



2019 ONLINE PRICING GUIDE



CU*ANSWERS

TABLE OF CONTENTS

PRICING PHILOSOPHY	4 & 5
ONLINE PRICING	6
CU*BASE MEMBER PROCESSING	6
<i>Closed Members, disaster recovery</i>	
SYSTEM RESOURCE UTILIZATION	6
<i>Tech updates, disk retention</i>	
E-COMMERCE FEE	6 & 7
<i>Online & Mobile banking, e-Statements, e-Notices, Bill Pay</i>	
SELF SERVICE CUSTOM BRANDING	8
<i>It's Me 247 branding strategies</i>	
REMOTE DEPOSIT CAPTURE	8
AUDIO RESPONSE FEES	8
ATM, DEBIT AND CREDIT CARD PROCESSING	9
SERVICE AND PROCESSING CHARGES	9
EXTERNAL VENDOR COMMUNICATIONS	10
<i>ACH, credit reports, decision modeling</i>	
OFF-TRIAL-BALANCE SOLUTIONS	11
<i>Third party serviced member accounts</i>	
CU*ARCHIVE AND DOCUMENT IMAGING	12
<i>Statement & report archiving services</i>	
SHARED BRANCHING	13
<i>CU*BASE & national networks</i>	
SPECIAL REQUESTS	13
MISCELLANEOUS PROCESSING CHARGES	14
CUSTOM PROGRAMMING	15
CONVERSION/DECONVERSION/MERGER	16
STATEMENT MAIL SERVICES	17
<i>Optional Notices printing services</i>	
OTHER OPTIONAL SERVICES	18

PRICING PHILOSOPHY

One of the cornerstones of our industry is adherence to the cooperative principles that differentiate credit unions from other financial services providers. Like your credit union, CU*Answers is also a cooperative and 100% owned by our customer-owners. As such, we feel it is a mandate to provide full disclosure when it comes to pricing of our products and services and live up to our philosophy of charging only when we have to, not simply because we can.

For our CUSO, pricing our offerings is very straight forward: we take on the perspective of a customer-owned partner whose ultimate goal is the financial success of the credit unions we serve. Our pricing models are designed to help facilitate the growth and sustainability of our credit union partners while investing in their futures through shared technology development, and, as importantly, **ownership of that technology**.

To that end, we believe that the pricing that follows helps ensure that we are walking the talk as a cooperative while remaining true to our goal of being **disruptive to the established core data processing pricing methodology** that exists in our industry. HINT: Can you identify the price decreases that we put into place for 2019? I hope that this document is a catalyst for all who read it to dig a little deeper into not only our products and services, but also our business model and our people.



Have a great 2019!

Scott Collins
EVP of National Sales and Marketplace Relationships
scollins@cuanswers.com



THE 7 CORNERSTONES OF THE PRICING PHILOSOPHY

As a cooperative, we remind ourselves that each and every time a client remits a payment, that paid invoice is an investment, not simply a transaction for services rendered. Therefore, our price should be based on our continued ability to innovate, carry forward as an ongoing concern, and ultimately, add to the collective capital of the credit union system. The expected return from our service is truly not reflected only in a price. It is based on seven simple concepts that we hope our clients will leverage to gain the ultimate return on every dollar they spend on our services:

- 1 The power of ownership
- 2 A focus on utilization
- 3 Be the best you can be
- 4 First to implement
- 5 Guaranteeing the difference
- 6 The value of equity
- 7 Return on investment

LEARN MORE

This Pricing Guide is a snapshot in time, and is modified annually. To fully understand our pricing philosophy as a cooperative CUSO, take a look at our Historical Pricing Perspective Series. Contact the Sales Team for copies at sales@cuanswers.com.

HISTORICAL PERSPECTIVES

- VOLUME 1 : 1999 - 2004
- VOLUME 2 : 2005 - 2009
- VOLUME 3: 2010 - 2014
- VOLUME 4: 2015-2019

Coming
Soon!

