

## BUYER'S GUIDE CATEGORY INDEX

<b>CREDIT, DEBIT &amp; CHECKING</b>	<b>BG-4</b>
Bill Pay	BG-4
Card Portfolio Management	BG-4
Check 21	BG-4
Check Processing	BG-5
Credit Card Processing	BG-5
Credit Cards	BG-7
Debit Cards Processing	BG-7
<b>DELIVERY CHANNELS</b>	<b>BG-8</b>
ATM Networks	BG-8
ATM Processing	BG-8
Branch Planning	BG-8
Call Centers	BG-9
Facility Design & Build	BG-9
Mystery Shopping	BG-9
Shared Branching	BG-9
<b>HR &amp; TRAINING</b>	<b>BG-10</b>
Board Education	BG-10
HR	BG-11
Recruitment	BG-11
<b>LENDING</b>	<b>BG-11</b>
Auto	BG-13
Auto Buying Service	BG-14
Auto Leasing	BG-15
Auto Recovery	BG-15
Auto Remarketing	BG-15
Business Lending	BG-15
Collections	BG-16
Indirect Auto Lending	BG-16
Loan Origination Systems	BG-16
Loan Participations	BG-17
Mortgage Processing	BG-18
Mortgage Subservicing	BG-18
Mortgages	BG-19
Student Lending	BG-20
<b>MARKETING</b>	<b>BG-21</b>
Advertising	BG-21
Branding	BG-22
Direct Marketing	BG-22
E-Marketing	BG-22
Market Research	BG-23
Public Relations	BG-23
<b>MEMBER SERVICES</b>	<b>BG-23</b>
Financial Literacy	BG-23
Gap Insurance	BG-24
Loyalty/Reward Programs	BG-24

Member Financial Planning	BG-24
Member Insurance	BG-25
Member Retirement Planning	BG-25
Membership Surveys	BG-25
<b>MOBILE &amp; ONLINE SERVICES</b>	<b>BG-25</b>
E-Statements	BG-27
Mobile Banking	BG-28
Online Banking	BG-29
Online Fraud/Security	BG-29
Online Loan Applications	BG-29
Remote Deposit Capture (RDC)	BG-30
<b>OPERATIONS &amp; TECHNOLOGY</b>	<b>BG-31</b>
CRM/MRM	BG-31
Data Processing	BG-31
Document Imaging	BG-32
IT Outsourcing	BG-33
Statement Printing	BG-34
Technology	BG-34
Technology Consulting	BG-35
<b>PROFESSIONAL SERVICES &amp; CONSULTING</b>	<b>BG-36</b>
Asset/Liability Management (ALM)	BG-36
Associations	BG-37
Audit/CPA	BG-38
Compliance	BG-39
Consulting	BG-41
Corporate Credit Union	BG-43
Credit Union Research	BG-43
Enterprise Risk Management (ERM)	BG-44
Institutional Insurance	BG-44
Institutional Investment	BG-45
Mergers	BG-45
Performance Benchmarking	BG-46
Strategic Planning	BG-46

