

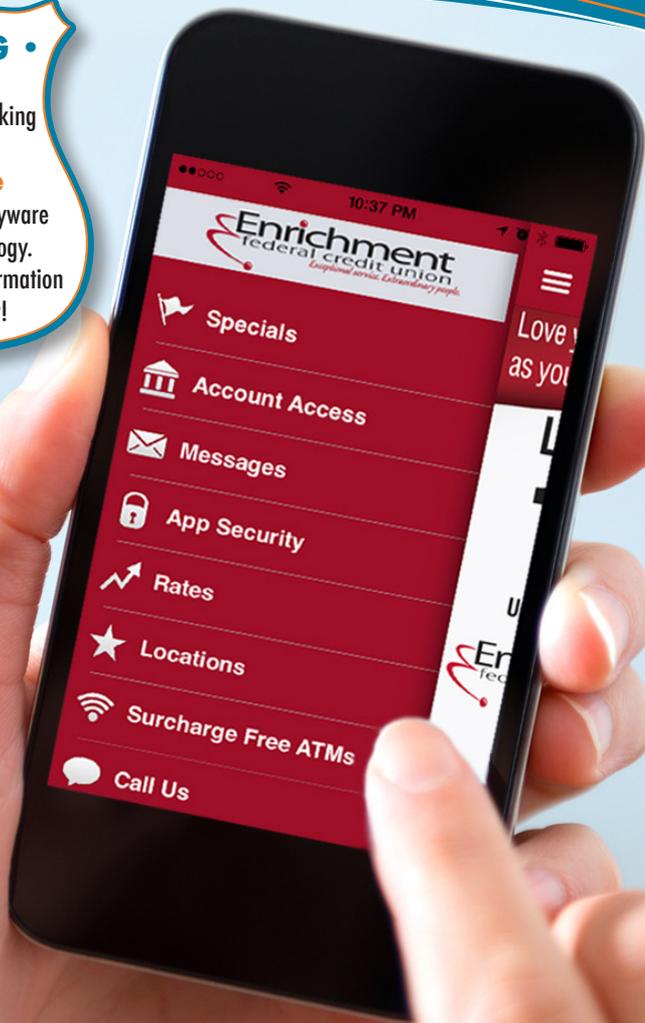
# Put Your Credit Union In Every Member's Hand!

## • INTRODUCING •

the ultimate in credit union mobile banking app security!

### **SnoopWall Lite**

Anti-Malware and Anti-Spyware  
Patent Pending Technology.  
Your members private information  
has never been safer!



# CU Mobile Apps

**Do Not consider another Mobile Banking App for your credit union without seeing our demo first!**

# CU Mobile Apps

is the most recent product offered by Member Service Solutions, LLC, the respected provider of insurance and financial solutions for your credit union. Our new revolutionary technology allows your credit union to have it's own custom mobile banking app in a short amount of time and at a fraction of what our competition is charging. All credit unions regardless of size can easily take advantage of our app due to our low cost subscription pricing model. We also provide you with the capability to upload images, choose colors, customize the items displayed, add or change your content and create a fully branded experience for your credit union anytime at your discretion.

Additionally, as we build new features and support more devices, you will also be able to take advantage of these new platforms and features at no additional cost.

## Custom Mobile App Development:

For most credit unions, our CU Mobile App Engine™ is the perfect mobile app solution. However if you desire a fully customized app, we are a full service mobile application development company who can take your idea from concept to delivery via a variety of different platforms. Our experienced team members include graphic designers, senior software developers, web experts and seasoned project managers. As a result we are able to offer our clients fast time to market without compromising functionality or quality.

Our platform currently supports

- iPhones
- iPads
- iPod Touch
- Android Phones
- Android Tablets
- Kindle Fire

We believe it is important to work closely with our clients while we develop, improve and extend their mobile solutions. Therefore we have a proven development process that focuses on producing a viable product at the first opportunity.

Visit [www.cumobileapps.com](http://www.cumobileapps.com) for more information or call 1-800-537-9035 ext. 105 and ask us about our no obligation online demo and preferred pricing.

Member Service Solutions, LLC has roots in the credit union movement dating back to 1973. Led by managing partners Tom Gray and Rick Hargis, MSS has marketed a variety of products and services designed to exclusively serve credit union's and their member-owners. With offices located in Franklin, TN and Jackson, TN, some of the nations leading credit unions have partnered with MSS. We are proud to serve dozens of the Top 100 Credit Unions in America, but we pride ourselves in serving credit unions of all sizes by helping them compete in today's competitive financial services industry. Our mission is to always "put the needs of your member's first".

After being approached about "mobile banking app solutions" by numerous credit unions in 2010, the MSS Team held focus group sessions with credit unions ranging in size from 2,000 members to over 400,000 members. We did not want an "off the shelf" mobile app solution. We wanted a mobile app that was developed with the input of the credit unions we served. In July 2011 we launched our first five credit unions with "CU Mobile Apps™", our mobile app product brand-name. In 2013, our tech team spent over 10,000 man hours building a custom mobile app platform just for credit unions. Our development team includes over 100 employees with 100% of our app development and technical support located in Franklin, TN. Our development team was recruited from some of the nations top Universities, including Vanderbilt, Auburn, Tennessee Tech, and others.

