



## *Driving More Efficiency From Core Systems*

When looking at a core system, credit unions want a system that adapts to their needs rather than vice versa. Efficiency is driven to new levels only when the system is flexible and intuitive, and employees have full access to their data. While legacy systems are inherently disjointed, a modern core system permits users to access all their members' data with ease.

At CUDP, we built CUProdigy from the ground up with ease and efficiency in mind. We can honestly say that flexibility, along with desire to build an open architecture platform, guided every decision we made regarding backend development. This modern approach reduced both development costs and timeframes as we now roll out new software that our owners request in weeks, not months or years.

As a CUSO, our natural philosophy is to be inclusive and responsive. By inclusive, we mean offering full functionality as part of every standard installation. That means we only have a few optional modules because modern credit unions need these tools to efficiently serve their members with a full range of products and services. We pride ourselves on being more inclusive than other core systems and allowing our owners to make the system their own without incurring extra costs.

When it comes to deployment, we leave that completely up to each credit union. It could be hosted, in-house, a comprehensive service bureau setting, virtualized in a cloud, or a hybrid implementation. We offer whatever best suites the credit union's desire for control of the systems, costs, WAN connectivity, etc. We listen to each owner's specific concerns and tailor a solution to their particular circumstances and budget.

The IT staff of a credit union, whether large or small, should be involved with empowering the credit union to meet their strategic goals, rather than bogged down with mundane tasks. That is why we developed CUProdigy to be a true browser-based system, with lightweight hardware requirements. No other solution on the market comes with zero seat license costs, and zero client software installation. We also take the responsibility for all upgrades and updates on the core systems ensuring that the users are always on the most current version with no worries about patches, upgrades or complex installations.

By embracing open source software, we are able to keep costs down. Development is done in JAVA utilizing the Google Web Toolkit which provides our secure and efficient browser experience. On the backend, we utilize the time tested MySQL database. Another benefit of the open source approach is our ability to hire local programmers who are experienced with these tools which mix well with our very seasoned development team providing years of credit union core system expertise. You can be confident that we know what it takes to deliver - and support in a timely and personalized manner - a core processing platform that puts the member experience first.



**Charlie Fulks**  
CEO

**Charlie Fulks** is CEO of Credit Union Data Processing, Inc. which is a CUSO based in Layton, UT. Charlie has served as the CEO of CUDP since its inception in 1991. During the years, under Charlie's direction, CUDP has twice re-written its core system. The result is CUProdigy which is based on open architecture and open-source software which provides a very progressive, low-cost, and rapid development environment bringing CUProdigy a lot of notice in the industry. Charlie is very in-tune with the credit union industry and technology and stays very involved serving on the Board of Directors of Mountain America CU since 2001, the 2nd largest CU in Utah. He also serves as the Chairman of their ALM Committee.



**Contact Info:**

**[www.cuprodigy.com](http://www.cuprodigy.com)**