

## President's Message

Welcome to the Spring 2005 issue of *eCU News*. This issue is unlike any other. In this issue, we feature three products and each one's benefits to you and your members.

First up, we're featuring our new Service Bureau solution to host credit unions using Symitar's core processing system and other add-on modules. Our hosting capabilities allow you to focus on your member relationships, instead of daily system maintenance.

Next, we go into a bit more detail about our Symitar history conversion service. This service is totally unique to the industry and we believe you'll appreciate it, transferring member history records from your credit union's host system to a Microsoft® SQL server database.

In addition, we've recently launched our account aggregation solution for credit unions that want to help members consolidate their many accounts. This innovative service can also create reports to track your spending habits. And from a marketing standpoint, it's potential is huge.

There's also much more to enjoy in this issue. We thank you for allowing us to provide you with the technology solutions to better serve your members.

Warm regards,  
*Greg Smith*

# eCU news

## Service Bureau Solution Launches

eCU Technologies, has announced that it is now offering a service bureau solution to host credit unions using Symitar Episys™ core processing systems and add-on software modules. eCU Technologies' hosting capabilities alleviate financial and infrastructure issues when credit unions implement today's state-of-the-art technology solutions, allowing them to focus on growing their member relationships instead of day-to-day system maintenance.

"In today's ever-changing technology environment, many credit unions opt for service bureau solutions simply because it makes economic sense," says Alan Brunner, COO for eCU Technologies. "It makes sense, for example, to have a technology vendor host a home banking solution if a credit union doesn't have the financial bandwidth to maintain its online products. Furthermore, a service bureau solution provides a credit union with the freedom to focus on maintaining the high-level of service its members deserve."

*continued on p.4*

### Client Feature:

## Home Banking Empowers Patriot



eCU Technologies has helped Chambersburg, Pa.-based Patriot Federal Credit Union (\$300 million, 45,000 members) surpass its long-term goal of having 70 percent of its transactions conducted through the credit union's self-service delivery channels. Patriot was able to exceed this goal with the help of eCU Technologies' service bureau home banking solution, which the credit union implemented in August 2004 and consists of 23 percent of the credit union's self-service transactions. As a result, Patriot has been able to succeed in its strategic focus of providing its members with immediate, convenient, and cost-effective access to products and information through multiple channels—home banking being one of the primary channels.

As a result, Patriot has been able to succeed in its strategic focus of providing its members with immediate, convenient, and cost-effective access to products and information through multiple channels—home banking being one of the primary channels.

"Having approximately 72 percent of our transactions conducted through self-service channels means we've really empowered our members to manage their accounts. And, our enhanced home banking solution, eBranch as we call it, has played a big part in surpassing this goal," says Ed Lehman, executive vice president for Patriot Federal Credit Union. "eBranch provides 24/7 access for our members and makes our services available to them immediately [in real-time], at anytime, and from anywhere online. This saves us money while providing better service to our members."

According to Lehman, prior to implementing eCU Tech-

*continued on p.2*

### Contents:

President's Message	p.1
Service Bureau	p.1
Home Banking/Patriot	p.1
History Conversions	p.2
Employee Spotlight	p.3
Southland's eDeposit	p.3
Account Aggregation	p.4
New Clients	p.4
Tradeshows	p.4

continued from p. 1

## Patriot Home Banking

nologies' new home banking solution, he needed a system that would integrate with the credit union's core processor, Symitar. He also needed the solution to have customization opportunities to provide eStatements, check imaging, an online demo module, and target marketing capabilities. Lastly, he needed a business partner who could host the credit union's site and accept responsibility for 24-hour system monitoring and maintenance, including backup and redundancy solutions. He found all that and more with eCU Technologies.

With its upgraded home banking solution, Patriot now offers its members:

- eStatements,
- check imaging (including images of checks issued on member accounts from the credit union's bill payer service),
- an online demo version of home banking,
- the ability to access the credit union's core system bill payer module and for members to manage their bill payee list by adding and deleting payees themselves online,
- the ability to open and fund (through transfers) share accounts online and the ability to sign-up for home banking online with immediate access to it,
- access to Symitar's report generating tool that allows the credit union to customize the reports accessed from this system,
- target marketing to the eBranch user group.

In addition, eCU Technologies' ability to customize the product to fit Patriot's needs has led to enhancements currently under production:

- expansion of the target marketing module that will allow individualized target marketing based on the products and services members currently use (taken from the core database),

- email alerts to members to advise balance levels, direct deposit postings, etc. Members will be able to select the various alerts themselves.

