



Strengthening Member Relationships One Conversation at a Time!



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The Xtension Promise

Have you ever wished that you had the staff and resources to effectively implement a full service outbound call center for your credit union? Or wish could afford a dedicated resource that could guarantee timely follow up Cross Sales calls in support of your outbound marketing initiatives? Or wish that you had a cost-effective way to provide member support more hours in the day or days in the week? Our Xtension Call Center can make your wishes a thing of the past.

As your trusted CUSO partner, we envision a future for our network where the core technology resources, people, telephony, and the value that credit unions have to offer their members are blended in a way that our industry has not yet seen. Our promise to you is an environment that:

- ◆ Innovates based on a default to action mentality
- ◆ Executes using multiple delivery channels & member contact points
- ◆ Delivers disruptive pricing models that give our partners a true advantage
- ◆ Fosters an environment where people will proactively invest in the opportunities of their peers at their own risk

Strengthening your member relationships one conversation at a time is our only goal.

Put us to work for you!



The experienced teams of Xtension are excited to become a part of your team! Contact us today!

Strengthen Your Member Relationships Through Outbound Member Contact

Xtension shows your members you care by simply being there at just the right time for your members. Whether it's targeted outbound member contacts triggered by defined opportunities in the member relationship with you or providing the answer at the time when the member requires it, our call center is being designed to be that delivery resource. Whether it's adding phone conversations to our successful Member Reach program, executing one-time promotional campaigns, or providing a valuable loan fulfillment channel, Xtension is to engage your members.

The following table lists some of our outbound call center services.

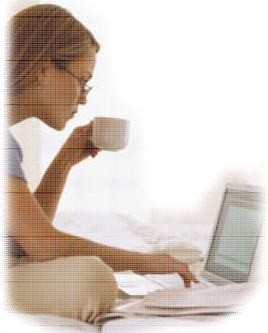
OUTBOUND SOLUTIONS	
Member Reach Plus	Targeted Opportunity Calls
New Member Welcome	Email - Invalid/Unsubscribe/Reply
New Mortgage/HELOC	Loan Maturing
New Auto Loan	New Credit Card
Dormancy	Know Your Member campaign - 2 each yr
CU Give Away	No Charge Promotional Calls
Menu of call types to select from	
Credit Union Promotion	CU Defined Program/Product/Service
Rewards Checking	It's Me 247
Courtesy Pay	Online mortgage applications
Credit Cards	Retailer Direct
Tiered Scoring	Payday Lending
Loan Promotions	Mortgage Lending
Loan Fulfillment	Timely Follow Up to Member-Initiated Activity
Online banking/contact me	Loan Application Approved/Un-booked
CU*Blitz	Timely Follow Up to CU Initiated Activity
Auto	Home Equity
Membership Drive	E Services



No Matter how big or how small, Xtension will work with your team to find the right approach to delivering your message to your membership!

Don't wait! Contact an Xtension representative today!

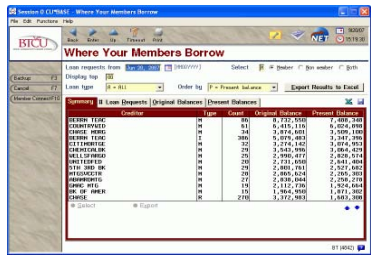
Our Xtension Call Center is able to provide timely, professional, effective inbound support ON YOUR MEMBERS' TERMS.



Strengthen Your Member Relationships Through Inbound Support

Being there for your member at the time that they want help is becoming increasingly challenging for our credit unions. Whether it's proving real-time support for your *It's Me 247* online banking or helping a member complete a loan application on a weekend or evening, today's members are placing service demands on our industry that make it even harder to compete than in the past. Partnering with Xtension will allow you to extend hours to support members on their terms, add service capabilities without adding brick and mortar, and provide effective support for your electronic services—all at a price point you can afford.

Over the next year we plan to roll out the following inbound services.



Putting the power of CU*BASE into the hands of a sales and service partner who is vested in your success.



INBOUND SOLUTIONS	
Branch XT	Your "Call Center Branch"
Overflow Calls	Outsourced Lobby Calls
Extended Hours	Web Chat
Loan Fulfillment Center	Your Full Service Lending Call Center
Loan Applications (traditional)	Payday Lending Support
Loan Applications (Web)	Credit Card Support
Over the Top Custom Service	CU Defined Program/Product/Service
Everything is Fair Game	

Leveraging the Powerful Infrastructure You Already Own

As a partner of the CU*BASE user community, you already own a robust technology infrastructure. Our state-of-the art enterprise telephony system is a product of several years of CUSO investment, which allows us to provide effective support for multiple clients and multiple campaigns as our service grows. By working closely with the CU*BASE development team, our member contact teams have been instrumental in driving added sales tracking and member privacy functionality within CU*BASE. And we will continue to add resources to meet the anticipated member service needs of our partner credit unions **at a disruptive price point for our industry.**

By leveraging the investments that have been made on your behalf CU*Answers and Xtend, you are able to deploy a call center branch with virtually no up-front expense.

