

Access, Convenience and Connection For Your Members. A Portfolio Of Solutions For You.



OF YOU FOR YOU



**The CO-OP family of
products and services**

Provides Mike Miyamura with convenience,
accessibility and a connection to the credit
union he knows will always be with him.

Network Services

Be everywhere your members are—while minimizing operational concerns, so you can stay focused on outstanding service. CO-OP Network links your members with the highest-quality locations and the best ATM technology.

What's in it for you

- Offer the access and convenience of a nationwide, surcharge-free network with more ATMs than any bank in the country.
- Attract younger, tech-savvy members with anytime, anywhere locator technologies such as text, Web, GPS, iPhone and smart phone apps.
- Provide access at convenient retail locations including 7-Eleven, Costco, Walgreens and Publix.
- Gain access to all of CO-OP's tools and expertise with membership in the country's largest CUSO.
- Make existing members more profitable.

What's in it

- The nation's largest credit union-owned, surcharge-free ATM network.
- Access to more than 28,000 ATMs nationwide, including 9,000 deposit-taking ATMs.
- Flexibility with a range of available connectivity options through CO-OP Connect.

Helping you become everything your members want you to be.



CO-OP Financial Services exists to help you excel at providing access, convenience and connection for your members. We help you keep pace with the latest technology and trends. We offer advanced products that make it easier for your members to conduct transactions, anywhere, anytime. In every way, we help you do what you do best: provide unparalleled member service. You can depend on us for the perfect mix of solutions that's right for your credit union. Crafted by experts who understand credit unions. And backed by the tools, counsel and leadership to help you prosper.

Grow revenue, control costs and benefit from comprehensive long-term strategic support. Best-in-class CO-OP ATM, Debit and Credit solutions help you meet member expectations, cope with new technology and keep up with regulations, without investing in products you'll have to staff and maintain yourself.

What's in it for you

- Extend the quality of your member experience to your ATMs, the only branch some members see or use.
- Maximize your fleet operations using CO-OP's expert ATM consultation and management services.
- Deliver convenient, fraud-proof access with the most comprehensive debit program available.
- Maximize revenue with credit union-focused debit support that lowers operating costs.
- Appeal to current and prospective members with a credit program designed specifically for credit unions.
- Tailor your credit programs with the highest level of control by using your host platform as the system of record.

What's in it

1 CO-OP ATM

- Fleet Consultation and Financing
 - Technology recommendations
 - Financing/leasing analysis
- Fleet Maximization and Innovation
 - Deployment and implementation
 - Compliance updates
 - Advanced technologies like deposit automation and remote marketing distribution
- Fleet Management and Coordination
 - Device support
 - Vendor services management
 - Single source for billing and support
- ATM Processing
 - CO-OP Connect network infrastructure
 - Terminal driving
 - Reporting
 - Advanced fraud detection and reporting
 - Adjustment processing

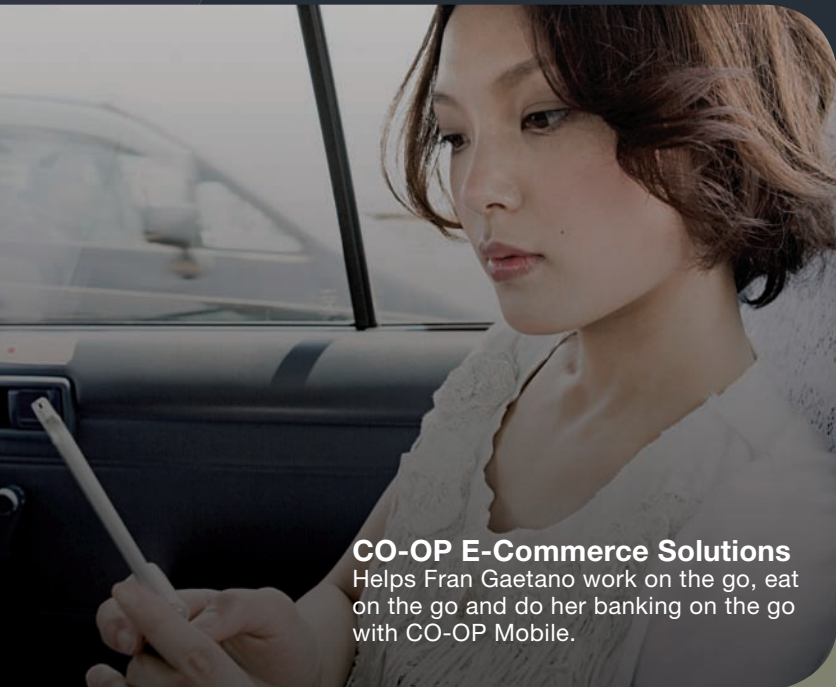
2 CO-OP DEBIT

- Combined PIN and Signature Debit platform
- Revelation analytical tools
- Falcon™ Fraud Manager
- Plastics card management
- Prepaid cards and contactless
- CO-OP Rewards loyalty program

3 CO-OP CREDIT

- Online gateway authorization
- Falcon™ credit model with monitoring and case management
- Exception processing
- Plastics generation to include an instant-issuance option
- Single rewards solution for both credit and debit
- Pass-through processing available now

E-Commerce Solutions



CO-OP E-Commerce Solutions

Helps Fran Gaetano work on the go, eat on the go and do her banking on the go with CO-OP Mobile.