"We have seen a significant increase in the number of self-service transactions, driven primarily by our new home banking's functionality," Lehman says. "On average, we have seen an increase in transactions since the introduction of eCU Technologies' solution. When comparing October to November of 2004, we experienced a 41 percent increase in this transaction group."

With the implementation of eCU Technologies' solution, Lehman adds that Patriot has been able to expand its penetration of self-service transactions by offering eStatements and check imaging. The result: the credit union has seen 6 percent of its eBranch members sign up for eStatements, which has only been available for about six months.

"We see growth every month in this area that translates directly into statement delivery cost savings," he says. "The introduction of check imaging [late in the 4th quarter of 2004] translates to labor and production cost savings, as well."

Currently, 36 percent of the credit union's membership has signed up for eBranch. On a monthly basis, the credit union sees about 31 percent of this group using eBranch six or more times a month. Another statistic of interest is that 7 percent of the credit union's current members signed up for eBranch have done so since Patriot launched the new home banking product.

"Overall we've had a positive acceptance as can be seen from the increased transaction volumes," Lehman admits. "Members and staff both like the expanded functionality. Providing eStatements is reducing our statement processing and mailing costs, whereas check imaging shifts the retrieval of a check image from our staff to our members, who can now print a copy of both the front and back of the check 24/7."

## Symitar History Conversion Service Introduced

eCU Technologies now offers member history conversion services for credit unions converting to or already running Symitar's Episys™ system. This new service allows eCU Technologies consultants to transfer credit union member history records from the credit union's host system to a Microsoft® SQL server database. As a result, credit unions converting to Symitar no longer have to maintain two independent systems, one with new member data and another with old member data (history), which was previously required for up to a year. In addition, credit unions already running on Symitar can transfer their member history data from their IBM® RISC™ server (host system) to a SQL server, freeing up precious disk space for other data while still allowing employees seamless access to current and archived history.

To date, eCU Technologies has already helped Air Force Federal Credit Union (\$249M, 38,000 members), converted December 1, 2004, with its history conversion service.



*Employee Spotlight:*

## Malinda Tyrrell, Sales Executive



Malinda Tyrrell

**As Sales Executive, what are your key responsibilities?**

My primary responsibility is to educate credit unions on how eCU Technologies' products and services can benefit their operations and, ultimately, their member services. With my knowledge of Symitar, I can help them choose the solution that best fits their current and future needs. I also enjoy attending Symitar regional user's group meetings and the annual Symitar Client Conference. It's good to see old friends again in a familiar setting.

**How long have you been at eCU?**

14 months.

**What has been your biggest achievement at eCU so far?**

Since I joined eCU in February 2004, I am happy to say that I have contributed to success of the Sales Department by bringing in new business. On a broader scope, I'm proud to be a part of the team at eCU. We all have the same goals of wanting eCU to be the premier vendor of choice for credit unions.

**Why did you choose to work for eCU?**

I wanted to step up my sales career and go into a different direction by offering products that are an integral part of a credit union's business and I found that in eCU Technologies. I support eCU's philosophy and company direction. It's refreshing to be a part of a CUSO that is backed by one of the most technologically focused and driven credit unions such as Pennsylvania State Employees Credit Union.

**Tell us about your credit union career?**

I started at High Desert Federal Credit Union as a teller in 1991 and was there for four-and-a-half years with my last position being Information Systems Supervisor. After High Desert, I started working for Symitar in late 1994 as a Client Service Representative and achieved Client Service Team Leader before leaving in January 2000 for Cavion. At the height of the "dot com's" in 2000, working for a dot com organization was volatile. So I departed Cavion in late 2000 and started as a Sales Executive COWWW Software selling COLDF & Imaging solutions to credit unions. At COWWW, I was a top sales producer, obtaining an overall sales ratio of 95 percent of quota for the time I spent there. I stayed with COWWW until February 2004, leaving for eCU Technologies.

As I reflect on this, I've been in the credit union industry for over 14 years! I really enjoy working with credit unions, time flies by fast!

**What has been a common theme throughout your credit union career?**

All the sales positions I've had in this industry have had the same common objective: educate credit unions so they can better serve their members.

**Any hobbies outside of work that we should be aware of?**

I love to ride horses especially doing equestrian show jumping, which I did for more than 10 years. I would enjoy getting back into that again. I also love snow skiing, traveling to destinations I haven't been before and decorating my new home.

