

Interface

AFTECH

A Newsletter from AFTECH

Vol. 16 No. 7

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Client Appreciation Days Planned

Mark your calendars for AFTECH's second annual Client Appreciation Days October 4-5 near AFTECH's Malvern, PA, headquarters. A time to relax, network, and even talk some business, the Client Appreciation Days festivities is AFTECH's way of saying "Thanks" to its Clients.

Plan to arrive in time for lunch and a 1:00 p.m. round of golf at the fabulous French Creek Golf Club. Golf will be followed by a reception

and dinner at the Club. Non-golfers will take in some local sights.

Program plans are still being developed, but the outline is in place. Golf and touring Monday, October 4; a work session on Tuesday morning, October 5, ending with lunch (and a drawing for an all-inclusive holiday for two at Cancun's Moon Palace Resort!). Look for details in your e-mail and in future issues of Interface; a registration form is enclosed.

Department Managers' Conference a Success



Glenn Potteiger and Judi Supplee

AFTECH's first Department Managers Conference July 26-27 in Malvern, PA, was an unqualified success. Attendees gave it a score of 4.43 out of a possible 5, and the enthusiasm level throughout the meeting was very high.

An effort to broaden AFTECH's contacts with Clients to include lenders, branch managers, and others involved in member service delivery, the Department Managers Conference attracted 56 participants from 23 Client credit unions across

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Joe Antelloco

From The President

Recently I read Double Digit Growth by Michael Treacy. Mr. Treacy collected the common elements

among companies that have experienced double-digit growth over the past several years. I have shared the book with our entire Management Team and scheduled a two-day meeting to discuss AFTECH's strategies as they relate to the high performance principles Treacy lists. They are:

Retain your customer base

Gain market share at the expense of your rivals

Exploit market position

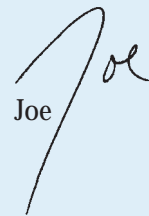
Invade adjacent markets

Invest in new lines of business

I am not an advocate of "book of the month" management; however I believe you will find Treacy's ideas to be of value for strategic planning. I encourage you to pick up a copy.

It is our intent to gain market share at the expense of our rivals, so I have this request: If you are aware of a credit union that is considering a core vendor change, please notify us. You can send me an email to this address joe.antelloco@aftech.fiserv.com or contact your Account Manager. We will absolutely follow up on the lead(s) and as a gesture of our gratitude, we will send you a \$100.00 gift certificate for dinner for two. I hope many of you will enjoy dinner on us!

We appreciate your business,



Joe

Department Managers' Conference a Success

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Craig McClure

the country.

Participants began Monday morning with a Conference Overview and a close look at AFTECH's RD³ product. Following lunch, attendees split into four groups to look at products and services provided by AFTECH and its partners. These included:

- Wisdom Financial Suite (IntegraSys)
- Commercial Lending (Origination-Fiserv Easy Lend)
- Marketing (Advantage e-mail, RD3)
- EFT Services (Verified by VISA; Shared Branching; ATM services; match and kill)

An afternoon session included presentations of:

- IPS Sendero Financial Suite (IPS)
- Commercial Lending (Servicing-Misys/LAPro)
- AFTECH's Training Offerings
- Technology Security (SRMS)

The day ended with a reception and dinner at the Inn at Historic Yellow Springs, a restaurant with a history that precedes the Revolutionary War.

Following breakfast on Tuesday, Conference participants rejoined for another round of breakout sessions dealing with:

- Call Center (Maxxar)
- Retail Document Handling (IMM)
- Marketing (Advantage e-mail; RD3)
- EFT Services (Verified by VISA; Shared Branching; ATM services; match and kill)

Last session of the morning brought all attendees together for an overview on Check 21, given by Craig McClure of Fiserv's item processing division.



Kathy Leganik



M. Le Chef

ATPC Report

Through years of experience, AFTECH recognizes that Client demand for software support services increases dramatically from the date Annual Release loading/testing/implementing begins to the date Year End processing ends. So from September through January, it is imperative for the Client Solutions support group to operate at peak performance levels.

