The XP2
Educational Conference

June 25th & June 26th

United Solutions

fiserv.

Welcome

Jim Giacobbe, CEO of United Solutions Company

United Solutions

fiserv.

XP2 Roadmap

Charles Cornelison, Director of Product Management at Fiserv

United Solutions

fiserv.

XP2 Collections

Tony Neff, VP of Collections at United Solutions Company

United Solutions

fiserv.

Collections



Continuity | Consistency | Compliance | CUSO Philosophy

The 4 "C's" to Collections

Tony Neff | VP of Collections, United Solutions Company

XP2 Educational Conference — June 25, 2026

United Solutions

What Makes USC Different

01

White Glove Service

- Customized collection services to fit the needs of the credit union
- Providing real-time updates
- Consistent and frequent communication via multiple channels to ensure satisfaction

02

Safety & Security

- Direct connection to core & collections software
- Eliminates batch files & transferring of members' PII
- Work directly with USC's networking team to establish the most secure connections

03

Experience

- Over 75 years of management experience in credit union industry & collections
- Tenured collection staff on-site with no near-shore or off-shore employment
- CUSO and credit union philosophy of "People helping people"

USC Collections Services Bundle

1

Daily Collection Efforts

Phone calls, supplemental letters, emails & SMS messages (when allowed by CU disclosures), video conference calls, light skip tracing, internal payment transfers, and accepting payments through 3rd party vendors on-line

2

Regularly Scheduled Partnership Meetings

Our cadence begins with weekly calls through implementation and the 1st month after “Go live.” We may then switch to either bi-weekly or monthly management calls depending on the CU’s preference. We also encourage the use of MS Teams for daily chats, questions, and member-related communication

3

True Partnership

We believe in being a business partner, not a 3rd party vendor. We can assist with deeper collections efforts including: loan workouts, due date extensions, loan modifications, payment skips, deep skip-tracing, and repossession facilitation

Who We Are & What We Are Not

✓ Who We Are at USC

- A CUSO, your true collections **partner** with a deep understanding of the importance of your membership
- Member-centric culture, understanding that every members' situation is unique
- Compliant. We have expertise and comply with CFPB, FDCPA, TCPA, UDAAP, & NCUA
- We are licensed appropriately in every state our partners have branches
- A team that believes in what we do & that we have the privilege of making a positive impact in the lives of others

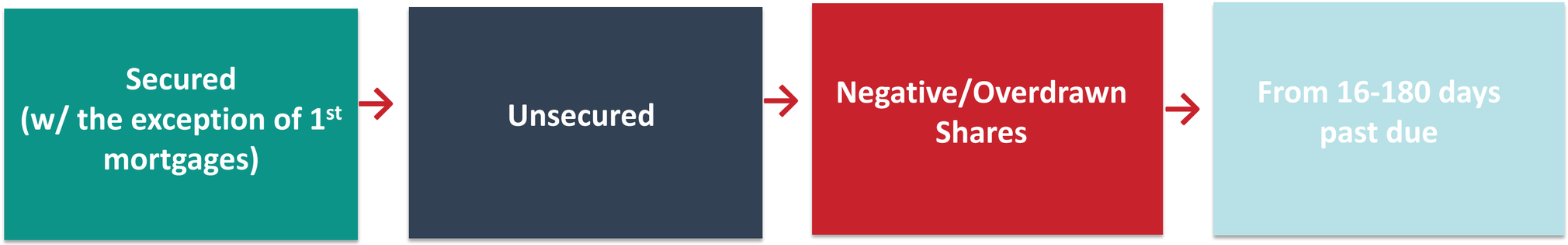
→ What We Are Not

- A "Dialing for dollars" collections agency
- A large company that requires clients to conform to our standards/business practices
- A company that uses auto-dialers or pre-recorded voice
- An organization that off-shores or near-shores any staff

Willingness & Ability Matrix

Willing & Able	Willing & Unable
Unwilling & Able	Unwilling & Unable

Accounts We Collect On



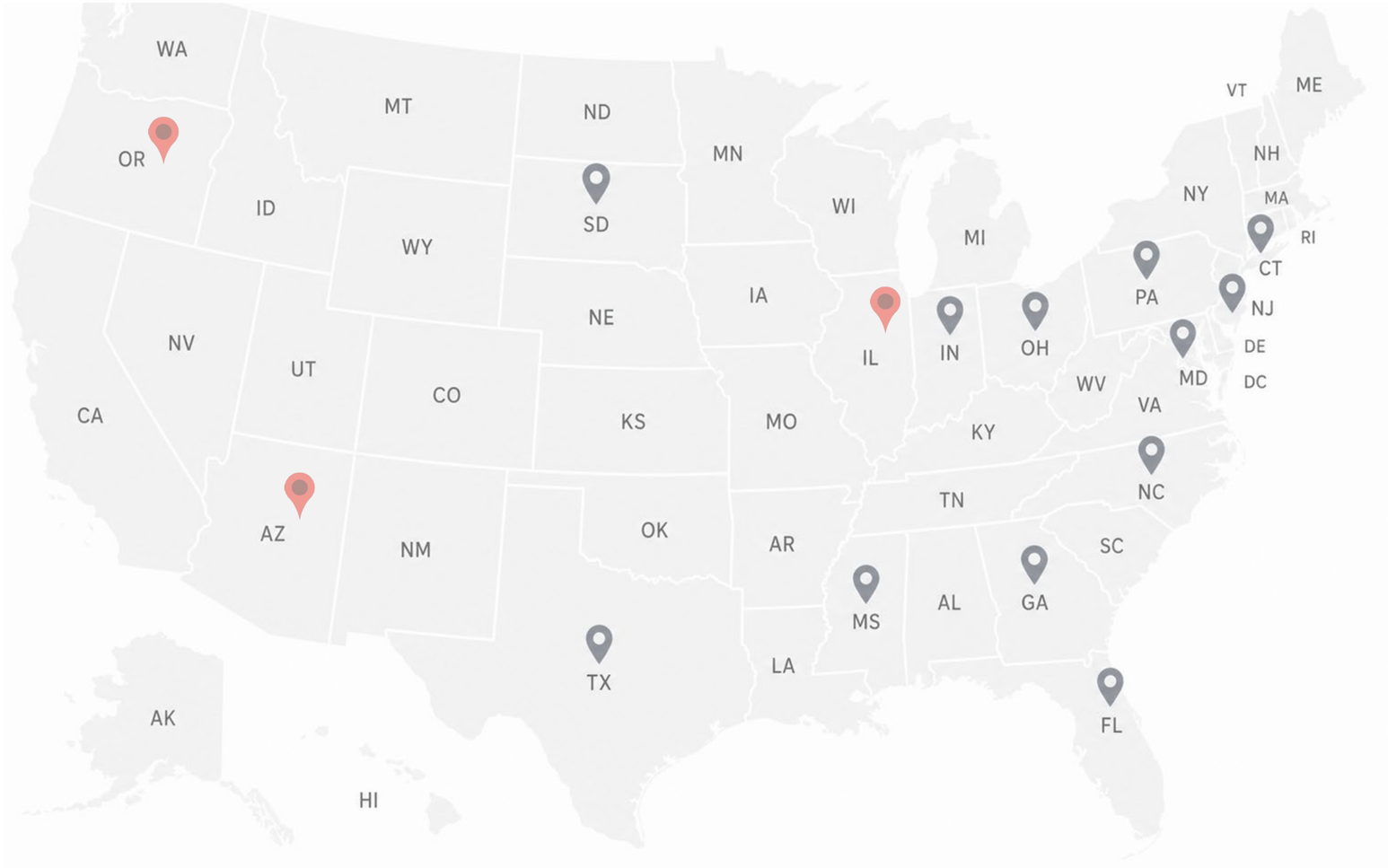
- Any type of secured collateral (except for 1st mortgages) and all types of unsecured loans
- Negative shares or overdrawn deposit accounts can be worked from 30-45 days of overdraft date
- Daily efforts will cease at 180 days, but we may continue in instances of repossession if facilitation is provided by USC

Collections Clients At A Glance

19 Credit Union Collections Clients

$409 Million Average Assets
- Range: $40M - $3.3B

35,000 Average Members
- Range: 4,600 – 355k Members



States that USC is also licensed in

Diverse Experience in Fiserv Collections Software

Fiserv Core Experience	Collections Software
XP2	Collections for Credit Unions
DataSafe/DSUI	Temenos
DNA	AKUVO
Portico	

Core Values in Collections

- Honesty
- Commitment
- Integrity
- Discipline
- Trust
- Pride

What's Next in Collections

NOW

- Delinquency is on the rise
    - Avg net CHO above 80 bps – NCUA, Q4, 2025
    - Auto loans w/ scores 620-719 now **2x more likely** to be over 30 dpd compared to “pre-pandemic”
    - 90+ mtg dlq is now the highest it’s been since 2008
- AI integration in rising drastically

NEXT

- Continued increases in delinquency as inflation, fuel, and economic uncertainty continue
- AI technology advancement
    - CU implementation is critical for collections & core software development
    - Predicting future dlq based upon behavior analytics

Thank You

Questions & Open Discussion

Tony Neff | Vice President of Collections, United Solutions Company
tneff@unitedsolutions.coop

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



OnCore AI

Jeff Barrage, CIO of United Solutions Company

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Message Board: Configuration & Optimization

Michael Fry, Knoxville Teachers Credit Union

United Solutions

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XP2 Message Board

The Most Magical Place on Earth

(Or Something)

(Please don’t sue me)

