WILLIAM MILLS AGENCY

CUSO Resource Guide
Q1 2015

Credit Union Service Organizations (CUSOs)
Q1 2015
v1

This document was prepared to help technology and related services/data companies learn more about and evaluate the CUSO landscape for potential partner or reseller relations. While CUSOs can be small and very focused, such as offering travel or insurance services, the following CUSOs appear to be some of the larger organizations with deeper product and service offerings.

- Alloya Corporate Credit Union
- Catalyst Corporate Federal Credit Union
- Corporate Central Credit Union
- Co-op Financial Services
- Corporate America Family Credit Union
- Corporate One Federal Credit Union
- CU Revest
- CU* Answers
- CUDL
- CUNA Mutual Group
- Credit Union Data Processing (CUProdigy)
- CUSO Financial Services, L.P. Ongoing Operations, LLC
- Member Driven Technologies (MDT)
- Open Technology Solutions, LLC
- PSCU
- Trust Data Solutions
- United Solutions Company
- Wescom Resources Group

If you have any additions or commentary, please contact Scott Mills at 678-781-7201 or scott@williammills.com

Alloya Corporate Federal Credit Union
4450 Weaver Parkway, Suite 100
Warrenville, IL 60555
800-782-2431
www.alloyacorp.org

Todd Adams, CPA, Chief Executive Officer
Ronald Boehnlein, CPA, Chief Financial Officer
Timothy Bruculere, Senior Vice President
John Collins, Senior Vice President, Strategy and Risk Management
Andrew Kohl, CFA, Senior Vice President
Sanjyot Mohile, SPHR Senior Vice President, Human Resources & Administration
Victor A. Vrigian, Jr., Senior Vice President

As a not-for-profit credit union, Alloya Corporate is devoted to:
- Serving the needs of member-owners through affordable, high quality products and services
- Putting professional call center and field staff in service to members
- Embracing the cooperative philosophy of people helping people

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With aggregated volumes, Alloya helps credit unions achieve collective cost-savings and competitive advantages, while the cost benefits and profitability remain within the cooperative network.

Alloya also enables credit unions to outsource the burden of back office operations. This allows credit unions to save on costs for developing staff expertise or hiring additional employees.

Products at a Glance

Investments
- Brokered Certificates*
- Corporate Certificates, short-term
- Community Investment Fund
- Investment Advisory Services*
- Marketable Securities*
- Securities Safekeeping
    - Michigan Market
    - All Other Markets

Information Technology Services
- Email System
- BCP/Disaster Recovery
- Managed Technology
- Offsite Technology
- Always-On Virtual Desktop

Check Processing
Anti-Fraud Service
Check Collection, including Branch Image Capture (VIP)
CheckMate (Michigan)
Remote Deposit Capture Products
Share Draft Processing
    Images Direct

Member Share Draft Processing (Michigan)
Corporate Share Draft Processing (Michigan)

Correspondent Services
- Automated Clearing House (ACH)
  - ACH Receipt (Michigan)
- Cash Services
- Foreign Currency
- Funds Transfer – domestic, international
- Member Bill Pay
- Securities Safekeeping
  - Michigan Market
  - All Other Markets

Lending
- Lending
- Loans, Lines of Credit, Letters of Credit
- Student Loan Program
- Discount Window Service

For Your Business Members
- Business Services

Online Account Management
- Premier View
- Daily Account Suite – Settlement, Overnight Accounts
- Excess Balance Account

Other
Prescription Discount Program

Catalyst Corporate Federal Credit Union

Texas
6801 Parkwood Boulevard
Plano, TX 75024
214.703.7500 | 800.442.5763
214.703.7906 Fax

California
c/o California CU League
2855 E Guasti Road Ste 600
Ontario, CA 91761-1250
214.703.7500 | 800.442.5763
214.703.7906 Fax

Georgia
6705 Sugarloaf Parkway, Suite 250
Duluth, GA 30097
214.703.7500 | 800.442.5763
214.703.7918 Fax

Hawaii
c/o Hawaii CU League
1654 South King Street
Honolulu, HI 96826
214.703.7500 | 800.442.5763

www.catalystcorp.org/default.aspx

Kathy Garner – President/CEO
Bruce Fox – Executive VP/CIO
Greg Moore – Executive VP/Mbr Relations
Brent Smith – Senior VP/CRO
Melissa Wardell – Senior VP/CFO
Brad Ganey – Senior VP/COO
Pam Wiseman – Assistant to the President
Amy Fuller – VP/Corp Communications
Bill Brennan – VP/Item Processing
Brad Elliott – VP/Operations Risk Mgmt
Cynthia Shi – VP/Portfolio Mgmt
Diana Wilson – VP/Human Resources
Janice Ha – VP/Controller

Catalyst Corporate Federal Credit Union is the name of the new organization built on the best of Southwest Corporate Federal Credit Union and Georgia Corporate Federal Credit Union. Catalyst provides credit unions with a slate of core financial services, designed around efficiency, that include: item processing, remote deposit and electronic payment services. Catalyst also provides credit unions with correspondent, lending and investment products, and access to balance sheet management services.

