# XP2 CROSS-SELL

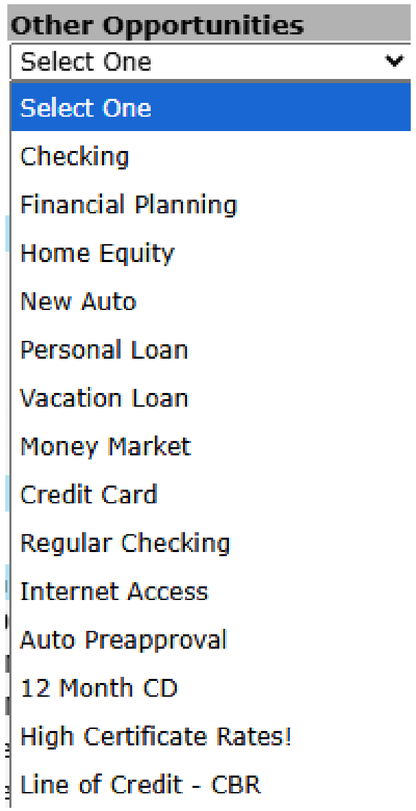
Karen Dillman | Sr Client Service Representative, United Solutions Company

XP2 Educational Conference — June 25, 2026

United Solutions

# Sales Opportunities



# Cross Sell Menu

- ADD MESSAGE
- EXTERNAL-PRODUCTS
- MESSAGE DETAILS
- MESSAGE SUMMARY
- SALES CATEGORIES

# CROSS SELL – SALES CATEGORIES

## Sales Categories

| Category Name | Description | Hide | Default |
|---|---|---|---|
| Auto Preapproval | Preapproval list | No | No |
| Certificates | Non-IRA Certificates | No | No |
| Checking | All Share Draft | No | No |
| Deposits | Deposit Products | No | No |
| Digital Services | Online and Mobile | No | No |
| HSA | HSA accounts | No | No |
| IRA | Retirement Accounts | No | No |
| Lending | Consumer Lending | No | No |
| ODP LOC | ODP Line of Credit | No | No |
| Seasonal | Seasonal Products | No | No |

