



CJ\*ANSWERS

# *Unique* *not* *Original*


Leadership Conference 2019

Let's get  
started...

# 2020 Will Be Our Cooperative's 50<sup>th</sup> Anniversary

I'M THROWING DOWN THIS  
CHALLENGE:

TO MAKE 2020 A YEAR OF  
CELEBRATION AND CHANCES  
TO RENEW OUR ENERGIES  
AND COMMITMENT TO THE  
NEXT HALF-CENTURY



■ Three major events will give us the chance to highlight the successes of the past and the opportunities and challenges for the future:

- Today's Leadership Conference and Annual Stockholders Meeting
- November's CEO Strategies Event  
Nov 11-14, 2019
- Next year's Leadership Conference and Stockholders Gala  
June 2020 *(date to be announced)*

**More than just a party, 2020 will be the year where we call for new pioneers and the spirit to build a new, unique CU\*Answers to meet the challenges of the next 50 years**

# New Peers to Greet

**19** New  
CU\*Answers  
Clients  
Since Last  
Time!

## Hawaii

- **Hawaii Central FCU**  
Honolulu, HI

## Illinois

- **First Financial Servicing LLC**  
Skokie, IL
- **Partnership Financial CU**  
Morton Grove, IL

## Indiana

- **Fire Police City County FCU**  
Fort Wayne, IN

## Maine

- **TruChoice Federal CU**  
Portland, ME

## Minnesota

- **Village Financial Cooperative**  
Minneapolis, MN

Includes CU\*Answers clients currently  
under contract or converted after 7/1/18

## Michigan

- **ABD Federal CU**  
Warren, MI
- **Belle River Community CU \***  
Richmond, MI
- **Unity CU**  
Warren, MI

## New York

- **Empire One FCU \***  
Buffalo, NY

## Ohio

- **DayMet CU**  
Dayton, OH
- **First Miami University Student CU**  
Oxford, OH
- **Heartland FCU**  
Dayton, OH
- **River Valley CU**  
Miamisburg, OH

\* Will convert in fiscal year 2020

## Oklahoma

- **Cherokee Strip CU**  
Ponca City, OK

## Pennsylvania

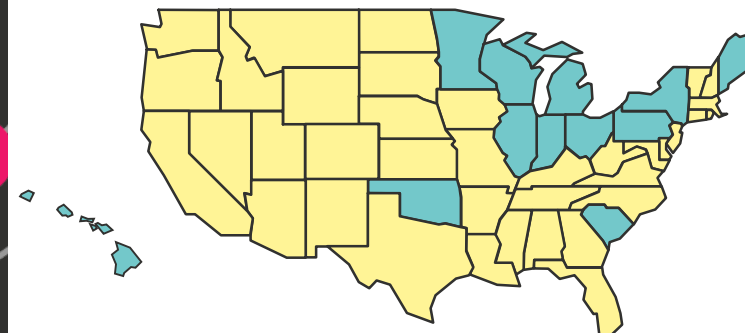
- **Ingersoll-Rand FCU \***  
Athens, PA

## South Carolina

- **SPC Credit Union \***  
Hartsville, SC
- **Santee Cooper CU \***  
Moncks Corner, SC

## Wisconsin

- **County-City CU**  
Jefferson, WI



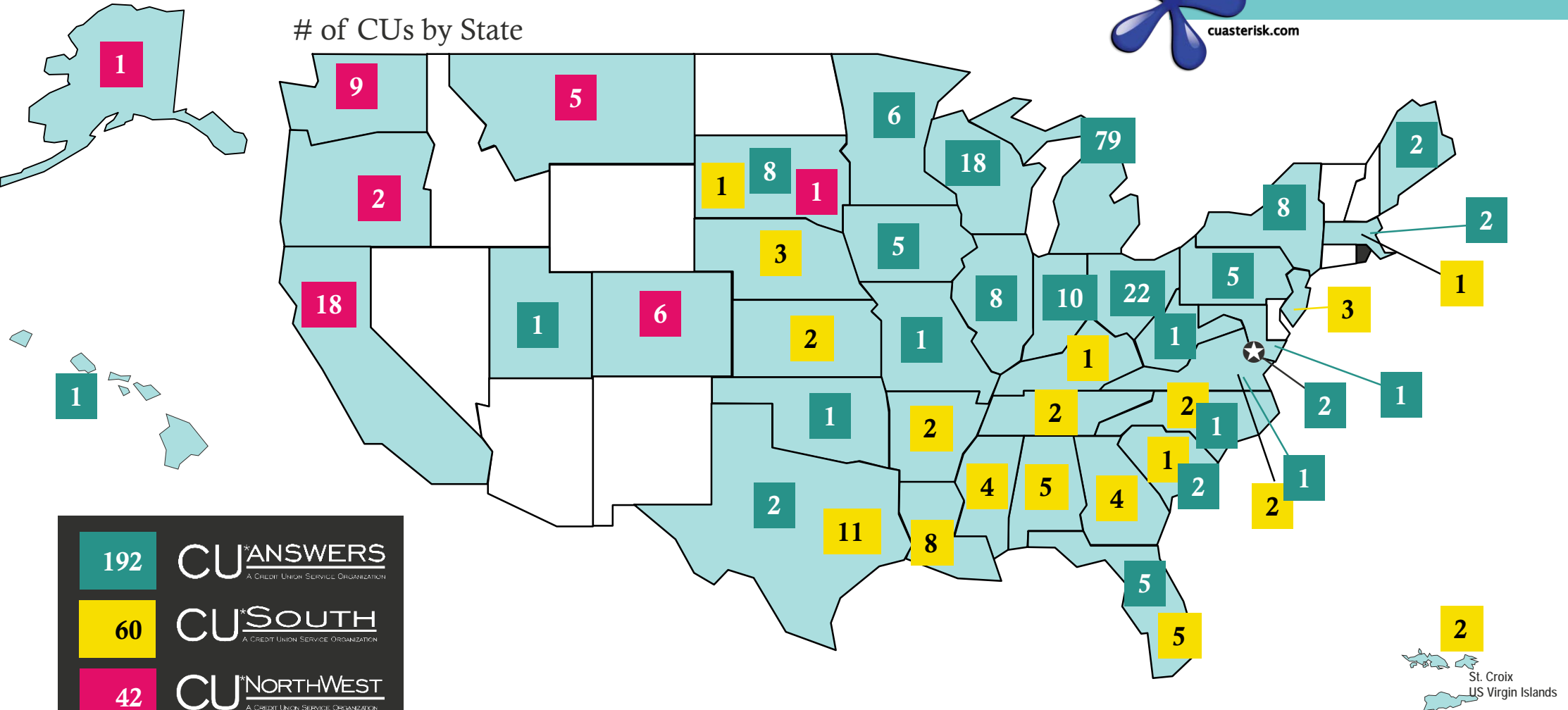
# Credit Unions Served by State

**294**  
CU\*BASE Credit Unions  
in **41** States



cuasterisk.com

# of CUs by State



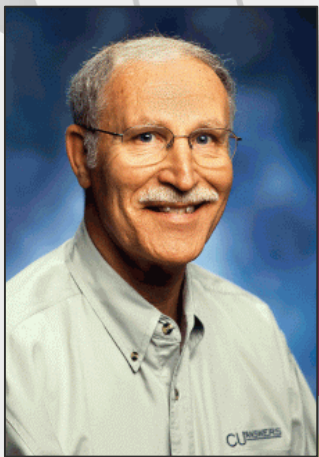
|     |   |
|-----|---|
| 192 | CU*ANSWERS<br>A CREDIT UNION SERVICE ORGANIZATION   |
| 60  | CU*SOUTH<br>A CREDIT UNION SERVICE ORGANIZATION     |
| 42  | CU*NORTHWEST<br>A CREDIT UNION SERVICE ORGANIZATION |

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



# The Robert H. Mackay Leadership Award

EST. 2005



*"The challenge of leadership is to be strong, but not rude; be kind, but not weak; be bold, but not bully; be thoughtful, but not lazy; be humble, but not timid; be proud, but not arrogant; have humor, but without folly."*

Words to live by, shared by Bob Mackay  
Taken from a quote by Jim Rohn

## Speaking of celebrations...

THE MACKAY AWARD

And our winner is...

# The Robert H. Mackay Leadership Award

EST. 2005

Our 2019 honoree:

6

**Greg Hilbert**  
CEO





# Milestones

|            |  |
|------------|--|
| 1937       | Credit union formed  |
| 1980       | \$3 million in assets, 4 employees,<br>Greg Hilbert hired as President |
| 1990       | \$40 million in assets, 29 employees                                   |
| 1997       | \$116 million in assets, converted to CU*BASE                          |
| 2000       | \$200 million in assets  |
| 2010       | \$761 million in assets, 250 employees                                 |
| 2014       | \$1 billion in assets, 298 employees                                   |
| April 2019 | \$1.75 billion in assets, 425 employees,<br>serving 104,000 members    |

## Recent Awards

- 2017 Ranked **#1 Performing Credit Union in the Nation** by S&P Global Market Intelligence
- 2019 **Corporate Citizen Leadership Award** by Fox Cities Chamber  
**Community Partner of the Year Award** by Heart of the Valley Chamber  
**Jim Smith Community Service Award** by Appleton Northside Business Association

An abstract geometric pattern featuring several concentric, curved lines in shades of gray. Scattered along these lines are various colorful shapes: circles, triangles, hexagons, and pentagons in colors like pink, yellow, teal, purple, and red. A large, dark gray diagonal band cuts across the center of the image, serving as a background for the text.

# Unique, not Original

Drawing Confidence about the Future  
From Our Connections to the Past



# Unique

- Every credit union and person in our network is unique
  - This moment in time is unique
  - The set of individuals who comprise the community is unique
  - The challenges are unique, the opportunities are unique
- Your response to your situation must be bolstered by your enthusiasm to be unique, current, and matched with where you're going: *forward*
- For our cooperative to be strong, we must trust that every organization's creativity and need to be unique is honored and fostered by our collective

## u·nique

[yōō'nēk] 

### ADJECTIVE

1. being the only one of its kind; unlike anything else.

"the situation was unique in modern politics" · [\[more\]](#)

*synonyms:* [distinctive](#) · [individual](#) · [special](#) · [especial](#) · [idiosyncratic](#) · [quirky](#) · [eccentric](#) · [\[more\]](#)

### NOUN *archaic*

1. a unique person or thing.

**It is never same old, same old...it is always  
a fresh start for what might be**



# Original

- To be original is to be the first of something
  - Something that's worth replicating
  - Something's that worth recognizing as unique
  - Something that is a template for the future
- What is it about the credit union model that is original and worthy of carrying forward to the future?
- What is it about our cooperative network that is original and worthy of carrying forward to the future?
- Why should we be confident about our abilities to meet future challenges, based on what we hold onto from what was original about both models and our network?

o·rig·i·nal

[əˈrɪjənəl] 

NOUN

1. something serving as a model or basis for imitations or copies.

"the portrait may be a copy of the original" - [\[more\]](#)

*synonyms:* [original](#) · [archetype](#) · [prototype](#)

# Unique, not Original

I AM UNIQUE, BUT I AM NOT ALONE, FOR THE ORIGINAL ARE WITH ME AND ALL AROUND ME

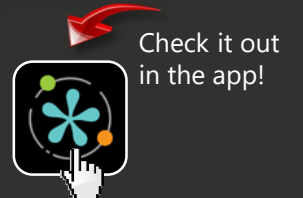
I AM CONNECTED

- We should we emboldened to take on the future based on our **unique** qualities in the here and now
- We should be confident based on our connections to the **original concepts, organizations, and individuals** who proved that consumer-owners could succeed
- We are the pioneers of our future, as were people just like us who were the pioneers of the past, creating templates for success
- We must see the next 50 years in the same light they did

# Today's Agenda

- **Can we be transformative pioneers for our futures?**
  - Conversations with some industry icons
- **Can we spark a credit union retailing revolution?**
  - It might all start with the Internet
- **What is the future of the It's Me 247 suite?**
  - How will the mobile business change how we think about these channels?
- **Defining teller platforms for our future**
  - Retail strategies in flux require investments that cover the board

## Have you downloaded the conference app?



Preview prototypes:  
**About > Coming Soon**

Catch a ride:  
**Map > Conference Location**



An abstract graphic featuring several concentric, curved lines in grey and dashed grey. Scattered along these lines are various colorful geometric shapes: circles, triangles, hexagons, and pentagons in shades of pink, yellow, teal, purple, and red. A large, dark grey diagonal band cuts across the center of the image, containing the text.

Can we be  
transformative pioneers  
for our futures?



# Can we be transformative pioneers?

## IS THERE AN ECHO IN HERE?

- Over the years, there have been many moments when our industry has been transformed
- There have been many individuals who took the chance to push us forward – **what can we learn from our connections to some of these pioneers?**
- As we face the future, **how will future generations step up** and transform our industry and organizations again and again?
- The future is here

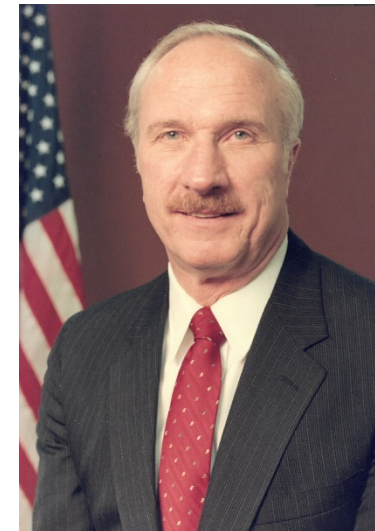
trans·form·a·tive

[tran(t)s'fôrmədɪv] 

ADJECTIVE

causing a marked change in someone or something.

"the transformative power of technology" - [\[more\]](#)



Ed Callahan



Chip Filson

# FINISH THE JOB

by

Ed Callahan, Chairman  
National Credit Union Administration

at

CUNA's Governmental  
Affairs Conference

February 8, 1984



# THE THREE FREEDOMS

## WHY DEREGULATION WORKS

by

Ed Callahan, Chairman  
National Credit Union Administration

at

Massachusetts CUNA  
Annual Meeting

November 3, 1984

### THE THREE FREEDOMS: WHY DEREGULATION WORKS

<<<continued

- The NCUSIF was the safest, best structured fund. FSLIC and FDIC were both bankrupt and needed government bailouts. It really was and is a better way.
- While Ed focused on the three freedoms, I think if you listen well, he had three warnings which were the focus of his future concern. I believe these are still at the top of the list of credit union challenges today:
  - You must monitor the insurance fund to keep the regulators and administrators on their toes.
  - The return of the regulator and the dangers of a level playing field mentality.
  - You have to tell your difference in what you do for your members.



### THE THREE FREEDOMS WHY DEREGULATION WORKS

by  
Ed Callahan, Chairman  
National Credit Union  
Administration

Massachusetts CUNA  
Annual Meeting  
November 3, 1984

OBSERVATIONS FROM CHAIRPERSON, LONG-TIME CREDIT UNION INDUSTRY EXPERT  
WHY LISTEN TO A SPEECH FROM FOUR DECADES AGO? BECAUSE  
ED'S OBSERVATIONS ARE NOT ONLY TIMELY, BUT TIMELESS. TIMELY,  
BECAUSE THEY SPEAK TO ISSUES WE FACE TODAY. TIMELESS,  
BECAUSE CAPTURE A TRANSFORMATIVE ERA. ED'S PASSION AND  
EXISTENCE TODAY.  
LISTEN. BE MOTIVATED. SHARE THE EXCITEMENT THAT COMES FROM  
LEADING CHANGE.



- Right before the 1984 general election, Ed presents at Mass CUNA's annual meeting.
- Credit unions have gone from worry about survival to leading the country in growth at 20%. How did this happen?
- Three freedoms enabled by deregulation:
  - **Freedom to compete**  
*You make your own business decisions.*
  - **Freedom to serve**  
*You decide who your membership will include.*
  - **Freedom of security**  
*A unique approach to your own safety net in the insurance fund.*
- Ed's biggest worry: "I don't want you to forget it"—the five safeguards built into the recapitalization plan and your role to monitor.
- Finally, his prediction: Regulatory backlash.
- The danger of a level playing field mentality and how to tell the credit union success story.

continued>>>

# THE NECESSITY FOR CHOICE

## WHY COOPERATIVE INSURANCE OPTIONS MATTER

by

Ed Callahan, Chairman  
National Credit Union Administration

at

Association of Credit  
Union League  
Executives (ACULE)

Summer meeting,  
June 1986



# Unique, not Original

ICONS ONLY BECOME ICONS  
THROUGH THEIR DAY-TO-DAY  
EFFORTS IN SIMPLY SHOWING UP



- We live in the present, and are focused on the future
- So we can sometimes overstate the challenges and see the future as more daunting than anything faced in the past
- The truth is, we can be sure the pioneers who came before us felt the same way
- Like them, we are armed with the same skills and ability to extend our industry well into the future...if we simply step up
- The pioneers of our future are right here in this room





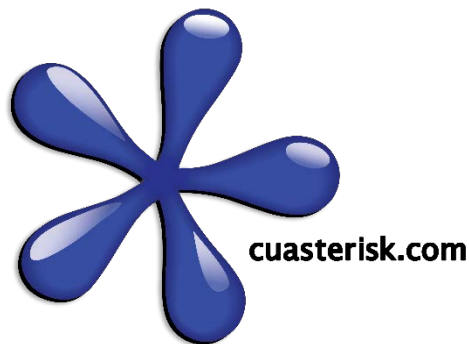
# Transformative

THREE WAYS CHIP FILSON  
BELIEVES OUR INDUSTRY CAN  
BE REINVIGORATED

1. Enhance intra-industry cooperation, where the fate of any individual institution is also the concern of **the networks (often CUSOs) in which they participate**
2. **Increase the cooperative literacy, and hence, the roles that members play** in the credit union—moving from being consumers of products to owners focused on effectiveness of the institution in carrying out its purpose
3. **Reestablish the mutual respect between the industry and its regulators**—to expand choice of regulatory oversight and cooperative innovation for system security and strength

**Are we up to the challenge? Can we identify projects that would push us forward?**





# Transformative

CAN CUSO COLLABORATION BE  
A FORCE FOR CHANGE GOING  
FORWARD?

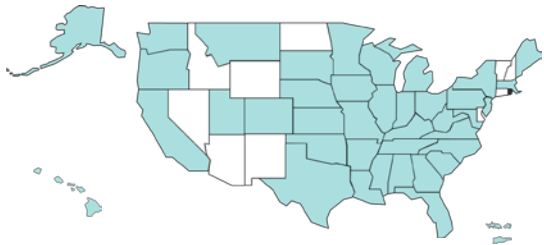


Five major initiatives that we are trying to push with NACUSO and national CUSOs:

1. A national CUSO fund for *de novo* credit union support
2. A CUSO-led effort to inspire private insurance alternatives in all 50 states
3. A national CUSO service scholarship fund to support struggling credit unions via CUSO services
4. A national CUSO cooperative design think tank
5. An effort by CUSOs to impact the selection process for the NCUA board of directors

**NACUSO CEO Jack Antonini  
will be visiting CU\*Answers on  
July 18<sup>th</sup> to discuss this agenda**





# Transformative

CAN OUR COMMUNITY  
COMBINE STRATEGIES AND  
TACTICS THAT WILL SET US ALL  
APART GOING FORWARD?

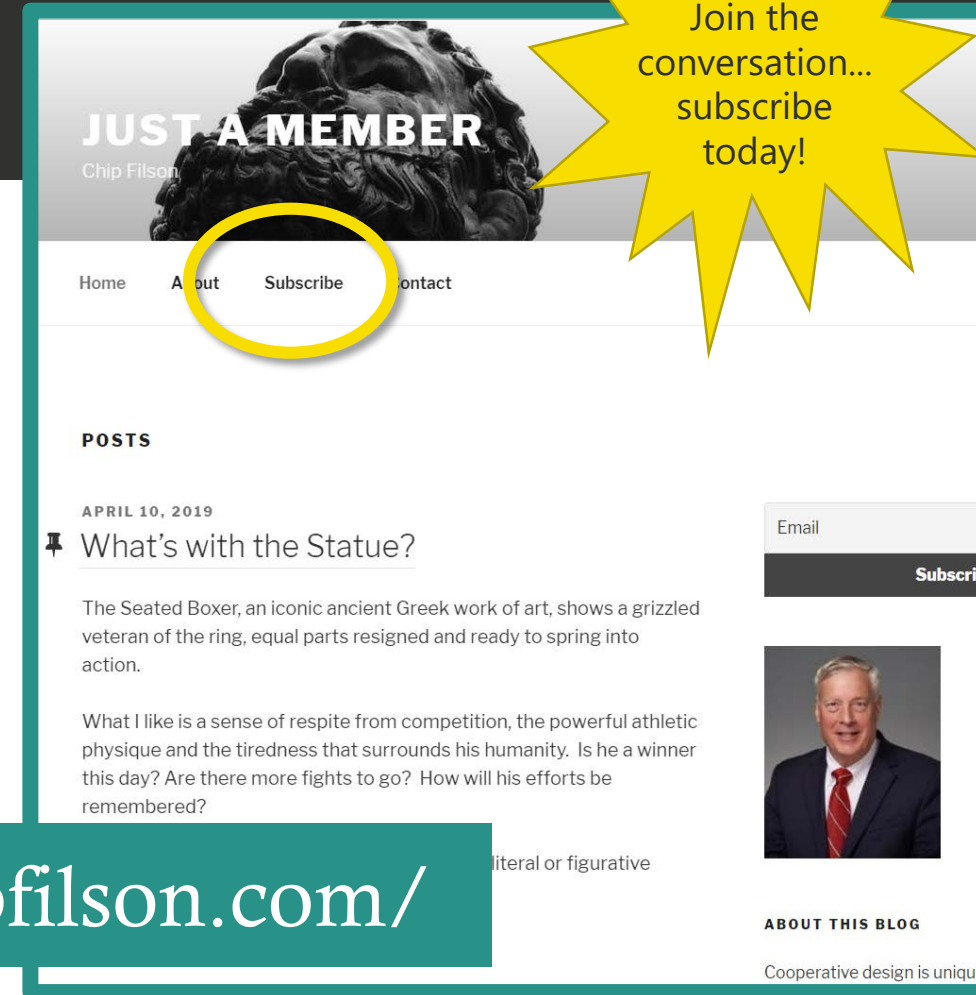
1. Spark a retailing revolution: it all starts with the Internet (with Call Centers close behind)
2. Redefine how websites and automated banking sites interact and engage members
3. Rethink how we use the Internet to serve, vs. how we use the Internet to earn
4. Transform lending opportunities: from an application process to dynamic loan offers, 24x7
5. Build our own loan decision model as an alternative and complement to the FICO approach
6. Inspire a generation of credit union analytical leaders and a CU stakeholder community armed with data
7. Leverage APIs for builders, not just to hook up to things you buy

**These are the opportunities we'll  
cover over the next few hours**

# What's next for Chip?

## TELLING THE CREDIT UNION STORY

- Place members at the center of the story – make sure you're working on their agendas as your own
- Connect the founders' passion and purpose to our evolving multi-tiered cooperative system
- Highlight the incredible opportunities of the cooperative design
- Listen, analyze, and communicate my wonder about it all



<https://chipfilson.com/>

Chip Filson won the  
Robert H. Mackay award in 2012



# "Who lives, who dies, who tells your story?"

## SUFFERING JACKASSES AND PRAYING FOR CARPENTERS



### JUST A MEMBER

Chip Filson

#### The Hamilton Question and New York's Municipal Credit Union's Conservatorship by NCUA

By Chip Filson

The last song in the runaway hit musical **Hamilton** ends with a question:

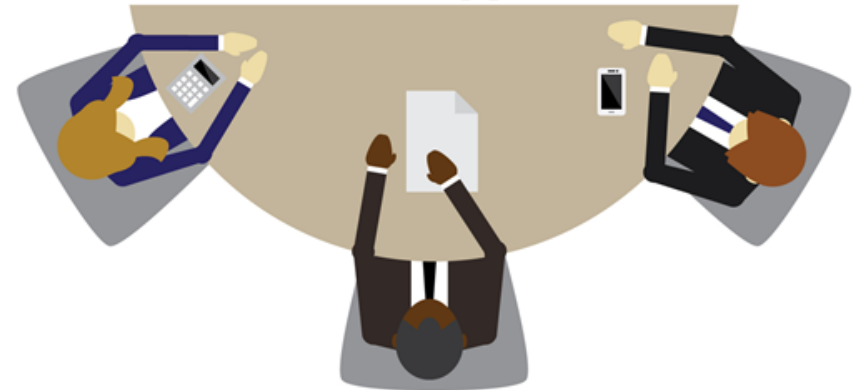
*Let me tell you what I wish I'd known  
When I was young and dreamed of glory  
You have no control  
Who lives, who dies, who tells your story?*

On May 17, 2019 NCUA was appointed conservator of the \$3.03 billion state-chartered Municipal Credit Union. The March 2019 call report data shows 588,000 members, a net worth ratio of 7.6%, delinquency of .77%, and an allowance account funded at 150% of total delinquencies. No taxi medallion loans.



