



Interface

A Newsletter from AFTECH

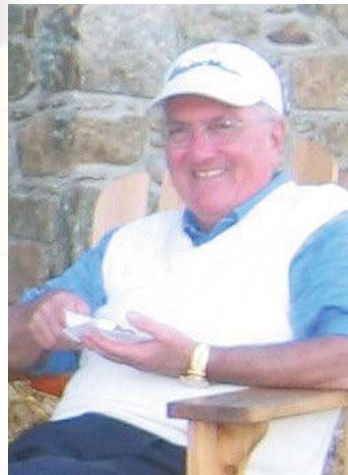
Client Conferences Biggest Ever

AFTECH's October 2 Client Appreciation Day gave Clients and representatives of other Fiserv business units – IntegraSys, ImageSoft, and Fiserv EFT – the opportunity to mingle with peers and enjoy golf at the picturesque French Creek Golf Club in rural Chester County, PA.

Eleven AFTECH Client CEOs were among Client representatives who took part in the annual event. Non-golfers in the group took part in a wine tasting at the French Creek Ridge Winery and a tour of the historic Ephrata Cloister, a pre-Revolutionary War Protestant monastic community.

This year's Department Managers' Conference on September 21 also produced the highest Client turnout since the Conferences were started four years ago.

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Fran Muto, CEO
People First FCU



Maurice Dawkins, CEO
American Spirit FCU

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Another **Fiserv** Connection



➤ From the President

Fiserv 2.0 - The Next Generation

At Fiserv's September 19th Investor Day meeting we announced our plans for The Next Generation of Fiserv,

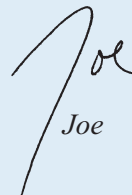
Fiserv 2.0. Detailed information about Fiserv 2.0 and the Investor Day webcast is readily available at www.fiserv.com. I suspect you are probably wondering what this all means to you.

Fiserv 2.0 is a long-term strategic roadmap for enhancing value, opportunity and growth of our Clients and a vision to become a global leader in transaction-based technology solutions. We foresee an opportunity to enhance the value we bring to our Clients by offering more integrated business solutions. Integration means AFTECH and Fiserv's other core processors are being asked to intensify our core interface focus toward Fiserv's attachment solutions. (e.g.: LOS, EFT, Credit Card, Item Processing, etc. ...). Once realized, the integration initiative is expected to deliver unique functionality and value for our clients.

Simply stated, we are hoping you will invest in more Fiserv solutions because they are better integrated and provide more functionality than our competitors can offer. AFTECH will work toward the integration goals of the organization and at the same time we will continue to support our commitment to retain openness to third party solution offerings. In addition, our Clients should anticipate more Client-focused innovations will happen over the long-term.

At all times we will remain steadfast in our continuous commitment to maintain a long-term trust relationship with our clients. We are looking forward to bringing more value, opportunity and growth to you with Fiserv 2.0.

We appreciate your business,



Joe

Client Conferences Biggest Ever

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This year's conference -- at the Great Valley Sheraton Hotel in Malvern, PA -- offered an array of work sessions dealing with audio response, disaster recovery, protection of internet applications and member service enhancements. AFTECH also held a reception and dinner in the evening for its guests.

The most popular session was on ConvergeIT, AFTECH's innovative system for Audio Response that allows the integration of Advantage and Voice Over Internet Protocol (VOIP) communications.

ConvergeIT Audio Response systems provide automated, up-to-date account information to credit union members instantly and easily over the phone without having to speak directly to a customer service representative.

In addition to Thursday's events, a Loan Information and Networking session was held on Friday morning to review new lending enhancements associated with Advantage.



*Terry Taggart, IT Manager
Sun East FCU*



*Jennifer Schueneman, IS Coordinator,
and Deborah Perini, Branch Manager
Belco Community CU*



AFTECH Clients and guests enjoy the French Creek Ridge Winery



Meet AFTECH:

Darin P. Hardy

Darin P. Hardy has been working in the financial services industry for more than 9 years now and has been in his role as an AFTECH Client Solutions

Representative for a little more than one year.

Darin started out in the financial industry working as a clerk at a local credit union in State College, PA, while attending Penn State. He graduated with a degree in Health Policy Administration but continued his career within the financial industry working as the IT Manager at Atlantic Credit Union in Newtown Square, PA. He then came to AFTECH, bringing with him extensive credit union data processing experience.

Darin was born in England and came to the

United States when he was five years old. He is fortunate enough to have dual citizenship in England and the United States. He also has two sisters, and is the middle child. He grew up in Aston, PA, and currently resides in Brookhaven, PA. Besides being a Penn State fan, he enjoys the company of his cat, Bart, and watching The Simpsons (hence the name of his cat!)

He just returned from a vacation in Disney World with his girlfriend, where he enjoyed the warm Florida weather and Animal Kingdom.

Darin enjoys his role working in the Back Office support as a representative for AFTECH. The Back Office is one of the two technical departments within the Client Solutions Department at AFTECH and Darin mainly handles client inquiries relating to home banking and audio response.



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

Dick McConnell
Director of Marketing
at dick.mccConnell@aftech.fiserv.com
375 Technology Drive
Malvern, Pennsylvania 19355-1306
Tel: (610) 993-8000 x523
www.aftech.com

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