Agenda

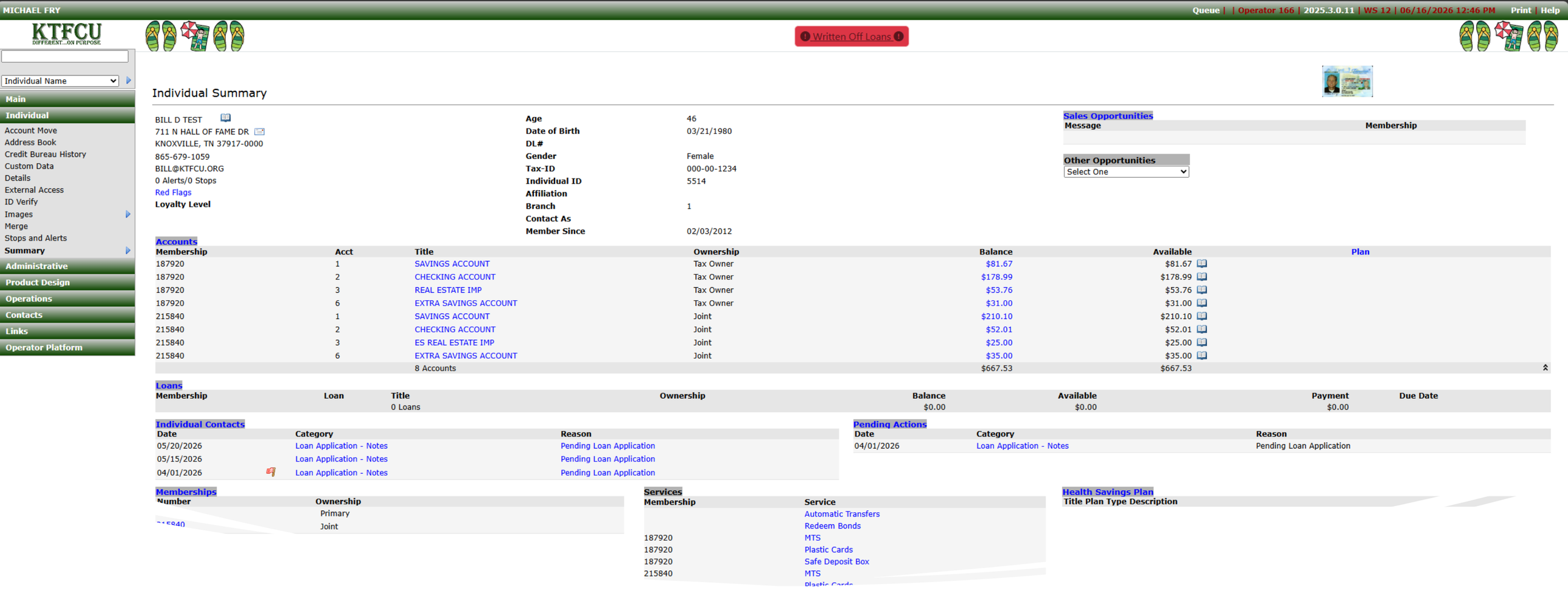
Introduction	Allow myself to introduce… Myself And the Message Board
Overview	How do all the parts fit together What does KTFCU use this for?
Webservers	Webserver options Implications Requirements
Building Features	Members' Birthday Written Off Loans Contact Information Seasonal Icons (Staff Favorite)
Final tips & Takeaways	Browsers require valid certs Bootstrap or similar is required Use URL parameters instead of Headers

Who even is this Guy?!

You may have heard of us, we're

KTFCU

Different...On Purpose



Message Board, What's that?

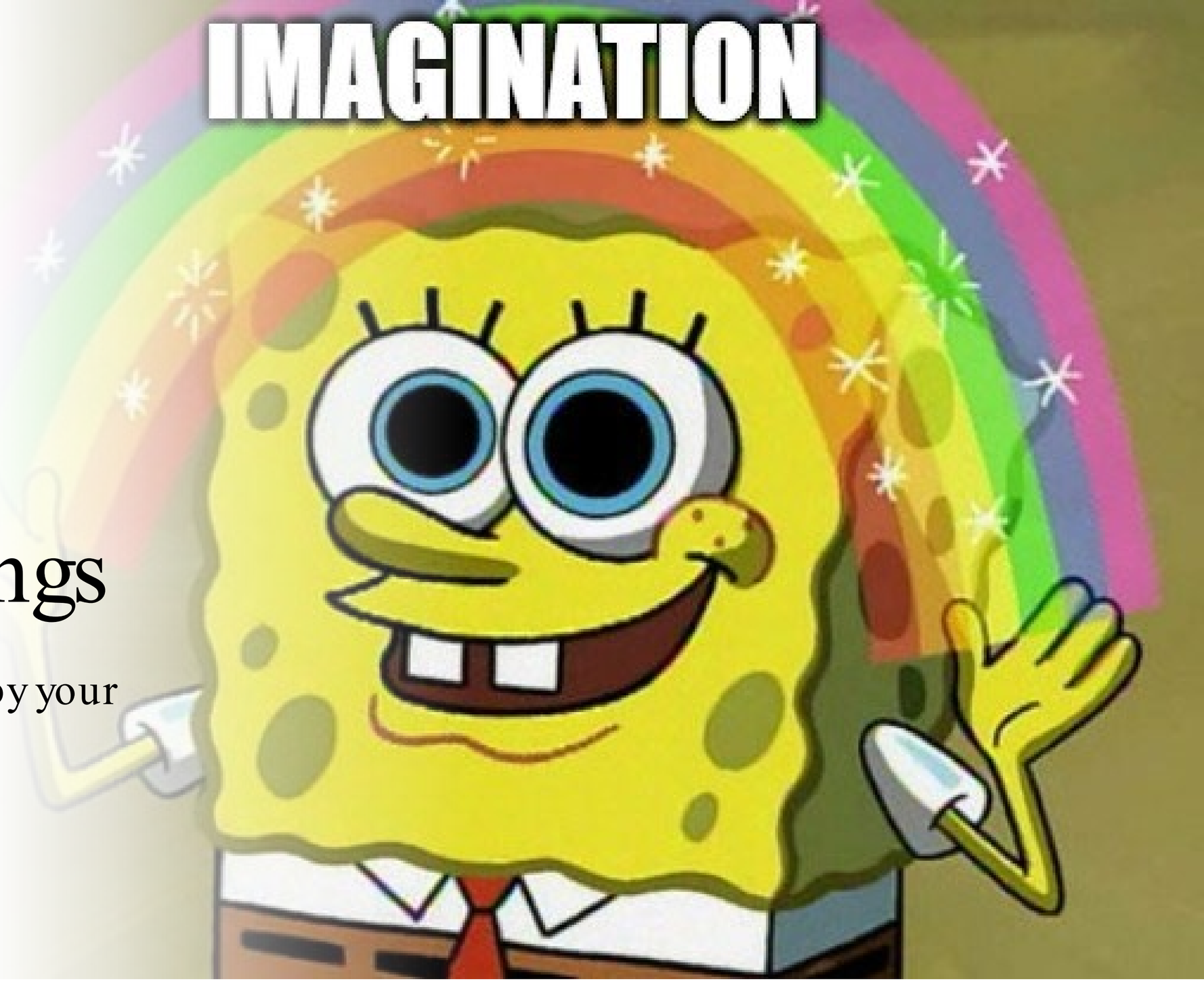
Message Board is a reserved space (iFrame) at the top of every XP2 page for just about anything you can imagine.

iFrame?! This guy is just making up words now.

An iFrame is like Picture in Picture for your TV except with webpages. Imagine viewing another webpage inside of the webpage you are currently on.

All the Things

You are only limited by your imagination.



Overview



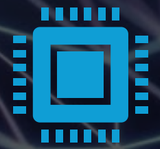
Announce

Staff use your system every day. Let them provide feedback.



Design

Decide which technologies you want to use.



Implement

Deploy your design in your environment.



Maintain

There will be maintenance regardless of your technologies used.



Announce

- Talk to the people that use your software everyday and ask them what they would like to see.



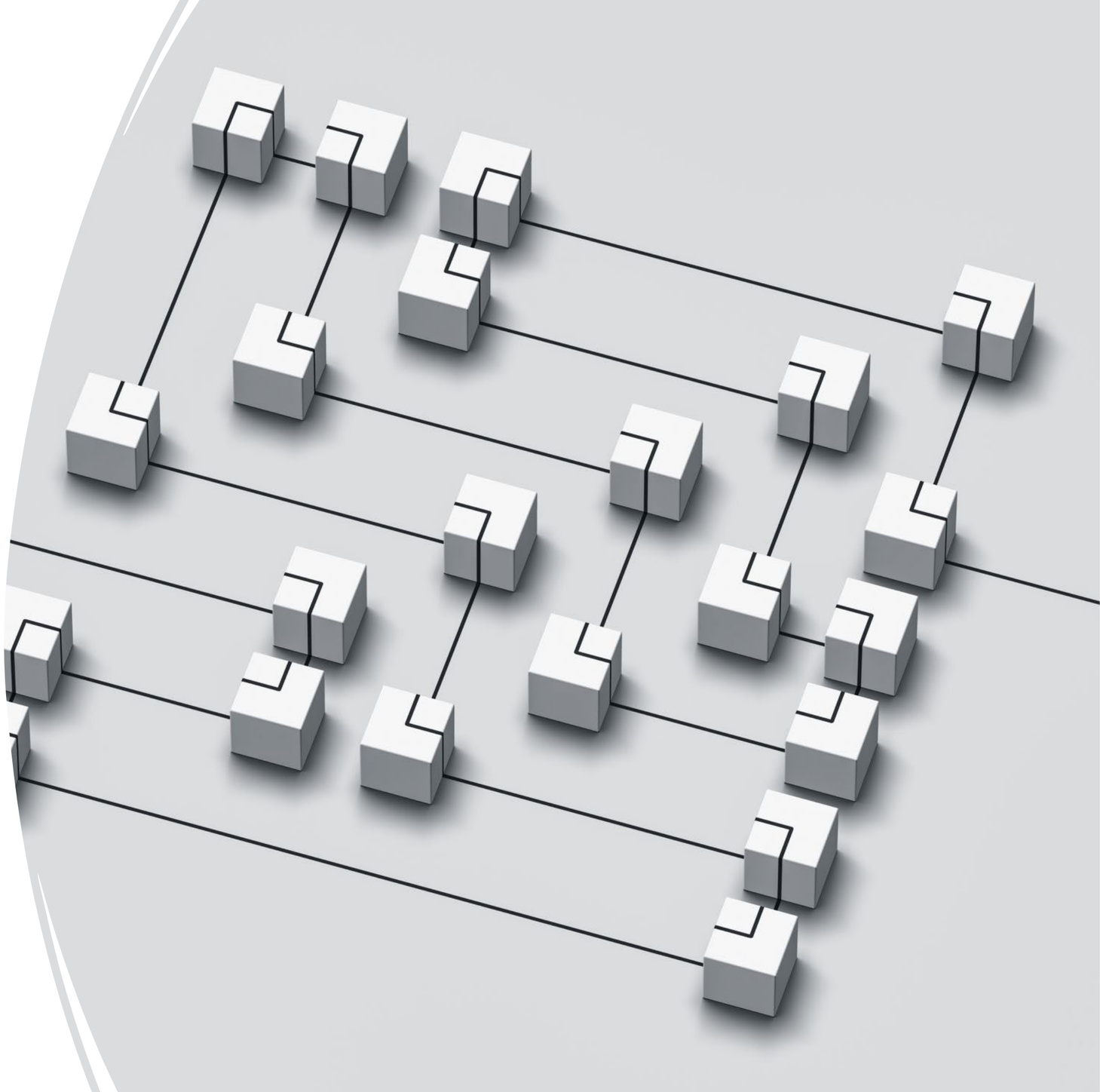
Design

Decide which methods &technologies best suit your environment. Every credit union is different.