Member Reach Plus

A structured, targeted outbound member communication initiative may never get off the ground due to lack of commitment, resources, and/or technology. Our **Member Reach** service was developed to ensure that your members were contacted at key points in their relationship credit union in effort to keep you “top of mind” for their next service opportunity. Since 2006, we have delivered **over a million** of these messages electronically, but we realize a member’s favorite method of interacting with you may not be email or online banking. For those members, our **Member Reach Plus** service is the answer.

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:

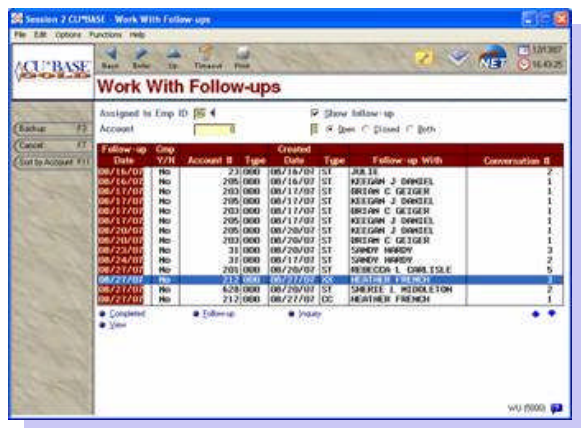
- ◆ New Memberships
- ◆ Invalid Emails & Un-Subscribe Requests
- ◆ Person to Person contact when a member submits an inquiry containing private information
- ◆ Loans Reaching Maturity
- ◆ New Mortgages
- ◆ New Mortgage follow up after 30 days
- ◆ New Credit Cards
- ◆ And Much More

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



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

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



CU*BASE Allows Us to be a Real-Time Extension of Your Team

How will you know that one of our call center agents has talked to your member? It’s simple—Xtension uses the same core system as your credit union.

We have worked closely with CU*Answers in the development of the new Sales Tracker application that is now part of your core CU*BASE suite. Since our agents will be ‘power users’ of Sales Tracker, your staff will be able to see details of each conversation that Xtension has had with your member. Moreover, by leveraging CU*BASE as the central database, we are able to remove members that have ‘opted out’ of phone contact from your credit union from our call lists .



End of Month Reporting



Each month, Xtension provides you a report summarizing calls and pertinent statistics that help your leadership team gauge our effectiveness. This monthly report will include:

Volume of Accounts Worked—This number represents the total number of accounts that we touched over the course of one month. This number does not exclude the total number of accounts where data integrity issues were found.

Volume of Outbound Calls—This number represents the actual call volume for outbound calls placed by our call center agents.

Volume of Leads Provided—This is the volume of leads obtained by our agents where your Member has indicated an interest in your product. These leads are transferred to your staff for processing and follow up.

Contact-to-Call Ratio— This number represents the number of attempts as a percentage of actual members contacted. Industry standards set the benchmark at 3%. Tracking the contact-to-call ratio lets you gauge how hard we are working, to obtain live interaction with your members.

Volume of Data Integrity Processed—Xtension is working to keep your data accurate. This number represents the volume of accounts where our call center has identified and forwarded details bad or disconnected telephone number, email addresses, etc.

Memo Code Definition— Xtension notates Sales Tracker with each contact performed on your behalf. While memo codes are configurable by your credit union, our call center will be using a standardized set of basic memo code definitions (covered during pre-site analysis).

In The Works

As we work with our early-mover partners to drive call load to and through our call center over the next year, we will lay the foundation for additional member and partner service opportunities.



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

COMING SOON	
BRANCH XT (inbound)	EXTREME PARTNERSHIP SUPPORT
Web chat	Xtend Business Partners
Expanded hours of operation	Lender*VP
	Lender*RE w/ Prime Alliance

Commonly Asked Questions About Xtension

Q. How will the member know they are talking to someone on our credit union Team?

- A. When Xtension calls members on your behalf, our telephony system will indicate YOUR CREDIT UNION on the member's Caller ID. Our agents greet the member with your credit union name. Since our agents will have access to CU*BASE, they will be able to assist with the member inquiries, performing a "warm transfer" to the credit union when appropriate.

Q. How often will you be contacting my members?

- A. Since most of our initial activity will be of the outbound variety, we will be sensitive to the number of times a member is called on your behalf. For those calls that are driven by specific programs that the credit union participates in (Pre-Screen campaign, etc.), only members that qualify will be called. If multiple programs are active simultaneously, the chance exists that you member may called more than once in a relatively short period of time. Overall, the benefits of contacting your members at a critical time in their relationship with you should far outweigh the risk of members getting too many calls.

