



IT Services: Email Cost Comparison

There are three choices to providing your credit union with email services: 1) “free-mail” service such as Yahoo or Gmail; 2) own and operate your own email service; and 3) contract with a cloud hosted-email service. Below, is a one year and three year cost comparison for these three options.

1 year - Email Cost Comparison

	Free-mail Solution	In-house Solution	Cloud Solution
Servers	\$0	\$3,500	Included
MS Exchange Software Licenses (50) and MS Software Assurance (25%)	\$0	\$3,850	Included
Utilities, space rent, etc.	\$0	\$1,000	Included
Anti-virus Software and License (50)	\$0	\$5,434	Included
IT Maintenance and Support (15% FTE @60k per annum)	\$9,000	\$9,000	Included
TOTAL Cost – 50 mailboxes	\$9,000	\$22,784	\$6,000
Regulatory Compliance Risk	High	Low	Low
Reputational Risk	High	Low	Low



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3 year - Email Cost Comparison

	Free-mail Solution	In-house Solution	Cloud Solution
Servers	\$0	\$3,500	Included
MS Exchange Software Licenses (50) and MS Software Assurance (25%)	\$0	\$3,850	Included
Utilities, space rent, etc.	\$0	\$3,300	Included
Anti-virus Software and License (50)	\$0	\$9,102	Included
IT Maintenance and Support (15% FTE @60k per annum)	\$27,000	\$27,000	Included
TOTAL Cost – 50 mailboxes	\$27,000	\$46,752	\$18,000
Regulatory Compliance Risk	High	Low	Low
Reputational Risk	High	Low	Low