



BOOT CAMP UPDATE

AN UPDATE ON THE PROJECTS
FROM LAST YEAR'S CEO STRATEGIC
DEVELOPERS BOOT CAMP

NOVEMBER 11, 2019

DESIGNING THE FUTURE OF INTERNET RETAILING

SEGMENT A



A SPECIAL THANK YOU TO THE TASK FORCE

- Daniel Phillips, **BlueOx Credit Union**
- Hollie Britton, **Frankenmuth Credit Union**
- Scott Rushforth, **Horizon Utah Federal Credit Union**
- Lindsey Law, **Kellogg Community Credit Union**
- Kaj Johansen, **TruChoice FCU**
- Adam Pomerleau, **TruChoice FCU**

Keep up with project updates in the Kitchen:


open.cuanswers.com/internet-retailing

Resources In the Kitchen

Updated July 26, 2019

Designing the Future of Internet Retailing

April 23 & 24
DESIGNING THE FUTURE OF INTERNET RETAILING
A CEO Strategic Boot Camp Initiative



A CEO Strategic Boot Camp Initiative

During the CEO Strategic Developers Boot Camp in November 2018, CEOs brainstormed on the future of internet banking from a big-picture, strategic point of view. In addition to exploring how credit unions envision their internet retailing strategies in the coming decade, CU*Answers reviewed two 2019 initiatives that serve as templates for tactical approaches for internet retailing: Selling loans via internet channels, and our internet stores.

[Open the slides from the 2019 Leadership Conference presentation \(PDF\)](#)

[Open the slides from the 2018 CEO Boot Camp session \(PDF\)](#)

[Open the assignments due December 14 \(DOCX\)](#)

[Open the other handouts and homework](#)

The Task Force

The Designing the Future of Internet Retailing Task Force met on Tuesday and Wednesday, April 23 & 24, 2019. The Task Force consists of 6 participants from 6 credit unions. Their role is to help our teams determine a vision for internet retailing, imagine new ways for credit unions to sell loans via internet channels, and figure out how to stock the shelves of a credit union internet store. Most importantly, this group is helping us to write a new rulebook for the way credit unions interact with members in the spirit of true internet retailers.

Projects in the Works

The Task Force is working on with our teams:

- **Check Offers and Instant Loans** – Moving from a traditional loan to a game plan where you offer them a guaranteed loan.
- **Forms and Request Center** – Helping CUs increase their online request and fulfillment offers to members by a hundredfold.

PROJECTS THAT INSPIRE AND PROVE OUR POINT

RETAILING: ACTIVITIES INVOLVED IN SELLING GOODS TO ULTIMATE CONSUMERS

■ 1Click Credit Card Offers

- Asking the member if they want a loan: transferring the power of deciding to the consumer

■ CD-secured Loans

- Shock and awe: a click in an unexpected place that creates an unexpected transaction

■ Loan Modifications

- Maintenance re-envisioned as goods to be sold via the internet

■ CLR Path and automated decision models

- Highlighting what *you* know is more important than what everyone knows

■ A New eSigning Experience

- Upgrading a symbolic ceremony for speed, convenience, and opportunity

■ Firing up a new approach for internet lending via the CU*BASE LOS platform

- Armed with CEO Strategic Developers Boot Camp projects, we'll take another crack at the perfect internet LOS approach

1CLICK CREDIT CARD OFFERS VIA IT'S ME 247 DESKTOP AND MOBILE

TRANSFERRING THE POWER OF DECIDING TO THE CONSUMER

Target:
20.10

- Members are identified based on credit union defined criteria
- Credit card offers will display in **It's Me 247** desktop/mobile banking
- Acceptance of the offer is member-driven, and **funds are available immediately**
- CU is notified of acceptance and handles card orders as usual



ACCOUNT SUMMARY | I'M A PLATINUM MEMBER

You've Been Approved, Mary!
Based on your status at Success Credit Union, you've been approved for up to \$5,000.00 right now! [View Offer](#)

Share accounts						
Account	Name	Available Balance	Actual Balance	Last Transaction	Accrued Dividends	
000	PRIME SHARES	\$1.32	\$11.32	2/13/2015	\$0.00	
001	CHECKING	\$2,080.47	\$2,080.47	6/6/2017	\$0.00	
012	MONEY MARKET	\$1,568.78	\$1,568.78	5/24/2017	\$0.02	
ACCOUNT TOTALS		\$3,650.57	\$3,660.57		\$0.02	

Credit Cards					
Account	Name	Regular Payment	Amount Due	Due Date	Balance
620	SELECT REWARDS	\$30.00	\$30.00	4/28/2019	\$20.65
ACCOUNT TOTALS		\$30.00	\$30.00		\$20.65

YOU'RE APPROVED FOR A CREDIT LIMIT OF \$1,000.00 - NO CREDIT CHECK REQUIRED [View Offer](#)

here to help!
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5,809

nth 750



ACCOUNT SUMMARY | I'M A PLATINUM MEMBER

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[View Offer](#)

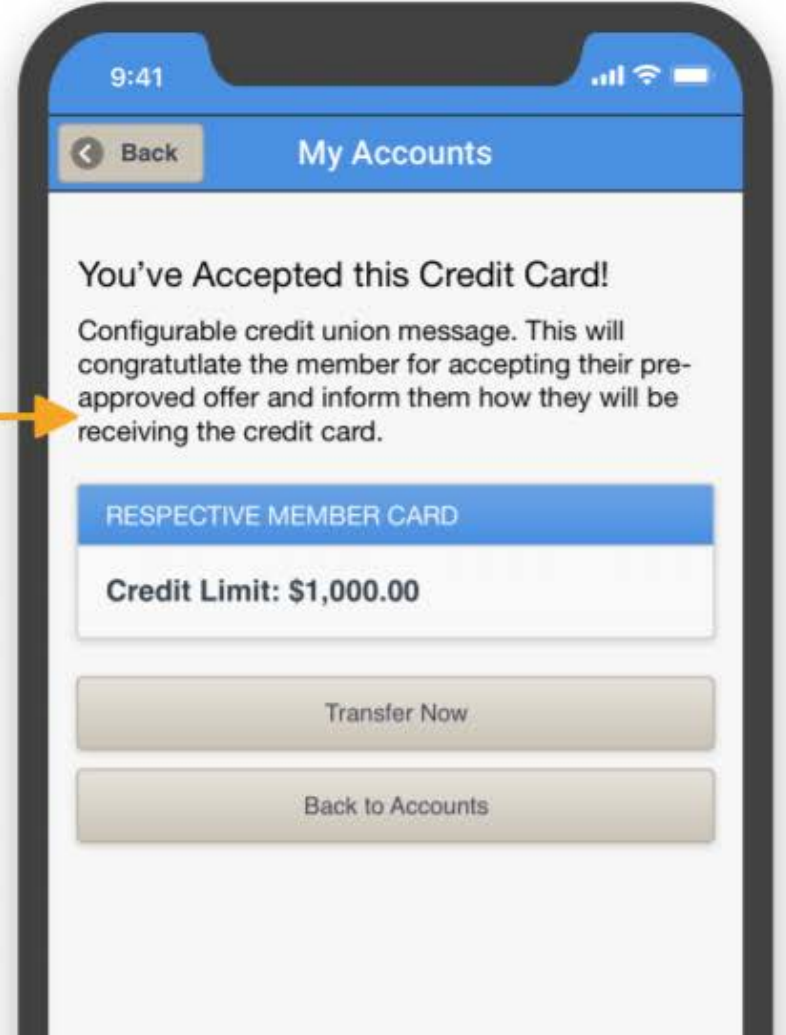
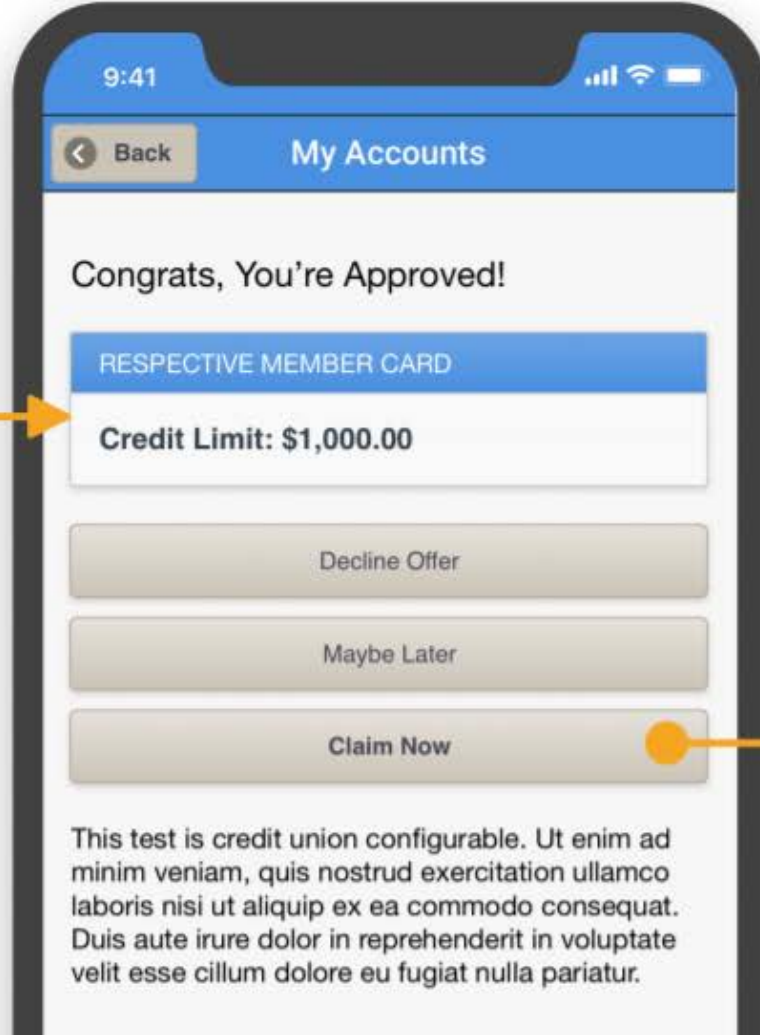
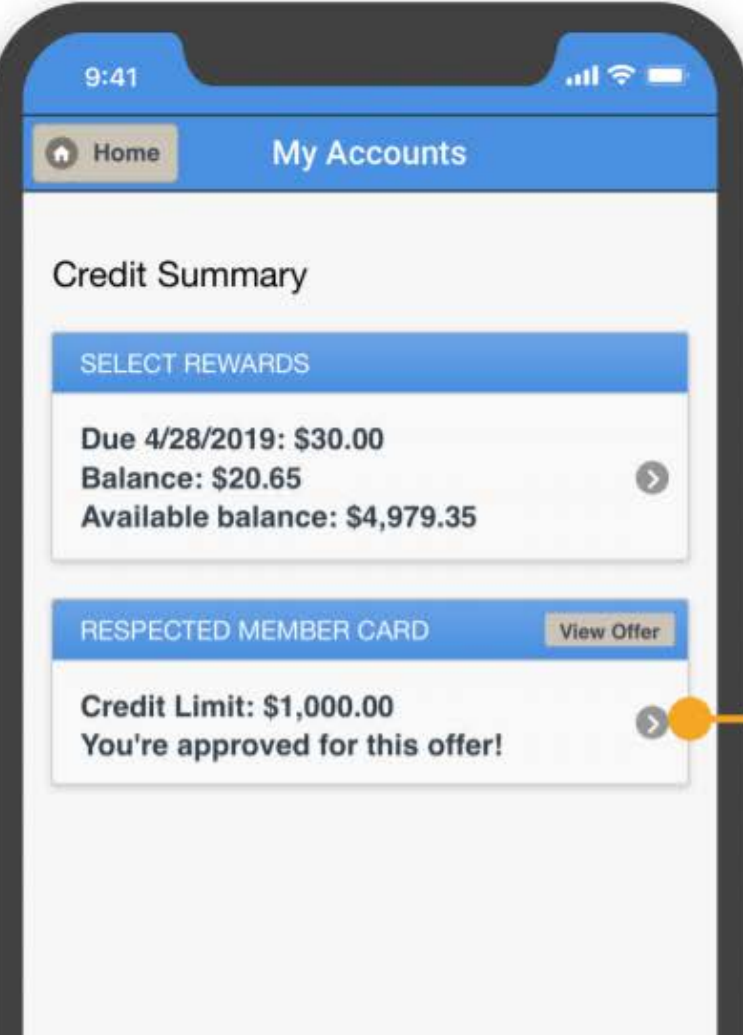
Share accounts

