



President's Message

Welcome to the Spring 2006 issue of *eCU News*. Once again we have filled this issue to the brim with timely, informative company and industry news for your benefit.

For instance, the lead story covers the continued growth of our consulting services, as yet another group of return clients comment on leveraging our expertise of the Symitar system.

We're also covering the many enhancements to our online deposit solution, UPost™. We've launched our new online lending solution with more robust features to make your lending process easier and more efficient. And we're covering our new offering from RSA Security that enhances authentication guidelines for our home banking solution — for your added security.

Those are just a few topics we're providing for you in this issue. There's much more, so please read on and enjoy. We look forward to continue serving you and meeting your technological needs.

Warm regards,
Greg Smith

Consulting/PowerOn Programming Services Continue to Flourish

Our consulting/programming division continues to take off, assisting clients with Symitar consulting, training, and RepGen/SymForm development. For instance, we recently renewed contracts with Philadelphia Federal Credit Union (\$524 million, 98,000 members) and Baxter Credit Union (\$1 billion, 116,000 members). We also signed two new consulting clients to help them enhance the performance of their Symitar systems: Keesler Federal Credit Union (\$1.4 billion, 179,000 members) and Alliant Credit Union (\$4.3 billion, 193,000 members).



At Alliant, our programmers assisted the credit union with release loading tasks as it was wrapping up its conversion to Symitar. Alliant didn't have an abundance of Symitar expertise onsite, so it looked to our project management consultants to help the credit union successfully load three releases in three months. In addition, we helped implement a courtesy pay program for Alliant's members, which went live in March 2006.

"eCU Technologies has been instrumental in helping us with these projects," says Rudy Pereira, Senior Vice President of Operations and Technology at Alliant Credit Union. "They have also provided our staff with valuable insight to Symitar's Episys™ system. eCU Technologies has been a great service provider and we look forward to an ongoing partnership."

"Believe it or not, this is our fourth renewal with eCU's programming services," says Pat Williams, Chief Information Officer for Philadelphia Federal Credit Union. "eCU originally was contracted to assist us with our pre-conversion processes, helping us adjust to converting from one core processor to Symitar. Once again, we've invited them back to assist us with our programming needs. It's great knowing eCU is there at the ready."

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Consulting Services Division Expands

We're very pleased to announce the addition of a new, yet very qualified, consultant to complement our already adept Consulting/Programming Division. Programming Architect, Mike Blumenthal, joins us from Kimberly Clark Credit Union. Blumenthal, who is a part-time professional magician, has been working with the Symitar system since 2000 when his credit union converted to the Episys™ solution.

"I've had invaluable experience converting to a new data processing system, all its ups and downs," he says. "Over the past five years, I've observed and streamlined many different aspects of the Symitar system and look forward to leveraging my experience to help others."

Blumenthal's duties include creating and assisting implementation of custom programming for Symitar systems in the form of RepGens, SymForms, and Interactive Specfiles.

UPost™ Enhances Security and Administration

We've recently taken steps to enhance our already popular online deposit solution, UPost™. UPost has been enhanced to work more closely with Symitar's Member Validation system, creating reporting capabilities inside the product, and making adjustments to its administration process. UPost will now have additional security with its member validation system, have custom reports with its new reporting capabilities, and have enhanced user-friendliness for members within its administration process.

Key enhancements to UPost include:

1. UPost's Symitar Member Validation of the program/software now looks in one location on the Symitar Host System (specifically a tracking record) to determine if a member is a valid user of the service, what their deposit limit will be, and what their standard expiration day limit will be. These limits, as well as their validation, can be updated from either the host system or through the online deposit administration piece.

"This upgrade addressed a concern that many of our clients expressed in relation to maintaining valid members," says Douglas Bricker, Project Manager for eCU Technologies. "With this upgrade, credit unions can now grant and remove member access on a daily basis, create tiered deposit limits based on custom parameters, and create a more seamless interaction between UPost and Symitar."

2. New reporting capabilities have been created inside UPost

to assist credit unions with more in-depth information.

"Our new reporting tool will allow eCU to customize reports based on client needs and can be modularized for pricing," Bricker explains.

