

Accept. Xpress Lite

About Xpress Lite.

For those looking for an affordable, turnkey, online new member account opening solution, but don't want to sacrifice on features, we have the solution with Xpress Lite.

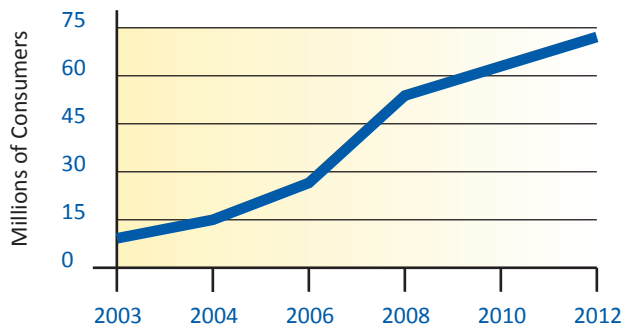
Xpress Lite allows potential members visiting your website to apply for membership by opening a savings or checking account online. The system will run ID verification and an Office of Foreign Assets Control (OFAC) check to prevent identity fraud. It also has the ability to run a credit check – all within minutes.

Benefits of Xpress Lite.

Xpress Lite allows new members to open and fund their accounts quickly and easily – 24/7 – from the convenience of their home or office. This safe and practical technique raises efficiencies and reduces fraud, all while improving your members' experience across the board.

Online Account Opening Process.

Number of Consumers Opening Deposit Accounts Online



Javelin Strategy & Research, Sept 2007

Features.

- Allows new members to open accounts 24/7
- Verifies and authenticates identity in real-time
- Patriot Act compliance and fraud protection
- Creates an end-to-end paperless workflow environment
- Reduces new member acquisition costs
- Funding via debit, credit cards or ACH
- Easily upgradable to **Xpress Membership** with seamless integration to **LoanDecision**⁺
- Link to national credit union finder

The Xpress Lite Process.

Open Accounts	Authenticate	Funding
A simple link is placed on your web site to allow potential and current members to open new accounts online. On the back-end, data can be drawn from traditional channels to centralize new account processing.	Applications undergo ID verification; OFAC checks and optional credit pull to reduce fraud.	Members can put money into their account conveniently via debit, credit cards or ACH.



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
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