CU*ANSWERS

A Credit Union Service Organization

High Level Overview

Demo Guide

Revised March 2017

Through Release 17.03

Welcome to the CU*BASE Demo Guide

Version 17.03

Introduction

This guide is intended to assist sales staff in preparation for presenting a "high level overview" demonstration of CU*BASE to prospective credit union clients. Additionally, it may be useful as a handy reference tool for new staff hired to CU*Answers, new hires of CU*BASE clients, or others in the credit union (CEO/Board Members) who may need to quickly understand the workflow and functions within the system.

This document is not intended to take place of the considerable amount of reference materials and documentation available for our staff and clients; rather, it is to be used as a quick hitting reference guide.

The two major areas of focus for this guide include:

- Presentation Workflow – Providing a framework for introducing CU*BASE to non-users of the system in a manner that highlights practical application and utility.
- Explanation of Feature Benefits – Describing not only the technical use for a specific toolset, but also including verbiage that can aid a prospective client (or new staff member) in better understanding how these tools relate to direct operational needs.

Table of Contents

CU*BASE DEMO GUIDE 3

Overview – 30 minutes 3
cuanswers.com & Network Links – 45 minutes 3
Related Sites & Client Support Resources – 30 min 6
Navigating CU*BASE - 10 minutes 10
Phone Operator – 40 minutes 12
Member Service – 50 minutes 20
It's Me 247 Online Banking – 25 minutes 26
Lending – 60 minutes (Loan Configuration & LOS/Lender*VP) 34
Collections – 15 minutes 45
Back Office – 40 min 47
Subsidiary Processing – 10 min 51
Management and Reporting Tools – 50 min 53
Learn From a Peer – 10 min 64
Marketing – 20 min (includes Know Your Members/Industry) 65
Audit and Compliance – 20 min 68

How to Use the Demo Guide

The updated format is designed to help users of any experience level—whether you're new to CU*BASE or an experienced user, this guide is for you.

As was the original CU*BASE Demo Guide, this document is organized into three columns. The general idea of the layout is the same, but with some added tips and other considerations.

If you are new to CU*BASE, focus on the first two columns

- Column 1, or Navigation Flow – this is generally a screenshot of the CU*BASE feature or tool being highlighted. For areas featuring the CU*Answers website or related partner sites, a hyperlink is located below the graphic. In some instances there is additional description of how to navigate to that specific screenshot, even providing alternate access points for that specific feature or tool set.

- Column 2, or Topic Focus – this provides the basic descriptions for the area or areas being presented. The first two columns alone provide the basic framework for a CU*BASE High Level Overview demo, but lack the supporting "sales jargon."

Also watch for the in the second column, which is a direct link to the procedures in the "Show Me the Steps" help system.

As you begin to feel comfortable with CU*BASE and can relate its uses to a prospect, begin including more talking points—also referred to as "sales benefits"—from the third column into your presentation.

If you are an experienced CU*BASE user

Watch for the icon and the boxes, which indicate either a feature implemented within a recent release or a project currently in development.

NEW: Keep an eye out for the CU*Answers Imaging Solutions logo to see where our e-document strategies have been seamlessly integrated within the CU*BASE platform for the optimal user experience.

Other useful tips:

- Each section (Member Service vs. Lending, for example) has a color in the heading boxes that remains consistent for that portion.
- Headers include the approximate amount of time that should be spent explaining that particular section during a live demonstration.

CU*BASE Demo Guide

Overview – 30 minutes

CU*Answers

Topic Focus	Talking Points
*Introduction to CU*Answers and discussion of how our business model impacts our SDLC, etc.*	Tailored to Client Collaborative CUSO model

Welcome Screen

Navigation	Talking Points
Discuss various navigation options - point and click, Fn key, etc. *Navigation system completely redone with 17.03!*	Great for mouse lovers - which is typical of young generation preferences. Function keys available for those established staff members used to having them. Customize your settings to see only the tools you want, in the order you want. Advanced keyword search capabilities allowing you to search both tool titles and their respective definitions.

cuanswers.com & Network Links – 45 minutes

CU*Answers Home Page

http://www.cuanswers.com/resources/news/

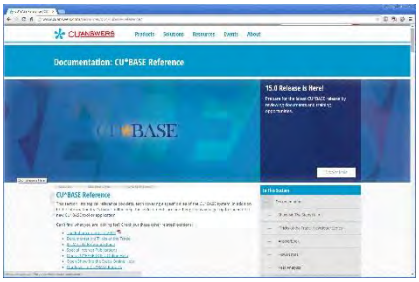
I am a Client	Talking Points
*Access via "I am a Client" from the CU*Answers homepage* CU*Answers client news & updates posted to this page.	NO special password or sign-on required. All reference material/documentation provided to every workstation; no one writes more documentation than CU*Answers.

CU*Answers Kitchen

http://www.cuanswers.com/resources/kitchen/

Kitchen	Talking Points
*New things being worked on at CU*Answers; great tool for seeing the latest "recipes"*	These are some of the large topic projects that are currently in varying phases of development. These 'recipes' are not designed to show you the nitty-gritty specifics but rather showcase the general ingredients involved and the 'chef' who is your point person if you do want more information.

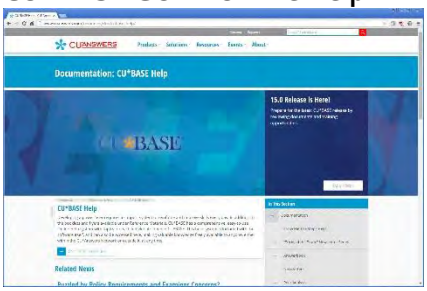
Docs and Information/ Reference Material



http://www.cuanswers.com/resources/doc/cubase-reference/

Docs & References	Talking Points
Key location for instantly viewing noteworthy items *Dropdown location for CU*BASE Reference, It's Me 247 Reference, AnswerBook, Online Help, Show Me the Steps, Release Summaries, Release Planning*	All CU*BASE reference materials and documentation is provided online 24/7.

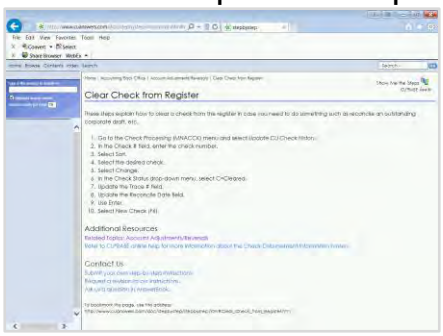
CU*BASE GOLD Online Help



http://www.cuanswers.com/resources/doc/cubase-help/

Online Help	Talking Points
*Provided to all CU*BASE clients*	No special sign-on required; ability to perform due diligence on any CU*BASE feature.

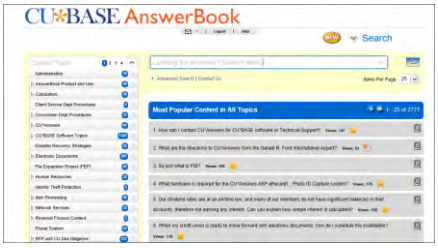
Show Me the Steps! Online Help



http://www.cuanswers.com/doc/stepbystep/stepbystep.htm#welcome.htm

Show Me the Steps!	Talking Points
New help system includes step-by-step directions on many Member Service Tasks	Various tasks are categorized by job role/function – great for quick and easy access to apply on the spot. Help system now includes more than 100 sets of step-by-step directions. Also includes a quick 'Search' option.

AnswerBook



AnswerBook Q&A Database	Talking Points
Digital Knowledge-based tool beyond Online Help *Every credit union employee has direct access to the information they need to serve your members. From the CU*BASE nav, click the AnswerBook button in the bottom-left corner of the screen*	Voice of the CU Employee versus technical descriptions; search capabilities. Linked to other common topics as based upon topic chosen. Database tool containing 2,000+ help topics. Ability to rate answer and auto-receive email if answer is updated.

CU*BASE Release Summaries

http://www.cuanswers.com/resources/doc/release-summaries/

Releases	Talking Points
Show Release Summaries from last 13+ yrs *Easy location to review previous releases*	All Release materials from all Releases of last 13+ years available at any time for instant viewing. Shows depth of CU*Answers projects and development. Show what was added with latest release.

2016 Peer Analysis

http://www.cuanswers.com/pdf/spec_interest/2016peeranalysis.pdf

Peer Analysis	Talking Points
*Complete CU*BASE Client Guide*	No preferred client list; every CU*BASE client listed, including contacts, demographics and features utilized.

Education Page

http://www.cuanswers.com/resources/edu/

Education	Talking Points
*No one offers more ongoing education than CU*Answers* *Highlight annual calendar of offerings and on demand multi-media education available*	Wide variety of education options including face-to-race, online, regional, and local credit union offerings. CU*Answers sees 1500+ CU staff annually for face-to face education. 10 layers of education offerings; free CU*A University.

CU*BASE Custom Training Edition

The CU*BASE Custom Training Edition (CTE) is a new alternative to the shared simulated training environment (Bedrock Community CU) currently used by all CU*Answers online clients. For a one-time setup fee plus a monthly maintenance fee, you can have a copy of your own membership data set up as a training environment, available only to your credit union's employees.

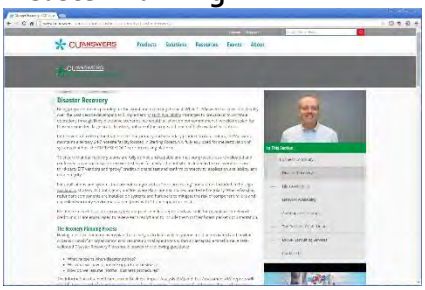
http://www.cuanswers.com/resources/edu/customized-training-environment-cubase-cte/

System Availability

http://www.cuanswers.com/resources/system-availability/

Uptime	Talking Points
*Graphical display of CU*BASE uptime history* *Greater than 99.99% scheduled uptime*	Historical recap of CU*BASE uptime, including It's Me 247 and CU*Talk.

Disaster Planning



http://www.cuanswers.com/solutions/business-continuity/

DR/HA	Talking Points
*CU*BASE includes a documented, audited DR planning process* *Best Practices* *Published Results for anyone to view*	Six layers of DR, highlighted by a complete HA strategy and rollover. Series of White papers defining CU*BASE hardware, network specifications, file format specifications from 3rd party vendors. Part of the CUSO experience is open disclosure. We publish all our HA rollover test results – including details of any issues encountered.

Related Sites & Client Support Resources – 30 min

CU*Answers OnDemand

http://ondemand.cuanswers.com/

OnDemand Site	Talking Points
*Online repository/launching point for CU*Answers multimedia information and education* *Marketing Videos for Credit Union members and CU*BASE clients as well as sneak previews & tutorials*	CU*A OnDemand for providing multimedia information and education on key CU*BASE training topics and other issues. Also home to on demand recordings of exclusive training sessions (Release Trainings) and versions of PowerPoint slides from select CU*Answers Events.

Audit Link

https://auditlinksuite.com/

Audit Link Site	Talking Points
*Online website for all things related to audit and compliance services offered via the teams at CU*Answers Management Services & Xtend*	Internal auditing/compliance updates. Includes open forum for credit unions to talk about issues affecting their membership. Login access to the Risk Management Report Generator for clients.

Management Services

http://www.cuanswers.com/products/cms/

Management Services Site	Talking Points
Houses the 'umbrella' of services designed to assist credit unions in managing various services and tasks for their membership *Provides access points to the arms of the Management Services division*	One stop shop for full service add-ons for credit unions. Includes a wide variety of services including EFT Consulting and Support, Information on Instant Issue Cards, Member Rewards Redemption, and general Lending Consulting and Support. Instant Issue CardWizard processing is now available for credit cards in addition to ATM and debit cards!

cuasterisk.com Network

http://cuasterisk.com/

cuasterisk.com Site	Talking Points
Storefront website; funneling point for information about the various partners involved and the services offered *Press release distribution point for entire network*	Designed as a network of CU owned CUSOs for serving members in a whole new, collaborative, more cost-effective way CU*Answers Managed Service options including bookkeeping, collections, inbound/outbound call center services, and more.

Imaging Solutions

http://www.cuanswers.com/products/imaging-solutions/

Imaging Solutions	Talking Points
Imaging solutions that are an inherent part of the credit union's core processing system. *Close collaboration between eDocument strategists and CU*Answers CU*BASE and online banking teams*	Core Image Processing is a key business consideration for every CU; today's business demands a core culture, core competency and core business strategy for image processing. Online and in-house imaging strategies available, with release control management services. Integrations with 3rd-party service providers like My Virtual StrongBox.

Learn About CU*Answers

http://www.cuanswers.com/tour/

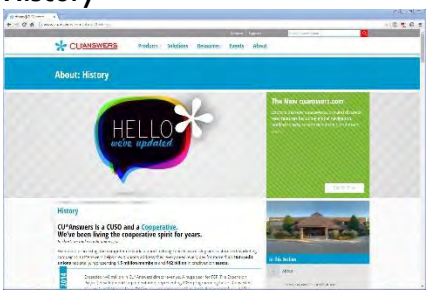
Take the Tour	Talking Points
*Key features for why a client should carefully consider CU*Answers*	Variety of tools for performing due diligence re: CU*Answers and CU*BASE. A complete due diligence guide designed as a potential client's roadmap for researching CU*Answers and CU*BASE.

We Are a Cooperative

http://www.cuanswers.com/products/coop/

We Are a Cooperative	Talking Points
*CU*Answers walks the talk in promoting cooperative values*	The CU*Answers ownership and participation value add proposition as related to both our CU*BASE system and CUSO model is unique and distinct. Clients have an opportunity to own and participate in a way for designing new software solutions with their DP partner as never experienced.

History



http://www.cuanswers.com/about/history/

History Timeline	Talking Points
Discuss Rich CUSO History and unique business model	Proven 40 year CUSO history; owned exclusively by credit unions, 7 credit union CEOs comprise Board of Directors. Vested Board of Director interest as based upon each utilizing CU*BASE for their credit union.

CU*BASE Software

http://www.cuanswers.com/products/cubase/

*CU*BASE Software*	Talking Points
Highlight rich level of core competencies	Take a guided tour of CU*BASE displaying many CU*BASE features; options include video preview of CU*BASE, AnswerBook, and more.

Products

http://www.cuanswers.com/products/

Products	Talking Points
*Highlight wide range of products beyond CU*BASE*	In addition to CU*BASE, CU*Answers offers Member Self-Service, Imaging Solutions, My CU Today, Board Sites, Management Services, and other products.

Solutions

http://www.cuanswers.com/solutions/

Solutions	Talking Points
*Products are just the start; CU*Answers goes above and beyond to help credit unions get the most of their investment*	Services are wide ranging, including but not limited to: Accounting, AuditLink, Business Continuity, EarningsEdge, Lender*VP, Marketing, Network Services, OpsEngine, SettleMINT, and Web Services

Performing Due Diligence

http://www.cuanswers.com/request-for-proposal/

Are You Completing an RFP?	Talking Points
Guide for helping lead clients through the maze of the RFP process	A complete guide to a step-by-step process in performing due diligence research Documented process for helping clients evaluate CU*A as per their due diligence

Submit an Idea

http://www.cuanswers.com/resources/submit-an-idea/

*Help CU*BASE Development*	Talking Points
Online idea form for starting a dialogue	Submit an idea for a new feature or enhancement to a particular team, or directly to the CEO; client response required back; eliminates traditional "black hole" for ideas. 80% + of all CU*BASE enhancement ideas come as a result of client input; far exceeds industry standards.

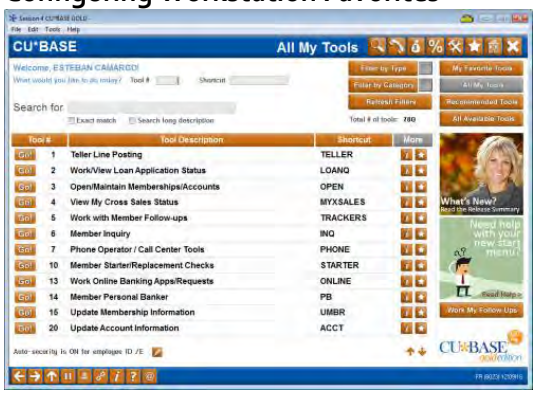
Monitor

http://www.cuanswers.com/monitor/

Follow Up on Projects	Talking Points
*CU*Answers Project Review*	Shared project review tool for reviewing internal and other peers' projects being worked; designed to keep clients informed of project status. Provides instant status update to project requests being made by internal CU team. Email updates provided to CU as project moves within departments at CU*Answers.

Navigating CU*BASE - 10 minutes

Configuring Workstation Favorites



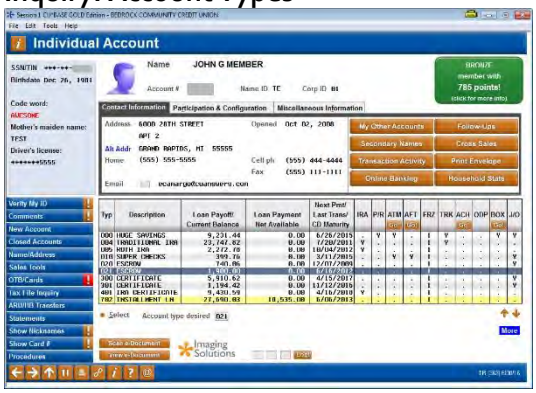
Manage Workstation Favorites	Talking Points
Demonstrate the ability to curate the "My Favorite Tools" view *Customizable workstation to job duties and CU*BASE appearance*	Ability to customize each workstation as pertaining to job duties. Favorites go with your from workstation to workstation. Users can also specify how they would like CU*BASE to appear (color themes).
New Nav with 17.03 release!	Filter tools by type and category to narrow results.

Using the CU*BASE "Time Out" Window

This unique pop-up window gives you access to many different helpful CU*BASE features, and can be accessed from any screen in CU*BASE, at any time.

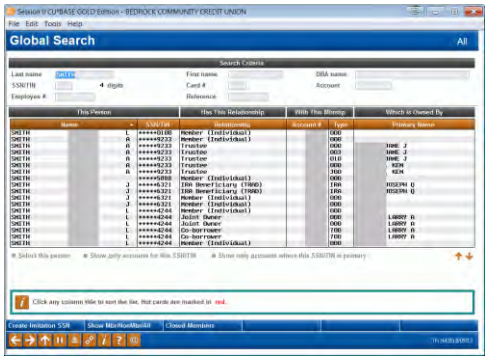
*CU*BASE Time-Out*	Talking Points
Demonstrate the Timeout feature: Just press the Esc key (or click the Timeout button on the top toolbar) and whatever screen you are working on will be waiting when you finish	Take a "Time Out" to look up a member, for example, and return right back to where you were before. Perform inquiries, Phone Operator, Rate Inquiry and more. Work with spool files, printers (re-routing of receipts to another printer); may review Data Center Employees. Provides online CU*Spy report access, CU*BASE employee lookup and supervisor transaction override capability from any location.

Inquiry: Account Types



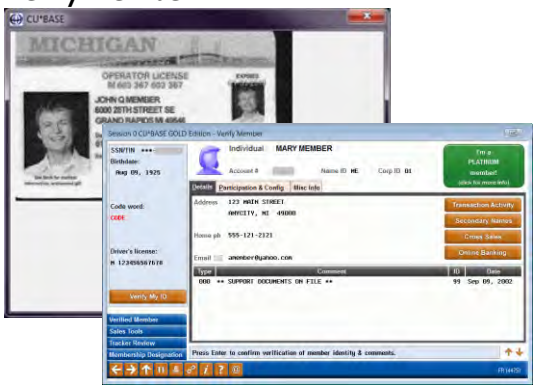
Search for Active Account Types	Talking Points
Ability to view a person's entire account relationship	Located in a variety of CU*BASE locations; significant member search capability (acct. #, name, SSN/TIN, CC #)
Searching for an Active Account	Includes *Closed Accounts (only location for retrieval)*; provides full member relationship overview via a single screen Variety of shortcuts on screen to reduce keying

Global Search



Global Search	Talking Points
Ability to view a person's entire credit union relationship; including co-borrower, closed accounts, DBA relationships, etc.	View a member or non-member's entire CU relationship, including co-borrower, etc. New and improved Global Search makes searching for member relationships easier, and is accessible in more locations through CU*BASE!

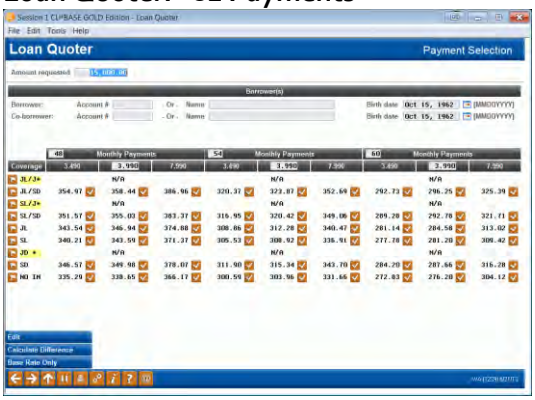
Verify Member



This screen is accessed after the Teller Processing screen and prior to the Teller Posting screen.

Verification	Talking Points
Member verification screen for staff, integrated as part of overall imaging strategy, build a culture and competency of imaging while performing key job functions. CU ANSWERS Imaging Solutions	CU*BASE will automatically launch a window displaying the member's ID if one is on file. The Tiered Services scoring button is now a prominent green badge with clearly identifies the member's Tiered Service Scoring Level. See key member comments entered by both staff and the system to warn tellers of any potentially important info.

Loan Quoter: "81 Payments"



Loan Quoter *Selection*	Talking Points
Ability to easily quote loan with insurance options *A quick way for you to quote simple loan payments. You can even quote payments with and without insurance premiums, but for more complex calculations always use the loan application process.*	All staff should be able to quote loans, including multiple insurance options on a single screen. Staff having a scripted process for talking more intelligently with members for benefits of product vs. competition. Rate Estimator tool included for calculating existing member loan rate—makes a great cross sales tool to sell the member on a better rate.

Rate Inquiry

Access this by clicking the Rate Inquiry button at the bottom of the nav screen.

Dividend Rate Inquiry	Talking Points
This feature provides up-to-date information on dividend rates for all account types as well as previous rate history changes	Eliminate lobby rate boards. Marketing tips and procedures – providing staff a scripted technique for selling products

Phone Operator – 40 minutes

Phone: Account Processing

This screen will appear after choosing an account on the initial Phone Operator member lookup screen.

Phone Operator Account Processing	Talking Points
Cashless teller system able to perform a wide variety of transactions – an action screen for assisting members quickly	Deep Member Relationship analysis tools (Tiered Services, Transaction Activity, Cross Sales and Household Statistics).
Phone Op Action Codes	Account Designation by type of account; team able to talk more intelligently with members.

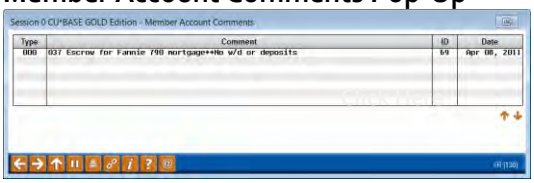
Phone Operator Wrap-up Codes – A Tool to Track Call Center Activity

Interested in monitoring the types of calls your call center takes? Looking for ways to improve its efficiency or to find areas where better training is needed? Activate Phone Operator Wrap-up Codes to assist in these areas.

