

Glossary of Products

2025 fiscal year
updated 10/28/2024



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Introduction

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

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.

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



Jalyn Lindeman

**VP of Product
and Business Development**
Xtend



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AVP of Contact Center
Xtend Contact Center



Sarah Ashby

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Heidi Hunt

President & CEO
Community West CU



Jim Miles

CEO
My USA CU



Cindy Lindsey

CEO
RVA Financial



Chuck Papenfus

CEO
Inland Valley FCU

Contact Center

What is it?

The Contact Center is a shared resource for credit unions, cuasterick.com network vendors, and third-party vendors to communicate with their members. Xtend's agents represent our partners to their members by providing member service functions including inbound support.

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

Who owns it?

Xtend

Who drives it?

Xtend & Network Partners

Who leads it?

Zac Chaltry, AVP of Contact Center

Matt DeYoung, Manager of Contact Center

Why is it important to credit unions?

- Members receive more service over a larger daily time span 8 AM - 8 PM ET Mon-Fri.
- Extended hours until 11 PM EST are available, for an additional cost, also 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.
- 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 regular hours of operation.

Extended hours until 11 PM EST are available, for an additional cost, also 8 AM - 5 PM ET Saturdays.

Who owns it?

Xtend

Who drives it?

Xtend Contact Center & Network Partners

Who leads it?

Zac Chaltry, AVP of Contact Center

Matt DeYoung, Manager of Contact Center

Yovani Huerta, Senior Team Lead

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 to create a seamless loan application process for Xtend agents, loan officers and members as if they were speaking to their 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.

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?

Zac Chaltry, AVP of Contact Center

Matt DeYoung, Manager of Contact Center

Yovani Huerta, Senior Team Lead

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 without reentering data!
- Loan applications are processed 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 when members are more likely to reach out about a loan.
- 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?

Full-service web chat platform to help expand the ways members are able to reach their credit union. Powered by Talkdesk, members can initiate a chat through their credit union's website, It's Me 247 online banking, 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?

Zac Chaltry, AVP of Contact Center

Matt DeYoung, Manager of Contact Center

Yovani Huerta, Senior Team Lead

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?

One of Xtend's flagship products, Branch ST is an outbound initiative between Xtend, the credit union, and their member to make sure the opening process for memberships and loans was seamless. We help new members with questions or concerns as well as assist them with additional items as needed. Branch ST generates sales leads for products such as online banking, eStatements, and loan applications with a 30-day follow-up call to ensure the new member is having a positive experience. Branch ST also provides credit unions with the opportunity to recapture valid email addresses or verify opt out requests with member. We can also call members whose accounts are about to go dormant to reengage them with your credit union, while cross selling self-services.

Who owns it?

Xtend

Who drives it?

Xtend Contact Center & Network Partners

Who leads it?

Zac Chaltry, AVP of Contact Center

Matt DeYoung, Manager of Contact Center

Brittany Jackson, Team Lead

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 increases retention.
- Branch ST also verifies information and ensures all information is accurate and up to date for new members and new loans.
- Keep your members 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. Connecting 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 agents the member may commonly 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, or other act of God. 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?

Zac Chaltry, AVP of Contact Center

Matt DeYoung, Manager of Contact Center

Yovani Huerta, Senior Team Lead

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 minimized.

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 provide.
- 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 emergency.

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?

Zac Chaltry, AVP of Contact Center

Matt DeYoung, Manager of Contact Center

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 to CUSOs and other business lines.

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*Answers, 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 manage the increase in volume generated by a technology change.

Who owns it?

Xtend

Who drives it?

Xtend Contact Center & Network Partners

Who leads it?

Zac Chaltry, AVP of Contact Center

Matt DeYoung, Manager of Contact Center

Yovani Huerta, Senior Team Lead

Why is it important to credit unions?

- The credit union focuses on an in-person member-facing experience while Xtend's agents handle member phone calls.
- 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?

- 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 delivers consistent, quality-driven communications to members on behalf of our credit union partners. They use shared resources such as CU*BASE and our Xtend communication platforms to help foster member relationships and drive awareness at critical points in the credit union and membership life cycle. Their services and tools can be integrated into credit unions' marketing programs of any size.

Who owns it?

Xtend

Who drives it?

Xtend & Network Partners

Who leads it?

Sarah Ashby, AVP of Communications

Why is it important to credit unions?

- Delivers timely messages to members.
- Keeps credit union information at top of members' minds.
- Xtend manages marketing daily work, allowing credit unions to focus on strategy.
- Credit union staff gain knowledge of tools like Member Connect and Sales Tracker systems.
- It exemplifies effective credit union management and business strategies.

Why is it important to Xtend?