### TELL ME WHY I'M WRONG

#### Why should we do our best to change the NCUA Board Member selection approach?



By Randy Karnes

#### For a future that would get our NCUA leaders focused on comments like Jelena McWilliams

This week, June 19, you will see that CU\*Answers is trying to rally NACUSO to help us push CUSOs towards some big projects. My favorite is an effort by CUSOs to impact the selection process for the NCUA board of directors. For ten years, or more we have not seen a NCUA board member step up and rally a single project that was designed for a growth initiative, for a cooperative

# How are we inspiring pioneers?

BY OUR COLLABORATION AND OUR COOPERATIVE'S DRIVE

We simply show up and do the work to understand each other's agendas and commit to working together on all of those agendas

The screenshot shows the CU\*ANSWERS website with the 'Events' menu expanded. The navigation bar includes links for Products, Solutions, Resources, Events, Shop, and About. The Events dropdown menu is organized into four columns:

| Leadership Conference                     | CEO Boot Camps                          | CEO Strategies                 | CFO Strategies Focus Group                |
|---|---|--------------------------------|---|
| 2019 – Unique, not Original               | CEO Strategic Developers Boot Camp 2018 | CEO Strategies Week 2018       | 2019 CFO Roundtable & Pricing Focus Group |
| 2018 – We Need a Hero!                    |   | CEO Strategies Week 2017       | 2018 CFO Strategies Focus Group           |
| 2017 – It's A Cooperative Thing           |   | CEO Strategies Week 2016       | 2017 Accounting Focus Groups              |
| 2016 – Redefining Everything Credit Union |   | CEO Strategies Week 2015       | 2016 Accounting Focus Groups              |
| 2015 – Would You Like Fries With That?    |   |                                | 2015 Accounting Focus Groups              |
| Boot Camps                                | Other                                   | Additional Events              |   |
| Boot Camps 2019                           | Spirit of CU*Answers Scholarship        | 2017 Data Investment Symposium |   |
| Boot Camps 2018                           | CU*Answers Awards                       | 2016 Data Investment Symposium |   |
| Boot Camps 2017                           | Tradeshow Schedule                      | 2015 Data Investment Symposium |   |
| Boot Camps 2016                           | CU*Answers University                   |                                |   |

When it comes to the task of building technical solutions, pioneers are stepping up every day in our network



# How are we inspiring pioneers?

ARE THESE TOMORROW'S ICONS?

CEO Strategic Developers  
Boot Camp  
November 2018



# Collaborating on a Builder's Agenda

FINDING CUSTOMER-OWNERS WHO WANT TO TAKE OWNERSHIP OF WHERE WE'RE GOING, AND WHY



- **CEO Strategic Developers Boot Camp** to outline the direction that our CUSO and CEOs wanted to prioritize



- **Webinars** to let CU teams know what the CEOs were collaborating on and thinking about for the future



- **Task Force** meetings for people who would engage and be the foundation of our beta-tests and rollout

**Reinforcing our culture of including the customer-owner as the most important ingredient for our cooperative**



# Keep an eye on the work of our network's pioneers

IT'S EASIER THAN YOU THINK TO BE INSPIRED



[ownersview.cuanswers.com](http://ownersview.cuanswers.com)

## Get a Fresh Perspective with Owner's View!

Effective Sunday, March 31, Project Monitor – a CU\*Answers website which provides a look into the current state of development for all projects – will officially be replaced with a new and improved version known as Owner's View.



CU\*ANSWERS

Products▼

Solutions▼

Resources▼

Events▼

Shop▼

Shop

Contact

Support

Google Custom Search

## Resources: In the Kitchen

Resources

Client News

In the Kitchen

### 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.

Bon Appétit!

| Recipe  | Last Updated |
|---|--------------|
| <a href="#">24x7 Processing Projects</a>                              | 02/28/2019   |
| <a href="#">5300 Call Report Tools for CU*BASE</a>                    | 03/12/2019   |
| <a href="#">CU Self-Directed Data Floods</a>                          | 05/21/2019   |
| <a href="#">Designing Teller Platforms for Our Future (Teller 3P)</a> | 04/26/2019   |
| <a href="#">Designing the Future for Online and Mobile Tools</a>      | 05/24/2019   |
| <a href="#">Designing the Future of Internet Retailing</a>            | 05/24/2019   |
| <a href="#">Fraud-related Projects for 2019-2020</a>                  | 05/23/2019   |
| <a href="#">Freddie Mac: Changes to Investor Reporting</a>            | 03/12/2019   |
| <a href="#">Loan Origination Systems (LOS)</a>                        | 06/03/2019   |
| <a href="#">Mobile Development Priorities for 2019</a>                | 09/11/2018   |
| <a href="#">RDC Projects in the Works</a>                             | 11/27/2018   |
| <a href="#">Subsidiary Processing Enhancements</a>                    | 03/21/2019   |

[cuanswers.com/resources/kitchen](http://cuanswers.com/resources/kitchen)

Owner's  
VOICE

Don't Forget:  
Vote Before the  
Month Ends!



[ownersvoice.cuanswers.com](http://ownersvoice.cuanswers.com)

The month is almost over, and voting for this month is going with it. Please take a moment right now to let your voice be heard over on [Owner's Voice](#).

### GOLD Updates

The next GOLD updates are currently scheduled for:

#### Online CUs

19.10 Oct. 6, 2019

#### CU\* Partners

19.10 Oct. 6, 2019

#### Self Processing CUs

19.10 Oct 21-22, 2019

### Popular

Take a  
CU\*Ans  
Univer  
for Jun

CU\*Ans

# Unique, not Original

TYING IT ALL TOGETHER

We are a cooperative,  
just like you.

**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

**CU\*ANSWERS**  
A CREDIT UNION SERVICE ORGANISATION

**Live It!**  
The Cooperative Way





An abstract geometric design featuring several concentric, curved lines in shades of gray. Scattered along these lines are various colorful shapes: circles, triangles, hexagons, and pentagons in colors like pink, yellow, teal, purple, and red. A large, solid teal shape cuts across the middle of the image, serving as a background for the text.

# 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 | \ˈrē-,tā-lɪŋ\

### 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

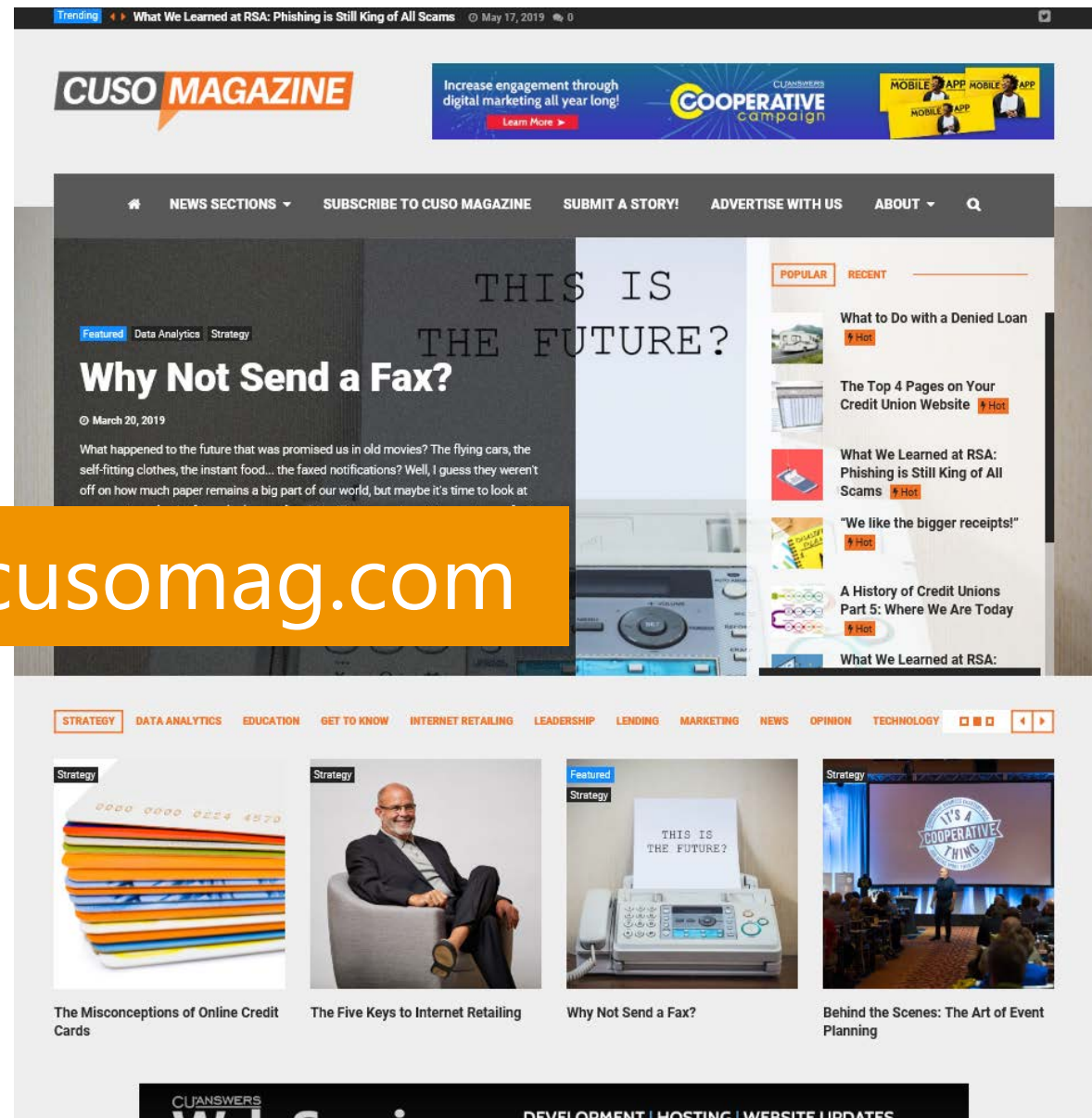
# Why we're investing in CUSO Magazine

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



Hang this one in your breakroom!

cusomag.com



# 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  
(2<sup>nd</sup> 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, 2018<br><b>10:35:17 AM EDT</b><br><small>In Production</small> | Tuesday, June 10, 2018<br><b>9:35:17 AM CDT</b><br><small>In Production</small>  | Tuesday, June 10, 2018<br><b>8:35:17 AM MDT</b><br><small>In Production</small> |
| Pacific  | Alaska   | Hawaii  |
| Tuesday, June 10, 2018<br><b>7:35:17 AM PDT</b><br><small>In Production</small>  | Tuesday, June 10, 2018<br><b>6:35:17 AM AKDT</b><br><small>In Production</small> | Tuesday, June 10, 2018<br><b>4:35:17 AM HST</b><br><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 CLOUD

- A focus on time (24x7)
- Your employees (Ops & Support)
- Your emphasis on retailing is available (2<sup>nd</sup> shift client service, network service)
- Your interest in customer (geographic, lifestyle, affinity) of customers



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

16

What?

any

Operations Timezone Clock

| Central  | Mountain  | Hawaii  |
|--|---|---|
| Tuesday, June 19, 2018<br>5:17 AM PDT<br>In Production | Tuesday, June 19, 2018<br>8:35:17 AM MDT<br>In Production | Tuesday, June 19, 2018<br>4:35:17 AM HST<br>In Production |

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

Eastern



# 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

The collage illustrates the product display and comparison capabilities of online retail. It features a screenshot of the Amazon product page for the Panasonic NN-SN665 microwave, a lifestyle image of the microwave in a kitchen, and a detailed comparison table of three models.

| Model  | Price    | Shipping                          | Dimensions (H x W x D)   | Weight   | Material | Wattage     |
|--|----------|-----------------------------------|--------------------------|----------|----------|-------------|
| Panasonic Microwave Oven NN-SN665 Stainless Steel Countertop/Built-In with Inverter Technology and Genius Sensor, 1.2 Cu. Ft., 1200W | \$169.99 | FREE Shipping on orders over \$25 | 15.81 x 20.69 x 12.25 in | 25.5 lbs | Aluminum | 1,800 watts |
| Panasonic Microwave Oven NN-SN685 Black Countertop/Built-In with Inverter Technology and Genius Sensor, 2.2 Cu. Ft., 1200W           | \$179.99 | FREE Shipping on orders over \$25 | 19.44 x 23.08 x 14 in    | 37 lbs   | Aluminum | 1,750 watts |
| Panasonic Microwave Oven NN-SN785 Stainless Steel Countertop/Built-In with Inverter Technology and Genius Sensor, 1.6 Cu. Ft., 1200W | \$191.99 | FREE Shipping on orders over \$25 | 19.44 x 21.08 x 11.34 in | 32 lbs   | Aluminum | 950 watts   |

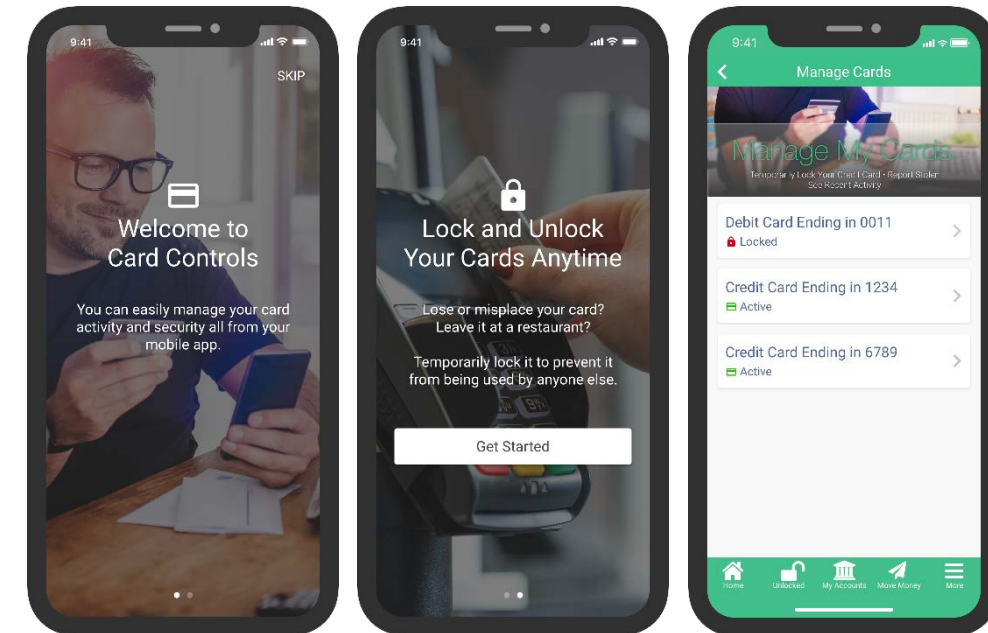
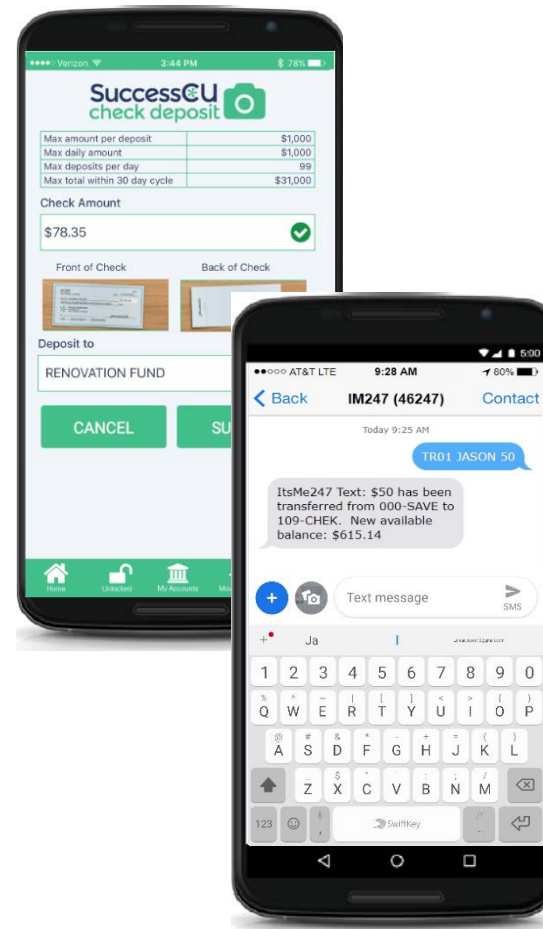
The comparison table also includes columns for Customer Rating, Product Dimensions, Item Weight, Shipping Weight, Manufacturer, and ASIN.



# 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?

ONLINE '19

8

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?



10

## WHAT DO WE MEAN BY RADICAL?

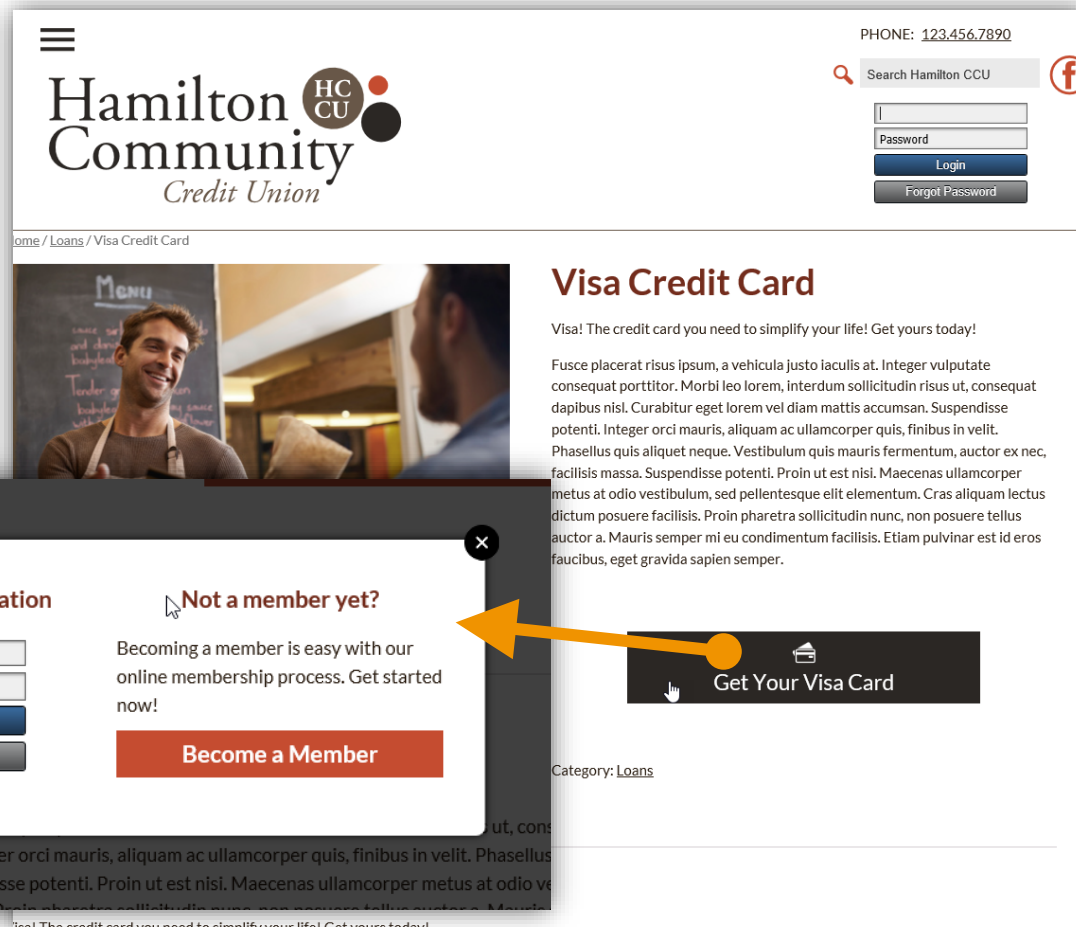
CU\*ANSWERS BUILDS A SOLUTION THAT MERGES WEBSITES AND BANKING SITES AS ONE PRODUCT



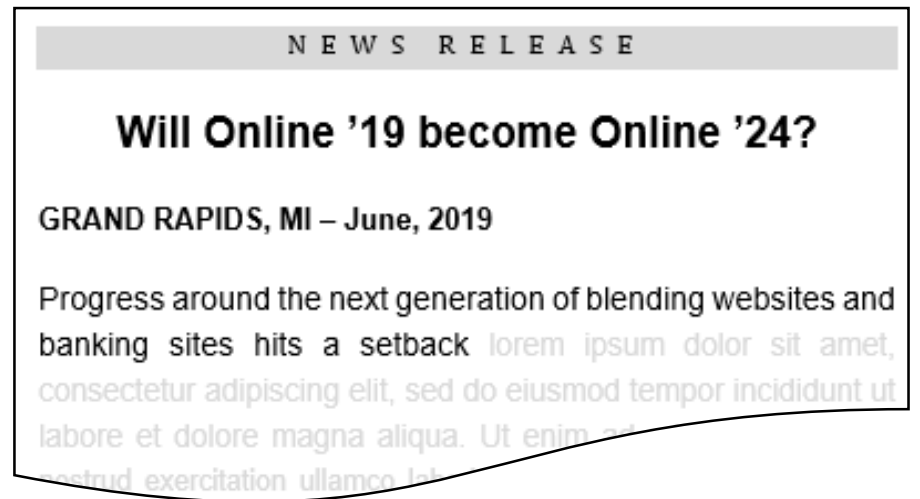
Online '19 is not a new piece of software...Online '19 is our discussions and brainstorming about a possible new future for our online and mobile tools

# 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**  
CUANSWERS Management Services

# Can credit union online stores do more than serve members?

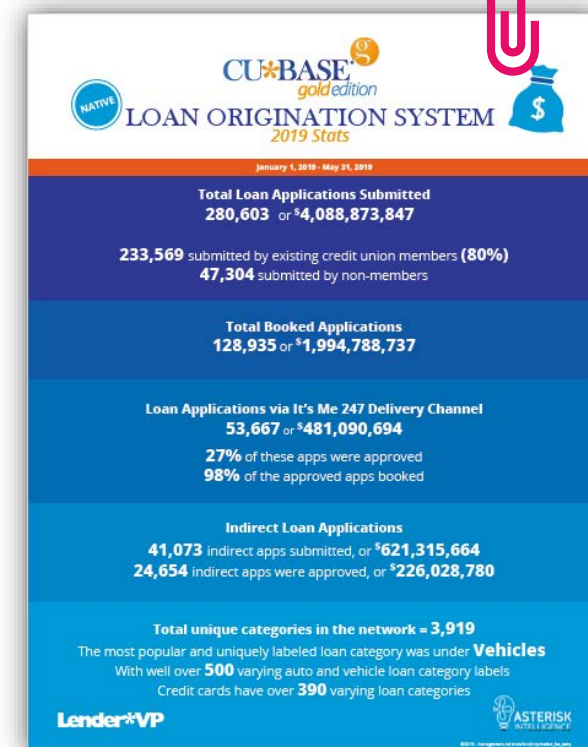
IS IT TOO RADICAL TO THINK CREDIT UNION INTERNET  
SERVICES WOULD DIRECTLY COLLECT REVENUE?



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

## A COMMON RFP QUESTION FOR OUR CUSO AND FOR CREDIT UNIONS

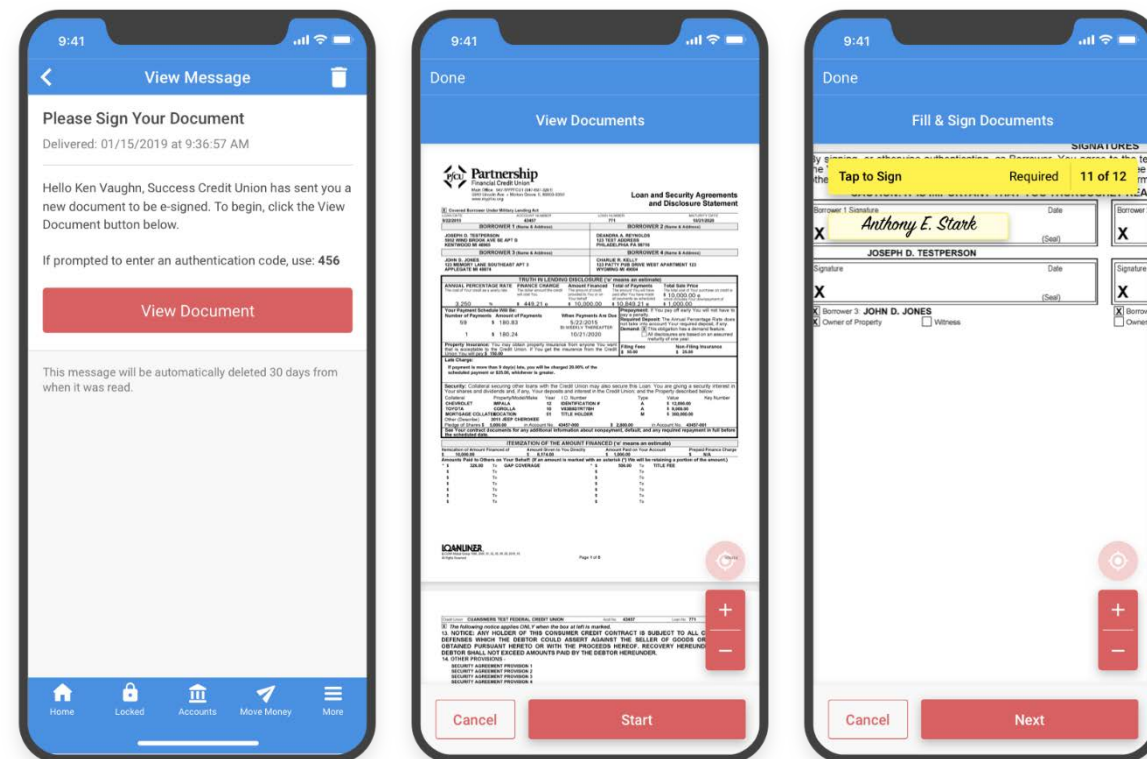
- We want everyone to be able to answer YES to this question
  - It only took writing one new program to be able to say our software *can* do it
- It will take a little more work to say our community *does* it, in a big way
- This is the project that we took on with our CEOs this year: **Change the minds 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

CU<sup>ANSWERS</sup>  
Imaging Solutions

eDOC  
INNOVATIONS

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!

Check it out  
in the app!



**Credit Union**

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

eDOC ELECTRONIC SIGNATURE

View Documents

**Partnership Financial Credit Union**

Loan and Security Agreements and Disclosure Statement

☒ Covered Borrower Under Military Lending Act

| LOAN DATE | ACCOUNT NUMBER | LOAN NUMBER | MATURITY DATE |
|-----------|----------------|-------------|---------------|
| 9/22/2015 | 43407          | 771         | 10/21/2020    |

| BORROWER 1 (Name & Address)  | BORROWER 2 (Name & Address)  |
|--|--|
| JOSEPH D. TESTPERSON<br>100 WIND BROOK AVE BE APT D<br>KENTWOOD MI 48500 | DEANDRA A. REYNOLDS<br>123 TEST ADDRESS<br>PHILADELPHIA PA 19116               |
| BORROWER 3 (Name & Address)  | BORROWER 4 (Name & Address)  |
| JOHN D. JONES<br>123 MEMORY LANE SOUTHEAST APT 3<br>APPLAGATE MI 48074   | CHARLIE R. KELLY<br>123 PATTY PUB DRIVE WEST APARTMENT 123<br>WYOMING MI 48094 |

**TRUTH IN LENDING DISCLOSURE ('e' means an estimate)**

| Amount Financed | Total of Payments | Total Sale Price |
|-----------------|-------------------|------------------|
| \$ 10,000.00    | \$ 10,000.00      | \$ 10,000.00     |
| \$ 10,000.00    | \$ 10,849.21      | \$ 1,000.00      |

When Payments Are Due: 5/22/2015  
B-INITIALLY THEREAFTER 10/21/2020

Prepayment: If you pay off early you will not have to pay a penalty.  
Required Deposit: The Annual Percentage Rate does not take into account your required deposit. If any demand is made, the obligation has a demand feature.

