

A hand is shown holding a glowing sphere composed of a network of white dots connected by thin white lines. The background is a warm sunset sky with orange and yellow hues, and several bright starburst effects are scattered across the scene.

# INVESTMENT IN A NETWORK

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The logo consists of a stylized, grey, multi-lobed flower-like symbol with five main petals and several smaller ones.

CU\*ANSWERS  
Management Services

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## A note from Julie Gessner, Vice President of CMS Sales

CU\*Answers is very proud of our CUSO model. Our cooperative principals drives us as leaders with a vested interest in the success of our clients by maintaining higher levels of cooperation and trust that you will not find in other vendors.

CU\*Answers Management Services is a group of branded services whose leaders focus on addressing issues regarding users, strategy and development. These are the brands that add value for every CU\*Answers client.

Our value proposition focuses on three main intentions, connecting people, to projects to the organization with the overlying objective of partnership that encompasses everything we do.

CU\*Answers Management Services aligns our objectives with your strategic plan defining what it means to have an active partnership invested in mutual success. We hope you will tap into the many talents and leadership skills of our managers and your consultant committed to the principals that drive our CUSO.





## MAKING THE CONNECTION

Today's society demands that credit unions react to an environment of rapid change. Members demand immediate service, where they are at, when they are there and when they need it. Credit unions need to have the ability to react to these demands just as quickly. It is imperative that you have a business partner that can help you respond to these demands while remaining profitable and compliant.

At CU\*Answers what matters to you, matters to us. Our leaders are your leaders in managing services that matter to your members. We are designers of the products and services your member's demand of you. We consider it our personal responsibility to assure our delivery meets your needs counting on our cooperative principals as our guide. CU\*Answers Management Services coordinators help you remain connected to the teams that fulfill our promise to our customers, owners and designers.



## THE PEOPLE

Credit unions of all fields of membership and sizes are welcomed, embraced and valued. The power of collaboration is strongest when we experience shared dialogue and participation in designing solutions that are unique to you. Our success is amplified when there is a return on investments made including strengthening the diversity that makes you unique. Using the knowledge of leaders of CU\*Answers Management Services to increase your knowledge inspires new leaders to become better buyers and owners. Default to action by using business problems with a collaborative approach with partners who have a respect for peers with common goals, challenges and who choose to work together toward everyone's success.

Our goal is to assure you are able to keep the pace with technology by connecting to the people and processes at CU\*Answers and CUSO partners vested in your success. Our number one focus is providing a means for you to be accessible to your members when and where they need you. This focus is penetrated into every CU\*Answers Management Service. **Delivery Services**, our credit unions partner in facilitating change to a data processing environment for new credit unions and mergers. **Imaging Solutions**, an experienced partner in technology entrusted with the navigation, security and storage of vital data. **Audit Link**, maintaining the integrity of your member's business relationships with you by reducing the added work imposed by regulations and compliance. **Business Continuity** certified experts answering the demand for security relative to operational risk management, continuity, and resilience planning, cyber environments and information relative to technology and operations. **RIM Services**, protecting you and your members from the risks associated with outdated, non-compliant and inaccurate retention and retrieval processes. **Ops Engine**, automated business processes and system monitoring assuring members can do business with you 24/7.

Settle**MINT**  
CU\*ANSWERS Management Services

CU\*ANSWERS **marketing**

 EarningsEdge

**Web Services**  
CU\*ANSWERS Management Services

**Lender\*VP**

**OpsEngine**   
CU\*ANSWERS

 **INTERNET  
RETAILER**  
SUPPORT CENTER

**AuditLink**  
CU\*ANSWERS Management Services

 **CU\*ANSWERS**  
Business Continuity

 **CU\*ANSWERS**  
Client Services & Education

 **CU\*ANSWERS**  
RIM Services

 **CU\*ANSWERS**  
Collections

 **CU\*ANSWERS**  
Imaging Solutions

 **DEVELOPER'S  
HELP DESK**

 **ASTERISK**  
INTELLIGENCE

**Client Service & Education**, front line educators pledging their commitment to providing you the knowledge your staff needs to strengthen their communication with members. **Collections**, the vehicle strengthening the member's future with you thru operational support and delivery. **SettleMINT**, ensures vendor relationships and system processes are established guaranteeing members electronic payments are processed accurately and efficiently. **Earnings Edge**, delivers the resources you need to give members the right tools to manage their money. **Lender\*VP**, establishing capability and competence paving the way for your members to receive best in class lending services. **IRSC**, the mobile banking solutions team putting your credit union in the hands of members literally. **Marketing**, turn-key solutions for keeping your valuable solutions at the top of members mind. **Web Services**, state of the art resources and staff engaging members to experience your credit union online.



CU\*Answers Management Services Leaders envisions our relationship as your trusted CUSO partner our promise to your members to help you become the best you can be. This is as a place where innovation, technology, resources, knowledge and value meet. Let's get connected!



## THE PROCESS

CU\*Answers provides services to over 180 credit unions in 21 states plus Washington D.C., representing over 1.8 million credit union members and \$18.5 billion in credit union assets. Clients range in size from 400 to 80,000 members. Headquartered in Grand Rapids, Michigan, CU\*Answers employs over 240 people, with 60+ full time programmers and technical and client support staff of over 50 professionals with decades of combined experience serving the credit union and data processing service industries. CU\*Answers Managed Services employs 15 leaders with experience expanding 30 years in the credit union industry.