- Xtend enables credit union marketers to align efforts with CU*BASE tools. (Query, Member Connect, etc.)
- It serves as a network partner, helping credit unions efficiently connect with members and share resources.
- Xtend fosters new developments in member communication products and tools.

Member Reach

What is it?

Member Reach is a library of automated messages integrated with the data in the CU*BASE core. More than just ongoing electronic communications, this provides your credit union with a fully-customizable, fully-managed, message library that boosts brand recognition and enhances member retention.

Member Reach provides time sensitive messaging at key points in the member lifecycle. Message Library Examples include: welcoming new members, happy birthday, reminders for CDs reaching maturity, new loans and/or payment reminders, and more.

Who owns it?

Xtend

Who drives it?

Xtend Communications & Network Partners

Who leads it?

Nathan Koster, Assistant Manager of Communications
Demonte Jones, Communications Project Coordinator

Why is it important to credit unions?

- Automatically and consistently communicates key information to your members at critical times in the member life cycle.
- Keeps you top of mind & drives awareness among membership base.
- 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 plainText eStatement Notification into an interactive, action-inspiring notice which is branded to fit your credit union's style. The eStatement Notification doesn't have to serve as just 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?

Nathan Koster, Assistant Manager of Communications
Demonte Jones, Communications Project Coordinator

Why is it important to credit unions?

- Additional channel of communication to promote credit union events and services.
- Upgrade from the plainText ESN available in CU*BASE. Include images, branding, links, and buttons in your notifications.
- 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.

Single Send Message

What is it?

A communication that drives awareness and education of one-off offerings, specials, announcements, or promotions. Single Send messages can be sent as credit union branded HTML emails, plain-text emails, or online banking messages.

Who owns it?

Xtend

Who drives it?

Xtend Communications & Network Partners

Who leads it?

Sarah Ashby, AVP of Communications

Why is it important to credit unions?

- Remain top-of-mind while building your brand and relationships with your members.
- Communicate with your members without subscribing to ongoing services.
- Drive awareness and education of credit union events, community involvement, promotions and more.

Why is it important to Xtend?

- Creates revenue from credit unions not ready to commit to ongoing services.
- Generates interest as a quick turnaround time message reaching a broad audience.
- One-off messages let credit unions see what work the communications team is capable of.

Campaigns Services

What is it?

Xtend's Campaign Services drive promotional marketing, education, and awareness to targeted members. Xtend offers several different channels to customize each campaign to better reach your targeted audience. Credit union staff are free to focus on internal initiatives and tasks as Xtend handles content creation, management, execution, and reporting.

Campaign services may include, but is not limited to, electronic communications, data mining, outbound phone calls, print mail, graphic design and more.

See below for a short summary of each campaign service offered by Xtend.

Custom Campaigns: Xtend creates content and executes on your behalf using your credit unions selection of channels and topic.

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

Letter Check: A balance transfer promotion using printed checks mailed to qualifying credit card holders, allowing them to pay off outside debt and increase your credit card dollars.

CLIP - Credit Limit Increase Program: Non-traditional lending meets automated credit card limit increases & communications to qualifying members.

Who owns it?

Xtend

Who drives it?

Xtend Communications & Network Partners

Who leads it?

Sarah Ashby, AVP of Communications

Emily Ellis, Senior Project Coordinator

Why is it important to credit unions?

- Build awareness and opportunities within and outside of your membership base.
- Compatible with social media – easily display your social media links and drive interest in your pages.

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 four outbound marketing campaigns bundled under one set-up fee. 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?

Sarah Ashby, AVP of Communications
Emily Ellis, Senior Project Coordinator

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.

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 multiple 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?

Emily Ellis, Senior Project Coordinator

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.

Graphic Design

What is it?

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?

Josie Nevins, Marketing & Design Specialist

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 automated, data-driven, series of personalized messages focused on providing essential communication to new members at a time when they will be most engaged with your credit union. We use live data to provide a personalized experience for each new member that targets their unique needs and opportunities while also informing them of all the benefits your credit union has to offer. Use Xtend's default content or customize your topics, send schedule, and audiences to perfectly match the unique experience of your members.

Who owns it?

Xtend

Who drives it?

Xtend Communications & Network Partners

Who leads it?

Nathan Koster, Assistant Manager of Communications
Daniel Deitsch, Communications Project Coordinator

Why is it important to credit unions?

- Provides digital onboarding program to new members, without all of the manual processing.
- Creates an inviting welcome to credit union members, with the goal of service and product education.
- Dynamic content and live data provide a tailored experience for each new member.
- 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?

A Journey is an automated, data driven series of personalized messages, tailored to fit the needs of individual credit unions and their members. Journeys are the focused approach to message automation targeting one specific trigger with multiple messages adapted to fit the member based on adjustable criteria.

