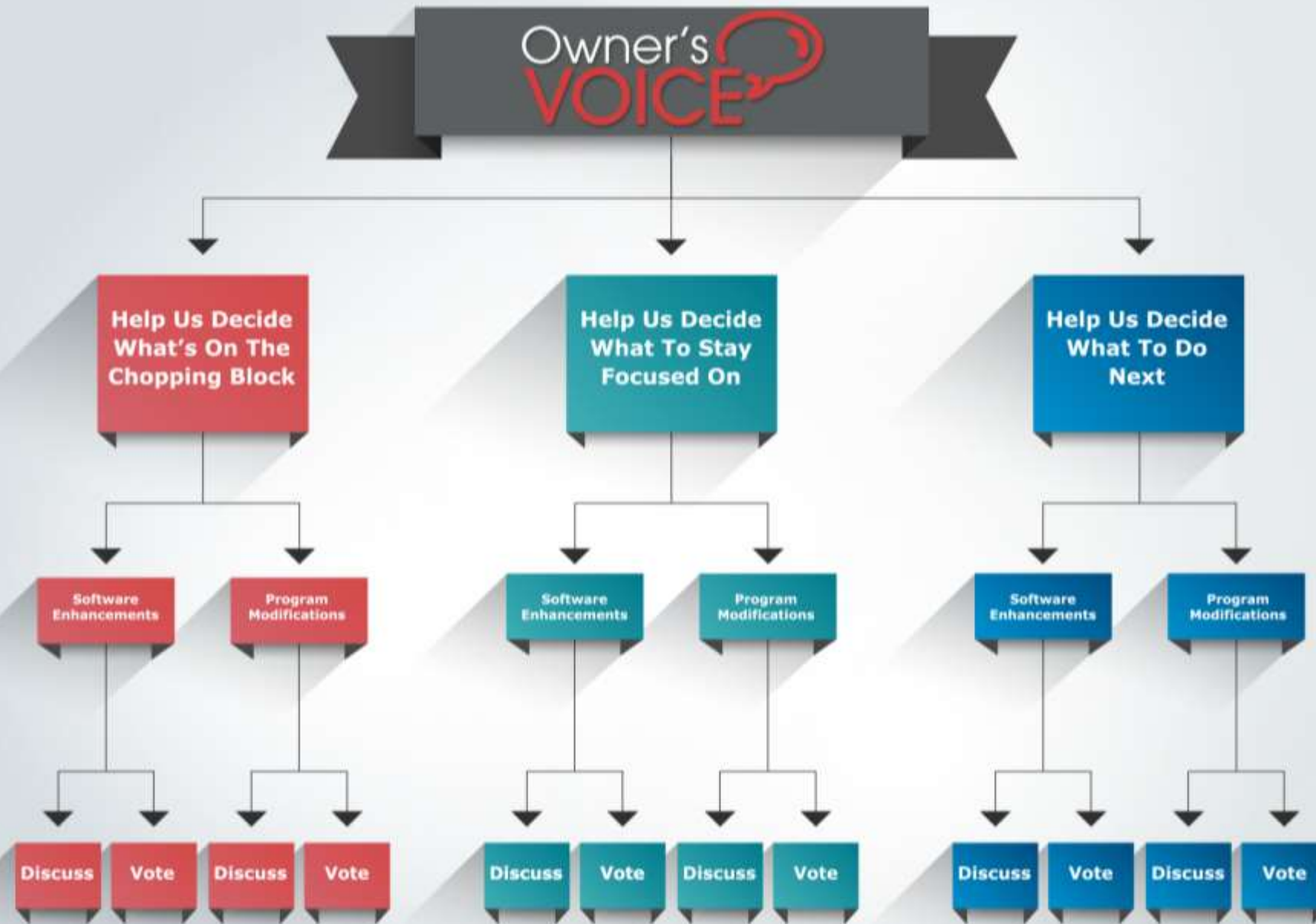
Board Index > Help Us Decide What To Do Next > Enhancements > Discussions

Discussions

Search this forum

Mark topics read • 75 topics

Topics	Replies	Views	Last post
45107 - Prototype Building a PHP application using data directly from the DBMI with an access point from Gold by Vovvers • Thu Jun 01, 2017 10:07 am	0	3	By Vovvers • Thu Jun 01, 2017 10:07 am
44916 - Credit Bureau Reporting for Charged Off Savings and Checking Accounts by Vovvers • Thu Jun 01, 2017 10:07 am	0	2	By Vovvers • Thu Jun 01, 2017 10:07 am
44851 - Allow Limits for A2A Transactions to be Defined at the Relationship (RT) Level	0	2	By Vovvers • Thu Jun 01, 2017 10:07 am



Voting in multiple elections every month

SAY SOMETHING ABOUT THE KINDS OF VOTES WE'LL BE LOOKING FOR



Help Us Decide What To Do Next



Enhancements

Topics: 79, Posts: 89



Modifications or Program Modifications

Topics: 189, Posts: 196

Help Us Decide What To Stay Focused On



Enhancements

Topics: 93, Posts: 96



Modifications or Program Modifications

Topics: 60, Posts: 60

Help Us Decide What's On The Chopping Block



Enhancements

Topics: 42, Posts: 42



Modifications or Program Modifications

Topics: 61, Posts: 61

Please choose 10 enhancements projects you'd like us to start next!

Poll ended at Thu Jun 01, 2017 10:15 am

44824 - Aggregate deposits at ATM machines per day	No votes
44818 - Ability to add account nicknames when sub-accounts are created in CUPBASE	2%
44814 - Mobile Apps: Mobile 2.0 Add Alerts to Mobile Apps to warn members of upcoming downtime or maintenance	7%
44748 - Add "Exclude members with written-off loans" flag and logic to Member Connect window	2%

Please select 10 enhancements you'd like us to forget.

Poll ended at Thu Jun 01, 2017 12:00 pm

35549 - Reimplement Purge Process for ATM Debit and Credit Cards for Star	No votes
34408 - Card Status Phase II - Support FTS / Credit Cards	No votes
38692 - Create a field to identify if online limits should be sent in batch maintenance	2%
42728 - Create a loan portfolio web application	No votes
35554 - Reimplement Purge Process for ATM Debit and Credit Cards for Vantiv	No votes
36402 - Vantiv - Card Status Phase II - Support	7%
36405 - JHA - Card Status Phase II - Support	7%
40581 - Create a dashboard that will examine the correlation of members viewing their credit scores in itsMe247 and who then apply for a loan.	7%

Auditing our production cycles from afar

BOOT CAMPERS GUARANTEE WE WALK THE TALK

Who manages this development at CU*Answers?

Unlike a traditional department or specific group of staff, software development at CU*Answers is a network of leaders from all areas of the organization as well as external players from partner members.

Driving the day-to-day work is the **Product Team**. This team consists of the key leaders for meaning all of the different phases in the development of software tools, from programming, documentation, Our planning includes EFT, online banking, imaging strategies, audio response and the tools often intertwine and share resources.

When are releases scheduled?

Version	CU*Answers Online ETO (Timeline)	CU*Answers (Timeline)	CU*Answers (Timeline)
17.00	May 21, 2017	May 21, 2017	June 5 & 6
17.01	Oct 22, 2017	Oct 22, 2017	November 13 & 14
17.02	Dec 3, 2017	Dec 3, 2017	December 11 & 12
18.00	May 20, 2018	May 20, 2018	June 4 & 5, 2018
18.01	Oct 21, 2018	Oct 21, 2018	Nov 5 & 6, 2018
18.02	Dec 8, 2018	Dec 8, 2018	Dec 10 & 11, 2018

Starting in 2016 our release numbering scheme was changed. A CU*BASE GOLD release is February 18.02, and one in May would be 18.05. (The month # is based on when adding CUs is moving the release.) All dates are subject to change. If a release is rescheduled, depending on the number step be changed as well.

How can I keep track of what's coming down the road?

Check out a [Release Picture](#) view the coming year in development.

Every year at the Leadership Conference we introduce some of the major initiatives and projects we're working on over the coming year. Check out the presentation from the Leadership Conference ideas for your credit unions next Business Plan.

Track our ideas and progress on major projects in the [Kitchen](#).

We use this page to introduce major projects and hot topics that are either in the design phase development. Check here often to see what's cooking!

Review the Software Development Life Cycle (SDLC) Policy

(Updated: September 7th 2016)

This policy documents the rules and procedures for approving, tracking and communicating software development as it moves through the CU*Answers production factory, from initial request all the way through final implementation for clients.

Review the Working Project Release Plan


(Updated: May 31st 2017)

This is the most important document used on a daily basis by our Production Team to plan for software releases. Remember that this is a working document, and it is subject to change at any time. No promises should be implied by this document; we reserve the right to change, remove, or reschedule any project from

Resources: In the Kitchen

What's cooking in the kitchen?

We're always cooking up new ideas here in the CU*Answers Kitchen and we'd like to share some of our current recipes with you. These are some of the large topic projects that are currently in varying phases of development.



What's cooking?

In the Kitchen

We're always cooking up new ideas here in the CU*Answers Kitchen and we'd like to share some of our current recipes with you. These are some of the large topic projects that are currently in varying phases of development. These recipes are not designed to show you the nitty-gritty specifics but rather showcase the general ingredients involved and the 'chef' who is your point person if you do want more information.

Click through and check out what's cooking now and check back later to see how the menu changes.

Please note: All targeted implementation dates shown on these pages are subject to change without notice. For the most recent list of projects in the pipeline updated every week, visit our [Release Planning](#) page.

Don't Appétit!

Recipe	Last Updated
Early Cash Payment Tools for CU*Answers	8/30/2017
ATM Development Update and Next Steps to Mobile Product (HDCI)	8/25/2018
Automated Account Reconciliation Tool	8/15/2017
New Day Projects in the Pipeline	8/30/2017

Jump in the Beta Pool

Does your credit union like to be in on the ground floor of new tools and ideas?

Have you got the kind of team that dives into new software with enthusiasm?

Are you an early adopter just chomping at the bit to get at that next new software feature?

If you're willing to help us test other new tools at the same time, you just might get your wish.

We're always on the lookout for credit unions willing to participate in the beta-test period for major CU*BASE software releases. If your credit union would like to be in the pool considered for beta testing new features and enhancements, we need you!

SO WHAT'S THE DIFFERENCE BETWEEN BETA AND "ACTIVE" BETA?

THIS PAGE DESCRIBES TRADITIONAL BETA TESTING FOR SOFTWARE. FROM TO FULL IMPLEMENTATION TO ALL CLIENTS. ACTIVE BETA IS A WHOLE DIFFERENT ANIMAL THAT LETS US RELEASE NEW SOFTWARE IN THE FIELD, FOR EVERYONE TO TEST OVER AN EXTENDED PERIOD.

[LEARN MORE ABOUT ACTIVE BETA](#)

Earn CollabRebate \$\$ for beta-testing!

To increase the effectiveness of our beta-test process, we need as many eligible CUs in our beta pool as possible. We recognize that beta-testing is an added challenge for your busy teams, and we also know how important a good beta test is for the success of our releases with all of our clients. So we're putting our money where our mouth is by offering a CollabRebate reward for active beta test participants.

