CU*ANSWERS

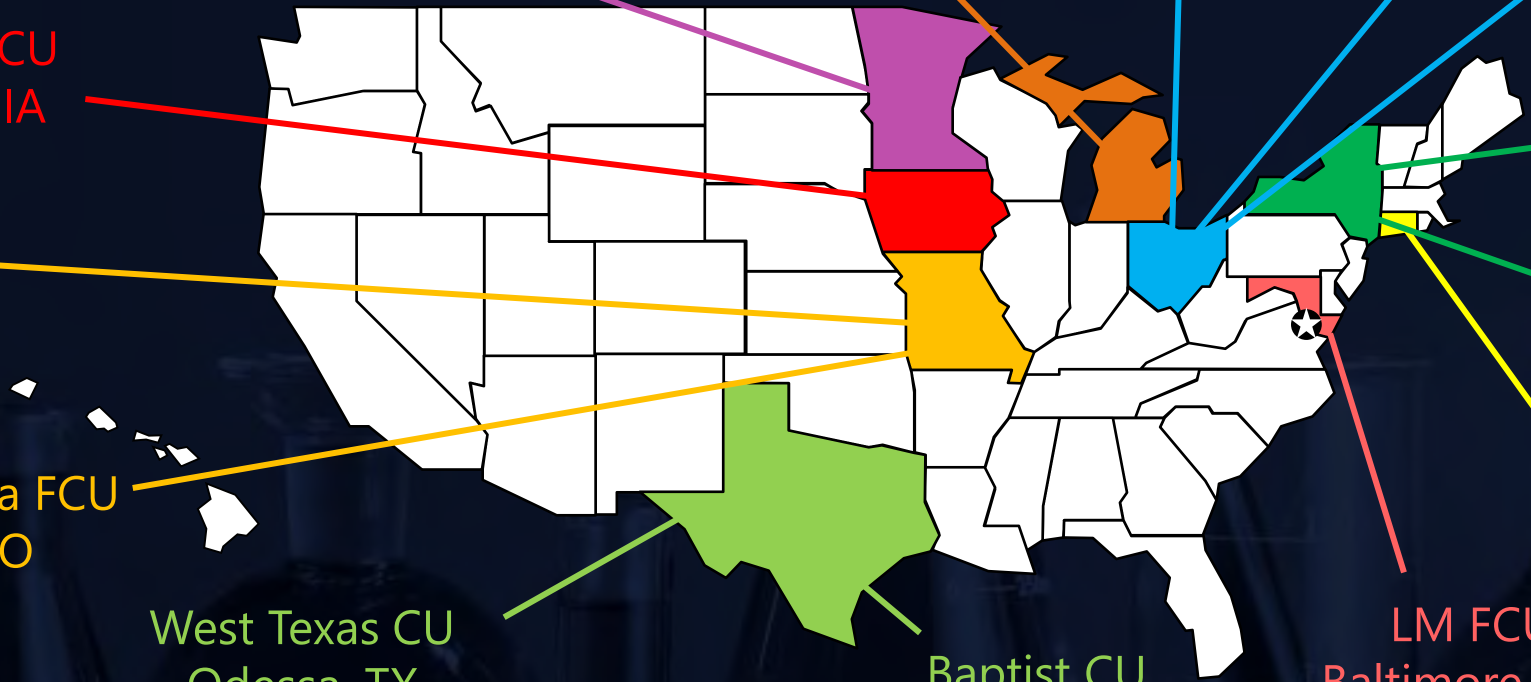
A Credit Union Service Organization

PREPPING the LAB

LEADERSHIP CONFERENCE 2026

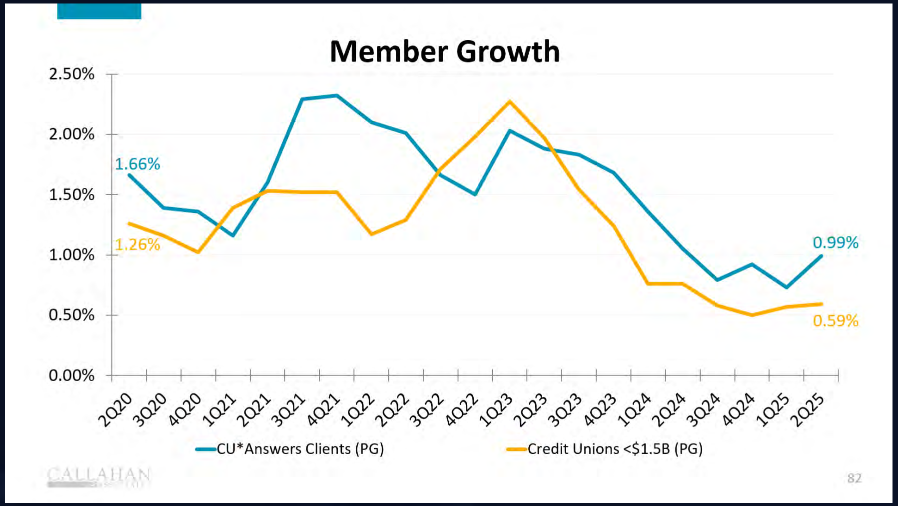
Greetings to your newest peers

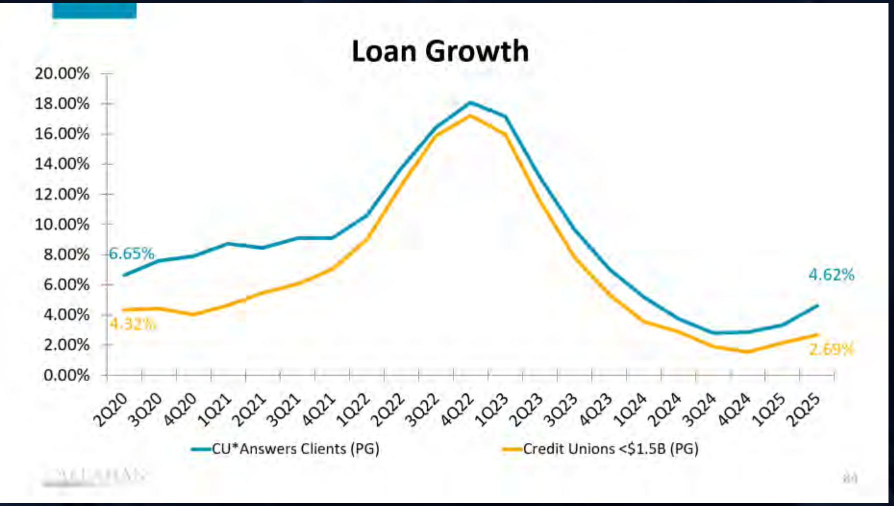
14 New CU*Answers clients in 9 states since last time!

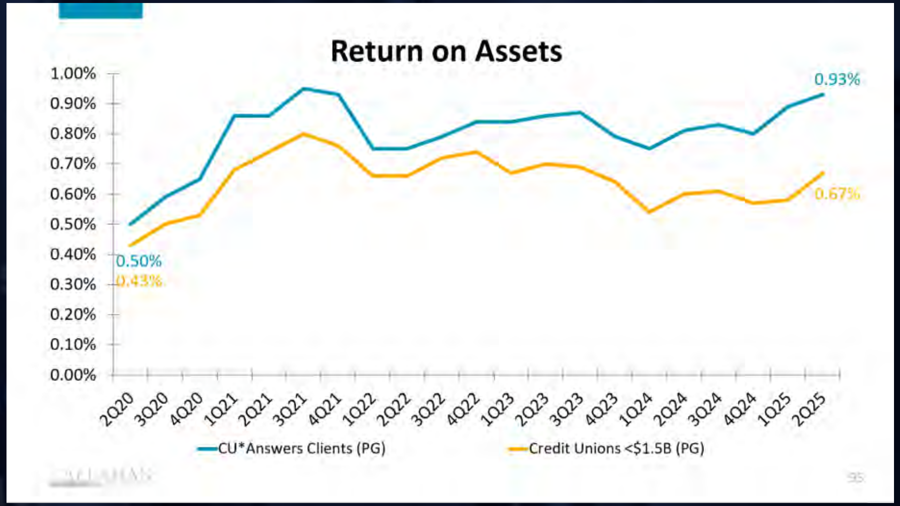


All CU*Answers clients under contract or signed LOI as of 5/1/2026

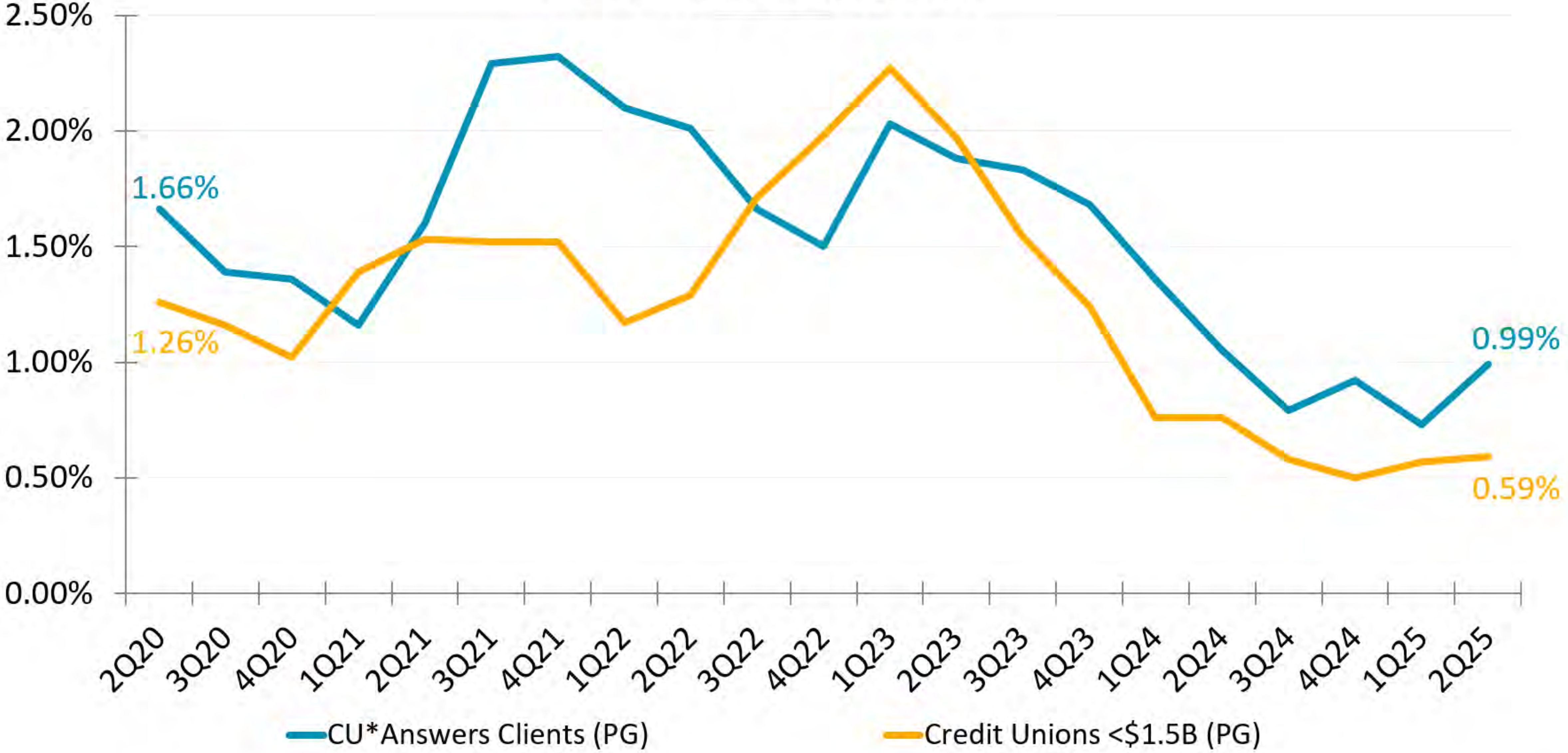
What CU*Answers credit unions do well



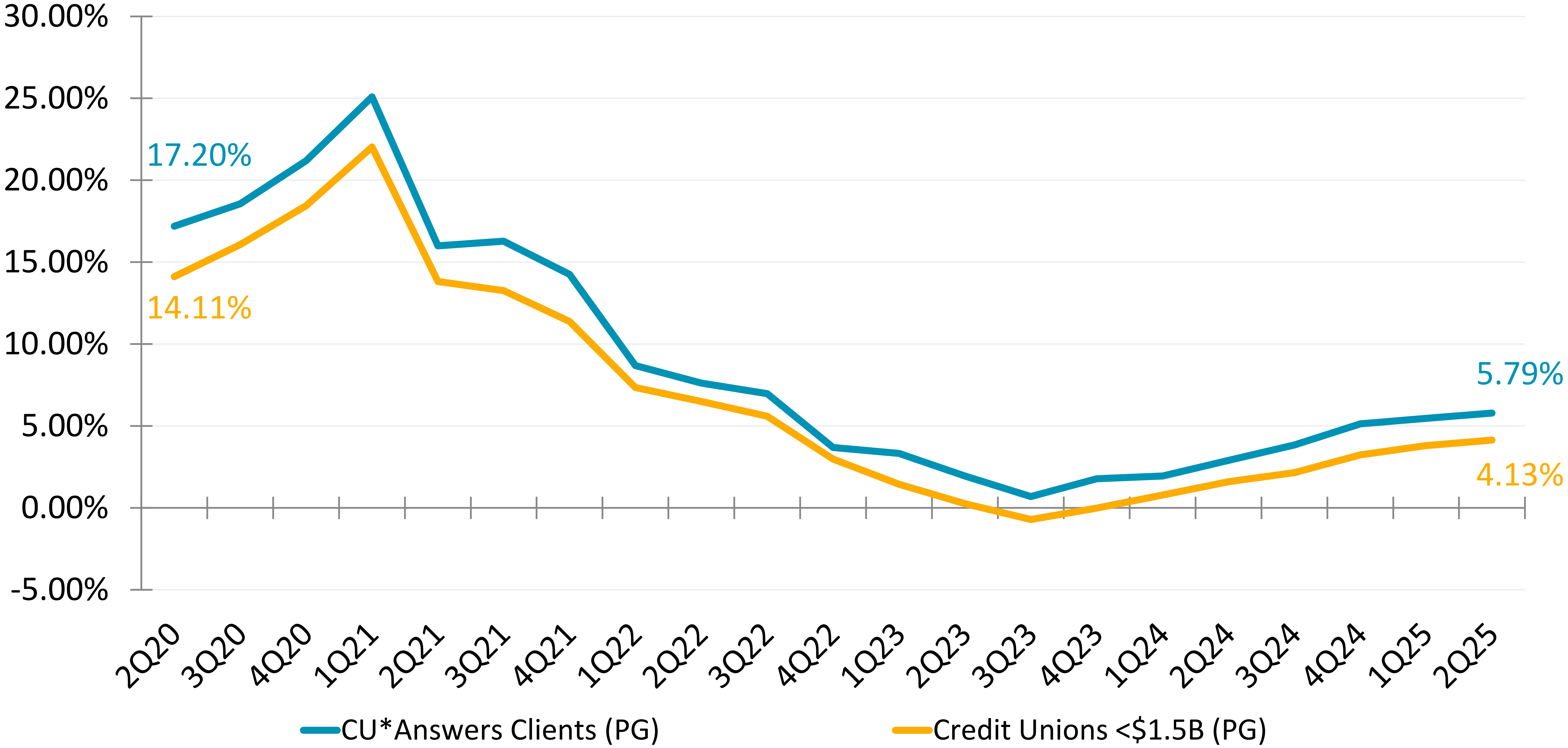




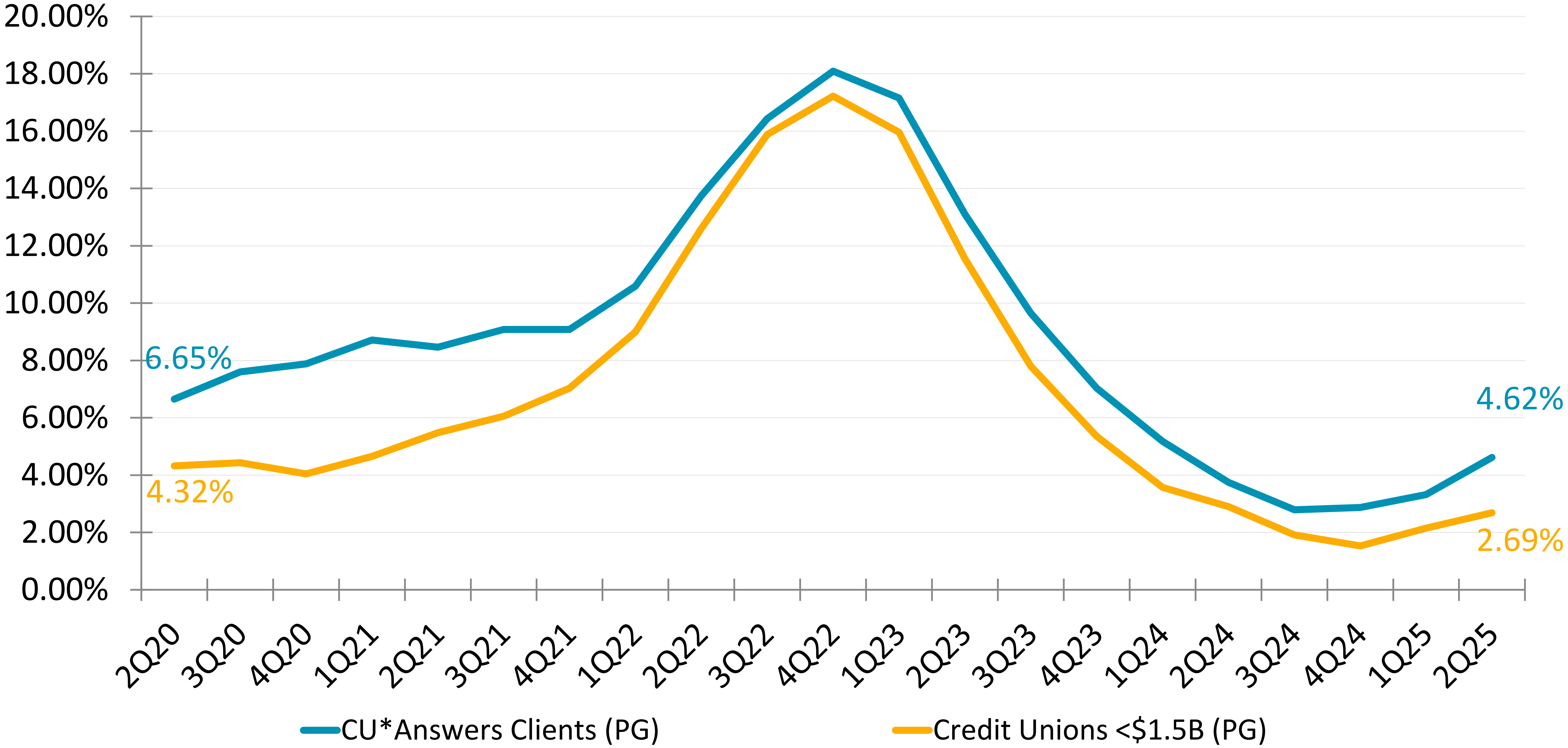
Member Growth



Share Growth

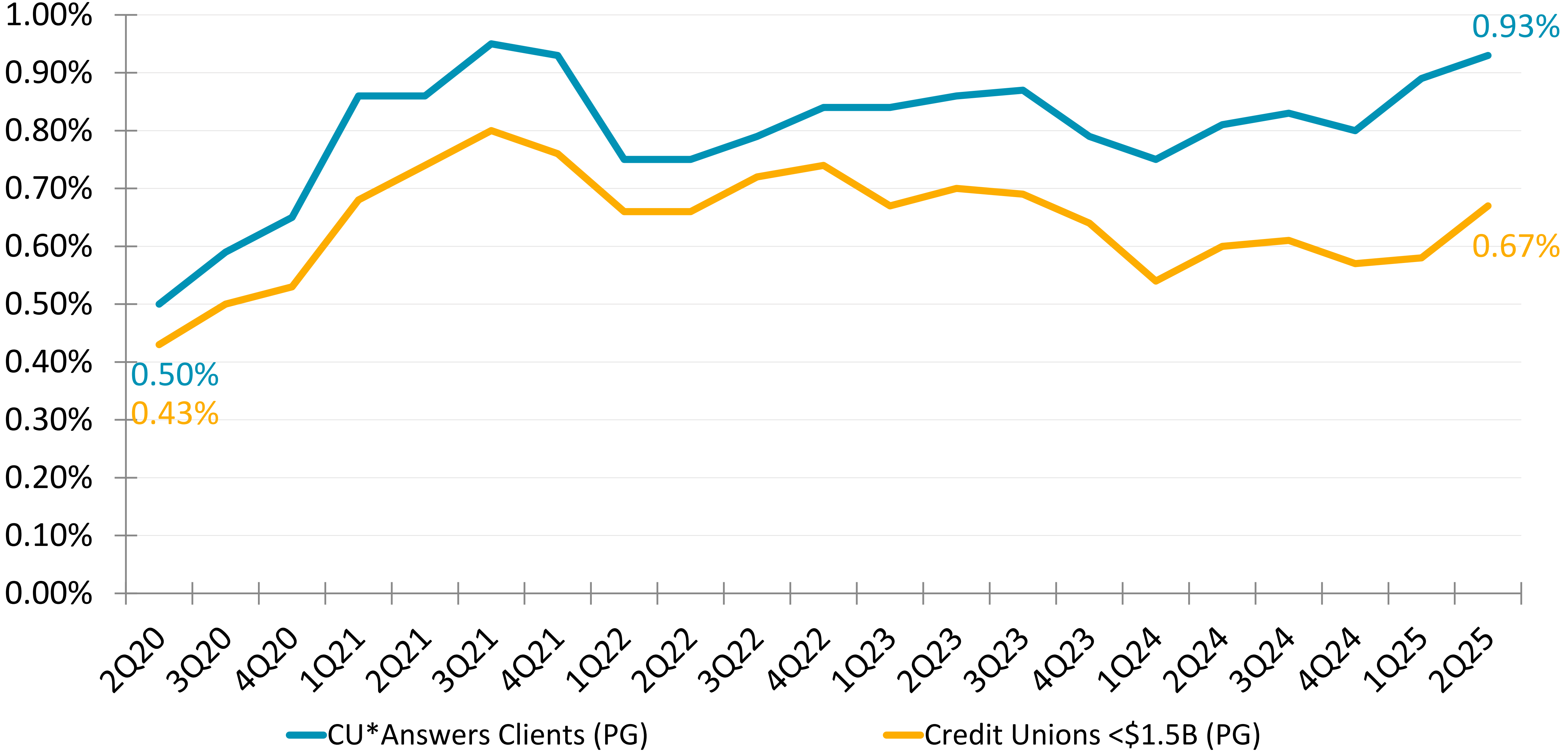


Loan Growth



CALLAHAN & ASSOCIATES

Return on Assets



The "Spirit Of CU*Answers" Award

EST.
2011

Architect

Dean Wilson

FOCUS Credit Union

Wauwatosa, Wisconsin

PREPPING the LAB

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Big Picture Strategies for the CUSO

In 2026 and 2027

Terms we’ll hear today…

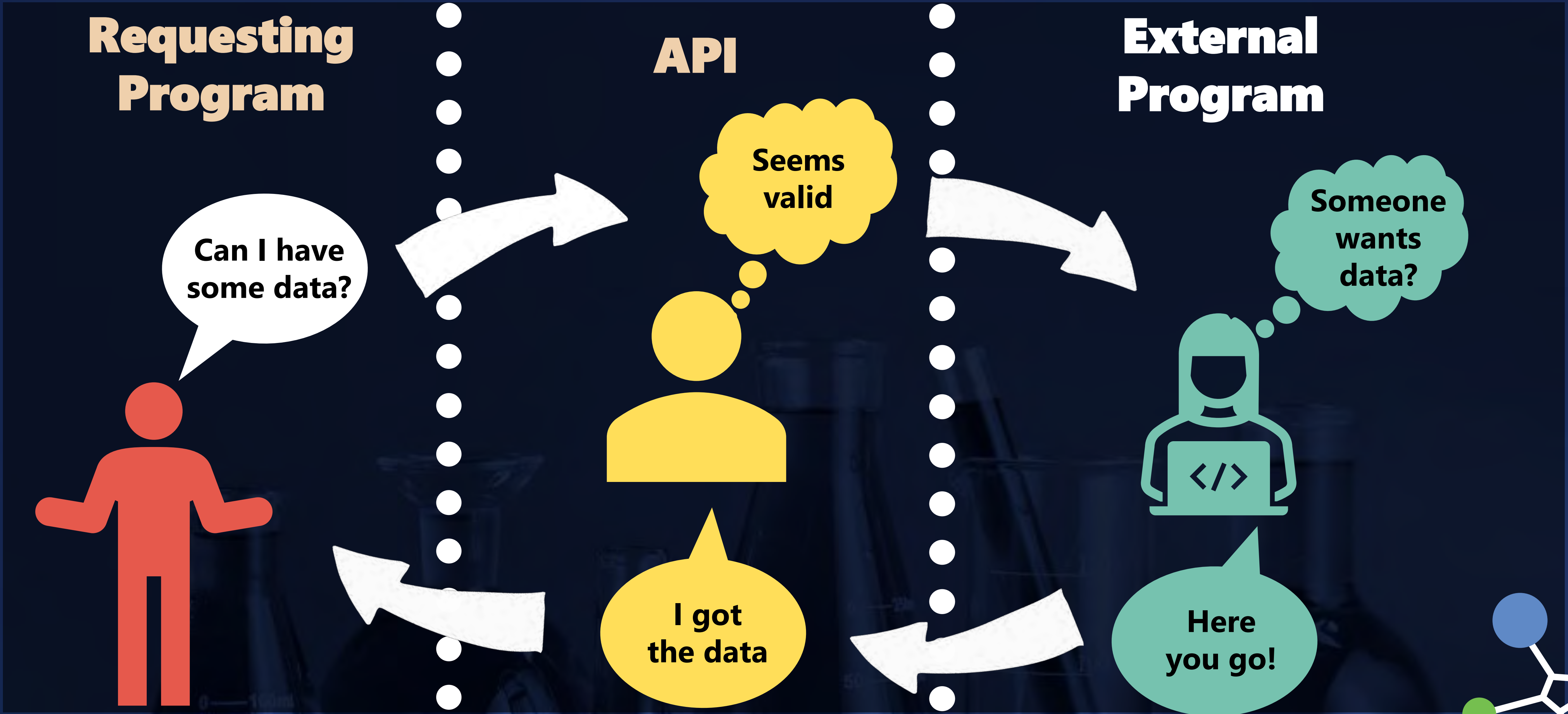
- **OpenID Connect (OIDC)**
  - Allows user to authenticate using a standard protocol
  - In use today for **It’s Me 247**
  - Being built for CBX to authenticate access by third parties

- **Software Development Kit (SDK)**
  - A complete toolkit for building software

- **SPROC**
  - Stored Procedure

- **Application Programming Interface (API)…**

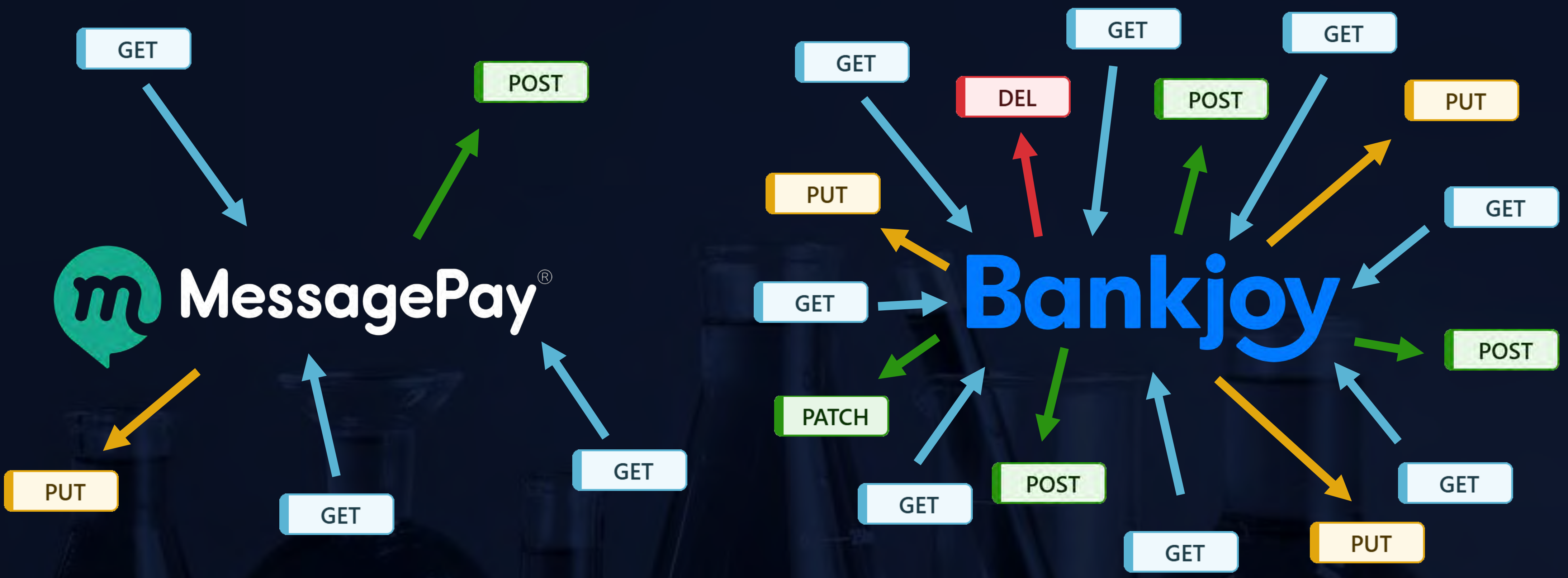
Remember this from last year?



How are APIs used?

