

# Peer Analysis

2013

Get an *Inside Look* at Other Credit Unions in the Network

The background of the cover features three pushpins in green, blue, and yellow, each pinned to a document. A red line graph is overlaid on the document, with the line passing through the base of the pushpins. The document has blue horizontal lines.

**Use the Data to Pinpoint Their Secrets to Success**





# The 2013 CU\*BASE Peer Analysis

PUBLISHED JUNE 2013

## Introduction

For years CU\*Answers has helped its clients develop their own potential through many different training and networking opportunities. To promote this style of networking and build an information base for credit unions to use in considering, planning, and using CU\*BASE products, CU\*Answers presents the **CU\*BASE Peer Analysis**. Use this guide to check out what features your peers are using, and get ideas about new features you might want to pursue in the future.

Whether you are thinking about launching a new initiative or making decisions on how to configure a new product or service, use the Peer Analysis to contact your peers who have already been down the same road. Although every credit union might have a different way of approaching individual features, we hope that the Peer Analysis helps you evaluate multiple points of view, to help you make the best decisions for your organization and your members.

### Compare Your Member Self Service Penetration with your Peers

As always, be sure to check out the columns starting on Page 18 showing penetration for self-service products, including:

- ❖ **Online Banking Members**
- ❖ **E-Statement Members**
- ❖ **EasyPay Bill Payment Members**  
*(both powered by Fiserv and powered by iPay)*

Contact your peers for insight on how to increase your member adoption of these services!



**New this year:** We've also added new columns showing CUs that have activated the It's Me 247 Mobile options for their members!



### NEW FOR 2013!

This year we've changed things up by adding more information on the Learn From a Peer tools available on the CU\*BASE platform and removing some of the information from this booklet that was otherwise universally adopted or deemed to be unnecessary. As CU\*Answers continues to expand on the survey and research capabilities of Learn from a Peer, we hope credit unions will continue to use them to help determine the best course of action for their credit union, as well as to collaborate with others in the network to provide the best offering to members.

We've also included live data from the CU\*BASE Learn From a Peer tools. Look for the badge to see information pulled directly from the system!

Live Data  
from CU\*BASE

# About This Publication

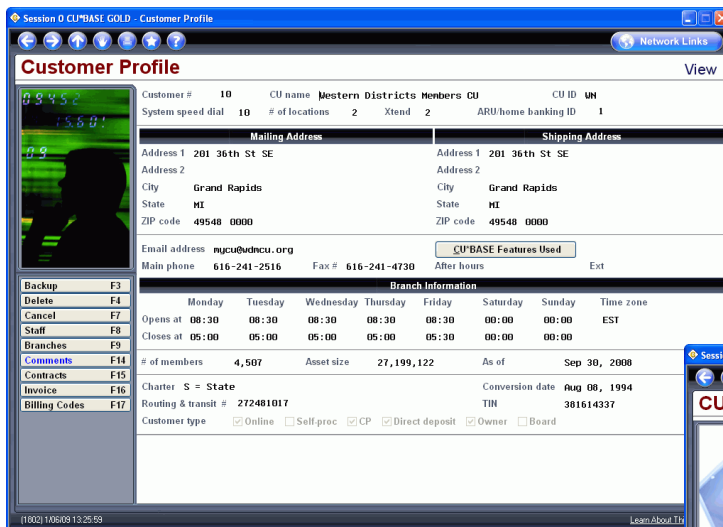
The Peer Analysis is organized into three sections: the analysis worksheet starting on Page 2, the Learn From a Peer documentation starting on Page 26, additional worksheet information, and an explanation of the feature categories starting on Page 56.

The Analysis itself is a worksheet showing all CU\*BASE credit union clients, both on-line and self-processing. Features are grouped by type, such as “Electronic Services” or “Accounting/Back Office.” A feature is marked if the credit union makes use of the feature in any way. Remember that the depth and method of use will vary by credit union.

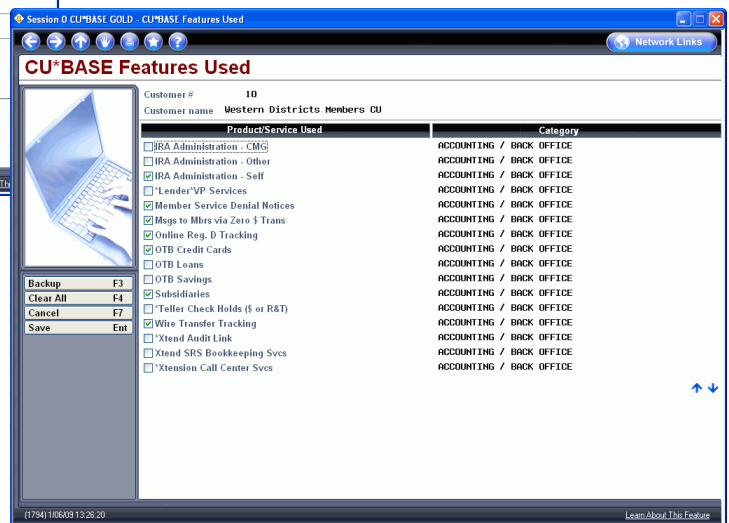
The explanation section beginning on Page 56 provides a description of each feature listed.

## View Your Credit Union’s Stats Online

The data used for this Peer Analysis is partially compiled using the CU\*Answers Client Master Database. This database, which contains details about your credit union’s locations and staff, is used extensively by CU\*Answers as we work with your credit union.



**Online credit unions:** You can view and change your own Peer Analysis settings online through CU\*BASE. On the Main Menu, choose #6 Your Customer Profile to view your database entry, then click the “CU\*BASE Features Used” button. (NOTE: For changes to your address or other profile information, contact any CSR.)



**Self-processing credit unions:** If your credit union decides to implement a new feature, or you make a switch that affects your settings in the Peer Analysis, just let us know and we can make the change immediately!

This guide is designed for you. Let us know how it can be made even more useful! Direct any comments or suggestions to Esteban Camargo (ecamargo@cuanswers.com or 800-327-3478, ext. 281).

NOTE: The information contained in this document is designed to be used by CU\*Answers credit union clients in evaluating their usage of the CU\*BASE software, and provided by CU\*Answers to select prospective clients as a sales reference tool. It is not to be distributed to vendors or other parties without express written authorization from CU\*Answers.

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### **Can't find something?**

Remember that the Peer Analysis is not intended to be an exhaustive list of all CU\*BASE features or services available through the CU\*Answers and custasterisk.com network. In fact, once a feature hits a utilization rate of approximately 90% of our clients, we usually remove it to make room for more new features to be included in the worksheet.

But we do want to highlight key tools and features to spark your interest. The Peer Analysis is especially helpful for products and services that might require a collaborative environment where you and your peers can learn from each other. So let us know if there are additional categories you'd like us to add!

Please direct your suggestions to Esteban Camargo ([ecamargo@cuanswers.com](mailto:ecamargo@cuanswers.com) or 800-327-3478, ext. 281).

# Statistics

CU Name CU# (Sorted by Number of Members)	Contact Name	# of Members as of 12/31/2012	Asset Size as of 12/31/2012	City	State	# of Locations
3325 Fox Communities CU	Greg Hilbert, CEO	68,389	895,387,164	Appleton	WI	15
200 Honor CU	Scott McFarland, CEO	39,342	432,937,952	St Joseph	MI	13
249 Kellogg Community FCU	Tracy Miller, CEO	32,537	421,709,776	Battle Creek	MI	10
227 Day Air CU	William Burke, CEO	29,075	265,861,124	Kettering	OH	5
133 Alpena Alcona Area CU	Don Mills, CEO	26,939	268,648,070	Alpena	MI	8
199 Heartland CU (Springfield)	Ed Gvazdinskas, CEO	26,232	218,526,009	Springfield	IL	4
112 Frankenmuth CU	Vickie Schmitzer, CEO	25,498	261,846,266	Frankenmuth	MI	10
147 Pathways Financial CU	Michael Shafer, President/CEO	24,826	187,275,711	Columbus	OH	3
3450 Superior Choice CU	Gary Elliott, CEO	23,527	228,493,377	Superior	WI	5
148 Affinity Group CU	Glenda West, CEO	22,041	154,833,169	Pontiac	MI	5
166 Detroit Metropolitan CU	Kathie Trembath, CEO	21,887	442,209,812	Detroit	MI	1
720 CorePlus FCU	Warren Scholl, President/CEO	21,788	194,539,709	Norwich	CT	9
222 Park City CU	Val Mindak, CEO	20,869	142,199,718	Merrill	WI	4
238 Kalsee CU	Rudy Callen, CEO	20,731	142,214,239	Kalamazoo	MI	5
93 Unison CU	Mark Hietpas, CEO	18,373	169,422,058	Kaukauna	WI	4
235 MidUSA CU	James Miles, CEO	17,865	191,855,254	Middletown	OH	6
187 Heartland CU (Madison)	Sally Dischler, CEO	17,643	191,492,751	Madison	WI	7
145 Wauna FCU	Robert Blumberg, CEO/President	17,324	152,251,324	Clatskanie	OR	6
420 Service 1 FCU	Joni Shinn, CEO	17,173	91,004,021	Muskegon	MI	4
155 Ohio Catholic FCU	Todd Turner, CEO	16,781	154,095,453	Garfield Heights	OH	6
3430 Cumberland County FCU	Scott Harriman, CEO	16,688	164,891,836	Falmouth	ME	5
242 Lake State FCU	Tim Smith, CEO	16,396	185,207,099	Moose Lake	MN	5
197 VacationLand FCU	Bryan Myers, CEO	16,009	147,720,683	Sandusky	OH	4
3150 Prospera CU	Sheila Schinke, CEO	15,906	151,344,648	Appleton	WI	6
178 Allegius CU	Russell Dahl, CEO	15,102	158,600,894	Burns Harbor	IN	5
135 North Central Area CU	Jacci Pothoof, CEO	14,958	91,536,751	Houghton Lake	MI	5
750 West Michigan CU	William Keim, CEO	14,859	128,190,074	Grand Rapids	MI	4
3225 Ripco CU	Liza Edinger, CEO	14,831	109,639,193	Rhineland	WI	2
126 Isabella Community CU	Jay Anders, CEO	14,530	85,484,914	Mount Pleasant	MI	2
229 Building Trades FCU	Leesa Husak, CEO	14,480	104,453,268	Maple Grove	MN	4
3819 Taunton FCU	John D. Damaso, CEO	14,333	126,988,317	Taunton	MA	2
3300 Harris County FCU	Vicki Squires, CEO	14,218	139,536,719	Houston	TX	1
204 Grand Valley Co-op CU	John Yeomans, CEO	14,127	88,573,528	Grand Rapids	MI	5
176 Community West CU	Jon Looman, CEO	14,112	117,624,837	Kentwood	MI	3
137 Parkside CU	Martin Carter, CEO	13,780	74,089,535	Livonia	MI	2
169 United Educational CU	Frances Godfrey, CEO	13,219	113,537,909	Battle Creek	MI	3
172 Glacier Hills CU	Dennis Degenhardt, CEO	12,877	81,548,441	West Bend	WI	4
190 TBA CU	Karen Browne, CEO	12,527	159,423,365	Traverse City	MI	3
134 First Trust CU	Kim Kniola, CEO/President	12,520	92,568,149	Michigan City	IN	5
129 Quest FCU	Matthew Jennings, CEO	12,003	83,913,546	Kenton	OH	4
114 Delta County CU	Brenda Lippens, CEO	11,690	107,601,933	Escanaba	MI	2
186 Meijer CU	Cathy Ellis, CEO	11,685	56,658,970	Grand Rapids	MI	2
3460 Horizon Utah FCU	Randy Gailey, CEO	11,564	115,003,652	Farmington	UT	5
146 Straits Area FCU	Cindy Harrison, CEO	11,445	64,839,220	Cheboygan	MI	3
660 San Antonio Citizens FCU	Timothy Baldwin, President/CEO	11,382	138,564,043	San Antonio	FL	3
500 Community CU	Chris Butler, CEO	11,168	111,027,856	LaCrosse	WI	4
156 Madison County FCU	David Dodd, CEO	11,143	65,770,926	Anderson	IN	4
195 Community Schools CU	Carol Wagner, CEO	10,631	67,724,900	Muskegon	MI	2
410 Forest Area FCU	Merri Nixon, CEO	10,556	90,040,678	Fife Lake	MI	4
149 Aberdeen FCU	Robert Goscicki, CEO	10,473	104,368,872	Aberdeen	SD	1
192 District Government Emp FCU	Carla Decker, CEO	10,394	47,100,432	Washington	DC	3
250 River Valley CU	Janelle Higgison, CEO	10,364	68,293,124	Ada	MI	3
600 Peninsula FCU	James Vaneskey, CEO	10,335	112,632,774	Escanaba	MI	2
142 Sioux Empire FCU	Jeff Jorgensen, CEO	10,301	82,365,139	Sioux Falls	SD	4
550 Western Division FCU	Craig Mellenthien, CEO	10,063	129,117,312	Williamsville	NY	2
3807 Jefferson FISCO	Charles R. Faulkner, CEO	10,015	69,060,444	Birmingham	AL	3
122 Awakon FCU	Scott Pauly, CEO	9,957	80,882,862	Onaway	MI	4
3420 Tahquamenon Area CU	Chris Ison, CEO	9,726	62,621,210	Newberry	MI	5
115 AAC CU	Brian Turmell, CEO	9,554	81,299,578	Grand Rapids	MI	3
225 Community Driven CU	Renee DeMarco, President/CEO	9,333	57,923,823	Ypsilanti	MI	2
113 Clarkston Brandon Community CU	Donna Bullard, President/CEO	9,285	56,008,892	Clarkston	MI	2
188 Highmark FCU	John Carlson, CEO	8,987	86,330,336	Rapid City	SD	3

# Statistics

CU#	CU Name (Sorted by Number of Members)	Contact Name	# of Members as of 12/31/2012	Asset Size as of 12/31/2012	City	State	# of Locations
450	Wexford Community CU	Fredrick Schuster, CEO	8,918	44,024,741	Cadillac	MI	2
218	Oak Trust CU	Jim Dean, CEO	8,840	67,729,446	Naperville	IL	3
185	First Financial CU	Patrick Basler, CEO	8,822	62,694,177	Skokie	IL	5
430	Muskegon Co-op CU	John Rupert, CEO	8,771	48,523,640	Muskegon	MI	2
246	Florida Hospital CU	Eric Lawson, CEO	8,707	42,415,903	Altamonte Springs	FL	5
171	CommStar CU	Ernest Jackson, CEO	8,598	51,056,313	Elyria	OH	3
770	Lakeview CU	Pat Lowney, CEO	8,520	109,090,535	Neenah	WI	3
132	Besser CU	Nancy Montie, CEO	8,518	63,462,088	Alpena	MI	2
138	H.P.C. CU	Cindy Krentz, CEO	8,370	112,576,032	Alpena	MI	2
141	Calcite CU	Barb Mills, CEO	8,131	52,985,736	Rogers City	MI	2
3823	K-State FCU	LaRae J. Kramer, CEO	8,063	64,296,491	Manhattan	KS	2
350	Filer CU	Patty Preuss, CEO	8,047	107,785,212	Manistee	MI	1
236	State Transportation Empl. CU	Christy Leslie, President	8,021	40,309,863	Columbus	OH	1
3907	United Advantage NW FCU	Evie Rasmussen, CEO	7,959	36,121,526	Portland	OR	2
209	Best Advantage CU	Tammy Williams, President/CEO	7,672	66,575,058	Brillion	WI	2
670	Brewery CU	Jim Schrimpf, CEO	7,541	34,988,980	Milwaukee	WI	1
217	NorthStar CU	Lloyd Fredendall, President/CEO	7,318	81,896,273	Warrenville	IL	3
530	Illinois Educators CU	Gene Taylor, CEO	7,305	46,659,808	Springfield	IL	2
680	FEDCom CU	Anna Marie Zielinski, CEO	7,198	51,477,456	Grand Rapids	MI	2
240	East Traverse Catholic FCU	Len Classens, CEO	7,154	46,665,589	Traverse City	MI	3
124	AAA FCU	Paul Obermeyer, CEO	7,035	58,588,995	South Bend	IN	3
310	FOCUS CU	Dean Wilson, CEO	7,025	39,951,074	WAUWATOSA	WI	3
3803	Tri-Rivers FCU	James Dill, CEO	7,025	18,588,639	Montgomery	AL	2
3922	South Bay CU	Jennifer Oliver, CEO	7,013	79,616,138	Redondo Beach	CA	2
182	Sentinel FCU	Nancy Ellwein, CEO	6,926	59,748,496	Box Elder	SD	4
131	Allegan Community FCU	Billie McClellan, CEO	6,922	30,606,177	Allegan	MI	1
203	NorthPark Community CU	Dan Robbins, CEO	6,825	60,005,543	Indianapolis	IN	4
221	Riverview CU	Jane Dearth, CEO	6,750	52,783,065	Belpre	OH	2
125	Rogue River Community CU	Connie (Mickie) Shaw-Traxler, CEO	6,720	34,349,909	Sparta	MI	1
184	Lake Huron CU	David Maine, CEO	6,472	48,705,691	Saginaw	MI	1
161	Northern Hills FCU	Cindy Griffin, CEO	6,448	48,353,350	Sturgis	SD	4
205	Amalgamated CU	Jane Edson, CEO	6,397	38,015,852	Saginaw	MI	2
3025	Services Center FCU	David Wright, CEO	6,308	46,061,350	Yankton	SD	3
740	Kent County CU	Raymond Ward, CEO	6,164	38,411,652	Grand Rapids	MI	2
157	Lenco CU	Dave Chambers, CEO	5,902	61,306,755	Adrian	MI	1
480	Community First FCU	Tim Rasmussen, CEO	5,827	21,486,545	Howard City	MI	2
231	Birmingham Bloomfield CU	Andrew Staley, CEO	5,812	55,135,517	Birmingham	MI	2
3913	Primesource CU	Margaret Burkholtz, CEO	5,778	51,189,677	Spokane	WA	2
196	Rapid City Telco FCU	Cheryl Hubbeling, CEO	5,672	44,825,998	Rapid City	SD	4
212	Lower East Side People's FCU	Linda Levy, CEO	5,614	35,203,620	New York	NY	2
280	Gratiot Community CU	Brenda Miller, CEO	5,613	26,186,830	Alma	MI	1
198	CU Plus	Cathy Dahlbeck, CEO	5,592	40,888,926	Bay City	MI	4
3912	Printing Industries CU	Susan Conjurski, CEO	5,548	25,225,044	Riverside	CA	2
232	Greensboro Municipal FCU	Jerry Wise, President CEO	5,534	42,761,821	Greensboro	NC	2
590	Greater Metro FCU	Pete Nalaskowski, CEO	5,509	96,846,457	Long Island City	NY	4
170	Muskegon Governmental Empl. FCU	Jan Herrmann, CEO	5,487	45,860,726	Muskegon	MI	1
173	New Horizons CU	Gary Hesse, CEO	5,452	41,737,518	Cincinnati	OH	5
191	Bay Area CU	Jennifer Ferguson, CEO	5,392	54,109,615	Oregon	OH	1
3822	Calcasieu Teachers & Empl. CU	Bruce C. Thomas, CEO	5,374	38,253,436	Lake Charles	LA	3
219	Advantage CU	Corinne Coyle, CEO/President	5,367	55,576,401	Newton	IA	1
153	First United FCU	Mark Richter, CEO	5,336	25,414,819	Grandville	MI	1
226	Port Conneaut FCU	James Furman, CEO	5,137	23,012,308	Conneaut	OH	2
490	Governmental Empl. CU	Sue Prinsen, CEO	5,110	54,812,550	La Crosse	WI	1
210	Grand Rapids Family CU	Kim Wilson, CEO	5,037	38,456,863	Grand Rapids	MI	1
183	SMART Federal	Jodi Henricks, CEO	4,897	31,753,643	Columbus	OH	1
3820	MUNA FCU	Biffle O. Pittman, Jr., CEO	4,860	29,097,740	Meridian	MS	2
3914	Cheney FCU	JoAn Sanders, CEO	4,731	86,733,447	Cheney	WA	1
213	Element FCU	Linda Bodie, CEO	4,595	26,635,956	Charleston	WV	2
340	Safe Harbor CU	Jean Mazur, CEO	4,569	40,463,311	Ludington	MI	1
144	Aeroquip CU	Lisa Robinson, CEO	4,535	39,648,735	Jackson	MI	2
151	Tri-Cities CU	Sara Redeker, CEO	4,535	26,119,490	Grand Haven	MI	1
3805	First Neshoba FCU	Jason Martin, CEO	4,500	14,521,968	Philadelphia	MS	1

