

COMPETE SUCCESSFULLY WITH ENHANCEMENTS & E-BUSINESS TOOLS FROM CU VILLAGE.COM

Service, information, and technology are the cornerstones of competing in business today. Especially e-business.

And your credit union must be part of the e-business world if you want to remain competitive and retain and increase your member base.

Not sure where to begin? CU Village can help. In addition to our Web Development and Content services, we offer an array of products and services that can help you build member value through technology — both online and off.

Our newest Web site enhancements and tools are designed to help you function more effectively in the e-business world.

WEB SITE ENHANCEMENTS

Advanced Calculators

Helping your members with their financial planning should be a key function of every credit union's Web site. At CU Village, we provide you the tools to do just that. We offer a wide variety — 100 different kinds — of calculators for your Web site that will help your members with their budgeting, buying, lending, retirement, and more. Below are just a few examples of what your members can do with calculators from CU Village:

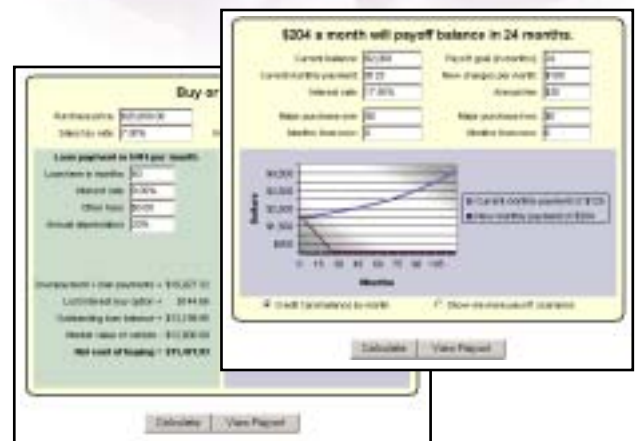
- Members can calculate how long it will take to pay off their loan or save for that new car, and much more!
- If your members are in the market for a new vehicle, they might want to know which option is better for them financially — buying or leasing. They can do this easily with the "Buy or Lease?" calculator.
- Or your members might want to see what it will take to pay off their credit card balance with different monthly payments.
- Perhaps your members just want to know how long it will take to reach a savings goal or how much they will have saved when they retire. Whatever your members need to calculate, with the variety of calculators that we offer, you can help your members make their financial decisions quickly and easily!

Many of our calculators come with a list of definitions, so your members can learn even more about their financial choices!

Packages

Like your credit union, your members are unique, so you choose the calculators that will work best for you and your members. We offer the following options:

- Use the set of 15 advanced calculators that come with Members' Marketplace
- License custom sets of calculators, with as few as one or more than 100 calculators
- Choose a preset package of 15, 25, or 50 calculators for the best deal



Examples of our Advanced Calculators

ENHANCEMENTS & E-BUSINESS TOOLS

Secure Live Chat

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 Secure Live Chat program, you can provide that same level of service to your members who want to reach you via your Web site. Your members can "chat" (via e-mail) with your Member Service Representatives (MSR) about your products and services. Your MSRs can offer immediate assistance — and can even send the member to a specific area of your Web site.

The service 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.



Secure Live Chat

Secure Applications

Members often can't make it to your credit union (now matter how convenient your hours are). But you can bring convenience and service to your members wherever they have an Internet connection, and keep loans from going to another financial institution.

Offer our secure online applications and let your members apply for loans safely when it's convenient for them.

With CU Village Secure Applications, your members' information is secured on both the front end and the back end. So your members can safely apply for a loan over the Internet.

From auto loans to employment applications, members and potential employees can send information to you, knowing it's secure and will remain private.

Survey Module

What do your members think about your products and the quality of service you provide? You want to know but you don't have the time, staff, or budget to hire a survey team. And you don't want to wait months for feedback.

Find out what your members are thinking today — with the CU Village Survey Module.

This easy-to-use module lets you create as many surveys as you want, as often as you want. Surveys can have an unlimited number of questions, and the questions may have either single or multiple responses. Your members can even write in their own comments to provide you with more detail.

The module is user-friendly, so you don't need to know computer language to use it. Our survey module will even tally the results for you, saving you time and effort, while allowing your members to provide you valuable feedback.

Classifieds

Help increase the sense of community among your members. Add the CU Village Classifieds Module to your credit union's Web site and let your members "get together" to buy and sell goods and services.

For example, members who just signed for a new car loan can sell their old model online — and that might be perfect for the college student who's looking for a car.

Of course, your credit union can use the Classifieds Module, too! Sell repossessed vehicles or used office furniture to your members.

With the CU Village Classifieds Module, there's limited work for your staff members. The administrator of the credit union's classifieds simply sets up product categories. The easy-to-use administrative area allows your credit union to establish as few or as many product categories as you wish. Once your members enter their ads, the administrator must approve the listings.

