CU*ANSWERS
A Credit Union Service Organization

The CU*BASE Conversion Promise
Guaranteeing the Difference

Our promise to you...

We will know you

We will coordinate the conversion with your third party vendors

We will educate you

From data processing and computer support to marketing campaigns and teller training, CU*Answers helps credit unions address their every need, every day.

Why such an expansive approach? Because credit union needs are our needs too; CU*Answers is a CUSO owned by more than 130 credit unions nationwide. We're not just a service provider, we're an extension of your credit union's staff; programmers, designers, hardware gurus and service professionals all ready to ensure your credit union excels at everything it does, from kids clubs to mortgages. We succeed when you succeed.

Speaking of success, more than 190 credit unions across the nation have partnered with us to find the answers to their credit union questions. We don't promise to have all the answers; anyone who claims that is not being honest. Work with us, though, and you'll see while we don't have every answer, we're pretty darn good at finding them.

We're CU*Answers.
We make credit unions go.

Table of Contents

*CU*BASE® is a registered trademark of CU*Answers.*

CNS — Throughout this document CU*Answers Network Services will be referred to as "CNS."

2023 Conversions

Credit Union	Location	Asset Size	# Members	Platform	Prior Data Procesor
Power Credit Union	Pueblo, CO	127,151,921	14,923	Online	Fiserv CUinfy
TruNorth FCU	Ispheming, MI	195,775,064	16,248	Online	Fiserv Galaxy
Jeep Country FCU	Toledo, OH	77,616,993	15,612	Online	mPowered CU-I
Pheple FCU	Greensburg, PA	116,138,866	16,578	Online	Fiserv Galaxy
Journey FCU	St Johns, MI	184,495,357	20,319	Online	Fiserv CUnify
North Coast Business Lending	Monroeville, OH		236	Online	Servicing Director
Hoosier United FCU	Indianapolis, IN	36,108,988	4,148	Online	ERS
Jefferson Community FCU	Madison, IN	18,069,174	2,420	Online	ERS
Christian Family CU	Milford, OH	91,564,827	4,491	Online	GBS Shartec
Walker County FCU	Hunstville, TX	48,189,525	5,431	Online	GBS Shartec
Scient FCU	Groton, CT	350,079,536	23,146	Online	Ultra Data & Servicing Director
Rio Blanco Schools FCU	Rangely, CO	7,898,921	813	Online	Fiserv CUSA
Marine Financial		0	-	Online	N/A
1st Mississippi FCU	Meridian, MS	67,087,883	12,682	Online	ShareTec
Northern Lights Community FCU	Chatham, MI	12,283,005	1,385	Online	Fiserv ONCU

2023 Mergers

Credit Union	Location	Surviving CU	Added	Type of Merger	Prior Data Procesor
Fire Police City County CU	Fort Wayne, IN	179,501,531	636	Manual	N/A
Consumers Federal	Brooklyn, NY	82,884,094	697	Manual	N/A
LESCO FCU	Latrobe, PA	97,441,372	142	Manual	N/A
The Finest FCU/US Courthouse	New York, NY	25,900,002	407	Manual	N/A
Public Service CU/ Huntington County FCU	Fort Wayne, IN	74,126,624	624	Online	ShareTec
Alpena Alcona Area CU/ Calcite CU	Alpena, MI	704,570,005	10,251	Online	CU*Answers
Ingersoll Rand/Craft-master FCU	Athens, PA	93,084,478	1,327	Online	CU*Answers

Your Conversion to CU*BASE

Conversion—
Con-ver-sion, n. The act of turning or changing from one state or condition to another, or the state of being changed.

Your credit union is about to encounter one of the biggest, most positive changes in its history. A software conversion is a major stepping-stone in your financial processing. Without proper communication, dedication, and cooperation, the transition will not succeed. That's where CU*Answers comes in. Not only do we convert your data to new software, but we also provide supportive communication and training to your staff to ease their minds during the transition.

Over the years, CU*Answers has been involved in numerous credit union software conversions of all sizes. Because of this experience, we have been able to standardize the process so that your transition to our software goes as smoothly as possible. Our conversion promises rely heavily on your dedication to the process, and the teamwork between your credit union and CU*Answers will ensure a successful conversion. Your utmost satisfaction is the goal of our Conversion Team here at CU*Answers and we strive to make your conversion the best ever.

The Conversion Process

Converting your credit union to CU*BASE software begins approximately 6 months in advance of your conversion date and includes a series of important steps. It also requires intense interaction between your credit union, your current data processor, third-party vendors, and CU*Answers. There are several ways to achieve interaction, and the means best suited for your credit union should be determined ahead of time.

There are three major phases of the conversion cycle, starting with Phase One: Conversion Preparation, followed by Phase Two: Conversion Implementation, and finally Phase Three: Post-Conversion Assessment. Your attention and assistance is necessary during all phases and we encourage your credit union's participation throughout the entire conversion process.

Phase One

Preparation – 180-90 days Prior
- Client Overview
- Demonstration
- New Client Form
- Assign Conversion Teams
- Pre-Site Visit
- Laser Form Review
- Hardware Pre-Site
- Contact Third Party Vendors
- Programming
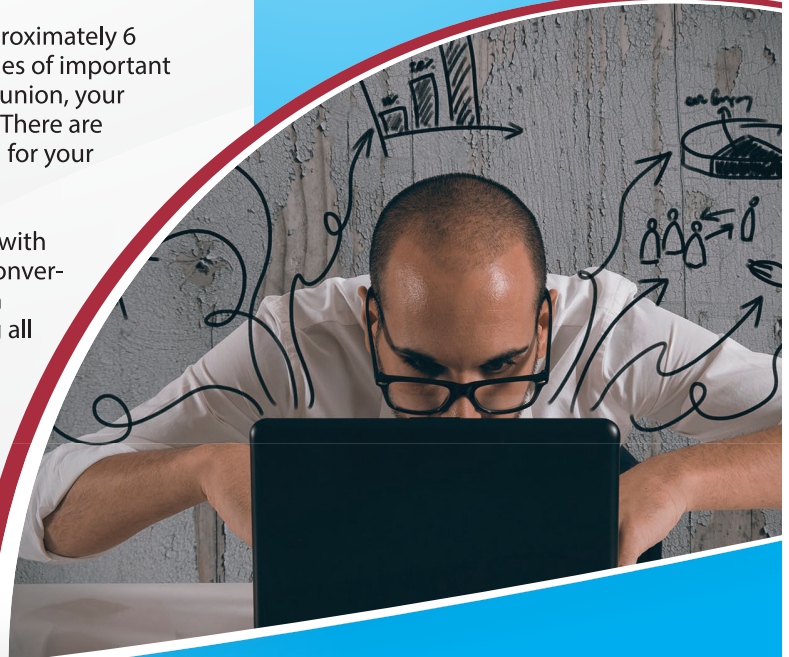- Communication

Phase Two

Implementation – 120-0 days Prior
- Training
- Summary Letter
- Configuration Review
- First "Live" Week

Phase Three

Assessment – Post-Conversion
- First Month-End Review
- Follow Up Visit
- Post-Conversion Products
- Ancillary Product Review

Phase One: Conversion Preparation (180 — 90 Days Prior to Conversion)

Selecting a Date for Your Conversion

There are many factors to consider when selecting a date for your conversion. For example, your current data processor may only deconvert on the last day of the month, they may or may not be able to provide member transaction history, and the dates your ATM/Debit Card provider has available will need consideration. Our Conversion Team will discuss with you the options available based on these factors to select the best date available for a successful conversion.

