

Glossary of Products

2022 fiscal year
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Introduction

This document was first introduced to the board of directors in October 2012, and will be updated annually in preparation for the January board meetings. It continues to be presented as a valuable asset in understanding Xtend's execution capabilities and the key brands, themes and concepts related to what we do daily.

The glossary has two major goals: firstly, encouraging its readers to be prepared for an "elevator speech" on its featured initiatives and brands; and secondly, inspiring readers to challenge the value of these said initiatives and brands. We want our audience to add their voices to the "Xtend chorus" — by allowing the opinions of those we service to influence our decision-making, we are ensuring that our brands, products, services and concepts are serving our clients' needs in the marketplace as best as they can.

By employing a document such as the Xtend Glossary of Products, we can ensure that our goals and services stay relevant, evolving and vital to our mutual futures as CUSO leaders, credit union leaders and even the millions of vested members to the credit union industry.

We're a shared resources collaborative,
providing tactical and strategic services
to financial services and businesses,
predominantly credit unions.

About Us

Xtend is very proud of its focus on credit unions.

Since our founding in 2002, our board of directors has consisted of nine credit union executives with a common vision of helping their industry peers stay relevant in the eyes of their members in an increasingly competitive marketplace. This vision translates simply — provide the highest quality service at a price point that sets us apart.

As you explore our company, you will find that we are anything but typical in both the execution of our services and the overall value we provide to our clients, owners and the industry as a whole. Our position focuses on four main objectives: communication, collaboration, connection and execution with an overlying spirit of innovation that encompasses everything we do. By aligning our goals with your business plan, we hope to redefine the credit union's vision of what it means to be partners vested in each other's success.

– Liz Winninger, CEO



Liz Winninger

President & CEO
Xtend



Jason Conrad

VP of Business Development
Xtend Contact Center



Jalyn Lindeman

VP of Communications
Xtend Communications



Danielle O'Connor

VP of Accounting
Xtend Bookkeeping



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My USA CU



Michael Abraham

President & CEO
First Financial CU



Chuck Papenfus

CEO
Inland Valley FCU



Steve Cobb

President & CEO
BlueOx CU

Contact Center

What is it?

A shared member contact center for credit unions, cuasterisk.com network vendors and third-party vendors to communicate with their members. Vendor services will primarily be focused on outbound campaigns related to education, sales and marketing.

Credit union services are a mixture of both outbound and inbound call center support strategies including mobile and web chat.

The Contact Center is, ultimately, an agent representing our credit union partners and all things member service and lending related.

Who owns it?

Xtend

Who drives it?

Xtend & Network Partners

Who leads it?

Jason Conrad, VP of Business Development

Why is it important to credit unions?

- Members receive more service over a larger daily time span (8 AM - 8 PM ET Mon-Fri, with Xtended support until 11 PM ET upon request and 8 AM - 5 PM ET Sat)
- Sharing our resources and staff means better service
- Turns calls into self-directed service enrollment

Why is it important to Xtend?

- A network partner for credit unions to more effectively serve their members and share the expenses and resources
- Inspires credit unions to "get active" on outbound member communications, whether using Xtend's fulfillments or not
- The product that allows us to grab market share outside of CU*BASE and bring in prospective clients
- A major revenue contributor for our CUSO and a substantial up-side growth potential

Branch XT

What is it?

Branch XT is our primary inbound member service call center solution. Xtension agents perform member support tasks based on the rules of engagement defined by each client. By default, each client can leverage our hours of operation (8 AM - 8 PM ET Mon-Fri, with Xtended support to 11 PM ET upon request and 8 AM - 5 PM ET Sat).

Who owns it?

Xtend

Who drives it?

Xtend Contact Center & Network Partners

Who leads it?

Jason Conrad, VP of Business Development

Why is it important to credit unions?

- Cooperative contact center model provided at a disruptive price point
- Directs members to self-service channels
- Additional support customized to a credit union's needs
- Expands credit union hours for nights and weekends
- A critical component to a credit union disaster recovery strategy

Why is it important to Xtend?

- Drives awareness of the XT loan fulfillment brands
- Provides a staffing entry point for new talents to come on board, many of which are new to the credit union industry
- A major revenue contributor for the CUSO with a significant up-side growth potential

Core Direct

What is it?

Core Direct Lending Is an Initiative between Xtend and Lender*VP to create a seamless loan application process for Xtend agents, Loan officers and members as if they were speaking to the credit union directly. Unlike XT direct lending, Xtend will be able take the loan application directly on CU*Base and have it available for loan offices/underwriters immediately. Xtend also works with FUEL decision model applications and is looking into a web based LOS. We are excited for the future of Core Direct & continuing to build and improve the process!

Who owns it?

Xtend

Who drives it?

Xtend Contact Center & Network Partners

Who leads it?

Jason Conrad, VP of Business Development

Why is it important to credit unions?

- Offers additional support for your lending department, meaning fewer missed opportunities
- Pay per call, per app and for booked loans instead of per minute without reentering data
- Loan applications are taken directly on CU*Base offering an easier lending process

Why is it important to Xtend?

- A turnkey approach that should resonate with credit unions of all sizes and facilitate more credit unions utilizing Xtend for after hours and Saturday "loan hot time" hours
- A full service loan application process with options of Fuel decision model processing decisions for applications that provides the opportunity for a premium charge

Web Chat

What is it?

This is the brand describing our inbound online chat solution utilizing Bold 360. Members initiate a chat through their credit union's website, It's Me 247 online banking or the mobile app, and Xtension agents perform member support tasks based on the rules of engagement defined for each client. Each client can leverage our hours of operation (8 AM - 11 PM ET Mon-Fri, and 8 AM - 5 PM ET Sat).

Who owns it?

Xtend

Who drives it?

Xtend Contact Center & Network Partners

Who leads it?

Jason Conrad, VP of Business Development

Why is it important to credit unions?

- Increases access to alternative communication tools
- Provides a solution for online inquiries during Xtension hours of operation
- Drive self-service use with cross-sale offerings by Xtension and live help for online services
- Increase member's time on site and minimize application abandonment

Why is it important to Xtend?

- Drives awareness of Xtend's other Contact Center's brands
- Additional communication channel that fits well into our services offering
- Effective platform management allows for higher service levels while minimizing needed labor hours

Branch ST



What is it?

Branch ST is an outbound initiative Between Xtend and the member to make sure the opening process for membership and loans was seamless. We help new members with questions or concerns as well as assist them with additional financial needs as needed. Branch ST also generates sales leads for online banking, statements, and loan applications as well as 30 day follow ups to ensure the new member is having a positive experience.

Who owns it?

Xtend

Who drives it?

Xtend Contact Center & Network Partners

Who leads it?

Jason Conrad, VP of Business Development

Why is it important to credit unions?

- Branch ST offers a positive experience for new members to the credit union
- Welcoming new members makes them feel valued which increase retention for new members
- Branch ST also verifies information and ensures all information is accurate and up to date for new members and new loans
- Guarantee that your members are kept up to date on products, self-services, promotions and courtesies you offer

Why is it important to Xtend?

- A positive experience is what we all strive for. To connect with members when they join to ensure they have a great experience is essential to creating a relationship that can last a lifetime
- Builds initial relationships with the credit union and common agents the member may interact with
- Allows Xtend to be an integral part of member relationships from the beginning and years to come

Disaster Recovery

What is it?

Disaster recovery is an inbound member service utilized during significant branch outages, such as a natural disaster, power failure, etc. Our disaster recovery service maintains a high-quality, personal member service when you're unable to. The service prides itself on activating rapidly upon notification when needed. Disaster Recovery Support is available 8am – 8pm EST on weekdays, and 8am – 5pm EST on Saturdays.

Who owns it?

Xtend

Who drives it?

Xtend Contact Center & Network Partners

Who leads it?

Jason Conrad, VP of Business Development

Why is it important to credit unions?