Your members:

- **Manage their ads** - Members can add and remove the items or services that are for sale to the classified module on your site. There's no limit to the amount of items that can be added. A classified ad stays active on the site until the member removes it.
- **Contact each other** - Members conduct sales and arrange payments between themselves. The program allows them to enter e-mail addresses, so all contact is between them.

Best of all, your members pay no listing fee.

Enhance member service — and get more hits on your site — with the CU Village Classifieds Module.

Employment Application Module



Finding qualified applicants is as easy as 1, 2, 3!

1. Post a job description and application to your Web site.
2. Applicants complete the application and upload their resumes to your site.
3. Review applications and resumes, and select applicants for interviewing.

Your credit union can:

- Add a job description
- Post a new job
- Make the position active or inactive (with a click of the mouse)
- Review applications
- Update job descriptions easily



Classifieds

Classifieds (continued)

Job applicants can:

- Post their applications online
- Upload their resumes

With our Employment Application Module, there's no limit to the amount of jobs you can post — or to the amount of applications you can accept in response to a posted job.

E-BUSINESS TOOLS

CU Village Fax

Now you can send faxes directly from your computer...with CU Village Fax.

CU Village Fax is an easy-to-use program that lets you:

- Set up phonebooks for individuals and groups whom you regularly fax
- Personalize the body of the message with the recipient's name

CU Village fax allows individual or volume faxing. And CU Village fax even generates reports, so you can keep track of who sent what to whom, what was received, and what didn't go through.

There are three ways to use this exciting new program! You can send a fax using:

- 1. The Internet** - This alternative offers you the most options and most control over managing multiple lists. You can:
 - Select a cover page from your cover page directory
 - Attach multiple documents
 - Send faxes to either an individual or to everyone in the selected Phone Book
 - Import and manage fax lists
 - Import and manage cover pages
- 2. Your computer's desktop** - Fax a document as easily as you would print it! This quick and convenient alternative lets you compose and fax your document to individuals or any number of entire Phone Books from your Windows applications. You can:
 - Select a cover page from your cover page directory
 - Attach multiple documents
 - Send faxes to either an individual, or to everyone in the selected Phone Book
- 3. E-mail** - Use this alternative if you have two lists — people who want e-mails and people who want faxes. The system sorts and sends your message the way the recipient wants to see it.

You only need to prepare the document once. Then you can :

- Send the document via e-mail using e-mail addresses to those who want e-mail
- Send a fax of the document using each recipient's fax number as his/her e-mail address

CU Village Fax is a convenient, effective, and time-saving way to send information to one or more people.



ENHANCEMENTS & E-BUSINESS TOOLS

Web and Phone Conferencing

Traveling to have a productive meeting is a thing of the past with our phone and Web conferencing solutions.

Using just the telephone or a combination of the telephone and Internet, your credit union can organize large-scale meetings or arrange a conference on the fly. Meeting participants will be able to communicate and collaborate instantly with as many people as needed without having to travel. This is the perfect solution for board meetings or management meetings with multiple branches, without wasting valuable time traveling from one place to another.

CU Village Phone Conferencing offers a convenient, time-saving way to communicate your message. Never hassle with reservations, changes, cancellations, or a conference operator. From the phone, you can:

- Dial out to participants
- Get a participant count
- Mute lines
- Lock the call for security

Finally, ensure that everyone gets the same message every time by recording your conference with a simple phone command.

CU Village's Web Conferencing Pro lets you inexpensively conduct meetings via the Internet, using a prepared presentation, live Web demonstrations or a combination of both. With this dynamic conferencing service, your online meetings and seminars will have the interactivity of in-person meetings.

Through an easy-to-use interface, moderators can:

- Display slides
- Use the whiteboard to illustrate visual concepts
- Introduce real-time interaction
- Create polls
- Share desktop applications
- Lead a Web tour

Web conferencing Pro also integrates the phone and Web. Users can use the Web interface to:

- Manage meetings
- Track who is on the phone
- Have full control to add, lock out, mute and un-mute participants



Users will also be able to record both the audio and online portions of the conference for later playback.

Use Web conferencing to conduct your next staff, management, or Board meeting. Web conferencing is great for training sessions, too. Train multiple people at multiple locations at the same time — and record the session for others to use later!

(Conferencing technology and technical support is provided by Raindance Communications.)

To learn more about our phone and Web conferencing services, contact David Chiang at **(800) 262-6285, Ext. 541** or e-mail **dxc@cu-village.com**.

ENHANCEMENTS & E-BUSINESS TOOLS

Forums

Host a live forum for your members. For instance, you can schedule a session with a financial advisor who can answer questions that members type in. Hold a regularly scheduled chat with the CEO hour, or begin a topic of discussion and get your members talking amongst themselves about ways to save money, ways to get their kids to save money, tips for retirement planning...any issue that concerns your membership!

