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CREDIT UNION CORE PROCESSORS

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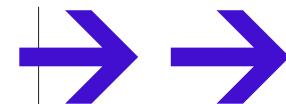
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EDITOR
Alix Patterson
(editor@callahan.com)

MANAGING EDITOR
Marc Rapport
(mrappo@callahan.com)

SENIOR DESIGNER
Kristine Chatterje

ADVERTISING INQUIRIES
(800) 446-7453
Ed Gattis, ext. 222
Alexandra Gekas, ext 212

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ASSOCIATES

1001 Connecticut Ave, NW Ste. 1001,
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Ph: (800) 446-7453 | Editor@CreditUnions.com
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Dear Credit Union Executive,

Welcome to the Callahan & Associates 2015 Market Share Guide to Credit Union Core Processors.

As best I can tell, 2014 was another record year for credit unions looking to change core platforms, so this guide is even more relevant than last year's edition.

Certainly no credit union is going to go through a core conversion just because the credit union down the street did. However, when you see literally dozens of credit unions like yours conducting core evaluations, I think you have to at least wonder whether the time has come. If you do decide to undertake a core evaluation, I urge you to focus on four key areas:

- Functionality. If you're out shopping, it's because your current system can't meet your needs today. So obviously, the first thing you need to consider is whether your replacement system can.
- Flexibility. Even more important than what any given system can do today is what it can do tomorrow. Is the system you're considering constructed to grow and adapt to your ever-changing needs?
- Connectivity. No core provider can do everything. You're inevitably going to need to deploy at least a handful of third-party products. This is why you need a core provider that embraces third-party connectivity, making it simple and straightforward.
- Stability. It goes without saying that you need a stable system from a stable company. Stability also encompasses system security, so features like PA-DSS certification are becoming increasingly important. We're fortunate to work in an industry that values and promotes co-operation. Study this guide closely, find out what your peers are doing, and by all means don't be afraid to reach out when you have questions. By working together, we can help ensure that credit unions continue to be a driving force in the financial services marketplace.

Sincerely,

Ted Bilke, President,

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Stability

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MORE CHANGE, MORE DATA, MORE INSIGHT

Our 2015 Market Share Guide to Credit Union Core Processors dives deeper into the market-revealing data than ever before, and we include some hands-on advice from IT executives who are making change happen in the back shop in some innovative and even unique ways.

BY MARC RAPPORT

Callahan & Associates is pleased to bring you its annual Market Share Guide to Credit Union Core Processors. The 2015 edition continues our tradition of providing the latest data, analysis, insider information, and contacts that credit unions need when considering resigning or changing providers.

It was an interesting year, this past year. Conventional wisdom holds that a shrinking number of vendors offers fewer choices when it comes time to decide on core processors. In reality, although the Fiserv versus Symitar tug-of-war at the top of the market dominated trade headlines, several smaller players have been building market share and some notable newcomers have emerged.

Callahan analyst Sam Taft explains more in his introduction to our guide on page 6. Throughout this book you'll find data that shows what's happening among core processors and credit unions, including the dozens of other vendor relationships that credit unions rely on every day. We collect this information through credit union surveys, from the vendors, tracking industry news, and working directly with our clients.

This year's guide also includes several new leader tables that we feel offer credit unions a more complete view of the core processor provid-

er and platform marketplace. Specifically, we have slightly augmented our traditional tables to focus on the "brand" of processor being marketed. We also created a set of tables ordered by core processor platform name to detail both the provider (original seller, third party, CUSO) as well as the associated customer and asset information for each respective platform.

There's more than numbers between these pages. What about all those other products and services that fall under the label "ancillary"? This year, we include in-depth looks at how two credit unions chose between going the "all-in-one" route with a single vendor and picking and choosing among solutions from multiple suppliers. That's on page 10.

Of course, we update our data and present actionable information year round. You can find new research and writing on www.creditunions.com. While you're there, check out our archives, available anytime, anywhere at www.creditunions.com/operations-technology/data-processing.

There's so many more ways to parse and discuss this data. Please feel free to contact me at mrappor@callahan.com to share your own ideas about what you see here, and let us know how we can make our shared industry knowledge more useful for you. ■



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- Total number of integrated solutions
- Simple and seamless integration with third parties
- Proven performance and reliability

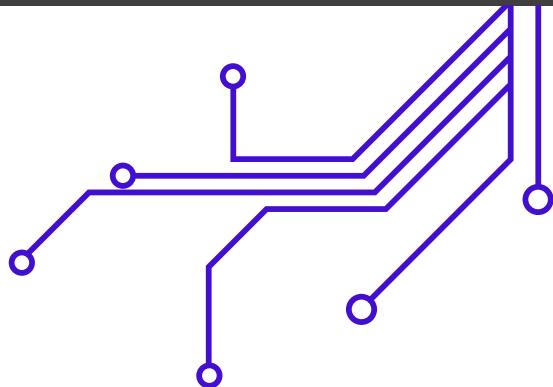
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MARKET SHARE AND OPPORTUNITIES IN THE CORE SYSTEMS SPACE

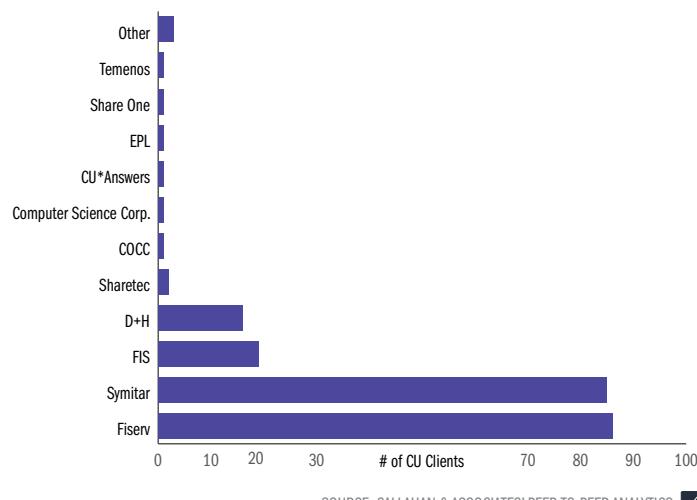
Large players at the top of the market aren't the only providers making gains as forward-thinking small providers enter the scene.



The core systems marketplace for credit unions has evolved throughout the past year with many changes mirroring activities occurring at the larger industry level. As such, Callahan & Associates designed the 2015 Market Share Guide to Credit Union Core Processors to better prepare credit unions for changes to their core processing systems.

The major core processing providers continue to enjoy a sizeable market share, as they battle to earn new business from the limited pool of high-asset credit unions. However, new market entrants have captured market share from smaller providers and major players alike. Some new participants have built a respectable business within the financial cooperative industry.

TOP PROVIDERS BY # OF CLIENTS OVER \$1B SERVED



“LARGE PLAYERS AT THE TOP OF THE MARKET AREN'T THE ONLY PROVIDERS MAKING GAINS AS FORWARD-THINKING SMALL PROVIDERS ENTER THE SCENE.”

Many providers are growing market share by single and 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 258 in the past year, of which 236 were mergers. Consistent with recent years, the reduction in the number of credit unions can shift market share figures, creating the impression of negative growth. Additionally, the acquisition of small and mid-sized core processor providers by larger peers means the same process of consolidation that



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For more information, please contact Fred Barber, Technology Services Account Executive, at fbarber@synergentcorp.com or 800-341-0180 ext. 593.



2013-2014 CUSTOMER AND ASSET CHANGE COMPARISON | DATA AS OF JUNE 30

CORE PROVIDER	CHANGE # CUS	% CHANGE # CUS	CHANGE IN ASSETS	% CHANGE IN ASSETS
SHARE ONE, INC.	15	18.3%	\$1,345,995,618	18.3%
EPL, INC.	10	14.1%	\$2,168,039,895	48.5%
CORELATION	9	112.5%	\$2,617,742,164	232.9%
ENHANCED SOFTWARE PRODUCTS, INC.	6	18.2%	\$299,614,810	20.8%
CU*SOUTH	5	19.2%	\$193,121,142	31.8%
SYNERGENT CORP.	5	9.3%	\$618,263,333	10.7%
AMI, INC.	4	3.3%	\$519,144,908	40.5%
CU*ANSWERS	3	1.8%	\$1,625,660,560	12.1%
CU*NORTHWEST	3	11.1%	\$39,539,688	4.7%
MEMBER DRIVEN TECHNOLOGIES	3	3.8%	\$1,537,577,184	14.9%
COCC	2	6.9%	(\$632,048,454)	-10.9%
CU-CENTRIC	1	3.4%	\$18,940,686	2.5%

is shrinking the credit union industry is also decreasing the number of core providers.

During the past year, total assets of credit unions grew 4.5% to \$1.1 trillion. As such, the aggregate asset size of many core providers' credit union customers also increased during the period.

At the top of the market, much media attention has been directed to the ongoing competition between Fiserv and Symitar. However, many credit unions are keeping an open mind in selecting a provider, as evidenced by newer, and sometimes smaller, providers fighting equally competitive battles with one another.

Many small companies enjoyed marked success in 2014. EPL and its i-Power platform increased the number of credit unions served by 10. But not all core providers' customer bases increased in 2014; for example, UltraData lost 24 credit unions while FedComp lost 55.

Meanwhile, Temenos, a Swiss-based provider of bank platforms worldwide, is actively marketing its T24 platform to the credit union space. In July it announced its first win: United Nations Federal Credit Union (\$4.2B, Long Island City, NY).

In terms of increasing customer aggregate assets, Corelation made the largest strides of core processor providers in 2014, increasing its customer aggregate asset size by \$2.6 billion from June 2013 to June 2014. EPL also significantly increased its customer aggregate asset size, growing from \$4.5 billion to \$6.6 billion during that period. Although many processors enjoyed overall customer aggregate asset increases, several experienced year-over-year declines. The aggregate assets of COCC's credit union customers declined \$632 million, and credit union client assets at Electronic Recordkeeping Services declined \$267 million.

UltraData is touting signings under its new ownership, Canada-based Davis+Henderson. Fiserv is reporting traction replacing its extinct Acumen platform with its newly acquired DNA solution. Symitar keeps signing billion-dollar credit unions to its Episys platform, which had the most assets under management at \$313.9 billion. Second: DNA at \$121.5 billion.

So, who's king of the hill? Fiserv has 2,221 credit union core processing clients, by far the most. But the most on any single platform? That would be small credit union specialist FedComp at 760.

The credit union core processor industry will continue to evolve as the changing marketplace of the credit union movement also changes. The well-known, large players will likely still grapple for market share at the top of the market, and opportunities will continue to exist for innovative, forward-thinking small providers. ■



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ALL FOR ONE OR ONE FOR ALL?

Two credit unions share the benefits and drawbacks of mix-and-match and single-vendor strategies.

Separated on the map by only a few hundred miles, BCU (\$2.0B, Vernon Hills, IL) and Four Points Federal Credit Union (\$120.8M, Omaha, NE) have a lot in common besides their regional orientation.

Both have a field of membership based on select employee groups with members nationwide, and both strive to offer a range of products and services — everything from basic checking to remote deposit capture — to compete in the modern financial landscape. Both organizations are even updating their infrastructure with plans to offer cloud storage.

From a technology standpoint, however, that's where the similarities end. BCU is the poster child for credit unions that use multiple technology providers.

"We're constantly looking for ways to improve our processes and make our business grow," says Jeff Johnson, senior vice president and chief information officer at BCU. "The way to do this is through software solutions that optimize our ability to work with lots of vendors."

Conversely, Four Points relies on the solutions of a single trusted technology partner.

"We could have gotten different components from different companies and then have themicker with one another all the time, but I don't have time for that," says Donnie Price, the president and CEO of Four Points.

Both of these Midwest credit unions are moving toward their shared goal of seamless integration, yet neither approach is without its own opportunities and challenges.

BCU TAPS MANY VENDORS TO FULFILL ITS MULTIFACETED VISION

Founded in 1981 as Baxter Credit Union, BCU is a primarily SEG-based organization that serves Baxter International, Target, and many smaller companies in the United States and Puerto Rico.

Johnson, the credit union's CIO, is a veteran industry leader who has spent nearly two decades working with various partners — including Wescom Resources Group, the tech CUSO for Wescom Credit Union — to more efficiently link solutions together and drive new software possibilities.

For example, Johnson was a leader in the creation of CUFX, a software integration standard that BCU uses to help different systems — such as its Symitar Episys core platform, PSCU card data, MoneyDesktop personal financial management software, and FreedomPay swipe-and-pay system — speak to one another.

But BCU's integration efforts don't stop with CUFX. It also uses PSCU's Data eXchange to provide basic information — such as transaction history — as well as advanced options — such as transferring balances, increasing credit lines, advancing cash, and reporting lost or stolen cards — within the same Internet banking user interface.

"Using the same interface makes for a better member experience," Johnson says.

BCU relies on different vendors to provide solutions that fulfill a range of roles — everything from loan servicing to collections, IT to workflow management. This allows the credit union to operate more efficiently. For example, because BCU uses SMA

CU QUICK FACTS & TECH PROFILE

Four Points Federal Credit Union

OMAHA, NE

\$121M

ASSETS

7,176

MEMBERS

1

BRANCHES

-4.2%

12-MO SHARE GROWTH

8.4%

12-MO LOAN GROWTH

0.60%

ROA

D+H UltraData

(Tentative go-live 4/30/15)

CORE PROCESSOR

D+H Cavion

(Tentative go-live 4/30/15)

HOME BANKING

D+H Cavion

(Tentative go-live 4/30/15)

MOBILE BANKING

CU QUICK FACTS & TECH PROFILE

BCU

VERNON HILLS, IL

\$2B

ASSETS

188,995

MEMBERS

39

BRANCHES

7.2%

12-MO SHARE GROWTH

14.9%

12-MO LOAN GROWTH

1.29%

ROA

Symitar Episys

CORE PROCESSOR

In-House

HOME BANKING

Wescom Resources

Group for Android & iPhone apps

(In-house for web-based)

MOBILE BANKING

OpCon automation software, it can get by with just one IT operator instead of the four it used before. This frees up its highly trained in-house IT staffers to pursue other projects.

"We have some really smart, driven people here who want to see the business succeed and the members served," Johnson says.

FOUR POINTS GOES ALL IN ON EFFICIENCY AND SECURITY

Founded in 1934 as the Farm Credit Administration Cooperative Credit Association, Four Points was Nebraska's first chartered credit union. Today, it serves more than 7,100 members from agricultural cooperatives or other select groups nationwide.

This year, Price — who joined the credit union as CEO three years ago — and his management team made the crucial decision to initiate a sweeping makeover of its support solutions. This process will include converting from the Fiserv Spectrum platform it has been on for roughly two-and-a-half decades to the UltraData platform, now owned by Canada-based Davis+Henderson.

The go-live date for the new system is April 30, 2015, but that time-frame depends on the exit negotiations with Fiserv, Price says.

Regarding its new provider, Four Points' agreement stipulates that the credit union will not face any rate increases throughout the life of its contract. In addition, the credit union's staff will also likely benefit from the new system's enhanced core accounting functions.

"The member service pieces are intuitive and seem easy to learn and use," Price says.

Four Points will use a service bureau to run UltraData as well as item processing and loan servicing tools that include:

- Cavion home/mobile banking and RDC
- Touché CRM software
- Mortgagebot loan origination

In addition to breaking ties with Fiserv, Four Points is also leaving its local disaster recovery/business

"WE COULD HAVE GOTTEN DIFFERENT COMPONENTS FROM DIFFERENT COMPANIES AND THEN HAVE THEM DICKER WITH ONE ANOTHER ALL THE TIME, BUT I DON'T HAVE TIME FOR THAT."

DONNIE PRICE, CEO, FOUR POINTS FEDERAL CREDIT UNION

continuity provider in order to use D+H's C3 cloud computing service.

According to Price, although the C3 system is a separate operation from the rest of D+H, Four Points trusts the new core provider to work out the integration of the shared server network. Meanwhile, he's looking forward to moving to remote servers and saying goodbye to the IT demands that come with maintaining desktop computers with individual operating systems.

"We're going to a thin client system, which will greatly reduce our hardware requirements," he says.

The move is part of a cost-savings strategy that is also expected to provide significant regulatory relief.

"It comes down to seamless integration," Price says. "The NCUA is hitting IT examinations hard, and I had to figure out a way to economically put intrusion detection and prevention systems in place."

Four Points has all the resources it needs, and because it doesn't have to manage all the processes by itself, it can get away with employing one part-time IT person.

BUY, BUILD, OR MIX THE TWO?

Neither credit union's strategy is completely bulletproof. They both require a credit union to be honest

with itself and in touch with the institution as well as the membership. Plus, the credit union must be willing to take smart risks to get ahead.

For example, Four Points acknowledges its strategy largely depends on the success of a single vendor, yet Price views this as a valuable opportunity to invest in UltraData and Cavion.

"This whole idea of putting all your eggs in one basket can be an issue," he says. "But I'll take that over the alternative of integrating everything and managing different vendors."

For credit unions that want to follow in Four Points' footsteps, Price's most crucial piece of advice is to make sure you can fully trust the one partner you've chosen.

"If you've got a good feeling about it and trust this company and its track record, then it's probably simpler in the long run to go with one vendor," he says.

BCU, meanwhile, has worked so closely with different software providers that it has taken on the role as an industry technology leader in some respects. Johnson himself serves on user boards and sits on the CUNA Technology Council. He also oversees a couple of dozen technology-related staff members back home in suburban Chicago.

Although Johnson strongly advocates for effective middleware, he advises credit unions looking to build versus buy to make human capital their primary investment.

"You need to take a look at all the available technologies when you're making a decision, but you also have to have a strong architectural team so you can have both a technical and holistic perspective," he says.

For BCU, that means incorporating technology decision-makers from across the enterprise.

"We have software programmers and architects, but we also have program managers and business analysts whose job is to get into and understand these strategies," Johnson says. "That means meeting one another more than halfway each time." ■

WHEN IT'S TIME FOR A CHANGE

System limitations, shrinking client support from the company, and staff dissatisfaction are just a few sure signs that it's time to convert to a new core processing system.

In terms of technology projects, a data processing conversion is undeniably the most ambitious and far-reaching endeavor that a credit union can undertake. It requires more resources than any other technology project and has a significant impact on every single credit union employee — and the entire member base.

The first question your credit union needs to answer is whether the time has truly come for a new data processing system. We find these decisions are typically driven by a combination of two primary factors: a current technology platform that is impeding the growth or development of the credit union, and a degradation in service levels the current provider offers.

Here are 10 signs that your credit union may be ready for a new data processing system:

1. Front-line employees are dissatisfied with the current system.
2. Back-office employees find it difficult or impossible to meet the needs of the organization.
3. Third-party products are difficult or impossible to integrate, or your core provider charges you an excessive amount for that integration.
4. Support staff at the core provider has been cut back.
5. The core provider has promised a rewrite or major update, but has failed to either deliver the specified product or deliver the specified product within the promised time frame — or both.
6. Your credit union is unable to deliver the products and services your members want and need because of your technology platform's limitations.
7. Ownership of your core provider frequently changes hands.
8. Your credit union experiences significant downtime, which is exacerbated by unresponsive customer service from your core provider.
9. Your current core provider loses sight of the partnership nature of the relationship.
10. Technology mishaps result in negative publicity for your credit union.

BE SURE

The signs of poor customer service on the part of your core provider are usually obvious and irrefutable. However, if your issues lie largely in the functionality of your core platform, you're well-advised to step back and take a second look at the situation. Talk with your core provider about your concerns. What you may find is that the functionality you feel you so desperately need has been there all along.

At Symitar, we devote considerable effort — both at our annual educational conference and all year long — to help ensure that our clients are familiar with all the functionality that's at their fingertips. Even so, it's not unusual for a client to tell me, "I wish Episys could do such-and-such," and for my answer to be, "Well, that was included in one of our biannual re-

leases three or four years ago."

I can't really fault the credit union for this. The longer you've been on a system, the more likely it is that you get set in your ways and overlook a system enhancement that may be very beneficial to your organization. Plus, you may not necessarily need an enhancement right when it's released. For example, we might offer an enhancement in 2011 that your credit union doesn't actually develop a need for until 2013. It's very easy to lose sight of what was included in a release two years ago. A credit union that converted to Symitar 10 years ago is looking at more than 20 releases (two per year) with an average of 35-40 projects in each release; that's several hundred projects.

The bottom line here is that you should exercise all due diligence in ensuring that your current platform really can't meet your needs.

DIY VS. CONSULTANTS

Once you've determined that your current system needs to be replaced, it's time to start shopping. The first question you need to answer at this point is: Will your credit union undertake the core search on its own, or will it enlist the services of a consultancy?

"MY ADVICE TO YOU: DON'T SETTLE FOR ANY VENDOR'S REFERENCE LIST."

TED BILKE, PRESIDENT, SYMITAR

I've talked with some credit unions that would never consider using a consultant, and I've talked with others who wouldn't dream of *not* using a consultant for such a major undertaking. Both approaches have their benefits. Which option you choose depends largely on the sophistication of your staff.

One advantage of going it alone is that you can get right down to business now. You don't have to invest any time at all transferring knowledge of your operation to a third party. If you have a very clear vision of what your needs are today, and an equally clear vision of what your needs will be in one, three, five years or further down the road, you may want to consider this option. And of course, this approach will save you the consultant fees.

On the other hand, there's something to be said for the experience a consultant brings to the table. Chances are you haven't undertaken a core search in quite some time — and hopefully your next one won't be for decades. Consultants, however, are in the business of conducting core searches. They know the ins and outs, the traps and pitfalls, and they can keep the process running as smoothly and efficiently as possible. Based on their experience with other credit unions, they may also identify future needs that perhaps you haven't thought of.

Just as in any other profession, quality in core search consulting

runs the gamut. It may sound like a cliché, but you really do get what you pay for. Your best bet is to talk to your peers that have recently conducted core searches. Learn from their experiences and recommendations. We're fortunate to be in an industry where information is shared so freely, so take advantage of it.

Which brings me to my next point.

PEER INPUT

"Word-of-mouth is still the best advertising." How many times have you heard that statement in your life? This seems to be an ageless truth. No matter how much money a company invests in Google AdWords, no matter how many emails it sends, no matter how many white papers it publishes, and no matter how sophisticated it gets with Web analytics, *nothing* will ever beat an unbiased peer referral.

You need to be careful, though. Every company — I mean *every* company — has at least a handful of happy customers. Or put another way, every company has a short list of its best references. This is the list that any prospective core provider will hand you when it comes time to make reference calls.

I've watched enough courtroom dramas to know that you don't ask a question unless you already know the answer. Along those same lines, no vendor is going to include a credit union on its reference list unless that vendor already has a pretty good idea what that credit union is going to say.

My advice to you: Don't settle for any vendor's reference list. Insist on a copy of its full customer list. And then start calling those customers at random. This is the only way you're going to get a clear, honest, unbiased picture of what it's like to run a particular platform and work with a particular vendor.

Let me be clear about this, though.

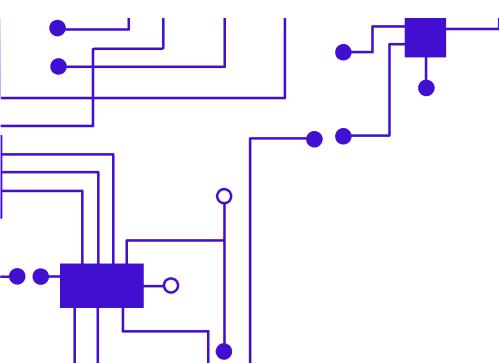
No vendor in any sector can claim 100% satisfaction by 100% of its customer base. It's just not possible. It's like reading Yelp reviews of a seemingly amazing restaurant. No matter how many five-star reviews it gets, there's still going to be handful of three-star or even one-star reviews. The key is to consider them all in aggregate and draw your own conclusions accordingly.

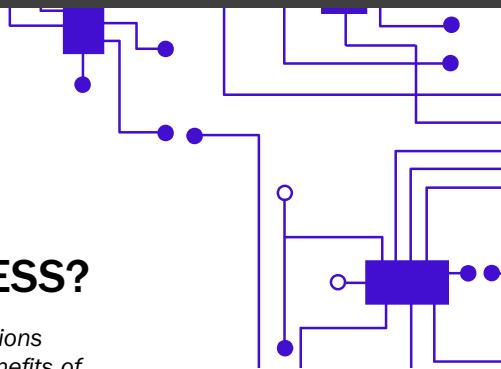
Core conversions aren't cheap. And core conversions aren't easy. But sometimes, core conversions are necessary. Employ the proper amount of due diligence and you're sure to make a decision that will serve your credit union for many years to come. ■

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 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.





THE MOBILE PAYMENTS HORIZON: ARE YOU STRUCTURED FOR SUCCESS?

Fiserv discusses Apple Pay's impact on the market, what credit unions should consider when setting a mobile payments strategy, and benefits of an app-based mobile solutions with strong core systems integration.

Apple Pay has made a terrific splash in the industry. Many millions of media impressions later, its launch has been noted as a success, although adoption and use are still to be seen. For the moment, the service, according to The Wall Street Journal, remains “hard to find.”

Despite the initial, relative dearth of penetration, the marketplace remains upbeat about the product. The key difference between Apple Pay and its competitors — such as Google Wallet and Softcard — is the powerhouse platform combination of iOS, iPhone, and soon, Apple Watch. These technologies provide a backbone to make the mobile payment offering work.

Predictions abound on what methods will dominate payments in the future. Apple Pay and NFC technologies have a solid start, but other methods, such as the pending, retailer-driven CurrentC may further crowd the marketplace in coming months.

It is crucial that credit unions take stock of these events, the solutions available to them from all providers they would trust with members' data, and plan for the future.

CARDS, CORES, AND THE NEW HORIZON

For decades, cards have dominated in payments, and that ecosystem is evolving naturally into mobile. The same lessons credit unions — and all financial institutions — have learned from managing cards must be examined, updated, and applied to preparations for mobile payments

implementation.