- Disaster Recovery is important to credit unions because of its ability to rapidly provide member service support when needed
- When credit unions are experiencing a disaster, this service allows your members to continue to receive quality customer service by phone
- Disaster recovery is an additional layer provided to clients to ensure business interruptions will be minimalized

Why is it important to Xtend?

- Disaster recovery is important to Xtend because our focus is servicing credit unions and building lasting relationships
- Helps drive awareness of Xtend as a trusted solution provider
- Provides a proof point to the credit union that a partner call center can help them meet their ongoing member support needs, even during an unfortunate situation

Contact Unlimited



What is it?

Contact Unlimited is the brand describing our business-to-business (B2B) contact center support for CUSOs and vendors. Primarily, the service provides outbound calls to clients/prospects according to a predefined number of campaigns in any given month.

Who owns it?

Xtend

Who drives it?

Xtend Contact Center & Network Partners

Who leads it?

Jason Conrad, VP of Business Development

Why is it important to credit unions?

- Helps participating partners market, educate and sell services
- Helps credit unions build business lines and brand recognition outside traditional channels

Why is it important to Xtend?

- Allows the ability to nurture outbound sales skills in a more aggressive environment than member calls
- Helps participating partners become more successful
- Expanding Xtend's service offerings beyond only credit unions but to cuso's and other businesses as well

Conversion Support

What is it?

A popular service for credit unions that are converting to a new toolset — whether it be CU*BASE for CU*Northwest or CU*South clients, a new online banking solution for debit or credit card conversion or a change in bill pay providers, Conversion Support is convenient and helpful for clients. Credit unions direct inbound member calls to Xtension post conversion to help handle the increase in volume generated by a technology change.

Who owns it?

Xtend

Who drives it?

Xtend Contact Center & Network Partners

Who leads it?

Jason Conrad, VP of Business Development

Why is it important to credit unions?

- The credit union focuses on an in-person member-facing experience while the CUSO staff's phones ring versus the credit union's phones
- Provides flexibility for staff members to research member issues while still meeting the high service expectations of credit union members during the transition
- Xtend's team of highly trained agents can use their expertise to effectively assist members through the changes while allowing the credit union staff to focus on training in CU*Base

Why is it important to Xtend?

- Significant a-la-carte revenue contributor for the CUSO
- Provides a proof point to the credit union that a partner call center can help them meet their on-going member support needs
- Helps drive awareness of Xtend as a trusted solution provider

Communications

What is it?

The Xtend Communications Team is a member contact business that utilizes the software that both Xtend and our credit union owners have invested in, including CU*BASE and Xtend's communication platform, to electronically communicate directly with members.

Xtend Communications focuses on building member relationships and driving top-of-mind awareness during key points of a member lifecycle. The team utilizes captivating, visually appealing communication tools that can be integrated with an existing marketing program for credit unions of any size.

Who owns it?

Xtend

Who drives it?

Xtend & Network Partners

Who leads it?

Jalyn Lindeman, VP of Communications

Why is it important to credit unions?

- Delivers the right message to the right member at the right time
- Keeps you top of mind for members as a reminder and retention program
- Xtend manages the strategy & daily work, while the credit union is fed opportunity and feedback
- Opportunity for growth among membership and knowledge on tools used (CU*BASE: Query, Member Connect, etc.)

Why is it important to Xtend?

- An example of how a credit union marketer can coordinate their efforts with CU*BASE tools (Query, Member Connect, etc.)
- A network partner for credit unions to more effectively reach their members and share the expenses and resources
- A catalyst for new developments related to member communication products and tools, placing a higher demand or expectation of throughput as the primary driver for new solution development and invention
- Creates an example and working model for driving credit union opportunity and businesses across credit union memberships — a network response to managing day-to-day tactics

Member Reach

What is it?

Member Reach is an ongoing member outreach program that offers more than ongoing electronic communications by providing your credit union with a fully-customizable, fully-managed message library that will boost brand recognition and enhance member loyalty through regular communications. Message Library Examples include: welcoming new members, reminders for CDs reaching maturity, new loans and/or payoff reminders, and more.

What is Member Reach Plus?

An add-on to Member Reach. Leverages member interaction rates to deliver targeted marketing content.

Who owns it?

Xtend

Who drives it?

Xtend Communications & Network Partners

Who leads it?

Jalyn Lindeman, VP of Communications

Why is it important to credit unions?

- Keeps you top of mind & drives awareness among membership base
- Automatically, and consistently, communicates to your members at critical times in the entire member life cycle
- Ability to customize or use Xtend templates for quick and easy set up
- Xtend manages the strategy & daily work, while the credit union is fed opportunity and feedback

Why is it important to Xtend?

- A network partner for credit unions to more effectively reach their members and share the expenses and resources
- Provides a "plug and play" model, driving credit union opportunity and businesses across memberships
- Inexpensive for our credit unions
- Encourages network partners to collaborate to enhance our offering to the network



HTML eStatement Notifications

What is it?

Turn your standard plain-text eStatement Notification into an interactive, action-inspiring notice branded to fit your credit union's style. The eStatement Notification doesn't have to serve as a simple notification that your members' eStatements have been posted — Xtend encourages credit unions to take their marketing strategy to the next level by using this opportunity as another way to effectively communicate promotions offered by your credit union.

Who owns it?

Xtend

Who drives it?

Xtend Communications & Network Partners

Who leads it?

Jalyn Lindeman, VP of Communications

Why is it important to credit unions?

- Additional channel of communication to promote credit union products and services without spending a fortune
- Customizable templates include an embedded link for members to quickly be redirected to their online banking
- Ensures credit union promotions or important notices are delivered to electronic statement users

Why is it important to Xtend?

- Offers cross-team coordination between Operations and Xtend
- Drives opportunity and member engagement for our network credit unions
- Follows the same customization and operation processes as our Member Reach program

eNewsletters

What is it?

Our eNewsletter offering is an easy-to-create digital newsletter offered to members. Stories can be customized by your credit union or you can choose from a library of underwritten articles provided by the IMN team at I Make News, Inc.

Who owns it?

I Make News, Inc.

Who drives it?

Xtend Communications & Network Partners and I Make News, Inc.

Who leads it?

Jalyn Lindeman, VP of Communications

Why is it important to credit unions?

- Drives brand consistency and social sharing opportunities
- Easy set up and simple to manage on a monthly basis
- Provides consistent news that can be customized or selected from a library of financial articles

Why is it important to Xtend?

- DIY and DIT offering for clients
- Residual income
- Pairs well with other Xtend Communications offerings

Custom Messages

What is it?

Custom Messages are the messages that might not fit into a full campaign or ongoing communication programs (RevGen, Member Reach, etc.). These Custom Messages drive awareness or education on those one-off offerings, announcements, promotions, and more. Provides credit unions the option to deliver communications to member's online banking centers or inboxes as plain-text-email or HTML branded emails

Who owns it?

Xtend

Who drives it?

Xtend Communications & Network Partners

Who leads it?

Jalyn Lindeman, VP of Communications

Why is it important to credit unions?

- Build your brand by telling Xtend who and what to communicate with
- Provides quick communications to members without enrolling in ongoing services
- Drive awareness of credit union events, promotions, and more

Why is it important to Xtend?

- It is a critical component of our full service Member Reach offering
- This functionality is only available by engaging Xtend to coordinate the execution
- Generates excitement for our partners based on our ability to push marketing to members in a defined, repeatable manner
- Utilizes CU*Answers campaigns to generate cross-team coordination
- Customization available a-la-carte or packaged with OBC Stories or Member Reach

Campaigns Services

What is it?

Xtend's Campaign Services drive promotional marketing and awareness directly to targeted members. We take on the "heavy lifting" of content creation, execution and management, plus reporting, to allow for credit union staff to focus on internal initiatives or tasks. Each campaign service may include, but is not limited to, data mining, electronic communications, outbound calls, print mail, graphic design, and more.

See below for short summary of each campaign service & product offered by Xtend:

Multi-Channel Campaigns: You select the channels and the topic, Xtend builds the content and executes on your behalf.

