



Products & Services

solution

CRI Solutions Advantage

CRI Solutions provides products and services exclusively to credit unions and has relationships with more than 250 credit unions across North America. With more than 35 years of experience serving credit unions, we understand the challenges that our clients face on a daily basis and offer solutions that will help Credit Unions thrive.

We take pride in our personal service and ability to respond promptly when challenges arise. Our ability to integrate our financial products with our technology software and IT solutions enables our clients to operate more efficiently and provide better service to their members.

We provide innovative solutions that help credit unions and their communities thrive.



As a company we value **relationships,
responsiveness, **collaboration** and
innovation.**

We live these values every day by:

- Continuously growing our **relationships** with each other, our clients and our community
- Being exceptionally **responsive** to the changing demands of our clients and their members
- Being internally and externally **collaborative** in our approach to solving problems
- Constantly **innovating** to create new products, services and solutions

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Credit Life and Disability Insurance

Credit Life and Disability Insurance is underwritten by a leader in the industry. The coverage offers your members the financial protection and peace of mind they need to help pay off or reduce their loans or make their loan payments in the event of death or disability.

We pride ourselves on providing our clients with exceptional customer service and responsiveness. Our web-based remittance and claims filing tool simplifies the administrative duties associated with credit insurance and provides faster turn-around for members' life and disability claims.

"We have offered your life & disability loan protection products for years and have been very satisfied with its integration and ease of administration."

VP of Lending
Mid Atlantic Federal
Credit Union

"They have helped us manage our growth over the years with excellent design, implementation, and service of their products. They have always delivered what they have promised."

EVP
U.S. Postal Federal
Credit Union

Debt Protection

Debt protection is a modern alternative to the highly regulated credit insurance products. The credit union can offer customized benefit packages including accidental life and disability benefits, full and limited coverage benefits, involuntary unemployment and family leave. All of our Debt Protection clients also receive access to our web-based remittance and claims tracking tool, which simplifies the administrative duties associated with a debt protection program and provides faster turn-around for member benefits.

Home Equity Protect (HEP)

CRI Solutions' HEP is a Debt Protection product that is specifically designed to protect home equity lines and home equity loans. HEP gives your members a more affordable option to help them protect their loan and their equity, with higher coverage maximums than traditional credit insurance.

Benefits of HEP include:

- Provides Life and Disability Coverage
- No Health Statements
- Online Remittance and Claims
- Higher Limits Give Members More Protection

Vehicle Loan Protect (VLP)

VLP is a Debt Protection product that has been designed especially for auto loans. It is a simple and affordable way for your members to protect their auto loans against the event of death or disability.

Benefits of VLP include:

- Fixed-fee Structure
- Provides Life and Disability Coverage
- No Health Statements
- Online Quoting Tool Available
- Online Remittance and Claims

Guaranteed Asset Protection (GAP)

Unlike most products in the market, CRI Solutions' GAP product provides coverage for up to 150% of MSRP or NADA. We also offer our GAP clients VisualGap® – a web-enabled software application that allows lenders to illustrate to their borrowers the potential GAP risk that could exist during the term of their vehicle loan .

Other VisualGap® Benefits include:

- All-in-one system that incorporates credit insurance, GAP and vehicle service contracts (VSC)
- Free NADA valuations and reports
- Exclusive online GAP claim filing, tracking, reports and reconciliation
- Menu selling screen for protection options and proper disclosure
- Instant online operator for loan officer support and assistance

"We are pleased to extend our longstanding and successful partnership with CRI Solutions as we constantly strive to bring additional value and deliver the utmost in services to our members and Employees. CRI Solutions' financial products and services help us to compete and succeed for our members in a highly competitive marketplace."

CEO
Belvoir Federal Credit Union

"They understand our needs and are very open to our suggestions."

VP of Lending
Freedom First Federal Credit Union

Accidental Death and Dismemberment (AD&D)

CRI Solutions' AD&D product is a great way to generate credit union fee income as well as offer peace of mind to your members and their families. We can craft an income and benefit solution for your credit union from the ground up, or take over your existing program to help increase your income. Our program options include blanket policies for all credit union members as well as the ability for individual members to purchase more coverage on their own.

Automobile Extended Warranty

CRI Solutions provides Automobile Extended Warranty programs through our Auto Exam product to help car buyers protect their new investment with an extended service contract. Auto Exam protection plans offer extensive coverage of vehicles so that new owners have confidence knowing that most breakdowns will be handled quickly and efficiently. It is good all over the United States and Canada for both new and used vehicles and is backed by a financially stable 'A' rated insurance company.

Benefits include:

- Coverage for newly purchased vehicles
- Discounted credit union prices
- "No Hassle" direct payment
- No reimbursement forms
- Multiple deductible options
- Coverage is transferable
- Interface to Visual Gap[®] for easy administration

Identity Theft Protection

CRI Solutions' identity theft protection gives your members and staff a vital defense with proactive services on their behalf. We work with established industry leaders who have developed the best solution for credit unions and their members that detects, prevents and mitigates with fully managed recovery.

