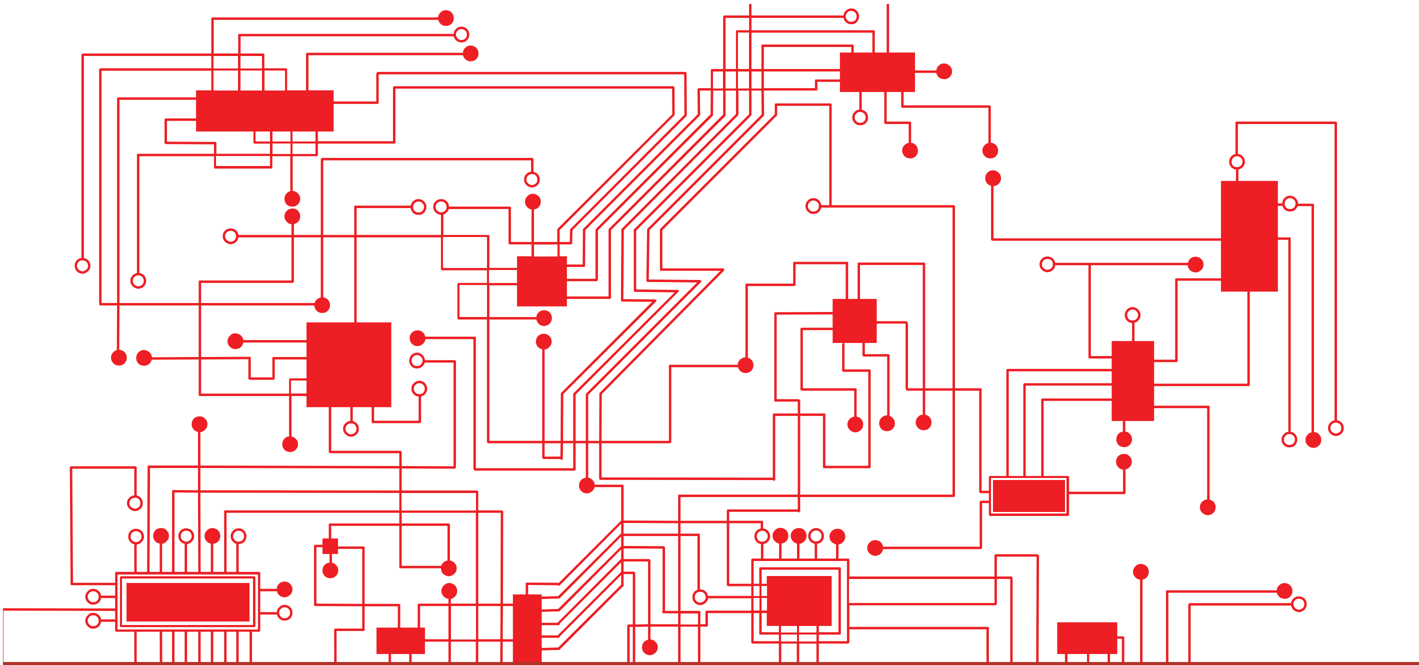

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CORE PROCESSING MARKET DATA

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HARLAND FINANCIAL SOLUTIONS

Welcome to Callahan & Associates' Credit Union Core Processor 2014 Market Share Guide, a publication designed specifically to help credit unions engage in preliminary evaluations of the different core platforms available.

Credit unions generally tend to evaluate their core processing solution just once every five to seven years. Yet the selection of a new core is one of the most important decisions an institution will ever make, with long-lasting implications for members, employees, and the balance sheet.

Making an informed choice today requires not only understanding your organization's needs, but also an awareness of evolving external factors such as increasing regulation and core consolidation that are reshaping the marketplace.

There are several examples of overseas companies such as Switzerland-based core provider Temenos adding new diversity to the U.S. market. At the same time, domestic businesses such as CU Asterisk Network Partners, Sharetec, and FedComp are carving out a more effective niche in the small to mid-sized credit union market.

Yet examples of major consolidation such as Fiserv's acquisition of Open Solutions, Inc. as well as smaller events like the acquisition of CU Source by Member Driven Technologies have all contributed to a general feeling among credit unions that core provider options are becoming more and more limited.

These issues affect not only the very small, but also the very large, as just six core providers currently serve credit unions with $1 billion or more in assets.

This year's guide contains numerous resources to help credit unions better navigate all of these issues, including individual sections that show which platforms are currently used by comparable peers as well as profile pages that show what is included in each core's standard package of services.

As the use of and preference for ancillary products and services grows among credit unions, so too has the complexity of their core decisions.

That's why we now illustrate which third-party partners your peers on each platform typically choose for their ancillary services, as well as which platforms have the most historic experience integrating with outside companies.

Callahan & Associates tracks and maintains information on the roughly thirty different types of vendor relationships that each credit unions has, and this data is the basis for most of the tables and graphs in this publication.

Information is gathered through a number of different methods including the use of credit union surveys, gathering allowable data from the providers themselves, tracking press releases, and working directly with our clients.

If you have specific questions beyond what is in this guide, it is very that we will be able to help. Please feel free to contact me at sbrownell@callahan.com for further assistance. ■

SAM BROWNELL

ASSOCIATE VICE PRESIDENT, CALLAHAN & ASSOCIATES

sbrownell@callahan.com

Sam Brownell

Dear Credit Union Executive,

I'd like to take this opportunity to personally welcome you to the Callahan & Associates' Credit Union Core Processors 2014 Supplier Market Share Guide.

Technology has long been called "the great equalizer." Make the right technology decisions and the smallest community financial institution can truly compete head-to-head with the biggest national banks. That's especially true today when more and more consumers interact with their primary financial institutions almost exclusively by electronic means.

As a credit union executive, you're fortunate to work in an industry where the sharing of information is the standard. That's what makes this guide so invaluable. Not only can you see what your peers are doing in terms of core data processing technology but if you happen to reach out to any of those peers with additional questions, your inquiries will likely be welcomed.

Based on my own observations over the past couple of years, there seems to be an increased interest in updating core platforms among credit unions. The toughest question is always: Where do I start? I believe this guide represents a perfect starting point for those just beginning to consider a change, and also offers some very important data points for those that are further into the process.

I'm very pleased that Symitar was able to sponsor this important document, and trust that you will use it wisely to your maximum benefit.

Sincerely,
Ted Bilke, President
Symitar

TED BILKE

PRESIDENT, SYMITAR

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BY SCOTT PATTERSON, VP OF NEW BUSINESS, CALLAHAN & ASSOCIATES

THE WANTED LIST

WHY CREDIT UNIONS ARE HOLDING CORE TECHNOLOGY PROVIDERS TO A NEW STANDARD OF INNOVATION AND ENGAGEMENT.

THE CORE SYSTEMS MARKETPLACE is a different playing field today than it has been in the past, and evolution within the industry is bringing about both new opportunities and unforeseen frictions. With this in mind, Callahan & Associates designed the 2014 Market Share Guide to Credit Union Core Processors to help credit unions navigate and benefit from the changing marketplace.

Currently, 32 companies serve the nation's 3,562 credit unions that have $20 million or more in assets. Slightly more than half of those companies, 18, provide service to credit unions with assets that range from $250 million to $1 billion. Just six of these providers serve the nation's 211 largest credit unions — those with $1 billion or more in assets.

Many of these companies are growing their market share by single or even double-digits; however, activity such as mergers, purchase and assumptions, and liquidations in the credit union space has decreased the number of financial cooperatives by nearly 300 in the past year.

This distorts market share figures over time, creating the impression of negative growth, and covers up another important trend. As larger providers increasingly acquire their small and mid-sized peers, the same process of consolidation that is responsible for shrinking the credit union industry is also shrinking the number of core providers.

Notably, consolidation among technology providers does create many advantages — such as new capabilities or product lines, expanded expertise and support, and better pricing — for their clients. However, in addition to obviously reducing choice for credit unions, consolidation can also marginalize or complicate existing core relationships.

Cooperatives don't expect successful core companies to stop growing, but they do want to decrease the number of missed opportunities that result from a shrinking marketplace. Here, two chief technology decision makers — CJ Daiker of Maps Credit Union and Connie Finch of Provident Credit Union — talk about the often-unforeseen impacts these shakeups have on credit unions and highlight the key elements they look for among technology partners.

WANTED: CHOICE, NOT THE ILLUSION OF …

"As an IT person, you don't want your core, or any provider, to be the ceiling to your technology," says CJ Daiker, vice president of IT at Maps Credit Union ($467.1M, Salem, OR).

But more frustrating than technological limitations is a limbo bar that changes over time. Unfortunately, core acquisitions can create this type of environment.

"The majority of our vendors have been acquired by someone else over the past couple of years," says Connie Finch, vice president of IT at Provident Credit Union ($1.9B, Redwood City, CA). "We've also seen it happen to companies we were looking to go with in the future."

For example, on the same day in February 2013, Provident learned its home banking and mobile banking providers had been bought out by different companies.

The transfer of key technology relationships over the course of a few months, weeks, or even days can put a credit union's ability to provide seamless service and plot a successful course for its future in real jeopardy.

WANTED: LOCAL WHEN YOU CAN, ACCESSIBILITY WHEN YOU CAN'T

Credit unions need allies, not adversaries, in the regulatory space.

Yet some common core practices and business models, coupled with a lack of communication, can make that peace of mind harder for cooperatives to obtain. For example, remote operations provide a host of valuable benefits for credit unions, such as 24-hour support and nimble backup and recovery capabilities. But the fact many offerings are now based in the cloud raises questions among regulators and members as to where all that sensitive data ends up.

"Especially in the case of acquisitions by international companies, there are concerns about security and regulatory compliance as well as potential language barriers and other support issues," Finch says.

Whether they extend across state lines or across the ocean, open lines of communication are always a basic requirement for success in complex arrangements. But the ability to access the right people at the right time can be an issue, particularly with large technology companies that have hundreds or even thousands of clients. And although core companies typically reach out to their larger clients directly, Provident has found companies often keep smaller institutions in the dark — even when they try to solicit meetings.

"Too often we hear about acquisitions or other big changes by reading about it in the newspaper. We have no idea what it means for us." Finch says. "In some cases, we end up having to go to client conferences just so we can get the information we need."

WANTED:
INVESTMENTS THAT LAST

Rapid-fire changes in a partner company's business model can be another major roadblock for credit unions, especially among those who have invested their own employee time and members' dollars into shared initiatives or an otherwise complementary trajectory.

For example, in the past, Provident worked as a data partner with one of its key vendors to co-develop a solution that would work better for both parties' needs. But when that company was acquired, the fruits of this collaboration quickly fell to the chopping block.

"The work we had done together is basically being dropped, and they're not going to continue that solution," Finch says. "When you make that type of investment, you want to know you'll always have access to the resources and knowledge you've invested in."

Likewise, many credit unions are wary of making changes at the behest of core providers when these companies' own implementation strategies are still in flux. This was the case in 2004, when a large core vendor asked all of its clients on a then commonly used legacy platform to acquire a brand new solution or risk losing the vendor's support. After several credit unions made the switch, the provider announced it would instead implement a chip switch option to upgrade legacy units into a more maneuverable, UNIX-based system.

"If we'd jumped on that bandwagon too early, we would have been on a platform that was almost immediately discontinued," Finch says.

WANTED:
A CORE THAT PLAYS WELL WITH OTHERS

During any core upgrade or conversion, it is an all too common experience for credit unions to discover that some key modules will no longer be available to them on their new system.

When the core itself becomes the gatekeeper to — rather than the enabler of — important and innovative capabilities, institutions are forced to go one of two directions:

A) Become a development shop and try to build out new resources themselves, often at a significant cost for talent acquisition and knowledge development.

OR

B) Increase their reliance on third-party vendors to fill in the gaps, in some cases continuing to pay maintenance contracts on core services they no longer receive.

For a majority of institutions, neither approach is ideal or foolproof. The first option requires an investment that many institutions simply cannot afford to make. And in the second option, unfortunately, many incoming third-party vendors find that certain core providers won't support their products or services, which creates an education burden for the credit union.

"The third party will come in and think it's a slam dunk," Finch explains. "But they haven't had the experience of dealing with the more antiquated systems you see in the industry."

Maps has firsthand experience dealing with this complication. When a complete core conversion failed to yield the type of real-time, analytical results it was hoping for, it had to forge its own path to collect and distribute member information.

"When possible, we decided we'd rather use our own resources than go to the core and say, 'We need 80 hours of development time. What's that going to cost us?'" Daiker says. "By investing in the right people, who can build the right infrastructure, we're hoping to turn what is normally a cost center into a profit center."

When it comes to fueling innovation, Finch does not believe the burden lies solely on credit unions, yet she does think small changes at the client level can shape the direction of future research and development among core companies.

"We were way ahead of the curb with implementing a SAN solution," Finch says. "We had initially tried to work with our core provider, but it wasn't willing to address that need. So we did some work on our own to implement it, and now we have our provider's support because it has started seeing the value there as well." ■

BY TED BILKE, PRESIDENT OF SYMITAR

TECHNOLOGY CHANGES, YET SOME DATA PROCESSING NEEDS REMAIN CONSTANT

BY ASKING THE RIGHT QUESTIONS AND TAPPING COOPERATIVE RESOURCES, CREDIT UNIONS CAN SELECT THEIR NEXT — AND LAST — CORE SOLUTIONS PARTNER.

EACH AND EVERY CREDIT union has a unique story to tell about why they went out shopping for a new core platform. Yet when you look at these stories holistically, it becomes clear that these decisions share a common factor — a previous processor who was unwilling or unable to meet the institution's current and future needs.

Although technology has changed substantially over the years, virtually all credit unions share some common requirements when it comes to their primary technology partner. The first of these is a need for robust, proven functionality. Credit unions can evaluate this by asking new core candidates questions like:

- What new products and services will the system let me provide to my members?
- What can you automate for me that my current processor forces me to do manually?
- How can you ensure that we only have to enter data once instead of rekeying it into multiple systems?
- How can you make my entire credit union more efficient tomorrow than it is today?

During these initial discussions, credit unions should be prepared with examples of the processes they hope to automate, functions that currently require double or triple entry, and any other areas where they feel inefficiency is holding the institution back.

Most importantly, they must make sure that the proposed solutions truly represent the vendor's current functionality – not functionality that may or may not be incorporated in the future. Clearly articulated and documented product roadmaps are important and credit unions should ask for one from each core vendor they are considering. Just be sure to conservatively weigh what is planned for in the future against what you can actually take advantage of immediately upon conversion.

A flexible, customizable system is also essential. After all, if you could have modified your current system to meet your needs, you wouldn't be looking for a new system now. And you don't want to hit a similar roadblock five or 10 years down the road. To prevent this, look for a core platform that can change right alongside the credit union.

CREDIT UNIONS SHOULD ALSO BE AWARE THAT THERE IS A FINE LINE BETWEEN THE TECHNICALLY POSSIBLE AND THE REASONABLY DOABLE.

Credit unions should also be aware that there is a fine line between the technically possible and the reasonably doable. In order to find that threshold among potential candidates, consider the following questions:

- How difficult is it to customize the system?
- Can the credit union make changes on its own, or is it required to enlist the services of the data processor (often at an added cost)?
- If a situation calls for the latter, will the credit union have to wait one to three years or even longer to get an enhancement?

DETERMINING THIRD-PARTY CAPABILITIES

Today more than ever, cooperatives need to weigh their ability to connect a new core system with the third-party products that best meet their needs. The CUNA Technology Council's development of the CUFX standard points to just how important this integration issue is for the industry.

Virtually all data processors claim to offer systems that are open to third-party connectivity, yet such statements may prove much less accurate than credit unions would hope for.

All core vendors offer add-on products. And all core vendors want you to buy their add-on products. The problem is that some core vendors encourage you to buy their add-on products by making it prohibitive to deploy and use competing third-party products. These obstacles can be technical in nature, financial in nature, or a combination of both.

To more proactively identify potential issues, credit unions need to ask the following questions related third-party connectivity:

- Is it possible?
- Is it reasonably easy to do?
- Is it cost-effective?

The best advice here is to select a core provider that truly embraces third-party connectivity, as well as one that has active business relationships with a wide range vendors — including those that offer competing products. This way, you can ensure the credit union has the technology it needs, not the technology your core provider thinks it needs.

LET PEERS BE YOUR GUIDE

Credit unions are fortunate to work in an industry where cooperation is the norm rather than the exception, so calls to other credit unions that are using the proposed system can be especially enlightening.

When you start making those reference calls, make sure you don't limit yourself to the short list supplied by the core provider. Instead, contact as wide a range of users as possible. Look for credit unions of similar size, in the same geographical area, and with a similar field of membership, as well as those with any other commonalities you feel are important.

Also, probe for any unique customizations that current users have created. More than likely, you'll learn of many new ideas that you've never thought of.

As you scan through this guide and begin to make those calls, you'll also begin establishing a strong and important bond with the people you talk to. Having access to the shared knowledge of hundreds of diverse, progressive, well-connected credit unions — all on the same core platform — can contribute significantly to your success. You'll also discover that some issues that may be new to your credit union have already been addressed by several of these colleagues.

In other words, you're not just buying a new core platform. Thanks in large part to the very nature of the credit union industry, you're joining a community.

TAKING THE NEXT STEP TOWARD CONVERSION

Even in the best of circumstances, a core conversion is challenging and will require a substantial investment of time, money and people. Of course, if your current technology partner is keeping your credit union from achieving its true potential, a conversion will still be a very worthwhile investment.

Choose your next technology partner wisely and it should very well be the last conversion you or your credit union will ever go through. ■

***Ted Bilke came to** Symitar in 2005, as the general manager of Episys Operations and Development, with over 20 years of technology and financial services experience. He began his career with EDS, where he worked for 12 years. After EDS, he served as director of LAN Management Services for MCI Systemhouse, vice president of Integration Services for Bell & Howell, COO for Ascendant Solutions, and vice president of Lockheed Martin Space Operations (LMSO). He holds a BSBA degree with a double-major in finance and marketing from Missouri Southern State College. Five years after coming to Symitar, he was appointed president.*

***Symitar, a division of** Jack Henry & Associates (NASDAQ: JKHY), is the recognized leader in core data processing and ancillary technology solutions for U.S. credit unions. Founded as a private company in 1984, Symitar built its reputation by combining robust, flexible technology products with customer service levels that are unmatched in the industry. Its Episys® core platform quickly became the data processing system of choice for progressive credit unions of all sizes, including many of the largest in the country. The company currently has as clients more billion-dollar credit unions than any other provider in the country.*

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BY DR. KATHY HERZIGER-SNIDER, VICE PRESIDENT OF CHANNEL MANAGEMENT FOR CARD SERVICES AT FISERV

INTEGRATED SYSTEMS ENABLE BETTER SERVICE AND SAVE MONEY

JOB NUMBER ONE AT EVERY CREDIT UNION IS PROVIDING INDIVIDUAL AND SMALL BUSINESS MEMBERS WITH SUPERIOR SERVICE AND COST SAVINGS. BUT AS MEMBERSHIP GROWS, SO DO THE CHALLENGES.

ACCORDING TO CALLAHAN & ASSOCIATES, credit union membership rose by nearly 2 million individuals during the past twelve months, with 1.3 million of these individuals joining in the first six months of 2013 alone.

Alongside this growth comes mounting pressure to continue to operate more efficiently by reducing internal costs and more effectively handling day-to-day operations.

One way credit unions can achieve results is by intelligently integrating core systems with other essential financial service systems, thereby enhancing each member's experience, improving workflow efficiency, and maximizing their core technology platform investment. Choosing complementary systems moves time-consuming and costly back-office functions to the front line and creates significant advantages.

Card services systems that interact with core accounts on a daily basis are especially important. When selecting a card system, be sure it includes services that enable single data entry via a single sign-on for member services. This approach results in faster responses, real-time account updates, and reduced staff training.

Here are everyday scenarios that show the value of integrating your core and card services systems:

→ RESEARCH

Responding to a member's payment card inquiry can take 20 minutes or more. Typically, a front-line associate takes the information and passes it to another employee who has access to the card services system. After researching the inquiry, the second employee passes the results back to the initial associate for member follow-up.

Integrated systems streamline this process, as associates can access member information via a single sign-on, conduct research, and immediately provide an answer. At 25 inquiries per week, credit unions can realize a 90% increase in time savings or the equivalent of eight hours of employee work.

→ CARD ACTIVATIONS

A call for assistance in activating a card can be a time-consuming — and negative — experience. Typically, back-office staff need to log in to a separate card system to activate a card. If these employees are busy, the member must wait … and wait.

With an integrated system, front-line staff have complete access to your systems and can activate a card so members receive immediate assistance. With each activation request, credit unions have a new opportunity to provide great service.

→ CARD STATUS CHANGES, INCLUDING HOT CARDING FOR LOST/STOLEN CARDS

A simple card status change may involve separate data entry tasks on both the core and card services system. Double data entry may also be aggravated by the fact that only a handful of people are authorized to enter card status changes, such as hot carding, on the card services system.

Integrated systems enable service associates to make changes once — with updates recorded on both the core and card services systems — while documentation is created to satisfy regulatory requirements. This approach improves service by reassuring members that a status change has been completed immediately.

→ PIN CHANGES

Does this sound familiar? A member calls in to change the PIN for their payment card. Twenty minutes later, their request is complete.

With an integrated system, that process can be completed in two minutes or less, without the dual data entry that was required before. Integrated systems also give members the ability to use a new PIN immediately after they select it.

Integrating your systems adds value by lowering staffing costs and enhancing the member experience. Make these key resources even more valuable by finding complementary services that will work easily and proficiently with your core. ■

***Dr. Kathy Herziger-Snider is** the vice president, Channel Management for Card Services at Fiserv. You can reach her at kathy.herziger-snider@fiserv.com.*

BY LENN FREEMAN, PRODUCT MANAGER FOR FIS REAL TIME SOLUTIONS

FOUR CRUCIAL CONCEPTS TO CONSIDER WHEN SELECTING A NEW CORE

WITH A WEALTH OF DIFFERENT OPTIONS AVAILABLE, HERE'S WHAT CREDIT UNIONS SHOULD REALLY BE LOOKING FOR IN A TRUSTED PARTNER.

CREDIT UNIONS ARE UNDER more pressure today than ever before, juggling issues such as tighter regulatory scrutiny, the need to operate more efficiently, and the desire to offer more compelling products and services — all while trying to grow their business in an increasingly competitive market.

Other issues cooperatives currently face include:

- Corporations and small business owners disenchanted with large banking chains and cookie-cutter business services.
- An unprecedented specialization in lending, leaving most credit unions with large segments of checking-only members that they can't serve profitably.
- A digitization of currency and electronification of delivery channels that has reduced the barriers of geography, eroded opportunities for relationship banking, and mitigated some benefits of being a local, community-oriented institution.
- A growing portion of U.S. adults who don't know — or care — why they should save, borrow, and transact with an insured, secure, heavily-regulated financial institution.

These developments make it more important than ever to partner with an industry leader who will deliver solutions, not just software. Below are four areas of focus that credit unions need to pay special attention to before making the final decision on a new core provider.

#1

BUSINESS ON THE BRAIN

As credit unions grow their business member segment, they face a growing need for more sophisticated lending products such as commercial construction loans, multiple participations, and commercial real estate loans with varying payment schedules and prepayment penalties.

Credit unions should not compromise on these offerings, so it is important to choose a partner with roots in the commercial banking industry — one that can deliver not only unique credit union functionality, but also a wide breadth of business services. The right core solution will allow credit unions to offer everything from account analysis, cash management, and sweeps, to complex commercial real estate transactions.

In addition to demanding more complex and sophisticated lending products, business members are also looking for an easy way to manage relationships. These individuals want to be able to manage their business accounts just as easily as they do

→ A GROWING PORTION OF U.S. ADULTS DON'T KNOW — OR CARE — WHY THEY SHOULD SAVE, BORROW, AND TRANSACT WITH AN INSURED, SECURE, HEAVILY REGULATED FINANCIAL INSTITUTION.

their personal accounts, and for this reason, business eBanking is an important part of any solution set.

#2

A FOCUS ON RELATIONSHIPS

Customer Relationship Management (CRM) solutions can be a valuable tool for credit unions, but these systems also require significant care and feeding. Therefore, an ideal solution will allow you to gather the demographics of your members and even provide a real-time targeted list of product recommendations based upon similar individuals in those demographics, all with minimal overhead.

Credit unions will also achieve a higher level of integration if these products are embedded into a state-of-the-art user-interface such as HTML5.

#3

MEMBERS ARE MOBILE, SO YOU SHOULD BE TOO

In order for credit unions to remain relevant in today's market, their solutions must be widespread, readily accessible, and less disruptive than those of the competition.

The traditional means of serving membership from behind a desk or teller line is already giving way to a new standard of interaction, where associates visit members at their place of business or meet them at the local coffee shop.

For this reason, tablet technology is a socially acceptable and desirable tool for many financial activities. These devices are easy for employees to learn and handle, and they offer significant advantages in terms of effectively bundling in new tools and capabilities. Whether the focus is on a new membership drive at a local festival, account opening for new business clients, or cashing checks on location following a natural disaster, an innovative tablet-based solution will help you be in the right place at the right time.

Members also need solutions that allow them to interact with their accounts without ever talking to a member service representative. People today are more electronically connected than ever before, so eChannel offerings are a significant differentiator in the marketplace. A credit union that can say to its members, "You can do business with us 24/7," is a credit union with a growing membership base.

eChannels are also the great equalizer, allowing credit unions to offer the same services to members that large regional banks offer to their customers. Members want and need the ability to go to the store at 10 P.M. and pay for their groceries with a debit card, then go home and pay their bills. If an ACH transaction is posted to their account, they want to be notified of that event by an eAlert. And if they happen to find a check in the mail from Grandma, they won't want to drive all the way down to the branch to deposit it, which means that check remote deposit capture is another must have capability.

#4

RISK, REGULATIONS, AND REPORTING. OH MY!

