

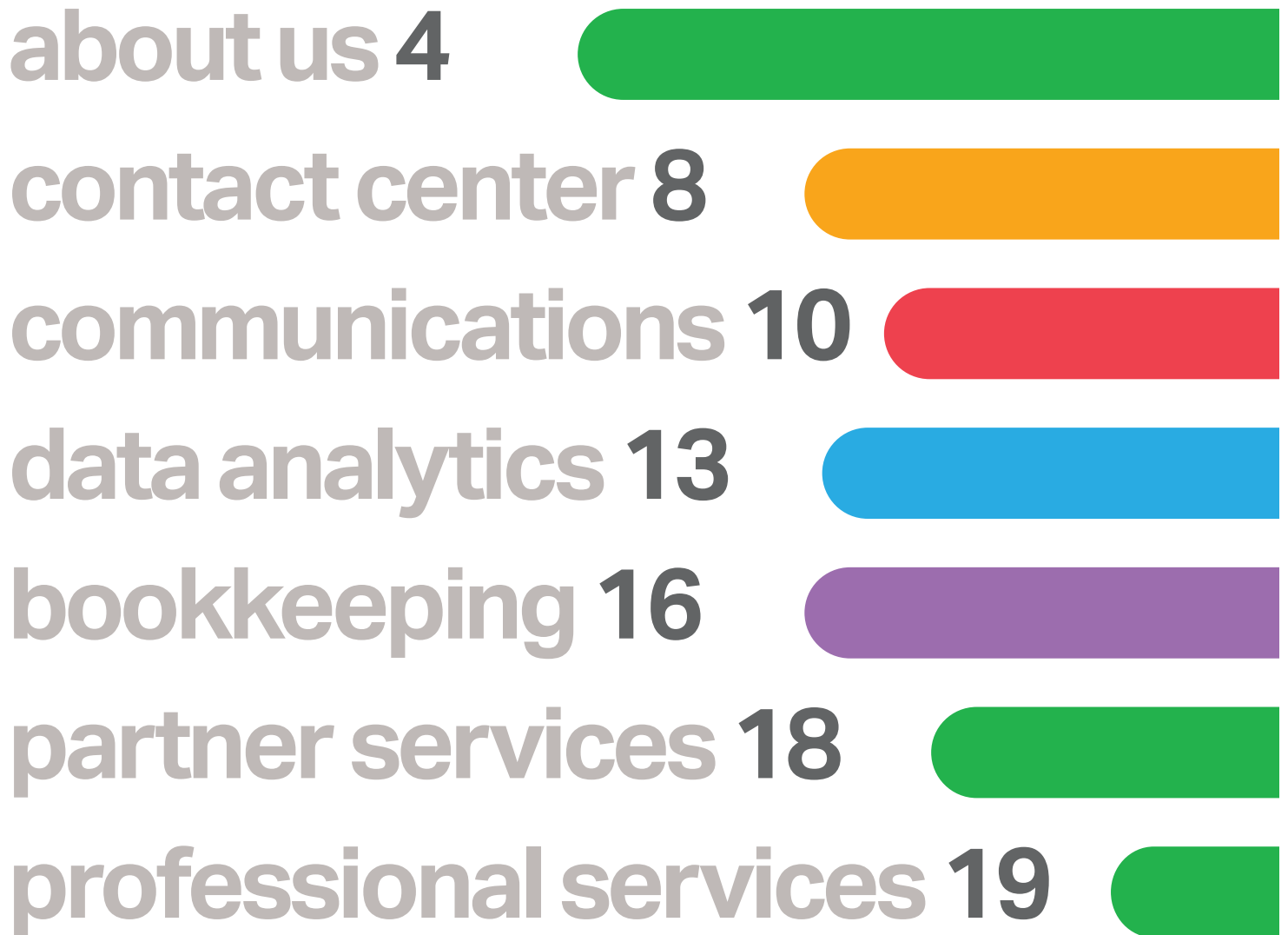
Pricing Guide

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2024 fiscal year
updated 02/06/2024



Contents





Meet Our Team



**Liz
Winninger**

Chief Executive
Officer



**Jalyn
Lindeman**

VP of Product
& Business Dev.



