



Can we spark a credit union retailing revolution?

IT MIGHT ALL START WITH THE INTERNET

Can we spark a credit union retailing revolution?

retailing noun

re-tail-ing | \rē-,tā-ling

Definition of *retailing*

: the activities involved in the selling of goods to ultimate consumers for personal or household consumption



Advertising



Location, Location, Location



Product Display



Convenience



The Online Store

Amazon is a sexy store, and can be held up as an example of the ultimate endpoint

But we need to start with who we are, how we wish to change, and how that would yield a better model and a new outcome

Advertising: Where are you focusing for the future?

THINGS VS. THEMES (WHO WOULD THINK AMAZON.COM COULD SELL 600 MILLION THINGS?)

ADVERTISING THE INTENT OF
OUR SOLUTIONS:
Selling things and our task-based expertise

- Digital content about our products
- Email blasts
- Education events
- POV contacts
- Online stores
- Etc.

ADVERTISING THE HOPE OF OUR
COLLABORATIVE:
The voice of our owners and our community

- Championing the virtues of the cooperative business design
- Adding our voice to industry leadership as owners of cooperatives
- Building win-wins with the owners of credit unions
- Extending our market to extend our community

Why we're investing in CUSO Magazine

BECAUSE THE INTERNET CHANGED THE GAME: OUR COMMUNITY IS THE FOCUS



cusomag.com

Hang this one in your breakroom!

Location, Location, Location

THE INTERNET HAS CHANGED THE “WHERE” WE REACH MEMBERS

- It used to be whether you had enough branches, and whether they were on the right corners
- Today it's more about where you're retailing, and the forms of retailing, than just the simple duplication of a single strategy, over and over
 - Do you have a retail call center?
 - Do you have the right online branch?
 - Is mobile taking over your branch strategy?
 - Do you have an Internet-based store?
 - Are you growing in the right locations?



In the past, we looked for projects that improved an internal process...today we're studying how to activate a retail channel and add it to your overall approach to the market

Location, Location, Location

THE INTERNET CHANGES THE WAY YOU CAN FOCUS ON LOCAL

- A focus on time
(24x7)
- Your commitment to local
(Ops time zone processing)
- Your emphasis on when your retailing is available
(2nd shift client support and network services)
- Your investment in a community *(geographic, lifestyle, affinity)* of customers

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RETAILING IS ALL ABOUT THE SENSE OF "LOCAL"

THE CONSUMER IS ALWAYS LOCAL – CAN YOU MAKE THEM FEEL YOU GET THAT?

What will CU*Answers have to do so that you can feel our empathy for where – and when – you do business?



Eastern	Central	Mountain
Tuesday, June 10, 2013 10:35:17 AM EDT <small>In Production</small>	Tuesday, June 10, 2013 9:35:17 AM CDT <small>In Production</small>	Tuesday, June 10, 2013 8:35:17 AM MDT <small>In Production</small>
Pacific	Alaska	Hawaii
Tuesday, June 10, 2013 7:35:17 AM PDT <small>In Production</small>	Tuesday, June 10, 2013 6:35:17 AM AKDT <small>In Production</small>	Tuesday, June 10, 2013 4:35:17 AM HST <small>In Production</small>

Local isn't just geography...it's a sense that you are at the center of the world



Location, Location, Location

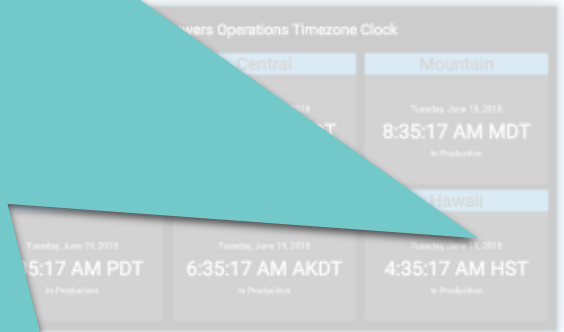
THE INTERNET C...

- A focus on time (24x7)
- Your employees (Ops & Support)
- Your emphasis on retailing is available (2nd shift client service & network services)
- Your investment in technology (geographic, lifestyle, affinity) of customer



What would you think about a new CU*Answers location in Las Vegas?

A client support center, a programming center, and a new marketplace persona



Local isn't just geography...it's a sense that you are at the center of the world



Product Display

THE INTERNET FORCES RETAILERS INTO A NEW CONTRACT WITH CUSTOMERS

- More than anything else, the Internet has redefined how you display, describe, and inform your customer about your products, services, and inventory
- Digital content is king**
- Access to that content must be shared between the internal employee and external customer
- Practical data about what you sell is as respected as the glitz that you use to sell it
- You can't rely on your customer understanding the commodity you sell – you must explain it as if it was something brand new

Panasonic Microwave Oven NN-SN686S Stainless Steel Countertop/Built-In with Inverter Technology and Genius Sensor, 1.2 Cu. Ft, 1200W

Price: \$169.49 + FREE Shipping. Details

Get \$50 off instantly. Pay \$119.49 upon approval for the Amazon Rewards Visa Card.

Free Amazon tech support included –

- Panasonic Microwave: This 1200-watt high power, 1.2-cubic-foot capacity stainless steel countertop/built-in microwave delivers a seamless stream of cooking power for even cooking and delicious flavor.
- Inverter Technology with Turbo Defrost: Patented Inverter Technology generates a seamless stream of power and delivers consistent, evenly prepared food without overcooking; advanced Inverter Turbo Defrost speeds up defrosting time.
- Compact Design: This countertop microwave with 15.4-inch turntable is thinner, lighter and more efficient, allowing you to devote less space to electronics and more to interior capacity; overall dimensions are 19.4 x 20.7 x 12.25 inches x 15.15 x 16.5 x 14.5 x 16.5 inches.
- Smart Cooking Settings with Genius Sensor: Built-in automatic Genius Sensor adjusts power and times based on different foods; other advantages include 14 preset menu items, lock-rotate timer, delay start and child safety lock.
- Keep Warm Feature: This inverter microwave keeps soups, gravies or desserts warm and fresh until ready to serve. Power Source: 120V / 60Hz. Power Consumption: 1400W.

A Steady Stream of Cooking Power for Even Results

Inverter Technology for Constant Cooking Power and Shorter Cooking Time

Panasonic Inverter Technology generates a steady stream of power at all temperature settings. Shorter cooking time along with consistent, evenly prepared food – edges to center – across a wide range of cooking techniques.