# Statistics

CU#	CU Name (Sorted by Number of Members)	Contact Name	# of Members as of 12/31/2012	Asset Size as of 12/31/2012	City	State	# of Locations
174	Firefighters CU	Bruce Zmolek, CEO	4,460	67,533,574	La Crosse	WI	2
380	Thornapple Valley Community CU	Amy Byers, CEO	4,456	15,552,441	Hastings	MI	2
233	Greater Niles Community FCU	Dave VanStrein, CEO	4,358	48,642,982	Niles	MI	3
241	Horizon Community CU	Patrick Josephson, CEO	4,284	41,973,122	Green Bay	WI	2
3813	Pensacola Government FCU	James Phetteplace, CEO	4,241	46,443,751	Pensacola	FL	1
11	Progressive CU	Robert Familant, CEO	4,194	547,472,722	New York	NY	2
127	GR Consumers CU	Carol Spoolstra, CEO	4,188	39,592,792	Wyoming	MI	2
202	EdCo Community CU	Karolyn Wells, President/CEO	4,126	42,104,472	Des Moines	IA	1
3920	RAFE FCU	Bonnie Wann, CEO	4,101	24,467,046	Riverside	CA	2
270	Generations Family FCU	Rita Leader, CEO	3,865	31,478,883	Saginaw	MI	2
247	Peoples Choice CU	Matt Selke, CEO	3,835	24,101,836	Medford	WI	1
790	Catholic United Financial CU	Terri Maloney, CEO	3,804	18,539,773	St. Paul	MN	1
3811	Old Ocean FCU	Terry Settle, CEO	3,729	29,983,022	Old Ocean	TX	1
10	Western Districts Members CU	Dave Keim, CEO	3,718	37,018,507	Grand Rapids	MI	2
3917	Mountain River CU	Ken Scherer, CEO	3,689	22,496,473	Salida	CO	3
248	Wakota CU	Mary Matheson, CEO	3,639	20,594,931	St. Paul	MN	1
3916	1st Valley CU	Gregg Stockdale, CEO	3,636	35,489,757	San Bernardino	CA	1
243	Village Community CU	Janet Thompson, CEO	3,612	18,453,824	Dearborn	MI	2
730	Saginaw County Empl. CU	John Klass, CEO	3,604	32,621,686	Saginaw	MI	1
255	Toro Empl. CU	Grant Johnson, CEO	3,597	28,615,712	Bloomington	MN	1
117	Madison CU	David Petit, CEO	3,565	34,760,666	Madison	WI	2
211	Neighborhood Trust FCU	Eben Sheaffer, President	3,505	8,260,457	New York	NY	1
3908	Blue Mountain CU	Jim Drake, CEO	3,497	30,013,226	College Place	WA	1
3924	Inland Valley FCU	Chuck Papenfus, CEO	3,445	37,407,472	Fontana	CA	1
3919	Puget Sound FCU	Evie Rasmussen, CEO	3,427	19,461,893	Seattle	WA	1
3910	Media City Community CU	Monica Lopez, CEO	3,416	35,449,559	Burbank	CA	1
640	Grand Trunk (BC) Empl. FCU	LuAnn Schott, Manager	3,394	30,270,683	Battle Creek	MI	1
80	Auto-Owners Associates CU	Jill Andringa, CEO	3,290	30,241,900	Lansing	MI	1
70	Rockford Community FCU	Connie Taylor, CEO	3,250	12,791,087	Rockford	MI	1
650	County-City CU	Thomas Pinnow, CEO	3,241	23,097,018	Jefferson	WI	1
90	Newaygo County Service Empl. CU	Dennis Greeno, CEO	3,217	20,238,710	Fremont	MI	1
520	Evergreen CU	Mike Brandt, CEO	3,196	28,502,308	Neenah	WI	1
116	Thunder Bay Area CU	Nick Montie, CEO	3,155	22,458,612	Alpena	MI	1
40	Michigan Coastal CU	Kim Wine, CEO	3,087	12,449,288	Muskegon	MI	1
620	Port City FCU	Erin Bedwin, CEO	3,080	27,822,501	Muskegon	MI	1
194	PEF FCU	John Shirilla, CEO	3,062	29,352,919	Highland Heights	OH	2
128	Alpena Community CU	Mary Nefske, CEO	3,041	19,997,435	Alpena	MI	1
260	Big Dutch Fleet CU	Pat Schaub, CEO	2,973	15,368,850	Holland	MI	1
60	Kenowa Community FCU	Brian Moran, CEO	2,969	18,773,089	Wyoming	MI	1
123	Consumers FCU	Stephen Jacoby, CEO	2,947	54,236,323	Brooklyn	NY	2
570	Lakeshore FCU	Kathy Fearnley, CEO	2,942	24,158,031	Muskegon	MI	1
3925	Cal Poly FCU	Barbara Bean, CEO	2,853	11,656,247	Pomona	CA	1
223	Public Service CU	Carolyn Mikesell, President/CEO	2,789	27,453,792	Fort Wayne	IN	2
216	Cincinnati Interagency FCU	Karen Anderson, CEO	2,777	23,198,861	Cincinnati	OH	3
3991	United Financial CU	Nancy Tinkler, CEO	2,745	37,267,892	Whittier	CA	1
177	Chiropractic FCU	Anne Blain, CEO	2,641	24,688,188	Farmington	MI	1
164	Sarasota Municipal Empl. CU	Elaine Karins, CEO	2,461	25,160,436	Sarasota	FL	1
158	Greater Wayne County FCU	Kim Futo, CEO	2,438	13,404,013	Rittman	OH	1
201	Des Moines Police Officers' CU	Janet Lintin, CEO	2,422	39,658,100	Des Moines	IA	1
3905	CALCOE FCU	Leslie Johnson, CEO	2,327	23,464,492	Spokane	WA	2
189	ROME CU	Andy Revalds, CEO	2,304	18,915,994	Royal Oak	MI	1
3909	Spokane Law Enforcement CU	Rick Luna, CEO	2,267	36,948,408	Spokane	WA	1
3808	SAFE CU	Margaret Adams, CEO	2,235	11,672,397	Beaumont	TX	1
3026	Vermillion FCU	Janet Mount, CEO	2,225	14,537,356	Vermillion	SD	1
234	DeTour Drummond Community CU	Hilary Nelson, CEO	2,186	29,771,218	Drummond Island	MI	2
3809	Allied CU	Susan W. Perkins, CEO	2,148	14,114,555	Jackson	AL	1
3915	Pacific Northwest CU	Karin Pelan, CEO	2,142	20,599,885	Bellingham	WA	1
3923	Northland CU	Bill Roberts, CEO	2,102	16,553,330	Spokane	WA	1
120	Northwest Consumers FCU	Philip Heinlen, CEO	2,100	13,226,127	Traverse City	MI	1
3027	Sisseton Wahpeton FCU	Darrell Quinn Sr, CEO	2,071	4,399,762	Agency Village	SD	1
3901	Spokane Firefighters CU	Todd Powell, CEO	2,011	41,745,605	Spokane	WA	1
152	First Choice CU	Jim Boeckman, CEO	1,937	13,799,919	Coldwater	OH	1



# Statistics

CU Name CU# (Sorted by Number of Members)	Contact Name	# of Members as of 12/31/2012	Asset Size as of 12/31/2012	City	State	# of Locations
290 SB Community FCU	Pam Goven, CEO	1,832	11,913,569	Muskegon	MI	1
370 Farm Bureau Family CU	Pam MacCready, CEO	1,810	15,514,531	Lansing	MI	1
162 Great Lakes Members CU	Al Martin, CEO	1,746	10,176,214	Dearborn	MI	1
3821 Birmingham Police FISCO	LaVelle D. Noblitt, CEO	1,736	6,492,154	Birmingham	AL	1
30 ATL FCU	Glenn Kretchmer, CEO	1,730	13,286,812	Wyoming	MI	1
700 Country Heritage CU	Frances Terry, CEO	1,681	34,782,380	Buchanan	MI	1
3804 Elizabeth NJ Firemens FCU	Fanny E. Calas, CEO	1,629	8,414,538	Elizabeth	NJ	1
251 1st City CU	Patty Sadauskas, CEO	1,583	9,297,060	Saint Louis	MO	1
3812 Mobile Postal Empl. CU	Joyce R. Harrison, CEO	1,548	11,413,397	Mobile	AL	1
220 Bissell Empl. CU	Evelyn Cavnar, CEO	1,545	9,491,742	Grand Rapids	MI	1
3911 Newrizons FCU	Ynette Gibbs, CEO	1,366	9,830,109	Hoquiam	WA	1
245 Gabriels Community CU	Daniel Dowsett, CEO	1,356	12,600,000	Lansing	MI	1
215 Chippewa Eagle FCU	Joni Freel, CEO	1,328	2,482,392	Mount Pleasant	MI	1
390 Muskegon Consumers Power CU	Robert Harrington, CEO	1,311	6,017,899	Muskegon	MI	1
3903 Spokane Media FCU	Debie Keesee, CEO	1,228	11,533,811	Spokane	WA	2
3902 Amicus FCU	Wendy Gillies, CEO	1,096	12,195,663	Spokane	WA	1
3921 Valley Educators CU	Laura Schell, CEO	1,085	5,469,044	Alamosa	CO	1
206 East River Development Alliance FCU	Jahaira Guerrero, CEO	1,027	692,033	Long Island City	NY	1
224 Florida Customs FCU	Leianne Harden, CEO	1,002	8,729,330	Tampa	FL	2
3814 Marvel City FCU	Gina F. Bigham, CEO	966	7,786,493	Bessemer	AL	1
3970 Sunkist Empl. FCU	Olivia Bautista, CEO	914	5,896,200	Sherman Oaks	CA	1
3801 Progressive FCU	Thalia R. Crosby, CEO	908	5,904,746	Mobile	AL	1
150 West Michigan Postal Service FCU	Terrie Bird, CEO	904	5,963,112	Muskegon	MI	1
3810 Evonik Empl. FCU	Phyllis B. Crocker, CEO	847	6,111,003	Theodore	AL	1
3817 City of Trenton Empl. CU	Mary Ann Tallone, CEO	565	1,392,477	Trenton	NJ	1
3802 St. Joseph's Broadmoor FCU	Joseph T. Hayes, CEO	555	7,172,235	Shreveport	LA	1
239 Lakota FCU	Tawney Brunsch, President	528	1,497,769	Kyle	SD	1
228 Stepping Stones Community FCU	Blanche Jackson,	128	1,378,576	Wilmington	DE	1
3806 HOPE FCU	George Y. Wyatts, CEO	91	33,248	Jackson	NJ	1
237 Internet Archive FCU	Jordan Modell, CEO	13	52,756	New Brunswick	NJ	1
<b>TOTAL/COUNT</b>		<b>216</b>	<b>1,660,258</b>	<b>\$ 14,939,347,356</b>		<b>520</b>
% of CUs that use the feature						

# Statistics

CU Name CU# (Sorted by Number of Members)	Phone	Class of	CUSO	Owner
3325 Fox Communities CU	(920) 993-9000	1997	CU*Answers (Self Processor)	X
200 Honor CU	(269) 983-6357	1995	CU*Answers	X
249 Kellogg Community FCU	(269) 968-9251	2014	CU*Answers (Pending Conv.)	
227 Day Air CU	(937) 643-2160	2012	CU*Answers	X
133 Alpena Alcona Area CU	(800) 443-3577	2005	CU*Answers	X
199 Heartland CU (Springfield)	(800) 397-9595	2010	CU*Answers	X
112 Frankenmuth CU	(989) 497-1600	2002	CU*Answers	X
147 Pathways Financial CU	(614) 276-6589	2006	CU*Answers	X
3450 Superior Choice CU	(715) 392-5616	2008	CU*Answers (Self Processor)	X
148 Affinity Group CU	(248) 334-0568	2006	CU*Answers	X
166 Detroit Metropolitan CU	(313) 568-5000	2007	CU*Answers	X
720 CorePlus FCU	(860) 886-0576	1997	CU*Answers	X
222 Park City CU	(715) 536-8351	2011	CU*Answers	
238 Kalsee CU	(269) 382-7800	2013	CU*Answers (Pending Conv.)	
93 Unison CU	(920) 766-6000	1996	CU*Answers	X
235 MidUSA CU	(513) 420-8640	2013	CU*Answers	X
187 Heartland CU (Madison)	(608) 282-7000	2009	CU*Answers	X
145 Wauna FCU	(800) 773-3236	2006	CU*Answers	
420 Service 1 FCU	(231) 739-5068	1994	CU*Answers	X
155 Ohio Catholic FCU	(216) 663-8090	2007	CU*Answers	X
3430 Cumberland County FCU	(207) 878-3441	2006	CU*Answers (Self Processor)	X
242 Lake State FCU	(218) 485-4444	2013	CU*Answers (Pending Conv.)	X
197 VacationLand FCU	(419) 625-9025	2009	CU*Answers	X
3150 Prospera CU	(920) 882-4800	1996	CU*Answers (Self Processor)	X
178 Allegius CU	(219) 787-8049	2008	CU*Answers	
135 North Central Area CU	(989) 910-5135	2004	CU*Answers	X
750 West Michigan CU	(616) 451-4567	2001	CU*Answers	X
3225 Ripco CU	(715) 365-4858	1997	CU*Answers (Self Processor)	X
126 Isabella Community CU	(989) 773-5927	2004	CU*Answers	X
229 Building Trades FCU	(763) 315-3888	2012	CU*Answers	
3819 Taunton FCU	(508) 824-6466	2011	CU*South	
3300 Harris County FCU	(713) 755-7508	1997	CU*Answers (Self Processor)	X
204 Grand Valley Co-op CU	(616) 942-9630	2010	CU*Answers	X
176 Community West CU	(616) 261-5657	2008	CU*Answers	
137 Parkside CU	(734) 525-0700	2005	CU*Answers	X
169 United Educational CU	(269) 965-7281	2008	CU*Answers	
172 Glacier Hills CU	(262) 338-1888	2008	CU*Answers	
190 TBA CU	(800) 678-0987	1995	CU*Answers	X
134 First Trust CU	(219) 879-6161	2003	CU*Answers	X
129 Quest FCU	(419) 674-4998	2004	CU*Answers	X
114 Delta County CU	(906) 786-7213	2002	CU*Answers	X
186 Meijer CU	(616) 784-4822	2009	CU*Answers	
3460 Horizon Utah FCU	(801) 451-5064	2009	CU*Answers (Self Processor)	X
146 Straits Area FCU	(231) 627-3145	2006	CU*Answers	
660 San Antonio Citizens FCU	(352) 588-2732	1997	CU*Answers	X
500 Community CU	(608) 779-2400	1997	CU*Answers	X
156 Madison County FCU	(765) 644-3623	2007	CU*Answers	X
195 Community Schools CU	(231) 733-1329	2009	CU*Answers	
410 Forest Area FCU	(231) 879-4154	1995	CU*Answers	X
149 Aberdeen FCU	(877) 225-2488	2007	CU*Answers	
192 District Government Emp FCU	(202) 673-3611	2009	CU*Answers	
250 River Valley CU	(616) 787-7481	2000	CU*Answers	X
600 Peninsula FCU	(906) 789-6400	1999	CU*Answers	X
142 Sioux Empire FCU	(605) 367-7070	2005	CU*Answers	X
550 Western Division FCU	(716) 632-9328	1997	CU*Answers	X
3807 Jefferson FISCO	(205) 325-5683	2013	CU*South	
122 Awakon FCU	(989) 733-8557	2003	CU*Answers	X
3420 Tahquamenon Area CU	(906) 293-5117	2005	CU*Answers (Self Processor)	X
115 AAC CU	(616) 459-4429	2002	CU*Answers	X
225 Community Driven CU	(734) 434-4130	2012	CU*Answers	X
113 Clarkston Brandon Community CU	(248) 625-2923	2002	CU*Answers	X
188 Highmark FCU	(800) 672-6365	2008	CU*Answers	

# Statistics

CU Name CU# (Sorted by Number of Members)	Phone	Class of	CUSO	Owner
450 Wexford Community CU	(231) 775-9035	1995	CU*Answers	X
218 Oak Trust CU	(630) 792-0100	2011	CU*Answers	X
185 First Financial CU	(847) 676-8000	2009	CU*Answers	
430 Muskegon Co-op CU	(231) 726-4871	1994	CU*Answers	X
246 Florida Hospital CU	(407) 303-5700	2013	CU*Answers (Pending Conv.)	X
171 CommStar CU	(440) 365-7342	2010	CU*Answers	X
770 Lakeview CU	(920) 729-5100	2001	CU*Answers	X
132 Besser CU	(989) 356-1880	2005	CU*Answers	X
138 H.P.C. CU	(989) 354-4698	2005	CU*Answers	X
141 Calcite CU	(989) 734-4130	2005	CU*Answers	X
3823 K-State FCU	(785) 776-3003	2013	CU*South	
350 Filer CU	(231) 723-3400	1994	CU*Answers	X
236 State Transportation Empl. CU	(800) 434-7300	2012	CU*Answers	X
3907 United Advantage NW FCU	(503) 283-5193	2007	CU*NorthWest	X
209 Best Advantage CU	(920) 756-2119	2011	CU*Answers	X
670 Brewery CU	(414) 273-3170	2001	CU*Answers	
217 NorthStar CU	(630) 393-7201	2011	CU*Answers	X
530 Illinois Educators CU	(217) 528-2642	1996	CU*Answers	X
680 FEDCom CU	(616) 364-7283	2001	CU*Answers	X
240 East Traverse Catholic FCU	(800) 207-9780	1995	CU*Answers	X
124 AAA FCU	(574) 232-8021	2003	CU*Answers	X
310 FOCUS CU	(262) 255-0833	1997	CU*Answers	X
3803 Tri-Rivers FCU	(334) 834-7483	2007	CU*South	
3922 South Bay CU	(310) 372-2001	2011	CU*NorthWest	X
182 Sentinel FCU	(605) 923-1405	2009	CU*Answers	
131 Allegan Community FCU	(269) 673-5465	2005	CU*Answers	
203 NorthPark Community CU	(317) 733-2200	2010	CU*Answers	
221 Riverview CU	(888) 423-4260	2011	CU*Answers	
125 Rogue River Community CU	(616) 887-8262	2004	CU*Answers	X
184 Lake Huron CU	(800) 438-5428	2009	CU*Answers	X
161 Northern Hills FCU	(605) 347-4527	2007	CU*Answers	X
205 Amalgamated CU	(989) 792-0026	2010	CU*Answers	
3025 Services Center FCU	(605) 665-4309	1996	CU*Answers (Self Processor)	X
740 Kent County CU	(616) 336-3490	2001	CU*Answers	X
157 Lenco CU	(517) 263-0851	2007	CU*Answers	X
480 Community First FCU	(231) 937-9400	1997	CU*Answers	X
231 Birmingham Bloomfield CU	(248) 647-5958	2012	CU*Answers	X
3913 Primesource CU	(509) 838-6157	2009	CU*NorthWest	X
196 Rapid City Telco FCU	(605) 342-8522	2009	CU*Answers	
212 Lower East Side People's FCU	(212) 529-8197	2011	CU*Answers	X
280 Gratiot Community CU	(989) 463-8321	1994	CU*Answers	X
198 CU Plus	(989) 893-2831	2009	CU*Answers	X
3912 Printing Industries CU	(951) 781-0981	2012	CU*NorthWest	
232 Greensboro Municipal FCU	(866) 373-4628	2012	CU*Answers	
590 Greater Metro FCU	(800) 361-1012	1996	CU*Answers	X
170 Muskegon Governmental Empl. FCU	(231) 722-7285	1995	CU*Answers	X
173 New Horizons CU	(513) 562-6600	2008	CU*Answers	
191 Bay Area CU	(419) 698-2962	2009	CU*Answers	
3822 Calcasieu Teachers & Empl. CU	(337) 433-4525	2013	CU*South	
219 Advantage CU	(800) 824-2575	2011	CU*Answers	X
153 First United FCU	(616) 532-9067	2006	CU*Answers	X
226 Port Conneaut FCU	(440) 593-6218	2011	CU*Answers	
490 Governmental Empl. CU	(608) 785-7720	1997	CU*Answers	X
210 Grand Rapids Family CU	(616) 456-8848	1995	CU*Answers	X
183 SMART Federal	(614) 261-0650	2008	CU*Answers	
3820 MUNA FCU	(601) 693-8563	2011	CU*South	
3914 Cheney FCU	(509) 235-6533	2010	CU*NorthWest	X
213 Element FCU	(304) 721-4145	2010	CU*Answers	X
340 Safe Harbor CU	(231) 843-2323	1995	CU*Answers	X
144 Aeroquip CU	(517) 789-2890	2006	CU*Answers	X
151 Tri-Cities CU	(616) 842-6320	2006	CU*Answers	X
3805 First Neshoba FCU	(601) 656-1183	2009	CU*South	

# Statistics

CU# (Sorted by Number of Members)	CU Name	Phone	Class of	CUSO	Owner
174	Firefighters CU	(608) 784-9480	2008	CU*Answers	
380	Thornapple Valley Community CU	(269) 948-8369	1996	CU*Answers	
233	Greater Niles Community FCU	(269) 684-6005	2012	CU*Answers	
241	Horizon Community CU	(920) 433-0122	2013	CU*Answers (Pending Conv.)	X
3813	Pensacola Government FCU	(850) 432-9939	2013	CU*South	
11	Progressive CU	(212) 695-8900	2002	CU*Answers	X
127	GR Consumers CU	(616) 538-2810	2004	CU*Answers	X
202	EdCo Community CU	(515) 274-4100	2010	CU*Answers	X
3920	RAFE FCU	(951) 682-1555	2012	CU*NorthWest	
270	Generations Family FCU	(989) 755-8502	1995	CU*Answers	X
247	Peoples Choice CU	(715) 748-5303	2013	CU*Answers (Pending Conv.)	
790	Catholic United Financial CU	(651) 765-4132	2001	CU*Answers	
3811	Old Ocean FCU	(979) 647-4952	2012	CU*South	
10	Western Districts Members CU	(616) 241-2516	1994	CU*Answers	X
3917	Mountain River CU	(719) 539-2968	2010	CU*NorthWest	
248	Wakota CU	(651) 451-3330	2013	CU*Answers (Pending Conv.)	
3916	1st Valley CU	(909) 889-0838	2010	CU*NorthWest	
243	Village Community CU	(313) 584-5400	2013	CU*Answers (Pending Conv.)	
730	Saginaw County Empl. CU	(989) 793-9188	2001	CU*Answers	
255	Toro Empl. CU	(952) 887-8041	2014	CU*Answers (Pending Conv.)	
117	Madison CU	(608) 266-4750	2003	CU*Answers	
211	Neighborhood Trust FCU	(212) 740-0900	2011	CU*Answers	
3908	Blue Mountain CU	(509) 526-4562	2008	CU*NorthWest	X
3924	Inland Valley FCU	(909) 822-1810	2011	CU*NorthWest	X
3919	Puget Sound FCU	(206) 623-5023	2007	CU*NorthWest	X
3910	Media City Community CU	(818) 238-2950	2012	CU*NorthWest	
640	Grand Trunk (BC) Empl. FCU	(269) 965-1381	2000	CU*Answers	
80	Auto-Owners Associates CU	(517) 323-1370	1997	CU*Answers	
70	Rockford Community FCU	(616) 866-8570	2000	CU*Answers	
650	County-City CU	(920) 674-5542	2000	CU*Answers	
90	Newaygo County Service Empl. CU	(231) 924-5510	1995	CU*Answers	X
520	Evergreen CU	(920) 729-2999	1998	CU*Answers	X
116	Thunder Bay Area CU	(989) 354-2850	2002	CU*Answers	X
40	Michigan Coastal CU	(231) 777-3620	1994	CU*Answers	X
620	Port City FCU	(231) 725-3312	2000	CU*Answers	X
194	PEF FCU	(440) 449-8383	2009	CU*Answers	
128	Alpena Community CU	(989) 356-4561	2004	CU*Answers	X
260	Big Dutch Fleet CU	(616) 396-5000	1995	CU*Answers	X
60	Kenowa Community FCU	(616) 534-3307	1995	CU*Answers	X
123	Consumers FCU	(718) 266-2204	2003	CU*Answers	
570	Lakeshore FCU	(231) 755-1202	1998	CU*Answers	X
3925	Cal Poly FCU	(909) 869-6800	2011	CU*NorthWest	
223	Public Service CU	(888) 432-3433	2011	CU*Answers	X
216	Cincinnati Interagency FCU	(513) 569-7878	2011	CU*Answers	
3991	United Financial CU	(562) 944-4842	2011	CU*NorthWest	
177	Chiropractic FCU	(248) 478-4020	2008	CU*Answers	
164	Sarasota Municipal Empl. CU	(941) 953-6744	2008	CU*Answers	X
158	Greater Wayne County FCU	(330) 927-2516	2007	CU*Answers	
201	Des Moines Police Officers' CU	(515) 243-2677	2010	CU*Answers	X
3905	CALCOE FCU	(509) 248-4308	2007	CU*NorthWest	X
189	ROME CU	(248) 548-2300	2009	CU*Answers	
3909	Spokane Law Enforcement CU	(509) 327-3244	2008	CU*NorthWest	X
3808	SAFE CU	(409) 899-2542	2012	CU*South	
3026	Vermillion FCU	(605) 677-5214	1996	CU*Answers (Self Processor)	
234	DeTour Drummond Community CU	(906) 493-5263	2012	CU*Answers	
3809	Allied CU	(251) 246-5178	2010	CU*South	
3915	Pacific Northwest CU	(360) 647-0560	2010	CU*NorthWest	X
3923	Northland CU	(509) 466-3456	2011	CU*NorthWest	X
120	Northwest Consumers FCU	(231) 947-7600	1995	CU*Answers	X
3027	Sisseton Wahpeton FCU	(605) 698-3462	2011	CU*Answers (Self Processor)	
3901	Spokane Firefighters CU	(509) 484-5650	2005	CU*NorthWest	X
152	First Choice CU	(419) 678-3335	2006	CU*Answers	

