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Introduction

Xtend is a **Credit Union Service Organization** founded in 2002 in Grand Rapids, MI.

Collectively owned by our clients, we act as a shared resource for credit unions across the country. This structure allows us to offer high-quality service at prices accessible to organizations of all sizes.

Xtend has four departments:
Contact Center, Communications, Bookkeeping and Data Analytics.

We work together to help credit unions reach their goals.

Prices listed in this guide are updated annually, at the start of Xtend fiscal year, which begins in October. If your credit union currently uses a recurring product or service, your pricing will not update until January 2023, after which it will match this guide unless otherwise discussed.

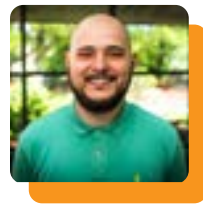
We value your feedback on our offerings, pricing, and decision-making! We'll work hard to exceed your expectations.

For more detailed info about our products and services, please contact us at (866) 981-4983 or at info@xtendcu.com.



Liz Waininger

President & CEO
Xtend



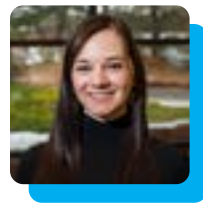
Nathan VanPatten

Contact Center Manager
Xtend Contact Center



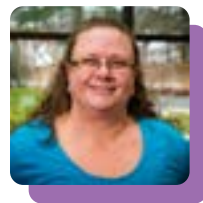
Jalynd Lindeman

VP of Communications
Xtend Communications



Sarah Ashby

Business Intelligence Manager
Xtend Data Analytics



Connie Plas

Manager of Backoffice Services
Xtend Bookkeeping

Xtend Board of Directors



Liz Waininger

President & CEO
Xtend



Geoff Johnson

CEO
CU* Answers



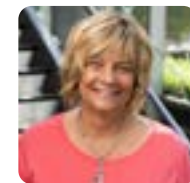
Mark Richter

President & CEO
First United CU
North Central Area CU



Carma Peters

President & CEO
Michigan Legacy CU



Vickie Schmitzer

CEO
Frankenmuth CU



Mike Barr

President & CEO
Commodore Perry FCU



Michael Abraham

President & CEO
First Financial CU



Jim Miles

CEO
My USA CU



Steve Cobb

President & CEO
BlueOx CU



Chuck Papenfus

CEO
Inland Valley FCU

Our **Board of Directors** consists of nine credit union executives working together to help their peers stay relevant in an increasingly competitive marketplace.



Contact Center

Product / Service	One-time fee	Ongoing fees
Branch XT Inbound member service provided during Contact Center business hours, including returned voicemail calls to members. Call coverage includes overflow calls, after-hours calls and more.	\$1500*	\$80 / month administration \$2.89 per call, with a minimum of \$250 or 90% of your previous six months average, whichever is greater.
Core Direct Inbound loan lead hotline. We begin the application process by feeding them directly into you CU*BASE loan pipeline.	\$1500*	\$80 / month administration \$3.50 / application \$6.00 / booked loan \$2.89 per call, with a minimum of \$60 or 90% of your previous six months average, whichever is greater.
Web Chat Web chat within It'sMe247 and/or your website, with interactions handled by Contact Center agents. Outbound calls are made when members require advanced authentication for support.	\$1500*	\$80 / month administration \$2.89 / outbound call \$2.63 per chat, with a minimum of \$50 or 90% of your previous six months average, whichever is greater.
Branch ST Outbound Calls Outbound calls made to members in over 13 different targeted audiences, based on a pre-defined schedule of activities.	\$1500*	\$80 / month administration \$2.50 per call, with a minimum of \$25 or 90% of your previous six months average, whichever is greater.
Branch ST Self-Service Weekly call lists for your outbound campaigns, so you can call members yourself.	\$1500*	\$80 / month administration
Disaster Recovery Support Inbound member service to provide top-notch service during significant branch outages.	\$1500*	\$45 / month retainer \$4.00 / call \$3500 / declaration \$1500 premium if longer than 5 days

Product / Service	One-time fee	Ongoing fees
Contact Unlimited Provides outbound calls to clients/prospects according to a predefined number of campaigns in a given month.	\$1500*	Quote provided
CU*BASE Conversion Support - Inbound Post-conversion inbound member support, to help work through any issues members might be having.	\$1500*	Quote provided
CU*BASE Conversion Support - Outbound Pre-conversion outbound member contact. Client provides any call and email lists.	\$1500*	\$2.50 / call

“

Core Direct Lending has been a huge asset to our team. Xtend's increased lending role has helped speed up the application process by providing more information within applications through tool 2. We're looking forward to the future of Core Direct as Xtend continues to grow and develop its lending process.

