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Online *
PRICING GUIDE
CU*ANSWERS





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PRICING PHILOSOPHY

One of the cornerstones of our industry is adherence to the cooperative principles that differentiate credit unions from other financial services providers. Like your credit union, CU*Answers is also a cooperative, 100% owned by our customer-owners. As such, we feel it is a mandate to provide full disclosure when it comes to pricing of our products and services so we can walk the talk on our philosophy of charging only when we have to, not simply because we can.

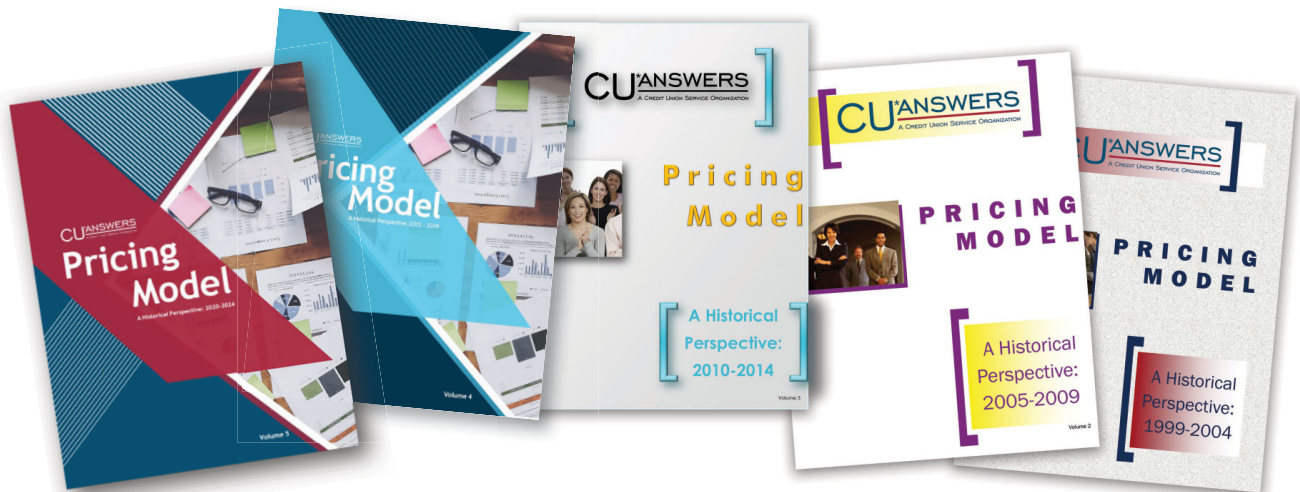
For our CUSO, pricing our offerings is very straight forward: we take on the perspective of a customer-owned partner whose ultimate goal is the financial success of the credit unions we serve. Our pricing models are designed to help facilitate the growth and sustainability of our credit union partners while investing in their futures through shared technology development, and, as importantly, **ownership of that technology. THE MANUFACTURER'S ADVANTAGE.**



To that end, we believe that the pricing in this year's Guide meets our goal of being **disruptive to the established core data processing pricing methodology** that exists in our industry. The sheer breadth and depth of our offerings is a source of pride for our cooperative. With that in mind, I encourage your teams to get familiar with our CU*Answers Online Store, an excellent reference catalogue that gets updated periodically throughout the year. I hope that this document is a catalyst for all who read it to dig a little deeper into not only our products and services, but also our business model and our people.

Have a great 2025!

Scott Collins
EVP of National Sales and Marketplace Relationships
scollins@cuanswers.com



THE 7 CORNERSTONES OF THE PRICING PHILOSOPHY

As a cooperative, we remind ourselves that each and every time a client remits a payment, that paid invoice is an investment, not simply a transaction for services rendered. Therefore, our price should be based on our continued ability to innovate, carry forward as an ongoing concern, and ultimately, add to the collective capital of the credit union system. The expected return from our service is truly not reflected only in a price. It is based on seven simple concepts that we hope our clients will leverage to gain the ultimate return on every dollar they spend on our services:

- 1 The power of ownership
- 2 A focus on utilization
- 3 Be the best you can be
- 4 First to implement
- 5 Guaranteeing the difference
- 6 The value of equity
- 7 Return on investment

LEARN MORE

This Pricing Guide is a snapshot in time, and is modified annually. To fully understand our pricing philosophy as a cooperative CUSO, take a look at our Historical Pricing Perspective Series. Contact the Sales Team for copies at sales@cuanswers.com.