During this period, the numbers and types of support issues predictably increase. In addition to handling the everyday issues, the Client Solutions team must be prepared to address questions regarding issues occurring across multiple software versions. To handle the volume and complexity, AFTECH limits staff vacation time and steps up internal training sessions.

To assist with the support strategy, the ATPC surveyed the Clients to determine the timeframe for going from the test stage to live installation. The consensus was that this took about eight weeks. After discussion, the timeframe was expanded to twelve weeks to give all Clients an adequate window and to accommodate unforeseen circumstances

Since moving the Annual Release software into a 'live' environment is an off-hours operation, AFTECH agreed to provide full-staff, free support on Saturday, September 25th; Columbus Day (October 11th); and Veterans' Day (November 11th).

AFTECH's support plan provides adequate time for all Clients to implement Release 2004; and allows AFTECH to position itself to support its credit union Clients as well as analyze common issues within the same software version through year-end.

Three separate, overlapping support periods were established to allow for focused support efforts.

1. Loading and testing of Annual Release 2004 (Beginning August 2004)
2. Implementation of Annual Release 2004 (Ending November 11, 2004)
3. Year-end preparation and processing using Annual Release 2004 (Beginning November 15, 2004)

Beginning August 15th, non-critical Release 2003 issues should be thoroughly reviewed under Release 2004 software before reporting to AFTECH Client Solutions.

**Alan Darbe, ATPC Chairman
State Employees Credit Union of Michigan**

** Custom support is scheduled through Laura Feudo (laura.feudo@aftech.fiserv.com). Daily fee does not apply to All-Inclusive subscribers*

Keystone FCU: Growing With the Kids

Keystone Federal Credit Union, a \$56 million AFTECH Client located in affluent Chester County, PA, is betting its future on kids and technology. Originally organized to serve school employees in the county's 12 school districts, Keystone has been adding SEGs and expanding its outreach to the county's students.

CEO Judi Supplee says Keystone has added to its field of membership students from four school districts, and adds that Keystone "would like to serve all of the county's students, and we are now researching the possibility of a student branch in one of the schools."

The credit union has also been active in financial education programs. "We've done a lot of teaching on financial literacy, and in schools where we haven't been able to teach, we've provided materials on how to manage your money, balance your checkbook, and so on," Supplee comments.

Making credit union service available countywide without heavy investment in brick and mortar has led Keystone to use volunteers in each school district as liaisons between the school community and the credit union. On the horizon:

researching the use of tellerless branches at locations around the county.

New Services

While the credit union looks to the students as one of their keys to continued expansion, it is not waiting for them all to grow up. "We have recently started business lending, working with the

Pennsylvania League," Supplee reports. "This is an area we will grow slowly, but we will grow it. We're lucky to have an EVP with business lending experience, so we can go in with our eyes open."

In keeping with its emphasis on growth through technology, the credit union is pushing its Internet banking penetration, which is already over 25% of the membership. "Your home banking program (aftech@net) is the best! It's great! It's so easy to use, and our members love it." In September, Keystone will add Internet lending applications through AFTECH's Loan Suite.

Other recent service additions include AFTECH's Courtesy Pay program with Bank Insight and Internet updating of credit reports for risk-based lending. A call center operation is in the planning phase.

In the Saddle

Supplee brings an unusual background to her job. An avid horsewoman, she is the daughter, aunt, and mother of blacksmiths, and claims "I can trim a hoof myself." She also enjoys skiing, biking and golfing. A graduate of Downingtown High School – one of the school districts in the CU's field of membership – Judi started at Keystone in 1976. "We were in a storefront, and only open from six to nine at night. Everybody did everything; we just worked wherever was busiest." After learning to run the CU's Olivetti accounting machine, she stayed with the accounting side and ultimately succeeded to the CEO position in 1996. (She took the place of Dave LaSala, who moved to another AFTECH Client, Benchmark FCU in West Chester, Pa.)



Judi Supplee, CEO of Keystone FCU



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

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