

### *Using Core Systems to Enable Superior Financial Performance*

Many credit unions are looking to change their strategies and become more aggressive in pursuing new members as well as products and services. While many remain “fee averse” for good reasons, they must also be practical in terms of generating revenue. Coming out of the Great Recession and its years of cost cutting, we are seeing a renewed optimism and willingness to try new things to remain competitive. Case in point: We have even seen one of our credit union partners purchase an ailing Savings and Loan and successfully merge it into their credit union!

Staying relevant means offering more digital services – especially mobile banking and mobile remote Deposit Capture (RDC). We deliver a fully integrated solution offering a full Mobile experience that features: SMS texting, Smart Phone Applications – iPhones, iPads, and Androids, Mobile Browser (WAP), and the Administration Console. As for RDC, it is available for the home or office user or mobile user. To complete the self-service channel, our Home Branch offers a real-time transaction history for loans, share drafts, savings and credit cards – all integrated in one location. Plus, as part of Home Branch we include the ability to target individual members inside home banking with relevant banner ads.

In many respects, marketing efforts represent a prime driver of financial performance. We have worked hard to make it easy for credit union marketers to pull relevant data out of our system. Our NSQuery platform gives credit union staff the ability to easily retrieve information from desktop level with point-and-click, drag-and-drop functionality. Without any assistance from IT personnel, employees can quickly query data easily to create mail lists for promotions. Member demographics are available right at an employee’s fingertips which makes it a simple task to create appropriate offers for new products and services.

In order for members to receive stellar service, the employees at the credit union must thoroughly know their core system. That is why we offer ongoing training to the 104 credit unions currently using our Windows-based NewSolutions™ platform. This includes Webinars, (these are now recorded and available 24/7 via streaming video), Road Shows and our annual Client Conference, themed Southern Connections this year. We use the face to face interactions to not only pass along knowledge but to gather valuable feedback from our clients. During the client conference we break down into smaller focus groups and exchange ideas, plans, wish lists, and NewSolutions™ best practices. We are always open to new ideas from our clients and searching for new comments and opinions to help refine our user interface in an effort to constantly improve employee productivity.

At Share One, we are proud of three decades of history in the financial software services industry and that we are a CUSO that is owned by our employees and our credit union clients. We see our mission as one that is driven by providing great service to our credit union partners, so that they in turn can deliver great service to their members. We see it as somewhat of virtuous circle: we treat our clients right and they treat their members right and everyone benefits in the long run from these cooperative efforts.



**Teri Van Frank**  
President/CEO

**Teri Van Frank** was promoted to the role of President/CEO after serving most recently as COO/SVP of Operations where she was responsible for general operations and communications including customer service and internet services, customer training and education services; product design, testing and quality assurance; human resources, payroll, benefits administration and contract administration. Teri has thirty years experience serving the needs of credit unions in the core processing industry. Her career began with an entry-level position that has progressed to the top role as President/CEO and Chairman of the Board of Directors. The company has had several name changes along the way, but Teri has remained focused on delivering personal service and finding solutions to help credit unions efficiently serve their members.