Q. Who determines what you will say to the member?

- A. Initially, we develop call scripts through our use of the CU*BASE Talking Points database combined with the experience that our leadership team has in marketing, call center operations, and as credit union members. These "best practices" scripts will be part of an ongoing quality control process whereby new and improved scripts will be implemented appropriately. As we begin to answer inbound calls, we will work with your credit union to structure our delivery to be consistent with your internal member support policies.

Q. How will this program be different than Member Reach?

- A. Our call center was designed to work hand-in-hand with Member Reach as another delivery channel for outbound member contact at critical points in your relationship with them. As the Member Reach products grow in number, it should provide a steady stream of outbound member contact activity for our call center on behalf of Member Reach participants.

Q. Will you offer 24x7 phone support for calls coming into the credit union?

- A. Initially, our call center will not be staffed to provide this service. As marketplace acceptance of our center grows and there exists sufficient demand from our credit union or partner clients, it is our intent to deploy a 24x7 offering.

Q. Does Xtension handle incoming calls from our Members?

- A. In 2008, we will begin focus groups to determine the needs of our credit unions. We will discuss inbound calls and are looking for beta partners. Our first focus group is in February, 2008 and we are planning subsequent town hall meeting and web conference events throughout the following six months. Call us to find out about an event near you.

Members always know it's you by seeing your credit union's phone number displayed on caller id.. professional, experienced and personalized, Xtension is just right for you!

Let Xtension contact your members when you can't!



Commonly Asked Questions About Xtension (continued)

Q. Why should I outsource this critical member service function?

A. Today's member demands that financial institutions provide multiple support channels in order to earn their continued business. This has become increasingly difficult for small-to-medium sized credit unions, who have limited staffs and business hours. Outbound calls are likely not being made, or only sporadically. Xtension guarantees that we will do the work necessary to execute outbound member contacts in a definable, repeatable, and cost-effective member. Our future will include inbound member support services offering expanded hours, as well as 'Web Chat' for your online members—two solutions that would be very difficult for a smaller credit union to handle internally.

Q. How do you deal with confidential information?

A. Our contract for call center services includes extensive verbiage regarding confidentiality, particularly regarding NCUA regulations and Gramm-Leach-Bliley. As with our SRS Bookkeeping and Member Reach services, our call center will operate with data security as a top priority. Because we will utilize CU*BASE extensively within our execution of daily activities, we will also be able to leverage the security functionality inherent to the system. The Internal Audit Team from CU*Answers will be asked to perform periodic policy/procedures reviews as well.

Q. How do you deal with the consumer "opt out" clause?

A. Privacy Regulations have actually given Xtension the opportunity to enhance member relationships by requiring us to know and track our member's preferences. Our call center will continue to work with CU*Answers to identify additional opt out functionality within CU*BASE as needed. As your Call Center provider, we have an established business relationship with your Member. This allows for an exception regarding the National Do Not Call provision in the Telemarketing Sales Rule issued by the FTC.

Q. What technology investment will the credit union have to make?

A. Most third-party solutions would require significant hardware, software, and/or telecommunications investments to get started. The beauty of our solution is that you will incur virtually no cost to begin the service. Infrastructure investments have been made by both Xtend and CU*Answers on your behalf in order to be able to deliver this cost-effective solution.

Q. How will we know that one of your agents has talked with one of our members?

A. It is our intent to log every member contact into CU*BASE through its extensive Sales Tracker cross sales/telemarketing application. Agent activity will be able to be tracked along side that of your credit union staff. In addition, our call center supervisors will be able to provide statistical reports and analysis from the enterprise phone platform for both internal and external use.

Q. How do I get started?

A. Simply contact one of our Member Contact leaders, Betsy Rogers (x235) or Julie Gessner (x131) by calling our switchboard at (800) 327 3478. They can answer any questions you may have regarding our call center services.

Xtension Call Center

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

Phone: 616-285-5711 x235
attention Betsy Rogers

Visit us on the Web

www.xtendcu.com

Take member communication to the extreme with our Xtension Call Center!



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 25 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 become part of your team!

What are Xtension Partners Saying?

These are just a few comments-

"Xtension understands the goals and commitments we've made to our Marketing Plan. We have found that their partnership philosophy complements our business practices and they are vested in our success."

"We do not have the resources to contact every member, track it, report it, and communicate it to our staff. Xtension steps right in to fill this gap!"

"The credit union is inundated by processes for returned mail and invalid email. We would like Xtension to handle some or all of these administrative tasks. Because Xtension verifies contact information on each call, we anticipate our work load to greatly diminish!"