Catalyst came into existence September 6, 2011, following a year-long process to merge Southwest Bridge and Georgia Corporate. More than 860 credit unions contributed $92 million to capitalize Catalyst.

Catalyst is a not-for-profit financial cooperative that provides services to its retail credit union membership. Corporate credit unions are organized for the express purpose of providing low-cost financial services and competitive investment and lending rates to their member/owners. Profit is not the driving force; rather, corporate credit unions exist solely for the benefit of their member credit unions—a pivotal difference from other financial service providers.

Corporate credit unions are guided by volunteer boards of directors and are regulated by the National Credit Union Administration.

CARD SERVICES
ATM Card Program
CO-OP Network Access
Debit Card Program
ATM Terminals
Merchant Card Services

CORRESPONDENT SERVICES
Domestic Collections
International Check Collection
International Currency Service
International Drafts
Reg D Reserve Funding

PAYMENT SERVICES
ACH Services
Bill Pay
Business ACH Origination
Cash Concentration & Auto Transfer
Corporate Share Drafts
Fraud Protection
Image Deposit Returns
Imaged Share Draft Processing
International ACH
Mobile Services
Remote Deposit Services
Settlement
Western Union Wires
Wire Transfer – Domestic
Wire Transfer – International

ADVISORY SERVICES
ALM SERVICES

BROKERAGE SERVICES
Brokerage
SimpliCD Program
Security Safekeeping

BUSINESS SERVICES
CU Business Group

INVESTMENT ACCOUNTS
Cash Management Fund
Federal Reserve Bank's EBA
Perpetual Contributed Capital Account
Performance Tiered Account
Community Investment Fund

LIQUIDITY/MEMBER CREDIT
Agent Loan Participation Program
CLF Loan
Frequently Asked Questions
Letters of Credit
Lines of Credit
Loan Application (PDF)
Loan Rates
Term Loans

Central Corporate Credit Union

6262 South Lowell Place
Muskego, Wisconsin 53150
(800) 242-4747
www.corpcu.com

Robert W. Fouch, President & CEO (414) 427-3615

Corporate Central is a federally insured financial cooperative that is strongly committed to the needs of our members. Built on the values of commitment to service, fiscal responsibility and respect for the individual, we adhere to the highest standards of integrity, professional ethics, cooperation and teamwork. A strong focus on maintaining quality partnerships with members nationwide enables us to remain firmly rooted in the tradition of "people helping people." In addition, by partnering with leading service providers, we are able to offer innovative correspondent products, investment services and lending programs to our members.

Corporate Central is owned and governed by our members. A volunteer Board of Directors, elected from and by our membership, guides us to ensure the greatest level of service and utmost integrity. Our Management also plays an integral part in the success of Corporate Central in that together they bring expertise and experience that spans decades of service into the organization. They are not only committed to service, but are exceedingly knowledgeable, offer sound advice and propose solutions to problems based on experience.

Our Vision - To be recognized by our members' total support and advocacy, as the premier provider of financial services.

Our Mission - To meet the changing financial needs of our members by promoting outstanding service and value; by treating others in a manner that develops and maintains trust; by following through and pursuing excellence; and by growing.

Correspondent Services include:

ACH Solutions

ATM/Debit Card Processing

ATM Solutions

Corporate Cash Services

Corporate Checking Services

Electronic Bill Payment (WeBPay)

FedGlobal® ACH

Funds Transfer Services

Group Dental and Vision Insurance

Image Cash Letter

Item Processing

Mobile SmartApps

Risk Solutions

Student Loan Program

Investment Services include:

ALM Solutions

Broker/Dealer Services

Certificates

LIBOR Investment Account

Money Market Account

Plateau Account

PLUS Account

Premier Investment Suite

Security Safekeeping

SimpliCD Investing

Variable Account

CO-OP Financial Services
9692 Haven Avenue
Rancho Cucamonga, California 91730
Phone: (909) 948-2610
Toll-Free: (800) 782-9042 ext.
Fax: (909) 948-2629
www.co-opfs.org

Stan Hollen, CEO

Based in Rancho Cucamonga, Calif., and founded in 1981, CO-OP Financial Services is the nation's largest credit union service organization in terms of number of credit unions, assets and members. The company helps credit unions thrive by providing products and services that make it more convenient for members to do business with them. With a motto of "Be There. Be More," CO-OP's products fall into three business lines, including "Locations," (ATM, shared branching and call center services); "Card Payments" (debit and credit processing) and "Mobile/Virtual" (mobile, online, check imaging, bill pay services). To learn more visit www.co-opfs.org.

LOCATIONS

Access

Offer as much coverage and flexibility as the biggest banks while staying true to your hometown roots. CO-OP Locations brings together ATM Network, ATM Solutions, Shared Branching and Member Center to provide your members and potential members with the convenient access to your credit union they've come to expect from a modern financial institution. Whenever, wherever they choose.

