



# ASSOCIATION *of* VERMONT CREDIT UNIONS

Looking for a solution,  
the Association of  
Vermont Credit Unions  
collaborated with our  
strategic partners to find  
solutions that meet your  
needs at an affordable  
price.



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# Introduction

The Association is a non-profit corporation which provides Vermont credit unions with a variety of professional trade association services. Since 1947, in Vermont and nationwide, we've promoted the credit union movement and a favorable public attitude toward credit unions.

To our members, we provide legislative advocacy, regulatory and compliance assistance, training and staff development opportunities, networking, and business support services. With the help of our strategic partners, we are committed to our mission of helping credit unions provide unparalleled service to Vermont consumers.



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**“One hundred individuals, saving their money individually, could not provide themselves with much protection, but let them organize a credit union and their opportunity to help themselves was multiplied.” - Edward Filene**

# Business Solutions

The logo for Ranqx, featuring the word "ranqx" in a dark blue, lowercase, sans-serif font. The "x" is stylized with a teal-colored dot and a teal-colored stroke.

Small business digital lending platform with real-time financial data, removing friction and inefficiency; positions credit unions to offer smaller operating loans to their business members – taking market share in this space from banks and fintechs.

Ranqx helps lenders improve the entire loan process, turning painful into painless, months of implementation into weeks and weeks into days.

A black chalkboard with a teal border. The text "THANK YOU FOR SHOPPING LOCAL" is written in white, uppercase, chalk-like font, centered on the board.The logo for Fiserv, featuring the word "fiserv." in a white, lowercase, sans-serif font on an orange rectangular background.

Fiserv's Clover program is an all-in-one point-of sale system that can help transform any business by providing payment processing and business management solutions. Preserve your company's members by using the Clover product and key variables in today's payments landscape that are indicators of a profitable and value-added merchant solution.

The Clover Merchant Service program will protect your members from fintech disruptors, increase revenue, and provide best-in-class member service. Among the product's features are:

- Competitive Pricing
- Delivers an income stream to your credit union
- Cash advance Services



# Compliance Services



CU PolicyPro® is an online system with more than 230 detailed model policies to help credit unions manage today's ongoing compliance and operational challenges. Together with InfoSight, credit unions will have a comprehensive suite of policies, regulatory compliance guidance, and compliance and complaint management tools written especially for credit unions by legal and financial experts at their disposal.

The newly redesigned system upgrade includes a modern, easy-to-navigate design which helps users quickly find, view, and print both model policies and the credit union's own customized policies. System admins and policy editors have a whole new toolbox to create, maintain and distribute policies, assign and track policy updates and reviews, upload and share additional documents, view and confirm relevant model policy updates, and manage user access to the policy level.



Vermont Compliance InfoSight is an easy-to-use compliance solution to help credit unions stay on top of the ever-changing regulatory environment. Credit unions need up-to-date compliance information daily and that's exactly what InfoSight provides.

InfoSight now is better than ever! The fully interactive dashboard allows users to customize quick links to the specific compliance areas they view most often. Topics have been reorganized to facilitate easy and fast viewing and printing of any information or resources.

AVCU offers a range of onsite audit work for affiliated credit unions. Audit services can help ensure your credit union stays in compliance with ACH Rules, BSA, CIP and OFAC requirements, SAFE ACT, and website review requirements.





# Consumer Lending



Zest AI is a leader in inclusive lending, enabling credit unions to say yes to more members and responsibly extend credit to more borrowers. With Zest's software, credit unions get everything they need for effective credit model management and easy AI adoption, helping them compete with big banks and other lenders. Models built with Zest outperform generic credit scores and custom-built scorecards with model explainability deemed the gold standard by regulators. In addition, Zest AI's software automation makes AI-driven lending swift and easy regardless of experience. Nobody offers power, compliance, speed, and ease all in one place like Zest.



Origence (a CU Direct company) is the credit union industry's foremost provider of lending solutions with extensive products and services designed to help credit unions advance their lending programs by only paying per funded loan. AVCU also offers roundtable events to keep credit unions up to date on the latest indirect lending trends and compliance assistance. Monthly regional reports are provided, as are ongoing one-on-one consulting sessions and dealership resolution assistance.



