



CU\*ANSWERS

2026

# ONLINE

PRICING GUIDE



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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.

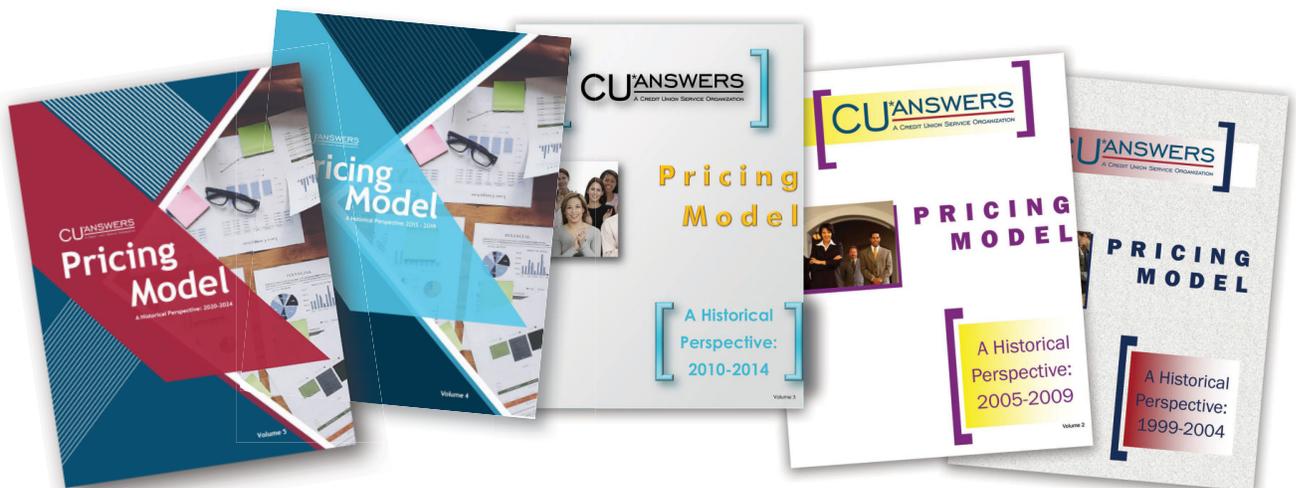
For our CUSO, pricing our offerings is very straight forward: we take on the perspective of a customer-owned partner whose ultimate goal is the financial success of the credit unions we serve. Our pricing models are designed to help facilitate the growth and sustainability of our credit union partners 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 2026!

Scott Collins  
EVP of National Sales and Marketplace Relationships  
[scollins@cuanswers.com](mailto: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](mailto:sales@cuanswers.com).

**Volume 5** is available at  
[https://www.cuanswers.com/wp-content/uploads/Historical\\_pricing\\_model\\_2020\\_2024.pdf](https://www.cuanswers.com/wp-content/uploads/Historical_pricing_model_2020_2024.pdf)

### HISTORICAL PERSPECTIVES

- VOLUME 1 : 1999 - 2004**
- VOLUME 2 : 2005 - 2009**
- VOLUME 3: 2010 - 2014**
- VOLUME 4: 2015-2019**
- VOLUME 5: 2020-2024**

# ONLINE PRICING Provided by CU\* Answers

## SCHEDULE D1

<b>A. CBX MEMBER PROCESSING</b> <i>(NEW CLIENT CONTRACTS)</i>	Monthly Per Member (excl. AK, HI)
<b>Member Processing Fee</b> <i>(7-year contract commitment—COLA controlled)*</i> First 1 - 35,000 Members 35,001 - 45,000 Members >45,001 Members	\$0.56 \$0.532 \$0.505
<b>Member Processing Fee</b> <i>(5-year contract commitment—COLA controlled)*</i> First 1 - 35,000 Members 35,001 - 45,000 Members >45,001 Members	\$0.58 \$0.551 \$0.523
<b>Member Processing Fee</b> <i>(3-year contract commitment—COLA controlled)*</i> First 1 - 35,000 Members 35,001 - 45,000 Members >45,001 Members	\$0.60 \$0.57 \$0.542
<b>B. CBX MEMBER PROCESSING</b> <i>(SHORT-TERM CONTRACT RENEWAL)</i>	Monthly Per Member
<b>Member Processing Fee</b> <i>(1-year contract renewal)*</i>	\$0.80
<b>Month to Month</b> <i>(very short term option)</i>	Quote Provided <i>(starting at \$0.90)</i>
<b>Closed Member Fee</b> <i>(current tax year)</i>	\$0.23 <i>(previous tax year free)</i>
<b>CBX History Retention</b> <i>(outside standard published retention period)</i>	\$10/month per Application Type
<b>Disaster Recovery Fee</b> <i>(layered DR strategy including High Availability)</i>	\$0.0325
<i>Minimum CBX Processing Services Fee \$2,000/month</i>	
<i>*Schedule D1 reflects normal list pricing; final pricing determined by CU signed Agreement and subject to COLA</i>	

