



Wed 10/10/2018 11:43 AM

CU Answers Client News

Congratulations to the Winners of the 2018 Imaging Solutions Contests!

To: CU Answers Client N

ATTENTION ONLINE AND SELF-PROCESSING CREDIT UNIONS



The 2018 Imaging Solutions Contests, which ran from October 2017 through September 2018, have now come to a close, and CU\*Answers is pleased to announce our winners!



**Race to be the 1<sup>st</sup> place eCloser** - \$10,000 prize for the winners of our Online Imaging Solutions Contest and our In House Imaging Solutions Contest:

**Online:** Auto Owners Credit Union – 100% of all loans booked signed electronically

**In House:** MUNA Credit Union – 87% of all loans booked signed electronically!



**eSignature Explosion** - \$1,000 prize for the winners of our Online Imaging Solutions Contest and our In House Imaging Solutions Contest:

**Online:** Alabama Law Enforcement Credit Union – 109 documents per 1,000 members per month average.

**In House:** Frankenmuth Credit Union – 68 documents per 1,000 members per month average.



**Virtual Strongbox Dash for Cash!** - \$1,000 prize:

1<sup>st</sup> Street Credit Union – Net Change of 3.78% penetration.

Congratulations again to our winners! These credit unions really know how to earn from their innovation while adding convenience for their members!

If you would like more information about these or other Imaging Solutions services, including how these can help you to better serve your members, [visit our website today.](#)

Applying for a loan within Itsme247 and eSignature loan closings has been a game saver for our credit union, as we serve members in 26 states. Members are very satisfied and comfortable with this service. Extra bonus--positive loan growth in 2017 & 2018.

A big **Thank You** to CU\*Answers and Edoc Innovations in making this happen for our credit union.

Patty Fox  
Manager | Credit  
Union  
Auto-Owners  
Insurance  
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And now for the rest of the story...



## Race to be the 1st Place eCloser - Inhouse Clients

Data as of: 9/30/2018



## Race to be the 1st Place eCloser - Online Clients

Data as of: 9/30/2018

Rank	CUID	CU Name	Total eClosings	Percent of All New Loans
1	3820	MUNA FCU	1,301	87.26%
2	272	DOLFCU	862	75.22%
3	173	New Horizons Credit Union	517	45.96%
4	236	Bridge Credit Union	671	41.39%
5	112	Frankenmuth Credit Union	4,507	37.72%
6	3807	Jefferson Credit Union	451	35.34%
7	283	COPFCU	356	28.39%
8	268	Everence FCU	554	28.37%
9	142	Sioux Empire Federal Credit Union	788	28.22%
10	217	NorthStar Credit Union	728	27.24%
11	3300	Harris County Federal Credit Union	563	27.02%
12	229	Building Trades Credit Union	371	25.14%
13	185	First Financial Credit Union	358	24.57%
14	3225	Ripco Credit Union	544	22.67%
15	250	River Valley Credit Union	393	22.14%
16	274	Destinations Credit Union	174	21.19%
17	670	Brewery Credit Union	355	18.94%
18	200	Honor Credit Union	3,171	18.66%
19	3840	Aneca Federal Credit Union	176	17.15%
20	187	Heartland Credit Union	677	15.46%
21	3430	Cumberland County Federal Credit Union	569	15.08%
22	182	Sentinel Federal Credit Union	248	14.39%
23	129	Quest Federal Credit Union	328	13.99%
24	222	Park City Credit Union	290	13.31%
25	133	Alpena Alcona Area Credit Union	793	13.27%
26	660	San Antonio Citizens FCU	390	12.91%
27	114	Delta County Credit Union	383	11.50%
28	122	Awakon Federal Credit Union	336	10.80%
29	271	VIRIVA COMMUNITY CREDIT UNION	104	9.65%
30	115	AAC Credit Union	256	7.69%
31	264	Verve A Credit Union	951	7.40%
32	166	Diversified Members Credit Union	338	7.24%
33	171	CommStar Credit Union	56	6.59%
34	176	Community West Credit Union	169	5.79%
35	265	Chief Financial Federal Credit Union	190	3.22%
36	199	Heartland Credit Union	170	2.91%
37	257	First Ohio CFCU	13	2.65%
38	249	Kellogg Community Credit Union	148	2.20%
39	284	Shoreline Credit Union	16	1.96%
40	273	Century Heritage FCU	31	1.83%
41	227	Day Air Credit Union	112	1.41%
42	3819	Taunton Federal Credit Union	15	0.82%
43	281	First General Credit Union	5	0.54%
44	178	Allegius Credit Union	0	0.00%
45	169	BlueOx Credit Union	0	0.00%
46	3905	CALCOE Federal CU	0	0.00%
47	184	Lake Huron Credit Union	0	0.00%
48	3843	MERIDIAN MUTUAL FCU	0	0.00%
49	203	NorthPark Community Credit Union	0	0.00%
50	3811	Old Ocean Federal Credit Union	0	0.00%
51	147	Pathways Financial Credit Union	0	0.00%
52	146	Straits Area Federal CU	0	0.00%
53	345	Superior Choice Credit Union	0	0.00%
54	3907	UANW FCU	0	0.00%
55	93	Unison Credit Union	0	0.00%

