

### *Core Systems: The Foundation of Your Member's Experience*

To be effective, core systems must be user friendly and make life easier for credit union employees. Our platform, NewSolutions, was collaboratively designed for credit unions by credit union end users in conjunction with our software experts. Networking is critical – we believe in connecting our users with our developers so that they can communicate freely and exchange ideas, needs and desires. Every module was specifically written with a credit union's expectations in mind, and in a way that allows for the most flexibility of use.

In the past few years Share One has developed a new suite of next generation, web-based products, our "NS" line of member-facing platforms. Our API, NS3, was the first of this suite and developed so our clients can efficiently customize and deliver optional third-party vendor products. NS3 eliminates the need for a traditional interfacing processes.

We listen to what digital channel end users – credit union members – are saying. Like staff members, they want a modern, easy-to-use interface so we are constantly updating and refining our online and mobile banking packages. In response to these requests, we developed NSJoin, (online membership application), NSLoan, (online loan application), and NSHome, (online banking). Each of these products are developed in a responsive design, to accommodate the growing mobile demand. We most recently announced MSMobile, our own mobile banking product.

We are merging NSHome and NSMobile into a single interface and creating a better omnichannel experience for members. NSMobile will be a Smart Phone Application featuring: SMS texting, RDC, P2P, PicturePay and an Administration Console offering a robust back end data analysis that allows credit unions to granularly track member usage.

NSJoin and NSLoan are growing steadily with our clients in popularity. Business is brisk for deployment of these products. NSJoin offers new member onboarding, and NSLoan offers self-service loan applications and both are available via tablets, smartphones, and home computers, 24/7 on the website and on tablets out in the field. While all of our modules are full featured and can effectively serve billion dollar plus size credit unions, they are still affordable for smaller credit unions with smaller asset sizes.

Without a doubt, mobile banking must be an integral component of every credit union's technology plans today and going forward. It is not just Millennials that love the convenience of using their smartphone anywhere and everywhere, all demographics are onboard with mobile banking. It is a service that helps attract younger members and keeps older members from moving to other institutions.

Of course, credit unions are not all about technology – they are still renowned for offering personal service, backed by low fees and great rates. The human touch remains very important at the branch and over the phone. As a CUSO, we deeply share this philosophy and our staff lives it every day. Over the past three decades, we have worked hard to treat each credit union as a unique partner and make sure that each receives exceptional customer service.



**Teri Van Frank**  
President & CEO



**Teri Van Frank** is President/CEO of Share One, Inc., a CUSO headquartered in Memphis, Tennessee, and one of the fastest growing core processing vendors in the current marketplace. Share One has served the technology needs of the credit union market for four decades progressing through the years with several other names and owners with Teri remaining a loyal employee for over thirty years. Her experience has progressed throughout the changes and includes general operations, communications, customer service, internet services, customer training and education services, product design, testing and quality assurance, human resources, payroll, benefits administration; and contract administration. Teri's focus remains delivering personal service, along with collaborating and building solutions to help Share One credit union clients efficiently serve their members.

#### Contact Info

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