**Add New Category**

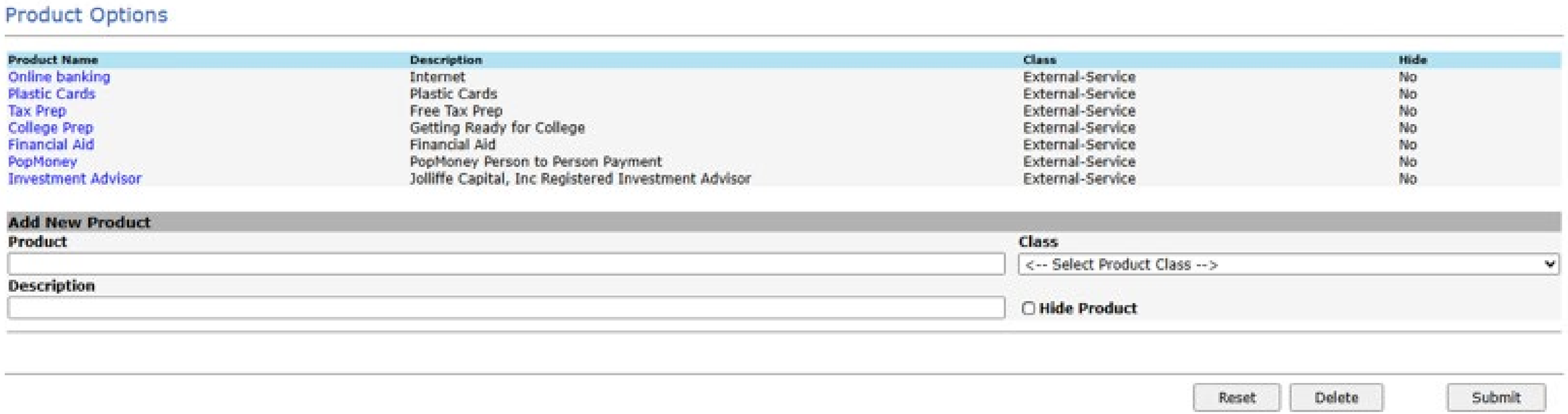
**Category**

☐ **Hide Category**

**Description**

☐ **Default Category**

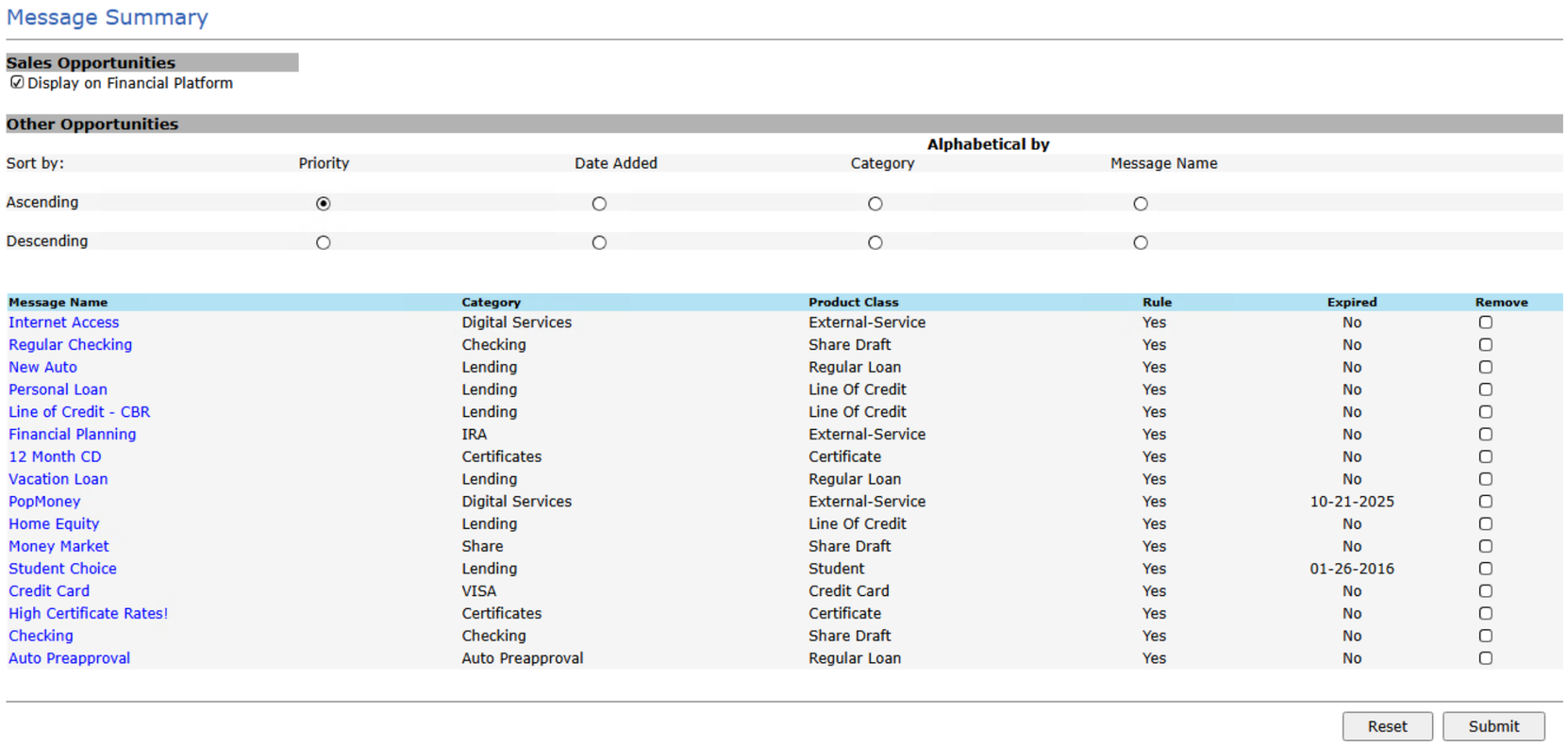
# CROSS SELL – EXTERNAL PRODUCTS – PRODUCT OPTIONS



# CROSS SELL - ADD MESSAGE



# CROSS SELL – MESSAGE SUMMARY



Message Summary

**Sales Opportunities**

☑ Display on Financial Platform

**Other Opportunities**

| Sort by: | Priority | Date Added | Alphabetical by Category | Alphabetical by Message Name |
|---|---|---|---|---|
| Ascending | ◉ | ○ | ○ | ○ |
| Descending | ○ | ○ | ○ | ○ |

| Message Name | Category | Product Class | Rule | Expired | Remove |
|---|---|---|---|---|---|
| Internet Access | Digital Services | External-Service | Yes | No | ☐ |
| Regular Checking | Checking | Share Draft | Yes | No | ☐ |
| New Auto | Lending | Regular Loan | Yes | No | ☐ |
| Personal Loan | Lending | Line Of Credit | Yes | No | ☐ |
| Line of Credit - CBR | Lending | Line Of Credit | Yes | No | ☐ |
| Financial Planning | IRA | External-Service | Yes | No | ☐ |
| 12 Month CD | Certificates | Certificate | Yes | No | ☐ |
| Vacation Loan | Lending | Regular Loan | Yes | No | ☐ |
| PopMoney | Digital Services | External-Service | Yes | 10-21-2025 | ☐ |
| Home Equity | Lending | Line Of Credit | Yes | No | ☐ |
| Money Market | Share | Share Draft | Yes | No | ☐ |
| Student Choice | Lending | Student | Yes | 01-26-2016 | ☐ |
| Credit Card | VISA | Credit Card | Yes | No | ☐ |
| High Certificate Rates! | Certificates | Certificate | Yes | No | ☐ |
| Checking | Checking | Share Draft | Yes | No | ☐ |
| Auto Preapproval | Auto Preapproval | Regular Loan | Yes | No | ☐ |