Expand your demographic appeal and geographic reach, reduce deposit-taking costs and minimize lines at teller windows with CO-OP solutions that offer affordable access to the latest technology.

What's in it for you

- Provide myriad ways for members to access accounts without a card.
- Easily launch new products and services with minimal or no capital investment, letting CO-OP handle the technology development effort.
- Access multiple electronic services from one platform.
- Rely on the unmatched power of the Next Generation Network, the most fraud-resistant, cost-effective, dependable switch technology available.
- Deliver 24/7 access and convenience with some of the most advanced e-commerce products and services, and using the biggest data pipeline on the market.
- Attract new members from younger demographics.
- Enhance member confidence and satisfaction.

What's in it

- CO-OP Mobile
- CO-OP My Deposit for both home and small business members
- CO-OP My Deposit Mobile for deposits via mobile device (coming soon)
- CO-OP My Deposit Branch for back-office
- CO-OP Fast Branch full-service kiosks
- ATM Check Imaging
- CO-OP Online Banking and Bill Pay (coming soon)
- Internet Payments (coming soon)

Shared Branch Services

Give your members the kind of reach they expect from big banks, with thousands of full-service shared branch locations nationwide and abroad on the largest credit union shared branching network.

What's in it for you

- Gain and retain members by offering the convenient physical branch locations they expect from a full-service financial institution.
- Stay ahead of the competition in a crowded and challenging financial marketplace.
- Epitomize the credit union philosophy by sharing facilities to provide the ultimate member service experience.
- Strengthen your disaster recovery plan and never lose touch with your members again in the event of an emergency.
- Extend your hours to include weekends in some cases.

What's in it

- Locator Services
- Secret Shopper Program
- Teller Platforms
- Reporting of remote transactions
- Credit Union Recovery (CURE) emergency access
- Member access at more than 4,000 locations nationwide

CO-OP Shared Branching

Helps Sean Kennedy make transactions at shared branch locations thousands of miles from his home credit union.



Call Center Services

Open more channels, satisfy your members and generate more revenue with the access and convenience of 24/7 member and lending services.

What's in it for you

- Increase your reach, manage overflow capacity and extend after hours operations.
- Generate lending and cross-sell revenue.
- Retain members by elevating your levels of service, access and convenience.
- Gain flexibility with a wide range of service levels and customizations with variable cost options, only paying for what you use.
- Efficiently process applications and member transactions using fully integrated data.
- Increase closed loans by providing immediate responses.

What's in it

1 MEMBER SERVICES

- 24/7 member call center capabilities
- Queries personalized by credit union
- Member account inquiries
- Loan payments
- Routine account transactions
- Account transfers
- Flexible hours of operation
- Loan advances from open lines of credit to member's account

2 LENDING SERVICES

- Cross-sell capability for other loan and insurance products and services.
- Fully integrated data to quickly and efficiently process applications and member transactions.
- Phone and indirect/Internet lending support.
- Integration with data systems and Lending Origination System (LOS) to improve efficiency and reduce errors.

3 OUTBOUND CALL SERVICES

- Lending and member services including new member welcome, cross-sell, regulatory awareness and informational campaigns.
- Live Agent
- Auto-messaging

CO-OP Member Center

Helps Damien Lavizzo get answers to account questions, and even loan approvals, without setting foot in a branch.



**ForYou**

Helps Craig Fowler rest easier, with a suite of value-added tools that keep his credit union ahead of the curve.

Make the most of your CO-OP membership with a suite of innovative, value-added tools, counsel and expertise, all designed to help you help your members.

What's in it for you

- Receive answers to your questions and challenges from industry experts.
- Keep up with the latest methods and best practices based on CO-OP's continuous monitoring and analysis of market trends.
- Successfully implement new products with detailed marketing roll-out guides and customizable ad materials.
- Nearly double your charitable efforts and put fundraising dollars to work in your local community.
- Gain insight from our expert National Relationship Management team.
- Inspire innovation with continuous exposure to fresh perspectives through our THINK initiative.

What's in it

- CO-OP Ad Lab marketing resources
- Miracle Match fundraising program
- ATM Signage program
- TechTrends webinars
- White papers
- Hot Sheet bi-monthly email newsletter
- Insight Vault blog featuring industry thought leaders
- CO-OP Luminaries event speakers
- CO-OP User Meetings
- Training in live and online classes
- THINK Conference of visionary leaders
- THINK Prize for innovative solutions
- THINK Magazine
- THINK blog

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NETWORK
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SERVICES

CALL CENTER
SERVICES



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