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
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.
May 15th, 2020  CU*Answers Daily Census

### All BUILDINGS

<table>
<thead>
<tr>
<th>Total Number of Employees</th>
<th>In Office</th>
<th>Remote</th>
<th>PTO</th>
<th>Not Scheduled to Work</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>276</td>
<td>73</td>
<td>163</td>
<td>33</td>
</tr>
<tr>
<td>First Shift</td>
<td>259</td>
<td>65</td>
<td>160</td>
<td>31</td>
</tr>
<tr>
<td>Second Shift</td>
<td>14</td>
<td>7</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>Third Shift</td>
<td>3</td>
<td>1</td>
<td>1</td>
<td>0</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Total Percentage</th>
<th>Percentage in Office</th>
<th>Percentage Remote</th>
<th>Percentage PTO</th>
<th>Percentage Scheduled Not to Work</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>26.45%</td>
<td>59.06%</td>
<td>11.96%</td>
<td>2.54%</td>
</tr>
<tr>
<td>First Shift</td>
<td>25.10%</td>
<td>61.78%</td>
<td>11.97%</td>
<td>1.16%</td>
</tr>
<tr>
<td>Second Shift</td>
<td>50.00%</td>
<td>14.29%</td>
<td>14.29%</td>
<td>21.43%</td>
</tr>
<tr>
<td>Third Shift</td>
<td>33.33%</td>
<td>33.33%</td>
<td>0.00%</td>
<td>33.33%</td>
</tr>
</tbody>
</table>

Employee Counts for All Buildings

- **In Office**
- **Remote**
- **PTO**
- **Scheduled Not to Work**
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?
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
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.

Experienced

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.

Energized

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.

Engaged
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
“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
Our 2021 honoree:

Debie Keesee

President/CEO since 1997 of Spokane Media FCU

- 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
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

- **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

Includes CU*Answers clients signed/LOI as of 5/30/2021

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

# of CUs by State

Includes all cuasterisk.com network partners, all clients under contract as of 5/30/2021
Credit Unions Served by State

Compare this to last year...

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

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

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
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

And the winner is...
Our 2021 honoree:

Bill Nikolauk
President/CEO
1st 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
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

Watch for more news to come, later this summer
Launching in 2021

A DECADE OF EVOLUTION AHEAD
Get on with it, already!

- 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” 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.

ONE SOFTWARE, ANY DEVICE
The vision of modules launched a whole new family of desktop and mobile web banking.

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

STANDALONE (14):
- Massage 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
- Statements 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 (Magic Wrighter)

STANDALONE SSO (4, 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):
- Payvers native P2P
- Payvers Native Bill Pay
- iPay 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)
- CO Secured Loans
- 1 Click Credit Card

STANDALONE RATE BOARDS (3):
- Certificate Rate Board
- Share Rate Board
- Loan Rate Board

CONTEXTUAL SSO (6):
- Varity SSO (OTB Card Management)
- FIS SSO (OTB Card Management)
- Fiserv 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)
- Look My Card
- Cleaned Check Retrieval eDOC
- Max Earnings Sweep??

CONTEXTUAL:
- Debit Card Round Ups

DHD CONSIDERATIONS:
- POP! (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
- Now 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

20% Will seek out designers to customize

10% Will become designers and power users

100% 💼 CU Publisher

Our most aggressively-priced and carefree option
Fees a la carte based on chosen designer
CU Publisher license fees

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

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

Our most aggressively-priced and carefree option.

Fees a la carte based on chosen designer.

CU Publisher license fees.
Mobile 5.0 is the best example yet of the power of CU Publisher

- Our biggest update so far
- Entirely new foundation
- 70+ mobile web modules
- 🏢 CUPublisher 💻 Mobile Manager
- Native and customizable navigation
- Native member messages 1.0
- Native account summaries

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

open.cuanswers.com/Mobile5
Mobile 5.0 is the best example yet of the power of CU Publisher

- 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

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
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

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

CUAnswers | Mobile Technologies Group

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
MTG mobile app development

AN ANNUAL WASH-RINSE-REPEAT ROUTINE

Deploy the current release (5.0)

Dec Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec Jan

Decide what’s in the next version (6.0)

Do the development work for the next version

* = CU*BASE release
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

**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?**

Considering the timeline and scope of the RDC Enrollment project, Mobile 6 needs to be fairly light weight.
Let’s take a look...
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!
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
A New Look is Coming to It's Me 247

Online Banking

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

Watch your email for this, coming soon!
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 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
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
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!

