



2023 ONLINE PRICING GUIDE

CU*ANSWERS
A CREDIT UNION SERVICE ORGANIZATION

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PRICING PHILOSOPHY

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

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

To that end, we believe that the pricing in this year's Guide meets our goal of being **disruptive to the established core data processing pricing methodology** that exists in our industry. The sheer breadth and depth of our offerings is a source of pride for our cooperative. With that in mind, I encourage your teams to get familiar with our CU*Answers Online Store, an excellent reference catalogue that gets updated periodically throughout the year. I hope that this document is a catalyst for all who read it to dig a little deeper into not only our products and services, but also our business model and our people.

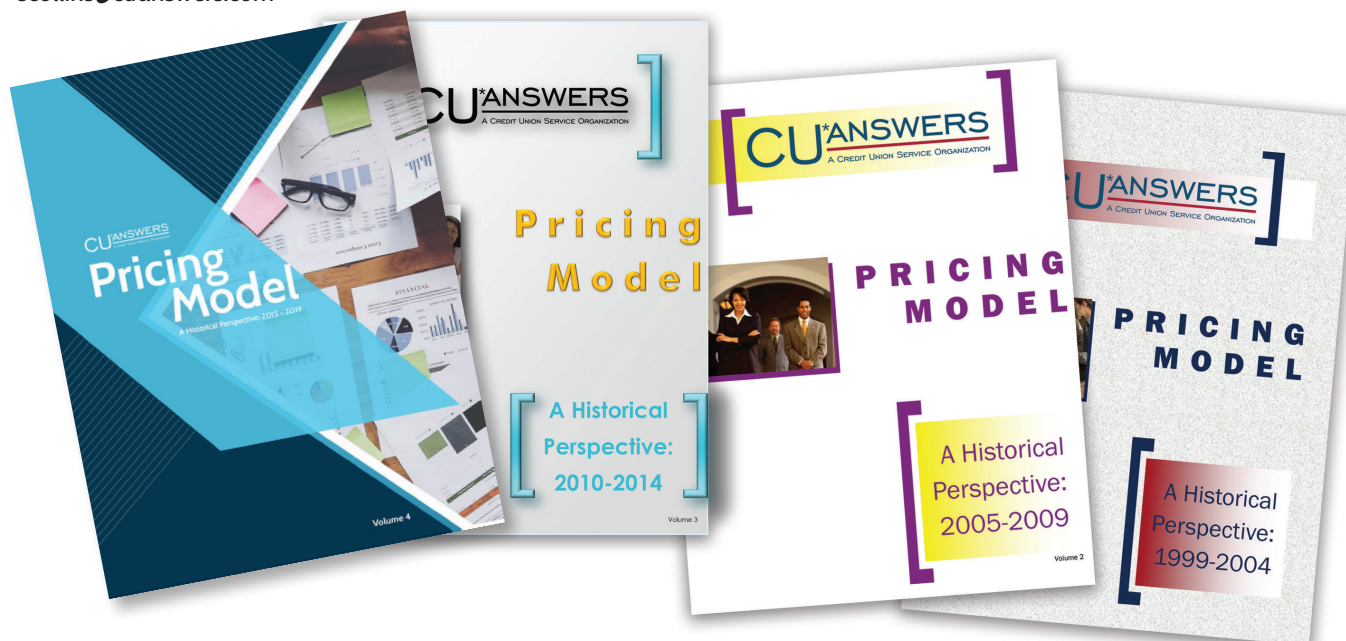


Have a great 2023!

