

Core Systems – Collaborating to Better Serve Members

Because of the inherent capability of our core product, NewSolutions, to improve efficiency of operations many of our clients that have been running on it for more than a year or two are encouraged to request our IT/Operations Audit Service to insure they are using the system to its maximum. When we receive a request for this service, we walk carefully through the client's operations and help them determine where they can utilize the system to improve efficiency.

These audits take anywhere from two days to a week to conduct and always produce tangible improvements in operational efficiencies. We recently completed a second week-long audit of one of our larger (\$1.1 billion) clients and their Management Team was very excited about the results even though the implementation of the recommendations made is not yet complete.

Client Quote: *As Janet Harris-Smith spent time with representatives of several departments, she gained first-hand knowledge of our current processes and challenges. By the end of the week, she had implemented several changes that will result in greater accuracy and efficiency for us. Of equal importance, she took several of our ideas and requests back to the developers. We are currently exchanging ideas with the developers on several of these items and expect that some of them will be included in an upcoming release. With these two visits, our goals have been achieved.*

Jerry Williams Sr., VP/CIO Eglin Federal Credit Union - Fort Walton Beach, FL

We recently surveyed our clients about their interest in increasing their member's usage of Internet and Mobile Banking and we received positive responses on both. In response, we have integrated our Internet Development initiatives into our Core System Development to insure a higher degree of SOA architecture. We have also begun working with a national Mobile Banking vendor to extend that service to our Home Banking clients. Our first client is coming live shortly.

As a CUSO, Share One is all about collaboration. When it came time to update our software platform several years ago, a group of CEOs and Operations Officers from our clients came together in a series of collaborative meetings to pool their data processing "wish lists" and help to design a new core processing package. These "system design" meetings took place every two months for two years and typically lasted two and one half days each. This laborious process of collaboration resulted in a core processing solution that is specifically designed to facilitate efficient front line and back office operations. Focus group design meetings are still how we set specifications for all major development projects today.

Client Quote: *There is no one single feature in the NewSolutions package that alone helped to increase our profitability but rather the small increases in efficiency across the board with all modules. The NewSolutions system provides streamlined processes in all modules which have helped us to increase our profitability. The interfaces to both the lending and member service modules efficiently step the employee through the workflow of opening an application or new account. The back-office processes are very efficient, intuitive, and forgiving. The online service offerings and easy linking to third-party products have helped us keep pace with the largest financial institutions' online offerings. Our ROA has steadily improved since conversion to NewSolutions. (2005-1.73) (2006 – 2.29) (2007-2.34)*

Dale Debs, CIO Cascade Community Federal Credit Union - Roseburg, OR



Daryl Tanner
President & CEO

Daryl Tanner is President and Chief Executive Officer of Share One. Share One, Inc., a CUSO which has a client base of credit unions with assets ranging up to \$1 billion, has been a leading developer of credit union management software systems since 1974. Their innovative core processing product, NewSolutions, provides a full range of advancements including an integrated marketing and lending package. Share One delivers superior support, training, consulting, and IT services to credit unions all over the United States and boasts a 100% client retention rate.