Reset Submit

# CROSS SELL – RULE DEFINITIONS

Rule Definitions

| Message | Sales Category | Product Class |
|---|---|---|
| Internet Access | Digital Services | External-Service |

**Rule Name**
Conditional -Savings

**Rule Type**
Conditional

**Begin Date**
02/15/2006

**End Date**

**Product Conditional Limit**

| | | | | |
|---|---|---|---|---|
| Member | Has | Regular Deposit | Default Regular Share | Delete |
| Member | Has | Auto Lease | | Delete |

**Qualify by Analyzing the**
Member

**Condition**
Has

**Product Class**
Auto Lease

**Product**

Add

**Presentation Condition**

| Teller Branch | Group Role | Operator | Member Branch |
|---|---|---|---|
| ☑ None | ☑ None | ☑ None | ☑ None |

Submit Reset Delete

**Qualify by Analyzing the**

Member

- Member
- Individual
- Member and Individual

# CROSS SELL – LOAD FROM A LIST

## Individual Summary

TED LASSO
123 MAIN ST
WICHITA, KS 67052
(850)999-9999
COACH@AFCRICHMOND.COM
0 Alerts/0 Stops
Red Flags

| | |
|---|---|
| **Age** | 50 |
| **Date of Birth** | 09/18/1975 |
| **DL#** | KS L852741258712545 |
| **Gender** | Male |
| **Tax-ID** | 852-74-1741 |
| **Individual ID** | 1558 |
| **Affiliation** | |

**Sales Opportunities**

| Message |
|---|
| Line of Credit - CBR |
| Checking |
| Credit Card |
| Personal Loan |
| Vacation Loan |

## Individual Summary

TRENT CRIMM
123 WALES DRIVE
TALLAHASSEE, FL 32303
(904)383-8888
TRENT@THEINDEPENDANT.COM
0 Alerts/1 Stops
Red Flags

| | |
|---|---|
| **Age** | 58 |
| **Date of Birth** | 02/29/1968 |
| **DL#** | FL C68967T747 |
| **Gender** | |
| **Tax-ID** | 125-88-8888 |
| **Individual ID** | 1583 |
| **Affiliation** | |

**Sales Opportunities**

| Message |
|---|
| 12 Month CD |
| Line of Credit - CBR |
| Checking |
| Credit Card |
| Financial Planning |

# CROSS SELL – LOAD FROM A LIST

## Individual Summary

TED LASSO
123 MAIN ST
WICHITA, KS 67052
(850)999-9999
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0 Alerts/0 Stops
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| **Tax-ID** | 852-74-1741 |
| **Individual ID** | 1558 |
| **Affiliation** | |

**Sales Opportunities**

| Message |
|---|
| Auto Preapproval |
| Line of Credit - CBR |
| Checking |
| Credit Card |
| Personal Loan |

## Individual Summary

TRENT CRIMM
123 WALES DRIVE
TALLAHASSEE, FL 32303
(904)383-8888
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| **Tax-ID** | 125-88-8888 |
| **Individual ID** | 1583 |
| **Affiliation** | |

**Sales Opportunities**

| Message |
|---|
| 12 Month CD |
| Auto Preapproval |
| Line of Credit - CBR |
| Checking |
| Credit Card |

# CROSS SELL DETAILS

**Individual Name:** SHELDON LEE COOPER

| Message Name | Sales Category | Product Class |
|---|---|---|
| Auto Preapproval | Auto Preapproval | Regular Loan |

**Primary Message**

Member has been pre-approved for an auto loan with no payment for 60 days.

**Facts**

- offer valid for new purchases and refinances
- no application fee
- easy application, already pre-approved

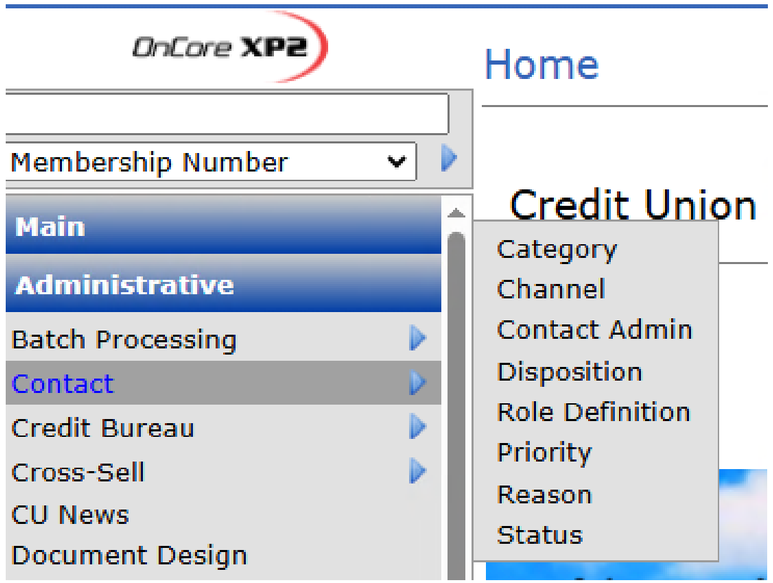
**Scripts**

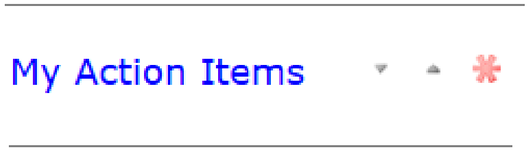
Did you know you have been pre-approved for an auto loan? The offer is valid for new purchases and refinances.
May I have a loan officer get in touch with you?