Quick Pick: Pre-built content and audiences for quick execution.

Letter Check: Printed checks + letters encouraging balance transfers to CU credit card holders.

CLIP - Credit Limit Increase Program: Non-traditional lending and communications for increasing member credit card limits

Who owns it?

Xtend

Who drives it?

Xtend Communications & Network Partners

Who leads it?

Jalyn Lindeman, VP of Communications

Why is it important to credit unions?

- Build awareness and opportunities within and outside of your membership base
- Compatible with social media – easily plug and play your social media links and drive interest in your pages
- Compatible with CU*BASE software – integration available for automated tracker generation, allowing staff to follow up on potential leads based on survey responses

Why is it important to Xtend?

- DIY or DIT offering for clients
- Utilizes a tool that can easily be trained and implemented
- Expanded outreach beyond credit union members

RevGen Campaigns

What is it?

RevGen is our all-encompassing brand for outbound marketing campaigns that fall outside of the regular member communication efforts. RevGen allows credit union staff to save time and resources while Xtend takes on the "heavy lifting" that may be required to create, launch, and report on your sales initiatives. Campaign Services include, but are not limited to, data mining, electronic communications, outbound calls, graphic design, etc.

Who owns it?

Xtend

Who drives it?

Xtend Communications & Network Partners

Who leads it?

Jalyn Lindeman, VP of Communications

Why is it important to credit unions?

- Make consistent contact with your members to drive loans, increase saving dollars, and/or boost self-directed services
- Create a flow of leads directly to your credit union through call-to-actions within our communications
- Build your brand by targeting members

Why is it important to Xtend?

- Since this is our a-la-carte brand for outbound digital marketing and call campaigns, it presents a significant growth opportunity for the Contact Center as credit unions embrace outbound strategies
- Keeps Xtend campaign teams familiar with different marketing plans and strategies of the credit union world

Custom Graphic Design

What is it?

Custom graphic design is available to showcase promotions, offer creative solutions to current or new marketing needs and provide clients with high quality materials that highlight their brand. We offer custom graphic design options in both print and digital designs. Some of our most popular options for print materials include logos, postcards, flyers, letter checks, buck slips/loan clips, shirt designs, etc. We also offer digital design options including, but not limited to, web and social media banners, social graphics, email layouts.

Who owns it?

Xtend

Who drives it?

Xtend Communications & Network Partners

Who leads it?

Vivian Colligan, Creative Lead

Why is it important to credit unions?

- Custom designs tailored to each credit union and their marketing needs
- Additional marketing to align with their email campaigns
- Affordable pricing for professional design work

Why is it important to Xtend?

- Allows us to offer more services to better serve our credit unions and their members
- Keeps Xtend top of mind when clients are considering having custom graphics designed

New Member Onboarding



What is it?

New Member Onboarding is an email-based onboarding solution focused on creating a warm and friendly environment for new members while educating them on all credit union products and services. It lasts for up to 90 days after membership opening and contains 8 Onboarding Touchpoints. We rely on live data and Dynamic Content to provide a personalized experience for each new member.

Who owns it?

Xtend

Who drives it?

Xtend Communications & Network Partners

Who leads it?

Aaron Hawkes, Assistant Manager of Communications

Why is it important to credit unions?

- Provides flexibility in marketing efforts to offer a digital onboarding program to new members, without all of the manual processing
- Creates a warm and inviting welcome to credit union members, with the goal of product and service education
- Dynamic content, rules, decision splits, and personalized data provide a truly unique experience for new members.
- Helps new members acquire the knowledge and skills they need to make the most out of their membership

Why is it important to Xtend?

- Eases output efforts through automated email progression
- A network partner for credit unions to more effectively reach new members and share the expenses and resources
- Helps credit unions identify the moments that define the customer journey and use them to power 1-to-1 relationships

Journeys

What is it?

Journeys are goal oriented automated communication paths, tailored to individual members engagement or reactions with the credit union. Current Journey topics include Losing the Love, Auto Loan Journeys and Mortgage Journeys.

Journeys manage the progression of communication touchpoints a member receives. Similar to New Member Onboarding, we use Journey Builder to build event-driven triggers that deploy a personalized program to each member. Journeys are equipped with dynamic content, rules, decision splits, and personalized data to provide a truly unique experience.

Who owns it?

Xtend

Who drives it?

Xtend Communications

Who leads it?

Aaron Hawkes, Assistant Manager of Communications

Why is it important to credit unions?

- Dynamic content, rules, decision splits, and personalized data provide a truly unique experience
- Emphasis on personalized interactions through email fosters a greater member experience
- Helps specific new members acquire the knowledge and skills they need to make the most out of their membership
- Helps increase loyalty and retention

Why is it important to Xtend?

- Eases output efforts through automated email progression
- A network partner for credit unions to more effectively reach specific members and share the expenses and resources
- Helps credit unions identify the moments that define the customer journey and use them to power 1-to-1 relationships

OLLE- OnLine Lead Engine



What is it?

OLLE is a web-based lead generating software (OnLine Lead Engine), that encourages audience engagement and captures their insights through contest offerings and incentives. Ask the leading questions to boost product portfolios, increase traffic on social media pages, and grow your membership with this software.

What is Managed OLLE?

Individual online contest campaigns, managed by us and utilizing our OLLE software. Includes contest content, emails and loan lead follow-up phone calls to members.

Who owns it?

Xtend

Who drives it?

Xtend Communications & Network Partners

Who leads it?

Jalyn Lindeman, VP of Communications

Why is it important to credit unions?

- Make consistent contact with your members to drive loans, increase saving dollars, and/or boost self-directed services
- Create a flow of leads directly to your credit union through call-to-actions within our communications
- Build your brand by targeting members

Why is it important to Xtend?

- Extends outreach to out of network clients and non-members
- Presents significant growth opportunities
- Keeps Xtend campaign teams familiar with different marketing plans and strategies of the credit union world and member responses

Social Media Management

What is it?

Social Media Management is one of Xtend's DIY or DIT product offerings that leverages Xtend's Social Portal to connect up to three social media accounts under one login. Credit unions can choose the Self-Service offering to manage their social accounts on their own using our Portal, or they can engage Xtend through our Collaborative Social Media Management offering and we'll take on post creation, scheduling, and reporting, providing expertise and peace-of-mind.

Who owns it?

Xtend

Who drives it?

Xtend Communications

Who leads it?

Jalyn Lindeman, VP of Communications

Why is it important to credit unions?

- Easy organization and management of your digital content calendar in a centralized, online location
- Creates an effective & customized online presence with custom approval workflows, sentiment modeling, keyword social listening, and report building

Why is it important to Xtend?

- DIY or DIT offering for clients
- Utilizes a tool that can easily be trained and implemented
- Expanded outreach beyond credit union members and traditional contact methods



Losing the Love

What is it?

Losing the Love is a member outreach program that focuses on members pulling back from products and services with the credit union and tries to recapture their feedback and interest. Xtend captures member feedback by pushing electronic surveys to those that are "losing the love" of their membership. Examples include: unenrolled from eStatements, lowered aggregate balance, decreased Online Banking activity, and more.

Who owns it?

Xtend

Who drives it?

Xtend Data Analytics & Xtend Communications & Network Partners

Who leads it?

Sarah Ashby, Business Intelligence Manager

Why is it important to credit unions?

- Increase membership retention
- Improve products and services with member feedback provided through surveys
- Provides consistent outreach to members in danger of leaving the credit union

Why is it important to Xtend?

- An example of how a credit union marketer can coordinate their efforts with CU*BASE tools (Query, Dashboards, Member Connect, etc.)
- Enhances our survey program offerings
- Pairs well with our other Member Reach offerings

Marketing Consultation Services

What is it?

Xtend offers three Marketing Consultation Services in partnership with our Data Analytics department. Each consultation service dives deep into credit union marketing efforts and provides detailed suggestions and guidance when it comes to communicating, educating, or promoting to members.