When an employee exits Phone Operator, the Phone Operator Wrap Up screen appears and requires the employee to indicate the type of call by selecting a configured *Call type* code and the *Primary subject for call*. Analysis tools will let you review your activity to determine where changes should be made.

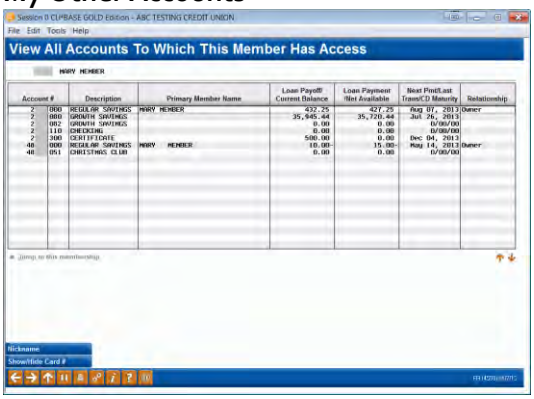
New with 16.10, configure wrap up codes to create a 1-click tracker, saving call center time.

Member Account Comments Pop-Up



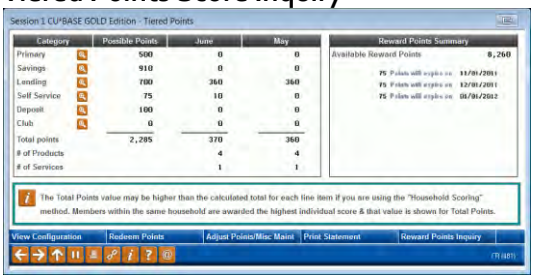
Member Account Comments	Talking Points
This window is used to display Account Comment records pertaining to this member	Automated CU*BASE generated comments, such as loan delinquency alerts, stop pay requests; or, manual comments entered by a CU employee regarding how this member's account should be handled.
Adding a Comment	

My Other Accounts



View Other Accounts	Talking Points
Quick view and access to other accounts to which a member has access	Lists not only other memberships for which the member is the primary account owner, but also any other accounts for which they are associated (trustee, joint owner, beneficiary, co-borrower, etc.).
Easily access an individual's entire relationship with the credit union	Jump to the membership selected without needing to back out and re-key the account number.

Tiered Points Score Inquiry



This window appears when you click on the Tiered Services Points badge for the member from the Main Inquiry, Phone Inquiry, or Teller Posting screen.

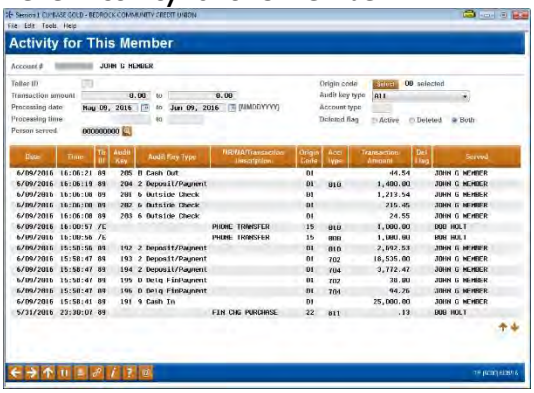
Tiered Service Points Inquiry	Talking Points
Track member behavior and participation; determine member profitability	Tool for better understanding your members; preferences for how they use CU delivery channel for performing business – assists in designing approach strategy to market different demographics. Fully configurable points redemption system available to create CU rewards and promote additional activity.

Current Monthly Activity Compare

This window appears when you click the Transaction Activity button on the main Inquiry, Phone Inquiry, or Verify Member screen.

Current Month Activity Source	Talking Points
Track transaction delivery channel usage *This tool gives a quick snapshot of the member's activity with the credit union, including a comparison of activity branch to the member's assigned asset branch, transaction activity, allowing you to compare activity to prior months activity*	Tool for better understanding your members; preferences for how they use CU delivery channels for performing business. Ability to build scripts for talking more intelligently (marketing points, member verification) as based upon style of member. Ability to begin a conversation with the member that shows you *know* the member and his or her relationship with the credit union.

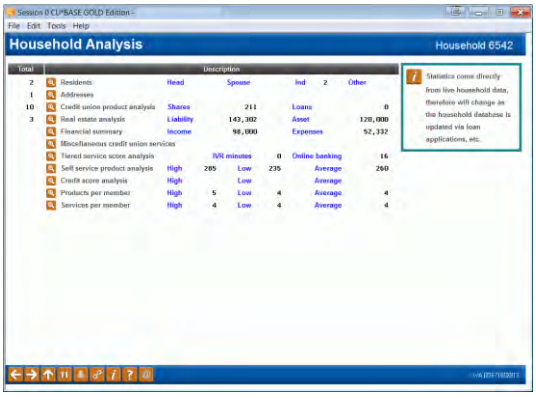
Teller Activity for this Member



This window appears when you click the Teller/Cash Activity button on the main Inquiry/ Phone Inquiry transaction history screen.

Activity for this Member	Talking Points
Track teller usage for an individual *Provides a history of the member's activity when visiting a teller branch*	Gives a complete picture of the transactions for a member across all branches including shared branch locations. Can be used to detect fraudulent activity by an individual.

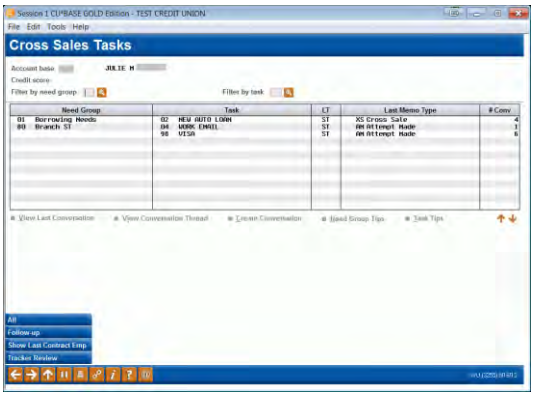
Household Statistics



This screen will appear via the Household Statistics button on the Phone Operator or Inquiry screens.

Viewing Household Members	Talking Points
Ability to analyze member's entire household relationship	An excellent tool for better understanding member relationships; target marketing to select household members. Householding includes member and non-member relationships. Includes detailed product analysis and statistics including product usage, financial summary, credit score analysis, and more.

Cross Sales Tasks



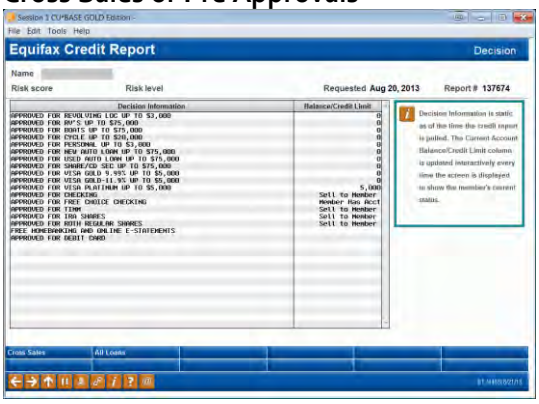
This screen will appear when Cross Sales Tracking List is selected from the Sales Tools window in Inquiry or Phone Operator. It will also appear when you click the Cross Sales button on the New Account Creation screen.

Cross Sales Tasks	Talking Points
This is the first screen used to track cross-selling activities with members *Tasks are grouped according to "Need Groups" to better organize tasks according to a member's situation and needs* *Select a task and choose the option "Create Conv" (or double click) to add a note about your current interaction with a member* *Cross Sales*	Embedded cross sales tool designed to "track" ever member conversation, responses and on-going sales activity. Cross sales dashboard and configurable sales incentives make it easy to track staff bonuses. Cross sales system linked directly to CU*BASE Sales Tracker for easily viewing/updating ever member interaction. Ability to quickly log a cross sales tracker from Inquiry, Phone Op, and Teller.

Next Suggested Product

We've adapted our *Cross Sales Tracking* and related *Sales Tracker* tools to provide more intuitive reminders to staff about products and services the credit union wishes to promote more aggressively—that applies to that particular member, based on your analysis of the member's actual relationship with your credit union. Once activated, employees will be notified in CU*BASE that the member qualifies when assisting the member. Visit the Teller section of the demo guide to see more!

Cross Sales or Pre Approvals

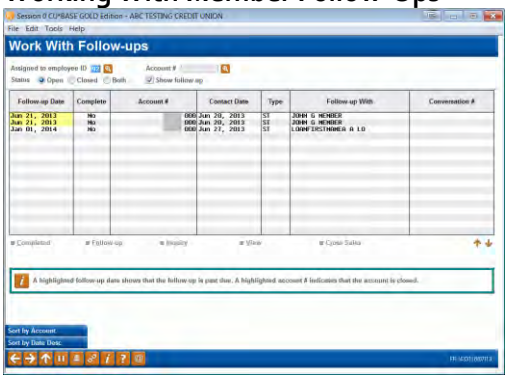


This screen appears when you use F10-Decision on the Credit Report – Summary screen. It will also appear after clicking the "Pre-Approvals" button on the Loan Recap, and Phone Operator.

Credit Report Decision	Talking Points
*If the button reads "Cross Sales", click it to display the Sales Tools window to access the Cross Sales Tracking task list or other CU*BASE sales tools* *-OR-* *If the button reads "Pre-Approvals" click it to display the Credit Report Decision screen showing the results of the auto-decision process for this member*	All staff instantly knows a member's pre-approved products and services as based upon template developed. Licensed Decision Model – provided to clients at considerably discounted prices ($0.50/decision). Ability for client to pull a credit report and instantly have pre-approval information to every desktop. This screen lets you quickly say "yes" to your member for any credit union product or service.

Cross Sales Analysis Dashboard
In the past, you could run a report to view your team's cross sales activity. With the 15.0 release, we added an all new dashboard and added the ability to include an incentive amount. Check out the Management Tools and Dashboards section for more info!

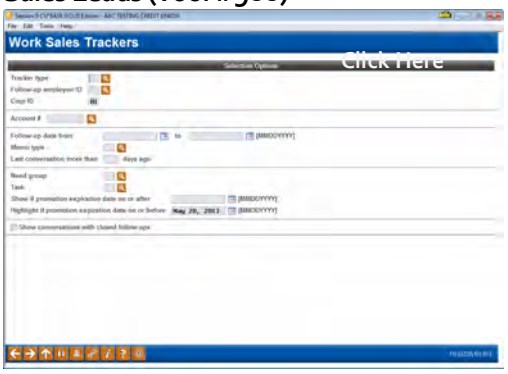
Working With Member Follow-Ups



Access this option by selecting *Follow-Ups* on the main Phone Operator screen or from Tool #998

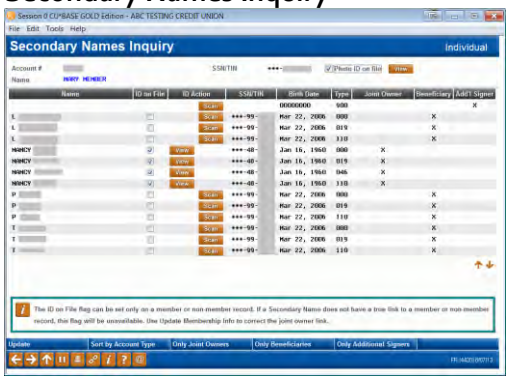
Work With Follow-Ups	Talking Points
Button appears if member has any outstanding follow-ups to be worked	Instantly informs staff about previously discussed cross-sales opportunities, allowing them to speak more intelligently with members. Includes sort options to specify date, employee ID, or account number.

Telemarketing Trackers: Following Up on Sales Leads (Tool #988)



Work Sales Trackers	Talking Points
Automated tool for following up on member leads *May be sorted by a variety of criteria such as employee, sales tracker type (marketing campaign)* *Work Tracker from Cross Sales*	Embedded within Cross Sales to easily review every conversation team has had with a member for targeted product sales. Quickly start a new conversation or follow-up on an existing conversation for any new sales leads that come up during routine contact (frontline) or targeted marketing campaigns.

Secondary Names Inquiry



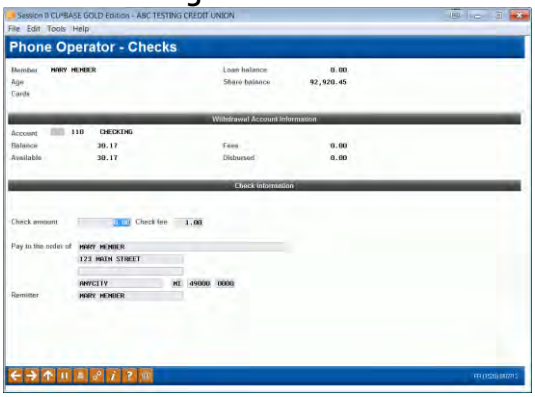
Secondary Names Inquiry	Talking Points
This screen displays all joint owners, beneficiary, and additional signer names that are attached to this member's sub-accounts	Via single screen, view unlimited joint owners, beneficiaries, additional signers. Single click option to display scanned photo IDs or to scan IDs.

Member Inquiry: Online Banking Usage

This window appears when you click the Online Banking button on the Inquiry, Phone, or Verify Member screen.

Online Banking Usage	Talking Points
Single screen overview and maintenance of online banking/ARU services and usage including Online banking usage stats, e-statement enrollment status, bill pay enrollment status, eNotice subscriptions, etc.	Centralized quick access point to view and update online banking, ARU, e-service info, etc.

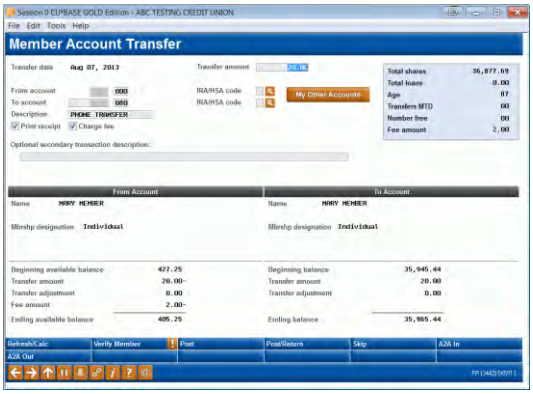
Phone: Printing a Member Check



This screen will appear when you choose the "Check" action.

Phone Operator - Checks	Talking Points
Laser check print options *Issuing a Corporate Check*	Ability for staff to provide instant corporate laser checks. Fills in available member data for completing check, including related fees (linked to tiered service options).

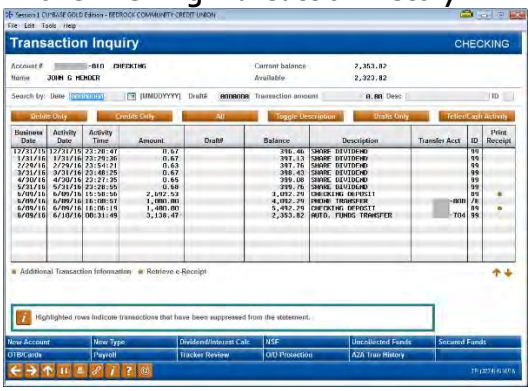
Phone: Member Account Transfer



This screen is displayed when you choose the "Transfer" action or use *Member Transfers* (Tool #516) or use the transfer processing function.

Phone Transfers	Talking Points
This screen is used to transfer funds between sub-accounts or memberships *Transfer Funds*	Tracks number of phone transfers completed; ability to charge fees based upon transfers performed/member relationship. See a before and after snapshot of both accounts before posting. Quick access to the Verify Member screen if performing a transfer for a member over the phone.

Phone: Viewing Transaction History



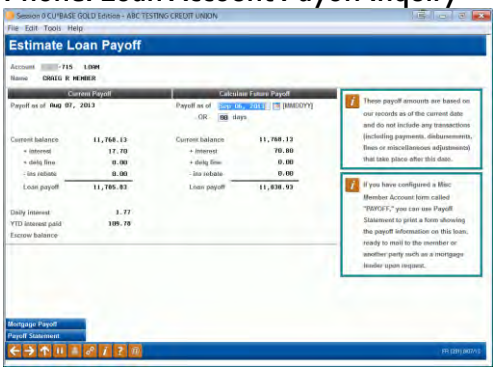
Transaction History	Talking Points
Display of detailed transaction account history *Transaction History*	Variety of search techniques to view desired history by debits, credits and checks. Toggle features provided for viewing plastics transaction detail. Ability to print receipt/e-Receipt data.

Wire Transfer

Access this screen by selecting *Post Wire Transfer* (Tool #73), via the Wire option on the Phone Operator screen or via the WIREP speed sequence.

Post Wire and Fee	Talking Points
Post wire and fee to member account *Perform a Wire Transfer*	Instant scan is performed by the system to check the recipient against the OFAC list. Use Wire Transfer codes to ensure proper posting to G/Ls. Ability to pull report of member wires created; use as checklist for wires completed via Fedline.

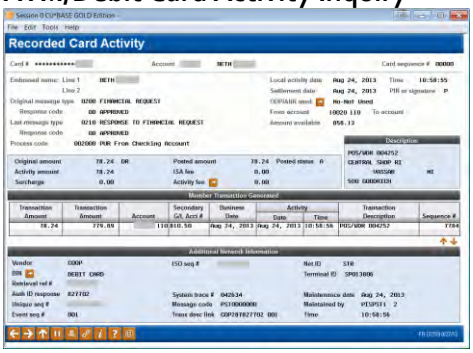
Phone: Loan Account Payoff Inquiry



This screen is displayed when you choose the "Payoff" action in Phone Operator.

Phone Operator Processing Account Payoff	Talking Points
This screen is used to determine payoff information for loans	Ability to calculate member payoff by date; # of days (60 max). Ability to print Payoff Statement. Added with 12.0 release, the ability to estimate a mortgage loan payoff with adjustable fines and miscellaneous fees, including a mortgage payoff statement.

ATM/Debit Card Activity Inquiry

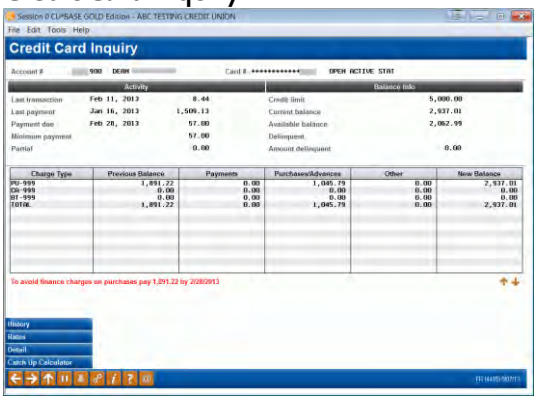


Access this screen by selecting OTB/Cards (F17) in Phone Operator.

ATM/Debit Inquiry	Talking Points
This screen is the first of an enhanced set of inquiry screens that include all of the information we receive from the network! *Helpful tools for front-line staff to help members with questions regarding ATM/Debit activity.* *View Activity on Card*	Inquiry screen includes all information received from the network, allowing staff to view reasons for denials, authorizations and final postings in a date/time order. Sort features allow you to sort by Date/Time and Location/Merchant, with a feature to position to a specific merchant on the list.

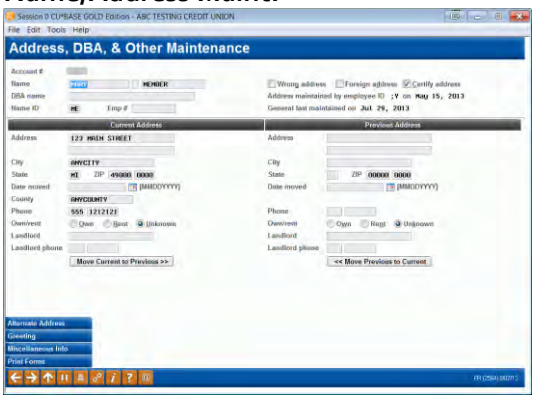
Displaying OTB loan transaction history in Inquiry/Phone Operator
The Off Trial Balance (OTB) database lets your credit union display balances and other details about your non-CU*BASE-serviced accounts to members online and to staff via CU*BASE, but until now the only way to show the transaction activity for these accounts was to set up an SSO link to a vendor website. So we created a new database designed to allow you to receive transaction history records from your OTB vendor, then display them to staff via CU*BASE Inquiry and Phone Op.

Credit Card Inquiry



Credit Card Inquiry or Statement History	Talking Points
*These screens provide account information unique to CU*BASE online credit card loans and include things like amounts owed by charge type (purchases versus cash advances, for example) and statement history*	Ability to display information from a member's CC statement, including balances owed by charge type. By performing online CC servicing, this is a unique CU*BASE feature not traditionally found; huge member and CU value add. You can also view any special rates that have been set for this particular member's credit card account.

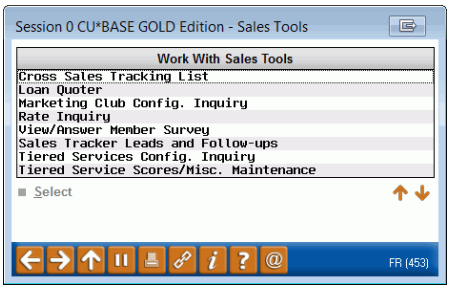
Name/Address Maint.



This screen appears when you use *Name/Address* (F14) on the main Member Inquiry or Phone Operator screen.

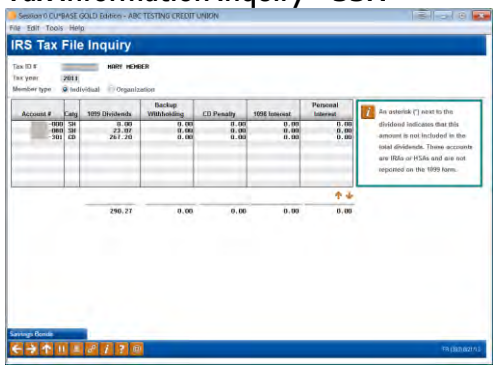
Address, DBA & Other Maintenance	Talking Points
Perform name/address file maintenance *Update Personal Info*	Ability to modify address, add alternate address (snow birds), DBA updates. Capability to plug-in to and from date of return for automated process. Member able to change via online banking option as well. Alternate address processing now available as an EFT feature for members who are traveling.

Sales Tools Window



Sales Tools	Talking Points
Summary of various sales tools offerings	Single screen for choosing desired sales related function, including Cross Sales, Loan Quoter, Marketing Clubs, Rate Inquiry and Tiered Services.

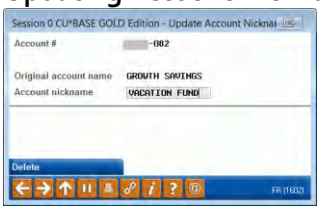
Tax Information Inquiry – SSN



Access this screen by *Tax File Inquiry* in Phone Operator.

