

2017 SUPPLIER MARKET SHARE GUIDE

CREDIT UNION CORE PROCESSORS

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CREDIT UNION CORE PROCESSORS

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LETTER FROM THE SPONSOR

Dear Credit Union Executive,

I am pleased to present this copy of Callahan & Associates' *2017 Market Share Guide: Credit Union Core Processors*.

In the past year, we've seen continued credit union interest in evaluating core processors for a potential conversion. Not all of this interest comes from a current pressing need. Some credit unions know changes are coming that require preparation, and they're taking proactive steps. What is working now might not be sufficient in the near future.

In the coming years, you will want open, low-cost connectivity to third-party products and services. Connectivity not only enables a wide choice of current solutions for your members, it also opens you to new technologies that have yet to hit the market. It gives you confidence that when members begin demanding the latest technology or convenience, you will be able to offer it.

You'll also need the ability to customize your core system and your offerings. When you want fast time-to-market solutions, easy modification is invaluable. You're not left waiting for a vendor to create what you need, and you can stand out in the marketplace by adding your own stamp to a product offering. In addition, customization empowers you to shape your systems around the way you need to work.

Adaptability and easy integration are just two of the many factors to consider. This guide will help you sort through the options. Read it to see what your peers are doing to meet their needs. Use it to generate questions for vendors or your own management team.

Should you choose to begin a search to upgrade your data processor, I hope you'll include Symitar in your evaluations.

Sincerely,

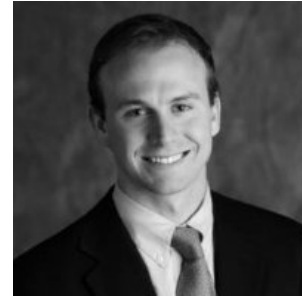
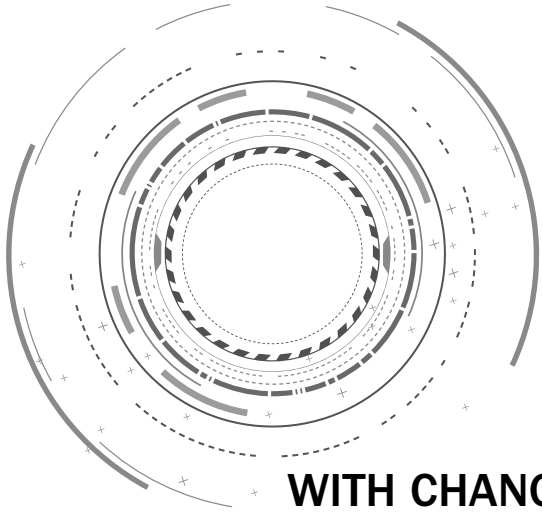
Ted Bilke

President, Symitar



TED BILKE
PRESIDENT, SYMITAR





SAM TAFT,
DIRECTOR OF INDUSTRY ANALYSIS,
CALLAHAN & ASSOCIATES

WITH CHANGE COMES OPPORTUNITY

Welcome to Callahan & Associates' *2017 Market Share Guide: Credit Union Core Processors*, the only publication designed to help credit unions select a core processor tailored to a cooperative's distinct needs.

Selecting a core processor is a measured process that must account for both the value of the service as well as the ever-changing dynamics of the credit union business model. The rate of technological change in the retail financial services industry has never been higher than it is today, and it is driving institutions to keep up with the breakneck pace of development and consumer behavior.

Callahan's guide to credit union core processors breaks down market share rankings at the national level and provides information about each firm's experience with the industry, typical asset size of clientele, service offerings, and other variables. The guide's ultimate goal is to help credit union professionals identify the best ally to help them steer their institution into the future.

Callahan & Associates gathers the data in this publication from core processing providers nationwide and then secondarily validates it

as needed by the credit unions themselves.

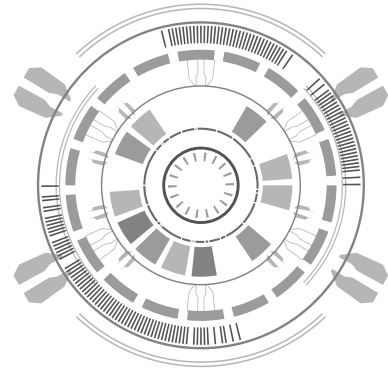
In addition to the insight provided by the Callahan team, this year's guide features commentary from three suppliers that have a deep understanding of the industry and offer perspectives on what it takes to serve members successfully.

Let the *2017 Market Share Guide: Credit Union Core Processors* help you find and enlist the best core processor available — not only for technology and security-related concerns but also across all corners of the member experience universe in which the industry now operates.

As always, our gratitude goes out to all parties whose assistance made this publication possible, and to you, our credit union readers.

NUMBERS MATTER WHEN IT COMES TO EVALUATING TECH RELATIONSHIPS

A top-line evaluation of the market is a great way to begin assessing a new or existing core processor relationship.



A credit union's core processor is integral to its success. Evaluating core processors can be difficult for credit union executives who are trying to boost offerings, speed, and ease while keeping operating expenses in check.

To assist in that process, Callahan & Associates offers the 2017 *Supplier Market Share Guide: Credit Union Core Processors*. This guide is helpful for understanding the performance and strengths of players in the core space and is useful in the assessment of both current or, potentially, future core partners.

The guide explores client numbers, aggregate assets for credit union clients, and offerings as well as offers descriptive metrics for each platform. But the following page breaks down the impact of asset size and number of credit union members as it relates to core processors.

THE IMPACT OF SIZE

With a total of 41 core providers, there are many options and considerations at play when assessing fit for a specific financial institution. A major factor to consider is size. There are 36 core processors that serve credit unions with more than \$20 million in assets; that number drops to 14 when looking at credit unions with more than \$500 million in assets.

Smaller credit unions might want to consider the chart on page 5 that shows the 10 most popular providers for credit unions with less than \$100 million in assets. Fiserv leads that group with 1,289 credit union clients. FedComp comes in second with 654 clients, and CompuSource Systems is in third with 293 clients. The average asset size for a credit union client of FedComp is \$4.8 million, and the core provider has no clients with more than \$100 million in assets.

The chart that breaks down providers for credit unions with more than \$1 billion in assets offers a contrasting viewpoint. Symitar and Fiserv lead this group with more than 100 clients each that have more than \$1 billion in assets. FIS and D+H rank third and fourth with 19 and 18 clients, respectively. This list along with distribution considerations are helpful for credit unions that have \$1 billion or more in assets, as these institutions have

different operational and transactional considerations from their smaller cooperative counterparts.

MORE MEMBERS SERVED

Although consolidation within the industry is resulting in fewer credit union numbers, the industry is posting strong growth rates in assets, loans, shares, and members. The number of credit unions shrank by 4.3% year-over-year, but assets grew 7.4% and members expanded 3.8%. Core processors might see fewer potential clients each year, but credit unions are attracting more people to the cooperative financial model and, accordingly, need more data processing power.

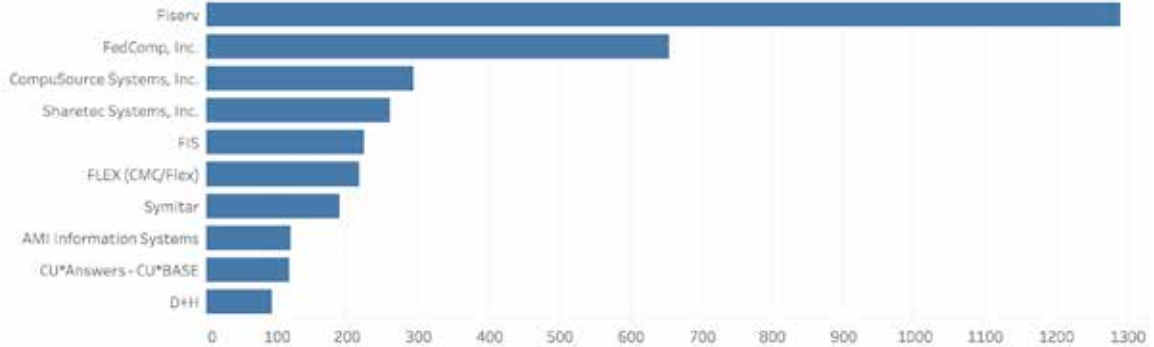
Consider the chart on page 5 that shows the top 10 core processors by number of members served. Fiserv leads with 39.3 million members and Symitar is in a close second with 31.7 million members. Together, these two core processors serve a combined 66.9%, or roughly two-thirds, of the industry's more than 106 million members. Corelation, a relatively new core processor, is increasing its reach and now serves 1.4 million members. This chart is helpful for those looking to ensure their core processor is equipped to handle the data from a large or increasing amount of members.

It's important to address data processing relationships, especially when a credit union's strategy involves increasing assets or members. Occasionally, switching core processors might be necessary, but it's worth noting that core processors often offer ancillary services that can scale with a credit union's growth.

The rankings contained in this guide serve as a starting point to understanding the credit union core processor market space. Every credit union has different needs and requirements for data processing, but a high-level understanding of the market place dynamic is key to a successful evaluation.

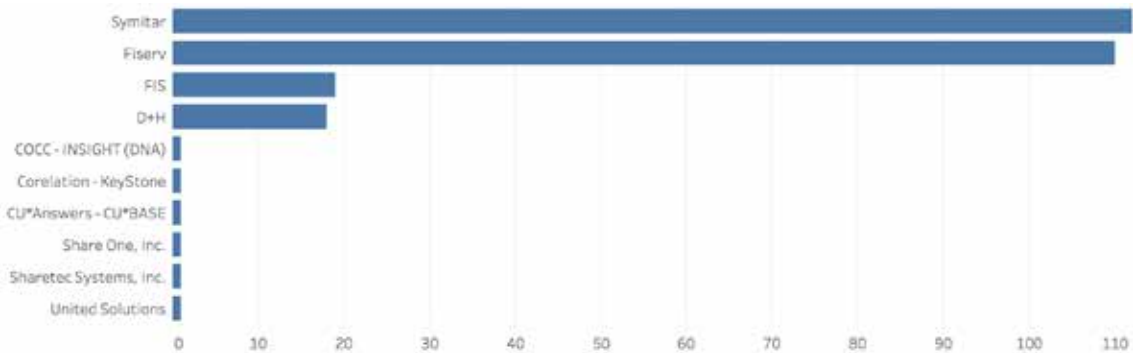
TOP 10 PROVIDERS BY NUMBER OF CREDIT UNION CLIENTS < \$100M IN ASSETS

FOR U.S. CREDIT UNIONS < \$100M IN ASSETS | DATA AS OF 06.30.16



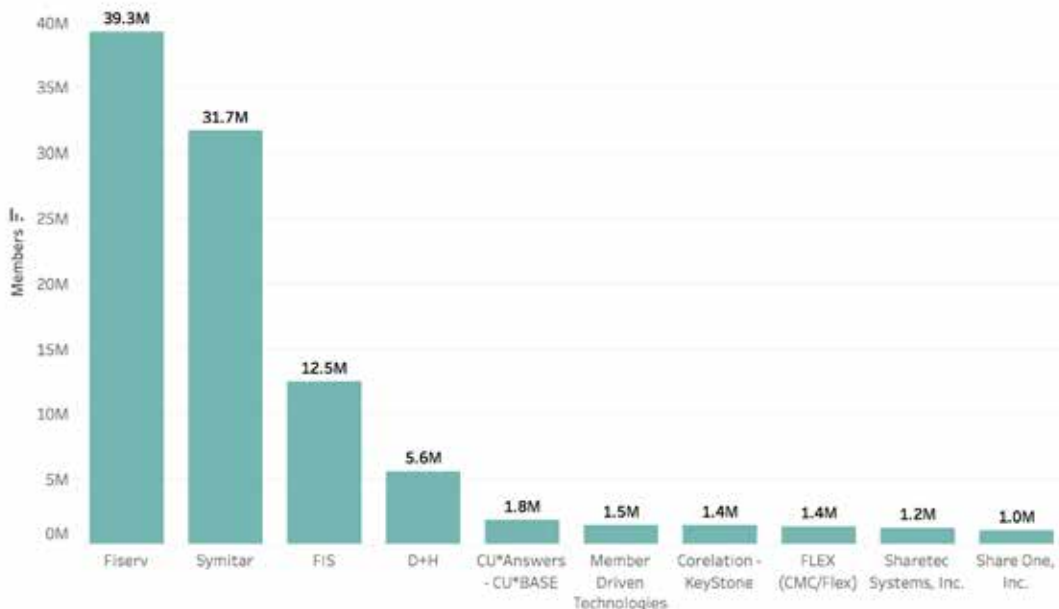
TOP 10 PROVIDERS BY NUMBER OF CREDIT UNION CLIENTS > \$1B IN ASSETS

FOR U.S. CREDIT UNIONS > \$1B IN ASSETS | DATA AS OF 06.30.16



TOP 10 PROVIDERS BY CREDIT UNION MEMBERS

FOR U.S. CREDIT UNIONS | DATA AS OF 06.30.16



THE DE-COMMODIZATION OF THE CORE PROCESSING PLATFORM

The necessity for core processing platforms to evolve continues apace with member demands for seamless service.

BY MARC RAPPORT

The notion of basic transactional data processing as just another plug-and-play module in the back shop of the modern credit union gained ascendancy for a while, but the core platform still beats as the heart of the infrastructure.

In other words, it's still more than a commodity, perhaps as much because of relationships between people as databases. Credit unions, typically except for the largest, still generally rely on their core processor to provide the integration of software and strategy needed to compete, survive, and thrive.

"The working partnership between the core processor and the credit union is not a commodity," says Robin Kolvek, senior vice president and interim CEO at EPL, a Birmingham, AL-based software solutions CUSO that serves approximately 80 credit unions. "The credit union's partner — the core processing company — and the support behind the system are what credit unions rely on to help them solve their business problems through core and ancillary solutions."

That's why they're called "core" processors in the first place, and that relationship remains a fact of life in credit union land.

"Credit union technology is becoming increasingly important," says Preston Packer, longtime sales and marketing director at CMC FLEX. "We see this with mobile wallets and P2P, but these technologies do not move forward without this fundamental element: a debit/credit card or checking account,"

Referring to core processing as a commodity is like referring to air travel as a commodity, adds Packer, whose Utah-based company provides core processing and other services to approximately 250 credit unions.

"Any airline you choose will get you to your destination, but the experience and cost of travel — including luggage — will vary greatly," Packer says.

Corelation president Theresa Benavidez, whose San Diego, CA, company now has 39 credit union clients live on its KeyStone platform, puts it this way: "It's table stakes because every credit union needs to have it."

But the similarities often end there. According to Benavidez, core systems are like smartphones in that they all do basically the same thing but have different features and functions that "excite the users."

BASICALLY, THEY'RE DIFFERENT

"We all do the basics but differentiate ourselves based on what our users want," Benavidez says.

That includes look, feel, enhanced integration to ancillary systems, and the ability for the end user to customize the applications. Those basics also include meeting the expectations of the digital consumer.

"All credit unions want to serve their members, add new ones, make more loans, encourage higher adoption rates for credit union products, etc.," says Teri Van Frank, president and CEO at core processor Share One. "The challenge today is doing all that through a 5-inch screen."

Indeed, the further a credit union pushes beyond basic transactional functionality, the more the institution is demanding of its core processing system.

"This is particularly true for credit unions presenting an offering based not only on products but also a range of services," says Kolvek at EPL. "A system's capability to answer these requirements is essential."

“ THE IDEA OF A MODULAR CORE THAT COULD EASILY BE SWAPPED OUT IS AN INTRIGUING ONE. ”

TERI VAN FRANK, PRESIDENT/CEO, SHARE ONE

“CREDIT UNIONS ARE PAYING TO MOVE FORWARD INSTEAD OF SIMPLY EXISTING WITH YESTERDAY’S SOLUTIONS.”

RANDY KARNES, CEO, CU*ANSWERS

Answering that bell means being able to efficiently and affordably add new functionality.

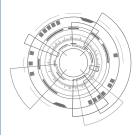
Core processors and everyone else involved in pushing fintech forward have been working for years to make the software that drives services as integrated as possible. Indeed, reaching for that brass ring of seamless integration was what drove the idea of the core as a commodity in the first place.

And core as a commodity could yet happen.

“The idea of a modular core that could easily be swapped out is an intriguing one,” says Van Frank, whose Memphis, TN-based core processing CUSO serves approximately 100 credit unions.

But to make that a reality would require a level of Big Data crunching not yet there in the movement or the marketplace.

“Before a modular core could become a reality, credit union data would need to be stored in a standardized way throughout the industry,” Van Frank says. “There would be a great deal of work to create and maintain that standard, and there would have to be a motivating factor that doesn’t exist today for core vendors to get on board with the effort.”



WHAT TO DO WHEN A CONVERSION IS AROUND THE CORNER

Switching core providers is an intensive process with long-term ramifications, so how can a credit union determine the best option before signing on the dotted line? By gaining insight into how peers are tackling similar problems. When you understand the marketplace, making difficult decisions is a snap. Learn how Callahan can help at Callahan.com/Conversion.

WHO’S IN CHARGE

On that note, don’t forget who ultimately calls the shots.

“I always smile when I hear credit unions comment on what is or is not ‘core processing,’” says Randy Karnes, president and CEO of CU*Answers, the Michigan-based CUSO and provider of the CU*BASE platform to approximately 170 credit unions. “That’s mostly because they seem to take no credit for the fact that they forge the responses of vendors more than vendors force their market strategies on them.”

In fact, Karnes says, if a credit union does see core processing as a commodity, that’s a regrettable development.

“That means they have lost the ability to match strategy to tactics in a way that renewal is the key, that innovation is expected,” Karnes says. “They are paying to move forward instead of simply existing with yesterday’s solutions.”

All these core processing executives see integration and adaption to consumer-first applications continuing to advance. Karnes, in fact, says the most significant change so far has been a change in perspective that places the member as the ultimate core processing end user.

Member experiences now rival employee experiences, the CU*Answers CEO says. That means most key services now offered by credit unions today are based on designs that are B2B2C — business-to-business-to-customer — instead of large, retail solutions around plastics and self-service delivery.

“Close on the heels of the B2B2C evolution is the move from data around transactions to the focus on the intelligence of the story around transactions and the non-transaction data movement,” Karnes says.

That holistic approach should help lead to a seamless member experience, one now driven primarily by the expanding expectations from the mobile channel — including remote deposit, loan applications and funding, and card controls.

“Mobile technology alone has impacted the function of core systems as much as all other recent technologies combined,” says Packer at FLEX.

According to Packer, providing a core ecosystem that allows credit union staff to navigate the member view within a single platform is essential to responding to that market imperative.

“Integrating from within the core will provide the surest path to credit unions looking to achieve that ideal member experience,” he says. 🌐

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THE DANGER OF STANDING STILL

Consider the consequences of not following a path of innovation. Bottlenecks now can be roadblocks of the future.

It's understandable that a credit union would be skeptical about making a core conversion decision. It *should* be skeptical. It's a big investment, and the process involves the time and effort of every single staff member. There need to be solid reasons to undertake such a project.

Some credit unions have obvious core-related deficits. Others might feel they're getting along just fine with their current core system, with minor obstacles. However, they take a risk by staying the course. Simply remaining as you are can be more expensive than moving. The key is knowing when not upgrading to a more efficient and flexible core system is going to cost more than a conversion.

SMALL BUMPS CAN GROW INTO MOUNTAINS

Credit unions looking to move ahead, to boost service, and to increase profitability are probably seeing clues that a change will be needed down the road.

They are finding:

- Frustrations from the lack of automated workflows, a non-intuitive interface, and the lack of quick access to information about the system and operations in general.
- Having to wait for a vendor to produce a product that meets their needs.
- Difficulties and high costs encountered when integrating third-party products and services.
- The inability to differentiate products and services from others in the marketplace.

If issues like these are annoyances now, but not showstoppers, do you expect that they will be significant problems in the future? If so, it might make sense to convert before

you grow into future bottlenecks. It's cheaper and easier to deal with problems when thinking ahead rather than reacting to a crisis.

LOOKING TO THE FUTURE

It's hard to be sure exactly where member needs are going to be in several years. That makes it all the more comforting to have a core provider with a wide range of ready-made integrated products and services for members and businesses. For most, a conversion to a vendor like this pays off in the long run.

As mentioned earlier, one of the risks a credit union runs is lack of open connectivity. The future is wide open for institutions that can take advantage of new technologies.

For example, we can reasonably predict that members will one day be interacting with products like the Amazon Echo and the Apple Watch to carry out banking transactions. To accommodate this, a credit union will need a core system that enables communication and interaction with data from these systems.

A thriving core processor vendor will have the research and development clout to keep up with the times. You don't want to be the one who's left watching and waiting as other credit unions provide capabilities their members are asking for.

The importance of flexibility and customization can't be over-emphasized. If a credit union needs a quick time-to-market solution and the product isn't available yet, the credit union ought to be able to craft one with industry-standard tools. At Symitar, you might even find a credit union-made solution on our user-contribution marketplace.

It's this ability to customize that makes it easy for a credit union to brand and differentiate its offerings.

SETTING A COURSE

"If it's not broken, why fix it?" is a good philosophy, but only up to a point. The upshot of these considerations is this: If you think you'll need to upgrade your core in the future, it might be less trouble and cost to do it today.

Take an unbiased look at trends in the marketplace and the capabilities of your current system. No one wants to find themselves saying, "I wish I had upgraded a few years ago." 🗣️

Ted Bilke came to Symitar in 2005, as the general manager of Episys Operations and Development, with more than 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. He holds a BSBA degree with a double-major in finance and marketing from Missouri Southern State University. 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 more billion-dollar credit union clients than any other provider in the country.

DRIVING INNOVATION WITH CLOUD-BASED CORE PROCESSING

Putting the basic infrastructure into the cloud frees credit union technologists to do more than watch lights blink on servers.

For decades, credit unions had two delivery options for their core data processing needs: in-house or service bureau. Today the cloud has emerged as a third, and superior, option for credit unions of all sizes.

Choosing one of these two legacy delivery methods was always a matter of evaluating trade-offs. Greater control was the promise of an in-house solution. Credit unions with aggressive technology needs and a staff to support those needs typically chose in-house so they could do whatever they wanted, whenever they wanted, without having to get the core provider involved.

In exchange for this freedom, they were faced with significant upfront software licensing fees, as well as the capital expense of purchasing all the supporting hardware. Of course, the capital expenses didn't end there. As powerful as current servers might seem today, they'll be outdated in three to five years and will need to be replaced. Additionally, maintaining a facility to house all of this equipment was costly. Other significant costs included well-paid IT workers who spent an inordinate amount of time on the mundane tasks required to keep an in-house data processing environment running.

Credit unions willing to trade the level of autonomy afforded by in-house processing enjoyed some important benefits when they selected a service bureau solution. Upfront costs were lower, staffing requirements were lower, and data processing became an operational rather than capital expense.

The downside to service bureau was that the credit union was basically stuck with whatever the provider had to offer. Things like making system customizations or implementing third-party products were cumbersome if not impossible. All this led to the trend of larger

credit unions choosing in-house and smaller credit unions choosing service bureau.

Today, smart credit unions of all sizes that want the best of both worlds — and then some — can choose a cloud-based core platform.

Cloud-based core offers credit unions all of the control of an in-house system without all the expense and headache of maintaining the hardware. And because a cloud-based solution is driven mostly by software, it's typically less expensive than a service bureau solution, which is still hardware-centric.

The key benefit to the cloud, however, is that a cloud provider's services aren't typically limited to only core. When a credit union chooses a service bureau solution, it's for core only. The credit union is still left to maintain any number of on-premise servers to keep various ancillary services running. When a credit union moves core processing to the cloud, it also has the option to move all its servers to the cloud, too. This carries many significant benefits.

For example, consider disaster recovery. With service bureau, a provider will keep the core up and running in the event of a disaster, but what about all the other mission-critical services? How are they recovered and deployed in the event of a disaster?

If a credit union is running an in-house system and managing its own disaster recovery, it risks configuration skew. If it overlooks a change to its primary system on its secondary system, it can doom a disaster recovery effort.

When a credit union's entire IT infrastructure is in the cloud, these issues vanish. If there's a disaster on site, recovery is a matter of re-establishing connectivity. If there's a disaster at the provider's end, all of the credit union's systems and servers are failed over quickly to the provider's secondary site. The cloud offers



Just a few years ago, even top minds in the computer industry thought cloud computing might be a dead end.

Obviously, they were wrong.

If you still think in-house and service bureau are your only options for core processing, let us be the first to welcome you to 2017. We're CUProdigy and our modern, flexible core platform is 100% cloud based.

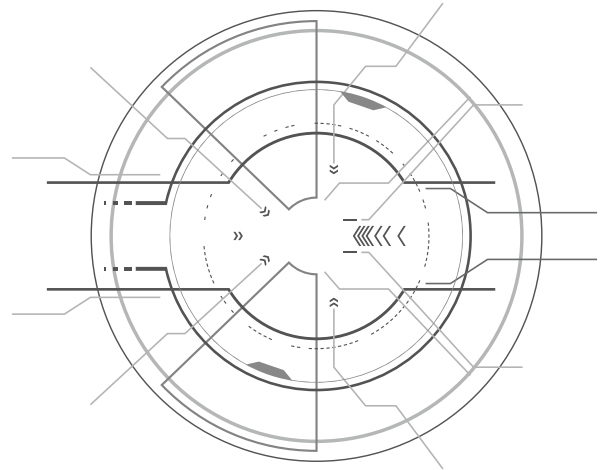
Tired of pouring thousands of dollars into computer hardware for the privilege of controlling your own technology future? **The cloud is the answer.**

Frustrated by the inflexibility and limited functionality of all those aging service bureau solutions? **The cloud is the answer.**

IF YOU'RE READY FOR A CORE PROCESSING SYSTEM THAT DRIVES YOUR CREDIT UNION FORWARD INSTEAD OF HOLDING IT BACK, YOU'RE READY FOR THE CLOUD. CALL OR VISIT US ONLINE TODAY TO LEARN MORE.



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maximum protection and minimum recovery times regardless of the nature of the incident.

Speaking of connectivity, a service bureau solution typically forces a credit union to use a VPN for connectivity. Maybe you're fine with a VPN. On the other hand, maybe your credit union has a single location, and you'd prefer a point-to-point connection. Or perhaps you'd rather use Multiprotocol Label Switching (MPLS). With a robust cloud solution, the choice is yours, not the provider's.

Interest in Virtual Desktop Infrastructure (VDI) is growing among credit unions as they seek to eliminate the cost of maintaining expensive personal computers. However, what these credit unions quickly discover is that the cost and complexity of maintaining the software and servers to support a VDI environment can itself be prohibitive. A cloud-based VDI solution coupled with a cloud-based core allows credit unions to enjoy the benefits of VDI with minimum effort and minimum expense.

A move from service bureau to cloud will typically save a credit union money on its monthly data processing expense. A move from in-house to cloud will reduce the number of capital expenditure dollars spent on technology and will also reduce the number of hours IT workers spend on mundane processing and maintenance tasks. Those are largely tactical advantages. However, the truly strategic advantage of the cloud lies in what those IT workers do with their newfound free time.

Competition in the financial services arena is greater than it's ever been. Credit unions must deal with not only the long-time threat of the big banks but also the upstart fintech companies and other alternative financial providers that are aggressively competing for credit union members' money. To remain

competitive, credit unions can no longer afford to take a wait-and-see approach to new technology. They need to be the innovators.

This is the real reason the cloud is such an important technology for today's credit unions. Let somebody else worry about keeping the servers up and running. Let somebody else ensure the credit union is ready for disaster. Let technology workers focus their talents on innovation instead of maintenance.

There are plenty of brilliant technologists in the credit union space. It just doesn't make sense for any of them to waste a minute making sure the server lights are still blinking in the right order. The cloud will set them free.



Xerex Bueno is the chief technology officer at CUProdigy. He has worked several years in the credit union industry, created public and cloud strategies, and has been a member of the U.S. Army Cyber Network Defense Team. He can be reached at xbueno@cuprodigy.com.



CUPRODIGY is a CUSO that blends the combined power of an adaptable, user-friendly, and modern core architecture, with full-service cloud managed services. The CUProdigy community exists to empower our credit union owners to participate in the direction, evolution, and design of our innovative products and services.