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[View Offer](#)



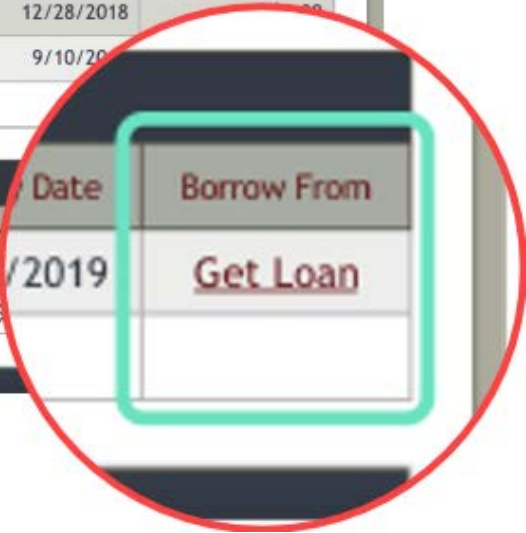
CD-SECURED LOANS WITH INSTANT ACCOUNT CREATION

A CLICK IN AN UNEXPECTED PLACE THAT CREATES AN UNEXPECTED TRANSACTION



Share accounts					
Account	Name	Available Balance	Actual Balance	Last Transaction	Accrued Dividends
000	KEN 10 SAVINGS	\$78.26	\$83.26	12/27/2018	\$0.00
001	KEN'S 10% CHECK	\$472.02	\$472.02	12/28/2018	
002	BENEFITS CHECK	\$3.00	\$3.00	9/10/20	
ACCOUNT TOTALS		\$553.28	\$558.28		

Certificates				
Account	Name	Avail. Balance	Actual Balance	Accrued Div
330	12 MONTH CD	\$0.00	\$5,000.00	
ACCOUNT TOTALS		\$0.00	\$5,000.00	



CD SECURED LOANS
Powered by Lender*VP

COMING SOON!

Say 'YES' to your members' loan requests 24x7 without any intervention needed by your team!
Your members will see a new icon in It's Me 247 drawing their attention to the fact they can apply for a loan with their funds on deposit.

You set the rules at the category level as to what is acceptable and your members will be able to take themselves from application to disbursement any time they choose without the need to take up your staff's time. This process will also implement the signing and retaining of a note. This will be a FREE product and the funds are already on deposit!

Pre-Approved Lending Workflow

to help! HAT

REQUEST A NEW CD LOAN

Borrow Money Secured by Your Certificate

Success Credit Union now offers CD-secured loans. No credit check is needed! Just tell us how much you'd like to borrow, up to the current balance on your CD, and choose a term to determine your monthly payment. The loan must be paid off by the time the certificate has matured.

Start a Loan Secured by a Certificate: 12 Month CD

Loan Amount (Up to \$5,000.00)
3,500

Terms (Up to 18 Months)
18

Processing Fee
You will incur a \$25.00 processing fee when you create this loan. Select an account from which the fee should be withdrawn:
002-Ken's Checking: \$1,234.90

Deposit Account
Select an account where you would like your loan funds deposited:
002-Ken's Checking: \$1,234.90


Payment Plan
How would you prefer to repay this loan?
One-Time (At Maturity)

Your Proposed CD-Secured Loan

Loan Rate	Estimated Amount Due	Due Date
3.20%	\$3,612.00	2/1/2018

Reset Maybe Later Continue

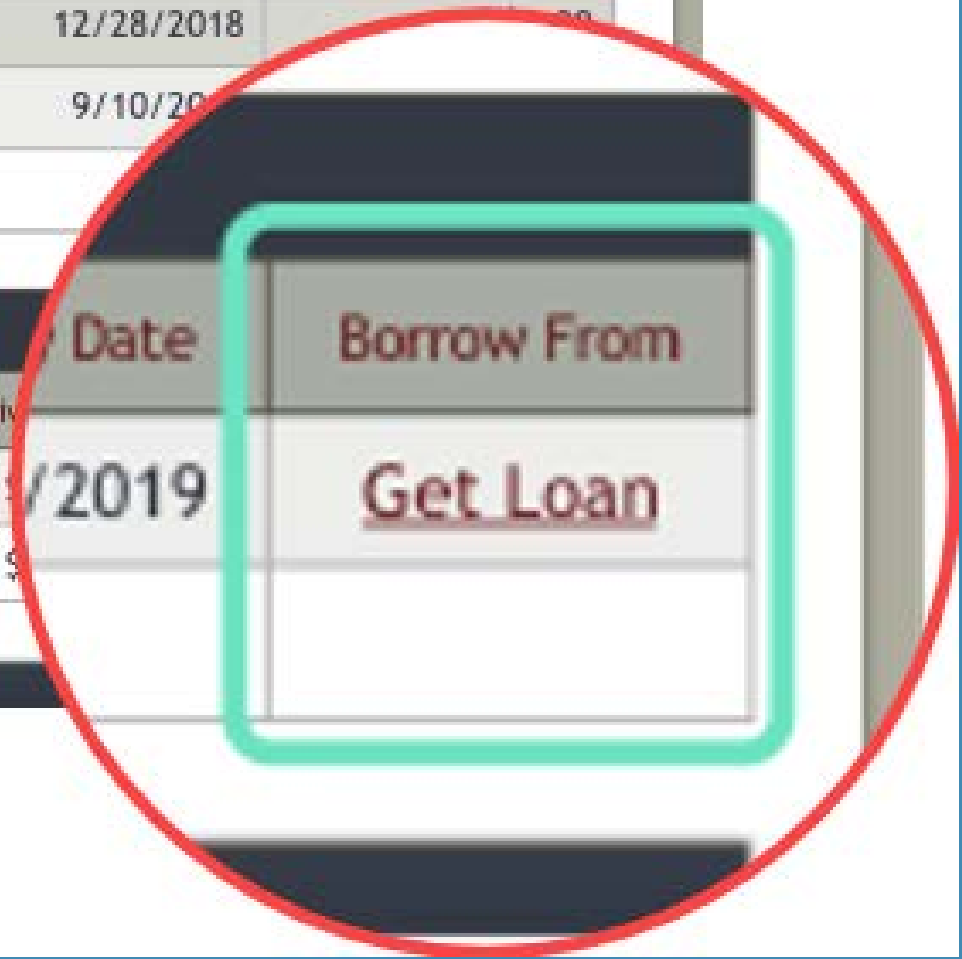
Share accounts

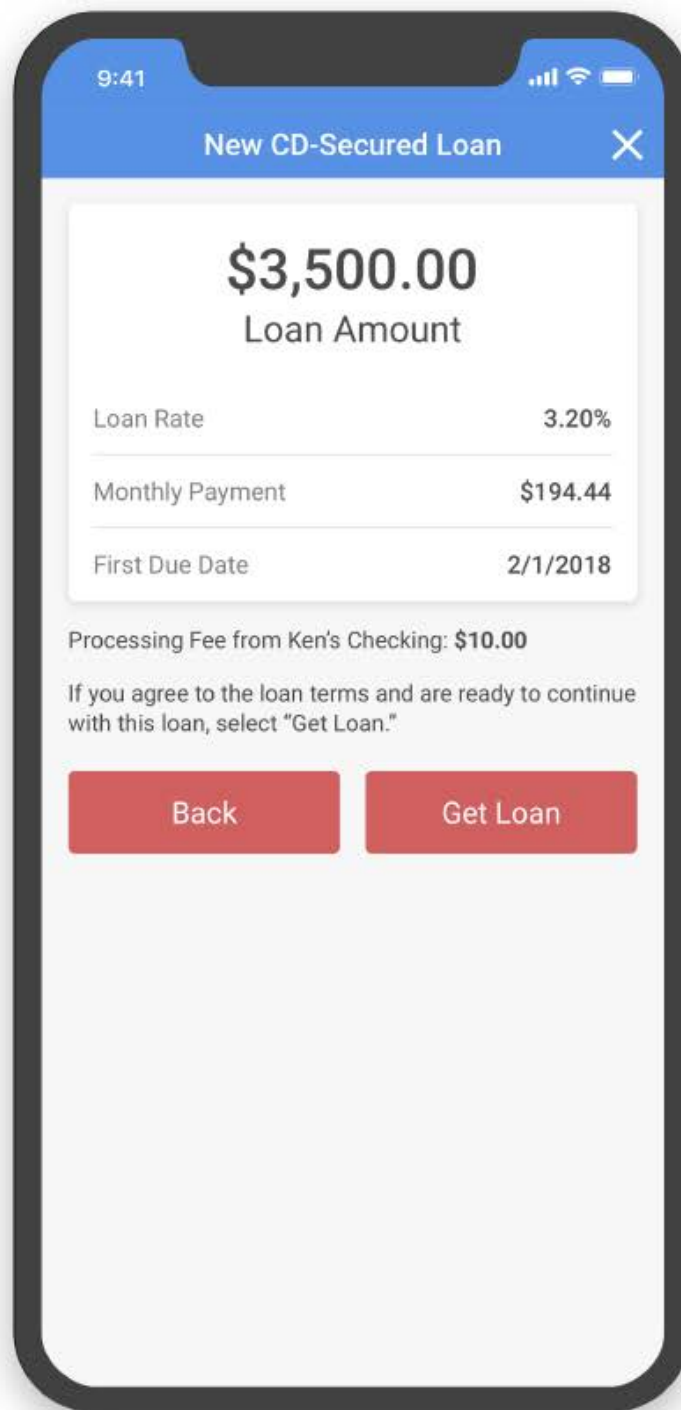
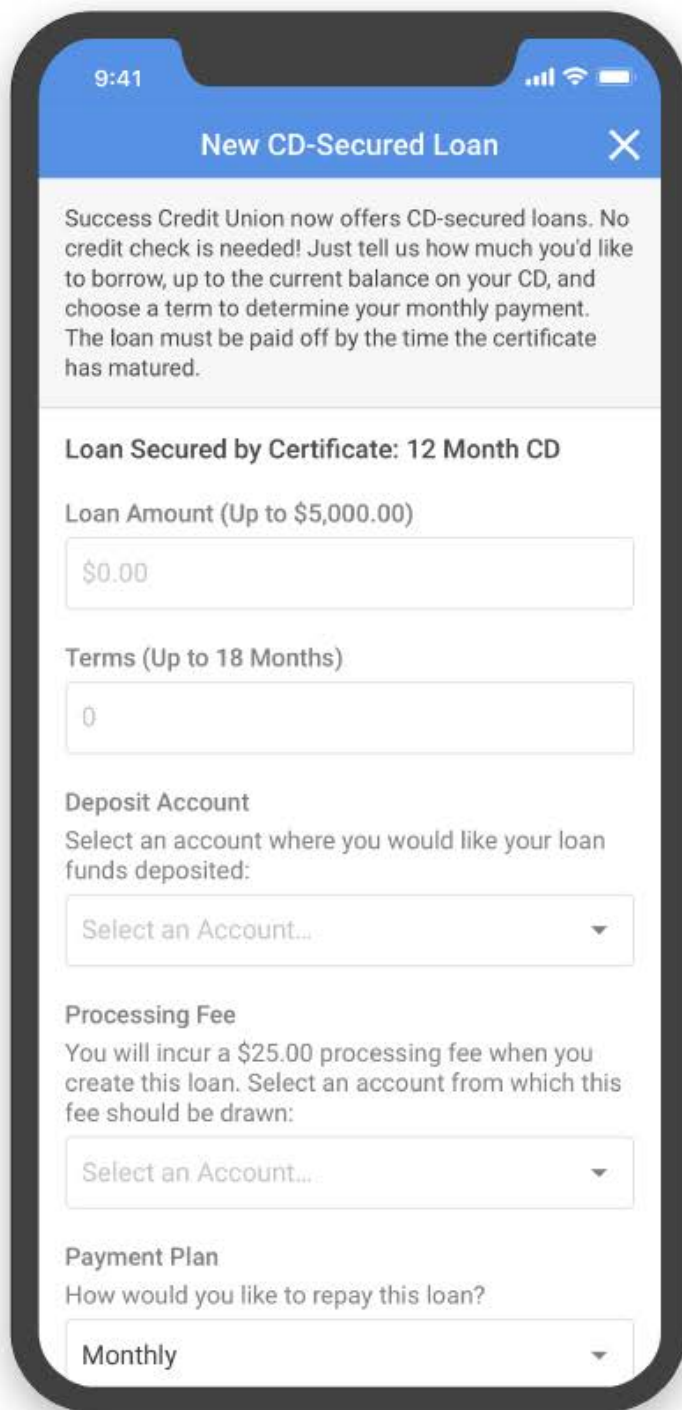
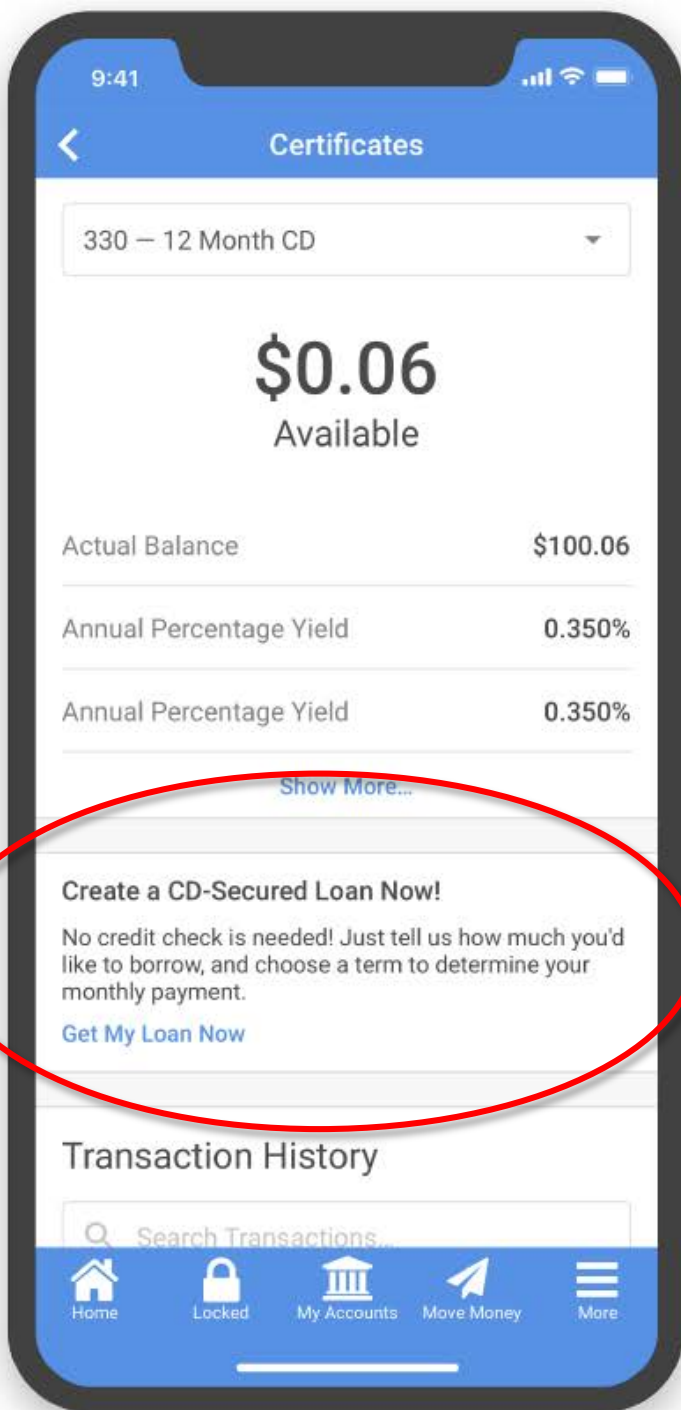
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	ACCOUNT TOTALS	\$0.00	\$5,000.00		

