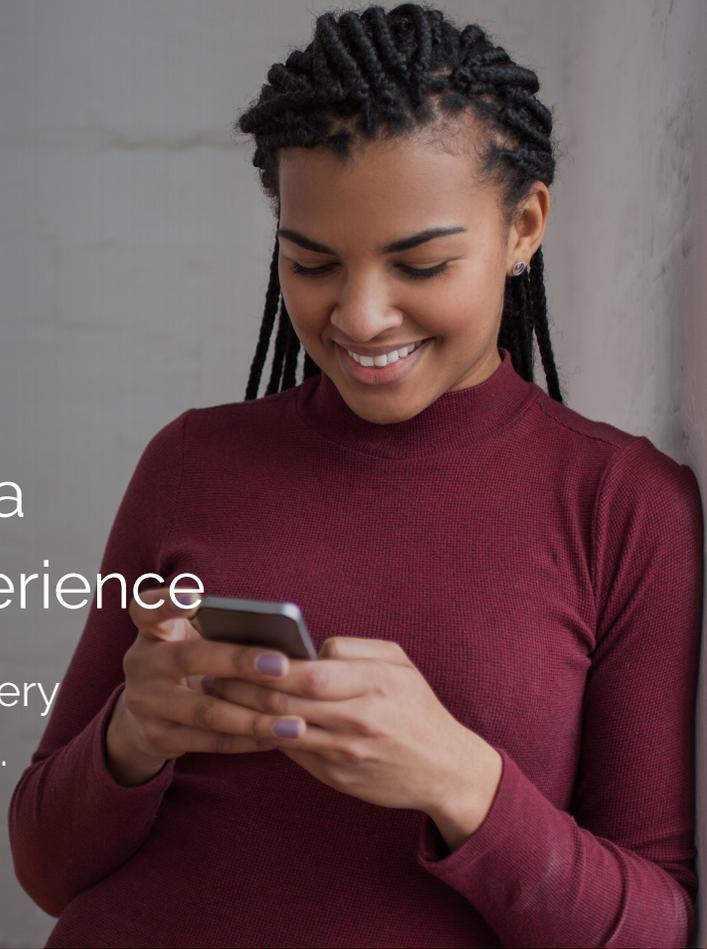




Quiq Messaging for a Better Member Experience

Bringing the credit union to every member, everywhere they are.



A Modern Member Experience

At Quiq, our mission is to help you grow your membership and revenue. We work with you to deploy a customized, cost-effective messaging solution. Quiq was built from the ground up with compliance, integration, actionable analytics, and security in mind.

Quiq provides secure and compliant software for credit unions to engage their members through two-way, conversational messaging. You can focus on your core business - helping members and the community that you serve - and let us focus on ours.

Member Services Made Mobile

Calls and emails are inconvenient, offer poor response rates, and cause frustration. Credit Unions using Quiq's two-way text messaging have seen member adoption rates as high as 94%. Quiq offers advanced routing, queuing, conversation rules, and other efficiency tools that deliver a seamless, easy, and modern experience for your member across all departments.



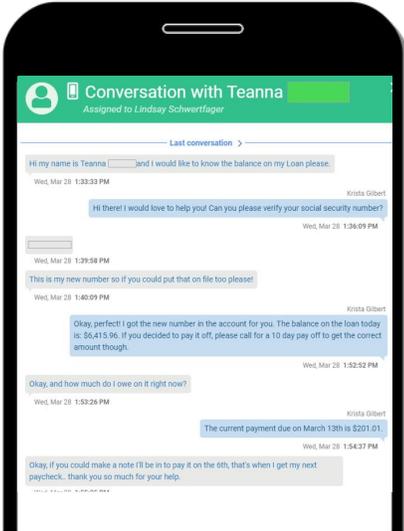
"We're opening memberships and we're helping people complete requirements for their loans through text messaging."

-- Community First Credit Union of Florida



goqui.com

Accelerated Loan Processing - Start to Finish



Avoid the delays and follow-up that email and phone calls can cause during the loan process. Quiq's conversational messaging accelerates the loan process from approval to collections, creating a streamlined and enhanced member experience.

Messaging in action:

- Collect data for loan applications with a bot
- Send documents through secure, encrypted links through SMS/text message
- Send outbound payment reminders or initiate a conversation about past due balances

Higher Response Rates - Especially for Collections

Messaging makes engaging with credit unions, simple, easy, and convenient. Credit unions realize significantly higher loan collection rates with Quiq's two-way outbound text messaging, compared to email and phone calls.

"Typically, we get a 5% response if we were to call members. With texting, we have a 75% response rate. We didn't expect this to happen and it has been pretty amazing."

-Southern Chautauqua Federal Credit Union



Advanced Two-way Conversations

Quiq's conversational messaging is mission aligned with credit unions that seek to provide personal service:

- Quiq's open REST APIs enable the integration of messaging into a variety of systems: automated loan application and processing systems, online and mobile banking, and core and customer relationship management databases.
- Conversations happen at the convenience of your members across all of Quiq's supported channels.

