

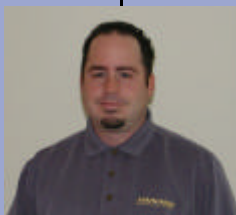
BUILDING LOYALTY & MARKET SHARE THROUGH ENHANCED ONLINE SERVICES

Today's credit union members expect their online experience to be the same as if they walked into a Branch or contacted the call center. This need for consistency requires credit unions to provide the same level of member service regardless of the channel. One way to accomplish this goal is to ensure online banking services are integrated with the core system and other technology applications. This way, all employees within the credit union have the same view of each individual member, regardless of whether they are using online banking, the telephone, the ATM, or another channel.

And in today's competitive environment, credit unions need to offer a wide variety of online services to provide members the ability to consolidate all their financial needs. This 'one-stop-shop' approach provides convenience to the member enabling them to perform multiple transactions such as apply for credit cards, loans, order checks, e-statements, move money, etc. Member incentives, such as more attractive rates, reduced charges, and the ability to perform more transactions, will all contribute to online usage.

Once a credit union has penetrated their member base with a particular online product or service, say bill payment, they can then expand the offering to that member or segment to the next online service, say Reward Programs or Money Movement, until a desired penetration percentage is achieved. Members with the highest usage of each online service can be surveyed to compare to the credit union's ROI for that particular product or service to determine the match. In order to prioritize these new services, credit unions can put MCIF or CRM systems to work to help determine the next likely product a member is willing to purchase. Harland Financial Solutions' Touché Member Relationship Management suite is integrated with the ULTRADATA System and its online banking to allow credit unions to target individual members with one-to-one marketing messages that enhance the member's online experience with relevant product offerings and contribute to market penetration.

Harland Financial Solutions' provides a 'one-stop-shop' approach to credit unions so that they have one partner to rely on and deal with for ongoing service, providing a better response for the member. Because of the ULTRADATA System's open and integrated approach, many solutions are already integrated with the core member data, such as Internet Banking, Telephone Banking, Lending, MCIF, Member Relationship Management, Business Intelligence tools, multiple channels, etc. In addition, the system has the flexibility to connect with additional solutions the credit union may already have in place to provide the highest level of member service and ensure the member's online experience is seamless, accessible and superb. The ULTRADATA System's Internet Banking solution is easily customizable by the credit union to also ensure the site is branded by the credit union, has the appropriate navigation for members, and is familiar to members.



Scott Bleak is Product Manager of Electronic Services at Harland Financial Solutions. Since 1981, the ULTRADATA System has been providing CUs nationwide with innovative solutions in real-time data processing. As a division of Harland Financial Solutions, the ULTRADATA System provides in-house and service bureau technology solutions to more than 435 credit unions. These solutions integrate UNIX or Windows 2000 core processing with powerful applications for lending, front and back office operations, electronic banking, business intelligence and marketing to deliver the most up-to-date information for superb member service and growth. We lead the financial industry in core systems, item processing, payment processing, electronic document management, financial accounting systems, electronic documents, deposit & loan origination, customer relationship management, compliance training, branch automation, mortgage lending, and solution consulting.

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