Light User

Heavy User



~5 API endpoints used

~200 API endpoints used

Investing for the network

The road to CBX

- Getting to where we are today took *a lot* of work
- We faced a series of challenges along the way
- Cooperatives are defined by the challenges they face *together*
- Appreciate you all

Investments under the hood

- CBX
- CU*PAY
- A.I
- CU WealthNext
- CU*Chat
- API Ecosystem
- CU*Forms
- Youth Banking
- PROD2
- Online Account Opening
- Data Lakes

Build vs. Buy

When to Buy (or Invest)

- We don't have the expertise
- The tech evolves too rapidly
  - Compliance/regulatory hurdles
- Connecting to "the world"
  - Supporting devices
  - Connecting to external systems
- Security concerns

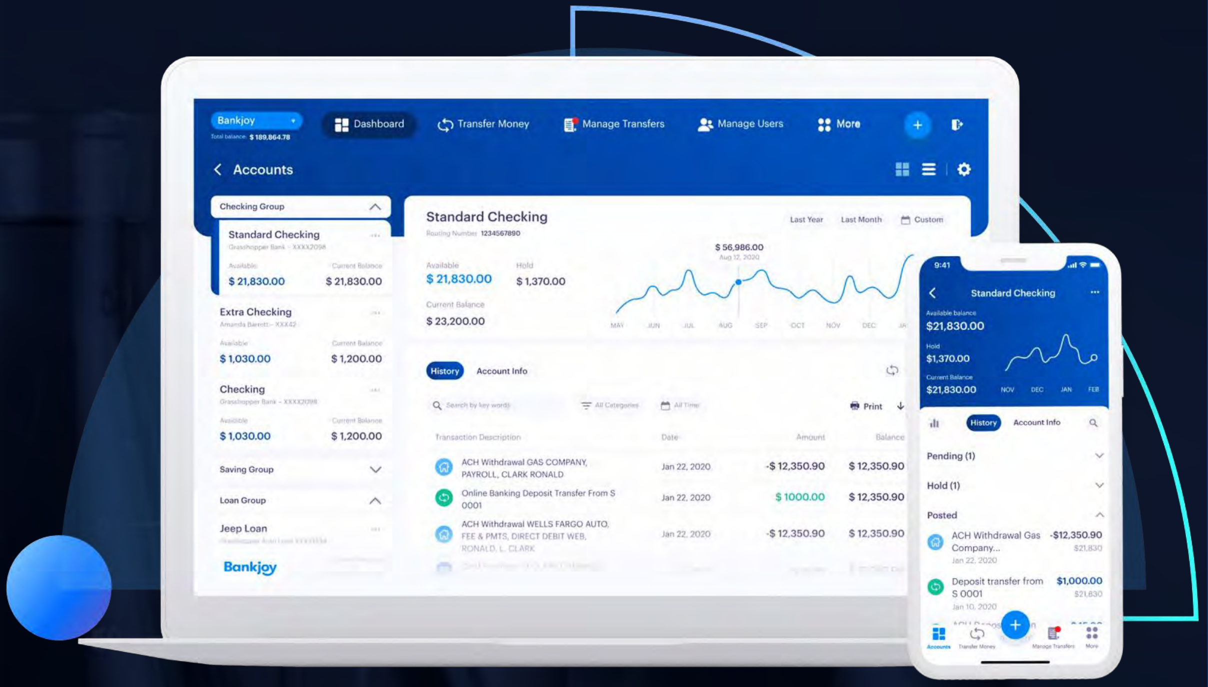
When to Build

- We want to own & control
- We can get you a better price
- We can get you access you couldn't get by yourself
- We can do some of the work for you

Bankjoy

First integration with online banking provider outside CBX

- All driven by APIs
- Beta credit union went live in April



CU*PAY

- Landmark venture for CU*Answers
- Taking ownership of cards & payments
- More on this to come…

Damian Walters & Associates

- An IT audit and assessments firm
  - Security assessments
  - Tests of controls
  - Compliance audits
  - Vulnerability assessments
  - Penetration testing
  - And more…

DWA

CU WealthNext

aaim

CONCREIT

InvestiFi

Legal Karma

Runline

Youth Banking Phase I

Bankjoy x CU*ANSWERS

Youth Banking for CU*Answers Credit Unions

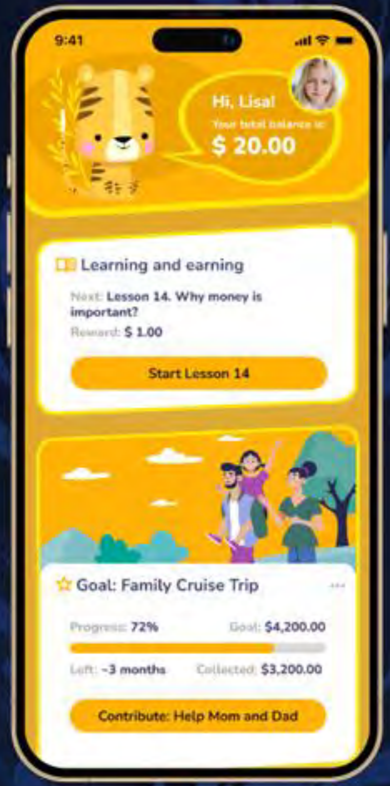
*Exclusive partnership with CU*Answers & It's Me 247*

Features

- Spending Analysis
- Savings Goals
- Budgeting
- Allowance & Chore
- Financial Education
- App-to-App Linking

MVP: ~9 Months Development

- Age-appropriate permissions
- e-Statement integration
- Parental controls compliance



Youth Banking Phase II

Bankjoy x CU*ANSWERS

Expanding the Kids App Experience

- Debit Card Spending Controls
- Real-Time Parental Monitoring
- Gamified Engagement

CU*PAY Partnership:

- CU*Answers is becoming its own debit/credit card processor in 2027
- Card limits, merchant category controls, and on/off toggles — all from the Bankjoy interface
- Parents approve or decline transactions in real time from the parent app
- Bankjoy Kids App will be the first digital banking platform to leverage CU*PAY for youth debit card controls
- Deepens the CU*Answers ecosystem for member credit unions

Online account opening

- It's gone through several transformations over the years
- The question to ask is not which option to use, but which option to use *when*
- More on this to come later…

CUANSWERS Mosaic

PREPPING the LAB

On To The

Main Attraction

PREPPING the LAB

The Next Stage of CBX

Amanda Grieves

Core UI Manager

What CBX is capable of

- Application Programming Interface (API) integrations
  - cuasterisk.com APIs
  - Third-party API integrations
- New programming options
  - Flexibility
  - Faster development

What CBX is capable of

- Minor-releases
  - Faster-to-market than ever before
  - “What’s New” in CBX
  - No more waiting on custom projects with User Interface changes

- Enhanced user experience
  - Easier navigation
  - Familiarity across features and tools
  - Reduced steps and clicking

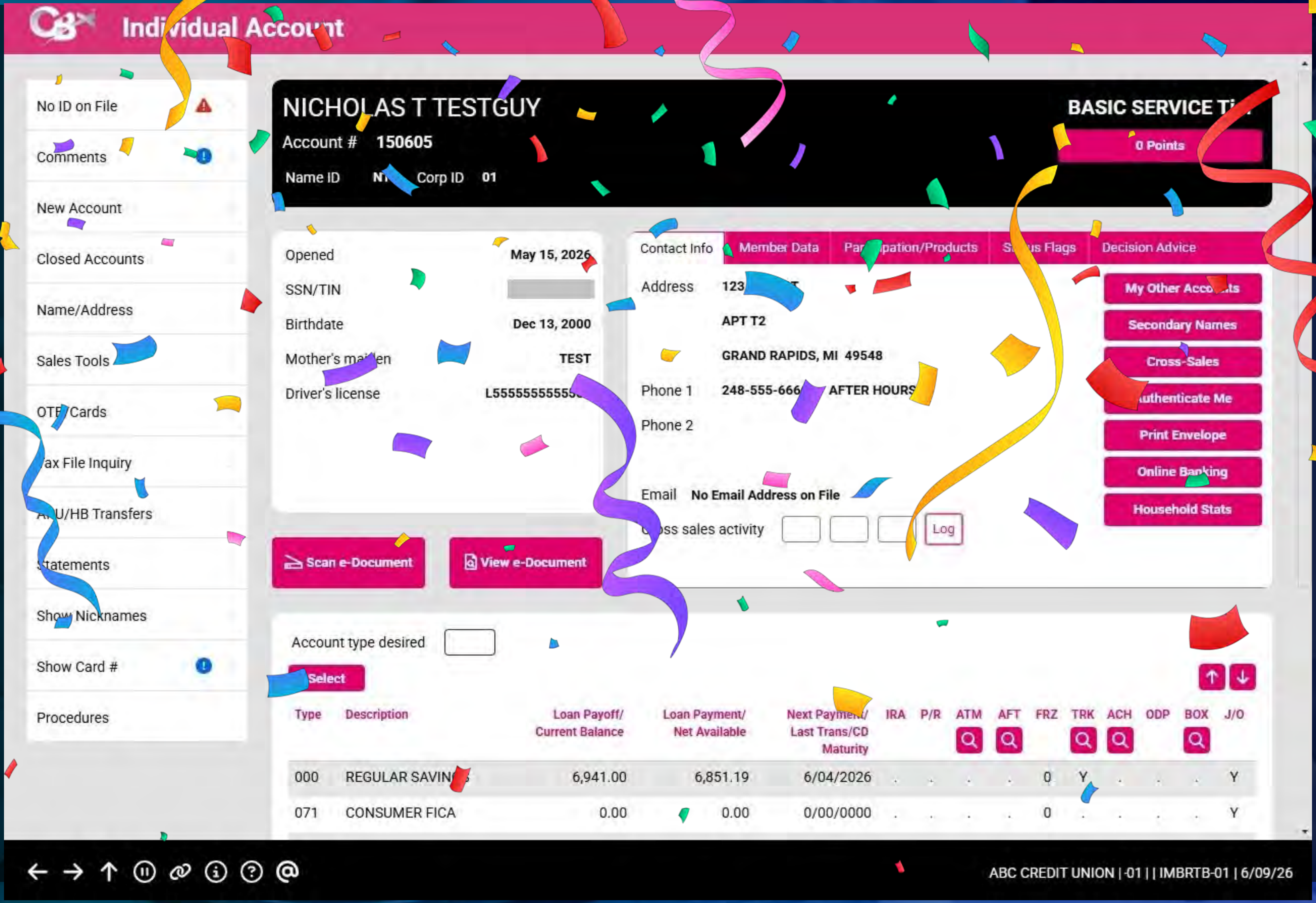
Current experiments

- Combining screens in CBX
  - Update Member Information - 3 screens into 1 in CBX
- Modifying workflow navigation
- Eliminating page up/down buttons
- Converting lookup buttons to drop-down fields
- Adding data to screens using APIs

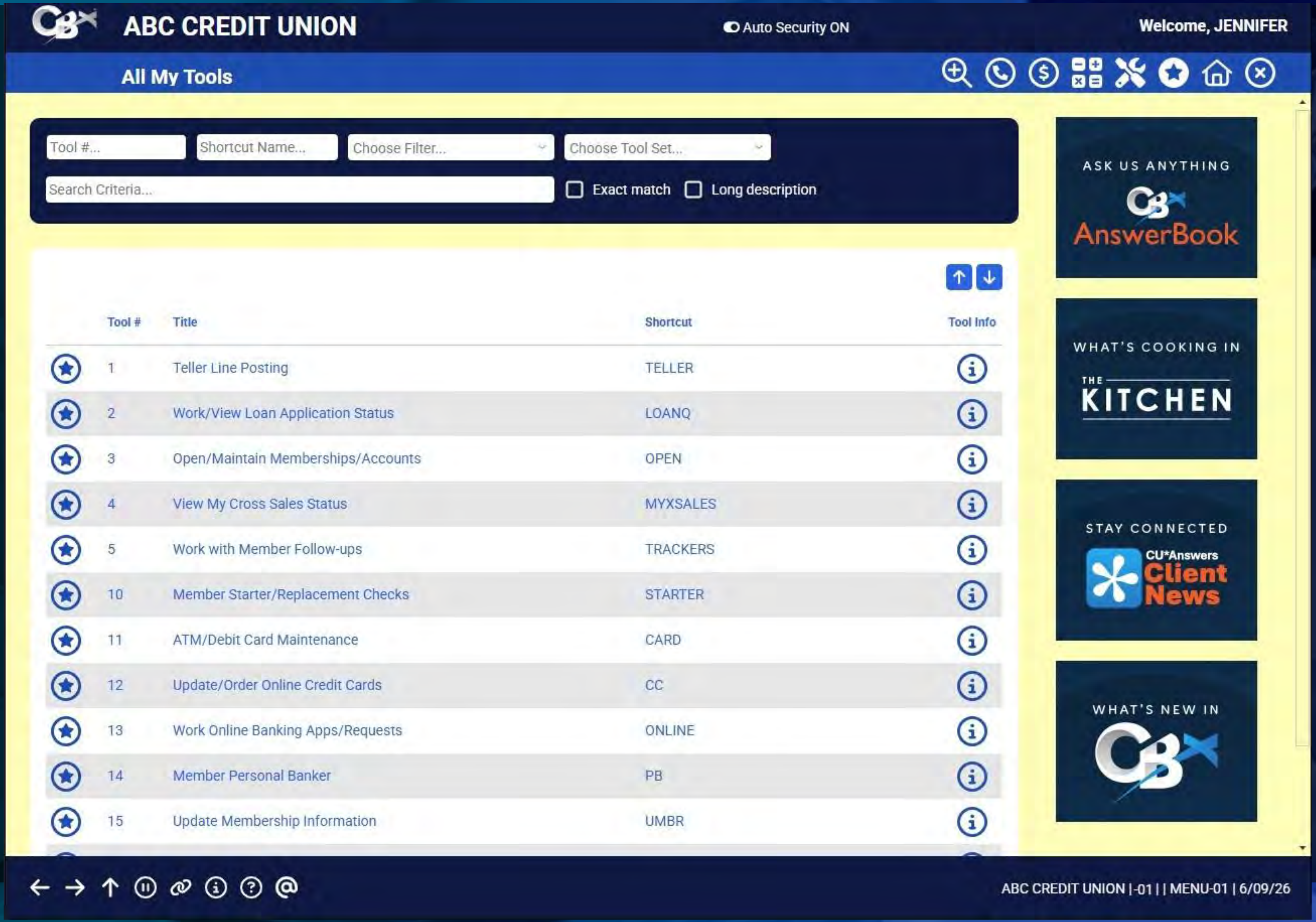
Live improvements

- Infrastructure improvements
  - Increased number of production servers
  - Load-balancer optimization ~10,000 daily connections
- Continued refinement
  - Weekly UI updates
  - Feedback from ‘Conversations on’
  - New integration
  - Bringing back old favorites

Themes are back



Custom Training Edition theme



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GIVE AWAY TIME

Custom Training Edition Implementation

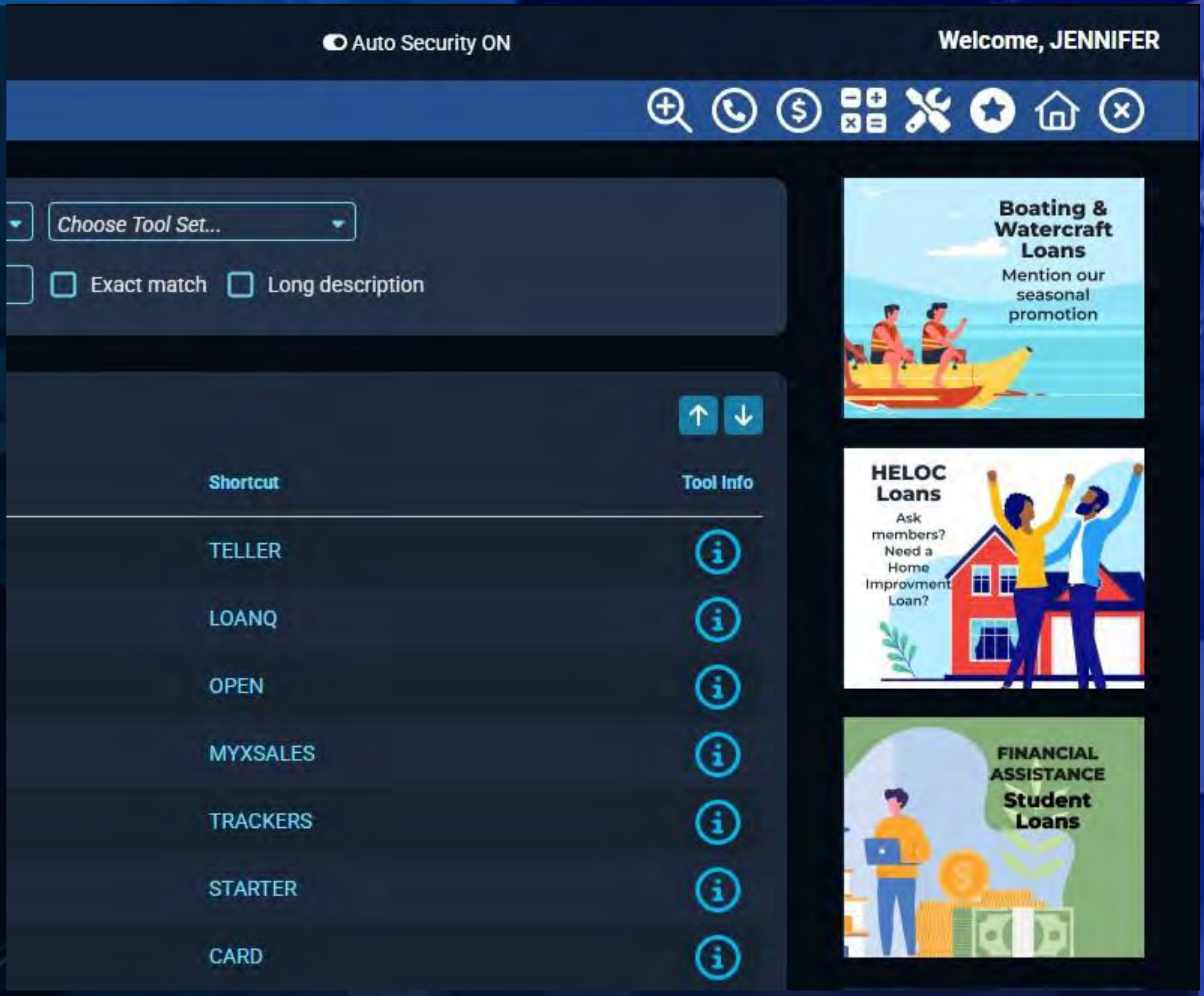
A $4,000 value, FREE!

Must be booked by December 31, 2026.
Monthly CTE fees still apply.

store.cuanswers.com

Images on the homepage

- Credit union defined
- Clickable
- CBX Manager in CU*Publisher
- Available July 2026



cuasterisk.com APIs

Server infrastructure specifically for CBX APIs

- 5 so far
- These are our own APIs
- Leveraging existing assets

Third-party API integrations

- CBX allows communication back-and-forth
- Data security is a top priority
- Address autocomplete API – cross-team collaboration
- Teller Check Capture
  - First 3rd party API integration in CBX

Join the Conversations on CBX

- Join us July 30th – 2:00-3:00 PM ET

Conversations on*

What's Next for CBX

A CU*Answers Collaboration Group

Geoff's 3 Takeaways

- Enhancing the CBX user experience
- Third-party API integrations with CBX
- Join our Conversations on What's Next for CBX

PREPPING the LAB

Online Banking Projects

Dawn Moore

Chief Operating Officer

Since last time…

- Account aggregation (See/Jump) for **BizLink 247**
- MFA for self-service password resets
- Password security changes
- Pending ACH items in transaction history
- Dark mode
- Request Center download to iDOCVault
- MOP license verification upgrade (Daon TrustX)

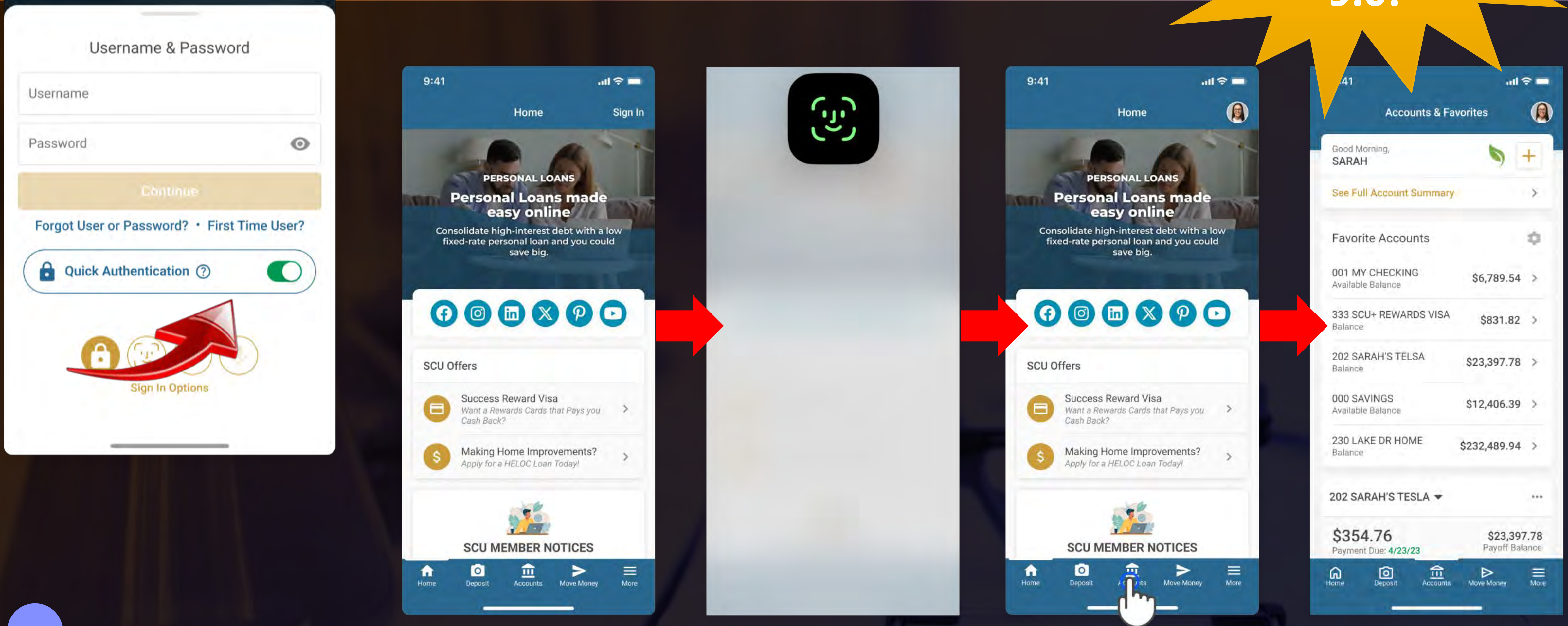
Integrating to a third-party OLB

- Live at 1st Community since April
  - Online and mobile *consumer* banking only so far!
- What the Bankjoy integration project has taught us
  - ...and what we taught Bankjoy
- Build for → Learn from → Build ourselves

- We are NOT moving away from our own products!

Streamlining authentication

Mobile 9.0!



