



CU\*ANSWERS  
A CREDIT UNION SERVICE ORGANIZATION

Experienced

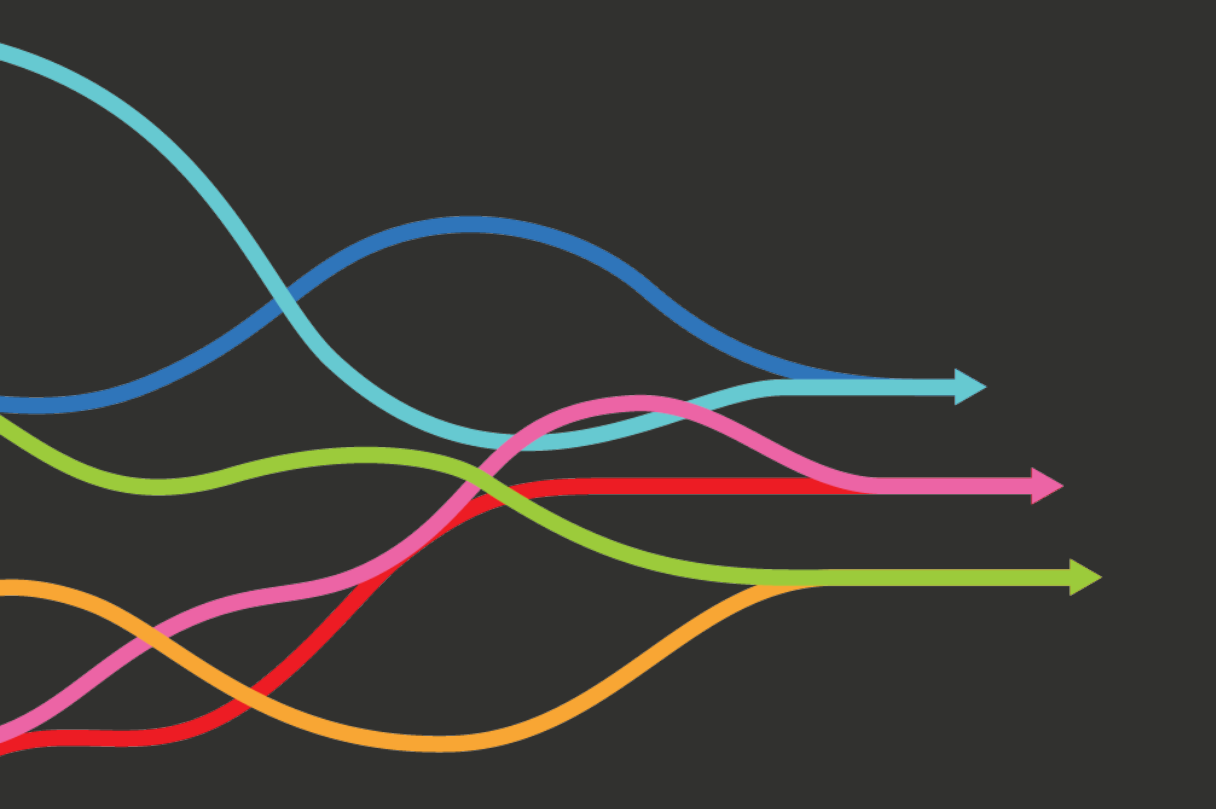
Energized

Engaged

Leadership 2021



Welcome!



# The Owners are here!

A COOPERATIVE RALLYING CALL THAT GENERATES  
EXCITEMENT AND ANTICIPATION

# Today's Agenda

- ➔ Experienced, Energized, Engaged: Get ready for the party!
- ➔ Launching in 2021
  - ➔ Projects that have consumed the spotlight for the past 3 years, ready for launch
- ➔ The next spotlight-grabbers
  - ➔ How this year's product launches prepare us to dive into building on our vision for internet retailing for lending
- ➔ Initiatives that should be on your radar
  - ➔ Not the usual suspects

## Have you downloaded the conference app?



Preview prototypes:  
About > Coming Soon

Catch a ride:  
Map > Conference Location

My entire career, I have assumed everyone was at the party, everyone was engaged, and everyone was just as excited as I was...

But over the last 14 months, I've never felt so much like a supervisor



CU<sup>\*</sup>ANSWERS  
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Experienced

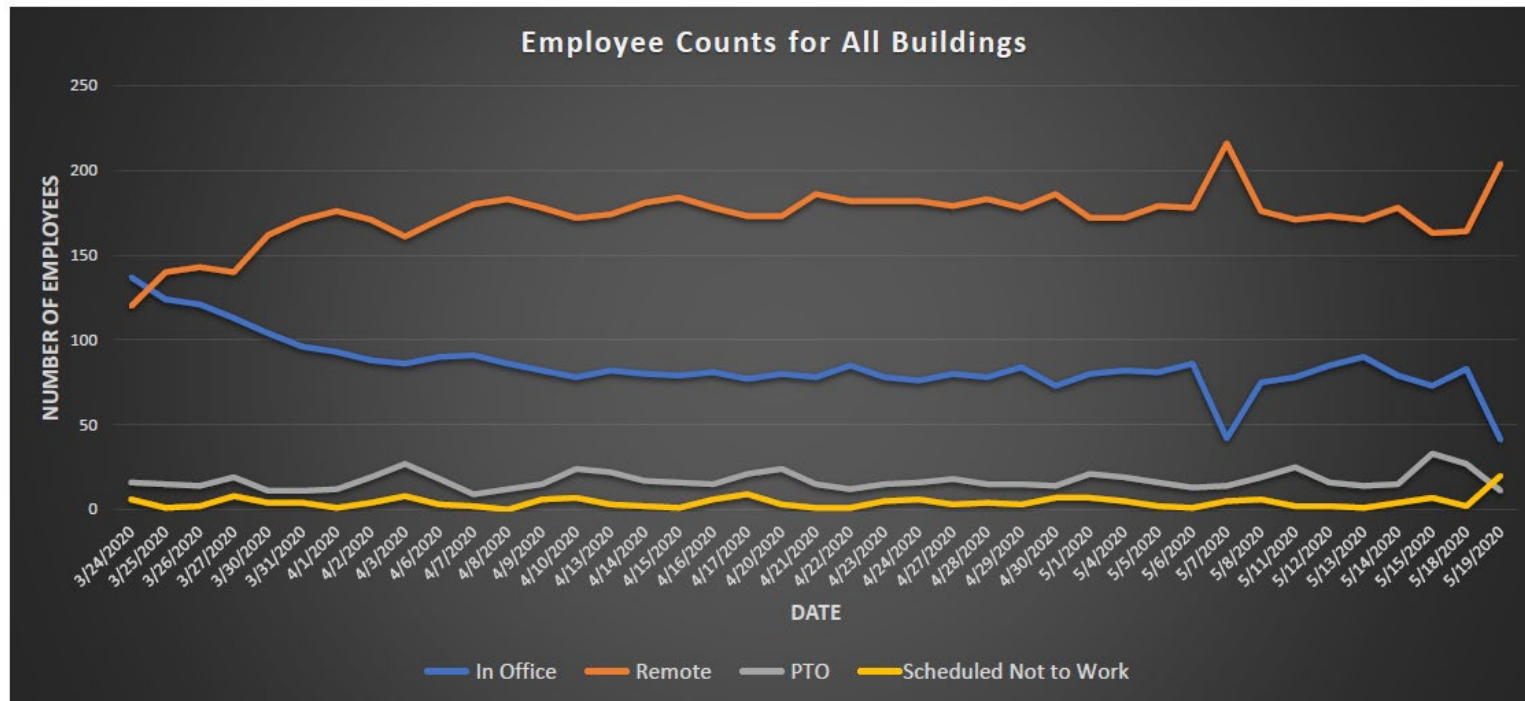
Energized

Engaged

Leadership 2021



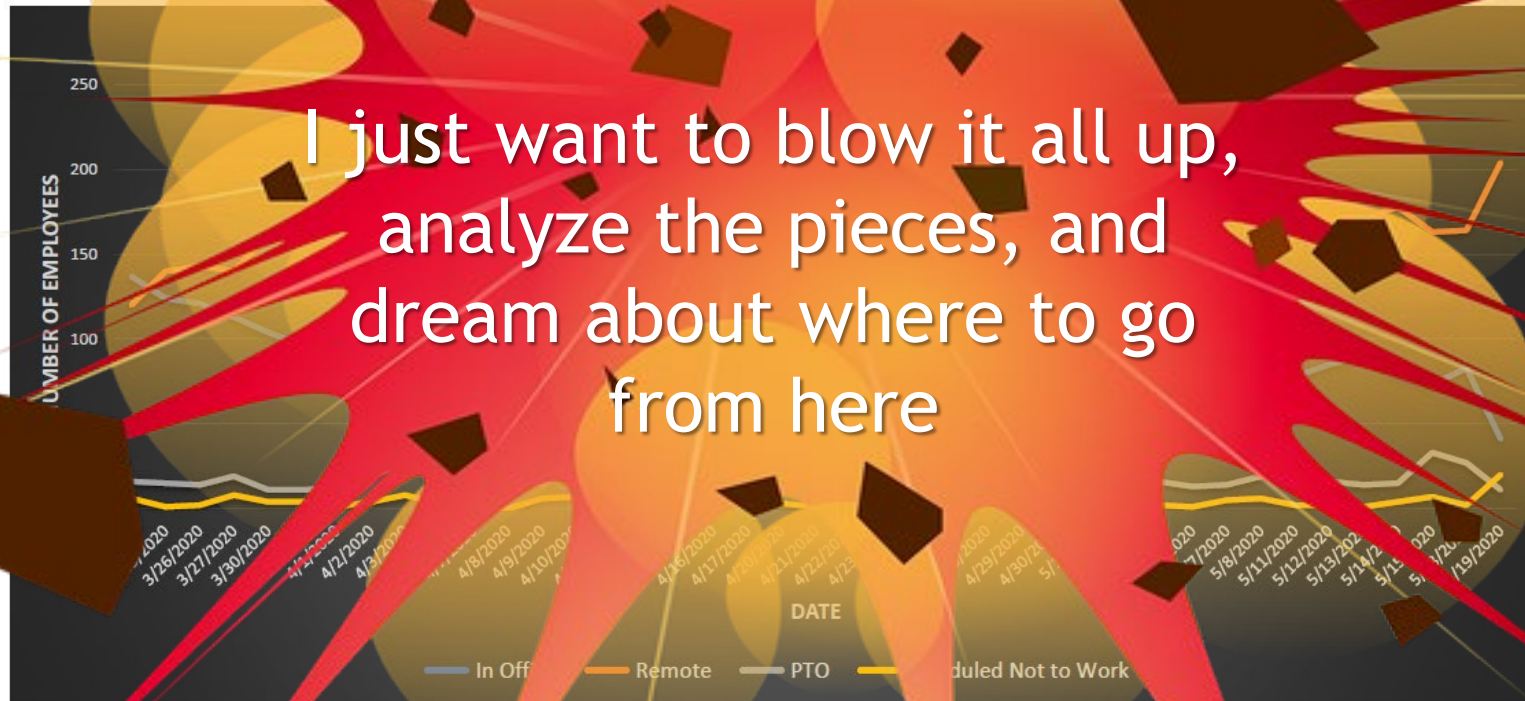
All BUILDINGS										
	Total Number of Employees	In Office	Remote	PTO	Not Scheduled to Work		Percentage In Office	Percentage Remote	Percentage PTO	Percentage Scheduled Not to Work
<b>Total</b>	<b>276</b>	<b>73</b>	<b>163</b>	<b>33</b>	<b>7</b>	<b>Total</b>	<b>26.45%</b>	<b>59.06%</b>	<b>11.96%</b>	<b>2.54%</b>
First Shift	259	65	160	31	3	First Shift	25.10%	61.78%	11.97%	1.16%
Second Shift	14	7	2	2	3	Second Shift	50.00%	14.29%	14.29%	21.43%
Third Shift	3	1	1	0	1	Third Shift	33.33%	33.33%	0.00%	33.33%



	Total Number of Employees	In Office	Remote	Not Scheduled to Work	Percentage In Office	Percentage Remote	Percentage PTO	Percentage Scheduled Not to Work
<b>Total</b>	<b>276</b>	63	153	60	22.83%	55.06%	11.96%	2.54%
<b>First Shift</b>	<b>259</b>	63	143	53	24.32%	55.21%	11.97%	1.16%
<b>Second Shift</b>	<b>14</b>	0	14	0	0.00%	100.00%	14.29%	21.43%
<b>Third Shift</b>	<b>3</b>	0	3	0	0.00%	100.00%	0.00%	33.33%

I don't want to lament about the last 14 months...

I just want to blow it all up, analyze the pieces, and dream about where to go from here





After months of empty branch lobbies, are we going to blow them all up, or restart the party?



# Are we going to redesign work and the need for employee campuses?





# Are we going to shift our retailing from physical locations to something bigger? Can we all be internet retailers?



## Defining the party crowd

- ▶ If you were going to a party that was going to last for ten years, what would you hope to find there to keep it going?
- ▶ Beyond the happening venue, beyond the over-the-top beverages, and even beyond the fantastic music, what do you really hope will be ahead to make this party a success? **The people!**
- ▶ What kinds of people are you hoping to party with?



For as long as I can remember, I have been surrounded by this party crowd...the CU\*Answers party crowd, and it's never let me down



## Experienced

COVID-19 will likely define a generation of business people who survived this trial, forever changed by balancing the goals of an industry and the plight of the customer-owners who define it

## Energized

After we take stock of what it means to go on from here, I can't imagine a generation more energized to smell the roses and stay forever engaged in their community's success

## Engaged

After 14 months of screen time, I can't imagine a generation more ready to engage people, their dreams, and a future based on everyone's success

The image features a background of black silhouettes of people with their arms raised in celebration against a white background. In the bottom-left corner, there are several colorful, wavy lines in shades of blue, green, pink, and orange that rise upwards. The text is arranged in three horizontal bands, each with a dark grey background.

Experienced

We have the resumes to  
change it all

Energized

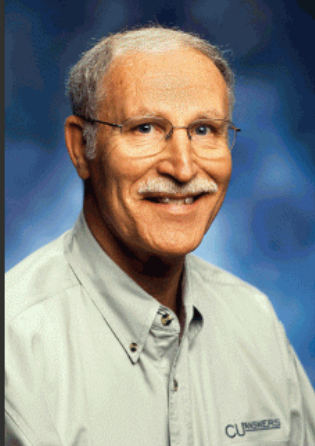
We have the energy to see  
it through

Engaged

We have the passion to  
inspire our entire industry



Speaking of passion to inspire our industry...



*“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

# The Robert H. Mackay Leadership Award

EST. 2005



And our winner is...

Our 2021 honoree:

# Debie Keesee

President/CEO since 1997 of  
Spokane Media FCU



*Serving Spokane  
Since 1938*

- ➔ CU\*NorthWest Board Secretary/Treasurer since 2005
- ➔ On the CUNA Board since 2016
- ➔ On the National CU Foundation Board since 2018
- ➔ Northwest Credit Union Association Lifetime Achievement Award 2019

# The Robert H. Mackay Leadership Award

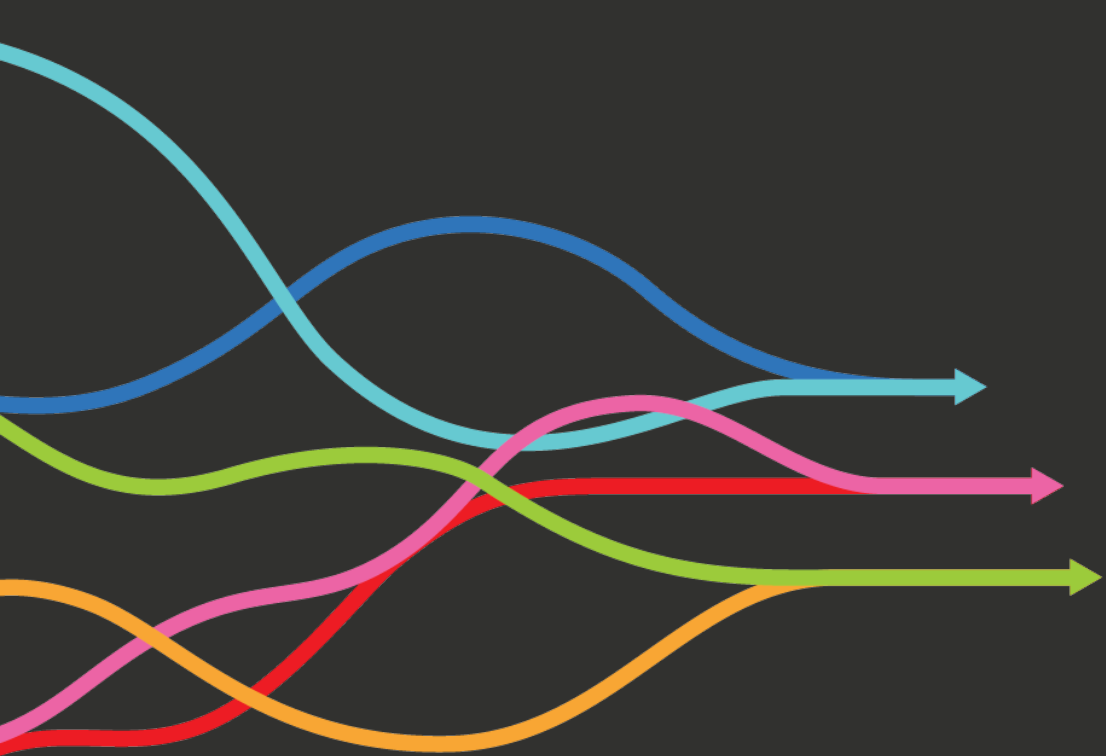
EST. 2005



Our party's  
theme:  
Walk, talk, and  
live an internet  
retailer's  
future for the  
next 10  
years



This theme will be a recurring one all day long...it's inspirational for me, because it says "do things other people can't do" . . . *manufacture something new*



Let's get today's party  
started...



# New Peers to Greet

# 15

New CU\*Answers clients  
in 10 states since last time!

## ➔ Hawaii

Kaua'i Government Emp FCU  
Lihue, HI

## ➔ Illinois

Services CU  
Naperville, IL

## ➔ Missouri

Columbia CU  
Columbia, MO

## ➔ Nebraska

Columbus United FCU  
Columbus, NE

## ➔ Michigan

Chippewa County FCU  
Sault Ste Marie, MI

Federal Employees of  
Chippewa County CU  
Sault Ste Marie, MI

Great Lakes First FCU  
Escanaba, MI

Limestone FCU  
Manistique, MI

Rivertown Community FCU  
Grand Rapids, MI

## ➔ Ohio

Miami University Comm FCU  
Miami, OH

## ➔ Oklahoma

Growing Oaks FCU  
Goldsby, OK

## ➔ Pennsylvania

Pheple FCU  
Greensburg, PA

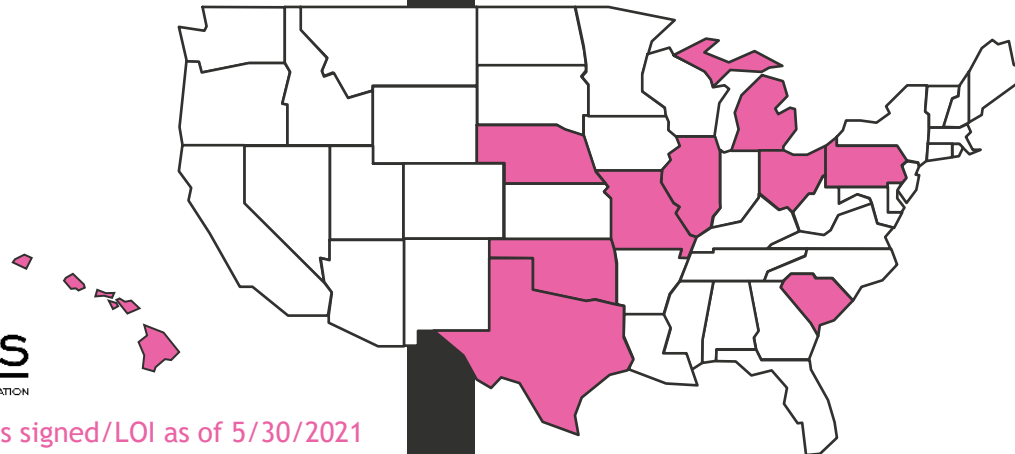
## ➔ South Carolina

Greenwood Municipal FCU  
Greenwood, SC

## ➔ Texas

LiFE Federal CU  
Denton, TX

Rio Grande Valley CU  
Harlingen, TX



# Welcome to our newest community!



## New Jersey

- ➔ Research 1166 FCU \*

## New York

- ➔ IRS Buffalo FCU

## Pennsylvania

- ➔ A C B A Federal CU \*
- ➔ Alcoa Pittsburgh FCU
- ➔ Alcese CU
- ➔ Allegheny Central Employees FCU \*
- ➔ Allegheny Kiski Postal FCU
- ➔ Allegheny Ludlum Brackenridge FCU
- ➔ A&S Federal CU \*
- ➔ AT&T Emp Pittsburgh FCU

- ➔ Centerville Clinics Empl FCU \*
- ➔ Cheswick Atomic Division FCU
- ➔ CraftMaster FCU \*
- ➔ Fisher Scientific Employees FCU
- ➔ Friendly Federal CU
- ➔ Iron Workers FCU
- ➔ JDHM FCU
- ➔ LESCO FCU
- ➔ Local 520 UA Federal CU
- ➔ Mercer County Community FCU
- ➔ Morning Star Baptist FCU \*
- ➔ Mt Lebanon FCU
- ➔ Newcastle Bellco FCU
- ➔ North Districts CU

- ➔ Penn Hills Municipal FCU \*
- ➔ Penn-Trafford School Empl FCU
- ➔ Pittsburgh FCU
- ➔ Post-Gazette FCU \*
- ➔ Sarco FCU
- ➔ Spojnia CU \*
- ➔ Strategic FCU
- ➔ Swindell Dressler CU \*
- ➔ The East End Food Co-Op FCU \*
- ➔ URE Federal CU
- ➔ Valley Pride FCU \*

 = CU\*BASE conversion completed!

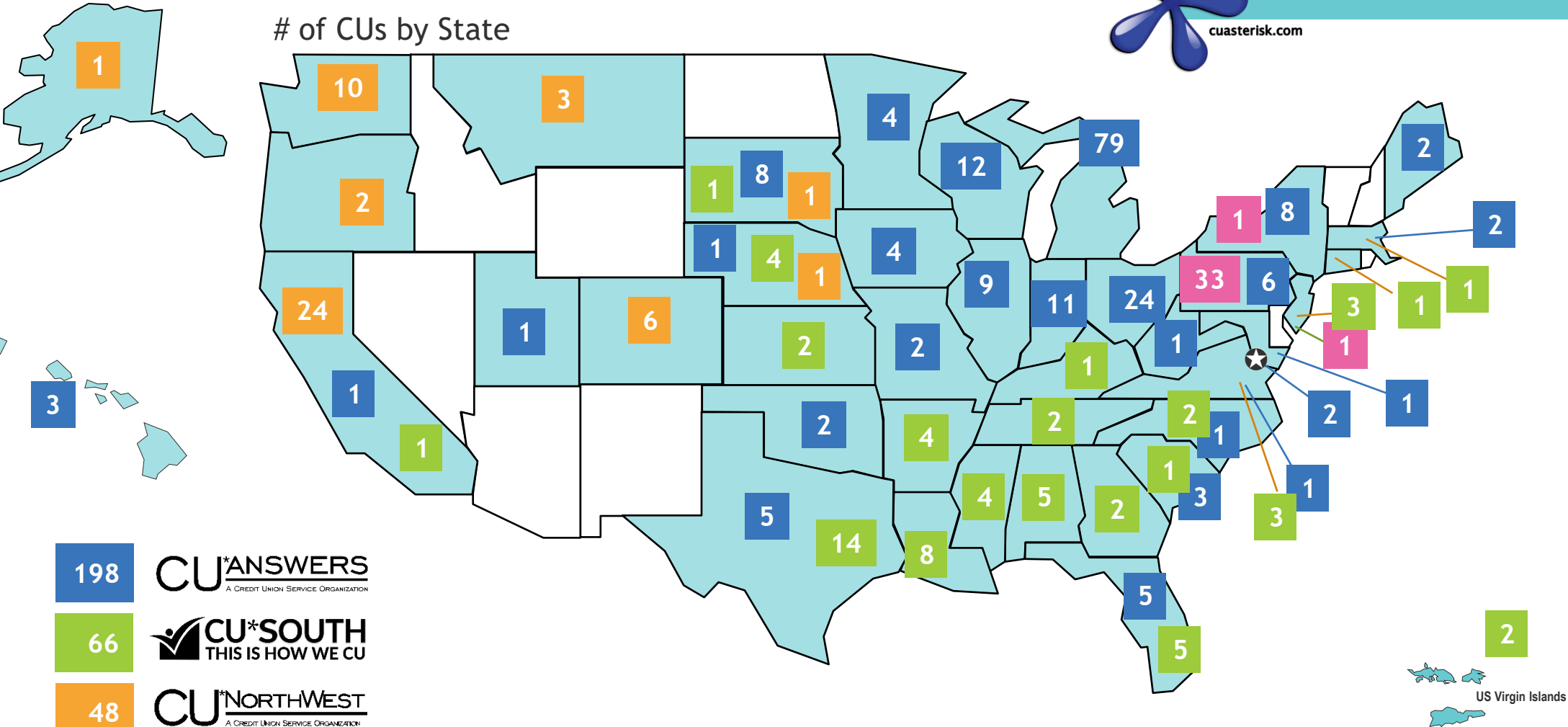
# Credit Unions Served by State

347  
CU\*BASE Credit Unions  
in 42 States



cuasterisk.com

# of CUs by State



- 198
**CU\*ANSWERS**  
A CREDIT UNION SERVICE ORGANIZATION
- 66
**CU\*SOUTH**  
THIS IS HOW WE CU
- 48
**CU\*NORTHWEST**  
A CREDIT UNION SERVICE ORGANIZATION
- 35
**CUaxis**  
a community for credit unions

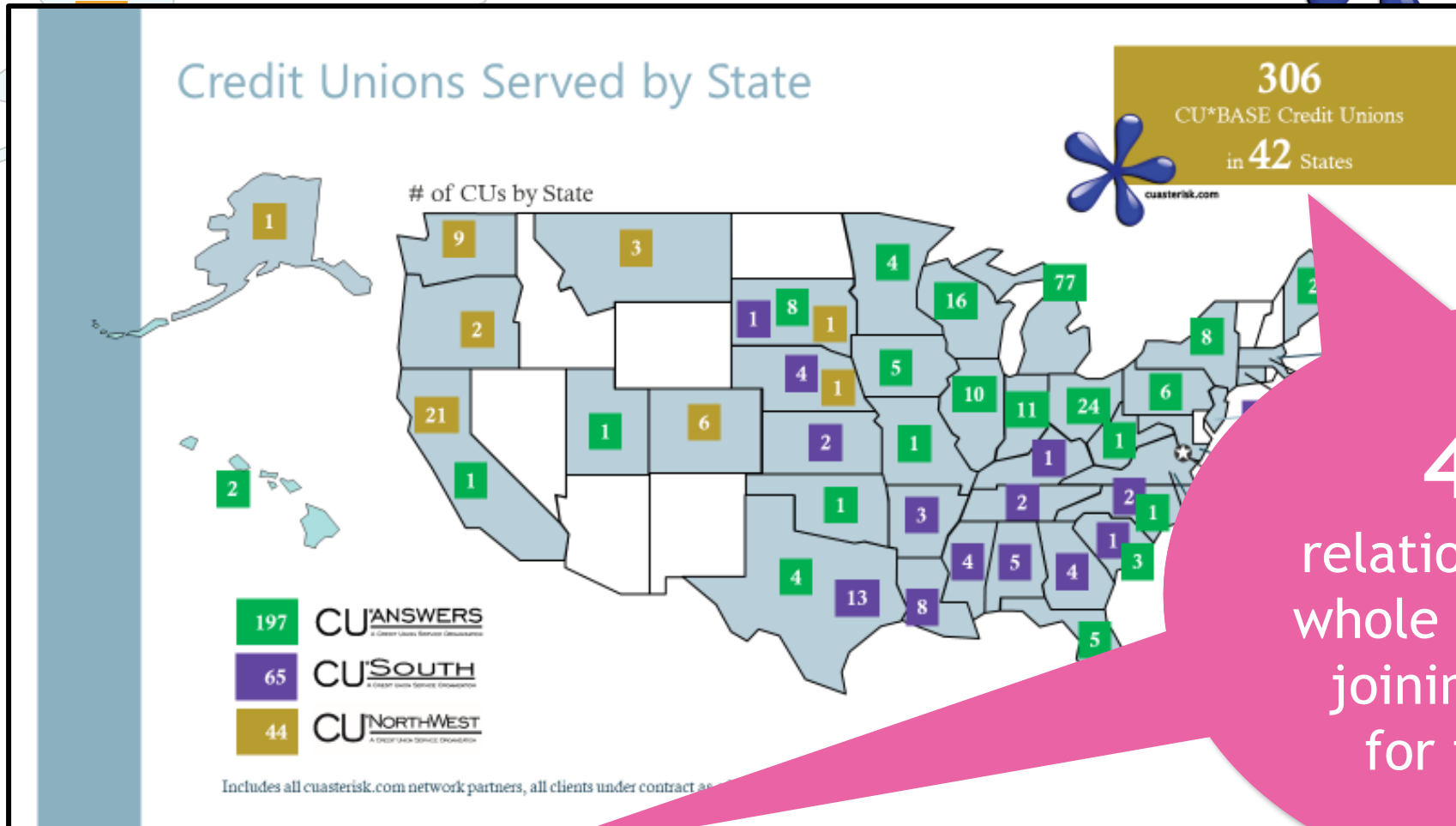
Includes all cuasterisk.com network partners, all clients under contract as of 5/30/2021

# Credit Unions Served by State

**347**  
CU\*BASE Credit Unions  
in **42** States

Compare this  
to last  
year...