Cards work for the same reason everyone is excited about Apple Pay — the powerful structure that supports them. Many credit unions have built their branded card offerings directly into their core account processing systems — the backbone of credit unions' technology structure. This provides consumers with seamless information and experiences across all channels, and flawless execution regardless of point of purchase.

Additionally, branded cards have become a powerful tool to link members to their credit union — and it would be a misstep to not carry credit union branding and the important consumer connection it provides into mobile payments.

BUILD INTO THE CORE: THE KEY TO PREPARING, IMPLEMENTING, DELIVERING

Building mobile payments, either directly or via existing online portals, into core account processing is a key step for credit unions entering this new space. Many are implementing these strategies. Fiserv recently found that 64% of credit union CEOs either have a mobile payments strategy or plan to be ready to adopt within 12 months.

Security is always top of mind for credit unions or any financial institution, and when it comes to mobile, credit unions expect the highest level of security. Core technology vendors that provide integrated mobile solutions for clients already have high security standards to protect

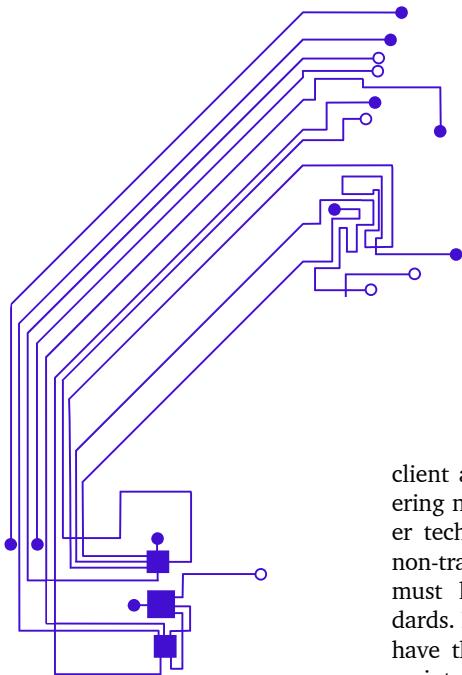
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“AT FISERV, OUR MOBILE PAYMENTS EXPERTS HAVE FOUND THAT BRANDED, APP-BASED MOBILE PAYMENTS SOLUTIONS WITH STRONG CORE SYSTEMS INTEGRATION FARE SIGNIFICANTLY BETTER WITH CREDIT UNION MEMBERS AND BANK CUSTOMERS.”

SHIRRA FROST, DIRECTOR OF MOBILE MARKETING FOR DIGITAL CHANNELS, FISERV

client and member data. When considering non-core-based payments and other technology providers, and especially non-traditional providers, credit unions must have even more rigorous standards. Non-traditional providers may not have the same regulatory oversight, or maintain prudent levels of security.

More importantly, mobile is a fast-paced transaction environment, and members will expect little or no lag time between their activities and account-side updates. Mobile payments are complex and comprise more than just purchases made at the point-of-sale. After all, there are four key pillars of mobile payment activity: self-payment, peer-payment, biller payment, and point-of-sale payment.

With so much to take into account, building into the core is essential to providing seamless back-end information flow for credit union staff. More importantly, it helps ensure branded, uniform front-end experiences for users.

This last point is crucial. At Fiserv, our mobile payments experts have found that branded, app-based mobile payments solutions with strong core systems integration fare significantly better with credit union members and bank customers. In fact, average mobile adoption is more than 50% higher, and average transaction totals per mobile registrant are almost twice as high for those with branded apps than those without. A smooth experience for clients is the absolute goal, and data

shows that putting your brand front and center in mobile payments is of great benefit.

PREPARE NOW

While there is time to ramp up in mobile payments, consumer demand for effective solutions is mounting. Credit unions — whose members value their relationship with their financial institution — are uniquely positioned to build creative, valuable, brand-centric mobile payments experiences for members.

By preparing now — and remembering and applying crucial lessons from past payments evolutions — credit unions may enjoy tremendous success and tap into a powerful, new growth engine in coming years. ■

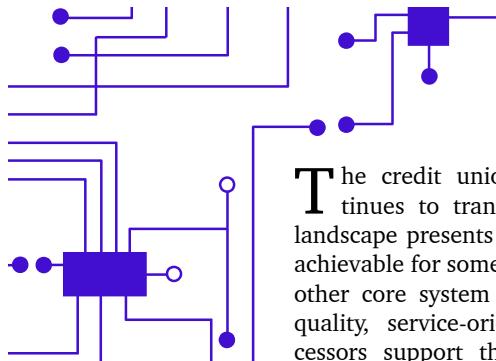
Shirra Frost is the director of Mobile Marketing for Digital Channels at Fiserv. Frost is responsible for communicating our mobile banking and payments capabilities to our customers as well as driving thought leadership in the mobile space. You can reach her at shirra.frost@fiserv.com.

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CORE PROVIDERS HELP CREDIT UNIONS MEET MEMBER SERVICE EXPECTATIONS

The ideal core processing partner provides its credit union client with a member-centric service model, superior technology, and strong risk management policies.



The credit union industry continues to transform. This new landscape presents its challenges — achievable for some, yet a stretch for other core system providers. High-quality, service-oriented core processors support their client credit unions every step of the way, helping them grow by delivering exceptional member service.

Here are some key elements credit unions should expect from their core processor:

- A member-centric credit union service model
- A multi-channel module and services distribution model
- Superior technology and application-building resources
- Share, replicate, and relentlessly enhance the model
- Listen to and learn from all credit union customers, especially the dissatisfied ones
- Strong risk management policies

E-TOOLS ENHANCE CORE REACH TO MEMBERS

All credit unions have some core processing system in place. They see and experience core functionality and then, typically, ask about ways to more effectively market to their members.

A query engine provides a significant advantage — it enables credit unions to perform data mining and enhance member relationship development. By sending instant e-notifications, this provides another member touch point. Email notifications also enable credit unions to deliver

information in a much more efficient manner — e.g., electronic receipt for a member's loan application — thereby reducing the need for and cost of postal mailings. In addition, email notifications provide credit unions with another channel to provide member updates and valuable content. In turn, this helps members learn and take advantage of their membership benefits.

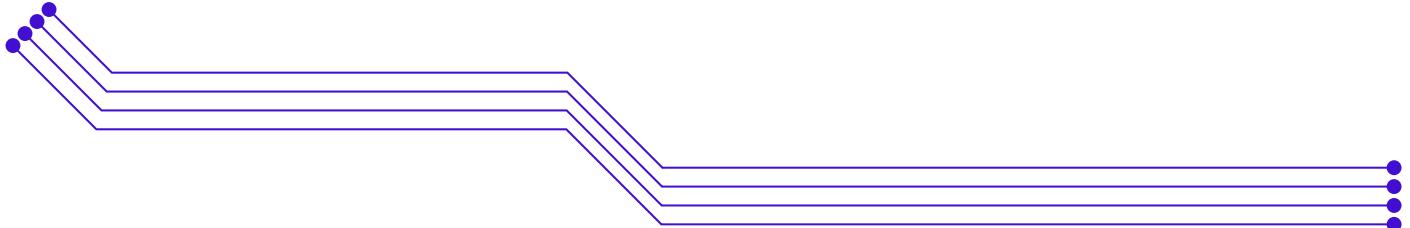
ELECTRONIC SIGNATURES

Digital signature capture is important as well. There is no need for members to physically go to their credit union to apply for or complete a loan. First, the applicant signs a loan form electronically, then core system resources are assigned directly to record and manage the credit union member's account. This empowers easy, instant access to loan, credit report, and account information to members and staff alike.

ELECTRONIC STORAGE

The storage of hard copy documents is cost-prohibitive and risky. Imaging tools and electronic documents provide a much safer and secure result for members. In addition, data redundancy is ensured through automated backups. Even though applications are in different modules, all the core reporting is recorded, journalized, and posted.

Credit unions are moving from batch electronic file transfer to highly automated real-time processing systems. Among multiple other benefits, this facilitates account infor-



mation and document availability to members 24/7.

Many core providers also now use virtualization technology for various processes, including everything from home banking to EFT. Virtualization is used for backups as well, which simplifies a credit union's physical infrastructure. This means less hardware to manage, a significant decrease in space requirements, and reduced costs to boot.

SYSTEMS AND SERVICES FOUNDATION

Transforming the core processing system is a major step toward delivering high-performance member services. This strategic initiative both simplifies and embeds new service capabilities into a credit union's operating model, thereby enabling a more service-oriented and competitive way to serve members and manage costs.

This new core systems processing transformation is typically an explore-and-discover journey. Because each credit union's member services journey is unique — based both on high-priority capabilities and near-term needs — a modular, incremental approach is suggested.

The winning methodology includes partnering with experienced, multi-faceted technology providers. Indeed, this is key to developing and maintaining a core system that can adapt and grow as the credit union does the same.

EXPECT OPTIMAL OUTCOMES

Credit unions should expect from their core provider:

- Strong technical support for all users
- A responsive customer service team
- Timely answers to technical questions and issues
- Quick and efficient problem resolution
- Routine and non-routine questions and challenges resolved in reasonable timeframe
- Easy-to-navigate system
- Add-on products and system tweaks as needed
- 24x7 system reliability and support
- Core system updates per regulatory changes which affect credit unions
- Technology security and regulatory compliance
- After-hours emergency support
- Competitive fees
- Solutions for credit union operational issues and challenges — e.g., how to develop new products and methods along with ongoing refinement of existing products and services

Front-line credit union managers are typically not concerned with how their technology is delivered. They just want it to be reliable and flexible, especially when it comes to delivering the upgrades needed to deliver new solutions such as mobile apps and the range of services members expect to have available through that channel back to the core.

A solid partnership with a core processor who gets it is a key to making that happen and achieving the credit union promise to its members. ■

“A QUERY ENGINE PROVIDES A SIGNIFICANT ADVANTAGE — IT ENABLES CREDIT UNIONS TO PERFORM DATA MINING AND ENHANCE MEMBER RELATIONSHIP DEVELOPMENT.”

DONNIE PRICE, CEO, FOUR POINTS FEDERAL CREDIT UNION

Gary Gonzales is President of Compu-Source Systems, Inc. Gary founded the private company in 1980 with a singular mission to provide core processing solutions to small and medium sized credit unions. The company is now ranked one of the top ten core processing suppliers to U.S. credit unions under \$250M in assets. You can reach Gary at ggonzales@css4cu.com.



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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, 2014

CORE PROCESSOR	2014	2013	2012	2011	1 YEAR GROWTH	3 YEAR GROWTH
Fiserv	2,221	2,297	2,102	2,377	-3.3%	-6.6%
Fiserv - Advantage	35	42	45	54	-	-
Fiserv - Charlotte	92	99	101	112	-	-
Fiserv - Cleartouch	13	N/A	N/A	N/A	-	-
Fiserv - CUBE	3	16	30	42	-	-
Fiserv - CubicsPlus	143	153	149	167	-	-
Fiserv - CUnify	108	117	-	-	-	-
Fiserv - CUSA	383	413	415	485	-	-
Fiserv - DataSafe	209	227	251	264	-	-
Fiserv - DNA	104	91	N/A	N/A	-	-
Fiserv - Galaxy	208	228	231	260	-	-
Fiserv - OnCU	113	116	106	109	-	-
Fiserv - Portico	359	363	350	351	-	-
Fiserv - Precision	1	N/A	N/A	N/A	-	-
Fiserv - Reliance	58	58	53	56	-	-
Fiserv - Spectrum	211	185	181	263	-	-
Fiserv - XP2	181	189	190	214	-	-
FedComp, Inc.	759	815	747	847	-6.9%	-10.4%
Symitar	634	635	683	644	-0.2%	-1.6%
Symitar - CruiseNet	156	162	161	164	-	-
Symitar - Episys	478	473	522	480	-	-
CompuSource Systems, Inc.	337	294	300	332	14.6%	1.5%
Sharetec Systems, Inc.	289	291	271	244	-0.7%	18.4%
D+H	277	314	375	446	-11.8%	-37.9%
D+H - PhoenixEFE	4	4	3	3	0.0%	33.3%
D+H - Ultradata	273	310	372	443	-11.9%	-38.4%
FIS	285	314	313	338	-9.2%	-15.7%
FIS - IBS Insight	1	N/A	N/A	N/A	-	-
FIS - Mercury	262	289	291	315	-9.3%	-16.8%
FIS - Miser	18	22	19	20	-18.2%	-10.0%
FIS - Systematics	4	3	3	3	33.3%	33.3%
CMC - FLEX	247	259	252	269	-4.6%	-8.2%
CU*Answers - CU*Base	168	165	159	158	1.8%	6.3%
AMI, Inc.	124	121	123	144	2.5%	-13.9%
Share One, Inc. - NewSolutions	97	82	83	85	18.3%	14.1%
Member Driven Technologies	82	79	19	19	3.8%	-
Member Driven Technologies - Episys	63	60	N/A	N/A	5.0%	-
Member Driven Technologies - UltraData	19	19	19	19	0.0%	0.0%
EPL, Inc. - i-Power	81	71	71	77	14.1%	5.2%
AMIS	74	79	71	71	-6.3%	4.2%
Sytronics	71	75	72	76	-5.3%	-6.6%
Electronic Recordkeeping Services	64	70	71	79	-8.6%	-19.0%
Synergent Corp. - Episys	59	54	54	54	9.3%	9.3%
R.C. Olmstead, Inc.	54	54	63	76	0.0%	-28.9%
Commercial Business Systems	53	58	58	62	-8.6%	-14.5%
Credit Union Consultants, Inc. - Freedom3	43	47	48	48	-8.5%	-10.4%
Enhanced Software Products, Inc. (ESP) - FORZA3	39	33	34	35	18.2%	11.4%
Apex Data Systems	35	35	30	30	0.0%	16.7%
CU*South - CU*Base	31	26	19	N/A	19.2%	-
COCC - DNA/Insight	30	29	29	27	3.4%	11.1%
CU*NorthWest - CU*Base	30	27	12	N/A	11.1%	-
CU-Centric	30	29	22	22	3.4%	36.4%
Datamatic Processing - VIEW	19	21	21	26	-9.5%	-26.9%
Corelation - Keystone	17	8	8	7	112.5%	142.9%
United Solutions - DataSafe	12	12	12	12	0.0%	0.0%
CUProdigy	11	14	14	14	-21.4%	-21.4%
CU Interface - dpR2	8	9	8	7	-11.1%	14.3%
Computer Science Corp (Hogan Systems)	1	1	1	1	0.0%	0.0%
Temenos - T24	1	1	1	1	0.0%	0.0%
Others	277	399	960	758	-	-
TOTALS	6,560	6,818	7,106	7,386	-3.8%	-11.2%



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ALL PROCESSORS SERVING AT LEAST \$400M IN AGGREGATE ASSETS | CREDIT UNION FINANCIAL DATA AS OF JUNE 30, 2014

RK	CORE PROCESSOR	2014	2013	2012	2011	1 YEAR GROWTH	3 YEAR GROWTH
1	FedComp, Inc.	760	815	747	847	-6.7%	-10.3%
2	Episys	600	587	576	534	2.2%	12.4%
	Episys - Member Driven Technologies	63	60	N/A	N/A	5.0%	N/A
	Episys - Symitar	478	473	522	480	1.1%	-0.4%
	Episys - Synergent Corp.	59	54	54	54	9.3%	9.3%
3	CUSA - Fiserv	383	413	415	485	-7.3%	-21.0%
4	Portico - Fiserv	359	363	350	351	-1.1%	2.3%
5	Ultradata	305	329	391	462	-7.3%	-34.0%
	Ultradata - D+H	286	310	372	443	-7.7%	-35.4%
	Ultradata - Member Driven Technologies	19	19	19	19	0.0%	0.0%
6	Sharetec Systems, Inc.	291	291	271	244	0.0%	19.3%
7	CompuSource Systems, Inc.	283	294	300	332	-3.7%	-14.8%
8	Mercury - FIS	262	289	291	315	-9.3%	-16.8%
9	FLEX - CMC	249	259	252	269	-3.9%	-7.4%
10	CU*Base	229	218	190	158	5.0%	44.9%
	CU*Base - CU*Answers	168	165	159	158	1.8%	6.3%
	CU*Base - CU*NorthWest	30	27	12	N/A	11.1%	N/A
	CU*Base - CU*South	31	26	19	N/A	19.2%	N/A
11	DataSafe	221	239	263	276	-7.5%	-19.9%
	DataSafe - Fiserv	209	227	251	264	-7.9%	-20.8%
	DataSafe - United Solutions	12	12	12	12	0.0%	N/A
12	Spectrum - Fiserv	211	185	181	263	14.1%	-19.8%
13	Galaxy - Fiserv	208	228	231	260	-8.8%	-20.0%
14	XP2 - Fiserv	181	189	190	214	-4.2%	-15.4%
15	CruiseNet - Symitar	156	162	161	164	-3.7%	-4.9%
16	CubicsPlus - Fiserv	143	153	149	167	-6.5%	-14.4%
17	DNA	135	120	29	27	12.5%	-
	DNA - Fiserv	104	91	N/A	N/A	14.3%	N/A
	DNA/Insight - COCC	31	29	29	27	6.9%	14.8%
18	AMI, Inc.	125	121	123	144	3.3%	-13.2%
19	OnCU - Fiserv	113	116	106	109	-2.6%	3.7%
20	CUnify - Fiserv	108	117	N/A	N/A	-7.7%	N/A
21	NewSolutions - Share One, Inc.	97	82	83	85	18.3%	14.1%
22	Charlotte - Fiserv	92	99	101	112	-7.1%	-17.9%
23	i-Power - EPL, Inc.	81	71	71	77	14.1%	5.2%
24	AMIS	74	79	71	71	-6.3%	4.2%
25	Sytronics	71	75	72	76	-5.3%	-6.6%
26	Electronic Recordkeeping Services	64	70	71	79	-8.6%	-19.0%
27	Reliance - Fiserv	58	58	53	56	0.0%	3.6%
28	R.C. Olmstead, Inc.	54	54	63	76	0.0%	-28.9%
29	Commercial Business Systems	53	58	58	62	-8.6%	-14.5%
30	Freedom3 - Credit Union Consultants, Inc.	43	47	48	48	-8.5%	-10.4%
31	FORZA3 - Enhanced Software Products, Inc. (ESP)	39	33	34	35	18.2%	11.4%
32	Advantage - Fiserv	35	42	45	54	-16.7%	-35.2%
32	Apex Data Systems	35	35	30	30	0.0%	16.7%
34	CU-Centric	30	29	22	22	3.4%	36.4%
35	VIEW - Datamatic Processing	19	21	21	26	-9.5%	-26.9%
36	Miser - FIS	18	22	19	20	-18.2%	-10.0%
37	Keystone - Corelation	17	8	8	7	112.5%	142.9%
38	Cleartouch - Fiserv	13	N/A	N/A	N/A	N/A	N/A
39	CUProdigy	11	14	14	14	-21.4%	-21.4%
40	dpR2 - CU Interface	8	9	8	7	-11.1%	14.3%
41	PhoenixEFE - D+H	4	4	3	3	0.0%	33.3%
41	Systematics - FIS	4	3	3	3	33.3%	33.3%
42	CUBE - Fiserv	3	16	30	42	-81.3%	-92.9%
43	IBS Insight - FIS	1	N/A	N/A	N/A	N/A	N/A
44	Computer Science Corp (Hogan Systems)	1	1	1	1	0%	0%
45	T24 - Temenos	1	N/A	N/A	N/A	N/A	N/A
	Others	312	400	961	759	-	-
	TOTALS	6,560	6,818	7,106	7,386	-3.8%	-11.2%

CORE PROVIDER PLATFORM MARKET SHARE BY ALPHABETICAL ORDER

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32	Apex Data Systems	35	35	30	30	0.0%	16.7%
22	Charlotte - Fiserv	92	99	101	112	-7.1%	-17.9%
38	Cleartouch - Fiserv	13	N/A	N/A	N/A	N/A	N/A
29	Commercial Business Systems	53	58	58	62	-8.6%	-14.5%
5	CompuSource Systems, Inc.	337	294	300	332	14.6%	1.5%
44	Computer Science Corp (Hogan Systems)	1	1	1	1	0.0%	0.0%
15	CruiseNet - Symitar	156	162	161	164	-3.7%	-4.9%
10	CU*Base	229	218	190	158	5.0%	44.9%
	CU*Base - CU*Answers	168	165	159	158	1.8%	6.3%
	CU*Base - CU*NorthWest	30	27	12	N/A	11.1%	N/A
	CU*Base - CU*South	31	26	19	N/A	19.2%	N/A
42	CUBE - Fiserv	3	16	30	42	-81.3%	-92.9%
16	CubicsPlus - Fiserv	143	153	149	167	-6.5%	-14.4%
34	CU-Centric	30	29	22	22	3.4%	36.4%
20	CUUnify - Fiserv	108	117	N/A	N/A	-7.7%	N/A
39	CUProdigy	11	14	14	14	-21.4%	-21.4%
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	DataSafe - United Solutions	12	12	12	12	0.0%	N/A
17	DNA	134	120	29	27	11.7%	-
	DNA - Fiserv	104	91	N/A	N/A	14.3%	N/A
	DNA/Insight - COCC	30	29	29	27	3.4%	11.1%
40	dpR2 - CU Interface	8	9	8	7	-11.1%	14.3%
26	Electronic Recordkeeping Services	64	70	71	79	-8.6%	-19.0%
2	Episys	600	587	576	534	2.2%	12.4%
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	Episys - Synergent Corp.	59	54	54	54	9.3%	9.3%
1	FedComp, Inc.	759	815	747	847	-6.9%	-10.4%
9	FLEX - CMC	247	259	252	269	-4.6%	-8.2%
31	FORZA3 - Enhanced Software Products, Inc. (ESP)	39	33	34	35	18.2%	11.4%
30	Freedom3 - Credit Union Consultants, Inc.	43	47	48	48	-8.5%	-10.4%
13	Galaxy - Fiserv	208	228	231	260	-8.8%	-20.0%
43	IBS Insight - FIS	1	N/A	N/A	N/A	N/A	N/A
23	i-Power - EPL, Inc.	81	71	71	77	14.1%	5.2%
37	Keystone - Corelation	17	8	8	7	112.5%	142.9%
8	Mercury - FIS	262	289	291	315	-9.3%	-16.8%
36	Miser - FIS	18	22	19	20	-18.2%	-10.0%
21	NewSolutions - Share One, Inc.	97	82	83	85	18.3%	14.1%
19	OnCU - Fiserv	113	116	106	109	-2.6%	3.7%
41	PhoenixEFE - D+H	4	4	3	3	0.0%	33.3%
4	Portico - Fiserv	359	363	350	351	-1.1%	2.3%
28	R.C. Olmstead, Inc.	54	54	63	76	0.0%	-28.9%
27	Reliance - Fiserv	58	58	53	56	0.0%	3.6%
7	Sharetec Systems, Inc.	289	291	271	244	-0.7%	18.4%
12	Spectrum - Fiserv	211	185	181	263	14.1%	-19.8%
41	Systematics - FIS	4	3	3	3	33.3%	33.3%
25	Systronics	71	75	72	76	-5.3%	-6.6%
45	T24 - Temenos	1	1	1	1	0.0%	0.0%
6	Ultradata	292	329	391	462	-11.2%	-36.8%
	Ultradata - D+H	273	310	372	443	-11.9%	-38.4%
	Ultradata - Member Driven Technologies	19	19	19	19	0.0%	0.0%
35	VIEW - Datamatic Processing	19	21	21	26	-9.5%	26.9%
14	XP2 - Fiserv	181	189	190	214	-4.2%	-15.4%
	Others	277	399	960	758	-	-
	TOTALS	6,560	6,818	7,106	7,386	-3.8%	-11.2%