CARD PAYMENTS

Shop

Grow revenue and control costs with one comprehensive ATM, Debit and Credit payments processing solution. An unmatched level of fraud prevention and distinctive portfolio management tools maximize savings and revenue.

MOBILE/VIRTUAL

Engage

Deliver a high-touch, on-demand, on-the-go, always-on member experience. Member checking accounts become an electronic hub for managing deposits and payments. Expand transactions and attract more accounts by giving your members the freedom to manage their financial lives on their terms.

Corporate America Family Credit Union
2075 Big Timber Road
Elgin, IL 60123
800-359-1939
www.cafcu.org

Corporate America Family Credit Union (CAFCU) serves tens of thousands of members across the nation, but we didn't start out that way. Our story began when 15 employees of Automatic Electric Co. made a deposit of $5 each into the newly founded Automatic Credit Union back in 1939. Since then, the credit union has evolved in name, membership base and charter to bring us to where we are today.

Growth of Your Credit Union
The first change came when Automatic Electric Co. was purchased by GTE Corporation and the credit union changed its name to GTE Employees Federal Credit Union. The 1980s brought deregulation of financial institutions, which meant GTE Employees FCU had greater independence and new responsibilities. Determined to preserve the long-term security of the credit union, the GTE Employees FCU Board of Directors decided to diversify and, thereby, grow credit union membership. To better reflect this broader membership, the credit union changed its name again in 1986, to Corporate America Federal Credit Union.

Continuing to Progress
In order to continue serving a diverse membership, the credit union altered its charter from a federal charter to a state of Illinois charter in 1997. A name change soon followed and the credit union came to have the name you know today, Corporate America Family Credit Union.

Services include:

Savings

- Regular Share Accounts
- Share Certificates
- Specialty Share Account
- Youth Accounts
- Money Market Accounts
- Individual Retirement Accounts
- Inherited Individual Retirement Accounts
- Coverdell Education Savings Accounts
- Health Savings Accounts

Checking

- Traditional Checking
- Rewards Advantage Checking
- Fresh Start Checking
- Reorder Checks

Vehicle Loans

- Vehicle Loans
- Title Loans
- Credit Builder Vehicle Loans
- Refinance a Vehicle Loan
- Motorcycle Loans
- Vehicle Loan Packages
- AskAuto
- Car Buying
- GrooveCar

Visa Credit Cards

- Visa Advantage
- Visa Platinum Advantage
- Share Secured Visa
- Rewards Programs
- Visa Offers

Member Loans

- Signature Loans
- Share Secured Loans
- Stock Secured Loans
- Private Student Loans
- Disaster Relief Loan
- Quick Cash Line of Credit
- Refinance a Personal Loan

Loan Protection

- Payment Advantage

Home Loans

- Mortgages
- Home Equity Loans
- Mortgage Rate Board
- Refinance a Mortgage

Convenience Services

- ATM and Shared Branching Network
- Electronic Loan Signature
- MARTI
- Member Alerts
- Membership Concierge Service
- Personal Teller Machines
- Western Union Speedpay

Education

- Financial Education
- BALANCE
- Credit Scores and More
- Homeowner Education Center
- Identity Theft
- Kids Korner
- Online Video Library

Member Discounts

- Love My Credit Union Rewards
- Member Loyalty Program
- New Member Discount

Online and Mobile Services

- DeposZip
- Mobile Apps
- Mobile Banking
- Money Manager
- Online Bill Pay
- Online Loan Payments
- Open Transfers
- Person-to-Person Transfer
- Trusteer Rapport

Insurance Products

- Insurance Products
- Pet Insurance
- Insurance Discounts

Cards

- Everyday Spend Card
- Visa TravelMoney Card
- Visa Gift Card

Investment Products

- Investment Products

Corporate One Federal Credit Union

8700 Orion Place
Columbus, OH 43240-2078
866-692-6771
www.corporateone.coop/Home.aspx

Lee C. Butke, President/CEO

Corporate One Federal Credit Union is a leading wholesale financial services provider to nearly 1000 of America's credit unions. With more than $6.1 billion in assets under management, Corporate One offers correspondent services including ATM/debit cards, share draft imaging, and depository and electronic payment services as well as investment solutions to credit unions across the United States.

Throughout our history, Corporate One has developed innovative solutions for credit unions. We developed SimpliCD, the turnkey certificate of deposit program now marketed by corporate credit unions nationwide. We also developed and manage Alliance One, one of the nation's largest non-network-specific ATM selective-surcharging groups in America.

Our track record of innovation continues with our ground-breaking back-counter branch capture solution – Automated Capture & Exchange (ACE). ACE, which has been featured on CNBC and Bravo!, is a turnkey electronic deposit automation solution already proven in over 800 credit union branches.

Founded in 1949 as Ohio Central Credit Union, our organization was chartered as a "credit union for credit unions," based on the traditional principles of service to members that guide all credit unions. Ohio Central served two distinctly separate groups: Ohio credit unions, receiving the services of a corporate central credit union, and natural person members. At the time, such a credit union was known as a "dual corporate central credit union."

