

Announcement

ENHANCEMENTS TO CU*@HOME AND CU*EASYPAY!

On Monday afternoon, December 31, 2001, we will be implementing some minor changes to the CU*@HOME PC Banking software and the CU*EasyPay! Bill Payment enrollment link in CU*@HOME. Please pass this information on to all member service representatives and other staff responsible for fielding inquiries from members about these self service products.

CU*@HOME Account Details - New Sort Capabilities

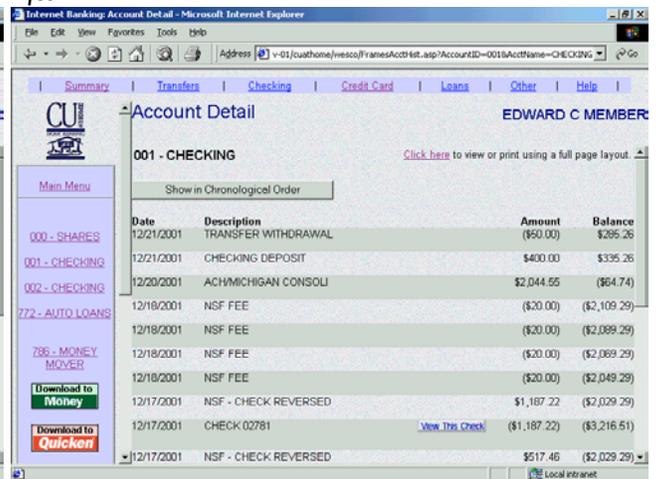
The most exciting change we'll be introducing will be a new look for the Account Detail screen in CU*@HOME. This is a very popular location, especially for members who are balancing a checkbook or verifying transaction information.

Before:



Date	Description	Amount	Balance
12/21/2001	TRANSFER WITHDRAWAL	(\$50.00)	\$295.26
12/21/2001	CHECKING DEPOSIT	\$400.00	\$335.26
12/20/2001	ACHMICHIGAN CONSOLI	\$2,044.55	(\$64.74)
12/18/2001	NSF FEE	(\$20.00)	(\$2,089.29)
12/18/2001	NSF FEE	(\$20.00)	(\$2,069.29)
12/18/2001	NSF FEE	(\$20.00)	(\$2,049.29)
12/17/2001	NSF - CHECK REVERSED	\$1,187.22	(\$2,029.29)
12/17/2001	CHECK 02781	(\$1,187.22)	(\$3,216.51)
12/17/2001	NSF - CHECK REVERSED	\$517.46	(\$2,029.29)
12/17/2001	CHECK 02782	(\$517.46)	(\$2,546.75)

After:



Date	Description	Amount	Balance
12/21/2001	TRANSFER WITHDRAWAL	(\$50.00)	\$295.26
12/21/2001	CHECKING DEPOSIT	\$400.00	\$335.26
12/20/2001	ACHMICHIGAN CONSOLI	\$2,044.55	(\$64.74)
12/18/2001	NSF FEE	(\$20.00)	(\$2,109.29)
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12/18/2001	NSF FEE	(\$20.00)	(\$2,069.29)
12/18/2001	NSF FEE	(\$20.00)	(\$2,049.29)
12/17/2001	NSF - CHECK REVERSED	\$1,187.22	(\$2,029.29)
12/17/2001	CHECK 02781	(\$1,187.22)	(\$3,216.51)
12/17/2001	NSF - CHECK REVERSED	\$517.46	(\$2,029.29)
12/17/2001	CHECK 02782	(\$517.46)	(\$2,546.75)

As you'll see, the screen will be easier to read with the addition of shading on every other line. In addition, members will now have the option to sort each batch of 20 transactions in either chronological or reverse chronological order. A chronological listing makes it much easier to match transactions to a checkbook or transaction register. This same sort feature will also be available on the separate page used for printing. We're sure this will be a big hit with your members!

CU*EasyPay! Enrollment "Terms and Conditions"

The other change pertains to the enrollment process available to members in CU*@HOME. If you offer CU*EasyPay! bill payment services, members who click "Pay Bills" in CU*@HOME will first see an initial enrollment screen requesting an email address and checking account information, with your credit union-configured marketing message explaining how bill payment works for your members.

(continued)

CU*EasyPay! Enrollment Step 1

After clicking the “Next” button members will now be brought to a new “Terms and Conditions” page which displays the official terms and conditions (also available on the CU*EasyPay! bill payment site itself).

CU*EasyPay! Enrollment Step 2

In order to proceed with the enrollment, a member now must click the “I Accept” button at the bottom of this page. The date on which the member accepted the terms will be recorded as the Enrollment Date in your enrollment records.

NOTE: A copy of these terms and conditions can be viewed on our web site (www.cubase.org): click the Reference tab and look under “C” for CU*EasyPay! Product Overview/Getting Started. Members will also be able to view the terms and conditions after enrollment from within the CU*EasyPay! site (on the Help tab).

If you have any questions, please contact a Client Service Representative at 800-327-3478 or 616-285-5711.