Peach, Brine and Steam to Perfection

Panasonic Inverter Technology generates a steady stream of power at all temperature settings. The result? Consistent, evenly prepared food – edges to center – across a wide range of cooking techniques.

Inverter Technology delivers microwave energy in a way that allows delicate foods to simmer without overcooking. In addition, foods retain more color, texture and nutrients for fast, easy and delicious results.

Maximum Interior, Minimum Footprint

The smart, compact design of the Inverter power unit devotes less space to electronics and provides for more interior capacity. These smaller, more efficient energy and control units are also up to eight pounds lighter than conventional microwave components. All of which adds up to more interior space, while taking up less space on a counter.

Customer Rating	Price	Shipping	Sold By	Color	Item Dimensions	Item Weight	Material Type	Wattage
★★★★☆ (427)	\$169.49	FREE Shipping on orders over \$25	Amazon.com	Stainless	15.81 x 20.69 x 12.25 in	25.5 lbs	Aluminum	1,400 watts
★★★★☆ (655)	\$179.99	FREE Shipping on orders over \$25	Amazon.com	Black	19.44 x 23.00 x 14 in	37 lbs	Aluminum	1,750 watts
★★★★☆ (208)	\$129.99	FREE Shipping on orders over \$25	Amazon.com	Stainless	19.44 x 21.00 x 11.54 in	32 lbs	Aluminum	—
★★★★☆ (122)	—	FREE Shipping	Amazon.com	Stainless	14.81 x 19.1 x 20.9 lbs	20.9 lbs	Stainless	950 watts

Product Information

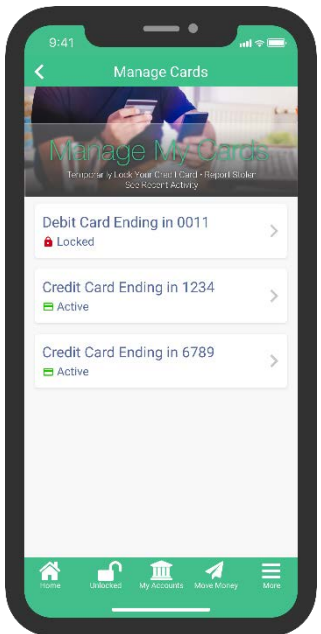
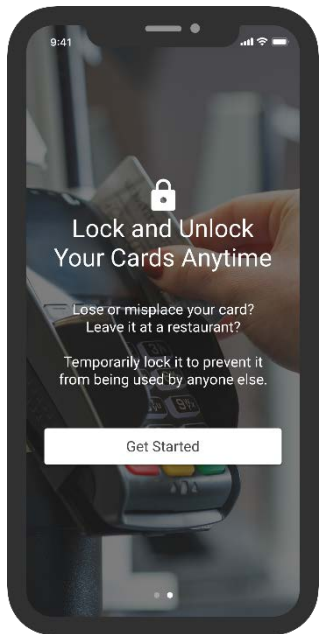
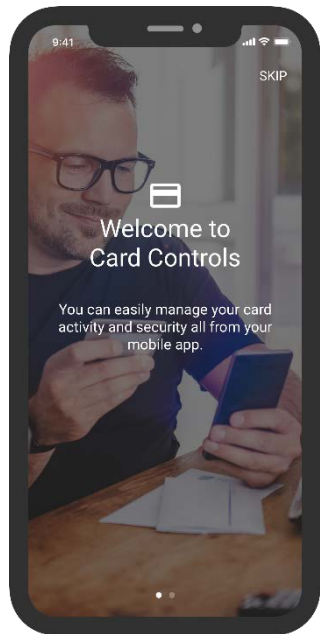
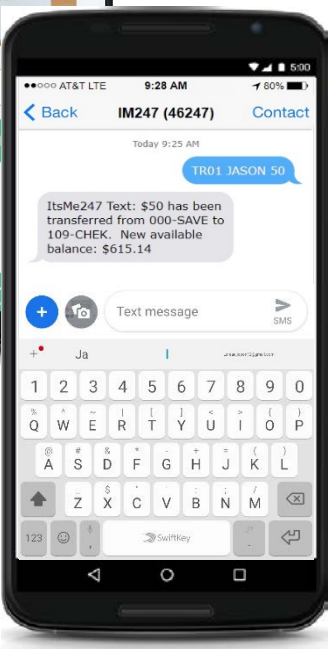
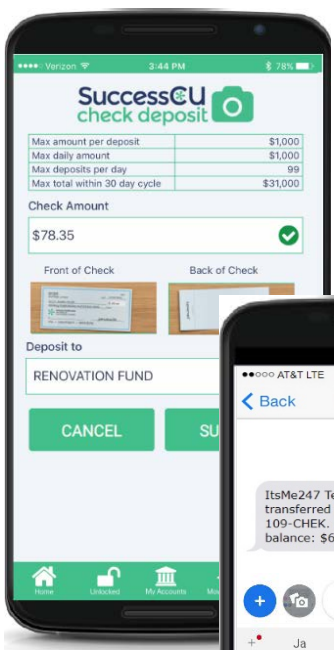
Product Dimensions	15.8 x 20.7 x 12.25 inches	Technical Specification
Item Weight	25.5 pounds	Specification Sheet [pdf]
Shipping Weight	29.4 pounds (View shipping rates and policies)	User Manual [pdf]
Manufacturer	Panasonic	Warranty & Support
Model Number	BN1D6VZL04	Check here for Preparation 00 warning
Country of Origin	California, USA	For warranty information about this product, please click here [PDF]
Item model number	NN-SN686S	Feedback



Convenience

ANOTHER WORD FOR “IN YOUR FACE”

- Today’s retailer can be with the customer no matter where the customer is
- 90% of our projects are about convenience, either the member’s or your staff’s
- Look for even more in the future