We have the capability to do conversions any time during a month dependent upon your current data processor's requirements as noted below. CU*Answers conversions run throughout the year, however, there is a moratorium on conversions in December due to year-end preparation, vendor freezes, etc. Be sure to engage your currentl data processor for your options as well as your ATM/Debit Card provider for date options available. We also want to complete at least one End-of-Month processing on your files before the end of the year to ensure all processes run smoothly and accurately.

Benefits of a Weekend Conversion

The first factor is restrictions your current data processor may have, if any. Several processors will only complete deconversions on the last day of the month. CU*Answers recommends completing the conversion over a weekend for the least interruption to your normal business hours. Data should be at CU*Answers early Saturday morning to allow for Saturday data conversion and Sunday data signoff with key team members on Sunday. Your credit union will need to be closed for staff verification and role play activities on Monday. We are present with your staff to ensure all hardware is functioning properly. Monday is a dress rehearsal for your staff. We will assist them with role-playing to ensure they are comfortable navigating in CU*BASE and will be able to provide the prompt, courteous service your members have come to expect. If your data processor is one who only does deconversions at end-of-month, we would need to consider the business days that would cause the least interruption. There are very few months in which the last day of the month falls on a Friday.

Member Transaction History

The next consideration is member transaction history. There are typically additional costs for the credit union to receive member transaction history. If you choose to get history, it can be beneficial to staff. When they have member ques-

tions regarding historical transactions, they would not have to log into another system to look at the history. Members would also be able to see the history in online banking. Also, if you receive member transaction history, we can calculate dividend and interest accruals for the entire dividend period. This would also allow the credit union to stay on the same statement processing schedule.

If you do not receive history, your current data processor will need to pay out dividends to members and potentially provide a statement to all members. Also, if the credit union does not receive transaction history, it is important to factor this information into your marketing materials. Less than half of our converting clients have received member transaction history and have prepared members using their marketing materials. Members are requested to print off any necessary statements or history, etc. to prepare accordingly.

ATM/Debit Card Provider

ATM/Debit Card providers can significantly affect the conversion date. They may have policies regarding available dates within a month for conversion processing. Lead times needed, or freeze/blackout dates that can affect the final decision.

Typically, a conversion covers a 72-hour period as noted by the scenario below.

As you can see by this scenario, the three-day weekend is packed full for your conversion team. While we are working on your conversion, CNS staff will be on-site completing the hardware and software testing and installation. We do try to squeeze in some sleep periodically throughout the weekend.

Another example is converting on a Friday. For instance, if the last day of the month is on a Thursday, the entire process would start Thursday night and end Sunday. The credit union would then be closed on Friday and open for business on Monday. Also in this scenario, staff would need to be at the credit union on Sunday for verification and training. If the last day of the month falls during the week your Conversion Coordinator will discuss your options with you.

A Special Message from Heather French, VP of Managed Services:

As you can see, the conversion takes 72 hours. The third day, usually a Monday, is used to provide additional training for your staff, and finish conversion verification and sign-off with your Management team. Departmental task checklists and first day activities are also completed with your staff by the CU*Answers support team. Usually, by afternoon, staff can work the mail and night deposits and balance the ATM machine. The focus for conversion weekend and live Monday is on the converted data and staff training. Once the doors open Tuesday, the focus shifts to your members, with CU*Answers behind the scenes providing support.

Working With You Every Step of the Way

CU*Answers can perform conversions any time during the month, preferably over the course of a weekend. Again if your date falls mid-week your Conversions Coordinator will discuss your plan with you.

Our Conversion Team will discuss with you the options available based on these factors. Our goal is to settle on a conversion date that is most compatible with your credit union, your current data processor, third-party vendors, and CU*Answers.

Managing Conversion Milestones

180-day cycle: 11/1/2022	3/1/2022	6/1/2022
Requested Conversion Date	Letter of Intent or contract must be signed no later than	Communications lines between CU*Answers and Credit Union must be ordered by

A typical conversion weekend

Hours 1-12

Friday 8:00PM – Saturday 8:00AM
Current data processor creates deconversion files and reports and delivers to CU*Answers. Network Services staff will begin installing and testing hardware and network configurations

Hours 12-24

Saturday 8:00AM – Saturday 8:00PM
Conversion team converts files, generates reports, verifies data, runs Beginning and End of Day processes. Network Services support specialists will be at the credit union installing and testing hardware and connetctivity.
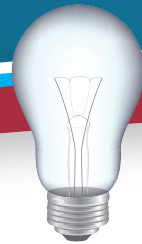
Hours 24-40

Saturday 8:00PM – Sunday Noon
Pack, sleep, and travel to the credit union if driving. If flying, conversion done onsite at credit union.

Hours 40-60

Sunday Noon – Monday 8:00AM
Sign off on conversion by credit union management.

Hours 60-72

Monday 8:00AM – Monday 8:00PM
Verification of data with staff, role play activities, posting of ACH files, bring online services back up.

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While it may always seem you have plenty of time to get a conversion done, procrastination can kill all good intentions so know the key dates and act quickly. Below is a sample of some key dates.

Preparing the Client Overview

The sales staff initially completes a Client questionnaire and Overview. This questionnaire includes demographic information such as the number of members, asset size, number of locations, and types of products offered. This questionnaire is an important first step in gathering information and understanding the current level of products and services offered by your credit union. It is valuable in reviewing key third party vendor relationships, existing hardware, and select transaction volumes. It is also a valuable tool for tailoring a detailed demonstration on how your credit union performs business.

Demonstrating the CU*BASE Software

In addition to gathering important data, software demonstrations will be conducted for your management staff. Through these presentations, we are able to collect many "soft" cues that lead us to your style. What features are you particularly interested in? How does your staff interact with us and with each other? How well does your staff know the system they currently use? How well do they know their own product details? How open is your credit union to making procedural changes to implement CU*BASE features? How will the staff accept these changes?

Completing the New Client Form

Once your conversion date has been set, you will be contacted. Our Conversion Team will obtain preliminary information and complete a New Client form. This includes general information about your credit union such as credit union locations, hours, current data processor, and contact personnel. Once this form is complete, it is distributed to all members of the CU*Answers conversion team.