OFAC checks, identification verification, address analysis, NACHA updates, shared branch consolidation, NCUA 5300 reporting — the current list of governance obligations and risk mitigation requirements is enough to send any credit union decision maker into a tailspin.

And the upkeep of tracking so many regulatory deadlines and gathering report data from so many subsystems can actually take employees' focus off of efficiency and member service. To prevent this, credit unions should look for core solutions that help take the guesswork and legwork out of these activities.

For example, what answer would you give if your CEO asks "How many members do we have between the age of 25 to 35, with an average checking balance of $5000, and a car loan that will mature in the next 90 days?" A robust and easy to use Business Intelligence (BI) system is a must have for this type of query request, as it will allow you to mine your data and make business decisions based on current information.

Partnering with an industry leader in the credit union space will provide the peace of mind that all of these requirements are handled and automated effectively.

Credit unions need a trusted solution provider. FIS serves 75% of the credit union market, with the financial strength to deliver innovative solutions today as well as into the future. If you are looking for an on-premise solution, an outsourced solution, or combination of both, FIS Real Time Solutions stands behind a solid reputation of unparalleled products and services.

For more information about how FIS Real Time Solutions can deliver substantial value to your credit union, please contact Keith Nolan at 727.227.5783 or keith.nolan@fisglobal.com. ■

Lenn Freeman is a *product manager for FIS Real Time Solutions. She manages the product strategy for many of the desktop initiatives within MISER. This includes MISER DeskTop and MISERStudio (tablet-access to MISER), MISER Business Intelligence (BI), Cohesion, Administrator, SmartCOLLECTOR, and SmartWRITER. Lenn joined FIS in 1995 and has worked in several areas of the company including sales, education, vendor management, and development.*

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CORE PROVIDER MARKET SHARE BY NUMBER OF CREDIT UNION CLIENTS

ALL PROCESSORS SERVING AT LEAST $400M IN AGGREGATE ASSETS | CREDIT UNION FINANCIAL DATA AS OF JUNE 30, 2013

CORE PROCESSOR	2013	2012	2011	2010	1 YR GROWTH	3 YR GROWTH
Fiserv	**2,317**	**2,096**	**2,420**	**2,502**	**0.4%**	**-7.9%**
Fiserv - Acumen	2	8	4	N/A	-	-
Fiserv - Advantage	42	45	54	61	-	-
Fiserv - Charlotte	99	101	112	111	-	-
Fiserv - CUBE	16	30	42	46	-	-
Fiserv - CubicsPlus	153	149	167	164	-	-
Fiserv - CUSA	413	415	485	630	-	-
Fiserv - DataSafe	230	236	282	364	-	-
United Solutions - DataSafe*	**12**	**N/A**	**N/A**	**N/A**	**N/A**	**N/A**
Fiserv - Galaxy	228	231	260	259	-	-
Fiserv - OnCU	116	106	109	N/A	-	-
Fiserv - Portico	363	350	351	333	-	-
Fiserv - Reliance	58	53	56	N/A	-	-
Fiserv - Spectrum	185	181	263	276	-	-
Fiserv - XP2	189	190	214	228	-	-
Fiserv - Other	3	1	21	30	-	-
Open Solutions, Inc. (Acquired by Fiserv)	-	201	210	305	-	-
Fiserv - CUnify (f/k/a Open Solutions, Inc.)	117	N/A	N/A	N/A	-	-
Fiserv - DNA (f/k/a Open Solutions, Inc.)	91	N/A	N/A	N/A	-	-
FedComp, Inc	**815**	**747**	**847**	**889**	**9.1%**	**-8.3%**
Symitar	**695**	**683**	**644**	**633**	**1.8%**	**9.8%**
Symitar - CruiseNet	162	161	164	166	-	-
Symitar - Episys	473	522	480	467	-	-
Member Driven Technologies (Episys)**	**60**	**N/A**	**N/A**	**N/A**	**N/A**	**N/A**
Harland Financial Solutions	**314**	**375**	**446**	**463**	**-16.3%**	**-32.2%**
Harland Financial Solutions (PhoenixEFE)	4	3	3	N/A	-	-
Harland Financial Solutions (Ultradata)	310	372	443	463	-	-
FIS	**323**	**322**	**347**	**371**	**0.3%**	**-12.9%**
FIS - Director	9	9	9	N/A	-	-
FIS - Mercury	289	291	315	344	-	-
FIS - Miser	22	19	20	21	-	-
FIS - Systematics	3	3	3	6	-	-
CompuSource Systems, Inc	**294**	**300**	**332**	**342**	**-2.0%**	**-14.0%**
Sharetec Systems, Inc	**291**	**271**	**244**	**285**	**7.4%**	**2.1%**
Computer Marketing Corp (CMC/Flex)	**259**	**252**	**269**	**260**	**2.8%**	**-0.4%**
CU*Answers	**165**	**159**	**158**	**161**	**3.8%**	**2.5%**
AMI, Inc	**121**	**123**	**144**	**152**	**-1.6%**	**-20.4%**
Share One NewSolutions	**82**	**83**	**85**	**81**	**-1.2%**	**1.2%**
AMIS	**79**	**71**	**71**	**N/A**	**11.3%**	**N/A**
Systronics	**75**	**72**	**76**	**N/A**	**4.2%**	**N/A**
EPL, Inc	**71**	**71**	**77**	**80**	**0.0%**	**-11.3%**
Electronic Recordkeeping Services	**70**	**71**	**79**	**84**	**-1.4%**	**-16.7%**
Commercial Business Systems	**58**	**58**	**62**	**62**	**0.0%**	**-6.5%**
R.C. Olmstead, Inc	**54**	**63**	**76**	**86**	**-14.3%**	**-37.2%**
Synergent Corp. (Episys)	**54**	**54**	**54**	**51**	**0.0%**	**5.9%**
Credit Union Consultants, Inc	**47**	**48**	**48**	**N/A**	**-2.1%**	**N/A**
Total/ 1 Services Corp	**40**	**41**	**42**	**N/A**	**-2.4%**	**N/A**
Apex Data Systems	**35**	**30**	**30**	**N/A**	**16.7%**	**N/A**
Enhanced Software Products, Inc (ESP)	**33**	**34**	**35**	**37**	**-2.9%**	**-10.8%**
COCC	**29**	**29**	**27**	**28**	**0.0%**	**3.6%**
CU-Centric	**29**	**22**	**22**	**N/A**	**31.8%**	**N/A**
CU*Northwest	**27**	**12**	**N/A**	**N/A**	**125.0%**	**N/A**
CU*South	**26**	**19**	**N/A**	**N/A**	**36.8%**	**N/A**
Datamatic Processing	**21**	**21**	**26**	**N/A**	**0.0%**	**N/A**
CUSource (Ultradata)	**20**	**20**	**21**	**21**	**0.0%**	**-4.8%**
Credit Union Data Processing, Inc	**14**	**14**	**14**	**N/A**	**0.0%**	**N/A**
CU Interface	**9**	**8**	**7**	**N/A**	**12.5%**	**N/A**
Corelation	**8**	**8**	**7**	**N/A**	**0.0%**	**N/A**
Others	**323**	**708**	**445**	**1,012**	**-**	**-**
TOTALS	**6,818**	**7,106**	**7,386**	**7,600**	**-4.1%**	**-10.3%**

*United Solutions' client totals are included in Fiserv totals. **Member Driven Technologies' client totals are included in Symitar totals.

CORE PROVIDER MARKET SHARE BY CREDIT UNION CLIENTS' ASSETS

ALL PROCESSORS SERVING AT LEAST $400M IN AGGREGATE ASSETS | CREDIT UNION FINANCIAL DATA AS OF JUNE 30, 2013

CORE PROCESSOR	2013	2012	2011	2010	1 YR GROWTH	3 YR GROWTH
Fiserv	**$445,864,334,937**	**$318,772,266,507**	**$350,471,086,661**	**$340,140,995,775**	**39.9%**	**31.1%**
Fiserv - Acumen	$1,484,081,877	$12,102,437,761	$5,597,721,783	N/A	-	-
Fiserv - Advantage	$11,967,879,807	$11,870,007,558	$12,907,775,270	$12,921,043,017	-	-
Fiserv - Charlotte	$3,700,094,245	$3,646,295,916	$3,824,214,610	$3,847,714,483	-	-
Fiserv - CUBE	$8,547,699,247	$10,210,775,199	$14,224,788,911	$15,975,325,976	-	-
Fiserv - CubicsPlus	$1,910,097,876	$1,810,155,692	$1,817,681,771	$1,742,454,751	-	-
Fiserv - CUSA	$11,225,964,571	$11,468,069,159	$12,672,065,450	$19,147,058,062	-	-
Fiserv - DataSafe	$72,876,813,606	$68,364,731,850	$72,726,159,690	$74,224,129,867	-	-
United Solutions - DataSafe*	**$2,006,458,759**	**N/A**	**N/A**	**N/A**	**N/A**	**N/A**
Fiserv - Galaxy	$18,214,564,138	$17,945,426,085	$17,986,371,010	$17,491,536,163	-	-
Fiserv - OnCU	$2,864,306,933	$2,710,138,445	$2,695,250,649	N/A	-	-
Fiserv - Portico	$29,154,671,782	$25,886,120,960	$23,519,203,617	$21,693,834,992	-	-
Fiserv - Reliance	$5,349,553,599	$4,816,293,045	$4,624,314,054	N/A	-	-
Fiserv - Spectrum	$85,575,768,143	$71,045,884,697	$92,848,917,555	$90,515,757,950	-	-
Fiserv - XP2	$82,281,513,013	$76,292,606,222	$72,940,581,230	$74,503,714,538	-	-
Fiserv - Other	$1,344,238,624	$603,323,918	$12,086,041,061	$8,078,425,976	-	-
Open Solutions, Inc. (Acquired by Fiserv)	-	***$91,219,373,190***	***$88,155,154,417***	***$83,104,248,834***	-	-
Fiserv - DNA (f/k/a Open Solutions, Inc.)	$99,740,147,085	N/A	N/A	N/A	-	-
Fiserv - CUnify (f/k/a Open Solutions, Inc.)	$7,620,481,632	N/A	N/A	N/A	-	-
Symitar	**$293,461,100,712**	**$283,680,401,908**	**$229,683,538,842**	**$217,272,391,777**	**3.4%**	**35.1%**
Symitar - CruiseNet	$3,498,921,832	$3,452,216,315	$3,043,162,120	$2,848,102,399	-	-
Symitar - Episys	$281,317,592,413	$280,228,185,594	$226,640,376,722	$214,424,289,378	-	-
Member Driven Technologies (Episys)**	**$8,644,586,467**	**N/A**	**N/A**	**N/A**	**-**	**-**
FIS	**$124,359,544,583**	**$113,399,814,730**	**$103,047,800,949**	**$96,861,465,882**	**9.7%**	**28.4%**
FIS - Director	$12,461,820	$13,473,799	$13,345,711	N/A	-	-
FIS - Mercury	$2,995,731,570	$3,198,070,474	$2,990,771,458	$3,044,546,915	-	-
FIS - Miser	$32,829,030,311	$29,063,254,714	$26,053,762,043	$24,550,983,038	-	-
FIS - Systematics	$88,522,320,882	$81,125,015,743	$73,989,921,737	$69,265,935,929	-	-
Harland Financial Solutions	**$72,934,926,082**	**$72,264,075,449**	**$69,296,962,867**	**$67,374,606,062**	**0.9%**	**8.3%**
Harland Financial Solutions (PhoenixEFE)	$3,563,417,394	$3,079,873,488	$2,825,529,911	N/A	-	-
Harland Financial Solutions (Ultradata)	$69,371,508,688	$69,184,201,961	$66,471,432,956	$67,374,606,062	-	-
CU*Answers	**$13,420,116,519**	**$12,318,593,516**	**$11,204,996,512**	**$10,270,669,407**	**8.9%**	**30.7%**
Computer Marketing Corp (CMC/Flex)	**$11,617,778,891**	**$10,634,694,634**	**$9,988,509,587**	**$9,136,732,582**	**9.2%**	**27.2%**
Sharetec Systems, Inc	**$7,648,257,760**	**$6,595,216,860**	**$5,477,250,409**	**$6,002,242,046**	**16.0%**	**27.4%**
Share One NewSolutions	**$7,350,155,295**	**$7,075,138,117**	**$6,160,731,568**	**$5,171,565,521**	**3.9%**	**42.1%**
COCC	**$5,819,535,727**	**$5,671,074,837**	**$4,830,270,707**	**$4,635,836,206**	**2.6%**	**25.5%**
Synergent Corp. (Episys)	**$5,785,417,563**	**$5,520,825,857**	**$5,144,115,467**	**$4,132,104,339**	**4.8%**	**40.0%**
EPL, Inc	**$4,465,892,033**	**$4,326,308,642**	**$5,971,414,157**	**$7,288,363,330**	**3.2%**	**-38.7%**
CompuSource Systems, Inc	**$3,979,036,602**	**$4,100,327,287**	**$3,898,372,368**	**$3,778,736,463**	**-3.0%**	**5.3%**
FedComp, Inc	**$3,465,177,628**	**$3,233,021,685**	**$3,393,066,486**	**$3,373,337,481**	**7.2%**	**2.7%**
R.C. Olmstead, Inc	**$1,850,574,058**	**$2,198,805,120**	**$2,257,253,436**	**$2,487,657,671**	**-15.8%**	**-25.6%**
CUSource (Ultradata)	**$1,730,465,444**	**$1,644,190,128**	**$1,612,096,778**	**$1,529,897,431**	**5.2%**	**13.1%**
Electronic Recordkeeping Services	**$1,713,674,703**	**$1,708,277,904**	**$1,667,447,551**	**$1,643,726,798**	**0.3%**	**4.3%**
Commercial Business Systems	**$1,505,459,313**	**$1,270,780,484**	**$1,143,287,227**	**$1,075,897,541**	**18.5%**	**39.9%**
Datamatic Processing	**$1,460,091,276**	**$1,411,502,078**	**$1,406,247,498**	**N/A**	**3.4%**	**N/A**
Enhanced Software Products, Inc (ESP)	**$1,443,530,707**	**$1,514,022,619**	**$1,362,834,908**	**$2,483,631,571**	**-4.7%**	**-41.9%**
AMI, Inc	**$1,281,289,631**	**$1,265,598,438**	**$1,428,479,795**	**$1,427,664,418**	**1.2%**	**-10.3%**
Corelation	**$1,124,103,183**	**$1,089,899,176**	**$861,041,599**	**N/A**	**3.1%**	**N/A**
Systronics	**$1,122,785,990**	**$1,168,947,818**	**$1,295,891,892**	**N/A**	**-3.9%**	**N/A**
AMIS	**$953,368,144**	**$817,704,059**	**$774,503,813**	**N/A**	**16.6%**	**N/A**
CU*Northwest	**$838,252,047**	**$413,058,758**	**N/A**	**N/A**	**102.9%**	**N/A**
Credit Union Data Processing, Inc	**$770,385,337**	**$558,875,789**	**$517,882,568**	**N/A**	**37.8%**	**N/A**
CU-Centric	**$751,666,772**	**$535,145,829**	**$509,830,572**	**N/A**	**40.5%**	**N/A**
Credit Union Consultants, Inc	**$738,057,659**	**$780,283,596**	**$767,382,399**	**N/A**	**-5.4%**	**N/A**
Apex Data Systems	**$690,912,497**	**$633,887,791**	**$601,964,854**	**N/A**	**9.0%**	**N/A**
CU*South	**$607,764,928**	**$478,445,750**	**N/A**	**N/A**	**27.0%**	**N/A**
Total/ 1 Services Corp	**$516,945,093**	**$513,142,704**	**$485,898,846**	**N/A**	**0.7%**	**N/A**
CU Interface	**$482,943,058**	**$426,346,712**	**$361,749,028**	**N/A**	**13.3%**	**N/A**
Others	**$49,761,198,843**	**$64,008,452,706**	**$40,980,716,126**	**$46,875,983,923**	**-**	**-**
TOTALS	**$1,069,514,743,015**	**$1,020,645,176,760**	**$954,757,779,887**	**$916,067,755,058**	**4.8%**	**16.8%**

*United Solutions' client totals are included in Fiserv totals. **Member Driven Technologies' client totals are included in Symitar totals.

CORE PROVIDER MARKET SHARE BY NUMBER OF CLIENTS' MEMBERS

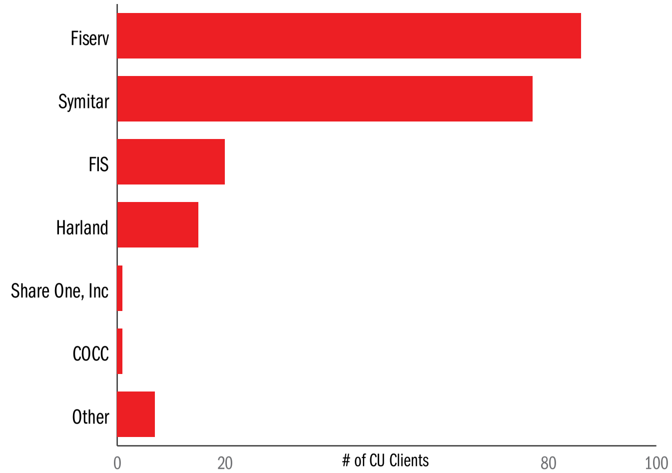
ALL PROCESSORS SERVING AT LEAST $400M IN AGGREGATE ASSETS | CREDIT UNION FINANCIAL DATA AS OF JUNE 30, 2013

CORE PROCESSOR	2013	2012	2011	2010	1 YR GROWTH	3 YR GROWTH
Fiserv	**39,973,012**	**30,498,444**	**35,047,240**	**35,413,658**	**31.1%**	**12.9%**
Fiserv - Acumen	111,569	1,036,438	446,452	N/A	-	-
Fiserv - Advantage	1,013,871	1,031,687	1,208,090	1,282,298	-	-
Fiserv - Charlotte	429,957	432,687	473,920	470,797	-	-
Fiserv - CUBE	752,376	1,040,638	1,470,311	1,592,003	-	-
Fiserv - CubicsPlus	261,160	247,333	266,524	261,351	-	-
Fiserv - CUSA	1,338,210	1,422,222	1,665,230	2,669,868	-	-
Fiserv - DataSafe	6,770,185	6,472,716	7,159,706	7,791,984	-	-
United Solutions - DataSafe*	**180,525**	**N/A**	**N/A**	**N/A**	**N/A**	**N/A**
Fiserv - Galaxy	2,016,746	2,057,061	2,178,683	2,204,267	-	-
Fiserv - OnCU	421,364	410,854	431,191	N/A	-	-
Fiserv - Portico	3,162,585	2,803,786	2,672,507	2,535,140	-	-
Fiserv - Reliance	564,990	535,501	534,762	N/A	-	-
Fiserv - Spectrum	7,613,120	6,500,927	8,666,046	8,698,144	-	-
Fiserv - XP2	6,828,326	6,460,369	6,676,208	7,055,378	-	-
Fiserv - Other	111,537	46,225	1,197,610	852,428	-	-
Open Solutions, Inc. (Acquired by Fiserv)	**-**	***7,285,617***	***7,327,239***	***7,409,979***	**-**	**-**
Fiserv - CUnify (f/k/a Open Solutions, Inc.)	881,247	N/A	N/A	N/A	-	-
Fiserv - DNA (f/k/a Open Solutions, Inc.)	7,515,244	N/A	N/A	N/A	-	-
Symitar	**25,389,932**	**24,401,719**	**21,078,645**	**20,644,353**	**4.0%**	**23.0%**
Symitar - CruiseNet	517,445	516,174	482,104	463,145	-	-
Symitar - Episys	23,908,245	23,885,545	20,596,541	20,181,208	-	-
Member Driven Technologies (Episys)**	**964,242**	**N/A**	**N/A**	**N/A**	**N/A**	**N/A**
FIS	**10,380,694**	**9,692,149**	**9,074,374**	**8,812,095**	**7.1%**	**17.8%**
FIS - Director	3,644	3,837	3,935	N/A	-	-
FIS - Mercury	451,123	487,650	488,137	516,244	-	-
FIS - Miser	2,769,860	2,501,150	2,323,030	2,204,641	-	-
FIS - Systematics	7,156,067	6,699,512	6,259,272	6,091,210	-	-
Harland Financial Solutions	**6,456,301**	**6,570,816**	**6,645,406**	**6,680,575**	**-1.7%**	**-3.4%**
Harland Financial Solutions (PhoenixEFE)	253,346	220,725	201,858	N/A	-	-
Harland Financial Solutions (Ultradata)	6,202,955	6,350,091	6,443,548	6,680,575	-	-
CU*Answers	**1,439,698**	**1,365,776**	**1,319,812**	**1,250,773**	**5.4%**	**15.1%**
FLEX	**1,401,838**	**1,327,232**	**1,350,097**	**1,267,386**	**5.6%**	**10.6%**
Sharetec Systems, Inc	**1,070,179**	**973,916**	**859,569**	**992,682**	**9.9%**	**7.8%**
Share One NewSolutions	**733,459**	**709,481**	**647,738**	**574,246**	**3.4%**	**27.7%**
CompuSource Systems, Inc	**622,819**	**647,396**	**671,779**	**678,003**	**-3.8%**	**-8.1%**
FedComp, Inc	**617,182**	**585,410**	**648,804**	**714,326**	**5.4%**	**-13.6%**
Synergent Corp. (Episys)	**584,552**	**571,376**	**549,297**	**459,005**	**2.3%**	**27.4%**
EPL, Inc	**555,211**	**553,076**	**735,495**	**934,789**	**0.4%**	**-40.6%**
COCC	**417,713**	**410,598**	**382,203**	**384,095**	**1.7%**	**8.8%**
R.C. Olmstead, Inc	**278,049**	**295,101**	**321,098**	**373,481**	**-5.8%**	**-25.6%**
Electronic Recordkeeping Services	**261,889**	**271,944**	**278,031**	**287,701**	**-3.7%**	**-9.0%**
Commercial Business Systems	**252,413**	**224,685**	**225,066**	**224,630**	**12.3%**	**12.4%**
AMI, Inc	**191,972**	**196,342**	**238,060**	**251,994**	**-2.2%**	**-23.8%**
CUSource (Ultradata)	**161,640**	**163,108**	**170,621**	**171,015**	**-0.9%**	**-5.5%**
Systronics	**151,694**	**161,667**	**185,467**	**N/A**	**-6.2%**	**N/A**
Enhanced Software Products, Inc (ESP)	**147,830**	**160,978**	**146,440**	**199,013**	**-8.2%**	**-25.7%**
Datamatic Processing	**140,469**	**141,519**	**152,554**	**N/A**	**-0.7%**	**N/A**
Corelation	**110,229**	**112,827**	**103,788**	**N/A**	**-2.3%**	**N/A**
Credit Union Consultants, Inc	**107,812**	**117,811**	**121,347**	**N/A**	**-8.5%**	**N/A**
CUProdigy	**105,584**	**82,068**	**76,317**	**N/A**	**28.7%**	**N/A**
AMIS	**105,009**	**117,802**	**116,444**	**N/A**	**-10.9%**	**N/A**
CU-Centric	**101,207**	**69,634**	**69,427**	**N/A**	**45.3%**	**N/A**
CU*Northwest	**97,276**	**47,891**	**N/A**	**N/A**	**103.1%**	**N/A**
CU*South	**89,807**	**68,863**	**N/A**	**N/A**	**30.4%**	**N/A**
CU Interface	**85,896**	**76,383**	**66,897**	**N/A**	**12.5%**	**N/A**
Apex Data Systems	**81,022**	**76,435**	**76,627**	**N/A**	**6.0%**	**N/A**
Total/ 1 Services Corp	**79,204**	**83,449**	**80,115**	**N/A**	**-5.1%**	**N/A**
Others	**4,160,601**	**6,316,819**	**3,522,598**	**4,025,881**	**-**	**-**
TOTALS	**96,352,193**	**94,378,332**	**92,288,595**	**91,749,680**	**2.1%**	**5.0%**

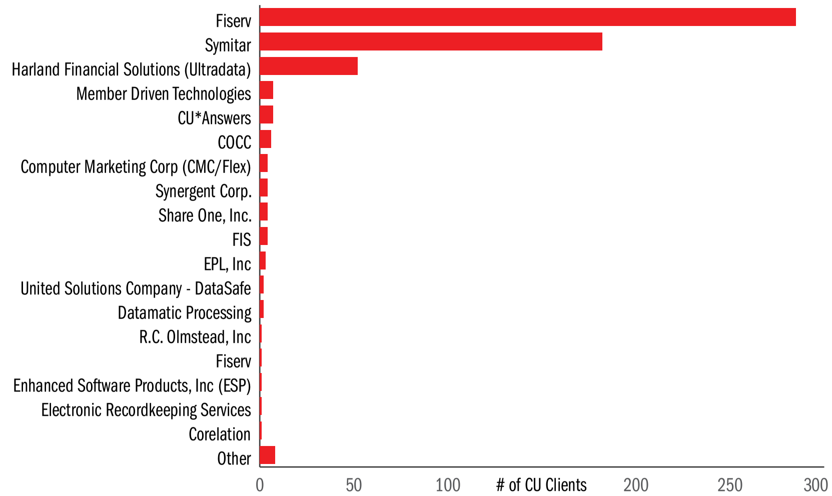
*United Solutions' client totals are included in Fiserv totals. **Member Driven Technologies' client totals are included in Symitar totals.

