

Easy Pay

Powered by Fiserv



Bill Payment and Presentment

A Service of It's Me 247 Banking



- Product Features
- Pricing
- Hardware & Network Requirements
- Marketing Services
- Getting Started
- Configuration
- Member Enrollment

Rev. March 26, 2012

Easy Pay Powered by Fiserv Product Overview & User Guide



Getting Started, Configuration, and Enrollment

INTRODUCTION

CU*Answers is pleased to offer electronic bill presentment and payment service through a relationship with **Fiserv**. More than just a link to the leading provider of financial e-commerce products and services, bill payment via **It's Me 247** – called **EasyPay by Fiserv** – lets members pay bills on line while still maintaining connectivity via Online Banking...making online bill payment a *credit union service*.

Your members can easily enroll on line and can perform a variety of services, including viewing bills electronically (from participating vendors), and approving payments in a matter of minutes.

To eliminate the worry of an invalid or non-existent account being selected, the enrollment process automatically provides a list of approved demand accounts from which payments can be made, keeping your credit union in control. Members can pay anyone—if the biller can't receive electronic payments, Fiserv will issue a check drawn on the member's account.

And with a consolidated log-on feature, CU*Answers passes your member directly from your credit union web site to Online Banking and Fiserv, so that your member only has to log on once!

This booklet describes the steps required in order for your credit union to begin offering EasyPay bill payment services to your members via **It's Me 247** Online Banking. It also includes configuration instructions and daily

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For an updated copy of this booklet, check out the Reference Materials page of our website:
http://www.cuanswers.com/client_reference.php
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procedures involved in providing EasyPay bill payment services to your members.

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PRODUCT FEATURES

The page below appears first when you click the “Pay My Bills” link in **It’s Me 247** online banking. It acts as a centralized “Payment Center” that shows bills to pay, reminders, scheduled payments, and payment history all in one place.

Payment Center

Welcome John A Customer
Tuesday, July 18, 2006

Pay Bills

Pay From Test Accou... *54321

Features	Bill Name	Amount	Pay Date
	American Express *13448	\$	
	Consumers Energy *41234	\$	
	Joe's Lawn Care	\$	

[Make Payments](#)

Bill Reminders

You can set up reminders to help you track when your bills are due. We alert you of any electronic versions of your bills you've set up too.

[Set Up Reminders](#)

Pending Payments

Bill	Amount	Pay Date
American E... *13448	\$75.54	07/21

Total \$75.54

Recent Payments

Bill	Amount	Pay Date
Joe's Lawn...	Canceled	07/21

Total \$0.00

[View Bill History](#)

Callouts:

- Enter an amount, and EasyPay will automatically fill in the earliest possible date the biller can receive payment.
- New biller (payee) information can be added quickly in most cases with just a phone number.
- You can get an email reminder when a new e-bill arrives. (You'll still log in to **It's Me 247** and access EasyPay to take care of the bill.)
- Online help is available to explain how all features work.

Bill History

View Payments and Bills

To view payments and bills for a different date range, select an option in **Current View**. Use the **Additional Options** box to show a list for specific settings.

Current View: Past 30 days and future

Additional Options: Show All, For [] Go

Bill Name	Account	Amount	Pay Date	Status	Action
ABC Company *34567	Test Account *54321	\$22.22	06/22/2006	Paid	View Detail
ABC Company *34567	Test Account *54321	\$32.00	06/19/2006	Canceled	View Detail
Joese Lawn Care *56789	Test Account *54321	\$25.00	06/26/2006	Pending	View Detail Change Cancel
Test Biller 4 *57777		\$1.00	08/17/2006	Unpaid	View Detail
Test Biller 4 *57777		\$1.00	08/17/2006	Unpaid	View Detail

Callouts:

- Features on the Bill History page make it easy to sort or select payment history by biller name, amount, pay date, etc.
- When scheduling a payment, you can add a memo to print on the check, and enter notes to be stored with the payment history. View the details here.

Easy Enrollment through “It’s Me 247” or CU*BASE

- ◆ Enrollment can be done by member through **It’s Me 247** or by a CU employee through CU*BASE (see Page 25)
- ◆ Members can choose one or two share draft/checking accounts to pay bills (no savings types); enrollment allowed only for members with active “SD” account
- ◆ Enrollments are communicated to Fiserv through daily batch transmission:
 - CU*Answers creates electronic file with all necessary details (CU subscriber number, member account number, password, etc)—no need for member to receive paperwork in order to activate; allows member to be enrolled and using the site much faster
 - Enrollment file created during EOD processing, transmitted as a batch on daily basis (approx. 8:30 a.m. EST Monday-Friday); enrollments received after EOD will be included in next transmission (e.g., on Monday for a Friday morning enrollment)
- ◆ Member access is guaranteed after 24-48 hour turnaround (from the time the file is received by Fiserv)
 - No notification is sent to members or CU
 - Status of enrollment (“Pending” or “Enrolled”) available in CU*BASE

“Consolidated Logon” Makes EasyPay a Credit Union Product

- ◆ The site is branded to use the EasyPay logo and name
- ◆ “Consolidated Logon” means member does not use a URL to go to Fiserv site— **It’s Me 247** passes all required account information direct to Fiserv so member does not need to “log on” manually
- ◆ **It’s Me 247** remains active (sitting on the Main Menu, using the timeout value assigned to that page); EasyPay opens in separate browser window

Fiserv Partner Care for Resolving Member Questions

- ◆ CU*Answers Client Services can assist CU employees in handling member inquiries by using a Fiserv online support tool called “Partner Care.”

NOTE: Only credit unions with a custom, individual Fiserv site can access Partner Care for their own members. See Page 13 for details.

Optional Service Charges

- ◆ Available configurable service charge groups (see Page 21):
 - Monthly subscriber fees with age and aggregate balance waivers
 - Excessive activity fees
 - Fee for inactive users
- ◆ Tied to Tiered Services and Marketing Clubs for fee waivers based on member participation

Miscellaneous Features

- ◆ Secure; remains in encrypted state throughout member's interaction with site
- ◆ **Bill Presentment** - Member can elect to receive bills from all merchants approved by Fiserv (no **It's Me 247**/CU*Answers action necessary)
- ◆ Download transaction information to both Quicken and Microsoft Money via **It's Me 247**

Note on Fiserv and Foreign Addresses

On our previous model for Fiserv (good funds) foreign addresses were supported. Now, however, when an enrollment is processed, Fiserv looks at the address, and if it is non-domestic, they will decline the enrollment. Why? On the current model, Fiserv is responsible for collection efforts, not the credit union. Therefore, they choose not to extend those efforts outside of the U.S. This may be an issue with some credit unions with members who live in Canada.

HOW PAYMENTS ARE PROCESSED

AN HISTORICAL PERSPECTIVE

When EasyPay by Fiserv, formerly CU*EasyPay!, was first introduced in 2001, the prevailing wisdom said that the entire bill pay industry was moving toward good funds. This was going to be the standard. In other words, bill payers would not pay bills unless the financial institution and member had already debited the accounts for the pending bill.

Good funds had many benefits. The member had to immediately budget for the bill. The CU received the NSF income and was not surprised by a Fiserv return fee later in the process. Transactions were coded separately (Origin Code 20) and not through share draft or ACH processing, making it easy to track bill pay transactions independently. We could even incorporate bill pay activity into analysis tools like Where Your Members Shop and separate these transactions from regular share draft and ACH clearings for a more thorough analysis of the significance of bill pay in your members' lives.

On the way to the future, things change. Good funds processing did not become the standard of the industry, and the member's desire to benefit from the float (no matter how short) seems to have won. Now, items clear either as a regular ACH debit, or via a check cut on the member's account (which means they will appear in the draft recon section of their statement, have check images available, etc., just like other checks).

HOW PAYMENTS WILL CLEAR A MEMBER'S ACCOUNT

Payments will clear out of a member's checking account in one of two ways: an incoming ACH debit, or a check drawn on the member's account and presented through regular share draft processing.

What if the Member Has Insufficient Funds?

If a member has insufficient funds in their funding account(s) at the time of payment, negative balance (ANR) funds available to the member will also be used (as with normal ACH Debit or check processing). If the member is still deemed to have insufficient funds, the member will be handled according to the credit union's policies (and will be charged any NSF fees that apply).

ACH Debits

In most cases, member bills will be paid via the ACH system. Items will come through the ACH system like any other debit, and normal ACH handling will apply, including your credit union's configured NSF fees.

Following is an example of how these transactions would appear to a member in **It's Me 247**:

11/24/2006	ACH/GAINES CHARTER T ONLINE PMT	(\$189.73)	\$4,297.80
------------	------------------------------------	------------	------------

NOTE: If this payment was sent to the biller via a Fiserv corporate draft, the item looks the same to the member in **It's Me 247**, but will show a longer check number (not in the 5000 series) when viewing biller history in EasyPay. See Page 9 for more details on items that clear on the member's account as ACH, but are actually paid to the biller using a corporate draft.

Checks Drawn on the Member's Account

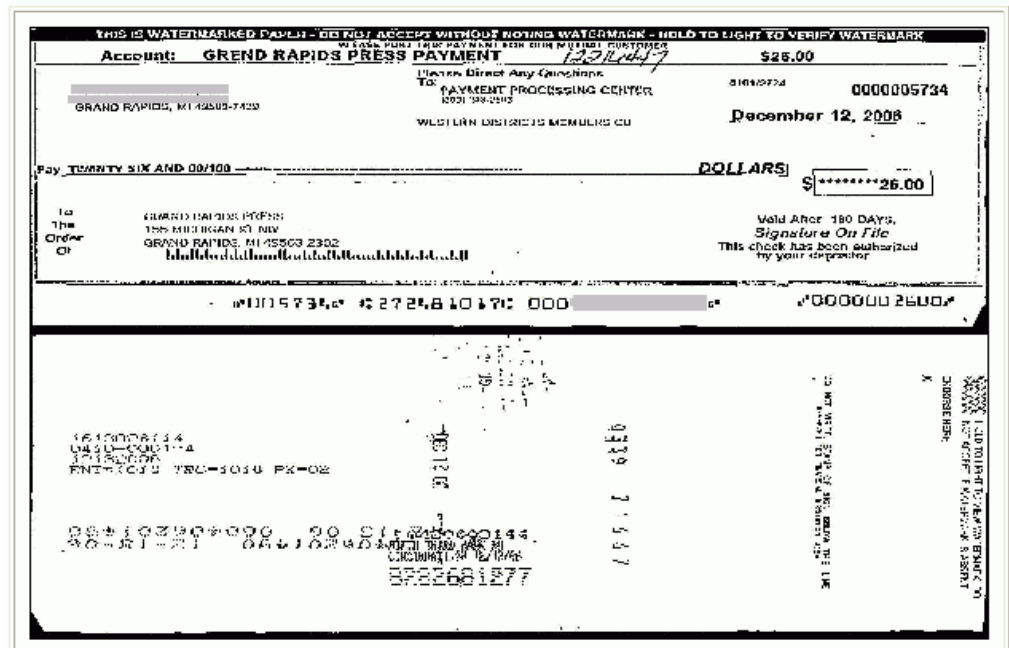
Depending on the biller, the bill may instead be paid via a printed check drawn on the member's checking account, **with the member's MICR line on the printed check**, cleared through your normal share draft processing. (These are sometimes referred to as "member drafts" or simply "drafts.")

These items will be given a check number so that they will behave exactly like the member's other checks, and will appear in the draft recon section of their statement. **Fiserv will issue these checks using a numbering sequence starting with 5000.**

Following is an example of how the item would appear to a member in **It's Me 247**:

02/15/2007	DRAFT 03856	View Check	(\$75.00)	\$36,551.92
------------	-------------	----------------------------	-----------	-------------

If check images are currently available to your members via online banking, these will be included as well, and will appear similar to the sample shown below. At the top of the check the company name will appear as "PAYMENT PROCESSING CENTER."



When payments are processed as member checks made payable to a biller, keep in mind that **the date on the check will always be the date that the member scheduled the payment to be made.** This will not necessarily match the date on which the item clears the member's account. For example:

A member schedules a payment to ABC Lawn Care with a Pay Date of 10/18/06.

Fiserv determines that payment will be made in the form of a member check.

In order for the check to be received on the 18th, Fiserv produces the check on 10/13/06 (the Remit Date). The date on the physical check will be 10/18/06.

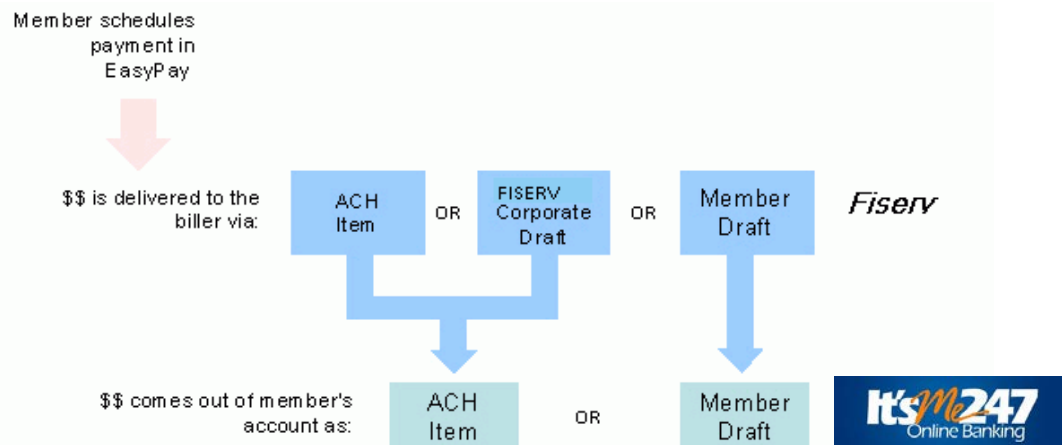
NOTE: *If the biller happens to receive the payment early, it is possible the item might be deposited prior to the date on the check, although this is not typical.*

The item would then clear the member's account after it is deposited/cashed by the biller.

UNDERSTANDING HOW PAYMENTS ARE PROCESSED

When answering member inquiries about specific bill payments, it is helpful to understand a little bit about how Fiserv processes payments behind the scenes.

In a nutshell, while there are only two ways a payment can clear a member's account, there are actually three different ways a biller (such as a utility company, mortgage lender, babysitter, etc.) can receive the payment: a member draft, and electronic ACH item, or a corporate draft issued by Fiserv.



As far as the member is concerned, however, no matter whether a payment is made via ACH or a Fiserv corporate draft, the item will look exactly the same when viewing their transaction history in **It's Me 247**.

The only time the member might notice that a Fiserv corporate draft was used will be when viewing payment history detail in EasyPay, as in the following samples:

This item was paid to the biller as a member draft (note the 5xxx check number) and presented through share draft processing:

CU Easy Pay! [Help](#) | [Sign Out](#)

Payment Center | [Add a Bill](#) | [Bill History](#) | [Manage My Bills](#) | [My Accounts](#) | [My Profile](#)

Bill History
Bill Detail ?

