









Pricing Guide

2026 fiscal year
updated 10/01/2025



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About Us



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.

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.

Meet the Team

Xtend Leadership



**Jalyn
Lindeman**

VP of Innovation
& Strategy



**Zac
Chaltry**

VP of Operations



**Sarah
Ashby**

AVP of
Communications



**Melissa
Medley**

Administrative
Manager



**Matthew
DeYoung**

Manager of
Contact Center



**Emily
Ellis**

Manager of
Communications



**Tabitha
Pierce**

Manager of
Data Analytics



**Connie
Plas**

Manager of
Backoffice Services

Departments

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.

Communications

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

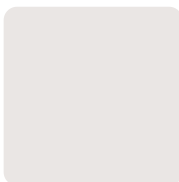
Data Analytics

Xtend Data Analytics specializes in data mining and reporting. With an intricate knowledge of the CBX platform, we use the tools at hand to pinpoint targets, create member marketing lists, and reveal patterns.

Backoffice Services

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

Xtend Board of Directors



Coming Soon

President & CEO
Xtend



Heidi Hunt

President & CEO
Community West CU



Geoff Johnson

CEO
CU* Answers



Lindsay Hawlk

President & CEO
Toro Employees FCU



Vickie Schmitzer

CEO
Frankenmuth CU



Karen Browne

President & CEO
TBA CU



Jonathon Miller

President & CEO
Union Pacific Streamliner FCU



Jim Miles

CEO
MyUSA 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.



Contact Center

Product / Service

One-time fee

Ongoing fees

Branch XT Inbound Calls

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.

\$1750

\$100 monthly administration
\$4.30 / 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/Sync 1

Inbound loan lead hotline. We begin the application process by feeding them directly into your CBX or Sync1 loan pipeline.

\$1750

\$100 monthly administration
\$4.30 / 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's Me 247 and/or your website, with interactions handled by Contact Center agents. Outbound calls are made when members require advanced authentication for support.

\$1500

\$100 monthly administration
\$3.40 / 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.

\$1500

\$100 monthly administration
\$3.55 / call, with a minimum based on asset size or 90% of your previous six month average; whichever is greater.

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.

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

Disaster Recovery Support

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

\$1500

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

Contact Center

Product / Service	One-time fee	Ongoing fees
Contact Unlimited Provides outbound calls to clients/prospects according to a predefined number of campaigns in an given month.	Starting at \$1500	Quote provided
CBX Conversion Support - Inbound Post-conversion inbound member support, to help work through any issues members might be having.	\$1500	Quote provided
CBX Conversion Support - Outbound Pre-conversion outbound member contact. Client provides any call and email lists.	\$1500	\$4.09 / 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.	Quote provided	\$100 / hour



Recurring Services

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Communications

Campaign Services

Product / Service	One-time fee	Ongoing fees
Single Send 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 \$3.40 / 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, 1 mobile app banner posting, and optional round of phone calls. Add-on: Outbound Calls	\$1200 Annually	\$0.02 / email \$3.25 / call < 600 calls \$3.40 / call > 600 calls Quote provided for additional channels
Letter Check Printed checks and promotional letters for targeted CU credit card holders, encouraging balance transfers to pay off outside debt and increase your credit card portfolios. Additional marketing channels available by request.	\$1000	Print & Postage - Quote provided \$0.025 / email
CLIP - Credit Limit Increase Program Non-traditional lending focus to increase your loyal members' CU limits – includes limit increase processing, audience creation, marketing execution, and standard reporting.	\$1000	\$0.025 / email

Communications

Digital Services and More

Product / Service	One-time fee	Ongoing fees
Graphic Design Custom print and digital designs for your marketing campaigns including logos, postcards, flyers, letter checks, t-shirts, digital banners, social posts and more.	n/a	\$100 / hour
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
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	\$110 / month \$0.025 / email \$75 / additional user per month
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
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
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

Data Analytics

Product / Service	One-time fee	Ongoing fees
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 ¹	\$85 / 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 ¹	\$85 / quarter
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 ¹	\$85 / month
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 ¹	\$85 / quarter
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
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.	\$500	Quote provided

¹As low as \$85 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.	\$1750	\$340 / month \$0.025 / email
Losing the Loans Member retention focused on your members with loans at your credit union that are either aging out, recently paid off with a high balance payoff, or is at the point of being at a low balance. Send members surveys focused on their specific behavior, and take advantage of additional opportunity to retain them.	\$500	\$250 / month \$0.025 / email
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 brief, two-page analysis of your credit union's hidden marketing opportunities. Focuses on membership breakdown by age, credit score and service enrollment.	\$500	\$150 / month
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 CBX surveys sent via multiple marketing channels.	Quote provided	Quote provided
Wrap Up Consultation A demo and discussion of the Wrap Up Code technology in CBX, configuration of codes, complimentary configurations and an overview of related analytics.	\$1000 + \$100 / hour extended consultation fee	Quote provided
Sales Tracker Consultation A full walk-through and initial configuration or cleanup of your sales tracker toolset within CBX. Includes staff training for how to use the software and finding ways to complete post-usage reporting.	\$1000 + \$100 / hour extended consultation fee	Quote provided