**Melissa
Medley**

Administrative
Manager



**Faith
Speigner**

Sales Account
Administrator



**Kimberley
Rawl**

People Ops
Manager



**Zac
Chaltry**

AVP of the
Contact Center



**Matthew
DeYoung**

Contact Center
Manager



**Sarah
Ashby**

AVP of Comms
& Data Analytics



**Ashley
Schneider**

Manager of
Communications



**Nathan
Koster**

Communications
Assistant Manager



**Connie
Plas**

Backoffice
Services Manager



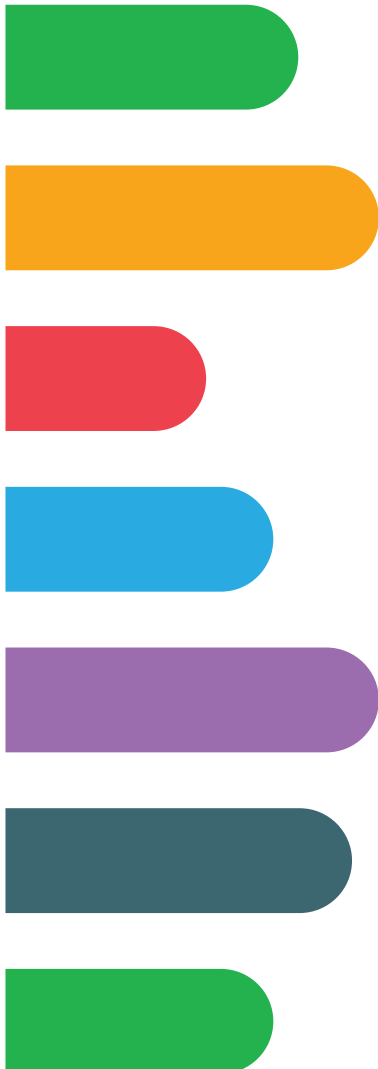
**Rebecca
Jones**

Assistant Manager
of Backoffice
Bookkeeping



**Josh
Brueggemann**

Bookkeeping
Training Coordinator





Xtend

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.

Contact Center

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

Xtend Communications delivers information and marketing to members, and helps credit unions reach their members in more effective ways.

Data Analytics

Xtend Data Analytics specializes in data mining and reporting. We run complex queries to pinpoint targets, assemble databases and analyze member behavior patterns.

Bookkeeping

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.

Xtend Board of Directors



Liz Wwinner

President & CEO
Xtend



Geoff Johnson

CEO
CU* Answers



Mark Richter

President & CEO
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
encourage financial network



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.

Innovation is Our Business

Developing a New Blueprint for Efficiency and Effectiveness

Xtend is very proud of our credit union roots. Our cooperative CUSO model encourages partners of all sizes to consider an ownership position in the company. Since our founding in 2002, our Board of Directors has consisted of nine (9) 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 our clients, owners and the industry as a whole.

Our value proposition 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 help redefine your vision of what it means to be partners vested in each other’s success. Investment in Xtend allows us to build a business together. We hope you will consider this tremendous opportunity.

Communicate

Promoting your value proposition



Connect

Delivering on target, on time



Collaborate

Vesting in mutual success



Execute

Guaranteeing the difference



Contact Center

Please note that a one-time fee of \$1500 is required for each product/service listed for the Contact Center.

Product / Service

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.

\$90 / month administration
\$3.89 per call, with a minimum based on asset size or 90% of your previous six months average; whichever is greater.

Minimums by Asset Size:
Up to 200M.....\$250
\$201M - \$500M.....\$350
\$501M - \$750M.....\$500
\$751M & above.....\$1000

Core Direct

Inbound loan lead hotline. We begin the application process by feeding them directly into you CU*BASE loan pipeline.

\$90 / month administration
\$3.89 per call, with a minimum per call total of \$60 or 90% of your previous six months average; whichever is greater.
\$4.50 / application + \$7.00 / booked loan

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.

\$90 / month administration
\$2.89 per chat, with a minimum of \$100 or 90% of your previous six months average; whichever is greater.
\$2.89 / outbound call, as applicable

Branch ST Outbound Calls

Outbound calls made to members in over 13 different targeted audiences, based on a pre-defined schedule of activities.

Self-Service Branch ST

DIY solution for credit unions wanting to make their own calls to members. Xtend generates the lists, CU takes action.

\$90 / month administration
\$2.89 per call, with a minimum based on asset size or 90% of your previous six month average; whichever is greater.

Minimums by Asset Size:
Up to \$300M.....\$30
\$300M & above.....\$55

Contact Center

Product / Service

Ongoing fees

Disaster Recovery Support

Inbound member service to provide top-notch service during significant branch outages.

\$45 / month retainer fee
\$3500 / declaration + \$1500 / weekly premium if longer than 5 business days
\$4.00 / call

Contact Unlimited

Provides outbound calls to clients/prospects according to a predefined number of campaigns in an given month.

Quote provided

CU*Base Conversion Support - Inbound

Post-conversion inbound member support, to help work through any issues members might be having.

Quote provided

CU*Base Conversion Support - Outbound

Pre-conversion outbound member contact. Client provides any call and email lists.