CU*Tips

Who should be on your Conversion Team

- The person most knowledgeable about your system from the member service perspective
- The technology folks
- Policy makers
- Administrative support
- HR support ("ambassador of fun")
- Your CU*Experts — those select employees who will receive more intense training from us
- The team should represent all areas of the CU

Assigning the Conversion Teams

The CU*Answers Conversion Team is composed of the following members:

Conversion Coordinator - Main contact point for your credit union during the conversion process.

Programming Team - Responsible for converting files to CU*BASE

Education Team - Responsible for all pre- and post-conversion training.

Network Services - Responsible for reviewing your current hardware, software and network setup and works with your credit union on any necessary changes for conversion, as well as assisting with the configuration and installation of CU*BASE.

Lender*VP - Review lending & mortgage products. Work with credit bureaus and custom programming forms.

Xtend - – Can provide daily bookkeeping, marketing, outbound calls, etc. for your credit union.

Operations Team - Responsible for setting up and running certifications and daily activity.

Marketing Team - Assists with your marketing decisions and strategies.

We strongly encourage you to develop your own credit union conversion team. This gives your staff an opportunity to contribute to the conversion process and helps clarify the responsibilities between the credit union and CU*Answers. We suggest that you appoint the following team members (these could be all separate people, or one individual):

Project Leader - Main contact point for CU*Answers during the conversion. This individual will ensure that communication is distributed through the proper channels and all items have been addressed.

Education Coordinator - Responsible for organizing pre-conversion training schedules, assigning staff to training, ensure training site set up is verified, and mitigate the classroom training room just prior to conversion.

Forms Contact - Contact for forms including member service forms, lending forms, etc.

Network Administrator - Contact for hardware and software decisions; may be someone within your credit union, or a hired contractor.

Performing the CU*BASE Preliminary On-Site Visit (the "Pre-Site")

Shortly after your conversion is scheduled, the Conversion Coordinator assigned to your conversion will contact you to gather information for the New Client form and schedule a visit to your location. This "Pre-Site" is conducted approximately six months before your conversion date because it is the starting point for the Conversion Coordinator to address certain items and begin configuring information.

Prior to the Pre-Site visit, you will receive a letter requesting certain information to be provided and discussed during the visit. We request this information in advance so that we can better prepare for the visit. During the visit we will discuss all aspects of your current credit union processing and relate them to future CU*BASE processing. Please inform your Conversion Coordinator of any unique relationships with third-party vendors. To ensure a smooth conversion, we need to know all aspects of your operations. By this point you should have notified your current data processor and begin notifying your third-party vendors, in writing, of the upcoming conversion. We can provide a letter template for your notifications. The sooner you can notify CU*Answers of their awareness, the sooner we can begin working with them on your conversion.

Your credit union's responsibilities for conversion tasks are explained during this full-day meeting and some are put in written form. Notification to your current data processor will be discussed along with the decision of converting prior member transaction history records. Beginning thoughts concerning employee training and the implementation of new products such as online banking are covered. You will also want to begin pondering how to market these new changes to your members.

Your coordinator will be asking you questions about your training facilities and resources to evaluate training requirements for your conversion. Your salesman may have already reviewed these questions with you during your contract negotiations, but we want to get a current picture of how pre-conversion training will affect your staff schedules.

After the visit, the information gathered will be put into a Data Conversion Plan spreadsheet and bulletin. Your Conversion Coordinator will review the documents with you to ensure all instructions for your data conversion are correct.

Reviewing Forms and Checks

The CU*BASE Pre-Site visit will also include a discussion on laser forms and checks. If your credit union does not use a laser format, your Conversion Coordinator will assist you in making the transition. If your credit union currently prints laser forms and checks, the process of converting your forms will be reviewed. You will need to contact the forms vendor of your choice to discuss your laser form options. We require that the laser forms be sent to us in an electronic format (email).

Once the CU*Answers Lender*VP Forms team has received the form files; a price quote will be emailed to you. You will have a review session to go through the quote and forms so that you can returned a signed quote to us. A deeper dive session will be scheduled once programming of your forms has begun. The forms programming process is 12-16 weeks and cannot begin until we have a signed quote. It is important to contact your forms vendor early in the process to ensure forms will be ready in time for classroom training just prior to conversion.

We will also need your credit union's logo (minimum 200x100 pixel in ai or jpeg format) to program it on your corporate checks, money orders, and start checks. Detailed information regarding forms and checks can be found in the "Laser Printing with CU*BASE" booklet.

CU*Tips
Respect the Process

- Stop introducing new products and services
- Put a moratorium on vacations
- Give the conversion process priority status
- Assign adequate resources

Performing the Hardware Pre-Site

To get a better idea of your credit union's internal network system and physical operation, one or more hardware pre-site evaluations will be conducted. The first visit will occur early in the process to assist in projecting accurate cost estimates for your conversion. Subsequent visits may be required to update information collected over time and to focus on particular facets of your systems conversion.

It will be helpful to both your staff and our Conversion Team if you can provide site maps of your locations in advance or at the time of the Pre-Site evaluation. This will help those who have not been at the site visualize the requirements of the environment. In addition to preparing a site map, we will collect information about the hardware assets of your credit union and review your existing network setup. During the visit, one of our experienced CNS Support Specialists will assess your hardware and software conversion needs, analyze your workflow, and meet with your Network Administrator and management staff to make recommendations.

A pre-site review will be prepared based on the pre-site examination of your credit union. We will discuss the findings with you and recommendations will be prepared based on the findings of the pre-site evaluation. The responsibility for ordering PCs, printers, data lines, and other hardware will be disclosed in your individual contract. CNS and AdvantageCIO can also assist with any networking and security needs you may have. At this time you may also request services from CNS – an experienced networking partner of CU*Answers. They will be able to assist you with purchasing your hardware as well as handling all networking and security needs.

For a list of the most up-to-date network and hardware, specifications please visit the Best Practices page on our website, www.cuanswers.com/client_pm_bp.php.

Contacting Other Vendors

Once we receive notification that you have contacted your current data processor to request test files, as well as contacting your other third-party vendors (share draft, credit card, ATM/Debit, etc.), we will then request the necessary information and schedule testing. The test files will allow the Programming Team to de-convert (decipher and analyze) the data. We require that the test files and the actual conversion weekend files be in the same format.

