

# 2017 ONLINE PRICING GUIDE

COOPERATIVE BUSINESS CHARTERS ROCK  
**IT'S A  
 COOPERATIVE  
 THING**  
 FOR BEING MORE THAN JUST A BRAND



ACCOUNT SUMMARY | PLATINUM MEMBER

Account	Name	Available Balance	Actual Balance	Last Transaction	Accrued Dividends
000	Ownership Share	\$1994.00	\$1994.00		
001	Checking	\$7853.00	\$7853.00	1/7/2012	\$0.00
002	Money Market	\$2703.00	\$2703.00	3/14/2012	\$0.00
003	Shopping	\$1456.35	\$1456.35	5/21/2012	\$0.00
				7/5/2012	\$0.00

  

Account	Name	Available Balance	Actual Balance	Accrued Dividends	Maturity Date
300	12 MONTH VARIABLE	\$79.53	\$4525.87	\$16.25	3/15/2014
301	3 MONTH CERTIFI	\$0.00	\$10,000.00	\$71.39	11/3/2013

  

Account	Name	Regular Payment	Amount Due	Due Date	Balance
300	30 YR FIXED MORT	\$1,109.50	\$1,109.50	8/4/2013	\$183,950.15



# TABLE OF CONTENTS

<b>PRICING PHILOSOPHY.....</b>	<b>4 &amp; 5</b>
<b>ONLINE PRICING.....</b>	<b>6</b>
<b>CU*BASE MEMBER PROCESSING.....</b> <i>Closed Members, disaster recovery</i>	<b>6</b>
<b>SYSTEM RESOURCE UTILIZATION.....</b> <i>Tech updates, disk retention</i>	<b>6</b>
<b>E-COMMERCE FEE.....</b> <i>Online &amp; Mobile banking, e-Statements, e-Notices, Bill Pay</i>	<b>6 &amp; 7</b>
<b>SELF SERVICE CUSTOM BRANDING.....</b> <i>It's Me 247 branding strategies</i>	<b>8</b>
<b>AUDIO RESPONSE FEES.....</b>	<b>8</b>
<b>ATM, DEBIT AND CREDIT CARD PROCESSING.....</b>	<b>9</b>
<b>SERVICE AND PROCESSING CHARGES.....</b>	<b>9</b>
<b>EXTERNAL VENDOR COMMUNICATIONS.....</b> <i>ACH, credit reports, decision modeling</i>	<b>10</b>
<b>TOTALLOOK FILE EXCHANGES.....</b> <i>Third party serviced member accounts</i>	<b>11</b>
<b>CU*ARCHIVE AND DOCUMENT IMAGING.....</b> <i>Statement &amp; report archiving services</i>	<b>11</b>
<b>SHARED BRANCHING.....</b> <i>CU*BASE &amp; national networks</i>	<b>12</b>
<b>SPECIAL REQUESTS.....</b>	<b>12</b>
<b>MISCELLANEOUS PROCESSING CHARGES.....</b>	<b>13</b>
<b>CUSTOM PROGRAMMING.....</b>	<b>14</b>
<b>CONVERSION/DECONVERSION/MERGER.....</b>	<b>14</b>
<b>STATEMENT MAIL SERVICES .....</b> <i>Optional Notices printing services</i>	<b>15</b>

## PRICING PHILOSOPHY

---

PRICING IS A TRICKY BUSINESS. YOU CAN APPROACH IT FROM SEVERAL DIFFERENT PERSPECTIVES, RANGING FROM "CHARGE WHAT THE MARKET WILL BEAR," TO "RECOVER YOUR DEVELOPMENT COSTS PLUS A SMALL PROFIT," TO "GIVE IT AWAY AND HOPE FOR A BIGGER PAYOFF DOWN THE ROAD FROM THE RELATIONSHIP," TO MYRIAD OTHER COST ACCOUNTING, PROFIT BASED FORMULAS.

FOR CU\*ANSWERS IT'S SIMPLE: WE TAKE ON THE PERSPECTIVE OF A MANUFACTURER OF VALUE WHOSE ULTIMATE GOAL IS THE FINANCIAL SUCCESS OF OUR OWNERS AND CLIENTS. WE SET OUR PRICES TO FIT THE INCOME STATEMENTS OF OUR CLIENTS, FIRST. OUR PRICING MODELS ARE DESIGNED TO PARTICIPATE WITH CREDIT UNIONS IN BUILDING REVENUES AND SHARING THE PROCEEDS. NO BIG UP-FRONT RISK IS PASSED FROM OUR BUSINESS TO THE CREDIT UNIONS. PAY AS YOU GO, PAY AS YOU EARN. WE ARE NOT A MIDDLEMAN; WE ARE A COOPERATIVE MANUFACTURER, AND WE HAVE THE POWER TO PRICE LIKE ONE.