ONLINE PRICING Provided by CU*Answers

SCHEDULE D1			
A. CU*BASE MEMBER PROCESSING <small>(NEW CLIENT CONTRACTS)</small>		Monthly Per Member (excl. AK, HI)	
Member Processing Fee (7-year contract commitment-COLA controlled)*			
First 1 to 35,000 Members		\$0.56	
Next 10K - 35,001 to 45,000 Members		\$0.532	
All above 45,001 Members		\$0.505	
Member Processing Fee (5-year contract commitment-COLA controlled)*			
First 1 to 35,000 Members		\$0.58	
Next 10K - 35,001 to 45,000 Members		\$0.551	
All above 45,001 Members		\$0.523	
Member Processing Fee (3-year contract commitment-COLA controlled)*			
First 1 to 35,000 Members		\$0.60	
Next 10K - 35,001 to 45,000 Members		\$0.57	
All above 45,001 Members		\$0.542	
B. CU*BASE MEMBER PROCESSING <small>(SHORT-TERM CONTRACT RENEWAL)</small>		Monthly Per Member	
Member Processing Fee (1-year contract renewal)*		\$0.80	
Month to Month (very short term option)		Quote provided (starts at \$0.90)	
Closed Member Fee (Current Tax Year)		\$0.23 (previous tax year free)	
CU*BASE History Retention (Outside standard published retention period)		Quote Provided	
Disaster Recovery Fee (layered DR strategy including High Availability)		\$0.0275	
7-Day Processing (End of Day - Beginning of Day Processing)		Gratis	
Opting out of 7-day processing		Quote Provided	
Minimum CU*BASE processing services fee \$2,000/month			
<small>*Schedule D1 reflects normal list pricing; final pricing determined by CU signed Agreement</small>			
SCHEDULE D2			
B. SYSTEM RESOURCE UTILIZATION <small>(CU*ANSWERS TECHNOLOGY UPGRADES AND DISK RETENTION)</small>		One Time Charges	Monthly
EFT (PIN/Signature) Transactions			
1 to 250,000 transactions		n/a	\$0.0025/transaction
250,001 to 500,000 transactions		n/a	\$0.0023/transaction
500,001 + transactions		n/a	\$0.002/transaction
Additional CU*BASE Transaction Disk Storage (Optional)		Quote provided	Quote provided
C. E-COMMERCE FEE		One Time Charges	Monthly
Includes It's Me 247 with PIB multi-layered security, E-Statements, e-Notices, e-Alerts, Mobile Web Banking, online Audio Response usage fee (up to a \$300 credit for CU installed IVR unit)			
# of Members			
1 - 2,000		n/a	Waived
2,001 - 3,000		n/a	\$450
3,001 - 5,000		n/a	\$810
5,001 - 10,000		n/a	\$1,050
10,001 - 15,000		n/a	\$1,600
15,001 - 30,000		n/a	\$2,300
30,001 - 50,000		n/a	\$3,500
50,001 - 75,000		n/a	\$5,000
75,001+		n/a	\$7,500
Account to Account Transfers (A2A)		\$99	\$99 Annual maint. fee
<small>(includes both the debit and credit ACH transaction)</small>			\$0.48/transaction
E-Direct Mail (Marketing messages sent directly by CU*BASE)		n/a	Free



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

ONLINE PRICING Provided by CU*Answers

D. OPTIONAL SELF SERVICE CUSTOM BRANDING <small>(VIA INTERNET RETAILER SUPPORT CENTER - IRSC)</small>	One Time Charges	Monthly
Custom Online Banking Desktop Photo Album (1 - 6 custom pics) Album Photo Change Fee	\$750 \$350	\$20 n/a
Custom PFM Branding (per vendor capability)	\$500	n/a
Direct Login Widget Options (alternative to It's Me 247 button)	Free	Free
It's Me 247 Branding (changes requested after initial conversion)	Quote/desired modification - min.1 hr. prgm. time	n/a
It's Me 247 Desktop Theme (custom colors)	\$2,000	n/a
It's Me 247 Mobile Web Banking Theme (custom colors) <small>Credit unions less than 5,000 members</small> <small>Credit unions greater than 5,000 members</small>	Free \$800	\$20 \$20
It's Me 247 Navigation Features (CU determined launching points)	Free	n/a
It's Me 247 Online Banking Desktop Logo Swap (with CU logo)	\$750	\$20
Online Banking Community (OBC) Custom Background Color, Website & Social Media Links	Free	Free
OBC Logo Swap (with CU logo)	\$750	\$20
Video Customization Service (ability to brand It's Me 247 how-to-videos with CU log, text, voice, software display options)	Quote provided	n/a