\$2.89 / call

Special Project

If your needs don't fit within a listed product or service, we'll work with you to understand your initiatives and create a custom scope of work as a solution. Limitations may apply.

\$100 / hour

One-time fee:
Quote provided

Please note that a one-time fee of \$1500 is required for each product/service listed for the Contact Center.

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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.

Day Air
Credit Union

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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 ¹	\$330 / month \$0.025 / 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.	\$500	\$60 / month \$0.025 / 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 ¹	\$330 / month \$0.025 / 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 \$1000 ^{1,2}	Quote provided
Custom Messages Quick turnaround messages to members; customized to a target audience, Xtend manages branding, data mining, and execution on your behalf.	\$100	\$0.025 / 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*	\$0.025 / email \$2.50 / call Print & postage quotes provided if applicable
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.	\$300	\$0.025 / email
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.	\$1200 Annually	\$0.015 / email Quote provided for additional channels

¹An additional \$500 set up fee will apply if not launched within two months of effective date.

²Dependent upon message frequency, quantity, and data customizations.

Note: Per-email fees only apply to HTML emails.

Communications



Product / Service	One-time fee	Ongoing fees
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.	\$1000	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.	\$1000	\$2.75 / increase \$0.025 / 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	\$100 / hour
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	\$0.025 / email \$2.50 / call

“
We have observed a noticeable increase in member engagement
 each time we have paired a RevGen campaign with one of our loan promotions.
 ”

Farm Bureau Family
Credit Union



Communications



Product / Service	One-time fee	Ongoing fees
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.	\$1000	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.	\$1000 + T&E	n/a
Communications Platform Management Our easy-to-use communications platform allows you to create and send HTML messages to your membership, build member journeys, track the messages you send to your members, and more!	\$500	\$100 / month \$0.025 / email \$50 / additional user per month
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.	\$2500 + 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.	\$4500 + T&E	n/a
Special Project If your needs don't fit within a listed product or service, we'll work with you to understand your initiatives and create a custom scope of work as a solution. Limitations may apply.	Quote provided	\$100 / hour

Data Analytics



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.

\$50 - \$100*

\$75 / 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.

\$50 - \$100*

\$75 / 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.

\$50 - \$100*

\$75 / scorecard

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.

\$750

\$200 / month

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

Losing the Love

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

\$315 / month
\$0.025 / email

Custom Query

A list of your target audience with custom inclusions and exclusions. Includes training on how to utilize this file in the future. Half-hour charge minimum.

Add-ons:
\$50 / processing
instructions
\$50 / automation tool

\$100 / hour
minimum:
\$50 / 30 minutes

Note: Ongoing fees or recurring services will be quoted per-request.

***As low as \$50 for first page of scorecard only**

Data Analytics

Product / Service

One-time fee

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.

\$350 / bundle

Custom 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.

\$750 - \$1000

Know Your Market Audience

A comprehensive report on two products/services recommended to market, based on a review of data-indicated growth opportunities and membership needs.

\$1000 / 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

Note: Ongoing fees or recurring services will be quoted per-request.

Data Analytics

Product / Service

One-time fee

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

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.

\$500 - \$1500

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.

\$750 - \$1000

Special Project

If your needs don't fit within a listed product or service, we'll work with you to understand your initiatives and create a custom scope of work as a solution. Limitations may apply.

Quote provided
Ongoing Fees:
\$100 / hour

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Marketers are told all the time how Big Data is the answer to all our prayers. Well, I've rarely had anyone offer truly concrete tactics for leveraging it, at least not in my budget range. **Xtend's Losing the Love does that. The prospect of a program that analyzes member behavior and gives us a proactive opportunity to build on our potentially at-risk relationships is invaluable.**

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KALSEE
Credit Union



Bookkeeping

Note: Bookkeeping fees are dependent upon many factors such as membership size, scope of work, and accessibility. Prices listed are on a sliding scale and would be billed upon mutual service agreement between Xtend and CU.

Product / Service	Minimum One-time fee	Minimum Ongoing fees
Base Service Daily Share Draft, ACH, and EFT reconciliation, settlement and exception reporting.	\$1500	\$180 / week
Stand-in Support Short-term support for holidays, vacations and staffing shortages.	\$1500	\$75 monthly retainer + \$75 / day
Services A La Carte Customized daily / weekly / monthly back office support services. Note: Base Services or Stand-in Support necessary for a la carte 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.	\$2500	\$600 per quarter
CU*BASE Conversion Support Bookkeeping service for up to 90 days for new CU*BASE conversions.	Quote provided	Quote provided
EFT Plastic Support Bookkeeping support with plastic-related projects, research and network issues.	Quote provided	Quote provided
Bookkeeping Research & Special Projects Specialized Balancing assistance and/or Training for ACH, Share Draft, ATM, Debit Card, Credit Card Processing, Outside Check, Corporate Accounts, etc	Quote provided	\$100 per hour 1 hour minimum
Lockbox Servicing Credit card payments posted and processed through a dual control system.	\$3000	\$275 / month \$0.90 / item

Prices listed are minimum processing fees and would be billed per service agreement.