Once the Programming Team analyzes the test file data, we will submit to you a full list of the files CU*Answers has received. Any files not received in these test files will need to be negotiated between you and your current data processor as soon as possible. The Conversion Coordinator and Programming Team will conduct two test conversions at CU*Answers prior to your live conversion. At that time, the Conversion Coordinator verifies information for accuracy. Your Conversions Coordinator will send test reports for verification and possible maintenance prior to conversion.
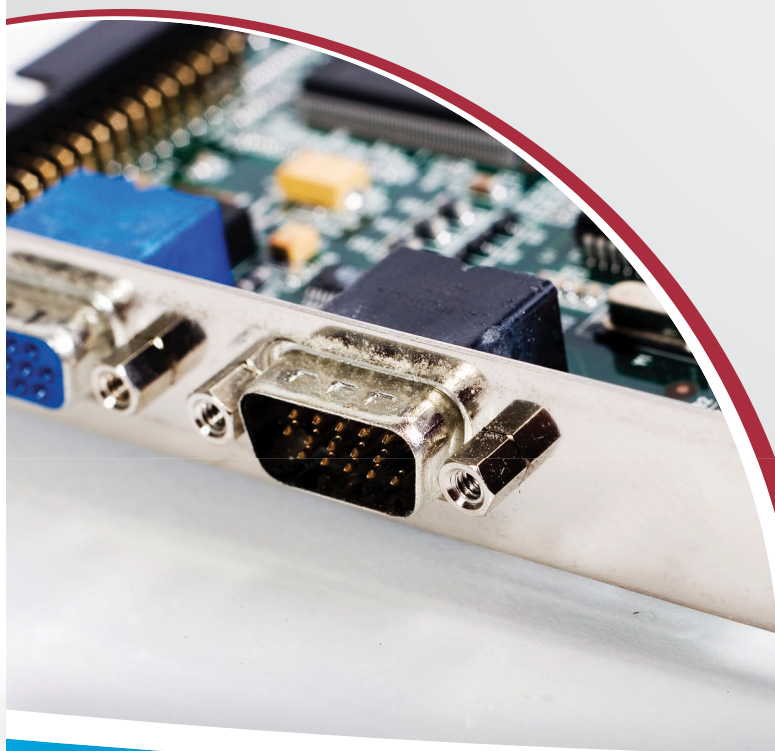
What You Can Expect for Your Conversion Buck

What We Do Convert
- Convert your core database; member demographic information and share, certificate, and loan data (see chart on page 12 for a detailed listing of files).
- YTD GL account balances for the quarter prior to your conversion and month-to-date balances up to your conversion.

What We Do Not Convert
General ledger history. Any transaction information should be accessible in an archival system, such as CD-ROM. CU*Answers will convert YTD balances for the quarter prior to your conversion and MTD balances up to your conversion.

A la Carte Items
The following items may be included with your conversion, but pricing is quoted separately:
- Other databases, such as lending or collections software, that are not part of your core processing system, can be quoted separately with base minimum cost of $1,000 per file. These may or may not be scheduled at the same time as your core conversion to CU*BASE.
- Xtend SRS Bookkeeping Services after conversion for either a specific timeframe or a long-term program can be negotiated with Liz Winninger, CEO of Xtend at extension 517.
- As part of your conversion, we will convert existing loan forms for laser printing with price quoted separately.
- All Files should be received in Microsoft Excel, .CSV or .PSV (pipe-delimited) format.

Your Current Processor
Once you have notified your current data processor of your intention to deconvert, they will generally send you a deconversion contract outlining related costs. In addition to standard per-member deconversion fees you may be required to pay, member transaction history may be an additional charge. Multiple data cuts (test files) that we may request, may also incur additional expense from your data processor.

CU*Answers converts transaction history for less than50% of our conversions. We are one of the few data processors providing this essential benefit for our new clients. As explained in "Phase One: Conversion Preparation," there are many benefits to having member transaction history, but keep in mind, there can be additional charges associated.

How to Handle Conversion Related Expenses
As with any fixed assets, the additional equipment purchased for your conversion to CU*BASE – printers, PCs, routers, etc. - can be amortized over a period to be determined by you and your auditor or examiner.

Other expenses charged by CU*Answers, such as travel and expenses for CU*Answers support staff, should be reviewed with your auditor or examiner to determine the best possible accounting method for these items.

Programming for Your Conversion

Your Conversion Programming Team has procedures and standards they follow to convert your data. Procedures are defined processes or steps taken in order to accomplish a task. Standards are levels of expectations describing the desired end results. The "standards" for new client conversions fall under the following key areas:

- The "Three Conversion" Process
- Receiving Files
- Required Media
- Preliminary Testing
- Deconversion Reports
- Live Weekend Data Exchange
- Standard Conversion Files

The "Three Conversion" Process

The credit union data files will be converted at least three times throughout the conversion process:

- Prior to the pre-conversion training, which is two to four weeks prior to live conversion.
- After the management configuration review, if needed, to incorporate any changes.
- On conversion weekend – the "live" conversion.

Receiving Files

The credit union will notify their current data processor in writing of the impending de-conversion. At that time, files with matching layouts and reports will be requested. The reports should contain balances and totals so the programmer can reconcile what was converted. We may request a second set of test files and reports prior to training so you will have current information for training or if required to be used for debit card stand-in processing.

Required Media

The Conversion Coordinator will request the conversion files be sent on a CU*Answers supported media type. CU*Answers has the following media types available on the iSeries:*

Media Type	Formats
MOVE IT	CU*Answers Secure Website
Secure Email	

*Subject to change. CU*Answers may also pickup files from your data processor's secure site if applicable.*

Preliminary Testing

The Conversion Programmer will perform preliminary tests on files as soon as they are received to ensure the files are good and that the data can be read. If there are any difficulties in reading the files provided, the sender will be notified immediately.

Deconversion Reports

CU*Answers requires supporting balancing and verification reports from the previous system to assist with the conversion process. We will ensure matching reports accompany each set of data files as soon as they are received. The reports must be for the same period as the data files received, and should include totals for balances, YTD, etc. where necessary to assist in balancing any dollar amounts.

Live Weekend Data Exchange

The Conversion Coordinator will provide a very solid plan for how data will arrive at CU*Answers on live conversion weekend:

- How and when will the data arrive?
- What reports are required to be provided with the live data exchange?
- What is the plan for any potential files issues that may arise?
- Does CU*Answers have phone numbers and contact information for all key people (credit union, previous data processor, etc.) over the live weekend?

Standard Conversion Files

A conversion bulletin will be sent to the credit union indicating standard data files that will not be included in the conversion process (such as transaction history).

The following is a list of the standard files that we generally convert:

- ACH data
- Member comments/notes
- Additional account data
- Alternate (seasonal) addresses
- Membership data
- ATM and Debit card data
- Non-member data
- Credit card data
- Overdraft protection accounts
- IRA information
- Payroll data
- Loan additional signers
- Secured share data
- Loan collateral
- Stop payments
- Loan insurance data
- Transaction history

Communication Is the Key to Success

Communication between your credit union and CU*Answers will be provided by the means best suited for you and your credit union staff. This may include communication via telephone, conference call, Conversion Bulletins, Internet link, email, and meeting minutes. You will be kept informed of all developments, both positive and negative, throughout the entire process. As with any type of conversion, issues are inevitable but we will do our very best to find solutions in the quickest possible fashion.

