

AFTECH Interface

A Newsletter from AFTECH

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Dennis Dollar, chairman of the National Credit Union Administration Board, will keynote AFTECH's Client Conference in Cancun May 5-9. Dollar, currently serving at the pleasure of the President after completing his statutory term, has been a strong champion of credit union interests since being appointed to the Board by President Clinton in 1997.

AFTECH Moves to VPN Support

AFTECH is upgrading its Client Support function by moving from the dial-back modems used today to a virtual private network structure (VPN). The move, driven by the obsolescence of the modems, will improve Client service and reduce Client expenses.

"If one of these modems breaks today, there are no replacements," AFTECH VP for Client Services and Support Tom Falk explained. "We could work with the Client and jury-rig a modem, but it wouldn't be a dial-back,



so security would be reduced.

"We could also provide support through a webinar, but that requires a person at both ends, so it would be

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Solutions Highlight

Companies everywhere have found that communicating via the Internet not only reduces costs but increases the speed of delivery. AFTECH's Advantage Email brings these benefits to your credit union by supporting electronic transmission of NSF notices, overdraft vouchers, or specialized credit union defined communications.

AFTECH provides standard notices, but the credit union can also develop its own notices, with custom graphics and logos.

This product has a two-tier implementation process: an e-mail server that controls the passing of e-mail materials to the member, and

the host file communication processes on the Advantage platform. Both the Win 2000 Email server and the host server are activated via AFTECH user licenses.

Why should your credit union use Advantage e-mail?

- Advantage e-mail can dramatically reduce the cost of generating and mailing NSF notices, overdraft vouchers, and other CU defined notices;
- Credit union defined graphics and vocabulary can present information in a way that best fits the credit union's communications philosophy
- Attachments, such as PDF and TXT files, can be added to any email.



From The President

Joe Antellocy

Why do Subject Matter Experts (SME) play an important role with us and other trusted Partners?

A primary goal for AFTECH is to exceed our Clients' expectations for each and every service event. Over the past couple of weeks we have been focusing energy on improving our Clients' experience with new product implementation. There seems to be a key differentiator that separates a less than ideal new product experience from one that is very successful; that is the participation of a Subject Matter Expert.

By my definition as it relates to us, an SME is the source of information that knows how an AFTECH solution should ideally perform in our Client's operational environment. An SME is at times an experienced and knowledgeable member of the IT Department; however most of the time it should be a key person who will utilize the business solution every day.

Most importantly, the SME needs to participate in defining exactly how the business solution must perform so that a value justification can be determined prior to making an investment. The definition of requirements should be

documented (Requirements Document) in such a way that our Account Managers can respond in writing to the SME or Project Leader on how our solutions fulfill or do not fulfill the requirements.

The participation of the SME should not end with the Requirements Document. The SME should play a key role in determining if our standard solutions are acceptable or if there is value in justifying the investment in a customized solution. At times the implementation of one of our business solutions will change a Client's operating procedures. These changes must be anticipated and sponsored by the SME, Project Manager and others to be effectively deployed.

I encourage you to consider the participation of an SME with the initiatives you have ongoing or planned with us and other vendors. So the next time you are considering one of our business solutions, ask yourself who the SMEs are in your organization and if possible, get them to participate.

We appreciate your business,

Joe

VPN Support

Continued from page 1

inconvenient for the Client and costly for us," Falk added. "The VPN solution is secure, inexpensive, and clearly the wave of the future."

Setting up the VPN solution – already operating at Sun East FCU in Aston, PA – is similar to setting up a modem. The installation will be done at AFTECH on a notebook computer; then the computer will be shipped to the credit union for

connection to the CU's network.

Terry Ware, Sun East's Information Technology Manager, comments that "To our credit union, the installation of this service was pretty much seamless. There was minor set-up work on our firewall to permit the connection. We don't even notice it is there.

"It replaces the modem functionality, so basically all of the improvement is behind the scene. The most important

fact to other credit unions would be the simple installation and minor involvement by the credit union," she added.

As Ware says, the move from modem to VPN is easy. AFTECH purchases the notebook, sets it up, ships it to the credit union and provides support for the initial installation.

CIO Update

In the restaurant industry, the top three keys to success are Location, Location, and Location. For councils to succeed, the top three keys to success are Participation, Participation and Participation.



they should spend their development dollars. AFTECH has been very receptive and supportive throughout all the discussions and idea sharing sessions.

Your help in responding to e-mail, accessing the

ATPC portion of AFTECH's Client Central, and communicating with ATPC Executive Members will help all of us as we work to make AFTECH an even better product than it is today.