Scott Collins

EVP of National Sales and Marketplace Relationships

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THE 7 CORNERSTONES OF THE PRICING PHILOSOPHY

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

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

LEARN MORE

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

HISTORICAL PERSPECTIVES

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

ONLINE PRICING Provided by CU*Answers

SCHEDULE D1

A. CU*BASE MEMBER PROCESSING (NEW CLIENT CONTRACTS)

Monthly Per Member (excl. AK, HI)

Member Processing Fee (7-year contract commitment—COLA controlled)*	
First 1 - 35,000 Members	\$0.56
35,001 - 45,000 Members	\$0.532
>45,001 Members	\$0.505

Member Processing Fee (5-year contract commitment—COLA controlled)*	
First 1 - 35,000 Members	\$0.58
35,001 - 45,000 Members	\$0.551
>45,001 Members	\$0.523

Member Processing Fee (3-year contract commitment—COLA controlled)*	
First 1 - 35,000 Members	\$0.60
35,001 - 45,000 Members	\$0.57
>45,001 Members	\$0.542

B. CU*BASE MEMBER PROCESSING (SHORT-TERM CONTRACT RENEWAL)

Monthly Per Member

Member Processing Fee (1-year contract renewal)*	\$0.80
Month to Month (very short term option)	Quote Provided (starting at \$0.90)
Closed Member Fee (current tax year)	\$0.23 (previous tax year free)
CU*BASE History Retention (outside standard published retention period)	Quote Provided
Disaster Recovery Fee (layered DR strategy including High Availability)	\$0.0325

NEW
PRICE

Minimum CU*BASE processing services fee \$2,000/month

*Schedule D1 reflects normal list pricing; final pricing determined by CU signed Agreement and subject to COLA

SCHEDULE D2

B. SYSTEM RESOURCE UTILIZATION (CU*Answers Technology Upgrades and Disk Retention)

One Time
Charges

Monthly

EFT (PIN/Signature) Transactions (fee eliminated)	n/a	No Charge
Additional CU*BASE Transaction Disk Storage (optional)	Quote Provided	Quote Provided

C. E-COMMERCE FEE

Includes It's Me 247 with PIB multi-layered security, E-Statements, e-Notices, e-Alerts, Mobile Web Banking, online Audio Response usage fee (up to a \$300 credit for CU installed IVR unit)

One Time
Charges

Monthly

# of Members		
1 - 2,000	n/a	Waived
2,001 - 3,000	n/a	\$450
3,001 - 5,000	n/a	\$810
5,001 - 10,000	n/a	\$1,050
10,001 - 15,000	n/a	\$1,600
15,001 - 30,000	n/a	\$2,300
30,001 - 50,000	n/a	\$3,500
50,001 - 75,000	n/a	\$5,000
75,001+	n/a	\$7,500

No Change
in Fee
despite MAJOR
foundation
enhancements

Account to Account Transfers (A2A) - Billed by MagicWrighter (includes both the debit and credit ACH transaction)	n/a	\$1,995 annual maint. fee (+ \$0.40/txn)
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E-Direct Mail (marketing messages sent directly by CU*BASE)	n/a	Free
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NOW BILLED
BY MAGIC-
WRIGHTER