IRS Tax File Inquiry	Talking Points
Dividends and interest paid	Linked by SSN, displays dividends, CD Penalty, 1098 and other loan interest paid. Savings bond redemption activity tracking recorded to a member's SSN for the year. All account bases and suffixes for the same Social Security or Tax ID number will be listed together.

Updating Account Nicknames

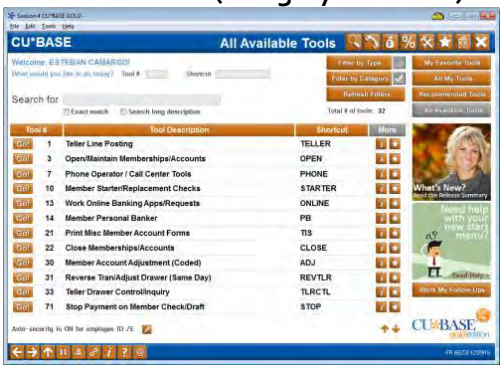


Accessible from Phone Operator as well.

Update Account Nicknames	Talking Points
Member nicknaming of accounts *Changing Nicknames*	Easy differentiation of accounts; filtering included. Nicknames are designed to allow your members to assign their own description to a specific sub-account. For example, instead of such as "Sub Shares" or "IRA Certificate" the account could be called "College Fund" or "Roth IRA CD."

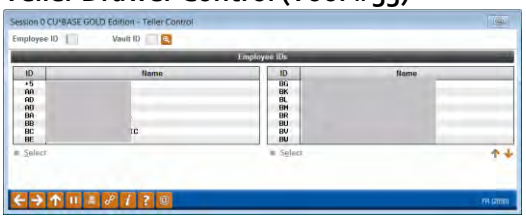
Member Service – 50 minutes

Member Service (category MBRSRV)

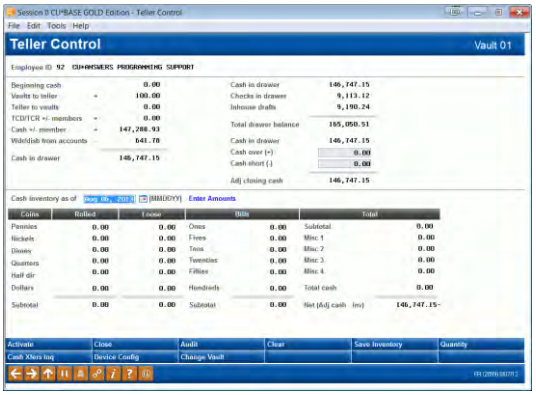


Member Service Functions	Talking Points
Provide a general overview of the Member Service category	

Teller Drawer Control (Tool #33)



Teller Control/Inquiry (1)	Talking Points
This screen is the first of two used to display teller drawer control information.	Ease of teller activation; may be performed by a Head Teller from any location. Complete cash inventory tracking. *Activate Drawer* *Close Drawer*



With Roving Tellers, tellers can now easily move between branches without having to use multiple teller drawers.

Teller Drawer Control (2)	Talking Points
Single screen teller balancing and Audit Control Features *Used to activate (open) a teller drawer before teller activity can begin (F1-Activate), or to close the teller drawer at the end of the day (F2-Close).*	Input and tracks teller cash inventory. Tellers must put offages to over/short; variety of audit features for helping with out of balance situations. Rich audit features provided for helping teller balancing – including receipt print options.

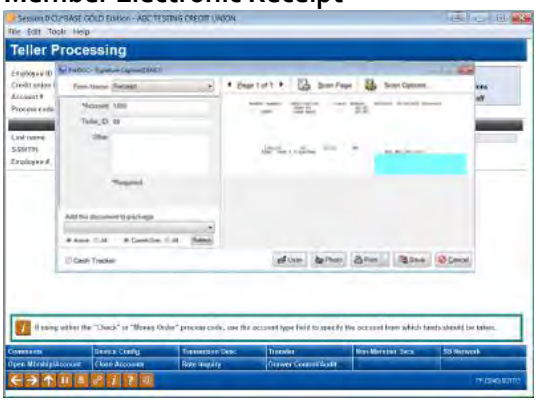
Main Teller Posting Screen (Tool #1)

This screen appears after the Verify Member screen in the teller posting process.

Teller Processing	Talking Points
Simplified process for member verification, teller receiving, and distributing funds	Eliminates teller errors by only displaying field for funds being deposited or withdrawn.
*Tellers may perform 6o+ CU*BASE functions without leaving tellering system (including open/close accts)*	Several shortcuts for allowing tellers to perform laser check/MO print, misc. advances, and more.
Ease in accessing member Xtend Shared Branch posting or CUSC and FSCC National shared branching options	E-receipt and photo ID image capture included with every proposal; very low price as compared to 3rd party purchase.
Designed for ease in learning, speed and reduced errors. Single screen for inputting funds in and posting to multiple accounts	Ability to configure teller hold by RT #, $ amount, member electronic hold relationship, or at the hands of the CU.
	Variety of search techniques for locating member; Name ID verification included for further qualification.

Posting a Transaction

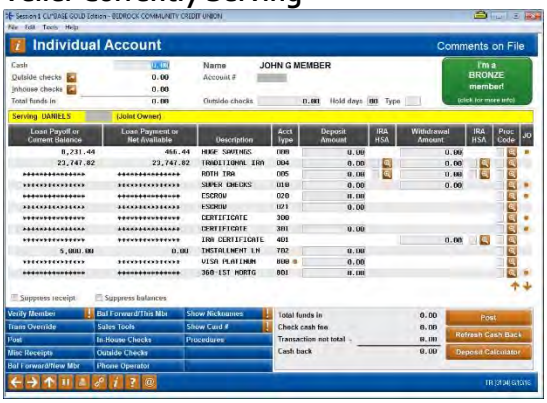
Member Electronic Receipt



Electronic Receipts	Talking Points
All transaction receipts are presented automatically in electronic form for digitized signature and image retention.	Fully integrated imaging technology allows members to sign electronically for any transaction. A paper copy can be provided or members can obtain copies electronically of signed receipts online through ItsMe247 in the member document portal.

CU ANSWERS Imaging Solutions

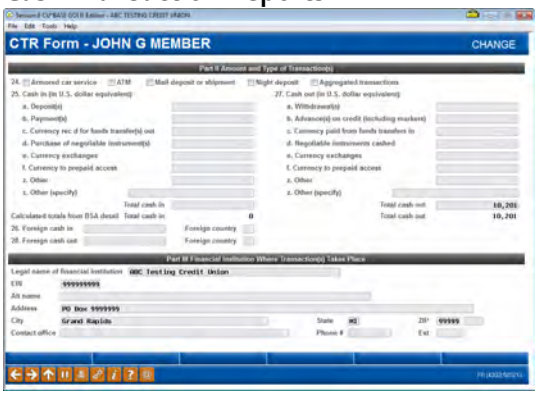
Teller Currently Serving



Teller Processing	Talking Points
Optional function of teller system to work a joint owner of an account	See verification information for the individual at your teller window, and not just the primary owner of the account.
	Hide balance information on the screen on accounts the member you're serving doesn't own.

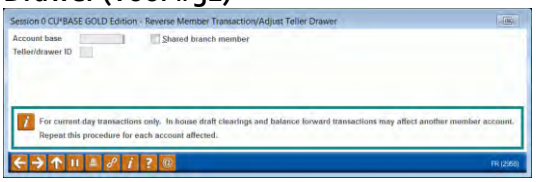
Tellers can now perform negative balance overrides
As a courtesy to members, many credit unions allow a member to make a teller withdrawal to a negative balance, in anticipation of a pending ACH or payroll deposit. In the past, this involved posting an account adjustment, but now you can activate a new optional transaction override type that will allow tellers to post these withdrawals right at the teller line.

Cash Transaction Reports



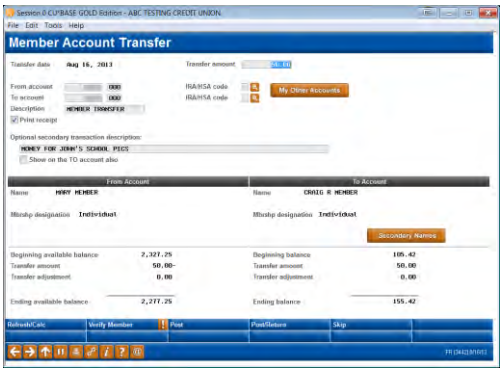
*CTRs from CU*BASE*	Talking Points
Optional function of teller system to prompt teller to generate a CTR	CTR form is pre-populated with as much member and transaction information as possible.
Reduce fraud and member identity risks by eliminating printing receipts in branch, and providing copies online	Teller can complete at the window or save it for later. Fully integrated centralized CTR "station" allows the manager to review and complete all CTRs.
CTRs can be uploaded automatically to the FinCEN site removing the need to re-key info	

Reverse Transaction & Adjusting the Drawer (Tool #31)



Reverse Member Transaction	Talking Points
This feature is used to reverse member transactions and also adjust the teller drawer by deleting the associated Audit Keys at the same time	Teller may edit reversal description and verify impact of reversal on account prior to posting.
Teller Reversals	Option to suppress reversed transactions from member statement.

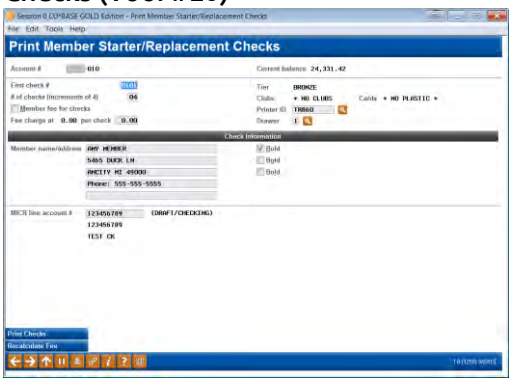
Member Transfers



This screen is displayed when you choose the "Transfer" action in the Phone Operator or use Tool #516.

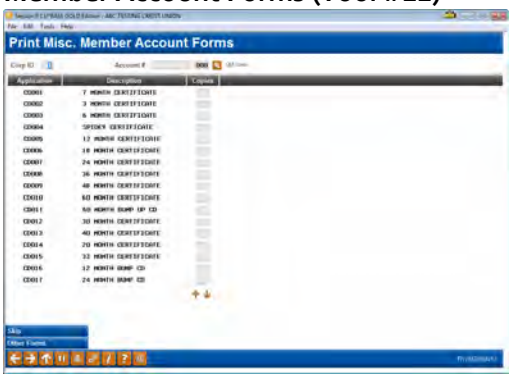
Phone Transfers	Talking Points
This screen is used to transfer funds from one member account to another	Secondary transaction description field available to input information that will be visible on member's statement.
Transferring Funds	Consistent workflow from transferring of member funds.
	A new F6 Post/Return button allows staff to quickly return back to transfer screen to process additional transactions.

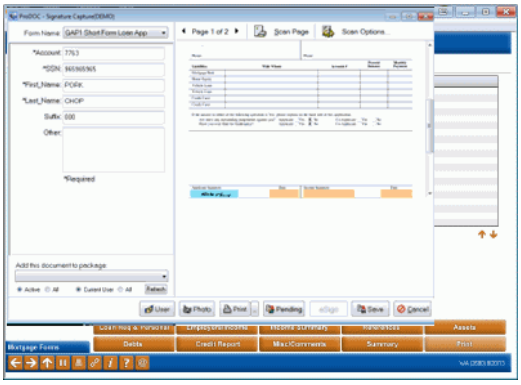
Printing Member Starter/Replacement Checks (Tool #10)



Starter/Replacement & LOC	Talking Points
Ability to print starter/replacement laser checks as desired	Excellent member service feature for members opening new accounts; lost checkbooks.
Access this screen by entering a checking account number on the first screen (Tool #10) and pressing Enter.	Laser check print very informative; include name, address, etc. Automated feeing option included. Retailers love these checks based on the level of check detail printed.

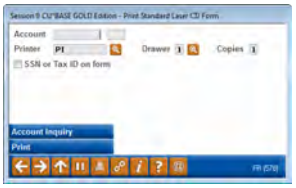
Member Account Forms (Tool #21)





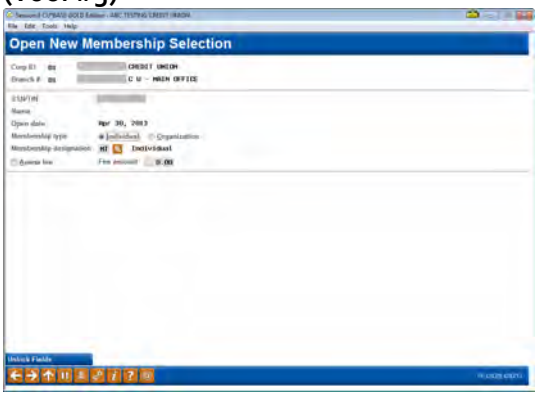
Print Misc. Account Forms	Talking Points
These screens are used to print one or more configured Member Account Forms, including TIS disclosures, membership cards, fee schedules, and other credit union-defined forms	Provides flexibility for organizing a variety of misc. acct. forms within CU*BASE; such as TIS forms, rate sheets, membership cards, letters, etc. May be easily organized on demand or automated to print when opening accts. Includes options for printing forms on demand as situations dictate.
Forms are automatically presented in electronic form for in branch signature, or can be sent eSign for "Click. Close" electronic signatures.	Eliminates having to order pre-printed TIS forms (saving $); may make desired changes on the fly.
Forms are stored in electronic transaction "Package" for workflow and business process automation. CU ANSWERS Imaging Solutions	Forms are automatically presented in electronic form, and packaged together to address dynamic eSign processes for branch, and online signing of documents. Packages organize the workflow, and allow processes after closing to be easily managed and completed.

Member Certificate Forms (Tool #661)



Print Standard Laser CD Form	Talking Points
Laser certificates forms print	May print on plain paper or special "border" paper for creating a form.

Open/Maintain Memberships/Accts. (Tool #3)



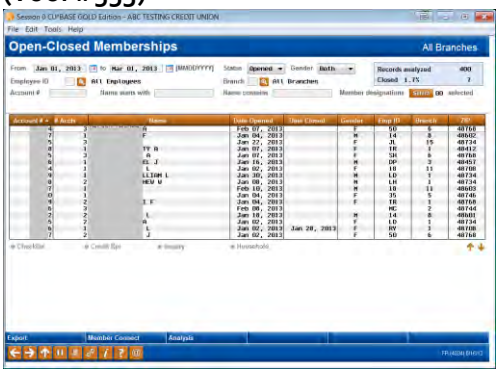
This screen appears when "Create New Membership" is selected on the initial Membership Services screen.

Open New Membership Selection	Talking Points
This screen is the first of several used to create a new membership *Pick from membership types (org. vs. individual) and designations (individual, trust, corporation, etc.)* *Opening Memberships*	*Sub-account opening is a breeze; very limited data required to input.* *Workflows include a variety of automated screen prompts, such as OFAC, credit report pulls, Blocked Persons database and more.* *All related membership and/or account forms will print automatically; may print as a package of forms.* *May print Denied application from same screen – saving keystrokes.*

Close Memberships/Accts (Tool #22)

Close Account Process	Talking Points
Easily managed process for closing accts. and certificate redemption	Highlight that accounts are not $0 balance prior to closing membership; also flags if plastic is linked to acct., which must be closed first. May perform partial or full CD redemption; automatically calculates penalty (may override).

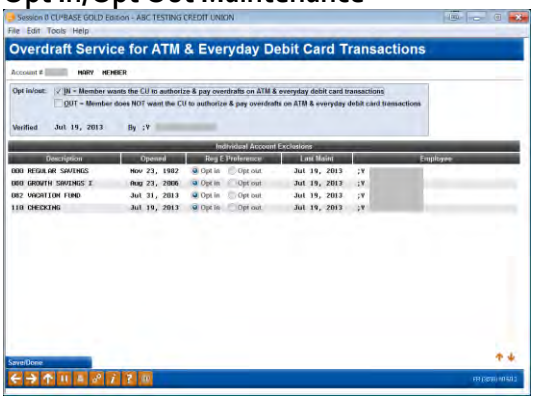
Work New/Closed Memberships (Tool #553)



Instant Analysis and Action on Opened/Closed Members	Talking points
Quickly generate a list of opened or closed memberships over a given period on which to work	Quickly access electronic checklists, credit reports, inquiry and household information for each resulting acct. Export results for Member Connect marketing message. Four screens of analysis on the results, including a PDF export function for board reports!

Import Prospective Member Names into Pending Membership Apps
Imagine being able to purchase lists of prospective members from external sources and having an easy way to import them directly into CU*BASE to be worked by your team. Now you can! Us the *Work Online Banking Apps/Requests* function to import a list of name from a .CSV file and get to work on signing them up.

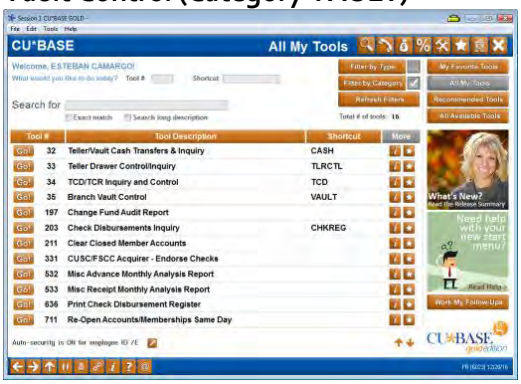
Opt In/Opt Out Maintenance



Access this screen through Inquiry and Phone Operator.

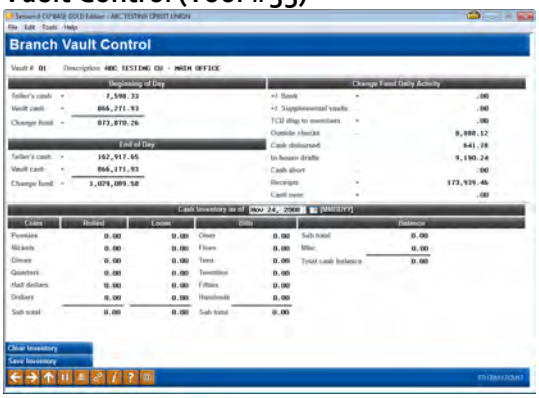
Overdraft Service for ATM/Debit Transactions	Talking points
Using this maintenance screen, an employee can record the member's Opt In/Opt Out selections	Membership level selection is made by checking the In or Out checkboxes at the top of the screen. Ability to drill down to a sub-account level to indicate which account should be Opted In or Out. Helpful messaging alerts the employee if an initial selection has not been made.

Vault Control (Category VAULT)



Head Teller/Vault Control	Talking Points
VAULT category designed to provide a variety of head teller/vault control functionality including buying and selling of cash to and from vault	Simple, automated process to handle teller buys and sells to vaults/TCDs and TCRs; vault inventory status. Secured location for handling previous day(s) reversals. Teller, Vault (regular and supplemental) cash transfer inquiries. TCD/TCR activation and control.

Vault Control (Tool #35)



Teller/Vault Transfers	Talking Points
This second and final screen shows the current status of vault, including teller drawer and daily activity information. *Performing Vault Transfers*	Track daily change fund activity in one easy location (more detailed inquiries also available for TCDs/TCRs, vault transfers, etc.). CU*BASE integrates with a variety of TCD/TCR vendors; linked directly to a credit union's vault and G/L totals.

It's Me 247 Online Banking – 25 minutes

It's Me 247 Logon

Access practice account online:
https://obc.itsme247.com/087

Practice Account	Talking Points
Log in to practice account and highlight Online Banking Community *Account numbers: 1782, 2007, 3910* *Password: 123456* *Security questions: 'test'*	Customizable by credit union to include links to various CU website pages, CU Facebook and Twitter profiles, and a different background color. Online Banking Community (OBC) shows your members what else they can do in online banking, as well as displays online banking education about security.

My Messages

Messages	Talking Points
Electronic message board to keep members informed	Member able to activate various e-Alerts, including e-Notices, account balance limits, and loans due—send messages directly to members' message center from CU*BASE. Unread messages prominently displayed upon member attempt to access account info.

My Accounts

OTB and Investment accounts can now be seen with other credit union accounts online!

Account Overview	Talking Points
Single screen overview of accounts	Comprehensive account overview including account summary, nicknames, history, check image retrieval, Tiered Service levels – variety of cross sales tools. Ability for member to review pending ACH transactions, secured funds, view dividend details for current/previous year and closed accounts.

Qualified Dividends Products Can Now Be Sold Online
With two recent releases, we added the ability to include qualified dividend products on the rate board in online banking. Members can also track their qualification progress online, seeing what they need to do to qualify for a higher rate.

My Other Accounts (See/Jump)

See/Jump	Talking Points
See my other account balances at the credit union *Jump to other accounts for which I am an owner—a single sign on function in **It's Me 247***	With See/Jump controls, members have the ability to indicate what other accounts at the credit union can transfer money to their account, and what members can even jump to their account from online banking. Perfect for the member with multiple accounts at a single credit union.

Transfer Money

Transfer	Talking Points
Transfer wizard for leading member through transfer process *Credit union can optionally allow members to set up recurring transfers as well*	Transfer internally, to other members (member controlled); A2A capabilities. Ability for members to enter an optional transfer description for memoing purposes to help identify the transfer. Displays scheduled transfers.

Nicknames

Nicknaming Accounts	Talking Points
Show Nicknames option	Ability for member to customize account names; great tool to easily differentiate accounts. Nicknames displayed both in online banking for Member Account viewing as well as in CU*BASE for CU staff or assisting in branch.

ACH Transactions

Pending ACH	Talking Points
Show Pending ACH transactions to be posted	Eliminates many member phone calls; member easily able to determine pending ACH payments. Allows members to define electronic deposit distribution preferences from within online banking; doesn't require staff assist.

Checks Cleared

View Cleared Checks	Talking Points
Search for desired cleared check data, or use the member document portal for advanced document delivery and research capability	Variety of search capabilities; image check retrieval options. Member document portal allows check search, check deposit and check deposit status inquiries.

Tiered Services

Tiered Service Scoring	Talking Points
Detailed breakdown on points earned, and rewards received	Members can see a detailed breakdown of how they earned points, and what they can do to earn more. Check rewards for each tiered service level to incentivize using more credit union products and services. View history of Reward Points added, redeemed, and available.

Apply Online

Apply for Loan Online	Talking Points
Illustrate Ability to open/apply online *System allows for instant approval response*	Online loan application linked to CU*BASE lending platform; auto-pulls credit report, run through risk-based pricing/decision model; auto-populates CU*BASE. Promotional rates can be set up for members that apply for loans online. Loan products can be set to allow application online or for info only.

Certificates

View/Purchase Online	Talking Points
Allows members to purchase accounts in It's Me 247 using existing funds *Bump Rate CDs allow members to bump their rate online based on the product configuration. Principal distribution CDs allow members to pay out the principal balance over time.*	Account is opened immediately; doesn't require CU staff intervention/assist. Members can specify joint owners. View detailed account info online. Either configure default renewal options, or allow member to select how their certificate renews.

My Preferences

Member Customization	Talking Points
Show ability for members to customize	Ability to customize look and style (photo album, color theme, start page), password, security questions, e-statement options, overdraft services, personal information and more. "Lite" and high contrast color options available for members with slower Internet connectivity.