- How much money are we talking? For each of our 2-3 major releases per year, we'll offer between \$2,500 and \$5,000 per beta-test CU. This amount will be determined prior to the release according to the number of projects and relative complexity of the release. For example, for a recent release we offered a beta-test CollabRebate of up to \$3,000.
- What do you mean, "up to"? If your credit union actively participates in the beta by staying in contact with our teams and completing the necessary feedback forms, we'll award the full amount. In the past we have had credit unions start off with a bang then back out midway through the test period, so we do reserve the right to adjust the amount if appropriate, based on a credit union's actual participation.
- What do we hear to do? You'll need to agree to the rules and tasks outlined below, including completing our feedback form and returning it to our QC team within 1 week after the end of the beta test.
- Can anyone be a beta? As described in more detail in "Part 2" below, not every release can be beta tested by every credit union, so first check the requirements to see if you are eligible. And while we do want multiple beta test sites, we need to keep the project manageable. So we reserve the right to choose the final selection of beta CUs for each release.
- When will I know I am in the beta? We will make the announcement on the Wednesday three weeks prior to the beta test start date. You will be contacted immediately by our QC team to arrange for your training web conference a week or two prior to the beta release.
- What if I can't get my team that quickly? Then perhaps beta-testing is not right for your credit union. The reality of our development track is that software releases move under candlelight, they feel credit unions

Documentation: Release Summaries

Release Summaries

Are you looking for information about future releases? Check out the [Release Planning Page](#).

Get take a look at internal and external releases from previous releases if:

2017

- Monthly Monitor Recap - April 2017
- Imaging Solutions 17.06 Release Summary - May 28, 2017
- CU*BASE Release 17.06 Release Summary - May 27, 2017
- CU*BASE Release 17.06 Tool Changes - May 21, 2017
- CU*BASE Release 17.06 Database Changes - May 21, 2017
- Monthly Monitor Recap - March 2017
- Monthly Monitor Recap - February 2017
- CU*BASE Release 17.05 Release Summary - March 19, 2017
- CU*BASE Release 17.04 Database Changes - March 16, 2017
- Monthly Monitor Recap - January 2017

2016

- Monthly Monitor Recap - December 2016
- Monthly Monitor Recap - November 2016
- Divine Banking Release 16.11 Release Summary - December 6, 2016
- CU*BASE Release 16.12 Release Summary - December 4, 2016
- CU*BASE Release 16.12 Menu Changes - December 4, 2016
- CU*BASE Release 16.12 Database Changes - December 4, 2016
- Imaging Solutions 16.12 Release Summary - December 4, 2016
- Monthly Monitor Recap - October 2016
- Imaging Solutions 16.10 Release Summary - October 25, 2016
- Imaging Solutions IMG 16.10 Recap - October 2016
- CU*BASE Release 16.10 Release Summary - October 25, 2016 - 13 pages
- CU*BASE Release 16.10 Database Changes - October 25, 2016 - 3 pages
- CU*BASE Release 16.10 Menu Changes - October 25, 2016 - 3 pages
- Monthly Monitor Recap - September 2016
- Monthly Monitor Recap - August 2016
- Monthly Monitor Recap - July 2016
- CU*BASE Release 16.07 Release Summary - July 17, 2016 - 3 pages
- CU*BASE Release 16.07 Database Changes - July 17, 2016
- Monthly Monitor Recap - June 2016
- Monthly Monitor Recap - May 2016
- Imaging Solutions IMG 16.05 Release - May 2016
- Monthly Monitor Recap - April 2016
- CU*BASE Release 16.05 Release Summary - May 15, 2016 - 13 pages
- CU*BASE Release 16.05 Database Changes - May 15, 2016 - 2 pages
- CU*BASE Release 16.05 Menu Changes - May 15, 2016 - 5 pages
- CU*BASE 16.05 Release Training Presentation PDFs
- Monthly Monitor Recap - March 2016
- Monthly Monitor Recap - February 2016
- CU*BASE Release 16.02, February 14, 2016 - 4 pages
- Monthly Monitor Recap - January 2016

2015

New tools you should be using

MY FAVORITES FROM EACH RELEASE SINCE LAST YEAR

16.07

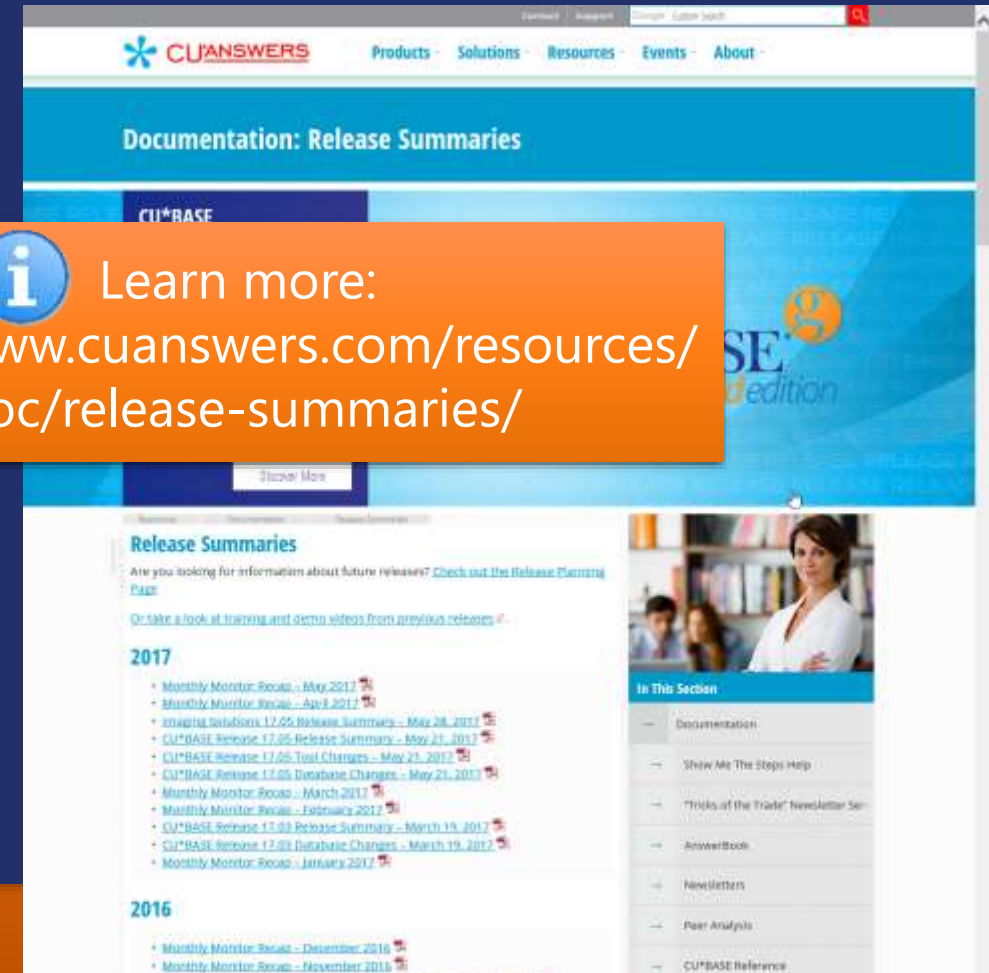
- Holds on Direct/Mail post for RDC batches
- “Hide my typing” and “Change question” on mobile web / mobile app

Passing Off to The Future



Learn more:

<https://www.cuanswers.com/resources/doc/release-summaries/>



Passing Off to The Future

New tools you should be using

MY FAVORITES FROM EACH RELEASE SINCE LAST YEAR

16.10

- OTB TotalLook projects
- Teller negative balance overrides
- Tiered Services points for credit/debit card usage, credit score
- Automated tracker notes on Phone Op wrap-up codes

- Decision model tools:
 - 247 Lender Underwriting Ratios
 - Deal Filters

Pass Dcsn

Pass Deal

Fail

Fail Deal

Fail Fltr

Rvw Deal

- Automated collateral valuation from NADA

Get Value

- EFT vendor alternate address handling
- Special handling for Social Security deposits

Passing Off to The Future

New tools you should be using

MY FAVORITES FROM EACH RELEASE SINCE LAST YEAR

16.12

- Budget tool enhancements
 - Run your projections after Jan 1
 - Jot down notes on your assumptions
 - Archive multiple budgets for mid-year revisions or running different budget assumptions
- “Losing the Love” dashboard – analyze member behavior patterns

SIDEBAR:

Budget enhancements coming in 2017

- Budgeting income and expenses for balance sheet assets or liabilities that are linked via rates
 - CU investment income
 - Non-CU*BASE trial balance loans or borrowings (cost of funds)
- Project a balance, do the math on a rate, then complete the income or expense calculation

New tools you should be using

MY FAVORITES FROM EACH RELEASE SINCE LAST YEAR

Passing Off to The Future



17.03



17.05

- “Chase the money” option for statement style fees
- Reassign tracker follow-ups
- ANR enhancements (*daily reactivations, use ACH deposits as criteria for negative balance limits*)
- Design your own database for membership and account data
- Expanded exports in Where Members Shop
- Support for PINless PIN data for select EFT vendors
- Qualified Dividend enhancements (*qualify based on all sub-accounts, not just the QD one*)

Some pending stars scheduled for this fall

MY FAVORITE TOOLS COMING SOON

17.10

- A revamped accounts payable system that includes invoice approvals and vendor payments via ACH
- Wrap-up code controls by employee ID *(so you can finally turn on Phone Op wrap-up codes!)*
- A brand-new contact number database...unlimited phone #s with labels that mean something to today's members
- A revamped, more user-friendly CUFMNT file *(yes, just as Jody retires, we finally did it!)*
- Reg. D warnings in **It's Me 247**
- More granular check hold settings for RDC deposits...
- Non-member notes *(Tracker-lite)*
- New tools and a dashboard for your database administrator *(you have one of those, right?)*
- ...and oh yeah, reworking the CTR dashboards to FinCEN's latest specifications *(in about 45 days)*

Finding Boot Campers for 2018

■ Building Solutions in a Cooperative Boot Camp

- Manage the new Owner's Voice approach for 2018
- Oversee the revamp of Monitor and its value prop
- Oversee the first year of online stores and their value to developers
- Be the poster faces for DIT & DIY, the champions of a cooperative prioritization model that includes owners

■ What Makes Data Valuable? Boot Camp

- Drive the first year of Unique Data Management (user-defined fields, DIY data floods, etc.)
- Oversee the data warehouse business
- Team with the new data analytics client service bench
- Continue building new data-related job descriptions and network focus groups

NEW

■ DHD Boot Camp

- 6 people to be nominated for 2 sessions: May 2018 and November 2018
- Intensive workshop format: work with our developers to complete a project
 - APIs for mobile features
 - APIs for website features,
 - Setting up 3rd party integrations
 - Other DIY projects
- Details to be announced at CEO Strategies in November 2017



Make sure to visit the boot camp vendor table!

A network of do-it-yourself solution builders

A CONSTANT NARRATIVE...

