

**Xtend**  
**CORE VALUES**





# Agenda

<b>03</b>	<b>Core Values</b>
<b>08</b>	<b>Our Partners</b>
<b>09</b>	<b>Our Clients</b>
<b>10</b>	<b>Our Leadership Team</b>

# CORE VALUES

Core values are the deeply ingrained principles that guide all of our actions; they serve as our cultural cornerstones<sup>1</sup>. They are inherent and sacrosanct; they can never be compromised, either for convenience or short-term economic gain<sup>2</sup>.

<sup>1</sup> Harvard Business Review; <sup>2</sup> Collins and Porras



**eXecution Through Empowerment, Network, & Dedication**

# EMPOWERMENT

em\*pow\*er\*ment

Authority or power given to someone to do something. The process of becoming stronger and more confident.

We empower our employees, who empower our credit unions, who in turn do the same for our industry, ultimately paying it forward! Our employees are given the tools and support to take accountability and control. Our employees start with us as empowered people, already empowered, we, along with our credit unions, give our employees the voice, tools, and authority to help us all succeed.

Our employees are the voice, hands, and face of our partner credit unions. From answering the phone, to working in the back office, to communicating the credit union's brand, our credit unions trust us. We are a true extension of their accounting, phone, and communications teams. We never take that responsibility lightly, and are boldened by the empowerment.

# EXECUTION

More than anything, we pride ourselves on being an execution company—providing bandwidth in the form of shared staffing services to our partners. We provide an answer to the question for our credit unions, “If you had time and unlimited staff at your disposal, what would you expect to accomplish?”, and then we set the bar even higher!

At Xtend, we have a phrase that we use as a rallying cry for our team: DEFAULT TO ACTION. It is that overarching attitude that drives us every day. Removing barriers for our partners.

Whether it’s daily exceptions processing by our back-office staff, talking a member through a financial milestone, or communicating our partner credit unions’ brand through electronic communications, the execution of services driven by fortitude and customer service is clear in our daily work.

# NETWORK

Xtend is a part of a larger network of CUSO and credit union partners called the cuasterisk.com Network. The design model of these partnerships allows each partner to leverage the tools and resources of its fellow partners.

**As our value propositions state:**

*Our formula for success has been relatively simple—exploit the tools that we own as a collaborative network, utilize our capacity to execute on behalf of our credit unions, and stress the system to the point where technical and process improvements are made to the benefit of everyone in the network. As our business units have grown, so has our ability to leverage economies of scale in order to deliver bottom-line savings to our credit unions and pave the way for investments in other strategic service offerings.*

# DEDICATION

This core value is all-encompassing. To us, it means going above and beyond for ourselves, our teams, Xtend, our clients, and the industry as a whole. We strive to not simply get the job done, but be catalysts for the success of our teammates, our company, and our clients. We show this in the everyday work that we do.

When asked, “What about Xtend do you value most?”, our employees responded with two resonating themes. The first being, we are a team. We are here to help one another succeed. This mentality permeates beyond our four walls. The second is simple, hard work. We are a group of hard-working people. This is our favorite thing about one another. We acknowledge that we all have a choice, and at Xtend we choose to work hard, together.

# OUR PARTNERS

Cooperatively owned, Xtend is owned by 104 credit unions throughout the country. Just as our credit unions' members each own equal parts of their credit unions, Xtend's ownership is the same.



**One Owner = One Vote**

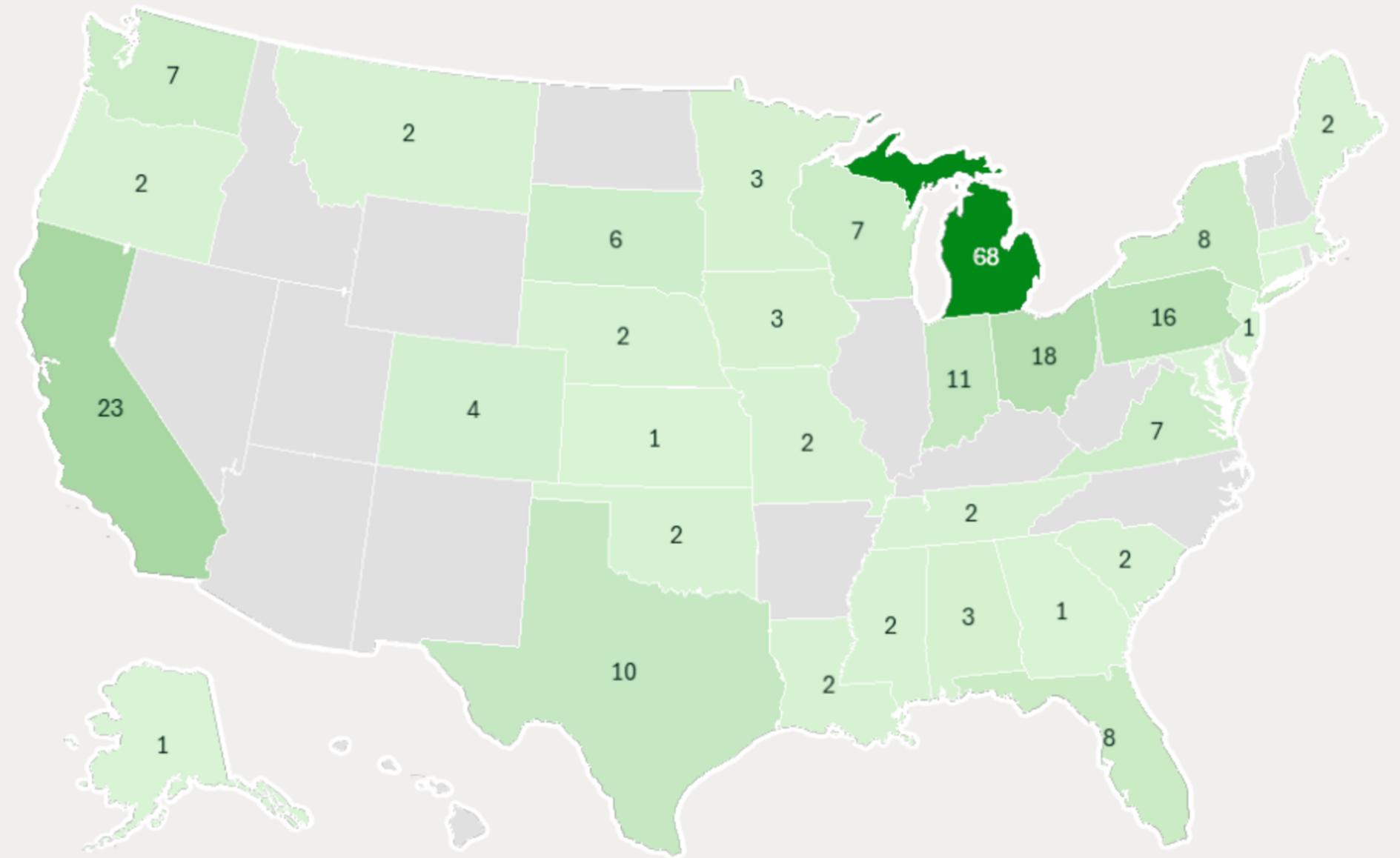
# OUR CLIENTS

229 Clients

42 States

102 Owners

One CUSO



# OUR LEADERSHIP TEAM



**Stuart Kuzik**  
CEO



**Zac Chaltry**  
VP of  
Operations



**Jalyn Lindeman**  
VP of Innovation  
& Strategy



**Sarah Ashby**  
AVP of  
Communications