# of CUs by State




**41** new relationships and a whole new network joining the team for the future



# And now for the rest of the story...


2020

CU\*BASE Credit Unions:  
**306**  
Total Members:  
**2,534,800**



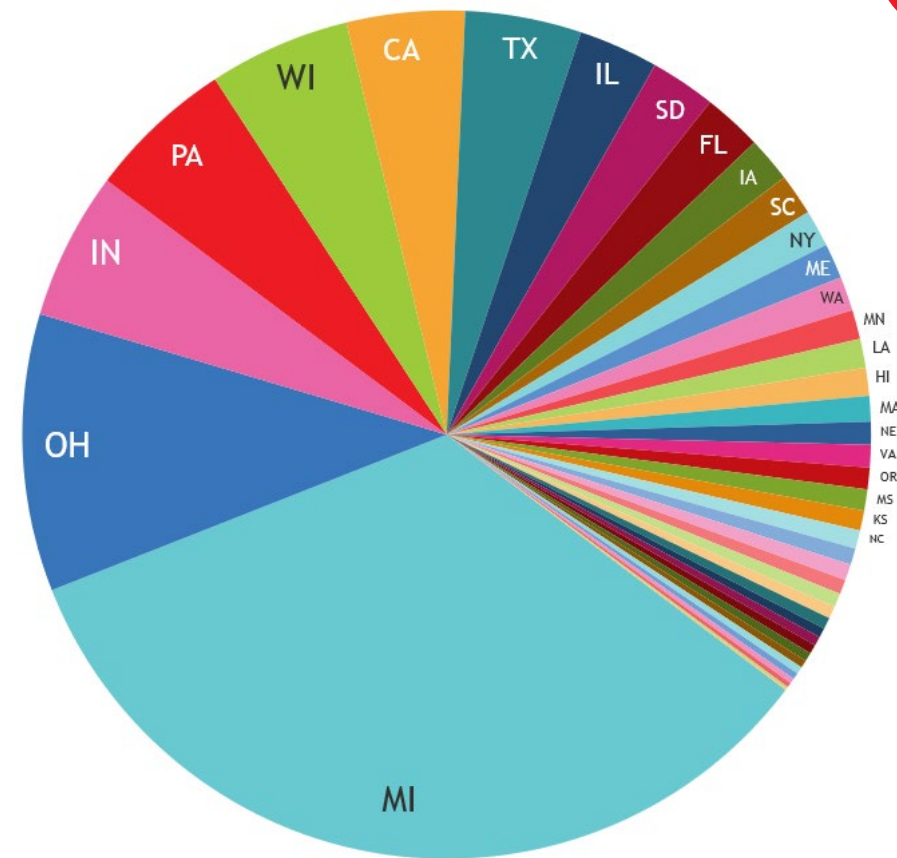
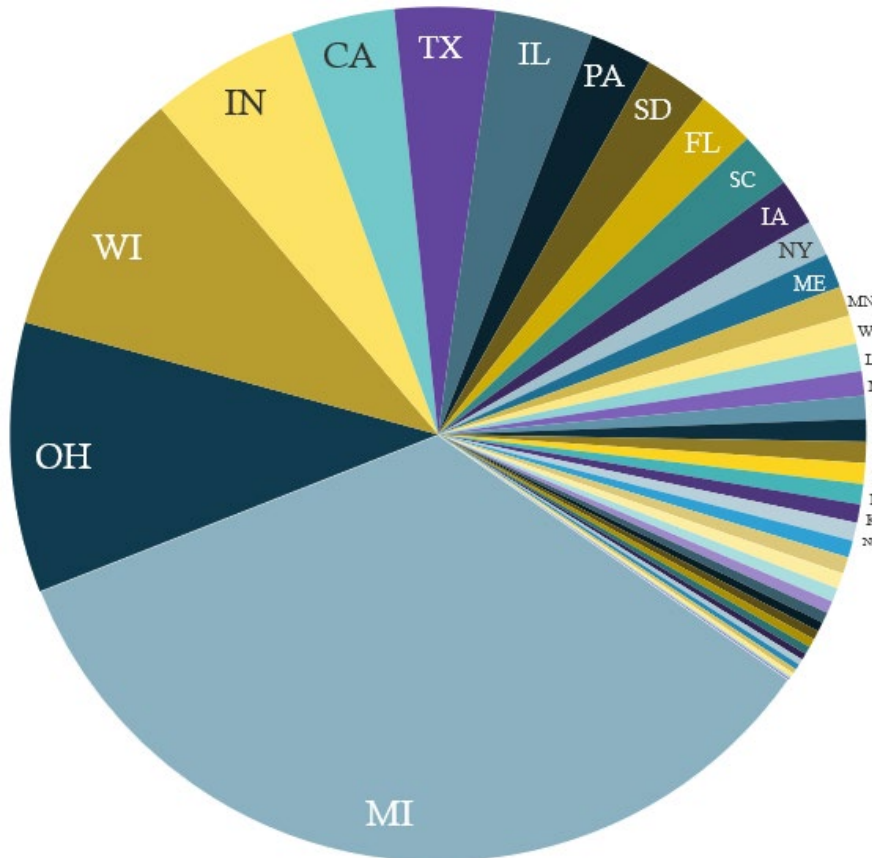
2021

CU\*BASE Credit Unions:  
**347**  
Total Members:  
**2,486,400**

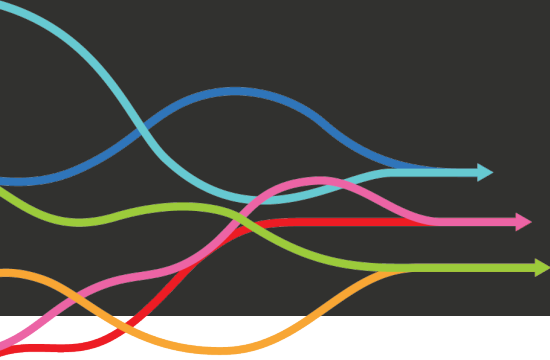


Up  
13.4%

Down  
1.9%

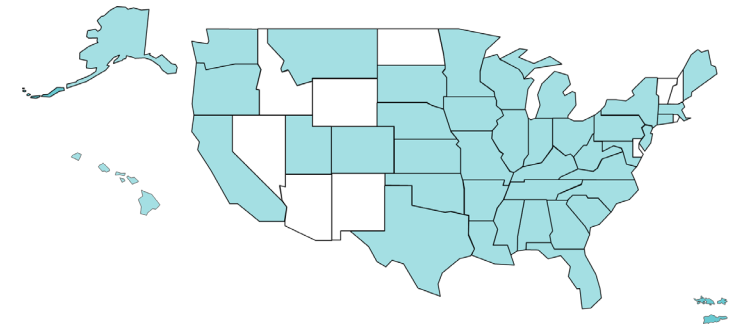


# I am more optimistic than ever about the party ahead



WE BELIEVE IN THE RELATIONSHIPS THAT WERE ADDED BETWEEN 2020 AND 2021

- ➔ These 41 new CU relationships extend our annuity for a decade
  - ➔ And a new certified CU\*BASE distributor brings another CUSO to our party
- ➔ The average membership size per CU shrank by 1,200 members...but with 347 total relationships, we'll replace those members easily
- ➔ With a store that has over 1,000 products to sell to institutions, we'll have more buyers at our party than ever before



But we are down 48,400 members overall, and that is a rare year for our network

So we have some things to prove to ourselves and for the members of our network

Speaking of adding more buyers to the party...

Since 2011 the Spirit of CU\*Answers 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

# The Spirit of CU\*Answers Award

EST. 2011



And the winner is...

Our 2021 honoree:



# Bill Nikolauk

President/CEO  
1<sup>st</sup> Community FCU  
San Angelo, Texas



- ➔ Brought 1st Community FCU, Hawaii Central FCU, and Rio Grande Valley CU to our network
- ➔ Chairman of the Sync1 board

# The Spirit of CU\*Answers Award

EST. 2011







# I want you to be as optimistic as I am

IN A WORLD OF CONFLICTING SIGNALS, OUR NETWORK NEEDS TO BE A CONSTANT IN MOVING FORWARD

- ▶ For the rest of today we'll talk about tactics that will fuel the balance of 2021 through 2023
- ▶ Tonight, we'll spend time with our investors on how we'll sustain the effort for the next 10 years
- ▶ We'll talk about why everyone should be confident about our network's next steps



## Monday, November 8

OUR NATIONAL EFFORT FOR CEO COLLABORATION

➔ 12:00noon-3:30pm

*EVENING NETWORKING EVENT*

## Tuesday, November 9

ARE WE THE CEOS TO CHANGE IT ALL?

➔ 8:00am-5:00pm

*EVENING NETWORKING EVENT*

## Wednesday, November 10

CEO ROUNDTABLE

➔ 8:00am-12:00noon



CU\*ANSWERS CEOSTRATEGIES / NOVEMBER 2021 / LAS VEGAS



# COVID & DOUBT BEHIND US

Watch for more news to  
come, later this summer



# Launching in 2021

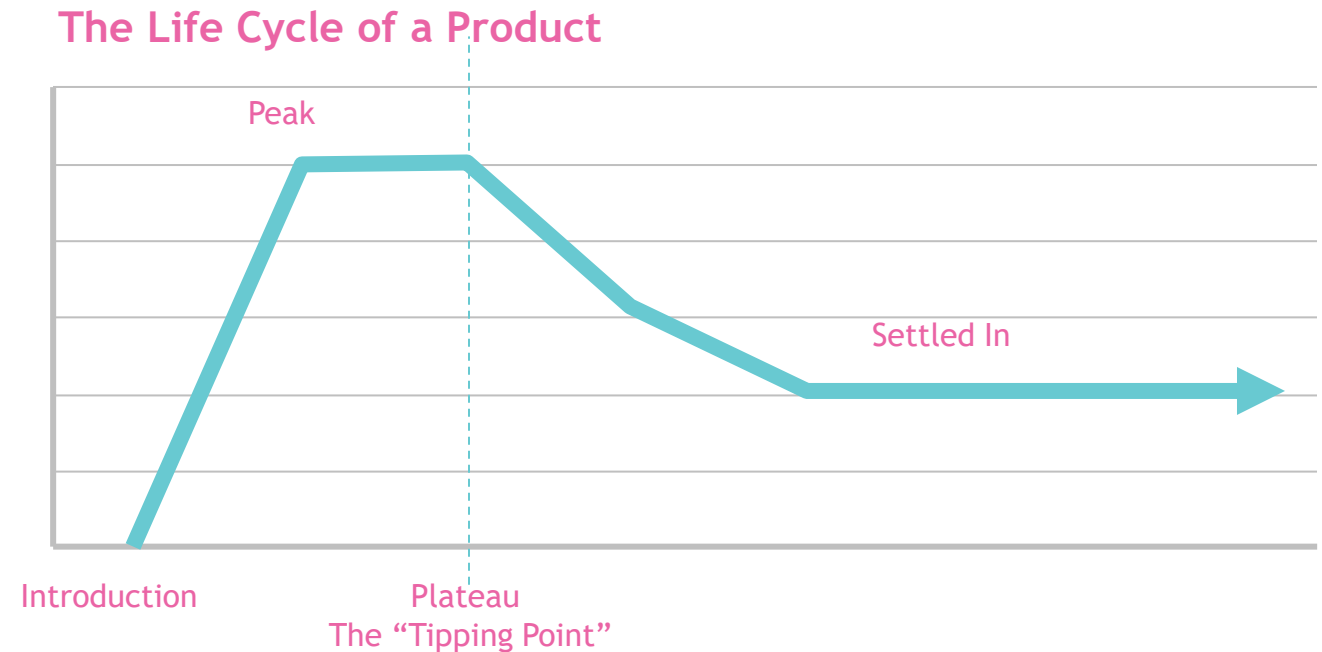
A DECADE OF EVOLUTION AHEAD



# Get on with it, already!

TO DO SOMETHING BIG, IT SEEMS WE HAVE TO TALK ABOUT IT FOREVER

- ➔ Introduce the promise of new solutions
- ➔ Hype the potential to change everything
- ➔ Launch the project
- ➔ Settle in to the evolution to reach promised goals



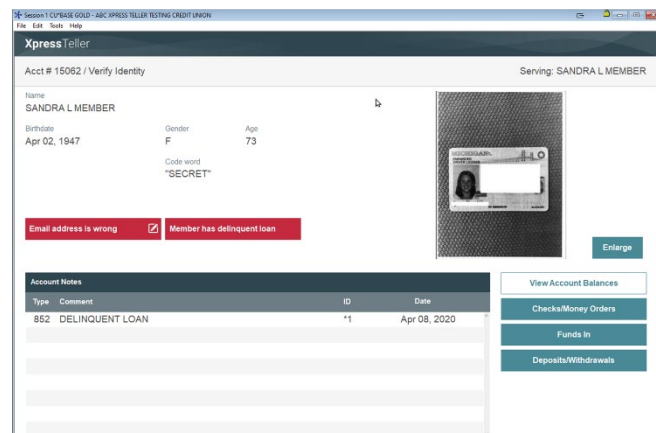
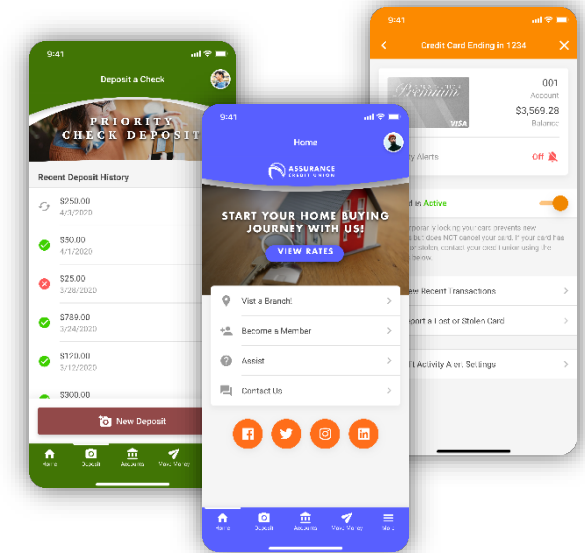
In 2021, even we're bored with talking about some of these projects...so let's just get on with it



# Get on with it, already!

AFTER YEARS OF ANTICIPATION, THESE PROJECTS WILL FUEL OUR DAY-TO-DAY EVOLUTION FOR ANOTHER DECADE

- ➔ **“Mobile first”** will change the way we think, design and plan
  - ➔ For generating mobile apps for app stores
  - ➔ For managing online banking products (desktop/tablet/phone)
  - ➔ The world will now go through CU Publisher for designer control



- ➔ **Xpress Teller** will provide a concrete example of how CUs can evolve their over-the-counter services
  - ➔ (Assuming they stay in the teller business)

“A rallying cry for everything we create, write about, or dream about in this next era.”

## Mobile First

MOBILE 5.0

THE NEW LOOK FOR IT'S ME 247



# “Mobile First” is a theme to change our future

FROM EASILY-IDENTIFIED INTERNET SOLUTIONS ALL THE WAY TO THE LOBBY AND LENDER DESKS



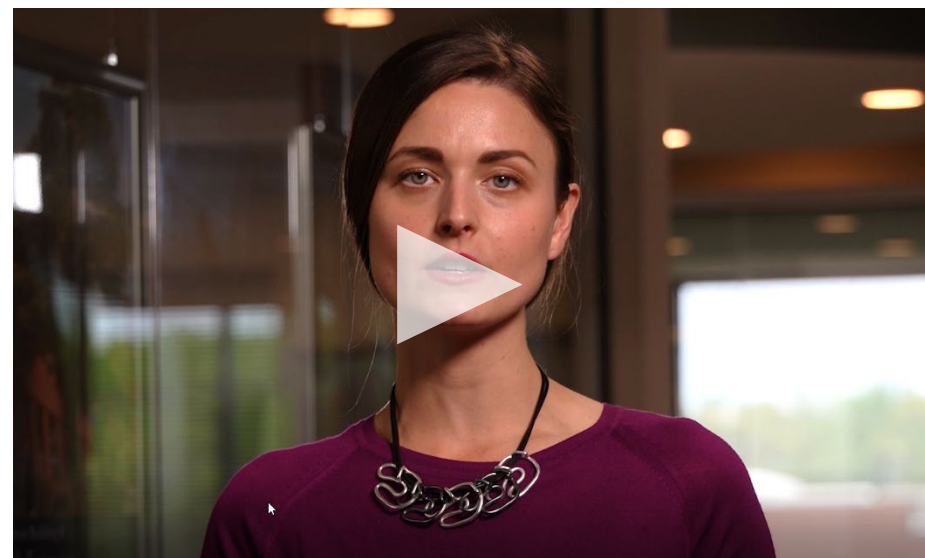
## theme

/THēm/

*noun*

2. an idea that recurs in or pervades a work of art or literature.  
"love and honor are the pivotal themes of the Hornblower books"

A rallying cry for everything we create, write about, or dream about in this next era

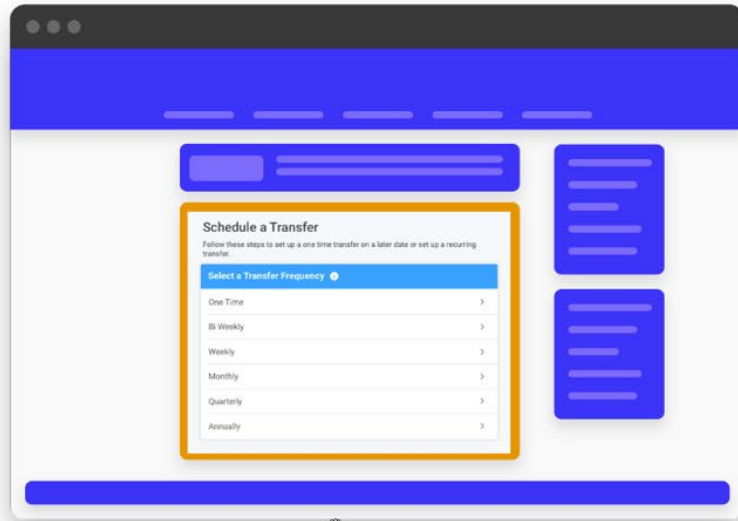


Your members have a fixation on phones; I guess you should, too

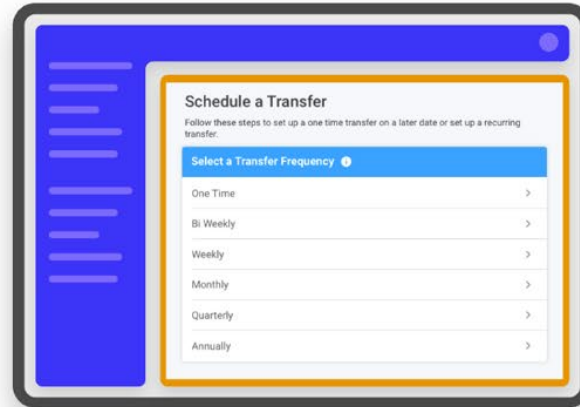
# The vision of modules launched a whole new family of desktop and mobile web banking <sup>32</sup>

ONE SOFTWARE, ANY DEVICE

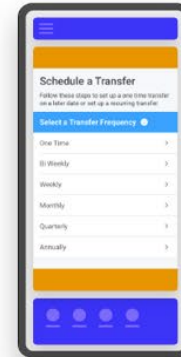
● Modules ● Navigation



Desktop Banking or Websites

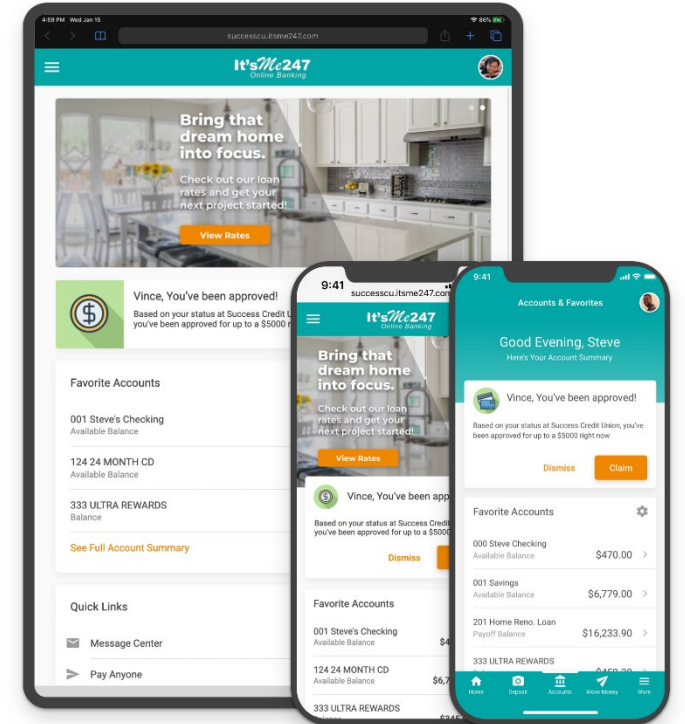


Tablet Banking



Mobile Banking

Web Module: Scheduled Transfer



# The vision of modules launched a whole new family of desktop and mobile web banking 33

## MODULES THAT HAVE BEEN DEVELOPED FOR MOBILE 5.0 AND THE NEW LOOK FOR IT'S ME 247

### STANDALONE (16):

Message Center  
Text Banking  
Contact Us  
Tiered Services  
Vantage Credit Score  
eAlerts  
Download Transaction Activity  
Overdraft Services  
Dividend Interest Summary  
Printed Statement Style Options  
Ballots  
Helpful Links  
Check Ordering - Harland Clark  
Check Ordering - Legacy  
Check Ordering - Deluxe  
**eStatements Module**  
**Form Generator Custom Secure Forms**

### STANDALONE MEMBER PROFILE (8):

Change Username  
Change Password (Basic)  
Change Password (Complex)  
Change Personal Information  
Change Security Question  
Contact Preferences  
Password Change History-Security  
Login History-History

### STANDALONE CU Publisher (2,1):

**CUP: Branch Info**  
**CUP: Assist**  
**CUP: New Mobile Experience Center**

### STANDALONE TRANSFERS (7,1):

Quick Transfer  
Schedule Transfer  
View/Edit Schedule Transfers  
Automatic Check Transfer  
ACH Transaction with OnDemand  
Check Withdrawal  
Cancel Check (Check Stop Payment)  
**LoanPay Express (MagicWrighter)**

### STANDALONE SSO (6,1):

Money Map SSO (aka Money Desktop)  
SavvyMoney SSO (Credit Score)  
Virtual StrongBox SSO  
Augeo Dreampoints SSO  
Parkside Perks  
ScoreCard Rewards SSO (CC Rewards)

### STANDALONE BILL PAY & P2P (6):

Payveris native P2P  
Payveris Native Bill Pay  
**iPay Native Bill Pay**  
**Fiserv Native Bill Pay**  
iPay Bill Pay SSO & Native (Legacy)  
COOP Bill Pay SSO (64)

### STANDALONE CONTEXTUAL CREDIT & LOAN OFFERS (4,1):

Skip a Pay  
Modify a Loan Payment (Flex Loans)  
CD Secured Loans  
1 Click Credit Card

### STANDALONE RATE BOARDS (3):

Certificate Rate Board  
Share Rate Board  
Loan Rate Board

### CONTEXTUAL SSO (6):

Vantiv SSO (OTB Card Management)  
FIS SSO (OTB Card Management)  
PSCU SSO (OTB Card Management)  
Everence MyNeighbor Dashboard  
CFS SSO (Investments)

### CONTEXTUAL (7):

Account Details  
Make a Payment  
Account Nicknames  
Print Loan Coupons  
Qualified Dividend Status  
Edit Favorites Accounts  
Edit Favorite Features

## 2020-2021 WEB MODULE QUEUE

### OTHER CONSIDERATIONS:

Autobooks  
Biz Watch for ACH  
1 Click Savings Secured Loans  
1 Click Loan (Unsecured)  
Lock My Card  
Cleared Check Retrieval eDOC  
Max Earnings Sweep??