SecureScan Perimeter

Every single thing your credit union does over the Internet — from your Internet connections to home banking to Web site services — MUST be secure. We can help — with SecureScan Perimeter.

SecureScan Perimeter will help your credit union:

- **Manage its Internet insecurities** - SecureScan Perimeter lets your credit union assess its systems to prevent unauthorized access — before a security breach occurs.
- **Probe its Internet-connected Systems** - SecureScan Perimeter probes your Internet-connected systems for vulnerabilities before hackers can find them. It identifies holes in your Internet infrastructure, scanning beyond the firewall to any device with an IP address.
- **Protect its assets** - SecureScan Perimeter tests repeatedly for all known vulnerabilities and then produces a report that lets you compare results over time. You'll also get a detailed report prioritizing risks and extensive diagnostic & repair data.
- **Maximize its security resources** - SecureScan Perimeter identifies vulnerabilities and corrects exposure easily and cost-effectively with minimal security resources. With SecureScan Perimeter, you can sleep through the night assured that your credit union's assets and reputation are safe.



You can run scans monthly, quarterly, or as often as you see fit.

(SecureScan technology and technical support are provided by VIGILANTE.)

CU Village E-mail Marketer

Send e-mail messages to your members to announce new products and services...with the CU Village E-mail Marketer. This e-mail marketing program lets you send graphically rich HTML versions of newsletters or other announcements to your members.

The E-mail Marketer is a great way to expedite the announcements of new products and services to your members or highlight a page or promotion on your Web site. (And your e-mail will be more eye-catching than a plain text message!)

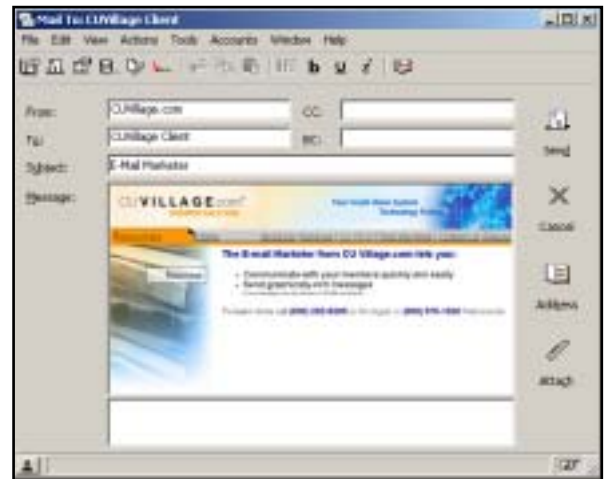
Members can sign up online to receive your newsletter. E-mail Marketer comes with all the tools you need to:

- Set up opt-in and opt-out messages — so you're contacting only those members who are interested in receiving your credit union's information via e-mail
- Create new e-mail lists
- Import lists (so you can use established e-mail lists to target demographic groups)

Your credit union will benefit from the ability to:

- Market new products and services to your members.
- Save time and money associated with mailing.
- Reach members the way they want to be reached.
- Include links to your Web site within the newsletter; members can click on the links and be taken to key areas of your site. (Announce new loan rates and take members right to your online secure loan application.)
- Track clicks on links so you'll know which items generated the most interest.

And, E-mail Marketer uses a "What You See is What You Get" (WYSIWYG) editing format — so it's easy to use!



E-Mail Marketer

Computer products

You need up-to-date equipment to run your credit union and serve your members. But you don't need to pay full price for it.

Sign up for the group discount pricing offered by Governor Computer Products in partnership with CU Village and receive discounted group pricing on over 200,000 products, including:

- Fax Supplies
- Laser Printer Supplies
- Color Printer Supplies
- Inkjet Supplies
- Engineering Supplies
- PC Supplies & Accessories
- Ergonomic Accessories
- Audio Visual Equipment
- Systems
- Data Processing Supplies & Services
- LAN Racks/Enclosures
- Computer Furniture
- Copier Supplies

It's easy to get the discount pricing! Just register (for free) at www.governorcomputer.com/cuvillage. After registration, you'll receive a username and password so you can get to the Web site that shows products at discounted prices.

You can order online through the secure Web site. (It's convenient and easy!) Or, for personal assistance, call **800-333-2600**. The Governor account team for credit unions is:

- Ted Cullinan, **Ext. 8324**
E-mail: Tcullinan@governorcomputer.com
- Rebecca Belanger, **Ext. 8337**
E-mail: Rbelanger@governorcomputer.com.

To learn more about how these products can help you serve your members and accomplish your goals:

- Call your CU Village business consultant at **(800) 262-6285, Ext. 534** in Michigan or **(800) 575-1820** Nationwide
- E-mail us at info@cu-village.com