C. E-COMMERCE (MISC. ONLINE BANKING FEES)		One Time Charges	Monthly
It's Me 247 Online Bill Payment and Presentment (conversions from existing bill pay program may incur various 3rd party fee)			
VAR Relationships (Bill Pay)			
Payveris (+ other misc. vendor fees*)			
Set-up/implementation fee	\$1,061	n/a	
CU*A Programming fee	Quote Provided	n/a	
Transaction fee	n/a	\$0.642/transaction	
e-Bill Present	n/a	\$0.266/active e-Bill	
P2P (person-to-person)	n/a	\$0.642/transaction	
P2P only (clients not using Payveris for BillPay)	Quote Provided	\$0.642/transaction (\$133 min.)	
Paywatch (fraud detection)	n/a	No Charge	
*see SettleMint Online Store for other misc. pass-thru fees			
iPay (+ other misc. vendor fees)			
Set-up/implementation fee	Quote Provided	n/a	
Transaction fee	n/a	\$0.675/transaction	
Single Sign-on fee - CUs on CU*A paper	n/a	No Charge	
Single Sign-on-fee – CUs not on CU*A paper	Quote Provided	\$25	
Additional (iPay) Supported Services:			
Annual Compliance	\$495	n/a	
Business Bill Pay (smaller business online bill payment suite)	Contact Earnings Edge	Contact Earnings Edge	
Bill Simple (automated business invoicing, receivables tracking, payment system)	Contact Earnings Edge	Contact Earnings Edge	
Non-VAR Relationships (Bill Pay)		CU/vendor negotiated contract	CU/vendor negotiated contract
SSO Connectivity/Support Fee (per CU*A supported vendors)		Quote Provided	n/a
First 1 - 3,000 Members	n/a	n/a	
3,001 - 6,000 Members	n/a	\$150	
6,001 - 10,000 Members	n/a	\$250	
10,001 - 15,000 Members	n/a	\$400	
15,001 - 25,000 Members	n/a	\$650	
25,001 - 50,000 Members	n/a	\$1,000	
50,001+ Members	n/a	\$2,000	
Client responsible for all CU*A/3rd-party vendor - 1 time and monthly recurring fees			
Mobile Banking (powered by CU*Answers)			
It's Me 247 Mobile Web Banking	n/a	Free (included in e-Commerce pkg.)	
It's Me 247 Text Banking	n/a	\$0.0350 per 1-2 way text	
It's Me 247 Mobile App			
CU*Answers	See Page 14 Quote	Free (special requests quoted separately)	
CU Selected 3rd-party Partner	Quote Provided	Quote Provided	
D. OPTIONAL SELF SERVICE CUSTOM BRANDING (VIA INTERNET RETAILER SUPPORT CENTER - IRSC)		One Time Charges	Monthly
Video Customization Service (ability to brand It's Me 247 how-to-videos with CU log, text, voice, software display options)		Quote Provided	n/a

ONLINE PRICING Provided by CU*Answers

E. REMOTE DEPOSIT CAPTURE (OPSENGINE SERVICE)		One Time Charges	Monthly
RDC-IQ (near real-time) Posting Services		\$500	\$25/month
Prices in section E. are CU*Answers Ops Fees only. See Ancillary Pricing Guide for EDOC innovations fees for RDC.			

F. AUDIO RESPONSE FEES	One Time Charges	Monthly
Applicable WATS Line Charge (shared with multiple CUs)	n/a	\$0.025/minute
Dedicated CU*Talk Phone Number	n/a	\$25
Spanish Vocabulary Option (online - via CU*Answers)	Free	n/a (custom changes separate)
Audio Response Unit Access Fee (if installed locally)	n/a	\$250 + maint./support
Audio Response Unit Install/Test Changes (if installed locally)	Custom Bid (minimum \$250)	n/a
Audio Response Custom Live Greetings (.wav files)	\$250 (minimum)	n/a

G. SERVICE CHARGES AND PROCESSING CHARGES	One Time Charges	Monthly
Dormancy Fee Program (by CU*A Operations)	n/a	\$17.50/run
Financial Institution Data Match (FIDM)	n/a	\$125/quarter
OFAC Data Match Processing	n/a	\$10
Payroll File Processing (receive/post)	n/a	\$20/run
Service Charge Processing (by CU*A Operations) (various account, minimum balance, transaction, and custom options)	n/a	\$17.50/run