### CONTEXTUAL:

Debit Card Round Ups

### DHD CONSIDERATIONS

POPiO (Standalone - API)  
ClickSwitch (Standalone SSO)  
Refer-A-Friend (Standalone - API)

### LOAN APP MODULES:

Personal Loan  
Credit Card  
Student Loan  
Boat & RV Loan Loan  
ATV Snowmobile Loan  
Home Equity Loan  
Second Mortgage  
Auto Loan  
Motorcycle Loan

### PIB MODULES:

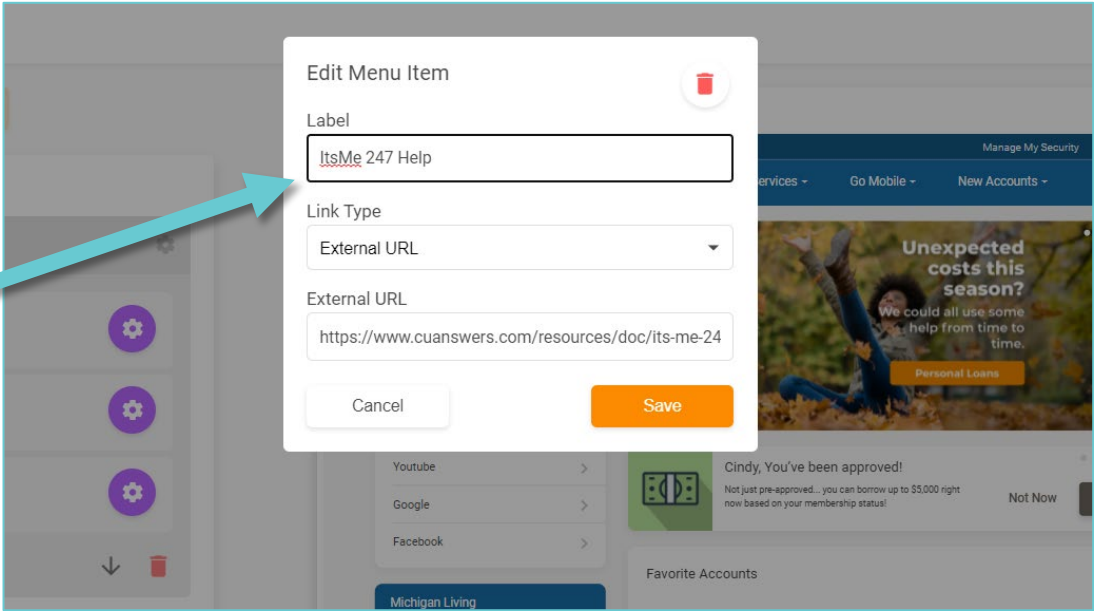
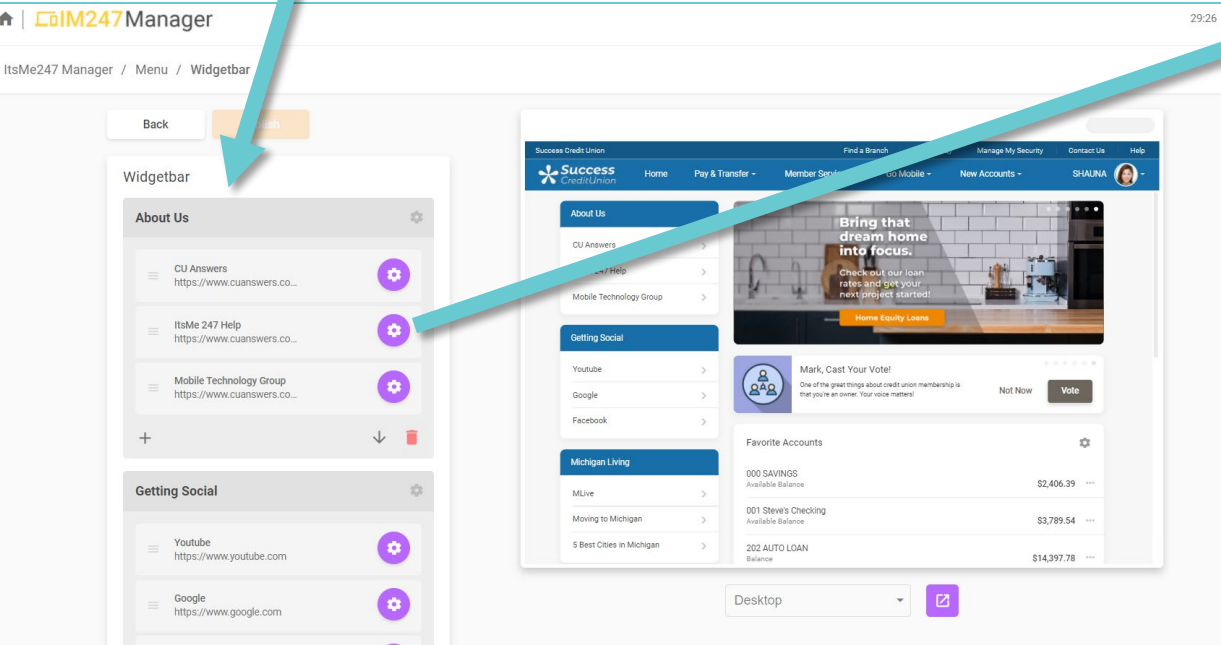
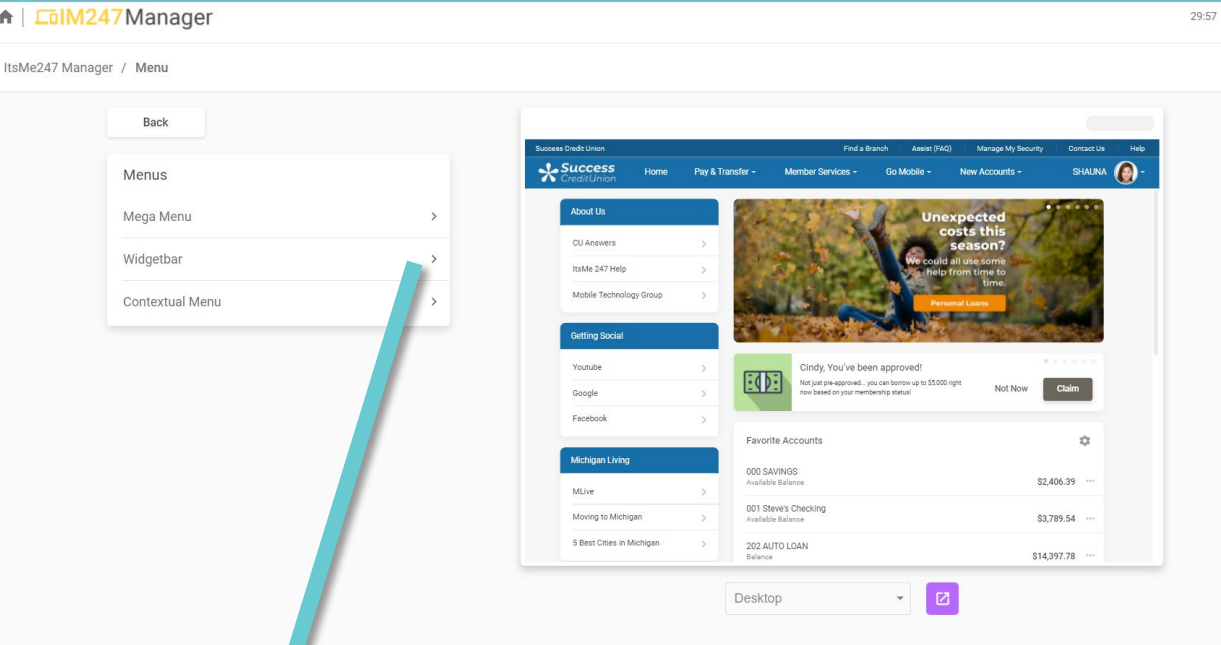
(Mockups Ready for Review)

What is PIB?  
Activity Log  
Disable PIB Access  
Check Services  
Geographic Restrictions  
New Accounts & Loans  
Personal Account Information  
Registered Devices  
Sending Money  
Time & Date Restrictions  
Transfers & Deposits

● Ready ● Currently in Development ● Currently in UI Design ● In Prototype



# The missing piece: a vision of click-and-drag navigation design



Designed not only for CU\*Answers:  
CU Publisher will release the  
designer in YOU

# CU Publisher will be at the core of almost unlimited options for CU solutions

IN A WORLD OF UNIQUE MEMBER EXPERIENCES, LOOK AND FEEL MIGHT DEFINE SUCCESS

70%

Will use as designed by CU\*Answers

Our most aggressively-priced and carefree option

20%

Will seek out designers to customize

Fees *a la carte* based on chosen designer

10%

Will become designers and power users

CU Publisher license fees

100%

 **CUPublisher**

CUs must adopt a manufacturer's perspective to truly earn from being an internet retailer

If CUs apply themselves, these numbers might be different in just a few years

10% Use as designed

40% Find a designer

50% Become a designer

and  
the option

erte

CU Publisher  
license fees

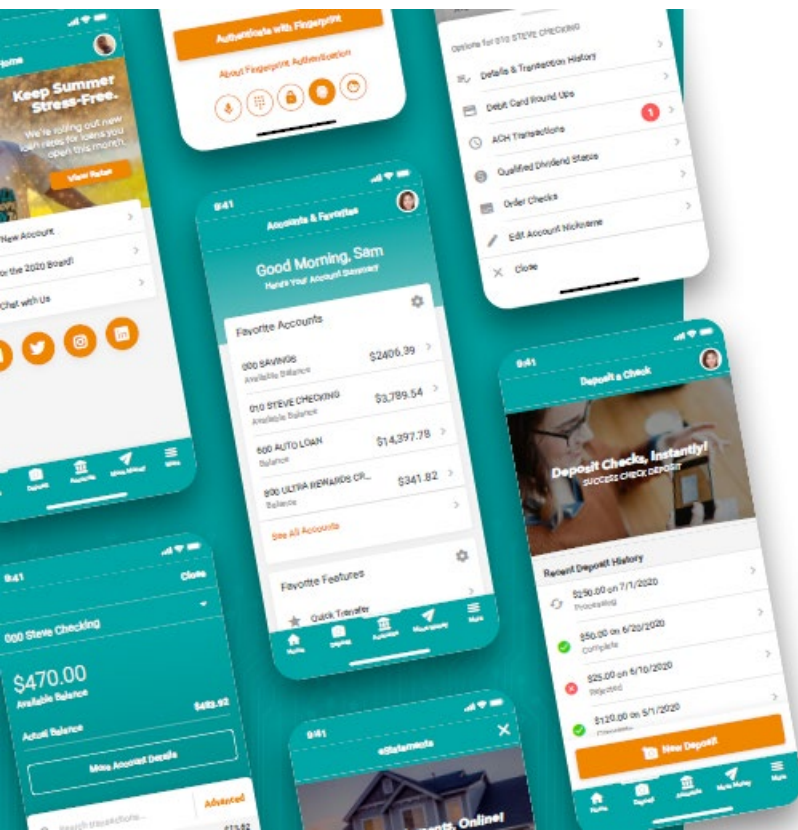
Us must add manufacturer's  
perspective to learn from  
being an independent retailer

# Mobile 5.0 is the best example yet of the power of CU Publisher

MTG ENLISTS CREDIT UNIONS TO JOIN US IN DEVELOPING NEW SOLUTIONS, IN A NEW WAY

## Mobile 5.0

Our Biggest Mobile App Update...Ever



- ➔ Our biggest update so far
- ➔ Entirely new foundation
- ➔ 70+ mobile web modules
- ➔ ⚙️ CU Publisher 📱 Mobile Manager
- ➔ Native and customizable navigation
- ➔ Native member messages 1.0
- ➔ Native account summaries
- ➔ Native Jump
- ➔ RDC improvements
- ➔ Goodbye, mobile web! *(well, not really)*

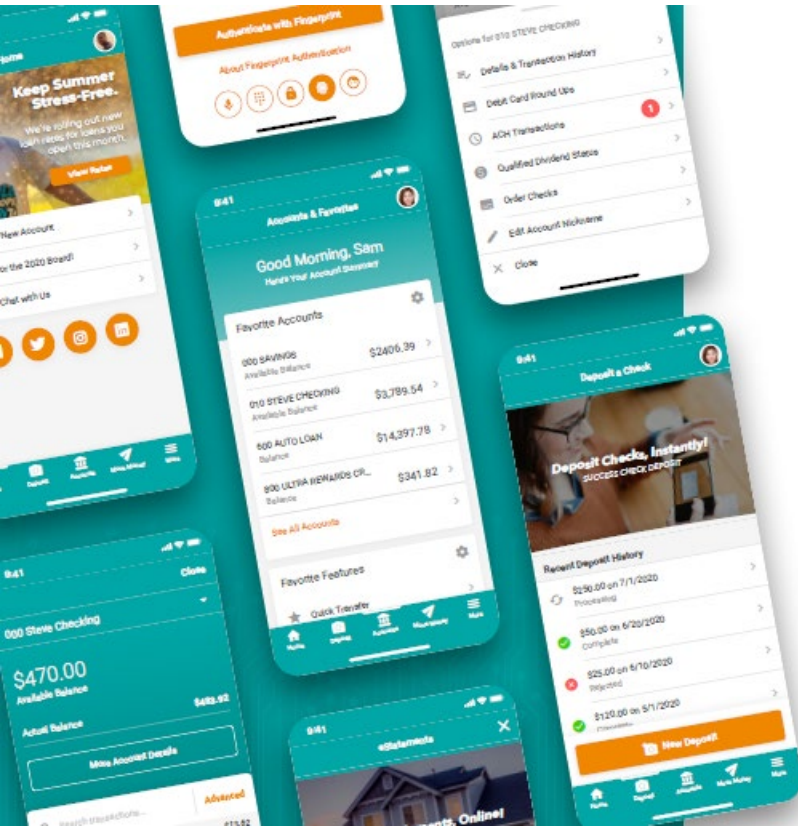
[open.cuanswers.com/Mobile5](https://open.cuanswers.com/Mobile5)

# Mobile 5.0 is the best example yet of the power of CU Publisher

MTG ENLISTS CREDIT UNIONS TO JOIN US IN DEVELOPING NEW SOLUTIONS, IN A NEW WAY

## Mobile 5.0

Our Biggest Mobile App Update...Ever



- ➔ More effective than APIs, modules have redefined the way designers will configure unique solutions
- ➔ Mobile 5.0 relies on new CU Publisher capabilities to configure navigation approaches
- ➔ Mobile 5.0 was the catalyst to a reset for our **It's Me 247** suite and where it goes from here

 **Mobile Manager**

[open.cuanswers.com/Mobile5](https://open.cuanswers.com/Mobile5)

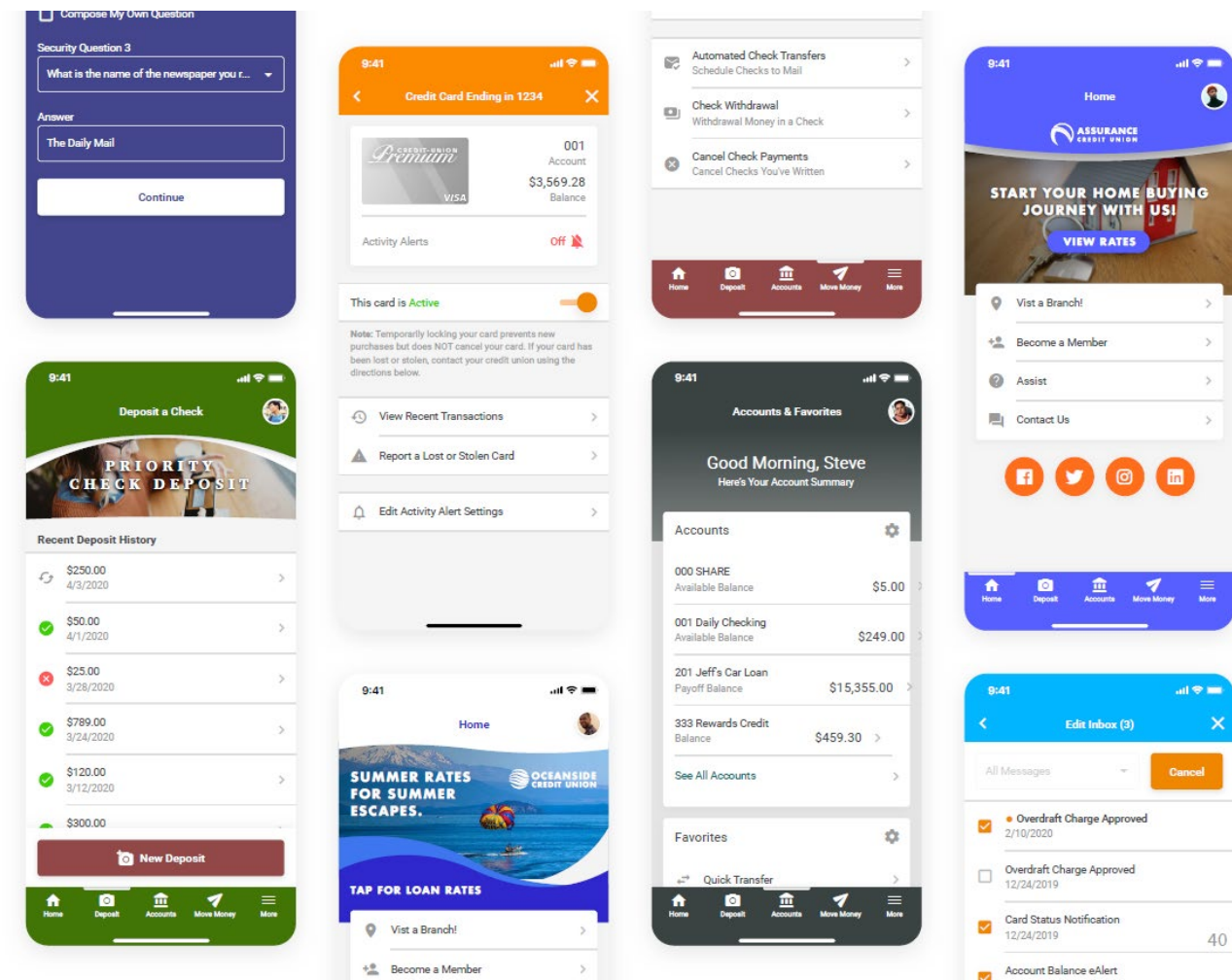


# The most intense software project in our history

FOR YEARS, CUS HAVE SAID THEY WANT MORE CREATIVE CONTROL OVER THEIR INTERNET SOLUTIONS

- ➔ This will do it! But you'll need to dig in
- ➔ You'll need to assign a coordinator to work with MTG
- ➔ You may want to assign a designer to learn how to promote your own version of mobile apps

[open.cuanswers.com/Mobile5](https://open.cuanswers.com/Mobile5)



# Designed for active mobile program managers and the designer's heart

YOU CAN'T LEARN IT FROM A HIGH-LEVEL OVERVIEW...YOU HAVE TO DIG IN

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

**CU\*ANSWERS** Shop My Account Contact Us

CU\*ANSWERS STORE SOLUTIONS FREE SERVICES MY ACCOUNT BACK TO CU\*ANSWERS

Home > Internet Retailer Support Center Store > Mobile Options > Launch Mobile App 5.0 Annual Update

## Launch Mobile App 5.0 Annual Update

\$250.00 – \$500.00

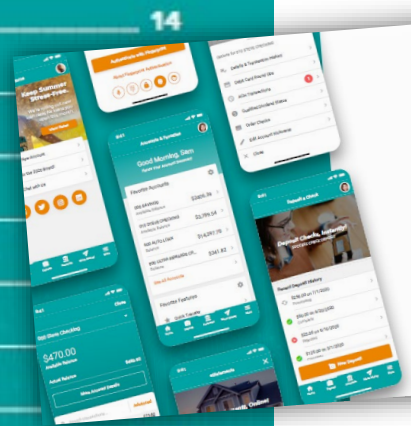
Mobile App 5.0 is available for credit unions and contains a complete redesign and updated look of the mobile app. Mobile App 5.0 gives members the option to personalize their accounts, includes a refreshed navigation, a new accounts dashboard, a new RDC process, and much more. [View the brochure](#) to learn more.

Once your order is placed, CU\*Answers will contact the credit union with a staff testing date, and next steps in launching the update for your credit union.

### Table of Contents

- Master Navigation ..... 1
- Home Tab ..... 3
- Accounts Tab ..... 5
- Move Money Tab ..... 12
- More Tab ..... 14
- Mobile Check Deposit .....
- Onboarding for Members .....
- Authentication Updates .....
- Native Modules .....
- Introducing Mobile First Web Modules .....
- CU Publisher Mobile Manager .....

CU\*Answers | Mobile Technologies Group



[open.cuanswers.com/Mobile5](https://open.cuanswers.com/Mobile5)

# Mobile 5.0 Release Update

THERE'S AN ARMY AT WORK HERE, AND CUS ARE TAKING CONTROL OVER THE MARCHING ORDERS

➔ **14** CUs are live in Apple & Android app stores

➔ 2 CUs pending with Apple

➔ **102** CUs in staff testing

➔ 700+ Android staff testers

➔ 1,000+ Apple staff testers

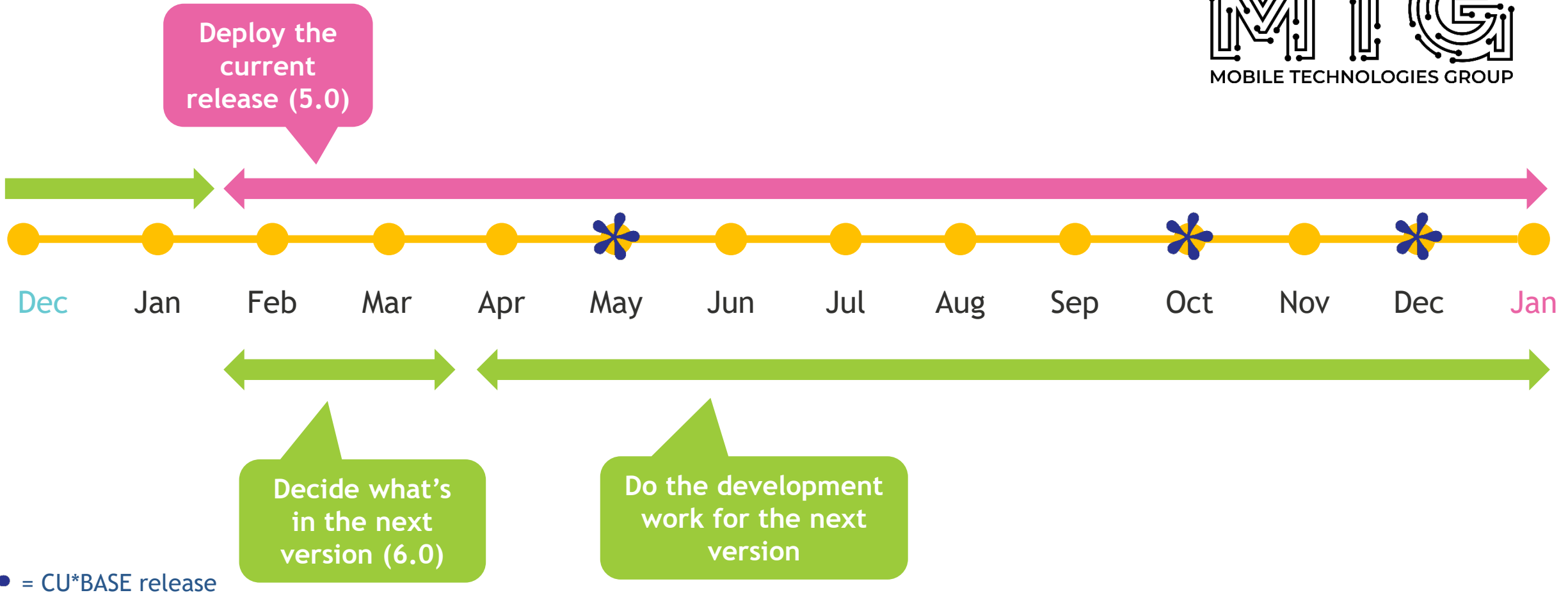
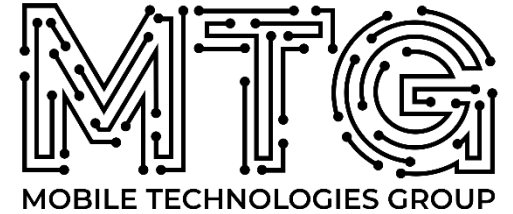
➔ **7** newly converting CUs will deploy direct to Mobile 5.0

The new jump module will be available for staff testing by early July

[open.cuanswers.com/Mobile5](https://open.cuanswers.com/Mobile5)

# MTG mobile app development

AN ANNUAL WASH-RINSE-REPEAT ROUTINE



# Mobile 6.0 is only 9 months away

SO WHAT'S BEING PLANNED FOR THE NEXT UPDATE?

## Mobile 6

*Scope: 3-4 Months*

- Xtend Chat (Bold 360)
- RDC Auto Enrollment (CU\*BASE)
- Card Controls Enhancements
- MACO Enrollment Prompts
- Custom App Store Screenshots
- Module Builder Support

*Considering the timeline and scope of the RDC Enrollment project, Mobile 6 needs to be fairly light weight*

- ➔ Is your organization ready to enhance your mobile program once a year?
  - Will you build a factory to do it?
  - Can you be Apple and Android, and get your marketplace ready for the next big thing?
  - Are you going to use our version of the next big thing, or be a designer and tweak your own?
- ➔ Are you ready to go beyond being just a user of a tool, to being a true internet channel retailer?



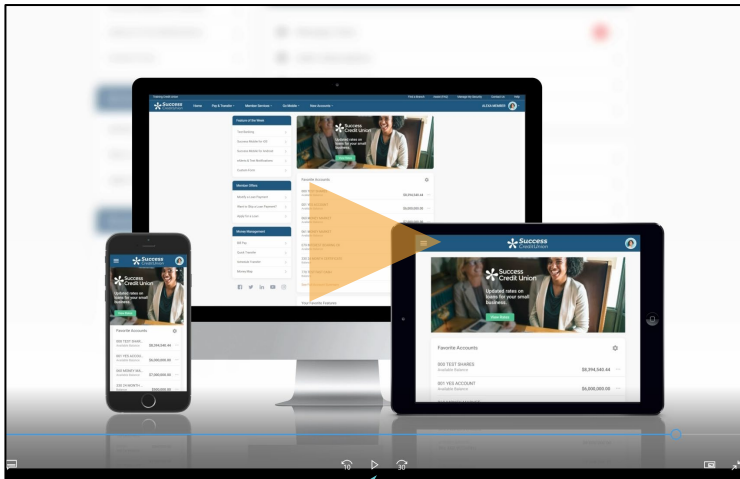
# A New Look is Coming to

# It's Me 247

## Online Banking

### Summer 2021!

### Let's take a look...



Promo



Feature overview



[open.cuanswers.com/NewLook2021](https://open.cuanswers.com/NewLook2021)

# A New Look is Coming to It's Me 247 Online Banking

Summer 2021!

ATTENTION ONLINE AND SELF-PROCESSING CREDIT UNIONS

NEW Look for **It's Me 247**  
Online Banking  
Coming Summer 2021!

Key Resources: Getting Ready  
for the New Online Banking

CUANSWERS

This summer, we will be debuting a completely new look-and-feel and user experience for **It's Me 247 desktop and mobile web banking!** This new version of online banking combines both the desktop and mobile versions into a single design that works on every device, whether you are using your phone, tablet or home computer! This mobile-first design, combined with our new modular infrastructure, will give your credit union new control options over how online banking features are presented to your members.

“New Look 101”  
Email Series

credit union be receiving  
**It's Me 247 online banking?**

Group 1 will begin with a staff-driven test drive period before the new online banking is made live to members. Group 2 will begin their test drive in June, followed by additional groups starting their test drive in July. The test drive period for each credit union's test drive will last approximately 4 weeks. After the test drive, the new online banking goes live for members. The test drive period for each credit union will vary.

ATTENTION ONLINE AND SELF-PROCESSING CREDIT UNIONS

NEW Look for **It's Me 247**  
Online Banking  
Coming Summer 2021!

What is Being Sunset?

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What is being

upgrade process, then the new mobile-first c

being permanently

deposits - As most CU

What Members Will See Upon Login

Customizable marketing kit with poster and web banners

## ➔ Phased rollout

- ➔ 7 CU groups, June-October
- ➔ CU staff get a 2-4 week test drive, then live to members
- ➔ After this introduction, releases will go back to our usual routine

## ➔ See the Kitchen for your test-drive and go-live dates

- ➔ As with Mobile 5.0, you need to dig in!

[open.cuanswers.com/NewLook2021](https://open.cuanswers.com/NewLook2021)



A New Look Coming to

Me 247

Summer 2021!

Key Resources:  
for the New

These dates aren't "tentative"  
or negotiable

We usually have just 1 release  
date - the only difference this  
time is we have 7 of them

"New Look 101"  
Email Series

This summer, we will  
experience for It's Me 247  
online banking combines both  
that works on every device, wh  
computer! This mobile-first design,

group will begin with a staff-driven  
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banking goes live for members

Understanding the Layout  
of the New Online Banking

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new control options over how online banking features are presented to  
your members.

What Members Will See Upon Login

What is being permanently

deposits - As most CU

its available near-re

June-October  
get a 2-4 week test drive,  
members

roduction, releases will  
routine

the Kitchen for your  
ive and go-live dates  
Mobile 5.0, you need to dig in!

open.cuansers.com/NewLook2021

# A New Look is Coming to

# It's Me 247

## Online Banking

Summer 2021!

### Direct Login Widget Changes for

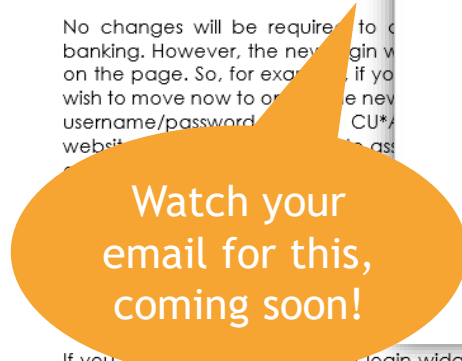


As part of the upcoming upgrade your existing login widgets will be replaced with the new online banking page to review the date your current banking).

The following pages include examples for each version of the online banking).

#### ➔ If you have a direct login widget

No changes will be required to your website. However, the new login widget will be deployed on the page. So, for example, if you wish to move now to online banking, you will need to update your username/password fields to CU\*Answers website.



