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Member Reach Business Going Strong

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Xtend, Inc., a multi-owned cooperative CUSO headquartered in Grand Rapids, MI, reports that its electronic member communication business unit – **Member Reach** – continues to be one of its most widely utilized services, supporting forty (40) credit unions in seven (7) states and counting. The service delivers electronic messages to credit union members at timely moments in their relationship with the credit union. These messages are delivered across multiple channels including Email, Home Banking E-Statement, and IVR text-to-speech. Over the past twelve months, Member Reach has delivered 1.24 million messages to credit union members.

Julie Gessner, Xtend's Manager of Communications Services, believes the secret of the program's success is "our ability to go from analyzing data, identifying a member audience, and delivering a specifically targeted message across multiple delivery channels in a matter of minutes. And we do so for over three dozen credit unions at a time." According to Gessner the key ingredients are the CU*BASE core data processing system from CU*Answers that is utilized by all Member Reach clients, a passion for mining the data it captures, and developing short, timely messages that tell the member "we are paying attention to what is going on in your relationship with us."

Scott Collins, President of Xtend, attributes the success of the program to "our willingness to do the busy work every day in support of our credit union partners, and because of our scale we can do so at the incredibly low price point. The CU*BASE tool set that we have in common has been solid for years – all we did was provide the database analyst mentality, a passion to generate a buzz about credit unions, and a no-brainer price point of \$50 a week."

The CUSO is also evaluating a future expansion of its HTML messaging and electronic newsletter services.

About Xtend (www.xtendcu.com): Xtend, Inc. is a 100% credit union-owned CUSO formed in 2002 with headquarters in Grand Rapids, Michigan. Xtend provides a wide array of managerial, operational, marketing, technical planning and consulting services for credit unions of all sizes. In short, Xtend is an aggregation point for shared resources that allows credit unions to deliver products and services more cost-effectively. Their strategic offerings include bookkeeping services, member contact services, back-office mortgage services, partnered liquidity opportunities, shared branching, compliance monitoring, and insurance services. Xtend provides services for over 100 credit unions representing over 800,000 members and \$6B in assets. The CUSO is currently owned by 45 credit union partners.