## SCHEDULE D2

<b>A. SYSTEM RESOURCE UTILIZATION</b> <i>(CU* Answers Technology Upgrades and Disk Retention)</i>	One Time Charges	Monthly
<b>Additional CBX Transaction Disk Storage</b> <i>(optional)</i>	Quote Provided	Quote Provided
<b>B. E-COMMERCE FEE</b> <i>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)</i>	One Time Charges	Monthly
<b># of Members</b>		
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
<b>E-Direct Mail</b> <i>(marketing messages sent directly by CBX)</i>	n/a	Free

# ONLINE PRICING Provided by CU\*Answers

## SCHEDULE D2

### 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)**

##### **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)

P2P only Monthly Minimum

Paywatch (fraud detection)

*\*All Paymentus fees subject to change*

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

n/a

\$0.681/transaction

\$0.285/active e-Bill

\$0.681/transaction

\$0.681/txn (\$137 min.)

\$51.50

No Charge

#### **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

A2A (account-to-account) if CU is ODFI

Monthly Merchant Account Fee

Transaction Fee

Non-ODFI CUs contracted directly with JHA

P2P (person-to-person)

Other Payrailz Services

Quote Provided

Quote Provided

n/a

n/a

Quote Provided

\$105

n/a

n/a

n/a

n/a

Contact Cards & Payments

n/a

n/a

\$0.744/transaction

No Charge

\$25

\$105

\$25

\$0.744/transaction

n/a

\$0.744/transaction

Contact Cards & Payments

#### **Additional (iPay) Supported Services:**

##### **Annual Compliance**

**Business Bill Pay** (smaller business online bill payment suite)

n/a

Contact Cards & Payments

\$572 Annually

Contact Cards & Payments

#### **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 13

Quote Provided

Free (incl. in e-Commerce pkg.)

\$.0350/1-2 way text

Free (misc. requests quoted sep.)

Quote Provided

# ONLINE PRICING Provided by CU\*Answers

## SCHEDULE D2

### 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)

**Access to Instant Payment Rails RTP** (via CorpOne) and FedNow (Direct to FRB)

Set-up/Implementation Fee

\$1,500.00

Per Transaction Fee - "Receive"

\$0.05 per txn

Per Transaction Fee - "Send"

Quote Provided

Monthly Maintenance Fee - (covers both RTP and FedNow)

\$100.00

### 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

### 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)

### 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

DID YOU FORGET ABOUT ACCOUNTING.CUBASE.ORG? USE IT!



#### INCLUDES

- Browsing codes
- Resources
- Frequently Asked Questions
- Meet the Team
- Contact Info



#### REMEMBER

This site is only available via a CU\*BASE connected Terminal!