If you currently use a direct login widget on your website and instead use a simple It's Me 247 link button, you don't need to do anything. The button will work just fine once the new look goes live for your members. When a member clicks the link after that date, instead of the OBC page

### Direct Login Widgets - Before and After



- ➔ No more OBC
  - ➔ New login page can be customized
- ➔ Your website login widget might need to be changed
  - ➔ They'll all work when you go live to members, but you might want a different look to fit your website design

[open.cuanswers.com/NewLook2021](https://open.cuanswers.com/NewLook2021)

A New Look is Coming to

**It's Me 24/7**  
Online Banking

Summer 2021!

## How's the beta-test going?

➔ Beta CUs in staff testing: **14**

➔ # of connections: **300,000**

➔ “Jump” is coming June 22

➔ Pre-release “try it now” lets beta members use the new or the old until then

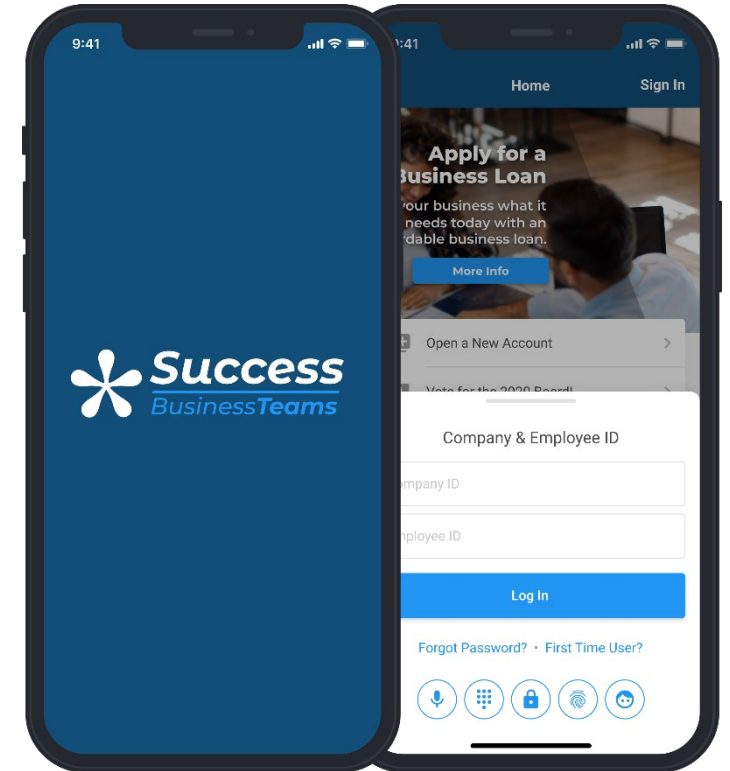
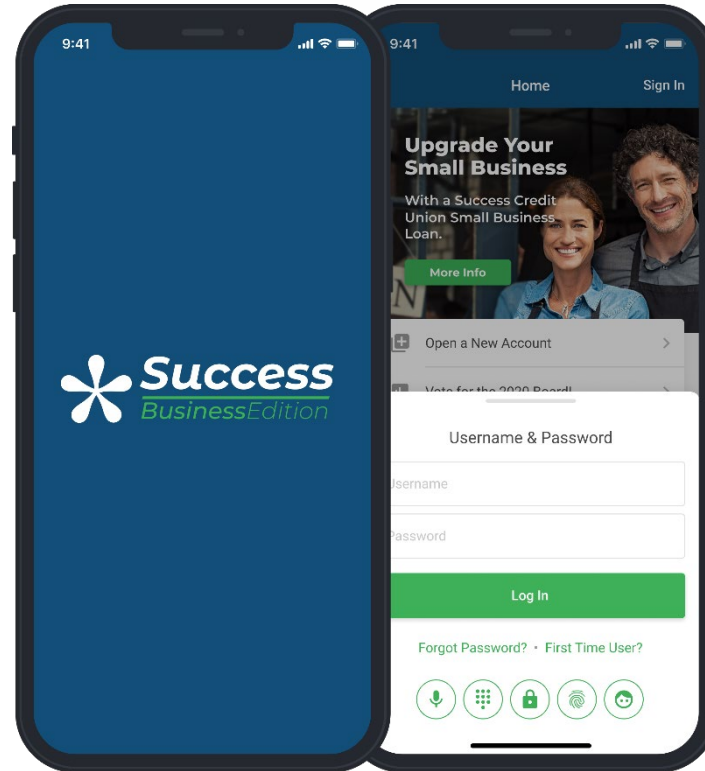
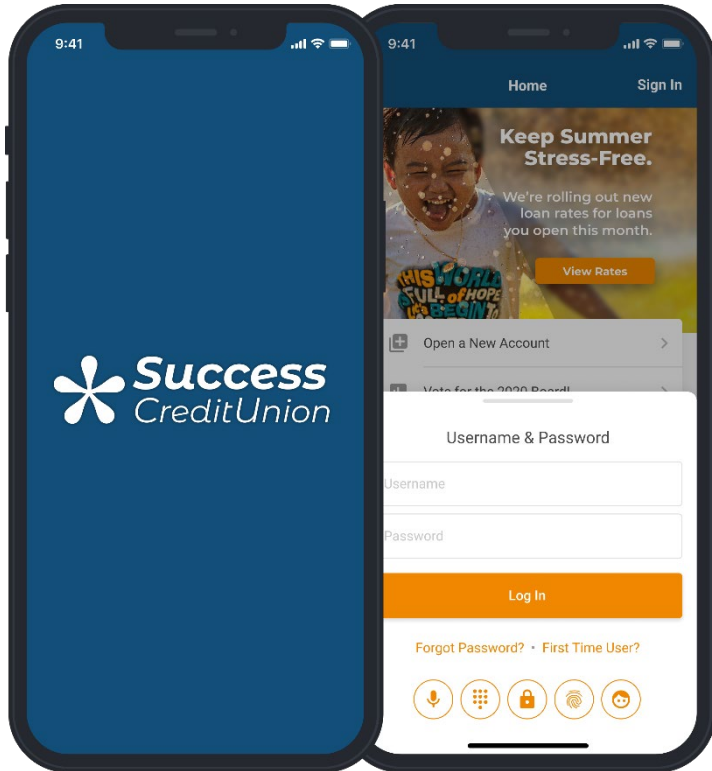
➔ New CUs converting now will go directly to the new look

The screenshot shows the Focus Credit Union website at the URL https://focus-cu.com/. The page features a prominent announcement: "CHECK IT OUT NOW! Early Preview of Our New Online Banking Software Coming Soon!" with an "Access Now" button. The website header includes the Focus Credit Union logo, contact information (Call/Text: 262-255-0833, Routing: 275082439), and navigation links for Accounts, Loans, Resources, and About Us. A "LOGIN" button is also visible. The main content area displays a preview of the new online banking interface on a laptop and tablet, showing account balances and a sign-in screen. The footer contains four action buttons: "Apply for a Loan", "Go Mobile", "LoanPayXpress", and "Skip A Payment", each with a brief description and a corresponding button. At the bottom, there is a "Credit Union News" section with a "Read our Newsletter" button.



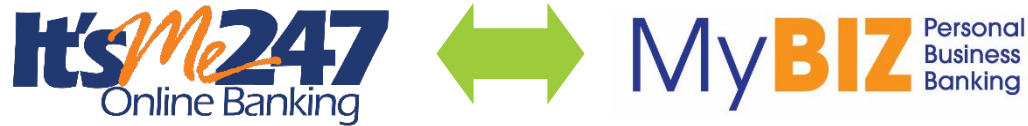
# The vision of modules launched a new capability for delineating internet audiences

LOOK-AND-FEEL DESIGNS THAT FIT ADDRESSABLE AUDIENCES



# Which kind of credit union are you?

## FLUID



- ➔ Single tool with two brands
- ➔ These two brands are the left and right hands of a CU that wants to address traditional members, as well as businesses that act like traditional members

## CLEAR SEPARATION



- ➔ Two separate tools
- ➔ When presented this way, these two brands are the left and right hands of a CU subsidiary that focuses only on business members
  - ➔ Sole proprietors and LLCs who act like traditional members
  - ➔ Larger organizations and their employees who all need to interact with the software

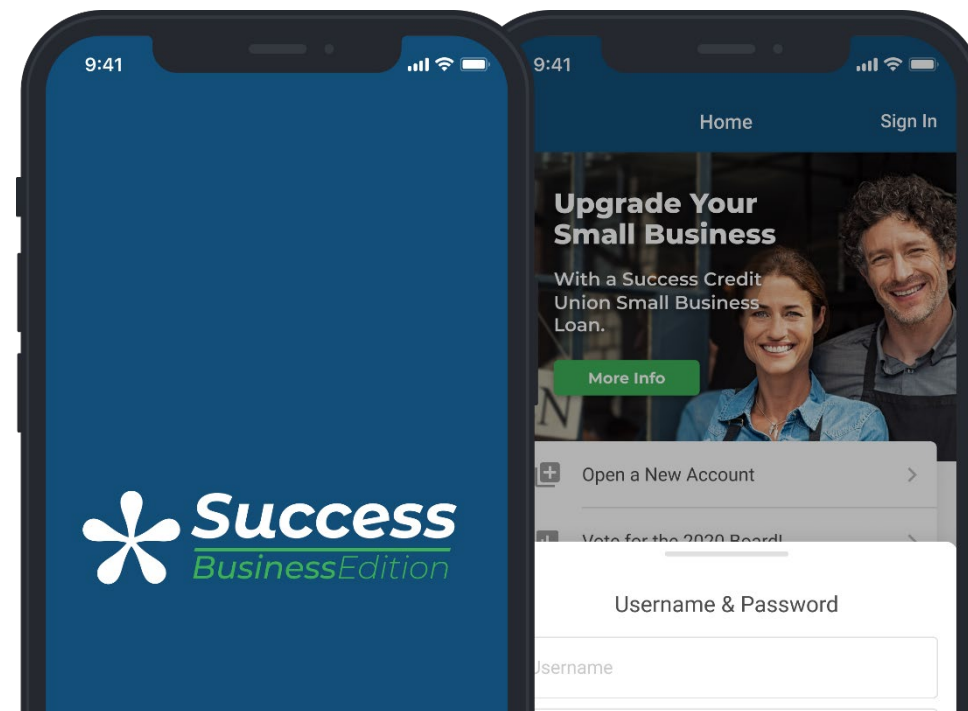
# MyBIZ

Personal  
Business  
Banking

Launching later this year!

## BUSINESS BANKING THAT WILL LAUNCH 100+ BUSINESS PROGRAMS FOR CU\*BASE CREDIT UNIONS

- ➔ Engaging thousands of businesses hiding among our everyday members
- ➔ Proven tactics (retail banking), labeled and presented as business banking for small and medium-sized businesses
- ➔ A new calling card for CUs who want to address and evolve their relationship with this audience
- ➔ A CU\*Answers freemium on the way to premium business banking for all



The vision is to allow every CU\*BASE credit union to launch a member business program in the next 3 years

# BIZ LINK247

Online Banking for Business

## IT'S BEEN A HECK OF A JOURNEY; LET'S REVIEW

- ➔ A multi-logon business product for a limited audience
  - ➔ Maybe ??? CUs and ??? business members max
- ➔ Last step will be to bring it up to speed with modules and master navigation controls
  - ➔ More consistency between all three online banking solutions
  - ➔ Coming later this year!



2014 Launched It's My Biz 247 desktop

2018 Launched It's My Biz 247 mobile

2021 Rebranded to BizLink 247

2021 Active at 20 CUs  
Used by 1,652 members in May

# As we add features, we'll always have to consider the fork in the road

## FLUID



- ➔ Consumer to business “jump”
- ➔ AutoBooks available for both
- ➔ RDC available for both
- ➔ Merchant Capture for MyBIZ
- ➔ Consumer bill pay for both
- ➔ One URL (itsme247.com)
- ➔ Two mobile apps

## CLEAR SEPARATION



- ➔ BizLink 247 cannot jump
- ➔ AutoBooks available for both
- ➔ RDC and Merchant Capture for both
- ➔ Bill pay? (even I have to check)
- ➔ Two URLs (itsme247.com, bizlink247.com)
- ➔ Two mobile apps



# BIZ LINK

- ➔ The BizLink Advisory Board is a partnership between some first-mover CUs and CU\*Answers
- ➔ These CUs are building brands for business members, almost to the point of standalone subsidiaries
- ➔ CU\*Answers wants to help every CU in our network to have product offerings for businesses as part of their total menu of products

## BIZ LINK

Solutions BizLink

### BizLink – Integrated Business Solutions

The BizLink team is your credit union's resource for everything related to Business Member Programs. Our consulting related to credit union business member programs focuses on three distinct channels:



1. Business services and savings portfolio configurations and consulting
2. Business lending portfolio configurations and consulting
3. Business member program partner integration management and consulting

### BizLink Quick Jump

[Current Initiatives](#) | [Business Member Tools in CU\\*BASE](#) | [2021 Advisory Board](#) | [Meet the BizLink Team](#) | [Other Business Services CUSOs](#) | [FAQ](#) | [Contact BizLink](#)

### Our Initiatives for 2021

The BizLink Team has worked with our advisory board and partners to identify five initial initiatives and projects for development for business members in 2020. *The five projects listed are the only projects the advisory board will have the ability to drive development on. If the board wishes to add a new project, one will need to be completed or removed and put on hold.*

While these projects will be the main focus for the BizLink Team to bring to market, we will not limit ourselves to other efforts nor give up our ability to pivot as projects develop.

**CONTACT BIZLINK**  
HAVE QUESTIONS? CONTACT BIZLINK!  
[CONTACT US](#)

#### 1. Business Sweep Accounts

Developing the ability for business members to move funds from one account at EOD and transfer the funds to another account at BOD. [See the recipe in the Kitchen](#) for more details on our new **Max Earnings** product!

(last updated 11/13/20)

[More Details in the Kitchen](#)

#### 2. Corporate Credit Card Program

Currently in the process of documenting how corporate credit cards currently work in CU\*BASE and soliciting feedback from the BizLink advisory board as to their needs for a corporate card program. [See the recipe in the Kitchen](#) for more details on our new Summary Statement for Business Credit Cards.

(last updated 12/8/20)

#### 3. Business Online Banking Tiers

New levels of business on-line/mobile banking will debut in 2021, starting with a rebranding of our existing multi-login business banking solution from **It's My Biz 247** to **BizLink 247**, then introducing a new single-login solution for small businesses and members with a side gig. Credit unions will have multiple options to offer business members based on the needs of the individual busi-

#### 4. ACH Services

CU\*Answers continues to work with and influence [Magic Wrighter](#) on User Experience/User Interface enhancements for the ACH toolkit that is provided to Business Members (ACH Direct). In addition to that CU\*Answers and Magic Wrighter are working to-

#### 5. Positive Pay

CU\*Answers and [eDOC Innovations](#) have worked together to bring a Positive Pay offering to business members. There will be multiple phases to this project. The initial project, introduced in the [20.07 release](#), allows business members to enter check

#### In This Section

- BizLink -
- Getting
- Meet t
- Meet t
- Busine
- BizLink

Looking for m  
banking?  
Annalyn Hawkes  
new blog post sh  
query users who  
members who ar

#### GOLD Updates

The next GOLD up  
currently schedule

Online CUs

21.10 Oct. 3, 2

CU\* Partners

21.10 Oct. 3, 2

Self Processing C

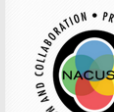
21.05 June 6, 2

(Sunday)

[More at](#)

[cuanswers.com/solutions/bizlink/](https://cuanswers.com/solutions/bizlink/)

ONLINE S



# BIZ LINK

- ➔ Our internet banking solutions are the gateway for business members to interact with the credit union
- ➔ The products that BizLink are designing are the features for internet and CU\*BASE business member services
- ➔ The future will have a greater focus on developing and supporting the roadmaps for CUs who wish to start new business initiatives

**BIZ LINK**

Solutions BizLink

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[cuanswers.com/solutions/bizlink/](https://cuanswers.com/solutions/bizlink/)

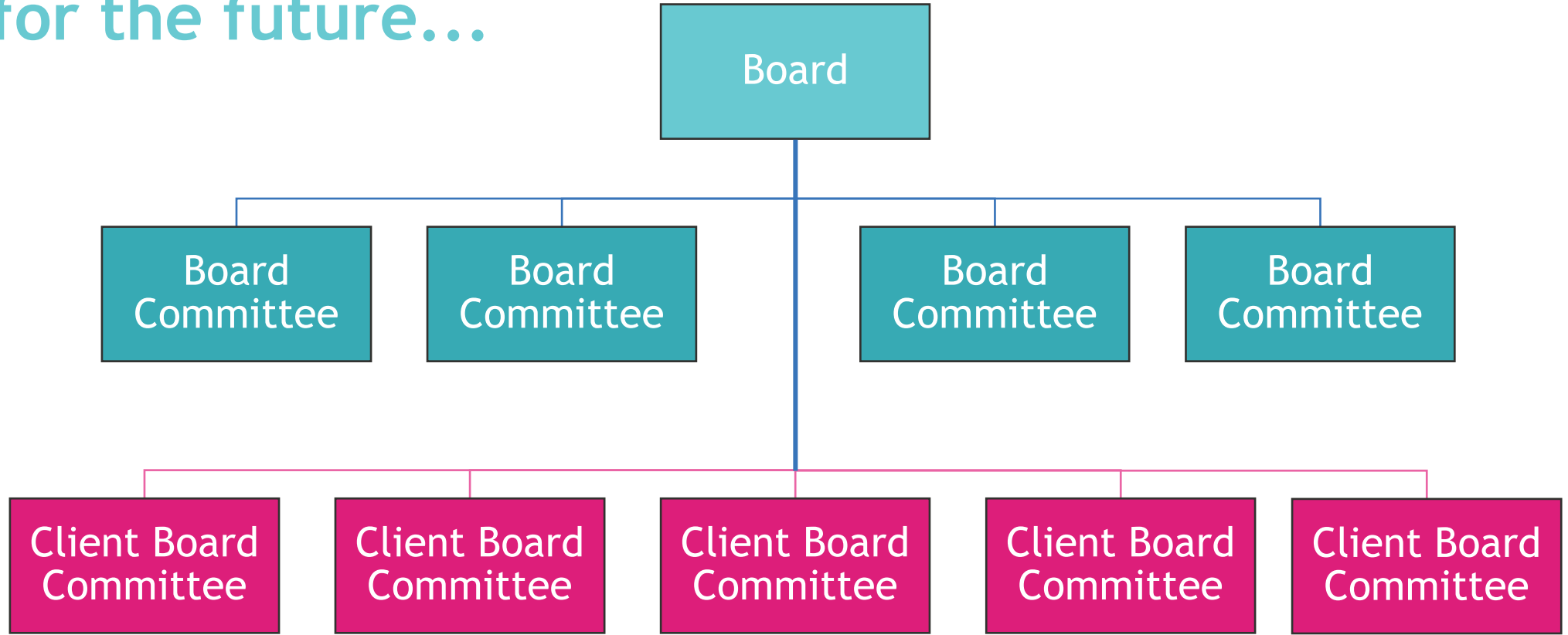
ONLINE S...  
AND COLLABORATION • PR  
NACUS

# Two pools of investment capital for the future of business member programs

HOW OUR NETWORK USES ADVISORY BOARDS MIGHT BE KEY TO THE SUCCESS OF OUR INVENTIONS

The BizLink Advisory Board's Focus	CU*Answers' Focus as to Business Member Solutions
Solutions needed by CUs who have developed business member initiatives, and who consider themselves on the path to sophisticated strategies for the business member	Create the inspiration and the gateway products for CUs who wish to someday have a developed business member initiative, or who simply want to define a brand to identify with their members who happen to have businesses
2021: 5% of today's network 2022: 20% of the network	2021: 20% of today's network 2022: 80% of the network
Working on 5 tactical solutions at a time	Working on developing an audience for the future
<i>Example:</i> Develop an integration with Jack Henry's business member ACH origination solution	<i>Example:</i> Develop a partnership with Magic-Wrighter's suite as the gateway for business member ACH origination

# Imagine this for the future...



A project for us all in 2022

**CU\*ANSWERS**

Understanding Advisory Boards...  
...and Other Groups That Help Drive the CU\*Answers Agenda **DRAFT #4**  
February 2, 2021

This document examines the different kinds of groups and special events CU\*Answers uses to interface with its clients in order to gain insights, gather ideas, and allow for back-and-forth dialogue that enables us to drive the agenda of the CUSO.

In particular, we'll focus on the unique purpose of an Advisory Board, and how this new type of group helps to define and drive specific development priorities and goals.

Contents	
Categorizing CU*Answers Groups and Events.....	1
The Unique Role of a Board.....	3
A Board of Directors.....	3
An Advisory Board.....	4
What an Advisory Board Is.....	4
Primary Roles for the Advisory Board Member.....	4
What an Advisory Board is Not.....	4
Current CU*Answers Advisory Boards.....	4
When and why do we create Advisory Boards?.....	5
The Advisory Board Handbook.....	5
Requirements for an Advisory Board.....	5

Categorizing CU\*Answers Groups and Events

“It’s a different cat altogether...Xpress Teller is more than just a new tool; it represents a whole new strategy for your front line.”

## Xpress Teller

A SECOND TELLER PLATFORM FOR CU\*BASE

NEW SEARCH ENGINE

VERTICAL RECEIPTS





# Xpress Teller

*An alternative future, not the only future*

A NEW FOUNDATION FOR A DECADE OF INNOVATION AND EVOLUTION

- ➔ The shakedown cruise has only just begun
  - ➔ Our 4 beta CUs accessed the tool 1,420 times during May
  - ➔ 34 CUs at least tried it during the first couple days of June (19 CU\*A, 15 S-4)
  - ➔ A GOLD update on June 6 tweaked a few things based on early feedback
- ➔ Earnings Edge has done 15 engagements so far with CUs, helping them dig deeper and develop their strategies

*Let's take a look...*



INTRODUCING  
XPRESS TELLER

This is the first of several Xpress Teller how-to videos we are planning...stay tuned to [ondemand.cuanswers.com](https://ondemand.cuanswers.com) for more!

# Feedback so far on Xpress Teller and the new search engine in XT and Inquiry

AS PREDICTED, "MAKE IT MORE LIKE REGULAR TELLER" TOPS THE LIST!

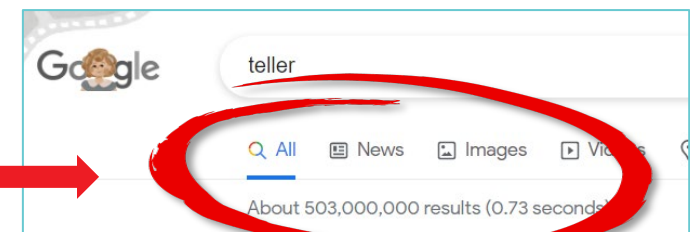
## Xpress Teller

- ➔ Where's the transfer proc code?
- ➔ How do I get to Cross Sales and Trackers and Wrap-up Codes?
- ➔ How do I get to Phone Op?
- ➔ Where's transaction history?
- ➔ It doesn't ask for name ID?
- ➔ Where's balance forward?
- ➔ Why only 20 checks at a time?

## The New Search Engine

- ➔ Everyone loves the phone number, email, and driver's license searches
- ➔ Everyone hates the name searches
  - ➔ Yep, we're making tweaks to improve how these work!

*(This is what everyone thought they wanted)*



# What's next for Xpress Teller?

## WORKING TOGETHER TO BUILD SOMETHING NEW

- ➔ Printing checks/money orders to remote printers for new tellerless branch strategies
- ➔ Transaction limits by teller
- ➔ Different privacy controls and ID verification tools for shared branch members
- ➔ New receipt printing options and controls
- ➔ Other new functionality that's unique to Xpress Teller

## In the Kitchen: T2 Xpress Teller

Resources In the Kitchen

### T2 Xpress Teller

Unrated  
May 28, 2021  
Implemented in the 21.05 release, Xpress Teller is a new alternate teller processing platform to CU\*BASE, designed to streamline and simplify the teller experience, offering an alternative that was built with today's changing credit union lobbies in mind.

**HAVE COMMENTS ABOUT THE NEW SEARCH ENGINE?**  
[VISIT THE NEW KITCHEN PAGE!](#)

➔ [Sign up to attend one of our "Getting Ready for Xpress Teller" webinars!](#)

➔ [Answers to frequently-asked questions about Xpress Teller](#)

➔ [Learn about vertical receipts](#)

### "Xpress Teller 101" Communications Log

- May 14 [Xpress Teller 101: Your Resource Toolkit](#)
- April 30 [Xpress Teller 101: Details and Design](#)
- April 26 [Getting Ready for Xpress Teller: Watch the Video](#)
- April 16 [Xpress Teller 101: Xpress or Standard?](#)
- April 9 [Xpress Teller 101: Making the Plan](#)
- March 30 [Xpress Teller 101: Workflow Controls](#)
- March 23 [Xpress Teller 101: Strategic Decisions](#)
- March 3 [Take a Peek at the Spring Enhancement Preview!](#)

### Plans for the Next Phase

Remember that with this project we're resetting the foundation for another decade of evolution. So we're already gathering ideas for future enhancements, and we'd love to hear your feedback! Here's what we already

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

# Don't mistake our intentions

WE'RE EXCITED TO BE OFF TO THE RACES, BUT WE'RE ON TWO DIFFERENT RACETRACKS



## CU\*BASE Teller Line Posting

- ➔ Current focus group for our soup-to-nuts teller
- ➔ We're listening to this group about *this* solution



## CU\*BASE Xpress Teller

- ➔ New focus group of dreamers and a growing list of converts
- ➔ We're listening to this group about *this* one

➔ But we're not listening to one group about the *other* solution ←

# Speaking of wish list items...

COMING THIS FALL IN XPRESS TELLER: CLEAN UP PHOTO IMAGES IN YOUR VAULT

- ➔ We're adding a new "Edit" tool to Xpress Teller
- ➔ Zoom, rotate, or crop photo ID images so they'll look their best on the Xpress Teller ID Verification screen
  - ➔ Changes are saved as a separate image in the vault



Brought to you by:





# What's next for the new search engine?

## WORKING TOGETHER TO BUILD SOMETHING NEW

- ➔ Improved name searches and advanced search controls
- ➔ New workflow controls for configuring search settings
- ➔ Adding the engine to other places in CU\*BASE as the new global search
- ➔ Search in more places?  
(VIN#? Street address? Closed accounts?)

## In the Kitchen: Building a New Search Engine

Resources In the Kitchen

### Building a New Search Engine

In the [21.05 release](#), we introduced a brand new search engine as part of the new [Xpress Teller system](#). We also introduced the new search into the **Member Inquiry** tool, replacing the existing global search feature. The idea was to deploy the new search to a much wider audience so that we could give it a better shake-down with real-life users in the field.

### How the New Search Works

Similar to the search on the CU\*BASE home page, the new search has a single input field where you can enter any data about the member and look for that data across key data points, including new ones such as driver's license, email address, and online banking username.

To accomplish this, the new engine uses a completely different mechanism for searching. We pull data from many different tables into a new table called a view. When a search is performed we look at everything in that view.

➔ [How is the data gathered for the new search engine that's used by Member Inquiry and Xpress Teller?](#)

For something relatively unique like a phone number or email address or driver's license number, the search will find a small number of matches. When searching for a name or portion of a name, the search will return any record where that text is found in any of those data points.

### Why Develop a New Search Engine?

The idea was to address some of the long-standing weaknesses with our existing global search engine. Almost every month we would get an Idea Form asking for yet another search input field. Let me search by driver's license! I want to search for a phone number! Let me enter a member's online banking username! *(In fact, we've already received ideas on several more additions; see What's Next below.)* Because we had nearly a dozen screens with individual search input fields, it was unmanageable to keep revamping those screens and programs every time a new idea came along. It was time for a more comprehensive, browser-style search.