[Print](#)

Biller Name	Account	Amount	Pay Date	Confirmation	Status
Grand Rapids Press *ymnt	Jim's Account *80011	\$26.00	12/12/2006	5ZYQ4-VBBSY	Paid

Check #5734 from your Jim's Account *80011 account was mailed to Grand Rapids Press on 12/07/2006. Funds for this payment will be withdrawn from your account when the biller cashes the check.

The following item was paid as a corporate draft (notice the check number) and presented to the member as an ACH debit:

CU Easy Pay! [Help](#) | [Sign Out](#)

Payment Center | [Add a Bill](#) | [Bill History](#) | [Manage My Bills](#) | [My Accounts](#) | [My Profile](#)

Bill History
Bill Detail ?

[Print](#)

Biller Name	Account	Amount	Pay Date	Confirmation	Status
Gaines Charter Township Water Bill *00-01	Jim's Account *80011	\$189.73	11/24/2006	5X0LX-H8K76	Paid

Check #7223193 from our account was mailed to Gaines Charter Township on 11/20/2006. Funds were withdrawn from your Jim's Account *80011 account on 11/24/2006. Contact your financial institution if you have a question about when your funds were withdrawn.

How does Fiserv determine what payment method will be used?

The following explanation was provided by Fiserv:

“Fiserv evaluates payment direction based on a proprietary algorithm that takes into account many factors. Some evaluation is done at the sponsor level, some at the merchant level, and some at the subscriber level. Sponsor level information determines what check types are acceptable – draft only or draft and corporate. Merchant level information determines the preferred payment method for that payee (electronic or paper) and if the merchant assumes responsibility for returns. Subscriber level information such as claims and payment history also factor into the decision.

“Each payment request is evaluated individually and may change each time a payment processes. That’s why, in some cases, payments made by the same subscriber to the same merchant may result in different payment methods. The only true difference between these remittance methods is the timing of the debit. For corporate checks, the debit occurs on the date the payment is due, regardless of when the payment posts at the merchant. For draft payments, the

debit occurs on the date the merchant posts the funds to the subscriber's account. Regardless of the payment method, funds will not be withdrawn from your account prior to the due date the subscriber schedules."

The bottom line is that there is no way to know in advance how a payment will be processed, but as far as the member is concerned, it really doesn't matter. The payment will be processed so that the payment will be made to the biller on the date the member designated.

Why corporate checks?

The following explanation was provided by Fiserv:

"We use corporate checks for a couple of reasons. The majority of our customers like corporate checks because the timing of the debit is consistent with the date the customer schedules for delivery of the payment. With drafts, we are dependent on the US Mail which means the timing of the debit is not 100% guaranteed. Also, customers tend to like corporate checks because the merchant name is posted on their bank statement. With drafts, the subscriber gets a check number and amount but no merchant name."

COLLECTIONS PROCEDURE

Because funds are withdrawn from member accounts via ACH debits or a member check, the Fiserv Bill Pay Support team will be responsible for handling any collections issues that arise, similar to any other type of ACH items where an outside company (utility, insurance company, etc.) directly debits a member's account. The credit union will generally not be involved other than to assist Fiserv representatives in verifying funds availability, if appropriate.

If an ACH debit is returned due to insufficient funds, Fiserv will send a letter to the member notifying them that another attempt will be made, and will present the item one more time.

If the item is returned again, additional collections letters will be mailed at regular intervals while Fiserv attempts to contact the subscriber (the member) and work out a method for payment. (For example, the member might be asked to send a check directly to Fiserv or deposit funds into his account as of a promised date). All letters will direct the member to contact Fiserv Bill Pay Support directly, not the credit union.

See Appendix B on Page 30 for a sampling of the collections letters Fiserv will be sending to members with NSF items.

After a period of 60-63 days, if the funds have still not been received, Fiserv will turn the case over to an outside collections agency for further action.

In most cases, Fiserv will place a freeze on the member's access to EasyPay while the unpaid funds are collected or while another issue (such as a closed account or frozen account balance) is being resolved. **This type of freeze WILL stop any pending payments already scheduled from being paid.**

If a member complains that he or she cannot access EasyPay from online banking, it may be that Fiserv is attempting to resolve a collections issue.

Checks drawn on the member's account will be handled the same as any other member check that is returned NSF. Obviously your credit union's ODP and ANR/Courtesy Pay policies will be important in helping members avoid returned items.

Special Note: For credit unions that begin offering bill pay after October 1, 2006, Fiserv support representatives will contact CU*Answers first. Our Client Service Rep. will pass the inquiry on to the appropriate credit union representative based on the subscriber ID.

PRICING

OVERVIEW

EasyPay, formerly CU*EasyPay! was first introduced in January, 2001, and if history has shown us anything since then, it is that members generally sign up for bill pay well ahead of becoming active bill pay users. While there are always a few power users who pay as many as 20 bills a month, our stats show the average active member typically pays just 4-6 bills each month. After all, there are many other ways for members to pay bills electronically today: ACH payroll distributions, AFTs, ACH debits set up directly by a utility or insurance company, and so on.

So how do you get people attracted to your program without committing to a fixed cost per month? The EasyPay pricing model has several answers to that question.

First, inactive users only cost \$1.50 per month, which is a savings of \$1.15 per user over the active member fee. Second, the model includes no enrollment fees. In the past these fees were either passed on to the member or absorbed by the credit union. Finally, in the future we will be able to offer mass enrollments and trial usage periods where members can use the software for a trial period before billings kick in.

Our intention with this pricing scheme is to make sure credit unions can be aggressive in their marketing of bill pay with the least amount of risk before bill pay becomes a member-recognized credit union specialty.

REDUCING ENTRY BARRIERS: TWO IMPLEMENTATION OPTIONS

To further reduce entry barriers for new credit unions just getting started, CU*Answers offers two different configuration options:

- ◆ **Cooperative Model:** A single configured site where members from all participating credit unions are aggregated.
- ◆ **Custom Model:** A custom, individual site configured for use by a single credit union's members.

Because the cooperative model not only represents a significant savings in startup fees and monthly fees for minimum enrollments, but also allows you to implement bill pay much faster, the combined site will be the standard for credit unions implementing bill pay after October 1, 2006.

Your credit union may wish to consider an individual site if you expect large enrollment volumes (thus avoiding the monthly minimum fees) and wish to maintain control over following up on member inquiries through the Fiserv Partner Care site.

Following is a breakdown of the differences:

Cooperative Model	Custom Model
<ul style="list-style-type: none"> • Combines all CUs into a single site to eliminate setup fee and monthly minimums • No access to Fiserv Partner Care (handled through a CU*Answers Client Service Rep.) • No monthly minimums • No implementation fee • Lead time for setup prior to implementation is generally just 2 weeks • No access to the Client Connect website 	<ul style="list-style-type: none"> • Individual site configured by Fiserv and used only by your credit union members • Access to Fiserv Partner Care for follow-up on member inquiries (monthly fee applies; see below) • Monthly minimums will apply; fee charged if less than 101 subscribers (following initial startup period) • Subject to one-time implementation fee • Setup generally requires lead time of 90-120 days before implementation • Includes access to the Client Connect website for statistical/demographic data on member bill pay activity

NOTE: CUs that implemented bill pay prior to October, 2006, will retain their existing individual site.

PRICING BREAKDOWN

Item	Cooperative Model	Custom Model
One-Time Implementation Fee	No charge	\$2,250.00
Monthly Minimums	Because all members for all participating credit unions are counted in the total enrollees, there will be no monthly minimum fees.	There are no minimum fees for the first 60 days after implementation. After 60 days, a sponsor fee of \$250.00 per month will be charged until the credit union reaches 101 subscribers. The credit union must maintain 101 subscribers for this fee to be waived.
Fee for New Enrollments	No charge	No charge
Monthly Active User Fee	\$2.25 per subscriber	\$2.25 per subscriber
Transaction Fee (for Active Users)	\$0.38 per transaction	\$0.38 per transaction
Monthly Inactive User Fee	\$1.25 per subscriber	\$1.25 per subscriber
Partner Care Access	No charge	\$7.00 per user ID per month

Sample Monthly Expense

To see how the pricing structure plays out into total monthly expenses, assume a credit union has 500 subscribers, 60% of which are active users (at least one bill pay transaction during the month):

200 subscribers @ \$2.25 =	\$450.00
300 subscribers @ \$1.25 =	\$375.00
2,100 transactions* @ \$0.38 =	<u>\$798.00</u>
	\$1,623.00

*Assumes 7 transactions per month per active member.

The lower cost for inactive users in effect subsidizes the transaction cost for your active users (about 8 transactions' worth, actually). This allows you to market bill pay aggressively without having to worry about those members who sign up and never use the service.

OTHER MISCELLANEOUS FEES

Fee	Amount	Description
Research Fee	\$25.00	Charged only if Fiserv must make direct contact with a biller to research a member inquiry
Check Image Retrieval Fee	\$10.00	Charged if a member or CU requests a copy of a check; applies only to payments made via Fiserv Corporate Draft
Fee for ACH Debit returned NSF	\$20.00	Charged only if an ACH item is returned because there were non-sufficient funds in the member's account
Stop and Reissue Fee	\$15.00	Applies only to items paid via ACH and Fiserv Corporate Draft (member draft stop pays can be handled through normal CU*BASE stop pay procedures)
Overnight Delivery	\$15.00	If stop and reissue order with request to send the reissued check via overnight delivery

Additional hourly fees will also apply for any custom development, custom reports, conversions, or other special requests that require the services of a Fiserv representative.

HARDWARE AND NETWORK REQUIREMENTS

FOR YOUR MEMBERS...

Browser/OS Combinations		
PC Platform		
Certified	All pages of the product have been tested and browser meets all functional and visual design requirements	<ul style="list-style-type: none"> • Microsoft IE (7.0)
Supported	Most pages of the product have been tested and browser meets most functional and visual design requirements	<ul style="list-style-type: none"> • Firefox 3.0 - XP • Microsoft IE (6.0) – XP • Microsoft IE (7.0) - Vista
Allowed	These browsers are also allowed, but may not have full functionality.	<ul style="list-style-type: none"> • Firefox 2.0 (XP) • JAWS 8.0 screen reader
Blocked	These browsers are not recommended. Access to the application will be denied.	<ul style="list-style-type: none"> • Compuserver (Win 98, Win 2000, XP) • Netscape
Macintosh Platform		
<i>CU*Answers does not warrant support of the Macintosh operating system for It's Me 247 online banking.</i>		
Certified	See Description Above	<ul style="list-style-type: none"> • None
Supported	See Description Above	<ul style="list-style-type: none"> • Safari 2.0 (OS X 10.5)
Allowed	See Description Above	<ul style="list-style-type: none"> • Safari 3.0 (OS X 10.5) • Firefox 1.5 (OS X 10.4) • Safari 2.0 (OS X 10.4)
Denied	See Description Above	<ul style="list-style-type: none"> • All Microsoft IE
Other Requirements (Both PC and Macintosh Platforms)		
Browser Options	<ul style="list-style-type: none"> • JavaScript must be enabled for the application to function optimally 	
Screen Resolution	<ul style="list-style-type: none"> • 800 x 600 VGA or 1024 x 768 VGA • Windows Display Properties Settings should be 96 dpi (Windows default) • Browser text size should be Medium 	
Screen Reader	<ul style="list-style-type: none"> • JAWS 8.0 (XP) 	

Remember that to access **It's Me 247**, the browser must run at 128-bit encryption. (To check your encryption level, from the Help menu, choose Help About... and look for a cipher strength or "high-grade security" notation indicating 128-bit strength.)

As security requirements and the Internet world change, so will these requirements. If a member is having trouble accessing EasyPay or **It's Me 247** features, try recommending a browser software upgrade.

FOR YOUR CREDIT UNION STAFF...

Using EasyPay is different for credit union staff than it is for members. Members connect to the Internet via an Internet Service Provider. A credit union employee can connect to CU*Answers' Internet products through the local frame relay communications line rather than through an Internet ISP by using the CU*Answers NET icon in CU*BASE GOLD.

However, a PC must have an Internet connection in order to run the EasyPay software. Simply launch your Internet connection as usual before attempting to access EasyPay via the CU*Answers NET icon.

Tips for Your Network Administrator

The requirements for accessing EasyPay are the same as those for connecting to CU*BASE, including a CU*Answers frame relay or switch connection to the credit union site with a CISCO 2610 Router configured by CU*Answers, connected via a 10/100 Mb Ethernet hub with Category 5 cabling. However, the Internet connection will not work properly through a Proxy Server Connection.

To verify if Proxy server is being used:

1. Click the Start button and choose Settings, then Control Panel
2. Double-click to open Internet Options, then click the Connections tab
3. Click the LAN Settings button to display the current settings
4. The setting "Use a proxy server" should not be checked. **DO NOT change this setting, however, without confirming with your own System Administrator.** If a proxy server is in place for a specific purpose at your credit union, DO NOT disable it.

Although not recommended, a dial-up connection will work, but an IP route may have to be added to the PC for CU*BASE GOLD to run properly (contact CU*Answers for assistance).

MARKETING SERVICES

CU*Answers is pleased to make available the use of the names and logos for EasyPay for your marketing campaigns. This represents a significant savings for you since all of the artwork has already been created and you can take advantage of the many marketing materials that have already been developed.

AVAILABLE MATERIALS

Tri-Fold Brochure	Four-color or two-color, 2-sided Unfolded size: 8 1/2" x 11"; "C" folded: 8 1/2" x 3 5/8"
Lobby Poster	Four-color or two-color, 1-sided 8 1/2" x 11"
Statement Inserts	Four-color or two-color, 2-sided 8 1/2" x 3 5/8"

MARKETING MATERIALS

For marketing materials, including posters, brochures and inserts go to <http://marketing.cuanswers.com/materials.php>.

Examples of the marketing brochure, poster and insert are on the following page.

Brochure



SIMPLIFY YOUR LIFE

Looking for an easy way to simplify your life? EasyPay bill payment and presentment can help you do just that. With EasyPay you can receive and pay your bills online with the click of a mouse from your credit union checking account. Pay any bill, including your house payment, your credit card company - even your babysitter - at any time, from anywhere.

EASY ENROLLMENT

Simply click the **It's Me 247** online banking icon from our website, log on using your username, password and an answer to a security question, then click. The rest is Easy! Set-by-step point and click instructions will guide you through enrollment and set up. After allowing for processing (approximately 24-48 hours) you'll be ready to go. Just go back to **It's Me 247** and click on "Pay My Bills".