Volume 5 is available at
https://www.cuanswers.com/wp-content/uploads/Historical_pricing_model_2020_2024.pdf

HISTORICAL PERSPECTIVES

- VOLUME 1 : 1999 - 2004
- VOLUME 2 : 2005 - 2009
- VOLUME 3: 2010 - 2014
- VOLUME 4: 2015-2019
- VOLUME 5: 2020-2024

ONLINE PRICING Provided by CU*Answers

SCHEDULE D1	
A. CU*BASE MEMBER PROCESSING <i>(NEW CLIENT CONTRACTS)</i>	Monthly Per Member (excl. AK, HI)
Member Processing Fee <i>(7-year contract commitment—COLA controlled)*</i>	
First 1 - 35,000 Members	\$0.56
35,001 - 45,000 Members	\$0.532
>45,001 Members	\$0.505
Member Processing Fee <i>(5-year contract commitment—COLA controlled)*</i>	
First 1 - 35,000 Members	\$0.58
35,001 - 45,000 Members	\$0.551
>45,001 Members	\$0.523
Member Processing Fee <i>(3-year contract commitment—COLA controlled)*</i>	
First 1 - 35,000 Members	\$0.60
35,001 - 45,000 Members	\$0.57
>45,001 Members	\$0.542
B. CU*BASE MEMBER PROCESSING <i>(SHORT-TERM CONTRACT RENEWAL)</i>	Monthly Per Member
Member Processing Fee <i>(1-year contract renewal)*</i>	\$0.80
Month to Month <i>(very short term option)</i>	Quote Provided <i>(starting at \$0.90)</i>
Closed Member Fee <i>(current tax year)</i>	\$0.23 <i>(previous tax year free)</i>
CU*BASE History Retention <i>(outside standard published retention period)</i>	Quote Provided
Disaster Recovery Fee <i>(layered DR strategy including High Availability)</i>	\$0.0325
<i>Minimum CU*BASE Processing Services Fee \$2,000/month</i>	
<i>*Schedule D1 reflects normal list pricing; final pricing determined by CU signed Agreement and subject to COLA</i>	

SCHEDULE D2		
A. SYSTEM RESOURCE UTILIZATION <i>(CU*Answers Technology Upgrades and Disk Retention)</i>	One Time Charges	Monthly
Additional CU*BASE Transaction Disk Storage <i>(optional)</i>	Quote Provided	Quote Provided
B. E-COMMERCE FEE <i>Includes It's Me 247 with PIB multi-layered security, E-Statements, e-Notices, e-Alerts, Mobile Web Banking, online Audio Response usage fee (up to a \$300 credit for CU installed IVR unit)</i>	One Time Charges	Monthly
# of Members		
1 - 2,000	n/a	Waived
2,001 - 3,000	n/a	\$475
3,001 - 5,000	n/a	\$850
5,001 - 10,000	n/a	\$1,100
10,001 - 15,000	n/a	\$1,660
15,001 - 30,000	n/a	\$2,415
30,001 - 50,000	n/a	\$3,675
50,001 - 75,000	n/a	\$5,250
75,001+	n/a	\$7,875
Account to Account Transfers (A2A) - Billed by MagicWrighter <i>(includes both the debit and credit ACH transaction)</i>	n/a	\$1,995 annual maint. fee (+ \$0.40/txn)
E-Direct Mail <i>(marketing messages sent directly by CU*BASE)</i>	n/a	Free



SCHEDULE D2

C. E-COMMERCE

(MISC. ONLINE BANKING FEES)

One Time Charges

Monthly

It's Me 247 Online Bill Payment and Presentment (conversions from existing bill pay program may incur various 3rd party fee)

VAR Relationships (Bill Pay)

Paymentus (+ other misc. vendor fees*)

Set-up/Implementation Fee

CU*A Programming Fee

Transaction Fee

e-Bill Present

P2P (person-to-person)

P2P only (clients not using Paymentus for BillPay)

Paywatch (fraud detection)

*All Paymentus fees subject to change each July 1st

Quote Provided

Quote Provided

n/a

n/a

n/a at time of launch
(\$500.00 to launch later)

Quote Provided

n/a

n/a

n/a

\$0.681/transaction

\$0.284/active e-Bill

\$0.681/transaction

\$0.681/txn (\$137 min.)