CU Mobile Apps™ has been endorsed by some of the largest CUSO's, Corporate Credit Unions, State Leagues and Financial Service Organizations in the nation. Our mobile banking app is the first to include the patent-pending anti-malware and anti-spyware technology called SnoopWall Lite. As mobile technology continues to evolve and more financial services are integrated into mobile banking apps (i.e. mRDC, Mobile Wallet, P2P, etc.), app security is at the TOP of our priority list!



The independent research group **nerdwallet** identified credit unions whose mobile apps were outstanding performers—and their list of the top seven picks included four credit unions that use mobile app products designed by **CU Mobile Apps** and offered by **Member Service Solutions, LLC**

## Features

**Mobile Banking:** Our banking screen provides a secure way for your members to access your credit unions mobile banking site or online web-based account information directly from their mobile device. Performing functions on their smartphone is just as easy as sitting in front of a home computer.

**Alert Messaging:** Send immediate alert notifications or specials to your members easily with our Alert Messaging feature. We have added a new functionality that allows messages to be given an optional end date which allows you to add a message that appears and disappears at a time of your choosing. This is a great way for you to instantly inform your members of any events, specials or promotions, fraud alerts etc.

**Marketing:** Display your credit union specials or promotions using full graphics in this area of your app. Be sure to inquire about this feature when you attend one of our no obligation online demonstrations.

**Rates:** Share loan and account rate information with your members in an easy to read format that you can easily change, usually in less than one minute.

**News:** Post news seamlessly to your Smartphone App just as you would do to your website. Keeping them informed and up to date has never been easier!

**Branch & ATM Locator:** Providing your members with the branch or ATM that is closest to them has never been easier. Simply tap on driving directions to receive turn-by-turn GPS directions to your desired location.

**Hours of Operation:** Your hours of operation for every branch location is readily available at your users fingertips.

**QR Codes:** QR Codes can be used to provide shortcuts for your users to your content. These could take the user to web pages, open photos and videos etc.

## Our Revolutionary Apps Feature:

**Quick Dial:** Your members have the ability to dial any of your locations using our simplistic tap and talk feature.

**Links:** Provide additional links for your members with ease.

**About:** Provide additional information about your credit union.

**Social Media:** Enter the URL of your Facebook, Twitter, LinkedIn or any social media account and your wall posts will be visible to your users.

**Download Statistics:** View numbers and charts regarding the number of apps that have been downloaded for both iPhone and Android devices from within your app dashboard.

**Websites:** Our websites feature provides a simple direct way to embed a website directly into your app. You simply choose an icon for the toolbar and associate it with a website by inserting the URL link. You can create multiple tabs within this section.

**Media Center:** Allows user to build playlists of audio & video links/files which will be displayed in your app.

**Loan Calculators:** Allows the user to quickly compute mortgage, auto and simple loan payments. A loan amortization calculator is also included.

**Custom Forms Generator:** You can quickly and easily create any custom form for your members to complete. Loan Requests, Loan Applications, Product Requests and many more!

Ask us about our  
no obligation online demo  
and preferred pricing!  
(800) 537-9035  
extension 105

**Mobile Remote Deposit Capture (RDC)** will soon be a “must have” for all credit unions. The convenience of taking a photo of a check on your mobile device and making a remote deposit is already in high demand by many mobile-savvy members. Over 10% of your members will immediately begin using RDC when available. These members typically conduct 2 to 3 RDC transactions per month. RDC transactions are without question less expensive than a traditional teller window transaction. Your credit union will see an immediate ROI when you offer a Remote Deposit Capture service.

Once you see our CU Mobile Deposit product in action, we think you will agree that we have delivered the most robust user experience available on the market today! By combining our proprietary “App Engine” with CU Mobile Deposit, your credit union has the ability to communicate directly with your member utilizing our unique push notification feature. While most RDC apps send the member a standard “Reject” message if there is an issue with their check, you can actually personalize a push message back to the member. This feature will save your staff and your member’s time and frustration when dealing with a rejected item.

It typically makes sense to include RDC within your existing mobile banking app, therefore preventing your members from having to download two separate apps from the app stores. However, we also offer our CU Mobile Deposit as a stand-alone product. Full customization is available for both! Your app will be customized to include your credit union name and color scheme allowing you to maximize your brand. Our App Engine allows you to personalize your app tabs instead of using “stock” verbiage. Honestly, you have to see it to believe it!

The CU Mobile Apps platform was designed to integrate with many of the nation’s leading RDC providers who use the latest digital check imaging technology. Our account management team will work hand-in-hand with your staff to help implement your RDC service.

