

Data Archival Options Form - Warranty

CU*Answers provides a two-stage data access/retrieval strategy:

- a) Short-term data retrieval is available with CU*Spy, our online data repository.
- b) Offline long-term data archiving is maintained by CU*Archives, which provides physical media storage on archive-quality CD/DVDs for daily/monthly reports, member statements, credit card statements, mortgage statements, e-loans, e-receipts, e-member forms/e-photo IDs, and e-AP invoices, at the credit union's request. Archive media can be provided for your own onsite retention, maintained in the CU*Archives vault, or both.

If you have any questions, please contact Scott Shippy, CU*Answers Imaging Solutions Operator, at 800-327-3478, ext. 539.

ONLINE RETRIEVAL SERVICES (SHORT TERM – CU*SPY)

STATEMENTS, REPORTS, CREDIT BUREAU REPORTS

Statements will be accessible through CU*BASE. Statements will also be available for your credit union staff and members thru **It's Me 247** for a period of 18 months.

Reports will be accessible through CU*BASE. Reports will be imported to CU*Spy from GOLD on a nightly basis and will be retained for access in CU*Spy for 3 months.

Credit Bureau reports will be accessible through CU*BASE. Credit Bureau Reports will also be available in CU*BASE until the loan has been closed.

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

If your credit union elects to maintain e-receipts, e-loans, e-photo ids, e-member forms, or e-AP invoices in our CU*Spy environment, you will have the option to retrieve the selected documents online, during their associated retention periods, which are specified in the Online Purging Schedule below.

ONLINE VAULT WARRANTIES

The following documents will be supported as a function of our online access service; Daily reports, statements, credit bureau reports, teller receipts, photo ID's, AP invoices, all custom loan and membership forms, as well as four additional scanned documents supporting a loan (verification of income, insurance, debt cancellation insurance, title/UCC, and all other documents are not supported.). All other documents are not supported as part of the online access service,

Unless your credit union subscribes to our Enhanced Online Vault. More information about Enhanced Online Vault can be found in our online store, or by contacting Imaging Solutions.

Additional information about supported document types and warranties can be found at:

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

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

Our Imaging Solutions staff can be contacted at: imaging@cuanswers.com

ONLINE PURGING SCHEDULE

Each document type is available online for access and retrieval for the length of time stated below.

PURGING SCHEDULE

Reports	3 Months
Statement	18 Months
AP Invoices	18 Months
E-Receipts	3 Years
E-Loans	6 Years
Photo IDs	Indefinite (i.e., currently unspecified)
Member Forms	Indefinite (i.e., currently unspecified)

OFFLINE ARCHIVAL SERVICES (LONG TERM – ARCHIVE MEDIA)

CU*Archives provides the option to archive all document types to CD/DVD media, in order to assist credit unions in retaining and preserving their documents in accordance with their individual retention schedules. Selecting the option(s) to archive to CD/DVD media provides your credit union with the ability to retain and access your documents as long as you wish, if your credit union requires retaining document types longer than their associated online storage periods specify. NOTE: We highly recommend you retain your data on disk as a part of your credit union's business continuity program, regardless of your retention schedule. Doing so will protect your credit union against any event that may result in CU*Answers experiencing data loss.

MONTHLY

Daily/monthly reports will be shipped to your credit union each month on a CD/DVD, which will contain an Archive Viewer program that will allow you to efficiently search, sort, print, and save your data. You will not be required to install any new software on your computer to run the CDs or to open the Archive Viewer program.

QUARTERLY

Statements (member statements, credit card statements, and mortgage statements), e-loans, e-receipts, e-photo IDs, and e-member forms will be shipped to your credit union quarterly on a CD/DVD, which will contain an Archive Viewer program that will allow you to efficiently search, sort, print, and save your data. You will not be required to install any new software on your computer to run the CDs or to open the Archive Viewer program.

YEARLY

e-AP invoices will be shipped to your credit union once a year on a CD/DVD, which will contain an Archive Viewer program that will allow you to efficiently search, sort, print, and save your data. You will not be required to install any new software on your computer to run the CDs or to open the Archive Viewer program.

OPTIONAL OFF-SITE STORAGE OPTIONS (CU*ARCHIVES)

You may also elect to have CU*Answers store one additional set of your selected CD/DVD media (reports, statements, e-loans, e-receipts, e-photo IDs, e-member forms, e-AP invoices) in our CU*Archives vault. The storage fee is \$30.00 per year, billed annually in advance. CD/DVDs are archive-quality media and are retained in the vault for 10 years from the year of creation, after which they are securely destroyed.

NO SERVICES REQUIRED

You can elect not to have any reports, member statements, credit card statements, mortgage statements, e-receipts, e-loans, e-photo IDs, e-member forms, or e-AP invoices archived on CD/DVD media. A possible reason for declining any archive media is that your credit union may have an in-house imaging solution, through which you are receiving your data via electronic transmission. If you decline the option to receive archive media, it will be understood that it is your responsibility to arrange for archiving all data deemed necessary by your credit union.