

Inform.

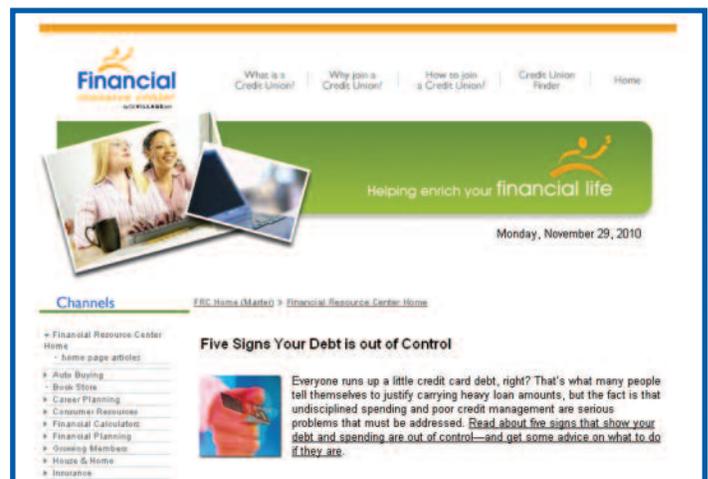
Financial Resource CenterSM

About Our Financial Resource Center.

Financial Resource Center (FRC) is a packaged content service that provides fresh content, online resources and calculators for your website. Designed to help credit unions affordably and easily provide resources and information about finances to their members and general consumers, FRC features:

- Concise and understandable personal finance and consumer articles to help your members make informed financial decisions
- User-friendly financial calculators so members can calculate a variety of financial planning scenarios using your credit union's rate information
- Dynamic youth sites that focus on good spending habits, saving for the future, and how credit unions can help

FRC gives your members the guidance they need to make better financial decisions—and increases awareness and usage of your services and website.

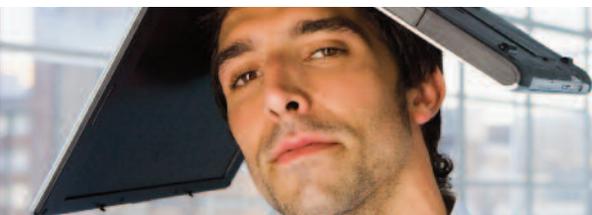


FRC Home Page

Benefits of the FRC.

FRC's channels are structured to tie in with the services that your credit union provides. For instance:

If your credit union offers ...	then your site can benefit from this FRC channel
Share accounts	Savings and Investments
Loan products and credit/debit cards	Loan & Credit Management
Auto loans	Auto Buying
Mortgages	House & Home
Youth programs	Growing Members Youth Sites



It Can Look Like Your Site.

For sites that Technology Solutions designs and hosts, we can make FRC look like your website. And when you use the Related Links module in our Content Management System, you can integrate FRC into specific pages of your site. That means all of the information, resources, products, and services come from you.

Even if we don't host your site, we can make FRC mimic the look of your site.*

Financial Resource Center is a valuable turnkey solution to a common challenge—how to update content on a regular basis. And since it's a turnkey solution, any work on your part is nominal, and if you use our Web development services, it is even easier.

*Limitations based on site design may apply.

Features.

We offer FRC on an annual subscription basis. Throughout much of FRC, your members have access to “libraries” of articles that contain information—such as how to develop a budget, build credit, and protect themselves from identity theft—that they might need any time of year. These articles will remain in their locations (in the sub channels), so your members can count on those articles as a constant reference. However, in keeping with our mission to provide fresh content, the main pages of each channel (along with the elementary, middle, and high school sites) will have content that changes on a regular basis.



Cornerstone Community Credit Union
and Honor Credit Union
Financial Resource Centers

Features. (continued)

The channels and type of content included are:

