

# Investing in Xtend

**Our value proposition** focuses on four main objectives: Communication, Collaboration, Connection, and Execution, with an underlying spirit of innovation in everything we do. Over the past year the board has set a target to return 5% dividends to our owners.

## A Truly Cooperative Model

We drive our clients to engage, participate and win, and we empower them to do so.

## An Ownership Option

Providing an equal ownership share, voting privilege, and the ability to drive innovation.

## A Return on Investment

We've delivered increasing returns for the past seven years. Over the past year the board has set a target to return 5% dividends to our owners.

## A Commitment to Reduce Fees

We leverage technology to provide the highest quality service at a price point that sets us apart.

## A Direct Line to the Core

Providing an unmatched suite of staff and member-facing tools at an aggressive price point.

## Tools of the Trade

A wide range of platforms and processes at your disposal, and a team to help you capitalize on them.

## Data Analytics

Comprehensive data access/analysis tools that allow you to confidently track progress and ROI.

## Free Education

Free participation in all Xtend network events, focus groups, webinars and education opportunities.

## Vested Network Partners

A network of CUSOs with tightly integrated services and a common goal of helping credit unions.

## Industry Experts

A talented team of industry and business development experts in the areas of marketing, contact centers and bookkeeping, ready to get to work for your credit union.

## Network Relationships

Connect with other credit unions by participating in our peer-to-peer opportunity network, regardless of your credit union's size, geography or charter.

## Disruptive Pricing

Our pricing methodology is what you would expect from a credit-union owned partner: we charge only when we have to, not simply because we can.

## Collaborating for Success

Our services are designed to be activated seamlessly. We're at the ready when you need us.

## Connecting with Your Members

Our unique relationships with CU\*Answers, CU\*Northwest and CU\*South allows us to better understand your members. This allows us to engage them on a more personal level to address their ongoing financial requirements.

It is the responsibility of the credit union to complete due diligence and validate eligibility for investment.

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