

# Interface

AFTECH

A Newsletter from AFTECH

Vol. 16 No. 3

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## Release 2004 Ties to Seat Licenses

AFTECH's next software release – due in late Spring – will contain an active Seat Licensing Manager that will enable all appropriate credit union staff to access the Advantage system.

In a letter to Advantage Clients, AFTECH CEO Joe Antellocy mentioned that he had first informed credit unions that AFTECH would adopt a seat license pricing model nearly two years ago. Since then, AFTECH account managers have been reviewing concurrent user requirements to ensure that all Clients have adequate licenses.

Clients concerned that their reported seat license total may be inadequate should contact their account managers to obtain the information necessary to update the licensed seats prior to installing the annual release.

## AFTECH Adds GL, Check Printing Options

AFTECH has added two new products to its package of offerings: WISDOM financial management software, including General Ledger, Accounts Payable, Fixed Asset and Prepaid Expense modules; and the IMM TotaleChecks software application for secure laser check printing.

The new WISDOM Financial Management Suite is a complete and integrated line of management software that delivers solutions for credit unions to use in managing their accounting needs. WISDOM includes:

**Accounting**, a comprehensive package using a flexible chart of accounts that includes accounting programs and reports for general ledger, fixed assets, pre-paid expenses, accounts payable, bank reconciliation, and charge-off loan tracking.

**Asset Liability Management**, to provide current and historic information reporting, regulatory compliance, and board reporting, as well as budgeting, modeling, and income simulation. This is optional through WISDOM, not part of the AFTECH core offering, just as with IPS.

**Investment Portfolio Management**, to provide a complete investment and tracking system, and prepare the SFAS 115 and NCUA Part 703 Investment and Deposit Activities reports. This is optional through



WISDOM, not part of the AFTECH core offering, just as with IPS.

Fully integrated with AFTECH's Advantage System, WISDOM offers wizards to establish models and create growth and rate scenarios, as well as permitting reports to be exported to other applications, including Word, Excel and web pages.

### TotaleChecks

IMM's TotaleChecks eliminates the storing, management, and security risk of preprinted checks by allowing credit union checks to be printed on blank security paper.

TotaleChecks automatically triggers authorized signatures; allows multiple check types to print at the same printers; and generates the check number automatically.



Joe Antellocy

## From The President

and I wanted to take this opportunity to explain what it means to our Clients.

In terms of personnel, we have expanded the Team from seven to ten. From a leadership perspective, we have assigned Terry Gillin, who is an experienced manager with excellent AFTECH application knowledge, to manage the Account Management, Marketing and Sales organization. Deb Davis will take on the responsibility of a Premier Client Consultant and will focus her considerable energies toward ensuring certain named Clients receive increased benefits from their partnership with us. Mike Pezone, formally an AFTECH Application Developer, joins the Account Management Group with named Client responsibilities. And Kevin Manning, who joins us with several years of financial experience, will take responsibility for new named Client development.

About one-third of our Clients will undergo a change in Account Management due to the reallocation of territories into groups of 23-30 Clients per

*We recently completed a planned restructuring of our Account Management, Consultant and Sales Organization*

*representative. The reallocation will provide each Account Manager with the opportunity to dedicate more time to each Client. I have asked our Account Managers to reach beyond our Client's Information Technology Personnel to the Business Managers within the Credit Union. We are seeking to evaluate system utilization at the user interface level with the intention of sharing ideas for productivity and service improvements. We are hoping to help you get more out of your investment with us with this added commitment of resources.*

*I realize an adjustment in Client facing personnel is sometimes disruptive to a business relationship. I want to assure you we will exercise our best efforts to ensure a smooth transition to the revised Account Management alignments. Our ultimate goal is to improve AFTECH's value proposition to each of our valued Clients. We hope the investment will yield a terrific return for everyone.*

*We appreciate your business,*

## Name Change, New Beginning



Long-time AFTECH Client Reading Works FCU – once known as WELaurel FCU – has changed its name again, this time to

Discovery Federal Credit Union. The name change follows the CU's 2003 conversion to a community charter serving all of Berks County, Pa.

There is more behind the name change than the charter change, however. Adoption of the Discovery

name coincides with a strategic evolution of the organization's vision for growth in both membership and service capabilities.

According to Discovery CEO Ed Williams, "As Reading Works Federal Credit Union, our success for nearly half a century has been based on a commitment to the prosperity of our members and a willingness to evolve with the times. The name Discovery evokes who we are and what we're all about.

