CU Village.com is a credit union service organization that is dedicated to helping Credit Union System organizations leverage technology to better serve their members and customers. These traits set CU Village apart from our competitors in the marketplace:

- **Credit union system experience** – We have been serving credit unions with Web site services since 1996, so our service brings with it a level of experience that is hard to duplicate.
- **Ability to customize** – We can customize nearly every service we offer and what we don’t have, we can build.
- **Depth of product offering** – We have nearly everything a credit union needs to create a full-service online branch, so as credit unions’ needs change and grow, we are right there to help.
- **High quality service** – One of our goals is to develop a partnership with each of our clients — so they count on us to bring new ideas and growth opportunities to their attention.
- **Owned by members of the credit union system** – Our nearly twenty investors are made up of progressive leagues, credit unions, and credit union system organizations. Our ownership structure provides us the stability and solid foundation that are vital to serving the needs of credit unions.

CU Village.com offers products and services in the areas of:

- Consulting and Development
- Lending and Payments
- Web Site Content
- E-business Tools
- Multimedia and Design
- Web Site Development
- Education and Events
- Security and Compliance
- Web Site Enhancements

For more information about any of our products and services:

- Visit www.cu-village.com
- Call your business consultant at (800) 262-6295 in Michigan or (800) 575-1820 Nationwide
- E-mail info@cu-village.com

Offer Live Member Service Securely Online

Credit unions are known for the quality service they provide, whether it is in the lobby or over the phone. Shouldn’t that same level of service be offered through your online branch—your Web site—as well?

With our Boldchat program, you can provide that same level of service to your members who want to reach you via your Web site. With Boldchat:

- Members “chat” via instant messaging with your Member Service Representatives (MSR) about your products and services
- MSRs offer immediate assistance
- MSRs send the member to a specific area of your Web site using the “Push URL” function

Enhance Member Service

Member care is always important, and in some cases it can be the deciding factor for potential members. With Boldchat you can provide the one-on-one support your members will appreciate. At times when you are not actually in the office to answer calls or even during regular business hours, you can provide live support.

While any member will appreciate your online availability, studies show that younger people are already using instant messaging on a regular basis. In fact, 79.8% of people aged 18-24 and 68.3% of people aged 25-34 use instant messaging (according to CUNA E-Scan). Boldchat will help you assist this growing market by using one of their preferred communication methods. Using this technology can also help you attract and retain these members who are in a key age range for borrowing.

The instant messaging feature is live during your normal business hours and gives you one more way to increase the level of service you provide your members — by reaching them the way they choose. After hours, your members can use the feature to send e-mails with their questions for the MSRs to respond to the next day.

Boldchat will help you:

- Increase the level of service
- Communicate with members
- Address common member questions

Increase Sales

When dealing in sales (of loans, for example) human interaction can go a very long way. While browsing the products and services listed on your site, your members may have questions that they need answered before they make a decision. With Boldchat, you can answer those questions and your members won’t have to leave your site or pick up a phone.
Reduce Costs

Some of the major costs of running your credit union include phone, fax, and staff. With Boldchat, you can use less of these and lower your operation costs.

Specifications

Each purchase of Boldchat comes with three licenses (also referred to as “seats”). You can purchase additional seats. There is no limit on how many people can be assigned as operators but only three operators can be logged in at once. Boldchat also comes with these live chat and visitor monitoring features:

Live Chats

- **Advanced HTML Support** – Supports formatting messages by changing the font, indenting text, adding bullets, adding links, adding images, and more.
- **Answer and Greet** – Enables answering a chat and sending a canned greeting with a single click.
- **Answer Chat Timeout** – Automatically switches the chat window to an unavailable e-mail form if the operator does not respond within a specified number of seconds.

After hours, members can send e-mails with their questions.

- **Assign Chats** – Transfer ownership of a chat to another operator or assume ownership of a chat from another operator. When transferring, the other operator can receive alerts when a chat has been transferred to them.
- **Auto-Browser** – View the actual Web page the visitor is on when a chat is started automatically.
- **Auto-Invites** – Automatically invite to chats based on customizable rules.
- **Auto-Link URLs** – Operator typed URLs are automatically hyperlinked.
- **Auto-Switch Chat Buttons** – Enables your chat buttons to automatically switch between an available and unavailable image and your chat text links to automatically switch between an available text link and unavailable text link depending on your status.

Locate all chats that contain a key word.

- **Referrer URL Tracking** – View the referrer URL of every visitor (useful to see which visitors came from www.google.com versus www.overture.com).
- **Search** – Search the online visit history by IP, date range, or visit reference to find any visit.