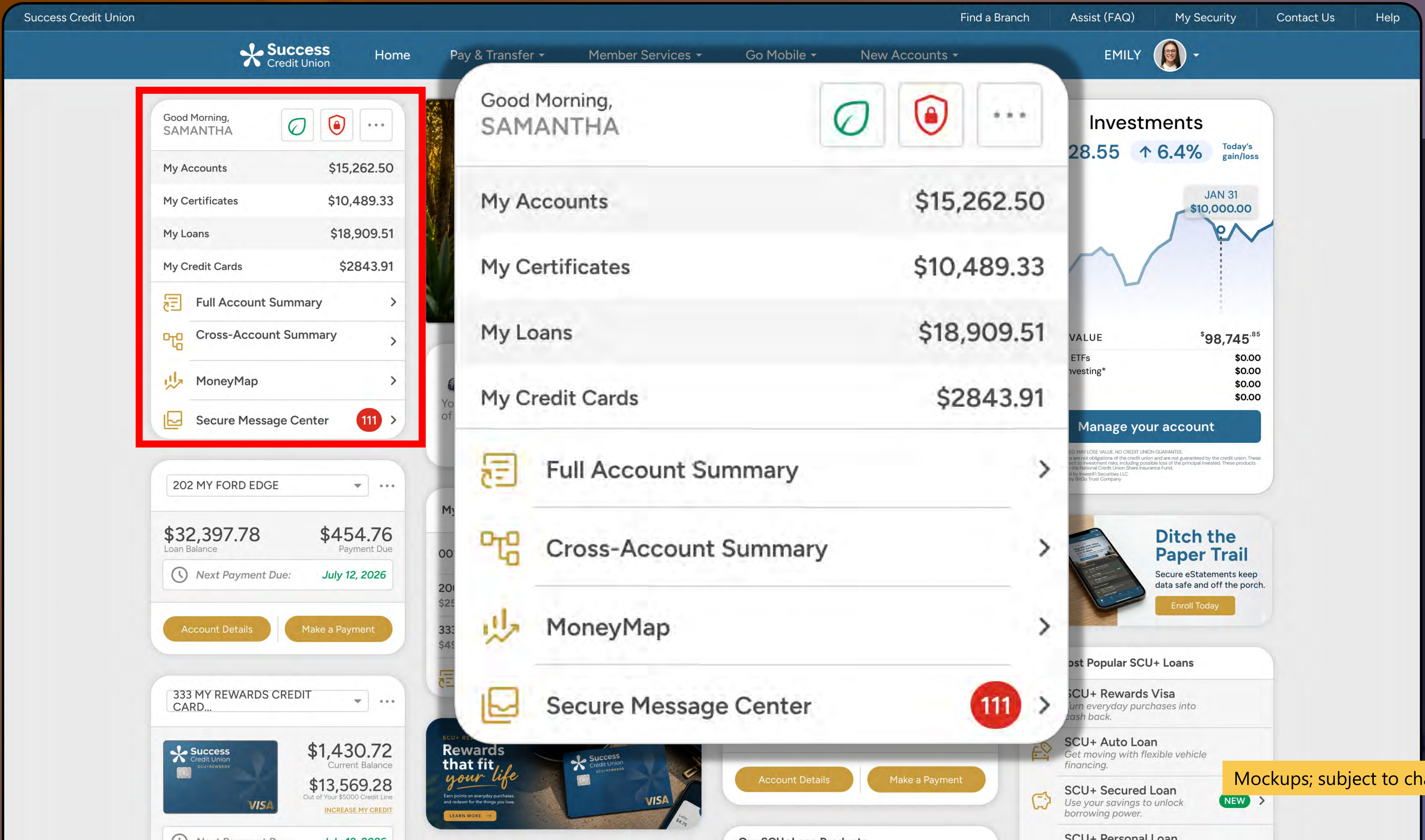
COMING IN AUGUST

Mockups; subject to change

Style refresh

COMING LATER THIS YEAR

Mockups; subject to change



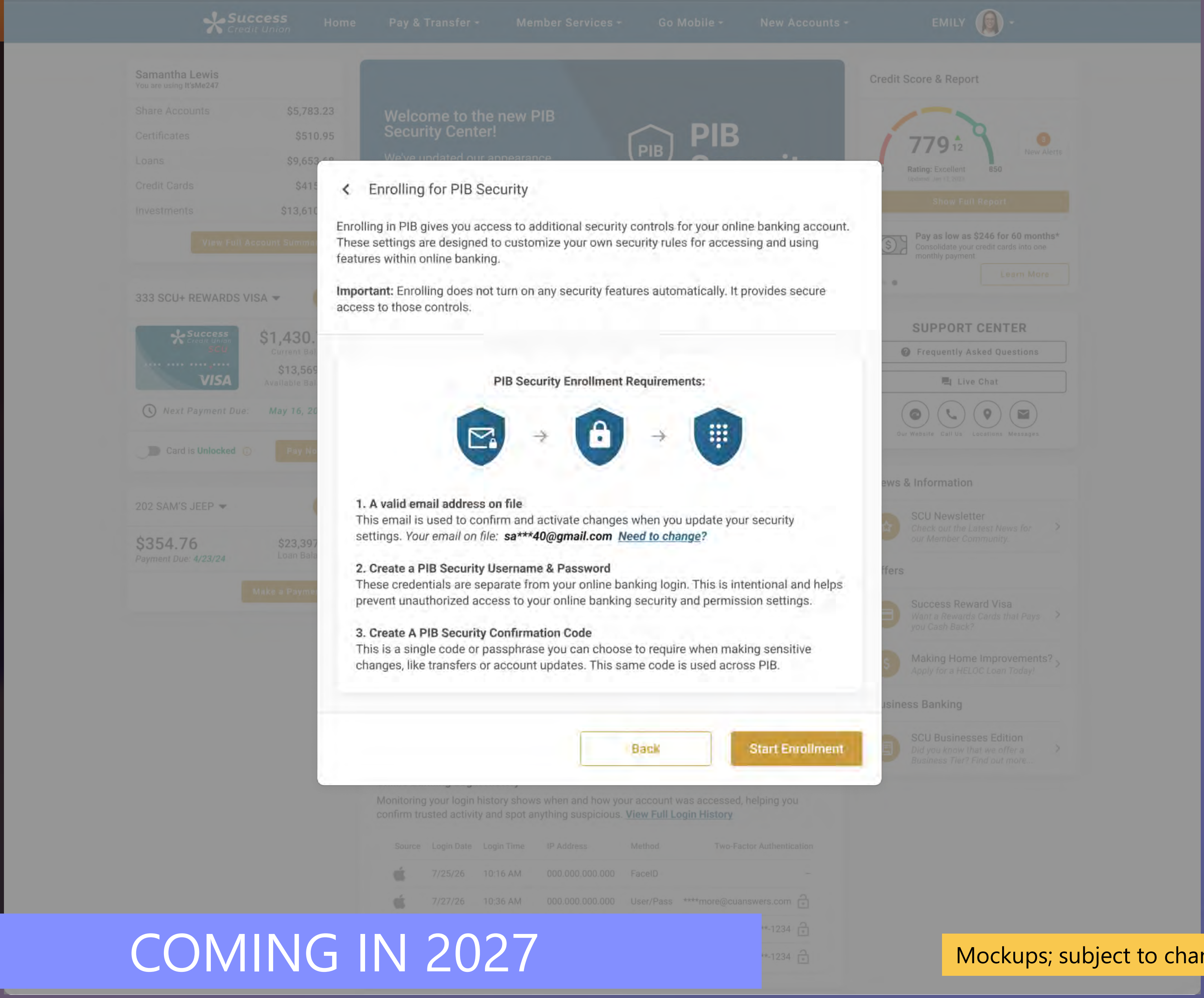
Mockups; subject to change

Bringing security front & center

COMING IN 2027

Mockups; subject to change

Bringing security front & center

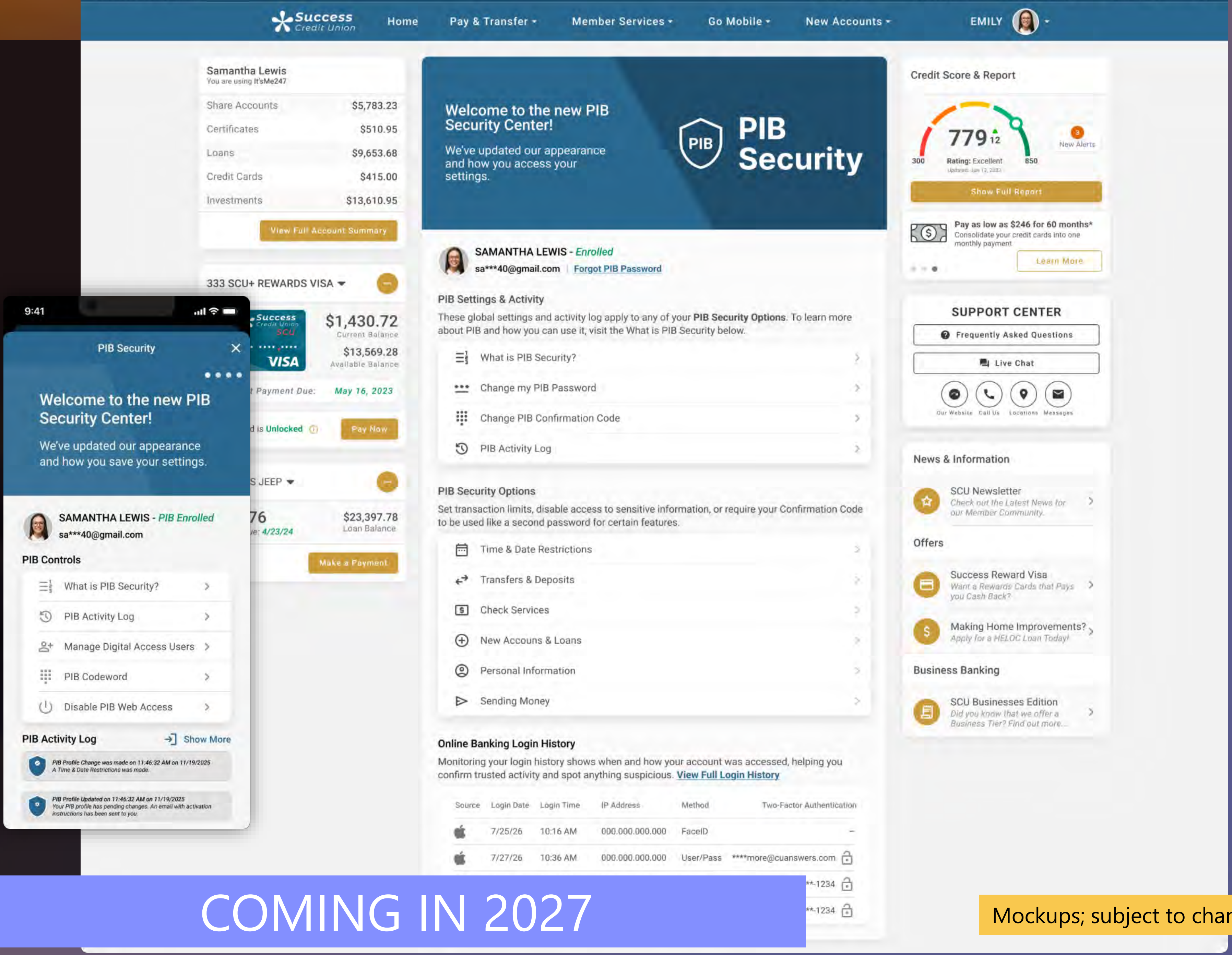


COMING IN 2027

Mockups; subject to change

Bringing security front & center

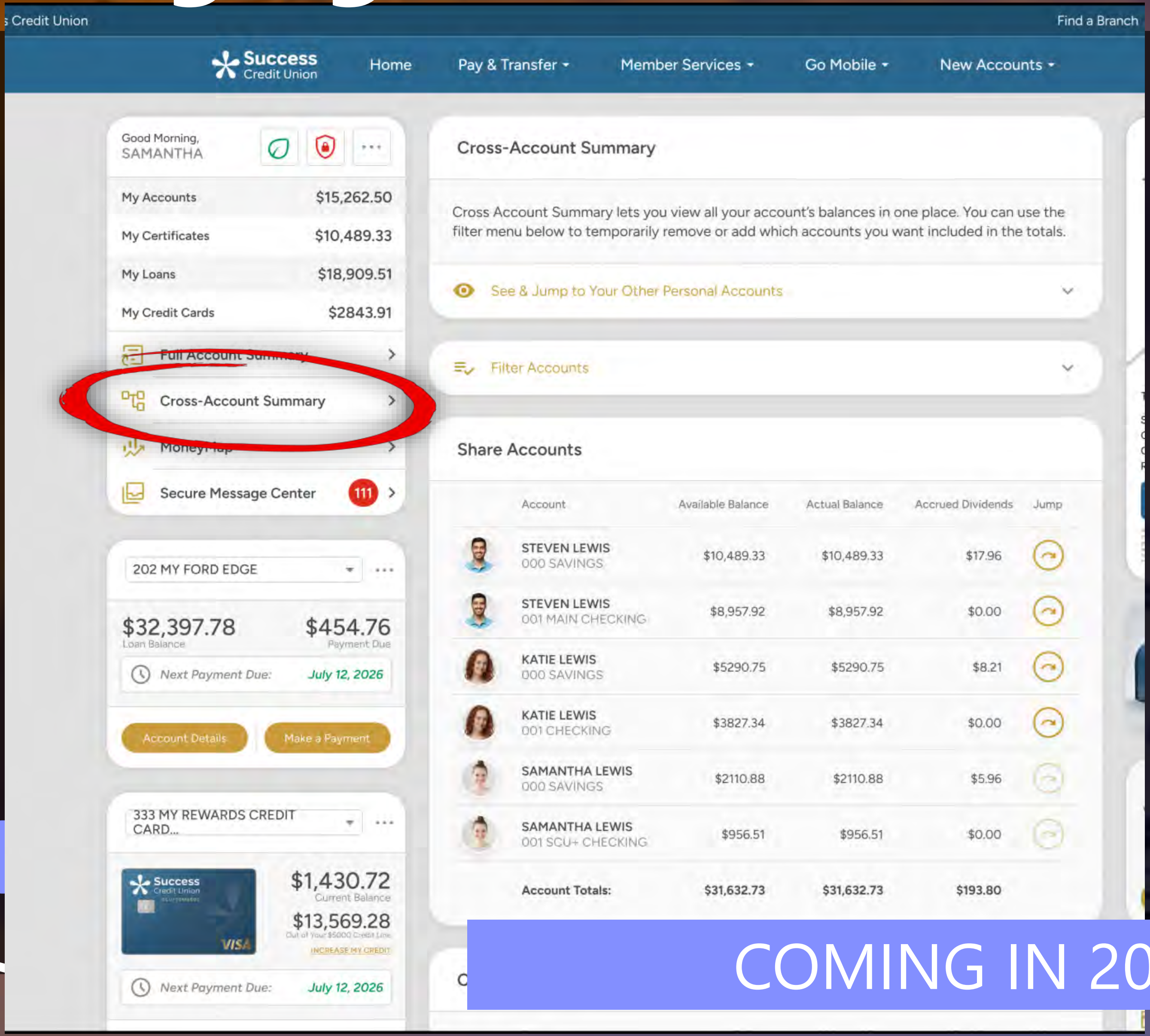
...and in the mobile app!

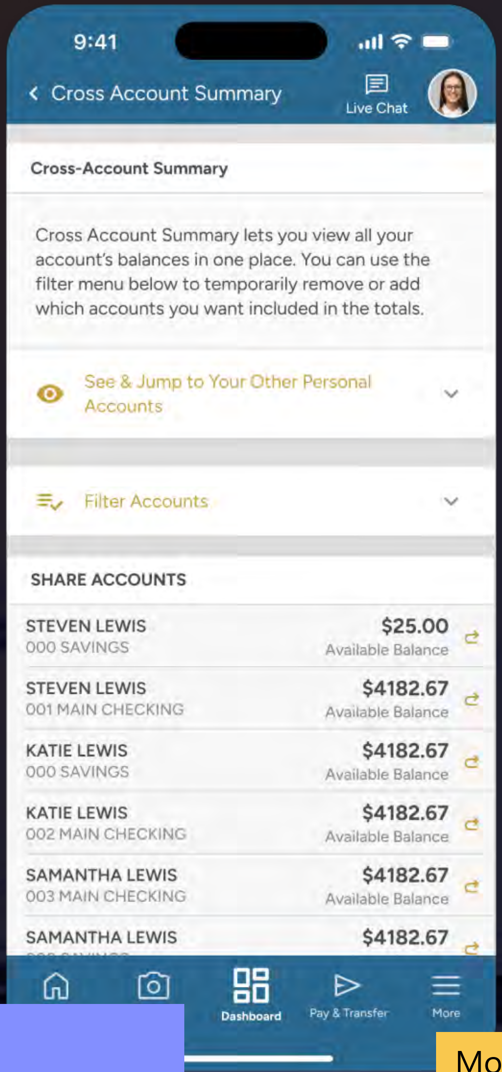


COMING IN 2027

Mockups; subject to change

Bringing back "SEE" for It's Me 247

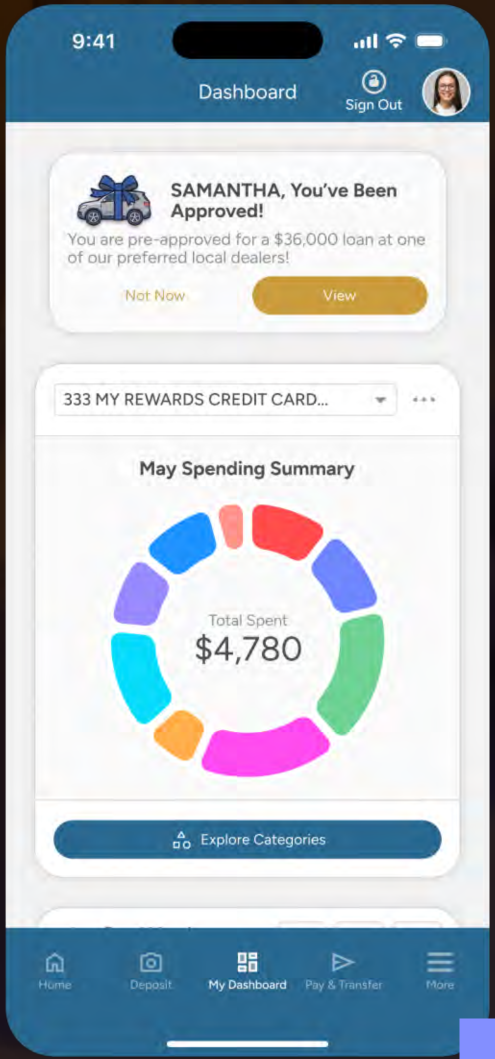


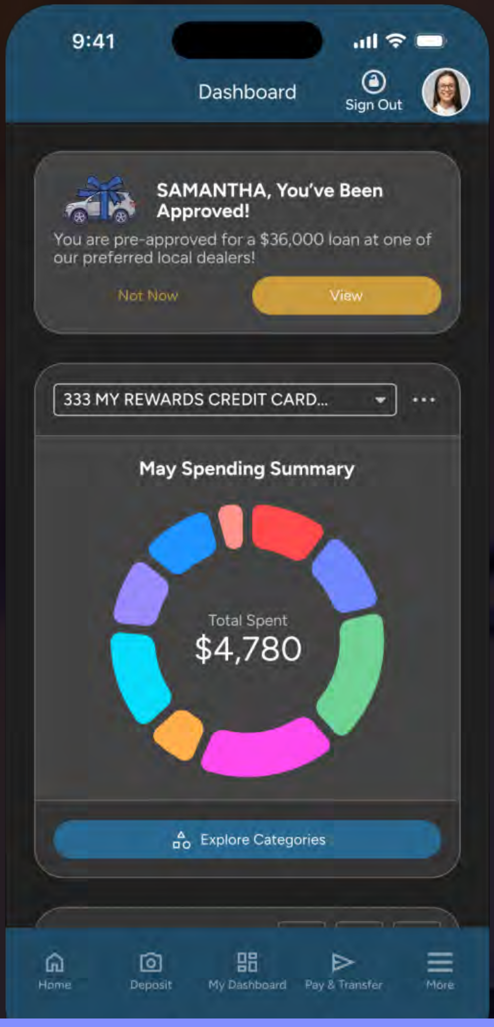


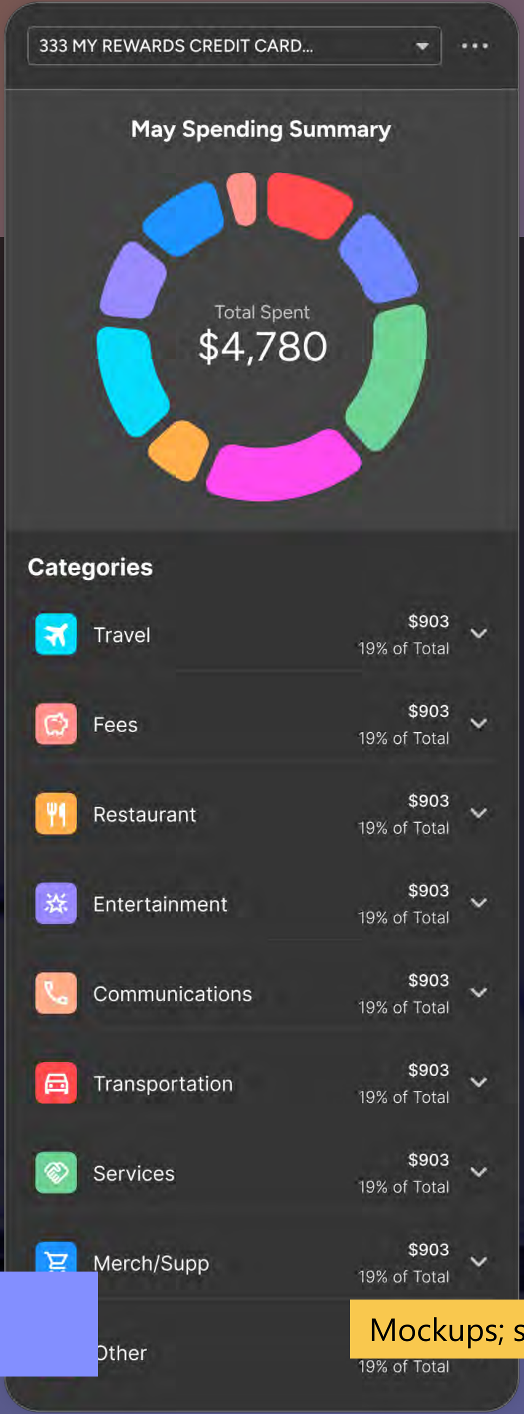
COMING IN 2027

Mockups; subject to change

See your plastic spending





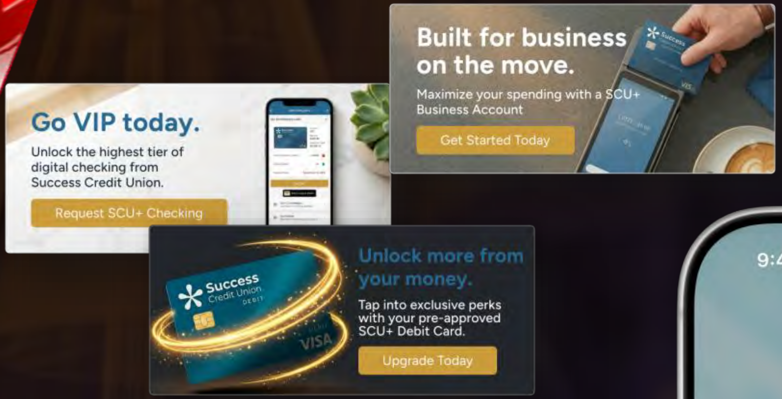


COMING IN 2027

Mockups; subject to change

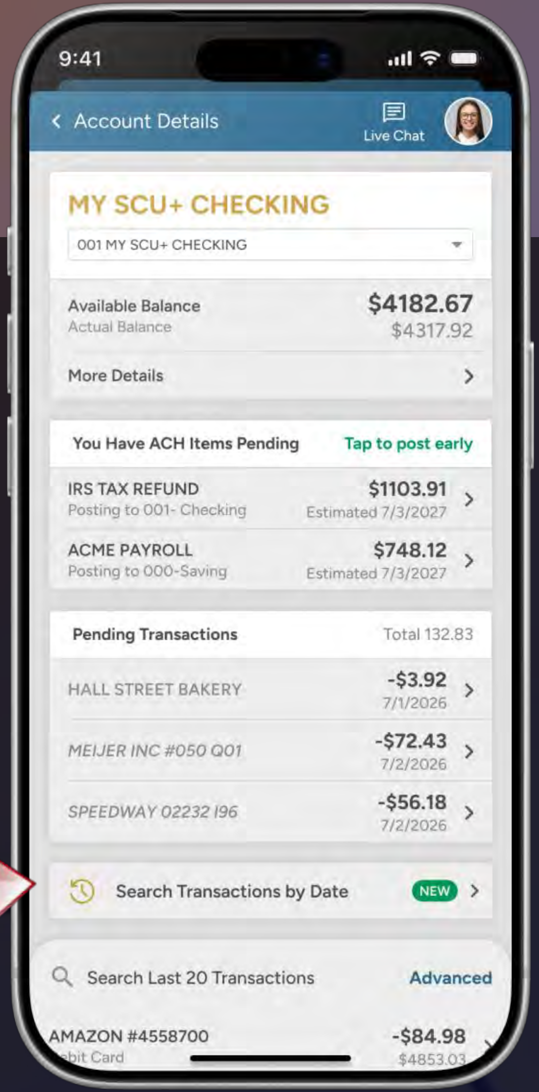
Other goodies

Targeted ad widgets
using a file in QUERYxx
(COMING IN 2027)



Mobile alerts
as push notifications
in the app
(COMING LATER THIS YEAR)

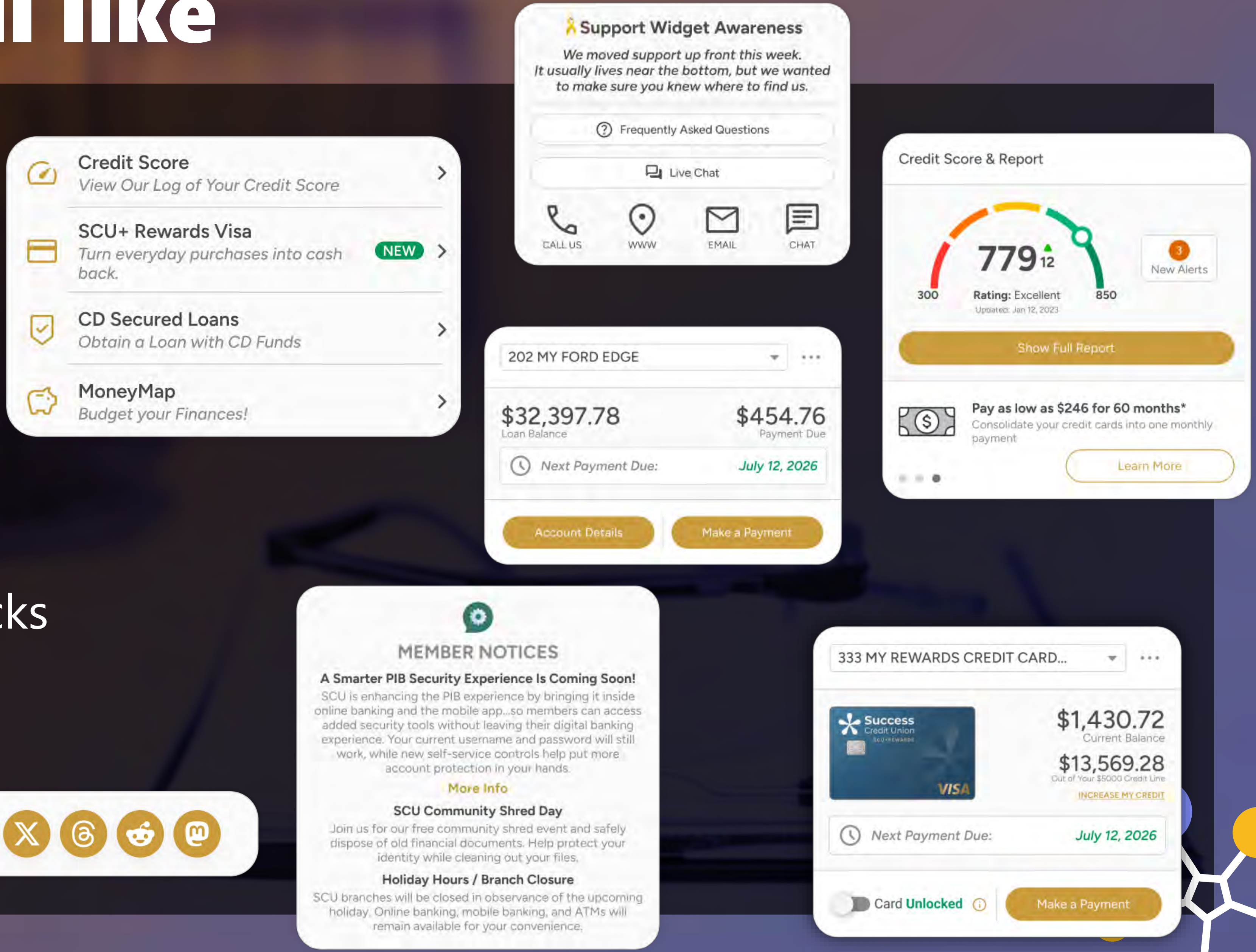
Search transaction
history by date
(COMING IN 2027)



Mockups; subject to change

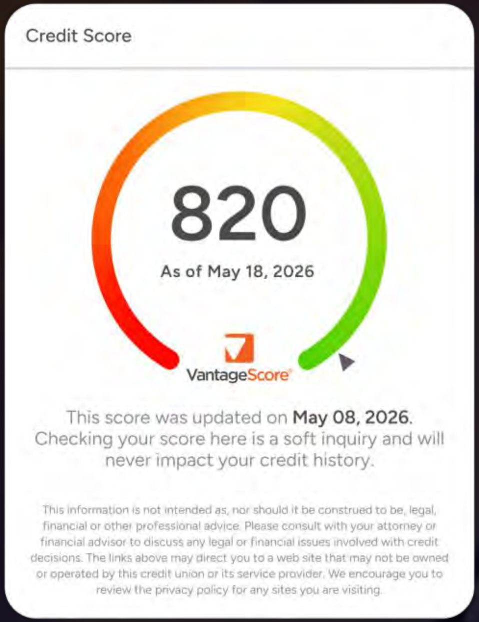
Widgets you'll like

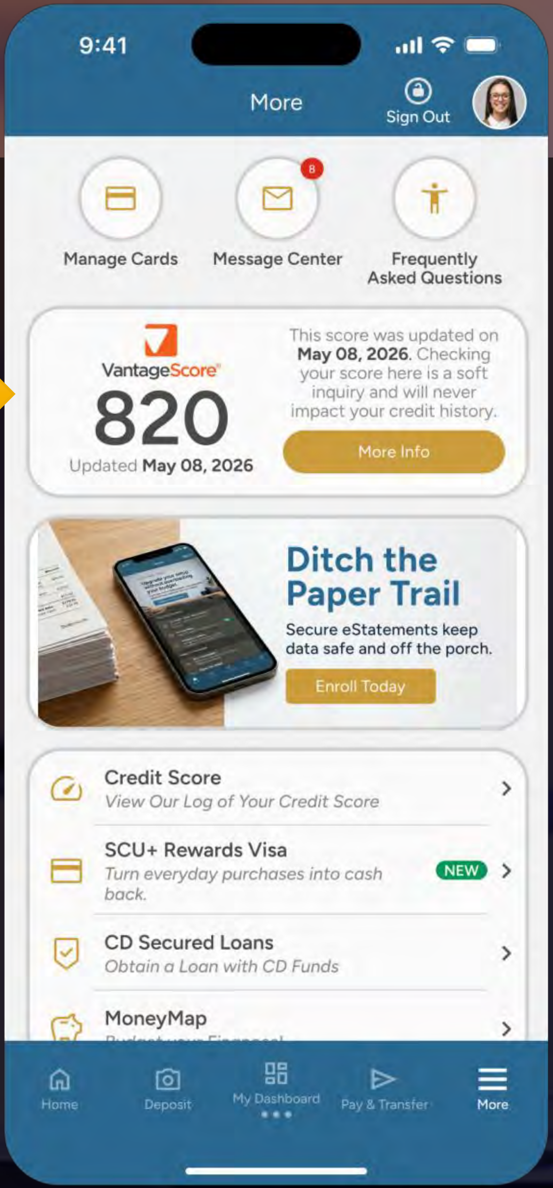
- Available now
  - SavvyMoney widget
  - List widget
  - Links widget
  - Summary widget
  - Card widget
  - Loans widget
  - Download cleared checks widget (eDOC)
  - ...and more!



Widgets you'll like

- Coming
  - VantageScore
  - Plastics spending graphs





Mockups; subject to change

Also coming

- API integration with Intuit
- Required back-end infrastructure updates
  - FIDO (authentication security) updates in the mobile app
  - CU Publisher
  - Google and Apple mandates
  - CardHub integration
  - And on and on…
- View images of deposited checks
  - eDOC Teller Deposit Capture

eDOC Teller Check Capture

CBX Teller

- Teller clicks **Outside Checks**
- Teller chooses "Scanned" method

CheckLogic Teller

- Teller scan checks
- eDOC runs **AFS real-time fraud scan**
- Teller verifies totals

CBX Teller

- Teller verifies holds and adjusts as needed
- Teller clicks **Post**

API

- eDOC posts the batch for forward collection
- eDOC archives images to member's acct base

In other news

Projects with SWIVEL

- Magic-Wrighter was a bit of a unicorn
  - One vendor ➔ Several vendors
  - We did look at possible alternate connections
- Step 1: Migrations to the temporary solutions
- Step 2: Rewriting all our current integrations with SWIVEL
  - SWIVEL Pay
  - A2A
  - Accounts payable payments via ACH
  - New account funding in MOP

Researching your alternatives

Loan payments
- Stay with SWIVEL
- We have integrations with 5 loan payment solutions

A2A – deposit accounts
- Stay with SWIVEL
- Payrailz A2A
- New integration?

A2A – loan accounts
- Stay with SWIVEL
- New integration?

ACH payments to vendors
- Stay with SWIVEL
- New integration?

New account funding
- Stay with SWIVEL
- New integration?

Treasury services
- Service from your corporate CU?

Dealer funding
- Loan disb. via RTP or FedNow + CBX indirect/ dealer tracking
- Service from your corporate CU?

ACH origination
- Service from your corporate CU?
- We have one integration via **BizLink 247**

Commercial payment services
- Service from your corporate CU?

DO YOUR DUE DILIGENCE: None of these are a one-to-one match!

Geoff's 3 Takeaways

- PIB is getting an exciting facelift
- Our first CBX two-way API communication with eDOC Teller Check Capture
- Consider your SWIVEL options

PREPPING the LAB

CU*PAY

Heather French

VP of Client Interactions

CU*PAY State of the Union

- Marketplace is ready for another CUSO
- Supporting ATM/debit and inhouse (gateway) credit cards
- Strong momentum across all workstreams
- Alpha test followed by a Beta credit union
- Multiple vendors selected and contracts executed

Creating the foundation

EMERGENT SOFTWARE

- Building the foundation
  - For Azure Cloud creation
  - For programming and spec writing

CLOWD9 Limitless payments technology

- Card processing platform

What have we solved already?

