



2024 IN-HOUSE PRICING GUIDE

CU*ANSWERS

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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 2024!

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



THE 7 CORNERSTONES OF THE PRICING PHILOSOPHY

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

- 1 THE POWER OF OWNERSHIP
- 2 A FOCUS ON UTILIZATION
- 3 BE THE BEST YOU CAN BE
- 4 FIRST TO IMPLEMENT
- 5 GUARANTEEING THE DIFFERENCE
- 6 THE VALUE OF EQUITY
- 7 RETURN ON INVESTMENT

LEARN MORE

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

We hope you participate in our
5th Pricing Focus Group in
Grand Rapids, Michigan in May 2024!

HISTORICAL PERSPECTIVES

● VOLUME 1 : 1999 - 2004

● VOLUME 2 : 2005 - 2009

● VOLUME 3: 2010 - 2014

● VOLUME 4: 2015-2019

● VOLUME 5: 2020-2024

IN-HOUSE PRICING Provided by CU*Answers

A. TECHNOLOGY INFRASTRUCTURE	One Time Charges	Monthly
IBM Power i Server Hardware, Operating System, LegaSuite, 1-year IBM maint./support	\$40K - \$160K	\$150 - \$350
B. CU*BASE OPSENGINE - PRODUCTION	One Time Charges	Monthly
Stand-By Remote Operations (1X /mo. test requirement) 1 - 10,000 members 10,001 - 20,000 members Over 20,000 members	\$750	\$50/day \$75/day \$100/day
CU*BASE OPSENGINE - TOOLS <small>(subject to COLA increases)</small>	One Time Charges	Monthly
CU*BASE Application: Multi-Processor License Fee -Per Member Under 25,000 Members 25,001 - 50,000 Members 50,001 - 100,000 Members 100,001 + Members License & Software Maintenance Application/Operations Help Desk Support (Partner)	\$8 \$7 \$6 \$5 n/a n/a	n/a n/a n/a n/a \$0.25/member/month \$0.05/member/month
Automation Processing Support (special support requests, scheduling changes, issue resolution)	n/a	\$125/hour (one hour minimum)
ACH Continuity Partner (ACH Recovery Partner Service)	\$100/test	\$50/year (invoiced annually 10-1)
Backup Assessment (data backup analysis & recommendation)	\$500 + T&E	n/a
Custom Automation Projects/Programming	Quote Provided	\$125/hour
Defense DB (field level encryption powered by Help Systems) Production Server license & Support High Availability Server	\$1,500 \$7K - \$9K n/a	\$150 - \$300 \$125 - \$200
DefenseMD (backup tape encryption powered by Precisely) Production Server license & support High Availability Server	\$5K - \$10K \$2.5K - \$5K	\$175 \$100
i-Plan for Production (comprehensive technical service/ support plan for CU*BASE core server)	n/a	\$525
i-Plan for High Availability (comprehensive support plan for CU*BASE HA server) Power-i High Availability Server (1 year maint./support) Data Replication Software HA Server Hosting (at CU*Answers Data Center) HA Server Hosting (at Site-Four Data Center)	\$2,500 Quote Provided Quote Provided Quote Provided Quote Provided	\$800 Quote Provided Quote Provided Quote Provided Quote Provided
OPER Audit (audit, alerting & reporting toolset powered by SEA)	\$1000 set-up \$6K - \$9K license	\$150 - \$250
OPER Firewall (iShield Security) (intrusion detection & prevention for core system powered by SEA)	\$4K - \$10K set-up \$6K - \$9K license	\$200



CU*BASE OPSENGINE - SERVICES	One Time Charges	Monthly
OpsEngine Automation Suite (includes Automation suite maintenance, application updates, object maintenance)	\$2,500	\$500 - \$995 (covers license and app. maintenance)
OpsEngine Training ISO Environment Operations (card switch operations) Automation Training (per OpsEngine Automation Suite) Special Training Requests	Quote Provided	n/a
Optimized End of Month (EOM) Automation	\$1,500	\$50/month (maintenance)
Performance Management Toolkit Powered by MPG (predictive analysis of core CU*BASE server life cycle)	\$4,000	\$200 - \$400
Processing/Workflow Review (operations & run sheet audit)	\$1,000 + T&E	n/a
24/7 Automation Monitoring (EFT and system messages)	\$500	\$100
Financial Institution Data Match (FIDM)	n/a	\$125/quarter
For OpsENGINE service details visit http://www.cuanswers.com/solutions/opsengine/		