My Overdraft Protection Options

Member Overdraft Preference	Talking Points
Allows members to define personal overdraft coverage on accounts and either Opt In/Opt Out	Nice feature for members to choose preferences. Assists credit union in remaining compliant with Reg. E requirements.

My Contact Options

Member Contact Preferences	Talking Points
Show Member Contact preferences	Filters through to CU*BASE, first point of reference for staff to determine members preferred method of contact. Includes options for members to opt out of receiving credit union marketing material, as well as from any related 3rd party communications.

My Security Questions

Layered Security/PIB	Talking Points
Discuss layered security strategy/ review PIB (Personal Internet Branch profile)	Ability for member to lock down PC by days of the week, time of day, transaction types, dollar limits, PC geographical locations, confirmation codes and more. Deep level of member security and peace of mind; meets Multi-Authentication mandate for layered security for no additional CU fee.

e-Statements

e-Statement Access	Talking Points
Provided for regular member and credit card statements *Embedded as part of fixed monthly E-commerce fee or through your own turn-key image processing system* *Initial summary of accounts; link to Account Activity detail* *Member Document Portal available with advanced core image processing strategy* CU'ANSWERS Imaging Solutions	Teller Receipt Analysis (retrieve receipt details – great commercial acct tool); online check reconciliation Downloads to Microsoft Money and Quicken provided. 18 month statement history as standard; e-statements available normally by 1st of month; far more secure than mail. e-Statements and other electronic documents you want to deliver to your members can be delivered and controlled by you with an in-house imaging strategy. Discuss briefly the tiers of CU*Spy (solid beginner strategy) and DocLogic (advanced, turn-key, self-administered option).

Member Tax Forms in Online Banking

Member Tax Forms	Talking Points
Making online banking your members' headquarters for finding everything they need *Available to all CUs using CU*Spy for eStatements and in-house Release Managed clients* *Added with the 16.12 release* CU'ANSWERS Imaging Solutions	Members can find their tax statements under a "Taxes" category in the "My Documents" area Staff benefit by finding the same forms from within Inquiry in CU*BASE Most tax statements available to be displayed online.

Credit Score History in Online Banking

Show Credit Score Online	Talking Points
Share with members a history of the credit scores you have on file for them	You've paid for the score. Why not use it to get your member's attention, give them a bit of education, and then tell them how you can use that score to build a loan just for them? The idea is to be more transparent about what records you show and to start a conversation with a member who is curious about their score and how your credit union uses it. Decide which scores will show, based on how long ago they were pulled. Ideal for the credit union that runs regular soft credit pulls to keep member credit scores up to date.

Member Selected Statements Styles

Selected Statement Styles	Talking Points
Use statement styles to drive greater e-Statement enrollment at the credit union	Member Selected Statement Styles drive the idea of *statements having value*. Charge different amounts for different styles: eventually e-Statements may become your only free option. Once Statement Styles are activated, members not already enrolled in e-Statements will see the new "My Printed Statement Style Options" page in It's Me 247.

Smart Messaging for "It's Me 247"

Smart Messages	Talking Points
Promote additional services, such as bill pay and eNotices, to members through online banking.	Activate "Smart Messages" to market selected products to targeted members in the form of a graphical advertisement, all while they bank online. Professionally designed marketing graphics prepared by our Web Services team. Choose a variety of services to promote including, e-statements, e-notices, e-alerts, mobile web and text, bill pay, and more.

My Virtual StrongBox Integration Added
In addition to the existing third-party integrations in **It's Me 247**, like Money Desktop for PFM, we recently added integration to My Virtual StrongBox. The service allows members to store files securely without leaving the safety of their trusted online banking provider, via a single sign on.

Promise Deposits

Deposit Checks Online	Talking Points
Allow members to deposit checks online and send it in later for immediate access to funds.	Better than an ATM—funds are available immediately. For trusted members—the credit union controls who is given access to this privilege; enrollment approval is needed to activate the service. Free to use and no equipment necessary! A bridge to other RDC solutions...

Mobile Deposits

CheckLogic Mobile is powered by eDOC Innovations.

CheckLogic Mobile	Talking Points
Make a deposit from the convenience of your home, office or anywhere you want to be with your iPhone or Android device. *Check status can be obtained online anytime through your member document portal.* CU ANSWERS Imaging Solutions	Make a deposit on your smartphone. Push notifications sent to phone indicating deposit acceptance. Same high level of security as It's Me 247 Online Banking. Decisions for enrollment and acceptance of deposits are in your control.

Mobile Web

It's Me 247 Bill Pay now available from Mobile Web

It's Me 247 Mobile Web	Talking Points
Free Mobile Web offering *Get a custom theme modeled after your credit union site* *New features added to provide desktop-like experience from the convenience of your phone* *Many features added with 16.11 release*	Creates a consistent user experience on mobile devices. Marketing materials are available for credit unions. Same high level of security as It's Me 247 Online Banking. Previews available for both iPhone and Android-based devices. Nearly same functionality as traditional desktop banking.

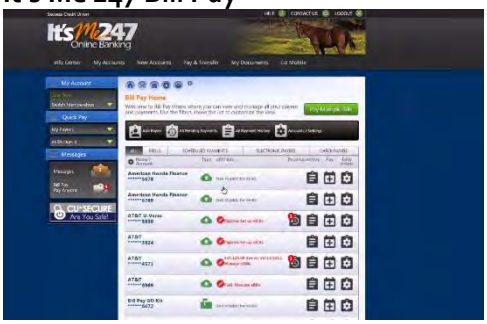
Mobile Text

It's Me 247 Mobile Text	Talking Points
Mobile Text for members that want one-way text alerts and two-way text requests *No upfront cost from CU*Answers, and only 3.25 cents per one-way text alert or two-way text request!*	Members can enroll devices directly from online banking—not contacting the credit union necessary! Receive one-way text alerts or text to "IM247" from an enrolled device for balance information, history, and more. In order to provide a high level of data security, no sensitive information is sent via text message.

Mobile Experience Center

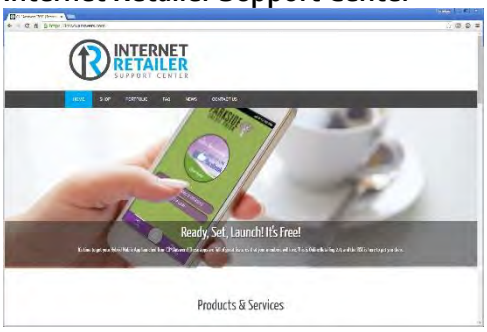
Mobile Experience Center	Talking Points
Your very own app store in online banking	Makes it easier for members to find apps developed by the credit union. Links to the Apple and Google stores for quick access. Share other apps you and your staff couldn't live without.

It's Me 247 Bill Pay



It's Me 247 Bill Pay	Talking Points
*CU*Answers' bill pay solution for client credit unions with processing available through Payveris, iPay, and Fiserv*	It's Me 247 Bill Pay powered by Payveris fully integrating into It's Me 247 online banking for seamless user experience. Easy conversion process to take the hassle out of switching vendors. Multiple vendor options to suit the needs of each credit union.

Internet Retailer Support Center



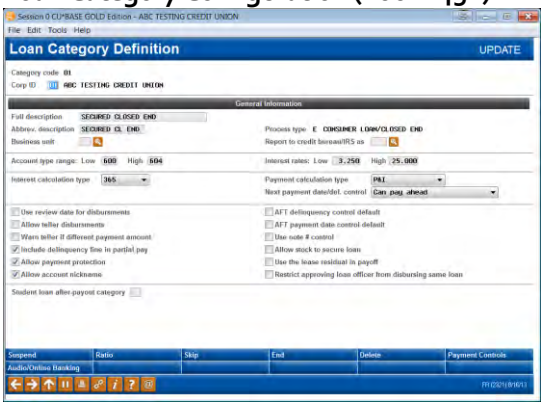
IRSC	Talking Points
New support desk for credit union virtual project managers *Online shop for CUs looking for custom online banking branding, mobile apps, member application configuration and more*	Theme your credit union website, the OBC landing page, and online banking the same for a cohesive marketing pitch. Support for a variety of products and services including: hybrid mobile wrapper app, custom branding, membership application process, mobile experience center, and more.

Membership Application Process

MAP	Talking Points
New membership application process for credit unions looking to expand their member base	Newly redesigned to make it mobile friendly, add features, increase customization, and enhance the member experience.
Lays the groundwork for membership opening process	Custom brand your CU logo and site colors. Set eligibility requirements and attach informational PDFs. Create promotions to target specific segments of the community. Add testimonials to help sell your credit union.

Lending – 60 minutes (Loan Configuration & LOS/Lender*VP)

Loan Category Configuration (Tool #458)



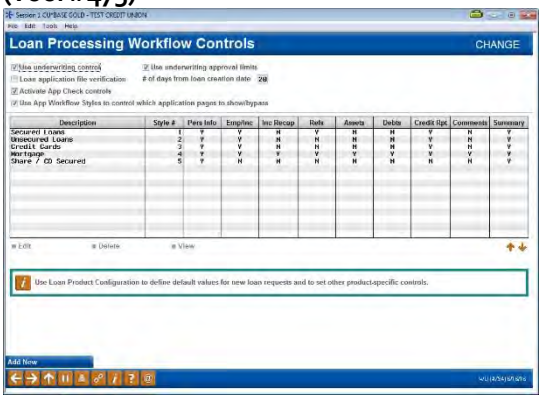
Loan Category Definition	Talking Points
*"Rules of Engagement" for CU*BASE processed loan*	May have up to 1,296 loan categories. Considerable flexibility for organizing various loan categories; interest processing & rates; G/L postings; payment matrices.
Show sample CC card configuration which adds additional options as related to program offering, fees, etc.	Loan Underwriter Approval Limits can be set to designate the maximum loan amounts an underwriter is authorized to approve.

Loan Product Configuration (Tool #470)

This is the first of several screens used to build loan product codes for use in selling loans to members.

Product Category Configuration Selection	Talking Points
*How the loan is marketed to member via CU*BASE delivery channels*	Risk-Based pricing strategy for automatically pricing of loans.
(Shows many functions – tips, procedures, checklist, etc.)	Loan delivery (Online Banking) and Loan Quoter default loan options.
Goal is to organize each loan product to default as many fields as possible (reduce keying)	Loan procedures and marketing tips for staff to talk intelligently with membership.
Includes automated Risk-Based pricing and Decision Modeling features	Capability to build multiple insurance options; electronic checklist tasks for tracking progress.

Loan Workflow/App Check Config (Tool #475)

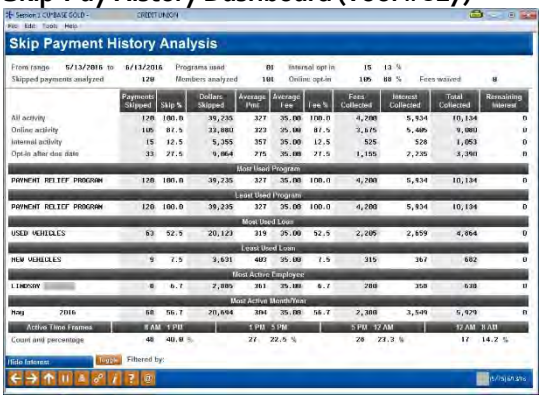


Loan Workflow Controls	Talking Points
High degree of customization for loan application workflows *Change what screens loan officers have to work through based on the loan type* *Activate App Check for a final verification of loan applications*	Allows the credit union to narrow down the loan application from 10 screens to only those critical for a particular product. App Check is activated at the employee level, so it can either be used across your entire lending staff or only with new loan officers still learning.

Skip-a-Payment Program Config (Tool #820)

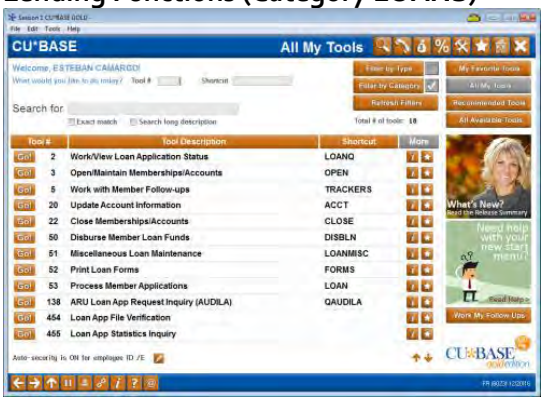
Skip-Pay for Consumer Loans	Talking Points
*Top pick for Lender*VP priorities, the feature automates most of the manual processing done by credit unions before*	Easy to configure—"programs" are created to set a skip payment promotion with rules, and date and loan restrictions. Easy for staff to enroll members—a separate *Member Skip-Pay Program Opt-In* screen makes it easy for staff to enroll members, without worrying about whether the member is eligible. Easy for members to enroll online—if the member qualifies, the member will see a Skip-Pay button next to the loan in their online banking account summary. They can follow easy prompts to complete the process.

Skip-Pay History Dashboard (Tool #817)



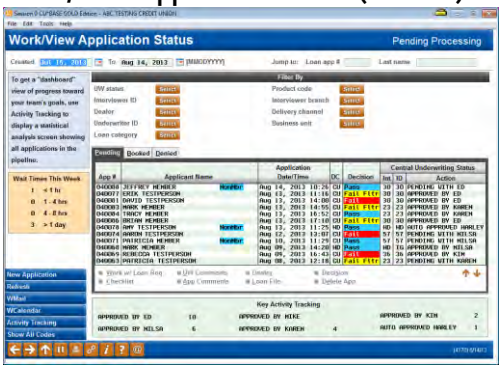
Skip-Pay Dashboard	Talking Points
Slice and dice skip-pay programs for consumer loan products to determine how members are using them	Narrow down skip payments processed by date, skip pay program, staff ID, and whether the payments were skipped internally or by members online. Use the analysis to get a high level breakdown of payments skipped. Supplemented with Common Bonds and Member Connect to make the dashboard a robust analysis and ASAP tool.

Lending Functions (Category LOANS)



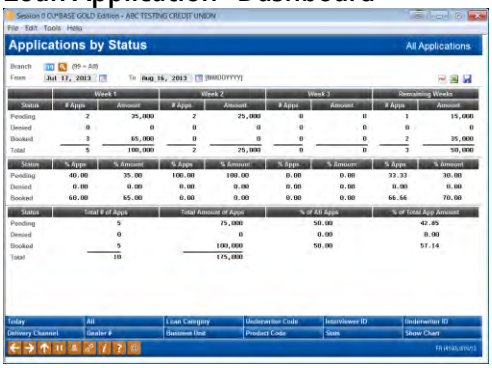
Working With Loans	Talking Points
*CU*BASE includes a comprehensive LOS system*	Central location for Lending Functions; Member Loan Processing, Loan Team Communications; Member Services, Print Functions, Mortgage Escrow Processing, Indirect Lending and more.

Work/View Application Status (Tool #2)



Loan Queue	Talking Points
Single screen view of credit union's loan application pipeline *Multiple views and layouts to assist in loan queue development, as well as multiple sort options (category, channel, etc.)*	Visual, centralized underwriting tool for reviewing/approving entire CU's lending pipeline – includes Pending, Booked and Denied applications. Action buttons on bottom provide added functionality such as working with loan, review underwriting comments, checklist status and more.

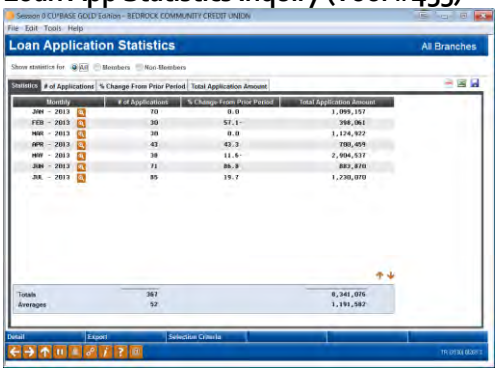
Loan Application "Dashboard"



Activity Tracking on the previous Work/View Application Status screen.

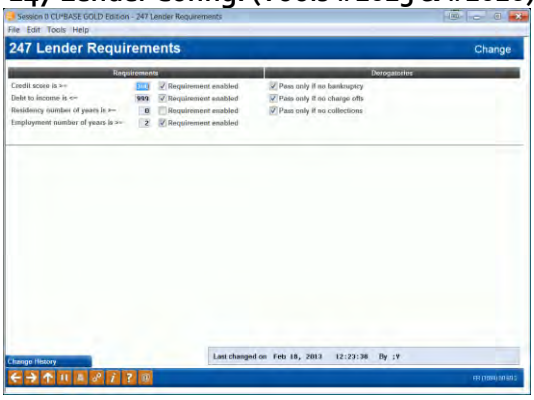
Application by Status	Talking Points
Application trend analysis (last 30 days)	Dashboard tracking of activity during previous (4) week period Ability to sort by branch, loan category, interviewer, underwriter and delivery channel. Graphically displays application status; may easily review lending pipeline status for month- what needs to be worked.

Loan App Statistics Inquiry (Tool #455)



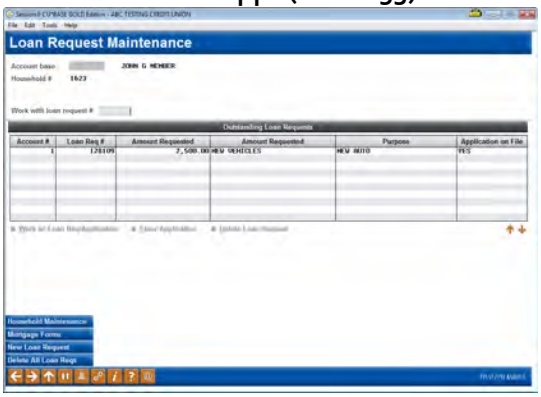
Statistics	Talking Points
Displays loan application statistics for comparative months	Instantly review how loan application volumes and $ compare month to month. Easily shows trend for how months differ from each other; provides variety of graphical tools for displaying variances.

247 Lender Config. (Tools #1015 & #1016)



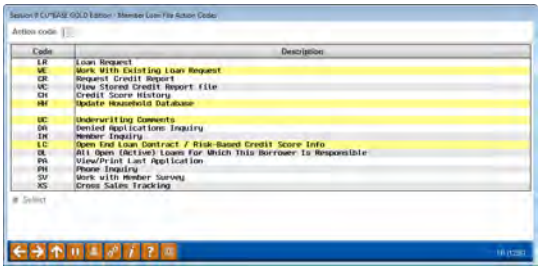
247 Lender Requirements	Talking Points
This screen is used to configure min. requirements, or "filters," that control whether or not a decision is pulled for a member using the 247 Lender Decision Model *Use Change History to see a history of changes you've made to your filter configuration in the past*	Decision Modeling configuration tool – 7 simple filters for while client has control. Member pre-approvals for all applications passing filtering process; great cross sales tool; appears on every screen. Discounted CUSO fee of $0.50 for applications passing filter (only). With the 16.10 release, two separate sets of configurable filters were added to help you decide is the member creditworthy and is this a good deal?

Process Member Apps (Tool #53)



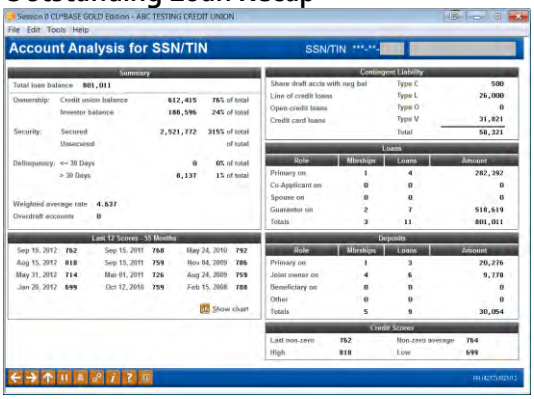
Process Applications/Loan Request Maintenance	Talking Points
This screen displays any outstanding loan requests and/or applications for the member or non-member selected on the initial screen *You can work with outstanding loan requests here, as well as delete any old requests that are no longer needed*	3 simple steps to building a loan; loan request, completing a loan application (interfaces to Household database). Provides a single screen loan file review. Pre-member lending features embedded into building a loan; automatically populates CU*BASE when opening membership.

Loan Application Processing – "Loan File" Window



Member Loan File Action Codes	Talking Points
Quick access to all of the information about an individual's loan requests, account history, underwriting comments, and other details	The list is separated into two groups: Common Tasks and Inquiry/ Miscellaneous Options.

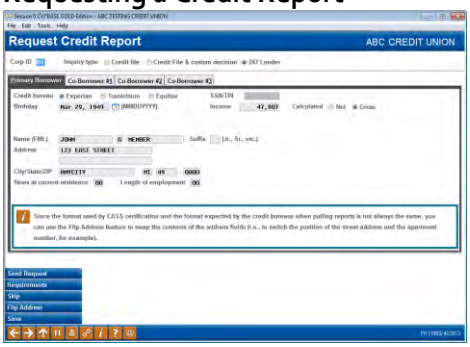
Outstanding Loan Recap



Access this screen by selecting Action Code "OL" from the "Loan File," and then F9-Analysis.

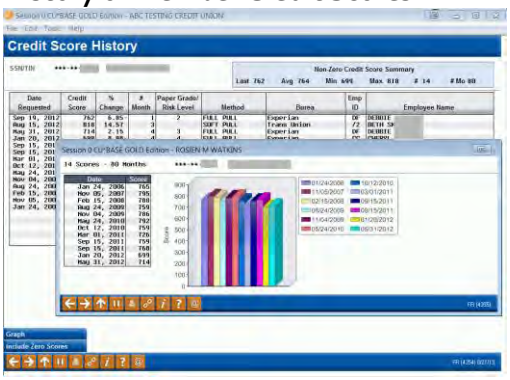
Concentration Risk on Outstanding Loans	Talking Points
One-stop shop for viewing a member's entire lending relationship with your credit union *Recently made more robust with the addition of more pertinent lending information*	View any member's entire outstanding loan recap, with summary statistics. Access the Analysis tool for a breakdown that includes percentage owned (by CU or investors), percentage secured, delinquency, credit score history (with graph), contingent liability, collateral information, and additional loan and deposits information.

Requesting a Credit Report



Pulling a Credit Report	Talking Points
Discuss embedded workflow option of pulling credit report *This screen is used to generate up to four separate requests for credit reports*	Embedded option for pulling credit report (discounted CUSO pricing). Miscellaneous information such as birth date, length of employment, etc., are used to provide the credit bureau with any updated information that is found in your files.

History of Member Credit Scores

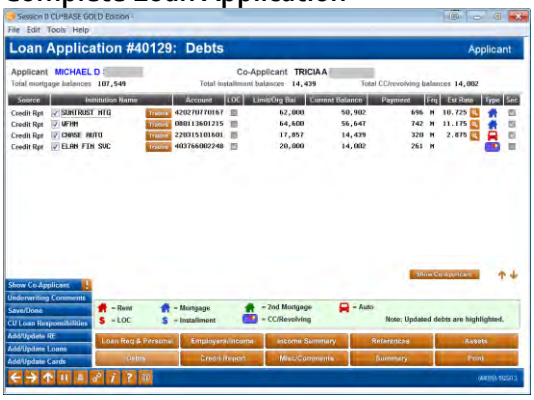


Review Credit History	Talking Points
Chart a member's credit score history over time	Credit scores from reports pulled by the credit union are saved to a file. In depth analysis and graphing tools are available for analyzing the member's credit history and relationship with the credit union.