E. REMOTE DEPOSIT CAPTURE (OPSENGINE SERVICE)	One Time Charges	Monthly
RDC File Posting Services <small>(max 4 postings daily) Operations fees only; does not include applicable RDC vendor fees</small>	\$500	Urban FT = \$3.00/file eDOC (posting only)= \$1.50/ file eDOC (posting with CUA MobileApp) = \$1.25 / file
RDC NRT (near real-time) Posting Services	\$500	\$25/month
New Vendor for RDC	Custom Bid	Custom Bid



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



MOBILE CHECK DEPOSIT IS HERE!

It's Me 247
Mobile App Banking

Easily deposit checks from your phone on your own time

Speak with a representative at your credit union to learn more about **Mobile Check Deposit.**

G. ATM, DEBIT AND CREDIT CARD PROCESSING (INSTANT CARD ISSUE OPTIONS AVAILABLE)		One Time Charges	Monthly
ATM/Debit Transactions (Batch Processing) Includes (1) free daily PBF transmission per switch 2nd and above daily PBF transmission option	n/a n/a		\$0.075/item (min. \$200) \$250 each
ATM/Debit Transactions (Online; Tiered Rates–w/o online credit card servicing; WAIVED FOR CREDIT UNIONS LESS THAN 2,000 MEMBERS) First 75,000 transactions All above 75,001 transactions EFT Tiered Cap Structure 131,582 to 250,000 transactions 250,001 to 500,000 transactions 500,001 to 750,000 transactions greater than 750,001 transactions	n/a n/a n/a n/a n/a n/a		\$0.0578 each \$0.0471 each \$7K cap \$8.5K cap \$10K cap \$12K cap
ATM/Debit Transactions (Online; Tiered Rates- with online credit card servicing) WAIVED FOR CREDIT UNIONS LESS THAN 2,000 MEMBERS) First 75,000 transactions All above 75,001 transactions EFT Tiered Cap Structure 144,802 to 250,000 transactions 250,001 to 500,000 transactions 500,001 to 750,000 transactions greater than 750,001 transactions	n/a n/a n/a n/a n/a n/a		\$0.0535 each \$0.0428 each \$7K cap \$8.5K cap \$10K cap \$12K cap
ATM/Debit Card - Online Interface Existing online Network setup (per network; based on certification requirements) New online Network setup (per network)	\$4,000 - \$6,000 Quote provided		n/a n/a
ATM/Debit Card - Batch Set-up or processor change Positive Balance File transmission setup (includes 1 daily file transmission)	\$1,800 \$600		n/a n/a
Credit Card Transactions (Online)	n/a		\$0.09/transaction
Credit Card Rewards Points (File receive/posted)	\$500		\$100
Credit Card - Batch Process	See Off Trial Balance (OTB section - pg 11)		n/a
Credit Card - Online Servicing via CU*BASE (new vendor interface)	Quote provided		n/a
Credit Card - Batch to Online Conversion	Free		n/a
Credit Card, ATM/Debit - Online to Online Conversion	Quote provided		n/a
Limit Floods or BIN Additions (ATM/Debit; Credit Cards)	Quote provided		n/a
H. SERVICE CHARGES AND PROCESSING CHARGES		One Time Charges	Monthly
Dormancy fee program (by CU*A Operations)	n/a		\$17.50/run
Financial Institution Data Match (FIDM)	n/a		\$125/quarter
OFAC Data Match processing	n/a		\$10
Payroll file processing (receive/post)	n/a		\$20/run
Service charge processing (by CU*A Operations) (various account, minimum balance, transaction, and custom options)	n/a		\$17.50/run