Filing Fees: \$ 10.00  
Non-Filing Insurance: \$ 25.00

Cancel Start

**Partnership Financial Credit Union**

Adopt Your Signature

Your Full Name\* Initials\*

Anthony E. Stark AS

Adopted Signature: Initials:

Anthony E. Stark AS

By clicking "Adopt & Sign", I agree that the signature and initials will be the representation of my signature and initials for all purposes. To view the full terms, please read the [eDoc Signature Agreement](#).

Adopt & Sign

Go Back

**Credit Union**

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

eDOC ELECTRONIC SIGNATURE

View Documents

☒ Tap to Sign Required 1 of 12

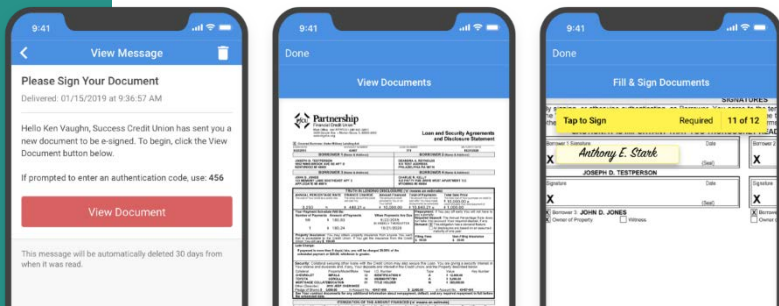
Signature: DEANDRA A. REYNOLDS

Signature: Anthony E. Stark

☒ Borrower 3: JOHN D. JONES  
☒ Owner of Property ☐ Witness

☒ Borrower 4: CHARLIE R. KELLY  
☒ Owner of Property ☐ Witness

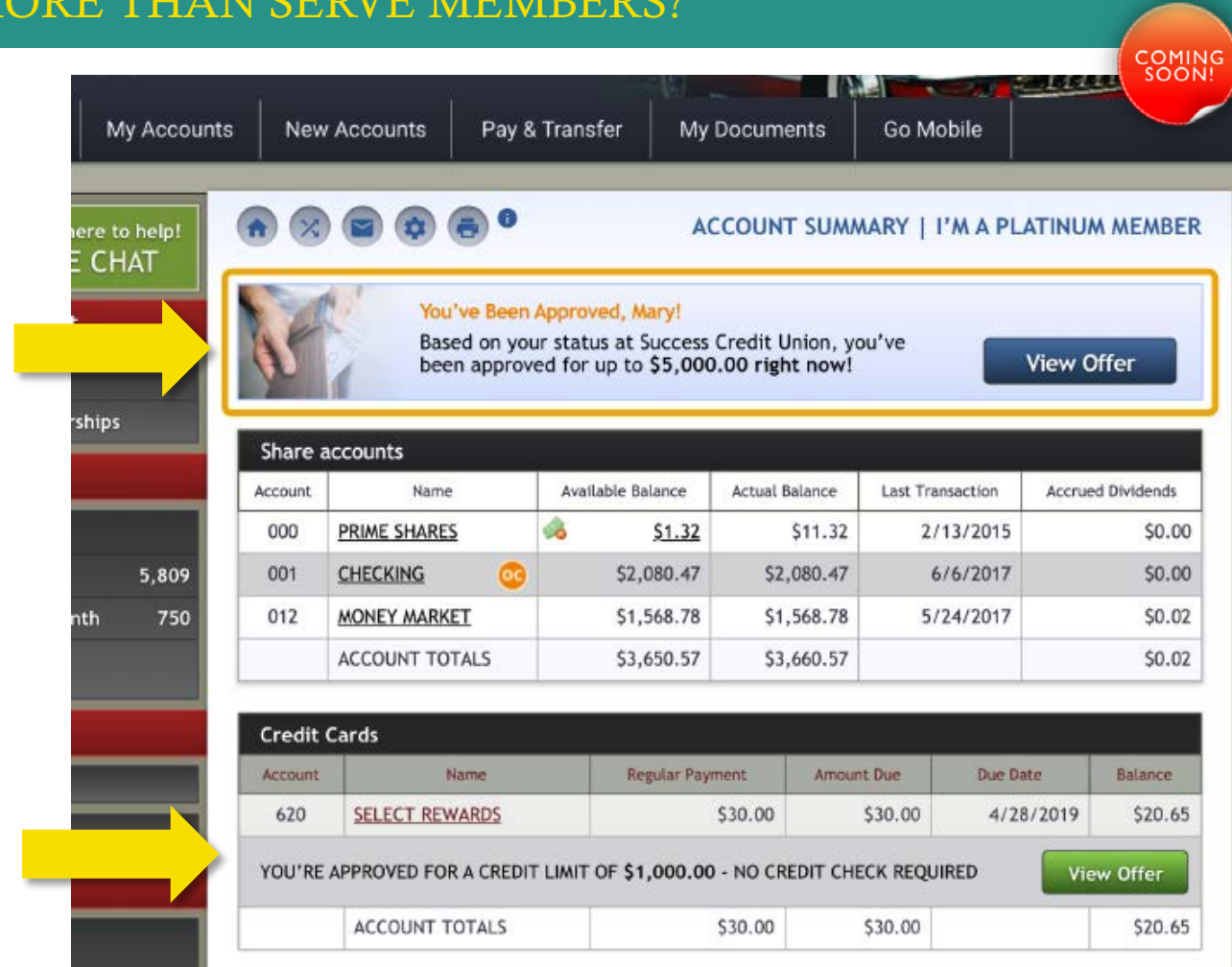
Cancel Next



# 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



**COMING SOON!**

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](#)

**Share accounts**

| 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            |

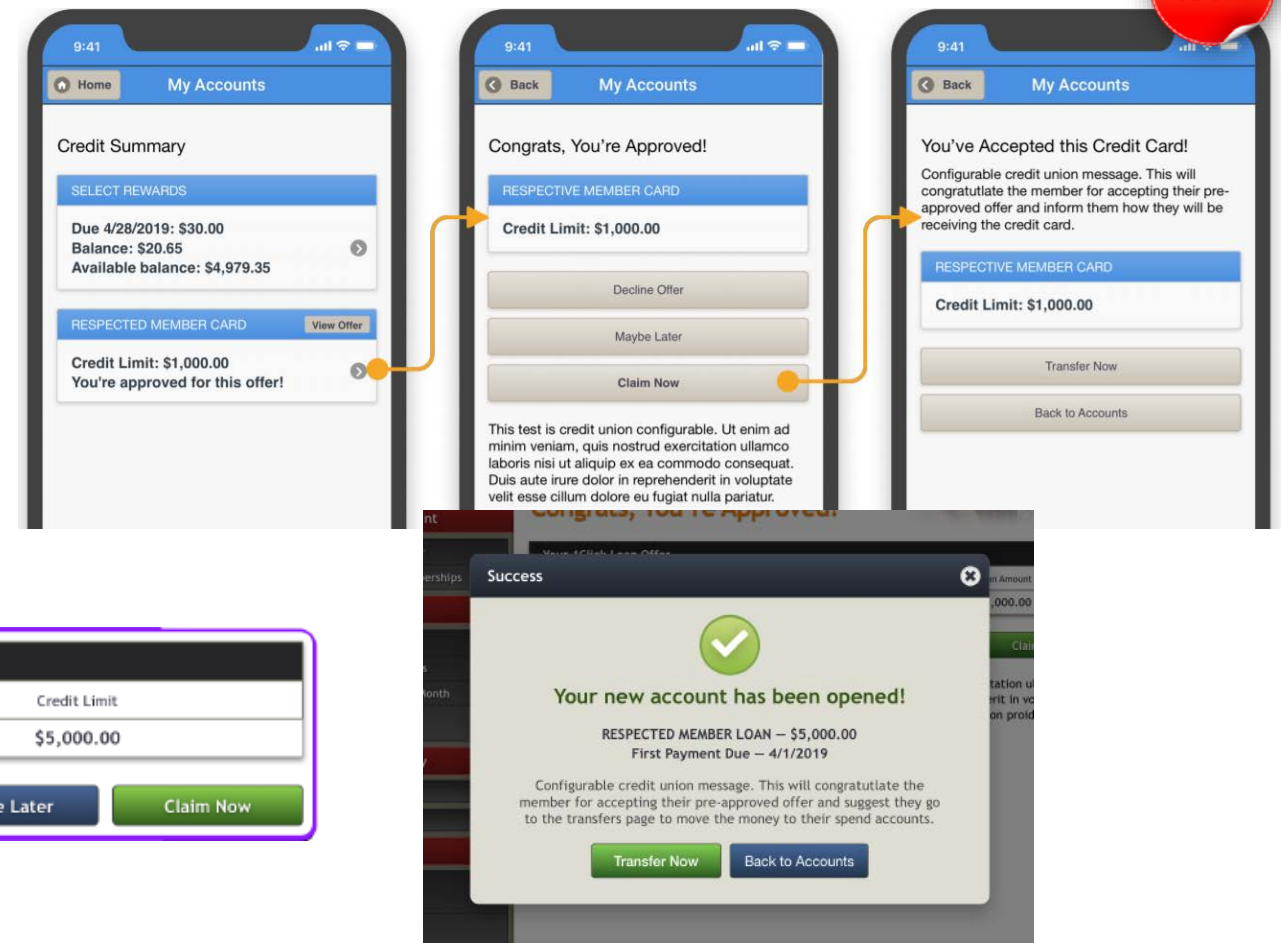
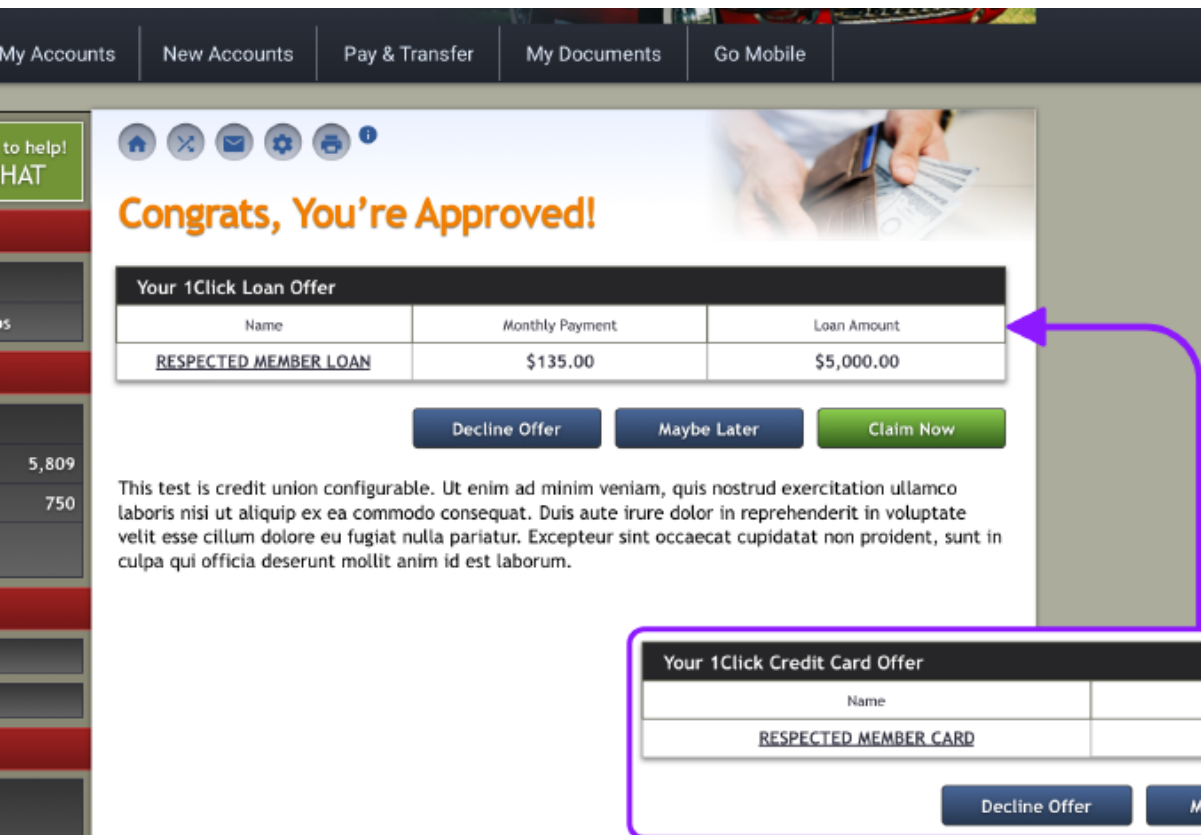
**Credit Cards**

| 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





CD-secured loans with instant account creation

CAN CREDIT UNION ONLINE STORES DO MORE THAN SERVE MEMBERS?

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 |
|----------------|-------------|----------------|----------------|-------------|
| 330            | 12 MONTH CD | \$0.00         | \$5,000.00     |             |
| ACCOUNT TOTALS |             | \$0.00         | \$5,000.00     |             |

Credit Cards

to help!

HAT

5,809

750

Date

Borrow From

Get Loan

COMING SOON!

to help!

HAT

5,809

750

Date

Borrow From

Get Loan

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)

3,500

Terms (Up to 18 Months)

18

Deposit Account

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

002—Ken's Checking: \$1,234.90

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:

002—Ken's Checking: \$1,234.90

Payment Plan

How would you prefer to repay this loan?

One-Time (At Maturity)

Your Proposed CD-Secured Loan

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

Reset

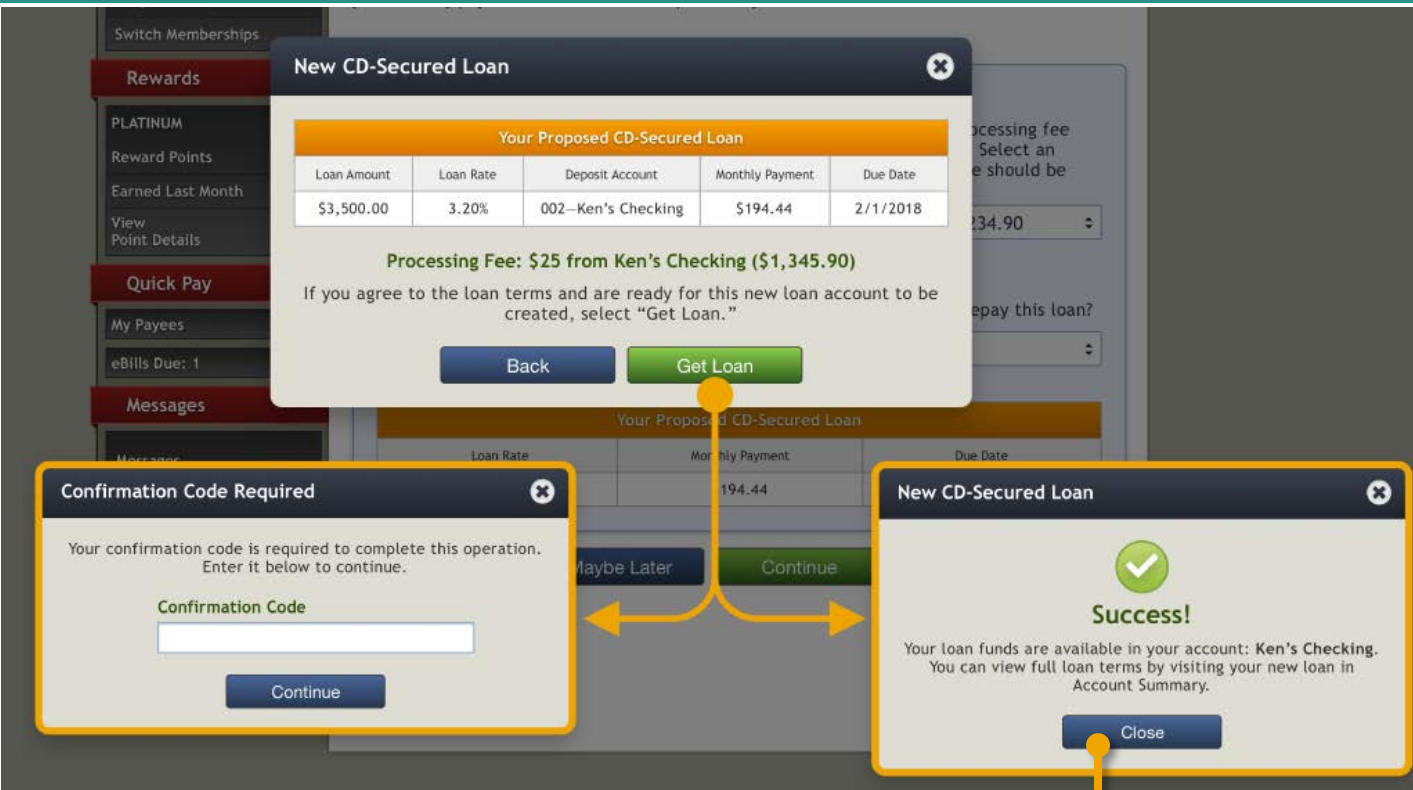
Maybe Later

Continue

# CD-secured loans with instant account creation

CAN CREDIT UNION ONLINE STORES DO MORE THAN SERVE MEMBERS?

COMING SOON!



**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."

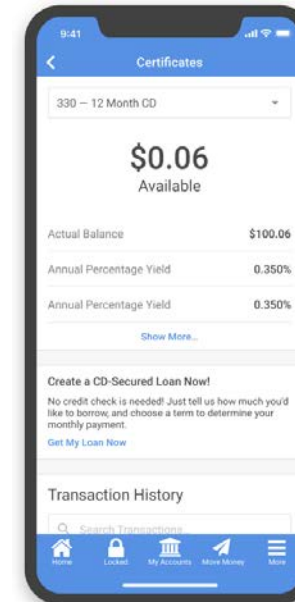
**Confirmation Code Required**

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

Confirmation Code

**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.



**Certificates**

330 - 12 Month CD

**\$0.06**  
Available

Actual Balance \$100.06

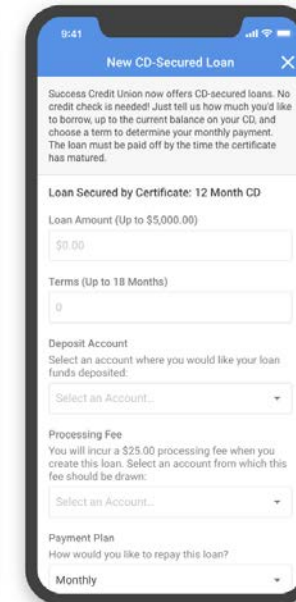
Annual Percentage Yield 0.350%

Annual Percentage Yield 0.350%

**Create a CD-Secured Loan Now!**

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.

**Transaction History**



**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)

Loan Amount

Loan Rate 3.20%

Monthly Payment \$194.44

First Due Date 2/1/2018

Terms (Up to 18 Months)

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."

**Deposit Account**

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

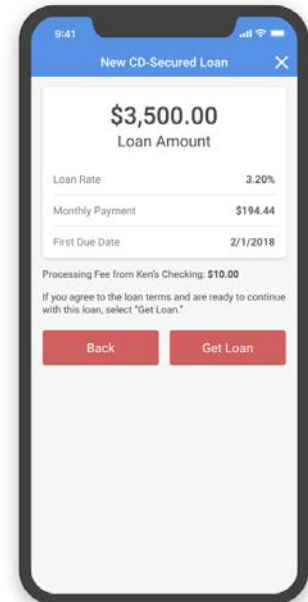
**Processing Fee**

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

**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."

**Back** **Get Loan**

| Loans   |                |                 |            |          |            |
|---------|----------------|-----------------|------------|----------|------------|
| 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 | 60M CD         |  | \$0.00 | \$2,000.00 |  |
| 331 | 60M CD         |  | \$0.00 | \$2,000.00 |  |
|     | ACCOUNT TOTALS |  | \$0.00 | \$4,000.00 |  |

Want to change how much you pay monthly?

Modify My Loan

| Loans   |                |    |          |            |        |
|---------|----------------|----|----------|------------|--------|
| Account |                |    | Payment  | Amount Due | Due Da |
| 779     | BALLOON MORT   | ML | \$822.39 | \$822.39   | 6/10   |
|         | ACCOUNT TOTALS |    | \$822.39 | \$822.39   |        |

|                   |           |
|-------------------|-----------|
| 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:

48 Months

122436486072

| 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?

COMING SOON!

**779 - BALLOON MORT**

Loan Details

**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 |
| ...          | ...    | 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?

COMING SOON!

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  15 selected
- ☐ SEG/Sponsor to exclude  0 selected
- ☒ Insider/employee type(s) to exclude  2 selected
- ☐ Exclude if current loan balances are higher than  Include ☐ LN ☐ OC
- ☒ Exclude if any current loans in category  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

**CLR**  **PATH**  
Character Lending on Reputation

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

Mockup only; subject to change

# 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**





# 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

The collage displays various resources from Lender\*VP, including brochures and website screenshots. The brochures are titled "Third Party Loan Origination Systems" and cover different lending categories: Business Lending, Consumer Lending, Mortgage Lending, and Internet Lending. The website screenshots show the CU\*ANSWERS Store, Lender\*VP Store, and specific product pages like "50K Mile Tune-Up" and "Experian Decision Model".



# What is the future of the **It's Me 247** suite?

HOW WILL THE MOBILE BUSINESS CHANGE HOW  
WE THINK ABOUT THESE CHANNELS?



# What is the future of the **It's Me 247** suite?

## LET'S FOCUS ON ONLINE BANKING FIRST

- Online banking mirrors CU\*BASE in that it is one software application that serves many
    - **It's Me 247** serves nearly 300 CUs with 2.5 million members, and handles over a million sessions a month
  - The **It's Me 247** brand and its general look turns 12 years old this year
    - Last November CEOs discussed what's next for the brand and the look-and-feel – is it time for a simple facelift, or is it time for a radical change?
  - Now that the foundation of **It's Me 247** is approaching a tipping point as to its use of APIs, we do have radical options should we decide to invest – the biggest idea is blending online banking services with websites (Online '19)
- The primary projects we'll take on over the next 12 months:
    - Internet LOS already discussed
    - A partnership with MTG to revitalize PIB as a base security platform for how members use these channels
    - A partnership with MTG to complete a new navigation for our HTML **It's Me 247** Mobile Web
    - Deeper dive with **It's My Biz 247**
- Everyone will drive the OLB team over the next 18 months to activate their priority APIs**

# Personal Internet Banking (PIB) re-envisioned for the next decade



MOBILE AND MACO MAY FINALLY MAKE THIS A MEMBER TOOL

- Since the introduction of PIB in 2006 (*yes, PIB even pre-dates **It's Me 247!***), the world has changed
  - We built an amazing foundation to appease the regulatory/security community, but the member experience was something CUs never really wanted
- Opportunities to take everything prime time:
  - Create a mobile PIB dashboard, ready for members to use
  - Revisit and remove some security concepts that have fallen out of favor
  - Re-document, retrain, and recommit our network to the idea that members control their experiences via desktop banking or mobile access

## QUICK PIB STATS

FOR CU\*ANSWERS ONLINE CLIENTS  
AS OF 11/2018


67 CUs (**35%**) have it enabled

69 CUs (**37%**) don't have PIB enabled at all

54 CUs (**28%**) don't let members change their own PIB settings

# Personal Internet Banking (PIB) re-envisioned





### Create Your PIB Profile

Create a Username:


Create a Password:

Password Requirements

- 6-10 characters
- One Uppercase Letter
- One Lowercase Letter
- One Number
- One Special Character
- One Space
- No Spaces


Retype Password:

Create Profile




## Your Personal Internet Branch.

Welcome to PIB, the security controls for your online banking at Success Credit Union. We offer you a suite of security features to control how, where, and when your online accounts can be accessed. Your branch, your choice!




### Geographic Restrictions

Set restrictions so your account can only be accessed in our country, state, or city.




### Time & Date Restrictions

Only allow your accounts to be accessed at certain times or days of the week.



### Transfer & Deposit Settings

Controls where your money can be moved, as well as how much.




### Require Device Registration

Let your accounts be accessed on computers you trust.

