

## President's Message

Welcome to the Winter 2006 issue of *eCU News*, and Happy New Year. We at eCU Technologies certainly had another banner year in 2005: creating a marketing agreement with Jack Henry, signing a record number of clients, and launching a myriad of products and services to help increase the value of your credit union to your members.

We were indeed very busy thanks to your support and we look forward to more of the same in 2006. We've already started off the year with a magnificent milestone, gaining our 100th client — Power 1 Credit Union.

In addition, eCU recently presented the many benefits of UPost and History Conversion at the SMUG meeting held February 6-7 at Alliant Credit Union.

These are just a few topics we're covering in this issue. So please, read on and enjoy. We look forward to another productive year in 2006.

Warm regards,  
*Greg Smith*

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# eCU news

## Symitar Set to Market eCU's UPost™

Symitar, a subsidiary of Jack Henry & Associates, Inc. (Nasdaq: JKHY) that provides credit unions with software systems and related services, has announced that it has entered into an agreement with eCU Technologies that will enable Symitar to market the firm's UPost™ remote deposit solution to its national client base.



UPost is a proven, Internet-based solution that allows credit union members to enter deposits online prior to providing credit unions with physical checks. UPost, which is seamlessly integrated with credit unions' Internet banking sites, enables members to logon to the remote deposit solution using established Internet banking user names and passwords. Members enter the dollar amount, check number and account number for the check being deposited. Based on credit union-defined parameters, member accounts are credited for the remote deposits immediately or the next business day, and members are given a specific number of days to physically present the check by mail or over-the-counter. The system automatically tracks each remote deposit with a unique deposit session number that members record on their physical check presentation, and images of all deposited checks are generated and available online.

UPost can be offered to a credit union's entire membership or to an exclusive group of members based on credit union-specific criteria. An automatic member qualification and maintenance

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### Client Feature:

## Power 1 Credit Union Signs with eCU, Becomes CUSO's 100th Client

Marking a major milestone in its four-year existence, eCU Technologies has signed its 100th credit union client, Power 1 Credit Union (\$370 million, 38,160 members). Power 1, located in Pembroke Pines, Fla., has signed with eCU Technologies to implement the UPost™ online deposit solution. While the technology CUSO celebrates this achievement, its UPost solution will help enhance service to the credit union's growing remote membership.

Power 1 will implement eCU Technologies' popular online deposit solution, UPost — the in-house version — launching the service in mid-April 2006. Once installed, Power 1 will integrate UPost with its Digital Insight home banking product all running on Summit's core processing system.



"Hitting 100 clients after four short years of business is an incredible achievement for us," states Alan Brunner, COO for eCU Technologies. "We've introduced many new and innova-

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# Enhancing Product Security to Protect Data

— Protecting client member data by incorporating multiple security measures, eCU Technologies believes it has significantly improved security for credit unions using its e-commerce solutions. —



In an effort to enhance the security of its ASP-based solutions, eCU Technologies has implemented three security-related products: an encryption solution, a network monitoring solution, and a software application that provides a framework for establishing

in-house policies and procedures. Each security product adds a significant layer of security to the company's product suite.

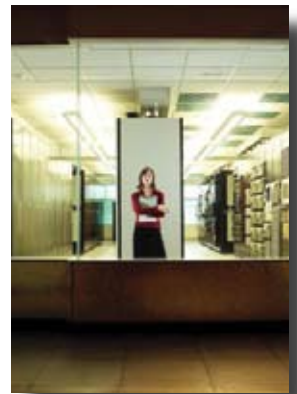
"Product security is a major concern within the credit union industry," says Tim Snyder, Senior Network Manager for eCU Technologies. "We've taken such precautions because it's a serious issue and we want to fully address it. Our clients wouldn't expect anything less."

Most significantly, eCU Technologies has adopted IBM's Tivoli Storage Manager (TSM) to encrypt all back-up tapes that are sent from the company for storage offsite. TSM will encrypt all Microsoft-based systems used at eCU Technolo-

gies. Its data encryption eliminates the threat of anybody else reading the tapes if they are lost.

eCU Technologies has also recently adopted the SecureWorks network monitoring solution. SecureWorks' monitoring staves off attacks or threatening traffic prior to penetrating the company's servers, as it enhances the security of eCU Technologies' hosting network. SecureWorks provides a level of protection that allows the network to be monitored by trained professionals 24x7, specializing in Internet attacks.