 **CU*ANSWERS Network Services**

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

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



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	\$475
3,001 - 5,000	n/a	\$850
5,001 - 10,000	n/a	\$1,100
10,001 - 15,000	n/a	\$1,660
15,001 - 30,000	n/a	\$2,415
30,001 - 50,000	n/a	\$3,675
50,001 - 75,000	n/a	\$5,250
75,001 +	n/a	\$7,875
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/transaction
E-Direct Mail (marketing messages sent by CU*BASE)	n/a	Free
e-Statements (internal CU staff)	n/a	Upload Fee



IN-HOUSE PRICING Provided by CU*Answers

D. 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)

Paymentus (+ other misc. vendor fees*)

Set-up/Implementation Fee

CU*A Programming Fee

Transaction Fee

e-Bill Present

P2P (person-to-person)

P2P only (clients not using Paymentus for BillPay)

Paywatch (fraud detection)

Quote Provided

Quote Provided

n/a

n/a

n/a at time of launch

(\$500.00 to launch later)

Quote Provided

n/a

n/a

n/a

\$0.661/transaction

\$0.276/active e-Bill

\$0.661/transaction

\$0.661/txn (\$137 min.)

No Charge

**NEW
PRICING**

iPay/Payrailz (+ other misc. vendor fees)

Set-up/Implementation Fee

CU*Answers Programming Fee

Transaction Fee

Single Sign-on Fee - CUs on CU*A paper

Single Sign-on-Fee - CUs not on CU*A paper

P2P and other Payrailz Services

Quote Provided

Quote Provided

n/a

n/a

Quote Provided

See Online Store

n/a

n/a

\$0.675/transaction

No Charge

\$25

See Online Store

Additional (iPay) Supported Services:

Annual Compliance

Business Bill Pay (smaller business online bill payment suite)

\$519.00

Contact SettleMINT EFT

n/a

Contact SettleMINT EFT

(Contact Earnings Edge for additional iPay Business Bill Pay; BillSimple pricing details/ considerations)

Non-VAR Relationships (Bill Pay)

SSO Connectivity/Support Fee (per CU*A supported vendors)

of Members

1 - 3,000

3,001 - 6,000

6,001 - 10,000

10,001 - 15,000

15,001 - 25,000

25,001 - 50,000

50,001+

Client responsible for all CU*A/3rd-party vendor - 1 time and monthly recurring fees

CU/Vendor Negotiated Contract

n/a

n/a

n/a

n/a

n/a

n/a

n/a

n/a

CU/Vendor Negotiated Contract

n/a

\$150

\$250

\$400

\$650

\$1,000

\$2,000

Mobile Banking (powered by CU*Answers)

It's Me 247 Mobile Web Banking

It's Me 247 Text Banking

It's Me 247 Mobile App

CU*Answers

CU Selected 3rd-Party Partner

n/a

n/a

See Page 14

Quote Provided

Free (included in e-Commerce pkg.)

\$0.350/1-2 way text

Free (special requests qtd. separately)

Quote Provided

CU Publisher Self Service Options

See Ancillary Guide Page 11 or the IRSC Online Store



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E. 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
F. REMOTE DEPOSIT CAPTURE (OPSENGINE SERVICE)		One Time Charges	Monthly
RDC-IQ (near real-time) Posting Services	\$500		\$25/month
Prices in section F. are CU*Answers Ops Fees only. See Ancillary Pricing Guide for EDOC innovations fees for RDC.			
G. 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 Custom Live Greetings (.wav files)	Quoted (minimum \$250)		n/a