# THE 7 CORNERSTONES OF THE PRICING PHILOSOPHY

AS A COOPERATIVE, WE REMIND OURSELVES THAT EACH AND EVERY TIME A CLIENT REMITS A PAYMENT, THAT PAID INVOICE IS AN INVESTMENT, NOT SIMPLY A TRANSACTION FOR SERVICES RENDERED. THEREFORE, OUR PRICE SHOULD BE BASED ON OUR CONTINUED ABILITY TO INNOVATE, CARRY FORWARD AS AN ONGOING CONCERN, AND ULTIMATELY, ADD TO THE COLLECTIVE CAPITAL OF THE CREDIT UNION SYSTEM. THE EXPECTED RETURN FROM OUR SERVICE IS TRULY NOT REFLECTED ONLY IN A PRICE. IT IS BASED ON SEVEN SIMPLE CONCEPTS THAT WE HOPE OUR CLIENTS WILL LEVERAGE TO GAIN THE ULTIMATE RETURN ON EVERY DOLLAR THEY SPEND ON OUR SERVICES:

- 1 THE POWER OF OWNERSHIP
- 2 A FOCUS ON UTILIZATION
- 3 BE THE BEST YOU CAN BE
- 4 FIRST TO IMPLEMENT
- 5 GUARANTEEING THE DIFFERENCE
- 6 THE VALUE OF EQUITY
- 7 RETURN ON INVESTMENT

## LEARN MORE

THIS PRICING GUIDE IS A SNAPSHOT IN TIME, AND IS MODIFIED ANNUALLY. TO FULLY UNDERSTAND OUR PRICING PHILOSOPHY AS A COOPERATIVE CUSO, TAKE A LOOK AT OUR HISTORICAL PRICING PERSPECTIVE SERIES. CONTACT THE SALES TEAM FOR COPIES AT [SALES@CUANSWERS.COM](mailto:SALES@CUANSWERS.COM).

### HISTORICAL PERSPECTIVES

- VOLUME 1 : 1999 - 2004
- VOLUME 2 : 2005 - 2009
- VOLUME 3: 2010 - 2014

# ONLINE PRICING Provided by CU\*Answers



SCHEDULE D1			
<b>A. CU*BASE MEMBER PROCESSING</b> <i>(NEW CLIENT CONTRACTS)</i>		Monthly Per Member	
<b>Member Processing Fee</b> <i>(7-year contract commitment-COLA controlled)*</i>			
First 1 to 35,000 Members		\$0.56	
Next 10K - 35,001 to 45,000 Members		\$0.532	
All above 45,001 Members		\$0.505	
<b>Member Processing Fee</b> <i>(5-year contract commitment-COLA controlled)*</i>			
First 1 to 35,000 Members		\$0.58	
Next 10K - 35,001 to 45,000 Members		\$0.551	
All above 45,001 Members		\$0.523	
<b>Member Processing Fee</b> <i>(3-year contract commitment-COLA controlled)*</i>			
First 1 to 35,000 Members		\$0.60	
Next 10K - 35,001 to 45,000 Members		\$0.570	
All above 45,001 Members		\$0.542	
<b>B. CU*BASE MEMBER PROCESSING</b> <i>(SHORT-TERM CONTRACT RENEWAL)</i>		Monthly Per Member	
<b>Member Processing Fee</b> <i>(1-year contract renewal)*</i>		\$0.80	
<b>Month to Month</b> <i>(very short term option)</i>		Quote provided	
<b>Closed Member Fee - Current Tax Year</b>		\$0.24	
<b>Closed Member Fee - Previous Tax Year</b>		Free	
<b>Disaster Recovery Fee</b> <i>(layered DR strategy including High Availability)</i>		\$0.0275	
<b>Sunday Processing Fee</b> <i>(End of Day - Beginning of Day Processing)</i>		One time setup fee - \$500 \$250/Sunday	
Minimum CU*BASE processing services fee \$2,000/month			
<i>*Schedule D1 reflects normal list pricing; final pricing determined by CU signed Agreement</i>			
SCHEDULE D2			
<b>B. SYSTEM RESOURCE UTILIZATION</b> <small>CU*Answers Technology Upgrades, Disk Retention, Stmt Laser Paper/Print <i>(if utilizing Sage Direct)</i></small>		One Time Charges	Monthly
<b>EFT (PIN/Signature) Transactions</b>			
1 to 250,000 transactions	n/a		\$0.010/transaction
250,001 to 500,000 transactions	n/a		\$0.009/transaction
500,001 + transactions	n/a		\$0.008/transaction
<b>Additional CU*BASE Transaction Disk Storage</b> <i>(Optional)</i>		Quote provided	Quote provided
<b>C. E-COMMERCE FEE</b>			
<small>Includes It's Me 247 with PIB multi-layered security, E-Statements, e-Notices, e-Alerts, Mobile Web Banking, online Audio Response usage fee <i>(up to a \$300 credit for CU installed IVR unit)</i></small>			
<b># of Members</b>			
1 - 2,000	n/a		\$150
2,001 - 3,000	n/a		\$450
3,001 - 5,000	n/a		\$810
5,001 - 10,000	n/a		\$1,050
10,001 - 15,000	n/a		\$1,600
15,001 - 30,000	n/a		\$2,300
30,001 - 50,000	n/a		\$3,500
50,001 - 75,000	n/a		\$5,000
75,001+	n/a		\$7,500
<b>Account to Account Transfers (A2A)</b> <i>(includes both the debit and credit ACH transaction)</i>		\$99	\$99 Annual maint. fee \$0.48/transaction
<b>E-Direct Mail</b> <i>(Marketing messages sent directly by CU*BASE)</i>		n/a	Free