## eCU and Southland CU Present at SW Symitar User Group

eCU Technologies and Southland Credit Union (\$329 million, 29,000 members)

will present the processes and benefits of their online



deposit services at the upcoming Symitar Southwest User Group meeting at Wescom Credit Union in Pasadena, Calif., April 15, 2005.

Integrated with Symitar's MemberConnect-Web™ online banking product, user group attendees for the first time will have an opportunity to experience exactly how UPost Remote Deposit (originally developed by Pennsylvania State Employees Credit Union as UPost@Home®, now maintained by eCU Technologies) functions in a live environment.

According to Melinda Ma, director of eCommerce and development for Southland CU, since launching Southland CU's eDeposits service in June of 2004, the credit union has received over \$250,000 in deposits via Southland's remote deposit solution. Ma has seen its population of 1,000 eligible members grow its products-per-household from an average of 2.94 percent to 3.96 percent in the span of the six months.

"That's exciting," she says. "Southland's eDeposits has become the catalyst in growing and nurturing the relationship with our members. We also expect the volume to pick up with every email marketing campaign to the qualified members."

To date, Southland has expelled no members and suffered no losses using its online deposit service.



## eCU Technologies' Account Aggregation Solution Virtually Limitless in Potential

Partnering with Teknowledge, an account aggregation vendor, eCU Technologies now offers account aggregation with a "single-sign-on" feature for credit unions that are looking to help members consolidate their accounts. eCU Technologies account aggregation is integrated with Symitar's MemberConnect-Web™, which allows members to combine their financial portfolios from credit cards, dividends, stocks, auto and home loans, retirement accounts, insurance policies, and more.

"There are a million things you can do with this service," says Alan Brunner, COO for eCU Technologies. "It's virtually limitless and it's all performed seamlessly inside the credit union's home banking solution."

Not only can members consolidate accounts for convenient management, they can create easy-to-read reports to see they're spending habits. A few of the reports that can be created include:

- Net Worth - This report is based on the assets and liabilities you are tracking. Click on the nickname of any of the accounts for details.
- Positions - This report provides customized categorized transaction reports.
- Categories - Select the category (or categories) and time frame and click 'Run Report' to see details for those particular categories. Or click on 'Check All' to view all available categories.

"From a marketing standpoint," Brunner adds, "it's also a goldmine of member information for credit unions to capture."

*continued from p.1*

## Service Bureau Hosting Solution Launches

eCU Technologies' target audience for its service bureau solution includes Symitar credit unions looking for a vendor to manage their host processing and add-on products such as home banking, eStatements, Alerts, Online Member and Loan Applications, and more.

Listed below are some of the benefits of eCU Technologies hosting capability:

- Access to a combined 20-year staffing resources of a \$2.3 billion credit union — Pennsylvania State Employees Credit Union (PSECU), of which eCU Technologies is a CUSO
- Access to products and services that may be unavailable due to cost and infrastructure
- Reduced space requirement for data processing equipment
- Reduction in support costs for data processing equipment
- Ability to focus on serving memberships, instead of focusing on running a computer system
- Reduced cost on an annual basis with increased functionality
- 24/7 staffing to ensure the system is operating at its fullest capacity
- Services can include: Daily Host Processing, Home Banking, eStatements, Alerts, A2A Transfers, UPost™ (Originally PSECU's UPost@Home®, eCU Technologies now maintains and markets the service called UPost.), Online Membership and Loan Applications, redundant host systems, and much more
- Symitar hosting consulting services to streamline operations and evaluate job files

"At eCU Technologies, we support enhancing the value of credit unions for their members," Brunner says. "We believe our service bureau solution will do just that, saving credit unions money, space, and time when it comes to providing their members with the finest, financial technology solutions on the market today."

## New Clients

**Catholic CU**  
\$197 million, 15,878 members  
Yakima, WA

**South Carolina Telco FCU**  
\$108 million, 29,720 members  
Greenville, SC

**Duke University FCU**  
\$72 million, 16,110 members  
Durham, NC

**Fort Belvoir CU**  
\$197 million, 22,543 members  
Fort Belvoir, MI

## Tradeshows

**SW Symitar Users Group**  
Pasadena, CA  
April 15, 2005



1 Credit Union Place,  
Harrisburg, PA 17110  
866.328.3228

info@ecutechnologies.com  
www.ecutechnologies.com