## Success Credit Union

### Geographic Restrictions



Your account is only accessible in:  
Grand Rapids, Michigan, United States

### Time & Date Restrictions

Online Banking Available

|          | Sun | Mon | Tue | Wed | Thur | Fri | Sat |
|----------|-----|-----|-----|-----|------|-----|-----|
| 12:00 AM |     |     |     |     |      |     |     |
| 5:00 AM  |     |     |     |     |      |     |     |
| 12:00 PM |     |     |     |     |      |     |     |
| 8:00 PM  |     |     |     |     |      |     |     |
| 12:00 AM |     |     |     |     |      |     |     |

### Transfers & Deposits

Features

- Transfers Between My Own Accounts
- Transfers To Other It's Me Accounts
- Transfers To Other Financial Institutions
- Automatic Deposit (ACH)

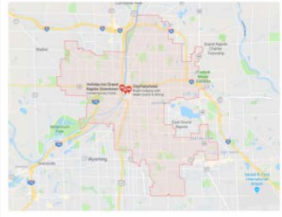
Check Services

No more wizard...jump right to the setting you need

### PIB Dashboard

- Geographic Restrictions
- Time & Date Restrictions
- Transfers & Deposits
- Check Services
- New Accounts & Loans
- Personal Account Information

### Geographic Restrictions



Your account is only accessible in:  
Grand Rapids, Michigan, United States

### Time & Date Restrictions

Online Banking Available

|       | Sun | Mon | Tue | Wed | Thur | Fri | Sat |
|-------|-----|-----|-----|-----|------|-----|-----|
| 12 AM |     |     |     |     |      |     |     |
| 5 AM  |     |     |     |     |      |     |     |
| 12 PM |     |     |     |     |      |     |     |
| 8 PM  |     |     |     |     |      |     |     |

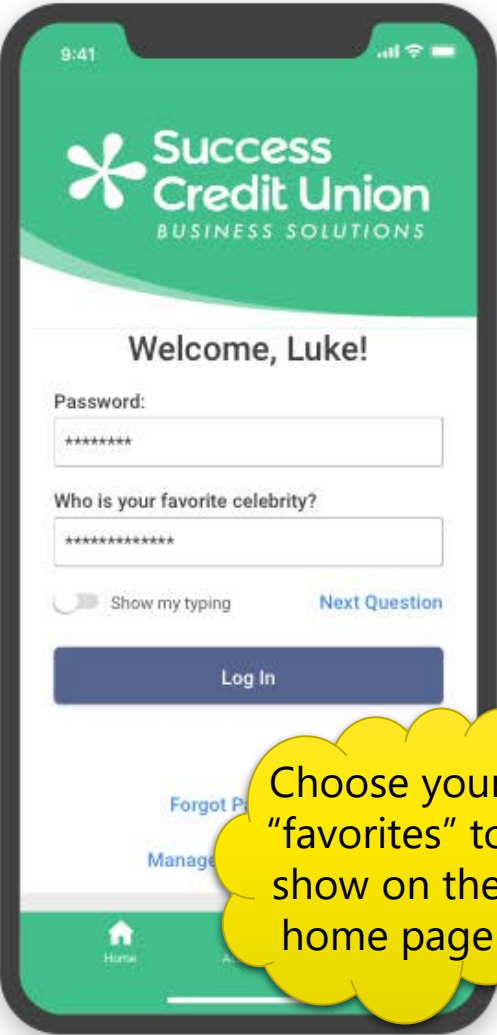
# A new navigation for mobile web, both **It's Me 247** and **It's My Biz 247**

## OUR HTML MOBILE WEB SOLUTIONS AT THE CORE OF EVERYTHING MOBILE

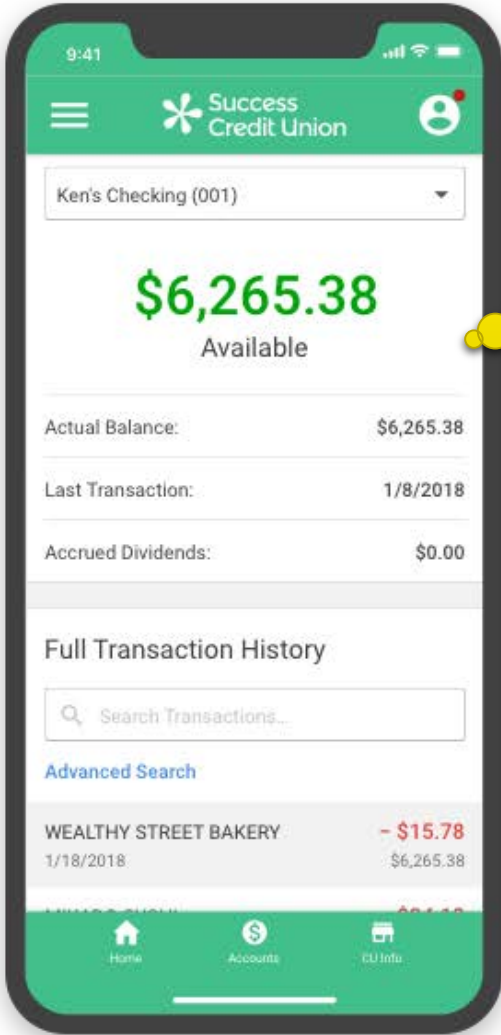
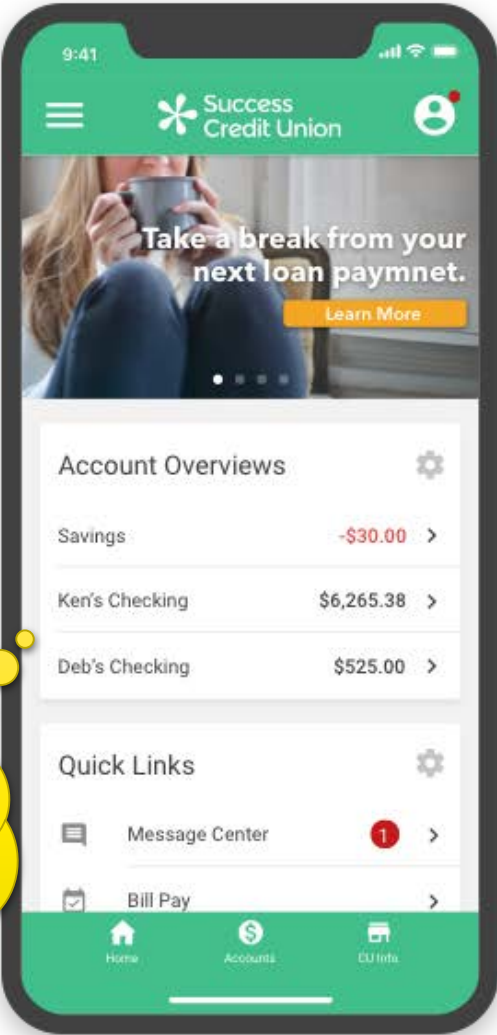
- Early in 2019 we committed to a mobile web solution for **It's My Biz 247**
  - While it's not clear that every business wants a mobile solution, it does provide us a new opportunity
- We decided to introduce a new mobile navigation through **It's My Biz 247** users, as a proof-of-concept and testing ground
  - By now both the market and our internal teams have a new expectation for what mobile web should look like and what features it should have

By October 2020, we will work with CUs to introduce this new nav as the foundation for all **It's Me 247** mobile web users in the network

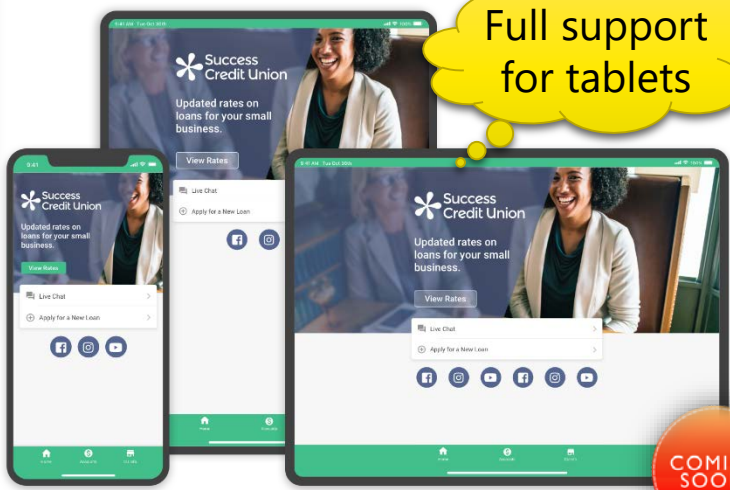
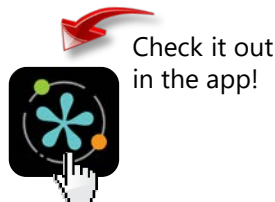
**It's My Biz 247 mobile web beta tests are underway right now, but the limited audience is both a blessing and a curse – we need to get more people involved**



Choose your "favorites" to show on the home page



Quick look at balance and recent transactions







Full support for tablets

COMING SOON!







# Is the Internet the best place to engage a new class of members?

ARE BUSINESS SERVICES OLD SCHOOL, OR CAN WE START WITH A NEW SCHOOL APPROACH?

| <br><b>RETAIL</b>   | <br><b>BIZ</b>                                 | <br><b>PRO</b>                        | <br><b>EXPERT</b>                     |
|--|--|--|--|
| <ul style="list-style-type: none"> <li>Existing <b>It's Me 247</b> for individual members</li> </ul> | <ul style="list-style-type: none"> <li>Re-skin of <b>It's Me 247</b> retail for members who happen to have businesses</li> </ul> | <ul style="list-style-type: none"> <li>Business online/mobile banking platform for businesses who are members</li> </ul> | <ul style="list-style-type: none"> <li>Business online/mobile banking platform for businesses who are members</li> </ul> |
| <ul style="list-style-type: none"> <li>Single login authentication (PIB)</li> </ul>                  | <ul style="list-style-type: none"> <li>Single login authentication (PIB)</li> </ul>  | <ul style="list-style-type: none"> <li>Multi-login authentication (PIB MLO)</li> </ul>                                   | <ul style="list-style-type: none"> <li>Multi-login authentication (PIB MLO)</li> </ul>                                   |
| <ul style="list-style-type: none"> <li>Standard bill pay</li> </ul>                                  | <ul style="list-style-type: none"> <li>Standard bill pay</li> </ul>  | <ul style="list-style-type: none"> <li>Business bill pay (?)</li> </ul>  | <ul style="list-style-type: none"> <li>AutoBooks</li> </ul>  |
| <ul style="list-style-type: none"> <li>RDC</li> </ul>  | <ul style="list-style-type: none"> <li>RDC</li> </ul>  | <ul style="list-style-type: none"> <li>RDC</li> </ul>  | <ul style="list-style-type: none"> <li>Merchant Capture</li> </ul>   |
| <ul style="list-style-type: none"> <li>VSB</li> </ul>  | <ul style="list-style-type: none"> <li>VSB</li> </ul>  | <ul style="list-style-type: none"> <li>VSB</li> </ul>  | <ul style="list-style-type: none"> <li>Multi-login VSB (?)</li> </ul>  |
| <ul style="list-style-type: none"> <li>Packaged with the e-Commerce fee</li> </ul>                   | <ul style="list-style-type: none"> <li>\$0.50/user/month</li> </ul>  | <ul style="list-style-type: none"> <li>\$0.75/user/month</li> </ul>  | <ul style="list-style-type: none"> <li>\$1.00/user/month</li> </ul>  |

# Is the Internet the best place to engage a new class of members?

ARE BUSINESS SERVICES OLD SCHOOL, OR CAN WE START WITH A NEW SCHOOL APPROACH?

| <br><b>RETAIL</b>   | <br><b>BIZ</b>                                 | <br><b>PRO</b>                        | <br><b>EXPERT</b>                     |
|--|--|--|--|
| <ul style="list-style-type: none"> <li>Existing <b>It's Me 247</b> for individual members</li> </ul> | <ul style="list-style-type: none"> <li>Re-skin of <b>It's Me 247</b> retail for members who happen to have businesses</li> </ul> | <ul style="list-style-type: none"> <li>Business online/mobile banking platform for businesses who are members</li> </ul> | <ul style="list-style-type: none"> <li>Business online/mobile banking platform for businesses who are members</li> </ul> |
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| <ul style="list-style-type: none"> <li>RDC</li> </ul>  | <ul style="list-style-type: none"> <li>RDC</li> </ul>  |  | <ul style="list-style-type: none"> <li>Merchant Capture</li> </ul>   |
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| <ul style="list-style-type: none"> <li>Packaged with the e-Commerce fee</li> </ul>                   | <ul style="list-style-type: none"> <li>\$0.50/user/month</li> </ul>  | <ul style="list-style-type: none"> <li>\$0.75/user/month</li> </ul>  | <ul style="list-style-type: none"> <li><b>\$1.00/user/month</b></li> </ul>   |

We're implementing this fee in  
**October 2019**

# The Internet is a perfect place to hang out your shingle

BUT BUILDING SIGNIFICANT  
REVENUES WITH BUSINESS  
MEMBERS TAKES FAR MORE  
THAN HANGING OUT A  
SHINGLE



## It's My Biz 247

At a Glance

cuasterisk.com  
network

### OVERVIEW

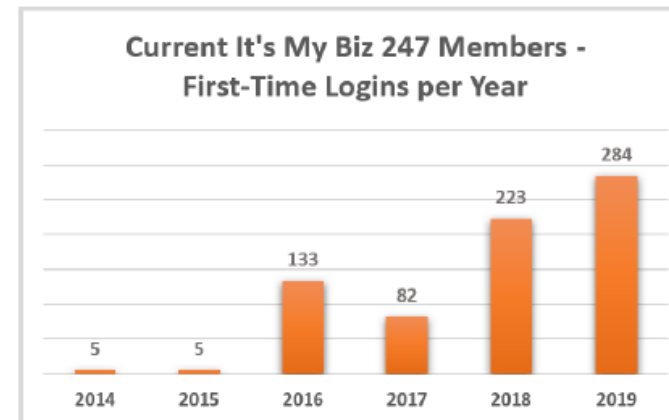
**Credit Union Utilization** = 8% of all CU\*BASE credit unions have turned on **It's My Biz 247** online banking.

**Membership Utilization** = Participant CUs generally see low numbers of membership utilization, with a few exceptions.

**Monthly Login Activity** = The **It's My Biz 247** memberships average 75% active with at least 1 login in a given month.

| All Network | It's My Biz 247 |                                    | Biz Footprint |
|-------------|-----------------|------------------------------------|---------------|
| 270         | 22              | Credit Unions                      | 8%            |
| 2.35 M      | 733             | Memberships                        | 0.03%         |
| --          | 1292            | User Profiles                      | --            |
| --          | 1.8             | User Profiles per Membership (Avg) | --            |
| 36%         | 75%             | % Memberships Logging In           | + 39%         |
| 14.8        | 14.4            | Monthly Logins (Avg)               | - 0.2         |

### TRENDING FIRST-TIME USE



A trend of memberships first setting up **It's My Biz 247** logins displays recent growth of the service in 2018 into 2019.

40%, or 2 in 5 of all memberships currently set up with **It's My Biz 247** have started using it this year - 2019.

The first login is identified from the membership's recorded EULA acceptance date.

## Announcing our first 2020 Boot Camp: A formal business platform design team

2019 SAW A RASH OF INQUIRIES ABOUT OUR BUSINESS PLATFORM DESIGN

- Throughout 2020, I want to work with CU leaders who are focused on the business member community and its opportunities:
  - Developing a member approach and the data configuration that identifies opportunities and results
  - Plant the stake: what to call out on the Internet that announces your arrival as a CU for businesses
  - Approaches for savings products and miscellaneous savings-related services
  - Approaches for lending prices and miscellaneous loan services
  - Internet online/mobile channel products
  - Analyzing business members as direct members and their potential membership impact as SEGs
  - Developing packages for business profiles
  - 3<sup>rd</sup> party vendor integrations and products, and services the CU is planning on

**Is developing a business platform a CUSO investment, or it is a credit union *a la carte* shopping experience? We need to answer this question in 2020**

Announcing our first 2020 Business Plan:  
A formal business plan and

2019 SAW A RASH

DESIGN

- Throughout 2020, the CU leadership will focus on business opportunities and

- Develop a data configuration opportunities and

- Plant the seed for Internet CU

- Approaches for savings miscellaneous savings-



The CMS consulting team that will coordinate our business platform development and advisory board

KICKOFF MEETING AT THE NOVEMBER 2019 CEO STRATEGIES EVENT

prices and miscellaneous

products

members as direct members  
membership impact as SEGs

business profiles

products, and

training on

Is developing a business platform a CUSO  
or is it a credit union *a la carte* shopping  
experience? We need to answer this question in 2020



# 2019 NOVEMBER

| SUN | MON   | TUE   | WED | THU   | FRI | SAT |
|-----|---|---|-----|---|-----|-----|
| 10  | 11 Update on Last Year's CEO Strategic Developers Boot Camp | 12 The CU*Answers 50 <sup>th</sup> Birthday Project:<br>Where will CEOs take us in the next 50 years? | 13  | 14 Update on Last Year's CEO Strategic Developers Boot Camp | 15  |     |

All events at the DeVos Convention Center

**1pm-5pm** Boot Camp Update Day 1

- Teller 3P
- Internet Retailing

**6pm** Cocktail hour and networking, optional dinner

**9am-4pm** Where Will CEOs Take Us Day 1: Our Vision

**5pm** Cocktail hour and networking, optional dinner

**9am-3pm** Where Will CEOs Take Us Day 2: CU Vision/ CEO Roundtable

**3pm-5:30pm** 50<sup>th</sup> Birthday Open House Celebration

**6pm** Optional networking dinner

**9pm-1pm** Boot Camp Update Day 2

- Online '19
- Online/Mobile Banking

# Speaking of boot camps...

THE 2019 DHD BOOT CAMP HAS FILLED OUR DOCKET, AND HAS US ALL THINKING

- **Cody Morris, Honor CU**

- It's My Biz 247 Enhancements

- **David Jezewski, CommStar CU**

- Predictive retailing/cross sales enhancements ("Nostradamus")

- **Karen Padrevita, Metrum CCU**

- Cross sales enhancements

- **Jonathan Weirauch, Frankenmuth CU**

- Integration between phone systems and CU\*BASE (Mitel)

- **Kelli Hall, TBA CU**

- Online/Mobile Payments (Magic-Wrighter)

- **Linda Bodie, Element FCU**

- Direct deposit analysis/Earnin'-style mobile app

2019 DHD Boot Camp



We're going to take these projects to the next phase in 2020, so look for your opportunity to start all over again in 2021

# Takeaways from the 2019 DHD boot camp

## PROJECTS I HOPE TO UNVEIL AT THE 2020 LEADERSHIP CONFERENCE

| Nominations from the Boot Campers                             | CU*Answers' Vision (Phase 1)   |
|---|--|
| It's My Biz 247 Enhancements                                  | 3 skins for It's My Biz 247 (Base, Pro, and Expert)  |
| Predictive retailing/cross sales enhancements ("Nostradamus") | Calculator engine/program to spit out a verifiable answer (similar to the PPM/SPM calculator)  |
| Integration between phone systems and CU*BASE (Mitel)         | Write an integration between CU*BASE Phone Op and a call center software tool (Mitel)  |
| Online/Mobile Payments (Magic-Wrighter)                       | Write a new tool to pull funds from a credit/debit card and post them as a deposit/payment into a member account (offset to a Magic-Wrighter receivable) |
| Direct deposit analysis/Earnin'-style mobile app              | A new dashboard to identify direct deposit members, based on the CU's definition   |

I hope you will encourage these project champions to hang in there and work with use for the next 12 months – there are some valuable solutions here

# Positive Pay: A partnership between eDOC and CU\*BASE

## WHY WE NEED A BUSINESS PLATFORM DESIGN TEAM AND A BROADER VISION

One of the products that seems to be on people's minds for 2020 is **Positive Pay**

### ■ How it works:

- A business member's check register is used to verify whether a check should be cleared or not by the check processor
  - eDOC holds the member's check register
- The checking account needs to be identified in CU\*BASE in case any checks are presented via in-house drafts or converted to an ACH item
  - CU\*BASE verifies activity against eDOC's member check file

### ■ Potential issues:

- Should CU\*Answers support multiple check processing vendors? What happens if the check processor's approach is different?
- How do we handle CUs who may want to provide check clearing services across the counter to these members? What other features will CUs differ on in using a Positive Pay platform?
- There is no standard to certify against or ratify for the CU or the member – just competitive solutions to consider

It's My Biz Credit Union

SITE MAP MANAGE MY SECURITY LOGOUT

It's My Biz 247  
Online Banking

Info Center Accounts New Accounts **Biz Services** Documents Transfers

Employee Janeadmin  
Company Abc Company  
Message Center Unread: 3  
Go to Messages

Account Summary

| Account | Name         | Available Balance | Actual Balance | Last Transaction | Accrued Dividends |
|---------|--------------|-------------------|----------------|------------------|-------------------|
| 000     | BIZ SAVINGS  | \$13.32           | \$18.32        | 8/26/2013        | \$0.00            |
| 009     | BIZ CHECKING | \$1,056.24        | \$1,056.24     | 8/26/2013        | \$0.00            |

Page will timeout in 14:43

Training Credit Union

HELP MANAGE MY SECURITY LOGOUT

It's My Biz 247  
Online Banking

Info Center Accounts New Accounts Biz Services Documents Transfers Positive Pay

Exceptions Outstanding Add Checks History Reports

Manual Upload

Upload a CSV file or click Manual to add information manually

☐ Update Mapping

COMING SOON!

Training Credit Union

HELP MANAGE MY SECURITY LOGOUT

It's My Biz 247  
Online Banking

Info Center Accounts New Accounts Biz Services Documents Transfers Positive Pay

**Exceptions** Outstanding Add Checks History Reports

Save

| Account # | Check # | Amount  | Exception Type                     | Approve                  | Decline                  | Reason               |
|-----------|---------|---------|------------------------------------|--------------------------|--------------------------|----------------------|
| *****3009 | 1008    | 200.00  | Amount Mismatched: Expected 250.80 | <input type="checkbox"/> | <input type="checkbox"/> | <input type="text"/> |
| *****3009 | 1007    | 500.00  | Void/Stop Item                     | <input type="checkbox"/> | <input type="checkbox"/> | <input type="text"/> |
| *****3009 | 1006    | 675.89  | Amount Mismatched: Expected 675    | <input type="checkbox"/> | <input type="checkbox"/> | <input type="text"/> |
| *****3009 | 1001    | 4000.00 | Void/Stop Item                     | <input type="checkbox"/> | <input type="checkbox"/> | <input type="text"/> |
| *****3009 | 1000    | 1000.00 | State Date Issued on 04/02/10      | <input type="checkbox"/> | <input type="checkbox"/> | <input type="text"/> |



# Speaking of things specific to check processors...

LIVE FOR CU\*CHECK IP CLIENTS IN 19.05; DOORS OPEN FOR OTHERS IN 19.10

Session 0 CU\*BASE GOLD Edition - Additional Transaction Information

Account 2-110 ANNE G MEMBER  
Receipt available for reprint No Seq # 0015162

| Business Date | Activity Date | Activity Time | Amount    | Balance   | Check# |
|---------------|---------------|---------------|-----------|-----------|--------|
| Jan 23, 2019  | Jan 23, 2019  | 19:18:43      | 6,810.00- | 49,459.43 | 10019  |

Transaction description

CHECK 00003089268

Employee or Shared Branch CUID -C CU\*ANSWERS OPERATIONS SUPPORT  
MICR account 10000  
R&T# 272

View Check

CU\*BASE

6154  
74-8013/2724

05.15.19 DATE

PAY TO THE ORDER OF St Lorenz \$ 20.00  
Twenty and 00/100 DOLLARS

FOR J. [REDACTED] M. [REDACTED]

1272480

FEDERAL RES

Session 0 CU\*BASE GOLD Edition - ABC CREDIT UNION

File Edit Tools Help

## Update Exceptions/Returns

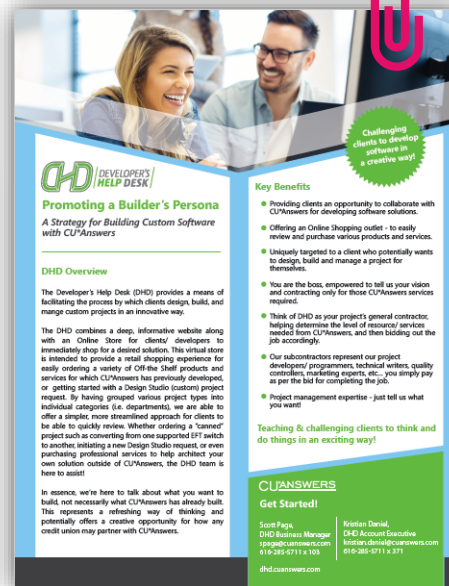
Trace # 0000  
Return code 31 Insuff Funds  
Status A

Account # 110, JOHN  
Amount 2,775.85

View Check

Access to check images from trans history and working daily exceptions

# DHD Driving API Utilization



## Celebrating our 2<sup>nd</sup> Anniversary!

*Some cool stats, just a beginning...*

**Projects Activity:**

- 1,023 – # project requests
- \$2.65 Million – total project bids
- 378 – Projects completed
- \$727.2K – invoiced revenue (*plus \$350K+ CU\*A direct participation!*)
- 16,000 – Programming hours

**Our Online Store:**

- 295 total DHD related products (*initially started with 54*)
  - Spanning across 7 different CMS departments
  - Represents 33% of (total) Online Store products
- 130 API products/services listed
  - Features 250+ available APIs
  - Published API catalogs (semi-annual)
- 2,116 page views to the DHD category
  - Represents 7.4% of CU\*Answers Store hits

**Our DHD Site:**

- 4,300 sessions since launch
- Avg. 156 active users per month
- Up 77.46% (of users) from April 2017-2018 to 2018-2019

Scott Page,  
DHD Business Manager  
spage@cuanswers.com  
616-285-5711 x 103

Kristian Daniel,  
DHD Account Executive  
kristian.daniel@cuanswers.com  
616-285-5711 x 371

dhd.cuanswers.com

See Scott Page at the DHD vendor table if you need an updated API catalog for your 2020 projects



# New first-time user activation scheme for It's Me 247

IN BETA NOW, RELEASING IN 19.10



## Secure Online Banking login

If you have not set up your username, please enter your member number.

Username:

Password:

Login

**First-time User?  
Forgot Password**



## Secure Online Banking login


To enroll in online banking, enter your account number and Social Security Number.

Account Number:

Social Security Number:

Continue

Cancel




## Your code has been delivered!

Temporary Access Code

Continue

**Did you not get an access code?**  
You should have received it within a few minutes. If you feel you have waited long enough, or selected the wrong delivery method, please [request a new code](#).

Page will timeout in 4:52



## Authenticate Your Identity

As a first-time user of our online banking services, we'll need to verify your identity. Please choose where you would like us to deliver your Secure Access Code from your contact preferences below. You will be required to enter the delivered access code on the next page, and will then be able to complete your enrollment and establish your preferred password.

☒ Email me my code at j\*\*\*\*\*u@cuanswers.com  
☐ Text me my code at (\*\*\*) \*\*\*-8164  
☐ Text me my code at (\*\*\*) \*\*\*-5040

Secure Access Code delivery generally takes less than a few minutes, depending on contact channel. However, during times of high system usage, delivery may take longer.

Send Access Code

Page will timeout in 4:52

Here is your access code for It's Me 247 Online Banking: 39574. This code will be valid for 30 minutes.

From: It's Me 247 > Hide

To: Debra Smith >

It's Me 247 Access Code

September 22, 2015 at 11:15 AM

Here is your Access Code: 39574

This code will be valid for 30 minutes.