1. **Marketing Plan:** A full-featured Marketing Plan including a customized set of tactics and a tentative content calendar to follow. Available as a one-time service or as an ongoing engagement; reviewed & updated on a quarterly or annual basis.
2. **Marketing Tune-Up:** Xtend marketing experts evaluate 8 key indicators of the credit union's marketing performance and provide recommendations on how to improve.
3. **Social Media Consultation:** Builds digital engagement and creates best practices when it comes to social media marketing strategies. If a credit union is not on social media or doesn't know where to start, our social media consultation sets the path forward.

Who owns it?

Xtend

Who drives it?

Xtend Communications & Data Analytics

Who leads it?

Jalyn Lindeman, VP of Communications
& Sarah Ashby, Business Intelligence Manager

Why is it important to credit unions?

- Provides detail review of marketing effectiveness and opportunities
- An outside perspective that outlines data-backed marketing decisions
- Guided action items and next steps for continuous improvements

Why is it important to Xtend?

- Cross-team collaboration between data and communications
- A network partner for credit unions to reach sales and marketing goals more effectively
- A catalyst for new developments related to member communication products and tools available to the network, (ie: CU*BASE)

Bookkeeping

What is it?

The overarching brand for our back office support offerings. Bookkeeping services include loan servicing, conversion support, plastics support, call report configuration, education and training, daily balancing and stand-in support. Each of these solutions leverages the toolset within CU*BASE as an extension of the credit union staff.

Who owns it?

Xtend

Who drives it?

Xtend & Network Partners

Who leads it?

Danielle O'Connor, VP of Accounting Services

Why is it important to credit unions?

- Immediate and complete back office services activated after just one phone call
- Decreased operating costs
- Accessible back-office standards, best practices and expertise to help leverage the powerful tools built into CU*BASE

Why is it important to Xtend?

- Represents a significant revenue contributor on our CUSO income statement
- Provides a catalyst for new development related to accounting products and tools, placing a higher demand or expectation of throughput as the primary driver for new solution development and invention
- Creates an example and working model for driving credit union opportunity and business across credit union memberships — a network response to managing day-to-day tactics
- Provides an excellent training ground for other positions within the cuasterisk.com network and/or direct hires by credit unions

Base Service

What is it?

Our flagship product offering that was established in 2004 providing a daily balancing of share draft, ACH and ATM/Debit/Credit Card settlements as an extension of the credit union staff.

Who owns it?

Xtend

Who drives it?

Xtend Bookkeeping & Network Partners

Who leads it?

Danielle O'Connor, VP of Accounting Services

Why is it important to credit unions?

- Creates an example and working model for driving credit union opportunity and business across credit union memberships, a network response to managing day-to-day tactics
- Acceptable compliance standards, best practices and expertise help leverage the powerful tools in CU*BASE

Why is it important to Xtend?

- Represents a significant revenue contributor on our CUSO income statement
- Provides a catalyst for new development related to accounting products and tools, placing a higher demand or expectation of throughput as the primary driver for new solution development/invention
- Provides an excellent training ground for other positions within the cuasterisk.com network and/or direct hires by credit unions

Education & Training Services

What is it?

An a-la-carte offering that allows credit unions in the network to leverage decades of CU*BASE back-office experience/best practices by contracting on-site or remote consulting engagements.

Who owns it?

Xtend

Who drives it?

Xtend Bookkeeping & Network Partners

Who leads it?

Danielle O'Connor, VP of Accounting Services

Why is it important to credit unions?

- Provides credit unions consulting services for best practice solutions for concerns regarding call reporting, payroll, ATM & ACH offages and many more back-office concerns
- This is a new employee training solution, an additional training solution for current employees or refresher courses on software

Why is it important to Xtend?

- Increases brand awareness for credit unions who are not patrons of bookkeeping services
- Provides an opportunity for our Bookkeeping team to earn additional money above and beyond their daily task execution

Conversion Services

What is it?

Also called AIM (accounting implementation methodology), this is our client conversion support team from Xtend that helps transition credit unions from their old data processor to CU*BASE. For each conversion project, Bookkeeping provides full service daily balancing tasks for a period of up to 90 days post-conversion. Once the credit union staff is adequately trained, the daily tasks are transitioned. Converting credit unions often opt to have Bookkeeping Full Service to remain engaged, thus becoming Bookkeeping Full Service billable clients.

Who owns it?

Xtend

Who drives it?

Xtend Bookkeeping & Network Partners

Who leads it?

Danielle O'Connor, VP of Accounting Services

Why is it important to credit unions?

- During a major time of change in the credit union, we can keep before, during and after conversion transitions seamless
- Excellent training program for credit unions

Why is it important to Xtend?

- Acts as a built-in lead generator for utilization of Full Service or Stand-In post conversion
- Establishes our team as the go-to experts in the eyes of converting credit unions
- Helps broaden the experience and skill levels of the Bookkeeping team

Stand-in Support

What is it?

A subset of our Full Service bookkeeping run sheet that is executed for credit unions during those times of planned or unplanned staffing shortages. The credit union places our Bookkeeping team on a retainer and activates the service as business needs dictate.

Who owns it?

Xtend

Who drives it?

Xtend Bookkeeping & Network Partners

Who leads it?

Danielle O'Connor, VP of Accounting Services

Why is it important to credit unions?

- Meets compliance for critical daily work
- Provides flexibility for light holiday staffing or DRBC support
- The back-office will be unaffected by any unplanned absences
- A network partnership through which credit unions can more effectively manage their bookkeeping and share the expenses and resources

Why is it important to Xtend?

- Represents an a-la-carte revenue source for the CUSO
- Increases Bookkeeping brand awareness for credit unions
- Creates an example and working model for driving credit union opportunity and business across credit union memberships, a network response to managing day-to-day tactics

Mortgage Servicing

What is it?

A partnership for real estate servicing with Lender*VP, this service allows the credit union to pick and choose from an a-la-carte list of real estate servicing options to lower their servicing cost and more fully use the CU*BASE processing system.

Who owns it?

CU*Answers

Who drives it?

Xtend Bookkeeping and Lender*VP

Who leads it for Xtend?

Connie Plas, Assistant Manager of Mortgage Servicing

Why is it important to credit unions?

- Service that offers the disruptive price Xtend is known for as well as subject-matter consultants

Why is it important to Xtend?

- Removes a perceived staffing concern so that all CU*BASE credit unions can offer 1st mortgages
- A catalyst for new development related to real estate servicing products and tools, placing a higher demand or expectation of throughput as the primary driver for new solution development/invention
- Creates a revenue base to support ongoing mortgage development
- Represents a significant revenue source for the CUSO

Plastics Support

What is it?

A standing resource from our Bookkeeping team that is available to assist credit unions and CU*Answers, CU*South and CU*Northwest with plastics-related projects, research and network issues. From a balancing standpoint, Bookkeeping is actively involved in vendor-to-vendor and batch-to-online ATM/Debit conversion projects as well as online new credit card implementations.

Who owns it?

Xtend

Who drives it?

Xtend Bookkeeping & Network Partners

Who leads it?

Danielle O'Connor, VP of Accounting Services

Why is it important to credit unions?

- Gives credit unions the opportunity to lean on experts who have the experience in the plastics arena, balancing, vendor-to-vendor involvement and batch-to-online ATM/debit conversions

Why is it important to Xtend?

- Builds brand awareness of our back-office products and team
- Helps our partners at CU*Answers manage the cost to effectively administer its widening network of plastics providers

Lockbox

What is it?

A partnership for real estate servicing with Lender*VP, this service allows the credit union to pick and choose from an a-la-carte list of real estate servicing options to lower their servicing cost and more fully use the CU*BASE processing system.

Who owns it?

Xtend

Who drives it?

Xtend Bookkeeping & Network Partners

Who leads it for Xtend?

Connie Plas, Assistant Manager of Mortgage Servicing

Why is it important to credit unions?

- This is a service that is also known by many as check processing. Our employees receive, process and post members' credit card payments. These payments are processed through dual control and are posted to the members' account the same day that we process the check.