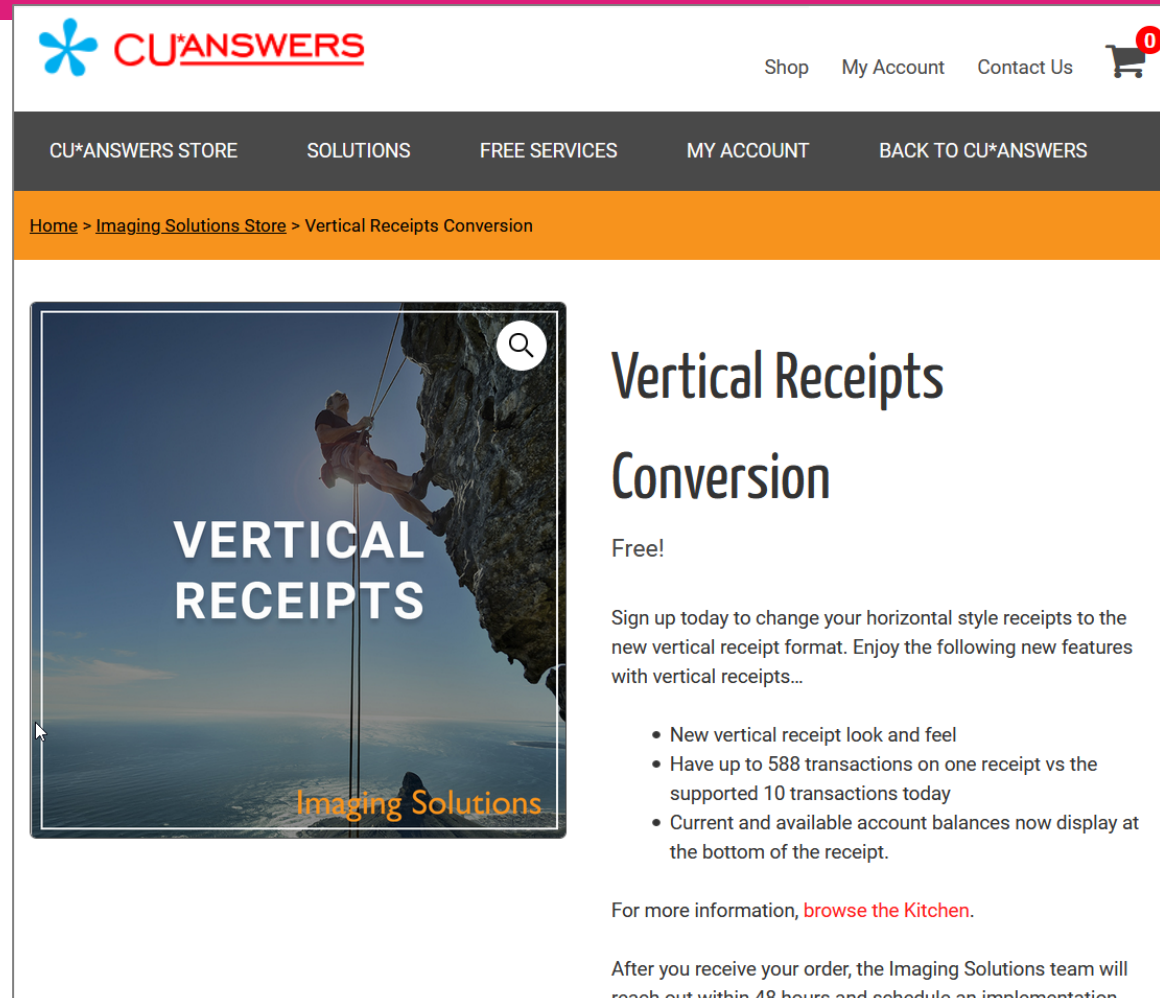
[open.cuanswers.com/NewSearch2021](https://open.cuanswers.com/NewSearch2021)

only, then sorts results using the full name with the suffix, so you see dad, son, and grandson listed closer to-

# Vertical Receipts

BORN FROM XPRESS TELLER DESIGNS, BUT USED ACROSS ALL OF CU\*BASE

- ➔ **7** CUs are active now
- ➔ **66** CUs currently in the pipeline
  - ➔ Will convert in the next 90-120 days
- ➔ What's next?
  - ➔ More controls for what prints in the account balance summary
  - ➔ Native eReceipts with receipt review and signature right on the GOLD screen



**CU\*ANSWERS** Shop My Account Contact Us

CU\*ANSWERS STORE SOLUTIONS FREE SERVICES MY ACCOUNT BACK TO CU\*ANSWERS

Home > Imaging Solutions Store > Vertical Receipts Conversion

## Vertical Receipts Conversion

Free!

Sign up today to change your horizontal style receipts to the new vertical receipt format. Enjoy the following new features with vertical receipts...

- New vertical receipt look and feel
- Have up to 588 transactions on one receipt vs the supported 10 transactions today
- Current and available account balances now display at the bottom of the receipt.

For more information, [browse the Kitchen](#).

After you receive your order, the Imaging Solutions team will reach out within 48 hours and schedule an implementation.

[store.cuanswers.com/product/vertical-receipts/](https://store.cuanswers.com/product/vertical-receipts/)

# Speaking of what's next...

BUILDING A NATIVE ENGINE FOR RECEIPTS...ON THE WAY TO MANY END POINTS

- ➔ Give the programming team an inch and they'll take a mile...
- ➔ Every great idea for Xpress Teller leads to conversations about what *else* we could do
- ➔ Not only in soup-to-nuts teller, but in almost every other member contact channel, such as a mobile app



And here I thought receipts were a dying idea...until the other day when a CU\*BASE receipt printed on an NCR ITM

# Speaking of what's next...

## BUILDING A NATIVE ENGINE FOR RECEIPTS...ON THE WAY TO MANY END POINTS

- ➔ Reaching into eDOC vaults to deliver receipt images to CU\*BASE GOLD, ITMs, It's Me 247, and your member's mobile phone
- ➔ Converting eDOC from a third-party fixed vision to one where a collaborative piece of software, owned by the network, can innovate anywhere in the network
- ➔ Beta-testing by fall 2022, full-out launch spring 2023

Settings Hide Receipt
CU\*Base Receipts
Kyle Karnes

Account

Teller ID

Member number 111111111  
 Member name TAMMY M TESTTTT  
 Person served TAMMY M TESTTTT  
 Date and time 10/14/2020 11:20 ET  
 Branch/served by 01/28  
 Receipt ID 1258708

---

-----Today's Transactions-----

Acct Transaction	Amount
CASH IN	630.00
-001 CHECKING DEPOSIT	630.00
CASH BACK	.00

---

-----Account Summary-----

Acct Description	Balance
-000 REGULAR SHARE	67.89
Available funds	62.89
-050 CRYSTAL FREE CHK	506.01
Available funds	506.01
-060 CHRISTMAS CLUB 10/3	50.00
Available funds	40.00
-850 VISA PLATINUM REWAR	.00
Available funds	.00

-----End of Receipt-----

*Kyle Karnes*

Print

Scan

Save



# It takes time to get around to what we *really* want to do

WHEN IT COMES TO LENDING, WHERE WILL CU\*BASE  
FOCUS IN THE NEXT COUPLE OF YEARS?



# Mapping Lender\*VP's concerns

FOR THE PAST 3 YEARS, WE HAVE BEEN LOOKING FOR AN OPENING TO CHANGE IT ALL

## Third-party LOS

- ➔ Across the desk
- ➔ Via the internet
- ➔ Exposing more decision models
- ➔ Deepening integrations
- ➔ Keeping up with the Joneses

## Native LOS

- ➔ Across the desk
- ➔ Via the internet
- ➔ Evolving CLR Path
- ➔ Competing with 3<sup>rd</sup> party LOS solutions
- ➔ Redefining lending

## Servicing Loans

- ➔ Evolving a product set
- ➔ Exposing new services to the internet
- ➔ Automating member-initiated fulfillment
- ➔ Redefining lending

# Mapping Lender\*VP's concerns

FOR THE PAST 3 YEARS, WE HAVE BEEN LOOKING FOR AN OPENING TO CHANGE IT ALL

## Third-party LOS

- ➔ Across the desk
- ➔ Via the internet
- ➔ Exposing more decision models
- ➔ Deepening integrations
- ➔ Keeping up with the Joneses

The screenshot displays the CU\*ANSWERS website interface. At the top, the CU\*ANSWERS logo is visible on the left, and navigation links for 'Shop', 'My Account', and 'Contact Us' are on the right. Below the header, a dark navigation bar contains links for 'CU\*ANSWERS STORE', 'SOLUTIONS', 'FREE SERVICES', 'MY ACCOUNT', and 'BACK TO CU\*ANSWERS'. The main content area is titled 'Automated Decisions' and features several product cards:

- CLR Path**: A card with the CLR Path logo and the text 'Free!' and 'Add to cart'.
- FUEL DECISION MODEL**: A card with a photo of two people and the text 'FUEL DECISION MODEL'.
- EXPERIAN DECISION MODEL**: A card with a photo of two people and the text 'EXPERIAN DECISION MODEL'.
- I NEED A DIFFERENT DECISION MODEL OR VENDOR**: A card with a photo of hands and the text 'I NEED A DIFFERENT DECISION MODEL OR VENDOR'.
- 247 LENDER DECISION MODEL**: A card with a photo of two people and the text '247 LENDER DECISION MODEL'.

Below these cards, a section titled 'Loan Origination Systems - Ready to Book Loans' is visible. It includes a sub-header and a paragraph: 'Loan Origination Systems are complete start to finish loan underwriting process. Different systems offer different capabilities depending on the vendor. Also note, not all LOS systems will integrate with CU\*BASE.' Below this text are four more cards:

- I WANT TO PARTNER WITH LENDING 360**: A card with a photo of a woman and the text 'I WANT TO PARTNER WITH LENDING 360'.
- I WANT TO PARTNER WITH MERIDIANLINK INC.**: A card with a photo of a woman and the text 'I WANT TO PARTNER WITH MERIDIANLINK INC.'.
- I WANT TO PARTNER WITH SYNC1**: A card with a photo of a woman and the text 'I WANT TO PARTNER WITH SYNC1'.
- I NEED A DIFFERENT LOAN ORIGATION SYSTEM**: A card with a green background and the text 'I NEED A DIFFERENT LOAN ORIGATION SYSTEM'.

At the bottom of the screenshot, a green banner contains the URL: [store.cuanswers.com/store/lendervp](https://store.cuanswers.com/store/lendervp)

# Lender\*VP has built a factory to include 3<sup>rd</sup>-party players

153 CUS -- ROUGHLY 50% OF ALL CU\*BASE CLIENTS -- ARE WORKING WITH THESE CU\*ANSWERS SOLUTIONS

## 12 Ready2Look integration partners

- |  |   |
|--|---|
| ➔ Retailer Direct<br>6 CUs / 371 apps FYTD | ➔ CUDC<br>2 CUs / 371 apps FYTD   |
| ➔ TCI<br>7 CUs / 9,061 apps FYTD           | ➔ LSI<br>1 CU / 442 apps FYTD   |
| ➔ Dealertrack<br>27 CUs / 11,617 apps FYTD | ➔ Allegro<br>4 CUs / 2,256 apps FYTD  |
| ➔ RouteOne<br>32 CUs / 32,587 apps FYTD    | ➔ Fannie 3.2 DU Import<br>20 CUs / 1,367 apps FYTD<br>(AMX, Calyx Pointe, Mortgage Bot, Mortgage Computer, Encompass) |

## 3 Misc Coverage integration partners

*(GAP/warranty)*

- ➔ Frost  
2 CUs / 879 quotes FYTD
- ➔ CUNA Protection Advisor  
20 CUs / 1,725 quotes FYTD
- ➔ Allied (iQQ)  
15 CUs / 1,854 quotes FYTD

# Lender\*VP has built a factory to include 3<sup>rd</sup>-party players

## OUR DEEPEST LOS INTEGRATIONS

### Live with Sync1: 7

- ➔ FYTD applications: 5,431
- ➔ CUs in development: 5



### Live with Lending 360: 4

- ➔ FYTD applications: 9,456
- ➔ CUs in development: 0



### Live with MeridianLink: 4

- ➔ FYTD applications: 4,764
- ➔ CUs in development: 0



### Live with CUDL (indirect-only): 3


- ➔ FYTD applications: 1,352
- ➔ CUs in development: 2

# Lender\*VP has built a factory to include 3<sup>rd</sup>-party players

## OUR DEEPEST LOS INTEGRATIONS

**Live with Sync1: 7**


- FYTD applications: 5,431
- CUs in development: 5



Championing new loan disbursement integration

**Live with Len Direct: 4**

- FYTD applications: 1,352
- CUs in development: 2



Becoming our primary credit bureau partner

**Live with MeridianLink: 4**

- FYTD applications: 764
- CUs in development: 0



**Live with CUDL (indirect-only): 3**

- FYTD applications: 1,352
- CUs in development: 2



# Lender\*VP has built a factory to include 3<sup>rd</sup>-party players

103 CUS USING ONE OR BOTH OF OUR DECISION MODELS

Live with the FUEL  
decision model: **8**



- ➔ # of pulls March-April 2021: 1,207
- ➔ CUs in development: 12
- ➔ CUs in sales/demo process: 5+

Live with 247 Lender decision  
model: **39**



- ➔ Getting ready to move to FUEL: 5
- ➔ Live as of Jan. 1: 56

Live with Sync1 credit report pulls: **20**

- ➔ # of pulls March-April 2021: 1,889



**17** CUs  
have migrated  
to Sync1 and  
FUEL since  
January!

# Mapping Lender\*VP's concerns

FOR THE PAST 3 YEARS, WE HAVE BEEN LOOKING FOR AN OPENING TO CHANGE IT ALL

## Native LOS

- ➔ Across the desk
- ➔ Via the internet
- ➔ Evolving CLR Path
- ➔ Competing with 3<sup>rd</sup> party LOS solutions
- ➔ Redefining lending



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

# Mapping Lender\*VP's concerns

FOR THE NEXT 2 YEARS WE'LL PRIORITIZE THESE THINGS (AND WE MEAN IT!)

## Native LOS

- ➔ Across the desk **5** Invest in what happens *after* the LOS that sets us apart
- ➔ Via the internet **3** A deep and intense focus on the internet-engaged member
- ➔ Evolving CLR Path **4** Focus CUs on separating themselves from their competitors
- ➔ Competing with 3<sup>rd</sup> party LOS solutions **1** Invest and develop things that only our LOS can do
- ➔ Redefining lending **2** A deep and intense focus on the internet-engaged member

# Where should Lender\*VP focus, and when?



Non-members

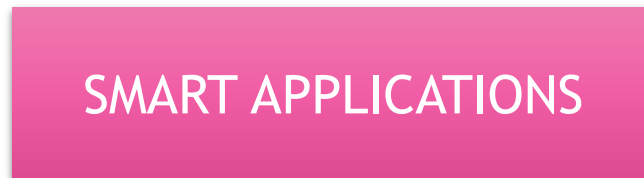


ONE-WAY FORMS

- ➔ Forms generation/fulfillment
- ➔ Websites, mobile, desktop
- ➔ For the least trusted borrower

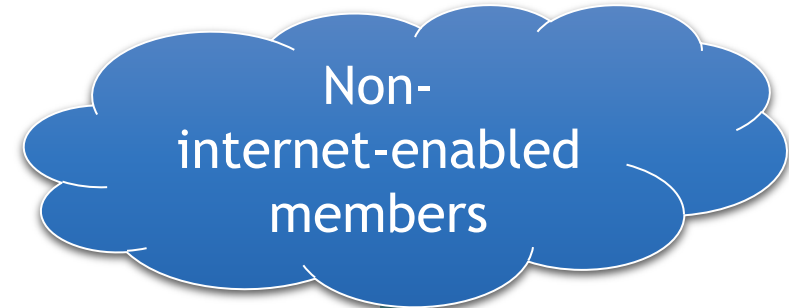


Internet-enabled members



SMART APPLICATIONS

- ➔ Build the ultimate mobile first solution for internet retailers and their most trusted channels
- ➔ For the most seasoned internet member relationships



Non-internet-enabled members



ENABLE



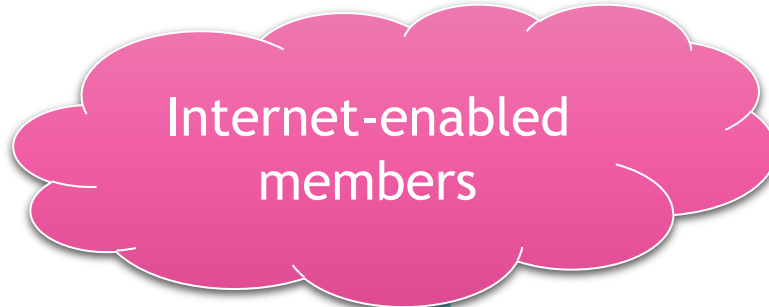
SMART APPLICATIONS

- ➔ Add an enhanced process for the new member
- ➔ For the newest internet users

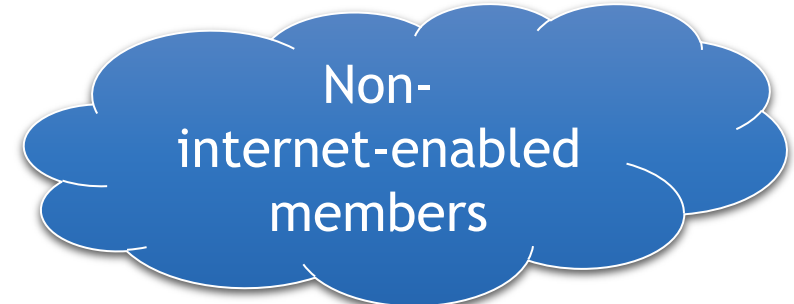
# Where should Lender\*VP focus, and when?



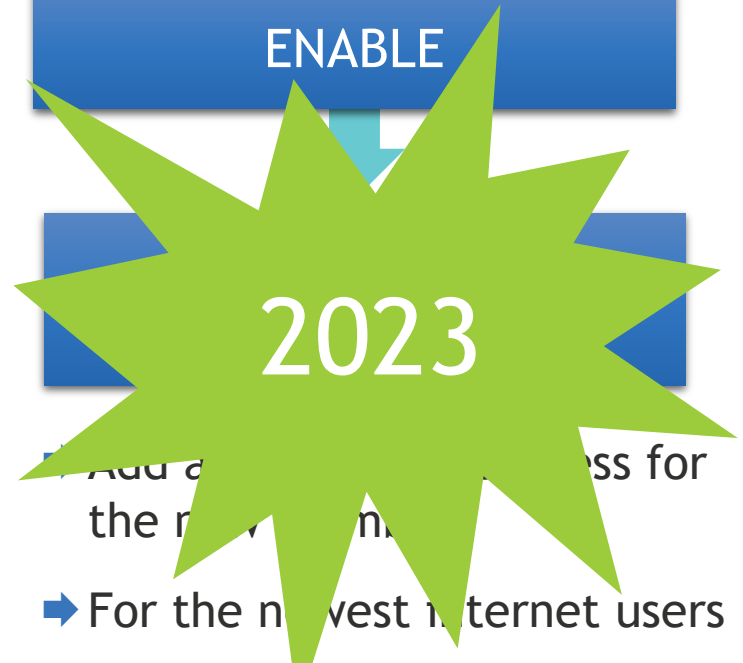
- For...llment
- For...p
- For...ver



- But...ile first
- For the...on internet member relationships



- Add a...ss for the new...
- For the newest internet users





# Secure online forms for your least trusted borrowers: non-members


➔ **158** active CUs  
150 via IRSC designers / 8 DIY-ers

➔ **1,000+** custom forms in play

➔ **113,000+** forms submitted



 **Form Generator**  
 **Request Center**

 Secure Forms - Loans

<b>SECURE FORM</b> AUTO LOAN REFINANCE	<b>SECURE FORM</b> CONSTRUCTION DRAW REQUEST	<b>SECURE FORM</b> CREDIT LIMIT INCREASE REQUEST	<b>SECURE FORM</b> FREE CREDIT REVIEW APPOINTMENT REQUEST
Secure Form - Auto Loan Refinance	Secure Form - Construction Draw Request	Secure Form - Credit Limit Increase Request	Secure Form - Free Credit Review Appointment Request
<a href="#">Add to cart</a>	<a href="#">Add to cart</a>	<a href="#">Add to cart</a>	<a href="#">Add to cart</a>
<b>SECURE FORM</b> HOME EQUITY LOAN APPLICATION	<b>SECURE FORM</b> LINE OF CREDIT LIMIT INCREASE REQUEST	<b>SECURE FORM</b> LOAN APPLICATION	<b>SECURE FORM</b> MORTGAGE PREAPPROVAL INQUIRY
Secure Form - Home Equity Loan	Secure Form - Line of Credit Limit	Secure Form - Loan Application	Secure Form - Mortgage

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

# For your most seasoned internet member relationships

Internet-enabled members

- ➔ A focus on serving **authenticated members**
- ➔ Reducing the clutter in the loan queue
  - Automatic “store and return” for incomplete apps
  - Urgency prompt

I need it now!

Not quite ready, but will need it soon!

Just shopping around, looking for a quote!

- ➔ Quoting insurance coverage up front
- ➔ Smarter handling for secured vs. unsecured apps
- ➔ New payment estimator, pulling from your core config

## In the Kitchen: Online LOS Projects in the Works

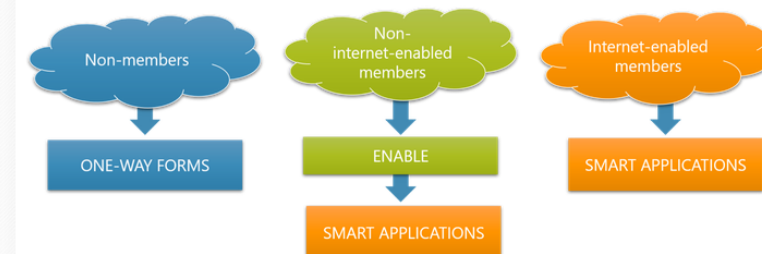
### Online LOS Projects in the Works

>During 2021 we will be working on several projects around our online loan origination and application processes. This recipe outlines a big-picture vision for the key projects we're working on.

#### A Focus on Serving Authenticated Members

Since 85% of online apps are for known members, our intention is to build the most effective flow possible for **servicing the internet-enabled, authenticated member**. This means members applying for loans will always log in using their **It's Me 247** credentials, and we can work with these trusted members in new ways to improve the overall member experience.

This means we are moving away from handling non-member loan applications via our online LOS. CU\*BASE itself will, of course, still have pre-membership lending tools, and CUs who use third-party LOS integrations to pull in indirect and other non-member requests will still work as they always have. The difference is that **we will no longer allow a non-member to apply for a loan using our online loan app.**



To accomplish this, we'll be designing a new workflow design for our online LOS. Here are some specifics:

- We'll be rewriting the UX to walk through the entire process, one step at a time, with friendly messaging to make it crystal clear where members go to apply and where non-members go.

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

REDEFINING LENDING

# Database Lending



- ➔ What might we create that would set our processes apart?
- ➔ We don't want to keep up with the Joneses, we want to play a whole new game



# Building an internet retailer's loan department

WE NEED TO PROVE THE POINT NOW SO CU DESIGNERS WILL ADD ANOTHER CYLINDER

<b>Taking Orders</b>	<b>Making Offers</b>
Inspiring people to apply	Inspiring people to take the loan
Higher cost-of-sales investment	Potentially zero cost-of-sales investment
Members are apprehensive about being approved	Members are more confident that all will go well
In-the-moment underwriting	Campaign-based underwriting
Relies on a proactive member: higher barrier to entry	Takes advantage of impulse-buying: lower barrier to entry
More likely to require CU employee participation	Requires only up-front CU employee participation
Will always be part of the CU's lending approach	In a short time, should surpass the volumes of order-taking lending

# Dream with me a bit...

(A MARKETER'S MATH THAT MIGHT MAKE YOUR HEAD SWIM)

14	campaigns in a year
<u>400</u>	members per campaign
5,600	members offered a loan each week
291,000	offers made to targeted members per year

5,600	members being offered a loan
<u>4.5</u>	average views per targeted member per week
25,200	opportunities for a member to say yes per week
1.3 million	opportunities for a member to say yes per year

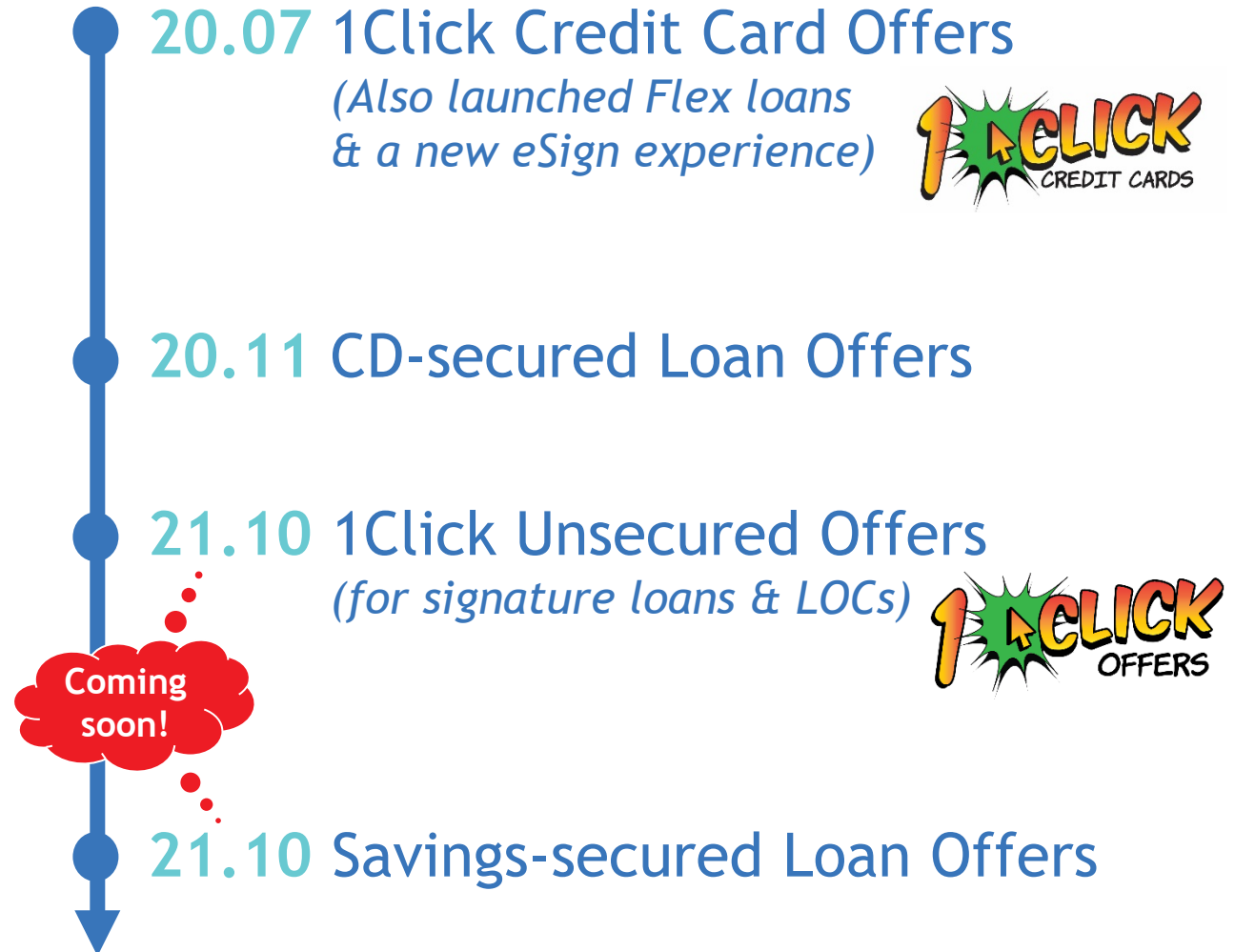
If you only receive 1,000 applications a week, with one chance for you and the member to say yes, you only get 52,000 opportunities for it to work out



# Building an internet retailer's loan department

Can we convince you to invest in a future where you make secured loans via database offers?

Should we modify loan apps to receive collateral verifications and remove the employee from the transaction altogether?



## REDEFINING LENDING

# Stop sharing member relationship data with the world



- ➔ Every day, you compete with lenders who are more powerful, more successful financially, and able to reach more consumers than you can dream of
- ➔ You think you have the secret sauce for success
- ➔ In reality, everybody uses the same secret sauce to say yes or no

To give yourself a lending edge, can you rely on what you, and only you, know about your members?