HOW VIBRANT CREDIT UNION TRANSFORMS THE CREDIT UNION EXPERIENCE

A conversion to the DNA platform is at the core of the credit union's long-term plans for growing size and member service.

Vibrant Credit Union, headquartered in Moline, IL, has more than \$550 million in assets and serves more than 41,000 members through 10 branches in the Quad Cities area. Founded in 1935, the credit union supports local communities with innovative programs and events that appeal to all age groups. Using DNA from Fiserv, Vibrant plans to double its asset size before 2021.

CHALLENGE

Determined to reverse downward trends in membership, loans, and assets, Vibrant launched an ambitious growth and transformation plan to more than double the credit union's asset size. Vibrant's legacy core platform was incapable of providing the scalability, flexibility, and level of service that were required for the credit union.

SOLUTION

Vibrant Credit Union assessed its 360-degree needs and selected Fiserv as a business partner to transcend the lines of financial services and technology. The credit union converted to the DNA platform with integrated surround solutions from Fiserv to support its mission of long-term transformation and growth.

PROOF POINTS

- DNA process automation eliminates hundreds of hours of manual data entry for Vibrant's member service, lending, and sales teams
- End-of-month accounting procedures have been significantly automated and

streamlined through DNA functionality

- Core programming costs are projected to decline sharply as a result of the flexible and open architecture of DNA
- The Vibrant and Fiserv conversion teams successfully launched DNA with no system downtime and a seamless transition experience for members

SITUATION ANALYSIS

In February 2016, Vibrant Credit Union converted to DNA from Fiserv as part of a long-term initiative to reinvent and rebrand the credit union. Throughout the conversion, Vibrant identified and applied best practices to ensure a smooth transition.

When Vibrant president and CEO Matt McCombs joined the credit union in 2011, Vibrant was losing members, losing loans, and losing deposits. Keen to reverse these trends, McCombs and his colleagues set forth a comprehensive plan to reinvent and rebrand the credit union for long-term success. During the next two years, Vibrant carefully examined every department for improvement opportunities.

By 2013, McCombs and the team concluded their legacy core technology had major shortcomings that would hinder the progress of Vibrant's ambitious transformation plan.

"We required innovative technology with an ease of use for accessing data, building touch points, and identifying opportunities to grow relationships," McCombs says. "Our old system just wasn't up to par,

and we decided it was necessary to convert to a modern core platform."

SELECTING A NEW TECHNOLOGY PARTNER

McCombs assembled a cross-functional team to map out the credit union's 360-degree technology needs. This gradual process enabled Vibrant to carefully consider the impact of a core conversion on a long list of mission-critical operations, including daily teller tasks, self-service member portals, and daily and monthly accounting processes.

As the mapping process concluded, McCombs knew Vibrant was not looking for just a new technology vendor, but a trusted business partner that could help holistically transform his credit union. In the months that followed, Vibrant completed a competitive discovery process with an array of viable partners.

At the end of 2014, Vibrant committed to the DNA platform with integrated surround solutions from Fiserv for its modern technology, open architecture, flexibility to modify the system, and ability to bring new products to market quickly.

"We intend to double our size in less than five years," McCombs says. "To do that, we need a trusted technology partner that will be nimble and agile to our changing needs."

PREPARING FOR THE CONVERSION

For Vibrant, the DNA conversion was one of the biggest milestones in the credit union's history. With this in mind, a nine-person dedicated Vibrant conversion team was



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assembled to work closely with the Fiserv conversion team.

“Over a 14-month span, we had our nine business process staffers exclusively work on the conversion with Fiserv, and their dedicated efforts were guided by our senior executives,” McCombs says “I strongly advise other credit unions to follow this approach, as a conversion has broad implications and is not just a technical responsibility. Everyone is impacted by this process, so full ownership and open communication from top down is vital.”

STAFF TRAINING — ALL HANDS ON DECK

Ample staff training prior to the conversion is necessary — and it’s equally important to offer ongoing employee support throughout the conversion.

Vibrant arranged for supplemental training sessions outside of normal business hours in addition to staging dedicated DNA workstations in each branch for tellers and front-line staff to learn and practice on.

“Every single employee went through a weeklong training program, with refreshers before and after the conversion to DNA,” McCombs says. “Our head trainer was dedicated to DNA training for more than a year, which prepared our staff to work with DNA on our go-live date.”

THE GO-LIVE DATE

In February 2016, the Vibrant and Fiserv conversion teams went live with DNA. The year-plus planning process enabled a smooth launch of

DNA, and Fiserv exceeded Vibrant’s expectations in promptly resolving unforeseen challenges with third-party systems.

“We were able to rapidly work through any issues with third-party vendors before the conversion,” McCombs says. “The Fiserv team consistently took ownership of everything for prompt resolutions.”

Tellers and frontline staff were up and running on DNA from day one, and from the perspective of members, the transition was seamless and beneficial to their experience.

IMMEDIATE SUCCESS WITH DNA

“When we look at DNA versus our legacy platform, one of the things we noticed right away is the ability to make simple changes — things like updating loan and savings rates, which used to require up to 40 hours of programming and technology experts, can now be handled by business analysts and accomplished in minutes,” McCombs says.

“We’re confident in the ability of DNA to perform in line with our high service standard, and our sales force is excited to have the modern, automated functionality of DNA at their fingertips,” he adds. “We’re able to access and act upon key data much quicker, and this has immediately produced a faster and more personal experience for our members.”

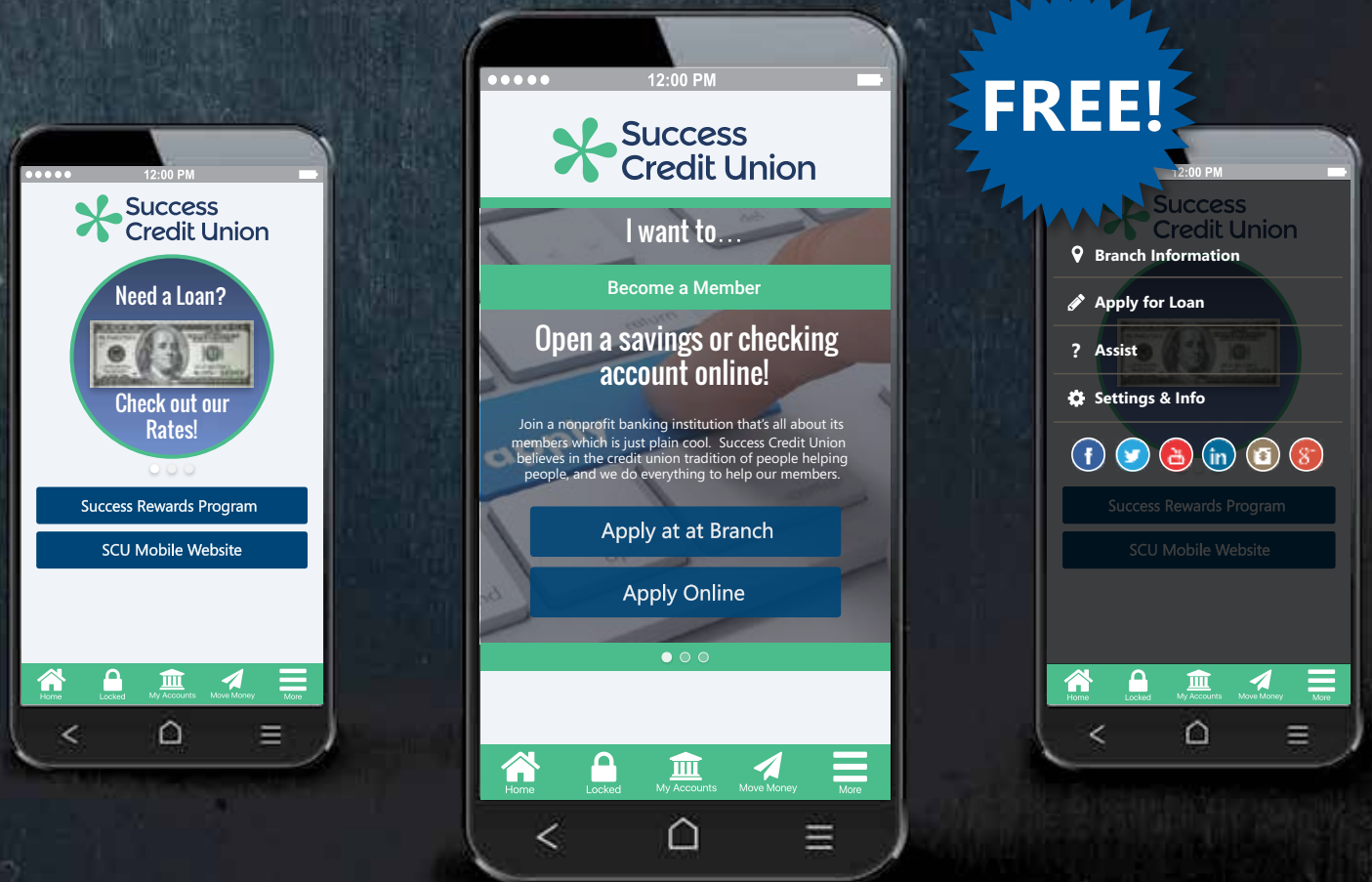


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MARKET SHARE — NUMBER OF CREDIT UNION CLIENTS

FOR PROCESSORS SERVING AT LEAST \$400M IN AGGREGATE ASSETS | CREDIT UNION DATA AS OF 06.30.16

CORE PROCESSOR	2016	2015	2014	2013	1-YR. CHANGE	1-YR. MKT. SHARE CHANGE*	3-YR. MKT. SHARE CHANGE*
Fiserv	1,950	2,047	2,218	2,281	(97)	-0.13%	-1.02%
Fiserv - Advantage	10	20	35	42	-	-	-
Fiserv - Charlotte	79	89	92	99	-	-	-
Fiserv - Cleartouch	10	11	13	N/A	-	-	-
Fiserv - CubicsPlus	130	138	143	153	-	-	-
Fiserv - CUnify	105	102	108	117	-	-	-
Fiserv - CUSA	336	359	383	413	-	-	-
Fiserv - DataSafe	164	187	209	227	-	-	-
Fiserv - DNA	112	100	104	91	-	-	-
Fiserv - Galaxy	182	195	208	228	-	-	-
Fiserv - OnCU	98	105	113	116	-	-	-
Fiserv - Portico	351	355	359	363	-	-	-
Fiserv - Precision	2	2	1	N/A	-	-	-
Fiserv - Premier	5	5	N/A	N/A	-	-	-
Fiserv - Reliance	47	52	58	58	-	-	-
Fiserv - Spectrum	142	151	211	185	-	-	-
Fiserv - XP2	177	176	181	189	-	-	-
FedComp	654	703	759	815	(49)	-0.31%	-1.07%
Symitar	641	637	634	635	4	0.53%	1.35%
Symitar - CruiseNet	144	148	156	162	-	-	-
Symitar - Episys	497	489	478	473	-	-	-
CompuSource Systems	295	320	337	294	(25)	-0.18%	0.60%
Sharetec Systems	274	277	289	291	(3)	0.15%	0.29%
CMC - FLEX	243	249	247	259	(6)	0.08%	0.24%
FIS	240	261	284	314	(21)	-0.16%	-0.61%
FIS - Mercury	218	240	262	289	(22)	-0.19%	-0.61%
FIS - Miser	19	18	18	22	1	0.03%	-0.01%
FIS - Systematics	3	3	4	3	-	0.00%	0.01%
D+H	202	255	277	314	(53)	-0.70%	-1.24%
D+H - PhoenixEFE	6	4	4	4	2	0.04%	0.04%
D+H - UltraData	196	251	273	310	(55)	-0.73%	-1.29%
CU*Answers - CU*BASE	174	172	168	165	2	0.16%	0.47%
AMI	121	126	124	121	(5)	0.01%	0.24%
Share One - NewSolutions	101	109	97	82	(8)	-0.05%	0.48%
Member Driven Technologies	83	81	82	79	2	0.09%	0.22%
Member Driven Technologies - Episys	80	68	63	60	12	0.25%	0.45%
Member Driven Technologies - UltraData	3	13	19	19	(10)	-0.16%	-0.23%
EPL - i-Power	74	74	81	71	-	0.05%	0.19%
AMIS	73	62	74	79	11	0.23%	0.06%
Synergent - Episys	67	64	59	54	3	0.10%	0.32%
Systronics	64	71	71	75	(7)	-0.07%	-0.04%
Electronic Recordkeeping Services	54	56	64	70	(2)	0.01%	-0.13%
Commercial Business Systems	44	49	53	58	(5)	-0.05%	-0.12%
Corelation - KeyStone	43	23	17	8	20	0.35%	0.60%
Enhanced Software Products - FORZA³	41	39	39	33	2	0.06%	0.20%
Credit Union Consultants - Freedom3	41	38	43	47	3	0.08%	-0.01%
CU*South - CU*BASE	39	37	31	26	2	0.06%	0.27%
R.C. Olmstead	38	45	54	54	(7)	-0.08%	-0.16%
CU-Centric	34	33	30	29	1	0.04%	0.14%
CU*NorthWest - CU*BASE	31	32	30	27	(1)	0.01%	0.12%
Apex Data Systems	28	30	35	35	(2)	-0.01%	-0.05%
COCC - DNA/Insight	26	28	30	29	(2)	-0.01%	0.01%
Datamatic Processing - VIEW	15	17	19	21	(2)	-0.02%	-0.06%
CUProdigy	17	16	11	14	1	0.03%	0.08%
CU Interface - dpR2	10	9	8	9	1	0.02%	0.03%
United Solutions	9	11	12	12	(2)	-0.03%	-0.03%
United Solutions - DataSafe	6	11	12	12	(4)	-0.08%	-0.08%
United Solutions - XP2	3	N/A	N/A	N/A	-	N/A	N/A
Others	285	313	283	417	(28)	-0.24%	-1.37%
TOTALS	6,011	6,284	6,560	6,818			

* CHANGE IN MARKET SHARE CALCULATED AS NET CHANGE (E.G., 2016 MARKET SHARE LESS 2015 MARKET SHARE)

PLATFORM MARKET SHARE — NUMBER OF CREDIT UNION CLIENTS

PROCESSORS SERVING AT LEAST \$400M IN AGGREGATE ASSETS | CREDIT UNION DATA AS OF 06.30.16

RK	PLATFORM	2Q16	2Q15	2Q14	2Q13	1-YR. MKT. SHARE CHANGE*	3-YR. MKT. SHARE CHANGE*
1	FedComp	654	703	759	815	-0.31%	-1.07%
2	Episys	644	621	600	587	0.83%	2.10%
	Episys - Member Driven Technologies	80	68	63	60	0.25%	0.45%
	Episys - Symitar	497	489	478	473	0.49%	1.33%
	Episys - Synergent	67	64	59	54	0.10%	0.32%
3	Portico - Fiserv	351	355	359	363	0.19%	0.52%
4	CUSA - Fiserv	336	359	383	413	-0.12%	-0.47%
5	CompuSource Systems	295	320	337	294	-0.18%	0.60%
6	Sharetec Systems	274	277	289	291	0.15%	0.29%
7	CU*BASE	244	241	229	218	0.22%	0.86%
	CU*BASE - CU*Answers	174	172	168	165	0.16%	0.47%
	CU*BASE - CU*NorthWest	31	32	30	27	0.01%	0.12%
	CU*BASE - CU*South	39	37	31	26	0.06%	0.27%
8	FLEX - CMC	243	249	247	259	0.08%	0.24%
9	Mercury - FIS	218	240	262	289	-0.19%	-0.61%
10	UltraData	199	264	292	329	-0.89%	-1.51%
	UltraData - D+H	196	251	273	310	-0.73%	-1.29%
	UltraData - Member Driven Technologies	3	13	19	19	-0.16%	-0.23%
11	Galaxy - Fiserv	182	195	208	228	-0.08%	-0.32%
12	XP2 - Fiserv	180	176	181	189	0.19%	0.22%
	XP2 - Fiserv	177	176	181	189	0.14%	0.17%
	XP2 - United Solutions	3	N/A	N/A	N/A	N/A	N/A
13	DataSafe	170	198	221	239	-0.32%	-0.68%
	DataSafe - Fiserv	164	187	209	227	-0.25%	-0.60%
	DataSafe - United Solutions	6	11	12	12	-0.08%	-0.08%
14	CruiseNet - Symitar	144	148	156	162	0.04%	0.02%
15	Spectrum - Fiserv	142	151	211	185	-0.04%	-0.35%
16	DNA	138	128	134	120	0.26%	0.54%
	DNA - Fiserv	112	100	104	91	0.27%	0.53%
	DNA/Insight - COCC	26	28	30	29	-0.01%	0.01%
17	CubicsPlus - Fiserv	130	138	143	153	-0.03%	-0.08%
18	AMI	121	126	124	121	0.01%	0.24%
19	CUUnify - Fiserv	105	102	108	117	0.12%	0.03%
19	NewSolutions - Share One	101	109	97	82	-0.05%	0.48%
20	OnCU - Fiserv	98	105	113	116	-0.04%	-0.07%
21	Charlotte - Fiserv	79	89	92	99	-0.10%	-0.14%
22	i-Power - EPL	74	74	81	71	0.05%	0.19%
23	Systronics	73	62	74	79	0.23%	0.06%
24	AMIS	64	71	71	75	-0.07%	-0.04%
25	Electronic Recordkeeping Services	54	56	64	70	0.01%	-0.13%
26	Reliance - Fiserv	47	52	58	58	-0.05%	-0.07%
27	Commercial Business Systems	44	49	53	58	-0.05%	-0.12%
28	KeyStone - Corelation	43	23	17	8	0.35%	0.60%
29	FORZA³ - Enhanced Software Products	41	39	39	33	0.06%	0.20%
29	Freedom3 - Credit Union Consultants	41	38	43	47	0.08%	-0.01%
30	R.C. Olmstead	38	45	54	54	-0.08%	-0.16%
31	CU-Centric	34	33	30	29	0.04%	0.14%
32	Apex Data Systems	28	30	35	35	-0.01%	-0.05%
33	Miser - FIS	19	18	18	22	0.03%	-0.01%
34	CUProdigy	17	16	11	14	0.03%	0.08%
35	VIEW - Datamatic Processing	15	17	19	21	-0.02%	-0.06%
36	Advantage - Fiserv	10	20	35	42	-0.15%	-0.45%
36	Clartouch - Fiserv	10	11	13	N/A	-0.01%	N/A
36	dpR2 - CU Interface	10	9	8	9	0.02%	0.03%
37	PhoenixEFE - D+H	6	4	4	4	0.04%	0.04%
38	Premier - Fiserv	5	5	N/A	N/A	0.00%	N/A
39	Systematics - FIS	3	3	4	3	0.00%	0.01%
40	Precision - Fiserv	2	2	1	N/A	0.00%	N/A
	Others	285	313	283	417	-0.24%	-1.37%
	TOTALS	6,011	6,284	6,560	6,818		

* CHANGE IN MARKET SHARE CALCULATED AS NET CHANGE (E.G., 2Q16 MARKET SHARE LESS 2Q15 MARKET SHARE)

PLATFORM MARKET SHARE — NUMBER OF CREDIT UNION CLIENTS (ALPHABETICAL)

PROCESSORS SERVING AT LEAST \$400M IN AGGREGATE ASSETS | CREDIT UNION DATA AS OF 06.30.16

RK	PLATFORM	2Q16	2Q15	2Q14	2Q13	1-YR. MKT. SHARE CHANGE*	3-YR. MKT. SHARE CHANGE*
36	Advantage - Fiserv	10	20	35	42	-0.15%	-0.45%
18	AMI	121	126	124	121	0.01%	0.24%
24	AMIS	64	71	71	75	-0.07%	-0.04%
32	Apex Data Systems	28	30	35	35	-0.01%	-0.05%
21	Charlotte - Fiserv	79	89	92	99	-0.10%	-0.14%
36	Cleartouch - Fiserv	10	11	13	N/A	-0.01%	N/A
27	Commercial Business Systems	44	49	53	58	-0.05%	-0.12%
5	CompuSource Systems	295	320	337	294	-0.18%	0.60%
14	CruiseNet - Symitar	144	148	156	162	0.04%	0.02%
7	CU*BASE	244	241	229	218	0.22%	0.86%
	CU*BASE - CU*Answers	174	172	168	165	0.16%	0.47%
	CU*BASE - CU*NorthWest	31	32	30	27	0.01%	0.12%
	CU*BASE - CU*South	39	37	31	26	0.06%	0.27%
17	CubicsPlus - Fiserv	130	138	143	153	-0.03%	-0.08%
31	CU-Centric	34	33	30	29	0.04%	0.14%
19	CUnify - Fiserv	105	102	108	117	0.12%	0.03%
34	CUProdigy	17	16	11	14	0.03%	0.08%
4	CUSA - Fiserv	336	359	383	413	-0.12%	-0.47%
13	DataSafe	170	198	221	239	-0.32%	-0.68%
	DataSafe - Fiserv	164	187	209	227	-0.25%	-0.60%
	DataSafe - United Solutions	6	11	12	12	-0.08%	-0.08%
16	DNA	138	128	134	120	0.26%	0.54%
	DNA - Fiserv	112	100	104	91	0.27%	0.53%
	DNA/Insight - COCC	26	28	30	29	-0.01%	0.01%
36	dpR2 - CU Interface	10	9	8	9	0.02%	0.03%
25	Electronic Recordkeeping Services	54	56	64	70	0.01%	-0.13%
2	Episys	644	621	600	587	0.83%	2.10%
	Episys - Member Driven Technologies	80	68	63	60	0.25%	0.45%
	Episys - Symitar	497	489	478	473	0.49%	1.33%
	Episys - Synergent	67	64	59	54	0.10%	0.32%
1	FedComp	654	703	759	815	-0.31%	-1.07%
8	FLEX - CMC	243	249	247	259	0.08%	0.24%
29	FORZA ³ - Enhanced Software Products	41	39	39	33	0.06%	0.20%
29	Freedom3 - Credit Union Consultants	41	38	43	47	0.08%	-0.01%
11	Galaxy - Fiserv	182	195	208	228	-0.08%	-0.32%
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37	PhoenixEFE - D+H	6	4	4	4	0.04%	0.04%
3	Portico - Fiserv	351	355	359	363	0.19%	0.52%
40	Precision - Fiserv	2	2	1	N/A	0.00%	N/A
38	Premier - Fiserv	5	5	N/A	N/A	0.00%	N/A
30	R.C. Olmstead	38	45	54	54	-0.08%	-0.16%
26	Reliance - Fiserv	47	52	58	58	-0.05%	-0.07%
6	Sharetec Systems	274	277	289	291	0.15%	0.29%
15	Spectrum - Fiserv	142	151	211	185	-0.04%	-0.35%
39	Systematics - FIS	3	3	4	3	0.00%	0.01%
23	Systronics	73	62	74	79	0.23%	0.06%
10	UltraData	199	264	292	329	-0.89%	-1.51%
	UltraData - D+H	196	251	273	310	-0.73%	-1.29%
	UltraData - Member Driven Technologies	3	13	19	19	-0.16%	-0.23%
35	VIEW - Datamatic Processing	15	17	19	21	-0.02%	-0.06%
12	XP2 - Fiserv	180	176	181	189	0.19%	0.22%
	XP2 - Fiserv	177	176	181	189	0.14%	0.17%
	XP2 - United Solutions	3	N/A	N/A	N/A	N/A	N/A
	Others	285	313	283	417	-0.24%	-1.37%
	TOTALS	6,011	6,284	6,560	6,818		

* CHANGE IN MARKET SHARE CALCULATED AS NET CHANGE (E.G., 2Q16 MARKET SHARE LESS 2Q15 MARKET SHARE)

MARKET SHARE — CREDIT UNION MEMBERS

PROCESSORS SERVING AT LEAST \$400M IN AGGREGATE ASSETS | CREDIT UNION DATA AS OF 06.30.16

CORE PROCESSOR	2Q16	2Q15	2Q14	2Q13	1-YR. MKT. SHARE CHANGE*	3-YR. MKT. SHARE CHANGE*
Fiserv	39,281,457	37,859,199	39,056,939	38,817,005	-0.01%	-3.28%
Fiserv - Advantage	197,152	447,984	908,979	1,013,871	-	-
Fiserv - Charlotte	273,306	360,406	387,946	429,957	-	-
Fiserv - Cleartouch	218,807	226,409	237,925	N/A	-	-
Fiserv - CubicsPlus	224,706	238,730	237,628	261,160	-	-
Fiserv - CUnify	861,920	805,597	815,716	881,247	-	-
Fiserv - CUSA	1,108,742	1,164,565	1,238,117	1,338,210	-	-
Fiserv - DataSafe	5,563,402	6,120,603	6,324,318	6,770,185	-	-
Fiserv - DNA	11,582,857	9,274,154	8,646,313	7,515,244	-	-
Fiserv - Galaxy	1,686,526	1,797,655	1,865,173	2,016,746	-	-
Fiserv - OnCU	352,625	365,192	411,264	421,364	-	-
Fiserv - Portico	3,096,002	3,012,960	3,140,878	3,162,585	-	-
Fiserv - Precision	90,753	86,413	7,544	N/A	-	-
Fiserv - Premier	193,034	190,882	N/A	N/A	-	-
Fiserv - Reliance	455,604	487,860	560,644	564,990	-	-
Fiserv - Spectrum	6,112,037	6,369,130	7,620,858	7,613,120	-	-
Fiserv - XP2	7,263,984	6,910,659	6,653,636	6,828,326	-	-
Symitar	31,708,248	29,770,107	25,534,459	24,425,690	0.76%	4.52%
Symitar - CruiseNet	459,487	477,378	505,912	517,445	-	-
Symitar - Episys	31,248,761	29,292,729	25,028,547	23,908,245	-	-
FIS	12,534,862	11,510,471	11,283,638	10,377,050	0.55%	1.04%
FIS - Mercury	335,440	377,070	424,597	451,123	-0.05%	-0.15%
FIS - Miser	2,978,165	2,723,688	2,602,317	2,769,860	0.14%	-0.07%
FIS - Systematics	9,221,257	8,409,713	8,256,724	7,156,067	0.46%	1.26%
D+H	5,609,227	5,798,382	6,282,722	6,456,301	-0.39%	-1.42%
D+H - PhoenixEFE	534,327	310,159	284,289	253,346	0.20%	0.24%
D+H - UltraData	5,074,900	5,488,223	5,998,433	6,202,955	-0.59%	-1.66%
CU*Answers - CU*BASE	1,834,772	1,732,775	1,574,224	1,439,698	0.03%	0.23%
Member Driven Technologies	1,454,610	1,378,223	1,247,506	1,122,305	0.02%	0.21%
Member Driven Technologies - Episys	1,429,716	1,253,325	1,093,597	964,242	0.12%	0.35%
Member Driven Technologies - UltraData	24,894	124,898	153,909	158,063	-0.10%	-0.14%
Corelation - KeyStone	1,428,632	554,619	421,292	110,229	0.80%	1.23%
CMC - FLEX	1,424,876	1,442,576	1,405,614	1,401,838	-0.07%	-0.11%
Sharetec Systems	1,236,247	1,484,021	1,485,701	1,070,179	-0.29%	0.05%
Share One - NewSolutions	1,044,888	964,805	890,386	733,459	0.04%	0.22%
Synergent Corp. - Episys	814,857	754,123	642,547	584,552	0.03%	0.16%
CompuSource Systems	583,221	639,904	664,126	622,819	-0.08%	-0.10%
EPL - i-Power	524,133	717,441	757,513	555,211	-0.21%	-0.08%
FedComp, Inc.	507,663	540,132	582,843	617,182	-0.05%	-0.16%
COCC - DNA/Insight	384,140	409,887	403,794	417,713	-0.04%	-0.07%
Commercial Business Systems	238,972	257,436	242,500	252,413	-0.03%	-0.04%
CUProdigy	234,229	197,232	111,452	105,584	0.03%	0.11%
Electronic Recordkeeping Services	202,439	171,917	205,706	261,889	0.02%	-0.08%
AMI	181,589	237,029	242,017	191,972	-0.06%	-0.03%
Enhanced Software Products - FORZA³	177,962	172,935	171,131	147,830	0.00%	0.01%
United Solutions	175,186	167,119	184,717	180,525	0.00%	-0.02%
United Solutions - DataSafe	122,449	167,119	184,717	180,525	-0.05%	-0.07%
United Solutions - XP2	52,737	N/A	N/A	N/A	N/A	N/A
R.C. Olmstead	169,610	191,380	262,699	278,049	-0.03%	-0.13%
CU*South - CU*BASE	168,805	146,492	105,790	89,807	0.02%	0.07%
AMIS	131,509	100,567	126,898	105,009	0.03%	0.01%
CU Interface - dpR2	126,272	119,959	85,840	85,896	0.00%	0.03%
CU-Centric	125,687	124,999	104,861	101,207	0.00%	0.01%
Datamatic Processing - VIEW	119,367	133,312	136,702	140,469	-0.02%	-0.03%
Systronics	118,096	131,493	132,268	151,694	-0.02%	-0.05%
CU*NorthWest - CU*BASE	114,966	113,135	102,973	97,276	0.00%	0.01%
Credit Union Consultants - Freedom3	89,110	92,122	102,916	107,812	-0.01%	-0.03%
Apex Data Systems	55,866	59,487	83,251	81,022	-0.01%	-0.03%
Others	3,350,466	4,303,765	4,528,821	5,222,508	-1.05%	-2.26%
TOTALS	106,151,964	102,277,044	99,163,846	96,352,193		