C. E-COMMERCE (MISC. ONLINE BANKING FEES)	One Time Charges	Monthly
<b>It's Me 247 Online Bill Payment and Presentment</b> (conversions from existing bill pay program may incur various 3rd party fee)		
<b>VAR Relationships (Bill Pay)</b>		
<b>Payveris</b> (plus other misc. vendor fees)		
Setup/implementation fee	Quote provided	n/a
Transaction fee	n/a	\$0.595/transaction
e-Bill Present	n/a	\$0.25/active e-Bill
P2P (Person-to-Person)	n/a	\$0.40/transaction
Paywatch (Fraud detection)	n/a	\$0.02/transaction
<b>iPay</b> (plus other misc. vendor fees)		
Setup/implementation fee	Quote provided	n/a
Transaction fee	n/a	\$0.655/transaction
<b>Additional (iPay) Supported Services:</b>		
<b>Annual Compliance</b>	\$495	n/a
<b>Business Bill Pay</b> (smaller business online bill payment suite)	\$1,250	n/a
Monthly Subscriber	n/a	\$6 / subscriber fee (includes first 10 trans.) + \$0.425/ trans. fee above 10
Monthly Minimum	n/a	\$250 (assets < \$50 million) \$650 (assets > \$50 million)
<b>Bill Simple</b> (Automated Business invoicing, receivables tracking, payment system)		\$26.95/business subscriber
<b>Implementation/Setup Fee</b>		
Business DDA Count of 0 – 1,000	\$1,000	\$300 (minimum)
Business DDA Count of 1,001 – 2,500	\$1,500	\$400 (minimum)
Business DDA Count of 2,501 – 10,000	\$2,000	\$500 (minimum)
Business DDA Count of 10,001 – 25,000	\$2,500	\$700 (minimum)
Business DDA Count of 25,001+	\$3,000	\$900 (minimum)
<b>Transaction Fees</b>		
ACH	n/a	\$0.065
ACH Returns & ACH NOCs	n/a	\$0.75
Credit Card	n/a	\$0.18
(Contact Earnings Edge for additional iPay Business Bill Pay, BillSimple pricing details/ considerations)		
<b>Non-VAR Relationships (Bill Pay)</b>		
<b>SSO Connectivity/Support Fee</b> (per CUA supported vendors)		
First 1 to 3,000 Members	Quote Provided	n/a
3,001 to 6,000 Members	n/a	n/a
6,001 to 10,000 Members	n/a	\$150
10,001 to 15,000 Members	n/a	\$250
15,001 to 25,000 Members	n/a	\$400
25,001 to 50,000 Members	n/a	\$650
50,001 + Members	n/a	\$1,000
Client responsible for all CUA/3rd party vendor - 1 time and monthly recurring fees	n/a	\$2,000
<b>Mobile Banking</b> (powered by CU*Answers)		
<b>It's Me 247 Mobile Web Banking</b>	n/a	Free (included in e-Commerce pkg.)
<b>It's Me 247 Text Banking</b>	n/a	\$.0350/1-2 way text
<b>It's Me 247 Mobile App</b>		
CU*Answers	n/a	Free (special requests quoted separate)
CU Selected 3rd Party Partner	Quote provided	Quote provided