"Our new butterfly logo symbolizes growth, a metamorphosis, a progressive change, a guiding force, the inspiration of spirit and energy, and a trust in the evolution of life's stages. These components came together to give us a unique brand identity – one unlike any financial service provider out there."

The \$81 million credit union celebrated the changes with a week-long series of events, including open houses, radio broadcasts, and giveaways.

# ATPC Report

AFTECH's Technology Partnership Council is reviewing the list of teller transactions not yet programmed into the Advantage platform.

The ATPC and AFTECH are looking for Client input on priorities for AFTECH's programming efforts. This list is a starting point. After we hear from the Client base on these priorities, AFTECH will determine

the feasibility of programming these functions into Advantage. At that point, items that are not going to be programmed into Advantage will be reviewed for alternative solutions.

When the ATPC receives responses from the client base, we compile all that information for AFTECH. These items will be discussed at the Client Conference in Cancun. Let's

use this opportunity to come together as a group working toward our common goal. Plan to attend the ATPC Open Forum on Friday May 7th at 2:00 p.m. to discuss these items and any others you may have.

*Amy Dugal,  
Hannaford Associates  
Federal Credit Union, Maine*

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## Cancun Update

For those traveling to AFTECH'S Client Conference in Cancun, here's a review of answers to some questions that pop up over and over again. Here's also an answer to a question that might not have popped up, but should: how much identification does a kid need?

**Dress Code:** Cancun being a conference resort, business casual is appropriate for all Client Conference work sessions and social events.

**Ground Transportation:** Those traveling in the Client Conference window (May 5-9) receive complimentary transfers between the airport and the Moon Palace hotel. When you arrive at the airport, look for GDS (Group Destination Services). GDS will arrange for your transfer to the hotel.

**Travel Documents:** Citizens of the United States traveling to Mexico will need proof of identity and of U.S. citizenship. The easiest way to meet this requirement is to carry a valid United States passport. Remember that each individual needs to have a passport.

The alternative to carrying a passport is to carry a copy of your birth certificate, with a raised seal, as well as a driver's license with photo, military I.D. with photo, etc. Again, your birth certificate and driver's license will get you in; it will not get your spouse, friend, or child in!

**Minors:** If you are a single parent (or if you are not a single parent, but your spouse is not traveling with you), you must bring a notarized letter of permission from your spouse/the child's parent allowing your child to

enter Mexico.

If you are bringing a child who is not your own (a niece, nephew, etc.), you need a notarized letter of permission from the child's parents allowing the child to travel with you into Mexico. This letter is in addition to the photo I.D. and birth certificate with embossed seal mentioned above.



# Richmond Federal Moving, Growing

Richmond Federal Credit Union, which recently added the Director of Internal Revenue FCU by merger, is growing again. This time it is adding a branch and administrative office north of the city. Richmond Federal already has a branch in the Credit Union Mall, a facility shared by three local CUs.

CEO Beverly DeMao says the new branch, located near a major turnpike intersection, will not only be easy to get to, but located close to home for many of the CU's current members. Convenience is important, because RFCU's main office – located inside the high-security Federal Building in downtown Richmond – is not easy to get into.

DeMao says the new branch is part of the credit union's long-term strategy to modernize. "When I came here 15 years ago, it was plain vanilla. Now we have a good penetration in electronic services, we are getting good branch penetration, and we are broadening our non-traditional service offerings.

"For example, our CUSO – Richmond Federal Financial Services – offers a wide range of financial management services to our members. We do this so well that when the Federal Reserve Bank of Richmond, which is in our field of membership, downsized, RFFS provided the financial counseling and investment advice for staff who were leaving."

DeMao puts her \$35 million asset CU in a category she describes as "struggling": credit unions with between

\$25 million and \$100 million in assets. She attributes Richmond Federal's success to carefully developed and implemented strategic planning.

"We have two board-staff sessions a year; one is for education and training, and the other is for planning. Our process is very realistic. We have a blue-sky vision, but we are careful to stay on a planned path to get there." DeMao adds that the CU's board is both active and focused, with a clear understanding of board/management responsibilities.

A native of North Carolina and former high school English teacher and gymnastics coach, DeMao came to Richmond Federal from the Banco di Roma office in Chicago. She and her husband, an associate dean at Virginia Commonwealth University who is helping to develop a university design program in Qatar, plan to return to North Carolina for retirement.



CEO Beverly DeMao,  
Richmond Federal Credit Union

## Next Month...

*People First FCU in Allentown, Pennsylvania, converted to AFTECH's Advantage Solution, starting with Teller-Member Services. Read what impact the change has had on the CU's operations.*



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

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

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