Mortgage Servicing

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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

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We're **saving money**
now by using Xtend,
versus hiring another
bookkeeper.

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Gabriels Community
Credit Union



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.	\$1000 +\$500 expedited	\$750 / 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	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.

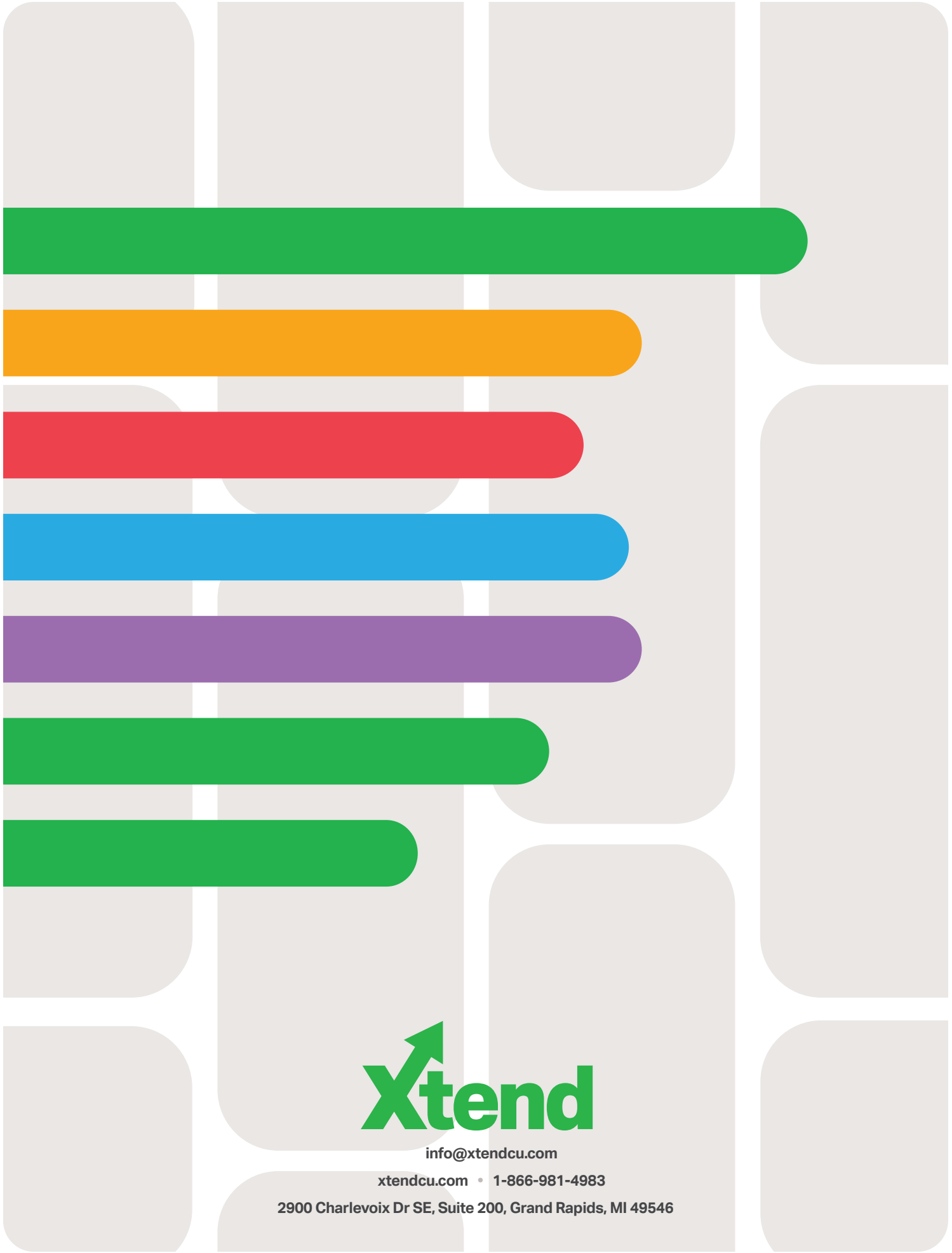
Professional Services

Product / Service	One-time fee	Ongoing fees
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.





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