2020 CEO Strategies
an interactive event
Webinar #2
Tuesday, 11/10/2020
11:00am-12:30pm

STUDIO A GUEST: John Beauchamp
STUDIO B GUEST: Dawn Moore
The role of lobbies and teller lines is changing

Your having a strategy is a **mandate** for your 2021/2022 game plan

**WHY DOES THE TELLER 3P INITIATIVE POSITION OUR CUSO WELL FOR THE NEXT DECADE?**

How are you approaching this challenge?
Do you understand the value of our Teller 3P approach?

How could you highlight the concepts in your 2021 and 2022 business plans?

- The foundation of the lobby teller line
- The next generation of lobby teller line services and user experiences
- The automation solution and the selling points for added convenience and models to grow member acceptance of new ways to deliver old value
Where are we today?

- We’re inventorying the services we wish to sell across teller lines and the cost of that menu
  - T1 / Standard Teller

- We are forcing ourselves to consider a smaller, lighter menu of services to be presented to future members
  - T2 / Xpress Teller

- We’re dreaming and prototyping radical new solutions and investments to support even further transformation
  - T3 / Integrations

The ultimate transition is that the computer replaces all of the CU’s order-takers as a centralized response to member demands
T2: Xpress Teller
Coming in 2021 for T2: Xpress Teller

21.05

- Xpress Teller
  - CU-defined marketing images
  - Embedded photo IDs
  - New search engine
  - New teller posting engine
- New search in Member Inquiry
- Vertical receipts
  - This is a project for you, too! (more on this in a moment)

21.10

- Our response to what worked...and to whatever needs a little more work
- Integrating the search engine into all current Global Search locations

Our greatest fear was that our credit unions’ resistance to change (and ours) would ultimately lead us right back to where we started
Xpress Teller

It’s a TELLER system: cash, checks, and working with the member’s money

- Shorter learning curve
- Simpler step-by-step process
- Don’t need to be a guru
- Mouse-driven

open.cuanswers.com/Teller3P
Functionality is highly configurable

- New set of Xpress Teller Workflow Controls
- Settings are by branch
Xpress Teller

We’re building new engines we can integrate into other CU*BASE tools

- Search
- Integrated CU marketing images
- Checks/money orders
- Showing archived images on the screen
- Vertical receipts

open.cuanswers.com/Teller3P
Side note...Xpress Teller will come in all three sizes!

Good news! Your monitor size appears to support the larger screens now being added throughout CU*BASE GOLD.

Change your CU*BASE Preferences settings, or use on-demand sizing on select dashboard screens.

More screens are being released all the time, so give it a try today!

Tip: Results will be different if you have magnification set to anything higher than 100%. (In Windows 10, right-click the desktop and choose Display settings, then look at the "Scale and layout" setting.)
CREDIT & ATM SUPPORT
Card Activation: 866-493-9499
General Support: 800-994-6222
Lost Or Stolen: 549-994-4871

HELPING OUR COMMUNITIES
$557,959
Interest Dividends Earned in 2020 by Members with Benefits Checking
$449,881
Donated in Support of 422 Community Organizations in 2020
$366,949
Fees Waived Through COVID-19 Success Financial Relief Package

Remind Members About our Mobile App
Card Controls
Mobile Check Deposit
Make Payments to Loans
Credit Score

SUCCESS CREDIT UNION
...LET MEMBERS KNOW
REFINANCE SPECIAL
$300 Cash Back & 90 Days No Payments when you refinance an auto loan from another financial institution

Integrated drawer activation
Your optional marketing images here
## New search engine

### XpressTeller

<table>
<thead>
<tr>
<th>This Person</th>
<th>Has This Relationship</th>
<th>With This Membership</th>
<th>Account #</th>
<th>SSN/TIN</th>
<th>Relationship</th>
</tr>
</thead>
<tbody>
<tr>
<td>SANDRA L MEMBER</td>
<td>Co-borrower (Co-Applicant)</td>
<td>15062</td>
<td>000</td>
<td>4013</td>
<td></td>
</tr>
<tr>
<td>SANDY A MEMBER</td>
<td>Member (Individual)</td>
<td>15062</td>
<td>000</td>
<td>9295</td>
<td></td>
</tr>
<tr>
<td>TINA M SOMEBODY</td>
<td>Joint (Individual)</td>
<td>850</td>
<td>000</td>
<td>4502</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>15062</td>
<td>000</td>
<td>3288</td>
<td></td>
</tr>
</tbody>
</table>
You control what is searched by default. Teller can adjust for this session.
<table>
<thead>
<tr>
<th>Name</th>
<th>SSN/TIN</th>
<th>Relationship</th>
<th>Account #</th>
<th>Type</th>
<th>Primary Name on Account</th>
</tr>
</thead>
<tbody>
<tr>
<td>SANDRA L MEMBER</td>
<td>------</td>
<td>Co-borrower (Co-Applicant)</td>
<td>15062</td>
<td>000</td>
<td>SANDRA L MEMBER</td>
</tr>
<tr>
<td>SANDY A MEMBER</td>
<td>------</td>
<td>Member (Individual)</td>
<td>9296</td>
<td>000</td>
<td></td>
</tr>
</tbody>
</table>

**Verify Member Code Word**

Account # 15062  SANDRA L MEMBER

Code word for this account [ ] (not case-sensitive)

Optional code word confirmation
You can hide the Funds In and Dep/WD options to force ID verification.
Verify ID and take care of special warnings.