**SO MANY BENEFITS...
EASY TO SETUP**

- Easy to setup - follow simple point and click instructions.
- You can pay all your bills electronically.
- Authorize checks to be sent to anyone - from babysitters to utilities.
- Keeps a payment history register.
- You can set up recurring payments - like mortgage and car payments or insurance premiums.
- Schedule payments at your convenience. Some billers can even receive next-day payment!
- Add billers quickly with just an account number, phone number and zip code.
- No additional sign on or passwords to remember - just click the "Pay My Bills" icon from **It's Me 247**.
- Monitors the status of your payments - stop wondering if your payment was received. You can check payment progress at any time.
- You have complete control.
- Receive notice when e-bills arrive.
- Use the Payment Calendar to schedule reminders and recurring payments.
- EasyPay is safe and secure.

RECEIVE YOUR BILLS ONLINE

One of the many benefits of EasyPay is the ability to receive bills electronically. Not every company is set up to send e-bills yet but the list is growing every day. To begin receiving e-bills from a payee you've already established, simply click on the "E-bill" button next to the biller's name. Then follow the simple instructions for e-bill setup.

OTHER AVAILABLE FEATURES

- Process your payments faster with expedited payments
- Purchase gift cards.



Insert

ONLINE BILL PAYMENT AND PRESENTMENT

SIMPLIFY YOUR LIFE
GAIN FINANCIAL CONTROL
SAVE TIME FOR THINGS THAT MATTER MOST
POINT-CLICK-PAY... IT'S THAT EASY!
ABCDECU.com



Powered by Fiserv

A SAFE AND EASY WAY TO PAY YOUR BILLS ONLINE!



Poster

ONLINE BILL PAYMENT AND PRESENTMENT

A safe and easy way to pay your bills online!

SIMPLIFY YOUR LIFE
GAIN FINANCIAL CONTROL
SAVE TIME FOR THINGS THAT MATTER MOST
POINT-CLICK-PAY... IT'S THAT EASY!
ABCDECU.com
ABCDE CREDIT UNION | 1234 STREET ADDRESS | CITY, ST 01234 | 555.555.555



Powered by Fiserv



GETTING STARTED: STEP BY STEP

Cooperative Model

A lead time of approximately two weeks will be required for preparation and to help ensure a successful product roll-out. Following is the blueprint for getting started:

1. Assign an internal **Project Manager** responsible for this project.
2. Sign the **Electronic Commerce Service Agreement** (requires a 3-year commitment) and return to CU*Answers Client Services.
3. Work with a CU*Answers Client Service Representative to complete the **Data Gathering Form**.
4. Upon completion of the Data Gathering Form and signed Service Agreement, a CU*BASE Client Service Representative will contact you regarding an implementation start-up date and to set up a staff education training session. **Implementation and training dates will be assigned on a first-come, first-served basis.**
5. A CSR will work with you to set up your service charge structure and all other CU*BASE configuration settings that need to be completed.
6. Carefully review applicable **Terms and Conditions** related to Reg. E and the timing for posting transactions to member accounts. CU*Answers will review this information with you as well.
7. You are ready to release EasyPay. A Client Service Representative will assist by “turning on the switch” at your assigned implementation date.

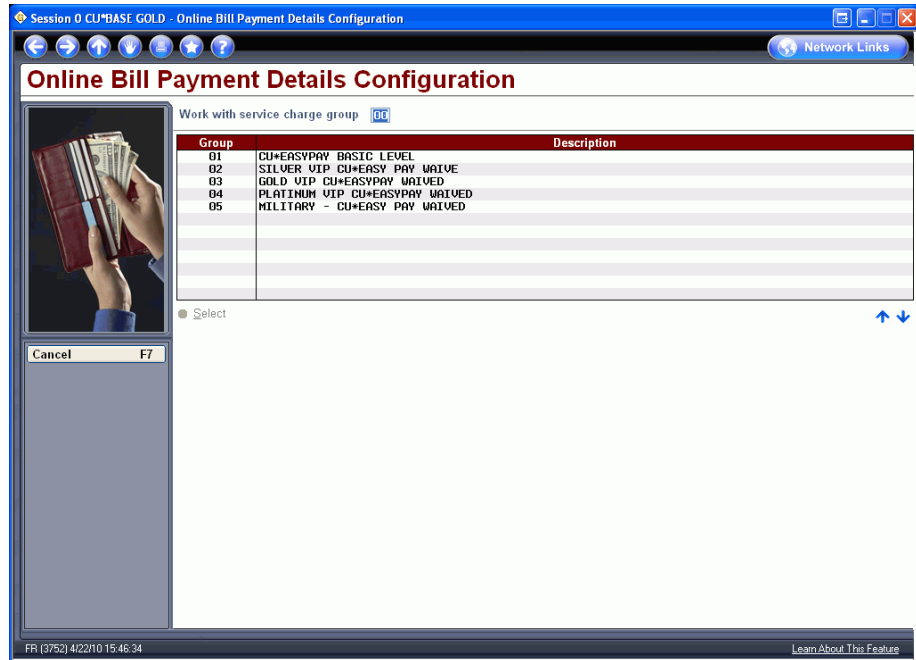
Implementing a New Custom Site

Contact a Client Service Representative for a customized timetable if you are interested in establishing a custom site for your credit union members.

Generally, the lead time for a custom site is 90-120 days prior to roll-out. This includes a comprehensive testing and certification process with a focus group of employees and selected members.

CONFIGURING EASYPAY SERVICE CHARGE CODES

MNCNFE #17 "EasyPay Service Charge Cnfg"
Screen 1



Notice that you can set up as many different service charge groups as needed, each with their own set of parameters and prices. Service charge codes are assigned at the time of enrollment, and can be changed either manually at any time, or may be changed as part of automated processes such as Tiered Service scoring or Marketing Club rewards.

<i>Bill Payment Waiver Method</i>	<i>Access of Waiver Screen</i>
Tiered Services Scoring	General Configuration 2 Menu (MNCNFD) #1 Tiered Service Level Config, then Assign Tiered Service Level Rewards—Bill payment/presentation service charge code
Marketing Clubs Rewards	General Configuration 2 Menu (MNCNFD) #4-Marketing Club Configuration, Fees and Waivers/ (Periodic Service Charge Exemptions)—Assign bill payment/presentation service charge code

Enter a 2-digit code or select an existing one in the list and use Enter or Select to proceed to the next screen.

NOTE: Remember that members who enroll via **It's Me 247** are automatically assigned service charge code 01. Therefore, that code should always be set up with your standard fee parameters.

Screen 2

Session 0 CU*BASE GOLD - Bill Payment Service Charge

Bill Payment Service Charge UPDATE

Service charge group 01 Group description CU*EASYPAY BASIC LEVEL

Enrollment Fees

Enrollment fee 1.00 Fee G/L offset account 154.55

Fee transaction description test enrollment

Monthly Member Subscriber Fees

Regular monthly rate 4.95 Includes up to 15 transactions per month

Introductory rate/month 0.00 # of months at introductory rate 1

Fee transaction description EASYPAY MONTHLY FEE Fee G/L offset account 154.55

Fee can take account negative

Fee Waivers

Low age 000 High age 000

Aggregate savings 9,999,999.99 Aggregate loans 9,999,999.99

Waive if OTB account present Credit Loan Save ATM Debit

Waive if enrolled for e-statements

Excessive Activity/Non-Use Fees

Per transaction fee for transactions over monthly allotment 0.60

Fee transaction description test excess fees

G/L offset account 154.55

Monthly fee if less than 007 transactions during the month 5.00

Fee transaction description test non-use

G/L offset account 154.55

FR [3753] 4/22/10 15:47:42 [Learn About This Feature](#)

This screen is used to configure the fee parameters for this service charge code. This code can then be assigned to a member upon enrollment. You will need to choose the General Ledger account(s) to which you would like to post enrollment fees, monthly subscriber fees, and excessive activity fees.

When done, press Enter to save and return to the previous screen.

*For field descriptions and other details, please refer to CU*BASE GOLD Online Help (click the [Learn About This Feature](#) link) while working in these screens.*

What causes a member to be considered "active?"

We receive a file from Fiserv the beginning of each month for the previous month's activity. The date in the file we receive is the date that the member requested as the payment date. **This means a member must schedule a payment with a due date in the month in order to be considered active for that month.** Because of this there will be instances when you can see activity in the member's history for a specific month, but yet they are reported as inactive. For example:

A member schedules a payment for November 1.

Fiserv determines the payment will be processed as a member draft, and therefore cuts the check on October 27 to give it time to get to the biller on November 1.

The biller receives the payment early, and is able to deposit it (even though the check is dated 11/1), and it clears the member's account on October 31.

In this situation, the member would appear to have transaction activity during October, but if no payments were scheduled with an October date, the member would be considered inactive for the month of October.

“LEARN FROM A PEER” TO COMPARE WITH OTHER CREDIT UNIONS

Wondering how other credit unions configure their bill pay configuration? “Learn from a Peer” is designed to help you do just that - compare your credit union settings with the settings or fee configurations of other credit unions, including the ability to view and compare bill pay configurations.

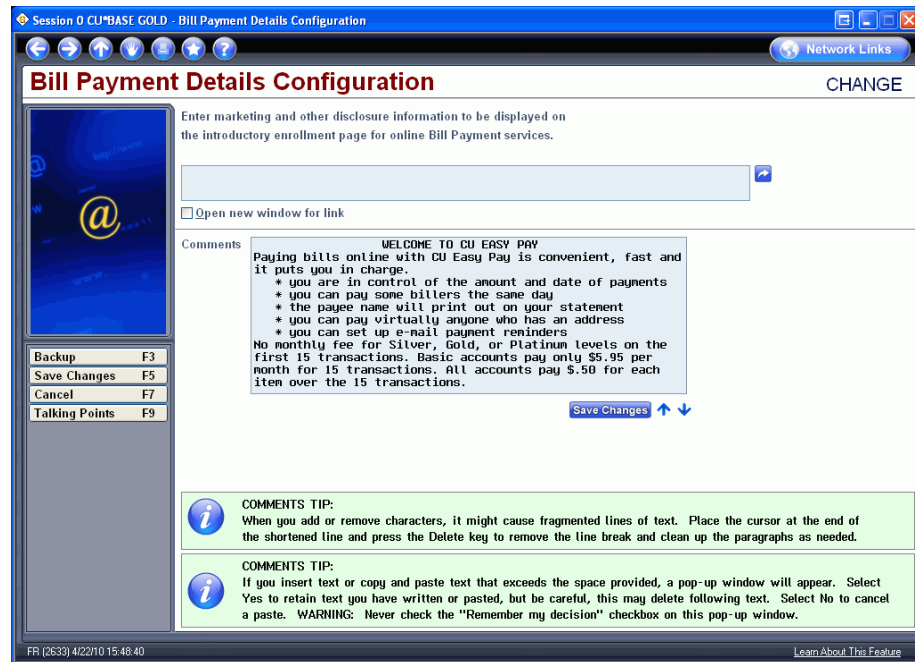
- NOTE: When you use this feature, you will only be able to view configurations of other credit unions in your system (the server where your files reside).

Access the fee configuration via the “Learn from a Peer” menu (MNMGMB) #1-Bill Pay Service Charges. First you will view a view-only version of your own credit union’s bill pay configuration. From this screen select F10-Learn from a Peer (only available when the screen is accessed via MNMGMB). On the following screen select the member range or asset size of the comparison credit union (defaults to a range ten percent larger and smaller than your credit union). A list of credit unions within this range is then presented so you can select and view the Self Service fee configuration of the selected credit union.

CONFIGURING THE ENROLLMENT “MARKETING” MESSAGE

This message must be configured before you begin allowing your members to enroll for bill payment via **It’s Me 247**.

MNCNFE #18, “EasyPay Marketing Message



This credit union-defined message appears when a member clicks “Pay My Bills” on the **It’s Me 247** Main Menu, if he or she is not already enrolled to pay bills via EasyPay. It can contain a marketing statement, information about credit union fees, and warnings about how to schedule payments in advance of when they are due. See the following page for a sample of how this will appear to members in **It’s Me 247**.

*For field descriptions and other details, please refer to CU*BASE GOLD Online Help (click the [Learn About This Feature](#) link) while working in these screens.*

ENROLLING MEMBERS IN EASYPAY

ENROLLING VIA “IT’S ME 247”

Members can enroll to pay bills with EasyPay themselves, using the “Pay Bills” button on **It’s Me 247**. Below is a sample of the page that will be displayed if the member has not already been enrolled:

The screenshot shows the 'It's Me 247' online banking interface. At the top, there's a navigation bar with 'Cartoon City FCU', 'Preferences', 'Create My Security', 'Help', and 'Logout'. Below this is a main menu with icons for 'My Messages', 'My Accounts', 'New Accounts', 'Pay My Bills', 'E-Statements', 'Vote Now', 'Contact Us', and 'Go Mobile!'. The main content area is titled 'Bill Pay Enrollment' and includes a 'Bill Pay' sidebar with a '\$\$\$' icon and a 'Bill Pay Enrollment' button. A 'Visit Our Site' link is also present. The enrollment form has three fields: 'Email address' (filled with 'amember@yahoo.com'), 'Primary Account' (set to 'NONE'), and 'Secondary Account' (set to 'NONE'). A 'Next' button is at the bottom of the form. A 'I Have 0 Points' badge is in the top right. A 'Come in We're OPEN' sign is in the bottom left. At the bottom of the page, there's a 'Page will timeout in 29:20' message, a disclaimer about federal insurance, and an NCUA logo.

Notice that your configured enrollment message is displayed in the box at the bottom of the screen.

*Members can enroll in EasyPay through **It’s Me 247** as long as the credit union’s PIB configuration allows this access. See the “PIB Configuration and User Guide” for more details.*

ENROLLING VIA CU*BASE

Credit union staff member can also enroll a member using CU*BASE. When tellers and member service personnel are talking with members about your credit union's bill payment services, this option makes it easy to enroll the member "on the spot." You can even set up your workflow controls (MNCNFC #25) to display the enrollment screen automatically when opening a new membership.

MNSERV #22 "Member Personal Banker", then "Bill Payment (enroll or change enrollment status)

Session 0 CU*BASE GOLD - Bill Payment Member Enrollment

Bill Payment Member Enrollment

Account # HARV M MEMBER

Enrollment

Status P = Pending

Action Enroll in bill payment
 Unenroll from bill payment

Enrollment date Apr 22, 2010
Unenrollment date 00000000

Service charge group 02

Checking account 1 000001 110 REGULAR CHECKING
Checking account 2 000001 111 REGULAR CHECKING Optional

Backup F3
Cancel F7
Bypass F8

FR (1934) 4/22/10 16:03:38 [Learn About This Feature](#)

NOTE: A member must have a valid email account to enroll in EasyPay.

Use the *Action* field to enroll this member for EasyPay, then press Enter to record the change. All enrollments submitted during the day, whether via **It's Me 247** or this enrollment feature in CU*BASE, are gathered together and transmitted to Fiserv each weekday morning. (Enrollments made on Friday, Saturday and Sunday will be transmitted Monday morning.)

