

Partnerships & Collaborations

- **Affinity Group Services – www.affinitygroupcu.com**

Affinity Group Credit Union owns and manages Affinity Group Services, a CU Management and Consulting Service. Specific teams within Affinity Group CU are available to oversee the management of a credit union. This is a valuable alternative to a CEO search. It is a perfect networking solution when there's an involved Board of Directors and a credit union that has membership growth, potential and adequate net worth to sustain continued growth.

- **Affinity Foundation for Michigan Kids**

The Affinity Foundation for Michigan Kids was created to help fulfill a need for children within the State of Michigan. The foundation's sole purpose is to generate donations that are provided to kids from birth through college age to further their social responsibility, intellectual growth and personal development skills. The Foundation's goal is to provide financial assistance to help as many Michigan children as possible develop and achieve all they can be.

- **CU*Answers – www.cuanswers.com**

Affinity is one of several owners of this data processing credit union service organization (CUSO). CU*Answers based in Grand Rapids, Michigan, provides services to over 165 credit unions in 16 states, representing nearly 1.5 million credit union members and \$10 billion in credit union assets. Clients range in size from 1,000 to 62,000 members and annual revenues exceed \$29 million.

- **CU Partner Solutions (CUPS) – www.cupartnersolutions.com**

Affinity is one of eight owners in CU Partner Solutions. There are eight affiliate members as well. The purpose of CU Partner Solutions is to gain efficiencies and economies of scale through collaboration and cooperation with our credit union peers.

- **Mortgage Center – www.mortgagecuso.com**

Affinity is one of six owners in this multi-owner CUSO, which is completely owned by credit unions for the benefit of credit union members. In 1990 our founding owner credit unions joined hands to create this full service mortgage company. Providing a full array of mortgage products and keeping the mortgage throughout the life of the loan was the main focus of our founding owners. The Management committee is comprised of six Credit Union Chief Executive Officers. Today Mortgage Center currently serves over seventy additional credit unions.

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- **Xtend Shared Branching – www.xtendcu.com**

Xtend, Inc. is a credit union service organization (CUSO) formed in 2002 with the sole purpose of increasing the competitive advantage of its owning credit unions through strategic products, services, and partnerships. By utilizing Xtend's shared branch network and targeted member reach emails, we have been able to reduce operating expenses, increase revenues, and communicate more effectively with our members.

- **Service Center Corp – www.cuservicecenter.com**

Affinity Group Credit Union maintains ownership interest in Service Center Corp shared branching. Credit unions from all over the country share facilities to give members thousands of convenient locations to perform transactions just as if they were in their home credit unions.

- **Commerical Alliance – www.commercialalliance.com**

Commercial Alliance enables credit unions to offer business lending services to their members and communities. As a credit union service organization (CUSO), Commercial Alliance's experienced team provides comprehensive infrastructure services for all business lending needs - from policy creation, underwriting, documenting, servicing, and ongoing loan administration.

- **SAGE Direct – www.sagedirect.com**

Based in Grand Rapids, Michigan, SAGE is a state-of-the-art facility handling statement mailing, direct mail marketing services and document processing services for Affinity Group CU.

- **Cindrich & Mahalak CPA Audit Services - www.cm-co.com**

The second largest credit union auditing firm in the United States. Cindrich & Mahalak started in 1971 as a credit union auditing firm and today remains a credit union specific firm. Cindrich & Mahalak also specializes in training and consulting services.

- **CenCorp Business Solutions - www.cencorpcu.com/business_services.asp**

Affinity has established a partnership with CBS to implement business lending services. Our business lending and loan participation policies have been developed jointly to ensure consistency in lending and processing protocols. This allows us to work with our CU Partners to offer business participation loans with consistent procedures and policies.

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- **Fidelity National Information Services – www.fidelityinfoservices.com**
Affinity Group partner FNIS provides Affinity Group Credit Union EFT (pass through) access options to CU*Answers' in-house credit card solutions. Through these options, Affinity is able to control its credit card portfolio while still taking advantage of the FNIS-VISA Merchant relationship, and using the FNIS/VISA Falcon™ anti-fraud services.
- **CheckFREE – www.mycheckfree.com**
Affinity Group Credit Union and CU*Answers have partnered with industry leading CheckFree™ to power CU*EasyPay! Bill Payment and Presentment service. Through a single-sign-on interface, credit union members can access the largest bill pay network in the country, and can also optionally route their bills to CheckFree for electronic presentment, rather than having them delivered to their mailbox.
- **National Association of Credit Union Service Organizations – www.nacuso.org**
Affinity Group CU is a member of the National Association of Credit Union Service Organizations (NACUSO) which was formed in 1985 to help credit unions explore the use of CUSOs and the delivery of non-traditional products and services. Over the years, NACUSO's focus has evolved to helping credit unions form multi-owned CUSOs and participate in collaboration and the cooperative business model.
- **Millennial Vision**
Since 1997, Millennial Vision has focused on providing their customers with reliable, easy to use document management systems from world class partners. Millennial Vision's Electronic Document Management System provides immediate access to all stored documents with a compliant, easy to use program that stores, retrieves and secures our information effortlessly.
- **Innovative Network Solutions - www.inetworksolutions.net**
Each INS staffer brings an average of 10 years experience in servicing the technology needs of customers ranging in size from single, home office sites to Fortune 500 organizations. Their Systems Integration professionals work closely with us to design the integration of advanced Information Technology systems.