

Electronic Services

CU Name CU# (Sorted by Number of Members)	It's Me 247 Online Banking (Mbrs Logged in Since 9/30/09)	% of Membership	e-Statements (Mbrs Enrolled as of 12/31/09)	% of Membership	% of Active Online Banking Mbrs (logged in since 9/30/09)	CU *EasyPay! Bill Payment	% of Membership	% of Active Online Banking Mbrs (logged in since 9/30/09)	Audio/Online Banking Messages	Check Images in Online Banking	e-Notices / e-Alerts	Member Access to PIB Profile	VMS: Personal Info Update
161 Northern Hills FCU	1,450	23.2%	1,193	19.1%	82.3%	120	1.9%	8.3%		X			X
3025 Services Center FCU*	2,477	39.7%	3,166	50.8%	127.8%	99	1.6%	4.0%					
740 Kent County CU	1,782	29.0%	1,183	19.2%	66.4%	315	5.1%	17.7%					
136 First Service CU	751	12.3%	539	8.8%	71.8%	168	2.7%	22.4%	X	X	X	X	X
170 Muskegon Governmental Empl. FCU	1,198	20.3%	544	9.2%	45.4%				X	X			
191 Bay Area CU	1,437	24.6%	645	11.0%	44.9%	425	7.3%	29.6%	X	X	X		X
184 Lake Huron CU	1,167	20.0%	206	3.5%	17.7%	128	2.2%	11.0%		X	X		X
157 Lenco CU	1,925	33.1%	1,214	20.9%	63.1%	336	5.8%	17.5%	X	X		X	
280 Gratiot Community CU	903	16.4%	365	6.6%	40.4%	107	1.9%	11.8%		X			
198 CU Plus	650	12.2%	99	1.9%	15.2%	34	0.6%	5.2%	X	X	X		X
183 Franklin County School Empl. FCU	595	11.2%	984	18.5%	165.4%					X	X		X
151 Tri-Cities CU	1,321	25.3%	1,059	20.2%	80.2%	123	2.4%	9.3%	X	X	X	X	
144 Aeroquip CU	1,294	26.7%	531	11.0%	41.0%				X	X	X		X
127 GR Consumers CU	1,438	30.2%	1,290	27.1%	89.7%	280	5.9%	19.5%	X	X	X	X	X
210 Grand Rapids Family CU	1,160	24.7%	629	13.4%	54.2%	261	5.6%	22.5%	X	X	X	X	X
380 Thornapple Valley Community CU	846	18.2%				33	0.7%	3.9%	X	X	X	X	X
165 Kensington Valley Community CU	1,292	28.4%	974	21.4%	75.4%	94	2.1%	7.3%	X	X	X		
174 Firefighters CU	1,375	30.5%	4,228	93.7%	307.5%				X	X	X		X
270 Generations Family FCU	701	15.5%				96	2.1%	13.7%					X
10 Western Districts Members CU	1,360	30.6%	763	17.2%	56.1%	335	7.5%	24.6%	X	X	X	X	X
163 Clawson Community CU	928	21.2%	623	14.2%	67.1%	47	1.1%	5.1%		X			X
490 Governmental Empl. CU	1,545	35.3%	994	22.7%	64.3%	261	6.0%	16.9%					
123 Consumers FCU	320	7.6%	135	3.2%	42.2%	114	2.7%	35.6%		X			
340 Safe Harbor CU	1,204	28.6%	686	16.3%	57.0%	135	3.2%	11.2%	X	X		X	
110 Consumers Choice CU	1,102	26.7%	790	19.1%	71.7%				X	X	X	X	
117 Madison CU	1,190	30.3%	829	21.1%	69.7%	179	4.6%	15.0%		X			
730 Saginaw County Empl. CU	1,113	29.9%	931	25.0%	83.6%	268	7.2%	24.1%		X	X		X
640 Grand Trunk (BC) Empl. FCU	757	21.8%				59	1.7%	7.8%	X				
570 Lakeshore FCU	757	21.9%	487	14.1%	64.3%	126	3.6%	16.6%					
116 Thunder Bay Area CU	599	17.7%	282	8.3%	47.1%	52	1.5%	8.7%		X		X	X
90 Newayo County Service Empl. CU	1,202	35.9%	601	18.0%	50.0%	182	5.4%	15.1%	X	X	X	X	X
128 Alpena Community CU	900	27.0%	763	22.9%	84.8%	82	2.5%	9.1%		X		X	X
260 Big Dutch CU	317	9.7%	53	1.6%	16.7%								
70 Rockford Community FCU	818	25.1%	336	10.3%	41.1%	64	2.0%	7.8%	X	X			X
80 Auto-Owners Associates CU	956	29.6%	592	18.3%	61.9%	112	3.5%	11.7%	X	X	X	X	X
650 County-City CU	631	19.9%	133	4.2%	21.1%				X	X			X
520 Evergreen CU	1,023	33.6%	839	27.5%	82.0%	135	4.4%	13.2%	X	X			X
40 Michigan Coastal CU	520	17.1%	276	9.1%	53.1%				X	X		X	X
620 Port City FCU	742	25.5%	414	14.3%	55.8%	106	3.6%	14.3%	X	X			X
60 Kenowa Community FCU	864	30.3%	326	11.4%	37.7%	254	8.9%	29.4%	X	X			
194 PEF FCU	539	21.2%	348	13.7%	64.6%	31	1.2%	5.8%	X	X	X		
189 ROME CU	623	24.7%	177	7.0%	28.4%				X	X	X		X
164 Sarasota Municipal Empl. CU	626	25.9%	205	8.5%	32.7%	143	5.9%	22.8%	X	X	X		X
158 Greater Wayne County FCU	366	15.6%	93	4.0%	25.4%	31	1.3%	8.5%		X			
177 Chiropractic FCU	757	32.6%	165	7.1%	21.8%	140	6.0%	18.5%		X			
120 Northwest Consumers FCU	500	22.3%	207	9.2%	41.4%	30	1.3%	6.0%		X	X		X
152 First Choice CU	377	17.2%	92	4.2%	24.4%								
162 Great Lakes Members CU	160	7.6%	50	2.4%	31.3%					X	X		X
3026 Vermillion FCU**	742	38.4%	395	20.5%	53.2%								
179 Sentinel Graphics FCU	449	23.9%	140	7.5%	31.2%	64	3.4%	14.3%		X			
370 Farm Bureau Family CU	697	37.7%	713	38.6%	102.3%	115	6.2%	16.5%	X	X	X		
175 Federated Family CU	517	28.2%	166	9.1%	32.1%					X			X
700 Country Heritage CU	92	5.1%								X			
30 ATL CU	522	29.7%	429	24.4%	82.2%	97	5.5%	18.6%	X	X	X	X	X
220 Bissell Empl. CU	526	31.7%	490	29.5%	93.2%	72	4.3%	13.7%	X	X		X	
790 Catholic Aid Association CU	251	15.2%	186	11.3%	74.1%	25	1.5%	10.0%	X				
290 Shawbox Community FCU	318	19.9%	108	6.8%	34.0%	33	2.1%	10.4%					
480 Community First FCU	901	68.1%	345	26.1%	38.3%	153	11.6%	17.0%	X	X			
390 Muskegon Consumers Power CU	272	20.6%											
470 Hometown CU	430	35.5%	195	16.1%	45.3%	42	3.5%	9.8%	X		X		X
150 West Michigan Postal Service FCU	138	14.7%	26	2.8%	18.8%				X	X		X	
400 Muskegon Teachers CU													
193 Table Rock FCU									X	X	X	X	X
181 CR Community First CU	3	1.5%		0.0%	0.0%				X				
TOTAL/COUNT	301,786	25.6%	205,612	17.4%	68.1%	47,438	4.0%	15.7%	89	109	70	39	77
% of CUs that use the feature	98%		94%			80%			64%	78%	50%	28%	55%

Electronic Services (continued)

CU Name CU# (Sorted by Number of Members)	VMS: Loan Rate Board	VMS: Loan Applications	VMS: Membership Applications	VMS: CD Rate Board	VMS: Opening CDs	VMS: Share Rate Board	VMS: Opening Shares	VMS: Related Links	VMS: Online AFT/CT Maint.	VMS: ACH Distribution Maintenance	CU*TALK Audio Response	ATM: Batch (Offline)	ATM: Online	Debit Cards: Batch (Offline)	Debit Cards: Online	No-Fee ATM Terminals
3325 Fox Communities CU	X	X							X		X		X		X	X
133 Alpena Alcona Area CU	X	X		X	X	X	X		X	X	X		X		X	X
200 Berrien Teachers CU	X	X	X	X	X	X	X	X	X	X	X		X		X	X
3450 Superior Choice CU	X	X	X	X	X	X	X	X	X	X	X	X		X		X
112 Frankenmuth CU	X	X	X	X	X	X	X		X		X		X		X	X
166 Detroit Metropolitan CU											X		X			
720 CorePlus FCU	X	X	X	X	X	X	X	X	X	X	X		X		X	X
93 Unison CU						X					X	X		X		
187 Heartland CU	X	X	X	X	X	X	X		X	X	X		X		X	X
155 Ohio Catholic FCU											X		X		X	X
148 Affinity Group CU	X	X		X	X	X	X				X		X		X	X
135 North Central Area CU	X	X		X		X					X		X	X		X
3150 Prospera CU	X		X			X	X				X	X		X		X
750 West Michigan CU	X	X		X	X	X	X	X	X	X	X	X		X		
3300 Harris County FCU	X			X		X					X	X			X	X
420 Service 1 FCU	X	X		X	X	X	X	X			X		X		X	X
178 Allegius CU	X	X		X		X			X		X		X		X	X
3460 Horizon Utah FCU	X	X		X	X	X			X		X		X		X	X
186 Meijer CU											X		X		X	X
137 Parkside CU	X	X	X	X	X	X					X		X		X	X
197 VacationLand FCU	X	X		X	X	X		X	X	X	X		X		X	X
126 Isabella Community CU	X	X	X	X		X					X		X		X	X
145 Wauna FCU	X	X		X	X	X	X	X	X		X		X		X	X
169 United Educational CU	X			X		X					X	X		X		X
130 Central Michigan Community FCU											X		X	X		X
3430 Cumberland County FCU	X	X	X	X	X	X	X				X		X		X	
500 Community CU	X	X	X	X	X	X	X	X	X	X	X		X		X	X
172 Glacier Hills CU	X	X	X	X	X	X	X		X	X	X	X		X		X
134 First Trust CU	X	X	X	X	X	X	X	X			X	X		X		X
147 Western CU	X			X		X					X		X		X	X
156 Madison County FCU	X	X		X	X	X	X		X		X		X		X	X
192 District Government Emp FCU	X	X	X	X	X	X	X		X	X	X	X	X	X	X	X
176 Community West CU	X			X		X					X		X		X	X
3225 Ripco CU	X	X									X	X		X		
660 San Antonio Citizens FCU	X	X		X	X	X	X				X		X		X	
550 Western Division FCU	X	X		X	X	X	X	X			X	X		X		
600 Peninsula FCU	X	X	X	X	X	X	X		X		X		X		X	X
129 Hardin Community FCU	X	X	X	X	X	X	X			X	X		X		X	X
190 TBA CU	X	X		X	X	X	X				X		X		X	X
410 Forest Area FCU	X	X		X	X	X	X				X		X	X		X
760 Allegis CU	X	X		X		X	X	X	X		X		X		X	X
122 Onaway Community FCU	X	X		X	X	X	X				X		X		X	X
114 Delta County CU	X			X		X					X		X		X	X
450 Wexford Community CU	X	X		X		X					X		X		X	X
146 Straits Area FCU	X	X		X		X					X		X		X	X
138 H.P.C. CU	X	X		X		X					X		X		X	X
149 Aberdeen FCU											X		X		X	X
171 CommStar CU																
195 Community Schools CU				X		X				X	X		X		X	
250 River Valley CU	X	X	X	X	X	X	X	X	X	X	X		X		X	X
188 Highmark FCU											X	X		X		X
142 Sioux Empire FCU	X	X	X	X	X	X	X	X	X	X	X		X		X	X
185 First Financial CU	X	X	X	X	X	X	X	X	X	X	X		X		X	X
132 Besser CU	X	X		X		X					X		X		X	X
113 Clarkston Brandon Community CU				X		X	X				X		X		X	
115 AAC CU	X	X	X	X	X	X	X				X		X		X	X
770 Lakeview CU	X							X	X		X	X				X
124 AAA FCU	X	X	X	X		X					X	X		X		X
3420 Tahquamenon Area CU											X		X		X	X
131 Allegan Community FCU	X					X					X		X		X	
530 Sangamon Schools CU	X		X	X		X					X		X		X	
310 FOCUS CU	X	X	X	X	X	X	X		X	X	X		X		X	X
350 Filer CU	X	X		X	X	X	X	X	X		X		X	X		X
680 FEDCom CU	X	X	X	X	X	X	X	X	X	X	X		X		X	X
670 Brewery CU	X	X	X	X	X	X	X				X		X		X	X
430 Muskegon Co-op CU				X		X					X		X		X	
182 Sentinel FCU	X	X	X	X	X	X	X	X	X	X	X		X	X		X
173 New Horizons CU	X	X	X	X	X	X	X	X	X	X	X		X		X	
119 Premier Financial CU	X	X		X	X	X	X				X	X		X		X
125 Rogue River Community CU	X	X		X	X	X	X		X		X		X		X	
240 East Traverse Catholic FCU	X			X		X			X		X	X	X	X	X	X
141 Calcite CU													X		X	X
590 Greater Metro FCU			X	X	X	X	X				X		X		X	
11 Progressive CU											X		X			
153 First United FCU	X	X		X		X					X		X		X	
196 Rapid City Telco FCU	X	X		X		X					X	X		X		

Electronic Services (continued)

CU Name CU# (Sorted by Number of Members)	VMS: Loan Rate Board	VMS: Loan Applications	VMS: Membership Applications	VMS: CD Rate Board	VMS: Opening CDs	VMS: Share Rate Board	VMS: Opening Shares	VMS: Related Links	VMS: Online AFT/CFE Maint.	VMS: ACH Distribution Maintenance	CU*TALK Audio Response	ATM: Batch (Offline)	ATM: Online	Debit Cards: Batch (Offline)	Debit Cards: Online	No-Fee ATM Terminals
161 Northern Hills FCU	X	X	X	X	X	X	X		X		X	X		X		X
3025 Services Center FCU*											X			X		
740 Kent County CU																
136 First Service CU	X	X		X	X	X	X				X	X		X		X
170 Muskegon Governmental Empl. FCU				X							X		X	X		X
191 Bay Area CU	X	X	X	X		X		X			X					
184 Lake Huron CU	X			X		X					X		X		X	
157 Lenco CU	X			X		X					X		X		X	X
280 Gratiot Community CU	X	X		X							X		X		X	
198 CU Plus	X	X	X	X	X	X	X	X	X	X	X		X		X	
183 Franklin County School Empl. FCU	X	X	X	X	X	X	X		X	X	X		X			
151 Tri-Cities CU	X			X		X					X		X		X	X
144 Aeroquip CU	X	X	X	X	X	X	X				X	X		X		
127 GR Consumers CU	X	X	X	X	X	X		X			X		X		X	X
210 Grand Rapids Family CU	X	X		X	X	X	X	X			X		X		X	X
380 Thornapple Valley Community CU	X	X		X		X		X			X		X		X	
165 Kensington Valley Community CU	X	X		X	X	X		X	X	X	X		X		X	
174 Firefighters CU		X									X		X		X	
270 Generations Family FCU											X		X		X	
10 Western Districts Members CU	X	X	X	X	X	X	X	X	X		X		X		X	
163 Clawson Community CU	X	X	X	X	X	X					X		X		X	X
490 Governmental Empl. CU											X	X		X		X
123 Consumers FCU	X			X		X					X		X		X	
340 Safe Harbor CU	X	X									X		X		X	X
110 Consumers Choice CU	X	X		X	X	X	X				X		X		X	X
117 Madison CU											X	X		X		
730 Saginaw County Empl. CU	X	X		X	X	X	X	X			X		X		X	
640 Grand Trunk (BC) Empl. FCU											X		X		X	X
570 Lakeshore FCU											X		X		X	
116 Thunder Bay Area CU	X	X		X		X					X		X		X	X
90 Newaygo County Service Empl. CU	X	X		X	X	X	X		X	X	X		X		X	X
128 Alpena Community CU	X	X		X	X	X	X				X		X		X	
260 Big Dutch CU											X					
70 Rockford Community FCU	X	X		X	X	X	X				X	X		X		X
80 Auto-Owners Associates CU	X			X	X	X	X		X		X		X		X	X
650 County-City CU	X	X	X	X		X					X			X		
520 Evergreen CU	X	X	X	X		X					X	X	X	X		X
40 Michigan Coastal CU				X							X	X		X		
620 Port City FCU	X	X	X	X	X	X	X				X		X		X	X
60 Kenowa Community FCU											X		X		X	X
194 PEF FCU	X	X	X	X	X	X	X	X	X	X	X	X		X		
189 ROME CU	X	X	X	X	X	X	X	X	X	X	X		X	X		
164 Sarasota Municipal Empl. CU	X	X		X	X	X	X	X			X		X		X	X
158 Greater Wayne County FCU	X	X		X	X	X	X				X	X		X		
177 Chiropractic FCU													X		X	
120 Northwest Consumers FCU	X			X		X					X		X		X	X
152 First Choice CU	X			X		X					X	X		X		
162 Great Lakes Members CU	X	X		X	X	X	X				X		X		X	
3026 Vermillion FCU**																
179 Sentinel Graphics FCU	X			X	X	X	X		X	X	X		X		X	X
370 Farm Bureau Family CU	X	X		X	X	X	X				X		X			
175 Federated Family CU	X			X		X					X	X		X		
700 Country Heritage CU					X		X									
30 ATL CU	X	X	X	X	X	X	X	X	X	X	X		X		X	
220 Bissell Empl. CU											X		X		X	
790 Catholic Aid Association CU	X											X		X		
290 Shawbox Community FCU											X		X	X		
480 Community First FCU	X		X	X		X					X	X	X	X	X	X
390 Muskegon Consumers Power CU													X			
470 Hometown CU	X		X	X		X	X		X		X	X		X		X
150 West Michigan Postal Service FCU												X		X		
400 Muskegon Teachers CU																
193 Table Rock FCU	X	X	X	X	X	X	X	X			X				X	
181 CR Community First CU																
TOTAL/COUNT	104	83	44	103	66	103	64	32	40	27	129	33	100	42	88	80
% of CUs that use the feature	74%	59%	31%	74%	47%	74%	46%	23%	29%	19%	92%	24%	71%	30%	63%	57%