IT’S BEEN A HECK OF A JOURNEY; LET’S REVIEW

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.

<table>
<thead>
<tr>
<th>FLUID</th>
<th>CLEAR SEPARATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Consumer to business “jump”</td>
<td>BizLink 247 cannot jump</td>
</tr>
<tr>
<td>AutoBooks available for both</td>
<td>AutoBooks available for both</td>
</tr>
<tr>
<td>RDC available for both</td>
<td>RDC and Merchant Capture for both</td>
</tr>
<tr>
<td>Merchant Capture for MyBIZ</td>
<td>Bill pay? (even I have to check)</td>
</tr>
<tr>
<td>Consumer bill pay for both</td>
<td>Two URLs (itsme247.com, bizlink247.com)</td>
</tr>
<tr>
<td>One URL (itsme247.com)</td>
<td>Two mobile apps</td>
</tr>
<tr>
<td>Two mobile apps</td>
<td></td>
</tr>
</tbody>
</table>
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.

cuanswers.com/solutions/bizlink/
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.

cuanswers.com/solutions/bizlink/
## The BizLink Advisory Board’s Focus

Solutions needed by CUs who have developed business member initiatives, and who consider themselves on the path to sophisticated strategies for the business member.

- 2021: 5% of today’s network
- 2022: 20% of the network

- Working on 5 tactical solutions at a time

*Example*: Develop an integration with Jack Henry’s business member ACH origination solution.

## CU*Answers’ Focus as to Business Member Solutions

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: 20% of today’s network
- 2022: 80% of the network

- Working on developing an audience for the future

*Example*: 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
“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.”
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
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?

- 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
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

➤ But we’re not listening to one group about the other 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
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
What’s next for the new search engine?

What’s next for the new search engine?

- 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?)
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

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

Native Receipts
THE FUTURE

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
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 3rd 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

store.cuanswers.com/store/lendervp
Lender*VP has built a factory to include 3rd-party players

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

12 Ready2Look integration partners

- Retailer Direct
  6 CUs / 371 apps FYTD
- TCI
  7 CUs / 9,061 apps FYTD
- Dealertrack
  27 CUs / 11,617 apps FYTD
- RouteOne
  32 CUs / 32,587 apps FYTD
- CUDEC
  2 CUs / 371 apps FYTD
- LSI
  1 CU / 442 apps FYTD
- Allegro
  4 CUs / 2,256 apps FYTD
- Fannie 3.2 DU Import
  20 CUs / 1,367 apps FYTD

3 Misc Coverage integration partners

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

Ready2Look integration partners:
- (AMX, Calyx Pointe, Mortgage Bot, Mortgage Computer, Encompass)
Lender*VP has built a factory to include 3rd-party players.

**OUR DEEPEST LOS INTEGRATIONS**

**Live with Sync1:** 7
- FYTD applications: 5,431
- CUs in development: 5

**Live with MeridianLink:** 4
- FYTD applications: 4,764
- CUs in development: 0

**Live with Lending 360:** 4
- FYTD applications: 9,456
- 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 3rd-party players

**OUR DEEPEST LOS INTEGRATIONS**

**Live with Sync1:** 7
- FYTD applications: 5,431
- CUs in development: 5

**Live with MeridianLink:** 4
- FYTD applications: 4,764
- CUs in development: 0

**Live with Lending 360:** 4
- FYTD applications: 9,456
- CUs in development: 0

**Live with CUDL (indirect-only):** 3
- FYTD applications: 1,352
- CUs in development: 2

**Championing new loan disbursement integration**

**Becoming our primary credit bureau partner**
Lender*VP has built a factory to include 3rd-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 3rd party LOS solutions
➤ Redefining lending

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
- Via the internet
- Evolving CLR Path
- Competing with 3rd party LOS solutions
- Redefining lending

1. Invest and develop things that only our LOS can do
2. A deep and intense focus on the internet-engaged member
3. A deep and intense focus on the internet-engaged member
4. Focus CUs on separating themselves from their competitors
5. Invest in what happens after the LOS that sets us apart
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
  - Add an enhanced process for the new member
  - For the newest internet users
Where should Lender*VP focus, and when?