No Charge

iPay/Payrailz (+ other misc. vendor fees)

Set-up/Implementation Fee

CU*Answers Programming Fee

Transaction Fee

Single Sign-on Fee - CUs on CU*A paper

Single Sign-on-Fee – CUs not on CU*A paper

P2P and other Payrailz Services

Quote Provided

Quote Provided

n/a

n/a

Quote Provided

See Online Store

n/a

n/a

\$0.675/transaction

No Charge

\$25

See Online Store

Additional (iPay) Supported Services:

Annual Compliance

Business Bill Pay (smaller business online bill payment suite)

\$529.00

Contact Cards & Payments

n/a

Contact Cards & Payments

Non-VAR Relationships (Bill Pay)

SSO Connectivity/Support Fee (per CU*A supported vendors)

of Members

1 - 3,000

3,001 - 6,000

6,001 - 10,000

10,001 - 15,000

15,001 - 25,000

25,001 - 50,000

50,001+

Client responsible for all CU*A/3rd-party vendor - 1 time and monthly recurring fees

CU/Vendor Negotiated Contract

n/a

n/a

n/a

n/a

n/a

n/a

n/a

n/a

CU/Vendor Negotiated Contract

n/a

\$150

\$250

\$400

\$650

\$1,000

\$2,000

Mobile Banking (powered by CU*Answers)

It's Me 247 Mobile Web Banking

It's Me 247 Text Banking

It's Me 247 Mobile App

CU*Answers

CU Selected 3rd-Party Partner

n/a

n/a

See Page 13

Quote Provided

Free (included in e-Commerce pkg.)

\$.0350/1-2 way text

Free(misc. requests quoted sep.)

Quote Provided

Access to Instant Payment Rails RTP (via CorpOne) and FedNow (Direct to FRB)

Set-up/Implementation Fee

Per Transaction Fee - "Receive"

Per Transaction Fee - "Send"

Monthly Maintenance Fee - (covers both RTP and FedNow)

\$1,500.00

\$0.05 per txn

Quote Provided

\$100.00

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D. OPTIONAL SELF SERVICE CUSTOM BRANDING <i>(VIA INTERNET RETAILER SUPPORT CENTER - IRSC)</i>	One Time Charges	Monthly
Video Customization Service <i>(ability to brand It's Me 247 how-to-videos with CU log, text, voice, software display options)</i>	Quote Provided	n/a

F. AUDIO RESPONSE FEES	One Time Charges	Monthly
Applicable WATS Line Charge <i>(shared with multiple CUs)</i>	n/a	\$0.025/minute
Dedicated CU*Talk Phone Number	n/a	\$25

G. SERVICE CHARGES AND PROCESSING CHARGES Charges	One Time	Monthly
Dormancy Fee Program <i>(by CU*A Operations)</i>	n/a	\$17.50/run
Financial Institution Data Match <i>(FIDM)</i>	n/a	\$125/quarter
OFAC Data Match Processing	n/a	\$10
Payroll File Processing <i>(receive/post)</i>	n/a	\$20/run
Service Charge Processing <i>(by CU*A Operations) (various account, minimum balance, transaction, and custom options)</i>	n/a	\$17.50/run

H. ATM, DEBIT AND CREDIT CARD PROCESSING <i>(INSTANT CARD ISSUE OPTIONS AVAILABLE)</i>	One Time Charges	Monthly
ATM/Debit Transactions <i>(online; tiered rates—w/o online credit card servicing; WAIVED FOR CREDIT UNIONS LESS THAN 2,000 MEMBERS)</i>		
First 75,000 transaction	n/a	\$0.0550 each
>75,001 transactions	n/a	\$0.0448 each
EFT Tiered Cap Structure		
139,259 - 250,000 transactions	n/a	\$7K cap
250,001 - 500,000 transactions	n/a	\$8.5K cap
500,001 - 750,000 transactions	n/a	\$10K cap
750,001 - 1.5M transactions	n/a	\$12K cap
1.5M - 2M transactions	n/a	\$15K cap
>2M transactions	n/a	\$18.5K cap
ATM/Debit Transactions <i>(online; tiered rates- with online credit card servicing) WAIVED FOR CREDIT UNIONS LESS THAN 2,000 MEMBERS)</i>		
First 75,000 transactions	n/a	\$0.0509 each
All above 75,001 transactions	n/a	\$0.0407 each
EFT Tiered Cap Structure		
153,285 - 250,000 transactions	n/a	\$7K cap
250,001 - 500,000 transactions	n/a	\$8.5K cap
500,001 - 750,000 transactions	n/a	\$10K cap
750,001 - 1.5M transactions	n/a	\$12K cap
1.5M - 2M transactions	n/a	\$15K cap
greater than 2M transactions	n/a	\$18.5K cap