Credit Cards





LOAN MODIFICATION REQUESTS (AUTO-APPROVED OR SENT DIRECTLY TO YOUR UNDERWRITER QUEUE)

CAN CREDIT UNION ONLINE STORES DO MORE THAN SERVE MEMBERS?

Target: 20.05

330	<u>60M CD</u>	\$0.00	\$2,000.00
331	<u>60M CD</u>	\$0.00	\$2,000.00
	ACCOUNT TOTALS	\$0.00	\$4,000.00

Loans				
Account		Payment	Amount Due	Due Date
779	<u>BALLOON MORT</u> ML	\$822.39	\$822.39	6/10
	ACCOUNT TOTALS	\$822.39	\$822.39	

Want to change how much you pay monthly?

[Modify My Loan](#)

Maturity Date	2/10/2022
Interest Rate	3.500%
Payment Frequency	Monthly

[Account Detail](#) [Pay Now](#) [Print Loan Coupons](#)

NOTE: Contact the Credit Union for the exact payoff amount for this account.

Adjust Your Loan Payment

This is the configurable text block #1 in CU*Base. Credit Unions can write branded text to entice their members to use their specific configuration of the product.

New Terms: Months

New Loan Payment Schedule			
Term	Rate	Old Payment	New Payment
48mo.	3.500%	\$400.00	\$257.90

[Reset](#) [Continue](#)

Maturity Date	27 Feb 2011
Interest Rate	3.500%
Payment Frequency	Monthly

- Account Detail
- Pay Now
- Print Loan Coupons

NOTE: Contact the Credit Union for the exact payoff amount for this account.

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- Reset
- Continue

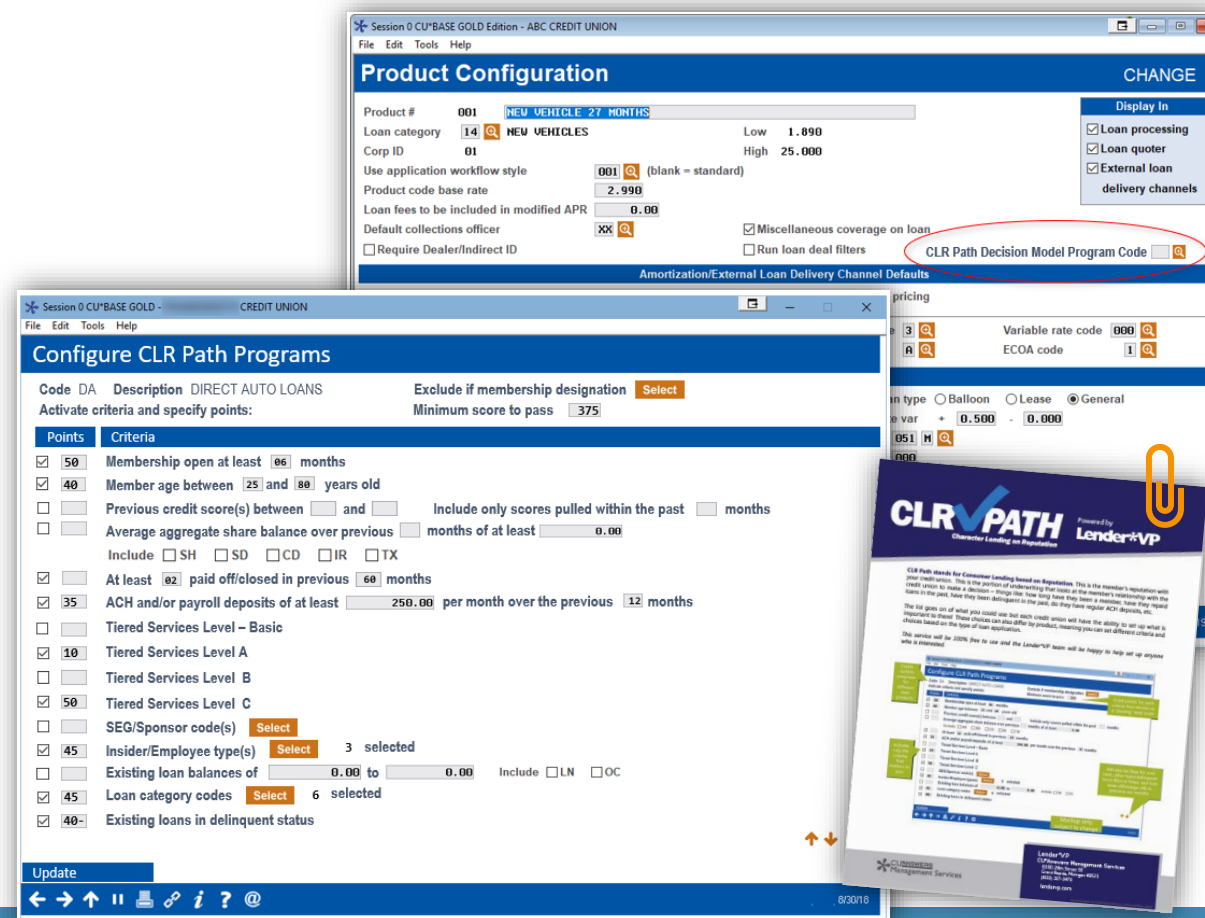




A NON-FICO DECISION MODEL FOR THE GRAY AREAS

HIGHLIGHTING WHAT YOU KNOW IS MORE IMPORTANT THAN WHAT EVERYONE KNOWS

- A decade ago, did you predict you would be a model-based lender?
 - Are you still waiting?
- By the end of 2020, CU*Answers will offer 4 different model approaches
 - 3 of them are based on what everyone knows
 - 1 of them will be based on what you know
- How will you blend these models? What do you predict for a decade from now?



Mockups only; subject to change

Session 0 CU*BASE GOLD - CREDIT UNION

File Edit Tools Help

Configure CLR Path Programs

Code DA Description DIRECT AUTO LOANS Exclude if membership designation **Select**

Activate criteria and specify points: Minimum score to pass

Points	Criteria
<input checked="" type="checkbox"/> 50	Membership open at least <input type="text" value="06"/> months
<input checked="" type="checkbox"/> 40	Member age between <input type="text" value="25"/> and <input type="text" value="80"/> years old
<input type="checkbox"/> <input type="text" value=""/>	Previous credit score(s) between <input type="text" value=""/> and <input type="text" value=""/> Include only scores pulled within the past <input type="text" value=""/> months
<input type="checkbox"/> <input type="text" value=""/>	Average aggregate share balance over previous <input type="text" value=""/> months of at least <input type="text" value="0.00"/>
	Include <input type="checkbox"/> SH <input type="checkbox"/> SD <input type="checkbox"/> CD <input type="checkbox"/> IR <input type="checkbox"/> TX
<input checked="" type="checkbox"/> <input type="text" value=""/>	At least <input type="text" value="02"/> paid off/closed in previous <input type="text" value="60"/> months
<input checked="" type="checkbox"/> 35	ACH and/or payroll deposits of at least <input type="text" value="250.00"/> per month over the previous <input type="text" value="12"/> months
<input type="checkbox"/> <input type="text" value=""/>	Tiered Services Level – Basic
<input checked="" type="checkbox"/> 10	Tiered Services Level A
<input type="checkbox"/> <input type="text" value=""/>	Tiered Services Level B
<input checked="" type="checkbox"/> 50	Tiered Services Level C
<input type="checkbox"/> <input type="text" value=""/>	SEG/Sponsor code(s) Select
<input checked="" type="checkbox"/> 45	Insider/Employee type(s) Select 3 selected
<input type="checkbox"/> <input type="text" value=""/>	Existing loan balances of <input type="text" value="0.00"/> to <input type="text" value="0.00"/> Include <input type="checkbox"/> LN <input type="checkbox"/> OC
<input checked="" type="checkbox"/> 45	Loan category codes Select 6 selected
<input checked="" type="checkbox"/> 40-	Existing loans in delinquent status

Update

← → ↑ || 🖨️ 🔗 ⓘ ? @

8/30/18

Create custom programs for different loan products

Grant points for each criteria then decide on a "passing" total score

Activate only the criteria that matters to you

Will also be flags for over limit, other loans delinquent more than xx times, and loan write-off/charge-offs in previous xxx months

Mockup only; subject to change

CREDIT SCORE | I'M A SILVER MEMBER

Your Credit Score

Below is the most recent score the credit union has on file for you, from the last time one was obtained (notice the "as of" date). Viewing this page does not initiate a request for credit information directly from any bureau. Contact us if you have questions or would like more information.