Approval will be returned 24-48 hours after the request is received by Fiserv. Although no notification will be sent directly to the member, the *Enrollment Status* flag shown on this screen will change from "Pending" to "Enrolled" once approval has been received, and the member can then begin using EasyPay

Special Note: Changing Bill Payment Account Numbers

This screen can also be used if the member simply wants to change the accounts from which bills can be paid. Just use the *Checking Account 1* and *Checking Account 2* fields to designate the desired share draft accounts and press Enter. A change notice will be sent the following morning to Fiserv. It

may take a day or two before the new accounts appear on the EasyPay site so that they can be selected for paying a bill.

Be sure NOT to access the Partner Care site and change the accounts there without also changing them here, to keep everything in synch.

*For field descriptions and other details, please refer to CU*BASE GOLD Online Help (click the [Learn About This Feature](#) link) while working in these screens.*

UNENROLLMENT

Members who wish to stop using EasyPay must be un-enrolled using the CU*BASE enrollment feature described on the previous page.

EASYPAY REPORTS

DAILY ENROLLMENT REPORTS

These automated daily reports show enrollment and un-enrollment activity by members. They are stored in CU*SPY under the Electronic/Third Party Processing category.

Active/Inactive Report (LEPPAYMT)

5/10/08 RUN ON	28:10 5/11/08	CREDIT UNION CU*EasyPay!	LEPPAYMT	PAGE 1
Account	Name	Active/Inactive Report No. of Pay Status	USER	OPER
409	GERMARD E. [REDACTED]	0 Un-enrolled 4/11/2008		
499	DAVID H. [REDACTED]	0 Un-enrolled 4/11/2008		
551	KENNETH W. [REDACTED]	0 Un-enrolled 4/11/2008		
715	DAVID J. [REDACTED]	0 Un-enrolled 4/11/2008		
780	RANDALL J. [REDACTED]	0 Enrolled 3/19/2008		
871	ROBERT E. [REDACTED]	0 Un-enrolled 4/11/2008		
884	DIANNE E. [REDACTED]	0 Enrolled 6/13/2006		

This report lists the members who enrolled or un-enrolled in EasyPay.

Enrollment Listing (PEPPSIS)

4/19/05 23:10:08	CREDIT UNION CU*BASE TEST	PEPPSIS	PAGE 1
Account#	Name	Enrollment Date	USER JACKC
2307	JAMES SOMEBODY	4/17/2005	
2311	JAMES ANYONE	4/18/2005	
2312	JULIE MEMBER	4/18/2005	
2315	FRED DEMEMBER	4/18/2005	
2366	AMY VANMEMBER	4/17/2005	

*** 5 records enrolled ***

*CU*TIP: If you see a section on this report listing "rejected" enrollments, one reason may be that the member is shown as being in Collections from another Fiserv source (such as if the member signed up for bill pay through Yahoo or some other vendor).*

*CU*TIP: Be sure that for business names, words are separated by a single space with no characters*

*CU*TIP: If a member receives a consolidated login error message, contact a Client Services Representative.*

Enrollment Exceptions (PEPPSIS1)

4/19/05 5:59:27	CREDIT UNION CU*BASE TEST	PEPPSIS1	PAGE 2
Account#	Name	Enrollment Date	Error Code
*** 0 ERRORS ***			

MONTHLY FEE REPORTS

These reports are produced each month (will generally be between the 5th and 15th of the month, depending on when the activity data is received from Fiserv). They show your configured EasyPay service charges that were charged to member accounts.

The exception report shows any fees that could not be charged due to insufficient funds or account closings. This report should be reviewed and those members who have not had activity for a number of months should be notified and un-enrolled. Both reports are stored in CU*SPY under the Member Services category.

Fee Posting Detail (TEPFEE)

5/11/01 13:59.53		CU*BASE TEST CREDIT UNION (GT) EASY PAY FEE TRANSACTION REGISTER					TEPFEE	PAGE	1
ACCOUNT NO.	DEPOSIT ITEMS	FEE AMOUNT	AGGREGATE SAVINGS	AGGREGATE LOANS	AGGREGATE AVERAGE	CURRENT BALANCE	PREVIOUS BALANCE	DESCRIPTION	
34-001	1	15.00	52.41	.00	2712.24	31.49	46.49	ENROLLMENT FEE	
34-001	1	.10	52.41	.00	2712.24	31.39	31.49	BILL PAYMENT FEE	
34-001	8	12.00	52.41	.00	2712.24	19.39	31.39	BILL PAY EXCESS USE	
51-001	1	15.00	4509.87	11397.10	88634.42	1715.90	1730.90	ENROLLMENT FEE	
51-001	1	.10	4509.87	11397.10	88634.42	1715.80	1715.90	BILL PAYMENT FEE	
77-001	1	.10	4756.67	.00	109508.10	245.76	245.86	BILL PAYMENT FEE	

Fee Posting Exceptions (TEPFEE)

5/11/01 13:59.53		CU*BASE TEST CREDIT UNION (GT) EASY PAY FEE EXCEPTION LISTING		TEPFEE	PAGE	1
ACCOUNT NO.	MESSAGE					
158-001	Member aggregate savings exceeds maximum					
1161-002	Monthly fee would take account below available balance					
2008-001	Member exceeds maximum age requirement					
14002418-001	Account master not on file - no fee processing occurs					
14026669-001	Member account type record not found					

APPENDIX A: SAMPLE COLLECTIONS LETTERS

NSF 1

CUA
PO BOX 182477
COLUMBUS, OH 43218-2477

Page 1

July 28, 2006

John Doe CheckFree Corp
6000 Perimeter Dr
Support Services
Dublin, OH 43017

NSF1

RE: CUXEasyPay Service Account Number: XXXXX2336

We are writing regarding the transactions listed below. Unfortunately, when we tried to withdraw the funds from your account, the transactions were returned. We will try to withdraw the funds for the transactions again and will notify you if we are unable to do so.

Any payment service fees associated with the returned transactions will be withdrawn from your account in accordance with your payment service terms and conditions; any other standard processing fees not listed below may still apply.

You do not need to take any action on this notification at this time.

RETURNED TRANSACTIONS

<u>Recipient</u>	<u>Amount</u>	<u>Pymt Date</u>	<u>Reason Returned</u>	<u>Fee</u>
First USA Visa	\$35.00	07/28/2006	Insufficient Funds	\$0.00
Discover Card	\$45.00	07/28/2006	Insufficient Funds	\$0.00
JC Penney	\$25.00	07/28/2006	Insufficient Funds	\$0.00
Ameritech	\$123.45	07/28/2006	Insufficient Funds	\$0.00
Airtouch	\$67.89	07/28/2006	Insufficient Funds	\$0.00

CUA
PO BOX 182477
COLUMBUS, OH 43218-2477

Page 1

July 28, 2006

John Doe CheckFree Corp
6000 Perimeter Dr
Support Services
Dublin, OH 43017

RMNSF2

RE: CU*EasyPay Service Account Number: XXXXX2350

We are writing regarding the transactions listed below. We have tried again to withdraw the funds for the transactions from your account. Unfortunately, the transactions listed were returned.

Please note that the credits to the listed payees or billers were reversed when these transactions were returned from your financial institution. Consequently, you may have multiple entries appearing on your payee or biller account statement and payment is still due to the listed payees or billers.

Any payment service fees associated with the returned transactions will be withdrawn from your account in accordance with your payment service terms and conditions; any other standard processing fees may still apply.

RETURNED TRANSACTIONS

<u>Recipient</u>	<u>Amount</u>	<u>Pymt Date</u>	<u>Reason Returned</u>
First USA Visa	\$35.00	07/28/2006	Insufficient Funds
Discover Card	\$45.00	07/28/2006	Insufficient Funds
JC Penney	\$25.00	07/28/2006	Insufficient Funds
Ameritech	\$123.45	07/28/2006	Insufficient Funds
Airtouch	\$67.89	07/28/2006	Insufficient Funds

CUA
PO BOX 182477
COLUMBUS, OH 43218-2477

Page 1

July 28, 2006

John Doe CheckFree Corp
6000 Perimeter Dr
Support Services
Dublin, OH 43017

NSF2

RE: CU*EasyPay Service Account Number: XXXXX2338

We are writing regarding the transactions listed below. We have tried again to withdraw the funds for the transactions from your account. Unfortunately, the transactions listed were returned.

Although we have been unable to withdraw the funds for the transactions from your account, we already paid the transactions listed below and sent funds to the listed recipients. To avoid cancellation of your payment service, please contact us at 800-848-1337.

Any payment service fees associated with the returned transactions will be withdrawn from your account in accordance with your payment service terms and conditions; any other standard processing fees may still apply.

Pursuant to the Fair Debt Collection Practices Act, we are required to inform you that this letter is an attempt to collect on a debt and any information obtained will be used for that purpose.

RETURNED TRANSACTIONS

<u>Recipient</u>	<u>Amount</u>	<u>Pymt Date</u>	<u>Reason Returned</u>
First USA Visa	\$35.00	07/28/2006	Insufficient Funds
Discover Card	\$45.00	07/28/2006	Insufficient Funds
JC Penney	\$25.00	07/28/2006	Insufficient Funds
Ameritech	\$123.45	07/28/2006	Insufficient Funds
Airtouch	\$67.89	07/28/2006	Insufficient Funds

CUA
PO BOX 182477
COLUMBUS, OH 43218-2477

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July 28, 2006

John Doe CheckFree Corp
6000 Perimeter Dr
Support Services
Dublin, OH 43017

RMFOZ

RE: CU*EasyPay Service Account Number: XXXXX2348

We are writing regarding the transactions listed below. Unfortunately, when we tried to withdraw the funds for the transactions from your account, the items were returned by your financial institution.

As a result, your payment service account has been suspended effective July 28, 2006, and you cannot use the service until it is reactivated. Consequently, we cannot process any scheduled payments, and you are responsible for making those payments by using an alternative method, such as mailing a check to the payee or biller.

Please note that the credits to the listed payees or billers were reversed when these transactions were returned from your financial institution. Consequently, you may have multiple entries appearing on your payee or biller account statement and payment is still due to the listed payees or billers.

Any payment service fees associated with the returned transactions will be withdrawn from your account in accordance with your payment service terms and conditions; any other standard processing fees may still apply.

Our Payment Processing Center is now handling this matter. Please call 800-848-1337 to discuss reactivation of your bill payment service.

Pursuant to the Fair Debt Collection Practices Act, we are required to inform you that this letter is an attempt to collect on a debt and any information obtained will be used for that purpose.

RETURNED TRANSACTIONS

<u>Recipient</u>	<u>Amount</u>	<u>Pymt Date</u>	<u>Reason Returned</u>
First USA Visa	\$35.00	07/28/2006	Insufficient Funds
Discover Card	\$45.00	07/28/2006	Insufficient Funds
JC Penney	\$25.00	07/28/2006	Insufficient Funds
Ameritech	\$123.45	07/28/2006	Insufficient Funds
Airtouch	\$67.89	07/28/2006	Insufficient Funds

CUA
 PO BOX 182477
 COLUMBUS, OH 43218-2477

Page 1

July 28, 2006

John Doe CheckFree Corp
 6000 Perimeter Dr
 Support Services
 Dublin, OH 43017

FOZ

RE: CUXEasyPay Service Account Number: XXXXX2346

We are writing regarding the transactions listed below. Unfortunately, when we tried to withdraw the funds for the transactions from your account, the transactions were returned. As a result, your payment service account has been suspended effective July 28, 2006, and you cannot use the service until it is reactivated. Consequently, we cannot process any scheduled payments, and you are responsible for making those payments by using an alternative method, such as mailing a check to the payee or biller. Although we have been unable to withdraw the funds for the transactions from your account, we already paid the transactions listed below and sent funds to the listed recipients.

Our Payment Processing Center is now handling this matter. Please call us at 800-848-1337 to discuss reactivation of your payment service.

Any payment service fees associated with the returned transaction will be withdrawn from your account in accordance with your payment service terms and conditions; any other standard processing fees may still apply.

Pursuant to the Fair Debt Collection Practices Act, we are required to inform you that this letter is an attempt to collect on a debt and any information obtained will be used for that purpose.

RETURNED TRANSACTIONS

<u>Recipient</u>	<u>Amount</u>	<u>Pymt Date</u>	<u>Reason Returned</u>
First USA Visa	\$35.00	07/28/2006	Insufficient Funds
Discover Card	\$45.00	07/28/2006	Insufficient Funds
JC Penney	\$25.00	07/28/2006	Insufficient Funds
Ameritech	\$123.45	07/28/2006	Insufficient Funds
Airtouch	\$67.89	07/28/2006	Insufficient Funds

John Doe CheckFree Corp
 6000 Perimeter Dr
 Support Services
 Dublin, OH 43017

CUA
PO BOX 182477
COLUMBUS, OH 43218-2477

Page 1

July 28, 2006

John Doe CheckFree Corp
6000 Perimeter Dr
Support Services
Dublin, OH 43017

COL1

RE: CUXEasyPay Service Account Number: XXXX2340

To avoid cancellation of your payment service, please contact us at 800-848-1337 or send a certified check or money order in the amount of \$296.34 payable to the Payment Processing Center by August 11, 2006, in the envelope provided. Please write your Service Account Number on your certified check or money order.

Unless you notify us by the payment date above that you are disputing the validity of the transactions listed below, we will assume that the transactions were valid.

Pursuant to the Fair Debt Collection Practices Act, we are required to inform you that this letter is an attempt to collect on a debt and any information obtained will be used for that purpose.

RETURNED TRANSACTIONS

<u>Recipient</u>	<u>Amount</u>	<u>Pvmt Date</u>	<u>Reason Returned</u>
First USA Visa	\$35.00	07/28/2006	Insufficient Funds
Discover Card	\$45.00	07/28/2006	Insufficient Funds
JC Penney	\$25.00	07/28/2006	Insufficient Funds
Ameritech	\$123.45	07/28/2006	Insufficient Funds
Airtouch	\$67.89	07/28/2006	Insufficient Funds

John Doe CheckFree Corp
6000 Perimeter Dr
Support Services
Dublin, OH 43017

CUA
PO BOX 182477
COLUMBUS, OH 43218-2477

Page 1

July 28, 2006

John Doe CheckFree Corp
6000 Perimeter Dr
Support Services
Dublin, OH 43017

COL2

RE: CU*EasyPay Service Account Number: XXXXX2342

THIS IS YOUR FINAL NOTICE. Our attempts to collect payment for the transactions listed below have failed.

We are in the process of canceling your payment service and sending your information to a law firm that will handle the collections process for this debt. To avoid cancellation of your payment service, please contact us at 800-848-1337.

Pursuant to the Fair Debt Collection Practices Act, we are required to inform you that this letter is an attempt to collect on a debt and any information obtained will be used for that purpose.