H. ATM, DEBIT AND CREDIT CARD PROCESSING <i>(INSTANT CARD ISSUE OPTIONS AVAILABLE)</i>	One Time Charges	Monthly
ATM/Debit Card - Core Online Interface Existing online vendor set-up New online vendor set-up <i>(per network)</i>	\$9,000 Quote Provided	n/a n/a
Batch Certification for Credit, Debit/ATM Other Vendors	\$9,000	n/a
ATM/Debit Card - Online to Online Conversion Implementation Online Certification, if required Batch Certification, if required Mass Reissue, if required	\$5,000 Quote Provided \$9,000 \$3,750	n/a n/a n/a n/a
Credit Card - Online to Online Conversion Implementation Online Certification, if required Batch Certification, if required Mass Reissue, if required	\$5,000 Quote Provided \$9,000 \$3,750	n/a n/a n/a n/a
Credit Card - Batch to Online Conversion Implementation Mass Reissue, if required	No CU*A Charge \$3,750	n/a n/a
Credit Card Transactions <i>(online; per debited transaction)</i>	n/a	\$0.08/each
New Vendor Interface Debit Credit	Quote Provided Quote Provided	n/a n/a
Miscellaneous Requests Credit, ATM/Debit Mass Reissue Compromised Card Projects Limited Floods New Credit, Debit/ATM BIN <i>(no cert)</i> <i>(up to 3 BINs, then \$100 per additional BIN)</i> Friends and Family Testing	\$3,750 \$3,750 Quote Provided \$500 \$1,000	n/a n/a n/a n/a n/a
Credit Card Rewards Points <i>(file receive/posted)</i> Existing Vendor New Vendor	\$1,000 Quote Provided	\$100 \$100
Zelle offered by CO-OP	Quote Provided	\$250
Credit Card - Batch Process	See Off Trial Balance <i>(OTB section - pg 12)</i>	n/a
Digital Issuance See CU*Answers Online Store and "In the Kitchen" for more information.		


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I. EXTERNAL VENDOR COMMUNICATIONS <i>(DOES NOT INCLUDE 3RD PARTY VENDOR FEES)</i>	One-time Charges	Monthly
FUEL Automated Decision Model <i>(decision modeling)</i>	\$3,500	\$0.05/decision
ACH Processing <i>(per Fedline processing; other vendors quoted separately)</i>	n/a	\$50
ACH Returns and NOCs <i>(assumes CU*BASE processed)</i>	n/a	\$0.80/item
ACH File Correction	\$100	n/a
AIRES File Creation, Balancing & Download to Disk or FTP File <i>(CU*A processed)</i>	n/a	\$50
Bill Payment File Processing <i>(non-supported 3rd-party vendors)</i>	Quote Provided	Quote Provided
Qualifile Risk Assessment	\$500	\$0.50/report
Credit Report Online Archival and Retrieval Data for Non-Booked Loans <i>(60 days plus current month) (no charge for storing credit reports for life of booked loans)</i>	n/a	\$5/additional month
Credit Bureau Reporting <i>(via Metro 2)</i>	\$250	\$20 <i>(reporting to 1 bureau)</i> \$35 <i>(reporting to 2 bureaus)</i> \$45 <i>(reporting to 3+ bureaus)</i>
Credit Bureau Retrieval <i>(Equifax, TransUnion, Experian) via Sync1 Systems (storing credit reports for life of loan, automated debt population to loan application, full marketing/CRM of all member credit reports)</i>	n/a	\$0.75/file accessed <i>(plus applicable bureau fee)</i>
CU*BASE Reports and Statement Transmission Set-up and Download <i>(non-CU*Answers document imaging solutions. Includes daily/monthly CU*BASE reports; regular, credit card and mortgage statements)</i>	\$750	\$150
Dormancy Reset Fee <i>(per occurrence)</i>	\$200	n/a
Kasasa File Transmissions <i>(formerly BancVue)</i>	\$2,500	\$250/month
Vehicle Valuation Services <i>(Integration with App workflow)</i> JD Power (NADA) Kelley Blue Book	n/a n/a	\$60.50/month + \$0.24/val \$35/month + \$0.15/val
Loan Insurance File Processing and Posting <i>(e.g. CPI, CUNA Loan Participation Tracking)</i> Existing Vendor New Vendor	Quote Provided Quote Provided	Quote Provided Quote Provided
CryptoFi Link from Online/Mobile Banking	Quote Provided	Quote Provided

DID YOU FORGET ABOUT ACCOUNTING.CUBASE.ORG? USE IT!