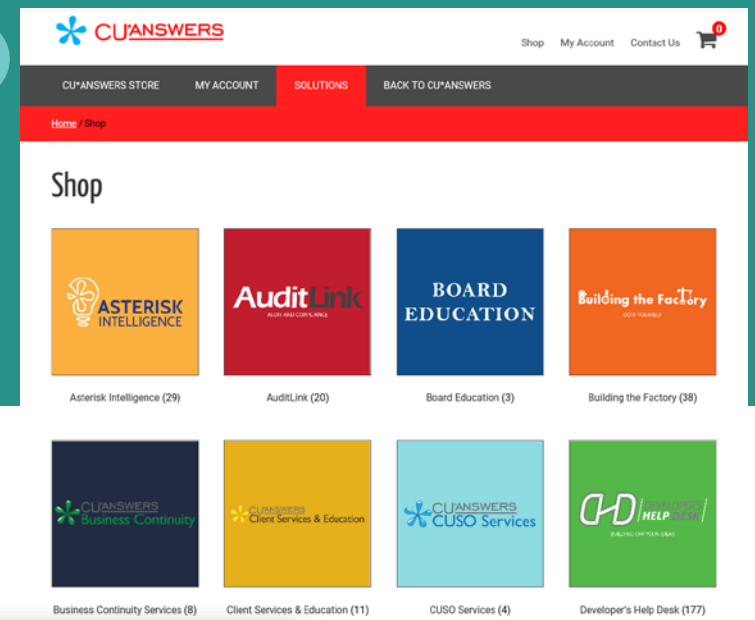
my VIRTUAL StrongBox

Are you ready to collect revenue for being more convenient, in a world where customers pay for it every day?

The Online Store

IS IT TIME TO RIP OFF & DUPLICATE?

- More than just being a template, CU*Answers wants to be a firm that helps you build online stores
- If you build an online store in earnest, it will change your organization, how you see the world, and how the world sees you
- It's more than a task, it's an awakening to how business has been changed by Internet commerce and the expectations of consumers for everything they buy, even if they don't buy it on the Internet
- **We want to help you change your retailing**



Where should credit union online stores live?

DESKTOP BANKING? MOBILE BANKING? THE WEBSITE? OR A COMBINATION OF THEM ALL?



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A CU*ANSWERS TEMPLATE FOR ONLINE/MOBILE TOOLS

THE ONLINE '19 PROOF-OF- CONCEPT PROJECT

SHOULD WE STUDY THE POTENTIAL FOR A **RADICAL** NEW COORDINATION OF WEBSITES AND BANKING SITES?



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WHAT DO WE MEAN BY RADICAL?

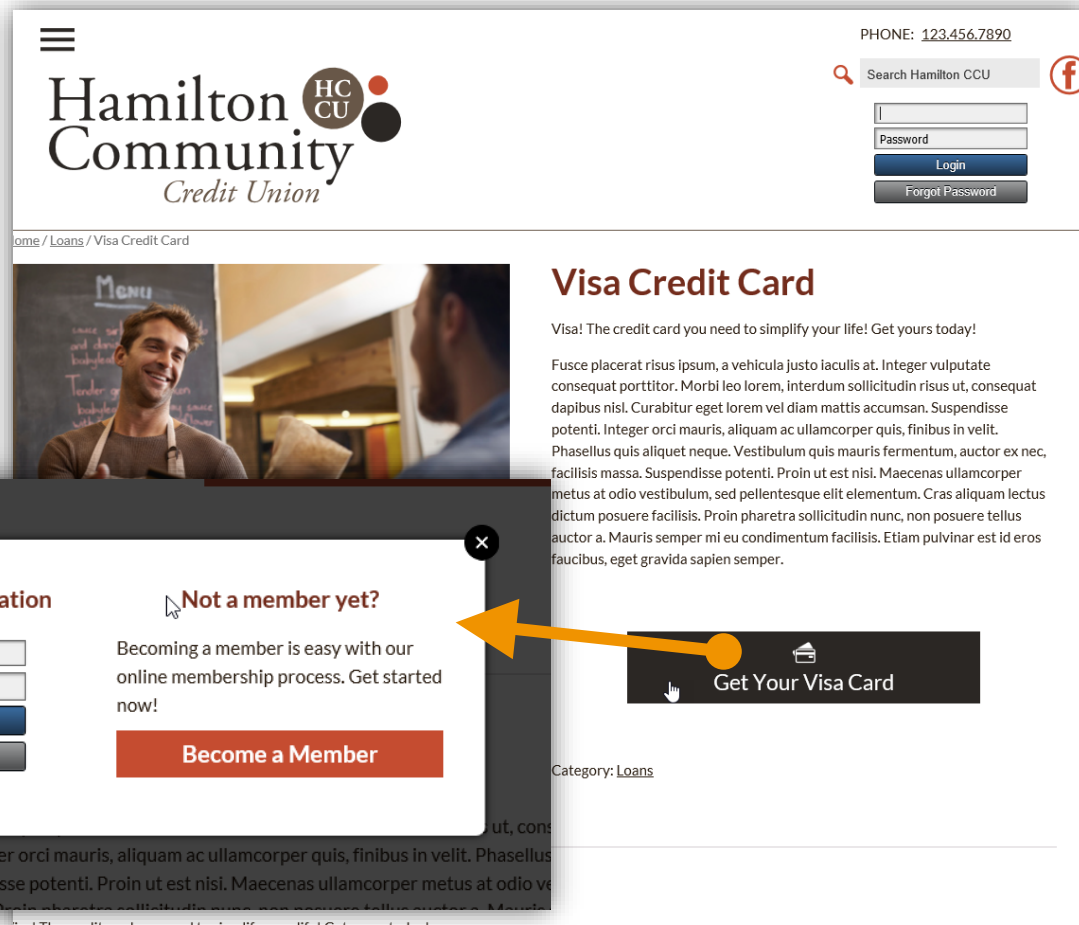
CU*ANSWERS BUILDS A SOLUTION THAT MERGES WEBSITES AND BANKING SITES AS ONE PRODUCT



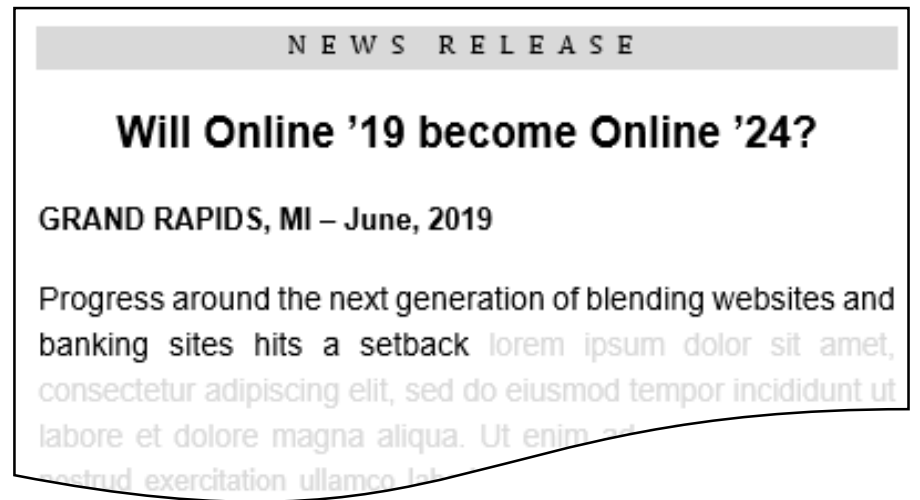
Online '19 is not a new piece of software...Online '19 is our discussions and brainstorming about a possible new future for our online and mobile tools

Where should credit union online stores live?

