

Core Systems – Collaborating to Better Serve Members

Despite the tough economy, I am very optimistic about where credit unions are and where they are headed. I have criss-crossed the country over the past few months and I am happy to report that Symitar's clients are faring well. All the statistics I've seen confirm that by sticking with their more conservative lending practices and continuing to focus on member service, credit unions will weather this storm better than other financial institutions.

It's important to keep in mind that through good times and bad, members still need their credit unions. What changes are the specific products and services that credit unions must offer to meet member needs. And of course – especially in tight economic times – credit unions are always looking to leverage technology to achieve greater efficiency and reduce operating costs.

The key to all of this is a highly flexible, highly customizable, very powerful, very open core data processing system. Credit unions have always been more nimble than other financial institutions. With a core system that can truly enable change rather than inhibit it, credit unions can capitalize on this nimbleness by deploying the products and services their members need quickly and easily, reacting without hesitation to whatever the market throws their way.

There's a simple reason that our Episys® system continues to lead the market year after year in both new client footprints and client retention. Credit unions start shopping for new core systems when their old systems hit a wall, so to speak. Because our system can be tailored to the exact needs of any credit union, because it leads the industry in third-party connectivity, and because we enjoy a 24-year history of providing outstanding client service that lives up to the credit union standard, our clients have found that it's virtually impossible to outgrow Episys. I tell credit unions that if they can dream it, Episys can do it. That may sound corny, but our clients continually tell me that it's true.

We have great employees at Symitar, but what really sets us apart – and what really pushes us to provide the best technology we possibly can – is our client base. Collaboration with our clients is essential to our success and theirs. We don't develop our system in isolation; we create real-world solutions based on the input we receive through focus groups, advisory boards, and operations councils, as well as less formal feedback. We take each client partnership very seriously.

Equally impressive is the collaboration that goes on among our clients. They truly believe in supporting each other. Whether it's through their self-organized regional user groups or at our annual educational conference, they don't hesitate to share their ideas, experiences and solutions. And with a 700-institution-strong client roster that reads like a Who's Who of technologically savvy credit unions, there's no shortage of innovation. Our clients truly are a force in the credit union industry, and clearly our most important asset.



Kathy Hooker Burress
President

Kathy Hooker Burress is President of San Diego, CA-based Symitar. Symitar, a wholly owned subsidiary of Jack Henry & Associates (Nasdaq: JKHY), is the single source for totally integrated, enterprise-wide automation that credit unions need to execute dynamic business strategies. Our client-centric solutions are supporting more than 700 diverse credit unions by blending unmatched personal service ... innovative products and services ... state-of-the-art technology ... in-house and outsourced operating alternatives ... and integrity-based business relationships.

