

Conversations on*

Online Member Experience

A CU*Answers Collaboration Group

Making Money via the Internet

Kristian Daniel, Vice President of MTG, Sales & Business Development

Special Guest - Ashley Melder, VP of Professional Services - Lender*VP

Agenda



- CU*BASE Configurations
- CU Publisher Options
- Other Misc. Options Available
- Next Conversations on Topic...

Conversations on*

Online Member Experience

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Conversations on Online Member Experience

Learn from each other what works and what doesn't and talk to the professionals who make their living designing ways to connect your members to your credit union's products and services...and keep them coming back for more. We will discuss items such as how credit unions are using online membership opening, how credit unions are making money over the internet, and other eService related topics. This is an open forum discussion on member experience and eService products that are offered by credit unions.



Event Sign up



Visit Our Website

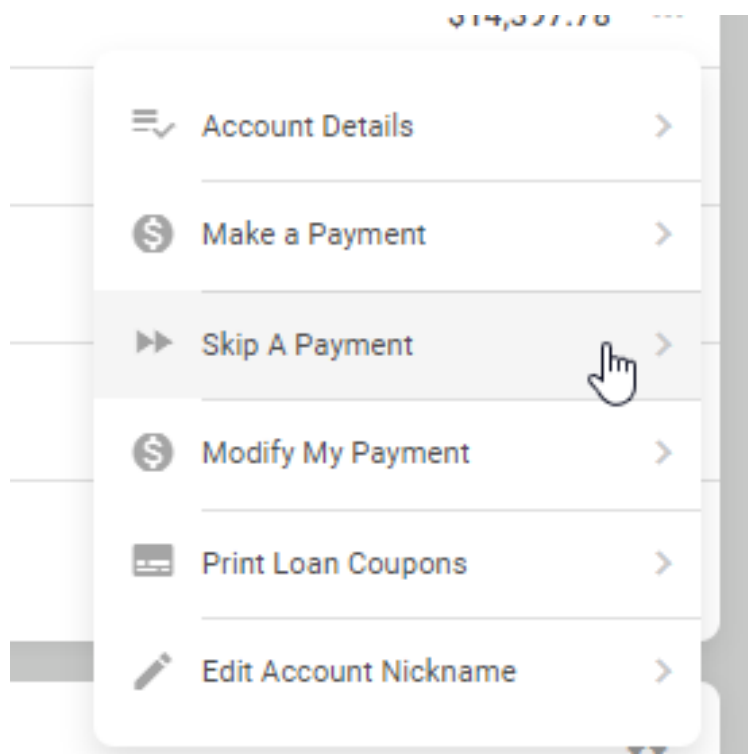


Resources

www.cuanswers.com/solutions/irsc/online-member-experience/

CU*BASE Configurations

Skip-a-Pay (Tool #820)



<

Skip Payment Options

Select Skip-a-Pay program

SKIP PAY 2016 #1

[CU CONFIGURABLE MESSAGE] You have elected to use our new promotion for the year to skip a payment on qualified loans. Your payment will not be impacted by this, but your final payoff will reflect this amount.

Please note that any interest due on some loan promotions might be required to be paid in addition to the skip fee.

Certain loans may be exempt from interest and the fee could be waived.

201 Home Reno. Loan

Skip-a-Pay Fee Amount	\$25.00
Interest Due	\$7.29
Tax Due	\$1.00
Total Due Now	\$32.29
Your Next Payment Will be Due	4/1/2020

CU*BASE Configurations

ACH On-Demand (Tool #569)



You Have Pending Deposits

Need that direct deposit faster? Some of your pending transactions are available to be posted early!

Not Now

Review

< Post This Transaction Now

Pending ACH Transaction

\$750.00

Amount

Company

us treasury

Posting On

4/1/2020

Posting To

001 Savings

I would like to post this deposit early. If I have any distributions tied directly to this deposit, I understand that those will post early as well. Any automatic funds transfers will happen at their normally scheduled time.

Early Posting Fee

You will incur a \$25.00 fee to post this transaction early. Select an account to draw this fee from:


000 Savings: \$6,345.90

Back

Accept Fee & Post

CU*BASE Configurations


1Click Loans (Tool #1340)



Cindy, You've been approved!

Not just pre-approved.... you can borrow up to \$5,000 right now based on your membership status!