Fees/Service Charges and Rebates

CU Name CU# (Sorted by Number of Members)	Account Service Charges	ATM Transaction Fees	Bonus Dividends: Loan Interest Rebates	Bonus Dividends: Share Dividends	Check Cashing Fees	Check Negotiation Fees	Delinquency Fines: % Amt Delq	Delinquency Fines: % Int Due	Delinquency Fines: % Sched Pmt	Delinquency Fines: Flat Fee	Deposit Item Fees	Dormancy Fees	Elect Dep Holds/ Mbr in Good Standing
3325 Fox Communities CU	X	X			X		X				X	X	X
133 Alpena Alcona Area CU								X	X			X	
200 Berrien Teachers CU	X	X			X				X	X	X	X	X
3450 Superior Choice CU	X	X			X				X	X	X		
112 Frankenmuth CU	X	X			X			X	X	X	X		
166 Detroit Metropolitan CU		X										X	
720 CorePlus FCU		X			X				X			X	X
93 Unison CU	X	X					X			X		X	
187 Heartland CU	X	X			X				X	X		X	
155 Ohio Catholic FCU		X			X				X	X		X	
148 Affinity Group CU	X	X			X	X	X	X	X	X	X	X	
135 North Central Area CU		X						X	X				
3150 Prospera CU	X	X			X				X		X	X	X
750 West Michigan CU	X	X			X	X		X		X		X	
3300 Harris County FCU	X	X			X								
420 Service 1 FCU	X	X						X				X	
178 Allegius CU	X	X								X			X
3460 Horizon Utah FCU									X			X	
186 Meijer CU	X	X										X	
137 Parkside CU								X	X	X		X	
197 VacationLand FCU	X	X			X			X	X	X	X	X	X
126 Isabella Community CU	X	X			X		X					X	
145 Wauna FCU	X			X					X			X	
169 United Educational CU									X			X	
130 Central Michigan Community FCU	X	X						X		X	X	X	
3430 Cumberland County FCU	X											X	
500 Community CU	X	X			X	X	X			X	X	X	
172 Glacier Hills CU		X			X	X			X			X	X
134 First Trust CU	X	X			X				X			X	
147 Western CU	X	X			X				X		X	X	X
156 Madison County FCU		X								X		X	X
192 District Government Emp FCU	X						X		X				
176 Community West CU	X	X						X				X	X
3225 Ripco CU	X				X		X					X	X
660 San Antonio Citizens FCU	X	X			X	X			X			X	
550 Western Division FCU		X		X	X					X		X	
600 Peninsula FCU								X					
129 Hardin Community FCU									X			X	
190 TBA CU	X	X			X			X	X		X	X	
410 Forest Area FCU	X	X						X			X	X	
760 Allegis CU	X	X			X				X		X	X	
122 Onaway Community FCU		X						X				X	
114 Delta County CU					X			X		X		X	X
450 Wexford Community CU		X			X			X					
146 Straits Area FCU	X	X						X	X			X	
138 H.P.C. CU													
149 Aberdeen FCU	X	X							X	X	X	X	
171 CommStar CU													
195 Community Schools CU	X								X			X	X
250 River Valley CU	X	X							X			X	X
188 Highmark FCU		X										X	
142 Sioux Empire FCU	X	X	X	X	X		X		X	X		X	X
185 First Financial CU		X								X		X	X
132 Besser CU								X					
113 Clarkston Brandon Community CU	X	X			X			X	X			X	X
115 AAC CU	X	X			X		X	X	X	X		X	X
770 Lakeview CU		X			X		X				X		
124 AAA FCU	X	X			X	X		X				X	
3420 Tahquamenon Area CU	X	X											
131 Allegan Community FCU		X				X		X				X	
530 Sangamon Schools CU		X											
310 FOCUS CU	X	X			X	X	X	X	X	X		X	X
350 Filer CU	X	X	X	X				X				X	
680 FEDCom CU		X			X			X		X		X	X
670 Brewery CU	X	X			X				X	X	X	X	
430 Muskegon Co-op CU	X	X			X				X	X		X	
182 Sentinel FCU		X			X	X			X	X		X	
173 New Horizons CU		X							X			X	
119 Premier Financial CU					X				X		X	X	
125 Rogue River Community CU		X			X			X			X	X	
240 East Traverse Catholic FCU		X						X					
141 Calcite CU										X			
590 Greater Metro FCU	X	X						X				X	
11 Progressive CU									X				
153 First United FCU	X	X						X				X	
196 Rapid City Telco FCU									X			X	

Fees/Service Charges and Rebates

CU Name CU# (Sorted by Number of Members)	Account Service Charges	ATM Transaction Fees	Bonus Dividends: Loan Interest Rebates	Bonus Dividends: Share Dividends	Check Cashing Fees	Check Negotiation Fees	Delinquency Fines: % Amt Delq	Delinquency Fines: % Int Due	Delinquency Fines: % Sched Pmt	Delinquency Fines: Flat Fee	Deposit Item Fees	Dormancy Fees	Elect Dep Holds/ Mbr in Good Standing
161 Northern Hills FCU		X			X			X				X	
3025 Services Center FCU*		X							X			X	
740 Kent County CU													
136 First Service CU	X	X			X	X	X			X		X	
170 Muskegon Governmental Empl. FCU	X	X			X					X		X	
191 Bay Area CU	X								X				X
184 Lake Huron CU					X			X					
157 Lenco CU		X						X	X		X	X	
280 Gratiot Community CU	X	X			X					X		X	
198 CU Plus	X								X	X		X	
183 Franklin County School Empl. FCU		X					X						
151 Tri-Cities CU	X	X			X	X		X				X	
144 Aeroquip CU		X										X	
127 GR Consumers CU		X	X	X	X	X			X	X		X	X
210 Grand Rapids Family CU		X			X		X					X	X
380 Thornapple Valley Community CU	X	X			X			X				X	X
165 Kensington Valley Community CU	X	X			X			X				X	
174 Firefighters CU	X								X	X		X	
270 Generations Family FCU		X								X			
10 Western Districts Members CU	X	X			X			X	X	X		X	
163 Clawson Community CU		X			X							X	
490 Governmental Empl. CU	X						X						
123 Consumers FCU	X	X										X	
340 Safe Harbor CU	X	X			X		X					X	
110 Consumers Choice CU	X	X							X	X		X	X
117 Madison CU	X	X			X		X					X	
730 Saginaw County Empl. CU		X					X	X				X	
640 Grand Trunk (BC) Empl. FCU		X			X							X	
570 Lakeshore FCU		X							X			X	
116 Thunder Bay Area CU	X							X				X	
90 Newaygo County Service Empl. CU		X							X			X	
128 Alpena Community CU								X	X				
260 Big Dutch CU													
70 Rockford Community FCU		X			X			X		X		X	
80 Auto-Owners Associates CU			X									X	
650 County-City CU	X				X		X	X	X	X		X	
520 Evergreen CU	X	X			X				X			X	
40 Michigan Coastal CU	X	X			X		X					X	X
620 Port City FCU	X	X						X				X	
60 Kenowa Community FCU		X			X	X				X		X	
194 PEF FCU									X	X		X	X
189 ROME CU	X				X			X	X			X	
164 Sarasota Municipal Empl. CU	X	X								X		X	
158 Greater Wayne County FCU					X					X		X	
177 Chiropractic FCU		X										X	
120 Northwest Consumers FCU	X	X							X		X	X	
152 First Choice CU		X								X			
162 Great Lakes Members CU								X					X
3026 Vermillion FCU**													
179 Sentinel Graphics FCU		X							X			X	
370 Farm Bureau Family CU	X	X			X		X	X				X	
175 Federated Family CU					X				X			X	
700 Country Heritage CU	X									X	X	X	
30 ATL CU	X	X			X	X		X				X	X
220 Bissell Empl. CU		X							X				
790 Catholic Aid Association CU		X					X						
290 Shawbox Community FCU		X											
480 Community First FCU		X							X	X		X	
390 Muskegon Consumers Power CU										X			
470 Hometown CU	X	X			X				X			X	
150 West Michigan Postal Service FCU	X	X						X					
400 Muskegon Teachers CU													
193 Table Rock FCU	X	X										X	
181 CR Community First CU													
TOTAL/COUNT	72	100	4	5	62	14	21	50	54	49	21	106	29
% of CUs that use the feature	51%	71%	3%	4%	44%	10%	15%	36%	39%	35%	15%	76%	21%

Fees/Service Charges and Rebates (continued)

CU Name CU# (Sorted by Number of Members)	Laser Money Order Fees	Minimum Balance Svc Charges	New Membership Fees	Patronage (Ownership) Dividend	Phone Transfer Fees	Printed CU Check Fees	Self-Service Fees	Starter Check Fees	Transaction History Print Fee	Transaction Rebates	Transaction Service Charges	Waiver Analysis
3325 Fox Communities CU	X	X			X	X		X			X	
133 Alpena Alcona Area CU	X				X	X		X	X			
200 Berrien Teachers CU	X	X	X		X	X	X	X	X		X	X
3450 Superior Choice CU		X				X					X	X
112 Frankenmuth CU	X	X	X		X	X	X	X	X		X	
166 Detroit Metropolitan CU		X				X			X			
720 CorePlus FCU	X				X	X		X	X			X
93 Unison CU	X	X			X	X		X				
187 Heartland CU	X	X			X	X		X	X			
155 Ohio Catholic FCU	X	X				X			X			
148 Affinity Group CU	X	X			X	X		X	X		X	
135 North Central Area CU	X	X				X			X			
3150 Prospera CU	X	X			X	X	X	X	X			
750 West Michigan CU	X		X			X		X	X			X
3300 Harris County FCU		X	X					X	X		X	
420 Service 1 FCU	X					X		X	X		X	X
178 Allegis CU	X	X				X			X		X	
3460 Horizon Utah FCU	X					X						
186 Meijer CU	X	X				X			X			
137 Parkside CU	X				X	X		X	X			
197 VacationLand FCU	X	X						X	X		X	X
126 Isabella Community CU	X					X			X		X	
145 Wauna FCU	X	X				X		X	X		X	
169 United Educational CU	X					X						
130 Central Michigan Community FCU	X	X			X	X						
3430 Cumberland County FCU	X					X			X			
500 Community CU	X	X			X	X	X	X	X		X	X
172 Glacier Hills CU	X	X			X			X	X		X	X
134 First Trust CU	X					X	X	X	X		X	X
147 Western CU	X	X			X	X		X	X			X
156 Madison County FCU	X					X		X	X			
192 District Government Emp FCU	X	X			X	X	X	X	X	X		X
176 Community West CU	X				X	X		X	X			
3225 Ripco CU	X	X				X		X	X			
660 San Antonio Citizens FCU	X	X			X	X		X	X		X	X
550 Western Division FCU		X		X		X			X		X	
600 Peninsula FCU	X					X						
129 Hardin Community FCU	X					X			X			X
190 TBA CU	X	X	X	X	X	X		X	X	X	X	
410 Forest Area FCU	X					X	X		X			
760 Allegis CU		X			X	X		X	X			
122 Onaway Community FCU	X			X		X			X			X
114 Delta County CU	X					X			X			
450 Wexford Community CU	X	X			X	X		X	X			
146 Straits Area FCU	X					X		X	X			
138 H.P.C. CU	X		X			X			X			
149 Aberdeen FCU	X			X		X		X	X			X
171 CommStar CU												
195 Community Schools CU	X	X			X	X			X			X
250 River Valley CU						X		X	X		X	
188 Highmark FCU	X					X					X	
142 Sioux Empire FCU	X	X	X	X		X		X	X		X	
185 First Financial CU	X											X
132 Besser CU	X					X						
113 Clarkston Brandon Community CU	X		X		X	X			X			
115 AAC CU	X	X				X		X	X			
770 Lakeview CU	X	X			X	X		X				
124 AAA FCU	X				X	X			X		X	
3420 Tahquamenon Area CU												
131 Allegan Community FCU	X	X			X							
530 Sangamon Schools CU	X								X			
310 FOCUS CU		X			X	X		X	X			X
350 Filer CU	X				X			X				
680 FEDCom CU	X				X	X		X	X			X
670 Brewery CU	X	X			X	X		X	X			
430 Muskegon Co-op CU	X	X	X		X	X	X	X	X			
182 Sentinel FCU	X	X			X	X		X	X			X
173 New Horizons CU	X				X	X		X	X			X
119 Premier Financial CU			X									
125 Rogue River Community CU	X	X	X		X	X		X	X			
240 East Traverse Catholic FCU												
141 Calcite CU	X								X			
590 Greater Metro FCU		X			X				X		X	
11 Progressive CU	X		X									
153 First United FCU	X					X			X			
196 Rapid City Telco FCU	X					X		X	X			

Fees/Service Charges and Rebates (continued)

CU Name CU# (Sorted by Number of Members)	Laser Money Order Fees	Minimum Balance Svc Charges	New Membership Fees	Patronage (Ownership) Dividend	Phone Transfer Fees	Printed CU Check Fees	Self-Service Fees	Starter Check Fees	Transaction History Print Fee	Transaction Rebates	Transaction Service Charges	Waiver Analysis
161 Northern Hills FCU	X	X				X		X	X			
3025 Services Center FCU*								X	X			
740 Kent County CU												
136 First Service CU	X	X			X	X	X	X	X		X	
170 Muskegon Governmental Empl. FCU			X		X	X		X	X		X	
191 Bay Area CU		X							X			
184 Lake Huron CU	X				X	X			X		X	
157 Lenco CU	X					X		X				X
280 Gratiot Community CU					X	X			X		X	
198 CU Plus	X											X
183 Franklin County School Empl. FCU						X						
151 Tri-Cities CU					X	X		X	X			
144 Aeroquip CU	X			X		X			X			
127 GR Consumers CU	X					X	X		X			X
210 Grand Rapids Family CU	X				X				X			
380 Thornapple Valley Community CU	X	X			X	X		X	X			
165 Kensington Valley Community CU	X	X			X	X		X	X		X	
174 Firefighters CU	X	X			X	X		X	X			
270 Generations Family FCU						X						
10 Western Districts Members CU	X	X				X	X	X	X			X
163 Clawson Community CU	X	X				X			X			
490 Governmental Empl. CU	X	X			X	X			X			
123 Consumers FCU	X	X	X			X		X				
340 Safe Harbor CU	X				X	X		X	X			
110 Consumers Choice CU	X	X				X		X	X			
117 Madison CU	X	X			X	X		X	X		X	
730 Saginaw County Empl. CU						X		X	X			
640 Grand Trunk (BC) Empl. FCU	X								X			
570 Lakeshore FCU									X			
116 Thunder Bay Area CU	X					X			X			
90 Newaygo County Service Empl. CU	X	X					X	X	X		X	
128 Alpena Community CU	X					X		X				
260 Big Dutch CU												
70 Rockford Community FCU	X		X		X	X		X	X			
80 Auto-Owners Associates CU	X											
650 County-City CU	X	X			X	X		X			X	
520 Evergreen CU	X	X			X	X	X		X			
40 Michigan Coastal CU	X	X				X		X	X			
620 Port City FCU	X				X	X		X	X			
60 Kenowa Community FCU	X				X	X		X	X		X	
194 PEF FCU	X	X										X
189 ROME CU	X		X									X
164 Sarasota Municipal Empl. CU	X											
158 Greater Wayne County FCU	X					X						
177 Chiropractic FCU						X						
120 Northwest Consumers FCU	X	X				X			X			
152 First Choice CU						X			X			
162 Great Lakes Members CU	X					X			X			
3026 Vermillion FCU**												
179 Sentinel Graphics FCU	X	X				X			X		X	
370 Farm Bureau Family CU						X			X			
175 Federated Family CU	X					X			X			
700 Country Heritage CU		X				X		X	X			
30 ATL CU	X	X			X	X	X	X	X	X	X	
220 Bissell Empl. CU	X								X			
790 Catholic Aid Association CU		X										
290 Shawbox Community FCU	X											
480 Community First FCU	X								X			
390 Muskegon Consumers Power CU									X			
470 Hometown CU		X				X	X	X	X			
150 West Michigan Postal Service FCU								X				
400 Muskegon Teachers CU												
193 Table Rock FCU	X	X							X			X
181 CR Community First CU												
TOTAL/COUNT	106	62	16	6	53	102	15	68	101	3	33	28
% of CUs that use the feature	76%	44%	11%	4%	38%	73%	11%	49%	72%	2%	24%	20%