ONLINE PRICING Provided by CU*Answers

I. EXTERNAL VENDOR COMMUNICATIONS (DOES NOT INCLUDE 3RD PARTY VENDOR FEES)		
	One-time Charges	Monthly
247 Lender (Decision Modeling)	n/a	\$0.50/qualified decision
ACH processing (per Fedline processing; other vendors quoted separately)	n/a	\$50
ACH Returns and NOCs (assumes CU*BASE processed)	n/a	\$0.80/item
AIRES file creation, balancing & download to disk or FTP file (CU*A processed)	n/a	\$50
Bill Payment File Processing (non-supported 3rd party vendors)	Quote Provided	Quote Provided
Qualifile risk assessment	\$500	\$0.50/report
Credit Report Online Archival and Retrieval Data for non-booked loans (60 days plus current month). No charge for storing credit reports for life of booked loans.	n/a	\$5/additional month
Credit Bureau Reporting (via Metro 2)	\$250	\$20 -1 bureau reporting \$35 -2 bureaus reporting \$45 -3+ bureaus reporting
Credit Bureau Retrieval (Equifax, Trans Union, Experian) via ZOOT Credit Bureau file processed storing credit reports for life of loan, automated debt management of loan application, full marketing/CRM of all member credit reports)	n/a	\$0.75/file accessed (plus applicable bureau fee) Contact CU*A for discounted national bureau pricing
CU*BASE reports and statement transmission set-up and download (3rd party archival systems; non-CU*A Document imaging solutions. Includes daily/monthly CU*BASE reports; regular and credit card statements)	\$750	\$150
Dormancy Reset Fee (per occurrence)	\$200	n/a
Experian ID Verification	Contact Earnings Edge for other options	
Experian Commercial ID Verification	Contact Earnings Edge for other options	
Kasasa file transmissions (formerly BancVue)	\$1,500	\$100 (CU owned server) \$250 (CUA shared server)
Loan insurance file processing and posting (e.g. CPI, Credit Life/ Disability, CUNA Loan Participation Tracking) Existing Vendor New Vendor	\$500 minimum \$1,000 minimum	\$30/occurrence \$30/occurrence
3rd Party LOS (Loan Origination System) offered by Sync1 or Meridian Link	See Ancillary Pricing Guide	See Ancillary Pricing Guide
MCIF downloads (Raddon)	\$1,000	\$250 Annual maint. fee
CUNA Mutual TruStage Membership file transmission	n/a	\$100/month or \$100/occurrence if CU opts for one-time file
SerTech Membership File Credit Unions can opt for one-time file to be sent	n/a	\$100/month or \$100/occurrence
Miscellaneous file transmissions - CU requested daily/ monthly transmissions (separate from CU*BASE reports/statements) to 3rd party archival systems; other on demand transmissions, including membership listing requests to 3rd party vendors	Quote provided (per frequency required)	Quote provided (per frequency required)



J. OFF-TRIAL-BALANCE SERVICE (FOR THIRD PARTY SERVICED MEMBER ACCOUNTS)

	One-time Charges	Monthly
OTB Analytics - Dashboard Integrations (of 3rd party data)	Custom Bid (per Dashboard Option)	n/a
OTB Master File Exchange (per OTB vendor supported)		
Existing OTB Vendor	\$500 minimum	\$100* (unlimited OTB supported vendor files)
New OTB Vendor	\$1,000 minimum	
OTB Payment File Exchange (per OTB vendor supported)		
New or Existing OTB Vendor	Included in Master File Set-up	Included in Master File Fee
OTB SSO Online Links (per OTB vendor supported)		
Existing OTB SSO Vendor	\$500 minimum	\$25 (1-3 connections)
New OTB SSO Vendor	\$500 minimum	\$75 (4+ connections)
OTB Transaction File Exchange (per OTB vendor supported)		
New or Existing OTB Vendor (adding transactions from a 3rd party into CU*BASE)	\$500 minimum	\$100* (unlimited OTB supported vendor files)

*File transmissions from CU*BASE Snapshot Library carry the base \$100 monthly fee. File transmissions coming from CU*BASE FILEXX carry a \$200 monthly fee.