Optional maintenance for wrong address, phone, or email.

Account Notes:
- Type: DELINQUENT LOAN
- Comment: 852
- ID: *1
- Date: Apr 08, 2020

0273-WARNING: Member has either a negative or delinquent account.
### Funds In

**Acct # 15082**

**Cash In Amount**: $100.00

#### Outside Checks

<table>
<thead>
<tr>
<th>Check Amount</th>
<th>Hold Days</th>
<th>Type</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1,500.00</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>$0.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>$0.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>$0.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>$0.00</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Max of 20 outside checks**

#### In-house Checks

<table>
<thead>
<tr>
<th>Check #</th>
<th>Check Amount</th>
<th>Account #</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>0.00</td>
<td></td>
</tr>
<tr>
<td></td>
<td>0.00</td>
<td></td>
</tr>
</tbody>
</table>

**Max of 5 in-house checks**

#### Misc. Advances

<table>
<thead>
<tr>
<th>Amount</th>
<th>Post Code</th>
<th>Member Receipt Desc</th>
</tr>
</thead>
<tbody>
<tr>
<td>$180.00</td>
<td>ADV</td>
<td>VISA CASH ADVANCE</td>
</tr>
<tr>
<td>$0.00</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Max of 10 misc. advances**

**Total**

<table>
<thead>
<tr>
<th>Total Funds In</th>
<th>$1,750.00</th>
</tr>
</thead>
<tbody>
<tr>
<td>Check Cash Fee</td>
<td>$0.00</td>
</tr>
<tr>
<td>Transaction Net Total</td>
<td>$1,750.00</td>
</tr>
</tbody>
</table>
## Acct # 15082 / SANDRA L MEMBER

<table>
<thead>
<tr>
<th>Loan Payoff or Current Balance</th>
<th>Loan Payment or Net Available</th>
<th>Description</th>
<th>Account Type</th>
<th>Deposit Amount</th>
<th>IRA HSA</th>
<th>Withdrawal Amount</th>
<th>IRA HSA</th>
<th>Principal-Only Pmt?</th>
</tr>
</thead>
<tbody>
<tr>
<td>4,855.92</td>
<td>1,359.92</td>
<td>REGULAR SHARE</td>
<td>000</td>
<td>0.00</td>
<td></td>
<td>0.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6,963.10</td>
<td>6,963.10</td>
<td>TRADITIONAL IRA</td>
<td>125</td>
<td>0.00</td>
<td></td>
<td>0.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1,021.64</td>
<td>400.00</td>
<td>VISA PLATINUM</td>
<td>262</td>
<td>0.00</td>
<td></td>
<td>0.00</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

## TOTALS

- **Total Funds In**: 1,750.00
- **Check Cash Fee**: 0.00
- **Misc. Receipt Total**: 0.00
- **Transaction Net Total**: 0.00
- **Cash Back**: 1,750.00

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**WARNING**: Member has either a negative or delinquent account.
**New feature: see last 10 transactions**

<table>
<thead>
<tr>
<th>Description</th>
<th>Account Type</th>
<th>Deposit</th>
</tr>
</thead>
<tbody>
<tr>
<td>REGULAR SHARE</td>
<td>000</td>
<td>0.00</td>
</tr>
<tr>
<td>TRADITIONAL IRA</td>
<td>125</td>
<td>0.00</td>
</tr>
<tr>
<td>VISA PLATINUM</td>
<td>262</td>
<td>0.00</td>
</tr>
</tbody>
</table>

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**TOTALS**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Funds In</td>
<td>1,750.00</td>
</tr>
<tr>
<td>Check Cash Fee</td>
<td>0.00</td>
</tr>
<tr>
<td>Misc. Receipt Total</td>
<td>1,750.00</td>
</tr>
<tr>
<td>Transaction Net Total</td>
<td>0.00</td>
</tr>
<tr>
<td>Cash Back</td>
<td>1,750.00</td>
</tr>
</tbody>
</table>
New feature: see last 10 transactions
After posting, jump back into the last person served, directly to the Verify ID screen.
See balances for all accounts under this SSN/TIN (even joint accounts).