H. ATM, DEBIT AND CREDIT CARD PROCESSING (INSTANT CARD ISSUE OPTIONS AVAILABLE)	One Time Charges	Monthly
ATM/Debit Transactions (online; tiered rates—w/o online credit card servicing; WAIVED FOR CREDIT UNIONS LESS THAN 2,000 MEMBERS) First 75,000 transactions >75,001 transactions EFT Tiered Cap Structure 139,259 - 250,000 transactions 250,001 - 500,000 transactions 500,001 - 750,000 transactions 750,001 - 1.5M transactions 1.5M - 2M transactions >2M transactions	n/a n/a n/a n/a n/a n/a n/a	\$0.0550 each \$0.0448 each \$7K cap \$8.5K cap \$10K cap \$12K cap \$15K cap \$18.5K cap
ATM/Debit Transactions (online; tiered rates- with online credit card servicing) WAIVED FOR CREDIT UNIONS LESS THAN 2,000 MEMBERS) First 75,000 transactions All above 75,001 transactions EFT Tiered Cap Structure 153,285 - 250,000 transactions 250,001 - 500,000 transactions 500,001 - 750,000 transactions 750,001 - 1.5M transactions 1.5M - 2M transactions greater than 2M transactions	n/a n/a n/a n/a n/a n/a n/a	\$0.0509 each \$0.0407 each \$7K cap \$8.5K cap \$10K cap \$12K cap \$15K cap \$18.5K cap



ATM/Debit Card - Online Interface Member Access Processing Interface Existing online Network set-up New online Network set-up (<i>per network</i>)	\$5,000 \$9,000 Quote Provided	n/a n/a n/a
Credit Card Transactions (<i>online</i>)	n/a	\$0.09/transaction
Credit Card Rewards Points (<i>file receive/posted</i>) Existing Vendor New Vendor	\$1,000 Quote Provided	\$100 \$100
Credit Card - Batch Process	See Off Trial Balance (<i>OTB section - pg 11</i>)	n/a
Credit Card - Online Servicing via CU*BASE (<i>new vendor interface</i>)	Quote Provided	n/a
Credit Card - Batch to Online Conversion	Free	n/a
Credit Card, ATM/Debit - Online to Online Conversion	Quote Provided	n/a
Credit Card, ATM/Debit Mass Reissue	\$2,500 (<i>minimum</i>)	n/a
Compromised Card Projects	\$2,500 (<i>minimum</i>)	n/a
Limit Floods	Quote Provided	n/a
New Credit, Debit/ATM Bin with No Certification (<i>up to 3 bins, then \$100 per additional bin</i>)	\$500	n/a
Certification for Credit, Debit/ATM Bin Member Access Processing Other Vendors	\$2,500/bin \$6,500/bin	n/a
Digital Issuance (<i>CU*BASE fees only; other vendor fees may apply</i>) Under 2K Members Tier 1 = <75K transactions Tier 2 = 75K - 250K transactions Tier 3 = >250K transactions	\$750 set-up fee	Free \$50 \$150 \$250
I. REDUCED FEES FOR CUs USING MEMBER ACCESS PROCESSING		
	One Time Charges	Monthly
Online EFT Transactions <i>with</i> Credit Cards First 75,000 transactions >75,001 transactions Tier Cap 1 (txns = 203,094 - 250,000/month) Tier Cap 2 (txns > 250,001 - 500,000/month) Tier Cap 3 (txns = 500,001 - 750,000/month) Tier Cap 4 (txns = 750,001 - 1M/month) Tier Cap 5 (txns = 1,000,001 - 1.5M/month) Tier Cap 6 (txns > 1.5M/month)	n/a n/a n/a n/a n/a n/a n/a n/a	\$0.0409 each \$0.0307 each \$7K cap \$8.5K cap \$10K cap \$12K cap \$15K cap \$18.5K cap
Online EFT Transactions <i>without</i> Credit Cards First 75,000 transactions >75,001 transactions Tier Cap 1 (txns = 179,167 - 250,000/month) Tier Cap 2 (txns > 250,001 - 500,000/month) Tier Cap 3 (txns = 500,001 - 750,000/month) Tier Cap 4 (txns = 750,001 - 1M/month) Tier Cap 5 (txns = 1,000,001 - 1.5M/month) Tier Cap 6 (txns > 1.5M/month)	n/a n/a n/a n/a n/a n/a n/a	\$0.045 each \$0.0348 each \$7K cap \$8.5K cap \$10K cap \$12K cap \$15K cap \$18.5K cap