- ...Talking about APIs
- ...Talking about the custom software development life cycle
- ...Working to change the persona of our community in the marketplace
- ...Changing the persona of our credit unions in the marketplace
- ...Everyone trusting the crowd and bringing them in as disruptive solution builders



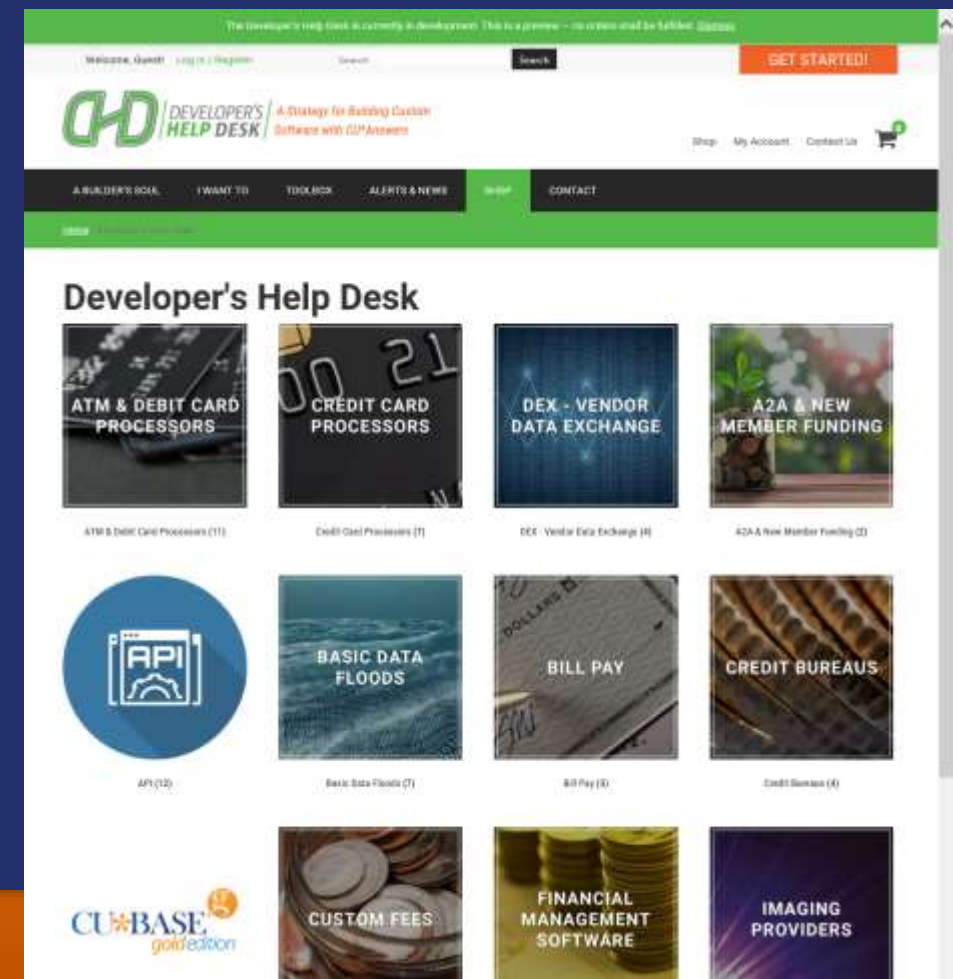
Buy it:
dhd.cuanswers.com

**BUILDER'S
Soul**

Imagine what an army of developers will do

GOING FORWARD, DIY IS JUST A WRINKLE WE'RE ADDING TO DECADES OF DIT SUCCESS

- Over 20 years of release documentation online...
- Over 700 tools in CU*BASE...
- A factory for mobile app development...
- A decade of online banking history...
- ...and now we're going to double down and reach out to vendors, credit union employees, and a marketplace of mad scientists who want to go even further into the future



Manufacturing insight and inspiring data awareness as a currency

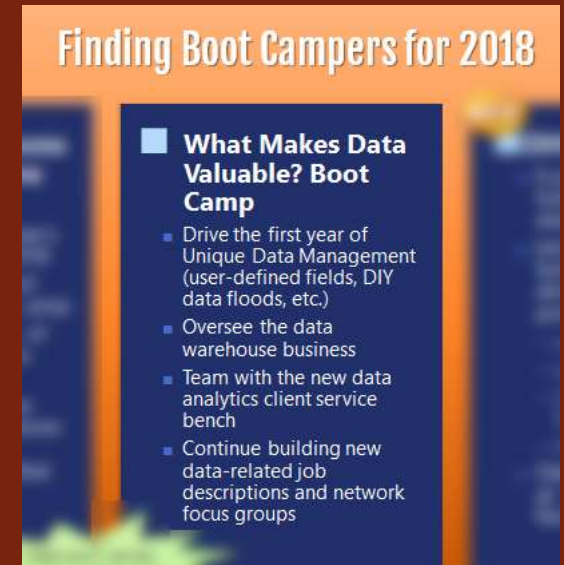
Stakeholders need a new value prop



It's a Cooperative Thing

DISRUPTIVE SHARED EXECUTION MAY BE THE ONLY WAY CUS UNLOCK THE POWER OF DATA

- The marketplace has an intuitive trust in the idea that data analytics hold the key to the future . . . but what is intuitive is not always easy
 - So once again we turn to the owners to come together and be part of the solution
- But what if there was no army of data analysts listed among all our CUs?
 - What if you wanted to influence CUs to invest in data analysts?
 - What if you wanted to give a concrete vision of how these analysts would use data warehouses?
 - What if you wanted a guarantee there were dedicated resources to deliver on the intuitive and do the hard things?



We would draft some nominees and throw them into the deep end of the pool...and call them Boot Campers

“What Makes Data Valuable?” Boot Camp

WRAPPING UP YEAR 2 AND GETTING READY FOR YEAR 3

2016-2017 Boot Camp Goals

- Navigate the fog and identify bedrock investments CUs can make in data, data professionals, and data infrastructure
- Participate in defining and encouraging a new business: Asterisk Intelligence
- Inspire an army of practitioners and crack the riddles



2017-2018 Boot Camp Goals

- Partner with (and potentially work for) Asterisk Intelligence
- Lead the way in using new database admin tools via CU*BASE
- Design procedures that will ensure CU success with data warehouses and data transfer
- Reshape the audience for CU data and include all CU stakeholders

Your 2017 Data Boot Camp

WHAT MAKES DATA VALUABLE?

- Debra Bauer
Frankenmuth CU
- Doug Briones
Notre Dame FCU
- Jeffrey Catalfamo
Progressive CU
- Mary Dlugokinski
Viriva Community CU
- Christie Dompierre
TBA Credit Union
- Heri Garcia
Thinkwise CU
- Christopher Harris
Allegan CU
- Edward Hatton
Notre Dame FCU
- Dan Hertzler
rkGoBig
- Brian Hoskins
Michigan Legacy CU
- Travis Lane
DOLFCU
- Sarah McNeil
United Advantage NW
FCU
- Karen Padrevita
Metrum Community CU
- Deb Slavens
Honor CU
- Dominic Sloma
Verve, A Credit Union
- Brian Sprang
Quest FCU

Products from your Data boot campers

GOOD IDEAS BROUGHT TO LIFE IN 2017

■ Extending your database

- CU-defined, **unique data** elements for your membership and account files
- Introduced in the 17.05 release

■ Managing your member data via floods

- Coming in the 17.10 release: flood it yourself (for FREE)
- **25** flood programs to populate **42** membership/account data points – *with an engine that can expand to offer more programs and data points in the future*
- Upload your data or choose a standard setting
- Plus tools to make it easier to importing your own data into CU*BASE



Custom Account Field Configuration

Add

Field name CRDTGRADE

Display sequence # 15

Description Credit grade at time of loan approval

Data type

☐ Dollars
 ☐ Date
 ☒ Choose from a List

☐ Quantity
 ☐ Text

☐ Percentage
 ☐ Checkbox

Application type

☐ SH
 ☐ SD
 ☐ IR
 ☐ CD
 ☐ TX
 ☒ LN
 ☒ OC

Pre-Defined Values

Code	Value
B	CREDIT GRADE 2
EX1	CREDIT GRADE 3 SAMPLE
TST	CREDIT GRADE 4
1	WHATEVER DESCRIPTION YOU WANT
5	CREDIT GRADE 5

☐ Edit
 ☐ Delete
 ☐ View

☐ Suspend/Reactivate

Add Value



Custom Account Information

UPDATE

JOE

Account # 771 NEW AUTO LOAN

Position to custom field

Search for description containing

Custom Field	Description	Content
COAPPTYPE	Co-applicant type	001 - TESTING
COAPSCORE	Co-applicant score	
CRDTGRADE	Credit grade at time of loan approval	
LASTREPRICE	Date of last rate reprice	Aug 18, 2016 [MMDDYYYY]
LOCOPTOUT	CC automatic LOC inscrease opt out	<input checked="" type="checkbox"/>
ORIGLNCGTG	Original loan category (for write-offs)	
ORIGLTV	Original LTV (before backend)	50,000.00



Introducing **ASTERISK** INTELLIGENCE

MEET THE TEAM

- **Keegan Daniel**
VP Professional Services
- **Annalyn Hawkes**
Business Intelligence Analyst AE
- **Thomas Hull**
Business Intelligence Analyst AE

PARTNERS

- Xtend
 - Committing one full-time employee
- Honor Credit Union
 - A team of BI analysts
- United Advantage NW FCU
 - A CU working with CU*NorthWest and CU*South