DESKTOP BANKING? MOBILE BANKING? THE WEBSITE? OR A COMBINATION OF THEM ALL?



ONLINE '19



I haven't given up on this goal yet, we're just going back to the drawing board based on some Internet browser changes



Lender*VP
CU*ANSWERS Management Services

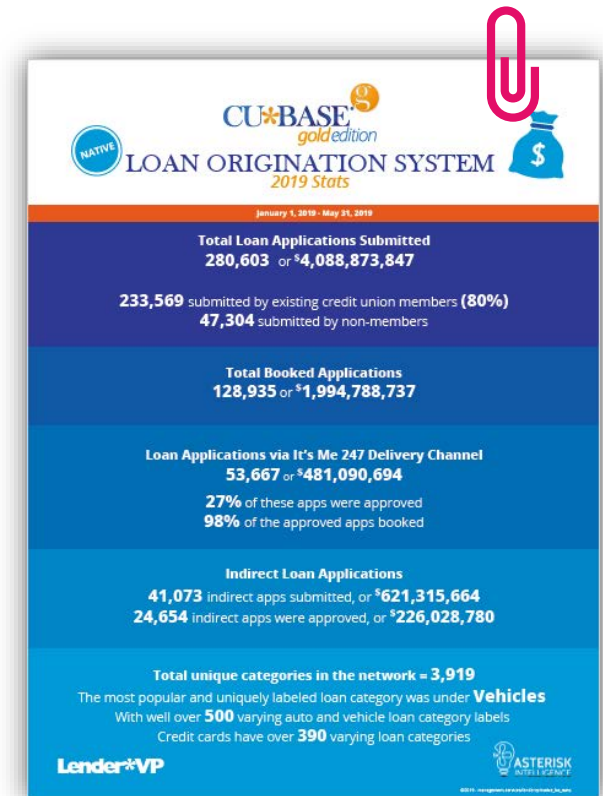
Can credit union online stores do more than serve members?

IS IT TOO RADICAL TO THINK CREDIT UNION INTERNET
SERVICES WOULD DIRECTLY COLLECT REVENUE?

Do you do loans instantly on the Internet without any employee intervention?

A COMMON RFP QUESTION FOR OUR CUSO AND FOR CREDIT UNIONS

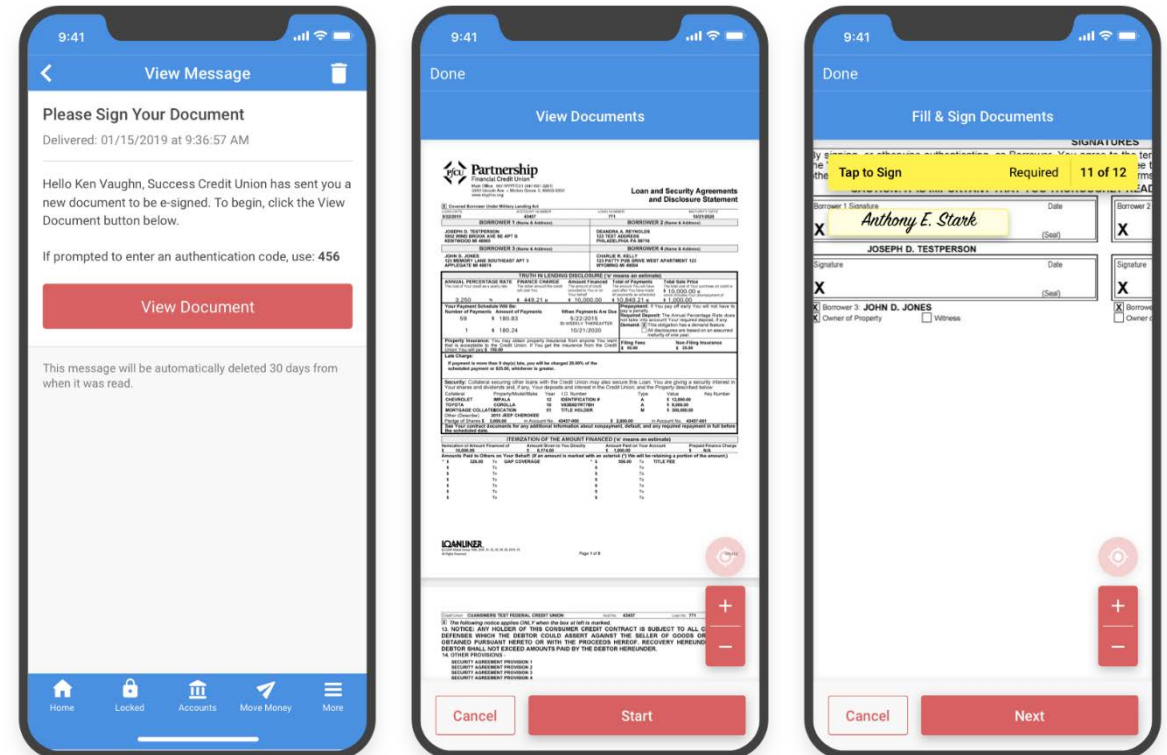
- We want everyone to be able to answer YES to this question
 - It only took writing one new program to be able to say our software *can* do it
- It will take a little more work to say our community *does* it, in a big way
- This is the project that we took on with our CEOs this year: **Change the minds of all our participants that this is possible, and they should do it**
 - Bypass the application and make it a simple click to open a loan
 - Make sure that click is available as close to 24x7x365 as we can
 - Let credit unions ease into it, on the way to bigger and better things
 - Use the power of data and intuition to make offers, instead of waiting for requests
 - Without a doubt, reinforce that the Internet generates revenue



What makes this strategy possible?