# Statistics

CU Name CU# (Sorted by Number of Members)	Phone	Class of	CUSO	Owner
290 SB Community FCU	(231) 759-2500	1995	CU*Answers	X
370 Farm Bureau Family CU	(517) 323-7000	1994	CU*Answers	X
162 Great Lakes Members CU	(313) 274-5030	2007	CU*Answers	X
3821 Birmingham Police FISCO	(205) 583-4632	2012	CU*South	
30 ATL FCU	(616) 257-4285	1995	CU*Answers	X
700 Country Heritage CU	(269) 695-2334	2001	CU*Answers	
3804 Elizabeth NJ Firemens FCU	(908) 351-7770	2011	CU*South	
251 1st City CU	(314) 353-6676	2013	CU*Answers (Pending Conv.)	
3812 Mobile Postal Empl. CU	(251) 342-1472	2010	CU*South	
220 Bissell Empl. CU	(616) 791-0631	1994	CU*Answers	X
3911 Newrizons FCU	(360) 533-4760	2009	CU*NorthWest	
245 Gabriels Community CU	(517) 484-0601	2013	CU*Answers (Pending Conv.)	
215 Chippewa Eagle FCU	(989) 775-5070	2011	CU*Answers	
390 Muskegon Consumers Power CU	(231) 773-1370	1995	CU*Answers	
3903 Spokane Media FCU	(509) 838-8960	2005	CU*NorthWest	X
3902 Amicus FCU	(509) 483-3221	2006	CU*NorthWest	X
3921 Valley Educators CU	(719) 589-6535	2010	CU*NorthWest	
206 East River Development Alliance FCU	(718) 784-5050	2010	CU*Answers	
224 Florida Customs FCU	(813) 248-1527	2011	CU*Answers	
3814 Marvel City FCU	(205) 426-0578	2007	CU*South	
3970 Sunkist Empl. FCU	(818) 379-7507	2012	CU*NorthWest	
3801 Progressive FCU	(251) 338-2092	2007	CU*South	
150 West Michigan Postal Service FCU	(231) 722-3921	1994	CU*Answers	X
3810 Evonik Empl. FCU	(251) 443-3598	2009	CU*South	
3817 City of Trenton Empl. CU	(609) 989-3035	2012	CU*South	
3802 St. Joseph's Broadmoor FCU	(318) 865-3584	2012	CU*South	
239 Lakota FCU	(605) 455-1515	2012	CU*Answers	
228 Stepping Stones Community FCU	(302) 654-5024	2012	CU*Answers	
3806 HOPE FCU	(732) 942-8930	2008	CU*South	
237 Internet Archive FCU	(848) 202-9292	2012	CU*Answers	
<b>TOTAL/COUNT</b>				123
% of CUs that use the feature				57%

# Accounting & Back Office

CU Name CU# (Sorted by Number of Members)	Auto Non>Returns(Courtesy Pay)	Online Credit Cards	OTB Credit Cards	OTB Loans/ Savings	Xtend SRS Bookkeeping Svcs	Xtension Call Center Svcs
3325 Fox Communities CU	X	X				
200 Honor CU	X	X				
249 Kellogg Community FCU						
227 Day Air CU	X		X			X
133 Alpena Alcona Area CU	X	X		X	X	
199 Heartland CU (Springfield)	X		X	X		
112 Frankenmuth CU	X	X			X	
147 Pathways Financial CU	X		X		X	X
3450 Superior Choice CU	X	X				
148 Affinity Group CU	X	X		X		X
166 Detroit Metropolitan CU			X			X
720 CorePlus FCU	X	X		X	X	
222 Park City CU	X	X			X	
238 Kalsee CU						
93 Unison CU		X		X	X	X
235 MidUSA CU	X		X			
187 Heartland CU (Madison)	X	X		X		
145 Wauna FCU	X		X		X	
420 Service 1 FCU	X	X				
155 Ohio Catholic FCU	X	X			X	
3430 Cumberland County FCU	X					
242 Lake State FCU						
197 VacationLand FCU	X	X				
3150 Prospera CU	X					
178 Allegius CU	X	X				
135 North Central Area CU		X				
750 West Michigan CU			X		X	
3225 Ripco CU	X			X		
126 Isabella Community CU	X	X		X		X
229 Building Trades FCU			X			X
3819 Taunton FCU	X					
3300 Harris County FCU	X					X
204 Grand Valley Co-op CU	X		X			X
176 Community West CU	X		X			
137 Parkside CU	X	X		X		
169 United Educational CU	X		X		X	X
172 Glacier Hills CU	X	X	X			
190 TBA CU		X				X
134 First Trust CU	X			X		
129 Quest FCU	X	X			X	X
114 Delta County CU	X		X			
186 Meijer CU	X		X			
3460 Horizon Utah FCU	X	X				
146 Straits Area FCU	X		X			
660 San Antonio Citizens FCU	X	X				X
500 Community CU	X	X				
156 Madison County FCU	X		X		X	X
195 Community Schools CU	X	X				
410 Forest Area FCU		X			X	X
149 Aberdeen FCU						X
192 District Government Emp FCU	X		X	X	X	X
250 River Valley CU	X	X				
600 Peninsula FCU	X		X			
142 Sioux Empire FCU	X	X		X		X
550 Western Division FCU	X		X	X		
3807 Jefferson FISCO	X					X
122 Awakon FCU			X	X		
3420 Tahquamenon Area CU		X				
115 AAC CU	X	X		X	X	
225 Community Driven CU			X			
113 Clarkston Brandon Community CU	X	X				
188 Highmark FCU	X	X			X	

# Accounting & Back Office

CU Name CU# (Sorted by Number of Members)	Auto Non>Returns(Courtesy Pay)	Online Credit Cards	OTB Credit Cards	OTB Loans/ Savings	Xtend SRS Bookkeeping Svcs	Xtension Call Center Svcs
450 Wexford Community CU						
218 Oak Trust CU	X	X			X	X
185 First Financial CU		X		X		X
430 Muskegon Co-op CU	X	X	X		X	
246 Florida Hospital CU						
171 CommStar CU	X				X	
770 Lakeview CU	X	X				X
132 Besser CU		X			X	
138 H.P.C. CU			X			
141 Calcite CU	X		X			
3823 K-State FCU	X					
350 Filer CU	X	X			X	X
236 State Transportation Empl. CU	X					
3907 United Advantage NW FCU	X	X				X
209 Best Advantage CU						
670 Brewery CU	X	X				X
217 NorthStar CU			X		X	
530 Illinois Educators CU	X	X			X	X
680 FEDCom CU	X			X	X	X
240 East Traverse Catholic FCU	X					
124 AAA FCU	X		X		X	
310 FOCUS CU	X	X		X		X
3803 Tri-Rivers FCU	X					
3922 South Bay CU	X				X	X
182 Sentinel FCU	X	X			X	
131 Allegan Community FCU			X			
203 NorthPark Community CU	X	X			X	X
221 Riverview CU	X					
125 Rogue River Community CU	X	X				
184 Lake Huron CU	X		X		X	
161 Northern Hills FCU	X			X	X	
205 Amalgamated CU	X	X				
3025 Services Center FCU	X	X				
740 Kent County CU	X	X				
157 Lenco CU	X	X				
480 Community First FCU	X					
231 Birmingham Bloomfield CU	X		X		X	
3913 Primesource CU	X		X	X		X
196 Rapid City Telco FCU			X			
212 Lower East Side People's FCU		X			X	
280 Gratiot Community CU		X			X	
198 CU Plus			X		X	X
3912 Printing Industries CU					X	X
232 Greensboro Municipal FCU			X			
590 Greater Metro FCU			X	X		
170 Muskegon Governmental Empl. FCU	X		X	X		
173 New Horizons CU	X		X			
191 Bay Area CU	X	X				X
3822 Calcasieu Teachers & Empl. CU	X					
219 Advantage CU	X		X			
153 First United FCU	X	X	X		X	X
226 Port Conneaut FCU	X		X		X	
490 Governmental Empl. CU						
210 Grand Rapids Family CU	X	X			X	X
183 SMART Federal	X		X		X	
3820 MUNA FCU	X					
3914 Cheney FCU			X			X
213 Element FCU	X	X	X		X	
340 Safe Harbor CU	X		X			X
144 Aeroquip CU			X			
151 Tri-Cities CU	X		X		X	
3805 First Neshoba FCU						

# Accounting & Back Office

CU Name CU# (Sorted by Number of Members)	Auto Non>Returns(Courtesy Pay)	Online Credit Cards	OTB Credit Cards	OTB Loans/ Savings	Xtend SRS Bookkeeping Svcs	Xtension Call Center Svcs
174 Firefighters CU						
380 Thornapple Valley Community CU	X	X	X			
233 Greater Niles Community FCU	X					
241 Horizon Community CU						
3813 Pensacola Government FCU	X					X
11 Progressive CU						
127 GR Consumers CU	X		X			X
202 EdCo Community CU	X					
3920 RAFCU					X	
270 Generations Family FCU	X					
247 Peoples Choice CU						
790 Catholic United Financial CU						
3811 Old Ocean FCU	X					
10 Western Districts Members CU	X		X			X
3917 Mountain River CU						
248 Wakota CU						
3916 1st Valley CU			X			X
243 Village Community CU						
730 Saginaw County Empl. CU						
255 Toro Empl. CU						
117 Madison CU						
211 Neighborhood Trust FCU	X	X			X	
3908 Blue Mountain CU					X	
3924 Inland Valley FCU	X				X	
3919 Puget Sound FCU	X	X				X
3910 Media City Community CU	X					
640 Grand Trunk (BC) Empl. FCU			X			
80 Auto-Owners Associates CU					X	
70 Rockford Community FCU		X				
650 County-City CU						
90 Newaygo County Service Empl. CU	X	X		X		
520 Evergreen CU	X			X		
116 Thunder Bay Area CU	X	X				
40 Michigan Coastal CU						
620 Port City FCU	X					
194 PEF FCU	X		X	X	X	
128 Alpena Community CU		X				
260 Big Dutch Fleet CU						
60 Kenowa Community FCU	X	X		X		
123 Consumers FCU					X	
570 Lakeshore FCU	X	X				
3925 Cal Poly FCU	X					
223 Public Service CU	X		X		X	
216 Cincinnati Interagency FCU			X		X	
3991 United Financial CU	X					
177 Chiropractic FCU			X			
164 Sarasota Municipal Empl. CU	X		X		X	X
158 Greater Wayne County FCU			X		X	
201 Des Moines Police Officers' CU			X			X
3905 CALCOE FCU	X	X				
189 ROME CU			X		X	
3909 Spokane Law Enforcement CU			X		X	
3808 SAFE CU	X					
3026 Vermillion FCU		X				
234 DeTour Drummond Community CU					X	
3809 Allied CU						
3915 Pacific Northwest CU	X					
3923 Northland CU	X				X	
120 Northwest Consumers FCU	X				X	
3027 Sisseton Wahpeton FCU						
3901 Spokane Firefighters CU	X	X			X	
152 First Choice CU						



# Accounting & Back Office

CU Name CU# (Sorted by Number of Members)	Auto Non>Returns(Courtesy Pay)	Online Credit Cards	OTB Credit Cards	OTB Loans/ Savings	Xtend SRS Bookkeeping Svcs	Xtension Call Center Svcs
290 SB Community FCU		X				
370 Farm Bureau Family CU	X					
162 Great Lakes Members CU			X			
3821 Birmingham Police FISCO						
30 ATL FCU	X	X			X	X
700 Country Heritage CU						
3804 Elizabeth NJ Firemens FCU	X					
251 1st City CU						
3812 Mobile Postal Empl. CU						
220 Bissell Empl. CU						
3911 Newrizons FCU		X			X	
245 Gabriels Community CU						
215 Chippewa Eagle FCU					X	
390 Muskegon Consumers Power CU						
3903 Spokane Media FCU	X	X				
3902 Amicus FCU	X	X			X	
3921 Valley Educators CU				X		
206 East River Development Alliance FCU						
224 Florida Customs FCU						
3814 Marvel City FCU						
3970 Sunkist Empl. FCU						
3801 Progressive FCU						
150 West Michigan Postal Service FCU	X	X				
3810 Evonik Empl. FCU	X					
3817 City of Trenton Empl. CU						
3802 St. Joseph's Broadmoor FCU						
239 Lakota FCU						
228 Stepping Stones Community FCU					X	
3806 HOPE FCU						
237 Internet Archive FCU					X	X
<b>TOTAL/COUNT</b>	128		60	27	64	47
% of CUs that use the feature	59%		28%	13%	30%	22%

# Audit & Compliance

CU Name CU# (Sorted by Number of Members)	Concentration Risk Analysis	Annual BSA Review	Annual ACH Review	Suspicious Activity Monitoring	Employee Audit/File Maintenance Review	Extend Audit Link
3325 Fox Communities CU						
200 Honor CU						X
249 Kellogg Community FCU						
227 Day Air CU						
133 Alpena Alcona Area CU				X		
199 Heartland CU (Springfield)						
112 Frankenmuth CU						
147 Pathways Financial CU					X	
3450 Superior Choice CU						
148 Affinity Group CU						
166 Detroit Metropolitan CU					X	
720 CorePlus FCU						
222 Park City CU						X
238 Kalsee CU						
93 Unison CU						
235 MidUSA CU						
187 Heartland CU (Madison)						
145 Wauna FCU						X
420 Service 1 FCU						X
155 Ohio Catholic FCU				X		
3430 Cumberland County FCU						
242 Lake State FCU						
197 VacationLand FCU	X					
3150 Prospera CU						
178 Allegius CU						
135 North Central Area CU						
750 West Michigan CU						X
3225 Ripco CU						
126 Isabella Community CU						
229 Building Trades FCU						
3819 Taunton FCU						
3300 Harris County FCU						
204 Grand Valley Co-op CU						
176 Community West CU						X
137 Parkside CU						
169 United Educational CU	X					X
172 Glacier Hills CU						
190 TBA CU						
134 First Trust CU						
129 Quest FCU				X		
114 Delta County CU	X	X	X			X
186 Meijer CU						X
3460 Horizon Utah FCU						
146 Straits Area FCU						
660 San Antonio Citizens FCU						
500 Community CU						
156 Madison County FCU	X					
195 Community Schools CU						
410 Forest Area FCU						
149 Aberdeen FCU						
192 District Government Emp FCU						
250 River Valley CU					X	X
600 Peninsula FCU						X
142 Sioux Empire FCU						
550 Western Division FCU						
3807 Jefferson FISCU						
122 Awakon FCU						
3420 Tahquamenon Area CU						
115 AAC CU			X			X
225 Community Driven CU						
113 Clarkston Brandon Community CU						
188 Highmark FCU						

# Audit & Compliance

CU Name CU# (Sorted by Number of Members)	Concentration Risk Analysis	Annual BSA Review	Annual ACH Review	Suspicious Activity Monitoring	Employee Audit/File Maintenance Review	Extend Audit Link
450 Wexford Community CU						X
218 Oak Trust CU						X
185 First Financial CU						
430 Muskegon Co-op CU					X	X
246 Florida Hospital CU						
171 CommStar CU						X
770 Lakeview CU	X					
132 Besser CU						
138 H.P.C. CU						
141 Calcite CU						
3823 K-State FCU						
350 Filer CU						X
236 State Transportation Empl. CU						
3907 United Advantage NW FCU						
209 Best Advantage CU						
670 Brewery CU						X
217 NorthStar CU						
530 Illinois Educators CU	X	X	X			X
680 FEDCom CU						
240 East Traverse Catholic FCU						
124 AAA FCU						
310 FOCUS CU						
3803 Tri-Rivers FCU						
3922 South Bay CU					X	X
182 Sentinel FCU						
131 Allegan Community FCU						
203 NorthPark Community CU			X			X
221 Riverview CU						
125 Rogue River Community CU						
184 Lake Huron CU	X					
161 Northern Hills FCU				X		X
205 Amalgamated CU						
3025 Services Center FCU						
740 Kent County CU						
157 Lenco CU						
480 Community First FCU						
231 Birmingham Bloomfield CU						
3913 Primesource CU						X
196 Rapid City Telco FCU						
212 Lower East Side People's FCU						
280 Gratiot Community CU						
198 CU Plus					X	X
3912 Printing Industries CU						
232 Greensboro Municipal FCU						
590 Greater Metro FCU						
170 Muskegon Governmental Empl. FCU						X
173 New Horizons CU						
191 Bay Area CU						
3822 Calcasieu Teachers & Empl. CU						
219 Advantage CU						
153 First United FCU						X
226 Port Conneaut FCU						
490 Governmental Empl. CU						
210 Grand Rapids Family CU						
183 SMART Federal						
3820 MUNA FCU						
3914 Cheney FCU						
213 Element FCU						X
340 Safe Harbor CU						
144 Aeroquip CU						
151 Tri-Cities CU						
3805 First Neshoba FCU						

# Audit & Compliance

CU Name CU# (Sorted by Number of Members)	Concentration Risk Analysis	Annual BSA Review	Annual ACH Review	Suspicious Activity Monitoring	Employee Audit/File Maintenance Review	Extend Audit Link
174 Firefighters CU						
380 Thornapple Valley Community CU						
233 Greater Niles Community FCU						
241 Horizon Community CU						
3813 Pensacola Government FCU						
11 Progressive CU						X
127 GR Consumers CU						
202 EdCo Community CU						
3920 RAFF FCU						
270 Generations Family FCU						
247 Peoples Choice CU						
790 Catholic United Financial CU	X					
3811 Old Ocean FCU						
10 Western Districts Members CU						X
3917 Mountain River CU					X	
248 Wakota CU						
3916 1st Valley CU						X
243 Village Community CU						
730 Saginaw County Empl. CU						
255 Toro Empl. CU						
117 Madison CU						
211 Neighborhood Trust FCU						
3908 Blue Mountain CU						X
3924 Inland Valley FCU						
3919 Puget Sound FCU						
3910 Media City Community CU		X	X			
640 Grand Trunk (BC) Empl. FCU						
80 Auto-Owners Associates CU						
70 Rockford Community FCU						
650 County-City CU						
90 Newaygo County Service Empl. CU						
520 Evergreen CU						
116 Thunder Bay Area CU						
40 Michigan Coastal CU						
620 Port City FCU						
194 PEF FCU						
128 Alpena Community CU			X			
260 Big Dutch Fleet CU						
60 Kenowa Community FCU						
123 Consumers FCU						
570 Lakeshore FCU						
3925 Cal Poly FCU						
223 Public Service CU						
216 Cincinnati Interagency FCU						
3991 United Financial CU						
177 Chiropractic FCU						
164 Sarasota Municipal Empl. CU						X
158 Greater Wayne County FCU						
201 Des Moines Police Officers' CU						
3905 CALCOE FCU						
189 ROME CU						
3909 Spokane Law Enforcement CU						
3808 SAFE CU						
3026 Vermillion FCU						
234 DeTour Drummond Community CU						
3809 Allied CU						
3915 Pacific Northwest CU						
3923 Northland CU						
120 Northwest Consumers FCU			X			X
3027 Sisseton Wahpeton FCU						
3901 Spokane Firefighters CU						X
152 First Choice CU						

# Audit & Compliance

CU Name CU# (Sorted by Number of Members)	Concentration Risk Analysis	Annual BSA Review	Annual ACH Review	Suspicious Activity Monitoring	Employee Audit/File Maintenance Review	Extend Audit Link
290 SB Community FCU						
370 Farm Bureau Family CU						
162 Great Lakes Members CU						
3821 Birmingham Police FISCU						
30 ATL FCU						
700 Country Heritage CU						
3804 Elizabeth NJ Firemens FCU						
251 1st City CU						
3812 Mobile Postal Empl. CU						
220 Bissell Empl. CU						
3911 Newrizons FCU						
245 Gabriels Community CU						
215 Chippewa Eagle FCU						
390 Muskegon Consumers Power CU		X	X			X
3903 Spokane Media FCU						
3902 Amicus FCU						X
3921 Valley Educators CU						
206 East River Development Alliance FCU						
224 Florida Customs FCU						
3814 Marvel City FCU						
3970 Sunkist Empl. FCU						
3801 Progressive FCU						
150 West Michigan Postal Service FCU						
3810 Evonik Empl. FCU						
3817 City of Trenton Empl. CU						
3802 St. Joseph's Broadmoor FCU						
239 Lakota FCU						
228 Stepping Stones Community FCU						
3806 HOPE FCU						
237 Internet Archive FCU						X
<b>TOTAL/COUNT</b>	8	4	8	4	7	37
% of CUs that use the feature	4%	2%	4%	2%	3%	17%