* CHANGE IN MARKET SHARE CALCULATED AS NET CHANGE (E.G., 2Q16 MARKET SHARE LESS 2Q15 MARKET SHARE)

MARKET SHARE — CREDIT UNION ASSETS

PROCESSORS SERVING AT LEAST \$400M IN AGGREGATE ASSETS | CREDIT UNION DATA AS OF 06.30.16

CORE PROCESSOR	2Q16	2Q15	2Q14	2Q13	1-YR. MKT. SHARE CHANGE*	3-YR. MKT. SHARE CHANGE*
Fiserv	\$481,678,274,649	\$442,884,477,098	\$446,106,962,669	\$432,481,856,430	0.47%	-2.52%
Fiserv - Advantage	\$2,327,527,316	\$4,357,818,688	\$11,160,725,321	\$11,967,879,807	-	-
Fiserv - Charlotte	\$2,508,250,752	\$3,292,643,691	\$3,467,189,900	\$3,700,094,245	-	-
Fiserv - Cleartouch	\$2,570,738,851	\$2,578,212,768	\$2,704,630,656	N/A	-	-
Fiserv - CubicsPlus	\$1,739,422,908	\$1,800,047,929	\$1,753,324,143	\$1,910,097,876	-	-
Fiserv - CUnify	\$8,124,509,852	\$7,322,968,498	\$7,275,150,976	\$7,620,481,632	-	-
Fiserv - CUSA	\$9,930,116,393	\$9,922,693,529	\$10,357,885,085	\$11,225,964,571	-	-
Fiserv - DataSafe	\$64,002,504,480	\$67,455,764,197	\$68,842,441,401	\$72,876,813,606	-	-
Fiserv - DNA	\$164,309,025,040	\$126,931,454,085	\$116,336,524,155	\$99,740,147,085	-	-
Fiserv - Galaxy	\$17,396,278,246	\$17,648,223,503	\$17,613,808,511	\$18,214,564,138	-	-
Fiserv - OnCU	\$2,461,908,663	\$2,474,284,146	\$2,839,447,526	\$2,864,306,933	-	-
Fiserv - Portico	\$31,748,986,004	\$29,857,175,868	\$31,007,753,107	\$29,154,671,782	-	-
Fiserv - Precision	\$2,391,369,890	\$2,256,985,700	\$101,654,776	N/A	-	-
Fiserv - Premier	\$2,439,825,228	\$2,323,953,749	N/A	N/A	-	-
Fiserv - Reliance	\$4,642,331,715	\$4,898,574,526	\$5,465,940,664	\$5,349,553,599	-	-
Fiserv - Spectrum	\$72,891,300,281	\$73,690,107,776	\$85,943,178,909	\$85,575,768,143	-	-
Fiserv - XP2	\$92,194,179,030	\$86,073,568,445	\$81,237,307,539	\$82,281,513,013	-	-
Symitar	\$391,970,784,739	\$358,091,460,771	\$300,883,130,661	\$284,816,514,245	0.58%	4.23%
Symitar - CruiseNet	\$3,482,703,373	\$3,449,534,533	\$3,559,069,273	\$3,498,921,832	-	-
Symitar - Episys	\$388,488,081,366	\$354,641,926,238	\$297,324,061,388	\$281,317,592,413	-	-
FIS	\$159,324,378,629	\$143,369,564,117	\$131,195,329,814	\$124,347,082,763	0.42%	0.92%
FIS - Mercury	\$2,318,123,377	\$2,588,790,525	\$2,867,218,849	\$2,995,731,570	-0.04%	-0.10%
FIS - Miser	\$35,923,687,861	\$31,290,113,152	\$29,683,989,318	\$32,829,030,311	0.18%	-0.24%
FIS - Systematics	\$121,082,567,391	\$109,490,660,440	\$98,644,121,647	\$88,522,320,882	0.27%	1.25%
D+H	\$67,318,816,447	\$65,498,477,831	\$69,400,397,523	\$72,934,926,082	-0.24%	-1.52%
D+H - PhoenixEFE	\$8,090,118,277	\$4,253,309,234	\$3,897,745,484	\$3,563,417,394	0.28%	0.30%
D+H - UltraData	\$59,228,698,170	\$61,245,168,597	\$65,502,652,039	\$69,371,508,688	-0.52%	-1.82%
CU*Answers - CU*BASE	\$18,350,049,328	\$16,963,085,259	\$15,045,777,079	\$13,420,116,519	0.01%	0.19%
Corelation - KeyStone	\$15,472,562,797	\$5,456,616,013	\$3,741,845,347	\$1,124,103,183	0.76%	1.11%
Member Driven Technologies	\$14,753,372,764	\$13,419,361,354	\$11,859,132,148	\$10,321,554,964	0.03%	0.20%
Member Driven Technologies - Episys	\$14,416,438,759	\$11,984,635,286	\$10,159,364,035	\$8,644,586,467	0.12%	0.33%
Member Driven Technologies - UltraData	\$336,934,005	\$1,434,726,068	\$1,699,768,113	\$1,676,968,497	-0.09%	-0.13%
CMC - FLEX	\$13,015,433,395	\$12,537,463,187	\$11,912,306,135	\$11,617,778,891	-0.04%	-0.06%
Sharetec Systems	\$10,997,337,800	\$15,816,167,283	\$15,416,454,116	\$7,648,257,760	-0.47%	0.15%
Share One - NewSolutions	\$10,710,814,805	\$9,715,838,432	\$8,696,150,913	\$7,350,155,295	0.02%	0.16%
Synergent Corp. - Episys	\$8,739,130,008	\$7,702,052,214	\$6,403,680,896	\$5,785,417,563	0.04%	0.15%
COCC - DNA/Insight	\$5,512,350,078	\$5,342,849,824	\$5,173,923,307	\$5,819,535,727	-0.02%	-0.11%
EPL - i-Power	\$4,605,543,446	\$6,429,960,904	\$6,633,931,928	\$4,465,892,033	-0.18%	-0.06%
CompuSource Systems	\$4,187,405,749	\$4,406,631,582	\$4,432,935,213	\$3,979,036,602	-0.04%	-0.04%
FedComp	\$3,113,699,308	\$3,214,360,198	\$3,362,800,692	\$3,465,177,628	-0.03%	-0.08%
CUProdigy	\$2,202,328,578	\$1,779,843,395	\$860,563,380	\$770,385,337	0.02%	0.10%
United Solutions	\$2,014,034,327	\$1,925,320,744	\$2,106,314,634	\$2,006,458,759	0.00%	-0.03%
United Solutions - DataSafe	\$1,498,862,280	\$1,925,320,744	\$2,106,314,634	\$2,006,458,759	-0.04%	-0.07%
United Solutions - XP2	\$515,172,047	N/A	N/A	N/A	N/A	N/A
Enhanced Software Products - FORZA³	\$1,865,783,246	\$1,783,021,608	\$1,743,145,517	\$1,443,530,707	0.00%	0.01%
Commercial Business Systems	\$1,655,709,941	\$1,705,315,896	\$1,514,061,390	\$1,505,459,313	-0.01%	-0.01%
R.C. Olmstead	\$1,578,549,422	\$1,641,892,526	\$2,017,410,312	\$1,850,574,058	-0.01%	-0.05%
Electronic Recordkeeping Services	\$1,513,843,287	\$1,297,942,290	\$1,446,412,452	\$1,713,674,703	0.01%	-0.04%
Datamatic Processing - VIEW	\$1,373,424,513	\$1,479,230,948	\$1,504,692,264	\$1,460,091,276	-0.02%	-0.03%
CU*South - CU*BASE	\$1,369,469,612	\$1,200,542,926	\$800,886,070	\$607,764,928	0.01%	0.05%
AMI	\$1,278,380,179	\$1,798,221,993	\$1,796,507,397	\$1,281,289,631	-0.05%	-0.02%
CU*NorthWest - CU*BASE	\$1,092,405,031	\$1,025,327,606	\$877,791,735	\$838,252,047	0.00%	0.01%
AMIS	\$1,065,460,486	\$806,670,340	\$939,443,211	\$953,368,144	0.02%	-0.01%
CU-Centric	\$955,403,671	\$906,695,169	\$770,607,458	\$751,666,772	0.00%	0.00%
Systronics	\$889,162,516	\$1,065,099,524	\$1,053,889,300	\$1,122,785,990	-0.02%	-0.03%
CU Interface - dpR2	\$773,057,450	\$715,266,816	\$493,425,127	\$482,943,058	0.00%	0.02%
Credit Union Consultants - Freedom3	\$673,789,895	\$643,309,668	\$710,189,049	\$738,057,659	0.00%	-0.02%
Apex Data Systems	\$556,747,874	\$563,073,653	\$724,717,815	\$690,912,497	0.00%	-0.02%
Others	\$39,715,924,750	\$51,418,394,847	\$57,479,577,762	\$61,720,122,451	-1.22%	-2.64%
TOTALS	\$1,270,323,428,720	\$1,182,603,536,016	\$1,117,104,393,314	\$1,069,514,743,015		

* CHANGE IN MARKET SHARE CALCULATED AS NET CHANGE (E.G., 2Q16 MARKET SHARE LESS 2Q15 MARKET SHARE)

PLATFORM MARKET SHARE — CREDIT UNION ASSETS

PROCESSORS SERVING AT LEAST \$400M IN AGGREGATE ASSETS | CREDIT UNION DATA AS OF 06.30.16

RK	PLATFORM	2016	2015	2014	2013	1-YR. MKT. SHARE CHANGE*	3-YR. MKT. SHARE CHANGE*
1	Episys	\$411,643,650,133	\$374,328,613,738	\$313,887,106,319	\$295,747,596,443	0.75%	4.75%
	Episys - Symitar	\$388,488,081,366	\$354,641,926,238	\$297,324,061,388	\$281,317,592,413	0.59%	4.28%
	Episys - Member Driven Technologies	\$14,416,438,759	\$11,984,635,286	\$10,159,364,035	\$8,644,586,467	0.12%	0.33%
	Episys - Synergent Corp.	\$8,739,130,008	\$7,702,052,214	\$6,403,680,896	\$5,785,417,563	0.04%	0.15%
2	DNA	\$169,821,375,118	\$132,274,303,909	\$121,510,447,462	\$105,559,682,812	2.18%	3.50%
	DNA - Fiserv	\$164,309,025,040	\$126,931,454,085	\$116,336,524,155	\$99,740,147,085	2.20%	3.61%
	DNA/Insight - COCC	\$5,512,350,078	\$5,342,849,824	\$5,173,923,307	\$5,819,535,727	-0.02%	-0.11%
3	Systematics - FIS	\$121,082,567,391	\$109,490,660,440	\$98,644,121,647	\$88,522,320,882	0.27%	1.25%
4	XP2	\$92,709,351,077	\$86,073,568,445	\$81,237,307,539	\$82,281,513,013	0.02%	-0.40%
	XP2 - Fiserv	\$92,194,179,030	\$86,073,568,445	\$81,237,307,539	\$82,281,513,013	-0.02%	-0.44%
	XP2 - United Solutions	\$515,172,047	N/A	N/A	N/A	N/A	N/A
5	Spectrum - Fiserv	\$72,891,300,281	\$73,690,107,776	\$85,943,178,909	\$85,575,768,143	-0.49%	-2.26%
6	DataSafe	\$65,501,366,760	\$69,381,084,941	\$70,948,756,035	\$74,883,272,365	-0.71%	-1.85%
	DataSafe - Fiserv	\$64,002,504,480	\$67,455,764,197	\$68,842,441,401	\$72,876,813,606	-0.67%	-1.78%
	DataSafe - United Solutions	\$1,498,862,280	\$1,925,320,744	\$2,106,314,634	\$2,006,458,759	-0.04%	-0.07%
7	Ultradata	\$59,565,632,175	\$62,679,894,665	\$67,202,420,152	\$71,048,477,185	-0.61%	-1.95%
	UltraData - D+H	\$59,228,698,170	\$61,245,168,597	\$65,502,652,039	\$69,371,508,688	-0.52%	-1.82%
	UltraData - Member Driven Technologies	\$336,934,005	\$1,434,726,068	\$1,699,768,113	\$1,676,968,497	-0.09%	-0.13%
8	Miser - FIS	\$35,923,687,861	\$31,290,113,152	\$29,683,989,318	\$32,829,030,311	0.18%	-0.24%
9	Portico - Fiserv	\$31,748,986,004	\$29,857,175,868	\$31,007,753,107	\$29,154,671,782	-0.03%	-0.23%
10	CU*BASE	\$20,811,923,971	\$19,188,955,791	\$16,724,454,884	\$14,866,133,494	0.02%	0.25%
	CU*BASE - CU*Answers	\$18,350,049,328	\$16,963,085,259	\$15,045,777,079	\$13,420,116,519	0.01%	0.19%
	CU*BASE - CU*NorthWest	\$1,092,405,031	\$1,025,327,606	\$877,791,735	\$838,252,047	0.00%	0.01%
	CU*BASE - CU*South	\$1,369,469,612	\$1,200,542,926	\$800,886,070	\$607,764,928	0.01%	0.05%
11	Galaxy - Fiserv	\$17,396,278,246	\$17,648,223,503	\$17,613,808,511	\$18,214,564,138	-0.12%	-0.33%
12	KeyStone - Corelation	\$15,472,562,797	\$5,456,616,013	\$3,741,845,347	\$1,124,103,183	0.76%	1.11%
13	FLEX - CMC	\$13,015,433,395	\$12,537,463,187	\$11,912,306,135	\$11,617,778,891	-0.04%	-0.06%
14	Sharetec Systems	\$10,997,337,800	\$15,816,167,283	\$15,416,454,116	\$7,648,257,760	-0.47%	0.15%
15	NewSolutions - Share One	\$10,710,814,805	\$9,715,838,432	\$8,696,150,913	\$7,350,155,295	0.02%	0.16%
16	CUSA - Fiserv	\$9,930,116,393	\$9,922,693,529	\$10,357,885,085	\$11,225,964,571	-0.06%	-0.27%
17	CUnify - Fiserv	\$8,124,509,852	\$7,322,968,498	\$7,275,150,976	\$7,620,481,632	0.02%	-0.07%
18	PhoenixEFE - D+H	\$8,090,118,277	\$4,253,309,234	\$3,897,745,484	\$3,563,417,394	0.28%	0.30%
19	Reliance - Fiserv	\$4,642,331,715	\$4,898,574,526	\$5,465,940,664	\$5,349,553,599	-0.05%	-0.13%
20	i-Power - EPL	\$4,605,543,446	\$6,429,960,904	\$6,633,931,928	\$4,465,892,033	-0.18%	-0.06%
21	CompuSource Systems	\$4,187,405,749	\$4,406,631,582	\$4,432,935,213	\$3,979,036,602	-0.04%	-0.04%
22	CruiseNet - Symitar	\$3,482,703,373	\$3,449,534,533	\$3,559,069,273	\$3,498,921,832	-0.02%	-0.05%
23	FedComp	\$3,113,699,308	\$3,214,360,198	\$3,362,800,692	\$3,465,177,628	-0.03%	-0.08%
24	Cleartouch - Fiserv	\$2,570,738,851	\$2,578,212,768	\$2,704,630,656	N/A	-0.02%	N/A
25	Charlotte - Fiserv	\$2,508,250,752	\$3,292,643,691	\$3,467,189,900	\$3,700,094,245	-0.08%	-0.15%
26	OnCU - Fiserv	\$2,461,908,663	\$2,474,284,146	\$2,839,447,526	\$2,864,306,933	-0.02%	-0.07%
27	Premier - Fiserv	\$2,439,825,228	\$2,323,953,749	N/A	N/A	0.00%	N/A
28	Precision - Fiserv	\$2,391,369,890	\$2,256,985,700	\$101,654,776	N/A	0.00%	N/A
29	Advantage - Fiserv	\$2,327,527,316	\$4,357,818,688	\$11,160,725,321	\$11,967,879,807	-0.19%	-0.94%
30	Mercury - FIS	\$2,318,123,377	\$2,588,790,525	\$2,867,218,849	\$2,995,731,570	-0.04%	-0.10%
31	CUProdigy	\$2,202,328,578	\$1,779,843,395	\$860,563,380	\$770,385,337	0.02%	0.10%
32	FORZA³ - Enhanced Software Products	\$1,865,783,246	\$1,783,021,608	\$1,743,145,517	\$1,443,530,707	0.00%	0.01%
33	CubicsPlus - Fiserv	\$1,739,422,908	\$1,800,047,929	\$1,753,324,143	\$1,910,097,876	-0.02%	-0.04%
34	Commercial Business Systems	\$1,655,709,941	\$1,705,315,896	\$1,514,061,390	\$1,505,459,313	-0.01%	-0.01%
35	R.C. Olmstead	\$1,578,549,422	\$1,641,892,526	\$2,017,410,312	\$1,850,574,058	-0.01%	-0.05%
36	Electronic Recordkeeping Services	\$1,513,843,287	\$1,297,942,290	\$1,446,412,452	\$1,713,674,703	0.01%	-0.04%
37	VIEW - Datamatic Processing	\$1,373,424,513	\$1,479,230,948	\$1,504,692,264	\$1,460,091,276	-0.02%	-0.03%
38	AMI	\$1,278,380,179	\$1,798,221,993	\$1,796,507,397	\$1,281,289,631	-0.05%	-0.02%
39	AMIS	\$1,065,460,486	\$806,670,340	\$939,443,211	\$953,368,144	0.02%	-0.01%
40	CU-Centric	\$955,403,671	\$906,695,169	\$770,607,458	\$751,666,772	0.00%	0.00%
41	Systronics	\$889,162,516	\$1,065,099,524	\$1,053,889,300	\$1,122,785,990	-0.02%	-0.03%
42	dpR2 - CU Interface	\$773,057,450	\$715,266,816	\$493,425,127	\$482,943,058	0.00%	0.02%
43	Freedom3 - Credit Union Consultants	\$673,789,895	\$643,309,668	\$710,189,049	\$738,057,659	0.00%	-0.02%
44	Apex Data Systems	\$556,747,874	\$563,073,653	\$724,717,815	\$690,912,497	0.00%	-0.02%
	Others	\$39,715,924,750	\$51,418,394,847	\$57,479,577,762	\$61,720,122,451	-1.22%	-2.64%
	TOTALS	\$1,270,323,428,720	\$1,182,603,536,016	\$1,117,104,393,314	\$1,069,514,743,015		

* CHANGE IN MARKET SHARE CALCULATED AS NET CHANGE (E.G., 2016 MARKET SHARE LESS 2015 MARKET SHARE)

PLATFORM MARKET SHARE — CREDIT UNION ASSETS (ALPHABETICAL)

PROCESSORS SERVING AT LEAST \$400M IN AGGREGATE ASSETS | CREDIT UNION DATA AS OF 06.30.16

RK	PLATFORM	2016	2015	2014	2013	1-YR. MKT. SHARE CHANGE (%)*	3 YR. MKT. SHARE CHANGE (%)*
29	Advantage - Fiserv	\$2,327,527,316	\$4,357,818,688	\$11,160,725,321	\$11,967,879,807	-0.19%	-0.94%
38	AMI	\$1,278,380,179	\$1,798,221,993	\$1,796,507,397	\$1,281,289,631	-0.05%	-0.02%
39	AMIS	\$1,065,460,486	\$806,670,340	\$939,443,211	\$953,368,144	0.02%	-0.01%
44	Apex Data Systems	\$556,747,874	\$563,073,653	\$724,717,815	\$690,912,497	0.00%	-0.02%
25	Charlotte - Fiserv	\$2,508,250,752	\$3,292,643,691	\$3,467,189,900	\$3,700,094,245	-0.08%	-0.15%
24	Cleartouch - Fiserv	\$2,570,738,851	\$2,578,212,768	\$2,704,630,656	N/A	-0.02%	N/A
34	Commercial Business Systems	\$1,655,709,941	\$1,705,315,896	\$1,514,061,390	\$1,505,459,313	-0.01%	-0.01%
21	CompuSource Systems	\$4,187,405,749	\$4,406,631,582	\$4,432,935,213	\$3,979,036,602	-0.04%	-0.04%
22	CruiseNet - Symitar	\$3,482,703,373	\$3,449,534,533	\$3,559,069,273	\$3,498,921,832	-0.02%	-0.05%
10	CU*BASE	\$20,811,923,971	\$19,188,955,791	\$16,724,454,884	\$14,866,133,494	0.02%	0.25%
	CU*BASE - CU*Answers	\$18,350,049,328	\$16,963,085,259	\$15,045,777,079	\$13,420,116,519	0.01%	0.19%
	CU*BASE - CU*NorthWest	\$1,092,405,031	\$1,025,327,606	\$877,791,735	\$838,252,047	0.00%	0.01%
	CU*BASE - CU*South	\$1,369,469,612	\$1,200,542,926	\$800,886,070	\$607,764,928	0.01%	0.05%
33	CubicsPlus - Fiserv	\$1,739,422,908	\$1,800,047,929	\$1,753,324,143	\$1,910,097,876	-0.02%	-0.04%
40	CU-Centric	\$955,403,671	\$906,695,169	\$770,607,458	\$751,666,772	0.00%	0.00%
17	CUnify - Fiserv	\$8,124,509,852	\$7,322,968,498	\$7,275,150,976	\$7,620,481,632	0.02%	-0.07%
31	CUProdigy	\$2,202,328,578	\$1,779,843,395	\$860,563,380	\$770,385,337	0.02%	0.10%
16	CUSA - Fiserv	\$9,930,116,393	\$9,922,693,529	\$10,357,885,085	\$11,225,964,571	-0.06%	-0.27%
6	DataSafe	\$65,501,366,760	\$69,381,084,941	\$70,948,756,035	\$74,883,272,365	-0.71%	-1.85%
	DataSafe - Fiserv	\$64,002,504,480	\$67,455,764,197	\$68,842,441,401	\$72,876,813,606	-0.67%	-1.78%
	DataSafe - United Solutions	\$1,498,862,280	\$1,925,320,744	\$2,106,314,634	\$2,006,458,759	-0.04%	-0.07%
2	DNA	\$169,821,375,118	\$132,274,303,909	\$121,510,447,462	\$105,559,682,812	2.18%	3.50%
	DNA - Fiserv	\$164,309,025,040	\$126,931,454,085	\$116,336,524,155	\$99,740,147,085	2.20%	3.61%
	DNA/Insight - COCC	\$5,512,350,078	\$5,342,849,824	\$5,173,923,307	\$5,819,535,727	-0.02%	-0.11%
42	dpR2 - CU Interface	\$773,057,450	\$715,266,816	\$493,425,127	\$482,943,058	0.00%	0.02%
36	Electronic Recordkeeping Services	\$1,513,843,287	\$1,297,942,290	\$1,446,412,452	\$1,713,674,703	0.01%	-0.04%
1	Episys	\$411,643,650,133	\$374,328,613,738	\$313,887,106,319	\$295,747,596,443	0.75%	4.75%
	Episys - Member Driven Technologies	\$14,416,438,759	\$11,984,635,286	\$10,159,364,035	\$8,644,586,467	0.12%	0.33%
	Episys - Symitar	\$388,488,081,366	\$354,641,926,238	\$297,324,061,388	\$281,317,592,413	0.59%	4.28%
	Episys - Synergent Corp.	\$8,739,130,008	\$7,702,052,214	\$6,403,680,896	\$5,785,417,563	0.04%	0.15%
23	FedComp	\$3,113,699,308	\$3,214,360,198	\$3,362,800,692	\$3,465,177,628	-0.03%	-0.08%
13	FLEX - CMC	\$13,015,433,395	\$12,537,463,187	\$11,912,306,135	\$11,617,778,891	-0.04%	-0.06%
32	FORZA ³ - Enhanced Software Products	\$1,865,783,246	\$1,783,021,608	\$1,743,145,517	\$1,443,530,707	0.00%	0.01%
43	Freedom3 - Credit Union Consultants	\$673,789,895	\$643,309,668	\$710,189,049	\$738,057,659	0.00%	-0.02%
11	Galaxy - Fiserv	\$17,396,278,246	\$17,648,223,503	\$17,613,808,511	\$18,214,564,138	-0.12%	-0.33%
20	i-Power - EPL	\$4,605,543,446	\$6,429,960,904	\$6,633,931,928	\$4,465,892,033	-0.18%	-0.06%
12	KeyStone - Corelation	\$15,472,562,797	\$5,456,616,013	\$3,741,845,347	\$1,124,103,183	0.76%	1.11%
30	Mercury - FIS	\$2,318,123,377	\$2,588,790,525	\$2,867,218,849	\$2,995,731,570	-0.04%	-0.10%
8	Miser - FIS	\$35,923,687,861	\$31,290,113,152	\$29,683,989,318	\$32,829,030,311	0.18%	-0.24%
15	NewSolutions - Share One	\$10,710,814,805	\$9,715,838,432	\$8,696,150,913	\$7,350,155,295	0.02%	0.16%
26	OnCU - Fiserv	\$2,461,908,663	\$2,474,284,146	\$2,839,447,526	\$2,864,306,933	-0.02%	-0.07%
18	PhoenixEFE - D+H	\$8,090,118,277	\$4,253,309,234	\$3,897,745,484	\$3,563,417,394	0.28%	0.30%
9	Portico - Fiserv	\$31,748,986,004	\$29,857,175,868	\$31,007,753,107	\$29,154,671,782	-0.03%	-0.23%
28	Precision - Fiserv	\$2,391,369,890	\$2,256,985,700	\$101,654,776	N/A	0.00%	N/A
27	Premier - Fiserv	\$2,439,825,228	\$2,323,953,749	N/A	N/A	0.00%	N/A
35	R.C. Olmstead	\$1,578,549,422	\$1,641,892,526	\$2,017,410,312	\$1,850,574,058	-0.01%	-0.05%
19	Reliance - Fiserv	\$4,642,331,715	\$4,898,574,526	\$5,465,940,664	\$5,349,553,599	-0.05%	-0.13%
14	Sharetec Systems	\$10,997,337,800	\$15,816,167,283	\$15,416,454,116	\$7,648,257,760	-0.47%	0.15%
5	Spectrum - Fiserv	\$72,891,300,281	\$73,690,107,776	\$85,943,178,909	\$85,575,768,143	-0.49%	-2.26%
3	Systematics - FIS	\$121,082,567,391	\$109,490,660,440	\$98,644,121,647	\$88,522,320,882	0.27%	1.25%
41	Systronics	\$889,162,516	\$1,065,099,524	\$1,053,889,300	\$1,122,785,990	-0.02%	-0.03%
7	UltraData	\$59,565,632,175	\$62,679,894,665	\$67,202,420,152	\$71,048,477,185	-0.61%	-1.95%
	UltraData - D+H	\$59,228,698,170	\$61,245,168,597	\$65,502,652,039	\$69,371,508,688	-0.52%	-1.82%
	UltraData - Member Driven Technologies	\$336,934,005	\$1,434,726,068	\$1,699,768,113	\$1,676,968,497	-0.09%	-0.13%
37	VIEW - Datamatic Processing	\$1,373,424,513	\$1,479,230,948	\$1,504,692,264	\$1,460,091,276	-0.02%	-0.03%
4	XP2	\$92,709,351,077	\$86,073,568,445	\$81,237,307,539	\$82,281,513,013	0.02%	-0.40%
	XP2 - Fiserv	\$92,194,179,030	\$86,073,568,445	\$81,237,307,539	\$82,281,513,013	-0.02%	-0.44%
	XP2 - United Solutions	\$515,172,047	N/A	N/A	N/A	N/A	N/A
	Others	\$39,715,924,750	\$51,418,394,847	\$57,479,577,762	\$61,720,122,451	-1.22%	-2.64%
	TOTALS	\$1,270,323,428,720	\$1,182,603,536,016	\$1,117,104,393,314	\$1,069,514,743,015		