Why is it important to Xtend?

- As this is a very detail-oriented and manual process, Xtend is able to afford the credit union time on both the back-office side as well as the member marketing side
- The credit union no longer needs to worry about the daily check processing — rather, it can focus on member engagement, collections, product growth and development

5300 Call Report

What is it?

A service available to offer credit unions more time to focus on the growth of the credit union by utilizing Xtend to complete their NCUA 5300 Call Report each quarter. A service to utilize the CU*Base software to download and upload into NCUA for a quick result.

Who owns it?

Xtend

Who drives it?

Xtend Bookkeeping

Who leads it?

Danielle O'Connor, VP of Accounting Services

Why is it important to credit unions?

- Provides credit union time to focus on credit union growth
- Provides credit unions a chance to utilize the CU*Base Call Report tool
- Provides a runsheets for the credit union to assist in training and completing the call report

Why is it important to Xtend?

- Provides a significant revenue contributor on income statement
- Provides a training / knowledge for employees to learn the what, how and why of how a credit union works
- Provides an expert and assist our Network Partners with new developments and changes



Data Analytics

What is it?

A shared resource for our network partners and clients, dedicated to gaining insights by analyzing data from the toolset at hand. Xtend Data Analytics is tasked with creating new products, improving services and educating partners to do the same, with a primary focus on marketing, contact center, and member communications strategies.

Who owns it?

Xtend

Who drives it?

Xtend Data Analytics & Network Partners

Who leads it?

Sarah Ashby, Business Intelligence Manager

Why is it important to credit unions?

- Improved understanding of your member relationships without having to know the database inside and out
- Stronger education of the database and how we find important information for marketing campaigns, ROI studies, everyday operations, etc
- Enhanced plans, goal setting, and a review of marketing efforts based on statistical evidence instead of anecdotal information or word of mouth

Why is it important to Xtend?

- Our data expert is a knowledge resource to our credit unions as well as our internal teams
- Improved services and processes so we can expand our current portfolio
- Highlights a new department and type of service in the changing CUSO industry



Call Center Scorecard



What is it?

A short analysis of your wrap up codes provides you with a detailed breakdown of who called your credit union last month, and why they called.

Who owns it?

Xtend

Who drives it?

Xtend Data Analytics & Network Partners

Who leads it?

Sarah Ashby, Business Intelligence Manager

Why is it important to credit unions?

- Provides insight into phone call data
- Allows credit unions to study their callers
- Adds values to credit union phone support services

Why is it important to Xtend?

- Adds value to Xtend's Contact Center and quality control
- Enhances our Marketing Programs
- Provides a consistent revenue stream

Marketing Scorecard

What is it?

An informational report of your membership breakdown and the products and services they hold.

Who owns it?

Xtend

Who drives it?

Xtend Data Analytics & Network Partners

Who leads it?

Sarah Ashby, Business Intelligence Manager

Why is it important to credit unions?

- Improves member insight and relationships
- Improves marketing strategies

Why is it important to Xtend?

- Provides consistent revenue streams
- Adds insight to Xtend's marketing programs and campaigns

Email Performance Analysis

What is it?

A deep dive into the effectiveness of emails sent to members on behalf of your credit union.

Who owns it?

Xtend

Who drives it?

Xtend Data Analytics & Network Partners

Who leads it?

Sarah Ashby, Business Intelligence Manager

Why is it important to credit unions?

- Provides insight to credit union marketing processes
- Improves credit union marketing

Why is it important to Xtend?

- Provides insight into marketing efforts
- Improves Xtend's Communications processes

Custom Marketing Analysis

What is it?

A customized analysis put together with your ideas and our analyst's mind. We can study anything you're curious about, from member dormancy and disengagement rates to anything else you put your mind to.

Who owns it?

Xtend

Who drives it?

Xtend Data Analytics & Network Partners

Who leads it?

Sarah Ashby, Business Intelligence Manager

Why is it important to credit unions?

- Provides clients with requested insight and knowledge
- Leaves things open ended so there's more room to explore concepts designated by the CU

Why is it important to Xtend?

- Provides a flexible offer to our clients
- Creates opportunity to explore new store item ideas

Managed Campaign Data



What is it?

You handle the marketing and creative, we handle the data. We create up to four target audience files and accompanying post-campaign reports for your marketing campaigns.

Who owns it?

Xtend

Who drives it?

Xtend Data Analytics & Network Partners

Who leads it?

Sarah Ashby, Business Intelligence Manager

Why is it important to credit unions?

- Provides a data only option to clients seeking campaign services with Xtend

Why is it important to Xtend?

- Expands our client audience
- Keeps us front of mind with clients

Enhanced Campaign Reporting

What is it?

Evaluate your recent marketing efforts with a post-campaign report that dives deeper.

Who owns it?

Xtend

Who drives it?

Xtend Data Analytics & Network Partners

Who leads it?

Sarah Ashby, Business Intelligence Manager

Why is it important to credit unions?

- Provides ROI insights
- Adds value to credit union marketing efforts
- Supports marketing and analysis teams

Why is it important to Xtend?

- Adds value to our campaign programs
- Provides additional insight to Xtend

New Member Reporting



What is it?

Take a deeper look at your current New Member Onboarding (NMO) process by understanding the engagement level of your new members after their first 90 days at the credit union.

Who owns it?

Xtend

Who drives it?

Xtend Data Analytics & Network Partners

Who leads it?

Sarah Ashby, Business Intelligence Manager

Why is it important to credit unions?

- Provides insight into new members
- Adds values to new member programs
- Provides insight into staff sales abilities

Why is it important to Xtend?

- Adds values to our NMO Program
- Provides a consistent revenue stream

Losing the Love Enhanced Reporting

What is it?

An extension of Losing the Love, an Xtend Communications product. Evaluate if Losing the Love is working for your credit union, and what behaviors it has the biggest impact on.

Who owns it?

Xtend

Who drives it?

Xtend Data Analytics & Network Partners

Who leads it?

Sarah Ashby, Business Intelligence Manager

Why is it important to credit unions?

- Adds values to credit unions for their Losing the Love service
- Adds insight into disengaging members

Why is it important to Xtend?

- Adds value to Xtend's Losing the Love service

Direct Deposit and Checking Account Call Reporting

What is it?

We evaluate the impact of calls made regarding your direct deposit and checking account products, to see how many members took advantage of these services.

Who owns it?

Xtend

Who drives it?

Xtend Data Analytics & Network Partners

Who leads it?

Sarah Ashby, Business Intelligence Manager

Why is it important to credit unions?

- Provides ROI insights
- Adds value to credit union marketing efforts
- Supports marketing and analysis teams

Why is it important to Xtend?

- Adds value to our campaign programs
- Provides additional insight to Xtend

CD and Money Market Call Reporting

What is it?

We evaluate the impact of calls made regarding your cd and money market products, to see how many members took advantage of these services.

Who owns it?

Xtend

Who drives it?

Xtend Data Analytics & Network Partners

Who leads it?

Sarah Ashby, Business Intelligence Manager

Why is it important to credit unions?

- Provides ROI insights
- Adds value to credit union marketing efforts
- Supports marketing and analysis teams

Why is it important to Xtend?

- Adds value to our campaign programs
- Provides additional insight to Xtend

Custom Target Audience



What is it?

Custom target audience file built in CU*BASE to your specifications.

Who owns it?

Xtend

Who drives it?

Xtend Data Analytics & Network Partners

Who leads it?

Sarah Ashby, Business Intelligence Manager

Why is it important to credit unions?

- Takes the worry out of data mining for credit union's staff

Why is it important to Xtend?

- Provides consistent revenue
- Provides us with insight into what marketing projects clients are working on

Know What to Market

What is it?

A deep dive into recent product and service performance with ideas for your next marketing campaign.

Who owns it?

Xtend

Who drives it?

Xtend Data Analytics & Network Partners

Who leads it?

