



You need a
network...

CU*Answers...

core solutions for growing credit unions.

*CU*Answers offers you a selection of credit union financial services, highlighted by its flagship CU*BASE Processing System. As a multiple "CUSO of the Year" award winner, CU*Answers is recognized as one of the most successful national credit union cooperatives. The reason...a member-centered strategy and vision that results in an unwavering commitment to member service and client satisfaction. CU*Answers, owned by 80 credit unions, is a 39 year old CUSO that provides services to approximately 165 US credit unions, representing 1.5 million members and over \$10 billion in assets. CU*Answers...core solutions for growing credit unions.*

CU*ANSWERS OVERVIEW

CU*Answers, founded in 1970, provides your credit union the information solutions and tools necessary to grow and aggressively compete in today's competitive environment. The enterprise CU*BASE data processing system is available in either ASP or In-House environment.

You can choose other powerful services such as: electronic check processing, imaging and archiving solutions, strategic planning, management and Board of Directors consulting services. Additionally, dynamic education and client focus group participation, leading-edge self-service products, including a variety of card service options are offered.

CU*Answers is seen as a "think tank" for developing new and innovative solutions for credit unions. A proven leader in seeking out new partnerships, CU*Answers offers a single business solution for developing and improving business processes that deliver bottom line results.

Your CU*Answers team consists of dedicated professionals trained in a variety of disciplines to serve credit unions. From software programming and operations to network design and hardware support, these experts bring decades of credit union and financial industry experience to clients like you.

A DIFFERENT VENDOR MODEL

CU*Answers is owned by 80 credit unions. The CUSO's Board of Directors consists of seven credit union CEOs providing a focused and vested interest in the success of it's client/owners. With a goal of

creating equity through ownership, the CU*Answers CUSO provides a unique client/vendor relationship that will help you develop strategic business alliances, integrate, and deliver new products to market faster.

You can also leverage the considerable CUSO buying power to secure favorable pricing agreements with third party vendors. These savings are passed directly to you through discounted rates, guaranteed dividends, and elimination of large capital outlays-- Investment versus Invoice!

CU*ANSWERS PRINCIPLES

[A focus on utilization...](#) CU*Answers is an extension of your credit union staff, with the same goals, strategic challenges, and focus.

[The value of patronage...](#) from receptionist to CEO, our goal is that every credit union staff member is linked to a network and able to communicate with peers as never before.

[Be the best you can be...](#) working with credit unions, examiners and other industry professionals to ensure that our solutions pass the test.

[Developing power users...](#) working in tandem with CU*Answers clients to drive strategic business initiatives to their fullest.

[Return on investment...](#) enjoy the benefits of ownership and earn a return on your investment through the use of CU*Answers solutions.

[Guaranteeing the difference...](#) the CU*Answers model is about challenging current solutions to provide you with a better processing alternative.



CU*ANSWERS
A CREDIT UNION SERVICE ORGANIZATION

cuasterisk.com
...the place to be



ASP PROCESSING: POWERFUL CAPABILITIES WITH MINIMAL UP-FRONT COSTS.

ASP Processing offers a broad palette of enterprise processing services with minimal up-front outlay. CU*BASE provides a private network with a secured, high-speed link enabling you to access select business partners, virtual education, technical and client support services. CU*Answers also can manage your data communications and network security, while providing a single delivery channel for services such as on-line banking, audio response, ATM, debit, and credit cards.

IN-HOUSE PROCESSING: LOW COST, FEATURE RICH ENVIRONMENT.

If you prefer In-House processing, CU*BASE offers a solution incorporating the same feature set as ASP while providing greater internal operational control. The foundation to this environment is the IBM® System *i for Business* server and its fully integrated DB2 database. This system delivers industry leading technology with unrivaled customer satisfaction and loyalty, allowing you to spend your time managing your credit union, not your servers and databases.

FEATURE RICH, PERSONALIZED ONLINE BANKING SYSTEM.

Utilizing CU*BASE enables your members to take advantage of the popular **It's Me 247** on-line banking system, providing members the ability to perform a wide array of online services including opening of accounts, bill pay, A2A transfers, e- statements and customizing their personal layered security.

CARD SERVICES: A VARIETY OF INTERFACE OPTIONS.

The CU*BASE solution provides a variety of connectivity options to major ATM, Debit/Credit card networks. Through its Off Trail Balance (OTB) product, CU*Answers also provides secured data connectivity to select third parties such as investment firms and mortgage companies to provide regularly scheduled batch transmissions of select member data.

ELECTRONIC CHECK PROCESSING.

For nearly 30 years, CU*Answers has offered premier check processing services to credit unions via it's CU*Check application. This processing success comes from the quality services provided through our check processing support team. They are available to assist with any issue that may arise including difficult reconciliation and balancing issues. Benefits include CU*Answers electronically receiving, processing and transmitting check data and returns for credit unions using any DP system. Additionally, **check images are always free** and may be optionally linked to a credit union's online banking application. Automated daily returns are processed to meet FRB timing requirements and a variety of detailed reports are included to facilitate balancing requirements.

DYNAMIC EDUCATION AND TRAINING BUILDS CONFIDENT, CAPABLE EMPLOYEES.

CU*Answers believes that an active education philosophy represents much more than a passive occurrence between you and your technology partner. This relationship should be dynamic and multi-faceted , incorporating a range of face-to-face and web-based learning experiences. A critical component of this process is the opportunity for you to interact with CU*Answers staff and peers.

CONSULTING SERVICES TO SHARPEN YOUR FOCUS.

Technology represents one key component of the credit union management equation. CU*Answers works daily with credit unions and a wide range of industry partners capturing an industry perspective beyond the scope of credit unions individually. As a client/owner you can take advantage of this broad knowledge and experience with a variety of Consulting Service opportunities.



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cuasterisk.com Network**

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