# ONLINE PRICING Provided by CU\*Answers

<b>H. ATM, DEBIT AND CREDIT CARD PROCESSING</b> <i>(INSTANT CARD ISSUE OPTIONS AVAILABLE)</i>	One Time Charges	Monthly
<b>ATM/Debit Transactions</b> <i>(online; tiered rates—w/o online credit card servicing; <b>WAIVED FOR CREDIT UNIONS LESS THAN 2,000 MEMBERS</b>)</i> First 75,000 transaction >75,001 transactions <b>EFT Tiered Cap Structure</b> 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
<b>ATM/Debit Transactions</b> <i>(online; tiered rates- with online credit card servicing; <b>WAIVED FOR CREDIT UNIONS LESS THAN 2,000 MEMBERS</b>)</i> First 75,000 transactions >75,001 transactions <b>EFT Tiered Cap Structure</b> 153,285 - 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	\$0.0509 each \$0.0407 each \$7K cap \$8.5K cap \$10K cap \$12K cap \$15K cap \$18.5K cap
<b>ATM/Debit Card - Core Online Interface</b> Existing online vendor set-up New online vendor set-up <i>(per network)</i>	\$9,000 Quote Provided	n/a n/a
<b>Batch Certification for Credit, Debit/ATM</b> Other Vendors	\$9,000	n/a
<b>ATM/Debit Card - Online to Online Conversion</b> Implementation Online Certification, if required Batch Certification, if required Mass Reissue, if required	\$5,000 Quote Provided \$9,000 \$3,750	n/a n/a n/a n/a
<b>Credit Card - Online to Online Conversion</b> Implementation Online Certification, if required Batch Certification, if required Mass Reissue, if required	\$5,000 Quote Provided \$9,000 \$3,750	n/a n/a n/a n/a
<b>Credit Card - Batch to Online Conversion</b> Implementation Mass Reissue, if required	No CU*A Charge \$3,750	n/a n/a
<b>Credit Card Transactions</b> <i>(online; per debited transaction)</i>	n/a	\$0.08/each
<b>New Vendor Interface</b> Debit Credit	Quote Provided Quote Provided	n/a n/a

# ONLINE PRICING Provided by CU\* Answers

<b>H. ATM, DEBIT AND CREDIT CARD PROCESSING</b> <i>(INSTANT CARD ISSUE OPTIONS AVAILABLE)</i>	One Time Charges	Monthly
<b>Miscellaneous Requests</b>		
Credit, ATM/Debit Mass Reissue	\$3,750	n/a
Compromised Card Projects	\$3,750	n/a
Limited Floods	Quote Provided	n/a
New Credit, Debit/ATM BIN (no cert) (up to 3 BINs, then \$100 per additional BIN)	\$500	n/a
Friends and Family Testing	\$1,000	n/a
<b>Credit Card Rewards Points</b> <i>(receive file to print on statements)</i>		
Existing Vendor	\$1,000	\$100
New Vendor	Quote Provided	\$100
<b>Zelle offered by Velera CO-OP</b> <i>(national shared branching is required; add'l shared branching charges may apply)</i>	\$1,500	\$500
<b>Credit Card - Batch Process</b>	See Off Trial Balance <i>(OTB section - pg 11)</i>	n/a
<b>Digital Issuance</b> See CU* Answers Online Store and "In the Kitchen" for more information.		

<b>I. EXTERNAL VENDOR COMMUNICATIONS</b> <i>(DOES NOT INCLUDE 3RD PARTY VENDOR FEES)</i>	One-time Charges	Monthly
<b>FUEL Automated Decision Model</b> <i>(decision modeling)</i>	\$3,500	\$0.05/decision
<b>ACH Processing</b> <i>(per Fedline processing)</i>	n/a	\$50
<b>ACH Returns and NOCs</b> <i>(assumes CBX processed)</i>	n/a	\$0.80/item
<b>ACH File Correction</b>	\$100	n/a
<b>AIRES File Creation, Balancing &amp; Download to Disk or FTP File</b> <i>(CU*A processed)</i>	n/a	\$50
<b>Bill Payment File Processing</b> <i>(non-supported 3rd-party vendors)</i>	Quote Provided	Quote Provided
<b>Qualifile Risk Assessment</b>	\$500	\$0.50/report
<b>Credit Report Online Archival and Retrieval Data for Non-Booked Loans</b> <i>(60 days plus current month) (no charge for storing credit reports for life of booked loans)</i>	n/a	\$5/month for each additional month
<b>Credit Bureau Reporting</b> <i>(via Metro 2)</i>	\$250	\$20 <i>(reporting to 1 bureau)</i> \$35 <i>(reporting to 2 bureaus)</i> \$45 <i>(reporting to 3+ bureaus)</i>
<b>Credit Bureau Retrieval</b> <i>(Equifax, TransUnion, Experian)</i> <i>via Sync1 Systems (storing credit reports for life of loan, automated debt population to loan application, full marketing/CRM of all member credit reports)</i>	n/a	\$0.75/file accessed <i>(plus applicable bureau fee)</i>
Add'l Fee - CUs using Equifax as Primary or Backup	n/a	\$25/month
<b>CBX Reports and Statement Transmission Set-up and Download</b> <i>(non-CU* Answers document imaging solutions. Includes daily/monthly CBX reports; regular, credit card and mortgage statements)</i>	\$750	\$150
<b>Dormancy Reset Fee</b> <i>(per occurrence)</i>	\$200	n/a
<b>Kasasa File Transmissions</b> <i>(formerly BancVue)</i>	\$2,500	\$250/month
<b>Vehicle Valuation Services</b> <i>(Integration with App workflow)</i>		
JD Power (NADA)	n/a	\$66.50/month + \$0.26 /val
Kelley Blue Book	n/a	\$35/month + \$0.15/val