## BUYER'S GUIDE ADVERTISER INDEX

Allied Solutions	BG-15, BG-24	Employment Technologies	BG-11, BG-46
Alloya Corporate Federal Credit Union	BG-5, BG-17, BG-43	EPL	BG-31, BG-33, BG-34
American Credit Union Mortgage Assn.	BG-16, BG-19	Equifax	BG-12, BG-21, BG-44
Arch Mortgage Insurance Co.	BG-19, BG-44	Fannie Mae	BG-19
Ascensus	BG-34, BG-39, BG-41	First Empire Securities	BG-18, BG-37, BG-45
Autoland, Inc.	BG-11, BG-13, BG-14	FIS	BG-6, BG-26, BG-31
BKD	BG-38, BG-39, BG-41	Fiserv	BG-6, BG-28, BG-37
Bluepoint Solutions	BG-4, BG-30, BG-32	Frost Financial Services, Inc.	BG-14, BG-24, BG-25
Brick & Assoc., Inc.	BG-10, BG-36, BG-46	GBQ Partners, LLC	BG-35, BG-38, BG-40
Callahan & Associates, Inc.	BG-43, BG-46	GreenPath Financial Wellness	BG-24
Card Processing Solutions from Jack Henry & Assoc.	BG-6, BG-7, BG-8	iLendingDIRECT, powered by Fleet Financial	BG-12, BG-15, BG-16
Card Services for Credit Unions	BG-5, BG-7, BG-28	IMM	BG-5, BG-12, BG-34
Children's Miracle Network Hospitals	BG-23	Institute for Strategic Learning, LLC	BG-44, BG-46, BG-47
CliftonLarsonAllen, LLP	BG-35, BG-38, BG-40	Interactive Business Lending Solutions (IBLS)	BG-12, BG-15, BG-17
c. myers corp.	BG-36, BG-46	Jack Henry & Assoc.	BG-26, BG-32
CompuSource Systems, Inc.	BG-31	Lending Solutions Consulting, Inc.	BG-10, BG-36, BG-42
CO-OP Financial Services	BG-8, BG-9, BG-25	Lending Solutions, Inc. (LSI)	BG-9, BG-16, BG-30
Cornerstone Advisors, Inc.	BG-4, BG-41	Lillie & Co.	BG-39
Corporate America Credit Union	BG-5, BG-43, BG-45	LSC	BG-4, BG-8, BG-27
Corporate One Federal Credit Union	BG-6, BG-11, BG-26	Margaret J Blankers PR Group, LLC	BG-21, BG-22, BG-23
Credit Union Miracle Day	BG-23, BG-37	MARQUIS	BG-21, BG-22, BG-31
CRIF Lending Solutions	BG-16, BG-29	Mitchell, Stankovic & Assoc.	BG-10, BG-47
Crowe Horwath	BG-38, BG-40, BG-41	MMS, Member Mortgage Services	BG-18, BG-19, BG-30
CU*Answers	BG-31, BG-32	Momentum	BG-8, BG-9, BG-47
Cubus Solutions	BG-24, BG-26, BG-27	MoveCU	BG-12, BG-13, BG-22
CU Capital Market Solutions, LLC	BG-17, BG-36, BG-42	NACUSO	BG-37
CU Companies	BG-15, BG-19, BG-24	NASCUS	BG-38
CU Direct	BG-11, BG-14, BG-26	National Cooperative Bank	BG-18, BG-43, BG-45
CUES	BG-37	National Council of Firefighter Credit Unions	BG-37
CU Members Mortgage	BG-11, BG-17, BG-19	nCino	BG-17, BG-27, BG-31
CUNA Mutual Group	BG-12, BG-25, BG-44	Nearman, Maynard, Vallez, CPAs & Consultants, PA	BG-39, BG-40, BG-42
CU Service Network	BG-9, BG-10, BG-33	Next Step	BG-27, BG-35, BG-42
CUSO Financial Services, LP	BG-23, BG-25	OnApproach, LLC	BG-33, BG-34, BG-35
CU Solutions Group	BG-21, BG-23, BG-26	O'Rourke & Assoc.	BG-10, BG-42, BG-47
CUSO Mortgage, Inc.	BG-18, BG-19	ProfitStars, a division of Jack Henry & Assoc.	BG-4, BG-27, BG-33
CU Student Choice	BG-20	PSCU	BG-6, BG-9, BG-28
Doeren Mayhew	BG-38, BG-44, BG-45	Q2	BG-4, BG-28, BG-29
Eastern Corporate Federal Credit Union (EasCorp)	BG-43	ReliaMax	BG-20, BG-35, BG-40
Edge Consultancy	BG-42, BG-44, BG-47	RSM US, LLP (formerly McGladrey)	BG-39, BG-41, BG-43
eDOC Innovations	BG-5, BG-30, BG-33	Ser Technology Corp.	BG-12, BG-13, BG-20
Elan Financial Services	BG-4, BG-7	Sharetec Systems, Inc.	BG-32
Ellie Mae	BG-17, BG-34, BG-40	Support EXP   Support Financial Resources	BG-9, BG-23, BG-25