→ CORE PROVIDER MARKET SHARE BY ASSET-BASED PEER GROUPS

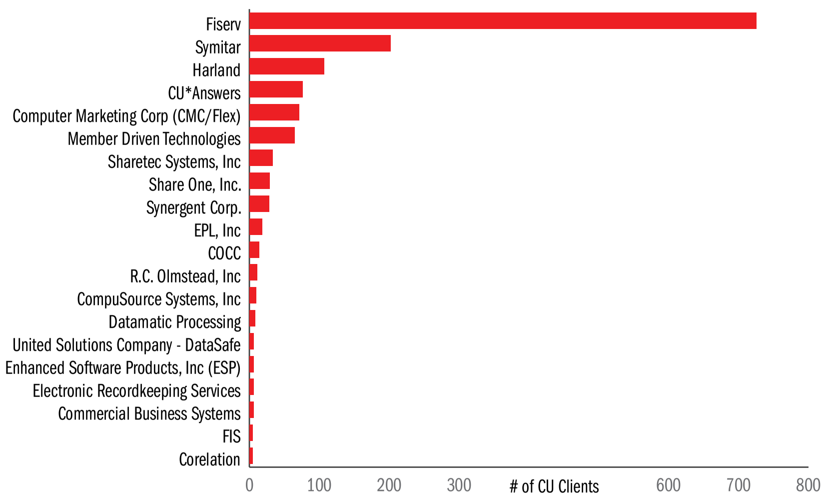
TOP PROVIDERS BY # OF CLIENTS **OVER $1B**



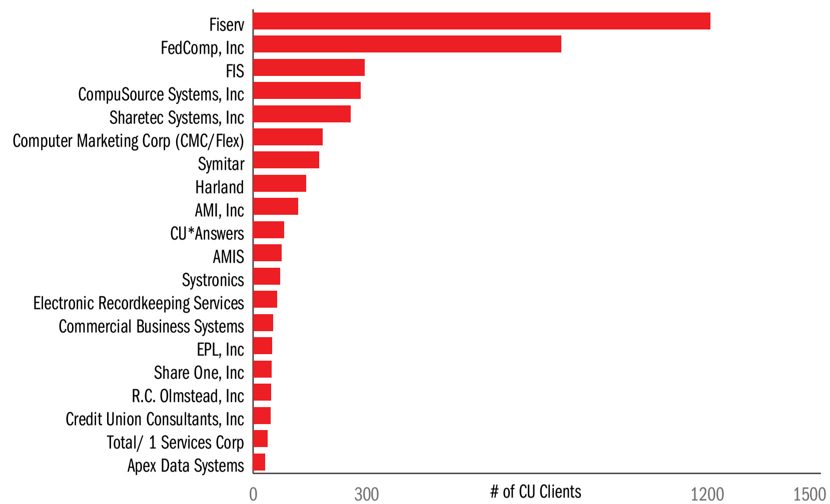
TOP PROVIDERS BY # OF CLIENTS **BETWEEN $250M-$1B**



TOP 20 PROVIDERS BY # OF CLIENTS **BETWEEN $50M-$250M**



TOP PROVIDERS BY # OF CLIENTS **UNDER $50M**



SOURCE FOR ALL GRAPHS: CALLAHAN & ASSOCIATES' PEER-TO-PEER ANALYTICS

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CU*Answers is different from other core processors.

We're a cooperative. Just like you.

We live the 7 Cooperative Principles.

Customer-Owners make the difference:
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and proving our work. Every day.

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CORE PROVIDER MARKET SHARE BY # OF CREDIT UNION CLIENTS OVER $20M IN ASSETS

ALL PROCESSORS SERVING AT LEAST $400M IN AGGREGATE ASSETS | CREDIT UNION FINANCIAL DATA AS OF JUNE 30, 2013

CORE PROCESSOR	2013	2012	2011	2010	1 YEAR GROWTH	3 YEAR GROWTH
Fiserv	**1,642**	**1,439**	**1,554**	**1,649**	**14.1%**	**-0.4%**
Fiserv - Acumen	2	7	10	N/A	-	-
Fiserv - Advantage	41	44	53	59	-	-
Fiserv - Charlotte	63	64	62	59	-	-
Fiserv - CUBE	16	30	38	44	-	-
Fiserv - CubicsPlus	27	23	17	18	-	-
Fiserv - CUSA	185	186	196	296	-	-
Fiserv - DataSafe	193	198	224	255	-	-
United Solutions - DataSafe*	12	N/A	N/A	N/A	N/A	N/A
Fiserv - Galaxy	162	163	170	184	-	-
Fiserv - OnCU	45	40	38	N/A	-	-
Fiserv - Portico	292	276	262	248	-	-
Fiserv - Reliance	55	49	51	N/A	-	-
Fiserv - Spectrum	178	173	215	242	-	-
Fiserv - XP2	184	185	197	220	-	-
Fiserv - Other	3	1	21	24	-	-
Open Solutions, Inc. (Acquired by Fiserv)	**-**	***176***	***180***	***236***	**-**	**-**
Fiserv - CUnify (f/k/a Open Solutions, Inc.)	93	N/A	N/A	N/A	-	-
Fiserv - DNA (f/k/a Open Solutions, Inc.)	91	N/A	N/A	N/A	-	-
Symitar	**593**	**581**	**515**	**508**	**2.1%**	**16.7%**
Symitar - CruiseNet	63	63	54	47	-	-
Symitar - Episys	470	518	461	461	-	-
Member Driven Technologies (Episys)**	**60**	**N/A**	**N/A**	**N/A**	**N/A**	**N/A**
Harland Financial Solutions	**238**	**241**	**245**	**256**	**-1.2%**	**-7.0%**
Harland Financial Solutions (PhoenixEFE)	4	3	3	N/A	-	-
Harland Financial Solutions (Ultradata)	217	221	226	N/A	-	-
CUSource (Ultradata)***	**17**	**17**	**16**	**N/A**	**0.0%**	**N/A**
FLEX	**178**	**171**	**160**	**157**	**4.1%**	**13.4%**
CU*Answers	**139**	**132**	**123**	**119**	**5.3%**	**16.8%**
Sharetec Systems, Inc	**130**	**117**	**89**	**106**	**11.1%**	**22.6%**
CompuSource Systems, Inc	**59**	**62**	**56**	**53**	**-4.8%**	**11.3%**
FIS	**57**	**55**	**51**	**54**	**3.6%**	**5.6%**
FIS - Mercury	32	33	29	29	-	-
FIS - Miser	22	19	19	20	-	-
FIS - Systematics	3	3	3	5	-	-
Share One NewSolutions	**52**	**54**	**49**	**44**	**-3.7%**	**18.2%**
Synergent Corp. (Episys)	**47**	**47**	**46**	**39**	**0.0%**	**20.5%**
EPL, Inc	**43**	**40**	**40**	**46**	**7.5%**	**-6.5%**
Commercial Business Systems	**27**	**24**	**22**	**21**	**12.5%**	**28.6%**
FedComp, Inc	**25**	**20**	**17**	**18**	**25.0%**	**38.9%**
R.C. Olmstead, Inc	**24**	**27**	**29**	**34**	**-11.1%**	**-29.4%**
COCC	**23**	**23**	**20**	**20**	**0.0%**	**15.0%**
Enhanced Software Products, Inc (ESP)	**23**	**24**	**24**	**24**	**-4.2%**	**-4.2%**
Electronic Recordkeeping Services	**22**	**22**	**21**	**21**	**0.0%**	**4.8%**
CU*Northwest	**19**	**8**	**N/A**	**N/A**	**137.5%**	**N/A**
AMI, Inc	**18**	**18**	**19**	**20**	**0.0%**	**-10.0%**
AMIS	**14**	**11**	**11**	**N/A**	**27.3%**	**N/A**
Credit Union Consultants, Inc	**14**	**15**	**14**	**N/A**	**-6.7%**	**N/A**
Datamatic Processing	**13**	**13**	**13**	**N/A**	**0.0%**	**N/A**
Systronics	**12**	**16**	**17**	**N/A**	**-25.0%**	**N/A**
Apex Data Systems	**10**	**9**	**8**	**N/A**	**11.1%**	**N/A**
Corelation	**8**	**8**	**7**	**N/A**	**0.0%**	**N/A**
CU*South	**8**	**6**	**N/A**	**N/A**	**33.3%**	**N/A**
CU-Centric	**8**	**7**	**7**	**N/A**	**14.3%**	**N/A**
CUProdigy	**7**	**8**	**8**	**N/A**	**-12.5%**	**N/A**
CU Interface	**6**	**5**	**4**	**N/A**	**20.0%**	**N/A**
Total/ 1 Services Corp	**6**	**7**	**7**	**N/A**	**-14.3%**	**N/A**
Others	**97**	**463**	**417**	**378**	**-**	**-**
TOTALS	**3,562**	**3,657**	**3,576**	**3,567**	**-2.6%**	**-0.1%**

*United Solutions' client totals are included in Fiserv totals. **Member Driven Technologies' client totals are included in Symitar totals. ***CU Source's client totals are included in Harland's totals.

→ CORE PROVIDER CLIENT PERFORMANCE COMPARISON (ALL CREDIT UNION CLIENTS)

ALL PROCESSORS SERVING AT LEAST $400 MILLION IN AGGREGATE ASSETS | CREDIT UNION FINANCIAL DATA AS OF JUNE 30, 2013

CORE PROCESSOR	# CUS	ASSETS	AVERAGE ASSETS	LOAN GROWTH	SHARE GROWTH	MEMBER GROWTH	OPEX/AVG. ASSETS	EFFICIENCY RATIO	ROA	ROA PRE-NCUSIF Expense
AMI, Inc	121	1,281,289,631	$10,589,171	2.38%	3.97%	-0.42%	3.11%	92.71%	0.27%	0.32%
AMIS	79	$953,368,144	$12,067,951	-0.40%	2.49%	-1.46%	2.55%	92.85%	0.22%	0.25%
Apex Data Systems	35	$690,912,497	$19,740,357	2.59%	4.23%	0.11%	3.30%	92.83%	0.27%	0.33%
COCC	29	$5,819,535,727	$200,673,646	4.57%	3.48%	1.73%	2.94%	89.92%	0.37%	0.39%
Commercial Business Systems	58	$1,505,459,313	$25,956,195	3.09%	3.30%	1.30%	4.34%	88.99%	0.60%	0.64%
CompuSource Systems, Inc	294	$3,979,036,602	$13,534,138	3.53%	4.20%	0.24%	3.02%	92.67%	0.25%	0.28%
Computer Marketing Corp (CMC/Flex)	259	$11,617,778,891	$44,856,289	2.62%	4.32%	0.48%	3.45%	85.51%	0.60%	0.65%
Corelation	8	$1,124,103,183	$140,512,898	2.96%	3.47%	-2.30%	3.69%	90.74%	0.39%	0.39%
Credit Union Consultants, Inc	47	$738,057,659	$15,703,354	1.55%	0.34%	-2.86%	3.13%	90.23%	0.35%	0.40%
Credit Union Data Processing, Inc	14	$770,385,337	$55,027,524	14.59%	10.66%	8.18%	4.42%	83.35%	0.93%	0.95%
CU Interface	9	$482,943,058	$53,660,340	4.91%	6.30%	5.59%	4.74%	98.68%	0.06%	0.13%
CU*Answers	165	$13,420,116,519	$81,334,040	5.60%	4.24%	0.92%	3.47%	84.62%	0.66%	0.73%
CU*Northwest	27	$838,252,047	$31,046,372	4.06%	0.76%	-4.64%	3.48%	88.70%	0.43%	0.47%
CU*South	26	$607,764,928	$23,375,574	4.17%	3.16%	1.65%	4.43%	90.07%	0.52%	0.54%
CU-Centric	29	$751,666,772	$25,919,544	4.33%	2.04%	2.05%	3.35%	86.52%	0.51%	0.54%
CUSource (Ultradata)	20	$1,730,465,444	$86,523,272	1.85%	4.85%	1.03%	3.09%	81.65%	0.69%	0.73%
Datamatic Processing	21	$1,460,091,276	$69,528,156	2.41%	3.13%	-0.74%	3.21%	84.29%	0.63%	0.69%
Electronic Recordkeeping Services	70	$1,713,674,703	$24,481,067	0.40%	3.36%	-0.94%	3.30%	83.45%	0.68%	0.73%
Enhanced Software Products, Inc (ESP)	33	$1,443,530,707	$43,743,355	3.98%	7.29%	5.30%	3.14%	91.05%	0.33%	0.37%
EPL, Inc	71	$4,465,892,033	$62,899,888	2.51%	3.36%	0.39%	3.68%	87.21%	0.57%	0.61%
FedComp, Inc	815	$3,465,177,628	$42,515,752	0.00%	1.61%	-1.73%	2.86%	90.62%	0.25%	0.29%
FIS	323	$124,359,544,583	$385,014,070	9.56%	7.82%	5.57%	2.79%	73.23%	1.09%	1.12%
Fiserv	2,305	$443,857,876,178	$192,563,070	5.47%	5.01%	2.19%	3.08%	80.13%	0.82%	0.85%
Harland Financial Solutions (Ultradata)	334	$74,665,391,526	$223,549,076	7.06%	5.67%	3.71%	3.05%	80.95%	0.77%	0.81%
Member Driven Technologies	60	$8,644,586,467	$144,076,441	4.14%	5.82%	1.82%	3.92%	86.70%	0.70%	0.74%
R.C. Olmstead, Inc	54	$1,850,574,058	$34,269,890	3.34%	2.04%	0.97%	3.26%	87.39%	0.46%	0.52%
Share One NewSolutions	82	$7,350,155,295	$89,636,040	1.92%	4.71%	4.28%	4.26%	90.22%	0.47%	0.51%
Sharetec Systems, Inc	291	$7,648,257,760	$26,282,673	2.91%	3.91%	-0.38%	3.60%	92.39%	0.31%	0.35%
Symitar	635	$284,816,514,245	$448,529,944	5.32%	4.90%	3.36%	3.10%	78.25%	0.92%	0.95%
Synergent Corp.	54	$5,785,417,563	$107,137,362	4.88%	4.94%	2.31%	3.65%	88.31%	0.49%	0.50%
Systronics	75	$1,122,785,990	$14,970,480	2.15%	2.09%	0.32%	2.88%	91.52%	0.27%	0.36%
Total/ 1 Services Corp	40	$516,945,093	$12,923,627	10.97%	0.34%	-4.38%	3.24%	85.25%	0.69%	0.69%
United Solutions Company (DataSafe)	12	$2,006,458,759	$167,204,897	7.07%	3.48%	0.27%	3.75%	82.28%	0.80%	0.81%

→ CORE PLATFORM CLIENT PERFORMANCE COMPARISON (ALL CREDIT UNION CLIENTS)

ALL PROCESSORS SERVING AT LEAST $400 MILLION IN AGGREGATE ASSETS | CREDIT UNION FINANCIAL DATA AS OF JUNE 30, 2013

CORE PROCESSOR	# CUS	ASSETS	AVERAGE ASSETS	LOAN GROWTH	SHARE GROWTH	MEMBER GROWTH	OPEX/AVG. ASSETS	EFFICIENCY RATIO	ROA	ROA PRE-NCUSIF Expense
Acumen - Fiserv	2	$1,484,081,877	$742,040,939	19.83%	16.98%	24.12%	3.59%	82.43%	0.87%	0.94%
Advantage - Fiserv	42	$11,967,879,807	$284,949,519	4.77%	3.17%	1.55%	2.73%	77.13%	0.82%	0.85%
AMIS	79	$953,368,144	$12,067,951	-0.40%	2.49%	-1.46%	2.55%	92.85%	0.22%	0.25%
Apex Data Systems	35	$690,912,497	$19,740,357	2.59%	4.23%	0.11%	3.30%	92.83%	0.27%	0.33%
CAMS-ii	62	$1,672,269,554	$26,972,090	3.54%	3.33%	1.36%	4.31%	89.23%	0.58%	0.62%
R.C. Olmstead, Inc	4	$166,810,241	$41,702,560	7.02%	3.57%	2.08%	4.00%	91.62%	0.38%	0.45%

Commercial Business Systems	58	$1,505,459,313	$25,956,195	3.09%	3.30%	1.30%	4.34%	88.99%	0.60%	0.64%
Charlotte - Fiserv	**99**	**$3,700,094,245**	**$37,374,689**	**3.91%**	**4.81%**	**1.92%**	**3.18%**	**95.68%**	**0.23%**	**0.26%**
CompuSource Systems, Inc	**294**	**$3,979,036,602**	**$13,534,138**	**3.53%**	**4.20%**	**0.24%**	**3.02%**	**92.67%**	**0.25%**	**0.28%**
CruiseNet - Symitar	**162**	**$3,498,921,832**	**$21,598,283**	**2.49%**	**3.08%**	**-0.07%**	**3.79%**	**91.47%**	**0.37%**	**0.40%**
CU*Base	**218**	**$14,866,133,494**	**$68,193,273**	**5.66%**	**4.16%**	**0.77%**	**3.51%**	**85.11%**	**0.64%**	**0.70%**
CU*Answers	165	$13,420,116,519	$81,334,040	5.60%	4.24%	0.92%	3.47%	84.62%	0.66%	0.73%
CU*Northwest	27	$838,252,047	$31,046,372	4.06%	0.76%	-4.64%	3.48%	88.70%	0.43%	0.47%
CU*South	26	$607,764,928	$23,375,574	4.17%	3.16%	1.65%	4.43%	90.07%	0.52%	0.54%
CUBE - Fiserv	**16**	**$8,547,699,247**	**$534,231,203**	**6.32%**	**4.11%**	**-2.79%**	**3.45%**	**85.85%**	**0.59%**	**0.61%**
CubicsPlus - Fiserv	**153**	**$1,910,097,876**	**$12,484,300**	**2.02%**	**2.31%**	**-0.44%**	**2.89%**	**89.03%**	**0.34%**	**0.37%**
CU-Centric	**29**	**$751,666,772**	**$25,919,544**	**4.33%**	**2.04%**	**2.05%**	**3.35%**	**86.52%**	**0.51%**	**0.54%**
CUnify (f/k/a Open Solutions) - Fiserv	**117**	**$7,620,481,632**	**$65,132,322**	**4.60%**	**3.73%**	**0.79%**	**3.46%**	**89.10%**	**0.45%**	**0.50%**
CUProdigy (Credit Union Data Processing)	**14**	**$770,385,337**	**$55,027,524**	**14.59%**	**10.66%**	**8.18%**	**4.42%**	**83.35%**	**0.93%**	**0.95%**
CUSA - Fiserv	**413**	**$11,225,964,571**	**$27,181,512**	**0.12%**	**2.86%**	**-1.01%**	**3.11%**	**87.65%**	**0.46%**	**0.50%**
DataSafe	**242**	**$74,883,272,365**	**$309,435,010**	**5.76%**	**5.27%**	**3.18%**	**3.17%**	**80.15%**	**0.81%**	**0.85%**
Fiserv	230	$72,876,813,606	$316,855,711	5.72%	5.32%	3.26%	3.15%	80.08%	0.81%	0.85%
United Solutions Company	12	$2,006,458,759	$167,204,897	7.07%	3.48%	0.27%	3.75%	82.28%	0.80%	0.81%
DNA	**120**	**$105,559,682,812**	**$879,664,023**	**5.25%**	**6.14%**	**4.18%**	**2.92%**	**74.68%**	**1.06%**	**1.09%**
Fiserv	91	$99,740,147,085	$1,096,045,572	5.30%	6.29%	4.31%	2.92%	73.94%	1.10%	1.13%
INSIGHT - COCC	29	$5,819,535,727	$200,673,646	4.57%	3.48%	1.73%	2.94%	89.92%	0.37%	0.39%
dpR2 - CU Interface	**9**	**$482,943,058**	**$53,660,340**	**4.91%**	**6.30%**	**5.59%**	**4.74%**	**98.68%**	**0.06%**	**0.13%**
Electronic Recordkeeping Services	**70**	**$1,713,674,703**	**$24,481,067**	**0.40%**	**3.36%**	**-0.94%**	**3.30%**	**83.45%**	**0.68%**	**0.73%**
Encompass - AMI, Inc	**121**	**1,281,289,631**	**$10,589,171**	**2.38%**	**3.97%**	**-0.42%**	**3.11%**	**92.71%**	**0.27%**	**0.32%**
EPL, Inc	**71**	**$4,465,892,033**	**$62,899,888**	**2.51%**	**3.36%**	**0.39%**	**3.68%**	**87.21%**	**0.57%**	**0.61%**
Episys	**587**	**$295,747,596,443**	**$503,828,955**	**5.31%**	**4.95%**	**3.34%**	**3.12%**	**78.57%**	**0.91%**	**0.94%**
Symitar	473	$281,317,592,413	$594,751,781	5.35%	4.93%	3.43%	3.09%	78.08%	0.92%	0.96%
Synergent Corp.	54	$5,785,417,563	$107,137,362	4.88%	4.94%	2.31%	3.65%	88.31%	0.49%	0.50%
Member Driven Technologies	60	$8,644,586,467	$144,076,441	4.14%	5.82%	1.82%	3.92%	86.70%	0.70%	0.74%
FedComp, Inc	**815**	**$3,465,177,628**	**$42,515,752**	**0.00%**	**1.61%**	**-1.73%**	**2.86%**	**90.62%**	**0.25%**	**0.29%**
FLEX	**259**	**$11,617,778,891**	**$44,856,289**	**2.62%**	**4.32%**	**0.48%**	**3.45%**	**85.51%**	**0.60%**	**0.65%**
FORZA3TM - Enhanced Software Products, Inc (ESP)	**33**	**$1,443,530,707**	**$43,743,355**	**3.98%**	**7.29%**	**5.30%**	**3.14%**	**91.05%**	**0.33%**	**0.37%**
Freedom3 - CUC, Inc.	**47**	**$738,057,659**	**$15,703,354**	**1.55%**	**0.34%**	**-2.86%**	**3.13%**	**90.23%**	**0.35%**	**0.40%**
Galaxy - Fiserv	**228**	**$18,214,564,138**	**$79,888,439**	**5.84%**	**4.95%**	**1.08%**	**3.26%**	**87.62%**	**0.50%**	**0.54%**
Keystone - Corelation	**8**	**$1,124,103,183**	**$140,512,898**	**2.96%**	**3.47%**	**-2.30%**	**3.69%**	**90.74%**	**0.39%**	**0.39%**
Mercury - FIS	**289**	**$2,995,731,570**	**$10,365,853**	**2.66%**	**3.12%**	**0.24%**	**3.47%**	**91.69%**	**0.39%**	**0.42%**
Miser - FIS	**22**	**$32,829,030,311**	**$1,492,228,651**	**8.05%**	**5.80%**	**3.38%**	**2.99%**	**80.39%**	**0.77%**	**0.82%**
NewSolutions - Share One	**82**	**$7,350,155,295**	**$89,636,040**	**1.92%**	**4.71%**	**4.28%**	**4.26%**	**90.22%**	**0.47%**	**0.51%**
OnCU - Fiserv	**116**	**$2,864,306,933**	**$24,692,301**	**1.38%**	**2.76%**	**0.56%**	**3.33%**	**95.50%**	**0.17%**	**0.21%**
PhoenixEFE - Harland	**4**	**$3,563,417,394**	**$890,854,349**	**11.13%**	**7.97%**	**7.35%**	**3.28%**	**73.30%**	**1.28%**	**1.34%**
Portico - Fiserv	**363**	**$29,154,671,782**	**$80,315,900**	**3.81%**	**3.17%**	**0.33%**	**3.43%**	**88.06%**	**0.49%**	**0.53%**
RCO - R.C. Olmstead, Inc	**54**	**$1,850,574,058**	**$34,269,890**	**3.34%**	**2.04%**	**0.97%**	**3.26%**	**87.39%**	**0.46%**	**0.52%**
Reliance - Fiserv	**58**	**$5,349,553,599**	**$92,233,683**	**2.14%**	**3.91%**	**0.44%**	**3.20%**	**90.42%**	**0.37%**	**0.41%**
Sharetec Systems, Inc	**291**	**$7,648,257,760**	**$26,282,673**	**2.91%**	**3.91%**	**-0.38%**	**3.60%**	**92.39%**	**0.31%**	**0.35%**
Spectrum - Fiserv	**185**	**$85,575,768,143**	**$462,571,720**	**5.03%**	**4.55%**	**0.90%**	**3.21%**	**79.43%**	**0.91%**	**0.95%**
Systematics - FIS	**3**	**$88,522,320,882**	**$29,507,440,294**	**10.29%**	**8.83%**	**6.81%**	**2.69%**	**70.02%**	**1.23%**	**1.26%**
Systronics	**75**	**$1,122,785,990**	**$14,970,480**	**2.15%**	**2.09%**	**0.32%**	**2.88%**	**91.52%**	**0.27%**	**0.36%**
Total/ 1 Services Corp	**40**	**$516,945,093**	**$12,923,627**	**10.97%**	**0.34%**	**-4.38%**	**3.24%**	**85.25%**	**0.69%**	**0.69%**
Ultradata	**330**	**$71,101,974,132**	**$215,460,528**	**6.78%**	**5.55%**	**3.56%**	**3.04%**	**81.42%**	**0.74%**	**0.78%**
CUSource (Ultradata)	20	$1,730,465,444	$86,523,272	1.85%	4.85%	1.03%	3.09%	81.65%	0.69%	0.73%
Harland Financial Solutions (Ultradata)	310	$69,371,508,688	$223,779,060	6.61%	5.27%	3.34%	3.04%	81.41%	0.75%	0.78%
VIEW - Datamatic Processing	**21**	**$1,460,091,276**	**$69,528,156**	**2.41%**	**3.13%**	**-0.74%**	**3.21%**	**84.29%**	**0.63%**	**0.69%**
XP2 - Fiserv	**189**	**$82,281,513,013**	**$435,351,921**	**7.16%**	**5.27%**	**3.04%**	**2.89%**	**80.04%**	**0.76%**	**0.79%**

PLATFORM SERVICE OFFERINGS COMPARISON

KEY

- INCLUDED IN CORE (NO ADDITIONAL FEE) — Core
- OPTIONAL (ADDITIONAL FEE) — Optional
- INTEGRATED VIA 3RD PARTY PROVIDER — Integrated
- AVAILABLE VIA 3RD PARTY PROVIDER (BUT NOT INTEGRATED) — Available

