



# Pricing Guide

2023 fiscal year  
updated 3/27/2023



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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.

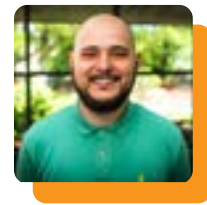
We value your feedback on our offerings, pricing, and decision-making! We'll work hard to exceed your expectations.

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



**Liz Waininger**

**President & CEO**  
Xtend



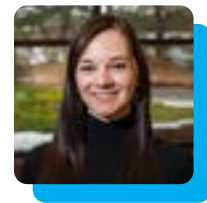
**Nathan VanPatten**

**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
<b>Branch XT</b> 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.
<b>Core Direct</b> 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.
<b>Web Chat</b> 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.
<b>Self-Service Web Chat</b> The ability for credit unions to handle web chats internally using Xtend's Bold360 web chat platform.	\$1500*	\$175 / monthly license fee \$100 / monthly per additional license \$2.63 per chat handle by Xtend team \$2.89 per call handle by Xtend team
<b>Branch ST Outbound Calls</b> 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.
<b>Branch ST Self-Service</b> Weekly call lists for your outbound campaigns, so you can call members yourself.	\$1500*	\$80 / month administration
<b>Disaster Recovery Support</b> 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
<b>Contact Unlimited</b> Provides outbound calls to clients/prospects according to a predefined number of campaigns in a given month.	\$1500*	Quote provided
<b>CU*BASE Conversion Support - Inbound</b> Post-conversion inbound member support, to help work through any issues members might be having.	\$1500*	Quote provided
<b>CU*BASE Conversion Support - Outbound</b> Pre-conversion outbound member contact. Client provides any call and email lists.	\$1500*	\$2.50 / call

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**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.

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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
<b>Member Reach</b> 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
<b>HTML eStatement Notifications</b> 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
<b>eNewsletters</b> 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
<b>Losing the Love</b> 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
<b>New Member Onboarding</b> 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
<b>Journeys</b> 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
<b>Custom Messages</b> Quick turnaround messages to members; customized to a target audience, Xtend manages branding, data mining, and execution on your behalf.	\$100	\$0.02 / email
<b>Custom Campaigns</b> 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
<b>RevGen Campaigns</b> 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
<b>Quick Pick Campaigns</b> 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
<b>Letter Check</b> 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	Print & Postage - Quote provided
<b>CLIP - Credit Limit Increase Program</b> 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
<b>Graphic Design</b> 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 summary report. Variable fees apply for emails sent and phone calls made.





# Data Analytics

Product / Service	One-time fee	Ongoing fees
<b>OLLE- OnLine Lead Engine</b> 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
<b>Managed OLLE</b> 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
<b>Social Media Management</b> 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
<b>Social Media Consultation</b> 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
<b>Marketing Tune-Up</b> 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
<b>Marketing Plan</b> 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
<b>Marketing Scorecard</b> 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
<b>Call Center Scorecard</b> 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
<b>Losing the Love Scorecard</b> 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
<b>Enhanced Campaign Reporting</b> 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
<b>Direct Deposit and Checking Account Call Reporting</b> 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
<b>CD and Money Market Call Reporting</b> A report on CD and money market call campaign effectiveness. Focuses on how recent calls are affecting participation in these services.	\$300	n/a
<b>Losing the Love Enhanced Reporting</b> 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
<b>New Member Reporting</b> 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
<b>Custom Marketing Analysis</b> 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
<b>Email Performance Analysis</b> 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
<b>Know Why Your Members Call</b> 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
<b>Know Who to Contact</b> 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
<b>Know What to Market</b> A comprehensive report on two products/services recommended to market, based on a review of data-indicated growth opportunities and membership needs.	\$750 / analysis
<b>Know Your Online Credit Card Holders</b> 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
<b>Know Your Outside Credit Card Holders</b> 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
<b>Member Survey Program</b> 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
<b>Custom Target Audience</b> 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
<b>Managed Campaign Data</b> 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
<b>Marketing Query Bundle</b> 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
<b>Wrap Up Consultation</b> 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
<b>Sales Tracker Consultation</b> 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
<b>Sales Tools Crash Course</b> 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
<b>Frequent Callers: Next Suggested Product Program</b> 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
<b>Base Service</b> Daily Share Draft, ACH, and EFT reconciliation, settlement and exception reporting.	\$350 - \$500	\$150 - \$550 / week
<b>Stand-in Support</b> Short-term support for holidays, vacations and staffing shortages.	\$250	\$40 / month \$55 / day for basic \$70 / day for custom
<b>Services A La Carte</b> Customized daily / weekly / monthly back office support services.	Quote Provided	Quote Provided
<b>5300 Call Report Services</b> Configuration of 5300 in CU*BASE and assistance with 1st quarterly upload; assistance with subsequent quarters optional.	\$995 - \$2995	\$270 - \$650 / quarter
<b>5300 Call Report Services (stand-in)</b> Short-term support for your 5300 Call Report needs for holidays, vacations and staffing shortages.	\$995 - \$2995	\$650 / quarter
<b>CU*BASE Conversion Support</b> Bookkeeping service for up to 90 days for new CU*BASE conversions.	\$4000	n/a
<b>EFT Plastic Support</b> Bookkeeping support with plastic-related projects, research and network issues.	Quote Provided	Quote Provided
<b>Bookkeeping Tune-Up</b> 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
<b>Lockbox</b> Credit card payments posted and processed through a dual control system.	\$6000	\$275 / month \$0.90 / item