* CHANGE IN MARKET SHARE CALCULATED AS NET CHANGE (E.G., 2016 MARKET SHARE LESS 2015 MARKET SHARE)

MARKET SHARE — CREDIT UNION CLIENTS > \$20M IN ASSETS

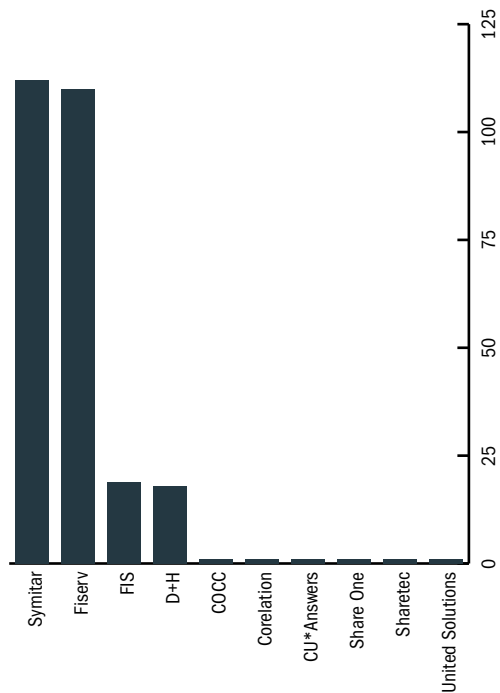
ALL PROCESSORS SERVING AT LEAST \$400M IN AGGREGATE ASSETS | CREDIT UNION FINANCIAL DATA AS OF 06.30.16

CORE PROCESSOR	2Q16	2Q15	2Q14	2Q13	1 YR. CHANGE (#)	1 YR. MKT. SHARE CHANGE (%)*	3 YR. MKT. SHARE CHANGE (%)*
Fiserv	1,437	1,477	1,570	1,609	(40)	-0.66%	-3.40%
Fiserv - Advantage	10	20	35	41	-	-	-
Fiserv - Charlotte	49	55	57	63	-	-	-
Fiserv - Cleartouch	10	11	13	N/A	-	-	-
Fiserv - CubicsPlus	23	24	22	27	-	-	-
Fiserv - CUnify	88	85	87	93	-	-	-
Fiserv - CUSA	161	163	171	185	-	-	-
Fiserv - DataSafe	142	160	177	193	-	-	-
Fiserv - DNA	112	100	103	91	-	-	-
Fiserv - Galaxy	135	142	147	162	-	-	-
Fiserv - OnCU	43	44	44	45	-	-	-
Fiserv - Portico	300	299	292	292	-	-	-
Fiserv - Precision	2	2	1	N/A	-	-	-
Fiserv - Premier	5	5	N/A	N/A	-	-	-
Fiserv - Reliance	45	49	55	55	-	-	-
Fiserv - Spectrum	138	145	189	178	-	-	-
Fiserv - XP2	174	173	177	184	-	-	-
Symitar	559	546	538	533	13	0.56%	1.29%
Symitar - CruiseNet	64	60	63	63	-	-	-
Symitar - Episys	495	486	475	470	-	-	-
CMC - FLEX	185	184	180	178	1	0.09%	0.38%
D+H	175	195	209	221	(20)	-0.51%	-1.12%
D+H - PhoenixEFE	6	4	4	4	2	0.06%	0.06%
D+H - UltraData	169	191	205	217	(22)	-0.57%	-1.18%
CU*Answers - CU*BASE	151	147	140	139	4	0.17%	0.49%
Sharetec Systems	146	146	144	130	-	0.05%	0.59%
Member Driven Technologies	83	80	80	78	3	0.11%	0.22%
Member Driven Technologies - Episys	80	68	63	60	12	0.37%	0.64%
Member Driven Technologies - UltraData	3	12	17	18	(9)	-0.26%	-0.42%
Share One, Inc. - NewSolutions	79	70	62	52	9	0.29%	0.84%
CompuSource Systems	63	68	68	59	(5)	-0.12%	0.18%
Synergent - Episys	63	59	54	47	4	0.14%	0.51%
FIS	51	51	54	57	-	0.02%	-0.12%
FIS - Mercury	29	30	32	32	(1)	-0.02%	-0.06%
FIS - Miser	19	18	18	22	1	0.04%	-0.07%
FIS - Systematics	3	3	4	3	-	0.00%	0.00%
EPL - i-Power	45	44	50	43	1	0.04%	0.10%
Corelation - KeyStone	41	22	17	8	19	0.56%	0.97%
Enhanced Software Products - FORZA³	29	30	29	23	(1)	-0.02%	0.20%
Commercial Business Systems	26	28	25	27	(2)	-0.05%	0.00%
COCC - DNA/Insight	21	23	25	23	(2)	-0.05%	-0.04%
CU*NorthWest - CU*BASE	21	21	19	19	-	0.01%	0.08%
Electronic Recordkeeping Services	21	18	20	22	3	0.09%	-0.01%
FedComp Inc.	21	24	23	25	(3)	-0.08%	-0.09%
CU*South - CU*BASE	20	17	10	8	3	0.09%	0.36%
R.C. Olmstead Inc.	18	21	23	24	(3)	-0.08%	-0.15%
AMI Inc.	16	17	18	18	(1)	-0.02%	-0.04%
CUProdigy	15	14	9	7	1	0.03%	0.24%
AMIS	14	12	14	14	2	0.06%	0.01%
CU-Centric	13	11	8	8	2	0.06%	0.15%
Systronics	13	14	14	12	(1)	-0.02%	0.04%
Datamatic Processing - VIEW	11	12	13	13	(1)	-0.02%	-0.05%
Credit Union Consultants - Freedom3	10	10	12	14	-	0.00%	-0.10%
CU Interface - dpR2	9	8	6	6	1	0.03%	0.09%
United Solutions	8	11	11	11	(3)	-0.08%	-0.08%
United Solutions - DataSafe	6	11	11	12	(5)	-0.14%	-0.16%
United Solutions - XP2	2	N/A	N/A	N/A	N/A	N/A	N/A
Apex Data Systems	7	8	10	10	(1)	-0.03%	-0.08%
Others	69	93	66	124	(24)	-0.64%	-1.45%
TOTALS	3,440	3,481	3,521	3,562			

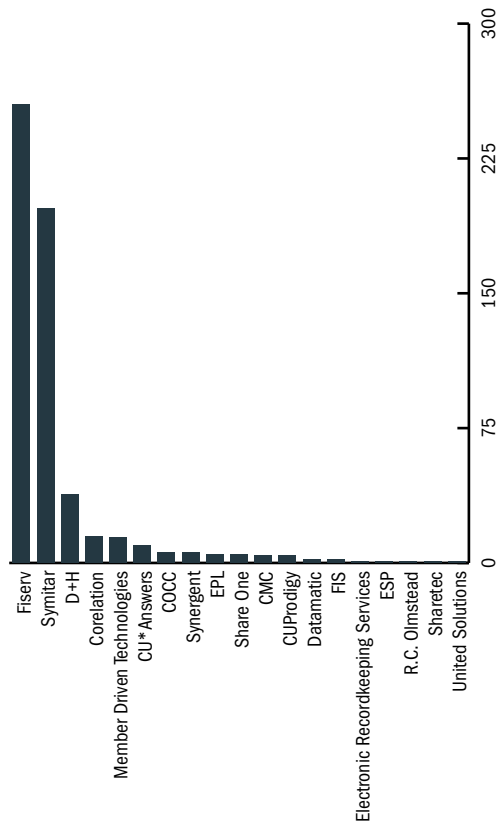
* CHANGE IN MARKET SHARE CALCULATED AS NET CHANGE (E.G., 2Q16 MARKET SHARE LESS 2Q15 MARKET SHARE)

CORE PROVIDER MARKET SHARE BY ASSET-BASED PEER GROUPS

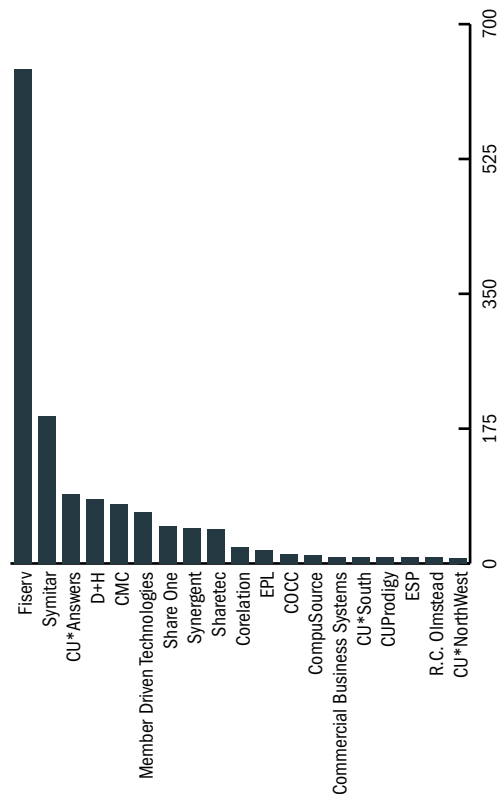
TOP PROVIDERS BY NUMBER OF CLIENTS > \$1B IN ASSETS



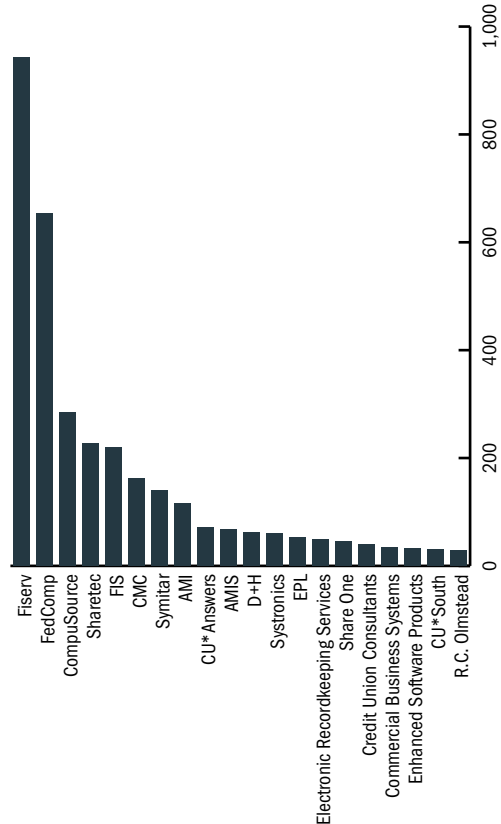
TOP PROVIDERS BY NUMBER OF CLIENTS \$250M-\$1B IN ASSETS



TOP PROVIDERS BY NUMBER OF CLIENTS \$50M-\$250M IN ASSETS



TOP PROVIDERS BY NUMBER OF CLIENTS < \$50M IN ASSETS



CORE PROVIDER CLIENT PERFORMANCE COMPARISON (ALL CREDIT UNION CLIENTS)

PROCESSORS SERVING AT LEAST \$400 MILLION IN AGGREGATE ASSETS | CREDIT UNION DATA AS OF 06.30.16

CORE PROCESSOR	# CUS	TOTAL ASSETS	AVERAGE ASSETS	LOAN GROWTH	SHARE GROWTH	MEMBER GROWTH	OPEX / AVG. ASSETS	EFFICIENCY RATIO	ROA
AMI	121	\$1,278,380,179	\$10,565,125	4.03%	2.17%	-1.01%	3.04%	85.07%	0.38%
AMIS	73	\$1,065,460,486	\$14,595,349	5.56%	2.74%	-0.68%	2.61%	85.43%	0.41%
Apex Data Systems	28	\$556,747,874	\$19,883,853	1.16%	3.67%	-0.07%	3.01%	87.58%	0.31%
CMC	243	\$13,015,433,395	\$53,561,454	7.01%	5.18%	1.14%	3.47%	83.15%	0.51%
COCC	26	\$5,512,350,078	\$212,013,465	10.05%	7.21%	4.70%	3.00%	79.19%	0.61%
Commercial Business Systems	44	\$1,655,709,941	\$37,629,771	5.97%	4.77%	0.79%	4.21%	79.92%	0.29%
CompuSource Systems	295	\$4,187,405,749	\$14,194,596	3.71%	4.29%	-0.19%	2.87%	85.07%	0.31%
Correlation	43	\$15,472,562,797	\$359,827,042	14.97%	8.02%	5.31%	3.84%	78.36%	0.76%
Credit Union Consultants	41	\$673,789,895	\$16,433,900	1.44%	3.57%	0.37%	3.13%	82.82%	0.38%
CU Interface	10	\$773,057,450	\$77,305,745	4.67%	3.47%	1.93%	4.93%	84.21%	0.36%
CU*Answers	174	\$18,350,049,328	\$105,460,054	9.83%	6.87%	3.42%	3.58%	79.87%	0.44%
CU*NorthWest	31	\$1,092,405,031	\$35,238,872	6.15%	4.24%	-1.43%	3.67%	84.12%	0.50%
CU*South	39	\$1,369,469,612	\$35,114,605	5.49%	3.84%	1.54%	3.87%	79.87%	0.62%
CU-Centric	34	\$955,403,671	\$28,100,108	6.39%	4.67%	-0.59%	3.59%	87.11%	0.42%
CUProdigy	17	\$2,202,328,578	\$129,548,740	10.00%	5.55%	1.26%	3.95%	79.86%	0.67%
D+H	202	\$67,318,816,447	\$333,261,468	9.77%	6.64%	3.48%	3.18%	76.39%	0.71%
Datamatic Processing	15	\$1,373,424,513	\$91,561,634	6.24%	0.89%	-0.31%	3.45%	81.30%	0.63%
Electronic Recordkeeping Services	54	\$1,513,843,287	\$28,034,135	4.41%	5.58%	0.19%	3.11%	70.44%	0.66%
Enhanced Software Products	41	\$1,865,783,246	\$45,506,908	4.00%	3.18%	0.85%	3.03%	83.79%	0.33%
EPL	74	\$4,605,543,446	\$62,237,074	7.81%	4.86%	2.88%	3.88%	86.05%	0.47%
FedComp	654	\$3,113,699,308	\$4,761,008	1.88%	1.60%	-0.34%	2.76%	80.78%	0.48%
FIS	240	\$159,324,378,629	\$663,851,578	10.99%	11.19%	8.52%	2.84%	61.29%	1.13%
Fiserv	1,950	\$481,678,274,649	\$247,014,500	11.30%	7.37%	3.97%	3.05%	76.42%	0.72%
Member Driven Technologies	83	\$14,753,372,764	\$177,751,479	9.51%	6.54%	3.23%	4.04%	81.99%	0.62%
R.C. Olmstead	38	\$1,578,549,422	\$41,540,774	7.11%	3.66%	0.69%	2.88%	77.01%	0.66%
Share One	101	\$10,710,814,805	\$106,047,671	9.27%	5.46%	1.47%	3.20%	80.43%	0.61%
Sharetek Systems	274	\$10,997,337,800	\$40,136,269	6.08%	5.48%	1.36%	3.56%	82.19%	0.48%
Synarcat	641	\$391,970,784,739	\$611,498,884	11.78%	8.17%	4.68%	3.16%	74.45%	0.77%
Synergent	67	\$8,739,130,008	\$130,434,776	9.87%	7.09%	2.08%	3.71%	83.63%	0.52%
Systronics	64	\$889,162,516	\$13,893,164	5.56%	1.87%	0.30%	2.93%	83.40%	0.45%
United Solutions	9	\$2,014,034,327	\$223,781,592	16.44%	15.32%	16.03%	3.98%	81.71%	0.46%

CORE PLATFORM CLIENT PERFORMANCE COMPARISON (ALL CREDIT UNION CLIENTS)

PROCESSORS SERVING AT LEAST \$400 MILLION IN AGGREGATE ASSETS | CREDIT UNION DATA AS OF 06.30.16

PLATFORM	# CUS	TOTAL ASSETS	AVERAGE ASSETS	LOAN GROWTH	SHARE GROWTH	MEMBER GROWTH	OPEX / AVG. ASSETS	EFFICIENCY RATIO	ROA
20/20 - AMI	38	\$216,822,968	\$5,705,868	-0.33%	1.13%	-1.75%	2.71%	87.11%	0.35%
Advantage - Fiserv	10	\$2,327,527,316	232,752,732	7.70%	4.14%	-0.58%	2.95%	83.62%	0.37%
AMIS	73	\$1,065,460,486	\$14,595,349	5.56%	2.74%	-0.68%	2.61%	85.43%	0.41%
Apex Data Systems	28	\$556,747,874	\$19,883,853	1.16%	3.67%	-0.07%	3.01%	87.58%	0.31%
CAMS-II	51	\$2,332,618,276	\$45,737,613	7.73%	4.90%	1.26%	3.78%	77.50%	0.48%
Commercial Business Systems	44	\$1,655,709,941	\$37,629,771	5.97%	4.77%	0.79%	4.21%	79.92%	0.29%
R.C. Olmstead	7	\$676,908,335	\$96,701,191	12.41%	5.20%	2.87%	2.75%	69.60%	0.94%
Charlotte - Fiserv	79	\$2,508,250,752	\$31,750,010	4.73%	4.83%	0.08%	3.27%	88.13%	0.30%
ClearTouch - Fiserv	10	\$2,570,738,851	\$257,073,885	6.90%	4.14%	-0.89%	3.10%	91.51%	0.27%
CompuSource Systems	295	\$4,187,405,749	\$14,194,596	3.71%	4.29%	-0.19%	2.87%	85.07%	0.31%

CruiseNet - Smytitar	144	\$3,482,703,373	24,185,440	3.96%	3.46%	0.02%	3.63%	84.58%	0.39%
CU* BASE	244	\$20,811,923,971	85,294,770	9.39%	6.51%	3.00%	3.60%	80.09%	0.45%
CU*Answers	174	\$18,350,049,328	105,460,054	9.83%	6.87%	3.42%	3.58%	79.87%	0.44%
CU*NorthWest	31	\$1,092,405,031	35,238,872	6.15%	4.24%	-1.43%	3.67%	84.12%	0.50%
CU*South	39	\$1,369,469,612	35,114,605	5.49%	3.84%	1.54%	3.87%	79.87%	0.62%
CubicPlus - Fiserv	130	\$1,739,422,908	13,380,176	4.30%	1.29%	-0.90%	2.95%	83.29%	0.33%
CU-Centric	34	\$955,403,671	28,100,108	6.39%	4.67%	-0.59%	3.59%	87.11%	0.42%
Unify - Fiserv	105	\$8,124,509,852	77,376,284	11.79%	7.05%	4.34%	3.46%	82.93%	0.60%
CUProdigy	17	\$2,202,328,578	129,548,740	10.00%	5.55%	1.26%	3.95%	79.86%	0.67%
CUSA - Fiserv	336	\$9,930,116,393	29,553,918	4.87%	4.15%	-0.27%	3.18%	84.81%	0.46%
DataSafe	170	\$65,501,366,760	385,302,157	12.17%	6.80%	3.57%	3.07%	75.81%	0.71%
Fiserv	164	\$64,002,504,480	390,259,174	12.31%	6.79%	3.43%	3.07%	75.79%	0.71%
United Solutions	6	\$1,498,862,280	249,810,380	6.98%	6.83%	10.45%	3.16%	76.61%	0.47%
DNA	138	\$169,821,375,118	1,230,589,675	12.89%	8.75%	5.57%	2.92%	72.28%	0.89%
COCC (Insight)	26	\$5,512,350,078	212,013,465	10.05%	7.21%	4.70%	3.00%	79.19%	0.61%
Fiserv	112	\$164,309,025,040	1,467,044,866	12.99%	8.80%	5.60%	2.92%	72.07%	0.89%
dpR2 - CU Interface	10	\$773,057,450	77,305,745	4.67%	3.47%	1.93%	4.93%	84.21%	0.36%
Electronic Recordkeeping Services	54	\$1,513,843,287	28,034,135	4.41%	5.58%	0.19%	3.11%	70.44%	0.66%
Encompass - AMI	83	\$1,061,557,211	12,789,846	4.85%	2.39%	-0.83%	3.11%	84.71%	0.38%
EPL	74	\$4,605,543,446	62,237,074	7.81%	4.86%	2.88%	3.88%	86.05%	0.47%
EpiSys	644	\$411,643,650,133	639,198,214	11.72%	8.13%	4.62%	3.20%	74.87%	0.76%
Member Driven Technologies	80	\$14,416,438,759	180,205,484	9.66%	6.65%	3.29%	4.09%	82.02%	0.62%
Smytitar	497	\$388,488,081,366	781,666,160	11.84%	8.21%	4.75%	3.15%	74.36%	0.77%
Synergent	67	\$8,739,130,008	130,434,776	9.87%	7.09%	2.08%	3.71%	83.63%	0.52%
FedComp	654	\$3,113,699,308	4,761,008	1.88%	1.60%	-0.34%	2.76%	80.78%	0.48%
FLEX - CMC	243	\$13,015,433,395	53,561,454	7.01%	5.18%	1.14%	3.47%	83.15%	0.51%
FORZA - Enhanced Software Products	41	\$1,865,783,246	45,506,908	4.00%	3.18%	0.85%	3.03%	83.79%	0.33%
Freedom3 - CUC	41	\$673,789,895	16,433,900	1.44%	3.57%	0.37%	3.13%	82.82%	0.38%
Galaxy - Fiserv	182	\$17,396,278,246	95,583,946	10.01%	5.59%	1.31%	3.10%	78.92%	0.57%
KeyStone - Corelation	43	\$15,472,562,797	359,827,042	14.97%	8.02%	5.31%	3.84%	78.36%	0.76%
Mercury - FIS	218	\$2,318,123,377	10,633,593	3.84%	2.40%	-0.05%	3.33%	88.55%	0.22%
Miser - FIS	19	\$35,923,687,861	1,890,720,414	13.03%	8.81%	6.14%	3.03%	75.44%	0.79%
NewSolutions - Share One	101	\$10,710,814,805	106,047,671	9.27%	5.46%	1.47%	3.20%	80.43%	0.61%
OnCU - Fiserv	98	\$2,461,908,663	25,121,517	3.74%	2.92%	0.09%	3.44%	90.24%	0.04%
PhoenixFE - D+H	6	\$8,090,118,277	1,348,353,046	13.07%	7.38%	6.69%	3.09%	73.43%	1.02%
Portico - Fiserv	351	\$31,748,986,004	90,482,952	6.81%	4.78%	1.84%	3.51%	83.21%	0.49%
Precision - Fiserv	2	\$2,391,369,890	1,195,684,945	4.01%	5.49%	5.02%	1.85%	67.13%	0.85%
Premier - Fiserv	5	\$2,439,825,228	487,965,046	4.53%	3.07%	1.13%	2.74%	85.99%	0.44%
RCO - R.C. Olmstead	31	\$901,641,087	29,085,196	2.24%	2.51%	-0.82%	2.97%	83.11%	0.45%
Reliance - Fiserv	47	\$4,642,331,715	98,773,015	9.98%	5.54%	3.99%	3.18%	80.72%	0.56%
Sharetec Systems	274	\$10,997,337,800	40,136,269	6.08%	5.48%	1.36%	3.56%	82.19%	0.48%
Spectrum - Fiserv	142	\$72,891,300,281	513,319,016	11.08%	7.72%	3.71%	3.29%	79.43%	0.64%
Systematics - FIS	3	\$121,082,567,391	40,360,855,797	10.50%	12.21%	9.65%	2.77%	57.37%	1.25%
Systemics	64	\$889,162,516	13,893,164	5.56%	1.87%	0.30%	2.93%	83.40%	0.45%
UltraData	199	\$59,565,632,175	299,324,785	9.22%	6.51%	3.14%	3.18%	76.81%	0.67%
D+H	196	\$59,228,698,170	302,187,236	9.26%	6.54%	3.16%	3.19%	76.80%	0.67%
Member Driven Technologies	3	\$36,994,005	112,311,335	-0.93%	2.12%	-0.04%	2.07%	79.57%	0.48%
VIEW - Datamatic Processing	15	\$1,373,424,513	91,561,634	6.24%	0.89%	-0.31%	3.45%	81.30%	0.63%
XP2	180	\$92,709,351,077	515,051,950	11.16%	7.62%	5.25%	2.93%	76.45%	0.67%
Fiserv	177	\$92,194,179,030	520,871,068	10.98%	7.45%	5.09%	2.91%	76.31%	0.67%
United Solutions	3	\$515,172,047	171,724,016	69.33%	49.57%	31.43%	6.81%	91.36%	0.42%

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)	ONLINE ACCOUNT OPENING (MEMBERSHIP APPLICATION)	ONLINE ACCOUNT FUNDING (DEPOSIT ACCOUNTS)	ONLINE LOAN APPLICATION (CONSUMER)	IN-HOUSE ELECTRONIC LOAN APPLICATION (CONSUMER)
	OPTIONAL (ADDITIONAL FEE)														
	INTEGRATED VIA 3RD PARTY PROVIDER														
AVAILABLE VIA 3RD PARTY PROVIDER (BUT NOT INTEGRATED)															
Apex Credit Union System	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■
FLEX – CMC	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■
Insight – COCC	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■
CAMS-ii – Commercial Business Systems	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■
CompuSource	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■
KeyStone – Corelation	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■
CU*BASE – CU* Answers	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■
CU*BASE – CU*NorthWest	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■
CU*BASE – CU*South	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■
CUC	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■
CUProdigy	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■
CU Centric	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■
CU Interface	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■
Phoenix – D+H	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■
UltraData – D+H	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■
Datamatic Processing	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■
EPL	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■
FORZA ³ – ESP	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■
FedComp	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■
FIS – Mercury	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■
FIS – Miser	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■
Fiserv – All	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■
Episys – MDT	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■
Pacific Business Services	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■
Sharetec	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■
NewSolutions – Share One	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■
CruiseNet – Symitar	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■
Episys – Symitar	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■
Episys – Synergent	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■
Systronics	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■
Datasafe – United Solutions	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■
CAMS-ii – R.C. Olmstead	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■
RCO – R.C. Olmstead	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■

PLATFORM PROFILE: Dimension 20/20

PROVIDERS

AMI Information Systems

FINANCIAL PROFILE OF CLIENTS	ASSETS	LOAN GROWTH	SHARE GROWTH	MEMBER GROWTH	OPEX/AVG ASSETS	EFFICIENCY RATIO	ROA	ROA PRE-NCUISIF EXPENSE
LARGEST/HIGH PERFORMER	\$31,390,604	50.02%	42.21%	5.79%	1.14%	63.94%	1.76%	1.76%
AVERAGE	\$5,705,868	-0.33%	1.13%	-1.75%	2.71%	87.11%	0.35%	0.35%
SMALLEST/LOWEST PERFORMER	\$281,140	-33.86%	-41.08%	-13.93%	8.82%	214.32%	-2.50%	-2.50%

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

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

PLATFORM PROFILE: Apex Credit Union System

FINANCIAL PROFILE OF CLIENTS	ASSETS	LOAN GROWTH	SHARE GROWTH	MEMBER GROWTH	OPEX/AVG ASSETS	EFFICIENCY RATIO	ROA	ROA PRE-NQUISIF EXPENSE
LARGEST/HIGH PERFORMER	\$19,195,876	20.43%	41.50%	8.77%	1.02%	49.55%	1.29%	1.29%
AVERAGE	\$19,883,853	1.16%	3.67%	-0.07%	3.01%	87.58%	0.31%	0.31%
SMALLEST/LOWEST PERFORMER	\$185,078	-44.99%	-12.71%	-10.61%	7.59%	147.35%	-1.47%	-1.47%