RETURNED TRANSACTIONS

<u>Recipient</u>	<u>Amount</u>	<u>Pymt Date</u>	<u>Reason Returned</u>
First USA Visa	\$35.00	07/28/2006	Insufficient Funds
Discover Card	\$45.00	07/28/2006	Insufficient Funds
JC Penney	\$25.00	07/28/2006	Insufficient Funds
Ameritech	\$123.45	07/28/2006	Insufficient Funds
Airtouch	\$67.89	07/28/2006	Insufficient Funds

John Doe CheckFree Corp
6000 Perimeter Dr
Support Services
Dublin, OH 43017

APPENDIX B: PAYMENT PROCESSING

CUT-OFF TIMES

The term *cut-off* refers to the deadline by which payments must be scheduled in order to begin processing on the current processing day.

Payments scheduled after the cut-off time cannot begin processing until the next processing date.

EasyPay cut-off times are:

Standard cut-off time: 1:00 pm EST (Web 4.0, PFM, Fiserv Web 3.x, or Fiserv Web for Small Business)

Extended cut-off time: 5:00 pm EST (Web 4.1 and later)

NOTE: The extended cut-off time is available with Fiserv Web 4.1 and later. It is new functionality for CSAPI and SIS

With next day payments, the cut-off time might be as late at 7:00 pm EST, depending on the biller's processing capabilities.

Important: With SIS, 5:00 pm EST is the cut-off time by which Fiserv must have received and processed the Sponsors SIS files. The Sponsor works with Fiserv during implementation to coordinate the time frames in which to send the files to meet the 5:00 pm EST cut-off time.

PAYMENT CHANGES AND CANCELLATIONS

Fiserv must receive payment changes (if applicable) or cancellations before the payment begins processing.

See below for cut off times to change and/or cancel payments:

Same day payments:

- Fiserv Web 4.0: payments must be changed/cancelled by the Standard cut-off time of 1:00 pm EST\
- Fiserv Web 4.1 and later: payments must be changed/cancelled by the Extended cut-off time of 5:00 pm EST

Next day payments:

- Fiserv Web 4.0: payments must be changed/cancelled by the Standard cut-off time of 1:00 pm EST
- Fiserv Web 4.1 and later, CSAPI and SIS: payments must be changed/cancelled by the Extended cut-off time of 5:00 – 7:00 pm EST

NOTE: The cut-off time varies based on the biller's processing capabilities

Important: With SIS, 5:00 pm EST is the cut-off time by which Fiserv must have received and processed the Sponsors SIS files. The Sponsor works with Fiserv during implementation to coordinate the time frames in which to send the files to meet the 5:00 pm EST cut-off time.

Standard Lead time:

- Fiserv Web 4.0, SIS, PFM, Fiserv Web 3.x, Fiserv Web for Small Business: payments must be changed/cancelled by the Standard cut-off time of 1:00 pm EST

- Fiserv Web 4.1 and later, CSAPI and SIS: payments must be changed/cancelled by the Extended cut-off time of 5:00pm EST.

Important: With SIS, 5:00 pm EST is the cut-off time by which Fiserv must have received and processed the Sponsors SIS files. The Sponsor works with Fiserv during implementation to coordinate the time frames in which to send the files to meet the 5:00 pm EST cut-off time.

APPENDIX C: GETTING STARTED MATERIALS

- ◆ Sample “Terms & Conditions of the Bill Pay Service”
(for members)
- ◆ EasyPay Setup Form
- ◆ Electronic Commerce Service Agreement
*(for the credit union)**
- ◆ *Member Identification and Monitoring Form**
- ◆ Fiserv OFAC Screening Overview
- ◆ *Pricing (Custom and Cooperative)*

**Please fill out and return the two items with an asterisk (*) to Stephanie Raven, Client Services at sraven@cuanswers.com.*

TERMS AND CONDITIONS OF THE BILL PAYMENT SERVICE

SERVICE DEFINITIONS

"Service" means the bill payment service offered by your Credit Union and CU*Answers, Inc., through Fiserv Corporation.

"Agreement" means these terms and conditions of the bill payment service.

"Biller" is the person or entity to which you wish a bill payment to be directed or is the person or entity from which you receive electronic bills, as the case may be.

"Payment Instruction" is the information provided by you to the Service for a bill payment to be made to the Biller (such as, but not limited to, Biller name, Biller account number, and Pay Date).

"Payment Account" is the checking account from which bill payments will be debited.

"Billing Account" is the checking account from which all Service fees will be automatically debited.

"Business Day" is every Monday through Friday, excluding Federal Reserve holidays.

"Pay Date" is the day you want your Biller to receive your bill payment and is also the day your Payment Account will be debited, unless the Pay Date falls on a non-Business Day in which case it will be considered to be the previous Business Day.

"Due Date" is the date reflected on your Biller statement for which the payment is due; it is not the late date or grace period.

"Scheduled Payment" is a payment that has been scheduled through the Service but has not begun processing.

PAYMENT SCHEDULING

The earliest possible Pay Date for each Biller (typically four (4) or fewer Business Days from the current date) will be designated within the application when you are scheduling the payment. Therefore, the application will not permit you to select a Pay Date less than the earliest possible Pay Date designated for each Biller. When scheduling payments you must select a Pay Date that is no later than the actual Due Date reflected on your Biller statement unless the Due Date falls on a non-Business Day. If the actual Due Date falls on a non-Business Day, you must select a Pay Date that is at least one (1) Business Day before the actual Due Date. Pay Dates must be prior to any late date or grace period.

THE SERVICE GUARANTEE

Due to circumstances beyond the control of the Service, particularly delays in handling and posting payments by Billers or financial institutions, some transactions may take longer to be credited to your account. The Service will bear responsibility for any late payment related charges up to \$50.00 should a payment post after its Due Date as long as the payment was scheduled in accordance with the guidelines described under "Payment Scheduling" in this Agreement.

PAYMENT AUTHORIZATION AND PAYMENT REMITTANCE

By providing the Service with names and account information of Billers to whom you wish to direct payments, you authorize the Service to follow the Payment Instructions that it receives through the payment system. In order to process payments more efficiently and effectively, the Service may edit or alter payment data or data formats in accordance with Biller directives.

When the Service receives a Payment Instruction, you authorize the Service to debit your Payment Account and remit funds on your behalf so that the funds arrive as close as reasonably possible to the Pay Date designated by you. You also authorize the Service to credit your Payment Account for payments returned to the Service by the United States Postal Service or Biller, or payments remitted to you on behalf of another authorized user of the Service.

The Service will use its best efforts to make all your payments properly. However, the Service shall incur no liability and any Service Guarantee shall be void if the Service is unable to complete any payments initiated by you because of the existence of any one or more of the following circumstances:

1. If, through no fault of the Service, your Payment Account does not contain sufficient funds to complete the transaction or the transaction would exceed the credit limit of your overdraft account;
2. The payment processing center is not working properly and you know or have been advised by the Service about the malfunction before you execute the transaction;
3. You have not provided the Service with the correct Payment Account information, or the correct name, address, phone number, or account information for the Biller; and/or,
4. Circumstances beyond control of the Service (such as, but not limited to, fire, flood, or interference from an outside force) prevent the proper execution of the transaction and the Service has taken reasonable precautions to avoid those circumstances.

Provided none of the foregoing exceptions are applicable, if the Service causes an incorrect amount of funds to be removed from your Payment Account or causes funds from your Payment Account to be directed to a Biller which does not comply with your Payment Instructions, the Service shall be responsible for returning the improperly transferred funds to your Payment Account, and for directing to the proper Biller any previously misdirected transactions, and, if applicable, for any late payment related charges.

PAYMENT METHODS

The Service reserves the right to select the method in which to remit funds on your behalf to your Biller. These payment methods may include, but may not be limited to, an electronic payment, an electronic to check payment, or a laser draft payment (funds remitted to the Biller are deducted from your Payment Account when the laser draft is presented to your financial institution for payment).

PAYMENT CANCELLATION REQUESTS

You may cancel or edit any Scheduled Payment (including recurring payments) by following the directions within the application. There is no charge for canceling or editing a Scheduled Payment. Once the Service has begun processing a payment it cannot be cancelled or edited, therefore a stop payment request must be submitted.

STOP PAYMENT REQUESTS

The Service's ability to process a stop payment request will depend on the payment method and whether or not a check has cleared. The Service may also not have a reasonable opportunity to act on any stop payment request after a payment has been processed. If you desire to stop any payment that has already been processed, you must contact Customer Service. Although the Service will make every effort to accommodate your request, the Service will have no liability for failing to do so. The Service may also require you to present your request in writing

within fourteen (14) days. The charge for each stop payment request will be the current charge for such service as set out in the applicable fee schedule.

PROHIBITED PAYMENTS

Payments to Billers outside of the United States or its territories are prohibited through the Service.

EXCEPTION PAYMENTS

Tax payments and court ordered payments may be scheduled through the Service, however such payments are discouraged and must be scheduled at your own risk. In no event shall the Service be liable for any claims or damages resulting from your scheduling of these types of payments. The Service Guarantee as it applies to any late payment related changes is void when these types of payments are scheduled and/or processed by the Service. The Service has no obligation to research or resolve any claim resulting from an exception payment. All research and resolution for any misapplied, mis-posted or misdirected payments will be the sole responsibility of you and not of the Service.

BILL DELIVERY AND PRESENTMENT

This feature is for the presentment of electronic bills only and it is your sole responsibility to contact your Billers directly if you do not receive your statements. In addition, if you elect to activate one of the Service's electronic bill options, you also agree to the following:

Information provided to the Biller - The Service is unable to update or change your personal information such as, but not limited to, name, address, phone numbers and e-mail addresses, with the electronic Biller. Any changes will need to be made by contacting the Biller directly. Additionally it is your responsibility to maintain all usernames and passwords for all electronic Biller sites. You also agree not to use someone else's information to gain unauthorized access to another person's bill. The Service may, at the request of the Biller, provide to the Biller your e-mail address, service address, or other data specifically requested by the Biller at the time of activating the electronic bill for that Biller, for purposes of the Biller informing you about Service and/or bill information.

Activation - Upon activation of the electronic bill feature the Service may notify the Biller of your request to receive electronic billing information. The presentment of your first electronic bill may vary from Biller to Biller and may take up to sixty (60) days, depending on the billing cycle of each Biller. Additionally, the ability to receive a paper copy of your statement(s) is at the sole discretion of the Biller. While your electronic bill feature is being activated it is your responsibility to keep your accounts current. Each electronic Biller reserves the right to accept or deny your request to receive electronic bills.

Authorization to obtain bill data - Your activation of the electronic bill feature for a Biller shall be deemed by us to be your authorization for us to obtain bill data from the Biller on your behalf. For some Billers, you will be asked to provide us with your user name and password for that Biller. By providing us with such information, you authorize us to use the information to obtain your bill data.

Notification - The Service will use its best efforts to present all of your electronic bills promptly. In addition to notification within the Service, the Service may send an e-mail notification to the e-mail address listed for your account. It is your sole responsibility to ensure that this information is accurate. In the event you do not receive notification, it is your responsibility to periodically logon to the Service and check on the delivery of new electronic bills. The time for notification may vary from Biller to Biller. You are responsible for ensuring timely payment of all bills.

Cancellation of electronic bill notification - The electronic Biller reserves the right to cancel the presentment of electronic bills at any time. You may cancel electronic bill presentment at any time. The timeframe for cancellation of your electronic bill presentment may vary from Biller to Biller. It may take up to sixty (60) days, depending on the billing cycle of each Biller. The Service will notify your electronic Biller(s) as to the change in status of your account and it is your sole responsibility to make arrangements for an alternative form of bill delivery. The Service will not be responsible for presenting any electronic bills that are already in process at the time of cancellation.

Non-Delivery of electronic bill(s) - You agree to hold the Service harmless should the Biller fail to deliver your statement(s). You are responsible for ensuring timely payment of all bills. Copies of previously delivered bills must be requested from the Biller directly.

Accuracy and dispute of electronic bill - The Service is not responsible for the accuracy of your electronic bill(s). The Service is only responsible for presenting the information we receive from the Biller. Any discrepancies or disputes regarding the accuracy of your electronic bill summary or detail must be addressed with the Biller directly.

This Agreement does not alter your liability or obligations that currently exist between you and your Billers.

EXCLUSIONS OF WARRANTIES

THE SERVICE AND RELATED DOCUMENTATION ARE PROVIDED "AS IS" WITHOUT WARRANTY OF ANY KIND, EITHER EXPRESSED OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, THE IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE.

PASSWORD AND SECURITY

You agree not to give or make available your password or other means to access your account to any unauthorized individuals. You are responsible for all payments you authorize using the Service. If you permit other persons to use the Service or your password or other means to access your account, you are responsible for any transactions they authorize. If you believe that your password or other means to access your account has been lost or stolen or that someone may attempt to use the Service without your consent or has transferred money without your permission, you must notify the Service at once by calling your Credit Union during customer service hours.

YOUR LIABILITY FOR UNAUTHORIZED TRANSFERS

If you tell us within two (2) Business Days after you discover your password or other means to access your account has been lost or stolen, your liability is no more than \$50.00 should someone access your account without your permission. If you do not tell us within two (2) Business Days after you learn of such loss or theft, and we can prove that we could have prevented the unauthorized use of your password or other means to access your account if you had told us, you could be liable for as much as \$500.00. If your monthly financial institution statement contains transfers that you did not authorize, you must tell us at once. If you do not tell us within sixty (60) days after the statement was sent to you, you may lose any amount transferred without your authorization after the sixty (60) days if we can prove that we could have stopped someone from taking the money had you told us in time. If a good reason (such as a long trip or a hospital stay) prevented you from telling us, we may extend the period.

ERRORS AND QUESTIONS

In case of errors or questions about your transactions, you should as soon as possible notify us via one of the following:

1. Contact your Credit Union during customer service hours; or
2. You can also inquire about a payment through the product.

If you think your statement is incorrect or you need more information about a Service transaction listed on the statement, we must hear from you no later than sixty (60) days after the FIRST statement was sent to you on which the problem or error appears. You must:

1. Tell us your name and Service account number;
2. Describe the error or the transaction in question, and explain as clearly as possible why you believe it is an error or why you need more information; and,
3. Tell us the dollar amount of the suspected error.

If you tell us verbally, we may require that you send your complaint in writing within ten (10) Business Days after your verbal notification. We will tell you the results of our investigation within ten (10) Business Days after we hear from you, and will correct any error promptly. However, if we require more time to confirm the nature of your complaint or question, we reserve the right to take up to forty-five (45) days to complete our investigation. If we decide to do this, we will provisionally credit your Payment Account within ten (10) Business Days for the amount you think is in error. If we ask you to submit your complaint or question in writing and we do not receive it within ten (10) Business Days, we may not provisionally credit your Payment Account. If it is determined there was no error we will mail you a written explanation within three (3) Business Days after completion of our investigation. You may ask for copies of documents used in our investigation. The Service may revoke any provisional credit provided to you if we find an error did not occur.

