



CU*Answers Leadership Conference 2023

SETTING A
BASE CAMP
FOR OUR FUTURE

Welcome!

Spotlight on...

The CU*Answers Store

store.cuanswers.com

Launched **March 15, 2017** with **125** products

As of May 2023:

1,500 products

\$9M+ in revenue

30,000+ products sold

35% of all products are free or quote provided



Giveaway!!

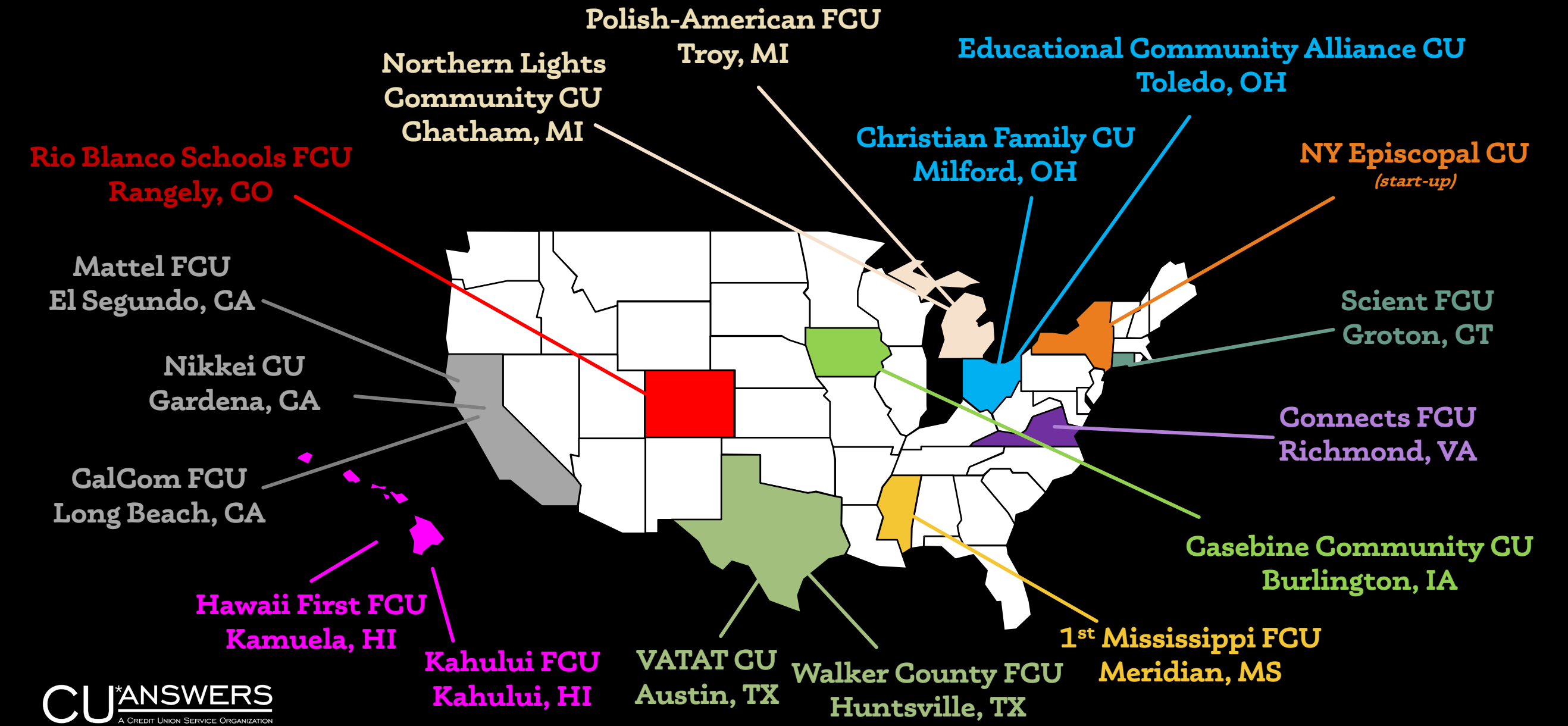


**Watch for these slides
throughout the day...**

**Check your nametag
to see if you're a winner!**

Greetings to Your Newest Peers!

17 New CU*Answers clients in **11** states since last time!



Deep Dive on Lending

Ashley Melder, VP Professional Services, Lender*VP

Charlie Dean, LOS Coordinator, Lender*VP

Lender*VP

Variable Rates

- ▶ **Everyone's relearning how to do variable rates!**
 - **Lender*VP has been holding special training events**
 - **Do you know how your programs work?**
- ▶ **Recently enhanced contract variable rates to support automated payment changes on LOCs *(23.05 release)***
 - **Also changed rate change frequency on the notice**
- ▶ **What's next?**

Participation Lending

Recent enhancements:

- ▶ Package loans for sale via Tool #574, then auto-create them in the CU*BASE Participation Loan subsidiary *(22.10)*
- ▶ New reports *(22.10)*
- ▶ Support for tracking deferred government-backed loans *(23.05)*

New Integrations

OpenLending



- ▶ Default insurance for higher-risk loans
- ▶ Submit app/collateral from CU*BASE LOS to OpenLending for certification
 - No rekeying!

Sign up today! store.cuanswers.com/product/openlending

New Integrations

Auto Financial Group (AFG)



- ▶ AFG Balloon Lending:
Residual-based, walk-away vehicle financing
- ▶ New button in CU*BASE LOS to pull a residual value from the AFG calculator – no rekeying!
- ▶ Targeted for **24.05 release** – sign up in the store today!

Sign up today! store.cuanswers.com/product/auto-financial-group

Giveaway!!



**J.D. Power (NADA)
Vehicle Valuation Integration for 1 Year
A \$1,000+ value, FREE!!**

**Includes initial setup fee and 1 year's worth of valuation pulls
Must be booked by December 31, 2023**

store.cuanswers.com

1 **CLICK** OFFERS

Recent enhancements:

- ▶ Added ability to charge a processing fee *(22.12)*
- ▶ Expanded to allow checking-secured loan offers *(23.05)*
- ▶ Assign default approver ID *(23.05)*

1 **CLICK** OFFERS

Coming soon:

- ▶ Adding processing fees to APR calc
- ▶ Add e-signing to credit card offers
- ▶ More e-sign forms per offer
- ▶ Use first payment date from your product config

1-CLICK OFFERS

Thanks to
project
champion RVA
Financial!

▶ 1-Click Unfunded Loan Offers:

- Pre-approved **secured** loan offers via online banking
- Current flow minus immediate funding/loan creation
- Approved pending confirmation of purchase and exact \$ amount
- Member gets pre-approval document to take to your chosen dealer
- You close the loan from the CU*BASE queue

Learn more: open.cuanswers.com/internet-retailing

Giveaway!!



**2 Do-It-Together Unsecured Loan
1-Click Campaigns**

Each a \$799 value, FREE!!

Must be booked by December 31, 2023

store.cuanswers.com



CLR Path Decision Advisor:

- ▶ Use what you already know about your members to make decisions!
- ▶ Decision advice FREE for all CU*BASE credit unions!
 - Adoption slow so far
- ▶ In 23.05 we added links so you can use this to help make non-lending decisions
 - Teller, Inquiry, Phone, Transfers, and at account opening



- ▶ **Coming next: 1-Click Offers based on CLR Path score**
 - **Instead of creating an account list, you set up a CLR Path score matrix**
 - **Score 400-500 = \$750 max**
 - **Score 501-600 = \$1,000 max, etc.**



Learn more: open.cuanswers.com/internet-retailing

FUEL

Forecasted Underwritten Express Lending

- ▶ The FUEL decision model is in use by **34** CUs
 - Another **6** in the queue

Enhancements in the works:

- ▶ FUEL performance report *(23.10)*
- ▶ Re-decision with single credit pull *(in development)*

Join the conversation!

Conversations on *

Lending

A CU*Answers Collaboration Group



Date **Thursday, July 27, 2023**

Time **3:00-4:00 p.m. ET**

Topic **FUEL Decision Model**

Register **open.cuanswers.com/conversations**

Giveaway!!



FUEL Decision Model Initial Setup
A \$3,500 value, FREE!!

Must be booked by December 31, 2023

store.cuanswers.com

Third-party Lending Solutions

158 CUs
99,251 applications

Integrations	CUs	Applications
RouteOne Integration	31	31,553
DealerTrack Integration	25	9,466
Sync1 Integration	20	20,653
Allied Insurance Integration	19	1,367
CUNA Misc Coverage Integration	11	890
Fannie Mae Integration Import	11	386
MeridianLink	6	6,925
Lending360 Integration	5	9,763
Allegro/Dills Integration	4	1,916
CUDL	4	2,192
Decision Lender 4.0 (R2L)	4	1,980
Retailer Direct Integration	4	819
Decision Lender 4.0 (R2B)	3	3,934
Frost Integration	3	944
Kasasa Application Export	3	200
Loanliner Integration (R2L)	3	3,448
CUDC Integration	1	346
Scienaptic Application Export	1	2,469

Reengineering Our Own Online LOS

▶ Project 1: Managing the Queue

Coming in 23.10

- Routing for incomplete apps
- New payment calc for LOC / CCs

▶ Project 2: A New Online App

More on this in a moment

- For authenticated members and non-members
- CU customization options via CU Publisher

▶ Project 3: Online Approvals and Fulfillment

Design in process

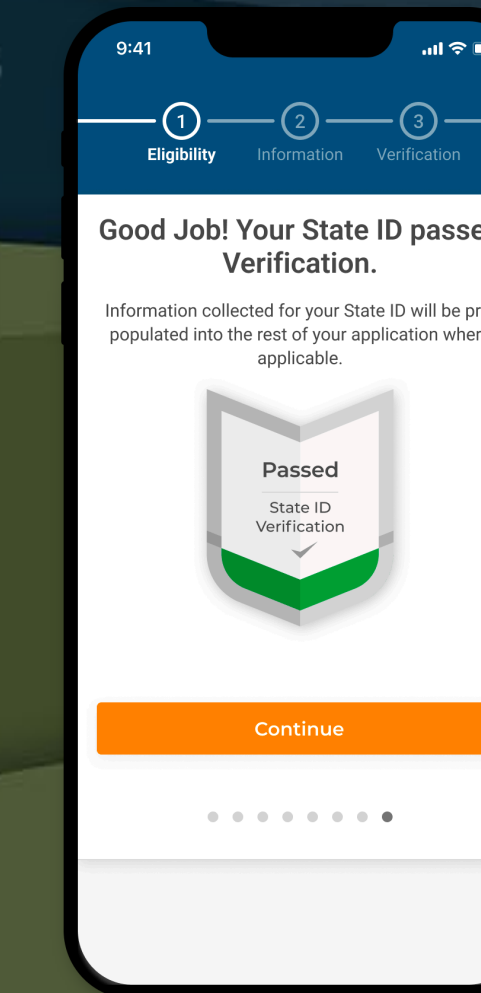
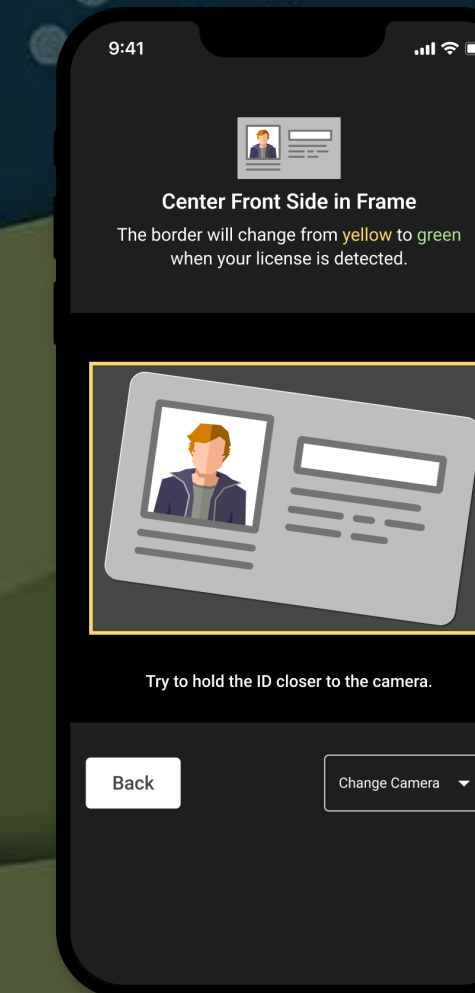
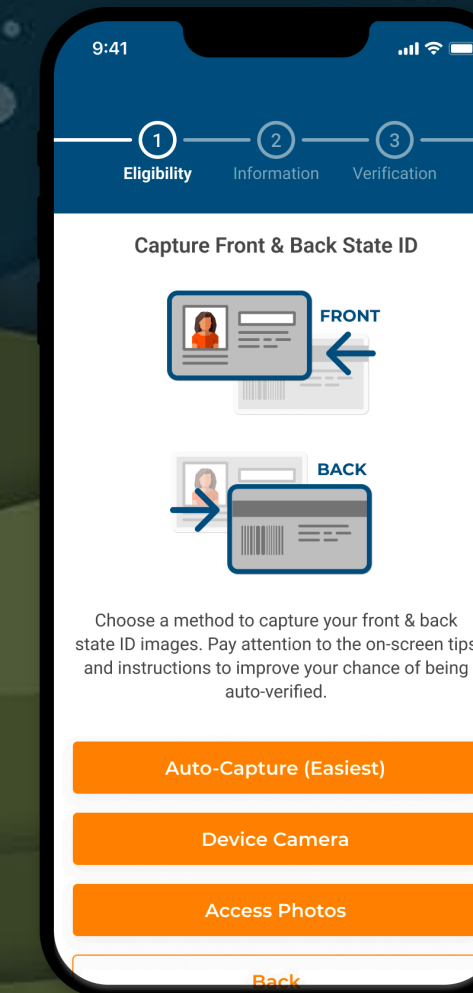
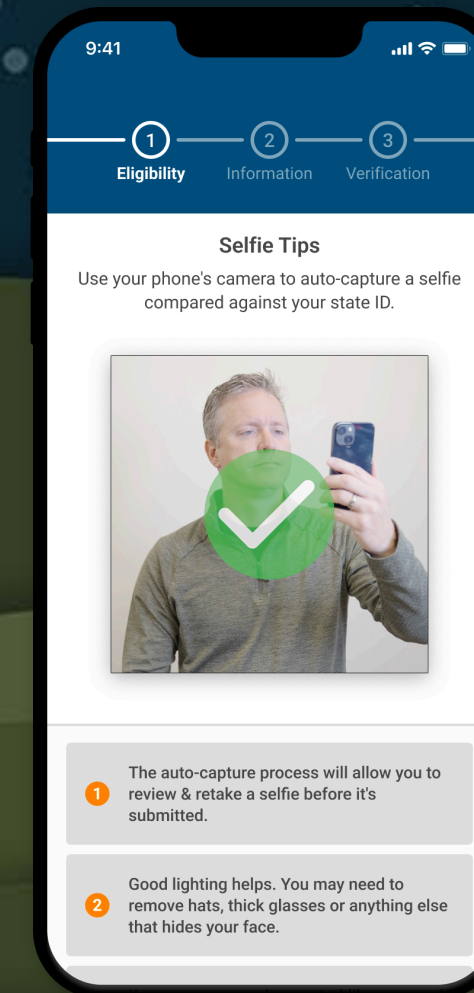
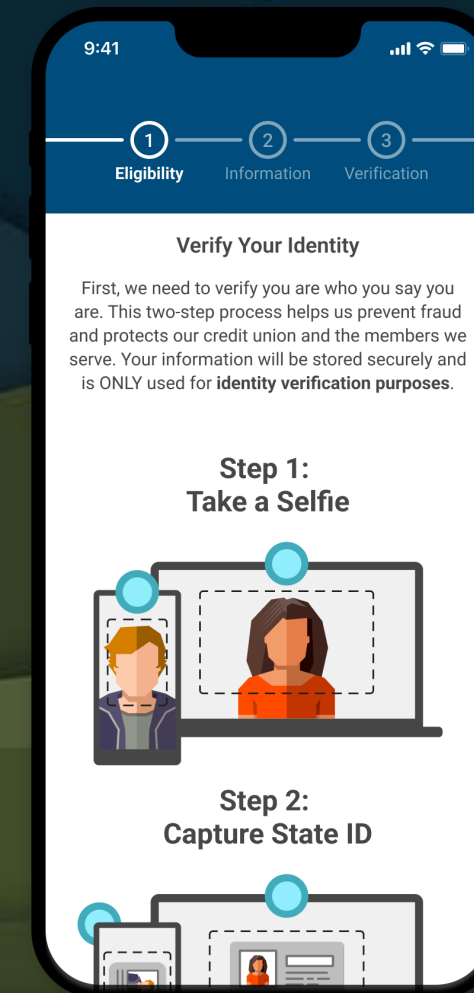
Deep Dive on Online/Mobile Projects

Kristian Daniel, VP Client Service & Education

Ken Vaughn, VP MTG Product Design & Business Development

Membership Opening 3.0

State ID Proofing



Tiered Pricing for
CU Publisher

NEW



LoanManager



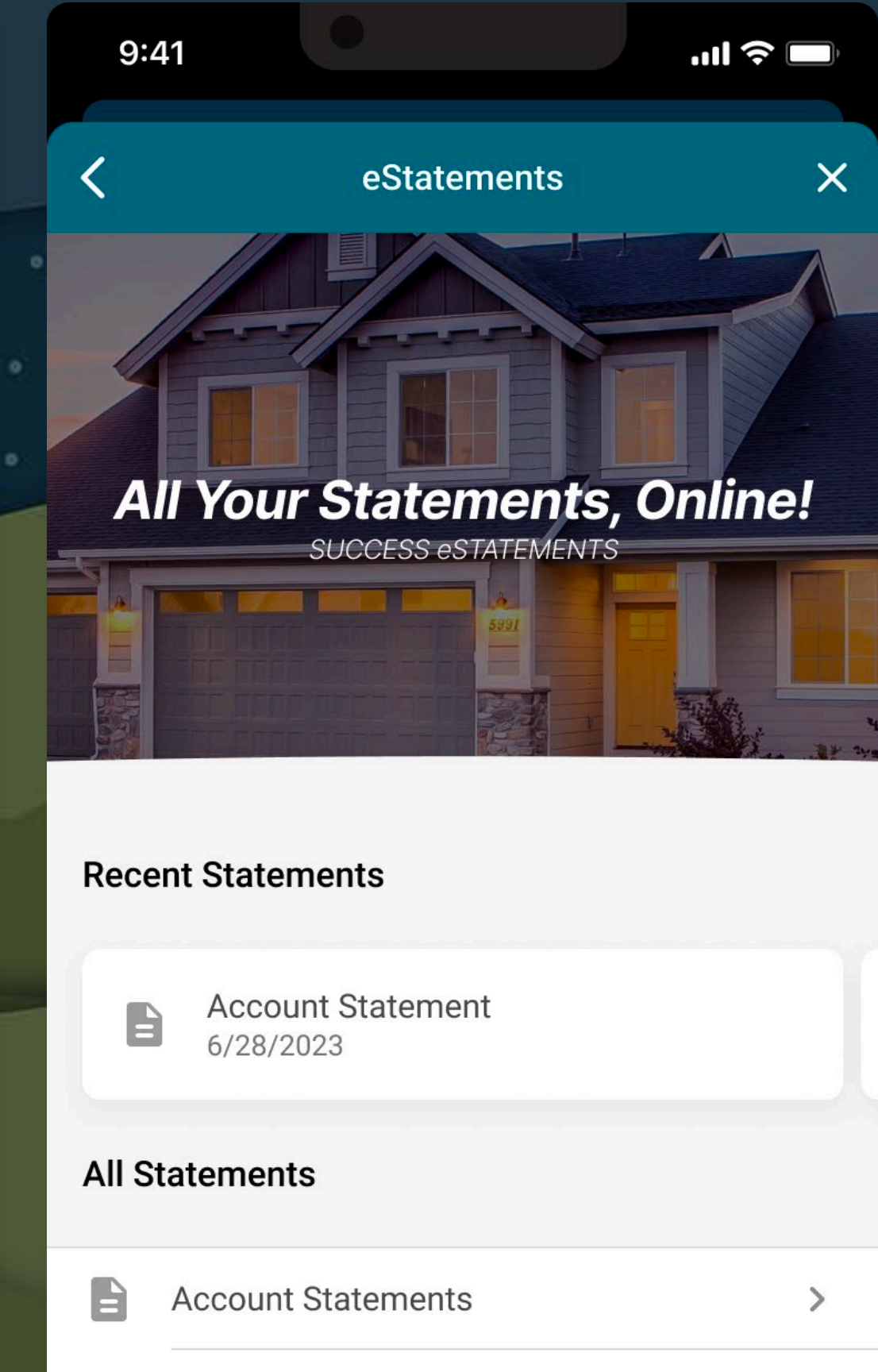
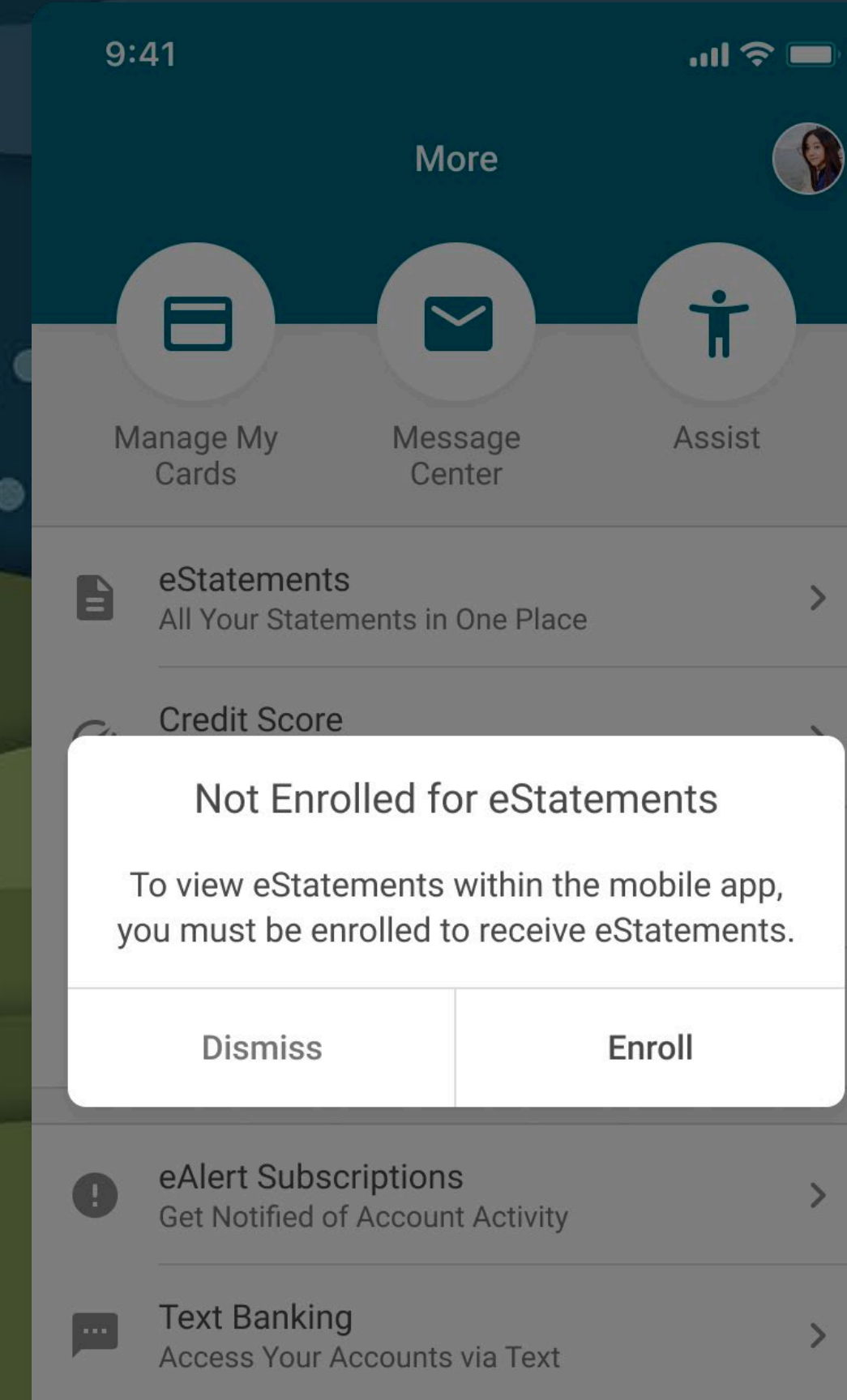
IM247Desktop