PROVIDERS
Apex Data Systems

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

PROVIDERS

FINANCIAL PROFILE OF CLIENTS	ASSETS	LOAN GROWTH	SHARE GROWTH	MEMBER GROWTH	OPEX/AVG ASSETS	EFFICIENCY RATIO	ROA	ROA PRE-INCUSIF EXPENSE
LARGEST/HIGH PERFORMER	\$1,444,106,702	19.15%	21.47%	21.12%	1.98%	65.09%	1.20%	1.20%
AVERAGE	\$212,013,465	10.05%	7.21%	4.70%	3.00%	79.19%	0.61%	0.61%
SMALLEST/LOWEST PERFORMER	\$2,952,406	-10.30%	-4.85%	-4.29%	5.12%	185.24%	-2.01%	-2.01%

COCC

TECHNOLOGY SERVICE OFFERINGS	LEVEL OF INTEGRATION				MOST COMMON PROVIDER USER BY CLIENTS				
					1ST		2ND		3RD
	LOAN GROWTH	SHARE GROWTH	MEMBER GROWTH	OPEX/AVG ASSETS	EFFICIENCY RATIO	ROA	ROA PRE-INCUSIF EXPENSE		
EFT PROCESSING - REAL TIME	INTEGRATED VIA 3RD PARTY PARTNERSHIP	INTEGRATED VIA 3RD PARTY PARTNERSHIP	INTEGRATED VIA 3RD PARTY PARTNERSHIP	DELUXE (TIED FIRST)		HARLAND CLARKE (TIED FIRST)			
DEBIT SIGNATURE PROCESSING	INTEGRATED VIA 3RD PARTY PARTNERSHIP	INTEGRATED VIA 3RD PARTY PARTNERSHIP	INTEGRATED VIA 3RD PARTY PARTNERSHIP	ELAN		VANTIV		FIS	
DEBIT PIN PROCESSING	INTEGRATED VIA 3RD PARTY PARTNERSHIP	INTEGRATED VIA 3RD PARTY PARTNERSHIP	INTEGRATED VIA 3RD PARTY PARTNERSHIP	ELAN		VANTIV		FIS	
CREDIT CARD PROCESSING	INTEGRATED VIA 3RD PARTY PARTNERSHIP	INTEGRATED VIA 3RD PARTY PARTNERSHIP	INTEGRATED VIA 3RD PARTY PARTNERSHIP	FIS		PSCU		ELAN	
ONLINE BANKING	OPTIONAL	OPTIONAL	OPTIONAL	IBANKING		FISERV		FISERV (TIED FOR 2ND)	
ELECTRONIC/WEB BILL PAY	INTEGRATED VIA 3RD PARTY PARTNERSHIP	INTEGRATED VIA 3RD PARTY PARTNERSHIP	INTEGRATED VIA 3RD PARTY PARTNERSHIP	ACI WORLDWIDE		FIS (TIED FOR 2ND)		COCC - INSIGHT	
E-STATEMENTS	INTEGRATED VIA 3RD PARTY PARTNERSHIP	INTEGRATED VIA 3RD PARTY PARTNERSHIP	INTEGRATED VIA 3RD PARTY PARTNERSHIP	D3		COMPUTERSHARE			
MOBILE BANKING	OPTIONAL	OPTIONAL	OPTIONAL	IBANKING		MOADBUS			
RDC - MOBILE (IMAGE)	INTEGRATED VIA 3RD PARTY PARTNERSHIP	INTEGRATED VIA 3RD PARTY PARTNERSHIP	INTEGRATED VIA 3RD PARTY PARTNERSHIP	ENSENTA		WAUSAU		VERAFIN	
RDC - CONSUMER (DESKTOP/SCANNER)	INTEGRATED VIA 3RD PARTY PARTNERSHIP	INTEGRATED VIA 3RD PARTY PARTNERSHIP	INTEGRATED VIA 3RD PARTY PARTNERSHIP	ENSENTA		WAUSAU		VERAFIN	
ONLINE ACCOUNT OPENING (MEMBERSHIP APPLICATION)	OPTIONAL	INCLUDED IN CORE	OPTIONAL	NO AVAILABLE DATA					
ONLINE ACCOUNT FUNDING (DEPOSIT ACCOUNTS)	OPTIONAL	OPTIONAL	OPTIONAL	NO AVAILABLE DATA					
ONLINE LOAN APPLICATION (CONSUMER)	OPTIONAL	OPTIONAL	OPTIONAL	NO AVAILABLE DATA					
IN-HOUSE ELECTRONIC LOAN APPLICATION (CONSUMER)	OPTIONAL	OPTIONAL	OPTIONAL	NO AVAILABLE DATA					
AUTOMATED LOAN DECISIONING (CONSUMER)	INTEGRATED VIA 3RD PARTY PARTNERSHIP	INTEGRATED VIA 3RD PARTY PARTNERSHIP	INTEGRATED VIA 3RD PARTY PARTNERSHIP	D-H (MORTGAGEBOT)					
MORTGAGE ORIGINATION PLATFORM	INCLUDED IN CORE	INCLUDED IN CORE	INCLUDED IN CORE	NO AVAILABLE DATA					
MORTGAGE SERVICING PLATFORM	INCLUDED IN CORE	INCLUDED IN CORE	INCLUDED IN CORE	NO AVAILABLE DATA					
INDIRECT LENDING PLATFORM	INTEGRATED VIA 3RD PARTY PARTNERSHIP	INTEGRATED VIA 3RD PARTY PARTNERSHIP	INTEGRATED VIA 3RD PARTY PARTNERSHIP	D-H - TOUCHE					
MCF ANALYSIS	INCLUDED IN CORE	INCLUDED IN CORE	INCLUDED IN CORE	NO AVAILABLE DATA					
MRM/CRM - AUTOMATED CROSS-SELL	OPTIONAL	OPTIONAL	OPTIONAL	NO AVAILABLE DATA					
CHECK21 - BRANCH CAPTURE	OPTIONAL	OPTIONAL	OPTIONAL	DNA TMAGIC					
CHECK21 - TELLER CAPTURE	OPTIONAL	OPTIONAL	OPTIONAL	NO AVAILABLE DATA					
IMAGING - RECEIPTS	OPTIONAL	OPTIONAL	OPTIONAL	NO AVAILABLE DATA					
IMAGING - DOCUMENTS	OPTIONAL	OPTIONAL	OPTIONAL	NO AVAILABLE DATA					
AUTOMATED 5300 PROCESS	INTEGRATED VIA 3RD PARTY PARTNERSHIP	INTEGRATED VIA 3RD PARTY PARTNERSHIP	INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA					
COLLECTIONS SYSTEM	INTEGRATED VIA 3RD PARTY PARTNERSHIP	INTEGRATED VIA 3RD PARTY PARTNERSHIP	INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA					
ALM	INCLUDED IN CORE	INCLUDED IN CORE	INCLUDED IN CORE	NO AVAILABLE DATA					
DISASTER RECOVERY	OPTIONAL	OPTIONAL	OPTIONAL	NO AVAILABLE DATA					
LOAN PARTICIPATION MODULE	INTEGRATED VIA 3RD PARTY PARTNERSHIP	INTEGRATED VIA 3RD PARTY PARTNERSHIP	INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA					
CREDIT UNION INVESTMENT MANAGEMENT	OPTIONAL	OPTIONAL	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: CAMS-II

FINANCIAL PROFILE OF CLIENTS	ASSETS	LOAN GROWTH	SHARE GROWTH	MEMBER GROWTH	OPEX/AVG ASSETS	EFFICIENCY RATIO	ROA	ROA PRE-NQUISIF EXPENSE
LARGEST/HIGH PERFORMER	\$230,545,499	54.61%	15.02%	34.25%	0.92%	29.86%	2.17%	2.17%
AVERAGE	\$37,629,771	5.97%	4.77%	0.79%	4.21%	79.92%	0.29%	0.29%
SMALLEST/LOWEST PERFORMER	\$1,632,544	-10.56%	-4.59%	-20.98%	7.20%	132.63%	-2.65%	-2.65%

PROVIDERS

Commercial Business Systems

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

PROVIDERS

FINANCIAL PROFILE OF CLIENTS	ASSETS	LOAN GROWTH	SHARE GROWTH	MEMBER GROWTH	OPEX/AVG ASSETS	EFFICIENCY RATIO	ROA	ROA PRE-NCUSIF EXPENSE
LARGEST/HIGH PERFORMER	\$103,659,428	59.14%	81.69%	82.30%	0.27%	40.08%	2.41%	2.41%
AVERAGE	\$14,194,596	3.71%	4.29%	-0.19%	2.87%	85.07%	0.31%	0.32%
SMALLEST/LOWEST PERFORMER	\$130,821	-45.77%	-28.39%	-33.23%	12.58%	189.94%	-5.96%	-5.96%



CompuSource Systems, Inc.
Credit Union Specialists
Since 1980

TECHNOLOGY SERVICE OFFERINGS	LEVEL OF INTEGRATION	MOST COMMON PROVIDER USER BY CLIENTS		
		1ST		2ND
		3RD		
EFT PROCESSING - REAL TIME	OPTIONAL	HARLAND CLARKE	DELUXE	
DEBIT SIGNATURE PROCESSING	OPTIONAL	FIS	CO-OP FINANCIAL SERVICES	LSC
DEBIT PIN PROCESSING	OPTIONAL	CO-OP FINANCIAL SERVICES	FIS	CORPORATE ONE
CREDIT CARD PROCESSING	INTEGRATED VIA 3RD PARTY PARTNERSHIP	FIS	VANTIV	LEAGUE SERVICES
ONLINE BANKING	OPTIONAL/INTEGRATED VIA 3RD PARTY PARTNERSHIP	DATABASE MANAGEMENT SERVICES	FISERV	ACI WORLDWIDE
ELECTRONIC/WEB BILL PAY	OPTIONAL/INTEGRATED VIA 3RD PARTY PARTNERSHIP	MY CU SERVICES	PROFITSTARS - IPAY	JACK HENRY
E-STATEMENTS	OPTIONAL	DATABASE MANAGEMENT SERVICES	IN-HOUSE	FLEX (CMC/FLEX)
MOBILE BANKING	OPTIONAL	DATABASE MANAGEMENT SERVICES	BLUEPOINT	MY CU SERVICES
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)	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)	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
MORTGAGE ORIGINATION PLATFORM	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
MORTGAGE SERVICING PLATFORM	OPTIONAL/INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA		
INDIRECT LENDING PLATFORM	OPTIONAL	NO AVAILABLE DATA		
MRM/CRM - AUTOMATED CROSS-SELL	OPTIONAL	NO AVAILABLE DATA		
CHECK21 - BRANCH CAPTURE	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
CHECK21 - TELLER CAPTURE	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
IMAGING - RECEIPTS	OPTIONAL	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	INCLUDED IN CORE / INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA		
DISASTER RECOVERY	OPTIONAL	NO AVAILABLE DATA		
LOAN PARTICIPATION MODULE	OPTIONAL	NO AVAILABLE DATA		
CREDIT UNION INVESTMENT MANAGEMENT	OPTIONAL	NO AVAILABLE DATA		

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

PLATFORM PROFILE: KeyStone

PROVIDERS

FINANCIAL PROFILE OF CLIENTS	ASSETS	LOAN GROWTH	SHARE GROWTH	MEMBER GROWTH	OPEX/AVG ASSETS	EFFICIENCY RATIO	ROA	ROA PRE-INCUSIF EXPENSE
LARGEST/HIGH PERFORMER	\$3,998,778,942	54.95%	51.65%	36.59%	1.38%	58.46%	1.70%	1.70%
AVERAGE	\$359,827,042	14.97%	8.02%	5.31%	3.84%	78.36%	0.76%	0.76%
SMALLEST/LOWEST PERFORMER	\$2,727,254	-7.33%	-3.45%	-6.47%	14.25%	134.25%	-2.50%	-2.50%

Corelation

TECHNOLOGY SERVICE OFFERINGS	LEVEL OF INTEGRATION			MOST COMMON PROVIDER USER BY CLIENTS					
				1ST		2ND			3RD
	INCLUDED IN CORE	INCLUDED VIA 3RD PARTY PARTNERSHIP	AVAILABLE VIA 3RD PARTY PROVIDER (BUT NOT INTEGRATED)						
EFT PROCESSING - REAL TIME	INCLUDED IN CORE			HARLAND CLARKE	DELUXE				
DEBIT SIGNATURE PROCESSING	INCLUDED IN CORE			CO-OP FINANCIAL SERVICES	FIS	ELAN			
DEBIT PIN PROCESSING	INCLUDED IN CORE			FISERV	CO-OP FINANCIAL SERVICES	CORPORATE AMERICA CREDIT UNION			
CREDIT CARD PROCESSING	INCLUDED IN CORE			PSCU	FIS	VANTIV			
ONLINE BANKING	INTEGRATED VIA 3RD PARTY PARTNERSHIP			FISERV	D+H - ULTRADATA	DIGITAL INSIGHT - NCR			
ELECTRONIC/WEB BILL PAY	INTEGRATED VIA 3RD PARTY PARTNERSHIP			FIS	ACI WORLDWIDE (TIED FOR 2ND)	FISERV - CHECKFREE (TIED FOR 2ND)			
E-STATEMENTS	INTEGRATED VIA 3RD PARTY PARTNERSHIP			FISERV	IDS	BIT STATEMENTS			
MOBILE BANKING	INTEGRATED VIA 3RD PARTY PARTNERSHIP			FISERV	DATABASE MANAGEMENT SERVICES	CORPORATE AMERICA CREDIT UNION			
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)	INCLUDED IN CORE			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)	INCLUDED IN CORE			NO AVAILABLE DATA					
MORTGAGE ORIGINATION PLATFORM	AVAILABLE VIA 3RD PARTY PARTNERSHIP			NO AVAILABLE DATA					
MORTGAGE SERVICING PLATFORM	INCLUDED IN CORE			NO AVAILABLE DATA					
INDIRECT LENDING PLATFORM	INCLUDED IN CORE			NO AVAILABLE DATA					
MCIF ANALYSIS	INCLUDED IN CORE			NO AVAILABLE DATA					
MRM/CRM - AUTOMATED CROSS-SELL	INCLUDED IN CORE			NO AVAILABLE DATA					
CHECK21 - BRANCH CAPTURE	AVAILABLE VIA 3RD PARTY PARTNERSHIP			NO AVAILABLE DATA					
CHECK21 - TELLER CAPTURE	AVAILABLE VIA 3RD PARTY PARTNERSHIP			NO AVAILABLE DATA					
IMAGING - RECEIPTS	INCLUDED IN CORE/INTEGRATED VIA 3RD PARTY PARTNERSHIP			NO AVAILABLE DATA					
IMAGING - DOCUMENTS	INCLUDED IN CORE/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	INCLUDED IN CORE/INTEGRATED VIA 3RD PARTY PARTNERSHIP			NO AVAILABLE DATA					
DISASTER RECOVERY	INCLUDED IN CORE/INTEGRATED VIA 3RD PARTY PARTNERSHIP			NO AVAILABLE DATA					
LOAN PARTICIPATION MODULE	INCLUDED IN CORE			NO AVAILABLE DATA					
CREDIT UNION INVESTMENT MANAGEMENT	AVAILABLE 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: CU-Centric

PROVIDERS
CU-Centric

FINANCIAL PROFILE OF CLIENTS	ASSETS	LOAN GROWTH	SHARE GROWTH	MEMBER GROWTH	OPEX/AVG ASSETS	EFFICIENCY RATIO	ROA	ROA PRE-NCUSIF EXPENSE
LARGEST/HIGH PERFORMER	\$13,950,758	37.43%	23.40%	21.85%	2.48%	67.24%	1.91%	1.91%
AVERAGE	\$28,100,108	6.39%	4.67%	-0.59%	3.59%	87.11%	0.42%	0.42%
SMALLEST/LOWEST PERFORMER	\$2,894,939	-12.59%	-9.79%	-15.27%	7.72%	123.07%	-1.50%	-1.50%

TECHNOLOGY SERVICE OFFERINGS	LEVEL OF INTEGRATION			MOST COMMON PROVIDER USER BY CLIENTS					
	1ST	2ND	3RD	1ST	2ND	3RD	1ST	2ND	3RD
EFT PROCESSING - REAL TIME	INCLUDED IN CORE			NO AVAILABLE DATA					
DEBIT SIGNATURE PROCESSING	INCLUDED IN CORE			ELAN			CORPORATE ONE		FIS
DEBIT PIN PROCESSING	INCLUDED IN CORE			CORPORATE ONE			ELAN		VANTIV
CREDIT CARD PROCESSING	INCLUDED IN CORE			CORPORATE ONE			ELAN		FIS
ONLINE BANKING	INTEGRATED VIA 3RD PARTY PARTNERSHIP			PROFITSTARS - IPAY			HOMEUCU		FISERV
ELECTRONIC/WEB BILL PAY	INTEGRATED VIA 3RD PARTY PARTNERSHIP			DATABASE MANAGEMENT SERVICES			HOMEUCU		PAYVERIS - NYMBUS
E-STATEMENTS	INCLUDED IN CORE			DATABASE MANAGEMENT SERVICES			HOMEUCU		CU-CENTRIC
MOBILE BANKING	INTEGRATED VIA 3RD PARTY PARTNERSHIP			DATABASE MANAGEMENT SERVICES			HOMEUCU		FISERV
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)	INCLUDED IN CORE			NO AVAILABLE DATA					
AUTOMATED LOAN DECISIONING (CONSUMER)	OPTIONAL			NO AVAILABLE DATA					
MORTGAGE ORIGINATION PLATFORM				NO AVAILABLE DATA					
MORTGAGE SERVICING PLATFORM				NO AVAILABLE DATA					
INDIRECT LENDING PLATFORM	INCLUDED IN CORE			NO AVAILABLE DATA					
MCF ANALYSIS				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	AVAILABLE VIA 3RD PARTY PROVIDER			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	INCLUDED IN CORE			NO AVAILABLE DATA					
LOAN PARTICIPATION MODULE	INCLUDED IN CORE			NO AVAILABLE DATA					
CREDIT UNION INVESTMENT MANAGEMENT	INCLUDED IN CORE			NO AVAILABLE DATA					

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

PLATFORM PROFILE: CU*BASE

FINANCIAL PROFILE OF CLIENTS	ASSETS	LOAN GROWTH	SHARE GROWTH	MEMBER GROWTH	OPEX/AVG ASSETS	EFFICIENCY RATIO	ROA	ROA PRE-NCUSIF EXPENSE
LARGEST/HIGH PERFORMER	\$1,206,793,591	74.04%	82.53%	762.29%	1.02%	34.85%	4.04%	4.04%
AVERAGE	\$94,841,241	9.64%	6.71%	3.12%	3.58%	80.10%	0.44%	0.44%
SMALLEST/LOWEST PERFORMER	\$743,238	-19.91%	-24.44%	-19.44%	33.31%	149.05%	-10.89%	-10.85%



TECHNOLOGY SERVICE OFFERINGS	LEVEL OF INTEGRATION	MOST COMMON PROVIDER USER BY CLIENTS		
		1ST	2ND	3RD
EFT PROCESSING - REAL TIME	INCLUDED IN CORE	CU*BASE		
DEBIT SIGNATURE PROCESSING	INTEGRATED VIA 3RD PARTY 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	VANTIV	CERTEGY
ONLINE BANKING	INCLUDED IN CORE	CU*BASE		
ELECTRONIC/WEB BILL PAY	INTEGRATED VIA 3RD PARTY PARTNERSHIP	PAYVERIS	PROFITSTARS - IPAY	FISERV - CHECKFREE
E-STATEMENTS	INCLUDED IN CORE	CU*BASE		
MOBILE BANKING	INCLUDED IN CORE	CU*BASE		
RDC - MOBILE (IMAGE)	OPTIONAL	NO AVAILABLE DATA		
RDC - CONSUMER (DESKTOP/SCANNER)	OPTIONAL	NO AVAILABLE DATA		
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		
AUTOMATED LOAN DECISIONING (CONSUMER)	OPTIONAL	CU*BASE		
MORTGAGE ORIGINATION PLATFORM	INCLUDED IN CORE	CU*BASE		
MORTGAGE SERVICING PLATFORM	INCLUDED IN CORE	CU*BASE		
INDIRECT LENDING PLATFORM	INCLUDED IN CORE	CU*BASE		
MCIF ANALYSIS	INCLUDED IN CORE	CU*BASE		
MRM/CRM - AUTOMATED CROSS-SELL	INCLUDED IN CORE	CU*BASE		
CHECK21 - BRANCH CAPTURE	OPTIONAL	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	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 *BASE

PROVIDERS
CU*South

FINANCIAL PROFILE OF CLIENTS	ASSETS	LOAN GROWTH	SHARE GROWTH	MEMBER GROWTH	OPEX/AVG ASSETS	EFFICIENCY RATIO	ROA	ROA PRE-NCUSIF EXPENSE
LARGEST/HIGH PERFORMER	\$146,042,781	32.87%	103.89%	51.45%	1.99%	55.25%	3.33%	3.33%
AVERAGE	\$35,114,605	5.49%	3.84%	1.54%	3.87%	79.87%	0.62%	0.62%
SMALLEST/LOWEST PERFORMER	\$2,429,211	-20.81%	-8.25%	-10.73%	9.82%	127.64%	-0.57%	-0.57%

TECHNOLOGY SERVICE OFFERINGS	LEVEL OF INTEGRATION			MOST COMMON PROVIDER USER BY CLIENTS					
				1ST		2ND		3RD	
	INCLUDED IN CORE	OPTIONAL	INTEGRATED VIA 3RD PARTY PROVIDER	CU*BASE	CU*ANSWERS - IPAY, LLC	CU*ANSWERS - PAYVERIS	CU*ANSWERS - CU*BASE	VANTIV	ELAN
EFT PROCESSING - REAL TIME	INCLUDED IN CORE			CU*BASE					
DEBIT SIGNATURE PROCESSING	INCLUDED IN CORE			CO-OP FINANCIAL SERVICES			CU*ANSWERS - CU*BASE	VANTIV	
DEBIT PIN PROCESSING	INCLUDED IN CORE			CO-OP FINANCIAL SERVICES			VANTIV		
CREDIT CARD PROCESSING	INCLUDED IN CORE			VANTIV			FIS		COVERA CARD SOLUTIONS
ONLINE BANKING	INCLUDED IN CORE			CU*BASE					
ELECTRONIC/WEB BILL PAY	INCLUDED IN CORE			CU*ANSWERS - IPAY, LLC			CU*ANSWERS - PAYVERIS		FISERV - CHECKFREE
E-STATEMENTS	INCLUDED IN CORE			CU*BASE					
MOBILE BANKING	INCLUDED IN CORE			CU*SOUTH - CU*BASE					
RDC - MOBILE (IMAGE)	INCLUDED IN CORE			EDOC INNOVATIONS					
RDC - CONSUMER (DESKTOP/SCANNER)	INCLUDED IN CORE			EDOC INNOVATIONS					
ONLINE ACCOUNT OPENING (MEMBERSHIP APPLICATION)	INCLUDED IN CORE			CU*BASE					
ONLINE ACCOUNT FUNDING (DEPOSIT ACCOUNTS)	OPTIONAL			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)	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					
MCF ANALYSIS	INCLUDED IN CORE			CU*BASE					
MRM/CRM - AUTOMATED CROSS-SELL	INCLUDED IN CORE			CU*BASE					
CHECK21 - BRANCH CAPTURE	OPTIONAL			EDOC INNOVATIONS					
CHECK21 - TELLER CAPTURE	OPTIONAL			EDOC INNOVATIONS					
IMAGING - RECEIPTS	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	OPTIONAL			NO AVAILABLE DATA					
DISASTER RECOVERY	INCLUDED IN CORE			CU*BASE					
LOAN PARTICIPATION MODULE	INCLUDED IN CORE			CU*BASE					
CREDIT UNION INVESTMENT MANAGEMENT	INCLUDED IN CORE			CU*BASE					

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

PLATFORM PROFILE: Freedom3

FINANCIAL PROFILE OF CLIENTS	ASSETS	LOAN GROWTH	SHARE GROWTH	MEMBER GROWTH	OPEX/AVG ASSETS	EFFICIENCY RATIO	ROA	ROA PRE-NQUISIF EXPENSE
LARGEST/HIGH PERFORMER	\$59,113,658	32.22%	17.66%	7.66%	1.41%	56.53%	2.44%	2.44%
AVERAGE	\$16,433,900	1.44%	3.57%	0.37%	3.13%	82.82%	0.38%	0.38%
SMALLEST/LOWEST PERFORMER	\$1,434,043	-20.43%	-12.48%	-19.41%	7.78%	158.33%	-2.51%	-2.51%

PROVIDERS

Credit Union Consultants, Inc.