Lending: Loan Product Features

CU Name CU# (Sorted by Number of Members)	360/365 Int Calc (Business Loans)	Balloon Loans	Debt Protection	Escrow Processing	Home Equity Loans	Interest Payment Only Loans	Lease Loans	Misc Ln Coverage (Gap, MBI, etc.)	Mortgage Forms Data Capture	Mortgages: 360-Day Interest Calc	Mortgage Loans	Mortgage Pmt "Sweep" Accounts	Online Credit Card Processing
3325 Fox Communities CU	X	X		X	X	X				X	X		X
133 Alpena Alcona Area CU		X	X	X	X		X				X	X	X
200 Berrien Teachers CU	X	X	X		X	X		X		X	X		X
3450 Superior Choice CU	X	X		X	X	X		X		X	X	X	
112 Frankenmuth CU	X	X		X	X	X				X	X		X
166 Detroit Metropolitan CU													
720 CorePlus FCU					X	X			X	X	X		X
93 Unison CU	X	X			X						X		
187 Heartland CU		X		X	X			X		X	X		X
155 Ohio Catholic FCU		X		X	X					X	X		
148 Affinity Group CU		X			X					X	X	X	X
135 North Central Area CU	X	X			X				X	X	X		X
3150 Prospera CU	X	X		X	X	X				X	X		
750 West Michigan CU				X	X			X	X	X	X	X	
3300 Harris County FCU		X		X	X						X		
420 Service 1 FCU		X			X								X
178 Allegius CU					X	X		X	X		X		
3460 Horizon Utah FCU		X			X	X					X		X
186 Meijer CU		X			X			X			X		
137 Parkside CU		X			X						X		X
197 VacationLand FCU		X		X	X	X		X		X	X		
126 Isabella Community CU		X		X	X				X	X	X		X
145 Wauna FCU		X			X						X		
169 United Educational CU	X	X			X	X					X		
130 Central Michigan Community FCU		X			X		X				X		
3430 Cumberland County FCU					X	X				X	X		
500 Community CU	X	X		X	X	X		X		X	X	X	X
172 Glacier Hills CU		X		X	X	X				X	X		
134 First Trust CU	X		X	X	X			X			X		
147 Western CU	X	X		X	X				X	X	X		
156 Madison County FCU		X			X						X		
192 District Government Emp FCU													
176 Community West CU		X			X	X					X		
3225 Ripco CU	X	X		X	X								
660 San Antonio Citizens FCU	X	X			X	X		X		X	X		X
550 Western Division FCU		X			X								
600 Peninsula FCU	X	X		X	X					X	X		
129 Hardin Community FCU		X	X	X	X			X		X	X	X	X
190 TBA CU		X			X	X	X	X			X		X
410 Forest Area FCU	X	X	X	X	X			X			X		X
760 Allegis CU	X		X	X	X						X		
122 Onaway Community FCU		X		X	X					X	X		
114 Delta County CU	X	X		X	X	X			X	X	X		
450 Wexford Community CU					X						X		
146 Straits Area FCU		X			X	X					X		
138 H.P.C. CU		X		X					X		X		
149 Aberdeen FCU		X			X	X		X			X		
171 CommStar CU													
195 Community Schools CU			X		X			X	X				
250 River Valley CU					X					X			
188 Highmark FCU					X	X				X	X		X
142 Sioux Empire FCU		X	X	X	X			X			X		X
185 First Financial CU		X	X		X			X					
132 Besser CU		X			X				X		X		
113 Clarkston Brandon Community CU		X		X	X	X				X	X		X
115 AAC CU		X		X	X					X	X	X	X
770 Lakeview CU	X	X			X		X				X		
124 AAA FCU		X			X	X			X		X		
3420 Tahquamenon Area CU		X		X	X						X		
131 Allegan Community FCU					X								
530 Sangamon Schools CU													
310 FOCUS CU	X				X			X			X		X
350 Filer CU	X	X		X	X			X		X	X	X	X
680 FEDCom CU		X			X	X	X	X			X		
670 Brewery CU	X	X		X	X	X		X	X	X	X		X
430 Muskegon Co-op CU	X				X						X		X
182 Sentinel FCU		X		X	X			X		X	X		X
173 New Horizons CU				X	X	X					X		
119 Premier Financial CU		X			X	X							
125 Rogue River Community CU					X						X		
240 East Traverse Catholic FCU		X			X		X				X		
141 Calcite CU		X			X						X		
590 Greater Metro FCU					X						X		
11 Progressive CU		X		X	X					X	X		
153 First United FCU					X						X		
196 Rapid City Telco FCU		X			X						X		

Lending: Loan Product Features

CU Name CU# (Sorted by Number of Members)	360/365 Int Calc (Business Loans)	Balloon Loans	Debt Protection	Escrow Processing	Home Equity Loans	Interest Payment Only Loans	Lease Loans	Misc Ln Coverage (Gap, MBI, etc.)	Mortgage Forms Data Capture	Mortgages: 360-Day Interest Calc	Mortgage Loans	Mortgage Pmt "Sweep" Accounts	Online Credit Card Processing
161 Northern Hills FCU		X	X		X						X		
3025 Services Center FCU*		X									X		
740 Kent County CU													
136 First Service CU		X	X	X	X	X				X	X		
170 Muskegon Governmental Empl. FCU	X			X	X	X					X		
191 Bay Area CU		X	X	X	X	X		X		X	X		X
184 Lake Huron CU					X	X			X		X		
157 Lenco CU					X	X					X		
280 Gratiot Community CU					X		X						X
198 CU Plus	X	X		X	X	X		X					
183 Franklin County School Empl. FCU					X								
151 Tri-Cities CU					X								
144 Aeroquip CU		X			X						X		
127 GR Consumers CU		X			X			X			X		
210 Grand Rapids Family CU	X	X	X	X	X			X		X	X		X
380 Thornapple Valley Community CU					X								
165 Kensington Valley Community CU		X			X	X					X		
174 Firefighters CU		X			X	X		X			X		
270 Generations Family FCU		X			X								
10 Western Districts Members CU	X	X		X	X		X	X		X	X		
163 Clawson Community CU			X		X						X		
490 Governmental Empl. CU	X	X			X					X	X		
123 Consumers FCU		X			X						X		
340 Safe Harbor CU		X			X						X		
110 Consumers Choice CU	X	X	X		X	X		X			X		
117 Madison CU		X			X				X		X		
730 Saginaw County Empl. CU		X			X					X	X		
640 Grand Trunk (BC) Empl. FCU	X				X								
570 Lakeshore FCU					X								
116 Thunder Bay Area CU		X			X						X		
90 Newaygo County Service Empl. CU		X			X								X
128 Alpena Community CU					X						X		X
260 Big Dutch CU													
70 Rockford Community FCU		X			X								
80 Auto-Owners Associates CU					X								
650 County-City CU		X			X		X				X		
520 Evergreen CU	X	X		X	X	X			X	X	X		
40 Michigan Coastal CU	X	X				X					X		
620 Port City FCU					X						X		
60 Kenowa Community FCU	X				X						X	X	X
194 PEF FCU					X			X					
189 ROME CU			X		X	X							
164 Sarasota Municipal Empl. CU					X								
158 Greater Wayne County FCU					X						X		
177 Chiropractic FCU					X						X		
120 Northwest Consumers FCU		X			X	X					X		
152 First Choice CU					X								
162 Great Lakes Members CU					X								
3026 Vermillion FCU**													
179 Sentinel Graphics FCU					X								
370 Farm Bureau Family CU		X			X	X							
175 Federated Family CU			X		X						X		
700 Country Heritage CU		X			X	X					X		
30 ATL CU	X	X		X	X	X	X				X	X	X
220 Bissell Empl. CU					X								
790 Catholic Aid Association CU					X								
290 Shawbox Community FCU													
480 Community First FCU	X	X			X						X		
390 Muskegon Consumers Power CU													
470 Hometown CU		X	X		X			X			X		X
150 West Michigan Postal Service FCU		X			X								
400 Muskegon Teachers CU													
193 Table Rock FCU								X					
181 CR Community First CU													
TOTAL/COUNT	34	86	18	40	125	42	11	32	15	37	99	10	34
% of CUs that use the feature	24%	61%	13%	29%	89%	30%	8%	23%	11%	26%	71%	7%	24%

Lending: Loan Product Features (continued)

CU Name CU# (Sorted by Number of Members)	Pre-Membership Lending	Risk Tiered Pricing for Loans	Skip-A-Pay (Online Credit Cards)	Student Loans	Var Rate Lns: Contract Type	Var Rate Lns: Group Type	Var Rate Lns: Indexed Rates	Var Rate Lns: Update Type	Var Rate Lns: Mini-Contracts	Automated Payment Changes	Payment Change Notices	Tiered Ln Rates (Based on Bal)
3325 Fox Communities CU	X	X				X	X	X		X	X	
133 Alpena Alcona Area CU		X	X			X	X			X	X	
200 Berrien Teachers CU		X	X			X				X	X	
3450 Superior Choice CU	X	X			X	X	X			X	X	
112 Frankenmuth CU	X	X		X	X	X	X	X		X	X	
166 Detroit Metropolitan CU		X										
720 CorePlus FCU	X	X				X			X	X		
93 Unison CU	X			X	X	X	X	X		X	X	
187 Heartland CU	X	X			X		X		X			
155 Ohio Catholic FCU		X				X				X	X	
148 Affinity Group CU	X	X				X	X		X	X	X	
135 North Central Area CU	X	X				X		X		X	X	
3150 Prospera CU	X			X	X	X	X	X		X	X	X
750 West Michigan CU						X				X	X	
3300 Harris County FCU		X		X		X				X	X	
420 Service 1 FCU	X						X			X	X	
178 Allegius CU	X	X				X						
3460 Horizon Utah FCU						X				X		
186 Meijer CU	X	X								X	X	
137 Parkside CU	X	X				X				X	X	
197 VacationLand FCU	X	X				X	X			X	X	
126 Isabella Community CU	X	X				X	X			X	X	
145 Wauna FCU	X	X				X			X	X	X	
169 United Educational CU						X				X	X	
130 Central Michigan Community FCU				X		X				X	X	
3430 Cumberland County FCU		X				X				X	X	
500 Community CU	X				X	X	X		X	X	X	
172 Glacier Hills CU	X	X			X	X				X	X	
134 First Trust CU	X	X								X	X	
147 Western CU	X	X		X		X	X			X	X	
156 Madison County FCU					X	X				X	X	
192 District Government Emp FCU	X									X	X	X
176 Community West CU		X				X	X			X		
3225 Ripco CU	X					X				X	X	
660 San Antonio Citizens FCU	X				X	X	X			X	X	
550 Western Division FCU	X	X		X		X	X	X			X	
600 Peninsula FCU	X			X		X						
129 Hardin Community FCU	X	X		X	X	X	X	X	X	X	X	
190 TBA CU	X	X	X			X	X	X		X	X	
410 Forest Area FCU	X	X					X			X	X	
760 Allegis CU	X	X		X	X	X	X	X		X	X	
122 Onaway Community FCU	X	X		X	X	X				X	X	
114 Delta County CU					X	X				X	X	
450 Wexford Community CU	X			X		X				X	X	
146 Straits Area FCU	X											
138 H.P.C. CU											X	
149 Aberdeen FCU	X	X		X	X	X	X			X	X	
171 CommStar CU												
195 Community Schools CU		X				X	X			X	X	
250 River Valley CU	X	X								X	X	
188 Highmark FCU						X	X			X		
142 Sioux Empire FCU	X	X		X		X	X			X	X	
185 First Financial CU	X	X				X				X	X	
132 Besser CU				X						X	X	
113 Clarkston Brandon Community CU		X				X	X			X	X	
115 AAC CU	X	X				X				X	X	
770 Lakeview CU					X	X				X	X	
124 AAA FCU	X					X	X			X	X	
3420 Tahquamenon Area CU						X	X			X	X	
131 Allegan Community FCU												
530 Sangamon Schools CU												
310 FOCUS CU	X	X		X		X				X	X	
350 Filer CU	X	X			X					X	X	
680 FEDCom CU	X	X		X		X				X	X	
670 Brewery CU	X	X		X		X				X	X	
430 Muskegon Co-op CU		X									X	
182 Sentinel FCU	X	X				X	X			X		X
173 New Horizons CU		X				X		X		X	X	
119 Premier Financial CU	X	X				X	X			X	X	
125 Rogue River Community CU						X				X	X	
240 East Traverse Catholic FCU												
141 Calcite CU										X	X	
590 Greater Metro FCU		X					X	X				
11 Progressive CU					X	X				X	X	
153 First United FCU		X								X	X	
196 Rapid City Telco FCU	X					X					X	

Lending: Loan Product Features (continued)

CU Name CU# (Sorted by Number of Members)	Pre-Membership Lending	Risk Tiered Pricing for Loans	Skip-A-Pay (Online Credit Cards)	Student Loans	Var Rate Lns: Contract Type	Var Rate Lns: Group Type	Var Rate Lns: Indexed Rates	Var Rate Lns: Update Type	Var Rate Lns: Mini-Contracts	Automated Payment Changes	Payment Change Notices	Tiered Ln Rates (Based on Bal)
161 Northern Hills FCU	X	X			X	X				X	X	
3025 Services Center FCU*		X								X		
740 Kent County CU												
136 First Service CU	X	X			X	X	X	X		X	X	
170 Muskegon Governmental Empl. FCU	X	X			X						X	
191 Bay Area CU	X	X			X	X	X	X	X	X	X	X
184 Lake Huron CU		X				X	X			X		
157 Lenco CU	X	X			X	X				X	X	
280 Gratiot Community CU	X	X						X		X	X	
198 CU Plus	X	X				X				X	X	
183 Franklin County School Empl. FCU		X				X	X			X	X	
151 Tri-Cities CU		X								X	X	
144 Aeroquip CU	X				X	X				X	X	X
127 GR Consumers CU	X	X				X				X	X	
210 Grand Rapids Family CU	X	X										
380 Thornapple Valley Community CU	X										X	
165 Kensington Valley Community CU		X				X				X	X	
174 Firefighters CU	X					X	X					
270 Generations Family FCU	X					X				X	X	
10 Western Districts Members CU	X	X					X	X		X	X	
163 Clawson Community CU						X				X	X	
490 Governmental Empl. CU		X		X			X					
123 Consumers FCU	X				X		X			X	X	
340 Safe Harbor CU	X			X		X				X	X	
110 Consumers Choice CU	X	X				X					X	
117 Madison CU						X				X	X	
730 Saginaw County Empl. CU	X	X				X				X	X	
640 Grand Trunk (BC) Empl. FCU					X							
570 Lakeshore FCU						X				X	X	
116 Thunder Bay Area CU	X					X				X	X	
90 Newaygo County Service Empl. CU	X		X	X						X		
128 Alpena Community CU	X			X		X				X	X	
260 Big Dutch CU										X		
70 Rockford Community FCU	X							X		X		
80 Auto-Owners Associates CU		X									X	
650 County-City CU						X				X	X	
520 Evergreen CU	X	X		X						X	X	
40 Michigan Coastal CU												
620 Port City FCU	X	X								X	X	
60 Kenowa Community FCU		X								X	X	
194 PEF FCU	X	X				X				X	X	
189 ROME CU	X	X				X				X	X	
164 Sarasota Municipal Empl. CU		X			X					X	X	
158 Greater Wayne County FCU						X				X	X	
177 Chiropractic FCU						X				X	X	
120 Northwest Consumers FCU	X					X				X	X	
152 First Choice CU						X				X	X	
162 Great Lakes Members CU										X	X	
3026 Vermillion FCU**												
179 Sentinel Graphics FCU						X					X	
370 Farm Bureau Family CU	X	X						X		X	X	
175 Federated Family CU	X									X	X	
700 Country Heritage CU				X		X						
30 ATL CU	X	X				X				X	X	
220 Bissell Empl. CU	X									X	X	
790 Catholic Aid Association CU	X					X	X			X		
290 Shawbox Community FCU										X		
480 Community First FCU												
390 Muskegon Consumers Power CU										X		
470 Hometown CU	X	X								X	X	X
150 West Michigan Postal Service FCU	X											
400 Muskegon Teachers CU												
193 Table Rock FCU	X	X								X	X	
181 CR Community First CU												
TOTAL/COUNT	80	75	4	24	26	87	39	17	7	109	105	6
% of CUs that use the feature	57%	54%	3%	17%	19%	62%	28%	12%	5%	78%	75%	4%

Lending: Misc. Lending Services

CU Name CU# (Sorted by Number of Members)	Underwriting Codes	Lender On the Road	Loan Stmt Notices (for LOCs)	Online Credit Bureau Interface	Credit Bureau Decisions Custom	Credit Bureau Decisions 24/7 Lender	Participation Lending	Retailer Direct/Dealer Track	Stock Value Tracking	Lender*RE (Real Estate Svcs)	Lender*VP Collections	Lender*VP Management Svcs	Lender*VP Micro-Lender	Prime Alliance (Mortgage Apps)
3325 Fox Communities CU	X			X			X							
133 Alpena Alcona Area CU	X		X	X		X		X		X			X	X
200 Berrien Teachers CU	X		X	X	X			X				X		
3450 Superior Choice CU	X		X	X			X						X	
112 Frankenmuth CU	X	X		X	X	X	X	X		X			X	X
166 Detroit Metropolitan CU				X										
720 CorePlus FCU	X			X	X		X				X			
93 Unison CU														
187 Heartland CU	X			X			X							X
155 Ohio Catholic FCU	X			X						X				
148 Affinity Group CU	X	X		X		X	X							
135 North Central Area CU				X										
3150 Prospera CU	X			X									X	
750 West Michigan CU	X			X						X				X
3300 Harris County FCU	X			X										
420 Service 1 FCU	X			X						X				
178 Allegius CU	X			X				X						
3460 Horizon Utah FCU				X										X
186 Meijer CU	X			X										
137 Parkside CU				X							X			
197 VacationLand FCU	X			X		X								
126 Isabella Community CU	X			X										
145 Wauna FCU	X			X			X							
169 United Educational CU			X	X						X				
130 Central Michigan Community FCU				X										
3430 Cumberland County FCU			X											
500 Community CU	X		X	X			X							
172 Glacier Hills CU	X			X							X			
134 First Trust CU	X		X	X		X		X		X	X			X
147 Western CU	X		X	X		X	X			X				X
156 Madison County FCU	X			X	X	X								
192 District Government Emp FCU	X	X	X	X	X	X	X	X	X	X	X	X	X	
176 Community West CU				X										
3225 Ripco CU				X										
660 San Antonio Citizens FCU	X			X										X
550 Western Division FCU				X										
600 Peninsula FCU	X			X										
129 Hardin Community FCU	X		X	X			X			X				
190 TBA CU	X	X		X	X	X	X	X						
410 Forest Area FCU	X			X			X							
760 Allegis CU	X			X		X	X			X				
122 Onaway Community FCU	X			X										
114 Delta County CU	X			X			X			X				X
450 Wexford Community CU				X										
146 Straits Area FCU				X										
138 H.P.C. CU				X										
149 Aberdeen FCU				X			X	X			X			
171 CommStar CU														
195 Community Schools CU				X							X			
250 River Valley CU	X			X		X				X				
188 Highmark FCU				X			X							
142 Sioux Empire FCU	X			X		X	X	X						
185 First Financial CU				X										
132 Besser CU				X						X				
113 Clarkston Brandon Community CU				X										
115 AAC CU	X		X	X	X					X				
770 Lakeview CU				X										
124 AAA FCU	X			X		X								
3420 Tahquamenon Area CU	X			X										
131 Allegan Community FCU	X			X										
530 Sangamon Schools CU														
310 FOCUS CU	X	X	X	X		X	X	X			X			
350 Filer CU	X	X		X		X		X				X		
680 FEDCom CU	X			X		X					X			
670 Brewery CU	X			X	X	X								
430 Muskegon Co-op CU				X						X				
182 Sentinel FCU	X			X			X							
173 New Horizons CU	X		X	X		X				X	X	X		
119 Premier Financial CU	X			X		X								
125 Rogue River Community CU	X			X						X				
240 East Traverse Catholic FCU				X										
141 Calcite CU				X										
590 Greater Metro FCU	X			X					X					
11 Progressive CU				X			X							
153 First United FCU				X						X				
196 Rapid City Telco FCU	X		X	X										