Samples of prebuilt Journeys include New Member Onboarding, Youth Member Onboarding, or New Plastics. If you have ideas for messages you would like to automate, let us know.

Who owns it?

Xtend

Who drives it?

Xtend Communications

Who leads it?

Nathan Koster, Assistant Manager of Communications
Daniel Deitsch, Communications Project Coordinator

Why is it important to credit unions?

- Emphasis on personalized interactions through email fosters a greater member experience.
- Helps targeted members acquire the knowledge and skills they need to make the most out of their membership.
- Automations save time and money by removing time or labor-intensive processes.
- Target member needs as they arise, message members what they want to know when they want to know it.

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.

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?

Sarah Ashby, AVP of Communications

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).

Data Analytics

What is it?

A shared resource for our network partners and clients, dedicated to gaining insights by analyzing data from the toolsets at hand. Xtend Data Analytics is tasked with creating new products, investigating new technology, 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

Who leads it?

Sarah Ashby, AVP of Communications

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 experts are 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.
- Opens the door for exploring new tools and technology to use as shared resources.

Scorecard

What is it?

Scorecards are designed to be short and sweet summaries focusing on a specific audience or area of your credit union members and operations. Xtend offers five different types of scorecards that all provide not only the short summary of each area of focus listed, but also two recommended action items for your teams to make changes based on the insight provided.

What is it?

- Call Center Scorecard
- Losing the Love Scorecard
- Marketing Scorecard
- Social Media Scorecard
- Data Hygiene Scorecard

Who owns it?

Xtend

Who drives it?

Xtend Data Analytics

Who leads it?

Tabitha Pierce, Business Intelligence Analyst

Why is it important to credit unions?

- Answers important questions for credit unions at a cost-effective price.
- Consolidates pertinent information typically found within 10 or more screens onto one page.
- Lays the groundwork for improved member-credit union relationships.

Why is it important to Xtend?

- Provides a consistent revenue stream.
- Adds insight to Xtend's services and products across multiple departments.
- Encourages cross team communication and collaboration.



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

Who leads it?

Sarah Ashby, AVP of Communications

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 Analysis



What is it?

A customized analysis put together with your ideas and our analysts' minds. 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

Who leads it?

Sarah Ashby, AVP of Communications

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.

New Member Reporting



What is it?

Take a deeper look at your current New Member Onboarding process by understanding the engagement level of your new members after their first 30 - 120 days at the credit union.

Who owns it?

Xtend

Who drives it?

Xtend Data Analytics

Who leads it?

Tabitha Pierce, Business Intelligence Analyst

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

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

Who leads it?

Sarah Ashby, AVP of Communications

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.

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

Who leads it?

Sarah Ashby, AVP of Communications

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.

Marketing Query Bundle

What is it?

Purchase five of Xtend's most commonly requested target audience queries at a discounted rate. Each query comes with detailed instructions so your staff can continue to update and use these queries independently.

Who owns it?

Xtend Data Analytics

Who drives it?

Xtend Data Analytics

Who leads it?

Sarah Ashby, AVP of Communications

Why is it important to credit unions?

- Provides data mining for credit unions at a cost-effective price
- Gives credit unions an easy and manageable "how" for what is typically a complicated process

Why is it important to Xtend?

- Encourages cross team communication and collaboration



Custom Query



What is it?

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

Who owns it?

Xtend

Who drives it?

Xtend Data Analytics

Who leads it?

Sarah Ashby, AVP of Communications

Why is it important to credit unions?

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

Why is it important to Xtend?

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

Member Survey Program

What is it?

Find out what your members really think of your credit union's teller line, lending experiences, and/or phone support with the Member Survey Program. We'll reach out to your members strategically using a combination of digital surveys sent via HTML and Member Surveys staff can fill out in CU*BASE.

Who owns it?

Xtend Data Analytics

Who drives it?

Xtend Data Analytics

Who leads it?

Sarah Ashby, AVP of Communications

Why is it important to credit unions?

- Adds qualitative data to the already existing quantitative data for credit union support channels.
- Provides additional insight for credit unions regarding employee performance.
- Lays the groundwork for improved member-credit union relationships.

Why is it important to Xtend?

- Provides a consistent revenue stream.
- Adds insight to Xtend's services and products across multiple departments.
- Encourages cross team communication and collaboration.



Know Your Market Audience



What is it?

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

Who owns it?

Xtend

Who drives it?

Xtend Data Analytics

Who leads it?

Sarah Ashby, AVP of Communications

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

Who leads it?

Sarah Ashby, AVP of Communications

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, AVP of Communications

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, AVP of Communications

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?

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.

Who owns it?