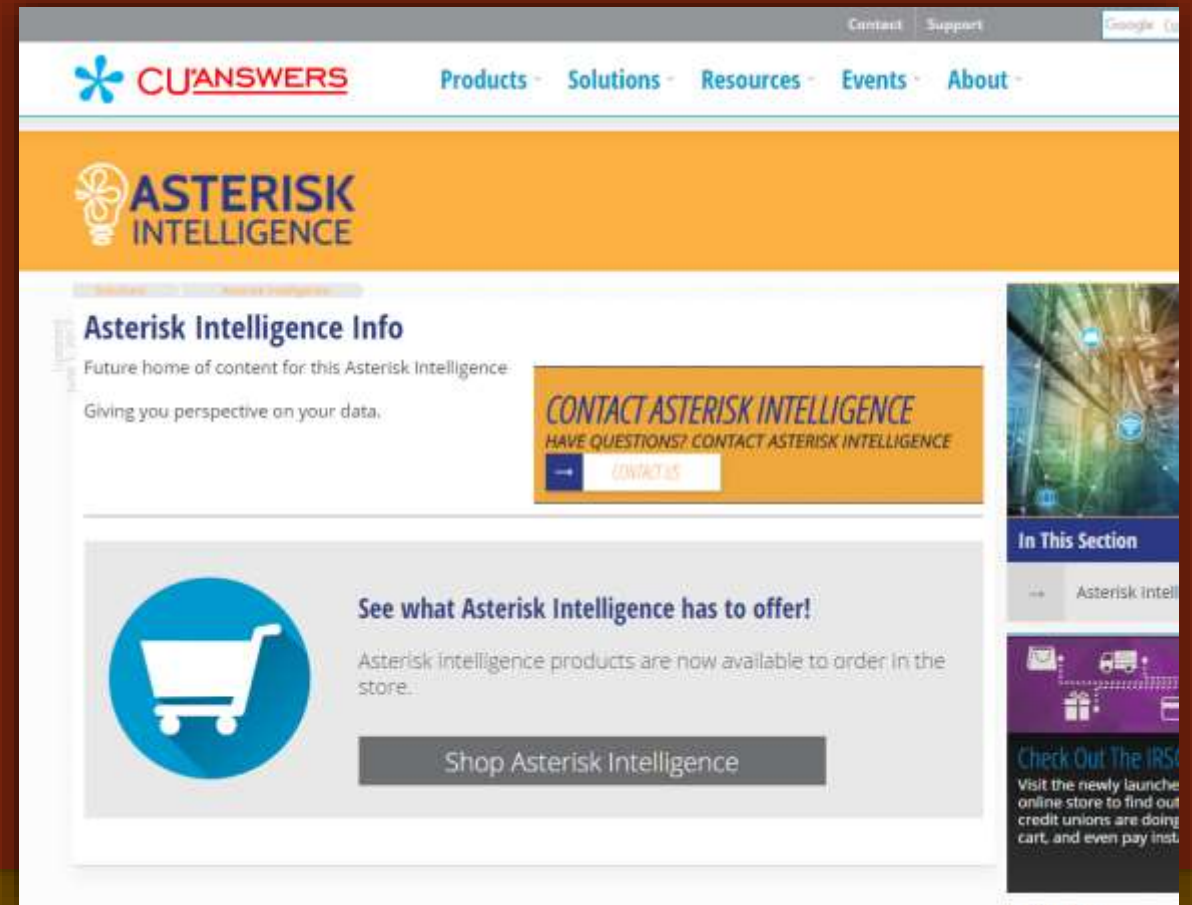


Introducing ASTERISK INTELLIGENCE

UNDER CONSTRUCTION, ON THE WAY TO CEO STRATEGIES, NOVEMBER 2017

- In partnership with the Honor business intelligence team, we are well into a catalog of services, to be offered soon
- In partnership with United Advantage NW FCU, we have our first year-long member lifecycle analytics case study
- In partnership with Xtend, we're building a process to expose analysts to thousands of campaigns and ideas to ponder

So of course we're building a store →



The Spirit of CU*Answers Award



- Since 2011 this award has recognized the CU that:
 - Best exemplifies our Leadership Conference **theme**
 - Maintains a strong and vital **volunteer program**
 - Demonstrates the principle of being **all about the member**
 - Shows an innovative example of **collaboration and cooperation** (the highest Collaborative Score)
 - Has **started a business** in the network
 - Exhibits strong **execution and performance**, especially in the face of adversity
 - Has hit the ground running with **adoption of CU*BASE tools** or plunged into tools in a new way
 - Has started a new initiative that really demonstrates the **credit union spirit**, that moves the industry in a positive direction, that is **inspirational** to other CUs

8,500 hours dedicated to analytics in 2018

MOVING FROM TALKING ABOUT IT TO INVESTING IT, MONDAY THROUGH FRIDAY

- We know why we need answers, and we're about to put our money where our conversations have been
- More than reporting, this is a drive to confidently manufacture insight, share that insight, and drive execution to new heights
- Asterisk Intelligence is something we'll carry forward to the future

A Decade of CEO School

2006	What a CEO Should Know about Member Data; Leading Meetings; Reporting; Digital Content; Working with Your Peers
2007	What a CEO Should Know about Member Data; Leading Meetings; Driving the Buzz With Your Membership; Understanding Service Income; Networking Credit Unions for Growth; Working Under the Best Contracts
2008	What CEOs Should Have On Their Radar: Achieving the lowest cost of going active with innovation; Having the lowest cost in the industry for compliance; Being known as one of the most aggressive mortgage servicing networks
2009	Getting a Handle on Automated Service Income; Pinning Down the "Duh" Statistics; Learn From a Peer; Reviewing CEO Dashboards
2010	Putting on your Developer Hat; Introducing the Analytics Team; A new style/template for analysis; Micro-awareness vs. Micromanagement; Pushing the buttons (or assigning someone to push them for you)
2011	Building Solutions With the Spirit of Collaborative Venture Capitalists: What a CEO Needs to Know (pushing the buttons or having someone push them for you); CEOs as Solution Designers; CEOs Inspiring Your Teams to be Developers; CEOs Creating an Innovator's Culture
2012	A Community Focused On Driving Opportunity: Actionable Analytical Approach; Making Ownership Real; Do You Have an Online Channel Strategy?
2013	Responding to the Challenges of Big Data: Actionable Analytical Approach 2.0; Patronage Databases; Big projects where CEOs need to lead the way
2014	A Day of Mentoring and Coaching around Using CU*BASE Tools: Actionable Analytical Approach 3.0; Moving Data to the Edge of Your Cooperative; Retooling for the Next Decade at CUs & Our CUSO
2015	A Day of Mentoring and Coaching around Using CU*BASE Tools: Data 2016, Behind the Firewall; Data 2016, Out in the Open, Extended for the World to See; Building a Collaborative Bench of Data Analysts

It's intuitive that data is the key to answering the riddles that perplex every business . . . but what is intuitive is not always simple to act on

At CU*Answers, we're pushing our network and customer-owners to crack the riddle

The five pillars of data analytics

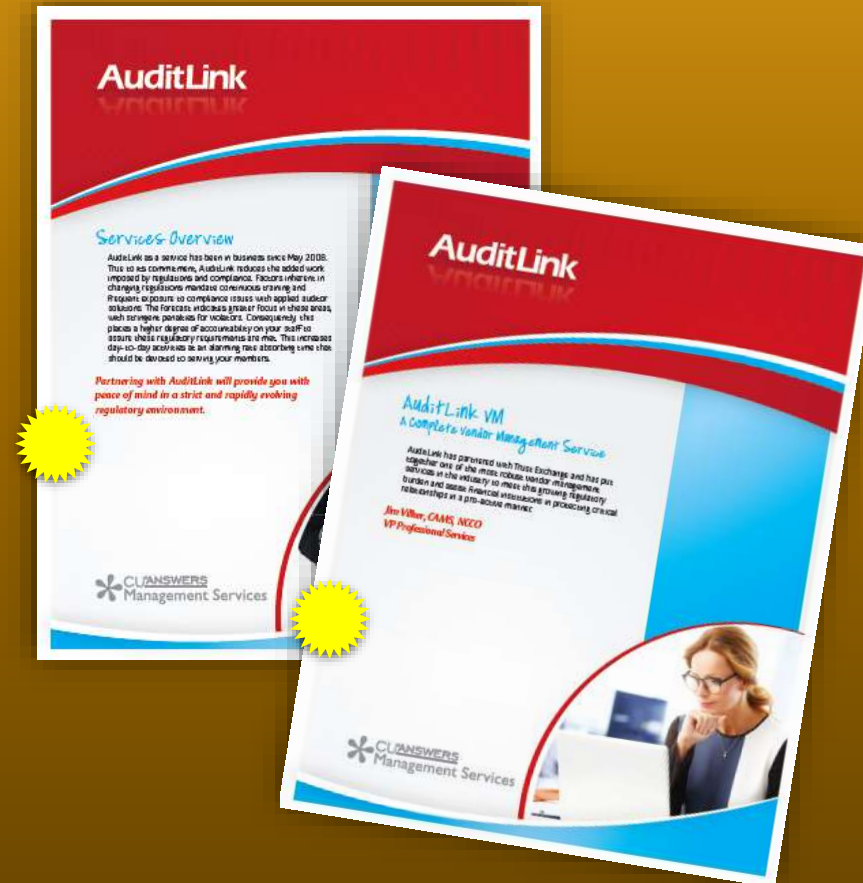
A BROAD FOUNDATION, INCLUSIVE AND IMPORTANT TO ALL



AuditLink teamed with Asterisk Intelligence

FOCUSING ON LOWER COST FOR COMPLIANCE AND REDUCED LOSSES FROM FRAUD

- Moving towards an expansive data toolkit for service and transaction denials
 - Develop a new database for centralized fraud case analysis
 - Activate a new database for service denials based on transaction block lists
 - Build a new network of vendor integrations to analyze multiple vendor data approaches to fraud analysis and prevention
 - Broaden the community that participates with AuditLink; go national with AuditLink and Asterisk Intelligence credit union interactions



AuditLink teamed with Asterisk Intelligence

CECL: A FUZZY INITIATIVE, SCURRYING TO IDENTIFY THE DATA THAT WILL GIVE THE ANSWERS

- If our industry had its own Loch Ness monster, we would call it CECL, and we'd all be waiting for the first official sighting
- **2018:** Integrate with as many CU-identified CECL vendors as possible and correlate a common data approach
 - Like ALM, we're looking for the secret sauce that third parties will accept as best practice
 - Unlike ALM, we're looking to be out in front on this and avoid a generation of spending on 3rd-party solutions



AuditLink and Asterisk Intelligence will lead the way in communicating our CECL direction

A generation of writing tools to see something

WHAT DO YOU DO WHEN IT MIGHT TAKE 3 YEARS OF DATA TO FIND AN ANSWER?

- Your database administrator needs to start having a larger voice in how you collect data for the future

Session 1 CU*BASE GOLD - FRANKENMUTH CREDIT UNION

File Edit Tools Help

Written Off/Charge Off Analysis

Written off

W/O between and

	Dollars	%	Count	%	Members	Usable Scores	Org Avg Crd Score	Event Avg Crd Score	Avg Crd Score Chg Orig to Draft	Avg Seasoning Months
Total written off	16,659,064	100.0	2498	69.8	1703	272	628	531	97-	46
Total charged off		.0	1081	30.2	756				0	101
Combined	16,659,064		3579		2459	272	628	531	97-	62

Key Facts for Written Off Loans

Top Reasons	Dollars	%	Count	%
** Blank **	14,804,368	88.8	2186	87.5
BANKRUPTCY 07	838,967	5.0	100	4.0
BANKRUPTCY 13	332,237	1.9	38	1.5
INCOME LOSS	145,829	.8	36	1.4
OTHER	108,008	.6	31	1.2
MEDICAL	105,971	.6	11	.4
View Totals	16,335,380	98.0	2402	96.1

Top 3 Dealers	Dollars	%	Count	%
COOK GM SUPERSTORE	427,037	2.5	57	2.2
THELEN	299,619	1.7	32	1.2
GRAFF CHEVROLET	269,561	1.6	35	1.4
View Totals	996,217	5.9	124	4.9

Top 3 Categories	Dollars	%	Count	%
99 WRITE OFF LOAN	14,804,368	88.8	2186	87.5
15 USED VEHICLES	443,301	2.6	59	2.3
98 SIGN LN -SECUR	281,185	1.6	53	2.1
View Totals	15,528,854	93.2	2298	91.9

WO/CO forensics,
fraud case forensics,
CECL calculations,
etc...

Phone and Internet Optics

SOFTWARE DESIGNED TO SEE WHEN THERE IS NO TRANSACTION

- Tracking members and employees when the results are not a transaction
- What will we learn?