# ONLINE PRICING Provided by CU\*Answers

<b>I. EXTERNAL VENDOR COMMUNICATIONS</b> <i>(DOES NOT INCLUDE 3RD PARTY VENDOR FEES)</i>	One-time Charges	Monthly
<b>Loan Insurance File Processing and Posting</b> (e.g. CPI, CUNA <i>Loan Participation Tracking</i> ) Existing Vendor New Vendor	Quote Provided Quote Provided	Quote Provided Quote Provided
<b>InvestFi Link from Online/Mobile Banking</b>	\$2,500	\$50/month
<b>Pocketnest</b>	\$1,000	\$50/month
<b>3rd-Party LOS (Loan Origination System)</b> offered by Sync 1, <i>Meridian Link and CU*Direct</i>	See Ancillary Pricing Guide	
<b>MCIF Downloads</b> (Raddon)	\$1,000	\$250 annual maint. fee
<b>TruStage Membership File Transmission</b>	n/a	\$100/month or \$100/request
<b>API Monthly Support Fee</b> - See Developer's Help Desk section of the CU*Answers Online Store for more details	No charge if CU*A spec is used by vendor	\$100/month
<b>Miscellaneous File Transmissions</b> - CU requested daily/monthly transmissions (separate from CBX reports/statements) 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>

<b>J. OFF-TRIAL-BALANCE SERVICE</b> <i>(FOR THIRD-PARTY SERVICED MEMBER ACCOUNTS)</i>	One-time Charges	Monthly
<b>OTB Master File Exchange</b> (per OTB vendor supported) Existing OTB Vendor New OTB Vendor	\$500 (minimum) \$6,000 (minimum)	\$100*
<b>OTB Payment File Exchange</b> (per OTB vendor supported) New or Existing OTB Vendor	Included in Master File set-up	Included in Master File fee
<b>OTB SSO Online Links</b> (per OTB vendor supported) Existing OTB SSO Vendor New OTB SSO Vendor	\$500 (minimum) \$500 (minimum)	\$25 (1-3 connections) \$75 (4+ connections)
<b>OTB Transaction File Exchange</b> (per OTB vendor supported) New or Existing OTB Vendor (adding transactions from a 3rd party into CBX)	\$5,000 (minimum)	\$100**/file type/vendor

\*File transmissions from CBX Snapshot Library carry the base \$100 monthly fee. File transmissions coming from CBX FILEXX carry a \$200 monthly fee.

\*\*OTB file types are typically a Balance/status file and a payment file. CU is subject to the monthly recurring for each type of OTB process utilized. Examples: (1) CU has 2 credit card vendors > monthly fee is \$100.00. (2) CU has an OTB credit card vendor and an OTB mortgage vendor > monthly fee is \$100.00 per OTB type, or \$200.00 for this example.



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# ONLINE PRICING Provided by CU\*Answers