Beginning in the late 1970s, dual corporates began to split into two separately chartered entities, one serving individuals and one serving credit unions. In 1983, Ohio Central was split into two entities, with the natural person credit union continuing as Ohio Central Credit Union and the credit union's credit union being founded as Ohio League Corporate Credit Union (OLCCU), a department of the Ohio Credit Union League (OCUL).

Although OLCCU had a separate board of directors, it was managed directly by the OCUL. "Shared management" was not unheard of at the time, with nearly 40 percent of the forty corporates in 1990 sharing management with the credit union league in their state. In 1990, the OCUL and OLCCU boards decided to conduct an extensive analysis of the shared management arrangement. This study culminated in the establishment of Corporate One Credit Union in 1991 as an independently managed corporate credit union. Corporate One converted to a federal charter in 2000.

<u>Overview of services:</u>

CU Revest
5454 Ruffin Rd.
San Diego, California 92123
Phone: (858) 467-7200
Toll-Free: (800) 250-8877
Fax: (858) 268-0021
www.curevest.com

Mike Joplin, President/CEO
(858) 467-7202 direct
(619) 922-5174 mobile
mjoplin@servatusco.com

Michael Hales, Executive V.P. Strategic Relationships
(858) 467-7251 direct
(949) 291-6363 mobile
mhales@curevest.com

INNOVATION: In strategic partnership with Servatus Corporation, CU Revest, LLC has developed a new and highly effective method of charge off loss recovery and asset management using a proprietary, patent pending process that can help boost credit union earnings and balance sheets.

PERFORMANCE: On behalf of CU Revest, LLC the Servatus Corporation servicing and asset management subsidiary, Credit Solutions Corp. brings over 15 years experience in distressed and charge off portfolio acquisition, valuation and liquidation.

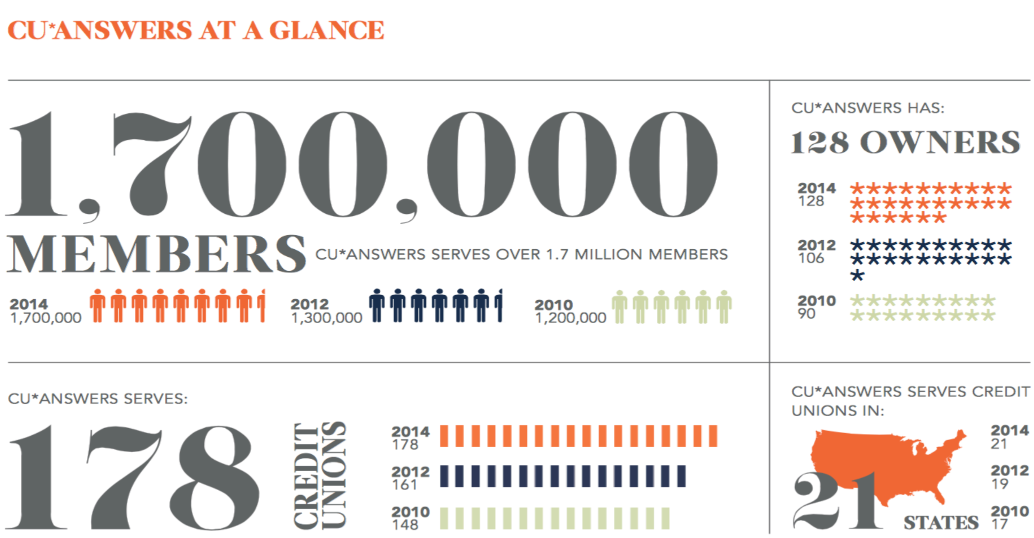
INTEGRITY: Servatus Corporation and its subsidiaries strive for the highest level of financial and systems security for CU Revest, LLC and have the following certifications: SSAE 16 Certification, PCI DSS level II Compliance, ISO 27002 Compliance, HIPAA Compliance, Massachusetts 201 CMR 17.00 Compliance, Nevada NRS 603a, FTC Red Flags Rule Compliance, GLBA Compliance, ACA and CAC member

CU*Answers
6000 28th Street SE - Suite 100
Grand Rapids, Michigan 49546
Phone: 800-327-3478
Toll-Free: 800-327-3478
www.cuanswers.com

Randy Karnes, CEO rkarnes@cuanswers.com

CU *Answers was founded more than 35 years ago and is a 100% credit union-owned CUSO located in Grand Rapids, Michigan. CU*Answers offers a wide variety of services for credit unions including its flagship CU*BASE processing system in both an online (ASP) and in-house environment, and Internet development services featuring the It's Me 247 online banking product. Additional services include web site development, network design and security, image check processing and CU*Check 21 services. CU*Answers provides combined services to credit unions nationally representing nearly 1.5 million members and $10 billion in credit union assets. CU*Answers provides expertise in implementing technical solutions to operational needs, and is a leader in helping credit unions form strategic alliances and partnerships.