725
As of Sep 13, 2018

View Our Rates **Learn More** **Contact Me About My Score**

Managing your credit is an important aspect of your financial health. Cartoon City Federal Credit Union offers this view of your credit score history with us in an effort to partner with you to assist you in achieving your financial goals.

This credit score history comes from your interactions with the credit union. We will not have on record scores that other entities may have pulled to check your credit. We may pull a credit report for you when you open a membership, seek to open a checking account, or apply for a loan. Be assured that viewing these scores here will not affect your score.

Scores you can purchase online, and scores removed from different credit bureaus use different formulas, so don't be surprised if the scores here differ slightly from those that you might see somewhere else.

This information is not intended to be, legal, financial or other professional advice. Please consult with your attorney or other professional for any legal or financial advice. This site is not operated or operated by the credit union. You are visiting this site at your own risk.

What's New with the Lender*VP CU*BASE Native LOS

Credit Score Online In It's Me 247

Now available with VantageScore credit scores! If you have previously shown members credit scores online or are considering doing so, now is the time to check this feature out right. Use this internet member opportunity to tell them how you can get up to 400 hours just right for them! As an enhancement to the credit score you can get, you can now just VantageScore your members. Expect to show the score online as a benefit of being a member or as a conversation with your member who is curious about their score and how your credit union uses it.

Order Online: <http://lca2.lca2.com/pul>

819
As of Apr 12, 2019

View Our Rates **Contact Me About My Score**

Get Started
Contact Lender*VP today to discuss details: lpv@ccfcu.com
Shop our Online Store and see what else Lender*VP has to offer: <http://lca2.lca2.com/lca2>

COMING TO THE APP WITH MOBILE 4.0

VantageScore
a higher level of confidence

AVAILABLE NOW IN DESKTOP AND MOBILE WEB BANKING

Are you tracking the coming price increases for FICO-based scores? Will you be converting to the VantageScore?

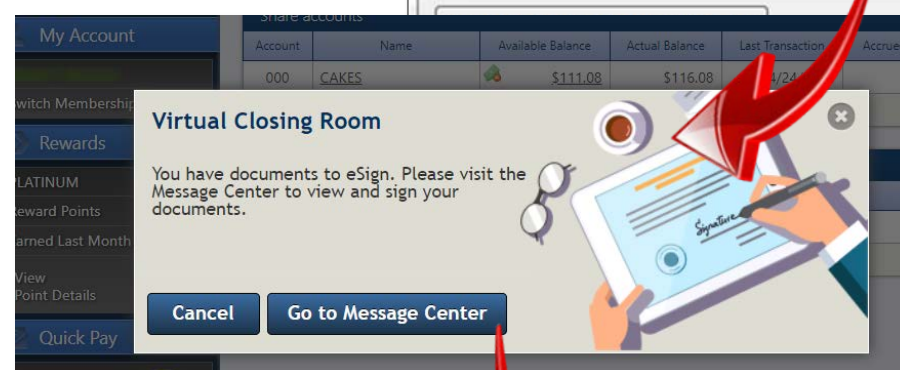
A NEW ESIGNING EXPERIENCE

UPGRADING A SYMBOLIC CEREMONY FOR SPEED, CONVENIENCE, AND OPPORTUNITY

- Yesterday: Identify a generic electronic signing product, and just start using it
- Today: Rebrand a generic electronic signing product to your locations, and start specializing a unique e-closing experience for your members
- Tomorrow: Refine unique e-closing experiences to include automated e-closings, presented by CU*BASE and verified by CU*BASE, resulting in instant disbursement of funds in a single stream

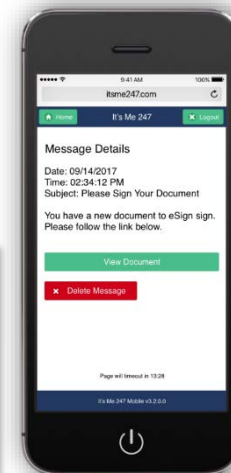


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Notification Type: <input type="radio"/> Email <input checked="" type="radio"/> Online Banking Signing Room		Notification Account



Message Detail

Date: 03/26/2018	Time: 1:29:50 PM
Subject: Please Sign Your Document	
Hello Anne Applicant, [redacted] Federal Credit Union has sent you a new document to be e-signed. To begin, click the View Document button below.	
If prompted to enter an authentication code, use: 413726	
View Document	



ondemand.cuanswers.com/e-signature-virtual-closing-rooms-in-its-me-247/

Watch
the video!



COMING SOON!

A New eSigning Experience in It's Me 247 desktop and mobile

16

VIEW | ESIGN | UPLOAD | DOWNLOAD

Virtual Closing Room

Save time and paper! Whether you are at your computer, tablet or mobile device, you can now view, sign, and download important membership or loan documents online.

Just follow the on screen instructions below to begin.

AUTHENTICATION CODE

For your security, please enter the authentication code included with your document link.

1 2 3 4 5 6

Continue

New "home" page for the Virtual Closing Room, right within **It's Me 247**

Credit Union
 Info Center | My Accounts | New Accounts | Pay & Transfer | My Documents | Go Mobile

VIEW | ESIGN | UPLOAD | DOWNLOAD

Virtual Closing Room

Save time and paper! Whether you are at your computer, tablet or mobile device, you can now view, sign, and download important membership or loan documents online.

To begin, just follow the on screen instructions below.

VIEW OR SIGN YOUR DOCUMENTS

Listed below are 1 or more documents that you need to view or sign. Once you've completed all necessary documents, you can download a copy for your own records and continue. And don't worry, all documents can be reviewed before signing.

Loan & Security Agreement & Disclosure

View & Sign

Decline to Sign

Review the document before you sign

Credit Union
 Info Center | My Accounts | New Accounts | Pay & Transfer | My Documents | Go Mobile

VIEW | ESIGN | UPLOAD | DOWNLOAD

Virtual Closing Room

Save time and paper! Whether you are at your computer, tablet or mobile device, you can now view, sign, and download important membership or loan documents online.

To begin, just follow the on screen instructions below.

Document Viewer

Loan and Security Agreements and Disclosure Statement

Covered Borrower Under Military Lending Act

LOAN DATE	ACCOUNT NUMBER	LOAN NUMBER	MATURITY DATE
9/22/2015	43457	771	10/21/2020

BORROWER 1 (Name & Address)	BORROWER 2 (Name & Address)
JOSEPH D. TESTERBERG 5852 WIND BROOK AVE SE APT D KENTWOOD MI 48865	DEANDRA A. REYNOLDS 123 TEST ADDRESS PHILADELPHIA PA 19116

BORROWER 3 (Name & Address)	BORROWER 4 (Name & Address)
JOHN D. JONES 123 MEMORY LANE SOUTHEAST APT 3 APPLINGATE MI 48816	CHARLIE R. KELLY 123 PATTY PUB DRIVE WEST APARTMENT 123 WYOMING MI 48094

TRUTH IN LENDING DISCLOSURE (* means an estimate)				Total Sale Price
ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments	The amount of your purchase on credit is
3.250 %	\$ 449.21 a	\$ 10,000.00	\$ 10,849.21 a	\$ 10,000.00 a

Your Payment Schedule Will Be:

Number of Payments	Amount of Payments	When Payments Are Due
59	\$ 180.83	5/22/2015
1	\$ 180.24	10/21/2020

Prepayment: If you pay off early you will not have to pay a penalty.

Required Deposit: The Annual Percentage Rate does not take into account your required deposit, if any.

Demand: This obligation has a demand feature. All disclosures are based on an assumed maturity of one year.

Property Insurance: You may obtain property insurance from anyone you want that is acceptable to the Credit Union. If you get the insurance from the Credit Union you will pay \$ 150.00

Filing Fees \$ 25.00

Non-Filing Insurance \$ 25.00

Security: Collateral securing other loans with the Credit Union may also secure this Loan. You are giving a security interest in your personal property to the Credit Union to secure this loan.

Cancel

Start

VIEW ESIGN UPLOAD DOWNLOAD

Room

Whether you are at your computer, tablet or an now view, sign, and download important documents online.

Virtual Closing Room Tips

the on screen instructions below.

Document Viewer

Partnership Financial Credit Union

Loan and Security Agreements and Disclosure Statement

LOAN DATE	ACCOUNT NUMBER	LOAN NUMBER	MATURITY DATE
9/22/2015	43457	771	10/21/2026

BORROWER 1 (Name & Address)	BORROWER 2 (Name & Address)
JOSEPH D. TESTPERSON 3502 WIND BROOK AVE SE APT D KENTWOOD MI 48905	DEANDRA A. REYNOLDS 123 TEST ADDRESS PHILADELPHIA PA 98716
BORROWER 3 (Name & Address)	BORROWER 4 (Name & Address)
JOHN D. JONES 123 MEMORY LANE SOUTHEAST APT 3 APPLINGATE MI 48874	CHARLIE R. KELLY 123 PATTY PUB DRIVE WEST APARTMENT 123 WYOMING MI 49084

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments	Total Sale Price
3.250 %	\$ 449.21 e	The amount of credit provided to you or on your behalf	\$ 10,000.00	The total cost of your purchase on credit is \$ 10,000.00

Start



A New eSigning Experience in It's Me 247 desktop and mobile

Virtual Closing Room

Save time and paper! Whether you are at your computer, tablet or mobile device, you can now view, sign, and download important membership or loan documents online.

To begin, just follow the on screen instructions below.

Document Viewer

Adopt Your Signature

Your Full Name* Anthony E. Stark Initials* AS

Adopted Signature: Anthony E. Stark Initials: AS

Adopt & Sign

Go Back

Virtual Closing Room

Save time and paper! Whether you are at your computer, tablet or mobile device, you can now view, sign, and download important membership or loan documents online.

To begin, just follow the on screen instructions below.

Document Viewer

SIGNATURES

By signing, or otherwise authenticating, as Borrower, You agree to the terms of the Loan Agreement. If Property is described in the Security Agreement, you also agree to the terms of the Security Agreement. If You sign to the terms of the Security Agreement, You agree to the terms of the Security Agreement.