Lending: Misc. Lending Services

CU Name CU# (Sorted by Number of Members)	Underwriting Codes	Lender On the Road	Loan Stmt Notices (for LOCs)	Online Credit Bureau Interface	Credit Bureau Decisions Custom	Credit Bureau Decisions 24/7 Lender	Participation Lending	Retailer Direct/Dealer Track	Stock Value Tracking	Lender*RE (Real Estate Svcs)	Lender*VP Collections	Lender*VP Management Svcs	Lender*VP Micro-Lender	Prime Alliance (Mortgage Apps)
161 Northern Hills FCU	X			X				X						
3025 Services Center FCU*				X										
740 Kent County CU														
136 First Service CU	X		X	X			X							
170 Muskegon Governmental Empl. FCU				X						X				
191 Bay Area CU	X		X	X	X	X	X	X		X		X	X	
184 Lake Huron CU	X			X										
157 Lenco CU	X			X										
280 Gratiot Community CU				X										
198 CU Plus	X			X										
183 Franklin County School Empl. FCU				X										
151 Tri-Cities CU				X										
144 Aeroquip CU				X										
127 GR Consumers CU	X			X		X								
210 Grand Rapids Family CU	X			X		X	X				X			
380 Thornapple Valley Community CU	X			X										
165 Kensington Valley Community CU	X		X	X										
174 Firefighters CU	X			X										
270 Generations Family FCU														
10 Western Districts Members CU	X			X		X				X				X
163 Clawson Community CU	X			X										
490 Governmental Empl. CU														
123 Consumers FCU	X			X			X							
340 Safe Harbor CU	X			X										
110 Consumers Choice CU				X										
117 Madison CU				X										
730 Saginaw County Empl. CU				X										
640 Grand Trunk (BC) Empl. FCU														
570 Lakeshore FCU				X						X				
116 Thunder Bay Area CU	X			X										
90 Newaygo County Service Empl. CU	X			X										
128 Alpena Community CU				X										
260 Big Dutch CU				X										
70 Rockford Community FCU	X			X										
80 Auto-Owners Associates CU				X										
650 County-City CU	X			X										
520 Evergreen CU				X										
40 Michigan Coastal CU														
620 Port City FCU				X										
60 Kenowa Community FCU	X			X										
194 PEF FCU														
189 ROME CU	X		X	X										
164 Sarasota Municipal Empl. CU	X			X							X			
158 Greater Wayne County FCU	X			X										
177 Chiropractic FCU				X										
120 Northwest Consumers FCU				X										
152 First Choice CU				X										
162 Great Lakes Members CU	X			X										
3026 Vermillion FCU**														
179 Sentinel Graphics FCU				X										
370 Farm Bureau Family CU														
175 Federated Family CU	X			X										
700 Country Heritage CU														
30 ATL CU	X			X			X			X	X			
220 Bissell Empl. CU														
790 Catholic Aid Association CU				X										
290 Shawbox Community FCU														
480 Community First FCU														
390 Muskegon Consumers Power CU														
470 Hometown CU	X			X										
150 West Michigan Postal Service FCU														
400 Muskegon Teachers CU														
193 Table Rock FCU	X													
181 CR Community First CU														
TOTAL/COUNT	76	6	18	119	9	23	26	13	2	24	13	5	6	10
% of CUs that use the feature	54%	4%	13%	85%	6%	16%	19%	9%	1%	17%	9%	4%	4%	7%

Management Analysis

CU Name CU# (Sorted by Number of Members)	5300 Reporting/Analysis Tools	AIRES Download	ALM Download	CU*BASE Budget Tool	Collections Dashboard	FIDM Processing	Loan Activity Analysis Dashboard	Loan/Share Trial Balance Inq	CU*BASE Rate Forecasting Tools	Teller/Cash Activity Analysis Tools
3325 Fox Communities CU		X	X	X		X		X		
133 Alpena Alcona Area CU	X	X	X	X		X		X	X	
200 Berrien Teachers CU	X	X	X	X	X	X	X	X	X	X
3450 Superior Choice CU		X	X	X		X	X	X	X	X
112 Frankenmuth CU	X	X	X		X	X	X	X	X	X
166 Detroit Metropolitan CU										
720 CorePlus FCU	X	X	X		X	X	X	X	X	X
93 Unison CU		X		X		X		X	X	
187 Heartland CU	X	X	X					X	X	X
155 Ohio Catholic FCU		X	X					X	X	
148 Affinity Group CU		X	X			X	X	X	X	
135 North Central Area CU		X		X		X		X		
3150 Prospera CU		X				X		X		
750 West Michigan CU		X								X
3300 Harris County FCU		X		X		X		X	X	X
420 Service 1 FCU		X	X	X			X	X	X	X
178 Allegis CU		X	X		X	X	X	X		X
3460 Horizon Utah FCU		X				X	X	X		
186 Meijer CU	X	X				X	X	X	X	
137 Parkside CU		X	X			X				
197 VacationLand FCU	X	X	X	X	X	X	X	X	X	X
126 Isabella Community CU	X	X	X	X		X	X	X	X	
145 Wauna FCU		X	X			X		X	X	
169 United Educational CU		X				X	X	X		
130 Central Michigan Community FCU		X						X	X	X
3430 Cumberland County FCU		X	X					X		
500 Community CU		X	X	X		X	X	X	X	X
172 Glacier Hills CU		X	X	X		X	X	X	X	X
134 First Trust CU		X		X		X		X	X	X
147 Western CU		X	X		X	X	X	X	X	X
156 Madison County FCU		X	X			X				
192 District Government Emp FCU		X	X	X	X	X	X	X	X	X
176 Community West CU						X				
3225 Ripco CU		X	X					X	X	
660 San Antonio Citizens FCU	X	X		X	X	X	X	X		
550 Western Division FCU		X		X				X	X	
600 Peninsula FCU		X						X	X	
129 Hardin Community FCU	X	X	X	X	X	X	X	X	X	X
190 TBA CU		X	X	X				X	X	
410 Forest Area FCU	X	X	X	X		X		X	X	X
760 Allegis CU		X					X	X	X	X
122 Onaway Community FCU		X		X		X		X	X	X
114 Delta County CU		X	X	X		X	X		X	X
450 Wexford Community CU		X	X						X	
146 Straits Area FCU		X	X			X		X	X	
138 H.P.C. CU						X				
149 Aberdeen FCU	X	X	X	X	X	X	X	X	X	X
171 CommStar CU										
195 Community Schools CU						X				
250 River Valley CU		X	X	X	X	X	X	X	X	X
188 Highmark FCU										
142 Sioux Empire FCU	X	X		X	X	X	X	X	X	X
185 First Financial CU		X	X	X		X	X	X	X	
132 Besser CU			X			X				
113 Clarkston Brandon Community CU		X	X			X		X		
115 AAC CU		X	X	X		X	X	X	X	
770 Lakeview CU		X	X	X		X		X		
124 AAA FCU		X	X			X		X	X	
3420 Tahquamenon Area CU						X				
131 Allegan Community FCU				X		X				
530 Sangamon Schools CU		X		X				X		
310 FOCUS CU	X	X	X	X	X	X	X	X	X	X
350 Filer CU		X		X	X		X	X		X
680 FEDCom CU	X	X	X	X	X	X	X			X
670 Brewery CU		X	X		X			X	X	X
430 Muskegon Co-op CU		X		X				X	X	
182 Sentinel FCU	X	X	X	X	X	X	X	X		
173 New Horizons CU		X	X	X		X	X	X	X	X
119 Premier Financial CU		X		X		X		X	X	
125 Rogue River Community CU		X				X				X
240 East Traverse Catholic FCU		X		X				X		
141 Calcite CU						X				
590 Greater Metro FCU		X	X	X				X		
11 Progressive CU		X		X		X		X		
153 First United FCU						X	X			
196 Rapid City Telco FCU		X				X		X		

Management Analysis

CU Name CU# (Sorted by Number of Members)	5300 Reporting/Analysis Tools	AIRES Download	ALM Download	CU*BASE Budget Tool	Collections Dashboard	FIDM Processing	Loan Activity Analysis Dashboard	Loan/Share Trial Balance Inq	CU*BASE Rate Forecasting Tools	Teller/Cash Activity Analysis Tools
161 Northern Hills FCU				X		X		X		
3025 Services Center FCU*		X				X		X		
740 Kent County CU										
136 First Service CU		X	X			X		X	X	X
170 Muskegon Governmental Empl. FCU		X		X				X	X	
191 Bay Area CU		X	X	X	X	X	X	X	X	X
184 Lake Huron CU										
157 Lenco CU		X	X	X		X	X	X	X	X
280 Gratiot Community CU		X						X	X	X
198 CU Plus		X	X	X	X	X	X	X	X	X
183 Franklin County School Empl. FCU						X				
151 Tri-Cities CU		X	X	X		X	X	X	X	X
144 Aeroquip CU			X	X		X		X		
127 GR Consumers CU	X	X	X	X	X	X	X	X	X	X
210 Grand Rapids Family CU		X		X	X	X	X	X	X	X
380 Thornapple Valley Community CU	X	X		X		X			X	
165 Kensington Valley Community CU		X	X			X				
174 Firefighters CU	X	X	X		X				X	X
270 Generations Family FCU		X				X		X	X	
10 Western Districts Members CU		X		X		X	X	X	X	X
163 Clawson Community CU		X				X		X	X	
490 Governmental Empl. CU		X	X	X				X	X	
123 Consumers FCU	X	X				X			X	
340 Safe Harbor CU		X	X	X			X	X	X	X
110 Consumers Choice CU	X	X	X	X	X	X	X	X	X	X
117 Madison CU		X	X			X	X	X	X	X
730 Saginaw County Empl. CU		X		X		X			X	
640 Grand Trunk (BC) Empl. FCU		X		X		X				
570 Lakeshore FCU				X						
116 Thunder Bay Area CU		X	X	X		X		X	X	X
90 Newaygo County Service Empl. CU		X		X	X	X		X	X	X
128 Alpena Community CU						X		X		
260 Big Dutch CU		X		X				X		
70 Rockford Community FCU				X		X			X	
80 Auto-Owners Associates CU	X	X	X	X				X		X
650 County-City CU		X	X	X				X		
520 Evergreen CU		X	X	X		X		X	X	X
40 Michigan Coastal CU		X		X		X		X	X	
620 Port City FCU		X				X		X	X	
60 Kenowa Community FCU		X		X			X	X	X	
194 PEF FCU		X	X	X	X			X		
189 ROME CU		X	X	X	X	X	X	X	X	X
164 Sarasota Municipal Empl. CU						X				
158 Greater Wayne County FCU						X				
177 Chiropractic FCU		X	X	X		X	X	X	X	X
120 Northwest Consumers FCU		X	X	X		X		X		
152 First Choice CU										
162 Great Lakes Members CU						X	X			
3026 Vermillion FCU**										
179 Sentinel Graphics FCU							X	X		
370 Farm Bureau Family CU		X		X				X	X	
175 Federated Family CU		X	X			X				
700 Country Heritage CU	X	X	X					X		
30 ATL CU		X	X	X	X	X	X	X	X	
220 Bissell Empl. CU		X		X				X		
790 Catholic Aid Association CU		X						X		
290 Shawbox Community FCU		X								
480 Community First FCU		X						X	X	
390 Muskegon Consumers Power CU		X		X						
470 Hometown CU		X	X	X	X			X	X	
150 West Michigan Postal Service FCU		X		X				X		
400 Muskegon Teachers CU		X								
193 Table Rock FCU		X	X	X	X	X	X	X	X	X
181 CR Community First CU										
TOTAL/COUNT	23	114	67	76	29	92	48	101	77	50
% of CUs that use the feature	16%	81%	48%	54%	21%	66%	34%	72%	55%	36%

Marketing & Logo Branding

CU Name CU# (Sorted by Number of Members)	Branding/Logo: CU Checks	Branding/Logo: CU *SPY Reports	Branding/Logo: e-Statements	Branding/Logo: GOLD Workstations (Coming in 2010!)	Branding/Logo: Loan Forms	Branding/Logo: Online Banking	Branding/Logo: Receipts	Branding/Logo: Printed Statements
3325 Fox Communities CU						X		X
133 Alpena Alcona Area CU			X			X	X	X
200 Berrien Teachers CU	X		X		X	X	X	X
3450 Superior Choice CU								X
112 Frankenmuth CU						X		
166 Detroit Metropolitan CU								X
720 CorePlus FCU						X		X
93 Unison CU						X		
187 Heartland CU			X		X	X	X	X
155 Ohio Catholic FCU								X
148 Affinity Group CU						X		X
135 North Central Area CU						X		X
3150 Prospera CU						X		
750 West Michigan CU						X		X
3300 Harris County FCU						X		
420 Service 1 FCU						X		X
178 Allegius CU								X
3460 Horizon Utah FCU								
186 Meijer CU							X	X
137 Parkside CU								X
197 VacationLand FCU								X
126 Isabella Community CU						X		X
145 Wauna FCU						X		X
169 United Educational CU								X
130 Central Michigan Community FCU								
3430 Cumberland County FCU								X
500 Community CU						X		X
172 Glacier Hills CU								X
134 First Trust CU	X		X					X
147 Western CU						X		X
156 Madison County FCU								X
192 District Government Emp FCU						X		X
176 Community West CU								X
3225 Ripco CU						X		
660 San Antonio Citizens FCU						X		
550 Western Division FCU								
600 Peninsula FCU						X		X
129 Hardin Community FCU	X		X		X		X	X
190 TBA CU	X		X		X	X	X	X
410 Forest Area FCU						X		X
760 Allegis CU						X		X
122 Onaway Community FCU								X
114 Delta County CU						X		X
450 Wexford Community CU								X
146 Straits Area FCU						X		X
138 H.P.C. CU								X
149 Aberdeen FCU	X		X		X	X	X	X
171 CommStar CU								
195 Community Schools CU								X
250 River Valley CU						X		X
188 Highmark FCU								X
142 Sioux Empire FCU						X		X
185 First Financial CU						X		X
132 Besser CU						X		X
113 Clarkston Brandon Community CU								X
115 AAC CU					X	X	X	X
770 Lakeview CU								X
124 AAA FCU						X		X
3420 Tahquamenon Area CU						X		
131 Allegan Community FCU								X
530 Sangamon Schools CU								
310 FOCUS CU	X		X		X	X	X	X
350 Filer CU						X		X
680 FEDCom CU	X		X		X	X	X	X
670 Brewery CU						X		X
430 Muskegon Co-op CU								
182 Sentinel FCU								X
173 New Horizons CU								X
119 Premier Financial CU								X
125 Rogue River Community CU								X
240 East Traverse Catholic FCU								
141 Calcite CU								X
590 Greater Metro FCU						X		X
11 Progressive CU								X
153 First United FCU								X
196 Rapid City Telco FCU	X	X						

