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Interface

A Newsletter from AFTECH

Save the Dates!

Two popular AFTECH events – Client Appreciation Day and the Department Managers Meeting – have been scheduled back to back, September 20 and 21, in Malvern, PA.

Client Appreciation Day will feature a lunch at French Creek Golf Club, followed by golf for golfers and other activities for non-golfers, then a reception and dinner. The Department Managers Meeting will start Wednesday morning September 21 with Continental breakfast, run through a day of work sessions, and close with a reception and dinner.

Watch your mail for more information and registration forms. If you have any questions, please call Dick McConnell at 610-232-0292 or e-mail him at (dick.mcconnell@aftech.fiserv.com).

New Release Broadens Marketing, Back Office

Annual Release 2005 offers AFTECH Clients a range of new and enhanced products, including Membership Relationship Management; Relationship Pricing; a Windows®-based application for back office jobs; a Windows®-based interface to the OpenVMS Loan Management System; non-member loan processing, and more.

The Advantage Membership Relationship Management and Marketing Materials enhancements provide credit unions the ability to cross-sell to members and prospective members, and to track the effectiveness of the sales opportunities.

Relationship Management software includes the ability to flag member contacts, automatically control product acceptance options, and delay further contact if requested by the member.

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From the President

AFTECH's solutions and services are designed to help our Clients run, grow and transform their businesses more so today than anytime in our history. Our Clients are challenged to provide uninterrupted and convenient financial services to their members at competitive price points. They are stressed to bring new products to market flawlessly and with greater velocity then ever. Implementations often require event coordination across a disparate field of interwoven technologies supported by several unrelated organizations.

We have invested in people and business solutions to ensure our Clients' members enjoy 24x7 reliable online processing services. We are well supported by HP's suite of non-stop servers and bulletproof operating systems. AFTECH's and our Partners' solutions provide full featured operational functionality at a very low cost of ownership. Our solutions are and will remain scalable, providing AFTECH Clients with first dollar investment protection.

AFTECH's Professional Services Team is well prepared to assist our Clients in analyzing work flow and recommending best practices for operational efficiency gain. We will copilot or take the wheel for our Clients with the implementation of new business solutions and product rollouts. The end result will be a more rapid realization of the business solutions, which accelerates your return on investment.

Many of our Clients are transforming from sponsor/SEG field of memberships to community charters. AFTECH's retail delivery platform is one of the most efficient service solutions for branch operations. This means AFTECH can provide its Clients with the expansion accommodation assurance they demand. Many Clients are already growing, or have strategic plans to grow, by merger and assimilation. AFTECH is expert in the data conversion, network planning, and staff education that is so very key to successful mergers.

We believe we are well prepared to help our Clients run, grow and transform their business. We are eager to do what we can to assist you.

We appreciate your business,

Joe

Recent Client Investments

Several AFTECH Clients have made new investments in AFTECH products and services, including:

First Capital FCU, in York, PA, invested in the Wisdom Financial Accounting Suite and AFTECH's new Membership Relationship Management product.

Discovery FCU, in Wyomissing, PA, and **Mutual Security CU**, in Wilton, CT, have recently invested in the Bank Insight courtesy overpay product.

Capital Power CU of Sacramento, CA, as well as **New Cumberland FCU** of New Cumberland, PA, have invested in AFTECH's RD^3 .

Sharefax CU of Batavia, OH, has added Shared Branching to its member service portfolio.

Financial Health CU in East Lansing, MI, has invested in ReceiptXpress.

Lehigh Valley Educators CU of Allentown, Pa has joined the roster of AFTECH All-Inclusive Clients.

ATPC Report

In addition to the enhancements described on page 1, Release 2005 adds a number features to the Advantage Teller/Member Services software in response to recommendations from the AFTECH Technology Partnership Council (ATPC).