- **Sorting** – Enables sorting rows by one or more fields by simply clicking column headings.
- **User Defined Folders** – Enables defining new visit folders. Existing visits can be moved to a folder by dragging and dropping visits to the specific folder.
Entry URL Tracking – View the Entry URL of every visitor (useful to see which visitors came from ad campaign #1 vs. ad campaign #2).
Filtering – Enables filtering rows by either exact matches or partial matches on one or more fields.
Folder Permissions – Restrict access to folders for individual operators.
Geo Location – Enables showing the country, region, and city for any visitor on your Web site.
Grouping – Enables grouping rows by any field simply by dragging and dropping a column heading into a special Group By Box.
Hiding/Shoving/Moving Columns – Enables hiding/showing rows simply by dragging and dropping column headings between the grid and a Column Chooser.
IP and Reverse IP – See the IP address and Reverse IP (host name) of each visitor.
Online Visit History – See all prior visits over any period of time.
Page View History Tracking – View the page view history of every visitor (useful to see exactly where visitors have been on your Web site).
Real-Time Visitor Monitoring – Track visitors on your Web site as visitors move from page to page.
Related Chats – See all prior chats for the same visitor. 
Related Visits – See all prior visits for the same visitor.
Reports – Generate PDF reports to summarize visit activity.
Return Visitor Tracking – View the number of visits of every visitor (useful to see exactly which visitors are new visitors versus return visitors).

Block Auto Browser URLs – Specify which URLs should not be displayed in the auto browser.
Block Visitor from Chats – Block a visitor to your Web site from being able to open a chat session.
Canned Messages – Save time by creating canned messages that can be easily inserted into chats sent to users. Normally, canned messages are used to insert a greeting, a signature, step-by-step instructions to complete a task, or any message that is used on a recurring basis.

Easily add a canned chat message and send that message to your visitor.

Chat Buttons in E-mail Signatures – Enables adding a chat button to your e-mail signatures.
Chat Buttons on Secure Pages – Supports placing your chat buttons and text links on secure pages (https) on your Web site without generating security warnings.
Chat Queue – All operators can see all unanswered chats and operators can see immediately when a chat has been answered by another operator.
Customizable Alerts – Enables alerts (which let you know when a visitor is waiting to chat) to be customized (configure audio alerts, popup alerts, flashing icon alerts, etc).
Customizable Chat Buttons – Enables replacing the standard images in your chat buttons with your own custom images.
Customizable Logo, Colors, and Fonts – Enables customizing the logo, colors, and fonts displayed in the chat window.
Department Targeted Chats – Create chat buttons that can be targeted at specific departments.
Discuss Chats – Enables operators to post internal messages to each other to discuss a chat.
E-mail Chats to Visitors – Enables showing a page in the chat window after the chat has ended allowing visitors to e-mail the chat transcript to themselves.
- E-mail Chats to Operators – Enables operators to receive an e-mail copy of a chat transcript after the chat has ended.
- Filtering – Enables filtering rows by either exact matches or partial matches on one or more fields.
- Flag Chats – Flag chats for later follow-up or to retrieve an important chat quickly.
- Folder Permissions – Restrict access to folders for individual operators.
- Geo Location – Enables showing the country, region, and city for any visitor in a chat.
- Grouping – Enables grouping rows by any field simply by dragging and dropping a column heading into a special Group By Box.
- Hiding/Showing/Moving Columns – Enables hiding/showing rows simply by dragging and dropping column headings between the grid and a Column Chooser.
- Hot Key Canned Messages – Enables inserting a canned message with a single key stroke (such as CTRL-SHIFT-G for your goodbye message).
- Instant Loading Chat Window – Visitors do not need to install any software. The chat window loads instantly with no activex or java applets used.
- Invite to Chat – Animates a chat invitation across the visitor’s browser inviting the visitor to click to chat.
- Join Chat – Allows additional operators to join an existing chat to provide assistance or additional expertise.
- Logged In as Away – Provides an option to log in to monitor chats or review prior chats without making yourself available to answer chats.
- Multiple Language Support – Customize any text displayed in the chat window allowing you to localize the chat window to any language.
- Multiple Web site Support – Enables implementing chat buttons on multiple Web sites and enables your operators to see where each chat originates.
- Online Chat History – Saves all your chat sessions and allows you to access them online.
- Post-Chat Surveys – Set up a survey form that prompts visitors for feedback at the end of the chat. Use the survey to find out what your members think of your live chat service and their experiences with your MSRs.
- Pre-Chat Survey – Set up a survey form that prompts visitors for information prior to the chat starting and allow the chat to be routed to the appropriate department.
- Print Chat – Allows a chat to be printed.
- Push URL/Link – Push a Web page to the chat visitor’s Web browser directly. This opens the pushed Web page URL in a browser session on the chat visitor’s computer.
- Related Chats – See all prior chats for the same visitor.
- Related Visits – See all prior visits for the same visitor.
- Reports – Generate PDF reports to summarize visit activity. The available reports include unique visits; chat sessions, including which chats occurred on any given day or within a certain timeframe; and transcripts logged, including the names of MSRs who answered chats.
**BOLDCHAT SECURE ONLINE CHAT SYSTEM**

- **E-mail Chats to Operators** – Enables operators to receive an e-mail copy of a chat transcript after the chat has ended.