Xtend

Who drives it?

Xtend Data Analytics & Network Partners

Who leads it?

Sarah Ashby, AVP of Communications

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 walk-through of CU*BASE's member sales and marketing system from target audience identification and building through member outreach and post-marketing reporting.

Who owns it?

Xtend

Who drives it?

Xtend Data Analytics & Network Partners

Who leads it?

Sarah Ashby, AVP of Communications

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.

Backoffice Services

What is it?

The overarching brand for our Backoffice Service offerings is our Bookkeeping services. Bookkeeping services includes base service, stand-in support, 5300 Call Report, plastics support, and conversion services. Bookkeeping services is rounded out with mortgage servicing, education and training services, and lockbox servicing to be a complete Backoffice solution to partner with your team.

Who owns it?

Xtend

Who drives it?

Xtend & Network Partners

Who leads it?

Connie Plas, Manager of Backoffice Services

Why is it important to credit unions?

- Dependable, accurate, and timely solutions to repetitive tasks that can free up Credit Union staff to build relationships with members.activated after just one phone call.
- Training and Documentation supplied, for processes completed to inform both Credit Union and Auditor Staff.
- 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.



Bookkeeping 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. The bookkeeping base service now incorporates much more balancing such as shared branching, outside checks, and corporate balancing. If it's a process for your team; we may be able to preform the service on your behalf.

Who owns it?

Xtend

Who drives it?

Xtend Bookkeeping & Network Partners

Who leads it?

Connie Plas, Manager of Backoffice 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.

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?

Connie Plas, Manager of Backoffice 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.

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 for upload into NCUA for a quick result.

Who owns it?

Xtend

Who drives it?

Xtend Bookkeeping

Who leads it?

Connie Plas, Manager of Backoffice 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.

Plastics Support

What is it?

A standing resource from our Bookkeeping team that is available to assist credit unions on our CU Asterisk partner 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?

Connie Plas, Manager of Backoffice 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.

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 assigned conversion project for our CU Asterisk partners, 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?

Connie Plas, Manager of Backoffice 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.

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. A primary Xtend a-la-carte service for one-time, or short-term, mortgage servicing events. or future partnerships with non-CU*BASE core servicers.

Who owns it?

Xtend

Who drives it?

Xtend Mortgage Servicing and Lender*VP

Who leads it for Xtend?

Connie Plas, Manager of Backoffice Services

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 capacity 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.

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 Mortgage Servicing & Network Partners

Who leads it?

Connie Plas, Manager of Backoffice Services

Why is it important to credit unions?

- Provides credit unions consulting services for best practice solutions for concerns regarding call reporting, 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 and mortgage servicing services.
- Provides an opportunity for our Backoffice team to earn additional money above and beyond their daily task execution.

Lockbox

What is it?

A partnership for lockbox services with eDoc Solutions, where membership can mail their loan payments, payoffs, or deposits, to an offsite locked facility for processing.

Who owns it?

Xtend

Who drives it?

Xtend Mortgage Servicing & Network Partners

Who leads it for Xtend?

Connie Plas, Manager of Backoffice Services

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, loan payments, and deposits. These payments are processed through dual control and are posted to the members' account the same day that we process the check.
- 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.

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 cyclical nature of lockbox check counts fits well with the backoffice team's work flow, allowing for timeliness of work division.

Partner Services

What is it?

Xtend Partner Services are offerings presented in collaboration with trusted, vetted organizations that align with our vision. Partner Services provide access and drive awareness to innovative solutions and technologies that produce unique opportunities for growth, operational efficiencies, and improved member experiences. The core of these solutions is rooted in the collaborative spirit, mutual benefits, and overall success 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 Product and Business Dev.

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?

Xtend Shared Branch Advisory Committee
Zac Chaltry, AVP of Contact Center

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 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

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?

- 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
- Provides Xtend an unbreakable partnership with a robust platform which we can leverage to provide cost effective products for our 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 Human Resources (HR)



What is it?

The purpose of the HR 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 HR 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?

Ashley Melder, VP of Lender*VP

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

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, CUAxis

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

CUAxis

What is it?

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

Who owns it?

MY CU Services, LLC - a wholly owned CUSO of Vizo Financial Corporate Credit Union

Who drives it?

CU*NorthWest Board of Directors

Who leads it?

Jeffrey Stoner, Chief Strategy Officer of Vizo Financial Corporate Credit Union

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
- Enhances our image and leadership role in developing innovative collaborative solutions

CU*NorthWest

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

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
- Enhances our image and leadership role in developing innovative collaborative solutions

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?

Bob West, 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

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



Site-Four



What is it?

Site-Four is our data center storage facility.

Who owns it?

Site-Four Investors

Who drives it?

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

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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