A few of the product features include the following:

- Dedicated paralegals
- Toll Free Access Number
- ID Theft Recovery Kit
- Police report assistance
- Guidelines for victims
- Recovery process updates
- Notification to all appropriate agencies at various state and local levels
- 100% victim recovery track record

CRlterion®

Loan Origination System

CRlterion® is a complete loan and deposit origination system that seamlessly integrates with the largest number of technology vendors and more than 20 data processors, including the ten largest providers. CRlterion® provides customized solutions to specific credit union needs to simplify work flow, increase productivity, and also cross sell products.

Credit Unions using CRlterion® benefit from features including:

- Open and flexible loan and deposit software
- Automated loan approval and loan pricing
- Cross-selling tools
- Incentive tracking
- Extensive data processor and third party interfaces
- Robust reporting using Crystal Reports®
- NADA integration capability
- New accounts origination
- HMDA Reporting
- Imaging platform interfaces
- Intelligent forms printing
- Indirect lending interfaces

“I like the ease with how the system works. If there is a problem I can call and it is handled efficiently and quickly.”

Branch Manager
Northwest Georgia
Federal Credit Union

“You truly understand the credit union business. I could not be more convinced that we made the right decision to partner with CRI Solutions to ensure a successful future for Summit Credit Union. Your products are going to give us a chance to be relevant in a very competitive environment. You are one heck of a ‘can do’ organization!”

CEO
Summit Credit Union

CRlterion[®] Business Lending

Our business lending solution uses the simplicity of the CRlterion[®] workflow to manage the complexity of your member business needs. Industry leading customization capabilities of workflows, underwriting, interfacing, print-bundling and analysis provide a powerful solution for business lending and business account creation to credit unions and their members.

CRlterion[®] Desktop Reporting

Desktop Reporting is an innovative way to have up-to-the-minute sales and performance tracking available on your desktop with CRlterion[®]. You will be able to view your credit union's progress toward its sales goals and determine areas to target improvement efforts and training, allowing you to adapt quickly in an ever-changing business environment.

CRlterion[®] Indirect Lending

CRl Solutions has set up partnerships with CUDL[®], Dealer Track[®] and Route One[®] to allow CRlterion to interface directly with local dealerships. The dealer is then able to offer loans to your members at your terms and even have the loan prequalified through the system using your pre-qualification criteria. Indirect Lending can help you reach more members more efficiently.



QuoteMore[™] is an innovative product sales and payment quoting tool for front line staff. It gives staff the ability to identify member needs and use a "best-fit" approach to selling credit union products and services while fitting seamlessly into the loan process. QuoteMore[™] uses the latest .NET technology to simplify the sales and quoting process to help staff focus on what's important.

Credit unions can use this powerful tool to offer 100% of your products 100% of the time. QuoteMore[™] is available now as a free module within CRlterion[®] and will soon be offered as a stand-alone solution.



Online Lending Tool

InterLend® is a web-based, member-facing application system that provides financial institutions with an integrated personalized loan application. This software program automates the application, origination and fulfillment of financial products in just seconds to provide convenient use for members. InterLend® provides users with real-time loan quotes and streamlined approval of loans.

InterLend® reinvents the lending process with a simplified, elegant and easy to use application flow that seamlessly integrates with existing financial institution processes. It has never been easier to offer your members a quick and convenient new way to apply for loans with your credit union!

Some of InterLend®'s benefits include:

- 24/7 application convenience for your members
- Pre-qualification based on your criteria
- Customized loan program management
- Instant pre-fill of member information
- Member-friendly navigation
- Presents all product options to member at time of origination
- Easy loan type selection
- Enhanced security including encrypted messaging, firewall and authentication technology
- Performance reporting and tracking capabilities

"I was very pleased with the outcome of our CRIterion® installation I found the installation team to be very knowledgeable and professional. I think CRIterion® will help HEW FCU achieve our operational and lending goals. The staff's feedback has been outstanding and they are finding the software to be very user friendly right out of the gate on day one. They are already seeing the benefits of using CRIterion® while servicing our members."

Loan Manager
HEW Federal Credit
Union

"The timely manner in which all of my questions and problems are addressed is great. Everyone is always willing to stop what they are doing to help me whenever I have a question, concern, or problem."

Loan Officer
Fairless Credit Union



CentraLink[®] is a connectivity platform that provides business logic automation, messaging and integration for CRIterion[®], InterLend[®] and third party applications through diverse multiple input channels with seamless integration, making the loan process easier and more efficient.

In addition, CentraLink[®] can receive a loan request from the front-end channel, process the loan automatically, communicate the final loan decision to the member, and update all the various database systems used in the process. This universal translation server allows members to access the credit union from different delivery channels.

Third party interfaces CentraLink[®] technology include:

- Data Processors
- Check Ordering
- Credit Cards
- Imaging Systems
- Indirect Lending
- Visual Gap[®]
- Credit Reporting

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IT Security Monitoring (iSec)

iSec was designed with credit unions in mind to meet the needs of IT professionals, Security and Compliance Officers, and ITS Security Auditors/Examiners, including the NCUA. The iSec platform combines several of the most requested industry standard security requirements into one state of the art, technically advanced, fully managed system. In the past, credit unions had to outsource many of these unique tasks to several vendors to obtain all of these features.

