

Consumer Deposit

Current in the ever changing world of compliance.



THE REALITY OF COMPLIANCE TODAY

When it comes to compliance, your credit union cannot afford to leave a single stone unturned—or more accurately, a single document untested. There is just too much at stake. That's why over 75% of all U.S. credit unions rely on LOANLINER® Documents to provide the documents they need for their member transactions for Consumer Deposit, Consumer Lending, Real Estate Lending and/or Business Services.⁴ LOANLINER Documents is your single source of documents and compliance support.

LOANLINER Consumer Deposit Documents support a variety of deposit account member transactions including:

- Share/Savings
- Share Draft/Checking
- Account Agreements
- Required Disclosures (Regulation CC, Regulation E, Privacy and Truth in Savings (TIS))
- Certificates
- Wire/Transfers
- Safe Deposit Programs
- ATM/Debit Card
- Home/Internet Banking
- And a variety of account designations and types

LOANLINER Documents are backed by our comprehensive limited compliance warranty reassuring customers that our documents are consistent with the latest federal and state regulations.

LOANLINER Documents' customers benefit from more than just compliant documents. Our value goes way beyond the actual documents as customers receive assistance with compliance. Included exclusively for our customers are:

- One-on-one access to compliance and operations specialists
- Educational training and guides
- Access to the online Lending Resource Center
- Ongoing Compliance Alerts and FYI's
- And more ways to keep current in the ever-changing world of regulatory requirements.

COMPLIANCE. IT'S OUR BUSINESS.

14,000+ As of September 2014, regulators have released more than 14,000 pages of proposed and final regulations related to Dodd-Frank Act¹

2,500 The LOANLINER compliance team receives over 2,500 phone calls a month regarding a wide variety of complex compliance and operation questions²

308 LOANLINER Documents offered 308 training sessions exclusively to our customers in 2013 to help combat all the new regulations issued³

LOANLINER



LOANLINER Consumer Deposit Documents support a variety of business transactions

LOANLINER Consumer Deposit Documents feature straightforward language and a multi-use format that helps your staff to set up and maintain accounts at your credit union. With just one account card, your credit union can:

- Distinguish among individual, joint and other natural person account types
- Document all member accounts—including account beneficiaries, services requested and relationship of account to owners
- Integrate the membership and account agreement (MAA) plus other pertinent disclosures to maximize compliance protection with a single signature

We also offer various operational support items such as: Drive-up and Document Envelopes, Passbooks, Loan Payment Coupons Books and Membership ID cards.

In addition, LOANLINER's disclosures are available individually or packaged in a professional looking booklet with your choice of styles and colors or customized to fit your established credit union look. LOANLINER Documents can be personalized to your credit union with name, address, logo and credit union variables to reflect your product offering (rates, fees, terms, product names, etc.). Credit unions can also customize LOANLINER Documents to fit with your processes, needs or corporate image (color, layout, branding, etc.). LOANLINER Documents are compatible with a wide range of host systems including account opening and they support the placement or gathering of electronic signatures.

When compliance changes come your way, don't worry. This is our business. We utilize cross-functional teams to examine and assess a compliance change's impact to documents and member transactions. We will then communicate any impact along with document options (updated or new) to customers. The depth of our bench means that you have access to the right folks with the right compliance and operational expertise and we have plenty of resources to work compliance changes and operational challenges.

Take advantage of the entire suite of LOANLINER Document Solutions. LOANLINER Deposit Documents are just one element in our innovative member-focused programs. Each component is designed to work seamlessly with one another to help give your credit union an unprecedented level of support and resources to drive superior service and deliver maximum satisfaction. Plus, credit unions receive compliance assistance that is the hallmark of LOANLINER Documents. Compliance. It's our business.

LOANLINER
LOANLINER Document Solutions

-  **Consumer Deposit**
-  **Consumer Lending**
-  **Real Estate Lending**
-  **Business Services**

¹ <http://regreformtracker.aba.com>, September, 2014

² CUNA Mutual Group Internal Report, October 2014

³ CUNA Mutual Group Internal Reports October, 2014

⁴ CUNA Mutual Group Internal Report, July, 2014

For more information call 800.356.2644



P.O. Box 391 | 5910 Mineral Point Road | Madison, WI 53701-0391 | cunamutual.com