NEW FOR
2023

NEW CU*A
PARTNER

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I. REDUCED FEES FOR CUs USING MEMBER ACCESS PROCESSING		One Time Charges	Monthly
Online ATM/Debit Interface Set-up Fee		\$5,000	n/a
New Credit or Debit/ATM BIN Certification		\$2,500	n/a
Online Credit Cards		\$0.08 each	n/a
Off Trial Balance Credit Cards for non-CU*BASE Cores			
One-time set-up fee	\$2,500		n/a
Credit Card Servicing Tool Kit	\$0.09 each		n/a
- Mobile App	n/a		\$500/year
- Online Banking	n/a		\$500/month
- Content Management System (OLB, Mobile)	n/a		\$50/month
- e-Statements	n/a		No Charge
- 1-Click Credit Cards	n/a		No Charge
- Native Rewards Program	n/a		No Charge
Member Call Center Support (via Xtend)	n/a		Quote Provided
J. EXTERNAL VENDOR COMMUNICATIONS (DOES NOT INCLUDE 3RD PARTY VENDOR FEES)		One-time Charges	Monthly
FUEL Automated Decision Model (decision modeling)	\$3,500		\$0.05/decision (after initial 12 months)
ACH Processing (per Fedline processing; other vendors quoted separately)	n/a		\$50
ACH Returns and NOCs (assumes CU*BASE processed)	n/a		\$0.80/item
ACH File Correction	\$100		n/a
AIRES File Creation, Balancing & Download to Disk or FTP File (CU*A processed)	n/a		\$50
Bill Payment File Processing (non-supported 3rd-party vendors)	Quote Provided		Quote Provided
Qualifile Risk Assessment	\$500		\$0.50/report
Credit Report Online Archival and Retrieval Data for Non-Booked Loans (60 days plus current month) (no charge for storing credit reports for life of booked loans)	n/a		\$5/additional month
Credit Bureau Reporting (via Metro 2)	\$250		\$20 (reporting to 1 bureau) \$35 (reporting to 2 bureaus) \$45 (reporting to 3+ bureaus)
Credit Bureau Retrieval (Equifax, TransUnion, Experian) via ZOOT Credit Bureau or Sync1 Systems (storing credit reports for life of loan, automated debt population to loan application, full marketing/CRM of all member credit reports)	n/a		\$0.75/file accessed (plus applicable bureau fee)
CU*BASE Reports and Statement Transmission Set-up and Download (non-CU*Answers document imaging solutions. Includes daily/monthly CU*BASE reports; regular, credit card and mortgage statements)	\$750		\$150
Dormancy Reset Fee (per occurrence)	\$200		n/a
Kasasa File Transmissions (formerly BancVue)	\$2,500		\$100 (CU*A shared server)
Loan Insurance File Processing and Posting (e.g. CPI, CUNA Loan Participation Tracking)			
Existing Vendor	\$500 (minimum)		\$30/occurrence
New Vendor	\$1,000 (minimum)		\$30/occurrence



3rd Party LOS (Loan Origination System) <i>offered by Sync1, Meridian Link and CU*Direct</i>	See Ancillary Pricing Guide	See Ancillary Pricing Guide
MCIF Downloads (Raddon)	\$1,000	\$250 annual maint. fee
CUNA Mutual TruStage Membership File Transmission	n/a	\$100/month or \$100/request
SerTech Membership File Credit Unions can opt for one-time file to be sent	n/a	\$100/month or \$100/request
Miscellaneous File Transmissions - CU requested daily/ monthly transmissions (<i>separate from CU*BASE reports/statements</i>) to 3rd-party archival systems; other on demand transmissions, including membership listing requests to 3rd-party vendors	Quote Provided (<i>per frequency required</i>)	Quote Provided (<i>per frequency required</i>)

