

### *Core Systems as Systems of Engagement*

Having the ability to analyze member data to provide better services is ubiquitous in the credit union industry. Sharetec is the core processing system that puts the most information in the hands of the credit union and provides clear insights into members' financial needs. All member-related information is accessible from the Central Information File, making it easy for employees of the credit union to provide fast service to members. No longer should credit unions have to navigate multiple screens in order to view surface data like transaction history or check images. With Sharetec, it's just a click away.

But it's more than just accessing basic member information. Credit unions need to be able to derive deeper insights by searching for predictors of member behavior and life events. A member showing a recent history of high-dollar purchases at Home Depot may be a prime candidate for a new home equity loan. Sharetec data mining provides credit unions the unique ability to uncover specific members that indicate an increased probability of interest in revenue-generating products.

Sharetec is also unique in the ability to track demographics in membership. By using these tools to organize where your members are coming from, credit unions can better anticipate these members' needs. We take this idea one step further with integrated data points that we call member metrics. These metrics are built into the system to give the credit union insights into which members may be coming up on a major life event like buying a house or starting a family. These metrics also provide the foundation for Sharetec's integrated cross-selling tool. Credit unions can build promotions based on a certain set of criteria. By analyzing member metrics and developing and managing cross-selling promotions, Sharetec can help credit unions better understand and thus better anticipate the needs of their members.

When it comes to digitally engaging members, it's a mobile world out there. Sharetec recognizes that more and more credit unions are making an aggressive move to provide a frictionless online banking experience. Members expect to apply for a loan quickly and easily whether they are waiting for the train to work or sitting on the couch eating bonbons. Sharetec online and mobile apps provide a seamless online banking experience. It's seamless since the feature-set and user interface are consistent regardless of the device. With features that include Remote Deposit Capture, bill pay, and online loan applications, members have the ability to do just about anything from their laptop or phone.

A credit union's website now serves as a first impression for their potential members. With options including customized web design and hosting through our strategic partnerships, Sharetec can help credit unions put their best foot forward to engage potential members. For the credit unions that are in constant communication through social media, Sharetec provides a quick and easy way to access these sites right from the core. Sharetec also provides the ability for credit unions to contact their membership directly with mass text/email messaging in the event of urgent communications.



Contact Info  
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844-802-4441

#### Sharetec Partners:

Bradford-Scott Data Corp

Data Systems of Texas

GBS

Northern Data Systems

At Sharetec, we develop core processing solutions with two goals: make it smarter and keep it simple. Our system is scalable to meet the needs of credit unions of every size — all while providing a user interface that greatly reduces training time and the need for day-to-day support. Most importantly, we are committed to delivering excellent ROI and lower cost of ownership so you can stay on the cutting edge of technology without cutting into your bottom line. Nearly 300 member credit unions use our products every day.