

Conversations on*

Online Member Experience

A CU*Answers Collaboration Group

Online Banking Wish List

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Agenda



- Online Banking Wish List Topics
- Misc. Topics
- Provide Feedback!
- Next Conversations on...



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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/



Opening Checking Accounts Online

Share Rate Board				
Opening a new share or checking account has never been easier! Open an account now and transfer funds immediately from any other credit union account!				
Check out our no-fee checking account . . . save now for those holiday expenses with our Christmas Club . . . Open a money market account for great dividends!				
For current Truth-In-Savings disclosures, visit our web site at www.abccu.com or contact a credit union member service representative at 800-666-1234.				
Description	Balance	Current Rate	APY*	Min. Deposit
BUSINESS ESCROW	\$0.00	0.100%	0.100%	\$0.00
	\$100.01	2.300%	2.330%	\$0.00
	\$200.01	2.350%	2.380%	\$0.00
	\$50,000.01	2.450%	2.480%	\$0.00
	\$150,000.01	5.000%	5.130%	\$0.00
SUB SHARES	\$0.00	0.100%	0.100%	\$5.00
	\$5,000.00	0.150%	0.100% - 0.150%	\$5.00
	\$90,000.00	1.500%	0.150% - 1.500%	\$5.00
MONEY MARKET	\$99,999,999.99	2.000%	1.500% - 1.950%	\$5.00
	\$0.00	0.300%	0.300%	\$5.00
	\$5,000.01	0.500%	0.300% - 0.500%	\$5.00
	\$250,000.01	0.990%	0.500% - 0.580%	\$5.00
	\$300,000.01	1.980%	0.580% - 0.930%	\$5.00
QD CHECKING	\$400,000.01	2.960%	0.930% - 2.990%	\$5.00
	\$1.00	0.000%	0.000%	\$0.00

< Open a New Share Account

Account Type & Opening Deposit

I would like to open:
REGULAR CHECKING!!

The minimum deposit required is:
\$0.00

I am going to deposit:
\$0.00

Take opening deposit from:
Select an Account...

Add Joint Owners ~ Optional

Joint owners share ownership of the funds and have equal right to withdraw from the account.

ADD MORE NAMES...

☐ JOHN B O'BRIEN

☐ TESTING J OWNER IN OLB

Overdraft Protection ~ Optional

Select which account(s) to be used for Overdraft Protection:

Overdraft Protection Account 1
Select an Account...

Overdraft Protection Account 2
Select an Account...

Overdraft Protection Account 3
Select an Account...

Overdraft Protection Account 4
Select an Account...

Continue

- Use CLR Path as criteria for opening a checking account
- Use Credit Score as criteria for opening a checking account
- What is your credit union best practice for allowing checking accounts to be opened online?

Adding Joint Owners in Online Banking

What are some of the risks with adding joint owners in online banking?

The screenshot displays the Success Credit Union online banking portal. The user, SAMANTHA, is logged in. The main content area shows the 'Add Joint Owner(s) Request' form. The form includes a header with the Success Credit Union logo and navigation links. The left sidebar shows account balances for Share Accounts, Certificates, Loans, Credit Cards, and Investments. The right sidebar shows a 004 BUSINESS LOAN with a balance of \$254.00 and a loan balance of \$12,001.28. The main form area contains the following sections:

- Add Joint Owner(s) Request**: A joint account allows more than one person to own and manage it. All joint owners have the same ownership rights on the account(s) as the primary owner. For verification purposes, all non-members being added to the account will have their credit report pulled. *A New Membership Account Agreement will need to be signed by all owners on the account.
- Primary Member Information**: Fields for First Name, Last Name, and Account Number.
- Joint Owner Information**: Fields for First Name, Middle Name (if applicable), and Last Name.
- Please provide your full legal name as it appears on your government issued photo ID.**

The bottom of the form shows a 'Pay as low as \$246 for 60 months*' option.