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, 2014

CORE PROCESSOR	2014	2013	2012	2011	1 YEAR GROWTH	3 YEAR GROWTH
Fiserv	39,140,199	39,569,381	29,415,781	33,403,178	-1.1%	17.2%
Fiserv - Advantage	908,979	1,013,871	1,031,687	1,208,090	-	-
Fiserv - Charlotte	387,946	429,957	432,687	473,920	-	-
Fiserv - Cleartouch	237,925	N/A	N/A	N/A	-	-
Fiserv - CUBE	83,260	752,376	1,040,638	1,470,311	-	-
Fiserv - CubicsPlus	237,628	261,160	247,333	266,524	-	-
Fiserv - CUnify	815,716	881,247	N/A	N/A	-	-
Fiserv - CUSA	1,238,117	1,338,210	1,422,222	1,665,230	-	-
Fiserv - DataSafe	6,324,318	6,770,185	6,472,716	7,159,706	-	-
Fiserv - DNA	8,646,313	7,515,244	N/A	N/A	-	-
Fiserv - Galaxy	1,865,173	2,016,746	2,057,061	2,178,683	-	-
Fiserv - OnCU	411,264	421,364	410,854	431,191	-	-
Fiserv - Portico	3,140,878	3,162,585	2,803,786	2,672,507	-	-
Fiserv - Precision	7,544	N/A	N/A	N/A	-	-
Fiserv - Reliance	560,644	564,990	535,501	534,762	-	-
Fiserv - Spectrum	7,620,858	7,613,120	6,500,927	8,666,046	-	-
Fiserv - XP2	6,653,636	6,828,326	6,460,369	6,676,208	-	-
Symitar	25,534,459	24,425,690	24,401,719	21,078,645	4.5%	21.1%
Symitar - CruiseNet	505,912	517,445	516,174	482,104	-	-
Symitar - Episys	25,028,547	23,908,245	23,885,545	20,596,541	-	-
FIS	11,329,790	10,377,050	9,688,312	9,070,439	9.2%	24.9%
FIS - IBS Insight	46,152	N/A	N/A	N/A	-	-
FIS - Mercury	424,597	451,123	487,650	488,137	-5.9%	-13.0%
FIS - Miser	2,602,317	2,769,860	2,501,150	2,323,030	-6.0%	12.0%
FIS - Systematics	8,256,724	7,156,067	6,699,512	6,259,272	15.4%	31.9%
D+H	6,289,529	6,456,301	6,570,816	6,645,406	-2.6%	-5.4%
D+H - PhoenixEFE	284,289	253,346	220,725	201,858	12.2%	40.8%
D+H - Ultradata	6,005,240	6,202,955	6,350,091	6,443,548	-3.2%	-6.8%
CU*Answers - CU*Base	1,574,224	1,439,698	1,365,776	1,319,812	9.3%	19.3%
Sharetec Systems, Inc.	1,489,145	1,070,179	973,916	859,569	39.1%	73.2%
CMC - FLEX	1,415,722	1,401,838	1,327,232	1,350,097	1.0%	4.9%
Computer Science Corp (Hogan Systems)	1,286,428	1,235,399	1,113,487	1,040,784	4.1%	23.6%
Member Driven Technologies	1,247,506	1,122,305	157,180	155,521	11.2%	-
Member Driven Technologies - Episys	1,093,597	964,242	N/A	N/A	13.4%	-
Member Driven Technologies - UltraData	153,909	158,063	157,180	155,521	-2.6%	-1.0%
Share One, Inc. - NewSolutions	890,386	733,459	709,481	647,738	21.4%	37.5%
EPL, Inc. - i-Power	757,513	555,211	553,076	735,495	36.4%	3.0%
Synergent Corp. - Episys	642,547	584,552	571,376	549,297	9.9%	17.0%
CompuSource Systems, Inc.	600,907	622,819	647,396	671,779	-3.5%	-10.5%
FedComp, Inc.	584,123	617,182	585,410	648,804	-5.4%	-10.0%
COCC - DNA/Insight	406,279	417,713	410,598	382,203	-2.7%	6.3%
Corelation - Keystone	421,292	110,229	112,827	103,788	282.2%	305.9%
R.C. Olmstead, Inc.	262,699	278,049	295,101	321,098	-5.5%	-18.2%
AMI, Inc.	242,766	191,972	196,342	238,060	26.5%	2.0%
Commercial Business Systems	242,500	252,413	224,685	225,066	-3.9%	7.7%
Electronic Recordkeeping Services	205,706	261,889	271,944	278,031	-21.5%	-26.0%
United Solutions - DataSafe	184,717	180,525	N/A	N/A	2.3%	-
Enhanced Software Products, Inc. (ESP) - FORZA3	171,131	147,830	160,978	146,440	15.8%	16.9%
Datamatic Processing - VIEW	136,702	140,469	141,519	152,554	-2.7%	-10.4%
Sytronics	132,268	151,694	161,667	185,467	-12.8%	-28.7%
AMIS	126,898	105,009	117,802	116,444	20.8%	9.0%
CUProdigy	111,452	105,584	82,068	76,317	5.6%	46.0%
Temenos - T24	107,057	N/A	N/A	N/A	-	-
CU*South - CU*Base	105,790	89,807	68,863	N/A	17.8%	-
CU-Centric	104,861	101,207	69,634	69,427	3.6%	51.0%
CU*NorthWest - CU*Base	102,973	97,276	47,891	N/A	5.9%	-
Credit Union Consultants, Inc. - Freedom3	102,916	107,812	117,811	121,347	-4.5%	-15.2%
CU Interface - dpR2	85,840	85,896	76,383	66,897	-0.1%	28.3%
Apex Data Systems	83,251	81,022	76,435	76,627	2.8%	8.6%
Others	3,044,270	3,234,733	13,664,826	11,552,265	-	-
TOTALS	99,163,846	96,352,193	94,378,332	92,288,595	2.9%	7.4%

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, 2014

CORE PROCESSOR	2014	2013	2012	2011	1 YR GROWTH	3 YR GROWTH
Fiserv	\$447,317,515,899	\$441,029,555,677	\$306,066,504,828	\$332,787,323,817	1.4%	34.4%
Fiserv - Advantage	\$11,160,725,321	\$11,967,879,807	\$11,870,007,558	\$12,907,775,270	-	-
Fiserv - Charlotte	\$3,467,189,900	\$3,700,094,245	\$3,646,295,916	\$3,824,214,610	-	-
Fiserv - Cleartouch	\$2,704,630,656	N/A	N/A	N/A	-	-
Fiserv - CUBE	\$1,210,553,230	\$8,547,699,247	\$10,210,775,199	\$14,224,788,911	-	-
Fiserv - CubicsPlus	\$1,753,324,143	\$1,910,097,876	\$1,810,155,692	\$1,817,681,771	-	-
Fiserv - CUnify	\$7,275,150,976	\$7,620,481,632	N/A	N/A	-	-
Fiserv - CUSA	\$10,357,885,085	\$11,225,964,571	\$11,468,069,159	\$12,672,065,450	-	-
Fiserv - DataSafe	\$68,842,441,401	\$72,876,813,606	\$68,364,731,850	\$72,726,159,690	-	-
Fiserv - DNA	\$116,336,524,155	\$99,740,147,085	N/A	N/A	-	-
Fiserv - Galaxy	\$17,613,808,511	\$18,214,564,138	\$17,945,426,085	\$17,986,371,010	-	-
Fiserv - OnCU	\$2,839,447,526	\$2,864,306,933	\$2,710,138,445	\$2,695,250,649	-	-
Fiserv - Portico	\$31,007,753,107	\$29,154,671,782	\$25,886,120,960	\$23,519,203,617	-	-
Fiserv - Precision	\$101,654,776	N/A	N/A	N/A	-	-
Fiserv - Reliance	\$5,465,940,664	\$5,349,553,599	\$4,816,293,045	\$4,624,314,054	-	-
Fiserv - Spectrum	\$85,943,178,909	\$85,575,768,143	\$71,045,884,697	\$92,848,917,555	-	-
Fiserv - XP2	\$81,237,307,539	\$82,281,513,013	\$76,292,606,222	\$72,940,581,230	-	-
Symitar	\$300,883,130,661	\$284,816,514,245	\$283,680,401,909	\$229,683,538,842	5.6%	31.0%
Symitar - CruiseNet	\$3,559,069,273	\$3,498,921,832	\$3,452,216,315	\$3,043,162,120	-	-
Symitar - Episys	\$297,324,061,388	\$281,317,592,413	\$280,228,185,594	\$226,640,376,722	-	-
FIS	\$131,678,940,069	\$124,347,082,763	\$113,386,340,931	\$103,034,455,238	5.9%	27.8%
FIS - IBS Insight	\$483,610,255	N/A	N/A	N/A	-	-
FIS - Mercury	\$2,867,218,849	\$2,995,731,570	\$3,198,070,474	\$2,990,771,458	-4.3%	-4.1%
FIS - Miser	\$29,683,989,318	\$32,829,030,311	\$29,063,254,714	\$26,053,762,043	-9.6%	13.9%
FIS - Systematics	\$98,644,121,647	\$88,522,320,882	\$81,125,015,743	\$73,989,921,737	11.4%	33.3%
D+H	\$69,439,232,334	\$72,934,926,082	\$72,264,075,449	\$69,296,962,867	-4.8%	0.2%
D+H - PhoenixEFE	\$3,897,745,484	\$3,563,417,394	\$3,079,873,488	\$2,825,529,911	9.4%	37.9%
D+H - Ultradata	\$65,541,486,850	\$69,371,508,688	\$69,184,201,961	\$66,471,432,956	-5.5%	-1.4%
Computer Science Corp (Hogan Systems)	\$18,312,866,093	\$15,823,452,775	\$15,182,335,126	\$15,104,500,672	15.7%	21.2%
Sharetec Systems, Inc	\$15,442,437,987	\$7,648,257,760	\$6,595,216,860	\$5,477,250,409	101.9%	181.9%
CU*Answers - CU*Base	\$15,045,777,079	\$13,420,116,519	\$12,318,593,516	\$11,204,996,512	12.1%	34.3%
CMC - FLEX	\$11,960,555,785	\$11,617,778,891	\$10,634,694,634	\$9,988,509,587	3.0%	19.7%
Member Driven Technologies	\$11,859,132,148	\$10,321,554,964	\$1,596,317,037	\$1,501,840,006	14.9%	-
Member Driven Technologies - Episys	\$10,159,364,035	\$8,644,586,467	N/A	N/A	17.5%	-
Member Driven Technologies - UltraData	\$1,699,768,113	\$1,676,968,497	\$1,596,317,037	\$1,501,840,006	1.4%	13.2%
Share One, Inc. - NewSolutions	\$8,696,150,913	\$7,350,155,295	\$7,075,138,117	\$6,160,731,568	18.3%	41.2%
EPL, Inc. - i-Power	\$6,633,931,928	\$4,465,892,033	\$4,326,308,642	\$5,971,414,157	48.5%	11.1%
Synergent Corp. - Episys	\$6,403,680,896	\$5,785,417,563	\$5,520,825,857	\$5,144,115,467	10.7%	24.5%
COCC - DNA/Insight	\$5,187,487,273	\$5,819,535,727	\$5,671,074,837	\$4,830,270,707	-10.9%	7.4%
Temenos - T24	\$4,088,350,271	N/A	N/A	N/A	-	-
CompuSource Systems, Inc.	\$3,992,226,831	\$3,979,036,602	\$4,100,327,287	\$3,898,372,368	0.3%	2.4%
Corelation - Keystone	\$3,741,845,347	\$1,124,103,183	\$1,089,899,176	\$861,041,599	232.9%	334.6%
FedComp, Inc.	\$3,372,801,478	\$3,465,177,628	\$3,233,021,685	\$3,393,066,486	-2.7%	-0.6%
United Solutions - DataSafe	\$2,106,314,634	\$2,006,458,759	N/A	N/A	N/A	N/A
R.C. Olmstead, Inc.	\$2,017,410,312	\$1,850,574,058	\$2,198,805,120	\$2,257,253,436	9.0%	-10.6%
AMI, Inc.	\$1,800,434,539	\$1,281,289,631	\$1,265,598,438	\$1,428,479,795	40.5%	26.0%
Enhanced Software Products, Inc (ESP) - FORZA3	\$1,743,145,517	\$1,443,530,707	\$1,514,022,619	\$1,362,834,908	20.8%	27.9%
Commercial Business Systems	\$1,514,061,390	\$1,505,459,313	\$1,270,780,484	\$1,143,287,227	0.6%	32.4%
Datamatic Processing - VIEW	\$1,504,692,264	\$1,460,091,276	\$1,411,502,078	\$1,406,247,498	3.1%	7.0%
Electronic Recordkeeping Services	\$1,446,412,452	\$1,713,674,703	\$1,708,277,904	\$1,667,447,551	-15.6%	-13.3%
Sytronics	\$1,053,889,300	\$1,122,785,990	\$1,168,947,818	\$1,295,891,892	-6.1%	-18.7%
AMIS	\$939,443,211	\$953,368,144	\$817,704,059	\$774,503,813	-1.5%	21.3%
CU*NorthWest - CU*Base	\$877,791,735	\$838,252,047	\$413,058,758	N/A	4.7%	-
CUProdigy	\$860,563,380	\$770,385,337	\$558,875,789	\$517,882,568	11.7%	66.2%
CU*South - CU*Base	\$800,886,070	\$607,764,928	\$478,445,750	N/A	31.8%	-
CU-Centric	\$770,607,458	\$751,666,772	\$535,145,829	\$509,830,572	2.5%	51.1%
Apex Data Systems	\$724,717,815	\$690,912,497	\$633,887,791	\$601,964,854	4.9%	20.4%
Credit Union Consultants, Inc. - Freedom3	\$710,189,049	\$738,057,659	\$780,283,596	\$767,382,399	-3.8%	-7.5%
CU Interface - dpR2	\$493,425,127	\$482,943,058	\$426,346,712	\$361,749,028	2.2%	36.4%
Others	\$33,684,346,069	\$37,348,970,429	\$152,722,418,124	\$132,324,634,044	-	-
TOTALS	\$1,117,104,393,314	\$1,069,514,743,015	\$1,020,645,176,760	\$954,757,779,887	4.4%	17.0%

CORE PROVIDER PLATFORM MARKET SHARE BY CREDIT UNION CLIENTS' ASSETS

ALL PROCESSORS SERVING AT LEAST \$400M IN AGGREGATE ASSETS | CREDIT UNION FINANCIAL DATA AS OF JUNE 30, 2014

RK	CORE PROCESSOR	2014	2013	2012	2011	1 YEAR GROWTH	3 YEAR GROWTH
1	Episy	\$313,887,106,319	\$295,747,596,443	\$285,749,011,451	\$231,784,492,189	6.1%	3.5%
	Episy - Symitar	\$297,324,061,388	\$281,317,592,413	\$280,228,185,594	\$226,640,376,722	5.7%	0.4%
	Episy - Member Driven Technologies	\$10,159,364,035	\$8,644,586,467	N/A	N/A	17.5%	-
	Episy - Synergent Corp.	\$6,403,680,896	\$5,785,417,563	5520825857	5144115467	10.7%	4.8%
2	DNA	\$121,524,011,428	\$105,559,682,812	\$5,671,074,837	\$4,830,270,707	15.1%	-
	DNA - Fiserv	\$116,336,524,155	\$99,740,147,085	N/A	N/A	16.6%	-
	DNA/Insight - COCC	\$5,187,487,273	\$5,819,535,727	\$5,671,074,837	\$4,830,270,707	-10.9%	2.6%
3	Systematics - FIS	\$98,644,121,647	\$88,522,320,882	\$81,125,015,743	\$73,989,921,737	11.4%	9.1%
4	Spectrum - Fiserv	\$85,943,178,909	\$85,575,768,143	\$71,045,884,697	\$92,848,917,555	0.4%	20.5%
5	XP2 - Fiserv	\$81,237,307,539	\$82,281,513,013	\$76,292,606,222	\$72,940,581,230	-1.3%	7.8%
6	DataSafe	\$70,948,756,035	\$74,883,272,365	\$68,364,731,850	\$72,726,159,690	-5.3%	9.5%
	DataSafe - Fiserv	\$68,842,441,401	\$72,876,813,606	\$68,364,731,850	\$72,726,159,690	-5.5%	6.6%
	DataSafe - United Solutions	\$2,106,314,634	\$2,006,458,759	N/A	N/A	5.0%	-
7	Ultradata	\$67,241,254,963	\$71,048,477,185	\$70,780,518,998	\$67,973,272,962	-5.4%	0.4%
	Ultradata - D+H	\$65,541,486,850	\$69,371,508,688	\$69,184,201,961	\$66,471,432,956	5.5%	0.3%
	UltraData - Member Driven Technologies	\$1,699,768,113	\$1,676,968,497	\$1,596,317,037	\$1,501,840,006	1.4%	5.1%
8	Portico - Fiserv	\$31,007,753,107	\$29,154,671,782	25886120960	23519203617	6.4%	12.6%
9	Miser - FIS	\$29,683,989,318	\$32,829,030,311	\$29,063,254,714	\$26,053,762,043	-9.6%	13.0%
10	Computer Science Corp (Hogan Systems)	\$18,312,866,093	\$15,823,452,775	\$15,182,335,126	\$15,104,500,672	15.7%	4.2%
11	Galaxy - Fiserv	\$17,613,808,511	\$18,214,564,138	\$17,945,426,085	\$17,986,371,010	-3.3%	1.5%
12	CU*Base	\$16,724,454,884	\$14,866,133,494	\$13,210,098,024	\$11,204,996,512	12.5%	12.5%
	CU*Base - CU*Answers	\$15,045,777,079	\$13,420,116,519	\$12,318,593,516	\$11,204,996,512	12.1%	8.9%
	CU*Base - CU*South	\$800,886,070	\$607,764,928	\$478,445,750	N/A	31.8%	27.0%
	CU*Base - CU*NorthWest	\$877,791,735	\$838,252,047	\$413,058,758	N/A	4.7%	102.9%
13	Sharetec Systems, Inc.	\$15,442,437,987	\$7,648,257,760	\$6,595,216,860	\$5,477,250,409	101.9%	16.0%
14	FLEX - CMC	\$11,960,555,785	\$11,617,778,891	\$10,634,694,634	\$9,988,509,587	3.0%	9.2%
15	Advantage - Fiserv	\$11,160,725,321	\$11,967,879,807	\$11,870,007,558	\$12,907,775,270	-6.7%	0.8%
16	CUSA - Fiserv	\$10,357,885,085	\$11,225,964,571	\$11,468,069,159	\$12,672,065,450	-7.7%	-2.1%
17	NewSolutions - Share One, Inc.	\$8,696,150,913	\$7,350,155,295	7075138117	6160731568	18.3%	3.9%
18	CUunify - Fiserv	\$7,275,150,976	\$7,620,481,632	N/A	N/A	-4.5%	-
19	i-Power - EPL, Inc.	\$6,633,931,928	\$4,465,892,033	\$4,326,308,642	\$5,971,414,157	48.5%	3.2%
20	Reliance - Fiserv	\$5,465,940,664	\$5,349,553,599	\$4,816,293,045	\$4,624,314,054	2.2%	11.1%
21	T24 - Temenos	\$4,088,350,271	N/A	N/A	N/A	-	-
22	CompuSource Systems, Inc.	\$3,992,226,831	\$3,979,036,602	\$4,100,327,287	\$3,898,372,368	0.3%	-3.0%
23	PhoenixFEF - D+H	\$3,897,745,484	\$3,563,417,394	\$3,079,873,488	\$2,825,529,911	9.4%	15.7%
24	Keystone - Corelation	\$3,741,845,347	\$1,124,103,183	\$1,089,899,176	\$861,041,599	232.9%	3.1%
25	CruiseNet - Symitar	\$3,559,069,273	\$3,498,921,832	\$3,452,216,315	\$3,043,162,120	1.7%	1.4%
26	Charlotte - Fiserv	\$3,467,189,900	\$3,700,094,245	\$3,646,295,916	\$3,824,214,610	-6.3%	1.5%
27	FedComp, Inc.	\$3,372,801,478	\$3,465,177,628	\$3,233,021,685	\$3,393,066,486	-2.7%	7.2%
28	Mercury - FIS	\$2,867,218,849	\$2,995,731,570	\$3,198,070,474	\$2,990,771,458	-4.3%	-6.3%
29	OnCU - Fiserv	\$2,839,447,526	\$2,864,306,933	\$2,710,138,445	\$2,695,250,649	-0.9%	5.7%
30	Cleartouch - Fiserv	\$2,704,630,656	N/A	N/A	N/A	-	-
31	R.C. Olmstead, Inc.	\$2,017,410,312	\$1,850,574,058	\$2,198,805,120	\$2,257,253,436	9.0%	-15.8%
32	AMI, Inc.	\$1,800,434,539	\$1,281,289,631	\$1,265,598,438	\$1,428,479,795	40.5%	1.2%
33	CubicsPlus - Fiserv	\$1,753,324,143	\$1,910,097,876	\$1,810,155,692	\$1,817,681,771	-8.2%	5.5%
34	FORZA3 - Enhanced Software Products, Inc. (ESP)	\$1,743,145,517	\$1,443,530,707	\$1,514,022,619	\$1,362,834,908	20.8%	-4.7%
35	Commercial Business Systems	\$1,514,061,390	\$1,505,459,313	\$1,270,780,484	\$1,143,287,227	0.6%	18.5%
36	VIEW - Datamatic Processing	\$1,504,692,264	\$1,460,091,276	\$1,411,502,078	\$1,406,247,498	3.1%	3.4%
37	Electronic Recordkeeping Services	\$1,446,412,452	\$1,713,674,703	\$1,708,277,904	\$1,667,447,551	-15.6%	0.3%
38	CUBE - Fiserv	\$1,210,553,230	\$8,547,699,247	\$10,210,775,199	\$14,224,788,911	-85.8%	-16.3%
39	Sytronics	\$1,053,889,300	\$1,122,785,990	\$1,168,947,818	\$1,295,891,892	-6.1%	-3.9%
40	AMIS	\$939,443,211	\$953,368,144	\$817,704,059	\$774,503,813	-1.5%	16.6%
41	CUProdigy	\$860,563,380	\$770,385,337	\$558,875,789	\$517,882,568	11.7%	37.8%
42	CU-Centric	\$770,607,458	\$751,666,772	\$535,145,829	\$509,830,572	2.5%	40.5%
43	Apex Data Systems	\$724,717,815	\$690,912,497	\$633,887,791	\$601,964,854	4.9%	9.0%
44	Freedom3 - Credit Union Consultants, Inc.	\$710,189,049	\$738,057,659	\$780,283,596	\$767,382,399	-3.8%	-5.4%
45	dpr2 - CU Interface	\$493,425,127	\$482,943,058	\$426,346,712	\$361,749,028	2.2%	13.3%
46	IBS Insight - FIS	\$483,610,255	N/A	N/A	N/A	-	-
	Others	\$33,786,000,845	\$37,348,970,429	\$152,722,418,124	\$132,324,634,044	-36.5%	-68.3%
	TOTALS	\$1,117,104,393,314	\$1,069,514,743,015	\$1,020,645,176,760	\$954,757,779,887	4.4%	4.8%

CORE PROVIDER PLATFORM MARKET SHARE BY ALPHABETICAL ORDER

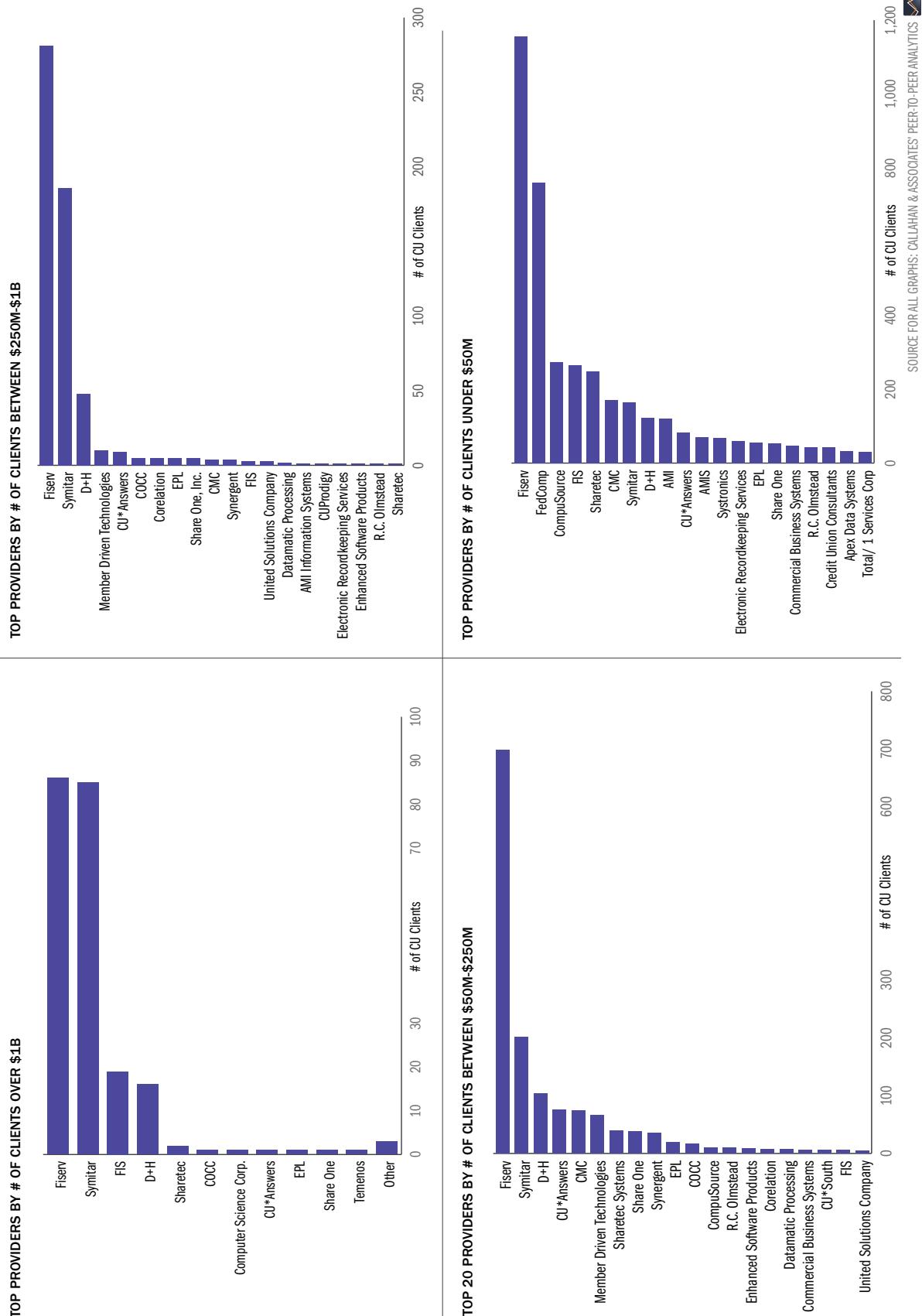
ALL PROCESSORS SERVING AT LEAST \$400M IN AGGREGATE ASSETS | CREDIT UNION FINANCIAL DATA AS OF JUNE 30, 2014

