



You need a
network...

CU*NorthWest... focusing on what matters.

*CU*NorthWest provides your credit union a regional advantage by offering the information and technology solutions you need to grow and succeed in today's competitive market. In addition to the CU*BASE core processing system, available in an ASP or In-house environment, services including online banking, bill payment and presentment, e-mail marketing, and more.*

*CU*NorthWest also provides access to key business partners like WESCONet for web site development and network management, and eDOC Innovations for document imaging and management. CU*NorthWest is a 100% credit union-owned cooperative based in Liberty Lake, WA. CU*NorthWest...core solutions, regional service.*

POWERFUL, UNIQUE CUSO RELATIONSHIP

CU*NorthWest provides you with a regional presence for CU*Answers, one of the largest and most successful CUSO's in the country. CU*NorthWest is owned by client credit unions, and its Board of Directors consists of six member/owner credit union CEOs, plus the CEO of CU*Answers. This unique partnership between the member/owner credit unions and its vendor/partner CU*Answers demonstrates the very best in what cooperatives have to offer. As a member/owner you will benefit further from the CUSO model by developing strategic businesses alliances, integration, and the ability to deliver new products to market faster.

CU*NorthWest regularly uses its alliance with the cuasterisk.com network of partners to gain considerable buying leverage to secure favorable pricing agreements with third party vendors. These savings are passed directly to clients through discounted rates, and the elimination of large capital outlays.

Investment versus invoice is a guiding CU*NorthWest principle. CU*NorthWest maintains a close working relationship with other cuasterisk.com partner CUSO's and leverages a shared best practice approach to aggregate resources on a larger scale.

CAPABILITIES OVERVIEW

CU*NorthWest's enterprise CU*BASE system combines the processing power of a proven, feature-rich application with business logic and middleware standards designed to promote integration with third party systems – such as ZOOT for on-line credit bureau access and Check Free for Electronic Bill Presentment and Payment. This open business philosophy empowers clients to expand into new, dynamic processes on a level rarely found with competitive systems. CU*BASE operates using the IBM® System *i for Business* platform with TCP/IP connectivity, supporting a variety of LAN/WAN networking solutions.

WHAT IS CU*NORTHWEST?

- Core Processing
- Online Banking
- Credit Union Owned
- Regionally focused
- Operational Consulting
- Network Partner Aggregation
- Industry Participation



CU*NORTHWEST
A CREDIT UNION SERVICE ORGANIZATION



COMPLETE RANGE OF PROCESSING OPTIONS

CU*BASE provides you with a choice of ASP or in-house processing environment. Each model offers all size credit unions the same powerful CU*BASE features. This enables you to make your processing decision based upon the system capabilities that provide the best opportunities for your members and your organization. Benefits of either model include high-speed link access to select business partners, virtual education, and technical and client support services. Additionally, CU*NorthWest will help you manage data communications and network security access, while providing a single delivery channel for services such as It's Me 247 Online Banking, A2A transfer features, ATM/Debit and Credit Card offerings.

CU*BASE offers a level of core processing competency that surpasses the feature set typically associated with competitive systems. As this is a decision that is historically made every 10-15 years, determining the right technology partner is critical. CU*NorthWest and CU*Answers share the same vision and ideals for success as you do. This partnership can be the critical difference in today's difficult economy, and in providing your credit union that unique earnings edge. Your partners at CU*NorthWest are dedicated to helping you discover, develop and take advantage of opportunities at a moment's notice, and at discounted CUSO pricing.

YOUR REGIONAL BUSINESS PARTNER

CU*NorthWest insists on a closely integrated relationship with clients and owners. As a member/owner, you deserve more than the best tools, you deserve a partner who participates in the integration, application and use of those tools to meet your credit union's specific business objectives.

EXCELLENT OPERATIONAL EXECUTION

With CU*NorthWest you get a state-of-the-art data center facility—built with security and disaster recovery readiness in mind. With the region's finest facility, and the industry leading IBM® System *i for Business* hardware, system uptime and availability is one of the highest in the industry. Combining this superior technical environment, with a staff focused on "being in the business," CU*NorthWest offers more than a vendor / client relationship. CU*NorthWest provides you a true partner--a staff extension for your credit union.

THE POWER OF THE STRATEGIC NETWORK

As a regional CUSO, CU*NorthWest is consistently focused on your needs as a member/owner. This unique perspective enables CU*NorthWest to understand and act on regional business pressures and market mandates, to meet your objectives. By maintaining a dialogue with its network of member/owners, CU*NorthWest works to bring solutions that not only leverage national network initiatives but are tailored to fit your specific market.

SOMETIMES YOU NEED A NETWORK

CU*NorthWest offers you a vast array of additional products and services through cuasterisk.com network partners, coordinated and delivered through the CU*NorthWest channel. In addition to CUSO delivered services, CU*NorthWest often serves as an incubator for credit union to credit union business initiatives.



Proud Member of the
cuasterisk.com Network