Choosing a Document Solution

Inside this document you will find strategic document-imaging tactics and solutions for CU*BASE core processing credit unions.

How are you planning to manage your documents within your credit union?

When it comes to electronic document images at your credit union a few things stand out. First, they’re important to your operations. Gone are the days of back office archives for research for a couple types of documents on optical platters. Electronic documents have moved from the back office to the front line. They’re how you do business with today’s member, reaching them to perform transactions wherever their mobile devices take them. Members expect a level of service that is intolerant of antiquated paper driven processes. With this in mind having the right solution for your credit union and members to meet these expectations is imperative.

Secondly, we know one size doesn’t fit all. Not all memberships or credit unions are identical, rather they are quite diverse. Size, budget, culture all vary widely from credit union to credit union and therefore solutions need to address this.

Lastly, an imaging solution needs to be tightly integrated to your core data processing system. Without integration, gaps in workflow can provide an experience for your members that is undesirable while staff work around and struggle through disjointed solutions. It’s with this in mind we have created the solutions within this document that were crafted hand in hand with the core system, online banking programming teams and solution architects. The result? Three different solutions for varying needs with different functionalities, at varying price points, that are tightly integrated with your core data processing system, CU*BASE, and your member’s online banking platform It’s Me 247 to provide the experience your members and staff expect from an imaging solution in today’s service driven culture.

Contact Information:

Imaging Solutions
CU*Answers
6000 28th Street SE
Grand Rapids, MI 49546
(800) 327-3478

www.cuanswers.com/products/imaging-solutions
Online & Enhanced Online Imaging Strategy

We Own

Our online and enhanced online strategy are hosted solutions that do not require a server at your location. Other names for this type of solution are Service Bureau, SaaS, ASP, and Cloud. We own:

- Server maintenance patches and upgrades
- Physical security
- Disaster recovery
- Security from electronic threat
- Routine audits for unreadable documents
- Daily monitoring of system log files
- Software application upgrades
- Purging data and archival to DVD
- Integration with your CU*BASE system
- Integration with It’s Me 247 online banking

You Own

With the online and enhanced online solutions you take ownership of:

- Verifying data is making it to the vault properly
- Creating contingency plans in case the vault data should become unavailable in the short term or indefinitely
- Auditing data as it is archived to make sure indexes are correct, images are readable, signatures are where they are needed and the right documents and pages are archived as desired
- Subscribing to data archival DVDs where your retention schedule dictates or to mitigate disaster recovery risks as you deem necessary

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Want a simple solution?

The Online and Enhanced Online Imaging Strategy options requires less upfront costs while also not requiring a server at your location and allowing you to focus less on the maintenance of the system.
In-House Imaging Strategy

**We Own**

With the in-house strategy, the server is at the credit union, and you are responsible for managing, maintaining and backing it up. This option affords much more flexibility but requires a greater initial capital outlay. We own:

- Providing releases that are low impact on your operations to implement
- Release documentation
- Release training
- Documentation on how to implement the release
- Recommendations and best practices for your system
- Specifications and requirements for your system (as documented in the “Getting Your Releases from CU*Answers Imaging Solutions” Guide)

**You Own**

With the in-house solution, you own:

- Loading releases as necessary to ensure system stays up to date **
- Reading/disseminating release documentation to your team and attending release training
- Workstation software application and peripheral maintenance
- Complying with specifications and requirements for your system to facilitate integration with CU*BASE and It’s Me 247
- Following recommendations and best practices for your system
- Server maintenance and upgrades*
- Disaster Recovery*, physical security and protection from electronic threat
- Purging data from your system and creating archives to disk as needed
- Daily monitoring of system and job logs
- Verifying data is making it to the vault properly
- Auditing data as it is archived to make sure indexes are correct, images are readable, signatures are where they are needed and the right documents and pages are archived as desired
- Controlling access through user and group permissions and maintenance

*Complete Care Available
**Release management available and recommended

The In-House Imaging Strategy option requires a larger upfront cost, but allows the credit union to own and manage additional areas of their imaging strategy.
<table>
<thead>
<tr>
<th><strong>Retention Periods</strong></th>
<th><strong>Online</strong></th>
<th><strong>Enhanced Online</strong></th>
<th><strong>In-House</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Receipts</td>
<td>3 years</td>
<td>3 years</td>
<td>Set by Credit Union</td>
</tr>
<tr>
<td>Photo ID</td>
<td>Indefinite</td>
<td>Indefinite</td>
<td>Set by Credit Union</td>
</tr>
<tr>
<td>Loan Documents</td>
<td>6 years</td>
<td>6 years</td>
<td>Set by Credit Union</td>
</tr>
<tr>
<td>Membership Documents</td>
<td>Indefinite</td>
<td>Indefinite</td>
<td>Set by Credit Union</td>
</tr>
<tr>
<td>Reports</td>
<td>90 days</td>
<td>90 days</td>
<td>Set by Credit Union</td>
</tr>
<tr>
<td>eStatements</td>
<td>18 months</td>
<td>18 months</td>
<td>Set by Credit Union</td>
</tr>
<tr>
<td>Credit Bureau Reports</td>
<td>Life of the loan</td>
<td>Life of the loan</td>
<td>Set by Credit Union</td>
</tr>
<tr>
<td>Tax Documents</td>
<td>3 years</td>
<td>3 years</td>
<td>Set by Credit Union</td>
</tr>
<tr>
<td>Accounts Payable</td>
<td>18 months</td>
<td>18 months</td>
<td>Set by Credit Union</td>
</tr>
<tr>
<td>Board Minutes</td>
<td></td>
<td></td>
<td>Set by Credit Union</td>
</tr>
<tr>
<td>Checks</td>
<td></td>
<td></td>
<td>Set by Credit Union</td>
</tr>
<tr>
<td>Other documents as deemed necessary by the credit union</td>
<td></td>
<td></td>
<td>Set by Credit Union</td>
</tr>
<tr>
<td>Data available to credit union on DVD</td>
<td>Yes, fees apply</td>
<td>Yes, fees apply</td>
<td>Yes, via ArchView module, no additional cost</td>
</tr>
</tbody>
</table>
## Permitted Document Types