RK	CORE PROCESSOR	2014	2013	2012	2011	1 YEAR GROWTH	3 YEAR GROWTH
15	Advantage - Fiserv	\$11,160,725,321	\$11,967,879,807	\$11,870,007,558	\$12,907,775,270	-6.7%	-13.5%
32	AMI, Inc.	\$1,796,507,397	\$1,281,289,631	\$1,265,598,438	\$1,428,479,795	40.2%	25.8%
40	AMIS	\$939,443,211	\$953,368,144	\$817,704,059	\$774,503,813	-1.5%	21.3%
43	Apex Data Systems	\$724,717,815	\$690,912,497	\$633,887,791	\$601,964,854	4.9%	20.4%
26	Charlotte - Fiserv	\$3,467,189,900	\$3,700,094,245	\$3,646,295,916	\$3,824,214,610	-6.3%	-9.3%
30	Cleartouch - Fiserv	\$2,704,630,656	N/A	N/A	N/A	-	-
35	Commercial Business Systems	\$1,514,061,390	\$1,505,459,313	\$1,270,780,484	\$1,143,287,227	0.6%	32.4%
21	CompuSource Systems, Inc.	\$4,432,935,213	\$3,979,036,602	\$4,100,327,287	\$3,898,372,368	11.4%	13.7%
10	Computer Science Corp (Hogan Systems)	\$18,312,866,093	\$15,823,452,775	\$15,182,335,126	\$15,104,500,672	15.7%	21.2%
25	CruiseNet - Symitar	\$3,559,069,273	\$3,498,921,832	\$3,452,216,315	\$3,043,162,120	1.7%	17.0%
12	CU*Base	\$16,724,454,884	\$14,866,133,494	\$13,210,098,024	\$11,204,996,512	12.5%	49.3%
	CU*Base - CU*Answers	\$15,045,777,079	\$13,420,116,519	\$12,318,593,516	\$11,204,996,512	12.1%	34.3%
	CU*Base - CU*NorthWest	\$877,791,735	\$838,252,047	\$413,058,758	N/A	4.7%	-
	CU*Base - CU*South	\$800,886,070	\$607,764,928	\$478,445,750	N/A	31.8%	-
38	CUBE - Fiserv	\$1,210,553,230	\$8,547,699,247	\$10,210,775,199	\$14,224,788,911	-85.8%	-91.5%
33	CubicsPlus - Fiserv	\$1,753,324,143	\$1,910,097,876	1810155692	1817681771	-8.2%	-3.5%
42	CU-Centric	\$770,607,458	\$751,666,772	\$535,145,829	\$509,830,572	2.5%	51.1%
18	CUUnify - Fiserv	\$7,275,150,976	\$7,620,481,632	N/A	N/A	-4.5%	-
41	CUProdigy	\$860,563,380	\$770,385,337	\$558,875,789	\$517,882,568	11.7%	66.2%
16	CUSA - Fiserv	\$10,357,885,085	\$11,225,964,571	\$11,468,069,159	\$12,672,065,450	-7.7%	-18.3%
6	DataSafe	\$70,948,756,035	\$74,883,272,365	\$68,364,731,850	\$72,726,159,690	-5.3%	-2.4%
	DataSafe - Fiserv	\$68,842,441,401	\$72,876,813,606	\$68,364,731,850	\$72,726,159,690	-5.5%	-5.3%
	DataSafe - United Solutions	\$2,106,314,634	\$2,006,458,759	N/A	N/A	5.0%	-
2	DNA	\$121,524,011,428	\$105,559,682,812	\$5,671,074,837	\$4,830,270,707	15.1%	-
	DNA - Fiserv	\$116,336,524,155	\$99,740,147,085	N/A	N/A	16.6%	-
	DNA/Insight - COCC	\$5,173,923,307	\$5,819,535,727	\$5,671,074,837	\$4,830,270,707	-11.1%	7.1%
45	dpR2 - CU Interface	\$493,425,127	\$482,943,058	\$426,346,712	\$361,749,028	2.2%	36.4%
37	Electronic Recordkeeping Services	\$1,446,412,452	\$1,713,674,703	1708277904	1667447551	-15.6%	-13.3%
1	Episys	\$313,887,106,319	\$295,747,596,443	\$285,749,011,451	\$231,784,492,189	6.1%	35.4%
	Episys - Member Driven Technologies	\$10,159,364,035	\$8,644,586,467	N/A	N/A	17.5%	-
	Episys - Symitar	\$297,324,061,388	\$281,317,592,413	\$280,228,185,594	\$226,640,376,722	5.7%	31.2%
	Episys - Synergent Corp.	\$6,403,680,896	\$5,785,417,563	\$5,520,825,857	\$5,144,115,467	10.7%	24.5%
27	FedComp, Inc.	\$3,362,800,692	\$3,465,177,628	\$3,233,021,685	\$3,393,066,486	-3.0%	-0.9%
14	FLEX - CMC	\$11,912,306,135	\$11,617,778,891	\$10,634,694,634	\$9,988,509,587	2.5%	19.3%
34	FORZA3 - Enhanced Software Products, Inc. (ESP)	\$1,743,145,517	\$1,443,530,707	\$1,514,022,619	\$1,362,834,908	20.8%	27.9%
44	Freedom3 - Credit Union Consultants, Inc.	\$710,189,049	\$738,057,659	\$780,283,596	\$767,382,399	-3.8%	-7.5%
11	Galaxy - Fiserv	\$17,613,808,511	\$18,214,564,138	\$17,945,426,085	\$17,986,371,010	-3.3%	-2.1%
46	IBS Insight - FIS	\$483,610,255	N/A	N/A	N/A	-	-
19	i-Power - EPL, Inc.	\$6,633,931,928	\$4,465,892,033	\$4,326,308,642	\$5,971,414,157	48.5%	11.1%
24	Keystone - Corelation	\$3,741,845,347	\$1,124,103,183	\$1,089,899,176	\$861,041,599	232.9%	334.6%
28	Mercury - FIS	\$2,867,218,849	\$2,995,731,570	\$3,198,070,474	\$2,990,771,458	-4.3%	-4.1%
9	Miser - FIS	\$29,683,989,318	\$32,829,030,311	\$29,063,254,714	\$26,053,762,043	-9.6%	13.9%
17	NewSolutions - Share One, Inc.	\$8,696,150,913	\$7,350,155,295	\$7,075,138,117	\$6,160,731,568	18.3%	41.2%
29	OnCU - Fiserv	\$2,839,447,526	\$2,864,306,933	\$2,710,138,445	\$2,695,250,649	-0.9%	5.4%
23	PhoenixEFE - D+H	\$3,897,745,484	\$3,563,417,394	\$3,079,873,488	\$2,825,529,911	9.4%	37.9%
8	Portico - Fiserv	\$31,007,753,107	\$29,154,671,782	\$25,886,120,960	\$23,519,203,617	6.4%	31.8%
31	R.C. Olmstead, Inc.	\$2,017,410,312	\$1,850,574,058	\$2,198,805,120	\$2,257,253,436	9.0%	-10.6%
20	Reliance - Fiserv	\$5,465,940,664	\$5,349,553,599	\$4,816,293,045	\$4,624,314,054	2.2%	18.2%
13	Sharetec Systems, Inc.	\$15,416,454,116	\$7,648,257,760	\$6,595,216,860	\$5,477,250,409	101.6%	181.5%
4	Spectrum - Fiserv	\$85,943,178,909	\$85,575,768,143	\$71,045,884,697	\$92,848,917,555	0.4%	-7.4%
3	Systematics - FIS	\$98,644,121,647	\$88,522,320,882	\$81,125,015,743	\$73,989,921,737	11.4%	33.3%
39	Sytronics	\$1,053,889,300	\$1,122,785,990	\$1,168,947,818	\$1,295,891,892	-6.1%	-18.7%
22	T24 - Temenos	\$4,088,350,271	\$3,873,163,921	\$3,669,347,221	\$3,422,083,369	5.6%	19.5%
7	Ultradata	\$67,241,254,963	\$71,048,477,185	\$70,780,518,998	\$67,973,272,962	-5.4%	-1.1%
	Ultradata - D+H	\$65,502,652,039	\$69,371,508,688	\$69,184,201,961	\$66,471,432,956	-5.6%	-1.5%
	UltraData - Member Driven Technologies	\$1,699,768,113	\$1,676,968,497	\$1,596,317,037	\$1,501,840,006	1.4%	13.2%
36	VIEW - Datamatic Processing	\$1,504,692,264	\$1,460,091,276	\$1,411,502,078	\$1,406,247,498	3.1%	7.0%
5	XP2 - Fiserv	\$81,237,307,539	\$82,281,513,013	\$76,292,606,222	\$72,940,581,230	-1.3%	11.4%
	Others	\$33,384,197,913	\$33,475,806,508	\$149,053,070,903	\$128,902,550,675	-	-
	TOTALS	\$1,117,104,393,314	\$1,069,514,743,015	\$1,020,645,176,760	\$954,757,779,887	4.4%	4.8%

CORE PROVIDER MARKET SHARE BY NUMBER 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, 2014

CORE PROCESSOR	2014	2013	2012	2011	1 YEAR GROWTH	3 YEAR GROWTH
Fiserv	1,573	1,625	1,431	1,523	-3.2%	3.3%
Fiserv - Advantage	35	41	44	53	-	-
Fiserv - Charlotte	57	63	64	62	-	-
Fiserv - Cleartouch	13	N/A	N/A	N/A	-	-
Fiserv - CUBE	3	16	30	38	-	-
Fiserv - CubicsPlus	22	27	23	17	-	-
Fiserv - CUnify	87	93	-	-	-	-
Fiserv - CUSA	171	185	186	196	-	-
Fiserv - DataSafe	177	193	198	224	-	-
Fiserv - DNA	103	91	N/A	N/A	-	-
Fiserv - Galaxy	147	162	163	170	-	-
Fiserv - OnCU	44	45	40	38	-	-
Fiserv - Portico	292	292	276	262	-	-
Fiserv - Precision	1	N/A	N/A	N/A	-	-
Fiserv - Reliance	55	55	49	51	-	-
Fiserv - Spectrum	189	178	173	215	-	-
Fiserv - XP2	177	184	185	197	-	-
Symitar	538	533	581	515	0.9%	4.5%
Symitar - CruiseNet	63	63	63	54	-	-
Symitar - Episys	475	470	518	461	-	-
D+H	209	221	224	229	-5.4%	-8.7%
D+H - PhoenixEFE	4	4	3	3	0.0%	33.3%
D+H - Ultradata	205	217	221	226	-5.5%	-9.3%
CMC - FLEX	181	178	171	160	1.7%	13.1%
Sharetec Systems, Inc.	145	130	117	89	11.5%	62.9%
CU*Answers - CU*Base	140	139	132	123	0.7%	13.8%
Member Driven Technologies	80	78	18	17	2.6%	-
Member Driven Technologies - Episys	63	60	N/A	N/A	5.0%	-
Member Driven Technologies - UltraData	17	18	18	17	-5.6%	0.0%
CompuSource Systems, Inc.	63	59	62	56	6.8%	12.5%
Share One, Inc. - NewSolutions	62	52	54	49	19.2%	26.5%
FIS	55	57	55	51	-3.5%	7.8%
FIS - IBS Insight	1	N/A	N/A	N/A	-	-
FIS - Mercury	32	32	33	29	0.0%	10.3%
FIS - Miser	18	22	19	19	-18.2%	-5.3%
FIS - Systematics	4	3	3	3	33.3%	33.3%
Synergent Corp. - Episys	54	47	47	46	14.9%	17.4%
EPL, Inc. - i-Power	50	43	40	40	16.3%	25.0%
Enhanced Software Products, Inc. (ESP) - FORZA3	29	23	24	24	26.1%	20.8%
Commercial Business Systems	25	27	24	22	-7.4%	13.6%
COCC - DNA/Insight	25	23	23	20	8.7%	25.0%
FedComp, Inc.	23	25	20	17	-8.0%	35.3%
R.C. Olmstead, Inc.	23	24	27	29	-4.2%	-20.7%
Electronic Recordkeeping Services	20	22	22	21	-9.1%	-4.8%
CU*NorthWest - CU*Base	19	19	8	N/A	0.0%	-
AMI, Inc.	18	18	18	19	0.0%	-5.3%
Corelation - Keystone	17	8	8	7	112.5%	142.9%
AMIS	14	14	11	11	0.0%	27.3%
Sytronics	14	12	16	17	16.7%	-17.6%
Datamatic Processing - VIEW	13	13	13	13	0.0%	0.0%
Credit Union Consultants, Inc. - Freedom3	12	14	15	14	-14.3%	-14.3%
United Solutions - DataSafe	11	12	N/A	N/A	-	-
Apex Data Systems	10	10	9	8	0.0%	25.0%
CU*South - CU*Base	10	8	6	N/A	25.0%	-
CUProdigy	9	7	8	8	28.6%	12.5%
CU-Centric	8	8	7	7	0.0%	14.3%
CU Interface - dpr2	6	6	5	4	0.0%	50.0%
Computer Science Corp (Hogan Systems)	1	1	1	1	0.0%	0.0%
Temenos - T24	1	N/A	N/A	N/A	-	-
Others	63	106	460	436	-	-
TOTALS	3,521	3,562	3,657	3,576	-1.2%	-1.5%

► CORE PROVIDER MARKET SHARE BY ASSET-BASED PEER GROUPS



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

→ 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, 2014

CORE PROCESSOR	# CUS	ASSETS	AVERAGE ASSETS	LOAN GROWTH	SHARE GROWTH	MEMBER GROWTH	OPEX/AVG. ASSETS	EFFICIENCY RATIO	ROA	ROA PRE-NCUSIF Expense
AM1, Inc.	125	\$1,800,434,539	\$14,103,258	4.39%	2.75%	0.60%	3.22%	91.49%	0.34%	0.35%
AM1S	74	\$939,443,211	\$12,559,249	0.20%	-0.89%	2.49%	95.90%	0.14%	0.14%	0.14%
Apex Data Systems	35	\$1724,717,815	\$20,491,671	5.75%	5.17%	2.75%	3.35%	96.45%	0.16%	0.17%
CMC	249	\$11,960,555,795	\$47,205,630	4.80%	2.68%	1.00%	3.52%	88.69%	0.49%	0.49%
COCC	31	\$8,187,487,273	\$165,513,391	7.70%	2.56%	2.03%	3.11%	84.75%	0.58%	0.58%
Commercial Business Systems	53	\$1,514,061,390	\$28,164,333	5.80%	2.66%	0.16%	4.25%	87.06%	0.63%	0.65%
CompuSource Systems, Inc.	283	\$2,992,226,831	\$13,877,124	3.10%	1.23%	-1.54%	3.02%	94.14%	0.19%	0.19%
Computer Science Corp. (Hogan Systems)	1	\$18,312,866,093	\$17,576,853,258	14.94%	11.65%	4.13%	1.26%	67.30%	0.61%	0.61%
Correlation	17	\$3,741,845,347	\$216,524,014	17.43%	2.97%	1.17%	4.13%	86.08%	0.70%	0.70%
Credit Union Consultants, Inc.	43	\$710,189,049	\$16,314,220	4.60%	0.99%	0.31%	3.24%	91.64%	0.29%	0.29%
CU Interface	8	\$493,425,127	\$60,675,296	5.27%	2.58%	3.24%	4.78%	95.59%	0.21%	0.22%
CU* Answers	168	\$15,045,777,079	\$87,778,597	8.59%	4.22%	2.66%	3.52%	83.78%	0.74%	0.75%
CU* Northwest	30	\$877,791,735	\$29,039,338	3.69%	0.36%	-0.09%	3.64%	91.64%	0.77%	0.78%
CU* South	31	\$880,886,070	\$25,151,845	6.94%	4.65%	1.46%	3.99%	88.06%	1.06%	1.07%
CU-Centric	30	\$770,607,488	\$25,384,476	3.91%	1.35%	0.90%	3.53%	93.49%	0.28%	0.28%
CUProdigy	11	\$860,563,380	\$76,829,175	17.08%	14.18%	9.34%	4.40%	90.29%	0.48%	0.49%
D+H	290	\$63,439,232,334	\$235,482,056	9.89%	3.89%	3.66%	3.17%	81.74%	0.75%	0.76%
Datomatic Processing	19	\$1,504,692,264	\$77,689,014	8.00%	4.86%	0.36%	3.16%	88.99%	0.51%	0.52%
Electronic Recordkeeping Services	64	\$1,446,412,482	\$22,175,032	5.96%	2.23%	-1.38%	2.98%	79.27%	0.78%	0.78%
Enhanced Software Products, Inc. (ESP)	39	\$4,143,145,517	\$44,349,441	3.78%	0.54%	0.88%	3.02%	87.72%	0.47%	0.47%
EPL, Inc.	81	\$6,633,931,928	\$80,307,003	3.82%	1.11%	-0.39%	3.72%	88.13%	0.51%	0.52%
FedComp, Inc.	760	\$3,372,801,478	\$23,511,463	2.57%	0.47%	-1.04%	2.85%	88.92%	0.37%	0.37%
FIS	285	\$31,678,940,099	\$447,543,125	13.01%	5.89%	9.59%	2.91%	75.31%	1.11%	1.11%
Fiserv	2,221	\$447,317,515,899	\$197,843,441	9.04%	3.68%	2.64%	3.06%	86.62%	0.77%	0.78%
Member Driven Technologies	82	\$11,859,132,148	\$142,475,682	5.49%	2.02%	0.97%	3.92%	87.49%	0.58%	0.58%
R.C. Olmstead, Inc.	54	\$2,017,440,312	\$36,780,532	4.79%	2.11%	5.07%	3.39%	88.80%	0.44%	0.45%
Share One, Inc.	97	\$8,696,150,913	\$88,746,334	7.97%	2.28%	2.75%	3.35%	88.30%	0.51%	0.51%
SharedNet Systems, Inc.	291	\$15,442,437,987	\$52,279,331	8.88%	1.50%	0.79%	2.95%	88.07%	0.48%	0.49%
Symitar	636	\$2,08,795,807,724	\$476,866,644	12.34%	3.74%	3.82%	3.13%	75.20%	0.85%	0.86%
Synergent Corp.	59	\$6,403,680,886	\$107,093,375	6.82%	2.30%	1.41%	3.67%	88.11%	0.50%	0.50%
Systromatics	71	\$1,053,889,390	\$14,613,706	3.23%	2.34%	-0.99%	2.78%	88.42%	0.34%	0.36%
Temenos	1	\$4,088,350,271	\$4,029,210,066	5.57%	5.30%	5.64%	2.46%	82.05%	0.57%	0.58%
United Solutions Company	12	\$2,106,314,634	\$172,515,537	10.15%	2.94%	2.32%	3.79%	84.14%	0.71%	0.71%

→ 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, 2014

CORE PROCESSOR	# CUS	ASSETS	AVERAGE ASSETS	LOAN GROWTH	SHARE GROWTH	MEMBER GROWTH	OPEX/AVG. ASSETS	EFFICIENCY RATIO	ROA	ROA PRE-NCUSIF Expense
20/20 - AM1	52	\$814,251,498	15,212,429	5.52%	5.34%	3.53%	3.32%	91.63%	0.31%	0.32%
Advantage* Fiserv	35	\$11,160,725,321	315,210,264	4.84%	2.02%	2.08%	2.61%	97.43%	0.77%	0.77%
AM1S	74	\$939,443,211	12,559,249	0.20%	0.71%	-0.89%	2.49%	95.90%	0.14%	0.14%
Apex Data Systems	35	\$724,717,815	\$20,491,671	5.75%	5.75%	5.17%	2.75%	96.45%	0.16%	0.17%
CAMSii	57	\$1,680,891,688	\$29,085,208	5.81%	2.41%	0.52%	4.28%	88.52%	0.56%	0.57%
R.C. Olmstead, Inc.	4	\$166,880,288	41,286,813	5.87%	0.26%	4.45%	4.55%	103.16%	-0.11%	-0.11%

Commercial Business Systems	53	\$1,514,061,390	28,164,333	5.80%	2.66%	0.16%	4.25%	87.06%	0.63%
Charlotte - Fiserv	92	\$3,467,189,900	37,181,301	4.99%	0.79%	-2.09%	3.10%	99.87%	0.31%
ClearTouch - Fiserv	13	\$2,704,630,656	205,917,904	7.37%	0.48%	-9.07%	3.11%	93.53%	0.25%
ComputerSource Systems, Inc.	283	\$3,592,226,831	13,877,124	3.10%	1.23%	-1.54%	3.02%	94.14%	0.19%
Computer Science Corp. (Hogan Systems)	1	\$18,312,866,093	17,376,853,258	14.54%	11.65%	4.13%	1.26%	67.30%	0.61%
CruiseNet - Symitar	156	\$3,559,069,273	22,531,901	3.73%	1.81%	-0.26%	3.76%	91.72%	0.41%
CU*Base	229	\$16,724,454,884	71,805,640	8.26%	4.02%	2.42%	3.55%	84.39%	0.76%
CU*Answers	168	\$15,045,777,079	87,778,597	8.59%	4.22%	2.66%	3.52%	83.78%	0.74%
CU*Northwest	30	\$87,771,735	29,039,338	3.69%	0.36%	-0.09%	3.64%	91.64%	0.77%
CU*South	31	\$800,386,070	25,151,845	6.94%	4.65%	1.46%	3.99%	88.06%	1.07%
CUBE - Fiserv	3	\$120,553,230	399,459,136	9.36%	2.40%	1.51%	2.99%	77.19%	0.92%
CubitsPlus - Fiserv	143	\$1,753,324,143	12,120,166	3.18%	0.70%	-0.98%	2.98%	90.02%	0.39%
CU-Centric	30	\$770,607,458	25,384,476	3.91%	1.35%	0.90%	3.53%	93.49%	0.28%
Clintify - Fiserv	108	\$7,275,150,976	66,468,070	6.24%	2.69%	-0.20%	3.32%	85.02%	0.43%
CUProdigy	11	\$860,563,380	76,829,175	17.08%	14.18%	9.34%	4.40%	90.29%	0.48%
CISA - Fiserv	383	\$10,357,885,085	26,709,799	3.23%	1.07%	-0.49%	3.17%	90.36%	0.35%
DataSafe	221	\$70,948,756,035	315,684,495	9.75%	3.57%	2.85%	3.19%	80.56%	0.79%
Fiserv	209	\$68,842,441,401	323,904,722	9.74%	3.59%	2.87%	3.18%	80.43%	0.80%
United Solutions Company	12	\$2,106,314,634	172,515,537	10.15%	2.94%	2.32%	3.79%	84.14%	0.71%
DNA	135	\$121,524,011,428	882,515,874	10.62%	4.90%	4.07%	2.90%	75.71%	0.96%
COCC (Insight)	31	\$5,187,487,273	165,513,391	7.70%	2.56%	2.03%	3.11%	84.15%	0.58%
Fiserv	104	\$116,336,524,155	1,096,302,672	10.15%	5.01%	4.16%	2.89%	75.32%	0.98%
dPR2 - CU Interface	8	\$493,425,127	60,675,296	5.27%	2.58%	3.24%	4.78%	95.59%	0.21%
Electronic Recordkeeping Services	64	\$1,446,412,452	22,175,032	5.96%	2.23%	-1.38%	2.98%	75.27%	0.78%
Encompass - AMI, Inc.	73	\$986,183,041	13,313,164	3.45%	0.72%	-0.35%	3.15%	91.38%	0.37%
EPL, Inc.	91	\$6,633,931,928	80,907,903	3.82%	1.11%	-0.39%	3.72%	88.13%	0.51%
Episys	600	\$213,387,106,319	513,919,531	11.93%	3.63%	3.63%	3.16%	78.88%	0.83%
Symitar	478	\$297,324,061,388	610,954,526	12.25%	3.71%	3.78%	3.12%	73.38%	0.84%
Synergent Corp	59	\$6,403,680,886	107,093,375	6.82%	2.30%	1.41%	3.67%	88.11%	0.50%
Member Driven Technologies	63	\$10,159,364,035	158,681,689	6.04%	2.24%	1.50%	4.07%	87.81%	0.59%
FedComp, Inc.	760	\$3,372,801,478	4,391,463	2.57%	0.47%	-1.04%	2.88%	89.92%	0.37%
FLEX - CMC	249	\$11,960,555,755	47,205,630	4.80%	2.68%	1.00%	3.52%	88.69%	0.49%
FORZAS - Enhanced Software Products, Inc. (ESP)	39	\$1,743,145,517	44,349,411	3.78%	0.54%	0.88%	3.02%	87.72%	0.47%
Freedom 3 - CUC, Inc.	43	\$710,189,049	16,314,220	4.60%	0.99%	0.31%	3.24%	91.64%	0.29%
Galaxy - Fiserv	208	\$17,613,808,511	83,167,053	8.65%	3.05%	1.85%	3.18%	87.11%	0.49%
IBS Insight - FIS	1	\$483,610,285	47,216,107	-6.02%	-4.35%	1.69%	2.77%	104.75%	-0.04%
Keystone - Correlation	17	\$3,741,845,347	216,524,014	17,43%	2.97%	1.17%	4.13%	86.08%	0.70%
Mercury - FIS	252	\$2,867,218,849	10,797,432	3.57%	1.30%	-0.53%	3.51%	92.71%	0.29%
Miser - FIS	18	\$29,683,989,338	1,618,132,144	9.47%	3.57%	4.82%	2.98%	79.75%	0.77%
NewSolutions - Share One, Inc.	97	\$8,696,150,913	88,746,334	7.97%	2.28%	2.75%	3.35%	88.30%	0.51%
OnCU - Fiserv	113	\$2,839,447,526	24,801,108	3.47%	1.98%	0.46%	2.95%	94.37%	0.21%
PhoenixFEE - D+H	4	\$3,897,745,484	949,363,545	13,890%	7.96%	12.21%	3.29%	71.87%	1.34%
Portico Fiserv	359	\$31,007,753,107	84,859,137	5.18%	2.63%	1.33%	3.50%	88.12%	0.53%
RCO - R.C. Olinstead, Inc.	50	\$1,850,580,044	36,420,029	4.65%	2.28%	5.13%	3.29%	87.28%	0.49%
Reliance - Fiserv	58	\$5,465,940,664	93,073,837	4.05%	1.70%	-0.77%	3.18%	87.32%	0.48%
Sharetec Systems, Inc.	291	\$15,442,437,987	52,279,331	3.47%	1.50%	0.79%	2.95%	86.07%	0.49%
Spectrum - Fiserv	211	\$85,943,178,909	399,876,788	8.16%	3.68%	2.72%	3.18%	81.80%	0.77%
Systematics - FIS	4	\$98,644,121,647	23,781,052,178	14,35%	6.77%	11.82%	2.86%	90.74%	0.54%
Systronics	71	\$1,053,889,300	14,613,706	3.23%	2.34%	-0.99%	2.78%	88.42%	0.34%
T24 - Tenetos	1	\$4,088,350,271	4,029,210,066	5.57%	5.30%	5.64%	2.46%	82.05%	0.57%
Ultradata	305	\$67,241,254,953	216,978,366	9.41%	3.60%	3.13%	3.16%	82.00%	0.72%
D+H	286	\$65,541,486,890	225,497,699	9.60%	3.67%	3.29%	3.16%	82.44%	0.72%
Member Driven Technologies	19	\$1,669,768,113	88,739,978	1.99%	0.73%	-2.66%	3.06%	85.05%	0.54%
VIEW - Datamatic Processing	19	\$1,504,692,264	77,689,014	8.00%	4.86%	3.16%	3.16%	85.99%	0.51%
XP2 - Fiserv	181	\$81,237,307,539	440,814,709	10.29%	3.64%	3.62%	2.90%	79.46%	0.78%