CUasterisk.com - Represents a network of CUSO's sharing a common technology platform to effectuate a true collaborative industry model. These CUSO's include CU*Answers, CU*Northwest, CU*South, Xtend, and eDoc Innovations. Cuasterisk is also in business to help other credit unions and industry leaders form new and innovative CUSO's by supplying them with consulting services. These services are based upon proven industry tested templates and project plans which allow new organizations to overcome the hurdles associated with collaborative initiatives. The team at cuasterisk believes that execution, cooperation, collaboration, and innovation will shape the credit union industry in the years to come.



Products:

Core Software

- CU*BASE GOLD
- CU*BASE SE
- CU*BASE Operator Edition

Member Self-Service

- It's Me 247 Online Banking
- It's Me 247 Mobile Web Banking
- It's Me 247 Mobile Text Banking
- It's Me 247 Mobile App Banking
- CU*Talk
- EasyPay

Imaging Solutions

- In-House Imaging Strategy
- Online Imaging Strategy
- Electronic Check Processing
- CheckLogic (Check21)

Cooperative Initiatives

- ExamShare
- PolicySwap
- Risk Management Report Generator
- Cooperative Score
- CUATV

Solutions:

Accounting
ACCOUNTING AND FINANCIAL RESOURCES

AuditLink
AUDIT AND COMPLIANCE

Client Services & Education
CU*BASE SUPPORT AND TRAINING

Conversions
SMOOTH TRANSITIONS TO CU*BASE

Lender*VP
LENDING EXPERIENCE,MANAGEMENT AND TOOLS

Marketing
MARKET TO YOUR MEMBERS

Programming
BUILDING THE CORE FOUNDATION FOR OUR FUTURE

Sales
YOUR PARTNER IN BUSINESS

Business Continuity
DISASTER RECOVERY AND RESUMPTION

Business First
SET YOUR BUSINESS GOALS

Hospitality
USE OUR FACILITIES FOR YOUR NEXT MEETING

Imaging Solutions
GO PAPERLESS, EFFORTLESSLY

Network Services
YOUR IT SERVICES AND SUPPORT

OpsEngine
EXPERT SKILLS, CUTTING EDGE TOOLS, AND PROFESSIONAL SERVICES

SettleMINT EFT
ONE STOP FOR ATM, DEBIT, CREDIT AND INSTANT ISSUE CARDS

Web Services
ONLINE MARKETING AND WEB PRESENCE

CUDL
P.O. Box 3600
Rancho Cucamonga, California 91729
Phone: (909) 481-2301
Toll-Free:
Fax: (916) 631-4652
www.cudirect.com

Anthony Boutelle, President & CEO
John Carrington, Senior Vice President of Sales

Based in Rancho Cucamonga, California, CUDL® (CU Direct Corporation) is the nation's leader in indirect and point-of-sale auto lending services for the credit union industry. As a Credit Union-owned Service Organization, CUDL develops custom applications, training and marketing programs to help credit unions achieve their auto lending goals. Through the power of the CUDL Network, the company connects over 8,000 automobile dealerships with over 580 credit unions and their 18 million credit union members nationwide. For more information, visit www.cudl.com.

Lending 360 provides credit unions with a single, distinct lending platform that's designed for loan application processing activity across all lending channels. Our robust new LOS solution helps CUs grow their loan portfolios by supporting the entire spectrum of loan products. For more information, visit www.lending360.com. Lending 360 is part of the CU Direct Corporation family.

Lending 360
2855 E. Guasti Road, Suite 500, Ontario, CA 91761, 972-814-1477
www.lending360.com

Michael Cochrum, Director of Lending, michael.cochrum@cudirect.com

Lending Insights, developers of best of breed analytical tools and business intelligence solutions to the credit union industry, offers solutions and consulting services that enhance and solidify credit unions' underwriting measures and improve overall lending performance and profitability. For more information on Lending Insights, visit www.lendinginsights.com. Lending Insights is part of the CU Direct Corporation family.

Lending Insights
2855 E. Guasti Road, Suite 500, Ontario, CA 91761, 909-481-2313
www.lendinginsights.com

Mike James, Chief Operating Officer, mike.james@lendinginsights.com

CUDL Retail provides credit unions with the dynamic solutions necessary to grow loan portfolios through local retail channels. Our lending products and services help credit unions expand and diversify their portfolios by providing members easy access to point-of-purchase loans where they shop. For more information, visit www.cudlretail.com. CUDL Retail is part of the CU Direct Corporation family.