- **Non-members**
  - ONE-WAY FORMS
  - For the newest internet users
  - Non-internet-enabled members
  - 2020/21

- **Internet-enabled members**
  - SMART APPLICATIONS
  - For the least trusted borrower
  - Build the ultimate mobile first solution for internet retailers and their most trusted channels
  - For the most seasoned internet member relationships
  - 2022

- **Non-internet-enabled members**
  - ENABLE
  - Add an enhanced process for the new member
  - For the newest internet users
  - 2023
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

Non-members

Form Generator

Request Center

store.cuanswers.com/store/irsc
A focus on serving **authenticated members**

- Reducing the clutter in the loan queue
  - Automatic “store and return” for incomplete apps
  - Urgency prompt

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

For your most seasoned internet member relationships

**In the Kitchen: 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 ServingAuthenticated Members**

Since the time online apps are for known members, our intention is to build the most effective flow possible for serving the internet-enabled, authenticated member. The reality is members applying for loans will always log in using their TID & Mi credentials, and we can work with those trusted members in new ways to improve the overall member experience.

This map for us is moving away from handling non-member loan applications via our online LOS. CAPTURE it all will, of course, still have pre-membership lending tools, and CUS will have third party tool integrations to follow that 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.

**Open.CUAnswers.com/LOSProjects**
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

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

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

14 campaigns in a year
400 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
4.5 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?

- **20.07** 1Click Credit Card Offers
  
  (Also launched Flex loans & a new eSign experience)

- **20.11** CD-secured Loan Offers

- **21.10** 1Click Unsecured Offers
  
  (for signature loans & LOCs)

- **21.10** Savings-secured Loan Offers

Coming soon!
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
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.”
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

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
➤ 6th annual Conversations on Compliance
➤ Published a new Employee Security Audit resource

Check out our channel on ondemand.cuanswers.com
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
Activity Pattern Monitoring Services from AuditLink

- Money Laundering
- P2P Hack
- Compromised Cards
- RDC Fraud
- Human Trafficking
- Elder Abuse
- ATM Fraud
- Unemployment Fraud
- Online Banking Hack
- Compromised ACH
- Account Takeover
- Check Kiting
- Online Banking Hack

store.cuanswers.com/store/auditlink/
## CU Answers, Inc.
**For Month Ending April 30, 2021**
### Income Statement