Multiple vendors are joining us on this journey

IDEMIA GROUP

Paytic INTELLIGENT COMPONENTS

Dialect We speak your language

ampliFI loyalty solutions

dolphin® DEBIT ACCESS

cpi™

Next steps

- Goal is to be in Alpha by end of 2026 with first beta in 2027
- Your action items
  - Review your contracts (even if you're not shopping right now!)
  - Non-renewal notification …*sample in your handouts!*
  - Complete the CU*PAY Card Survey
  - Contact us to let us provide you pricing comparison …*info@wearecupay.com*

Stay up to date

Starting last quarter of 2026

Conversations on *

CU*PAY

A CU*Answers Collaboration Group

wearecupay.com

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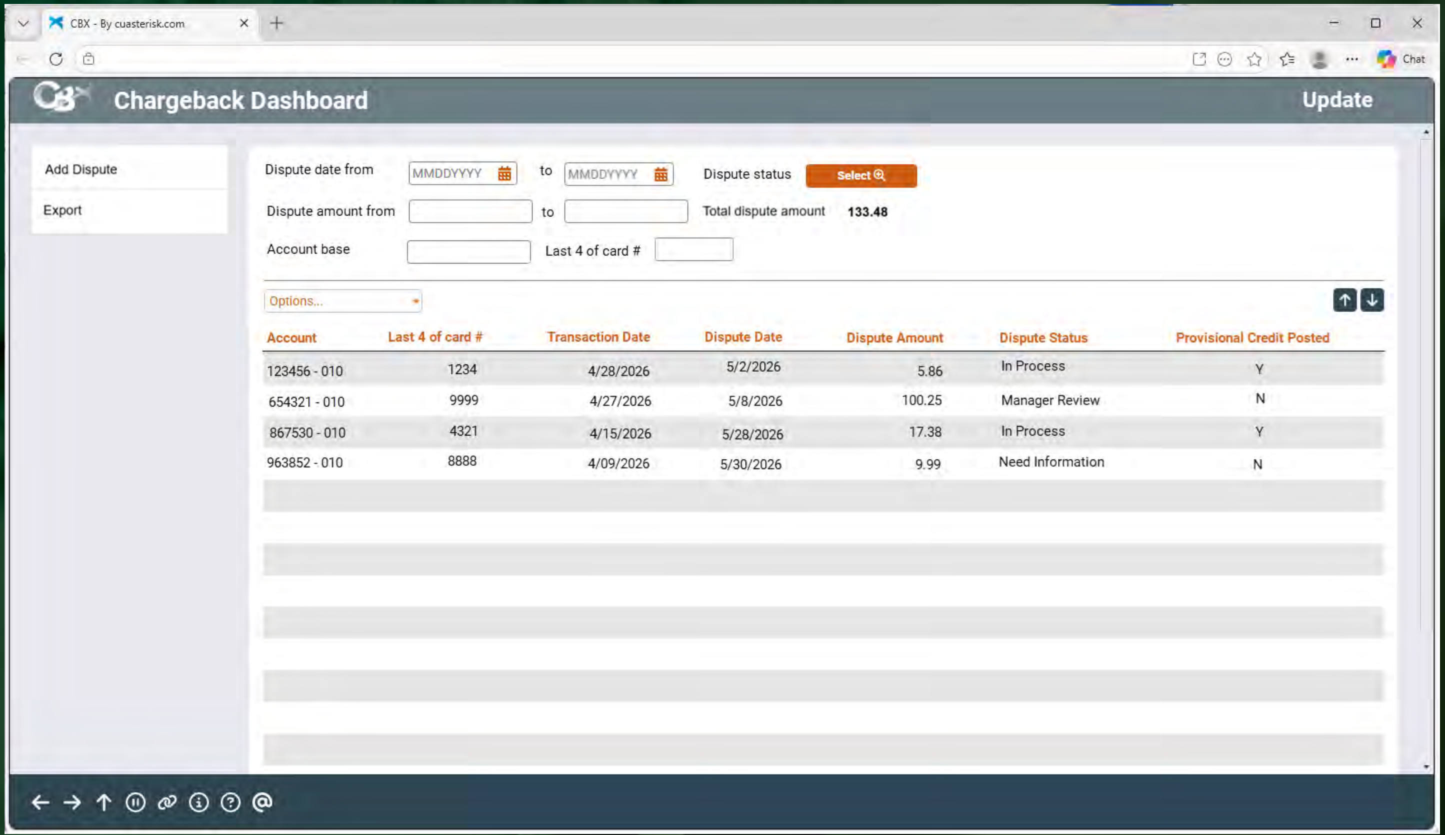
In other news

Chargebacks and disputes

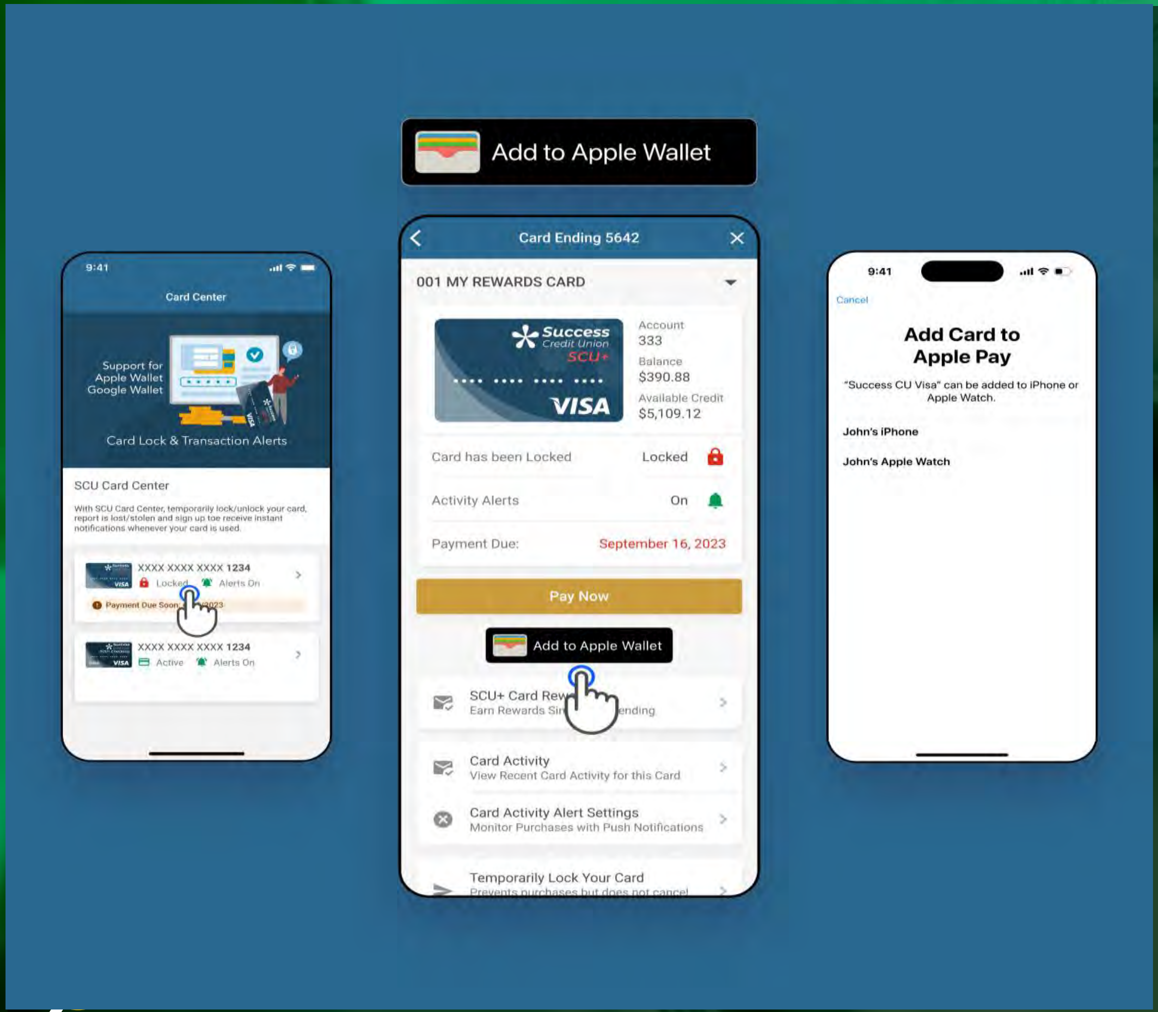
- New tool for tracking chargebacks/disputes
  - For debit and credit cards!
- Ability to select the transaction
- Ability to post provisional credit

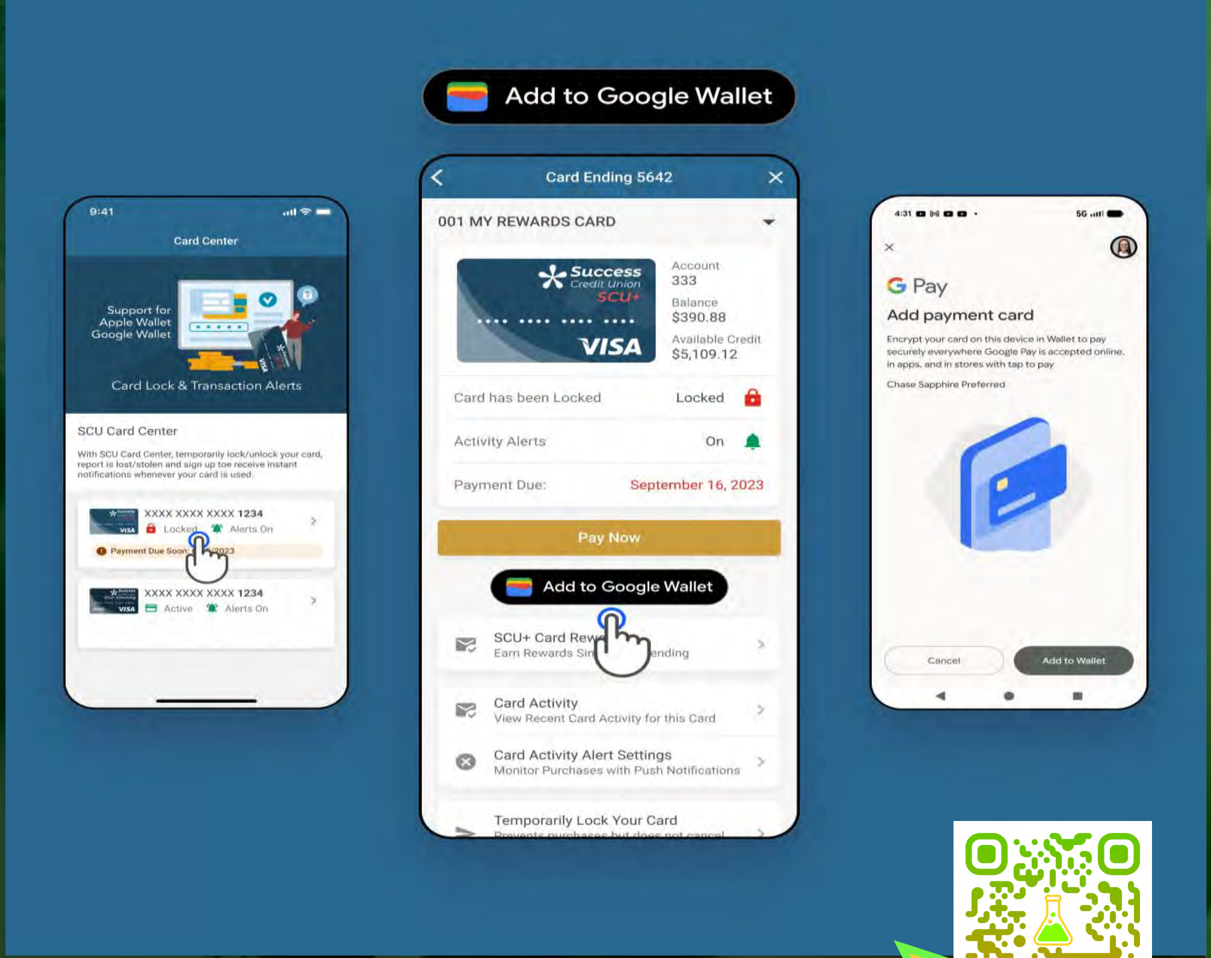


Mockups; subject to change

Digital wallet provisioning

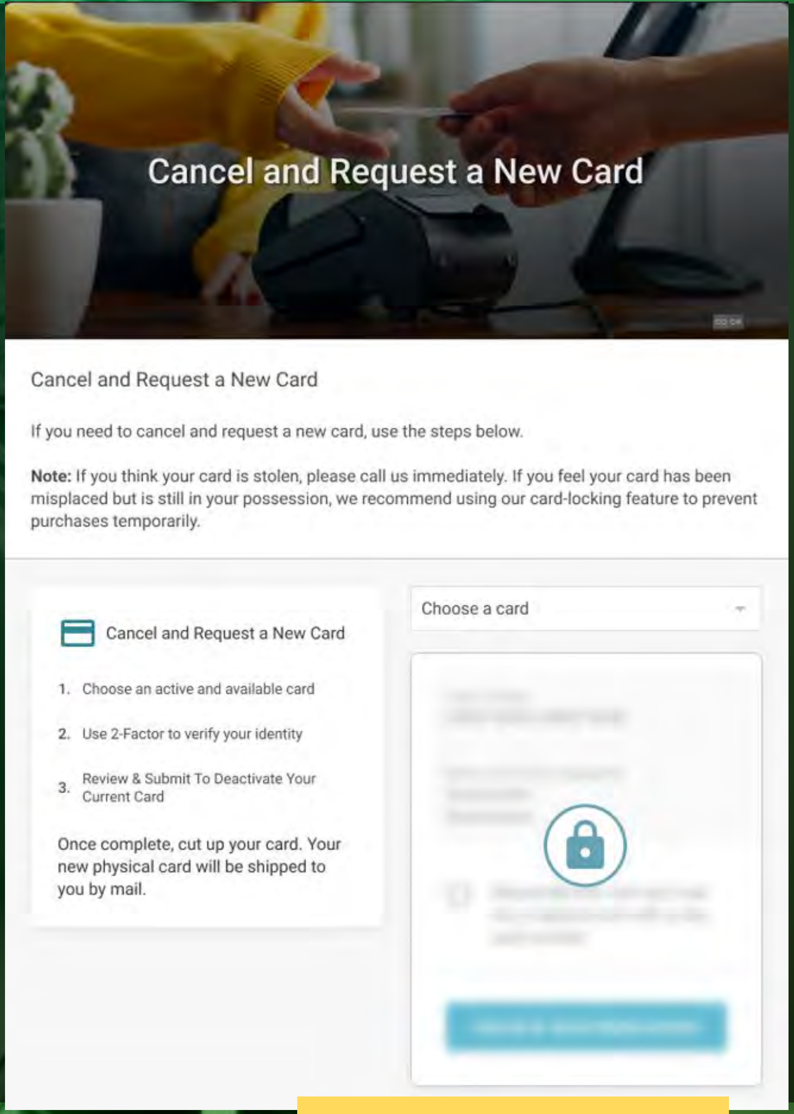
Mockups; subject to change





What's next…card closure and request

- Launching the ability to close and request a new card
  - Real-time vs batch



Mockups; subject to change

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GIVE AWAY TIME

Implementation for Push Provisioning

A $2,500 value, FREE!

Must be booked by December 31, 2026.
Vendor costs still apply.

store.cuanswers.com

Geoff's 3 Takeaways

- Review your contracts and contact us for pricing!
  Let's build our conversion queue!
- Sign up for Push Provisioning
- Watch for the Chargeback/Dispute tool

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BREAK TIME

Be back in 15 minutes!

Let’s hear from the Board

PREPPING the LAB

Working on Your Custom Projects

John Beauchamp

VP of Management Services

Who and what is Custom Services?

- A team that works with you to do custom projects, i.e. anything not a part of our strategic road map.
  - Floods
  - New feature in online banking or CBX
  - Data transfers
  - 3rd party vendor integrations (APIs, Widgets, SSOs)

Debunking "not a lot of integrations"

- It has been said CU*Answers does not integrate with very many FinTechs and credit union vendors
- Are you sure?

PREPPING*the*LAB

Integrations We've Built

abrigo
experian
Student Choice
Kelley Blue Book Official Guide
OpenLending
PSCU
FUSE
CardHub
ISI
velera
pocketnest
EQUIFAX
savvymoney
unblu
interface.ai
HID
NADA
Envisant
glia
Frost
autobooks
CALPAY Payment Solutions
TRU TREASURY
ABCorp Secure since 1795
HubSpot
Enghouse Interactive
Affinion Group
TriVerity Trust. Transparency. Together.
ProfitStars
The General
VERAFIN
ncino
boost.ai
GENESYS
BankSocial
braze
POP i/o
FedNow Instant Payments
fiserv.
SUPPORT Insurance Agency
PAYVERIS
FocusOne Now
Global Vision Systems, Inc. The Optimal Path to Outstanding Performance
TruStage
RTP Powering Smarter Payments
StateNational
SWIVEL An SWBC Company
CONCREIT
CRIF
Zelle
plinqit
CU DIRECT
Copper Financial
SCIENAPTIC
LexisNexis
FPSGOLD
SUNTELL
Status Connect
RouteOne
CUDL
ASCENSUS
Associated Bank
Fannie Mae
Daon
easyvest
ZEST AI
rise
Virtual StrongBox
PROPAY A TSYS Company
Dealertrack
ampliFI loyalty solutions
Allied Solutions
DEVENIR
van Wagenen
MXP by CUSG
Lender Pay
KASASA
Bankjoy
alloya
Digital Onboarding
Point Predictive
talkdesk
volcorp
QPS Qualified Presort Service, LLC
HYOSUNG
api
eDOC Innovations
ChexSystems
Diamond Marketing Solutions
SMG Security Mutual Group
FIS
EDGE
Finicity mastercard
NCR ATLEOS
PLAID
Lenders Protection powered by OpenLending
iPay Technologies
DDI Technology
EasCorp
ENTRUST
InvestiFi
RefiJet
TransUnion
meridianlink
Michigan Saves
Digital.FI
Checks For Less
Dovenmuehle
ESA Evans Simpson and Associates, Inc.
Valify
OwnersChoice Funding Powered by Partnership
Paymentus
eltropy
PAYLYNX Payments, Payroll, & HR Solutions
Edge One
FINASTRA
REPAY Realtime Electronic Payments
ZuntaFi
MessagePay
WNC First Insurance Services
strum Platform
SWBC
myCUmortgage
MAINSTREET
QuieTrack
SelmanCo A subsidiary of ONE80
Whitlock
augeo
CO OP Solutions
MD moneydesktop
AFG Auto Financial Group
Econocheck
CorporateOne
OGIC
Sync1 Systems
mDTM
SAGE Direct
ALLEGRO Lending Suite
Dealer ▪ Branch ▪ Provider
Aflac
ORIGENCE
WesCorp Western Corporate Federal Credit Union
MemberFirst Mortgage
MY CU Services, LLC Experience the MY CU difference
QCash Financial
payrailz

In the queue now

JHA (rewards redemption)

FPS GOLD (wires)

SWIVEL

Eltropy (personalized alerts)

Clutch (account opening)

Tru Treasury (SSO)

InvestiFi (mobile app widget)

InvestiFi (account opening for investments)

SYNC 1 (R2S)

Refijet (auto loan refinancing)

EquipiFi (by now, pay later)

Akuvo (collections)

EDGE (performance reporting)

CalliPay (online loan pmts)

Eltropy (member contact info)

Eltropy (AI-powered phone banking)

REPAY (SSO)

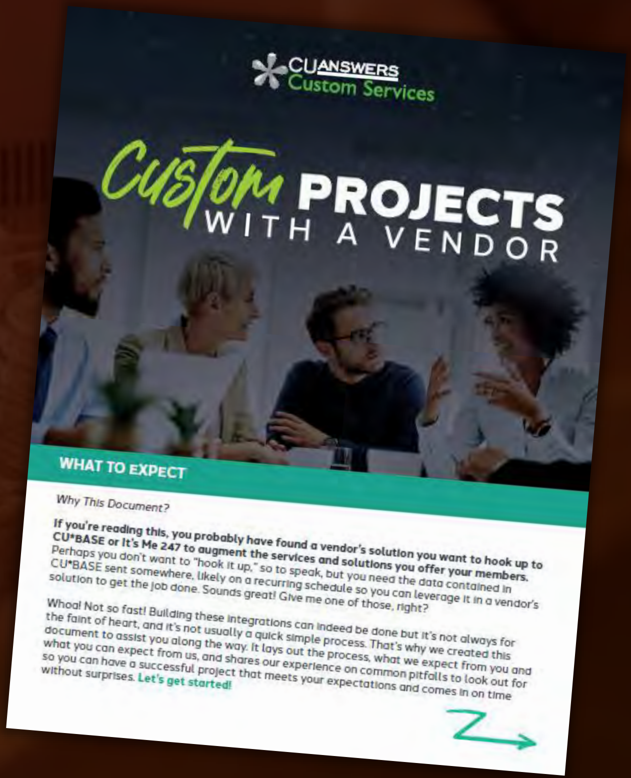
EDGE (income verification)

Understanding "Custom"

1. Discovery
   - Business discussion
   - Use cases and expected results
   - Expectations document

2. Research & Design
   - Statement of Work

3. Bid


CUANSWERS
Custom Services

Custom PROJECTS WITH A VENDOR

WHAT TO EXPECT

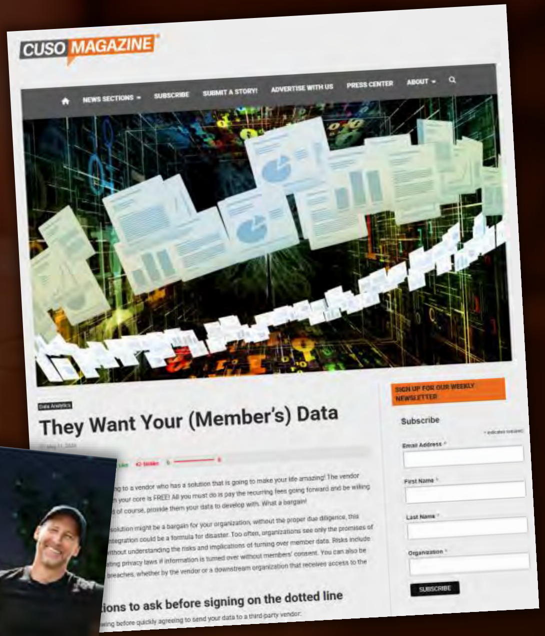
Why This Document?

If you're reading this, you probably have found a vendor's solution you want to hook up to CU*BASE or It's Me 247 to augment the services and solutions you offer your members. Perhaps you don't want to "hook it up," so to speak, but you need the data contained in CU*BASE sent somewhere, likely on a recurring schedule so you can leverage it in a vendor's solution to get the job done. Sounds great! Give me one of those, right?

Whoa! Not so fast! Building these integrations can indeed be done but it's not always for the faint of heart, and it's not usually a quick simple process. That's why we created this document to assist you along the way. It lays out the process, what we expect from you and what you can expect from us, and shares our experience on common pitfalls to look out for so you can have a successful project that meets your expectations and comes in on time without surprises. **Let's get started!**

Understanding "DIY"

- Do your due diligence!
  - Especially vendor funded
  - API agreements / member data release
- Do it **Yourself**
  - User Acceptance Testing (UATs)
  - API keys
  - Acceptance testing before production
  - Basic questions about our API or data
  - You're highly involved



Once built, it's in the Store

- Custom & DIY projects may become available to others
- Products in store aren't always an endorsement!
  - Do your due diligence!
  - Compare the Store product to what the vendor's telling you
- Snapshot in time
  - Vendor enhancements are not automatically supported

Where to get started

- Order “I want a custom services project” from the Custom Services Store

- Remember, check out the “Custom Services Projects with a Vendor” and the “Do It Yourself Projects” documents

PREPPING the LAB

GIVE AWAY TIME

Custom project R&D rebate for 5 lucky winners

Each a $1,000 value, FREE!

Must be booked by December 31, 2026.

store.cuanswers.com

In other news

AdvantageCIO is now…

More details coming soon!

CU*ANSWERS

IT Compliance Consulting

PREPPING the LAB

Geoff's 3 Takeaways

- DIY requires due diligence
- Do-it-together is still meaningful
- Talk to Custom Services if you don't know where to start

PREPPING the LAB

Next-Gen Dev

Brian Maurer

EVP of Software Development

Development at your own pace

- CU*Answers is committed to expanding our development environment to provide more options for clients and vendors to lead their own development efforts

CU*Answers API Status

April 21, 8:00 PM — Active

Notifications API Performance

Our Mobile Push Notifications vendor is currently experiencing issues. We will add any updates from our vendor shortly.

April 17, 8:00 PM — Scheduled

Scheduled Maintenance - April 26, 2026

On Sunday, April 26th, from 4:00 AM – 6:00 AM ET (1:00 AM – 3:00 AM PT), we will be performing internal network maintenance. During this time, there may be brief network interruptions to the following services: Online Banking API, Member APIs, Lending APIs, and Notifications API.

Degraded System Performance

Online Banking API	Operational
Member APIs	Operational
Lending APIs	Operational
Notifications API	Degraded Performance

Past Incidents

Current vs future environments

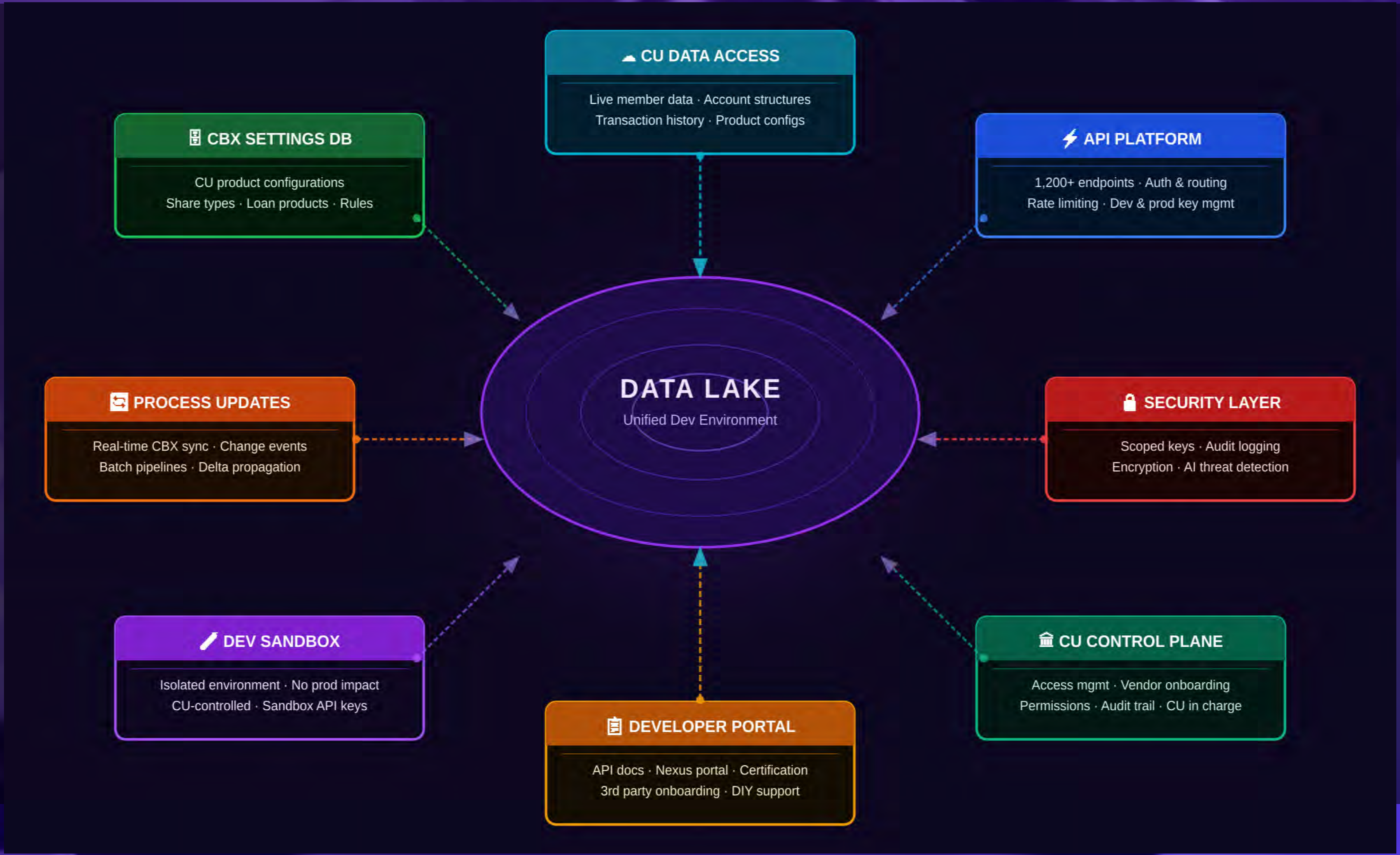
Current environment

- Data warehouse
- Shared development environment

Future environment

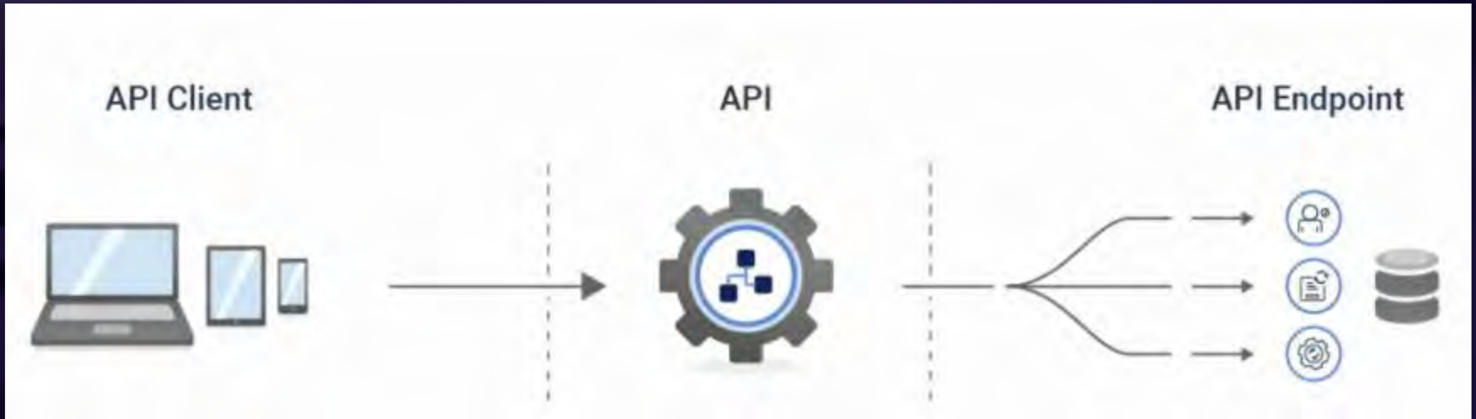
- Dedicated environment for credit union and third-party development
- Ability to have recent dataset(s), multiple copies for different engagements
- New data warehouse query tools to provide more in-depth analysis
  - More flexibility as to what data is available
  - More flexibility on data refresh rate
  - More flexibility on user access points

The data lake & dev environment



APIs – State of the Union

- API endpoints in use:
  - Over 1,200 (online banking, 3rd party integrations, indirect lending, etc.)
- API keys in use:
  - Development: 705+
  - Production: 2,529+



The security layer: built-in, not bolted on

- Every developer and vendor accessing the CU*Answers API ecosystem operates under a strict security and legal framework, protecting credit unions, members, and CU*Answers alike

🔒 SECURITY PILLARS

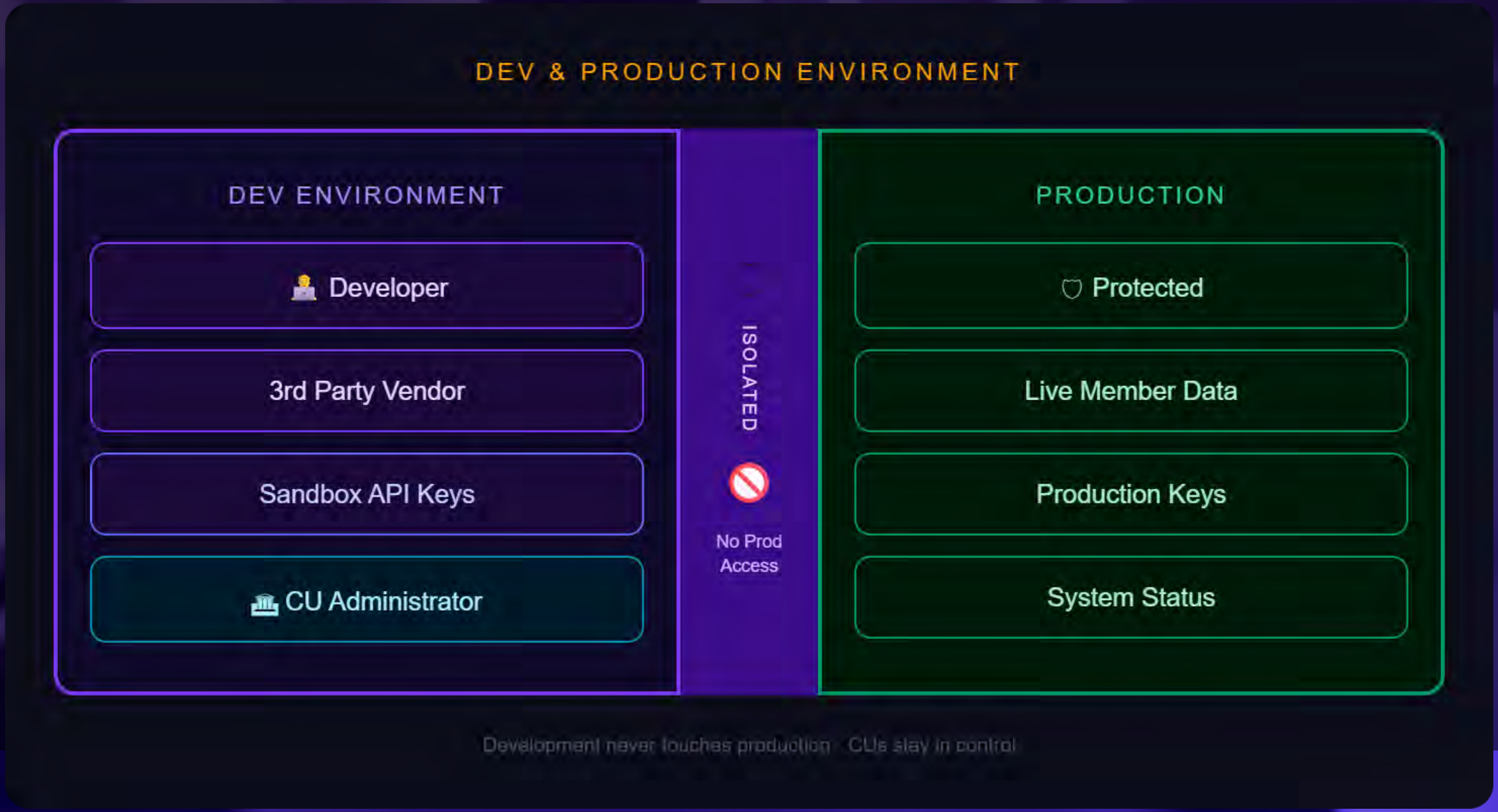
- 🔑 Scoped API Keys
- 🛡 Data Isolation
- 📊 Rate Limiting & Monitoring
- 🔐 Encryption in Transit
- 🤖 AI Threat Detection
- 📋 Full Audit Logging