”

Day Air
Credit Union

Xtend Contact Center handles inbound and outbound calls.

We extend service hours and volume, deliver campaign marketing messages, and represent your credit union's friendly face to your members.



Communications



Product / Service	One-time fee	Ongoing fees
Member Reach A curated and fully managed library of automated messages. Targets key audiences on set schedules with fully customizable communications.	\$1000 - \$1500*	\$300 / month \$0.02 / email
HTML eStatement Notifications Interactive eStatement Notification Emails, updated monthly with custom content provided by your CU or generic ads from Xtend. Driving promotions and awareness to your eMembers.	\$100	\$50 / month \$0.05 / email
eNewsletters An online newsletter in partnership with I Make News, Inc. We provide content, and you can include custom content each month.	\$300	Starting at \$250 / month
Losing the Love Provided in partnership with Xtend Data Analytics, Member retention program focused on identifying members with decreased activity, offering insights as to why and sending them specific communications to help retain them.	\$1500	\$300 / month \$0.02 / email
New Member Onboarding A series of personalized communications to welcome new members and connect them to products/services they haven't yet enrolled in.	\$1000 - \$1500*	\$300 / month \$0.02 / email
Journeys An automated, data driven series of personalized communications designed to fit credit union and member needs. Customized and built to fit the CU's communication goals based on triggered events within the members' life cycle - ie: New Loan, Fresh Ordered Plastics, etc.	Starting at \$750**	Quote Provided

*Dependent on if launched within 3 months of effective date.
 **Dependent upon message frequency, quantity, and data customizations.
 Note: Per-email fees only apply to HTML emails.

Product / Service	One-time fee	Ongoing fees
Single Send Message Quick turnaround messages to members; customized to a target audience, Xtend manages branding, data mining, and execution on your behalf.	\$100	\$0.02 / email
Custom Campaigns A custom campaign including multiple channels, content creation, data mining, execution, and post campaign reporting. Pre-campaign analysis available upon request: additional fees may apply.	Starting at \$400*	\$0.02 / email \$2.50 / call Print & postage quotes provided if applicable
RevGen Campaigns Bundle of four campaigns under one set up fee - each campaign may include up to 3 emails, 2 online banking messages, and optional round of phone calls.	\$1000 Annually \$200 / additional campaign max 2	\$0.01 / email Quote provided for additional channels
Quick Pick Campaigns Generic content & pre-built audiences for commonly requested campaign topics. Includes content branded to your CU and quick execution to drive results.	\$200	\$0.02 / email
Letter Check Printed checks and promotional letters for targeted CU credit card holders, encouraging balance transfers to pay off outside debt and increase your credit card portfolios. Additional marketing channels available by request.	\$500	\$0.02 / email Print & Postage - Quote provided
CLIP - Credit Limit Increase Program Non-traditional lending focus to increase your loyal members' CU limits - includes limit increase processing, audience creation, marketing execution, and standard reporting.	\$500	\$2.75 / increase \$0.02 / email
Graphic Design Custom print and digital designs for your marketing campaigns including logos, postcards, flyers, letter checks, t-shirts, digital banners, social posts and more.	n/a	\$75 / hour

*Dependent on channel usage, frequency/timeline, and audience details.
 \$400 includes 3 emails, 1 online banking message, 1 round of phone calls, and a summary report. Variable fees apply for emails sent and phone calls made.



Data Analytics

Product / Service	One-time fee	Ongoing fees
OLLE- OnLine Lead Engine Our custom online contest software, designed to convert digital interactions (such as on social media) into loan leads.	n/a	\$250 / contest, OR \$2000 / year
Managed OLLE OnLine Lead Engine used to create individualized contest campaigns and surveys. Includes contest or survey content creation, HTML emails, post survey reporting and optional lead follow-up phone calls to members.	\$600 / managed OLLE campaign	\$0.02 / email \$2.50 / call
Social Media Management Our easy-to-use social media platform creates a user-friendly experience managing multiple credit union social media accounts, or, have Xtend manage your social post. Includes content creation, scheduled social media discussions and execution.	\$400	Self-Service - starting at \$150 / month Xtend Managed - Starting at \$450 / month
Social Media Consultation Digital Marketing expert evaluate your social media platforms, provide insights into your content creation, help increase engagement, and review metrics measurements and other critical tools.	\$600 + T&E	n/a
Marketing Tune-Up Marketing experts evaluate your credit union's marketing performance, and provide recommendations on how to improve, to boost the performance of your marketing campaigns.	\$2000 + T&E	n/a
Marketing Plan Full-featured Marketing Plan designed specifically for your credit union, including an in-depth study of your product/service performance, recent member behaviors, social media data, and more. Includes a customized set of marketing tactics and a content calendar to follow.	\$4000 +T&E	n/a