CUDL Retail 2855 E. Guasti Road, Suite 500, Ontario, CA 91761, 909-481-2356
www.cudlretail.com

Amber Pernitt, Sr. Product Analyst, amber.pernitt@cudirect.com

CU Direct Shareholders

1st United Services CU
Advantis CU
Altura CU
America First CU
Arkansas Federal CU
Baxter CU
Boeing Employees' CU
California Coast CU
California CU League
Citadel Federal CU
Coast Central CU
Coastal Federal CU
CoastHills Federal CU
Community First CU
Consolidated Solutions
CU Association of Rhode Island
Credit Union of America
Credit Union West
Cross Valley Federal CU
CUC Services, Inc.
CUNA Mutual Insurance Society
Cyprus Federal CU
Digital Federal CU
Eagle Community CU
Erie Federal CU
Financial Partners CU
First Entertainment CU
First Financial Federal CU
First Technology CU
Golden 1 CU
Goldenwest Federal CU
Great Basin Federal CU
Greater Nevada CU
GTE Federal CU
Harborstone CU
Heritage Community CU
Heritage Family Federal CU
Hudson River Community CU
Hudson Valley Federal CU
Kern Federal CU
Kinecta Federal CU
LBS Financial CU
Logix CU
Mass. Credit Union League
Mazuma CU
Meadows CU
Mountain America CU
New Hampshire Credit Union League
New Mexico Educators Fed. CU
Northeast Credit Union
Northern Start CU
Northwest Credit Union Association
One Nevada Credit Union
OnPoint Community CU
Orange County's CU
Oregon Community CU
Pacific Marine CU
Pacific Oaks Federal CU
Paragon Financial Group LLC
Patelco CU
Police and Fire Federal CU
Premier America CU
Qualstar CU
Redwood CU
Rivermark Community CU
Sacramento CU
SAFE CU
San Francisco Federal CU
San Francisco Fire CU
San Mateo CU
Schools Financial CU
SchoolsFirst Federal CU
Security Service Federal CU
Share Advantage CU
Sierra Central CU
Silver State Schools CU
Sound Credit Union
South Florida Acceptance Company, LLC
Southland CU
Star One CU
Sun East Federal CU
Travis CU
Tucoemas Federal CU
Tulsa Federal Credit Union
UMassFive College Federal CU
United Local CU
Unitus Comunity CU
University & State Employees CU
University of Michigan CU
University First Federal CU
University of Wisconsin CU
Verity CU
Visterra CU
Water and Power Community CU
Wescom CU
Western Federal CU
Weststar CU
Xceed Financial CU
Yolo Federal CU

CUNA Mutual Group
5910 Mineral Point Road
Madison, Wisconsin 53705-4456

Phone: 608-238-5851
Toll-Free: 1-800-356-2644
Your CUNA Mutual Sales Executive or Gerry Singleton
www.cunamutual.com

CUNA Mutual Group is a leading provider of financial services to cooperatives, credit unions, their members, and valued customers worldwide. With more than 70 years of market commitment, CUNA Mutual's vision is unwavering: to be a trusted business partner who delivers service excellence with customer-focused, best-in-class products and market-driven innovation.

- A ranking in the top 10 of life/health mutual insurers.
- A Members Capital Advisors team that manages more than $14 billion in assets.
- More than 70 partnerships with leaders in the financial services industry.
- Individual insurance, annuities, mutual funds and other investment products provided through credit unions to more than 8.8 million members nationwide.
- Loan protection, credit disability and credit life insurance products for 9.1 million credit union members.

No other company offers as many credit union-specific products. We can provide your credit union:

- Member Solutions -- Helping credit unions strengthen their member relationships while contributing to their bottom line.
- Lending Solutions -- Cost-effective methods for improving your lending results.
- Financial Solutions -- Creating financial strength and stability for credit unions.
- Employee Solutions -- Helping you recruit and retain the right people with benefits packages, tools and support.
- Protection Solutions -- Providing insurance, risk management and innovative solutions

Credit Union Data Processing, Inc
352 S 200 W Suite 4
Farmington, Utah 84025
Phone: 801 451-9101
Toll-Free: 800
Fax: 801 451-9117
www.cudp.com

Charlie Fulks - CEO

CUSO Members

Products/Services Overview:
CUProdigy Core
CUProdigy Cloud
Disaster Recovery (IT)

CUSO Financial Services, L.P.
P.O. Box 85744
San Diego, California 92186
Phone: (858) 530-4410
Toll-Free:
Fax: (858) 530-4404
www.cusonet.com

Valorie Seyfert, President & CEO

Established in 1996, CUSO Financial Services, LP (Member NASD/SIPC) is headquartered in San Diego and is solely dedicated to helping credit unions build successful insurance and investment programs. CFS works with more than 100 credit unions, including 28 of the top 100 credit unions in the country. With branch offices located nationwide, and more than 300 licensed representatives, CFS is a full-service brokerage firm and Registered Investment Advisor offering both full-service and online investment and insurance services to credit unions and their members.

Member Driven Technologies (MDT)
7415 Chicago Road, Warren, MI 48092
877-256-3303

Larry Nichols, CEO, President
Matt Baaki, Senior VP, Strategic Alliances & Professional Services

Member Driven Technologies is a Credit Union Service Organization (CUSO) – that provides credit unions with seamless, top-to-bottom IT solutions and hosts the robust Symitar Episys core platform- while offering the latest and most innovative technology to our clients.

We were started by a group of Michigan based credit unions who were all in search of the same goal – A CUSO that offers a wide variety of IT services and can host the robust Symitar Episys core processing platform. As you can see below, we have grown far beyond our home state and continue to expand across the country. We have implemented credit unions of different sizes varying from 3,800 to 55,000 members and $39 Million to $550 Million in assets.