We recommend deleting this email once you've verified your code.

Success Credit Union | www.successcu.org

Username

Password

Next

I forgot my password

First-time User?  
Click here for Standard Login

Federally insured by NCUA

Account Number

Social Security Number

Next

Back

Federally insured by NCUA

Authenticate Your Identity

As a first-time user of our online banking services, we'll need to verify your identity. Please choose where you would like us to deliver your Secure Access Code from your contact preferences below. You will be required to enter the delivered access code on the next page, and will then be able to complete your enrollment and establish your preferred password.

Email me my code at j\*\*\*\*\*u@cuanswers.com

Secure Access Code delivery generally takes less than a few minutes, depending on contact channel. However, during times of high system usage, delivery may take longer.

Send Access Code

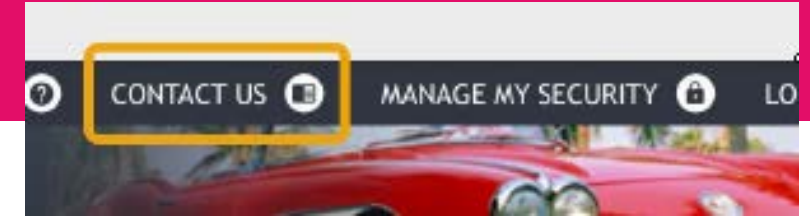
Project champion: TruChoice FCU





# Private Contacts via **It's Me 247**

COMING SPRING 2020



The image displays two overlapping web forms for contacting a credit union. The background shows a red classic car.

**Contact Us Form (Left):**

- Subject:** Type a subject...
- Message:** Enter your message here... (Character count: 0/840)
- Contact a specific department? (Optional):**
  - ☐ Loan Department
  - ☐ Credit Union Manage
  - ☐ Member Service Center
  - ☐ Regarding payroll/ACH
- Follow Up (Optional):**
  - ☐ Follow Up with Me Via Phone
- Send Message** button

**Contact Us Form (Right):**

- Subject:** Is My Loan Paid?
- Message:** I recently tried making a payment on my car loan with a transfer. I got a success message when the transfer went through, but the funds were taken out of my checking account. Also, my due date never changed, it still says I owe on the 15th!  
This has happened multiple times, help! (Character count: 0/840)
- Contact a specific department? (Optional):**
  - ☒ Loan Department
  - ☐ Credit Union Manage
  - ☐ Member Service Center
  - ☐ Regarding payroll/ACH
- Follow Up (Optional):**
  - ☒ Follow Up with Me Via Phone
- Number:** (810) 360-7501
  - ☒ Call me at this number.
  - ☐ Text me at this number.
- Send Message** button

**Table (Bottom Left):**

| Account        | Name         | Regular Payment | Amount Due | Due Date  |
|----------------|--------------|-----------------|------------|-----------|
| 779            | BALLOON MORT | \$822.39        | \$822.39   | 6/10/2017 |
| ACCOUNT TOTALS |              | \$822.39        | \$822.39   |           |

A screenshot of a credit union website interface. At the top, a dark navigation bar contains links: "Center", "My Accounts", "New Accounts", "Pay & Transfer", "My Documents", and "Go Mobile". Below this, a light-colored banner displays the text "We've sent you a response!" in bold, accompanied by a hand cursor icon and a close button (an 'X' in a circle). The main content area shows a message titled "Response to 'Is My Loan Paid?'" with the following text: "Hello, Ken, thanks for reaching out to us! We have no record of you making a payment for this month yet, but it sounds like there might be a problem with your transfer attempts. I've passed on your issue to our Loan Department, someone will be following up with you today via phone call. Our apologies for the inconvenience." Below the message, a note states: "This response has been saved in your Message Center if you would like to view it later for reference." At the bottom of the message box are two buttons: a green "Reply" button and a blue "Close" button. The background of the website is partially visible, showing a sidebar with links like "We're here to LIVE CHAT", "Account", "Member", "Joint Memberships", "Rewards", "INUM", "Card Points", "Last Month", and "Details". The main content area behind the message box shows a table with financial data, including a "MONEY MARKET" account with a balance of \$1,568.78 and a date of 5/24/2017.

## Project champion: TruChoice FCU

# Private Contacts via It's Me 247

73

Can optionally activate secure replies, or use it simply to receive more detailed incoming messages from members

Session 0 CU\*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

## Online Banking Contact Request

UPDATE

Member 09 Request # 29052 Request received May 12, 2018

### Contact Request

By phone at 616-555-1234 This is a new phone number Save Changes

Directed to Not specified

Subject Question about my loan payment

Message I normally make a \$475.35 monthly payment on my car loan -785 but I will be going on vacation for two months in Europe. Can I make advance payments to cover the months I will be gone, so don't have to worry about delinquency fines or problems with my loan while I'm out of the country?

Also, I had a question about what you need to do to make sure my credit card will work I'm out of the country as well.

### Reply via Secure Message Center

Your auto loan can be paid ahead up to 3 months, so to cover the two months you'll be gone all you need to do is make a payment of \$950.70 (or \$1,426.05 if you want to go 3 months). You can do this via a transfer in online banking, or give us a call and we can help you over the phone.

As to your credit card, there is a form you can fill out and we'll make the necessary changes to the settings on your card so you do not receive any

Press Ctrl plus Enter for a new line.

Copy conversation to Tracker type ☐ Memo type ☐ (leave blank if no copy needed)

Member Info

Send /Delete Request

COMING SOON!

Session 0 CU\*BASE GOLD Edition - ABC CREDIT UNION

File Edit Tools Help

## Work/View Online Banking Requests

Request # 00000 Account 000000000 Last name starting Request date starting 00000000 [MMDDYYYY]

| Request # | Request Date | Account # | Member Name | Subject  |
|-----------|--------------|-----------|-------------|--|
| 29052     | May 12, 2018 | 76009     | TYF         | Question about my loan payment   |
| 29051     | May 12, 2018 | 77137     | JEF         | Please call me about the document I need to sign                       |
| 29050     | May 12, 2018 | 62469     | ROE         | I never received the paperwork you said you would send me              |
| 29049     | May 12, 2018 | 17012     | DOF         | Why did my checking account get a \$35.00 NSF fee?                     |
| 29048     | May 12, 2018 | 61035     | AUS         | I need help with my IRA tax documents                                  |
|           | May 12, 2018 | 71121     | MAI         | Problem with a teller on Friday  |
|           | May 11, 2018 | 68248     | TIF         | Dividend calculation seems off to me                                   |
|           | May 11, 2018 | 68248     | TIF         | I am interested in a boat loan but can't find the term I'm looking for |
|           | May 11, 2018 | 62468     | KEV         | Can you help me lower my car loan payment?                             |
|           | May 11, 2018 | 34537     | MAH         | I have a problem with my account                                       |
|           | May 11, 2018 | 69674     | KOF         | Question about a notice I received yesterday                           |
|           | May 11, 2018 | 27655     | STF         | Please call me about my loan forms                                     |
|           |              |           |             | A notice I received yesterday  |

Delete Membership inquiry

9:41

Contact Us

Subject ken.vaughn@cuanswers.com

Message Type your message here...

Contact a Specific Department?

Loan Department ☒

Member Service Center ☐

Credit Union Manage ☐

Regarding Payroll/ACH ☐

Follow Up

Follow up with me via phone. ☒

Phone Number (890) 567-1234

Call Me at this Number ☒

Text Me at this Number ☐

Send Message

9:41

Contact Us

Sent!

A credit union representative will reply to your message as soon as possible. If this is an emergency, please call the credit union and we can address your need as soon as possible.

Back Home

Project champion: TruChoice FCU





# The Spirit of CU\*Answers Award

EST. 2011

- 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

**And the winner is...**



# The Spirit of CU\*Answers Award

EST. 2011

Our 2019 honoree:



**TruChoice** ✓  
FEDERAL CREDIT UNION

[trufcu.com](http://trufcu.com)



# Introducing the Mobile Technologies Group (MTG)

BUILDING THE NEXT GENERATION OF  
MOBILE APP PRODUCTION



# Introducing the MTG

## BUILDING THE NEXT GENERATION OF MOBILE APP PRODUCTION

- Providing mobile apps is not like CU\*BASE; it's a different business
  - Due to device stores and their requirement for CUs to have a developer's identity, MTG must do everything over and over, once per client
  - It's more of a shrink-wrap, *a la carte* business
- While it starts with a common template, that template must be enhanced to create the CU's image of the app
  - These enhancements require repetitive work and, eventually, processing fees
- In the earliest years of app development, we focused on creating a foundation for our **It's Me 247** mobile flagship apps:
  - Mobile Web
  - Apple
  - Android
- We did this collectively as a CUSO, and guaranteed these apps would always be free to participants going forward
- But starting later this year, we are going to start managing these flagship apps a bit differently



# Introducing the MTG

## IT STARTS WITH A SPECIALIZED BUSINESS DEVELOPMENT TEAM

- Like our data initiative with Asterisk Intelligence, the production of mobile apps and the business design to market, support, and evolve them, requires a distinct and separate approach
- Ken and Kristian have proven themselves as specialists in this area
- They're now fast-tracking as business developers, alongside their technical capabilities, to help us make MTG more than just a brand among brands



As much as the products we develop in 2020, CUs will recognize a new approach to customization, integration, and independent solutions from our CU\*BASE and It's Me 247 suites



# Project priorities for MTG

OVER THE NEXT 12 MONTHS

## Business development projects:

- Partner with AI on an independent QC and documentation team
- Develop a new release strategy for flagship apps, starting with Mobile 4.0
- Develop new client markets for mobile solutions, outside of cuasterisk.com
- Become a vendor for the individual cuasterisk.com CUSOs
- Develop and release the first pricing guide to cuasterisk.com credit unions for an extended menu of mobile products (*due Oct 1, 2019*)

## Technology development projects:

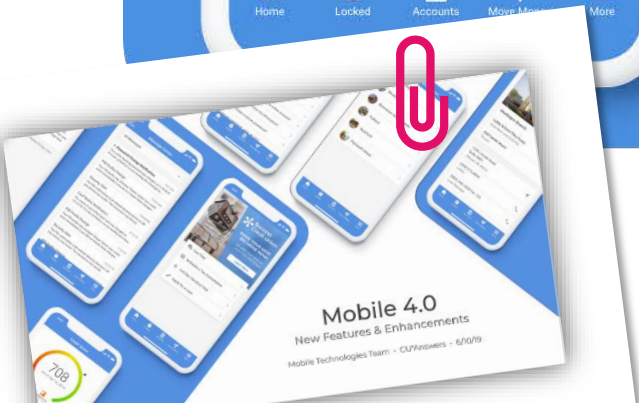
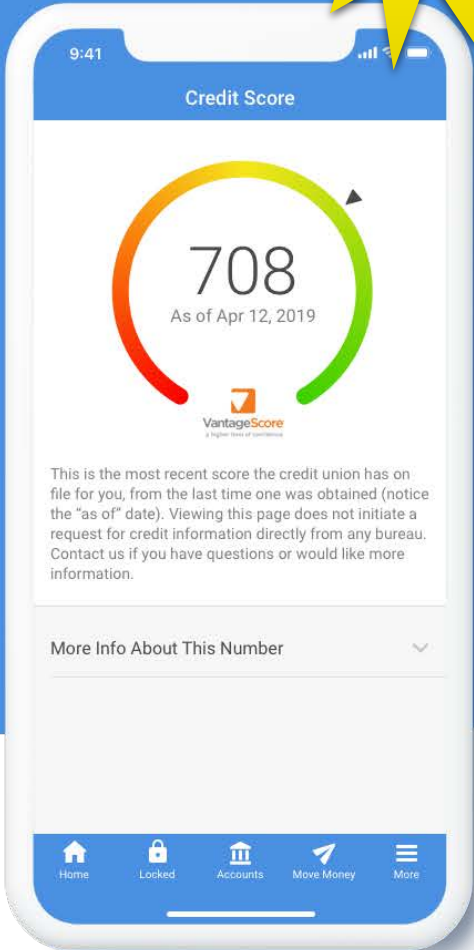
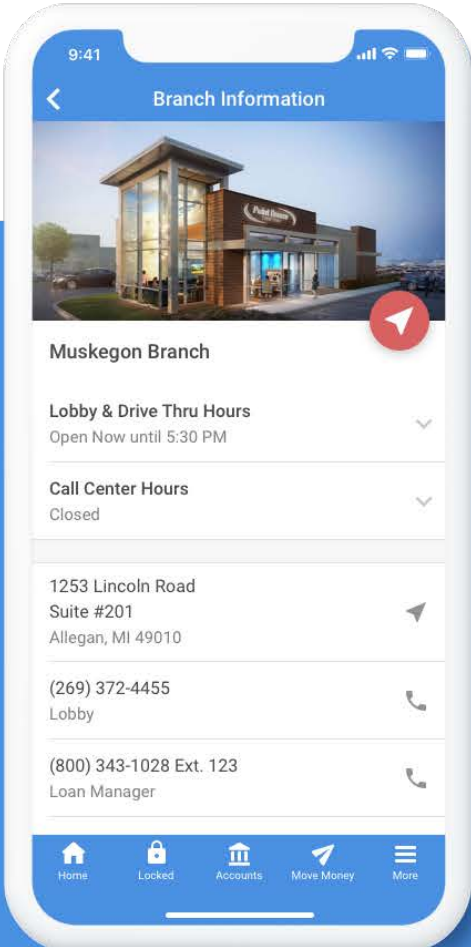
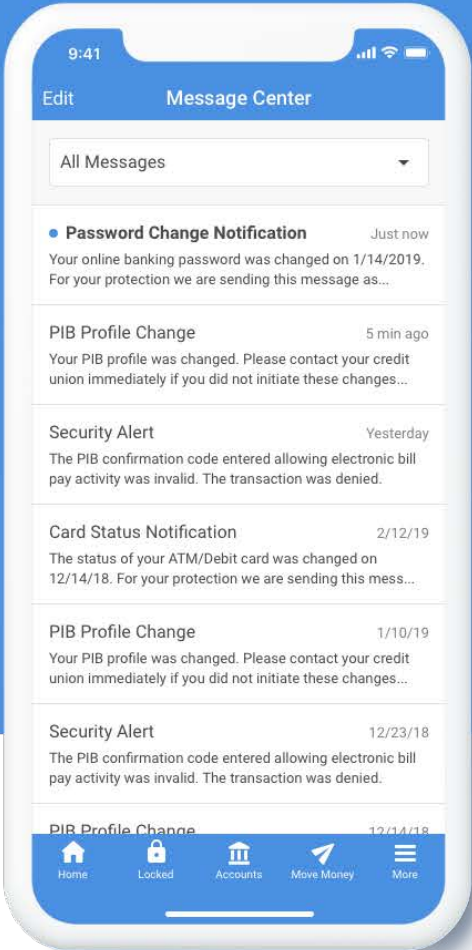
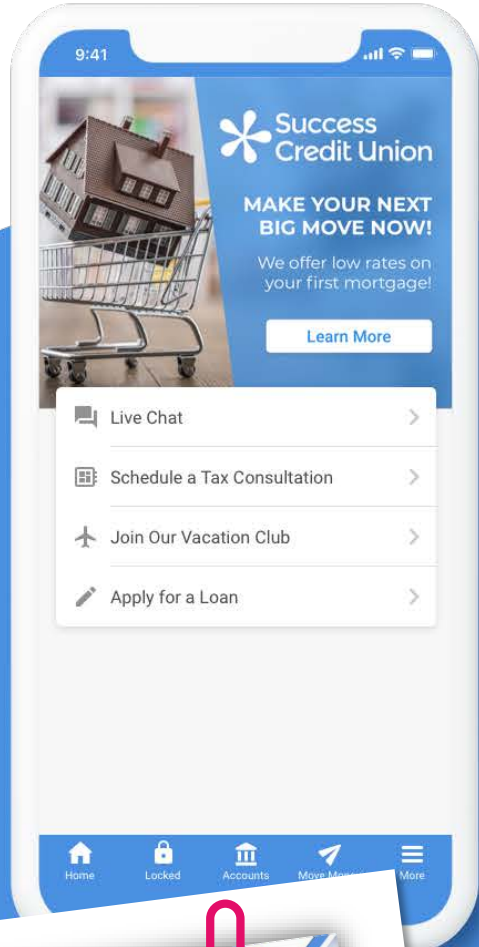
- Mobile app 4.0 release (Q4 2019)
- Micro-apps
  - Pay Anyone P2P standalone app
  - Payments 1.0
  - RDC
- Activating CU\*Publisher with the CU community
  - Form Generator/Request Center
  - Mobile Manager for flagship apps
  - Biz Mobile Manager for It's My Biz 247 apps

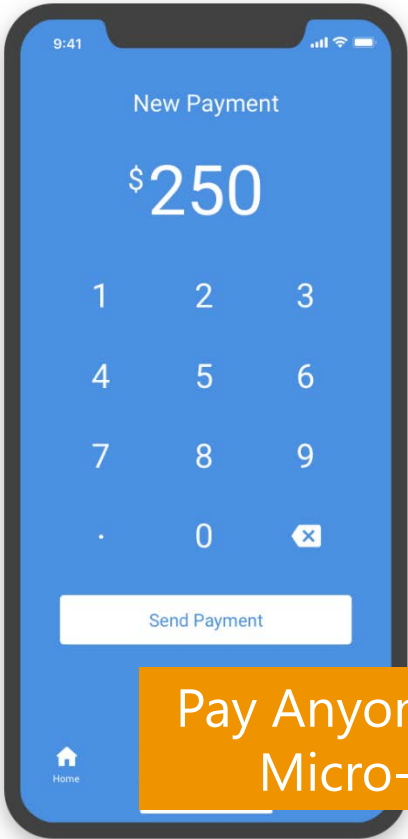
## HELP US BUILD THE MTG

SPECIAL EVENT PLANNED FOR THIS FALL

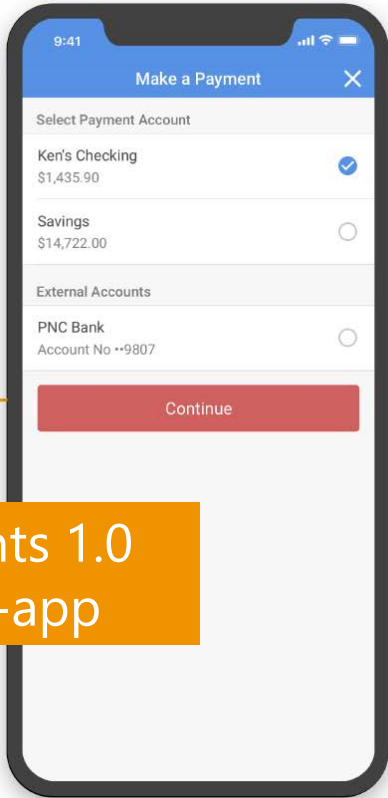
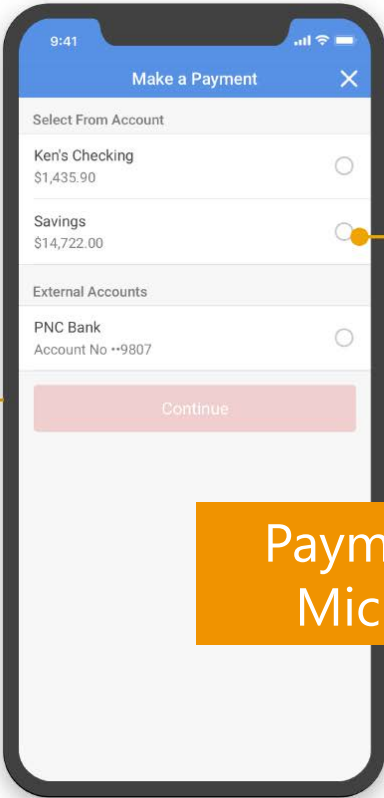
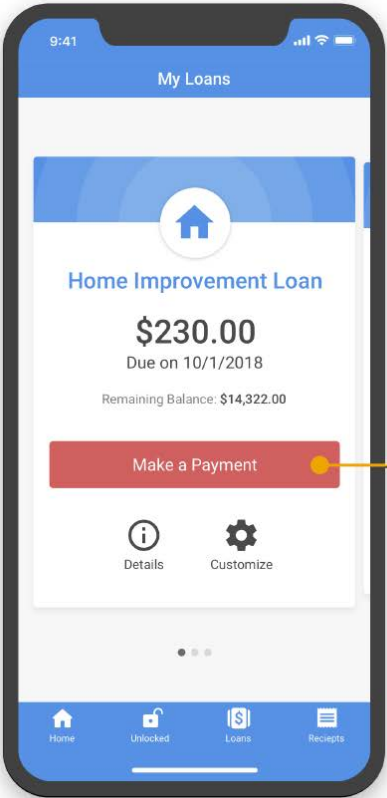
- Elect an MTG advisory board (3-5 people)
- Deep dive on the new MTG pricing model
- In-depth review of the 2019-2020 MTG project development queue
- Brainstorming on the future
- Understanding the MTG micro-app approach

# Mobile App 4.0





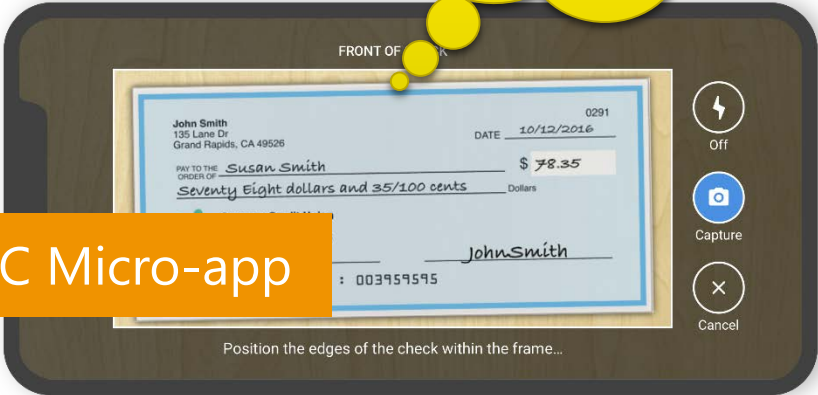
Pay Anyone (P2P)  
Micro-app



Payments 1.0  
Micro-app



Coming soon:  
RDC deposits to  
pay loans or buy  
a CD!



RDC Micro-app



**POPULAR FORMS AVAILABLE TODAY!**

**Membership Opening:**

1. Capture Photo ID/Driver's License ✓
2. Capture Membership Eligibility ✓
3. Capture Copy of Pay Stub ✓
4. Interested in further products and services ✓
5. Employment Information ✓
6. Refer a Friend

**Member Service:**

1. Upload ID/Driver's License ✓
2. Ideas and Feedback/Member Suggestions ✓
3. Contact Us ✓
4. A2A Transfer Authorization/A2A Relationship ✓
5. Request Appointment (Loan/Membership Service) ✓
6. Debit Card Round Up Enroll/Unenroll ✓
7. Submit Testimonial ✓
8. Check/Draft Stop Payment (also available in online banking) ✓
9. Address Update Request (also available in online banking) ✓
10. Additional Address Questions ✓
11. Become a Member ✓
12. Vacation Fund Services ✓
13. Add Joint Owner ✓
14. Annual Meeting Tickets ✓
15. Copy of Voided Check ✓
16. Scholarship Inquiry ✓
17. Volunteer Contact Form ✓
18. Donation Request ✓
19. Meeting Room Application ✓
20. Advisory Board Application ✓
21. Member Survey ✓
22. Remove Joint Owner ✓
23. Email Update ✓
24. Request Online Banking Access ✓
25. Name Update ✓
26. Close sub-account ✓
27. Community Involvement Request ✓
28. Domestic Wire Transfer Request ✓
29. International Wire Transfer Request ✓
30. Investment Services Inquiry ✓
31. Automatic Payment Authorization ✓
32. Automatic Payment Cancel ✓
33. Automatic payment Transfer ✓
34. Direct Deposit ✓

**Card Services:**

1. Member Travel Notification ✓
2. Visa Limit Increase ✓
3. Replace lost/stolen ✓
4. ATM Card Order ✓
5. Report Fraud ✓
6. Debit Card Temporarily Disabled ✓
7. Card/PIN Maintenance ✓

**Loans:**

1. Balance Transfer ✓
2. Apply for a Loan ✓
3. Business Loan ✓
4. Visa Application ✓
5. Joint Visa Application ✓
6. Construction Loan ✓
7. Line of credit ✓
8. Credit Card Request ✓
9. Auto Loan Request ✓
10. Student Loan ✓
11. Quote My Loan ✓
12. Credit Card Request ✓
13. Personal Loan ✓
14. Credit Card Request ✓
15. Mortgage ✓

**35. Direct Deposit Check Request**

**36. Setup a Loan Payment**

**37. Skip a Payment**

**38. File Share**

**39. Order Checks**

**40. Request copy of statement**

**41. BDC (manual process)**

**42. Add online banking transfer account**

**43. Payroll Inquiry**

**44. Reset Online Banking Credentials**

**45. Planning for retirement inquiry**

**46. Retirement account inquiry**

**47. Join our team/Employment Inquiry**

**48. Provide signed document**

**49. Submit member story for newsletter**

**50. Cash Advance Request**

**CU ANSWERS**

**SECURE FORMS THE PROCESS WORKS!**

Step up your member self-service and Internet Retailer strategies. Build a single form and embed it in your website, mobile website, mobile app, it's Me 247 Desktop, Online Banking and it's Me 247 Mobile Web Banking.

**POPULAR FORMS DISCOVER MORE ON THE BACK →**

Check out the most popular forms your peers are using. Visit the IRSC store today and buy forms developed by credit unions in our network.

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[irsc.cuanswers.com/forms-gallery](http://irsc.cuanswers.com/forms-gallery)

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

**NEWLY RELEASED ON IRSC.CUANSWERS.COM:**

Membership Eligibility Verification for MAP & MOP

Developed in the 2018 IRSC Project Direct Camp!