WHAT WILL GIVE YOU THE CONFIDENCE TO JOIN US IN THIS EFFORT?

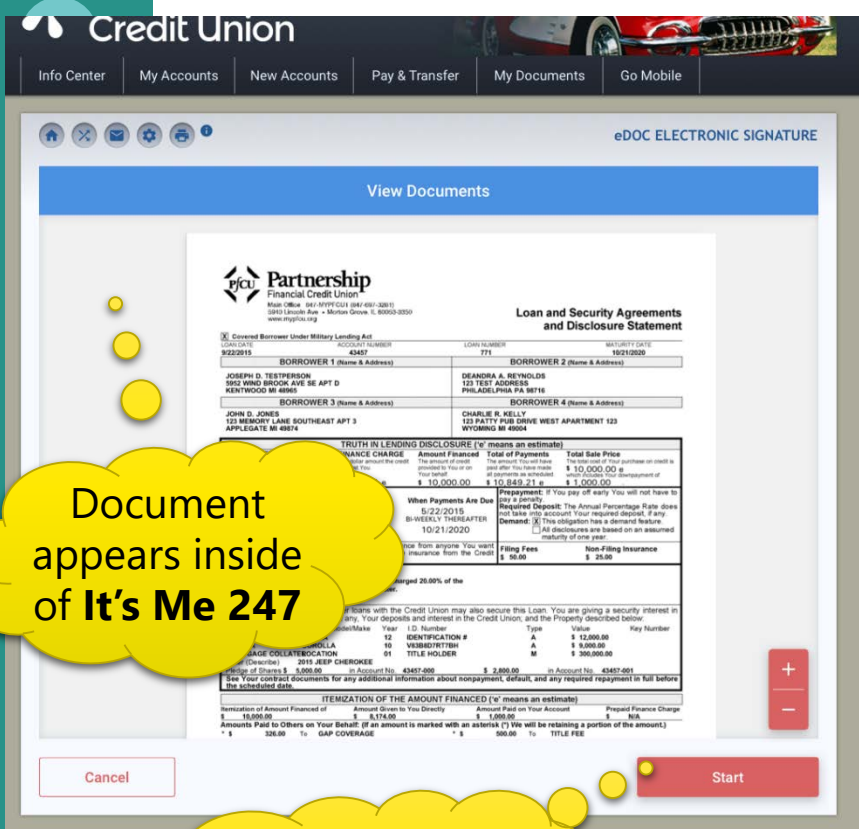
- You can catch the attention of the member (location, location, location)
- You have processes (data) to make the right offers and control the risk
- The member can accept and it's a done deal (convenience and trust)
- The member can validate their intentions and sign on the dotted line
- The member has immediate access to funds, via a familiar environment



Introducing...

COMING SOON!

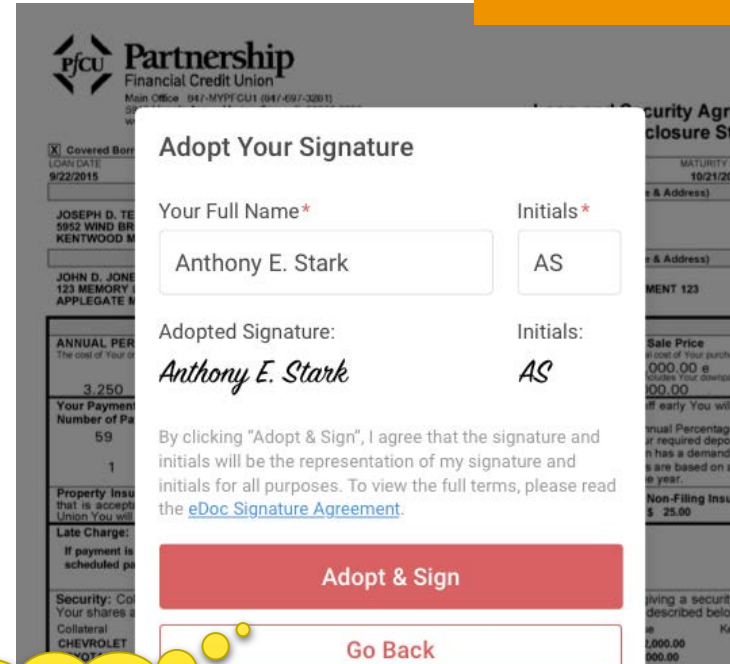
A New eSigning Experience in It's Me 247 desktop and mobile



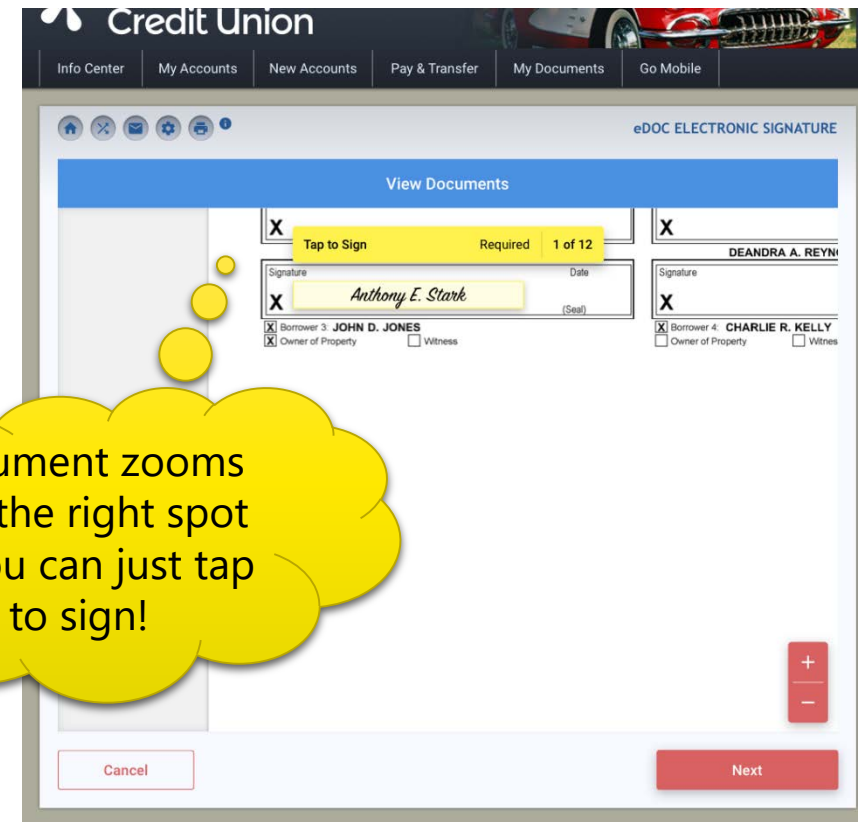
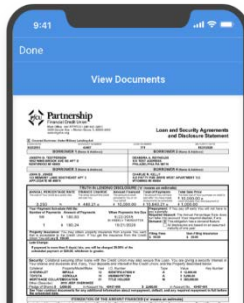
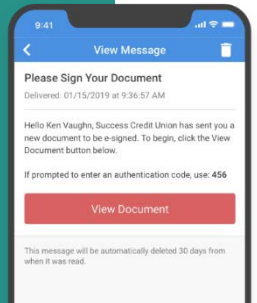
Document appears inside of It's Me 247