QCash Financial, a CUSO, is a fintech firm that is mission-driven to empower financial institutions in their quest to improve the financial well-being of their communities by providing loans to their members in under 60 seconds without the use of a credit score. The QCash platform is the best tool for advancing financial inclusion and access for credit union members.



# Consumer Lending



LoanStar works with lenders to diversify their consumer loan origination strategies and to compete with higher interest rate loans and credit cards with responsible rates.

LoanStar offers program consulting, market-leading software, and merchant aggregation to assist lenders of all sizes in capitalizing on the power of their local brand.

LoanStar has created the MerchantLinQ platform, which allows lenders of all sizes to deploy instant point-of-sale finance via their local merchants. LoanStar is collaborating with leading financial technology providers to integrate several popular loan origination platforms.

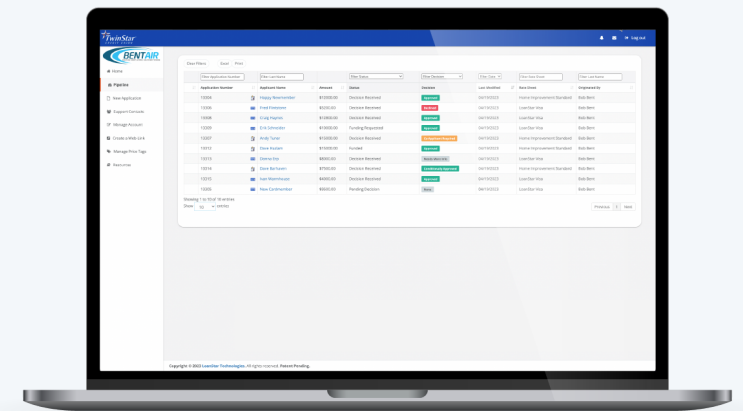
## Fully Branded

Your MerchantLinQ solution is fully branded to reflect your company's unique style, and delivers a confident merchant and consumer experience.

## Flexible Program

LoanStar allows lenders to implement lending programs for an infinite number of targeted retail opportunities.  
Turn-Key

Much more than just software, LoanStar delivers full retail program design, and delivers merchant sales to back it up and drive growth for you.





## MEMBERCLOSE

MemberClose is a powerful and cost-effective settlement services tool developed specifically for credit unions. We are the largest provider of this web-based service to credit unions. With MemberClose, your computer becomes a centralized order and delivery point where you can access nationally recognized vendors and service providers. With one username and password, credit unions can securely order Credit Reports, Flood Determinations, AVMs, Appraisals, Title Reports, Title Insurance, Loan Docs, Closing Services, e-Recording Services, and much more.

### Fulfillment Services

In one convenient platform, we aggregate best-in-class providers offering credit reporting, appraisals, document preparation, and more. Together, we'll identify the needs of your credit union, allowing us to focus on serving you, so you can better serve your members.

### Mortgage Services

From credit to closing, our proven all-in-one real estate lending process reduces both errors and processing time - creating a seamless experience for you and your members.

### Mortgage Services

MemberClose credit union partners get exclusive access to finance services, such as; credit repair, student loan lending, commercial lending, and more. Log-in to the platform to access additional financial programs for your members.



TruStage helps people plan, protect, and invest for their future. The company was founded more than 80 years ago by leaders who were looking for an insurance and investment partner they could trust. Today, TruStage helps credit unions and hardworking Americans build financial security.



- Credit Union Protection
- Investments
- Executive Benefits & Funding Solutions
- Retirement Solutions
- TruStage Insurance Program
- Lending
- AdvantEdge Analytics



I-Care, a collaborative employee healthcare solution that enables you to provide better benefits at a lower cost, was developed by a Credit Union Service Organization (CUSO). I-Care is quickly becoming the preferred provider of wellness and employee benefits in the credit union community. I-Care credit unions have access to resources that aid HR managers in addition to cost savings and opportunities to improve plans.

# Employee Benefits



# Education & Engagement



AVCU's distance learning partner CU Webinar Network (CUWN) offers more than 150 webinars each year, covering all the topics that impact your credit union. CUWN is the nation's leading webinar network exclusively for credit unions and has provided relevant, reliable, and cost-effective credit union webinar training for more than 40 years.

- Annual Meeting and Convention
- Bank Secrecy Act Officer Training
- IRA Training with Ascensus
- Various training opportunities are available throughout the year.