151 Clients
More than 1.75 million members
More than $17 billion in assets
27 States

Services

Data center
Consulting
Web
BSA/AML
Remote Deposit Capture
Personal Financial Management
Indirect Lending
eAlerts / eNotices / eStatements / eTax
Mobile Banking
BillPayment
In-House Credit Cards
Enhanced Lending and Membership
Check 21 / Draft Services

Ongoing Operations, LLC
PO Box 1896
Rockville, Maryland 20849
Phone: 240 420 2702
Fax: 240-527-6801
www.ongoingoperations.com

Kirk Drake, President (240) 527-6801 kdrake@ongoingoperations.com

Ongoing Operations was formed in 2005 as a business continuity CUSO by a group of credit unions looking for better disaster recovery solutions. We have grown from serving a handful of local organizations to over 500 clients nationwide, due to the growing complexities of disaster recovery planning. Today the Company is owned by about twenty credit unions all around the United States. The company has evolved to work with both Credit Unions and companies that value high quality technology, service and security. Today the company offers a full disaster recovery solution as well as a complete cloud solution that is fully hosted and managed out of multiple data centers with very high levels of uptime and great flexibility.

<u>Services Overview:</u>
Disaster Recovery
Business Continuity
Secure Hosted Services
Managed Services
Telecom

Open Technology Solutions, LLC
8085 S. Chester, Suite 100
Centennial, Colorado 80112
Phone: 303-708-7141
Fax: (303) 708-7190
www.open-techs.com
info@open-techs.com

Mike Atkins, CEO

A successful collaboration requires the right mix of business partners, technologies, and technical skills. In 2003, Bellco and Bethpage™ Federal Credit Union (FCU) took advantage of the opportunities to create a successful alliance. The two credit unions formed Open Technology Solutions, LLC (OTS), a Credit Union Service Organization (CUSO), focused on providing collaborative, technology-related services to a few large credit unions on the Fiserv platform. Bellco and Bethpage FCU were later joined by SECU™ of Maryland in 2007. Together, they have achieved the kind of scale none could have achieved on their own - more than 613,000 members and over $8 billion in assets - ranking them together as the fourth largest credit union in the country.

Operationally, the primary purpose of OTS is to create value for the partners by adding scale and efficiency to the process of providing information services. By sharing the expense of operating computer systems and other technologies, the partners were able to increase skill sets, service, and reduce costs. Having the same core system was just the beginning of working together. The partner's vision is to collaborate not only on IT, but on other key initiatives; such as vendor and product selection, contract negotiation, and purchasing.

The key to collaboration is trust, but what makes it work is organization. In order to build trust and to live up to commitments to our partners, a process was designed to enhance the team's ability to work together. The Board and key executives have an annual planning meeting to discuss and set strategic direction and overall priorities. In addition, the Board meets monthly to discuss projects and issues.

A Collaborative Project Steering Committee, comprised of key executives from each partner credit union, meets regularly to oversee activities related to projects and collaboration groups. These groups, with members from all partners, are focused on individual functional areas such as audit, business continuity/disaster recovery, contact center, collections, E-Commerce, electronic funds transfer, lending, risk management, and security.

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Established in 1977, PSCU is the nation's leading credit union service organization (CUSO) and serves more than 1,500 financial institutions nationwide. As a non-profit cooperative, the company is owned by more than 680 member credit unions representing 16 million credit, debit, prepaid, online bill payment, mobile and electronic banking accounts. Comprehensive 24/7/365 member support is delivered through four Contact Centers located throughout the United States that handle more than 18 million inquiries a year.

Solutions Overview:

- Advisors Plus
- Bill Pay
- Credit Solutions
- Debit Solutions
- eCommerce Solutions
- EMV
- Make Your Money Matter
- Member Insight
- Mobile
- Prepaid Solutions
- Remote Deposit Capture
- Risk Management Solutions
- Total Member Care
- Total Member Loyalty
- Technology Tools
- Virtual Wallet

Solutions You Can Trust!

Trust Data Solutions, LLC.
425 West Jefferson St.
Grand Prairie, Texas 75051
Phone: 972.595.1300
800.527.3600 ext. 1300

Products

ORBE: eAlerts!
ORBE: eAlerts! is a hosted Email Notification System that provides members with real-time notification, via email, as important account events occur. When integrated into your existing online banking site, this cutting-edge solution reduces call center demand, accelerates fraud detection and provides a competitive advantage.

File Scheduler™
Automate Tasks, Increase Productivity. ORBE: Job File Scheduler™ is a fully-functional hosted automation program that minimizes redundant daily tasks and frees the IT department to work on more pressing issues. This integrated management tool enables the scheduling, tracking and reporting of automated tasks such as backup, processing and maintenance.

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ORBE: Xperience™
Xperience™ is an online Survey, Polling, Assessment, Training and Testing System allowing for survey invitations and codes to be printed directly on teller receipts and member letters. The easy-to-use interface allows you to see survey results instantly, at the click of a button, without the time loss or data input that is required with printed surveys. Each survey is fully customizable and can be traced back to an individual transaction.