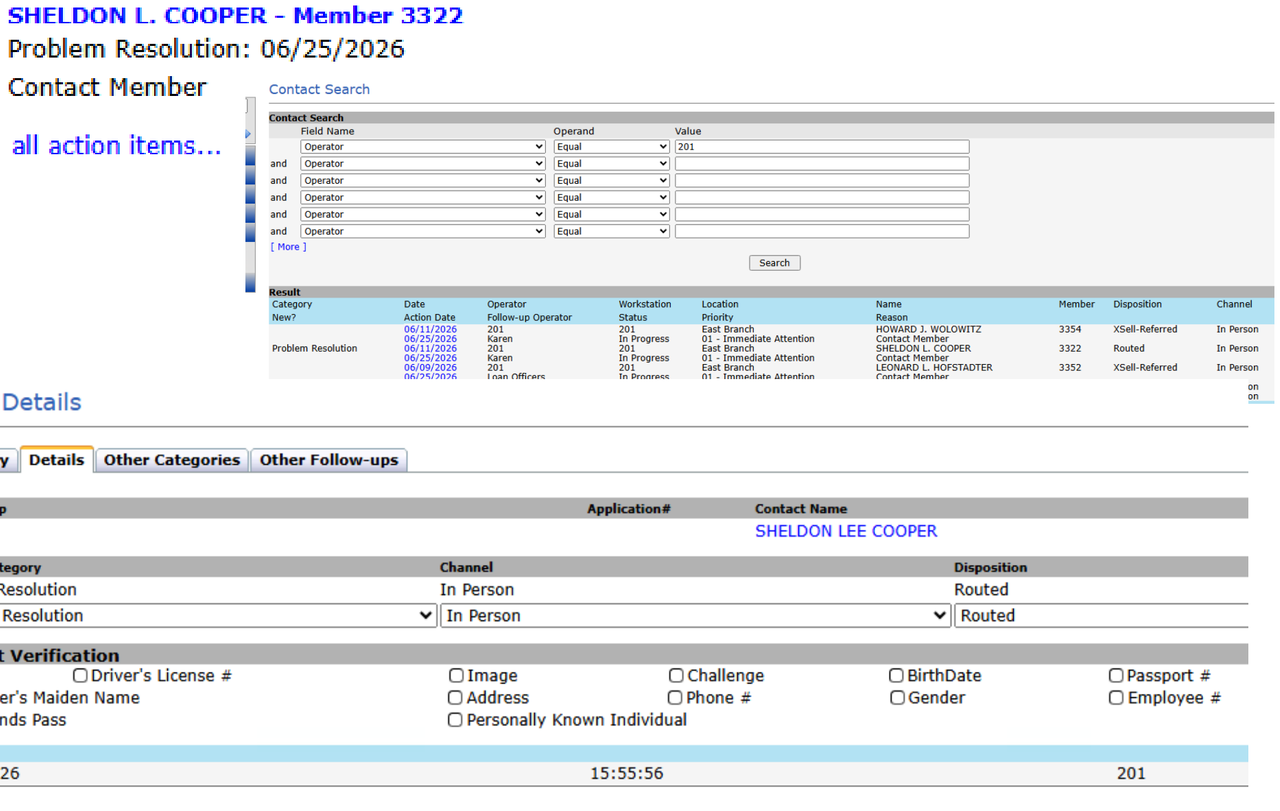
**Comments**

Accept | Decline | Refer | Later | Not Ever | Other

# CONTACTS


OnCore XP2
Home
Membership Number
Credit Union
Main
Administrative
Batch Processing
Contact
Credit Bureau
Cross-Sell
CU News
Document Design
Category
Channel
Contact Admin
Disposition
Role Definition
Priority
Reason
Status