Implement

Take those design choices and put them to work for you.

- Will you use Apache or IIS?
- Will you use PHP or ASP.NET?
- Will you use MySQL or SQL





Maintain

There is one constant with technology…. It will always break.


What do you use MessageBoard For?

Fin

You don’t have to go home but you can't stay here

Written Off Loans



KTFCU
DIFFERENT...ON PURPOSE

Written Off Loans

Individual Name
Main
Individual
Account Move
Address Book
Credit Bureau History
Custom Data
Details
External Access
ID Verify
Images
Merge
Stops and Alerts
Summary
Administrative
Product Design
Operations
Contacts
Links
Operator Platform



Individual Summary

BILL D TEST
711 N HALL OF FAME DR
KNOXVILLE, TN 37917-0000
865-679-1059
BILL@KTFCU.ORG
0 Alerts/0 Stops
Red Flags
Loyalty Level

Age	46
Date of Birth	03/21/1980
DL#	
Gender	Female
Tax-ID	000-00-1234
Individual ID	5514
Affiliation	
Branch	1
Contact As	
Member Since	02/03/2012

Sales Opportunities

Message	Membership

Other Opportunities
Select One

Accounts

Membership	Acct	Title	Ownership	Balance	Available	Plan
187920	1	SAVINGS ACCOUNT	Tax Owner	$81.67	$81.67	
187920	2	CHECKING ACCOUNT	Tax Owner	$178.99	$178.99	
187920	3	REAL ESTATE IMP	Tax Owner	$53.76	$53.76	
187920	6	EXTRA SAVINGS ACCOUNT	Tax Owner	$31.00	$31.00	
215840	1	SAVINGS ACCOUNT	Joint	$210.10	$210.10	
215840	2	CHECKING ACCOUNT	Joint	$52.01	$52.01	
215840	3	ES REAL ESTATE IMP	Joint	$25.00	$25.00	
215840	6	EXTRA SAVINGS ACCOUNT	Joint	$35.00	$35.00	
		8 Accounts		$667.53	$667.53	

Loans

Membership	Loan	Title	Ownership	Balance	Available	Payment	Due Date
		0 Loans		$0.00	$0.00	$0.00	

Individual Contacts

Date	Category	Reason
05/20/2026	Loan Application - Notes	Pending Loan Application
05/15/2026	Loan Application - Notes	Pending Loan Application
04/01/2026	Loan Application - Notes	Pending Loan Application

Pending Actions

Date	Category	Reason
04/01/2026	Loan Application - Notes	Pending Loan Application

Memberships

Number	Ownership
187920	Primary
215840	Joint

Services

Membership	Service
	Automatic Transfers
	Redeem Bonds
187920	MTS
187920	Plastic Cards
187920	Safe Deposit Box
215840	MTS
215840	Plastic Cards
215840	Safe Deposit Box

Health Savings Plan

Title Plan Type Description

Loan Application Activity

Date Started	Tax-ID	Application #	Type	Product	Status	Last Activity
05/20/2026	000-00-1234	1		U4 USED VEHICLE	In Progress	05/20/2026
05/20/2026	000-00-1234	318		U4 USED VEHICLE	In Progress	05/20/2026
05/15/2026	000-00-1234	288		OS OPEN END SHARE SECURED	In Progress	05/15/2026

Express Mode | Refresh

Member Birthdays

Wish your members a happy birthday



KTFCU
DIFFERENT...ON PURPOSE

Happy Birthday BILL!

Written Off Loans

Individual Name
Main
Individual
Account Move
Address Book
Credit Bureau History
Custom Data
Details
External Access
ID Verify
Images
Merge
Stops and Alerts
Summary
Administrative
Product Design
Operations
Contacts
Links
Operator Platform



Individual Summary

BILL D TEST
711 N HALL OF FAME DR
KNOXVILLE, TN 37917-0000
865-679-1059
BILL@KTFCU.ORG
0 Alerts/0 Stops
Red Flags
Loyalty Level

Age	46
Date of Birth	06/23/1980
DL#	
Gender	Female
Tax-ID	000-00-1234
Individual ID	5514
Affiliation	
Branch	1
Contact As	
Member Since	02/03/2012

Sales Opportunities

Message	Membership

Other Opportunities
Select One

Accounts

Membership	Acct	Title	Ownership	Balance	Available	Plan
187920	1	SAVINGS ACCOUNT	Tax Owner	$81.67	$81.67	
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Loans

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05/20/2026	Loan Application - Notes	Pending Loan Application
05/15/2026	Loan Application - Notes	Pending Loan Application
04/01/2026	Loan Application - Notes	Pending Loan Application

Pending Actions

Date	Category	Reason
04/01/2026	Loan Application - Notes	Pending Loan Application

Memberships

Number	Ownership
187920	Primary
215840	Joint

Services

Membership	Service
	Automatic Transfers
	Redeem Bonds
187920	MTS
187920	Plastic Cards
187920	Safe Deposit Box
215840	MTS
215840	Plastic Cards
215840	Safe Deposit Box

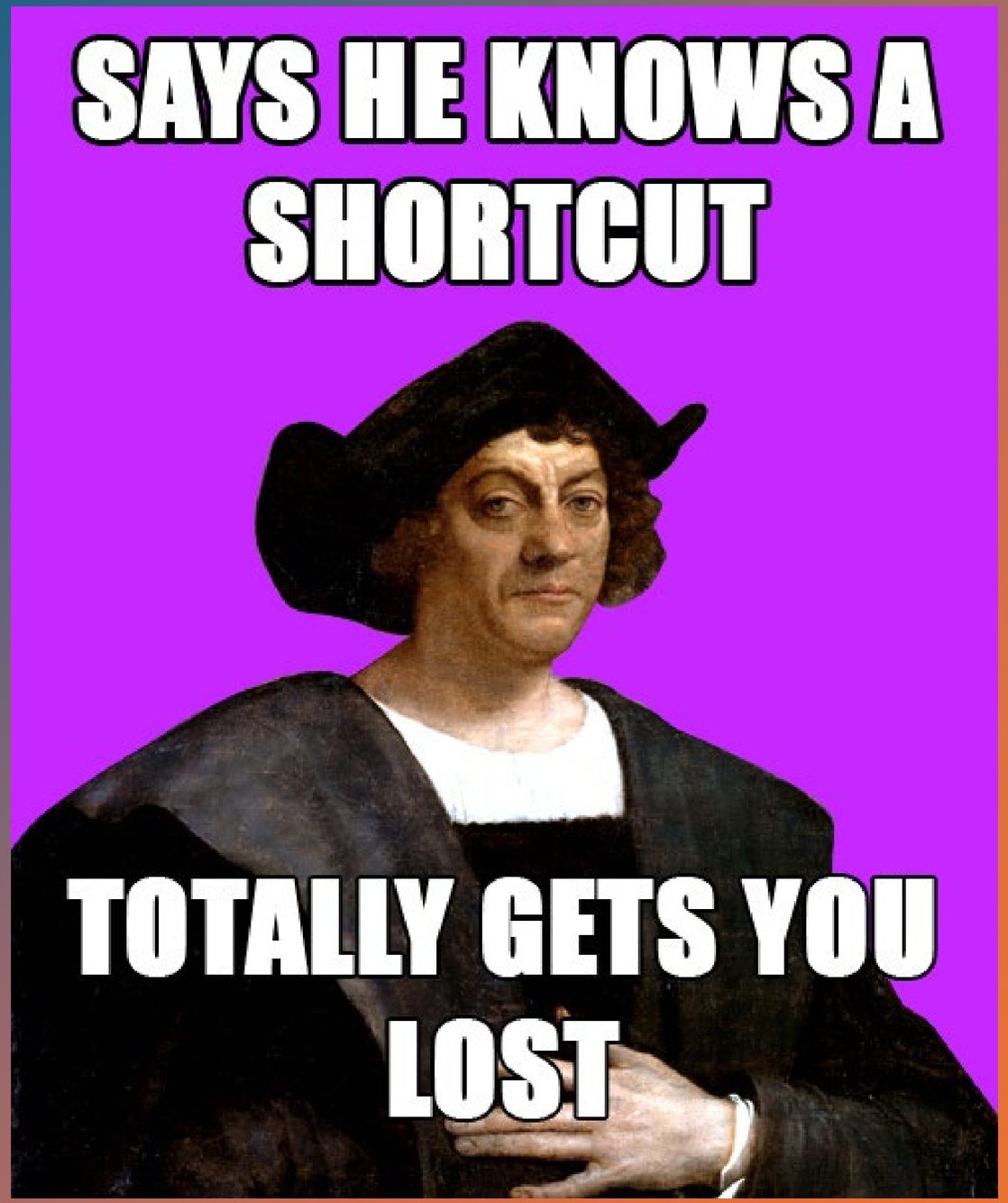
Health Savings Plan

Title Plan Type Description

Loan Application Activity

Date Started	Tax-ID	Application #	Type	Product	Status	Last Activity
05/20/2026	000-00-1234	1		U4 USED VEHICLE	In Progress	05/20/2026
05/20/2026	000-00-1234	318		U4 USED VEHICLE	In Progress	05/20/2026
05/15/2026	000-00-1234	288		OS OPEN END SHARE SECURED	In Progress	05/15/2026

Express Mode | Refresh



Columbus Day

Our credit union is not always closed on a Federal Holiday.



