







Pricing Guide

.....
2025 Fiscal year
updated 04/16/2025



Contents

about us	3	
contact center	7	
communications	9	
data analytics	12	
bookkeeping	15	
partner services	17	

Meet Our Team

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, Backoffice Services and Data Analytics.

We work together to help credit unions reach their goals.



**Liz
Winner**

President & CEO



**Jalyn
Lindeman**

VP of Product
& Business Dev.



**Zac
Chaltry**

VP of Operations



**Melissa
Medley**

Administrative
Manager



**Kimberley
Rawl**

People Ops, Process
& Systems Manager

Backoffice Services

Xtend Backoffice Services embraces the tool sets within CU*BASE to perform processing for credit union bookkeeping and mortgage servicing needs as an extension of your staff.



**Connie
Plas**

Backoffice Services
Manager



**Josh
Brueggemann**

Backoffice Services
Assistant Manager



**Rebecca
Jones**

Backoffice Services
Assistant Manager

Communications

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



**Sarah
Ashby**

AVP of Comms
& Data Analytics

Contact Center

Xtend Contact Center supports member needs as an extension of your front-line staff; available by phone or by webchat, to expand your hours and your reach.



**Matthew
DeYoung**

Manager of
Contact Center



**Yovani
Huerta**

Assistant Manager
of Contact Center

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.

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



Karen Browne

President & CEO
TBA CU



Heidi Hunt

President & CEO
Community West CU



Jim Miles

CEO
My USA CU



Cindy Lindsey

CEO
RVA Financial



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

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.

\$100 monthly administration
\$4.29 / 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.

\$100 monthly administration
\$4.29 / call*, \$4.50 / application, & \$7.00 / booked loan

*Monthly Minimum per call total of \$60 or 90% of your previous six-months average; whichever is greater.

Web Chat

Web chat within It'sMe247 and/or your website, with interactions handled by Contact Center agents. Outbound calls are made when members require advanced authentication for support.

\$100 monthly administration
\$3.25 / chat, with a minimum of \$100 or 90% of your previous six months average; whichever is greater.
\$3.25 / outbound call, as applicable.

Branch ST Outbound Calls

Outbound calls made to members as a proactive approach to building member relationships, based on a pre-defined schedule of activities.

\$100 monthly administration
\$3.25 / 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

Self-Service Branch ST

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

Disaster Recovery Support

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

\$45 / monthly retainer fee
\$3500 / declaration + \$1500 / weekly premium if longer than 5 business days
\$5.50 / call

Contact Center

Product / Service

Ongoing fees

Contact Unlimited

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

\$4.29 / 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.

//

It has been a pleasure collaborating with them, especially during times when **we needed extra support with our call volume.** Their willingness to assist us is greatly appreciated, and their communication has been excellent. **Overall, my experience with Xtend has been very positive.**

”

Diversified Members
Credit Union

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	\$345 / 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	\$65 / 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	\$345 / 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 \$3.25 / 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	\$0.02 / 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
<p>Letter Check</p> <p>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.</p>	\$1000	Print & Postage - Quote provided \$0.025 / email
<p>CLIP - Credit Limit Increase Program</p> <p>Non-traditional lending focus to increase your loyal members' CU limits – includes limit increase processing, audience creation, marketing execution, and standard reporting.</p>	\$1000	\$0.025 / email
<p>Graphic Design</p> <p>Custom print and digital designs for your marketing campaigns including logos, postcards, flyers, letter checks, t-shirts, digital banners, social posts and more.</p>	n/a	\$100 / hour
<p>OLLE- OnLine Lead Engine</p> <p>Our custom online contest software, designed to convert digital interactions (such as on social media) into loan leads.</p>	n/a	\$500 / contest, OR \$2000 / year
<p>Managed OLLE</p> <p>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.</p>	\$600 / managed OLLE campaign	\$0.025 / email \$3.25 / 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.	\$85 - \$110*	\$85 / quarter
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.	\$85 - \$110*	\$85 / month
Losing the Love Scorecard An analysis of member gain versus loss 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 changes to your membership closing or opening processes are necessary.	\$85 - \$110*	\$85 / month
Social Media Scorecard An analysis of your recent social media postings, followers, and your membership and how they all interact with one another. Includes detailed breakdowns of your membership in comparison to your social media following and optimal post times.	\$125	\$125 / month
Data Hygiene Scorecard An analysis of your members' data hygiene with a detailed breakdown of members with and without valid contact information, as well as the last time it was updated. Also included is a high-level glance at your active versus suspended product configurations.	\$85 - \$110*	\$85 / quarter
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

**Note: Ongoing fees for recurring services will be quoted per-request.
*As low as \$50 for first page of scorecard only**

Data Analytics



Product / Service	One-time fee	Ongoing fees
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	\$330 / 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
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

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

Data Analytics

Product / Service

One-time fee

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

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

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:
Minimum \$100 / hour



Backoffice Services: 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	\$79 monthly retainer + \$80 / 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 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 / 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.

Backoffice Services: Mortgage Servicing

Specialized lending support services in partnership with
CU*Answers Lender*VP team.

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

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

”

Gabriels Community
Credit Union



Partner & Professional 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
Board Planning Session Facilitation We'll help facilitate annual board planning sessions and other strategic events.	Quote provided	T&E
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.	Quote provided	T&E
Bookkeeping Consultation On-site consultation by Xtend Bookkeeping management team leaders. Focusing on CU*BASE optimization, loan servicing and back-office productivity.	Quote provided	T&E

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.



info@xtendcu.com

xtendcu.com • 1-800-327-3478 x 313

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