- **Filtering** – Enables filtering rows by either exact matches or partial matches on one or more fields.

- **Flag Chats** – Flag chats for later follow-up or to retrieve an important chat quickly.

- **Folder Permissions** – Restricts access to folders for individual operators.

- **Geo Location** – Enables showing the country, region, and city for any visitor in a chat.

- **Grouping** – Enables grouping rows by any field simply by dragging and dropping a column heading into a special Group By Box.

- **Hiding/Showing/Moving Columns** – Enables hiding/showing rows simply by dragging and dropping column headings between the grid and a Column Chooser.

- **Hot Key Canned Messages** – Enables inserting a canned message with a single key stroke (such as CTRL-SHIFT-G for your goodbye message).

- **Instant Loading Chat Window** – Visitors do not need to install any software. The chat window loads instantly with no activex or java applets used.

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- **Multiple Language Support** – Customize any text displayed in the chat window allowing you to localize the chat window to any language.

- **Multiple Web Site Support** – Enables implementing chat buttons on multiple Web sites and enables your operators to see where each chat originates.

- **Online Chat History** – Saves all your chat sessions and allows you to access them online.

- **Post-Chat Surveys** – Set up a survey form that prompts visitors for feedback at the end of the chat. Use the survey to find out what your members think of your live chat service and use the data to fine-tune features and policies.

- **Pre-Chat Survey** – Set up a survey form that prompts visitors for information prior to the chat starting and allow the chat to be routed to the appropriate department.

- **Print Chat** – Allows a chat to be printed.

- **Push URL/Link** – Push a Web page to the chat visitor’s Web browser directly. This opens the pushed Web page URL in a browser session on the chat visitor’s computer.

- **Related Chats** – See all prior chats for the same visitor.

- **Related Visits** – See all prior visits for the same visitor.

- **Reports** – Generate PDF reports to summarize visit activity. The available reports include unique visits; chat sessions, including which chats occurred on any given day or within a certain timeframe; and transcripts logged, including the names of MSRs who answered chats.

- **Resizable Chat Window** – Content of the chat window resizes dynamically as the chat window is resized.

- **Search Chats** – Search the online chat history by keyword, operator, date range, and Web site to find any chat.

- **Security/Secure Chats** – Enables encrypting chats with 128 bit encryption appropriate for transmitting private information safely during chats.

- **Set Up Chat Rules** – Define custom rules to automatically move chats into specific folders, set a category/status automatically on a chat, and more.

- **Spell Checker** – Checks your spelling as you type. Misspelled words are displayed with red wavy lines beneath them. Right click any misspelled word for suggestions.

- **Standard Chat Alerts** – Operators can receive a variety of audio and visual alerts when a visitor requests a chat.

- **Standard Chat Buttons** – Enables adding chat buttons to your Web site that visitors can click to launch a chat.

- **Sorting** – Enables sorting rows by one or more fields by simply clicking column headings.

- **Support** – As with any product that CU Village.com offers, support is just a phone call or an e-mail (support@cu-village.com) away.

- **Typing Indicator** – Shows if the visitor or operator is currently typing.

- **Unavailable E-mail Form** – Enables showing a page in the chat window, if no operators are available, allowing visitors to send you an e-mail.

- **Unicode Support** – Full support for sending unicode characters in chats.

- **User Defined Categories** – Enables defining categories and associating chat with these categories.

- **User Defined Folders** – Enables defining new chat folders. Existing chats can be moved to a folder by dragging and dropping chats to the specific folder.

- **User Defined Statuses** – Enables defining statuses and associating chat with these statuses. For example, the following statuses might be defined: Urgent, Important, Not important.

- **Variables for Canned Messages** – Enables hiding/showing rows simply by dragging and dropping column headings between the grid and a Column Chooser.

- **Free Text** – Enables defining any text to be displayed to your operators (user names, e-mail addresses, names, account status, balances, etc).

- **Visit IP Ignore List** – Specify which IP’s should never be displayed as a visitor.

**Visitor Monitoring Features**

- **Auto-Invites** – Automatically invite to chats based on customizable rules.

- **Current URL Tracking** – View the current URL of every visitor (useful to see exactly where visitors are on your Web site).

- **Custom Visitor Info** – Pass custom information about your visitors from your system to be displayed to your operators (user names, e-mail addresses, names, account status, balances, etc).
- **Entry URL Tracking** – View the Entry URL of every visitor (useful to see which visitors came from ad campaign #1 vs. ad campaign #2).
- **Filtering** – Enables filtering rows by either exact matches or partial matches on one or more fields.
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