DISCLOSURE OF ACCOUNT INFORMATION TO THIRD PARTIES

It is our general policy to treat your account information as confidential. However, we will disclose information to third parties about your account or the transactions you make ONLY in the following situations:

1. Where it is necessary for completing transactions;
2. Where it is necessary for activating additional services;
3. In order to verify the existence and condition of your account to a third party, such as a credit bureau or Biller;
4. To a consumer reporting agency for research purposes only;
5. In order to comply with a governmental agency or court orders; or,
6. If you give us your written permission.

SERVICE FEES AND ADDITIONAL CHARGES

Any applicable fees will be charged regardless of whether the Service was used during the billing cycle. There may be a charge for additional transactions and other optional services. You agree to pay such charges and authorize the Service to deduct the calculated amount from your designated Billing Account for these amounts and any additional charges that may be incurred by you. Any financial fees associated with your standard deposit accounts will continue to apply. You are responsible for any and all telephone access fees and/or Internet service fees that may be assessed by your telephone and/or Internet service provider.

FAILED OR RETURNED TRANSACTIONS

In using the Service, you are requesting the Service to make payments for you from your Payment Account. If we are unable to complete the transaction for any reason associated with your Payment Account (for example, there are insufficient funds in your Payment Account to cover the transaction), the transaction will not be completed. In some instances, you will receive a return notice from the Service. In such case, you agree that:

1. You will reimburse the Service immediately upon demand the transaction amount that has been returned to the Service;
2. For any amount not reimbursed to the Service within fifteen (15) days of the initial notification, a late charge equal to 1.5% monthly interest or the legal maximum, whichever rate is lower, for any unpaid amounts may be imposed;
3. You will reimburse the Service for any fees imposed by your financial institution as a result of the return;
4. You will reimburse the Service for any fees it incurs in attempting to collect the amount of the return from you; and,
5. The Service is authorized to report the facts concerning the return to any credit reporting agency.

ALTERATIONS AND AMENDMENTS

This Agreement, applicable fees and service charges may be altered or amended by the Service from time to time.

In such event, the Service shall provide notice to you. Any use of the Service after the Service provides you a notice of change will constitute your agreement to such change(s). Further, the Service may, from time to time, revise or update the applications, services, and/or related material, which may render all such prior versions obsolete. Consequently, the Service reserves the right to terminate this Agreement as to all such prior versions of the applications, services, and/or related material and limit access to only the Service's more recent revisions and updates. In addition, as part of the Service, you agree to receive all legally required notifications via electronic means.

ADDRESS OR BANKING CHANGES

It is your sole responsibility to ensure that the contact information in your user profile is current and accurate. This includes, but is not limited to, name, address, phone numbers and email addresses. Changes can be made by contacting your Credit Union. Any changes in your Payment Account should also be made in accordance with the procedures outlined within the application's Help files. All changes made are effective immediately for scheduled and future payments paid from the updated Payment Account information. The Service is not responsible for any payment processing errors or fees incurred if you do not provide accurate Payment Account or contact information.

SERVICE TERMINATION, CANCELLATION, OR SUSPENSION

In the event you wish to cancel the Service, you may have the ability to do so through the product, or you may contact your Credit Union during customer service hours.

Any payment(s) the Service has already processed before the requested cancellation date will be completed by the Service. All Scheduled Payments including recurring payments will not be processed once the Service is cancelled. The Service may terminate or suspend Service to you at any time. Neither termination nor suspension shall affect your liability or obligations under this Agreement.

BILLER LIMITATION

The Service reserves the right to refuse to pay any Biller to whom you may direct a payment. The Service will notify you promptly if it decides to refuse to pay a Biller designated by you. This notification is not required if you attempt to make a prohibited payment or an exception payment under this Agreement.

RETURNED PAYMENTS

In using the Service, you understand that Billers and/or the United States Postal Service may return payments to the Service for various reasons such as, but not limited to, Biller's forwarding address expired; Biller account

number is not valid; Biller is unable to locate account; or Biller account is paid in full. The Service will use its best efforts to research and correct the returned payment and return it to your Biller, or void the payment and credit your Payment Account. You may receive notification from the Service.

INFORMATION AUTHORIZATION

Your enrollment in the Service may not be fulfilled if the Service cannot verify your identity or other necessary information. Through your enrollment in the Service, you agree that the Service reserves the right to request a review of your credit rating at its own expense through an authorized bureau. In addition, you agree that the Service reserves the right to obtain financial information regarding your account from a Biller or your financial institution (for example, to resolve payment posting problems or for verification).

DISPUTES

In the event of a dispute regarding the Service, you and the Service agree to resolve the dispute by looking to this Agreement. You agree that this Agreement is the complete and exclusive statement of the agreement between you and the Service which supersedes any proposal or prior agreement, oral or written, and any other communications between you and the Service relating to the subject matter of this Agreement. If there is a conflict between what an employee of the Service or Customer Service Department says and the terms of this Agreement, the terms of this Agreement will prevail.

ASSIGNMENT

You may not assign this Agreement to any other party. The Service may assign this Agreement to any future, directly or indirectly, affiliated company. The Service may also assign or delegate certain of its rights and responsibilities under this Agreement to independent contractors or other third parties.

NO WAIVER

The Service shall not be deemed to have waived any of its rights or remedies hereunder unless such waiver is in writing and signed by the Service. No delay or omission on the part of the Service in exercising any rights or remedies shall operate as a waiver of such rights or remedies or any other rights or remedies. A waiver on any one occasion shall not be construed as a bar or waiver of any rights or remedies on future occasions.

CAPTIONS

The captions of sections hereof are for convenience only and shall not control or affect the meaning or construction of any of the provisions of this Agreement.

GOVERNING LAW

This Agreement shall be governed by and construed in accordance with the laws of the State of Georgia, without regard to its conflicts of laws provisions. To the extent that the terms of this Agreement conflict with applicable state or federal law, such state or federal law shall replace such conflicting terms only to the extent required by law. Unless expressly stated otherwise, all other terms of this Agreement shall remain in full force and effect.

THE FOREGOING SHALL CONSTITUTE THE SERVICE'S ENTIRE LIABILITY AND YOUR EXCLUSIVE REMEDY. IN NO EVENT SHALL THE SERVICE BE LIABLE FOR ANY DIRECT, INDIRECT, SPECIAL, INCIDENTAL, CONSEQUENTIAL, OR EXEMPLARY DAMAGES, INCLUDING LOST PROFITS (EVEN IF ADVISED OF THE POSSIBILITY THEREOF) ARISING IN ANY WAY OUT OF THE INSTALLATION, USE, OR MAINTENANCE OF THE EQUIPMENT, SOFTWARE, AND/OR THE SERVICE.

ELECTRONIC COMMERCE SERVICE AGREEMENT

This Agreement (“Agreement”) is made by and between CU*Answers, Inc. of 6000 – 28th Street, SE, Suite 100, Grand Rapids, MI 49546. and _____ (“Client”) of _____, and is as follows:

1. Scope of Agreement

CU*Answers, Inc. agrees to make available an electronic commerce system for Client and to provide Client with the electronic commerce services (“Services”) for elective use by Client’s depositors and account holders (“Users”) pursuant to the terms of this Agreement, its Schedules and the Procedures and Customer Services appendices.

2. Term of Agreement

This Agreement shall be effective as of _____ (“Effective Date”) and shall remain in force for a period of three (3) years (“Initial Term”); and shall automatically renew and extend for successive one (1) year terms, commencing at the conclusion of the Initial Term or any renewal term, unless contrary notice in writing is given by Client or CU*Answers, Inc. at least two hundred ten (210) days prior to termination of the then current term. Upon termination, the obligations of a continuing nature shall continue to be binding and in full force and effect. If, upon termination under this paragraph or under paragraph 4.5 Client has chosen to continue to offer a like service without CU*Answers, Inc. as the provider, Client will pay all mutually agreed upon expenses incurred by CU*Answers, Inc. to make the conversion. Notwithstanding anything to the contrary contained in this Agreement, if the agreement between CU*Answers, Inc. and Fiserv Corporation pursuant to which CU*Answers, Inc. is able to provide the Services as provided for by this Agreement shall expire or terminate for any reason whatsoever, this Agreement shall terminate and shall be deemed to have mutually terminated one (1) day prior to the expiration or termination of CU*Answers, Inc’s agreement with Fiserv Corporation.

3. Forms

All forms and other documents required for the proper utilization of the Services shall be provided by Client at its expense. All such forms and documents shall be consistent with those that CU*Answers, Inc. uses in providing such Services to its other clients. CU*Answers, Inc. shall have the right to review and approve for technical accuracy all such forms and documents prior to their use and at its request shall assist Client in the preparation thereof. CU*Answers, Inc. shall be reimbursed by Client for the reasonable cost of time and materials for any such assistance that shall be calculated in accordance with the System Support Charges specified in Schedule A attached hereto, payable thirty (30) days after receipt of the invoice therefor.

4. Charges

4.1 For the Services utilized, Client shall pay to CU*Answers, Inc. monthly the greater of (i) the total of the applicable charges incurred during the preceding month in accordance with Schedule A or (ii) a monthly minimum charge set forth in Schedule A during the Initial Term of

the Agreement, regardless of Client's actual usage of the Services during any such month. Beginning with the first one (1) year renewal term of the Agreement, and for renewal terms thereafter, such monthly minimum charge shall be adjusted to be seventy-five (75) percent of the average of the monthly processing fees for the preceding twelve (12) month period, excluding sales or other taxes as provided for in paragraph 4.3 below.

4.2 Except as provided in Schedule A attached hereto, charges for the Services shall not be changed by CU*Answers, Inc. during the Initial Term. Thereafter, however, such charges may be changed at any renewal with at least ninety (90) days prior written notice to Client. Client may, by giving written notice to CU*Answers, Inc. at least forty-five (45) days prior to the effective date of any such changes, reject any of the Services affected, whereupon the obligations of both parties with respect thereto shall terminate. The Client's rejection of any service so affected, however, will not reduce the monthly minimum charge as specified in paragraph 4.1 above. Client shall furnish to Users at its expense all appropriate notices of such changes in service and/or charges that may be required by law or by CU*Answers, Inc.

4.3 There shall be added to all invoices for the Services amounts equal to any applicable sales or other taxes levied, based on, arising from or in any way connected with the furnishing of the Services to Client or Users hereunder, exclusive of taxes based on CU*Answers, Inc. net income.

4.4 All invoices for the Services rendered hereunder shall be due and payable consistent with CU*Answers, Inc. normal billing cycle. If Client fails to pay any such amounts when due, CU*Answers, Inc. may, at its option, and after giving at least ten (10) days prior written notice, discontinue furnishing the Services unless and until all such arrearages are paid in full, all without impairment of any other remedy that may be available to CU*Answers, Inc. Client shall furnish to Users at its expense all notices of such termination that may be required by law or by CU*Answers, Inc.

4.5 Client recognizes that CU*Answers, Inc. level of personnel staffing, computer equipment selections, hardware resource allocations, hardware and software lease term selections, equipment and software purchases, and general resource planning so as to fulfill its contractual obligations are based upon the assumption that this Agreement will remain in effect for its full Initial Term and any renewal term and that any prior termination hereof will result in substantial damages to CU*Answers, Inc. At the same time, however, CU*Answers, Inc. recognizes that it is in the substantial interest of Client to have the right to terminate this Agreement, other than as provided in paragraph 2 herein, should it so desire. Client, therefore, is hereby granted the right at its option to terminate this Agreement at any time after the first twelve (12) months by giving ninety (90) days prior written notice of termination, and by the payment to CU*Answers, Inc. of an amount in cash that shall be the product resulting from multiplying the number of months remaining in the Agreement's Initial Term or renewal term on the date of termination by either the average of the fees for the six (6) months with the highest total invoice amounts or the monthly premium, if applicable, whichever is greater, it being agreed that such sum constitutes reasonable liquidated damages to be sustained by CU*Answers, Inc. by reason of such early termination. If there have not been six (6) months of fees in the current term, the calculation

shall be based on the number of months for which fees have been billed in the current term plus the relevant number of months from the previous term which makes the total six (6).

4.6 Notwithstanding any provisions to the contrary in this Agreement, in the event that the United States Postal Service raises its postage rates, CU*Answers, Inc. may, without prior notice to Client, increase its fees commensurately. Such increase in postal charges shall become effective coincident with the effective date of the United States Postal Service increase in such charges.

5. Trade Secrets and Confidentiality

5.1 Client acknowledges that all computer programs, data file content and organization, techniques, methods, rules, procedures, protocols, forms, instructions, trade secrets, copyrights and any other proprietary rights of CU*Answers, Inc. or third parties used in connection with or in any way relating to the Services (“Products”) are the exclusive and confidential property of CU*Answers, Inc. or parties from whom CU*Answers, Inc. has secured such Products. Client and its subsidiary or affiliated corporations shall treat the Products as confidential and will not disclose or otherwise make available same in any form to any person other than employees of Client or its data processor who need to know such information for rendition of the Services. Client will instruct such employees and data processors to keep the same confidential using the same care and discretion that Client would use with respect to its own confidential property and trade secrets. Upon termination of this Agreement for any reason, Client shall return to CU*Answers, Inc. any and all Products in its possession or under its control and shall cease using them in any way.

5.2 CU*Answers, Inc. shall treat as confidential and shall not disclose or otherwise make available the personal account information or other data received by CU*Answers, Inc. from Client (“Client’s Data”) or Users (“Users’ Data”) to any person, other than employees, agents, contractors or affiliates of CU*Answers, Inc. or Client. CU*Answers, Inc. shall instruct such employees, agent’s affiliates and contractors to keep the same confidential by using the same care and discretion that CU*Answers, Inc. uses with respect to its own confidential information.

6. Reliance on Information Provided

CU*Answers, Inc. shall rely on the accuracy of all information provided to CU*Answers, Inc. by Client. Client shall promptly inform CU*Answers, Inc. of any such incorrect data or information, bear the cost of correction and pay any damages arising therefrom.

7. Availability of the Services

CU*Answers, Inc. will make available the Services seven (7) days per week, twenty-four (24) hours per day, except for scheduled or emergency maintenance requirements.

8. Use of the Services

Client and Users shall use the Services in accordance with CU*Answers, Inc. rules as may be established from time to time. Such rules shall be set forth in documentation materials furnished by CU*Answers, Inc. to Client. CU*Answers, Inc. agrees to give Client at least thirty (30) days advance written notice of any change in the rules.

9. Modifications in the Services

9.1 If any modification to the Services shall be required by law or by governmental regulation, CU*Answers, Inc. and Client shall use their best efforts to comply. Client shall pay for any increase in CU*Answers, Inc. costs and charges therefore, but if it affects other clients of CU*Answers, Inc., such costs and charges shall be shared equitably by all affected CU*Answers, Inc. clients.