# Electronic Services

CU Name CU# (Sorted by Number of Members)	It's Me 247 Online Banking (Mbrs Logged in Since 12/31/2012)	% of Membership	e-Statements (Mbrs Enrolled as of 12/31/2012)	% of Membership	% of Active Online Banking Mbrs (logged in since 12/31/2012)	EasyPay Bill Payment powered by Fiserv	EasyPay Bill Payment powered by iPay	EasyPay Bill Pay (Mbrs Enrolled)	% of Membership	% of Active Online Banking Mbrs (logged in since 12/31/2012)
3325 Fox Communities CU	33,484	48.96%	23,567	34.46%	70.38%	X		6,794	9.93%	20.29%
200 Honor CU	18,848	47.91%	16,069	40.84%	85.26%	X		4,650	11.82%	24.67%
249 Kellogg Community FCU										
227 Day Air CU	13,479	46.36%	14,474	49.78%	107.38%			5,818	20.01%	43.16%
133 Alpena Alcona Area CU	9,976	37.03%	6,207	23.04%	62.22%	X		1,446	5.37%	14.49%
199 Heartland CU (Springfield)	9,338	35.60%	7,113	27.12%	76.17%		X	2,004	7.64%	21.46%
112 Frankenmuth CU	12,371	48.52%	8,548	33.52%	69.10%	X		1,874	7.35%	15.15%
147 Pathways Financial CU	8,068	32.50%	6,644	26.76%	82.35%	X		1,316	5.30%	16.31%
3450 Superior Choice CU	7,924	33.68%	7,939	33.74%	100.19%	X		1,479	6.29%	18.66%
148 Affinity Group CU	8,229	37.33%	6,949	31.53%	84.45%	X		1,856	8.42%	22.55%
166 Detroit Metropolitan CU	5,400	24.67%	2,764	12.63%	51.19%	X		567	2.59%	10.50%
720 CorePlus FCU	6,993	32.10%	5,689	26.11%	81.35%	X		1,431	6.57%	20.46%
222 Park City CU	4,576	21.93%	1,641	7.86%	35.86%	X		809	3.88%	17.68%
238 Kalsee CU										
93 Unison CU	6,182	33.65%	2,701	14.70%	43.69%	X		1,186	6.46%	19.18%
235 MidUSA CU	3,838	21.48%	2,235	12.51%	58.23%	X		908	5.08%	23.66%
187 Heartland CU (Madison)	9,313	52.79%	6,892	39.06%	74.00%	X		1,611	9.13%	17.30%
145 Wauna FCU	6,351	36.66%	6,096	35.19%	95.98%	X		1,565	9.03%	24.64%
420 Service 1 FCU	5,511	32.09%	5,515	32.11%	100.07%	X		1,270	7.40%	23.04%
155 Ohio Catholic FCU	5,479	32.65%	3,646	21.73%	66.54%	X		1,005	5.99%	18.34%
3430 Cumberland County FCU	7,599	45.54%	6,052	36.27%	79.64%	X		1,904	11.41%	25.06%
242 Lake State FCU										
197 VacationLand FCU	5,976	37.33%	6,122	38.24%	102.44%	X		2,219	13.86%	37.13%
3150 Prospera CU	6,321	39.74%	4,771	29.99%	75.48%	X		1,308	8.22%	20.69%
178 Allegius CU	4,279	28.33%	2,300	15.23%	53.75%	X		323	2.14%	7.55%
135 North Central Area CU	4,964	33.19%	3,222	21.54%	64.91%	X		956	6.39%	19.26%
750 West Michigan CU	6,266	42.17%	4,007	26.97%	63.95%	X		592	3.98%	9.45%
3225 Ripco CU	4,889	32.96%	3,737	25.20%	76.44%	X		572	3.86%	11.70%
126 Isabella Community CU	5,295	36.44%	3,351	23.06%	63.29%	X		767	5.28%	14.49%
229 Building Trades FCU	3,584	24.75%	2,512	17.35%	70.09%		X	836	5.77%	23.33%
3819 Taunton FCU	4,691	32.73%	11,686	81.53%	249.12%		X	1,094	7.63%	23.32%
3300 Harris County FCU	4,863	34.20%	3,826	26.91%	78.68%	X		523	3.68%	10.75%
204 Grand Valley Co-op CU	4,694	33.23%	4,492	31.80%	95.70%		X	1,016	7.19%	21.64%
176 Community West CU	5,801	41.11%	6,798	48.17%	117.19%	X		1,040	7.37%	17.93%
137 Parkside CU	4,571	33.17%	3,173	23.03%	69.42%	X		1,049	7.61%	22.95%
169 United Educational CU	5,038	38.11%	3,917	29.63%	77.75%	X		1,104	8.35%	21.91%
172 Glacier Hills CU	5,552	43.12%	4,645	36.07%	83.66%	X		887	6.89%	15.98%
190 TBA CU	5,129	40.94%	5,566	44.43%	108.52%	X		1,367	10.91%	26.65%
134 First Trust CU	5,627	44.94%	5,513	44.03%	97.97%	X		841	6.72%	14.95%
129 Quest FCU	3,839	31.98%	3,607	30.05%	93.96%	X		806	6.71%	21.00%
114 Delta County CU	3,380	28.91%	2,443	20.90%	72.28%	X		304	2.60%	8.99%
186 Meijer CU	3,444	29.47%	1,857	15.89%	53.92%	X		748	6.40%	21.72%
3460 Horizon Utah FCU	5,662	48.96%	7,686	66.46%	135.75%	X		822	7.11%	14.52%
146 Straits Area FCU	2,312	20.20%	925	8.08%	40.01%	X		433	3.78%	18.73%
660 San Antonio Citizens FCU	4,502	39.55%	2,794	24.55%	62.06%	X		798	7.01%	17.73%
500 Community CU	4,196	37.57%	3,386	30.32%	80.70%	X		956	8.56%	22.78%
156 Madison County FCU	4,907	44.04%	3,037	27.25%	61.89%	X		687	6.17%	14.00%
195 Community Schools CU	3,896	36.65%	2,714	25.53%	69.66%	X		623	5.86%	15.99%
410 Forest Area FCU	4,070	38.56%	2,603	24.66%	63.96%	X		431	4.08%	10.59%
149 Aberdeen FCU	3,734	35.65%	1,788	17.07%	47.88%	X		484	4.62%	12.96%
192 District Government Emp FCU	2,846	27.38%	1,808	17.39%	63.53%	X		562	5.41%	19.75%
250 River Valley CU	4,849	46.79%	3,568	34.43%	73.58%	X		891	8.60%	18.37%
600 Peninsula FCU	3,734	36.13%	1,157	11.19%	30.99%	X		277	2.68%	7.42%
142 Sioux Empire FCU	4,894	47.51%	4,435	43.05%	90.62%	X		976	9.47%	19.94%
550 Western Division FCU	3,726	37.03%	3,440	34.18%	92.32%	X		419	4.16%	11.25%
3807 Jefferson FISCO	2,545	25.41%	2,033	20.30%	79.88%		X	842	8.41%	33.08%
122 Awakon FCU	2,893	29.05%	2,049	20.58%	70.83%	X		347	3.48%	11.99%
3420 Tahquamenon Area CU	1,846	18.98%	794	8.16%	43.01%	X		128	1.32%	6.93%
115 AAC CU	3,993	41.79%	4,433	46.40%	111.02%	X		657	6.88%	16.45%
225 Community Driven CU	2,434	26.08%	1,279	13.70%	52.55%		X	245	2.63%	10.07%
113 Clarkston Brandon Community CU	3,366	36.25%	2,627	28.29%	78.05%	X		538	5.79%	15.98%
188 Highmark FCU	3,640	40.50%	3,255	36.22%	89.42%	X		551	6.13%	15.14%

# Electronic Services

CU Name CU# (Sorted by Number of Members)	It's Me 247 Online Banking (Mbrs Logged in Since 12/31/2012)	% of Membership	e-Statements (Mbrs Enrolled as of 12/31/2012)	% of Membership	% of Active Online Banking Mbrs (logged in since 12/31/2012)	EasyPay Bill Payment powered by Fiserv	EasyPay Bill Payment powered by iPay	EasyPay Bill Pay (Mbrs Enrolled)	% of Membership	% of Active Online Banking Mbrs (logged in since 12/31/2012)
450 Wexford Community CU	3,031	33.99%	1,247	13.98%	41.14%	X		255	2.86%	8.41%
218 Oak Trust CU	3,381	38.25%	2,463	27.86%	72.85%		X	590	6.67%	17.45%
185 First Financial CU	2,804	31.78%	2,204	24.98%	78.60%	X		709	8.04%	25.29%
430 Muskegon Co-op CU	2,399	27.35%	2,363	26.94%	98.50%	X		555	6.33%	23.13%
246 Florida Hospital CU										
171 CommStar CU	2,311	26.88%	1,685	19.60%	72.91%		X	214	2.49%	9.26%
770 Lakeview CU	3,914	45.94%	3,023	35.48%	77.24%	X		1,033	12.12%	26.39%
132 Besser CU	2,355	27.65%	1,255	14.73%	53.29%	X		445	5.22%	18.90%
138 H.P.C. CU	2,334	27.89%	1,138	13.60%	48.76%		X	240	2.87%	10.28%
141 Calcite CU	2,391	29.41%	1,632	20.07%	68.26%	X		93	1.14%	3.89%
3823 K-State FCU	2,483	30.79%	3,352	41.57%	135.00%		X	355	4.40%	14.30%
350 Filer CU	2,990	37.16%	2,179	27.08%	72.88%	X		565	7.02%	18.90%
236 State Transportation Empl. CU	2,260	28.18%	1,546	19.27%	68.41%		X	522	6.51%	23.10%
3907 United Advantage NW FCU	2,278	28.62%	2,987	37.53%	131.12%	X		379	4.76%	16.64%
209 Best Advantage CU	3,148	41.03%	3,532	46.04%	112.20%					
670 Brewery CU	1,988	26.36%	2,197	29.13%	110.51%	X		289	3.83%	14.54%
217 NorthStar CU	3,076	42.03%	1,918	26.21%	62.35%		X	724	9.89%	23.54%
530 Illinois Educators CU	2,954	40.44%	2,853	39.06%	96.58%	X		374	5.12%	12.66%
680 FEDCom CU	2,433	33.80%	2,253	31.30%	92.60%	X		481	6.68%	19.77%
240 East Traverse Catholic FCU	2,344	32.76%	1,401	19.58%	59.77%	X		283	3.96%	12.07%
124 AAA FCU	2,190	31.13%	1,459	20.74%	66.62%	X		385	5.47%	17.58%
310 FOCUS CU	2,524	35.93%	2,392	34.05%	94.77%	X		390	5.55%	15.45%
3803 Tri-Rivers FCU	844	12.01%	287	4.09%	34.00%		X			
3922 South Bay CU	3,276	46.71%	3,146	44.86%	96.03%		X	858	12.23%	26.19%
182 Sentinel FCU	2,673	38.59%	2,613	37.73%	97.76%		X	193	2.79%	7.22%
131 Allegan Community FCU	1,560	22.54%	661	9.55%	42.37%	X		98	1.42%	6.28%
203 NorthPark Community CU	2,371	34.74%	2,419	35.44%	102.02%	X		583	8.54%	24.59%
221 Riverview CU	1,635	24.22%	466	6.90%	28.50%		X	274	4.06%	16.76%
125 Rogue River Community CU	1,929	28.71%	1,076	16.01%	55.78%	X		235	3.50%	12.18%
184 Lake Huron CU	2,004	30.96%	676	10.44%	33.73%	X		257	3.97%	12.82%
161 Northern Hills FCU	2,113	32.77%	1,631	25.29%	77.19%	X		230	3.57%	10.88%
205 Amalgamated CU	988	15.44%	249	3.89%	25.20%					
3025 Services Center FCU	3,115	49.38%	3,371	53.44%	108.22%	X		161	2.55%	5.17%
740 Kent County CU	2,378	38.58%	1,656	26.87%	69.64%	X		408	6.62%	17.16%
157 Lenco CU	2,411	40.85%	1,635	27.70%	67.81%	X		579	9.81%	24.01%
480 Community First FCU	1,665	28.57%	732	12.56%	43.96%	X		175	3.00%	10.51%
231 Birmingham Bloomfield CU	1,688	29.04%	594	10.22%	35.19%		X	253	4.35%	14.99%
3913 Primesource CU	1,905	32.97%	4,190	72.52%	219.95%					
196 Rapid City Telco FCU	1,674	29.51%	1,122	19.78%	67.03%		X	443	7.81%	26.46%
212 Lower East Side People's FCU	1,461	26.02%	573	10.21%	39.22%		X	502	8.94%	34.36%
280 Gratiot Community CU	1,364	24.30%	498	8.87%	36.51%	X		164	2.92%	12.02%
198 CU Plus	1,121	20.05%	394	7.05%	35.15%	X		102	1.82%	9.10%
3912 Printing Industries CU	1,455	26.23%	662	11.93%	45.50%		X			
232 Greensboro Municipal FCU	1,974	35.67%	1,037	18.74%	52.53%	X		353	6.38%	17.88%
590 Greater Metro FCU	2,184	39.64%	1,463	26.56%	66.99%	X		449	8.15%	20.56%
170 Muskegon Governmental Empl. FCU	1,818	33.13%	1,123	20.47%	61.77%	X		165	3.01%	9.08%
173 New Horizons CU	1,867	34.24%	2,561	46.97%	137.17%	X		206	3.78%	11.03%
191 Bay Area CU	1,946	36.09%	1,107	20.53%	56.89%	X		601	11.15%	30.88%
3822 Calcasieu Teachers & Empl. CU	410	7.63%	34	0.63%	8.29%		X	169	3.14%	41.22%
219 Advantage CU	1,415	26.36%	318	5.93%	22.47%		X	273	5.09%	19.29%
153 First United FCU	1,046	19.60%	1,220	22.86%	116.63%	X		103	1.93%	9.85%
226 Port Conneaut FCU	1,139	22.17%	450	8.76%	39.51%		X	114	2.22%	10.01%
490 Governmental Empl. CU	1,942	38.00%	1,397	27.34%	71.94%	X		469	9.18%	24.15%
210 Grand Rapids Family CU	1,753	34.80%	1,313	26.07%	74.90%	X		446	8.85%	25.44%
183 SMART Federal	853	17.42%	1,046	21.36%	122.63%		X	135	2.76%	15.83%
3820 MUNA FCU	1,473	30.31%	707	14.55%	48.00%		X	231	4.75%	15.68%
3914 Cheney FCU	1,565	33.08%	3,949	83.47%	252.33%		X	566	11.96%	36.17%
213 Element FCU	1,582	34.43%	1,523	33.14%	96.27%	X		225	4.90%	14.22%
340 Safe Harbor CU	1,574	34.45%	914	20.00%	58.07%	X		225	4.92%	14.29%
144 Aeroquip CU	1,553	34.24%	791	17.44%	50.93%		X	124	2.73%	7.98%
151 Tri-Cities CU	1,646	36.30%	1,582	34.88%	96.11%	X		186	4.10%	11.30%
3805 First Neshoba FCU	396	8.80%								

# Electronic Services

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174 Firefighters CU	1,896	42.51%	3,559	79.80%	187.71%			240	5.38%	12.66%
380 Thornapple Valley Community CU	1,239	27.81%	599	13.44%	48.35%	X		109	2.45%	8.80%
233 Greater Niles Community FCU	1,321	30.31%	537	12.32%	40.65%		X	226	5.19%	17.11%
241 Horizon Community CU										
3813 Pensacola Government FCU	1,782	42.02%	1,361	32.09%	76.37%	X		313	7.38%	17.56%
11 Progressive CU	335	7.99%	158	3.77%	47.16%	X		34	0.81%	10.15%
127 GR Consumers CU	1,662	39.68%	1,683	40.19%	101.26%	X		325	7.76%	19.55%
202 EdCo Community CU	959	23.24%	572	13.86%	59.65%		X	240	5.82%	25.03%
3920 RAFF FCU	420	10.24%	38	0.93%	9.05%					
270 Generations Family FCU	1,010	26.13%	125	3.23%	12.38%	X		113	2.92%	11.19%
247 Peoples Choice CU										
790 Catholic United Financial CU	607	15.96%	417	10.96%	68.70%	X		52	1.37%	8.57%
3811 Old Ocean FCU	1,183	31.72%	588	15.77%	49.70%		X	244	6.54%	20.63%
10 Western Districts Members CU	1,497	40.26%	934	25.12%	62.39%	X		413	11.11%	27.59%
3917 Mountain River CU	434	11.76%	1,818	49.28%	418.89%	X		61	1.65%	14.06%
248 Wakota CU										
3916 1st Valley CU	997	27.42%	2,653	72.96%	266.10%		X	289	7.95%	28.99%
243 Village Community CU										
730 Saginaw County Empl. CU	1,174	32.57%	1,212	33.63%	103.24%	X		240	6.66%	20.44%
255 Toro Empl. CU										
117 Madison CU	1,508	42.30%	1,191	33.41%	78.98%	X		279	7.83%	18.50%
211 Neighborhood Trust FCU	519	14.81%	469	13.38%	90.37%	X		29	0.83%	5.59%
3908 Blue Mountain CU	1,068	30.54%	578	16.53%	54.12%	X		182	5.20%	17.04%
3924 Inland Valley FCU	731	21.22%	397	11.52%	54.31%		X	267	7.75%	36.53%
3919 Puget Sound FCU	1,019	29.73%	1,086	31.69%	106.58%	X		178	5.19%	17.47%
3910 Media City Community CU	742	21.72%	665	19.47%	89.62%		X	172	5.04%	23.18%
640 Grand Trunk (BC) Empl. FCU	992	29.23%	319	9.40%	32.16%	X		130	3.83%	13.10%
80 Auto-Owners Associates CU	1,284	39.03%	1,098	33.37%	85.51%	X		152	4.62%	11.84%
70 Rockford Community FCU	1,172	36.06%	1,109	34.12%	94.62%	X		111	3.42%	9.47%
650 County-City CU	922	28.45%	282	8.70%	30.59%					
90 Newaygo County Service Empl. CU	1,443	44.86%	1,043	32.42%	72.28%	X		247	7.68%	17.12%
520 Evergreen CU	1,441	45.09%	952	29.79%	66.07%	X		346	10.83%	24.01%
116 Thunder Bay Area CU	836	26.50%	421	13.34%	50.36%	X		106	3.36%	12.68%
40 Michigan Coastal CU	625	20.25%	752	24.36%	120.32%					
620 Port City FCU	968	31.43%	627	20.36%	64.77%	X		234	7.60%	24.17%
194 PEF FCU	695	22.70%	464	15.15%	66.76%	X		124	4.05%	17.84%
128 Alpena Community CU	1,108	36.44%	998	32.82%	90.07%	X		148	4.87%	13.36%
260 Big Dutch Fleet CU	345	11.60%	166	5.58%	48.12%					
60 Kenowa Community FCU	1,034	34.83%	615	20.71%	59.48%	X		330	11.11%	31.91%
123 Consumers FCU	385	13.06%	171	5.80%	44.42%	X		92	3.12%	23.90%
570 Lakeshore FCU	873	29.67%	565	19.20%	64.72%	X		156	5.30%	17.87%
3925 Cal Poly FCU	1,163	40.76%	1,793	62.85%	154.17%		X	141	4.94%	12.12%
223 Public Service CU	1,286	46.11%	1,663	59.63%	129.32%		X	287	10.29%	22.32%
216 Cincinnati Interagency FCU	1,110	39.97%	1,017	36.62%	91.62%		X	201	7.24%	18.11%
3991 United Financial CU	430	15.66%	122	4.44%	28.37%		X	79	2.88%	18.37%
177 Chiropractic FCU	991	37.52%	375	14.20%	37.84%	X		151	5.72%	15.24%
164 Sarasota Municipal Empl. CU	910	36.98%	524	21.29%	57.58%	X		216	8.78%	23.74%
158 Greater Wayne County FCU	455	18.66%	171	7.01%	37.58%	X		78	3.20%	17.14%
201 Des Moines Police Officers' CU	1,066	44.01%	674	27.83%	63.23%		X	274	11.31%	25.70%
3905 CALCOE FCU	695	29.87%	371	15.94%	53.38%	X		153	6.57%	22.01%
189 ROME CU	1,307	56.73%	1,239	53.78%	94.80%					
3909 Spokane Law Enforcement CU	966	42.61%	505	22.28%	52.28%	X		137	6.04%	14.18%
3808 SAFE CU	337	15.08%	394	17.63%	116.91%	X		36	1.61%	10.68%
3026 Vermillion FCU	1,040	46.74%	774	34.79%	74.42%	X		134	6.02%	12.88%
234 DeTour Drummond Community CU	599	27.40%	72	3.29%	12.02%		X	118	5.40%	19.70%
3809 Allied CU	317	14.76%								
3915 Pacific Northwest CU	762	35.57%	1,816	84.78%	238.32%	X		106	4.95%	13.91%
3923 Northland CU	530	25.21%	149	7.09%	28.11%	X		73	3.47%	13.77%
120 Northwest Consumers FCU	682	32.48%	360	17.14%	52.79%	X		59	2.81%	8.65%
3027 Sisseton Wahpeton FCU	159	7.68%	90	4.35%	56.60%					
3901 Spokane Firefighters CU	1,150	57.19%	899	44.70%	78.17%	X		331	16.46%	28.78%
152 First Choice CU	547	28.24%	202	10.43%	36.93%					



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290 SB Community FCU	518	28.28%	217	11.84%	41.89%	X		68	3.71%	13.13%
370 Farm Bureau Family CU	814	44.97%	836	46.19%	102.70%	X		143	7.90%	17.57%
162 Great Lakes Members CU	190	10.88%	108	6.19%	56.84%	X		12	0.69%	6.32%
3821 Birmingham Police FSCU	307	17.68%	173	9.97%	56.35%		X	30	1.73%	9.77%
30 ATL FCU	595	34.39%	540	31.21%	90.76%	X		98	5.66%	16.47%
700 Country Heritage CU	135	8.03%					X	6	0.36%	4.44%
3804 Elizabeth NJ Firemens FCU	355	21.79%	82	5.03%	23.10%		X			
251 1st City CU										
3812 Mobile Postal Empl. CU	353	22.80%	17	1.10%	4.82%					
220 Bissell Empl. CU	647	41.88%	700	45.31%	108.19%	X		103	6.67%	15.92%
3911 Newrizons FCU	420	30.75%	257	18.81%	61.19%	X		185	13.54%	44.05%
245 Gabriels Community CU										
215 Chippewa Eagle FCU	307	23.12%	323	24.32%	105.21%				0.00%	0.00%
390 Muskegon Consumers Power CU	280	21.36%	236	18.00%	84.29%					
3903 Spokane Media FCU	559	45.52%	457	37.21%	81.75%	X		151	12.30%	27.01%
3902 Amicus FCU	454	41.42%	668	60.95%	147.14%	X		154	14.05%	33.92%
3921 Valley Educators CU	72	6.64%	14	1.29%	19.44%					
206 East River Development Alliance FCU	100	9.74%	664	64.65%	664.00%					
224 Florida Customs FCU	285	28.44%	139	13.87%	48.77%				0.00%	0.00%
3814 Marvel City FCU	185	19.15%								
3970 Sunkist Empl. FCU										
3801 Progressive FCU	102	11.23%								
150 West Michigan Postal Service FCU	173	19.14%	57	6.31%	32.95%					
3810 Evonik Empl. FCU	383	45.22%	236	27.86%	61.62%					
3817 City of Trenton Empl. CU	100	17.70%	30	5.31%	30.00%					
3802 St. Joseph's Broadmoor FCU	71	12.79%	31	5.59%	43.66%					
239 Lakota FCU	31	5.87%	2	0.38%	6.45%					
228 Stepping Stones Community FCU										
3806 HOPE FCU	21	23.08%	46	50.55%	219.05%					
237 Internet Archive FCU	19	146.15%	33	253.85%	173.68%		X	14	107.69%	73.68%
<b>TOTAL/COUNT</b>	<b>538,765</b>	<b>32.45%</b>	<b>429,660</b>	<b>25.88%</b>	<b>79.75%</b>	<b>132</b>	<b>43</b>	<b>98,668</b>	<b>5.94%</b>	<b>18.31%</b>
% of CUs that use the feature	94%		92%			61%	20%	81%		