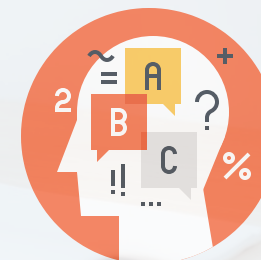
*Sign up for Newslines Express to stay up to date on current events.*

## **Management Minute**

*Association of Vermont Credit Unions*

AVCU's *Management Minute* blog highlights late breaking news and select issues of interest to credit union management, staff, and volunteers. Visit <http://vermontcreditunions.blogspot.com/> to subscribe to receive all the latest headlines and updates in a once-daily email.

*"Success in management requires learning as fast as the world is changing." - Warren Bennis*



# Operational Efficiencies

RELIABILITY

EFFICIENCY

ORGANIZED



PRODUCTIVITY

POWERFUL



Constant thinks about loan operations differently. They fully automate servicing, which is the only way members can resolve issues online without live agent assistance. By moving these efforts online, Constant converts servicing requests, like a payoff quote on letterhead, into an origination opportunity. For example, Constant's platform asks members why they're requesting a payoff (selling, refi, etc.) and then directs them to apply for a new loan – avoiding member flight. They have automated more than 25 workflows that are currently manual for most credit unions today. Many of these workflows lead to increased fee and/or interest income resulting from a loan servicing action a member takes.

*With Amazon Business, you're equipped to do more:*



**Simplify buying:** Purchase from hundreds of millions of business-relevant supplies from multiple sellers, including diversity- and locally-owned businesses, all in one place. Save time searching for products, negotiating contracts, and reconciling purchases from multiple suppliers.

**Reduce costs:** Compare prices across multiple sellers in a single online store. Access discounts on products and supplies available exclusively to business customers. Between business-only pricing, Quantity Discounts you can save on over 50 million items.

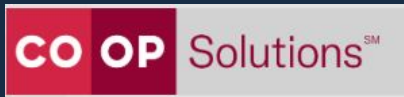
**Manage purchasing:** Keep your work and personal purchases separate so you can have a clear picture of business spend. Choose how and where you want purchases to be delivered with convenient delivery options.

**Get more with Business Prime:** Get unlimited, free shipping on eligible orders. Unlock more business purchasing benefits to boost savings and manage organizational spend.



Sharetec is innovation-driven and customer-centric, providing you, your team, and your members with the latest in core processing and unparalleled service. Your members get what they need when they need it, and your staff gets more face time with members. We help take credit unions to the next level, and in turn, help the financial lives of your members improve. We are **bold, agile, and creative** in building progressive software technology for credit unions in today's changing digital space. Our affordable solution is also loaded with unique, cutting-edge features and highly desirable integrations that make us stand out from the crowd.

# Credit Union Payment System



Quick, contemporary, and easy to use interface Display up-to-date location information for all of your surcharge-free network ATMs, retail locations, shared branches, and more in one simple solution on your website, mobile apps, and online banking. It is simple and quick to explore because to the user-friendly search feature with predictive text autocomplete, "find me" geolocation, search filters, and more. Layouts, features, info panels, popups, lists, and other interactive elements that are mobile-responsive react and adjust based on the user's activities, device type, and screen size.

Your Visa card is ready for online purchases, making it simple and safe to get anything you need. For the purpose of shopping, Visa is accepted everywhere. Use your Visa card to shop online at millions of stores across the world.

Nothing at Risk

Thanks to Zero Liability, you are safeguarded in the event that your card is ever lost, stolen, or illegally used. streamlined online checkout It shouldn't be challenging to shop online. As a result, our modernized online checkout is easy to use, intelligent, and safe. security against fraud, utilize an additional security measure that prevents fraudulent card use when you shop online.

3,500 credit unions and 60 million members are served by the payments and financial technology firm CO-OP Financial Services in the United States. They offer a state-of-the-art selection of adaptable tools and services, including the largest Shared Branch network in the nation and a nationwide network of surcharge-free ATMs. The business was the first in its field to combine motivation, creativity, and technology to support credit unions in advancing the goal of the sector, which is to aid people