Signature Below Required 1 of 2

JOSEPH D. TESTPERSON

DEANDRA A. REYNOLDS

JOHN D. JONES

CHARLIE R. KELLY

Cancel Next

When you're ready to sign, click **Start**

1-step signature setup

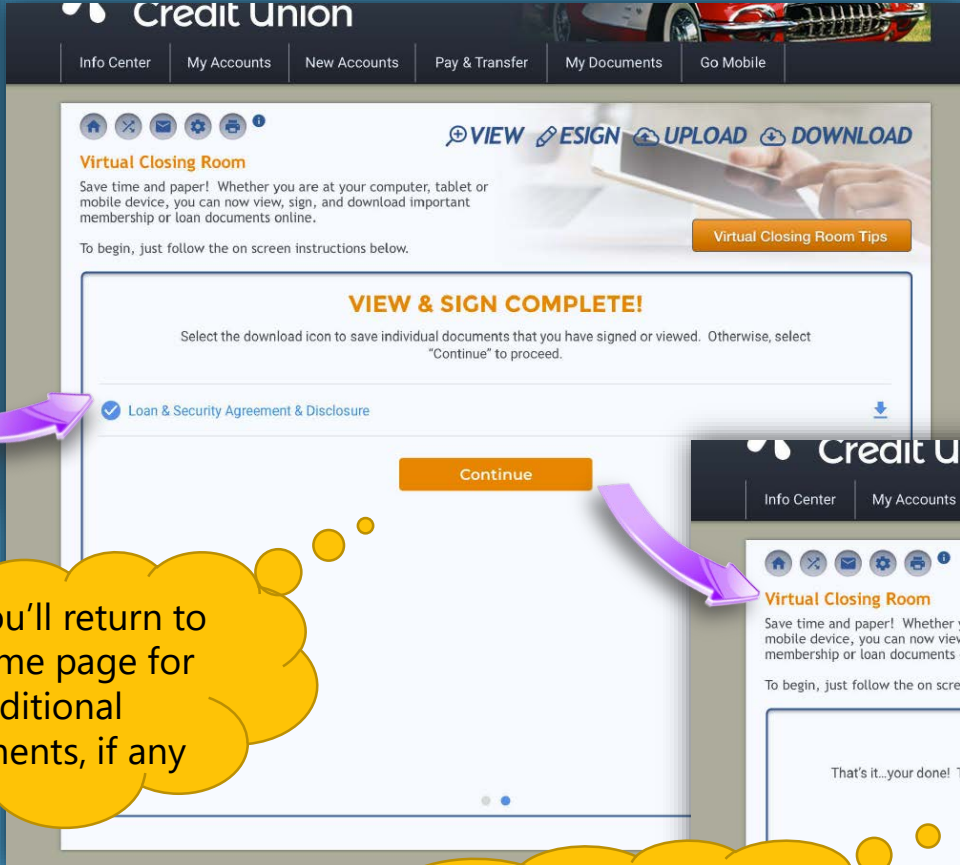
Document zooms into the right spot so you can just tap to sign!



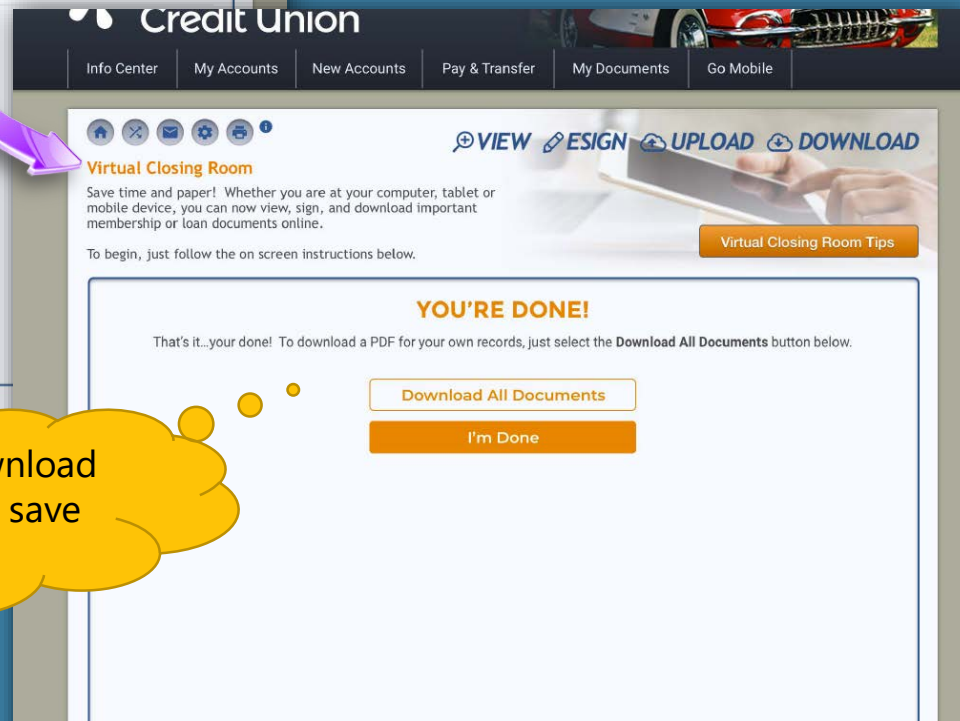
A New eSigning Experience in It's Me 247 desktop and mobile



Use the Next button to work your way through all of the signature boxes



Then you'll return to the home page for additional documents, if any



Optionally download documents to save them

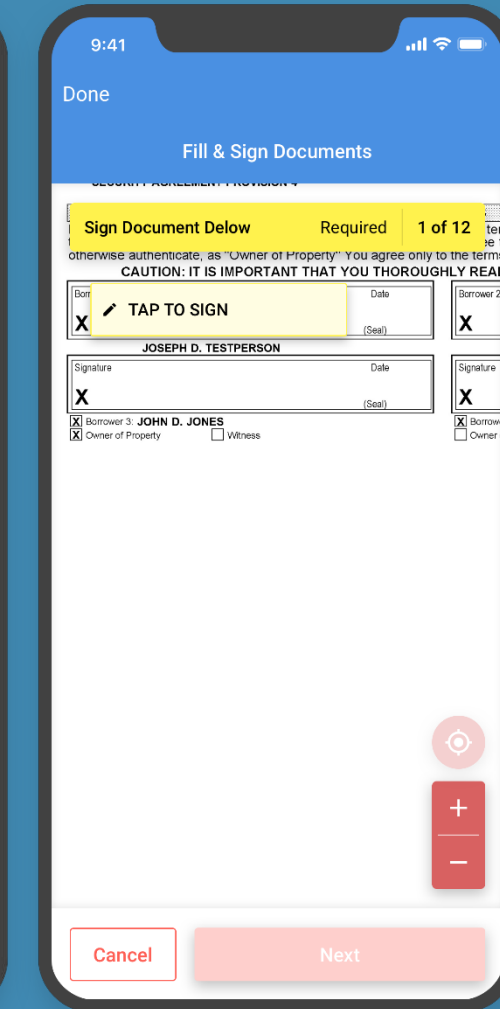
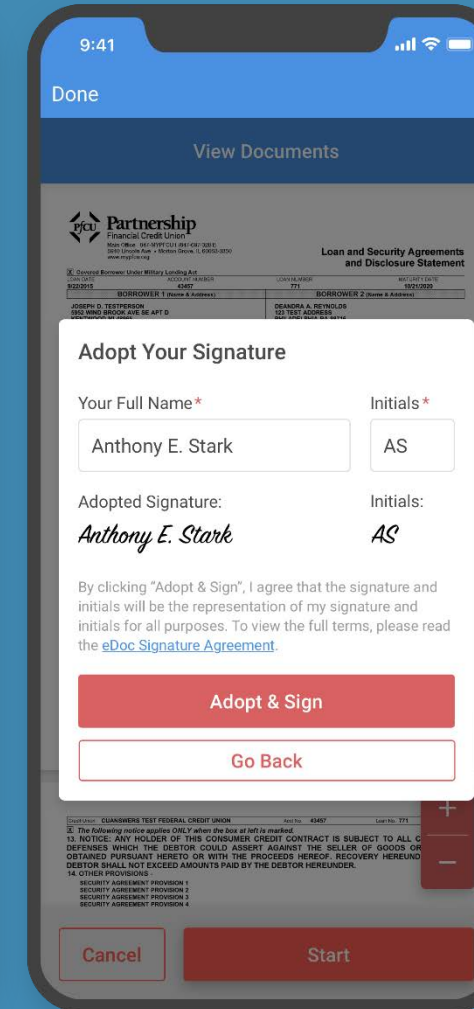
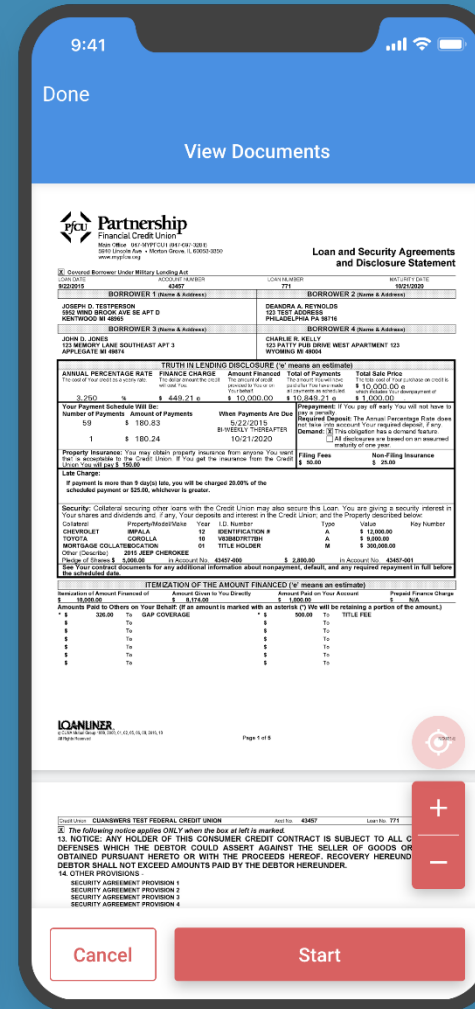
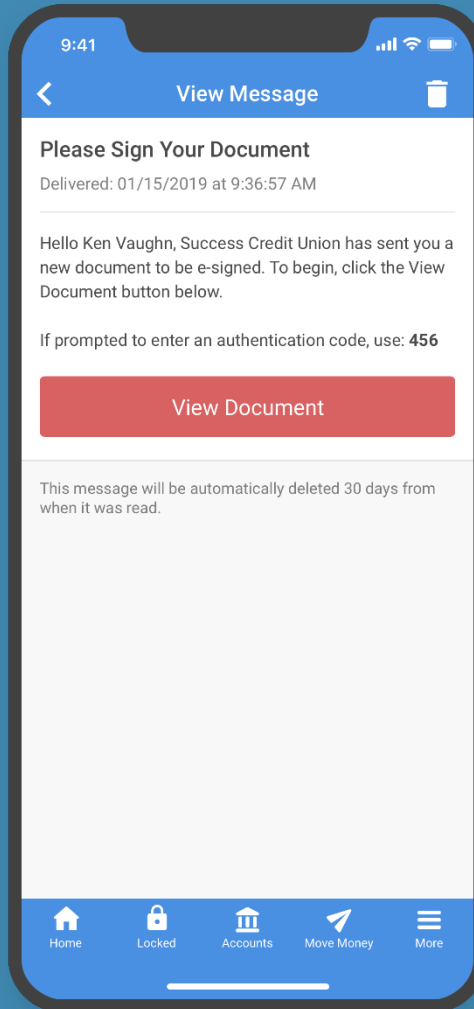
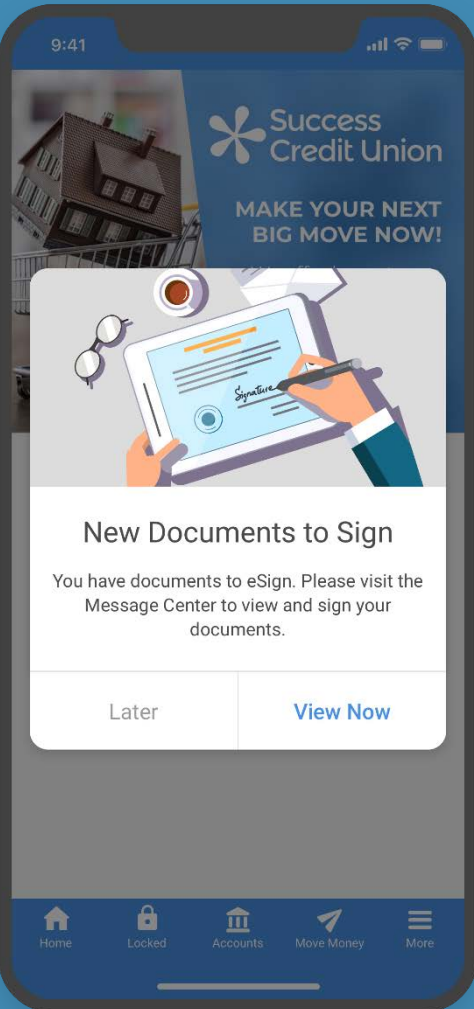
CEO STRATEGIES

Check it out in the app!

COMING SOON!

