

AFTECH Interface

A Newsletter from AFTECH

Vol. 17 No. 2

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FAA Eastern Region FCU and St. Joseph's Parish FCU Select AFTECH

AFTECH has added two more Clients to its roster, making three new sales so far this year. In Ohio, St. Joseph's Parish FCU in Canton joined First Ohio Community Credit Union in choosing AFTECH's Advantage (see story in the last issue of **Interface**). And in New Jersey, FAA Eastern Region FCU signed an investment agreement with a November 2005 conversion date.

St. Joseph's Parish, with slightly more than \$25.5 million in assets and nearly 4,600 members, chose AFTECH in order to broaden its range of member service offerings, including the addition of home banking through **aftech@net**. CEO Christine Haverfield comments, "AFTECH, to us, was the overall solution to this need."

Founded in 1942, St. Joseph's is open to any member who is a registered parishioner at one of their charter member churches, or any students who attend their affiliated schools.

FAA Eastern Region

With \$180 million in assets and more than 23,000 members, FAA Eastern Region is the 13th largest credit union in the state of New Jersey. With a

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Client Conference Plans

Come Back to Your Roots! Join AFTECH as it celebrates its 25th anniversary at this year's Client Conference in historic Philadelphia. Come visit the birthplace of our nation, with such sites as Independence Hall, the Liberty Bell, and the National Constitution Center right at your doorstep.

The Conference will run May 4-8th at the Hyatt Regency-Penn's Landing, right on the Delaware River. One of Philadelphia's best hotels, the Hyatt Regency has the best views: the U.S.S. New Jersey, the battle cruiser Olympia, and the world's tallest sailing ship, the Moshulu, just to name a few.

The Conference offers a wide range of educational opportunities,

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Mark Sievewright



Joe Antellocy

From The President

I am pleased to share the news of our market share gain with the announcement of three new Clients selecting AFTECH as their core system Partner in 2005. We announced the addition of First Ohio Community FCU in the last issue of the **Interface**. In this issue we have featured articles on FAA Eastern Region FCU and St. Joseph's Parish FCU. We extend our sincere gratitude to the many Clients that assisted us as references by phone and e-mail and offered their time for site visits.

The year ahead will prove to be eventful, as we plan to release an enhanced version of our Cross Sell Solution, Non-Member Loans, Relationship Pricing, Batch Deposits and Proof, more Business Services, Internet Member Enrollment, New COLD Viewer, New Kiosk Solutions and many enhancements to Advantage and **aftech@net**.

We are hopeful we have aligned our development and integration initiatives to provide high value solutions to energize our Clients' expansion efforts. At the same time we are keenly aware of our Clients' desire to improve operational efficiencies and reduce cost whenever and wherever possible. Together with our Partners we will

exercise our best efforts to ensure we continue to provide value-justified solutions.

The upcoming Client Conference was organized to appeal to the Departmental Leadership in our Client community. Over the past year, we have made significant progress in reaching beyond the IT Personnel to expose our business solutions to the end user Management. We are of the opinion Departmental Management will eventually take ownership of the business solutions procurement and subsequent operational maintenance.

Our Departmental empowerment emphasis has the potential to revolutionize the operational characteristics of the organization because the people responsible for performing the service assume accountability and control over their specific workflow. At the Client Conference, Departmental Management will experience first-hand the available suite of business solutions. In that regard, we encourage enterprise-wide participation at the event.

We appreciate your business,

Joe
Joe



Client Conference Plans

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with 24 breakout sessions focused on topics as diverse as: The Paperless Credit Union: Fantasy or Fact? and System Security: Doorway to Desktop.

General sessions bring Mark Sievwright, Senior Vice President of Fiserv and former CEO of the Tower Group; Jay Johnson, Executive Vice President of Callahan and Associates; and – giving the historical perspective – Ben Franklin himself!

Social events include a reception and dinner in the Tech Center on Thursday night and a Friday night party

on the Moshulu, as well as an Atlantic City trip and golf outing on Saturday. Spend three days networking, learning, and relaxing with friends from other credit unions, AFTECH staff, and the partners who bring specialized products to your credit union. For information, contact Dick McConnell at 610-993-8000 x 523.

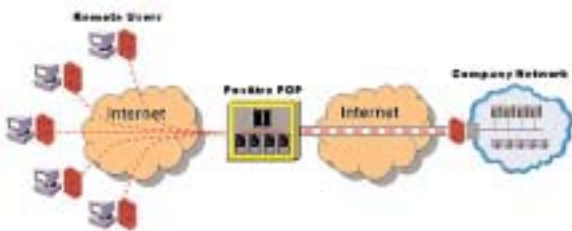


ATPC Report

In late 2004, the ATPC forwarded a Client response regarding alternatives to the VPN solution for remote support now strongly suggested by AFTECH. The Client suggested that there were other alternatives in the marketplace, some native to specific operating systems, that offered similar access, and for FREE. The ATPC raised this issue with AFTECH, and they coordinated a phone conference with Ray Lutteroty of SRMS Technologies, the company that supports the new VPN connectivity for AFTECH.

During our phone call, we learned a considerable amount about the VPN solution, its complexity, redundancy, and capability. What follows is a summary of information provided by Ray.

