



THE NETWORK EFFECT

THE NETWORK EFFECT: WHEN A PRODUCT'S VALUE TO ITS USERS INCREASES AS THE NUMBER OF USERS OF THE PRODUCT GROWS.

In Credit Union Land, we've known this since the beginning. We call it collaboration – our whole is greater than the sum its parts. It's one of Xtend's cornerstones. The value impacted by the Network Effect could be product features that create a differentiated and unique value proposition to all users, added value through partnership, cost savings, etc. The impact to a business is exponential, and can be limitless.

We are a 100% credit union-owned CUSO that offers managerial, operational, marketing, technical planning, and consulting to its owning credit unions. Xtend acts as an aggregation point for shared resources that allows credit unions to deliver cost-effective products and services to members that enable them to stay relevant in an increasingly competitive marketplace.

Services include bookkeeping services, inbound and outbound member contact services, back-office mortgage services, partnered liquidity opportunities, shared branching, compliance monitoring, and insurance services.

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WHETHER IT'S OVERSEEING A SHARED BRANCHING NETWORK THAT PROVIDES MEMBERS ACCESS TO SERVICES, OR INITIATING THOUSANDS OF OUTBOUND MEMBER CONTACTS TO HELP GENERATE LEADS, WE DO SO AS A TRUSTED EXTENSION OF YOUR CREDIT UNION.

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XTENSION CONTACT CENTER

MEMBER SERVICES

- Branch XT Inbound: call center support strategies aimed at servicing members calling into their credit union
- Web Chat: inbound, online chat solution utilizing WebEx that assists members chatting in via their credit union website. Agents use pre-defined Rules of Engagement to assist members
- XT Direct loan line support: take loan applications for members. The applications feed directly into your CU*BASE loan avenue

CALL CAMPAIGNS

- Branch ST Outbound: Primarily these outbound call campaigns are related to education, sales and marketing

DISASTER RECOVERY SOLUTIONS

- DRBC Services: ensures our clients are covered in case of an emergency. By utilizing our DRBC services, members can:
 - perform transfers
 - inquire on a balance
 - reset OLB pins, etc.



SRS BOOKKEEPING

SHARED RESOURCES AND STAFFING

- Daily SRS: our flagship product offering that was established in 2004 providing a daily balancing of share draft, ACH and ATM offages as an extension of the credit union
- 5300 Call Reporting: project management service that helps the credit union leverage CU*BASE to perform the quarterly 5300 Call Report upload
- End-of-Month Processing
- Mortgage Services: a partnership for real estate servicing with the CU*Answers Mortgage Services Team; credit unions can pick from an a la carte list of real estate servicing options to lower their servicing cost

DISASTER RECOVERY SOLUTIONS

- When in need of DRBC services, SRS Back-office has the following covered:
 - Share Draft Exceptions
 - ACH Exceptions
 - working with PACHSU



COMMUNICATIONS TEAM

MEMBER MARKETING PROGRAMS

- Member Reach: all encompassing, automated, member communications through multiple channels & compliance security
- New Member Onboarding (NMO): Segmented member marketing throughout first two months of membership
 - + Much more!

CAMPAIGN MANAGEMENT

- RevGen: Member marketing packages for revenue generation, typically 4-6 campaigns per credit union, per year
- Custom Campaigns: one off campaign requests to meet your credit union's needs
 - + Much more!

ADDITIONAL SERVICES

- Creative Lead: creates all internal marketing and internal campaign pieces for Xtend clients. Works with some clients to generate campaigns for their credit unions
- Data Analyst: Manage and analyze your marketing data in order to improve business functions as well as provide analytical products to credit union clients
- Partner Relations: Two-way Texting through Zipwhip, e-Newsletters
 - + much more!