3. The UPostAdministration upgrade allows for adjustments of deposits rather than a complete reversal. For example, if a member keys the incorrect check amount into the front end (check written for \$150 and member accidentally enters \$105), the credit union will no longer have to reverse the entire transaction and then re-enter it manually. It will now be able to make that \$45 adjustment through the upgraded administration application.

"This upgrade considerably changes how the current product functions," says Bricker. "It will streamline the entire process even further than it currently is and will more closely mimic the TWS system that we also have an interface for."

For more info on UPost and its latest enhancements, contact us at 866.328.3228 or email us at info@ecutechnologies.com.



eCU Reaches Agreement with RSA Security

To comply with federal multi-factor authentication guidelines for online banking, eCU Technologies has recently entered into an agreement with RSA® Security, an expert in protecting online identities and digital assets. As a result of this agreement, we now offer the RSA Adaptive Authentication solution, including the company's risk based authentication technology, to its credit unions, and will also integrate the product into our own home banking solution.

RSA Adaptive Authentication enhances the security of our home banking solution by going beyond the standard member login information. Residing inside our home banking solution, RSA Security's risk-based authentication technology analyzes all online transactions behind-the-scenes, allowing seamless and secure identity protection for end-users and stepping in only when a transaction is considered to be high-risk. An example of this would be if an address-change on New Jersey-based account was being initiated from an unrecognized computer in South Korea. Using metrics including the IP address and geographic location – and a variety of historical and behavioral data points – the technology can determine who is performing each transaction and establish whether there is a risk that a particular home banking session has been compromised.

If it is considered likely that a potential compromise has taken place, the system will require that the transaction in question is subject to additional steps of approval to validate its authenticity.

In addition to implementing RSA Security's solution, our credit union clients also become members of the RSA Cyota eFraud-



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Employee Spotlight:

Jim Baker, Web Developer

As eCU Technologies' Web Developer, Jim Baker has been responsible for the face of eCU Technologies, creating and maintaining the CUSO's website. In the midst of a major website facelift, Baker took time out to discuss his life at eCU Technologies.

As Web Developer at eCU Technologies, what are your primary responsibilities on a daily basis?

Being here since eCU started in October 2001 (coming over from PSECU), I'm responsible for the user interface design of our core products that include: Home Banking, Online Lending, and UPost™. I also oversee updates and content for our website — www.ecutechnologies.com.



Jim Baker

What have been some of your achievements since you arrived in October 2001?

One thing that comes to mind is an example of what we, as a company, were willing to do to be successful. One of our first kiosk deployments was on Long Island and rather than ship the kiosk and have someone else install it, we decided to rent a truck, drive the five-and-a-half hours (through lower Manhattan with a Ryder truck after 9/11), and deliver it ourselves. Probably not a very cost effective solution but we knew what needed done and how to setup the machines, and we weren't willing to hand over that process to an outside vendor. The install went well and we had a working kiosk installed at one of our first client's locations.

What are your goals working for eCU Technologies?

Ideally, I would like to implement a PR/Marketing division within eCU. Initially we started the company with four employees and 1 client and didn't have the resources to implement any type of marketing or public relations strategies. eCU has grown significantly over the last four years, we continue to offer products that are unique and innovative and we're finding that many credit unions simply don't know what eCU has to offer. We're going to change that.

Why did you come to eCU?

Already working for PSECU since March 2001, eCU presented an opportunity to continue my involvement in application development and also a chance to reach out to other credit unions, meeting new clients and making the technology available to them.

Any hobbies or interests?

My three kids keep me pretty busy. But when I'm not running to T-ball, or ballet, I'll sneak a Saturday morning for a little whitewater kayaking. I also dabble in portrait photography in my spare time.

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Consulting clients...

At Baxter, our programmers helped the credit union integrate debt cancellation and open ended lending into its Symitar Episys™ system as well as some general PowerOn™ work. With the debt cancellation and open ended lending, we created SymForm loan forms & disclosures as well as a Symitar HTML form to gather and store information pertaining to open ended lending.

"We renewed for another 100 hours with eCU's consulting services," says Tim Tibbals, Director of Application Development for Baxter Credit Union. "They did such a good job the first time around, we knew we could count on them to do another great job with our Symitar integration projects."

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RSA Security...