Product / Service	One-time fee	Ongoing fees
Marketing Scorecard A brief, two-page analysis of your credit union's hidden marketing opportunities. Focuses on membership breakdown by age, credit score and service enrollment.	\$75	\$50 / scorecard
Call Center Scorecard An analysis of your calls and callers for the most recent month. Includes details on staff call performance, labeling, member demographics and more.	\$75	\$50 / scorecard
Losing the Love Scorecard Better understand the rate at which you gain versus lose members each month and explore the behaviors your recently closed memberships displayed the month before they left your credit union. This two-page analysis can help you see if a Losing the Love program would be beneficial to you, and if changes to your membership closing or opening processes are necessary.	\$75	\$50 / month
Enhanced Campaign Reporting An in-depth analysis of your recent marketing efforts. Compares target audiences to membership, member participation in marketing efforts, and ROI tracking. One hour charge minimum.	n/a	\$100 / hour
Direct Deposit and Checking Account Call Reporting A report on direct deposit and checking account call campaign effectiveness. Focuses on how recent calls are affecting participation in these services.	\$300	n/a
CD and Money Market Call Reporting A report on CD and money market call campaign effectiveness. Focuses on how recent calls are affecting participation in these services.	\$300	n/a
Losing the Love Enhanced Reporting Additional reporting on your Losing the Love campaign, focusing on whether contacted members are changing behavior or have closed their accounts.	n/a	\$100 / behavior
New Member Reporting A custom report on 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.	\$500	\$150 / month



Product / Service	One-time fee
Custom Marketing Analysis A customized analysis that focuses on whatever the client asks for. Typically used to understand how recent marketing efforts have performed, the impact of new marketing strategies on the credit union's portfolios, or how a specific product is performing within your membership.	\$100 / hour
Email Performance Analysis How are your emails performing within your membership? Which programs are your members most responsive to? Which subject lines? Answer these questions and more with the email performance analysis by Xtend. We'll use whatever data you send us from your third-party platform, or the data we used to send your HTML messages via our platform over the last month, quarter, or year.	\$500 - \$1500
Know Why Your Members Call Elaborate on why your members call, who calls your credit union, and when your members call with this advanced analysis of your credit union's wrap up code data. Compare your callers to your non-callers, explore employee usage in-depth, and receive two full pages of recommended action items based on the findings.	\$500 - \$1500
Know Who to Contact A detailed report outlining two potential target audiences for upcoming marketing campaigns, based on an in-depth review of product/service performance, member availability and more.	\$750 / analysis
Know What to Market A comprehensive report on two products/services recommended to market, based on a review of data-indicated growth opportunities and membership needs.	\$750 / analysis
Know Your Online Credit Card Holders A report on online credit card holders' behaviors and determining which products/ services they are likely to need. Requires online credit cards with CU*BASE.	Starting at \$800
Know Your Outside Credit Card Holders A report on credit card holders' tradeline data and payment behaviors to determine which products/services they are likely to need. Requires CU*BASE software and CU*BASE Data Warehouse.	Quote provided
Member Survey Program Add qualitative data to your current member support channel data with member surveys. Gain insight into how your members experience your teller line, phone support, and lending processes via digital and CU*BASE surveys sent via multiple marketing channels.	Quote Provided