📄 LEGAL FRAMEWORK

- Non-Disclosure Agreement
- Indemnification
- Certification Required
- Vendor Due Diligence
- Data Governance

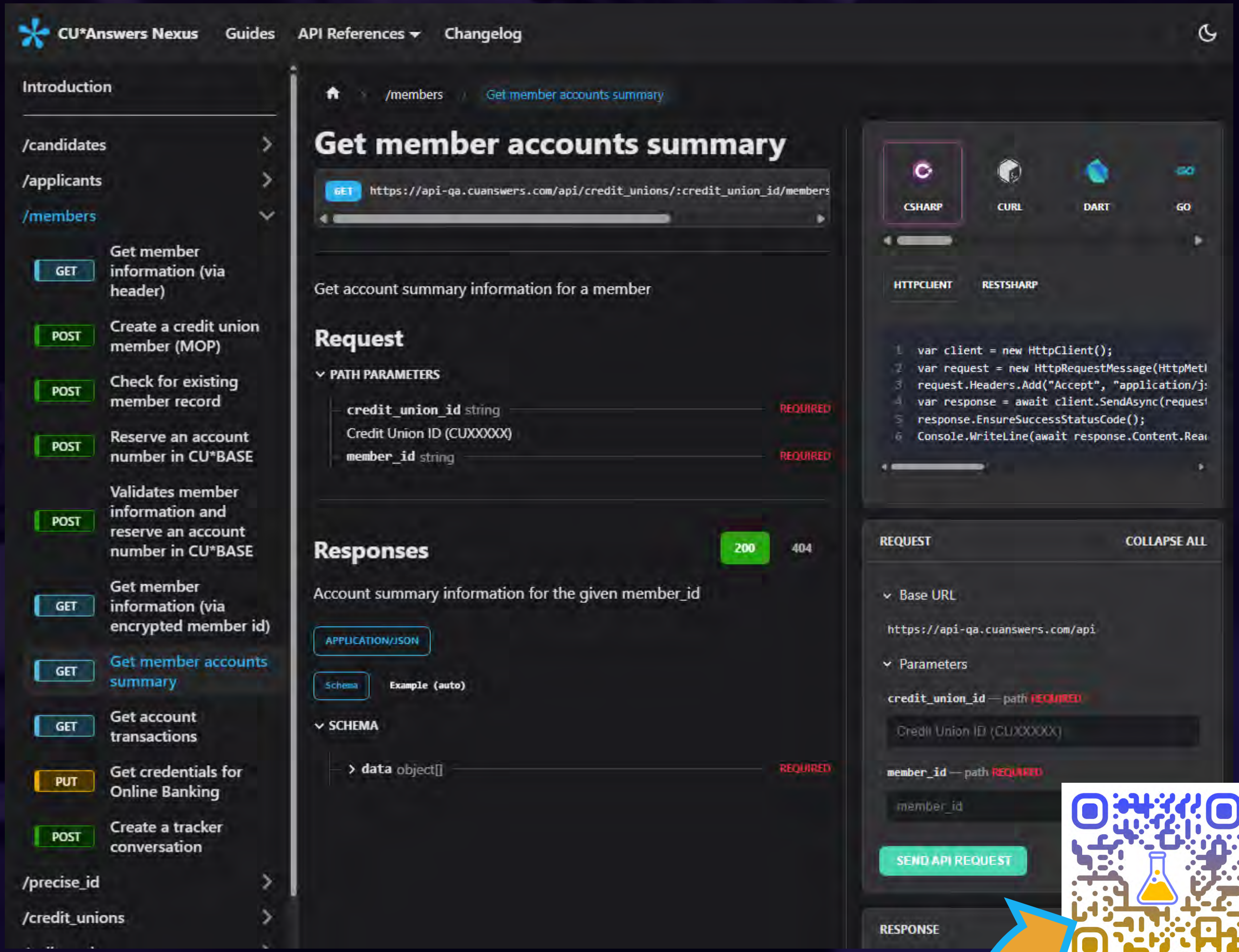
Data isolation & credit union control

- Development activity should never put production at risk
- Isolation keeps testing completely separate



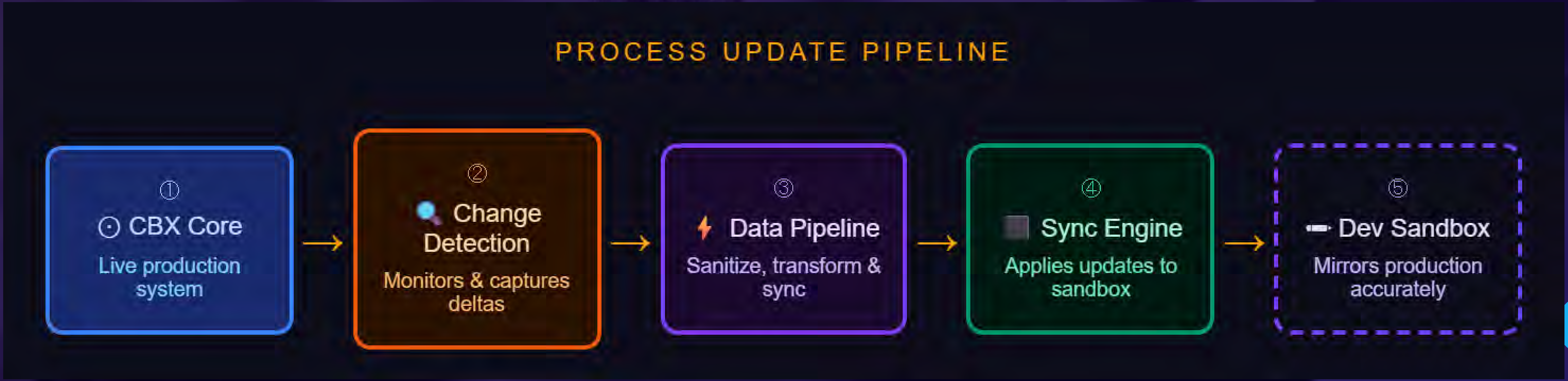
Nexus: CU*Answers' development portal

- Improved API portal
- Improved API documentation
- Improved communication with 3rd party developers
- Future of APIs
- Service interruption alerts



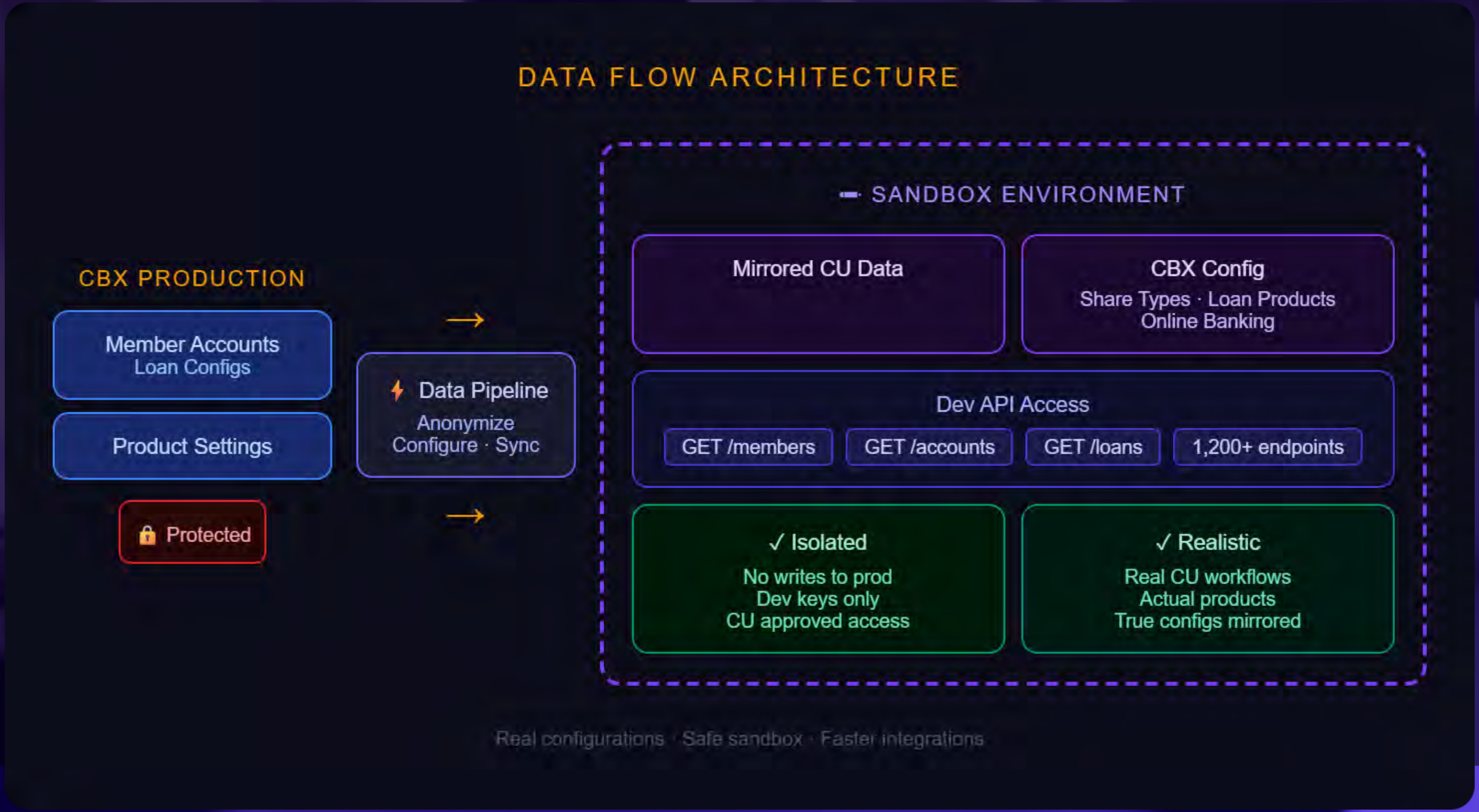
Process Updates: Keeping the Dev environment current

- When CBX configurations change, the development environment needs to reflect those changes as soon as possible
- Process Updates is the engine that keeps Dev data accurate, without ever touching production



CBX data & CU configurations

- Developers need realistic data to build realistic integrations
- The environment mirrors real CU configs so what gets built works



Moving to production

- During development, it is not necessary to keep CU*Answers apprised of what you are building, but...
- Understanding how it works helps us certify the development in order to provide production keys

Geoff's 3 Takeaways

- The future dev environment will create new opportunities
- Security remains a high priority for development
- Explore the Nexus to learn about our API catalog

PREPPING the LAB

A.I. and Mosaic

David Damstra
VP of Digital Technology

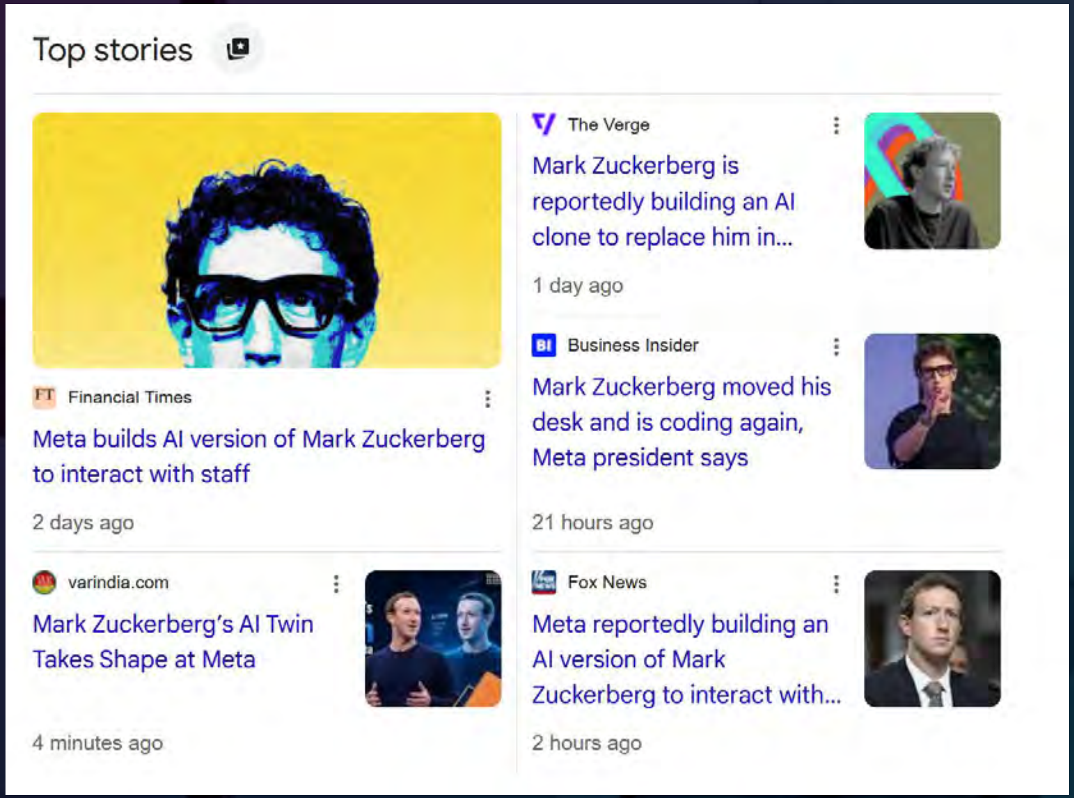

EXCITING
NEWS!

New AI partnership

CYBERDYNE
·SYSTEMS·

CEO-2000

I joke, but...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The Verge
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Meta reportedly building an AI version of Mark Zuckerberg to interact with...
2 hours ago


Ranker NEWS
Zuckerberg Builds AI CEO To Help Run Meta
AI

AI is everywhere

- Pockets of the company have been trying different tools and techniques

TECH

Struggling shoe retailer Allbirds makes bizarre pivot to AI, adds $127 million in value

PUBLISHED WED, APR 15 2026·9:25 AM EDT | UPDATED WED, APR 15 2026·6:41 PM EDT

Lola Murti
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Gabrielle Fonrouge
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@FONROUGEGAB

SHARE

Listen 3min 00:00 03:12 1x

KEY POINTS

- Allbirds announced that it is pivoting from sustainable shoes to artificial intelligence.
- The company, valued at around $4 billion at its peak, sold its intellectual property and other assets two weeks ago for $39 million.
- The shoe company had a market cap of about $21 million Tuesday, which climbed to $148 million on Wednesday.

WATCH LIVESTRE

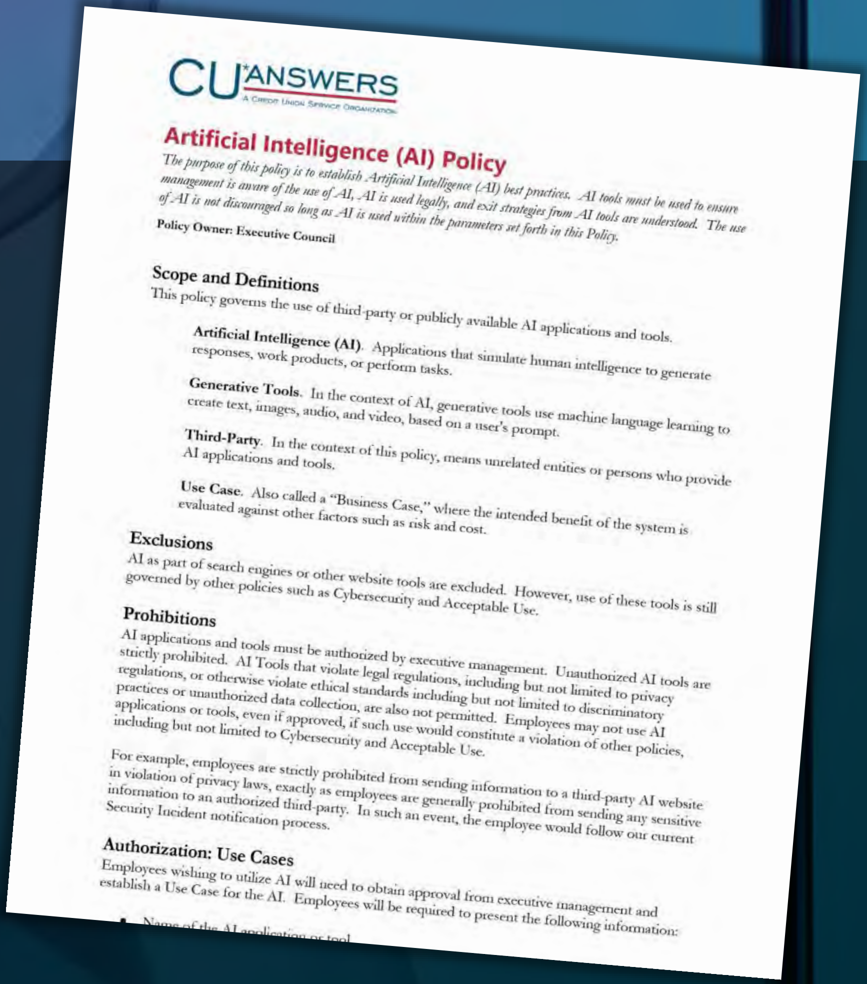
Prefer to Listen?

NOW

UP NEXT

AI strategy

- Formalizing our:
  - AI strategy
  - AI policy
  - AI acceptable use
- Build a new AI Strategy Team
- Launched cuasterisk.com partner group
- By end of 2027 we expect most teams using tools in some capacity



CU*ANSWERS
A Credit Union Service Organization

Artificial Intelligence (AI) Policy

The purpose of this policy is to establish Artificial Intelligence (AI) best practices. AI tools must be used to ensure management is aware of the use of AI, AI is used legally, and exit strategies from AI tools are understood. The use of AI is not discouraged so long as AI is used within the parameters set forth in this Policy.

Policy Owner: Executive Council

Scope and Definitions

This policy governs the use of third-party or publicly available AI applications and tools.

Artificial Intelligence (AI). Applications that simulate human intelligence to generate responses, work products, or perform tasks.

Generative Tools. In the context of AI, generative tools use machine language learning to create text, images, audio, and video, based on a user's prompt.

Third-Party. In the context of this policy, means unrelated entities or persons who provide AI applications and tools.

Use Case. Also called a "Business Case," where the intended benefit of the system is evaluated against other factors such as risk and cost.

Exclusions

AI as part of search engines or other website tools are excluded. However, use of these tools is still governed by other policies such as Cybersecurity and Acceptable Use.

Prohibitions

AI applications and tools must be authorized by executive management. Unauthorized AI tools are strictly prohibited. AI Tools that violate legal regulations, including but not limited to privacy regulations, or otherwise violate ethical standards including but not limited to discriminatory practices or unauthorized data collection, are also not permitted. Employees may not use AI applications or tools, even if approved, if such use would constitute a violation of other policies, including but not limited to Cybersecurity and Acceptable Use.

For example, employees are strictly prohibited from sending information to a third-party AI website in violation of privacy laws, exactly as employees are generally prohibited from sending any sensitive information to an authorized third-party. In such an event, the employee would follow our current Security Incident notification process.

Authorization: Use Cases

Employees wishing to utilize AI will need to obtain approval from executive management and establish a Use Case for the AI. Employees will be required to present the following information:

AI Policy and Responsible Use

Shop | Contact | Support

ENHANCED BY Google

CU*ANSWERS

Products | Solutions | Resources | Events | Shop | About

About: Responsible Use of Artificial Intelligence (AI) at CU*Answers

Responsible Use of Artificial Intelligence (AI) at CU*Answers

As a cooperative technology service provider, CU*Answers is always searching for efficient, cost-effective methods for serving our clients and their members. Our employees are encouraged to use Artificial Intelligence (AI) tools, provided those tools are used in a responsible, ethical, and transparent manner.

LINKS

- *CU*ANSWERS AI POLICY*
- *AI CASE STUDIES ON CUSO MAGAZINE*
- *CONTACT COMPLIANCE & RISK*

To assist credit unions with their own due diligence, we have provided a list of approved AI tools used in the development of products and services. In addition, credit unions can review and download our AI Policy. If you have questions about the use of AI, you can contact the Compliance and Risk Team.

Approved AI Use Cases:

AI Name	Purpose	Safeguards	Generative Controls	Quality Assurance
Claude.AI	Contributing software code, as well as enhancing QC evaluation and testing practices.	All accounts will be required (if not globally restricted) to be configured to not allow training on our content. With that configured, provided data will not be trained on, and data retention with the	All content is to be reviewed to ensure no reuse or inclusion of copyrighted work.	HITL will be utilized for both review and testing of any AI generated production code. While QC operations may be enhanced by AI, humans will be required to validate the testing and/or

In This Section

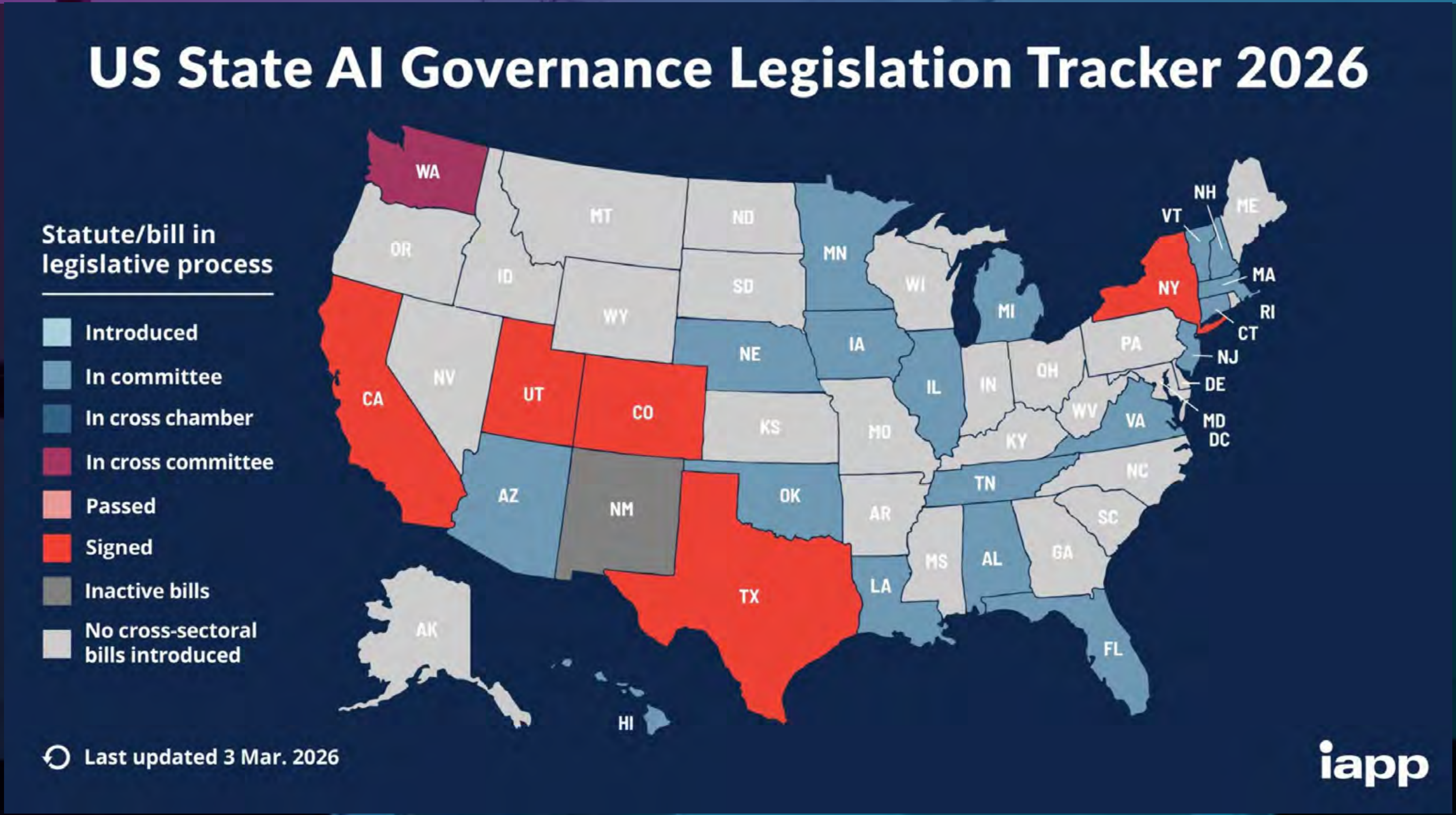
- A Vendor's Guide to CU*Answers
- CU*Answers Non-Disclosure Policy and Agreemer
- Due Diligence Materials
- Responsible Use of Artificial Intelligence (AI) at CU*

Take Advantage of the NEW 1Click Autopilot Program!

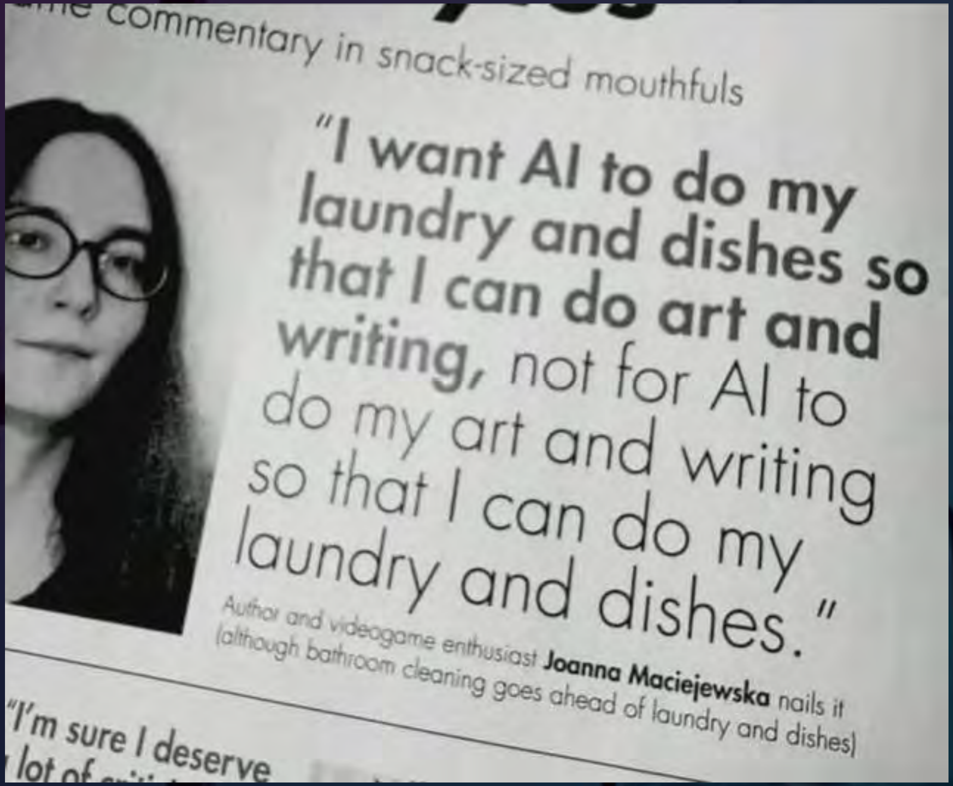
With the 1Click Autopilot program, you can hire the Lender*VP team to process your 1Click offers for you! Let us do the query work and push out those offers into online banking on the date you specify with your chosen offer type! To learn more, click the button below.

Learn More

I am not a lawyer



Human in the Loop (HITL)



HITL

```
Searched for 2 patterns (ctrl+o to expand)

> we're working on the webintum modernization slide deck, why are you asking to run queries?

● Fair point — I overran. The one factual issue I already caught is enough on that front: slide 17's speaker note says "13 colors" but preferences.php has 20 themes. I'll fix that and
  move on.

  Real polish opportunities I see, reading the deck cold:

  1. Slide 17 fact fix — "13 colors" → "20 colors"; combinations math
  2. Slide 35 stats — "26 milestones" — I don't think we ever defined what those are. Suggest dropping or replacing with something concrete (chapters/anchor tags = 7)
  3. HAL slide h2 is one long sentence — could break into two beats for readability
  4. Speaker notes file — has uncommitted regenerated content that matches the latest deck edits; needs committing
  5. Chapter 5a / 5b naming — looks like a fix-up to a non-technical audience; could become "Chapter 5: Collaboration" + "Chapter 6: Power-user productivity" with Plesk → Ch 7
  6. Slide titles — every chapter intro slide is "Chapter N / Subtitle / Date". The "What's next" and "Live demo" slides break that pattern (no chapter number). Intentional or unify?
  7. CU*Answers reference is only on the title slide — could add to "Thank you" too for the org footer

  Want me to just go fix #1–#4 (objective issues), or also tackle #5–#7 (judgment calls where I should run them by you first)?

✻ Cogitated for 13s

> fix all of them

● Let me look at how speaker-notes.md is generated so I can regenerate it after edits.

  Listed 1 directory (ctrl+o to expand)

● Now I'll make all the edits. Starting with the deck.

  HAL slide — split the long h2 into two beats:

● Update(presentation/deck.md)

 Edit file
 presentation/deck.md

 231
 232  # I'm sorry, Dave.
 233
 234 -## This presentation — and most of the code modernization you're about to see — was built with the help of AI (Claude). The judgment calls and the user testing were human. The grun
     -t work wasn't.
 234 +## This presentation — and most of the code modernization you're about to see — was built with the help of AI (Claude).
 235
 236 +## The judgment calls and the user testing were human. The grunt work wasn't.
 237 +
 238  <!—
 239  - Quick disclosure up front: AI assisted both the work and this deck.

 Do you want to make this edit to deck.md?
 ❯ 1. Yes
   2. Yes, allow all edits during this session (shift+tab)
   3. No

 Esc to cancel · Tab to amend

[0] 0:bash  1:we are cupay  2:webintum presentation* 3:cuanswers.com  4:ai_strat- 5:bash  6:hal          " ✳webintum-presentati" 14:28 29-May-26
```

HITL - Sidebar

I'm sorry, Dave.

