

AFTECH Interface

A Newsletter from AFTECH

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Inside Interface

Cancun Roundup.....Insert

From the President.....Page 2

ATPC UpdatePage 3

Web Winners.....Page 3

First Capital GrowsPage 4

May Sees Financial Edge, American Spirit Conversions

May was a big month for AFTECH's Client Solutions Group, with the conversion of Financial Edge FCU in Bay City, Michigan, to Advantage core processing and the landmark introduction of AFTECH's Advantage Solutions Provider (ASP) service for American Spirit FCU in Newark, Delaware.

Financial Edge Credit Union, with \$52 million in assets and 8,000 members, converted to AFTECH's

Advantage core processing and best-of-breed aftech@net internet banking over the weekend of May 1.

Financial Edge CEO Tim Benecke was very pleased the conversion went as smoothly as it did, with the credit union opening its doors on time at 8:30 a.m. on Monday morning, May 3. According to AFTECH Professional Services Manager Joe Riccardo, the final data conversion from the

credit union's previous processor began Saturday morning, May 1, and ended that evening. All live ATM

and debit card transactions were operational by 7:15 a.m. Monday morning.

In addition to Advantage core processing and AFTECH Internet services, Financial Edge purchased AFTECH's collections system and innovative RD3 SQL-based data management and retrieval tool.

American Spirit

American Spirit Federal Credit Union in Newark, Delaware, became the first credit union to sign up for AFTECH's Advantage ASP because "no one in this industry was willing to do for us what AFTECH is doing for us," according to American Spirit COO Dean Knotts.

CEO Maurice Dawkins added that with a membership of 9,000 and a staff of 25, the credit union needed to focus its expertise to grow. "We have a community charter that could let us add as many as 60,000 members. We need to be out in the community participating in and sponsoring events. We want to be a presence on Main Street in Newark. We want to know we have a strong IT platform, but we don't want to manage it on a day-to-day basis."

AFTECH President Joe Antellocy,



Maurice Dawkins, CEO of American Spirit

Continued on page 2



Joe Antellocy

From The President

Dear Client,
On behalf of my colleagues here at AFTECH, I wanted to extend our appreciation

to the Clients who were able to attend the 2004 Conference in Cancun. The post Conference Survey results rated the meeting as AFTECH's best ever. It was a delight to share time with you all. We have selected Philadelphia, PA, as the site for the 2005 Conference so please consider the event in your budget for next year.

“Most Trusted Partner”

During my presentation at the Conference I stated that AFTECH's goal is to become our Clients' Most Trusted Partner. As a Trusted Partner we aim to perform the best possible job we can in the fulfillment of our commitments. We seek to know your business and to provide ideas for revenue generation, efficiency gains and outstanding membership service. A Trusted Partner must be willing to give up their Super Bowl tickets if that is what it takes to get the job done. I sincerely believe, in time, AFTECH will become your Most Trusted Partner. But we are not going to get there without our Clients' voluntary cooperation and guidance.

How to Improve AFTECH

I suggest four recommendations of how you can make AFTECH your Most Trusted Partner.

- Share your problems with curing recommendations
- Connect AFTECH with your internal Subject Matter Experts (SMEs), those Team Members who use the application to serve your members
- Help AFTECH understand your goals and the role we play
- Communicate openly and frankly

I realize there are many forces, internally and externally, that are a challenge to forging a trusting business relationship. Yet, people working together toward a common goal are themselves a powerful force. Yes, together we will succeed, prevail, and thrive. Are you willing?

May Sees Financial Edge, American Spirit Conversions

Continued from page 1

speaking of the introduction of Advantage ASP, explained that “Making the whole range of the Advantage application available in the service bureau format gives Clients a new opportunity to realize the benefits of the AFTECH

Advantage without having to maintain servers and software. This can be a very economical option for a segment of our Client community,” Antellocy said.

ATPC Report

One of the concerns recently brought to the ATPC was: Does the ATPC tell AFTECH who submits what?

The answer is: It depends.

AFTECH is an active participant with the ATPC at the meetings and conference calls and as a result is fully aware of what is brought to the council. This is important to the success of the council.

In a previous article, participation was reinforced as critical to the success of the council and the members of

the ATPC are committed to representing the AFTECH Clients. As a result, we are going to implement a change to our procedures. On communications to ATPC, we are asking that if, for any reason, the client wishes to remain confidential, ATPC will respect that request. So if you do not want us to indicate your credit union, just tell us.