Member Activity Report: Jim Jones

Report Date: 5-22-2017

Request Date: 5-17-2017

It's Me 247 Desktop

Browser: Chrome 44.02

Credit Union: Western Districts

Session Length: 15 min 43 seconds

Pages Visited: 8

5-17-2017	8:01:32 AM	Authentication - Credentials
5-17-2017	8:02:01 AM	Authentication - Questions
5-17-2017	8:03:45 AM	Account Summary
5-17-2017	8:07:30 AM	Account Details (Suffix 120)
5-17-2017	8:10:02 AM	Transfer
5-17-2017	8:11:00 AM	Site Options
5-17-2017	8:12:32 AM	Message Center
5-17-2017	8:16:15 AM	Logout

It's Me 247 Mobile Web

Browser: Safari 10

Credit Union: Honor

Session Length: 11 min 00 seconds

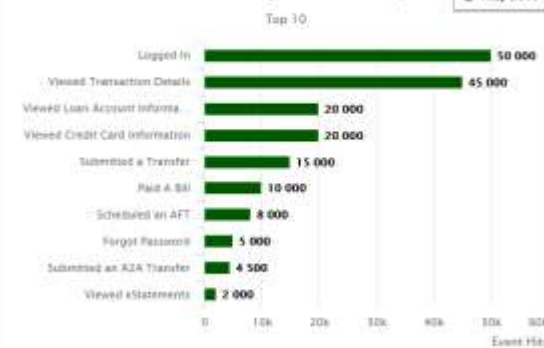
Pages Visited: 4

5-17-2017	10:32:05 AM	Authentication - Credentials
5-17-2017	10:32:45 AM	Authentication - Questions
5-17-2017	10:35:10 AM	Main Menu
5-17-2017	10:36:00 AM	Transfer
5-17-2017	10:43:05 AM	Logout

Member Optics for Credit Union Name

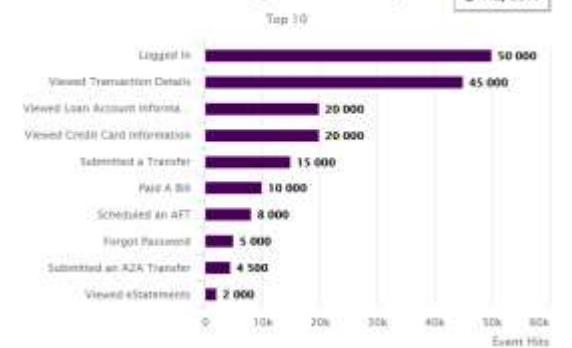
Standard Page visits for May

May 2017



Mobile Page visits for May

May 2017



Popular Event Trends for Its Me 247

2017

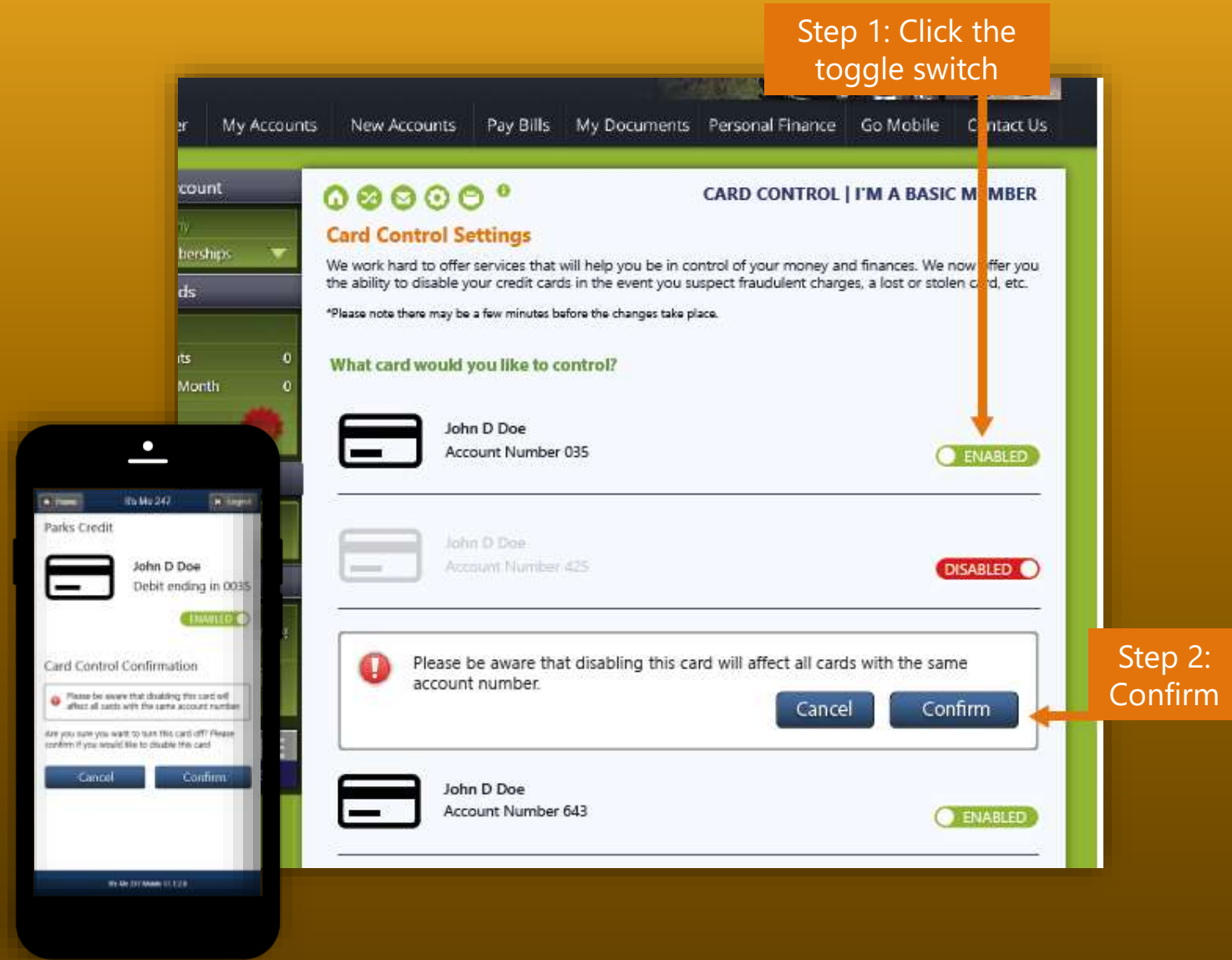


CUAnswers 2017

SettleMINT teamed with Asterisk Intelligence

PART 1: CARD ON/OFF CONTROLS

- Driving hard for a 2nd- or 3rd-to-market solutions
- Developing a database of card control activity with members to point the way in the future
 - Separate activation for credit cards and for ATM/debit cards
 - Optional email confirmation
 - “Control My Card” buttons will be added to **It's Me 247**



SettleMINT teamed with Asterisk Intelligence

PART 2: NOTIFICATIONS


- Members can choose to be notified after:
 - Every incoming authorization or denial, or
 - Transactions flagged "card not present" or "out of country" only
- Any amount, or only when transaction is \$XXX.XX or higher
- Notification can go to the **It's Me 247** secure message center, email, and/or text message (text banking enrollment required)

**New transactions, new ways
to do new things with your
Internet retailing channels**

Card Control Settings

We work hard to offer services that will help you be in control of your money and finances. We have the ability to disable your credit cards in the event you suspect fraudulent charges, a lost or stolen card, or a card that has expired.

*Please note there may be a few minutes before the changes take place.

 You haven't set up any eAlerts for your cards.

eAlerts based on card use:

Alert me when a purchase is made without physical card

☒ Only to Secure Message Center
☐ Secure Message Center with email reminder
☐ Send the complete alert via email only

☐ Send a message to my mobile device

Alert me when a purchase is made out of country

Alert me based on purchase of set amount

☒ For any amount
☐ Alert me when purchase is \$ or more

☒ Only to Secure Message Center
☐ Secure Message Center with email reminder
☐ Send the complete alert via email only

☐ Send a message to my mobile device

ASTERISK INTELLIGENCE MARKETING AND UNDERSTANDING AN IMPORTANT COMMUNITY

Session 5 CU*BASE GOLD - [REDACTED]

File Edit Tools Help

Subscriber Profile

Account base: [REDACTED] Name contains: [REDACTED]

Age range: [REDACTED] to [REDACTED] years Length of membership: [REDACTED] to [REDACTED] years

Tiered service score: [REDACTED] to [REDACTED] Length of enrollment: [REDACTED] to [REDACTED] years

Gender: ☒ All ☐ Male ☐ Female ☐ Other ☐ Exclude other

Account Base	G	Tier Score	Mbr Age	Length of Membership	Length of Enrollment	Total Savings	Total Loans	Payee Count
2011M		0	88	58Y 4M	1Y 2M	29,688	0	15
4268M		0	71	53Y 7M	1Y 2M	65,259	0	34
4284M		1	77	53Y 7M	1Y 2M	12,645	2,803	49
4297M		0	87	53Y 7M	1Y 2M	273,319	276	30
4349M		6	78	53Y 4M	1Y 2M	68	0	58
4475M		1	78	53Y 3M	1Y 2M	26,929	9	34
4873F		0	75	52Y 2M	1Y 2M	1,926	3,460	31
4983F		0	92	51Y 8M	1Y 0M	195,918	0	15
5115F		1	79	51Y 7M	10M	1,288	29,339	50
5377M		0	64	51Y 7M	1Y 2M	1,957	19,637	49
5649F		0	64	50Y 7M	1Y 2M	10,772	1,435	4
5898M		0	64	50Y 7M	1Y 2M	12,885	0	3
6237F		0	64	50Y 7M	1Y 2M	14,026	546	4
6745F		0	64	50Y 7M	1Y 2M	4,412	3,524	15
7210M		0	64	50Y 7M	1Y 2M	19,204	16,112	5

View Account Summary

31,727,062 32,799,238 ↑ ↓

Common Bonds Export Member Connect Show Names Payees by Subscriber Totals for Configd Payees

Totals for All Payments

← → ↑ ↓ ⏏ 🔗 ⓘ ? @

(6332) 6/12/17

Session 5 CU*BASE GOLD - [REDACTED]

File Edit Tools Help

Totals From Subscribers File

Payee search: [REDACTED]