SERVICE OFFERINGS

	EFT PROCESSING - REAL TIME	DEBIT SIGNATURE PROCESSING	DEBIT PIN PROCESSING	CREDIT CARD PROCESSING	ONLINE BANKING	ELECTRONIC/WEB BILL PAY	E-STATEMENTS	MOBILE BANKING	RDC - MOBILE (IMAGE)	RDC - CONSUMER (DESKTOP/SCANNER)	ONLINE ACCOUNT OPENING (MEMBERSHIP APPLICATION)	ONLINE ACCOUNT FUNDING (DEPOSIT ACCOUNTS)	ONLINE LOAN APPLICATION (CONSUMER)	IN-HOUSE ELECTRONIC LOAN APPLICATION (CONSUMER)
Encompass	Optional	Optional	Optional	Optional	Optional	Optional	Optional	Optional	Integrated	Integrated	Optional	Integrated	Integrated	Optional
AMIS	Integrated	Integrated	Integrated	Available	Optional	Optional	Optional	Optional	Available	Available	Available	Optional	Core	Core
Apex Credit Union System	Optional	Optional	Optional	Available	Optional	Integrated	Optional	Integrated	Integrated	Available	Available	Available	Optional	Optional
CAMS-ii	Integrated	Integrated	Integrated	Integrated	Core	Integrated	Core	Core	Optional	Optional	Optional	Integrated	Optional	Core
CruiseNet	Optional	Integrated	Integrated	Integrated	Optional	Optional	Optional	Optional	Integrated	Available	Available	Available	Integrated	Core
CU*Base	Core	Integrated	Integrated	Optional	Core	Integrated	Core	Core	Optional	Optional	Core	Core	Core	Core
CUCentric	Core	Core	Core	Core	Integrated	Integrated	Core	Integrated	Integrated	Integrated	Integrated	Integrated	Integrated	Core
CUFIS	Integrated	Available	Available	Integrated	Available	Available	Available	Available	Available	Available	Available	Available	Available	Core
DataSafe - United Solutions Group	Core	Core	Core	Core	Core	Optional	Core	Core	Optional	Optional	Core	Core	Core	Core
dpR2	Core	Core	Core	Core	Core	Core, Integrated	Core	Core	Core	Core	Core	Available	Core	Core
Episys - Symitar	Core	Core	Core	Core	Optional	Optional	Optional	Optional	Optional	Optional	Integrated	Integrated	Integrated	Optional
Episys - Synergent	Core	Integrated	Integrated	Integrated	Integrated	Integrated	Core	Integrated	Integrated	Integrated	Integrated	Integrated	Integrated	Core
Fiserv - All	Optional, Integrated	Optional, Integrated	Optional, Integrated	Optional, Integrated	Optional, Integrated	Optional, Integrated	Optional, Integrated	Optional, Integrated	Optional, Integrated	Optional, Integrated	Optional, Integrated	Optional, Integrated	Optional, Integrated	Core, Integrated
FLEX	Optional	Optional	Optional	Optional	Core	Integrated	Optional	Optional	Optional	Optional	Optional	Optional	Optional	Core
Freedom3	Optional	Core	Core	Available	Core, Optional	Integrated	Core, Optional	Core	Integrated	Integrated	Core	Core	Core	Core
I-Power	Optional, Integrated	Optional, Integrated	Optional, Integrated	Available	Optional, Integrated	Optional, Integrated	Core	Optional, Integrated	Optional, Integrated	Optional, Integrated	Optional, Integrated	Optional, Integrated	Optional, Integrated	Optional, Integrated
Keystone	Core	Core	Core	Core	Integrated	Integrated	Integrated	Integrated	Integrated	Integrated	Core	Core	Core	Core
Mercury	Optional	Optional	Optional	Integrated	Optional	Integrated	Integrated	Integrated	Integrated	Available	Available	Available	Integrated	Integrated
Miser	Optional	Optional	Optional	Optional	Optional	Optional	Optional	Integrated	Integrated	Available	Optional	Optional	Optional	Integrated
NewSolutions	Optional	Optional	Optional	Optional	Optional	Integrated	Optional	Integrated	Integrated	Integrated	Integrated	Integrated	Integrated	Core
PhoenixEFE	Optional	Optional	Optional	Integrated	Optional	Optional	Optional	Optional	Optional	Optional	Optional	Optional	Optional	Optional
Platinum	Integrated	Integrated	Integrated	Integrated	Integrated	Integrated	Integrated	Integrated	Integrated	Available	Optional	Available	Optional	Core
RCO	Integrated	Integrated	Integrated	Integrated	Core	Integrated	Integrated	Integrated	Available	Available	Available	Available	Available	Integrated
Sharetec	Integrated	Integrated	Integrated	Integrated	Optional	Integrated	Optional	Optional	Optional	Optional	Optional	Optional	Optional	Core
Systronics	Optional	Optional	Optional	Available	Optional	Optional	Core	Optional	Optional	Optional	Available	Available	Optional	Available
Ultradata	Optional	Optional	Optional	Integrated	Optional	Optional	Optional	Optional	Optional	Optional	Optional	Optional	Optional	Core
VIEW	Optional	Core	Core	Available	Optional	Optional	Optional	Optional	Optional	Optional	Optional	Optional	Optional	Optional

AUTOMATED LOAN DECISIONING (CONSUMER)	MORTGAGE ORIGINATION PLATFORM	MORTGAGE SERVICING PLATFORM	INDIRECT LENDING PLATFORM	MCIF ANALYSIS	MRM/CRM - AUTOMATED CROSS-SELL	CHECK21 - BRANCH CAPTURE	CHECK21 - TELLER CAPTURE	IMAGING - RECEIPTS	IMAGING - DOCUMENTS	AUTOMATED 5300 PROCESS	COLLECTIONS SYSTEM	ALM	DISASTER RECOVERY	LOAN PARTICIPATION MODULE	CREDIT UNION INVESTMENT MANAGEMENT
	4														

PLATFORM PROFILE: Encompass

FINANCIAL PROFILE OF CLIENTS	ASSETS	LOAN GROWTH	SHARE GROWTH	MEMBER GROWTH	OPEX/AVG ASSETS	EFFICIENCY RATIO	ROA	ROA PRE-NCUSIF EXPENSE
LARGEST/HIGH PERFORMER	$156,265,528	208.29%	28.35%	43.42%	0.76%	19.78%	22.77%	6.16%
AVERAGE	$10,589,171	2.38%	3.97%	-0.42%	3.11%	92.71%	0.27%	0.32%
SMALLEST/LOWEST PERFORMER	$78,075	-99.20%	-89.45%	-89.78%	139.83%	356.33%	-4.29%	-4.29%

PROVIDERS

AMI Information Systems

TECHNOLOGY SERVICE OFFERINGS	LEVEL OF INTEGRATION	MOST COMMON PROVIDER USER BY CLIENTS		
		1ST	2ND	3RD
EFT PROCESSING - REAL TIME	OPTIONAL	NO AVAILABLE DATA		
DEBIT SIGNATURE PROCESSING	OPTIONAL	FIS	LSC	CATALYST CORPORATE FCU
DEBIT PIN PROCESSING	OPTIONAL	FIS	LSC	CO-OP FINANCIAL SERVICES
CREDIT CARD PROCESSING	OPTIONAL	FIS	LSC	CREDIT UNION CARD CENTER, PSCU FINANCIAL SERVICES, VISA (TIED)
ONLINE BANKING	OPTIONAL	AMI	DATABASE MANAGEMENT SERVICES	
ELECTRONIC/WEB BILL PAY	OPTIONAL	MY CU SERVICES	IPAY, LLC	CO-OP FINANCIAL SERVICES
E-STATEMENTS	OPTIONAL	DATABASE MANAGEMENT SERVCIES	AMI	
MOBILE BANKING	OPTIONAL	DATABASE MANAGEMENT SERVICES		
RDC - MOBILE (IMAGE)	INTEGRATED VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
RDC - CONSUMER (DESKTOP/SCANNER)	INTEGRATED VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
ONLINE ACCOUNT OPENING (MEMBERSHIP APPLICATION)	OPTIONAL	NO AVAILABLE DATA		
ONLINE ACCOUNT FUNDING (DEPOSIT ACCOUNTS)	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
ONLINE LOAN APPLICATION (CONSUMER)	INTEGRATED VIA 3RD PARTY PROVIDER	AMI		
IN-HOUSE ELECTRONIC LOAN APPLICATION (CONSUMER)	OPTIONAL	NO AVAILABLE DATA		
AUTOMATED LOAN DECISIONING (CONSUMER)	OPTIONAL	NO AVAILABLE DATA		
MORTGAGE ORIGINATION PLATFORM	OPTIONAL	NO AVAILABLE DATA		
MORTGAGE SERVICING PLATFORM	INTEGRATED VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
INDIRECT LENDING PLATFORM	INTEGRATED VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
MCIF ANALYSIS	OPTIONAL	NO AVAILABLE DATA		
MRM/CRM - AUTOMATED CROSS-SELL	OPTIONAL	NO AVAILABLE DATA		
CHECK21 - BRANCH CAPTURE	INTEGRATED VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
CHECK21 - TELLER CAPTURE	INTEGRATED VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
IMAGING - RECEIPTS	OPTIONAL	NO AVAILABLE DATA		
IMAGING - DOCUMENTS	OPTIONAL	NO AVAILABLE DATA		
AUTOMATED 5300 PROCESS	OPTIONAL	NO AVAILABLE DATA		
COLLECTIONS SYSTEM	OPTIONAL	NO AVAILABLE DATA		
ALM	OPTIONAL	NO AVAILABLE DATA		
DISASTER RECOVERY	OPTIONAL	NO AVAILABLE DATA		
LOAN PARTICIPATION MODULE	OPTIONAL	NO AVAILABLE DATA		
CREDIT UNION INVESTMENT MANAGEMENT	OPTIONAL	NO AVAILABLE DATA		

Included in Core (No Additional Fee) | Optional (Additional Fee) | Integrated via 3rd Party Provider | Available via 3rd Party Provider (but not integrated)

PLATFORM PROFILE: AMIS

FINANCIAL PROFILE OF CLIENTS	ASSETS	LOAN GROWTH	SHARE GROWTH	MEMBER GROWTH	OPEX/AVG ASSETS	EFFICIENCY RATIO	ROA	ROA PRE-NCUSIF EXPENSE
LARGEST/HIGH PERFORMER	$68,832,491	26.06%	13.28%	23.41%	0.54%	19.57%	2.21%	2.21%
AVERAGE	$12,067,951	-0.40%	2.49%	-1.46%	2.55%	92.85%	0.22%	0.25%
SMALLEST/LOWEST PERFORMER	$264,218	-48.82%	-20.29%	-21.21%	9.12%	255.92%	-4.25%	-4.25%

PROVIDERS

AMIS

TECHNOLOGY SERVICE OFFERINGS	LEVEL OF INTEGRATION	MOST COMMON PROVIDER USER BY CLIENTS		
		1ST	2ND	3RD
EFT PROCESSING - REAL TIME	INTEGRATED VIA 3RD PARTY PROVIDER	FIS	ELAN	STAR
DEBIT SIGNATURE PROCESSING	INTEGRATED VIA 3RD PARTY PROVIDER	FIS	ELAN	STAR
DEBIT PIN PROCESSING	INTEGRATED VIA 3RD PARTY PROVIDER	FIS	ELAN	STAR
CREDIT CARD PROCESSING	AVAILABLE VIA 3RD PARTY PROVIDER	FIS	LSC	FIRST DATA
ONLINE BANKING	OPTIONAL	AMIS	WORLDWIDE INTERACTIVE SERVICES	CAVION (HFS), DATABASE MANAGEMENT SERVICES, INTUIT FINANCIAL SERVICES (TIED)
ELECTRONIC/WEB BILL PAY	OPTIONAL	MY CU SERVICES	WORLDWIDE INTERACTIVE SERVICES	
E-STATEMENTS	OPTIONAL	AMIS	DATABASE MANAGEMENT SERVICES	
MOBILE BANKING	OPTIONAL	AMIS		
RDC - MOBILE (IMAGE)	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
RDC - CONSUMER (DESKTOP/SCANNER)	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
ONLINE ACCOUNT OPENING (MEMBERSHIP APPLICATION)	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
ONLINE ACCOUNT FUNDING (DEPOSIT ACCOUNTS)	OPTIONAL	AMIS		
ONLINE LOAN APPLICATION (CONSUMER)	INCLUDED IN CORE	AMIS		
IN-HOUSE ELECTRONIC LOAN APPLICATION (CONSUMER)	INCLUDED IN CORE	AMIS		
AUTOMATED LOAN DECISIONING (CONSUMER)	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
MORTGAGE ORIGINATION PLATFORM	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
MORTGAGE SERVICING PLATFORM	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
INDIRECT LENDING PLATFORM	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
MCIF ANALYSIS	INCLUDED IN CORE	AMIS		
MRM/CRM - AUTOMATED CROSS-SELL	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
CHECK21 - BRANCH CAPTURE	AVAILABLE VIA 3RD PARTY PROVIDER	MID-ATLANTIC		
CHECK21 - TELLER CAPTURE	AVAILABLE VIA 3RD PARTY PROVIDER	MID-ATLANTIC		
IMAGING - RECEIPTS	INCLUDED IN CORE	AMIS		
IMAGING - DOCUMENTS	OPTIONAL	NO AVAILABLE DATA		
AUTOMATED 5300 PROCESS	INCLUDED IN CORE	AMIS		
COLLECTIONS SYSTEM	INCLUDED IN CORE	AMIS		
ALM	INTEGRATED VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
DISASTER RECOVERY	INCLUDED IN CORE	AMIS		
LOAN PARTICIPATION MODULE	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
CREDIT UNION INVESTMENT MANAGEMENT	INCLUDED IN CORE	AMIS		

Included in Core (No Additional Fee) | Optional (Additional Fee) | Integrated via 3rd Party Provider | Available via 3rd Party Provider (but not integrated)

PLATFORM PROFILE: **Apex Credit Union System**

FINANCIAL PROFILE OF CLIENTS	ASSETS	LOAN GROWTH	SHARE GROWTH	MEMBER GROWTH	OPEX/AVG ASSETS	EFFICIENCY RATIO	ROA	ROA PRE-NCUSIF EXPENSE
LARGEST/HIGH PERFORMER	$158,444,913	44.98%	25.25%	9.54%	0.86%	46.19%	1.74%	1.74%
AVERAGE	$19,740,357	2.59%	4.23%	0.11%	3.30%	92.83%	0.27%	0.33%
SMALLEST/LOWEST PERFORMER	$180,553	-65.72%	-11.13%	-8.58%	8.53%	141.09%	-1.08%	-1.08%

PROVIDERS

Apex Data Systems

TECHNOLOGY SERVICE OFFERINGS	LEVEL OF INTEGRATION	MOST COMMON PROVIDER USER BY CLIENTS		
		1ST	2ND	3RD
EFT PROCESSING - REAL TIME	OPTIONAL	FISERV	VANTIV	FIS, CO-OP FINANCIAL SERVICES (TIED)
DEBIT SIGNATURE PROCESSING	OPTIONAL	CO-OP FINANCIAL SERVICES (TIED 1ST)	FISERV (TIED 1ST)	LSC (TIED 1ST)
DEBIT PIN PROCESSING	OPTIONAL	CO-OP FINANCIAL SERVICES (TIED 1ST)	FISERV (TIED 1ST)	LSC (TIED 1ST)
CREDIT CARD PROCESSING	AVAILABLE VIA 3RD PARTY PROVIDER	FIS	FIRST DATA, TMG, LSC (TIED)	
ONLINE BANKING	OPTIONAL	APEX DATA SYSTEMS		
ELECTRONIC/WEB BILL PAY	INTEGRATED VIA 3RD PARTY PROVIDER	MY CU SERVICES	FIS	
E-STATEMENTS	OPTIONAL	APEX DATA SYSTEMS		
MOBILE BANKING	INTEGRATED VIA 3RD PARTY PROVIDER	CO-OP FINANCIAL SERVICES (TIED 1ST)	MSHIFT (TIED 1ST)	
RDC - MOBILE (IMAGE)	INTEGRATED VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
RDC - CONSUMER (DESKTOP/SCANNER)	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
ONLINE ACCOUNT OPENING (MEMBERSHIP APPLICATION)	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
ONLINE ACCOUNT FUNDING (DEPOSIT ACCOUNTS)	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
ONLINE LOAN APPLICATION (CONSUMER)	OPTIONAL	NO AVAILABLE DATA		
IN-HOUSE ELECTRONIC LOAN APPLICATION (CONSUMER)	OPTIONAL	NO AVAILABLE DATA		
AUTOMATED LOAN DECISIONING (CONSUMER)	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
MORTGAGE ORIGINATION PLATFORM	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
MORTGAGE SERVICING PLATFORM	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
INDIRECT LENDING PLATFORM	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
MCIF ANALYSIS	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
MRM/CRM - AUTOMATED CROSS-SELL	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
CHECK21 - BRANCH CAPTURE	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
CHECK21 - TELLER CAPTURE	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
IMAGING - RECEIPTS	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
IMAGING - DOCUMENTS	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
AUTOMATED 5300 PROCESS	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
COLLECTIONS SYSTEM	INCLUDED IN CORE	APEX DATA SYSTEMS		
ALM	INTEGRATED VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
DISASTER RECOVERY	OPTIONAL	NO AVAILABLE DATA		
LOAN PARTICIPATION MODULE	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
CREDIT UNION INVESTMENT MANAGEMENT	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		

Included in Core (No Additional Fee) | Optional (Additional Fee) | Integrated via 3rd Party Provider | Available via 3rd Party Provider (but not integrated)

PLATFORM PROFILE: CAMS-ii

FINANCIAL PROFILE OF CLIENTS	ASSETS	LOAN GROWTH	SHARE GROWTH	MEMBER GROWTH	OPEX/AVG ASSETS	EFFICIENCY RATIO	ROA	ROA PRE-NCUSIF EXPENSE
LARGEST/HIGH PERFORMER	$194,297,926	37.24%	19.31%	32.51%	0.80%	24.08%	2.51%	2.62%
AVERAGE	$26,972,090	3.54%	3.33%	1.36%	4.31%	89.23%	0.58%	0.62%
SMALLEST/LOWEST PERFORMER	$642,857	-50.95%	-27.72%	-21.90%	9.69%	196.00%	-2.47%	-2.47%

PROVIDERS

Commercial Business Systems, R.C. Olmstead

TECHNOLOGY SERVICE OFFERINGS	LEVEL OF INTEGRATION	MOST COMMON PROVIDER USER BY CLIENTS		
		1ST	2ND	3RD
EFT PROCESSING - REAL TIME	INTEGRATED VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
DEBIT SIGNATURE PROCESSING	INTEGRATED VIA 3RD PARTY PROVIDER	VANTIV	LSC	FIRST DATA
DEBIT PIN PROCESSING	INTEGRATED VIA 3RD PARTY PROVIDER	VANTIV	LSC	FIRST DATA
CREDIT CARD PROCESSING	INTEGRATED VIA 3RD PARTY PROVIDER	FIS	LSC	FISERV, CARD SERVICES FOR CREDIT UNIONS (TIED)
ONLINE BANKING	INCLUDED IN CORE	COMMERCIAL BUSINESS SYSTEMS		
ELECTRONIC/WEB BILL PAY	INTEGRATED VIA 3RD PARTY PROVIDER	MY CU SERVICES	IPAY, LLC	FISERV, COMMERCIAL BUSINESS SYSTEMS (TIED)
E-STATEMENTS	INCLUDED IN CORE	COMMERCIAL BUSINESS SYSTEMS		
MOBILE BANKING	INCLUDED IN CORE	COMMERCIAL BUSINESS SYSTEMS		
RDC - MOBILE (IMAGE)	OPTIONAL	COMMERCIAL BUSINESS SYSTEMS		
RDC - CONSUMER (DESKTOP/SCANNER)	OPTIONAL	COMMERCIAL BUSINESS SYSTEMS		
ONLINE ACCOUNT OPENING (MEMBERSHIP APPLICATION)	OPTIONAL	NO AVAILABLE DATA		
ONLINE ACCOUNT FUNDING (DEPOSIT ACCOUNTS)	INTEGRATED VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
ONLINE LOAN APPLICATION (CONSUMER)	OPTIONAL	NO AVAILABLE DATA		
IN-HOUSE ELECTRONIC LOAN APPLICATION (CONSUMER)	INCLUDED IN CORE	NO AVAILABLE DATA		
AUTOMATED LOAN DECISIONING (CONSUMER)	INCLUDED IN CORE	COMMERCIAL BUSINESS SYSTEMS		
MORTGAGE ORIGINATION PLATFORM	INTEGRATED VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
MORTGAGE SERVICING PLATFORM	OPTIONAL	NO AVAILABLE DATA		
INDIRECT LENDING PLATFORM	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
MCIF ANALYSIS	INCLUDED IN CORE	NO AVAILABLE DATA		
MRM/CRM - AUTOMATED CROSS-SELL	INCLUDED IN CORE	NO AVAILABLE DATA		
CHECK21 - BRANCH CAPTURE	INCLUDED IN CORE	NO AVAILABLE DATA		
CHECK21 - TELLER CAPTURE	INCLUDED IN CORE	COMMERCIAL BUSINESS SYSTEMS		
IMAGING - RECEIPTS	INCLUDED IN CORE	COMMERCIAL BUSINESS SYSTEMS		
IMAGING - DOCUMENTS	INCLUDED IN CORE	COMMERCIAL BUSINESS SYSTEMS		
AUTOMATED 5300 PROCESS	INCLUDED IN CORE	NO AVAILABLE DATA		
COLLECTIONS SYSTEM	INCLUDED IN CORE	NO AVAILABLE DATA		
ALM	INTEGRATED VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
DISASTER RECOVERY	INCLUDED IN CORE	COMMERCIAL BUSINESS SYSTEMS		
LOAN PARTICIPATION MODULE	OPTIONAL	COMMERCIAL BUSINESS SYSTEMS		
CREDIT UNION INVESTMENT MANAGEMENT	INCLUDED IN CORE	COMMERCIAL BUSINESS SYSTEMS		

Included in Core (No Additional Fee) | Optional (Additional Fee) | Integrated via 3rd Party Provider | Available via 3rd Party Provider (but not integrated)

PLATFORM PROFILE: **KeyStone**

FINANCIAL PROFILE OF CLIENTS	ASSETS	LOAN GROWTH	SHARE GROWTH	MEMBER GROWTH	OPEX/AVG ASSETS	EFFICIENCY RATIO	ROA	ROA PRE-NCUSIF EXPENSE
LARGEST/HIGH PERFORMER	$429,326,267	11.71%	8.77%	2.35%	2.20%	71.77%	1.64%	1.64%
AVERAGE	$140,512,898	2.96%	3.47%	-2.30%	3.69%	90.74%	0.39%	0.39%
SMALLEST/LOWEST PERFORMER	$23,934,335	-7.00%	-4.84%	-7.21%	4.47%	115.40%	-0.29%	-0.29%

PROVIDERS

Corelation Inc.