K. OFF-TRIAL-BALANCE SERVICE (FOR THIRD-PARTY SERVICED MEMBER ACCOUNTS)	One-time Charges	Monthly
OTB Analytics - Dashboard Integrations (of 3rd party data)	Custom Bid (<i>per Dashboard Option</i>)	n/a
OTB Master File Exchange (per OTB vendor supported) Existing OTB Vendor New OTB Vendor	\$500 (<i>minimum</i>) \$6,000 (<i>minimum</i>)	\$100* (<i>unlimited OTB supported vendor files</i>)
OTB Payment File Exchange (per OTB vendor supported) New or Existing OTB Vendor	Included in Master File set-up	Included in Master File fee
OTB SSO Online Links (per OTB vendor supported) Existing OTB SSO Vendor New OTB SSO Vendor	\$500 (<i>minimum</i>) \$500 (<i>minimum</i>)	\$25 (<i>1-3 connections</i>) \$75 (<i>4+ connections</i>)
OTB Transaction File Exchange (per OTB vendor supported) New or Existing OTB Vendor (<i>adding transactions from a 3rd party into CU*BASE</i>)	\$5,000 (<i>minimum</i>)	\$100* (<i>unlimited OTB supported vendor files</i>)
*File transmissions from CU*BASE Snapshot Library carry the base \$100 monthly fee. File transmissions coming from CU*BASE FILEXX carry a \$200 monthly fee.		



I'm interested in a 3rd party solution.... who can I talk to?

The DHD can help!
New vendor integrations often become reality – let's talk it thru!

Dozens of popular vendor tools/ techniques are being rolled out every year...

Just contact us, we're here to help drive your initiative forward!

dhd.cuanswers.com

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

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



CU*ANSWERS marketing 2023

QUARTERLY CONTESTS & COOPERATIVE CAMPAIGNS



[OPEN.CUANSWERS.COM/2023CONTEST](https://open.cuanswers.com/2023contest)

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O. MISCELLANEOUS PROCESSING CHARGES	Cost
5498, 1099 and/or 1098 Processing and Laser Print <i>(postage separate)</i>	Quoted Annually
AnswerBook, CU*BASE Documentation Guides and Reference Materials	Free Service via Online Help & cuanswers.com
BizLink 247 Manager	\$50/month
BizLink 247 Mobile Manager	\$50/month
CU*Answers University Online Campus <i>(basic)</i>	Free Service
Full Credit Union Online Campus <i>(via CU*Training Inc.)</i>	Quote Provided
CU Publisher Self Service <i>(see Online Store for more details)</i> Mobile Manager CU Info Form Generator Request Center Mobile Alerts It's Me 247 Manager	\$50/month \$20/month \$20/month Included \$50/month Visit IRSC Online Store for Details
Custom Training Edition (CTE) <i>(CU*BASE sandbox using member data of the credit union in a restricted environment)</i> Initial training files configuration, 2 hours remote workstation support (CNS) 4 hours remote staff training (during 1st month), Data refresh/each quarter Special CTE Requests	\$2,000 set-up fee + \$250/month Quote Provided
CU*BASE Member Demographics <i>(messaging tool for visually comparing member addresses to CU offices and ATM locations)</i>	\$1,000 - \$1,500 <i>(repopulation of data recommended annually - quote provided)</i>
Dividend Regeneration	\$125 each
End of Month Processing Verification	\$50
End of Month Data Re-Load	\$25
Mobile App <i>(plus any 3rd party fees)</i>	\$250 deployment fee <i>(per Operating System)</i>
MACO <i>(Multiple Authentication Convenience Options)</i>	\$1.80/user/year prepaid (\$2.25 true-up)
MEV <i>(Membership Eligibility Verification)</i>	Free
Custom Add Ons <i>(Pay Anyone for Payveris, manage cards, launch points/log out URLs, etc.)</i>	Visit IRSC Online Store for Details
Custom Online Forms Generator <i>(using the Forms Generator product to create your online forms)</i>	Visit IRSC Online Store for Details
MAP - Membership Application Process Site <i>(IRSC product)</i> 1 Site 2 + Sites <i>(for targeted SEGS/audiences)</i>	Free \$100 set-up + \$20/month/site
MOP - Membership Opening Process (online) Experian Precise ID Verification Account Funding Other Authentication Options	Free \$750 + \$1.34/txn <i>(billed by Experian)</i> Fees billed to CU by Magic Wrighter
MAP + <i>(MAP plus Experian Precise ID Verification)</i> 1 Site 2 + Sites <i>(for targeted SEGS/audiences)</i> Experian Precise ID Verification	Free \$100 set-up + \$20/site \$750 + \$1.34/txn <i>(billed by Experian)</i>
TCD/TCR/ITM Setup/Interface <i>(requires CU*A decision to support)</i> Utilizing DynaCash tool option New TCD/TCR vendor and/or new model ITM Integration with Hyosung	Quote Provided <i>(per 3rd-Party vendor)</i> Quote Provided Quote Provided; See Online Store
Web Conference <i>(via Zoom)</i>	Free