# CLR Path Decision Advisor

UNDERWRITING DECISIONS BASED ON WHAT YOU ALREADY KNOW ABOUT YOUR MEMBERS

➔ Introduced in the 20.11 release

➔ Active CUs: **28**

➔ 19 CU\*Answers, 9 Site-4

➔ Templates configured: **48**

➔ Most CUs have just one or two

➔ CLR Path scores pulled:  
**16,381**

We'll be adding CLR Path to:

➔ Teller tools

➔ Phone Operator

➔ New Membership Workflow

Session 0 CU\*BASE GOLD

File Edit Tools Help

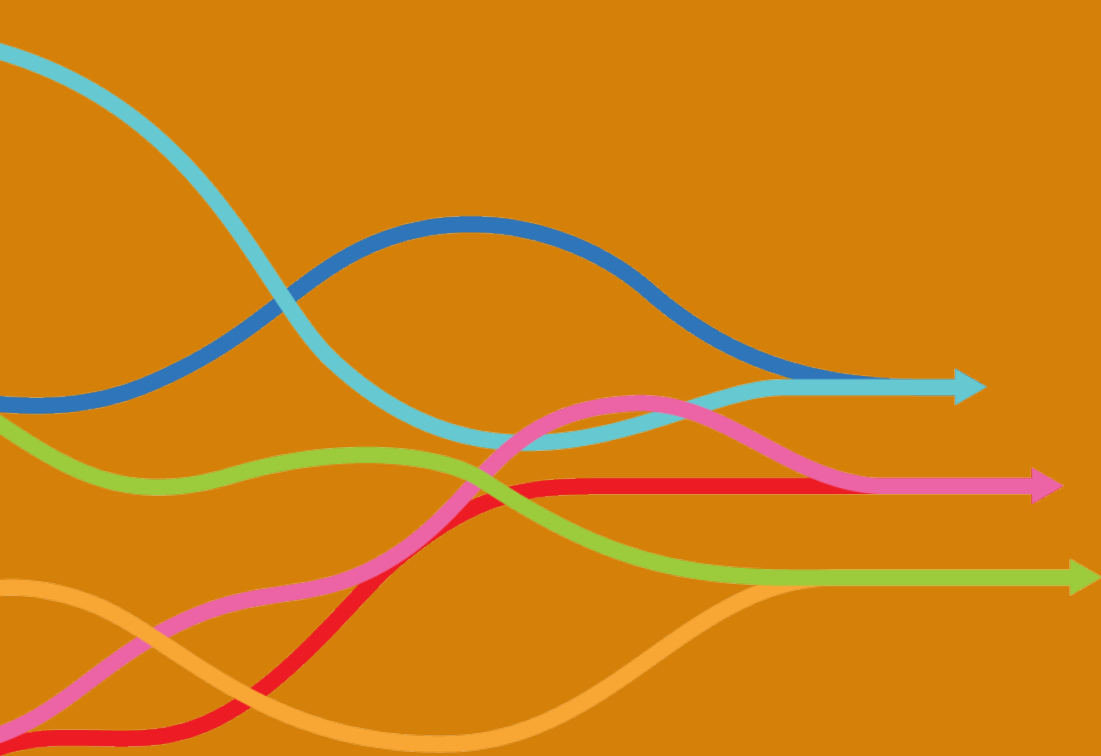
### CLR Path Results

Member **MARY BORROWER**

CLR Path report # 27 Minimum score to pass 600

CLR Path score 35 Run on 09/17/2020 Time 15:16:59 Program MODEL 1

Criteria	Earned Points
Member open at least 12 months	50
Member age between 18 and 45	0
Previous credit score(s) between 700 and 999 Include only scores pulled within the past 12 months	0
Average aggregate share balance over the previous 12 months of at least \$100,000.00	0
At least 1 paid off/closed loans in the previous 12 months	0
Previous paid off loan balance higher than \$1,000.00	50
AGI and/or payroll deposits of at least \$1,000.00 per month over previous 12 months	50
Tiered services Level C	25
SEG/Sponsor code	0
Insider/Employee type	10
Existing loan balances of \$1,000.00 to \$2,000.00	0
Existing LOC balances of \$1,000.00 to \$2,000.00	0
Loan category codes	0
Existing loans in delinquent status	50
Existing loans over limit	0
Existing loans (active or closed) have been delinquent more than 4 times	100
Loan write-off/charge-offs in previous 12 months	0



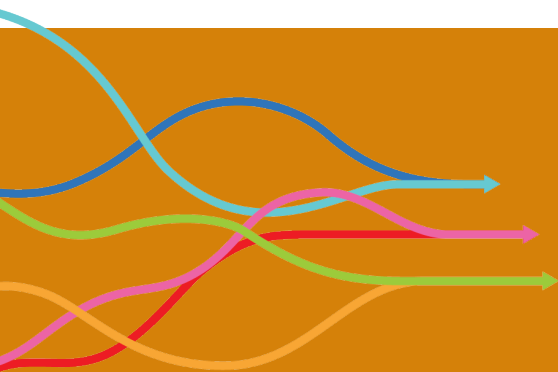
# Initiatives That Should Be On Your Radar

SETTING A TARGET BEYOND YOUR MEMBERS MIGHT BE  
EXACTLY WHAT YOUR MEMBERS NEED

“It is said that to be a great leader, you need to know how to follow.

“Thank goodness I have so many great leaders to follow.”

**AuditLink**





# What's up with **AuditLink**?

## HIGHLIGHTS FROM THE PAST YEAR

- ➔ Sales never slowed, and we never missed a day of log management
  - ➔ 112 daily log management clients
  - ➔ 25 abnormal activity monitoring clients
- ➔ Released Vendor Monitor site and new Contract Management site
  - ➔ 85 vendor management clients
- ➔ Announced AuditLink Lite for FREE
  - ➔ 30+ takers so far

CU\*ANSWERS STORE SOLUTIONS FREE SERVICES MY ACCOUNT BACK TO CU\*ANSWERS

Shop My Account Contact Us

Home > AuditLink Store

### AuditLink Store

AuditLink as a service has been in business since May 2008. True to its commitment, AuditLink reduces the added work imposed by regulations and compliance. Factors inherent in changing regulations mandate continuous training and frequent exposure to compliance issues with applied auditor solutions. The forecast indicates greater focus in these areas, with stringent penalties for violators. Consequently, this places a higher degree of accountability on your staff to assure these regulatory requirements are met. This increases day-to-day activities at an alarming rate- absorbing time that should be devoted to serving your members.

**AuditLink**

Check out AuditLink at CU\*Answers Contact AuditLink Meet The Team

AUDITING (3)

DAILY MONITORING (7)

EMPLOYEE SECURITY AUDIT BOOKLET (Free)

EMPLOYEE TERMINATION CHECKLIST (Free)

CU EMPLOYEES TO REQUEST TOOL ACCESS PDF

ABNORMAL ACTIVITY MONITORING - FULL

EMPLOYEE SECURITY REVIEW

AUDITLINK LITE (Sale)

CU Employees to Request Tool PDF Abnormal Activity Monitoring - Full Employee Security Review AuditLink Lite

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

# What's up with **AuditLink**?

## HIGHLIGHTS FROM THE PAST YEAR

- ➔ New alliances with Lillie and Vizo
- ➔ Launched new monthly fraud group (50+ clients)
- ➔ Published advice on dealing with brute force attack; held 3 companion webinars
- ➔ NASCUS speaking engagement
- ➔ 6<sup>th</sup> annual Conversations on Compliance
- ➔ Published a new Employee Security Audit resource



The screenshot shows the "ondemand" website interface for CU\*Answers. The top navigation bar includes "Home", "About", "Contact Us", and "Help". A search bar is located in the top right. The main content area is titled "Compliance/Audit/Risk Management" and displays a grid of video thumbnails. A green callout bubble points to the grid with the text "Check out our channel on [ondemand.cuanswers.com](https://ondemand.cuanswers.com)".

Visible video titles and view counts include:

- Employee Security Audit (112 views)
- Compliance Management (views partially obscured)
- Vendor Management: User Expectations and FAQs (40 views)
- Brute Force Bin Attack Checklist (59 views)
- PLAN (APRIL 2019)
- WHAT WE DO
- NCUA Supervisory Priority Report 2020: CU\*Answers Management Services Response (137 views)
- New Member Verification with MOP (176 views)
- Dealing with and Documenting Recent Unemployment Fraud (269 views)
- 8.02 Using CU\*BASE Tools for BSA Compliance (61 views)

# Racing towards the golden ring of Stop-Go-No for fraud management

## ABNORMAL ACTIVITY MONITORING TRANSACTION PATTERNS IN THE 21.05 RELEASE

- ➔ AuditLink created the default configurations for all CUs
  - ➔ 10 velocity, 10 out-of-the-ordinary, and 10 idle activity patterns
- ➔ AuditLink reviewed activity for the 21.05 beta CUs
  - ➔ To build a validation and governance model
  - ➔ To give confidence to third party examiners and commentators

We're now compiling time studies on the work done for the betas, getting ready to roll out a new service...

## Daily Abnormal Activity Pattern Monitoring

brought to you by

**AuditLink**



# Activity Pattern Monitoring Services from **AuditLink**

Money Laundering

P2P Hack

Compromised Cards

Unemployment Fraud

RDC Fraud

Human Trafficking

Elder Abuse

ATM Fraud

PPP Fraud

Account Takeover

Online Banking Hack

Compromised ACH

Check Kiting

The screenshot shows the AuditLink Store website. At the top, there is a navigation bar with the CU\*ANSWERS logo and links for Shop, My Account, and Contact Us. Below this is a secondary navigation bar with links for CU\*ANSWERS STORE, SOLUTIONS, FREE SERVICES, MY ACCOUNT, and BACK TO CU\*ANSWERS. The main heading is "AuditLink Store". A paragraph of text describes the service, stating it has been in business since May 2008 and aims to reduce compliance work. Below the text are three buttons: "Check out AuditLink at CU\*Answers", "Contact AuditLink", and "Meet The Team". The main content area displays a grid of product cards, each with a thumbnail image, a title, a price, and an "Add to cart" button. The products include: "AUDITING" (price 3), "DAILY MONITORING" (price 7), "EMPLOYEE SECURITY AUDIT BOOKLET" (Free), "EMPLOYEE TERMINATION CHECKLIST" (Free), "CU EMPLOYEES TO REQUEST TOOL ACCESS PDF", "ABNORMAL ACTIVITY MONITORING FULL SERVICE", "EMPLOYEE SECURITY REVIEW", and "AUDITLINK LITE" (marked as a sale).

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

	<u>April</u>	<u>Budget</u>	<u>Variance</u>	<u>YTD</u> <u>April</u>	<u>YTD</u> <u>Budget</u>	<u>YTD</u> <u>Variance</u>
Audit Link Revenue	96,121.60	90,895.00	5,226.60	629,058.60	623,832.00	5,226.60
<b>Total CMS Revenue</b>	<b>\$ 96,121.60</b>	<b>\$ 90,895.00</b>	<b>\$ 5,226.60</b>	<b>\$ 629,058.60</b>	<b>\$ 623,832.00</b>	<b>\$ 5,226.60</b>
Audit Link Revenue	4,566.00	4,300.00	266.00	39,334.00	39,068.00	266.00
<b>Total External Revenue</b>	<b>\$ 4,566.00</b>	<b>\$ 4,300.00</b>	<b>\$ 266.00</b>	<b>\$ 39,334.00</b>	<b>\$ 39,068.00</b>	<b>\$ 266.00</b>
Audit Link Revenue	31,413.20	27,891.00	3,522.20	197,156.20	193,634.00	3,522.20
<b>Total Partner Revenue</b>	<b>\$ 31,413.20</b>	<b>\$ 27,891.00</b>	<b>\$ 3,522.20</b>	<b>\$ 197,156.20</b>	<b>\$ 193,634.00</b>	<b>\$ 3,522.20</b>
<b>Total Revenue</b>	<b>\$ 132,100.80</b>	<b>\$ 123,086.00</b>	<b>\$ 9,014.80</b>	<b>\$ 865,548.80</b>	<b>\$ 856,534.00</b>	<b>\$ 9,014.80</b>
CGS - Audit Link Partner			0.00	5,551.00	5,551.00	0.00
Total Cost of Goods			0.00	5,551.00	5,551.00	0.00
<b>Total Cost of Goods Sold</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 5,551.00</b>	<b>\$ 5,551.00</b>	<b>\$ -</b>
<b>Gross Margin</b>	<b>\$ 132,100.80</b>	<b>\$ 123,086.00</b>	<b>\$ 9,014.80</b>	<b>\$ 859,997.80</b>	<b>\$ 850,983.00</b>	<b>\$ 9,014.80</b>
Audit Link Overtime	1,312.78		1,312.78	12,367.06	11,054.28	1,312.78
Audit Link Salaries/Wages	46,026.50	46,695.01	(668.51)	304,975.33	305,643.84	(668.51)
Audit Link Bonus Expense	4,750.00	4,200.00	550.00	30,800.00	30,250.00	550.00
Employee Benefits	15,188.75	15,409.35	(220.61)	100,641.86	100,862.47	(220.61)
<b>Total Employee Expenses</b>	<b>\$ 67,278.03</b>	<b>\$ 66,304.37</b>	<b>\$ 973.66</b>	<b>\$ 448,784.25</b>	<b>\$ 447,810.59</b>	<b>\$ 973.66</b>
<b>Contribution to Overhead</b>	<b>\$ 64,822.78</b>	<b>\$ 56,781.63</b>	<b>\$ 8,041.14</b>	<b>\$ 411,213.55</b>	<b>\$ 403,172.41</b>	<b>\$ 8,041.14</b>



When a credit union asks,  
**“Can your tools do this?”**  
that starts a conversation

“Could you tweak it to do it a little better?”

...and we make money as a tool manufacturer

“How could we share the work needed to use the tool?”

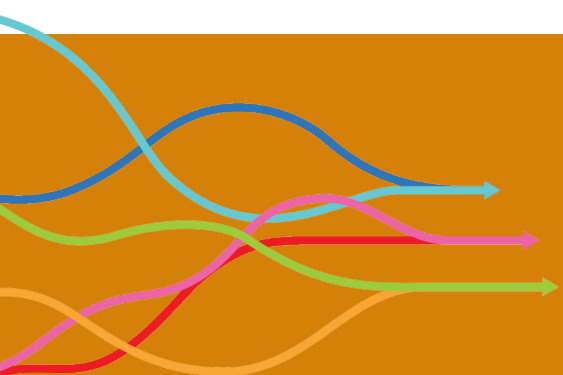
...and we make money as a service provider

“How could we share the tool and the work with even more CUs?”

...and we struggle to go beyond our CU\*BASE communities

**“It is said that to be a great leader, you need to know how to follow.**

**“Thank goodness I have so many great leaders to follow.”**



# Asterisk Intelligence: Engineered for a big future...even a spin-off



A partnership between AI and everything CU\*BASE

A partnership between AI, Xtend, and our CU marketing teams to campaign for more opportunity

A partnership between AI and our overall sales effort to expand to larger markets

A partnership between AI and CU boards/management teams driving for financial success

A partnership between AI and AuditLink





### Dive Into Your Data With Analytics Booth!

Get started with enhanced operational reporting and improved trending abilities – impress your board with insights powered by Analytics Booth!

[Learn More](#)



Solutions Asterisk Intelligence

### Asterisk Intelligence

Work smarter, not harder. The Asterisk Intelligence team brings you a team of analysts who work to interpret your data for insights and opportunity. Tools like Analytics Booth, Report Builder (Query), Dashboards, and Unique Data Management (UDM) give the power to see and control your database. Then we work with you to maximize the benefit of these solutions in the context of our five pillars of data analytics – Finance, Operations, Fraud, Audience, & Marketing.

Good data management means better analytics and is critical to support any business intelligence effort. The Asterisk Intelligence team emphasizes data warehousing strategies and

**CONTACT ASTERISK INTELLIGENCE**  
HAVE QUESTIONS? CONTACT THE ASTERISK INTELLIGENCE TEAM!  
CONTACT US  
PHONE: 1-800-327-3478 X870  
EMAIL: [AI@CUANSWERS.COM](mailto:AI@CUANSWERS.COM)



#### In This Section

- Asterisk Intelligence
- Data Warehousing

CU\*ANSWERS STORE SOLUTIONS FREE SERVICES MY ACCOUNT BACK TO CU\*ANSWERS

Home Asterisk Intelligence

## Asterisk Intelligence



### Self-Directed Data Floods

A new approach to data management and maintenance

[Learn More](#)



Trending your operations has never been easier with Analytics Booth. This web based Application tracks and trends hundreds of operational data points on your credit union every day, providing data driven insights and operational trending.

Analytics Booth tracks your daily operations in areas such as Balances, Members, Cash, Loan Applications, and Delinquency.

- Do you know how many members you sign up a day?
- How is your average checking account balance changing over time?
- How many share account withdrawals does your membership do a day?
- Which branch has the most?

CU\*BASE Credit Unions also have access to Analytics Booth Dashboards.

Analytics Booth (2)

- Resources
- Analysts
- Optics Data
- Online Banking Optics
- Optics Phone Overview



### See what Asterisk Intelligence has to offer!

Asterisk Intelligence products are now available to order in the store.

[Shop Asterisk Intelligence](#)

[store.cuanswers.com/asterisk-intelligence/](https://store.cuanswers.com/asterisk-intelligence/)

DATA WAREHOUSING

strategies? Explore our data warehousing solutions.

EXECUTIVE SERVICES



# 2022 will be a big year for AI

- ➔ New team investments and outreach to CU\*Answers & cuasterisk.com markets
- ➔ Become a major vendor for *every* credit union board team
- ➔ Proof-of-concept for serving non-CU\*BASE credit unions
- ➔ Identify & train new data analyst positions for CUs and other CUSOs

**ASTERISK INTELLIGENCE**

**Key Performance Indicator Consulting Services**  
An Asterisk Intelligence consulting service designed to transform ideas, data, and questions into actionable insights. Awareness, Education and Monetization are the three primary areas of focus.

**Remove the Barriers Keeping You from Earning**  
While data analytics helps credit unions make informed decisions and gain a competitive edge, misconceptions surrounding it can obstruct its impact. Do you find yourself believing:

- Data and data management is a net expense to your credit union?
- Data analysis is time consuming, and you do not have capacity?
- Data analysis requires a significant amount of expertise, and you need a dedicated team to handle the analysis?

Asterisk Intelligence transforms these common fallacies into actionable insights. We provide the tools, tactics, and technology you need to leverage your data and drive results. Your data is an asset, we can help you profit from it.

**Who Should Participate?**  
KPI Consulting Services is designed for credit union executives and senior management teams who have a desire to tap into the data and resources that help you prove your grasp, design strategies, profit, and prove your results. Designed for credit unions of all sizes and experiences, participating credit unions benefit most when they have an insatiable desire to improve.

\* Credit unions must currently utilize the CU\*BASE platform and Analytics Booth. Appropriate authorization to CU\*BASE features may be required.

**DATA FOR THE BOARD**  
**KEEP YOUR FINGER TO THE PULSE**  
Go digital with board access to operational data via Analytics Booth, our safe web based operational trending application! Analyzing product portfolio performance, member engagement metrics, and financial data has never been easier.

**ANALYTICS BOOTH BRIEFING**  
Some of the most important contributions your board can make is asking the right questions and challenging the status quo. Are you giving your board the information they need to think critically?

Asterisk Intelligence will join you during 1 or more Board Education sessions to introduce Analytics Booth to your board. We'll discuss how daily operations can be trended to enhance product and service performance tracking, leveraging data to generate operational insights, and how with Analytics Booth, insights can be accessed from anywhere there is an internet connection.

**Topics covered can include:**

- How to set up daily or custom email alerts
- How to create and review a graph to understand the operational story it is telling you
- How to dive deeper on a data point, analyze information with features like operational averages, calculated trend lines, change over days, and more
- Tool Navigation and data filtering capabilities
- Using customize data views and visual analytics
- How to export a dataset, graph and more!

**THE EXPERIENCE**  
Every attendee will receive the Asterisk Intelligence flip/educational cards that will help coach board members on how to find some of the data that they are looking for and tips for success.

Lite and full-service packages are available based upon your needs. Lite packages include a single training session up to 60 minutes long, educational handouts, flip cards, and a customized presentation catered to your operations. Full-service packages include 3 training sessions with your board, practice exercises, as well as providing ongoing support to your board.

**PRICING**  
Package A (Lite) --\$1,000 plus T/E  
Package B (Full) --\$3,000 plus T/E  
\*\*Hardware and Onsite Session are Available

**THE DATA**  
Analytics Booth is a safe analytical tool for any audience. No member data is included within the data sets. Portfolio data is collected daily for up-to-date analysis and tracking.

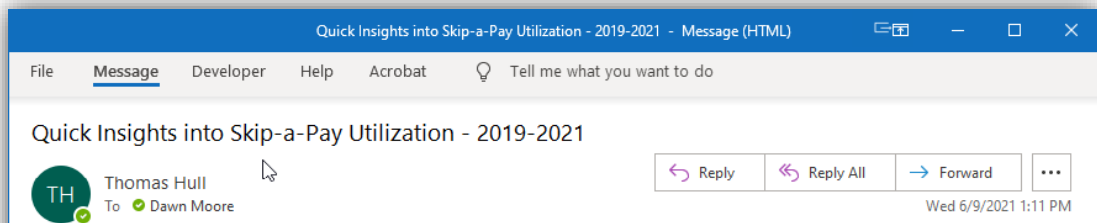
**FREE pack of educational cards for each member of the board!**

**POWERED BY ASTERISK INTELLIGENCE**



# Prove It: Inspire analysts everywhere

WE HAD A GOAL TO SEND 1,000 TEASER EMAILS A YEAR - I THINK WE EXCEEDED OUR GOAL



Good afternoon! Today's quick data fact focuses on your skip-a-pay programs, comparing this year's utilization to the last two years over the same time period (Jan 1<sup>st</sup> – May 31<sup>st</sup>). The 3-year look is especially interesting to me because right in the middle is 2020, which of course saw much of our society doing quite a bit of financial scrambling in April and May as employment and housing uncertainties were being addressed and managed.

Skip-a-Pay programs were key for many during that time and we can answer the questions here – *How does my skip program look today compared to COVID last year? How about compared to the more typical year of 2019? Is there a lift (or decline) in non-interest income through these programs?*

Each year is summarized below. All data and charts are pulled with a couple clicks from Tool 817 Skip-a-Payment History Dashboard. Please share with anyone on your teams who may find this data useful!

Here's what I see:

- 2021 is on track to see more total dollars skipped, and higher fee income than both prior years, even the pre-COVID year.
- 2020 was an deviation from normal skip programs in two significant ways – Fee income was significantly reduced and in-house skips were significantly more prevalent (compared to online skips). These are perhaps generally expected findings, but extremely useful to see quantified here.

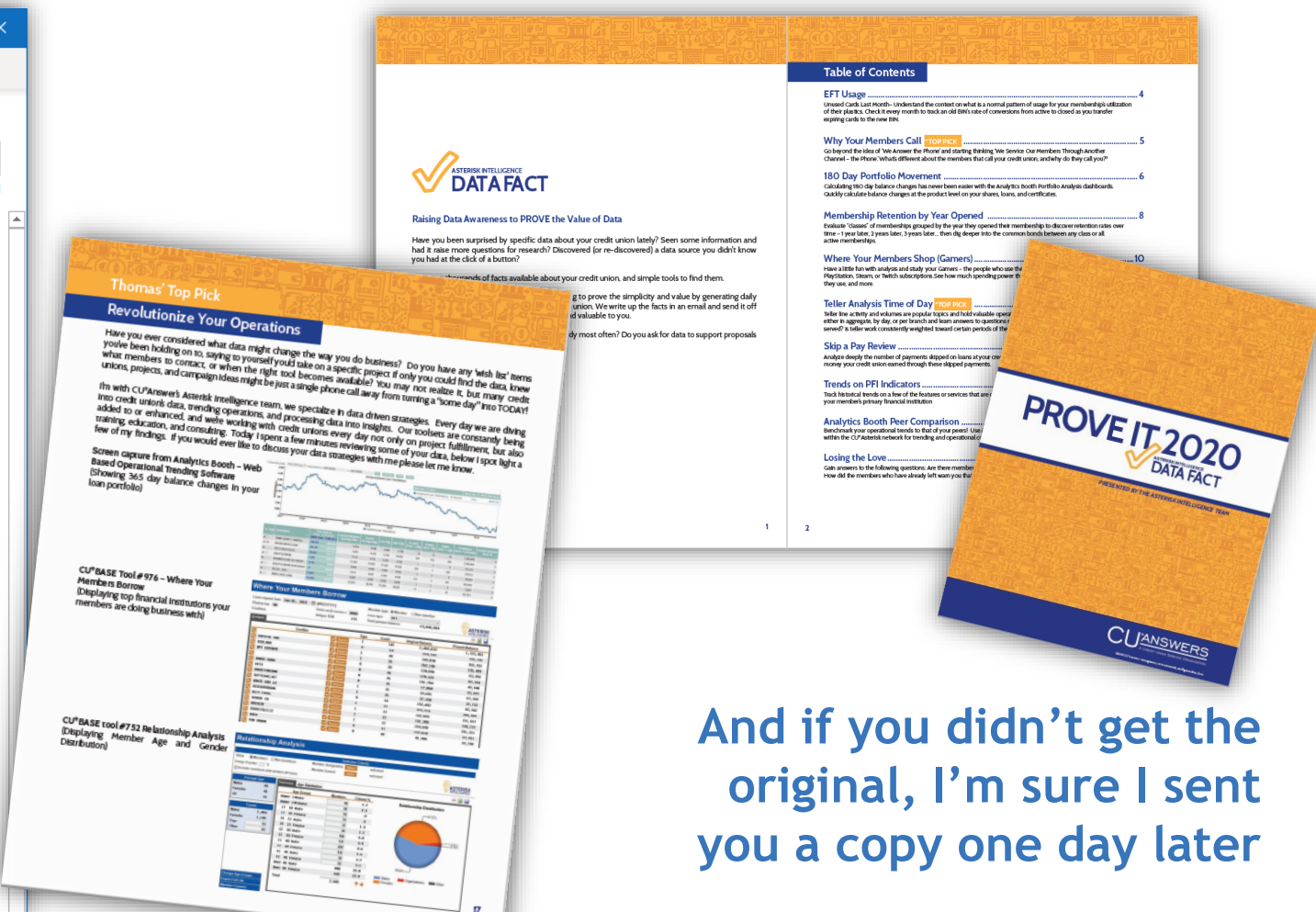
**Summary of Skips Processed, Yearly** (covers skips processed in months of January through May)

2019

	Payments Skipped	Skip %	Dollars Skipped	Average Pmt	Average Fee	Fee %	Fees Collected	Interest Collected	Total Collected	Remaining Interest
<b>All activity</b>	48	100.0	17,519	365	23.96	100.0	1,150	1,450	2,600	0
Online activity	31	64.6	11,492	371	25.00	67.4	775	858	1,633	0
Internal activity	17	35.4	6,026	354	22.06	32.6	375	591	966	0
Opt-in after due date	8	16.7	2,600	325	21.08	15.2	175	437	612	0

2020

	Payments Skipped	Skip %	Dollars Skipped	Average Pmt	Average Fee	Fee %	Fees Collected	Interest Collected	Total Collected	Remaining Interest
<b>All activity</b>	79	100.0	26,925	341	8.86	100.0	700	3,305	4,005	0
Online activity	30	38.0	9,370	312	15.00	64.3	450	814	1,264	0

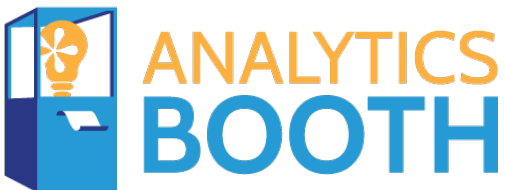


And if you didn't get the original, I'm sure I sent you a copy one day later

# Proving to analysts they can work anywhere, no matter their role in the CU

21.06 RELEASE COMING JUNE 27


- ➔ New look and feel
- ➔ Updates to trendline navigation
- ➔ % change at a glance
- ➔ Enhancements to the Static Pool Analysis dashboard



# Data warehouses: inspiring mini-storage buyers everywhere



WHAT IF CU\*BASE DATA IS NOT ENOUGH TO CHANGE YOUR WORLD?