MOPManager

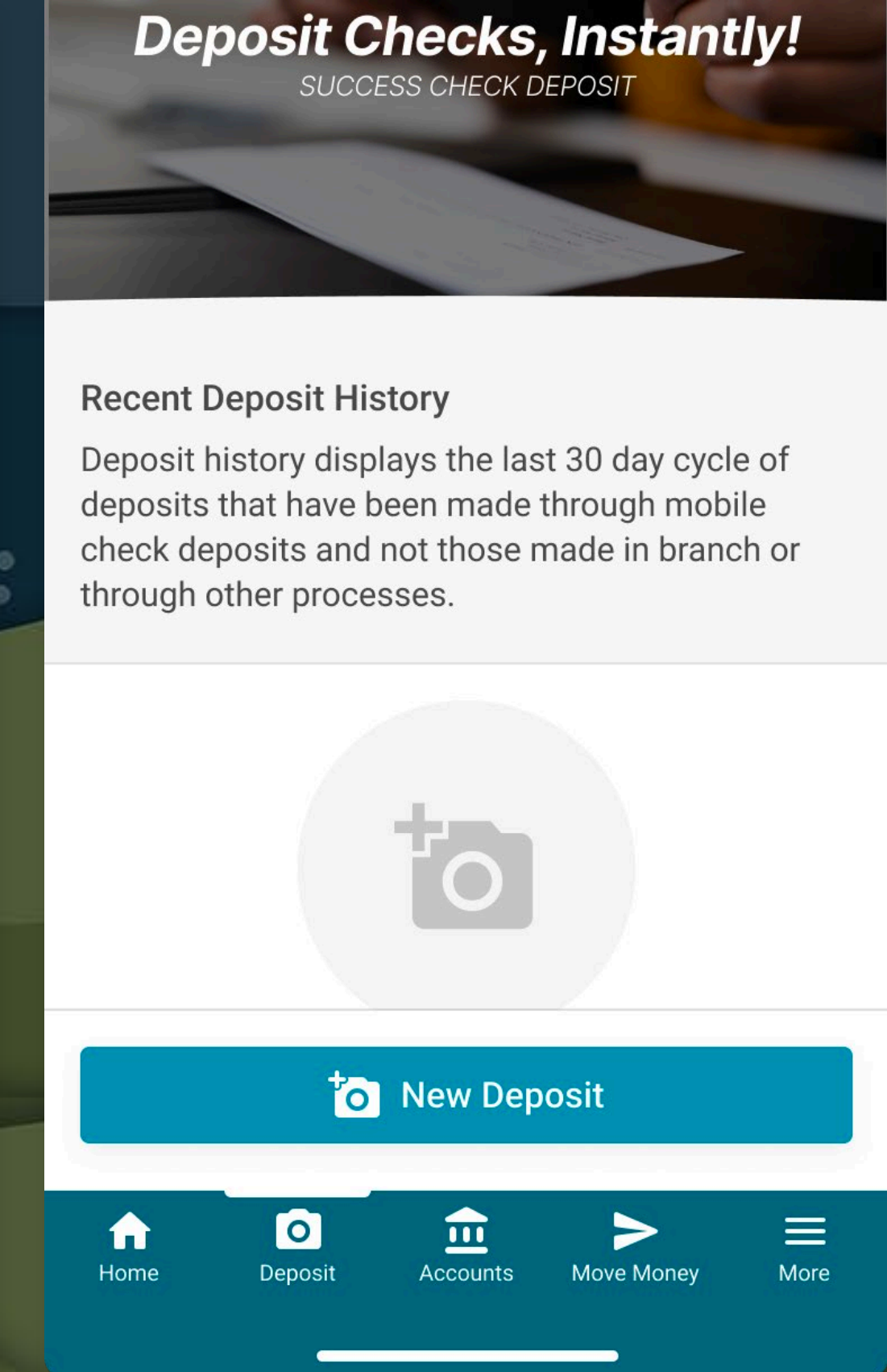
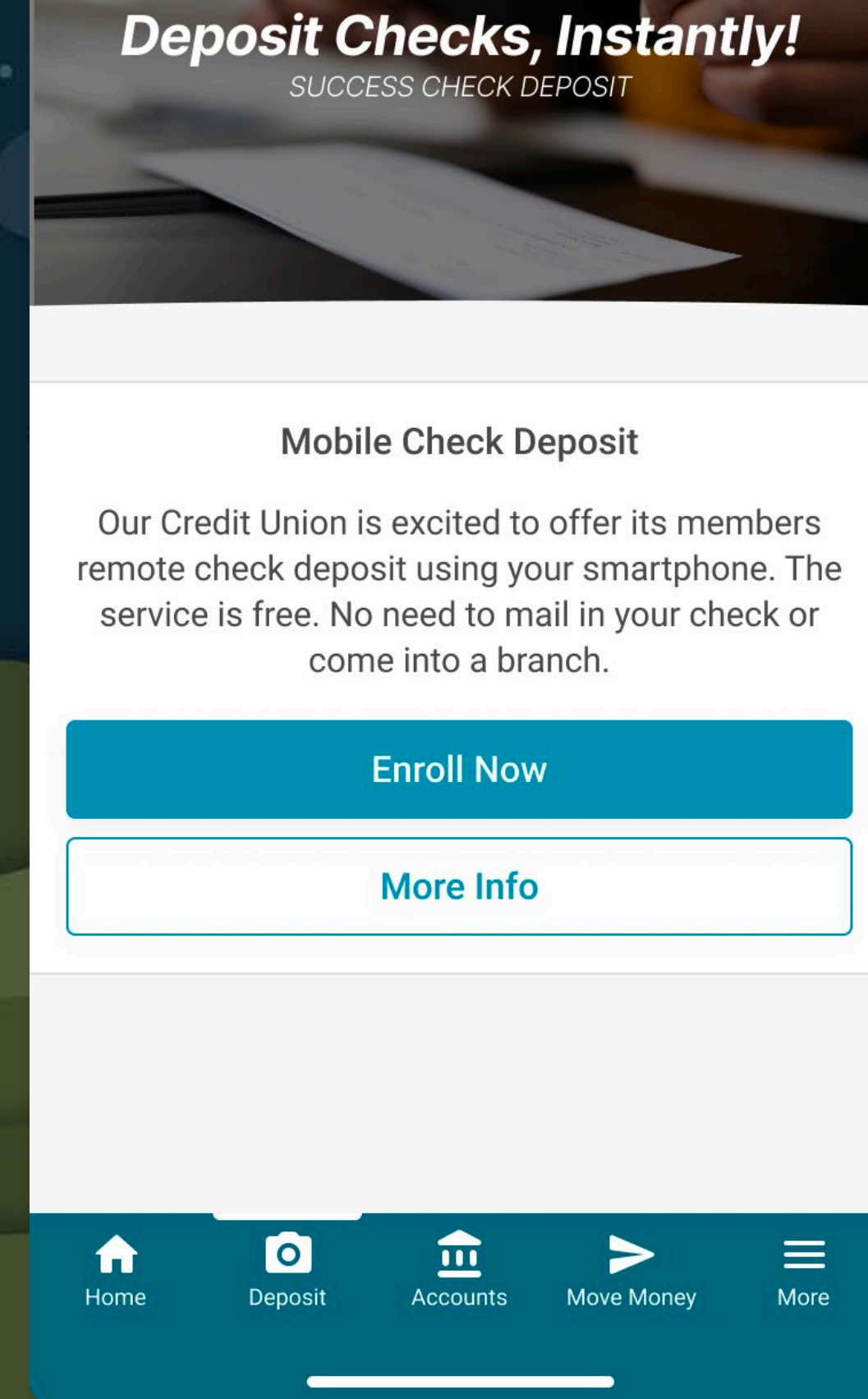
Mobile 6.2 • eStatement Enrollment

For iOS & Android



Mobile 6.2 • RDC Auto Enrollment

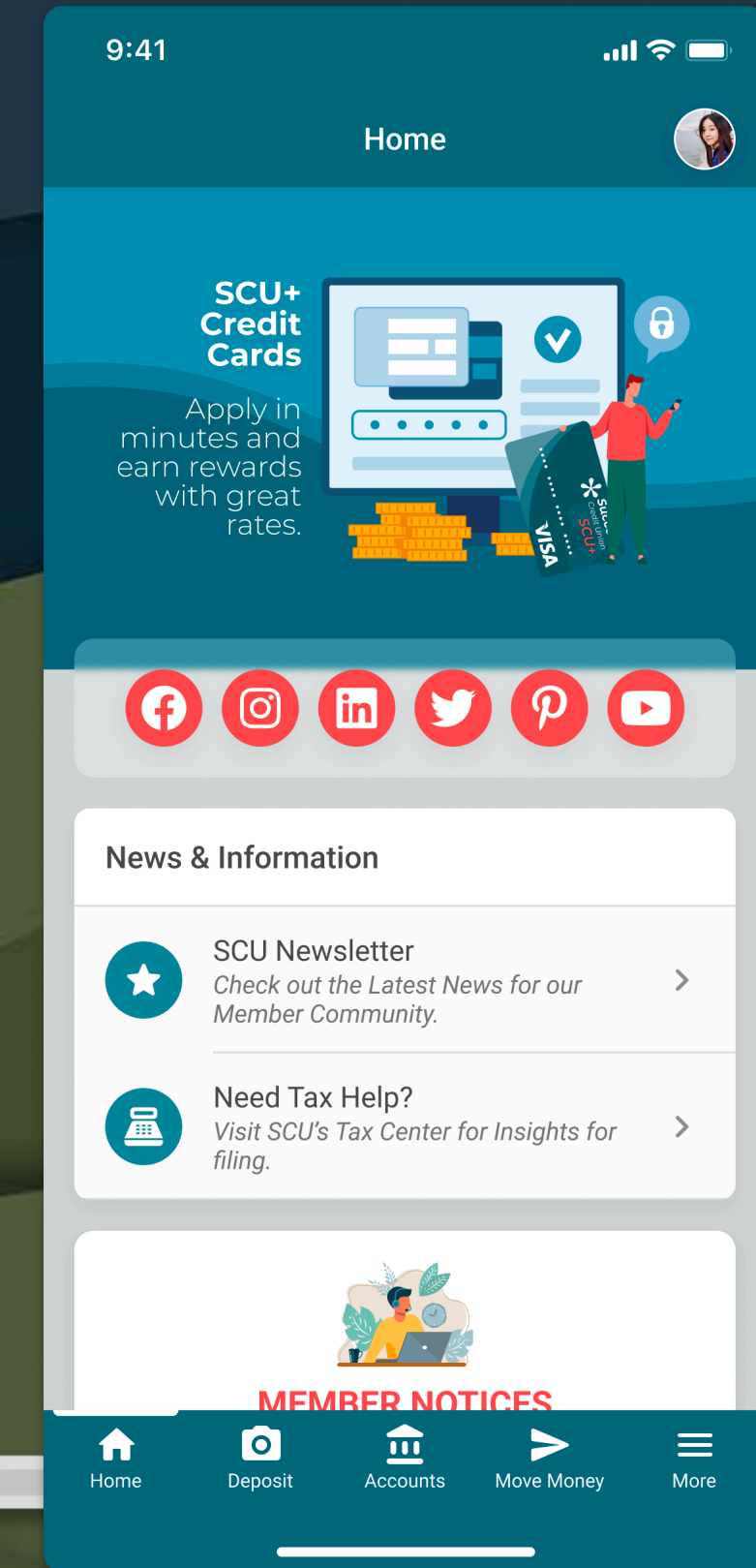
Finally happening! What to expect



Annual Mobile App Updates Changes to the Train Schedule

► More train stops

- Quarterly updates
- Same annual costs
- More iOS & Android support updates



Join the conversation!

Conversations on*

Online Member Experience
A CU*Answers Collaboration Group



Date **Tuesday, July 18, 2023**

Time **3:00-4:30 pm ET**

Topic **Widgets**

Register **open.cuanswers.com/conversations**

Mobile 7.0 Integrations Update

Savvy Money is Live! Web too!

The image displays two views of the Success Credit Union interface: a mobile app on the left and a web browser on the right. Both views show a user named Samantha Lewis with a credit score of 801 (Excellent) and a balance of \$13,569.28 available on a VISA card. The mobile app interface includes a 'Accounts & Favorites' section, a 'Credit Score & Report' section, and a 'Favorite Features' section with a 'Bill Pay' option. The web interface shows a 'Share Accounts' table, a 'Favorite Accounts' table, and a 'Credit Score & Report' section. The web interface also includes a 'SCU+ Credit Cards' banner and a 'News & Information' section.

Account Type	Balance
Share Accounts	\$5,783.23
Certificates	\$510.95
Loans	\$9,653.68
Credit Cards	\$415.00
Investments	\$13,610.95

Account Name	Balance
001 MARTIN'S CHECKING Available Balance	\$6,789.54
333 SCU+ REWARDS VISA Balance	\$831.82
202 SAM'S JEEP Balance	\$23,397.78
000 SAVINGS Available Balance	\$12,406.39
24 MONTH CD Balance	\$5,250.00
740 ESCROW Available Balance	\$20,000.00
230 LAKE DR HOME Balance	\$232,489.94

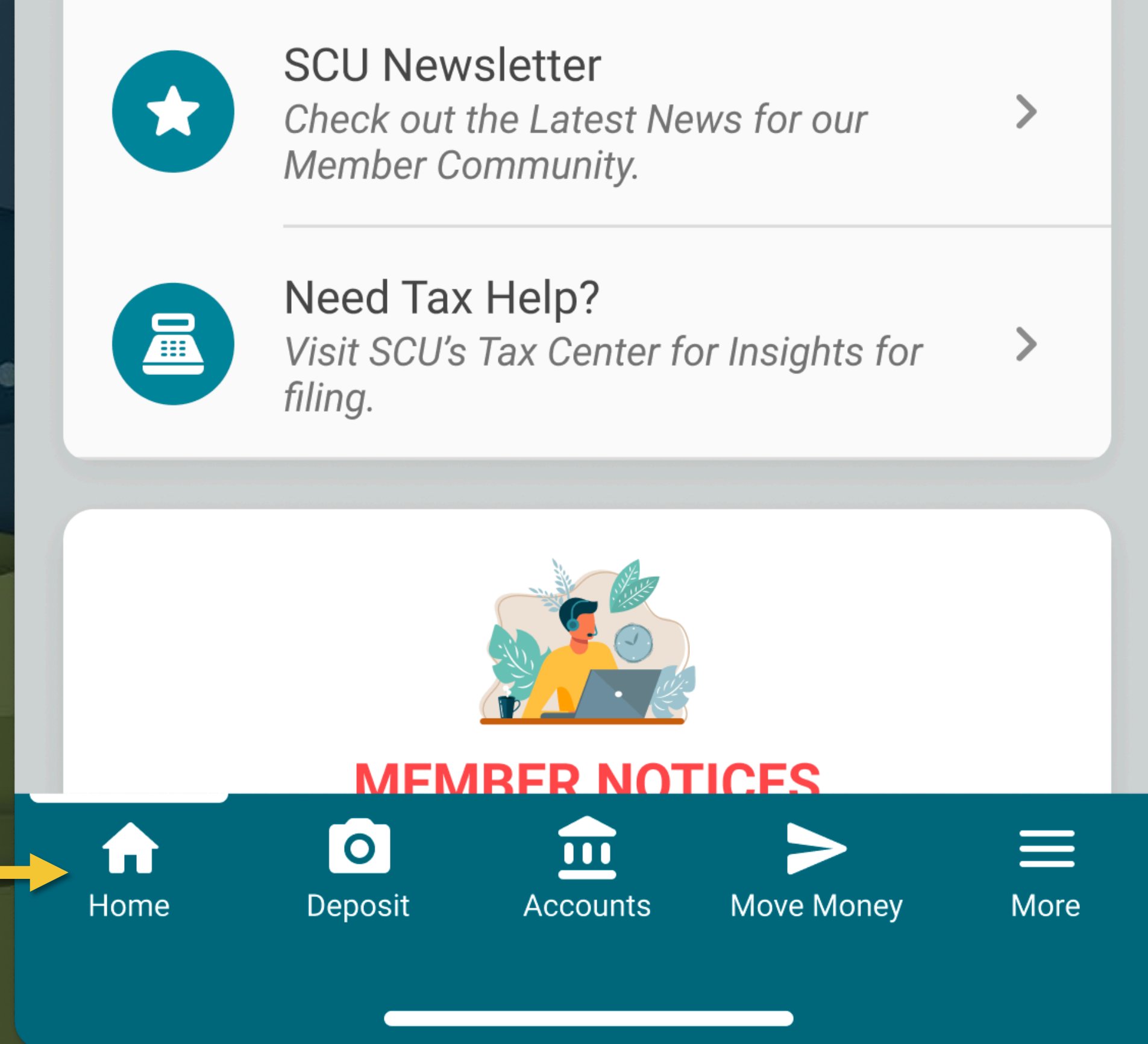
Account Name	Balance
333 SCU+ REWARDS VISA	\$1,430.72 Current Balance
VISA	\$13,569.28 Available Balance
202 SAM'S JEEP	\$354.76 Payment Due: 4/23/23
	\$23,397.78 Loan Balance

Score	Rating	Updated
801	Excellent	Jan 12, 2023

Mobile 7.1 Member Experience Updates

Home Tab Widgets

Home Tab



Social Media Widget



Mobile Alerts Widget



MEMBER NOTICES



Android Members Using Face Authentication
We have made some security updates. If you were previously using Face Authentication, you would need to re-enroll to continue using this authentication type.

Complex Password Requirements Coming in 2023
As an added layer of protection, effective Tuesday, May 12, 2023, we will be updating our minimum password requirements for online banking and mobile app.



Holiday Hours
All Branches will be closed on December 24, 25, 26th. Online Support will be available on Dec 26th.

Button Widgets 2


News & Information

-  **SCU Newsletter**
Check out the Latest News for our Member Community. >
-  **Need Tax Help?**
Visit SCU's Tax Center for Insights for filing. >

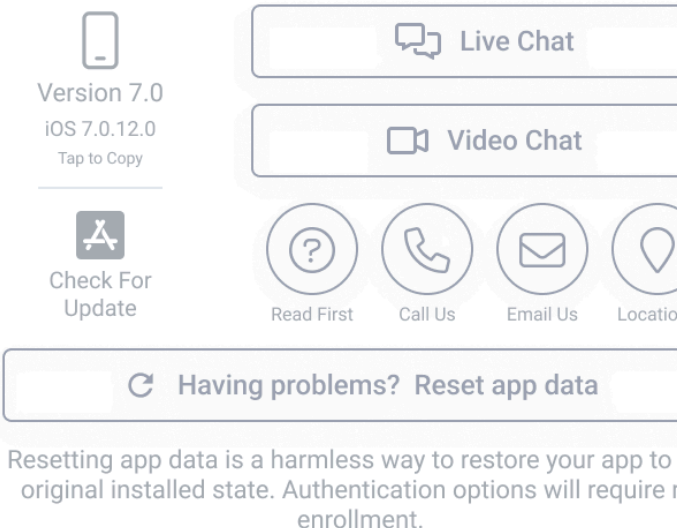
Offers

-  **Success Reward Visa**
Want a Rewards Cards that Pays you Cash Back? >
-  **Making Home Improvements?**
Apply for a HELOC Loan Today! >

Business Banking

-  **SCU Businesses Edition**
Did you know that we offer a Business Tier? Find out more... >

Support Widget



Version 7.0
iOS 7.0.12.0
Tap to Copy

Check For Update

Live Chat

Video Chat


Read First Call Us Email Us Locations

Having problems? Reset app data


Resetting app data is a harmless way to restore your app to the original installed state. Authentication options will require re-enrollment.

Regulatory Widget


SUCCESS CREDIT UNION



Success Credit Union is an Equal Housing Lender.



Success Credit Union is an Equal Opportunity Lender.