<table>
<thead>
<tr>
<th></th>
<th>April</th>
<th>Budget</th>
<th>Variance</th>
<th>YTD April</th>
<th>Budget</th>
<th>Variance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Audit Link Revenue</td>
<td>96,121.60</td>
<td>90,895.00</td>
<td>5,226.60</td>
<td>629,058.60</td>
<td>623,832.00</td>
<td>5,226.60</td>
</tr>
<tr>
<td><strong>Total CMS Revenue</strong></td>
<td><strong>$96,121.60</strong></td>
<td><strong>$90,895.00</strong></td>
<td><strong>$5,226.60</strong></td>
<td><strong>$629,058.60</strong></td>
<td><strong>$623,832.00</strong></td>
<td><strong>$5,226.60</strong></td>
</tr>
<tr>
<td>Audit Link Revenue</td>
<td>4,566.00</td>
<td>4,300.00</td>
<td>266.00</td>
<td>39,334.00</td>
<td>39,068.00</td>
<td>266.00</td>
</tr>
<tr>
<td><strong>Total External Revenue</strong></td>
<td><strong>$4,566.00</strong></td>
<td><strong>$4,300.00</strong></td>
<td><strong>$266.00</strong></td>
<td><strong>$39,334.00</strong></td>
<td><strong>$39,068.00</strong></td>
<td><strong>$266.00</strong></td>
</tr>
<tr>
<td>Audit Link Revenue</td>
<td>31,413.20</td>
<td>27,891.00</td>
<td>3,522.20</td>
<td>197,156.20</td>
<td>193,634.00</td>
<td>3,522.20</td>
</tr>
<tr>
<td><strong>Total Partner Revenue</strong></td>
<td><strong>$31,413.20</strong></td>
<td><strong>$27,891.00</strong></td>
<td><strong>$3,522.20</strong></td>
<td><strong>$197,156.20</strong></td>
<td><strong>$193,634.00</strong></td>
<td><strong>$3,522.20</strong></td>
</tr>
<tr>
<td><strong>Total Revenue</strong></td>
<td><strong>$132,100.80</strong></td>
<td><strong>$123,086.00</strong></td>
<td><strong>$9,014.80</strong></td>
<td><strong>$865,548.80</strong></td>
<td><strong>$856,534.00</strong></td>
<td><strong>$9,014.80</strong></td>
</tr>
<tr>
<td>CGS - Audit Link Partner</td>
<td>0.00</td>
<td>5,551.00</td>
<td>5,551.00</td>
<td>0.00</td>
<td>5,551.00</td>
<td>5,551.00</td>
</tr>
<tr>
<td><strong>Total Cost of Goods</strong></td>
<td><strong>0.00</strong></td>
<td><strong>5,551.00</strong></td>
<td><strong>5,551.00</strong></td>
<td><strong>0.00</strong></td>
<td><strong>5,551.00</strong></td>
<td><strong>5,551.00</strong></td>
</tr>
<tr>
<td><strong>Total Cost of Goods Sold</strong></td>
<td><strong>$0.00</strong></td>
<td><strong>$5,551.00</strong></td>
<td><strong>$5,551.00</strong></td>
<td><strong>$0.00</strong></td>
<td><strong>$5,551.00</strong></td>
<td><strong>$5,551.00</strong></td>
</tr>
<tr>
<td><strong>Gross Margin</strong></td>
<td><strong>$132,100.80</strong></td>
<td><strong>$123,086.00</strong></td>
<td><strong>$9,014.80</strong></td>
<td><strong>$859,997.80</strong></td>
<td><strong>$850,983.00</strong></td>
<td><strong>$9,014.80</strong></td>
</tr>
</tbody>
</table>

### Audit Link Overtime
- 1,312.78
- 1,312.78
- 1,312.78
- 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)

### Total Employee Expenses
- 66,338.03
- 66,304.37
- 973.66
- 488,764.35
- 447,810.59
- 973.66

### Contribution to Overhead
- 64,822.78
- 56,781.63
- 8,041.14
- 411,213.55
- 343,172.41
- 8,041.14
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
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

2022 will be a big year for AI
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 – May 31”). 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 question 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 a 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)

<table>
<thead>
<tr>
<th>Year</th>
<th>Skips Processed</th>
<th>Dollars Skipped</th>
<th>Average Fee</th>
<th>Total Fee</th>
<th>Total Collected</th>
</tr>
</thead>
<tbody>
<tr>
<td>2019</td>
<td>10,408</td>
<td>11,497</td>
<td>29.08</td>
<td>330,097</td>
<td>395,297</td>
</tr>
<tr>
<td>2020</td>
<td>16,416</td>
<td>2,386</td>
<td>12.11</td>
<td>151,318</td>
<td>150,390</td>
</tr>
</tbody>
</table>

And if you didn’t get the original, I’m sure I sent you a copy one day later
New look and feel

Updates to trendline navigation

% change at a glance

Enhancements to the Static Pool Analysis dashboard

21.06 RELEASE COMING JUNE 27

Find this on our Release Summaries page
Data warehouses: inspiring mini-storage buyers everywhere

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

cuanswers.com/solutions/asterisk-intelligence
Data warehouses: inspiring mini-storage buyers everywhere

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

▶ Services for 3rd-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 3rd-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.
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
A growing partnership

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
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

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

ASTERISK INTELLIGENCE + Settle MINT EFT

Tearsheet data awards 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...