**Small Unit: The Generalist**

**What could fit in this unit:**  
**Optics Data**  
 Analyze specialty data: Phone Optics  
**Long-Term Archives**  
 Hold extended history on 2-3 core files  
**General Storage**  
 Up to 60 credit union files

**Size:**  
1-2 GB

S



**Medium Unit: The Explorer**

**What could fit in this unit:**  
**Optics Data**  
 Analyze specialty data: Phone and Online Banking Optics  
**General Storage**  
 Up to 100 credit union files


OR

**Medium Unit: The Collector**

**What could fit in this unit:**  
**Long-Term Archives**  
 Hold extended history on 5-6 core files and entire tracker history  
**General Storage**  
 Up to 100 credit union files

**Size:**  
2-5 GB

M




**Large Unit: The Full Picture**

**What could fit in this unit:**  
**Optics Data**  
 Analyze specialty data: Phone and Online Banking Optics  
**Long-Term Archives**  
 Hold extended history on 5-6 core files and entire tracker history  
**General Storage**  
 Up to 120 credit union files

**Size:**  
5-10 GB

L



**Extra Large Unit: The Futurist**

**What could fit in this unit:**  
**Optics Data**  
 Analyze specialty data: Phone and Online Banking Optics  
**Long-Term Archives**  
 Hold extended history on 7-10+ core files and entire tracker history  
**General Storage**  
 Up to 200+ credit union files

**Size:**  
10+ GB

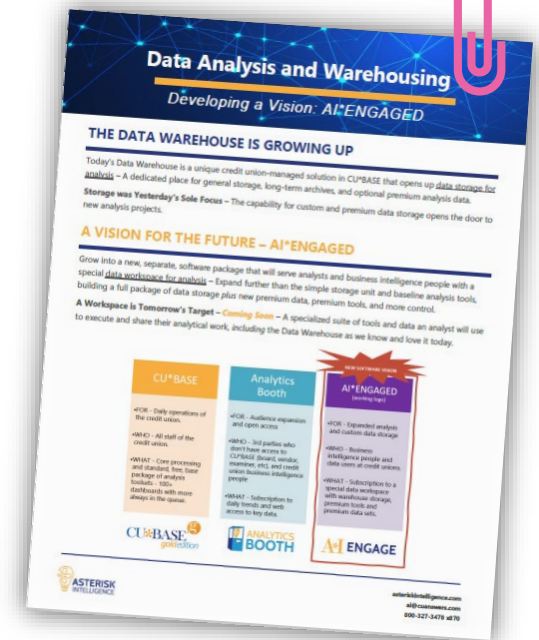
XL



# Data warehouses: inspiring mini-storage buyers everywhere

WE'LL BUILD A BUSINESS WITH YOU FOR SHARED AND INDEPENDENT DATA WAREHOUSE SOLUTIONS

- ➔ Services for 3<sup>rd</sup>-party data you choose for your warehouse
- ➔ New CU\*Answers-architected data that you choose to use in your warehouse
- ➔ New data warehouse software solution: **AI Engaged**
- ➔ New AI Engaged Ops team to move data, from wherever you find it into the data warehouse, on a train schedule
- ➔ Eventually, we will select a 3<sup>rd</sup>-party data warehouse tool approach for those who want to go it alone

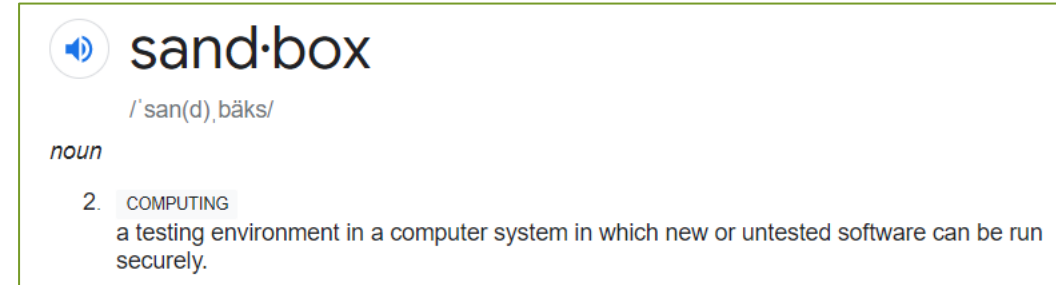


Once we prove CU\*BASE CUs have mastered this, we'll go outside our network so other networks can use AI data warehouses

# AI Engaged: a new development sandbox with a live audience

More than a laboratory, AI Engaged will be the foundation for some very big investments our network is facing in coming years

- ➔ **2022:** Introduce a new Query solution
- ➔ **2022:** Test the viability of data encrypted at rest
- ➔ **2022-23:** Preview new presentation layer options
- ➔ **2023-beyond:** Template our talents to deliver additional software copyrights and toolsets beyond CU\*BASE



How do you risk it all to prove where you're going, without risking it all?

Design a customer-owner factory where we can all manufacture the future



# Optics will put our data warehouse initiative on the map

2022 WILL BE THE YEAR WE PROVE OUR OPTICS TOOLKITS ARE MORE THAN JUST A FLASHY FYI

## ➔ The anchor store of our data warehouse mall: Optics

- ➔ Online Banking Optics
- ➔ Phone Optics
- ➔ Card Activity Optics

## ➔ Unique to AI Engaged

## ➔ An acquired taste for CU business plans

## ➔ Designed to make our data warehouse offerings a key resource for every CU looking for unique insight

**Optics**  
Online Banking

### ONLINE BANKING OPTICS

Amp up your digital retailing and digital service strategies

Switch on a premium data set for data analysts and marketing directors

Brought to you by the CUAnswers Asterisk Intelligence team, Online Banking Optics automatically records the details of 45+ specific choices that a member makes as they use digital banking services - It's Me 247 and BitLink. Use these new insights to analyze member engagement and habits, understand online service penetration, and study member's non-transactional needs.

**PREREQUISITE:** Collecting Online Banking Optics data requires a Data Warehouse. To learn more or get started with your Data Warehouse, contact the Asterisk Intelligence Team.

**UNDERSTAND DIGITAL HABITS AND PREFERENCES**

Analyze the choices and paths that members follow through when they are digitally banking. Answer questions like:

*Where does my member go next after checking my loan rate board? What type of actions are commonly done together in a single visit to online banking?*

*Are members logging in most often to look up information? Or are they most often doing work to manage their account?*

*What features are members most often engaging with prior to opening a new account?*

**MEASURE AND ACT ON ONLINE SERVICE USAGE**

For the first time, analyze engagement on digital self-service features that you turn on - Watch them after activation to pick up early engagement numbers, or audit later as you review features and costs.

*How many clicks am I getting on the special info notice that I posted this month?*

*Is the option to download transaction details being used often enough to justify my costs for the feature?*

**ASTERISK INTELLIGENCE**

Web: asteriskintelligence.com  
Email: ai@cuanswers.com  
Phone: 800-327-3470 x18

**Optics**  
Phone

### PHONE OPTICS

Improve your member's experience. Improve your employee's experience.

Turn on a premium data set for call center managers and data analysts - Phone Optics!

Brought to you by the CUAnswers Asterisk Intelligence team, Phone Optics automatically records the details of 40+ actions your call center staff perform in the Phone Operator tool as they assist members.

Phone Optics is "Non-Transactional Data" (NTD) - Data that records the undercurrents of activity and habits happening below the surface of standard daily processing. NTD is context and color to what we already know from normal transactions and maintenance in the system!

**PREREQUISITE:** Collecting Phone Optics data requires a Data Warehouse. To learn more or get started with your Data Warehouse, contact the Asterisk Intelligence Team.

**This data is for:**

- 1 CALL CENTER MANAGERS
- 2 DATA ANALYSTS
- 3 OPERATIONS OFFICER

**IMPROVE YOUR EMPLOYEES' PHONE EXPERIENCE**

Review employee usage of the Phone Operator tool to look for potential areas where training or operational adjustments may be required.

*Are my staff taking too many steps to handle password or PIN resets? How much time is being spent reviewing account histories compared to other support functions?*

*Does the navigational data confirm traditional wrap-up code or tracker reporting we're already doing?*

**IMPROVE YOUR MEMBERS' PHONE EXPERIENCE**

Develop a deeper understanding of who is picking up the phone to call you, and study the objective data on why they are calling - even if no transaction is recorded.

*How many members are calling for a loan payoff request - is there opportunity to quickly re-capture their business?*

*Which members are repeatedly calling for just a transaction history recap?*

Looking to dive deeper and gain profitable insights from your Phone Optics data? Engage with a "Know Your Phone Support" analysis from Asterisk Intelligence and Xtend Data Analytics


store.cuanswers.com

# A growing partnership

SettleMINT<sup>EFT</sup>

2022 WILL BE THE YEAR WE PROVE OUR OPTICS TOOLKITS ARE MORE THAN JUST A FLASHY FYI

- ➔ Of the 3 Optics solutions, Card Activity Optics is uniquely engineered to be more than just AI
- ➔ We're engineering the data to be the foundation for dozens of CU\*BASE programs
  - ➔ SettleMINT drives the activity for AI insight inside of CU\*BASE
  - ➔ AI drives the data insight from our data warehouses



**Optics**  
Card Activity

### CARD ACTIVITY OPTICS

Collect and Analyze NEW Card Network Data

Activate collection of a premium data set for plastics specialists and data analysts - Card Activity Optics

Brought to you by the CU\*Answers SettleMINT and Asterisk Intelligence teams, Card Activity Optics offers access to otherwise unseen details of card traffic that interacts with the CU\*BASE system, including activity records which did not result in a posted transaction.

Card Activity Optics will help you analyze and act on insights from the traffic patterns for your ATM, debit, and credit card activity. It is part of a suite of Optics data sets designed to collect data in support of Non-Transactional Data Analysis.

When it's available - Use this Optics data set to study Non-Transactional Data Analysis, Enhanced Transactional Details, and Merchant Categories.

**This data is for:**

- 1 PLASTICS SPECIALISTS
- 2 DATA ANALYSTS
- 3 MARKETING DIRECTORS

---

#### NON-TRANSACTIONAL DATA ANALYSIS

Analyze data from card activity which did not generate a transaction record, and new information about the path of a transaction to either denial or authorization.

*Non-Transactional Data (NTD) = Data that records the undercurrents of activity and habits happening below the surface of standard daily processing. NTD is context and color to what we already know from normal transactions and maintenance in the system.*

*Are my card limits working as designed?*  
*How many denied transactions are occurring each day?*

---

#### ENHANCED TRANSACTIONAL DETAILS

Review transactional context such as "card not present" indicators and ATM fee amounts, and answer questions

*Are members using their cards online more than at physical locations? By how much?*  
*How many out-of-network ATM fees are my members paying?*


---

#### MERCHANT CATEGORIES - BUSINESS PURPOSES

Analyze transactional activity based on groups of business purposes such as gas purchases, grocery purchases, entertainment, and more.

*Which of my members are using their debit card for food and entertainment purchases?*  
*Are members' buying habits changing for things like travel or entertainment?*

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Web: asteriskintelligence.com  
Email: oi@cuanswers.com  
Phone: 800-327-3478 x870




# A busy team in 2022

## ISO DATA WILL BE THE INSPIRATION FOR NEW ACTIVITIES AND OUTREACH TO MEMBERS

### ➔ New data in debit/credit card transaction records (coming this summer)

- ➔ Merchant category code (MCC)
- ➔ Card present indicator
- ➔ Last 4 digits of card #
- ➔ ISO sequence #
- ➔ Pinless PIN indicator
- ➔ Smart ATM cash-only deposit indicator
- ➔ Recurring card trans indicator

### ➔ Card # randomization (coming 21.10)

### ➔ Card Activity Optics

- ➔ New ISOCUDTA table in each CU's file library
- ➔ Configurable MCC Groups
- ➔ Last 4 digits of card # in the transaction record

### ➔ Summary statement for business credit cards

### ➔ New Instant Card Issue (ICI) integrations

### ➔ 8-digit BIN mandate

### ➔ "APBATCH4" nightly batch maintenance changes

- ➔ To enhance debit card fraud offerings from CO-OP
- ➔ Rollout begins Jan. 2022

## Projects in the works to leverage ISO data

Description	Target	Proj#
Create new ISOCUDTA table in FILExx libraries, compiling data from ISO files	DONE (Oct 2020)	53312
Expand TRANSx/HTRANSx for new EFT data from the ISO files	DONE (21.05)	53033
Merchant Category Code (MCC) Group Configuration	21.10	52070
Populate new fields in TRANSx in all EFT posting programs	July-Aug 2021	53260
Mobile App Card Controls Enhancement: Filter Transactions by Card #	Mobile 6 (Spring 2022)	56236
Analysis Dashboard: Transaction Activity by MCC Group	21.12 or 22.05	55272
Debit Card Activity Rebates by MCC Group	To be assigned	55258
Credit Card Cash Back rewards by MCC Group	To be assigned	55259
Credit Card Promotional Interest Rates by MCC Group	To be assigned	55260
Display last 4 digits of card # and MCC Group on member statements	To be assigned	56539
Display last 4 digits of card # and MCC Group in <b>It's Me 247</b> account details	Spec in process	TBD





SettleMINT<sup>EFT</sup>

AN AWARD-WINNING PARTNERSHIP



TS  
TEAR SHEET

dataawards  
2021

PAYVERIS

CU\*ANSWERS  
A CREDIT UNION SERVICE ORGANIZATION

WINNER

BEST CUSTOMER DATA IMPLEMENTATION AWARD





The Tearsheet award means we're on the right track for our future with payment strategies...

- Go! 1105 Where Your Members Pay Bills (Payveris)
- Go! 1106 Bill Pay Subscriber Analysis (Payveris)
- Go! 1107 Where Your Members Pay Bills (iPay)
- Go! 1108 Bill Pay Subscriber Analysis (iPay)

DATA is the key

Session 0 CU\*BASE GOLD

File Edit Tools Help

**Analysis** 05/08/2021 to 06/07/2021

Payment Method	Dollars	%	Average	Low	High	Count	%
Electronic	2,449,355	81.6	322	.02	18,447	7,605	79.8
Check	551,045	18.4	286	1.00	12,754	1,925	20.2
	3,000,400		314			9,530	

Session 0 CU\*BASE GOLD -

File Edit Tools Help

**Payveris Payments**

Account #  Show payment type **All** Show date type **Processed** # Payments 9,530

Show payments between **May 08, 2021** and **Jun 07, 2021** [MMDDYYYY] 25 days Amount of payments 3,000,400

Search in **Paid To** for name containing  or  or

Show only members enrolled in Bill Pay/P2P in past  days Show only members with email address changes in past  days

Swap Column Cleared checks are highlighted

Acct Base	Type	Paid By	Paid To	Amount	(A) Date Processed	(B) Date Mailed	Days B-A	(C) Date Delivered	Days C-A
238	E	B	DISCOVER CARD	160.00	5/24/2021			5/25/2021	1
238	E	B	CAPITAL ONE CARD	60.00	5/24/2021			5/25/2021	1
238	E	B	BANK OF AMERICA STAN	40.00	5/24/2021			5/25/2021	1
257	E	W	CONSUMERS ENERGY	145.18	5/28/2021			6/01/2021	4
257	E	W	SPECTRUM-FORMERLY CH	133.47	5/20/2021			5/21/2021	1
257	C	W	BLUMFIELD-REESE WATE	38.25	5/17/2021	5/18/2021	1	6/01/2021	15
289	E	K	SPECTRUM-FORMERLY CH	143.46	5/24/2021			5/25/2021	1
331	E	B	NORTHWESTERN MUTUAL	170.82	6/01/2021			6/02/2021	1
333	E	L	CHASE MASTERCARD & V	831.23	6/02/2021			6/03/2021	1
333	C	L	USAA CREDIT CARD PAY	561.26	6/02/2021	6/03/2021	1	6/09/2021	7
333	E	L	CENTURYLINK	109.00	5/20/2021			5/21/2021	1
368	E	M	US BANK/ELAN FINANCI	750.44	5/20/2021			5/21/2021	1
368	C	M	FRANKENMUTH CREDIT U	531.01	5/18/2021	5/19/2021	1	5/25/2021	7
368	C	M	ANDERSEN EVE ASSOCIA	20.00	5/18/2021	5/19/2021	1	5/28/2021	10

Analyze This Member  
 Member Inquiry  
 All Items This Member  
 All Items This Payee  
 All Items This Amount

Total amount	3,000,400
# Cleared checks	8,900
B-A avg days	1.4
C-A avg days	2.5

Age of Membership

Low	High	Payments/Member
0M	62Y 4M	3
0M	62Y 4M	1

High	Day	Average Count Per Day	
		Electronic	Check
899	Mon	573	182
206	Tue	426	112
4	Wed	312	76
6	Thu	366	72
25	Fri	488	112
24	Sat	0	0
	Sun	0	0

(6520) 6/07/21

# Why does a CU leave a long-time core processor relationship?

- ➔ They might justify it by \$\$, or complaints about specific tools or features, but what are the emotional reasons?
  - ➔ They are out of touch with why things were set up the way they are
  - ➔ Not everyone on the team is on the same page with how tools are being used
  - ➔ They're bored!
- ➔ Whatever else it might be, a conversion is an **exciting project** that shakes things up and gets people moving in the same direction



CU\*BASE has 230+ separate config tools, and that's just the ones you can see

Add to that 70+ OPER configs, and that's **300 opportunities** for your next big thing!

# Introducing Conversion2

## ANOTHER GROWING PARTNERSHIP

- ➔ The task with **Conversion2** is to analyze how your data (AI) could be configured (Conversions) for a new future, without having to change core data processing vendors
  - ➔ I believe we've picked the right two teams and leaders to get this started
- ➔ We'll commit a budget to field a new set of teammates to execute with CUs
- ➔ We'll commit to evolving this new process over the next 2-3 years as one that drives a competitive advantage for our CUs and our CUSOs





CU\*Answers, Inc.  
For Month Ending April 30, 2021  
Income Statement

	<u>April</u>	<u>Budget</u>	<u>Variance</u>	<u>YTD</u> <u>April</u>	<u>YTD</u> <u>Budget</u>	<u>YTD</u> <u>Variance</u>
Earnings Edge & Asterisk Intelligence	24,085.00	25,836.00	(1,751.00)	151,068.50	152,819.50	(1,751.00)
<b>Total CMS Revenue</b>	<b>\$ 24,085.00</b>	<b>\$ 25,836.00</b>	<b>\$ (1,751.00)</b>	<b>\$ 151,068.50</b>	<b>\$ 152,819.50</b>	<b>\$ (1,751.00)</b>
<b>Total Revenue</b>	<b>\$ 24,085.00</b>	<b>\$ 25,836.00</b>	<b>\$ (1,751.00)</b>	<b>\$ 151,068.50</b>	<b>\$ 152,819.50</b>	<b>\$ (1,751.00)</b>
Earnings Edge & AI Overtime			0.00	58.50	58.50	0.00
Earnings Edge & AI Wages	22,796.96	22,500.42	296.54	158,930.10	158,633.56	296.54
Earnings Edge & AI Contract Labor	3,846.40	4,166.67	(320.27)	29,232.64	29,552.91	(320.27)
Earnings Edge & AI Bonuses	4,000.00	4,000.00	0.00	35,720.00	35,720.00	0.00
Employee Benefits	7,523.00	7,425.14	97.86	52,446.93	52,349.07	97.86
<b>Total Employee Expenses</b>	<b>\$ 38,166.36</b>	<b>\$ 38,092.23</b>	<b>\$ 74.13</b>	<b>\$ 276,388.17</b>	<b>\$ 276,314.04</b>	<b>\$ 74.13</b>
<b>Contribution to Overhead</b>	<b>\$ (14,081.36)</b>	<b>\$ (12,256.23)</b>	<b>\$ (1,825.13)</b>	<b>\$ (125,319.67)</b>	<b>\$ (123,494.54)</b>	<b>\$ (1,825.13)</b>

Shareholders: You know we've been changing our response to a consolidating CU industry for years. Remember these slides for tonight's conversations

When a credit union asks,  
“Can your tools do this?”  
that starts a conversation

“Could you tweak it to do it a little better?”

...and we make money as a tool manufacturer

“How could we share the work needed to use the tool?”

...and we make money as a service provider

“How could we share the tool and the work with even more CUs?”

...and we struggle to go beyond our CU\*BASE communities

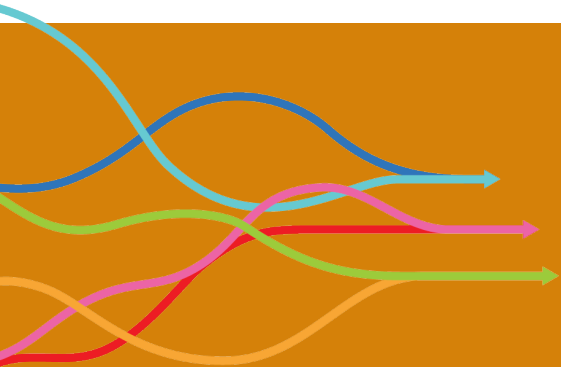


“Brands that were behind the curtain are now moving to the front of the stage.”

**OpsEngine**<sup>®</sup>  
CUANSWERS

 **CU\*ANSWERS**  
**Network Services**

**AdvantageCIO**



Nothing can force you to evaluate what you *must* do like a pandemic

When everyone goes home, who keeps the lights on and fulfills your contractual responsibilities?



**OpsEngine**  
CU\*ANSWERS

 CU\*ANSWERS  
**Network Services**

**SettleMINT**<sup>EFT</sup>

 CU\*ANSWERS  
**Client Services & Education**

**Web Services**  
CU\*ANSWERS Management Services

# 2022: Updating your pandemic contingency plan

YOU MIGHT NOT BE READY, BUT WE SEE THIS AS A NEW ECONOMIC PRESSURE ON CUS AND CUSOS ALIKE

- ➔ Are you anticipating an NCUA guideline on documenting your new policy?
  - ➔ What experts will you count on to help you?
- ➔ How will you deal with parsing “essential” and “optional” activities?
  - ➔ Do you know who and what is contracted, even in extreme conditions?
  - ➔ How will you document your plan for responding to the unexpected?
- ➔ Is there a business here for us?

SCIENCE OF US | MAY 11, 2021

The Clock-Out Cure For those who can afford it, quitting has become the ultimate form of self-care.

By Katie Heaney @KHeaney

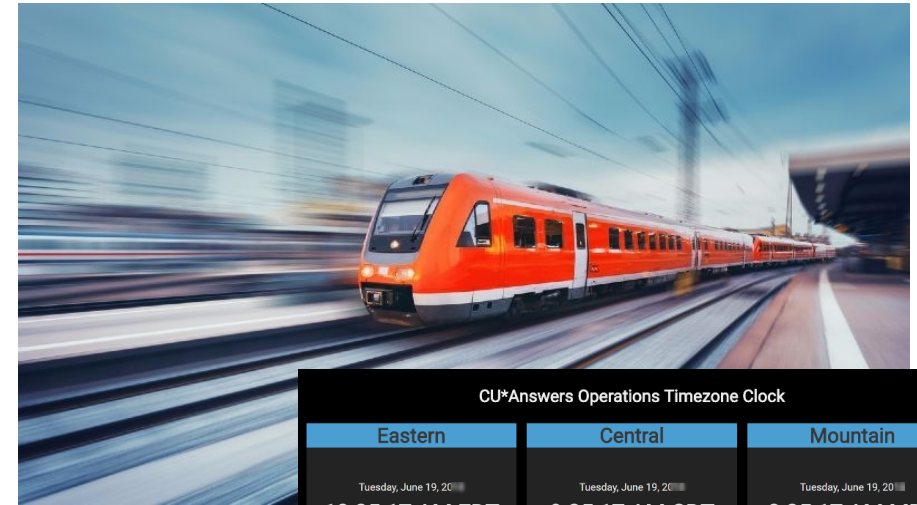


In the minds of many, pandemics are no longer low-probability events, but inevitable ones

# Consistency you can count on

MARCH 2020 THROUGH MAY 2021

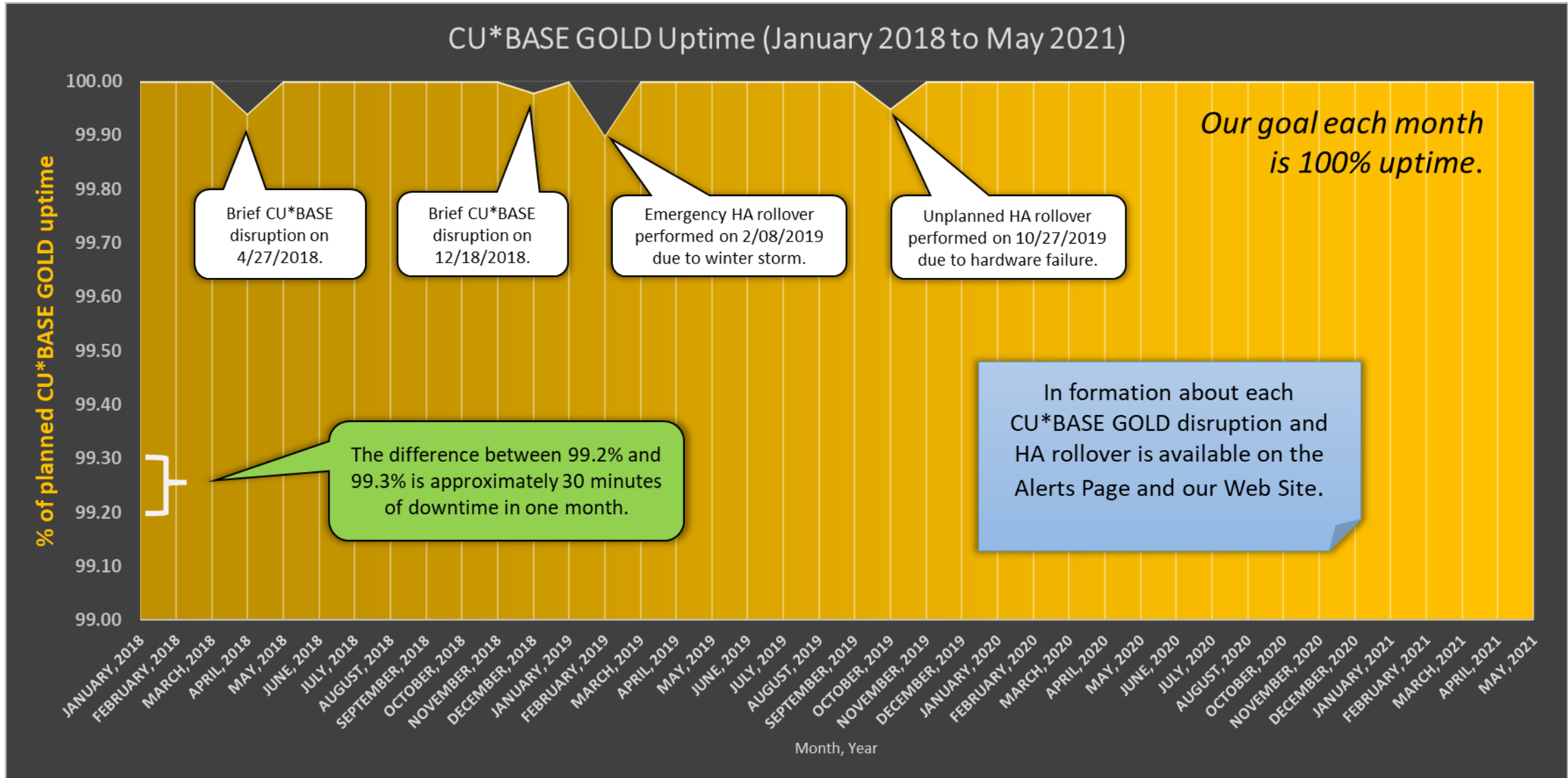
- ➔ 3 CU\*Answers HA rollovers
- ➔ 3 Site-4 HA rollovers
- ➔ Stimulus payments (It's Me 247, CU\*Talk, ACH processing, etc.)
- ➔ 2020 tax processing deadline extensions
- ➔ Third-party vendor integrations (16 direct connections and dozens indirect)
- ➔ 4 software releases



CU\*Answers Operations Timezone Clock

Eastern	Central	Mountain
Tuesday, June 19, 2020 10:35:17 AM EDT In Production	Tuesday, June 19, 2020 9:35:17 AM CDT In Production	Tuesday, June 19, 2020 8:35:17 AM MDT In Production
Pacific	Alaska	Hawaii
Tuesday, June 19, 2020 7:35:17 AM PDT In Production	Tuesday, June 19, 2020 6:35:17 AM AKDT In Production	Tuesday, June 19, 2020 4:35:17 AM HST In Production

What would you list as the most important contractual warranties when it comes to CU\*Answers?