9.2 Subject to the provisions of paragraph 9.1 hereinabove, without prior notice to Client, CU*Answers, Inc. as its expense may make any modifications, changes, adjustments or enhancements to the Services that it considers to be suitable.

10. Use of Service Marks

10.1 Client shall have no right to any copyrighted material, logos, trade names, trademarks or service marks used by CU*Answers, Inc. or third parties in connection with the Services.

10.2 Upon request Client shall submit all advertising and promotional materials used in connection with the operation of the Services to CU*Answers, Inc. for technical review and prior approval. A response shall be given in a timely manner and approval shall not be unreasonably withheld.

11. Communications Lines and Equipment

11.1 CU*Answers, Inc. shall not be responsible for the reliability or continued availability of telephone lines and other communications equipment used by Client or Users in accessing the Services.

12. File Security, Retention and Transfer at Time of Termination

12.1 CU*Answers, Inc. shall provide reasonable security measures to ensure that access to Client's computerized files and records are available only to CU*Answers, Inc. and CU*Answers, Inc. agents, contractors or affiliates, and to Client and Client's Users. CU*Answers, Inc. reserves the right to issue and change procedures from time to time to improve or protect file security.

12.2 At the time this Agreement is terminated, if Client is not then in default of any provisions herein, Client shall be entitled to receive from CU*Answers, Inc. records or lists equivalent in content to CU*Answers, Inc. standards Authorized Vendor/Payee List for each of Client's Users on CU*Answers, Inc.'s file. All such records and lists shall be in a form agreeable to both CU*Answers, Inc. and Client. Client shall bear the cost of all programming and processing that may be necessary to render the information usable to the Client.

13. Government Regulation

13.1 Each party shall, as the case may be: (i) be responsible for compliance with all applicable laws, rules, and regulations (including, without limitation, Regulation E of the Board of Governors of the Federal Reserve System ("Regulation E"), the Electronic Fund Transfer Act and the rules of any applicable national or regional Automated Clearinghouse Association; (ii)

establish, maintain, and be responsible for error resolution procedures required by Regulation E and the Electronic Funds Transfer Act; and (iii) be responsible for delivering to the Users and required disclosures and/or any provisional credits in connection with the error resolution procedure that may be required by Regulation E and the Electronic funds Transfer Act. The parties will cooperate with one another in the investigation and resolution of any alleged errors.

13.2 Client shall provide all required notices and disclosures to the appropriate regulatory authorities and to affected Users concerning the initiation or termination of this Agreement or of Services, or of any substantial changes in the Services being provided to Client or Users. CU*Answers, Inc. agrees that any and all Users' data maintained by it for Client shall be available for inspection by the appropriate regulatory authorities and Client's internal auditors and independent public accounts, upon reasonable prior written notice to CU*Answers, Inc.

13.3 Client agrees to pay CU*Answers, Inc. for all costs incurred in the preparation of data for inspection, examination or audit (pursuant to paragraph 13.2) at CU*Answers, Inc's standard rates then in effect.

13.4 Client shall be solely responsible for the preparation and deliver to its Users of the monthly activity statements that will display the Services and the transactions that have been performed for Users.

14. Client's Agreement With Depositors

14.1 Client shall be solely responsible pursuant to Regulation E for ensuring that Users receive adequate disclosure of the terms and conditions governing their use of the Services and for error resolution procedures.

14.2 Client shall include the following notice, or its equivalent, in agreements with Users and in Client's promotional material for the Services: "Depositors should allow at least five (5) business days from the date payment is scheduled for such payments to be delivered to payees." "Business days" as used in this Agreement shall mean Monday through Friday of each week exclusive of Saturday, Sunday and bank holidays.

14.3 Client shall be responsible for notifying Users of all applicable rules and procedures (and changes therein) to be observed in connection with the furnishing of the Services by CU*Answers, Inc.

15. Warranty and Limitation of Liability

15.1 CU*Answers, Inc. warrants that it will exercise reasonable care in the performance of its obligations under this Agreement. CU*ANSWERS, INC. MAKES NO OTHER WARRANTIES, EXPRESS OR IMPLIED, INCLUDING WITHOUT LIMITATION, ANY WARRANTY OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE WITH RESPECT TO THE SERVICES PROVIDED HEREUNDER. Because of the extreme difficulty of fixing actual damages for any failure of CU*Answers, Inc. to perform its obligations hereunder, or from any failure of CU*Answers, Inc. to perform any obligations imposed by law, the parties agree that CU*Answers, Inc's liability hereunder for an uninsured loss, if any, shall be limited to liquidated damages in the amount of the Fees paid by Client to CU*Answers, Inc.

for the two (2) calendar months immediately preceding the month in which the event occurred that gave rise to the damages. The provisions of this paragraph apply even though the loss or damage, irrespective of cause or origin, results, directly or indirectly, either from performance or nonperformance of obligations imposed by this Agreement.

15.2 IN NO EVENT WILL EITHER PARTY BE RESPONSIBLE FOR (A) ANY INCIDENTAL, INDIRECT, CONSEQUENTIAL, SPECIAL, PUNITIVE, OR EXEMPLARY DAMAGES OF ANY KIND, INCLUDING LOST REVENUES OR PROFITS, LOSS OF BUSINESS OR LOSS OF DATA REGARDLESS OF WHETHER IT WAS ADVISED, HAD REASON TO KNOW, OR IN FACT KNEW OF THE POSSIBILITY THEREOF; OR (B) FOR ANY LOSS OR DAMAGE TO THE OTHER PARTY OR TO USER, DIRECT OR CONSEQUENTIAL, ARISING OUT OF OR IN ANY WAY RELATED TO ACTS OR OMISSIONS OF THIRD PARTIES INCLUDING, BUT NOT LIMITED TO, VARIOUS COURIER SERVICES, THE FEDERAL RESERVE BANK, OTHER BANKS WITH WHICH THE OTHER PARTY OR USER DEALS OR THE EMPLOYEES OR AGENTS OF SUCH BANK OR ANY FINANCIAL INSTITUTION WHICH RECEIVES OR ORIGINATES ENTRIES OR PAYS ELECTRONIC DEBITS FROM USER ACCOUNTS.

Neither party shall be liable for any delay or other failure of performance caused by factors beyond its reasonable control, such as, but not limited to, strikes, insurrection, war, fire, lack of energy, acts of God, governmental acts or regulation, or acts of third parties. If, after the date of this Agreement, any law, regulation, or ordinance, whether federal, state, or local, becomes effective that substantially alters the ability of either party to perform Services hereunder, the affected party shall have the right to terminate this Agreement upon thirty (30) days written notice to the other party.

16. Indemnification

CU*Answers, Inc. agrees to indemnify Client, its officers, directors, and employees from and against any and all loss, liability, cost and expense, including punitive damages and reasonable attorney fees, incurred by any one or more of them by reason of any and all claims, demands, suits, or proceedings made or brought against any one or more of them arising from or related to any act of omission attributed to CU*Answers, Inc. or the Services or the breach of any obligation, responsibility, warranty, or representation of CU*Answers, Inc. to Client related to the development, operation, promotion, or use of the Services to the extent, and only to the extent, that CU*Answers, Inc. is indemnified for the same by Fiserv Corporation. Client agrees to indemnify CU*Answers, Inc., its officers, directors, and employees from and against any and all loss, liability, cost and expense, including punitive damages and reasonable attorneys fees, incurred by any one or more of them by reason of any and all claims, demands, suits or proceedings, made or brought against any one or more of them arising from or related to any act or omission of Client or the breach of any obligation, responsibility, warranty, or representation of the Client to CU*Answers, Inc. related to the operation, promotion, or use of the Services pursuant to this Agreement.

17. Default; Remedies Upon Default

17.1 Should Client (i) default in the payment of any sum of money hereunder or should either party, (ii) default in the performance of any of its other obligations under this Agreement, (iii) become the subject of any proceeding under the Bankruptcy Code or become insolvent, or (iv)

have any substantial part of its property become subject to any levy, seizure, assignment, application or sale for or by any creditor or governmental agency, the non-defaulting party, at its option, may, upon at least ten (10) days advance give written notice thereof, terminate this Agreement and declare all amounts immediately due and payable. The remedies contained in this paragraph 17.1 are cumulative and are in addition to all other rights and remedies available to the non-defaulting party under this Agreement or at law or in equity.

17.2 In the event either party defaults in the performance of this Agreement, the non-defaulting party shall have such remedies, including cancellation of this Agreement, as may be appropriate at law or in equity; provided, however, that no legal action shall be brought by either party unless: (i) the other shall have been given at least forty-five (45) days notice in writing specifying the alleged breach thereof, and (ii) the alleged breach is continuing.

17.3 All expenses incurred by the non-defaulting party in terminating the relationship under this Agreement shall be borne by the defaulting party.

18. General

18.1 Client acknowledges that it has not been induced to enter into this Agreement by any representation or warranty not set forth in this Agreement. This Agreement contains the entire agreement of the parties with respect to its subject matter and supersedes all existing agreements and all other oral, written or other communications between them concerning its subject matter. This Agreement shall not be modified in any way unless it is in written form and signed by both parties.

18.2 This Agreement may not be assigned by Client, in whole or in part, without the prior written consent of CU*Answers, Inc. which consent shall not be unreasonably withheld or delayed. Client agrees to give CU*Answers, Inc. notice of any such intended assignment of its rights and obligations under this Agreement.

18.3 This Agreement shall be binding upon and shall insure to the benefit of CU*Answers, Inc. and Client and their respective successors and permitted assigns.

18.4 If any provision of this Agreement (or any portion thereof) shall be held to be invalid, illegal or unenforceable, the validity, legality or enforceability of the remainder hereof, shall not in any way be affected or impaired thereby.

18.5 The headings in this Agreement are intended for convenience of reference and shall not affect its interpretation.

18.6 The individuals executing this Agreement on behalf of CU*Answers, Inc. and Client do each hereby represent and warrant that they are duly authorized by all necessary action to execute this Agreement on behalf of their respective principals.

18.7 In the performance of all work, CU*Answers, Inc. is an independent contractor, with sole right to supervise, manage, control and direct the performance of the details of said work to be performed by CU*Answers, Inc. Client is interested only in the results obtained and the prompt performance by CU*Answers, Inc. of its obligations and agreements hereunder.

18.8 This Agreement is made in the County of Kent, State of Michigan, and shall be construed and interpreted in accordance with the laws of the State of Michigan without regard to choice of law principles.

18.9 The parties do not intend the benefits of this Agreement to insure to any third party, and nothing contained herein shall be construed as creating any right, claim or cause of action in favor of any such third party against either of the parties hereto.

18.10 The form, substance and timing of any press release or other public disclosure of matters related to this Agreement shall be mutually agreed to by CU*Answers, Inc. and Client in writing that consent shall not be unreasonably withheld, except to the extent of disclosure for which CU*Answers, Inc. or client is required by law to make, in which instance, the parties shall consult prior to making such public disclosure.

19. Arbitration

19.1 Any controversy or claim between or among the parties hereto including, but not limited to, those arising out of or relating to this Agreement or any related agreements or instruments, including any claim based on or arising from an alleged tort, shall be determined by binding arbitration conducted by the American Arbitration Association (“AAA”) in the City of Grand Rapids, Michigan, in accordance with the then applicable commercial arbitration rules of the AAA. Notice of demand for arbitration shall be filed in writing with the other party to this Agreement and with the AAA. The results of the arbitration, including the award of any remedy or remedies contemplated by this Agreement (including, without limitation, money damages, specific performance or injunction), shall be embodied in an award which shall be final and binding on all parties, and judgment upon the award rendered may be entered in and enforced by any court having jurisdiction in the matter. Any such award rendered shall allocate to any or all of the parties to such dispute or claim such portion or portions of the fees and expenses of the American Arbitration Association connected with the arbitration of such dispute or claim (plus any reasonable fee which, in accordance with the general practice at the time, the American Arbitration Association may fix for the arbitrator) as shall appear to be appropriate in the sole discretion of the arbitrator. Such allocation of fees and expenses shall constitute a part of the award rendered upon which judgment may be entered.

19.2 Nothing in this Agreement shall be deemed to limit the applicability of any otherwise applicable statutes of limitation or repose and any waivers contained in this Agreement.

20. Notices

Service of all notices under this Agreement shall be in writing and sent by U.S. Certified Mail, return receipt requested, postage paid, addressed to the party to be served notice at the following address:

CU*Answers, Inc.
6000 – 28th ST, SE, STE 100
Grand Rapids, MI 49546
Attn: President

EXECUTED in multiple originals on the dates shown below.

CU*Answers, Inc.

_____ Credit Union

By: _____

By: _____

Print: _____

Print: _____

Title: _____

Title: _____

Date: _____

Date: _____

EasyPay Powered by Fiserv Setup Form

Revised June 17, 2010

Credit Union Name: _____ CU#: _____

Setup Authorization

Yes, our credit union would like to proceed with implementing EasyPay Powered by Fiserv bill pay services for our membership. Following is contact information for the person designated as the EasyPay product manager at our credit union:

Contact name: _____

Contact phone #: _____

Checklist

A CU*Answers Client Service Representative will assist you with the following tasks to ensure that you are ready to roll out EasyPay to your members. We suggest you keep a copy of this document and use it as a checklist as you work through the steps together.

- Review the "EasyPay Powered by Fiserv Product Overview & User Guide" booklet.
- Configure Service Charges
- Set up Marketing Messages and plan for marketing materials for members
- Schedule EasyPay training for your support staff
- Schedule Partner Care training for support (if applicable)

Return the completed form with your signed copy of the "Electronic Commerce Service Agreement" to:

CU*Answers
Attn: Client Services
6000 28th Street SE, Suite 180
Grand Rapids, MI 49546
Fax # 616-285-5735

A Client Service Representative will contact you to schedule time to review the configuration and set up an implementation timeline.

June 16, 2010

Member Identification and Monitoring Procedures

The FACT Act has placed increased pressure upon financial institutions to update their member due diligence in an effort to reduce the occurrence of member identity theft. The Act has required all financial institutions to update and improve policies and procedures regarding the methodology used when verifying that you are actually conducting business with a real member. The regulators described these member actions as “Red Flags” and have adopted specific guidelines the credit union must create which monitors for them.

We here at CU*Answers speak with your members directly regarding EasyPay inquiries, and are asking that you review the following proposed procedures for authenticating members during those interactions. We are hoping that these procedures will track very closely with your new procedures moving forward. We have spoken with multiple credit unions and the following procedures represent the ones most frequently used by those institutions.

CU*Answers will be adding additional functionality for the “Privacy 2010” project. When these enhancements go in we will then follow the procedures you configure into the system. In the meantime, we are asking that you review our recommended procedures for member authentication and sign off that these procedures will meet your red flag requirements.

