

## Using Core Systems for a Competitive Advantage

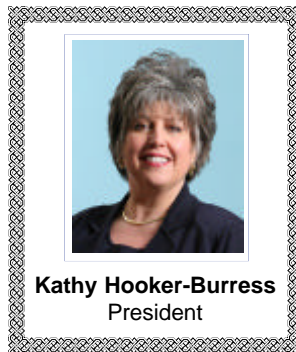
In today's highly competitive financial services industry, credit unions cannot excel by simply mirroring other financial institutions. The ability to aggressively and successfully compete requires credit unions to continually innovate, to optimize technology, to differentiate themselves with new products and expanded services, and to find the market niche where they can maximize their success.

Credit unions that proactively respond to these challenges and ever-changing member and market demands must be able to quickly and easily customize their core processing systems, and seamlessly integrate best-of-breed complementary products.

The foundation and inherent design of Symitar's Episys core processing platform is based on the ability to empower credit unions with virtually unlimited customization and integration opportunities. Our clients can enhance the robust Episys system with credit union-specific functionality, change the look and feel of the system to meet unique operational requirements and personal preferences, and fully integrate the complementary products and services that support members' dynamic needs. We have clients that have leveraged this inherent flexibility to add the exact functionality required to capitalize on unique market opportunities and attract, serve and retain profitable new members.

For example, our Automated Lending Solution provides the robust functionality that supports the requirements of most of our clients. However, clients that have unique membership lending functionality can easily customize clients that created competitive advantages for customized functionality for risk-based product pricing, account cross sell prompts, and interactive elec-

But enhancing the core system with new functionality approach. It is also critical that the core system complementary products to be seamlessly integrate clients' requests for specific complementary and industry trends.



ber- and market-driven needs that require specific Episys to support those requirements. We have ourselves by implementing some amazing customer, credit scoring, automatic loan approvals, electronic forms.

tionality is not always the most practical provide an open design that enables proven graded. At Symitar, we have responded to our solutions that address operational challenges

For example, we introduced proprietary fraud detection, biometric security, check imaging solutions compliant with Check 21 legislation, ATM deposit/image capture, and outsourcing insurance agency solutions – all in response to growing client demand. But we also realize that we cannot be a one-stop shop for every solution our diverse clients need, so Episys supports the integration of third-party products.

In addition to these competitively distinct customization and integration capabilities, our Consulting Group is available to support these initiatives with detailed assessments of our clients' strategic and tactical goals, and to provide expert guidance on how the Episys system can be best utilized to support those goals. Each of our new clients selects Episys for distinct reasons, but we are confident that the system's operational flexibility is a leading reason why more credit unions have adopted Episys than any other platform for six consecutive years.



**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 600 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.