

Xtend

VALUE PROPOSITION





Agenda

03	Introduction
04	Communicate
06	Execute
08	Collaborate
10	Connect
12	Innovate

INTRODUCTION

Xtend is very proud of our credit union roots and our cooperative CUSO model. 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 our clients, owners, and the industry as a whole.

Our value proposition focuses on four main objectives—communicate, execute, collaborate, and connect—with an underlying spirit of innovation that encompasses everything that we do. By aligning our goals with our clients' business plans, we hope to help redefine a vision of what it can mean to be partners vested in each other's success.

COMMUNICATE

Promoting Your Value Proposition



In today's marketplace, it is imperative that you select business partners whose core value proposition aligns closely with yours. An environment of open communication is fostered not only between us as business partners, but also between your credit union and its members.

We believe this need for effective communication has never been truer than in today's networked world. Members expect to communicate and be communicated with, on their terms and through their preferred channel.

As a CUSO, Xtend can communicate with millions of members through multiple channels daily and can bring our experience serving that marketplace to bear to help drive the goals of your credit union.

We consider it our personal responsibility to help you become more relevant in the lives of your members. It all starts with effective communication—we are all ears!

COMMUNICATE

Member Reach

- Membership lifecycle communications that represent your desire to reach your members and guide them along their financial journeys

Member Campaigns

- Utilizing omni-channel marketing to drive your products and services: identify the need and target audience, data mine, create and deliver your message via a suite of marketing channels

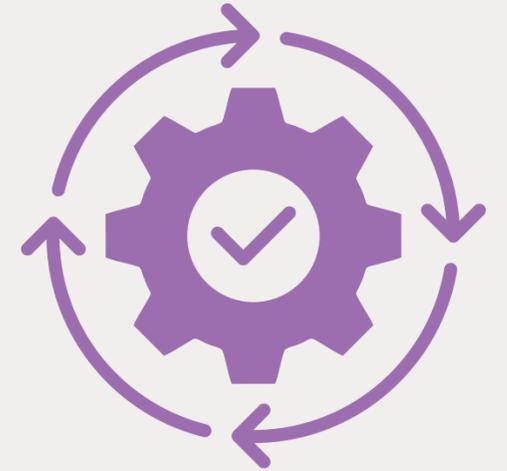
Digital Communications

- Reach beyond your membership and improve your digital reputation with a stronger community presence via your social media

EXECUTE

Guarantee the Difference

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 we think sets us apart from a typical vendor. Whether it's striving for the lowest cost of back-office services in the industry or helping generate a buzz about our credit union partners through targeted electronic member messages, our team of professionals has proven their mettle for many of your industry peers. This allows us to proudly proclaim that we guarantee you will see the difference when you engage our service delivery teams.



EXECUTE

Bookkeeping Services

- One-stop shopping for back office balancing and reconciliation services

Mortgage Servicing

- Investor reporting and escrow processing in support of your mortgage programs

A-La-Carte Services

- 5300 reporting, ALM support, rewards management fulfilment
- Back office daily stand-in support, back office conversion support

COLLABORATE

Vested in Mutual Success



Our industry, for all its cooperation and social motivations about power, status, and respect for the individual member, remains primarily driven by the independent focus of disparate credit union organizations. It could be argued that credit union partnerships have been, for the most part, solutions for scaling transactional and member service operations in a defensive manner—designed to save money or avoid getting closed out of key market spaces.

Our goal at Xtend is to establish a different template for collaboration, beginning with a mutual vesting in each other's success. This philosophy permeates our product and service offerings. Our investment in shared branching solutions facilitates partnerships without transaction fees. Our back-office solutions are designed so that we can quickly engage based on your business needs. Our inbound and outbound contact solutions help keep you top of mind in the consumer's eyes. And our pricing methodology is what you would expect out of a credit union-owned partner—we charge only when we have to, not simply because we can.

As your trusted CUSO partner, we envision a future for our extended business network where the technology, resources, people, and the value that credit unions have to offer their members are blended together in a way that our industry has not seen yet. Let's grow together!

COLLABORATE

Xtend Shared Branching

- Delivering member convenience through a peer-to-peer collaboration network

Deposit and Loan Participation

- Participating in investment opportunities with your industry peers

Strategic Business Partners

- Leveraging the power of the network to build collaborative 3rd party relationships

CONNECT

Delivering on Target on Time



Xtend is part of an energetic business network representing over 350 credit unions and multiple CUSOs serving millions of members throughout the country. Through this extensive business network, we can provide not only a comprehensive array of top-quality services but also new relationship opportunities with other industry professionals. Credit Unions, regardless of size, geography, or charter, can connect on a new level by participating with their peers in this peer-to-peer opportunity network.

As important as the business partnerships that participation in this collaborative network will undoubtedly foster are the ways that Xtend can help our partner clients connect with their members. Like the Just in Time principles that are critical to the success of other industries, your credit union needs to be there for the member (whether that means the branch, the phone, or the internet), at the time they need you—or they will take their business elsewhere. As an extension of your support team, Xtend is ready to help you meet members on their terms, through their chosen channel.

Our CUSO can help you connect like never before.

CONNECT

Contact Center

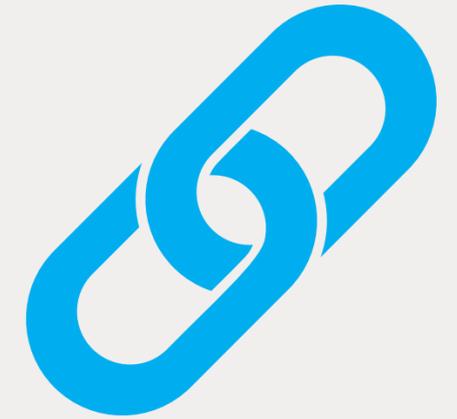
- Strengthening your strategic relationships one conversation at a time; inbound calls, web chat, and outbound; DRBC and conversion support
- Two-way text messaging

Member Reach

- Deliver member messages via email, online banking, or print

INNOVATE

Developing a New Blueprint for Efficiency and Effectiveness



In today's competitive environment, you need a strategic partner that delivers innovative and cost-effective solutions that not only address your current business challenges but also help you look to the future. Since its inception, our CUSO has continually answered the call of our owners to provide effective solutions to help them remain competitive—including Data Analytics solutions that transform raw data into actionable insight.

These solutions are not just an outsourced variation of the status quo, but innovative leveraging of analytics, technology, people, and focused execution to help leaders identify trends, uncover opportunities, and make smarter, faster decisions that deliver measurable value to the bottom line.

INNOVATE

New Member Reporting

- Study new members' activity within their first 0-120 days and find out what products and services your members engage with after joining your credit union.

Scorecards

- Short, simplified analysis used to make decisions that impact ROI on future marketing campaigns, improve daily operations, and provide a deeper understanding of membership.

Losing the Love

- Xtend's proactive member retention program. Identify and reconnect with members showing signs of disengagement through targeted emails and surveys.