PLATFORM SERVICE OFFERINGS COMPARISON →

KEY	SERVICE OFFERINGS									
INCLUDED IN CORE (NO ADDITIONAL FEE)	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)
OPTIONAL (ADDITIONAL FEE)										ONLINE ACCOUNT OPENING (MEMBERSHIP APPLICATION)
INTEGRATED VIA 3RD PARTY PROVIDER										ONLINE ACCOUNT FUNDING (DEPOSIT ACCOUNTS)
AVAILABLE VIA 3RD PARTY PROVIDER (BUT NOT INTEGRATED)										ONLINE LOAN APPLICATION (CONSUMER)
										IN-HOUSE ELECTRONIC LOAN APPLICATION (CONSUMER)
20/20, Encompass - AMI	■	■	■	■	■	■	■	■	■	■
Apex Credit Union System	■	■	■	■	■	■	■	■	■	■
COCC	■	■	■	■	■	■	■	■	■	■
CompuSource	■	■	■	■	■	■	■	■	■	■
Credit Union Consultants, Inc.	■	■	■	■	■	■	■	■	■	■
CU*Base - CU*South	■	■	■	■	■	■	■	■	■	■
CU*Base - CU*AnswersCU*Northwest	■	■	■	■	■	■	■	■	■	■
CU Centric	■	■	■	■	■	■	■	■	■	■
CU Interface	■	■	■	■	■	■	■	■	■	■
Phoenix - D+H	■	■	■	■	■	■	■	■	■	■
Ultradata - D+H	■	■	■	■	■	■	■	■	■	■
Datamatic Processing	■■	■■	■■	■■	■■	■■	■■	■■	■■	■■
EPL	■■	■■	■■	■■	■■	■■	■■	■■	■■	■■
ESP	■	■	■	■	■	■	■	■	■	■
FedComp	■	■	■	■	■	■	■	■	■	■
FIS - Miser	■■	■■	■■	■■	■■	■■	■■	■■	■■	■■
Fiserv - All	■■	■■	■■	■■	■■	■■	■■	■■	■■	■■
FLEX	■	■	■	■	■	■	■	■	■	■
Pacific Business Services	■	■	■	■	■	■	■	■	■	■
Share One NewSolutions	■	■	■	■	■	■	■	■	■	■
CruiseNet - Symitar	■	■	■	■	■	■	■	■	■	■
Episys - Symitar	■	■	■	■	■	■	■	■	■	■
Episys - Synergent	■	■	■	■	■	■	■	■	■	■
Sytronics	■■	■■	■■	■■	■■	■■	■■	■■	■■	■■
United Solutions Datasafe	■	■	■	■	■	■	■	■	■	■

PLATFORM PROFILE: Dimension 20/20

PROVIDERS

AMERICAN INFORMATION SYSTEMS										
TECHNOLOGY SERVICE OFFERINGS	LEVEL OF INTEGRATION	1ST	2ND	3RD	MOST COMMON PROVIDER USED BY CLIENTS					
FINANCIAL PROFILE OF CLIENTS	ASSETS	LOAN GROWTH	SHARE GROWTH	MEMBER GROWTH	OPEN/AVG ASSETS	EFFICIENCY RATIO	ROA			
LARGEST/HIGH PERFORMER	\$505,650,880	59.18%	18.68%	13.14%	1.06%	66.57%	2.28%			
AVERAGE	\$15,656,683	5.52%	5.34%	3.55%	3.32%	91.63%	0.31%			
SMALLEST/LOWEST PERFORMER	\$1,904,236	-33.39%	-27.77%	-35.25%	8.60%	289.35%	-4.03%			
EFT PROCESSING - REAL TIME	OPTIONAL	NO AVAILABLE DATA			NO AVAILABLE DATA					
DEBIT SIGNATURE PROCESSING	OPTIONAL	NO AVAILABLE DATA			NO AVAILABLE DATA					
DEBIT PIN PROCESSING	OPTIONAL	NO AVAILABLE DATA			NO AVAILABLE DATA					
CREDIT CARD PROCESSING	OPTIONAL	NO AVAILABLE DATA			NO AVAILABLE DATA					
ONLINE BANKING	OPTIONAL	NO AVAILABLE DATA			NO AVAILABLE DATA					
ELECTRONIC/WEB BILL PAY	OPTIONAL	NO AVAILABLE DATA			NO AVAILABLE DATA					
E-STATEMENTS	OPTIONAL	NO AVAILABLE DATA			NO AVAILABLE DATA					
MOBILE BANKING	OPTIONAL	NO AVAILABLE DATA			NO AVAILABLE DATA					
RDC - MOBILE (IMAGE)	INTEGRATED VIA 3RD PARTY PARTNERSHIP			NO AVAILABLE DATA			NO AVAILABLE DATA			
RDC - CONSUMER (DESKTOP/SCANNER)	INTEGRATED VIA 3RD PARTY PARTNERSHIP			NO AVAILABLE DATA			NO AVAILABLE DATA			
ONLINE ACCOUNT OPENING (MEMBERSHIP APPLICATION)	OPTIONAL	NO AVAILABLE DATA			NO AVAILABLE DATA			NO AVAILABLE DATA		
ONLINE ACCOUNT FUNDING (DEPOSIT ACCOUNTS)	AVAILABLE VIA 3RD PARTY PROVIDER			NO AVAILABLE DATA			NO AVAILABLE DATA			
ONLINE LOAN APPLICATION (CONSUMER)	INTEGRATED VIA 3RD PARTY PARTNERSHIP			NO AVAILABLE DATA			NO AVAILABLE DATA			
IN-HOUSE ELECTRONIC LOAN APPLICATION (CONSUMER)	OPTIONAL	NO AVAILABLE DATA			NO AVAILABLE DATA			NO AVAILABLE DATA		
AUTOMATED LOAN DECISIONING (CONSUMER)	OPTIONAL	NO AVAILABLE DATA			NO AVAILABLE DATA			NO AVAILABLE DATA		
MORTGAGE ORIGINATION PLATFORM	OPTIONAL	NO AVAILABLE DATA			NO AVAILABLE DATA			NO AVAILABLE DATA		
MORTGAGE SERVICING PLATFORM	INTEGRATED VIA 3RD PARTY PARTNERSHIP			NO AVAILABLE DATA			NO AVAILABLE DATA			
INDIRECT LENDING PLATFORM	INTEGRATED VIA 3RD PARTY PARTNERSHIP			NO AVAILABLE DATA			NO AVAILABLE DATA			
MCIE ANALYSIS	OPTIONAL	NO AVAILABLE DATA			NO AVAILABLE DATA			NO AVAILABLE DATA		
MRM/CRM - AUTOMATED CROSS-SELL	OPTIONAL	NO AVAILABLE DATA			NO AVAILABLE DATA			NO AVAILABLE DATA		
CHECK21 - BRANCH CAPTURE	INTEGRATED VIA 3RD PARTY PARTNERSHIP			NO AVAILABLE DATA			NO AVAILABLE DATA			
CHECK21 - TELLER CAPTURE	INTEGRATED VIA 3RD PARTY PARTNERSHIP			NO AVAILABLE DATA			NO AVAILABLE DATA			
IMAGING - RECEIPTS	OPTIONAL	NO AVAILABLE DATA			NO AVAILABLE DATA			NO AVAILABLE DATA		
IMAGING - DOCUMENTS	OPTIONAL	NO AVAILABLE DATA			NO AVAILABLE DATA			NO AVAILABLE DATA		
AUTOMATED 5300 PROCESS	OPTIONAL	NO AVAILABLE DATA			NO AVAILABLE DATA			NO AVAILABLE DATA		
COLLECTIONS SYSTEM	OPTIONAL	NO AVAILABLE DATA			NO AVAILABLE DATA			NO AVAILABLE DATA		
ALM	OPTIONAL	NO AVAILABLE DATA			NO AVAILABLE DATA			NO AVAILABLE DATA		
DISASTER RECOVERY	OPTIONAL	NO AVAILABLE DATA			NO AVAILABLE DATA			NO AVAILABLE DATA		
LOAN PARTICIPATION MODULE	OPTIONAL	NO AVAILABLE DATA			NO AVAILABLE DATA			NO AVAILABLE DATA		
CREDIT UNION INVESTMENT MANAGEMENT	OPTIONAL	NO AVAILABLE DATA			NO AVAILABLE DATA			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: Encompass

FINANCIAL PROFILE OF CLIENTS		ASSETS	LOAN GROWTH	SHARE GROWTH	MEMBER GROWTH	OPEx/Avg ASSETS	EFFICIENCY RATIO	ROA	ROA PRE-NUCUS-F EXPENSE	AM1 Information Systems		
LARGEST/HIGH PERFORMER		\$160,930,665	43.78%	72.58%	40.15%	0.78%	24.11%	2.86%	2.86%			
AVERAGE		\$13,505,357	3.45%	0.72%	-1.35%	3.15%	91.38%	0.37%	0.38%			
SMALLEST/LOWEST PERFORMER		\$310,979	-23.87%	-20.82%	-36.21%	10.00%	532.99%	-7.15%	-7.15%			
TECHNOLOGY SERVICE OFFERINGS												
LEVEL OF INTEGRATION		1ST		2ND		3RD		MOST COMMON PROVIDER USED BY CLIENTS				
EFT PROCESSING - REAL TIME		OPTIONAL	NO AVAILABLE DATA		NO AVAILABLE DATA		NO AVAILABLE DATA		NO AVAILABLE DATA			
DEBIT SIGNATURE PROCESSING		OPTIONAL	FIS		FIS		CATALYST CORPORATE FCU, LSC (TIED)		CATALYST CORPORATE FCU, LSC (TIED)			
DEBIT PIN PROCESSING		OPTIONAL	FIS		FIS		CO-OP FINANCIAL SERVICES, FIS (TIED)		CO-OP FINANCIAL SERVICES, FIS (TIED)			
CREDIT CARD PROCESSING		OPTIONAL	FIS		FIS		LSC		LSC			
ONLINE BANKING		OPTIONAL	DATABASE MANAGEMENT SERVICES		DATABASE MANAGEMENT SERVICES		AM1		AM1			
ELECTRONIC/WEB BILL PAY		OPTIONAL	MY CU SERVICES		MY CU SERVICES		PROFITSTARS - IPAY, LLC		PROFITSTARS - IPAY, LLC			
E-STATEMENTS		OPTIONAL	DATABASE MANAGEMENT SERVICES		DATABASE MANAGEMENT SERVICES		AM1		AM1			
MOBILE BANKING		OPTIONAL	DATABASE MANAGEMENT SERVICES		DATABASE MANAGEMENT SERVICES		IN-HOUSE		IN-HOUSE			
RDC - MOBILE (IMAGE)		INTEGRATED VIA 3RD PARTY PARTNERSHIP		NO AVAILABLE DATA		NO AVAILABLE DATA		NO AVAILABLE DATA				
RDC - CONSUMER (DESKTOP/SCANNER)		INTEGRATED VIA 3RD PARTY PARTNERSHIP		NO AVAILABLE DATA		NO AVAILABLE DATA		NO AVAILABLE DATA				
ONLINE ACCOUNT OPENING (MEMBERSHIP APPLICATION)		OPTIONAL	NO AVAILABLE DATA		NO AVAILABLE DATA		NO AVAILABLE DATA		NO AVAILABLE DATA			
ONLINE ACCOUNT FUNDING (DEPOSIT ACCOUNTS)		AVAILABLE VIA 3RD PARTY PROVIDER		NO AVAILABLE DATA		NO AVAILABLE DATA		NO AVAILABLE DATA				
ONLINE LOAN APPLICATION (CONSUMER)		INTEGRATED VIA 3RD PARTY PARTNERSHIP		NO AVAILABLE DATA		NO AVAILABLE DATA		NO AVAILABLE DATA				
IN-HOUSE ELECTRONIC LOAN APPLICATION (CONSUMER)		OPTIONAL	NO AVAILABLE DATA		NO AVAILABLE DATA		NO AVAILABLE DATA		NO AVAILABLE DATA			
AUTOMATED LOAN DECISIONING (CONSUMER)		OPTIONAL	NO AVAILABLE DATA		NO AVAILABLE DATA		NO AVAILABLE DATA		NO AVAILABLE DATA			
MORTGAGE ORIGINATION PLATFORM		INTEGRATED VIA 3RD PARTY PARTNERSHIP		NO AVAILABLE DATA		NO AVAILABLE DATA		NO AVAILABLE DATA				
MORTGAGE SERVICING PLATFORM		INTEGRATED VIA 3RD PARTY PARTNERSHIP		NO AVAILABLE DATA		NO AVAILABLE DATA		NO AVAILABLE DATA				
INDIRECT LENDING PLATFORM		INTEGRATED VIA 3RD PARTY PARTNERSHIP		NO AVAILABLE DATA		NO AVAILABLE DATA		NO AVAILABLE DATA				
MCFI ANALYSIS		OPTIONAL	NO AVAILABLE DATA		NO AVAILABLE DATA		NO AVAILABLE DATA		NO AVAILABLE DATA			
MRM/CRM - AUTOMATED CROSS-SELL		OPTIONAL	NO AVAILABLE DATA		NO AVAILABLE DATA		NO AVAILABLE DATA		NO AVAILABLE DATA			
CHECK21 - BRANCH CAPTURE		INTEGRATED VIA 3RD PARTY PARTNERSHIP		NO AVAILABLE DATA		NO AVAILABLE DATA		NO AVAILABLE DATA				
CHECK21 - TELLER CAPTURE		OPTIONAL	NO AVAILABLE DATA		NO AVAILABLE DATA		NO AVAILABLE DATA		NO AVAILABLE DATA			
IMAGING - RECEIPTS		OPTIONAL	NO AVAILABLE DATA		NO AVAILABLE DATA		NO AVAILABLE DATA		NO AVAILABLE DATA			
IMAGING - DOCUMENTS		OPTIONAL	NO AVAILABLE DATA		NO AVAILABLE DATA		NO AVAILABLE DATA		NO AVAILABLE DATA			
AUTOMATED 5300 PROCESS		OPTIONAL	NO AVAILABLE DATA		NO AVAILABLE DATA		NO AVAILABLE DATA		NO AVAILABLE DATA			
COLLECTIONS SYSTEM		OPTIONAL	NO AVAILABLE DATA		NO AVAILABLE DATA		NO AVAILABLE DATA		NO AVAILABLE DATA			
ALM		OPTIONAL	NO AVAILABLE DATA		NO AVAILABLE DATA		NO AVAILABLE DATA		NO AVAILABLE DATA			
DISASTER RECOVERY		OPTIONAL	NO AVAILABLE DATA		NO AVAILABLE DATA		NO AVAILABLE DATA		NO AVAILABLE DATA			
LOAN PARTICIPATION MODULE		OPTIONAL	NO AVAILABLE DATA		NO AVAILABLE DATA		NO AVAILABLE DATA		NO AVAILABLE DATA			
CREDIT UNION INVESTMENT MANAGEMENT		OPTIONAL	NO AVAILABLE DATA		NO AVAILABLE DATA		NO AVAILABLE DATA		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: Apex Credit Union System

PROVIDERS

Apex Data Systems							
TECHNOLOGY SERVICE OFFERINGS	LEVEL OF INTEGRATION	1ST	2ND	3RD	MOST COMMON PROVIDER USED BY CLIENTS		
FINANCIAL PROFILE OF CLIENTS							
LARGEST/HIGH PERFORMER	\$163,621,060	72.14%	50.07%	29.96%	0.95%	45.81%	0.92%
AVERAGE	\$20,706,223	5.75%	5.17%	2.75%	3.55%	96.45%	0.16%
SMALLEST/LOWEST PERFORMER	\$217,615	-34.02%	-11.13%	-38.94%	9.05%	195.32%	-1.67%
EFT PROCESSING - REAL TIME	OPTIONAL	FISERV	VANTIV	CO-OP FINANCIAL SERVICES, FIS, (TIED)			
DEBIT SIGNATURE PROCESSING	OPTIONAL	CO-OP FINANCIAL SERVICES	FISERV (TIED 1ST)	FISERV (TIED 1ST)	FIRST DATA, LSC, (TIED)		
DEBIT PIN PROCESSING	OPTIONAL	CO-OP FINANCIAL SERVICES	FISERV (TIED 1ST)	FISERV (TIED 1ST)	LSC		
CREDIT CARD PROCESSING	AVAILABLE VIA 3RD PARTY PROVIDER	FIS	FIRST DATA, LSC, TMG				
ONLINE BANKING	OPTIONAL	APEX DATA SYSTEMS	D+H (ULTRADATA)				
ELECTRONIC/WEB BILL PAY	INTEGRATED VIA 3RD PARTY PROVIDER	MY CU SERVICES					
E-STATEMENTS	OPTIONAL	IN-HOUSE					
MOBILE BANKING	INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA	NO AVAILABLE DATA				
RDC - MOBILE (IMAGE)	INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA	NO AVAILABLE DATA				
RDC - CONSUMER (DESKTOP/SCANNER)	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA	NO AVAILABLE DATA				
ONLINE ACCOUNT OPENING (MEMBERSHIP APPLICATION)	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA	NO AVAILABLE DATA				
ONLINE ACCOUNT FUNDING (DEPOSIT ACCOUNTS)	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA	NO AVAILABLE DATA				
ONLINE LOAN APPLICATION (CONSUMER)	OPTIONAL	NO AVAILABLE DATA	NO AVAILABLE DATA				
IN-HOUSE ELECTRONIC LOAN APPLICATION (CONSUMER)	OPTIONAL	NO AVAILABLE DATA	NO AVAILABLE DATA				
AUTOMATED LOAN DECISIONING (CONSUMER)	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA	NO AVAILABLE DATA				
MORTGAGE ORIGINATION PLATFORM	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA	NO AVAILABLE DATA				
MORTGAGE SERVICING PLATFORM	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA	NO AVAILABLE DATA				
INDIRECT LENDING PLATFORM	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA	NO AVAILABLE DATA				
MOF ANALYSIS	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA	NO AVAILABLE DATA				
MFM/CRM - AUTOMATED CROSS-SELL	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA	NO AVAILABLE DATA				
CHECK21 - BRANCH CAPTURE	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA	NO AVAILABLE DATA				
CHECK21 - TELLER CAPTURE	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA	NO AVAILABLE DATA				
IMAGING - RECEIPTS	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA	NO AVAILABLE DATA				
IMAGING - DOCUMENTS	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA	NO AVAILABLE DATA				
AUTOMATED 5300 PROCESS	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA	NO AVAILABLE DATA				
COLLECTIONS SYSTEM	INCLUDED IN CORE	NO AVAILABLE DATA	NO AVAILABLE DATA				
ALM	INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA	NO AVAILABLE DATA				
DISASTER RECOVERY	OPTIONAL	NO AVAILABLE DATA	NO AVAILABLE DATA				
LOAN PARTICIPATION MODULE	INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA	NO AVAILABLE DATA				
CREDIT UNION INVESTMENT MANAGEMENT	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA	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: FLEX

PROVIDERS

FINANCIAL PROFILE OF CLIENTS	ASSETS	LOAN GROWTH	SHARE GROWTH	MEMBER GROWTH	OPEX/AVG ASSETS	EFFICIENCY RATIO	ROA	ROA PRE-NUCUSF EXPENSE
LARGEST/HIGH PERFORMER	\$525,096,796	40.95%	38.56%	57.00%	1.11%	46.31%	2.58%	2.58%
AVERAGE	\$48,063,505	4.83%	2.69%	1.02%	3.52%	88.62%	0.49%	0.49%
SMALLEST/LOWEST PERFORMER	\$1,511,787	-19.01%	-15.08%	-46.86%	9.08%	679.60%	-6.44%	-6.30%

TECHNOLOGY SERVICE OFFERINGS	LEVEL OF INTEGRATION	MOST COMMON PROVIDER USED BY CLIENTS			3RD
		1ST	2ND	3RD	
EFT PROCESSING - REAL TIME	OPTIONAL	FIS	VANTIV	JHA	
DEBIT SIGNATURE PROCESSING	OPTIONAL	CO-OP FINANCIAL SERVICES	JHA PAYMENT PROCESSING SOLUTIONS	FIS	
DEBIT PIN PROCESSING	OPTIONAL	CO-OP FINANCIAL SERVICES	JHA PAYMENT PROCESSING SOLUTIONS	VANTIV	
CREDIT CARD PROCESSING	OPTIONAL	FIS	JHA PAYMENT PROCESSING SOLUTIONS	VANTIV	
ONLINE BANKING	INCLUDED IN CORE	FLEX (CMC)	D+H (ULTRADATA)	FISERV	
ELECTRONIC/WEB BILL PAY	INCLUDED VIA 3RD PARTY PARTNERSHIP	MY CU SERVICES	PROFITSTARS - IPAY, LLC	PSCU, ACI WORLDWIDE (TIED)	
E-STATEMENTS	OPTIONAL	FLEX (CMC)	EDOC INNOVATIONS	BIT STATEMENTS	
MOBILE BANKING	OPTIONAL	FLEX	CO-OP FINANCIAL SERVICES		
RDC - MOBILE (IMAGE)	OPTIONAL	FLEX	VSOFT, CATALYST CORPORATE FCU (TIED)		
RDC - CONSUMER (DESKTOP/SCANNER)	OPTIONAL	FLEX	MERIDIANLINK		
ONLINE ACCOUNT OPENING (MEMBERSHIP APPLICATION)	OPTIONAL	FLEX	CO-OP FINANCIAL SERVICES		
ONLINE ACCOUNT FUNDING (DEPOSIT ACCOUNTS)	OPTIONAL	FLEX	VSOFT, CATALYST CORPORATE FCU (TIED)		
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		
MORTGAGE ORIGINATION PLATFORM	INCLUDED IN CORE	INTEGRATED VIA 3RD PARTY PARTNERSHIP	CALYX		
MORTGAGE SERVICING PLATFORM	INCLUDED IN CORE	FLEX	CUDIRECT		
INDIRECT LENDING PLATFORM	INCLUDED VIA 3RD PARTY PARTNERSHIP	CUDIRECT	CRIF		
MCIF ANALYSIS	OPTIONAL	FLEX			
MRM/CRM - AUTOMATED CROSS-SELL	OPTIONAL	FLEX	CATALYST	MEMBERS UNITED	
CHECK21 - BRANCH CAPTURE	OPTIONAL	FLEX			
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 PARTNERSHIP	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: Insight

PROVIDERS



TECHNOLOGY SERVICE OFFERINGS	LEVEL OF INTEGRATION	1ST	2ND	3RD
FINANCIAL PROFILE OF CLIENTS				
LARGEST/HIGH PERFORMER	\$1,082,855,630	39.97%	13.18%	55.90%
AVERAGE	\$167,338,299	7.70%	2.03%	3.11%
SMALLEST/LOWEST PERFORMER	\$2,963,628	-11.72%	-9.37%	-17.83%
MOST COMMON PROVIDER USER BY CLIENTS				
EFT PROCESSING - REAL TIME	INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA		
DEBIT SIGNATURE PROCESSING	INTEGRATED VIA 3RD PARTY PARTNERSHIP	ELAN	VANTIV	
DEBIT PIN PROCESSING	INTEGRATED VIA 3RD PARTY PARTNERSHIP	ELAN		
CREDIT CARD PROCESSING	INTEGRATED VIA 3RD PARTY PARTNERSHIP	PSCU	FIS	
ONLINE BANKING	OPTIONAL	ACI WORLDWIDE	WESTERN NY COMPUTING	
ELECTRONIC/WEB BILL PAY	INTEGRATED VIA 3RD PARTY PARTNERSHIP	ACI WORLDWIDE	MY CU SERVICES	
E-STATEMENTS	INTEGRATED VIA 3RD PARTY PARTNERSHIP	COCC - INSIGHT	SYNERGET	
MOBILE BANKING	OPTIONAL	NO AVAILABLE DATA		
RDC - MOBILE (IMAGE)	INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA		
RDC - CONSUMER (DESKTOP/SCANNER)	INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA		
ONLINE ACCOUNT OPENING (MEMBERSHIP APPLICATION)	INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA		
ONLINE ACCOUNT FUNDING (DEPOSIT ACCOUNTS)	INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA		
ONLINE LOAN APPLICATION (CONSUMER)	INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA		
IN-HOUSE ELECTRONIC LOAN APPLICATION (CONSUMER)	INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA		
AUTOMATED LOAN DECISIONING (CONSUMER)	INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA		
MORTGAGE ORIGINATION PLATFORM	INTEGRATED VIA 3RD PARTY PARTNERSHIP	D+H (MORTGAGEBOT)		
MORTGAGE SERVICING PLATFORM	INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA		
INDIRECT LENDING PLATFORM	INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA		
MCIF ANALYSIS	INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA		
MRM/CRM - AUTOMATED CROSS-SELL	INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA		
CHEC21 - BRANCH CAPTURE	OPTIONAL	NO AVAILABLE DATA		
CHEC21 - 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	INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA		
ALM	INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA		
DISASTER RECOVERY	INCLUDED IN CORE	NO AVAILABLE DATA		
LOAN PARTICIPATION MODULE	OPTIONAL	NO AVAILABLE DATA		
CREDIT UNION INVESTMENT MANAGEMENT	INTEGRATED VIA 3RD PARTY PARTNERSHIP	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: CompuSource Systems