Not Now [Claim](#)



Vince, You've been approved!

Based on your status at Success Credit Union, you've been approved for up to a \$5,000 credit card right now.

Not Now [Claim](#)

Congrats, You're Approved!

Your 1Click Loan Offer

\$4,000.00

Loan Amount

Loan Rate	3.200%
Loan Terms	18 Months
Monthly Payment	\$159.29
First Due Date	3/1/2020

Deposit Account

Select an eligible account where you would like these loan funds deposited:

Select an Account...

Processing Fee

You will incur a \$25.00 processing fee to accept this loan offer. Select an account to draw this fee from:

Select an Account...

☐ I have read the [Terms & Conditions](#) of this offer and agree to the above terms.

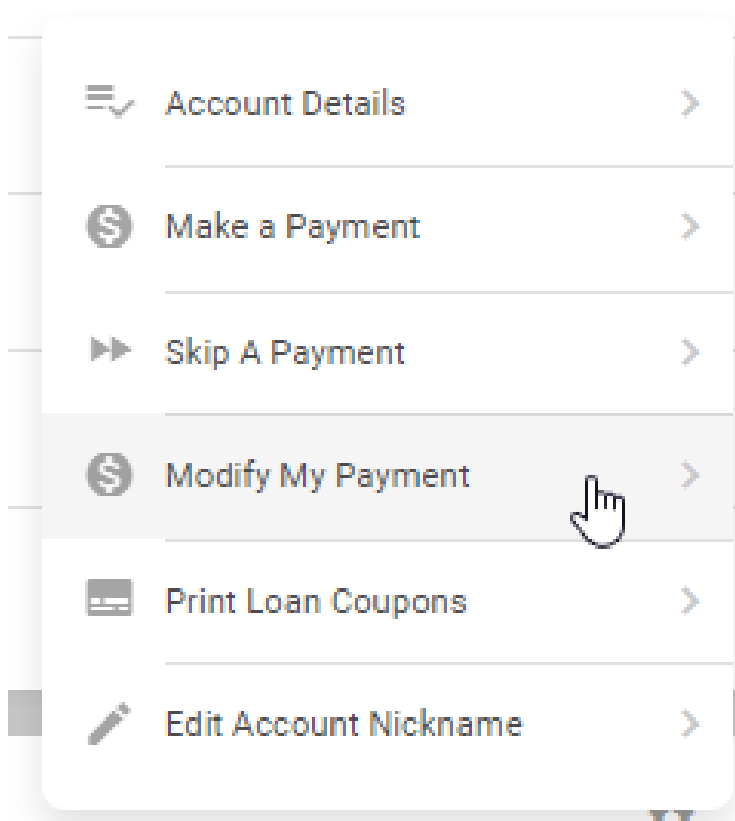
Maybe Later

Decline

Accept Offer

CU*BASE Configurations

Flex Loans (Tool #458 > Future Mods)



A screenshot of the 'Review Proposed Loan Terms' screen in the CU*BASE mobile app. The screen has a white background with a green header bar at the top. The header bar contains a back arrow and the text 'Review Proposed Loan Terms'. Below the header bar is a green box with the text 'Proposed Loan Terms'. The main content area shows the 'New Monthly Payment' as '\$140.00'. Below this, there are two rows of information: 'Terms' with '36 Months' and 'Rate' with '3.200%'. At the bottom, there is a section for 'Processing Fee' which states 'You will incur a \$25.00 processing fee to request this loan change. Select an account to draw this fee from:'. Below this is a dropdown menu showing '002 Natasha's Checking: \$470.00'. At the bottom right, there are two buttons: 'Back' and 'Submit Request'.

CU*BASE Configurations

Check Stop Payment Fee (Tool #777)

Check Stop Payment

Select an Account

001 Steve's Checking: \$123.45

Starting Check Number

123

Ending Check Number

123

Continue

< Verify Stop Payment

A fee of \$27.00 will be charged to your account for this stop payment order. The order will expire after 6 month(s).

Account Selected

000 Steve Checking: \$470.00

Check Number(s) Entered

1-10

Stop Payments

CD and Share Secured Loans

CD Secured Loans (Tool #194)

< Borrow Money Secured by Your CD

[ConfigurableText_CU*BASE] Success Credit Union now offers CD-secured loans. Just tell us how much you'd like to borrow, up to the current balance on your CD, and choose a term to determine your monthly payment. The loan must be paid off by the time the certificate has matured.