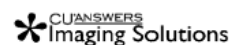
Rank	CUID	CU Name	Total eClosings	Percent of All New Loans
1	80	Auto-Owners Associates Credit Union	356	100.00%
2	288	Academic Federal Credit Union	104	82.54%
3	790	Catholic United Financial Credit Union	238	70.00%
4	287	Materion Federal Credit Union	235	37.96%
5	3925	Cal Poly Federal Credit Union	98	36.30%
6	255	Toro Credit Union	355	34.30%
7	269	MEMBERS 1st Community Credit Union	887	27.34%
8	640	Grand Trunk BC EFCU	284	26.52%
9	3823	kstate CREDIT UNION	488	23.74%
10	153	First United Credit Union	212	21.99%
11	3844	Pinnacle Credit Union	360	21.53%
12	201	Serve Credit Union	267	21.14%
13	3837	Louisiana Central Credit Union	285	17.39%
14	3831	Newark Firemen Federal Credit Union	98	17.07%
15	291	Members Source Credit Union	88	15.77%
16	289	Commodore Perry FCU	124	14.45%
17	219	ADVANTAGE CREDIT UNION	134	12.98%
18	150	West Michigan Postal Service FCU	15	11.72%
19	223	Public Service Credit Union	122	11.38%
20	380	Thornapple Credit Union	130	9.89%
21	232	Greensboro Municipal FCU	236	9.65%
22	290	SB Community Federal Credit Union	28	9.56%
23	124	AAA Federal Credit Union	86	9.42%
24	131	Allegan Credit Union	127	7.82%
25	240	East Traverse Catholic FCU	62	6.62%
26	480	Community First FCU	199	6.44%
27	285	Total Community Credit Union	63	5.86%
28	280	GCCU	59	5.70%
29	310	Focus Credit Union	51	5.40%
30	410	Forest Area Federal Credit Union	75	3.69%
31	3813	My Pensacola Credit Union	26	3.39%
32	740	Kent County Credit Union	32	3.01%
33	3914	Cheney Federal Credit Union	1	0.11%
34	213	Element Federal Credit Union	1	0.09%
35	3821	Alabama Law Enforcement Credit Union	1	0.07%
36	3936	BCS Community Credit Union	0	0.00%
37	3828	CommunityWorks FCU	0	0.00%
38	3944	County Schools Federal Credit Union	0	0.00%
39	3910	Media City CU	0	0.00%
40	3937	Metrum Community Credit Union	0	0.00%
41	3939	Northern Colorado Credit Union	0	0.00%
42	600	Peninsula Federal Credit Union	0	0.00%
43	3922	South Bay Credit Union	0	0.00%
44	3934	Thinkwise Credit Union	0	0.00%