DHD | DEVELOPER'S HELP DESK
dhd.cuanswers.com

I'M STUCK...
 I HAVE A PROJECT IDEA, BUT UNSURE WHAT TO DO NEXT?

The DHD can help!

- Ideas often become reality by simply talking your thoughts through.
- Bouncing your idea off someone can make all the difference...

Contact us, we're here to help make your vision become reality!

ONLINE PRICING Provided by CU*Answers

K. CU*ARCHIVE AND DOCUMENT IMAGE SOLUTIONS		
	One Time	Monthly
Media Supply (per CU*Answers chosen media type)	n/a	\$10 each
Loan Forms Archiving (plus media)	n/a	\$50/quarter
Receipt Archiving (plus media)	n/a	\$50/quarter
Report Archiving (plus media)	# of Members	Monthly fee
	1 - 5,000	\$50
	5,001 - 7,500	\$100
	7,501 - 10,000	\$175
	10,001 - 15,000	\$300
	15,001 +	\$600
Statement Archiving (Regular, CCs, & Mortgage) (plus media)	# of Members	Quarterly fee
	1 - 5,000	\$50
	5,001 - 7,500	\$100
	7,501 - 10,000	\$175
	10,001 - 15,000	\$300
	15,001 +	\$600
Clients with their own Servers (hybrid - utilizing CU*A Archive service)		
Credit Card Archiving	n/a	\$10
Report Archiving	n/a	\$10
Statement Archiving	n/a	\$10
Clients with their own Servers (fully In-House - no CU*A Archive service)		
Credit Card Archiving	n/a	\$25
Report Archiving	n/a	\$25
Statement Archiving	n/a	\$25
Re-creation of Archive Media	n/a	\$100 (plus media)
Storage of Archive Media (original copy- stmts. and reports)	n/a	\$2.50 (billed annually in advance)
Statement Copies	\$50.00	\$1.00/page (\$10 min)
CU*Answers Online Imaging Solution (installation and set-up) Receipts, photo IDs, reports, stmts, e-sig capability & CU*BASE supported e-forms (loan & membership forms); subject to CU*A warranty provisions	\$3,000 + applicable SwiftView software license fee, hardware, e-forms programming & T&E (no monthly charge) No fee if only CU*BASE Reports & stmts.	Quote provided
CU*Answers Enhanced Online Solutions	See Ancillary Pricing Guide	See Ancillary Pricing Guide
In-house Imaging Solutions (Multiple In-House options) Receipts, photo IDs, loan & misc. forms, loan packaging, member document portal, CU*BASE reports and statements, e-sig capability	See Ancillary Pricing Guide	See Ancillary Pricing Guide
Third-Party Online or In-House Document Imaging Solution	Quote provided	Quote provided