Network™, the world's most effective cross-bank online fraud network, which allows small credit unions to benefit from the same technology and fraud intelligence as some of the largest financial institutions in the world.

"This relationship helps RSA Security further expand its reach and provide additional credit unions with its security technology," says Chris Young, senior vice president and general manager of RSA Cyota Consumer Solutions. "We pride ourselves on our devotion to customer service and are looking forward to providing eCU Technologies and its credit unions with the same state-of-the-art technology and great service that is enjoyed today by some of the world's leading banks, credit unions and brokerages."

For more information, please visit www.rsasecurity.com.

Credit Unions Continue to Sign Up for UPost

We're proud to announce that we have signed another group of credit unions to commence using our popular online deposit solution, UPost™. The five credit unions include Star One Credit Union (\$3 billion, 69,000 members), Power 1 Credit Union (\$375 million, 38,000 members), NAPUS Federal Credit Union (\$185 million, 31,000 members), and Christian Community Credit Union (\$428 million, 27,000) members. Welcome aboard!

(UPost and UPost@Home® are registered trademarks of and used here with permission from PSECU.)

New Online Lending Solution Set for Release

eCU Technologies' is set to launch the new version of its robust, online lending solution, built to meet your credit union's individual lending needs. Our powerful online lending solution provides you with complete control over the entire loan approval process.

Our new lending solution provides custom review criteria with matrices control and uses an automated underwriter that runs a member's credit report pulled through the Symitar credit retrieval system — through selected matrices for risk-based lending. We can provide you with our flexible online lending product in either an in-house or service bureau version. With either version, you'll experience a flexible, robust, and state-of-the-art online lending solution that stands as the industry's best.



Key Features

- Loan applications are sent to Symitar application processing queues and are queued by status, source or application type.
- Customized question screens increase flexibility
- Single TouchPoint for multiple channels mitigates loan content inconsistencies
- Integration with Symitar's application processing system facilitates seamless loan officer transition.
- Custom review criteria allow control of credit information for risk-based lending
- Automated underwriter enables seamless credit report approval via selected matrices

For more information on eCU Technologies new Online Lending solution, contact us at 866.328.3228 or visit us at www.ecutechnologies.com.

"Cut the Fat" with Technology Solutions

Overall, technology can definitely help trim old processes and procedures down to efficient, automated tasks. For example, innovative products that streamline a member's online experience such as Home Banking, Online Lending and Membership Application solutions, and others provide your credit union with an edge to attract members. These online features not only attract and retain members but they also trim the fat by enhancing the efficiencies of in-house operations through automated procedures. Therefore, the benefit to a credit union is twofold: increased member activity and reduced labor costs.

For example, Justice Federal Credit Union (\$342 million, 42,737 members) has experienced an increase in eCommerce services, as well as a decrease in call center transactions since the credit union implemented eCU Technologies' home banking solution in December 2004. Justice, located in Chantilly, Va., reports a nine percent increase in member logins to use the online home banking services, while its call center has experienced a two percent decline in calls related to home banking services. As a result, Justice and its remote members are benefitting from the expanded online services 24/7.

According to Carrie Todd, Vice President of Electronic Delivery and Support Services for Justice FCU, these numbers are the result of the demand the credit union's members were seeking prior to implementing its new home banking solution. To date, Justice has more than 10,000 members who regularly use the online service to manage their accounts each month.

To read the rest of this article, please feel free to visit www.ecutechnologies.com/CutFat.

New Signings

Philadelphia Federal CU
\$524 million, 98,000 members
Philadelphia, PA.

Baxter Credit Union
\$1 billion, 116,000 members
Vernon Hills, IL

Alliant Credit Union
\$4.3 billion, 193,000 members
Chicago, IL

Star One Credit Union
\$3 billion, 69,000 members
Sunnvale, CA

Power 1 Credit Union
\$375 million, 38,000 members
Pembroke Pines, FL

NAPUS Federal Credit Union
\$185 million, 31,000 members
Alexandria, VA

ENT Federal Credit Union
\$1.8 billion, 157,000 members
Colorado Springs, CO

Christian Community CU
\$428 million, 27,000 members
Covina, CA

Tradeshows

Symitar Midwest Users Group
Goshen, IN
June 19-21, 2006

Symitar Client Conference
San Diego, CA
August 15-18, 2006



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