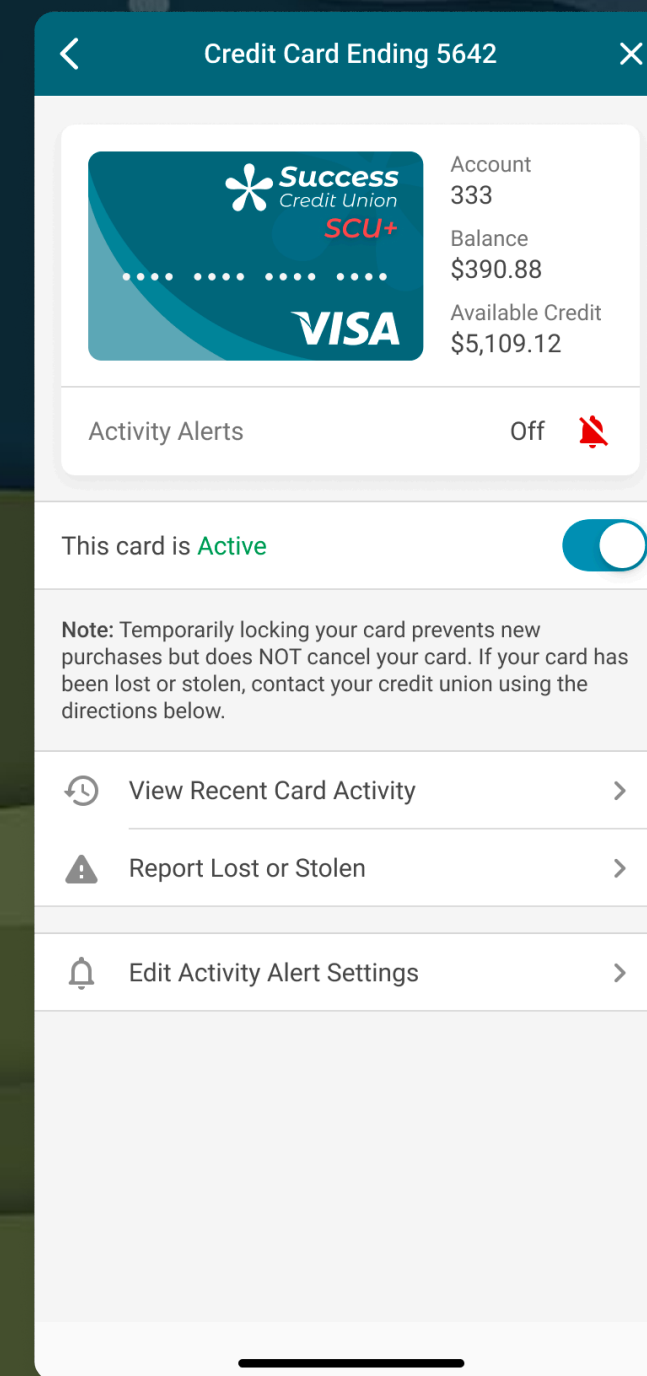


Your savings federally insured to at least \$250,000 and back by the full faith and credit of the United States Government.

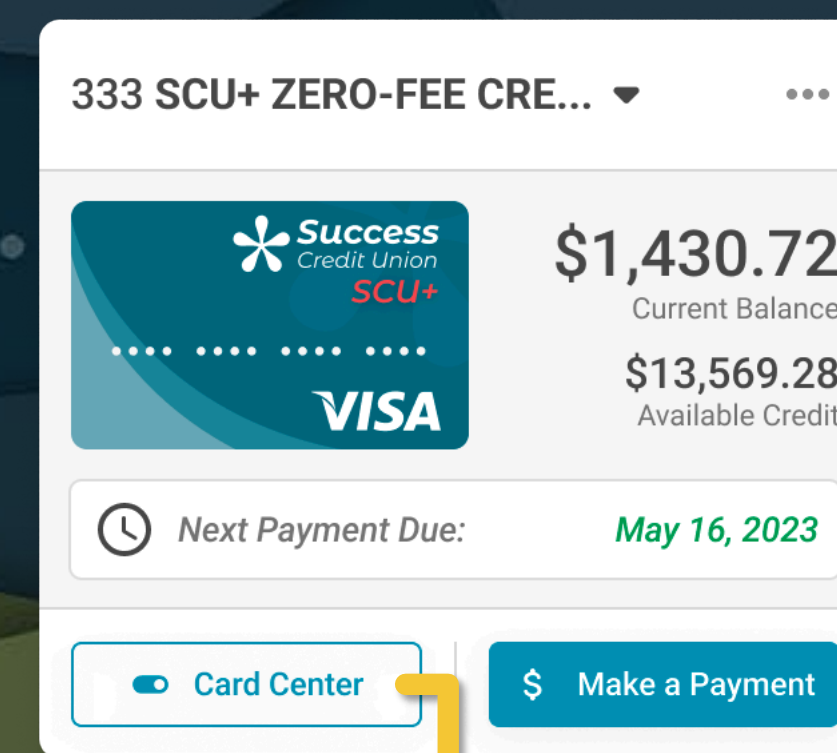
- Privacy Policy
- SuccessCU.com
- Online Banking User Agreement
- Biometric Authentication User Agreement

Mobile 7.1 Member Experience Updates Card Center Enhancements

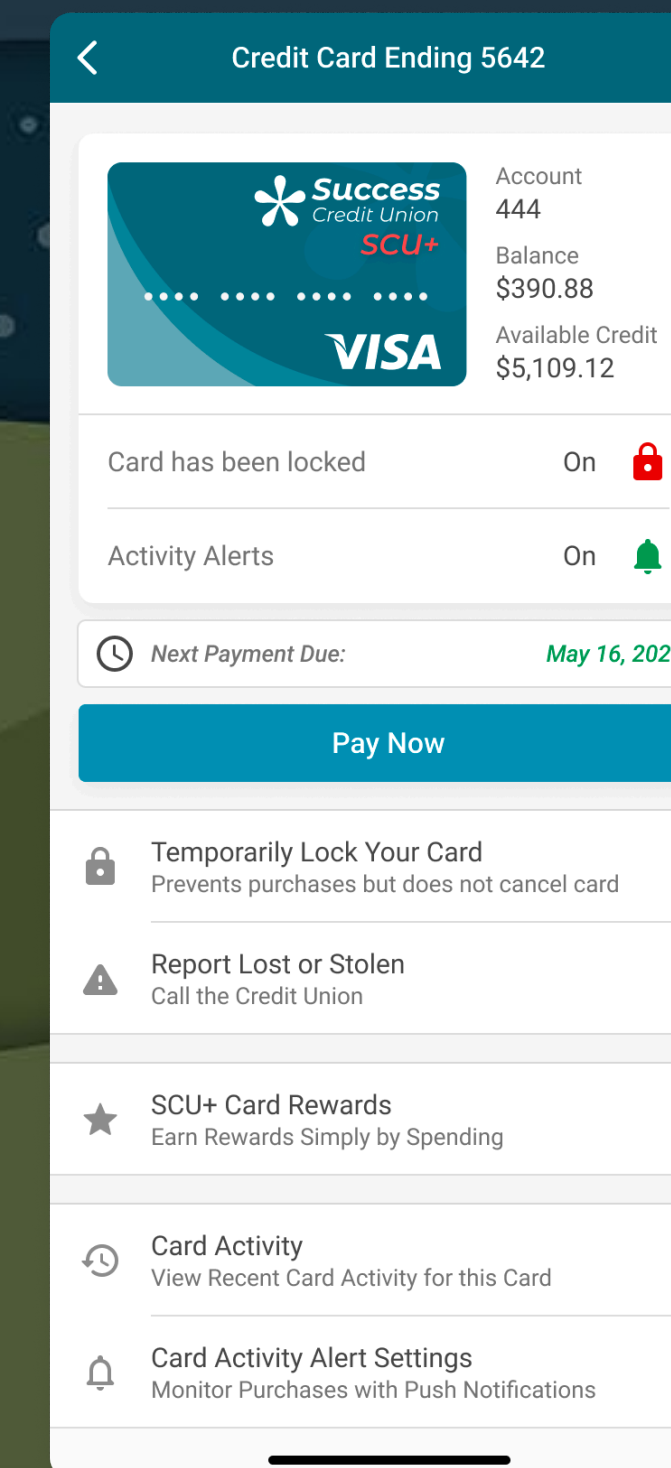
Mobile 4



Mobile 6



Mobile 7.1



What's Next?

The Latest & Last M6 Update

- ▶ **Mobile 7.2**
 - **2FA authentication & device registration**
- ▶ **Mobile 7.2**
 - **Biometric Updates for MACO**

Spotlight on...

Our Online Loan Application

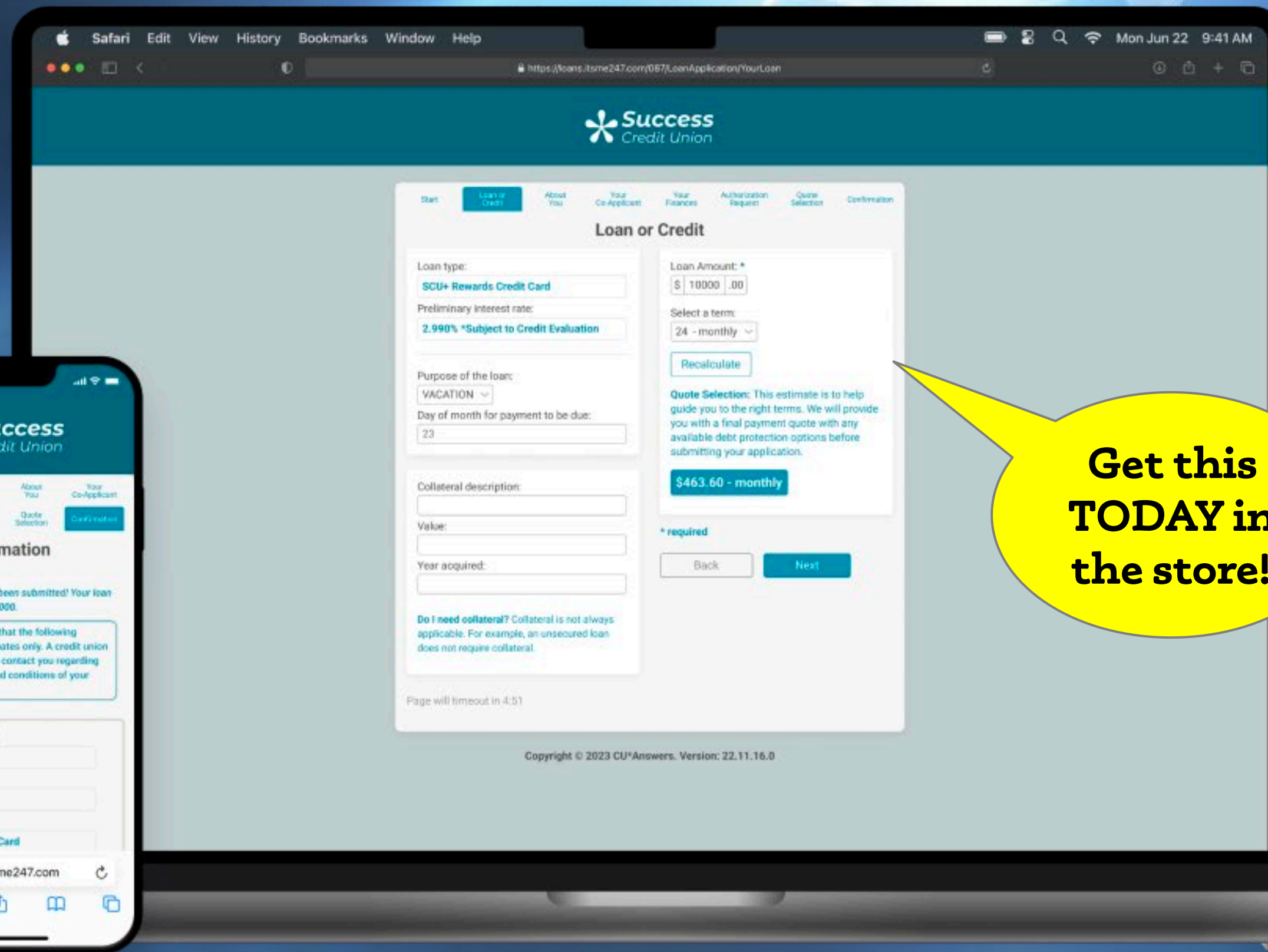
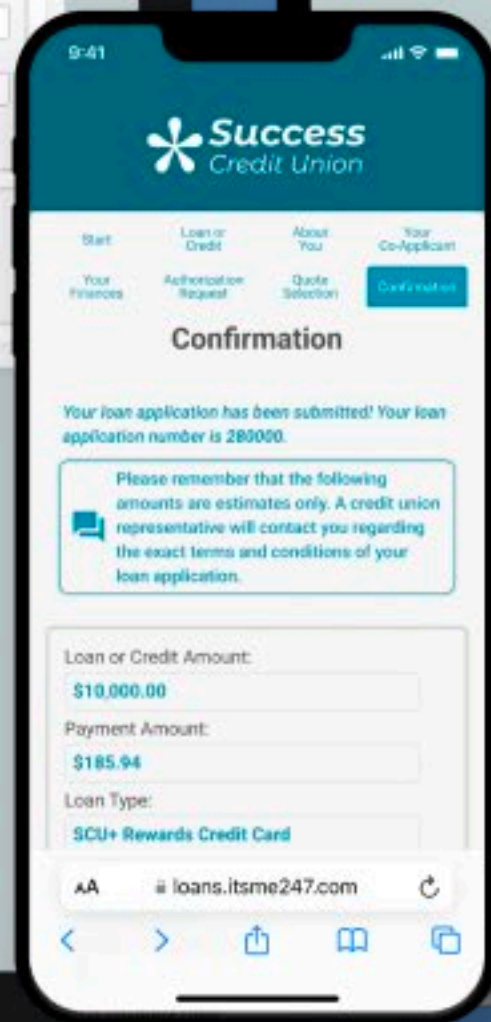
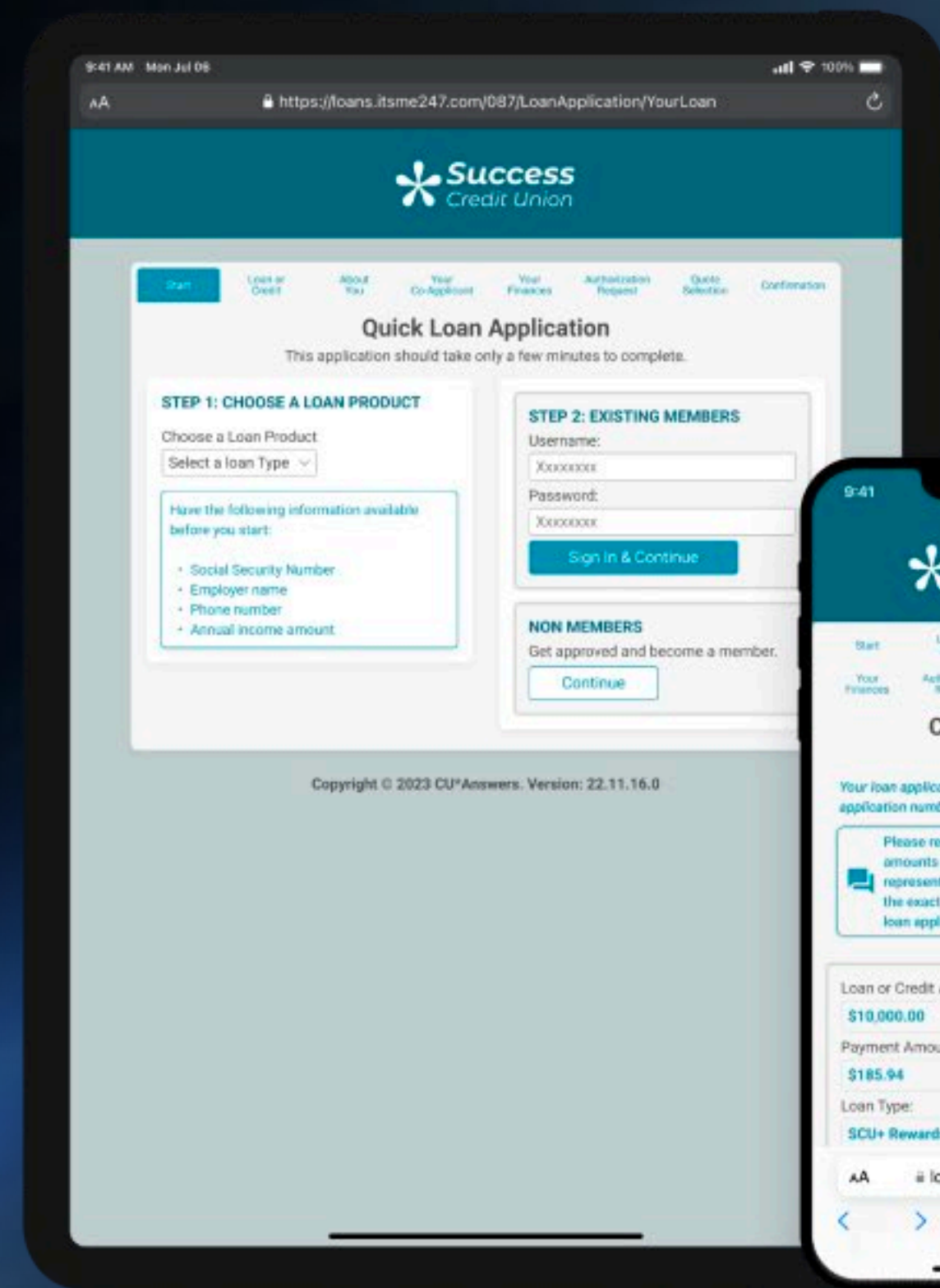
Phase I • Loan App 1.0 UI Refresh

Phase II • Storefront Web Modules

Phase III • New Loan Web Modules

Spotlight on...

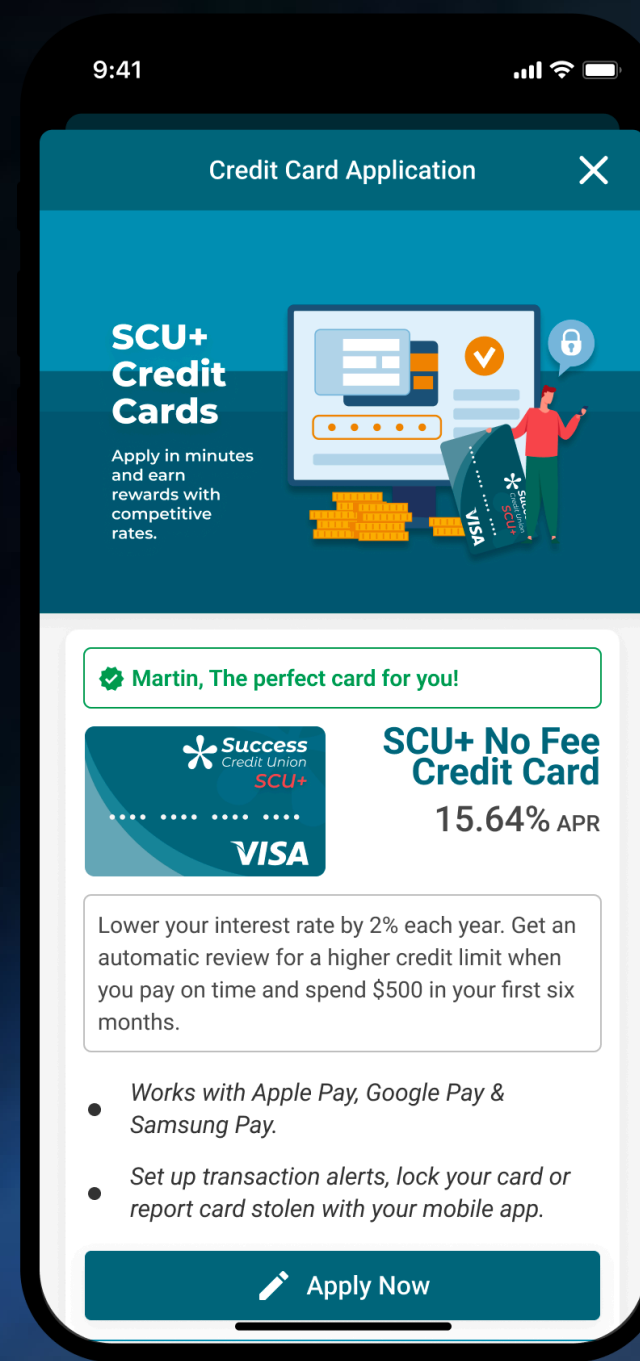
Our Online Loan Application Phase I • Loan App 1.0 UI Refresh



Get this
TODAY in
the store!

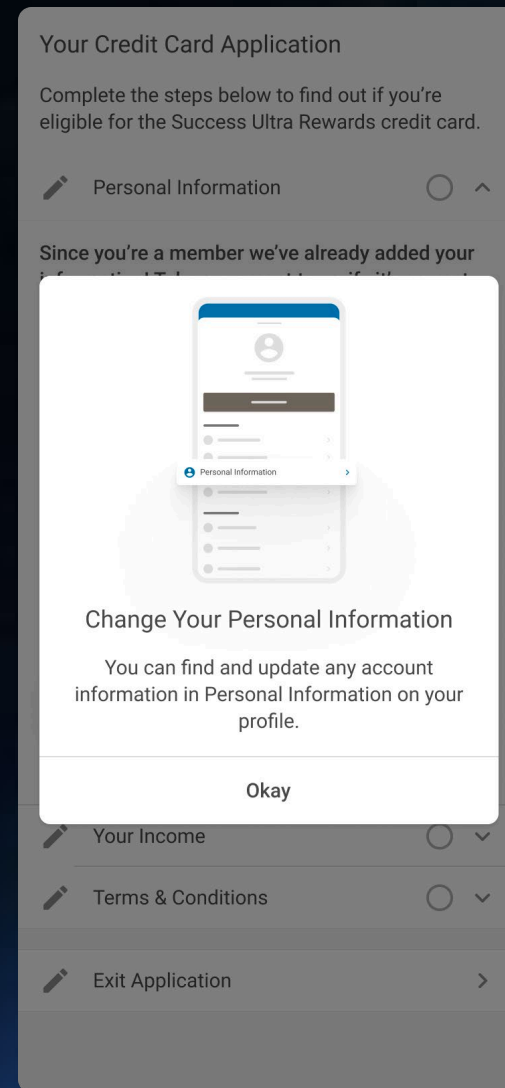
Spotlight on...

Our Online Loan Application Phase II • Storefront Web Modules



Spotlight on...