# Electronic Services (cont'd) & e-Document Strategies

CU Name CU# (Sorted by Number of Members)	It's Me 247 Mobile Web	*It's Me 247 Mobile Text (10+ users)	MoneyDesktop	Primary e-Document Vault	Member Document Portal	Checklogic (Branch Capture)	Checklogic Mobile	Checklogic Lite	ProDOC Packages (e-Sign)
3325 Fox Communities CU	X	X		eDOC In-House Vault		X		X	
200 Honor CU	X	X	X	eDOC In-House Vault	X	X	X	X	
249 Kellogg Community FCU				eDOC In-House Vault					
227 Day Air CU	X	X	X	eDOC In-House Vault	X	X		X	
133 Alpena Alcona Area CU	X	X	X	eDOC In-House Vault	X	X			
199 Heartland CU (Springfield)	X	X		eDOC In-House Vault	X				
112 Frankenmuth CU	X	X	X	eDOC In-House Vault		X		X	
147 Pathways Financial CU	X	X							
3450 Superior Choice CU	X	X	X	eDOC In-House Vault			X		
148 Affinity Group CU	X	X		Third-Party Vendor		X			
166 Detroit Metropolitan CU	X	X		CU*Spy Vault					
720 CorePlus FCU	X	X		eDOC In-House Vault		X			
222 Park City CU	X			eDOC In-House Vault	X				
238 Kalsee CU				CU*Spy Vault					
93 Unison CU	X			eDOC In-House Vault		X			
235 MidUSA CU	X			eDOC In-House Vault	X	X			
187 Heartland CU (Madison)	X		X	eDOC In-House Vault	X				
145 Wauna FCU	X		X	eDOC In-House Vault		X			
420 Service 1 FCU	X	X	X	CU*Spy Vault		X			
155 Ohio Catholic FCU	X	X		eDOC In-House Vault	X	X		X	
3430 Cumberland County FCU	X	X	X	eDOC In-House Vault	X	X			
242 Lake State FCU				eDOC In-House Vault		X	X	X	
197 VacationLand FCU	X	X	X	eDOC In-House Vault					
3150 Prospera CU	X	X		eDOC In-House Vault					
178 Allegius CU	X	X		eDOC In-House Vault					
135 North Central Area CU	X	X		CU*Spy Vault		X			
750 West Michigan CU	X			CU*Spy Vault		X			
3225 Ripco CU	X	X		eDOC In-House Vault					
126 Isabella Community CU	X	X		CU*Spy Vault		X			
229 Building Trades FCU	X	X	X	eDOC In-House Vault	X				
3819 Taunton FCU	X						X	X	
3300 Harris County FCU	X	X		eDOC In-House Vault					
204 Grand Valley Co-op CU	X	X		eDOC In-House Vault					
176 Community West CU	X	X	X	eDOC In-House Vault	X	X			
137 Parkside CU	X	X				X			
169 United Educational CU	X			eDOC In-House Vault	X				
172 Glacier Hills CU	X	X		eDOC In-House Vault					
190 TBA CU	X	X		eDOC In-House Vault		X			
134 First Trust CU	X			CU*Spy Vault					
129 Quest FCU	X	X		CU*Spy Vault					
114 Delta County CU	X	X		CU*Spy/eDOC In-House					
186 Meijer CU	X	X		eDOC In-House Vault					
3460 Horizon Utah FCU	X	X	X	Third-Party Vendor					
146 Straits Area FCU	X	X							
660 San Antonio Citizens FCU	X	X	X	CU*Spy Vault					
500 Community CU	X	X	X	CU*Spy Vault		X			
156 Madison County FCU	X		X						
195 Community Schools CU	X			eDOC In-House Vault	X				
410 Forest Area FCU	X	X		CU*Spy Vault		X			
149 Aberdeen FCU	X	X		eDOC In-House Vault					
192 District Government Emp FCU	X	X		eDOC In-House Vault		X			
250 River Valley CU	X	X		eDOC In-House Vault		X			
600 Peninsula FCU	X	X	X	CU*Spy Vault					
142 Sioux Empire FCU	X	X		eDOC In-House Vault		X			
550 Western Division FCU	X								
3807 Jefferson FISCO	X								
122 Awakon FCU	X	X		CU*Spy Vault					
3420 Tahquamenon Area CU	X								
115 AAC CU	X	X	X	eDOC In-House Vault	X				
225 Community Driven CU	X			CU*Spy Vault					
113 Clarkston Brandon Community CU	X	X		Third-Party Vendor					
188 Highmark FCU	X	X		CU*Spy Vault		X	X		

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450 Wexford Community CU	X	X							
218 Oak Trust CU	X	X		eDOC In-House Vault					
185 First Financial CU	X	X	X	CU*Spy Vault					
430 Muskegon Co-op CU	X	X							
246 Florida Hospital CU				CU*Spy Vault					
171 CommStar CU	X	X		CU*Spy Vault					
770 Lakeview CU	X	X		eDOC In-House Vault					
132 Besser CU	X			CU*Spy Vault					
138 H.P.C. CU	X			CU*Spy Vault					
141 Calcite CU	X	X	X	CU*Spy Vault					
3823 K-State FCU	X								
350 Filer CU	X	X		CU*Spy Vault		X			
236 State Transportation Empl. CU	X	X		eDOC Online Vault	X				
3907 United Advantage NW FCU	X					X			
209 Best Advantage CU	X	X	X	eDOC In-House Vault	X	X			
670 Brewery CU	X	X		eDOC In-House Vault					
217 NorthStar CU	X	X		eDOC In-House Vault	X				
530 Illinois Educators CU	X					X			
680 FEDCom CU	X	X		CU*Spy Vault					
240 East Traverse Catholic FCU	X			CU*Spy Vault		X			
124 AAA FCU	X	X		CU*Spy Vault					
310 FOCUS CU	X	X		CU*Spy Vault		X			
3803 Tri-Rivers FCU	X	X		CU*Spy Vault					
3922 South Bay CU	X	X							
182 Sentinel FCU	X	X		eDOC In-House Vault	X	X			
131 Allegan Community FCU	X			CU*Spy Vault		X			
203 NorthPark Community CU	X	X		eDOC In-House Vault					
221 Riverview CU	X	X		CU*Spy Vault					
125 Rogue River Community CU	X	X		CU*Spy Vault					
184 Lake Huron CU	X	X		eDOC In-House Vault	X	X			
161 Northern Hills FCU	X			Third-Party Vendor					
205 Amalgamated CU	X								
3025 Services Center FCU	X	X		eDOC In-House Vault	X	X			
740 Kent County CU	X	X	X	CU*Spy Vault		X			
157 Lenco CU	X		X						
480 Community First FCU	X					X			
231 Birmingham Bloomfield CU	X	X		CU*Spy Vault					
3913 Primesource CU	X	X							
196 Rapid City Telco FCU				CU*Spy Vault					
212 Lower East Side People's FCU	X		X	CU*Spy Vault					
280 Gratiot Community CU	X	X				X			
198 CU Plus			X	eDOC In-House Vault		X			
3912 Printing Industries CU	X								
232 Greensboro Municipal FCU	X			CU*Spy Vault		X			
590 Greater Metro FCU	X								
170 Muskegon Governmental Empl. FCU	X	X		CU*Spy Vault		X			
173 New Horizons CU	X			CU*Spy Vault					
191 Bay Area CU	X	X		eDOC In-House Vault					
3822 Calcasieu Teachers & Empl. CU	X								
219 Advantage CU	X	X		CU*Spy Vault					
153 First United FCU	X	X							
226 Port Conneaut FCU	X	X		CU*Spy Vault					
490 Governmental Empl. CU	X	X							
210 Grand Rapids Family CU	X	X		CU*Spy Vault					
183 SMART Federal	X	X		CU*Spy Vault					
3820 MUNA FCU	X	X							
3914 Cheney FCU	X	X							
213 Element FCU	X	X	X	eDOC Online Vault	X	X			
340 Safe Harbor CU	X	X				X			
144 Aeroquip CU	X								
151 Tri-Cities CU	X			CU*Spy Vault		X			
3805 First Neshoba FCU									

# Electronic Services (cont'd) & e-Document Strategies

CU Name CU# (Sorted by Number of Members)	It's Me 247 Mobile Web	*It's Me 247 Mobile Text (10+ users)	MoneyDesktop	Primary e-Document Vault	Member Document Portal	Checklogic (Branch Capture)	Checklogic Mobile	Checklogic Lite	ProDOC Packages (e-Sign)
174 Firefighters CU	X		X	CU*Spy Vault		X			
380 Thornapple Valley Community CU	X	X				X			
233 Greater Niles Community FCU	X	X		CU*Spy Vault					
241 Horizon Community CU				CU*Spy Vault					
3813 Pensacola Government FCU	X								
11 Progressive CU				eDOC In-House Vault	X				
127 GR Consumers CU	X			CU*Spy Vault		X			
202 EdCo Community CU	X	X	X	CU*Spy Vault					
3920 RAFF FCU									
270 Generations Family FCU	X					X			
247 Peoples Choice CU				CU*Spy Vault					
790 Catholic United Financial CU	X			CU*Spy Vault					
3811 Old Ocean FCU	X	X							
10 Western Districts Members CU	X	X	X	CU*Spy Vault		X			
3917 Mountain River CU	X	X							
248 Wakota CU				CU*Spy Vault					
3916 1st Valley CU	X	X				X			
243 Village Community CU				CU*Spy Vault					
730 Saginaw County Empl. CU	X					X			
255 Toro Empl. CU				CU*Spy Vault					
117 Madison CU	X	X							
211 Neighborhood Trust FCU	X			CU*Spy Vault					
3908 Blue Mountain CU	X					X			
3924 Inland Valley FCU	X	X							
3919 Puget Sound FCU	X					X			
3910 Media City Community CU	X	X							
640 Grand Trunk (BC) Empl. FCU	X	X				X			
80 Auto-Owners Associates CU	X	X		CU*Spy Vault					
70 Rockford Community FCU	X					X			
650 County-City CU	X			CU*Spy Vault		X			
90 Newaygo County Service Empl. CU	X	X	X	CU*Spy Vault					
520 Evergreen CU	X		X						
116 Thunder Bay Area CU	X			CU*Spy Vault					
40 Michigan Coastal CU	X	X				X			
620 Port City FCU	X					X			
194 PEF FCU	X			CU*Spy Vault					
128 Alpena Community CU	X			CU*Spy Vault		X			
260 Big Dutch Fleet CU	X								
60 Kenowa Community FCU	X			CU*Spy Vault		X			
123 Consumers FCU	X								
570 Lakeshore FCU	X		X	CU*Spy Vault					
3925 Cal Poly FCU	X	X							
223 Public Service CU	X	X		CU*Spy Vault					
216 Cincinnati Interagency FCU	X	X		CU*Spy Vault					
3991 United Financial CU	X	X							
177 Chiropractic FCU	X	X		CU*Spy Vault					
164 Sarasota Municipal Empl. CU	X			eDOC Online Vault					
158 Greater Wayne County FCU		X							
201 Des Moines Police Officers' CU	X			CU*Spy Vault		X			
3905 CALCOE FCU	X	X				X			
189 ROME CU	X			CU*Spy Vault					
3909 Spokane Law Enforcement CU	X								
3808 SAFE CU	X	X							
3026 Vermillion FCU	X	X		eDOC In-House Vault	X				
234 DeTour Drummond Community CU	X			CU*Spy Vault					
3809 Allied CU	X								
3915 Pacific Northwest CU	X								
3923 Northland CU	X								
120 Northwest Consumers FCU	X					X			
3027 Sisseton Wahpeton FCU				eDOC In-House Vault	X	X			
3901 Spokane Firefighters CU	X								
152 First Choice CU	X	X							

# Electronic Services (cont'd) & e-Document Strategies

CU Name CU# (Sorted by Number of Members)	It's Me 247 Mobile Web	*It's Me 247 Mobile Text (10+ users)	MoneyDesktop	Primary e-Document Vault	Member Document Portal	Checklogic (Branch Capture)	Checklogic Mobile	Checklogic Lite	ProDOC Packages (e-Sign)
290 SB Community FCU	X					X			
370 Farm Bureau Family CU	X	X							
162 Great Lakes Members CU				CU*Spy Vault					
3821 Birmingham Police FSCU	X								
30 ATL FCU	X		X	CU*Spy Vault		X			
700 Country Heritage CU									
3804 Elizabeth NJ Firemens FCU	X	X		CU*Spy Vault					
251 1st City CU									
3812 Mobile Postal Empl. CU	X								
220 Bissell Empl. CU	X								
3911 Newrizons FCU	X		X						
245 Gabriels Community CU				CU*Spy Vault					
215 Chippewa Eagle FCU				CU*Spy Vault		X			
390 Muskegon Consumers Power CU									
3903 Spokane Media FCU	X								
3902 Amicus FCU	X								
3921 Valley Educators CU									
206 East River Development Alliance FCU	X			CU*Spy Vault		X			
224 Florida Customs FCU	X								
3814 Marvel City FCU	X								
3970 Sunkist Empl. FCU									
3801 Progressive FCU	X								
150 West Michigan Postal Service FCU									
3810 Evonik Empl. FCU	X								
3817 City of Trenton Empl. CU	X								
3802 St. Joseph's Broadmoor FCU	X								
239 Lakota FCU	X			CU*Spy Vault		X			
228 Stepping Stones Community FCU									
3806 HOPE FCU	X								
237 Internet Archive FCU	X			CU*Spy Vault		X			
<b>TOTAL/COUNT</b>	190	109	34	133	24	71	5	7	0
% of CUs that use the feature	88%	50%	16%	62%	11%	33%	2%	3%	0%

# Learn From a Peer Tools

Over the past few years, we have introduced a variety of tools in CU\*BASE with which you can compare your credit union to others in the network. Our goal is to provide our clients with the greatest environment possible for collaboration and cooperation among our credit unions to occur. By providing credit unions with readily available information on each other, including fees, tiered service structure, and rates, we are opening the doors to a more interactive network experience. As a cooperative, it should be our goal to no longer operate on an island. So use these tools to learn more about similarly sized credit unions, and apply their strategies to your credit union to improve your offering to the community.



## Viewing Peer Credit Union Configurations

All the tools available can be accessed from the Learn From a Peer menu (MNMGMB). If you're curious to see how some of your fees compare to the rest of the network, use options #1 through #8 to line up your configurations with others. Learn From a Peer menu options follow one of two formats: one-on-one comparison of your credit union with a similarly sized credit union or a network wide display of all credit union configurations (which can then be narrowed down to a one-on-one comparison).

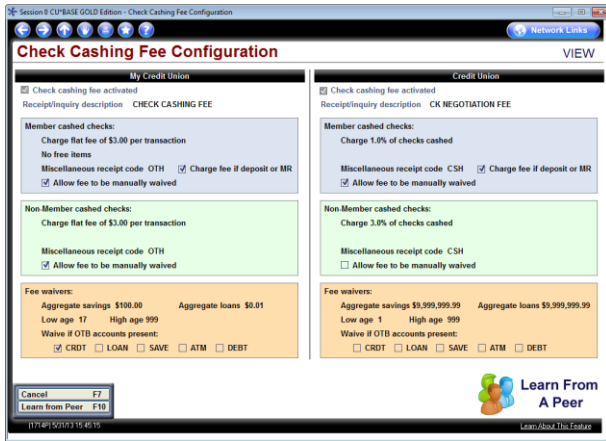
**Learn from Peer F10**

The options to view bill pay service charges, cashed check fees, deposit item fees, and starter/replacement check fees allow you to select credit unions based on a member or asset range. (CU\*BASE defaults the range to +/- 10% of your credit union's values.) If, however, you wanted to search outside this range—for example, to see how your credit union compares with one much

Range type **Member range**

Member range **3,346** to **4,089**

larger—simply update the member/asset range to grab a larger sample. Once you've selected the credit union you want to use for your comparison, you'll either see the two configurations lined up side by side or be presented with the configuration screen for the comparison credit union.



The options for check printing, money order, phone transfer, and self service fees, as well as the tiered services program configuration option, allow you to cast a wider net and see the entire network as it relates to your credit union.

However, like those other options, CU\*BASE will automatically mark credit unions that fall within a given percentage of your

credit union's membership or asset range. Highlight any credit union and select the *Compare to My CU* button to hide all other entries, making it easier to review.

Credit Union	# Mbrs	Assets (M \$)	89% Actv	Fee	# Free	Purg	Man Wav	CFT	Age		Aggregate		Waive if OTB Present				
									Low	High	Savings	Loans	CC	LN	SV	ATM	DBT
FIRST UNITED FEDERAL	5,336	25.4	Y	1.50	0	M	Y	Y	0	0	9,999,999.99	9,999,999.99			X		X
WESTERN DISTRICTS ME	3,718	37.0	Y	2.00	1	D	Y	N	1	99	9,999,999.99	9,999,999.99					

In addition to the ability to isolate marked credit unions, each column is sortable by clicking on the heading, making it even easier to locate the credit union whose configuration you want to review. You can even find that credit union's contact info directly from the option so there's no need to look it up elsewhere!

**Note:** Learn From a Peer tools work by pulling data from the production box in which the data is stored. Currently, these tools will work with CU\*Answers Online Credit Unions and credit unions processed by Site Four (including CU\*South and CU\*NorthWest). Our next step is to link all boxes so that all credit unions, including self-processors, can review their peers in CU\*BASE.

## Using the Tiered Services Peer Analysis to Learn How You Compare to Your Peers

If you're wondering how your credit union measures up to another on a range of different tiered services criteria, use the Tiered Services Peer Analysis option (MNMGMB #16). This function will also allow you to select a range of credit unions based on member or asset size and then perform a side by side comparison of members scored by tiered services.

Start by reviewing member distribution across up to four tiers—how is your credit union's tier structure measuring up to your peers? Do you have a much higher concentration in the basic level? How do you match up with the peer group average?

Description	My Credit Union			Credit Union			Avg %
	Members	%	Rank	Members	%	Rank	
BASIC	13,166	46.1	3	7,199	24.3	4	48.3
Avg Prod Per Mbr	1.63			1.68			
Avg Svcs Per Mbr	1.36			1.35			
Household Adj							

Use the Goal tabs at the bottom to compare your credit union on further stats: primary financial institution relationships, member savings, member loans, and member-elected deposits. Perhaps the most powerful is

Goal 4: Analyzing Member Self-Service Products. This allows you to compare your credit union to the credit union "pool" on products such as credit cards, e-statement enrollment, bill pay enrollment, and more.

By reviewing this screen, you can determine who among your peers has been the most successful in marketing certain products to members, and then reach out to those credit unions to see how you can align your policies with theirs, and vice-versa. This makes it one of the most powerful tools for collaboration within the network by easily providing you with the knowledge necessary to act.

## Analyze Rates Across the Network

In recent releases, CU\*Answers has introduced even more powerful Learn From a Peer tools—the new rate analysis dashboards. The four options available to credit unions allow credit unions to compare their rates across the network. Not only do they allow for an in depth look in the system configurations of each credit union, but they also provide aggregated details to see what rates the average CU\*BASE credit union is providing to members.

## Peer Data Pulled from CU\*Answers Online Credit Unions – May 2013

Live Data  
from CU\*BASE

### Summary of Share Rates for Online CU\*Answers Credit Unions (excluding zero rate products):

Savings/Checking	Total	Savings	IRAs	Checking	Escrow
Entire network (Counts)	2,954	1,628	747	555	24
Percent	n/a	55.1	25.3	18.8	.8
Average count/CU	19.4	10.7	4.9	3.7	0.2
Average rate	0.303	0.227	0.431	0.354	0.320

Using the Learn from a Peer Share Rate Analysis, accessed via the Learn from a Peer menu (MNMGMB) #21- Share Rate Analysis Dashboard, you can compare the number, percentage, and average rate of Dividend Applications by savings, IRA savings, and checking and escrow—across multiple credit unions. You can also select two comparison credit unions to view all rates side-by-side with your own. Toggle between # of products, % of total products, and average rate for each type (savings, checking, IRA, etc.). The power of this tool is obvious; now you can see how your rates compare with others of a specific asset or member size or across the board.

### Summary of Certificate Rates for Online CU\*Answers Credit Unions (excluding zero rate products):

Certificates	Total	Short Term 1 - 12 Months	Mid Term 13 - 24 Months	Long Term 24 - 48 Months	Other > 48 Months
Entire network (Counts)	3,919	1,390	1,002	1,082	445
Percent	n/a	35.5	25.6	27.6	11.4
Average count/CU	25.8	9.1	6.6	7.1	2.9
Average rate	0.810	0.536	0.758	0.960	1.421

Live Data  
from CU\*BASE

The CD Rate Analysis, found on the Learn from a Peer menu (MNMGMB) #20-CD Rate Analysis Dashboard, allows you to compare rates according to the length of the certificate term (“Short” - up to 1 year, “Mid” - 1 year to 2 year, and “Long” - 2 years and above). You can also select two comparison credit unions to view all rates across all terms side-by-side with your own. Use the Summary option to view just the three basic certificate terms, or drill down to see each term broken down even further (for example, 1-3 months, 4-6 months, 7-9 months and 10-12 months terms). You can even drill down by state and interest calc type!

### Summary of Loan Rates for Online CU\*Answers Credit Unions:

Live Data  
from CU\*BASE

Loans	Credit Cards				
	Total Non-CC	Total CC	Purchases	Cash Adv	Balance Xfr
Entire network (Counts)	6,373	1,853	611	618	624
Percent	n/a	n/a	33.0	33.4	33.7
Average count/CU	41.9	12.2	4.0	4.1	4.1
Average rate	5.665	10.231	10.157	10.389	10.148

Are your loan rates competitive? With the loan-rate dashboard (MNMGMB #22-Loan Rate Analysis Dashboard), you can easily compare your rates with those of other credit unions. Use this dashboard to compare your loan rates with those of credit unions in your area, or with credit unions of a similar or larger asset or membership size. Data on the dashboard is broken out by non-credit card and credit card products (with totals at the bottom of the screen) so you can focus on these areas of your loan portfolio separately from one another. Use the detail screen to view your products listed side-by-side with two other credit unions you select. You can also view a breakdown of credit card products by charge type as well as the configuration of selected non-credit card products.