Self-Service ODP Accounts

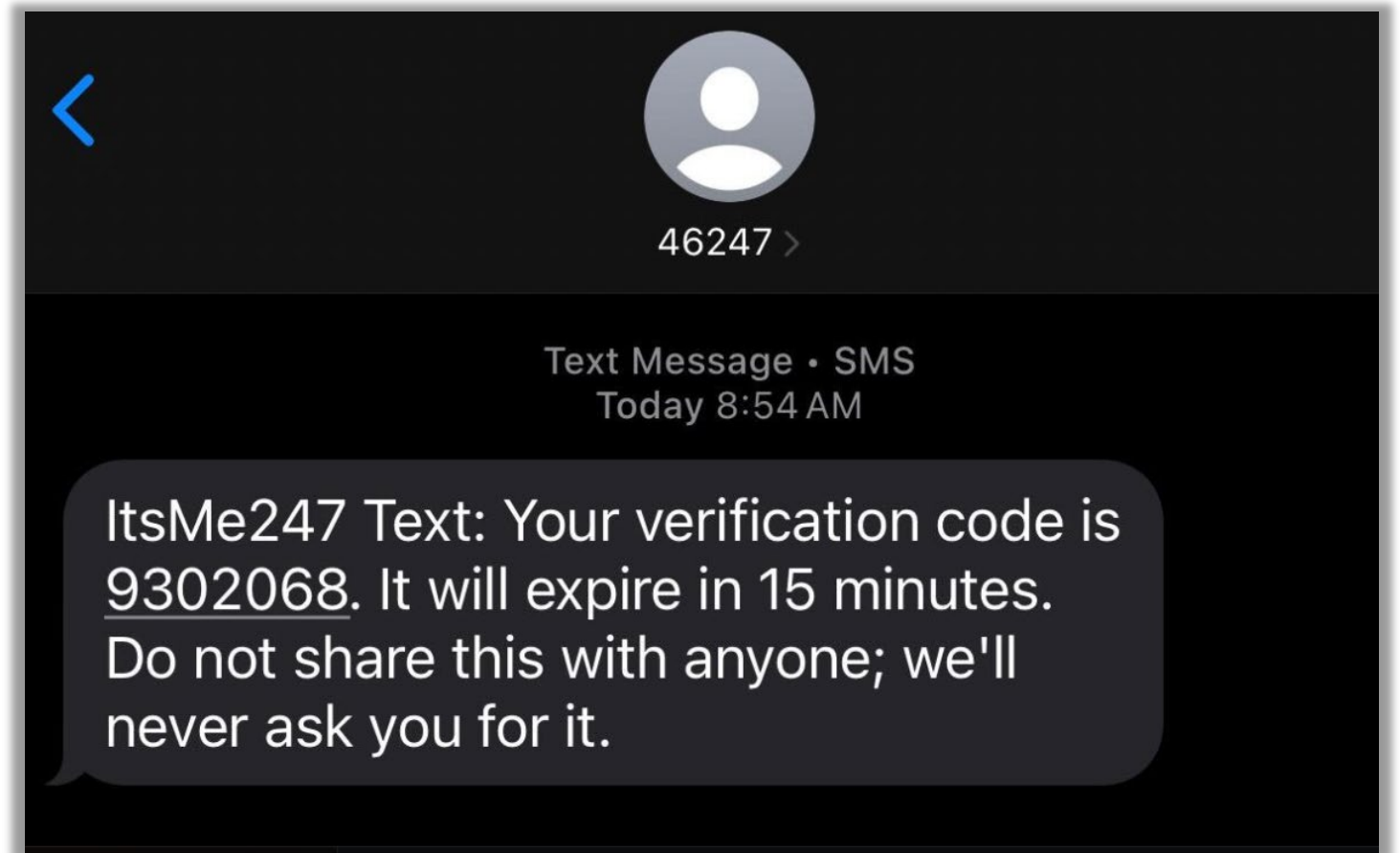
- **Would your credit union allow members to self-service add ODP accounts?**
- **What are some other self-service items like ODP that could be added as a module?**