Paid between: [REDACTED] and [REDACTED] [MMDDYYYY] Records: 9,224

Payee	Subscriber Count	Last Payment	# of Payments	Dollars	Average
AMERICAN EXPRESS	44	05/31/2017	653	959,756.08	1,469.76
DISCOVER CARD	142	05/31/2017	682	451,249.47	661.65
CHEMICAL BANK	102	05/31/2017	415	346,646.84	835.29
DTE ENERGY	125	05/31/2017	2,732	283,964.03	103.93
BARCLAYS BANK DELAWARE	21	05/31/2017	304	264,318.28	869.46
CONSUMERS ENERGY	48	05/31/2017	1,696	219,744.78	129.56
CABELA'S VISA	30	05/31/2017	155	177,207.91	1,143.27
VERIZON WIRELESS	37	05/31/2017	1,114	164,428.92	147.60
MEIJER MASTERCARD	2	05/31/2017	334	154,631.72	462.96
QUICKEN LOANS	5	05/31/2017	44	140,508.46	3,193.37
SYSCO	1	05/25/2017	13	134,251.00	10,327.00
CHERRYLAND ELECTRIC COOPERATIV	77	05/31/2017	1,229	121,675.97	99.00
AT&T MOBILITY	57	05/31/2017	782	117,856.66	150.71
CITY OF TRAVERSE CITY	111	05/31/2017	818	103,946.41	127.07
BEARTOOTH CONSTRUCTION	1	04/21/2017	7	94,185.25	13,455.03
GM FINANCIAL	10	05/31/2017	232	85,524.00	368.63
BANK OF AMERICA VISA	2	05/25/2017	85	82,347.76	968.79

30,892 9,169,975 296

A new standard for payment data...and for selecting our bill pay integration partners

AUDITLINK AND ASTERISK INTELLIGENCE MODELING BILL PAY ACTIVITY AND FRAUD SYSTEMS

Session 5 CU*BASE GOLD - [REDACTED]

File Edit Tools Help

Payveris Payments

Show payment type All Show date type Processed Cleared checks are highlighted

Show payments between May 12, 2017 and Jun 12, 2017 [MMDDYYYY] 29 days Jump to name starting with

Search for name in Paid To or or Jump to account #

Account Base	Type	Paid By	Paid To	Amount	(A) Date Processed	(B) Date Mailed	Days B-A	(C) Date Delivered	Days C-A
2011	C		MISDU	300.00	6/09/2017	6/02/2017	7	6/06/2017	3
2011	E		VERIZON WIRELESS	25.74	6/01/2017			6/02/2017	1
4268	C		SUTTONS BAY CONGREGA	170.00	6/07/2017	6/08/2017	1	6/14/2017	7
4268	E		DTE ENERGY	35.00	5/15/2017			5/16/2017	1
4284	C		SYNCHRONY BANK/JCP	47.68	6/06/2017	6/07/2017	1	6/13/2017	7
4284	C		MUNSON HOME MEDICAL	88.36	6/01/2017	6/02/2017	1	6/08/2017	7
4284	C		THIRLBY CLINIC PLC	37.44	6/01/2017	6/02/2017	1	6/08/2017	7
4284	C		MUNSON MEDICAL CENTE	50.00	5/25/2017	5/26/2017	1	6/01/2017	7
4284	E		MEIJER MASTERCARD	1,651.29	5/25/2017			5/26/2017	1
4284	C		SLEEP DISORDERS - MC	66.16	5/25/2017	5/26/2017	1	6/01/2017	7
4284	E		SPECTRUM-FORMERLY CH	161.83	5/22/2017			5/23/2017	1
4284	C		WOODCREEK	458.00	5/22/2017	5/23/2017	1	6/02/2017	11
429	C		NORTHWESTERN MICH. D	216.01	6/05/2017	6/06/2017	1	6/12/2017	7
429	C		CITY OF TRAVERSE CIT	56.27	6/01/2017			6/02/2017	1
4297	C		VANHOZEN, RUSSELL N	104.59	6/01/2017	6/02/2017	1	6/08/2017	7
4297	C		VANHOZEN, RUSSELL N	104.59	6/01/2017	6/02/2017	1	6/08/2017	7

■ Show All ■ View Account

Targeted for
the **17.10**
release!

Total amount 2,332,027
 # Payments 6,302
 # Cleared checks 5,591
 B-A avg days 1.4
 C-A avg days 2.9

Common Bonds	Select Data to View	Export	Member Connect	Benfords Law	Top Ten
Test All Users	Show Failures	C-B Days	Analysis	Show All	Show Only Failures
Show Returns					

[6340] 6/12/17

Session 5 CUP-BASE GOLD - [REDACTED]

File Edit Tools Help

Top Ten

05/12/2017 to 0

All Dollars Personal Dollars Business Dollars

Payment Via	Dollars	% of Dollars	# of Items	% of Items
Electronic	1,634,528	70.0%	4,384	69.5%
Check	697,499	30.0%	1,918	30.5%
Total	2,332,027		6,302	

Dollar Amounts Payers Payees

Top Ten	Payers	Count	Total Dollars	Payment Avg
1	SPECTRUM-FORMERLY	443	55,348	124
2	DTE ENERGY	428	31,043	72
3	CONSUMERS ENERGY	272	31,836	117
4	CHASE MASTERCARD	234	188,749	798
5	CHERRYLAND ELECTR	204	19,247	94
6	CAPITAL ONE CARD	164	135,594	826
7	VERIZON WIRELESS	160	24,065	150
8	AT&T MOBILITY	114	17,240	151
9	CITY OF TRAVERSE	107	10,245	95
10	KOHL'S	102	8,954	87
Totals		2,228	520,321	
		35.3%	22.3%	

An initiative to avoid transactions before you pay a vendor for fraudulent activity



Where many teams intersect

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BILL PAY PROJECTS THAT WILL GET YOU THINKING IN 2018

- CU*Answers and iPay have agreed to integrate iPay's bill pay vendor solutions with CU*Answers' native **It's Me 247** bill pay user interface
 - Project to begin October 2017 with an update at the CEO Strategies event
 - Goal to be in beta with iPay mutual clients by spring 2018
- In early 2018 CU*Answers will add Payveris retail bill pay solutions to **It's My Biz 247** and continue to offer iPay Business Services at the same time
- In late 2018, CU*Answers plans to offer multiple concurrent bill pay vendors with two solutions in mind:
 - Avoiding bill pay contract cancellations and big fees at the time of mergers
 - Aiding CUs in migrating members between bill pay vendors when programs change

We continue to be focused on disrupting the distribution models for payments systems that are crippling CUs

Molding a new business line

TO BETTER ANALYZE DATA, WE NEED TO REDESIGN WHERE DATA IS STORED AND ACCESSED

- In 2018 CU*Answers will announce several new data warehouse opportunities for CUs
- Working with the 2018 Data boot campers, we'll prepare for a soft launch at CEO Strategies in November and a grand opening at next year's Leadership Conference
- It will all start with an immediate project to double the available data to your teams, starting now

Improving our data freemiums in preparation for new premium services

Type of Data	Standard Online Retention
Savings/checking history	6 months 12 months
Certificate history	24 months 48 months
IRA history	24 months 48 months
HSA history	24 months 48 months
Club account history	24 months 48 months
Tax Escrow history	24 months 48 months
Loan history	24 months 48 months
EOM libraries	3 months 6 months
GL trans history	24 months
Check register	24 months
Credit report detail	60 days or life of loan
Credit report summary	6 months
Statements	18 months online
Reports	90 days online

Envisioning new premium services

DATA AND THE POWER i: CU*BASE DATA WAREHOUSES IN 2018/2019

FILExx

Double the data
for your current
files

FILExxP

A constant view as
of previous EOD

FILExxE

6 months of EOM
snapshots

QUERYxx

Storing your
analytical
approaches

FILExxDW

You control the
data as it merges
for your tactics

**Between these five data warehouses, your CU
will be able to combine dozens of vendors and
hundreds of tactics in one place**

Envisioning new premium services

DOUBLING OUR OPERATIONS CYCLES AND GETTING THE MOST OUT OF EVERY DAY



Daily Operations

*Limited time window before
CUs are open for business*



Data Transfers (FILExxP)

*Unlimited time window for
data transfers and other
vendor interactions*

**With two operating cycles,
we'll reduce the chance for
interruptions in CU*BASE
processing and increase
availability for a world needing
hundreds of data transfers**

The next launch of My CU Today

CAN WE LEVERAGE OUR FIRST EXTERNAL DATA WAREHOUSE INTO SOME BIG RETURNS?

- What will it mean to our network to develop new value props for senior executives, board members and stakeholders who never sign on to CU*BASE?
- How will CUs respond differently when they can sign on to this database and create their own presentations?
- Is it possible that Analytics Booth will become a product for multiple core processing communities?



My CU Today Plus (the ink's not even dry)



TRENDING FINANCIAL PERFORMANCE FOR A WHOLE NEW AUDIENCE



Franklin Credit Union - Loan Portfolio Analysis: GL Account with Linked Budget Group

Date: 09/12/2017 View: GL Account with Linked Budget Group Budget Group: 01. CONSUMER LOANS Region: Exclude

Showing 21 of 21 GL Accounts CSV Graph

GL Acct	Description	Current Weighted Average Rate	Current Average Rate	Low Rate	High Rate	# Loans (Sum: 21,358)	# Rates (Sum: 935)	# Mths (Sum: 25,167)	Current Balance (Sum: 332,189,636)
701.00	SIGNATURE LOANS PARTIALLY SECURED	10.819	11.483	3.250	24.900	2,960	140	2,738	17,026,502
701.01	SECURED CLOSED END LOANS	7.360	7.418	3.430	17.000	228	45	223	4,073,944
701.02	STUDENT LOANS	8.831	6.756	4.800	9.000	37	8	37	87,146
701.03	SHARE PLEDGE LOANS	4.298	4.458	4.100	7.000	41	8	41	292,649
701.04	SIGNATURE LOANS	9.885	10.285	1.300	23.240	3,009	116	2,818	17,048,103
701.22	NEW AUTO LEASE	3.443	3.414	1.900	13.500	182	18	177	8,824,993
701.23	USED AUTO LEASE	3.006	3.888	1.900	13.500	143	21	141	4,218,843
701.34	REVOLVING CREDIT - BETHEL	12.511	12.647	12.000	16.000	81	2	80	134,750
701.37	SSA LOAN	5.000	5.500	5.000	5.000	1	1	1	1,137,189
701.28	STUDENT LOAN	6.260	6.410	4.990	12.240	884	18	881	8,905,313
701.31	GOLD LOC	9.867	6.966	4.300	10.000	270	16	269	1,838,251
701.32	CLASSIC LOC	14.909	12.967	6.300	25.000	107	30	107	48,449
701.33	NEW VEHICLE LOANS	4.542	4.362	1.890	15.250	1,013	117	971	21,118,896

CU*BASE trending tools brought to the Internet...five at a time, starting in 2018

CU*BASE via a browser?