Lastly, eCU Technologies has invested in a software application that provides a framework for establishing policies and procedures for different events for companies vying for SAS70 certification. This application will allow eCU Technologies to formally document its policies and procedures and place them in a single repository for acceptance as well as review by audit.



## Consulting Services Renews Multiple Contracts

The sign of a good product or service in any business is return customers. In the last couple of months, eCU Technologies has renewed four credit union contracts to use its consulting and programming services, along with adding another new client. The returning credit unions include: AmeriCU (\$534 million, 99,000 members), Community First Credit Union (\$920 million, 99,000 members), Philadelphia Federal Credit Union (\$517 million, 97,000 members), Pacific Service Credit Union (\$1 billion, 70,000 members), and new client Baxter Credit Union (\$1 billion, 109,000 members).

### Client renewal work included:

- **AmeriCU** - additional 100 hours of programming
- **Community First CU** - third renewal of existing programming
- **Philadelphia Federal CU** - third renewal of existing programming
- **Pacific Service CU** - additional 100 hours of programming
- **Baxter Credit Union** (new) - 520-hour onsite programming

"This is our third renewal with eCU's programming services," says Pat Williams, Chief Information Officer for Philadelphia Federal Credit Union. "Previously, eCU came in to assist us with our pre-conversion processes that dealt with a number

of adjustments converting from one core processor to another. They are currently helping with our post-conversion. And if their post-conversion work is anything like their pre-conversion efforts, we know they can help us succeed in completing this transition and ultimately enhance our efficiencies."



"It's comforting to know that a high-caliber, technology organization like eCU Technologies can be counted on to assist a credit union of our size at a moment's notice," says Linda Shannahan, Systems Development Manager for Community First Credit Union. "That's exactly what occurred at Community First. We were in need of some programming help quickly and eCU essentially arrived at moment's notice to fill in where we needed them. Because of eCU's on-the-spot service, we didn't miss a beat in completing our projects."



*Employee Spotlight:*

# Bill Clark, Programming Architect



**Bill Clark**

As eCU Technologies' Programming Architect, Bill Clark has been instrumental in the technology CUSO's continued success in meeting its clients' programming needs. Clark took a break to chat with us while on the road after working at a client site all day.

**So as Programming Architect for eCU Technologies, what are your primary responsibilities on a daily basis?**

My duties include coding custom specfiles and symforms for our consulting clients either at my office at home or on sight at the clients credit union.

**How long have you been with eCU Technologies?**

I have been with eCU for a little over a year now. I started December 2004.

**Why did you join eCU Technologies?**

I joined eCU because of the job offered the ability to work with multiple credit unions with new projects all of the time, and of course the benefit of working from my home.

**What types of goals have you given yourself working in your position?**

My goals are to have all of my clients happy with the work that I do for them — to get their requests done quickly with a high level of quality, so they come back to us again if they need any custom code.

**What do you like best about working in your position at eCU Technologies?**

I like the fact that it is always something different, and that I get to work with a variety of different credit unions. Also, I get the chance to work from home and that I am a part of a very good team of programmers that I can gain a vast knowledge of the Symitar system.

**What has been your credit union experience prior to joining eCU?**

I programmed for Deere Harvester Credit Union for three years prior to eCU and have taken several finance courses in college.

**Any hobbies or interests outside of work you would like to share?**

I like cars, spending time with my family and friends, and watching the Chicago Bears play football. I was actually at the playoff game when they lost to Carolina. That was too bad.

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## Symitar/UPost...

program tracks member accounts, and continually qualifies members for program participation based on account history. The system enforces the industry's highest security standards.

According to Greg Smith, CEO of PSECU and president of eCU Technologies, "UPost enables credit union members to make deposits literally from anywhere at anytime by leveraging Internet-based technology. This innovative service significantly expedites funds availability, increases member service and convenience especially for remote members with limited branch access, reduces overdrafts, and fosters member loyalty and retention. UPost also enables credit unions to increase deposits while decreasing branch requirements, and encourages members to use Internet banking which is the most cost-effective delivery channel available today."