Main Channels (Content Updated Monthly)	Sub-channels (Libraries of Content)	
Auto Buying	<ul style="list-style-type: none"> ▪ Buy/Lease Research ▪ Selling 	<ul style="list-style-type: none"> ▪ Finance
Career Planning	<ul style="list-style-type: none"> ▪ Looking for a Job ▪ Career Advancement 	<ul style="list-style-type: none"> ▪ On the Job
Consumer Resources	<ul style="list-style-type: none"> ▪ Money Management ▪ Smart Shopping 	<ul style="list-style-type: none"> ▪ Avoiding Fraud and Scams ▪ Government Resources (Links only, no articles)
Financial Planning	<ul style="list-style-type: none"> ▪ Saving for College ▪ Budgeting 	<ul style="list-style-type: none"> ▪ Planning for Retirement
Growing Members Youth Sites	<ul style="list-style-type: none"> ▪ Elementary School – Early Bird Saving Club ▪ Middle School – iCount ▪ High School – It’s Your Life...Are You Ready? ▪ College – Credit Unions Rock 	
House & Home	<ul style="list-style-type: none"> ▪ Buying & Renting ▪ Selling Your Home 	<ul style="list-style-type: none"> ▪ Improving
Insurance	<ul style="list-style-type: none"> ▪ Insurance Basics ▪ Health Insurance 	<ul style="list-style-type: none"> ▪ Auto and Home Insurance ▪ Life, Disability, and Long-term Care Insurance
Loan & Credit Management	<ul style="list-style-type: none"> ▪ Building Credit ▪ Borrowing and Repaying Loans 	<ul style="list-style-type: none"> ▪ Solving Credit Problems
Savings & Investments	<ul style="list-style-type: none"> ▪ Investments 	<ul style="list-style-type: none"> ▪ Savings
Small Business Services	<ul style="list-style-type: none"> ▪ Starting a Business ▪ Growing Your Business 	<ul style="list-style-type: none"> ▪ Managing Your Business
Tax Planning	<ul style="list-style-type: none"> ▪ Record Keeping ▪ Tax Return Preparation and Filing 	<ul style="list-style-type: none"> ▪ Deductions
Travel		

Calculators.

FRC comes with these 15 calculators that can help your members make important financial decisions:

Auto Loans – Find out how much automobile you can buy based on your monthly payment, or find out your loan payment based on your purchase price!

Auto Lease vs. Buy – Find out whether you should lease your next automobile or finance it.

Financial Ratios – This calculator will help you to zero in on areas of your business that may need attention. These areas include solvency, liquidity, operational efficiency, and profitability.

Credit Card Payoff – See what it will take to pay off your credit card balance, and what you can change to meet your repayment goals.

Personal Debt Consolidation – This calculator is designed to help determine if debt consolidation is right for you.

Investment Returns – Use this calculator to help you see how inflation, taxes, and your time horizon can impact your bottom line.

Amortizing Loan Calculator – Enter your desired payment and let us calculate your loan amount, or enter in the loan amount and we will calculate your monthly payment!

Loan Comparison Calculator – Sort through the monthly payments, fees, and other costs associated with comparing loan options.

Refinance Breakeven – See how much interest you can save if you refinance your mortgage.

Mortgage Payoff – Save thousands of dollars in interest by increasing your monthly mortgage payment.

Home Budget Analyzer – Analyze your budget, see where your money goes and find out where you can improve!

Retirement Income Calculator – Determine how much monthly income your retirement savings may provide you in your retirement.

Savings Calculator – Find out how consistent investments over a number of years can be an effective strategy to accumulate wealth.

Savings Goals – Find out what it will take to reach your savings goal.

U.S. 1040 Tax Estimator – Use this 1040 tax calculator to help determine your tax bill.

Buy or Lease?	
Purchase price: \$20,000.00	Down payment: \$1,000.00
Sales tax rate: 6.00%	Investment rate of return: 8.00%
Loan payment is \$410 per month	Lease payment is \$420 per month
Loan term in months: 60	Lease term in months: 24
Interest rate: 8.00%	Interest rate: 8.00%
Other fees: \$0.00	Other fees: \$100.00
Annual depreciation: 20%	Residual percent: 60%
	Security deposit: \$500.00
Buy	Lease
Downpayment + loan payments +	Total up front costs +
Lost interest +	Total lease payments +
Outstanding loan balance +	Lost interest lease option +
Market value of vehicle -	
Net cost of buying = \$11,245.02	Net cost of lease = \$11,455.52

Auto Lease vs. Buy Calculator

About Us.

CU Solutions Group

CU Solutions Group helps its customers serve, grow and build financial strength by offering solutions that manage strategies pertaining to technology, marketing, membership enhancements and performance management.

Technology Solutions

Technology Solutions is a full-service technology company with solid expertise in Web, mass media, digital, data, programming and more. We help our clients leverage these tools to provide them with unparalleled access to all the resources they need to grow their organization from one source—Technology Solutions.

We are an SAS 70 certified and credit union-owned company that has been serving hundreds of credit unions and credit union organizations nationwide, and their technology needs, since 1996. We worked with an auditing firm to achieve SAS 70 Certification as a result of our commitment to the needs of our clients and efforts to manage our systems securely and effectively.

Technology Solutions offers:

- Web Design & Development
- Financial Education Content
- Automated Applications
- Member Communication Tools

For more information:

To learn more about Technology Solutions and our quality products and services, please:

- Visit www.cusolutionsgroup.com
- Call your Business Consultant at 800.262.6285
- E-mail info@cusolutionsgroup.com