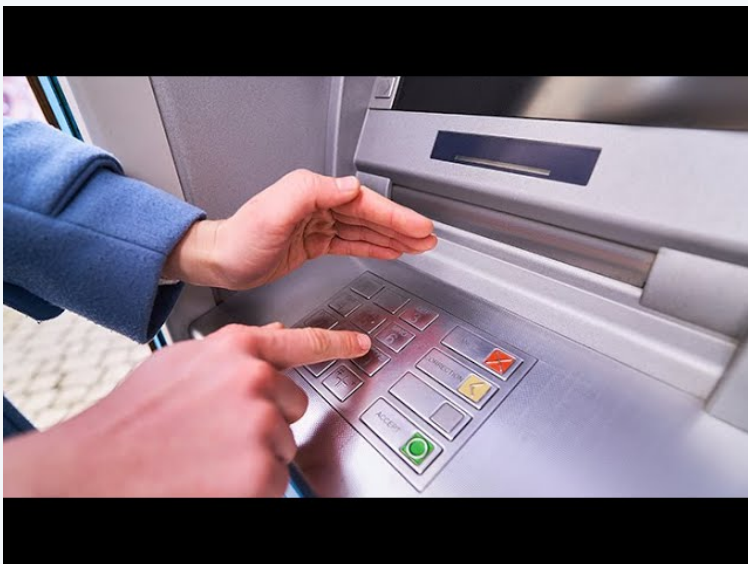


For small to medium-sized credit unions, there is CUcard. The CUcard application can handle all of your card processing requirements. Our card system offers superior analytics, management reporting, loyalty programs, and fraud prevention.

## Our Program stands out because of our commitment to small-medium size credit unions

### Falcon ATM Network

- We work for you and your membership since we understand your hectic schedule. As a result, we manage every conversion so you can focus on running your credit union
- Full-service credit and internal processing are two flexible processing choices.
- Modern fraud detection and prevention systems enable for safe and secure customer spending.
- Advanced analytics technology can quickly unlock data to provide insights and intelligent strategic decisions.
- World-class loyalty programs boost usage and retention.
- Depth of portfolio consulting experience aids in developing and carrying out precise analytics-driven plans.





Zogo is a League preferred provider through CUNA Strategic Services which helps credit unions educate, engage, and attract young members. Backed by behavioral science research at Duke University, its gamified financial literacy app teaches sound financial fundamentals and rewards users for learning. Zogo's mission is to make personal finance fun, simple, and social. Founded by Gen Z'ers, Zogo understands what it takes to reach the younger generation



GreenPath supports credit unions in promoting financial health to members. When members can resolve their financial challenges and strengthen their credit position, it benefits both them and the credit union. Through this partnership, credit unions can find a resource to make vital financial counseling services available to their members or enhance their current consulting offerings.



Eltropy enables credit unions to communicate with members over text message in a secure and TCPA-compliant way. Using Eltropy's platform, lending, collections, sales, marketing services, risk management, internal communications and other teams at credit unions can leverage text messaging to boost members engagement and enhance the member experience. Eltropy also integrates with IT systems.

## Member Growth and Retention

# Member Growth and Retention



Credit unions have joined together to create Shared Service Center locations around the country. Shared Branch Service Centers allow a participating credit union member to conduct most of their business as if they were in their own credit union. By sharing facilities, credit unions can offer greater convenience for members to access their accounts in more than 5,500 locations. Features for members include:

- Open Monday through Saturday
- Check cashing and deposit making
- Cash and check withdrawals
- Make loan payments
- Transfers from or to accounts
- Purchase money orders, travelers checks, and official checks
- Obtain cash advances and balance inquiries



PSCU is the nation's leading CUSO and provides credit, debit, prepaid, bill pay, digital wallet and mobile payment solutions and services to more than 800 member-owner credit unions. PSCU's technology ensures a consistent member experience across mobile, contact center and ATM channels and enables owners to offer an expanding list of self-service options.



Gentreo is the personalized, next-generation estate planning solution that brings together everything you need to create and manage your estate planning. Gentreo will give you peace of mind, protect your dependents, protect your choices, keep your plan up-to-date and prepare your family. What is included: Documents, Gentreo Coach, Vault, Gentreo Pets, Notarization, Partner Lawyers, Funeral Planning, Family Support and Memorial Videos.

# Member Growth and Retention



Prisma Campaigns is a marketing automation platform specifically designed to help credit unions develop deep and empathic relationships with their members through personalized marketing campaigns. It uses a connected, data-centric approach to communicate with members on all your digital channels - email, SMS, online banking and mobile app. Prisma Campaigns' open platform integrates with your existing banking technology and is ready to grow and expand with your credit union.