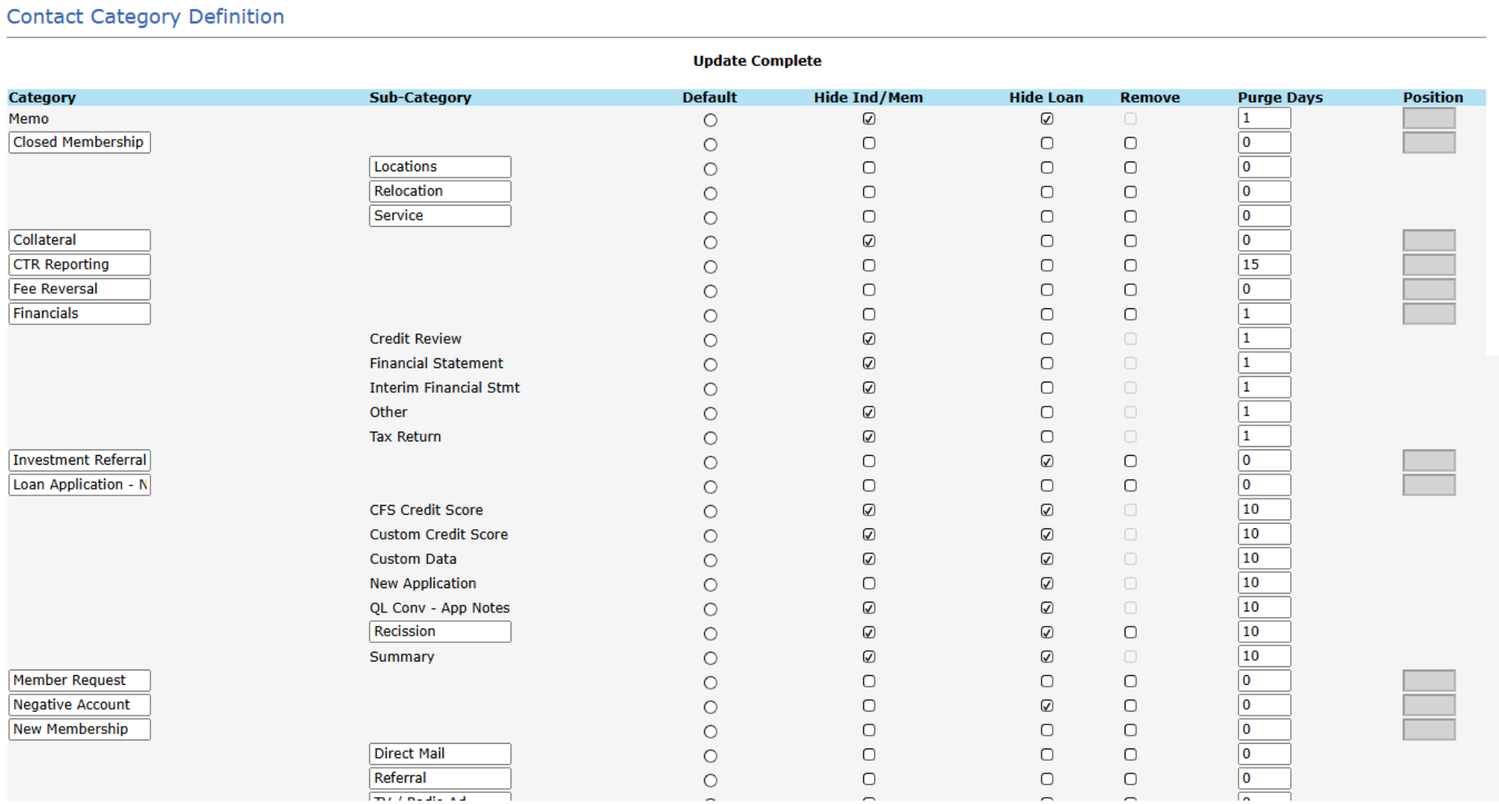

My Action Items

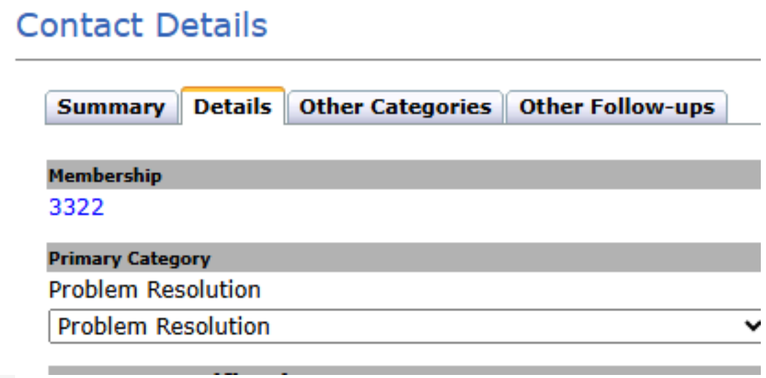

SHELDON L. COOPER - Member 3322
Problem Resolution: 06/25/2026
Contact Member
all action items...
Contact Search
Contact Search
Field Name
Operand
Value
Operator
Equal
201
and
[ More ]
Search
Result
Category
Date
Operator
Workstation
Location
Name
Member
Disposition
Channel
New?
Action Date
Follow-up Operator
Status
Priority
Reason
Problem Resolution
HOWARD J. WOLOWITZ
SHELDON L. COOPER
LEONARD L. HOFSTADTER
Contact Member
Loan Officers
Contact Details
Summary
Details
Other Categories
Other Follow-ups
Membership
Application#
Contact Name
3322
SHELDON LEE COOPER
Primary Category
Channel
Disposition
Problem Resolution
In Person
Routed
Contact Verification
TIN
Driver's License #
Image
Challenge
BirthDate
Passport #
Mother's Maiden Name
Address
Phone #
Gender
Employee #
Grounds Pass
Personally Known Individual
Comments
06/11/2026
15:55:56
201