DATA is the key
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

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

### EarningsEdge

<table>
<thead>
<tr>
<th></th>
<th>April</th>
<th>Budget</th>
<th>Variance</th>
<th>YTD April</th>
<th>YTD Budget</th>
<th>YTD Variance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Earnings Edge &amp; Asterisk Intelligence</td>
<td>24,085.00</td>
<td>25,836.00</td>
<td>(1,751.00)</td>
<td>151,068.50</td>
<td>152,819.50</td>
<td>(1,751.00)</td>
</tr>
<tr>
<td>Total CMS Revenue</td>
<td>$24,085.00</td>
<td>$25,836.00</td>
<td>(1,751.00)</td>
<td>$151,068.50</td>
<td>$152,819.50</td>
<td>(1,751.00)</td>
</tr>
<tr>
<td>Total Revenue</td>
<td>$24,085.00</td>
<td>$25,836.00</td>
<td>(1,751.00)</td>
<td>$151,068.50</td>
<td>$152,819.50</td>
<td>(1,751.00)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>April</th>
<th>Budget</th>
<th>Variance</th>
<th>YTD April</th>
<th>YTD Budget</th>
<th>YTD Variance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Earnings Edge &amp; AI Overtime</td>
<td>22,796.96</td>
<td>22,500.42</td>
<td>296.54</td>
<td>158,930.10</td>
<td>158,633.56</td>
<td>296.54</td>
</tr>
<tr>
<td>Earnings Edge &amp; AI Wages</td>
<td>3,846.40</td>
<td>4,166.67</td>
<td>(320.27)</td>
<td>29,232.64</td>
<td>29,352.91</td>
<td>(320.27)</td>
</tr>
<tr>
<td>Earnings Edge &amp; AI Contract Labor</td>
<td>4,000.00</td>
<td>4,000.00</td>
<td>0.00</td>
<td>35,720.00</td>
<td>35,720.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Earnings Edge &amp; AI Bonuses</td>
<td>7,523.00</td>
<td>7,425.14</td>
<td>97.86</td>
<td>52,446.93</td>
<td>52,349.07</td>
<td>97.86</td>
</tr>
<tr>
<td>Total Employee Expenses</td>
<td>$38,166.36</td>
<td>$38,092.23</td>
<td>74.13</td>
<td>$276,388.17</td>
<td>$276,314.04</td>
<td>74.13</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>April</th>
<th>Budget</th>
<th>Variance</th>
<th>YTD April</th>
<th>YTD Budget</th>
<th>YTD Variance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contribution to Overhead</td>
<td>(14,081.36)</td>
<td>(12,256.23)</td>
<td>(1,825.13)</td>
<td>(125,319.67)</td>
<td>(23,494.54)</td>
<td>(1,825.13)</td>
</tr>
</tbody>
</table>
When a credit union asks, “Can your tools do this?” that starts a conversation

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

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

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

…and we make money as a tool manufacturer

…and we make money as a service provider

…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.”
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?
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?

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

What would you list as the most important contractual warranties when it comes to CU*Answers?
Consistency you can count on

CU*BASE GOLD Uptime (January 2018 to May 2021)

Our goal each month is 100% uptime.

- Brief CU*BASE disruption on 12/18/2018.
- Emergency HA rollover performed on 2/08/2019 due to winter storm.
- Unplanned HA rollover performed on 10/27/2019 due to hardware failure.

The difference between 99.2% and 99.3% is approximately 30 minutes of downtime in one month.

In formation about each CU*BASE GOLD disruption and HA rollover is available on the Alerts Page and our Web Site.
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?

Fintechs focus on personal payments, but who does the heavy lifting to support your members’ lifeline to a networked world?
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)*
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
Wrapping Up the Day
Also in your packet...

- 27 articles
- 8 advertisers
- 23 authors from 10 organizations
Also in your packet...
Also in your packet...
Talk about experienced, energized, and engaged . . .

Let’s give our crew a hand!
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
Thank you for the day!