

President's Message

Welcome to the Winter 2005 issue of *eCU News*. Once again, we've packed this edition with information that we hope will benefit your credit union and your members.

For example, we've just launched our new middleware tool **PowerLink XML™**, which enables your in-house programmers to only know Microsoft's® .NET™ platform or XML coding. As a result, **PowerLink XML** opens the door to a whole new sector of programmers who aren't required to only know how to work with Symitar's Episys™ system.

Second, we feature Deere & Company Credit Union and its use of our innovative UPost online deposit service. Deere & Company's remote membership certainly has benefited from this solution. And we show you how.

In addition, we have a write-up on Alan Brunner, eCU's new COO, Mark Borja, Consulting Manager, and how San Diego County Credit Union is benefiting from our popular consulting services.

We hope you enjoy this issue. And we thank you, once again, for allowing us to provide you with cutting edge technology solutions to help better serve your members.

Warm regards,
Greg Smith

eCU news

PowerLink XML Benefits Programmers

eCU Technologies has developed and launched a new "middleware" product called **PowerLink XML™**. This new software solution allows a wider tract of credit union programmers to develop applications that integrate with the Symitar's Episys™ system. As a result of this new software developer's toolkit, programmers working with Symitar's powerful API (application protocol interface) tool, **SymConnect™**, only need to know Microsoft's® .NET™ platform or XML coding.



"If you're a programmer and you already know .NET or XML, you're good to go," states Robert Burger, chief technology officer for eCU Technologies and Pennsylvania State Employees Credit Union. "PowerLink XML is 'middleware' that allows credit unions to hire any

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Client Feature:

UPost Meets Deere & Co.'s Needs

Deere & Company Credit Union (\$205 million, 22,000 members) is constantly on the lookout for new financial technology services to set it apart from other credit unions. Because of its remote membership located throughout the world, Deere & Company Credit Union, which only has four branches, continuously searches for new, attractive technologies to benefit the needs of its global membership. Providing online services for its members to easily manage their accounts wherever they are is a priority for the credit union.

On a technology-finding trip to Pennsylvania State Employees Credit Union (PSECU), Bill Stangler, President and CEO, and Kurt Lewin, Executive Vice President for Deere & Company CU, discovered an innovative service that PSECU had developed in-house called **UPost@Home®**. (eCU Technologies, PSECU's CUSO, now maintains and markets a similar service called **UPost™**.) **UPost@Home** enabled PSECU members to enter their deposits online via home banking before providing the credit union with an actual check, gaining immediate access to the funds. Members then mailed their checks to the credit union within 10 days. Only an exclusive list of members, who have well-established relationships with

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Deere & Co. Utilizes UPost

PSECU, could use the service.

“We weren’t even looking for a service like this when we visited PSECU,” Lewin says. “But we heard about it while we were there and discovered that this solution seemed to be a good fit because we don’t have a lot of branches. Making deposits is a challenge for many of our remote members. With the online deposit service, we don’t have that problem.”



Deere & Company Credit Union, located in Moline, Ill., implemented the service — renamed “ePost” — for a select group of its worldwide membership a little over a year ago. It became only the second credit union in the nation to provide this technology.

“Deere’s ePost is the kind of service where people tend to look at you twice when you explain it,” Lewin explains. “We feel that this is the type of service that sets us apart from other credit unions as it’s a real convenience for our members. It’s not for every credit union, but it works great for us.”

It works for Deere & Company because it has a strong membership with high credit scores. The credit union offers ePost to a select number of members, 800 with more than 200 us-

ing it regularly. Deere & Company averages 280 ePost transactions per month, with a monthly total deposit of \$100,000.

“There’s such a huge convenience factor with ePost,” says Tonya Sacrison, E-Branch Manager. “Our members don’t have to worry about their checks being delayed in getting to the credit union and waiting to write their checks for bills. The funds are now available right away. They don’t have to worry about overdrafts.”

Deere & Company allows 10 days for checks to arrive from members using ePost.

The credit union has set up some parameters for members allowed to use ePost. Members cannot have any derogatory comments on their account, and they cannot have a history of delinquent loans or NSF checks.

According to Sacrison, the service qualifies members automatically when they apply to use it. A file maintenance program runs and tracks the member’s account, qualifying that person based on their account history. To date, Deere & Company has experienced zero losses with its ePost service.

The credit union did, however, experience a couple of members who tried to take advantage of the system, but they were caught and quickly banned from using the service. “For the most part, we are so lucky to have such trustworthy members,” says Sacrison. “Our members are very strong, so it was an easy decision to implement a service like ePost.”

To see the rest of the Deere & Co./ePost article, please visit eCU Technologies website at www.ecutechnologies.com.

Alan Brunner Named eCU’s COO

eCU Technologies has named Alan Brunner, the company’s administrator, to chief operating officer (COO). According to Brunner, his appointment shows that eCU Technologies has grown beyond a start-up company and has maintained its plan for the future by continuing to strengthen the CUSO’s internal processes; thereby, enabling the company to continue to provide quality products and services to its clients.

“I believe this move shows that eCU is serious about its business and the service it provides to credit unions,” states Brunner. “It also shows our clients that we are continuing to enhance the corporate structure, vision and overall direction of eCU.”

Brunner has been with eCU since it began more than three years ago and was with Pennsylvania State Employees Credit Union for 10 years prior to that. As COO, he is responsible for the day-to-day operations of the company, as well as incorporating the overall strategic plan of the company. He is also responsible for other operations within the company that include product development, managing the executive sales staff, web development and coordinating network administration staff.



