

eCU news

President's Message

Welcome to the Summer 2005 issue of *eCU News*. We have another overflowing publication full of stories about new products and services, client testimonials, new employees and much more.

For example in products and services, you'll see our compromised credit card service that fights fraud in light of the recent 40 million accounts that were exposed. We feel that this service is a proactive measure to help you combat this important issue that affects us all.

We also want to let you know that our consulting services are alive and well. In the last few months, we signed six credit unions to leverage our programming expertise and hired two new programmers to keep pace with the demand.

You'll also discover how we provided CUNA Mutual Group's loanliner.com® product with a middleware piece that helps transfer loan data to Symitar much quicker. Additionally, you'll read about our new product, Skip-A-Pay, that allows members to skip a loan payment for a month for a fee. We think you'll like it and so will your members.

There's much more in this issue, so enjoy. And let us know if there is anything more we can do for you. We appreciate your business.

Warm regards,
Greg Smith

Compromised Credit Card Service to Reduce Fraud Risk

eCU Technologies has gone on the offensive by offering compromised credit card services in light of the 40 million credit card accounts that were recently compromised. Using this unique service, credit unions can now alert members to potentially fraudulent issues relating to their credit cards, helping reduce or eliminate fraud that could occur now or in the future.

eCU Technologies will help credit unions that may have members with compromised credit cards by providing customized programs to block or reissue cards, place a warning code on the account, create an alert letter to send to members, etc. With these programs, credit unions have the capability to alert their members each time a transaction has been made with their credit card, thereby mitigating any possible fraudulent activity.



"We created this service to help credit union members who may have been or will be affected by the 40 million credit cards that were compromised. Just because fraud hasn't occurred on a member's credit card to date, that doesn't mean it won't happen next year or two or three years.

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Client Feature:

Consulting Services Continue to Serve

eCU Technologies continues to gain credit union clients that desire to utilize the company's consulting expertise. In the last few months, eCU Technologies has helped MacDill Federal Credit Union (\$1.6 billion, 173,000 members), Agriculture Federal Credit Union (\$159 million, 23,000 members), AMERICU (\$531 million, 99,000 members), Philadelphia Federal Credit Union (\$517 million, 97,000 members), and Newport News Shipbuilding Employees' Credit Union (\$861 million, 79,000 members) with their programming needs.

"The demand for our consulting services is as strong as ever," states Alan Brunner, COO for eCU Technologies. "Credit unions are continuing to look to eCU to assist them with their programming projects such as implementing add-on modules, pre-conversion services, training, product selection, etc.

At Newport News, Va.-based Newport News Shipbuilding Employees' CU (NNSECU), eCU Technologies completed items remaining from the credit union's recent

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eCU Helps Streamline CUNA Mutual's loanliner.com®



eCU Technologies has developed a middleware module that integrates CUNA Mutual's loanliner.com online loan processing system with Symitar's loan origination system. eCU Technologies' seamless module creates a flexible, custom interface that helps streamline funding directly through Symitar's SymConnect™ to Episys™. As a result of this integration, credit unions can experience increased automation throughout the loan process, eliminating manual errors, and increasing loan production volume.

"This module gave CUNA Mutual Group a high quality solution for automating the transfer of data between loanliner.com and Symitar's loan origination system," says John Putman, Assistant Vice President of Credit Union Products for CUNA Mutual. "High transaction volume, loanliner.com credit unions can immediately justify the cost in labor alone."

Listed below are loanliner.com's benefits and how eCU Technologies middleware enhances the product's process:

loanliner.com

- 24 x 7 access to loanliner.com document usage and compliance information through the loanliner.com Lending Resource Center.
- Peace of mind as loanliner.com complies with CUMIS Bond consumer legislation underwriting requirements, as well as with federal Truth-in-Lending and Equal Credit Opportunity laws and requirements.
- Streamlined lending processes — credit unions can choose the format and option that best meets their needs or they can custom-design their own solution.
- Integrated protection solutions into the loan transaction.

eCU Technologies custom interface

- Eliminates redundant data input — member loan data electronically sent to the Symitar system from loanliner.com.
- Eliminates room for error — the interface's automation eliminates manual typing processes, which eliminates any inadvertent keying mistakes.
- Reduces paper usage — electronic automated loan processes eliminate the use of paper.
- Reduces labor — with increased automation and after-hours processing, re-keying data and unnecessary maintenance are no longer required.
- Increases loan volume — faster, more accurate processing equals increased loan production.