Contact Information

Ensure member information is up to date

Webservers

Apache

Nginx

Windows (IIS)

Implications



Self Hosted

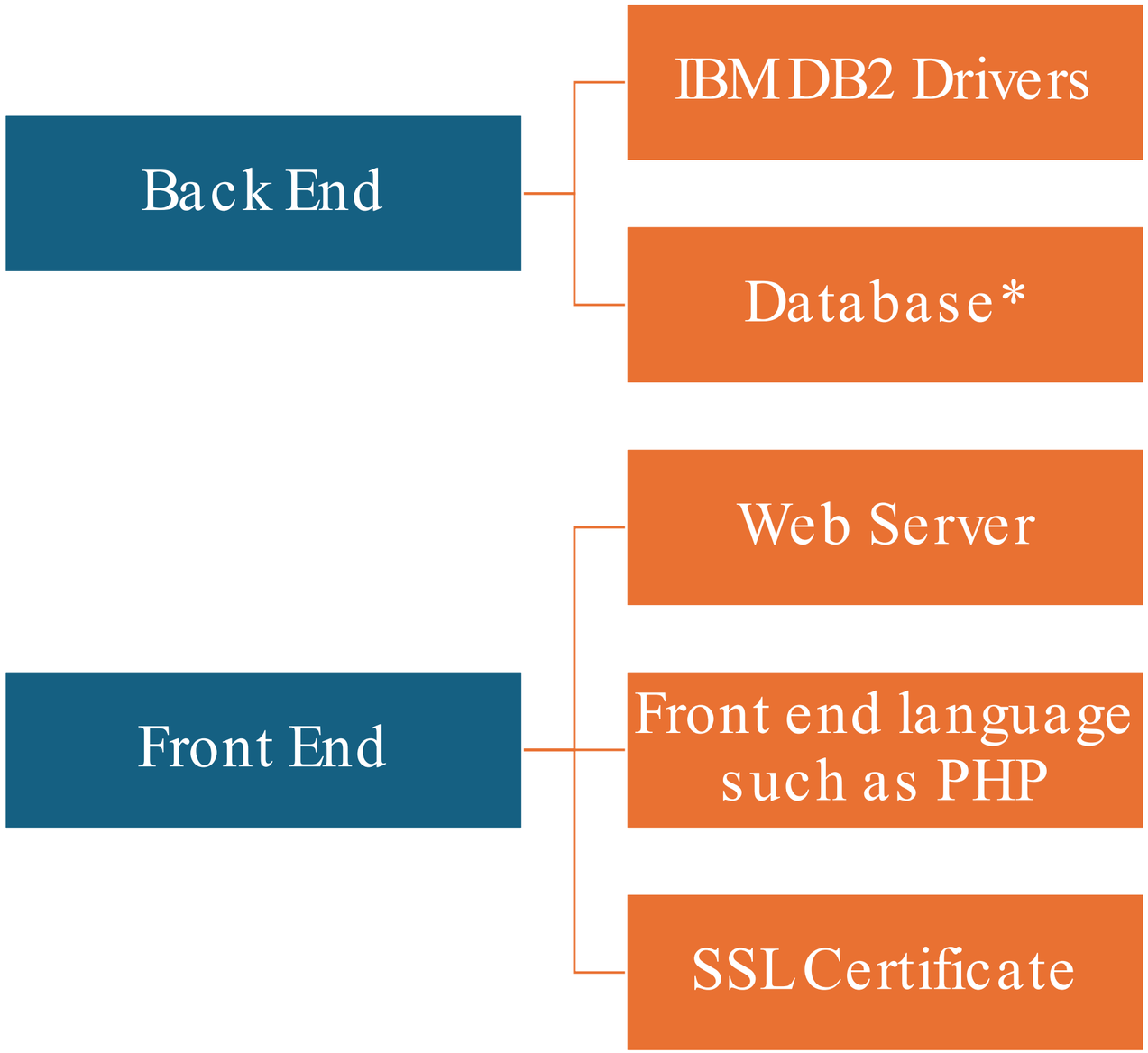
Who will build &maintain?
Will you need to adjust firewalls or routers?
Are you familiar with SSL requirements?



Cloud Hosted

Will you build your own cloud server?
Will you pay an MSP?
Do they fit within your policies?

Requirements





Message Board Demo

Final Tips & Takeaways

1

You will need a valid cert for your message board.

2

Bootstrap or similar is highly recommended.

3

Use of URL parameters like GET is recommended over HEADERS.

Security & AI

Rick Van Luvender, SVP Information Security from Fiserv

United Solutions

fiserv.

Unlocking the Power of XP2 with Cyberquery AI

Jeff Willson, Channel Sales at CyberScience

United Solutions

fiserv.

CYBERSCIENCE driving business intelligence

Cyberquery

XP2 Reporting with AI

Jeff Willson

VP Channel Sales

Cyberscience Corporation

Company Profile

- **Longevity**
  - Founded in 1977
  - First commercial software release in 1981
  - First Credit Union client in 1992
- **Fiserv Partnership**
  - Partners since 1991
  - First XP2 client in 2011
- **Company Focus**
  - Reporting and Business Intelligence - Cyberquery

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Cyberquery Focus

- **Empowering users**
  - Ad Hoc queries, robust reporting, analytics, drilldowns
  - Intuitive user experience
  - Simplifies databases, direct access to data
  - Spreadsheet interoperability
- **Supporting the Credit Union team**
  - Automated execution and delivery of reports
  - Shareable formats, easy access from any device
  - User and/or role-specific security
- **Visualization**
  - Charting, Dashboards, Scorecards

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AI



- **Cyberquery AI Assistant**
  - Ask questions in plain English
  - Answers your questions or builds a ready-to-run query
  - No coding required, no reporting expertise required
- **How does the AI Assistant work?**
  - It knows the Cyberquery Language
  - It knows the XP2 database structure
  - It leverages your existing reports as starting points
- **What about Security?**
  - The AI Assistant is trained to write reports and answer questions
  - It does not store your data

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Demonstration

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Unlock the power of XP2 with CYBER**QUERY**

Jeff Willson
jwillson@us.cyberscience.com
303-745-3900 x6133

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XP2 ComCore Overview

Mary Koonce, XP2 Consultant & Madelyn Elias, Training Coordinator at United Solutions Company

ComCore Presentation

Madelyn Elias and Mary Koonce

United Solutions

fiserv.



Agenda

- Introduction to ComCore
- Why XP2 ComCore
- Live ComCore Features Demo
- Demo Recap Presentation
- Q&A with Mary Koonce



What is ComCore?

ComCore is a special feature in XP2 that expands your credit unions capabilities for business.

ComCore has **four** feature levels:

- ComCore – Accounts
- ComCore – Lending
- ComCore – Participations
- ComCore – All (includes all feature levels listed above)



What's the difference?

Accounts

- Business Entity Support
- Account Analysis
- Balance Management

Lending

- Business Entity Support
- Business Loan Support
  - Member business loan tracking
  - SBA and government guaranteed loan support
  - Payment Schedules
  - Enhanced collateral categories
  - Commitments
  - Operator limits for commercial loans

Participations

- Business Entity Support
- Purchased Participation Loan indicator, tracking, and reports
- Sold Participation Loan indicator
  - Investor tracking
  - Investor payment spread
  - Investor reporting and statements
  - Sold loan reports



Why Choose ComCore?

- Robust Features
- Seamless Integration
- Tiered Feature Levels
- Ties Businesses to Members
- Streamlines Workflow



Problems ComCore Solves

- Problem – “You can’t grow what you can’t see”
  - Solution – 360° Business View
- Problem – “Businesses lose money due to poor liquidity management”
  - Solution – XP2’s Balance Management

ComCore Features Live Demo

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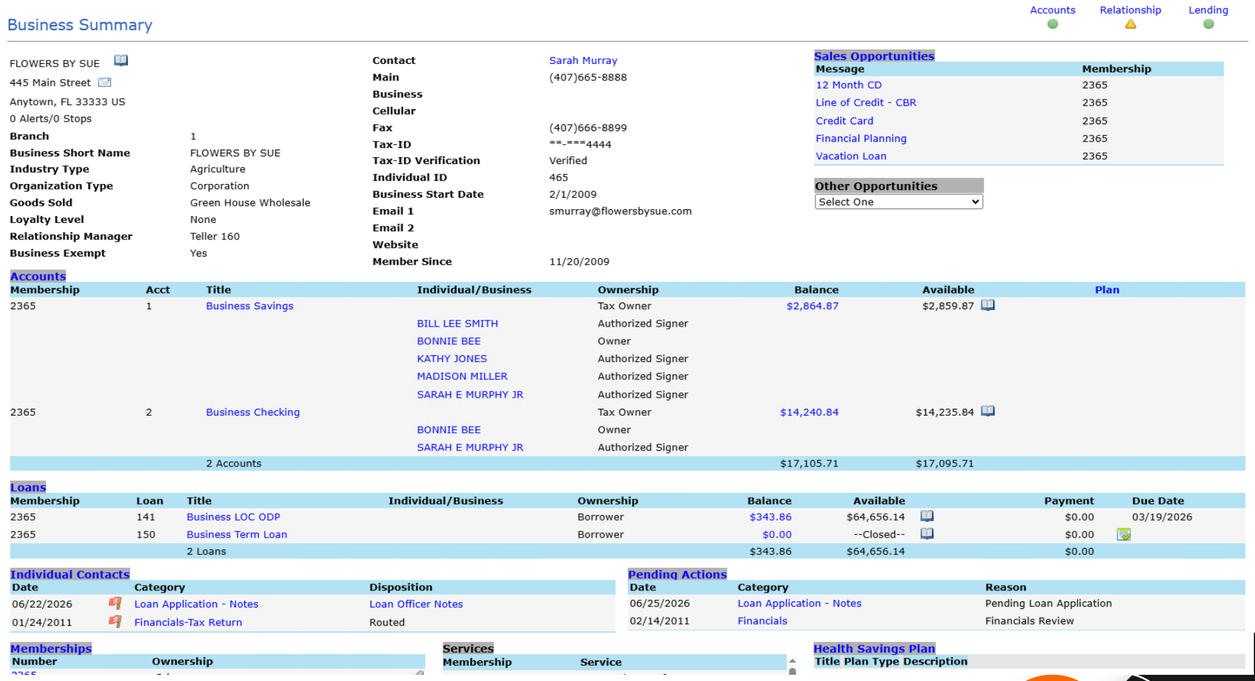
Demo Recap

United Solutions

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Business Summary Page

- Business Information
- Sales Opportunities
- Accounts
- Loans
- Contacts
- Pending Actions
- Memberships
- Services



Business Summary

Accounts Relationship Lending

FLOWERS BY SUE
445 Main Street
Anytown, FL 33333 US
0 Alerts/0 Stops

Branch	1
Business Short Name	FLOWERS BY SUE
Industry Type	Agriculture
Organization Type	Corporation
Goods Sold	Green House Wholesale
Loyalty Level	None
Relationship Manager	Teller 160
Business Exempt	Yes

Contact	Sarah Murray
Main	(407)665-8888
Business	
Cellular	
Fax	(407)666-8899
Tax-ID	**-***4444
Tax-ID Verification	Verified
Individual ID	465
Business Start Date	2/1/2009
Email 1	smurray@flowersbysue.com
Email 2	
Website	
Member Since	11/20/2009

Sales Opportunities

Message	Membership
12 Month CD	2365
Line of Credit - CBR	2365
Credit Card	2365
Financial Planning	2365
Vacation Loan	2365

Other Opportunities
Select One

Accounts

Membership	Acct	Title	Individual/Business	Ownership	Balance	Available	Plan
2365	1	Business Savings		Tax Owner	$2,864.87	$2,859.87	
			BILL LEE SMITH	Authorized Signer			
			BONNIE BEE	Owner			
			KATHY JONES	Authorized Signer			
			MADISON MILLER	Authorized Signer			
			SARAH E MURPHY JR	Authorized Signer			
2365	2	Business Checking		Tax Owner	$14,240.84	$14,235.84	
			BONNIE BEE	Owner			
			SARAH E MURPHY JR	Authorized Signer			
		2 Accounts			$17,105.71	$17,095.71	