P. CUSTOM PROGRAMMING	Cost
Check Images <i>(retrieved via single 3rd-party; includes member check and Check 21 "counter kill/on-us" images)</i>	
Existing CU*BASE supported format	\$2,000
Alloya format	\$2,500
Other vendor formats	\$3,500
Check Images Retrieved via 3rd-Parties <i>(non-CU*A)</i>	Quote Provided
Check Processor set-up	
Initial Configuration at Conversion	\$2,500
Changed Vendor (if not CU*A)	\$1,500 <i>(minimum)</i>
New Vendor for CU*A	\$5,000 <i>(minimum)</i>
Check Processor <i>(recurring fee - if multiple check processors utilized)</i>	\$100 monthly <i>(each additional)</i>
Corporate Check file <i>(received via third party for check reconciliation)</i>	\$500
Corporate, Starter/Replacement Checks; Money Order Set-up	\$950
Address Change <i>(only)</i>	\$50
Corporate Check/Money Order Logo Change	\$275
Logo Edits <i>(after first 10 days)</i>	\$50/hour <i>(1 hour minimum)</i>
Signature Change <i>(only)</i>	\$225
Custom Bonus Dividend/Loan Interest Rebate <i>(CU*BASE offers a standard feature for Patronage/Ownership Dividends and Share Bonus Dividend/Loan Interest Rebates)</i>	Quote Provided
Electronic Custom Documents <i>(including loan forms)</i>	Quote Provided
MICR Line Changes to Member/LOC Checks	\$350
Special Programming Requests	
Credit Union rate	\$125/hour <i>(2 hour minimum)</i>
3rd-Party/Vendor rate	\$160/hour <i>(2 hour minimum)</i>
<i>*Note: Custom project prices are "general guidelines" and subject to change per individual project requirements.</i>	

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Q. CONVERSION, DECONVERSION AND MERGER PROGRAMMING SERVICES	Cost
Client Letter of Intent <i>(to initially lock a desired conversion date – non-refundable; fee applied to CU*BASE conversion)</i>	\$5,000
CU*BASE Conversion Programming <i>(includes standard conversion of data from core processing system only - applicable fees from third-party vendors quoted separately)</i> Initial Staff Training	\$1/member Per applicable T&E (pass thru) (\$4,000 premium fee for approved Holiday conversion)
Bookkeeping - Initial 90-Day Back Office Support <i>(provided by Xtend)</i>	\$4,000
CU*BASE Conversion Support Call Center Inbound Member Support <i>(1-2 weeks post-conversion support)</i> Pre-conversion Outbound Member Contact <i>(via Xtend)</i>	\$100 - \$300/day/person <i>(includes min. 5 agents/day for 8/hrs a day)</i> \$300 + \$2.50/call <i>(CU provided lists)</i>
CU*BASE Deconversion Programming Fee <i>(base fee subject to change)</i>	\$0.65/member <i>(additional fees may apply)</i>
Data Communication Line to CU*Answers <i>(multiple options available)</i>	Quote Provided
Merger Programming Fee	Quote Provided per CU*BASE Merger Guidelines
Online Only Credit Union <i>CU*Answers is prepared to invest in your "Online Only" credit union. Contact our Sales Team (sales_team@cuanswers.com) to review your vision and discover the incentives that are available to support that vision</i>	Quote Provided