Marketing & Logo Branding

CU Name CU# (Sorted by Number of Members)	Branding/Logo: CU Checks	Branding/Logo: CU *SPY Reports	Branding/Logo: e-Statements	Branding/Logo: GOLD Workstations (Coming in 2010!)	Branding/Logo: Loan Forms	Branding/Logo: Online Banking	Branding/Logo: Receipts	Branding/Logo: Printed Statements
161 Northern Hills FCU								X
3025 Services Center FCU*								
740 Kent County CU								
136 First Service CU						X		X
170 Muskegon Governmental Empl. FCU								X
191 Bay Area CU								X
184 Lake Huron CU								X
157 Lenco CU						X		X
280 Gratiot Community CU								
198 CU Plus						X		X
183 Franklin County School Empl. FCU								X
151 Tri-Cities CU						X		X
144 Aeroquip CU								X
127 GR Consumers CU						X	X	X
210 Grand Rapids Family CU								X
380 Thornapple Valley Community CU	X						X	X
165 Kensington Valley Community CU								X
174 Firefighters CU						X		X
270 Generations Family FCU								
10 Western Districts Members CU						X		X
163 Clawson Community CU								X
490 Governmental Empl. CU								
123 Consumers FCU								X
340 Safe Harbor CU						X		X
110 Consumers Choice CU								X
117 Madison CU						X		X
730 Saginaw County Empl. CU						X		
640 Grand Trunk (BC) Empl. FCU								
570 Lakeshore FCU								X
116 Thunder Bay Area CU								X
90 Newaygo County Service Empl. CU	X		X			X		X
128 Alpena Community CU								X
260 Big Dutch CU								
70 Rockford Community FCU								X
80 Auto-Owners Associates CU								
650 County-City CU								X
520 Evergreen CU						X		X
40 Michigan Coastal CU						X		X
620 Port City FCU						X		X
60 Kenowa Community FCU								
194 PEF FCU						X		X
189 ROME CU						X		X
164 Sarasota Municipal Empl. CU								X
158 Greater Wayne County FCU								X
177 Chiropractic FCU								X
120 Northwest Consumers FCU	X		X		X	X	X	X
152 First Choice CU								X
162 Great Lakes Members CU								X
3026 Vermillion FCU**								
179 Sentinel Graphics FCU								
370 Farm Bureau Family CU								
175 Federated Family CU								X
700 Country Heritage CU								X
30 ATL CU						X		X
220 Bissell Empl. CU								
790 Catholic Aid Association CU								X
290 Shawbox Community FCU						X		
480 Community First FCU								
390 Muskegon Consumers Power CU								
470 Hometown CU						X		X
150 West Michigan Postal Service FCU								
400 Muskegon Teachers CU								
193 Table Rock FCU	X	X	X		X	X	X	X
181 CR Community First CU								
TOTAL/COUNT	12	2	12	0	10	60	14	105
% of CUs that use the feature	9%	1%	9%	0%	7%	43%	10%	75%

Marketing & General

CU Name CU# (Sorted by Number of Members)	Cross-Sales Tracking	Email Marketing	File Downloads/Uploads	Know Your Member Analysis Tools	List Generator (Database/Labels)	Marketing Club Rate Benefits	Marketing Clubs	Marketing Opt Out Flags	Marketing Tips & Procedures	Member Connect Tool	Member Survey	Membership Reason Codes	New Account Reason Codes
3325 Fox Communities CU	X		X			X	X					X	X
133 Alpena Alcona Area CU			X	X	X		X	X		X		X	X
200 Berrien Teachers CU	X	X	X	X	X	X	X	X	X	X	X	X	X
3450 Superior Choice CU	X	X	X	X	X		X					X	X
112 Frankenmuth CU	X	X	X	X	X	X	X	X		X	X	X	X
166 Detroit Metropolitan CU													
720 CorePlus FCU	X	X	X	X		X	X		X	X	X	X	X
93 Unison CU			X									X	X
187 Heartland CU	X	X	X	X		X	X	X		X		X	X
155 Ohio Catholic FCU			X		X							X	X
148 Affinity Group CU		X	X		X	X	X					X	X
135 North Central Area CU			X	X			X					X	X
3150 Prospera CU	X		X			X	X		X		X	X	X
750 West Michigan CU		X	X		X		X		X			X	X
3300 Harris County FCU		X	X							X			
420 Service 1 FCU	X	X	X	X	X	X	X				X		
178 Allegis CU			X				X					X	
3460 Horizon Utah FCU			X									X	X
186 Meijer CU	X	X	X	X	X	X	X	X	X	X	X	X	X
137 Parkside CU		X	X	X	X	X	X	X				X	X
197 VacationLand FCU		X	X	X	X		X					X	X
126 Isabella Community CU		X	X	X	X		X	X				X	X
145 Wauna FCU	X		X	X		X	X					X	X
169 United Educational CU							X						
130 Central Michigan Community FCU							X					X	X
3430 Cumberland County FCU			X										
500 Community CU	X	X	X	X	X	X	X		X	X		X	X
172 Glacier Hills CU		X	X	X	X		X					X	X
134 First Trust CU			X	X		X	X	X				X	X
147 Western CU	X	X	X	X	X	X	X		X	X	X	X	X
156 Madison County FCU			X										
192 District Government Emp FCU	X	X	X	X	X		X		X	X	X	X	X
176 Community West CU							X					X	X
3225 Ripco CU	X		X									X	X
660 San Antonio Citizens FCU			X	X	X				X	X		X	X
550 Western Division FCU	X	X	X				X				X	X	X
600 Peninsula FCU			X				X		X			X	X
129 Hardin Community FCU		X	X	X	X	X	X	X	X		X	X	X
190 TBA CU	X	X	X	X	X	X	X	X	X	X	X	X	X
410 Forest Area FCU	X	X	X	X	X	X	X	X				X	
760 Allegis CU	X	X	X	X	X	X	X		X	X		X	X
122 Onaway Community FCU		X	X	X								X	X
114 Delta County CU		X	X	X	X	X	X				X	X	X
450 Wexford Community CU		X	X									X	X
146 Straits Area FCU				X			X						
138 H.P.C. CU													
149 Aberdeen FCU		X	X	X	X		X			X		X	X
171 CommStar CU													
195 Community Schools CU						X	X						
250 River Valley CU	X	X	X	X	X		X		X	X	X	X	
188 Highmark FCU													
142 Sioux Empire FCU		X	X	X	X	X	X			X	X	X	X
185 First Financial CU			X	X	X							X	X
132 Besser CU							X						
113 Clarkston Brandon Community CU		X	X	X		X	X					X	X
115 AAC CU		X	X	X	X	X	X		X	X		X	X
770 Lakeview CU			X			X	X					X	X
124 AAA FCU		X	X	X		X	X					X	X
3420 Tahquamenon Area CU													
131 Allegan Community FCU													
530 Sangamon Schools CU	X												
310 FOCUS CU		X	X	X			X					X	X
350 Filer CU	X	X	X	X		X	X		X			X	X
680 FEDCom CU		X	X	X	X		X	X		X		X	X
670 Brewery CU		X	X	X	X		X					X	
430 Muskegon Co-op CU						X	X						
182 Sentinel FCU		X	X	X	X		X					X	X
173 New Horizons CU			X	X									
119 Premier Financial CU			X		X							X	X
125 Rogue River Community CU			X		X	X	X					X	X
240 East Traverse Catholic FCU												X	X
141 Calcite CU													
590 Greater Metro FCU	X		X			X	X		X				
11 Progressive CU													
153 First United FCU							X						
196 Rapid City Telco FCU							X						

Marketing & General

CU Name CU# (Sorted by Number of Members)	Cross-Sales Tracking	Email Marketing	File Downloads/Uploads	Know Your Member Analysis Tools	List Generator (Database/Labels)	Marketing Club Rate Benefits	Marketing Clubs	Marketing Opt Out Flags	Marketing Tips & Procedures	Member Connect Tool	Member Survey	Membership Reason Codes	New Account Reason Codes
161 Northern Hills FCU							X					X	X
3025 Services Center FCU*													
740 Kent County CU													
136 First Service CU	X	X	X	X	X		X			X	X	X	X
170 Muskegon Governmental Empl. FCU	X		X								X	X	X
191 Bay Area CU	X	X	X	X	X		X		X			X	X
184 Lake Huron CU							X						
157 Lenco CU	X	X	X	X	X								
280 Gratiot Community CU												X	
198 CU Plus	X		X	X	X							X	X
183 Franklin County School Empl. FCU												X	X
151 Tri-Cities CU	X	X	X	X	X		X			X		X	X
144 Aeroquip CU				X		X	X					X	X
127 GR Consumers CU	X	X	X	X	X	X	X			X		X	X
210 Grand Rapids Family CU		X	X	X			X		X	X	X	X	X
380 Thornapple Valley Community CU	X						X					X	X
165 Kensington Valley Community CU		X	X	X		X	X	X		X		X	X
174 Firefighters CU			X	X								X	X
270 Generations Family FCU							X					X	
10 Western Districts Members CU	X	X	X	X	X	X	X		X	X	X	X	
163 Clawson Community CU			X									X	X
490 Governmental Empl. CU			X				X					X	X
123 Consumers FCU			X	X	X							X	X
340 Safe Harbor CU	X		X	X								X	X
110 Consumers Choice CU		X	X	X	X							X	X
117 Madison CU			X	X			X					X	X
730 Saginaw County Empl. CU				X	X		X						X
640 Grand Trunk (BC) Empl. FCU													
570 Lakeshore FCU												X	X
116 Thunder Bay Area CU												X	X
90 Newaygo County Service Empl. CU		X	X	X		X	X	X	X	X		X	X
128 Alpena Community CU												X	X
260 Big Dutch CU												X	
70 Rockford Community FCU												X	
80 Auto-Owners Associates CU			X	X									
650 County-City CU			X									X	X
520 Evergreen CU			X	X			X		X			X	X
40 Michigan Coastal CU				X								X	X
620 Port City FCU				X			X						
60 Kenowa Community FCU		X		X		X	X			X	X	X	X
194 PEF FCU			X	X								X	X
189 ROME CU				X	X		X		X			X	X
164 Sarasota Municipal Empl. CU			X		X							X	X
158 Greater Wayne County FCU													
177 Chiropractic FCU													
120 Northwest Consumers FCU	X	X		X	X		X					X	X
152 First Choice CU													
162 Great Lakes Members CU													
3026 Vermillion FCU**													
179 Sentinel Graphics FCU			X										
370 Farm Bureau Family CU	X	X		X	X	X	X		X		X	X	X
175 Federated Family CU			X										
700 Country Heritage CU												X	X
30 ATL CU	X	X	X	X	X	X	X		X	X	X	X	X
220 Bissell Empl. CU												X	X
790 Catholic Aid Association CU			X				X						
290 Shawbox Community FCU												X	
480 Community First FCU			X										
390 Muskegon Consumers Power CU												X	
470 Hometown CU				X	X				X		X	X	X
150 West Michigan Postal Service FCU			X		X							X	
400 Muskegon Teachers CU												X	
193 Table Rock FCU	X	X	X	X	X			X		X	X	X	X
181 CR Community First CU													
TOTAL/COUNT	36	51	86	68	49	37	77	15	26	28	23	100	88
% of CUs that use the feature	26%	36%	61%	49%	35%	26%	55%	11%	19%	20%	16%	71%	63%

Marketing & General (continued)

CU Name CU# (Sorted by Number of Members)	Online Ballots	Products/Services Per Mbr Calc	SEI/Sponsor Tracking	Sales Tracker/Work Leads Tool	Selective Statement Inserts	Telemarketing Leads/Followups	Tiered Service Levels	Tiered Svc Scoring by Household	WCalendar	WMail	Xtend Member Reach Svcs
3325 Fox Communities CU			X						X	X	
133 Alpena Alcona Area CU			X		X						
200 Berrien Teachers CU		X	X		X		X	X			X
3450 Superior Choice CU			X		X						
112 Frankenmuth CU	X				X		X	X			X
166 Detroit Metropolitan CU											
720 CorePlus FCU			X	X	X	X	X	X			X
93 Unison CU										X	
187 Heartland CU	X	X		X	X		X	X			
155 Ohio Catholic FCU											X
148 Affinity Group CU			X		X		X	X			X
135 North Central Area CU		X						X			
3150 Prospera CU			X			X	X		X	X	
750 West Michigan CU		X	X		X		X			X	
3300 Harris County FCU											
420 Service 1 FCU		X	X		X	X				X	X
178 Allegius CU											
3460 Horizon Utah FCU			X		X						
186 Meijer CU		X		X	X		X	X			X
137 Parkside CU		X	X		X		X	X			X
197 VacationLand FCU			X		X						X
126 Isabella Community CU					X		X	X			
145 Wauna FCU		X			X						
169 United Educational CU					X						X
130 Central Michigan Community FCU									X	X	
3430 Cumberland County FCU											
500 Community CU		X		X	X	X	X	X			X
172 Glacier Hills CU					X						
134 First Trust CU			X		X		X				X
147 Western CU		X	X	X	X	X	X				X
156 Madison County FCU					X						X
192 District Government Emp FCU		X	X	X	X	X	X	X	X	X	
176 Community West CU			X				X				X
3225 Ripco CU											
660 San Antonio Citizens FCU							X	X	X	X	X
550 Western Division FCU			X				X				
600 Peninsula FCU					X					X	
129 Hardin Community FCU		X			X	X	X	X	X	X	
190 TBA CU		X	X	X	X	X	X		X	X	X
410 Forest Area FCU					X		X	X		X	
760 Allegis CU		X	X	X	X	X	X	X			X
122 Onaway Community FCU											
114 Delta County CU		X			X		X	X		X	X
450 Wexford Community CU											
146 Straits Area FCU					X				X		
138 H.P.C. CU											
149 Aberdeen FCU					X						X
171 CommStar CU											
195 Community Schools CU			X		X						
250 River Valley CU		X		X	X		X				
188 Highmark FCU											
142 Sioux Empire FCU		X	X	X	X		X				X
185 First Financial CU		X	X								X
132 Besser CU											
113 Clarkston Brandon Community CU					X		X				
115 AAC CU		X	X			X			X		X
770 Lakeview CU		X	X		X		X	X		X	X
124 AAA FCU			X		X		X	X			X
3420 Tahquamenon Area CU											
131 Allegan Community FCU											
530 Sangamon Schools CU			X				X	X		X	
310 FOCUS CU		X	X		X			X		X	X
350 Filer CU				X	X						
680 FEDCom CU		X		X	X	X	X			X	X
670 Brewery CU		X	X		X		X		X	X	
430 Muskegon Co-op CU					X		X	X		X	
182 Sentinel FCU		X	X								
173 New Horizons CU					X						X
119 Premier Financial CU		X	X		X						
125 Rogue River Community CU							X	X			
240 East Traverse Catholic FCU									X		
141 Calcite CU											
590 Greater Metro FCU			X				X				
11 Progressive CU											
153 First United FCU											
196 Rapid City Telco FCU			X		X						

Marketing & General (continued)

CU Name CU# (Sorted by Number of Members)	Online Ballots	Products/Services Per Mbr Calc	SEI/Sponsor Tracking	Sales Tracker/Work Leads Tool	Selective Statement Inserts	Telemarketing Leads/Followups	Tiered Service Levels	Tiered Svc Scoring by Household	W/Calendar	W/Mail	Xtend Member Reach Svcs
161 Northern Hills FCU			X		X			X	X		X
3025 Services Center FCU*										X	
740 Kent County CU											
136 First Service CU		X	X							X	
170 Muskegon Governmental Empl. FCU			X		X		X	X			X
191 Bay Area CU			X								
184 Lake Huron CU											
157 Lenco CU					X						
280 Gratiot Community CU										X	X
198 CU Plus		X									
183 Franklin County School Empl. FCU			X								
151 Tri-Cities CU					X		X				
144 Aeroquip CU			X		X		X			X	
127 GR Consumers CU			X		X		X				X
210 Grand Rapids Family CU			X	X		X			X		X
380 Thornapple Valley Community CU					X				X	X	
165 Kensington Valley Community CU											X
174 Firefighters CU					X						
270 Generations Family FCU			X		X					X	
10 Western Districts Members CU		X	X		X		X	X	X	X	X
163 Clawson Community CU							X				
490 Governmental Empl. CU											
123 Consumers FCU			X						X		
340 Safe Harbor CU			X				X				
110 Consumers Choice CU		X	X		X						
117 Madison CU							X				
730 Saginaw County Empl. CU					X					X	
640 Grand Trunk (BC) Empl. FCU											
570 Lakeshore FCU			X							X	
116 Thunder Bay Area CU		X									
90 Newaygo County Service Empl. CU			X		X						
128 Alpena Community CU							X				X
260 Big Dutch CU											
70 Rockford Community FCU			X				X				
80 Auto-Owners Associates CU			X								
650 County-City CU									X	X	
520 Evergreen CU											
40 Michigan Coastal CU		X			X			X		X	X
620 Port City FCU											
60 Kenowa Community FCU					X		X	X	X		
194 PEF FCU											
189 ROME CU			X		X						
164 Sarasota Municipal Empl. CU											
158 Greater Wayne County FCU			X								
177 Chiropractic FCU											
120 Northwest Consumers FCU			X		X						X
152 First Choice CU											
162 Great Lakes Members CU											
3026 Vermillion FCU**											
179 Sentinel Graphics FCU											
370 Farm Bureau Family CU		X					X	X			X
175 Federated Family CU					X						
700 Country Heritage CU											
30 ATL CU		X	X	X	X	X	X				X
220 Bissell Empl. CU											
790 Catholic Aid Association CU			X		X						
290 Shawbox Community FCU											
480 Community First FCU											
390 Muskegon Consumers Power CU									X		
470 Hometown CU		X					X	X			X
150 West Michigan Postal Service FCU					X						
400 Muskegon Teachers CU											
193 Table Rock FCU		X	X	X	X	X		X			
181 CR Community First CU											
TOTAL/COUNT	2	35	55	15	66	15	47	30	19	30	41
% of CUs that use the feature	1%	25%	39%	11%	47%	11%	34%	21%	14%	21%	29%

