



It's Me 247 Investment Program A New Opportunity With Investment Accounts

Many of the most successful credit unions in our industry have made Investment Services for members a critical component of their business plan, but many of these programs have been unavailable to the mid-market, until now.

CU*Answers believes every credit union needs an investment program offering to survive and thrive in an increasingly competitive marketplace, and we are investing as a CUSO to help you bring solutions to your members. **Introducing the It's Me 247 Investment Center** – a launching point for your members and prospective members to create an investment portfolio with your credit union as its epicenter.



What This Can Mean to You...

Many successful credit unions have positioned their investment program as a means of deepening their PFI relationship with their member-owners. For members who are looking to expand their options beyond today's low-rate share and/or certificate offerings, a credit union-driven investment program is a great answer. It can also help solve a liquidity challenge that faces many of our credit union partners – turning away large deposits (401K rollover, inheritance, insurance payout, etc.) Moreover, the credit unions who have deployed fully-integrated investment programs into their product offerings have experienced significant increases in household wallet share and non-interest income. And non-interest income that is relationship driven versus fee driven.

Combining traditional spread income from your balance sheet with non-interest income from your member's off-balance sheet relationships can be the difference between merely surviving and thriving in today's marketplace.

What We Do...

CU*Answers has partnered with CUSO Financial Services (CFS) – the pre-eminent player in the industry – to provide your credit union with a variety of investment services strategies to offer your members. By partnering with CFS, we are able to combine a successful investment services toolkit with our CU*BASE® core data processing engine to provide an integrated solution that credit unions of any size can plug into their business plan. Once authenticated in **It's Me 247**, the member sees their investment accounts right alongside their credit union accounts, and launches a single sign-on (SSO) link to the CFS toolkit to make trades and manage their investments. In other words, **It's Me 247** – and their relationship with you – can become the center of their financial universe.

And There's More!

Every CU*BASE credit union who uses any of the CFS programs also gets targeted, investor-focused email, online banking message center and/or E-Info banners included AT NO CHARGE thanks to our partners at Xtend Member Reach!

Offering investment services to your members will add to your depth of products and help sustain your relationships with your members over their entire lives.



It's Me 247 Investment Programs:

Self-Service

With this option your members will have a SSO (Single Sign On) option to CFS's website so that your members can open investment accounts, manage investment accounts, etc. As members begin to open accounts through the SSO option to CFS, data will then be gathered through a daily file that CU*Answers will receive from CFS. This information will be available as an OTB account that all credit union staff will be able to inquire on, view, etc. This is a great first step to create an audience of members who are interested in a credit union offered investment program.

Setup Fee:

\$500.00 (Waived)

Monthly File Receive Fee:

\$100.00

Shared Broker Service

The Shared Broker service includes all of the OTB and SSO options from the Self-Service program but this would now allow members access to work with a licensed financial advisor. The advisor would be hired and managed by CFS. This financial advisor would be able to sell investment products to members over the phone, face to face, or thorough any interaction you please. This also includes access to the Financial Management Center which is an online referral center that educates members about investments and coaches them to meet with a financial advisor. This would be an easy next step for credit unions who have gained a large enough member interest through the Self-Service program.

Setup Fee:

\$500.00 (Waived)

Monthly File Receive Fee:

\$100.00

Dedicated Broker Service

The Dedicated Broker service includes a financial advisor that is a dedicated representative to your members only. This financial advisor is an employee of, and is managed by CFS. The credit unions would agree to provide office space, computer, phone, etc. for the financial advisor to provide consulting services, etc. A dedicated broker may be the perfect solution to your membership's desire for investment consulting and support. This will also include all SSO and OTB information that was included in the prior two options.

Setup Fee:

\$500.00 (Waived)

Monthly File Receive Fee:

\$100.00

The pricing shown is the fee from CU*Answers for negotiating a CFS relationship to be available for your members. The selection of packages and pricing presented does not include or reference any fees or offsetting income that may be associated with a CFS relationship. Any fees or offsetting income associated with a CFS relationship will be provided by CFS based upon the package you select.

How to get started?

Contact Earnings Edge at earningsedge@cuanswers.com with the program of your choice. Once this is done, CFS will provide a financial services agreement and CU*Answers will provide a Bid for the \$100.00 monthly service fee for the file receive process. Once both documents are completed, CU*Answers will work with CFS to determine a start date for the receive of data (if CFS relationship exists prior to incorporation of data into CU*BASE/It's Me 247), or we will work with your credit union and CFS to determine when you would like to launch the program to your membership. This is a great opportunity to use the "Grand Opening State of Mind" to both your internal employees and your members. If you currently have a CFS relationship, we will perform an introductory validation period where CU*Answers will receive data from CFS that will be incorporated into CU*BASE as an OTB product, and your team will verify that the number of accounts and total dollar amount of investment accounts are correct.

Who We Are

Earnings Edge is a part of the CU*Answers Management Services Department that focuses on creative ways to use Rewards, Share and CD Product features. We can help you leverage CU*BASE tools and network partnerships to increase member participation at your credit union.

Discover More

Visit us online at: earningsedge.com or call 800-327-3478 and ask to speak with an Earnings Edge team member, or email us at: earningsedge@cuanswers.com



Discover more!

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