

### *Using Core Systems to Increase Loans and Deposits*

Most clients agree that it's best to take a creative approach to boosting deposits and generating new loans. Some of the more successful strategies leverage the same kind of products advertised by the largest financial institutions, like loyalty-based programs that entice members to use a broader range of the credit union's services. Convenient electronic services, like online bill pay and full-service ATMs, are increasingly popular services that attract members. When offered free or with discounted fees for the most loyal members, these services can entice members to expand their relationship with the credit union, both through loans and deposit accounts.

Building new branches continues to be a popular way credit unions are expanding their presence to attract new members and encourage existing members to do more business with them. Our new TaskNavigator™ work flow automation product for our CUBE® platform enables credit unions to maintain process consistency and good communication across all their branches by automating functions like adding new member relationships through deposit accounts and loans. No matter what strategies are used, it's important to make sure your systems offer an efficient way to manage your data and work flow throughout the lending and new account opening processes, as well as the scalability to support your growth.

Expanding the lending business is all about understanding the member and offering the right products at the right time. Core systems like our CUBE® platform that provides a 360° member view—including data from systems outside the core such as mortgages and credit cards—empower credit unions to understand each member's financial services profile and offer appropriate add-on products, such as loans to meet that member's particular needs. Since tellers often have the most personal day-to-day contact with the member, CUBE's customized teller platform lets credit unions choose what tellers see during a transaction and offers integrated cross-selling capabilities that help tellers understand which loan products and services to suggest to the member. And our sophisticated Member Relationship Management (MRM) solution Profit360° provides the analytic and marketing support tools to successfully target products to members who are most likely to apply.

An advanced loan origination system is critical to facilitating and supporting loan growth. Our system not only offers a wide range of customizable features so that the credit union can use it the way that works best for their business, it also features productivity-boosting tools that help expedite the lending process. The Application Analyzer feature displays everything a loan officer needs to make an informed decision on a single screen, saving time by eliminating the need to open multiple applications. IntegraSys' LOS is also integrated with useful applications like decisioning, electronic document delivery and imaging and newly redesigned risk-based lending.

Keeping pace with the competition is crucial for deposit growth. One of the ways credit unions remain competitive is by adding new products and services. IntegraSys' core systems feature a service-oriented architecture and .NET® capabilities to support seamless integration of ancillary products and services—facilitating faster time to market. And as a Fiserv unit, IntegraSys and its clients have access to the broadest range of technology tools for the financial industry.

Electronic services are expanding opportunities for increasing deposits. We're excited about our new online account origination solution that gives members and prospects anytime anywhere access to products and services. With this tool, new and existing members can expand their relationship with the credit union quickly and easily via a secure Internet connection. Online account origination can be used for self-serve channels like home banking or by credit union staff via phone or in person. It even supports convenient enrollment at off-site community or workplace events—enabling credit unions to meet members where they are.

Another way credit unions can grow deposits using IntegraSys technologies is by expanding into new markets, like commercial services and health savings accounts. We offer business checking, plus a variety of tools for conducting business banking online. And our core systems feature integrated HSA support tools that create efficiencies and aid compliance.



**Anne Stauch**  
Business Line President

**Anne Stauch** is business line president for CUBE, IntegraSys' sophisticated core processing system delivered as both an in-house platform and service-bureau solution. Stauch is responsible for overseeing for all aspects of CUBE's development, operations, strategy and account relationships. Stauch's nearly 25-year history of serving the needs of credit unions includes positions in product management, sales support, account management, and conversion management. She led the recent refresh of the CUBE core platform, which includes efficiency-boosting updates that leverage Microsoft technology to enhance scalability, flexibility and navigation.



**Contact Info:**

[www.integrasy.fiserv.com](http://www.integrasy.fiserv.com)