# ONLINE PRICING Provided by CU\*Answers

D. OPTIONAL SELF SERVICE CUSTOM BRANDING <small>(via Internet Retailer Support Center - IRSC)</small>		
	One Time Charges	Monthly
<b>Custom Online Banking Desktop Photo Album</b> <small>(1 - 6 custom pics)</small> Album Photo Change Fee	\$750 \$350	\$20 n/a
<b>Custom PFM Branding</b> <small>(per vendor capability)</small>	\$500	n/a
<b>Direct Login Widget Options</b> <small>(alternative to It's Me 247 button)</small>	Free	Free
<b>It's Me 247 Branding</b> <small>(changes requested after initial conversion)</small>	Quote/desired modification - min.1 hr. prgm. time	n/a
<b>It's Me 247 Desktop Theme</b> <small>(custom colors)</small>	\$2,000	n/a
<b>It's Me 247 Mobile Web Banking Theme</b> <small>(custom colors)</small>	\$1,600	\$20
<b>It's Me 247 Navigation Features</b> <small>(CU determined launching points)</small>	\$25	n/a
<b>It's Me 247 Online Banking Desktop Logo Swap</b> <small>(with CU logo)</small>	\$750	\$20
<b>Online Banking Community (OBC) Custom Background Color, Website &amp; Social Media Links</b>	Free	Free
<b>OBC Logo Replacement</b> <small>(with CU logo)</small>	\$750	\$20
<b>Video Customization Service</b> <small>(ability to brand It's Me 247 how-to-videos with CU log, text, voice, software display options)</small>	Quote provided	n/a



E. AUDIO RESPONSE FEES	One Time Charges	Monthly
<b>Applicable WATS Line Charge</b> <small>(shared with multiple CUs)</small>	n/a	\$0.025/minute
<b>Dedicated CU*Talk Phone Number</b>	n/a	\$25
<b>Spanish Vocabulary option</b> <small>(online - via CU*Answers)</small>	Free	n/a <small>(custom changes separate)</small>
<b>CU*Talk Audio Response System - In-House</b>	Quote provided	Quote provided/desired config.
<b>Audio Response Unit Access Fee</b> <small>(if installed locally)</small>	n/a	\$250 + Maint/Support
<b>Audio Response Unit Install./Test Changes</b> <small>(if installed locally)</small>	Quoted/job <small>(min. \$200)</small>	n/a



**It's Me 247**  
Bill Pay  
Payveris

**Gain a better member experience! Learn more by visiting our website at [www.cuanswers.com](http://www.cuanswers.com).**

**CU\*ANSWERS**



F. ATM, DEBIT AND CREDIT CARD PROCESSING (INSTANT CARD ISSUE OPTIONS AVAILABLE)		
	One Time Charges	Monthly
<b>ATM/Debit Transactions (Batch Processing)</b> Includes (1) free daily PBF transmission per switch 2nd and above daily PBF transmission option	n/a n/a	\$0.075/item (min. \$200) \$250 each
<b>ATM/Debit Transactions (Online; Tiered Rates-w/o online credit card servicing)</b> First 75,000 transactions All above 75,001 transactions <b>EFT Tiered Cap Structure</b> 124,293 to 250,000 transactions 250,001 to 500,000 transactions 500,001 to 750,000 transactions greater than 750,001 transactions	n/a n/a n/a n/a n/a n/a	\$0.0608 each \$0.0495 each \$7K cap \$8.5K cap \$10K cap \$12K cap
<b>ATM/Debit Transactions (Online; Tiered Rates- with online credit card servicing)</b> First 75,000 transactions All above 75,001 transactions <b>EFT Tiered Cap Structure</b> 136,723 to 250,000 transactions 250,001 to 500,000 transactions 500,001 to 750,000 transactions greater than 750,001 transactions	n/a n/a n/a n/a n/a n/a	\$0.0563 each \$0.045 each \$7K cap \$8.5K cap \$10K cap \$12K cap
<b>ATM/Debit Card - Online Interface</b> Existing online Network setup (per network; based on certification requirements) New online Network setup (per network)	\$3,500 - \$5,000 \$8,500 - \$15,000	n/a n/a
<b>ATM/Debit Card - Batch</b> Set-up or processor change Positive Balance File transmission setup (includes 1 daily file transmission)	\$1,800 \$600	n/a n/a
<b>Credit Card Transactions (Online)</b>	n/a	\$0.09/transaction
<b>Credit Card Rewards Points (File receive/posted)</b>	\$500	\$100
<b>Credit Card - Batch Process</b>	See Off Trial Balance (OTB section - pg 11)	n/a
<b>Credit Card - Online Servicing via CU*BASE (new vendor interface)</b>	Quote provided	n/a
<b>Credit Card - Batch to Online Conversion</b>	Free	n/a
<b>Credit Card, ATM/Debit - Online to Online Conversion</b>	Quote provided	n/a
<b>Limit Floods or BIN Additions (ATM/Debit; Credit Cards)</b>	Quote provided	n/a