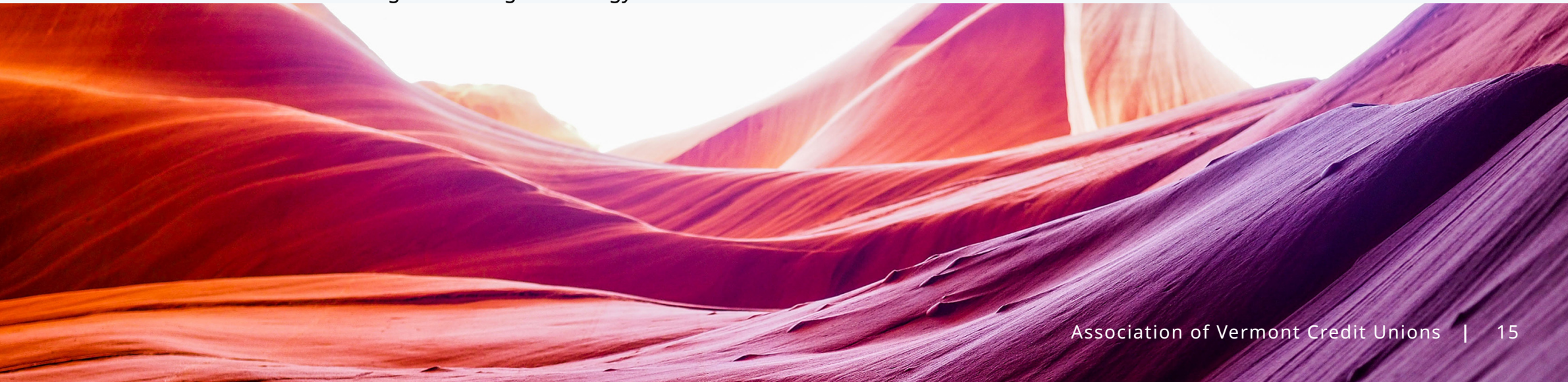


## *How a strategic alliance with Prisma Campaigns benefits credit unions*

If your credit union struggles to efficiently and effectively market to members where they bank, Prisma can help. By integrating your marketing channels, automating conversion workflows, and leveraging your own data, Prisma Campaigns empowers you to create more powerful and personalized offerings to your members.

Prisma's benefits:

- Increase cross-selling while improving member experience - replace generic messages with highly personalized offerings based on member's data.
- Increase efficiency and lower costs - eliminate manual, repetitive tasks and manage all channels from one single, automated platform.
- Integrate with your existing stack in 3-4 weeks - Prisma's open platform can pull your first-party data directly from your core and digital banking technology.





# Revenue and Rewards



Free access to thousands of discounts and savings available exclusively for credit union members. Free toolkit for credit unions to market to their members, which will offer:

- Build member loyalty
- Save members money
- Support local businesses
- Support CU System



Visit [www.cuoffers.com](http://www.cuoffers.com) to learn more about how you can benefit from this program.



The deployment of vital infrastructure is critical to the growth potential of the U.S. economy with two key components being (a) broadband and (b) access to energy for electric vehicles

Tetto 5G connects carriers with credit union locations that can house the antennas or EV smartpoles while benefitting from non-interest income and improved technological infrastructure.

## Smart Hub Revenue Sources



# Processing



Synergent is the premier credit union owned FinTech company that works only with credit unions and provides access to Symitar's Episys® Core Processing in a service bureau environment. With 50 years of industry expertise, Synergent is your one stop for core processing efficiency, PowerOns, payments, targeted marketing, and data analytics. Right time, right place, right service — right solutions.



Tricorp is a not-for-profit financial cooperative that serves natural person credit unions nationwide and was organized for the express purpose of providing low-cost financial services and competitive investment and lending rates to our member/owners. Today, Tricorp provides its members with core financial services including payment solutions, liquidity, investment options and back-office support.

Tricorp is totally owned and directed by our member credit unions and guided by a volunteer board of directors. With a national field of membership, Tricorp currently serves credit unions throughout Maine, New Hampshire, Vermont, Massachusetts, Connecticut and Rhode Island. Profit is not our driving force; rather Tricorp exists solely for the benefit of our member/owner credit unions, which is a significant difference from other financial institutions.



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