# Connections you can count on

- ➔ Everyone wants a piece of what used to be exchanging cash
  - ➔ “Pay your babysitter with your phone!”
- ➔ But millions of times a day, people get *paid*
  - ➔ Their paycheck, their Social Security or pension benefits, etc.
- ➔ How do you stay connected, and who is driving the volume?



**New Afternoon ACH Posting Begins March 19**

Feb 24, 2021

**On Friday, March 19, OpsEngine will begin receiving an additional afternoon ACH file.** Currently, the afternoon ACH files are received each day at 4:00 PM ET and are posted by 5:00 PM ET.

With the addition of this new ACH file, there will now be two receive reports. OpsEngine will pull the two ACH file sets at 5:30 PM ET and will post them together on receipt.

We have submitted a project, which is awaiting assignment to a programmer, to simplify the current configuration for ACH posting and will be adding an option to post all credits immediately upon receipt, regardless of the effective date (this will no longer be exclusive to select company IDs as it currently is). Keep your eye on the Kitchen for more information about that later this year!

Have any questions? [Contact the OpsEngine team today.](#)



Fintechs focus on personal payments, but who does the heavy lifting to support your members' lifeline to a networked world?

# Cybersecurity (another word for “more expenses ahead”)

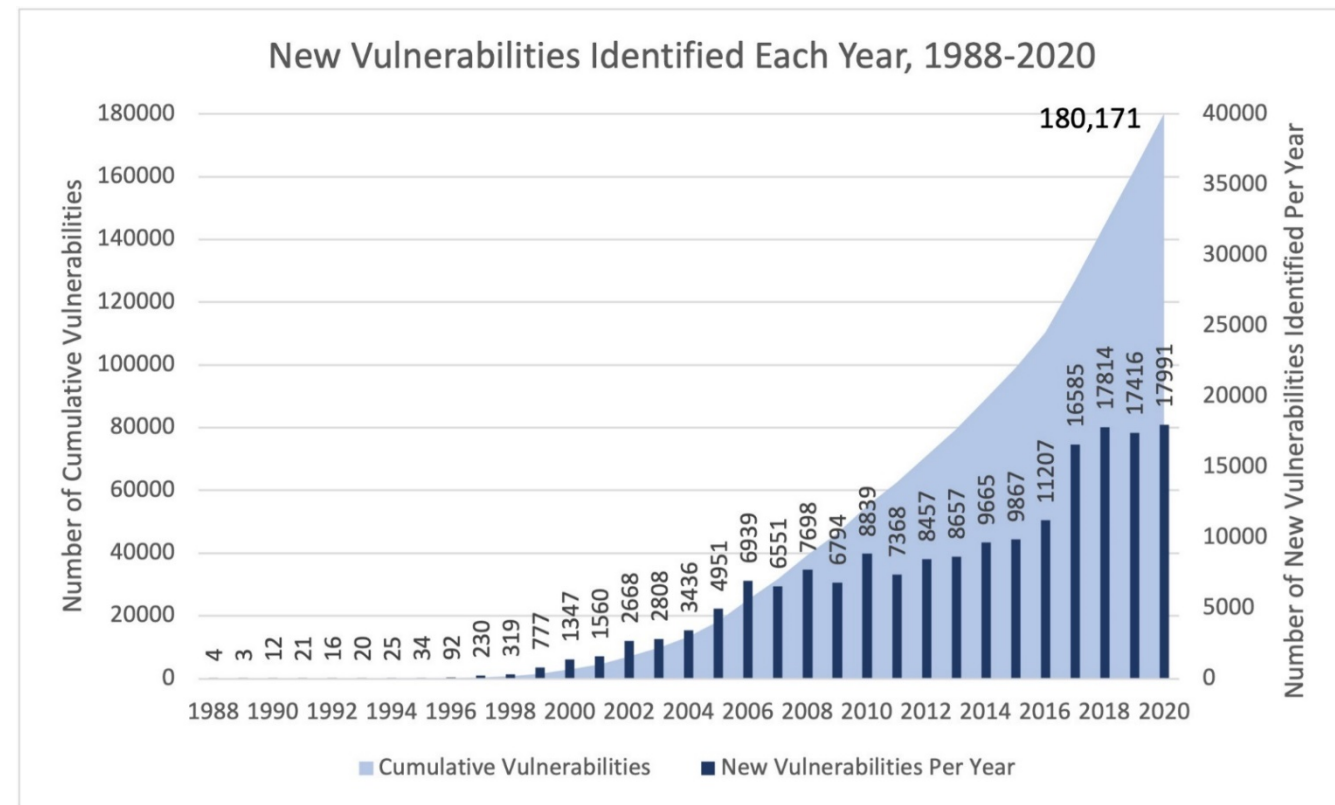
JUNE 2020-JUNE 2021

## ➔ Phishing

- ➔ 1-2 phishing attacks/week
- ➔ Warning email to staff about every 2 weeks

## ➔ Security Events

- ➔ Microsoft Exchange (*107 hours*)
- ➔ Unix/Linux SUDO
- ➔ SonicWall SMA and Net Extender
- ➔ F5 (*two vulnerabilities in 2020*)
- ➔ Apple Safari Caching (*affected programming, not CNS*)
- ➔ Orion SolarWinds (*did not affect CU\*Answers*)



Source: X-Force Red

**Tech in the weeds is now becoming a major conversation in the boardroom**

# Are we built for consistency when it comes to managing cybersecurity?

## HOW DO WE REDUCE THE COST RELATED TO THE FEAR OF CYBER-RISK?

➔ In 2022, ACIO will lean in with CUs to respond to the growing pressure and expense of cybersecurity

➔ Awareness

➔ Preparedness

➔ A cybersecurity alert costs our network 400 hours

➔ From research, to knowing whether to set off the alarms, to understanding how to mitigate the attack

**AdvantageCIO Cybersecurity Assessment**  
A comprehensive engagement designed to evaluate your institution's Cybersecurity posture

**ACIO Cybersecurity Assessment**  
Cybersecurity is on the short list of concerns among CEOs and technology teams who are responsible for safeguarding member data. The landscape is changing on a near constant basis and new threats emerge on an almost daily basis. The impacts of these threats can lead to disruption of business, reputational harm, financial risk or a combination of all three. **The ACIO team are experts in the Credit Union industry. We can help you evaluate your current approach as well as plan with you to strengthen your Cybersecurity posture:**

- Our technical experts use a best of breed commercial toolset that can inventory and evaluate your Cybersecurity controls.
- Our Cybersecurity Assessment methodology follows the NIST framework and relies on the FFIEC IT Exam Handbook and CIS controls.
- Assessments meet the NCUA requirements for an annual independent review of technology and security controls.
- Senior consultants who are not only Cybersecurity experts but also understand Credit Unions. We can translate the technical analysis into prioritized action items for CU leadership.
- Ongoing assessment options available to ensure you are meeting your Cybersecurity benchmarks on a continual basis.
- Specially bundled services designed for the needs of small CUs.

**Our Approach**  
Has your organization been challenged by the vendor that runs their tools on your network and leaves you with a highly technical and raises more questions than it answers?  
The AdvantageCIO Cybersecurity Assessment approach is unique in that we work with you every step of the way. We do our comprehensive testing, interview stakeholders within the organization and report to you our findings. We work with your organization on more than "What" needs, but also educate on "Why" we are making the recommendations. Another step, we will also share industry perspectives and options to resolve Cybersecurity challenges based on what we have found success.

Our goal is to partner with you in this very critical area and to help drive year over year improvement in your Cybersecurity program.

**AdvantageCIO Merger Technology Planning Assessment**  
The Confidence You Need to Successfully Combine Business Networks

**AdvantageCIO Strategic Technology Consulting**  
Information Security and Technology solutions designed to fulfill your credit union's compliance needs.

Information security has never been more challenging than it is today. Current trends such as a mobile workforce, BYOD and cloud computing mean that more of your staff and clients are accessing sensitive business information from more places and in more ways than ever before.

For the credit union, the challenge is to protect this information from loss, from theft, and from increasingly sophisticated threats, while at the same time addressing privacy, compliance, and risk management mandates. Keeping up with the continuous changes, whether they be regulatory or technological, requires a depth of expertise and experience that most organizations do not possess internally.

The professional information security consultants at AdvantageCIO have been helping credit unions and Credit Union Service Organizations improve their information security posture and meet their Information Security and Technology compliance requirements with a wide range of cost-effective solutions.

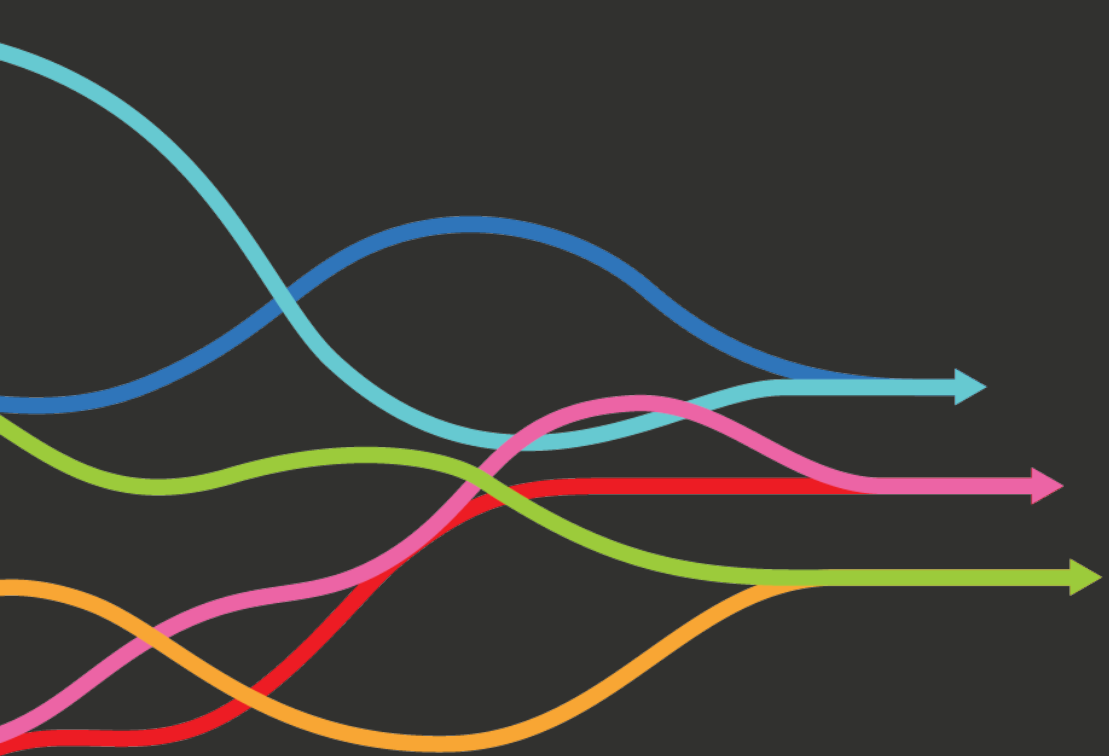
Contact an AdvantageCIO associate today to learn more about the services available designed to help you more effectively and efficiently allocate your time and resources as part of a robust security strategy.

**Who We Are**  
The experienced technology consultants at AdvantageCIO are focused on the specific needs and requirements of the credit union industry, serving organizations large and small.

Our experts offer a unique blend of technology and business experience and understand how to align IT with your business goals, leveraging emerging technologies to strengthen your security posture, while maximizing the return from shrinking budgets.

With threats to sensitive information growing in both number and sophistication every day, organizations cannot afford an outdated, legacy approach to security.

**How confident are you in your organization's overall security posture?**



Wrapping Up the Day

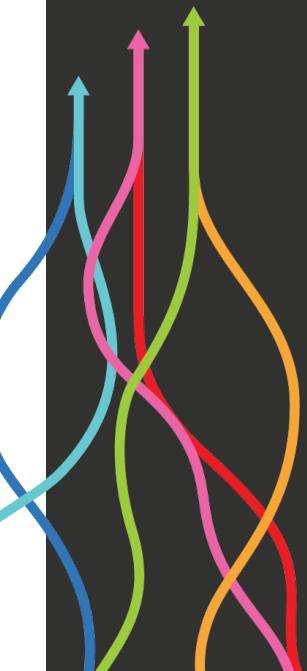
# Also in your packet...



27 articles

8 advertisers

23 authors from 10 organizations





# Also in your packet...

**Product Overview**

**Business Continuity & Recovery Services**

In a constantly changing and ever increasing complex business and IT environment, unplanned disruptions can be costly, resulting in financial losses, member dissatisfaction and regulatory compliance issues. An outdated recovery plan in the hands of untrained personnel puts your organization at risk.

Developing and implementing a comprehensive Business Continuity Program (BCP) that results in a repeatable process focused on continual improvement is the new standard. Resilience starts when business continuity steps begin a series of separate activities, is embraced as a business process, and becomes part of day-to-day decisions and operations.

CU\*Answers Business Continuity and Recovery Services can help you design and implement a program with cost-effective strategies, a multi-staged process to mitigate preparedness levels, and restore critical functions as quickly as possible in the service disruption or disaster.

**Discover more!**

**Business Continuity & Recovery**

CU\*Answers  
6500 38th Street SE  
Grand Rapids, MI 49546  
(616) 527-4575  
www.cuanswers.com/solutions/business-continuity

**CU\*ANSWERS Business Continuity**

**Put the power and experience of your Core Data Processor to work!**

**Professional services to help Credit Unions:**

- Design and Implement your *Business Continuity Plan*
- Develop and Test your *Incident Response Plan*
- Prepare for your next *IT Audit and Examination*

www.cuanswers.com/business-continuity

**SettleMINT Credit Card Ca\$hBack**

**Looking for different ways to help draw attention to your credit cards?**

Offering a good rebate program will not only increase the income for your credit union, it will also enhance plastic offerings to encourage members to apply for a credit card loan! Let's be honest, who doesn't like rewards? With this credit card cash back program, you will have the freedom of developing a product that will reward a member's credit card purchases each month and reward them with a percentage back onto their credit card loan. Each member receives a cash bonus and will see an increase in their credit score.

**We've recently enhanced:**

- You can choose the monthly, quarterly, or semi-annual rebates the user selects each month.
- You can choose the rate on an account, adjust the balance of the loan, or...
- You can choose the enrollment, and you can extend to their savings.

**Visit our store for more**

SettleMINT EFT Store  
store.cuanswers.com/settlemint

**SettleMINT**

**We heard you loud and clear...**

**iPay integration within It's Me 247 Online Banking**

iPay integration within It's Me 247 Online Banking (It's Me 247) for just get what we needed! We have now developed a robust solution to integrate iPay into online banking without leaving the It's Me 247 transaction processing by iPay.

CU\*Answers and iPay have partnered to provide a fully integrated and online online banking bill pay experience for client credit unions and their members. Your members can call or visit online and perform a variety of services, including adding payees, viewing bills electronically (from participating vendors), and approving payments in under a minute, without leaving It's Me 247 online banking. No more worrying about online banking linking out with trying to pay bills, and never disconnect between the two sites!

**Don't stress! Leave that to us!**

Visit our store for more details.

SettleMINT EFT Store  
store.cuanswers.com/settlemint-eft

**CU\*ANSWERS Business Continuity**

**BUSINESS CONTINUITY AND RECOVERY SERVICES FROM CU\*ANSWERS**

Developing and testing your business continuity and incident response plans can seem an overwhelming task, requiring time, resources, and skills not readily available in most organizations. And yet, having an outdated plan in the hands of an untrained staff puts your credit union at risk.

Put the experienced and knowledge of the CU\*Answers Business Continuity professionals to work for you. The same team that oversees the Business Continuity Program for your core data processor is already assisting many credit unions to meet this challenge.

Contact a certified CU\*Answers Business Continuity consultant today! **BCRS@CUAnswers.com**

**IS YOUR BUSINESS CONTINUITY PLAN READY FOR THE NEXT IT EXAM?**

**Professional Services Provided Include:**

- Business Impact and Threat Assessment
- Business Continuity Plan Development
- Disaster Recovery Testing
- Incident Response Plan Design and Implementation
- Awareness Training and Tabletop Exercises
- IT Exam and Audit Preparation

**OpsEngine**

**No more hand-keying RDC deposit transactions. Let us post your files for you.**

Get Started: [open.cuanswers.com/rdc](http://open.cuanswers.com/rdc) 616-285-5711

- Provides speed and convenience to your members
- Reduces member servicing costs
- Increased member satisfaction
- Boosts overall use of electronic channels
- Gives your institution a large geographic footprint
- Research shows consumers are willing to pay for it
- High return for relatively inexpensive deployment
- Attracts a younger member demographic

**OpsEngine**

**Printing Member Notices Has Never Been Easier!**

**Enhanced Member Notice Printing**

- The CU\*Answers Production Team is excited to partner with Sage Direct, Inc. to offer you a new and improved service to handle the production of your daily member notices. Sage
- Professionally produced
- Branded with your logo
- Guaranteed same day mailing

**The CU\*BASE 21.05 Release**

**A CEO's Perspective**

June 2021

Looking at the big picture ahead with Randy Karnes, CU\*Answers CEO

CEOs, I know many of you will push the release summary documents down to your management or even supervisory leaders for the tactical adjustments they need to make, and never browse the ideas that were invented over the last 18 months heading into this May's software delivery. I get that it's in the weeds, but I often wonder how many of you look for the signals and the big picture ahead. The spending is real and often signals more spending ahead.

Can you tell me about two game-changers in this release worthy of mentioning in your 2022 business plan? Can you find three hints at what you should be pushing harder, to make a standing approach much stronger? Are you keeping key future promises to your Board? Is there one more promise to add? Are you missing one or two more small wins?

What do you see in the 21.05 release? Here are my thoughts from a CEO and credit union commentator perspective. Let's get moving on this release.

**The Big Hitters – The Ones You Should Not Miss**

**PRV (Post Release Validation)**

A little CYA for our product and support teams. What happens when a product moves into production, and does not get the attention it needs from Quality Control and the Beta credit unions? Now it's part of your software, and we see how it really works in the marketplace, especially the auto-executing changes that go in without your configuration. Unanticipated things happen that must be corrected quickly.

The PRV team provides an additional pass, one more check against potential interruptions. Their efforts may be the difference between days of planning and the chaos of the unplanned. Watch this space. It should be interesting to see how it develops.

**Xpress Teller**

Check out this release for Xpress Teller. This is phase two of a big plan to modernize our teller design – an optional, second approach championed by a very loud cross section of our allies (credit unions and CUSOs).

It is a new 180-degree change that we will first teach our new credit unions that will evolve into the "old approach" when mandated by member activities. Existing credit unions in our network can still use Standard Teller and change when and if they want to. It will be interesting to see if credit union designers and the folks mandating processes walk their talk. May the experiments begin!

# Also in your packet...

**CUANSWERS**  
*The Writing Team*

**FREE Resources for CU\*BASE Credit Unions**  
Brought to you by the CU\*ANSWERS Writing Team

Made to fit many learning styles, and all available 24/7 online when you want it. Even in your pajamas!

- On-Demand Library of Videos  
Heavily 300+ videos available, with more added every month
- What's Cooking in the Kitchen  
Currently 34 recipes showing key projects currently in the design queue in development
- Online Help Systems for clients and members  
Heavily 4,000 topics about our software tools & 5 help systems:
  - CU\*BASE GOLD and Operator Edition online help
  - Show Me the Steps online help
  - 2000 Call Report online help
  - It's Me 247 Online Banking help
  - It's Me 247 Business Banking help
- What's New topic in the CU\*BASE online help, showing what changed in the most recent release
- Remember This  
Quarterly email to remind clients of software investments already made
- Release Summaries  
Spring, Fall, and Year-End release every year
- Resource Companion  
Email announcement listing of all new videos, booklets, and AnswerBook items created and updated for every major release
- Over 150 Topics Reference Booklets  
On-line reference materials pages, CU\*BASE and It's Me 247
- AnswerBook Knowledge Base  
New knowledge base items are added every month
- Daily Email Communications to Clients via CU\*ANSWERS Client News  
Valued to clients so much that we get new requests to be added to the list on a weekly basis!

For other services from the Writing Team, visit us in the Store:  
[store.cuanswers.com/store/writing-team/](http://store.cuanswers.com/store/writing-team/)

## Spread your marketing message with Campaigns.

**Xtend Communications**  
Informs, promotes, and delivers to members.

**Services in detail**

**Setup** Initial setup includes run sheets, setting up the Financial R60, EOC Spreadsheets, and reviewing all procedures. Covered by a one-time fee (see Xtend Pricing Guide for details).

**Base Service**

- S & ACH Exceptions
- S & ACH Statement & Return (if applicable)
- Checks & money order clearing
- Card settlement postings & balancing (if applicable)
- Change fund review/posting/balancing
- Member trial balance (review/posting/balancing if applicable)
- Suspense accounts (970.00-970.99)

**Month Services**

- Processing/balancing if on
- Negative share balance GL transfers
- Fixed assets/prepaid/accrued processing/balancing if on (CU\*BASE)

**Is A La Carte**

Price: Quoted

**Xtend Contact Center**  
connects with more members, more often.

**About**

When members call, we pick up the phone. We're a full-service call center with highly trained staff capable of handling large call volumes.

We act as a direct extension to your credit union with flexible plans and customization options. We offer outbound call solutions to help promote your services directly to your members.

**Featured Products & Services**

- Branch XT Inbound Calls  
Inbound member service. Our 100+ members, allowing your agent include overflow calls, after-hours
- Web Chat  
Digital member support located directly connects members to 9 members receive leaves quickly
- Branch ST Outbound Calls  
Outbound calls made to targeted offer self-service assistance to new members, make follow-up

6000 28th Street, Grand Rapids, MI 49508  
Info@xtend.com • 1-866-981-4983

**Xtend Data Analytics**  
mines and interprets member data.

**About**

We specialize in data mining and reporting. With an in-depth knowledge of the CU\*BASE platform, we use the tools at hand to pinpoint targets, create member marketing lists, and reveal patterns.

Most of our offerings are detailed reports on member databases that reveal how your members' lives, act, and interact with your credit union.

**Featured Products & Services**

- Marketing Scorecard  
An informational report of your membership breakdown and the products and services they hold. Provides details on your membership, and offers up next steps to improve different areas of your credit union and membership participation.
- New Member Reporting  
Take a deeper look at your current New Member Onboarding (NMO) process by understanding the engagement level of your new members after their first 30 days at the credit union.
- Know Your Online Credit Card Holders  
Develop a deeper understanding of how your members repay their credit card with you, and how this impacts your relationship with them.


"The depth of the reporting helped us prioritize strategies for improvement."

South Bay Credit Union

6000 28th Street, Grand Rapids, MI 49508  
Info@xtend.com • 1-866-981-4983

**CUANSWERS**  
Client Services & Education

**Client Services & Education**  
CU\*BASE Support & Training



**CU\*ANSWERS DEVELOPER'S HELP DESK**

**Promoting a Builder's Persona**  
A Strategy for Building Custom Software with CU\*ANSWERS

**Key Benefits**

- Providing clients an opportunity to collaborate with CU\*ANSWERS for developing software solutions.
- Offering an Online Shopping outlet to easily review and purchase various products and services.
- Uniquely targeted to a client who potentially wants to design, build and manage a project for themselves.
- You are the boss, empowered to talk for your vision and contracting only for those CU\*ANSWERS services required.
- Think of DHD as your project general contractor, helping coordinate the level of resources services needed from CU\*ANSWERS, and then building out the job accordingly.
- Our subcontractors represent our project developer's programming, technical advice, quality control, marketing experts, etc... you simply pay as per the bid for completing the job.
- Project management expertise - just tell us what you want!

**DHD Overview**

The Developer's Help Desk (DHD) provides a means of facilitating the process by which clients design, build, and manage custom projects in an innovative way.

The DHD combines a direct, informative website along with an Online Store for clients/developers to immediately shop for a desired solution. This virtual store features over 200 products and services and is intended to provide a retail shopping experience for easily ordering a variety of Off-the-Shelf products and services for which CU\*ANSWERS has previously developed, or getting started with a Custom Project request. By having grouped various project types into individual categories (i.e. departments), we are able to offer a simpler, more streamlined approach for clients to be able to quickly review. Whether ordering a "turnkey" project such as consulting from one supported IT switch to another, initiating a new Custom Project request, or even purchasing professional services to help architect your own solution outside of CU\*ANSWERS, the DHD team is here to assist!

In essence, we're here to talk about what you want to build, not necessarily what CU\*ANSWERS has already built. This represents a refreshing way of thinking and potentially offers a creative opportunity for how any credit union may partner with CU\*ANSWERS.

6000 28th Street, Grand Rapids, MI 49508

**Get Started!**

Scott Papp, DHD Business Manager  
1-866-981-1133  
dhd@cuanswers.com

Erin Mauer, DHD - Software Development  
1-866-981-1133  
616-285-5711 x 565  
dhd@cuanswers.com

**CUANSWERS RIM Services**  
CU\*ANSWERS Records & Information Consulting Services

Like every business today, your credit union generates a great deal of information. Whether it's financial records, HR records, or other records, you need a way to manage them effectively. Our RIM Services can help you achieve compliance, while ensuring you have a reasonable approach to managing your records.

**Did You Know?**

- Part 749 of the NCUA Rules and Regulations requires all Federally Insured Credit Unions to maintain a records preservation program?
- Ensuring you have a backup plan for your most vital records is an imperative part of your disaster recovery and business continuity plan?
- In the digital age of information overload, employees on average spend 1.5 hours per day searching for files and information?
- If you are an In-House Imaging client, you have had your fingers pinched that we can help you to set up to systematically purge your records?

**Records & Information Management (RIM) Services**

Helping credit unions reclaim control of their paper, digital, and electronic files with a compliant and effective Records and Information Management Program, including:

- Records covered by the Bank Secrecy Act
- Membership records containing personally identifiable information (PII)
- HR related records

**Is implementing a records retention program overwhelming?**

Contact RIM Services for a free consultation - we can help you get started with our top 25 list of records that need a retention plan!

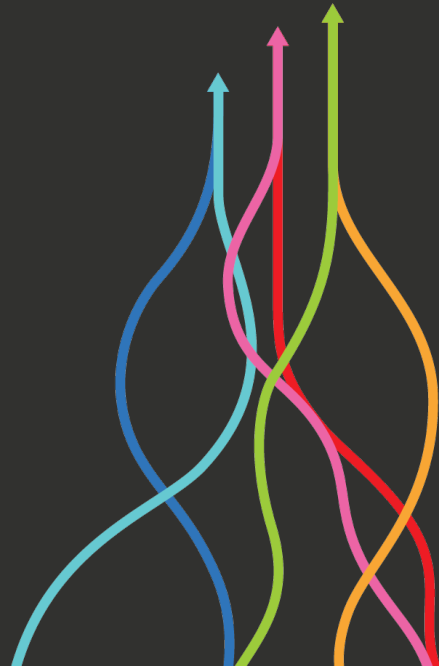
For a FREE consultation or inquiries about RIM Services, contact Christen Lipschultz  
Christen.Lipschultz@cuanswers.com  
616.285.5711 x548

- Records Retention Policy and Schedule
- Legal Hold Policy and Procedures
- Data Disposition and Destruction Policy
- PII Records Preservation Program
- Training and Audit Program



Talk about  
experienced,  
energized, and  
engaged . . .

Let's give our  
crew a hand!



CU\*ANSWERS  
A CREDIT UNION SERVICE ORGANIZATION

Experienced

Energized

Engaged

Leadership 2021

## Conclusion



For some of you, today was maybe too much of a one-man show

It's my last show, and I promise you something different for next year

There's a new party coming...

...let the world know what party favors you plan to bring





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Thank you  
for the day!