Member Services

CU Name CU# (Sorted by Number of Members)	Account Nicknames	AFT (Auto Funds Transfer)	CFT (Check Funds Transfer)	AZA (Acct-to-Acct Transfers)	Loan Coupons	Mbrship Designation Procedures	Non-Member Teller Services	Print Mbr LOC Disbursement Checks	Print Member Starter Checks	Safe Deposit Box Processing	Savings Bond Redemption	Shared Branching
3325 Fox Communities CU	X	X	X		X			X	X	X	X	
133 Alpena Alcona Area CU	X	X			X	X	X		X	X	X	X
200 Berrien Teachers CU	X	X	X	X	X			X	X	X		X
3450 Superior Choice CU	X	X		X				X		X	X	
112 Frankenmuth CU	X	X	X	X	X	X	X	X	X	X	X	X
166 Detroit Metropolitan CU		X			X	X			X			
720 CorePlus FCU	X	X	X		X		X		X	X	X	X
93 Unison CU		X	X						X	X	X	
187 Heartland CU	X	X				X	X		X	X	X	X
155 Ohio Catholic FCU	X	X			X	X			X		X	
148 Affinity Group CU	X	X			X				X		X	X
135 North Central Area CU		X			X				X			
3150 Prospera CU		X	X		X			X	X	X	X	
750 West Michigan CU	X	X			X			X	X			X
3300 Harris County FCU		X	X	X	X				X		X	X
420 Service 1 FCU	X	X	X		X	X			X			X
178 Allegis CU	X	X				X	X	X	X	X		X
3460 Horizon Utah FCU	X	X				X			X	X		
186 Meijer CU	X	X	X		X		X	X	X			X
137 Parkside CU	X	X							X	X	X	X
197 VacationLand FCU	X	X			X			X	X	X		X
126 Isabella Community CU	X	X			X				X	X	X	X
145 Wauna FCU	X	X	X			X			X	X		
169 United Educational CU	X	X		X	X	X		X	X			X
130 Central Michigan Community FCU	X	X			X						X	X
3430 Cumberland County FCU	X	X						X	X			
500 Community CU	X	X	X		X		X		X	X	X	
172 Glacier Hills CU	X	X	X		X	X		X	X	X	X	X
134 First Trust CU	X	X			X	X			X	X		X
147 Western CU	X	X		X	X			X	X	X	X	X
156 Madison County FCU	X	X			X	X			X		X	
192 District Government Emp FCU	X	X	X	X	X	X	X	X	X	X	X	X
176 Community West CU	X	X			X	X			X			
3225 Ripco CU		X						X	X	X	X	
660 San Antonio Citizens FCU	X	X	X		X	X			X	X	X	
550 Western Division FCU	X	X	X		X			X	X		X	
600 Peninsula FCU	X	X	X						X	X	X	
129 Hardin Community FCU	X	X	X		X			X	X			X
190 TBA CU	X	X	X		X	X			X	X		X
410 Forest Area FCU	X	X	X	X					X	X	X	X
760 Allegis CU	X	X			X			X	X			X
122 Onaway Community FCU		X	X		X				X	X		X
114 Delta County CU	X	X							X	X	X	X
450 Wexford Community CU		X			X				X		X	X
146 Straits Area FCU	X	X							X		X	X
138 H.P.C. CU		X							X		X	
149 Aberdeen FCU	X	X	X	X	X				X	X	X	
171 CommStar CU												
195 Community Schools CU	X	X		X		X		X	X			X
250 River Valley CU	X	X			X				X			X
188 Highmark FCU									X			
142 Sioux Empire FCU	X	X			X				X		X	X
185 First Financial CU	X	X	X				X	X	X			
132 Besser CU		X			X				X		X	X
113 Clarkston Brandon Community CU	X	X			X			X	X		X	X
115 AAC CU	X	X			X				X			X
770 Lakeview CU	X	X	X		X				X	X	X	X
124 AAA FCU	X	X	X		X				X			X
3420 Tahquamenon Area CU	X	X								X	X	X
131 Allegan Community FCU		X							X			
530 Sangamon Schools CU		X			X							
310 FOCUS CU	X	X	X		X		X		X		X	X
350 Filer CU	X	X			X				X		X	X
680 FEDCom CU	X	X	X		X				X			X
670 Brewery CU	X	X	X		X				X			
430 Muskegon Co-op CU	X	X							X			X
182 Sentinel FCU	X	X					X	X	X	X	X	X
173 New Horizons CU	X	X	X		X			X	X			
119 Premier Financial CU		X			X				X			
125 Rogue River Community CU	X	X						X	X	X		X
240 East Traverse Catholic FCU		X			X						X	X
141 Calcite CU		X							X		X	X
590 Greater Metro FCU		X							X		X	
11 Progressive CU		X	X					X	X			
153 First United FCU		X	X		X				X			
196 Rapid City Telco FCU	X	X			X	X			X	X		X

Member Services

CU Name CU# (Sorted by Number of Members)	Account Nicknames	AFT (Auto Funds Transfer)	CFT (Check Funds Transfer)	AZA (Acct-to-Acct Transfers)	Loan Coupons	Mbrship Designation Procedures	Non-Member Teller Services	Print Mbr LOC Disbursement Checks	Print Member Starter Checks	Safe Deposit Box Processing	Savings Bond Redemption	Shared Branching
161 Northern Hills FCU	X	X	X		X	X			X	X	X	
3025 Services Center FCU*		X							X	X	X	X
740 Kent County CU												
136 First Service CU	X	X			X		X		X		X	X
170 Muskegon Governmental Empl. FCU	X	X			X				X			X
191 Bay Area CU	X				X	X	X	X		X	X	
184 Lake Huron CU	X	X			X				X			
157 Lenco CU		X	X	X	X				X			
280 Gratiot Community CU	X	X			X						X	X
198 CU Plus	X	X			X			X	X			
183 Franklin County School Empl. FCU	X	X				X			X			
151 Tri-Cities CU	X	X	X		X				X			X
144 Aeroquip CU	X	X			X			X	X		X	X
127 GR Consumers CU	X	X			X				X			X
210 Grand Rapids Family CU	X	X						X	X			X
380 Thornapple Valley Community CU	X	X			X				X		X	X
165 Kensington Valley Community CU	X	X			X			X	X		X	X
174 Firefighters CU	X	X	X		X	X			X		X	X
270 Generations Family FCU		X			X							
10 Western Districts Members CU	X	X	X					X	X			X
163 Clawson Community CU	X	X				X			X	X		
490 Governmental Empl. CU		X								X	X	X
123 Consumers FCU		X	X	X	X				X			X
340 Safe Harbor CU	X	X			X				X			X
110 Consumers Choice CU	X	X							X	X		X
117 Madison CU	X	X	X	X	X		X		X			X
730 Saginaw County Empl. CU	X	X			X				X			
640 Grand Trunk (BC) Empl. FCU		X										X
570 Lakeshore FCU		X							X			X
116 Thunder Bay Area CU		X						X	X		X	X
90 Newaygo County Service Empl. CU	X	X	X		X				X			X
128 Alpena Community CU		X	X		X				X			
260 Big Dutch CU		X			X							
70 Rockford Community FCU	X	X			X				X			X
80 Auto-Owners Associates CU	X	X	X						X			
650 County-City CU		X	X					X	X			
520 Evergreen CU	X	X	X		X		X	X	X	X	X	X
40 Michigan Coastal CU		X	X						X			X
620 Port City FCU		X			X			X	X			X
60 Kenowa Community FCU	X	X	X					X	X			X
194 PEF FCU	X	X			X		X		X			
189 ROME CU	X	X			X	X	X		X			
164 Sarasota Municipal Empl. CU	X	X			X	X			X			X
158 Greater Wayne County FCU		X							X			
177 Chiropractic FCU	X	X			X			X	X			
120 Northwest Consumers FCU	X	X	X		X				X			X
152 First Choice CU	X	X			X				X			
162 Great Lakes Members CU	X	X				X			X			
3026 Vermillion FCU**												
179 Sentinel Graphics FCU	X	X	X						X			X
370 Farm Bureau Family CU	X	X							X			
175 Federated Family CU	X	X			X	X	X		X			
700 Country Heritage CU	X	X			X				X			X
30 ATL CU	X	X	X		X		X	X	X			X
220 Bissell Empl. CU		X			X							X
790 Catholic Aid Association CU	X	X	X		X			X	X			
290 Shawbox Community FCU		X			X							X
480 Community First FCU		X										X
390 Muskegon Consumers Power CU		X			X							
470 Hometown CU		X			X			X	X		X	
150 West Michigan Postal Service FCU	X	X			X				X			X
400 Muskegon Teachers CU		X										
193 Table Rock FCU	X	X			X		X		X	X		X
181 CR Community First CU												
TOTAL/COUNT	97	134	48	13	91	28	20	42	120	41	53	82
% of CUs that use the feature	69%	96%	34%	9%	65%	20%	14%	30%	86%	29%	38%	59%

Partner Integrations

CU Name CU# (Sorted by Number of Members)	Downloads to Raddon	3rd-Party Check Images	OTB Balance Transfers	Fraud Scan (3rd Party)	OFAC Data Match	Online Check Orders: Clarke American	Online Check Orders: Liberty	Signature/ID Verify (not eDOC)	ITCD (Any Type)	TCR (Any Type)
3325 Fox Communities CU		X			X		X		X	
133 Alpena Alcona Area CU					X		X		X	X
200 Berrien Teachers CU		X			X	X	X		X	
3450 Superior Choice CU		X	X		X				X	
112 Frankenmuth CU	X				X				X	X
166 Detroit Metropolitan CU		X			X					
720 CorePlus FCU					X			X		
93 Unison CU										
187 Heartland CU		X		X	X		X	X	X	X
155 Ohio Catholic FCU		X	X		X					
148 Affinity Group CU			X		X		X		X	
135 North Central Area CU			X		X					
3150 Prospera CU										
750 West Michigan CU					X	X				
3300 Harris County FCU		X			X				X	
420 Service 1 FCU				X	X				X	
178 Allegius CU		X			X				X	X
3460 Horizon Utah FCU					X					
186 Meijer CU					X	X				
137 Parkside CU		X	X		X		X			
197 VacationLand FCU		X	X		X	X			X	X
126 Isabella Community CU			X	X	X		X			
145 Wauna FCU		X	X		X	X				
169 United Educational CU			X		X				X	
130 Central Michigan Community FCU				X	X		X			
3430 Cumberland County FCU		X			X					
500 Community CU			X		X				X	
172 Glacier Hills CU		X	X		X	X			X	
134 First Trust CU	X	X		X	X				X	
147 Western CU	X	X			X				X	
156 Madison County FCU		X	X		X					
192 District Government Emp FCU	X	X	X		X					
176 Community West CU		X	X		X	X				
3225 Ripco CU									X	
660 San Antonio Citizens FCU		X			X		X		X	
550 Western Division FCU			X		X		X			
600 Peninsula FCU			X	X	X					
129 Hardin Community FCU		X	X		X	X				
190 TBA CU					X		X			
410 Forest Area FCU				X	X	X				
760 Allegis CU		X	X	X	X		X		X	
122 Onaway Community FCU			X		X		X			
114 Delta County CU		X	X		X		X		X	
450 Wexford Community CU				X	X	X				
146 Straits Area FCU			X		X		X			
138 H.P.C. CU			X		X					
149 Aberdeen FCU		X		X	X	X	X			
171 CommStar CU										
195 Community Schools CU		X	X		X				X	
250 River Valley CU					X				X	
188 Highmark FCU		X			X				X	
142 Sioux Empire FCU		X			X		X			
185 First Financial CU		X	X		X					
132 Besser CU			X		X				X	
113 Clarkston Brandon Community CU			X		X	X				
115 AAC CU			X	X	X		X			
770 Lakeview CU	X				X					
124 AAA FCU		X	X	X	X	X				
3420 Tahquamenon Area CU					X					
131 Allegan Community FCU			X		X					
530 Sangamon Schools CU					X		X			
310 FOCUS CU		X	X		X	X			X	
350 Filer CU			X	X	X				X	
680 FEDCom CU			X		X	X				
670 Brewery CU					X				X	
430 Muskegon Co-op CU			X		X		X			
182 Sentinel FCU					X		X		X	
173 New Horizons CU			X		X					
119 Premier Financial CU			X		X				X	
125 Rogue River Community CU			X	X	X		X			
240 East Traverse Catholic FCU					X		X			
141 Calcite CU			X		X		X		X	
590 Greater Metro FCU			X		X		X			
11 Progressive CU		X		X	X		X			
153 First United FCU			X		X					
196 Rapid City Telco FCU		X	X		X					

Partner Integrations

CU Name CU# (Sorted by Number of Members)	Downloads to Raddon	3rd-Party Check Images	OTB Balance Transfers	Fraud Scan (3rd Party)	OFAC Data Match	Online Check Orders: Clarke American	Online Check Orders: Liberty	Signature/ID Verify (not eDOC)	ITCD (Any Type)	TCR (Any Type)
161 Northern Hills FCU			X		X				X	
3025 Services Center FCU*									X	
740 Kent County CU										
136 First Service CU		X	X		X		X			
170 Muskegon Governmental Empl. FCU		X			X					
191 Bay Area CU			X		X				X	
184 Lake Huron CU			X		X					
157 Lenco CU		X	X		X		X			
280 Gratiot Community CU			X		X		X			
198 CU Plus		X	X		X					
183 Franklin County School Empl. FCU		X	X		X					
151 Tri-Cities CU			X		X		X			
144 Aeroquip CU		X	X		X					
127 GR Consumers CU			X		X		X			
210 Grand Rapids Family CU			X	X	X	X				
380 Thornapple Valley Community CU			X		X	X				
165 Kensington Valley Community CU					X		X		X	
174 Firefighters CU		X			X				X	
270 Generations Family FCU				X	X					
10 Western Districts Members CU			X		X					
163 Clawson Community CU		X	X		X			X		
490 Governmental Empl. CU							X			
123 Consumers FCU		X			X		X			
340 Safe Harbor CU					X		X			
110 Consumers Choice CU			X		X		X	X		
117 Madison CU		X			X		X			
730 Saginaw County Empl. CU					X	X	X			
640 Grand Trunk (BC) Empl. FCU										
570 Lakeshore FCU										
116 Thunder Bay Area CU			X				X			
90 Newaygo County Service Empl. CU					X	X				
128 Alpena Community CU			X		X		X			
260 Big Dutch CU						X				
70 Rockford Community FCU					X					
80 Auto-Owners Associates CU					X					
650 County-City CU					X					
520 Evergreen CU					X		X			
40 Michigan Coastal CU										
620 Port City FCU					X	X				
60 Kenowa Community FCU					X	X				
194 PEF FCU					X					
189 ROME CU			X		X					
164 Sarasota Municipal Empl. CU		X	X		X		X		X	
158 Greater Wayne County FCU		X	X		X					
177 Chiropractic FCU					X					
120 Northwest Consumers FCU			X		X		X			
152 First Choice CU		X			X					
162 Great Lakes Members CU			X		X					
3026 Vermillion FCU**										
179 Sentinel Graphics FCU		X			X					
370 Farm Bureau Family CU					X					
175 Federated Family CU		X			X					
700 Country Heritage CU						X				
30 ATL CU					X	X				
220 Bissell Empl. CU					X					
790 Catholic Aid Association CU					X					
290 Shawbox Community FCU										
480 Community First FCU					X	X				
390 Muskegon Consumers Power CU										
470 Hometown CU			X		X		X	X		
150 West Michigan Postal Service FCU					X					
400 Muskegon Teachers CU										
193 Table Rock FCU					X					
181 CR Community First CU										
TOTAL/COUNT	5	46	64	17	122	25	45	5	36	5
% of CUs that use the feature	4%	33%	46%	12%	87%	18%	32%	4%	26%	4%

Savings Products

CU Name CU# (Sorted by Number of Members)	Auto Close Zero-Balance Accts	CD Penalty Grace Period	Club Share Accounts	Dividend Donations	Dividend Pmt Options (Shares)	HSAs (Savings or Checking)	IRAs (any type)	IRA Beneficiary/Payout Tracking	Qualified Dividends	Tiered Rate Certificates	Tiered Share Rates: Plateau	Tiered Share Rates: Split	Variable Rate Certificates
3325 Fox Communities CU		X	X			X	X	X			X	X	
133 Alpena Alcona Area CU		X	X			X	X					X	
200 Berrien Teachers CU		X	X			X	X	X				X	
3450 Superior Choice CU		X	X			X	X	X		X		X	
112 Frankenmuth CU			X		X	X	X			X		X	
166 Detroit Metropolitan CU			X			X	X						
720 CorePlus FCU		X	X			X	X						X
93 Unison CU		X	X			X	X	X			X		
187 Heartland CU		X				X	X	X		X	X		
155 Ohio Catholic FCU			X				X	X		X			
148 Affinity Group CU		X	X				X						
135 North Central Area CU		X	X				X						
3150 Prospera CU	X	X	X				X	X			X	X	
750 West Michigan CU		X	X				X	X				X	
3300 Harris County FCU			X				X	X		X	X	X	
420 Service 1 FCU		X	X		X		X	X					
178 Allegius CU		X	X				X						
3460 Horizon Utah FCU		X					X					X	
186 Meijer CU		X	X				X					X	
137 Parkside CU		X	X				X			X		X	
197 VacationLand FCU	X	X	X				X			X		X	
126 Isabella Community CU		X	X				X			X		X	
145 Wauna FCU		X	X			X	X	X	X	X	X	X	
169 United Educational CU		X	X				X					X	
130 Central Michigan Community FCU		X	X			X	X	X				X	
3430 Cumberland County FCU	X		X				X	X				X	
500 Community CU		X	X				X	X		X		X	X
172 Glacier Hills CU		X	X				X	X			X	X	
134 First Trust CU		X	X				X					X	
147 Western CU		X	X			X	X			X		X	
156 Madison County FCU		X	X				X	X		X		X	
192 District Government Emp FCU		X	X				X	X				X	
176 Community West CU		X	X				X		X			X	
3225 Ripco CU	X	X					X				X	X	X
660 San Antonio Citizens FCU		X	X				X	X			X		
550 Western Division FCU		X	X			X	X	X		X		X	
600 Peninsula FCU	X	X	X				X						
129 Hardin Community FCU	X	X	X	X	X	X	X			X		X	X
190 TBA CU		X	X			X	X	X			X	X	
410 Forest Area FCU		X	X				X	X		X		X	X
760 Allegis CU		X	X				X			X	X		
122 Onaway Community FCU		X	X				X						
114 Delta County CU	X	X	X			X	X	X					
450 Wexford Community CU		X	X				X	X		X			X
146 Straits Area FCU		X	X				X	X				X	
138 H.P.C. CU		X	X				X						
149 Aberdeen FCU	X	X	X		X		X	X				X	
171 CommStar CU													
195 Community Schools CU		X	X				X			X		X	
250 River Valley CU	X	X	X				X					X	
188 Highmark FCU		X	X				X						
142 Sioux Empire FCU		X	X		X		X	X		X		X	X
185 First Financial CU		X	X		X		X	X				X	
132 Besser CU		X	X			X	X						
113 Clarkston Brandon Community CU	X	X	X				X			X	X		X
115 AAC CU	X	X	X				X			X		X	
770 Lakeview CU	X	X	X			X	X				X		
124 AAA FCU	X	X	X				X	X				X	X
3420 Tahquamenon Area CU			X				X						
131 Allegan Community FCU			X				X						
530 Sangamon Schools CU			X				X					X	
310 FOCUS CU		X	X	X	X		X						
350 Filer CU		X	X			X	X			X		X	
680 FEDCom CU			X			X	X					X	
670 Brewery CU		X	X			X	X				X	X	
430 Muskegon Co-op CU		X	X		X		X						
182 Sentinel FCU	X	X	X				X			X		X	
173 New Horizons CU		X	X			X	X	X				X	
119 Premier Financial CU		X	X			X	X			X			
125 Rogue River Community CU		X	X				X						
240 East Traverse Catholic FCU			X				X						
141 Calcite CU		X	X				X						
590 Greater Metro FCU		X	X				X					X	
11 Progressive CU		X			X		X					X	X
153 First United FCU		X	X				X	X					
196 Rapid City Telco FCU		X					X						