Our Online Loan Application Phase III • Loan Web Modules



Credit Card Application

SCU+ Credit Card

Complete the steps below to find out if you're eligible for the Success Ultra Rewards credit card.

Verify Your Personal Information

Allyn, since you're already a member, we've already added your information! First, take a moment to verify your information.

Name: Samantha Lewis

Address: 1234 Avengers Way, Suite #210, New York City, NY 12345, Stark

Date of Birth: 04/11/1992

Phone 1: (626) 457-7890

Phone 2: (626) 457-7890

Phone 3: (626) 457-7890

Email Address: samanthalewis33@outlook.com

I need to update my information

My Information Is Correct

Co-Applicant

Your Income

Terms & Conditions

Save & Exit Application

Success Credit Union

Encuentra una sucursal | Asistencia (FAQ) | Administrar mi seguridad | Contacta | Ayuda

Hogar | Pagar y transferir | Servicios | Vaya móvil | Nuevas Cuentas | SAMANTHA

Samantha Lewis
You are using It'sMe247

Compartir cuentas	\$5,783.23
Certificados	\$510.95
Préstamos	\$9,653.68
Tarjetas de crédito	\$415.00
Inversiones	\$13,610.95

Ver resumen completo de la cuenta

333 SCU+ REWARDS VISA

\$1,430.72 Saldo actual

\$13,569.28 Saldo disponible

Próximo pago adeudado: **May 16, 2023**

tarjeta Bloqueada | Pagar ahora

202 SAM'S JEEP

\$354.76 Fecha de pago: 4/23/23

\$23,397.78 Balance de Prestamo

Realizar un Pago

1 Apply | 2 About You | 3 Co-Applicant | 4 Finances | 5 Review | 6 Quote | 7 Confirmation

SCU+ Rewards Credit Card
16.27% APR

Purpose of the loan: REWARDS CREDIT CARD

Day of month for payment to be due: 23

Collateral description: Jeep Wrangler

Price or current value: 45000

Model year: 2020

Do I need collateral? When purchasing a property, new or used vehicle, collateral is the value of what is being financed. An unsecured loan like a personal loan or a line of credit would not typically require collateral.

Loan Amount: * \$ 10000 .00

Select a term: 24 - monthly

Calculate

This estimate is to help guide you to the right terms. You will see a final payment quote with any options for debt protection before submitting your application.

\$463.60 - monthly

* required

Back | Next

Puntaje de Crédito e Informe

779¹²

Clasificación: Excellent

300 | 850

Actualizado: Jan 12, 2023

Nuevas Alertas

Show Full Report

Pay as low as \$246 for 60 months*
Consolidate your credit cards into one monthly payment

Aprende Más

Noticias e Información

- Boletín Informativo de SCU
Consulte las últimas noticias de nuestra comunidad de miembros.
- ¿Ayuda Fiscal?
Visite el Tax Center for Insights de SCU para la presentación.

Ofertas

- Success Reward Visa
¿Quiere una tarjeta de recompensas que le devuelva dinero en efectivo?
- ¿Hacer mejoras en el hogar?
¡Solicite un préstamo HELOC hoy!

Banca de Negocios

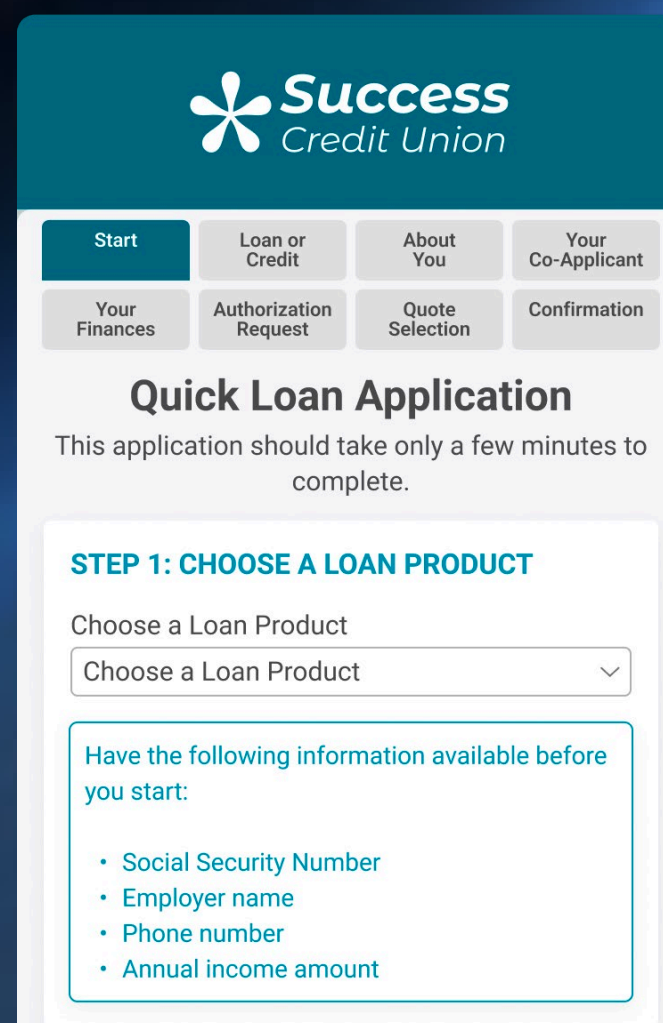
- Edición de Empresas SCU
¿Sabías que ofrecemos un Business Tier? Saber más...

Spotlight on...

Our Online Loan Application

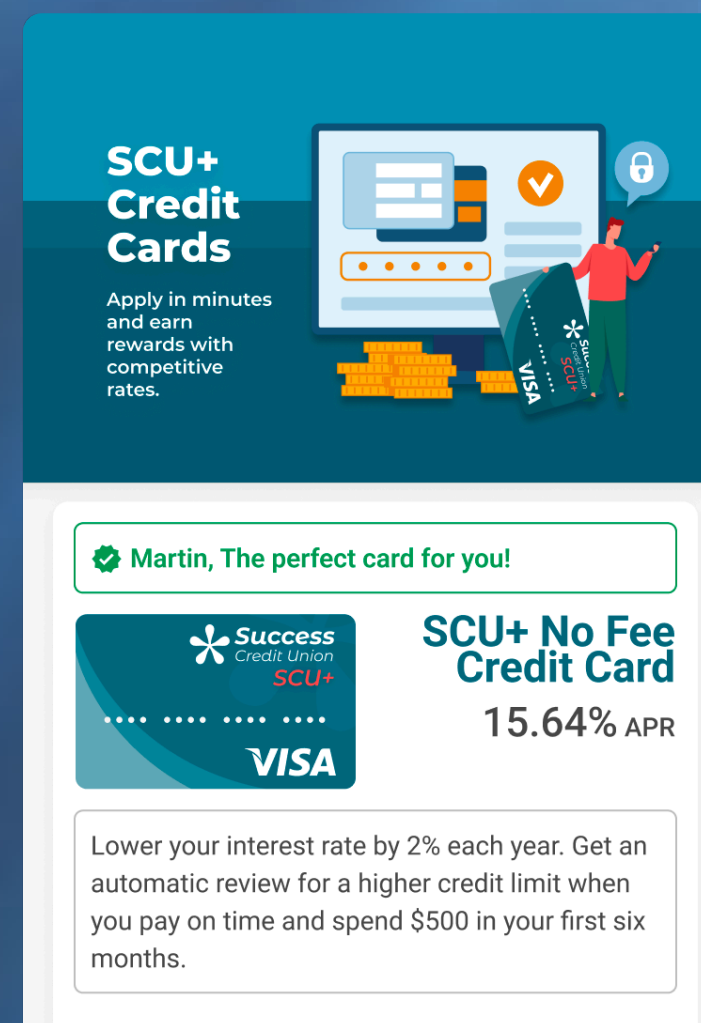
Available Today

Phase I Loan App 1.0 UI Refresh



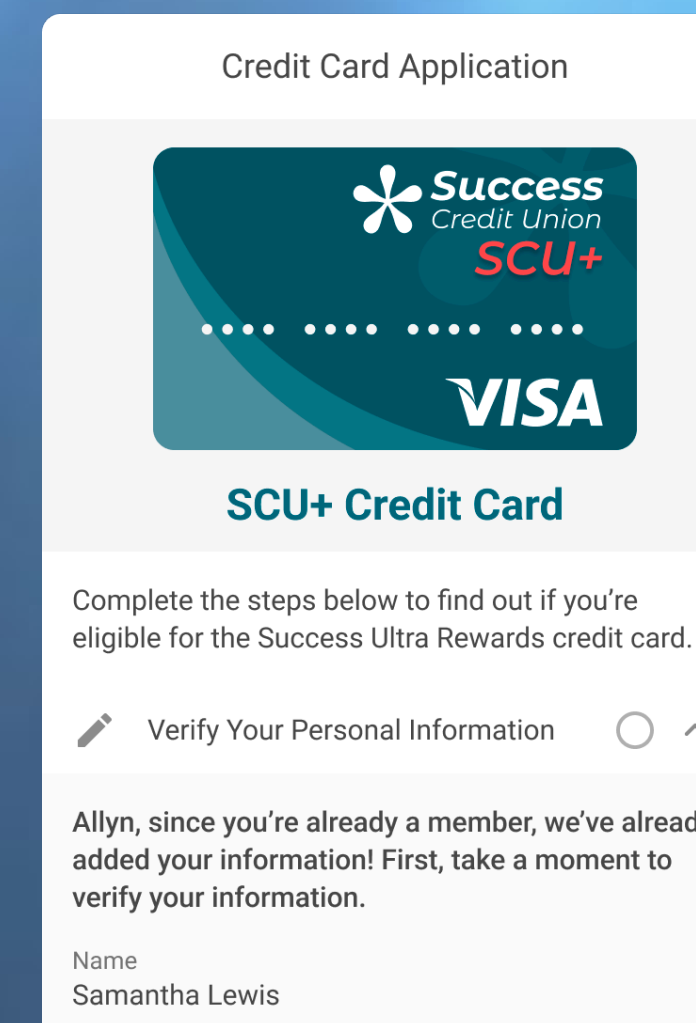
Start Building Today!

Phase II Storefront Web Modules



Targeting Fall For CCs

Phase III Loan App Web Modules





LoanManager

LoanManager / Loan Modules Dashboard

Available Today... Loan App Refresh

This is the first step in preparation for the new upcoming Loan Modules.

With Loan Manager, preview, test & update your It's Me 247 Loan Application in minutes. Compatible with the new Credit Card & Auto Landing Loan Landing Pages.

Check out Onboarding Options Below.

Loan Storefront Landing Pages

Storefront Pages give your credit union flexibility on how loan products are marketed, grouped, and displayed to members within It's Me 247 Desktop, Biz Link 247, and your Mobile Apps. Built mobile-first, choose which loan products you want to highlight and link them to the newly refreshed It's Me 247 Loan Application, Form Generator custom forms, or 3rd party loan application solutions.

Onboarding Options

- Credit Cards
0 Loan Products
- New Auto
0 Loan Products
- Used Auto
0 Loan Products
- Recreational Vehicles
0 Loan Products
- Line of Credit
0 Loan Products
- Mortgages
0 Loan Products
- Student
0 Loan Products

Credit Card Landing Page / Credit Card Product Card

Back Publish Mobile Preview

Credit Card Product Card

Never published

Highlight and market your loan product with images, bullet points, personalized member messages, credit score filters, and info links.

Application Type: Required

This configuration controls where the **Apply Now** button takes the applicant. Each product card can be configured to a:

- CU*BASE Tool No 470 Loan Product [Tell Me More](#)
- Upcoming Credit Card Loan App [See Preview](#)
- Form Generator Custom Form
- Custom URL (3rd Party Loan Application)

Type: CU*BASE Tool No 470 Loan Product

Loan Products: Choose Your Loan Product

- Choose Your Loan Product
 - (01) SCU+ New Vehicle Loans
 - (05) SCU+ Used Vehicle Loans
 - (08) SCU+ Motorcycle Loans
 - (33) SCU+ Recreational Vehicle
 - (32) SCU+ No Fee Credit Card
 - (33) SCU+ Rewards Credit Card
 - (33) SCU+ Business Teams Credit Card
 - (37) SCU+ Personal Loans
 - (35) SCU+ Student Loans
 - (33) SCU+ Home Equity Loans
 - (37) SCU+ Mortgages

Credit Card Image

Bullet Points

Credit Score Filter

Credit Score Member Prompts

Additional Button Link 1

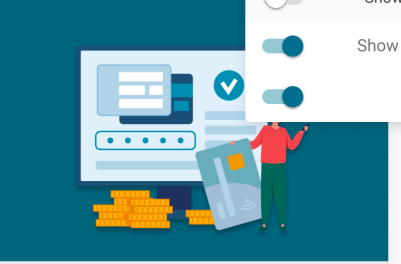
Additional Button Link 2

Go Live or Take Offline

Full Preview only shows published changes

- Show Desktop or Tablet Preview
- Show Other Live Product Cards
- Show Header Banner

Suggest cards based on credit score



SCU+ No Fee Credit Card
15.64% APR

Lower your interest rate by 2% each year. Get an automatic review for a higher credit limit when you pay on time and spend \$500 in your first six months.

- Works with Apple Pay, Google Pay & Samsung Pay.
- Set up transaction alerts, lock your card or report card stolen with your mobile app.

Apply Now

More Info

Rate & Payment Disclosures

Order today! store.cuanswers.com/product/loan-manager/

Spotlight on...

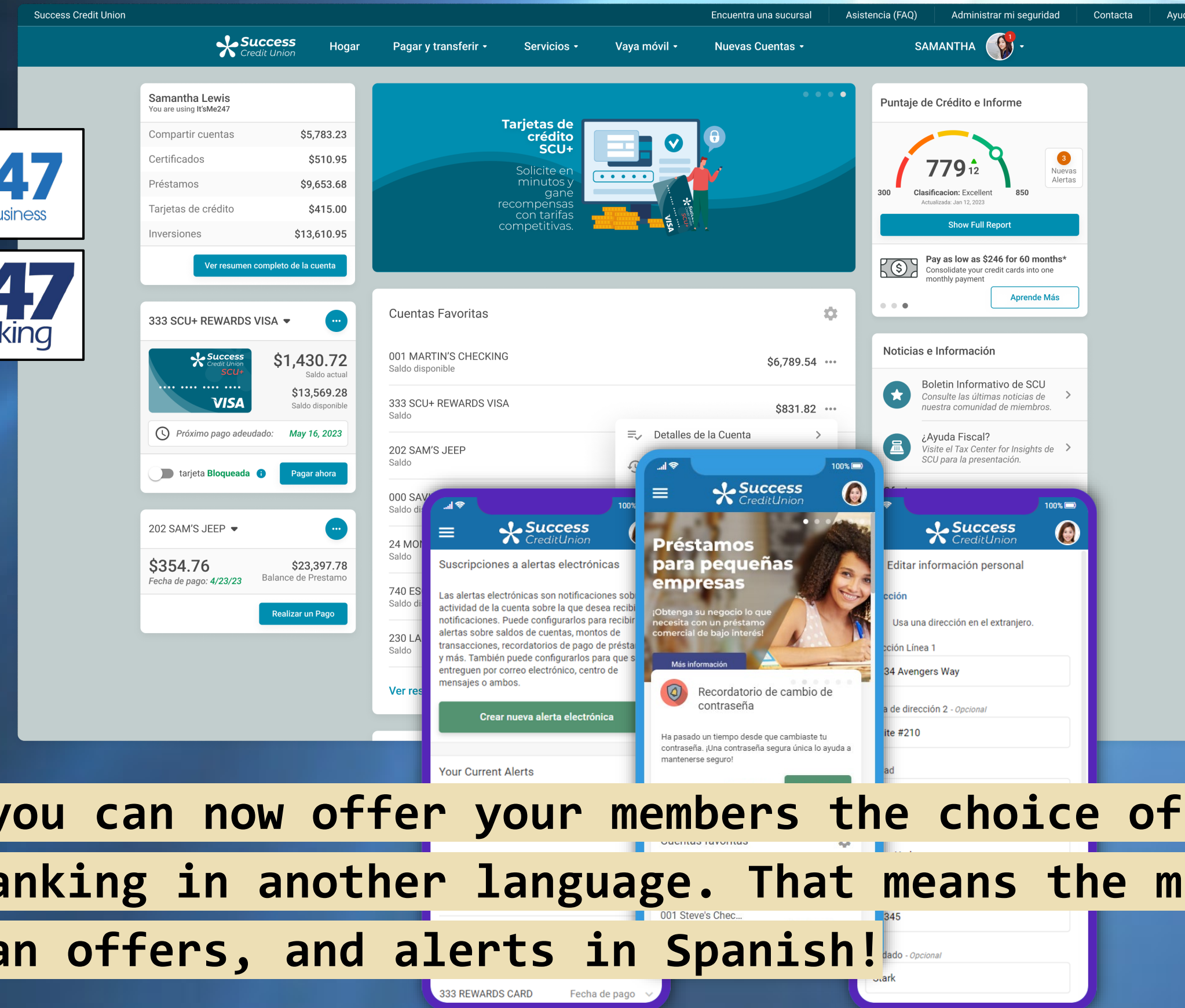
Spotlight on...

**Online Banking
“Localization”**

**¡Sí, esto significa
banca en línea y
móvil en español!**

Spotlight on...

Online Banking “Localization”

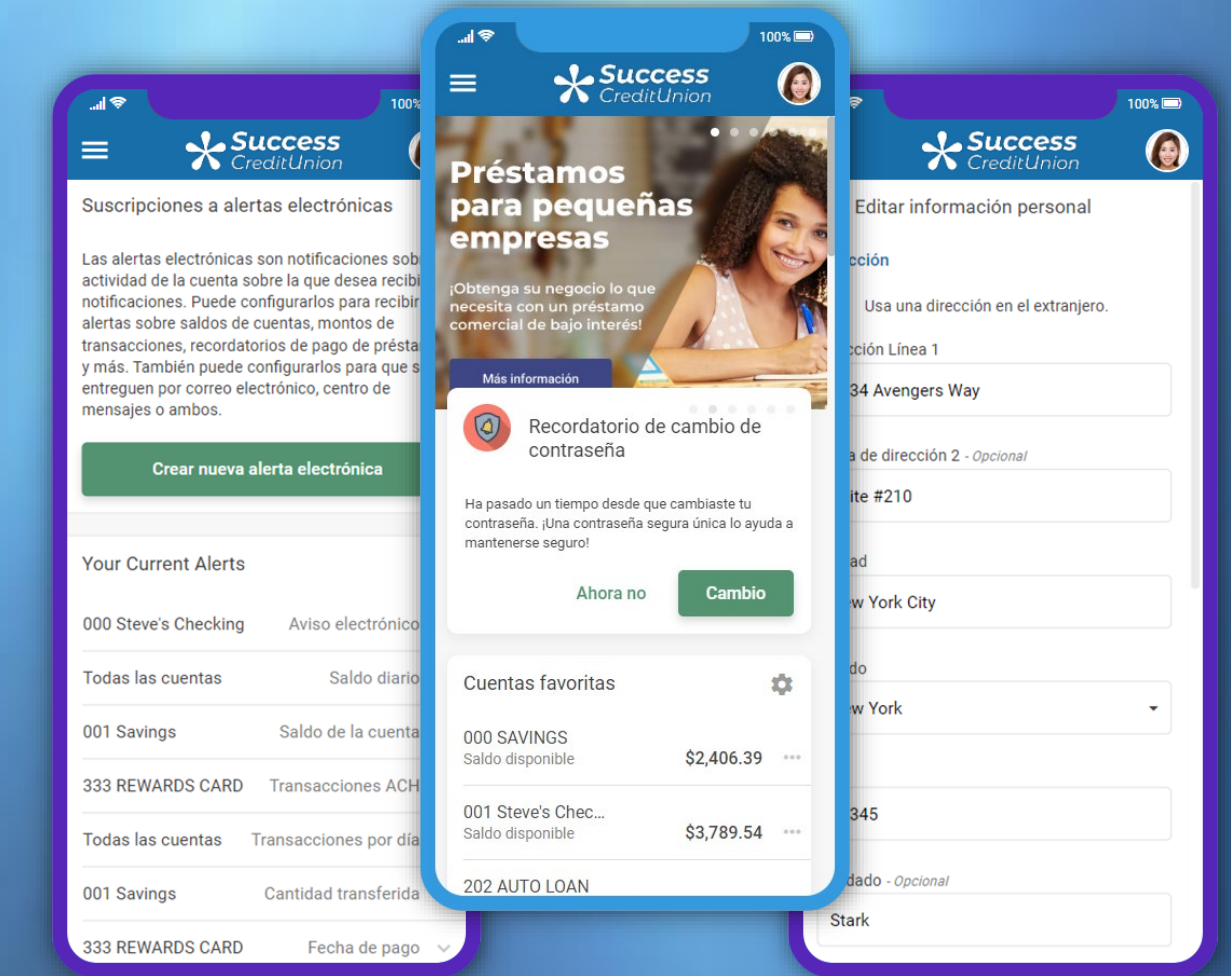


Localization means you can now offer your members the choice of viewing online and mobile banking in another language. That means the main menu, side menus, ads, loan offers, and alerts in Spanish!

Spotlight on...