A New eSigning Experience in It's Me 247 desktop and mobile

19



FIRING UP A NEW APPROACH FOR INTERNET LENDING VIA THE CU*BASE LOS PLATFORM

WHAT DERAILED A PRETTY GOOD PRODUCT?

- Armed with CEO Strategic Developers Boot Camp projects, we'll take another crack at the perfect internet LOS approach
- You can't improve you can't see
- What do we all know about our CUSO's internet LOS from a member's perspective? From a strategic perspective? From your staff's perspective? From your perspective?

The screenshot shows the 'ondemand' website interface. At the top, there's a search bar and navigation links for Home, About, Contact Us, and Help. The main content area is titled 'It's Me 247 Online Banking' and displays a grid of video thumbnails. Each thumbnail includes a play button icon, a title, a star rating, and the number of views.

Video Title	Views
Online Banking at a Glance	181 views
It's My Biz at a Glance	71 views
Custom Secure Online Form Generator/Request Center	256 views
eSignature: Virtual Closing Rooms in It's Me 247	196 views
Subscribing to eNotices & eAlerts	1,288 views
It's Me 247: Online Banking Overview	2,608 views
It's Me 247: Enrolling in eStatements	975 views
Uploading a Document to My Virtual StrongBox	223 views

Announcing a new video lab to better understand our internet LOS

FIRING UP A NEW APPROACH FOR INTERNET LENDING VIA THE CU*BASE LOS PLATFORM

LET'S TAKE A TEST

- | | |
|--|--|
| ■ How many loan products can you sell from It's Me 247 ? | 99 loan products can be sequenced to appear on the rate board |
| ■ Can a member get an <i>approval</i> from an It's Me 247 loan app? | Yes, with a 247 Lender decision |
| ■ Is risk-based pricing offered during an It's Me 247 loan app? | Yes, after permission is granted to pull a credit report |
| ■ Does the online app offer an "as low as" rate as well as an actual rate to the member? | Yes, actual rate appears after permission is granted to pull a credit report |
| ■ What is the difference between an internet-enabled member and a non-member? | Non-members must complete all data; members don't need to fill in personal info |

FIRING UP A NEW APPROACH FOR INTERNET LENDING VIA THE CU*BASE LOS PLATFORM

LET'S TAKE A TEST

If not internet-enabled, a member is forced to log in before proceeding

- What is the difference between a member who is not internet-enabled, and one who is?

Less than 30

- Are there more or less than 30 pieces of data needed to complete an app?

13 pieces are required to save a lead

- How many pieces of data are required prior to saving a lead?

No, other than a comment that a loan officer would need to notice

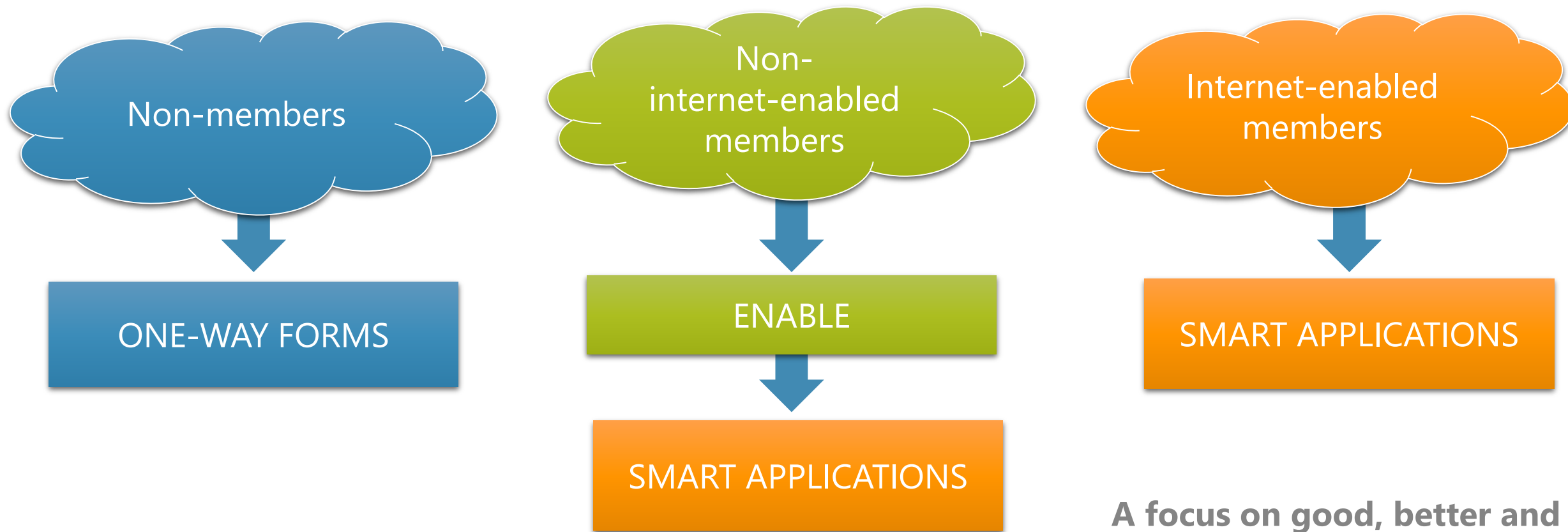
- Can the member expedite a loan application for a faster decision?

Yes, presented as an option after granting permission to pull credit

- Can you offer insurance/debt protection to the member as part of the app?

ANNOUNCING THE NEXT VERSION OF OUR INTERNET LOS FOR MEMBER APPLICATIONS

IT WILL START WITH A CEO PROJECT IN 2020, AND MOVE QUICKLY TO YOUR TEAMS IN 2021



A focus on good, better and best development approaches

ONE-WAY FORMS

NON-MEMBER APPS ARE A CU SPECIALTY

- Self-service forms creation coming in 2020
- A POC project to test a partnership between UDM and credit union-defined forms by the end of 2020
- A high-energy effort to create an active forms community and best practice-approach to increase forms usage tenfold
- New front-end routing to increase member awareness of form gateways

CUANSWERS

INTERNET RETAILER SUPPORT CENTER

90 CREDIT UNIONS

502 CREDIT UNION STAFF LOGINS

401 CUSTOM FORMS CREATED

OVER 21,000 MEMBER REQUESTS

ARE YOU AN INTERNET RETAILER?

NEED FORM IDEAS?
CHECK OUT OUR GALLERY
irsc.cuanswers.com/forms-gallery

SHOP THE IRSC STORE & GET STARTED TODAY!
irsc.cuanswers.com
irsc@cuanswers.com

SECURE FORMS
THE PROCESS WORKS!

Step up your member self-service and Internet Retailer strategies. Build a single form and embed it in your website, mobile website, mobile app, iK's Me 247 Desktop Online Banking and iK's Me 247 Mobile Web Banking.

POPULAR FORMS
DISCOVER MORE ON THE BACK →

Check out the most popular forms your peers are using. Visit the IRSC store today and buy forms developed by credit unions in our network.

POPULAR FORMS AVAILABLE TODAY!

Membership Opening:

1. Capture Photo ID/Driver's License ✓
2. Capture Membership Eligibility ✓
3. Capture Consensus Pay Stub ✓
4. Capture products and services ✓
5. Capture Member Suggestions ✓
6. Capture AZA Relationship ✓
7. Loan/Member Service ✓
8. Credit/Unenroll ✓
9. Member ID (also available in online banking) ✓
10. Member ID (also available in online banking) ✓
11. Direct Deposit Check Request ✓
12. Setup a Loan Payment ✓
13. Skip a Payment ✓
14. File Share ✓
15. Order Checks ✓
16. Request copy of statement ✓
17. ROC (manual process) ✓
18. Add online banking transfer account ✓
19. Payroll Inquiry ✓
20. Reset Online Banking Credentials ✓
21. Planning for retirement inquiry ✓
22. Retirement account inquiry ✓
23. Join our Team/Employment Inquiry ✓
24. Provide signed document ✓
25. Submit member story for newsletter ✓
26. Cash Advance Request ✓

Card Services:

1. Member Travel Notification ✓
2. Visa Limit Increase ✓
3. Replace lost/stolen/damaged credit/debit card ✓
4. ATM Card Order ✓
5. Report Fraud ✓
6. Debit Card Temporary Limit Increase ✓
7. Card/PIN Maintenance ✓

Loans:

1. Balance Transfer ✓
2. Apply for a Loan (personal, credit card, etc.) ✓
3. Business Loan Inquiry ✓
4. Visa Application ✓
5. Joint Visa Application ✓
6. Construction Draw upload receipts ✓
7. Line of credit increase ✓
8. Credit Card Refinance ✓
9. Auto Loan Refinance ✓
10. Student Loan Application ✓
11. Quote My Loan ✓
12. Credit Card Consolidation ✓
13. Personal Loan Consolidation ✓
14. Credit Card Express Application ✓
15. Mortgage preapproval/inquiry ✓

NEW ACTIVATION SCHEME FOR FIRST-TIME ONLINE BANKING USERS

ENABLING INTERNET CHANNELS FOR BORROWING MEMBERS SHOULD BE NO BIG DEAL

Secure Online Banking login

If you have not set up your username, please enter your member number.

Username:

Password:

Secure Online Banking login

To enroll in online banking, enter your account number and Social Security Number.

Account Number:

Social Security Number:

Online Banking

Authenticate Your Identity

As a first-time user of our online banking services, we'll need to verify your identity. Please choose where you would like us to deliver your Secure Access Code from your contact preferences below. You will be required to enter the delivered access code on the next page, and will then be able to complete your enrollment and establish your preferred password.

- Email me my code at %*****3@gmail.com
- Text me my code at (***) ***-3708

Secure Access Code delivery generally takes less than a few minutes, depending on contact channel. However, during times of high system usage, delivery may take longer.

Page will timeout in 4:34

Your code has been delivered!

Temporary Access Code

Did you not get an access code?

You should have received it within a few minutes. If you feel you have waited long enough, or selected the wrong delivery method, please [request a new code](#).

New Members and First-Time Users - Method B (Multi-factor)

This method uses a multi-factor technique for brand-new members. This technique can also be used by existing members the very first time they access online/mobile banking.

Allow first-time setup via by the member.)

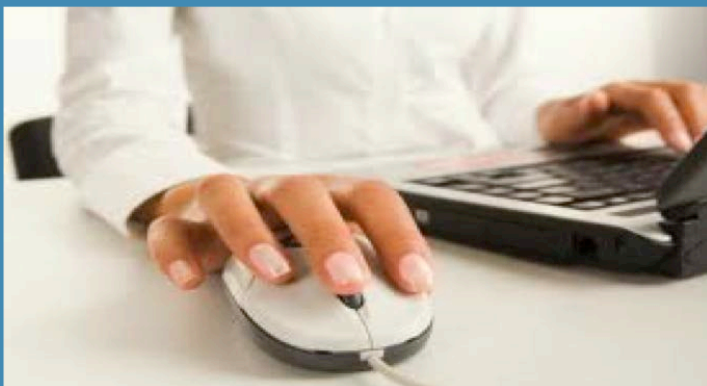
(Note: Access codes will be delivered to the member.)

- Code sent via email
- Code sent via text
- Code sent via text or email
- Do not allow

Just turn it on: Tool #569 Online/Mobile/Text Banking VMS Config > Online Banking Password and Security Settings

WHERE TO BEGIN?

IF IT'S ALL ABOUT EXPERIENCE, THEN WHOSE EXPERIENCE MATTERS THE MOST?



How would you prioritize these?

