1Click Limit Increase Worksheet

Lender*VP

Credit Union Name: _____ Email Address: _____

Credit Union Contact: _____ Date: _____

Frequency: ◯ One Time ◯ Semi-Annually (specify months) _____

◯ Quarterly (specify months) _____ ◯ Annually (specify month) _____

Offer Type: ◯ Credit Card ◯ Line of Credit Form ID(s): _____

Purge Date: _____ Offer Description (30 characters) _____

☐ Allow members to choose a lower limit Minimum Increase Amount $ _____

Offer #1	Offer #2	Offer #3
Maximum Increase $	Maximum Increase $	Maximum Increase $
CR Score Range	CR Score Range	CR Score Range
Loan Categories (up to 12)	Loan Categories (up to 12)	Loan Categories (up to 12)

Need more than three tiers? Offers #4 and #5 are available at an additional $50 each. Fill them out on page 4.

(OPTIONAL) Fee: _____ Fee G/L: _____ Fee Transaction Description: _____

Disburse Fee From: _____ ** Minimum Increase Amount is required when a Disburse Fee From choice is selected.*

**Custom queries are available through our Asterisk Intelligence Team (ai@cuanswers.com) at additional cost*

Default Values:

- ✔ At least 18 years old
- ✔ No invalid mailing addresses
- ✔ No individual accounts using a DBA
- ✔ No organizational accounts
- ✔ No write off/charge off
- ✔ 1 Offer per SSN

Optional Values: Check each filter you want applied

- ☐ Exclude members below par value / My CU's par value is: $_____.
- ☐ Age _____ or older – OR – Age range of _____ to _____ .

  **** NOTE: If using anything other than 18+ please see the following NCUA guidance.***
- ☐ Their membership has been open a minimum of _____ days.
- ☐ Exclude credit scores older than _____ days.
- ☐ Last disbursed a minimum of _____ days ago.
- ☐ Exclude Security Code(s): _____ _____ _____ _____ (up to 4 each)
- ☐ Exclude by Employee Type: _____ _____ _____ _____
- ☐ ACH deposits greater than or equal to $_____ in prior month.
- ☐ Minimum Available Balance $_____
- ☐ Maximum Available Balance $_____
- ☐ Exclude members with a pending loan application.
- ☐ Exclude members with a denied loan request in the last 90 days.
- ☐ Exclude members with delinquent/negative balances.
- ☐ Exclude members who have opted out of contact.

**** Prior to launch, we strongly suggest sending out a test offer with the same offer details to a credit union account. If sending multiple tiered offers, we suggest a test for each one. You will want to verify that all terms and verbiage are displaying as intended before pushing out the offers to members online.***

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Terms and Conditions:

Sample text:

Congratulations! You have been pre-approved for a credit limit increase of up to $[XXX.XX] on your [ABC] Credit Union [credit card / line of credit]. There is no application to complete. Simply accept the offer online and your new credit limit will be applied to your account. This offer is only available for the next 30 days through Online and Mobile Banking. This offer is not available at branch locations or via telephone. See your account agreement and disclosures for full terms and conditions.

Thank you for choosing [ABC] Credit Union for your financial needs. We value your Membership!

Final Instructions: (360 character limit)

Sample text:

Congratulations! Your new credit limit has been applied to your account. Thank you for being a valued Member of [ABC] Credit Union.

CREDIT UNION RESPONSIBILITIES

CREDIT UNION is responsible for reviewing and approving the list of members or customers who will receive 1Click Offers, and all members or customers who accept 1Click Offers. CREDIT UNION is responsible for all matters relating to compliance regarding 1Click Offers, and CREDIT UNION assumes the risk of loss resulting from 1Click Offers, including any loans resulting there from.

(Continued on page 3)

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DISCLAIMERS

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RELEASE AND WAIVER

To the maximum extent permitted by applicable law, CREDIT UNION hereby releases and waives all claims against CU*ANSWERS, and its directors, officers, agents, and employees from any and all liability for suits, claims, damages (actual and/or consequential), costs and expenses (including litigation costs and attorneys' fees) of every kind and nature, arising from, in connection with, or in any way related to the use of the 1Click Offers. CREDIT UNION understands that any fact relating to any matter covered by this release may be found to be other than now believed to be true and CREDIT UNION accepts and assumes the risk of such possible differences in fact. In addition, CREDIT UNION expressly waives and relinquishes any and all rights and benefits which the CREDIT UNION may have under any other state or federal statute or common law principle of similar effect, to the fullest extent permitted by law.

HOLD HARMLESS AND INDEMNITY

CREDIT UNION agrees that CU*ANSWERS shall have no liability or responsibility whatsoever for any use the CREDIT UNION makes of the 1Click Offers. In addition to, and without limiting in any way, the hold harmless and indemnity in the Master Agreement, CREDIT UNION agrees to indemnify and hold harmless CU*ANSWERS and its directors, officers, agents, and employees from and against any and all suits, claims, damages, judgments, liabilities, costs and fees (including reasonable attorneys' fees) arising from, in connection with, or in any way related to the use of the 1Click Offers, including any liability or expense arising from all claims, losses, damages (actual and/or consequential), suits, judgments, litigation costs and attorneys' fees, of every kind and nature.

*By signing below, I agree to the specifications outlined on this document and authorize Lender*VP to begin the work on creating the offer(s).*

X _____ _____

Signature Date

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Additional Offer Tiers $50 each, beyond Offer #3

Use this page only if you want more than the three offer tiers on page 1. Each additional tier is $50. Fill in the same details as Offers #1–#3.

Offer #4

Maximum Increase $

CR Score Range

Loan Categories (up to 12)

Offer #5

Maximum Increase $

CR Score Range

Loan Categories (up to 12)

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