The Analyze Rates Across the Network option (MNMGMB #24) will aggregate and analyze rates for all savings, certificates, and loan products across all network partners. For savings and certificate products specifically, credit unions can choose which rates to analyze:

- All rate offerings (including all products, whether tiered or not, and analyze all rates in all tiers)
- Base rates only (including all products, whether tiered or not, but only analyze base rates)
- Single base rates only (will exclude any products that have tiered rate structures)
- Tier rates only (analyze all rates, but only for products that have a tiered rate structure)

The robust menu function provides instant access to in-depth analysis of the network info, providing information on the entire network, as well as calling out the top five credit unions by average rate or by product count. It also provides that same information for your credit union specifically to see how you measure up. On the following pages, we've included information gathered from these menu options including some of the PDF reports you can generate with the click of a button:



**Rateboard Analysis: Savings/Checking Comparison (excluding zero rate products):**

Top 5 Credit Unions Savings/Checking	Total	Savings	IRAs	Checking	Escrow
Total top 5 (by Count)	306	136	99	71	
Percent	n/a	44.4	32.4	23.2	0.0
Average count (Top 5)	61.2	27.2	19.8	14.2	0.0
Average rate (Top 5)	0.350	0.223	0.319	0.259	0.000

Top 5 Credit Unions Savings/Checking	Total	Savings	IRAs	Checking	Escrow
Total top 5 (by Avg Rate)	54	31	17	5	1
Percent	n/a	57.4	31.5	9.3	1.9
Average count (Top 5)	10.8	6.2	3.4	1.0	0.2
Average rate (Top 5)	1.848	0.885	1.097	2.488	0.100

**Rateboard Analysis: Short Term CDs Comparison (excluding zero rate products):**

Top 5 Credit Unions Savings/Checking	Total	1 - 3 Months	4 - 6 Months	7 - 9 Months	10 - 12 Months
Total top 5 (by Count)	183	25	51	46	61
Percent	n/a	13.7	27.9	25.1	33.3
Average count (Top 5)	36.6	5.0	10.2	9.2	12.2
Average rate (Top 5)	1.121	0.492	0.722	2.268	0.849

Top 5 Credit Unions Savings/Checking	Total	1 - 3 Months	4 - 6 Months	7 - 9 Months	10 - 12 Months
Total top 5 (by Avg Rate)	95	3	28	31	33
Percent	n/a	3.2	29.5	32.6	34.7
Average count (Top 5)	19.0	0.6	5.6	6.2	6.6
Average rate (Top 5)	2.731	1.853	1.741	4.504	1.986

**Have an idea?**

These Learn From a Peer rate analysis dashboards are currently available to all credit unions as an open beta test for CEOs. If there are features you'd like to see added, or maybe you have an idea for a new Learn From a Peer dashboard, contact CU\*Answers to let us know.

**Rateboard Analysis: Mid Term CDs Comparison (excluding zero rate products):**

Top 5 Credit Unions Savings/Checking	Total	13 - 15 Months	16 - 18 Months	19 - 21 Months	22 - 24 Months
Total top 5 (by Count)	190	41	58	25	66
Percent	n/a	21.6	30.5	13.2	34.7
Average count (Top 5)	38.0	8.2	11.6	5.0	13.2
Average rate (Top 5)	1.169	2.658	0.407	1.770	0.687

Top 5 Credit Unions Savings/Checking	Total	13 - 15 Months	16 - 18 Months	19 - 21 Months	22 - 24 Months
Total top 5 (by Avg Rate)	97	40	22	12	23
Percent	n/a	41.2	22.7	12.4	23.7
Average count (Top 5)	19.4	8.0	4.4	2.4	4.6
Average rate (Top 5)	2.434	3.155	1.505	4.033	1.235

**Rateboard Analysis: Long Term CDs Comparison (excluding zero rate products):**

Top 5 Credit Unions Savings/Checking	Total	25 - 30 Months	31 - 36 Months	37 - 48 Months	> 48 Months
Total top 5 (by Count)	275	40	68	82	85
Percent	n/a	14.5	24.7	29.8	30.9
Average count (Top 5)	55.0	8.0	13.6	16.4	17.0
Average rate (Top 5)	1.184	1.135	1.198	0.952	1.422

Top 5 Credit Unions Savings/Checking	Total	25 - 30 Months	31 - 36 Months	37 - 48 Months	> 48 Months
Total top 5 (by Avg Rate)	98	21	33	15	29
Percent	n/a	21.4	33.7	15.3	29.6
Average count (Top 5)	19.6	4.2	6.6	3.0	5.8
Average rate (Top 5)	1.880	1.695	2.001	1.000	2.331

**Rateboard Analysis: Loans Comparison:**

Top 5 Credit Union Loans	Total Non-CC	Credit Cards			
		Total CC	Purchases	Cash Adv	Balance Xfr
Total top 5 (by Count)	558	824	269	277	278
Percent	n/a	n/a	32.6	33.6	33.7
Average count (Top 5)	111.6	164.8	53.8	55.4	55.6
Average rate (Top 5)	5.962	8.520	8.458	8.553	8.549

Top 5 Credit Union Loans	Total Non-CC	Credit Cards			
		Total CC	Purchases	Cash Adv	Balance Xfr
Total top 5 (by Avg Rate)	245	547	189	187	171
Percent	n/a	n/a	34.6	34.2	31.3
Average count (Top 5)	49.0	109.4	37.8	37.4	34.2
Average rate (Top 5)	3.765	6.810	6.836	6.875	6.711

Marking CUs within 10% of my membership range (1 CUs)

## Tiered Service Levels

Credit Union	# Mbrs	Assets (\$M)	Scoring Method	Show in Online Banking			Basic	Code	Description 1	To Range
				Points	Points Detail	Rewards Detail				
AAA FEDERAL CU	7,035	58.6	Household	N	N	N	BASIC SERVICE	SIL	SILVER	150
AEROQUIP CREDIT UNIO	4,535	39.6	Membership	N	N	N	VIP Rewards B	SLV	VIP Rewards S	499
AFFINITY GROUP CU	22,041	154.8	Household	B	Y	N	Essential Rew	GDP	Good Perks Re	449
ALLEGIUS CREDIT UNIO	15,102	158.6	Household	M	Y	Y	BRONZE	LV2	SILVER	299
ATL FEDERAL CREDIT U	1,730	13.3	Membership	A	Y	Y	BASIC	L01	POWER PLUS	199
BIRMINGHAM BLOOMFIEL	5,812	55.1	Household	M	Y	Y	BASIC	SEL	SELECT	499
CALCITE CU	8,131	53.0	Household	M	Y	Y	PORTER	FMR	FIRST MATE	449
CLARKSTON BRANDON CO	9,285	56.0	Membership	M	Y	Y	BRONZE	LV2	SILVER	160
COMMUNITY CU	11,168	111.0	Household	N	N	N	BASIC SERVICE	BRO	BRONZE STAR	600
COMMUNITY WEST CREDI	14,112	117.6	Household	N	N	N	Basic Level	GLD	Gold Level	599
COREPLUS FEDERAL CU	21,788	194.5	Household	B	Y	N	COREY BRONZE	CS	COREY SILVER	249
COUNTRY HERITAGE CU	1,681	34.8	Household	N	N	N	LV1	LV2	LV2	9
COUNTY-CITY CU	3,241	23.1	Membership	N	N	N	BASIC SERVICE	BRO	BRONZE	199
DELTA COUNTY CU	11,690	107.6	Household	N	N	N	BRONZE	SIL	SILVER	449
DISTRICT GOVERNMENT	10,394	47.1	Household	N	N	N	MEMBER/OWNER	PKS	PERKS	9,999,995
ELEMENT FEDERAL CRED	4,595	26.6	Household	M	Y	Y	BRONZE	SLV	SILVER	599

Show in Online Banking

Credit Union	# Mbrs	Assets (\$M)	Scoring Method	Points	Points Detail	Rewards Detail	Stmt Msg	Basic	Code	Description 1	To Range
FARM BUREAU FAMILY C	1,810	15.5	Household	M	Y	N	N	BASIC	BRO	BRONZE	499
FEDCOM CREDIT UNION	7,198	51.5	Membership	M	Y	N	N		RUB	RUBY	199
FIRST TRUST CU	12,520	92.6	Membership	M	Y	N	N	Bronze	TC	Silver	249
FIRST UNITED FEDERAL	5,336	25.4	Household	N	N	N	N	LV1	LV2	LV2	9
FOREST AREA FEDERAL	10,556	90.0	N	N	N	N	N	BASIC SERVICE	SIL	SILVER	549
FRANKENMUTH CREDIT U	25,498	261.8	Membership	B	N	N	N	BASIC SERVICE	SLV	VIP-SILVER	199
GLACIER HILLS CREDIT	12,877	81.5	Household	B	Y	Y	Y	BASE LEVEL	LV2	MORAIN LEVEL	349
GR CONSUMERS CREDIT	4,188	39.6	Membership	M	N	N	N	BRONZE	SIL	SILVER	199
GRAND RAPIDS FAMILY	5,037	38.5	Membership	M	Y	Y	N	BASIC SERVICE	A	SILVER	349
HEARTLAND CU (MADISO	17,643	191.5	Membership	B	Y	Y	Y	BRONZE	SVR	SILVER	59
HEARTLAND CU (SPRING	26,232	218.5	Membership	N	N	N	N	PRIME	PPL	PRIME PLUS	9,999,995
HONOR CREDIT UNION	39,342	432.9	Membership	B	Y	N	N	BRONZE	SIL	SILVER	300
ILLINOIS EDUCATORS C	7,305	46.7	Membership	N	N	N	N	BASIC SERVICE	SIL	SILVER	999
KENOWA COMMUNITY FED	2,969	18.8	Membership	N	N	N	N	BRONZE	SIL	SILVER	199
KENT COUNTY CREDIT U	6,164	38.4	Membership	N	N	N	N	BRONZE	SIL	SILVER	299
LAKEVIEW CREDIT UNIO	8,520	109.1	Household	M	Y	N	N	BASIC SERVICE	ADV	ADVANTAGE	199
MADISON CREDIT UNION *	3,565	34.8	Household	N	N	N	N	BRONZE	SIL	SILVER	7
MUSKEGON CO-OP CU	8,771	48.5	Household	M	Y	Y	Y	BASIC SERVICE	SIL	SILVER	349
MUSKEGON GOVERNMENTA	5,487	45.9	Membership	M	Y	N	N	1st base	2ND	2nd base	219

Show in Online Banking

Credit Union	# Mbrs	Assets (\$M)	Scoring Method	Points	Points Detail	Rewards Detail	Stmt Msg	Basic	Code	Description 1	To Range
NORTHERN HILLS FEDER	6,448	48.4	Membership	N	N	N	N	LV1	1	LV2	199
NORTH PARK COMMUNITY	6,825	60.0	Household	M	Y	Y	N	ASSOCIATE	COM	COMPANION	300
NORTHSTAR CREDIT UNI	7,318	81.9	Household	B	Y	Y	Y	BASIC	LV2	CHOICE	399
OAK TRUST CREDIT UNI	8,840	67.7	Household	M	Y	Y	N	STANDARD	LV2	CHOICE	599
OHIO CATHOLIC FEDERA	16,781	154.1	Household	M	Y	N	N	CLASSIC	LV1	GOLD	199
PARKSIDE CU	13,780	74.1	Household	M	Y	N	N	BASIC LEVEL	SIL	SILVER LEVEL	249
RIVER VALLEY CU	10,364	68.3	Membership	M	Y	N	N	BASIC SERVICE	S	SILVER	199
ROCKFORD COMMUNITY F	3,250	12.8	Membership	N	N	N	N	BASIC SERVICE	SLV	SILVER	199
ROGUE RIVER COMMUNIT	6,720	34.3	Household	N	N	N	N	BASIC	A	SILVER	300
SAFE HARBOR CU	4,569	40.5	Household	M	Y	Y	N	Primary Level	PRF	Preferred Lev	249
SB COMMUNITY FEDERAL	1,832	11.9	Household	M	Y	N	N	PAR	LV2	EAGLE	499
SIoux EMPIRE FEDERAL	10,301	82.4	Membership	B	Y	Y	N	BASIC	SLV	SILVER	550
TBA CREDIT UNION	12,527	159.4	Membership	N	N	N	N	BRONZE	SIL	SILVER	349
THORNAPPLE VALLEY CO	4,456	15.6	Membership	M	Y	Y	Y	RUBY	LV2	EMERALD	99
TRI-CITIES CREDIT UN	4,535	26.1	Membership	M	Y	Y	Y	Basic	SIL	Silver	199
WEST MICHIGAN CU	14,859	128.2	Membership	M	Y	N	N	BASIC SERVICE	BRZ	BRONZE	324
WESTERN DISTRICTS ME *	3,718	37.0	Household	M	Y	Y	N	BASIC SERVICE	SIL	SILVER TIER	650
WESTERN DIVISION FED	10,063	129.1	Membership	N	N	N	N	LV1	LV2	LV2	149

Marking CUs within 10% of my membership range (6 CUs)

## Check Fee Configuration

Credit Union	# Mbrs	Assets (\$M)	90% Active	Fee	# Free	Purge	Man Wav	CFT	Low Age	High Age	Aggregate		Waive if OTB Present				
											Savings	Loans	C C	L N	S V	A T M	D B T
AAA FEDERAL CU	7,035	58.6	Y	3.00	0	D	Y	N	1	999	0	0					
AAC CREDIT UNION	9,554	81.3	Y	1.00	2	M	Y	N	1	999	999,999,999	999,999,999					
ABERDEEN FEDERAL CU	10,473	104.4	Y	3.00	0	D	Y	N	1	999	999,999,999	999,999,999					
ADVANTAGE CREDIT UNI	5,367	55.6	Y	2.00	0	D	Y	N	0	0	0	0					
AEROQUIP CREDIT UNIO	4,535	39.6	Y	1.00	1	M	Y	N	1	54	999,999,999	999,999,999					
AFFINITY GROUP CU	22,041	154.8	Y	3.00	0	M	Y	N	0	999	999,999,999	999,999,999					
ALLEGUIS CREDIT UNIO	15,102	158.6	Y	2.00	0	D	Y	N	1	999	999,999,999	999,999,999					
ALPENA ALCONA AREA C	26,939	268.6	Y	1.00	0	M	Y	N	1	999	999,999,999	999,999,999					
ALPENA COMMUNITY CRE	3,041	20.0	Y	1.00	0	D	Y	Y	1	999	999,999,999	999,999,999					
AMALGAMATED CU	6,397	38.0	Y	1.50	0	D	Y	N	0	999	999,999,999	999,999,999					
ATL FEDERAL CREDIT U	1,730	13.3	Y	1.00	0	D	Y	Y	1	999	250,000	500,000					
AUTO-OWNERS ASSOCIAT	3,290	30.2	Y	1.00	0	D	Y	N	0	0	0	0					
AWAKON FEDERAL CREDI	9,957	80.9	Y	1.00	0	D	Y	Y	1	999	999,999,999	999,999,999					

Credit Union	# Mbrs	Assets (\$M)	90% Active	Fee	# Free	Purge	Man Wav	CFT	Low Age	High Age	Aggregate		Waive if OTB Present			
											Savings	Loans	C C	L N	S V	A T M
BAY AREA CREDIT UNIO	5,392	54.1	Y	2.00	2	D	Y	N	1	999	999,999,999	999,999,999				
BEST ADVANTAGE CU	7,672	66.6	Y	1.00	0	D	Y	N	0	999	999,999,999	999,999,999				
BIRMINGHAM BLOOMFIEL	5,812	55.1	Y	2.25	0	D	Y	N	1	999	999,999,999	999,999,999				
BREWERY CREDIT UNION	7,541	35.0	Y	5.00	1	D	Y	N	1	999	999,999,999	999,999,999				
BUILDING TRADES FEDE	14,480	104.5	Y	5.00	0	D	Y	N	0	0	0	0				
CALCITE CU	8,131	53.0	Y	.75	0	M	Y	N	0	999	999,999,999	999,999,999				
CATHOLIC UNITED FINA *	3,804	18.5	Y	2.00	1	D	Y	N	1	999	999,999,999	999,999,999				
CHIPPEWA EAGLE FCU	1,328	2.5	Y	1.00	0	D	Y	N	0	999	999,999,999	999,999,999				
CHIROPRACTIC FEDERAL	2,641	24.7	Y	5.00	1	M	Y	N	1	999	999,999,999	999,999,999				
CINCINNATI INTERAGEN	2,777	23.2	Y	2.00	0	D	Y	N	0	999	999,999,999	999,999,999				
CLARKSTON BRANDON CO	9,285	56.0	Y	2.00	0	D	Y	N	1	999	999,999,999	999,999,999				
COMMSTAR CU	8,598	51.1	Y	2.00	0	D	Y	N	1	999	999,999,999	999,999,999				
COMMUNITY CU	11,168	111.0	Y	5.00	0	M	Y	N	1	999	999,999,999	999,999,999				
COMMUNITY DRIVEN CRE	9,333	57.9	Y	1.00	1	D	Y	N	1	999	999,999,999	999,999,999				
COMMUNITY FIRST FEDE	5,827	21.5	Y	1.00	0	D	Y	N	1	99	999,999,999	999,999,999				
COMMUNITY SCHOOLS CR	10,631	67.7	Y	2.00	1	M	Y	N	0	999	99,999,999	99,999,999				
COMMUNITY WEST CREDI	14,112	117.6	Y	3.00	0	M	Y	N	24	999	999,999,999	999,999,999				
CONSUMERS FEDERAL CU	2,947	54.2	Y	2.00	0	D	Y	N	0	0	0	0				
COREPLUS FEDERAL CU	21,788	194.5	Y	5.00	0	M	Y	N	18	999	7,500,099	2,500,099				

Credit Union	# Mbrs	Assets (\$M)	90% Active	Fee	# Free	Purge	Man Wav	CFT	Low Age	High Age	Aggregate		Waive if OTB Present			
											Savings	Loans	C C	L N	S V	A T M
COUNTRY HERITAGE CU	1,681	34.8	Y	2.00	0	M	Y	N	0	0	0	0				
COUNTY-CITY CU	3,241	23.1	Y	1.00	0	D	Y	Y	0	999	999,999,999	999,999,999				
CREDIT UNION PLUS	5,592	40.9	Y	2.00	0	D	Y	Y	17	70	1,000,000	2,000,000				
DAY AIR CREDIT UNION	29,075	265.9	Y	3.00	0	D	Y	N	0	999	999,999,999	999,999,999				
DELTA COUNTY CU	11,690	107.6	Y	1.50	0	D	Y	N	18	60	50,000	999,999,999				
DES MOINES POLICE OF	2,422	39.7	Y	1.00	0	M	Y	Y	1	999	999,999,999	999,999,999				
DETOUR DRUMMOND COMM	2,186	29.8	Y	2.00	0	D	Y	N	0	999	999,999,999	999,999,999				
DETROIT METROPOLITAN	21,887	442.2	Y	1.00	0	D	Y	Y	0	0	0	0				
DISTRICT GOVERNMENT	10,394	47.1	Y	5.00	1	D	Y	N	1	999	250,000	999,999,999				
EAST RIVER DEVELOPME	1,027	0.7	Y	5.00	0	D	Y	N	0	0	0	0				
EAST TRAVERSE CATHOL	7,154	46.7	Y	2.00	0	M	Y	N	0	0	0	0				
EDCO COMMUNITY CU	4,126	42.1	Y	5.00	0	D	Y	N	1	999	999,999,999	999,999,999				
ELEMENT FEDERAL CRED	4,595	26.6	Y	3.00	0	M	Y	N	1	999	999,999,999	999,999,999				
EVERGREEN CU	3,196	28.5	Y	1.00	0	D	Y	Y	1	999	999,999,999	999,999,999				
FARM BUREAU FAMILY C	1,810	15.5	Y	2.00	0	D	Y	N	1	999	999,999,999	999,999,999				
FEDCOM CREDIT UNION	7,198	51.5	Y	2.00	1	M	Y	N	1	999	999,999,999	999,999,999				
FIREFIGHTERS CREDIT	4,460	67.5	Y	3.00	0	D	Y	N	1	999	999,999,999	999,999,999				
FIRST CHOICE CU	1,937	13.8	Y	5.00	0	M	Y	N	1	999	999,999,999	999,999,999				



Credit Union	# Mbrs	Assets (\$M)	90% Active	Fee	# Free	Purge	Man Wav	CFT	Low Age	High Age	Aggregate		Waive if OTB Present				
											Savings	Loans	C C	L N	S V	A T M	D B T
FIRST FINANCIAL CRED	8,822	62.7	Y	2.00	2	D	Y	N	1	999	999,999,999	999,999,999					
FIRST TRUST CU	12,520	92.6	Y	2.00	0	D	Y	N	1	99	999,999,999	999,999,999					
FIRST UNITED FEDERAL	5,336	25.4	Y	1.50	0	M	Y	Y	0	0	999,999,999	999,999,999	X				X
FLORIDA CUSTOMS FEDE	1,002	8.7	Y	3.00	3	M	Y	N	1	999	999,999,999	999,999,999					
FOCUS CREDIT UNION	7,025	40.0	Y	3.00	0	D	Y	N	1	999	999,999,999	999,999,999					
FOREST AREA FEDERAL	10,556	90.0	Y	2.00	0	M	Y	Y	0	60	999,999,999	999,999,999					
FRANKENMUTH CREDIT U	25,498	261.8	Y	1.00	0	D	Y	N	1	99	999,999,999	999,999,999					
GABRIELS COMMUNITY C	1,356	12.6	Y	3.00	0	D	Y	N	0	999	999,999,999	999,999,999					
GENERATIONS FAMILY F *	3,865	31.5	Y	2.00	0	D	Y	N	1	99	999,999,999	999,999,999					
GLACIER HILLS CREDIT	12,877	81.5	Y	2.00	0	D	Y	N	0	0	0	0					
GOVERNMENTA L EMPLOYE	5,110	54.8	Y	1.00	0	M	Y	N	1	999	999,999,999	999,999,999					
GR CONSUMERS CREDIT	4,188	39.6	Y	2.00	0	M	Y	N	1	999	999,999,999	999,999,999					
GRAND RAPIDS FAMILY	5,037	38.5	Y	2.00	2	M	Y	N	0	0	0	0					
GRAND TRUNK (BC) EMP *	3,394	30.3	Y	1.00	1	D	Y	N	1	999	999,999,999	999,999,999					
GRAND VALLEY CO-OP C	14,127	88.6	Y	2.00	1	D	Y	N	18	999	999,999,999	999,999,999					
GRATIOT COMMUNITY CU	5,613	26.2	Y	2.00	0	M	Y	N	0	0	0	0					
GREAT LAKES MEMBERS	1,746	10.2	Y	1.00	0	D	Y	N	1	999	999,999,999	999,999,999					