Multi-Factor Authentication
Multi-Factor Authentication is a flexible secondary authentication system for Symitar's MCW. Multi-Factor authentication works directly with the Symitar database so it can work with multiple preference records on a single account without any changes. Multi-Factor Authentication also works directly off of the MCW server so there is no additional hardware necessary and you don't have to export your member data.

MCW Auto Sign Up™
MCW Auto Sign Up™ is a custom set of scripts that will allow your members to sign themselves up to use MCW, reset their locked account and maintain their access codes.

Indirect Connect™
Indirect Connect™ can streamline your indirect lending department by eliminating unnecessary data entry. It completely integrates with Epysis for Windows.

MCW Stats™
MCW Stats™ is a web based statistical reporting system for Episys' Net Teller Member Connect Web. MCW Stats logs each hit to MCW and creates reports on a nightly basis.

Wire Tracking

Simplify the internal processing of wires with Wire Tracking. Wire Tracking not only streamlines the internal wire transfer creation, tracking, and processing procedure, but also allows for searching through and viewing transmitted wires.

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Tallahassee, Florida 32308
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Toll-Free: 866-942-9186
Fax: 850-942-9228
www.unitedsolutions.coop
info@unitedsolutions.coop

Jim Giacobbe, President & CEO

United Solutions Company was founded in 1983 for the purpose of providing 24/7, online, real-time credit union core data processing services. Since then, many new and innovative services have been introduced and made available to more than 85 credit union clients, as well as government and private sector customers across the nation. USC's major service offerings include: core, imaging, collections and check capture.

Solutions Overview:

NEW Mobile Deposit Capture	BoardReports.org
Check21 Services	Collection Services
Colocation Services	Core Data Processing
Electronic Backup and Recovery	Email Hosting
	Imaging Services
IT Management	Magic Line ATM Strategies
Maple Street	Microfilm and Microfiche
PictureCard	Remote Data Processing
VendorSolutions.org	Web Hosting

Wescom Resources Group, LLC
123 S. Marengo Avenue
Pasadena, CA 91101
Phone: 1(877) 995-9000, Opt 3
wrgsales@wescom.org

Tim Dolan, Senior Vice President of Technology

Wescom Resources Group (WRG) was formed in June of 2002, to leverage Wescom Credit Union's innovation, infrastructure and spare capacity to serve other credit unions with the member-facing applications, internal efficiency tools, and other services at competitive prices.

As a technology Credit Union Service Organization (CUSO), our mission is to provide technology solutions that enable credit unions to increase member engagement and provide exceptional service. WRG serves over 230 credit unions nationwide. About 200 of these clients uses Symitar's Episys® core host processing system. Many of WRG's software solutions are built from the ground up for Episys-based credit unions. In recent years, we've expanded our product integration to support other core platforms, including NewSolutions from Share One and Keystone from Corelation.

Backed by Wescom Credit Union, one of the nation's largest credit unions, with nearly $2.8 billion in assets and serving 200,000 members, Wescom Resources Group provides credit unions with advanced technology solutions that increase their competitive edge. With over 160 active credit union clients, WRG is a leader in innovative technologies for the credit union industry.

<u>Solutions</u>

Online Banking

MemberEdge Online Banking provides a strong foundation for your eBanking storefront, with superior end-user features that will delight your members. MemberEdge OLB go wider and deeper into your core system, unlocking better data access and more control of your online channel.

Mobile Banking

MemberEdge Mobile Banking works in harmony with MemberEdge OLB, for an integrated, seamless omni-channel member experience. We support all the most critical needs your members seek, and provide a platform to innovate and customize their experience to your brand.

Bill Pay

MemberEdge Bill Pay provides nationwide least-cost payment processing, with full access across multiple channels, at a price point that doesn't penalize you for growth! By working easily and tightly with multiple channels, our Bill Pay encourages high user adoption.

Member Trak CRM

Strengthen member relationships and deliver world-class service by keeping track of every member visit, interaction and commitment made, and managing follow-ups — all on a system that fits seamlessly with Episys Quest.

MemberGenius

Achieve higher levels of member engagement by mining the data you have about them, applying it to your marketing campaigns, to offer the right targeted cross-sell product in the service channels they visit you in. It's inGenius!

Tellergy

Use iOS or Windows tablet devices with our Tellergy software, to provide a new, innovative way to interact with members at the teller line! Winner of the 2013 CUNA Tech Conference Best in Show Award!

Services

Service Bureau

Outsource your Episys or Keystone core data processing and ancillary services to our team, leaving you to focus on your core business.

IT Projects

Short-term project-based services from IT experts to augment your team and get those projects across the finish line.

Programming & Consulting

Tap into Episys system specialists for PowerON projects, large or small. Mergers, data conversions, efficiency studies, and much more.

Disaster Recovery & Co-Location Services

Capitalize on our robust hosting infrastructure to ensure reliable failover, supported by our team of experts.