Activity Requiring Written Procedures

When a member calls directly into the call center to speak with a EasyPay Partner Care Specialist regarding a bill payment, we will begin by verifying the members identity. Once we have asked the member for their account number we will follow the listed procedures in the order they are presented. As you can see the last four digits of then member’s social security number are not asked. It is widely known that if a member’s identity was stolen the social security number is almost always compromised as well.

- If present, we will ask for the code word found in the member record. If answered correctly we will complete the member request.
- If the code word is not present we will ask for the mother’s maiden name. If answered correctly we will complete the member request.
- If the mother’s maiden name is not present we will ask what other account types the member has with the credit union. If it is only the regular share account we will skip to the next
- Ask the member if they have a payroll, ACH, or electronic activity coming in or out of their account and verify against inquiry. If answered correctly we will perform the transactions.
- If we cannot identify the member through any of the above methodologies we will ask the member to come into the credit union.

Special Attention:

Once the transaction is completed our call center representatives will ask the member to set up a special code word, if none exists, to be used moving forward to expedite their next experience. A tracker record will be set up and assigned back to the credit union for the credit union to update the member record. This tracker record will use a Memo Type of CW (code word) and must be reviewed by your staff. Please provide the staff member who will be responsible for this update below.

If the member does not know their account number we will only use the social security number verification to find the account. We will continue to ask the series of questions above for further validation.

Please provide the staff member who will be responsible for this update below.

CU Contact for tracker Update

Name _____

Contact Number _____

Submitted By: _____

Signature

Print Name and Title: _____

Date: _____

Fiserv OFAC Screening

Frequently Asked Questions

What is OFAC?

OFAC stands for the Office of Foreign Assets Control. OFAC is the branch of the US Treasury Department that enforces sanctions against terrorist, drug cartels, certain countries, organizations, and individuals. These persons and groups are known as Specially Designated Nationals (SDN).

Who must comply with OFAC?

All U.S. citizens and businesses must comply with OFAC. They are not permitted to do business with persons or companies on the list. This would include sending money to them through Fiserv.

What are the penalties for non-compliance?

The penalty varies depending on which sanction was violated. Depending on the program, civil penalties range from \$1,000 to \$1,000,000 for each violation.

What does Fiserv do to make sure payments are in compliance?

All payments are reviewed the next business day to check for possible matches against names from the OFAC list. The OFAC program scans the payment files, and compares those names with the lists of blocked names from OFAC. Potential matches are saved to a work queue, and are reviewed by a trained associate. OFAC items are reviewed by Noon EST, each weekday.

What happens to the potential matches in the OFAC database?

They are reviewed by a trained associate. If the potential match is determined to be a false positive, no further action will be taken. If the potential match appears to be valid, we will contact OFAC to verify, and ask them how we should proceed.

What steps are involved when there is a confirmed hit from OFAC?

After OFAC's confirmation, Fiserv immediately contacts the Sponsor. We work closely with the Sponsor on the steps that occur next. If the payment was a corporate check, we will stop the check and credit the Sponsor. If the payment was a draft check, the sponsor or FI will be contacted. We will request they stop the check, and freeze the funds. If the payment was electronic, we will contact the receiving financial institution and request they freeze the funds. We will provide information and updates to the subscriber's sponsor about the incident. OFAC requires a Report of Blocked Transactions report within 10 business days of discovery of the possible violation. We will assist the sponsor with filing the report if needed. We may take other steps as we feel are necessary to prevent future payments such as inactivating the payee or temporarily freezing the subscriber.

Does Fiserv also screen payments against the PLC list from OFAC?

OFAC no longer requires screening against the PLC list, effective June 2007. For additional information, please refer to OFAC's policy:

http://www.ustreas.gov/offices/enforcement/ofac/programs/terror/ns/pal_guide.pdf

Isn't this about sending money to foreign countries? Are there really any companies or persons in the United States that are blocked by OFAC?

Yes, there are almost 300 entries on the list, including aliases or alternate addresses, which are in the United States.

Does Fiserv run OFAC checks on subscribers/customers?

Not as a general rule. Financial institutions are required to conduct these checks before allowing customers to open an account. We are primarily concerned with checking the name of the payee (where the payment is going) not the payor.

What about Quality?

We conduct random testing on a weekly basis on the items that display in our OFAC work queue to ensure the accuracy of our associates' review.

What is the OFAC Retention Schedule?

Fiserv maintains all OFAC data for 7 years.

Who performs the screening?

Fiserv's ACH Support Department, within Customer Operations, is responsible for our OFAC Screening process.

What payment information is screened?

The Names & Addresses of 100% of all payment recipients are compared to the Specially Designated Nationals & Blocked Persons List (SDN), published by the Office of Foreign Assets Control (OFAC).

Where is the screening performed?

Fiserv's OFAC Screening process is supported in its Dublin, Ohio office.

When did this screening process begin?

Effective 5/3/04, the screening process detailed in this document was implemented.

Detailed Process:

Each day, the 'payees' of all electronic and paper payments processed through Fiserv's Genesis Bill Payment systems are compared to the latest version of OFAC's SDN & PLC lists. These most up-to-date SDN lists are downloaded every day, directly from the U.S. Treasury's web-site.

Each payee is put through the following 'match' processes:

- (A) Name Match – initially, a Full-Text Match is performed, comparing The Fiserv payee name to the OFAC name. The results of this match are then put through a customized 'word by word' search, developed by Fiserv. This search compares all words in the name that are greater than 3 characters long, with the exception of common abbreviations, like 'Co.' and 'Inc.'. All names that return a 'match' rate of 75% or higher are considered a **potential OFAC hit** and are submitted for manual review, outlined below.

- (B) Address Match #1 – any addresses with the same street number and street name, regardless of city, state, zip are considered a **potential OFAC hit** and are submitted for manual review, outlined below.
- (C) Address Match #2 – any addresses with the same street name, city & state, regardless of street number are considered **potential OFAC hits** and are submitted for manual review, outlined below. All **potential OFAC hits** are submitted into an OFAC Work Queue, for a visual review by the OFAC support staff. This queue displays both the Fiserv and OFAC names and addresses, in ranked order, with the highest degree of matches displayed first. The OFAC support staff will compare both the names and addresses of all items in the queue and will take the following actions:

(1) If it is determined that the item is **not** a true 'hit', a staff member will mark the item as a 'false positive' in the queue (Note: those marked 'false positives' will not show back up in the queue, unless an OFAC entry has been added or changed).

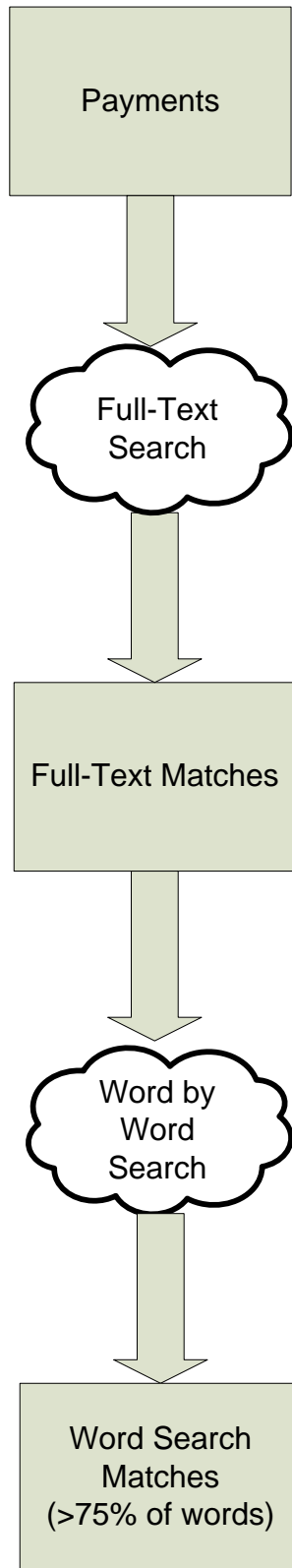
(2) If it appears that the item is a true 'hit', OFAC's hotline, #1-800-540-6322, will be called immediately.

- If OFAC determines that the entry is not a true hit, the appropriate notations will be made on the OFAC work for that day, along with a copy of the documentation and filed.

- If OFAC states the entry is a true hit, the following events will occur:

- Notify the Sponsor: Contact the appropriate sponsor and provide them with all the information pertaining to the entry.
- Sponsor Reports: Instruct the Sponsor to complete a "Report of Rejected Transactions" and fax to OFAC at 202-622-2426.
- Freeze the Subscriber: Place the subscriber at a 'frozen' status.
- Recover the Funds: Depending on how the payment involved was processed, take the following action –
 - Corporate Check - place a stop payment on that check;
 - ACH - contact the RDFI and request that they 'block' the funds;
 - Electronic (non-ACH) – contact the appropriate third-party payment network (i.e.: RPPS or EPAY) and request that it 'block' the funds;
 - Draft – contact the subscriber's FI and request a 'stop payment' on the draft.

Payee Name Search



Address Matches

OFAC Input File

OFAC Address Column 3	OFAC Address Column 4
4419 S. Brandon St.	Seattle, Washington
1929 South 5th Street, Suite 205	Minneapolis, Minnesota

Normalize Address

USPS Lookup

Address Number	Street Prefix	Street Name	Street Suffix	Street 2	ZIP 3
4419		BRANDON	STREET		981
1929	SOUTH	5TH	STREET	205	554

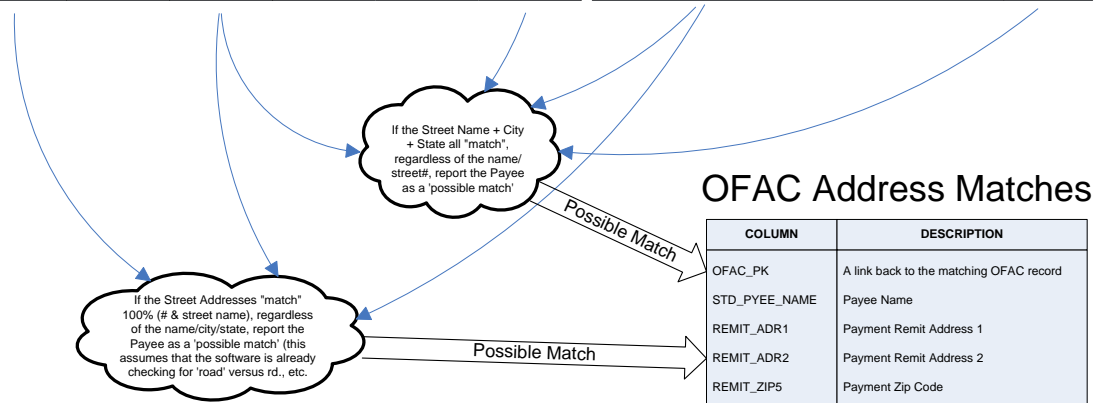
Payment Input File

Remit Address 1	Remit Address 2	ZIP 5
C/O CITIES MANAGEMENT, INC.	420 N 5TH ST STE 1100	55401
5217 S BRANDON ST		98118

Combine Addresses

Take 1st three digits

Full Address	ZIP 3
C/O CITIES MANAGEMENT, INC. 420 N 5TH ST STE 1100	554
5217 S BRANDON ST	981



OFAC Address Matches

COLUMN	DESCRIPTION
OFAC_PK	A link back to the matching OFAC record
STD_PYEE_NAME	Payee Name
REMIT_ADR1	Payment Remit Address 1
REMIT_ADR2	Payment Remit Address 2
REMIT_ZIP5	Payment Zip Code
RUNTIME_TMS	Timestamp of when batch was run
MATCH_TYPE_ID	Type of match

Pricing Schedule A - Cooperative Model

Implementation Investment:

- ◆ *One Time Implementation Cost:* \$0.00

Base Implementation Fee Includes the Following:

- ◆ *Implementation of two products: bill payment and bill presentment*
- ◆ *Client education at CU*Answers, Inc.*

Monthly Minimums:

(Applies to Per User, Per Transaction, and Per Account fees)

There are no monthly minimum fees with the Cooperative pricing model.

Bill Pay User Fees and Customer Service Fees:

Active Bill Payment User Fee:	\$2.25 / subscriber / month
Transaction Fee:	\$0.38 / transaction
Inactive Bill Payment User Fee:	\$1.25/ subscriber / month
Per user sign-up fee:	\$0.00

Bill Pay Miscellaneous Fees

Research Fee	\$25.00
Fee for Images Retrieval Fee	\$10.00
Fee for ACH Debit Returned NSF	\$20.00
Stop Pay and Reissue Fee	\$15.00
Overnight Delivery	\$15.00

Pricing Schedule A - Custom Model

Implementation Investment:

- ◆ *One Time Implementation Cost:* \$2,250.00

Base Implementation Fee Includes the Following:

- ◆ *Implementation of two products: bill payment and bill presentment*
- ◆ *Client education at CU*Answers, Inc.*
- ◆ *Access to CheckFree Customer Care and applicable training*

Monthly Minimums:

(Applies to Per User, Per Transaction, and Per Account fees)

There are no minimum fees for the first 60 days after implementation. After 60 days, a sponsor fee of \$250.00 per month will be charged until the credit union reaches 101 subscribers. The credit union must maintain 101 subscribers for this fee to be waived.

Bill Pay User Fees and Customer Service Fees:

Active Bill Payment User Fee:	\$2.25 / subscriber / month
Transaction Fee:	\$0.38 / transaction
Inactive Bill Payment User Fee:	\$1.25 / subscriber / month
Per user sign-up fee:	\$0.00

Bill Pay Miscellaneous Fees

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Fee for Images Retrieval Fee	\$10.00
Fee for ACH Debit Returned NSF	\$20.00
Stop Pay and Reissue Fee	\$15.00
Overnight Delivery	\$15.00

Pricing Schedule A - Cooperative Model

Implementation Investment:

- ◆ *One Time Implementation Cost:* \$0.00

Base Implementation Fee Includes the Following:

- ◆ *Implementation of two products: bill payment and bill presentment*
- ◆ *Client education at CU*Answers, Inc.*

Monthly Minimums:

(Applies to Per User, Per Transaction, and Per Account fees)

There are no monthly minimum fees with the Cooperative pricing model.

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Pricing Schedule A - Custom Model

Implementation Investment:

- ◆ *One Time Implementation Cost:* \$2,250.00

Base Implementation Fee Includes the Following:

- ◆ *Implementation of two products: bill payment and bill presentment*
- ◆ *Client education at CU*Answers, Inc.*
- ◆ *Access to Fiserv Customer Care and applicable training*

Monthly Minimums:

(Applies to Per User, Per Transaction, and Per Account fees)

There are no minimum fees for the first 60 days after implementation. After 60 days, a sponsor fee of \$250.00 per month will be charged until the credit union reaches 101 subscribers. The credit union must maintain 101 subscribers for this fee to be waived.

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