Credit Union	# Mbrs	Assets (\$M)	90% Active	Fee	# Free	Purge	Man Wav	CFT	Low Age	High Age	Aggregate		Waive if OTB Present			
											Savings	Loans	C C	L N	S V	A T M
GREATER METRO FCU	5,509	96.8	Y	3.00	0	D	Y	N	1	999	999,999,999	999,999,999				
GREATER NILES COMMUN	4,358	48.6	Y	1.00	0	D	Y	N	0	0	0	0				
GREATER WAYNE COUNTY	2,438	13.4	Y	1.00	3	M	Y	N	1	999	999,999,999	999,999,999				
GREENSBORO MUNICIPAL	5,534	42.8	Y	5.00	1	D	Y	N	0	999	999,999,999	999,999,999				
H.P.C. CREDIT UNION	8,370	112.6	Y	1.00	0	M	Y	N	0	0	0	0				
HEARTLAND CU (SPRING	26,232	218.5	Y	3.00	2	M	Y	N	0	0	0	0				
HIGHMARK FEDERAL CU	8,987	86.3	Y	2.00	0	D	Y	N	1	999	999,999,999	999,999,999				
HONOR CREDIT UNION	39,342	432.9	Y	5.00	1	M	N	N	0	999	999,999,999	999,999,999				
ILLINOIS EDUCATORS C	7,305	46.7	Y	2.00	1	D	Y	N	1	999	999,999,999	999,999,999				
INTERNET ARCHIVE FED	13	0.1	Y	5.00	0	D	Y	N	0	999	999,999,999	999,999,999				
ISABELLA COMMUNITY C	14,530	85.5	Y	3.00	0	M	Y	N	0	999	999,999,999	999,999,999				
KENOWA COMMUNITY FED	2,969	18.8	Y	1.00	1	D	Y	Y	1	999	999,999,999	999,999,999				
KENT COUNTY CREDIT U	6,164	38.4	Y	2.00	0	D	Y	N	1	999	999,999,999	999,999,999				
LAKE HURON CREDIT UN	6,472	48.7	Y	2.00	3	M	Y	N	0	0	0	0				
LAKESHORE FEDERAL CU	2,942	24.2	Y	2.00	1	D	Y	N	0	0	0	0				
LAKOTA FEDERAL CREDI	528	1.5	Y	2.00	0	D	Y	N	0	0	0	0				
LENCO CREDIT UNION	5,902	61.3	Y	2.00	5	M	Y	Y	18	99	0	0				
LOWER EAST SIDE PEOP	5,614	35.2	Y	10.00	0	D	Y	N	0	0	0	0				

Credit Union	# Mbrs	Assets (\$M)	90% Active	Fee	# Free	Purge	Man Wav	CFT	Low Age	High Age	Aggregate			Waive if OTB Present			
											Savings	Loans	CCC	CLN	LSV	ATM	DBT
MADISON COUNTY FEDER	11,143	65.8	Y	5.00	0	D	Y	N	1	999	999,999,999	999,999,999					
MADISON CREDIT UNION *	3,565	34.8	Y	3.00	2	M	Y	N	1	999	999,999,999	999,999,999					
MEIJER CREDIT UNION	11,685	56.7	Y	2.00	0	D	Y	N	1	999	999,999,999	999,999,999					
MICHIGAN COASTAL CU	3,087	12.4	Y	3.00	0	M	Y	Y	1	999	999,999,999	999,999,999					
MIDUSA CREDIT UNION	17,865	191.9	Y	5.00	2	M	Y	N	0	0	0	0					
MUSKEGON CO-OP CU	8,771	48.5	Y	2.00	1	M	Y	Y	1	999	999,999,999	999,999,999			X		
MUSKEGON GOVERNMENTA	5,487	45.9	Y	2.00	0	M	Y	N	0	999	999,999,999	999,999,999					
NEIGHBORHOOD TRUST F *	3,505	8.3	Y	10.00	0	D	Y	N	1	999	999,999,999	999,999,999					
NEW HORIZONS CREDIT	5,452	41.7	Y	3.00	0	D	Y	Y	0	0	0	0					
NORTH CENTRAL AREA C	14,958	91.5	Y	2.00	0	D	Y	N	1	999	999,999,999	999,999,999					
NORTHERN HILLS FEDER	6,448	48.4	Y	3.00	0	D	Y	N	0	999	999,999,999	999,999,999					
NORTH PARK COMMUNITY	6,825	60.0	Y	5.00	0	D	Y	N	0	999	999,999,999	999,999,999					
NORTHSTAR CREDIT UNI	7,318	81.9	Y	5.00	0	D	Y	N	0	0	0	0					
OAK TRUST CREDIT UNI	8,840	67.7	Y	7.00	4	M	Y	N	1	999	999,999,999	999,999,999					
OHIO CATHOLIC FEDERA	16,781	154.1	Y	3.00	0	M	Y	N	0	999	0	0					
PARK CITY CREDIT UNI	20,869	142.2	Y	3.00	0	D	Y	N	1	999	1,000,000	999,999,999					
PARKSIDE CU	13,780	74.1	Y	2.00	0	D	Y	N	1	999	999,999,999	999,999,999					
PATHWAYS FINANCIAL C	24,826	187.3	Y	5.00	0	M	Y	N	17	50	999,999,999	999,999,999					

Credit Union	# Mbrs	Assets (\$M)	90% Active	Fee	# Free	Purge	Man Wav	CFT	Low Age	High Age	Aggregate		Waive if OTB Present			
											Savings	Loans	C C	L N	S V	A T M
PEF FEDERAL CREDIT U	3,062	29.4	Y	1.00	1	D	Y	N	0	0	0					
PENINSULA FEDERAL CU	10,335	112.6	Y	1.00	0	D	Y	Y	1	99	999,999,999	999,999,999				
PORT CITY FEDERAL CU	3,080	27.8	Y	1.00	0	D	Y	N	1	999	999,999,999	999,999,999				
PORT CONNEAUT FEDERA	5,137	23.0	Y	1.00	0	D	Y	N	0	999	999,999,999	999,999,999				
PUBLIC SERVICE CREDI	2,789	27.5	Y	5.00	0	D	Y	N	15	999	999,999,999	999,999,999				
QUEST FEDERAL CREDIT	12,003	83.9	Y	1.00	0	D	Y	Y	0	0	999,999,999	999,999,999				
RAPID CITY TELCO FCU	5,672	44.8	Y	5.00	0	D	Y	N	1	999	999,999,999	999,999,999				
RIVER VALLEY CU	10,364	68.3	Y	3.00	0	D	Y	N	1	999	999,999,999	999,999,999				
RIVERVIEW CREDIT UNI	6,750	52.8	Y	1.00	0	D	Y	N	0	0	0	0				
ROCKFORD COMMUNITY F	3,250	12.8	Y	2.00	0	D	Y	N	18	999	999,999,999	999,999,999				
ROGUE RIVER COMMUNIT	6,720	34.3	Y	3.00	0	D	Y	Y	1	62	999,999,999	999,999,999				
ROME CREDIT UNION	2,304	18.9	Y	2.00	1	D	Y	N	0	0	0	0				
SAFE HARBOR CU	4,569	40.5	Y	1.00	0	M	Y	N	1	999	999,999,999	999,999,999				
SAGINAW COUNTY EMPLO *	3,604	32.6	Y	2.00	0	D	Y	N	1	999	999,999,999	999,999,999				
SAN ANTONIO CITIZENS	11,382	138.6	Y	3.00	0	M	Y	N	0	999	999,999,999	999,999,999				
SARASOTA MUNICIPAL E	2,461	25.2	Y	5.00	4	M	Y	N	1	999	999,999,999	999,999,999				
SB COMMUNITY FEDERAL	1,832	11.9	Y	2.00	0	M	Y	N	0	0	0	0				

Credit Union	# Mbrs	Assets (\$M)	90% Active	Fee	# Free	Purge	Man Wav	CFT	Low Age	High Age	Aggregate		Waive if OTB Present			
											Savings	Loans	C C	L N	S V	A T M
SENTINEL FEDERAL CRE	6,926	59.7	Y	2.00	0	D	Y	N	1	999	999,999,999	999,999,999				
SERVICE 1 FEDERAL CU	17,173	91.0	Y	1.00	0	D	Y	Y	1	999	999,999,999	999,999,999				
SIOUX EMPIRE FEDERAL	10,301	82.4	Y	2.00	0	M	Y	Y	1	999	999,999,999	999,999,999				
SMART FEDERAL	4,897	31.8	Y	1.50	0	D	Y	Y	0	0	0	0				
STRAITS AREA FEDERAL	11,445	64.8	Y	2.50	0	D	Y	Y	21	999	999,999,999	999,999,999				
TBA CREDIT UNION	12,527	159.4	Y	2.00	1	D	Y	N	1	999	0	0				
THORNAPPLE VALLEY CO	4,456	15.6	Y	2.00	0	M	Y	N	1	999	999,999,999	999,999,999				
THUNDER BAY AREA CU	3,155	22.5	Y	1.00	0	D	Y	N	1	999	999,999,999	999,999,999				
TRI-CITIES CREDIT UN	4,535	26.1	Y	2.00	0	D	Y	N	1	999	999,999,999	999,999,999				
UNISON CREDIT UNION	18,373	169.4	Y	1.00	0	D	Y	N	0	999	999,999,999	999,999,999				
UNITED EDUCATIONAL C	13,219	113.5	Y	5.00	0	D	Y	N	1	999	1,000,000	2,500,000				
VACATIONLAND FCU	16,009	147.7	Y	1.00	1	D	Y	N	1	999	999,999,999	999,999,999				
WAUNA FEDERAL CU	17,324	152.3	Y	4.00	0	D	Y	Y	1	999	999,999,999	999,999,999				
WEST MICHIGAN CU	14,859	128.2	Y	3.00	1	D	Y	N	1	999	999,999,999	999,999,999				
WESTERN DISTRICTS ME *	3,718	37.0	Y	2.00	1	D	Y	N	1	99	999,999,999	999,999,999				
WESTERN DIVISION FED	10,063	129.1	Y	5.00	0	M	Y	Y	1	999	999,999,999	999,999,999				
WEXFORD COMMUNITY CU	8,918	44.0	Y	2.50	0	M	Y	N	0	999	999,999,999	999,999,999				

Marking CUs within 10% of my membership range (0 CUs)

## Phone Transfer Fee Configuration

Credit Union	# Mbrs	Assets (\$M)	41% Active	Fee	# Free	Purge	Man Wav	CFT	Low Age	High Age	Aggregate		Waive if OTB Present				
											Savings	Loans	C C	L N	S V	A T M	D B T
AAA FEDERAL CU	7,035	58.6	Y	2.00	3	M	Y		1	99	999,999,999	999,999,999					
AAC CREDIT UNION	9,554	81.3	Y	1.00	0	M	Y		0	65	999,999,999	999,999,999					
AFFINITY GROUP CU	22,041	154.8	Y	3.00	0	D	Y		0	999	999,999,999	999,999,999					
ALLEGAN COMMUNITY FE	6,922	30.6	Y	2.00	0	D	Y		1	999	999,999,999	999,999,999					
ATL FEDERAL CREDIT U	1,730	13.3	Y	2.00	2	D	N		1	999	999,999,999	999,999,999					
BEST ADVANTAGE CU	7,672	66.6	Y	1.00	0	D	Y		0	999	999,999,999	999,999,999					
BIRMINGHAM BLOOMFIEL	5,812	55.1	Y	3.00	0	D	Y		1	999	999,999,999	999,999,999					
CALCITE CU	8,131	53.0	Y	1.00	0	M	Y		0	999	999,999,999	999,999,999					
CLARKSTON BRANDON CO	9,285	56.0	Y	1.00	0	D	Y		1	60	999,999,999	999,999,999					
COMMUNITY CU	11,168	111.0	Y	2.00	0	M	Y		1	999	999,999,999	999,999,999					
COMMUNITY DRIVEN CRE	9,333	57.9	Y	2.00	0	D	Y		1	999	999,999,999	999,999,999					
COMMUNITY SCHOOLS CR	10,631	67.7	Y	3.00	0	M	Y		0	999	999,999,999	999,999,999	X	X			
COMMUNITY WEST CREDI	14,112	117.6	Y	2.00	0	M	Y		24	999	999,999,999	999,999,999					
COREPLUS FEDERAL CU	21,788	194.5	Y	2.00	0	D	Y		18	62	999,999,999	999,999,999					

Credit Union	# Mbrs	Assets (\$M)	41% Active	Fee	# Free	Purge	Man Wav	CFT	Low Age	High Age	Aggregate		Waive if OTB Present				
											Savings	Loans	C C	L N	S V	A T M	D B T
COUNTY-CITY CU	3,241	23.1	Y	2.00	3	D	Y		1	999	999,999,999	999,999,999					
DISTRICT GOVERNMENT	10,394	47.1	Y	2.00	0	D	Y		18	65	999,999,999	250,000					
EAST TRAVERSE CATHOL	7,154	46.7	Y	2.00	0	D	Y		1	999	999,999,999	999,999,999					
ELEMENT FEDERAL CRED	4,595	26.6	Y	3.00	0	D	Y		1	999	999,999,999	999,999,999					
FEDCOM CREDIT UNION	7,198	51.5	Y	2.00	2	M	Y		1	999	999,999,999	999,999,999					
FILER CREDIT UNION	8,047	107.8	Y	.50	6	M	Y		1	999	999,999,999	999,999,999					
FIREFIGHTERS CREDIT	4,460	67.5	Y	2.00	0	D	Y		1	999	999,999,999	999,999,999					
FRANKENMUTH CREDIT U	25,498	261.8	Y	2.00	0	D	Y		1	999	999,999,999	999,999,999					
GABRIELS COMMUNITY C	1,356	12.6	Y	1.00	0	D	Y		0	999	999,999,999	999,999,999					
GLACIER HILLS CREDIT	12,877	81.5	Y	2.00	0	D	Y		1	999	999,999,999	999,999,999					
GR CONSUMERS CREDIT	4,188	39.6	Y	2.00	0	D	Y		1	99	30,000,000	50,000,000					
GRAND RAPIDS FAMILY	5,037	38.5	Y	1.00	0	D	Y		0	60	99,999,999	99,999,999					
GRAND VALLEY CO-OP C	14,127	88.6	Y	3.00	0	D	Y		18	999	999,999,999	999,999,999					
GRATIOT COMMUNITY CU	5,613	26.2	Y	1.00	0	M	Y		1	999	999,999,999	999,999,999					
GREATER METRO FCU	5,509	96.8	Y	1.00	4	M	Y		1	999	999,999,999	999,999,999					
GREATER NILES COMMUN	4,358	48.6	Y	2.00	0	D	Y		21	70	999,999,999	999,999,999					
HEARTLAND CU (MADISO	17,643	191.5	Y	5.00	0	D	Y		1	999	999,999,999	999,999,999					

Credit Union	# Mbrs	Assets (\$M)	41% Active	Fee	# Free	Purge	Man Wav	CFT	Low Age	High Age	Aggregate		Waive if OTB Present			
											Savings	Loans	C C	L N	S V	A T M
HIGHMARK FEDERAL CU	8,987	86.3	Y	2.00	0	D	Y		1	999	999,999,999	999,999,999				
HONOR CREDIT UNION	39,342	432.9	Y	2.00	0	M	Y		0	999	999,999,999	999,999,999				
KENOWA COMMUNITY FED	2,969	18.8	Y	1.00	1	M	Y		16	65	999,999,999	999,999,999				
KENT COUNTY CREDIT U	6,164	38.4	Y	3.00	6	M	Y		17	55	999,999,999	999,999,999				
LAKESHORE FEDERAL CU	2,942	24.2	Y	2.00	1	M	Y		1	60	999,999,999	999,999,999				
LAKEVIEW CREDIT UNIO	8,520	109.1	Y	3.00	0	D	Y		0	999	999,999,999	999,999,999				
LENCO CREDIT UNION	5,902	61.3	Y	5.00	10	M	Y		16	65	1,000,000	5,000,000				
MEIJER CREDIT UNION	11,685	56.7	Y	1.00	0	D	Y		0	65	999,999,999	999,999,999				
MIDUSA CREDIT UNION	17,865	191.9	Y	3.00	0	M	Y		1	999	999,999,999	999,999,999				
MUSKEGON CO-OP CU	8,771	48.5	Y	2.00	0	M	Y		1	999	999,999,999	999,999,999				
MUSKEGON GOVERNMENTA	5,487	45.9	Y	2.00	0	M	Y		1	999	999,999,999	999,999,999				
NORTHERN HILLS FEDER	6,448	48.4	Y	2.00	0	M	Y		0	999	999,999,999	999,999,999				
NORTHSTAR CREDIT UNI	7,318	81.9	Y	5.00	3	M	Y		1	999	999,999,999	999,999,999				
OAK TRUST CREDIT UNI	8,840	67.7	Y	3.00	0	M	Y		1	99	999,999,999	999,999,999				
OHIO CATHOLIC FEDERA	16,781	154.1	Y	1.00	0	D	N		0	999	999,999,999	999,999,999				
PARKSIDE CU	13,780	74.1	Y	2.00	0	D	Y		0	999	999,999,999	999,999,999				
PATHWAYS FINANCIAL C	24,826	187.3	Y	2.00	0	M	Y		17	999	999,999,999	999,999,999				
PORT CITY FEDERAL CU	3,080	27.8	Y	1.00	0	D	Y		1	999	999,999,999	999,999,999				



Credit Union	# Mbrs	Assets (\$M)	41% Active	Fee	# Free	Purge	Man Wav	CFT	Low Age	High Age	Aggregate		Waive if OTB Present			
											Savings	Loans	C C	L N	S V	A T M
PORT CONNEAUT FEDERA	5,137	23.0	Y	.50	1	M	Y		0	999	999,999,999	999,999,999				
PUBLIC SERVICE CREDI	2,789	27.5	Y	3.00	0	D	Y		0	999	999,999,999	999,999,999				
RAPID CITY TELCO FCU	5,672	44.8	Y	2.00	0	D	Y		18	59	999,999,999	999,999,999				
RIVER VALLEY CU	10,364	68.3	Y	2.00	0	D	Y		17	55	99,999,999	99,999,999				
ROCKFORD COMMUNITY F	3,250	12.8	Y	2.00	0	D	Y		18	999	999,999,999	999,999,999				
ROGUE RIVER COMMUNIT	6,720	34.3	Y	2.00	0	M	Y		17	62	999,999,999	999,999,999				
ROME CREDIT UNION	2,304	18.9	Y	2.00	0	D	Y		1	999	999,999,999	999,999,999				
SAFE HARBOR CU	4,569	40.5	Y	2.50	3	M	Y		18	999	999,999,999	999,999,999				
SAN ANTONIO CITIZENS	11,382	138.6	Y	1.00	0	D	Y		0	999	999,999,999	999,999,999				
SENTINEL FEDERAL CRE	6,926	59.7	Y	2.00	0	D	Y		1	999	999,999,999	999,999,999				
TBA CREDIT UNION	12,527	159.4	Y	3.00	0	D	Y		1	999	999,999,999	999,999,999				
THORNAPPLE VALLEY CO	4,456	15.6	Y	2.00	1	M	Y		0	999	999,999,999	999,999,999				
TRI-CITIES CREDIT UN	4,535	26.1	Y	3.00	0	D	Y		0	999	999,999,999	999,999,999				
WESTERN DISTRICTS ME *	3,718	37.0	N	.00	0		Y		0	0	0	0				
WEXFORD COMMUNITY CU	8,918	44.0	Y	2.00	0	M	N		1	64	999,999,999	999,999,999				

Marking CUs within 10% of my membership range (0 CUs)

## Self Service Fee Configuration

Credit Union	# Mbrs	Assets (\$M)	3% Active	Fee	# Free	Purge	Man Wav	CFT	Low Age	High Age	Aggregate		Waive if OTB Present				
											Savings	Loans	C C	L N	S V	A T M	D B T
ATL FEDERAL CREDIT U	1,730	13.3	Y	.10	30				1	999	0	0					
FRANKENMUTH CREDIT U	25,498	261.8	Y	.10	120				1	999	999,999,999	999,999,999					
NEWAYGO COUNTY SERVI	3,217	20.2	Y	.20	60				0	999	999,999,999	999,999,999					
PARKSIDE CU	13,780	74.1	Y	.10	30				18	999	999,999,999	999,999,999					
ROGUE RIVER COMMUNIT	6,720	34.3	Y	.10	30				17	62	999,999,999	999,999,999					
WESTERN DISTRICTS ME *	3,718	37.0		.00	0				0	0	0	0					

Marking CUs within 10% of my membership range (0 CUs)

## Self Service Fee Configuration

Credit Union	# Mbrs	Assets (\$M)	4% Active	Fee	# Free	Purge	Man Wav	CFT	Low Age	High Age	Aggregate			Waive if OTB Present				
											Savings	Loans	CC	CC	LN	SV	ATM	DT
ATL FEDERAL CREDIT U	1,730	13.3	Y	.10	30				1	999	0	0						
FRANKENMUTH CREDIT U	25,498	261.8	Y	.10	200				1	999	999,999,999	999,999,999						
HONOR CREDIT UNION	39,342	432.9	Y	.05	999				0	999	999,999,999	999,999,999						
KENOWA COMMUNITY FED	2,969	18.8	Y	.50	15				1	999	999,999,999	999,999,999						
PARKSIDE CU	13,780	74.1	Y	.10	30				18	999	999,999,999	999,999,999						
ROGUE RIVER COMMUNIT	6,720	34.3	Y	.05	30				17	62	999,999,999	999,999,999						
WESTERN DISTRICTS ME *	3,718	37.0	N	.00	0				0	0	0	0						

# Lending Services

CU Name CU# (Sorted by Number of Members)	Lender*RE (Real Estate Svcs)	Lender*VP Collections	Prime Alliance (Mortg Apps)	WebLender	RouteOne	Retailer Direct	DealerTrack	XIDirect	CU Student Choice
3325 Fox Communities CU			X	X		X		X	
200 Honor CU				X	X	X	X	X	
249 Kellogg Community FCU									
227 Day Air CU			X	X		X	X	X	X
133 Alpena Alcona Area CU	X		X	X		X		X	
199 Heartland CU (Springfield)							X		
112 Frankenmuth CU			X	X	X	X	X	X	X
147 Pathways Financial CU	X		X						
3450 Superior Choice CU									
148 Affinity Group CU				X	X	X	X	X	
166 Detroit Metropolitan CU									
720 CorePlus FCU		X	X	X		X		X	X
222 Park City CU				X	X	X	X	X	
238 Kalsee CU									
93 Unison CU									
235 MidUSA CU					X		X		X
187 Heartland CU (Madison)			X						
145 Wauna FCU									
420 Service 1 FCU	X			X		X		X	
155 Ohio Catholic FCU	X		X	X		X		X	X
3430 Cumberland County FCU				X		X		X	
242 Lake State FCU									
197 VacationLand FCU					X		X		X
3150 Prospera CU									
178 Allegius CU							X		
135 North Central Area CU									
750 West Michigan CU	X		X						
3225 Ripco CU		X					X		
126 Isabella Community CU				X		X		X	
229 Building Trades FCU									
3819 Taunton FCU	X				X		X		
3300 Harris County FCU									
204 Grand Valley Co-op CU		X			X		X		
176 Community West CU	X		X				X		X
137 Parkside CU				X		X		X	
169 United Educational CU									
172 Glacier Hills CU			X						
190 TBA CU	X			X	X	X	X	X	
134 First Trust CU	X			X		X		X	
129 Quest FCU	X	X							
114 Delta County CU			X	X	X	X	X	X	
186 Meijer CU									
3460 Horizon Utah FCU									
146 Straits Area FCU									
660 San Antonio Citizens FCU			X						
500 Community CU									
156 Madison County FCU			X						
195 Community Schools CU		X							
410 Forest Area FCU									
149 Aberdeen FCU				X		X		X	
192 District Government Emp FCU		X							
250 River Valley CU	X				X		X		
600 Peninsula FCU									
142 Sioux Empire FCU				X	X	X	X	X	
550 Western Division FCU									
3807 Jefferson FISCO				X		X		X	
122 Awakon FCU					X		X		
3420 Tahquamenon Area CU									
115 AAC CU	X						X		X
225 Community Driven CU									
113 Clarkston Brandon Community CU									
188 Highmark FCU							X		