### KEY FEATURES:

- Provides state-of-the-art digital imaging.
- Fully integrated within your mobile app for member convenience and functionality therefore eliminating the need for your members to download two separate apps.
- Compatible with iPod Touch, iPhones, iPads, Android Phones & Tablets
- Usage analytics are included.
- Branded for your credit union utilizing your logo and color theme.
- Easily upgradable to our App Engine mobile app product.
- Two-factor login authentication, data encryption on phone and en-route to safe server.
- Check 21 compliant ensures that only images satisfying FSTC image quality standards pass.
- X9 files provided in your preferred format.
- & Much More!

CU Mobile  
Deposit

# Security

## CU Mobile Apps provides the ultimate in mobile app security: anti-malware & anti-spyware technology!

There is no question that mobile app security is a major concern for every credit union and every member using a mobile banking app. The CU Mobile Apps team has put app security at the top of our priority list.

We are excited to announce that CU Mobile Apps is the exclusive credit union mobile banking app provider of a one-of-a-kind patent pending security technology called "SnoopWall Lite". We have included this anti-malware and anti-spyware technology in our platform at no additional cost for our credit unions and their members. Not only will your credit union have additional "peace of mind", but so will your members! The importance of mobile app security is more prevalent than ever before as more financial services are integrated into mobile banking apps, i.e. mobile deposit, P2P payments, mobile wallet, bill pay, etc.

Visit [www.snoopwall.com](http://www.snoopwall.com) for more information or contact us directly to learn more.

**BEFORE**

How Endpoint Security **FAILS**

- Catches only 60% of Malware
- Doesn't Understand Modern Malware
- Doesn't Block Remote Access to Your Devices
- Clears Up Only The Malware It Detects

**YOUR PRIVACY IS LOST!**

**AFTER**

SnoopWall detects & blocks all remote control, spying and eavesdropping.

- Camera/Webcam
- Bluetooth
- GPS
- Microphone
- WiFi
- Storage
- USB
- Keyboard
- Phone
- SMS/E-mail
- Ethernet
- IR

**YOUR PRIVACY IS RECLAIMED!**



Provided exclusively by  
**CU Mobile Apps**

"When considering a mobile app for our members, US Community Credit Union researched several different providers of mobile app technology. After our research, US Community Credit Union selected CU Mobile Apps as our provider. The app and administration of the content is user friendly and coupled along with attractive pricing made it an affordable solution."

Ben Johnson  
Vice President  
US Community Credit Union

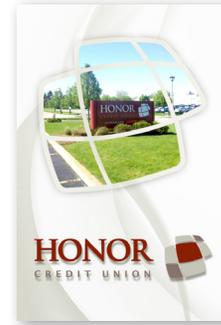


"There are only a few times that you are introduced to something that (1) on the front end it blows you away, and (2) it delivers on its promises. I can say this is one of those times. I'm extremely impressed with it!"

Wayne Hope  
President & CEO  
Enrichment Federal Credit Union

"The price was very reasonable, and their presentation was excellent. I was able to see exactly what we'd be getting for our investment, since screen shots of the app at work were displayed as they were being described. No one else made it this easy to understand—this clear and specific."

Joseph Ditta  
Vice President  
Gulf Coast Educators Federal Credit Union



"Working with Member Service Solutions on our mobile app was incredibly easy. Not only did they provide us with excellent service throughout the development and app store submission process, but they have also been diligent about providing great follow-up service. The entire team has been very pleasant to work with."

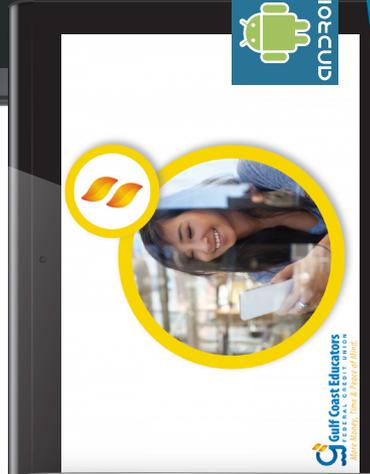
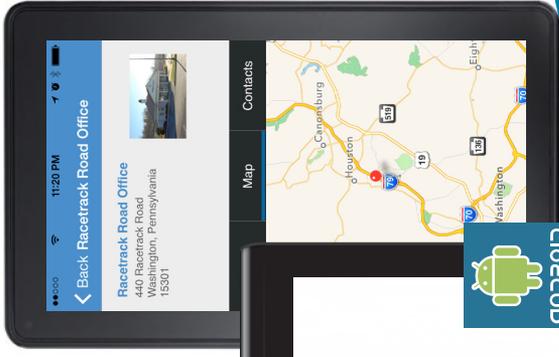
Jeff Pisarsky  
Research, Design & Virtual Manager  
Honor Credit Union

Call Today to Get Started!  
**1-800-537-9035 Ext. 105** or visit  
[www.cumobileapps.com](http://www.cumobileapps.com)

Testimonials

# Ready to join the mobile revolution?

kindle fire



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