Can see the document before you sign

1-step signature setup



Document zooms into the right spot so you can just tap to sign!





1Click credit card offers via **It's Me 247** desktop and mobile

CAN CREDIT UNION ONLINE STORES DO MORE THAN SERVE MEMBERS?

- Members are identified based on credit union defined criteria
- Credit card offers will display in **It's Me 247** desktop/mobile banking
- Acceptance of the offer is member-driven, and **funds are available immediately**
- CU is notified of acceptance and handles card orders as usual

My Accounts | New Accounts | Pay & Transfer | My Documents | Go Mobile

ACCOUNT SUMMARY | I'M A PLATINUM MEMBER

You've Been Approved, Mary!
Based on your status at Success Credit Union, you've been approved for up to \$5,000.00 right now! [View Offer](#)

Account	Name	Available Balance	Actual Balance	Last Transaction	Accrued Dividends
000	PRIME SHARES	\$1.32	\$11.32	2/13/2015	\$0.00
001	CHECKING	\$2,080.47	\$2,080.47	6/6/2017	\$0.00
012	MONEY MARKET	\$1,568.78	\$1,568.78	5/24/2017	\$0.02
ACCOUNT TOTALS		\$3,650.57	\$3,660.57		\$0.02

Account	Name	Regular Payment	Amount Due	Due Date	Balance
620	SELECT REWARDS	\$30.00	\$30.00	4/28/2019	\$20.65
ACCOUNT TOTALS		\$30.00	\$30.00		\$20.65

YOU'RE APPROVED FOR A CREDIT LIMIT OF \$1,000.00 - NO CREDIT CHECK REQUIRED [View Offer](#)





1Click credit card offers via **It's Me 247** desktop and mobile

CAN CREDIT UNION ONLINE STORES DO MORE THAN SERVE MEMBERS?



My Accounts | New Accounts | Pay & Transfer | My Documents | Go Mobile

to help! HAT

Congrats, You're Approved!

Your 1Click Loan Offer		
Name	Monthly Payment	Loan Amount
RESPECTED MEMBER LOAN	\$135.00	\$5,000.00

Decline Offer | Maybe Later | Claim Now

This test is credit union configurable. Ut enim ad minim veniam, quis nostrud exercitation ullamco laboris nisi ut aliquip ex ea commodo consequat. Duis aute irure dolor in reprehenderit in voluptate velit esse cillum dolore eu fugiat nulla pariatur. Excepteur sint occaecat cupidatat non proident, sunt in culpa qui officia deserunt mollit anim id est laborum.

Your 1Click Credit Card Offer	
Name	Credit Limit
RESPECTED MEMBER CARD	\$5,000.00

Decline Offer | Maybe Later | Claim Now

9:41 | My Accounts

Credit Summary

SELECT REWARDS

Due 4/28/2019: \$30.00
Balance: \$20.65
Available balance: \$4,979.35

RESPECTED MEMBER CARD [View Offer](#)

Credit Limit: \$1,000.00
You're approved for this offer!

9:41 | My Accounts

Congrats, You're Approved!

RESPECTIVE MEMBER CARD

Credit Limit: \$1,000.00

Decline Offer
Maybe Later
Claim Now

This test is credit union configurable. Ut enim ad minim veniam, quis nostrud exercitation ullamco laboris nisi ut aliquip ex ea commodo consequat. Duis aute irure dolor in reprehenderit in voluptate velit esse cillum dolore eu fugiat nulla pariatur.

9:41 | My Accounts

You've Accepted this Credit Card!

Configurable credit union message. This will congratulate the member for accepting their pre-approved offer and inform them how they will be receiving the credit card.

RESPECTIVE MEMBER CARD

Credit Limit: \$1,000.00

Transfer Now
Back to Accounts

Success

Your new account has been opened!

RESPECTED MEMBER LOAN – \$5,000.00
First Payment Due – 4/1/2019

Configurable credit union message. This will congratulate the member for accepting their pre-approved offer and suggest they go to the transfers page to move the money to their spend accounts.

Transfer Now | Back to Accounts

CD-secured loans with instant account creation

CAN CREDIT UNION ONLINE STORES DO MORE THAN SERVE MEMBERS?

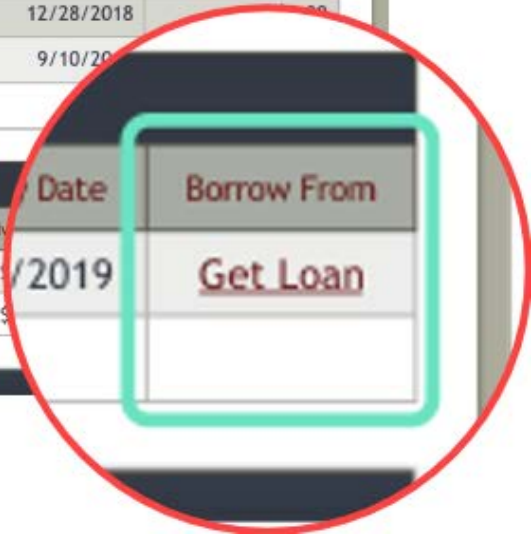
COMING SOON!