Online Banking “Localization”

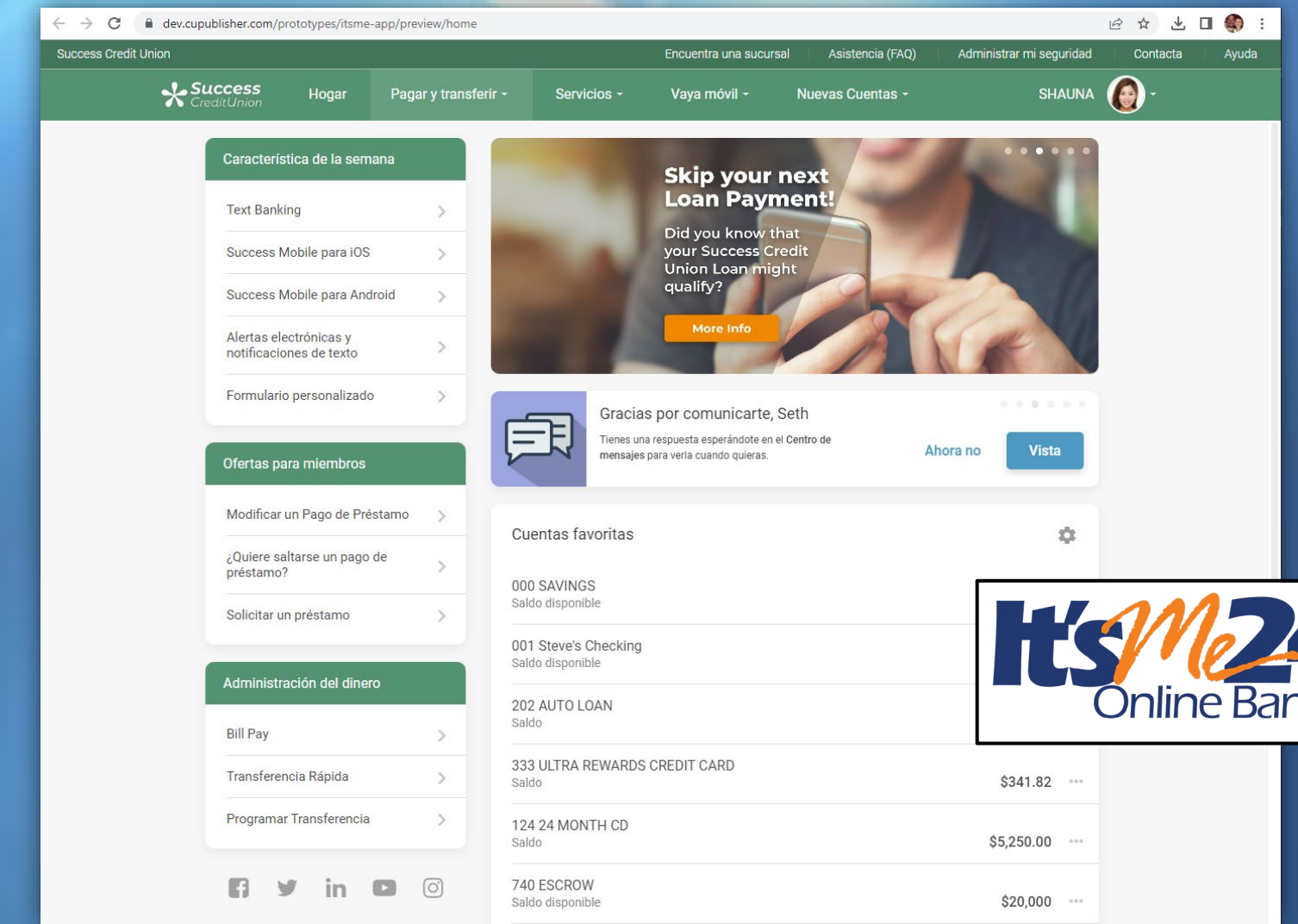
- Controlled by a setting in the member’s browser
- Automatically translates all standard content
- You can also translate your custom content **via CU Publisher**
 - Including graphical ads!
 - Does not apply to disclosures/usage agreements



Spotlight on...

Online Banking “Localization”

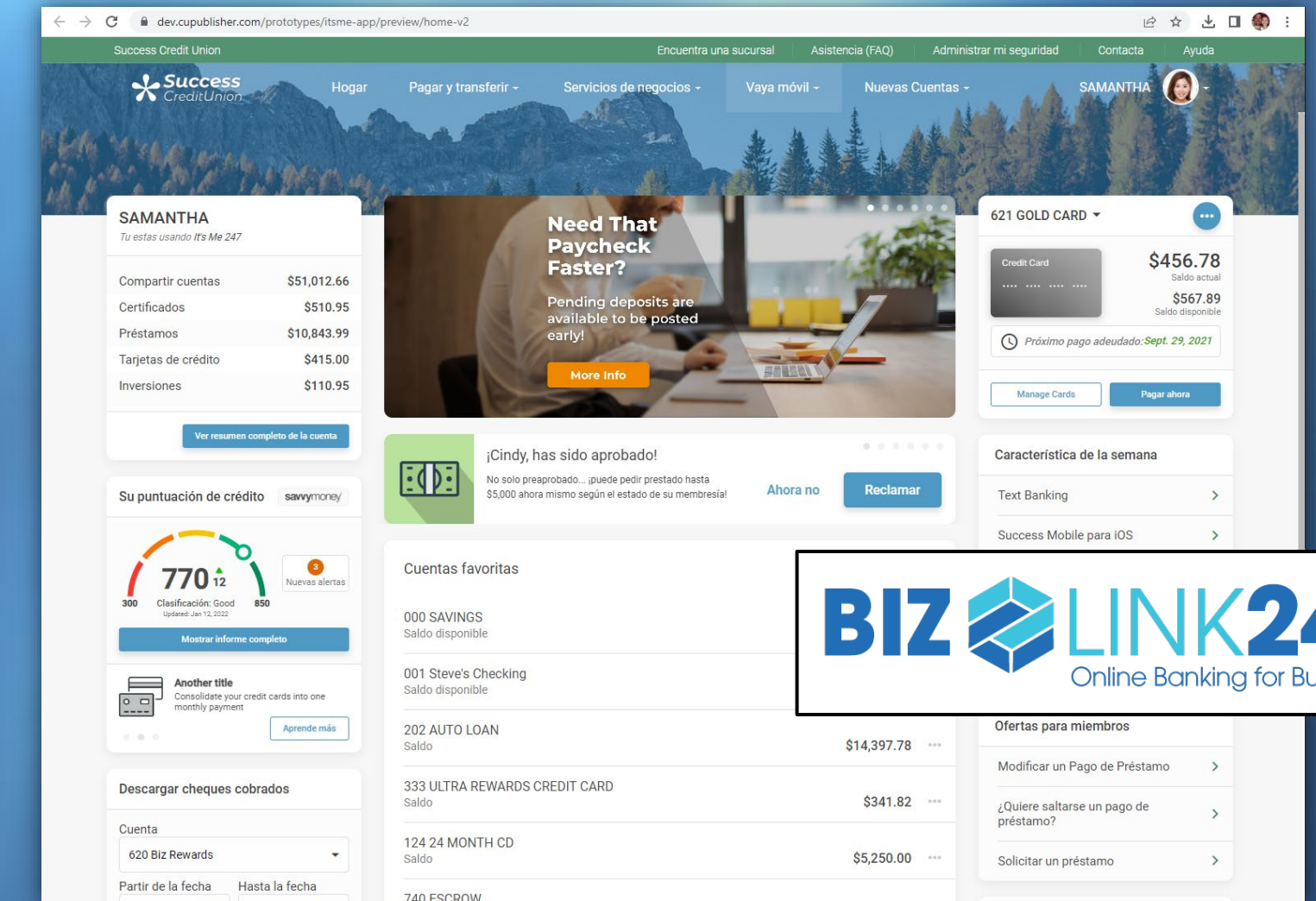
- Can be applied to
It's Me 247...



Spotlight on...

Online Banking “Localization”

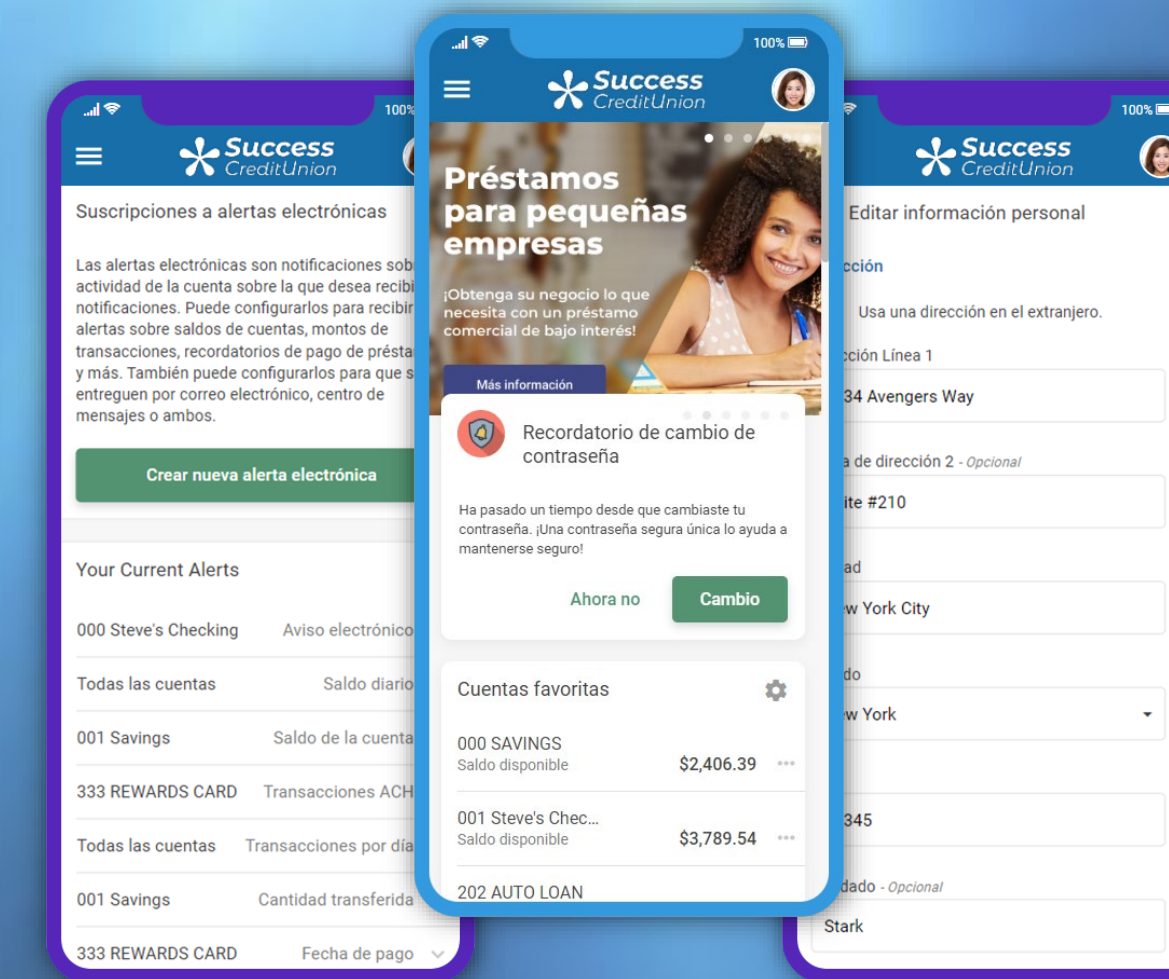
■ ...as well as **BizLink 247**



Spotlight on...

Online Banking “Localization”

- Includes only desktop/mobile web functions
 - Mobile app native functions coming soon!
- Will support other languages such as French, Italian, and German



Spotlight on...

Online Banking “Localization”

Available today for
desktop and mobile web!

SIGN UP IN THE STORE

store.cuanswers.com/product/online-banking-localization/

Requires one-time implementation fee and monthly
maintenance fee for each language/OLB platform

Break time!

Be back in 10 minutes!

Spotlight on...

CUSO Magazine

1,060 subscribers from **393** organizations

Up **36%** since last year!

CUNA, NACUSO, NAFCU, NCUA, & many CUs!

4,950 pageviews/month

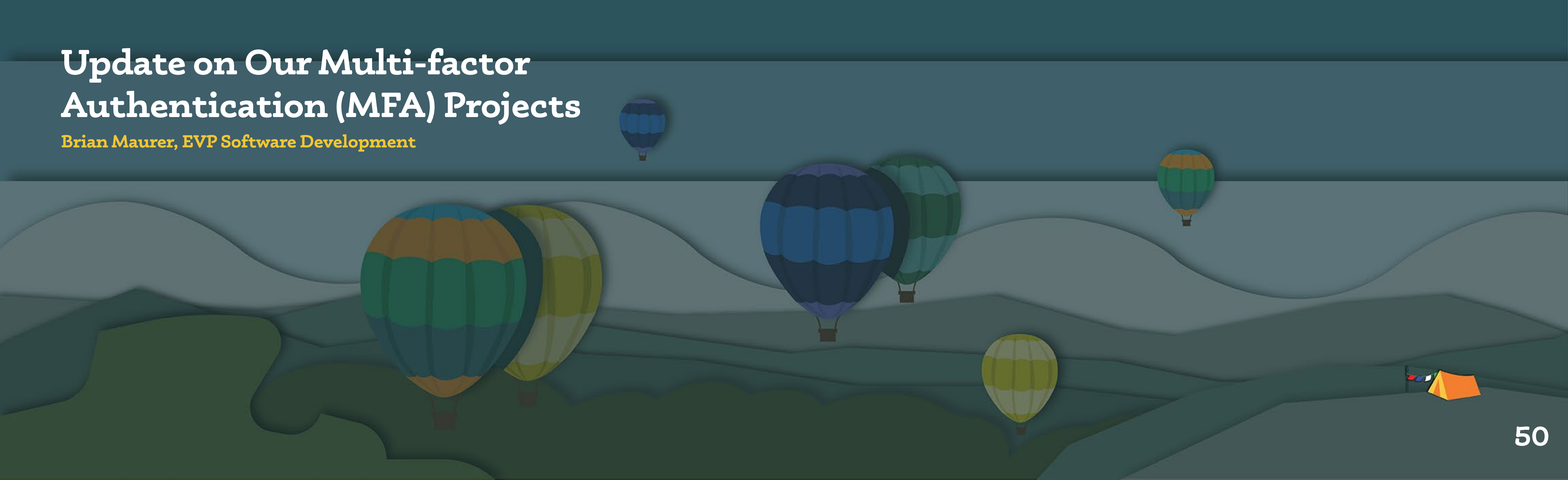
3,700 Twitter views/month



Special
print
edition for
NACUSO!

Update on Our Multi-factor Authentication (MFA) Projects

Brian Maurer, EVP Software Development



MFA for Online Banking

The background features a stylized landscape with rolling hills in shades of green and blue. Several hot air balloons of various colors (blue, green, yellow, orange) are scattered across the sky. In the lower right corner, there is a small orange tent with a flag.

- ▶ **23.05: MFA for personal information updates**
 - Turn this on today! (Tool #569)
- ▶ **23.10: MFA for P2P enrollments and transactions**
- ▶ **Next: MFA for logins**
 - Text, email, or both
 - New technique for device registration

MFA for CU*BASE

- ▶ In the design phase: integration to **MemberPass**
- ▶ Authenticates the member by connecting to their mobile device
 - Requires one-time registration for the member
- ▶ Buttons in CU*BASE Phone/Inquiry & Teller
 - Enroll / Authenticate / Unenroll

MFA: What's next?

- ▶ Activate for personal info (and eventually P2P)
- ▶ Start cleaning up your phone number and email address database
 - Think about multi-person households

Deep Dive on the Future of the CU*BASE UI

Brian Maurer, EVP Software Development

Dawn Moore, EVP Client Experience



A New Platform for CU*BASE

- ▶ Working with Rocket Software (makers of LegaSuite) to put CU*BASE in a browser window
- ▶ Converting **18,000 panels**
 - About half are custom
- ▶ Basic one-to-one conversion
 - Bells and whistles coming in future evolutions
- ▶ Targeting fall 2024!



Why are we doing this?

- ▶ Leveraging large screen sizes
- ▶ Expectation for a “web” look and feel
- ▶ Foundation for future evolution
 - Embracing new technologies
- ▶ Planning for an eventual sunset of our current LegaSuite platform



Spotlight on...

**Introducing the New
Face of CU*BASE:**

Spotlight on...

Introducing the New Face of CU*BASE:



Design mockup only; all details subject to change

Spotlight on...

Introducing the New Face of CU*BASE:



The screenshot shows the CU*BASE web client interface. At the top, there's a navigation bar with the Success Credit Union logo, a user profile for Mike Warren, and an 'Auto Security ON' toggle. Below this is a search bar with the title 'All Available Tools'. The search bar includes several input fields: 'Enter Search Criteria...', 'Enter Tool #...', 'Enter Shortcut Name...', and a 'Filters Off' dropdown. There are also checkboxes for 'Exact Match' and 'Search Long Description', and a dropdown for 'All My Tools'. Below the search bar is a table of tools with columns for '#', 'Title', 'Shortcut', and 'Tool Info'. The table lists 20 tools, with some marked with stars. On the right side of the interface, there are two promotional banners: 'Need Help?' with a 3D question mark and 'INTERNET RETAILER SUPPORT CENTER' with a logo. At the bottom right, there's a green banner that says 'What Would You Like to Learn'. The browser's address bar shows 'cubaseweb.com/webclient/' and the bottom of the browser window shows standard navigation icons.

#	Title	Shortcut	Tool Info
1	Teller Line Posting	TELLER	[i] >
2	Work/View Loan Application Status	LOANQ	[i] >
3	Open/Maintain Memberships/Accounts	OPEN	[i] >
4	View My Cross Sales Status	MYXSALES	[i] >
5	Work with Member Follow-ups	TRACKERS	[i] >
10	Member Starter/Replacement Checks	STARTER	[i] >
11	ATM/Debit Card Maintenance	CARD	[i] >
12	Update/Order Online Credit Cards	CC	[i] >
13	Work Online Banking Apps/Requests	ONLINE	[i] >
14	Member Personal Banker	PB	[i] >
15	Update Membership Information	UMBR	[i] >
20	Update Account Information	ACCT	[i] >

Design mockup only; all details subject to change

Spotlight on...

Introducing the New Face of CU*BASE:

A screenshot of the CU*BASE web client interface. The browser address bar shows 'cubaseweb.com/webclient/'. The page title is 'Individual Account'. The user is logged in as 'Mike Warren'. The main content area displays account information for 'JOHN Q MEMBER' (Account #: 2001, Name ID: ME, Corp ID: 01). A sidebar on the left contains navigation links such as 'Verify My ID', 'Comments', 'New Account', 'Closed Accounts', 'Name/Address', 'Sales Tools', 'OTB/Cards', 'Tax File Inquiry', 'ARU/HB Transfers', 'Statements', 'Show Nicknames', 'Show Card #', 'Procedures', 'Scan e-Document', and 'View e-Document'. The main content area is divided into sections: 'JOHN Q MEMBER' with a 'GOLD-ING Member with 500 Points!' badge, 'Contact Information' (Address: 135 Apple Ave., Suite #1000, Grand Rapids, MI 02222; Phone #1: 616-363-3331 Cell; Phone #2: 616-111-2222 Work; Email: member@gmail.com), and a table of account details. The table has columns for Type, Description, Loan Payoff / Current Balance, Loan Payment New Available, Next Pmt / Last Trans / CD Maturity, and various status flags (IRA, P/R, ATM, AFT, FRZ, TRK, ACH, ODP, BOX, J/O).

Type	Description	Loan Payoff / Current Balance	Loan Payment New Available	Next Pmt / Last Trans / CD Maturity	IRA	P/R	ATM	AFT	FRZ	TRK	ACH	ODP	BOX	J/O
000	SHARE	480.4	3.64	2/11/2022	•	Y	Y	•	0	Y	Y	•	•	Y
001	CHECKING	932.00	4.00	2/09/2022	•	Y	Y	Y	0	•	•	•	•	Y
002	CHECKING	23,176.12	15,307.88-	11/12/2021	•	•	•	•	0	•	•	•	•	•
003	CHECKING	5.13	0.00	2/09/2022	•	•	•	•	1	•	•	•	•	•
028	ESCROW	0.14	0.14	11/12/20221	•	•	•	•	0	•	•	•	•	•
330	CERTIFICATE	598.94	0.00	10/22/2014	•	•	•	•	0	•	•	•	•	•
550	CERTIFICATE	0.00	0.00	0/00/0000	•	•	•	•	0	•	•	•	•	•

Design mockup only; all details subject to change

After the foundation is built...

Some things we're excited about for after the initial rollout

- ▶ Combining data from multiple screens onto one
- ▶ Improvements to workflow and usability
- ▶ Set the foundation for API development
- ▶ 3rd party direct integrations



Planning for CBX Rollout

What'll you see in the next 18 months

- ▶ **Dual development – GOLD & CBX**
 - For at least 2 releases after CBX rolls out
 - Training, new client conversions, CTE
- ▶ **During 2024 we'll focus more on projects that don't touch CU*BASE screens**

Learn more: open.cuanswers.com/CBX



Deep Dive on New Payment Options

Brian Maurer, EVP Software Development

Dawn Moore, EVP Client Experience



RTP® Update

 The Clearing House®

**Get in the queue
now...sign up in
the store!**

- ▶ **Development and rollout planning for the receive side is well underway**
 - **Beta-testing starts this summer**
 - **Full release with 23.10**
 - **Requires certification with TCH**
- ▶ **Design started for the send side**
 - **Many components need to be invented and built**
- ▶ **Check out the Kitchen for news on next phases**

Learn more: open.cuanswers.com/RTP

FedNowSM Update

- ▶ **Methods to connect being considered**
 - **Via partners (Corp One, Vizo, etc.)**
 - **Via direct connect to the Fed**
- ▶ **Hoping for further clarity soon so we can firm up our design**
- ▶ **Check out the new Kitchen page for news!**

Learn more: open.cuanswers.com/FedNow

Zelle

- ▶ Working on an integration to Zelle
 - Champion: CU*South
- ▶ Via the CO-OP national shared branch rails
 - Don't need to use shared branching
- ▶ Still in early research & design phase



Learn more: open.cuanswers.com/Zelle

Deep Dive on Integrations

Brian Maurer, EVP Software Development

Integrations are hot, hot, hot!

- ▶ Get with us early in your due diligence!
- ▶ For brand-new vendor types (like crypto)
 - We'll select a single project to learn on first
- ▶ Watch for more marketing of interfaces we've already written
 - Look for more "Coming Soon" tiles in the Store

Join the conversation!

Conversations on *

Integrations

A CU*Answers Collaboration Group



Date **Wednesday, August 9, 2023**

Time **2:00 – 3:00 pm ET**

Topic **Tips for Doing Your Due Diligence on
New Integration Vendors**

Register **open.cuanswers.com/conversations**

Integrations with Plaid

- ▶ What does this integration get us?
 - What's different from how your members use Plaid now?
- ▶ Status updates:
 - Plaid integration to It's Me 247
 - Plaid integration to BizLink 247
- ▶ If you don't want this integration, you must specifically opt out

Learn more: open.cuanswers.com/Plaid

Other Integrations for New Online and Mobile Products

- ▶ **Cryptocurrency**
 - **CryptoFI**
 - More about this in the Kitchen!
- ▶ **Loadable gift cards**
 - **Prizeout**
- ▶ SSOs to **CheckLogic Biz** and **Magic-Wrighter ACH**
via BizLink 247

Other Integrations for New Online and Mobile Products

▶ Web chat:

- **Glia** - R&D phase
- **Unblu** - live this month
- **Pop/IO** (Eltropy) - in development

▶ Tools for call centers:

- **Interface.ai** - in development
- Someday replacement for CU*Talk?