### eSignature Explosion - Inhouse Clients

Data as of: 9/30/2018

Rank	CUID	CU Name	Total Documents	Documents per 1,000 Members
1	112	Frankenmuth Credit Union	36,639	68.11
2	3820	MUNA FCU	4,571	63.70
3	173	New Horizons Credit Union	3,706	60.98
4	272	DOLFCU	4,384	51.25
5	3807	Jefferson Credit Union	3,841	41.92
6	142	Sioux Empire Federal Credit Union	5,055	40.49
7	236	Bridge Credit Union	5,544	38.01
8	3907	UANW FCU	2,774	37.09
9	3430	Cumberland County Federal Credit Union	7,168	29.65
10	200	Honor Credit Union	24,961	26.22
11	217	NorthStar Credit Union	4,649	25.02
12	264	Verve A Credit Union	18,071	21.63
13	185	First Financial Credit Union	2,190	20.30
14	670	Brewery Credit Union	1,852	19.89
15	3840	Aneca Federal Credit Union	1,761	19.07
16	3225	Ripco Credit Union	2,406	15.33
17	283	COPFCU	1,858	15.10
18	3300	Harris County Federal Credit Union	3,144	13.84
19	114	Delta County Credit Union	1,902	13.83
20	268	Everence FCU	3,016	13.69
21	187	Heartland Credit Union	3,620	13.39
22	182	Sentinel Federal Credit Union	1,645	13.26
23	660	San Antonio Citizens FCU	2,585	13.21
24	146	Straits Area Federal Credit Union	1,721	12.81
25	229	Building Trades Credit Union	2,574	12.74
26	129	Quest Federal Credit Union	1,980	12.38
27	250	River Valley Credit Union	1,531	11.64
28	122	Awakon Federal Credit Union	1,710	10.72
29	166	Diversified Members Credit Union	2,731	9.77
30	133	Alpena Alcona Area Credit Union	3,200	9.33
31	115	AAC Credit Union	1,484	8.26
32	222	Park City Credit Union	1,755	7.74
33	171	CommStar Credit Union	905	7.50
34	271	VIRIVA COMMUNITY CREDIT UNION	751	7.17
35	274	Destinations Credit Union	549	5.82
36	249	Kellogg Community Credit Union	2,467	5.49
37	227	Day Air Credit Union	2,389	4.71
38	176	Community West Credit Union	1,289	4.43
39	169	BlueOx Credit Union	984	4.40
40	265	Chief Financial Federal Credit Union	1,151	3.63
41	199	Heartland Credit Union	1,093	2.97
42	257	First Ohio FCU	134	2.44
43	3905	CALCOE Federal CU	94	1.79
44	273	Century Heritage FCU	245	1.60
45	284	Shoreline Credit Union	116	0.96
46	3819	Taunton Federal Credit Union	196	0.86
47	93	Unison Credit Union	150	0.65
48	281	First General Credit Union	24	0.29
49	147	Pathways Financial Credit Union	25	0.07
50	3811	Old Ocean Federal Credit Union	3	0.07
51	184	Lake Huron Credit Union	1	0.01
52	178	Allegius Credit Union	0	0.00
53	3843	MERIDIAN MUTUAL FCU	0	0.00
54	203	NorthPark Community Credit Union	0	0.00
55	345	Superior Choice Credit Union	0	0.00