TECHNOLOGY SERVICE OFFERINGS	LEVEL OF INTEGRATION	MOST COMMON PROVIDER USER BY CLIENTS		
		1ST	2ND	3RD
		OPTIONAL	NO AVAILABLE DATA	
EFT PROCESSING - REAL TIME	INCLUDED IN CORE	FIS	ELAN	
DEBIT SIGNATURE PROCESSING	INCLUDED IN CORE	CORPORATE ONE	ELAN	VANTIV
DEBIT PIN PROCESSING	AVAILABLE VIA 3RD PARTY PROVIDER	VANTIV (TIED FOR 1ST)	FIS (TIED FOR 1ST)	LSC
CREDIT CARD PROCESSING	INCLUDED IN CORE/OPTIONAL	DATABASE MANAGEMENT SERVICES	CO-OP FINANCIAL SERVICES (TIED FOR 2ND)	FISERV (TIED FOR 2ND)
ONLINE BANKING				
ELECTRONIC/WEB BILL PAY	INTEGRATED VIA 3RD PARTY PARTNERSHIP	PROFITSTARS - IPAY		
E-STATEMENTS	INCLUDED IN CORE/OPTIONAL	DATABASE MANAGEMENT SERVICES		
MOBILE BANKING	INCLUDED IN CORE	DATABASE MANAGEMENT SERVICES		
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)	INCLUDED IN CORE	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)	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		
MCF 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	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
IMAGING - RECEIPTS	INCLUDED IN CORE	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	NO AVAILABLE DATA		
ALM	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
DISASTER RECOVERY	INCLUDED IN CORE/OPTIONAL	NO AVAILABLE DATA		
LOAN PARTICIPATION MODULE	AVAILABLE VIA 3RD PARTY PROVIDER	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: dpr2

PROVIDERS

CU Interface

FINANCIAL PROFILE OF CLIENTS	ASSETS	LOAN GROWTH	SHARE GROWTH	MEMBER GROWTH	OPEX/AVG ASSETS	EFFICIENCY RATIO	RCA	ROA PRE-NCUSIF EXPENSE
LARGEST/HIGH PERFORMER	\$215,747,689	63.85%	6.78%	3.82%	2.93%	65.21%	0.99%	0.99%
AVERAGE	\$77,305,745	4.67%	3.47%	1.93%	4.93%	84.21%	0.36%	0.36%
SMALLEST/LOWEST PERFORMER	\$14,211,506	-16.94%	0.66%	-2.43%	6.82%	103.03%	-0.51%	-0.51%

TECHNOLOGY SERVICE OFFERINGS	LEVEL OF INTEGRATION	MOST COMMON PROVIDER USER BY CLIENTS		
		1ST	2ND	3RD
EFT PROCESSING - REAL TIME	INCLUDED IN CORE	NO AVAILABLE DATA		
DEBIT SIGNATURE PROCESSING	INCLUDED IN CORE	ELAN		
DEBIT PIN PROCESSING	INCLUDED IN CORE	ELAN	CORPORATE ONE	VANTIV
CREDIT CARD PROCESSING	INCLUDED IN CORE/INTEGRATED VIA 3RD PARTY PARTNERSHIP	FIS (TIED)	TMG (THE MEMBERS GROUP) (TIED)	VISA (TIED)
ONLINE BANKING	INCLUDED IN CORE	FSERV (TIED FOR 1ST)	CU INTERFACE (TIED FOR 1ST)	D+H - ULTRADATA
ELECTRONIC/WEB BILL PAY	INCLUDED IN CORE/INTEGRATED VIA 3RD PARTY PARTNERSHIP	PROFITSTARS - IPAY	FIS (TIED FOR 2ND)	PSCU - CHECKFREE (TIED FOR 2ND)
E-STATEMENTS	INCLUDED IN CORE	D+H ULTRADATA (TIED FOR 1ST)	BRIDGESTONE - FIRESTONE (TIED FOR 1ST)	
MOBILE BANKING	INCLUDED IN CORE	FSERV		
RDC - MOBILE (IMAGE)	INCLUDED IN CORE	NO AVAILABLE DATA		
RDC - CONSUMER (DESKTOP/SCANNER)	INCLUDED IN CORE	NO AVAILABLE DATA		
ONLINE ACCOUNT OPENING (MEMBERSHIP APPLICATION)	INCLUDED IN CORE	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)	INCLUDED IN CORE	NO AVAILABLE DATA		
MORTGAGE ORIGINATION PLATFORM	INCLUDED IN CORE	NO AVAILABLE DATA		
MORTGAGE SERVICING PLATFORM	INCLUDED IN CORE	NO AVAILABLE DATA		
INDIRECT LENDING PLATFORM	INCLUDED IN CORE/INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA		
MCIF ANALYSIS	INCLUDED IN CORE	NO AVAILABLE DATA		
MRM/CRM - AUTOMATED CROSS-SELL	INCLUDED IN CORE	NO AVAILABLE DATA		
CHECK21 - BRANCH CAPTURE	INCLUDED IN CORE	NO AVAILABLE DATA		
CHECK21 - TELLER CAPTURE	INCLUDED IN CORE	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	INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA		
DISASTER RECOVERY	INCLUDED IN CORE	NO AVAILABLE DATA		
LOAN PARTICIPATION MODULE	INCLUDED IN CORE/INTEGRATED VIA 3RD PARTY PARTNERSHIP	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: CUProdigy

PROVIDERS



FINANCIAL PROFILE OF CLIENTS	ASSETS	LOAN GROWTH	SHARE GROWTH	MEMBER GROWTH	OPEX/AVG ASSETS	EFFICIENCY RATIO	ROA	ROA PRE-NQUISIF EXPENSE
LARGEST/HIGH PERFORMER	\$328,695,953	21.92%	20.11%	12.11%	2.42%	62.14%	2.57%	2.57%
AVERAGE	\$129,548,740	10.00%	5.55%	1.26%	3.95%	79.86%	0.67%	0.67%
SMALLEST/LOWEST PERFORMER	\$6,044,057	-12.87%	-3.71%	-9.59%	6.55%	109.39%	-1.02%	-1.02%

TECHNOLOGY SERVICE OFFERINGS	LEVEL OF INTEGRATION			MOST COMMON PROVIDER USER BY CLIENTS		
	1ST	2ND	3RD	1ST	2ND	3RD
EFT PROCESSING - REAL TIME				ALLOYA	CATALYST	
DEBIT SIGNATURE PROCESSING				CO-OP FINANCIAL SERVICES	FIS (TIED FOR 2ND)	LSC (TIED FOR 2ND)
DEBIT PIN PROCESSING				CO-OP FINANCIAL SERVICES	LSC (TIED FOR 2ND)	VANTIV (TIED FOR 2ND)
CREDIT CARD PROCESSING				CUPRODIGY (TIED 1ST)	CO-OP FINANCIAL SERVICES (TIED 1ST)	PSCU
ONLINE BANKING				INTEGRATED VIA 3RD PARTY PROVIDER	DATABASE MANAGEMENT SERVICES	HOMEUCU
ELECTRONIC/WEB BILL PAY				INTEGRATED VIA 3RD PARTY PROVIDER	MY CU SERVICES	PROFITSTARS - IPAY
E-STATEMENTS				INCLUDED IN CORE	DATABASE MANAGEMENT SERVICES	BDI
MOBILE BANKING				INTEGRATED VIA 3RD PARTY PROVIDER	DATABASE MANAGEMENT SERVICES	Q2
RDC - MOBILE (IMAGE)				INTEGRATED VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA	
RDC - CONSUMER (DESKTOP/SCANNER)				INTEGRATED VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA	
ONLINE ACCOUNT OPENING (MEMBERSHIP APPLICATION)					NO AVAILABLE DATA	
ONLINE ACCOUNT FUNDING (DEPOSIT ACCOUNTS)					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)				INTEGRATED VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA	
MORTGAGE ORIGINATION PLATFORM				INTEGRATED VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA	
MORTGAGE SERVICING PLATFORM				INCLUDED IN CORE	NO AVAILABLE DATA	
INDIRECT LENDING PLATFORM				INTEGRATED VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA	
MCIF ANALYSIS				INTEGRATED VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA	
MRM/CRM - AUTOMATED CROSS-SELL				INCLUDED IN CORE	NO AVAILABLE DATA	
CHECK21 - BRANCH CAPTURE				INTEGRATED VIA 3RD PARTY PROVIDER	BLUEPOINT	
CHECK21 - TELLER CAPTURE				INTEGRATED VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA	
IMAGING - RECEIPTS				INCLUDED IN CORE	NO AVAILABLE DATA	
IMAGING - DOCUMENTS				INTEGRATED VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA	
AUTOMATED 5300 PROCESS					NO AVAILABLE DATA	
COLLECTIONS SYSTEM				INCLUDED IN CORE	NO AVAILABLE DATA	
ALM				INCLUDED IN CORE	NO AVAILABLE DATA	
DISASTER RECOVERY				INCLUDED IN CORE	NO AVAILABLE DATA	
LOAN PARTICIPATION MODULE				INCLUDED IN CORE	NO AVAILABLE DATA	
CREDIT UNION INVESTMENT MANAGEMENT				INCLUDED IN CORE	NO AVAILABLE DATA	

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

PLATFORM PROFILE: PhoenixEFE

PROVIDERS



FINANCIAL PROFILE OF CLIENTS	ASSETS	LOAN GROWTH	SHARE GROWTH	MEMBER GROWTH	OPEX / AVG ASSETS	EFFICIENCY RATIO	ROA	ROA PRE-INCUISIF EXPENSE
LARGEST/HIGH PERFORMER	\$2,380,369,695	19.48%	17.59%	13.04%	2.84%	64.46%	1.57%	1.57%
AVERAGE	\$1,348,353,046	13.07%	7.38%	6.69%	3.09%	73.43%	1.02%	1.02%
SMALLEST/LOWEST PERFORMER	\$237,722,375	3.81%	1.65%	0.43%	4.38%	82.59%	0.20%	0.20%

TECHNOLOGY SERVICE OFFERINGS	LEVEL OF INTEGRATION			MOST COMMON PROVIDER USER BY CLIENTS				
	OPTIONAL	OPTIONAL	OPTIONAL	1ST	2ND	3RD		
EFT PROCESSING - REAL TIME	OPTIONAL			NO AVAILABLE DATA				
DEBIT SIGNATURE PROCESSING	OPTIONAL			CO-OP FINANCIAL SERVICES				
DEBIT PIN PROCESSING	OPTIONAL			CO-OP FINANCIAL SERVICES				
CREDIT CARD PROCESSING	INTEGRATED VIA 3RD PARTY PARTNERSHIP			PSCU	TMG (THE MEMBERS GROUP)			
ONLINE BANKING	OPTIONAL			D+H - ULTRADATA	JWAALA			
ELECTRONIC /WEB BILL PAY	OPTIONAL			ACTI WORLDWIDE	FIS			
E-STATEMENTS	OPTIONAL			CUBUS SOLUTIONS (TIED FOR 1ST)	INFOIMAGE (TIED FOR 1ST)			
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

FINANCIAL PROFILE OF CLIENTS	ASSETS	LOAN GROWTH	SHARE GROWTH	MEMBER GROWTH	OPEX/AVG ASSETS	EFFICIENCY RATIO	ROA	ROA PRE-NCUSIF EXPENSE
LARGEST/HIGH PERFORMER	\$3,969,169,724	103.75%	81.68%	66.61%	0.45%	41.38%	19.86%	19.86%
AVERAGE	\$302,187,236	9.26%	6.54%	3.16%	3.19%	76.80%	0.67%	0.67%
SMALLEST/LOWEST PERFORMER	\$38,975	-14.80%	-10.67%	-28.67%	187.35%	111.91%	-2.41%	-2.41%

PROVIDERS



TECHNOLOGY SERVICE OFFERINGS	LEVEL OF INTEGRATION	MOST COMMON PROVIDER USER BY CLIENTS		
		1ST	2ND	3RD
		EFT PROCESSING - REAL TIME	OPTIONAL	NO AVAILABLE DATA
DEBIT SIGNATURE PROCESSING	OPTIONAL	CO-OP FINANCIAL SERVICES	FIS	VISA DPS
DEBIT PIN PROCESSING	OPTIONAL	CO-OP FINANCIAL SERVICES	FIS	ELA
CREDIT CARD PROCESSING	INTEGRATED VIA 3RD PARTY PARTNERSHIP	PSCU	FIS	TMG (THE MEMBERS GROUP)
ONLINE BANKING	OPTIONAL	D+H - ULTRADATA	D+H - CAVION	ACI WORLDWIDE
ELECTRONIC/WEB BILL PAY	OPTIONAL	ACI WORLDWIDE	MY CU SERVICES	D+H - CAVION
E-STATEMENTS	OPTIONAL	CUBUS SOLUTIONS	D+H - ULTRADATA	DIGITALMAILER
MOBILE BANKING	OPTIONAL	CUBUS ONE	D+H - CAVION	FISERV
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)	INCLUDED IN CORE	NO AVAILABLE DATA		
AUTOMATED LOAN DECISIONING (CONSUMER)	INCLUDED IN CORE	NO AVAILABLE DATA		
MORTGAGE ORIGINATION PLATFORM	OPTIONAL	NO AVAILABLE DATA		
MORTGAGE SERVICING PLATFORM	OPTIONAL	NO AVAILABLE DATA		
INDIRECT LENDING PLATFORM	OPTIONAL	NO AVAILABLE DATA		
MCIF ANALYSIS	OPTIONAL	NO AVAILABLE DATA		
MRM/CRM - AUTOMATED CROSS-SELL	OPTIONAL	NO AVAILABLE DATA		
CHECK21 - BRANCH CAPTURE	OPTIONAL	NO AVAILABLE DATA		
CHECK21 - TELLER CAPTURE	OPTIONAL	NO AVAILABLE DATA		
IMAGING - RECEIPTS	OPTIONAL	NO AVAILABLE DATA		
IMAGING - DOCUMENTS	OPTIONAL	NO AVAILABLE DATA		
AUTOMATED 5300 PROCESS	INCLUDED IN CORE	NO AVAILABLE DATA		
COLLECTIONS SYSTEM	INCLUDED IN CORE	NO AVAILABLE DATA		
ALM	INCLUDED IN CORE	NO AVAILABLE DATA		
DISASTER RECOVERY	OPTIONAL	NO AVAILABLE DATA		
LOAN PARTICIPATION MODULE	AVAILABLE VIA 3RD PARTY PROVIDER	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: VIEW

PROVIDERS
Datamatic Processing

FINANCIAL PROFILE OF CLIENTS	ASSETS	LOAN GROWTH	SHARE GROWTH	MEMBER GROWTH	OPEX/AVG ASSETS	EFFICIENCY RATIO	RCA	ROA PRE-NCUSIF EXPENSE
LARGEST/HIGH PERFORMER	\$386,997,783	20.46%	21.81%	8.25%	1.93%	70.69%	1.32%	1.32%
AVERAGE	\$91,561,634	6.24%	0.89%	-0.31%	3.45%	81.30%	0.63%	0.63%
SMALLEST/LOWEST PERFORMER	\$1,816,071	-20.86%	-4.71%	-10.30%	4.42%	103.80%	-0.12%	-0.12%

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

FINANCIAL PROFILE OF CLIENTS	ASSETS	LOAN GROWTH	SHARE GROWTH	MEMBER GROWTH	OPEX/AVG ASSETS	EFFICIENCY RATIO	ROA	ROA PRE-INCLUSIF EXPENSE
LARGEST/HIGH PERFORMER	\$586,574,367	53.19%	57.79%	84.51%	1.35%	42.75%	2.78%	2.78%
AVERAGE	\$62,237,074	7.81%	4.86%	2.88%	3.88%	86.05%	0.47%	0.47%
SMALLEST/LOWEST PERFORMER	\$1,049,955	-13.45%	-12.47%	-15.05%	9.78%	110.06%	-2.38%	-2.38%

PROVIDERS



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

PROVIDERS

Enhanced Software Products, Inc.

FINANCIAL PROFILE OF CLIENTS	ASSETS	LOAN GROWTH	SHARE GROWTH	MEMBER GROWTH	OPEX/AVG ASSETS	EFFICIENCY RATIO	ROA	ROA PRE-NCUSIF EXPENSE
LARGEST/HIGH PERFORMER	\$452,648,926	29.12%	15.25%	28.16%	1.16%	55.55%	1.45%	1.45%
AVERAGE	\$45,506,908	4.00%	3.18%	0.85%	3.03%	83.79%	0.33%	0.33%
SMALLEST/LOWEST PERFORMER	\$4,030,365	-14.43%	-21.49%	-6.25%	6.60%	131.30%	-1.29%	-1.29%

TECHNOLOGY SERVICE OFFERINGS	LEVEL OF INTEGRATION	3RD PARTY PROVIDER USED BY CLIENTS		
		1ST	2ND	3RD
EFT PROCESSING - REAL TIME	OPTIONAL	NO AVAILABLE DATA		
DEBIT SIGNATURE PROCESSING	INCLUDED IN CORE	FIS	ELAN	LSC
DEBIT PIN PROCESSING	INCLUDED IN CORE/INTEGRATED VIA 3RD PARTY PARTNERSHIP	FIS	CORPORATE ONE (TIED FOR 2ND)	LSC (TIED FOR 2ND)
CREDIT CARD PROCESSING	OPTIONAL/INTEGRATED VIA 3RD PARTY PARTNERSHIP	VANTIV	LSC	FIS
ONLINE BANKING	INCLUDED IN CORE	ENHANCED SOFTWARE PRODUCTS (ESP)	FISERV	D+H - ULTRADATA
ELECTRONIC/WEB BILL PAY	OPTIONAL/INTEGRATED VIA 3RD PARTY PARTNERSHIP	MY CU SERVICES	FISERV - CHECKFREE	PROFITSTARS - IPAY, LLC
E-STATEMENTS	OPTIONAL	ENHANCED SOFTWARE PRODUCTS (ESP)	FISERV	DATA MANAGEMENT SERVICES, INC.
MOBILE BANKING	OPTIONAL / INTEGRATED VIA 3RD PARTY PARTNERSHIP	ENHANCED SOFTWARE PRODUCTS (ESP)	FISERV	
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)	OPTIONAL / INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA		
ONLINE ACCOUNT FUNDING (DEPOSIT ACCOUNTS)	OPTIONAL / INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA		
ONLINE LOAN APPLICATION (CONSUMER)	INCLUDED IN CORE/INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA		
IN-HOUSE ELECTRONIC LOAN APPLICATION (CONSUMER)	INCLUDED IN CORE	NO AVAILABLE DATA		
AUTOMATED LOAN DECISIONING (CONSUMER)	OPTIONAL / INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA		
MORTGAGE ORIGINATION PLATFORM	OPTIONAL / INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA		
MORTGAGE SERVICING PLATFORM	OPTIONAL / INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA		
INDIRECT LENDING PLATFORM	OPTIONAL / INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA		
MCF ANALYSIS	INCLUDED IN CORE	NO AVAILABLE DATA		
MRM/CRM - AUTOMATED CROSS-SELL	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
CHECK21 - BRANCH CAPTURE	OPTIONAL/AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
CHECK21 - TELLER CAPTURE	OPTIONAL / 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	INCLUDED IN CORE	NO AVAILABLE DATA		
LOAN PARTICIPATION MODULE	INTEGRATED VIA 3RD PARTY PARTNERSHIP	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

FedComp

FINANCIAL PROFILE OF CLIENTS	ASSETS	LOAN GROWTH	SHARE GROWTH	MEMBER GROWTH	OPEX/AVG ASSETS	EFFICIENCY RATIO	ROA	ROA PRE-NCUSIF EXPENSE
LARGEST/HIGH PERFORMER	\$93,096,173	190.70%	179.28%	87.67%	0.00%	-113.38%	15.50%	15.50%
AVERAGE	\$4,761,008	1.88%	1.60%	-0.34%	2.76%	80.78%	0.48%	0.48%
SMALLEST/LOWEST PERFORMER	\$1	-100.00%	-100.00%	-99.58%	31.75%	312.40%	-19.64%	-19.64%

TECHNOLOGY SERVICE OFFERINGS	LEVEL OF INTEGRATION			3RD PARTY PROVIDER USED BY CLIENTS					
	1ST	2ND	3RD	1ST	2ND	3RD	1ST	2ND	3RD
EFT PROCESSING - REAL TIME	INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA	NO AVAILABLE DATA						
DEBIT SIGNATURE PROCESSING	INTEGRATED VIA 3RD PARTY PARTNERSHIP	FS	CO-OP FINANCIAL SERVICES				ELAN		
DEBIT PIN PROCESSING	INTEGRATED VIA 3RD PARTY PARTNERSHIP	CO-OP FINANCIAL SERVICES	CO-OP FINANCIAL SERVICES				ELAN		
CREDIT CARD PROCESSING	INTEGRATED VIA 3RD PARTY PARTNERSHIP	VANTIV	DATABASE MANAGEMENT SERVICES				LEAGUE SERVICES		
ONLINE BANKING	INTEGRATED VIA 3RD PARTY PARTNERSHIP	PROFITSTARS - IPAY (TIED FOR 1ST)	WORLDWIDE INTERACTIVE SERVICES				DIGITAL INSIGHT - NCR		
E-ELECTRONIC/WEB BILL PAY	INTEGRATED VIA 3RD PARTY PARTNERSHIP	DATABASE MANAGEMENT SERVICES	EDOC TECHNOLOGIES				ACI WORLDWIDE - FISERV (TIED)		
E-STATEMENTS	INTEGRATED VIA 3RD PARTY PARTNERSHIP	DATABASE MANAGEMENT SERVICES	FISERV (TIED FOR 2ND)				HOMECU		
MOBILE BANKING	INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA	NO AVAILABLE DATA				HOMECU (TIED FOR 2ND)		
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)	INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA	NO AVAILABLE DATA						
ONLINE ACCOUNT FUNDING (DEPOSIT ACCOUNTS)	INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA	NO AVAILABLE DATA						
ONLINE LOAN APPLICATION (CONSUMER)	INCLUDED IN CORE	NO AVAILABLE DATA	NO AVAILABLE DATA						
IN-HOUSE ELECTRONIC LOAN APPLICATION (CONSUMER)	INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA	NO AVAILABLE DATA						
AUTOMATED LOAN DECISIONING (CONSUMER)	INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA	NO AVAILABLE DATA						
MORTGAGE ORIGINATION PLATFORM	INCLUDED IN CORE	NO AVAILABLE DATA	NO AVAILABLE DATA						
MORTGAGE SERVICING PLATFORM	INCLUDED IN CORE	NO AVAILABLE DATA	NO AVAILABLE DATA						
INDIRECT LENDING PLATFORM		NO AVAILABLE DATA	NO AVAILABLE DATA						
MCIF ANALYSIS		NO AVAILABLE DATA	NO AVAILABLE DATA						
MRM/CRM - AUTOMATED CROSS-SELL		NO AVAILABLE DATA	NO AVAILABLE DATA						
CHECK21 - BRANCH CAPTURE		NO AVAILABLE DATA	NO AVAILABLE DATA						
CHECK21 - TELLER CAPTURE		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							
DISASTER RECOVERY	OPTIONAL	NO AVAILABLE DATA	NO AVAILABLE DATA						
LOAN PARTICIPATION MODULE		NO AVAILABLE DATA	NO AVAILABLE DATA						
CREDIT UNION INVESTMENT MANAGEMENT		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: Mercury

PROVIDERS

FINANCIAL PROFILE OF CLIENTS	ASSETS	LOAN GROWTH	SHARE GROWTH	MEMBER GROWTH	OPEX/AVG ASSETS	EFFICIENCY RATIO	ROA	ROA PRE-NCUSIF EXPENSE
LARGEST/HIGH PERFORMER	\$93,731,621	137.45%	45.62%	71.25%	0.90%	-106.03%	4.49%	4.49%
AVERAGE	\$10,633,593	3.84%	2.40%	-0.05%	3.33%	88.55%	0.22%	0.22%
SMALLEST/LOWEST PERFORMER	\$125,213	-37.94%	-37.01%	-43.50%	12.40%	269.51%	-4.55%	-4.55%



TECHNOLOGY SERVICE OFFERINGS	LEVEL OF INTEGRATION			MOST COMMON PROVIDER USER BY CLIENTS				
	OPTIONAL / INTEGRATED VIA 3RD PARTY PARTNERSHIP	OPTIONAL / INTEGRATED VIA 3RD PARTY PARTNERSHIP	OPTIONAL / INTEGRATED VIA 3RD PARTY PARTNERSHIP	1ST	2ND	3RD		
EFT PROCESSING - REAL TIME	OPTIONAL / INTEGRATED VIA 3RD PARTY PARTNERSHIP	OPTIONAL / INTEGRATED VIA 3RD PARTY PARTNERSHIP	OPTIONAL / INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA				
DEBIT SIGNATURE PROCESSING	OPTIONAL / INTEGRATED VIA 3RD PARTY PARTNERSHIP	OPTIONAL / INTEGRATED VIA 3RD PARTY PARTNERSHIP	OPTIONAL / INTEGRATED VIA 3RD PARTY PARTNERSHIP	FIS	CO-OP FINANCIAL SERVICES	ELAN		
DEBIT PIN PROCESSING	OPTIONAL / INTEGRATED VIA 3RD PARTY PARTNERSHIP	OPTIONAL / INTEGRATED VIA 3RD PARTY PARTNERSHIP	OPTIONAL / INTEGRATED VIA 3RD PARTY PARTNERSHIP	CO-OP FINANCIAL SERVICES	FIS	ELAN		
CREDIT CARD PROCESSING	INTEGRATED VIA 3RD PARTY PARTNERSHIP	INTEGRATED VIA 3RD PARTY PARTNERSHIP	INTEGRATED VIA 3RD PARTY PARTNERSHIP	VANTIV	PSCU	LSC		
ONLINE BANKING	OPTIONAL / INTEGRATED VIA 3RD PARTY PARTNERSHIP / AVAILABLE VIA 3RD PARTY PROVIDER	OPTIONAL / INTEGRATED VIA 3RD PARTY PARTNERSHIP / AVAILABLE VIA 3RD PARTY PROVIDER	OPTIONAL / INTEGRATED VIA 3RD PARTY PARTNERSHIP / AVAILABLE VIA 3RD PARTY PROVIDER	FIS	DIGITAL INSIGHT - NCR	WORLDWIDE INTERACTIVE SERVICES		
ELECTRONIC/WEB BILL PAY	INTEGRATED VIA 3RD PARTY PARTNERSHIP	INTEGRATED VIA 3RD PARTY PARTNERSHIP	INTEGRATED VIA 3RD PARTY PARTNERSHIP	FIS	MY CU SERVICES	PROFITSTARS - IPAY		
E-STATEMENTS	INTEGRATED VIA 3RD PARTY PARTNERSHIP / AVAILABLE VIA 3RD PARTY PROVIDER	INTEGRATED VIA 3RD PARTY PARTNERSHIP / AVAILABLE VIA 3RD PARTY PROVIDER	INTEGRATED VIA 3RD PARTY PARTNERSHIP / AVAILABLE VIA 3RD PARTY PROVIDER	IN-HOUSE	DIGITAL INSIGHT - NCR (TIED FOR 2ND)	WORLDWIDE INTERACTIVE SERVICES (TIED FOR 2ND)		
MOBILE BANKING	INTEGRATED VIA 3RD PARTY PARTNERSHIP	INTEGRATED VIA 3RD PARTY PARTNERSHIP	INTEGRATED VIA 3RD PARTY PARTNERSHIP	AGI WORLDWIDE	DIGITAL INSIGHT-NCR	IN-HOUSE		
RDC - MOBILE (IMAGE)	INTEGRATED VIA 3RD PARTY PARTNERSHIP	INTEGRATED VIA 3RD PARTY PARTNERSHIP	INTEGRATED VIA 3RD PARTY PARTNERSHIP	CONNECT FINANCIAL SOFTWARE SOLUTIONS				
RDC - CONSUMER (DESKTOP/SCANNER)	AVAILABLE VIA 3RD PARTY PROVIDER	AVAILABLE VIA 3RD PARTY PROVIDER	AVAILABLE VIA 3RD PARTY PROVIDER	MILLENNIAL VISION				
ONLINE ACCOUNT OPENING (MEMBERSHIP APPLICATION)	AVAILABLE VIA 3RD PARTY PROVIDER	AVAILABLE VIA 3RD PARTY PROVIDER	AVAILABLE VIA 3RD PARTY PROVIDER	FIS, PSCU (TIED)				
ONLINE ACCOUNT FUNDING (DEPOSIT ACCOUNTS)	AVAILABLE VIA 3RD PARTY PROVIDER	AVAILABLE VIA 3RD PARTY PROVIDER	AVAILABLE VIA 3RD PARTY PROVIDER	FIS, PSCU (TIED)				
ONLINE LOAN APPLICATION (CONSUMER)	INTEGRATED VIA 3RD PARTY PARTNERSHIP	INTEGRATED VIA 3RD PARTY PARTNERSHIP	INTEGRATED VIA 3RD PARTY PARTNERSHIP	PSCU				
IN-HOUSE ELECTRONIC LOAN APPLICATION (CONSUMER)	INTEGRATED VIA 3RD PARTY PARTNERSHIP	INTEGRATED VIA 3RD PARTY PARTNERSHIP	INTEGRATED VIA 3RD PARTY PARTNERSHIP	PSCU				
AUTOMATED LOAN DECISIONING (CONSUMER)	INTEGRATED VIA 3RD PARTY PARTNERSHIP	INTEGRATED VIA 3RD PARTY PARTNERSHIP	INTEGRATED VIA 3RD PARTY PARTNERSHIP	PSCU				
MORTGAGE ORIGINATION PLATFORM	OPTIONAL	OPTIONAL	OPTIONAL	MORTGAGEBOT				
MORTGAGE SERVICING PLATFORM	OPTIONAL	OPTIONAL	OPTIONAL	FCS				
INDIRECT LENDING PLATFORM	INCLUDED IN CORE	INCLUDED IN CORE	INCLUDED IN CORE	FIS				
MCF ANALYSIS	INTEGRATED VIA 3RD PARTY PARTNERSHIP	INTEGRATED VIA 3RD PARTY PARTNERSHIP	INTEGRATED VIA 3RD PARTY PARTNERSHIP	FIS				
MRM/CRM - AUTOMATED CROSS-SELL	AVAILABLE VIA 3RD PARTY PROVIDER	AVAILABLE VIA 3RD PARTY PROVIDER	AVAILABLE VIA 3RD PARTY PROVIDER	SALESVISION				
CHECK21 - BRANCH CAPTURE	AVAILABLE VIA 3RD PARTY PROVIDER	AVAILABLE VIA 3RD PARTY PROVIDER	AVAILABLE VIA 3RD PARTY PROVIDER	FIS				
CHECK21 - TELLER CAPTURE	AVAILABLE VIA 3RD PARTY PROVIDER	AVAILABLE VIA 3RD PARTY PROVIDER	AVAILABLE VIA 3RD PARTY PROVIDER	FIS				
IMAGING - RECEIPTS	AVAILABLE VIA 3RD PARTY PROVIDER	AVAILABLE VIA 3RD PARTY PROVIDER	AVAILABLE VIA 3RD PARTY PROVIDER	MILLENNIAL VISION				
IMAGING - DOCUMENTS	OPTIONAL	OPTIONAL	OPTIONAL	MILLENNIAL VISION				
AUTOMATED 5300 PROCESS	OPTIONAL	OPTIONAL	OPTIONAL	FIS				
COLLECTIONS SYSTEM	OPTIONAL	OPTIONAL	OPTIONAL	AKCELERANT				
ALM	AVAILABLE VIA 3RD PARTY PROVIDER	AVAILABLE VIA 3RD PARTY PROVIDER	AVAILABLE VIA 3RD PARTY PROVIDER	PROFIT STARS ALM				
DISASTER RECOVERY	OPTIONAL	OPTIONAL	OPTIONAL	FIS				
LOAN PARTICIPATION MODULE	OPTIONAL	OPTIONAL	OPTIONAL	NO AVAILABLE DATA				
CREDIT UNION INVESTMENT MANAGEMENT				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-INCUSIF EXPENSE
LARGEST/HIGH PERFORMER	\$5,524,812,957	27.74%	11.38%	42.57%	1.80%	64.53%	1.47%	1.47%
AVERAGE	\$1,738,339,620	13.30%	4.90%	4.66%	3.02%	75.15%	0.80%	0.80%
SMALLEST/LOWEST PERFORMER	\$213,383,748	-4.43%	-1.85%	-28.57%	4.66%	91.28%	0.29%	0.29%