Creating/Editing Loan Request

Build Loan Request	Talking Points
Demo how to build a sample loan request *Focus on pre-filled screens; options for including insurance; all payments displayed on single screen* *Create New Loan Request*	Loan Request Recap screen designed to show summary of loan request, including insurance totals. Automated checklist feature for staff to verify paperwork received. Ability to view/print amortization schedule for the loan.

Complete Loan Application



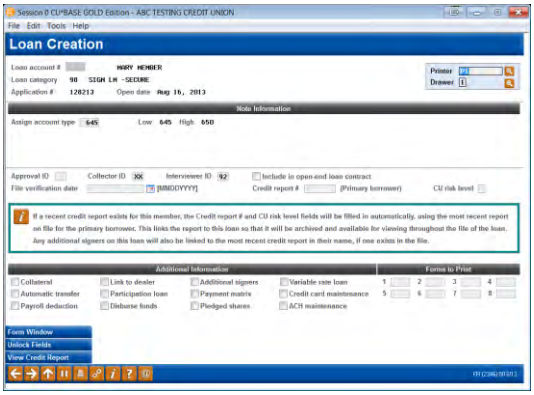
Loan App Screens	Talking Points
Collect employment, income, assets, debts, and loan app comment information, as well as review a summary and ratios and print loan application forms *Complete Loan App*	Simple step through process to complete the loan application. Information is automatically store in the household so that it prefills next time. Credit reports auto-fill debts for huge time savings.

Electronic Form Packaging

CU ANSWERS Imaging Solutions

Electronic Forms & eSign	Talking Points
Manage, package, sign, and file electronic loan forms using this integrated partner solution *Packages allow branch network to access forms when members need to sign remotely, or when any transaction needs to be flexible.* *Scan forms brought in by members to store electronically*	Electronic forms automatically presented for packaging. Form inputs can be done on the form, electronic filing and indexing automatically occurs as part of the form packaging. Forms packaged electronically can be signed electronically in branch, or sent out for eSign. Transaction packaging allows staff to capture, manage and/or scan all related transaction documents, and follow-up on things like insurance certificates or lien verifications after the loan is closed.

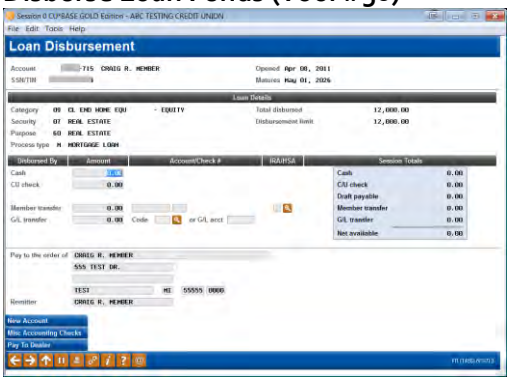
Create Loan Account



This screen appears when you use the Create Loan button on the Loan Recap screen.

Loan Creation	Talking Points
This screen is used to create the loan account *Request additional maintenance screens to record other information about the loan, such as additional signer names and collateral items, or to issue automatic transfer or payroll deduction instructions* *Create Loan Account*	Automatically assigns new suffix; credit report stored for life of loan. Complete relationship with Prime Alliance for web-based mortgage application/LOS. Capability for servicing mortgages even if selling to Fannie/Freddie; uses Participation Lending software. Print and Disburse from here too!

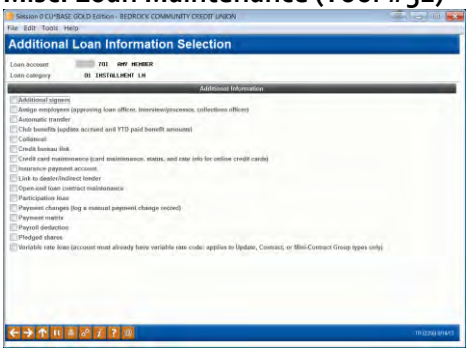
Disburse Loan Funds (Tool #50)



This is the second of two screens used to process loan disbursements.

Disburse Member Loan Funds	Talking Points
Ability via single screen to disburse loan funds *Disburse Funds*	Ability to disburse funds via cash, laser check or member transfer to desired account. Ability to also distribute to G/L acct; very flexible disbursement options. Laser checks may be printed one after another; member information prefilled.

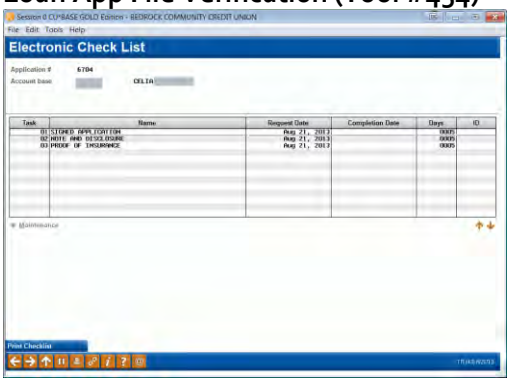
Misc. Loan Maintenance (Tool #51)



Misc. Loan Maintenance	Talking Points
Single location for additional loan maintenance such as additional signer changes, AFTs, collateral, payment matrix, etc.	Centralized location for additional loan maintenance functions related to the loan account.

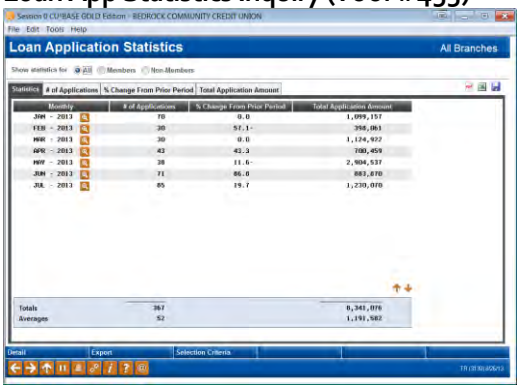
Easily Update Collateral Record to Current NADA Value
With the 16.10 release, a tight integration between CU*BASE and the NADA to populate the automobile's current value directly into the collateral record was added.

Loan App File Verification (Tool #454)



Electronic Loan Check List	Talking Points
This screen is used to track the progress of the loan application by way of an electronic 'to do' list of tasks to be completed	Electronic checklist for verifying paperwork status for any loan; allows any staff to talk more intelligently with member re: most current status/tells number of days to complete. Audit report for verifying activity completed for files.

Loan App Statistics Inquiry (Tool #455)

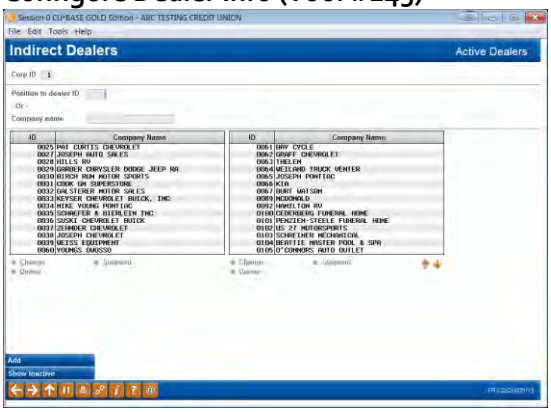


Loan App Statistics Inquiry	Talking Points
Dashboard loan applications comparison screen *(Same as appeared under activity tracking)*	Wonderful dashboard tool for comparing loan app. volumes and other info for trending purposes. How many applications this month vs. last month, quarterly, and more; can be sorted by pending, denied, and booked – excellent graphical tools for Board of Directors. Easy Excel download process; single click graphics comparison over time.

Extended Loan Processing: Student Loan Processing/Escrow Analysis

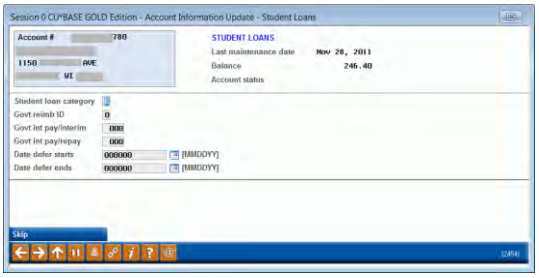
- **CU*BASE includes escrow processing an analysis as standard**
- **CU*BASE will accurately calculate escrow for 365-day loans for multiple payment made in the same month**
- **Bills are paid by the CU (tax, insurance – by payee) when they are due**
- **Member receives annual escrow analysis statement explaining how escrow funds were used; notifying them of payment changes**
- **Escrow analysis analyzes deposits and disbursements annually, and forecasts activity for the coming year**
- **For 365 interest loans, members may make multiple payments in the same month; CU*BASE will spread payments properly**
- **Complete 360-Loan processing including ability for members to pay ahead (up to 9 periods)**
- **Ability for members to make a regular and a separate principal only payment at same time with interactive messaging for how a member wishes to apply payment (via both teller line and online banking)**
- **Escrow Analysis Statements are simple and easy for members to read, resulting in few calls to your credit union**
- **Complete 360-Loan processing including ability for members to pay ahead (up to 9 periods)**
- **Ability for members to make a regular and a separate principal only payment at same time with interactive messaging for how a member wishes to apply payment (via both teller line and online banking)**
- **Escrow analysis statements are easy for members to read, resulting in few calls to your credit union**

Configure Dealer Info (Tool #245)



Configure Dealer Information	Talking Points
This is the first of two screens used to set up dealer information, including name and address, contact information, and reserve percentages *Each dealer is assigned a unique number for tracking purposes*	CU*BASE tracks every indirect dealer relationship. Ability to link dealers (retailers) to member accounts for tracking activity by dealer. Will calculate applicable reserve and report reserves paid to dealers. Includes Dealer Delinquency report for tracking paper being delivered for any dealer.

Student Loan Deferment Maintenance



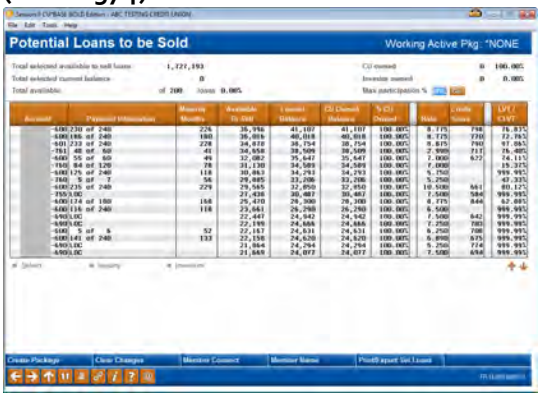
Student Loan Processing

CU*BASE handles all processing/government reporting.

Not often found in traditional systems, CU*BASE includes a complete student loan processing system.

Calculated accrual are fully integrated with CU*BASE G/L
We have 2-3 clients for which Student Loans are significant portion of their portfolio.

Package Loans to be Sold (Tool #574)

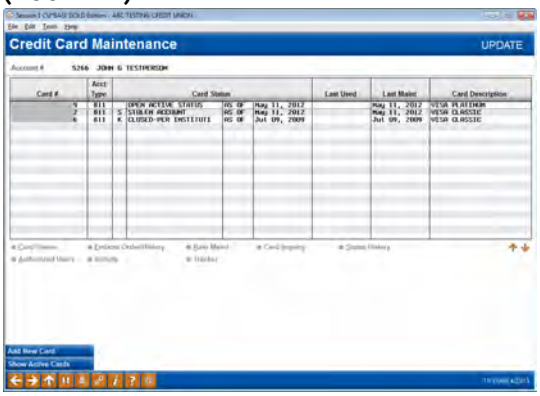


Participation Lending

The CU*BASE Participation Loan Tracking system allows credit unions to identify this very special group of loans and handle issues related to loan servicing, including interest calculations, repayment, delinquency, etc., and to facilitate communication between the credit union and its partner institution. Level of functionality not included with most systems (add-on module cost). Also used for settling with Freddie or Fannie for mortgages sold to the secondary market.

The new loan packaging feature allows management to consider if they would like to participate or sell a portion of their loan portfolio, and allows them to segment a portion of the loan portfolio for concentration risk analysis, including viewing servicing income and yield analysis.

Credit Card "Grand Central Station" (Tool #12)



This new one-stop-shop for credit card maintenance allows the user to order a card, emboss, update rates, and more, all in one place.

Online Credit Card Servicing

Many CU benefits including 2,997 promotional programs, big $ savings (40-70%) with FIS, JHPS, OneBridge, or Vantiv; postage savings for combining statement mailings.

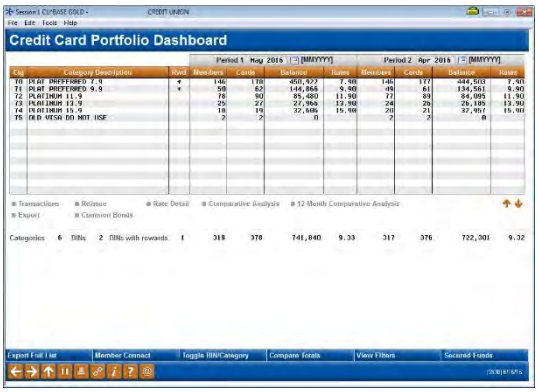
Members are linked much closer to CU; may review all transaction activity online; make payments from any delivery channel.

Skip a Payment options for allowing members to skip a monthly payment (interest still accrues) may be set anytime with no CU*Answers intervention.

Credit Card Portfolio Dashboard (Tool #593)

Online Credit Card Portfolio

Gain a better understanding of your online credit cards with this dashboard.



This new one-stop-shop for credit card maintenance allows the user to order a card, emboss, update rates, and more, all in one place.

Get a quick glimpse of your credit card loan categories, the number of members with one, the number of cards issued, balances, rates, and more, for two periods shown side by side.

Drill down on a single category for rate detail, a comparative analysis, or a 12 month comparative analysis.

Export information for use with Member Connect or Common Bonds.

Lender*VP Website

*Topic Focus – Lender*VP*

Discuss relationship with Lender*VP as an arm of Management Services.

The Lender*VP team has years of on-the-street credit union lending experience, combined with an intimate knowledge of CU*BASE tools.

Services provided range from PayDay Lending, Consulting, and a variety of Loan Delivery Channels to ensure credit unions can remain competitive in the fast-paced lending environment.

We can make sure you know what products you need, get them off the ground quickly, and drive them to success.

Indirect Lending

Retailer Direct

Capability to link w/a trusted business partner to electronically deliver loan applications from any retail location.

Opportunity to expand into new lending outlets (roofers, contractors, lawn sprinkler systems, funeral homes, doctors, etc.).

*A strategic partnership between CU*A and CU for expanded lending success.*

Dealertrack

Online credit application network for new and used auto, RV and motorcycle dealers.

Allows the dealers to connect to the credit union, their rates and automated processing around the clock.

RouteOne

*Recently developed interface between RouteOne and CU*BASE opens new possibilities to drive business to your loan queue.*

Use RouteOne to partner with additional markets, such as the local car dealership that prefers this interface.

Talk back to your dealers with two-way communication
A new way to communicate with indirect lenders has arrived. Streamline your lending department and improve your conversation by conveniently communicating with dealers during the loan process. Check out the "Configuring Tools for Your Loan Team" booklet for more information: https://www.cuanswers.com/pdf/cb_ref/LoanTeamTools.pdf.

Tools & Execution

PayDay and Short-Term Loans

Pay Day lending strategies via MicroLender; great opportunity to compete with local pay day stores; very inexpensive.

Web-based system; includes all modules – loan forms, reports, and collections.

Links to CL Verify (pay day lending credit bureau) to provide an automated decision within seconds.

Other Benefits

Collaborative Bureau Pricing

Significantly discounted CUSO pricing of between $1.18 (Experian) and $1.45 (TransUnion).

Strategic initiative of the CUSO to leverage discounted client pricing.

Experience & Management

Collect a Perfect 10

Completing collections for large number of CUs.

(11; approximately 12,000 calls monthly.)

Experience & Management

Accenture Mortgage Cadence Loan Origination

accenture

High performance. Delivered.

Web-based mortgage application/LOS guaranteeing 50-state compliance for forms.

*Linked directly to CU*BASE loan app queue (Tool #2) to be worked by CU lending team; eliminates traditional re-keying of 3rd party systems.*

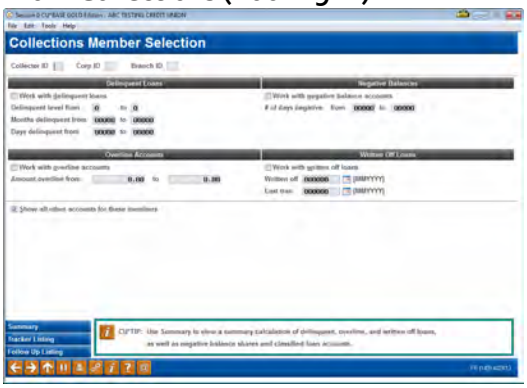
Real-time member status for keeping members updated on what's happening on mortgage loan. Capability for easily selling to secondary market.

Experience and Management

Lending Tune-Up
*Opportunity for Lender*VP to increase lending income, decrease expenses and maximize staff efficiency; Lender*VP team will analyze current product line and configurations for making recommendations to improve lending profitability/efficiency.*

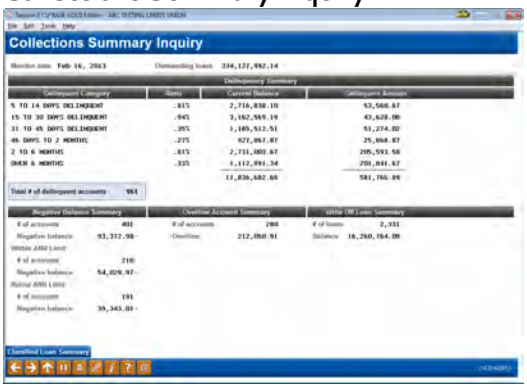
Collections – 15 minutes

Work Collections (Tool #982)



Work Collections	Talking Points
This is the first of two screens used to inquire on and work with collections data *Work a Delinquent Acct.*	Ability to work all member delinquency on a single screen (including credit cards); easily view last contact points and more Variety of sort functions for locating desired delinquent members. Includes overdrawn lines of credit, delinquent and written-off loans, and negative balance share accounts.

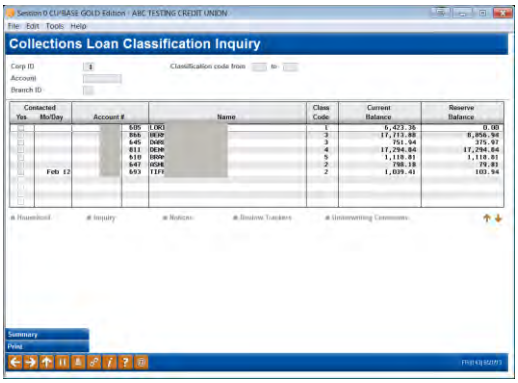
Collections Summary Inquiry



CU Delinquency Status	Talking Points
Instant summary inquiry of overall CU delinquency status	Collections summary as broken down by CU configurations; may review Classified Loan summary from same screen. Review total delinquency summary by several ways, including Delinquent Loans, Negative Balances, Overline Accts., or Written Off loans.

Classified Loan Review (Tool #210)

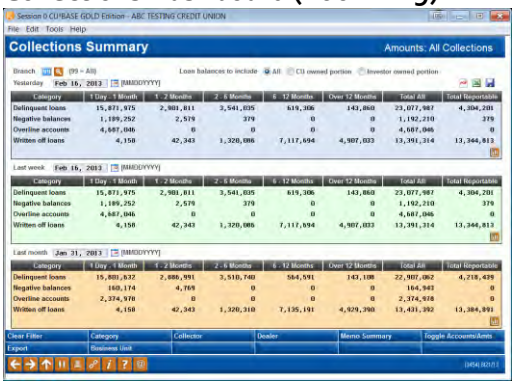
Loan Classification Inquiry	Talking Points



This screen shows a list of all loan accounts which have been flagged with a Loan Classification Code, as of the last time collections data was monitored (during either EOD or BOD depending on your CU's system configuration)

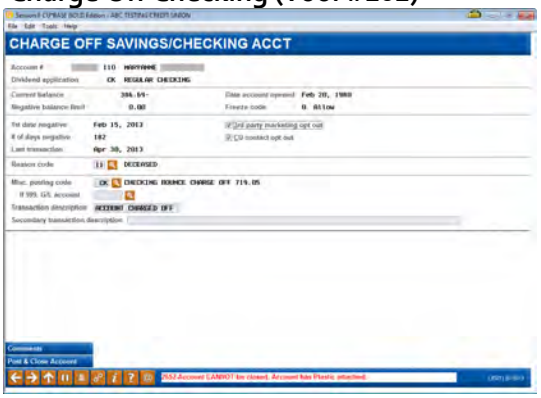
Tool for being able to instantly view loan reserve balance for any member with a loan classification code.

Collections Dashboard (Tool #229)



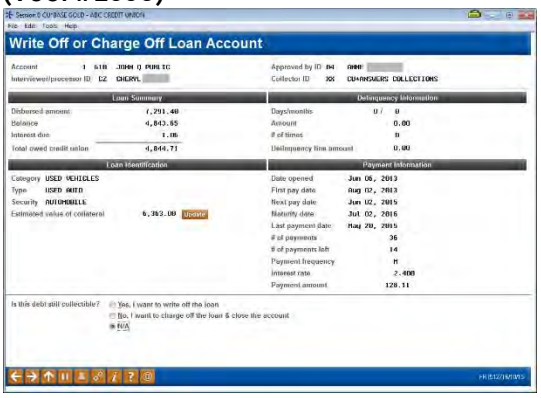
Collections Dashboard Summary	Talking Points
Dashboard tracking system for comparing collections status – utilizing a variety of comparison data Comparing periods of time (6 months ago) with each other	Ability to perform trend analysis for collections efforts sorted by Collector, Category, Dealers and more. Ability to view an online summary of how many time each Memo Code has been recorded for a selected branch, collector, etc., for a period of time.

Charge Off Checking (Tool #201)



Charge Off Savings/Checking	Talking Points
Simple single screen process for charging off savings/checking *Writing Off a Loan*	Quickly review an overdrawn savings/checking account. Post the overdrawn balance to G/L and close the account all in one process.