CompuSource Systems										PROVIDERS	
FINANCIAL PROFILE OF CLIENTS		ASSETS	LOAN GROWTH	SHARE GROWTH	MEMBER GROWTH	OPEX/AVG ASSETS	EFFICIENCY RATIO	ROA	ROA PRE-NUCUS-F EXPENSE		
LARGEST/HIGH PERFORMER		\$96,896,871	661.36%	103.63%	75.94%	0.49%	36.15%	2.74%	2.74%		
AVERAGE		\$14,106,809	3.10%	1.23%	-1.5%	3.02%	94.44%	0.19%	0.19%		
SMALLEST/LOWEST PERFORMER		\$121,238	-28.49%	-35.01%	-49.26%	15.14%	655.05%	-12.11%	-12.11%		
LEVEL OF INTEGRATION										MOST COMMON PROVIDER USED BY CLIENTS	
EFT PROCESSING - REAL TIME										2ND	
DEBIT SIGNATURE PROCESSING										3RD	
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)											
AUTOMATED LOAN DECISIONING (CONSUMER)											
MORTGAGE ORIGINATION PLATFORM											
MORTGAGE SERVICING PLATFORM											
INDIRECT LENDING PLATFORM											
MCIF ANALYSIS											
MFM/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											

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

PROVIDERS

TECHNOLOGY SERVICE OFFERINGS								LEVEL OF INTEGRATION				MOST COMMON PROVIDER USED BY CLIENTS			
								1ST				2ND			
								3RD							
FINANCIAL PROFILE OF CLIENTS	ASSETS	LOAN GROWTH	SHARE GROWTH	MEMBER GROWTH	OPEN/AVG ASSETS	EFFICIENCY RATIO	ROA	EFT PROCESSING - REAL TIME	OPTIONAL	NO AVAILABLE DATA					
LARGEST/HIGH PERFORMER	\$55,655,864	76.67%	10.29%	8.97%	1.18%	50.08%	1.44%	DEBIT SIGNATURE PROCESSING	INCLUDED IN CORE	CORPORATE ONE	ELAN	VANTIV	VANTIV	VANTIV	1.46%
AVERAGE	\$16,516,024	4.60%	0.99%	0.31%	3.24%	91.64%	0.29%	DEBIT PIN PROCESSING	INCLUDED IN CORE	CORPORATE ONE	ELAN	VANTIV	VANTIV	VANTIV	0.29%
SMALLEST/LOWEST PERFORMER	\$1,785,307	-23.41%	-10.42%	-14.84%	6.64%	179.61%	2.36%	CREDIT CARD PROCESSING	AVAILABLE VIA 3RD PARTY PROVIDER	VANTIV	LSC	FIS	FIS	FIS	-2.36%
ONLINE BANKING	INCLUDED IN CORE	ONLINE ELECTRONIC WEB BILL PAY	INTEGRATED VIA 3RD PARTY PARTNERSHIP	PROFITSTARS - IPY, LLC	MY CU SERVICES										
E-STATEMENTS	INCLUDED IN CORE/OPTIONAL	MOBILE BANKING	INTEGRATED VIA 3RD PARTY PARTNERSHIP	PROFITSTARS - IPY, LLC	MY CU SERVICES										
RDC - MOBILE (IMAGE)	INTEGRATED VIA 3RD PARTY PARTNERSHIP	RDC - CONSUMER (DESKTOP/SCANNER)	INCLUDED IN CORE	INCLUDED IN CORE	INCLUDED IN CORE	INCLUDED IN CORE	INCLUDED IN CORE	INCLUDED IN CORE							
ONLINE ACCOUNT OPENING (MEMBERSHIP APPLICATION)	INCLUDED IN CORE	ONLINE ACCOUNT FUNDING (DEPOSIT ACCOUNTS)	INCLUDED IN CORE	INCLUDED IN CORE	INCLUDED IN CORE	INCLUDED IN CORE	INCLUDED IN CORE	INCLUDED IN CORE							
ONLINE LOAN APPLICATION (CONSUMER)	INCLUDED IN CORE	IN-HOUSE ELECTRONIC LOAN APPLICATION (CONSUMER)	INCLUDED IN CORE	INCLUDED IN CORE	INCLUDED IN CORE	INCLUDED IN CORE	INCLUDED IN CORE	INCLUDED IN CORE							
AUTOMATED LOAN DECISIONING (CONSUMER)	AVAILABLE VIA 3RD PARTY PROVIDER	MORTGAGE ORIGINATION PLATFORM	AVAILABLE VIA 3RD PARTY PROVIDER	AVAILABLE VIA 3RD PARTY PROVIDER	AVAILABLE VIA 3RD PARTY PROVIDER	AVAILABLE VIA 3RD PARTY PROVIDER	AVAILABLE VIA 3RD PARTY PROVIDER	AVAILABLE VIA 3RD PARTY PROVIDER							
MORTGAGE SERVICING PLATFORM	INCLUDED IN CORE	INDIRECT LENDING PLATFORM	INCLUDED IN CORE	INCLUDED IN CORE	INCLUDED IN CORE	INCLUDED IN CORE	INCLUDED IN CORE	INCLUDED IN CORE							
MOF ANALYSIS	OPTIONAL	NRM/CRM - AUTOMATED CROSS-SELL	AVAILABLE VIA 3RD PARTY PROVIDER	AVAILABLE VIA 3RD PARTY PROVIDER	AVAILABLE VIA 3RD PARTY PROVIDER	AVAILABLE VIA 3RD PARTY PROVIDER	AVAILABLE VIA 3RD PARTY PROVIDER	AVAILABLE VIA 3RD PARTY PROVIDER							
CHECK21 - BRANCH CAPTURE	INCLUDED IN CORE	CHECK21 - TELLER CAPTURE	INCLUDED IN CORE	INCLUDED IN CORE	INCLUDED IN CORE	INCLUDED IN CORE	INCLUDED IN CORE	INCLUDED IN CORE							
IMAGING - RECEIPTS	NO AVAILABLE DATA	IMAGING - DOCUMENTS	NO AVAILABLE DATA	NO AVAILABLE DATA	NO AVAILABLE DATA	NO AVAILABLE DATA	NO AVAILABLE DATA	NO AVAILABLE DATA							
AUTOMATED 5300 PROCESS	NO AVAILABLE DATA	COLLECTIONS SYSTEM	INCLUDED IN CORE	INCLUDED IN CORE	INCLUDED IN CORE	INCLUDED IN CORE	INCLUDED IN CORE	INCLUDED IN CORE							
ALM	NO AVAILABLE DATA	DISASTER RECOVERY	INCLUDED IN CORE/OPTIONAL	INCLUDED IN CORE/OPTIONAL	INCLUDED IN CORE/OPTIONAL	INCLUDED IN CORE/OPTIONAL	INCLUDED IN CORE/OPTIONAL	INCLUDED IN CORE/OPTIONAL							
LOAN PARTICIPATION MODULE	NO AVAILABLE DATA	CREDIT UNION INVESTMENT MANAGEMENT	INCLUDED IN CORE	INCLUDED IN CORE	INCLUDED IN CORE	INCLUDED IN CORE	INCLUDED IN CORE	INCLUDED IN CORE							

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

PROVIDERS



CU*Northwest

TECHNOLOGY SERVICE OFFERINGS	LEVEL OF INTEGRATION	MOST COMMON PROVIDER USER BY CLIENTS					
		1ST	2ND	3RD	1ST	2ND	3RD
EFT PROCESSING - REAL TIME	INCLUDED IN CORE	NO AVAILABLE DATA					
DEBIT SIGNATURE PROCESSING	INTEGRATED VIA 3RD PARTY PARTNERSHIP	CO-OP FINANCIAL SERVICES	VANTIV				FIS
DEBIT PIN PROCESSING	INTEGRATED VIA 3RD PARTY PARTNERSHIP	CO-OP FINANCIAL SERVICES	VANTIV				FIS
CREDIT CARD PROCESSING	OPTIONAL	FIS	PSCU, VANTIV				CARD SERVICES FOR CREDIT UNIONS
ONLINE BANKING	INCLUDED IN CORE	CU*BASE	FISERV				DIGITAL INSIGHT
ELECTRONIC/WEB BILL PAY	INTEGRATED VIA 3RD PARTY PARTNERSHIP	CU*BASE	PROFITSTARS - IPAY, LLC				FISERV, MY CU SERVICES (TIED 3RD)
E-STATEMENTS	INCLUDED IN CORE	CU*BASE	FISERV				EDOC INNOVATIONS
MOBILE BANKING	INCLUDED IN CORE	NO AVAILABLE DATA	EDOC INNOVATIONS				
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 (PENDING)	CU*BASE					
ONLINE LOAN APPLICATION (CONSUMER)	INCLUDED IN CORE	CU*BASE					
IN-HOUSE ELECTRONIC LOAN APPLICATION (CONSUMER)	INCLUDED IN CORE	CU*BASE					
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					
MGIF 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 (PENDING)	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/ AVAILABLE VIA 3RD PARTY PROVIDER	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: CU-Centric

PROVIDERS								
TECHNOLOGY SERVICE OFFERINGS	LEVEL OF INTEGRATION	1ST	2ND	3RD	MOST COMMON PROVIDER USED BY CLIENTS			
FINANCIAL PROFILE OF CLIENTS	ASSETS	LOAN GROWTH	SHARE GROWTH	MEMBER GROWTH	OPEN/AVG ASSETS	EFFICIENCY RATIO	ROA	ROA PRE-INCLUSIVE EXPENSE
LARGEST/HIGH PERFORMER	\$127,106,042	24.83%	14.28%	33.82%	2.29%	65.86%	1.96%	1.96%
AVERAGE	\$25,689,915	3.91%	1.35%	0.90%	3.53%	93.49%	0.28%	0.28%
SMALLEST/LOWEST PERFORMER	\$2,106,334	-13.04%	-9.64%	-7.37%	7.02%	274.97%	2.88%	-2.88%
EFT PROCESSING - REAL TIME	INCLUDED IN CORE	NO AVAILABLE DATA						
DEBIT SIGNATURE PROCESSING	INCLUDED IN CORE	CORPORATE ONE						
DEBIT PIN PROCESSING	INCLUDED IN CORE	CORPORATE ONE						
CREDIT CARD PROCESSING	INCLUDED IN CORE	FIS						
ONLINE BANKING	INTEGRATED VIA 3RD PARTY PARTNERSHIP	DATABASE MANAGEMENT SERVICES						
ELECTRONIC/WEB BILL PAY	INTEGRATED VIA 3RD PARTY PARTNERSHIP	PROFITSTARS - IPY, LLC						
E-STATEMENTS	INCLUDED IN CORE	DATABASE MANAGEMENT SERVICES						
MOBILE BANKING	INTEGRATED VIA 3RD PARTY PARTNERSHIP	DATABASE MANAGEMENT SERVICES						
RDC - MOBILE (IMAGE)	INTEGRATED VIA 3RD PARTY PARTNERSHIP	CO-OP FINANCIAL SERVICES						
RDC - CONSUMER (DESKTOP/SCANNER)	INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA						
ONLINE ACCOUNT OPENING (MEMBERSHIP APPLICATION)	INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA						
ONLINE ACCOUNT FUNDING (DEPOSIT ACCOUNTS)	INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA						
ONLINE LOAN APPLICATION (CONSUMER)	INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA						
IN-HOUSE ELECTRONIC LOAN APPLICATION (CONSUMER)	INCLUDED IN CORE	CU-CENTRIC						
AUTOMATED LOAN DECISIONING (CONSUMER)	OPTIONAL	CU-CENTRIC						
MORTGAGE ORGANIZATION 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	NO AVAILABLE DATA						
MOF ANALYSIS	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA						
MFM/CRM - AUTOMATED CROSS-SELL	INCLUDED IN CORE	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	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						
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: dpR2

PROVIDERS



TECHNOLOGY SERVICE OFFERINGS	LEVEL OF INTEGRATION	MOST COMMON PROVIDER USED BY CLIENTS					
		1ST	2ND	3RD	1ST	2ND	3RD
EFT PROCESSING - REAL TIME	INCLUDED IN CORE	ELAN			FIRST DATA		
DEBIT SIGNATURE PROCESSING	INCLUDED IN CORE	CORPORATE ONE			ELAN (TIED 1ST)		
DEBIT PIN PROCESSING	INCLUDED IN CORE	ELAN			CORPORATE ONE		
CREDIT CARD PROCESSING	INTEGRATED VIA 3RD PARTY PARTNERSHIP	FIS			TMG (THE MEMBERS GROUP), VISA (TIED)		
ONLINE BANKING	INCLUDED IN CORE	FIS			FISERV (TIED 1ST)		
ELECTRONIC/WEB BILL PAY	INCLUDED IN CORE/INTEGRATED VIA 3RD PARTY PROVIDER	PROFITSTARS - IPAY, LLC			FIS		
E-STATEMENTS	INCLUDED IN CORE	D+H (ULTRADATA)					
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)	INCLUDED IN CORE	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	INTEGRATED VIA 3RD PARTY PARTNERSHIP	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 5310 PROCESS	INCLUDED IN CORE	CU INTERFACE					
COLLECTIONS SYSTEM	INCLUDED IN CORE	CU INTERFACE					
ALM	INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA					
DISASTER RECOVERY	INCLUDED IN CORE	CU INTERFACE					
LOAN PARTICIPATION MODULE	INTEGRATED VIA 3RD PARTY PARTNERSHIP	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

PROVIDERS

TECHNOLOGY SERVICE OFFERINGS	LEVEL OF INTEGRATION	1ST	2ND	3RD	CU*South
EFT PROCESSING - REAL TIME	INCLUDED IN CORE	CU*BASE			
DEBIT SIGNATURE PROCESSING	INCLUDED IN CORE	CO-OP FINANCIAL SERVICES	CU*BASE (TIED 1ST)	FIS	
DEBIT PIN PROCESSING	INCLUDED IN CORE	CO-OP FINANCIAL SERVICES		FIS, FISERV, ELAN (TIED)	
CREDIT CARD PROCESSING	INCLUDED IN CORE	VANTIV		COVERA CARD SOLUTIONS, FIS (TIED)	
ONLINE BANKING	INCLUDED IN CORE	FISERV		CU*BASE, DATABASE MANAGEMENT SYSTEMS, INC. (TIED)	
ELECTRONIC/WEB BILL PAY	INCLUDED IN CORE	PROFITSTARS - IPAY, LLC	MY CU SERVICES		
E-STATEMENTS	INCLUDED IN CORE	FISERV	CU*BASE		
MOBILE BANKING	INCLUDED IN CORE	CU*BASE			
RDC - MOBILE (IMAGE)	INCLUDED IN CORE	EDOC INNOVATIONS	SPRIG		
RDC - CONSUMER (DESKTOP/SCANNER)	INCLUDED IN CORE	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)	INCLUDED IN CORE	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	INCLUDED IN CORE	EDOC INNOVATIONS			
CHECK21 - TELLER CAPTURE	INTEGRATED VIA 3RD PARTY PARTNERSHIP	EDOC INNOVATIONS			
IMAGING - RECEIPTS	INCLUDED IN CORE	EDOC INNOVATIONS			
IMAGING - DOCUMENTS	INCLUDED IN CORE	EDOC INNOVATIONS			
AUTOMATED 5300 PROCESS	INCLUDED IN CORE	CU*BASE			
COLLECTIONS SYSTEM	INCLUDED IN CORE	CU*BASE			
ALM	INTEGRATED VIA 3RD PARTY PARTNERSHIP	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: PhoenixEFE

PROVIDERS



FINANCIAL PROFILE OF CLIENTS	ASSETS	LOAN GROWTH	SHARE GROWTH	MEMBER GROWTH	OPEX/AVG ASSETS	EFFICIENCY RATIO	ROA	ROA PRE-NUCISF EXPENSE
LARGEST/HIGH PERFORMER	\$1,903,876,631	23.53%	14.97%	19.27%	2.87%	61.31%	1.83%	1.87%
AVERAGE	\$974,436,371	13.80%	7.99%	12.21%	3.29%	71.87%	1.32%	1.34%
SMALLEST/LOWEST PERFORMER	\$227,356,238	-3.53%	-1.53%	-5.97%	4.86%	85.69%	0.61%	0.61%

TECHNOLOGY SERVICE OFFERINGS	LEVEL OF INTEGRATION	MOST COMMON PROVIDER USED BY CLIENTS		
		1ST	2ND	3RD
EFT PROCESSING - REAL TIME	OPTIONAL	NO AVAILABLE DATA	CO-OP FINANCIAL SERVICES	PSCU (TIED 1ST)
DEBIT SIGNATURE PROCESSING	OPTIONAL	PSCU	CO-OP FINANCIAL SERVICES	PSCU
DEBIT PIN PROCESSING	OPTIONAL	INTEGRATED VIA 3RD PARTY PARTNERSHIP	TMG (THE MEMBERS GROUP)	JWAALA
CREDIT CARD PROCESSING	OPTIONAL	D+H (ULTRADATA)	PSCU (TIED 1ST)	FIS (TIED 1ST)
ONLINE BANKING	OPTIONAL	ACI WORLDWIDE	PSCU (TIED 1ST)	
ELECTRONIC/WEB BILL PAY	OPTIONAL	D+H (ULTRADATA)		
E-STATEMENTS	OPTIONAL	NO AVAILABLE DATA		
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)	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	NO AVAILABLE DATA		
AUTOMATED LOAN DECISIONING (CONSUMER)	OPTIONAL	NO AVAILABLE DATA		
MORTGAGE ORIGINATION PLATFORM	OPTIONAL	NO AVAILABLE DATA		
MORTGAGE SERVICING PLATFORM	INCLUDED IN CORE	NO AVAILABLE DATA		
INDIRECT LENDING PLATFORM	OPTIONAL	NO AVAILABLE DATA		
MCIF ANALYSIS	OPTIONAL	NO AVAILABLE DATA		
MRM/CRM - AUTOMATED CROSS-SELL	INCLUDED IN CORE	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	OPTIONAL	NO AVAILABLE DATA		
ALM	INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA		
DISASTER RECOVERY	OPTIONAL	NO AVAILABLE DATA		
LOAN PARTICIPATION MODULE	INCLUDED IN CORE	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: Ultradata

PROVIDERS



TECHNOLOGY SERVICE OFFERINGS	LEVEL OF INTEGRATION	1ST	2ND	3RD	MOST COMMON PROVIDER USER BY CLIENTS
FINANCIAL PROFILE OF CLIENTS					
LARGEST/HIGH PERFORMER	\$3,973,833,081	52.40%	35.79%	77.99%	0.40%
AVERAGE	\$229,166,038	9.60%	3.67%	3.29%	3.16%
SMALLEST/LOWEST PERFORMER	\$34,122	-74.10%	-40.17%	-25.62%	12.76%
EFFICIENCY RATIO		44.16%	82.44%	0.72%	2.13%
ROA		546.29%	-10.42%		0.72%
ROA PRE-INCUSIF EXPENSE					-10.42%
EFT PROCESSING - REAL TIME	OPTIONAL	NO AVAILABLE DATA			PSCU
DEBIT SIGNATURE PROCESSING	OPTIONAL	CO-OP FINANCIAL SERVICES	FIS		FISERV, FIRST DATA, TMG (THE MEMBERS GROUP) (TIED)
DEBIT PIN PROCESSING	OPTIONAL	CO-OP FINANCIAL SERVICES	PSCU		TMG (THE MEMBERS GROUP)
CREDIT CARD PROCESSING	INTEGRATED VIA 3RD PARTY PARTNERSHIP	FIS	PSCU		ACI WORLDWIDE
ONLINE BANKING	OPTIONAL	D+H (ULTRADATA)	D+H (ULTRADATA)		MY CU SERVICES
ELECTRONIC/WEB BILL PAY	OPTIONAL	ACI WORLDWIDE	PSCU		LASERTEC
E-STATEMENTS	OPTIONAL	D+H (ULTRADATA)	DIGITAL MAILER		
MOBILE BANKING	OPTIONAL	NO AVAILABLE DATA	NO AVAILABLE DATA		
RDC - MOBILE (IMAGE)	OPTIONAL	NO AVAILABLE DATA	NO AVAILABLE DATA		
RDC - CONSUMER (DESKTOP/ SCANNER)	OPTIONAL	VERTIFI (EASCORP)	CUBUS SOLUTIONS, DIGITAL INSIGHT (TIED)		
ONLINE ACCOUNT OPENING (MEMBERSHIP APPLICATION)	OPTIONAL	NO AVAILABLE DATA	NO AVAILABLE DATA		
ONLINE ACCOUNT FUNDING (DEPOSIT ACCOUNTS)	OPTIONAL	NO AVAILABLE DATA	NO AVAILABLE DATA		
ONLINE LOAN APPLICATION (CONSUMER)	OPTIONAL	NO AVAILABLE DATA	NO AVAILABLE DATA		
IN-HOUSE ELECTRONIC LOAN APPLICATION (CONSUMER)	INCLUDED IN CORE	NO AVAILABLE DATA	NO AVAILABLE DATA		
AUTOMATED LOAN DECISIONING (CONSUMER)	INCLUDED IN CORE	NO AVAILABLE DATA	NO AVAILABLE DATA		
MORTGAGE ORIGINATION PLATFORM	OPTIONAL	NO AVAILABLE DATA	NO AVAILABLE DATA		
MORTGAGE SERVICING PLATFORM	OPTIONAL	NO AVAILABLE DATA	NO AVAILABLE DATA		
INDIRECT LENDING PLATFORM	OPTIONAL	NO AVAILABLE DATA	NO AVAILABLE DATA		
MCIF ANALYSIS	OPTIONAL	NO AVAILABLE DATA	NO AVAILABLE DATA		
MRM/CRM - AUTOMATED CROSS-SELL	OPTIONAL	NO AVAILABLE DATA	NO AVAILABLE DATA		
CHECK21 - BRANCH CAPTURE	OPTIONAL	NO AVAILABLE DATA	NO AVAILABLE DATA		
CHECK21 - TELLER CAPTURE	OPTIONAL	NO AVAILABLE DATA	NO AVAILABLE DATA		
IMAGING - RECEIPTS	OPTIONAL	NO AVAILABLE DATA	NO AVAILABLE DATA		
IMAGING - DOCUMENTS	OPTIONAL	NO AVAILABLE DATA	NO AVAILABLE DATA		
AUTOMATED 5300 PROCESS	INCLUDED IN CORE	NO AVAILABLE DATA	NO AVAILABLE DATA		
COLLECTIONS SYSTEM	INCLUDED IN CORE	NO AVAILABLE DATA	NO AVAILABLE DATA		
ALM	INCLUDED IN CORE	NO AVAILABLE DATA	NO AVAILABLE DATA		
DISASTER RECOVERY	OPTIONAL	NO AVAILABLE DATA	NO AVAILABLE DATA		
LOAN PARTICIPATION MODULE	OPTIONAL	NO AVAILABLE DATA	NO AVAILABLE DATA		
CREDIT UNION INVESTMENT MANAGEMENT	OPTIONAL	NO AVAILABLE DATA	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: VIEW