The Committee Members and I look forward to an exciting year and an ongoing teamwork not seen anywhere else in our industry.

Alan Darbe, State Employees Credit Union, Lansing, Michigan

At the ATPC discussion meeting at Las Vegas, the turnout was great, attendance was good and people interacted. After the meeting, several conversations continued. The members of the Executive Committee felt you were finding value in our work.

As we start the New Year, your participation is critical in order for the AFTECH client base to let AFTECH know where we feel

From the Disaster Recovery Desk...

2003 brought earthquakes on the west coast, tornadoes in the mid-west, and hurricanes in the east. Without exception, these events caused serious damage or destruction of business structures resulting in service impact.

How well prepared is your credit union? Have you calculated how many hours, days or weeks your credit union can survive a service interruption to your membership?

Have you invested in AFTECH's Disaster Recovery services and if so, have you scheduled a Disaster Recovery test for 2004?

Do you know how to prepare for a disaster? Take advantage of your All-Inclusive investment by registering for AFTECH University's Disaster Recovery preparation on October 20th "Disaster Recovery – How Do I Prepare".

The lessons from this year are valuable only to the extent that they encourage us to take steps to protect our investments. Business resumption may be inevitable; the question is: how long will it take and at what cost?

If you are not comfortable with your answers to any of these questions, take action with AFTECH's Disaster Recovery testing and AFTECH University services.

Inquiries and Registration

Disaster Recovery Testing:
disaster.recovery@aftech.fiserv.com

AFTECH University's Disaster Preparation:
lynn.takach@aftech.fiserv.com
www.aftech.com/support/training

Recent Client Investments

Barbara Appold, Executive Vice President of United Financial Credit Union in Saginaw, Michigan, gives rave reviews to the credit union's new record-breaking processing speeds, and thanks to the Alpha and OpenVMS upgrades that made them possible.

"This is awesome, after working on an 81/2-year-old machine. Everything is speeded up. Month-end processing has dropped from 50 or 60 minutes to 11 minutes, and we're finishing all our images in 45 minutes," Appold reports.

The upgrades responsible for the changes include a move from an Alpha 1000 to a new Alpha DS25; a VMS upgrade from 7.1-1H2 to 7.3-1, and a move from UCX version 4.2ECO4 to TCP/IP version 5.3 ECO2.

Oak Trust Credit Union (Oakbrook Terrace, Illinois) has added its name to the roster of AFTECH's All-Inclusive subscribers, becoming the 11th credit union to participate (two others take part in AFTECH's Preferred Service Plan).

Other recent Client investments in AFTECH products and services include:

- **Catholic Federal Credit Union** - @Net Ports
- **Downriver Community Federal Credit Union** - Star Small Receipt Printers
- **Freedom Credit Union** - @Net Licenses and Electronic Services
- **Pan Am Horizons Federal Credit Union** - Internet Banking Software, Hardware and Professional Services; along with a new Safe Deposit Box module
- **Philadelphia Federal Credit Union** - Custom Software
- **Police & Fire Federal Credit Union** - Custom Software
- **Security Federal Credit Union** - @Net Licenses
- **Sharefax Credit Union** - @Net Check Presentment
- **State Employees Credit Union (MI)** - VMS Upgrade with Professional Services

DEXSTA: A Profile

Christine Kaczmarczyk has come a long way, but she hasn't gone very far: born and raised in Wilmington, Delaware, she is now CEO of Wilmington's DEXSTA Federal Credit Union, where she started working 35 years ago as a part-time collector.

Married at 19, she now has three children, eight grandchildren, and is "looking forward to being a great-grandmother." She is not waiting idly for that event. Look what she has planned for DEXSTA.

Building on a community charter secured in 2001, Christine is planning to expand the credit union (originally chartered to serve employees of the DuPont Experimental Station) beyond its current mix of SEGs to serve more than 500,000 potential members in Delaware's New Castle County, the largest and most industrialized of



the state's three counties.

This means a new branch in the lower – and most underserved – part of the county; moving a branch out of the DuPont headquarters in downtown Wilmington to a more accessible Market Street location; and moving an Experimental Station branch to a more desirable cafeteria location.

"We offer almost everything," Kaczmarczyk says, "Even financial planning services for members." But the credit union isn't stopping. New products under development include a home equity debit card; overdraft privilege; and commercial accounts.

What's the scoreboard look like? Since she became manager in 1982, Christine Kaczmarczyk has seen DEXSTA grow from \$12 million to \$147 million in assets (in part because of three mergers); from no branches to four full-service locations; and from 6 to 56 employees.



Christine Kaczmarczyk,
CEO of DEXSTA Federal Credit Union



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

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