TECHNOLOGY SERVICE OFFERINGS	LEVEL OF INTEGRATION	MOST COMMON PROVIDER USER BY CLIENTS		
		1ST	2ND	3RD
EFT PROCESSING - REAL TIME	INCLUDED IN CORE	CO-OP FINANCIAL SERVICES		
DEBIT SIGNATURE PROCESSING	INCLUDED IN CORE	CO-OP FINANCIAL SERVICES	ELAN, FIRST DATA, FIS, FISERV EFT, JHA , VANTIV (TIED)	
DEBIT PIN PROCESSING	INCLUDED IN CORE	CO-OP FINANCIAL SERVICES	ELAN, FIRST DATA, FIS, FISERV EFT, JHA , VANTIV (TIED)	
CREDIT CARD PROCESSING	INCLUDED IN CORE	FIS	PSCU FINANCIAL SERVICES, TMG (THE MEMBER GROUP), VANTIV (TIED)	
ONLINE BANKING	INTEGRATED VIA 3RD PARTY PROVIDER	WESCOM RESOURCES GROUP	PM SYSTEMS, DATABASE MANAGEMENT SERVICES, OPEN SOLUTIONS, FISERV-CUSA, INTUIT FINANCIAL SERVICES (TIED)	
ELECTRONIC/WEB BILL PAY	INTEGRATED VIA 3RD PARTY PROVIDER	CO-OP FINANCIAL SERVICES (TIED 1ST)	FIS (TIED 1ST)	FISERV (TIED 1ST)
E-STATEMENTS	INTEGRATED VIA 3RD PARTY PROVIDER	OPEN SOLUTIONS	BIT STATEMENTS, DATABASE MANAGEMETN SERVICES, ZDI, PALMETTO COOPERATIVE SERVICES	
MOBILE BANKING	INTEGRATED VIA 3RD PARTY PROVIDER	INTUIT FINANCIAL SERVICES	WESCOM RESOURCES GROUP (TIED 2ND)	PSCU FINANCIAL SERVCES (TIED 2ND)
RDC - MOBILE (IMAGE)	INTEGRATED VIA 3RD PARTY PROVIDER	CATALYST CORPORATE FCU (TIED 1ST)	CO-OP FINANCIAL SERVICES (TIED 1ST)	
RDC - CONSUMER (DESKTOP/SCANNER)	INTEGRATED VIA 3RD PARTY PROVIDER	WESCOM RESOURCES GROUP		
ONLINE ACCOUNT OPENING (MEMBERSHIP APPLICATION)	INCLUDED IN CORE	MERIDIAN LINK	PM SYSTEMS	
ONLINE ACCOUNT FUNDING (DEPOSIT ACCOUNTS)	INCLUDED IN CORE	MERIDIAN LINK		
ONLINE LOAN APPLICATION (CONSUMER)	INCLUDED IN CORE	CORELATION		
IN-HOUSE ELECTRONIC LOAN APPLICATION (CONSUMER)	INCLUDED IN CORE	CORELATION		
AUTOMATED LOAN DECISIONING (CONSUMER)	INCLUDED IN CORE	CORELATION		
MORTGAGE ORIGINATION PLATFORM	INTEGRATED VIA 3RD PARTY PROVIDER	FICS		
MORTGAGE SERVICING PLATFORM	INTEGRATED VIA 3RD PARTY PROVIDER	FICS		
INDIRECT LENDING PLATFORM	INTEGRATED VIA 3RD PARTY PROVIDER	DEALER TRACK	TCI	ROUTE1
MCIF ANALYSIS	INCLUDED IN CORE	CORELATION		
MRM/CRM - AUTOMATED CROSS-SELL	INCLUDED IN CORE	CORELATION		
CHECK21 - BRANCH CAPTURE	INTEGRATED VIA 3RD PARTY PROVIDER	BLUE POINT SOLUTIONS		
CHECK21 - TELLER CAPTURE	INTEGRATED VIA 3RD PARTY PROVIDER	BLUE POINT SOLUTIONS		
IMAGING - RECEIPTS	INCLUDED IN CORE	CORELATION		
IMAGING - DOCUMENTS	INCLUDED IN CORE	CORELATION		
AUTOMATED 5300 PROCESS	INCLUDED IN CORE	CORELATION		
COLLECTIONS SYSTEM	INCLUDED IN CORE	CORELATION		
ALM	INTEGRATED VIA 3RD PARTY PROVIDER	PROFITSTAR		
DISASTER RECOVERY	INCLUDED IN CORE	CENTURION		
LOAN PARTICIPATION MODULE	INCLUDED IN CORE	SAGEWORKS		
CREDIT UNION INVESTMENT MANAGEMENT	INTEGRATED VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		

Included in Core (No Additional Fee) | Optional (Additional Fee) | Integrated via 3rd Party Provider | Available via 3rd Party Provider (but not integrated)

PLATFORM PROFILE: dpR2

FINANCIAL PROFILE OF CLIENTS	ASSETS	LOAN GROWTH	SHARE GROWTH	MEMBER GROWTH	OPEX/AVG ASSETS	EFFICIENCY RATIO	ROA	ROA PRE-NCUSIF EXPENSE
LARGEST/HIGH PERFORMER	$186,455,580	16.41%	15.60%	12.35%	2.13%	80.71%	0.73%	0.73%
AVERAGE	$53,660,340	4.91%	6.30%	5.59%	4.74%	98.68%	0.06%	0.13%
SMALLEST/LOWEST PERFORMER	$7,937,696	-8.75%	-7.21%	-5.53%	7.20%	117.75%	-0.37%	-0.37%

PROVIDERS

CU Interface

TECHNOLOGY SERVICE OFFERINGS	LEVEL OF INTEGRATION	MOST COMMON PROVIDER USER BY CLIENTS		
		1ST	2ND	3RD
EFT PROCESSING - REAL TIME	INCLUDED IN CORE	ELAN	FIRST DATA / STAR	
DEBIT SIGNATURE PROCESSING	INCLUDED IN CORE	ELAN	FIRST DATA, SHAZAM, CORPORATE ONE (TIED)	
DEBIT PIN PROCESSING	INCLUDED IN CORE	ELAN	FIRST DATA, SHAZAM, CORPORATE ONE (TIED)	
CREDIT CARD PROCESSING	INCLUDED IN CORE	FIS	VISA (TIED 1ST)	TMG (THE MEMBERS GROUP)
ONLINE BANKING	INCLUDED IN CORE	CU INTERFACE		
ELECTRONIC/WEB BILL PAY	INCLUDED IN CORE/INTEGRATED VIA 3RD PARTY PROVIDER	IPAY, LLC	CU INTERFACE	
E-STATEMENTS	INCLUDED IN CORE	BFIS (BRIDGESTONE)		
MOBILE BANKING	INCLUDED IN CORE	CU INTERFACE		
RDC - MOBILE (IMAGE)	INCLUDED IN CORE	CU INTERFACE		
RDC - CONSUMER (DESKTOP/SCANNER)	INCLUDED IN CORE	CU INTERFACE		
ONLINE ACCOUNT OPENING (MEMBERSHIP APPLICATION)	INCLUDED IN CORE	CU INTERFACE		
ONLINE ACCOUNT FUNDING (DEPOSIT ACCOUNTS)	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
ONLINE LOAN APPLICATION (CONSUMER)	INCLUDED IN CORE	CU INTERFACE		
IN-HOUSE ELECTRONIC LOAN APPLICATION (CONSUMER)	INCLUDED IN CORE	CU INTERFACE		
AUTOMATED LOAN DECISIONING (CONSUMER)	INCLUDED IN CORE	NO AVAILABLE DATA		
MORTGAGE ORIGINATION PLATFORM	INCLUDED IN CORE	CU INTERFACE		
MORTGAGE SERVICING PLATFORM	INCLUDED IN CORE	CU INTERFACE		
INDIRECT LENDING PLATFORM	INCLUDED IN CORE/INTEGRATED VIA 3RD PARTY PROVIDER	CU INTERFACE		
MCIF ANALYSIS	INCLUDED IN CORE	CU INTERFACE		
MRM/CRM - AUTOMATED CROSS-SELL	INCLUDED IN CORE	CU INTERFACE		
CHECK21 - BRANCH CAPTURE	INCLUDED IN CORE	CU INTERFACE		
CHECK21 - TELLER CAPTURE	INCLUDED IN CORE	CU INTERFACE		
IMAGING - RECEIPTS	INCLUDED IN CORE	CU INTERFACE		
IMAGING - DOCUMENTS	INCLUDED IN CORE	CU INTERFACE		
AUTOMATED 5300 PROCESS	INCLUDED IN CORE	CU INTERFACE		
COLLECTIONS SYSTEM	INCLUDED IN CORE	CU INTERFACE		
ALM	INTEGRATED VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
DISASTER RECOVERY	INCLUDED IN CORE	CU INTERFACE		
LOAN PARTICIPATION MODULE	INCLUDED IN CORE	CU INTERFACE		
CREDIT UNION INVESTMENT MANAGEMENT	INCLUDED IN CORE	CU INTERFACE		

Included in Core (No Additional Fee) | Optional (Additional Fee) | Integrated via 3rd Party Provider | Available via 3rd Party Provider (but not integrated)

PLATFORM PROFILE: CU*Base

FINANCIAL PROFILE OF CLIENTS	ASSETS	LOAN GROWTH	SHARE GROWTH	MEMBER GROWTH	OPEX/AVG ASSETS	EFFICIENCY RATIO	ROA	ROA PRE-NCUSIF EXPENSE
LARGEST/HIGH PERFORMER	$947,705,862	277.09%	229.68%	238.68%	1.17%	35.45%	12.00%	12.00%
AVERAGE	$68,193,273	5.66%	4.16%	0.77%	3.51%	85.11%	0.64%	0.70%
SMALLEST/LOWEST PERFORMER	$36,423	-69.91%	-39.82%	-27.01%	13.29%	498.00%	-7.61%	-7.61%

PROVIDERS

CU*Answers
CU*Northwest
CU*South

TECHNOLOGY SERVICE OFFERINGS	LEVEL OF INTEGRATION	MOST COMMON PROVIDER USER BY CLIENTS		
		1ST	2ND	3RD
EFT PROCESSING - REAL TIME	INCLUDED IN CORE	CU*BASE		
DEBIT SIGNATURE PROCESSING	INTEGRATED VIA 3RD PARTY PROVIDER	CO-OP FINANCIAL SERVICES	VANTIV	STAR
DEBIT PIN PROCESSING	INTEGRATED VIA 3RD PARTY PROVIDER	CO-OP FINANCIAL SERVICES	VANTIV	STAR
CREDIT CARD PROCESSING	OPTIONAL	FIS	PSCU FINANCIAL SERVICES	VANTIV
ONLINE BANKING	INCLUDED IN CORE	CU*BASE		
ELECTRONIC/WEB BILL PAY	INTEGRATED VIA 3RD PARTY PROVIDER	FISERV	IPAY, LLC	MY CU SERVICES
E-STATEMENTS	INCLUDED IN CORE	CU*BASE		
MOBILE BANKING	INCLUDED IN CORE	CU*BASE		
RDC - MOBILE (IMAGE)	OPTIONAL	EDOC INNOVATIONS	SPRIG	
RDC - CONSUMER (DESKTOP/SCANNER)	OPTIONAL	EDOC INNOVATIONS		
ONLINE ACCOUNT OPENING (MEMBERSHIP APPLICATION)	INCLUDED IN CORE	CU*BASE		
ONLINE ACCOUNT FUNDING (DEPOSIT ACCOUNTS)	INCLUDED IN CORE	CU*BASE		
ONLINE LOAN APPLICATION (CONSUMER)	INCLUDED IN CORE	CU*BASE		
IN-HOUSE ELECTRONIC LOAN APPLICATION (CONSUMER)	INCLUDED IN CORE	CU*BASE	PRIME ALLIANCE	
AUTOMATED LOAN DECISIONING (CONSUMER)	OPTIONAL	CU*BASE		
MORTGAGE ORIGINATION PLATFORM	INCLUDED IN CORE	CU*BASE		
MORTGAGE SERVICING PLATFORM	INCLUDED IN CORE	CU*BASE		
INDIRECT LENDING PLATFORM	INCLUDED IN CORE	CU*BASE		
MCIF ANALYSIS	INCLUDED IN CORE	CU*BASE		
MRM/CRM - AUTOMATED CROSS-SELL	INCLUDED IN CORE	CU*BASE		
CHECK21 - BRANCH CAPTURE	OPTIONAL	EDOC INNOVATIONS		
CHECK21 - TELLER CAPTURE	OPTIONAL	EDOC INNOVATIONS		
IMAGING - RECEIPTS	OPTIONAL	EDOC INNOVATIONS		
IMAGING - DOCUMENTS	OPTIONAL	EDOC INNOVATIONS		
AUTOMATED 5300 PROCESS	INCLUDED IN CORE	CU*BASE		
COLLECTIONS SYSTEM	INCLUDED IN CORE	CU*BASE		
ALM	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
DISASTER RECOVERY	INCLUDED IN CORE	CU*BASE		
LOAN PARTICIPATION MODULE	INCLUDED IN CORE	CU*BASE		
CREDIT UNION INVESTMENT MANAGEMENT	INCLUDED IN CORE	CU*BASE		

Included in Core (No Additional Fee) | Optional (Additional Fee) | Integrated via 3rd Party Provider | Available via 3rd Party Provider (but not integrated)

PLATFORM PROFILE: Freedom3

FINANCIAL PROFILE OF CLIENTS	ASSETS	LOAN GROWTH	SHARE GROWTH	MEMBER GROWTH	OPEX/AVG ASSETS	EFFICIENCY RATIO	ROA	ROA PRE-NCUSIF EXPENSE
LARGEST/HIGH PERFORMER	$57,023,856	21.35%	10.77%	10.77%	1.23%	46.00%	1.98%	1.98%
AVERAGE	$15,703,354	1.55%	0.34%	-2.86%	3.13%	90.23%	0.35%	0.40%
SMALLEST/LOWEST PERFORMER	$573,184	-23.35%	-24.70%	-24.70%	6.95%	166.47%	-2.35%	-2.35%

PROVIDERS

CUC, Inc. (Credit Union Consultants)

TECHNOLOGY SERVICE OFFERINGS	LEVEL OF INTEGRATION	MOST COMMON PROVIDER USER BY CLIENTS		
		1ST	2ND	3RD
EFT PROCESSING - REAL TIME	OPTIONAL	NO AVAILABLE DATA		
DEBIT SIGNATURE PROCESSING	INCLUDED IN CORE	ELAN (TIED 1ST)	FIS (TIED 1ST)	VANTIV
DEBIT PIN PROCESSING	INCLUDED IN CORE	ELAN	VANTIV	FIS, PSCU FINANCIAL SERVICES, CORPO-RATE ONE (TIED)
CREDIT CARD PROCESSING	AVAILABLE VIA 3RD PARTY PROVIDER	TNB CARD SERVICES	LSC	FIS
ONLINE BANKING	INCLUDED IN CORE, OPTIONAL	DATABASE MANAGEMENT SERVICES	WORLDWIDE INTERACTIVE SERVICES	INTUIT FINANCIAL SERVICES
ELECTRONIC/WEB BILL PAY	INTEGRATED VIA 3RD PARTY PROVIDER	IPAY, LLC	MY CU SERVICES	
E-STATEMENTS	INCLUDED IN CORE, OPTIONAL	DATABASE MANAGEMENT SERVICES		
MOBILE BANKING	INCLUDED IN CORE	DATABASE MANAGEMENT SERVICES	CO-OP FINANCIAL SERVICES	
RDC - MOBILE (IMAGE)	INTEGRATED VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
RDC - CONSUMER (DESKTOP/SCANNER)	INTEGRATED VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
ONLINE ACCOUNT OPENING (MEMBERSHIP APPLICATION)	INCLUDED IN CORE	CUC, INC. (CREDIT UNION CONSULTANTS)		
ONLINE ACCOUNT FUNDING (DEPOSIT ACCOUNTS)	INCLUDED IN CORE	CUC, INC. (CREDIT UNION CONSULTANTS)		
ONLINE LOAN APPLICATION (CONSUMER)	INCLUDED IN CORE	CUC, INC. (CREDIT UNION CONSULTANTS)		
IN-HOUSE ELECTRONIC LOAN APPLICATION (CONSUMER)	INCLUDED IN CORE	CUC, INC. (CREDIT UNION CONSULTANTS)		
AUTOMATED LOAN DECISIONING (CONSUMER)	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
MORTGAGE ORIGINATION PLATFORM	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
MORTGAGE SERVICING PLATFORM	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
INDIRECT LENDING PLATFORM	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
MCIF ANALYSIS	INCLUDED IN CORE	CUC, INC. (CREDIT UNION CONSULTANTS)		
MRM/CRM - AUTOMATED CROSS-SELL	INCLUDED IN CORE	CUC, INC. (CREDIT UNION CONSULTANTS)		
CHECK21 - BRANCH CAPTURE	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
CHECK21 - TELLER CAPTURE	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
IMAGING - RECEIPTS	INCLUDED IN CORE	CUC, INC. (CREDIT UNION CONSULTANTS)		
IMAGING - DOCUMENTS	OPTIONAL	NO AVAILABLE DATA		
AUTOMATED 5300 PROCESS	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
COLLECTIONS SYSTEM	INCLUDED IN CORE	CUC, INC. (CREDIT UNION CONSULTANTS)		
ALM	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
DISASTER RECOVERY	INCLUDED IN CORE, OPTIONAL	CUC, INC. (CREDIT UNION CONSULTANTS)		
LOAN PARTICIPATION MODULE	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
CREDIT UNION INVESTMENT MANAGEMENT	INCLUDED IN CORE	CUC, INC. (CREDIT UNION CONSULTANTS)		

Included in Core (No Additional Fee) | Optional (Additional Fee) | Integrated via 3rd Party Provider | Available via 3rd Party Provider (but not integrated)

PLATFORM PROFILE: CU-Centric

FINANCIAL PROFILE OF CLIENTS	ASSETS	LOAN GROWTH	SHARE GROWTH	MEMBER GROWTH	OPEX/AVG ASSETS	EFFICIENCY RATIO	ROA	ROA PRE-NCUSIF EXPENSE
LARGEST/HIGH PERFORMER	$126,231,725	56.32%	69.27%	77.81%	2.13%	68.90%	1.83%	1.83%
AVERAGE	$25,919,544	4.33%	2.04%	2.05%	3.35%	86.52%	0.51%	0.54%
SMALLEST/LOWEST PERFORMER	$1,829,808	-15.86%	-13.52%	-24.19%	7.20%	125.84%	-0.92%	-0.81%

PROVIDERS

CU-Centric

TECHNOLOGY SERVICE OFFERINGS	LEVEL OF INTEGRATION	MOST COMMON PROVIDER USER BY CLIENTS		
		1ST	2ND	3RD
EFT PROCESSING - REAL TIME	INCLUDED IN CORE	NO AVAILABLE DATA		
DEBIT SIGNATURE PROCESSING	INCLUDED IN CORE	PSCU FINANCIAL SERVICES	ELAN	FIRST DATA
DEBIT PIN PROCESSING	INCLUDED IN CORE	PSCU FINANCIAL SERVICES	ELAN	FIRST DATA
CREDIT CARD PROCESSING	INCLUDED IN CORE	FIS	CARD SERVICES FOR CREDIT UNIONS, LSC (TIED)	
ONLINE BANKING	INTEGRATED VIA 3RD PARTY PROVIDER	DATABASE MANAGEMENT SERVICES	FIS	
ELECTRONIC/WEB BILL PAY	INTEGRATED VIA 3RD PARTY PROVIDER	IPAY, LLC	MY CU SERVICES	
E-STATEMENTS	INCLUDED IN CORE	DATABASE MANAGEMENT SERVICES		
MOBILE BANKING	INTEGRATED VIA 3RD PARTY PROVIDER	DATABASE MANAGEMENT SERVICES		
RDC - MOBILE (IMAGE)	INTEGRATED VIA 3RD PARTY PROVIDER	CO-OP FINANCIAL SERVICES	BLUEPOINT	
RDC - CONSUMER (DESKTOP/SCANNER)	INTEGRATED VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
ONLINE ACCOUNT OPENING (MEMBERSHIP APPLICATION)	INTEGRATED VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
ONLINE ACCOUNT FUNDING (DEPOSIT ACCOUNTS)	INTEGRATED VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
ONLINE LOAN APPLICATION (CONSUMER)	INTEGRATED VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
IN-HOUSE ELECTRONIC LOAN APPLICATION (CONSUMER)	INCLUDED IN CORE	CU-CENTRIC	MEMBER MORTGAGE SERVICES	
AUTOMATED LOAN DECISIONING (CONSUMER)	OPTIONAL	CU-CENTRIC		
MORTGAGE ORIGINATION PLATFORM	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
MORTGAGE SERVICING PLATFORM	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
INDIRECT LENDING PLATFORM	INCLUDED IN CORE	CU-CENTRIC		
MCIF ANALYSIS	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
MRM/CRM - AUTOMATED CROSS-SELL	INCLUDED IN CORE	CU-CENTRIC		
CHECK21 - BRANCH CAPTURE	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
CHECK21 - TELLER CAPTURE	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
IMAGING - RECEIPTS	INCLUDED IN CORE	CU-CENTRIC		
IMAGING - DOCUMENTS	INCLUDED IN CORE	CU-CENTRIC		
AUTOMATED 5300 PROCESS	INCLUDED IN CORE	CU-CENTRIC		
COLLECTIONS SYSTEM	INCLUDED IN CORE	CU-CENTRIC		
ALM	INCLUDED IN CORE	BRICK	CUPRO, PROFITSTAR (TIED)	
DISASTER RECOVERY	INCLUDED IN CORE	CU-CENTRIC		
LOAN PARTICIPATION MODULE	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
CREDIT UNION INVESTMENT MANAGEMENT	INCLUDED IN CORE	CU-CENTRIC		

Included in Core (No Additional Fee) | Optional (Additional Fee) | Integrated via 3rd Party Provider | Available via 3rd Party Provider (but not integrated)

PLATFORM PROFILE: **VIEW**

FINANCIAL PROFILE OF CLIENTS	ASSETS	LOAN GROWTH	SHARE GROWTH	MEMBER GROWTH	OPEX/AVG ASSETS	EFFICIENCY RATIO	ROA	ROA PRE-NCUSIF EXPENSE
LARGEST/HIGH PERFORMER	$323,261,722	17.45%	10.83%	4.85%	1.24%	71.16%	1.89%	1.89%
AVERAGE	$69,528,156	2.41%	3.13%	-0.74%	3.21%	84.29%	0.63%	0.69%
SMALLEST/LOWEST PERFORMER	$1,834,504	-34.81%	-1.48%	-19.27%	4.47%	171.21%	-4.44%	-4.33%

PROVIDERS

Datamatic Processing

TECHNOLOGY SERVICE OFFERINGS	LEVEL OF INTEGRATION	MOST COMMON PROVIDER USER BY CLIENTS		
		1ST	2ND	3RD
EFT PROCESSING - REAL TIME	OPTIONAL	CO-OP FINANCIAL SERVCES	ELAN (TIED 1ST)	STAR (TIED 1ST)
DEBIT SIGNATURE PROCESSING	INCLUDED IN CORE	FIS	CO-OP FINANCIAL SERVICES	ELAN
DEBIT PIN PROCESSING	INCLUDED IN CORE	CO-OP FINANCIAL SERVCES	FIRST DATA, ELAN, PULSE (TIED)	STAR, FIS, PSCU FINANCIAL SERVICES (TIED)
CREDIT CARD PROCESSING	AVAILABLE VIA 3RD PARTY PROVIDER	PSCU FINANCIAL SERVICES	FIS (TIED 1ST)	TNB CARD SERVICES, VANTIV (TIED)
ONLINE BANKING	OPTIONAL	DATAMATIC	DIGITAL INSIGHT	
ELECTRONIC/WEB BILL PAY	OPTIONAL	MY CU SERVICES	PSCU FINANCIAL SERVICES	IPAY
E-STATEMENTS	OPTIONAL	DATAMATIC		
MOBILE BANKING	OPTIONAL	DATAMATIC	MALAUZAI	
RDC - MOBILE (IMAGE)	OPTIONAL	DATAMATIC		
RDC - CONSUMER (DESKTOP/SCANNER)	OPTIONAL	NO AVAILABLE DATA		
ONLINE ACCOUNT OPENING (MEMBERSHIP APPLICATION)	OPTIONAL	NO AVAILABLE DATA		
ONLINE ACCOUNT FUNDING (DEPOSIT ACCOUNTS)	OPTIONAL	NO AVAILABLE DATA		
ONLINE LOAN APPLICATION (CONSUMER)	OPTIONAL	NO AVAILABLE DATA		
IN-HOUSE ELECTRONIC LOAN APPLICATION (CONSUMER)	OPTIONAL	DATAMATIC		
AUTOMATED LOAN DECISIONING (CONSUMER)	OPTIONAL	DATAMATIC		
MORTGAGE ORIGINATION PLATFORM	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
MORTGAGE SERVICING PLATFORM	OPTIONAL	NO AVAILABLE DATA		
INDIRECT LENDING PLATFORM	OPTIONAL	NO AVAILABLE DATA		
MCIF ANALYSIS	OPTIONAL	HARLAND FINANCIAL	RADDON FINANCIAL GROUP	
MRM/CRM - AUTOMATED CROSS-SELL	AVAILABLE VIA 3RD PARTY PROVIDER	HARLAND FINANCIAL	RADDON FINANCIAL GROUP	
CHECK21 - BRANCH CAPTURE	AVAILABLE VIA 3RD PARTY PROVIDER	BLUEPOINT SOLUTIONS	PROFITSTARS	
CHECK21 - TELLER CAPTURE	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
IMAGING - RECEIPTS	INTEGRATED VIA 3RD PARTY PROVIDER	BLUEPOINT SOLUTIONS	PROFITSTARS	
IMAGING - DOCUMENTS	INTEGRATED VIA 3RD PARTY PROVIDER	DATAMATIC		
AUTOMATED 5300 PROCESS	INCLUDED IN CORE	DATAMATIC		
COLLECTIONS SYSTEM	OPTIONAL	DATAMATIC		
ALM	OPTIONAL	BRICK & ASSOCIATES	PROFITSTARS	
DISASTER RECOVERY	OPTIONAL	DATAMATIC		
LOAN PARTICIPATION MODULE	OPTIONAL	NO AVAILABLE DATA		
CREDIT UNION INVESTMENT MANAGEMENT	OPTIONAL	DATAMATIC		

Included in Core (No Additional Fee) | Optional (Additional Fee) | Integrated via 3rd Party Provider | Available via 3rd Party Provider (but not integrated)

PLATFORM PROFILE: **i-POWER**

FINANCIAL PROFILE OF CLIENTS	ASSETS	LOAN GROWTH	SHARE GROWTH	MEMBER GROWTH	OPEX/AVG ASSETS	EFFICIENCY RATIO	ROA	ROA PRE-NCUSIF EXPENSE
LARGEST/HIGH PERFORMER	$620,514,002	39.42%	24.18%	42.83%	1.48%	43.15%	2.12%	2.12%
AVERAGE	$62,899,888	2.51%	3.36%	0.39%	3.68%	87.21%	0.57%	0.61%
SMALLEST/LOWEST PERFORMER	$793,288	-16.76%	-25.07%	-13.16%	9.25%	150.01%	-0.87%	-0.87%