This presentation — and most of the code modernization you're about to see — was built with the help of AI (Claude). The judgment calls and the user testing were human. The grunt work wasn't.

2

Implementing AI internally

- We've hired two AI Strategists

- Tools we're exploring:
  - Anthropic Claude
  - IBM Bob
  - Microsoft Copilot

IBM Bob

Claude

Copilot

Runline

- Conversions
- AuditLink Log Management Plus
- Personal Assistants
- Consulting and Training

Runline

VisionFI

- Loan package validation
  - Loan stipulation verification
  - Membership/loan file audit

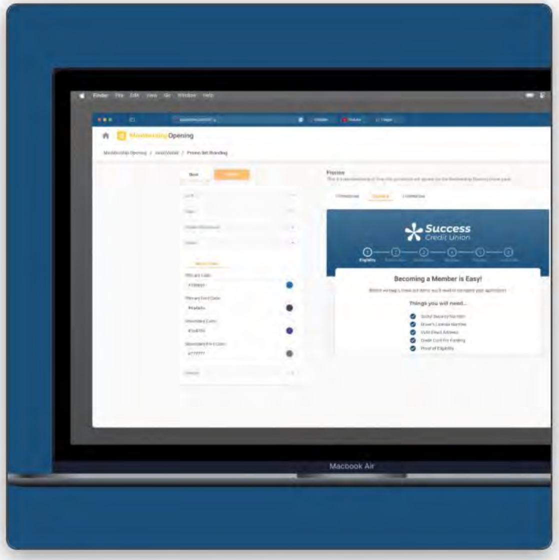
- Possible future:
  - Membership opening
  - Vendor management

PREPPING the LAB

In other news

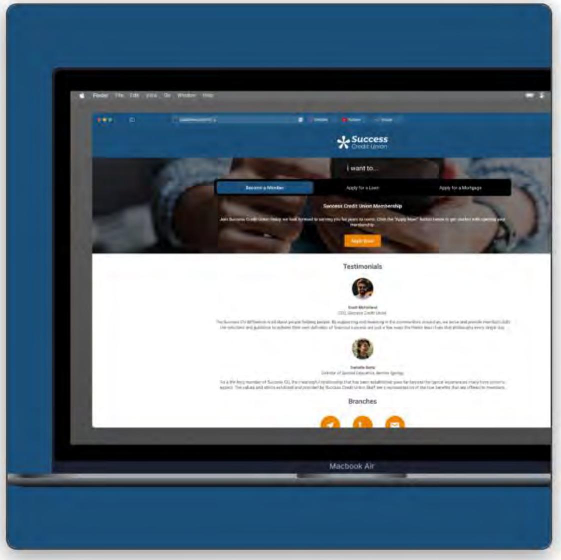
MAP & MOP

- From Mobile Technologies Group (MTG) & IRSC
- Solid membership application and opening processes
- Built by the network, for the network
- Inexpensive



MAP (Membership Application Process)

Add to cart



MOP (Membership Opening Process)

Add to cart

Mosaic

- Combining membership and loan application
- Uses new Daon TrustX platform
  - ID verification
  - Reduce fraud
- Built modular to add new services into

Mosaic 2.0?

- New option coming later this year
  - Online account opening with Bankjoy
  - Has a dozen existing integrations like Socure, ChexSystems & ProPay
- For clients using Bankjoy Online Banking
- But also, an option for everyone else!
- Youth banking project bundle

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Choices

- MAP – Common denominator; free!
- MOP – With ID verification and membership opening
- Mosaic 1.0 – With ID verification, cross sales & loan app
- Mosaic 2.0 – TBD
- Form Generator/Request Center – Do it yourself!

You might be using all of them for different purposes or audiences!

Geoff's 3 Takeaways

- CU*Answers has hired AI strategists to explore how we might use AI tools in our operations
- We're working with third party AI firms to provide new products and services to the network
- Choose up to four options for online membership applications and opening

PREPPING the LAB

Regulatory Mayhem

Joshua Velasquez
Compliance Analyst

NCUA Deregulation Project

- “No Regulation by Enforcement”
- Changes to longer exam cycles
- Examiners using tailored requests
- Attention towards strong controls, monitoring, member education, and addressing fraud trends
- Overall, freeing up resources to focus on risk and member services

NCUA Deregulation Project proposals

- Highlighted rules:
  a) Chartering & field of membership
  b) Catastrophic Act reporting
  c) Post-election training for new board members

- Comments periods due on June 22 & July 6

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NCUA supervisory priorities

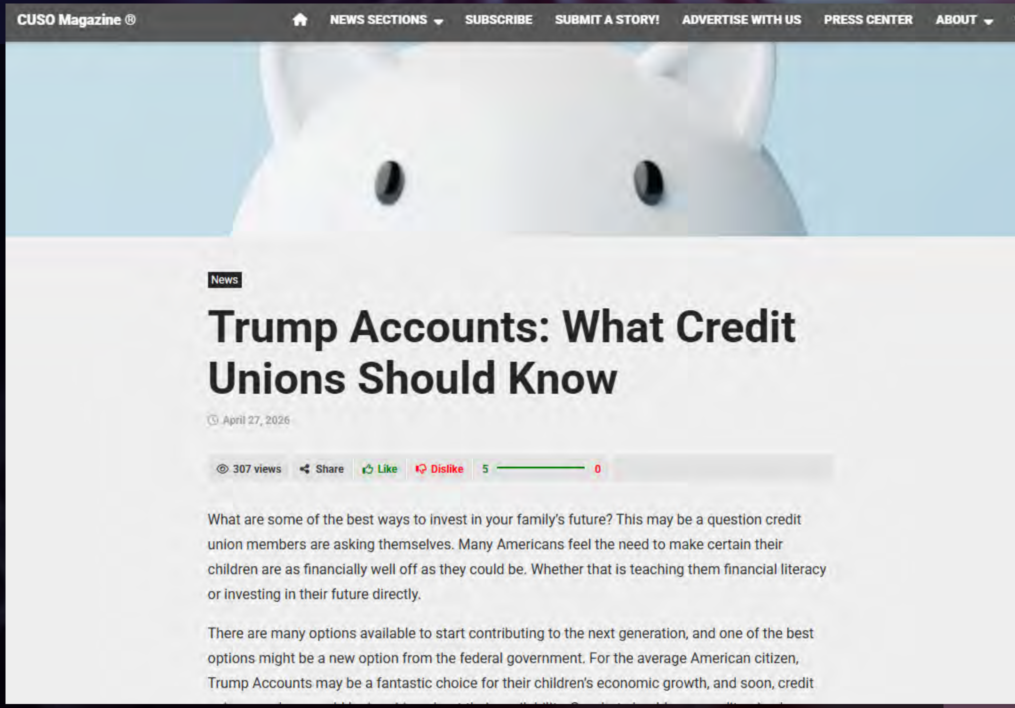
- Balance Sheet Management
  - Lending
  - Sensitivity to Risk
  - Earnings
- Operational Risk Management
  - Payment systems
  - Fraud prevention and detection
- Compliance Risk Management
  - BSA compliance and AML/CFT programs

Buy Now Pay Later

- The short-term lending service comes with caution
- New York has enacted the first regulation for BNPL lenders
- BNPL obligations often don't appear on traditional credit reports
- Expect regulation at the state level
- Amendment to Truth in Lending Act in House… don't hold your breath

Trump Accounts

- Tax deferred account for children under 18 – essentially a traditional IRA
- Pilot program includes a contribution of $1,000*
- $5,000 max contribution per year
- With BNY and Robinhood – app is here and accounts open July 4th
- Specific reporting and investment requirements
- Once appropriate, the accounts can be moved via rollover account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News

Trump Accounts: What Credit Unions Should Know

April 27, 2026

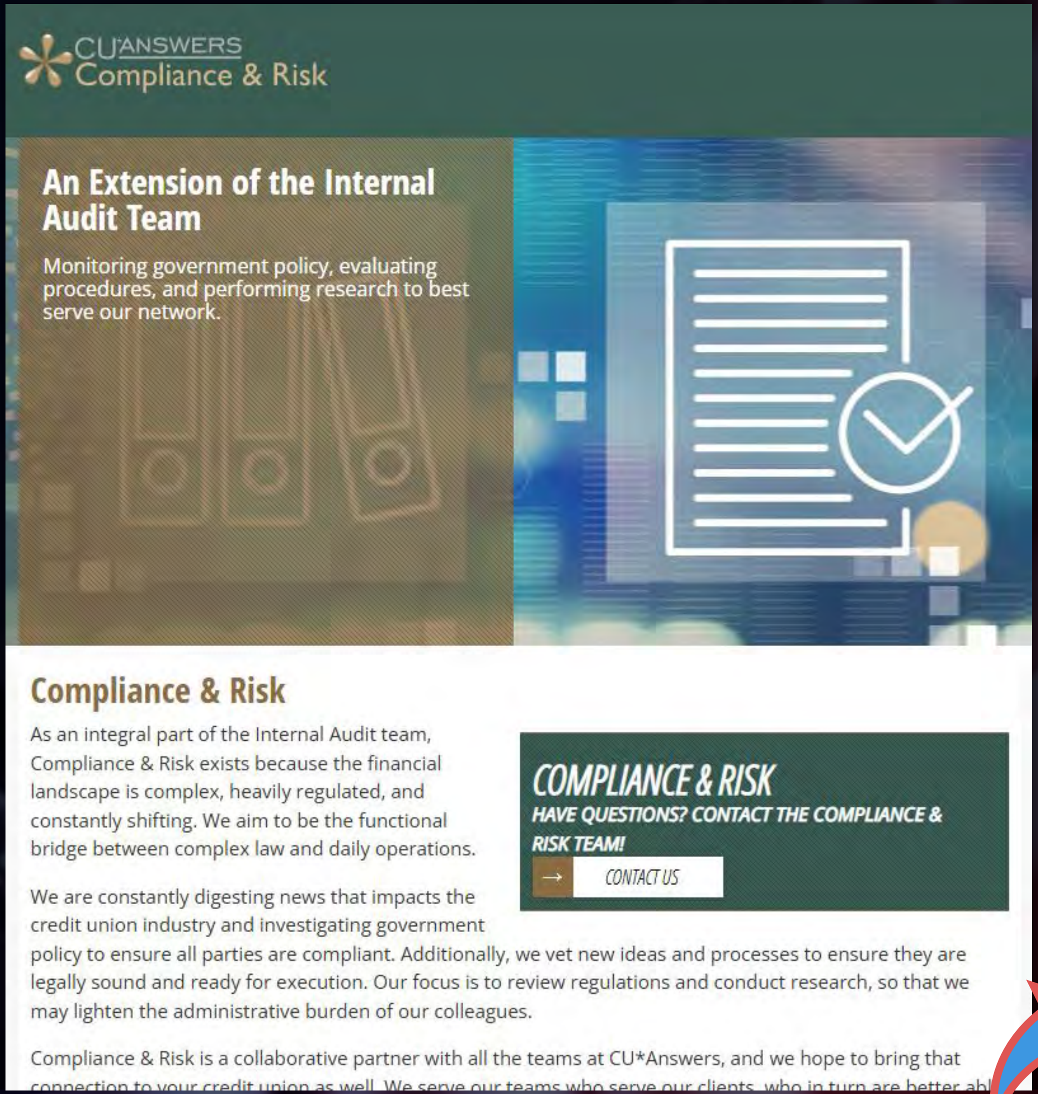
307 views Share Like Dislike 5 0

What are some of the best ways to invest in your family's future? This may be a question credit union members are asking themselves. Many Americans feel the need to make certain their children are as financially well off as they could be. Whether that is teaching them financial literacy or investing in their future directly.

There are many options available to start contributing to the next generation, and one of the best options might be a new option from the federal government. For the average American citizen, Trump Accounts may be a fantastic choice for their children's economic growth, and soon, credit

Introducing the Compliance & Risk site

- Search questions
- Contact us directly
- Supplemental assistance



Geoff's 3 Takeaways

- Member education on fraud should be a focus
- Working with Equipifi for a Buy Now Pay Later solution
- Check out the Compliance & Risk site

PREPPING the LAB

The Future of Stablecoin

John Ainsworth

Blockchain

- Blockchain is not Bitcoin, Bitcoin uses blockchain
- Peer to peer via the internet
- Decentralized (no central database/honeypot)
- Connected by “nodes”
- Transparent
- Immutable
- Secure

What is a stablecoin?

- A digital representation of money on blockchain networks
- Designed to hold its value by being backed 1:1 with a stable asset (usually U.S. dollars)
- Unlike cryptocurrencies such as Bitcoin or Ethereum, stablecoins are not volatile
- Functions like a bridge between traditional banking and digital innovation

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The anatomy of a stablecoin: how it works

- **Deposit:** A user deposits $100 with an issuer
- **Minting:** The issuer creates 100 digital tokens pegged to USD
- **Redeemable:** The user can trade tokens back for $100 at any time
- **Tracking:** Transactions are recorded instantly and immutably on the blockchain

Backing and reserves: what’s behind a stablecoin?

- **Fully reserved:** Each digital coin represents a real-world dollar held in reserve
- **Reserves held in:**
  - Cash
  - U.S. Treasuries
  - Bank accounts with custodians
- **Transparency:** Leading issuers publish monthly audits or attestations
- **Example:** USDC reserves held in cash and short-term U.S. government bonds

Why stablecoins? What problems are they solving?

- **Speed:** Money movement is instant, 24/7 (no waiting for ACH or wires)
- **Cost:** Eliminates intermediaries, reduces fees for transfers and settlement
- **Access:** Enables participation in global financial ecosystems
- **Innovation:** Unlocks programmable money for new services like micro-loans or automated payments

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Real-world use cases for stablecoins

- **Peer-to-Peer Payments:** Instant transfers between individuals
- **Business Payments:** Faster B2B settlement, cross-border trade without delays
- **On and Off-Ramps:** Moving funds between crypto exchanges and banks
- **Digital Wallets:** PayPal USD and others enabling everyday spending
- **Treasury Management:** Corporates using stablecoins to hold digital cash equivalents
- **Credit Union Opportunity:** Keeping funds in-network with a CU-issued stablecoin

Regulatory landscape: U.S. and beyond

- **GENIUS Act (2025):** Sets clear rules for reserve requirements, auditing, and licensing
- **Federal Reserve exploration of CBDCs:** Central Bank Digital Currencies may co-exist
- **Importance of Compliance:** For credit unions, aligning with regulations is critical to member trust

Why should credit unions pay attention?

- **Member Retention:** Keep deposits from flowing to fintechs and crypto exchanges
- **Modern Payments:** Enable real-time P2P and A2A inside your ecosystem
- **Competitive Edge:** Stand out from larger banks and fintech platforms
- **Loyalty and Rewards:** Programmed directly into stablecoin transactions

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What a CU stablecoin could look like

- Branded digital dollar (e.g., “CUSD”)
- Used in mobile apps for:
  - Member-to-member transfers
  - Paying local merchants
  - Loyalty and rewards programs
  - Fully backed reserves held at participating credit unions

Questions to explore

- Should credit unions issue their own stablecoin?
- How does this fit with current core systems and payment rails?
- What operational or compliance challenges need solving?
- Could this be part of your broader CU innovation strategy?

Geoff's 3 Takeaways

- Waiting for regulatory response
- We have the infrastructure in the network to provide a solution
- Look for updates at CEO Strategies regarding proof of concept

BREAK TIME

Lunch will be served in the room

Conference will resume in an hour

Let’s hear from the Board

PREPPING the LAB

Update on Vegas Data Center

Dave Wordhouse

EVP of Technology

The computers are live!

- PROD 2 & HA 2 in production
  - Completed high availability rollover test January 6-7
  - *Next rollover will be in October*
- 8 credit unions now live from Las Vegas *(Switch data center)*!
  - First credit union migrated January 19
- New backup technology deployed
  - What's a VTL?
  - 6X+ faster

Benefits for entire network: Improved redundancy, resiliency, and capacity

Prod 2 conversion schedule

- Upcoming conversion schedule:

CU	Date	CU	Date
Kauai FCU	6/19	Hawaii First	9/12
Kahului FCU	7/11	Fox FCU	9/19
Maui Teachers	7/18	Nikkei	10/9
Lakota FCU	8/15	Power	10/19

  - *TBD: Hamakua, Northern Hills, Mattel, Parishioners*

- Largest challenge:
  - Third party coordination

CBX is live from Las Vegas!

- Expanded CBX server farms
  - 50+ servers
  - Eastern & Central: Grand Rapids data center
  - Mountain & West: Las Vegas data center

- Each center has enough capacity for entire country
  - Las Vegas tested live with entire network March 8-15
  - Next test: *October 2026*

It's Me 247 is live from Las Vegas!

- Each center has enough capacity for entire country
  - March 18-19: Entire country was served from Las Vegas
  - Validates our redundancy strategy for **It's Me 247** and **BizLink247**

- Next step: Data Center Load Balancing
  - Members on Prod 1 served from Grand Rapids **It's Me 247** servers
  - Members on Prod 2 served from Las Vegas **It's Me 247** servers
  - *Q1 2027 target*

Site-Four to Las Vegas

- Relocating the Site-Four data center to Las Vegas (*Switch*)
- Starting with CU*Answers' HA 1 system
  - Yankton, SD → Las Vegas *(2H 2027)*
- Site-Four hardware
  - Yankton, SD → Las Vegas *(late 2027)*
- Third party relocation
  - Yankton, SD → Las Vegas
  - Through 2030

PREPPING the LAB

In other news

CNS “don’t miss” items

- **New:** Microsoft 365 Managed Cloud Services
  - CISv6 standards-based tenant management
  - Configuration drift detection and remediation
  - Full Microsoft Suite + Copilot AI

- **IT Compliance Consulting** + Damian Walters & Associates
  - Comprehensive IT compliance coverage:
    - IT Compliance Consulting: IT Policy, Risk Assessments, GLBA Reports, Tabletops
    - DWA: IT Controls Audits

Contact Chad Hanis for details:
Chad.Hanis@cuanswers.com

More CNS "don't miss" items

- Windows Server 2016 (*and 2012!*) is at end of life
  - 230+ to upgrade
  - **Upgrade orders placed by June 30 receive 50% off installation!**

- Cisco routers are nearing end of life
  - 400+ Routers to upgrade
  - **Upgrade orders placed by June 30 receive 50% off installation!**

store.cuanswers.com

Geoff's 3 Takeaways

- Las Vegas data center is live and growing
- Expanded capacity & redundancy for CBX, **It's Me 247**, and BizLink 247
- Take advantage of CNS savings by ordering before June 30

PREPPING the LAB

Update on Lending

Ashley Melder

Vice President of Lender*VP

Interest only loan enhancements

Project #63501

- Principal curtailment flags
- EOD payment change option
- Partial pays & due dates
- Delinquency calculations

Timeline

- Currently in beta!
- Final training date on June 24th
- Targeted for release to network on July 14th

Loan payment solution vendors

SWIVEL™
An SWBC Company

LenderPay®

MessagePay®

REPAY®
Realtime Electronic Payments

rise

LET'S COMPARE
LOAN PAYMENT SOLUTIONS

Lender*VP

	Rise	LenderPay	REPAY	MessagePay	SWiVEL
Payment Type	Debit & ACH	Debit & Credit, ACH, Cash apps	Debit & Credit, ACH, Cash apps	Debit & ACH	Debit, ACH, Apple Pay
Credit Union Access	Credit Union Portal	Credit Union Portal	Credit Union Portal	Credit Union Portal	Credit Union Portal
Member Access	Widget in OLB Member Portal on Credit Union Website	Widget in OLB Member Portal on Credit Union Website	Electronic Payment Module *(*Offers payments via Debit & Credit, ACH)* **—AND/OR—** Widget in OLB Member Portal on Credit Union Website	Widget in OLB Member Portal on Credit Union Website	Widget in OLB Member Portal on Credit Union Website
Loan Info Sent	Batch file	Via API *(real-time)*	Batch file	Batch file *(Send loan & Share Account info)*	Batch file
Payment Processing	Manual Posting **—OR—** Automated via ACH	Batch file *(*Cut off 9 PM)*	Real-time API or Batch file *(*Cut off 9 PM)*	Real-time API	Batch file *(*Cut off 9 PM)*
Pricing **Additional Vendor fees may apply!*	**$1,875** *($100 Monthly Processing)*	**$2,375** *($200 Monthly Processing)*	**$2,375 - $5,750** *dependent on EPM) ($200 Monthly Processing)*	**$2,375** *($200 Monthly Processing)*	**$3,750** *($200 Monthly Processing)*

FUEL Decision Model

Refresh decision feature

- Use existing credit report to re-decision the same application!

FUEL report enhancement

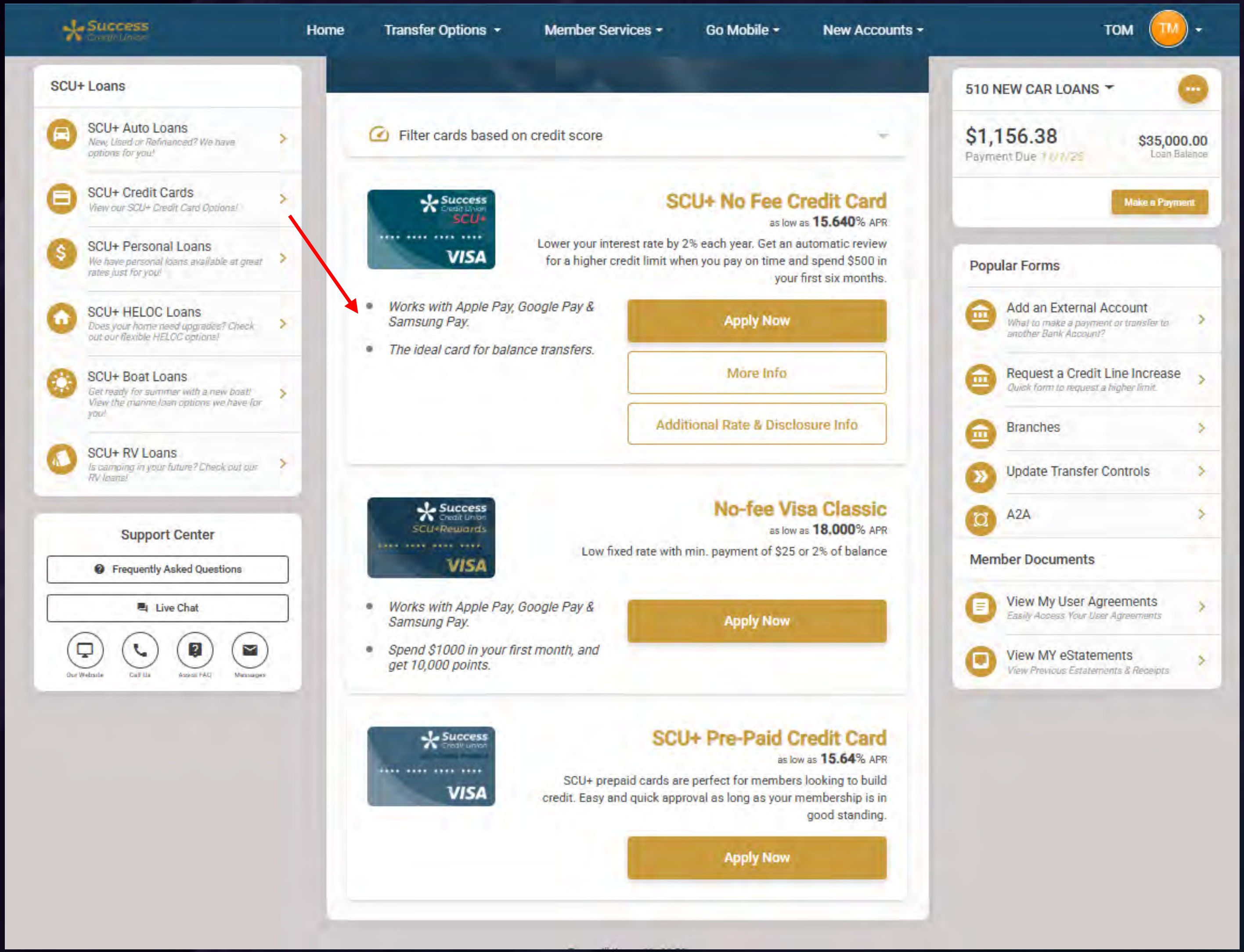
- Now able to be archived with your loan documents!

Join our round table!

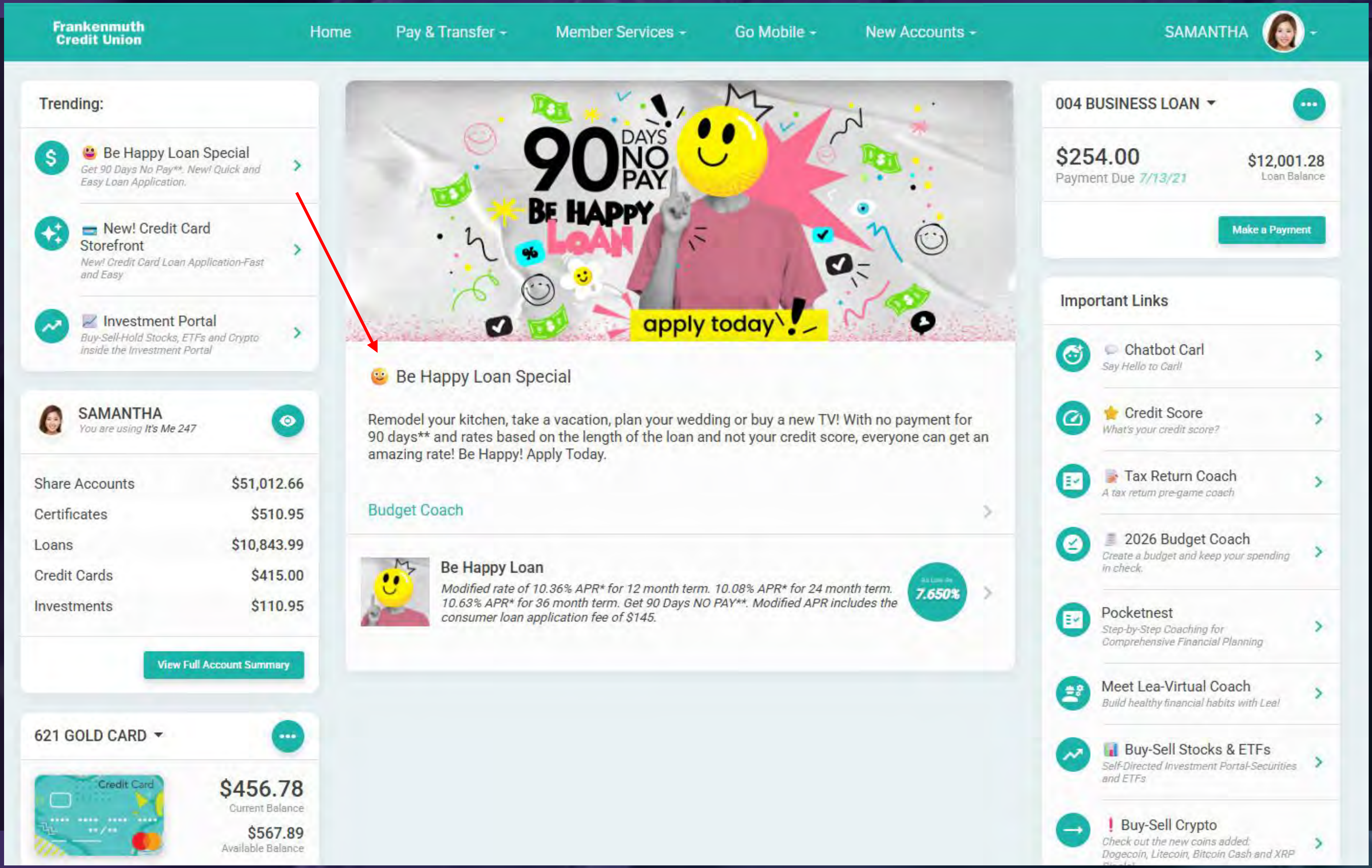
- July 15th at 3 PM ET

FUEL
Forecasted Underwritten Express Lending

Online banking loan storefronts



Lending meets marketing



PREPPING the LAB

GIVE AWAY TIME

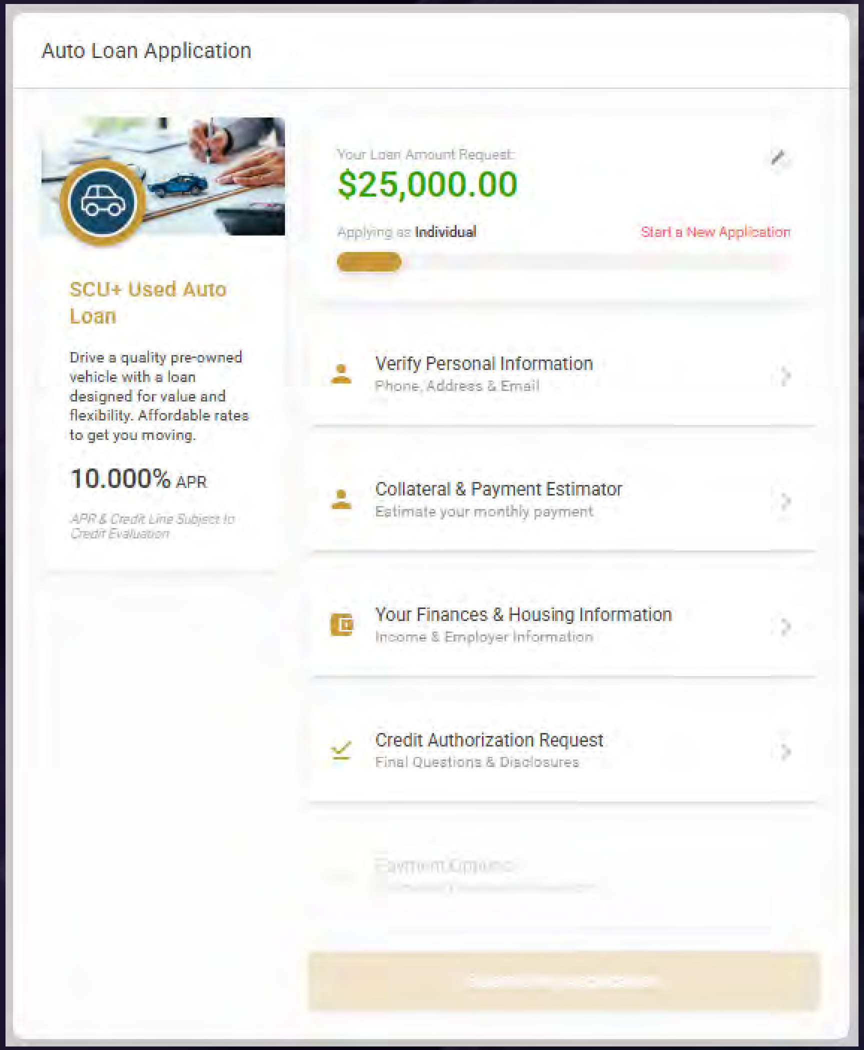
Get help building a loan storefront for 2 lucky winners

Each a $250 value, FREE!