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H. ATM, DEBIT AND CREDIT CARD PROCESSING <i>(INSTANT CARD ISSUE OPTIONS AVAILABLE)</i>	One Time Charges	Monthly
ATM/Debit Card Network Interface	n/a	\$525/network
ATM/Debit Card Processing - 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 <i>(reduced fee if CU uses MAP for online credit cards)</i>
Credit Card Rewards Points <i>(file receive/posted)</i> Existing Vendor New Vendor	\$1,000 Quote Provided	n/a n/a
Credit Card - Batch Process	See OTB section <i>(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
Limit Floods or BIN Additions <i>(ATM/Debit; Credit Cards)</i>	Quote Provided	n/a
Digital Issuance - Coming Soon! See CU*Answers Online Store and "In the Kitchen" for more information.		
I. BUSINESS COMMUNICATIONS <i>(DOES NOT INCLUDE 3RD PARTY VENDOR FEES)</i>	One Time Charges	Monthly
FUEL Automated Decision Model <i>(decision modeling)</i>	\$3,500	\$0.05/decision
QualiFile Risk Assessment	\$500	\$0.50/report
Communication Line to CU*Answers EBN MPLS and VPN options available	Quote Provided	Quote Provided
Credit Bureau Retrieval <i>(Equifax, TransUnion, Experian) via Sync1 Systems <i>(storing credit reports for life of loan, automated debt population to loan application, full marketing/CRM of all member credit reports)</i></i>	n/a	\$0.75/file accessed <i>(+ applicable bureau fee - contact CU*A for discounted national bureau pricing)</i>
CU*BASE Reports/Statement Archival Transmission Set-up <i>(non-CU*A Document imaging solutions)</i>	\$1,000	n/a
Experian ID Verification	Contact Earnings Edge for other options	
Experian Commercial ID Verification	Contact Earnings Edge for other options	
Kasasa File Transmissions <i>(formerly BancVue)</i>	\$2,500	n/a
Loan Insurance File Processing <i>(e.g. - CPI)</i> Existing Vendor New Vendor	\$500 <i>(minimum)</i> \$1,000 <i>(minimum)</i>	n/a n/a
3rd-Party LOS <i>(Loan Origination System offered by Sync1, Meridian Link and CU*Direct)</i>	See Ancillary Pricing Guide	See Ancillary Pricing Guide

I. BUSINESS COMMUNICATIONS <i>(DOES NOT INCLUDE 3RD PARTY VENDOR FEES)</i>	One Time Charges	Monthly
Extended Business Network (EBN) It's Me 247, e-Statements, Credit Bureau, Select 3rd-Party Vendor Access, optional Data Replication	\$5,000	Quote Provided
MCIF Downloads (<i>Raddon</i>)	\$1,000	\$250 annual maint. fee
Network Hardware - EBN	Quote Provided	Quote Provided

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

K. CU*ARCHIVE AND DOCUMENT IMAGE SOLUTIONS	One Time Charges	Monthly
Media Supply (<i>per CU*Answers chosen media type</i>)	n/a	\$10 each
Loan Forms Archiving (+ <i>media</i>)	n/a	\$50/quarter
Receipt Archiving (+ <i>media</i>)	n/a	\$50/quarter
Report Archiving (+ <i>media</i>)		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>) (+ <i>media</i>)		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
Re-creation of Archive Media	n/a	\$100 (+ <i>media</i>)
Offsite Media Storage at CU*Answers (<i>original copy</i>)	n/a	\$2.50 (<i>billed annually in advance</i>)
CU*Answers Online Imaging Solution (<i>installation and set-up</i>) Receipts, photo IDs, reports, stmts, e-sig capability & CU*BASE supported e-forms (loan & membership forms); subject to CU*A warranty provisions**	\$3,000 + applicable SwiftView software license fee, hardware, e-forms programming & T&E (<i>no monthly charge</i>) **No fee if only CU*BASE Reports & stmts.	Quote Provided

