

The following information is brought to you by your Shared Branching Advisory Council (SCROLL DOWN FOR THEIR MEMO). The SBAC has been hard at work the past few weeks preparing for what promises to be a busy yet exciting 2011 campaign. Some initial thoughts from an Xtend standpoint:

- YOUR network continues to grow, and with it, the SBAC voted during their last meeting to increase the committee from 6 members to 8 and also includes at least one appointed Xtend Board Director. At this past meeting, the SBAC appointed two people who have been very active in the network – Janelle Higgison from River Valley CU and Donna Janiczek from Clarkston Brandon Community CU. Thanks to both for volunteering their time and energy.
- The SBAC will be posting a 2011 meeting agenda during the coming weeks. They felt it was important to have at least one and possibly two open forum meetings during the year to make sure everyone was able to participate in network-related discussions. More to follow.
- CU\*BASE Privacy Settings has been a hot topic (possibly the understatement of the year). At their last meeting, I spent some time with the SBAC debunking some urban myths about Privacy Controls. This is in no way a forced march from Xtend or CU\*Answers, it is simply a powerful tool that many of your network partners (and some examiners) will feel strongly about. For years we have pushed back against examiners who were concerned that Shared Branch Tellers had access to too much information. In response, CU\*Answers embarked on a multi-year project that now includes data masking, Code Words and Out of Wallet questions for authentication... AND THEY GAVE EACH CREDIT UNION THE OPPORTUNITY TO DETERMINE HOW MEMBER INFORMATION PRESENTED OUTSIDE THEIR BRANCHES AND WHAT AUTHENTICATION LEVELS THEY WERE COMFORTABLE WITH.
- I commend the SBAC for letting each individual credit union determine their Privacy settings versus mandating something across the network. Although this makes it impractical for Xtend to send a network-wide Member Reach message to your members as we had hoped, I encourage you to contact Julie Gessner from my team if you would like to discuss a custom message to your members. Please read the committee notes below – **NOTE THERE ARE A COUPLE OF DEADLINES APPROACHING** – and then I would encourage you to send them your comments/questions.
- Lastly, in part, Privacy Controls were developed in response to the authentication challenges faced by call centers (who never see a member face-to-face) and I am excited to announce that the Xtension Call Center is turning on these controls for our inbound clients as you read this. We have been asking for Code Word and Out of Wallet questions since the last release and are pleased to report that the software is working very well. We plan to share our experience using advanced Privacy Controls with the SBAC over time so that they can continue their evaluation on your behalf.

Have a great holiday season!