Alan Brunner, COO



Employee Spotlight:

Mark Borja, Consulting Manager



Mark Borja

Why did you decide to come to eCU?

eCU is the leader in their business arena. From their recent hiring they seem geared to impact the credit union marketplace in a way that eCU will be on the “tip of the tongue” of every CU executive when pondering questions e.g., “How can we expand our product offering? Can we maximize the potential of the Episys™ platform? What can we do to reduce cost?” In short, eCU’s goals of providing superior credit union solutions, their progressive plans to meet those goals, and the caliber (high) of their staff attracted my attention enough to hop aboard and become one of their key players.

What are your primary responsibilities?

I’m responsible for the continual development of our consulting/programming division of eCU. I am also responsible for visiting client sites, project management in relation to these contracts and actual rep gen/symform development.

When did you start?

August 2, 2004

How can you help eCU’s clients?

I plan to leverage my information technology, Symitar, and credit union background—along with my reputation, not only meet the requirements of any task, but to exceed them within the determined scope. Also, my desire to lead and drive the consulting division to ensure the quality/integrity of any eCU service or deliverable is a goal for which I will continue to strive. And I plan to use my abilities to speak “shop” with CU executives, end users, and technical folks.

What did you do at Symitar?

Special Projects Analyst (4 years)—Analyze, configure, PowerOn programming, training, and support for the following; APS (Application Processing System), Loans-By-Phone..LoanConnect, ATM/Debit Card Conversions, Risk Based Lending, and Auto-decisioning.

Product Specialist (1 year)—Technical Sales Advisor and Episys System demonstrations.

Product Development Analyst (4 years)—Gathered system enhancement requirements, project scoping and translating business requirements into technical specifications. Responsible for streamlining business processes through analysis, design, documentation and implementation of new processes and applications. Performed analysis to develop design specifications for projects and facilitate efforts with clients and users across all departments and delivers concise business requirements to clients, users and programming. Also coordinate quality assurance and testing efforts to ensure conformance with design specifications and performance standards.

Some of the enhancement projects I worked on: Episys Windows® Interface (aka Symitar for Windows 2), Account Cross Sell (ACS), and FICS Real Time Access.

Implementations Project Manager (1 year)—Provide project team direction during system implementation projects for new and existing clients. Worked with team members and functional managers to ensure that projects are on schedule.

What did you do prior to Symitar?

I worked at Kearny Mesa FCU (now First Future CU) as Lead Systems Analyst (2yrs), Sr Operator (1yr), and Loan Officer (1yr).

San Diego County CU Benefits from Consulting Services

eCU Technologies has been providing San Diego County Credit Union (\$2.7 billion, 156,000 members) with its popular consulting services, providing two eCU consultants to assist with high level software programming projects related to its core processor, Symitar. The credit union will now be able deliver financial technology products and services, developed in-house, to members in a more expeditious fashion and help San Diego County’s programmers gain more knowledge in specialized areas of the Symitar’s Episys™ system.

“eCU has provided an experienced programmer and an analyst who can help us with high level programming projects related to Symitar,” says Heather Moshier, executive vice president of IT at San Diego County Credit Union. “We believe their knowledge will provide us with the ability to fulfill more end-user requests and provide enhancements to current operation processes.”

eCU’s New History Conversion Service

eCU Technologies has just created a unique, new service for credit unions undergoing Symitar conversions: converting their history.

The innovative process works by taking a data file from the credit union’s former vendor, putting it into a SQL server and building a RepGen that allows it to retrieve pre-conversion history either inside or through SFW—as well as access through MemberConnect-Web.

eCU plans to market this history conversion service in early 2005.



Good Times at Symitar's 2004 Conference

Ok, so it's been a few months. But we had such a good time at the Symitar Client Conference back in September—giving away more than 150 consulting hours from the infamous “Wheel of Consulting”—we thought we would share a few memorable shots from the show...



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PowerLink XML Benefits Credit Union Programmers

type of programmer, which lets them jump in right away working with Symitar's system.”

Some of PowerLink's features include:

- Monitoring tool — monitors sockets which are emailed out
- Tracking monitor — allows developers to see socket communications in real-time
- Tracking log — allows developers to see communications history
- eMail notification — alerts developers
- Web service — service runs on Microsoft's Windows® OS
- SymConnect messaging — fully functional and SymConnect compatible
- XML-based — client server side to parser
- Business logic .NET modules — built-in “get shares” command

PowerLink XML will be released in two phases. Phase one, which has just been launched, involves working with XML programming. Phase two, which will be ready in February 2005, involves working with .NET modules, allowing credit union programmers to work in either environment.

“PowerLink XML is truly a developers tool,” Burger says. “It makes their lives so much easier, simplifying the programming process. All they have to worry about is the flow and look of their application and PowerLink takes care of the communications piece.”

Some of the benefits Powerlink XML provides include:

- Ease-of-use
- Client server environment
- Flexibility
- Enhancing communications between developers and Symitar

New Clients

Atlantic Financial Federal CU
\$58 million, 12,138 members
Hunt Valley, MD

Blackhawk Community CU
\$261 million, 37,169 members
Janesville, WI

Alaska USA Federal CU
\$2.4 billion, 269,027 members
Anchorage, AK

San Diego County CU
\$2.7 billion, 156,000 members
San Diego, CA

Michigan First Federal CU
\$385 million, 68,796 members
Detroit, MI

Commonwealth Federal CU
\$620 million, 89,465 members
Frankfort, KY

MCT Federal CU
\$133 million, 17,466 members
Port Neches, TX

Pacific Service Federal CU
\$1 billion, 68,388 members
Walnut Creek, CA

Corning Federal CU
\$515 million, 77,895 members
Corning, NY

Tradeshows

NW Symitar Users Group
Colorado Springs, CO
March 23rd – 25th, 2005



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