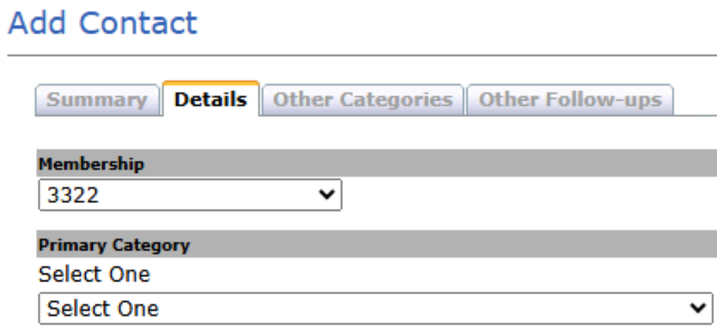
# CONTACTS – SET-UP

| |
|---|
| CATEGORY |
| CHANNEL |
| CONTACT ADMIN |
| DISPOSITION |
| ROLE DEFINITION |
| PRIORITY |
| REASON |
| STATUS |

# CONTACTS – CATEGORY DEFINITION



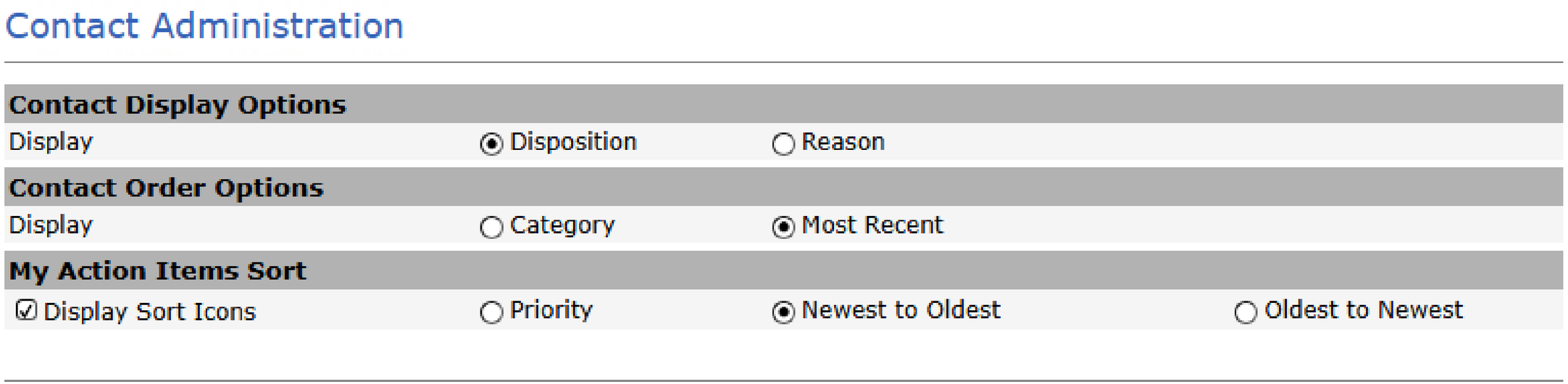



# CONTACTS – CHANNEL DEFINITION

Contact Channel Definition

| Channel | Default | Hide Ind/Mem | Hide Loan | Remove |
|---|---|---|---|---|
| Credit Bureau | ○ | ☑ | ☑ | ☐ |
| E-mail | ○ | ☐ | ☐ | ☐ |
| Fax | ○ | ☑ | ☐ | ☐ |
| Home Banking | ○ | ☑ | ☐ | ☐ |
| In Person | ◉ | ☐ | ☐ | ☐ |
| Internal | ○ | ☑ | ☐ | ☐ |
| Internet | ○ | ☑ | ☐ | ☐ |
| Kiosk | ○ | ☑ | ☐ | ☐ |
| Mail | ○ | ☐ | ☑ | ☐ |
| MTS | ○ | ☑ | ☐ | ☐ |
| MTS Apps | ○ | ☑ | ☑ | ☐ |
| PurgeClose | ○ | ☑ | ☑ | ☐ |
| Shared Branch | ○ | ☑ | ☑ | ☐ |
| Store-and-forward | ○ | ☑ | ☑ | ☐ |
| Telephone | ○ | ☐ | ☐ | ☐ |
| Third Party Apps | ○ | ☑ | ☑ | ☐ |
| Web | ○ | ☑ | ☑ | ☐ |
| XP2 Lending | ○ | ☐ | ☑ | ☐ |
| Call Center | ○ | ☐ | ☐ | ☐ |
| | ○ | ☐ | ☐ | ☐ |