The configuration of the system is not just a laptop or desktop at your credit union running a software package to allow support of equipment on your network; it is much more than that. The following diagram illustrates the network and equipment required for the VPN solution to function:



As you can see the laptop or desktop is only a small portion of what goes on to make all of this happen. The laptop/desktop creates an outgoing connection from your corporate network through the Internet and to a clustered/redundant computer system labeled Positive POP in the diagram. This is the heart of the system.

Within this system are firewall rules, monitored connections, virus detection, and an SQL Database keeping track and documenting all VPN connections created. This is also the same equipment that queries the SQL Database every Sunday and e-mails the individual connection histories to each credit union signed up for the system. This system is monitored 24 hours a day and supported 24x7x365.

This VPN Solution was chosen based on its ability to traverse 100% of the AFTECH Client Networks. It does not require a Windows server, it does not require a Windows network, and it does not require a specific firewall, etc. This solution will work in all types of network setups to allow for 100 % saturation just like the support modem, which is being phased out.

System Security

IPSec is a framework of industry-driven open standards that ensure secure private communications over the Internet. It guarantees confidentiality, integrity, and authenticity of the user's communication to the corporate network without the need for costly private modem banks or private lines.

All of the benefits of a high-performance, secure private network are realized along with the redundancy, flexibility, and low cost associated with the Internet. Our managed IP VPN solution is much more than network connectivity, it is a key component of the overall integrated service.

Firewall

The VPN Client verifies the integrity of users' PCs, ensuring that the extended network is secure. It contains personal firewall software that protects the system from intrusion by hackers. Firewall rules are configured via SRMS Network Technologies Firewall Ruleset Manager within their Policy Manager and can be updated on remote PCs instantly. This interface allows an administrator to restrict traffic flowing in any direction between IP address and port ranges. With this, the VPN Device is prevented from inadvertently exposing sensitive data to the public Internet.

The Policy Manager allows for an administrator to choose from a range of actions to be taken should a malicious user attempt to disable the firewall. Our software continually monitors the status of the VPN firewall, immediately notifies the SRMS Network Technologies POP when the firewall stops functioning properly for any reason, and the appropriate action is taken. This creates a captive portal, where access to the VPN is restricted and instructions are given on how to remedy the problem.

To further protect the VPN Unit, the VPN Software continuously monitors for insecure configurations and can be configured via the Policy Manager to immediately suspend access to the network upon detection of virus infections, malicious firewall changes or modifications to the Positive Client Software. By seamlessly integrating security into every aspect of the VPN system, the VPN solution can holistically mitigate many risks in a way that is not available with any other solutions.

Brian Scudder, Pittsford FCU



Meet AFTECH:

Linda Winfield



It takes a tough team of specialists to aid clients in their time of need, and AFTECH Client Solutions representative Linda Winfield has what it takes. A Business Administration graduate from Eastern University, Linda is the oldest of five children and a native of Unionville, PA. She has been working in the financial services industry for nearly 20 years.

Working her way up the ranks at her first job, Linda eventually landed the position of Commercial Loan Officer. When banks began merging, Linda began to look into software, since it was a more stable field. As she puts it, "No matter what, people will always need software."

In the software field Linda held several jobs, including Trainer, Support Documenter, and Quality Assurance.

Then one day Linda received a call from AFTECH,

and an even better match was made: Linda has worked with AFTECH's Client Solutions Group for 13 years.

Today Linda lives with her husband in Coatesville, PA.

The mother of two children and two dogs, Linda enjoys a vast range of activities. She has been a certified biblical counselor for her church for the past two years. In her free time from teaching and counseling, Linda enjoys singing in the church choir.

But her biggest love (aside from teaching) is reading, and here's a little bizarre fact about Linda: she likes to begin her books by reading the last page first; if the ending is good, she'll read the rest of the book!

FAA Eastern Region and St. Joseph's Parish FCU's

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membership spread out along the East Coast, the credit union was seeking a system that was intuitive (to ease training) and focused on remote delivery.

According to FAA Eastern Region's management, "AFTECH's product seemed to meet all of our needs, especially in the area of training ease, flexibility, end-user friendly and reporting/tracking. Most of what we needed was already there and being used by other credit unions and the rest will be developed to meet our needs.

"The team involved in selecting the core processor was impressed with the team at AFTECH, their responsiveness, professionalism and candor regarding what we can and cannot expect. I know we can expect a solution that will not become stale or dated, a solution that will be flexible enough to meet our needs as well as the other credit unions' using the same solution, and a company that stands behind its word."

In addition to AFTECH's Advantage core processing, FAA Eastern Region will be adding **aftech@net**; Advantage Financial Suite; self-service kiosks; new member

enrollment over the Internet; Net Credit Report; RD³; and a wide range of other products and services.

Speaking of the new Clients, AFTECH President Joe Antellocy said "We are not only delighted to add these Clients, each of which brings new strengths to AFTECH, but we are delighted with the support we received from our existing Clients in working with St. Joseph's Parish and FAA Eastern Region. A number of our Clients went the extra mile to help us with site visits and demonstrations, and we appreciate it very much."



Another **Fiserv** Connection

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

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