<table>
<thead>
<tr>
<th>Document Type</th>
<th>Online</th>
<th>Enhanced Online</th>
<th>In-House</th>
</tr>
</thead>
<tbody>
<tr>
<td>Receipts</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
</tr>
<tr>
<td>Photo ID</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
</tr>
<tr>
<td>Loan Documents</td>
<td><strong>Limited</strong></td>
<td>✔️</td>
<td>✔️</td>
</tr>
<tr>
<td>Membership Documents</td>
<td><strong>Limited</strong></td>
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<tr>
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<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
</tr>
</tbody>
</table>

*Limited means only certain documents are permitted. Consult the online and enhanced online warranty documents for a complete list.

## Features

1. **Packages Forms Workflow**
   - Available to In-House participants

2. **Credit Union Controlled Retention Schedule**
   - Available to In-House participants

3. **Print Document to Vault Feature**
   - Available to Enhanced Online and In-House participants

4. **Data Migration From Previous System**
   - Available to In-House participants

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Check out pricing on the back.
# Ballpark List Prices

The purpose of this page is to provide very rough, ballpark system costs. There are other costs not listed below (such as hardware) as well as potential discounts. This data should not be relied upon and can change without notice. You should obtain a detailed pricing quote with exact costs for your situation. See the current CU*Answers Imaging Solutions pricing guide for more detailed pricing.

<table>
<thead>
<tr>
<th>Receipts Module</th>
<th>Bundled Modules $3,000 one-time setup fee. No monthly fees.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Forms Module</td>
<td>$100 setup fee for Accounts Payable Invoice Capture</td>
</tr>
<tr>
<td>Forms module requires individual forms programming, costs vary based on form type, custom bid provided.</td>
<td></td>
</tr>
<tr>
<td>Packages-for forms workflow/eSigning</td>
<td>Packages n/a</td>
</tr>
<tr>
<td></td>
<td>$150 setup fee for single form eSigning</td>
</tr>
<tr>
<td>Reports Module</td>
<td>Included in above bundled modules.</td>
</tr>
<tr>
<td>Statements Module</td>
<td></td>
</tr>
<tr>
<td>Browser-based Staff Access</td>
<td></td>
</tr>
<tr>
<td>DVD Archives of Data</td>
<td>*$311/mo.</td>
</tr>
<tr>
<td></td>
<td>*Assumes 10K Members</td>
</tr>
<tr>
<td>One Time Fees</td>
<td>$3,250</td>
</tr>
<tr>
<td>Monthly fees (includes release management)</td>
<td>n/a</td>
</tr>
</tbody>
</table>
### Enhanced Online

Based on Membership Size

- **Bundled Modules**: $3000 one-time setup fee.
- **Monthly per member fees apply**:
  - 1 – 3000: $100/month.
  - >7500: $500/month.
- **$250 setup fee**

### In-House

Example prices based on a 10k member CU

- **$311/mo.**  
  *Assumes 10K Members*

### In-House

Example prices based on a 30k member CU

- **$811.66**  
  *Assumes 10K Members*
Who is the CU*Answers Imaging Solutions Team?

The CU*Answers Imaging Solutions Team puts some serious talent in your corner!

- One Imaging Strategist with 16 years experience working document images exclusively in the credit union space.
- Three dedicated programmers working on dedicated Imaging Solutions for CU*BASE.
- Three Account Executives total—two with years of CU*BASE network and systems experience, one with a decade of experience with CU*BASE data center operations.

How are they helping you with your Imaging Strategy and what’s the difference they guarantee?

This team has created imaging solutions that are an inherent part of your core data processing system. They’ve accomplished this by having their Imaging Strategist and programmers work directly with the VP of Software Development for both CU*BASE and the It’s Me 247 online and mobile banking suite. Together they have created solutions that fit hand-in-glove with your core processing tools to make your imaging solution an integral part of your day-to-day operations.

Beyond the software tools, this team will follow through with the same exceptional release documentation, training and implementation processes you’ve come to expect from CU*Answers, to prepare and equip you to leverage the release. They ensure you don’t fall behind and that the features will work for you.

Obviously, this can’t all happen without your participation. Read on to learn your role and the requirements for making your imaging solution top notch and all you wish it to be.

Getting Started / Questions?

No matter which solution is right for you, we have experts that are here to help. We will work with you to find a solution that meets your needs. Below is contact information for the experts that can help you get started!

For questions about the solutions available to you or any other aspect of your imaging strategy, contact:

John Beauchamp  
V.P. of Professional Services - Imaging Solutions  
800.327.3478 or 616-285-5711 x228  
jbeauchamp@cuanswers.com

For information on network management or disaster recovery and high availability, contact:

Matt Sawtell  
AVP Managed Technology Services  
866.458.1174 or 616.974.1174 x177  
msawtell@cuanswers.com