

COMPANY DESCRIPTION:

Cubus Solutions provides Cubus One, a powerful digital banking platform that integrates online banking, payments and personal finance in one seamless user experience. Cubus also has best of breed online applications such as e-alerts, e-statements, e-notices, member rewards, remote deposit capture, funds transfer, loan acquisition, and loan servicing (payments and skips). Cubus works exclusively with credit unions. Our solutions save money, increase convenience, and create new revenue streams. Headquartered in Livermore, California, Cubus is a respected financial technology partner with 10 years of proven success with its credit union clients. For more information, **visit www.cubussolutions.com**.

- Incorporated in **2006**
- **100+** Credit Union customers
- Largest: **\$5.0 billion**, Smallest: **\$44 million**
- Combined assets in excess of **\$57 billion**
- Reaches nearly **5 million members**
- **Multiple core** support for many of our applications
- **23** Cubus One Digital Banking Credit Unions

MANAGEMENT TEAM:

The Cubus Solutions' leaders bring decades of diverse experience and a history of success. Combining business acumen with technical savvy, the management team, along with all of the Cubus employees, works to craft innovative products and solutions that allow credit unions to thrive in the world of online banking.

John-Ashley Paul
 President/CEO

Jim Berthelsen
 Senior Vice President of Sales & Business Development

Mary Ann Herne
 Vice President of Business Development

Cheryl Bookhammer
 Vice President, Customer Service

Prabu Lakshman
 Vice President, Product Development & CTO

Lance Kawasaki
 Vice President, Solutions

Jacqueline Paul
 Manager, Finance & Administration



Cubus One - Digital Banking Platform

Cubus One offers 24-hour connectivity with a comprehensive suite of services empowering members to manage and move their money at their convenience.



Notifications



Alerts

With numerous notifications, our Alerts go out within 15 minutes of the transaction and are not batched and sent hours later.



Statements

Online statements give members visibility and control over transaction activity and helps drive paperless adoption.



Letters/Notices

Our electronic Letters/Notices save your credit union money and focus on easy enrollment and automated program management.



Lending



Offers

Members can apply for a loan and get approval confirmation in a few clicks.



Payments

Let members pay their loan with a credit card with immediate approval.



Skip-A-Pay

Completely automate your skip payment program giving members a cost-effective way to make a self-service online skip.



Rewards



Points

Build a lasting relationship with members by offering further incentives to use various products and services while they earn points.



Checking Rewards

A custom-developed checking account offering incentives to members for greater account usage, increasing demand for other services.



Cash Back

Stay competitive with our rewards program offering cash back to members for using their credit card.