Data Analytics

Product / Service	One-time fee	Ongoing fees
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.	n/a	\$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.	n/a	\$1000 / analysis
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.	n/a	\$1000 / analysis
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.	n/a	\$1500 / analysis
Know Your Online Credit Card Holders A report on online credit card holders' behaviors and determining which products/services they are likely to need. Requires online credit cards with CBX.	n/a	\$1000 / analysis
Sales Tools Crash Course A walk-through of CBX's member sales and marketing system from target audience identification and building through member outreach and post-marketing reporting.	\$750 - \$1000	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: Minimum \$100 / hour	n/a

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	Starting at \$180 / week
Stand-in Support Short-term support for holidays, vacations and staffing shortages.	\$1500	\$80 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 CBX and assistance with 1st quarterly upload; assistance with subsequent quarters optional.	Starting at \$3150	Starting at \$630 / quarter
CBX Conversion Support Bookkeeping service for up to 90 days for new CBX conversions.	Starting at \$1500	Quote provided
EFT Plastic Support Bookkeeping support with plastic-related projects, research and network issues.	Starting at \$630	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

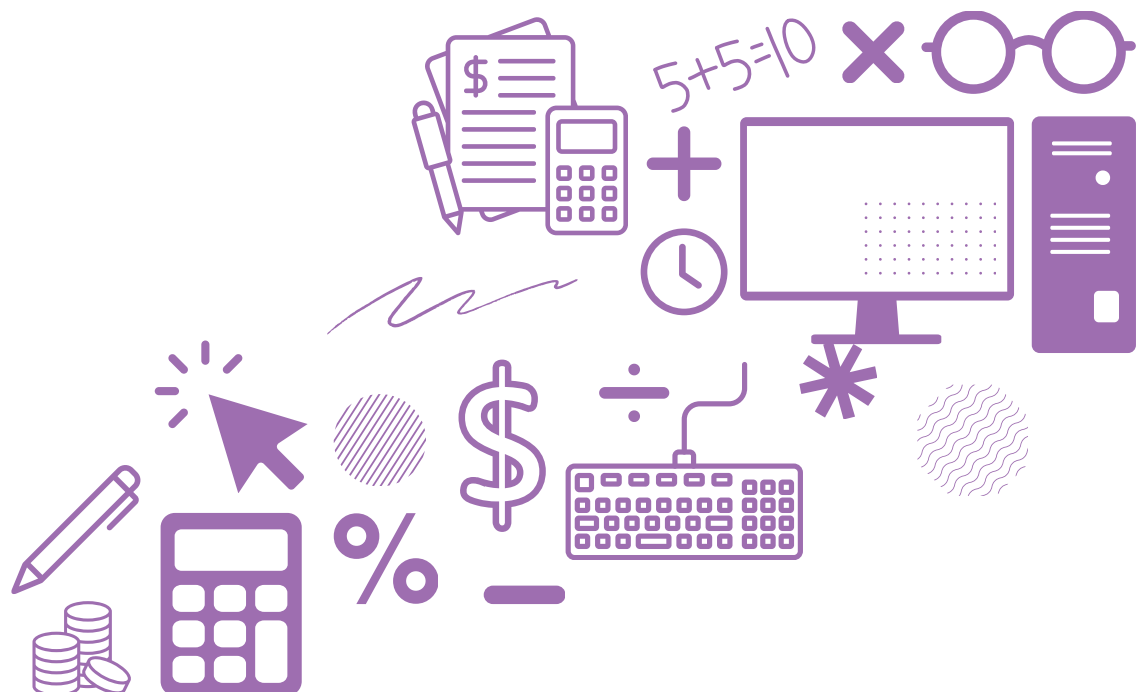
Prices listed are minimum processing fees and would be billed per service agreement.

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 CBX.	Quote provided	Quote provided
Investor Reporting (standard participation) Monthly settlement of standard-participated loan portfolios.	Quote provided	Quote provided



Partner & Professional Services

Product / Service	One-time fee	Ongoing fees
Xtend Shared Branching Marketing and oversight of the Xtend Shared Branching Network, which allows your members to perform transactions at participating branches across the US using the CBX core.	\$1000 +\$500 expedited	\$875 / 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	Quote provided
CBX Marketing & Sales Consultation On-site consultation by our management team, focusing on CBX cross sales, tiered services, contact center execution, business development and electronic communication strategies.	Quote provided	Quote provided
Bookkeeping Consultation On-site consultation by Xtend Bookkeeping management team leaders. Focusing on CBX optimization, loan servicing and back-office productivity.	Quote provided	Quote provided



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