K. CU* ARCHIVE AND DOCUMENT IMAGE SOLUTIONS	One Time	Monthly
<b>AuthenticateMe</b> Authenticate your member from CBX	See Ancillary Pricing Guide	
<b>CU* Forms</b> The future of your forms is available today!	See Ancillary Pricing Guide	
<b>Media Supply</b> (per CU*Answers chosen media type)	n/a	\$10 each
<b>Loan Forms Archiving</b> (+ media)	n/a	\$50/quarter
<b>Receipt Archiving</b> (+ media)	n/a	\$50/quarter
<b>Accts Payable Archiving</b> (+ media)	n/a	\$50/annually
<b>Member Forms/Photo IDs</b> (+ media)	n/a	\$50/quarter
<b>Report Archiving</b> (+ media)		<b>Monthly Fee</b>
<b># of Members</b>	n/a	\$50
1 - 5,000	n/a	\$100
5,001 - 7,500	n/a	\$175
7,501 - 10,000	n/a	\$300
10,001 - 15,000	n/a	\$600
15,001 +	n/a	
<b>Statement Archiving</b> (regular, CCs, & mortgage) (+ media)		<b>Quarterly Fee</b>
<b># of Members</b>	n/a	\$50
1 - 5,000	n/a	\$100
5,001 - 7,500	n/a	\$175
7,501 - 10,000	n/a	\$300
10,001 - 15,000	n/a	\$600
15,001 +	n/a	
<b>Data Transmission</b> (Clients With Their Own Edoc Servers; hybrid - utilizing CU*Answers Archive service)		
Credit Card Archiving	n/a	\$10
Report Archiving	n/a	\$10
Statement Archiving	n/a	\$10
<b>Data Transmission</b> (Clients With Their Own Edoc Servers; fully in-house - CU*Answers Archive service)		
Credit Card Archiving	n/a	\$25
Report Archiving	n/a	\$25
Statement Archiving	n/a	\$25
<b>Re-creation of Archive Media</b>	n/a	\$100 (+ media)
<b>Offsite Media Storage at CU*Answers</b> (original copy)	n/a	\$2.50 (billed annually in advance)
<b>Statement Copies</b>	\$50	\$1.00/page (\$10 min)
<b>CU*Answers Online Imaging Solution</b> (installation and set-up) Receipts, photo IDs, reports, stmts, e-sig capability & CBX 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 (no monthly charge) No fee if only CBX Reports & stmts.	Quote Provided
<b>CU*Answers Enhanced Online Solution</b>	See Ancillary Pricing Guide	
<b>In-house Imaging Solutions</b> Receipts, photo IDs, loan & misc. forms, loan packaging, member document portal, CBX reports and statements, e-sig capability	See Ancillary Pricing Guide	
<b>3rd-Party Online or In-House Document Imaging Solution</b>	Quote Provided	Quote Provided

# ONLINE PRICING Provided by CU \* Answers

L. SHARED BRANCHING	Cost
<b>Xtend Shared Branching</b> (CBX participating clients)	Xtend Initiative (See <a href="http://www.xtendcu.com">www.xtendcu.com</a> for more info)
<b>CO-OP Shared Branch Network</b> (thru Velera)	
<b>Issuer</b>	
One-time set-up	\$1,500
Per transaction fee (plus CO-OP related fees)	No Charge
<b>Acquirer</b>	
Monthly Branch acquirer processing fee (unlimited branches)	\$250
<b>Data line</b> - Monthly fee (for either Issuer or Acquirer)	\$75
M. SPECIAL REQUESTS	Cost
<i>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.</i>	
<b>Notice Transmission Set-up Fee</b> (non Sage Direct)	\$750
N. MISCELLANEOUS PROCESSING CHARGES	Cost
<b>5498, 1099 and/or 1098 Processing and Laser Print</b> (postage separate)	Quoted Annually
<b>AnswerBook, CBX Documentation Guides and Reference Materials</b>	Free Service via Online Help & <a href="http://cuanswers.com">cuanswers.com</a>
<b>BizLink 247 Manager</b>	\$50/month
<b>BizLink 247 Mobile Manager</b>	\$50/month
<b>CU * Answers University Online Campus</b> (basic)	Free Service
<b>Full Credit Union Online Campus</b> (via CU*Training Inc.)	Quote Provided
<b>CU Publisher Self Service</b> (see Online Store for more details)	
Mobile Manager	\$50/month
CU Info	\$20/month
Form Generator	\$50/month
Request Center	Included
Mobile Alerts	\$50/month
It's Me 247 Manager	\$15/month to \$50/month
It's Me 247 Analytics	\$15/month to \$50/month
MOP Manager	\$25/month to \$100/month
Loan Manager	\$25/month to \$100/month
<b>CU Publisher Bundles</b>	Contact IRSC (\$2,000 to \$6,000 per year)
<b>Custom Training Edition</b> (CTE) (CBX sandbox using member data of the credit union in a restricted environment) Initial training files configuration, 2 hours remote workstation support (CNS) 4 hours remote staff training (during 1st month), Data refresh/ each quarter	\$4,000 set-up fee + \$350/month
<b>Dividend Regeneration</b>	\$125 each
<b>End of Month Processing Verification</b>	\$50
<b>End of Month Data Re-Load</b>	\$25
<b>Mobile App</b> (plus any 3rd party fees)	\$250 deployment fee (per Operating System)
<b>Mobile App Branding Change</b>	\$125 (per Operating System)
<b>Online Banking Localization</b> (requires Layout 2 with online banking)	\$1,500 + set-up fee + \$90/month