Share accounts

Account	Name	Available Balance	Actual Balance	Last Transaction	Accrued Dividends
000	KEN 10 SAVINGS	\$78.26	\$83.26	12/27/2018	\$0.00
001	KEN'S 10% CHECK	\$472.02	\$472.02	12/28/2018	
002	BENEFITS CHECK	\$3.00	\$3.00	9/10/20	
ACCOUNT TOTALS		\$553.28	\$558.28		

Certificates

Account	Name	Avail. Balance	Actual Balance	Accrued Div	Date	Borrow From
330	12 MONTH CD	\$0.00	\$5,000.00		1/2019	Get Loan
ACCOUNT TOTALS		\$0.00	\$5,000.00			



to help! HAT

REQUEST A NEW CD LOAN

Borrow Money Secured by Your Certificate

Success Credit Union now offers CD-secured loans. No credit check is needed! Just tell us how much you'd like to borrow, up to the current balance on your CD, and choose a term to determine your monthly payment. The loan must be paid off by the time the certificate has matured.

Start a Loan Secured by a Certificate: 12 Month CD

Loan Amount (Up to \$5,000.00)

Terms (Up to 18 Months)

Processing Fee
 You will incur a \$25.00 processing fee when you create this loan. Select an account from which the fee should be withdrawn:

Deposit Account
 Select an account where you would like your loan funds deposited:

Payment Plan
 How would you prefer to repay this loan?

Your Proposed CD-Secured Loan

Loan Rate	Estimated Amount Due	Due Date
3.20%	\$3,612.00	2/1/2018



CD-secured loans with instant account creation

CAN CREDIT UNION ONLINE STORES DO MORE THAN SERVE MEMBERS?



New CD-Secured Loan

Loan Amount	Loan Rate	Deposit Account	Monthly Payment	Due Date
\$3,500.00	3.20%	002—Ken's Checking	\$194.44	2/1/2018

Processing Fee: \$25 from Ken's Checking (\$1,345.90)

If you agree to the loan terms and are ready for this new loan account to be created, select "Get Loan."

Buttons: Back, Get Loan

Confirmation Code Required

Your confirmation code is required to complete this operation. Enter it below to continue.

Confirmation Code:

Continue

Success!

Your loan funds are available in your account: Ken's Checking. You can view full loan terms by visiting your new loan in Account Summary.

Close

Certificates

330 - 12 Month CD

\$0.06 Available

Actual Balance: \$100.06
Annual Percentage Yield: 0.350%

New CD-Secured Loan

Success Credit Union now offers CD-secured loans. No credit check is needed! Just tell us how much you'd like to borrow, up to the current balance on your CD, and choose a term to determine your monthly payment. The loan must be paid off by the time the certificate has matured.

Loan Secured by Certificate: 12 Month CD

Loan Amount (Up to \$5,000.00): \$0.00

Terms (Up to 18 Months): 0

Deposit Account: Select an Account...

Processing Fee: You will incur a \$25.00 processing fee when you create this loan. Select an account from which this fee should be drawn: Select an Account...

Payment Plan: How would you like to repay this loan? Monthly

New CD-Secured Loan

\$3,500.00 Loan Amount

Loan Rate: 3.20%
Monthly Payment: \$194.44
First Due Date: 2/1/2018

Processing Fee from Ken's Checking: \$10.00

If you agree to the loan terms and are ready to continue with this loan, select "Get Loan."

Buttons: Back, Get Loan

Account	Name	Regular Payment	Amount Due	Due Date	Balance
120	CLOSED CD LOAN	\$194.00	\$194.00	2/1/2019	\$3,500.00

Loan modification requests (auto-approved or sent directly to your underwriter queue)

CAN CREDIT UNION ONLINE STORES DO MORE THAN SERVE MEMBERS?



330	<u>60M CD</u>	\$0.00	\$2,000.00
331	<u>60M CD</u>	\$0.00	\$2,000.00
	ACCOUNT TOTALS	\$0.00	\$4,000.00

Account	Payment	Amount Due	Due Date
779	<u>BALLOON MORT</u>	\$822.39	6/10
	ACCOUNT TOTALS	\$822.39	\$822.39

Want to change how much you pay monthly?

[Modify My Loan](#)

Maturity Date	2/10/2022
Interest Rate	3.500%
Payment Frequency	Monthly

- [Account Detail](#)
- [Pay Now](#)
- [Print Loan Coupons](#)

NOTE: Contact the Credit Union for the exact payoff amount for this account.

Adjust Your Loan Payment

This is the configurable text block #1 in CU*Base. Credit Unions can write branded text to entice their members to use their specific configuration of the product.

New Terms: Months

New Loan Payment Schedule			
Term	Rate	Old Payment	New Payment
48mo.	3.500%	\$400.00	\$257.90

[Reset](#) [Continue](#)

Loan modification requests (auto-approved or sent directly to your underwriter queue)

CAN CREDIT UNION ONLINE STORES DO MORE THAN SERVE MEMBERS?



779 - BALLOON MORT

Loan Modification to 779 - Balloon Mort

Here is an overview of your proposed new loan terms.

Your Requested Loan Terms			
Term	Rate	New Payment	Processing Fee
48mo.	3.500%	\$257.90	\$25.00

You will be charged the above Processing Fee when you submit your request. Select an account to pull this fee from:

002 – Ken's Checking (\$1,345.90)

Back Submit Request

Adjust Your Loan Payment



Loan Modification to 779 - Balloon Mort

Congratulations
Your request has been approved!

Your New Loan Terms		
Term	Rate	New Payment
48mo.	3.500%	\$257.90

Your requested loan terms have been approved and implemented. Your next payment will be for the above amount and is still due at your next scheduled due date.

Close

OR

Loan Modification to 779 - Balloon Mort

Thank You for your Request!

Your Requested Loan Terms		
Term	Rate	New Payment
48mo.	3.500%	\$257.90

Someone from our lending team will review your request and get back to you shortly. If you have questions, contact us at 111-555-1234, ext. 333

Close



On-demand ACH deposits for a fee

CAN CREDIT UNION ONLINE STORES DO MORE THAN SERVE MEMBERS?



ACH TRANSACTIONS

Pending Electronic Transactions

The following are electronic transactions received from the Automated Clearing House (ACH) and waiting to post to your accounts. We will post them to your accounts on the date shown below.

Company Name	Amount	To Be Posted	Posting To	
...	...	1/12/2018	001 - ...	Instant Deposit New
...	...	1/12/2018	001 - ...	Not Eligible
...	...	1/17/2018	002 - ...	Post Now

"Post Now" appears on deposit transactions waiting in the warehouse



Instant Deposit

Company Name	Amount	To Be Posted	Posting To
...	...	1/17/2018	002 - ...