Sarah Ashby, Business Intelligence Manager

Why is it important to credit unions?

- Provides data-backed marketing decisions
- Increases credit union insight and awareness
- Improves credit union marketing efforts

Why is it important to Xtend?

- Provides necessary insight
- Boosts Communications' campaign efforts

Know Who to Contact



What is it?

A large-scale analysis of your membership, with ideas for your next marketing campaign.

Who owns it?

Xtend

Who drives it?

Xtend Data Analytics & Network Partners

Who leads it?

Sarah Ashby, Business Intelligence Manager

Why is it important to credit unions?

- Provides data-backed marketing decisions
- Increases credit union insight and awareness
- Improves credit union marketing efforts

Why is it important to Xtend?

- Provides necessary insight
- Boosts Communications' campaign efforts

Know Why Your Members Call

What is it?

An in-depth analysis of recorded interactions with members, leveraging Wrap Up Code data in CU*BASE.

Who owns it?

Xtend

Who drives it?

Xtend Data Analytics & Network Partners

Who leads it?

Sarah Ashby, Business Intelligence Manager

Why is it important to credit unions?

- Provides insight to call centers and member service teams
- Adds marketing value to phone call data
- Offers opportunity to improve call center operations and sales opportunities

Why is it important to Xtend?

- Provides insight into Contact Center's agent performance
- Adds marketing and sales insight to the Contact Center

Know Your Online Credit Card Holders

What is it?

Develop a deeper understanding of how your members repay their credit card with you, and how this impacts your relationship with them.

Who owns it?

Xtend

Who drives it?

Xtend Data Analytics & Network Partners

Who leads it?

Sarah Ashby, Business Intelligence Manager

Why is it important to credit unions?

- Provides data-backed marketing decisions
- Increases credit union insight and awareness
- Improves credit union marketing efforts

Why is it important to Xtend?

- Provides necessary insight
- Boosts Communications' campaign efforts

Know Your Outside Credit Card Holders

What is it?

Purchase credit bureau data to see not only who at your credit union is borrowing on an outside credit card, but also how they repay their current outside credit card balances.

Who owns it?

Xtend

Who drives it?

Xtend Data Analytics & Network Partners

Who leads it?

Sarah Ashby, Business Intelligence Manager

Why is it important to credit unions?

- Provides data-backed marketing decisions
- Increases credit union insight and awareness
- Improves credit union marketing efforts

Why is it important to Xtend?

- Provides necessary insight
- Boosts Communications campaign efforts

Wrap Up Code Consultation

What is it?

A meeting and discussion of your regular calls, with a demo and discussion of the Wrap Up Code technology in CU*BASE, configuration of Wrap Up Codes, and complimentary reporting. Includes an overview of related analytics and how to gain actionable insight in use.

Who owns it?

Xtend

Who drives it?

Xtend Data Analytics & Network Partners

Who leads it?

Sarah Ashby, Business Intelligence Manager

Why is it important to credit unions?

- Provides educational opportunities to credit unions
- Enhances call center and member service operations
- Adds value to call center and member service operations

Why is it important to Xtend?

- Widens client base for wrap up code services
- Provides a consistent revenue stream
- Adds insight to Contact Center's data

Sales Tracker Consultation

What is it?

Two meetings discussing how Sales Trackers are configured/built, a walkthrough of current configurations, assistance in configuring desired Memo Types, Need Groups, and Task Numbers. Includes methods of tracking Sales Trackers and various strategic options.

Who owns it?

Xtend

Who drives it?

Xtend Data Analytics & Network Partners

Who leads it?

Sarah Ashby, Business Intelligence Manager

Why is it important to credit unions?

- Provides educational opportunities to credit unions
- Enhances call center, teller, and member service operations
- Adds value to sales opportunities and employee incentives

Why is it important to Xtend?

- Provides additional insight to how credit unions track sales opportunities
- Adds value to Xtend Communications and Data Analytics programs

Sales Tools Crash Course



What is it?

A two-hour meeting to walk through of up to seven CU*BASE dashboards, Member Connect, Common Bonds, and a short discussion of what's possible through the CU*Answers Data Warehouse's product (AI*Engaged).

Who owns it?

Xtend

Who drives it?

Xtend Data Analytics & Network Partners

Who leads it?

Sarah Ashby, Business Intelligence Manager

Why is it important to credit unions?

- Provides educational opportunities to credit unions
- Enhances credit union marketing operations and insight
- Injects strategic thinking into credit union marketing departments

Why is it important to Xtend?

- Provides insight for how credit union marketing teams use CU*BASE tools
- Improves Xtend's client relationships

Frequent Caller NSP Program

What is it?

This product will help you harness the power of your wrap up code data to generate a list of Next Suggested Product (NSP) trackers to your frequent callers monthly, allowing your staff to identify which members should be taking advantage of self-services instead of calling in.

Who owns it?

Xtend

Who drives it?

Xtend Data Analytics & Network Partners

Who leads it?

Sarah Ashby, Business Intelligence Manager

Why is it important to credit unions?

- Provides insight to call centers and member service teams
- Adds marketing value to phone call data
- Offers opportunity to improve Contact Center operations and sales opportunities

Why is it important to Xtend?

- Provides insight into Contact Center's agent performance
- Adds marketing and sales insight to the Contact Center

Partner Services

What is it?

Xtend Partner Services services are offerings we provide in collaboration with our partners. These involve innovative technology and unique opportunities for growth and member service. The core of these solutions is rooted in the collaborative spirit of our network.

Why is it important to credit unions?

- Financial strengths developed through shared resources
- Improved financial health of the credit union
- Improved service and value to members

Why is it important to Xtend?

- Drives brand awareness
- Enhance our image and leadership role in developing innovative collaborative solutions
- Passive revenue generation by leveraging technologies while also providing value to our clients

Cooperative Liquidity Exchange (CLE)

What is it?

A direct credit union exchange that offers liquidity solutions (selling CDs or participating in loans).

Who owns it?

Xtend

Who drives it?

Xtend Communications & Network Partners

Who leads it?

Jalyn Lindeman, VP of Communications

Why is it important to credit unions?

- It's a cooperative solution for when credit unions need a stand-in to directly manage their liquidity challenges

Why is it important to Xtend?

- Xtend becomes a network partner known for helping its clients with liquidity challenges
- Enhances our image and leadership role in developing innovative collaborative solutions

Xtend Shared Branching



What is it?

A direct credit union exchange for sharing teller resources and branch locations for all credit unions that process with CU*BASE. A credit union-directed consortium defines the policies, procedures, rates and arbitration of issues.

Who owns it?

Xtend

Who drives it?

Xtend & Network Partners

Who leads it?

Peer-to-Peer Credit Union Network &
Danielle O'Connor, VP of Accounting Services

Why is it important to credit unions?

- More branches for members in more locations on different hours, all in CU*BASE
- Save on transactions over national competitors with peer pricing and a very low annual administration fee
- Create revenue from peers using CU*BASE

Why is it important to Xtend?

- Drives brand awareness
- A solution for credit union disaster and contingency planning
- To enhance our image and leadership role in developing innovative collaborative solutions

Premier Partners

What is it?

Premier partners receive a high level of visibility across Xtend's website, newsletters, marketing brochures, and annual Leadership Conference. Premier partners are recognized at all annual conferences, sponsored educational events, and webinars.

Premier partners have access to Xtend B2B offering, including an annual complimentary outbound call campaign in order to drive awareness of the products, services, and events offered by these partners. Each Premier Partner may work with Xtend Communications Team to collaborate on and design B2B or B2C HTML messages to customers.

Why is it important to credit unions?

- Xtend's premier partners are selected to gain access for our credit unions, be it access to technology, price disruption or shared resources

Why is it important to Xtend?

- One of Xtend's values to our credit unions is our cooperative partnerships with other like minded firms

Site Four

What is it?

Site-Four is our data center storage facility.

Who owns it?

Site Four Investors

Who drives it?

Site Four

Who leads it?