IN-HOUSE PRICING Provided by CU*Answers

K. CU*ARCHIVE AND DOCUMENT IMAGE SOLUTIONS	One Time Charges	Monthly
CU*Answers Enhanced Online Solutions	See Ancillary Pricing Guide	See Ancillary Pricing Guide
CU*Answers In-house Imaging Solutions <i>(multiple options) Receipts, photo IDs, loan & misc. forms, loan packaging, member document portal, CU*BASE reports and statements, e-sig capability</i>	Quote Provided	Quote Provided
Third-Party Online or In-House Document Imaging Solution	Quote Provided	Quote Provided
L. SHARED BRANCHING	One Time Charges	Monthly Support Fees
CO-OP Shared Branch Network <i>(previously CUSC and FSCC)</i>		
Issuer One-time set-up <i>(plus CO-OP related fees)</i>	\$1,500	
Acquirer Branch acquirer processing fee <i>(unlimited branches)</i>	n/a	\$250
Data line - Monthly fee <i>(for either Issuer or Acquirer)</i>	n/a	Client Responsibility
Other National Shared Branch Networks	Quote Provided	Quote Provided
M. MISCELLANEOUS PROCESSING CHARGES	Cost	
5498, 1099 and/or 1098 Processing and Laser Print <i>(postage separate)</i>	Quoted Annually	
AnswerBook, CU*BASE Documentation Guides and Reference Materials	Free Service via Online Help & cuanswers.com	
CU*Answers University Online Campus <i>(basic)</i> Full Credit Union Online Campus <i>(via CU*Training Inc.)</i>	Free Service Quote Provided	
Custom Training Edition (CTE) <i>(CU*BASE Sandbox using member data of the credit union in a restricted environment)</i> - Initial training files configuration - 2 hours remote workstation support <i>(CNS)</i> - 4 hours remote staff training <i>(during 1st month)</i> - Data refresh/each quarter - Special Requests	\$4,000 set-up fee + \$350/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 Data Re-Load	\$25	
End of Month Processing Verification	\$50	

NEW
PRICING



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cuanswers.com/solutions/asterisk-intelligence/analytics-booth/



M. MISCELLANEOUS PROCESSING CHARGES (CONT.)	Cost
Mobile App Custom Online Form Generator/Request Generator	Free
Mobile App (CU*A developed wrapper-style app; must complete requirements)	\$250 deployment fee (per Operating System)
MACO (Multiple Authentication Convenience Options)	\$1.80/user/year prepaid (\$2.25 true-up)
MEV (Membership Eligibility Verification)	Free
CU Publisher Self Service (see Online Store for more details) Mobile Manager CU Info Form Generator Request Center Mobile Alerts It's Me 247 Manager MOP Manager Loan Manager	\$50/month \$20/month \$20/month Included \$50/month \$15/month to \$50/month \$25/month to \$100/month \$25/month to \$100/month
MAP - Membership Application Process Site (IRSC product) 1 Site 2 + Sites (for targeted SEGS/audiences)	Free \$100 set-up + \$20/month/site
MOP - Membership Opening Process (online) License Verification via Daon Experian Precise ID Verification Account Funding Other Authentication Options	\$1.80/verification prepaid (\$2.25 true up) \$750 set-up fee (billed by Experian) \$1.34/txn (\$50 minimum; billed by Experian) Fees billed to CU by Magic-Wrighter
MAP + (MAP plus Experian Precise ID Verification) 1 Site 2 + Sites (for targeted SEGS/audiences) Experian Precise ID Verification	Free \$100 set-up + \$20/site \$750 + \$1.34/transaction (billed by Experian)
Mobile Experience Center (showcase CU mobile app store)	Free
ITM Integration With Hyosung	Quote Provided; See Online Store