Product / Service	One-time fee	Ongoing fees
Custom Target Audience A list of your target audience with custom inclusions and exclusions. Includes training on how to utilize this file in the future. One half-hour charge minimum.	n/a	\$75 / hour
Managed Campaign Data Delegated data management for an upcoming campaign. We'll deliver target audience files, ROI tracking files, ROI tracking points, overall membership response rate and more.	\$500	Quote Provided
Marketing Query Bundle Five of Xtend's most requested target audience lists modified to fit your credit union's requests and built with accompanying how-to guides to allow your credit union the ability to refresh and reuse these queries independently.	n/a	\$350 / bundle
Wrap Up Consultation A demo and discussion of the Wrap Up Code technology in CU*BASE, configuration of codes, complimentary configurations and an overview of related analytics.	\$800	n/a
Sales Tracker Consultation A full walk-through and initial configuration or cleanup of your sales tracker toolset within CU*BASE. Includes staff training for how to use the software and finding ways to complete post-usage reporting.	\$800	n/a
Sales Tools Crash Course A walk-through of CU*BASE's member sales and marketing system from target audience identification and building through member outreach and post-marketing reporting.	\$500	n/a
Frequent Callers: Next Suggested Product Program Use wrap up codes to their full potential by evaluating what your members recently needed via your phone support last month versus what services and products they're using. Make informed marketing decisions that are put into monthly Next Suggested Product messages for the contact center and member service lines to sell your members in one cohesive process.	\$300	\$150 / month \$1.00 / NSP worked by the Xtend Contact Center



Bookkeeping

Product / Service	One-time fee	Ongoing fees
Base Service Daily Share Draft, ACH, and EFT reconciliation, settlement and exception reporting.	\$350 - \$500	\$150 - \$550 / week
Stand-in Support Short-term support for holidays, vacations and staffing shortages.	\$250	\$40 / month \$55 / day for basic \$70 / day for custom
Services A La Carte Customized daily / weekly / monthly back office support services.	Quote Provided	Quote Provided
5300 Call Report Services Configuration of 5300 in CU*BASE and assistance with 1st quarterly upload; assistance with subsequent quarters optional.	\$995 - \$2995	\$270 - \$650 / quarter
5300 Call Report Services (stand-in) Short-term support for your 5300 Call Report needs for holidays, vacations and staffing shortages.	\$995 - \$2995	\$650 / quarter
CU*BASE Conversion Support Bookkeeping service for up to 90 days for new CU*BASE conversions.	\$4000	n/a
EFT Plastic Support Bookkeeping support with plastic-related projects, research and network issues.	Quote Provided	Quote Provided
Bookkeeping Tune-Up A specialized review of daily, monthly & quarterly bookkeeping tasks, policies and procedures, including assistance with CU*Base tools used during these processes.	\$2500	Quote Provided
Lockbox Credit card payments posted and processed through a dual control system.	\$6000	\$250 / month \$0.90 / item

Specialized Lending Support Services in partnership with Lender*VP

	One-time fee	Ongoing fees
Investor Reporting & Escrow Administration Reconciliation, escrow analysis and payment, agency reporting for Fannie Mae, Freddie Mac and FHLB portfolio loans.	Quote Provided	Quote Provided
Portfolio Conversion Project management for the conversion of portfolios from a third-party service to CU*BASE.	Quote Provided	Quote Provided
Investor Reporting (standard participation) Monthly settlement of standard-participated loan portfolios.	Quote Provided	Quote Provided

“
We’re saving money now by using Xtend, versus hiring another bookkeeper.
 ”

Gabriels Community
 Credit Union

Xtend Bookkeeping provides back-office support for our clients.

In addition to their services, our bookkeepers pass on their best-practice expertise to clients, allowing them to improve their own processes.



Partner Services

Product / Service	One-time fee	Ongoing fees
Xtend Shared Branching Marketing and oversight of the CU*BASE Shared Branching Network Consortium, which allows your members to perform transactions at participating branches across the US.	\$500	\$450 / year
Cooperative Liquidity Exchange A digital marketplace of investment opportunities with credit unions and CUSO partners, including CDs, loan participations and more.	\$200 / post	n/a
Two-Way Text Messaging Text-enable your existing landlines for member contact. Includes PC, browser and app management for your team.	Quote provided	\$125 / month for up to two lines \$100 / month for each additional line

When we work together, **we win.**

Xtend Partner Support services are offerings we provide in collaboration with our partners. These involve innovative technology and unique opportunities for growth and member service.