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

**YOUR CARDS
YOUR CONTROLS**

**TEMPORARILY LOCK YOUR CARD
REPORT STOLEN CARDS
VIEW YOUR ACTIVITY**

**ASK YOUR CREDIT UNION TODAY
ABOUT THIS GREAT FEATURE**

ONLINE PRICING Provided by CU*Answers

FOR MORE INFORMATION CALL 1.800.327.3478

N. MISCELLANEOUS PROCESSING CHARGES	Cost
5498, 1099 and/or 1098 Processing and Laser Print <i>(postage separate)</i>	Quoted annually
AnswerBook, CU*BASE Documentation Guides and Reference Materials	Free service via Online Help & cuanswers.com
CU*Answers University Online Campus <i>(basic)</i> Full Credit Union Online Campus <i>(via CU Training Inc.)</i>	Free service Quote provided
Custom Training Edition (CTE) <i>(CU*BASE Sandbox using member data of the credit union in a restricted environment)</i> - Initial training files configuration - 2 hours remote workstation support (CNS) - 4 hours remote staff training (during 1st month) - Data refresh/each quarter - Special CTE Requests	\$2,000 setup fee plus \$250/month Quote Provided
CU*BASE Member Demographics <i>(messaging tool for visually comparing member addresses to CU offices and ATM locations)</i>	\$1,000- \$1,500 <i>(repopulation of data recommended annually - quote provided)</i>
Dividend Regeneration	\$125 each
End of Month Processing Verification	\$50
End of Month Data Re-Load	\$25
Mobile App Custom Online Form Generator/Request Generator	Free
Mobile App <i>(CU*A developed wrapper-style app; must complete requirements)</i>	Free
MACO <i>(Multiple Authentication Convenience Options)</i>	2019: \$1.50/user per yr. prepaid (\$1.90 true-up) 2020: \$2.00/user per yr. prepaid (\$1.90 true-up)
MEV <i>(Membership Eligibility Verification)</i>	Free
Custom Add Ons <i>(Pay Anyone for Payveris, Manage Cards, etc.)</i>	See Online Store
MAP - Membership Application Process Site <i>(IRSC product)</i> 1 Site 2 + Sites <i>(for targeted SEGS/audiences)</i>	Free \$100 setup plus \$20/month <i>(per site)</i>
MOP - Membership Opening Process <i>(online)</i> Experian Precise ID Verification Account Funding	Free \$750 + \$1.34/txn <i>(billed by Experian)</i> Fees billed to the CU client by Magic Wrighter
MAP + <i>(MAP plus Experian Precise ID Verification)</i> 1 Site 2 + Sites <i>(for targeted SEGS/audiences)</i> Experian Precise ID Verification	Free \$100 setup + \$20/site \$750 + \$1.34/txn <i>(billed by Experian)</i>
Mobile Experience Center <i>(showcase CU mobile app store)</i>	Free
TCD/TCR Setup/Interface <i>(requires CUA decision to support)</i> <i>Utilizing DynaCash tool option</i> <i>New vendor and/or new model</i>	Quote provided <i>(per 3rd party vendor)</i> Quote provided
Web Conference <i>(via Zoom)</i>	Free



O. CUSTOM PROGRAMMING	Cost
Check Images (retrieved via single 3rd-party; includes member check and Check 21 "counter kill/on-us" images) Existing CU*BASE supported format Alloya format Other vendor formats	\$2,000 \$2,500 \$3,500
Check Images retrieved via 3rd parties (non-CU*A)	Quote provided
Check Processor set-up (new or changed vendor-if not CU*A)	\$1,500
Check Processor (recurring fee - if multiple check processors utilized)	\$100 monthly (each additional)
Corporate Check file (received via third party for check reconciliation)	\$500
Corporate, Starter/Replacement Checks; Money Order Set-up Address Change (only) Corporate Check/Money Order Logo Change Logo Edits (After first 10 days) Signature Change (only)	\$950 \$50 \$275 \$50/hr (1 hr. min) \$225
Custom Bonus Dividend/Loan Interest Rebate (CU*BASE offers a standard feature for Patronage/Ownership Dividends and Share Bonus Dividend/Loan Interest Rebates)	Quote provided
Electronic Custom Documents (including loan forms)	Quote provided
MICR line changes to Member/LOC checks	\$350
Special Programming Requests	\$100/hour (2 hr minimum)
*Note: Custom project prices are "general guidelines" and subject to change per individual project requirements.	



ONLINE PRICING Provided by CU*Answers

P. CONVERSION, DECONVERSION AND MERGER PROGRAMMING SERVICES	Cost
Client Letter of Intent <i>(to initially lock a desired conversion date - non refundable; fee applied to CU*BASE conversion)</i>	\$5,000
CU*BASE Conversion Programming <i>(includes standard conversion of data from core processing system only - applicable fees from third-party vendors quoted separately)</i> Initial Staff Training	\$1.00/member Per applicable T&E <i>(pass thru)</i> \$4,000 premium fee for approved Holiday conversion
Bookkeeping - initial 90-Day Back Office Support <i>(provided by Xtend)</i>	\$4,000
CU*BASE Conversion Support Call Center Inbound Member Support <i>(1-2 weeks post-conversion support)</i> Pre-conversion Outbound Member Contact <i>(via Xtend)</i>	\$100 - \$300/day/person <i>(includes min. 5 agents/day for 8/hrs a day)</i> \$300 + \$2.50/call <i>(CU provided lists)</i>
CU*BASE Deconversion Programming Fee <i>(base fee subject to change)</i>	\$0.65/member <i>(additional fees may apply)</i>
Data Communication Line to CU*Answers <i>(multiple options available)</i>	Quote provided
Merger Programming Fee	Quote provided per CU*BASE Merger Guidelines