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N. MISCELLANEOUS PROCESSING CHARGES	Cost
<b>MACO</b> (Multiple Authentication Convenience Options)	\$2.00/user/year prepaid (\$2.25 true-up)
<b>MEV</b> (Membership Eligibility Verification)	Free
<b>Vendor Integrations for Member Service</b> Glia (Preferred Partner) Allure Security Eltrophy	Visit IRSC Online Store for details Visit IRSC Online Store for details Visit IRSC Online Store for details
<b>Custom Add Ons</b> (Pay Anyone for Payveris, manage cards, launch points/log out URLs, etc.)	Visit IRSC Online Store for Details
<b>Automated CTR Uploads to FinCen</b>	\$10
<b>Custom Online Forms Generator</b> (using the Forms Generator product to create your online forms)	Visit the IRSC Online Store for Details
<b>MAP - Membership Application Process Site</b> (IRSC product) 1 Site 2 + Sites (for targeted SEGS/audiences)	Free \$100 set-up + \$20/month/site
<b>MOP - Membership Opening Process (online)</b> License Verification via Daon Experian Precise ID Verification Account Funding	\$2.00/verification prepaid (\$2.25 true up) See IRSC Online Store (billed by Experian) See IRSC Online Store (fees billed by Swivel and Experian)
<b>MAP +</b> (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/txn (billed by Experian)
<b>TCD/TCR/ITM Setup/Interface</b> (requires CU*A decision to support) Utilizing DynaCash tool option New TCD/TCR vendor and/or new model ITM Integration with Hyosung	Quote Provided (per 3rd-party vendor) Quote Provided Quote Provided; See Online Store
<b>Web Conference</b> (via Zoom)	Free

O. CUSTOM PROGRAMMING	Cost
<b>Check Images</b> (retrieved via single 3rd-party; includes member check and Check 21 "counter kill/on-us" images) Existing CBX supported format Other vendor formats	\$3,500 Quote Provided
<b>Check Images Retrieved via 3rd-Parties</b> (non-CU*A)	Quote Provided
<b>Check Processor Set-Up</b> Initial Configuration at Core Conversion Change of Vendor New Vendor for CU*A	\$1,500 \$1,500 (minimum) \$5,000 (minimum)
<b>Check Processor</b> (recurring fee - if multiple check processors utilized)	\$100 monthly (each additional)
<b>Corporate Check file</b> (received via third party for check reconciliation)	\$500 (minimum)
<b>Corporate, Starter/Replacement Checks; Money Order Set-up</b> Address Change (only) Corporate Check/Money Order Logo Change Logo Edits (after first 10 days) Signature Change (only)	\$950 \$50 \$275 \$50/hour (1 hour minimum) \$225

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O. CUSTOM PROGRAMMING	Cost
<b>Custom Bonus Dividend/Loan Interest Rebate</b> (CBX offers a standard feature for Patronage/Ownership Dividends and Share Bonus Dividend/Loan Interest Rebates )	Quote Provided
<b>Electronic Custom Documents</b> (including loan forms)	Quote Provided
<b>MICR Line Changes to Member/LOC Checks</b>	\$350
<b>Special Programming Requests</b> Credit Union rate 3rd-Party/Vendor rate	\$125/hour (2 hour minimum) \$160/hour (2 hour minimum)
*Note: Custom project prices are "general guidelines" and subject to change per individual project requirements.	