### eSignature Explosion - Online Clients

Data as of: 9/30/2018

Rank	CUID	CU Name	Total Documents	Documents per 1,000 Members
1	3821	Alabama Law Enforcement Credit Union	2,383	109.82
2	213	Element Federal Credit Union	3,288	61.83
3	287	Materion Federal Credit Union	1,380	57.92
4	3922	South Bay Credit Union	3,959	44.08
5	640	Grand Trunk BC EFCU	916	24.05
6	201	Serve Credit Union	1,296	21.08
7	80	Auto-Owners Associates Credit Union	729	20.38
8	3837	Louisiana Central Credit Union	855	19.14
9	3823	kstate CREDIT UNION	1,951	17.16
10	255	Toro Credit Union	589	15.94
11	3844	Pinnacle Credit Union	1,928	15.08
12	790	Catholic United Financial Credit Union	504	12.48
13	269	MEMBERS 1st Community Credit Union	2,695	12.28
14	288	Academic Federal Credit Union	436	11.20
15	153	First United Credit Union	578	9.67
16	232	Greensboro Municipal FCU	676	9.49
17	3831	Newark Firemen Federal Credit Union	287	9.15
18	380	Thornapple Credit Union	585	9.00
19	131	Allegan Credit Union	708	8.55
20	3910	Media City CU	231	7.72
21	223	Public Service Credit Union	436	7.48
22	3936	BCS Community Credit Union	231	7.25
23	3937	Metrum Community Credit Union	470	7.23
24	3934	Thinkwise Credit Union	430	6.37
25	219	ADVANTAGE CREDIT UNION	486	6.20
26	3925	Cal Poly Federal Credit Union	179	5.68
27	289	Commodore Perry FCU	399	5.20
28	291	Members Source Credit Union	408	4.92
29	150	West Michigan Postal Service FCU	44	4.84
30	3914	Cheney Federal Credit Union	263	4.08
31	480	Community First FCU	403	3.78
32	3939	Northern Colorado Credit Union	130	3.09
33	124	AAA Federal Credit Union	255	3.00
34	280	GCCU	219	2.83
35	290	SB Community Federal Credit Union	67	2.74
36	285	Total Community Credit Union	187	2.25
37	740	Kent County Credit Union	135	2.02
38	3813	My Pensacola Credit Union	124	2.01
39	310	Focus Credit Union	135	1.78
40	240	East Traverse Catholic FCU	168	1.75
41	410	Forest Area Federal Credit Union	248	1.61
42	156	Madison County FCU	25	0.23
43	3828	CommunityWorks FCU	0	0.00
44	3944	County Schools Federal Credit Union	0	0.00
45	600	Peninsula Federal Credit Union	0	0.00