"Many of the larger credit unions wouldn't consider purchasing our product without eCU's module, which adds so much efficiency to the lending process," says Cathy Harper, Connectivity Consultant for CUNA Mutual. "This interface makes our product much more attractive to those large credit unions because they also demand so much customization, where the flexible interface helps tremendously."

"With this package, credit unions can create a cost-effective and efficient loan processing system that's tailored to meet the needs of your credit union," says Alan Brunner, COO for eCU Technologies. "As a result, credit unions with antiquated, redundant, time-consuming loan processes and procedures have an opportunity to enhance their procedures, allowing for faster processing. Ultimately, increasing their loan volumes."

First UPost™ Webinar Deemed a Success

eCU Technologies held its first webinar on May 26, 2005, featuring its online deposit service, UPost™. The one-hour webinar garnered a 90 percent attendance rate as 75 participants representing 55 credit unions were given a thorough demonstration of the technology's unique concept and numerous benefits. As a result, more credit unions now have a better understanding of how this product can affect their financial outlook and help provide an added convenience to their members. The webinar recording is available on eCU Technologies' website at www.ecutechnologies.com.

During the webinar, participants learned about the history of UPost and how it evolved. In addition, many benefits of the technology were explored. Two of the top benefits highlighted included an additional deposit delivery channel for members and projected cost savings as compared to other more expensive deposit channels. Featured credit unions, which have already adopted the technology, helped host the program. They include Southland Credit Union (eDeposit), Deere and Company Credit Union (ePost), and Pennsylvania State Employees Credit Union (PSECU) — which created the online deposit service UPost@Home® in October 2001.



Employee Spotlight:

Dana Keller, Sales Executive

eCU Technologies has hired former Atlantic Financial Federal Credit Union IT Director, Dana Keller, to sell the company's software solutions to credit unions located in the eastern portion of the United States (east of the Mississippi River). In her new position, Keller will be responsible for introducing and educating credit unions in her territory on eCU Technologies products and services so they can remain competitive in today's marketplace. Keller will be based in Maryland.



Dana Keller, Sales Executive

Among her many accomplishments at Atlantic Financial, Keller supervised the credit union's VISA credit card and ATM, debit, and checking departments after they merged with the IT department. She also spearheaded converting the credit union from DOS to Microsoft® Windows™ when she first arrived in 1999. In addition, Keller brought VISA credit card processing in-house, implemented shared branching, and helped create and maintain the credit union's website. She also sat on the SymEast Conference committee for five years where she was in charge of managing vendors attending the conference.

"I feel that I know both sides of the credit union industry [vendor / credit union] and Symitar's Episys™ system pretty well," Keller says. "With this unique, all-around knowledge, I feel that I can bring a complete viewpoint to the table and provide the best technology solutions for our clients."

While at Atlantic Financial, Keller also won a couple of awards from the Maryland Credit Union League: The Trailblazer Award in Marketing for implementing a youth program on finances at Atlantic Financial and The Louise Herring Award for Philosophy in Action for her Checking Account Program. The checking account program included implementing Courtesy Pay and adding two new checking accounts: e-checking for members with e-services and re-connect checking for member's who need a little help managing their finances. The re-connect account included a seminar she created and hosted entitled "How to Manage your Checking Account."

"I believe in the products and services that eCU provides — especially UPost™," she says. "With this product and the rest of the company's offerings, eCU is a real leader in the credit union marketplace. And this is something that I want to be a part of and promote."

Two Additions to Consulting Group

eCU Technologies has added two employees to its thriving consulting group. Bill Clark and Jason Leader have joined the team and bring their nearly 10 years combined programming experience with them. Clark comes from Deere Harvester Credit Union, where he worked as a Programmer/Analyst on the Symitar system. Leader worked at Jax Federal Credit Union as a Programmer/Analyst focusing on RepGens and SymForm programming. We're glad to have them aboard and look forward to their upcoming contributions.

eCU Introduces Skip-A-Pay Program

eCU Technologies has developed a Skip-A-Pay program that integrates directly into Symitar's MemberConnect-Web and can be used by the teller line. It allows your members to skip a loan payment, on any given month in return for a small fee—normally about \$25. This program is great for members during those tight months and great for your credit union for additional revenue. Imagine 250 members using this service each month. It would generate, at \$25 per skip, about \$75,000 in additional revenue per year.