G. SERVICE CHARGES AND PROCESSING CHARGES	One Time Charges	Monthly
<b>Dormancy fee program (by CU*A Operations)</b>	n/a	\$20/run
<b>Financial Institution Data Match (FIDM)</b>	n/a	\$125/quarter
<b>OFAC Data Match processing</b>	n/a	\$10
<b>Payroll file processing (receive/post)</b>	n/a	\$20/run
<b>Service charge processing (by CU*A Operations) (various account, minimum balance, transaction, and custom options)</b>	n/a	\$20/run

# ONLINE PRICING Provided by CU\*Answers

H. EXTERNAL VENDOR COMMUNICATIONS (DOES NOT INCLUDE 3RD PARTY VENDOR FEES)		
	One-time Charges	Monthly
<b>247 Lender</b> (Decision Modeling)	n/a	\$0.50/qualified decision
<b>ACH processing</b> (per Fedline processing; other vendors quoted separately)	n/a	\$50
<b>ACH Returns and NOCs</b> (assumes CU*BASE processed)	n/a	\$0.80/item
<b>AIRES file creation, balancing &amp; download to disk or FTP file</b> (CU*A processed)	n/a	\$50
<b>Bill Payment File Processing</b> (non-supported 3rd party vendors)	n/a	\$200/each/month (plus applicable one-time set-up fee)
<b>ChexSystems</b> (QualiFile risk assessment)	\$500	\$0.50/report
<b>Credit Report Online Archival and Retrieval Data for non-booked loans</b> (60 days plus current month). No charge for storing credit reports for life of booked loans.	n/a	\$5/additional month
<b>Credit Bureau Reporting</b> (via Metro 2)	\$250	\$20 -1 bureau reporting \$35 -2 bureaus reporting \$45 -3+ bureaus reporting
<b>Credit Bureau Retrieval</b> (Equifax, Trans Union, Experian) via ZOOT Credit Bureau file processed storing credit reports for life of loan, automated debt management of loan application, full marketing/CRM of all member credit reports)	n/a	\$0.75/file accessed (plus applicable bureau fee) Contact CU*A for discounted national bureau pricing
<b>CU*BASE reports and statement transmission set-up and download</b> (3rd party archival systems; non-CU*A Document imaging solutions. Includes daily/monthly CU*BASE reports; regular and credit card statements)	\$750	\$150
<b>CUNA's Loan Participation Tracking Analysis</b> (file transmission)	n/a	\$30/occurrence
<b>Experian ID Verification</b> (Integrated - Service Level 1)	n/a	\$0.75/request
<b>Experian Commercial ID Verification</b>	n/a	Quote provided
<b>Kasasa</b> (formerly BancVue) - file transmissions	\$1,500	\$100 (if using CU owned server) \$250 (if using CUA shared server)
<b>Loan insurance file processing and posting</b> (e.g. CPI, Credit Life/Disability) Existing Vendor New Vendor	\$500 \$1,000	\$30/occurrence \$30/occurrence
<b>MCIF downloads</b> (Raddon)	\$1,000	\$250 Annual maint. fee
<b>Member Connect file transmission to CUNA/Sertech</b> (per CU request)	n/a	\$100/transmission
<b>Miscellaneous file transmissions</b> - CU requested daily/monthly transmissions (separate from CU*BASE reports/statements) to 3rd party archival systems; other on demand transmissions, including membership listing requests to 3rd party vendors	Quote provided (per frequency required)	Quote provided (per frequency required)

