Communication with Members

When Members Receive Emails and Online Banking Messages

WHEN IS A MEMBER CONTACTED?

Communication with members is a key component for successful customer service by a credit union. CU*BASE sends emails or **It's Me 247** online banking messages to member to alert them of changes to their account, for example, a new online banking password, an updated email address, or enrollment eStatements. This document provides a detailed look into what changes (by the member in **It's Me 247** or by the employee in CU*BASE) result in communication, as well as whether this communication comes in the form of an online banking message or as an email notification.

CONTENTS

| NFORMATION ABOUT THE MEMBER | 2 |
|---|---|
| Online Banking Password Change | 2 |
| Changes to Personal Information Via "It's Me 247" | 3 |
| CHANGES TO PERSONAL INFORMATION IN CU*BASE | 4 |
| eAlerts and eNotices | 5 |
| ENOTICE AND EALERT ENROLLMENT SCREENS | 5 |
| e-Statements | 7 |
| Change of Status | 7 |
| E-STATEMENT NOTIFICATION | 7 |
| Online Banking Indemnification Not Required for eStatements | 7 |
| Un-enrolling a Batch of Members | 8 |
| Personal Internet Branch (PIB) | 9 |

INFORMATION ABOUT THE MEMBER

ONLINE BANKING PASSWORD CHANGE

The system automatically generates an email notification any time a member makes online banking password change. This email is sent whether the change is made online by the member (in the Preferences area of **It's Me 247**) or by an employee in CU*BASE (via **Tool #14** *Member Personal Banker*).

This is a security feature that is intended to warn members if someone else initiates a password change on their accounts without their knowledge. The content of the email reads as follows. (The text changes slightly if the change was made in CU*BASE.)

Example of Message

Your online banking password was changed 08/04/10. For your protection we are sending this message as confirmation to verify that this change was made according to your instructions.

If you did not initiate this change, please contact your credit union immediately. Remember that if you have more than one membership at the credit union, the change may only have affected one of these accounts.

ABC Credit Union 616-555-1212 www.abccreditunion.com

- NOTE: This email ends with the credit union's Signature Line (SL) message to further confirm the message has come from the credit union. This is configured in the Master Message Center. (Refer to the *Marketing Campaigns with Member Connect* booklet on the CU*BASE Reference Page for details.)
- The message is slightly different depending on whether the change was made by the member or by an employee.

CHANGES TO PERSONAL INFORMATION VIA "IT'S ME 247"

The system automatically sends a confirmation online banking message to members any time they make a change to the "My Information" page in the Preferences section in **It's Me 247** (see below for example). Additionally, an email address is sent to the member when changes are made to the items listed below with an asterisk next to them. If the member changes his or her email address, an online banking message and two confirmation emails are sent (one to the old email address and one to the new one).

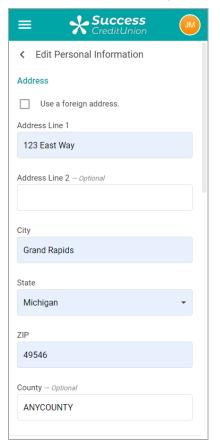
• The emails that are generated are formatted in a similar style as the online banking message shown in the previous section.

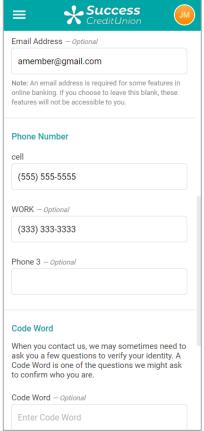
On the "My Information" page members can make changes to the following items:

- Address Line 1*
- Address Line 2*
- City*
- State*
- ZIP*
- County

- Cell Phone*
- Work Phone
- Third Phone Number
- Email*
- Code Word

Personal Information Page in It's Me 247 (Top and Bottom of Page)





• NOTE: If the credit union is configured to review these changes prior to the system making the change, the online banking message (or email where applicable) are sent when the approval is made.

CHANGES TO PERSONAL INFORMATION IN CU*BASE

When the member's email address is changed by an employee in CU*BASE, an online banking message and two confirmation emails are sent to the member (one to the old address and one to the new address).

If an employee uses CU*BASE to make a change to any of the other items listed on the previous page, as well as to the member's name, the member will receive an online banking message to confirm that the change was made. Members also receive email notification if the change is made to the Name, Address (Line 1 and Line 2), City, State, Zip code and the phone number field of the lowest sequenced contact number. (A masked account number – all but the last two numbers - will assist members if they have more then one membership.)

The member will receive a message similar to the one shown below:

Your {address} on account #xxxxxx35 was changed on $\{mm/dd/yy\}$. For your protection, we are sending this message as confirmation to verify that the change was made according to your instructions.

If you did not initiate this change, please contact your credit union immediately. Remember that if you have more than one membership at the credit union, the change may have only affected one of these accounts.

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EALERTS AND ENOTICES

Members can enroll to receive eAlerts and eNotices through **It's Me 247**. Employees can also assist a member to enroll in these services via CU*BASE.

The eNotices and eAlerts themselves are sent to the member as online banking messages. If the member's email address is valid in the system, the member can also select to receive an email notification whenever eAlerts or eNotices are sent. Any time the member's email is marked as invalid, however, the member will cease receiving these email notifications until the condition is corrected.