CU*ANSWERS Accounting Services

INCLUDES
 Browsing codes
 Resources
 Frequently Asked Questions
 Meet the Team
 Contact Info



REMEMBER
This site is only available via a CU*BASE connected Terminal!

I. EXTERNAL VENDOR COMMUNICATIONS <i>(DOES NOT INCLUDE 3RD PARTY VENDOR FEES)</i>	One-time Charges	Monthly
3rd-Party LOS (Loan Origination System) <i>offered by Sync1, Meridian Link and CU*Direct</i>	See Ancillary Pricing Guide	See Ancillary Pricing Guide
MCIF Downloads <i>(Raddon)</i>	\$1,000	\$250 annual maint. fee
TruStage Membership File Transmission	n/a	\$100/month or \$100/request
API Monthly Support Fee - See Developer's Help Desk section of the CU*Answers Online Store for more details	No charge if CU*A spec is used by vendor	\$100/month
Miscellaneous File Transmissions - CU requested daily/monthly transmissions <i>(separate from CU*BASE reports/statements)</i> to 3rd-party archival systems; other on demand transmissions, including membership listing requests to 3rd-party vendors	Quote Provided <i>(per frequency required)</i>	Quote Provided <i>(per frequency required)</i>

J. OFF-TRIAL-BALANCE SERVICE <i>(FOR THIRD-PARTY SERVICED MEMBER ACCOUNTS)</i>	One-time Charges	Monthly
OTB Analytics - Dashboard Integrations <i>(of 3rd party data)</i>	Custom Bid <i>(per Dashboard Option)</i>	n/a
OTB Master File Exchange <i>(per OTB vendor supported)</i> Existing OTB Vendor New OTB Vendor	\$500 <i>(minimum)</i>	\$100*
OTB Payment File Exchange <i>(per OTB vendor supported)</i> New or Existing OTB Vendor	\$6,000 <i>(minimum)</i>	Included in Master File fee
OTB SSO Online Links <i>(per OTB vendor supported)</i> Existing OTB SSO Vendor New OTB SSO Vendor	Included in Master File set-up	\$25 <i>(1-3 connections)</i> \$75 <i>(4+ connections)</i>
OTB Transaction File Exchange <i>(per OTB vendor supported)</i> New or Existing OTB Vendor <i>(adding transactions from a 3rd party into CU*BASE)</i>	\$500 <i>(minimum)</i> \$500 <i>(minimum)</i> \$5,000 <i>(minimum)</i>	\$100**/file type/ vendor

*File transmissions from CU*BASE Snapshot Library carry the base \$100 monthly fee. File transmissions coming from CU*BASE FILEXX carry a \$200 monthly fee.

**OTB file types are typically a Balance/status file and a payment file. CU is subject to the monthly recurring for each type of OTB process utilized. Examples: (1) CU has 2 credit card vendors > monthly fee is \$100.00. (2) CU has an OTB credit card vendor and an OTB mortgage vendor > monthly fee is \$100.00 per OTB type, or \$200.00 for this example.



More than just a service provider, CU* Answers Network Services is an extension of your staff with the expertise to cut through the confusion and deliver the solutions you need at a price you can afford.