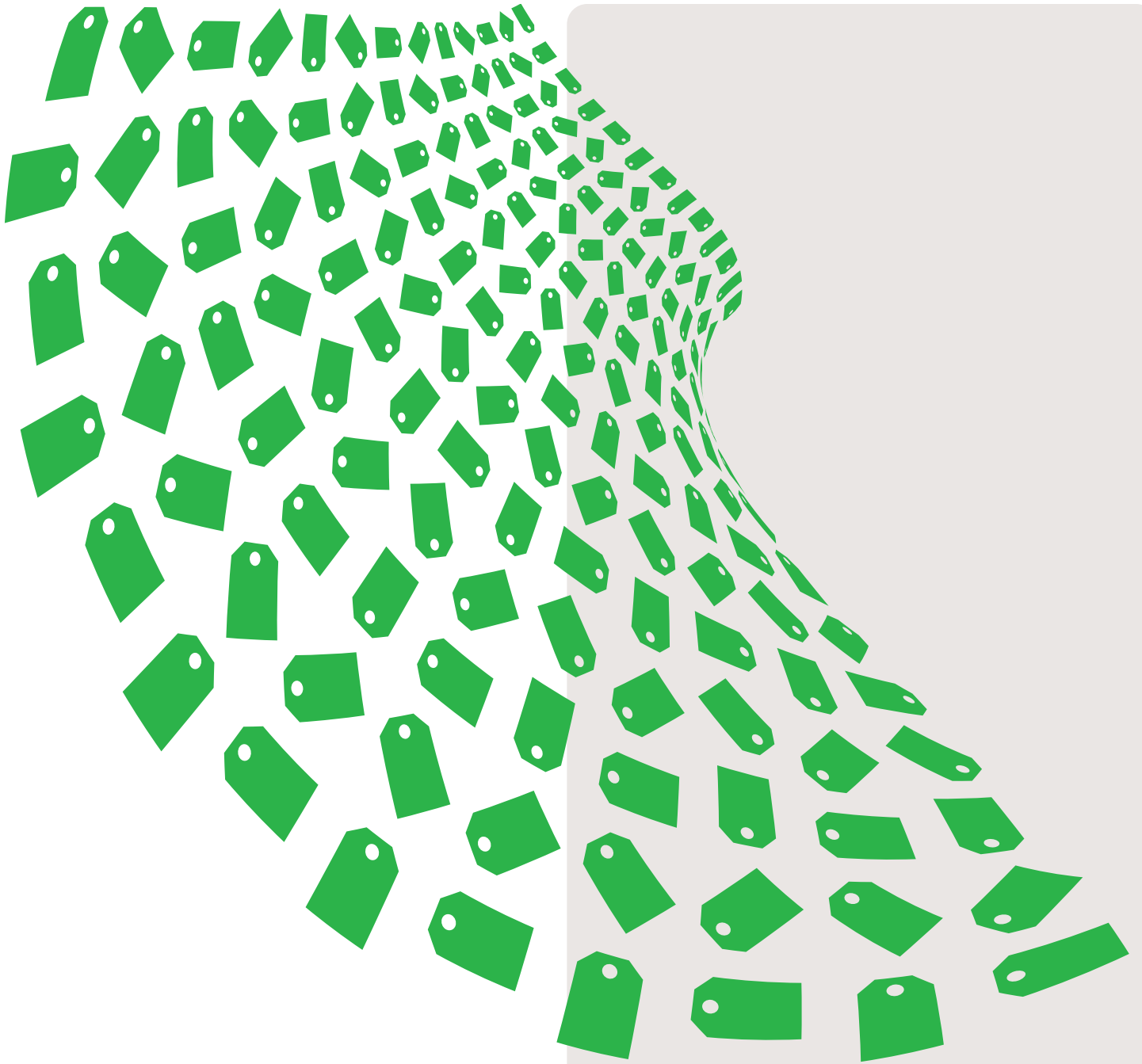
Professional Services

Product / Service	One-time fee	Ongoing fees
Board Planning Session Facilitation We'll help facilitate annual board planning sessions and other strategic events.	T&E	n/a
CU* Base Marketing & Sales Consultation On-site consultation by our management team, focusing on CU*BASE cross sales, tiered services, contact center execution, business development and electronic communication strategies.	Starting at \$1000 / day + T&E	n/a
Bookkeeping Consultation On-site consultation by Xtend Bookkeeping management team leaders. Focusing on CU*BASE optimization, loan servicing and back-office productivity.	\$1000 / day + T&E	n/a

You're building a **solid foundation** for the future. We can help.

Xtend Professional Services are our way of passing on what we know. Every consultation is an opportunity to help instill best practices, improve efficiency and set up future successes.





info@xtendcu.com

xtendcu.com • 1-866-981-4983

2900 Charlevoix Dr SE, Suite 200, Grand Rapids, MI 49546