Our valued CUSO partner network includes Xtend Inc., back office and member experience support, ChatterYak, social media model and delivery programs. Site 4, high availability and operational delivery services. CU\*Answers Network Service, our technology partner for connectivity, systems, hardware and software as well as our CUSO partner CU\*NorthWest and CU\*South. Our network partners and relationships are highly sought after nationwide. Regardless of size, geography, charter or need are able to connect to our respected peer-to-peer network.

CU\*Answers Managed Service are tightly integrated solutions of CU\*Answers complete core solution CU\*BASE. We have established relationships and trusted linkage to our partner promising mutual success. Our teams commit to understanding your business plan and being understood as a strategy and partner complimentary to your plan. Our rules of engagement and internal procedures allow your work to be done quickly and accurately allowing your members the opportunity to do business with you on their terms through their chosen channel.

*We provide the connection you need to maintain the security and trust your member's value in you.*

## CREDIT UNIONS SERVED BY STATE

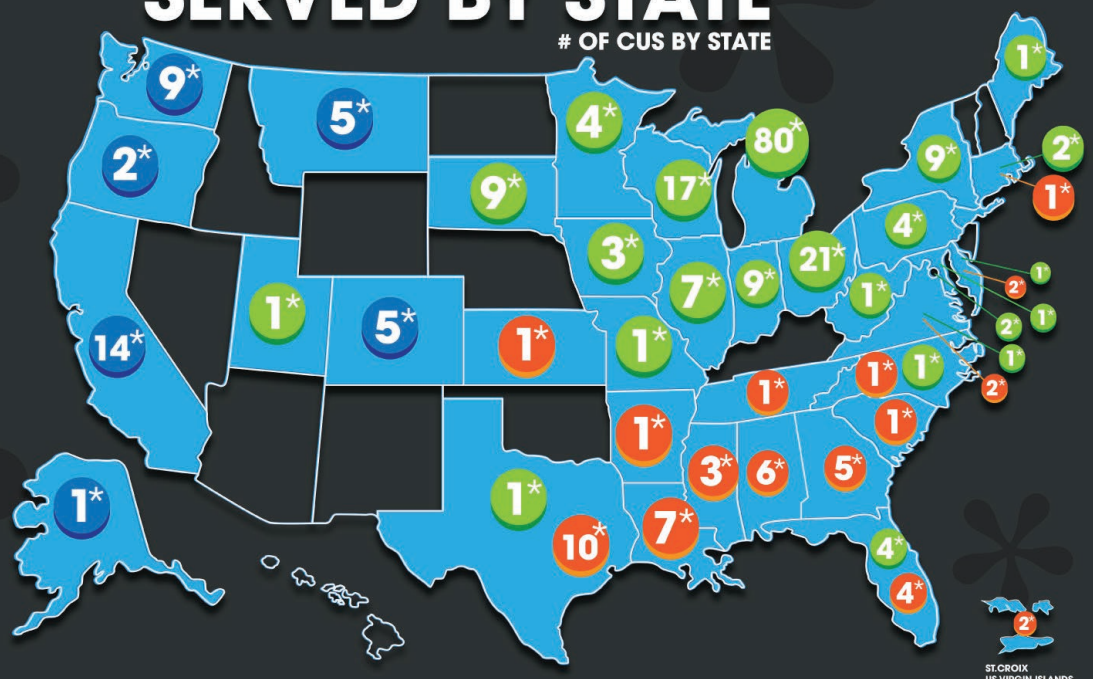
# OF CUS BY STATE

**263**  
CU\*BASE CREDIT UNIONS  
IN **37 STATES**

**180\*** CU\*ANSWERS  
A CREDIT UNION SERVICE ORGANIZATION

**36\*** CU\*NORTHWEST  
A CREDIT UNION SERVICE ORGANIZATION

**47\*** CU\*SOUTH  
A CREDIT UNION SERVICE ORGANIZATION

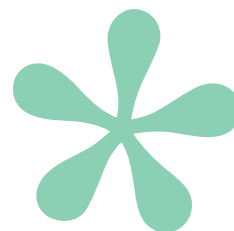


## THE ORGANIZATION

At CU\*Answers, one of our greatest assets is our brands. Our structure mirrors those we serve; the people who lead are the same people that own and participates as partners. Our diverse group of leaders managing our brands provide thoughtful leadership, respectful of the vested interest in the success of our clients. In direct cohesion with the CUSO model of CU\*Answers we are set apart by creating equity through ownership and maintaining higher levels of cooperation and trust that you won't find in other vendor models.

Our formula for success is like our clients we all wear many hats and focus on addressing issues regarding users, strategy and development. This taps our talents and leadership skills adding value to every interaction. As our business units grow we are able to leverage our resources allowing you to grow alongside. As a result our clients benefit from enhancements that stand the test of usage and additional strategic offerings that are meaningful to consumers. More than anything we are proud of the fact that we are group of service providers answering the tough questions forced by technology and designing the solutions that members expect.

***With CU\*Answers Management Services you are part of an elite crowd that understands collaboration is power! Come get connected to the network!***



**Have questions? Contact us today!**

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