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R. STATEMENT PRINT/MAIL SERVICES

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

Due to consistently declining check volumes and credit unions migrating to e-Statements, this process and related pricing will regularly change in the future. Additionally, as based upon new CU*BASE flexibility for providing statement file formats, should your credit union choose an alternative statement provider, such as Bridgestone Print, other pricing may apply as based upon that vendor relationship and transmission requirements.

Prices below are for statements through Sage Direct only.

Monthly Admin Fee - Regular Member Statements	\$25/month
Monthly Admin Fee - Credit Card Statements	\$25/ month
Forms Warehousing	\$2/month
Monthly Processing/Lasering	\$0.02199/page
Delivery (per CU)	\$3.50/month
Regular Member Statements Only	\$0.0229/page
Regular Member + Credit Card Statements	\$0.0373/page

S. MAILING SERVICES

(ACCOUNT, CREDIT CARD, MORTGAGES - ASSUMES SAGE DIRECT)

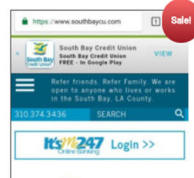
Cost

Bursting (using CU*Answers mailing services)	\$6.90/1,000 pieces
Bursting (not using CU*Answers mailing services)	\$6.90/1,000 pieces
Folding	\$6.90/1,000 pieces
Inserting (including statements and inserts up to 3 pieces, sorting and metering)*	\$29.90/1,000 pieces (+ envelopes and postage)
Multiple Pages	\$23/1,000 pieces
Additional Inserts (unmatched)	\$4.40/1,000 pieces
Miscellaneous Fees (i.e. late inserts received, insert info missed deadline, etc)	\$50 or \$100/occurrence (as defined within member insert statement guidelines)
Credit Card Return Envelopes	Quote Provided

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T. OPTIONAL SERVICES	Cost
CASS Certification (for non-CU*Answers prepared statements)	\$100/CASS run
Loan Notices Printing Service (HELOC/LOC - processed through Sage Direct)	\$800 (minimum) one-time set-up \$100/month + \$0.09 each + postage/handling
Member Notice Printing Services (processed through Sage Direct)	\$500 one-time set-up \$0.20 each + postage
Member Selected Statement Styles (multiple format statement styles as provided by chosen statement vendor)	Quoted/statement provider
Mortgage Statement Processing (through Sage Direct)	\$0.18/statement + postage
Selective Statement Inserts (to targeted member groups per statement mailing)	1st selective insert run - \$150 2nd and above selective insert runs - \$50/run.
Statement Audits (through Sage Direct)	\$150 + \$0.01/statement
Statement Back Page (recon, disclosure) Set-up & Changes	\$250/occurrence
Statement Digitized Logo Set-up & Changes	\$175
Statement Onserts (graphical advertising message printed on stmt.)	Quoted/statement provider
Statement Transmission (3rd-party - except for Sage Direct or Bridgestone Print)	\$5,000 (minimum) (per stmt. type regular, CC's, mortgages) \$100/occur. (per stmt. type - regular, CC's, mortgages)
*When mailing weight exceeds 1 oz., added postage is required. CUs not mailing through CU*A, handling/transportation costs for shipping printed pages to the CU's chosen mailer will be billed directly.	
Pricing Subject to Periodic Change	

Featured Products & Services



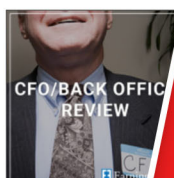
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