

## CORE SYSTEMS - DEPLOYING NEW FEATURES/FUNCTIONALITY EFFECTIVELY

Credit unions face tough competition today from larger financial institutions with seemingly unlimited resources to launch products and services using a multitude of media. To level the playing field, credit unions must offer increasingly complex 24x7x365 commercial and retail offerings. To do so requires maximum technology utilization across the credit union.

This is why IntegraSys has 550-plus employees who have teamed with credit unions nationwide to, for more than 30 years, develop and integrate technology solutions designed to drive efficiency and generate sustainable growth. By improving use of credit union employees' valuable time, we can increase their productivity and augment delivery channels to have a positive impact on credit unions' top and bottom lines.

If a core system allows a credit union employee to complete a transaction with one step instead of three, then it's improving that person's effectiveness. If a system helps employees become more productive with enhancements that streamline and automate daily work while also enabling member self-service options, then we're saving hours of time for employees and members. For example, Premier's automated network balancing system returns lost hours to employees each week that would have otherwise been spent balancing and settling ATM networks. Our enhanced teller automation platform reduces employee training time by hours, which also helps employees become more productive faster. And our integrated Internet lending system gives back hours - and often days - in the lending decision process by minimizing staff data entry, providing automatic credit bureau report retrieval, instant pre-approval for standardized decision criteria, and optional risk-based pricing.

Premier's upcoming release of Customer Service Manager in early 2005 will allow credit unions to more efficiently handle member requests - whether the contact occurs at midnight, noon, business day or holiday; or into a call center, teller or lending center, each source is linked into a common database for efficient and timely call routing follow up and cross selling.

Beyond productivity, technology can also offer members alternative, and often more convenient, channels through which to solicit and receive service. Premier's Internet-based lending and soon-to-be-released new member origination operate via IntegraSys' Virtual Branch® Internet banking solution. It will allow a non-member to qualify and be added as a new member, apply for a loan, be approved, have loan documents prepared and delivered in a secure fashion, and receive the funds within minutes with minimal employee involvement! These Internet-based capabilities give back time to members and credit union employees with self-serve transactions that once always required human interaction.

At IntegraSys, we believe any system should be easy to use, available 24 hours per day and designed to help your credit union grow efficiently. New releases should be designed for self installation at the workstation level for easy and efficient software distribution and upgrade throughout your entire enterprise. Used by credit unions of all sizes, IntegraSys' Premier product is among the most reliable and scalable service bureau core applications available, and, unlike many competitive solutions, is one of the only ones built under a service-oriented architecture strategy. Premier's Web-enabled design creates user friendly and intuitive navigation and allows automatic software updates.

Premier supports all of a credit union's service needs - from ATM support to workflow processing to integrated share, loan, accounting and payroll processing systems. Built in cross-sell and tracking helps make product marketing most effective. Your credit union runs smarter on Premier.



**Albert J. Ku** is a 23-year veteran of the credit union industry and is the senior vice president and general manager of the IntegraSys Premier product. He is responsible for all aspects of Premier, IntegraSys' largest core-processing platform, including service delivery, account management and contractual agreements for the hundreds of credit union clients who use Premier.

Ku brings a wealth of technology, financial industry, and client support experience to his position. For more than 21 years, Ku held a variety of roles within EDS' Credit Union Industry Group, supporting or managing nearly all aspects of the company's credit union business. During his career with EDS, he also served as managing director of EDS Korea where he was responsible for all EDS client relationships in Korea.