Kathy Hooker-Burress, president of Symitar, said, "We continually look for proven solutions that will enable our credit union clients to further differentiate themselves in today's highly competitive markets, to enhance the levels of member service and convenience they provide, and to expand their electronic offerings. Based on the success several of our clients are already experiencing with UPost, we are confident this innovative solution is an excellent addition to our growing suite of complementary products and services. We expect UPost will generate tangible value for our clients, additional benefits for their members, and one more reason for today's convenience-oriented consumers to turn to credit unions for their financial services."

**For more information** on UPost, visit <http://www.ecutechnologies.com/products/products.asp>.

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## 100th Client Signs...

tive technology products to the credit union industry over the last few years and they have proven to be robust, reliable, and efficient. But we couldn't have done it without the support of Pennsylvania State Employees Credit Union. We appreciate PSECU's efforts in forming eCU Technologies. With our doors open for business, eCU provides technology products that have and will continue making the credit union movement stronger each year."

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## eCU Presents UPost™ at Recent SMUG Meeting

Continuing to spread the news about the numerous benefits of its online deposit solution, UPost™, and its other technology services, eCU Technologies provided a presentation on UPost and History Conversion at the recent SMUG (Symitar Midwest Users Group) meeting. The meeting took place at Alliant Credit Union in Chicago, Ill., on February 7-8, 2006.

eCU Technologies COO Alan Brunner spoke in front of about 75 credit union IT professionals on how UPost can address financial institutions' online needs — especially when it comes to their expanding remote memberships that depend on the Internet to manage their accounts. In addition, Brunner discussed how eCU Technologies' member History Conversion service can help provide smoother conversions to credit unions using Symitar's Episys™ system.

"We looked forward to presenting UPost and especially our history conversion service. Not many people know about it out there. It's a really innovative service," Brunner says. "Not only does it help credit unions that are converting, it helps those credit unions that have too much history on their Symitar box. Many credit unions can't provide a lot of history to their members because of disk space."

Brunner further explained that by using eCU Technologies' SQL history conversion tool, credit unions can provide an almost unlimited amount of history to their tellers and members and not take up valuable disk space on their Symitar box. However, because of the unique tools eCU Technologies can build inside the Symitar system, this history can still be accessed inside Symitar. It simply looks to the SQL database for this info rather than at the Symitar box.



**Alan Brunner**

## New Clients

### **Interior FCU**

\$93 million, 9,502 members  
Washington, D.C.

### **Tobyhanna Army Depot FCU**

\$103 million, 19,292 members  
Scranton, PA

### **Ent FCU**

\$1.8 billion, 156,846 members  
Colorado Springs, CO

### **Keesler CU**

\$1 billion, 177,159 members  
Biloxi, MI

### **Christian Community CU**

\$420 million, 27,533 members  
Covina, CA

### **Tropical Financial CU**

\$677 million, 66,127 members  
Miramar, FL

### **Pacific Service CU**

\$1 billion, 67,001 members  
Walnut Creek, CA

### **Capital Communications CU**

\$418 million, 46,527 members  
Albany, NY

## Another Record-Setting Year in 2005 for eCU

eCU Technologies continues to grow its business each successive year as it generated approximately \$2.4 million dollars in revenue in 2005. The foundation for last year's generated revenue consisted of setting a record in client signings with 29 (totaling 99), creating a UPost™ marketing agreement with Symitar, and launching a myriad of new products.

"We grew a lot last year, which enabled us to continue enhancing our services to our clients through added resources," says Alan Brunner, COO for eCU Technologies. "Setting a record in client signings, our relationship with Symitar, and all the products we launched seems like we're just scratching the surface. Overall, we couldn't be more pleased with 2005 and we look forward to another eventful year in 2006."

### Listed below are milestones and events that occurred for eCU Technologies in 2005:

- Created a marketing relationship with Jack Henry and Associates/Symitar to market eCU's online deposit service, UPost™.
- Provided more than 3,500 hours of pre-conversion, PowerOn, SymForm, and training assistance to credit unions nationwide.
- Introduced Symitar Hosting solution, bringing first client live in August 2005.
- Development on a new Automated Online Lending solution.
- Increased client base by 29, totaling 99 clients, now supported by eCU Technologies.
- \$2.4 million in gross revenue.
- Added four new employees to the company.

## Tradeshows

### **Symitar Midwest Users Group**

Chicago, IL  
February 7-8, 2006

### **Symitar Northwest Users Group**

Olympia, WA  
March 22-24, 2006

### **SymEast Users Group**

Atlanta, GA  
March 27-29, 2006



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