I would like to post this deposit early and understand that distributions normally associated with this deposit, if any, will be posted now as well.

I also understand a fee of **\$30.00** will be assessed for this service. Below is the account from which this fee should be withdrawn:

002- ...

Go Back Post Now

Introducing a new alternative for auto-decisions

CAN CREDIT UNION ONLINE STORES DO MORE THAN SERVE MEMBERS?



Session 0 CU*BASE GOLD - CREDIT UNION

File Edit Tools Help

Configure CLR Criteria

Minimum criteria to automatically pass the CLR auto-decision model

Inclusions

- Membership open at least months
- Member age between and years old
- Previous credit score(s) between and Include only scores pulled within the past months
- Average aggregate share balance over the previous months of at least Include SH SD CD IR TX
- At least paid off/closed in previous months
- ACH and/or payroll deposits of at least per month over the previous months

Exclusions

- Membership designation(s) to exclude Select 15 selected
- SEG/Sponsor to exclude Select 0 selected
- Insider/employee type(s) to exclude Select 2 selected
- Exclude if current loan balances are higher than Include LN OC
- Exclude if any current loans in category Select 4 selected
- Exclude if any current loans are at delinquent status
- Exclude if any current loans are over limit
- Exclude if any loans (active or closed) have been delinquent more than times
- Exclude if any write-off/charge-offs in previous months



So you approved a loan because
you knew the person and
trusted the experience you
already had with them...

CLR Path will help you validate
what you claim to know, and
confirm that you checked

What data do you think defines a relationship?

CU*ANSWERS HAS ARCHITECTED OUR DATABASE – WHAT ARE YOU DOING?

- Later today we'll talk about the AI team, but I want you to consider what you're doing with new database administration tools that allow you to define data, collect it, and use it interactively with CU*BASE and **It's Me 247** products
- Beyond what CU*Answers plans for CLR Path, what data might you add via UDM that would give your member the nod of approval for a loan?
 - CU-directed data floods to UDM is coming in the 19.10 release
- Harness the power of data in 2020



We'll start with a yes/no evaluation of the member's relationship... where it goes from there is up to you

What's up with our LOS solutions?

■ Ready-to-look (R2L) loans:

- Vendors: **9**
- Integrated relationships: **83**
- Apps YTD: **41,073**
- Loan \$ YTD: **\$226,028,780**

■ Ready-to-book (R2B) loans:

- Vendors: **2** (*1 in development*)
- Integrations: **5**
- Apps YTD: **7,502**
- Loan \$ YTD: **\$103,389,715**

What's New with the CU*BASE Native LOS
 Lender*VP
 January 1, 2019 - May 31, 2019

What's New?
 CU*Answers is working constantly to improve our native LOS within CU*BASE. These are just a few of the many highlights from the past few months. Keep an eye on upcoming releases for new tools rolling out and if you have ideas, please contact Pete Wimmering (Pete.Wimmering@cuanswers.com) with our Lender*VP team to discuss.

Refinance Triggers
 Interested in enhancing your team's cross-sell? Check out the newly integrated Refinance Triggers tool in the CU*BASE loan application. This is a FREE enhancement that will quickly notify your lending staff of potential money saving offers for your members. Refinance Triggers is customizable by credit union and offers tracking abilities for lending managers as well.

Miscellaneous Coverage SSOs
 Do you offer GAP or mechanical breakdown warranties to your members? If so, and you use CUNA Mutual Protection Advisor or Frost Visual GAP we now have SSO integrations with these vendors. Save time by not rekeying information into a separate database so we move the data for you. Visit the CU*Answers store to purchase the product or contact Lender*VP with questions.

Switch Line of Credit
 Now line of credit (LOC) product. You now have the ability to offer an interest only LOC that CU*BASE will automatically move the payment to principal and interest after that specified number of months. This is FREE to use and removes the need for manual intervention.

CU*BASE gold edition LOAN ORIGATION SYSTEM 2019 Stats
 January 1, 2019 - May 31, 2019

Total Loan Applications Submitted
 280,603 or 14,088,873,847

233,569 submitted by existing credit union members (80%)
47,304 submitted by non-members

Total Booked Applications
 128,935 or 1,994,788,737

Loan Applications via It's Me 247 Delivery Channel
53,667 or 1481,090,694
 27% of these apps were approved
 98% of the approved apps booked

Indirect Loan Applications
11,073 indirect apps submitted, or 1621,315,664
654 indirect apps were approved, or 226,028,780

Total unique categories in the network = 3,919
 over 500 varying auto and vehicle loan category labels
 credit cards have over 390 varying loan categories

3rd PARTY LOAN ORIGATION SYSTEM 2019 Stats
 January 1, 2019 - May 31, 2019

Sync1
 Number of applications YTD **1724**
 Application Amounts YTD **\$35,049,172**

MeridianLink
 Number of Applications YTD **5778**
 Application Amounts YTD **\$68,340,543**

Fannie Mae 3.2 Upload
 Number of Applications YTD **105**
 Applications Amounts YTD **\$10,578,567**

CU*ANSWERS Lender*VP
Fannie Mae DU 3.2 Import to CU*BASE

Fannie Mae 3.2
 The Fannie Mae Desktop Underwriter is now available for integration.
 What is the Fannie Mae 3.2 DU? The standard application file created with the Fannie Mae Desktop Underwriter. The application file contains all of the information used for Fannie Mae eligibility.

Other LOS Systems
 If you are using a vendor other than the four LOS systems, we know, don't worry! The Fannie Mae 3.2 is a universally accepted mortgage loan application format and can be used with other vendors. You will just need to confirm your vendor uses Fannie Mae 3.2, and can export a 3.2 application file.

Pricing Information
 \$3.00 per application
 \$100.00 one-time setup fee

Initial Supported LOS Systems
 There are four LOS systems currently supported for Fannie Mae DU 3.2 integration:
 1. Accretion Mortgage Customer's LFC (Loan Fulfillment Center)

Sign Up Today!
 Fill out the sign up form listed on our website to integrate

Other Resources from Lender*VP

WE WANT TO INSPIRE YOUR TRUST...YOU'LL WANT TO TRUST BUT VERIFY

JOIN US ON THE WAY TO THE FUTURE

