

THE TOP TWELVE 2014

SOFTWARE ENHANCEMENTS



1

The File Expansion Project

The billion-dollar account system, minus a penny

"The File Expansion Project of 2014 was a monumental investment in ensuring a long future for bigger and better things to come. For credit unions that will one day need a system for members with balances over \$10 million in savings and loans and for collaboration of credit unions that solve member issues with participation and shared projects, the new CU*BASE database supporting member accounts up to \$999,999,999.99 sets the stage."

Randy Karnes, CEO, CU*Answers

Software Enhancements

Check out the baker's dozen of the top enhancements of 2014.

2

Statement Recon

A quick answer with trending for a long future

"What a great, quick way to track everything from e-statement penetration to statement-style utilization to history of statement inserts. At the same time, it gives credit unions one of their biggest opportunities to change their future: moving from paper to online relationships."

Jody Karnes, CIO, CU*Answers

Support Email: csr@cuanswers.com

Support Phone: 800.327.3478 x255

General phone support is available from 7:30 a.m. to 8:00 p.m. ET Monday through Friday, though a customer support specialist is on call 24/7 in case of emergencies.

Knowledgebase: kb.cuanswers.com



Look inside for more enhancements

3

Mobile Web Banking Changes

Smartphone banking evolving to meet members' challenges

"Now members can apply for loans while at the car dealership with something they always have with them – their phone. This and the other enhancements ensure credit unions have a full-feature, free mobile banking product."

Laura Welch-Vilker, Vice President, Client Services and Education, CU*Answers

4

Automated Upload of CTRs

Native responses to compliance requirements are the key to

building a network with the lowest cost of compliance

"With the CU*BASE full-feature BSA CTR management system, you'll never have to re-key another CTR into the e-filing system."

Jim Vilker, Vice President, Professional Services, AuditLink

5

Optional Required Usernames

Safeguard your members' online accounts

"Improve security and beat the auditor to the punch. Many of your peers have selected to activate this new feature and have found it to be easier than expected for members to use. This appears to be one of the hot buttons on auditors' minds these days."

Jim Vilker, Vice President, Professional Services, AuditLink

6

Importing Prospective Member Names into the Pending Database

Upload a list of prospective members to CU*BASE and complete the deal

"This tool fits hand in glove with our 2015 theme of Manufacturing Opportunity for Credit Unions. Upload the names of prospective members to open new memberships or to store them for future marketing opportunities."

Dawn Moore, Vice President, Writing Team/Product Design, CU*Answers

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7

ING (Improved New GOLD) A new presentation layer for 2014 is more than pretty pictures

"The 2014 ING project resets the development template and queues up a whole new generation of presentation tools to aid the credit union employee teamed up with CU*BASE."

**Scott Page, Executive Vice President,
Marketing and Sales, CU*Answers**

8

Analytics All of the new dashboard features

"ASAP - **A**sk the question, **S**ee the answers, **A**ct on your intuition, **P**rofit from your efforts. 2014 was a banner year for CU*BASE analytics and the third major release of new data-analysis tools. The "EFT Activity Analysis" dashboards can lower your exposure and expense by putting cards in the right member hands. The "Where Members Shop" dashboard with ACH transactions can now give you another layer of member loans to reach for. General ledger analytics are just the first signal in a whole new area for analytics: the books."

Randy Karnes, CEO, CU*Answers

9

Self-Service Branding Step up your expectations for your Internet solutions

"The new branding options for **It's Me 247** online banking signal a new day for credit unions in helping them become active and involved in their Internet-based branches and solutions."

**David Damstra, Vice President of
Marketing/Creative Director, CU*Answers**

10

Credit Score History Dashboard Buy a report once and use it over and over until you get every penny's worth of value out of it

"This new credit score dashboard allows you to see your historic interactions with the member. Are you converting these investments into new loans? Are you using these trends to evolve your LOC portfolios?"

Geoff Johnson, COO, CU*Answers



Check the back page for the final two enhancements



11

Skip Pay for Consumer Loans

Building programs that your members want and extending the opportunity to every member's visit to your online banking sites

How do you take a great service from once or twice a year (Christmas and vacations) to everyday for every member's special circumstance? Automate the process, add enrollment online, and include underwriting to ensure compliance and tracking."

Geoff Johnson, COO, CU*Answers

12

Quoting Qualified Dividends (Reward Checking) Rates Online

Stepping it up and reaching for more checking account penetration

"Now is the time to turn up the heat and market your checking account features to your members. This fits the goal of credit union Internet retailers by putting these products front and center in your electronic rate boards."

Keegan Daniel, Manager, Earnings Edge, CU*Answers

Have A Question?

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