



# Member Reach



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## ***The Member Reach Promise***

The number one goal of our Member Reach Team is to help credit unions become more relevant in their member's lives by providing targeted, consistent, professional communications at pertinent times during the ongoing member relationship. As a "hyper user" of CU\*BASE member contact features, we deliver dialogue via email, Online Banking and using the newest in technology, text to speech messages to CU\*TALK!

Member Reach promises to deliver messages that educate, appreciate and give members the propensity to purchase. Experience the return on your investment every time your members think of their credit union when they login to **It's Me 247** online banking, want to shop for rates or even purchase a first home or automobile. Member Reach creates a 'buzz' about your products and services that translates into 'top of mind' consideration by your members.

In addition to fostering an ongoing relationship with your members, Member Reach becomes a valuable addition to your team by providing resources and tools for your staff on our website. We even prepare end-of-month reports for your board!

Don't wait! You can't afford not to partner with Member Reach!

***Reach your members 100 times more!***



Show your members you care! Power up with Member Reach!

## Taking Care of Business

Member Reach mines for data using several CU\*BASE programs including *Tiered Scoring Analysis*, *Where Your Members Shop*, and *Where Your Members Borrow* to target members and deliver unique, professional and relevant information to your Members. Using a variety of delivery channels, including email, online banking messages and audio response, we are able to communicate with your members 100 times more than you do currently. Member Reach is always right on



### E- Newsletters

Once per month Member Reach delivers Member Minutes to your Gen Y Members.

Branded to suit you, Member Minutes is your own HTML-format newsletter delivered right to your members' email boxes.

Colorful, bright and easy to read, Member Minutes communicates hot topics like the latest "It's Me 247" news, online security and more!

#### Messages Sent Once Per Week

##### Monday - Lending

Paid Off Loans

##### Tuesday

Certificates Reaching Maturity – 10 days or less

Closed Membership

##### Wednesday - New Memberships

Welcome – Week 1

New member no checking – Week 2

New member no loan – Week 3

New member – Electronic Services

##### Thursday - New Accounts

New Checking Accounts

New Certificates

New Loans

New Credit Cards

New Mortgage

##### Friday - Appreciation

Birthday

#### Messages Sent Monthly

*Delivered second business day of every month:*

Anniversary – 5 years

Anniversary – 1 year

Anniversary – 30 days

Loans Paying off 90-60 days

Loans Paying off 59-30 days

Loans Paying off 29 days or less

Tiered Services Level 1

Tiered Services Level 2

Tiered Services Level 3

Tiered Services Level 4

Self Service

Lobby Accounts – Self Service Promotion



## There Is More!

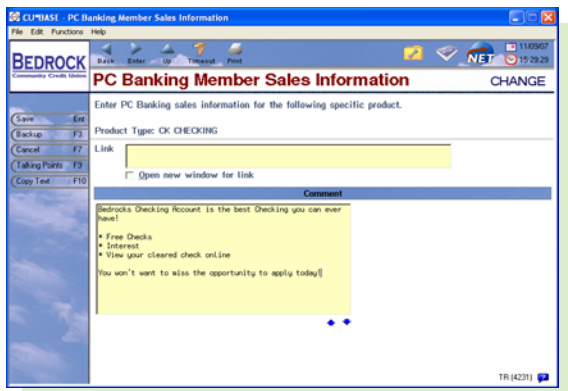
Member Reach surveys are one more way to bring your credit union to your members!

Four different member programs: New memberships, Paid off loans, Anniversary and Tiered Services deliver a survey link to your members allowing them the opportunity to tell you what types of products and services they are looking for and how they want you to communicate with them!

Each survey link is unique to your credit union. Since it includes your credit union, it keeps you at the forefront of your members minds. Make your relationships stronger with Member Reach surveys.



## Taking it to the top!



Member Reach offers more than one time campaigns offered by other third party mailers! Our standard service includes:

- E-Statement Messages
- Statement Messages
- Tiered Service Messages
- Talking Points
- Sales Information for Online Banking
- Marketing Tips for CU\*BASE Rate Information Screens



We maximize the use of the CU\*BASE tools you already own through your investment in CU\*Answers.

*"Setting up the program was easy. Now that my program is active, I know it is working because members will comment via email and when they stop by our branch! We love what Member Reach is doing for us!"*

Britney May- Service 1 Federal Credit Union

# Member Reach Plus



We realize a member’s favorite method of communication may not be email or online banking. Some members prefer to communicate via the telephone. Maximize your Member Reach partnership by utilizing Member Reach *Plus* from the Xtension Call Center!