TECHNOLOGY SERVICE OFFERINGS	LEVEL OF INTEGRATION	MOST COMMON PROVIDER USER BY CLIENTS		
		1ST	2ND	3RD
EFT PROCESSING - REAL TIME	OPTIONAL / INTEGRATED VIA 3RD PARTY PARTNERSHIP	PSCU		
DEBIT SIGNATURE PROCESSING	OPTIONAL / INTEGRATED VIA 3RD PARTY PARTNERSHIP	FIS	PSCU	VANTIV
DEBIT PIN PROCESSING	OPTIONAL / INTEGRATED VIA 3RD PARTY PARTNERSHIP	CO-OP FINANCIAL SERVICES	FIS	ELAN
CREDIT CARD PROCESSING	OPTIONAL / INTEGRATED VIA 3RD PARTY PARTNERSHIP	PSCU	FIS	JHA CARD PROCESSING SOLUTIONS
ONLINE BANKING	OPTIONAL / INTEGRATED VIA 3RD PARTY PARTNERSHIP	DIGITAL INSIGHT - NCR	FIS	ALKAMI
ELECTRONIC/WEB BILL PAY	OPTIONAL / INTEGRATED VIA 3RD PARTY PARTNERSHIP	FIS	ACI WORLDWIDE	FISERV - CHECKFREE
E-STATEMENTS	OPTIONAL / INTEGRATED VIA 3RD PARTY PARTNERSHIP	DIGITAL INSIGHT-NCR	BIT STATEMENTS	IN-HOUSE
MOBILE BANKING	INTEGRATED VIA 3RD PARTY PARTNERSHIP	ACI WORLDWIDE	DIGITAL INSIGHT - NCR	IN-HOUSE
RDC - MOBILE (IMAGE)	INTEGRATED VIA 3RD PARTY PARTNERSHIP	VSOFI		
RDC - CONSUMER (DESKTOP/SCANNER)		NO AVAILABLE DATA		
ONLINE ACCOUNT OPENING (MEMBERSHIP APPLICATION)	OPTIONAL / INTEGRATED VIA 3RD PARTY PARTNERSHIP	ANDERA		
ONLINE ACCOUNT FUNDING (DEPOSIT ACCOUNTS)	OPTIONAL / INTEGRATED VIA 3RD PARTY PARTNERSHIP	ANDERA - MERIDIAN LINK		
ONLINE LOAN APPLICATION (CONSUMER)	OPTIONAL / INTEGRATED VIA 3RD PARTY PARTNERSHIP	ANDERA - MERIDIAN LINK		
IN-HOUSE ELECTRONIC LOAN APPLICATION (CONSUMER)	INTEGRATED VIA 3RD PARTY PARTNERSHIP	ANDERA - MERIDIAN LINK		
AUTOMATED LOAN DECISIONING (CONSUMER)	INTEGRATED VIA 3RD PARTY PARTNERSHIP	ANDERA - MERIDIAN LINK		
MORTGAGE ORIGINATION PLATFORM	INTEGRATED VIA 3RD PARTY PARTNERSHIP	FISC		
MORTGAGE SERVICING PLATFORM	INCLUDED IN CORE/AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
INDIRECT LENDING PLATFORM	INCLUDED IN CORE	NO AVAILABLE DATA		
MCF ANALYSIS	INTEGRATED VIA 3RD PARTY PARTNERSHIP	RADDON		
MRM/CRM - AUTOMATED CROSS-SELL	OPTIONAL / INTEGRATED VIA 3RD PARTY PARTNERSHIP	SALESFORCE		
CHECK21 - BRANCH CAPTURE	INTEGRATED VIA 3RD PARTY PARTNERSHIP	FISERV		
CHECK21 - TELLER CAPTURE	INTEGRATED VIA 3RD PARTY PARTNERSHIP	WAUSAU		
IMAGING - RECEIPTS	OPTIONAL / INTEGRATED VIA 3RD PARTY PARTNERSHIP	FIS		
IMAGING - DOCUMENTS	INTEGRATED VIA 3RD PARTY PARTNERSHIP	ONBASE		
AUTOMATED 5300 PROCESS		NO AVAILABLE DATA		
COLLECTIONS SYSTEM	OPTIONAL / INTEGRATED VIA 3RD PARTY PARTNERSHIP	AKGALERANT		
ALM	INTEGRATED VIA 3RD PARTY PARTNERSHIP	PROLOGUE		
DISASTER RECOVERY	OPTIONAL / INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA		
LOAN PARTICIPATION MODULE	INCLUDED IN CORE	NO AVAILABLE DATA		
CREDIT UNION INVESTMENT MANAGEMENT		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: Fiserv

PROVIDERS



FINANCIAL PROFILE OF CLIENTS	ASSETS	LOAN GROWTH	SHARE GROWTH	MEMBER GROWTH	OPX/AVG ASSETS	EFFICIENCY RATIO	ROA	ROA PRE-NCUSIF EXPENSE
LARGEST/HIGH PERFORMER	\$15,136,255,033	225.13%	79.83%	104.25%	0.28%	36.33%	6.83%	6.83%
AVERAGE	\$247,014,500	11.30%	7.37%	3.97%	3.05%	76.42%	0.72%	0.72%
SMALLEST/LOWEST PERFORMER	\$315,079	-37.80%	-18.34%	-51.42%	35.07%	192.54%	-30.74%	-30.74%

TECHNOLOGY SERVICE OFFERINGS	LEVEL OF INTEGRATION			MOST COMMON PROVIDER USER BY CLIENTS		
	1ST	2ND	3RD	1ST	2ND	3RD
EFT PROCESSING - REAL TIME	OPTIONAL/INTEGRATED VIA 3RD PARTY PARTNERSHIP	FIS	VANTIV	JHA		
DEBIT SIGNATURE PROCESSING	OPTIONAL/INTEGRATED VIA 3RD PARTY PARTNERSHIP	FIS	CO-OP FINANCIAL SERVICES	ELAN		
DEBIT PIN PROCESSING	OPTIONAL/INTEGRATED VIA 3RD PARTY PARTNERSHIP	CO-OP FINANCIAL SERVICES	FIS	ELAN		
CREDIT CARD PROCESSING	OPTIONAL/INTEGRATED VIA 3RD PARTY PARTNERSHIP	FIS	PSCU	VANTIV		
ONLINE BANKING	OPTIONAL/INTEGRATED VIA 3RD PARTY PARTNERSHIP	FISERV	DIGITAL INSIGHT - NCR	D-H - ULTRADATA		
ELECTRONIC/WEB BILL PAY	OPTIONAL/INTEGRATED VIA 3RD PARTY PARTNERSHIP	FISERV - CHECKFREE	FIS	ACI WORLDWIDE		
E-STATEMENTS	OPTIONAL/INTEGRATED VIA 3RD PARTY PARTNERSHIP	FISERV	BIT STATEMENTS	DIGITALMAILER		
MOBILE BANKING	OPTIONAL/INTEGRATED VIA 3RD PARTY PARTNERSHIP	FISERV	DIGITAL INSIGHT - NCR	Q2		
RDC - MOBILE (IMAGE)	OPTIONAL/INTEGRATED VIA 3RD PARTY PARTNERSHIP	FLEX	VSOFT, CATALYST CORPORATE FCU (TIED)			
RDC - CONSUMER (DESKTOP/SCANNER)	OPTIONAL/INTEGRATED VIA 3RD PARTY PARTNERSHIP	FLEX				
ONLINE ACCOUNT OPENING (MEMBERSHIP APPLICATION)	OPTIONAL/INTEGRATED VIA 3RD PARTY PARTNERSHIP	FLEX	MERIDIANLINK			
ONLINE ACCOUNT FUNDING (DEPOSIT ACCOUNTS)	OPTIONAL/INTEGRATED VIA 3RD PARTY PARTNERSHIP	FLEX				
ONLINE LOAN APPLICATION (CONSUMER)	OPTIONAL/INTEGRATED VIA 3RD PARTY PARTNERSHIP	FLEX	LOANLINER	LSI		
IN-HOUSE ELECTRONIC LOAN APPLICATION (CONSUMER)	INCLUDED IN CORE/INTEGRATED VIA 3RD PARTY PARTNERSHIP	FLEX	CUDIRECT			
AUTOMATED LOAN DECISIONING (CONSUMER)	OPTIONAL	HART	EXPERIAN	CUDIRECT		
MORTGAGE ORIGINATION PLATFORM	OPTIONAL	CALYX				
MORTGAGE SERVICING PLATFORM	INCLUDED IN CORE/INTEGRATED VIA 3RD PARTY PARTNERSHIP	FLEX				
INDIRECT LENDING PLATFORM	OPTIONAL/INTEGRATED VIA 3RD PARTY PARTNERSHIP	CUDIRECT	CRIF			
MCIF ANALYSIS	INCLUDED IN CORE/INTEGRATED VIA 3RD PARTY PARTNERSHIP	FLEX				
MRM/CRM - AUTOMATED CROSS-SELL	OPTIONAL/INTEGRATED VIA 3RD PARTY PARTNERSHIP	FLEX				
CHECK21 - BRANCH CAPTURE	OPTIONAL/INTEGRATED VIA 3RD PARTY PARTNERSHIP	FLEX	CATALYST	MEMBERS UNITED		
CHECK21 - TELLER CAPTURE	OPTIONAL/INTEGRATED VIA 3RD PARTY PARTNERSHIP	FLEX				
IMAGING - RECEIPTS	OPTIONAL/INTEGRATED VIA 3RD PARTY PARTNERSHIP	FLEX				
IMAGING - DOCUMENTS	OPTIONAL/INTEGRATED VIA 3RD PARTY PARTNERSHIP	FLEX				
AUTOMATED 5300 PROCESS	OPTIONAL/INTEGRATED VIA 3RD PARTY PARTNERSHIP	FLEX				
COLLECTIONS SYSTEM	INCLUDED IN CORE/OPTIONAL/INTEGRATED VIA 3RD PARTY PARTNERSHIP	FLEX				
ALM	OPTIONAL/INTEGRATED VIA 3RD PARTY PARTNERSHIP	WISDOM	CUPRO	PROFITSTARS		
DISASTER RECOVERY	OPTIONAL/INTEGRATED VIA 3RD PARTY PARTNERSHIP	FLEX				
LOAN PARTICIPATION MODULE	OPTIONAL/INTEGRATED VIA 3RD PARTY PARTNERSHIP	FLEX				
CREDIT UNION INVESTMENT MANAGEMENT	OPTIONAL/INTEGRATED VIA 3RD PARTY PARTNERSHIP	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: FLEX

FINANCIAL PROFILE OF CLIENTS	ASSETS	LOAN GROWTH	SHARE GROWTH	MEMBER GROWTH	OPEX/AVG ASSETS	EFFICIENCY RATIO	ROA	ROA PRE-NQUSIF EXPENSE
LARGEST/HIGH PERFORMER	\$588,872,694	54.46%	73.71%	54.55%	0.90%	38.23%	4.02%	4.02%
AVERAGE	\$53,561,454	7.01%	5.18%	1.14%	3.47%	83.15%	0.51%	0.51%
SMALLEST/LOWEST PERFORMER	\$2,774,063	-16.62%	-11.29%	-16.67%	9.22%	191.61%	-2.56%	-2.56%

**PROVIDERS
FLEX (CMC)**

TECHNOLOGY SERVICE OFFERINGS	LEVEL OF INTEGRATION			MOST COMMON PROVIDER USER BY CLIENTS				
	OPTIONAL	OPTIONAL	OPTIONAL	1ST	2ND	3RD		
EFT PROCESSING - REAL TIME	OPTIONAL			FLEX				
DEBIT SIGNATURE PROCESSING	OPTIONAL			CO-OP FINANCIAL SERVICES			FIS	VANTIV
DEBIT PIN PROCESSING	OPTIONAL			CO-OP FINANCIAL SERVICES			FIS	VANTIV
CREDIT CARD PROCESSING	OPTIONAL			FIS			JHA CARD PROCESSING SOLUTIONS	VANTIV
ONLINE BANKING	INCLUDED IN CORE			FLEX (CMC/FLEX)				
ELECTRONIC/WEB BILL PAY	INTEGRATED VIA 3RD PARTY PARTNERSHIP			PROFITSTARS - IPAY			MY CU SERVICES	PAYLNX
E-STATEMENTS	INCLUDED IN CORE			FLEX (CMC/FLEX)			DATABASE MANAGEMENT SERVICES	EDOC INNOVATIONS
MOBILE BANKING	INCLUDED IN CORE			FLEX (CMC/FLEX)			CU MOBILE APPS	
RDC - MOBILE (IMAGE)	INCLUDED IN CORE			FLEX (CMC/FLEX)				
RDC - CONSUMER (DESKTOP/SCANNER)	INCLUDED IN CORE			NO INFORMATION AVAILABLE				
ONLINE ACCOUNT OPENING (MEMBERSHIP APPLICATION)	OPTIONAL			FLEX (CMC/FLEX)				
ONLINE ACCOUNT FUNDING (DEPOSIT ACCOUNTS)	OPTIONAL			FLEX (CMC/FLEX)				
ONLINE LOAN APPLICATION (CONSUMER)	OPTIONAL			FLEX (CMC/FLEX)				
IN-HOUSE ELECTRONIC LOAN APPLICATION (CONSUMER)	INCLUDED IN CORE			FLEX (CMC/FLEX)				
AUTOMATED LOAN DECISIONING (CONSUMER)	INTEGRATED VIA 3RD PARTY PARTNERSHIP			HART				
MORTGAGE ORIGINATION PLATFORM	INTEGRATED VIA 3RD PARTY PARTNERSHIP			CALYX				
INDIRECT LENDING PLATFORM	INCLUDED IN CORE			FLEX (CMC/FLEX)				
MCIF ANALYSIS	OPTIONAL			CUIDIRECT				
MRM/CRM - AUTOMATED CROSS-SELL	INCLUDED IN CORE			FLEX (CMC/FLEX)				
CHECK21 - BRANCH CAPTURE	INCLUDED IN CORE			FLEX (CMC/FLEX)				
CHECK21 - TELLER CAPTURE	INCLUDED IN CORE			FLEX (CMC/FLEX)				
IMAGING - RECEIPTS	INCLUDED IN CORE			FLEX (CMC/FLEX)				
AUTOMATED 5300 PROCESS	INCLUDED IN CORE			FLEX (CMC/FLEX)				
COLLECTIONS SYSTEM	INCLUDED IN CORE			FLEX (CMC/FLEX)				
ALM	INTEGRATED VIA 3RD PARTY PARTNERSHIP			WISDOM				
DISASTER RECOVERY	OPTIONAL			FLEX (CMC/FLEX)				
LOAN PARTICIPATION MODULE	INCLUDED IN CORE			FLEX (CMC/FLEX)				
CREDIT UNION INVESTMENT MANAGEMENT	INCLUDED IN CORE			FLEX (CMC/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: Episys

PROVIDERS

Member Driven Technologies

FINANCIAL PROFILE OF CLIENTS	ASSETS	LOAN GROWTH	SHARE GROWTH	MEMBER GROWTH	OPEX/AVG ASSETS	EFFICIENCY RATIO	ROA	ROA PRE-NCUSIF EXPENSE
LARGEST/HIGH PERFORMER	\$814,849,826	107.60%	22.99%	22.36%	1.58%	58.40%	1.82%	1.82%
AVERAGE	\$180,205,484	9.66%	6.65%	3.29%	4.09%	82.02%	0.62%	0.62%
SMALLEST/LOWEST PERFORMER	\$22,443,881	-22.04%	-3.02%	-11.03%	6.31%	98.02%	-0.78%	-0.78%

TECHNOLOGY SERVICE OFFERINGS	LEVEL OF INTEGRATION			MOST COMMON PROVIDER USER BY CLIENTS					
				1ST		2ND			3RD
EFT PROCESSING - REAL TIME	OPTIONAL			NO AVAILABLE DATA					
DEBIT SIGNATURE PROCESSING	OPTIONAL			CO-OP FINANCIAL SERVICES			FIS	ELAN	
DEBIT PIN PROCESSING	OPTIONAL			CO-OP FINANCIAL SERVICES			JHA CARD PROCESSING SOLUTIONS	FIS	
CREDIT CARD PROCESSING	OPTIONAL			JHA CARD PROCESSING SOLUTIONS			PSCU	FIS	
ONLINE BANKING	INCLUDED IN CORE			SYMITAR			MEMBER DRIVEN TECHNOLOGIES	FISERV	
ELECTRONIC/WEB BILL PAY	OPTIONAL/ INTEGRATED VIA 3RD PARTY PARTNERSHIP			PROFITSTARS - IPAY			FIS	MY CU SERVICES	
E-STATEMENTS	INCLUDED IN CORE			IDS			BIT STATEMENTS (TIED FOR 2ND)	CUBUS SOLUTIONS (TIED FOR 2ND)	
MOBILE BANKING	OPTIONAL			ACCESS SOFTEK			SYMITAR	DIGITAL INSIGHT	
RDC - MOBILE (IMAGE)	OPTIONAL			BLUEPOINT			DIGITAL INSIGHT		
RDC - CONSUMER (DESKTOP/SCANNER)	INTEGRATED VIA 3RD PARTY PARTNERSHIP			BLUEPOINT					
ONLINE ACCOUNT OPENING (MEMBERSHIP APPLICATION)	INCLUDED IN CORE			NO AVAILABLE DATA					
ONLINE ACCOUNT FUNDING (DEPOSIT ACCOUNTS)	OPTIONAL/ INTEGRATED VIA 3RD PARTY PARTNERSHIP			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)	INCLUDED IN CORE			NO AVAILABLE DATA					
MORTGAGE ORIGINATION PLATFORM	OPTIONAL/ INTEGRATED VIA 3RD PARTY PARTNERSHIP			NO AVAILABLE DATA					
MORTGAGE SERVICING PLATFORM	INCLUDED IN CORE			NO AVAILABLE DATA					
INDIRECT LENDING PLATFORM	OPTIONAL/ INTEGRATED VIA 3RD PARTY PARTNERSHIP			NO AVAILABLE DATA					
MCIF ANALYSIS	INCLUDED IN CORE/OPTIONAL/ INTEGRATED VIA 3RD PARTY PARTNERSHIP			NO AVAILABLE DATA					
MRM/CRM - AUTOMATED CROSS-SELL	INCLUDED IN CORE/OPTIONAL/ INTEGRATED VIA 3RD PARTY PARTNERSHIP			NO AVAILABLE DATA					
CHECK21 - BRANCH CAPTURE	OPTIONAL			NO AVAILABLE DATA					
CHECK21 - TELLER CAPTURE	OPTIONAL			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	OPTIONAL			NO AVAILABLE DATA					
DISASTER RECOVERY	INCLUDED IN CORE			NO AVAILABLE DATA					
LOAN PARTICIPATION MODULE	INCLUDED IN CORE			NO AVAILABLE DATA					
CREDIT UNION INVESTMENT MANAGEMENT	OPTIONAL/ 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: CUFIS

FINANCIAL PROFILE OF CLIENTS	ASSETS	LOAN GROWTH	SHARE GROWTH	MEMBER GROWTH	OPEX/AVG ASSETS	EFFICIENCY RATIO	ROA	ROA PRE-NQUISIF EXPENSE
LARGEST/HIGH PERFORMER	\$14,896,014	15.37%	3.73%	3.02%	0.68%	66.62%	0.59%	0.59%
AVERAGE	\$7,321,405	-8.49%	2.17%	-3.13%	1.20%	111.26%	-0.16%	-0.16%
SMALLEST/LOWEST PERFORMER	\$2,515,937	-13.73%	-2.56%	-6.99%	1.37%	122.82%	-0.31%	-0.31%

PROVIDERS

Pacific Business Services

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

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

PLATFORM PROFILE: CAMS-II

PROVIDERS
R.C. Olmstead, Inc.

FINANCIAL PROFILE OF CLIENTS	ASSETS	LOAN GROWTH	SHARE GROWTH	MEMBER GROWTH	OPEX/AVG ASSETS	EFFICIENCY RATIO	ROA	ROA PRE-NCUSIF EXPENSE
LARGEST/HIGH PERFORMER	\$423,107,979	103.52%	8.45%	11.84%	2.16%	49.79%	2.44%	2.44%
AVERAGE	\$96,701,191	12.41%	5.20%	2.87%	2.75%	69.60%	0.94%	0.94%
SMALLEST/LOWEST PERFORMER	\$21,893,841	-1.67%	-1.42%	-3.22%	4.39%	89.13%	0.01%	0.01%

TECHNOLOGY SERVICE OFFERINGS	LEVEL OF INTEGRATION	MOST COMMON PROVIDER USER BY CLIENTS		
		1ST	2ND	3RD
		INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA	
EFT PROCESSING - REAL TIME	INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA		
DEBIT SIGNATURE PROCESSING	INTEGRATED VIA 3RD PARTY PARTNERSHIP	ELAN (TIED FOR 1ST)	VISA DPS (TIED FOR 1ST)	
DEBIT PIN PROCESSING	INTEGRATED VIA 3RD PARTY PARTNERSHIP	CORPORATE ONE (TIED FOR 1ST)	ELAN (TIED FOR 1ST)	
CREDIT CARD PROCESSING	INTEGRATED VIA 3RD PARTY PARTNERSHIP	FIS		
ONLINE BANKING	INCLUDED IN CORE	R.C. OLMSTEAD	COMMERCIAL BUSINESS SYSTEMS - CAMS-II	
ELECTRONIC/WEB BILL PAY	INTEGRATED VIA 3RD PARTY PARTNERSHIP	FISERV - CHECKFREE (TIED FOR 1ST)	PSCU (TIED FOR 1ST)	MY CU SERVICES (TIED FOR 1ST)
E-STATEMENTS	INCLUDED IN CORE	R.C. OLMSTEAD		
MOBILE BANKING	INCLUDED IN CORE	COMMERCIAL BUSINESS SYSTEMS - CAMS-II		
RDC - MOBILE IMAGE	OPTIONAL	VERTIFI (EASCORP)		
RDC - CONSUMER (DESKTOP/SCANNER)	OPTIONAL	NO AVAILABLE DATA		
ONLINE ACCOUNT OPENING (MEMBERSHIP APPLICATION)	OPTIONAL	NO AVAILABLE DATA		
ONLINE ACCOUNT FUNDING (DEPOSIT ACCOUNTS)	INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA		
ONLINE LOAN APPLICATION (CONSUMER)	OPTIONAL	NO AVAILABLE DATA		
IN-HOUSE ELECTRONIC LOAN APPLICATION (CONSUMER)	INCLUDED IN CORE	NO AVAILABLE DATA		
AUTOMATED LOAN DECISIONING (CONSUMER)	INCLUDED IN CORE	NO AVAILABLE DATA		
MORTGAGE ORIGINATION PLATFORM	INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA		
MORTGAGE SERVICING PLATFORM	OPTIONAL	NO AVAILABLE DATA		
INDIRECT LENDING PLATFORM	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA		
MCIF ANALYSIS	INCLUDED IN CORE	NO AVAILABLE DATA		
MRM/CRM - AUTOMATED CROSS-SELL	INCLUDED IN CORE	NO AVAILABLE DATA		
CHECK21 - BRANCH CAPTURE	INCLUDED IN CORE	NO AVAILABLE DATA		
CHECK21 - TELLER CAPTURE	INCLUDED IN CORE	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	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: RCO

FINANCIAL PROFILE OF CLIENTS	ASSETS	LOAN GROWTH	SHARE GROWTH	MEMBER GROWTH	OPEX/AVG ASSETS	EFFICIENCY RATIO	ROA	ROA PRE-NQUISIF EXPENSE
LARGEST/HIGH PERFORMER	\$204,155,439	111.88%	12.11%	14.23%	0.69%	65.40%	4.40%	4.40%
AVERAGE	\$29,085,196	2.24%	2.51%	-0.82%	2.97%	83.11%	0.45%	0.45%
SMALLEST/LOWEST PERFORMER	\$405,330	-30.37%	-9.67%	-15.05%	20.64%	175.51%	-0.45%	-0.45%

PROVIDERS

R.C. Olmstead, Inc.