www.cuanswers.com/solutions/network-services/



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K. CU*ARCHIVE AND DOCUMENT IMAGE SOLUTIONS	One Time	Monthly
MemberPass Authenticate your member from CU*BASE	See Ancillary Pricing Guide	
CU*Forms The future of your forms is available today!	See Ancillary Pricing Guide	
Media Supply (per CU*Answers chosen media type)	n/a	\$10 each
Loan Forms Archiving (+ media)	n/a	\$50/quarter
Receipt Archiving (+ media)	n/a	\$50/quarter
Accts Payable Archiving (+ media)	n/a	\$50/annually
Member Forms/Photo IDs (+ media)	n/a	\$50/quarter
Report Archiving (+ media)		Monthly Fee
# of Members	n/a	\$50
1 - 5,000	n/a	\$100
5,001 - 7,500	n/a	\$175
7,501 - 10,000	n/a	\$300
10,001 - 15,000	n/a	\$600
15,001 +		
Statement Archiving (regular, CCs, & mortgage) (+ media)		Quarterly Fee
# of Members	n/a	\$50
1 - 5,000	n/a	\$100
5,001 - 7,500	n/a	\$175
7,501 - 10,000	n/a	\$300
10,001 - 15,000	n/a	\$600
15,001 +		
Data Transmission (Clients With Their Own Edoc Servers; hybrid - utilizing CU*Answers Archive service)		
Credit Card Archiving	n/a	\$10
Report Archiving	n/a	\$10
Statement Archiving	n/a	\$10
Data Transmission (Clients With Their Own Edoc Servers; fully in-house - CU*Answers Archive service)		
Credit Card Archiving	n/a	\$25
Report Archiving	n/a	\$25
Statement Archiving	n/a	\$25
Re-creation of Archive Media	n/a	\$100 (+ media)
Offsite Media Storage at CU*Answers (original copy)	n/a	\$2.50 (billed annually in advance)
Statement Copies	\$50	\$1.00/page (\$10 min)
CU*Answers Online Imaging Solution (installation and set-up) Receipts, photo IDs, reports, stmts, e-sig capability & CU*BASE supported e-forms (loan & membership forms); subject to CU*A warranty provisions	\$3,000 + applicable SwiftView software license fee, hardware, e-forms programming & T&E (no monthly charge) No fee if only CU*BASE Reports & stmts.	Quote Provided
CU*Answers Enhanced Online Solution	See Ancillary Pricing Guide	See Ancillary Pricing Guide
In-house Imaging Solutions Receipts, photo IDs, loan & misc. forms, loan packaging, member document portal, CU*BASE reports and statements, e-sig capability	See Ancillary Pricing Guide	See Ancillary Pricing Guide
3rd-Party Online or In-House Document Imaging Solution	Quote Provided	Quote Provided

L. SHARED BRANCHING	Cost
Xtend Shared Branching (CU*BASE participating clients)	Xtend Initiative (See www.xtendcu.com for more info)
CO-OP Shared Branch Network (previously CUSC and FSCC)	
Issuer One-time set-up Per transaction fee (plus CO-OP related fees)	\$1,500 No Charge
Acquirer Monthly Branch acquirer processing fee (unlimited branches)	\$250 \$75
Data line - Monthly fee (for either Issuer or Acquirer)	
Other National Shared Branch Networks (one-time and recurring fees)	Quote Provided

M. SPECIAL REQUESTS	Cost
All paper/electronic reports/queries, notices, and print solutions may be viewed and printed at the credit union for no charge. The following are optional for times you wish to use resources to complete a task instead of using your own equipment/staff.	
Notice Transmission Set-up Fee (non Sage Direct)	\$750

N. MISCELLANEOUS PROCESSING CHARGES	Cost
5498, 1099 and/or 1098 Processing and Laser Print (postage separate)	Quoted Annually
AnswerBook, CU*BASE Documentation Guides and Reference Materials	Free Service via Online Help & cuanswers.com
BizLink 247 Manager BizLink 247 Mobile Manager	\$50/month \$50/month
CU*Answers University Online Campus (basic) Full Credit Union Online Campus (via CU*Training Inc.)	Free Service Quote Provided
CU Publisher Self Service (see Online Store for more details) Mobile Manager CU Info Form Generator Request Center Mobile Alerts It's Me 247 Manager MOP Manager Loan Manager	\$50/month \$20/month \$20/month Included \$50/month \$15/month to \$50/month \$25/month to \$100/month \$25/month to \$100/month
Custom Training Edition (CTE) (CU*BASE sandbox using member data of the credit union in a restricted environment) Initial training files configuration, 2 hours remote workstation support (CNS) 4 hours remote staff training (during 1st month), Data refresh/each quarter	\$4,000 set-up fee + \$350/month
CU*BASE Member Demographics (messaging tool for visually comparing member addresses to CU offices and ATM locations)	\$1,000 - \$1,500 (repopulation of data recommended annually - quote provided)
Dividend Regeneration	\$125 each
End of Month Processing Verification	\$50
End of Month Data Re-Load	\$25
Mobile App (plus any 3rd party fees)	\$250 deployment fee (per Operating System)
MACO (Multiple Authentication Convenience Options)	\$2.00/user/year prepaid (\$2.25 true-up)
MEV (Membership Eligibility Verification)	Free