I. OTB TOTALLOOK FILE EXCHANGES for Third Party Serviced Member Accounts		
	One-time Charges	Monthly
<b>OTB Analytics - Dashboard Integrations</b> (of 3rd party data)	Custom Bid (per Dashboard Option)	n/a
<b>OTB Master File Exchange</b> (per OTB vendor supported)		
Existing OTB Vendor	\$500 each	\$100 (unlimited OTB supported vendor files)
New OTB Vendor	\$1,000 each	
<b>OTB Payment File Exchange</b> (per OTB vendor supported)		
New or Existing OTB Vendor	Included in Master File Set-up	Included in Master File Fee
<b>OTB SSO Online Links</b> (per OTB vendor supported)		
Existing OTB SSO Vendor	\$500 each	\$25 (1-3 connections)
New OTB SSO Vendor	\$500 each	\$75 (4+ connections)
<b>OTB Transaction File Exchange</b> (per OTB vendor supported)		
New or Existing OTB Vendor (adding transactions from a 3rd party into CU*BASE)	\$500 each	\$100 (unlimited OTB supported vendor files)
J. CU*ARCHIVE AND DOCUMENT IMAGE SOLUTIONS		
<b>Media Supply</b> (per CU*Answers chosen media type)	n/a	\$10 each
<b>Loan Forms Archiving</b> (plus media)	n/a	\$50/quarter
<b>Receipt Archiving</b> (plus media)	n/a	\$50/quarter
<b>Report Archiving</b> (plus media)	<b># of Members</b>	<b>Monthly fee</b>
	1 - 5,000	\$50
	5,001 - 7,500	\$100
	7,501 - 10,000	\$175
	10,001 - 15,000	\$300
	15,001 +	\$600
<b>Statement Archiving</b> (Regular, CCs, & Mortgage) (plus media)	<b># of Members</b>	<b>Quarterly fee</b>
	1 - 5,000	\$50
	5,001 - 7,500	\$100
	7,501 - 10,000	\$175
	10,001 - 15,000	\$300
	15,001 +	\$600
Clients with their own Servers (hybrid - utilizing CU*A Archive service)		
Credit Card Archiving	n/a	\$10
Report Archiving	n/a	\$10
Statement Archiving	n/a	\$10
Clients with their own Servers (fully In-House - no CU*A Archive service)		
Credit Card Archiving	n/a	\$25
Report Archiving	n/a	\$25
Statement Archiving	n/a	\$25
<b>Re-creation of Archive Media</b>	n/a	\$100 (plus media)
<b>Storage of Archive Media</b> (original copy- stmts. and reports)	n/a	\$2.50 (billed annually in advance)
<b>Statement Copies</b>	n/a	\$0.50/page (\$10 min)
<b>CU*Answers Online Imaging Solution</b> (installation and set-up) Receipts, photo IDs, reports, stmts, e-sig capability & CU*BASE supported e-forms (loan & membership forms); subject to CU*A warranty provisions**	\$3,000 + applicable SwiftView software license fee, hardware, e-forms programming & T&E (no monthly charge) **No fee if only CU*BASE Reports & stmts.	Quote provided
<b>In-house Imaging Solutions</b> (Multiple In-House options) Receipts, photo IDs, loan & misc. forms, loan packaging, member document portal, CU*BASE reports and statements, e-sig capability	Quote provided	Quote provided
<b>Third-Party Online or In-House Document Imaging Solution</b>	Quote provided	Quote provided

# ONLINE PRICING Provided by CU\*Answers

Remote Deposit Capture (OpsEngine Service)	One Time Charges	Monthly
(RDC) Deposit File Automated Posting Complete Service (max 4 postings daily) Customized Service (Complete Service Plus Saturday/ Sunday service - same posting times)	\$500	\$3/posting \$5/posting
<b>K. SHARED BRANCHING</b>		<b>Cost</b>
Xtend Shared Branching (CU*BASE participating clients)	Xtend initiative - see Ancillary Pricing Guide	
<b>CO-OP Shared Branch Network (previously CUSC and FSCC)</b>		
<b>Issuer</b> One-time setup Per transaction fee (plus CO-OP related fees)	\$1,500 No charge	
<b>Acquirer</b> Monthly Branch acquirer processing fee (unlimited branches) <b>Data line</b> - Monthly fee (for either Issuer or Acquirer)	\$250 \$75	
<b>Other National Shared Branch Networks (one-time and recurring fees)</b>	Quote provided	
<b>L. SPECIAL REQUESTS</b>		
<i>All paper/electronic reports/queries, notices, and print solutions may be viewed and printed at the credit union for no charge. The following are optional for times you wish to use resources to complete a task instead of using your own equipment/staff.</i>		
Laser Gummed Labels	\$0.02/label	
Notice Transmission set-up fee (non Sage Direct)	\$750	
Query or Data File Creation, Special Projects and Balancing Requests	\$100/hour (1 hour min)	
Reset CU*BASE User ID/Password	\$25 each	



**INTERNET  
RETAILER**  
SUPPORT CENTER

**CUSTOMIZE YOUR  
IT'S ME 247 ONLINE BANKING  
DESKTOP THEME**

Brand It's Me 247 Online Banking to  
your own credit union colors.