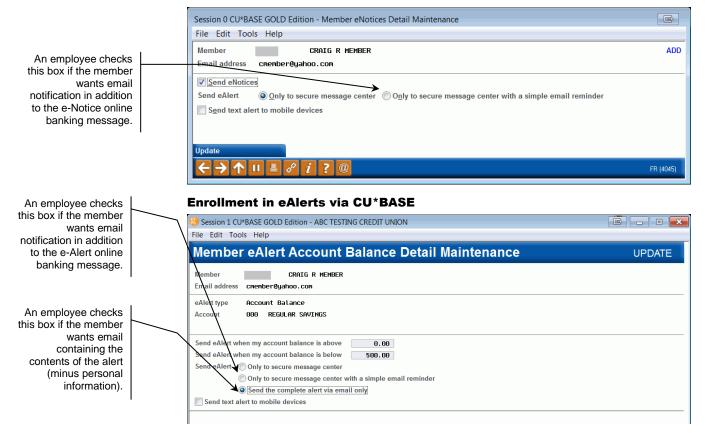
- Members can enroll in eNotices and eAlerts even if they have an invalid email address in the system. They require a valid email address only to receive the email notifications.
- Members enrolled in Mobile Text Banking can receive text eAlerts.

Members are alerted that their address has been marked as invalid first thing upon entering online banking, thus giving them an immediate option to update it. They also have the opportunity to change the address when they enroll in eNotices or add an eAlert. Messaging in CU*BASE alerts employees that the email address is invalid, should the member select to receive the email notification.

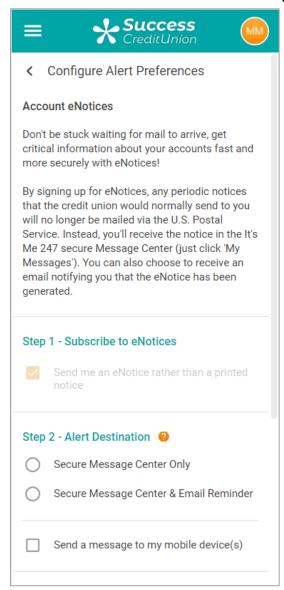
ENOTICE AND EALERT ENROLLMENT SCREENS

Following are samples of the screens used for eNotice and eAlert enrollment:

Enroll in eNotices via CU*BASE



Enrollment in e-Notices via Online Banking



• NOTE: eNotices are considered a form of eAlert in online banking. Members see a similar format for eAlert enrollment

E-STATEMENTS

ENROLLMENT

When the member enrolls, they will receive the following message:

Email Received by Member

Your request for credit union e-Statement enrollment has been received. Thank you! If you received this message in error, please reply to the above email address.

CHANGE OF STATUS

Whenever members change their eStatement enrollment status, either to enroll or unenroll, the members receive both an email notification and a secure online banking message confirming the status change. These emails are generated both when the member makes the change in online banking and when an employee makes the change in CU*BASE.

A valid email may be required in order for the member to be able to enroll in eStatements. (Credit unions can select whether to require a valid email address for their members using eStatements in their eStatement configuration.)

During enrollment via CU*BASE, there is an email address field for the employee to either enter an email address if one does not exist in the system or to update the email address if it is incorrect. Members can easily change their email address via online banking prior to enrolling in eStatements.

E-STATEMENT NOTIFICATION

Each time an eStatement is generated, the member receives an email notification that the eStatement is ready for viewing. Credit unions generally require that the member have a valid email address in the system for enrollment, to ensure the system also has a valid email address to which to send the notification.

For credit union requiring a valid email address for eStatements: With this configuration, a member will receive a paper statement whenever the email address is marked as invalid in the system. (An eStatement is still generated, however, and the member remains enrolled in eStatements.) Once the email address is updated, the member will cease receiving the paper statements and will resume receiving the email notification. (Rare exceptions to this are when credit unions have specifically selected to offer members the option to receive both paper statement and email notification, for example during an initial enrollment period.)

ONLINE BANKING INDEMNIFICATION NOT REQUIRED FOR ESTATEMENTS

Once a member is enrolled in eStatements, the system begins generating eStatements for the member. The member does not need to log into online banking and accept the Online Banking Use Agreement. To audit the creation of eStatements to only members who have logged into online

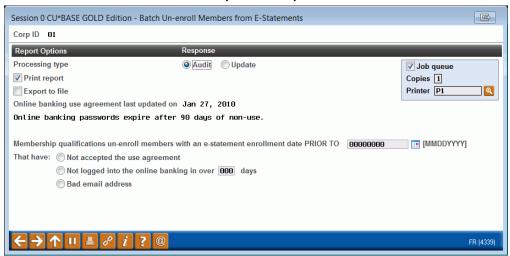
banking, use the batch unenroll feature covered in the next section of this booklet.

UN-ENROLLING A BATCH OF MEMBERS

The member will receive an email when they are unenrolled from eStatements.

You can unenroll members from eStatements using the feature below. This feature lets you gather a batch of members according to their e-Statement enrollment status, compared to either their Use Agreement acceptance date, or their last logged in date, or even the status of their email address, and then elect to un-enroll them from e-Statements all at the same time. This screen allows you to run an Audit and prints a corresponding report. After evaluation, select the Update mode.

eStatement Batch Un-enrollment (Tool #365)



Following is the email received by the member:

Email Received by Member

Credit Union E-Statement Unenrollment

Your request for un-enrollment of the e-statement program has been received.

If you received this message in error, please reply to the above email address.

PERSONAL INTERNET BRANCH (PIB)

Personal Internet Branch (PIB) provides a layered security approach to add additional authentication controls and member personalization features to It's Me 247. Through an individualized account on a separate web application, members can use PIB to customize multiple, configurable controls that govern how their online banking account behaves. For example, PIB allows members to control the day of week or time of day their accounts can be accessed, or to define additional confirmation passwords for certain activity in their accounts, such as a transfer over a certain dollar amount.

Members will receive online banking messages whenever PIB settings are changed or when an infraction of a PIB setting occurs. For example, an online banking message is sent to a member if an incorrect confirmation codes is entered or if someone attempts to access an online account outside of the PIB-allowed hours.