Savings Products

CU Name CU# (Sorted by Number of Members)	Auto Close Zero-Balance Accts	CD Penalty Grace Period	Club Share Accounts	Dividend Donations	Dividend Pmt Options (Shares)	HSAs (Savings or Checking)	IRAs (any type)	IRA Beneficiary/Payout Tracking	Qualified Dividends	Tiered Rate Certificates	Tiered Share Rates: Plateau	Tiered Share Rates: Split	Variable Rate Certificates
161 Northern Hills FCU	X		X			X	X	X		X		X	
3025 Services Center FCU*		X					X	X					
740 Kent County CU													
136 First Service CU		X	X			X	X					X	
170 Muskegon Governmental Empl. FCU		X	X				X			X		X	
191 Bay Area CU		X					X	X					
184 Lake Huron CU		X				X	X			X			
157 Lenco CU	X	X	X		X		X					X	
280 Gratiot Community CU	X	X	X				X	X		X		X	
198 CU Plus							X	X					
183 Franklin County School Empl. FCU		X	X				X			X			
151 Tri-Cities CU	X	X	X				X					X	
144 Aeroquip CU		X	X									X	
127 GR Consumers CU		X	X				X					X	
210 Grand Rapids Family CU		X	X				X						
380 Thornapple Valley Community CU	X		X		X		X	X					
165 Kensington Valley Community CU		X	X				X			X	X		
174 Firefighters CU	X	X	X		X		X					X	
270 Generations Family FCU			X				X	X				X	
10 Western Districts Members CU	X	X	X				X	X				X	
163 Clawson Community CU		X	X			X	X				X	X	
490 Governmental Empl. CU							X					X	
123 Consumers FCU		X	X				X					X	
340 Safe Harbor CU		X	X				X	X					
110 Consumers Choice CU		X	X				X	X		X			
117 Madison CU	X	X	X				X	X				X	
730 Saginaw County Empl. CU		X	X				X	X		X		X	
640 Grand Trunk (BC) Empl. FCU		X	X				X					X	
570 Lakeshore FCU		X	X										
116 Thunder Bay Area CU		X	X		X		X						
90 Newaygo County Service Empl. CU		X	X				X	X					
128 Alpena Community CU		X	X				X						
260 Big Dutch CU		X	X				X	X				X	
70 Rockford Community FCU			X				X	X					
80 Auto-Owners Associates CU		X	X										
650 County-City CU		X	X		X		X					X	
520 Evergreen CU		X	X				X	X			X		
40 Michigan Coastal CU		X					X						
620 Port City FCU		X	X				X						
60 Kenowa Community FCU		X	X				X						
194 PEF FCU		X	X				X						
189 ROME CU		X	X				X						
164 Sarasota Municipal Empl. CU		X					X			X			
158 Greater Wayne County FCU		X	X				X						
177 Chiropractic FCU		X	X			X	X					X	
120 Northwest Consumers FCU		X	X				X	X				X	
152 First Choice CU		X	X										
162 Great Lakes Members CU		X	X				X			X			
3026 Vermillion FCU**													
179 Sentinel Graphics FCU		X	X				X						
370 Farm Bureau Family CU	X		X				X	X					
175 Federated Family CU		X	X				X					X	
700 Country Heritage CU		X	X				X						
30 ATL CU	X	X	X				X	X	X			X	
220 Bissell Empl. CU		X	X				X	X					
790 Catholic Aid Association CU		X										X	
290 Shawbox Community FCU			X				X	X					
480 Community First FCU		X	X			X	X						
390 Muskegon Consumers Power CU		X	X				X	X					
470 Hometown CU	X	X	X		X	X	X	X				X	
150 West Michigan Postal Service FCU		X	X								X		
400 Muskegon Teachers CU			X										
193 Table Rock FCU		X			X							X	
181 CR Community First CU													
TOTAL/COUNT	25	117	122	2	16	29	128	53	3	35	18	71	10
% of CUs that use the feature	18%	84%	87%	1%	11%	21%	91%	38%	2%	25%	13%	51%	7%

Explanation of Features

Items marked with an asterisk (★) are new since the last published Peer Analysis. **Remember that this is NOT an exhaustive list of all CU*BASE features. See Page 1 for more details.**

ACCOUNTING / BACK OFFICE

Accounts Payable	Using the CU*BASE Accounts Payable application to track and pay vendor invoices.
Accrual Verification Tools	Using the CU*BASE Share Dividend Accrual and Loan Interest Accrual Calculators to perform regular verification of dividend and interest accruals on a sampling of member accounts.
★ Address Change Warning Message (Red Flag)	Configuring warning messages to appear to members and CU employees following a change to a member’s address, email address, or other key personal information.
Auto Check Reconciliation	Using the CU*BASE Automatic Check Reconciliation programs to automatically reconcile credit union checks against the G/L corporate checking and bank accounts each day.
Auto Non>Returns (Courtesy Pay)	Using the CU*BASE Automated Non>Returns feature to allow members to post electronic items to a negative balance for a fee.
Blocked Persons/Fraud Database	Using the configurable “blocked persons” database to record names and SSN/TINs of individuals or organizations that should be blocked from opening a new credit union membership.
CASS Certification	Use of the CASS Certification process to modify member addresses to meet postal requirements for greater postal discounts.
CD-ROM Storage of Statements/Reports	Use of CD-ROM for storage of monthly member statements.
Coded Account Adjustments	Use of the Coded Account Adjustments system to configure commonly-used adjustments and control employee access to posting to G/L accounts.
Dormancy Monitoring	Use of the CU*BASE Dormancy/Escheat feature to monitor dormant accounts and accounts subject to escheat rules.
★Due Diligence Monitoring Flag	Marking member accounts with a <i>Due diligence monitoring level</i> flag and using the Insider/Employee Account Audit Report to monitor these accounts according to internal due diligence procedures.
★Effective Dated Account Adjustments	Use of the new Effective Dated Account Adjustments feature to post adjustments to member accounts with an automated calculation of dividend or interest adjustments as of an effective date.
Employee Account Security	Use of the Employee Type Codes in coordination with CU*BASE Employee Security to control employee access to specific member accounts.
Employee Activity Audit	Using the “Employee Activity Audit” feature on menu MNMGMT to monitor CU*BASE features accessed by credit union employees as well as data center support personnel.
Employee Time Card Processing	Use of the CU Employee Timecard processing feature to record and track employee working hours.
GL Balancing Tools (Inquiry)	Use of the CU*BASE “Member Trial Balance/GL Comparison” tool, the “Vault/GL Balancing” tool, and the “CU Financials Verification Report” to quickly balance daily general ledger activity.
GL Purpose & Procedures Text	Configuring free-form text attached to G/L accounts to document the purpose of each account and instructional procedures to be used by CU staff.
Indirect/Dealer Loan Tracking	Using the CU*BASE Indirect/Dealer Lending system to track dealer loans, reserve amounts, and dealer loan delinquency statistics.
Investments	Using the CU*BASE Investments application to track investment income as a subsidiary ledger tied to the G/L.
IRA Administration – Ascensus (CMG)	IRA activity is administered through Ascensus (formerly CMG).

IRA Administration - Other	IRA activity is administered and reported through another third party.
IRA Administration - Self	IRA activity is self-administered, and reported by CU*Answers.
Member Service Denial Notices	Use of the Miscellaneous/Member Service Denials feature to print and report on denials for non-loan applications (i.e., checking account applications, etc.).
Messages to Mbrs via Zero \$ Transactions	Use of the special Member Comment type that creates a zero-dollar transaction on an account with a custom trans description. Used to notify members of upcoming fees, provide more precise descriptions for unusual transaction types, or any other message to the member via trans history.
Misc. Member Account Forms	Use of the configurable Misc. Member Account Forms feature for TIS disclosures, membership cards, and other custom account forms for share, certificate and loan accounts.
Online Reg. D Tracking	Use of the CU*BASE Reg. D features to track violations for share products.
OTB Credit Cards	Use of the Off Trial Balance (OTB) system to track member credit cards.
OTB Loans	Use of the Off Trial Balance (OTB) system to track loans, such as mortgages or student loans, not handled by normal CU*BASE processes.
OTB Savings	Use of the Off Trial Balance (OTB) system to track savings accounts, such as investment accounts through a brokerage, not handled by normal CU*BASE processes.
*Privacy Controls	Using the configurable Privacy Controls feature to mask key member personal information on Inquiry/Phone and Teller screens (CU employees and non-CU employees including Call Center staff and Shared Branch tellers).
*Savings/Checking Charge-off Tool	Using the CU*BASE Charge Off Savings/Checking tool to automated the process of charging off a savings or checking account from your credit union's books.
Subsidiaries	Using the CU*BASE Subsidiaries application to track accrued expenses, fixed assets, and/or prepaid expenses as a subsidiary ledger tied to the G/L.
Teller Check Holds (by \$ and/or by R&T)	Using the Teller Check Holds configuration to automatically calculate and apply check holds on incoming checks based on the check amount and/or the Routing & Transit number (location).
Wire Transfer Tracking	Using the CU*BASE Wire Tracking system to post wire transfers to member accounts, complete wire paperwork and transaction tasks, and track wire activity.
Xtend Audit Link Services	Day-to-day back office auditing and compliance monitoring services provided by Xtend Audit Link.
Xtend SRS Bookkeeping Services	Routine daily accounting tasks are handled by a member of the Xtend SRS (Shared Resources and Staff) Bookkeeping team.
Xtension Call Center Services	Phone center member services, marketing outreach, and other Call Center services provided by the Xtension Call Center.

EDOC INNOVATIONS: ONLINE

Electronic document solutions using the eDOC Innovations Online model.

Via the CU*Answers Vault	Online electronic documents using the CU*Answers vault.
Via the eDOC Innovations Vault	Online electronic documents using the eDOC Innovations vault.
e-Receipts	Interface from CU*BASE teller processing to the eDOC Innovations electronic receipt/signature capture system.
Electronic Photo ID Capture	Scanning and storing images of member IDs; accessing IDs for verification from within CU*BASE when performing member transactions.
Electronic Loan Forms	Using the eDOC Innovations electronic loan document/signature archival system for CU*BASE loan forms.

EDOC INNOVATIONS: IN-HOUSE

Electronic document solutions using eDOC Innovations software, with servers housed at the credit union (**in-house**).

e-Receipts	Interface from CU*BASE teller processing to the eDOC Innovations electronic receipt/signature capture system.
Check 21	Using branch check capture and electronic imaging forward processing tools from eDOC Innovations.
COLD Storage of Reports/Statements	Using eDOC Innovations tools for long-term archival of credit union reports and member statements.
Electronic Loan Forms	Using the eDOC Innovations electronic loan document/signature archival system for CU*BASE loan forms.
Electronic Photo ID Capture	Scanning and storing images of member IDs; accessing IDs for verification from within CU*BASE when performing member transactions.
e-Statements	Electronic member statements stored on the CUs in-house eDOC server for access by staff as well as by members via It's Me 247 online banking.
Scanned Documents	Scanning, storing, and retrieving images of miscellaneous credit union documents via eDOC Innovations software tools.

ELECTRONIC SERVICES

It's Me 247 Online Banking (Mbrs Logged In)	For credit unions offering online banking services, the number of members who have logged in since 9/30/09.
% of Membership	Calculated by dividing the # of members who have logged in since 9/30/09 by the total # of members.
E-Statements (Mbrs Enrolled)	For credit unions offering e-statements through online banking, the number of members enrolled (as of 12/31/09).
% of Membership	Calculated by dividing the # of members enrolled as of 12/31/09 by the total # of members.
★% of Active Online Banking Mbrs	Calculated by dividing the # of members enrolled as of 12/31/09 by the # of members that have logged in to online banking at least once since 9/30/09.
CU*EasyPay! Bill Payment (Mbrs Enrolled)	For credit unions offering CU*EasyPay! Bill Payment services, the number of members enrolled (as of the December 2009 billing cycle).
% of Membership	Calculated by dividing the # of members enrolled as of the 12/09 billing cycle by the total # of members.
★% of Active Online Banking Mbrs	Calculated by dividing the # of members enrolled as of the 12/09 billing cycle by the # of members that have logged in to online banking at least once since 9/30/09.
Audio/Online Banking Messages	Use of the special Member Comment type to deliver messages to members via CU*TALK Audio Response and It's Me 247 Online Banking.
Check Images in Online Banking	Use of the CU*CheckViewer system through online banking to allow members to view cancelled check images.
e-Notices / e-Alerts	Activating e-Notices so that members receive account notices electronically. Activating e-Alerts so that members can elect to receive balance alerts, loan payment reminders, and ACH deposit/withdrawal alerts in online banking.
Member Access to PIB Profile	Allowing members to adjust their own PIB profile settings using the online PIB Profile web-based tool.
VMS: Personal Info Update	Use of online banking VMS (Virtual Member Services) features to allow members to update personal information (address, phone, fax, email) through online banking.
VMS: Loan Rate Board	Use of online banking VMS features to allow members to view loan rates and sales information on the Loan Rate Board.
VMS: Loan Applications	Use of online banking VMS features to allow members to apply for loans through online banking.
VMS: Membership Applications	Use of online banking VMS features to allow non-members to apply for credit union membership.
VMS: CD Rate Board	Use of online banking VMS features to allow members to view certificate rates and

	product information on the CD Rate Board.
VMS: Opening CDs	Use of online banking VMS features to allow members to open certificate accounts through online banking.
VMS: Share Rate Board	Use of online banking VMS features to allow members to view share product rates and product information on the Savings/Checking Rate Board.
VMS: Opening Shares	Use of online banking VMS features to allow members to open savings/checking accounts through online banking.
VMS: Related Links	Using the “Related Links” page in online banking to direct members to other web sites (your CU’s own web site, an insurance partner, credit card info, NADA, etc.).
VMS: Online AFT/CFT Maintenance	Allowing members to maintain AFT (auto funds transfer) and/or CFT (check funds transfer) records in online banking.
VMS: ACH Distribution Maintenance	Allowing members to maintain distributions for ACH deposits in
CU*TALK Audio Response	Offering the CU*TALK Audio Response system to your credit union members.
ATM: Batch (Offline)	Offline (batch process) ATM services.
ATM: Online	Online ATM services.
Debit Cards: Batch (Offline)	Offline (batch process) Debit Card services.
Debit Cards: Online	Online Debit Card services.
No-Fee ATM Terminals	Configuring ATM terminals that do not charge normal transaction fees.

FEES/SERVICE CHARGES & REBATES

Account Service Charges	Use of CU*BASE configurable Account Services Charges to assess a monthly or daily fee for specific types of accounts (for example, a checking account monthly fee) based on credit union-defined parameters.
ATM Transaction Fees	Use of ATM service charge groups to control ATM transaction fees.
Bonus Dividends: Loan Interest Rebates	Posting a bonus dividend that represents a rebate on loan interest paid, for specific loan types. Rebates are posted as a dividend to savings. (Commonly posted once a year, such as at year-end).
Bonus Dividends: Share Dividends	Posting a bonus dividend on certain savings / checking account types, based on a percentage of dividends paid. (Commonly posted once a year, such as at year-end.)
Check Cashing Fees	Use of over-the-counter fees for cashing checks.
Check Negotiation Fees	Use of over-the-counter fees for handling incoming checks (whether cashed, deposited, or used to purchase Misc. Receipts, etc.). This differs from Check Cashing Fees in that the fee is charged even if the user proceeds to the Teller Deposits/Withdrawals screen and deposits an incoming check.
Delinquency Fines: % of Amount Delinquent	Use of delinquency fines using a percentage of the amount delinquent in calculating the fine.
Delinquency Fines: % of Interest Due	Use of delinquency fines using a percentage of interest due (either daily per diem or single amount per period) in calculating the fine.
Delinquency Fines: % of Scheduled Payment	Use of delinquency fines using a percentage of the normally scheduled payment in calculating the fine.
Delinquency Fines: Flat Fee	Use of delinquency fines using a flat fee for the fine amount.
Deposit Item Fees	Use of over-the-counter fees for deposited items.
Dormancy Fees	Use of configurable fees for account dormancy.
Electronic Deposit Holds / Member in Good Standing	Use of the Electronic Deposit Holds and/or Member In Good Standing features to control access to funds deposited electronically (ATM).
Laser Money Order Fees	Use of fees for printing laser money orders drawn on a member’s account, using the CU*BASE Laser Money Order feature.
Minimum Balance Service Charges	Use of CU*BASE configurable Minimum Balance Services Charges to assess a monthly fee if minimum balance requirements are not met.
New Membership Fees	Use of a membership fee when creating a new membership (in addition any normal par value amount).