Visit [irsc.cuanswers.com](http://irsc.cuanswers.com)



M. MISCELLANEOUS PROCESSING CHARGES	
<b>5498, 1099 and/or 1098 Processing and Laser Print</b> <i>(postage separate)</i>	Quoted annually
<b>AnswerBook, CU*BASE Documentation Guides and Reference Materials</b>	Free service via Online Help & cuanswers.com
<b>CU*Answers University Online Campus</b> <i>(basic)</i> <b>Full Credit Union Online Campus</b> <i>(via CU Training Inc.)</i>	Free service Quote provided
<b>Custom Training Edition (CTE)</b> <i>(CU*BASE Sandbox using member data of the credit union in a restricted environment)</i> - Initial training files configuration - 2 hours remote workstation support (CNS) - 4 hours remote staff training (during 1st month) - Data refresh/each quarter - Special CTE Requests	\$2,000 setup fee plus \$250/month  Quote Provided
<b>CU*BASE Member Demographics</b> <i>(messaging tool for visually comparing member addresses to CU offices and ATM locations)</i>	\$1,000- \$1,500 <i>(repopulation of data recommended annually - quote provided)</i>
<b>Dividend Regeneration</b>	\$125 each
<b>End of Month Processing Verification</b>	\$50
<b>End of Month Data Re-Load</b>	\$25
<b>It's Me 247 Hybrid Mobile App</b> <i>(CU*A developed wrapper-style app)</i>	Free
<b>MAP - Membership Application Process Site</b> <i>(IRSC product)</i> 1 Site 2 + Sites <i>(for targeted SEGS/audiences)</i>	Free \$100 setup plus \$20/month <i>(per site)</i>
<b>MAP +</b> <i>(MAP plus Experian Precise ID Verification)</i> 1 Site 2 + Sites <i>(for targeted SEGS/audiences)</i> Experian Precise ID Verification	Free \$100 setup plus \$20/month <i>(per site)</i> \$750 <i>(one-time)</i> plus \$1.34/transaction
<b>MOP - Membership Opening Process</b> <i>(Online)</i> -to include Experian Precise ID Verification, account funding option	<i>Coming in 2017</i>
<b>Mobile Experience Center</b> <i>(showcase CU mobile app store)</i>	Free
<b>TCD/TCR Setup/Interface</b> <i>(per supported CUA decide)</i> <i>Utilizing Lutzwolf middleware interface</i>  <i>Utilizing DynaCash tool option</i>  <i>New vendor and/or new model</i>	\$500 CNS <i>(setup)</i> plus \$750 <i>(license fee)</i> and \$185 <i>(annual support)</i>  Quote provided <i>(per 3rd party vendor)</i>  Quote provided
<b>Web Conference</b> <i>(via Zoom)</i>	Free



# ONLINE PRICING Provided by CU\*Answers

N. CUSTOM PROGRAMMING	Cost
<b>Check Images</b> (retrieved via single 3rd-party; includes member check and Check 21 "counter kill/on-us" images) Existing CU*BASE supported format Alloya format Other vendor formats	\$2,000 \$2,500 \$3,500
<b>Check Images retrieved via 3rd parties</b> (non-CU*A)	Quote provided
<b>Check Processor set-up</b> (new or changed vendor-if not CU*A)	\$1,500
<b>Check Processor</b> (recurring fee - if multiple check processors utilized)	\$100 monthly (each additional)
<b>Corporate Check file</b> (received via third party for check reconciliation)	\$500
<b>Corporate, Starter/Replacement Checks; Money Order Set-up</b> Address Change (only) Corporate Check/Money Order Logo Change Logo Edits (After first 10 days) Signature Change (only)	\$950 \$50 \$275 \$50/hr (1 hr. min) \$225
<b>Custom Bonus Dividend/Loan Interest Rebate</b> (CU*BASE offers a standard feature for Patronage/Ownership Dividends and Share Bonus Dividend/Loan Interest Rebates )	Quote provided
<b>Electronic Custom Documents</b> (including loan forms)	Quote provided
<b>MICR line changes to Member/LOC checks</b>	\$350
<b>Special Programming Requests</b>	\$100/hour (2 hr minimum)
*Note: Custom project prices are "general guidelines" and subject to change per individual project requirements.	
O. CONVERSION, DECONVERSION AND MERGER PROGRAMMING SERVICES	
<b>Client Letter of Intent</b> (to initially lock a desired conversion date - non refundable; fee applied to CU*BASE conversion)	\$5,000
<b>CU*BASE Conversion Programming</b> (includes standard conversion of data from core processing system only - applicable fees from third-party vendors quoted separately) Initial Staff Training	\$1.00/member  Per applicable T&E (pass thru) \$4,000 premium fee for approved Holiday conversion
<b>Bookkeeping - initial 90-Day Back Office Support</b> (provided by Xtend)	\$4,000
<b>Chatter Yak! - Social media/conversion support</b>	\$1,900
<b>CU*BASE Conversion Support Call Center Inbound Member Support</b> (1-2 weeks post-conversion support)  <b>Pre-conversion Outbound Member Contact</b> (via Xtend)	\$100 - \$300/day/person (includes min. 5 agents/day for 8/hrs a day) \$300 + \$2.50/call (CU provided lists)
<b>CU*BASE Deconversion Programming Fee</b> (base fee subject to change)	\$0.65/member (additional fees may apply)
<b>Data Communication Line to CU*Answers</b> (multiple options available)	Quote provided
<b>Merger Programming Fee</b>	Quote provided per CU*BASE Merger Guidelines