# Lending Services

CU Name CU# (Sorted by Number of Members)	Lender*RE (Real Estate Svcs)	Lender*VP Collections	Prime Alliance (Mortg Apps)	WebLender	RouteOne	Retailer Direct	DealerTrack	XIDirect	CU Student Choice
450 Wexford Community CU									
218 Oak Trust CU		X		X		X	X	X	
185 First Financial CU		X							
430 Muskegon Co-op CU	X				X		X		
246 Florida Hospital CU									
171 CommStar CU		X	X				X		
770 Lakeview CU									
132 Besser CU	X								
138 H.P.C. CU									
141 Calcite CU									
3823 K-State FCU									
350 Filer CU				X	X	X		X	X
236 State Transportation Empl. CU		X							
3907 United Advantage NW FCU									
209 Best Advantage CU									
670 Brewery CU							X		
217 NorthStar CU									
530 Illinois Educators CU					X				
680 FEDCom CU									
240 East Traverse Catholic FCU									
124 AAA FCU									
310 FOCUS CU				X		X		X	
3803 Tri-Rivers FCU				X		X		X	
3922 South Bay CU				X		X		X	
182 Sentinel FCU									
131 Allegan Community FCU									
203 NorthPark Community CU				X		X	X	X	
221 Riverview CU									
125 Rogue River Community CU									
184 Lake Huron CU					X		X		
161 Northern Hills FCU							X		
205 Amalgamated CU									
3025 Services Center FCU				X		X		X	
740 Kent County CU									
157 Lenco CU									
480 Community First FCU									
231 Birmingham Bloomfield CU									
3913 Primesource CU									
196 Rapid City Telco FCU									
212 Lower East Side People's FCU									
280 Gratiot Community CU									
198 CU Plus	X								
3912 Printing Industries CU									
232 Greensboro Municipal FCU		X							X
590 Greater Metro FCU									
170 Muskegon Governmental Empl. FCU	X								
173 New Horizons CU	X			X		X		X	
191 Bay Area CU									
3822 Calcasieu Teachers & Empl. CU									
219 Advantage CU					X		X		
153 First United FCU	X		X	X	X	X	X	X	
226 Port Conneaut FCU									
490 Governmental Empl. CU									
210 Grand Rapids Family CU		X		X		X	X	X	
183 SMART Federal									
3820 MUNA FCU									
3914 Cheney FCU									
213 Element FCU							X		
340 Safe Harbor CU									
144 Aeroquip CU	X								
151 Tri-Cities CU	X								
3805 First Neshoba FCU									

# Lending Services

CU Name CU# (Sorted by Number of Members)	Lender*RE (Real Estate Svcs)	Lender*VP Collections	Prime Alliance (Mortg Apps)	WebLender	RouteOne	Retailer Direct	DealerTrack	XIDirect	CU Student Choice
174 Firefighters CU									
380 Thornapple Valley Community CU									
233 Greater Niles Community FCU									
241 Horizon Community CU									
3813 Pensacola Government FCU									
11 Progressive CU									
127 GR Consumers CU				X		X		X	
202 EdCo Community CU					X				
3920 RAFCU									
270 Generations Family FCU									
247 Peoples Choice CU									
790 Catholic United Financial CU									
3811 Old Ocean FCU									
10 Western Districts Members CU	X		X						
3917 Mountain River CU									
248 Wakota CU									
3916 1st Valley CU									
243 Village Community CU									
730 Saginaw County Empl. CU							X		
255 Toro Empl. CU									
117 Madison CU									
211 Neighborhood Trust FCU									
3908 Blue Mountain CU									
3924 Inland Valley FCU									
3919 Puget Sound FCU									
3910 Media City Community CU									
640 Grand Trunk (BC) Empl. FCU									
80 Auto-Owners Associates CU									
70 Rockford Community FCU									
650 County-City CU									
90 Newaygo County Service Empl. CU									
520 Evergreen CU									
116 Thunder Bay Area CU									
40 Michigan Coastal CU									
620 Port City FCU									
194 PEF FCU		X							
128 Alpena Community CU									
260 Big Dutch Fleet CU									
60 Kenowa Community FCU									
123 Consumers FCU									
570 Lakeshore FCU	X								
3925 Cal Poly FCU									
223 Public Service CU									
216 Cincinnati Interagency FCU									
3991 United Financial CU									
177 Chiropractic FCU									
164 Sarasota Municipal Empl. CU									
158 Greater Wayne County FCU									
201 Des Moines Police Officers' CU									
3905 CALCOE FCU				X		X	X	X	
189 ROME CU									
3909 Spokane Law Enforcement CU									
3808 SAFE CU									
3026 Vermillion FCU									
234 DeTour Drummond Community CU									
3809 Allied CU									
3915 Pacific Northwest CU									
3923 Northland CU									
120 Northwest Consumers FCU		X							X
3027 Sisseton Wahpeton FCU									
3901 Spokane Firefighters CU									
152 First Choice CU									

# Lending Services

CU Name CU# (Sorted by Number of Members)	Lender*RE (Real Estate Svcs)	Lender*VP Collections	Prime Alliance (Mortg Apps)	WebLender	RouteOne	Retailer Direct	DealerTrack	XIDirect	CU Student Choice
290 SB Community FCU									
370 Farm Bureau Family CU									
162 Great Lakes Members CU									
3821 Birmingham Police FISCO									
30 ATL FCU	X	X					X		
700 Country Heritage CU									
3804 Elizabeth NJ Firemens FCU									
251 1st City CU									
3812 Mobile Postal Empl. CU									
220 Bissell Empl. CU									
3911 Newrizons FCU									
245 Gabriels Community CU									
215 Chippewa Eagle FCU									
390 Muskegon Consumers Power CU									
3903 Spokane Media FCU									
3902 Amicus FCU									
3921 Valley Educators CU									
206 East River Development Alliance FCU									
224 Florida Customs FCU									
3814 Marvel City FCU									
3970 Sunkist Empl. FCU									
3801 Progressive FCU									
150 West Michigan Postal Service FCU	X								
3810 Evonik Empl. FCU									
3817 City of Trenton Empl. CU									
3802 St. Joseph's Broadmoor FCU									
239 Lakota FCU									
228 Stepping Stones Community FCU									
3806 HOPE FCU									
237 Internet Archive FCU									
<b>TOTAL/COUNT</b>	24	15	17	31	20	31	34	31	11
% of CUs that use the feature	11%	7%	8%	14%	9%	14%	16%	14%	5%

# Management, Marketing, & Member Services

CU Name CU# (Sorted by Number of Members)	5300 Reporting/Analysis Tools	5300 Upload to NCUA	Xtend Member Reach Svcs	Shared Branching	Experian AS Level 1	Qualifile
3325 Fox Communities CU						
200 Honor CU	X	X	X	X		
249 Kellogg Community FCU						
227 Day Air CU			X			X
133 Alpena Alcona Area CU			X	X		X
199 Heartland CU (Springfield)			X	X		
112 Frankenmuth CU	X	X	X	X		
147 Pathways Financial CU			X			
3450 Superior Choice CU			X			
148 Affinity Group CU	X	X	X	X		
166 Detroit Metropolitan CU				X		
720 CorePlus FCU						
222 Park City CU			X			
238 Kalsee CU						
93 Unison CU						
235 MidUSA CU	X					X
187 Heartland CU (Madison)						
145 Wauna FCU	X	X				
420 Service 1 FCU	X		X	X	X	
155 Ohio Catholic FCU	X	X				
3430 Cumberland County FCU			X			X
242 Lake State FCU						
197 VacationLand FCU			X			
3150 Prospera CU						
178 Allegius CU	X	X		X		
135 North Central Area CU	X	X	X	X		
750 West Michigan CU	X	X	X	X		X
3225 Ripco CU			X			X
126 Isabella Community CU	X	X		X		
229 Building Trades FCU			X			X
3819 Taunton FCU						
3300 Harris County FCU			X			
204 Grand Valley Co-op CU	X		X	X		
176 Community West CU			X	X		
137 Parkside CU	X	X	X	X		
169 United Educational CU			X	X		
172 Glacier Hills CU						X
190 TBA CU	X	X	X	X		
134 First Trust CU			X	X		
129 Quest FCU	X			X		
114 Delta County CU			X	X		
186 Meijer CU			X	X		
3460 Horizon Utah FCU						
146 Straits Area FCU				X		
660 San Antonio Citizens FCU	X	X	X			
500 Community CU	X		X			
156 Madison County FCU			X			
195 Community Schools CU				X		
410 Forest Area FCU	X	X		X		
149 Aberdeen FCU			X	X		
192 District Government Emp FCU						
250 River Valley CU				X		
600 Peninsula FCU	X		X			
142 Sioux Empire FCU			X	X		
550 Western Division FCU						
3807 Jefferson FISCO						
122 Awakon FCU	X	X		X		
3420 Tahquamenon Area CU						
115 AAC CU				X	X	
225 Community Driven CU	X			X		
113 Clarkston Brandon Community CU	X	X		X		
188 Highmark FCU	X	X		X		



# Management, Marketing, & Member Services

CU Name CU# (Sorted by Number of Members)	5300 Reporting/Analysis Tools	5300 Upload to NCUA	Xtend Member Reach Svcs	Shared Branching	Experian AS Level 1	Qualifile
450 Wexford Community CU	X			X	X	
218 Oak Trust CU	X		X			
185 First Financial CU	X		X	X		
430 Muskegon Co-op CU				X		
246 Florida Hospital CU						
171 CommStar CU	X	X				
770 Lakeview CU			X			X
132 Besser CU			X	X		X
138 H.P.C. CU						
141 Calcite CU	X		X	X		
3823 K-State FCU						X
350 Filer CU				X		
236 State Transportation Empl. CU						X
3907 United Advantage NW FCU			X			
209 Best Advantage CU	X	X	X			
670 Brewery CU			X			
217 NorthStar CU	X		X			
530 Illinois Educators CU	X	X	X			
680 FEDCom CU	X	X	X	X		
240 East Traverse Catholic FCU				X		
124 AAA FCU			X			
310 FOCUS CU	X	X	X			X
3803 Tri-Rivers FCU						
3922 South Bay CU						X
182 Sentinel FCU	X		X	X		
131 Allegan Community FCU						
203 NorthPark Community CU	X		X			
221 Riverview CU						
125 Rogue River Community CU	X			X		
184 Lake Huron CU	X	X		X		
161 Northern Hills FCU			X	X		
205 Amalgamated CU	X	X		X		
3025 Services Center FCU						
740 Kent County CU			X	X	X	
157 Lenco CU			X			
480 Community First FCU				X		
231 Birmingham Bloomfield CU	X			X		
3913 Primesource CU			X	X		
196 Rapid City Telco FCU				X		
212 Lower East Side People's FCU	X	X		X		
280 Gratiot Community CU				X		
198 CU Plus				X		
3912 Printing Industries CU						
232 Greensboro Municipal FCU	X	X				
590 Greater Metro FCU			X			
170 Muskegon Governmental Empl. FCU			X	X		
173 New Horizons CU	X					
191 Bay Area CU						
3822 Calcasieu Teachers & Empl. CU						
219 Advantage CU	X	X	X			
153 First United FCU	X	X	X	X		
226 Port Conneaut FCU	X	X		X		
490 Governmental Empl. CU						
210 Grand Rapids Family CU	X	X	X	X		
183 SMART Federal						
3820 MUNA FCU						
3914 Cheney FCU			X			
213 Element FCU	X	X	X			
340 Safe Harbor CU	X	X		X	X	
144 Aeroquip CU				X	X	
151 Tri-Cities CU				X		
3805 First Neshoba FCU						

# Management, Marketing, & Member Services

CU Name CU# (Sorted by Number of Members)	5300 Reporting/Analysis Tools	5300 Upload to NCUA	Xtend Member Reach Svcs	Shared Branching	Experian AS Level 1	Qualifile
174 Firefighters CU	X	X				
380 Thornapple Valley Community CU	X			X		
233 Greater Niles Community FCU				X		X
241 Horizon Community CU						
3813 Pensacola Government FCU						
11 Progressive CU	X			X	X	
127 GR Consumers CU	X	X	X	X		
202 EdCo Community CU			X			
3920 RAFF FCU						
270 Generations Family FCU			X	X	X	
247 Peoples Choice CU						
790 Catholic United Financial CU						
3811 Old Ocean FCU						
10 Western Districts Members CU			X	X		
3917 Mountain River CU						X
248 Wakota CU				X		
3916 1st Valley CU				X		
243 Village Community CU						
730 Saginaw County Empl. CU						
255 Toro Empl. CU						
117 Madison CU			X			X
211 Neighborhood Trust FCU				X		
3908 Blue Mountain CU				X		
3924 Inland Valley FCU						X
3919 Puget Sound FCU			X			
3910 Media City Community CU						X
640 Grand Trunk (BC) Empl. FCU				X		
80 Auto-Owners Associates CU	X	X				
70 Rockford Community FCU				X		
650 County-City CU						
90 Newaygo County Service Empl. CU						
520 Evergreen CU			X			
116 Thunder Bay Area CU	X	X		X		
40 Michigan Coastal CU			X	X		
620 Port City FCU				X		
194 PEF FCU	X					
128 Alpena Community CU			X	X		
260 Big Dutch Fleet CU						
60 Kenowa Community FCU				X		
123 Consumers FCU				X		
570 Lakeshore FCU			X	X		
3925 Cal Poly FCU			X			
223 Public Service CU	X	X	X			
216 Cincinnati Interagency FCU			X			
3991 United Financial CU						
177 Chiropractic FCU				X		
164 Sarasota Municipal Empl. CU			X	X		
158 Greater Wayne County FCU						
201 Des Moines Police Officers' CU			X			
3905 CALCOE FCU				X		X
189 ROME CU						
3909 Spokane Law Enforcement CU						
3808 SAFE CU						
3026 Vermillion FCU						
234 DeTour Drummond Community CU				X		
3809 Allied CU						
3915 Pacific Northwest CU			X	X		
3923 Northland CU				X		
120 Northwest Consumers FCU	X	X	X	X		
3027 Sisseton Wahpeton FCU						
3901 Spokane Firefighters CU				X		
152 First Choice CU	X		X			

# Management, Marketing, & Member Services

CU Name CU# (Sorted by Number of Members)	5300 Reporting/Analysis Tools	5300 Upload to NCUA	Xtend Member Reach Svcs	Shared Branching	Experian AS Level 1	Qualifile
290 SB Community FCU			X	X		
370 Farm Bureau Family CU			X			
162 Great Lakes Members CU				X		
3821 Birmingham Police FISCO						
30 ATL FCU	X	X	X	X		X
700 Country Heritage CU						
3804 Elizabeth NJ Firemens FCU						
251 1st City CU						
3812 Mobile Postal Empl. CU						
220 Bissell Empl. CU				X		
3911 Newrizons FCU				X		
245 Gabriels Community CU						
215 Chippewa Eagle FCU						
390 Muskegon Consumers Power CU	X	X				
3903 Spokane Media FCU				X		
3902 Amicus FCU			X			
3921 Valley Educators CU						
206 East River Development Alliance FCU						
224 Florida Customs FCU	X	X				
3814 Marvel City FCU						
3970 Sunkist Empl. FCU						
3801 Progressive FCU						
150 West Michigan Postal Service FCU	X			X		
3810 Evonik Empl. FCU						
3817 City of Trenton Empl. CU						
3802 St. Joseph's Broadmoor FCU						
239 Lakota FCU						
228 Stepping Stones Community FCU						
3806 HOPE FCU						
237 Internet Archive FCU	X	X		X		
<b>TOTAL/COUNT</b>	<b>63</b>	<b>41</b>	<b>79</b>	<b>94</b>	<b>8</b>	<b>21</b>
<b>% of CUs that use the feature</b>	<b>29%</b>	<b>19%</b>	<b>37%</b>	<b>44%</b>	<b>4%</b>	<b>10%</b>

# Explanation of Features

Items marked with an asterisk (\*) are new since the last published Peer Analysis. **Remember that this is NOT an exhaustive list of all CU\*BASE features. See Page 1 for more details.**

## ACCOUNTING / BACK OFFICE

Auto Non>Returns (Courtesy Pay)	Using the CU*BASE Automated Non>Returns feature to allow members to post electronic items to a negative balance for a fee.
Online Credit Cards	Credit unions processing credit cards in an online environment through CU*BASE.
OTB Credit Cards	Use of the Off Trial Balance (OTB) system to track member credit cards.
OTB Loans/Savings	Use of the Off Trial Balance (OTB) system to track loans, such as mortgages or student loans, as well as saving accounts, such as investment accounts through a brokerage, not handled by normal CU*BASE processes.
Xtend SRS Bookkeeping Services	Routine daily accounting tasks are handled by a member of the Xtend SRS (Shared Resources and Staff) Bookkeeping team.
Xtension Call Center Services	Phone center member services, marketing outreach, and other Call Center services provided by the Xtension Call Center including live chat.

## AUDIT & COMPLIANCE

Concentration Risk Analysis	In depth, five-step analysis of risk concentration within the credit union's portfolio.
Annual BSA Review	Assessment of credit union risk based on implemented BSA/AML programs.
Annual ACH Review	Receiving and originating activities are examined as well as review of risk exposure due to customer service and treasury payment activities.
Suspicious Activity Monitoring	Independently requested service for daily monitoring of suspicious activity monitoring. May be included with Xtend Audit Link package.
Employee Audit/File Maintenance Review	Independently requested service for review and reporting of employee accounts for identification of suspicious activity.
Xtend Audit Link	Phone center member services, marketing outreach, and other Call Center services provided by the Xtension Call Center including live chat.

## ELECTRONIC SERVICES & E-DOCUMENT STRATEGIES

It's Me 247 Online Banking (Mbrs Logged In)	For credit unions offering online banking services, the number of members who have logged in since 12/31/12.
% of Membership	Calculated by dividing the # of members who have logged in since 12/31/12 by the total # of members.
E-Statements (Mbrs Enrolled)	For credit unions offering e-statements through online banking, the number of members enrolled (as of 12/31/12).
% of Membership	Calculated by dividing the # of members enrolled as of 12/31/12 by the total # of members.
% of Active Online Banking Mbrs	Calculated by dividing the # of members enrolled as of 12/31/12 by the # of members that have logged in to online banking at least once since 12/31/12.
EasyPay Bill Payment: Powered by...	Indicates the third-party partner used to offer Online Bill Payment services to members via <b>It's Me 247</b> online banking: Fiserv ( <i>formerly CheckFree</i> ) or iPay.
EasyPay Bill Payment (Mbrs Enrolled)	For credit unions offering EasyPay Bill Payment services (powered either by Fiserv or iPay), the number of members <i>enrolled</i> as of 12/31/12.
% of Membership	Calculated by dividing the # of members enrolled as of 12/31/12 by the total # of members.
% of Active Online Banking Mbrs	Calculated by dividing the # of members enrolled as of 12/31/12 by the # of members that have logged in to online banking at least once since 12/31/12.
It's Me 247 Mobile Web Banking	Allowing members to access <b>It's Me 247</b> online banking via the special Mobile Web

	version, which is optimized for web-capable mobile devices. <i>Available to all CU*BASE clients at no charge to credit unions or members.</i>
*It's Me 247 Mobile Text Banking	Allowing members to perform one- and two-way transactions via text on their mobile device.
*MoneyDesktop	Indicates whether a credit union is using MoneyDesktop's Personal Financial Management (PFM) application integrated with online banking.
*Primary e-Document Vault	Indicates what e-document vault environment the credit union is utilizing.
*Member Document Portal	Allows members to access other scanned documents from online banking, outside of just e-statements.
Checklogic (Branch Capture)	Using branch check capture and electronic imaging forward processing tools from eDOC Innovations.
*Checklogic Mobile	Mobile deposit capture product from eDOC Innovations.
*Checklogic Lite (Merchant Capture)	Allows merchants and members to deposit checks electronically from their home or business.
*ProDOC Packages (e-Sign)	Allows members to sign credit union forms electronically, safely and securely.

## LENDING SERVICES

Lender*RE (Real Estate Services)	Day-to-day real estate services for your mortgage loans provided by our team of Lender*VP mortgage professionals, including escrow processing and member support services.
Lender*VP Collections	Day-to-day collections services handled for your delinquent and negative-balance accounts by the Lender*VP team of collections professionals.
Prime Alliance (Mortgage Applications)	Use of the web-based mortgage application and origination tool ("from App to Close!") through a partnership with Prime Alliance.
WebLender	Call center app for facilitating lending.
RouteOne	Drive business to your loan queue with this indirect lending vendor interface.
RetailerDirect	Allows credit unions to partner quickly and easily to provide financing with a wide range of organizations from doctors, funeral homes, dealerships, and more.
DealerTrack	Web-based software solution with integrated interface to CU*BASE for indirect lending.
XtDirect	Loan lead "hotline" that feeds credit union CU*BASE lending pipeline.
*CU Student Choice	Preferred vendor for processing of student loans.

## MANAGEMENT, MARKETING, & MEMBER SERVICES

5300 Reporting/Analysis Tools	Using the CU*BASE 5300 Call Report feature to configure automated calculation routines and completing your quarterly Call Report online.
5300 Upload to NCUA	Uploading 5300 Call Report data from CU*BASE directly to the NCUA's web-based tool using CU*BASE tools.
Xtend Member Reach Services	Direct-to-member marketing services provided by Xtend Member Reach, including weekly outbound email, online banking messages, and audio response contacts with members.
Shared Branching	Providing Shared Branching services to members of other CU*BASE CUs.
*Experian AS Level 1	Providing verification of name, address, social security number, date of birth, driver's license number, and telephone number and alerts when high-risk individuals are found.
*Qualifile by ChexSystems	Integrated risk assessment feature to assist with approval decisions on new accounts and memberships.



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