Giveaway!!



Up to **\$5,000 off** your next custom project through the DHD!

Request must be submitted by Dec 31, 2023

Bid must be signed by May 1, 2024

<https://dhd.cuanswers.com/>

Deep Dive on Earnings Edge

Keegan Daniel, VP Professional Services



Introducing the new **Earnings Edge** **Accounting Services** (EEAS) Team

- ▶ **Core conversions:**
 - Daily bookkeeping for up to 90 days
 - Training on daily bookkeeping work
 - Loading GL accounts, investment/subsidiary records, financial statements
- ▶ **EFT conversions:**
 - Daily bookkeeping for up to 1 week
- ▶ **Network resource:**
 - Subject matter experts for new development

What else is Earnings Edge up to?

- ▶ PACHSU dashboard *(23.05 release)*
- ▶ Accounting University week
- ▶ New solutions for gathering ratios
 - Automated 5300 generation?
- ▶ Simplifying board meeting prep
 - New financial reporting tools on the journey to a simplified board packet

Spotlight on...

Ascensus Integration

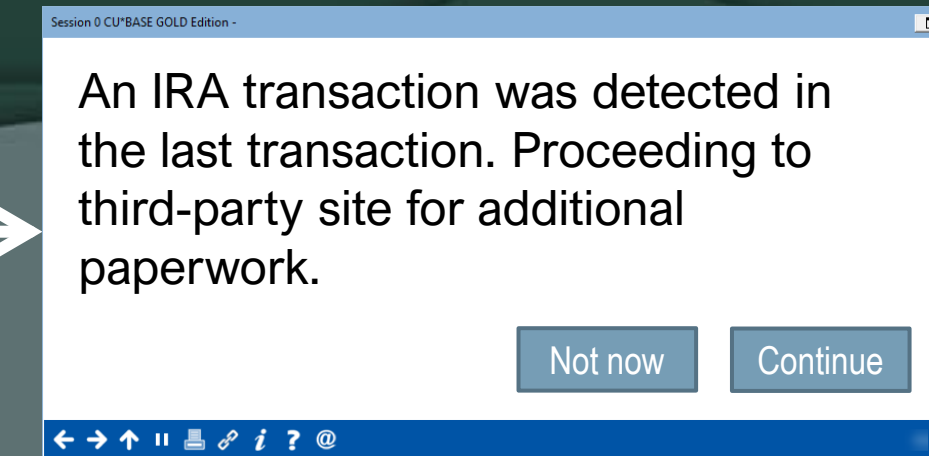
Link from CU*BASE Teller to the
Ascensus IRAdirect express™
web-based solution

Ascensus Integration

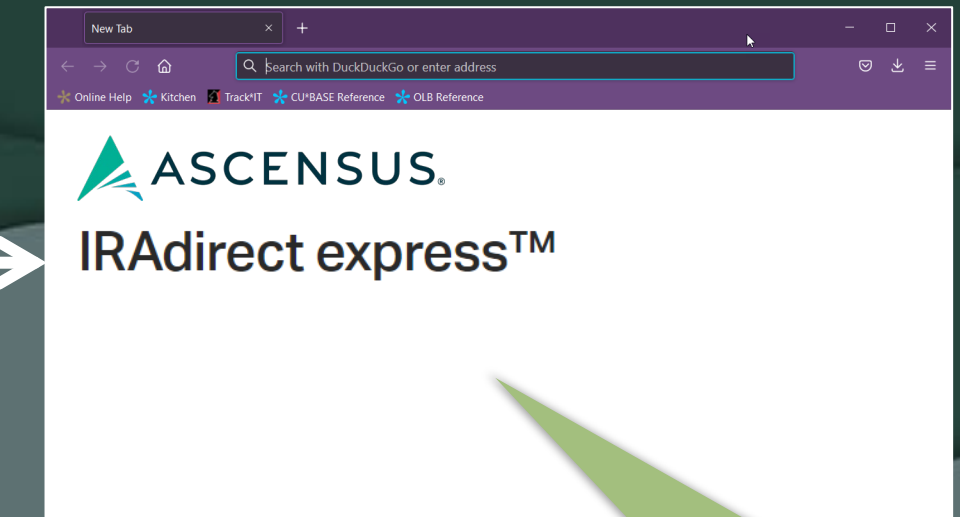
Post in CU*BASE..



... pop-up appears...

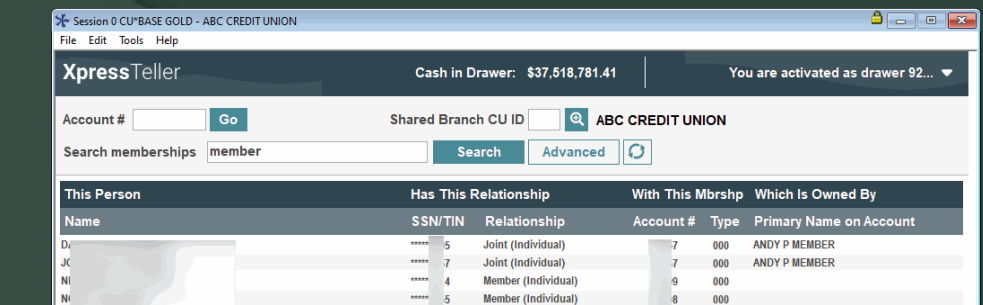
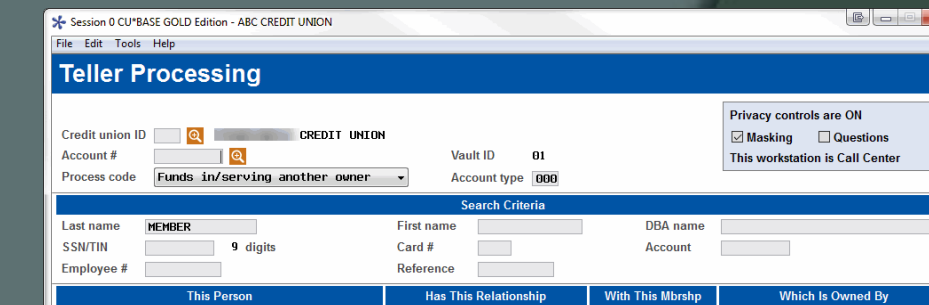


... IRAdirect express launches...



Transaction data is passed to the web tool - no rekeying!

...then back to teller



Ascensus Integration

- ▶ IRAs and HSAs
- ▶ Automated workflow from CU*BASE teller posting (standard and Xpress Teller)
- ▶ Also when creating new savings/checking and certificate accounts
- ▶ Eliminates re-keying!
- ▶ Will require one-time setup & monthly maintenance fees

**Details are in
the Kitchen!**

Learn more: open.cuanswers.com/AscensusIntegration

Giveaway!!



One FREE

Ascensus Integration Implementation

A \$1,500 value!!

Must be booked by December 31, 2023

store.cuanswers.com

Studying ANR/NSF Fees

- ▶ A moving target...**no clear direction yet**
- ▶ Ideas people are tossing around:
 - Database changes to identify ANR vs. ODP used in authorizations?
 - Disclose to member via push notifications when ANR limits were used?
 - More balance details stored in hold records?
 - Wait to charge fees (daily monitoring vs. real-time)?
 - More granularity for NSF fee options?

If your auditor asks...

- ▶ What is a “junk fee” anyway?
- ▶ CU*BASE has no such thing, so how do we identify how you translate this consistently?
- ▶ How good is your data governance?
- ▶ Don't forget about Tool #906 Update NSF Stats/Reg DD Fees
 - Are you adjusting for refunds?

Join the conversation!

Conversations on*

Deposit Operations
& Member Service

A CU*Answers Collaboration Group



Date Tuesday, August 29, 2023

Time 3:00-4:00 pm ET

Topic ANR/NSF Fees

Register open.cuanswers.com/conversations

Deep Dive on Data and Data Analytics

Keegan Daniel, VP Professional Services



Data Warehousing and AI*Engaged

- ▶ **19** data warehouse/AI*Engaged subscribers
 - **33GB** of data
- ▶ Upload data from anywhere, combine with core data for analysis and action
- ▶ A new resource for manual mergers?
- ▶ You control data retention
- ▶ Your source for non-transactional data!
 - Phone Optics, Card Activity Optics, OLB Optics
 - Premium dashboards coming!

Join the conversation!

Conversations on*

Data

A CU*Answers Collaboration Group



Date **Thursday, July 20, 2023**

Time **1:30-2:30 pm ET**

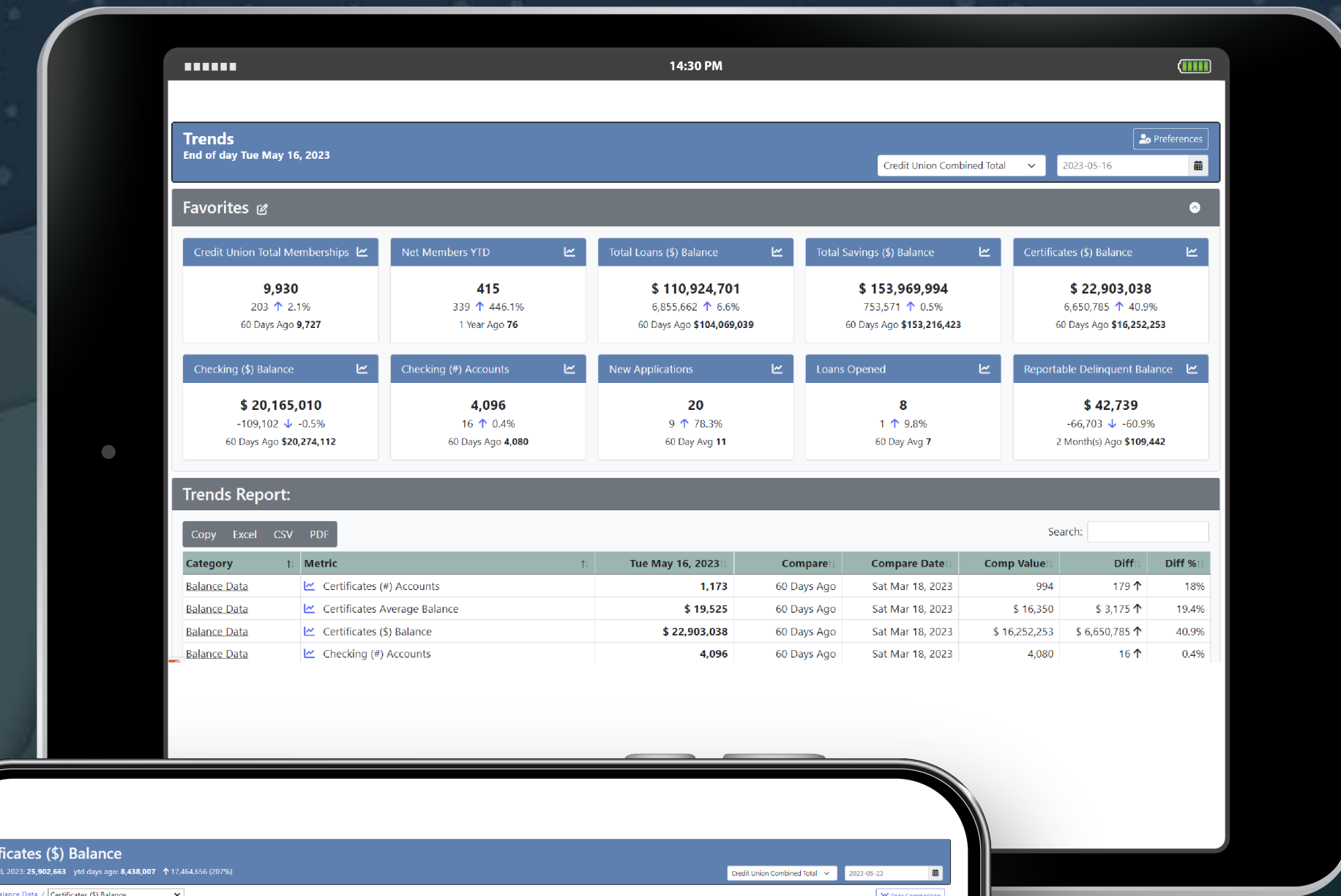
Topic **Data Mining**

Register **open.cuanswers.com/conversations**

Analytics Booth



- ▶ Next week you'll see a fresh new look on the trends page, plus many other goodies
- ▶ Also coming: Multi-CU combined financial analysis via Analytics Booth



Giveaway!!



\$1,200 off
Analytics Booth Subscription
for one lucky winner

Must subscribe by December 31, 2023

store.cuanswers.com

Deep Dive on Imaging

John Beauchamp, VP CU*Answers Management Services Teams

Kyles Karnes, Imaging Solutions Manager



Request a Document in CU*BASE

- ▶ Started with loan documents (23.05)
 - FREE for enhanced & release management clients
- ▶ Where else would you like to see access to this?

Request a Document

- 1 Select the request method.
- 2 Verify/Enter the member's information.
- 3 Enter requested document type and message text.
- 4 If desired, click "Add Additional Request" and repeat steps 1-3.

8:06 minutes left

Select a request method

Email

First Name: John, Last Name: Smith

Email: johnsmith@email.com, Phone Number:

Document #1

Document Type: Proof of Income

Where do you want to save the document?: Loans

Email Text (3-69 characters): Please upload your Proof of Income. Thanks!

+ Add Additional Request

Send

Sign up today! store.cuanswers.com/product/request-a-document/

Have you moved to Vertical Receipts yet?

- ▶ Already used by **196** credit unions (58%)
- ▶ Announcing a **sunset of horizontal receipts**: Fall 2025
 - Do your receipt printers support vertical receipts?
 - Budget \$190-\$420 each

Giveaway!!



10% off your receipt printers order

**For 3 lucky CUs who
Sign Up for Vertical Receipts**

(MAXIMUM OF 25 PRINTERS)

Must be ordered by December 31, 2023

store.cuanswers.com

Native Receipts

- ▶ In active beta via in Xpress Teller
 - Activated by **11** CUs
 - **100,000** receipts processed
- ▶ Coming this fall:
 - Marketing messages on receipts
 - Cash tracker
- ▶ In development:
 - All other receipt channels

ITM Update - Hyosung

- ▶ **3** credit unions live
 - **12** more in process
 - Used with / without active teller (video teller)
- ▶ Hyosung 2.0 projects in the works:
 - Authentication by teller
 - Mini statements
- ▶ What we're learning
 - Authentication vs. authorization
 - Balancing

Join the conversation!

Conversations on *

ITMs

A CU*Answers Collaboration Group



Date **Wednesday, July 12, 2023**

Time **2:00-3:00 pm ET**

Topic **Balancing Your Hyosung ITMs**

Register **open.cuanswers.com/conversations**

ITM Update - NCR

- ▶ Project kicked off at Honor CU!
- ▶ A teller-centric integration
- ▶ Timeline similar to Hyosung: 6-8 months
- ▶ What we're learning
 - Authentication vs. authorization

Join the conversation!

Conversations on *

ITMs

A CU*Answers Collaboration Group



Date **Wednesday, July 12, 2023**

Time **4:00-5:00 pm ET**

Topic **Update on the NCR Integration Beta**

Register **open.cuanswers.com/conversations**

Spotlight on...

**A New Future for
Member Forms**

Introducing **CU*Forms**

Introducing CU*Forms

Our goals

- ▶ **Make forms programming more efficient**
- ▶ **Integrate with the CU*BASE browser presentation**
- ▶ **Install less software on the workstation**
- ▶ **Address an aging software in ProDOC**
- ▶ **Make it easier to work remotely with members**
- ▶ **Let CUs create their own forms**
- ▶ **(Eventually) eliminate print sessions!**

Introducing CU*Forms

In a nutshell

Check out links
to how-to videos
in the conference
app!

- ▶ **New browser-based tool for building and using forms in CU*BASE**
 - **No ProDOC, no iSweeps, no print sessions!**
- ▶ **Build your own forms**
 - **Use your existing PDF or Word documents**
 - **Map membership data directly from CU*BASE**
- ▶ **Generate forms from anywhere in CU*BASE**

Join the Beta! store.cuanswers.com/product/cuforms

CU*Forms

This is just the beginning!

- ▶ This is a foundational project
 - To eliminate print sessions, must also address reports, checks, etc.
- ▶ Starting on membership side of the business
 - Convenience features are not integrated yet
 - No auto printing when opening a membership yet
 - Not all indexes are available
 - Staff may need to use ProDOC and CU*Forms with each other for a while

CU*Forms

Our long-term plan

June 2023

- Build foundation
- CU generated membership documents
- E-signature

Phase 1

Phase 2

Fall 2024

- Packages
- Expand integration
- Add support for CU*BASE to send account & suffix

Spring 2025

- Custom forms
- Focus on lending documents\process

Phase 3

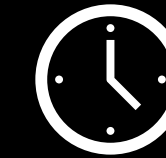
Phase 4

Long-term

- Client migrations
- Removal of ProDOC

Lunch time!

Lunch will be at the
Amway Grand
Ambassador Ballroom



See you in
an hour!

Spotlight on...

Two for Tuesdays

100th episode will be filmed this summer

250 views each episode

Most watched: 2/22/2022 (400 views!)

34 special guests so far

Wanna
see some
bloopers?



Deep Dive on Network Technologies

Dave Wordhouse, EVP Technology

Matt Sawtell, VP Managed Technology Sales



CU*Answers Network Services

Meeting recent support challenges:

- ▶ Expanded the engineering team
- ▶ Direct-to-remote and hybrid in office/remote hiring plans for engineers
- ▶ New retention plans
- ▶ New CU partnership staffing tracks...



New CU Partnership Staffing Tracks

TRACK 1
CU employee leased to
CU*Answers Network Services

TRACK 2
CU*Answers Network Services
employee leased to credit union

CU hires/houses

CNS hires/houses

CNS commits to lease
employee's time

CU commits to lease
employee's time

CU gets dedicated time,
offset to employee costs

CU gets dedicated time without
direct payroll expense

Recent Success Stories

▶ Park City CU Complete Care Project

“Saturday when we did the firewall swap, it went so smoothly. Any issue we ran into, you guys knew exactly how to fix it.” Park City

▶ FOCUS Workstation Upgrade

▶ And coming in the 23.10 release: **New DIY tool to reset your own printer devices!**

CNS Tip: Book early!

- ▶ **Engagements should be booked at least 6 months out**
- ▶ **Remember to plan ahead**
 - **Mergers**
 - **Branch openings**
 - **ITM projects**
 - **Instant Issue**
 - **Office renovations**
 - **Equipment lead times**

What's next?

- ▶ **CNS will be raising some prices**
 - **First time in 20 years**
- ▶ **Rebooting Tune-ups**
 - **\$500/each**
- ▶ **NEW: Tamper-proof backups**



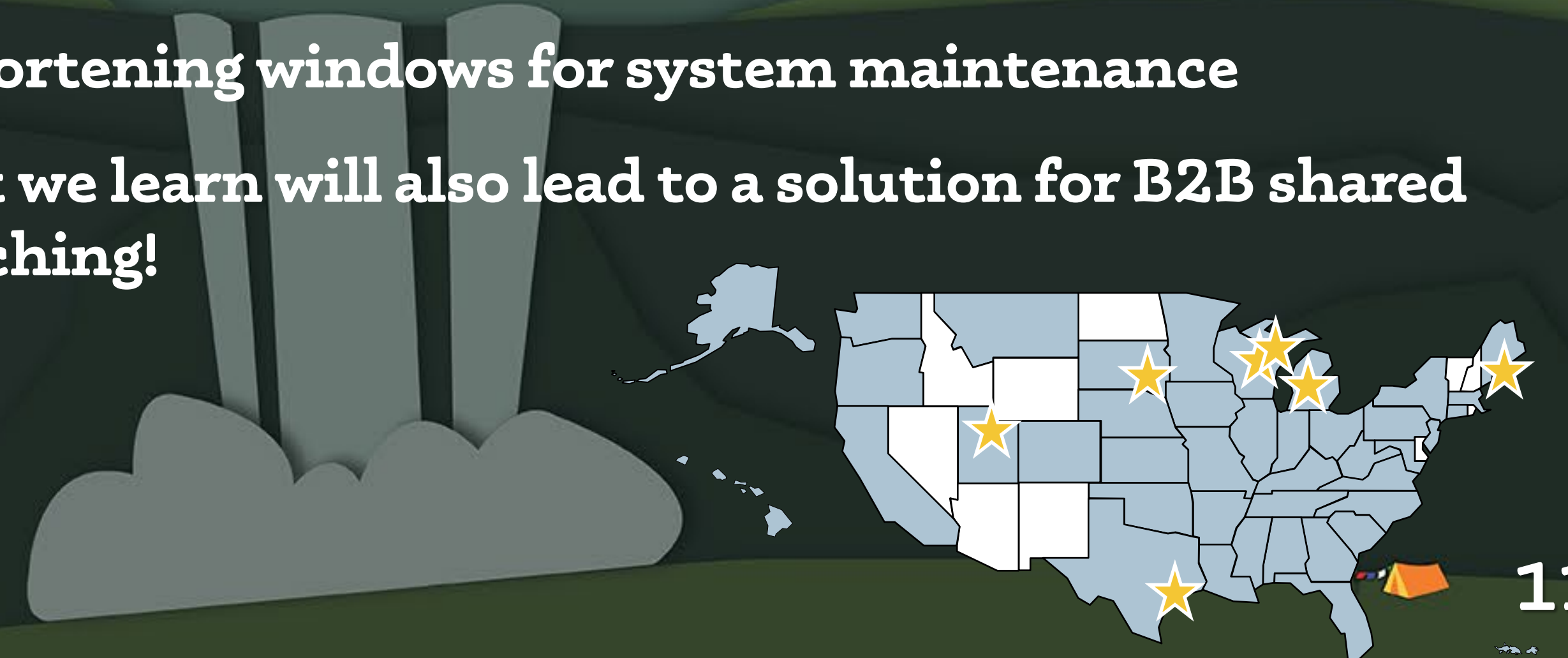
Getting Ready for CBX

- ▶ **Bandwidth considerations**
 - **MPLS update → time to move to VPN!**
 - **Approx. 5X-7X GOLD**
 - **SD-WAN?**
- ▶ **Future of GUAPPLES**
 - **(Hint: They're staying for now)**

Learn more: open.cuanswers.com/CBX

Expanding Our Production Footprint

- ▶ Two PROD boxes
- ▶ Research phase – will decide on a direction by year-end
- ▶ Why?
 - Time zones
 - Shortening windows for system maintenance
- ▶ What we learn will also lead to a solution for B2B shared branching!