TECHNOLOGY SERVICE OFFERINGS	LEVEL OF INTEGRATION			MOST COMMON PROVIDER USER BY CLIENTS					
				1ST		2ND			3RD
	INTEGRATED VIA 3RD PARTY PARTNERSHIP	INTEGRATED VIA 3RD PARTY PARTNERSHIP	INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA	ELAN	CO-OP FINANCIAL SERVICES	ELAN	CO-OP FINANCIAL SERVICES	
EFT PROCESSING - REAL TIME	INTEGRATED VIA 3RD PARTY PARTNERSHIP	INTEGRATED VIA 3RD PARTY PARTNERSHIP	INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA	ELAN	CO-OP FINANCIAL SERVICES	ELAN	CO-OP FINANCIAL SERVICES	
DEBIT SIGNATURE PROCESSING	INTEGRATED VIA 3RD PARTY PARTNERSHIP	INTEGRATED VIA 3RD PARTY PARTNERSHIP	INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA	ELAN	CO-OP FINANCIAL SERVICES	ELAN	CO-OP FINANCIAL SERVICES	
DEBIT PIN PROCESSING	INTEGRATED VIA 3RD PARTY PARTNERSHIP	INTEGRATED VIA 3RD PARTY PARTNERSHIP	INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA	ELAN	CO-OP FINANCIAL SERVICES	ELAN	CO-OP FINANCIAL SERVICES	
CREDIT CARD PROCESSING	INTEGRATED VIA 3RD PARTY PARTNERSHIP	INTEGRATED VIA 3RD PARTY PARTNERSHIP	INTEGRATED VIA 3RD PARTY PARTNERSHIP	FIS	FIS	CARD SERVICES FOR CREDIT UNIONS (TIED FOR 2ND)	CARD SERVICES FOR CREDIT UNIONS (TIED FOR 2ND)	CORPORATE ONE (TIED FOR 2ND)	
ONLINE BANKING	INCLUDED IN CORE	INCLUDED IN CORE	INCLUDED IN CORE	R.C. OLMSTEAD	R.C. OLMSTEAD	D+H - ULTRADATA	D+H - ULTRADATA	FISERV	
ELECTRONIC/WEB BILL PAY	INTEGRATED VIA 3RD PARTY PARTNERSHIP	INTEGRATED VIA 3RD PARTY PARTNERSHIP	INTEGRATED VIA 3RD PARTY PARTNERSHIP	PROFITSTARS - IPAY	PROFITSTARS - IPAY	FISERV - CHECKFREE (TIED FOR 2ND)	FISERV - CHECKFREE (TIED FOR 2ND)	MY CU SERVICES (TIED FOR 2ND)	
E-STATEMENTS	INTEGRATED VIA 3RD PARTY PARTNERSHIP	INTEGRATED VIA 3RD PARTY PARTNERSHIP	INTEGRATED VIA 3RD PARTY PARTNERSHIP	BRIDGESTONE - FIRESTONE	BRIDGESTONE - FIRESTONE				
MOBILE BANKING	INTEGRATED VIA 3RD PARTY PARTNERSHIP	INTEGRATED VIA 3RD PARTY PARTNERSHIP	INTEGRATED VIA 3RD PARTY PARTNERSHIP	WESCOM RESOURCES GROUP	WESCOM RESOURCES GROUP				
RDC - MOBILE (IMAGE)	NO AVAILABLE DATA	NO AVAILABLE DATA	NO AVAILABLE DATA	NO AVAILABLE DATA	NO AVAILABLE DATA				
RDC - CONSUMER (DESKTOP/SCANNER)	NO AVAILABLE DATA	NO AVAILABLE DATA	NO AVAILABLE DATA	NO AVAILABLE DATA	NO AVAILABLE DATA				
ONLINE ACCOUNT OPENING (MEMBERSHIP APPLICATION)	AVAILABLE VIA 3RD PARTY PROVIDER	AVAILABLE VIA 3RD PARTY PROVIDER	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA	NO AVAILABLE DATA				
ONLINE ACCOUNT FUNDING (DEPOSIT ACCOUNTS)	NO AVAILABLE DATA	NO AVAILABLE DATA	NO AVAILABLE DATA	NO AVAILABLE DATA	NO AVAILABLE DATA				
ONLINE LOAN APPLICATION (CONSUMER)	AVAILABLE VIA 3RD PARTY PROVIDER	AVAILABLE VIA 3RD PARTY PROVIDER	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA	NO AVAILABLE DATA				
IN-HOUSE ELECTRONIC LOAN APPLICATION (CONSUMER)	INTEGRATED VIA 3RD PARTY PARTNERSHIP	INTEGRATED VIA 3RD PARTY PARTNERSHIP	INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA	NO AVAILABLE DATA				
AUTOMATED LOAN DECISIONING (CONSUMER)	INTEGRATED VIA 3RD PARTY PARTNERSHIP	INTEGRATED VIA 3RD PARTY PARTNERSHIP	INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA	NO AVAILABLE DATA				
MORTGAGE ORIGINATION PLATFORM	INCLUDED IN CORE	INCLUDED IN CORE	INCLUDED IN CORE	NO AVAILABLE DATA	NO AVAILABLE DATA				
MORTGAGE SERVICING PLATFORM	AVAILABLE VIA 3RD PARTY PROVIDER	AVAILABLE VIA 3RD PARTY PROVIDER	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA	NO AVAILABLE DATA				
INDIRECT LENDING PLATFORM	INTEGRATED VIA 3RD PARTY PARTNERSHIP	INTEGRATED VIA 3RD PARTY PARTNERSHIP	INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA	NO AVAILABLE DATA				
MCIF ANALYSIS	NO AVAILABLE DATA	NO AVAILABLE DATA	NO AVAILABLE DATA	NO AVAILABLE DATA	NO AVAILABLE DATA				
MRM/CRM - AUTOMATED CROSS-SELL	NO AVAILABLE DATA	NO AVAILABLE DATA	NO AVAILABLE DATA	NO AVAILABLE DATA	NO AVAILABLE DATA				
CHECK21 - BRANCH CAPTURE	INCLUDED IN CORE	INCLUDED IN CORE	INCLUDED IN CORE	NO AVAILABLE DATA	NO AVAILABLE DATA				
CHECK21 - TELLER CAPTURE	NO AVAILABLE DATA	NO AVAILABLE DATA	NO AVAILABLE DATA	NO AVAILABLE DATA	NO AVAILABLE DATA				
IMAGING - RECEIPTS	OPTIONAL	OPTIONAL	OPTIONAL	NO AVAILABLE DATA	NO AVAILABLE DATA				
IMAGING - DOCUMENTS	OPTIONAL	OPTIONAL	OPTIONAL	NO AVAILABLE DATA	NO AVAILABLE DATA				
AUTOMATED 5300 PROCESS	INCLUDED IN CORE	INCLUDED IN CORE	INCLUDED IN CORE	NO AVAILABLE DATA	NO AVAILABLE DATA				
COLLECTIONS SYSTEM	INCLUDED IN CORE	INCLUDED IN CORE	INCLUDED IN CORE	NO AVAILABLE DATA	NO AVAILABLE DATA				
ALM	INCLUDED IN CORE	INCLUDED IN CORE	INCLUDED IN CORE	NO AVAILABLE DATA	NO AVAILABLE DATA				
DISASTER RECOVERY	INCLUDED IN CORE	INCLUDED IN CORE	INCLUDED IN CORE	NO AVAILABLE DATA	NO AVAILABLE DATA				
LOAN PARTICIPATION MODULE	INCLUDED IN CORE	INCLUDED IN CORE	INCLUDED IN CORE	NO AVAILABLE DATA	NO AVAILABLE DATA				
CREDIT UNION INVESTMENT MANAGEMENT	INCLUDED IN CORE	INCLUDED IN CORE	INCLUDED IN CORE	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: NewSolutions

PROVIDERS
Share One, Inc.

FINANCIAL PROFILE OF CLIENTS	ASSETS	LOAN GROWTH	SHARE GROWTH	MEMBER GROWTH	OPEX/AVG ASSETS	EFFICIENCY RATIO	ROA	ROA PRE-NCUISIF EXPENSE
LARGEST/HIGH PERFORMER	\$1,703,043,724	42.15%	40.11%	78.53%	0.90%	48.88%	2.01%	2.01%
AVERAGE	\$106,854,478	9.25%	5.48%	1.49%	3.20%	80.40%	0.61%	0.61%
SMALLEST/LOWEST PERFORMER	\$1,372,988	-18.53%	-6.78%	-27.66%	19.16%	146.97%	-16.90%	-16.90%

TECHNOLOGY SERVICE OFFERINGS	LEVEL OF INTEGRATION			MOST COMMON PROVIDER USER BY CLIENTS					
				1ST		2ND		3RD	
	OPTIONAL	OPTIONAL	OPTIONAL	CATALYST	ALLOVA	BANK ONE	FIS	BANK ONE	
EFT PROCESSING - REAL TIME	OPTIONAL	OPTIONAL	OPTIONAL	CO-OP FINANCIAL SERVICES	ELAN	FIS	FIS	BANK ONE	
DEBIT SIGNATURE PROCESSING	OPTIONAL	OPTIONAL	OPTIONAL	CO-OP FINANCIAL SERVICES	ONEBRIDGE	VANTIV	VANTIV	BANK ONE	
DEBIT PIN PROCESSING	OPTIONAL	OPTIONAL	OPTIONAL	ONEBRIDGE	FIS	PSCU	PSCU	BANK ONE	
CREDIT CARD PROCESSING	OPTIONAL	OPTIONAL	OPTIONAL	SHARE ONE	FISERV	FISERV	DIGITAL INSIGHT - NCR	BANK ONE	
ONLINE BANKING	INTEGRATED VIA 3RD PARTY PARTNERSHIP	INTEGRATED VIA 3RD PARTY PARTNERSHIP	INTEGRATED VIA 3RD PARTY PARTNERSHIP	PROFITSTARS - IPAY	MY CU SERVICES	FISERV CHECKFREE	FISERV CHECKFREE	BANK ONE	
E-STATEMENTS	OPTIONAL	OPTIONAL	OPTIONAL	DIGITALMAILER	FISERV	IDS	IDS	BANK ONE	
MOBILE BANKING	INTEGRATED VIA 3RD PARTY PARTNERSHIP	INTEGRATED VIA 3RD PARTY PARTNERSHIP	INTEGRATED VIA 3RD PARTY PARTNERSHIP	WESCOM RESOURCES GROUP	FISERV	ACCESS SOFTEK	ACCESS SOFTEK	BANK ONE	
RDC - MOBILE (IMAGE)	INTEGRATED VIA 3RD PARTY PARTNERSHIP	INTEGRATED VIA 3RD PARTY PARTNERSHIP	INTEGRATED VIA 3RD PARTY PARTNERSHIP	VERTIFI (EASCORP)	CACHET			BANK ONE	
RDC - CONSUMER (DESKTOP/SCANNER)	INTEGRATED VIA 3RD PARTY PARTNERSHIP	INTEGRATED VIA 3RD PARTY PARTNERSHIP	INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA				BANK ONE	
ONLINE ACCOUNT OPENING (MEMBERSHIP APPLICATION)	INTEGRATED VIA 3RD PARTY PARTNERSHIP	INTEGRATED VIA 3RD PARTY PARTNERSHIP	INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA				BANK ONE	
ONLINE ACCOUNT FUNDING (DEPOSIT ACCOUNTS)	INTEGRATED VIA 3RD PARTY PARTNERSHIP	INTEGRATED VIA 3RD PARTY PARTNERSHIP	INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA				BANK ONE	
ONLINE LOAN APPLICATION (CONSUMER)	INTEGRATED VIA 3RD PARTY PARTNERSHIP	INTEGRATED VIA 3RD PARTY PARTNERSHIP	INTEGRATED VIA 3RD PARTY PARTNERSHIP	CRIF				BANK ONE	
IN-HOUSE ELECTRONIC LOAN APPLICATION (CONSUMER)	INCLUDED IN CORE	INCLUDED IN CORE	INCLUDED IN CORE	SHARE ONE				BANK ONE	
AUTOMATED LOAN DECISIONING (CONSUMER)	INCLUDED IN CORE	INCLUDED IN CORE	INCLUDED IN CORE	SHARE ONE				BANK ONE	
MORTGAGE ORIGINATION PLATFORM	INCLUDED IN CORE	INCLUDED IN CORE	INCLUDED IN CORE	SHARE ONE				BANK ONE	
MORTGAGE SERVICING PLATFORM	INCLUDED IN CORE	INCLUDED IN CORE	INCLUDED IN CORE	SHARE ONE				BANK ONE	
INDIRECT LENDING PLATFORM	INTEGRATED VIA 3RD PARTY PARTNERSHIP	INTEGRATED VIA 3RD PARTY PARTNERSHIP	INTEGRATED VIA 3RD PARTY PARTNERSHIP	CUDL				BANK ONE	
MCIF ANALYSIS	INTEGRATED VIA 3RD PARTY PARTNERSHIP	INTEGRATED VIA 3RD PARTY PARTNERSHIP	INTEGRATED VIA 3RD PARTY PARTNERSHIP	RADDON				BANK ONE	
MRM/CRM - AUTOMATED CROSS-SELL	INCLUDED IN CORE	INCLUDED IN CORE	INCLUDED IN CORE	SHARE ONE				BANK ONE	
CHECK21 - BRANCH CAPTURE	OPTIONAL	OPTIONAL	OPTIONAL	NO AVAILABLE DATA				BANK ONE	
CHECK21 - TELLER CAPTURE	OPTIONAL	OPTIONAL	OPTIONAL	SHARE ONE (CAPTURE 21)				BANK ONE	
IMAGING - RECEIPTS	OPTIONAL	OPTIONAL	OPTIONAL	NO AVAILABLE DATA				BANK ONE	
IMAGING - DOCUMENTS	OPTIONAL	OPTIONAL	OPTIONAL	NO AVAILABLE DATA				BANK ONE	
AUTOMATED 5300 PROCESS	AVAILABLE VIA 3RD PARTY PROVIDER	AVAILABLE VIA 3RD PARTY PROVIDER	AVAILABLE VIA 3RD PARTY PROVIDER	NO AVAILABLE DATA				BANK ONE	
COLLECTIONS SYSTEM	INCLUDED IN CORE	INCLUDED IN CORE	INCLUDED IN CORE	SHARE ONE				BANK ONE	
ALM	INTEGRATED VIA 3RD PARTY PARTNERSHIP	INTEGRATED VIA 3RD PARTY PARTNERSHIP	INTEGRATED VIA 3RD PARTY PARTNERSHIP	BRICK & ASSOCIATES				BANK ONE	
DISASTER RECOVERY	OPTIONAL	OPTIONAL	OPTIONAL	NO AVAILABLE DATA				BANK ONE	
LOAN PARTICIPATION MODULE	OPTIONAL	OPTIONAL	OPTIONAL	NO AVAILABLE DATA				BANK ONE	
CREDIT UNION INVESTMENT MANAGEMENT	INTEGRATED VIA 3RD PARTY PARTNERSHIP	INTEGRATED VIA 3RD PARTY PARTNERSHIP	INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA				BANK ONE	

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

PLATFORM PROFILE: Sharetec

PROVIDERS



FINANCIAL PROFILE OF CLIENTS	ASSETS	LOAN GROWTH	SHARE GROWTH	MEMBER GROWTH	OPEX/AVG ASSETS	EFFICIENCY RATIO	ROA	ROA PRE-INCUISIF EXPENSE
LARGEST/HIGH PERFORMER	\$2,103,323,416	97.74%	51.78%	77.09%	1.07%	55.08%	3.52%	3.52%
AVERAGE	\$40,136,269	6.08%	5.48%	1.36%	3.56%	82.19%	0.48%	0.48%
SMALLEST/LOWEST PERFORMER	\$311,994	-31.29%	-21.26%	-24.03%	14.69%	198.48%	-3.74%	-3.74%

TECHNOLOGY SERVICE OFFERINGS	LEVEL OF INTEGRATION			MOST COMMON PROVIDER USER BY CLIENTS		
	OPTIONAL/INTEGRATED VIA 3RD PARTY PARTNERSHIP	1ST	2ND	3RD		
EFT PROCESSING - REAL TIME	OPTIONAL/INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA				
DEBIT SIGNATURE PROCESSING	OPTIONAL/INTEGRATED VIA 3RD PARTY PARTNERSHIP	CO-OP FINANCIAL SERVICES	FIS	ELAN		
DEBIT PIN PROCESSING	OPTIONAL/INTEGRATED VIA 3RD PARTY PARTNERSHIP	CORPORATE ONE	CO-OP FINANCIAL SERVICES	VANTIV		
CREDIT CARD PROCESSING	OPTIONAL/INTEGRATED VIA 3RD PARTY PARTNERSHIP	VANTIV	CREDIT UNION CARD CENTER	FIS		
ONLINE BANKING	OPTIONAL	DATABASE MANAGEMENT SERVICES	SHARETEC SYSTEMS	FISERV		
ELECTRONIC/WEB BILL PAY	OPTIONAL/INTEGRATED VIA 3RD PARTY PARTNERSHIP	MY CU SERVICES	PROFITSTARS - IPAY	FISERV CHECKFREE		
E-STATEMENTS	OPTIONAL	DATABASE MANAGEMENT SERVICES	SHARETEC SYSTEMS	FISERV		
MOBILE BANKING	OPTIONAL	DATABASE MANAGEMENT SERVICES	FISERV	SHARETEC SYSTEMS		
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)	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)	INCLUDED IN CORE					
AUTOMATED LOAN DECISIONING (CONSUMER)	INCLUDED IN CORE					
MORTGAGE ORIGINATION PLATFORM	INTEGRATED VIA 3RD PARTY PARTNERSHIP					
MORTGAGE SERVICING PLATFORM	INCLUDED IN CORE					
INDIRECT LENDING PLATFORM	INCLUDED IN CORE/INTEGRATED VIA 3RD PARTY PARTNERSHIP					
MCF ANALYSIS	INCLUDED IN CORE					
MRM/CRM - AUTOMATED CROSS-SELL	INCLUDED IN CORE					
CHECK21 - BRANCH CAPTURE	OPTIONAL/INTEGRATED VIA 3RD PARTY PARTNERSHIP					
CHECK21 - TELLER CAPTURE	OPTIONAL/INTEGRATED VIA 3RD PARTY PARTNERSHIP					
IMAGING - RECEIPTS	INCLUDED IN CORE					
IMAGING - DOCUMENTS	INCLUDED IN CORE					
AUTOMATED 5300 PROCESS	INCLUDED IN CORE					
COLLECTIONS SYSTEM	INCLUDED IN CORE					
ALM	INCLUDED IN CORE/INTEGRATED VIA 3RD PARTY PARTNERSHIP					
DISASTER RECOVERY	OPTIONAL	NO AVAILABLE DATA				
LOAN PARTICIPATION MODULE	OPTIONAL	NO AVAILABLE DATA				
CREDIT UNION INVESTMENT MANAGEMENT	OPTIONAL	NO AVAILABLE DATA				

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

PLATFORM PROFILE: CruiseNet

PROVIDERS

FINANCIAL PROFILE OF CLIENTS	ASSETS	LOAN GROWTH	SHARE GROWTH	MEMBER GROWTH	OPEX/AVG ASSETS	EFFICIENCY RATIO	ROA	ROA PRE-NCUSIF EXPENSE
LARGEST/HIGH PERFORMER	\$145,407,212	44.64%	31.64%	71.43%	0.99%	43.20%	3.37%	3.37%
AVERAGE	\$24,185,440	3.96%	3.46%	0.02%	3.63%	84.58%	0.39%	0.39%
SMALLEST/LOWEST PERFORMER	\$347,746	-37.66%	-19.61%	-39.52%	11.26%	140.68%	-4.05%	-4.05%



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

PROVIDERS

FINANCIAL PROFILE OF CLIENTS	ASSETS	LOAN GROWTH	SHARE GROWTH	MEMBER GROWTH	OPEX/AVG ASSETS	EFFICIENCY RATIO	ROA	ROA PRE-NCUSIF EXPENSE
LARGEST/HIGH PERFORMER	\$12,432,563,789	64.77%	62.97%	44.75%	0.79%	46.08%	2.74%	2.74%
AVERAGE	\$781,666,160	11.84%	8.21%	4.75%	3.15%	74.36%	0.77%	0.77%
SMALLEST/LOWEST PERFORMER	\$3,486,322	-26.04%	-6.24%	-28.17%	8.21%	113.18%	-5.95%	-5.95%



TECHNOLOGY SERVICE OFFERINGS	LEVEL OF INTEGRATION	MOST COMMON PROVIDER USER BY CLIENTS		
		1ST	2ND	3RD
EFT PROCESSING - REAL TIME	INCLUDED IN CORE	NO AVAILABLE DATA		
DEBIT SIGNATURE PROCESSING	INCLUDED IN CORE	CO-OP FINANCIAL SERVICES	VISA DPS	FIS
DEBIT PIN PROCESSING	INCLUDED IN CORE	JHA CARD PROCESSING SOLUTIONS	CO-OP FINANCIAL SERVICES	VISA DPS
CREDIT CARD PROCESSING	INCLUDED IN CORE	PSCU	JHA CARD PROCESSING SOLUTIONS	FIS
ONLINE BANKING	OPTIONAL	SYMITAR	DIGITAL INSIGHT - NCR	WESCOM RESOURCES GROUP
ELECTRONIC/WEB BILL PAY	OPTIONAL	ACI WORLDWIDE	PROFITSTARS - IPAY	SYMITAR
E-STATEMENTS	OPTIONAL	IDS	BIT STATEMENTS	FISERV
MOBILE BANKING	OPTIONAL	ACCESS SOFTEK	WESCOM RESOURCES GROUP	SYMITAR
RDC - MOBILE (IMAGE)	OPTIONAL	CO-OP FINANCIAL SERVICES	CATALYST CORPORATE	INTUIT
RDC - CONSUMER (DESKTOP/SCANNER)	OPTIONAL	VERTIFI (EASCORP)	CO-OP FINANCIAL SERVICES	
ONLINE ACCOUNT OPENING (MEMBERSHIP APPLICATION)	OPTIONAL/INTEGRATED VIA 3RD PARTY PARTNERSHIP	SYMITAR		
ONLINE ACCOUNT FUNDING (DEPOSIT ACCOUNTS)	INTEGRATED VIA 3RD PARTY PARTNERSHIP	FCS		
ONLINE LOAN APPLICATION (CONSUMER)	OPTIONAL/INTEGRATED VIA 3RD PARTY PARTNERSHIP	SYMITAR		
IN-HOUSE ELECTRONIC LOAN APPLICATION (CONSUMER)	OPTIONAL	SYMITAR		
AUTOMATED LOAN DECISIONING (CONSUMER)	OPTIONAL	SYMITAR		
MORTGAGE ORIGINATION PLATFORM	INTEGRATED VIA 3RD PARTY PARTNERSHIP	CALYX		
MORTGAGE SERVICING PLATFORM	OPTIONAL/INTEGRATED VIA 3RD PARTY PARTNERSHIP	NO AVAILABLE DATA		
INDIRECT LENDING PLATFORM	OPTIONAL	SYMITAR	CUDIRECT	
MCIF ANALYSIS	OPTIONAL	SYNAPSYS	RADDON (TIED FOR 2ND)	MARQUIS (TIED FOR 2ND)
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

FINANCIAL PROFILE OF CLIENTS	ASSETS	LOAN GROWTH	SHARE GROWTH	MEMBER GROWTH	OPEX/AVG ASSETS	EFFICIENCY RATIO	ROA	ROA PRE-NCUSIF EXPENSE
LARGEST/HIGH PERFORMER	\$578,407,843	44.19%	35.50%	42.28%	2.08%	61.92%	2.18%	2.18%
AVERAGE	\$130,434,776	9.87%	7.09%	2.08%	3.71%	83.63%	0.52%	0.52%
SMALLEST/LOWEST PERFORMER	\$4,483,044	-6.02%	-8.03%	-27.53%	5.74%	114.11%	-0.47%	-0.47%



SYNERGENT

TECHNOLOGY SERVICE OFFERINGS	LEVEL OF INTEGRATION			MOST COMMON PROVIDER USER BY CLIENTS		
				1ST	2ND	3RD
EFT PROCESSING - REAL TIME	INCLUDED IN CORE			SYNERGENT CORP.		
DEBIT SIGNATURE PROCESSING	INTEGRATED VIA 3RD PARTY PARTNERSHIP			FIS		
DEBIT PIN PROCESSING	INTEGRATED VIA 3RD PARTY PARTNERSHIP			SYNERGENT CARD SERVICES	FISERV	JHA CARD PROCESSING SOLUTIONS
CREDIT CARD PROCESSING	INTEGRATED VIA 3RD PARTY PARTNERSHIP			SYNERGENT CARD SERVICES	FIS	PSQU
ONLINE BANKING	INTEGRATED VIA 3RD PARTY PARTNERSHIP			SYMITAR	JWAALA	FISERV
ELECTRONIC/WEB BILL PAY	INTEGRATED VIA 3RD PARTY PARTNERSHIP			NY CU SERVICES	ACI WORLDWIDE	IPAY
E-STATEMENTS	INCLUDED IN CORE			SYNERGENT	FISERV	DIGITALMAILER
MOBILE BANKING	INTEGRATED VIA 3RD PARTY PARTNERSHIP			SYNERGENT	ACCESS SOFTEK	CO-OP FINANCIAL SERVICES
RDC - MOBILE (IMAGE)	INTEGRATED VIA 3RD PARTY PARTNERSHIP			ENSENTA		
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			NO AVAILABLE DATA		
AUTOMATED LOAN DECISIONING (CONSUMER)	INCLUDED IN CORE			NO AVAILABLE DATA		
MORTGAGE ORIGINATION PLATFORM	INTEGRATED VIA 3RD PARTY PARTNERSHIP			NO AVAILABLE DATA		
MORTGAGE SERVICING PLATFORM	INCLUDED IN CORE			NO AVAILABLE DATA		
INDIRECT LENDING PLATFORM	INCLUDED IN CORE			NO AVAILABLE DATA		
MCF ANALYSIS	OPTIONAL			SYNAPSYS		
MRM/CRM - AUTOMATED CROSS-SELL	OPTIONAL			NO AVAILABLE DATA		
CHECK21 - BRANCH CAPTURE	INTEGRATED VIA 3RD PARTY PARTNERSHIP			NO AVAILABLE DATA		
CHECK21 - TELLER CAPTURE	INTEGRATED VIA 3RD PARTY PARTNERSHIP			NO AVAILABLE DATA		
IMAGING - RECEIPTS	INCLUDED IN CORE			NO AVAILABLE DATA		
IMAGING - DOCUMENTS	OPTIONAL			NO AVAILABLE DATA		
AUTOMATED 5300 PROCESS	OPTIONAL			NO AVAILABLE DATA		
COLLECTIONS SYSTEM	INCLUDED IN CORE			NO AVAILABLE DATA		
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
Systronics

FINANCIAL PROFILE OF CLIENTS	ASSETS	LOAN GROWTH	SHARE GROWTH	MEMBER GROWTH	OPEX/AVG ASSETS	EFFICIENCY RATIO	ROA	ROA PRE-NQUISIF EXPENSE
LARGEST/HIGH PERFORMER	\$84,164,885	39.51%	21.09%	18.76%	0.68%	46.53%	3.40%	3.40%
AVERAGE	\$13,893,164	5.56%	1.87%	0.30%	2.93%	83.40%	0.45%	0.45%
SMALLEST/LOWEST PERFORMER	\$684,165	-16.55%	-12.35%	-35.06%	6.69%	140.65%	-1.53%	-1.53%

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

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

PLATFORM PROFILE: DataSafe

PROVIDERS

United Solutions Company

FINANCIAL PROFILE OF CLIENTS	ASSETS	LOAN GROWTH	SHARE GROWTH	MEMBER GROWTH	OPEX/AVG ASSETS	EFFICIENCY RATIO	ROA	ROA PRE-INCLUSIF EXPENSE
LARGEST/HIGH PERFORMER	\$1,005,927,400	23.22%	40.05%	41.20%	2.69%	65.33%	1.27%	1.27%
AVERAGE	\$249,810,380	6.98%	6.83%	10.45%	3.16%	76.61%	0.47%	0.47%
SMALLEST/LOWEST PERFORMER	\$28,445,987	-0.36%	-2.84%	2.82%	5.17%	109.77%	-0.29%	-0.29%

TECHNOLOGY SERVICE OFFERINGS	LEVEL OF INTEGRATION	MOST COMMON PROVIDER USER BY CLIENTS		
		1ST	2ND	3RD
		INTEGRATED VIA 3RD PARTY PROVIDER	AVAILABLE VIA 3RD PARTY PROVIDER (BUT NOT INTEGRATED)	INTEGRATED VIA 3RD PARTY PROVIDER
EFT PROCESSING - REAL TIME	INCLUDED IN CORE	NO AVAILABLE DATA		
DEBIT SIGNATURE PROCESSING	INCLUDED IN CORE	FIS		
DEBIT PIN PROCESSING	INCLUDED IN CORE	FISERV	FIS	
CREDIT CARD PROCESSING	INCLUDED IN CORE	FIS	FISERV (TIED FOR 2ND)	PSCJ (TIED FOR 2ND)
ONLINE BANKING	INCLUDED IN CORE	FISERV		
ELECTRONIC/WEB BILL PAY	OPTIONAL	ACI WORLDWIDE	FISERV - CHECKFREE	
E-STATEMENTS	INCLUDED IN CORE	FISERV	DIGITALMAILER (TIED FOR 2ND)	LAWERA (TIED FOR 2ND)
MOBILE BANKING	INCLUDED IN CORE	FISERV		
RDC - MOBILE (IMAGE)	OPTIONAL	NO AVAILABLE DATA		
RDC - CONSUMER (DESKTOP/SCANNER)	OPTIONAL	NO AVAILABLE DATA		
ONLINE ACCOUNT OPENING (MEMBERSHIP APPLICATION)	INCLUDED IN CORE	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)	INCLUDED IN CORE	NO AVAILABLE DATA		
MORTGAGE ORIGINATION PLATFORM	INCLUDED IN CORE	NO AVAILABLE DATA		
MORTGAGE SERVICING PLATFORM	INCLUDED IN CORE	NO AVAILABLE DATA		
INDIRECT LENDING PLATFORM	INCLUDED IN CORE	NO AVAILABLE DATA		
MCIF ANALYSIS	INCLUDED IN CORE	NO AVAILABLE DATA		
MRM/CRM - AUTOMATED CROSS-SELL	INCLUDED IN CORE	NO AVAILABLE DATA		
CHECK21 - BRANCH CAPTURE	OPTIONAL	NO AVAILABLE DATA		
CHECK21 - TELLER CAPTURE	OPTIONAL	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	OPTIONAL	NO AVAILABLE DATA		
DISASTER RECOVERY	INCLUDED IN CORE	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)

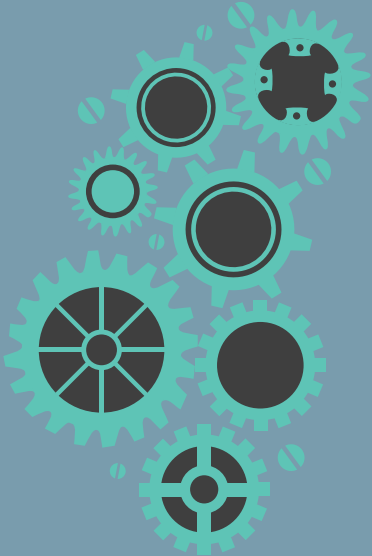
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