- Authorized tellers can now modify an account's dividend and interest information for the current and previous year directly through the Advantage Non-Financial Task List on the new YTD Dividend and Interest Maintenance Screen.
- Authorized tellers can now add, modify and delete pledged funds information for any loan account and can also update any member's 30-, 60- and 90-day account delinquency counters directly through the Advantage Non-Financial Task List.
- The Advantage application now permits you to "unlock", or release a member account that is accessed by another device.
- Authorized tellers can now access the fields on the credit card addendum record (used for in-house credit card loans) directly through the Advantage Non-Financial Task List.
- The addition of Certificate Purchase to the New Member Task List.
- The addition of all remaining Non-Advantage "SM" transaction functionality to Advantage, and the addition of the Non-Advantage Reprint functionality to Advantage.
- The Non-Advantage **!BU** and **!AU** transaction functionality has been added to 'Advantage Teller Balancing' screen. The two transactions have been combined into a "Balancing Utility" report that can be either printed, viewed on the screen or saved to a file.

Meet AFTECH:

Traci Breit

Meet Traci Breit, AFTECH's ASP coordinator. To say Traci moved around a lot is an understatement. Being a "Navy brat" Traci, the youngest of three, had the pleasure of traveling a lot during her youth. Her journey began in Southern California, then to Washington, D.C., with her teenage years spent in Napa, California.

While in Napa, Traci met her future husband, who like her father, was a military man. The two moved to Biloxi, Mississippi, where Traci attended college at the University of Southern Mississippi and graduated with a degree in Finance. A little while later her husband once again got transferred and the family moved to Mountain Home, Idaho.

It was here that Traci got her first taste of credit unions while working through the ranks of Teller, Loans, and Back Office at Pioneer FCU, a long-time AFTECH Client. After eight years at Pioneer, Traci's husband retired from the Air Force and the two began looking for a more permanent place to settle down. Traci applied for a position at AFTECH, and shortly after she and her family moved to Pennsylvania and she began her work as ASP (Advantage Service Provider) Coordinator.

The ASP Coordinator maintains and monitors new products for AFTECH clients and ensures that they are working properly for Clients. Having already worked with the Advantage software at Pioneer, Traci was able to bring a user's perspective to the software and offer ways to make it even better. The ASP Coordinator also runs Back Office programs such as share draft and ACH.

Traci and her husband have now found a home in Spring City, PA. Their two children, a 20-year-old daughter and 18 year-old son, have both moved back to Napa, and attend local colleges there. When not working at AFTECH, Traci enjoys sightseeing with her husband and also making greeting cards and announcements from scratch.

One little-known fact about Traci is that for five of the years she lived in Mountain Home, she and her family raised four pigs a year. Her children, members of Four-H, were given the pigs as piglets and taught to raise them up to market!

New Release

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Relationship Pricing

Another marketing enhancement — Relationship Pricing — lets the credit union reward members who meet certain criteria with discounted loan rates, rebates on transaction fees or loan late fees, and incentive rates on shares and certificates.

Since the relationship program is stored on the member's account, the credit union can use it to target the member for other benefits, such as free check orders or special promotional opportunities.

Non-Member Loans

AFTECH's Advantage supports processing of loan applications for non-members. These can be submitted over the counter (via the Advantage Loan Application system) or electronically, either by the applicant or a third party (such as an auto dealer) through the **aftech@net** home banking and AdvantageAPI applications.

On disbursement of the loan, Advantage will automatically establish a member account based on the information gathered from the loan application.

aftech@net

The 2005 Annual Release supports the following **aftech@net** sign-on and PIN/password options:

- Sign-on support for non-members who are applying for credit union loans via **aftech@net**
- Sign-on support for members who have an audio PIN but do not have a home banking secondary password
- Support for random PIN/password generation for first-time users of the **aftech@net** application
- Support for members who forget their PIN and/or password Release 2005 also adds **aftech@net** support for:
  - Single sign-on to Certegy's Online Credit Card Information Service
  - Single sign-on to PSCU's Financial Services PayLynx Online Bill Payer Service and Infolink Online Credit Card Information Service
  - Single sign-on to Empire Corporate's Online Bill Payer Service

Advantage Personal Portal

AFTECH's Advantage Personal Portal will launch:

- Advantage Teller/Member Services
- Advantage Task Dispatcher (for submitting batch jobs in the OpenVMS queue, using a Windows® application)
- Credit union defined files, such as online documentation or rate information

(For information on Release 2005 items growing out of the work of the AFTECH Technology Partnership Council, see the related story on page 3.)

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

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