The Conversion Coordinator will submit a Conversion Bulletin to your credit union periodically as needed. These bulletins deliver a conversion status and list any outstanding items needed from your credit union, data processor or third party vendors. Internal conversion communication within CU*Answers is conducted in the form of status meetings. All members of the CU*Answers Conversion Team are kept informed of any new developments.

A training outline will also be distributed to you approx. 90 days prior to your conversion. This outline details what classes will be available, the date and time of the classes, and who the CU*Answers POV (Presence Over Video) trainer(s) will be. Your Education Coordinator should review the outline and communicate to your staff which classes they will be required to attend.

CU*Tips
Communitcation

- It's going to be different and difficult
- You can't communicate too much with your staff
- You can't communicate too much with your members
- Consider using words like "upgrade" and "system enhancement" versus "conversion"
- Create a "Worry Board" for your staff: ask them to tell you what they are afraid of
- Fire people up! Be Excited! Be future-focused!
- Thank staff for bringing issues to your attention
- Thank staff for asking questions
- Thank staff for being candid

Preparation Responsibility Checklist

Your Team

- Provide CU*Answers with requested information
- Review software demonstrations
- Contact (in writing) your current data processor and third-party vendors about the conversion
- Identify your conversion team
- Request test files from current data processor
- Participate in CU*BASE and hardware pre-site meetings
- Contact your laser form vendor; request files be email to CU*Answers Lender*VP Form team at lendervpforms@cuanswers.com.
- Obtain an electronic file of your logo
- Promptly return authorization sheets
- Promptly return proposal for required hardware and software
- Review training class outline and assign staff to classes
- Review list of conversion files; notify data processor of missing files
- Notify members of expected changes

CU*Answers Team

- Complete the client overview
- Conduct software demonstrations
- Complete new client form
- Identify the conversion team
- Conduct CU*BASE and hardware pre-site visits
- Discuss required hardware changes
- Contact third-party vendors
- Internal status meetings
- Communication via phone, email and conversion bulletins
- Distribute training outline
- Conduct test conversions

Phase Two: Conversion Implementation (120 – 0 Days Prior)

Training Your Staff

Depending on your staff, training may begin as early as 4 months prior to conversion. Your coordinator will review training options available, including our CU*Expert program, based on the size of your staff. You will begin your CU*BASE education with training on how to use the CU*Answers University online courses. These courses, along with an introduction to CU*BASE GOLD, will lay the foundation for the more in-depth training that will occur prior to your CU*BASE conversion. Our Online campus even includes a class for the CEO and Management team of the credit union, called "Leading Change: Conversion Preparation for CU Management". This class will assist your team in dealing with the "push back" that is often associated with change. Your CU*Answers Conversion Coordinator will work with your Education Coordinator, instructing them on how to use the online courses and assist them in developing a schedule for the staff.

Pre-conversion Training

1. Staff completes required online courses (CU*Experts) at least twice
2. Statt completes Bedrock CU Exercises for Sucess
3. CU*Answers facilitates POV classroom training weeks based on size of staff

Up to 12 employees ———————— 2 weeks training
13 - 35 employees ———————— 2½ weeks training
36 and over employees ———————— 4 weeks training

Training and Support Packages Available For Your Conversion

We have created several training and support options for you to choose from. Your sales person will work with you and our Conversion Team to select the package best suited for your staff. If you are considering our Branch Support offer, please let your salesman know as soon as possible. The earlier we are made aware of your needs, the sooner resources can be assigned to your conversion. You and your Conversion Coordinator can discuss your decision during the presite visit.

Post-conversion	Express Support 4/2	Standard Support 5/3/2	Extended Support 5/4/3	Extended Plus Support 5/4/3/2
Recommendation based on staff size	under 10 employees	under 35 employees	under 50 employees and multiple branches	over 50 employees and multiple branches
Post-conversion Support	• Support after week one includes one CU*Answers team member via POV			
Week One One CU*Answers team member per each dept: • Teller 2-3 days • Call Center 3 days, if necessary • Back Office 4-5 days • Lending 4-5 days • Member services & CU*Experts 3 days • Coordinator 4-5 days • CNS Support Specialist 2-3 days	4 days	5 days	5 days	5 days
Week Two	2 days	3 days	4 days	4 days
Week Three		2 days	3 days	3 days
Week Four				2 days
Expense	Pay all T&E	Pay all T&E	Pay all T&E plus $1,000	Pay all T&E plus $2,000
Optional Expense	• Branch support can be provided with any package for an additional fee of $200 per CU*Answers team member, per branch, per day, plus applicable T&E.			

Training Your Staff continued

About 8-12 weeks prior to training, data connectivity line between your credit union and CU*Answers will be activated. This will allow a period of time to handle any issues that may arise with the new connection and make Bedrock and classroom training possible. At the time data connectivity is established or shortly after, a CNS Support Specialist will assist in setting up your workstations for your training site in a classroom-like environment. A classroom environment is best suited for online training, Bedrock training and classroom training prior to conversion. Instruction on installing CU*Answers software and performing software updates can be provided to the credit union's technical team at that time. Additional training can be provided. The day before training begins; your CU*Answers Conversion Coordinator and your Education Coordinator will work together in your training site for final testing.

Education weeks will be coordinated with your Training Coordinator and will include CU*Answers instructors. By the time training begins, we will have converted the test data. The files used for training will be your credit union's files. Key credit union staff will be asked to verify this data for accuracy. Your Conversion Coordinator will work with you on this. We recommend that all staff attend the appropriate training sessions at this time as the conversion week will be quite eventful, and specialized, individual training may not be manageable at that time. We cannot stress enough that the time your staff spends during training is a key ingredient to a smooth conversion.

Follow-up training sessions will be scheduled once a conversion has been completed. Please refer to the Transition Group information near the end of the booklet for details.

Travel and expense fees are outlined in your Conversion Agreement and pricing schedule.

Distributing a Summary Letter

Approximately three weeks prior to your conversion, the Conversion Coordinator will distribute a summary letter outlining what to expect on conversion weekend and the two weeks following. This summary will include a plan for data delivery, the CU*Answers staff that will be assigned to each department, and an itinerary of events to take place during conversion weeks. This summary letter should be shared with your staff so they will know what to expect and what is expected of them.