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N. MISCELLANEOUS PROCESSING CHARGES	Cost
Custom Add Ons <i>(Pay Anyone for Payveris, manage cards, launch points/log out URLs, etc.)</i>	Visit IRSC Online Store for Details
Automated CTR Uploads to FinCen	\$10
Custom Online Forms Generator <i>(using the Forms Generator product to create your online forms)</i>	Visit the IRSC Online Store for Details
MAP - Membership Application Process Site <i>(IRSC product)</i> 1 Site 2 + Sites <i>(for targeted SEGS/audiences)</i>	Free \$100 set-up + \$20/month/site
MOP - Membership Opening Process (online) License Verification via Daon Experian Precise ID Verification Account Funding Other Authentication Options	\$1.80/verification prepaid <i>(\$2.25 true up)</i> \$750 set-up fee <i>(billed by Experian)</i> \$1.34/txn <i>(\$50 minimum; billed by Experian)</i> Fees billed to CU by Magic-Wrighter
MAP + <i>(MAP plus Experian Precise ID Verification)</i> 1 Site 2 + Sites <i>(for targeted SEGS/audiences)</i> Experian Precise ID Verification	Free \$100 set-up + \$20/site \$750 + \$1.34/txn <i>(billed by Experian)</i>
TCD/TCR/ITM Setup/Interface <i>(requires CU*A decision to support)</i> Utilizing DynaCash tool option New TCD/TCR vendor and/or new model ITM Integration with Hyosung	Quote Provided <i>(per 3rd-party vendor)</i> Quote Provided Quote Provided; See Online Store
Web Conference <i>(via Zoom)</i>	Free

O. CUSTOM PROGRAMMING	Cost
Check Images <i>(retrieved via single 3rd-party; includes member check and Check 21 "counter kill/on-us" images)</i> Existing CU*BASE supported format Alloya format Other vendor formats	\$2,000 \$2,500 \$3,500
Check Images Retrieved via 3rd-Parties <i>(non-CU*A)</i>	Quote Provided
Check Processor Set-Up Initial Configuration at Conversion Changed Vendor <i>(if not CU*A)</i> New Vendor for CU*A	\$1,500 \$1,500 <i>(minimum)</i> \$5,000 <i>(minimum)</i>
Check Processor <i>(recurring fee - if multiple check processors utilized)</i>	\$100 monthly <i>(each additional)</i>
Corporate Check file <i>(received via third party for check reconciliation)</i>	\$500
Corporate, Starter/Replacement Checks; Money Order Set-up Address Change <i>(only)</i> Corporate Check/Money Order Logo Change Logo Edits <i>(after first 10 days)</i> Signature Change <i>(only)</i>	\$950 \$50 \$275 \$50/hour <i>(1 hour minimum)</i> \$225
Custom Bonus Dividend/Loan Interest Rebate <i>(CU*BASE offers a standard feature for Patronage/Ownership Dividends and Share Bonus Dividend/Loan Interest Rebates)</i>	Quote Provided
Electronic Custom Documents <i>(including loan forms)</i>	Quote Provided
MICR Line Changes to Member/LOC Checks	\$350
Special Programming Requests Credit Union rate 3rd-Party/Vendor rate	\$125/hour <i>(2 hour minimum)</i> \$160/hour <i>(2 hour minimum)</i>

*Note: Custom project prices are "general guidelines" and subject to change per individual project requirements.

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P. CONVERSION, DECONVERSION AND MERGER PROGRAMMING SERVICES	Cost
Client Letter of Intent <i>(to initially lock a desired conversion date – non-refundable; fee applied to CU*BASE conversion)</i>	\$5,000
CU*BASE Conversion Programming <i>(includes standard conversion of data from core processing system only - applicable fees from third-party vendors quoted separately)</i> Initial Staff Training	\$1/member Per applicable T&E <i>(pass thru)</i> (\$4,000 premium fee for approved Holiday conversion)
Bookkeeping - Initial 90-Day Back Office Support <i>(provided by Earnings Edge Accounting Support)</i>	\$4,000
CU*BASE Conversion Support Call Center (1-2 weeks post conversion) Under 3,600 Members 3,601 to 10,000 members Over 10,000 members	\$5,000 <i>(up to 3 agents)</i> \$10,000 <i>(up to 4 agents)</i> \$15,000 <i>(up to 5 agents)</i>
Pre-conversion Outbound Member Contact <i>(via Xtend)</i>	Quote Provided
CU*BASE Deconversion Programming Fee <i>(base fee subject to change)</i>	\$0.65/member <i>(additional fees may apply)</i>
Data Communication Line to CU*Answers <i>(multiple options available)</i>	Quote Provided
Merger Programming Fee	Quote Provided per CU*BASE Merger Guidelines
Online Only Credit Union <i>CU*Answers is prepared to invest in your "Online Only" credit union. Contact our Sales Team (sales_team@canswers.com) to review your vision and discover the incentives that are available to support that vision</i>	Quote Provided

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Q. STATEMENT PRINT/MAIL SERVICES

As a service to CU*BASE processed credit unions, CU*Answers maintains a contractual relationship with Sage Direct for providing laser statement print and mailing services. Currently the costs that are passed through to our clients represent a direct pass-through fee. This relationship provides a level of automated service that allows credit unions to enter mailing instructions through a menu option. This includes the name and number of inserts, when they should arrive at the mailing center, the cutoff date for mailing without the insert, and the contact name at the credit union for verification. This information is forwarded to Sage Direct each month to verify the items received and allows CU*Answers to monitor the process from statement creation through mailing.