Write Off/Charge Off Loans (Tool #1006)



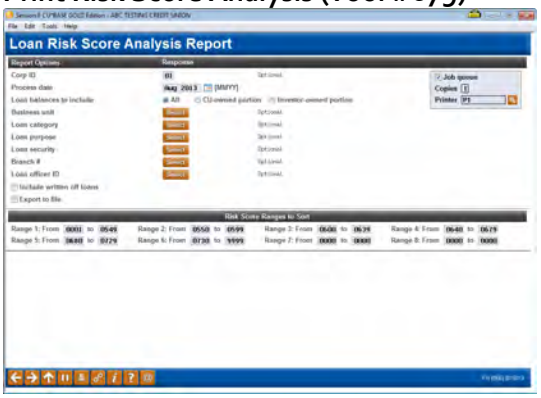
Loan Write-Off Process	Talking Points
Reclassify underperforming loans while still maintaining the ability to collect or… *Automate the charge-off and account closing for uncollectible loans, including all related G/L entries*	Simple step process for writing off a loan against the allowance reserve account, reclassifying it for repayment, while easily updating credit bureau codes. Charge-off and close loans that are no longer collectible with ease. Both processes take a snapshot of the loan status at time of write-off/charge-off for use in the *Written Off Loan History Dashboard* (Tool #476).

Dissect written-off loans with the dashboard to see where the most activity is occurring.

Write-off/Charge-off Dashboard (Tool #476)

Write-off/Charge-off Dashboard	Talking Points
Gain a better grasp of your written- and charged-off loans *Have an answer for any examiner question related to loan losses* *Added with the 16.05 release*	Dissect written-off loan activity with a powerful dashboard. Collect data for your 5300 Call Report; easier than ever to obtain "Loan Charge Offs and Recoveries" information with the dashboard. Use for compliance by recording board approval of write offs, charge offs, and bankruptcies. Save your filter settings, similar to the report scheduler, to ensure consistent method for analyzing activity.

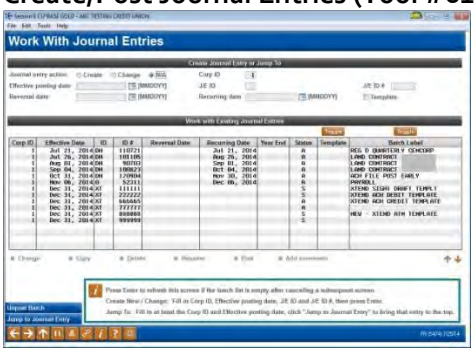
Print Risk Score Analysis (Tool #679)



Loan Risk Score Analysis	Talking Points
Great report for anyone using automated Risk-Based lending tool	Used to compare the performance of your Risk-Based pricing with loan performance. May easily see if your risk matches your reimbursement; do you need to adjust your credit scores to balances against risk?

Back Office – 40 min

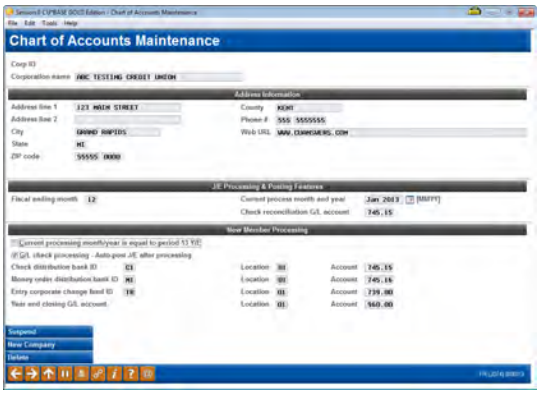
Create/Post Journal Entries (Tool #61)



Work with Journal Entries (Create/Post)	Talking Points
*Online; integrated to CU*BASE – includes a variety of recurring templates and search methods as well as auto reversal entries* *Create templates to easily recreate recurring entries*	Ease in creating/posting G/L entries; up to 99,999 entries per branch. Ability to unpost a journal batch versus reversing each debit and credit individually.

Chart of Accounts Maint. (Tool #202)

Chart of Accounts Maint.	Talking Points



This screen appears when you enter a corporate ID, but no branch or G/L account number on the first Chart of Accounts Maintenance screen

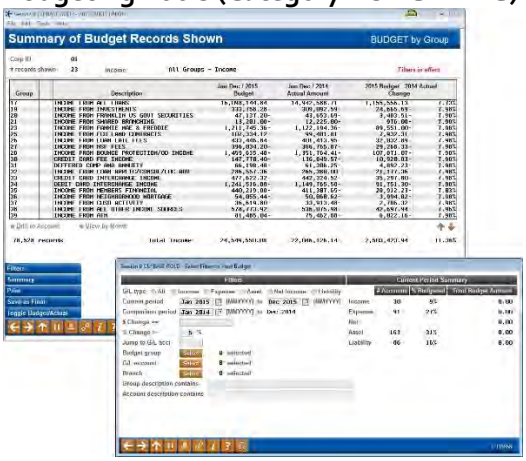
Provides capability for managing of G/L chart of accounts

Complete inquiry to chart of accounts. Includes purposes and procedures explanations.

Variety of ways to update G/L accounts; Full branch level G/L features included.

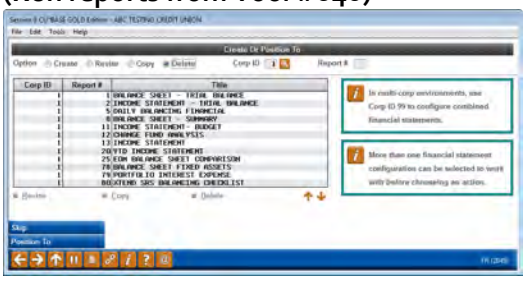
G/L automatically linked to every CU*BASE module; codes for staff not having key G/L numbers.

Budgeting Tools (Category BUDGETING)



Work with CU Budget	Talking Points
Recently rewritten from the ground up with the goal of making it a more robust tool for budgeting and performing analysis	Internal budget system included linked to CU's G/L system; Often a separate module for most 3rd party systems.
Variance dashboard and accompanying reports lets you easily compare your plan vs. performance	Multiple calculation methods, including a parallel calc type that annualizes and adjusts for seasonal difference.
Create budget groups critical to take advantage of the new variance analysis tools	Run multiple passes with different calc parameters to pop. your budget a little bit at a time; do what-if calcs without affecting your real, "finalized" budget.
New features added with 16.12 release	Add budget notes to any GL in your budget. Store multiple budgets, either for comparing budgets that use different assumptions or for creating mid-year budget revisions.

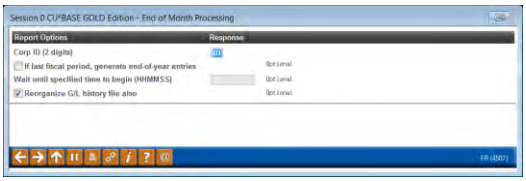
Financial Report Config (Tool #376) (Run reports from Tool #640)



Financial Statement Configuration	Talking Points
Flexible spreadsheet tool intended to provide flexibility for crafting desired financial reports; allows spreadsheets to be designed to look nearly identical to existing sheets for assurance	May be easily customized to include new columns, totals, etc., (max of 7 printed columns – such as comparing this year, last year, last quarter, etc.). CUs often have multiple configurations Balance Sheets, etc., for BOD's lobby and financial reports.

End of Month Processing (Tool #360)

End Of Month Processing	Talking Points

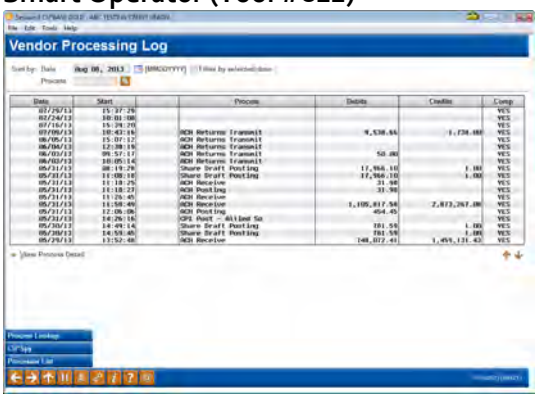


Simple tool (ASP Clients) for closing of current month

Limited posting tasks for select journal entries and verifying of financial statements is all this is necessary prior to closing a month end.

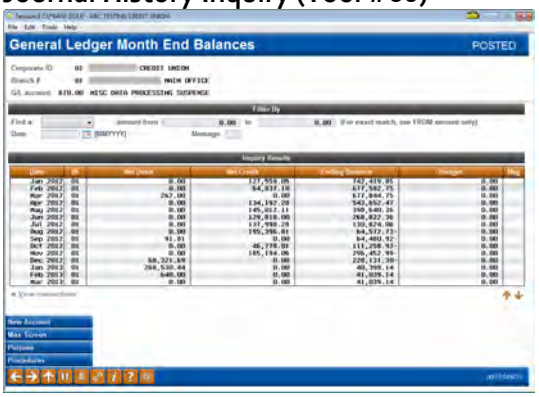
Closing processes may be completed during first few days of following month; no requirement to close current month on last calendar day of month.

Smart Operator (Tool #822)



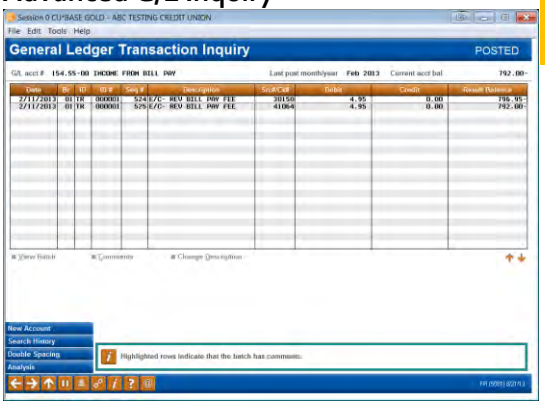
Daily Operations Log	Talking Points
*Ability for CU staff to easily confirm various CU*BASE operations having been performed*	A tool designed to demonstrate a leadership grasp and that various CU*BASE operations have been completed. Helps accounting staff monitor daily vendor posting, such as drafts and returns, ATM and ACH postings.

Journal History Inquiry (Tool #60)



Basic G/L Inquiry	Talking Points
G/L journal entry history review	Comprehensive inquiry screen for providing a journal history inquiry by branch, G/L number and date parameters. May view posted or un-posted batch journal entries.

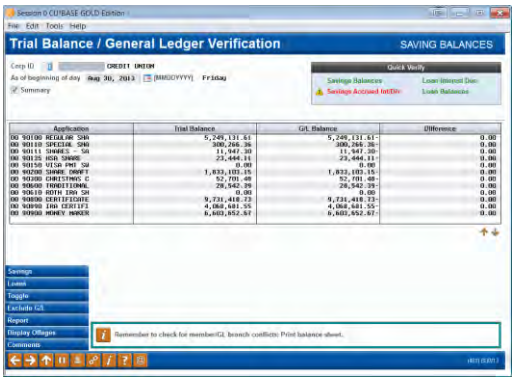
Advanced G/L Inquiry



G/L Account Balance Summary	Talking Points
This screen appears when you use the Advanced G/L Inquiry button while working in Advanced G/L Inquiry. Use the Basic G/L Inquiry button to return to the initial G/L inquiry screen	This screen shows a net monthly balance of each G/L account, in order by G/L account number. This inquiry format is similar to a printed financial statement.

Trial Balance G/L Verif. (Tool #877)

Verifying Daily G/L Activity	Talking Points



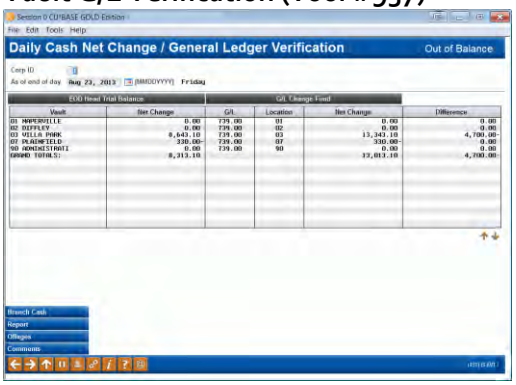
Single tool for verifying member trial balances

Balance to corresponding G/Ls

Compare member balances with the G/L for all share, certificate, and loan products, as well as accruals for these products.

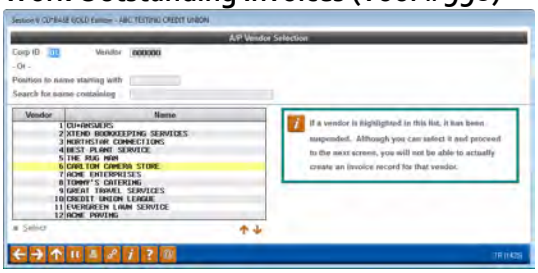
Comments are included for documenting offages.

Vault G/L Verification (Tool #937)



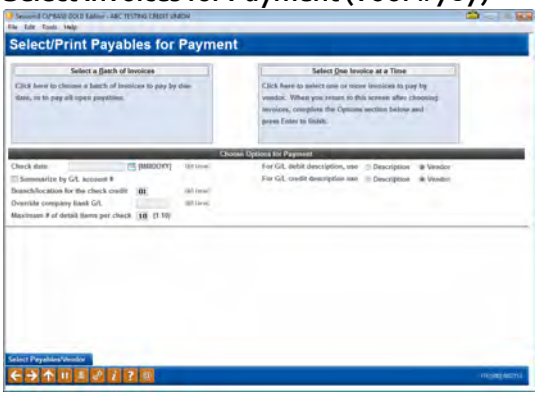
Vault G/L Verification	Talking Points
Single tool/inquiry compares the Change Fund G/L from the teller system to the general ledger	It lets you easily verify that everything that happened in teller processing hit the G/L with the right location—comparing the teller system and the G/L by ending balance, as well as evaluating that the net change in the teller system matches the G/L interface by location.

Work Outstanding Invoices (Tool #998)



Work with Outstanding Invoices	Talking Points
Handle all payables and vendor relationships	Detailed listing of invoices open and paid; vendor rolodex listing.

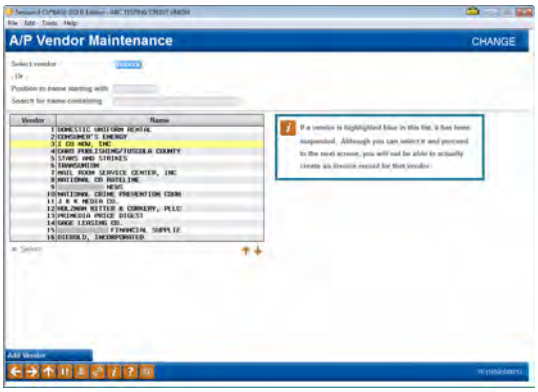
Select Invoices for Payment (Tool #787)



Select Invoices for Payment	Talking Points
Ability to pay individual or batches of invoices simultaneously	Tool to easily select invoices desired for payment. May select either via individual or batch of invoices to be paid via date ranges and more.

Work with A/P Vendors (Tool #990)

Work with A/P Vendors	Talking Points



(Perform an A/P Vendor Inquiry in Tool #106)

This is the first of several screens used to set up or view Vendor records and review payment history information.

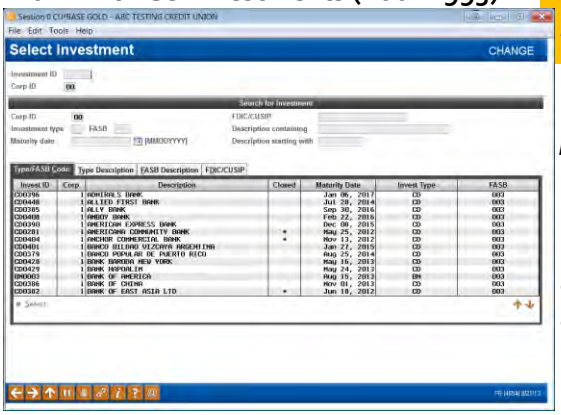
Any staff may build invoices; build to pay on future date.

Ability to view outstanding invoices to same vendor on single screen.

Ability to build by branch to support branch level accounting.

Importing a File to Create Journal Entries & to Create a Budget
This added functionality allows credit unions to import a batch of transactions from an external source directly into CU*BASE to be used to create and post journal entries to the General Ledger or to create the credit union's budget.

Work With CU Investments (Tool #993)



Work with CU Investments/Inquiry	Talking Points
*CU*BASE will track every 3rd party investment*	Tracks all investor relationships, accruals, maturity dates, discounts and premiums as part of the process.
Includes capabilities for reviewing, accruing interest, and posting interest to G/L accounts	Will track the details, including brokerage relationships; ability to build in comments as desired.
	Complete investment tracking system not often incorporated in core systems.

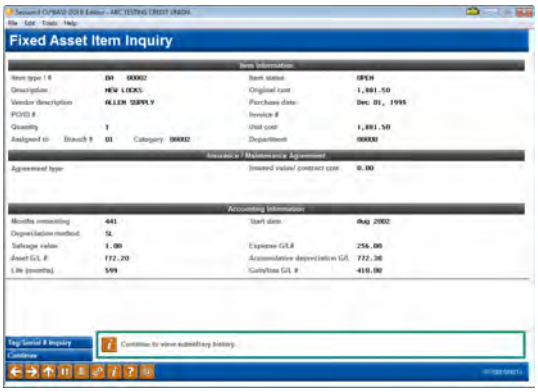
Subsidiary Processing – 10 min

Subsidiaries (Category SUBSIDIARY)

Fixed Assets / Prepaids	Talking Points
Electronically tracks fixed assets, accruals and pre-paids	Maintain a complete rolodex of vendor maintenance agreements; maintain a trial balance for each type of Fixed Assets.

CU Subsidiary/Property Inq. (Tool #835)

Subsidiary Item Inquiry	Talking Points

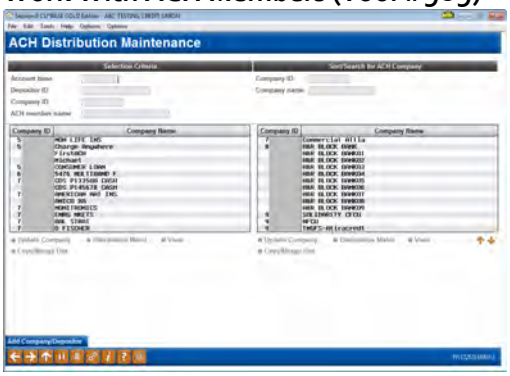


Summary screen including item information, accounting info and tracking of every vendor maintenance agreement	Great tool for tracking FA status; depreciation of items, etc. Tracks vendor maintenance agreements for status; renewal timing. Transaction inquiry features for tracking monthly expense, depreciation to date and remaining net book value. Includes tag/serial number tracking.

ACH/Payroll Processing (Categories ACH & PAYROLL)

ACH Processing	Talking Points
*CU*BASE handles all ACH processing requirements including warehousing, distributions, and returns* *Displays pending ACH items to staff (and members via online banking)*	CU*A will receive, warehouse, post distributions and automatically transmit exceptions to via Fedline. For ASP clients, posts credits in early morning; debits in evening (prior to share drafts and ATM postings).

Work With ACH Members (Tool #989)



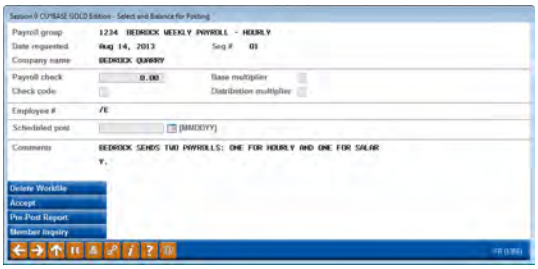
Work with ACH Members & Companies	Talking Points
This is the first of several screens used to view or maintain Master ACH Distribution records for your members *Adding a Distribution*	Clients may copy ACH members to new company as applicable (company ID change, etc.).

Work Daily ACH Exceptions (Tool #983)

Work with Daily Exceptions	Talking Points
Single tool for processing daily ACH exceptions	CU*Answers inputs ACH exceptions to Fedline on CU behalf. Eliminates need for corporate ACH middleman; returns processed at 2:30pm EST. CU*BASE functionality to process required OFAC scans on IATs.

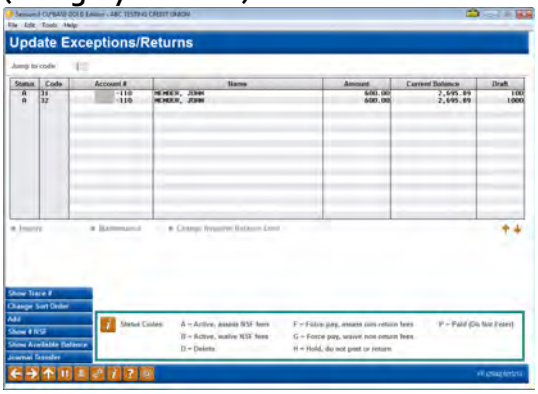
Process/Post Payrolls (Tool #696)

Process/Post Member Payroll	Talking Points



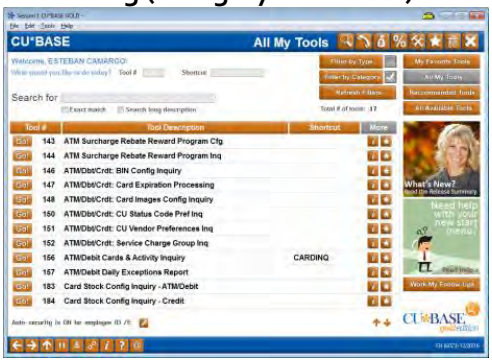
Ability to handle any payroll seamlessly	Flexible system designed to easily post/maintain member payrolls to received funds. Member templates; may view any member's distributions. Multiplier capabilities for multiplying a base deposit amount as a factor entered.

Member Check Processing (Category CHECKS)



Member Check Processing	Talking Points
Share draft exceptions/ATM network processing	Share drafts – reviewed, worked and returned automatically via CU*BASE tools. Re-post option to automatically determine if funds available following initial posting (CU NSF fee still applicable; member saves embarrassment on retailer side).

Online ATM/Debit/Credit Card Processing (Category PLASTICS)



ATM/Debit/Credit Card Maintenance	Talking Points
ATM/Debit/Credit card processing headquarters for performing functions such as viewing existing cards, performing maintenance and ordering new cards *ATM/Debit Cards*	Offer a variety of online and batch vendor relationships. Depending upon vendor will determine maintenance options available (card ordering, etc.).

Online Banking Tools (Category ONLINEBANK)

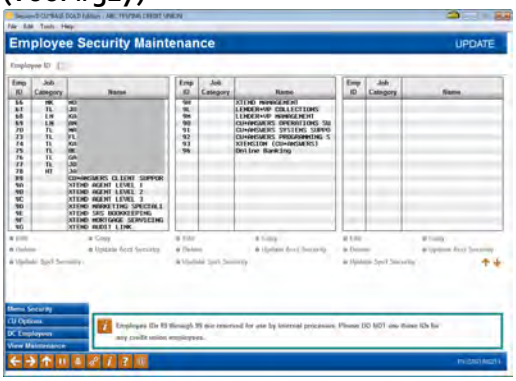
ARU/Online Banking Processing	Talking Points
Tools designed to shape your digital presence, including audio, online, mobile, and text banking *Review key configurations for bill pay, eStatements and more*	Variety of ARU (text-to-speech features for greeting, hours/locations) and Online Banking details/stats.