On another note, the recent Annual Client Meeting was a rousing success. The members of the ATPC are ecstatic at the turnout at the sessions with us.

We are counting on the meeting in Philadelphia next year to be an even greater success. The more Clients participating in the conference the greater the value, so please plan on joining us next year.

Finally, the ATPC has lost a member and has begun looking for a replacement. Be sure to check the AFTECH Weekly Status and the ATPC area on Client Central.

*Alan Darbe,
State Employees Credit Union
of Michigan*

Pan Am Horizons Wins NAFCU Web Award

Pan Am Horizons FCU won best web site honors for credit unions under \$150 million in assets in competition sponsored by the National Association of Federal Credit Unions. And the success, according to the CU's Patty Suarez, was an inside job!

"We are extremely proud of what we did," Suarez says. "We put together a team of credit union employees to revamp our existing web site. During the implementation,

a lot of blood, sweat and tears were shed because we decided to do the work in-house.

"The team brainstormed, put ideas together, drew rough drafts on construction paper, and even learned how to write HTML. Our IT department learned how to design and work with Dreamweaver, a totally new product for them because in the past there was no need for them to design web sites."

Suarez added that the team wanted the team's work – as well as the web site – to reflect and build

on credit union core values:

- **Teamwork:** "We all worked together to achieve our goal of creating an innovative and informative website."
- **Strive for Excellence:** "We decided to do our best, and reach above and beyond our own expectations."
- **Quest for Knowledge:** "We took the initiative to expand our knowledge by purchasing the new product and using the help menus to get us through it."

In 2003, Pan Am Horizon's CEO Allan Prindle was named NAFCU's Professional of the Year for CUs in the under-\$150 million category.



The Website Planners, from left to right: Alicia Quevedo, Faith Canals, Jorge Alvarez, Jennifer Gerson, Jerrold Rosen, Allan Prindle (Pan Am Horizons' CEO), Alexis Solly, Patty Suarez, and Sandra Aponte

First Capital Shares Plans, Partnership

First Capital Federal Credit Union's new building – opened in January of this year – is the most obvious symbol of a change in the company's culture, market, and staffing level.

Dennis Flickinger, CEO of the York, Pa., credit union, says his growing staff is being trained into a sales culture, with every staff member able to provide members with one-stop shopping. In addition to certifying an in-house trainer to facilitate the culture change, credit union officials made sure the new building was conducive to a sales environment.

"We have renamed many of our front-line positions, describing them as Member Service Officers (MSO). The first person a member meets when they walk into First Capital will be able to do everything from take a loan application to cash a check," Flickinger says.

"We even put pneumatic tubes into the private offices, so when an MSO takes a member into the office to discuss a loan, they can go ahead and cash a check without losing face contact with the member. This lets us get a lot more services per member; we can do really serious cross-selling," Flickinger emphasizes.

The highly-visible new building has also brought a surge in SEGs (to over 300, and still growing). Flickinger says that since the building opened, groups have called the credit union, asking to be allowed to join.

Looking to the Future

Not all of the change at First Capital is located in the new headquarters. The credit union has purchased a former



Dennis Flickinger, CEO of First Capital Federal Credit Union

bank branch in Hanover, and has a third facility in East York.

York is one of the fastest growing counties in Pennsylvania, with growth from the area around the state capital in Harrisburg as well as from Baltimore and northern Maryland. "We have a real opportunity here for business lending, because the community banks are disappearing," Flickinger reports.

At the same time, credit unions from the Harrisburg area are also moving into York. Flickinger's response? "We have to do a lot more marketing, and market smarter; we need to make our dollars go further; we'll also be adding AFTECH's loan suite and auto-decisioning to speed up member service."

Flickinger, with 14 years as First Capital's CEO, brings the credit union a lot of experience. A former lieutenant colonel in the Army Finance Corps, he spent about a third of his military career at the Pentagon, with other tours in Vietnam, Germany, Greece and Alaska as well.

A graduate of Syracuse University, Flickinger also has a master's from the University of Northern Colorado. He is married and has one son, a designer for Ford Motors in Detroit.

Why First Capital?

Sure, the name conjures up images of the first place you should put your capital, but it has some history as well. York is where the Continental Congress was meeting when the colonies adopted the Articles of Confederation, predecessor of the Constitution. So York was in effect the first capital of what became the United States of America, and that name lives on in the \$80 million credit union.



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

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