Loans

Membership	Loan	Title	Individual/Business	Ownership	Balance	Available	Payment	Due Date
2365	141	Business LOC ODP		Borrower	$343.86	$64,656.14	$0.00	03/19/2026
2365	150	Business Term Loan		Borrower	$0.00	--Closed--	$0.00	
		2 Loans			$343.86	$64,656.14	$0.00	

Individual Contacts

Date	Category	Disposition
06/22/2026	Loan Application - Notes	Loan Officer Notes
01/24/2011	Financials-Tax Return	Routed

Pending Actions

Date	Category	Reason
06/25/2026	Loan Application - Notes	Pending Loan Application
02/14/2011	Financials	Financials Review

Memberships

Number	Ownership

Services

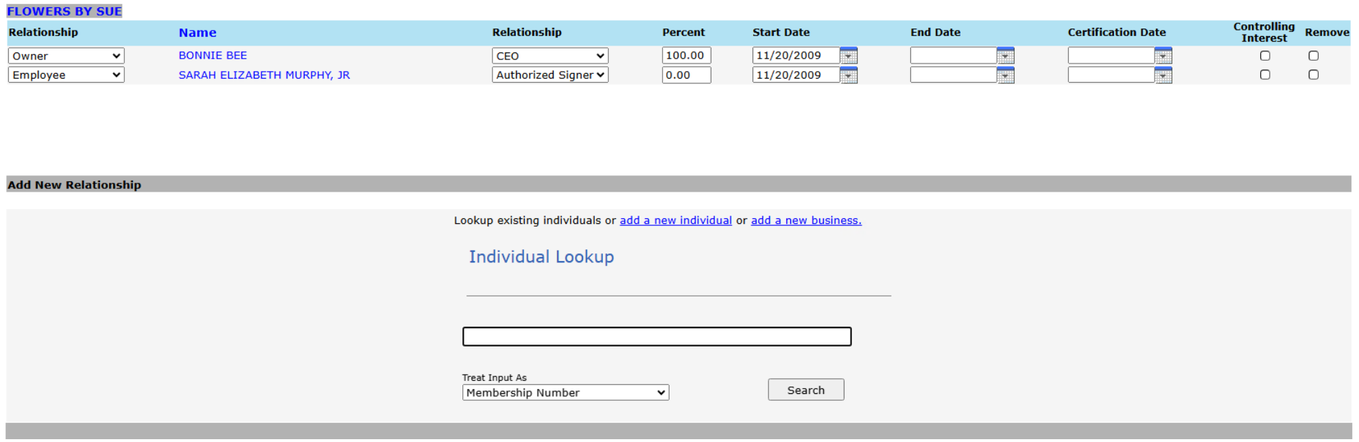
Membership	Service

Health Savings Plan

Title	Plan Type	Description

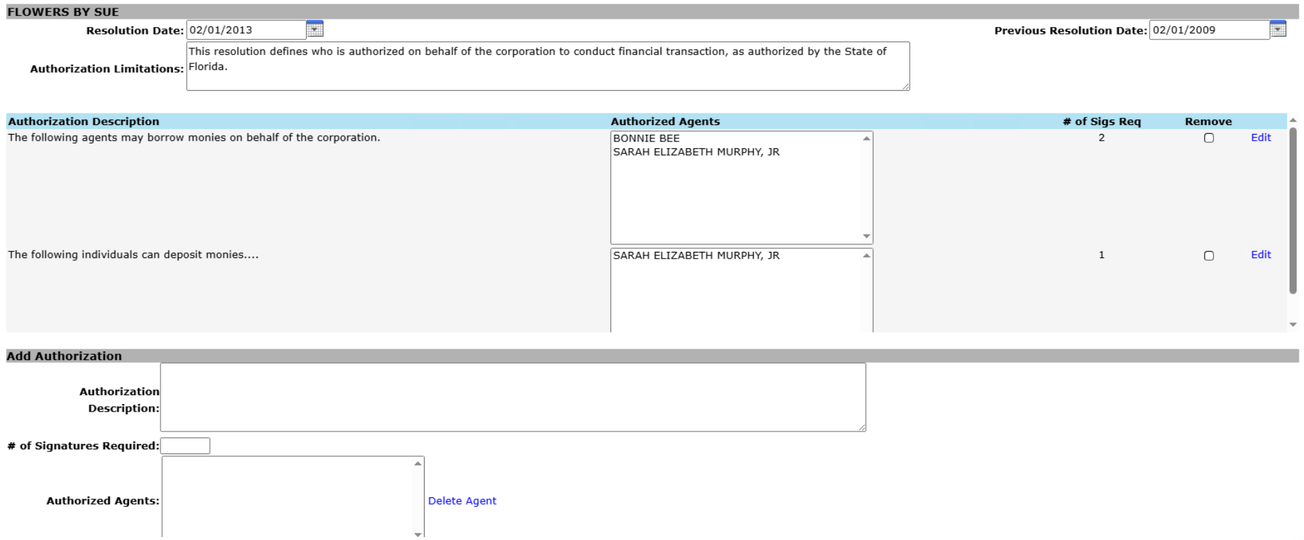
Relationships

- Adding an Individual
- Selecting a relationship
- Ownership percentage
- Setting a start date and end date



Resolutions

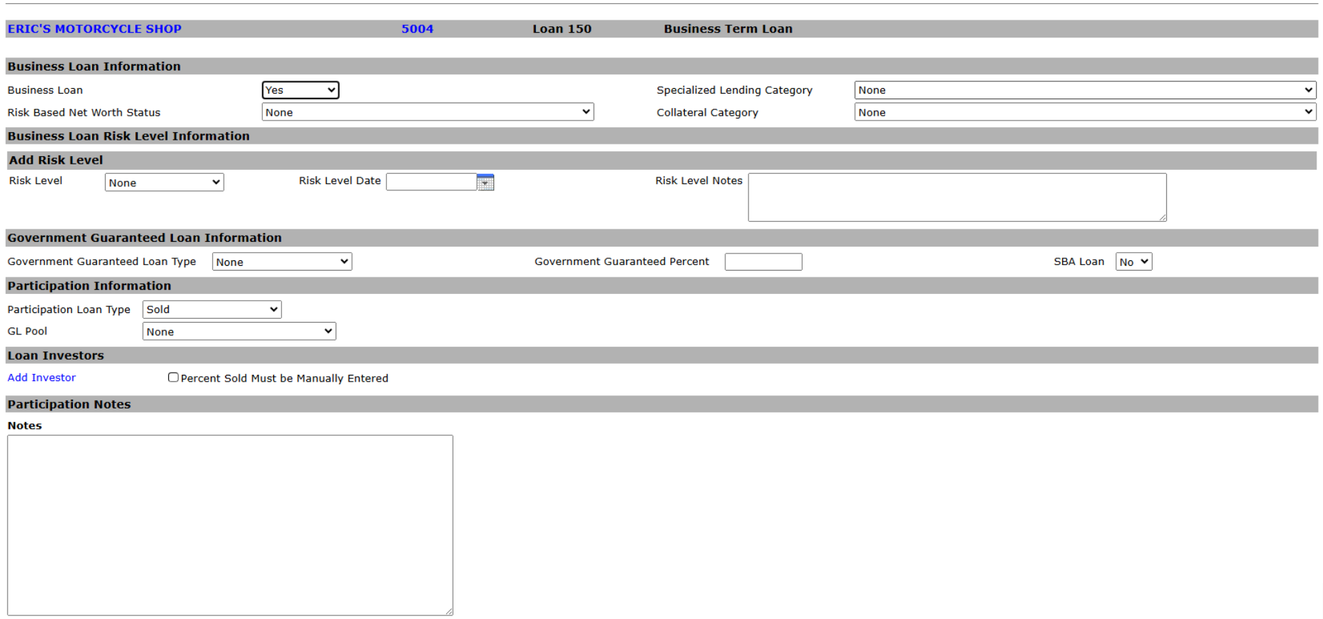
- Adding a Resolution
- Adding an Authorization
- Adding Limitations
- Adding Authorized Agents



Commercial Lending and Risk

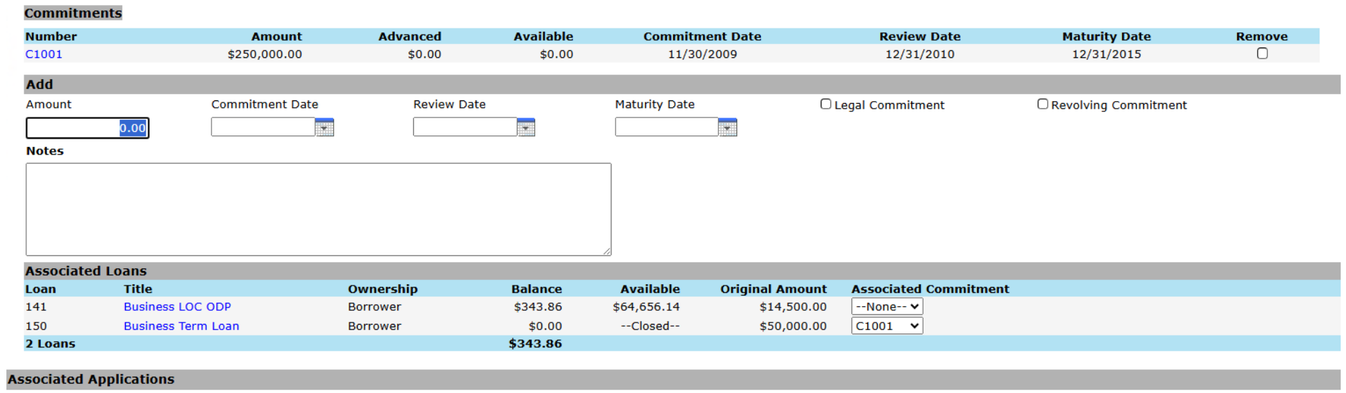
Member Business Loan

- Business Loan Information
- Risk Level
- Government Guarantee Loan Information
- SBA indicator
- Participation Loan information



Commercial Lending and Risk

- Payment Schedules
  - Payment Types
  - Terms
  - Payment Schedule Details
- Adding a Commitment
  - Adding Associated Loans
  - Adding Associated Applications



Commitments

Number	Amount	Advanced	Available	Commitment Date	Review Date	Maturity Date	Remove
C1001	$250,000.00	$0.00	$0.00	11/30/2009	12/31/2010	12/31/2015	☐