# CONTACTS - ADMINISTRATION

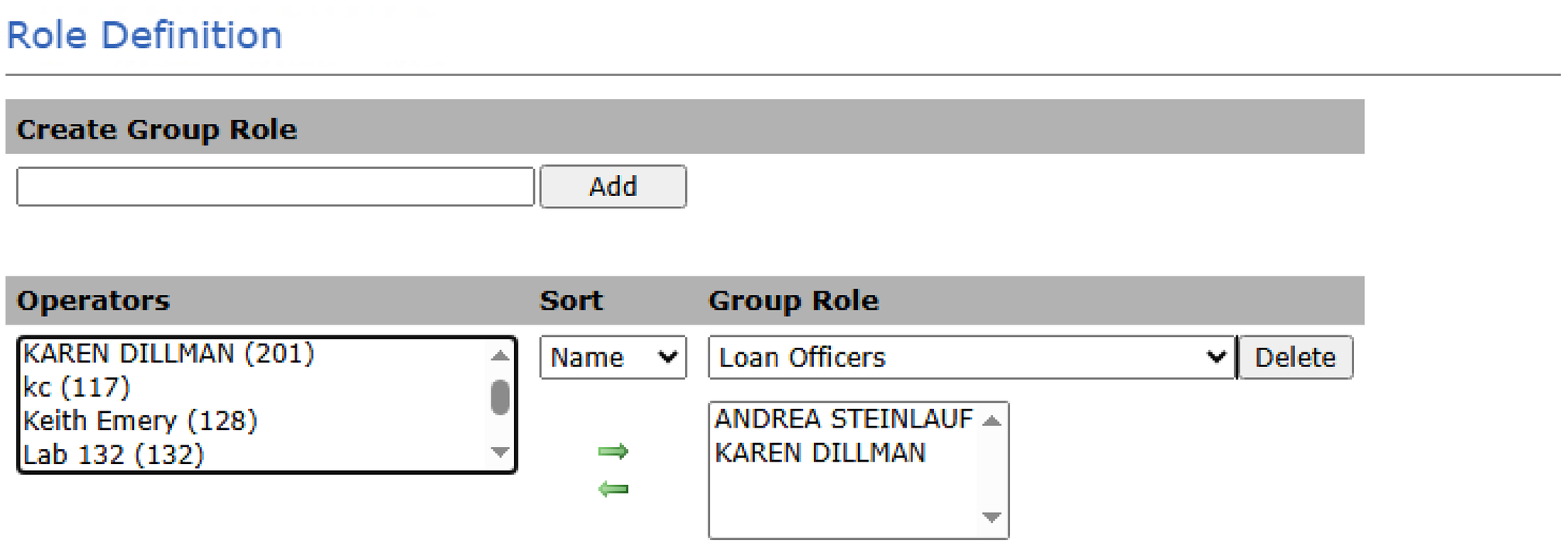


# CONTACTS – DISPOSITION DEFINITION

Contact Disposition Definition

| Disposition Name | Default | Hide Ind/Mem | Hide Loan |
|---|---|---|---|
| Answered Question | ○ | ☑ | ☐ |
| Completed | ○ | ☐ | ☐ |
| Contact Fulfilled | ○ | ☑ | ☑ |
| CTR Canceled | ○ | ☑ | ☑ |
| Enrolled Member | ○ | ☐ | ☑ |
| Literature Given | ○ | ☐ | ☐ |
| Loan Officer Notes | ○ | ☐ | ☑ |
| Performed Transaction | ○ | ☑ | ☑ |
| Routed | ◉ | ☐ | ☐ |
| Solved Problem | ○ | ☑ | ☑ |
| XSell-Accepted | ○ | ☐ | ☐ |
| XSell-Declined | ○ | ☐ | ☑ |
| XSell-Later | ○ | ☐ | ☑ |
| XSell-Not Ever | ○ | ☐ | ☑ |
| XSell-Other | ○ | ☐ | ☑ |
| XSell-Referred | ○ | ☐ | ☑ |
| Access | ○ | ☐ | ☑ |
| Close Reason: Relocation | ○ | ☐ | ☐ |
| Close Reason: Service | ○ | ☐ | ☐ |
| Close Reason:Better Rate | ○ | ☐ | ☐ |
| Close Reason:Other | ○ | ☐ | ☐ |
| Welcome letter sent | ○ | ☑ | ☑ |