Must be booked by December 31, 2026.

store.cuanswers.com

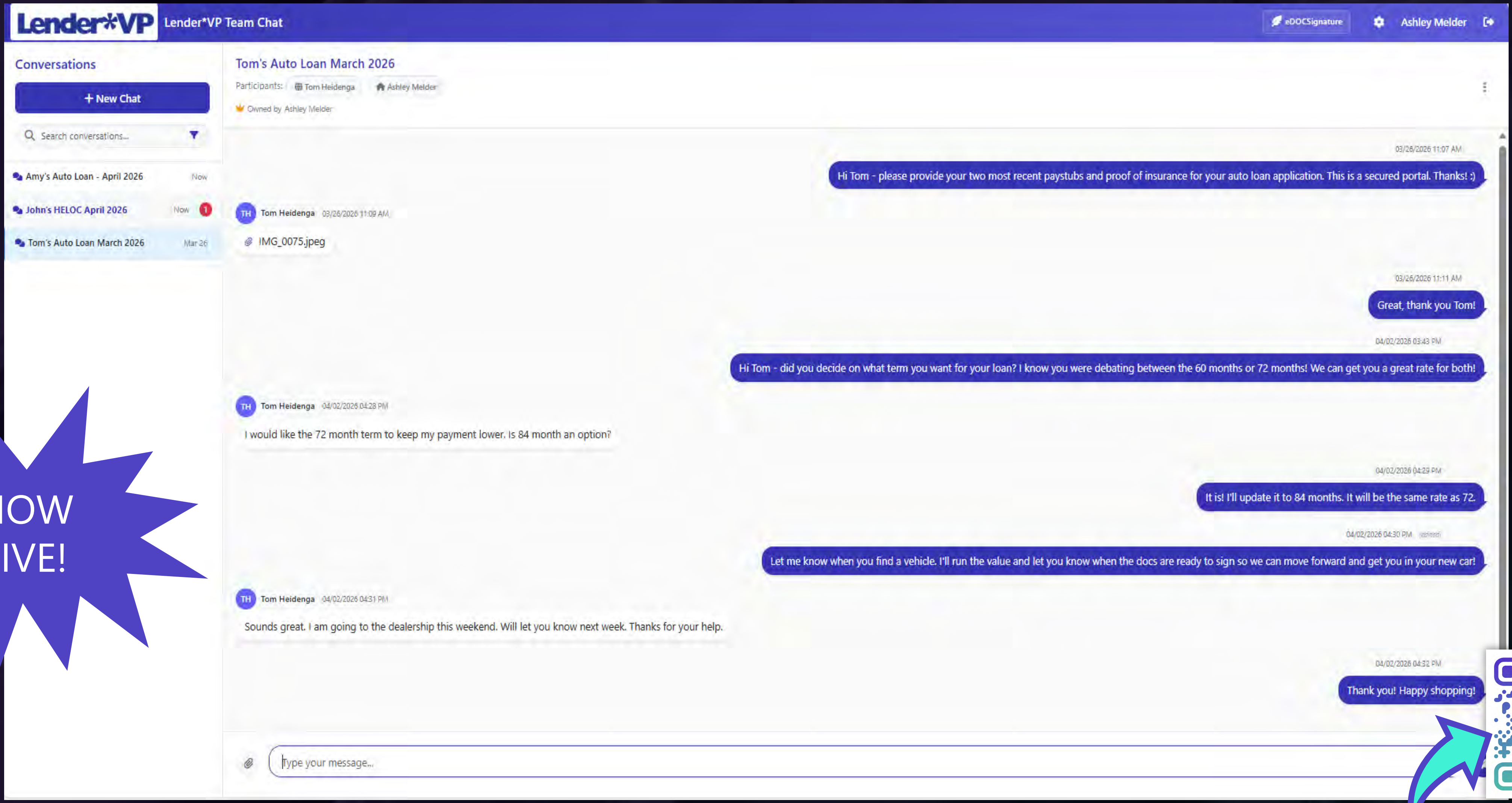
Online banking loan applications



Now available for ALL loan types!

Improved functionality!

CU*Chat: Where it is today!



NOW LIVE!

CU*Chat: Where it might go!

- Member service tools
- Templates/suggested responses
- Member tracking of loan application status
- Add to online loan apps
- Collections

CU*Chat

PREPPING the LAB

GIVE AWAY TIME

CU*Chat set-up for 3 lucky winners

Each a $500 value, FREE!

Must be booked by December 31, 2026.
$20/month fee still applies.

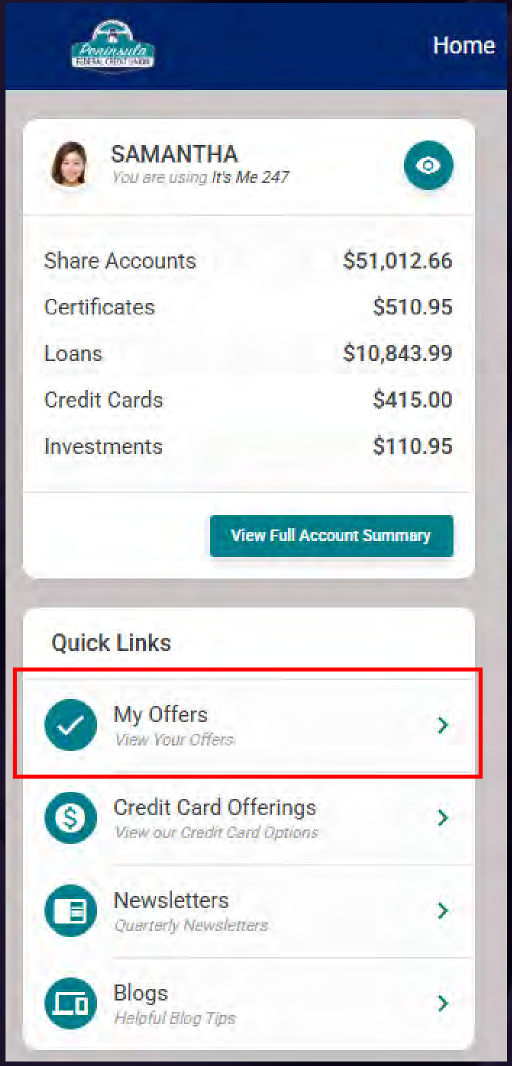
store.cuanswers.com

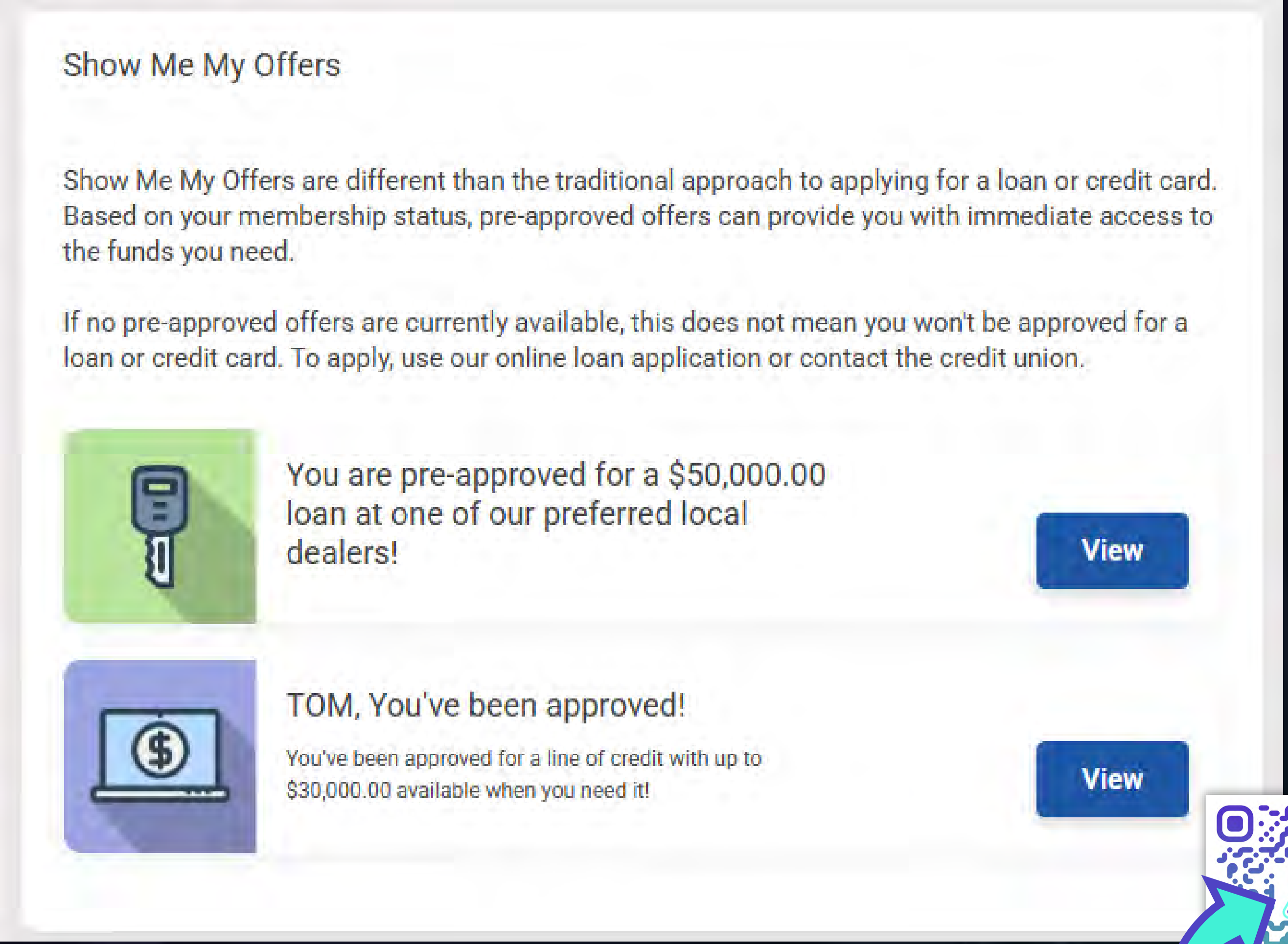
New integrations

ZEST AI

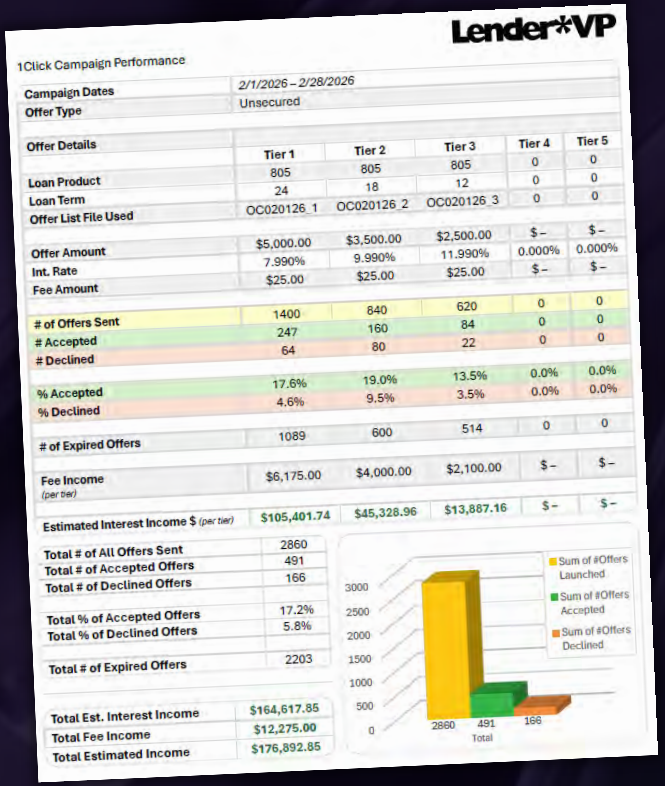
EDGE

1Click Relationship Offers





1Click Offer enhancements



Lender*VP

1Click Campaign Performance

Campaign Dates	2/1/2026 – 2/28/2026
Offer Type	Unsecured

Offer Details	Tier 1	Tier 2	Tier 3	Tier 4	Tier 5
Loan Product	805	805	805	0	0
Loan Term	24	18	12	0	0
Offer List File Used	OC020126_1	OC020126_2	OC020126_3	0	0
Offer Amount	$5,000.00	$3,500.00	$2,500.00	$ –	$ –
Int. Rate	7.990%	9.990%	11.990%	0.000%	0.000%
Fee Amount	$25.00	$25.00	$25.00	$ –	$ –
# of Offers Sent	1400	840	620	0	0
# Accepted	247	160	84	0	0
# Declined	64	80	22	0	0
% Accepted	17.6%	19.0%	13.5%	0.0%	0.0%
% Declined	4.6%	9.5%	3.5%	0.0%	0.0%
# of Expired Offers	1089	600	514	0	0
Fee Income (per tier)	$6,175.00	$4,000.00	$2,100.00	$ –	$ –
Estimated Interest Income $ (per tier)	$105,401.74	$45,328.96	$13,887.16	$ –	$ –

Total # of All Offers Sent	2860
Total # of Accepted Offers	491
Total # of Declined Offers	166
Total % of Accepted Offers	17.2%
Total % of Declined Offers	5.8%
Total # of Expired Offers	2203

Total Est. Interest Income	$164,617.85
Total Fee Income	$12,275.00
Total Estimated Income	$176,892.85

Expiration Date

Offers will purge on the date that you set!

Allows for monthly offers now!

Tracking Table

New data points available!

Lender*VP is offering 1Click Performance Reports!

What your peers are saying

"Members have told us they love this offer, and they really loved how easy it was to complete. I just wanted to share the good news and our success with this—it really sets us apart from the competition to be able to offer this to our members."

– Jim Whipp, President
Five Star of Maryland FCU

"The charge offs are minimal, and more than covered by the delinquent fines. We've used 1Clicks since they came out. It's been a great success."

David Dodd, CEO –
Madison County FCU

"Our credit union has been using CU*Answers' 1Click Offers program for several years with great success. The ability to deliver timely, personalized loan offers to the right members at the right time has transformed how we engage our membership. The program saves members valuable time, strengthens loyalty, and significantly improves efficiency for our loan team."

– Drew LaVacque, Consumer Loan Manager
Peninsula FCU

GIVE AWAY TIME

1Click Autopilot for 1 Year

Up to a $1,400 value, FREE!

Must be booked by December 31, 2026.

$100 programming fee per form still applies.

store.cuanswers.com

Geoff's 3 Takeaways

- 1Click Relationship Offers
- CU*Chat is here!
- Start using Storefronts and new OLB applications!

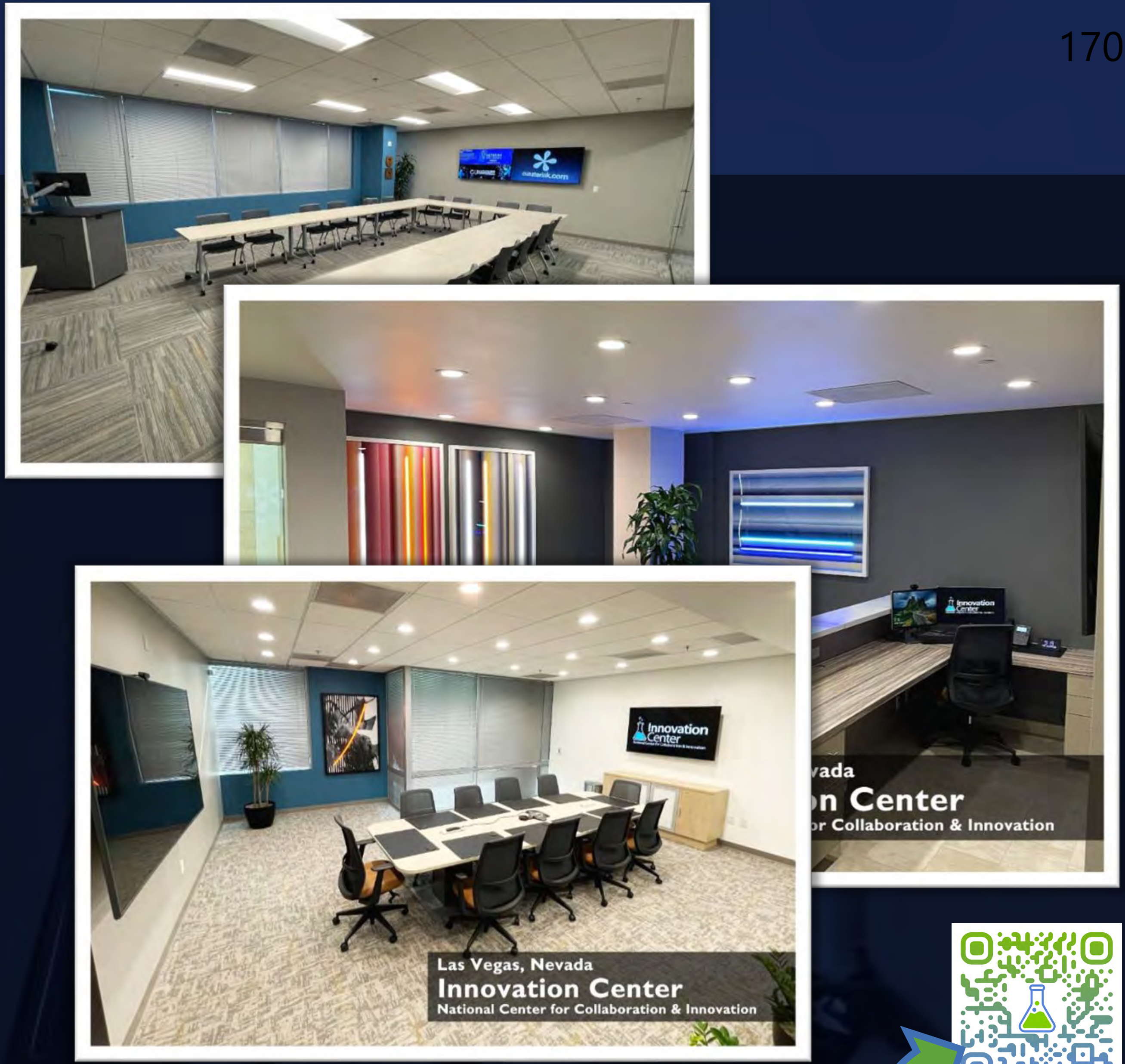
BREAK TIME

Be back in 15 minutes!

Let’s hear from the Board

Visit us in Las Vegas

- Available FREE for meetings and events
- Board and training rooms



Innovation Center
National Center for Collaboration & Innovation

Did you know?

Earnings Edge Accounting Services can:

- Help you with balancing your subsidiaries/investments
- Train your staff on budgeting tools available in CBX
- Guide you through monthly accounting tasks
- And more!

EarningsEdge Accounting Services

The CU*Answers Education Team is here for you

- Providing free education opportunities through the Education Catalog
- Offering University Weeks July 13-16 and October 5-8
- Offering free access to CU*Answers Online University and Bedrock Community CU for Staff training

Get Individual Logins for the Online Campus and Take Charge of Your Staff's Training at No Additional Charge!

Education is Priceless

And so many of the tools available in the CU*Answers University online campus. At no additional charge, you get a wealth of resources with individual logins!

You get what you currently have with your consolidated login:

- CBX courses
- Soft-skills and credit union-specific courses
- Compliance courses

Plus you get extra tools to track employee progress!

- Reporting tools to provide regulators proof of staff training in areas such as compliance
- Individual development plans for each employee
- Tracking tools to track individual employee knowledge

Training is Easier Than Ever

Compliance is a breeze with individual logins as you'll be able to provide regulators proof of staff training.

With individual logins, you'll be able to quickly measure each employee's knowledge level to help you ensure members receive correct and consistent information.

With member relationships becoming increasingly advisory, having knowledgeable staff is essential. Individual logins will assist you in that area by giving you access to detailed training plans and efficient measurement and reporting tools.

To Request Individual Logins for Your Staff

Please click the link below to navigate to the Free Campus store page.

Free Campus with Admin Access Edition — CU*Answers Store

CU*ANSWERS UNIVERSITY CU*ANSWERS Education Team

CU*ANSWERS
Education Team

Write for CUSO Magazine to Sharpen Your Skills

- Get paid to share your expertise!
- Build your brand and get noticed!
- Our editors will help you shape your topic and article, no qualifications necessary

Contact editors@cusomag.com to start writing!

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Imaging Solutions

Kyle Karnes

AVP of Imaging Solutions

CU*Forms statistics

Current stats:

- 330 clients using CU*Forms
- 15,751 templates built

ProDOC retirement October 2026

Is your credit union ready for the party?

- ❑ Documents set up?
- ❑ FormFLOW turned on?
- ❑ Staff trained?

How can you get help?

Individual Training

Email: imaging@cuanswers.com

Weekly Webinars

Every Tuesday at 3:00 PM ET

Pay for Convenience

($100 each form)

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GIVE AWAY TIME

Programming of 10 forms for 3 lucky winners

Each a $1,000 value, FREE!

Must be booked by December 31, 2026.

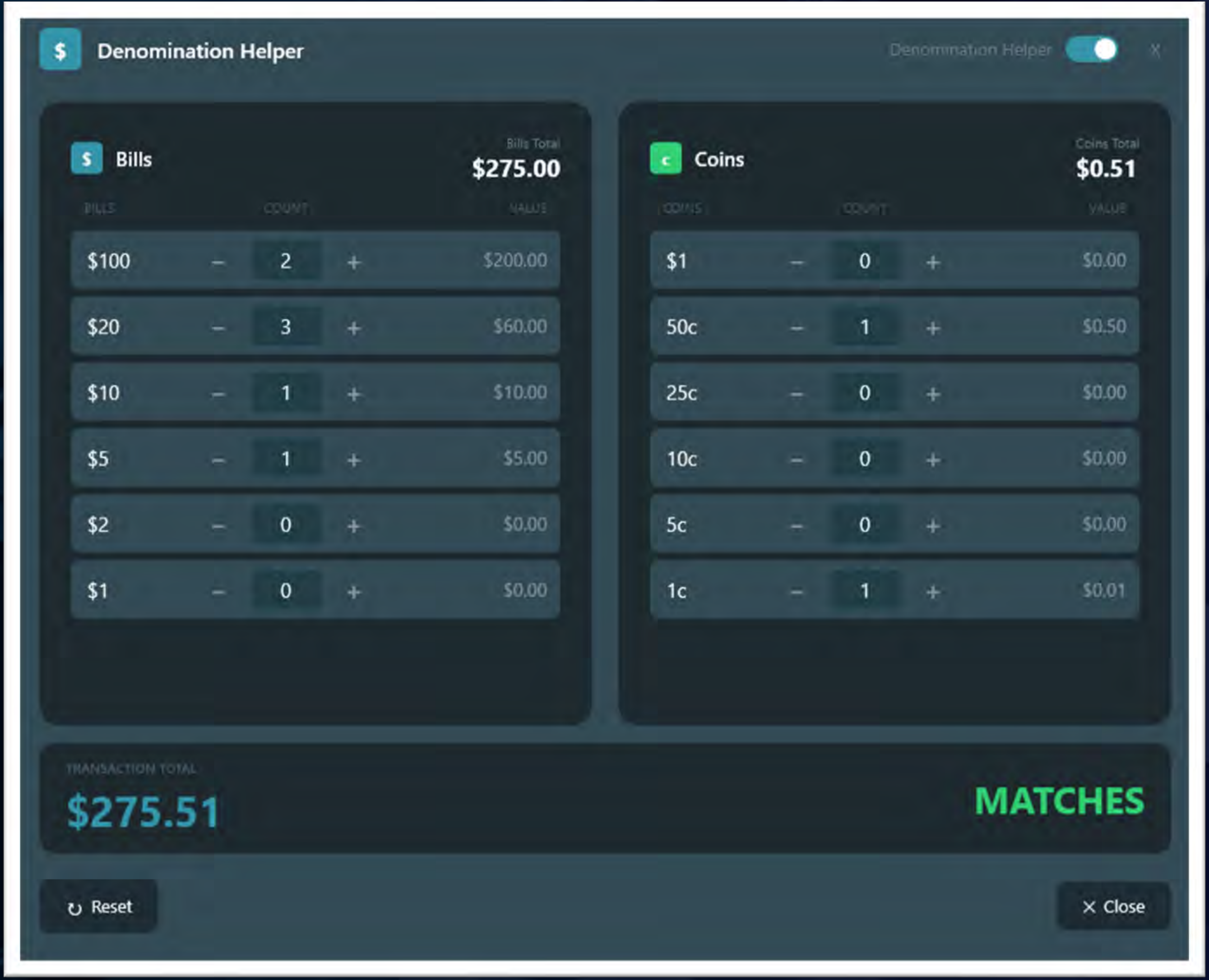
store.cuanswers.com

Print session removal

- Receipts (R) – Removed with Native Receipts (Oct 2025)
- Forms (M) – Removed with CU*Forms (Oct 2026)
- Checks (Q) – Later this year
- Reports (L) – Later this year

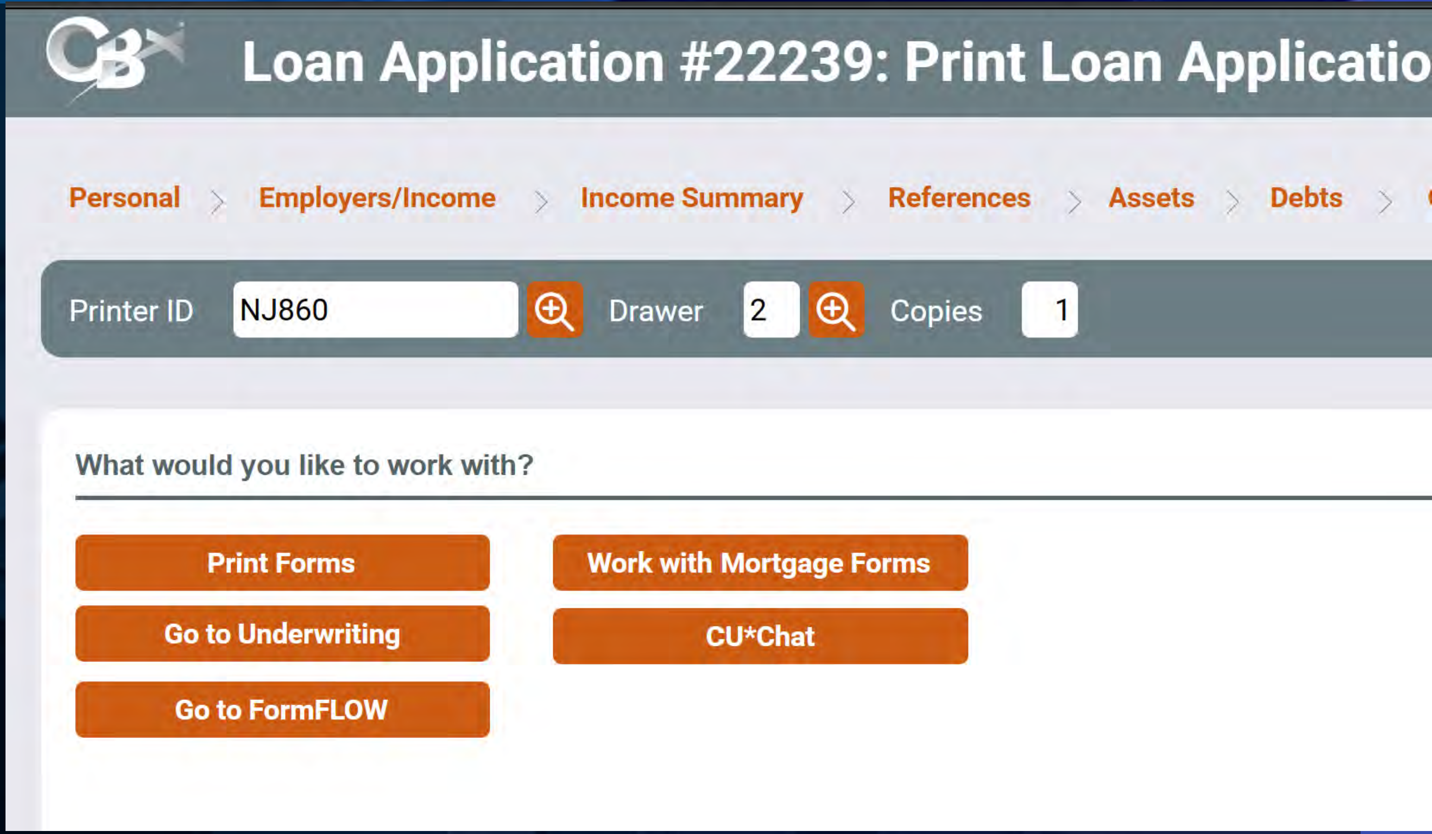
Just released

- Native Receipts
    - Denomination helper
    - Print to Native Receipts
    - Marketing messages mass deployment



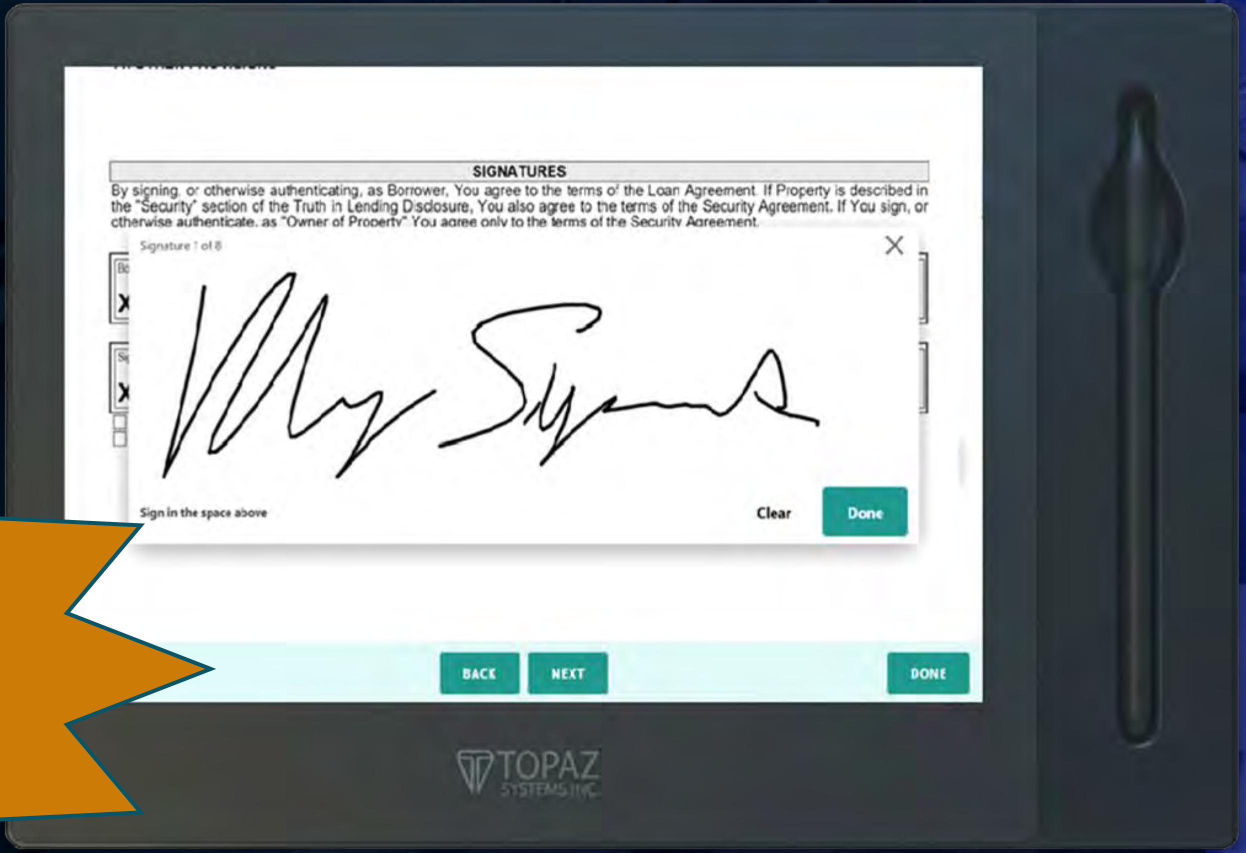
Just released

- CU*Forms
  - Denial info back to core
  - CBX screen changes
  - Add status, text alignment, right-click to edit, and about 20 other workflow items



CU*Forms/Native Receipts tablet signing

- Displays document for signing
- No need to charge the device
- More durable than other devices
- $499 each



Available for beta June 29th!