Add

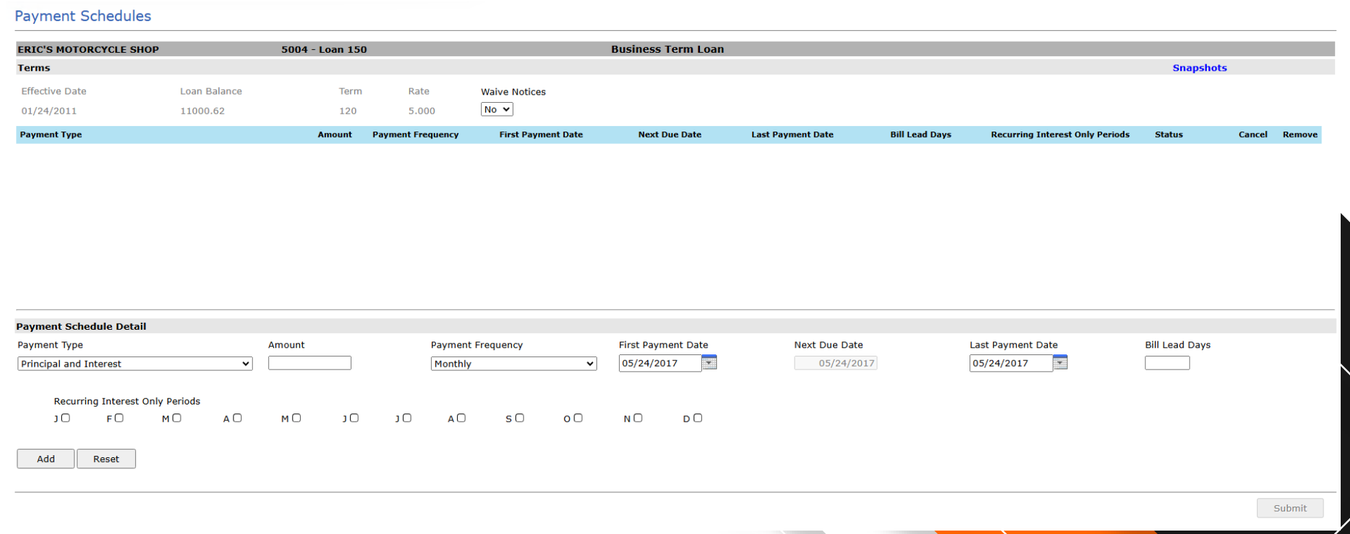
Amount 0.00 | Commitment Date | Review Date | Maturity Date | ☐ Legal Commitment | ☐ Revolving Commitment

Notes

Associated Loans

Loan	Title	Ownership	Balance	Available	Original Amount	Associated Commitment
141	Business LOC ODP	Borrower	$343.86	$64,656.14	$14,500.00	--None--
150	Business Term Loan	Borrower	$0.00	--Closed--	$50,000.00	C1001
2 Loans			**$343.86**			

Associated Applications



Payment Schedules

ERIC'S MOTORCYCLE SHOP | **5004 - Loan 150** | **Business Term Loan**

Terms Snapshots

Effective Date	Loan Balance	Term	Rate	Waive Notices
01/24/2011	11000.62	120	5.000	No

Payment Type	Amount	Payment Frequency	First Payment Date	Next Due Date	Last Payment Date	Bill Lead Days	Recurring Interest Only Periods	Status	Cancel	Remove

Payment Schedule Detail

Payment Type: Principal and Interest | Amount | Payment Frequency: Monthly | First Payment Date: 05/24/2017 | Next Due Date: 05/24/2017 | Last Payment Date: 05/24/2017 | Bill Lead Days

Recurring Interest Only Periods

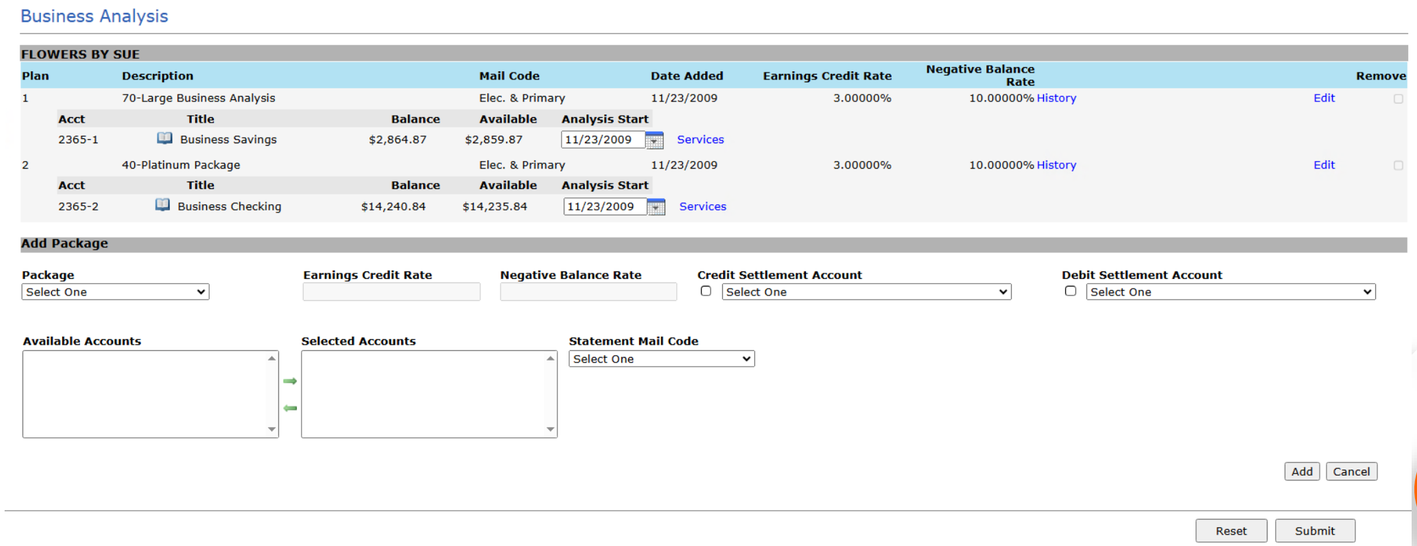
J ☐ F ☐ M ☐ A ☐ M ☐ J ☐ J ☐ A ☐ S ☐ O ☐ N ☐ D ☐

Add | Reset

Submit

Account Analysis

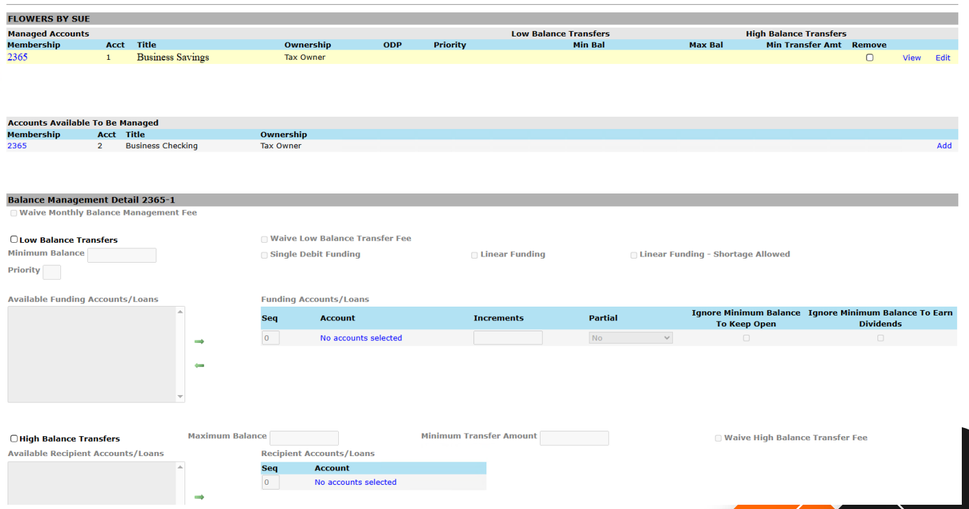
- Selecting a Package
- Adding a Credit Settlement Account
- Adding a Debit Settlement Account
- Adding an Analysis Package and a Start Date



Balance Management

Low and High Balance Transfers

- Minimum and Maximum Balance
- Adding Funding and Recipient Accounts
- Adding Priorities and Sequences
- Waiving Monthly Fees



Q&A with Mary Koonce

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Thank You!

If you’re interested in a more in-depth demo of XP2 ComCore, please contact our Sales Team.
usc-sales@unitedsolutions.coop

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XP2 Cross-Selling Functionality

Karen Dillman, Client Services Associate at United Solutions Company

United Solutions

fiserv.

XP2 CROSS-SELL

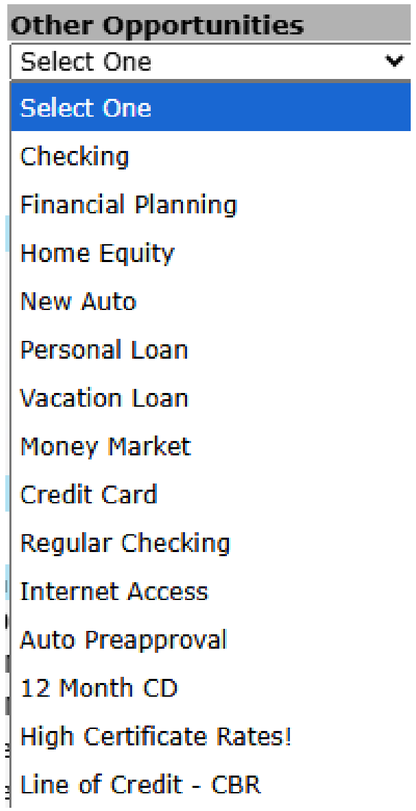
Karen Dillman | Sr Client Service Representative, United Solutions Company

XP2 Educational Conference — June 25, 2026

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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