PROVIDERS

Datamatic Processing									
TECHNOLOGY SERVICE OFFERINGS	LEVEL OF INTEGRATION	MOST COMMON PROVIDER USER BY CLIENTS			2ND			3RD	
FINANCIAL PROFILE OF CLIENTS	ASSETS	LOAN GROWTH	SHARE GROWTH	MEMBER GROWTH	OPEx/Avg Assets	Efficiency Ratio	ROA	ROA Pre-Inclusive Expense	1.29%
LARGEST/HIGH PERFORMER	\$366,250,431	57.87%	13.37%	10.29%	1.47%	72.09%	0.51%		
AVERAGE	\$79,194,330	8.00%	4.86%	0.36%	3.16%	85.99%		0.52%	
SMALLEST/LOWEST PERFORMER	\$607,132	-44.46%	-54.97%	-14.58%	5.23%	130.58%	-1.15%		-1.15%
EFT PROCESSING - REAL TIME	OPTIONAL/INTEGRATED VIA 3RD PARTY PARTNERSHIP	CO-OP FINANCIAL SERVICES	ELAN (TIED 1ST)			STAR (TIED 1ST)			
DEBIT SIGNATURE PROCESSING	INCLUDED IN CORE/INTEGRATED VIA 3RD PARTY PARTNERSHIP	CO-OP FINANCIAL SERVICES	ELAN (TIED 1ST)			STAR (TIED 1ST)			
DEBIT PIN PROCESSING	INCLUDED IN CORE/INTEGRATED VIA 3RD PARTY PARTNERSHIP	CO-OP FINANCIAL SERVICES	ELAN (TIED 1ST)			STAR (TIED 1ST)			
CREDIT CARD PROCESSING	AVAILABLE VIA 3RD PARTY PROVIDER	PSCU FINANCIAL SERVICES	VANTIV (TIED 1ST)			STAR (TIED 1ST)			
ONLINE BANKING	OPTIONAL	D+H (ULTRADATA)	IN-HOUSE			WORLDWIDE/INTERACTIVE SERVICES			
ELECTRONIC/WEB BILL PAY	OPTIONAL/INTEGRATED VIA 3RD PARTY PARTNERSHIP	MY CU SERVICES	PSCU FINANCIAL SERVICES			WORLDWIDE/INTERACTIVE SERVICES			
E-STATEMENTS	OPTIONAL	DIGITAL MAILER	PSCU FINANCIAL SERVICES			WORLDWIDE/INTERACTIVE SERVICES			
MOBILE BANKING	OPTIONAL	DATAMATIC	PSCU FINANCIAL SERVICES			WORLDWIDE/INTERACTIVE SERVICES			
RDC - MOBILE (IMAGE)	OPTIONAL/INTEGRATED VIA 3RD PARTY PARTNERSHIP	DATAMATIC	PSCU FINANCIAL SERVICES			WORLDWIDE/INTERACTIVE SERVICES			
RDC - CONSUMER (DESKTOP/ SCANNER)	OPTIONAL/INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA	PSCU FINANCIAL SERVICES			WORLDWIDE/INTERACTIVE SERVICES			
ONLINE ACCOUNT OPENING (MEMBERSHIP APPLICATION)	OPTIONAL/INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA	PSCU FINANCIAL SERVICES			WORLDWIDE/INTERACTIVE SERVICES			
ONLINE ACCOUNT FUNDING (DEPOSIT ACCOUNTS)	OPTIONAL/INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA	PSCU FINANCIAL SERVICES			WORLDWIDE/INTERACTIVE SERVICES			
ONLINE LOAN APPLICATION (CONSUMER)	OPTIONAL/AVAILABLE VIA 3RD PARTY PROVIDER	DATAMATIC	PSCU FINANCIAL SERVICES			WORLDWIDE/INTERACTIVE SERVICES			
IN-HOUSE ELECTRONIC LOAN APPLICATION (CONSUMER)	OPTIONAL	DATAMATIC	PSCU FINANCIAL SERVICES			WORLDWIDE/INTERACTIVE SERVICES			
AUTOMATED LOAN DECISIONING (CONSUMER)	OPTIONAL	DATAMATIC	PSCU FINANCIAL SERVICES			WORLDWIDE/INTERACTIVE SERVICES			
MORTGAGE ORIGINATION PLATFORM	OPTIONAL/AVAILABLE VIA 3RD PARTY PROVIDER	DATAMATIC	PSCU FINANCIAL SERVICES			WORLDWIDE/INTERACTIVE SERVICES			
MORTGAGE SERVICING PLATFORM	OPTIONAL	DATAMATIC	PSCU FINANCIAL SERVICES			WORLDWIDE/INTERACTIVE SERVICES			
INDIRECT LENDING PLATFORM	OPTIONAL/INTEGRATED VIA 3RD PARTY PROVIDER	DATAMATIC	PSCU FINANCIAL SERVICES			WORLDWIDE/INTERACTIVE SERVICES			
MGIF ANALYSIS	AVAILABLE VIA 3RD PARTY PROVIDER	HARLAND FINANCIAL	PSCU FINANCIAL SERVICES			WORLDWIDE/INTERACTIVE SERVICES			
MRM/CRM - AUTOMATED CROSS-SELL	AVAILABLE VIA 3RD PARTY PROVIDER	BLUEPOINT SOLUTIONS	PSCU FINANCIAL SERVICES			WORLDWIDE/INTERACTIVE SERVICES			
CHECK21 - BRANCH CAPTURE	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA	PSCU FINANCIAL SERVICES			WORLDWIDE/INTERACTIVE SERVICES			
CHECK21 - TELLER CAPTURE	INTEGRATED VIA 3RD PARTY PARTNERSHIP	BLUEPOINT SOLUTIONS	PSCU FINANCIAL SERVICES			WORLDWIDE/INTERACTIVE SERVICES			
IMAGING - RECEIPTS	INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA	PSCU FINANCIAL SERVICES			WORLDWIDE/INTERACTIVE SERVICES			
IMAGING - DOCUMENTS	INTEGRATED VIA 3RD PARTY PARTNERSHIP	DATAMATIC	PSCU FINANCIAL SERVICES			WORLDWIDE/INTERACTIVE SERVICES			
AUTOMATED 5300 PROCESS	INCLUDED IN CORE	DATAMATIC	PSCU FINANCIAL SERVICES			WORLDWIDE/INTERACTIVE SERVICES			
COLLECTIONS SYSTEM	OPTIONAL	DATAMATIC	PSCU FINANCIAL SERVICES			WORLDWIDE/INTERACTIVE SERVICES			
ALM	OPTIONAL/INTEGRATED VIA 3RD PARTY PARTNERSHIP	BRICK & ASSOCIATES	PSCU FINANCIAL SERVICES			WORLDWIDE/INTERACTIVE SERVICES			
DISASTER RECOVERY	OPTIONAL	DATAMATIC	PSCU FINANCIAL SERVICES			WORLDWIDE/INTERACTIVE SERVICES			
LOAN PARTICIPATION MODULE	OPTIONAL	NO AVAILABLE DATA	PSCU FINANCIAL SERVICES			WORLDWIDE/INTERACTIVE SERVICES			
CREDIT UNION INVESTMENT MANAGEMENT	OPTIONAL	DATAMATIC	PSCU FINANCIAL SERVICES			WORLDWIDE/INTERACTIVE SERVICES			

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

PROVIDERS



Get Connected

TECHNOLOGY SERVICE OFFERINGS	LEVEL OF INTEGRATION	1ST	2ND	3RD	MOST COMMON PROVIDER USER BY CLIENTS			
FINANCIAL PROFILE OF CLIENTS	ASSETS	LOAN GROWTH	SHARE GROWTH	MEMBER GROWTH	OPEN/AVG ASSETS	EFFICIENCY RATIO	ROA	ROA PRE-INCLUSIVE EXPENSE
LARGEST/HIGH PERFORMER	\$1,845,268,855	39.78%	30.27%	60.61%	1.37%	43.32%	2.22%	2.22%
AVERAGE	\$81,900,394	3.82%	1.11%	-0.39%	3.72%	88.13%	0.51%	0.52%
SMALLEST/LOWEST PERFORMER	\$916,490	-15.54%	-23.65%	-20.26%	8.51%	453.27%	-4.27%	-4.27%
EFT PROCESSING - REAL TIME	OPTIONAL/ INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA	VANTIV	CO-OP FINANCIAL SERVICES				
DEBIT SIGNATURE PROCESSING	OPTIONAL/ INTEGRATED VIA 3RD PARTY PARTNERSHIP	FIS	FIS, FISERV, VANTIV (TIED)					
DEBIT PIN PROCESSING	OPTIONAL/ INTEGRATED VIA 3RD PARTY PARTNERSHIP	CO-OP FINANCIAL SERVICES						
CREDIT CARD PROCESSING	AVAILABLE VIA 3RD PARTY PROVIDER	FIS	LSC, VANTIV (TIED)	PSCU				
ONLINE BANKING	OPTIONAL/ INTEGRATED VIA 3RD PARTY PARTNERSHIP	FBL, INC.	FISERV	DATABASE MANAGEMENT SERVICES, INC., WORLDWIDE INTERACTIVE SERVICES (TIED)				
ELECTRONIC/WEB BILL PAY	OPTIONAL/ INTEGRATED VIA 3RD PARTY PARTNERSHIP	PROFITSTARS - IPAY, LLC	MY CUL SERVICES	PSCU				
E-STATEMENTS	INTEGRATED VIA 3RD PARTY PARTNERSHIP	FISERV	BIT STATEMENTS	PALMETTO COOPERATIVE SERVICES				
MOBILE BANKING	OPTIONAL/ INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA	NO AVAILABLE DATA					
RDC - MOBILE (IMAGE)	OPTIONAL/ INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA	CO-OP FINANCIAL SERVICES					
RDC - CONSUMER (DESKTOP/ SCANNER)	OPTIONAL/ INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA	NO AVAILABLE DATA					
ONLINE ACCOUNT OPENING (MEMBERSHIP APPLICATION)	OPTIONAL/ INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA	NO AVAILABLE DATA					
ONLINE ACCOUNT FUNDING (DEPOSIT ACCOUNTS)	OPTIONAL/ INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA	NO AVAILABLE DATA					
ONLINE LOAN APPLICATION (CONSUMER)	OPTIONAL/ INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA	NO AVAILABLE DATA					
IN-HOUSE ELECTRONIC LOAN APPLICATION (CONSUMER)	OPTIONAL/ INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA	NO AVAILABLE DATA					
AUTOMATED LOAN DECISIONING (CONSUMER)	OPTIONAL/ INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA	NO AVAILABLE DATA					
MORTGAGE ORIGINATION PLATFORM	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA	NO AVAILABLE DATA					
MORTGAGE SERVICING PLATFORM	INCLUDED IN CORE/AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA	NO AVAILABLE DATA					
INDIRECT LENDING PLATFORM	OPTIONAL/ INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA	NO AVAILABLE DATA					
MCIF ANALYSIS	OPTIONAL/ INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA	NO AVAILABLE DATA					
MRM/CRM - AUTOMATED CROSS-SELL	OPTIONAL/ INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA	NO AVAILABLE DATA					
CHECK21 - BRANCH CAPTURE	OPTIONAL/ INTEGRATED VIA 3RD PARTY PARTNERSHIP/ AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA	NO AVAILABLE DATA					
CHECK21 - TELLER CAPTURE	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA	NO AVAILABLE DATA					
IMAGING - RECEIPTS	INCLUDED IN CORE	NO AVAILABLE DATA	NO AVAILABLE DATA					
IMAGING - DOCUMENTS	INCLUDED IN CORE/OPTIONAL	NO AVAILABLE DATA	NO AVAILABLE DATA					
AUTOMATED 5300 PROCESS	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA	NO AVAILABLE DATA					
COLLECTIONS SYSTEM	OPTIONAL/ INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA	NO AVAILABLE DATA					
ALM	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA	NO AVAILABLE DATA					
DISASTER RECOVERY	INCLUDED IN CORE	NO AVAILABLE DATA	NO AVAILABLE DATA					
LOAN PARTICIPATION MODULE	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA	NO AVAILABLE DATA					
CREDIT UNION INVESTMENT MANAGEMENT	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA	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: FORZA3™

PROVIDERS
Enhanced Software Products, Inc.

TECHNOLOGY SERVICE OFFERINGS	LEVEL OF INTEGRATION	1ST	2ND	3RD
EFT PROCESSING - REAL TIME	OPTIONAL	NO AVAILABLE DATA		
DEBIT SIGNATURE PROCESSING	INCLUDED IN CORE			
DEBIT PIN PROCESSING	INCLUDED IN CORE/ INTEGRATED VIA 3RD PARTY PARTNERSHIP	FIS		
CREDIT CARD PROCESSING	OPTIONAL/ INTEGRATED VIA 3RD PARTY PARTNERSHIP	VANTIV		
ONLINE BANKING	INCLUDED IN CORE			
ELECTRONIC/ WEB BILL PAY	INTEGRATED VIA 3RD PARTY PARTNERSHIP	ENHANCED SOFTWARE PRODUCTS (ESP)	FISERV	
E-STATEMENTS	OPTIONAL	MY CU SERVICES	PROFITSTARS - IPAY, LLC	PSCU
MOBILE BANKING	OPTIONAL		ENHANCED SOFTWARE PRODUCTS (ESP)	DATABASE MANAGEMENT SERVICES, INC., FISERV (TIED)
RDC - MOBILE (IMAGE)	OPTIONAL/ INTEGRATED VIA 3RD PARTY PARTNERSHIP		NO AVAILABLE DATA	
RDC - CONSUMER (DESKTOP/ SCANNER)	OPTIONAL/ INTEGRATED VIA 3RD PARTY PARTNERSHIP		NO AVAILABLE DATA	
ONLINE ACCOUNT OPENING (MEMBERSHIP APPLICATION)	INTEGRATED VIA 3RD PARTY PARTNERSHIP		NO AVAILABLE DATA	
ONLINE ACCOUNT FUNDING (DEPOSIT ACCOUNTS)	INCLUDED IN CORE		NO AVAILABLE DATA	
ONLINE LOAN APPLICATION (CONSUMER)	INCLUDED IN CORE		NO AVAILABLE DATA	
IN-HOUSE ELECTRONIC LOAN APPLICATION (CONSUMER)	INCLUDED IN CORE		NO AVAILABLE DATA	
AUTOMATED LOAN DECISIONING (CONSUMER)	INTEGRATED VIA 3RD PARTY PARTNERSHIP		NO AVAILABLE DATA	
MORTGAGE ORIGINATION PLATFORM	INTEGRATED VIA 3RD PARTY PARTNERSHIP		NO AVAILABLE DATA	
MORTGAGE SERVICING PLATFORM	INTEGRATED VIA 3RD PARTY PARTNERSHIP		NO AVAILABLE DATA	
INDIRECT LENDING PLATFORM	INTEGRATED VIA 3RD PARTY PARTNERSHIP		NO AVAILABLE DATA	
MGIF ANALYSIS	INCLUDED IN CORE		NO AVAILABLE DATA	
MRM/CRM - AUTOMATED CROSS-SELL	INCLUDED IN CORE		NO AVAILABLE DATA	
CHECK21 - BRANCH CAPTURE	AVAILABLE VIA 3RD PARTY PROVIDER		NO AVAILABLE DATA	
CHECK21 - TELLER CAPTURE	INTEGRATED VIA 3RD PARTY PARTNERSHIP		NO AVAILABLE DATA	
IMAGING - RECEIPTS	INCLUDED IN CORE		NO AVAILABLE DATA	
IMAGING - DOCUMENTS	INCLUDED IN CORE		NO AVAILABLE DATA	
AUTOMATED 5300 PROCESS	INCLUDED IN CORE		NO AVAILABLE DATA	
COLLECTIONS SYSTEM	INCLUDED IN CORE		NO AVAILABLE DATA	
ALM	INCLUDED IN CORE		NO AVAILABLE DATA	
DISASTER RECOVERY	INTEGRATED VIA 3RD PARTY PARTNERSHIP		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: Platinum

PROVIDERS

FINANCIAL PROFILE OF CLIENTS	ASSETS	LOAN GROWTH	SHARE GROWTH	MEMBER GROWTH	OPEN/AVG ASSETS	EFFICIENCY RATIO	ROA	ROA PRE-INCUSIF EXPENSE
LARGEST/HIGH PERFORMER	\$83,170,350	1051.05%	116.90%	110.97%	0.31%	4.40%	26.86%	26.86%
AVERAGE	\$4,437,897	2.57%	0.47%	-1.04%	2.85%	88.92%	0.37%	0.38%
SMALLEST/LOWEST PERFORMER	\$6,257	-100.00%	97.15%	-94.25%	25.99%	567.90%	-30.42%	-30.42%
MOST COMMON PROVIDER USED BY CLIENTS								
TECHNOLOGY SERVICE OFFERINGS	LEVEL OF INTEGRATION	1ST	2ND	3RD				
EFT PROCESSING - REAL TIME	INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA						
DEBIT SIGNATURE PROCESSING	INTEGRATED VIA 3RD PARTY PARTNERSHIP	FIS	CO-OP FINANCIAL SERVICES					
DEBIT PIN PROCESSING	INTEGRATED VIA 3RD PARTY PARTNERSHIP	CO-OP FINANCIAL SERVICES	CORPORATE ONE					
CREDIT CARD PROCESSING	INTEGRATED VIA 3RD PARTY PARTNERSHIP	CETERGY	VANTIV					
ONLINE BANKING	INTEGRATED VIA 3RD PARTY PARTNERSHIP	DATABASE MANAGEMENT SERVICES, INC.	DIGITAL INSIGHT, WORLDWIDE INTERACTIVE SERVICES (TIED)					
ELECTRONIC/WEB BILL PAY	INTEGRATED VIA 3RD PARTY PARTNERSHIP	PROFITSTAR - IPAY, LLC	MY CU SERVICES					
E-STATEMENTS	INTEGRATED VIA 3RD PARTY PARTNERSHIP	DATABASE MANAGEMENT SERVICES, INC.	EDOC TECHNOLOGIES					
MOBILE BANKING	INTEGRATED VIA 3RD PARTY PARTNERSHIP	DATABASE MANAGEMENT SERVICES, INC.	CATALYST CORPORATE FCU					
RDC - MOBILE (IMAGE)	INTEGRATED VIA 3RD PARTY PARTNERSHIP	DATABASE MANAGEMENT SERVICES, INC.	IN-HOUSE					
RDC - CONSUMER (DESKTOP/SCANNER)	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA	VIRTUAL CU WEBHOSTING					
ONLINE ACCOUNT OPENING (MEMBERSHIP APPLICATION)	OPTIONAL	NO AVAILABLE DATA	VIRTUAL CU WEBHOSTING					
ONLINE ACCOUNT FUNDING (DEPOSIT ACCOUNTS)	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA	VIRTUAL CU WEBHOSTING					
ONLINE LOAN APPLICATION (CONSUMER)	OPTIONAL	NO AVAILABLE DATA	VIRTUAL CU WEBHOSTING					
IN-HOUSE ELECTRONIC LOAN APPLICATION (CONSUMER)	INCLUDED IN CORE	NO AVAILABLE DATA	VIRTUAL CU WEBHOSTING					
AUTOMATED LOAN DECISIONING (CONSUMER)	INTEGRATED VIA 3RD PARTY PARTNERSHIP	MERIDIAN LINK	VIRTUAL FILE CABINET					
MORTGAGE ORIGINATION PLATFORM	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA	VIRTUAL FILE CABINET					
MORTGAGE SERVICING PLATFORM	OPTIONAL	NO AVAILABLE DATA	VIRTUAL FILE CABINET					
INDIRECT LENDING PLATFORM	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA	NO AVAILABLE DATA					
MCIF ANALYSIS	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA	NO AVAILABLE DATA					
MRM/CRM - AUTOMATED CROSS-SELL	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA	NO AVAILABLE DATA					
CHECK21 - BRANCH CAPTURE	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA	NO AVAILABLE DATA					
CHECK21 - TELLER CAPTURE	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA	NO AVAILABLE DATA					
IMAGING - RECEIPTS	OPTIONAL	NO AVAILABLE DATA	NO AVAILABLE DATA					
IMAGING - DOCUMENTS	OPTIONAL	NO AVAILABLE DATA	NO AVAILABLE DATA					
AUTOMATED 5300 PROCESS	OPTIONAL	NO AVAILABLE DATA	NO AVAILABLE DATA					
COLLECTIONS SYSTEM	OPTIONAL	NO AVAILABLE DATA	NO AVAILABLE DATA					
ALM	INTEGRATED VIA 3RD PARTY PARTNERSHIP	BRICK & ASSOCIATES	NO AVAILABLE DATA					
DISASTER RECOVERY	OPTIONAL	NO AVAILABLE DATA	NO AVAILABLE DATA					
LOAN PARTICIPATION MODULE	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA	NO AVAILABLE DATA					
CREDIT UNION INVESTMENT MANAGEMENT	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA	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

PROVIDERS



FINANCIAL PROFILE OF CLIENTS	ASSETS	LOAN GROWTH	SHARE GROWTH	MEMBER GROWTH	OPEx/Avg Assets	EFFICIENCY RATIO	ROA	ROA PRE-NUCUSF EXPENSE
LARGEST/HIGH PERFORMER	\$5,226,543,780	25.47%	13.15%	48.97%	1.69%	62.60%	1.11%	1.11%
AVERAGE	\$1,649,110,518	9.47%	3.57%	4.82%	2.88%	79.75%	0.77%	0.78%
SMALLEST/LOWEST PERFORMER	\$216,861,794	-0.09%	5.35%	-11.73%	4.58%	95.65%	0.15%	0.15%

TECHNOLOGY SERVICE OFFERINGS	LEVEL OF INTEGRATION	3RD PARTY PROVIDER USED BY CLIENTS			
		MOST COMMON	2ND MOST COMMON	3RD MOST COMMON	3RD MOST COMMON
EFT PROCESSING - REAL TIME	OPTIONAL/INTEGRATED VIA 3RD PARTY PARTNERSHIP	ELAN	VANTIV		
DEBIT SIGNATURE PROCESSING	OPTIONAL/INTEGRATED VIA 3RD PARTY PARTNERSHIP	PSCU	PSCU		
DEBIT PIN PROCESSING	OPTIONAL/INTEGRATED VIA 3RD PARTY PARTNERSHIP	ELAN	FIS		
CREDIT CARD PROCESSING	OPTIONAL/INTEGRATED VIA 3RD PARTY PARTNERSHIP	PSCU	FIS		
ONLINE BANKING	OPTIONAL/INTEGRATED VIA 3RD PARTY PARTNERSHIP	DIGITAL INSIGHT			
ELECTRONIC/WEB BILL PAY	OPTIONAL/INTEGRATED VIA 3RD PARTY PARTNERSHIP	FIS	ACI WORLDWIDE		
E-STATEMENTS	OPTIONAL/INTEGRATED VIA 3RD PARTY PARTNERSHIP	DIGITAL INSIGHT	IN-HOUSE		
MOBILE BANKING	INTEGRATED VIA 3RD PARTY PARTNERSHIP	ACI	Q2		
RDC - MOBILE (IMAGE)	OPTIONAL/INTEGRATED VIA 3RD PARTY PARTNERSHIP	DIGITAL INSIGHT			
RDC - CONSUMER (DESKTOP/SCANNER)	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA			
ONLINE ACCOUNT OPENING (MEMBERSHIP APPLICATION)	OPTIONAL/INTEGRATED VIA 3RD PARTY PARTNERSHIP	FIS			
ONLINE ACCOUNT FUNDING (DEPOSIT ACCOUNTS)	OPTIONAL/INTEGRATED VIA 3RD PARTY PARTNERSHIP	ANDERA			
ONLINE LOAN APPLICATION (CONSUMER)	OPTIONAL/INTEGRATED VIA 3RD PARTY PARTNERSHIP	CRIF APPRO/ACTION			
IN-HOUSE ELECTRONIC LOAN APPLICATION (CONSUMER)	INTEGRATED VIA 3RD PARTY PARTNERSHIP	ACI			
AUTOMATED LOAN DECISIONING (CONSUMER)	INTEGRATED VIA 3RD PARTY PARTNERSHIP	ACI			
MORTGAGE ORIGINATION PLATFORM	INTEGRATED VIA 3RD PARTY PARTNERSHIP	MORTGAGEBOT			
MORTGAGE SERVICING PLATFORM	INCLUDED IN CORE	FICS			
INDIRECT LENDING PLATFORM	INCLUDED IN CORE	FIS			
MCF ANALYSIS	INTEGRATED VIA 3RD PARTY PARTNERSHIP	FIS			
MRM/CRM - AUTOMATED CROSS-SELL	OPTIONAL/INTEGRATED VIA 3RD PARTY PARTNERSHIP	MISER			
CHECK21 - BRANCH CAPTURE	INTEGRATED VIA 3RD PARTY PARTNERSHIP	FIS			
CHECK21 - TELLER CAPTURE	INTEGRATED VIA 3RD PARTY PARTNERSHIP	WAUSAU			
IMAGING - RECEIPTS	OPTIONAL/INTEGRATED VIA 3RD PARTY PARTNERSHIP	MISER			
IMAGING - DOCUMENTS	INTEGRATED VIA 3RD PARTY PARTNERSHIP	FIS			
AUTOMATED 5310 PROCESS	OPTIONAL	NO AVAILABLE DATA			
COLLECTIONS SYSTEM	OPTIONAL/INTEGRATED VIA 3RD PARTY PARTNERSHIP	ACCELERANT			
ALM	INTEGRATED VIA 3RD PARTY PARTNERSHIP	PROFIT STARS ALM			
DISASTER RECOVERY	OPTIONAL/INTEGRATED VIA 3RD PARTY PARTNERSHIP	FIS			
LOAN PARTICIPATION MODULE	INCLUDED IN CORE	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: Advantage, Charlotte, Cleartouch, CUBE, CubicsPlus, CUnify, CUSA, DataSafe, DNA, Galaxy, OnCU, Portico, Precision, Reliance, Spectrum, XP2

PROVIDERS



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/INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA		FIS		CO-OP FINANCIAL SERVICES	
DEBIT SIGNATURE PROCESSING	OPTIONAL/INTEGRATED VIA 3RD PARTY PARTNERSHIP	FISERV		CO-OP FINANCIAL SERVICES		FIS	
DEBIT PIN PROCESSING	OPTIONAL/INTEGRATED VIA 3RD PARTY PARTNERSHIP	FISERV		FIS		VANTIV	
CREDIT CARD PROCESSING	OPTIONAL/INTEGRATED VIA 3RD PARTY PARTNERSHIP	FIS		PSCU		VANTIV	
ONLINE BANKING	OPTIONAL/INTEGRATED VIA 3RD PARTY PARTNERSHIP	FISERV		FIS		DIGITAL INSIGHT	
ELECTRONIC/WEB BILL PAY	OPTIONAL/INTEGRATED VIA 3RD PARTY PARTNERSHIP	FISERV		FIS		MY CU SERVICES	
E-STATEMENTS	OPTIONAL/INTEGRATED VIA 3RD PARTY PARTNERSHIP	FISERV		FIS		DIGITAL INSIGHT	
MOBILE BANKING	OPTIONAL/INTEGRATED VIA 3RD PARTY PARTNERSHIP	FISERV		FIS		DIGITAL MAILER	
RDC - MOBILE (IMAGE)	OPTIONAL/INTEGRATED VIA 3RD PARTY PARTNERSHIP	FISERV		FIS		DIGITAL MAILER	
RDC - CONSUMER (DESKTOP/SCANNER)	OPTIONAL/INTEGRATED VIA 3RD PARTY PARTNERSHIP	FISERV		FIS		DIGITAL MAILER	
ONLINE ACCOUNT OPENING (MEMBERSHIP APPLICATION)	OPTIONAL/INTEGRATED VIA 3RD PARTY PARTNERSHIP	FISERV		FIS		DIGITAL MAILER	
ONLINE ACCOUNT FUNDING (DEPOSIT ACCOUNTS)	OPTIONAL/INTEGRATED VIA 3RD PARTY PARTNERSHIP	FISERV		FIS		DIGITAL MAILER	
ONLINE LOAN APPLICATION (CONSUMER)	OPTIONAL/INTEGRATED VIA 3RD PARTY PARTNERSHIP	FISERV		FIS		DIGITAL MAILER	
IN-HOUSE ELECTRONIC LOAN APPLICATION (CONSUMER)	INCLUDED IN CORE/INTEGRATED VIA 3RD PARTY PARTNERSHIP	FISERV		FIS		DIGITAL MAILER	
AUTOMATED LOAN DECISIONING (CONSUMER)	OPTIONAL/INTEGRATED VIA 3RD PARTY PARTNERSHIP	FISERV		FIS		DIGITAL MAILER	
MORTGAGE ORIGINATION PLATFORM	OPTIONAL/INTEGRATED VIA 3RD PARTY PARTNERSHIP	FISERV		FIS		DIGITAL MAILER	
MORTGAGE SERVICING PLATFORM	INCLUDED IN CORE/INTEGRATED VIA 3RD PARTY PARTNERSHIP	FISERV		FIS		DIGITAL MAILER	
INDIRECT LENDING PLATFORM	OPTIONAL/INTEGRATED VIA 3RD PARTY PARTNERSHIP	FISERV		FIS		DIGITAL MAILER	
MCF ANALYSIS	INCLUDED IN CORE/INTEGRATED VIA 3RD PARTY PARTNERSHIP	FISERV		FIS		DIGITAL MAILER	
MRM/CRM - AUTOMATED CROSS-SELL	OPTIONAL/INTEGRATED VIA 3RD PARTY PARTNERSHIP	FISERV		FIS		DIGITAL MAILER	
CHECK21 - BRANCH CAPTURE	OPTIONAL/INTEGRATED VIA 3RD PARTY PARTNERSHIP	FISERV		FIS		DIGITAL MAILER	
CHECK21 - TELLER CAPTURE	OPTIONAL/INTEGRATED VIA 3RD PARTY PARTNERSHIP	FISERV		FIS		DIGITAL MAILER	
IMAGING - RECEIPTS	OPTIONAL/INTEGRATED VIA 3RD PARTY PARTNERSHIP	FISERV		FIS		DIGITAL MAILER	
IMAGING - DOCUMENTS	OPTIONAL/INTEGRATED VIA 3RD PARTY PARTNERSHIP	FISERV		FIS		DIGITAL MAILER	
AUTOMATED 5300 PROCESS	OPTIONAL/INTEGRATED VIA 3RD PARTY PARTNERSHIP	FISERV		FIS		DIGITAL MAILER	
COLLECTIONS SYSTEM	INCLUDED IN CORE/OPTIONAL/INTEGRATED VIA 3RD PARTY PROVIDER	FISERV		FIS		DIGITAL MAILER	
ALM	OPTIONAL/INTEGRATED VIA 3RD PARTY PARTNERSHIP	FISERV		FIS		DIGITAL MAILER	
DISASTER RECOVERY	OPTIONAL/INTEGRATED VIA 3RD PARTY PARTNERSHIP	FISERV		FIS		DIGITAL MAILER	
LOAN PARTICIPATION MODULE	OPTIONAL/INTEGRATED VIA 3RD PARTY PARTNERSHIP	FISERV		FIS		DIGITAL MAILER	
CREDIT UNION INVESTMENT MANAGEMENT	OPTIONAL/INTEGRATED VIA 3RD PARTY PARTNERSHIP	FISERV		FIS		DIGITAL MAILER	

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

For detailed information on Fiserv's individual platforms, please contact Fiserv directly via email getsolutions@fiserv.com or by phone 800-872-7882.