Configuring and Reviewing

Throughout the conversion process, you will trade information with your Conversion Coordinator that will be used to configure your credit union. Two special sessions for Management Configurations will be conducted between your management staff and the Conversion Coordinator. Your Coordinator will send you an agenda for the sessions so you will know what to expect as well as any documents you need to bring with you. During these sessions, the credit union configurations are reviewed in detail to ensure all configuration and settings are complete and accurate. The first session is conducted the week prior to your classroom training. An additional 90-minute session will be held with credit union applicable staff to review the configurations related to regulatory requirements. This will be led by our Audit Link team and cover BSA, Red Flag, statement and online banking configurations, share product configurations, NSF/OD transfers, Reg D, Reg E, and Dormant/Escheat to name a few. The second and final session is conducted the final day prior to your conversion after the staff has been able to use CU*BASE with your configurations where minor changes may be made for final preparations for the conversion.

Surviving Your First "Live Week" On CU*BASE

To help ease the stress that accompanies conversions, we encourage your management team to create diversions for your staff during live week. We call these "Morale Boosters." These can be gifts, appreciation awards, task-completion awards, games, etc. Basically, we want your staff to have fun during live week! Take a look at the helpful tips we've gathered from other credit unions in the next few pages.

On the first day following your conversion to CU*BASE, your credit union will be closed. This enables us to make necessary adjustments without the stress of interfering with daily member interactions. CU*Answers personnel will be available to assist with questions that your staff may have about CU*BASE.

Now it's time for your CU*Experts to go to work! CU*Answers will bring a mini-Client Service team consisting of your Conversion Coordinator, a Lending expert, a Back-Office expert, CNS Support Specialist, and a Teller/Member service expert. This team will act as liaisons between CU*Answers and your CU*Experts located in your main office. This CU*Expert should plan to field questions from your branch locations. Any additional CU*Answers support may be provided for an additional charge and should be discussed with your Sales Representative during the sales and contract negotiation process. The package purchased will dictate post-conversion support. Follow up visits and training may be scheduled at certain intervals following your conversion.

Your management team and credit union conversion team will be kept aware of any issues that may arise during conversion live week. We will use daily meetings during the week with your CU*Experts, CU*Answers onsite support staff, and your Conversion Coordinator to answer questions. CU*Answers also recommends 2-3 meetings during the week with your CU*Experts and the coordinator to answers questions.

Conversion Responsibility Checklist

- Plan and staff to attend online University training courses
- Determine training site with tools (able to display screens)
- Develop setup for the training site
- Obtain PCs to use for training
- Ensure all ordered equipment has been received
- Ensure all hardware and software is installed
- Notify membership you will be closed for the upgrade (including audio and online banking)
- Distribute and review the Live Week Summary Letter with your staff including CU*Answers support team that will be onsite
- Participate in the Management Configuration sessions
- Conduct POV-led training sessions
- Verify and CU*BASE installation and workstations
- Staff to test PCs using First Day Activities Checklist

During your live week, the CU*Answers support team will focus training your staff in the following areas:

- Basic teller and member service functions
- Miscellaneous posting codes
- Back office: Accounts Payable, notice printing, OTB credit card processing and reconciliation
- ACH processing, payroll posting and settlement,
- Lending: basic lending processing, forms printing, collections, reports
- CU*SPY reports training
- Daily reports review
- Employee Security
- Plastics training — ordering, maintenance
- Supplemental vault training (TCDs, TCRs, ATMs)
- Shared branching training whether Xtend or a national network
- Work with credit union to develop and setup the training site
- Verify and test CU*BASE installation on all workstations

Additional training provided during your second and third weeks post-conversion:

- Dormancy monitoring
- Marketing Club monitoring
- IRA processing
- File downloads (exporting data)
- NCUA 5300 Call Report

CU*ANSWERS
A Credit Union Service Organization

Conversion Diversions

To help ease the stress that accompanies conversions, we encourage your management team to create diversions for their staff during live week. We call these Conversion Diversions and Morale Boosters.

Take a look at some of the creative ideas we have gathered from other credit unions. Start thinking about ways you can promote your upcoming conversion. Be creative and get your staff involved. Feel free to use any of these ideas or create your own. Please share your ideas with us so we can pass them on to other new clients.

Snack Days and Pay Day

Consider having special snacks each day. Hand out a Payday candy bar mid-week with this note: "This week we thought you could use an extra Pay Day!"

CU*Tips
Live Week

- Over estimate resources and time required
- Make sure staff is prepared and rested ahead of time
- Stay in touch with your team
- Identify every issue or problem
- Make sure members know it is not "business as usual." Use posters, tent cards, banners, t-shirts, etc
- Have management present in the lobby to assist members and ease their minds
- Express confidence in your staff
- Acknowledge that being live is scary

Conversion Survival Kit

Create a Goodie Bag with the following items:

- Toothpick — remember to pick out the good qualities in others
- Rubber band — remember to be flexible
- Pencil — remember to list my blessings every day
- Bubblegum — remember to stick with it and I can get past any problem
- Tootsie Roll — remember to be a great "roll" model to our members
- Snickers — remember to take time to laugh
- Mint — remember that I am worth a mint to the people around me

Sunshine Sack

Make a small cloth bag containing the following items along with this poem:

- A Stick of Gum to remind you to stick with it.
- A Candle to remind you to burn brightly.
- A Match to light your fire when you feel burned out.
- A Tootsie Roll to remind you not to bite off more than you can chew.
- A Pin to remind you to stay sharp.
- A Smarties to help you on those days you don't feel so smart.
- A Starburst to give you a burst of energy on those days you don't have any.
- A Snickers to remind you to take time to laugh.
- A Chocolate Kiss to remind you that you are loved.
- A Bag to help you keep it together, and to give you food for thought.

Stress Busters

Here are some additional ideas submitted by a few of our clients.

"Survivor" Computer Conversion

One very creative credit union actually created tribes and daily activities. These included group challenges and voting for the tribe member who best exemplified the theme of the day. Themes included:

- Most Knowledgeable
- Most Improved
- Best Attitude
- Best Overall Survivor

If you would like more detailed information regarding this program, please ask your Coordinator

Award Days!

- Most positive attitude
- Quick/eager learners
- First teller to balance
- Department cheerleaders
- Positive communications to members about the conversion
- Shines with confidence
- Most helpful to other staff throughout the week
- Most improved
- First to complete a task without assistance, such as opening an account, a certificate or a loan
- Helping a member with your new audio or home banking product

Prizes can include candles, gift certificates for restaurants and movies, cash, etc.

CU*Tips
Helpful Hints

- CU*Answers provides lunch for everyone on Monday!
- Consider ordering T-shirts for staff to wear

Phase Three: Post-Conversion Assessment

After your first week on CU*BASE, our staff will return to CU*Answers. The Conversion Coordinator will recap the first Live Week, third-party vendors, and post-conversion items in a Post-Conversion Bulletin. This will outline any resolved issues as well.

The Conversion Coordinator will be your main point of contact for configuration and conversion-specific questions. All other software and hardware-related inquiries can be directed toward CU*Answers competent Client Service and Education Team and CNS staff.