# CONTACTS – ROLE DEFINITION



# CONTACTS - PRIORITY

## Contact Priority Definition

| Priority | 15 min | 1 hr | Display as 2 hrs | 'New' for: 4 hrs | Today | None | Default | Hide Ind/Mem | Hide Loan | Remove |
|---|---|---|---|---|---|---|---|---|---|---|
| 01 - Immediate Attention | ○ | ○ | ○ | ○ | ◉ | ○ | ◉ | ☐ | ☐ | ☐ |
| 02 - Urgent | ○ | ○ | ○ | ○ | ○ | ◉ | ○ | ☑ | ☑ | ☐ |
| 03 - ASAP | ○ | ○ | ○ | ○ | ◉ | ○ | ○ | ☑ | ☑ | ☐ |
| 04 - Today | ○ | ○ | ○ | ○ | ◉ | ○ | ○ | ☑ | ☑ | ☐ |
| 05 - 24 hours | ○ | ○ | ○ | ○ | ○ | ◉ | ○ | ☑ | ☑ | ☐ |
| 06 - 1 week | ○ | ○ | ○ | ○ | ○ | ◉ | ○ | ☐ | ☐ | ☐ |
| 07 - As time Permits | ○ | ○ | ○ | ○ | ○ | ◉ | ○ | ☐ | ☐ | ☐ |
| 08 - Optional | ○ | ○ | ○ | ○ | ○ | ◉ | ○ | ☐ | ☐ | ☐ |
| 09 - Please Review | ○ | ○ | ○ | ○ | ○ | ◉ | ○ | ☐ | ☐ | ☐ |
| 10 - FYI | ○ | ○ | ○ | ○ | ○ | ◉ | ○ | ☑ | ☑ | ☐ |
| 02- By Close of Business | ○ | ○ | ◉ | ○ | ○ | ○ | ○ | ☐ | ☐ | ☐ |
| 03- Contact Supervisor | ○ | ○ | ○ | ○ | ○ | ◉ | ○ | ☐ | ☐ | ☐ |
| 04 - 24 Hours | ○ | ○ | ○ | ○ | ○ | ◉ | ○ | ☐ | ☐ | ☐ |
| 05- Member Waiting | ○ | ○ | ○ | ○ | ○ | ◉ | ○ | ☐ | ☐ | ☐ |
| | ○ | ○ | ○ | ○ | ○ | ◉ | ○ | ☐ | ☐ | ☐ |

[Add a row]

# CONTACTS – REASON DEFINITION

## Contact Reason Definition

| Reason Name | Default | Hide Ind/Mem | Hide Loan | Remove |
|---|---|---|---|---|
| Collateral Review | ○ | ☐ | ☐ | ☐ |
| Contact Member | ◉ | ☐ | ☐ | ☐ |
| CTR Completion | ○ | ☐ | ☑ | ☐ |
| Escalation | ○ | ☐ | ☐ | ☐ |
| Financials Review | ○ | ☐ | ☐ | ☐ |
| Member Service | ○ | ☐ | ☑ | ☐ |
| Need Documentation | ○ | ☐ | ☐ | ☐ |
| Pending Loan Application | ○ | ☐ | ☐ | ☐ |
| Problem Resolution | ○ | ☐ | ☐ | ☐ |
| Product Sale | ○ | ☐ | ☐ | ☐ |
| Research & Investigation | ○ | ☐ | ☐ | ☐ |
| Contact Potential Member | ○ | ☐ | ☑ | ☐ |
| | ○ | ☐ | ☐ | ☐ |

[Add a row]

# CONTACTS – STATUS DEFINITION

Contact Status Definition

| Status | Default | Hide Ind/Mem | Hide Loan | Open State | Remove |
|---|---|---|---|---|---|
| Application: Approved | ○ | ☐ | ☐ | ☑ | ☐ |
| Application: Booked | ○ | ☐ | ☐ | ☐ | ☐ |
| Application: Cancelled | ○ | ☐ | ☐ | ☐ | ☐ |
| Application: Declined | ○ | ☐ | ☐ | ☑ | ☐ |
| Application: In Progress | ○ | ☐ | ☐ | ☑ | ☐ |
| Application: Qualified | ○ | ☐ | ☐ | ☑ | ☐ |
| Application: Withdrawn | ○ | ☐ | ☐ | ☐ | ☐ |
| Complete | ○ | ☐ | ☐ | ☐ | ☐ |
| CTR Canceled | ○ | ☐ | ☑ | ☐ | ☐ |
| CTR Complete | ○ | ☐ | ☑ | ☐ | ☐ |
| CTR Reviewed | ○ | ☐ | ☑ | ☑ | ☐ |
| CTR Saved | ○ | ☐ | ☑ | ☑ | ☐ |
| Escalated | ○ | ☐ | ☐ | ☑ | ☐ |
| Follow-up | ○ | ☐ | ☐ | ☑ | ☐ |
| Forced Closed | ○ | ☐ | ☑ | ☐ | ☐ |
| In Progress | ◉ | ☐ | ☐ | ☑ | ☐ |
| Pending Member Response | ○ | ☐ | ☐ | ☑ | ☐ |
| Re-Open | ○ | ☐ | ☐ | ☑ | ☐ |
| Referred | ○ | ☐ | ☐ | ☑ | ☐ |
| Entered Box | ○ | ☐ | ☑ | ☑ | ☐ |
| Left Box | ○ | ☐ | ☑ | ☑ | ☐ |
| | ○ | ☐ | ☐ | ☑ | ☐ |

[Add a row]

# Thank You

## Questions & Discussion

**Karen Dillman| Sr Client Service Representative, United Solutions Company**

kdillman@unitedsolutions.coop

XP2 Educational Conference — June 25, 2026 | Tallahassee, FL