**BUY FORMS TODAY**

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

✓ Currently in use by a credit union

**INTERNET RETAILER SUPPORT CENTER**

HOME SHOP PORTFOLIO FAQ NEWS

Home / Navigation Features

Navigation Features

Showing all 4 results

Default sorting

It's Me 247 Launch Points Info Center \$25.00 \$0.00 Select options

It's Me 247 Launch Points My Accounts \$25.00 \$0.00 Select options

It's Me 247 Launch Points Footer \$25.00 \$0.00 Select options

It's Me 247 Logout URLs \$25.00 \$0.00 Select options

Do you know when to use an integration API vs. a launch point vs. the Related Links feature?

It continues to amaze me that when I challenge how many requests your members can make from the Internet, CUs have no number, and have made no effort to aggressively prove the point that they're Internet retailers



Mobile Manager

30:00


Mobile Manager / Mobile 4.0 / Front Page / Edit Graphic Ad

Cancel

Publish

Edit Graphic Ad

Image (Must be a 600x400 PNG or JPG)



Link Type

Mobile App Feature

Mobile App Feature

eStatements

Card Controls

☒ eStatements

Money Desktop

Assist

Branch Information

Bill Pay

Pay Anyone

Remote Check Deposit

Transfer Money

9:41

Success Credit Union

"Best In State" Credit Union

Join Now!

Live Chat

Apply for a Loan

Home

Locked

My Accounts

Move Money

More

Feature linking:  
link your ads to  
another feature of  
your app

BizMobile Manager

30:00

Web Configurations

Preview

Preview It's My Biz in New Tab

Banking Configurations

Colors & Branding

Custom Menu Links

Marketing

Mobile Apps

Active Apps

It's My Biz 1.0 Enterprise

Beta Requests

It's My Biz 2.0 Enterprise

Success Biz

It's My Biz 1.1 New Branding

Success Credit Union

Take a break from your next loan payment.

Account Overviews

Savings

Ken's Checking

Deb's Checking

Quick Links

Message Center

Bill Pay

Transfer Money

Pay Anyone

Previewing: Banking Home

iPhone X

Do a live test-run of your app



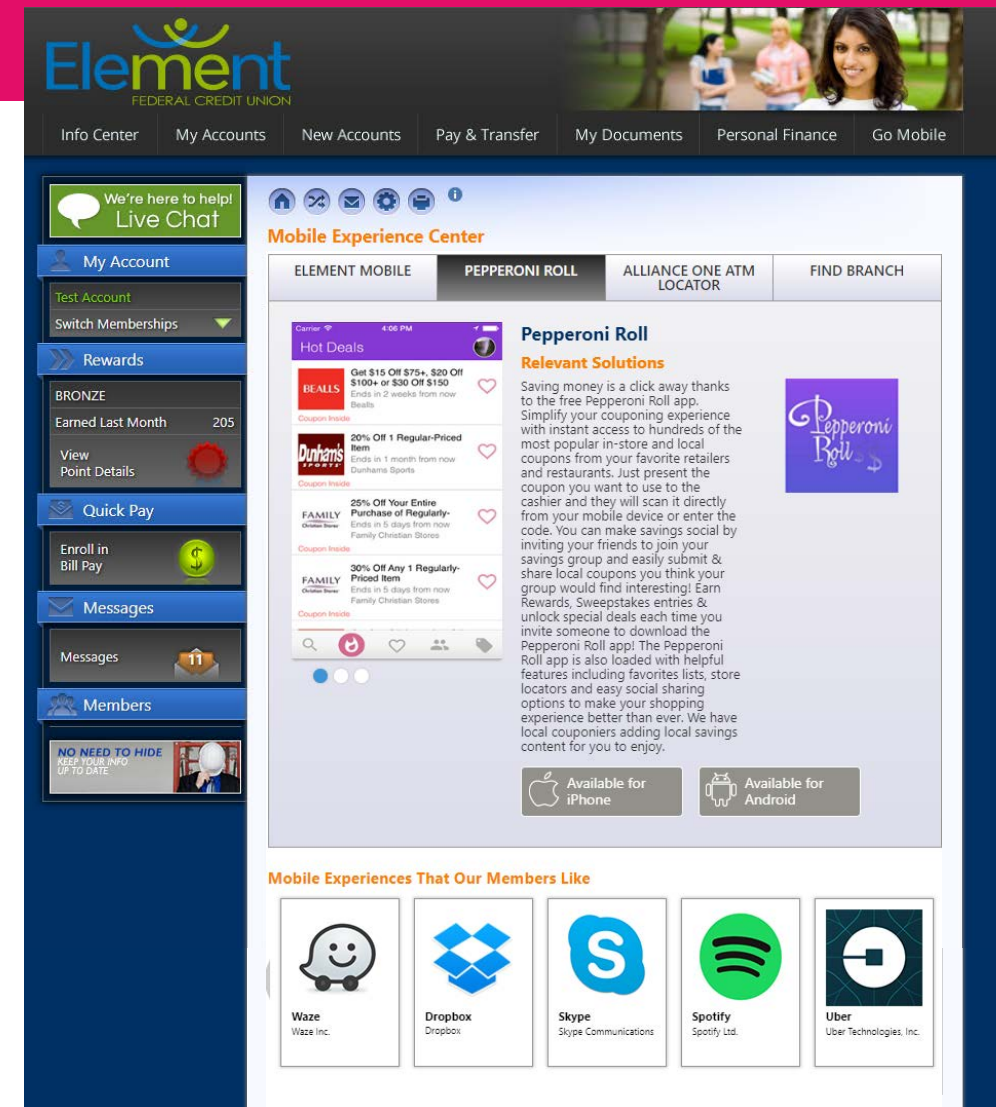


# Summing it up and preparing for 2020

## TWO CHANNELS MOVING BEYOND ONE-TIME TASKS

|  | # of apps |
|--|-----------|
| It's Me 247 mobile web                 | 1         |
| It's My Biz 247 mobile web             | 3         |
| It's Me 247 mobile app for Apple       | 1         |
| It's My Biz 247 mobile app for Apple   | 3         |
| It's Me 247 mobile app for Android     | 1         |
| It's My Biz 247 mobile app for Android | 3         |
| MTG micro-apps 2020                    | 3         |
| <b>Total # of apps</b>                 | <b>15</b> |

The Mobile Experience Center  
was our first version of  
Internet retailing





# Defining Teller Platforms for our Future

RETAIL STRATEGIES IN FLUX REQUIRE INVESTMENTS  
THAT COVER THE BOARD

# A renewed focus on tellers and the lobby retailing channel

MANY OF YOU ARE THINKING, “IT’S ABOUT TIME, IDIOT”

| T1: Soup-to-nuts  | T2: KISS (Express Teller)  | T3: Floating  |
|---|--|---|
| <ul style="list-style-type: none"> <li>■ The next generation of our existing comprehensive teller platform</li> <li>■ Will borrow enhancements from what we learn with T2</li> <li>■ Will track through our normal release processes through 2019-2021</li> </ul> | <ul style="list-style-type: none"> <li>■ Across-the-counter teller tool, streamlined and simplified for today’s tellers</li> <li>■ “New write” – building from the ground up, not just rewriting T1</li> <li>■ Expect a grand opening by fall of 2020</li> </ul> | <ul style="list-style-type: none"> <li>■ App for roving teller, API-based to support non-CU*BASE teller integrations</li> <li>■ Facilitating ITM vendor solutions, preparing for an MTG app solution</li> <li>■ Reliant on champions and third-party investments</li> </ul> |

These have been some of the most fun sessions for me in 2019 – getting back to some of our earliest designs

# On the way to the future, things change

TRUST WE'RE MOVING FORWARD, BUT CONSTANTLY VERIFY WHERE AND HOW

Resources

In the Kitchen

Updated April 26, 2019

## Designing Teller Platforms for Our Future (Teller 3P)



May 29 & 30

**DESIGNING TELLER PLATFORMS FOR OUR FUTURE (TELLER 3P)**

A CEO Strategic Boot Camp Initiative

### A CEO Strategic Boot Camp Initiative

November 2018: During the CEO Strategic Developers Boot Camp in November 2018, CEOs brainstormed on the future of teller platforms from a big-picture,

**REGISTER TODAY!**  
SPACE IS LIMITED TO 25 PARTICIPANTS

**DESIGNING TELLER PLATFORMS FOR OUR FUTURE (TELLER 3P)**  
TASK FORCE EVENT | MAY 29 & 30  
[VIEW THE INVITATION](#)

teller platforms from a big picture,

strategic point of view. We want to work with CU leaders who are interested in designing new teller tools and transactions for the future. A teller system with a single Swiss-army-knife or kitchen-sink approach will not fit enough credit union tactical units any longer. Now is the time to design a new approach to take to the future.

[VIEW THE INVITATION](#)

[Open the slides from the 2018 CEO Boot Camp session \(PDF\)](#)

[Open the assignments due December 14 \(DOCX\)](#)

[Open the other handouts and homework](#)

## Congrats to the Winners of the Bounty Project

We appreciate all of the creative people who participated in the Teller 3P Bounty contest. The rules required at least five entries per area (T1, T2, and T3) in order for contest winnings to be awarded. On April 8th we announced that we had received a total of 17 entries, and all \$30,000 in prize money was awarded. Congratulations to our winners (in alphabetical order):

### Grand Prize Winners (\$7,500 each)

- Allegan Credit Union
- Pinnacle Credit Union
- RVA Financial

### Honorable Mention Winners (\$2,500 each)

- Honor Credit Union
- Horizon Utah Federal Credit Union
- Notre Dame Federal Credit Union

[open.cuanswers.com/Teller3P](https://open.cuanswers.com/Teller3P)

## Conversations with Subject-matter Experts

Teller 3P Project Webinars were held on Thursday February 14, to update interested

# Prototyping Express Teller

SOME OF OUR FAVORITE IDEAS THAT ARE HEADING FOR T2 – AND ULTIMATELY FOR T1

Session 4 CU\*BASE GOLD Edition - ABC CREDIT UNION

File Edit Tools Help

Express Teller - Verify Member - Acct # 192

Name JUNE M SAMPLE

Gender M/F Age 43

License # T 123123123123

Birthdate Feb 28, 1963

Code word MYCODEWORD

Address is wrong

Email address is wrong

Invalid phone # on file

Member Identification

MICHIGAN DRIVER LICENSE

S 100 100 100 100 ISS 04-01-2018

DOB 05-01-1984 EXP 05-01-2022

JUNE MARIE SAMPLE

123 NORTH STATE ST.

LANSING, MI 48918-0000

Sex F Hgt 504 Eyes BRO

Lic Type D End NONE

Restrictions NONE

DD 0130002456789

Rev 01-21-2011

Maximize ID View Disable ID Display

| ID | Date         |
|----|--------------|
| 55 | Sep 28, 2007 |
| 99 | Sep 09, 2002 |
| 32 | Oct 12, 2010 |
| +M | Sep 26, 2018 |
| +M | Sep 26, 2018 |

Proceed to Funds In

Proceed to Acct List

FR (4475)

A new standard  
for **GOLD** screens

Exploring new look-  
and-feel ideas,  
making better use of  
white space

Images displayed  
right on your  
CU\*BASE screen!



Session 0 CU\*BASE GOLD - CREDIT UNION

File Edit Tools Help

## Express Teller

Find an Account

Account #

You are activated as drawer  
A1 ANNA EMPLOYEE ☒

Search for

Single Google-style search field (CU-defined list of data elements)

| This Person        |           | Has This Relationship |           | With This Mbrshp |                | Which Is Owned By |  |
|--------------------|-----------|-----------------------|-----------|------------------|----------------|-------------------|--|
| Name               | SSN/TIN   | Relationship          | Account # | Type             | Primary Name   |                   |  |
| MEMBER JANE A      | *****9611 | Member (Individual)   | 4355      | 000              | PERSON, LULU A |                   |  |
| MEMBER JANE A      | *****9611 | Joint (Individual)    | 12050     | 000              | MEMBER, JOHN Q |                   |  |
| MEMBER JANE A      | *****9611 | Joint (Individual)    | 79031     | 000              | MEMBER, JOHN Q |                   |  |
| MEMBER JANE A      | *****9611 | Joint (Individual)    | 79031     | 110              | MEMBER, JOHN Q |                   |  |
| MEMBER JANE T      | *****     |                       |           |                  |                |                   |  |
| MEMBER JOHN M      | *****     |                       |           |                  |                |                   |  |
| MEMBER JOHN Q      | *****     |                       |           |                  |                |                   |  |
| TESTING A DBA NAME |           |                       |           |                  |                |                   |  |
| MEMBER LORENZO T   | *****     |                       |           |                  |                |                   |  |
| MEMBER LORENZO T   | *****     |                       |           |                  |                |                   |  |
| MEMBER NON         | *****     |                       |           |                  |                |                   |  |
| MEMBER SAMUAL T    | *****     |                       |           |                  |                |                   |  |
| MEMBER SAMUAL T    | *****     |                       |           |                  |                |                   |  |
| MEMBER SAMUAL T    | *****     |                       |           |                  |                |                   |  |
| MEMBER TAMARA J    | *****     |                       |           |                  |                |                   |  |
| MEMBER TAMARA J    | *****     |                       |           |                  |                |                   |  |

A new standard  
for **search**

Session 0 CU\*BASE GOLD - CREDIT UNION

File Edit Tools Help

## Express Teller

Find an Account

Account #

You are activated as drawer  
A1 ANNA EMPLOYEE ☒

Search for

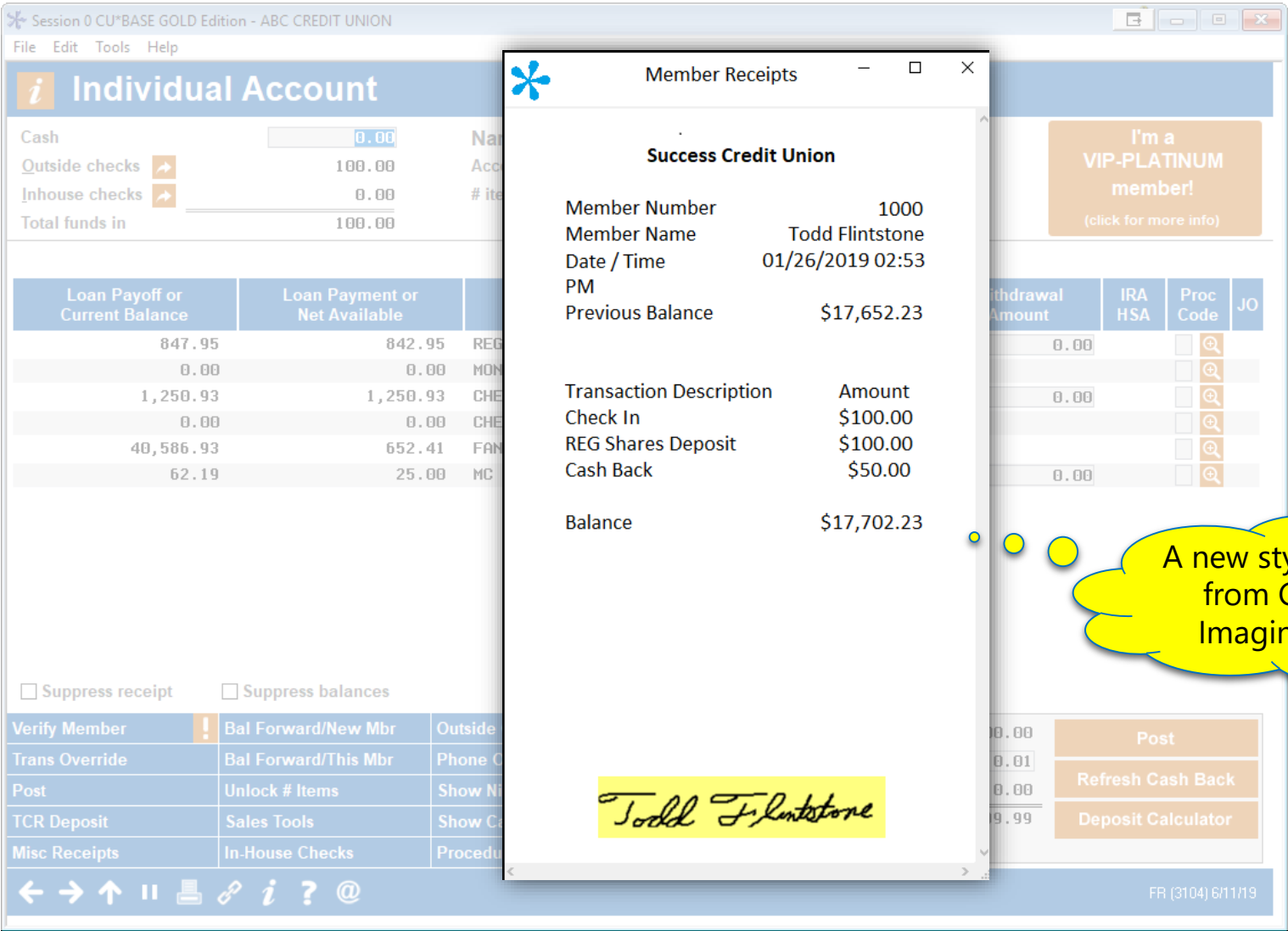
Override to narrow down the search parameters

Session 0 CU\*BASE GOLD Edition - Advanced Search

Search for

Search In

|   |  |   |   |
|---|--|---|---|
| <input checked="" type="checkbox"/> Last name | <input checked="" type="checkbox"/> First name | <input checked="" type="checkbox"/> DBA Name      | <input type="checkbox"/> SSN/TIN                            |
| <input checked="" type="checkbox"/> Card #    | <input type="checkbox"/> Account #             | <input type="checkbox"/> Employee #               | <input type="checkbox"/> Reference                          |
| <input checked="" type="checkbox"/> Phone #   | <input type="checkbox"/> Driver's license      | <input checked="" type="checkbox"/> Email address | <input checked="" type="checkbox"/> Online banking username |



A new standard  
for receipts



A new style of eReceipt  
from CU\*Answers  
Imaging Solutions

Are we headed towards  
truly paperless teller lines?

Session 0 CU\*BASE GOLD - CREDIT UNION

File Edit Tools Help

Express Teller Workflow ControlsAccount Search Features

Branch01 MAIN BRANCH

☒ Show shortcut button for last 10 accounts served

☒ Allow teller to perform advanced search

☒ Include non-members in searches

☒ Find base accounts only (no sub-accounts)

Look Here When Performing a Default Search

☒ Last name

☒ First name

☒ DBA name

☐ SSN/TIN

☒ Card #

☐ Account #

☐ Employee #

☐ Reference

☒ Phone #

☐ Driver's license

☒ Email address

☒ Online banking username

Columns for Search Results

☒ Name

☒ Relationship

☒ Primary name on account

☒ SSN/TIN

☒ Account #

☒ ???

Allow Access To Other Member Services

☒ Close accounts

☒ Comments

☒ Drawer control/audit

☒ Open accounts

☒ Rate inquiry

☒ Transfers

Session 0 CU\*BASE GOLD - CREDIT UNION

File Edit Tools Help

Express Teller Workflow ControlsID Verification Features

Branch01 MAIN BRANCH

☒ Allow bypass of ID verification screen

☒ Prompt for code word (if one exists)

Display photo ID images☒ On the verification screen☐ In separate pop-up window

Display warning message and allow maintenance for

☒ Wrong address

☒ Wrong email address

☒ Wrong phone #

Private Data to Show

SSN/TIN9 characters

Driver's license04 characters

☒ Code

Session 0 CU\*BASE GOLD - CREDIT UNION

File Edit Tools Help

Express Teller Workflow ControlsTransaction Processing Features

Branch01 MAIN BRANCH

☒ Display warning (fraud alert) if other transaction(s) occurred within past 7 (0=today only, or 1-9) calendar day(s)

For transactions originated via:

☒ Teller posting (01)

☒ PIN-based ATM/debit (13)

☒ Phone Op (15)

☒ ARU/online banking (96)

☐ Allow negative balance teller override

Take balance no lower than0.00

Show multiple outside checks entry fields☒ Always

☐ If subject to deposit item fees

☐ For membership designationsSelectselected

☐ Single check entry only

☒ Allow in-house drafts

☒ All update of secondary transaction descriptions

☒ Highlight delinquent loans

☒ Highlight loans with AFT payments

☒ Show window upon posting with these choices

☒ eReceipt Only

☒ Print a receipt

☒ Send to VSB

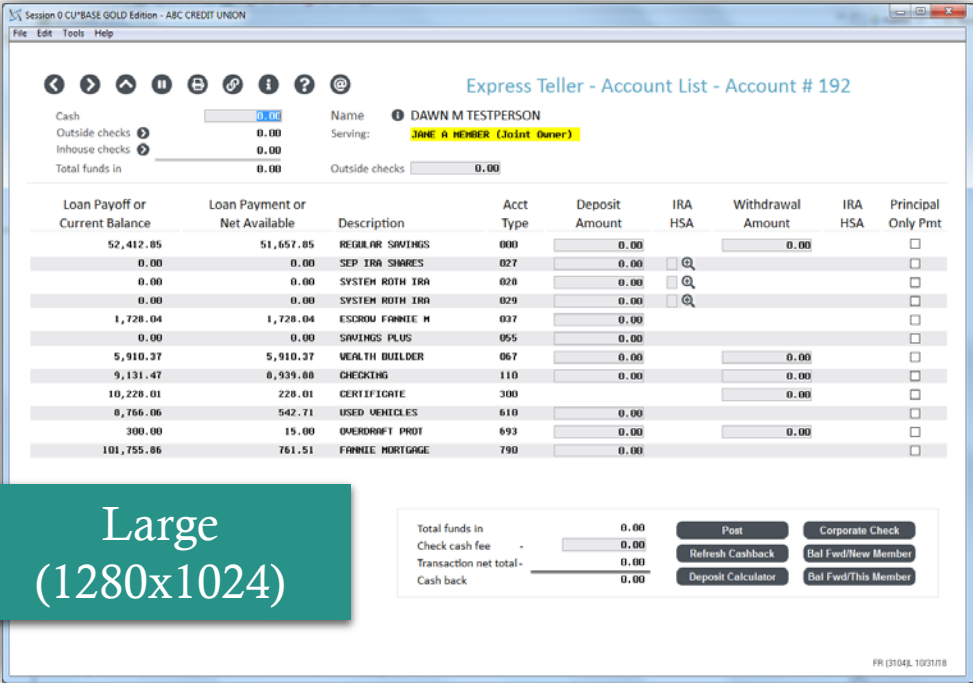
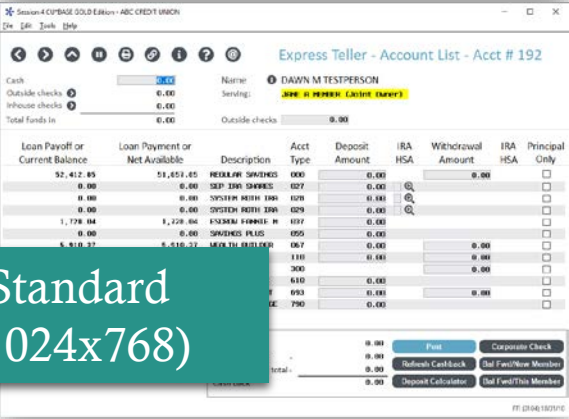
☒ Include account balances

A new standard for workflow controls

More than 50 workflow controls exclusive to Express Teller

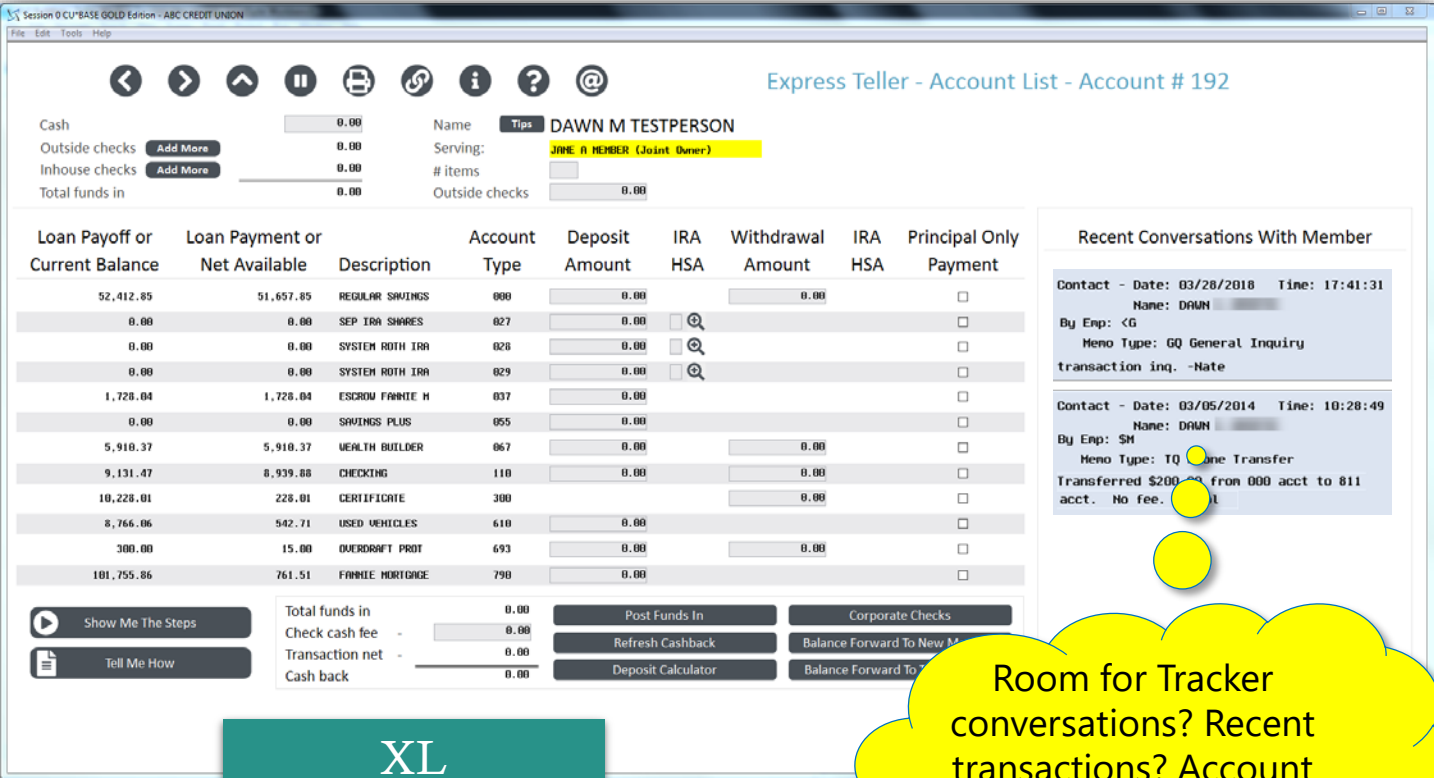
Stepping up to today's (and tomorrow's) screen sizes

Standard  
(1024x768)



Large  
(1280x1024)

XL  
(1920x1080)



Room for Tracker conversations? Recent transactions? Account comments? Other warnings? Or...?