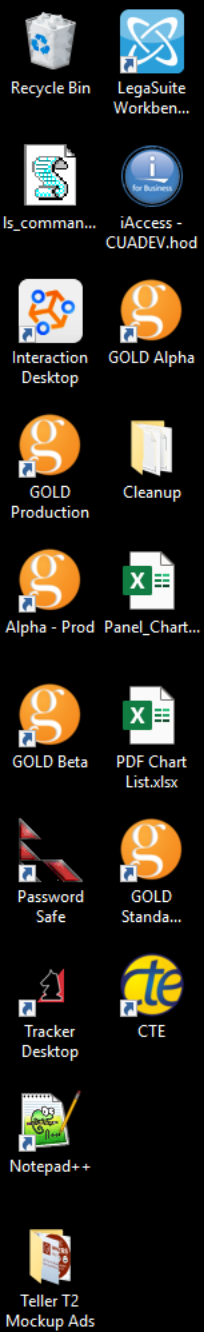
The member experience

The CU loan officer's experience

The lending VP's experience

The credit union CEO's experience

It might surprise you what I learned in some credit unions this summer



Session 0 CU*BASE GOLD Edition - ABC CREDIT UNION

File Edit Tools Help

Work/View Application Status Pending Processing

Created to [MMDDYYYY] Jump to: Loan app # Last name

To get a "dashboard" view of progress toward your team's goals, use Activity Tracking to display a statistical analysis screen showing all applications in the pipeline.

Wait Times This Week

- 0 < 1 hr
- 0 1 - 4 hrs
- 0 4 - 8 hrs
- 1 > 1 day

Filter by

UW status Product code

Interviewer ID Interviewer branch

Dealer Delivery channel

Underwriter ID Business unit

Loan category

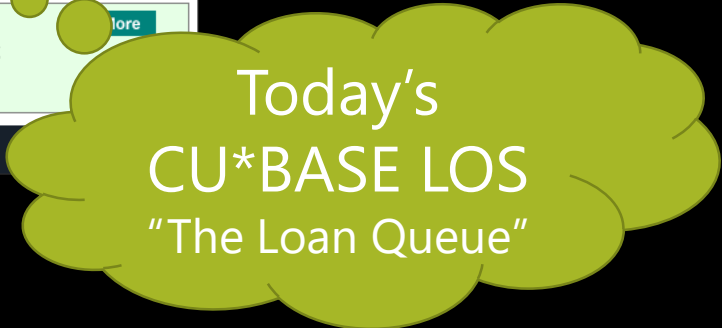
Pending Booked Denied

App #	Applicant Name	App Date/Time	DC	Decision	Central Underwriting Status		Action
					Int	ID	
337139		Jun 19, 2019 18:16	CU	Fail	NG	SU	SUBMIT- LOAN REVIEW
337140		Jun 19, 2019 18:22	HB	Fail Fltr	96	RY	DUPLICATE APPLICATIO
337141		Jun 19, 2019 18:28	HB		96	RY	PENDING- NEED INFO
337142		Jun 19, 2019 19:30	HB	Fail Fltr	96	RY	DUPLICATE APPLICATIO
337143		Jun 19, 2019 19:50	HB		96	96	HOME BANKING REQUEST
337144		Jun 19, 2019 20:13	HB		96	96	HOME BANKING REQUEST
337146		Jun 19, 2019 21:25	CU	Fail Fltr	RY	RY	PLAN ONLY-NO LOAN
337013	NonMbr	Jun 19, 2019 08:48	RO		55	55	COUNTEROFFER
337019	NonMbr	Jun 19, 2019 09:33	CU	Fail	LB	LB	SUBMIT- LOAN REVIEW
337022	NonMbr	Jun 19, 2019 09:42	RO		55	55	COUNTEROFFER
337023	NonMbr	Jun 19, 2019 09:46	RO		55	55	COUNTEROFFER
337038	NonMbr	Jun 19, 2019 10:45	MA		14	KL	PENDING- NEED INFO

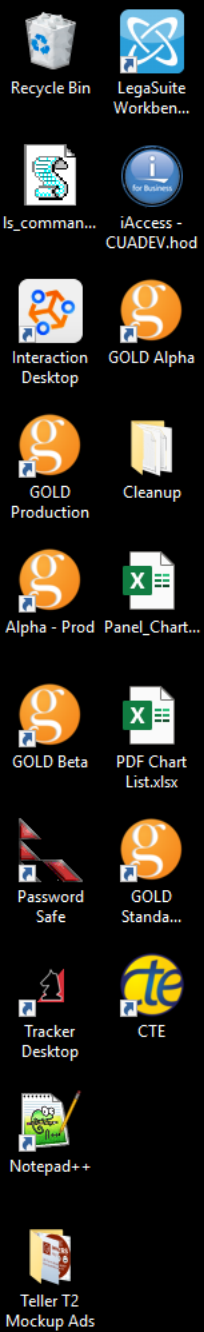
Work w/ Loan Req UW Comments Dealer Decision
 Checklist App Comments Loan File Delete App

Key Activity Tracking

SUBMIT- UNDERWRITER	1	SUBMIT- MSO/MSR	DEALERTRACK
SUBMIT- LOAN REVIEW	7	HOME BANKING REQUEST	5
			ROUTE ONE



Mockup only; subject to change



Session CU*BASE GOLD Edition -

File Edit Tools Help

Work/View Application Status Pending Processing

Created to [MMDDYYYY] Jump to: Loan app # Last name

App #	Applicant Name	Date/Time	DC	Pass	Fail	Review	Central Underwriting Status		
							Int	ID	Action
337139		Jun 19 18:16	CU		Fail		NG	SV	SUBMIT- LOAN REVIEW
337140		Jun 19 18:22	HB		Filter		96	RY	DUPLICATE APPLICATIO
337141		Jun 19 18:28	HB				RY	RY	PENDING- NEED INFO
337142		Jun 19 19:30	HB		Filter		96	RY	DUPLICATE APPLICATIO
337143		Jun 19 19:50	HB				96	96	HOME BANKING REQUEST
337144		Jun 19 20:13	HB				96	96	HOME BANKING REQUEST
337146		Jun 19 21:25	CU		Filter		RY	RY	PLAN ONLY-NO LOAN
337013		Jun 19 08:48	RO				55	55	COUNTEROFFER
337019		Jun 19 09:33	CU		Fail		LB	LB	SUBMIT- LOAN REVIEW
337022		Jun 19 09:42	RO				55	55	COUNTEROFFER
337023		Jun 19 09:46	RO				55	55	COUNTEROFFER
337038		Jun 19 10:45	MA				14	KL	PENDING- NEED INFO
337054		Jun 19 11:52	MA				14	KL	PENDING- NEED INFO
337067		Jun 19 13:11	CU		Filter		AO		Model-Requested
337078		Jun 19 14:04	HB				96		
337082		Jun 19 14:02	DP		Fail		14	14	COUNTEROFFER
337092		Jun 19 14:27	MA				14	SV	PENDING- NEED INFO
337094		Jun 19 14:38	HB				96	SH	PENDING- NEED INFO
337106		Jun 19 15:37	CU		Fail		SD		Model-Requested
337108		Jun 19 15:42	CU		Fail		AO		Model-Requested
337117		Jun 19 16:15	RO				14	14	APPROVAL INDIRECT
337124		Jun 19 16:43	SA		Filter		LH	69	PENDING- NEED INFO
337126		Jun 19 16:47	RO				LH	LH	COUNTEROFFER
337133		Jun 19 17:16	RO				LH	LH	COUNTEROFFER

Work With Loan Request
 Underwriting Comments
 Dealer
 Decision
 Checklist
 Application Comments
 Loan File
 Delete Application

Today's
CU*BASE LOS
(standard size)

Mockup only; subject to change

Session CU*BASE GOLD Edition -

File Edit Tools Help

Work/View Application Status Pending Processing

Created to Jump to: Loan app # Last name

App #	Applicant Name	Date/Time	Delivery Channel	Pass	Fail	Review	Central Underwriting Status		
							Int	ID	Action
336957	M	Jun 18 15:07	CU*BASE		Fail		BQ		Model-Requested
336959	C	Jun 18 15:09	CU*BASE				AB	01	PENDING- NEED INFO
336961	R	Jun 18 15:12	O'Connors Auto Outle				14	14	DUPLICATE APPLICATIO
336962	K	Jun 18 15:12	CU*BASE	Decision			AD	04	PENDING- NEED INFO
336963	J	Jun 18 15:16	CU*BASE		Fail		M5		Model-Requested
336964	T	Jun 18 15:19	CU*BASE		Fail		AD	04	APPROVED- CONDITIONS
336965	J	Jun 18 15:22	CU*BASE		Fail		DM		Model-Requested
336966	R	Jun 18 15:24	O'Connors Auto Outle				14	AD	APPROVED- AUTO DEC.
336968	K	Jun 18 15:29	OnLine Banking				96	SU	PENDING- NEED INFO
336969	J	Jun 18 15:27	CU*BASE				R2	R2	PLAN ONLY-NO LOAN
336970	M	Jun 18 15:28	Dealer Track				LH	LH	COUNTEROFFER
336972	G	Jun 18 15:34	CU*BASE	Decision			KF		Model-Requested
336973	M	Jun 18 15:54	CU*BASE		Filter		MU	01	APPROVED- CONDITIONS
336974	J	Jun 18 16:00	CU*BASE		Fail		KF		COSIGNER INFO ONLY
336975	J	Jun 18 16:01	CU*BASE		Fail		KF		-Requested
336976	C	Jun 18 16:01	CU*BASE		Fail		AL	69	PENDING- TN
336977	B	Jun 18 16:01	CU*BASE		Fail		KF		Mo
336979	S	Jun 18 16:07	CU*BASE	Decision			LB	AD	A
336980	R	Jun 18 16:12	CU*BASE	Decision			BQ	AD	
336984	A	Jun 18 16:20	CU*BASE		Fail		55		
336985	R	Jun 18 16:24	OnLine Banking				96		
336986	D	Jun 18 16:27	CU*BASE		Fail		MO	AD	
336987	J	Jun 18 16:30	CU*BASE		Fail		AL	A	
336989	EDINA JRSKREVIC	Jun 18 16:42	OnLine Banking				96		

- Work With Loan Request
- Underwriting Comments
- Dealer
- Decision
- Checklist
- Application Comments
- Loan File
- Delete Application

Pipeline View: Booked Loans Denied Processing Pending Processing

New Application	Refresh	Booked Loans	Denied Processing	Pending Processing	Activity Tracking
Counts by Underwriting Code	Web Version	View Power Line	Key Activity Tracking	Wait Times This Week	

FR (4177) 11/01/19

Tomorrow's
CU*BASE LOS
(size L)

Mockup only; subject to change

Recycle Bin, LegaSuite Workben..., LoadListBo..., iAccess - CUADEV.hod, Interaction Desktop, GOLD Alpha Desktop, GOLD Production, Cleanup, Alpha - Prod Panel_Chart..., GOLD Beta, PDF Chart List.xlsx, Password Safe, GOLD Standa..., Tracker Desktop, CTE, Notepad++, Teller T2 Mockup Ads

Windows taskbar: Snip & Sketch, Photos, GUI Building - LVPP..., Session CU*BASE..., Session 2 CU*BASE..., Desktop, 3:26 PM 11/1/2019