Making It to Your First Month-End on CU*BASE

During the conversion, various reports will be provided for your verification and approval. Your Conversion Coordinator and programmer will also run your credit union through a "test" End-of-Month prior to the first End-of-Month following your conversion. Reasonability of dividends and fees posted as well as member statements will be reviewed with you. For the first statement run following the conversion, you will be asked to approve sample member statements before they are processed and mailed. We also request that you closely monitor the reasonability of your financial statements for the first month following the conversion.

Before your first End-of Month, you will be contacted by a member of Xtend's SRS Bookkeeping staff. During this call, any outstanding conversion-related issues will be reviewed and SRS will discuss the process of assisting your staff with End-of Month on CU*BASE. This will include closing entries, subsidiaries and investments, and printing financials. After End-of-Month has been completed on CU*BASE, you will have a Transition Group handoff call to set up ongoing meetings for education, a month-end reports sessions with the Education team, and two dashboard sessions with the Asterisk Intelligence team.

Reviewing and Implementing Post-Conversion Products

A one or two-day session can be held 3-6 months following your conversions to CU*BASE. At the time your credit union converts to CU*BASE, you will have been trained in the "basics;" now it is time to take a look at all of the other features CU*BASE has to offer. In addition to reviewing your current configurations, we will demonstrate additional features, and assist you in developing an implementation and staff training

After your first end of month, AuditLink will host a 1 1/2 - 2 hour webinar with compliance and management staff to review the compliance functions available on the CU*BASE GOLD system. You will be provided with a daily run sheet to act as a checklist as well as a best practice document. During the session we will guide you through the monitoring process for BSA, dormant account, teller reversals, wire transfers and account file maintenance.

Reviewing Ancillary Products

As a part of our ongoing post-conversion commitment, CU*Answers will work closely with you to review and educate you on the many ancillary products and offerings available. In many cases, these services will become a natural extension of performing business using CU*BASE. This is not a one-time event and will be ongoing during normal client meetings, CU*Answers University sessions, Focus Group sessions and other opportunities.

Preparing for Your First Exam

Frequently the fact that you have converted, and you have reported it on your call report, will prompt an exam by your regulator. In other cases your normal examination cycle may be relatively close to the date of your conversion. Preparing for an exam is stressful enough let alone figuring out how to gather information on an unfamiliar system. Audit Link frequently assists credit unions with gathering the information on your examination checklist and also coaches credit unions on system specific tools that will help you gain the confidence that you will wow your regulator on the new core platform.

Transition Group

The Transition Group, which is made up of members of the Client Services and Education Team, has been designed to help your team transition from in-person support to the various methods we offer to assist you remotely. The goal of the program is to ensure your team is moving forward using the knowledge and training opportunities CU*Answers offers. We will work with your team to identify training needs, and even introduce you to our subject matter experts.

During the first meeting the transition group members will explain the role of the Transition Group and its goals over the next six months. These include:

- What you can expect
- Introduction of the Client Service Management Team and Transition Group
- Coordination of recurring meeting (recurring for 6 months)
- Educational opportunities

This process has been proven to be very effective to ensure that your team is moving from pushing the buttons, to learning about all that CU*BASE has to offer. These contacts are also a great way for us to identify additional training needs in specific areas, and provide what is needed.

Audit Link
CU*ANSWERS Management Services

CU*ANSWERS
Client Services & Education

CU*Tips
Post-Conversion

- Communicate issues to all staff
- Be prepared to have members complain
- Be ready to run interference
- Be willing to escalate the issue and establish priorities
- Compliment your staff

Post-Conversion Responsibility Checklist

- Review and approve member statements
- Monitor financial statements for accuracy
- Prepare a list of additional training items to be addressed during the Transition Group Meetings
- Attend CU*Answers University, release training, and Focus Group sessions
- Review additional products offered by CU*Answers
- Resolve any outstanding issues found during the conversion
- Document important issues in the post-conversion bulletin

Engaging the Conversion Call Center

Another resource you should strongly consider leveraging to help ease the stress that accompanies conversions is CU*Answers' Conversion Call Support. By allowing their team members to participate in our pre-conversion planning meetings as trusted partners and call center experts, they will formulate a plan for Conversion Call Support to take inbound calls from your members for the first two weeks after conversion.

Contact Jerry Collins at jcollins@cuanswers.com for more information.

Why we recommend engaging Conversion Call Support for 1 or 2 weeks post-conversion:

- Allows your line staff to focus on serving lobby and drive-thru members.
- Provides member support from Monday-Friday 8:00 a.m. - 5:00 p.m. EST.
- Allows you to leverage the power of CU*BASE Trackers (Conversion Call Support is a power user of Trackers).
- Provides resources to handle the spike of inbound calls that accompanies any member-facing changes.
- Conversion Call Support takes the time to cross-sell your new services on your behalf.

Our Promises to You...

We Will Know You

The CU*Answers Conversion Team makes every effort to "know" your credit union as thoroughly as possible. The gathering of both hard details of products and services and the understanding of your credit union's qualities is essential for a successful conversion. Investigative interview's and data gathering techniques are important to avoid late surprises. All of these things need to come together in order to provide the best training and live support for a successful conversion.

Through the client overview, demonstrations and the pre-site visit, we really get to know the details about your credit union's products, fee structures, and marketing strategy. During this time, we are also able to study your credit union's office layout and décor, which displays your style and character.

During pre-conversion training, we become acquainted with each of your employees. This is where we begin to form business relationships with each staff member. We have the opportunity to observe how open they are to change, how quickly they learn, and how they interact with each other.

By the time we reach the first live week, we feel part of the credit union. We approach conversion issues together with your credit union management staff and implement any changes necessary. Many times new business friendships are built and client support is enhanced.

Through daily phone contact, continuing education, special training events, and the Annual Leadership Conference, the opportunity to continue relationships with your credit union staff is unlimited. The partnership created between your credit union and CU*Answers during a conversion is just the beginning.

We Will Coordinate With Your Third-Party Vendors

Communication between your third-party vendors and CU*Answers must take place in order to coordinate interactions for a successful conversion. With the many vendors providing share draft, ACH, ATM, debit and credit cards, insurance, and credit bureau reporting and report retrieval, we have acquired outstanding expertise from the technical standpoint.

We maintain many conversion contacts at each vendor. We agree on the timing, testing requirements, and final implementation procedures. These agreements are detailed in an internal Conversion Project timeline so that no important deadlines are missed.

We Will Educate You

CU*Answers offers many training options to clients, from a POV online format with over 65 different courses available, to numerous user groups and workshops scheduled throughout the year. In addition, we currently offer several CU*Answers University courses online, one-on-one training, and special requested training sessions and the CU*Expert program. Because everyone learns a little differently, we will customize your training program to meet the needs of you and your staff.