PROVIDERS

EPL

TECHNOLOGY SERVICE OFFERINGS	LEVEL OF INTEGRATION	MOST COMMON PROVIDER USER BY CLIENTS		
		1ST	2ND	3RD
EFT PROCESSING - REAL TIME	OPTIONAL/INTEGRATED VIA 3RD PARTY PROVIDER	NO AVAILBLE DATA		
DEBIT SIGNATURE PROCESSING	OPTIONAL/INTEGRATED VIA 3RD PARTY PROVIDER	E-FUNDS (FNIS)	VANTIV	CO-OP FINANCIAL SERVICES
DEBIT PIN PROCESSING	OPTIONAL/INTEGRATED VIA 3RD PARTY PROVIDER	CO-OP FINANCIAL SERVICES	VANTIV	E-FUNDS (FNIS)
CREDIT CARD PROCESSING	AVAILABLE VIA 3RD PARTY PROVIDER	FIS	LSC, VANTIV (TIED)	LEAGUE SERVICES, PSCU FINANCIAL SERVICES
ONLINE BANKING	OPTIONAL/INTEGRATED VIA 3RD PARTY PROVIDER	EPL	FISERV	ACI WORLDWIDE, CAVION (HFS), DATABASE MANAGEMENT SERVICES, WORLDWIDE INTERACTIVE SERVICES
ELECTRONIC/WEB BILL PAY	OPTIONAL/INTEGRATED VIA 3RD PARTY PROVIDER	IPAY, LLC	MY CU SERVICES	ACI WORLDWIDE, PSCU FINANCIAL SERVICES
E-STATEMENTS	INCLUDED IN CORE	BIT STATEMENTS, OPEN SOLUTIONS	PALMETTO COOPERATIVE SERVICES	DATABASE MANAGEMENT SERVICES, FISERV (TIED)
MOBILE BANKING	OPTIONAL/INTEGRATED VIA 3RD PARTY PROVIDER	EPL	CO-OP FINANCIAL SERVICES	SYNERGENT CORP.
RDC - MOBILE (IMAGE)	OPTIONAL/INTEGRATED VIA 3RD PARTY PROVIDER	CO-OP FINANCIAL SERVICES		
RDC - CONSUMER (DESKTOP/SCANNER)	OPTIONAL/INTEGRATED VIA 3RD PARTY PROVIDER	NO AVAILBLE DATA		
ONLINE ACCOUNT OPENING (MEMBERSHIP APPLICATION)	OPTIONAL/INTEGRATED VIA 3RD PARTY PROVIDER	NO AVAILBLE DATA		
ONLINE ACCOUNT FUNDING (DEPOSIT ACCOUNTS)	OPTIONAL/INTEGRATED VIA 3RD PARTY PROVIDER	NO AVAILBLE DATA		
ONLINE LOAN APPLICATION (CONSUMER)	OPTIONAL/INTEGRATED VIA 3RD PARTY PROVIDER	EPL	MERIDIANLINK	
IN-HOUSE ELECTRONIC LOAN APPLICATION (CONSUMER)	OPTIONAL/INTEGRATED VIA 3RD PARTY PROVIDER	COMPLIANCE		
AUTOMATED LOAN DECISIONING (CONSUMER)	OPTIONAL/INTEGRATED VIA 3RD PARTY PROVIDER	NO AVAILBLE DATA		
MORTGAGE ORIGINATION PLATFORM	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILBLE DATA		
MORTGAGE SERVICING PLATFORM	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILBLE DATA		
INDIRECT LENDING PLATFORM	OPTIONAL/INTEGRATED VIA 3RD PARTY PROVIDER	NO AVAILBLE DATA		
MCIF ANALYSIS	OPTIONAL/INTEGRATED VIA 3RD PARTY PROVIDER	NO AVAILBLE DATA		
MRM/CRM - AUTOMATED CROSS-SELL	OPTIONAL/INTEGRATED VIA 3RD PARTY PROVIDER	NO AVAILBLE DATA		
CHECK21 - BRANCH CAPTURE	OPTIONAL/INTEGRATED VIA 3RD PARTY PROVIDER	NO AVAILBLE DATA		
CHECK21 - TELLER CAPTURE	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILBLE DATA		
IMAGING - RECEIPTS	INCLUDED IN CORE	EPL		
IMAGING - DOCUMENTS	OPTIONAL	NO AVAILBLE DATA		
AUTOMATED 5300 PROCESS	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILBLE DATA		
COLLECTIONS SYSTEM	INCLUDED IN CORE	EPL		
ALM	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILBLE DATA		
DISASTER RECOVERY	INCLUDED IN CORE	EPL		
LOAN PARTICIPATION MODULE	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILBLE DATA		
CREDIT UNION INVESTMENT MANAGEMENT	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILBLE DATA		

Included in Core (No Additional Fee) | Optional (Additional Fee) | Integrated via 3rd Party Provider | Available via 3rd Party Provider (but not integrated)

PLATFORM PROFILE: Platinum

FINANCIAL PROFILE OF CLIENTS	ASSETS	LOAN GROWTH	SHARE GROWTH	MEMBER GROWTH	OPEX/AVG ASSETS	EFFICIENCY RATIO	ROA	ROA PRE-NCUSIF EXPENSE
LARGEST/HIGH PERFORMER	$73,128,677	415.72%	77.60%	640.00%	0.37%	0.00%	6.59%	6.59%
AVERAGE	$42,515,752	0.00%	1.61%	-1.73%	2.86%	90.62%	0.25%	0.29%
SMALLEST/LOWEST PERFORMER	$39,329	-92.95%	-48.90%	-66.18%	28.59%	467.33%	-38.36%	-38.36%

PROVIDERS

FedComp

TECHNOLOGY SERVICE OFFERINGS	LEVEL OF INTEGRATION	MOST COMMON PROVIDER USER BY CLIENTS		
		1ST	2ND	3RD
EFT PROCESSING - REAL TIME	INTEGRATED VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
DEBIT SIGNATURE PROCESSING	INTEGRATED VIA 3RD PARTY PROVIDER	FIS	CO-OP FINANCIAL SERVICES	FISERV
DEBIT PIN PROCESSING	INTEGRATED VIA 3RD PARTY PROVIDER	CO-OP FINANCIAL SERVICES	FIS	FISERV
CREDIT CARD PROCESSING	INTEGRATED VIA 3RD PARTY PROVIDER	VANTIV	LSC	FIS
ONLINE BANKING	INTEGRATED VIA 3RD PARTY PROVIDER	DATABASE MANAGEMENT SERVICES, INC.	INTUIT FINANCIAL SERVICES	WORLDWIDE INTERACTIVE SERVICES
ELECTRONIC/WEB BILL PAY	INTEGRATED VIA 3RD PARTY PROVIDER	IPAY	MY CU SERVICES	
E-STATEMENTS	INTEGRATED VIA 3RD PARTY PROVIDER	DATABASE MANAGEMENT SERVICES, INC.	ECU TECHNOLOGIES	
MOBILE BANKING	INTEGRATED VIA 3RD PARTY PROVIDER	DATABASE MANAGEMENT SERVICES, INC.		
RDC - MOBILE (IMAGE)	INTEGRATED VIA 3RD PARTY PROVIDER	DATABASE MANAGEMENT SERVICES, INC.	CATALYST CORPORATE FCU	
RDC - CONSUMER (DESKTOP/SCANNER)	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
ONLINE ACCOUNT OPENING (MEMBERSHIP APPLICATION)	OPTIONAL	VIRTUALCU WEBHOSTING		
ONLINE ACCOUNT FUNDING (DEPOSIT ACCOUNTS)	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
ONLINE LOAN APPLICATION (CONSUMER)	OPTIONAL	VIRTUALCU WEBHOSTING		
IN-HOUSE ELECTRONIC LOAN APPLICATION (CONSUMER)	INCLUDED IN CORE	FEDCOMP		
AUTOMATED LOAN DECISIONING (CONSUMER)	INTEGRATED VIA 3RD PARTY PROVIDER	MERIDIAN LINK		
MORTGAGE ORIGINATION PLATFORM	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
MORTGAGE SERVICING PLATFORM	OPTIONAL	NO AVAILABLE DATA		
INDIRECT LENDING PLATFORM	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
MCIF ANALYSIS	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
MRM/CRM - AUTOMATED CROSS-SELL	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
CHECK21 - BRANCH CAPTURE	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
CHECK21 - TELLER CAPTURE	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
IMAGING - RECEIPTS	OPTIONAL	VIRTUAL FILE CABINET		
IMAGING - DOCUMENTS	OPTIONAL	VIRTUAL FILE CABINET		
AUTOMATED 5300 PROCESS	OPTIONAL	NO AVAILABLE DATA		
COLLECTIONS SYSTEM	OPTIONAL	NO AVAILABLE DATA		
ALM	INTEGRATED VIA 3RD PARTY PROVIDER	BRICK & ASSOCIATES		
DISASTER RECOVERY	OPTIONAL	NO AVAILABLE DATA		
LOAN PARTICIPATION MODULE	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
CREDIT UNION INVESTMENT MANAGEMENT	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		

Included in Core (No Additional Fee) | Optional (Additional Fee) | Integrated via 3rd Party Provider | Available via 3rd Party Provider (but not integrated)

PLATFORM PROFILE: **Mercury**

FINANCIAL PROFILE OF CLIENTS	ASSETS	LOAN GROWTH	SHARE GROWTH	MEMBER GROWTH	OPEX/AVG ASSETS	EFFICIENCY RATIO	ROA	ROA PRE-NCUSIF EXPENSE
LARGEST/HIGH PERFORMER	$136,606,974	110.93%	46.86%	55.28%	0.79%	40.19%	3.87%	3.87%
AVERAGE	$10,365,853	2.66%	3.12%	0.24%	3.47%	91.69%	0.39%	0.42%
SMALLEST/LOWEST PERFORMER	$143,122	-56.56%	-32.55%	-52.66%	11.33%	429.61%	-6.50%	-6.40%

PROVIDERS

First in Financial Technology

TECHNOLOGY SERVICE OFFERINGS	LEVEL OF INTEGRATION	MOST COMMON PROVIDER USER BY CLIENTS		
		1ST	2ND	3RD
EFT PROCESSING - REAL TIME	OPTIONAL	LSC	CSCU CO-OP	ELAN
DEBIT SIGNATURE PROCESSING	OPTIONAL	LSC	CSCU CO-OP	ELAN
DEBIT PIN PROCESSING	OPTIONAL	LSC	CSCU CO-OP	ELAN
CREDIT CARD PROCESSING	INTEGRATED VIA 3RD PARTY PROVIDER	BASE2000		
ONLINE BANKING	OPTIONAL	CONNECT FINANCIAL SOFTWARE SOLUTIONS	WORLDWIDE INTERACTIVE SERVICES (TIED 1ST)	HOMECU (TIED 1ST)
ELECTRONIC/WEB BILL PAY	INTEGRATED VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
E-STATEMENTS	INTEGRATED VIA 3RD PARTY PROVIDER	DATABASE MANAGEMENT SERVICES	BIT	WORLDWIDE INTERACTIVE SERVICES
MOBILE BANKING	INTEGRATED VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
RDC - MOBILE (IMAGE)	INTEGRATED VIA 3RD PARTY PROVIDER	CONNECT FINANCIAL SOFTWARE SOLUTIONS		
RDC - CONSUMER (DESKTOP/SCANNER)	AVAILABLE VIA 3RD PARTY PROVIDER	MILLENNIAL VISION		
ONLINE ACCOUNT OPENING (MEMBERSHIP APPLICATION)	AVAILABLE VIA 3RD PARTY PROVIDER	PSCU		
ONLINE ACCOUNT FUNDING (DEPOSIT ACCOUNTS)	AVAILABLE VIA 3RD PARTY PROVIDER	PSCU		
ONLINE LOAN APPLICATION (CONSUMER)	INTEGRATED VIA 3RD PARTY PROVIDER	PSCU		
IN-HOUSE ELECTRONIC LOAN APPLICATION (CONSUMER)	INTEGRATED VIA 3RD PARTY PROVIDER	PSCU		
AUTOMATED LOAN DECISIONING (CONSUMER)	INTEGRATED VIA 3RD PARTY PROVIDER	PSCU		
MORTGAGE ORIGINATION PLATFORM	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
MORTGAGE SERVICING PLATFORM	OPTIONAL	NO AVAILABLE DATA		
INDIRECT LENDING PLATFORM	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
MCIF ANALYSIS	INCLUDED IN CORE	FIS	MERCURY DATA SOLUTIONS	
MRM/CRM - AUTOMATED CROSS-SELL	INTEGRATED VIA 3RD PARTY PROVIDER	SALESVISION		
CHECK21 - BRANCH CAPTURE	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
CHECK21 - TELLER CAPTURE	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
IMAGING - RECEIPTS	AVAILABLE VIA 3RD PARTY PROVIDER	MILLENNIAL VISION		
IMAGING - DOCUMENTS	AVAILABLE VIA 3RD PARTY PROVIDER	MILLENNIAL VISION		
AUTOMATED 5300 PROCESS	OPTIONAL	NO AVAILABLE DATA		
COLLECTIONS SYSTEM	OPTIONAL	NO AVAILABLE DATA		
ALM	AVAILABLE VIA 3RD PARTY PROVIDER	PROFITSTAR		
DISASTER RECOVERY	OPTIONAL	NO AVAILABLE DATA		
LOAN PARTICIPATION MODULE	OPTIONAL	NO AVAILABLE DATA		
CREDIT UNION INVESTMENT MANAGEMENT	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		

Included in Core (No Additional Fee) | Optional (Additional Fee) | Integrated via 3rd Party Provider | Available via 3rd Party Provider (but not integrated)

PLATFORM PROFILE: Miser

FINANCIAL PROFILE OF CLIENTS	ASSETS	LOAN GROWTH	SHARE GROWTH	MEMBER GROWTH	OPEX/AVG ASSETS	EFFICIENCY RATIO	ROA	ROA PRE-NCUSIF EXPENSE
LARGEST/HIGH PERFORMER	$4,904,980,232	60.78%	35.03%	37.63%	4.83%	61.79%	1.18%	1.18%
AVERAGE	$1,492,228,651	8.05%	5.80%	3.38%	2.99%	80.39%	0.77%	0.82%
SMALLEST/LOWEST PERFORMER	$227,357,928	-5.56%	-1.38%	-4.14%	1.65%	97.20%	0.09%	0.09%

PROVIDERS

FIS
First in Financial Technology

TECHNOLOGY SERVICE OFFERINGS	LEVEL OF INTEGRATION	3RD PARTY PROVIDER USED BY CLIENTS		
		MOST COMMON	2ND MOST COMMON	3RD MOST COMMON
EFT PROCESSING - REAL TIME	OPTIONAL	ELAN	PSCU FINANCIAL SERVICES	FIS
DEBIT SIGNATURE PROCESSING	OPTIONAL	ELAN	PSCU FINANCIAL SERVICES	FIS
DEBIT PIN PROCESSING	OPTIONAL	ELAN	PSCU FINANCIAL SERVICES	FIS
CREDIT CARD PROCESSING	OPTIONAL	FIS	PSCU FINANCIAL SERVICES	JHA PAYMENT SOLUTIONS
ONLINE BANKING	OPTIONAL	DIGITAL INSIGHT	ACI - ARCHITECT	Q2
ELECTRONIC/WEB BILL PAY	OPTIONAL	FIS	CHECKFREE	ACI
E-STATEMENTS	OPTIONAL	FIS	DIGITAL INSIGHT	CUBUS
MOBILE BANKING	INTEGRATED VIA 3RD PARTY PROVIDER	MSHIFT	DIGITAL INSIGHT	FIS
RDC - MOBILE (IMAGE)	INTEGRATED VIA 3RD PARTY PROVIDER	DITIGAL INSIGHT	VSOFT	EASCORP
RDC - CONSUMER (DESKTOP/SCANNER)	AVAILABLE VIA 3RD PARTY PROVIDER	MILLENNIAL VISION INC		
ONLINE ACCOUNT OPENING (MEMBERSHIP APPLICATION)	OPTIONAL	FIS	ANDERA	MERIDIAN LINK
ONLINE ACCOUNT FUNDING (DEPOSIT ACCOUNTS)	OPTIONAL	ANDERA	MERIDIAN LINK	
ONLINE LOAN APPLICATION (CONSUMER)	OPTIONAL	CRIF APPRO/ACTION	MERIDIAN LINK	ACI
IN-HOUSE ELECTRONIC LOAN APPLICATION (CONSUMER)	INTEGRATED VIA 3RD PARTY PROVIDER	CRIF APPRO/ACTION	MERIDIAN LINK	IA
AUTOMATED LOAN DECISIONING (CONSUMER)	INTEGRATED VIA 3RD PARTY PROVIDER	CRIF APPRO/ACTION	MERIDIAN LINK	IA
MORTGAGE ORIGINATION PLATFORM	INTEGRATED VIA 3RD PARTY PROVIDER	MORTGAGEBOT	FISC	DOVENMUHL
MORTGAGE SERVICING PLATFORM	INCLUDED IN CORE	FICS		
INDIRECT LENDING PLATFORM	INCLUDED IN CORE	FIS		
MCIF ANALYSIS	INTEGRATED VIA 3RD PARTY PROVIDER	TOUCHE ANALYZER	RADDON	FIS
MRM/CRM - AUTOMATED CROSS-SELL	OPTIONAL	MISER	SALESFORCE	
CHECK21 - BRANCH CAPTURE	INTEGRATED VIA 3RD PARTY PROVIDER	FIS	FISERV	
CHECK21 - TELLER CAPTURE	INTEGRATED VIA 3RD PARTY PROVIDER	WAUSAU		
IMAGING - RECEIPTS	OPTIONAL	MISER	FIS	ONBASE
IMAGING - DOCUMENTS	INTEGRATED VIA 3RD PARTY PROVIDER	FIS	ONBASE	IMAGESOFT/NAUTILUS
AUTOMATED 5300 PROCESS	OPTIONAL	FIS		
COLLECTIONS SYSTEM	OPTIONAL	AKCELERANT		
ALM	INTEGRATED VIA 3RD PARTY PROVIDER	PROFIT STARS ALM	PROLOGUE	
DISASTER RECOVERY	OPTIONAL	FIS	CREDIT UNION OWNED HOT SITES	SUNGARD
LOAN PARTICIPATION MODULE	INCLUDED IN CORE	FIS		
CREDIT UNION INVESTMENT MANAGEMENT	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		

Included in Core (No Additional Fee) | Optional (Additional Fee) | Integrated via 3rd Party Provider | Available via 3rd Party Provider (but not integrated)

PLATFORM PROFILE: Acumen, Advantage, Charlotte, CUBE, CubicsPlus, CUnify, CUSA, DataSafe, DNA, Galaxy, OnCU, Portico, Reliance, Spectrum, XP2, and Other

PROVIDERS

fiserv.

FINANCIAL PROFILE OF CLIENTS	ASSETS	LOAN GROWTH	SHARE GROWTH	MEMBER GROWTH	OPEX/AVG ASSETS	EFFICIENCY RATIO	ROA	ROA PRE-NCUSIF EXPENSE
LARGEST/HIGH PERFORMER	$11,520,433,504	146.48%	116.49%	124.87%	0.37%	31.97%	6.99%	6.99%
AVERAGE	$192,563,070	5.47%	5.01%	2.19%	3.08%	80.13%	0.82%	0.85%
SMALLEST/LOWEST PERFORMER	$338,846	-49.77%	-42.65%	-60.13%	17.36%	491.87%	-38.53%	-19.24%

TECHNOLOGY SERVICE OFFERINGS	LEVEL OF INTEGRATION	MOST COMMON PROVIDER USER BY CLIENTS
		MOST COMMON
EFT PROCESSING - REAL TIME	OPTIONAL/INTEGRATED VIA 3RD PARTY PROVIDER	VARIES BY CREDIT UNIONS
DEBIT SIGNATURE PROCESSING	OPTIONAL/INTEGRATED VIA 3RD PARTY PROVIDER	VARIES BY CREDIT UNIONS
DEBIT PIN PROCESSING	OPTIONAL/INTEGRATED VIA 3RD PARTY PROVIDER	VARIES BY CREDIT UNIONS
CREDIT CARD PROCESSING	OPTIONAL/INTEGRATED VIA 3RD PARTY PROVIDER	VARIES BY CREDIT UNIONS
ONLINE BANKING	OPTIONAL/INTEGRATED VIA 3RD PARTY PROVIDER	VARIES BY CREDIT UNIONS
ELECTRONIC/WEB BILL PAY	OPTIONAL/INTEGRATED VIA 3RD PARTY PROVIDER	VARIES BY CREDIT UNIONS
E-STATEMENTS	OPTIONAL/INTEGRATED VIA 3RD PARTY PROVIDER	VARIES BY CREDIT UNIONS
MOBILE BANKING	OPTIONAL/INTEGRATED VIA 3RD PARTY PROVIDER	VARIES BY CREDIT UNIONS
RDC - MOBILE (IMAGE)	OPTIONAL/INTEGRATED VIA 3RD PARTY PROVIDER	VARIES BY CREDIT UNIONS
RDC - CONSUMER (DESKTOP/SCANNER)	OPTIONAL/INTEGRATED VIA 3RD PARTY PROVIDER	VARIES BY CREDIT UNIONS
ONLINE ACCOUNT OPENING (MEMBERSHIP APPLICATION)	OPTIONAL/INTEGRATED VIA 3RD PARTY PROVIDER	VARIES BY CREDIT UNIONS
ONLINE ACCOUNT FUNDING (DEPOSIT ACCOUNTS)	OPTIONAL/INTEGRATED VIA 3RD PARTY PROVIDER	VARIES BY CREDIT UNIONS
ONLINE LOAN APPLICATION (CONSUMER)	OPTIONAL/INTEGRATED VIA 3RD PARTY PROVIDER	VARIES BY CREDIT UNIONS
IN-HOUSE ELECTRONIC LOAN APPLICATION (CONSUMER)	INCLUDED IN CORE/INTEGRATED VIA 3RD PARTY PROVIDER	VARIES BY CREDIT UNIONS
AUTOMATED LOAN DECISIONING (CONSUMER)	OPTIONAL/INTEGRATED VIA 3RD PARTY PROVIDER	VARIES BY CREDIT UNIONS
MORTGAGE ORIGINATION PLATFORM	OPTIONAL/INTEGRATED VIA 3RD PARTY PROVIDER	VARIES BY CREDIT UNIONS
MORTGAGE SERVICING PLATFORM	INCLUDED IN CORE/INTEGRATED VIA 3RD PARTY PROVIDER	VARIES BY CREDIT UNIONS
INDIRECT LENDING PLATFORM	OPTIONAL/INTEGRATED VIA 3RD PARTY PROVIDER	VARIES BY CREDIT UNIONS
MCIF ANALYSIS	INCLUDED IN CORE/INTEGRATED VIA 3RD PARTY PROVIDER	VARIES BY CREDIT UNIONS
MRM/CRM - AUTOMATED CROSS-SELL	OPTIONAL/INTEGRATED VIA 3RD PARTY PROVIDER	VARIES BY CREDIT UNIONS
CHECK21 - BRANCH CAPTURE	OPTIONAL/INTEGRATED VIA 3RD PARTY PROVIDER	VARIES BY CREDIT UNIONS
CHECK21 - TELLER CAPTURE	OPTIONAL/INTEGRATED VIA 3RD PARTY PROVIDER	VARIES BY CREDIT UNIONS
IMAGING - RECEIPTS	OPTIONAL/INTEGRATED VIA 3RD PARTY PROVIDER	VARIES BY CREDIT UNIONS
IMAGING - DOCUMENTS	OPTIONAL/INTEGRATED VIA 3RD PARTY PROVIDER	VARIES BY CREDIT UNIONS
AUTOMATED 5300 PROCESS	OPTIONAL/INTEGRATED VIA 3RD PARTY PROVIDER	VARIES BY CREDIT UNIONS
COLLECTIONS SYSTEM	INCLUDED IN CORE/OPTIONAL/INTEGRAETD VIA 3RD PARTY PROVIDER	VARIES BY CREDIT UNIONS
ALM	OPTIONAL/INTEGRATED VIA 3RD PARTY PROVIDER	VARIES BY CREDIT UNIONS
DISASTER RECOVERY	OPTIONAL/INTEGRATED VIA 3RD PARTY PROVIDER	VARIES BY CREDIT UNIONS
LOAN PARTICIPATION MODULE	OPTIONAL/INTEGRATED VIA 3RD PARTY PROVIDER	VARIES BY CREDIT UNIONS
CREDIT UNION INVESTMENT MANAGEMENT	OPTIONAL/INTEGRATED VIA 3RD PARTY PROVIDER	VARIES BY CREDIT UNIONS

For detailed information on Fiserv's individual platforms please contact Sam Brownell via email at sbrownell@callahan.com or by phone at (800) 446 -7453.