Member Reach *Plus* adds outbound calls to our menu of member contact services — an incredible opportunity to ensure no member gets left behind.

Member Reach *Plus* includes:

- New Memberships
- Invalid Emails & Un-Subscribe Requests
- Person to Person contact when a member submits an inquiry containing private information
- Loans Reaching Maturity
- New Mortgages
- New Mortgage follow up after 30 days
- New Credit Cards
- And Much More



Putting the teams of Member Reach & Xtension to work for you equals success!

Don't forget to include Member Reach *Plus* in your overall marketing strategy.

We are excited to add Xtension to our Member Reach Team! Ask us how you can utilize Member Reach *Plus*.

## Supporting Our Partners

We take our promise to deliver relevant information to your members seriously. When you engage the services of another powerhouse CU\*Answers team such as Lender\*VP, Lender\*RE, or Partners in Practice marketing, we can help maximize their effectiveness by delivering pertinent member messages. Whether it’s Credit Card conversions, Pre-Screen programs, CU\*Blitz, or CU\*Drive, Member Reach is ready to deliver!



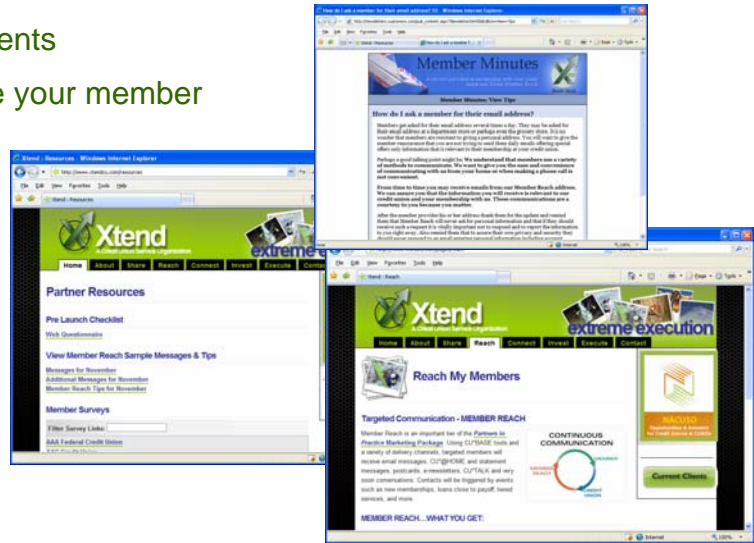
**Not a Member Reach partner yet? No worries! Contact us and see how easy it is for you to succeed!**

# Member Reach Is On Your Team

We understand the power of relationships between members and your staff. As a trusted extension of your team, Member Reach strives to go above and beyond your expectations by providing an example to your staff of what to say and when to say it. It starts with our web site, which is evolving into a valuable client resource page, including:

- Tips for Staff – Fresh ideas on how to speak to your members and to use CU\*BASE to deliver results
- Member Reach Message Text – Up to date text that Member Reach uses when speaking to members
- A Pre-Launch Checklist for new clients
- View Online Survey Results – See your member results as soon as a survey is completed

*No other vendor is able to offer the integrated toolset, the level of support, or the understanding of your member relationships better than your Member Reach team!*



# Industry Support Tools

When emails go out, invalid email replies come back. No worry! Member Reach is on the case!

Our standard for undeliverable emails is to report any address that comes back undeliverable twice or more in a 30-day period. Based on this standard, Member Reach examines the member’s address, date of last message, and reason code and sends you this information daily on a new report.

No time to work your report? Don’t worry about that either. Contract with Member Reach and Xtension to assist!

We are sure that you will be as happy as we are!





## Reporting

Using our month-end reports, communicating Member Reach activities to your board couldn't be easier! Once a month you will receive statistics on the number of email addresses you are maintaining on CU\*BASE, the total number of messages delivered via email, the total number of messages delivered to online banking and the total number of messages sent via audio response. You also receive information on the total number of times your member has replied and the total number of times a staff member of your credit union received assistance from a Member Reach coordinator.

You won't be disappointed. Member Reach Reports gives your staff even more tips for successful Member Relationships using CU\*BASE features.

Daily statistics are always available for you to view directly from CU\*SPY when you would like more details.

Let your Board know how hard your teams are working to get your message out!