Management and Reporting Tools – 50 min

My CU Today

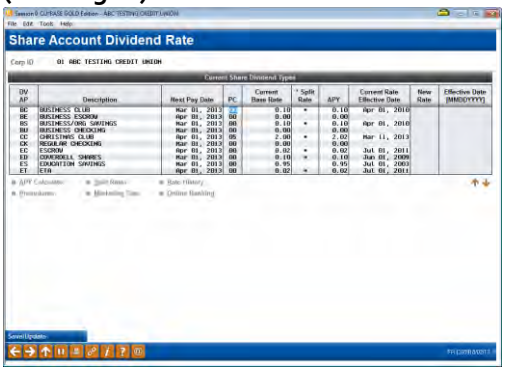
mycutoday.com	Talking Points
Understand your credit union better than ever before; put your credit union's vitals at your fingertips with mycutoday.com	Configure alerts to identify sudden unexpected changes in credit union vital statistics. View trends for over 70 different data points related to balances, members, transactions, cash, delinquency, and in-process data. Give access to staff, board members, and even your examiners to increase transparency and improve the examination process.

CU*BASE Employee Security (Tool #327)



Employee Security	Talking Points
*CU*BASE employs a deep level of staff security including options to the feature and special security considerations level*	Security maintained by tool and function level. Includes special security options for limiting inquiry/maintenance to staff accounts. Variety of internal security reports provided for documenting staff modifications.

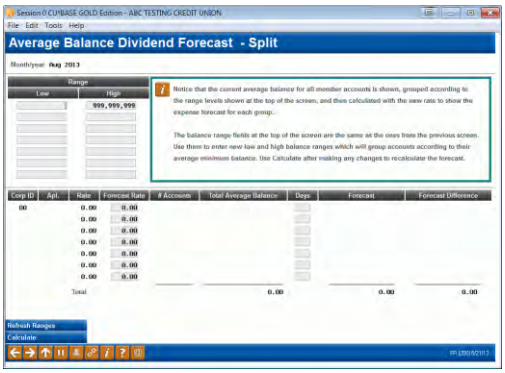
Member Rate Maintenance (Tool #506)



Member Rate Maintenance	Talking Points
This screen will appear when you enter a corporate ID into the Share Rate Update field on the first rate maintenance screen *Ability to update rates as desired including effective change date*	Provides previous rate history options, marketing tips and procedures. Base rate plus variance options for opening accts. via Online Banking, etc. Using loan rates variances, make one base rate change and CU*BASE takes it from there for updating other related products.

Forecast (Tools #196, 343, 344, & 854)

*CU*BASE Rate Forecasting*	Talking Points



Access from Tool #344-Div/Int Split Rate Forecasting

*CU*BASE provides a series of ALM style forecasting tools as based upon actual forecasting data*

The Dividend/Interest Split Rate Forecasting tool is used to perform "what if" analysis, using actual member data

Array of "what if" calculation tools using live member data for forecasting various events.

Often takes hours and many different spreadsheet reports to calculate such data.

Works with current member (i.e. avg. daily balances per dividend period) versus outdated information.

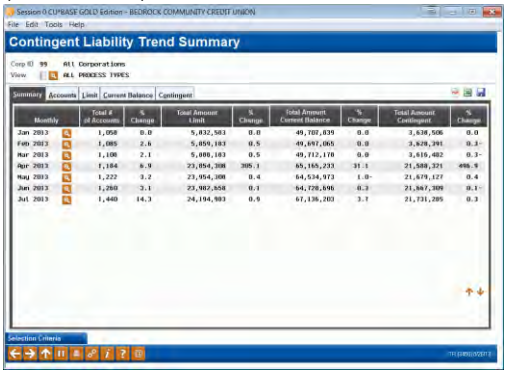
Where Your Members Borrow (Tool #976)

Where Your Members Borrow	Talking Points
*This tool allows you to summarize what your members and their co-borrowers are telling you through credit reports stored on the CU*BASE system.*	This system will not only tell you the member's (or co-borrower's) name, it will tell you the original amount they borrowed, estimate the rate, and give you contact info & credit scores as of the time the credit report was pulled. This tool gathers trade line info from your credit union's online credit bureau files CRBRPT and CRBSUM.

Check Processing Stats (Tool #207)

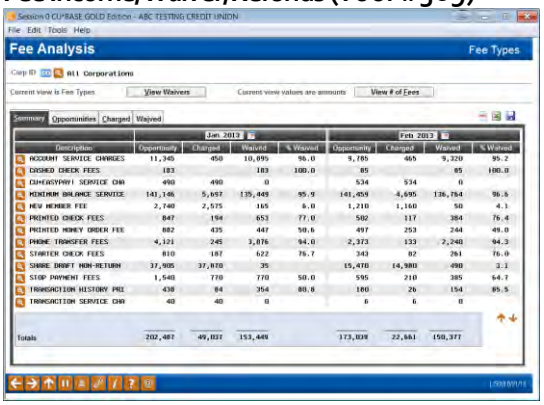
Check Processing Statistics	Talking Points
Provides big picture look at check processing statistics and related fee income	A trending analysis tool providing insight on checking relationships and yields. Includes info from the Check Processing Status report - For any day, ability to instantly review member checks, corporate checks and overdraft transfer volume and $.

Contingent Liability Analysis (Tool #281)



Contingent Liability Trend Summary	Talking Points
Dashboard type inquiry for tracking contingent liability from one month to the next *Expand opportunities and track loan disbursement progress*	Nice to see if member usage for contingent liability is increasing, decreasing, etc.; Cross sales tool for aggressively targeting these members for using available $. Built in call lists available for easily contacting these members.

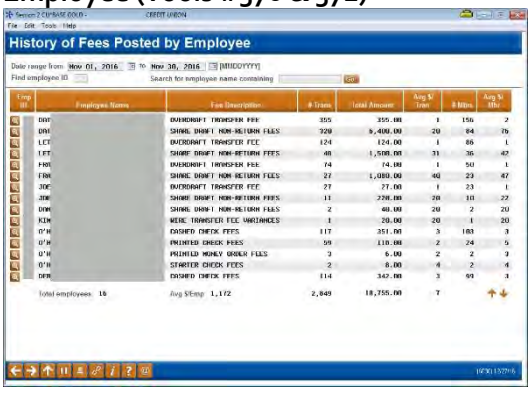
Fee Income/Waiver/Refunds (Tool #369)



A centralized view to analyze your month-to-month member service fee income, along with data on the frequency of your opportunities to earn.

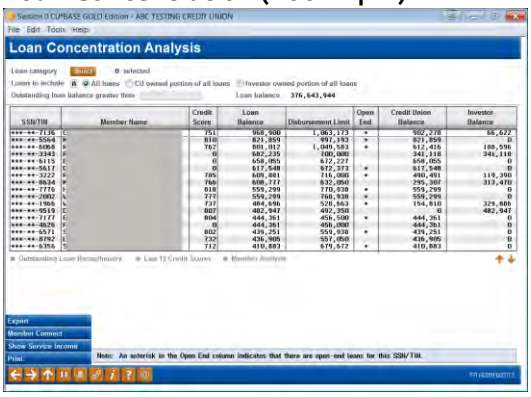
Fee Income/Waiver/Refunds Analysis	Talking Points
Ability to instantly determine fees being waived; includes variety of ways to display such as fee types, reasons for waiver, etc. *Refunds by Employee and Waiver History by Employee*	Online dashboard inquiry displaying fee opportunity waivers (automated and staff initiated), fees charged and totals. Display by dollars and number of transactions. Great tool for assisting management in determining if fees being waived match desired goals; great for helping determine potential future income strategies. Research what fees are being refunded via account adjustment and by who, or what employees are waiving the most fees.

Fee Refunds/Waivers History by Employee (Tools #370 & 372)



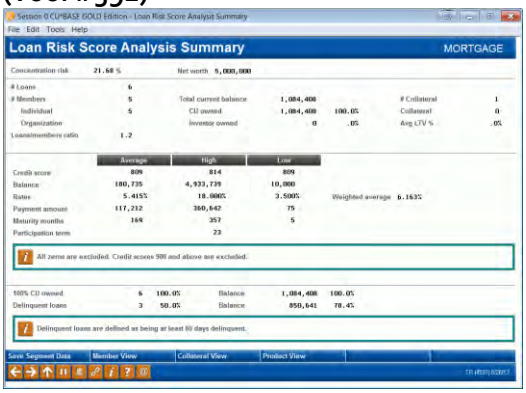
Fee Refunds/Waivers by Empl	Talking Points
Two dashboards that add to the Fee Waiver/Income analysis dashboard to give a better idea of what fees are being refunded and waived by employees *Added with the 16.10 release*	See refunds being posted by employees via account adjustments, including tools that let you isolate waivers being performed on insider accounts. See a history of fee waivers by employee, including tools that let you isolate waivers being performed on insider accounts.

Loan Concentration (Tool #460)



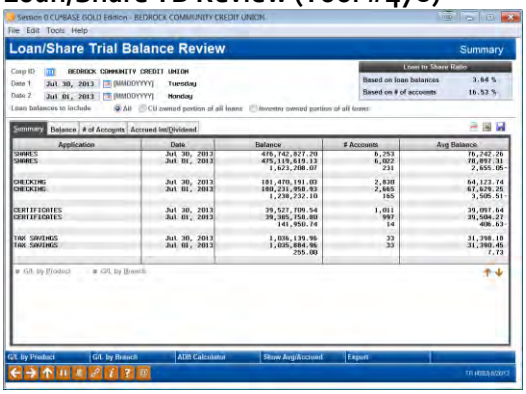
Loan Concentration Analysis	Talking Points
Summarizes and lists all members according to outstanding loan balance	See investor-owned vs. credit union-owned portion of outstanding loans. Drill down to any member to see a member level outstanding loan recap and analysis. Quick access to credit score history for each member.

Concentration Risk by Loan Portfolio (Tool #592)



Concentration Risk Analysis	Talking Points
Assists in defending and managing lending practices, as well as staying informed about the concentration risk associated with different segments at the credit union.	Use a wide variety of filters to drill down results to your desire—almost any filter loan related! Summarize results to find pertinent data, including the number of loans sixty days or more delinquent, the balance of those delinquent loans, and the delinquent balance as a percentage of the total portfolio value. Then drill down even further for a breakdown of the loans by credit score, number, balance, or percentage of net worth.

Loan/Share TB Review (Tool #478)

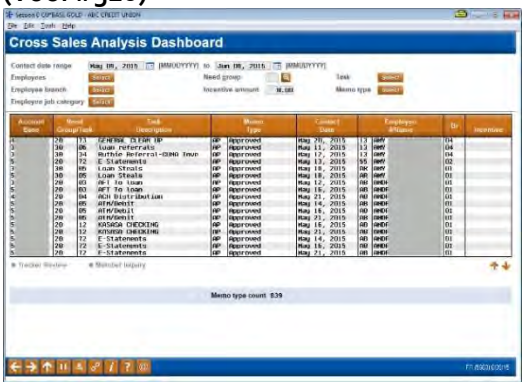


Loan/Share Trial Balance	Talking Points
Ability to compare the CU's financial statement at any two dates	Nice mgt. tool for seeing how the CU is performing today as compared to previous points in time. Nice BOD's tool for seeing how the CU is growing over period of time. CU*BASE never deletes a CU's financials; thus able to compare previous points in time.

NSF Statistics Dashboard (Tool #557)

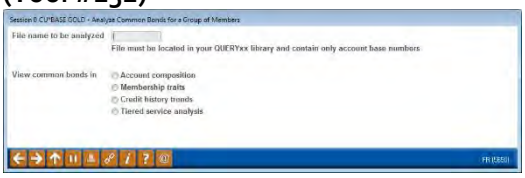
NSF Analysis Summary	Talking Points
Provides CEOs with a full picture of NSF/Courtesy Pay income for entire CU for a year *Use this dashboard to understand trends in your NSF and Courtesy Pay (Automated Non-Return) income and how your members are generating income via these channels*	Provides CEOs the power to understand their BIG picture income and to identify members who are generating it. Gives full transaction counts by month or by channel. Graphs show counts or income amounts.

Cross Sales Analysis Dashboard (Tool #320)



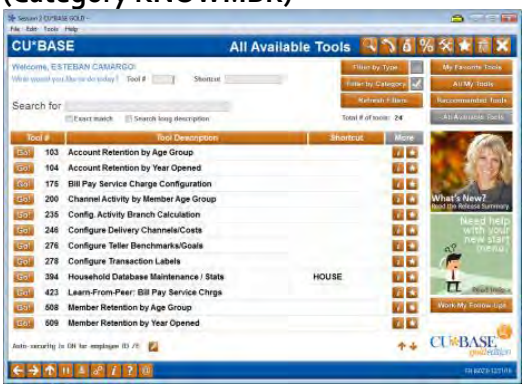
Cross Sales Analysis	Talking Points
Companion dashboard to the report available from Tool #321, this dashboard gives you the information you need to reward your high performing employees by assisting you in recognizing frontline staff members exceeding in cross selling efforts	May sort by a variety of criteria including memo type, dates, employee ID, need groups, and more. Include incentive amount to calculate rewards for high performing staff, or to anticipate program costs.

Common Bonds for Member Group (Tool #232)



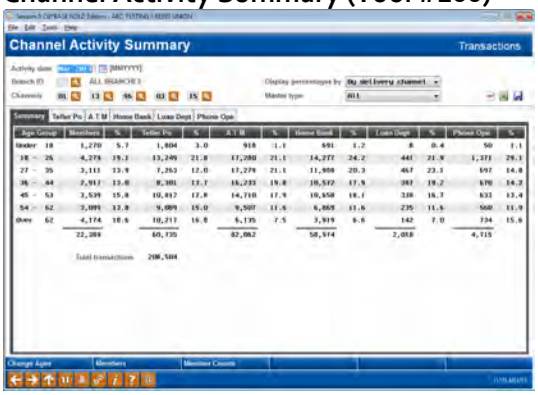
Quick Access Data on Group	Talking Points
*Throughout various dashboards in CU*BASE, perform a Common Bonds analysis of the members you're looking at; now you can take any list of members exported from a CU*BASE function or Query and dive in*	Export a group of members to a database file from numerous CU*BASE features or Query and analyze for Common Bonds. View common bonds in account composition, membership traits, credit history trends, or tiered service analysis.

"Know Your Member" (Category KNOWMBR)



Fingertip Data Mining Tools	Talking Points
Array of fingertip research data mining tools intended to easily extract and present graphically member statistics entrance *Ability to export data to Excel for nearly every tool; new PDF export option for several as well*	Data mining tools used for easily extracting a wide array of member information. These are one touch button tools for being able to extract key member data; enormous graphical presentation tools for BODs/senior leadership meeting.

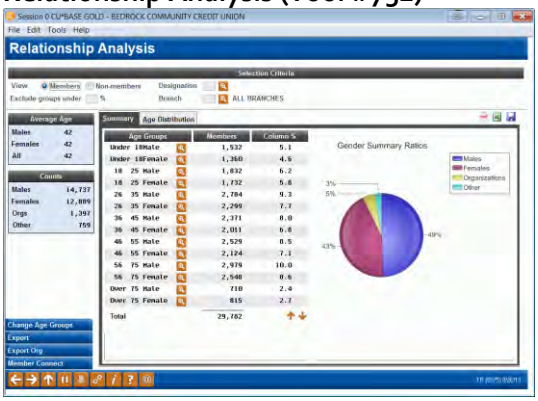
Channel Activity Summary (Tool #200)



Transaction Analysis Tools	Talking Points
*This is the first of several screens used for working with CU*BASE Transaction Source Analysis inquiry and maintenance tools.* *Select delivery channels and show breakdown by age*	Series of statistical data intended to show transaction activity; where members borrow, shop and branch. Ability to review delivery channel usage, demographics including age groups, and much more. Huge differentiator between CU*BASE and other systems; (fingertip research

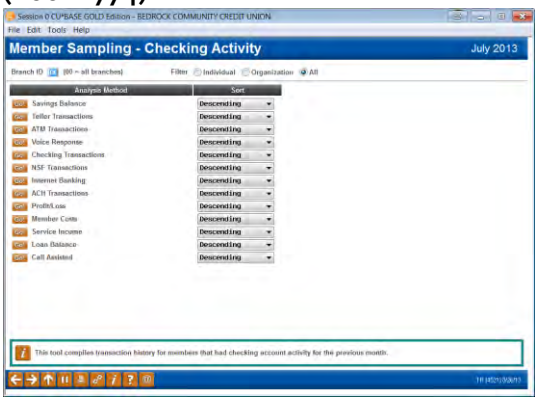
tools requiring no spreadsheet or custom report development).

Relationship Analysis (Tool #752)



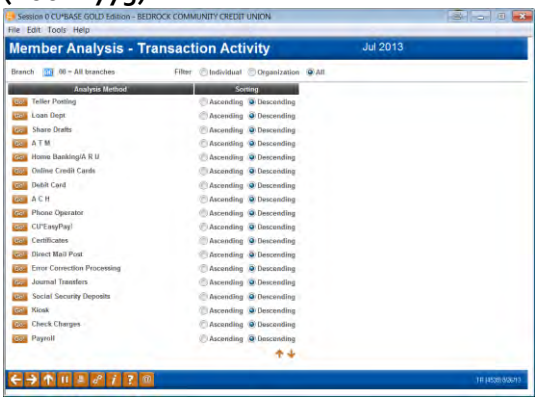
Relationship Analysis	Talking Points
View data broken down by age ranges and sex relating to the member or non-member selection *Relationship Analyses is a stand-alone screen, showing the total member and non-member data by age*	This is the only place in CU*BASE to find the average age of your members, with a breakdown by gender. Provides credit unions more ways to analyze membership.

Sample Checking Account Activity (Tool #774)



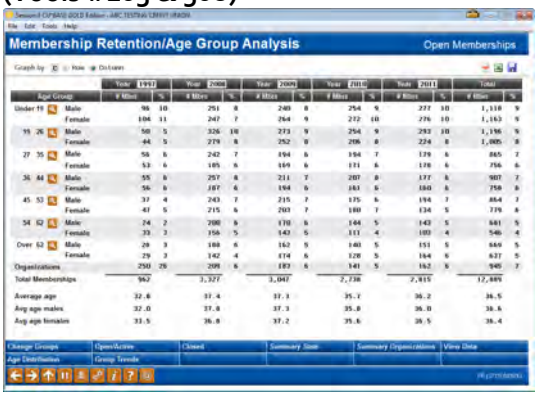
Sampling Tools	Talking Points
This tool compiles transaction history for members that had checking account activity for the previous month, and allows you to sort it by 13 different analysis methods, in ascending or descending order, then look at a sampling of random accounts at the top and bottom ends of the spectrum	Member sampling as based upon a variety of delivery channel criteria including member profitability analysis and more. Dozens of tools to access communities of members having similar behavior patterns. Ability to review clients using teller line, performing most ACH items, Online Banking usage and more. Includes early calculations of member profitability. Great tool for target marketing to select communities as based upon preferences and behavior.

Sample Transactions by Delivery Channel (Tool #775)



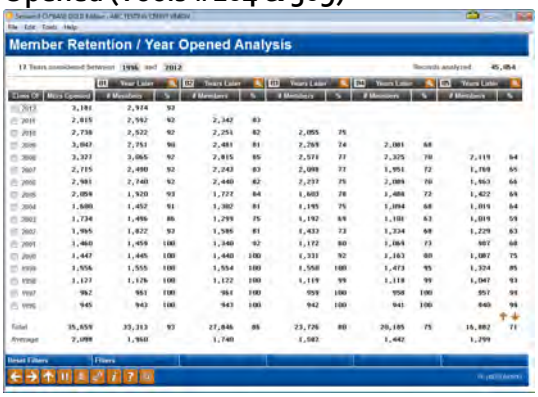
Sampling Transaction Activity by Delivery Channel	Talking Points
Look at members who maximize delivery channels and sample those members to look for trends	Identify possible trends that can be used to improve member services, increase revenues, or lower expenses. The Filter flag lets you display only individual or organizational memberships.

Account/Member Retention by Age (Tools #103 & 508)



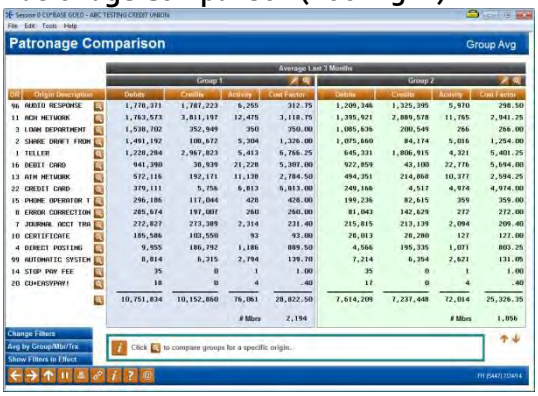
Membership Analysis	Talking Points
Analyzing Retention & Age Groups	View a breakdown showing the ages of your members when they joined the credit union; You can compare several years next to each other, so you can see if the members joining in 1995 were really younger than the new members who are joining today. Also includes info on member retention to analyze active members based on the year they joined; net loss; % member retention.

Account/Member Retention by Year Opened (Tools #104 & 509)



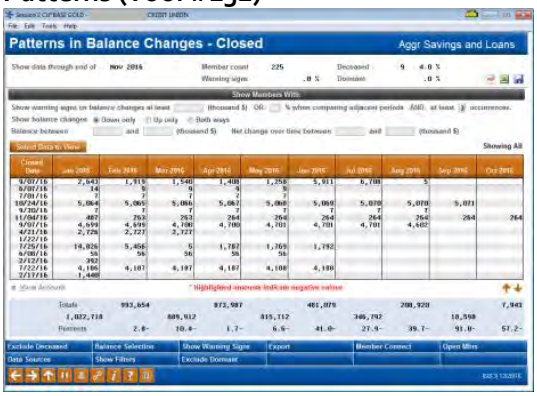
Member Retention	Talking Points
Analyze the credit union's ability to attract and retain members	A powerful tool that allows the credit union to view the number of memberships or accounts opened in a year, and how many of those members remained at the credit union over a series of five years (or an interval you select). Drill down further to see only memberships of a specific designation (such as indirect lending), a specific gender, or to view members of a specific age when they joined the credit union.

Patronage Comparison (Tool #582)



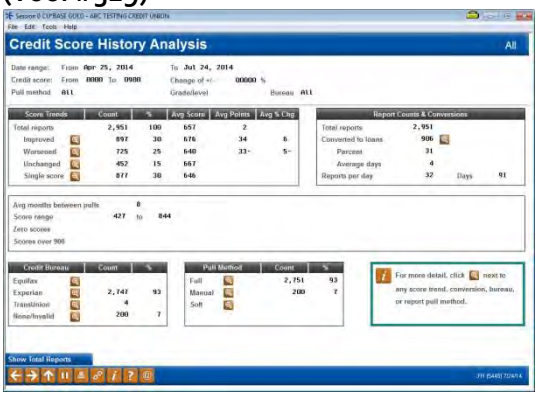
Compare Population Segments	Talking Points
Set up two population segments using a variety of parameters *Compare the two groups on their transaction activity for every delivery channel* *Get a side-by-side analysis of the groups' patronage*	Detailed statistics at your fingertips. Create population segments and then review their transaction volume by delivery channel to see where the opportunities lie. Get a quick snapshot of a group's patronage (member balances).