Generate a check or money order using funds from any sub-account.
**Vertical Receipts**

```plaintext
<table>
<thead>
<tr>
<th>Account Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>LOAN DISB, TRANSFER</td>
<td>150.00</td>
</tr>
<tr>
<td>LOAN DISB, TRANSFER</td>
<td>150.00</td>
</tr>
<tr>
<td>CASH ADVANCE FEE</td>
<td>10.00</td>
</tr>
<tr>
<td>DELQ. FINE PAYMENT</td>
<td>57.00</td>
</tr>
<tr>
<td>DEPOSIT BY ACCT XFER</td>
<td>30.00</td>
</tr>
<tr>
<td>LOAN DISB, CASH</td>
<td>50.00</td>
</tr>
<tr>
<td>CASH ADVANCE FEE</td>
<td>10.00</td>
</tr>
<tr>
<td>SAVINGS</td>
<td>55.69</td>
</tr>
<tr>
<td>Available Funds</td>
<td>50.69</td>
</tr>
<tr>
<td>HOLIDAY CLUB</td>
<td>0.00</td>
</tr>
<tr>
<td>Available Funds</td>
<td>0.00</td>
</tr>
<tr>
<td>VISA GOLD</td>
<td>2699.00</td>
</tr>
<tr>
<td>Available Funds</td>
<td>222.00</td>
</tr>
</tbody>
</table>
```

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open.cuanswers.com/Teller3P
Making the switch to vertical receipts

- Vertical receipts are used by Xpress Teller, but you do not have to use Xpress Teller to get vertical receipts
Making the switch to vertical receipts

It's all or nothing:

- ALL your employees, ALL your branches, ALL your receipt printers
- Affects receipts from T1 & T2 teller systems and all other places that produce receipts
Making the switch to vertical receipts

This is a PROJECT...for you, and for us!

- Can’t just flip a switch, must be coordinated
- Requires off-hours config work by our team and yours
- Someone at your team will need to be available at your office to help test
Your Vertical Receipts
TO DO List

For your IT team to do NOW:

- Upgrade from Carswell thermal printers
- Review your workstation receipt settings (Tool #326)
Your Vertical Receipts
TO DO List

Starting after Dec. 1:

- Visit our store and search for “vertical receipts”
Starting in April:

- We’ll start making calls starting after April 1
- You’ll be given a date on our conversion calendar
Your conversion:

- Will be scheduled after hours or on a weekend
- Someone from your team will need to be at your site to help
1. **Your teller services strategy:** What features will you offer at the teller line? What services can your tellers perform? How will a handoff from Xpress Teller to an MSR work?

2. **Your teller tool strategy:** Who will use T2? Who will use T1? Who will use both?

3. **Your receipts strategy:** When will you switch to vertical receipts?

4. **Your workflow rules strategy:** Who will decide what your workflow controls will be?

5. **Your photo ID images strategy:** Are you going to display photo IDs? Do you have the bandwidth? Are your images in shape? Do your tellers need a refresh of good ID scanning technique?
6. Your internal marketing strategy: Will you use Xpress Teller marketing images? How will you coach tellers on what you want them to say?

7. Your hardware strategy: Will tellers need larger monitors so they can use the larger screen sizes?

8. Your staff training strategy: Who will head up your internal training efforts to get tellers ready for the changes?

9. Your verification strategy: Who will take the lead in monitoring T1 & T2 teller activity and helping us verify the new system in the field?

10. Your engagement strategy: Will your CU champion T2 and help us evolve it? Who will be your internal champions and cheerleaders?
## Events to plan for next spring

<table>
<thead>
<tr>
<th>Time Frame</th>
<th>Event Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>February/March</td>
<td>Sneak peek Xpress Teller overview video</td>
</tr>
<tr>
<td>Mid-February</td>
<td>Sign up period for the 21.05 beta-pool</td>
</tr>
<tr>
<td><strong>March 28</strong></td>
<td><strong>21.05 beta-test begins</strong></td>
</tr>
<tr>
<td>March/April</td>
<td>Xpress Teller Sneak Peek training webinars</td>
</tr>
<tr>
<td>April 19</td>
<td>21.05 release summary, Xpress Teller marketing materials to all CUs</td>
</tr>
<tr>
<td>Late April/early May</td>
<td>21.05 release training</td>
</tr>
<tr>
<td><strong>May 9</strong></td>
<td><strong>21.05 release for online &amp; S-4 CUs</strong></td>
</tr>
<tr>
<td><strong>May 16</strong></td>
<td><strong>21.05 release for self proc CUs</strong></td>
</tr>
<tr>
<td>May/June</td>
<td>More Xpress Teller how-to videos</td>
</tr>
<tr>
<td>June Lead Conf</td>
<td>Early Xpress Teller reports from users in the field</td>
</tr>
<tr>
<td>2nd half 2021</td>
<td>“Choosing a Teller System” webinars</td>
</tr>
<tr>
<td>2nd half 2021</td>
<td>Xpress Teller training via CU*Answers University</td>
</tr>
</tbody>
</table>

Contact Earnings Edge to schedule a deep-dive demo
JOINING ME IN THE STUDIO IS JOHN BEAUCHAMP
21.05 release:
- Our early response to ITM vendors emerging early from COVID

21.10 release:
- A follow-up for the ITM vendors trying to catch up with our buying market

T3 is all about rallying champions and vendor solutions
- Phase 1: It’s really coming, it’s really coming...hang in there!
- Phase 2: Selling what’s in the laboratory and committed to by vendors
- Phase 3: Look who showed up...time to hook it up!
Thank you!