



Interface

A Newsletter from AFTECH

AFTECH Adds Another Ohio Credit Union



Associated School Employees Credit Union in Youngstown, Ohio, joins the AFTECH Client roster when the \$61 million dollar credit union converts to AFTECH's Advantage October 1.

Associated School Employees will offer a full range of Advantage member service products; credit and debit card processing; the ConvergeIT audio response system; AFTECH's NetCredit; aftech@net home banking; and several Integrated Media Management products, including TotaleReceipts.

"To maintain a competitive edge in the market, we determined that we needed a core processor that allows us the flexibility to efficiently manage our member base and provide innovative products and services that members want," said Michael Kurish, Associated School Employees Credit Union's Chief Executive Officer.

AFTECH president Joe Antellocy welcomed Associated School Employees to AFTECH's Client base in Ohio, commenting, "We are happy and proud to add Associated Schools to our list of Clients, and especially pleased that references from current Clients played a significant role in the credit union's decision."

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Client Meetings Set

AFTECH's annual Client Appreciation Day is set for Tuesday, October 2, at the French Creek Golf Club in Elverson, PA. Activities planned include lunch, golf, reception and dinner. A simultaneous event is planned for non-golfers.

The annual Eastern Department Managers' Conference is also under development, scheduled for October 3 at the Sheraton Great Valley, in Frazer, PA, with an add-on meeting the next day at AFTECH's new offices in King of Prussia, PA.

Both events follow two highly successful AFTECH meetings, the Midwest Department Managers' Conference in Lansing MI (June 6-7) and the first AFTECH CEO Open Forum, hosted June 14 at People First FCU in Allentown, PA.



Another Fiserv Connection



➤ From the President

Appealing to Young Americans

Based solely on the statistics that follow, it appears credit unions can do more to appeal to young Americans.

50% of "Younger Americans" (18-35 years old) are either "not very familiar" or "not at all familiar" with credit unions.

39.4% use community/local banks as primary financial institutions; 35.4% use large banks and 22.6% use credit unions.

The medium age of a credit union member is 44 versus 35.3 for the total population.

If you believe that younger (potential) members are less likely to be attracted by a convenient branch location, then – aside from competitive share and loan products – offering e-channel services may be the key attraction.

Young Americans probably don't reconcile accounts because in their lives everything is online and real-time; it's "now". The compound annual growth rate of payments via check declined 9% from '05 to '07, while PIN and signature debit grew by 18%, ACH by 13%, and credit card by 5% during the same period.

These trends strongly indicate a need for "always-on" real-time transaction processing. Nearly all online financial transaction processing channels are currently supported by AFTECH's technology. Our internet services channel provides for non-member loans, account enrollment, a full suite of transaction processing, intra-institutional transfers and much more. Young Americans should find aftech@net to be a convenient, accurate and highly available medium for the services they demand. We are looking forward to supplying additional simplified interfaces for cell phone and PDA devices in the near future.

Filene's i³ group recently recommended podcasting as a method of connecting with young Americans. A podcast can be easily downloaded from a credit union's website or via a supporting link. Podcasting may provide a means for credit unions to gain street credibility with young Americans.

AFTECH is encouraging our clients to share ideas with us to enhance credit unions' appeal to young Americans. We are anxious to hear from you.

We appreciate your business,

Discovery FCU Adds CredAccess

Discovery FCU in Wyomissing, PA, has added Fiserv's CredAccess for more efficient credit report processing. CredAccess pulls credit data from the three credit reporting agencies, giving credit unions comprehensive credit reports in a familiar format. Fiserv purchasing power usually means the credit union can save money by switching to CredAccess.

Michele Smith, Discovery's IT Manager, reported that "The installation and setup went well. We were up and running within a few hours. Since we were already on TRU Net Credit, the process in our loan department did not change." She added that the credit union was also exploring other CredAccess features, especially the ability to pull real estate reports (property reports, searches, etc.) directly into Advantage.