# What we've committed to for Express Teller phase 1

WORKING PROTOTYPES BY JUNE 2020!

- New search engine
  - CU-defined defaults, advanced search
- Zoned marketing images on the search screen
  - Graphics upload management engine
- GOLD look-and-feel changes
- Screen sizing (S, L, XL)
- Integrated auto-security
- “Currently Serving” as standard flow
- Photo IDs on the ID verification screen
  - Via API integration to eDOC vault
- New workflow controls
  - Separate from existing controls for S2N
- New host screens and back-end coding for all supported transactions
- Other probables:
  - No more proc codes, fewer features
  - Auto-prompt for drawer activation, quick-change button to choose a drawer
  - Changes to receipt handling



# An update from our T3 General Contractor



 **CUANSWERS**  
**Imaging Solutions**  
[jbeauchamp@cuanswers.com](mailto:jbeauchamp@cuanswers.com)




**Teller 3P: Taking a New Teller Approach to the Future T3 Automation Research**

**Their Desired Features for our APIs**

The respondents also shared the features they wish our APIs supported.

| Feature                                       | Horizon | Frankenmuth |
|---|---------|-------------|
| API   |         |             |
| Funds Deposit                                 |         |             |
| Cash  | Y       | Y           |
| Checks  | Y       | Y           |
| Coin  | N       | N           |
| Cash Withdraw                                 |         |             |
| Cash Disburse                                 | Y       | Y           |
| Coin Disburse                                 | Y       | N           |
| Cash Check                                    | Y       | Y           |
| Advance a line of Credit (ALT to an account?) | Y       | Y           |
| Account payments / On Us                      |         |             |
| Loans   |         |             |
| Auto  | Y       | Y           |
| Mortgage                                      | Y       | Y           |
| LOC   | Y       | Y           |
| HELOC   | Y       | Y           |
| Credit Card                                   | Y       | Y           |

**The Top Features that Align with Equipment Capabilities**

This table shows a cross reference of desired features that align with equipment capability. For each highlighted peach-colored cell, all chosen equipment supports it and all credit unions that bought the equipment indicated they want support for that feature.

It may be a good starting point for our APIs to support these features. To write APIs for features that equipment can't support would probably be a misguided use of resources.

| Feature                                       |
|---|
| API   |
| Funds Deposit                                 |
| Cash  |
| Checks  |
| Coin  |
| Cash Withdraw                                 |
| Cash Disburse                                 |
| Coin Disburse                                 |
| Cash Check                                    |
| Advance a line of Credit (ALT to an account?) |
| Account payments / On Us                      |
| Loans   |
| Auto  |
| Mortgage                                      |
| LOC   |
| HELOC   |
| Credit Card                                   |
| Printing                                      |
| Print Receipt                                 |
| Print Statement                               |
| Print Cashier's check                         |
| Starter Checks                                |
| Money Orders                                  |
| Member login                                  |

**Teller Automation Research**

Scan ID  
View account history  
Make Change  
Can do a prestaged Transaction

It's a race to see who will change credit union lobbies more...

The ITM manufacturers, or an MTG tablet app?

[open.cuanswers.com/Teller3P](https://open.cuanswers.com/Teller3P)

Keep up with our progress in the Kitchen

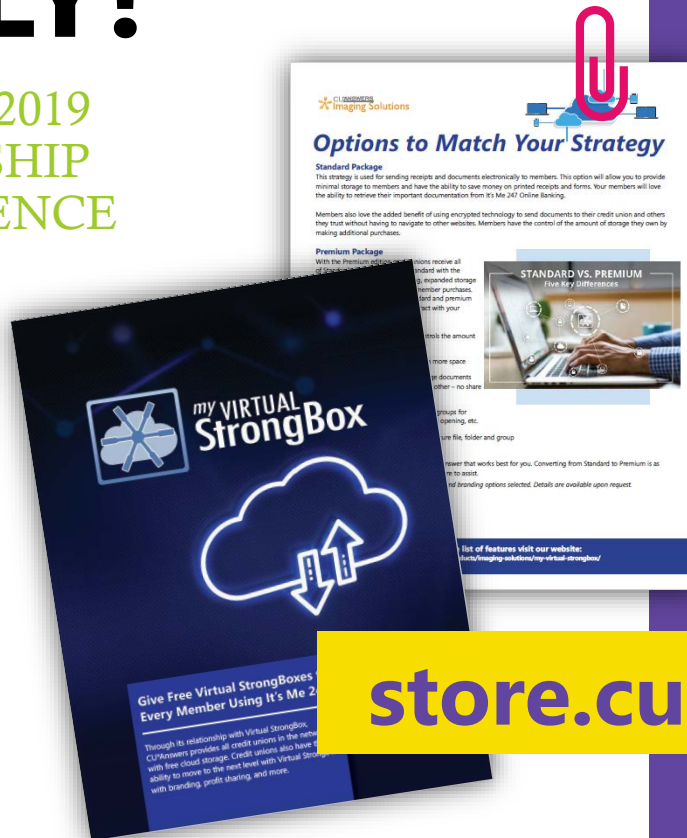


my VIRTUAL  
StrongBox

# TODAY ONLY!

SPECIAL 2019  
LEADERSHIP  
CONFERENCE  
OFFER

Our VSB  
contract has  
been extended  
to 2022!



[store.cuanswers.com](https://store.cuanswers.com)

- First 10 credit unions to order **VSB Premium** from the Online Store get the implementation fee waived... **a \$3,000 value!**
- First 10 credit unions to order the **New Member Engagement** program from the store get the implementation fee waived... **a \$500 value!**

Orders must be received  
during the conference



# The AI Team

HELPING CREDIT UNIONS BECOME AS GOOD  
WITH DATA AS THEY ARE WITH MONEY

# Update on Asterisk Intelligence initiatives

2019: SET THE FOUNDATION . . . 2020: PROVE ITS VALUE



## Keegan Daniel

VP Professional Services,  
Asterisk Intelligence



CU<sup>ANSWERS</sup>  
A CREDIT UNION SERVICE ORGANIZATION



## Josh Peacock

Manager, Asterisk Intelligence  
Product Development



## 2019 Business Initiatives



**DA**

Data Analytics

Analyzing data  
*as a business*



**DT**

Data Transfers

Moving data from  
one place to another  
*as a business*



**DS**

Data Storage

Isolating data for  
analysis/processing  
*as a business*



**DP**

Data Processing

Refining data  
through execution  
*as a business*







# Building an army of practitioners

FROM BI TEAMS TO EVERY OPERATIONAL UNIT IN A CREDIT UNION



## SCHEDULE OF EVENTS

### OVER 50 OPPORTUNITIES TO ENGAGE WITH DATA IN 2019

Review our full 2019 schedule of events and share these opportunities with all of your teams! Encourage each of your departments to join the Asterisk Intelligence team as we navigate data strategies, data management, follow up opportunities, and help to develop a deeper understanding of the database.

Watch future email announcements as courses and educational events will continue to be added throughout the year!

#### JANUARY

Getting Started with Unique Data Management (UDM)  
Introduction to Visual Analytical Tools (VAT)

#### FEBRUARY

**Asterisk Intelligence Week (4 days)**  
Dashboard Dive - Accrual Dashboard (Loan Interest, Certificates, and Dividends)

#### MARCH

Educating Your Board with Data  
Dashboard Dive - Loan Productivity Dashboard  
Dashboard Dive - Portfolio Analysis: EFT Usage  
Dashboard Dive - Where Your Members Borrow

#### APRIL

Microsoft Excel for Credit Unions  
Dashboard Dive - Where Your Members Shop  
Report Builder 1: Working with Computer-stored Data  
Report Builder 2: Building Custom Reports  
Report Builder 3: Database Tables & String Reports  
Dashboard Dive - Look-to-Book  
Data Mining - "Know Your Member" Analysis Tools  
Dashboard Dive - Common Bonds  
Dashboard Dive - Payveris Bill Pay Dashboards  
CU\*BASE Management Tools - Leadership Dashboards

#### MAY

Getting Started with Unique Data Management (UDM)  
Dashboard Dive - Activity Validation Dashboard  
Dashboard Dive - Loan Write-Off/Charge-Off History Dashboard  
**Asterisk Intelligence Week (4 days)**  
Dashboard Dive - Why Your Members Call  
Introduction to Visual Analytical Tools (VAT)  
Educating Your Board with Data  
Dashboard Dive - Fee Waiver and Fee Refund Dashboards

#### JUNE

Dashboard Dive - Loan Risk Score Analysis  
Dashboard Dive - Skip-a-Pay Dashboard  
Dashboard Dive - Money Movement Analysis

#### JULY

Dashboard Dive - Loans Paid Ahead  
Microsoft Excel for Credit Unions  
Dashboard Dive - Relationship Analysis  
Getting Started with Unique Data Management (UDM)  
Dashboard Dive - Teller Activity Dashboard Tools

#### AUGUST

Dashboard Dive - Transaction Count by Delivery Channel  
Dashboard Dive - Credit Report Data Mining  
**Asterisk Intelligence Week (4 days)**  
Introduction to Visual Analytical Tools (VAT)  
Dashboard Dive - New/Closed/All Accounts  
Dashboard Dive - New/Closed/All Memberships

#### SEPTEMBER

Educating Your Board with Data  
Dashboard Dive - Account/Member Retention Dashboards  
Dashboard Dive - Data Warehousing/Library Management Tools  
Dashboard Dive - Concentration Risk by Member/  
Portfolio Analysis Concentration Risk  
Channel Activity by Member Age

#### OCTOBER

Getting Started with Unique Data Management (UDM)  
Dashboard Dive - Tiered Services Monthly Comparison  
Report Builder 1: Working with Computer-stored Data  
Report Builder 2: Building Custom Reports  
Report Builder 3: Database Tables & String Reports  
Microsoft Excel for Credit Unions  
Dashboard Dive - Member List Generator  
Dashboard Dive - Cross Sales Analysis Dashboard  
Data Mining - "Know Your Member" Analysis Tools  
Dashboard Dive - Collections Dashboard  
CU\*BASE Management Tools - Leadership Dashboards  
Dashboard Dive - Portfolio Analysis Tools - Loans and Savings

#### DECEMBER

**Asterisk Intelligence Week (4 days)**  
Introduction to Visual Analytical Tools (VAT)

**CONTACT ASTERISK INTELLIGENCE**  
ai@cuanswers.com  
(800) 327-3478 x870  
cuanswers.com/asteriskintelligence





# Making our point in 10 minutes

HARNESSING INSIGHT DOESN'T HAVE TO BE A WEEKS-LONG TEAM PROJECT



## Data Fact Topics - 60 and Counting!

Funds Moving In & Out of Money Market Shares  
Membership Growth Patterns  
Members by Age Group  
Member Retention by Year Opened  
Where Your Members Are Shopping  
Credit Card Portfolio Analysis  
Electronic Services Participation  
Credit Score History Analysis  
Loan Application Statistics  
Losing the Love / Member Behavior Patterns  
Lending Throughput  
Daily GL and Transaction Activity Validation  
Loan Productivity Statistics  
eStatement Utilization Statistics  
Study Preferences of Different Age Groups  
Cash Activity  
Savings Portfolio Analysis  
Fee Refunds History by Employee  
Branch-Level Look at Average Product Balances  
Closed Member Stats Current and Prior Year  
NSF Fees Last Year  
How Staff Use CU\*BASE (Tools)  
Loan Payment Activity  
Keeping Your Member Contact Database Clean  
Lending Opportunity Scorecard  
Why Your Members Call  
Who is Joining? And Who Decides to Leave?  
Address Changes and Quality of Contact Info  
Deposit Balance Trends  
Net Relationships & Stats on Savers

Products and Services per Member  
EFT Portfolio Analysis  
Specialty Member Groups - G  
Specialty Member Groups - F  
How Many Fees are You Wait  
Christmas Clubs in Review  
Your Query Library  
Transaction Channel Utiliza  
Where Your Members Borrow  
Outside Lending Opportunit  
Branch Traffic Patterns La  
Net Relationship Stats Co  
Deposit and Payment Tr  
Loans Maturing in 4 Mo  
Loans with 2+ Collateral  
Check Processing Stats  
Loan Portfolio Growth  
Fee Income Year over  
Trends are Up in ACH  
Transaction Activity V  
Plastics Usage - Stud  
Online and Mobile A  
Using the Newest T  
180 Day Portfolio M  
Teller Line Volume  
Member Online B  
New Membership  
Security Settings  
Marketing Opp  
Call Center Opp

## DATA FACTS FROM AI

### Raising Data Awareness in the Network



Have you been surprised by data about your credit union lately? Seen some information and had it raise more questions for research? Discovered (or re-discovered) a data source you didn't know you had at the click of a button?

There are thousands of facts available about your credit union, and simple tools to find them. The Asterisk Intelligence Team has been working to prove the simplicity and value by generating daily summaries of 1 - 3 facts we can find for a credit union. We write up the facts in an email and send it off - it's up to you to decide if they're interesting or something to review and research further.

### 2019 Review

Asterisk Intelligence is on track to generate and send 360+ data facts in 2019. Every CU\*Answers credit union will see at least 2 data facts this year (what if you could have 1 every day?). Data is sourced from CU\*BASE tools, CU\*BASE data, and Analytics Booth

### Quick Numbers

- 3 staff building data facts
- 175 emails delivered by June 2019
- 6 data sources



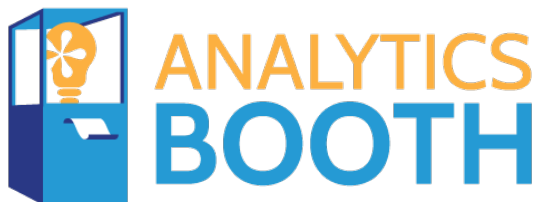
### Comments from Credit Unions

"Yes, we would like to get more information... all for more loans and product opportunities"

"Can't tell you the last time I felt so good about the feedback and insight I received from a business partner"

"We do track this, but I suspect we're not doing so in the most efficient way. I am very interested in learning how you put this together."

"This may be the most pertinent email that I have received from CU\*A in a long time. Well done!"



A COPYRIGHT READY TO  
CHALLENGE CU\*BASE AND  
THE IT'S ME 247 SUITE AS  
ONE OF OUR MORE  
IMPORTANT PROPERTIES

## Just Released - New Web Tool!

### Static Pool Analysis

Analyze and manage your loan pools, track pool performance, losses, and yields all within Analytics Booth! You have questions, this tool has the answer!



### Customizable Pooling Options and Reporting Periods

Pool By: Purpose Code - Pool: 2013 - Purpose Code: E2 - USED AUTO - Hide Filters Info Full Screen Analyze Pool Performance

Reporting Interval: Yearly - Reporting Month: December - Reporting from date: 01/01/2014 to Date: 05/20/2019

Columns: Percentages - Percent Change - Percent Change Calc: Change as % of Pool Group Total Value -

### Pool your Portfolio

Loan pools can be created by loan category, purpose code, or security code; as well as process type and GL Account supporting multiple preferred pooling strategies.

### Align Reporting Periods with your Operations

Reporting month can be adjusted to align with your fiscal year, and enjoy full control in reporting frequency, allowing you to review the data you need at the frequency of your choice!

| Measurement                       | 2013 Pool  | 12/2014    | 12/2015   |
|-----------------------------------|------------|------------|-----------|
| Pool Total Loan Count             | 2,068      | 2,068      | 2,068     |
| Open Loan Count                   | 1,843      | 1,370      | 920       |
| Closed Loan Count                 | 224        | 680        | 1,113     |
| W/O Loan Count                    | 1          | 16         | 33        |
| C/O Loan Count                    |            | 2          | 2         |
| Pool Current Loan Balance         | 23,319,638 | 14,960,349 | 8,501,373 |
| Open Loan Balance                 | 23,312,556 | 14,804,122 | 8,252,087 |
| Closed Loan Balance               |            |            |           |
| W/O Loan Balance                  | 7,082      | 141,705    | 234,764   |
| C/O Loan Balance                  |            | 14,521     | 14,521    |
| Pool Current Average Loan Balance | 11,276     | 7,234      | 4,111     |
| Avg Open Loan Balance             | 12,649     | 10,806     | 8,970     |
| Avg Closed Loan Balance           |            |            |           |

### Review Performance over Periods

Review pool performance and status period to period quantifying balance changes, loss and delinquency.

### Trend Pool Pay Down

Track and trend pool characteristics maturity. Analyze balance changes period, write offs, and loan collateral.

### Data Exports for Analysts

Ready to dig deeper? Or looking to your own pool analysis? Export the CSV and dive into the data using techniques and applications.

Release Date:  
June 10th, 2019

### HAVE A QUESTION?

CONTACT ASTERISK INTELLIGENCE  
aig@cuanswers.com  
(800) 327-3478 x870  
cuanswers.com/analytics-booth

**Development History**  
A Look Back at Key Milestones and Software Feature Enhancements

Do you remember "My CU Today"? Or the first introduction to Online web dashboards? Enjoy a trip down memory lane. Analytics Booth.

**Development History: 2015 Through Current**

My CU Today was first introduced to the Network in January 2015 featuring 80 operational trend lines as well as configurable alerts over those same 80 data points. 61 partners immediately recognized the value of this tool and subscribed to the product. The introduction of web dashboards in March of 2017 and re-branding to Analytics Booth introduced new and exciting feature functionality to our network, resulting in a surge in credit union participation, trending of 1,000s of operational metrics and data insights.

**January 2015**  
Release of My CU Today  
CU's first operational trend line tool, featuring 80 operational trend lines as well as configurable alerts.

**March 2017**  
Rebranding and Dashboards  
My CU Today is rebranded to Analytics Booth. First introduction of 7 new dashboards within 1,000+ Trend Lines.

**February 2019**  
Web Version/Power Lines  
First version of Power Lines, the new version of Power Lines, the new version of Power Lines.

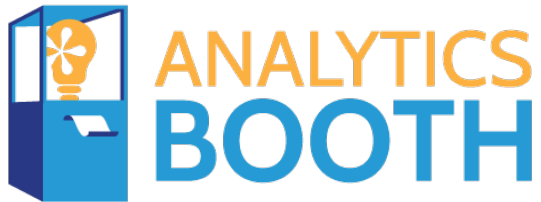
**June 2019**  
Static Pool/Peer Comp.  
Introduction of Static Pool/Peer Comp. and Peer Comparison Reports. Allowing Users to Benchmark Their Operations to Peer of Peers.

The increase in both credit union users, as well as feature functionality, and the data required to fuel those features, introduced the demand for quicker and more efficient data storage and retrieval. Throughout 2017 and into 2018 a total of 2,000 labor hours were invested into infrastructure and performance enhancements, setting the foundation for years of additional product investments.

2019 again broke new ground as we moved to the Network that direct integrations between CU\*BASE and Analytics Booth were possible, opening the door to a new realm of data trending capabilities, a new audience of users, as well as a wealth of new and creative ideas on how to leverage these integrations to create value for our credit union partners.

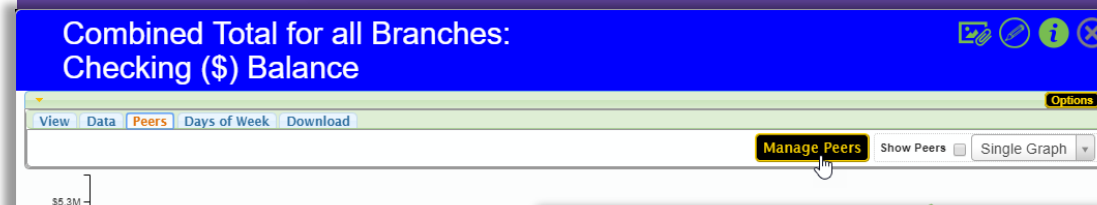
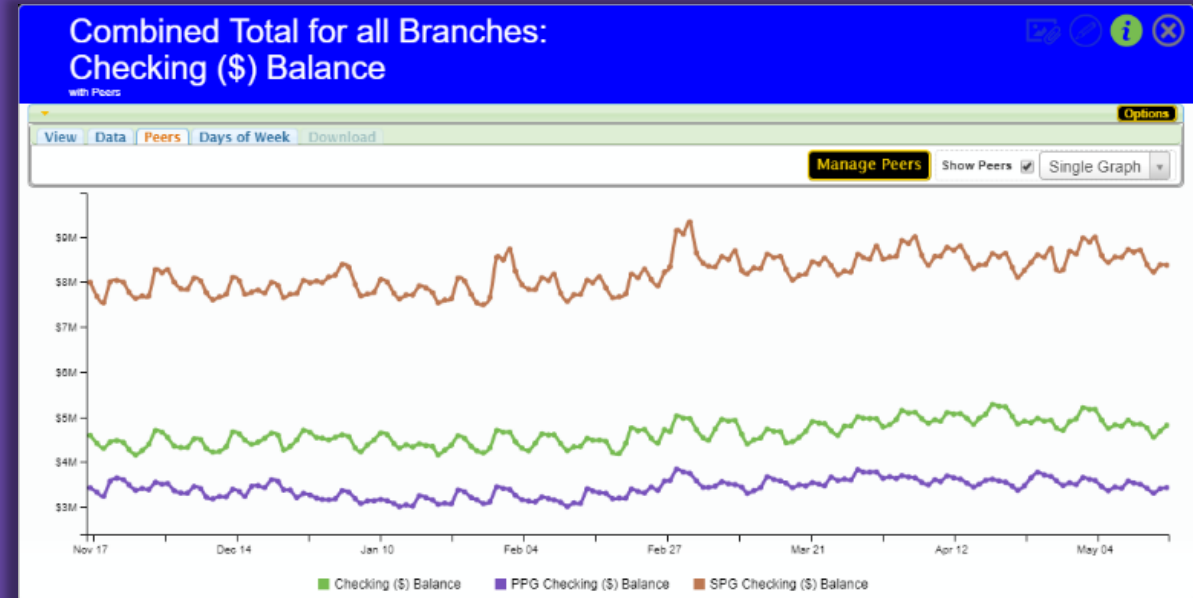
**POWERED BY**  
ASTERISK INTELLIGENCE

Looking to do more with your Data?  
aig@cuanswers.com  
(800) 327-3478 x870  
cuanswers.com/analytics-booth



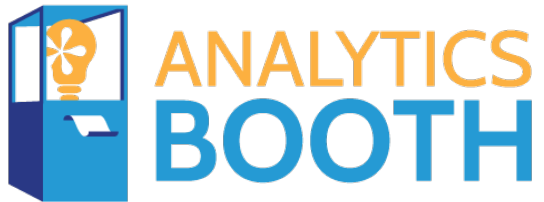
REACHING OUT TO EVERY  
CU\*BASE USER AND EVERY  
CREDIT UNION  
STAKEHOLDER AS THE  
COMMON DATA VIEW FOR  
YOUR CREDIT UNION

power  
Lines



## Peer Selection Filtering

- ☒ Peers within 10 % of my
- ☐ Assets ☐ Membership



ENGAGING TWO NEW  
AUDIENCES WITH  
CU\*ANSWERS TECHNOLOGY

Will you introduce Analytics Booth to your board?

YOU AND YOUR BOARD ARE INVITED TO THE 1<sup>ST</sup> ANNUAL

## CREDIT UNION BOARD OF DIRECTORS DAY

*Focus:* Developing online tools for data conscious board members to interact with Analytics Booth as the ultimate tool for engaging volunteers

DETAILS TO BE ANNOUNCED AT CEO STRATEGIES IN NOVEMBER

Will you allow your consultants, regulators, and data vendors see it all?