2018 PROTOTYPES LEAD THE WAY

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Session 1 CU*BASE GOLD - FRANKENMUTH CREDIT UNION

File Edit Tools Help

Interest Accruals - Loans

Corp ID 01 G/L account Budget group Description contains

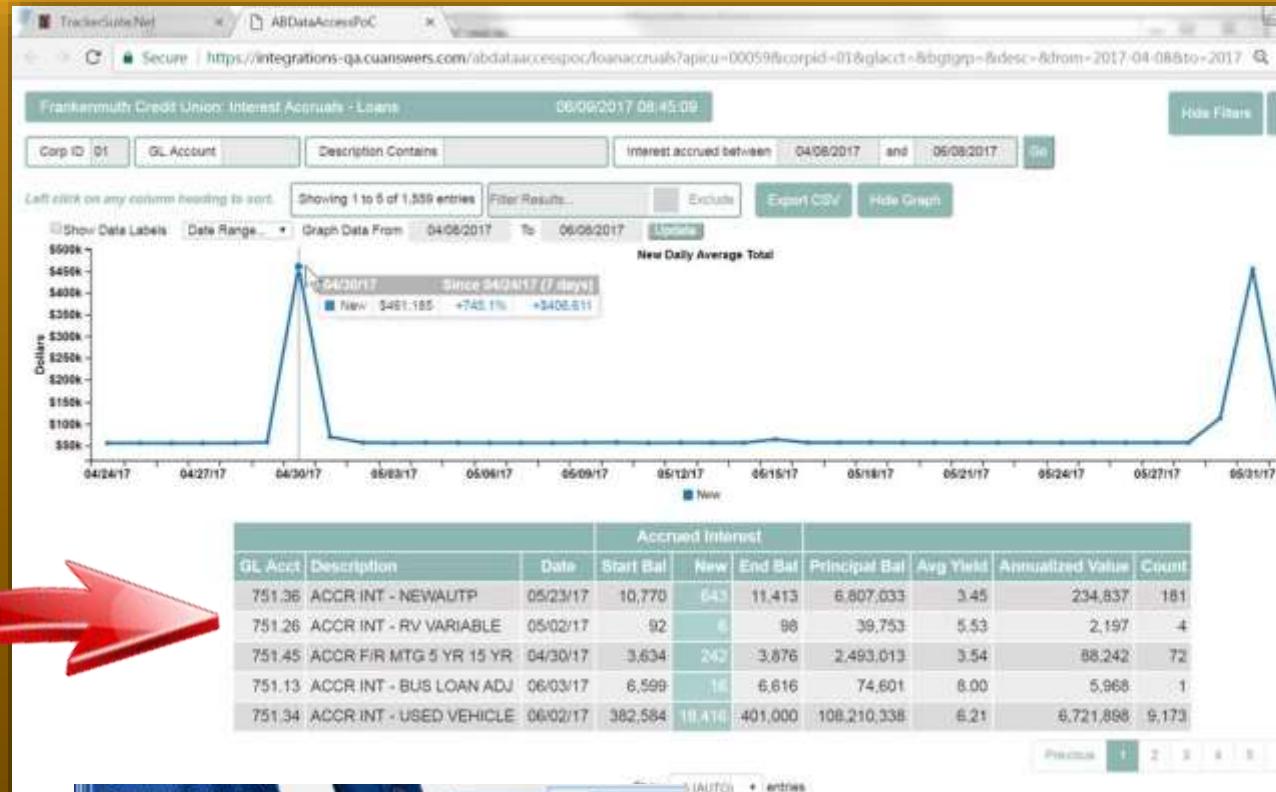
Interest accrued between Apr 06, 2017 and Jun 06, 2017 (MMDDYYYY) Count 1,597

Accrued Interest

GL Account	Description	Date	Start Balance	New	End Balance	Principal Balance	Avg Yield	Annualized Value	Count
751.00 ACCR INT - SECURED C	05/03/17	17,607	778	18,385	3,828,632	7.42	283,962	221	
751.00 ACCR INT - SECURED C	05/04/17	16,961	776	17,737	3,817,607	7.42	283,060	220	
751.00 ACCR INT - SECURED C	05/05/17	17,033	775	17,809	3,816,745	7.41	282,989	220	
751.00 ACCR INT - SECURED C	05/06/17	16,156	773	16,929	3,803,389	7.42	281,943	218	
751.00 ACCR INT - SECURED C	05/07/17	16,495	775	17,271	3,812,349	7.42	282,777	219	
751.00 ACCR INT - SECURED C	05/08/17	17,270	775	18,046	3,812,218	7.42	282,771	219	
751.00 ACCR INT - SECURED C	05/09/17	17,458	775	18,233	3,810,594	7.42	282,692	219	
751.00 ACCR INT - SECURED C	05/10/17	17,951	774	18,726	3,809,760	7.42	282,625	219	
751.00 ACCR INT - SECURED C	05/11/17	17,263	780	18,043	3,833,533	7.43	284,470	221	
751.00 ACCR INT - SECURED C	05/12/17	17,772	779	18,551	3,832,402	7.42	284,427	221	
751.00 ACCR INT - SECURED C	05/13/17	18,059	784	18,843	3,853,002	7.43	285,988	222	
751.00 ACCR INT - SECURED C	05/14/17	18,418	784	19,202	3,852,577	7.43	285,964	222	
751.00 ACCR INT - SECURED C	05/15/17	18,918	783	19,702	3,851,421	7.42	285,883	222	
751.00 ACCR INT - SECURED C	05/16/17	18,116	785	18,901	3,859,598	7.42	286,410	222	
751.00 ACCR INT - SECURED C	05/17/17	18,542	785	19,328	3,858,771	7.43	286,385	222	
751.00 ACCR INT - SECURED C	05/18/17	18,537	790	19,328	3,883,248	7.43	288,238	223	
751.00 ACCR INT - SECURED C	05/19/17	18,641	801	19,442	3,956,261	7.39	292,313	225	
Show Br GL/Day			1,088,042	76,870	1,164,913	371,115,310	7.56	19,155,809	2,154

Share Accruals CD Accruals Export Full List Analysis Web Version

FR 6/23/2017



Thursday, June 15
3:00 PM - 4:00 PM ET

Loan Queue Activity
Tracking/Loan App
Monthly Stats Comparison

Dashboard
Dives

Your Data
Pool is
Waiting

CU*BASE via a browser?

3 PROOF-OF-CONCEPT PROJECTS, SETTING US UP FOR THE NEXT 5 YEARS

- At CEO Strategies this fall, we'll review these projects as part of envisioning the next CU*BASE

Browser-based
analytical
dashboards

CU*BASE Teller
processing

CU*BASE LOS

- **Even though we can, should we?**
- These projects will help us work through issues such as...
 - Printing
 - Browser selection and management
 - And the biggest of all, **private information via the web**

**Over the next 5 years,
we'll experiment with
hybrids, on the way
to a potentially 100%
browser-based CU*BASE**

Raising the IQ of our community

ASTERISK INTELLIGENCE: INSPIRING AN ARMY OF DOERS

- It's one thing to outsource the repetitive tasks that are best served by combining forces and searching for those elusive savings from scale
- It's another thing to entrust others with the task of understanding our organizations, our members, and our efforts to be a success – *to trust their insights instead of our own*
- CU leaders need to build internal factories for insight
 - The expectation that CU leaders have grasp of the situation and constantly work to prove it

Day one: I'm the customer of an idea

Day two: I'm a partner on that idea

Day three: I own that idea

Day four: I get a raise

Conclusion



2018: What Should We Take to the Future?

IDEALLY, FROM THE ASHES WE SHOULD BE READY TO TAKE EVERYTHING TO THE NEXT LEVEL

- If for a year we've done a good job of taking inventory of who we are, and hunted effectively for what we can change, we should have quite a laundry list of options
- In this next year we need to take that list, check it twice, and prioritize what we will take to the future
- It will start with our commitment to community, our trust in the cooperative design, and our conviction that in your agenda, we find our future

BURN
IT DOWN
& start over.