## P. STATEMENT PRINT/MAIL SERVICES

As a service to CU\*BASE processed credit unions, CU\*Answers maintains a contractual relationship with Sage Direct for providing laser statement print and mailing services. Currently the costs that are passed through to our clients represent a direct pass-through fee, while several other fees, including processing and paper costs are absorbed by CU\*Answers. This relationship provides a level of automated service that allows the credit union to enter mailing instructions through a menu option. This includes the name and number of inserts, when they should arrive at the mailing center, the cutoff date for mailing without the insert, and the contact name at the credit union for verification. This information is forwarded to Sage Direct each month to verify the items received and allows CU\*Answers to monitor the process from statement creation through mailing.

Additionally, as based upon new CU\*BASE flexibility for providing statement file formats, should your credit union choose an alternative statement provider, such as Bridgestone Print, other pricing may apply as based upon that vendor relationship and CU\*Answers transmission requirements.

## Q. MAILING SERVICES (Account, Credit Card, Mortgages - assumes Sage Direct)

	Cost
<b>Bursting</b> (using CU*Answers mailing services)	\$6.90/ 1,000 pieces
(not using CU*Answers mailing services)	\$6.90/1,000 pieces
<b>Folding</b>	\$6.90/ 1,000 pieces
<b>Inserting</b> (including statements and inserts up to 3 pieces, sorting and metering)*	\$29.90/1,000 pieces (plus envelopes and postage)
<b>Multiple Pages</b>	\$23/1,000 pieces
<b>Additional inserts</b> (unmatched)	\$4.40/1,000 pieces
<b>Miscellaneous Fees</b> (i.e. late inserts received, insert info missed deadline, etc)	\$50 or \$100/occurrence (as defined within member insert statement guidelines)
<b>Credit Card Return Envelopes</b>	Quote provided
<b>OPTIONAL SERVICES</b>	
<b>CASS Certification</b> (for non-CU*Answers prepared statements)	\$100/CASS run
<b>Loan Notices Printing Service</b> (HELOC/LOC - processed through Sage Direct)	\$800 min. one time setup \$100/month + \$0.09 each + postage/handling
<b>Member Notices Printing Services</b> (processed through Sage Direct)	\$0.20 each + postage
<b>Member Selected Statement Styles</b> (multiple format statement styles as provided by chosen statement vendor)	Quoted/statement provider
<b>Mortgage Statement Processing</b> (through Sage Direct)	\$0.18/stmt. + postage
<b>Selective Statement Inserts</b> (to targeted member groups per statement mailing)	1st selective insert run - \$150 2nd and above selective insert runs - \$50/run.
<b>Statement Back Page</b> (recon, disclosure) set-up & changes	\$250/occurrence
<b>Statement Digitized Logo set-up &amp; changes</b>	\$175
<b>Statement Onserts</b> (graphical advertising message printed on stmt)	Quoted/statement provider
<b>Statement Transmission</b> (3rd party - except for Sage Direct or Bridgestone Print)	\$750 one time (per stmt. type regular, CCs, mortgages) \$100/occur. (per stmt. type - regular, CCs, mortgages)
* When mailing weight exceeds 1 oz., added postage is required. Also, for CUs not mailing through CU*A, handling/transportation costs for shipping printed pages to the CU's chosen mailer will be billed directly.	Pricing subject to periodic change



**Contact Information:**

**CU\*Answers**  
p: (800) 327-3478  
f: (616) 285-5735  
sales@cuanswers.com  
cuanswers.com