P. CONVERSION, DECONVERSION AND MERGER PROGRAMMING SERVICES	Cost
<b>Client Letter of Intent</b> (to initially lock a desired conversion date – non-refundable; fee applied to CBX conversion)	\$5,000
<b>CBX Conversion Programming</b> (includes standard conversion of data from core processing system only - applicable fees from third-party vendors quoted separately)  Initial Staff Training	\$1/member  Per applicable T&E (pass thru) (\$4,000 premium fee for approved Holiday conversion)
<b>Bookkeeping - Initial 90-Day Back Office Support</b> (provided by Earnings Edge Accounting Support)	\$7,500
<b>CBX Conversion Support Call Center</b> (1-2 weeks post conversion) Under 3,600 Members 3,601 to 10,000 members Over 10,000 members	\$5,000 (up to 3 agents) \$10,000 (up to 4 agents) \$15,000 (up to 5 agents)
<b>Pre-conversion Outbound Member Contact</b> (via Xtend)	Quote Provided
<b>CBX Deconversion Programming Fee</b> (base fee subject to change)	\$0.65/member (additional fees may apply)
<b>Data Communication Line to CU*Answers</b> (multiple options available)	Quote Provided
<b>Merger Programming Fee</b>	Quote Provided per CBX Merger Guidelines
<b>Conversion Balancing when Changing EFT or Credit Card Vendor</b> (Provided by Earnings Edge Accounting Support)	\$1,500 per product (i.e. Credit, Debit)



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## Q. STATEMENT PRINT/MAIL SERVICES

As a service to CBX 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 CBX 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.**

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

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- Custom Data Floods
- Single Sign On (SSO) Projects
- Custom Fee Programs
- New APIs \* (application programming interface)
- Special Projects Unique to Your Credit Union



# ONLINE PRICING Provided by CU\*Answers

<b>Q. MAILING SERVICES</b> <i>(ACCOUNT, CREDIT CARD, MORTGAGES - ASSUMES SAGE DIRECT)</i>	<b>Cost</b>
<b>Bursting</b> <i>(using CU*Answers mailing services)</i>	\$6.90/1,000 pieces
<b>Bursting</b> <i>(not using CU*Answers mailing services)</i>	\$6.90/1,000 pieces
<b>Folding</b>	\$6.90/1,000 pieces
<b>Inserting</b> <i>(including statements and inserts up to 3 pieces, sorting and metering)*</i>	\$29.90/1,000 pieces <i>(+ envelopes and postage)</i>
<b>Multiple Pages</b>	\$23/1,000 pieces
<b>Additional Inserts</b> <i>(unmatched)</i>	\$4.40/1,000 pieces
<b>Miscellaneous Fees</b> <i>(i.e. late inserts received, insert info missed deadline, etc)</i>	\$50 or \$100/occurrence <i>(as defined within member insert statement guidelines)</i>
<b>Paper Stock</b> <i>(duplex)</i>	\$24.59/1,000
<b>Paper Stock</b> <i>(credit cards)</i>	\$37.04/1,000
<b>Statement Envelopes</b>	\$37.60/1,000
<b>Courtesy Reply Envelopes</b>	\$40.25/1,000
ALL SAGE DIRECT FEES SUBJECT TO CHANGE	

<b>R. OPTIONAL SERVICES</b>	<b>Cost</b>
<b>CASS Certification</b> <i>(for non-CU*Answers prepared statements)</i>	\$100/CASS run
<b>Loan Notices Printing Service</b> <i>(HELOC/LOC - processed through Sage Direct)</i>	\$800 <i>(minimum)</i> one-time set-up \$100/month + \$0.09 each + postage/handling
<b>Member Notice Printing Services</b> <i>(processed through Sage Direct)</i>	\$500 one-time set-up \$0.20 each + postage
<b>Member Selected Statement Styles</b> <i>(multiple format statement styles as provided by chosen statement vendor)</i>	Quoted/statement provider
<b>Mortgage Statement Processing</b> <i>(through Sage Direct)</i>	\$0.18/statement + postage
<b>Selective Statement Inserts</b> <i>(to targeted member groups per statement mailing)</i>	1st selective insert run - \$150 2nd and above selective insert runs - \$50/run.
<b>Statement Audits</b> <i>(through Sage Direct)</i>	\$150 + \$0.01/statement
<b>Statement Back Page</b> <i>(recon, disclosure) Set-up &amp; Changes</i>	\$250/occurrence
<b>Statement Digitized Logo Set-up &amp; Changes</b>	\$175
<b>Statement Onserts</b> <i>(graphical advertising message printed on stmt.)</i>	Quoted/statement provider
<b>Statement Transmission</b> <i>(3rd-party - except for Sage Direct or Bridgestone Print)</i>	\$5,000 <i>(minimum)</i> (per stmt. type regular, CC's, mortgages) \$100/occur. <i>(per stmt. type - regular, CC's, mortgages)</i>
<i>*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.</i>	Pricing Subject to Periodic Change

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