Certificate: 24 Month CD

Configure Loan Amount and Term Options

To preview your repayment for these loan terms, select "Update Estimate" and check the table below.

Loan Amount (Up to \$10,000.00)

Repayment Preference

\$10,000.00

One-Time (At Maturity)

Update Estimate

Estimated Loan Terms

Loan Rate	Estimated Amount Due	Due Date
3.000%	\$190.00	6/15/2020

Continue

Share Secured Loans (Tool #777)

< Review Proposed Loan

Your Proposed Share Loan

Loan Amount

\$10,000.00

Loan Rate

3.200%

Loan Terms

18 Months

Amount Due

\$569.00

First Due Date

3/1/2021

Deposit Account

Select an eligible account where you would like these loan funds deposited:

Select an Account...

Processing Fee

You will incur a \$25.00 processing fee to accept this loan offer. Select an account to draw this fee from:

Select an Account...

Back

Get Loan

A2A Transactions

Quick Transfer

Transfer From

Select an Account...

Transfer To

Select an Account...

Select an Account...

My Accounts

000 Savings: \$6,345.90

001 Steve's Checking: \$123.45

002 Natasha's Checking: \$470.00

220 360 Mortgage 1: \$220,123.00

221 360 Mortgage 2: \$12,123.00 (dilenquent)

224 Another Mortgage: \$12,123.00 (POP)

Sally Smith Accounts

000 Sarah's Savings: (...29)

001 My Checking: (...29)

002 Peter's Checking: (...29)

Accounts at Other Financial Institutions

CHASE xx1234 Checking

CHASE xx5678 Checking

Another Member

< Quick Transfer

Review Transfer

Amount

\$50.00

Transfer From

CHASE xx1234 Checking

Transfer To

000 Steve's Checking: \$470.00

Memo

Lunch Money

!

Note: If you authorize this transfer, an electronic transaction will be initiated with your other financial institution. This cannot be cancelled by the credit union. You should expect to see the funds in the "Transfer To" account within 3 business days. The timing may vary depending on the institution.

This transfer is subject to the following fee(s):

• \$1.50 A2A Transfer Fee

☒ I authorize this transaction.

Transfer Now

Loan Rate Board (Tool #569)



Loan Rate Board

CU Base configurable text. Success Credit Union offers the best rates on the loans that get you moving! Click "Apply Online" next to the loan that best fits your needs to get started today!

Loan Type	APR as low as	Description	
2017 & Newer Auto	3.290%	Let's get you on the road today!	>
2015-2016 Auto	3.740%	Let's get you on the road today!	>
2016 & Older Auto	4.640%	Let's get you on the road today!	>
Motorcycle up to 48 Months	3.290%	Let's get you on the road today!	>
Motorhome/Travel Trailer	5.440%	Start your next family adventure today!	>
Unsecured up to 24 Months	8.990%	A loan for anything you can think of...	>
Unsecured up to 60 Months	11.490%	A loan for anything you can think of...	>
Ultra Rewards Credit Card	0.000%	Our lowest-rate credit card option, start using and earn great rewards on your purchases!	>

[More Info on Our Loans](#)

Share Rate Board (Tool #569)

000 SAVINGS

Available Balance

\$2,406.39

...

001 Steve's Checking

Available Balance

...

202 AUTO LOAN

Balance

...

333 ULTRA REWARDS CREDIT CARD

Balance

...

124 24 MONTH CD

Balance

\$5,250.00

...