## Specialized Lending Support Services in partnership with Lender\*VP

	One-time fee	Ongoing fees
<b>Investor Reporting &amp; Escrow Administration</b> Reconciliation, escrow analysis and payment, agency reporting for Fannie Mae, Freddie Mac and FHLB portfolio loans.	Quote Provided	Quote Provided
<b>Portfolio Conversion</b> Project management for the conversion of portfolios from a third-party service to CU*BASE.	Quote Provided	Quote Provided
<b>Investor Reporting (standard participation)</b> 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
<b>Xtend Shared Branching</b> 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
<b>Cooperative Liquidity Exchange</b> A digital marketplace of investment opportunities with credit unions and CUSO partners, including CDs, loan participations and more.	\$200 / post	n/a
<b>Two-Way Text Messaging</b> Text-enable your existing landlines for member contact. Includes PC, browser and app management for your team.	Quote provided	Quote provided

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.

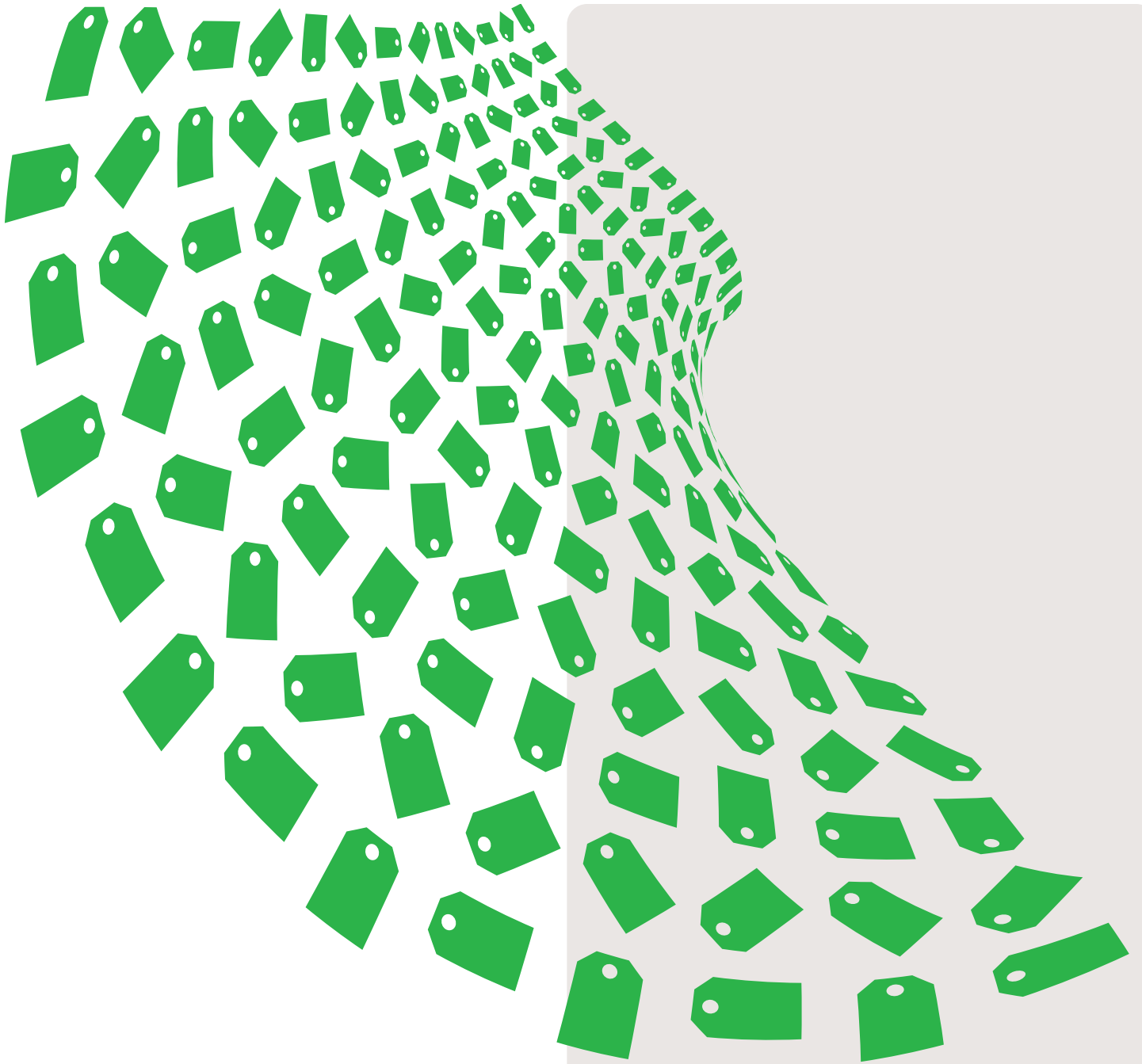
# Professional Services

Product / Service	One-time fee	Ongoing fees
<b>Board Planning Session Facilitation</b> We'll help facilitate annual board planning sessions and other strategic events.	T&E	n/a
<b>CU* Base Marketing &amp; Sales Consultation</b> 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
<b>Bookkeeping Consultation</b> 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.





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