Allen Rodgers, CEO of Site Four

Why is it important to credit unions?

- Data center for CUSO partners
- Disaster Recovery and Business Continuity Data Center

Why is it important to Xtend?

- Allows DRBC solution for CUSO partners

EDOC Innovations

What is it?

eDoc Innovations (Formerly Reed Data Inc.) is a provider of electronic document management solutions focused on electronic statements, receipts, and loan documents. However, eDOC Innovations has solutions for all business-related documents and archival. eDoc is primarily a credit union provider, but — based on its products and services — one that can easily deliver value to non-credit union entities such as banks and other businesses.

Who owns it?

eDoc Stock Owners

Who drives it?

The eDOC Innovations and stockholders

Who leads it?

Mark Fiero, CEO of eDOC Innovations

Why is it important to credit unions?

- Provides image capture, automation, item processing, work-flow and management solutions designed to seamlessly integrate with CU*BASE that helps credit unions build critical business competency through core image processing

Why is it important to Xtend?

- Deeply integrates their applications within CU*BASE solutions while at the same time creating a foundation for direct links to other EDI competitors based on the solutions that credit unions have selected
- To broaden our involvement with both the national credit union marketplace and non-credit union marketplaces by being vested in solutions that non-CU*BASE organizations might need

Relevant Solutions



What is it?

Relevant Solutions offers mobile-ready promotions from both national and local merchants. Coupons can be set to “top-of-wallet” so they are readily available at the point of purchase, and your brand messaging has increased visibility among top-trending offer content every time a customer shops and saves locally.

Who owns it?

Relevant Solutions

Who drives it?

Xtend Communications & Relevant Solutions

Who leads it?

Xtend Communications Team and Liz Winninger, CEO of Xtend

Why is it important to credit unions?

- Engage members and your local community every time customers shop, save and share
- Additional mobile platform from which to market
- Market to non-members as well as members

Why is it important to Xtend?

- Residual income
- Trusted mobile app coupon provider

What is it?

With our vendor partners, Xtend offers credit unions the ability to add texting to its existing landline or toll-free number. It is a tier-1 landline operator adding texting capability to credit unions' existing voice lines. Options include secure direct connectivity into the cellular operators for texting on toll free phone numbers, the ability to securely send and receive files, and two factor member verification. This is the new norm for every phone number is rapidly taking form. With over 200 million active landline and toll-free numbers in the market, the future of business texting has just begun.

Who owns it?

Xtend

Who drives it?

Xtend Contact Center & Eltropy

Who leads it?

Jason Conrad, VP of Business Development

Why is it important to credit unions?

- Convenient direct communication channel for members and credit union employees.
- Faster and secure options for collecting information, signatures, and payments.
- It is one resource for all text messages rather than individual's cell phones!

Why is it important to Xtend?

- Presents an opportunity to support a different communication channel
- Residual income
- Centralized management for our CU*Base clients

I Make News, Inc.

What is it?

Our eNewsletter offering is an easy-to-create digital newsletter offered to clients. Stories can be customized by your credit union or you can choose from a library of underwritten articles provided by the IMN team.

Who owns it?

I Make News, Inc.

Who drives it?

Xtend Communications & I Make News, Inc.

Who leads it?

Jalyn Lindeman, VP of Communications

Why is it important to credit unions?

- This is an easy-to-use program
- Provides consistent news that can be customized or selected from a library of financial articles

Why is it important to Xtend?

- This is a DIY or DIT offering for clients
- Residual income
- This pairs well with other Member Reach offerings

What is it?

RevelTV is a digital signage agency. With their unique Channel Valet service, RevelTV's experienced technical and creative teams provide the easiest, most cost-effective digital signage solution available anywhere. Their services include technical and graphic design, content creation, and scheduling and administration of complex server software.

Who owns it?

Revel TV

Who drives it?

Xtend Communications & Revel TV

Who leads it?

Xtend Communications Team and Liz Winninger, CEO of Xtend

Why is it important to credit unions?

- Offers digital signage without breaking the budget

Why is it important to Xtend?

- It pairs well with content and business marketing already in place
- Residual income
- Currently, our CUSO utilizes these services in the office

Strategic Partners

Who are they?

Xtend is a proud partner of cuasterisk.com.

CU*Asterisk represents a network of credit union owned CUSOs that have developed a capability for serving members in a whole new way. This collaboration leverages the power and effectiveness of a network of business partners, committed to coming together to provide credit unions a variety of popular services at competitive CUSO prices. This network reaches over 600 credit unions nationwide, and is designed to provide the opportunity to roll out new services faster to market, and at a lower cost.

Who drives them?

cuasterisk.com

Who leads them?

cuasterisk.com partner CUSOs

Why are they important to credit unions?

- Our strategic partners are each members of the cuasterisk.com Network. Many of our owners are also owners, if not consumers of one or more services owned by our Strategic Partners. Our credit unions own the software we utilize, which makes for creative products and services at a disruptive price point.

Why are they important to Xtend?

- Creates access to tools owned by our owners and stakeholders

What is it?

CU*Answers is a 100% credit union-owned CUSO whose flagship product – CU*BASE – is utilized by nearly 200 credit unions nationally, as well as the lead architect of the cuasterisk.com network.

Who owns it?

CU*Answers Stock Owners

Who drives it?

CU*Answers Stock Owners

Who leads it?

Geoff Johnson, CEO of CU*Answers

Why is it important to credit unions?

- Provides credit unions with a true, collaborative CUSO technology partner. Credit unions can invest with a partner that is accessible, affordable and complements credit unions' core competencies
- CU*Answers' business model assures that credit unions not only understand how to use the Core Platform CU*BASE but how to utilize its programs and services to meet goals and needs

Why is it important to Xtend?

- Represents a significant revenue contributor on our CUSO income statement
- Provides a catalyst for new development related to accounting products and tools, placing a higher demand or expectation of throughput as the primary driver for new solution development/invention
- Provides an excellent training ground for other positions within the cuasterisk.com network and/or direct hires by credit unions

CU*Answers Management Services (CMS)

What is it?

Management Services is a CU*Answers business unit designed to provide consultative expertise to help credit unions survive and thrive in today's marketplace. CMS is comprised of the AuditLink, SettleMINT, Lender*VP, Web Services and eDoc Innovations.

Who owns it?

CU*Answers

Who drives it?

CU*Answers & Network Partners

Who leads it?

Geoff Johnson, CEO of CU*Answers

Why is it important to credit unions?

- Allows them access to additional products/services they may not be able to reach due to manpower, cost or size

Why is it important to Xtend?

- Joint sponsorship of development initiatives centered around lending, compliance data and marketing that utilizes Xtend resources as an execution channel

CU*Answers Network Services (CNS)

What is it?

CNS is a full-service network technology solutions provider as well as a collaboration of multiple initiatives at CU*Answers. CNS is a supporting internal network solution, iSeries solution, external business network solution, our communication backbone, and handles business security concerns.

Who owns it?

CU*Answers

Who drives it?

CU*Answers & Network Partners

Who leads it?

Dave Wordhouse, EVP of CU*Answers Network Technologies

Why is it important to credit unions?

- Focused and informed buying resource to renew or maintain credit union business networks

Why is it important to Xtend?

- Management of our technology infrastructure from an internal networking standpoint, including i3 telephone support
- Critical client support and new client conversion resource and marketing tool
- Creates a focused and informed buying resource for Xtend as we renew or evaluate new technology
- Critical to the Xtend disaster recovery planning process

CU*Answers Organizational Resource Development (ORD)

What is it?

The purpose of the ORD Team at CU*Answers is to build teams and provide organizational support and direction through employee resources, employee education and client interaction quality assurance. The ORD team assists in the execution of the Xtend CEO's vision as established in the business plan, participates in organizational strategic planning, department team planning, employee development, team building, leadership development, compensation strategies and the development and tracking of client interaction standards and expectations.

Who owns it?

CU*Answers

Who drives it?

CU*Answers

Who leads it?