The screenshot shows a mobile application interface for adding ODP (Overdraft Protection) accounts. The main content area is titled "Add Accounts For ODP" and features three checkmarks: "✓ Conversations on Member Experience is Great!", "✓ We appreciate you being a member of Success Credit Union!", and "✓ Always have your payments covered!". Below these are three input fields labeled "First Sub-Account Suffix", "Second Sub-Account Suffix", and "Third Sub-Account Suffix". A message states, "A Member Service Representative will be in touch with you once your account has been updated!". A dark blue "Continue" button is located at the bottom right. The interface is framed by a grey border with various UI elements visible on the sides, including a "Summary" button and a list of account balances on the left, and a vertical list of icons on the right.



MFA Text Message

What should the MFA text message that is sent to members say?



What other member messages can we display to members?

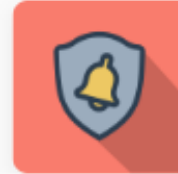


Mary, You've Been Pre-Approved!

You are pre-approved for a \$50,000 loan at one of our preferred local dealers!

Not Now

View



Password Change Reminder

It's been a while since you've changed your password. A unique secure password helps keep you safe!

Not Now

Change



Thanks for reaching out, Seth

You have a reply waiting for you in the Message Center to view at your convenience.

Not Now

View



You Have Pending Deposits

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

Not Now

Review



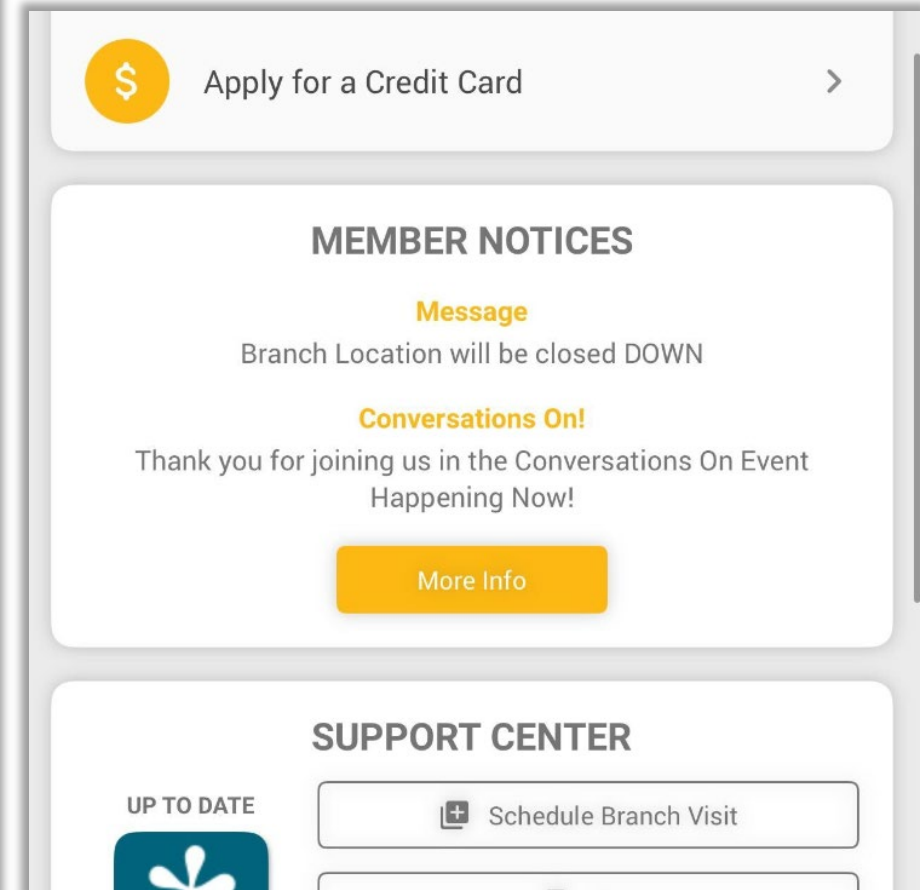
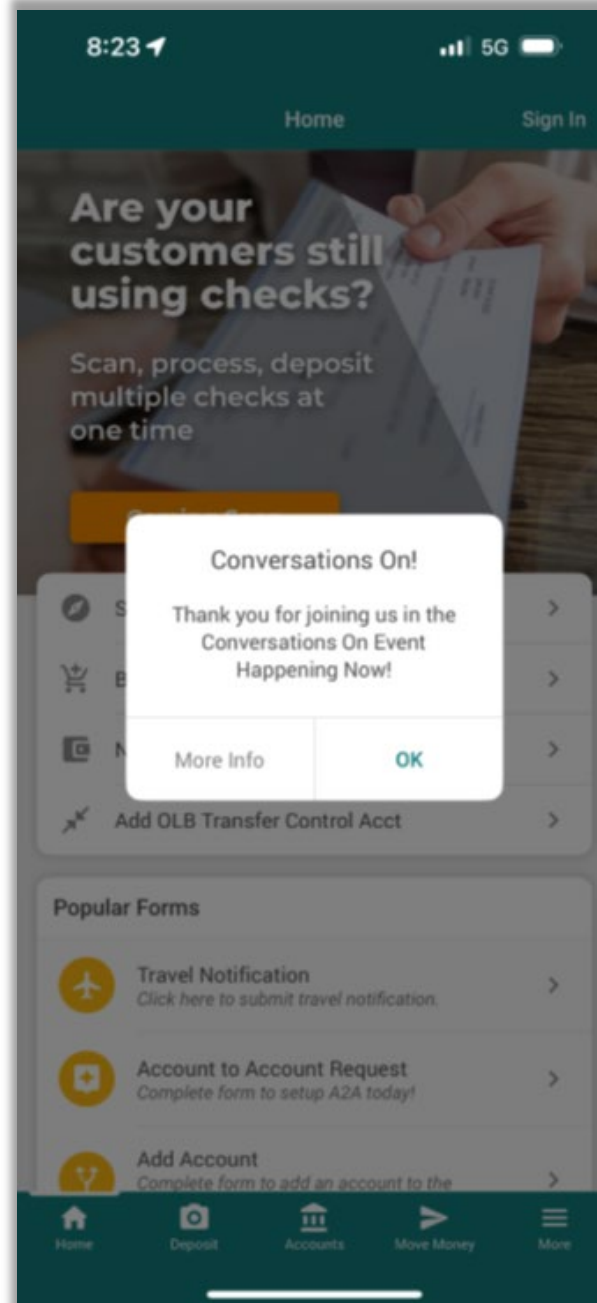
Mark, Cast Your Vote!