Losing the Love/Member Behavior Patterns (Tool #132)



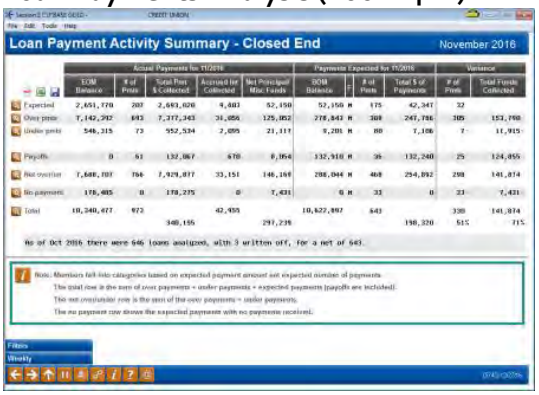
Losing the Love	Talking Points
Track and understand a member's withdrawal from a relationship with the CU *Evaluate your closed memberships for key indicators that signify when your member started going elsewhere for financial services* *Added with the 16.12 release*	Analyze closed memberships based on a number of key factors including: gender, branch, member designation, tiered service level, age range, length of membership, and more. Import closed membership to analyze or exclude. Export memberships for use in marketing campaigns. Find patterns in changes in balance, tiered services, products used, services used, and net relationship status.

Credit Score History Analysis (Tool #319)



Analyze Credit Report Portfolio	Talking Points
Create a segment of your entire credit report portfolio *Market to individuals based on their credit score trending* *Analyze the segment for a big picture look at your portfolio*	Select portfolio based on credit report date range, score range, % score change since last report, pull method, grade/level, or a specific bureau. Quick access to inquiry, outstanding loan recap, credit history, and credit score graph for individual. Analyze score trends for entire segment, and the number of reports converted to a loan.

Loan Payments Analysis (Tool #468)

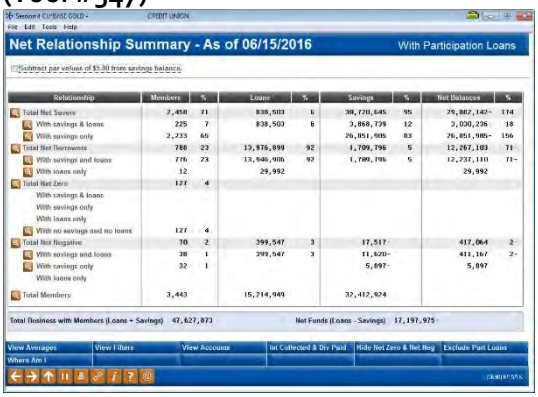


Loan Payments Analysis	Talking Points
Analyze payments received with payments expected for a given month *Identify members overpaying on their loans or who paid off the entire balance* *Thanks to client feedback, this was reorganized with the 16.07 release to make it easier to analyze payments!*	Find the variance in expected payments versus actual payments received for your loan portfolio. Contact groups of individuals based on their payment activity (over payments, under payments, early payoffs, etc.). Get a weekly breakdown to see when payments are made during the month.

Look-to-Book Ratio Analysis (Tool #484)

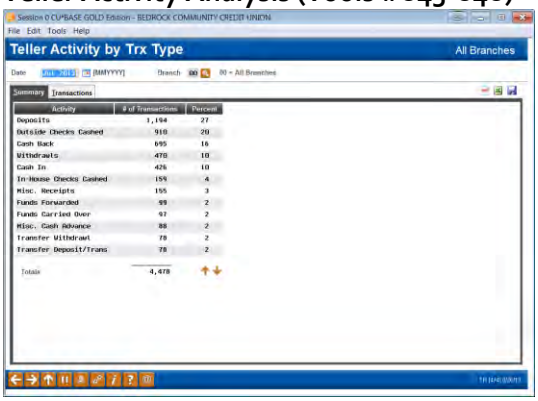
Look-to-Book Analysis	Talking Points
Analyze loan application data and the credit scores of your applicants to see how many loans are being approved, denied, and left pending in each range *Added with the 16.10 release*	Find out how long loans remain in a pending status or how long it took to book or be denied. Filter results for a narrower look at your loan pipeline. Dig deeper to find out how many members vs. non-members are applying in each credit score range; what is the high/low and average score of apps for mortgages; etc.

Net Relationships Dashboard (Tool #547)



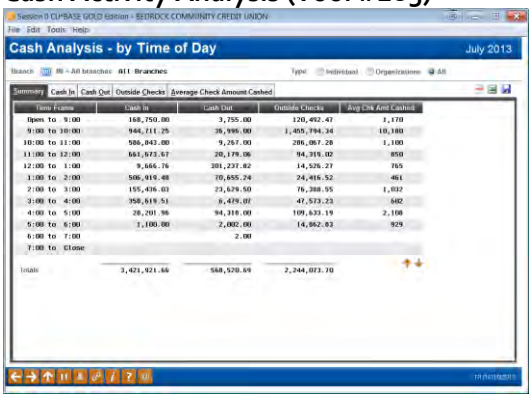
Net Relationships Analysis	Talking Points
Split up your membership based on their relationship with your credit union *Identify net savers, net borrowers, and members with zero balances or who are net negative*	Incredible level of depth gives you information on your membership from the highest level down to a very granular one. Identify members with zero balances to market to them or get them off your books. View patronage by month and by age, and balances by member age for the subset of members selected.

Teller Activity Analysis (Tools #843-848)



Teller Activity Analysis Tools	Talking Points
Teller activity tracking by branch location including time of day and day of month *This screen displays Teller Activity by Transaction Type and is accessed by selecting Teller Activity by Trans Type (Tool #847)*	Excellent resource for determining member lobby trends. Great tools for helping determine teller staffing levels and more Another location for reviewing member Shared Branch Activity analysis. Analysis tools for detailing teller activity by time of day, day of week and day of month.

Cash Activity Analysis (Tool #185)

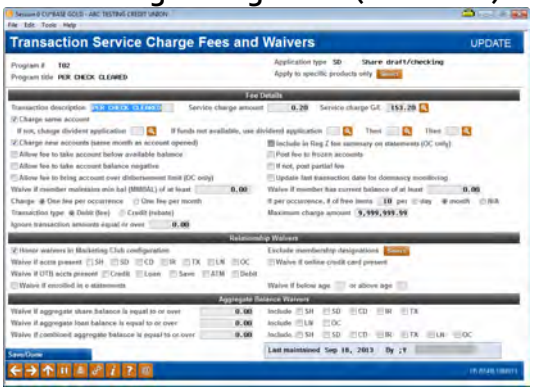


Cash Activity Analysis	Talking Points
Ability to monitor cash movement (both in and out) for previous month and by individual branch *This screen displays Cash Analysis by Time of Day as of month end*	Tool for verifying the activity of cash flowing in and out of CU & types of checks coming across the counter. Great tool for assisting credit union in cash ordering. May display by individual branch for tracking cash activity trends, volumes of checks being deposited (Check 21 investment requirements); avg check cash amount.

Statement Reconciliation Dashboard (Tool #825)

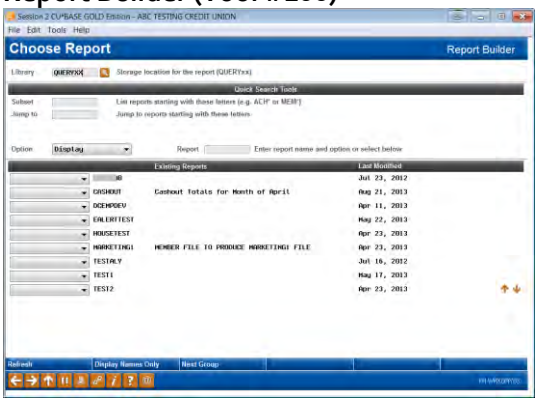
Statement Recon	Talking Points
*Ability to reconcile statement activity in CU*BASE to your monthly invoice* *Use it as an analytical tool to decide whether a new statement strategy is needed*	Detailed account of statements, breaking down production to see how many members qualified, how many statements were suppressed, and more. Trend activity over 8 statement periods at once. Zoom in on a single period to see what styles were used and what inserts were included.

Service Charge Configuration (Tool #810)



Cash Activity Analysis	Talking Points
Redesigned fee configuration allows credit unions to easily design new service charges for revenue generation *More controls given to the credit union and auditing functions let management set up fees the way they want them to work*	Updated configuration flow to make it easier to learn and more intuitive to work with. New generic notice events created to allow you to notify members of fee postings. Test configured fees to see how they'll affect your membership before they go live. New fee types allowed (annual fees, loan fees, wrong address, and more).

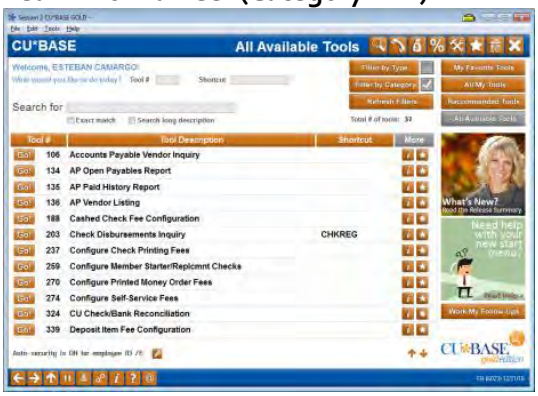
Report Builder (Tool #100)



Query	Talking Points
This screen is Report Builder "command central" and contains access to all of the options available for setting up your report or inquiry	Powerful database tool powered by IBM provided at no additional cost. Allows access to every data file to create custom reports as desired. Dozens of canned reports available to utilize as desired; query training also provided by CU*Answers often.

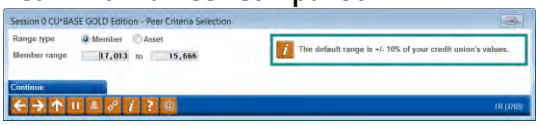
Learn From a Peer – 10 min

Learn From a Peer (Category LFP)



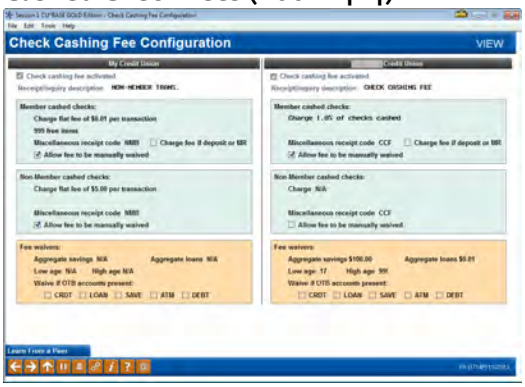
Marketing Functions	Talking Points
*Centralized location for CU*BASE credit union peer analysis* *Includes Site-Four credit unions (CU*South and CU*NorthWest as well as three self-processors)*	Compare your credit union's configurations, tiered services programs, and rate structures with other comparably sized credit unions on the network. Compare up to eight different fee configurations, and counting!

Learn from a Peer Comparison



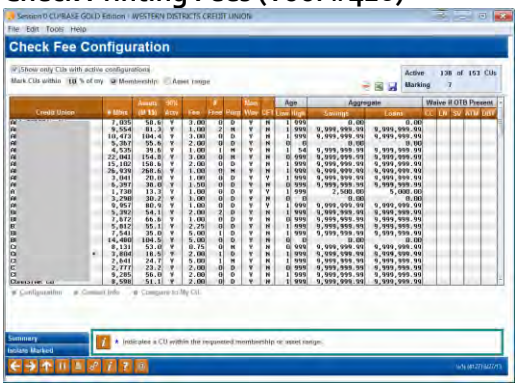
Setting Your Comparison Group	Talking Points
Create a peer group to compare your credit union with similarly sized credit unions	Set ranges by either number of members or asset size for your comparison, then select from the list generated.

Cashed Check Fees (Tool #424)



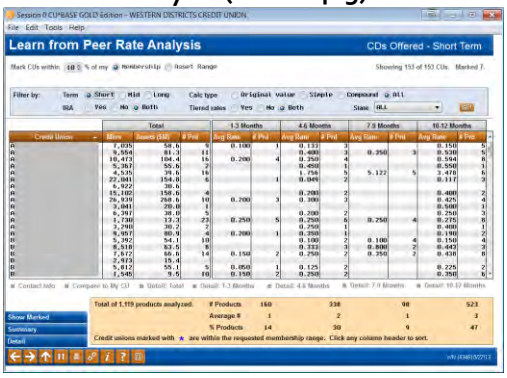
Check Cashing Fee Configuration	Talking Points
The ability to compare configuration side-by-side with another CU	A tool to aid in designing fee structure around the cost of check cashing transactions for members and non-members.

Check Printing Fees (Tool #426)



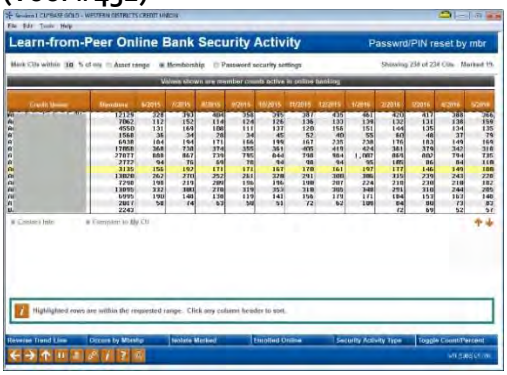
Compare Check Printing Fees	Talking Points
Compare your check printing fee configuration with EVERY credit union on the network, all at once! *Similar dashboards available for money order, phone transfer, and self service fees, and even Tiered Service configuration*	Isolate only the credit unions within x% of your membership or asset range. Export to PDF and Excel options available. Summary information available for most used, average, high, and low fee amounts. Sortable by column.

CD Rate Analysis (Tool #425)



CD Offering Comparison	Talking Points
Extensive CD product and rate comparison with every credit union on the online network *Share rate and loan rate analyses also available!*	Isolate only the credit unions within x% of your membership or asset range. View summary statistics or view based on term length. Drill down to even greater detail to view the product configuration for any one product.

Network Password Reset Activity (Tool #432)



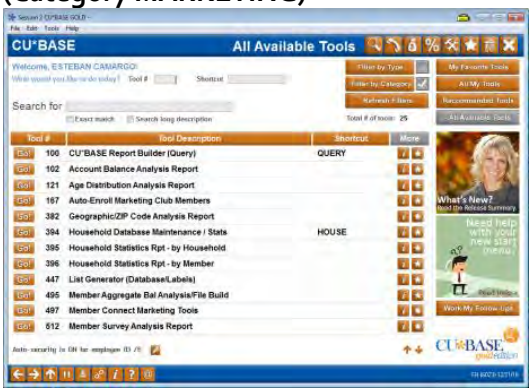
Netwrk Passwrd Reset Activity	Talking Points
Compare online banking password reset activity relative to other credit unions in the network	Compare information on member enrollment, active use, disabled passwords, password resets, password change reminders, and member declined password changes.

Marketing – 20 min (includes Know Your Members/Industry)

List Generator (Tool #447)

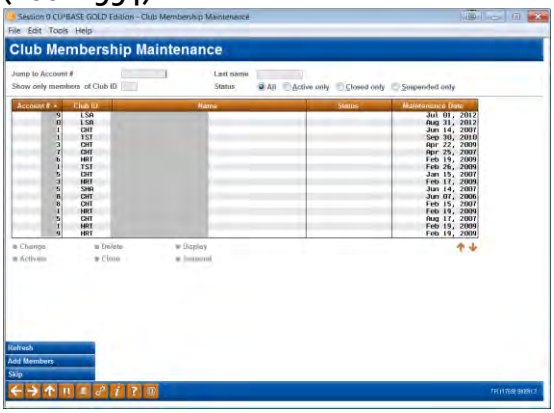
List Generator	Talking Points
Powerful tool to generate member lists for the purposes of Query or marketing *Dashboard added with 16.10 release*	Simple yet extremely powerful tool for creating member list for the purposes of sending marketing communications. Narrow list by robust combination of member demographics, products and services used, products and services <u>*not*</u> used, and more.

Marketing Functions (Category MARKETING)



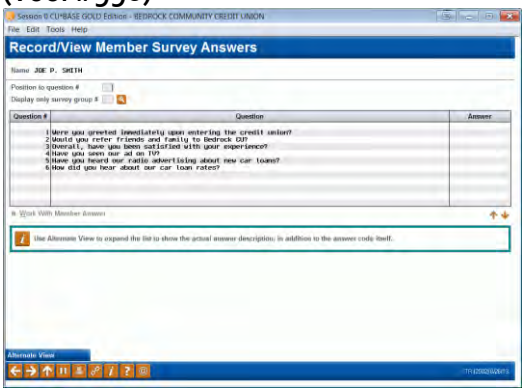
Marketing Functions	Talking Points
Centralized location for Credit Union Marketing functions	A marketer's dream screen for providing an array of Marketing analysis inquiry and report functions.

Work With Marketing Club Members (Tool #994)



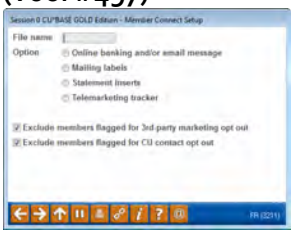
Work with Marketing Club Members	Talking Points
Variety of daily and monthly tracking options for determining member eligibility for benefits *CU*BASE will suspend and reactivate members daily/monthly as based upon tracked status* *Marketing Clubs offer a huge benefit to grouping members sharing a common bond to encourage participation through a set of rewards*	Different than tiered service in that a member must join and possibly even pay dues. Ability to auto-enroll members meeting desired conditions. May offer fee waivers and Special Rate benefits (loans, CDs); display as a "benefit" transaction on statements for regular reinforcement of benefit provided. Link Marketing Club participation to Tiered Service points earned.

Work with Member Survey Response (Tool #996)



Work with Member Survey Response	Talking Points
*This is the first of two screens used to fill in a member's responses to your CU*BASE Member Survey* *This screen shows all of the questions configured for the member survey, along with any responses already recorded for this member*	Survey tools promote knowing your members better, creating stronger bonds for relationship building. Allows compiling a list of multiple-choice questions for member response; How satisfied are your members? What motivates your members? Surveys may be completed via Online Banking option. Use Tools #512-514 for configuration and results.

Member Connect Marketing Tools (Tool #497)



Member Communication	Talking points
*This screen provides a single place to access several different CU*BASE marketing tools for communicating with your members*	The advantage of Member Connect, aside from bringing everything together into one handy location, is that it allows you to create a single database file of member account numbers and email addresses, then use that same file to crate online banking messages, mailing labels, selective statement inserts and telemarketing trackers.

Tiered Svcs Monthly Comparison (Tool #856)

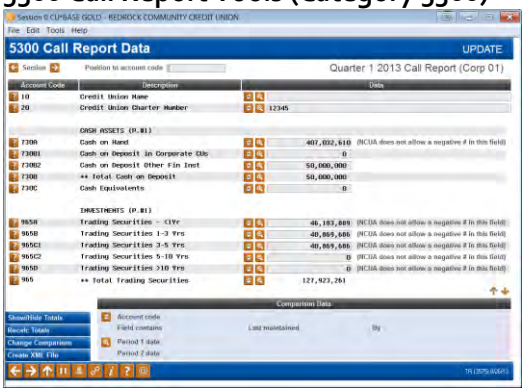
Comparative Tiered Scoring Analysis	Talking Points
Online Trend analysis tool for comparing member relationships and goal setting by product for select periods of time *Built in member contact lists for reaching out to these members and promoting new features available*	Embedded trend analysis tool for helping determine product use and penetration over time—great for helping determine if marketing plan; product penetration strategies are working; need to be revised, etc. Ability to compare the value of moving members up the food chain for participation (i.e. comparing base level member to platinum level for product and services usage).

Targeted Tiered Score Analysis (Tool #840)

Member Communication	Talking points
Similar to Tiered Services Monthly Comparison except it allows you to analyze the participation of a specific segment of your membership by Tiered Service scoring. *New goals added to Tiered Service configuration including eNotice, eAlert, and Mobile Text enrollment, valid email, and more*	Create a very specific segment of your membership to compare against entire database. How do they score differently? Isolate a group by age, gender, credit score, branch, member designation, and much more. Drill down even further to compare by all five Tiered Services goals. Isolate a subsection and then export for Member Connect marketing.

Audit and Compliance – 20 min

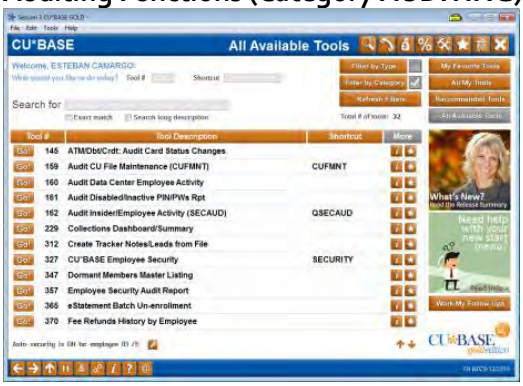
5300 Call Report Tools (Category 5300)



This screen is accessed via Tool #362.

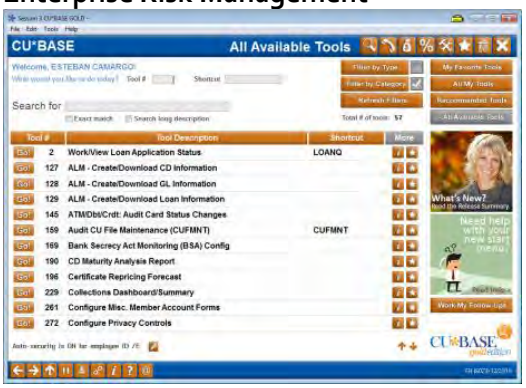
5300 Call Report Data	Talking Points
*Several functions embedded within CU*BASE to automate quarterly 5300 Report* *Critical edits used by NCUA will significantly reduce the most common errors people will find when using the upload function*	Useful tool for CEOs to streamline cumbersome process. Includes various trending analysis tools. Ability to directly upload Call Report data to NCUA.

Auditing Functions (Category AUDITING)



Auditing Functions	Talking Points
Daily internal audit activities consolidated to a single screen	Provides a single source for daily BSA, OFAC, FIDM, FinCEN, and Dormancy activity report tracking. Excellent tool for instantly auditing processes performed by member or staff. "Auto Tracker" tool that tracks member activities related to compliance (OFAC, FIDM, BSA, Dormancy); writes out a conversation note to member's ongoing tracker.

Enterprise Risk Management



ERM	Talking Points
*Headquarters for the new CU*BASE Enterprise Risk Management system* *Multiple categories to narrow risk management jobs*	Six new Risk Management categories allowing credit unions to monitor the following areas of risk management: credit, interest rate, liquidity, concentration, transaction, and compliance. Any credit union of any size can use these tools to develop a strategy for monitoring, managing, and controlling its risk, without the need to purchase ancillary systems.

CU*ANSWERS

A Credit Union Service Organization

Discover more!

CU*Answers
6000 28th Street SE
Grand Rapids, Michigan 49525
(800) 327-3478

cuanswers.com

Proud Member of the cuasterisk.com Network