Account Details

>

Edit Account Nickname

>

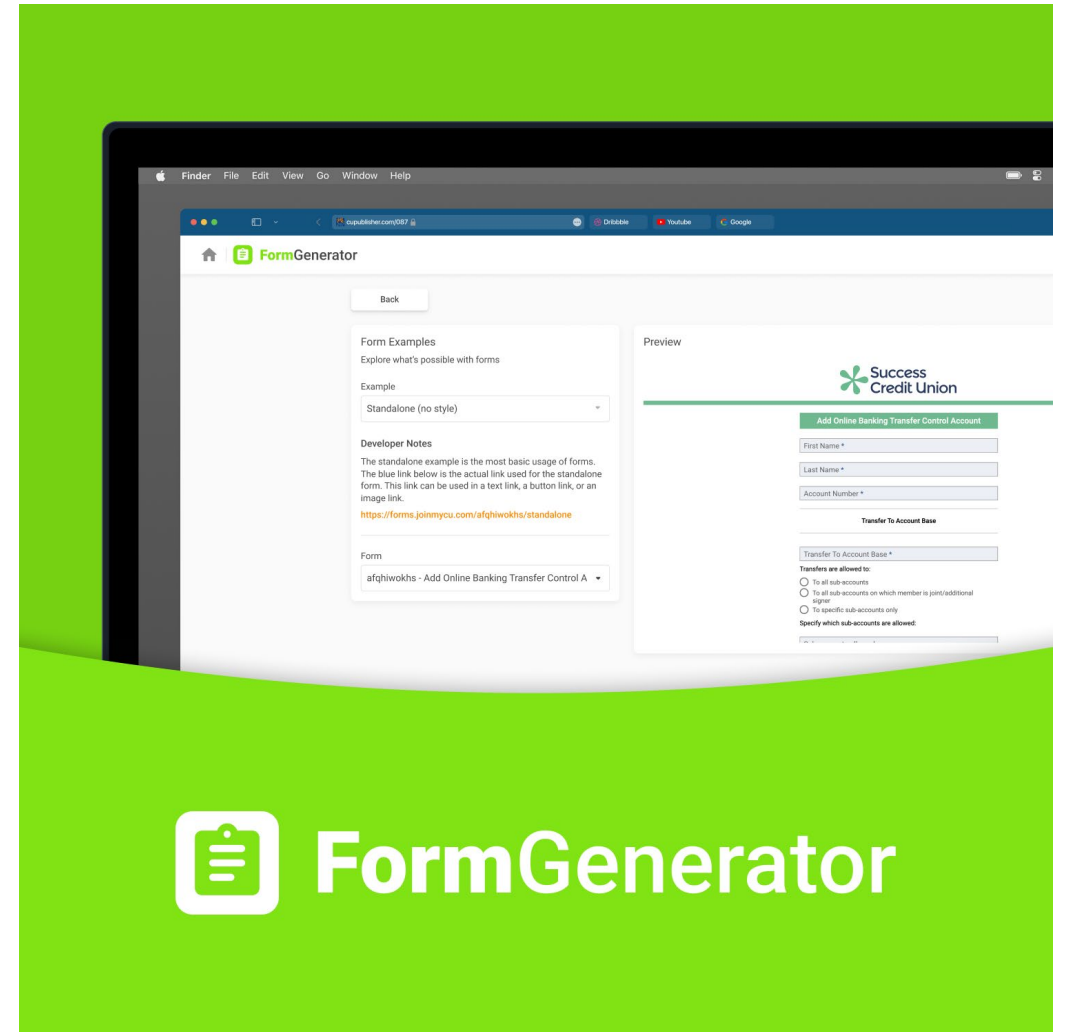
ACH Transactions

>

Open Checking Account

>

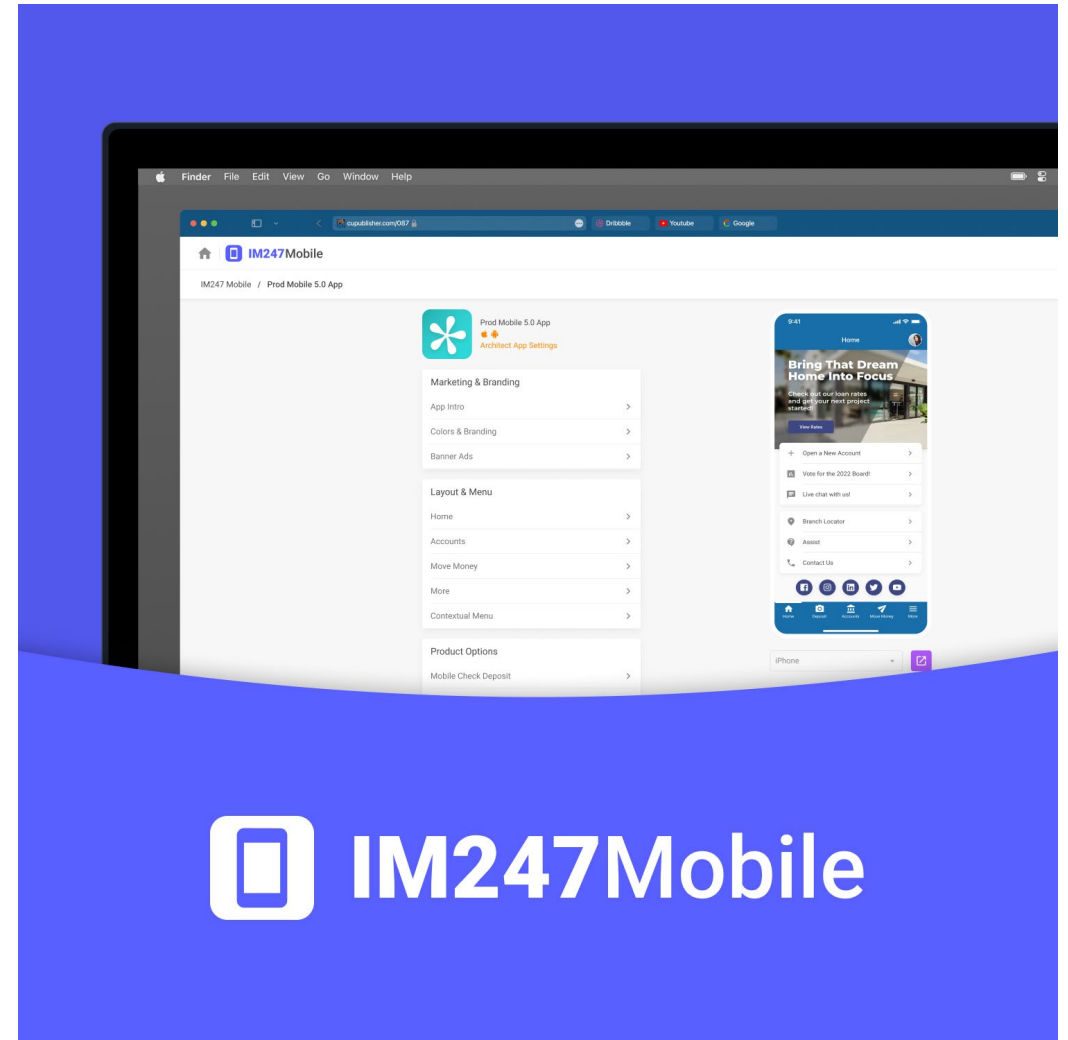
Share Rate Board					
Configurable CU Base text.Organize your budget and save for different things by adding a special savings or save money with an Honor Checking Account.					
Description	Balance	Current Rate	APY*	Min. Deposit	
SHARES SAVINGS	\$5.00	0.050%	0.050%	\$0.00	>
CONNECT CHECKING	\$0.00	0.000%	0.000%	\$25.00	>
BENEFITS CHEKING	\$0.01	2.960%	QD	\$25.00	>
	\$10,000.01	0.000%	QD	\$0.00	>
MOMENTUM MONEY MARKET	\$0.00	0.250%	0.000%	\$0.00	>
SURGE MONEY MARKET	\$0.00	1.980%	2.000%—2.000%	\$0.00	>
	\$2,500.01	0.990%	2.000%—1.500%	\$0.00	>
	\$5,000.01	0.490%	1.500%—0.990%	\$0.00	>
	\$10,000.01	0.250%	0.990%—0.150%	\$0.00	>
CHRISTMAS SAVINGS	\$0.00	0.050%	0.050%	\$0.00	>



CU Publisher



IM247Mobile



CU Publisher



Other Misc. Items

- LoanPay Xpress
- Members using debit cards
- New types of loans
- Creating new MOP sites
- What other ideas?

<

Review Payment & Card Information

\$589.00

Transaction Amount

!

Payments by credit or debit have a convenience fee of \$25.00. The amount above includes this fee and will be the total amount charged to your card.

Pay To

333 ULTRA REWARDS

Pay From

Card ** 7837

Name on Card

Steve Rogers

Expiration Date

05/21

Billing Address

6000 28th St.
Grand Rapids, MI 49546

☒

I accept the convenience fee of \$25.00 added to my payment amount.

Pay \$589.00 Now

Thank you

Next time:

**Online Membership Opening
(MOP)**

4.13.2023 at 3 pm ET

**[cuanswers.com/solutions/irsc/
online-member-experience/](https://cuanswers.com/solutions/irsc/online-member-experience/)**