Due to consistently declining check volumes and credit unions migrating to e-Statements, this process and related pricing will regularly change in the future. Additionally, as based upon new CU*BASE flexibility for providing statement file formats, should your credit union choose an alternative statement provider, such as Bridgestone Print, other pricing may apply as based upon that vendor relationship and transmission requirements.

Prices below are for statements through Sage Direct only.

Monthly Admin Fee - Regular Member Statements	\$25/month
Monthly Admin Fee - Credit Card Statements	\$25/ month
Forms Warehousing	\$2/month
Monthly Processing/Lasering	\$0.02199/page
Delivery (per CU)	\$3.50/month
Regular Member Statements Only	\$0.0229/page
Regular Member + Credit Card Statements	\$0.0373/page



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Q. MAILING SERVICES <i>(ACCOUNT, CREDIT CARD, MORTGAGES - ASSUMES SAGE DIRECT)</i>	Cost
Bursting <i>(using CU*Answers mailing services)</i>	\$6.90/1,000 pieces
Bursting <i>(not using CU*Answers mailing services)</i>	\$6.90/1,000 pieces
Folding	\$6.90/1,000 pieces
Inserting <i>(including statements and inserts up to 3 pieces, sorting and metering)*</i>	\$29.90/1,000 pieces (+ envelopes and postage)
Multiple Pages	\$23/1,000 pieces
Additional Inserts <i>(unmatched)</i>	\$4.40/1,000 pieces
Miscellaneous Fees <i>(i.e. late inserts received, insert info missed deadline, etc)</i>	\$50 or \$100/occurrence <i>(as defined within member insert statement guidelines)</i>
Paper Stock <i>(duplex)</i>	\$24.59/1,000
Paper Stock <i>(credit cards)</i>	\$37.04/1,000
Statement Envelopes	\$37.60/1,000
Courtesy Reply Envelopes	\$40.25/1,000
ALL SAGE DIRECT FEES SUBJECT TO CHANGE	

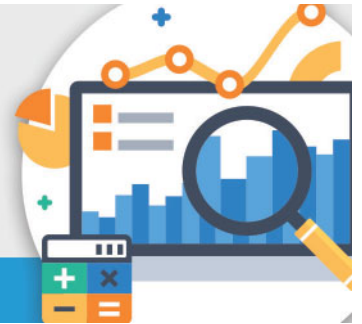
R. OPTIONAL SERVICES	Cost
CASS Certification <i>(for non-CU*Answers prepared statements)</i>	\$100/CASS run
Loan Notices Printing Service <i>(HELOC/LOC - processed through Sage Direct)</i>	\$800 <i>(minimum)</i> one-time set-up \$100/month + \$0.09 each + postage/ handling
Member Notice Printing Services <i>(processed through Sage Direct)</i>	\$500 one-time set-up \$0.20 each + postage
Member Selected Statement Styles <i>(multiple format statement styles as provided by chosen statement vendor)</i>	Quoted/statement provider
Mortgage Statement Processing <i>(through Sage Direct)</i>	\$0.18/statement + postage
Selective Statement Inserts <i>(to targeted member groups per statement mailing)</i>	1st selective insert run - \$150 2nd and above selective insert runs - \$50/ run.
Statement Audits <i>(through Sage Direct)</i>	\$150 + \$0.01/statement
Statement Back Page <i>(recon, disclosure) Set-up & Changes</i>	\$250/occurrence
Statement Digitized Logo Set-up & Changes	\$175
Statement Onserts <i>(graphical advertising message printed on stmt.)</i>	Quoted/statement provider
Statement Transmission <i>(3rd-party - except for Sage Direct or Bridgestone Print)</i>	\$5,000 <i>(minimum)</i> <i>(per stmt. type regular, CC's, mortgages)</i> \$100/occur. <i>(per stmt. type - regular, CC's, mortgages)</i>
<i>*When mailing weight exceeds 1 oz., added postage is required. CUs not mailing through CU*A, handling/ transportation costs for shipping printed pages to the CU's chosen mailer will be billed directly.</i>	Pricing Subject to Periodic Change



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