

ACCESS DIGITAL CU INSIGHTS TERMS AND CONDITIONS

Last Update: April 1, 2024

The individual signing up for this service represents that they are authorized to sign on behalf of the Credit Union ("Customer"). By signing the agreement, the Customer has read and accepts the [General Terms and Conditions](#), the Implementation Schedule and any other document referenced in this Agreement.

The "Effective Date" is the date of this signed Agreement. The Agreement, including any attachments and links, constitutes the complete agreement between the parties regarding DeepTarget Products' Software Subscription License and supersedes or replaces any prior understanding or commitment related to DeepTarget products, whether written or oral.

This subscription service is offered exclusively to Access Softek customers and is a free service with an initial term of one year. Information about this subscription service is provided in the appendix. Customer explicitly acknowledges and agrees that this subscription service is being offered to Customer for free by DeepTarget, and that by accepting this free service, Customer agrees to hold Access Softek harmless for Customer's use of said service and any issues which may arise with respect thereto, and further, Customer agrees to fully indemnify Access Softek for any claims asserted by any party, including third parties, with respect to said use.

Implementation of Access Digital CU Insights begins with Customer signature.

The standard term for this subscription license is one year. Upon the end of the term, customer may request a renewal for a subsequent year. Renewal request will be reviewed and confirmed by Access Softek and DeepTarget.

Appendix



Let's face it. Your members want one thing and that is to improve their financial well-being. How do we help them get there? The answer is with better communication. Don't just run a campaign blind. Now, you can test it.

THE SOLUTION IS FREE!

Leverage your Access Digital banking platform real estate
Engage your members using online and mobile banking

A/B Test Campaign Content
Receive monthly reports that compare campaign content.

Compare financial & growth metrics with peers
Receive customized reports to share with your executives.



SIGN UP TODAY!

CUSTOMIZED FOR YOUR CREDIT UNION
WE DO THE WORK, YOU GET RESULTS.
NO EXPERIENCE NEEDED
NO TIME COMMITMENT NECESSARY

CLICK HERE TO SIGN UP



engage. cross-sell. measure.

Access Digital CU Insights
Offered exclusively for
Access Softek Customers

ACCESS DIGITAL CU INSIGHTS

SOLUTION DESCRIPTION

Access Digital CU Insights is offered exclusively to Access Softek customers.

This subscription service leverages the valuable digital real estate of digital banking provides the ability for customers to A/B test one campaign per quarter with the support of DeepTarget and Access Softek.

Per quarter: A free **A/B testing of one campaign to all users** from one product that customer selects. This involves the following:















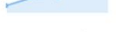
- Credit Union selects a product for the A/B testing (e.g. auto loan, CD, credit card)
- DeepTarget creates two campaigns for the same product with different content to be sent to all users
- DeepTarget deploys the campaign in customer's online/mobile/digital banking platform(s) from Access Softek
- DeepTarget provides a report on the results of both campaigns at month 1, month 2 and month 3. The report will compare both campaigns and report on these metrics: unique impressions, total impressions, total clicks

Peer Report: DeepTarget will provide a peer report of financial growth metrics to review with credit union executives semi-annually. The two reports are:




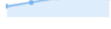
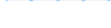

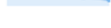








- 1) Deposit Growth Report
- 2) Loan Growth Report

Deposit Growth Report

SAMPLE – Page 1

		Your FI					Your Peers	All FIs
Deposit Growth Report	▼	Qtr Dec-22	Qtr Mar-23	Qtr Jun-23	Qtr Sep-23	Qtr Dec-23	Peer Dec-23	National Percentile
Share Account Growth %		4.41%	6.12%	6.90%	7.96%	8.09%	4.78%	91
Non-Maturity Share Account G...		4.33%	4.86%	4.95%	5.15%	4.94%	2.79%	88
Share Drafts Account Growth...		5.17%	5.22%	5.76%	5.98%	6.14%	1.92%	87
Savings Share Account Grow...		4.02%	4.74%	4.65%	4.85%	4.51%	3.13%	86
All Other Share Account Gro...		2.50%	2.35%	2.62%	2.09%	-0.26%	7.56%	53
CD & Retirement Share Accoun...		5.10%	16.93%	23.68%	32.51%	34.55%	36.31%	70
Share Certificate Account Gr...		7.64%	23.10%	31.69%	43.33%	45.33%	53.40%	64
IRA/Keogh Account Growth %		-0.80%	2.72%	4.94%	6.84%	7.40%	0.85%	90
Share Total Growth %		3.94%	3.47%	1.36%	2.15%	4.12%	2.37%	83
Non-Maturity Share Amount Gr...		-1.41%	-9.18%	-13.69%	-17.26%	-15.08%	-11.10%	19
Share Drafts Amount Growth...		0.59%	2.58%	4.47%	-2.39%	0.10%	-5.01%	66
Savings Share Amount Growt...		-1.80%	-11.37%	-16.98%	-20.05%	-18.03%	-13.77%	18
All Other Share Amount Gro...		6.96%	3.55%	1.39%	0.65%	-1.28%	-1.78%	57
CD & Retirement Share Amoun...		16.45%	34.53%	36.22%	46.16%	42.18%	51.35%	60
Share Certificate Amount Gr...		19.23%	40.26%	41.80%	53.35%	47.99%	63.77%	52

Loan Growth Report

SAMPLE – Page 1		Your FI					Your Peers	All FIs
Loan Growth Report		Qtr Dec-22	Qtr Mar-23	Qtr Jun-23	Qtr Sep-23	Qtr Dec-23	Peer Dec-23	National Percentile
Loan Growth \$		17.35%	15.17%	11.90%	9.87%	9.29%	2.90%	66
Consumer Loans Bal Growth		18.08%	15.78%	12.20%	10.05%	9.23%	5.08%	65
Personal Loans & Leases Bal ...		25.86%	23.41%	16.03%	12.31%	8.95%	2.67%	60
Unsecured Personal Loans B...		7.89%	11.22%	14.35%	15.55%	14.15%	11.24%	77
Payday Alternative Loans (...)		NA	NA	NA	NA	NA	21.58%	NA
Non-Fed Guaranteed Stud...		NA	NA	NA	NA	NA	-0.75%	NA
Non-RE Secured Personal ...		28.25%	24.93%	16.23%	11.95%	8.37%	1.19%	56
Lease Financing Bal Growth		NA	NA	NA	NA	NA	10.23%	NA
Other Secured Loans & LO...		14.73%	16.56%	17.72%	14.21%	13.19%	2.61%	71
Residential Real Estate Loans B...		11.19%	9.00%	8.60%	7.83%	9.50%	7.79%	68
Other RRE Loans Bal Growth		46.96%	17.40%	9.04%	2.25%	1.99%	22.27%	22
First Mortgage RRE Loans ...		7.17%	8.05%	8.55%	8.62%	10.66%	4.71%	83
Home Equity Loans & LOC ...		47.09%	17.47%	9.11%	2.30%	1.95%	22.65%	21
Other Real Estate Loans Ba...		-52.31%	-50.20%	-59.81%	-58.30%	94.39%	-0.99%	92
Commercial Loans \$		-15.99%	-70.04%	-22.42%	-6.39%	13.09%	-41.28%	77