

Data Archival Options Form

CU*Answers provides a two-stage approach to imaging data. Online short-term data presentation is accomplished with CU*SPY. Offline long-term data archiving is handled by CU*Archives and provides to the credit union for their retention CD/DVD storage for daily/monthly reports, member statements, credit card statements, mortgage statements, loan forms, member forms, photo IDs, AP invoices and e-receipts depending upon your adoption of services. If you have any questions, please contact CU*Answers Imaging Operator Scott Shippy at 800.327.3478, ext. 539

ONLINE RETRIEVAL SERVICES (SHORT TERM – CU*SPY)

STATEMENTS, REPORTS, CREDIT BUREAU REPORTS

Statements and Reports will be available through CU*BASE. Statements will be available for 18 months of access for your credit union staff and members. Reports will be sent to CU*Spy from CU*BASE every night. Your reports will be held in CU*Spy for 3 months. Credit Bureau Reports will also be available in CU*Spy until the loan is closed in CU*BASE.

E-RECEIPTS, PHOTO IDS, MEMBER FORMS, AND E-LOANS

If your credit union has chosen to store e-receipts, photo ids, member forms, or loans in our CU*Spy environment, you can enjoy electronic presentation of these documents online for their associated retention period specified under "Vault Warranties" below and also stated at the end of this document under "Purging Schedule".

VAULT WARRANTIES

The following documents will be supported under our online presentation service. Daily reports, Statements, Credit Bureau reports, Teller Receipts, Photo ID's, all custom loan and membership forms, as well as four additional scanned documents to support a loan. Specifically, those four supported documents are, verification of income, insurance, debt cancellation insurance, title/UCC. All other documents are not supported unless you subscribe to our Enhanced Online Vault. More information about Enhanced Online Vault can be found in our online store or by contacting Imaging Solutions. You can find more information about supported document types and warranties here:

<https://www.cuanswers.com/wp-content/uploads/warranties.pdf>.

Our Store is located here: <https://store.cuanswers.com/product-category/imaging-solutions/>

Imaging can be contacted here: imaging@cuanswers.com

OFFLINE ARCHIVAL SERVICES (CU*ARCHIVES – CD/DVD)

To help credit unions retain and archive their documents in accordance with their unique retention schedule, CU*Archives offers to archive all document types to CD/DVDs. This way, if your credit union requires you to hold your document types longer than the associated online presentation's specified storage period, you are able to specify your elections for archival to CD/DVD below so you can retain them as long as you wish. **NOTE:** we highly recommend you retain your data on disk as a part of your business continuity program regardless of your retention schedule, to protect against an event where CU*Answers should experience data loss. In that case, you would possess your data on your disks.

REPORTS

Daily/monthly reports will be sent to your credit union monthly on a CD/DVD. It does not require installation of software on your PC to access data on the media. The CD/DVD will contain your data, along with a program that will allow you to search, print, and research your data efficiently. Pricing for this option is listed on the next page.

STATEMENTS, A-RECEIPTS, E-LOANS, PHOTO IDS, AP INVOICES, AND MEMBER FORMS

Statements (member statements, credit card statements, and mortgage statements), e-Receipts, Photo IDs, Member Forms, AP Invoices, and e-Loans will be sent to your credit union quarterly on a CD/DVD if requested. You will not be required to install software on your PC to access the data. The CD/DVD will contain your data, along with a program that will allow you to search, print, and research your data efficiently. Pricing for this option is listed on the next page.

OPTIONAL OFF-SITE STORAGE OPTIONS

If you wish, CU*Answers can store one set of your original/duplicate CD/DVD copies (reports, statements, e-loans, and e-receipts) in our archive vault. The storage fee is \$30 per year billed annually in advance. CD/DVDs are archive-quality media and are retained for 10 years from the year of creation, after which they are securely destroyed.

NO SERVICES REQUIRED

You can choose not to have any archived reports, member statements, credit card statements, mortgage statements, e-Receipts, e-Loans, AP Invoices, Photo IDs, or Member Forms on CD/DVD. Reasons for this may be you have an inHouse imaging solution and are receiving your data transmitted electronically etc. If you choose this option it should be understood it is your responsibility to make arrangements for archiving any data deemed necessary by your credit union.

PURGING SCHEDULE

Reports	3 Months
Statement	18 Months
AP Invoices	18 Months
E-Receipts	3 Years
E-Loans	6 Years
Photo IDs	Indefinite (Meaning Unspecified as of yet)
Member Forms	Indefinite (Meaning Unspecified as of yet)

PRICING GUIDE – CU*ANSWERS CLIENT PRICING

Report Archiving

TIERED BY CREDIT UNION MEMBERSHIP COUNTS

T1	0 – 5,000	\$ 50 monthly fee+ \$10 Per Media
T2	5,001 – 7,500	\$100 monthly fee+ \$10 Per Media
T3	7,501 – 10,000	\$175 monthly fee+ \$10 Per Media
T4	10,001 – 15,000	\$300 monthly fee+ \$10 Per Media
T5	15,001+	\$600 monthly fee+ \$10 Per Media

Statement Archiving

TIERED BY CREDIT UNION MEMBERSHIP COUNTS

T1	0 – 5,000	\$ 50 monthly fee+ \$10 Per Media
T2	5,001 – 7,500	\$100 monthly fee+ \$10 Per Media
T3	7,501 – 10,000	\$175 monthly fee+ \$10 Per Media
T4	10,001 – 15,000	\$300 monthly fee+ \$10 Per Media
T5	15,001+	\$600 monthly fee+ \$10 Per Media

E-Receipts

T1	0 – 15,001+	\$ 50 quarterly fee+ \$10 Per Media
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E-Loans

T1	0 – 15,001+	\$ 50 quarterly fee+ \$10 Per Media
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AP Invoices

T1	0 – 15,001+	\$ 50 quarterly fee+ \$10 Per Media
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Member Forms/Photo IDs

T1	0 – 15,001+	\$ 50 quarterly fee + \$10 Per Media
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