Today's Cybersecurity Tip

- ▶ NCUA and Cyber: we're here to help
- ▶ You need multi-factor authentication on your network!
- ▶ Here's a little help:



Giveaway!!



50% off your MFA project for
10 lucky CUs!

A **\$1,600** value for just **\$800!**

Project must be booked before
September 30, 2023

store.cuanswers.com

Join the conversation!

Conversations on*

Cybersecurity

A CU*Answers Collaboration Group



Date **Thursday, August 31, 2023**

Time **2:00-4:00 pm ET**

Topic **Peer Discussion - Cyber ID Projects**

What challenges are you facing?

Hosted by Alpena Alcona Area CU

Register **open.cuanswers.com/conversations**

Deep Dive on EFT

Heather French, VP Client Interactions

Settle**MINT**^{EFT}
CUANSWERS Management Services



Digital Card Issuance

- ▶ Slow but steady progress
- ▶ Not all vendors are created equal!



Learn more: open.cuanswers.com/DCI



Overcoming Challenges with Push Provisioning

- ▶ Each vendor will require a unique solution
 - Challenge is getting card info to the wallet while avoiding the need for PCI certification
- ▶ Still looking for a vendor-agnostic solution

Learn more: open.cuanswers.com/DCI



DCI via CO-OP Phase 1

**New option to
cancel & request
a new card**

Credit Card Ending 5642

Success Credit Union
SCU+
VISA

Account 444
Balance \$390.88
Available Credit \$5,109.12

Card has been locked On

Activity Alerts On

Next Payment Due: May 16, 2023

Pay Now

- Temporarily Lock Your Card
Prevents purchases but does not cancel card
- Cancel & Request New Card**
Access Your New Card Digitally
- View My Cards & Digital Wallets
View Digitally Issued Cards & Wallet Info
- SCU+ Card Rewards
Earn Rewards Simply by Spending
- Card Activity
View Recent Card Activity for this Card

Replace a Lost or Stolen Card

If you think your card has been lost or stolen, use the steps below to request that your card be canceled and to send a replacement.

Note: If you feel your card has been misplaced but is still in your position, we recommend using our card-locking feature to prevent purchases temporarily.

- To report your card as lost or stolen and request a replacement.
- Choose an active and available card
- Use 2-Factor to verify your identity
- Review & Submit To Deactivate Your Current Card
- Digitally View Your New Card Information

Once complete, cut up your card. Your new physical card will be shipped to you by mail.

For more information on the 3 most commonly used digital wallets, check out the [Learn More](#) links below.

Choose a card

- Choose a card
- Available for Digital Viewing
- 001 My Debit Card (5642)
- 610 My Rewards Card 5689

Apple Pay | Google Pay | Samsung Pay

Replace a Lost or Stolen Card

If you think your card has been lost or stolen, use the steps below to request that your card be canceled and to send a replacement.

Note: If you feel your card has been misplaced but is still in your position, we recommend using our card-locking feature to prevent purchases temporarily.

Confirm Your Identity to Reveal Card Details

For your security, we need to send you a verification code to confirm your identity. Choose how you want to receive your code below.

- Text Code to (***) ***-7501
- Text Code to (***) ***-2235
- Email Code to jos*****3@gmail.com

Go Back | Send Code

Apple Pay | Google Pay | Samsung Pay

**Will require
MFA to
proceed**



DCI via CO-OP

Phase 1

Replace a Lost or Stolen Card

Replace a Lost or Stolen Card

If you think your card has been lost or stolen, use the steps below to request that your card be canceled and to send a replacement.

Note: If you feel your card has been misplaced but is still in your position, we recommend using our card-locking feature to prevent purchases temporarily.

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Once complete, cut up your card. Your new physical card will be shipped to you by mail.

For more information on the 3 most commonly used digital wallets, check out the [Learn More](#) links below.

Your card has been successfully deactivated and your replacement card has been ordered.

Below is your new card information that can be used for purchases or added to a digital wallet.

Name On Card	Samantha Lewis		
Card Number	4240 1900 1477 3810		
Expiration Date	05/23	CVV	094

Tap or click to copy to clipboard

[Apple Pay](#) | [G Pay](#) | [samsung pay](#)

[Learn More >](#) | [Learn More >](#) | [Learn More >](#)

After 2-factor authentication, card #, CVV & exp. date are revealed for manual push to wallet



DCI via CO-OP

What you can do now

▶ Prerequisites for CO-OP clients:

- AP Batch 4 certified (Connex)
- Certified and participating in Visa Account Updater (VAU) or Account Billing Updater (ABU)

Learn more: open.cuanswers.com/DCI



Member Access Processing (MAP) EFT

- ▶ Partnership update
- ▶ Success stories
 - 1 debit & credit conversion
 - 1 start-up
 - 1 in the queue
- ▶ What's next?



Instant Card Issuance (ICI)

▶ Plugging into our new API

- AB Corp
- Entrust Datacard Group
- HID Global

Live now with
Journey CU!



Giveaway!!



FREE Instant Card Issue
API Connection Implementation

A \$2,000 value!

Must order by December 31, 2023

store.cuanswers.com

Join the conversation!

Conversations on*

Plastics

A CU*Answers Collaboration Group



Date **Tuesday, August 15, 2023**

Time **3:30-4:30 pm ET**

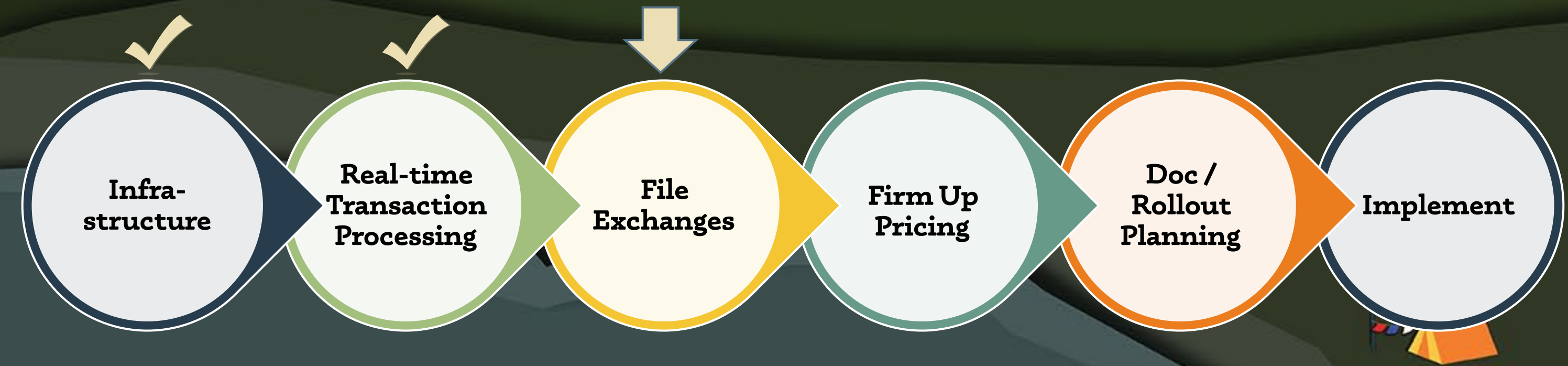
Topic **Understanding Your EFT
Transaction Data**

Register **open.cuanswers.com/conversations**

Payrailz - P2P



- ▶ Real-time payments via the debit rails or next day ACH
- ▶ Supports one-time, future dated, and recurring payments
 - Even supports emojis!



Join the conversation!

Conversations on *

Bill Pay/P2P

A CU*Answers Collaboration Group



Date **Wednesday, September 27, 2023**

Time **3:30-4:30 pm ET**

Topic **Standalone P2P**

Register **open.cuanswers.com/conversations**

We're Listening

Dawn Moore, EVP Client Experience



Starting Conversations



Conversations on*

CU*Answers Collaboration Groups

- ▶ Taking focus groups and boot camps to the next level
 - **18** groups launched so far
 - **29** events held, nearly **1,000** participants
 - More than a dozen ideas added to the Wish List
 - Several very active email groups

Learn more: open.cuanswers.com/conversations



Conversations on*

Accounting/Back Office

A CU*Answers Collaboration Group

Conversations on*

Deposit Operations & Member Service

A CU*Answers Collaboration Group

Conversations on*

Human Resources

A CU*Answers Collaboration Group

Conversations on*

Compliance

A CU*Answers Collaboration Group

Conversations on*

Data

A CU*Answers Collaboration Group

Conversations on*

Education

A CU*Answers Collaboration Group

Conversations on*

Plastics

A CU*Answers Collaboration Group

Conversations on*

Online Member Experience

A CU*Answers Collaboration Group

Conversations on*

Mergers/
CU Partnerships

A CU*Answers Collaboration Group

NEW

Conversations on*

Integrations

A CU*Answers Collaboration Group

Conversations on*

Lending

A CU*Answers Collaboration Group

Conversations on*

Collections

A CU*Answers Collaboration Group

Conversations on*

Fraud

A CU*Answers Collaboration Group

Conversations on*

Serving Business Members

A CU*Answers Collaboration Group

Conversations on*

ITMs

A CU*Answers Collaboration Group

Conversations on*

Bill Pay/P2P

A CU*Answers Collaboration Group

Conversations on*

Cybersecurity

A CU*Answers Collaboration Group

Conversations on*

Xpress Teller

A CU*Answers Collaboration Group

Welcome Back, Idea Forms!

- ▶ New website
- ▶ Simplified form
- ▶ Send direct to CEO or “general” box for triage




Regional Collaboration Groups

Region	Host Credit Union
Illinois	Partnership Financial CU
Michigan (U.P.)	Limestone FCU
Florida	San Antonio Citizens FCU
Carolinas	SPC Credit Union
Where to next?	How about <u>you</u> ?



Contact Julie Gessner: jgessner@cuanswers.com



The 2023 “Spirit of
CU*Answers” Award
EST 2011

The Spirit of CU*Answers
Collaborator

Jennifer Watson

CEO, Limestone FCU
Manistique, Michigan



Break time!

Be back in 10 minutes!

Putting It All Together

Recap From a CEO's Point of View



Geoff's Top Ten

Turn these on now!

1-Click Offers

CLR Path
Decision
Advisor

OpenLending
Integration

Mobile 7.0

MOP 3.0

MFA for
Online
Banking

MFA for Your
Network

Analytics
Booth

Vertical &
Native
Receipts

Conversations
on...



Geoff's Top Ten

Add these to your business plan!

1-Click
Unfunded

1-Click +
CLR Path

AFG
Integration

Participation
Lending

FUEL
Decision
Model

RTP

FedNow

Ascensus
Integration

Digital Card
Issuance

Credit Card
Cash Back



Our CUSO's Investment in MAP

- ▶ Ownership
- ▶ Board seat
- ▶ Software development
- ▶ Dedicated FTE



CU Partnership Opportunities

- ▶ **Not your father's merger**
- ▶ **CUs are getting creative about expanding their footprint**
- ▶ **New multi-file entity configuration**
 - **Combined reporting for 5300, tax reporting, financials & more**



Join the conversation!

Conversations on *

**Mergers/
CU Partnerships**
A CU*Answers Collaboration Group



Date **Wednesday, September 20, 2023**

Time **9:30-10:30 am ET**

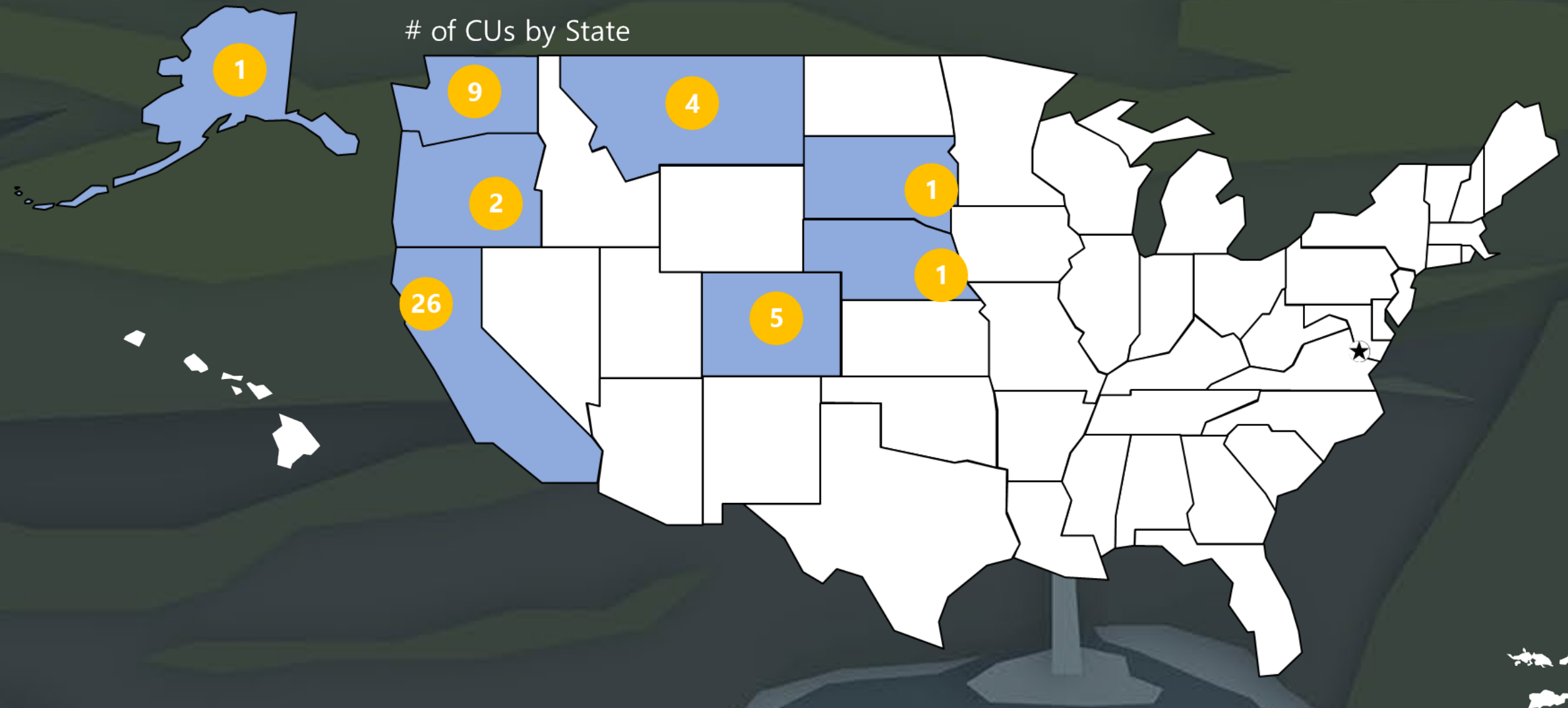
Topic **Automated & Manual Merger Options
and Recommendations**

Register **open.cuanswers.com/conversations**

Partnerships Update: CU*NorthWest



49
CU*BASE Credit Unions
in **8** States

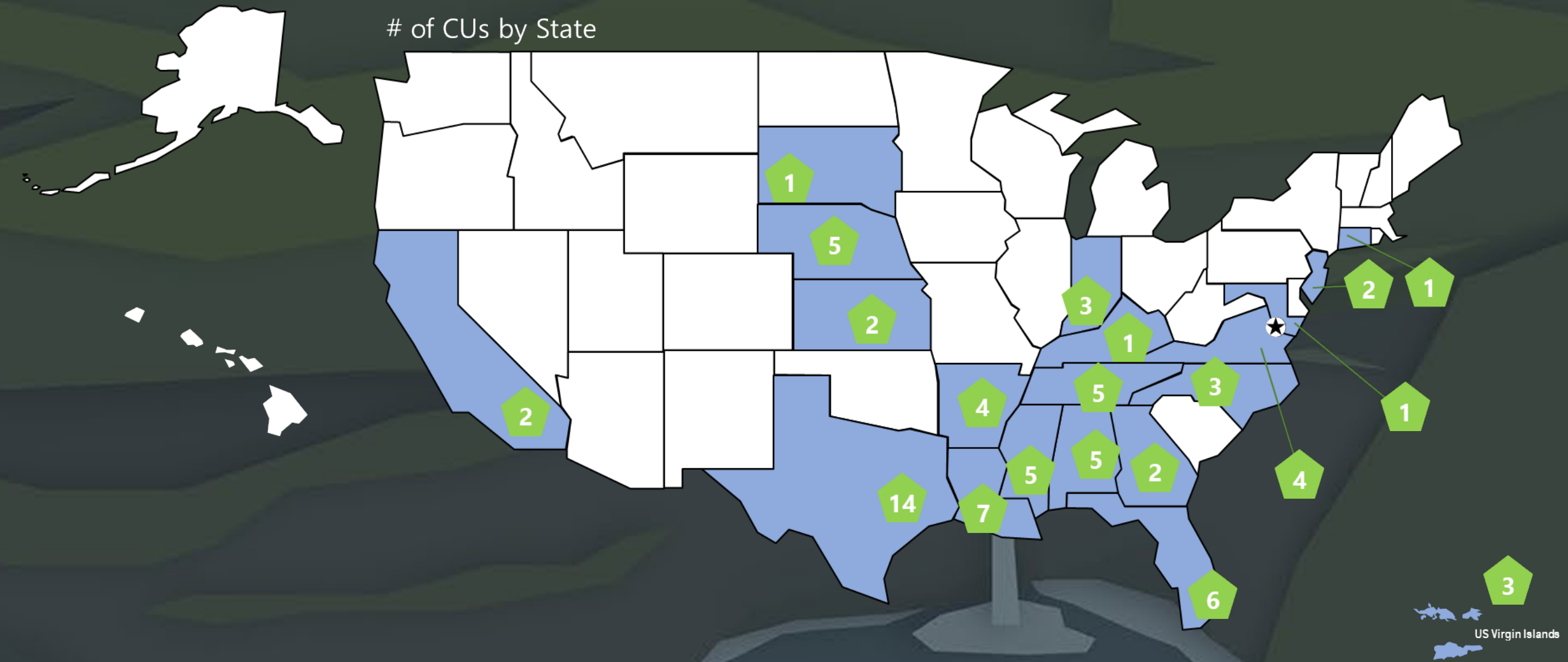


Includes all clients under contract as of 4/1/2023

Partnerships Update: CU*South



76
CU*BASE Credit Unions
in **20** States



Includes all clients under contract as of 4/1/2023

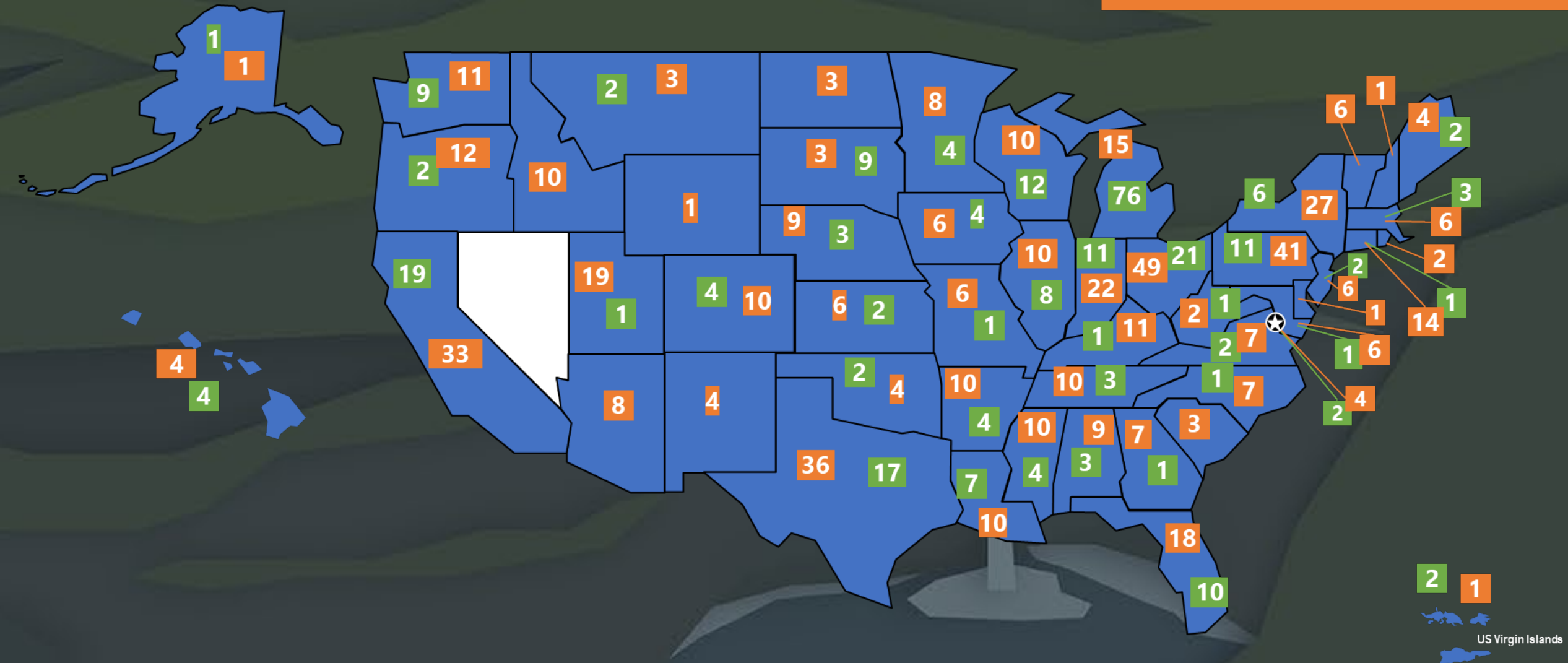
Partnerships Update: eDOC Innovations



279 In-network CUs in **41** States
2.5 million members



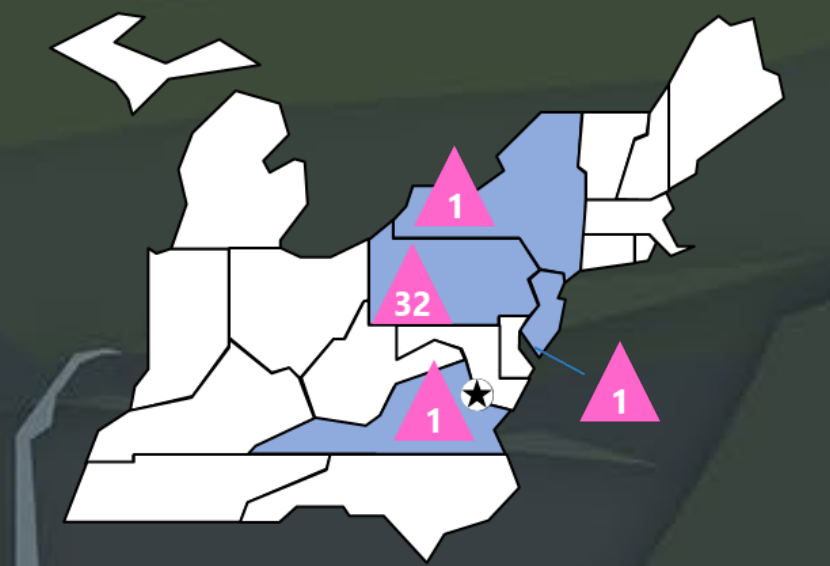
526 Out-of-network CUs in **51** States
6.7 million members