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GIVE AWAY TIME

In-branch tablets for 1 lucky winner

A $499 value, FREE!

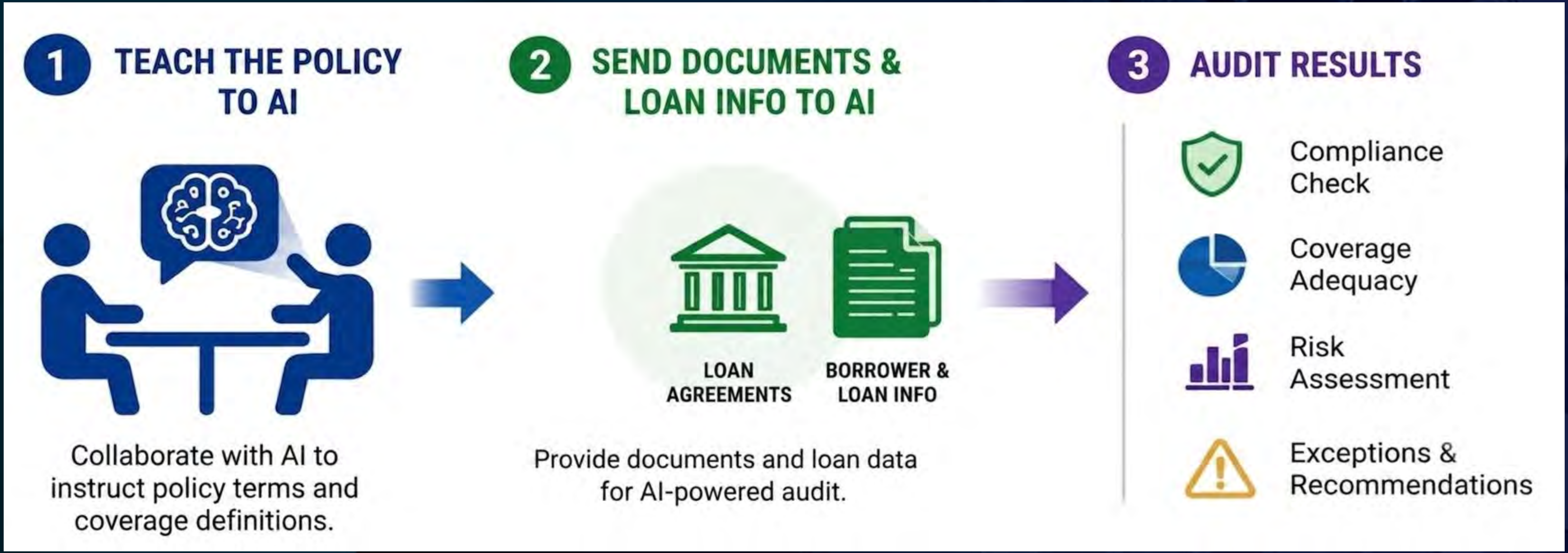
Must be booked by December 31, 2026.

store.cuanswers.com

Workflow with other teams

- AuditLink – FormFLOW
- IRSC/MOP/Request Center – Save your documents more easily
- FedNow® Service – View short-term FedNow Service reports in iDocVAULT
- More CBX Integrations – Bankruptcy, deceased members, wire transfers, closed memberships, CTRs

AI – CU*Forms automated form audit



VisionFI

Is it time to move away from CD/DVDs?

- We think it is!
- We are doing the research right now
  - Statements/reports/images
    - Unlimited retention
    - Pay per GB
    - Client in control of purging

Geoff's 3 Takeaways

- October 2026: ProDOC end-of-life
- Tablet signing: a new way to sign in branch
- Save your staff time with AI document review, coming soon

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Putting It All Together

Recap from a CEO's Point of View

The "Spirit Of CU*Answers" Award

EST.
2011

Ambassador

Alpena Alcona Area Credit Union

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Geoff's Top Ten

CBX Manager	Conversations on...	SWIVEL	DWA
Online Account Opening	CU WealthNext	Managed Cloud Service	Loan Storefronts
	CU*Chat	1Click Relationship Offers	

Get started on these now!

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Geoff's Top Ten

PIB Refresh	Targeted Ads in It's Me 247	eDOC Teller Capture	CU*PAY
Digital Wallet Provisioning	Stablecoin	Youth Banking	CU*Archives
	Managing Your Custom Projects	API Portal	

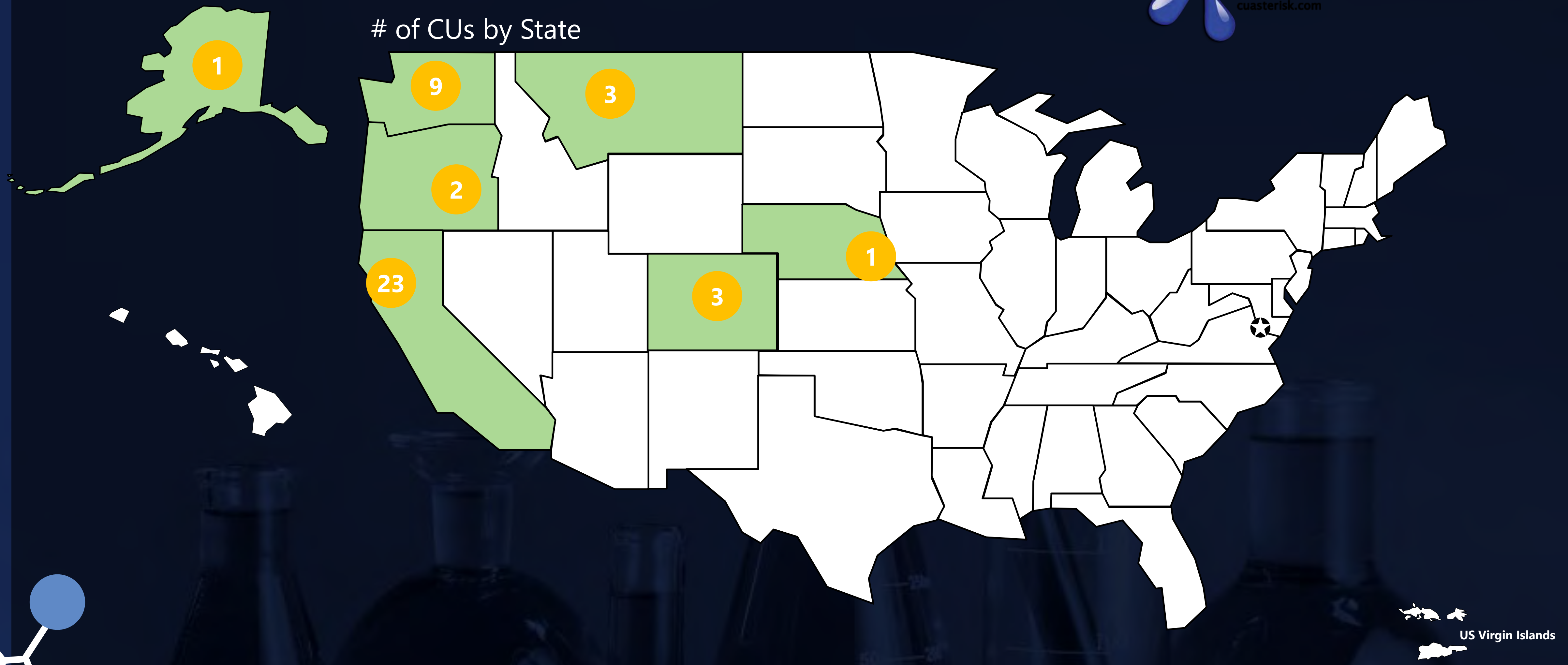
Add these to your business plan

CU*NorthWest
A Credit Union Service Organization

42
CU*BASE Credit Unions
in **7** States

cuasterisk.com

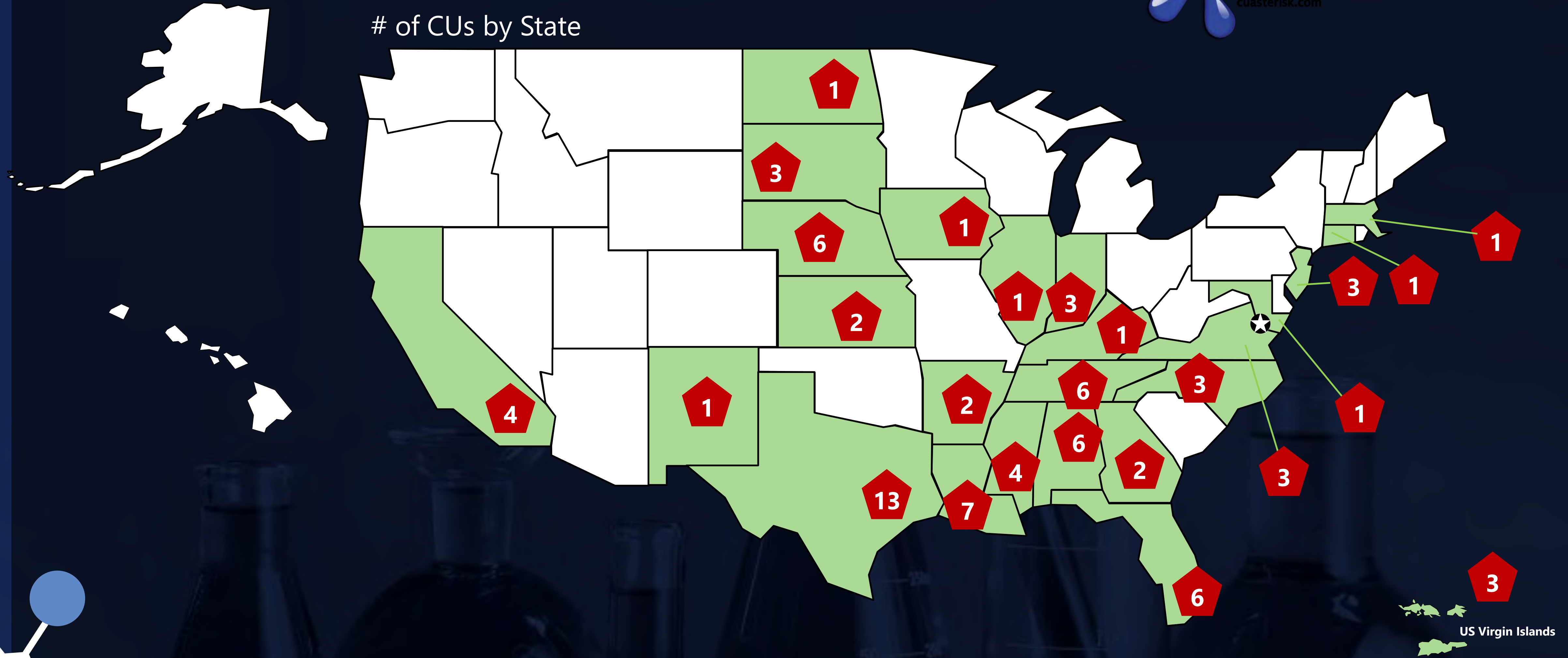
# of CUs by State



Includes all clients under contract as of 5/1/2026

CU*SOUTH

84
CU*BASE Credit Unions
in **25** States



Includes all clients under contract as of 5/1/2026

a community for credit unions

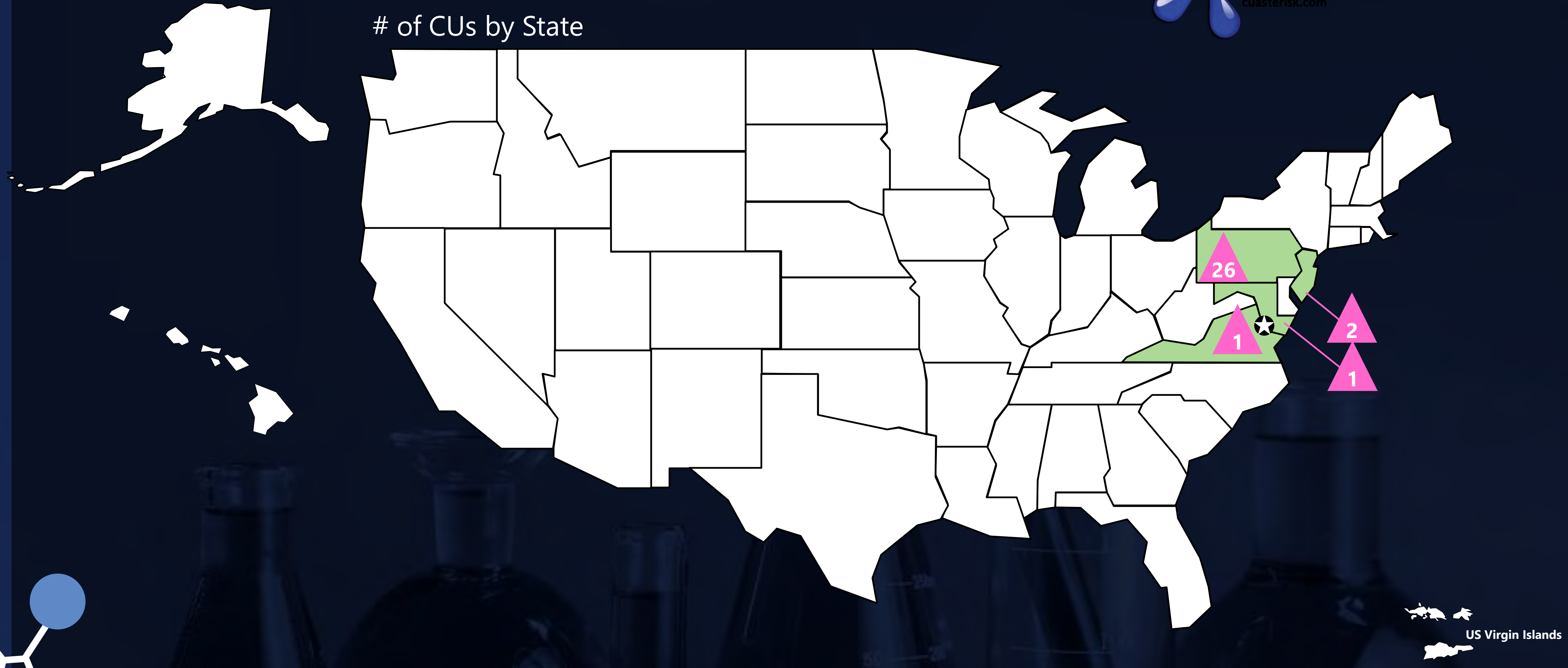
34

CU*BASE Credit Unions

in **4** States

cuasterisk.com

# of CUs by State

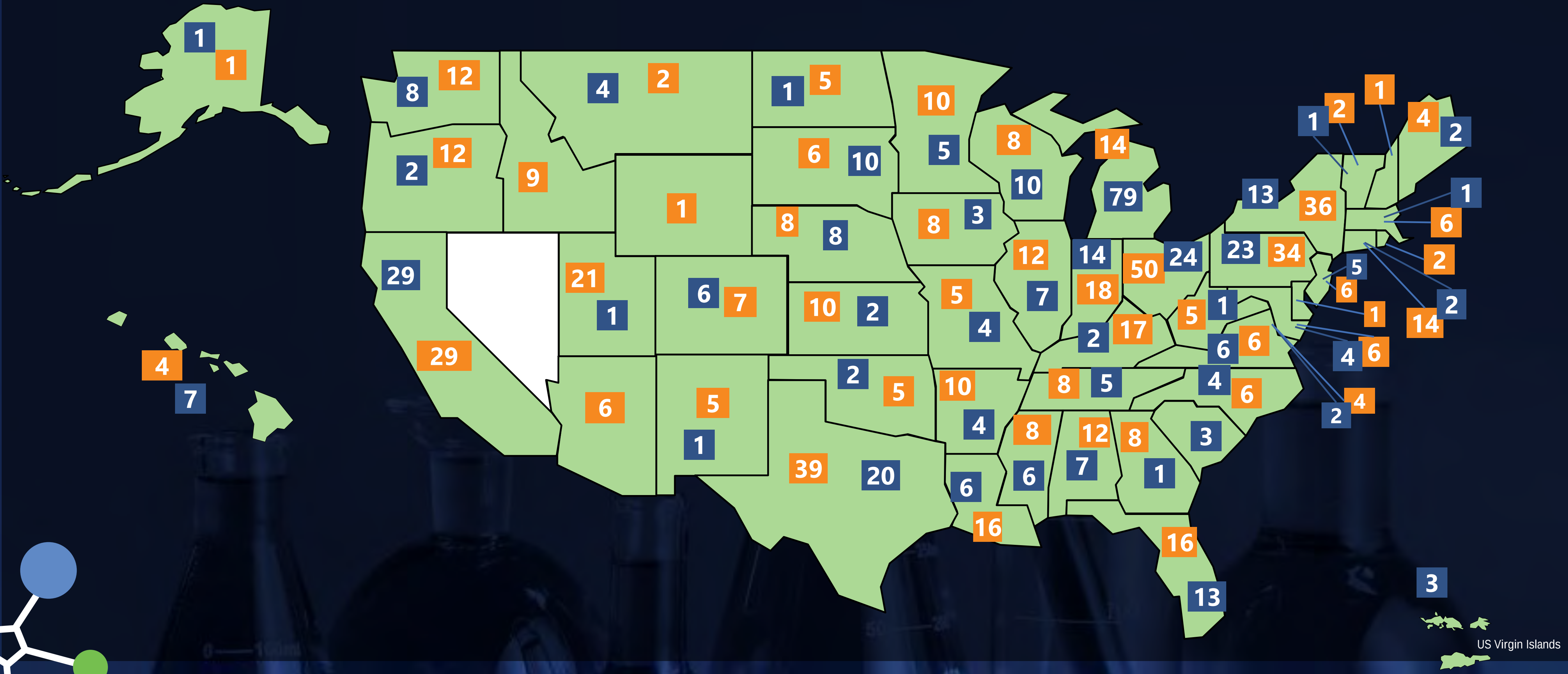


Includes all clients under contract as of 5/1/2026

eDOC INNOVATIONS

362 In-network CUs in **43** States

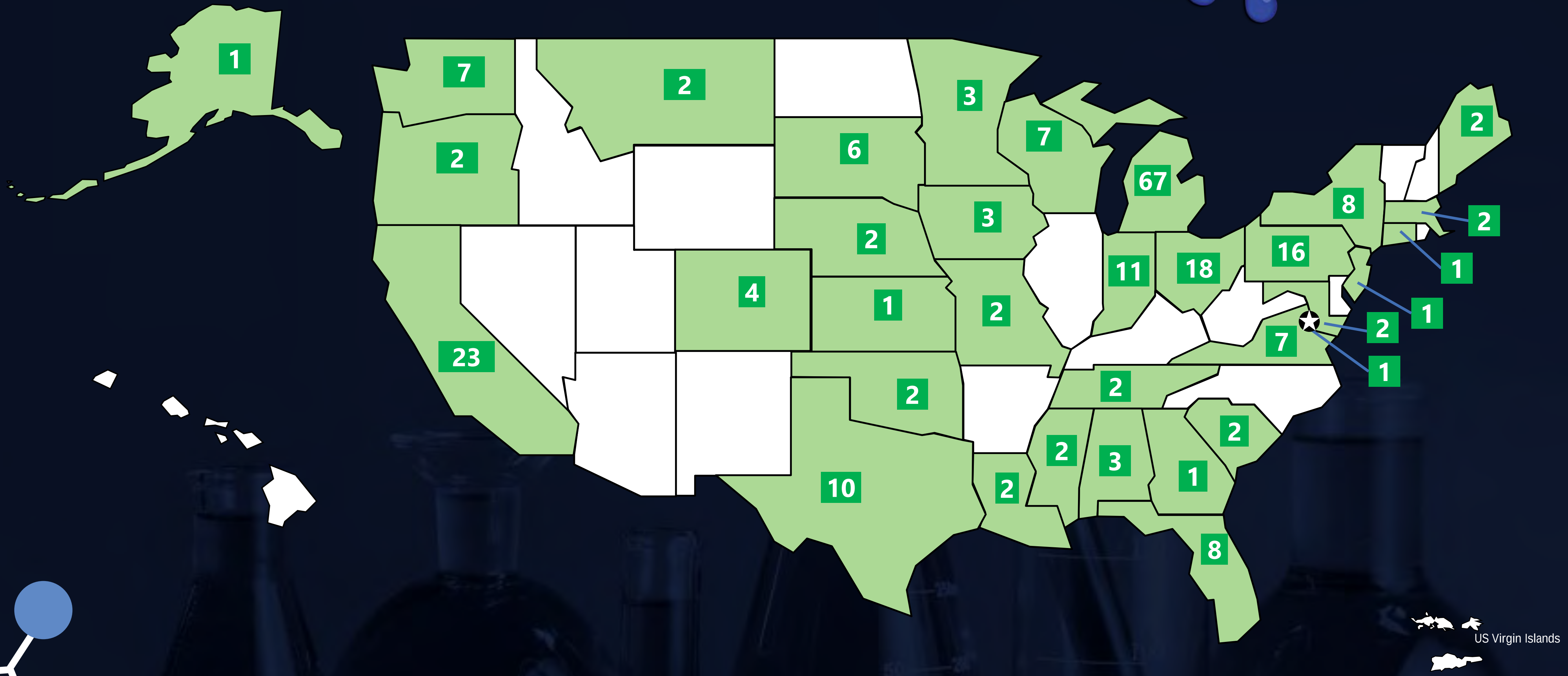
533 Out-of-network CUs in **48** States



Xtend

246
Credit Union Clients
in **34** States

cuasterisk.com

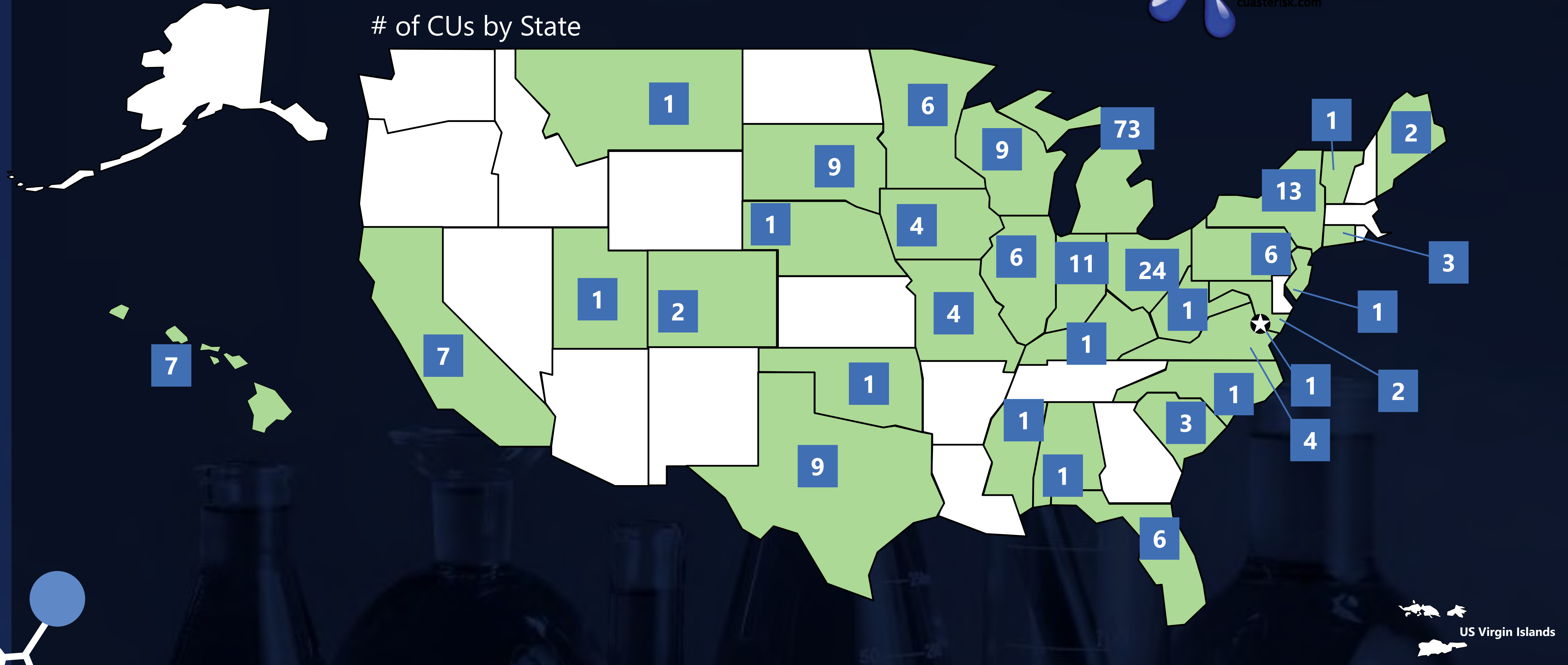


CU*ANSWERS
A Credit Union Service Organization

222
CU*BASE Credit Unions
in **33** States

cuasterisk.com

of CUs by State



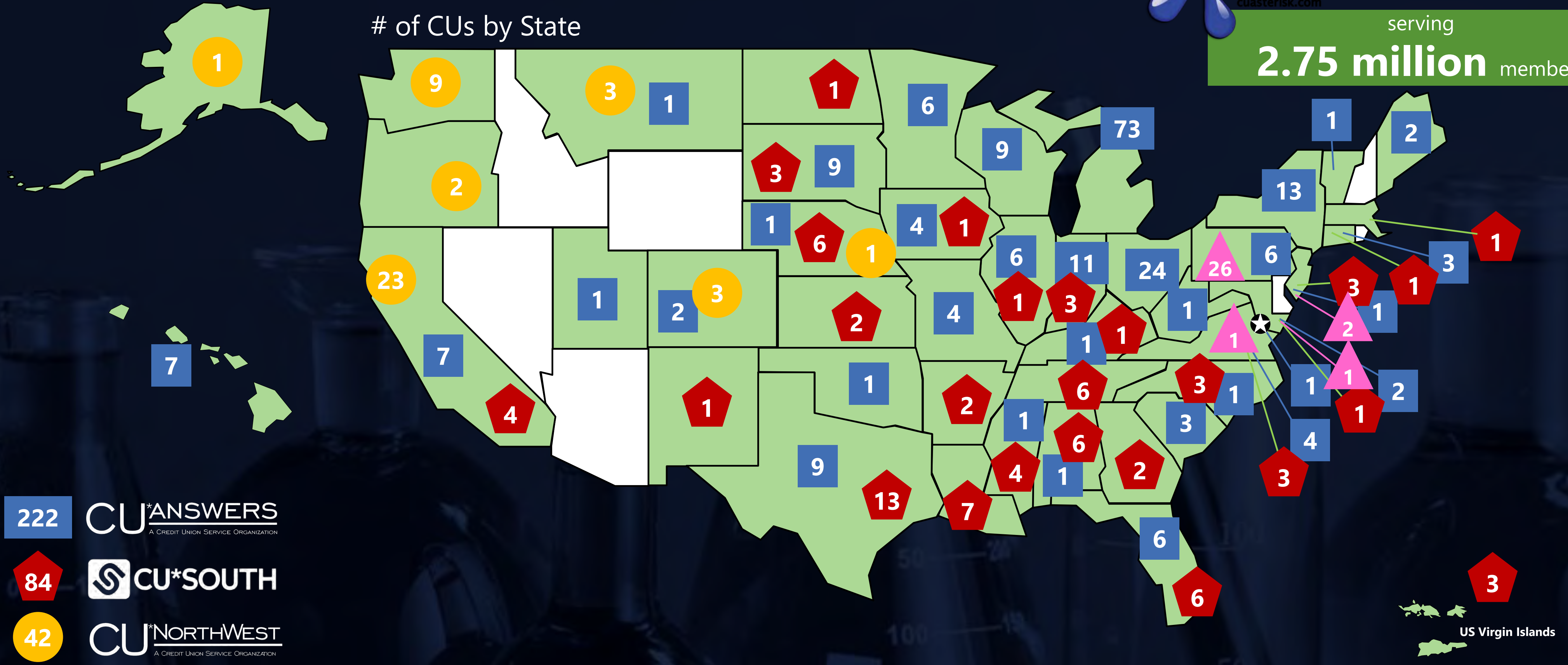
Includes all clients under contract as of 5/1/2026

CBX Credit Unions by State

378
CU*BASE Credit Unions
in **44** States

cuasterisk.com

serving
2.75 million members



222 CU*ANSWERS A Credit Union Service Organization

84 CU*SOUTH

42 CU*NORTHWEST A Credit Union Service Organization

34 CUaxis a community for credit unions

Includes all cuasterisk.com network partners, all clients under contract as of 5/1/2026

wrapping up THE DAY

PREPPING the LAB

2026 CEO Strategies in Las Vegas

- **Tuesday:** CEO School
- **Wednesday:** CEO Roundtable
- Sheraton Airport Hotel

NOVEMBER 2026

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

Check the handouts page for more great resources

SEE YOU
next year!

PREPPING the LAB

thank you for

THE DAY!

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