CU*Answers offers several options to assist you in meeting your CU*BASE education goals. Ultimately, it is your credit union's responsibility to review the courses offered each year in the Education Catalog. It is also imperative that you are aware of the educational level of your staff.

CU*Answers University

Full classroom offerings are available several times a year for your staff in CU*Answers Learning Center. A new Education Catalog is developed each year listing various courses that will benefit your staff. It is your credit union's responsibility to review these schedules and see that staff attends according to their needs. Not only are CU*BASE software-specific courses offered, but various other topics such as specialized training for Self-Processors and computer software and hardware topics are presented as well. Some courses are also offered via POV conference (presense over video).

Online Courses

CU*Answers University Online courses are available to you any time of the year. Several courses are currently offered and we continually strive to add more. This style of training is especially helpful for acquainting new staff with the CU*BASE software. A special training credit union library is also available which allows all online credit unions a way to safely train new employees.

CU*Expert

Your management team will select individuals for training in our CU*Expert program. It is a comprehensive program designed to develop staff members that will serve as the "go to" people for fellow staff members that have questions about CU*BASE. These individuals will be committed to continued education on CU*BASE enhancements and development.

Release Training

A few times a year CU*Answers releases new features and enhancements to the current CU*BASE software. We recommend that your staff attend scheduled release training sessions, either at our Grand Rapids location or via web conference, so that they can be prepared for the changes.

Regional User Group Meetings are offered a few times a year in different geographical areas. The meeting site of these "traveling" training sessions is communicated to you several weeks in advance. The agenda for these sessions is tailored to the needs of the participating credit unions.

Workshops, Individual & Specialized Training

Although a variety of courses are offered several times a year at CU*Answers, we understand that sometimes it is just not feasible for your credit union staff to attend. In this case, you may want to consider some specialized training just for your credit union. Perhaps a classroom style lecture isn't what you need. Maybe you would like to revamp your Marketing Campaign or work on changing some configurations. CU*Answers can work one-on-one with you in your quest to accomplish these needs.

You must be committed to the continuing education of your credit union staff. CU*Answers is proud to offer such a plethora of training courses and distribution channels to you. Without your commitment, you miss out on many important benefits and educational goals. It's much more than simply learning to "press the keys." Attending courses throughout the year also gives your staff an opportunity to interact with the CU*Answers staff as well as to network with other credit unions.

We are the "Experts"

The CU*Answers Conversion Team members possess many skills that make them experts in the conversion industry. Such skills include credit union job experience, technical expertise, training expertise, and good interpersonal skills. The team's collection of years of experience in these various skills is impressive.

We are Credit Union Experts

CU*Answers has over 40 years of experience in data processing conversions. The Conversion Team is extremely seasoned in credit union experience as well. Many of the team members were previous credit union personnel with experience in teller, lending, accounting, compliance and management areas. They have been through conversions with their own credit unions and put the highest priority on making your conversion go as smoothly as possible. The technical abilities of the programmers, CNS support specialist, and operations staff are constantly being reviewed and enhanced. Our interaction with other technical vendors on a recurring basis also makes us efficient in many areas.

We are Conversion Experts

The CU*Answers Conversion Team enjoys the challenge of a conversion and takes pride in making the process smooth. We want you to be trained ahead of time. We want to minimize the disruption of a new computer system. We want all of this so that your enthusiasm for the new products that led you to this software change doesn't diminish. Once the dust has settled, we look forward to helping your credit union be a "power user" and enjoy all of the reasons you switched in the first place.

We are the Compliance Experts

CU*Answers AuditLink professionals are educated and experienced in all areas of compliance, auditing and core system processes. The last thing you want to think about during a conversion is if you are going to be in compliance with the ever changing regulatory requirements. AuditLink does the worrying for you.

We are Hardware and Networking Experts

One of the worst surprises in any conversion is getting to conversion weekend and determining that your existing hardware will not work properly. We strongly believe that one of the most important joint responsibilities between your credit union and CU*Answers is to consult closely during this preparation process. The hardware pre-site visit is an opportunity for your credit union and CU*Answers to begin thinking about the equipment changes that will be needed for the conversion.

Together, we must ensure that internal hardware, LAN/WAN networking and data communication meet CU*BASE specifications and is installed in a timely fashion. These specifications are documented and are carefully reviewed with your credit union as part of the hardware pre-site review process.

We know that conversions are stressful to your credit union and having to re-evaluate your network just adds to the strain. By requesting the services of CNS, you can be sure that your hardware, software and networking needs will be met by the conversion date. Their expertise includes assisting with your decision on choosing various network alternatives, as well as ordering and installing your equipment.

We are Education Experts

CU*Answers prides itself on our educational focus. We feel that by taking advantage of courses tailored to everyday credit union needs, your credit union will reap the full benefits of the CU*BASE software. We continually work to find more convenient ways for your credit union to process daily transactions. Your feedback makes us the experts at providing helpful and flexible products and education to you.

We are Service Experts

Because CU*Answers is a Credit Union Service Organization (CUSO), our sales staff strives to deliver the best services, hardware, and software features at the lowest price. We will work closely with your credit union to review existing marketing materials and present new marketing strategies for offering new products and services.

A variety of marketing brochures, statement stuffers, letters and lobby posters have been developed for key CU*BASE services including online banking, audio response, e-statements and online bill payment services. These pieces can be easily customized and distributed to members with minimal cost and effort. We have even developed television and radio commercials used by clients to broadcast messages for offering various member services!

In light of all this talent and industry experience, we do feel we are the "Experts" in conversion transitions. We hope to convince you, too!

We Will Finish

While all this conversion effort is taking place, it is important to remember that CU*Answers alone cannot be responsible for a successful conversion. We also rely on your credit union to meet important deadlines. This may include manual data maintenance, conversion data review, follow-up training, and on-site support visits.

We do not consider the conversion complete until:

- All accounting issues are in balance and your staff understands the balancing requirements of the system.

- We support a full end-of-month processing sequence: report review, accounting issues and board information.

- A post conversion teller review is completed to make sure your tellers understand and use many of the "short-cut" features that improve efficiency.

- A Transition Group plan for your credit union and CU*Answers is completed. This is designed and proven to help your team transition from in-person support to the various methods we offer to assist you remotely through your transition to using CU*BASE.

Your conversion actually continues through the first End of Month, End of Quarter and End of Year. It all comes down to the partnership between your credit union and CU*Answers. Your credit union's devotion is as important as ours to the conversion process. Without your full interest, the conversion may not evolve as smoothly as it should. It is a four-party event and all players (CU*Answers, your Board, your staff, and your vendors) need to be involved and committed to make a successful transition.

You made a great choice and we look forward to working with you on your conversion journey to CU*BASE!

CU*ANSWERS

A Credit Union Service Organization

Discover More!

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Proud Founder of the
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