



Interface

A Newsletter from AFTECH

Lehigh Valley Educators Opens New Headquarters



Lehigh Valley Educators' New Building

Lehigh Valley Educators Credit Union in Allentown, PA, celebrated completion of its new headquarters facility with a grand opening tailgate party for its members on Friday, November 4.

The credit union served up food, fun and giveaways, including a chance to win a grand prize package of two Philadelphia Eagles' tickets, a limousine ride to the game and \$150 in spending money.

The new 20,100-square-foot, two-story, glass and brick structure features two drive-through windows and an ATM machine.

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Lehigh Valley First to Use New Altigen System

Lehigh Valley Educators not only moved to a new headquarters, but took the opportunity to be the first AFTECH Client to upgrade its communications with a new Altigen telephone system.

The system, offered through AFTECH, offers sophisticated call center, Voice Over Internet Protocol (VOIP) telephone calls, and the ExtensionAnywhere feature. The Altiserv™ family of IP business telephone systems offers four award winning VOIP-PBX solutions. Every Altigen phone system is a complete IP-PBX that supports both

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Another **Fiserv** Connection



➤ From the President

Tokens, TAN, Layered & Multi-Factor Authentication

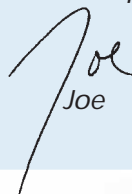
I suspect you have received the FFIEC guidance encouraging your organization to conduct an internet banking risk assessment. The guidance recommends the implementation of multifactor authentication, layered security, or other controls to mitigate the identified risk.

Should the results of your risk assessment merit an investment in additional authentication measures we are planning to offer solutions which are appropriate to your risk mitigation strategies. We are of the opinion the majority of our Clients will find an enhanced multi-layered sign-on feature scheduled for the March '06 release of @Net to be their solution of choice. The enhanced sign-on function will provide our Clients with the option to request the password on a separate page from the account number and pin page to thwart fraudulent activities.

For those Clients seeking additional risk mitigation measures we are currently evaluating Tokens, Temporary Authentication Numbers (TANs) and other Multi-Factor Authentication appliances. Tokens are something a member carries that displays a password that periodically changes. TANs are a series of numbers provided to a member in the form of a card that are validated with each sign-on. One of the available methods of Multi-Factor Authentication validates access based on a computer the member registers.

We are collaborating with Fiserv Corporate on the evaluation and selection of solution partners for each of the available risk mitigation alternatives. As soon as a solutions direction is finalized, we will distribute information for your consideration. If your specific risk assessment mitigation strategies will not be adequately serviced by these solutions, please let us know. It is our intention to provide whatever measures are necessary to ensure our Clients can comply with the FFIEC guidance.

We appreciate your business,



Joe

Client-Driven Education Program Offered

In years past, AFTECH has unveiled an annual schedule for its Education Program, giving Clients a choice of sessions. This year will be different, according to AFTECH Vice President of Client Services Tom Falk. "In an effort to improve our Educational Program, we plan to offer a dynamic series of classes, which will include a larger number of 'as requested' topics," Falk said.

As part of the plan, semester-like schedules will

be published instead of the annual listing. Many of the classes and topics will be determined by input from you. When a session is requested, AFTECH will coordinate with an available presenter and schedule the class.

Let us know what specific topics you are hoping to see. You can submit your requests to professional.services@aftech.fiserv.com.

Lehigh Valley First

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traditional and Voice Over IP communications, and delivers powerful, easy-to-use features that maximize employee productivity.

The Customer Service Software package displays all voice mail messages with caller information and allows call center staff to click on the screen to return the call.

ExtensionAnywhere is an Altigen exclusive that allows a credit union employee to call into the system from any outside telephone (including a cell phone) and activate that telephone as an extension

on the credit union system.

This allows credit union employees to be reached through the system without giving out a personal number and without call forwarding.

Lehigh Valley Educators Assistant Manager Rosemarie Krantz reports "We like the new phone system. . . especially the recording feature and the ability to review voice mail messages by choice. Overall, we are glad we made the change."



**Lehigh Valley CEO
Walt Needham**

New Headquarters

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"We wanted to expand our facility to better serve our members, and the new building does just that," says Kristin Koehler, Lehigh Valley Educators' marketing director. "It's centrally-located for many of our members and has a larger lobby, as well as much-needed extra parking."

Lehigh Valley Educators will continue to use its old headquarters facility as an operations center,

but is planning to sell the former headquarters by mid-year 2006. The credit union also has a branch in Schnecksville.

Lehigh Valley Educators – a \$214 million state-chartered credit union with almost 17,000 members – was founded in 1934. The credit union will celebrate its 25th year as an AFTECH Client in 2006.



Meet AFTECH:

Lori Barnett

AFTECH Account Manager Lori Barnett is no stranger to the credit union world. She started as a credit union teller in 1980, and then moved into accounting, working with the Indiana Credit Union League Service Corporation.

Lori then moved to Michigan, where she worked in data processing until being hired as a consultant to assist AFTECH with a major conversion. She joined AFTECH's staff on February 1, 1998.

A graduate of Liberty University in Lynchburg, Virginia, Lori majored in business and computer

science. She also was named (no surprise here!) Miss Congeniality in her senior year!

In May, 1986, Lori paid a visit to West Palm Beach, Florida, and met Mike. They married four months later and are still going strong. Lori and Mike have two children, an 18-year-old daughter who is an accomplished pianist and a 16-year-old son who holds Indiana's basketball record for the most points scored by a varsity freshman.

Lori enjoys traveling and hiking the Pacific Coast with her family, working out, and reading, when the family Golden Retriever allows it. According to Lori, the Golden Retriever "is actually the ruler of the family".

Department Managers' Conference Slated

Mark your calendars for AFTECH's second Midwest Department Managers' Conference Thursday February 16 in Michigan. This one-day event will open with Continental Breakfast and close with a reception in the evening.

Plans call for a look at:

Network Security - Find out what AFTECH is doing (and what you should be doing) to protect your members' interests and reassure the regulators.

Health Savings Accounts - How fast will they arrive, what do they mean to you and your credit union, and what is AFTECH doing to help you offer them?

Lending: An overview of the features and benefits of the AFTECH lending platform, including the Advantage Loan Suite; secure document delivery through IMM; and the Andera non-member loan program.

Personal Productivity: Here's a close look at some AFTECH innovations that help you where it matters most: at your desk and on your desktop: the Advantage Personal Portal and Task Dispatcher; Report Launcher; and Imaging and COLD.

Communications: Learn how a modern telephone system integrated with AFTECH's Advantage can improve member service and employee efficiency, while slashing your communications costs.

And don't forget to plan for the 2006 AFTECH Client Conference in Scottsdale April 25-28. Mark Sievewright, former President of the Tower Group, has agreed to be our keynote speaker, and other program details are under development.

Note that this year's Client Conference will open on Wednesday morning and close with lunch on Friday, so you can enjoy the weekend in Scottsdale.



If you have any questions, concerns, or suggestions about AFTECH, or want more information, please contact:

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