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Credit Card Fraud Service...

This service allows credit unions to concentrate on their members while eCU Technologies does the work behind the scenes. It allows the credit union not to have to worry about dedicating sufficient resources to protect its members from compromised credit card information resulting in fraudulent activity.

"Making this service available will let members know that their credit union is looking out for them," Burger adds. "This is value-building service for the credit union to pass on to its members."

"Our goal is to help our credit union clients identify and eliminate any type of fraud that could occur on any cards that were compromised from the recent events," states Alan Brunner, COO for eCU Technologies. "This service is our way of addressing this issue if something happens. We're not being reactive here; we're being proactive in going to our clients letting them know there's a way we can help their members."



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Consulting Services Continue to Garner Business

conversion to Symitar. eCU Technologies also helped optimize the credit union's Symitar system and assisted in writing RepGens and Scripted FMs for reports and processing needs for the credit union's Flex rate certificates. In addition, NNSECU used RepGens to streamline operation work flows. Another area of specific interest was reviewing the credit union's current computer operations processes with respect to report scheduling.

"It's always comforting knowing that we are not alone," says Pat Stone, Information Systems Manager for NNSECU. "With the assistance of eCU consultants, our confidence improved and in turn, our member service improved. We also discovered that our knowledge base of Symitar was much better than we originally believed."

Alexandria, Va.-based Agriculture Credit Union recently needed help creating a Symitar RepGen to streamline its ATM courtesy pay module and a transaction tracking program. Upon successful completion of this project, the credit union signed on for another nine months of consulting services for various other projects.

"We want to take advantage of the Symitar system," says Margie Click, CEO for Agriculture FCU. "By using eCU's consulting services, we can turn around projects that will benefit our members much quicker. Our in-house IS staff also gains the Symitar knowledge that they need to maintain the system and manage new projects."

At Tampa, Florida-based MacDill FCU, eCU Technologies assisted with the evaluation of Symitar's collection features, functionality, versatility, and efficiency. This evaluation helped the credit union achieve optimum productivity and effectiveness from its collection effort.

"We wanted to ensure we were utilizing all available options the [Symitar] system has to offer, both from the user, managerial, and IT support perspective," states David Haight, AVP of IT for MacDill FCU. "Using the consulting services has made for a better workflow in collections and has provided a more efficient method of handling delinquent loans, along with providing the supervisor with the ability to monitor up-to-the-minute statistical data for the purpose of appropriately assigning resources. It's the advantage of taking a proactive instead of a reactive collection approach."

As a result, Haight says the credit union is working toward the implementation of a collection system that will provide MacDill with a robust full-featured system to provide both predefined and user-defined capabilities in all facets of the collection environment.

Other credit unions eCU Technologies has assisted through consulting:

- At Philadelphia, Pa.-based Philadelphia FCU, eCU Technologies will provide its unique history conversion services when the credit union converts from AFTECH to Symitar in November 2005. In addition, eCU Technologies is providing pre-conversion assistance by reviewing all internal department flow processes and assisting with how to make it more efficient using the Symitar system.
- At Rome, N.Y.-based AMERICU, eCU Technologies is assisting the credit union with the implementation of its CRM system and the accompanying Symitar integration. AMERICU is using eCU Technologies to consult with its CRM provider and to provide a better understanding of Symitar's SymConnect™ middleware piece and an overall understanding of Symitar's database structure.

New Clients

Agricultural FCU
\$159 million, 23,000 members
Alexandria, VA

Associated CU
\$829 million, 144,00 members
Elkhart, IN

AMERICU
\$531 million, 99,000 members
Rome, NY

Midwest United CU
\$157 million, 33,000 members
Blue Springs, MO

Washington State Employees CU
\$1 billion, 130,000 members
Olympia, WA

Schools Financial CU
\$1 billion, 113,000 members
Sacramento, CA

Philadelphia Federal CU
\$517 million, 97,000 members
Philadelphia, PA

Affinity CU
\$1.3 billion, 116,000 members
Basking Ridge, NJ

Tradeshows

Symitar Client Conference
San Diego, CA
September 6-9, 2005



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