Amber Overla, VP of CU*Answers Organizational Development

Why is it important to credit unions?

- Provides guidance, structure and support, sharing of philosophies and brings continuity to strategies across the Network

Why is it important to Xtend?

- Cost-effective outsourcing of key operational and administrative processes that help Xtend keep expenses in check
- Manages the process of identifying, interviewing and screening prospective Xtend employees
- Coordinates the payroll and human resources processes for Xtend
- Performs quality control assessments across multiple contact center products
- Assists with contracts and other compliance/audit related tasks
- Co-develops and monitors Xtend's Employee Participation Program (EPP)

CU*Answers Web Services

What is it?

Web Services is a direct CU*Answers unit designed to create and support web site solutions for credit unions, the cuasterisk.com network and third-party vendors. It is comprised of a creative development team that is leveraged for online banking solutions, indirect lending solutions and marketing efforts.

Who owns it?

CU*Answers

Who drives it?

CU*Answers

Who leads it?

David Damstra, VP of CU*Answers Marketing Services and Creative Director

Why is it important to credit unions?

- Seasoned veterans bringing unique experience to every project with industry certifications and even some accomplishments that have been published
- Web data is well-protected with state-of-the-art servers and around-the-clock monitoring

Why is it important to Xtend?

- Broadens Xtend internet offerings and creates an audience for Xtend solutions
- Provides supplemental support to our internal graphic design/creative team offering

CU*Answers Earning's Edge



What is it?

Formerly "Gividends", Earnings Edge focuses on improving credit union operations when it comes to offering a new product or benefit to their membership. The team works with credit unions to strategize, configure and implement the tools needed to increase the efficiencies of their team. Earnings Edge will provide the consulting needed to keep their credit union on top of the technology that is at their fingertips through CU*BASE. Partnering with the Earnings Edge team will give them the "edge" they need to be seen as number one in the eyes of their members and peers.

Who owns it?

CU*Answers

Who drives it?

CU*Answers

Who leads it?

Keegan Daniel, VP of Professional Services/Earnings Edge

Why is it important to credit unions?

- Partner to assist with consulting or implementations of all things revenue-generating

Why is it important to Xtend?

- Complimentary partner and consulting support for many products we market for credit unions

CU*Answers SettleMINT

What is it?

As part of CU*Answers Management Services, SettleMINT EFT is your one stop location for all EFT related information including ATM/debit and credit cards, instant issue cards, Bill Pay, compromised card support, and Shared Branching. SettleMINT also provides consulting to help credit unions maximize their investment in EFT products and features and provide for enhanced member service experiences.

Who owns it?

CU*Answers

Who drives it?

CU*Answers

Who leads it?

Heather French, SettleMINT

Why is it important to credit unions?

- Provides intimate knowledge of CU*BASE tools as well as services ranging from payday lending, consulting, and a variety of loan delivery channels
- Easily implements automated decisioning, discounted credit reports, traditional and non-traditional indirect lending, mortgage origination, credit card portfolio cost reductions, concierge loan form programming, and much more

Why is it important to Xtend?

- A key lead generator for Xtend as they drive awareness of creative lending programs that leverage call center services
- Creates a focused and informed buying resource (credit bureau reports, decision models, mortgage origination, soft pulls, etc.)
- Acts as a catalyst for new development, placing a higher demand or expectation of throughput as the primary driver for new solution development and invention
- Drives the XTDirect lending software for Xtend and its client partners

Asterisk Intelligence



What is it?

A team of analysts who work to interpret your data for insights and opportunity utilizing the tools at hand with a focus on five pillars of data analytics – Finance, Operations, Fraud, Audience, & Marketing, along with emphasizing data warehousing strategies and solutions for database administrators at every credit union.

Who owns it?

CU*Answers

Who drives it?

CU*Answers Asterisk Intelligence Team & Xtend Data Analytics

Who leads it?

Keegan Daniel, VP of Professional Services

Why is it important to credit unions?

- Encourages staff to work smarter, not harder by providing easy insights/ tools to understand your membership base
- Builds business intelligence talents
- Provides products and services which support credit union data scientists
- Use Unique Data Management (UDM) to customize members' profiles

Why is it important to Xtend?

- Allows us to provide a solid framework for data storage and management
- Developing and sharing expertise in data and analytics

CU*Answers Lender*VP

What is it?

Lender*VP is the CU*Answers lending department, and is internally responsible for the development of tools around CU*BASE and web lending; externally, it's responsible for being the face of Xtend lending and declaring us "in the lending business" for all to see — whether it be consulting directly with credit union loan teams or through the development of execution teams for lending needs (collections, real estate servicing).

Who owns it?

CU*Answers

Who drives it?

CU*Answers

Who leads it?

Pete Winner, VP of Lender*VP, CU*Answers

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What is it?

cuasterisk.com is both a virtual network and a direct subsidiary of CU*Answers. It is a network in the sense that the participants can organize and develop solutions for the collaborative leadership of a network of providers based on the CU*BASE suite of solutions. Concurrently, it is a direct subsidiary of CU*Answers in that it is the leading driver of selling CU*Answers wholesale solutions to interested parties who wish to develop their own collaborative networks around technology.

Who owns it?

CU*Answers

Who drives it?

CU*Answers along with participating network partners CU*Northwest, CU*South, eDoc Innovations, Xtend, Site Four, rkGoBig

Who leads it?

cuasterisk.com affiliate CEOs

Why is it important to credit unions?

- Easy point of entry to see all our network partners, the services they offer and to learn more about and execute on the network business model

Why is it important to Xtend?

- Extends our marketing and presence in the national credit union marketplace
- Develops a wholesale business model, broadens revenue opportunities as well as diversifies how/to whom we sell
- Enhances our image and leadership role in developing innovative collaborative solutions
- Diversifies all facets of the CUSO network model
- Creates a low-risk approach to shared employee resources by leveraging other organizations in the development of programming, client services and product delivery—a network approach

What is it?

This is a franchise-like partnership based on extending CU*BASE solutions to a broader audience.

Who owns it?

CU*Northwest Stock Owners

Who drives it?

CU*NorthWest Board of Directors

Who leads it?

Larry Hayes, CEO of CU*NorthWest

Why is it important to credit unions?

- Core processing excellence at a low price
- Chance to own relevant solutions driven by credit union design and input

Why is it important to Xtend?

- Extends our marketing and presence in the national credit union marketplace
- Develops a wholesale business model, broadens revenue opportunities as well as diversifies how/to whom we sell
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What is it?

This is a franchise-like partnership based on extending CU*BASE solutions to a broader audience.

Who owns it?

CU*South Stock Owners

Who drives it?

CU*South

Who leads it?

Leo Vaulin, CEO of CU*South

Why is it important to credit unions?

- Provides outstanding core software and tools/ services that lead the industry in member service

Why is it important to Xtend?

- Extends our marketing and presence in the national credit union marketplace
- Develops a wholesale business model to broaden our revenue opportunities and diversify how and to whom we sell
- Enhances our image and leadership role in developing innovative collaborative solutions

Vocab

AnswerBook

This is a digital knowledge database for communicating concepts, help documents, web resources and FAQ responses to our clients and the general marketplace

B-to-B (B2B)

Business-to-business communications initiatives

B-to-C (B2C)

Business-to-consumer initiatives

Employee Annual Planning (EAP)

An annual review process for all employees to set personal and professional goals and track for completion

Employee Participation Program (EPP)

The annual education process for all employees. It is designed to expand knowledge while driving awareness of critical success factors for our business to survive and thrive

It's Me 247

A CU*Answers online banking solution leveraged by all CU*BASE clients

Location Guides

Primary Shared Branch collateral updated and printed annually based on group buy

Member Connect

CU*BASE functionality used by Xtension and Member Reach to mine data

Muskegon Data Center

Our backup data center for CU*Answers in Muskegon

Pricing Guide

A document we update annually with pricing for all of our products and services

ROE (Rules of Engagement)

A document defining partner rules that Xtension employees use to respond to all members

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