Included in Core (No Additional Fee) | Optional (Additional Fee) | Integrated via 3rd Party Provider | Available via 3rd Party Provider (but not integrated)

PLATFORM PROFILE: **FLEX**

FINANCIAL PROFILE OF CLIENTS	ASSETS	LOAN GROWTH	SHARE GROWTH	MEMBER GROWTH	OPEX/AVG ASSETS	EFFICIENCY RATIO	ROA	ROA PRE-NCUSIF EXPENSE
LARGEST/HIGH PERFORMER	$493,575,294	67.68%	75.11%	65.26%	0.92%	41.54%	3.01%	3.01%
AVERAGE	$44,856,289	2.62%	4.32%	0.48%	3.45%	85.51%	0.60%	0.65%
SMALLEST/LOWEST PERFORMER	$91,808	-32.92%	-16.36%	-26.92%	16.94%	181.04%	-16.90%	-16.90%

PROVIDERS

FLEX (CMC)

TECHNOLOGY SERVICE OFFERINGS	LEVEL OF INTEGRATION	MOST COMMON PROVIDER USER BY CLIENTS		
		1ST	2ND	3RD
EFT PROCESSING - REAL TIME	OPTIONAL	FIS	VANTIV	JHA
DEBIT SIGNATURE PROCESSING	OPTIONAL	FIS	VANTIV	JHA
DEBIT PIN PROCESSING	OPTIONAL	FIS	VANTIV	JHA
CREDIT CARD PROCESSING	OPTIONAL	JHA	FIS	VANTIV
ONLINE BANKING	INCLUDED IN CORE	FLEX		
ELECTRONIC/WEB BILL PAY	INTEGRATED VIA 3RD PARTY PROVIDER	IPAY, LLC	ACI WORLDWIDE, CO-OP FINANCIAL SERVICES (TIED)	PAYLYNX
E-STATEMENTS	OPTIONAL	FLEX		
MOBILE BANKING	OPTIONAL	FLEX	CO-OP FINANCIAL SERVICES	
RDC - MOBILE (IMAGE)	OPTIONAL	FLEX	VSOFT, CATALYST CORPORATE FCU (TIED)	
RDC - CONSUMER (DESKTOP/SCANNER)	OPTIONAL	FLEX		
ONLINE ACCOUNT OPENING (MEMBERSHIP APPLICATION)	OPTIONAL	FLEX	MERIDIANLINK	
ONLINE ACCOUNT FUNDING (DEPOSIT ACCOUNTS)	OPTIONAL	FLEX		
ONLINE LOAN APPLICATION (CONSUMER)	OPTIONAL	FLEX	LOANLINER	LSI
IN-HOUSE ELECTRONIC LOAN APPLICATION (CONSUMER)	INCLUDED IN CORE	FLEX	CUDIRECT	
AUTOMATED LOAN DECISIONING (CONSUMER)	OPTIONAL	HART	EXPERIAN	CUDIRECT
MORTGAGE ORIGINATION PLATFORM	INTEGRATED VIA 3RD PARTY PROVIDER	WOLTERS KLUWER	CALYX (TIED 1ST)	MORTGAGE CLICK (TIED 1ST)
MORTGAGE SERVICING PLATFORM	INCLUDED IN CORE	FLEX		
INDIRECT LENDING PLATFORM	INTEGRATED VIA 3RD PARTY PROVIDER	CUDIRECT	CRIF	
MCIF ANALYSIS	OPTIONAL	FLEX		
MRM/CRM - AUTOMATED CROSS-SELL	OPTIONAL	FLEX		
CHECK21 - BRANCH CAPTURE	OPTIONAL	FLEX	CATALYST	MEMBERS UNITED
CHECK21 - TELLER CAPTURE	OPTIONAL	FLEX		
IMAGING - RECEIPTS	OPTIONAL	FLEX		
IMAGING - DOCUMENTS	OPTIONAL	FLEX		
AUTOMATED 5300 PROCESS	INCLUDED IN CORE	FLEX		
COLLECTIONS SYSTEM	INCLUDED IN CORE	FLEX		
ALM	INTEGRATED VIA 3RD PARTY PROVIDER	WISDOM	CUPRO	PROFITSTAR
DISASTER RECOVERY	OPTIONAL	FLEX		
LOAN PARTICIPATION MODULE	OPTIONAL	FLEX		
CREDIT UNION INVESTMENT MANAGEMENT	INCLUDED IN CORE	FLEX		

Included in Core (No Additional Fee) | Optional (Additional Fee) | Integrated via 3rd Party Provider | Available via 3rd Party Provider (but not integrated)

PLATFORM PROFILE: **PhoenixEFE**

PROVIDERS

Harland Financial Solutions

FINANCIAL PROFILE OF CLIENTS	ASSETS	LOAN GROWTH	SHARE GROWTH	MEMBER GROWTH	OPEX/AVG ASSETS	EFFICIENCY RATIO	ROA	ROA PRE-NCUSIF EXPENSE
LARGEST/HIGH PERFORMER	$1,767,675,128	16.07%	16.27%	11.63%	2.75%	63.07%	1.79%	1.92%
AVERAGE	$890,854,349	11.13%	7.97%	7.35%	3.28%	73.30%	1.28%	1.34%
SMALLEST/LOWEST PERFORMER	$232,597,425	6.40%	-0.70%	5.09%	5.05%	96.32%	0.13%	0.13%

TECHNOLOGY SERVICE OFFERINGS	LEVEL OF INTEGRATION	MOST COMMON PROVIDER USER BY CLIENTS		
		1ST	2ND	3RD
EFT PROCESSING - REAL TIME	OPTIONAL	VANTIV		
DEBIT SIGNATURE PROCESSING	OPTIONAL	VANTIV	CO-OP FINANCIAL SERVICES	TMG (THE MEMBERS GROUP), PSCU FINANCIAL SERVICES (TIED)
DEBIT PIN PROCESSING	OPTIONAL	VANTIV	CO-OP FINANCIAL SERVICES	PSCU FINANCIAL SERVICES, SHAZAM (TIED)
CREDIT CARD PROCESSING	INTEGRATED VIA 3RD PARTY PROVIDER	VANTIV	PSCU FINANCIAL SERVICES	TMG (THE MEMBERS GROUP)
ONLINE BANKING	OPTIONAL	CAVION	ALKAMI	
ELECTRONIC/WEB BILL PAY	OPTIONAL	CAVION	ACI WORLDWIDE	PSCU FINANCIAL SERVICES, FIS (TIED)
E-STATEMENTS	OPTIONAL	CAVION		
MOBILE BANKING	OPTIONAL	CAVION	FI MOBILE	
RDC - MOBILE (IMAGE)	OPTIONAL	CAVION	FI MOBILE	VERTIFI (EASCORP) (TIED 1ST)
RDC - CONSUMER (DESKTOP/SCANNER)	OPTIONAL	CAVION		
ONLINE ACCOUNT OPENING (MEMBERSHIP APPLICATION)	OPTIONAL	UOPEN		
ONLINE ACCOUNT FUNDING (DEPOSIT ACCOUNTS)	OPTIONAL	UOPEN		
ONLINE LOAN APPLICATION (CONSUMER)	OPTIONAL	ALPS		
IN-HOUSE ELECTRONIC LOAN APPLICATION (CONSUMER)	OPTIONAL	MORTGAGEBOT	MORTGAGECLICK	
AUTOMATED LOAN DECISIONING (CONSUMER)	OPTIONAL	MORTGAGEBOT		
MORTGAGE ORIGINATION PLATFORM	OPTIONAL	DECISIONPRO		
MORTGAGE SERVICING PLATFORM	INCLUDED IN CORE	HARLAND FINANCIAL SOLUTIONS	E3	
INDIRECT LENDING PLATFORM	OPTIONAL	SERVICING DIRECTOR		
MCIF ANALYSIS	OPTIONAL	DECISIONPRO		
MRM/CRM - AUTOMATED CROSS-SELL	INCLUDED IN CORE	HARLAND FINANCIAL SOLUTIONS	TOUCHE ANALYZER	
CHECK21 - BRANCH CAPTURE	OPTIONAL	PHOENIXEFE		
CHECK21 - TELLER CAPTURE	OPTIONAL	ACTIVEVIEW		
IMAGING - RECEIPTS	OPTIONAL	ACTIVEVIEW		
IMAGING - DOCUMENTS	OPTIONAL	ACTIVEVIEW		
AUTOMATED 5300 PROCESS	INCLUDED IN CORE	HARLAND FINANCIAL SOLUTIONS		
COLLECTIONS SYSTEM	OPTIONAL	NO AVAILABLE DATA		
ALM	INTEGRATED VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
DISASTER RECOVERY	OPTIONAL	NO AVAILABLE DATA		
LOAN PARTICIPATION MODULE	INCLUDED IN CORE	HARLAND FINANCIAL SOLUTIONS		
CREDIT UNION INVESTMENT MANAGEMENT	OPTIONAL	NO AVAILABLE DATA		

Included in Core (No Additional Fee) | Optional (Additional Fee) | Integrated via 3rd Party Provider | Available via 3rd Party Provider (but not integrated)

Platform Profile: **Ultradata**

FINANCIAL PROFILE OF CLIENTS	ASSETS	LOAN GROWTH	SHARE GROWTH	MEMBER GROWTH	OPEX/AVG ASSETS	EFFICIENCY RATIO	ROA	ROA PRE-NCUSIF EXPENSE
LARGEST/HIGH PERFORMER	$4,901,543,954	65.45%	53.66%	52.49%	0.40%	-17.98%	2.53%	2.53%
AVERAGE	$223,396,303	6.50%	5.21%	3.28%	3.03%	81.40%	0.74%	0.78%
SMALLEST/LOWEST PERFORMER	$25,175	-90.17%	-61.86%	-52.04%	155.16%	352.11%	-10.85%	-10.85%

PROVIDERS

Harland Financial Solutions

TECHNOLOGY SERVICE OFFERINGS	LEVEL OF INTEGRATION	MOST COMMON PROVIDER USER BY CLIENTS		
		1ST	2ND	3RD
EFT PROCESSING - REAL TIME	OPTIONAL	VANTIV		
DEBIT SIGNATURE PROCESSING	OPTIONAL	VANTIV	CO-OP FINANCIAL SERVICES	FIS
DEBIT PIN PROCESSING	OPTIONAL	VANTIV	CO-OP FINANCIAL SERVICES	PSCU FINANCIAL SERVICES
CREDIT CARD PROCESSING	INTEGRATED VIA 3RD PARTY PROVIDER	VANTIV	FIS	PSCU FINANCIAL SERVICES
ONLINE BANKING	OPTIONAL	CAVION (HFS)	HARLAND FINANCIAL SOLUTIONS (UL-TRADATA)	PM SYSTEMS
ELECTRONIC/WEB BILL PAY	OPTIONAL	CAVION (HFS)	ACI WORLDWIDE	PSCU FINANCIAL SERVICES
E-STATEMENTS	OPTIONAL	HARLAND FINANCIAL SOLUTIONS (UL-TRADATA)	DIGITALMAILER	LASERTEC
MOBILE BANKING	OPTIONAL	CAVION (HFS)	CO-OP FINANCIAL SERVICES	PSCU FINANCIAL SERVICES
RDC - MOBILE (IMAGE)	OPTIONAL	CAVION (HFS)	VERTIFI (EASCORP)	CO-OP FINANCIAL SERVICES, CUBUS, INTUIT FINANCIAL SERVICES (TIED)
RDC - CONSUMER (DESKTOP/SCANNER)	OPTIONAL	CAVION (HFS)		
ONLINE ACCOUNT OPENING (MEMBERSHIP APPLICATION)	OPTIONAL	UOPEN		
ONLINE ACCOUNT FUNDING (DEPOSIT ACCOUNTS)	OPTIONAL	UOPEN		
ONLINE LOAN APPLICATION (CONSUMER)	OPTIONAL	MORTGAGEBOT	UOPEN	HARLAND FINANCIAL SOLUTIONS (ULTRA-DATA), PRIME ALLIANCE (TIED)
IN-HOUSE ELECTRONIC LOAN APPLICATION (CONSUMER)	INCLUDED IN CORE	ALPS	FICS	MORTGAGEBOT
AUTOMATED LOAN DECISIONING (CONSUMER)	INCLUDED IN CORE	CUDIRECT	DECISIONPRO	
MORTGAGE ORIGINATION PLATFORM	OPTIONAL	E3	MORTGAGEBOT	
MORTGAGE SERVICING PLATFORM	OPTIONAL	SERVICING DIRECTOR		
INDIRECT LENDING PLATFORM	OPTIONAL	CUDIRECT	DECISIONPRO	
MCIF ANALYSIS	OPTIONAL	TOUCHE ANALYZER		
MRM/CRM - AUTOMATED CROSS-SELL	OPTIONAL	TOUCHE CRM		
CHECK21 - BRANCH CAPTURE	OPTIONAL	ACTIVEVIEW		
CHECK21 - TELLER CAPTURE	OPTIONAL	ACTIVEVIEW		
IMAGING - RECEIPTS	OPTIONAL	ACTIVEVIEW		
IMAGING - DOCUMENTS	OPTIONAL	ACTIVEVIEW		
AUTOMATED 5300 PROCESS	INCLUDED IN CORE	HARLAND FINANCIAL SOLUTIONS		
COLLECTIONS SYSTEM	INCLUDED IN CORE	HARLAND FINANCIAL SOLUTIONS		
ALM	INCLUDED IN CORE	HARLAND FINANCIAL SOLUTIONS		
DISASTER RECOVERY	OPTIONAL	NO AVAILABLE DATA		
LOAN PARTICIPATION MODULE	OPTIONAL	NO AVAILABLE DATA		
CREDIT UNION INVESTMENT MANAGEMENT	OPTIONAL	NO AVAILABLE DATA		

Included in Core (No Additional Fee) | Optional (Additional Fee) | Integrated via 3rd Party Provider | Available via 3rd Party Provider (but not integrated)

PLATFORM PROFILE: **CUFIS**

FINANCIAL PROFILE OF CLIENTS	ASSETS	LOAN GROWTH	SHARE GROWTH	MEMBER GROWTH	OPEX/AVG ASSETS	EFFICIENCY RATIO	ROA	ROA PRE-NCUSIF EXPENSE
LARGEST/HIGH PERFORMER	$13,710,707	7.56%	10.49%	1.70%	0.82%	86.28%	0.13%	0.13%
AVERAGE	$6,000,589	-4.32%	4.94%	-0.15%	1.63%	110.53%	-0.16%	-0.15%
SMALLEST/LOWEST PERFORMER	$2,396,093	-30.16%	-1.96%	-3.38%	3.78%	275.93%	-1.13%	-1.13%

TECHNOLOGY SERVICE OFFERINGS	LEVEL OF INTEGRATION	MOST COMMON PROVIDER USER BY CLIENTS		
		1ST	2ND	3RD
EFT PROCESSING - REAL TIME	INTEGRATED VIA 3RD PARTY PROVIDER	CATALYST	BANK OF HAWAII	
DEBIT SIGNATURE PROCESSING	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
DEBIT PIN PROCESSING	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
CREDIT CARD PROCESSING	INTEGRATED VIA 3RD PARTY PROVIDER	EFUNDS	FISERV (TIED 1ST)	
ONLINE BANKING	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
ELECTRONIC/WEB BILL PAY	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
E-STATEMENTS	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
MOBILE BANKING	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
RDC - MOBILE (IMAGE)	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
RDC - CONSUMER (DESKTOP/SCANNER)	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
ONLINE ACCOUNT OPENING (MEMBERSHIP APPLICATION)	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
ONLINE ACCOUNT FUNDING (DEPOSIT ACCOUNTS)	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
ONLINE LOAN APPLICATION (CONSUMER)	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
IN-HOUSE ELECTRONIC LOAN APPLICATION (CONSUMER)	INCLUDED IN CORE	PACIFIC BUSINESS SERVICES		
AUTOMATED LOAN DECISIONING (CONSUMER)	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
MORTGAGE ORIGINATION PLATFORM	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
MORTGAGE SERVICING PLATFORM	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
INDIRECT LENDING PLATFORM	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
MCIF ANALYSIS	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
MRM/CRM - AUTOMATED CROSS-SELL	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
CHECK21 - BRANCH CAPTURE	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
CHECK21 - TELLER CAPTURE	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
IMAGING - RECEIPTS	INCLUDED IN CORE	PACIFIC BUSINESS SERVICES		
IMAGING - DOCUMENTS	INCLUDED IN CORE	PACIFIC BUSINESS SERVICES		
AUTOMATED 5300 PROCESS	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
COLLECTIONS SYSTEM	INCLUDED IN CORE	PACIFIC BUSINESS SERVICES		
ALM	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
DISASTER RECOVERY	INCLUDED IN CORE	PACIFIC BUSINESS SERVICES		
LOAN PARTICIPATION MODULE	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
CREDIT UNION INVESTMENT MANAGEMENT	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		

Included in Core (No Additional Fee) | Optional (Additional Fee) | Integrated via 3rd Party Provider | Available via 3rd Party Provider (but not integrated)

PLATFORM PROFILE: **RCO**

FINANCIAL PROFILE OF CLIENTS	ASSETS	LOAN GROWTH	SHARE GROWTH	MEMBER GROWTH	OPEX/AVG ASSETS	EFFICIENCY RATIO	ROA	ROA PRE-NCUSIF EXPENSE
LARGEST/HIGH PERFORMER	$350,435,850	20.15%	10.02%	22.86%	0.67%	56.77%	2.25%	2.34%
AVERAGE	$34,269,890	3.34%	2.04%	0.97%	3.26%	87.39%	0.46%	0.52%
SMALLEST/LOWEST PERFORMER	$823,839	-19.44%	-24.94%	-25.36%	13.49%	197.39%	-4.51%	-4.51%

PROVIDERS

R.C. Olmstead

TECHNOLOGY SERVICE OFFERINGS	LEVEL OF INTEGRATION	MOST COMMON PROVIDER USER BY CLIENTS		
		1ST	2ND	3RD
EFT PROCESSING - REAL TIME	INTEGRATED VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
DEBIT SIGNATURE PROCESSING	INTEGRATED VIA 3RD PARTY PROVIDER	ELAN	VANTIV	PSCU FINANCIAL SERVICES
DEBIT PIN PROCESSING	INTEGRATED VIA 3RD PARTY PROVIDER	ELAN	VANTIV	CO-OP FINANCIAL SERVICES, FIRST DATA, PSCU FINANCIAL SERVICES, STAR, VISA DPS (TIED)
CREDIT CARD PROCESSING	INTEGRATED VIA 3RD PARTY PROVIDER	FIS	CREDIT UNION CARD CENTER, PSCU FINANCIAL SERVICES, VISA (TIED)	LSC
ONLINE BANKING	INCLUDED IN CORE	R.C. OLMSTEAD	HARLAND FINANCIAL SERVICES	WROLDWIDE INTERACTIVE SERVICES, CO-OP FINANCIAL SERVICES (TIED)
ELECTRONIC/WEB BILL PAY	INTEGRATED VIA 3RD PARTY PROVIDER	IPAY, LLC	PSCU FINANCIAL SERVICES	MY CU SERVICES, WORLDWIDE INTERACTIVE SERVICES(TIED)
E-STATEMENTS	INTEGRATED VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
MOBILE BANKING	INTEGRATED VIA 3RD PARTY PROVIDER	CO-OP FINANCIAL SERVICES		
RDC - MOBILE (IMAGE)	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
RDC - CONSUMER (DESKTOP/SCANNER)	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
ONLINE ACCOUNT OPENING (MEMBERSHIP APPLICATION)	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
ONLINE ACCOUNT FUNDING (DEPOSIT ACCOUNTS)	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
ONLINE LOAN APPLICATION (CONSUMER)	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
IN-HOUSE ELECTRONIC LOAN APPLICATION (CONSUMER)	INTEGRATED VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
AUTOMATED LOAN DECISIONING (CONSUMER)	INTEGRATED VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
MORTGAGE ORIGINATION PLATFORM	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
MORTGAGE SERVICING PLATFORM	INCLUDED IN CORE	NO AVAILABLE DATA		
INDIRECT LENDING PLATFORM	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
MCIF ANALYSIS	INTEGRATED VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
MRM/CRM - AUTOMATED CROSS-SELL	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
CHECK21 - BRANCH CAPTURE	INCLUDED IN CORE	NO AVAILABLE DATA		
CHECK21 - TELLER CAPTURE	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
IMAGING - RECEIPTS	OPTIONAL	NO AVAILABLE DATA		
IMAGING - DOCUMENTS	OPTIONAL	NO AVAILABLE DATA		
AUTOMATED 5300 PROCESS	INCLUDED IN CORE	RCO		
COLLECTIONS SYSTEM	INCLUDED IN CORE	NO AVAILABLE DATA		
ALM	INCLUDED IN CORE	NO AVAILABLE DATA		
DISASTER RECOVERY	INCLUDED IN CORE	NO AVAILABLE DATA		
LOAN PARTICIPATION MODULE	INCLUDED IN CORE	NO AVAILABLE DATA		
CREDIT UNION INVESTMENT MANAGEMENT	INCLUDED IN CORE	NO AVAILABLE DATA		

Included in Core (No Additional Fee) | Optional (Additional Fee) | Integrated via 3rd Party Provider | Available via 3rd Party Provider (but not integrated)

PLATFORM PROFILE: **NewSolutions**

FINANCIAL PROFILE OF CLIENTS	ASSETS	LOAN GROWTH	SHARE GROWTH	MEMBER GROWTH	OPEX/AVG ASSETS	EFFICIENCY RATIO	ROA	ROA PRE-NCUSIF EXPENSE
LARGEST/HIGH PERFORMER	$1,512,011,325	134.57%	38.94%	51.45%	0.69%	55.37%	2.66%	2.66%
AVERAGE	$89,636,040	1.92%	4.71%	4.28%	4.26%	90.22%	0.47%	0.51%
SMALLEST/LOWEST PERFORMER	$51,538	-48.51%	-33.19%	-14.22%	63.23%	203.12%	-2.18%	-2.18%

PROVIDERS

Share One, Inc

TECHNOLOGY SERVICE OFFERINGS	LEVEL OF INTEGRATION	MOST COMMON PROVIDER USER BY CLIENTS		
		1ST	2ND	3RD
EFT PROCESSING - REAL TIME	OPTIONAL	NO AVAILABLE DATA		
DEBIT SIGNATURE PROCESSING	OPTIONAL	CO-OP FINANCIAL SERVICES	FISERV, VANTIV (TIED)	PSCU FINANCIAL SERVICES
DEBIT PIN PROCESSING	OPTIONAL	CO-OP FINANCIAL SERVICES	VANTIV	PSCU FINANCIAL SERVICES
CREDIT CARD PROCESSING	OPTIONAL	FIS	PSCU FINANCIAL SERVICES	ONEBRIDGE
ONLINE BANKING	OPTIONAL	SHARE ONE, INC.	INTUIT FINANCIAL SERVICES	HARLAND FINANCIAL SOLUTIONS (ULTRADATA)
ELECTRONIC/WEB BILL PAY	INTEGRATED VIA 3RD PARTY PROVIDER	IPAY, LLC	MY CU SERVICES	PSCU FINANCIAL SERVICES, FISERV (TIED)
E-STATEMENTS	OPTIONAL	DIGITALMAILER	OPEN SOLUTIONS, INC., BIT STATEMENTS, LASERTEC (TIED)	EDOC INNOVATIONS, INTUIT FINANCIAL SERVICES (TIED)
MOBILE BANKING	INTEGRATED VIA 3RD PARTY PROVIDER	CO-OP FINANCIAL SERVICES	INTUIT FINANCIAL SERVICES, MSHIFT, WESCOM RESOURCES GROUP (SYMITAR) (TIED)	
RDC - MOBILE (IMAGE)	INTEGRATED VIA 3RD PARTY PROVIDER	VERTIFI (EASCORP)		
RDC - CONSUMER (DESKTOP/SCANNER)	INTEGRATED VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
ONLINE ACCOUNT OPENING (MEMBERSHIP APPLICATION)	INTEGRATED VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
ONLINE ACCOUNT FUNDING (DEPOSIT ACCOUNTS)	INTEGRATED VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
ONLINE LOAN APPLICATION (CONSUMER)	INTEGRATED VIA 3RD PARTY PROVIDER	CRIF	SHARE ONE, INC. (TIED 1ST)	
IN-HOUSE ELECTRONIC LOAN APPLICATION (CONSUMER)	INCLUDED IN CORE	SHARE ONE, INC.		
AUTOMATED LOAN DECISIONING (CONSUMER)	INCLUDED IN CORE	SHARE ONE, INC.		
MORTGAGE ORIGINATION PLATFORM	INCLUDED IN CORE	SHARE ONE, INC.		
MORTGAGE SERVICING PLATFORM	INCLUDED IN CORE	SHARE ONE, INC.		
INDIRECT LENDING PLATFORM	INTEGRATED VIA 3RD PARTY PROVIDER	CUDL		
MCIF ANALYSIS	INTEGRATED VIA 3RD PARTY PROVIDER	RADDON		
MRM/CRM - AUTOMATED CROSS-SELL	INCLUDED IN CORE	SHARE ONE, INC.		
CHECK21 - BRANCH CAPTURE	OPTIONAL	NO AVAILABLE DATA		
CHECK21 - TELLER CAPTURE	OPTIONAL	NO AVAILABLE DATA		
IMAGING - RECEIPTS	OPTIONAL	NO AVAILABLE DATA		
IMAGING - DOCUMENTS	OPTIONAL	NO AVAILABLE DATA		
AUTOMATED 5300 PROCESS	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
COLLECTIONS SYSTEM	INCLUDED IN CORE	SHARE ONE, INC.		
ALM	INTEGRATED VIA 3RD PARTY PROVIDER	BRICK & ASSOCIATES		
DISASTER RECOVERY	OPTIONAL	NO AVAILABLE DATA		
LOAN PARTICIPATION MODULE	OPTIONAL	NO AVAILABLE DATA		
CREDIT UNION INVESTMENT MANAGEMENT	INTEGRATED VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		

Included in Core (No Additional Fee) | Optional (Additional Fee) | Integrated via 3rd Party Provider | Available via 3rd Party Provider (but not integrated)

PLATFORM PROFILE: Sharetec

FINANCIAL PROFILE OF CLIENTS	ASSETS	LOAN GROWTH	SHARE GROWTH	MEMBER GROWTH	OPEX/AVG ASSETS	EFFICIENCY RATIO	ROA	ROA PRE-NCUSIF EXPENSE
LARGEST/HIGH PERFORMER	$162,438,047	68.00%	104.32%	76.20%	1.03%	50.25%	4.25%	4.25%
AVERAGE	$26,282,673	2.91%	3.91%	-0.38%	3.60%	92.39%	0.31%	0.35%
SMALLEST/LOWEST PERFORMER	$273,480	-35.58%	-28.36%	-46.00%	13.25%	258.26%	-19.41%	-19.24%

PROVIDERS

Sharetec

TECHNOLOGY SERVICE OFFERINGS	LEVEL OF INTEGRATION	MOST COMMON PROVIDER USER BY CLIENTS		
		1ST	2ND	3RD
EFT PROCESSING - REAL TIME	INTEGRATED VIA 3RD PARTY PROVIDER	VANTIV	ELAN	CO-OP FINANCIAL SERVICES
DEBIT SIGNATURE PROCESSING	INTEGRATED VIA 3RD PARTY PROVIDER	CO-OP FINANCIAL SERVICES	LSC (TIED 1ST)	VANTIV
DEBIT PIN PROCESSING	INTEGRATED VIA 3RD PARTY PROVIDER	CO-OP FINANCIAL SERVICES	ELAN	LSC
CREDIT CARD PROCESSING	INTEGRATED VIA 3RD PARTY PROVIDER	FIS	TNB CARD SERVICES	CREDIT UNION CARD CENTER, LSC (TIED)
ONLINE BANKING	OPTIONAL	SHARETEC SYSTEMS	DATABASE MANAGEMENT SERVICES	HARLAND FINANANCIAL SOLUTIONS (ULTRADATA)
ELECTRONIC/WEB BILL PAY	INTEGRATED VIA 3RD PARTY PROVIDER	IPAY, LLC	MY CU SERVICES	CO-OP FINANCIAL SERVICES, FIS (TIED)
E-STATEMENTS	OPTIONAL	SHARETEC SYSTEMS	DATABASE MANAGEMENT SERVICES	NORTHERN DATA SYSTEMS
MOBILE BANKING	OPTIONAL	SHARETEC SYSTEMS	DATABASE MANAGEMENT SERVICES	ACCESS SOFTEK
RDC - MOBILE (IMAGE)	OPTIONAL	VSOFT	CACHET FINANCIAL SOLUTIONS	BLUEPOINT
RDC - CONSUMER (DESKTOP/SCANNER)	OPTIONAL	NO AVAILABLE DATA		
ONLINE ACCOUNT OPENING (MEMBERSHIP APPLICATION)	OPTIONAL	SHARETEC SYSTEMS		
ONLINE ACCOUNT FUNDING (DEPOSIT ACCOUNTS)	OPTIONAL	SHARETEC SYSTEMS		
ONLINE LOAN APPLICATION (CONSUMER)	OPTIONAL	SHARETEC SYSTEMS		
IN-HOUSE ELECTRONIC LOAN APPLICATION (CONSUMER)	INCLUDED IN CORE	SHARETEC SYSTEMS		
AUTOMATED LOAN DECISIONING (CONSUMER)	INCLUDED IN CORE	SHARETEC SYSTEMS		
MORTGAGE ORIGINATION PLATFORM	OPTIONAL	NO AVAILABLE DATA		
MORTGAGE SERVICING PLATFORM	INCLUDED IN CORE	SHARETEC SYSTEMS		
INDIRECT LENDING PLATFORM	OPTIONAL	NO AVAILABLE DATA		
MCIF ANALYSIS	INCLUDED IN CORE	SHARETEC SYSTEMS		
MRM/CRM - AUTOMATED CROSS-SELL	INCLUDED IN CORE	SHARETEC SYSTEMS		
CHECK21 - BRANCH CAPTURE	OPTIONAL/INTEGRATED VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
CHECK21 - TELLER CAPTURE	OPTIONAL/INTEGRATED VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
IMAGING - RECEIPTS	INCLUDED IN CORE	SHARETEC SYSTEMS		
IMAGING - DOCUMENTS	INCLUDED IN CORE	SHARETEC SYSTEMS		
AUTOMATED 5300 PROCESS	INCLUDED IN CORE	SHARETEC SYSTEMS		
COLLECTIONS SYSTEM	INCLUDED IN CORE	SHARETEC SYSTEMS		
ALM	INTEGRATED VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
DISASTER RECOVERY	OPTIONAL	NORTHERN DATA SYSTEMS		
LOAN PARTICIPATION MODULE	OPTIONAL	NO AVAILABLE DATA		
CREDIT UNION INVESTMENT MANAGEMENT	INCLUDED IN CORE	SHARETEC SYSTEMS		