Speaking of a community... Credit Unions Served by State

263

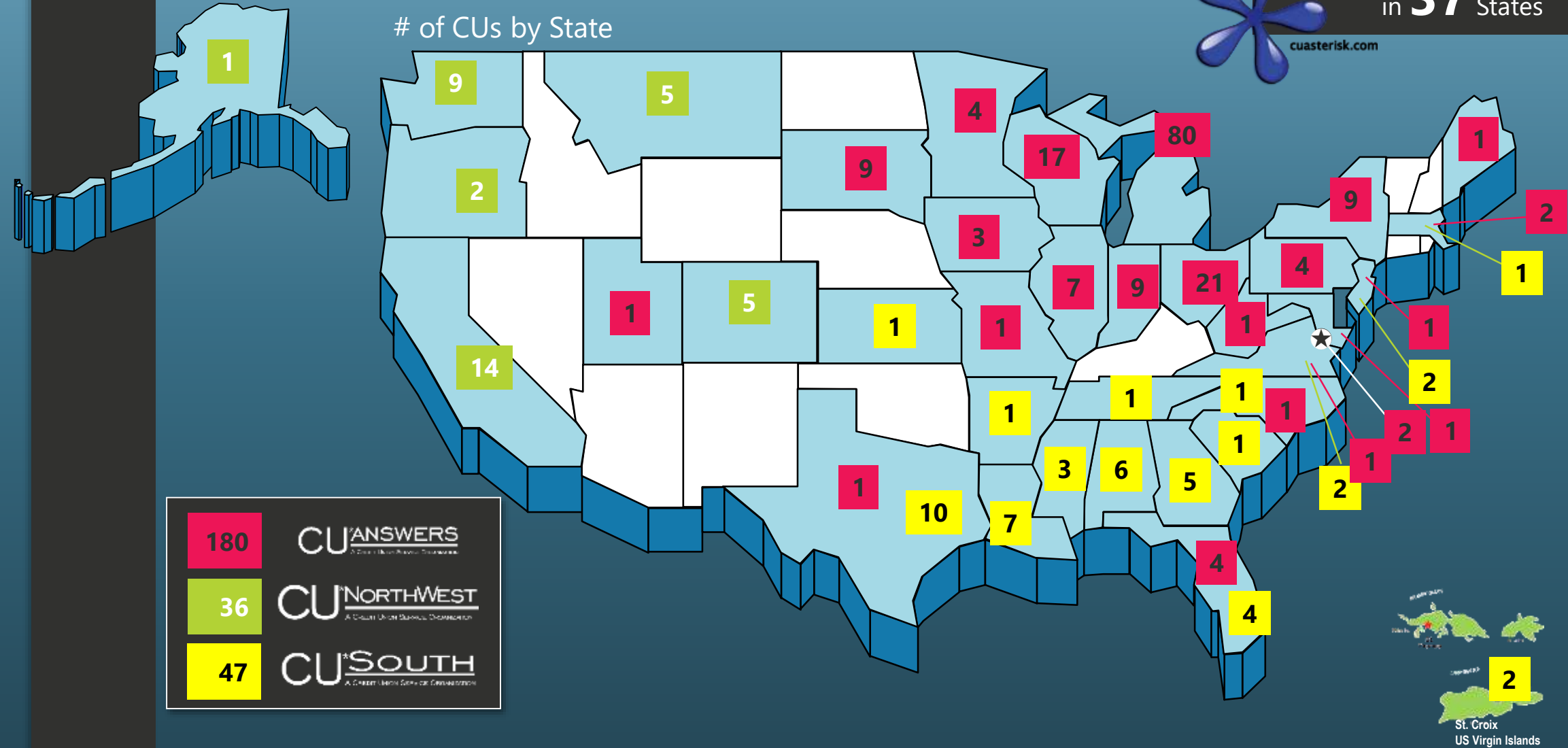
CU*BASE Credit Unions

in **37** States

cuasterisk.com



of CUs by State



180

CU²ANSWERS
A Complete & Modern Algebraic Grammar

A Chinese Medicine Research Consortium

36

CU^N NORTHWEST
A United Union Bureau, Commission

© 2004 Blackwell Publishing Ltd *Journal of Internal Medicine* 255: 105–112

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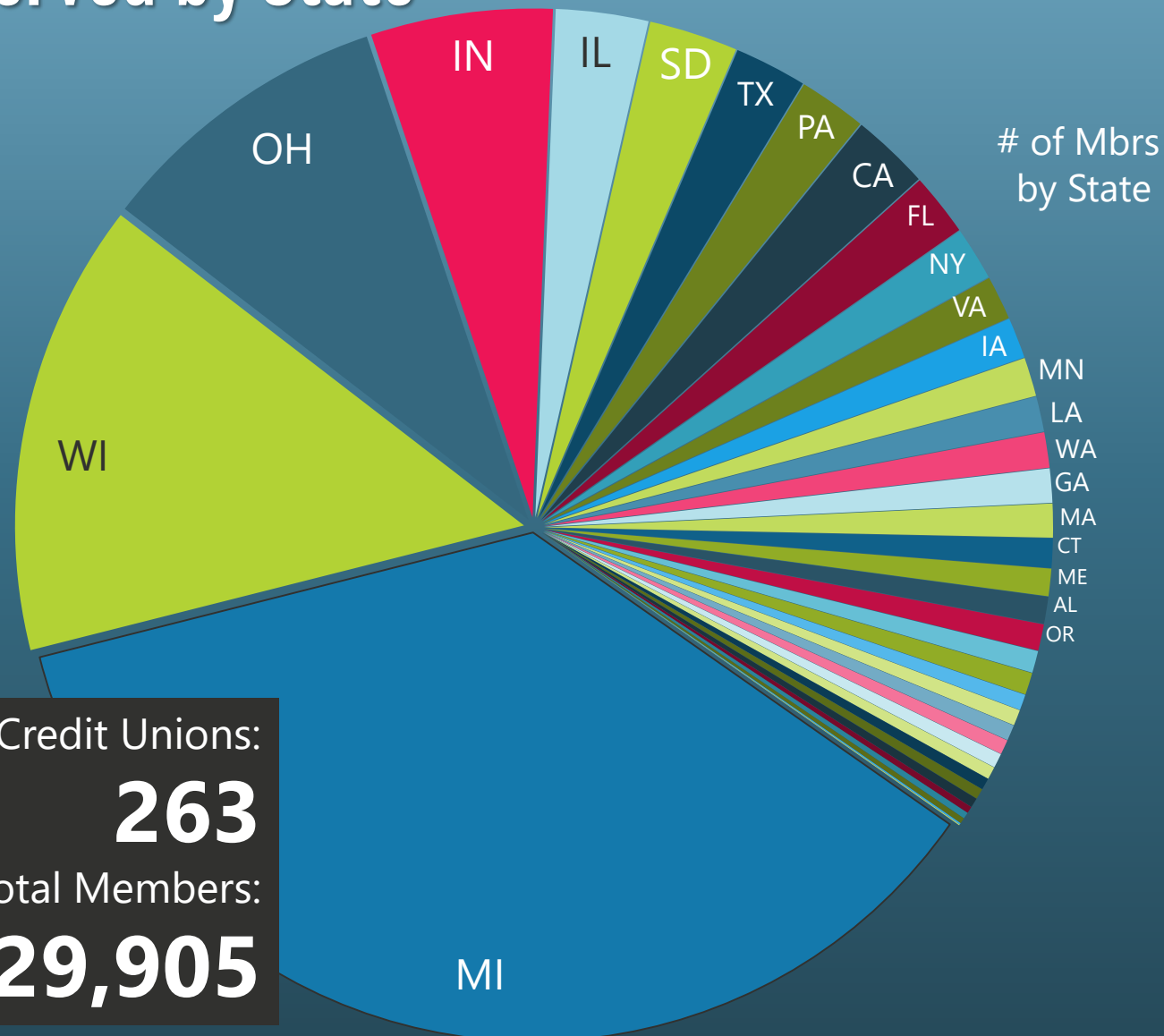
CU^{*}SOUTH
A CHRISTIAN UNION UNIVERSITY

A. C. WHITE / LEBRON SUMMIT CASE ORGANIZATION

St. Croix
US Virgin Islands

Speaking of a community...

Members Served by State



Michigan (810300)
Wisconsin (320700)
Ohio (210200)
Indiana (128800)
Illinois (65400)
South Dakota (62900)
Texas (51200)
Pennsylvania (48000)
California (55100)
Florida (44400)
New York (37900)
Virginia (31100)
Iowa (28900)
Minnesota (27500)
Washington (25000)
Georgia (24100)
Massachusetts (23900)
Connecticut (20800)
Maine (19400)
Alabama (19100)
Oregon (18700)
Colorado (15600)
Mississippi (15600)
District of Columbia (11200)
North Carolina (11200)
Utah (11100)
Montana (10400)
US Virgin Islands (10200)
Kansas (8900)
Maryland (8200)
Alaska (7500)
Missouri (6700)
Tennessee (4800)



cuasterisk.com

CU*BASE Credit Unions:

263

Total Members:

2,229,905

Includes all cuasterisk.com network partners, all clients currently under contract

New Peers to Greet

New CU*Answers Clients Since Last Time

Washington, DC

- **Life Asset, Inc.**
Washington, DC
De novo

New York

- **Academic FCU**
Briarcliff Manor, NY

Illinois

- **Generations CU**
Rockford, IL

Massachusetts

- **Plymouth County Teachers FCU**
West Wareham, MA

Michigan

- **Dowagiac Area CU**
Dowagiac, MI
- **First General CU**
Muskegon, MI
- **Metro North FCU**
Waterford, MI

Pennsylvania

- **SPE Federal CU**
State College, PA

Missouri

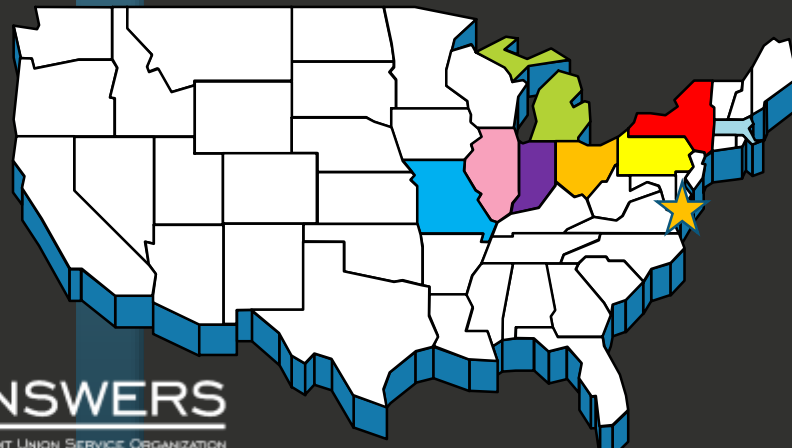
- **Kansas City CU**
Kansas City, MO

Indiana

- **Members Source CU**
Merrillville, IN
*From CU*BASE SE to CU*BASE GOLD*

Ohio

- **Cincinnati Ohio Police CU**
Cincinnati, OH
- **Commodore Perry FCU**
Oak Harbor, OH
- **Materion CU**
Elmore, OH



CU*ANSWERS
A CREDIT UNION SERVICE ORGANIZATION

Includes CU*Answers clients currently under contract or converted after July 1, 2016

Tonight's Stockholders Meeting



- Owners, see you in the "pre-function area" (*a.k.a. out in the hall*) at 6:30 for cocktails
- Join us for dinner back here at 7:00
- Meet your Board
- 2017 Election
 - **2 candidates** for **2 seats** on the Board
- Come hear what Bob has to say about our numbers, 2018 and year-end 2017

Wrap-up



Thanks to
our very
“cooperative”
crew!



Celebrating PJ

IN 1994, SHE MET ME AT THE DOOR AND
STARTED TEACHING ME HOW TO CONNECT
WITH A NETWORK

What can you say about a
world-class train conductor
who makes sure everybody
is where they're supposed
to be for over 40 years?



Also in your packets...

152



 **CU*ANSWERS**
RIM Services



 **CU*ANSWERS**
Business Continuity



Next year... new locale!

ALSO NOTE THE DATE (A WEEK
LATER THAN USUAL)

CU*ANSWERS
LEADERSHIP
Conference

ATTENTION!

The 2018 Leadership Conference will be
held at the Devos Convention Center

Schedule of Events

Tuesday, June 26, 2018

(JW Marriott)

- CU*Answers Board Meeting
- Xtend Sales Meeting
- Xtend Annual Stockholder Meeting
- cuasterisk.com Cocktail Hour

Wednesday, June 27, 2018

Leadership Conference (8-4pm): Devos Convention Center

- CU*Answers Stockholder Reception/Dinner: JW Marriott
- CU*Answers Stockholder Meeting: JW Marriott

Thursday, June 28, 2018

- CU*Answers Annual Golf Outing: Saskatoon Golf Course

See you next year!

Pass it on...

MATERIALS ARE AVAILABLE ON
OUR WEBSITE

<https://lc2017.cuanswers.com>

The screenshot shows the CU*Answers website for the 2017 Leadership Conference. The header includes the CU*Answers logo and navigation links for Products, Solutions, Resources, Events, and About. The main banner features the text "Leadership Conference: 2017 – It's A Cooperative Thing" and a graphic with light bulbs and the phrase "THINK LIKE AN OWNER". A sidebar on the right titled "We Want Your Input!" encourages suggestions for 2018. Below the banner, a section titled "2017 – It's A Cooperative Thing" includes a video player and text about cooperative business charters. A "Save The Date" section at the bottom states the conference will take place on June 20-22. A right-hand navigation menu lists various conference topics and years.

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CU*ANSWERS Products Solutions Resources Events About

Leadership Conference: 2017 – It's A Cooperative Thing

THINK LIKE AN OWNER

WE WANT YOUR INPUT!

Think like an owner! We're asking you to send us 1-3 suggestions on how to improve our value as a CUSO in 2018. Help us disrupt the status quo!

[Learn More](#)

Events Leadership Conference 2017 – It's A Cooperative Thing

2017 – It's A Cooperative Thing

Cooperative Business Charters Rock for Being More Than Just a Brand.

Being a cooperative is as much a way of being as a state of mind. It's an environment that fosters teamwork and collaboration as well as a commitment to self. You are an "owner" of your credit union. You have a direct say on the direction your credit union is going to take. How do you pay your customer-owners.

Save The Date

The 2017 CU*Answers Leadership Conference & Golf Outing will take place **June 20-22**.

In This Section

- Leadership Conference
- 2017 – It's A Cooperative Thing
- Accommodations
- Attendee Registration
- Vendor Registration
- Vendor Exhibits
- 2016 – Redefining Everything Credit
- 2015 – Would You Like Fries With That?
- 2014 – Walking in Your Member's Shoes
- 2013 – Life is a Construction Zone
- 2012 – Every Day is a Grand Opening
- 2011 – My Credit Union is My Community

LEADERSHIP *Conference*

20

17



Thanks for the day!