Partnerships Update: CU Axis



35
CU*BASE Credit Unions
in **4** States

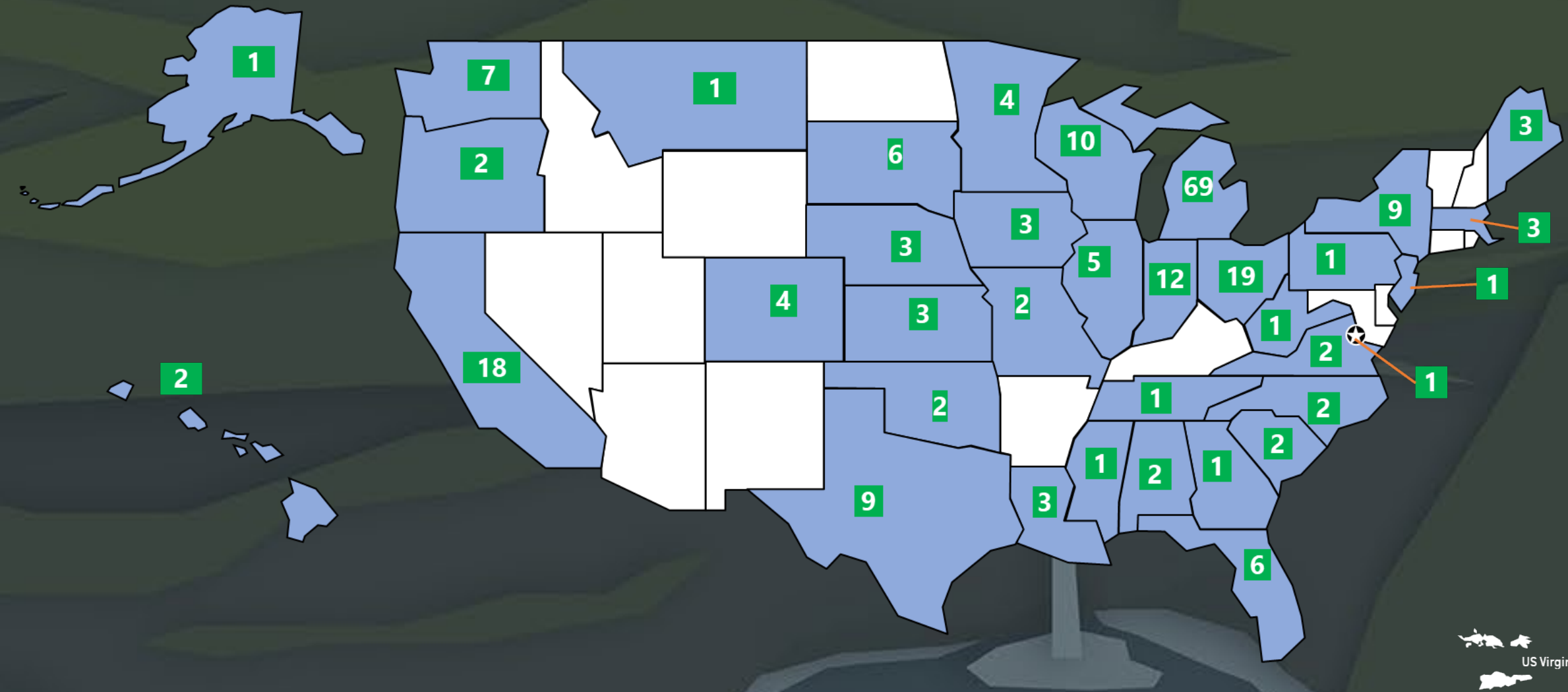


Includes all clients under contract as of 4/1/2023

Partnerships Update: Xtend



221
Credit Union Clients
in **36** States

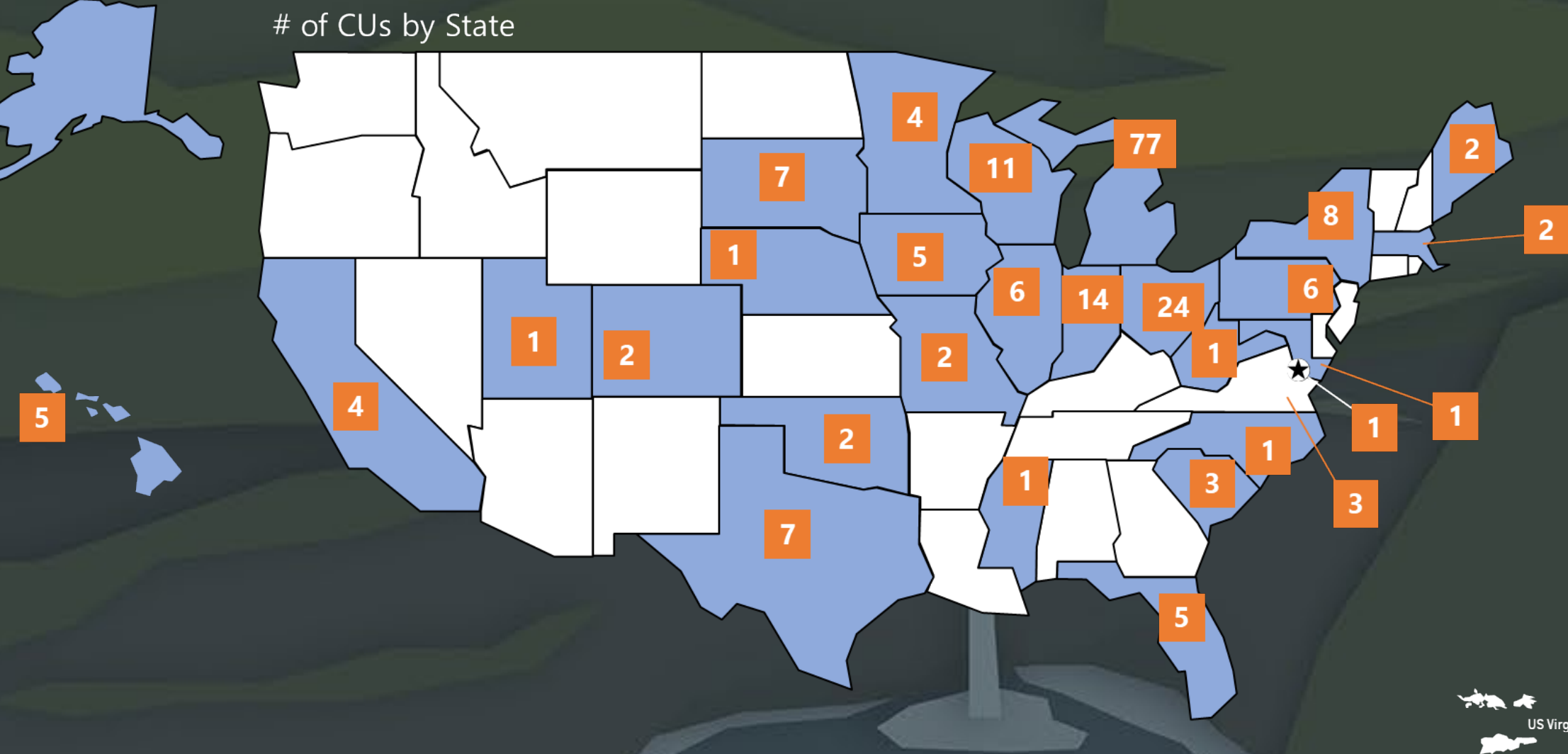


US Virgin Islands

Partnerships Update: CU*Answers

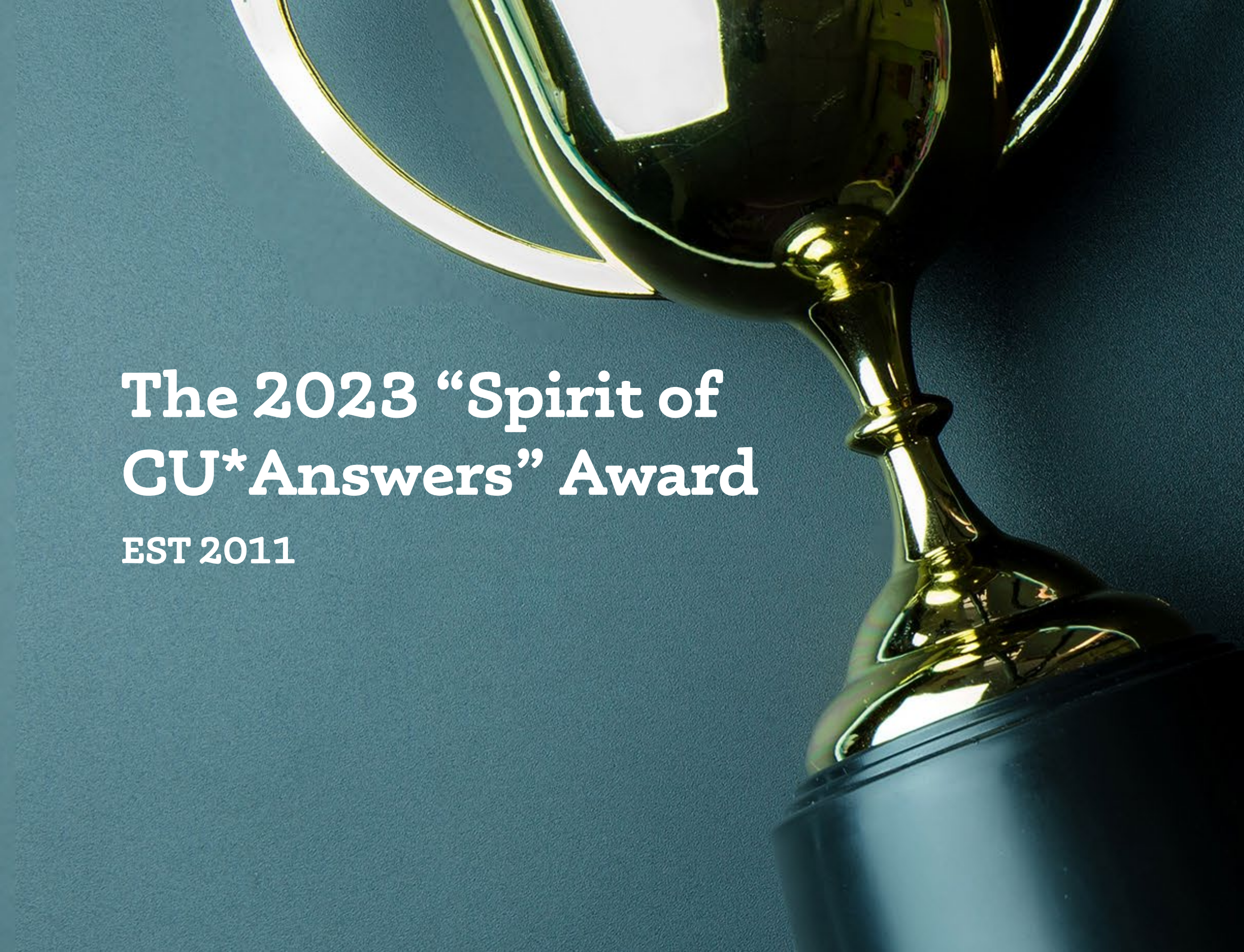
CU*ANSWERS
A CREDIT UNION SERVICE ORGANIZATION

206
CU*BASE Credit Unions
in **28** States



Includes all clients under contract as of 4/1/2023

147



The 2023 “Spirit of
CU*Answers” Award

EST 2011

The Spirit of CU*Answers

Ambassador

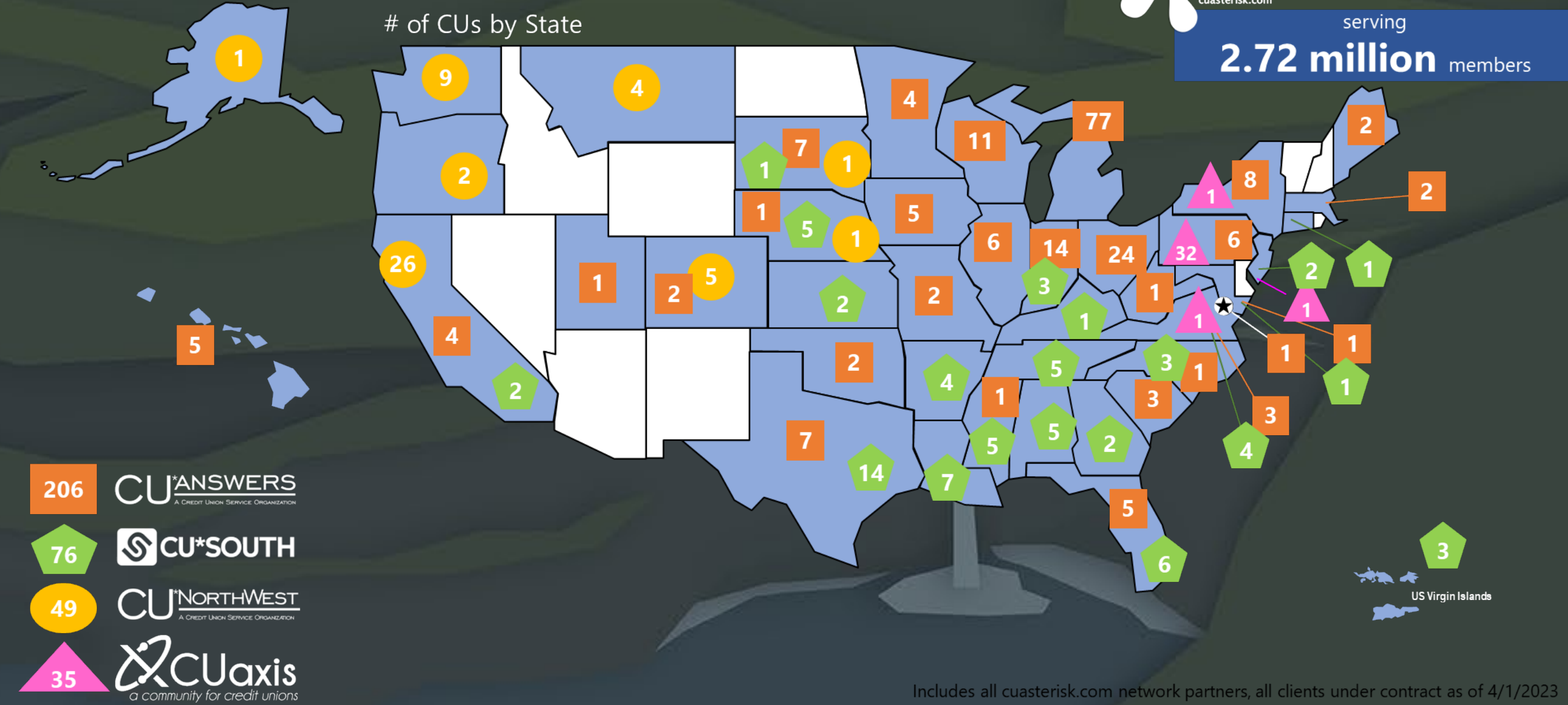
Jon Hernandez

CEO of 3 Los Angeles-area Credit Unions
CalCom FCU • Nikkei CU • Mattel FCU

Our Network of CU*BASE Users

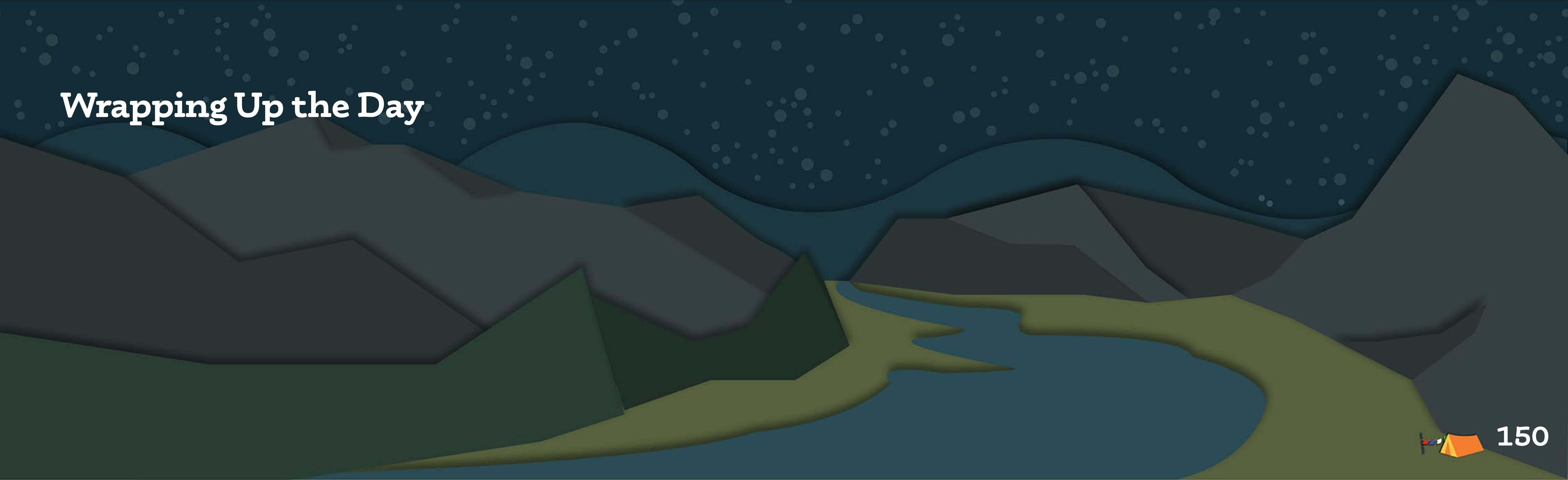
CU*BASE Credit Unions by State

366
CU*BASE Credit Unions
in **42** States
serving
2.72 million members



Includes all cuasterisk.com network partners, all clients under contract as of 4/1/2023

Wrapping Up the Day



150

2023 CEO Strategies

Save the date!

- ▶ Tues: CEO School
- ▶ Wed: CEO Roundtable
- ▶ Sheraton Grand Rapids Airport Hotel

NOVEMBER 2023						
S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

Learn more: cuanswers.com/events/ceo-strat/ceo-strategies-2023/





Visit us in Las Vegas!

Training Rooms
Board Rooms
Lobby with Amenities

Learn more: <https://wecanbeyourwildcard.com/reservations>



Giveaway!!



Full-day rental of the training and/or board room
A \$700 value, FREE!!

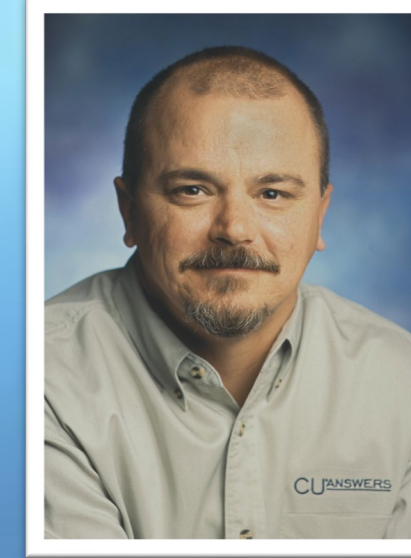
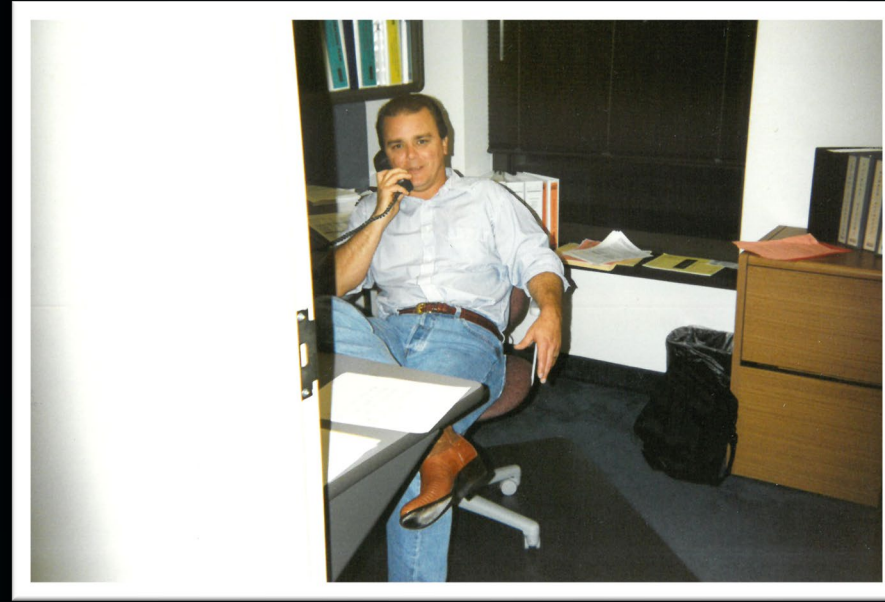
Includes coffee, tea, water, soda, and snacks; catering extra

Must be booked by December 31, 2023

<https://wecanbeyourwildcard.com/reservations>

Spotlight on...

Spotlight on...



Giveaway!!





CU*Answers Leadership Conference 2023

SETTING A
BASE CAMP
FOR OUR FUTURE

Thank you for the day!