Included in Core (No Additional Fee) | Optional (Additional Fee) | Integrated via 3rd Party Provider | Available via 3rd Party Provider (but not integrated)

PLATFORM PROFILE: **CruiseNet**

FINANCIAL PROFILE OF CLIENTS	ASSETS	LOAN GROWTH	SHARE GROWTH	MEMBER GROWTH	OPEX/AVG ASSETS	EFFICIENCY RATIO	ROA	ROA PRE-NCUSIF EXPENSE
LARGEST/HIGH PERFORMER	$147,716,650	43.61%	29.51%	56.71%	0.90%	60.11%	1.99%	2.11%
AVERAGE	$21,598,283	2.49%	3.08%	-0.07%	3.79%	91.47%	0.37%	0.40%
SMALLEST/LOWEST PERFORMER	$391,048	-32.15%	-17.29%	-41.49%	10.71%	310.14%	-3.59%	-3.50%

PROVIDERS

Symitar
A JACK HENRY COMPANY

TECHNOLOGY SERVICE OFFERINGS	LEVEL OF INTEGRATION	MOST COMMON PROVIDER USER BY CLIENTS		
		1ST	2ND	3RD
EFT PROCESSING - REAL TIME	OPTIONAL	NO AVAILABLE DATA		
DEBIT SIGNATURE PROCESSING	INTEGRATED VIA 3RD PARTY PROVIDER	FIS	CO-OP FINANCIAL SERVICES	JHA PAYMENT PROCESSING SOLUTIONS
DEBIT PIN PROCESSING	INTEGRATED VIA 3RD PARTY PROVIDER	CO-OP FINANCIAL SERVICES	JHA PAYMENT PROCESSING SOLUTIONS	FISERV
CREDIT CARD PROCESSING	INTEGRATED VIA 3RD PARTY PROVIDER	FIS	PSCU	LSC
ONLINE BANKING	OPTIONAL	DATABASE MANAGEMENT SERVICES, INC.	SYMITAR	FIS
ELECTRONIC/WEB BILL PAY	OPTIONAL	MY CU SERVICES	IPAY	SYMITAR
E-STATEMENTS	OPTIONAL	DATABASE MANAGEMENT SERVICES, INC.	BIT STATEMENTS	LASERTEC
MOBILE BANKING	OPTIONAL	DATABASE MANAGEMENT SERVICES, INC.	CO-OP FINANCIAL SERVICES	SYMITAR
RDC - MOBILE (IMAGE)	INTEGRATED VIA 3RD PARTY PROVIDER	CO-OP FINANCIAL SERVICES	VERTIFI (EASCORP)	
RDC - CONSUMER (DESKTOP/SCANNER)	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
ONLINE ACCOUNT OPENING (MEMBERSHIP APPLICATION)	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
ONLINE ACCOUNT FUNDING (DEPOSIT ACCOUNTS)	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
ONLINE LOAN APPLICATION (CONSUMER)	INTEGRATED VIA 3RD PARTY PROVIDER	SYMITAR	CRI SOLUTIONS	
IN-HOUSE ELECTRONIC LOAN APPLICATION (CONSUMER)	INCLUDED IN CORE	SYMITAR	PRIME ALLIANCE	CRI SOLUTIONS
AUTOMATED LOAN DECISIONING (CONSUMER)	INCLUDED IN CORE	SYMITAR		
MORTGAGE ORIGINATION PLATFORM	INCLUDED IN CORE	SYMITAR		
MORTGAGE SERVICING PLATFORM	INCLUDED IN CORE	SYMITAR		
INDIRECT LENDING PLATFORM	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
MCIF ANALYSIS	INCLUDED IN CORE	SYMITAR		
MRM/CRM - AUTOMATED CROSS-SELL	INCLUDED IN CORE	SYMITAR		
CHECK21 - BRANCH CAPTURE	INTEGRATED VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
CHECK21 - TELLER CAPTURE	INTEGRATED VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
IMAGING - RECEIPTS	INTEGRATED VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
IMAGING - DOCUMENTS	INTEGRATED VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
AUTOMATED 5300 PROCESS	INCLUDED IN CORE	SYMITAR		
COLLECTIONS SYSTEM	INCLUDED IN CORE	SYMITAR		
ALM	INTEGRATED VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
DISASTER RECOVERY	OPTIONAL	SYMITAR		
LOAN PARTICIPATION MODULE	INTEGRATED VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
CREDIT UNION INVESTMENT MANAGEMENT	INCLUDED IN CORE	SYMITAR		

Included in Core (No Additional Fee) | Optional (Additional Fee) | Integrated via 3rd Party Provider | Available via 3rd Party Provider (but not integrated)

PLATFORM PROFILE: Episys

FINANCIAL PROFILE OF CLIENTS	ASSETS	LOAN GROWTH	SHARE GROWTH	MEMBER GROWTH	OPEX/AVG ASSETS	EFFICIENCY RATIO	ROA	ROA PRE-NCUSIF EXPENSE
LARGEST/HIGH PERFORMER	$9,787,959,667	35.11%	46.30%	54.99%	0.88%	43.83%	3.29%	3.29%
AVERAGE	$594,751,781	5.35%	4.93%	3.43%	3.09%	78.08%	0.92%	0.96%
SMALLEST/LOWEST PERFORMER	$3,095,621	-23.30%	-14.74%	-20.28%	7.91%	127.91%	-5.14%	-5.14%

PROVIDERS

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TECHNOLOGY SERVICE OFFERINGS	LEVEL OF INTEGRATION	MOST COMMON PROVIDER USER BY CLIENTS		
		1ST	2ND	3RD
EFT PROCESSING - REAL TIME	INCLUDED IN CORE	NO AVAILABLE DATA		
DEBIT SIGNATURE PROCESSING	INCLUDED IN CORE	CO-OP FINANACIAL SERVICES	JHA PAYMENT PROCESSING SOLUTIONS	PSCU
DEBIT PIN PROCESSING	INCLUDED IN CORE	CO-OP FINANACIAL SERVICES	PSCU	JHA PAYMENT PROCESSING SOLUTIONS
CREDIT CARD PROCESSING	INCLUDED IN CORE	FIS	PSCU	JHA PAYMENT PROCESSING SOLUTIONS
ONLINE BANKING	OPTIONAL	SYMITAR	INTUIT	WESCOM RESOURCES GROUP
ELECTRONIC/WEB BILL PAY	OPTIONAL	ACI WORLDWIDE	IPAY	PSCU
E-STATEMENTS	OPTIONAL	DATAMAIL	FISERV	BIT STATEMENTS
MOBILE BANKING	OPTIONAL	ACCESS SOFTEK	SYMITAR	WESCOM RESOURCES GROUP
RDC - MOBILE (IMAGE)	OPTIONAL	CO-OP FINANACIAL SERVICES	CATALYST CORPORATE	INTUIT
RDC - CONSUMER (DESKTOP/SCANNER)	OPTIONAL	NO AVAILABLE DATA		
ONLINE ACCOUNT OPENING (MEMBERSHIP APPLICATION)	INTEGRATED VIA 3RD PARTY PROVIDER	SYMITAR	MERIDIANLINK	CRIF
ONLINE ACCOUNT FUNDING (DEPOSIT ACCOUNTS)	INTEGRATED VIA 3RD PARTY PROVIDER	FICS	PRIME ALLIANCE	CALYX
ONLINE LOAN APPLICATION (CONSUMER)	INTEGRATED VIA 3RD PARTY PROVIDER	SYMITAR	CUDIRECT	
IN-HOUSE ELECTRONIC LOAN APPLICATION (CONSUMER)	OPTIONAL	SYMITAR	CUDIRECT	
AUTOMATED LOAN DECISIONING (CONSUMER)	OPTIONAL	SYMITAR	CUDIRECT	
MORTGAGE ORIGINATION PLATFORM	INTEGRATED VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
MORTGAGE SERVICING PLATFORM	OPTIONAL	NO AVAILABLE DATA		
INDIRECT LENDING PLATFORM	OPTIONAL	SYMITAR	CUDIRECT	
MCIF ANALYSIS	OPTIONAL	SYMITAR		
MRM/CRM - AUTOMATED CROSS-SELL	OPTIONAL	SYMITAR		
CHECK21 - BRANCH CAPTURE	OPTIONAL	SYMITAR		
CHECK21 - TELLER CAPTURE	OPTIONAL	SYMITAR		
IMAGING - RECEIPTS	OPTIONAL	SYMITAR		
IMAGING - DOCUMENTS	OPTIONAL	SYMITAR		
AUTOMATED 5300 PROCESS	INCLUDED IN CORE	SYMITAR		
COLLECTIONS SYSTEM	INCLUDED IN CORE	SYMITAR		
ALM	OPTIONAL	SYMITAR		
DISASTER RECOVERY	OPTIONAL	SYMITAR		
LOAN PARTICIPATION MODULE	OPTIONAL	SYMITAR		
CREDIT UNION INVESTMENT MANAGEMENT	OPTIONAL	SYMITAR		

Included in Core (No Additional Fee) | Optional (Additional Fee) | Integrated via 3rd Party Provider | Available via 3rd Party Provider (but not integrated)

PLATFORM PROFILE: **Episys**

FINANCIAL PROFILE OF CLIENTS	ASSETS	LOAN GROWTH	SHARE GROWTH	MEMBER GROWTH	OPEX/AVG ASSETS	EFFICIENCY RATIO	ROA	ROA PRE-NCUSIF EXPENSE
LARGEST/HIGH PERFORMER	$501,782,294	41.75%	17.62%	37.48%	2.10%	70.59%	1.89%	1.89%
AVERAGE	$107,137,362	4.88%	4.94%	2.31%	3.65%	88.31%	0.49%	0.50%
SMALLEST/LOWEST PERFORMER	$3,949,512	-26.97%	-8.65%	-7.06%	6.19%	111.50%	-0.46%	-0.46%

PROVIDERS

SYNERGENT

TECHNOLOGY SERVICE OFFERINGS	LEVEL OF INTEGRATION	MOST COMMON PROVIDER USER BY CLIENTS		
		1ST	2ND	3RD
EFT PROCESSING - REAL TIME	INCLUDED IN CORE	SYNERGENT		
DEBIT SIGNATURE PROCESSING	INTEGRATED VIA 3RD PARTY PROVIDER	SYNERGENT	FISERV	NYCE
DEBIT PIN PROCESSING	INTEGRATED VIA 3RD PARTY PROVIDER	SYNERGENT	FISERV	ELAN, NYCE (TIED)
CREDIT CARD PROCESSING	INTEGRATED VIA 3RD PARTY PROVIDER	FIS	JHA	
ONLINE BANKING	INTEGRATED VIA 3RD PARTY PROVIDER	SYNERGENT	JWAALA	SYMITAR, INTUIT FINANCIAL SERVICES (TIED)
ELECTRONIC/WEB BILL PAY	INTEGRATED VIA 3RD PARTY PROVIDER	MY CU SERVICES	IPAY, LLC	ACI WORLDWIDE
E-STATEMENTS	INCLUDED IN CORE	SYNERGENT		
MOBILE BANKING	INTEGRATED VIA 3RD PARTY PROVIDER	SYNERGENT	CO-OP FINANCIAL SERVICES	ACCESS SOFTEK, FIRST DATA (TIED)
RDC - MOBILE (IMAGE)	INTEGRATED VIA 3RD PARTY PROVIDER	SYNERGENT	VERTIFI (EASCORP)	
RDC - CONSUMER (DESKTOP/SCANNER)	INTEGRATED VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
ONLINE ACCOUNT OPENING (MEMBERSHIP APPLICATION)	INTEGRATED VIA 3RD PARTY PROVIDER	MERIDIANLINK		
ONLINE ACCOUNT FUNDING (DEPOSIT ACCOUNTS)	INTEGRATED VIA 3RD PARTY PROVIDER	MERIDIANLINK		
ONLINE LOAN APPLICATION (CONSUMER)	INTEGRATED VIA 3RD PARTY PROVIDER	MERIDIANLINK		
IN-HOUSE ELECTRONIC LOAN APPLICATION (CONSUMER)	INCLUDED IN CORE	SYNERGENT	MORTGAGECLICK	CUSO MORTGAGE CORP
AUTOMATED LOAN DECISIONING (CONSUMER)	INCLUDED IN CORE	SYNERGENT		
MORTGAGE ORIGINATION PLATFORM	INTEGRATED VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
MORTGAGE SERVICING PLATFORM	INCLUDED IN CORE	SYNERGENT		
INDIRECT LENDING PLATFORM	INCLUDED IN CORE	CUDL		
MCIF ANALYSIS	OPTIONAL	NO AVAILABLE DATA		
MRM/CRM - AUTOMATED CROSS-SELL	INCLUDED IN CORE	SYNERGENT		
CHECK21 - BRANCH CAPTURE	INTEGRATED VIA 3RD PARTY PROVIDER	SYNERGENT		
CHECK21 - TELLER CAPTURE	INTEGRATED VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
IMAGING - RECEIPTS	INCLUDED IN CORE	SYNERGENT		
IMAGING - DOCUMENTS	OPTIONAL	NO AVAILABLE DATA		
AUTOMATED 5300 PROCESS	OPTIONAL	DATALINK		
COLLECTIONS SYSTEM	INCLUDED IN CORE	SYNERGENT		
ALM	OPTIONAL	NO AVAILABLE DATA		
DISASTER RECOVERY	INTEGRATED VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
LOAN PARTICIPATION MODULE	INCLUDED IN CORE	SYNERGENT		
CREDIT UNION INVESTMENT MANAGEMENT	INTEGRATED VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		

Included in Core (No Additional Fee) | Optional (Additional Fee) | Integrated via 3rd Party Provider | Available via 3rd Party Provider (but not integrated)

PLATFORM PROFILE: Systronics

FINANCIAL PROFILE OF CLIENTS	ASSETS	LOAN GROWTH	SHARE GROWTH	MEMBER GROWTH	OPEX/AVG ASSETS	EFFICIENCY RATIO	ROA	ROA PRE-NCUSIF EXPENSE
LARGEST/HIGH PERFORMER	$136,853,105	62.59%	38.19%	39.21%	8.63%	44.75%	2.05%	2.05%
AVERAGE	$14,970,480	2.15%	2.09%	0.32%	2.88%	91.52%	0.27%	0.36%
SMALLEST/LOWEST PERFORMER	$537,056	-23.91%	-17.97%	-11.66%	0.72%	293.73%	-3.88%	-3.88%

PROVIDERS

Systronics

TECHNOLOGY SERVICE OFFERINGS	LEVEL OF INTEGRATION	MOST COMMON PROVIDER USER BY CLIENTS		
		1ST	2ND	3RD
EFT PROCESSING - REAL TIME	OPTIONAL	VANTIV	TRANSFUND	INTERCEPT
DEBIT SIGNATURE PROCESSING	OPTIONAL	TRANSFUND	SHAZAM	CO-OP FINANCIAL SERVICES, STAR (TIED 3RD)
DEBIT PIN PROCESSING	OPTIONAL	TRANSFUND	SHAZAM	CO-OP FINANCIAL SERVICES, STAR (TIED 3RD)
CREDIT CARD PROCESSING	AVAILABLE VIA 3RD PARTY PROVIDER	LSC	FIS, VANTIV (TIED)	PSCU FINANCIAL SERVICES, TMG (THE MEMBERS GROUP) (TIED 3RD)
ONLINE BANKING	OPTIONAL	FISERV	HARLAND FINANCIAL SOLUTIONS - ULTRA-DATA (TIED 2ND)	WORLDWIDE INTERACTIVE SERVICES (TIED 2ND)
ELECTRONIC/WEB BILL PAY	OPTIONAL	MY CU SERVICES	FISERV	CO-OP FINANCIAL SERVICES, IPAY, LLC. (TIED 3RD)
E-STATEMENTS	INCLUDED IN CORE	SYSTRONICS	FISERV	
MOBILE BANKING	OPTIONAL	NO AVAILABLE DATA		
RDC - MOBILE (IMAGE)	OPTIONAL	NO AVAILABLE DATA		
RDC - CONSUMER (DESKTOP/SCANNER)	OPTIONAL	NO AVAILABLE DATA		
ONLINE ACCOUNT OPENING (MEMBERSHIP APPLICATION)	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
ONLINE ACCOUNT FUNDING (DEPOSIT ACCOUNTS)	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
ONLINE LOAN APPLICATION (CONSUMER)	OPTIONAL	NO AVAILABLE DATA		
IN-HOUSE ELECTRONIC LOAN APPLICATION (CONSUMER)	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
AUTOMATED LOAN DECISIONING (CONSUMER)	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
MORTGAGE ORIGINATION PLATFORM	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
MORTGAGE SERVICING PLATFORM	INCLUDED IN CORE	SYSTRONICS		
INDIRECT LENDING PLATFORM	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
MCIF ANALYSIS	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
MRM/CRM - AUTOMATED CROSS-SELL	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
CHECK21 - BRANCH CAPTURE	OPTIONAL	NO AVAILABLE DATA		
CHECK21 - TELLER CAPTURE	OPTIONAL	NO AVAILABLE DATA		
IMAGING - RECEIPTS	OPTIONAL	NO AVAILABLE DATA		
IMAGING - DOCUMENTS	OPTIONAL	NO AVAILABLE DATA		
AUTOMATED 5300 PROCESS	INCLUDED IN CORE	NO AVAILABLE DATA		
COLLECTIONS SYSTEM	INCLUDED IN CORE	NO AVAILABLE DATA		
ALM	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
DISASTER RECOVERY	INCLUDED IN CORE	SYSTRONICS		
LOAN PARTICIPATION MODULE	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
CREDIT UNION INVESTMENT MANAGEMENT	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		

Included in Core (No Additional Fee) | Optional (Additional Fee) | Integrated via 3rd Party Provider | Available via 3rd Party Provider (but not integrated)

PLATFORM PROFILE: DataSafe

FINANCIAL PROFILE OF CLIENTS	ASSETS	LOAN GROWTH	SHARE GROWTH	MEMBER GROWTH	OPEX/AVG ASSETS	EFFICIENCY RATIO	ROA	ROA PRE-NCUSIF EXPENSE
LARGEST/HIGH PERFORMER	$860,911,304	25.40%	10.90%	6.21%	2.18%	63.73%	1.24%	1.24%
AVERAGE	$167,204,897	7.07%	3.48%	0.27%	3.75%	82.28%	0.80%	0.81%
SMALLEST/LOWEST PERFORMER	$20,587,962	-11.33%	-7.32%	-14.37%	7.80%	120.96%	-0.74%	-0.74%

PROVIDERS

United Solutions Company

TECHNOLOGY SERVICE OFFERINGS	LEVEL OF INTEGRATION	MOST COMMON PROVIDER USER BY CLIENTS		
		1ST	2ND	3RD
EFT PROCESSING - REAL TIME	INCLUDED IN CORE	FISERV EFT		
DEBIT SIGNATURE PROCESSING	INCLUDED IN CORE	FISERV EFT	FIS	PSCU FINANCIAL SERVICES
DEBIT PIN PROCESSING	INCLUDED IN CORE	FISERV EFT	FIS	
CREDIT CARD PROCESSING	INCLUDED IN CORE	FIS	FISERV	PSCU FINANCIAL SERVICES
ONLINE BANKING	INCLUDED IN CORE	UNITED SOLUTIONS COMPANY		
ELECTRONIC/WEB BILL PAY	OPTIONAL	NO AVAILABLE DATA		
E-STATEMENTS	INCLUDED IN CORE	UNITED SOLUTIONS COMPANY	LANVERA	DIGITALMAILER
MOBILE BANKING	INCLUDED IN CORE	UNITED SOLUTIONS COMPANY		
RDC - MOBILE (IMAGE)	OPTIONAL	FISERV		
RDC - CONSUMER (DESKTOP/SCANNER)	OPTIONAL	FISERV		
ONLINE ACCOUNT OPENING (MEMBERSHIP APPLICATION)	INCLUEDED IN CORE	UNITED SOLUTIONS COMPANY		
ONLINE ACCOUNT FUNDING (DEPOSIT ACCOUNTS)	INCLUDED IN CORE	UNITED SOLUTIONS COMPANY		
ONLINE LOAN APPLICATION (CONSUMER)	INCLUDED IN CORE	UNITED SOLUTIONS COMPANY	FISERV	
IN-HOUSE ELECTRONIC LOAN APPLICATION (CONSUMER)	INCLUDED IN CORE	UNITED SOLUTIONS COMPANY	FISERV	
AUTOMATED LOAN DECISIONING (CONSUMER)	INCLUDED IN CORE	UNITED SOLUTIONS COMPANY		
MORTGAGE ORIGINATION PLATFORM	INCLUDED IN CORE	UNITED SOLUTIONS COMPANY	FICS	
MORTGAGE SERVICING PLATFORM	INCLUDED IN CORE	UNITED SOLUTIONS COMPANY		
INDIRECT LENDING PLATFORM	INCLUDED IN CORE	UNITED SOLUTIONS COMPANY		
MCIF ANALYSIS	INCLUDED IN CORE	UNITED SOLUTIONS COMPANY		
MRM/CRM - AUTOMATED CROSS-SELL	INCLUDED IN CORE	UNITED SOLUTIONS COMPANY		
CHECK21 - BRANCH CAPTURE	OPTIONAL	NO AVAILABLE DATA		
CHECK21 - TELLER CAPTURE	OPTIONAL	NO AVAILABLE DATA		
IMAGING - RECEIPTS	INCLUDED IN CORE	UNITED SOLUTIONS COMPANY		
IMAGING - DOCUMENTS	INCLUDED IN CORE	UNITED SOLUTIONS COMPANY		
AUTOMATED 5300 PROCESS	INCLUDED IN CORE	UNITED SOLUTIONS COMPANY		
COLLECTIONS SYSTEM	INCLUDED IN CORE	UNITED SOLUTIONS COMPANY		
ALM	OPTIONAL	NO AVAILABLE DATA		
DISASTER RECOVERY	OPTIONAL	NO AVAILABLE DATA		
LOAN PARTICIPATION MODULE	INCLUDED IN CORE	UNITED SOLUTIONS COMPANY		
CREDIT UNION INVESTMENT MANAGEMENT	OPTIONAL	NO AVAILABLE DATA		

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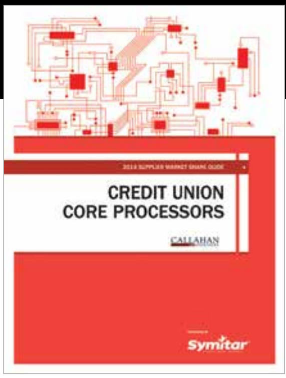

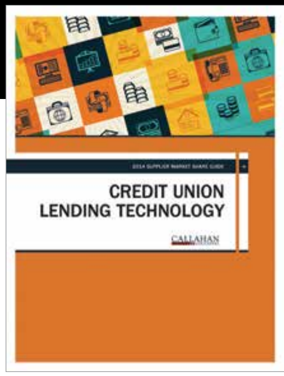

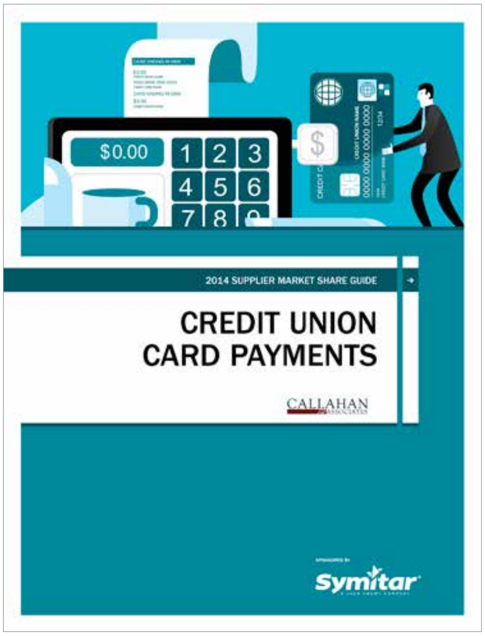

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- Internet Home Banking & Ancillary Products
- Mobile Banking
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Contact Sam Brownell at 202-223-3920 ext.244 or sbrownell@callahan.com to learn more.

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