



MPOWERED BY CU-INTERFACE

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COMPANY OVERVIEW

The one platform core with the most included features. Credit unions look at CU-Interface's mpowered core when they are frustrated with their current lack of technology features. mpowered was built in the Digital Age, for the Digital Age, and provides the agility and security credit unions need. With the newest technology, mpowered credit unions successfully compete in the financial marketplace with the services their current and future members are asking for.

WHY MPOWERED

- Tired of multiple passwords and logins? mpowered is a single sign-on core, meaning one password and one login to access your entire credit union.
- CU-Interface is a security-first company. All systems are designed first to be secure, then to be functional.
- Have ideas that would improve your credit union? Great! Credit unions that are willing to help guide the mpowered system's development are ideal partners. mpowered credit unions are technologically progressive, growth-oriented, and member-focused.

AVAILABLE PLATFORMS

mpowered

CLIENT FINANCIALS

AVERAGE FOR ALL CLIENTS ACROSS ALL CORE PLATFORMS | DATA AS OF 06.30.18

Total Credit Union Clients 14

Total Credit Union Assets \$1,169,198,388

	Largest/Highest Performer	Average	Smallest/Lowest Performer
Assets	\$249,930,127	\$83,514,171	\$15,905,857
Loan Growth	31.97%	5.39%	-9.41%
Share Growth	26.68%	3.43%	-1.90%
Member Growth	6.18%	1.50%	-6.31%
OpEx/ Avg Assets	2.97%	4.91%	6.58%
Efficiency Ratio	71.43%	81.91%	96.12%
ROA	1.16%	0.58%	-0.45%

KEY INTEGRATIONS OVERVIEW

	Level Of Integration	Notes/Most Common Third-Party Provider
Automated Loan Decisioning (Consumer)	1	Configurable decision parameters
Credit Card Processing	1	6 integrated vendors
Debit PIN Processing	3	10 integrated vendors
Debit Signature Processing	3	10 integrated vendors
EFT Processing - Real Time	1	10 integrated vendors
Mobile Banking	1	iPhone, Android, Text, Alexa Voice Banking
Online Banking	1	Complete member self-service
Online Loan Application (Consumer)	1	Quick, easy application steps

1 = Included in core (no additional fee) | 2 = Optional (additional fee)
3 = Integrated via third-party provider | 4 = Third-party provider (not integrated)

AMI INFORMATION SYSTEMS

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AVAILABLE PLATFORMS

Encompass

CLIENT FINANCIALS

AVERAGE FOR ALL CLIENTS ACROSS ALL CORE PLATFORMS | DATA AS OF 06.30.18

Total Credit Union Clients 117

Total Credit Union Assets \$1,442,125,129

	Assets	Loan Growth	Share Growth	Member Growth	OpEx/ Avg Assets	Efficiency Ratio	ROA
Largest/Highest Performer	\$211,787,825	43.11%	31.13%	35.20%	0.26%	47.29%	2.79%
Average	\$12,325,856	6.23%	1.78%	-0.91%	3.10%	82.51%	0.28%
Smallest/Lowest Performer	\$218,038	-21.14%	-23.14%	-20.25%	16.13%	170.19%	-6.73%

KEY INTEGRATIONS OVERVIEW

	Level Of Integration	Notes/Most Common Third-Party Provider
Automated Loan Decisioning (Consumer)	3	
Credit Card Processing	3	
Debit PIN Processing	1	
Debit Signature Processing	1	
EFT Processing - Real Time	1	
Mobile Banking	2	
Online Banking	2	
Online Loan Application (Consumer)	2	

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COCC

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AVAILABLE PLATFORMS

Insight

CLIENT FINANCIALS

AVERAGE FOR ALL CLIENTS ACROSS ALL CORE PLATFORMS | DATA AS OF 06.30.18

Total Credit Union Clients 30

Total Credit Union Assets \$8,282,215,345

	Assets	Loan Growth	Share Growth	Member Growth	OpEx/ Avg Assets	Efficiency Ratio	ROA
Largest/Highest Performer	\$1,732,267,667	23.05%	11.86%	21.27%	2.01%	62.85%	1.11%
Average	\$276,073,845	6.17%	3.41%	3.15%	3.07%	81.54%	0.56%
Smallest/Lowest Performer	\$9,493,451	-6.60%	-6.03%	-6.63%	4.98%	186.24%	-2.01%

KEY INTEGRATIONS OVERVIEW

	Level Of Integration	Notes/Most Common Third-Party Provider
Automated Loan Decisioning (Consumer)	2	COCC's LoanWriter Consumer LOS Solution
Credit Card Processing	3	PSCU
Debit PIN Processing	3	COCC is integrated with multiple Debit PIN Processing options (Fiserv/Elan)
Debit Signature Processing	3	COCC is integrated with multiple Debit PIN Processing options (Fiserv/Elan)
EFT Processing - Real Time	3	COCC is integrated with multiple Debit PIN Processing options (Fiserv/Elan)
Mobile Banking	2	COCC's iBanking/iMobile Solution
Online Banking	2	COCC's iBanking Solution
Online Loan Application (Consumer)	2	COCC's LoanWriter Consumer LOS Solution

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