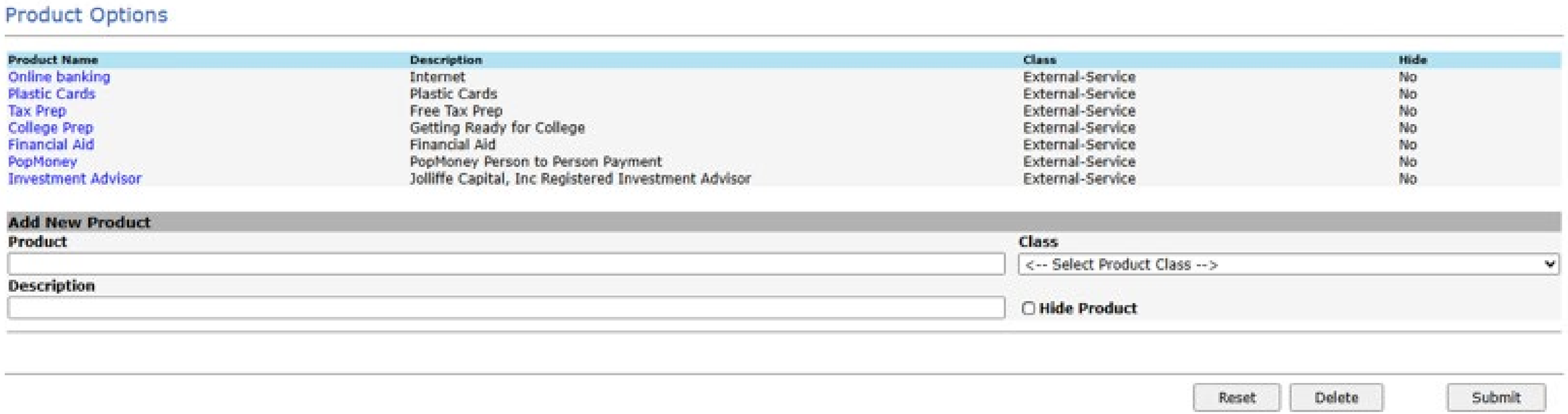
Category

☐ **Hide Category**

Description

☐ **Default Category**

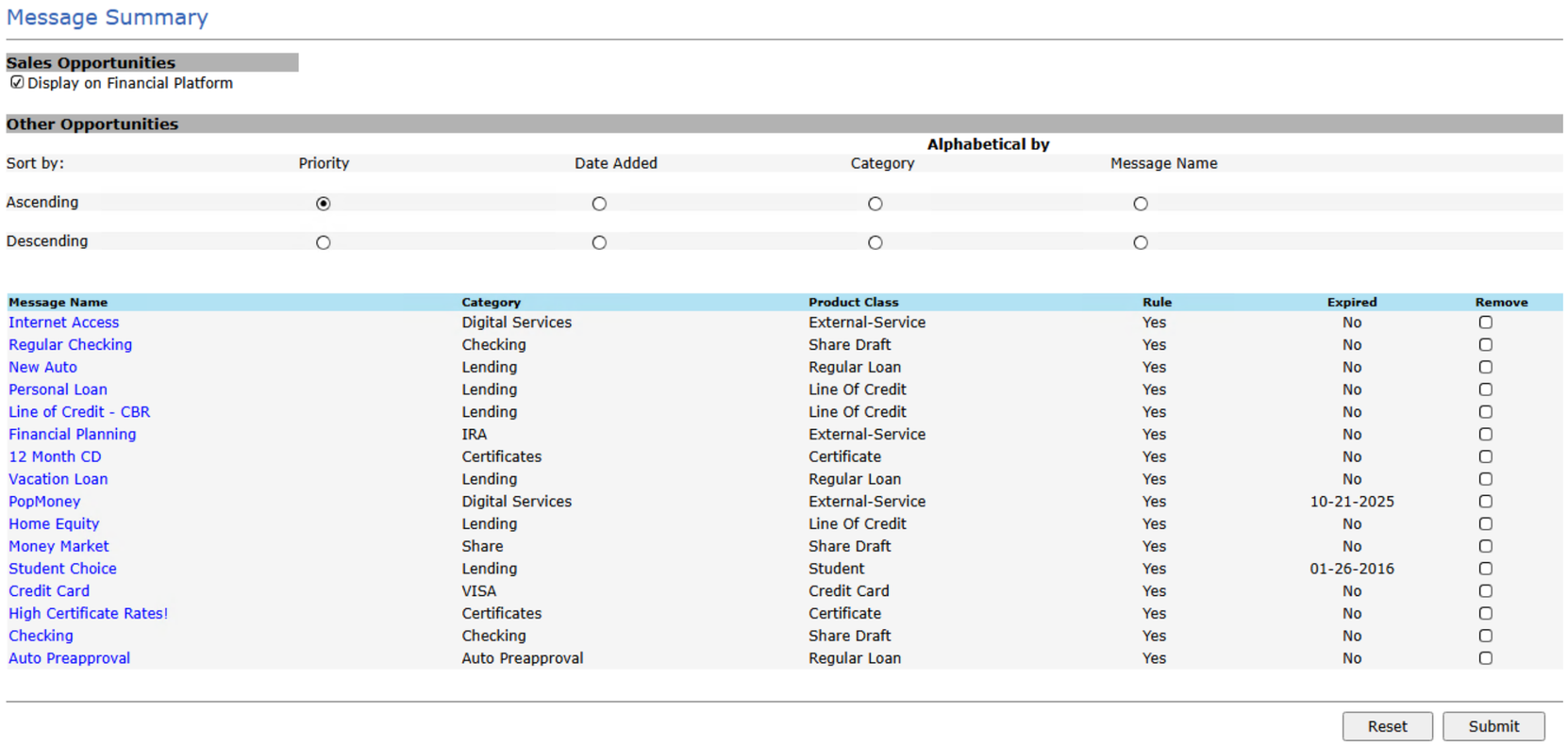
CROSS SELL – EXTERNAL PRODUCTS – PRODUCT OPTIONS



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

Individual Summary

TRENT CRIMM
123 WALES DRIVE
TALLAHASSEE, FL 32303
(904)383-8888
TRENT@THEINDEPENDANT.COM
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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
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

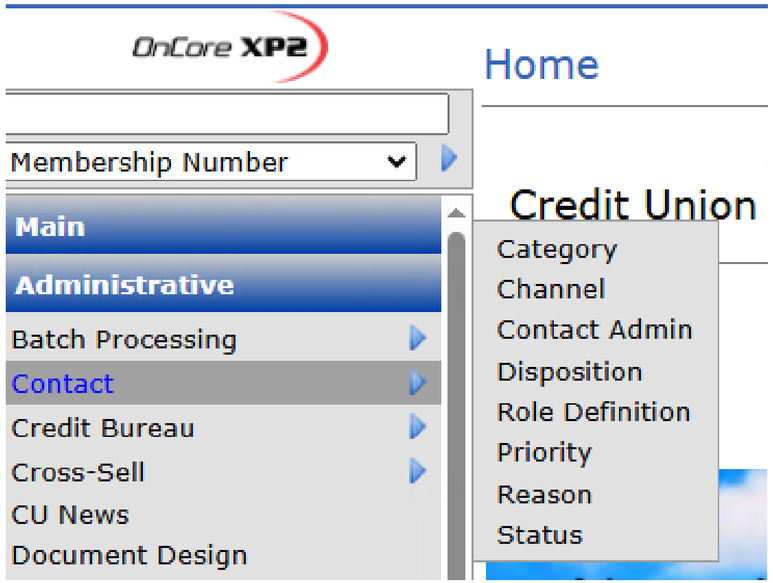
Scripts

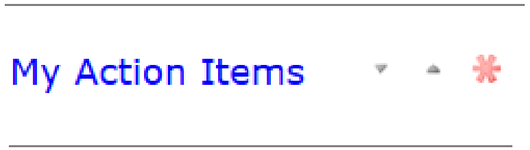
Did you know you have been pre-approved for an auto loan? The offer is valid for new purchases and refinances.
May I have a loan officer get in touch with you?