Work/View Application Status

Pending Processing

Created to Jump to: Loan app # Last name

App #	Applicant Name	Application Date/Time	Delivery Channel	Pass	Fail	Review	Central Underwriting Status		
							Int	ID	Action
336957	M Non-Mbr See Comments	Jun 18, 2019 15:07	CU*BASE		Fail		BQ		Model-Requested
336959	C Non-Mbr	Jun 18, 2019 15:09	CU*BASE				AB	01	PENDING- NEED INFO
336961	R Non-Mbr	Jun 18, 2019 15:12	O'Connors Auto Outl				14	14	DUPLICATE APPLICATIO
336962	K Non-Mbr	Jun 18, 2019 15:12	CU*BASE	Pass Decision			AD	04	PENDING- NEED INFO
336964	T Non-Mbr See Comments	Jun 18, 2019 15:19	CU*BASE		Fail		AD	04	APPROVED- CONDITIONS
336966	R Non-Mbr	Jun 18, 2019 15:24	O'Connors Auto Outl				14	AD	APPROVED- AUTO DEC.
336970	M Non-Mbr See Comments	Jun 18, 2019 15:28	Dealer Track				LH	LH	COUNTEROFFER
336994	X Non-Mbr	Jun 18, 2019 16:46	MARSH AUTO SALES				14	SU	PENDING- NEED INFO
336998	A Non-Mbr	Jun 18, 2019 16:55	Online Banking				SK	SK	PENDING- NEED INFO
336684	S	Jun 17, 2019 08:40	CU*BASE	Pass Decision			NK		Model-Requested
336687	D See Comments	Jun 17, 2019 09:03	Online Banking		Fail Filter		TR	HR	PENDING- NEED INFO
336689	K See Comments	Jun 17, 2019 09:24	CU*BASE	Pass Decision			TR	01	APPROVED- CONDITIONS
336690	C	Jun 17, 2019 09:29	CU*BASE				KR		Model-Requested
336691	H	Jun 17, 2019 09:31	CU*BASE				NK	JO	PENDING- NEED INFO
336692	S	Jun 17, 2019 09:31	CU*BASE		Fail			CX	PLAN ON...
336694	R	Jun 17, 2019 09:37	CU*BASE				HR		
336697	N	Jun 17, 2019 09:48	CU*BASE		Fail Filter		5		
336700	E	Jun 17, 2019 09:56	CU*BASE		Fail Filter				
336703	L See Comments	Jun 17, 2019 10:01	CU*BASE						
336706	P	Jun 17, 2019 10:12	CU*BASE						
336707	L	Jun 17, 2019 10:12	CU*BASE						
336708	D	Jun 17, 2019 10:16	CU*BASE	Pass Decision					
336710	K	Jun 17, 2019 10:21	CU*BASE		Fail Filter		AB		
336713	D See Comments	Jun 17, 2019 10:26	Online Banking				MU	SU	APPROVED-

Pipeline View

- Booked Loans
- Denied Processing
- Pending Processing

Filters

- UW status
- Interviewer ID
- Dealer
- Underwriter ID
- Category
- Code
- Branch



- Work With Loan Request
- Underwriting Comments
- Dealer
- Decision
- Checklist
- Application Comments
- Loan File
- Delete Application



New Application	Refresh	Booked Loans	Denied Processing	Pending Processing	Activity Tracking	Counts by Underwriting Code
Web Version	View Power Line	Key Activity Tracking	Wait Times This Week			

Larger font sizes

Work/View Application Status

Pending Processing

Created to Jump to: Loan app # Last name

App #	Applicant Name	Application Date/Time	Delivery Channel	Pass	Fail	Review	Central Underwriting Status		
							Int	ID	Action
336957	M Non-Mbr See Comments	Jun 18, 2019 15:07	CU*BASE		Fail		BQ		Model-Requested
336959	C Non-Mbr	Jun 18, 2019 15:09	CU*BASE				AB	01	PENDING- NEED INFO
336961	R Non-Mbr	Jun 18, 2019 15:12	O'Connors Auto Outl						PENDING- NEED INFO
336962	K Non-Mbr	Jun 18, 2019 15:12	CU*BASE	Pass Decision					PENDING- NEED INFO
336964	T Non-Mbr See Comments	Jun 18, 2019 15:19	CU*BASE		Fail				PENDING- NEED INFO
336966	R Non-Mbr	Jun 18, 2019 15:24	O'Connors Auto Outl						PENDING- NEED INFO
336970	M Non-Mbr See Comments	Jun 18, 2019 15:28	Dealer Track						PENDING- NEED INFO
336994	X Non-Mbr	Jun 18, 2019 16:46	MARSH AUTO SALES						PENDING- NEED INFO
336998	A Non-Mbr	Jun 18, 2019 16:55	Online Banking				SK	SK	PENDING- NEED INFO
336684	S	Jun 17, 2019 08:40	CU*BASE	Pass Decision			NK		Model-Requested
336687	D See Comments	Jun 17, 2019 09:03	Online Banking		Fail Filter		TR	HR	PENDING- NEED INFO
336689	K See Comments	Jun 17, 2019 09:24	CU*BASE				TR	01	APPROVED- CONDITIONS
336690	C	Jun 17, 2019 09:29	CU*BASE				KR		Model-Requested
336691	H	Jun 17, 2019 09:31	CU*BASE				NK	JO	PENDING- NEED INFO
336692	S	Jun 17, 2019 09:31	CU*BASE				CX	CX	PLAN ONLY-NO LOAN
336694	R	Jun 17, 2019 09:37	CU*BASE				HR		
336697	N	Jun 17, 2019 09:48	CU*BASE		Fail Filter		50	50	WITHDRAWN BY MEMBER
336700	E See Comments	Jun 17, 2019 09:56	CU*BASE		Fail Filter		BD	BD	PENDING- NEED INFO
336703	L See Comments	Jun 17, 2019 10:01	CU*BASE				HR	JO	APPROVED
336706	P	Jun 17, 2019 10:12	CU*BASE				TK	TK	PENDING- NEED INFO
336707	L	Jun 17, 2019 10:12	CU*BASE				M5		
336708	D	Jun 17, 2019 10:16	CU*BASE	Pass Decision			MR	MR	PENDING- NEED INFO
336710	K	Jun 17, 2019 10:21	CU*BASE		Fail Filter		AB	KL	PENDING- NEED INFO
336713	D See Comments	Jun 17, 2019 10:26	Online Banking				MV	SU	APPROVED- CONDITIONS

Separate columns, no more cryptic color-coding

Delivery channel descriptions, not codes

Embedded list functions

Emphasis is on the queue, not the filters

Pipeline View

- Booked Loans
- Denied Processing
- Pending Processing

Filters

- UW status
- Interviewer ID
- Dealer
- Underwriter ID
- Loan category
- Product code
- Interviewer branch
- Delivery channel
- Business unit

- Work With Loan Request
- Underwriting Comments
- Dealer
- Decision
- Checklist
- Application Comments
- Loan File
- Delete Application



New Application	Refresh	Booked Loans	Denied Processing	Pending Processing	Activity Tracking	Counts by Underwriting Code
Web Version	View Power Line	Key Activity Tracking	Wait Times This Week			

Work/View Applications

Pending Processing

Created to Jump to: Loan app # List name

App #	Applicant Name	Application Date/T
336957	M	Non-Mbr
336959	C	Non-Mbr
336961	R	Non-Mbr
336962	K	Non-Mbr
336964	T	Non-Mbr
336966	R	Non-Mbr
336970	M	
336994	X	
336998	A	
336684	S	
336687	D	
336689	K	
336690	C	
336691	H	
336692	S	
336694	R	
336697	N	
336700	E	
336703	L	
336706	P	
336707	L	
336708	D	
336710	K	
336713	D	

Underwriting Status	Action
Model-Requested	
PENDING- NEED INFO	
DUPLICATE APPLICATION	
REMOVED- CONDITIONS	
Model-Requested	
PENDING- NEED INFO	
NO LOAN	
TK PENDING- NEED INFO	
RR PENDING- NEED INFO	
PENDING- NEED INFO	
APPROVED- CONDITIONS	

Pipeline View

- Booked Loans
- Denied Processing
- Pending Processing

Filters

- UW status
- Interviewer ID
- Dealer
- Underwriter ID
- Loan category
- Product code
- Interviewer branch
- Delivery channel
- Business unit

Larger font size

Columns, no

Embedded list functions

Emphasis is on the queue, not the filters

COMING SOON: A new "Save Filters" button that will save a user's favorite sort order and filter settings, then automatically restore them the next time the queue is opened

Save Filters

- Work With Loan Request
- Underwriting Comments
- Dealer
- Application Comments
- Loan File
- Deleted

FIRING UP A NEW APPROACH FOR INTERNET LENDING VIA THE CU*BASE LOS PLATFORM

Mockup only; subject to change

OTHER IDEAS WE'RE WORKING ON NOW

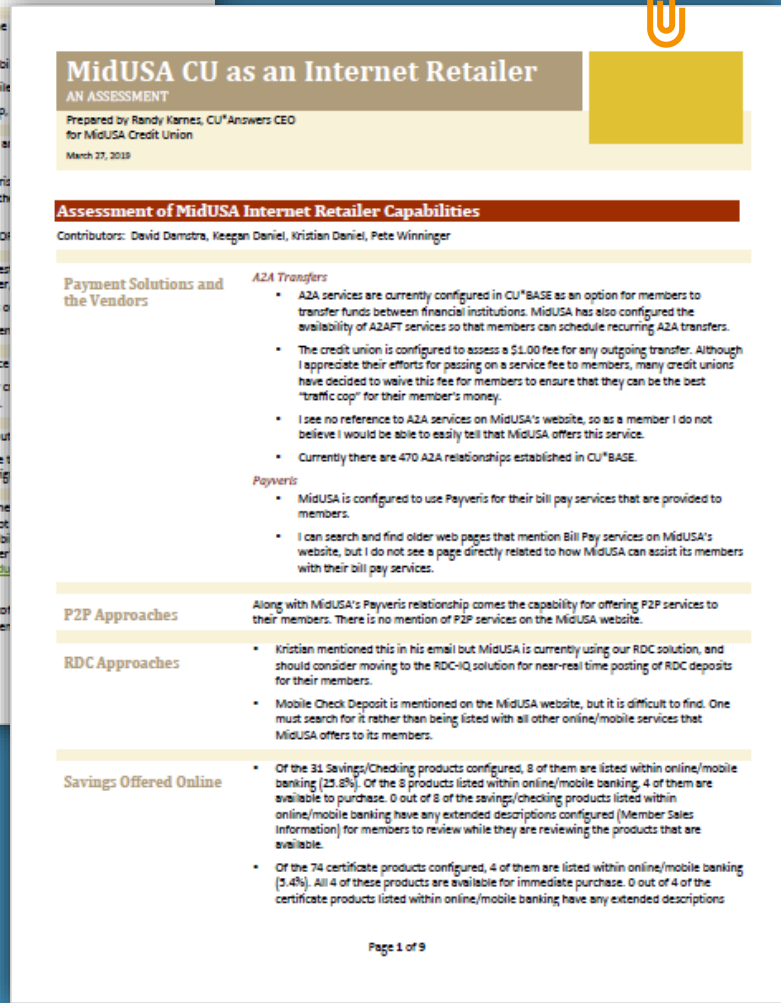
- Allow members to tell us *when* they want the loan
 - Sort apps in the queue based on this selection and add new procedures to streamline the process
- Change how leads are captured and followed up
 - Add configs to process loan apps differently if they are incomplete, or if they don't include credit pull authorization, etc.
 - Create "come-back-and-finish" functionality for internet-enabled members
 - Build Member Reach-type responses to sort loan apps and clear the queue more effectively

A screenshot of a web application interface for a 'Quick Loan Application'. The interface has a top navigation bar with tabs: 'Start', 'Loan or Credit', 'About You', 'Your Co-Applicant', 'Your Finances', 'Authorization Request', 'Quote Selection', and 'Confirmation'. The main heading is 'Quick Loan Application' with a sub-heading 'This application should take only a few minutes to complete'. Below this, there are two boxes: one with the text 'Have the following information' and another with a note: 'If you are already a member of the credit union, please sign in using your online banking login information.' A modal window titled 'Loan Interest Level' is overlaid on the page. It contains the text: 'Whether you are looking for a quick loan or just researching options, our loan application can help. Out of the 3 options below, which applies to you?'. There are three buttons: 'As Soon As Possible', 'Near Future; 2-4 Weeks', and 'No Time Frame, I'm Researching Options'. At the bottom of the modal is a green button labeled 'Continue to Application'.

NOW A PROJECT FOR YOU

ARE YOU LAUNCHING ENOUGH TACTICS TO INSPIRE A NEW CULTURE?

What project recommendations would four CU*Answers experts make for turning your credit union into a better internet retailer?



**THANKS FOR
THE DAY!**

2019

CEO Strategies Week



TRAFFIC ALERT!

There's a parade
starting nearby
tonight at 7:00pm

If you parked in the
DeVos parking
garage, **exit via
Michigan Street**, not
Monroe



Veterans Day
Parade
and
Ceremony of
Remembrance



Veterans Day
Honoring All Who Served



Monday, November 11, 2019
Parade steps off at 7:00 PM,
proceeds south on Monroe Ave.,
down Monroe Center to
Veterans Memorial Park.
Ceremony of Remembrance
immediately follows the parade at
Veterans Memorial Park.