Michele Smith
Discovery's IT Manager

ATPC Report

The ATPC has been hard at work meeting each month and discussing the issues we feel are at the top of everyone's list. One of the bigger tasks before us is to assist AFTECH in prioritizing the list of over 550+ general enhancement requests. The ATPC, with the assistance of the Client base, is also finalizing its recommendations for the completion of the Advantage Migration project.

At the Client Conference, we heard that communications is a big concern. The ATPC ListServ has proven to be a great tool for all of us to communicate quickly with fellow AFTECH Clients, sharing ideas, concerns and wisdom. If you are not signed up, you are missing a great opportunity to network with the experts!

On AFTECH's website, you will soon have access not only to the monthly ATPC meeting minutes but also to task force meeting minutes. Please use this website on a regular basis to review what your ATPC is discussing. In addition, you may view the suggestions and progress made by each of the task force committees. Remember, if you are unhappy with the direction in which things are headed, you always have a voice with the ATPC!

The ATPC SYSMON Task Force invitation has gone out. To sign up, contact John Scott at Security Federal CU.

Congratulations to AFTECH for completing its move to their new location with little to no interruption in Client support! The entire Client base appreciates your efforts to keep the impact on the Clients as minimal as possible.

As you can see, there is a lot happening with the ATPC. It is a pleasure for me to work with such a knowledgeable group of colleagues who are willing to give up hours upon hours to help make the AFTECH system better for all.



Lynne Kindy
Senior VP Systems/Support
Team One Credit Union,

Saginaw MI

CEO Open Forum

AFTECH's first CEO Open Forum at People First FCU in Allentown was an unqualified success, with attendees requesting a follow-up session within a year. (The next session is now scheduled for February 7 at Belco Community Credit Union in Harrisburg, PA.)

The forum – moderated by Fiserv's Mark Sievwright, former CEO of the Tower Group – brought to the surface a series of issues on the minds of credit union CEOs. Most urgent of these were Online Enrollment (switch kits); indirect lending; Health Savings Accounts; and member business services.

Online enrollment has a special urgency for Pennsylvania credit unions, since the Pennsylvania Credit Union Association is launching a massive publicity drive aimed at building credit union membership. The ability to transfer accounts from banks to credit unions is critical to the success of the campaign.

CEOs participating in the Open Forum also showed a lot of interest in indirect lending, especially after People First CEO Fran Muto reported his credit union's success in generating significant revenue (without a single repo!) from People First's program.

Forum discussion indicated that Health Savings Accounts are beginning to attract attention as well. Originally off to a slow start, they are beginning to look more and more like an efficient vehicle to attract deposits, especially as employers continue to modify health insurance programs.

The same can be said of member business services; the success stories told by CEOs offering business services made the entrance barriers to these offerings look less significant than the potential rewards.



Meet AFTECH:

Susan Reuth

Susan Reuth Started with AFTECH in December, 2001, after working for eight years in system administration, operations management, and as a business systems analyst at various credit unions.

Now with AFTECH's Professional Services group, Susan focuses on Client conversion support, training, and product implementations. For new clients, she is the primary contact during the transition between Professional Services support and Client Solutions support.

Susan graduated from Colorado State

University with a degree in Piano Performance, which leads us to ask "How did you end up in IT?" According to her, "The key to understanding music involves math, logic, and analysis, and those same concepts translate to the IT world as well, which is why I enjoy my job so much!" The fact that she works out of her home in beautiful Colorado probably contributes a bit to that enjoyment!

Married to her husband Shawn for nine years, the two have a five-year-old daughter named Alexa, who will enter kindergarten this fall. In Susan's spare time, she sings in a local chamber choir, and also plays piano and sings at weddings and other events.

AFTECH Move Goes Smoothly

AFTECH's move to new quarters went smoothly, with no interruption to Client service and minimal inconvenience to staff.

The move puts AFTECH into a Fiserv shared center in King of Prussia, PA. The lease at the Malvern office expired in July, giving AFTECH the flexibility to share space with Fiserv Automotive Solutions. The new facility provides excellent conference and educational facilities and technology resources that can easily accommodate AFTECH's needs.

Remember, AFTECH is now at:

**455 South Gulph Road
Suite 201
King of Prussia, PA 19406**

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

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