With iSec, you will receive:

- Network based intrusion detection system (IDS)
- Host based intrusion detection
- Event log management
- False positive filtering
- Alert and event reporting
- 24x7 security monitoring service

“The personal relationship is great. I know that when I call up and need help, I'm going to get a friendly, knowledgeable person that is going to get the job done.”

IT Manager
WEPCO Federal Credit
Union

“It is a pleasure to have CRI Solutions as a partner. Your employees are knowledgeable, professional, and accommodating.”

VP of Lending
Baltimore County
Employees Federal
Credit Union

IT Consulting Services

We provide outsourced IT services to credit unions through teams who manage the complex IT infrastructure needed at each credit union through proactive partnering, targeted team planning and support tool building. Our Infrastructure Consulting Services support the core building blocks for IT projects and services at Credit Unions and their branches.

CRI Solutions' IT Consulting Services cover a variety of areas at levels customized to fit your needs including:

- Network Services
- Systems Services
- Database Core Services
- Infrastructure Applications and Security
- Architecture and Solution Design

Business Continuity Planning

The business continuity process has evolved in the CU industry over the past decade. With the changes in technology and CU business processes, increased terrorism concerns since 9/11, the recent wave of natural disasters, and the pending threat of a Pandemic, a great deal of attention has been given to the need for CU's to develop and maintain an effective Business Continuity Plan.

We understand that the goal of an effective Business Continuity Plan is to minimize financial losses to the institution, ensure that the overall quality of service you're able to provide to your membership is not jeopardized, allow you to maintain critical file transmissions and interact with third party service providers with minimal disruptions, and mitigate the negative effects of potential disruptions on your business operations.

Through our Business Continuity Planning service, we work with CU management to gain a full understanding as to the key recovery objectives and requirements. Our consultants work with your CU team to develop a customized strategy and tactical plan that remains consistent with your overall business strategy, and makes sense – based on your CU's size and complexity. We tailor a plan to fit your culture, environment, style, budget, and audit compliance needs.



Contingency Planning and Recovery

CRI Solutions' CPR provides a fully redundant recovery site for your production systems. You can access mission-critical production environments and have all your systems, applications and data restored at our CPR site. Dedicated data center space and dedicated IT infrastructure (configured servers, switches, security, networking, and storage) with all systems can be up and running and fully maintained 24/7.

We believe a sound contingency strategy and an exercised tactical plan, appropriate to the magnitude of exposure to loss, are essential to any Credit Union. We will work closely with you to develop a customized contingency program addressing your credit unions' specific needs and budget.

“CRI Solutions’ personal service always goes above and beyond.”

VP of Lending
Anne Arundel County
Employees Federal
Credit Union

“Our professional relationship with CRI Solutions allows us to work together towards our goals.”

COO
Belvoir Federal Credit
Union

401K and Retirement Plans

CRI Solutions and Transamerica Retirement Services are working together to provide the best retirement plan solution for your credit union. We also provide convenient ongoing consulting, support, and automation to allow you to easily manage your account.

A well-designed retirement plan, using our consultative approach, not only contributes to your credit union’s value, but it also creates a high level of employee appreciation, and offers you a tool to recruit and retain employees.

Program Highlights Include:

- Dual Vesting
- Roth 401K
- Catch-up Contributions
- A Flexible Investment Menu
- Interactive, Online Retirement and Investment Planning Tool
- On-site Employee Education Meetings
- Tips to Help Optimize Employee Savings and Investment Strategies
- Tax Savings Through Deductible Contributions
- Unique Fiduciary Planning Kit, including a detailed workbook
- Quarterly Statements

Collateral Protection Insurance

CRI Solutions with a team of experts will evaluate your risk and supply you with a solution that will work for your unique credit union needs. We work with many of the leading and largest insurance carriers in the marketplace in order to offer full coverage options for all credit union sizes, giving you a greater level of quality control and automation.

CU Bond

CRI can customize a portfolio of protection to meet a specific credit union's various needs regardless of operational scope or asset size with affordable premiums. We work with AAA company bond underwriters and representatives who are relationship driven and understand the unique needs of credit unions and varying geographic territories.

Key Coverage Features Include:

- Directors and officers liability
- Employment practices liability
- Credit union professional liability with lender liability
- Fiduciary liability
- Financial institution bond
- Kidnap and ransom
- General liability, auto liability, workers compensation and property
- E-Business needs coverage

Training Services

Our training programs help your staff through the transition from order takers to financial service consultants, specializing in product recommendation and needs fulfillment. Our training curriculum is customizable and scalable to meet the demands and needs of even the toughest cases.

Additional training geared toward the credit union management team is available to any credit union wishing to take their community to the next level. These sessions are specifically designed to train the credit union leadership how to develop, encourage, and coach others. Our experienced trainers will work with you to create a leadership training plan customized to enhance your business.

We believe that the 4 school thematic approach we employ will always achieve the highest quality of measurable results. When our training is coupled with management support, the impact on staff productivity and profitability are boundless.



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