Patronage (Ownership) Dividends	Use of the CU*BASE Patronage Dividends feature to configure and post a special ownership dividend that is based on the member's entire relationship with the credit union. Posted on demand to the member's base share account and timed independent of normal dividend payment processes.
Phone Transfer Fee	Use of fees for transfers made using the Phone Operator software.
Printed CU Check Fees	Use of over-the-counter fees for printing credit union checks drawn on a member's account.
Self-Service Fees	Use of self-service fees for audio response and/or online banking activity (per-minute fee).
Starter Check Fees	Use of fees for printing Member Starter/Replacement checks.
Transaction History Print Fees	Use of fees for printing a member transaction history report.
Transaction Rebates	Use of CU*BASE configurable Transaction Services Charges to post a <i>credit</i> to member share accounts based on specific desired transaction activity.
Transaction Service Charges	Use of CU*BASE configurable Transaction Services Charges to assess a monthly or daily fee for specific types of transactions (for example, phone transfers) based on credit union-defined parameters.
Waiver Analysis	Use of the Fee Income/Waiver analysis tool and report to analyze why various over-the-counter fees and monthly service charges are being waived for individual members.

LENDING: LOAN PRODUCT FEATURES

360/365 Interest Calc (Business Loans)	Use of the 360/365 interest calc. type code, used primarily for business loans.
Balloon Loans	Use of CU*BASE Balloon Loan amortization and tracking features.
Debt Protection	Using the CU*BASE debt protection features to offer this special coverage to your members, either in addition to standard credit life/disability loan insurance or in place of it.
Escrow Processing	Using the CU*BASE system to track escrow-type accounts.
Home Equity Loans	Using the CU*BASE system to track home equity loans and lines of credit.
Interest Payment Only Loans	Use of the interest-only calculation type code for construction loans, home equity loans, etc., where payments are made toward interest only for a specified period of time.
Lease Loans	Tracking lease loans using the CU*BASE Loan Processing system and a separate loan category.
Miscellaneous Loan Coverage	Configuring and attaching misc. coverage types to loan accounts, such as Gap insurance, Mechanical Breakdown Insurance (MBI), etc.
Mortgage Forms Data Capture	Use of the Mortgage Forms Data Capture system to capture data for use in custom settlement, notes and other mortgage closing forms.
Mortgages: 360-Day Interest Calc	Processing and tracking mortgage loans on the CU*BASE system using the 360-day interest calculation method.
Mortgage Loans	Processing and tracking mortgage loans using the CU*BASE system.
Mortgage Payment "Sweep" Accounts	Allowing members to pay mortgage loans by depositing funds at any time into a separate savings account that "sweeps" the correct payment amount to the mortgage loan on a specified schedule using an AFT.
Online Credit Card Processing	Using the CU*BASE Online Credit Card Processing system to offer credit card loans that are part of normal CU*BASE lending processes--a line of credit that happens to have a card attached.
Pre-Membership Lending	Using the CU*BASE Pre-Membership Lending system to create and track loan requests for individuals who are not yet members of the credit union, with an automated creation of the membership upon loan approval.
Risk Tiered Pricing for Loans	Using CU*BASE to price new loan requests according to a member's credit risk score, using a tiered grid from loan category configuration.

*Skip-A-Pay for Online Credit Cards	Using the CU*BASE option to define automated programs to give eligible members a \$0 minimum payment for a particular month.
Student Loans	Using the CU*BASE system to track student loan products.
Variable Rate Loans: Contract Type	Using Contract Type Variable Rates for loans. Contract Variable Rates control loan rates using information from the VR Code as well as specific instructions on the member's individual loan account.
Variable Rate Loans: Group Type	Using Group Type Variable Rates for loans. Group Variable Rates control loan rates using information from the VR Code and affect all loans with that VR Code in the same way.
Variable Rate Loans: Indexed Rates	Using Index Codes to control variable rates for loans. Index Codes allow a centralized way to control multiple variable rates using a single Index (for example, Prime Rate or the CPI).
Variable Rate Loans: Update Type	Using Update Type Variable Rates for loans. Update Variable Rates control loan rates for a specific time frame, at which time the loan is moved to a Group Variable Rate or another Update Variable Rate.
Variable Rate Loans: "Mini-Contract" Group Type	Using Group Type Variable Rate codes specially configured to allow for introductory rates and rate change caps at the individual loan account level.
Automated Payment Changes	Use of the CU*BASE Automated Payment Change feature to calculate payment changes for open-end or LOC loans.
Payment Change Notices	Open-end or LOC loans configured to generate Payment Change Notices upon an automatic payment change.
Tiered Loan Rates (Based on Balance)	LOC loans configured to use a tiered rate structure (rates and payment amounts tied to the loan balance) when calculating loan payment changes.

LENDING: MISCELLANEOUS LENDING SERVICES

Underwriting Codes	Using Underwriting Codes to mark loan approval/denial prior to actual loan creation.
Lender on the Road	Processing CU*BASE loan applications via a secured Internet connection at remote locations, such as from a boat show.
Loan Statement Notices	Printing special loan statement notices or "billing coupons" for home equity LOCs or other loan products.
Online Credit Bureau Interface	Using the CU*BASE on-line credit bureau access system to pull and store credit reports.
Credit Bureau Decisions - Custom	Using a custom decision model and the CU*BASE Approval Matrix to automatically approve or deny member accounts.
Credit Bureau Decisions - 247 Lender	Using the CUSO-designed 247 Lender decision model and CU*BASE Approval Matrix to automatically approve or deny member accounts.
Participation Lending	Using the CU*BASE Participation Lending system to track investor positions in CU loans.
Retailer Direct/Dealer Track	Receiving loan applications into CU*BASE through external delivery channels via the XML Gateway, such as DealerTrack, a local Retailer, or other 3rd-party source.
Stock Value Tracking	Using CU*BASE Stock Secured and Value Adjustment features to record value changes on stock used to secure loans.
Lender*RE (Real Estate Services)	Day-to-day real estate services for your mortgage loans provided by our team of Lender*VP mortgage professionals, including escrow processing and member support services.
Lender*VP Collections	Day-to-day collections services handled for your delinquent and negative-balance accounts by the Lender*VP team of collections professionals.
Lender*VP Management Services	Day-to-day Loan Department organization, oversight, and other management services by the Lender*VP team of management professionals, to support your credit union's lending department.
Lender*VP MicroLender	Using the Lender*VP web-based solution to offer, close, and service payday loans for your members.

Prime Alliance (Mortgage Applications)	Use of the web-based mortgage application and origination tool (“from App to Close!”) through a partnership with Prime Alliance.
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MANAGEMENT ANALYSIS

* 5300 Reporting/Analysis Tools	Using the CU*BASE 5300 Call Report feature to configure automated calculation routines and completing your quarterly Call Report online. ⇒ Coming in 2010: Upload your Call Report data from CU*BASE directly to the NCUA’s new web-based tool!
AIRES Download	Use of the CU*Asterisk service to download member records to an AIRES-compatible file for auditor use and management review.
ALM Download	Use of the custom ALM download procedure to produce a PC file compatible for the credit union’s CUNA financial model management software.
CU*BASE Budget Tool	Use of the CU*BASE Budget feature to record and track annual budget figures for G/L accounts.
Collections “Dashboard”	Using the Collections Dashboard management analysis tool to monitor and drive daily collections activity.
FIDM Processing	Use of the CU*Asterisk service to perform a match of your credit union's files against data from the Federal Institution Data Match program.
Loan Activity Analysis “Dashboard”	Using the Loan Activity Analysis tool to monitor and drive daily loan department activity. Includes the separate Trending analysis inquiry as well.
Loan/Share Trial Balance Inquiry	Using the CU*BASE Loan/Share Trial Balance Review to analyze and compare credit union product balances and loan to share ratios.
CU*BASE Rate Forecasting Tools	Using the CU*BASE Dividend/Interest Base Rate or Split Rate Forecasting tools to analyze and plan rate changes.
Teller/Cash Activity Analysis Tools	Use of the CU*BASE Teller Activity Analysis and Cash Activity Analysis tools on menu MNHTLA (introduced May, 2004), including Teller Activity by Time of Day, Day of Week, Day of Month, or Transaction Type, and the Cash Activity Analysis inquiry.



MARKETING & LOGO BRANDING

*Branding/Logo: CU Corporate Checks	Using your credit union’s logo in place of a plain text when printing credit union corporate checks and money orders.
*Branding/Logo: CU*SPY Reports	Branding the CU*SPY e-Statements user interface with your credit union’s logo.
*Branding/Logo: e-Statements	Using your credit union’s logo in place of a plain text on CU*SPY e-Statements.
*Branding/Logo: GOLD Workstation	⇒ Coming during 2010: New tools for branding the CU*BASE GOLD logon and menus screens with your credit union’s logo. (Will require the use of a GUAPPLE for distributing GOLD files to all branch workstations.)
*Branding/Logo: Loan Forms	Using your credit union’s logo in place of a plain text on custom loan forms.
Branding/Logo: Online Banking	Using your credit union’s logo in place of the generic logo on the It’s Me 247 online banking login page.
*Branding/Logo: Receipts	Using your credit union’s logo in place of a plain text on printed transaction receipts.
Branding/Logo: Printed Statements	Printing the credit union logo on printed member statements.

MARKETING & GENERAL

Cross-Sales Tracking	Using CU*BASE Cross Sales features, along with Sales Tracker records, to track activity related to selling and promoting credit union services to members.
Email Marketing	Using CU*BASE email marketing tools to deliver email messages to members.
File Downloads/Uploads	Using iSeries file download and/or upload procedures to transfer files between a PC and the CU*BASE iSeries.
Know Your Member Analysis Tools	Use of the CU*BASE “Know Your Member” Analysis tools on menu MNMGMA, including Checking Account Activity by Age Group, Transaction Count by Delivery

Channel or Branch, Member Transaction Analysis and Labeling, Where Your Member Borrows, Where Your Members Shop, and various Sampling and Household statistical analysis tools.

List Generator (Database/Labels)	Use of the CU*BASE List Generator tool to create laser-printed mailing labels or a database file ready for data mining or for downloading to a third party.
Marketing Club Rate Benefits	Using the CU*BASE Marketing Clubs feature to award specific rate benefits to members for club membership.
Marketing Clubs	Using the CU*BASE Marketing Clubs feature. Clubs let you group members according to a common interest for the purpose of marketing, assessing fees, and rewarding participation. Auto enrollment feature lets you quickly enroll a batch of eligible members.
*Marketing Opt Out Flags	Use of the two Opt Out flags to allow members to choose whether or not to receive third-party marketing communications and/or credit union education/marketing communications.
Marketing Tips & Procedures	Using the Share, Certificate and Loan product Marketing Tips and/or Procedures features to record information for use by member service representatives when selling products to members.
Member Connect Tool	Use of the Member Connect feature to quickly correspond with members via multiple channels (email, online banking, mail, etc.) using a single data source.
Member Survey	Using the CU*BASE Member Survey tool to track member responses to credit union survey questions.
Membership Reason Codes	Using CU*BASE New/Closed Membership Reason Codes to track marketing effectiveness by recording common reasons why members join or leave the credit union.
New Account Reason Codes	Using CU*BASE New/Closed Account Reason Codes to track marketing effectiveness by recording common reasons why members open or close credit union accounts.
*Online Ballots	Using the CU*BASE Online Ballot tool to allow members to vote in key credit union elections (such as your annual Board member election) via It's Me 247 online banking, or via paper ballots recorded in CU*BASE. ⇒ Although this tool includes rules and controls related to CU elections, it can be used for informal surveys as well!
Products/Services Per Member Calculation	Using the feature available in Tiered Service Level configuration to calculate Products Per Member (PPM) and Services Per Member (SPM) figures for all members.
SEG/Sponsor Tracking	Using the CU*BASE SEG/Sponsor list to list sponsor companies and track membership eligibility.
Sales Tracker / Work Leads Follow-up Tool	Using the "Work Sales Trackers" tool to aggregate outstanding sales leads and work them in a batch.
Selective Statement Inserts	Using Selective Inserting techniques to include marketing inserts in select member statements based on credit union-defined criteria. Available through Sage Direct.
Telemarketing Leads/Follow-ups	Using the CU*BASE Telemarketing Leads & Follow-ups system as a tool to follow up on members contacts and closing the sale.
Tiered Service Levels	Using the CU*BASE Tiered Service Levels program as a way to track member participation on an monthly basis and/or provide rewards and benefits.
Tiered Service Scoring by Household	Using the CU*BASE Tiered Service Levels program and scoring all members of a household with the highest score earned by any member of that household.
WCalendar	Using the CU*BASE WCalendar scheduling system to track appointments for credit union employees.
WMail	Using the CU*BASE WMail electronic mail system for interoffice communications.
Xtend Member Reach Services	Direct-to-member marketing services provided by Xtend Member Reach, including weekly outbound email, online banking messages, and audio response contacts with members.

MEMBER SERVICES

Account Nicknames	Allowing members to designate a nickname for individual sub-accounts (includes changes made by a CU employee in CU*BASE or the optional maintenance feature for members to use in online banking).
AFT (Auto Funds Transfer)	Using the AFT/CFT system to set up automated transfers between accounts, for loan payments, IRA distributions, or other reasons.
CFT (Check Funds Transfer)	Using the automated AFT/CFT system to send checks to members for IRA distributions or other reasons.
A2A (Account-to-Account) Transfers	Using the A2A feature to allow members to transfer funds between their credit union accounts and accounts at another financial institutions, via ACH transactions.
Loan Coupons	Providing Loan Payment Coupons to members to assist in making loan payments.
Membership Designation Procedures	Documenting member service procedures for staff via the Membership Designation code with associated procedures comments.
Non-Member Teller Services	Providing basic teller services such as check cashing, Misc. Advances, and Misc. Receipts to non-members (includes special non-member fee configurations).
Print Member LOC Disbursement Checks	Using the CU*BASE LOC Disbursement Checks application to print checks for member line-of-credit accounts.
Print Member Starter Checks	Using the CU*BASE Member Starter/Replacement Checks application to print checks for member checking/share draft accounts.
Safe Deposit Box Processing	Using the CU*BASE Safe Deposit Box processing feature to track safe deposit box rentals and charge annual fees.
Savings Bond Redemption	Using the Savings Bond feature to record redemption payments for tax reporting purposes.
Shared Branching	Providing Shared Branching services to members of other CU*BASE CUs.

PARTNER INTEGRATIONS

Downloads to Raddon	Use of the service to download data used by the CU*BASE 'Know Your Member' analysis tools for use by Raddon or another third-party partner for member data analysis.
3rd-Party Check Images	Allowing members to view copies of cancelled checks, with the images coming from a source other than CU*CHECK Item Processing.
OTB Balance Transfers	Using the OTB Balance Transfer system for automated transfers from member accounts to third-party OTB providers (make credit card payments, send funds to an investment broker, etc.).
Fraud Scan (Third Party Interface)	Accessing a third-party fraud scanning service to perform verifications when opening new memberships. Example: Experian Authentication Level 1 (AS1).
OFAC Data Match	Using the CU*BASE Data Match system for compliance to OFAC (Office of Foreign Asset Control) rules.
Online Check Orders: Clarke American	Direct connection to Clarke American for check orders.
Online Check Orders: Liberty	Direct connection to Liberty for check orders.
Signature/ID Verification Interface (non-eDOC)	Accessing a third-party signature/ID verification service, such as AutoSig signature verification software, from within CU*BASE when performing member transactions. Does NOT include eDOC Innovations tools (see separate category).
TCD (Any Type)	Using the CU*BASE interface to a supported Teller Cash Dispenser (TCD): - DeLaRue (with or without coin) - Glory - ISS/Fujitsu - ARCA.CASH/Fujitsu - Diebold
*TCR (Any Type)	Using the CU*BASE interface to a supported Teller Cash Recycler (TCR): - Talaris (DeLaRue) Twinsafe - Talaris (DeLaRue) Vertera

SAVINGS PRODUCTS

Automatic Close of Zero-Balance Share Accounts	Using the share configuration option which automatically closes zero balance accounts at the end of the day, for specific product types.
CD Penalty Grace Period	Certificates configured not to calculate an early withdrawal penalty when the transaction occurs within a defined grace period.
Club Share Accounts	Using CU*BASE Club Processing features tied to specific share account products (such as Christmas or Vacation club accounts).
*Dividend Donations	Allowing members to donate their share dividends to a charitable organization (account pays dividends directly to a G/L payable account designated for the charity).
Dividend Pmt Options (Shares)	Allowing members to post share dividends to a different share account, or to be paid via check.
HSA (Savings or Checking)	Offering HSA products to members, either savings and/or checking accounts.
IRAs (any type)	Offering IRA products to members.
IRA Beneficiary & Payout Tracking	Using the CU*BASE IRA Beneficiary and/or Payout tracking systems to record beneficiary names and payout instructions.
*Qualified Dividends	Using CU*BASE Dividend Application configuration features to qualify members for dividends based on certain behavior (the CU*BASE answer to “reward” or “high interest” checking).
Tiered Rate Certificates	Using multiple rate tiers and balance ranges for certificates, to increase the number of products offered to your members without adding additional CD Type codes.
Tiered Share Rates: Plateau	Use of plateau tiered rates in share products: rates are blended using the number of days the account balance held at each of the tiers.
Tiered Share Rates: Straight Split	Use of straight split (non-plateau) tiered rates in share products: rates are paid based on the entire account balance at the time dividends are calculated.
Variable Rate Certificates	Using the CU*BASE CD Variable Rate feature to control rates for certificates.



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