## Coming Soon

We are constantly working to bring you more. Even though we have already delivered nearly a million messages, the sky is the limit! Here is a glance at new Member Reach messages in the works:

Dormancy	Business Accounts
Members without E-Statements	Rewards Checking
Inactive Line of Credit	Payday Lending or Alternatives
Request to obtain email address from members who have active online banking login date	CU*BASE Conversion Assistance
Enrolled in CU*EasyPay! but inactive	Mortgage - Prime Alliance - Central States or other CU*BASE mortgage product
Getting ready for College – lending for parents	It's Me 247 Educational
Members 18 & Up No Checking Account	Home Equity Loans
Members 18 to 25 New Auto	Death & Disability Insurance Options
Members 18 & Over Without Credit Card	How to Increase Tiered Services Score
Credit Cards with 50% or More of Available Limit	Many More Programs Coming Soon!

# Commonly Asked Questions

## ◆ What are the steps to getting started with Member Reach?

Your Member Reach program will require very little time from your staff. There are three steps to configuration:

1. Complete the Pre-Launch checklist from the “Client Resource” page on Xtend’s website ([www.xtendcu.com/resources](http://www.xtendcu.com/resources))
2. Review your Member Reach message text within CU\*BASE
3. Authorize Xtend’s Member Reach Coordinator to activate your program.

Overall the entire process takes an average of one hour. Once your program is activated, all your coordinator needs to do is receive communications from members, update invalid email addresses (or appoint a team member to do so), and motivate your staff to review tips when updated. Don’t forget that Xtension can become a member of your team by assuming the responsibility for working invalid email addresses.

## ◆ Who would make a good staff coordinator?

Any member of your staff will make a good coordinator. This person should have a general understanding of Loan Product Configuration, CU\*BASE Member Connect features, and be a good motivator for their peers.

## ◆ Can we customize our Member Reach Messages?

Member Reach messages have been tested to pass spam filters on CU\*Answers servers. Changing the text of individual messages is not recommend but is possible. Please contact your Member Reach Coordinator at Xtend for more information.

## ◆ How much does Member Reach cost?

Member Reach services start as low as \$50 per week for most credit unions (\$25/week for credit unions under \$25M in assets). This fee includes the delivery of all Daily, Monthly and Quarterly messages and the branding of each message with your credit union name. Additional customization or special requests are quoted separately. Member Reach Plus carries a charge over-and-above the weekly Member Reach cost and is determined by the size of your credit union membership. Please contact an Xtend representative for details.



Assistance from Member Reach Coordinators at Xtend will really leave you smiling!

Give us a call when you are ready to get started. We will have you activated before you can say Member Reach!

800-327-3478 x 131 or  
[jgessner@cuanswers.com](mailto:jgessner@cuanswers.com)



## Xtend - Member Reach

Suite 100  
6000 28th Street SE  
Grand Rapids, MI 49546

Phone: 616-285-5711 x131 Attention: Julie Gessner  
Fax: 616-285-5735  
E-mail: [jgessner@cuanswers.com](mailto:jgessner@cuanswers.com)

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Visit us on the Web

[www.xtendcu.com/reach](http://www.xtendcu.com/reach)

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*Take communicating with your members to the extreme with Member Reach!*



*Xtend Inc. is a credit union service organization (CUSO) formed in 2002 with the sole purpose of increasing the competitive advantage of its owning credit unions through strategic partnerships and services. Xtend uses the power of aggregation to help acquire and/or develop products and services that the individual credit union may not be able to do on its own. This gives credit unions access to new markets and member service opportunities.*

*The talented teams of Member Reach & Xtension have over 15 years of experience (and counting) in the financial services industry. As credit union members we understand the value of quality member service. As a CUSO we are vested in the success of our credit union partners. We have solid experience serving the credit union industry and can't wait to make you part of our team!*

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## What are Members Saying?

These are just a few messages from members!

**A reply to our Birthday message:**

*Thank you for the best wishes. I could not have picked a better way to save and conduct my business. [Service 1 Federal Credit Union](#)*

**A reply to our Tiered Service message:**

*Thank you for the email. Take charge of your finances. Please tell me the credit score that I have & how I can increase it with a step by step approach. You are awesome to do this for us members! [Frankenmuth Credit Union](#)*

Member Reach travels around the world!

**A reply to a message sent to a member who makes only electronic transactions - no branch visits:**

*Thank you for the nice greeting. I like the credit union and just wish I were closer to use you more often. Just now I am on the other side of the world in Bangladesh! See you this summer. Thanks again! [Kent County Credit Union](#)*