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N. 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 Alloya supported format Other vendor formats	 \$2,000 \$2,500 \$3,500
Check Images Retrieved via 3rd-Parties (<i>non-CU*A</i>)	Quote Provided
Check Processor Set-up Initial Configuration at Conversion Changed Vendor (if not CU*A) New Vendor for CU*A	 \$2,500 \$1,500 (<i>minimum</i>) \$5,000 (<i>minimum</i>)
Check Processor (<i>recurring fee - if multiple check processors utilized</i>)	\$100/month (<i>each additional</i>)
Corporate Check File (<i>received via 3rd-party for check reconciliation</i>)	\$500
Corporate, Starter/Replacement Checks; Money Order Set-up Address Change (<i>only</i>) Corporate Check/Money Order Logo Change Logo Edits (<i>after first 10 days</i>) Signature Change (<i>only</i>)	 \$1,500 \$50 \$275 \$50/hour (<i>1 hour minimum</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	\$400
Special Programming Requests Credit Union rate 3rd-party/Vendor rate	 \$125/hour (<i>2 hour minimum</i>) \$160/hour (<i>2 hour minimum</i>)
<i>*Note: Custom project prices are "general guidelines" and subject to change per individual project requirements.</i>	
O. 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 Services (<i>includes standard conversion of data from core processing system only—applicable fees from 3rd-party vendors quoted separately</i>) Install and Test Initial Staff Training	 \$2.50/member \$25K - \$50K (<i>per applicable T&E</i>) (\$4,000 premium fee for approved holiday project)
Bookkeeping - Initial 90-Day Back Office Support	\$4,000
CU*BASE Conversion Support Call Center (<i>1-2 weeks post conversion</i>) Under 3,600 Members 3,601 to 10,000 members Over 10,000 members Pre-conversion Outbound Member Contact (<i>via Xtend</i>)	 \$5,000 (<i>up to 3 agents</i>) \$10,000 (<i>up to 4 agents</i>) \$15,000 (<i>up to 5 agents</i>) Quote Provided
CU*BASE Deconversion Programming Fee (<i>base fee subject to change</i>)	\$1/member (<i>additional fees may apply</i>)
Merger Programming Fee (<i>Refer to CU*BASE Merger Guidelines</i>)	See CU*BASE Merger Guide

P. STATEMENT PRINT/MAIL SERVICES

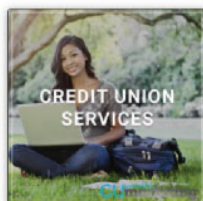
As a service to CU*BASE processed credit unions, CU*Answers maintains a contractual relationship with Sage Direct for providing laser statement print and mailing services. Currently the costs that are passed through to our clients represent a direct pass-through fee. This relationship provides a level 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.

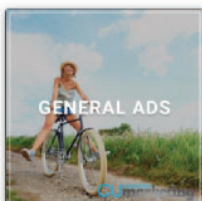
Q. STATEMENT SERVICES (ACCOUNT, CREDIT CARD, MORTGAGES - ASSUMES SAGE DIRECT)	Cost
Credit Card Return Envelopes	Quote Provided
CU*BASE Statement Processing Fee (through Sage Direct)	\$0.075/page (+ envelopes and postage)
Member Selected Statement Styles (multiple format statement styles as provided by chosen statement provider)	Quoted Provided
Miscellaneous Fees (late inserts received, insert information missed deadline, etc.)	\$50 or \$100/occurrence (as defined within Member Insert Statement guidelines)
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 Back Page (recon, disclosure) set-up & changes	\$250/occurrence
Statement Digitized Logo set-up & changes (if utilizing Sage Direct)	\$250
Statement Onserts (graphical advertising message printed on stmts.)	Quoted Provided
Statement Transmission (3rd-party - except for Sage Direct or Bridgestone Print)	\$5,000 (minimum) (per statement type - regular, CC's, mortgages)
*When mailing weight exceeds one ounce, additional postage is required. Also, for credit unions not mailing through CU*Answers, handling and transportation costs for shipping printed pages to the credit union's chosen mailer will be billed directly.	Pricing subject to periodic change

Marketing Campaign Library

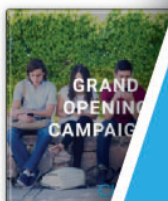
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CONTACT INFORMATION

CU*Answers

P: (800) 327-3478

F: (616) 285-5735

sales@cuanswers.com

cuanswers.com

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