# My Virtual StrongBox

## Dash for Cash



### Dash for Cash - My Virtual Strongbox Utilization

Data as of: 9/30/2018

Rank	CUID	CU Name	Product Penetration		
			Starting(9/30)	Current	Net Change
1	164	1st Street Credit Union	1.98%	5.76%	3.78%
2	200	Honor CU	0.43%	3.06%	2.64%
3	153	First United CU	3.39%	5.30%	1.91%
4	142	Sioux Empire Federal CU	1.44%	2.95%	1.51%
5	117	Madison Credit Union	0.27%	1.61%	1.34%
6	171	CommStar Credit Union	0.48%	1.41%	0.92%
7	272	Department of Labor FCU	1.93%	2.69%	0.75%
8	3934	Thinkwise Credit Union	1.69%	2.41%	0.72%
9	3903	Spokane Media Federal CU	0.60%	1.22%	0.62%
10	261	Chiphone Federal Credit Union	0.00%	0.52%	0.52%
11	3839	Geismar Complex FCU	0.53%	1.01%	0.48%
12	283	COP Federal Credit Union	0.91%	1.38%	0.48%
13	3026	Vermillion FCU	0.16%	0.63%	0.47%
14	125	Compass Credit Union	0.61%	1.08%	0.47%
15	30	ATL Federal Credit Union	1.12%	1.58%	0.45%
16	3911	Newrizons Federal Credit Union	1.04%	1.47%	0.43%
17	3833	Wymar Federal Credit Union	0.83%	1.25%	0.42%
18	279	Kansas City Credit Union	0.37%	0.77%	0.41%
19	3924	Inland Valley Federal CU	0.73%	1.13%	0.41%
20	3939	Northern Colorado Credit Union	0.37%	0.77%	0.40%
21	3831	Newark Firemen FCU	0.39%	0.79%	0.40%
22	3910	Media City Community CU	0.20%	0.56%	0.37%
23	190	TBA Credit Union	0.35%	0.71%	0.35%
24	3827	Texhillco School Employees FCU	0.63%	0.96%	0.33%
25	3821	Alabama Law Enforcement CU	1.74%	2.07%	0.33%
26	10	Western Districts Members CU	1.21%	1.53%	0.32%
27	232	Greensboro Municipal FCU	0.14%	0.46%	0.32%
28	288	Academic Federal Credit Union	0.46%	0.77%	0.31%
29	248	Wakota Federal Credit Union	0.62%	0.93%	0.31%
30	201	SERVE	0.41%	0.69%	0.28%
31	3928	Tongass Federal Credit Union	0.05%	0.33%	0.27%
32	285	Total Community Credit Union	0.14%	0.41%	0.26%
33	3844	Pinnacle Credit Union	0.30%	0.56%	0.26%
34	254	Notre Dame Federal CU	0.76%	1.00%	0.25%
35	3925	Cal Poly Federal Credit Union	0.57%	0.81%	0.24%
36	3922	South Bay Credit Union	0.89%	1.13%	0.24%
37	120	Northwest Consumers FCU	0.35%	0.58%	0.23%
38	3914	Cheney Federal Credit Union	0.17%	0.39%	0.22%
39	3936	BCS Community Credit Union	0.79%	1.01%	0.22%
40	3840	ANECA Federal Credit Union	0.45%	0.66%	0.21%
41	640	Grand Trunk (BC) Emp. FCU	0.71%	0.92%	0.21%
42	3849	Southern Gas Federal CU	0.93%	1.13%	0.20%
43	3820	MUNA Federal Credit Union	0.22%	0.42%	0.20%
44	740	Kent County Credit Union	1.12%	1.32%	0.20%
45	3842	Ocala Community Credit Union	1.06%	1.26%	0.19%
46	240	East Traverse Catholic CU	0.33%	0.51%	0.18%
47	3907	United Advantage NW FCU	0.13%	0.30%	0.17%
48	284	Shoreline Credit Union	0.58%	0.75%	0.17%
49	112	Frankenmuth Credit Union	0.46%	0.62%	0.16%
50	480	Community First FCU	0.25%	0.42%	0.16%
51	129	Quest FCU	0.65%	0.81%	0.16%
52	172	Glacier Hills Credit Union	0.41%	0.58%	0.16%
53	3225	Ripco CU	0.00%	0.16%	0.16%
54	670	Brewery Credit Union	0.51%	0.67%	0.16%
55	290	SB Community FCU	0.38%	0.54%	0.16%
56	3837	Louisiana Central Credit Union	0.17%	0.32%	0.15%
57	166	Diversified Members CU	0.28%	0.43%	0.15%
58	204	Preferred Credit Union	0.34%	0.49%	0.15%
59	114	Delta County Credit Union	0.49%	0.64%	0.15%
60	3819	Taunton Federal Credit Union	0.28%	0.42%	0.14%
61	3824	Southland FCU	0.39%	0.53%	0.13%
62	3025	Services Center FCU	0.22%	0.35%	0.13%
63	410	Forest Area Federal CU	0.38%	0.51%	0.13%
64	600	Peninsula Federal CU	0.48%	0.61%	0.13%
65	3811	Old Ocean Federal Credit Union	0.46%	0.59%	0.13%
66	350	Filer Credit Union	0.25%	0.37%	0.12%
67	3807	Jefferson Credit Union	1.21%	1.34%	0.12%
68	380	Thornapple Valley Comm CU	0.55%	0.68%	0.12%
69	3917	Mountain River Credit Union	0.37%	0.48%	0.11%
70	278	Materion Federal Credit Union	1.53%	1.64%	0.11%
71	3912	Printing Industries Credit Union	0.39%	0.51%	0.11%
72	258	Western Illinois Credit Union	0.43%	0.54%	0.11%
73	235	MidUSA Credit Union	0.61%	0.71%	0.11%
74	3916	1st Valley Credit Union	0.74%	0.83%	0.08%
75	257	First Ohio Community FCU	0.45%	0.53%	0.08%
76	3841	Calhoun Liberty Employee CU	0.33%	0.40%	0.07%
77	226	Port Conneaut Federal	0.43%	0.48%	0.05%
78	198	Credit Union Plus	0.20%	0.25%	0.05%
79	151	Tri-Rivers Federal Credit Union	0.41%	0.46%	0.05%
80	3829	Hilco Federal Credit Union	0.09%	0.10%	0.01%
81	266	Battle Creek Area CFCU	0.39%	0.39%	0.00%
82	3944	County Schools	0.00%	0.00%	0.00%
83	176	Community West Credit Union	0.66%	0.61%	-0.05%
84	213	Element FCU	4.10%	4.01%	-0.09%