One of the great things about credit union membership is that you're an owner. Your voice matters!

Not Now

Vote

How does your credit union use Mobile Alerts?



Account Details

What are
some other
items that
could be
included in
Account
Details?

[Home](#) [Account Options](#)

001 Steve Checking

\$470.00
Available Balance

\$483.92
Actual Balance

More Account Details

Transaction Type
All

Keyword

Minimum Amount
\$0.00

Maximum Amount
\$0.00

Cancel

Search

Pending Transactions

- \$13.62

HALL STREET BAKERY
12/2/2019

- \$3.92 >

MEIJER INC #050 Q01
12/1/2019

- \$9.70 >

Aug 13, 2019

PC CU TRANSFER
Transfer

\$348.10
\$5,990.46 >

Aug 26, 2019

SPEEDWAY 02232 I96
Debit Card

- \$34.98
\$4,790.46 >

Amazon Order #4558700
Debit Card

- \$84.98
\$4,853.40 >

< Details for 001 Steve Checking

\$470.00
Available Balance

Account Information

Actual Balance

\$483.92 ?

Account

001

Description

CHECKING

Date Opened

2/10/2017

Account Nickname

Steve Checking

Joint Owner(s)

Peggy Carter
Nick Fury

Routing Number

123456789

Account Number

5362723180

Account Statuses

Overdraft Services

Opted Out

Debit Card Round-up

Activated

Qualified Dividends

Enabled

Thank you

Next time:

7.15.2025 at 2 pm ET

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