PLATFORM PROFILE: CUFIS

PROVIDERS

Pacific Business Services

TECHNOLOGY SERVICE OFFERINGS	LEVEL OF INTEGRATION	1ST	2ND	3RD
EFT PROCESSING - REAL TIME	INTEGRATED VIA 3RD PARTY PARTNERSHIP	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 PARTNERSHIP	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: NewSolutions

PROVIDERS

Share One, Inc.							
TECHNOLOGY SERVICE OFFERINGS	LEVEL OF INTEGRATION	1ST	2ND	3RD	MOST COMMON PROVIDER USED BY CLIENTS		
EFT PROCESSING - REAL TIME	OPTIONAL	NO AVAILABLE DATA					
DEBIT SIGNATURE PROCESSING	OPTIONAL	ONEBRIDGE					
DEBIT PIN PROCESSING	OPTIONAL	ONEBRIDGE					
CREDIT CARD PROCESSING	OPTIONAL	ONEBRIDGE					
ONLINE BANKING	OPTIONAL	SHARE ONE, INC.					
ELECTRONIC/WEB BILL PAY	INTEGRATED VIA 3RD PARTY PARTNERSHIP	PROFITSTARS - IPY, LLC					
E-STATEMENTS	OPTIONAL	DIGITALMAILER					
MOBILE BANKING	INTEGRATED VIA 3RD PARTY PARTNERSHIP	CO-OP FINANCIAL SERVICES					
RDC - MOBILE (IMAGE)	INTEGRATED VIA 3RD PARTY PARTNERSHIP	VERIFI (EASCORP)					
RDC - CONSUMER (DESKTOP/ SCANNER)	INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA					
ONLINE ACCOUNT OPENING (MEMBERSHIP APPLICATION)	INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA					
ONLINE ACCOUNT FUNDING (DEPOSIT ACCOUNTS)	INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA					
ONLINE LOAN APPLICATION (CONSUMER)	INCLUDED IN CORE	CRIF					
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 PARTNERSHIP	CUDL					
MCIF ANALYSIS	INTEGRATED VIA 3RD PARTY PARTNERSHIP	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 PARTNERSHIP	BRICK & ASSOCIATES					
DISASTER RECOVERY	OPTIONAL	NO AVAILABLE DATA					
LOAN PARTICIPATION MODULE	OPTIONAL	NO AVAILABLE DATA					
CREDIT UNION INVESTMENT MANAGEMENT	INTEGRATED VIA 3RD PARTY PARTNERSHIP	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: CruiseNet

PROVIDERS



FINANCIAL PROFILE OF CLIENTS		ASSETS	LOAN GROWTH	SHARE GROWTH	MEMBER GROWTH	OPEX/AVG ASSETS	EFFICIENCY RATIO	ROA	ROA PRE-NUCUSF EXPENSE
LARGEST/HIGH PERFORMER		\$143,060,787	58.75%	36.97%	38.04%	0.99%	41.68%	2.90%	2.90%
AVERAGE		\$22,815,547	3.73%	1.83%	-0.29%	3.76%	91.72%	0.41%	0.41%
SMALLEST/LOWEST PERFORMER		\$411,799	-43.87%	-23.02%	-47.77%	13.78%	318.41%	-1.66%	-1.66%
MOST COMMON PROVIDER USED BY CLIENTS									
TECHNOLOGY SERVICE OFFERINGS		LEVEL OF INTEGRATION		1ST	2ND	3RD			
EFT PROCESSING - REAL TIME	OPTIONAL	NO AVAILABLE DATA		CO-OP FINANCIAL SERVICES		JHA PAYMENT PROCESSING SOLUTIONS		JHA PAYMENT PROCESSING SOLUTIONS	
DEBIT SIGNATURE PROCESSING	INTEGRATED VIA 3RD PARTY PARTNERSHIP	FIS		JHA PAYMENT PROCESSING		CO-OP FINANCIAL SERVICES		PSCU	
DEBIT PIN PROCESSING	INTEGRATED VIA 3RD PARTY PARTNERSHIP	JHA PAYMENT PROCESSING SOLUTIONS		CO-OP FINANCIAL SERVICES		PSCU		PSCU	
CREDIT CARD PROCESSING	INTEGRATED VIA 3RD PARTY PARTNERSHIP	FIS		PSCU		VANTIV		FIS, WORLDWIDE INTERACTIVE SERVICES (TIED)	
ONLINE BANKING	OPTIONAL	DATABASE MANAGEMENT SERVICES, INC.		SYMITAR		VANTIV		FIS, WORLDWIDE INTERACTIVE SERVICES (TIED)	
ELECTRONIC/WEB BILL PAY	OPTIONAL	MY CU SERVICES		PROFITSTARS - IPAY, LLC		SYMITAR		SYMITAR	
E-STATEMENTS	OPTIONAL	DATABASE MANAGEMENT SERVICES, INC.		BIT STATEMENTS		LASERTEC		LASERTEC	
MOBILE BANKING	OPTIONAL	DATABASE MANAGEMENT SERVICES, INC.		CO-OP FINANCIAL SERVICES		SYMITAR		SYMITAR	
RDC - MOBILE (IMAGE)	INTEGRATED VIA 3RD PARTY PARTNERSHIP	CO-OP FINANCIAL SERVICES		VERIFI (EASCORP)		VERIFI (EASCORP)		VERIFI (EASCORP) (TIED 1ST)	
RDC - CONSUMER (DESKTOP/SCANNER)	AVAILABLE VIA 3RD PARTY PROVIDER	CO-OP FINANCIAL SERVICES		NO AVAILABLE DATA		NO AVAILABLE DATA		NO AVAILABLE DATA	
ONLINE ACCOUNT OPENING (MEMBERSHIP APPLICATION)	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		SYMITAR		CRI SOLUTIONS		CRI SOLUTIONS	
ONLINE ACCOUNT FUNDING (DEPOSIT ACCOUNTS)	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		SYMITAR		PRIME ALLIANCE		PRIME ALLIANCE	
ONLINE LOAN APPLICATION (CONSUMER)	INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA		NO AVAILABLE DATA		NO AVAILABLE DATA		NO AVAILABLE DATA	
IN-HOUSE ELECTRONIC LOAN APPLICATION (CONSUMER)	INCLUDED IN CORE	NO AVAILABLE DATA		NO AVAILABLE DATA		NO AVAILABLE DATA		NO AVAILABLE DATA	
AUTOMATED LOAN DECISIONING (CONSUMER)	INCLUDED IN CORE	NO AVAILABLE DATA		NO AVAILABLE DATA		NO AVAILABLE DATA		NO AVAILABLE DATA	
MORTGAGE ORIGINATION PLATFORM	INCLUDED IN CORE	NO AVAILABLE DATA		NO AVAILABLE DATA		NO AVAILABLE DATA		NO AVAILABLE DATA	
MORTGAGE SERVICING PLATFORM	INCLUDED IN CORE	NO AVAILABLE DATA		NO AVAILABLE DATA		NO AVAILABLE DATA		NO AVAILABLE DATA	
INDIRECT LENDING PLATFORM	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		NO AVAILABLE DATA		NO AVAILABLE DATA		NO AVAILABLE DATA	
MOF ANALYSIS	INCLUDED IN CORE	NO AVAILABLE DATA		NO AVAILABLE DATA		NO AVAILABLE DATA		NO AVAILABLE DATA	
MRM/CRM - AUTOMATED CROSS-SELL	INCLUDED IN CORE	NO AVAILABLE DATA		NO AVAILABLE DATA		NO AVAILABLE DATA		NO AVAILABLE DATA	
CHECK21 - BRANCH CAPTURE	INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA		NO AVAILABLE DATA		NO AVAILABLE DATA		NO AVAILABLE DATA	
CHECK21 - TELLER CAPTURE	INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA		NO AVAILABLE DATA		NO AVAILABLE DATA		NO AVAILABLE DATA	
IMAGING - RECEIPTS	INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA		NO AVAILABLE DATA		NO AVAILABLE DATA		NO AVAILABLE DATA	
IMAGING - DOCUMENTS	INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA		NO AVAILABLE DATA		NO AVAILABLE DATA		NO AVAILABLE DATA	
AUTOMATED 5300 PROCESS	INCLUDED IN CORE	NO AVAILABLE DATA		NO AVAILABLE DATA		NO AVAILABLE DATA		NO AVAILABLE DATA	
COLLECTIONS SYSTEM	INCLUDED IN CORE	NO AVAILABLE DATA		NO AVAILABLE DATA		NO AVAILABLE DATA		NO AVAILABLE DATA	
ALM	INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA		SYMITAR		SYMITAR		SYMITAR	
DISASTER RECOVERY	OPTIONAL	NO AVAILABLE DATA		NO AVAILABLE DATA		NO AVAILABLE DATA		NO AVAILABLE DATA	
LOAN PARTICIPATION MODULE	INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA		NO AVAILABLE DATA		NO AVAILABLE DATA		NO AVAILABLE DATA	
CREDIT UNION INVESTMENT MANAGEMENT	INCLUDED IN CORE	NO AVAILABLE DATA		NO AVAILABLE DATA		NO AVAILABLE DATA		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: Episy

PROVIDERS



TECHNOLOGY SERVICE OFFERINGS	LEVEL OF INTEGRATION	1ST	2ND	3RD
FINANCIAL PROFILE OF CLIENTS	ASSETS	LOAN GROWTH	SHARE GROWTH	MEMBER GROWTH
LARGEST/HIGH PERFORMER	\$10,425;20,073	57.18%	44.52%	51.93%
AVERAGE	\$622,016;865	12.25%	3.71%	3.78%
SMALLEST/LOWEST PERFORMER	\$3,141;835	-34.00%	-10.58%	-32.24%
MOST COMMON PROVIDER USED BY CLIENTS				
EFT PROCESSING - REAL TIME	INCLUDED IN CORE	NO AVAILABLE DATA		
DEBIT SIGNATURE PROCESSING	INCLUDED IN CORE	JHA PAYMENT PROCESSING SOLUTIONS	PSCU	CO-OP FINANCIAL SERVICES
DEBIT PIN PROCESSING	INCLUDED IN CORE	JHA PAYMENT PROCESSING SOLUTIONS	PSCU	PSCU
CREDIT CARD PROCESSING	INCLUDED IN CORE	FIS	PSCU	JHA PAYMENT PROCESSING SOLUTIONS
ONLINE BANKING	OPTIONAL	SYMITAR	WESCOM RESOURCES GROUP	DIGITAL INSIGHT
ELECTRONIC/WEB BILL PAY	OPTIONAL	ACI WORLDWIDE	PSCU	PROFITSTARS - IPAY, LLC
E-STATEMENTS	OPTIONAL	FISERV	DATA MAIL	BIT STATEMENTS
MOBILE BANKING	OPTIONAL	ACCESS SOFTEK	SYMITAR	WESCOM RESOURCES GROUP
RDC - MOBILE (IMAGE)	OPTIONAL	CO-OP FINANCIAL SERVICES	CATALYST CORPORATE	INTUIT
RDC - CONSUMER (DESKTOP/SCANNER)	OPTIONAL	VERIFI (EASCORP)	CO-OP FINANCIAL SERVICES	
ONLINE ACCOUNT OPENING (MEMBERSHIP APPLICATION)	INTEGRATED VIA 3RD PARTY PARTNERSHIP	SYMITAR	MERIDIANLINK	CRIF
ONLINE ACCOUNT FUNDING (DEPOSIT ACCOUNTS)	INTEGRATED VIA 3RD PARTY PARTNERSHIP	FICS	PRIME ALLIANCE	CALYX
ONLINE LOAN APPLICATION (CONSUMER)	INTEGRATED VIA 3RD PARTY PARTNERSHIP	SYMITAR	CUDIRECT	CUDIRECT
IN-HOUSE ELECTRONIC LOAN APPLICATION (CONSUMER)	OPTIONAL	SYMITAR	CUDIRECT	CUDIRECT
AUTOMATED LOAN DECISIONING (CONSUMER)	OPTIONAL	SYMITAR		
MORTGAGE ORIGINATION PLATFORM	INTEGRATED VIA 3RD PARTY PARTNERSHIP	CALYX		
MORTGAGE SERVICING PLATFORM	OPTIONAL	NO AVAILABLE DATA		
INDIRECT LENDING PLATFORM	OPTIONAL	SYMITAR	CUDIRECT	CUDIRECT
MOF 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

PROVIDERS



TECHNOLOGY SERVICE OFFERINGS	LEVEL OF INTEGRATION	MOST COMMON PROVIDER USED BY CLIENTS					
		1ST	2ND	3RD	4TH	5TH	6TH
EFT PROCESSING - REAL TIME	INCLUDED IN CORE	SYNERGET					
DEBIT SIGNATURE PROCESSING	INTEGRATED VIA 3RD PARTY PARTNERSHIP	SYNERGET					
DEBIT PIN PROCESSING	INTEGRATED VIA 3RD PARTY PARTNERSHIP	SYNERGET					
CREDIT CARD PROCESSING	INTEGRATED VIA 3RD PARTY PARTNERSHIP	FIS					
ONLINE BANKING	INTEGRATED VIA 3RD PARTY PARTNERSHIP	SYMITAR					
ELECTRONIC/WEB BILL PAY	INTEGRATED VIA 3RD PARTY PARTNERSHIP	MY CU SERVICES					
E-STATEMENTS	INCLUDED IN CORE	SYNERGET					
MOBILE BANKING	INTEGRATED VIA 3RD PARTY PARTNERSHIP	SYNERGET					
RDC - MOBILE (IMAGE)	INTEGRATED VIA 3RD PARTY PARTNERSHIP	SYNERGET					
RDC - CONSUMER (DESKTOP/SCANNER)	INTEGRATED VIA 3RD PARTY PARTNERSHIP	SYNERGET					
ONLINE ACCOUNT OPENING (MEMBERSHIP APPLICATION)	INTEGRATED VIA 3RD PARTY PARTNERSHIP	MERIDIANLINK					
ONLINE ACCOUNT FUNDING (DEPOSIT ACCOUNTS)	INTEGRATED VIA 3RD PARTY PARTNERSHIP	MERIDIANLINK					
ONLINE LOAN APPLICATION (CONSUMER)	INTEGRATED VIA 3RD PARTY PARTNERSHIP	MERIDIANLINK					
IN-HOUSE ELECTRONIC LOAN APPLICATION (CONSUMER)	INCLUDED IN CORE	MORTGAGECLICK					
AUTOMATED LOAN DECISIONING (CONSUMER)	INCLUDED IN CORE	SYNERGET					
MORTGAGE ORIGINATION PLATFORM	INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA					
MORTGAGE SERVICING PLATFORM	INCLUDED IN CORE	SYNERGET					
INDIRECT LENDING PLATFORM	INCLUDED IN CORE	CUDL					
MCIF ANALYSIS	OPTIONAL	NO AVAILABLE DATA					
MRM/CRM - AUTOMATED CROSS-SELL	OPTIONAL	SYNERGET					
CHECK21 - BRANCH CAPTURE	INTEGRATED VIA 3RD PARTY PARTNERSHIP	SYNERGET					
CHECK21 - TELLER CAPTURE	INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA					
IMAGING - RECEIPTS	INCLUDED IN CORE	SYNERGET					
IMAGING - DOCUMENTS	OPTIONAL	NO AVAILABLE DATA					
AUTOMATED 5300 PROCESS	OPTIONAL	DATALINK					
COLLECTIONS SYSTEM	INCLUDED IN CORE	SYNERGET					
ALM	INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA					
DISASTER RECOVERY	INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA					
LOAN PARTICIPATION MODULE	INCLUDED IN CORE	NO AVAILABLE DATA					
CREDIT UNION INVESTMENT MANAGEMENT	INTEGRATED VIA 3RD PARTY PARTNERSHIP	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

PROVIDERS

TECHNOLOGY SERVICE OFFERINGS	LEVEL OF INTEGRATION	1ST	2ND	3RD	MOST COMMON PROVIDER USER BY CLIENTS
FINANCIAL PROFILE OF CLIENTS	ASSETS	LOAN GROWTH	SHARE GROWTH	MEMBER GROWTH	OPEX/AVG ASSETS
LARGEST/HIGH PERFORMER	\$151,470,416	46.20%	17.21%	11.47%	0.82%
AVERAGE	\$14,843,511	3.23%	2.34%	-0.99%	2.78%
SMALLEST/LOWEST PERFORMER	\$550,472	-23.06%	-18.27%	-30.38%	8.07%
EFT PROCESSING - REAL TIME	OPTIONAL/ INTEGRATED VIA 3RD PARTY PARTNERSHIP	VANTIV	TRANSFIND	INTERCEPT	
DEBIT SIGNATURE PROCESSING	OPTIONAL/ INTEGRATED VIA 3RD PARTY PARTNERSHIP	VANTIV	TMG (THE MEMBERS GROUP)		
DEBIT PIN PROCESSING	OPTIONAL/ INTEGRATED VIA 3RD PARTY PARTNERSHIP	VANTIV	CO-OP FINANCIAL SERVICES, TMG (THE MEMBERS GROUP), TRANSFUND (TIED)		
CREDIT CARD PROCESSING	AVAILABLE VIA 3RD PARTY PROVIDER	FS	VANTIV (TIED 1ST)	LSC (TIED 1ST)	WORLDWIDE INTERACTIVE SERVICES (TIED 1ST)
ONLINE BANKING	OPTIONAL	D+H (ULTRADATA)	FSERV (TIED 1ST)		
ELECTRONIC/WEB BILL PAY	OPTIONAL	MY CU SERVICES	FSERV		
E-STATEMENTS	INCLUDED IN CORE	OPTIONAL/ INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA		
MOBILE BANKING	RDC - MOBILE (IMAGE)	OPTIONAL/ INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA		
RDC - CONSUMER (DESKTOP/ SCANNER)	OPTIONAL/ INTEGRATED VIA 3RD PARTY PARTNERSHIP	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)	INCLUDED IN CORE/INTEGRATED VIA 3RD PARTY PARTNERSHIP	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	INCLUDED IN CORE	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			
MOF 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/ INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA			
CHECK21 - TELLER CAPTURE	OPTIONAL/ INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA			
IMAGING - RECEIPTS	OPTIONAL/ INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA			
IMAGING - DOCUMENTS	OPTIONAL/ INTEGRATED VIA 3RD PARTY PARTNERSHIP	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	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			

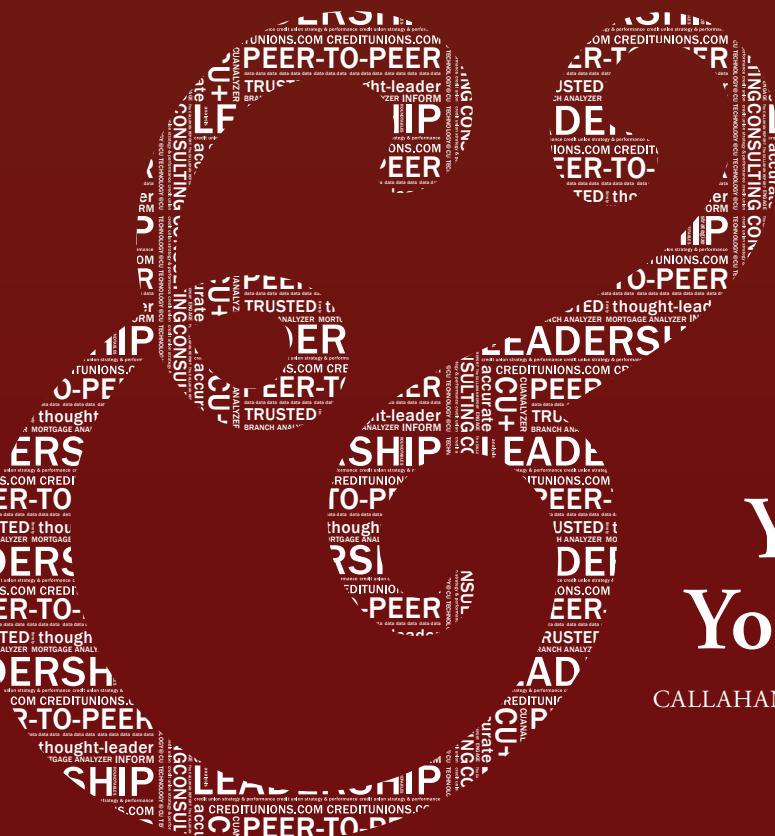
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PLATFORM PROFILE: DataSafe

PROVIDERS									
United Solutions Company									
FINANCIAL PROFILE OF CLIENTS		ASSETS	LOAN GROWTH	SHARE GROWTH	MEMBER GROWTH	OPEX/AVG ASSETS	EFFICIENCY RATIO	ROA	ROA PRE-NUCUSF EXPENSE
LARGEST/HIGH PERFORMER		\$908,933,973	21.58%	8.39%	7.83%	2.41%	72.39%	1.17%	1.17%
AVERAGE		\$175,529,220	10.15%	2.90%	2.32%	3.79%	84.14%	0.71%	0.71%
SMALLEST/LOWEST PERFORMER		\$19,881,855	-21.62%	-13.46%	-18.67%	7.45%	324.23%	-1.14%	-1.14%

LEVEL OF INTEGRATION									
MOST COMMON PROVIDER USED BY CLIENTS									
EFT PROCESSING - REAL TIME	INCLUDED IN CORE	FISERV							
DEBIT SIGNATURE PROCESSING	INCLUDED IN CORE	FISERV							
DEBIT PIN PROCESSING	INCLUDED IN CORE	FISERV							
CREDIT CARD PROCESSING	INCLUDED IN CORE	FISERV							
ONLINE BANKING	INCLUDED IN CORE	FISERV							
ELECTRONIC/WEB BILL PAY	OPTIONAL	ACI WORLDWIDE							
E-STATEMENTS	INCLUDED IN CORE	FISERV							
MOBILE BANKING	INCLUDED IN CORE	NO AVAILABLE DATA							
RDC - MOBILE (IMAGE)	OPTIONAL	NO AVAILABLE DATA							
RDC - CONSUMER (DESKTOP/SCANNER)	OPTIONAL	NO AVAILABLE DATA							
ONLINE ACCOUNT OPENING (MEMBERSHIP APPLICATION)	INCLUDED 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							
IN-HOUSE ELECTRONIC LOAN APPLICATION (CONSUMER)	INCLUDED IN CORE	FISERV							
AUTOMATED LOAN DECISIONING (CONSUMER)	INCLUDED IN CORE	UNITED SOLUTIONS COMPANY							
MORTGAGE ORIGINATION PLATFORM	INCLUDED IN CORE	UNITED SOLUTIONS COMPANY							
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	OPTIONAL	NO AVAILABLE DATA							
CHECK21 - BRANCH CAPTURE	OPTIONAL	NO AVAILABLE DATA							
CHECK21 - TELLER CAPTURE	INCLUDED IN CORE	UNITED SOLUTIONS COMPANY							
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							

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



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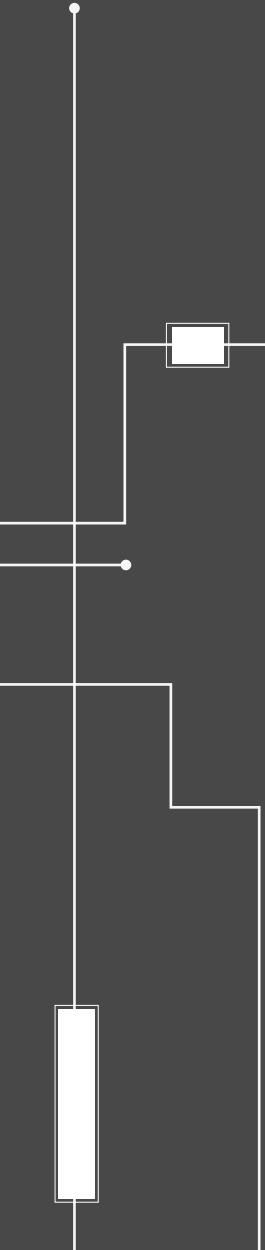
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MICHAEL BRASCOM

CEO

sales@smartstepsolutions.com

1310 RR 620 South

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