INTERNET RETAILER
SUPPORT CENTER

CUSTOMIZE YOUR
IT'S ME 247 ONLINE BANKING
DESKTOP THEME

Brand It's Me 247 Online Banking
to your own credit union colors.
Visit irsc.cuanswers.com

Q. STATEMENT PRINT/MAIL SERVICES

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

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

Prices below are for statements through Sage Direct only.

Monthly Admin Fee - Regular member Statements	\$25.00/month
Monthly Admin Fee - Credit Card Statements	\$25.00/ month
Forms Warehousing	\$2.00/month
Monthly Processing/Lasering	\$0.02199/page
Delivery (per CU)	\$3.50/month
Statement Pages - Regular Member Statements	\$0.0205/page
Statement Pages - Credit Card Statements	\$0.035/page

R. MAILING SERVICES <i>(ACCOUNT, CREDIT CARD, MORTGAGES - ASSUMES SAGE DIRECT)</i>	Cost
Bursting <i>(using CU*Answers mailing services)</i>	\$6.90/ 1,000 pieces
<i>(not using CU*Answers mailing services)</i>	\$6.90/1,000 pieces
Folding	\$6.90/ 1,000 pieces
Inserting <i>(including statements and inserts up to 3 pieces, sorting and metering)*</i>	\$29.90/1,000 pieces <i>(plus envelopes and postage)</i>
Multiple Pages	\$23/1,000 pieces
Additional inserts <i>(unmatched)</i>	\$4.40/1,000 pieces
Miscellaneous Fees <i>(i.e. late inserts received, insert info missed deadline, etc)</i>	\$50 or \$100/occurrence <i>(as defined within member insert statement guidelines)</i>
Credit Card Return Envelopes	Quote provided

ONLINE PRICING Provided by CU*Answers

S. OPTIONAL SERVICES	Cost
CASS Certification (for non-CU*Answers prepared statements)	\$100/CASS run
Loan Notices Printing Service (HELOC/LOC - processed through Sage Direct)	\$800 min. one time setup \$100/month + \$0.09 each + postage/handling
Member Notices Printing Services (processed through Sage Direct)	\$0.20 each + postage
Member Selected Statement Styles (multiple format statement styles as provided by chosen statement vendor)	Quoted/statement provider
Mortgage Statement Processing (through Sage Direct)	\$0.18/stmt. + postage
Selective Statement Inserts (to targeted member groups per statement mailing)	1st selective insert run - \$150 2nd and above selective insert runs - \$50/run.
Statement Audits (through Sage Direct)	\$150 plus \$0.01 per statement
Statement Back Page (recon, disclosure) set-up & changes	\$250/occurrence
Statement Digitized Logo set-up & changes	\$175
Statement Onserts (graphical advertising message printed on stmt)	Quoted/statement provider
Statement Transmission (3rd party - except for Sage Direct or Bridgestone Print)	\$750 one time (per stmt. type regular, CC's, mortgages) \$100/occur. (per stmt. type - regular, CC's, mortgages)
* When mailing weight exceeds 1 oz., added postage is required. Also, for CUs not mailing through CU*A, handling/transportation costs for shipping printed pages to the CU's chosen mailer will be billed directly.	Pricing subject to periodic change



CU*ANSWERS
Network Services

More than just a service provider, CU* Answers Network Services is an extension of your staff with the expertise to cut through the confusion and deliver the solutions you need at a price you can afford.

www.cuanswers.com/solutions/network-services/