YOU AND YOUR BOARD ARE INVITED TO

## ANALYTICS BOOTH OPEN HOUSES

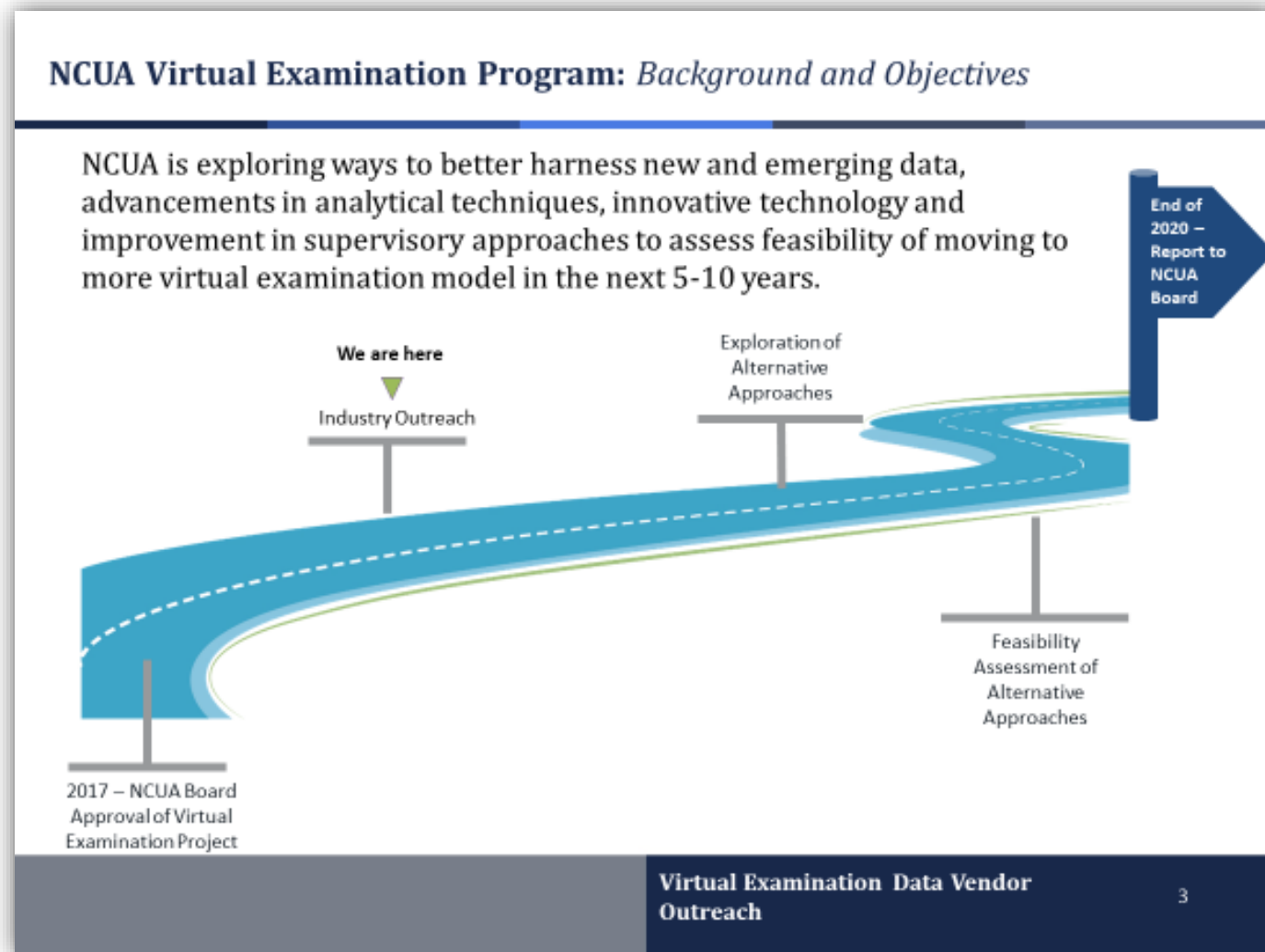
*Focus:* Encouraging your allies to ask you for permission to engage your data via Analytics Booth, to enhance their interactions

DETAILS TO BE ANNOUNCED AT CEO STRATEGIES IN NOVEMBER

# NCUA Remote Audits

THE PACE OF DATA EXCHANGES WITH THE NCUA IS GOING TO SPEED UP

- Promises, promises, promises...
- But even the NCUA realizes that the world is ready for a different approach to transparency, adjustments, and examination interactions
- You should start now
  - Rethink your 5300 processes
  - Analyze all data exchanges with the NCUA (*AIRES*)
  - Practice exchanging data with the world, in preparation for new processes (*Analytics Booth*)







# AuditLink

A PARTNERSHIP THAT WILL  
LEAD TO A BREAKTHROUGH  
IN 2020

## In the Kitchen: Fraud-related Projects for 2019-2020

Resources

In the Kitchen

### Fraud-related Projects for 2019-2020

#### Introduction

Beginning in 2018 CU\*Answers started on a multi-year project to drive a business plan goal to move from compliance monitoring to *fraud prevention* as an active feature of our network. The focus is to make the most of our data-rich environment, on the way to building new tools and businesses that can help reduce and mitigate the effects of fraud for credit unions in

HAVE COMMENTS ABOUT THESE PROJECTS?

KEEP AN EYE ON THE KITCHEN FOR UPDATES

In This Section

→ Subsidia

→ Mobile D

→ Online F

Session 0 CU\*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

### Fraud Incident Maintenance

UPDATE

# Fraud incidents 4

| Account # | SNN/TIN | Fraud Description              | Type         | Status                     | Change Date | Chg By |
|-----------|---------|--------------------------------|--------------|----------------------------|-------------|--------|
|           |         | MEMBER CLOSED ACCOUNT          | CHECK FRAUD  | RESOLVED FRAUD (WITH LOSS) | 04/25/19    | /Q     |
|           |         | RESOLVED FRAUD: MEMBER RESOLVE | TELLER FRAUD | RESOLVED FRAUD (NO LOSS)   | 04/25/19    | /Q     |
|           |         | EMPTY ENVELOPE FRAUD           | ATM FRAUD    | IN LEGAL PROCEEDINGS       | 04/25/19    | /Q     |
|           |         | IRS PHONE FRAUD                | PHONE FRAUD  | ACTIVE FRAUD               | 04/25/19    | /Q     |

### Fraud Incident Maintenance

UPDATE

Incident # 2

Account # 123456

SSN/TIN

Account type

Member type

Branch 00

Date of fraud Mar 01, 2019 [MMDDYYYY]

Type CHECK CHECK FRAUD

Status RES RESOLVED FRAUD (NO LOSS)

Description

Fraud against ☒ Member ☐ Credit Union ☐ Other

#### Location Of Fraud

Address

Fraud amount 500.00

Provisional credit 0.00

City

State ZIP 0 0

Recovery amount 500.00

☐ Police report filed ☐ Affidavit received ☐ Bond claim

Merchant/Recipient

Last updated

Merchant classification

By

IP address

New with  
19.05

**AuditLink** \* CU\*Answers Management Service

### Abnormal Activity Monitoring

**Reasons to Consider Abnormal Activity Monitoring:**

In response to growing trends of fraud, identity theft, and identity abuse, the AFEC and CFE are using credit unions to identify and monitor high-risk activity amongst their member base. If they have not done so already, regulators will be asking how you are monitoring high-risk transaction activity through electronic channels. Taking a proactive approach to the investigation, but sitting through member transactions, conducting due diligence and research, and maintaining documentation of review cases. This can place a significant burden on your internal team.

**AuditLink Can Help!**

Here's what we will do:

- Configure the tool to identify potential high-risk activity in electronic origins over the prior three months.
- Review and research account transaction activity for the prior month for additional due diligence.
- Provide a monthly report of our review including recommendations.
- Create a specific memo type for audit tracers to allow for easy identification of abnormal activity review notes and for printing.
- Assist in creating due diligence codes to flag high-risk accounts.
- Hold a video conference with your team to explain all of the above and as always, we will be available for questions along the way.

**Contact Information:**

Jim Viller  
jviller@answers.com  
Mark Johnson

**Pricing**

| CU Membership   | Implementation Fee | Annual Monthly Fee | On-call Support Fee |
|-----------------|--------------------|--------------------|---------------------|
| 5,000 and under | \$15,000           | \$125.00           | 100 hours           |



# Wrapping It Up

SOME EVENTS THAT GOT US THINKING,  
AND SOME EVENTS TO PLAN FOR

# ANR and ACH

## ACH EXCEPTION HANDLING: AN EVENT THAT GOT US THINKING

- What happens when the world changes and your processes don't?
- A changing ACH environment is a perfect reason to rethink our network's approach to courtesy pay income and CU\*BASE ANR configurations
  - Channel pricing – should the ANR fee be different for ACH, checks, debit cards, etc.?
  - Add a no-fee transaction amount to ANR processing (today we have no-fee available balance tolerance)
  - Redesign ACH re-post process (see the Kitchen)

### News

#### Action Required: ANR/ACH Refund Processing

ATTENTION ONLINE AND SELF-PROCESSING CREDIT UNIONS

#### Action Required: ANR/ACH Refund Processing

On Friday, May 17, we made two reports available to your credit union for review in your HOLDxx OUTQ (LSTANR, which provides a listing in order of account number with totals at the bottom, and LSTANRS, which provides a listing in order of year/month with totals at the bottom). After your credit union has reviewed these reports, please follow one of the links below, based on whether your credit union has determined a need for automated refunds.

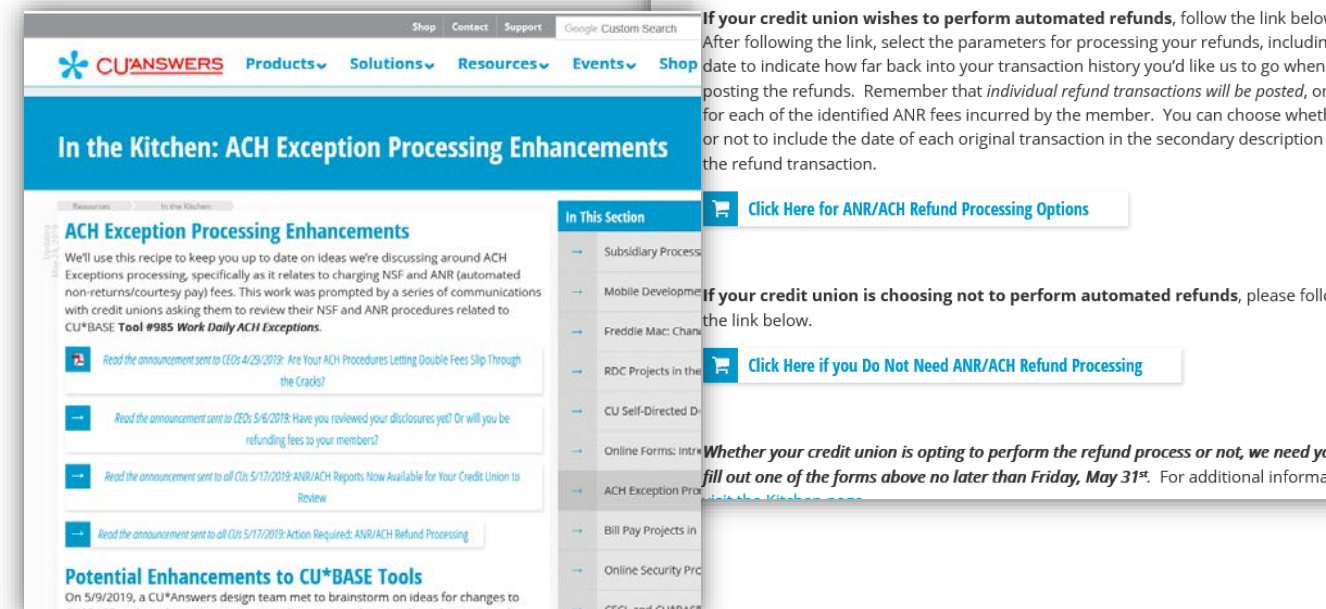
If your credit union wishes to perform automated refunds, follow the link below. After following the link, select the parameters for processing your refunds, including date to indicate how far back into your transaction history you'd like us to go when posting the refunds. Remember that *individual refund transactions will be posted*, one for each of the identified ANR fees incurred by the member. You can choose whether or not to include the date of each original transaction in the secondary description for the refund transaction.

[Click Here for ANR/ACH Refund Processing Options](#)

If your credit union is choosing not to perform automated refunds, please follow the link below.

[Click Here if you Do Not Need ANR/ACH Refund Processing](#)

Whether your credit union is opting to perform the refund process or not, we need you to fill out one of the forms above no later than Friday, May 31<sup>st</sup>. For additional information, visit the Kitchen page.



# Bill Pay and the 19.05 Release

SOMETIMES “CHANGE BEFORE YOU HAVE TO” CAN TRY YOUR PATIENCE

Hi kenneth,

You probably heard this already but if you haven't: Simple's "Pay a bill" and "Mail a check" features (also known as "Bill Pay") are going away on or after July 9. If you have a payment scheduled on or after that date, it will not be paid.

## This Week's Bill Pay Challenges and Our Path to the Future



CU Answers Client News  
To CU Answers Client News

Reply Reply All Forward

5/8/2019

ATTENTION ONLINE CREDIT UNIONS AND CUASTERISK.COM PARTNERS

From the desk of Randy Karnes,  
CU\*Answers CEO



CU\*Answers apologizes for the interruptions and issues with bill pay programs this week. I'm sure most of you are aware of the major goals we are pushing for, as we promised to change the game when it came to bill pay vendor services and our network. It is our pursuit of these goals that have caused the interruptions and short-term issues with bill pay across the network this week.

Two of these goals are:

- 1) To continue adding vendors to the CU\*BASE / "It's Me 247" native UI.**  
This is to ensure credit unions have the ability to easily add or subtract the bill pay vendors that power their programs without major issue for their members.  
  
Our first API-based interface was the Payveris native user interface, and now we've partnered with iPay to connect one of their solutions to our native UI. Uniquely, iPay will offer two solutions to CU\*Answers clients for the foreseeable future: the current SSO format and now a second native UI integration.  
  
With this release, we added this new platform in preparation for the initial beta launch in the next few weeks. Unfortunately, the two iPay environments had a conflict and caused the service for mobile bill pay via iPay to be offline for an extended period of time. (We're projected to be back online by the end of next week.)
- 2) To create a bill pay vendor integration/support model.**  
This is a model where credit unions can actually service their membership community with more than one bill pay vendor program at a time.

## 19.05 Release Update

NOTE: We will post any miscellaneous alerts related to the 19.05 release here. A separate email will not be sent for each update.

May 7, 2019 - 5:15 AM PDT

## Bill Pay Fees Posted Incorrectly

When we posted member bill pay fees yesterday they were inadvertently all posted twice. We are working on a batch reversal of the duplicates so **do not post any refunds manually**. We apologize for the inconvenience and will update this alert when the reversals have been completed. [Click here for an announcement from CU\\*Answers CEO Randy Karnes.](#)

May 8, 2019 - 8:55 AM EDT

NOTE: This applies to both iPay and Payveris. (While we initially believed iPay and Payveris, we have since determined that it only applies to Payveris confusion this may have caused.)

\*\*\*UPDATE 5/8/19 3:05 PM ET\*\*\* Reversals for all bill pay fees have been followed up with an additional update when the re-posting process has been completed.

## Implementing Fixes for iPay Bill Pay Enrollment, Balloting, and Fiserv Bill Pay Messages

As of 3:00 PM ET this afternoon, we have implemented fixes for the following services:

May 10, 2019 - 3:48 PM EDT

- iPay Bill Pay enrollment for the current online banking integration
- Balloting
- Fiserv Bill Pay messages

**Bill Pay vendors vs. Payment vendors:  
No community of vendors is trying harder to redefine  
themselves and stake out a territory**

**What's next? Why do we think it's great for your future?**

# Coming this fall: New Production POWER i Systems

HOPEFULLY A GENTLE WAVE, BUT LET'S PREPARE FOR A TSUNAMI

| Current POWER8    |                     | Proposed POWER9   | Increase  |
|-------------------|---------------------|-------------------|-----------|
| \$1.074M          | Purchase Price      | \$1.74M           | 62.0%     |
| \$25K             | Burst Expense       | TBD               |           |
| \$27.5K per month | Lease Payment       | \$48.5K per month | 76.4%     |
|                   |                     |                   |           |
| 11                | PROD Processors     | 12                | 9.1%      |
| 116,600 CPW       | Workload Spec       | 190,800 CPW       | 63.6%     |
| 3 Cores           | Available for Burst | 20 Cores          | 7X        |
| \$171 per core    | Cost to Burst       | \$84 per core     | 1/2 price |
| 1                 | HA Processors       | 3                 | 3X        |
| 10,600 CPW        | Workload Spec       | 47,700 CPW        | 350.0%    |
| No                | Mobile Cores        | Yes               |           |
|                   |                     |                   |           |
| 512 GB            | Memory              | 756 GB            | 47.7%     |
| 11.3 TB           | Spinning DASD       | 22.6 TB           | 100.0%    |
| 13.0 TB           | Solid State DASD    | 15.5 TB           | 19.2%     |
| 24.3 TB           | TOTAL DASD          | 38.1 TB           | 55.8%     |
| 60%               | % Used              | 38%               |           |

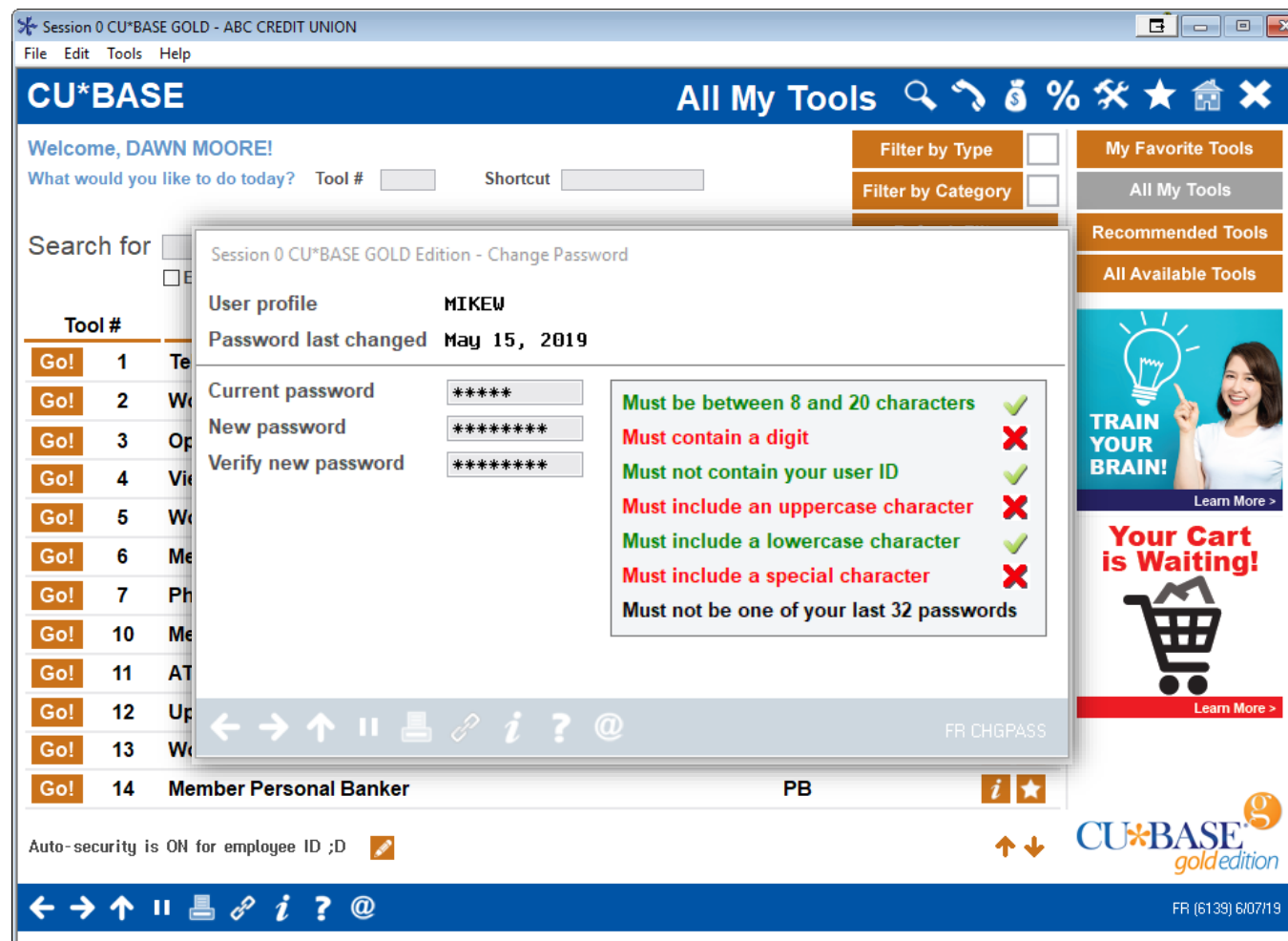
|   | Who We Were<br>in August<br>2016 | Who We'll Be<br>in August<br>2019 | 3-year<br>Growth |
|---|----------------------------------|-----------------------------------|------------------|
| # of online CUs                             | 161                              | 173                               | 7.5%             |
| # of online members                         | 1,635,034                        | 1,826,329                         | 11.7%            |
| Monthly ATM/debit trans                     | 15,759,645                       | 17,972,916                        | 14.0%            |
| Monthly credit card trans                   | 1,191,968                        | 1,257,990                         | 5.5%             |
| Daon licenses                               | None                             | 116,000                           | 100%             |
| MACO logins                                 | None                             | 4.9M                              | 100%             |
| Ready-to-book loan channels                 | Did not exist                    | ✓                                 | 100%             |
| Asterisk Intelligence                       | Did not exist                    | ✓                                 | 100%             |
| Data warehouses (FILExxDW & FILExxSS)       | Did not exist                    | ✓                                 | 100%             |
| Data optics (phone & online/mobile banking) | Did not exist                    | ✓                                 | 100%             |
| Custom Training Edition                     | Did not exist                    | ✓                                 | 100%             |
| 24x7 operations                             | Did not exist                    | ✓                                 | 100%             |
| Time-zone processing                        | Did not exist                    | ✓                                 | 100%             |
| Pressure for encryption                     | Did not exist                    | ✓                                 | 100%             |



# Speaking of the POWER i upgrade...

## EVOLVING SECURITY FOR YOUR EXAMINATION COMMUNITY

- Giving in to the password nuts and easing conversations between your examination coordinators and regulators about CU\*BASE credentials
- Later this fall we'll adopt a new security protocol from IBM for expanded password requirements
  - This might be the only screen that signals the change



[illegible][illegible]

# Thinking about Tonight's Stockholders Meeting

UNIQUE ORGANIZATIONS PIONEERING THE NEXT 50 YEARS

## A track record we're proud of

PRICE ROLLBACKS

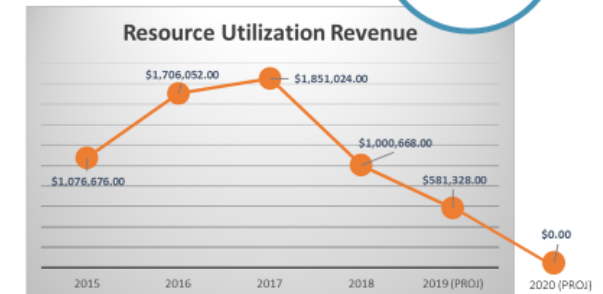


- In 2009 we rolled back Base Member Fees to \$0.55 for any CUs paying more per member
- In 2019 we rolled back Base Member Fees for 93 CUs who were paying more than \$0.57 – saving these CUs \$151,000 in 2019 alone

| 2019 Price Rollback |              |
|---------------------|--------------|
| # of Credit Unions  | 93           |
| # of Members        | 788,400      |
| Average Savings     | \$0.017      |
| Revenue Impact      | \$151,614.11 |

## Resource Utilization Fee

- Purpose: To cover platform technology updates, disk retention, and statements overhead
- The RUF is being phased out
  - In 2017 this generated nearly \$2M in annual revenue
  - Reduced by 50% in both 2018 and 2019



RUF eliminated in 2020!

TAKEAWAY: The power of the cooperative at work – a \$1.8M line item comes out of our income statement so that our CUs can invest more in their agendas

In 2020 our shareholders will be too busy partying at the gala to dig into the work, so we'll get started tonight



As always...  
thank you to our  
hard-working  
crew!

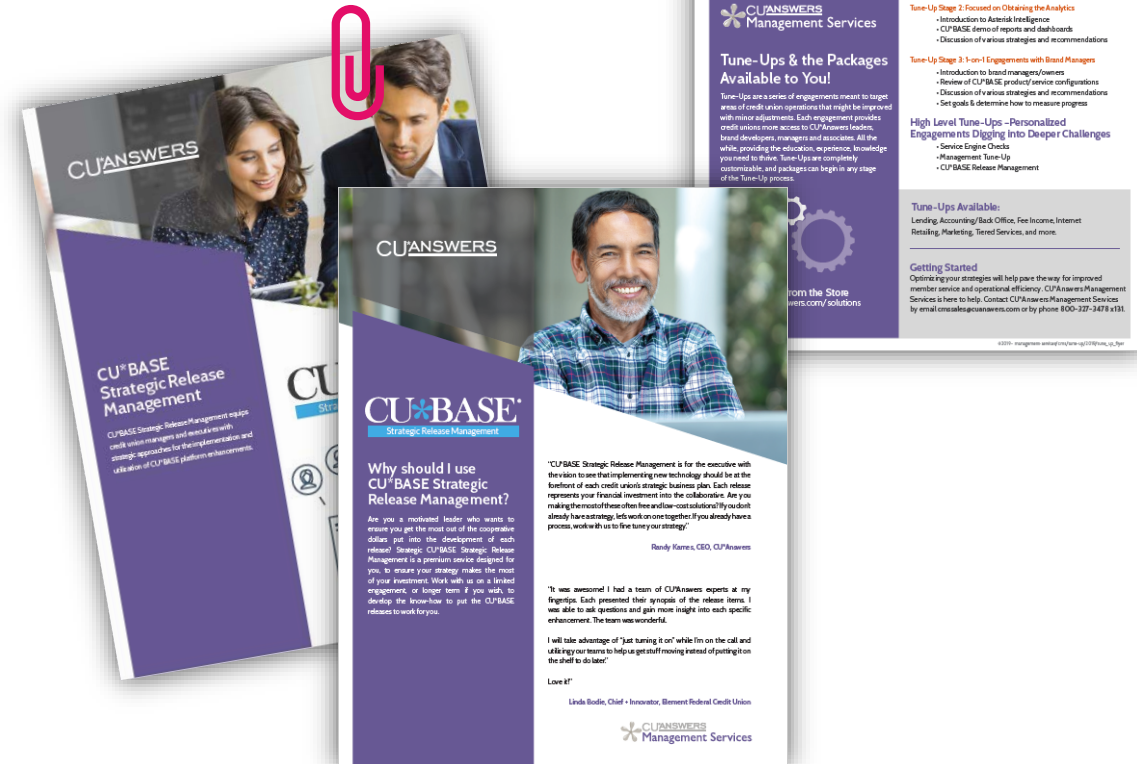




# Keeping up: It really takes a plan

## COMING IN 2020: CU\*BASE RELEASE MANAGEMENT FROM CMS

- We win accolades from the marketplace for our existing approach for release management, and all the things we do to help credit unions keep up on our software changes
  - Release summary announcements, release training webinars, online help, reference booklets, AnswerBook items, etc.
- But there can be a gap between these tactics and your strategic moments, like board planning sessions and writing your business plan
- Announcing a new service that can help to close the gap: **CU\*BASE Release Management**



We know that we make mountains out of thousands of molehills, all year long, hoping some of it will stick



Give these  
words some  
consideration...

Some of it you learn the hard way  
Some of it you read on a page  
Some of it comes from heartbreak  
Most of it comes with age  
And none of it ever comes easy  
A bunch of it you maybe can't use  
I know I don't prob'ly know what I think I  
do  
But there's somethin' to  
Some of it

Excerpt from "Some of It"  
by Eric Church

...and thank  
you for the day!