

CUStatements Integrates Seamlessly

Affinity Plus Gets Significant Increases in Online Adoption



Profile

Affinity Plus Federal Credit Union, Minnesota's largest financial cooperative with 130,000 members, over \$1 billion in assets and branches throughout the state, has achieved steady, solid growth in its 75-year history of serving Minnesota state employees.

The Challenge

To enhance member convenience and cut costs, Affinity Plus needed to significantly increase the number of its members choosing electronic statements. For three years, the credit union had offered electronic statements to its members through a third party vendor with little change in the adoption rate of the product. The program did not integrate well with the company's Home Banking system. Because members needed to be in the third party vendor's environment to receive and view their statements online, the interface was inconvenient and did not reinforce the Affinity Plus brand.

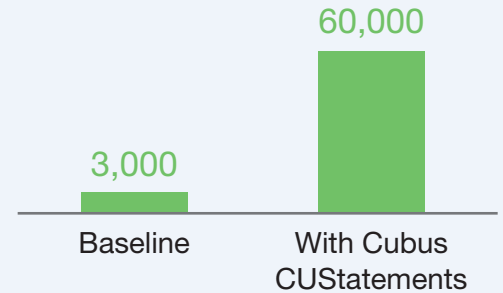
The Cubus Solution

Cubus Solutions enabled Affinity Plus Federal Credit Union to meet its challenge with CUStatements™, which integrates seamlessly with a credit union's core banking system. CUStatements allows Affinity Plus members to navigate easily from the credit union's online banking system directly to managing their statements. With the Cubus solution, Affinity Plus was able to migrate their existing online statement customers without issue; effectively market the new product to members not already taking advantage of online statements; reinforce its brand; dramatically increase the usage of electronic statements and home banking in general; and save real dollars through the reduction of printed statements.

"CUStatements led directly to an increase in our online banking adoption rates by enhancing our members' experience online and giving us the control we needed to manage that experience. With CUStatements, we provided our members with an integrated online banking statement option, kept our members within the confines of our own online banking environment which gave us a consistent way to communicate and reinforce the credit union brand on an ongoing basis, and saved money while making members happy."

- Keith Malbrue COO, Affinity Plus

Electronic Statement Membership



Reduced Printed Statements By **50,000**

Savings: **\$600,000**