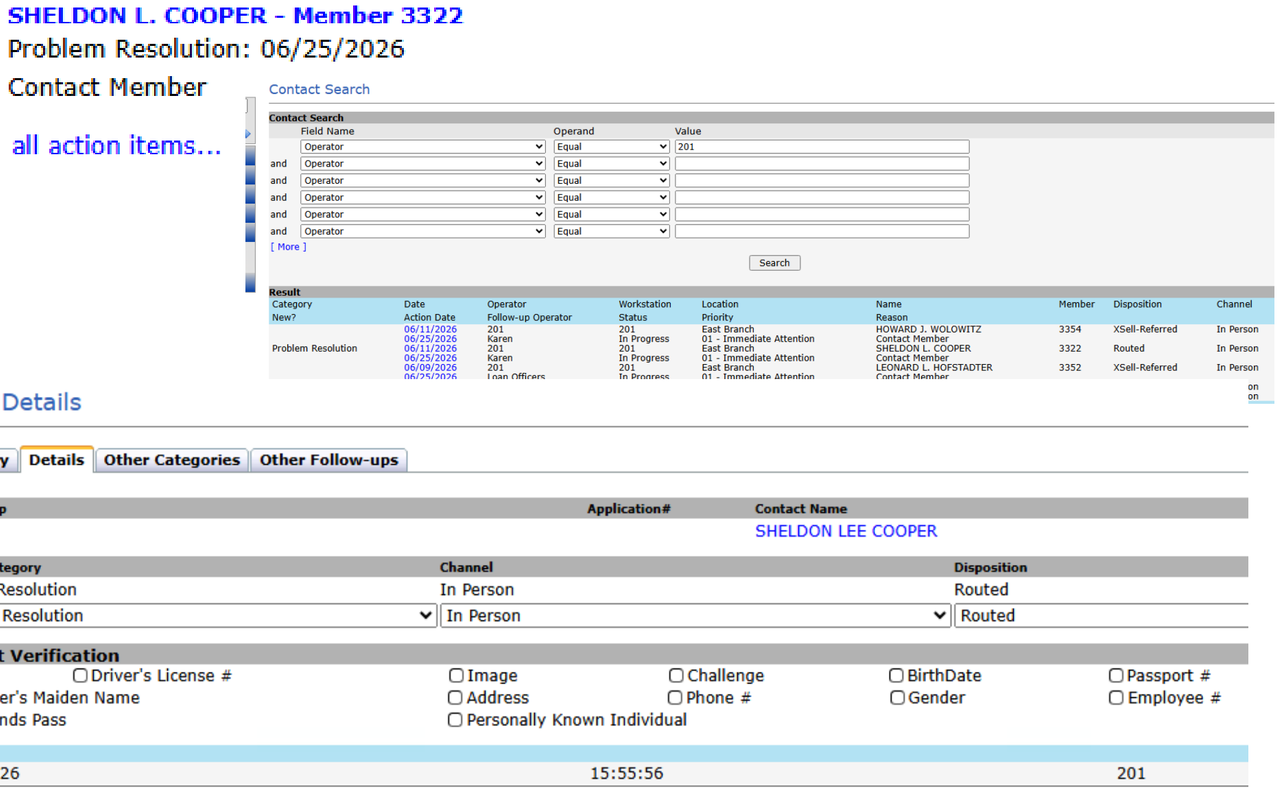
Comments

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

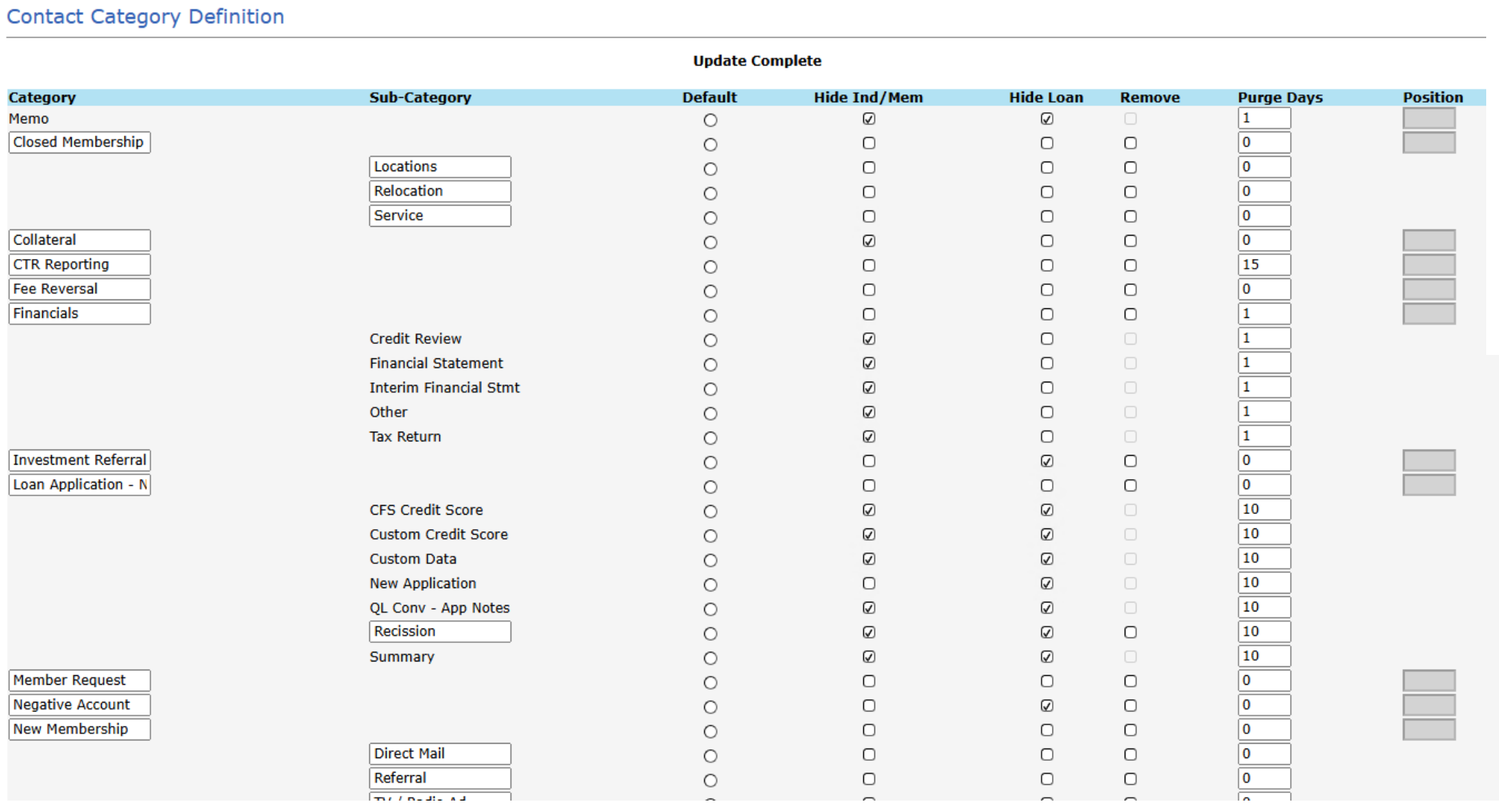

My Action Items

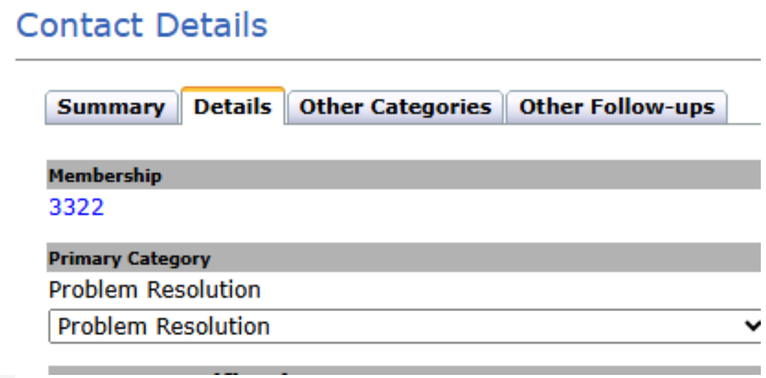

SHELDON L. COOPER - Member 3322
Problem Resolution: 06/25/2026
Contact Member
all action items...
Contact Search
Contact Search
Field Name
Operand
Value
Operator
Equal
201
and
[More]
Search
Result
Category
Date
Operator
Workstation
Location
Name
Member
Disposition
Channel
New?
Action Date
Follow-up Operator
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

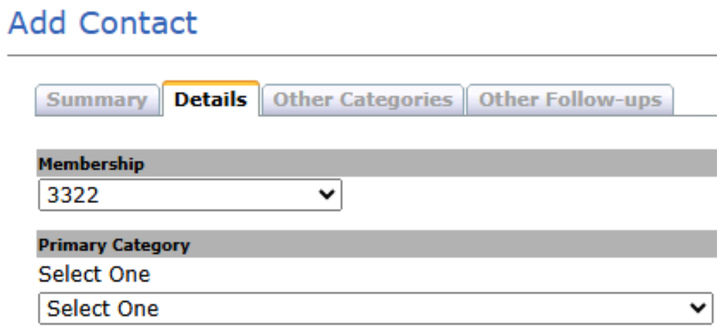
CONTACTS – SET-UP

CATEGORY
CHANNEL
CONTACT ADMIN
DISPOSITION
ROLE DEFINITION
PRIORITY
REASON
STATUS

CONTACTS – CATEGORY DEFINITION





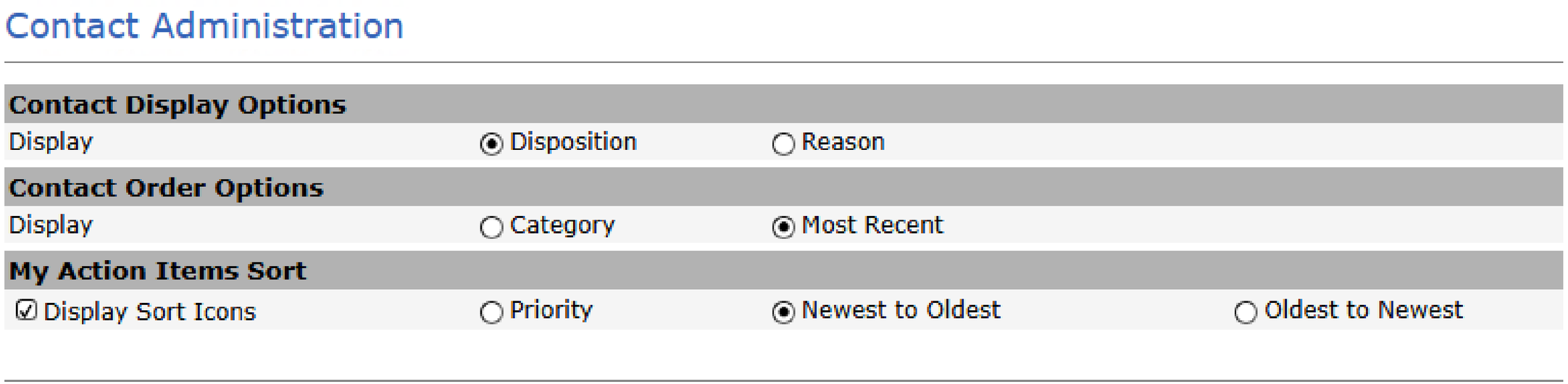


CONTACTS – CHANNEL DEFINITION

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

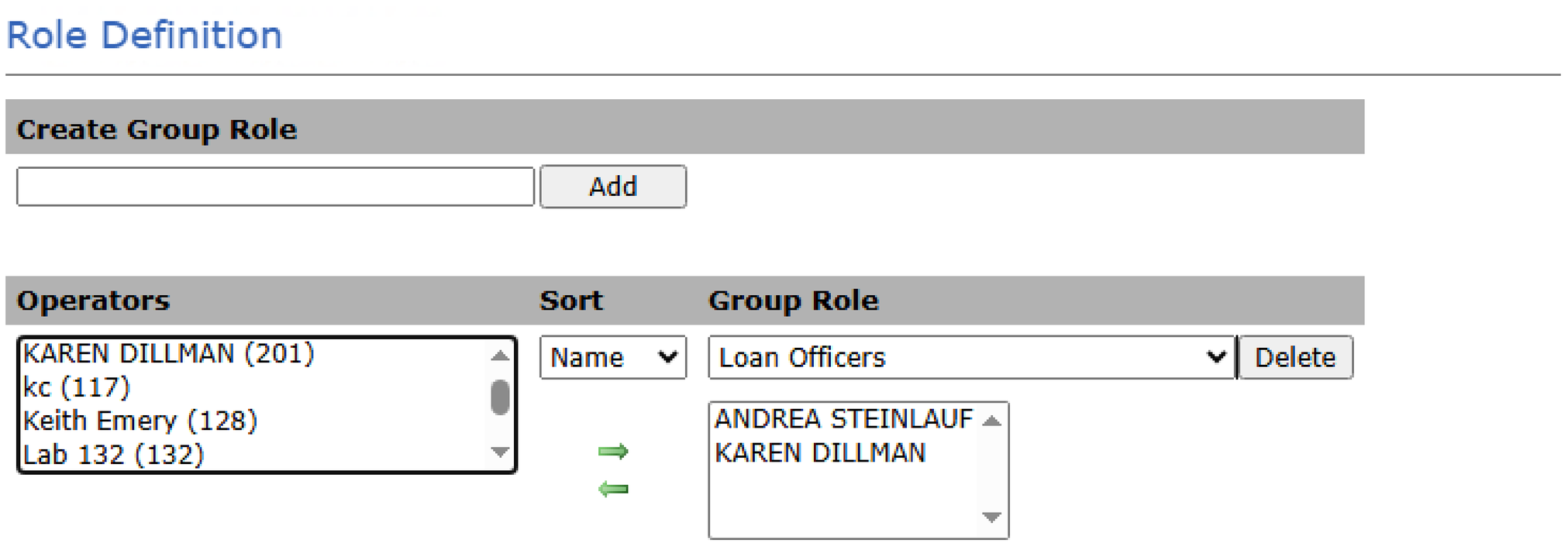


CONTACTS – DISPOSITION DEFINITION

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

Thank You

See you tomorrow for Day Two!

United Solutions

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