## BUYER'S GUIDE ADVERTISER INDEX

SWBC	BG-16, BG-24, BG-25
Symitar	BG-32, BG-33, BG-35
Synergent	BG-22, BG-32
TCI	BG-13
The Baker Group, LP	BG-10, BG-36, BG-45
Third Degree Advertising & Communications, Inc.	BG-21, BG-22
TMG	BG-6, BG-7, BG-8
TransUnion	BG-13, BG-21, BG-44
TrueCar Inc.	BG-13, BG-14
TruHome Solutions, LLC	BG-18, BG-20
TRUST for Credit Unions Mutual Funds	BG-18, BG-45
Turner, Warren, Hwang & Conrad	BG-39, BG-41
Tyfone, Inc.	BG-28, BG-29
United Guaranty	BG-13, BG-20
Vantiv	BG-7, BG-8
van Wagenen Financial Services	BG-14, BG-15, BG-20
Volunteer Corporate Credit Union (VolCorp)	BG-5, BG-27, BG-30
Wescom Resources Group	BG-29, BG-30
Xpress Data, Inc.	BG-22, BG-28, BG-34

## CREDIT, DEBIT &amp; CHECKING

## BILL PAY

**PROFITSTARS, A DIVISION OF JACK HENRY & ASSOC.**

1025 Central Expressway S., Dallas, TX 75013

Ph: 877-827-7107 Fax: 877-827-7101

[www.profitstars.com](http://www.profitstars.com)**Di Milners**

Marketing Manager

[dmilners@profitstars.com](mailto:dmilners@profitstars.com)

As a division of Jack Henry & Associates, ProfitStars combines JHA's solid technology background with the latest breakthroughs in six performance-boosting solution groups – Financial Performance, Retail Delivery, Imaging, JHA Payment Solutions, Information Security & Risk Management, and Online & Mobile. Explore the power of ProfitStars-enhanced performance at [www.profitstars.com](http://www.profitstars.com).

**Q2**

13785 Research Blvd., Ste. 150, Austin, TX 78750

Ph: 512-275-0072 Fax: n/a

[www.q2ebanking.com](http://www.q2ebanking.com)**Steve Soukup**

SVP, Sales

[info@q2ebanking.com](mailto:info@q2ebanking.com)

Q2 Holdings, Inc. (Q2) is a leading provider of secure, cloud-based virtual banking solutions headquartered in Austin, TX. Q2 enables community financial institutions to effectively engage with retail and commercial account holders with the most comprehensive and adaptable smart banking platform of its kind. Q2's solutions are designed to deliver a compelling, consistent user experience on any device and enable customers to improve account holder retention and to create incremental sales opportunities. To learn more about Q2, visit [www.q2ebanking.com](http://www.q2ebanking.com).

CARD PORTFOLIO  
MANAGEMENT**CORNERSTONE ADVISORS, INC.**

7272 E. Indian School Rd., Ste. 400, Scottsdale, AZ 85251

Ph: n/a Fax: 480-481-6076

[www.cmrstone.com](http://www.cmrstone.com)**Scott Sommer**

President/CEO

[ssommer@cmrstone.com](mailto:ssommer@cmrstone.com)

Cornerstone is the only advisory firm in the industry that can take clients from strategy to execution. Our services include strategic planning, benchmarking, efficiency improvement, technology planning, merger advisement, system selection, contract negotiation, conversion management, and risk management. Cornerstone publishes GonzoBanker and The Cornerstone Report, a benchmarking and best practices study.

**ELAN FINANCIAL SERVICES**

200 S. 6th St., EP-MN-L24A, Minneapolis, MN 55402

Ph: 612-973-2033 Fax: 612-973-3720

[www.cupartnership.com](http://www.cupartnership.com)**Christopher Draack**

VP, National Sales Director

[christopher.draack@elanfs.com](mailto:christopher.draack@elanfs.com)

For almost 50 years, Elan has offered an outsourced partnership solution that provides credit unions the ability to earn a risk-less revenue stream with a competitive credit card program. Elan has delivered exceptional card products and service to more than 300 credit unions. For more information, call 1-800-223-7009 or visit [www.cupartnership.com](http://www.cupartnership.com).



Helping Credit Unions Compete

**LSC**

1807 W Diehl Rd., Naperville, IL 60566

Ph: 800-942-7124 ext. 3402 Fax: 630-983-3460

[www.lsc.net](http://www.lsc.net)**Steven Ryniec**

Senior Director, Sales Leadership

[steven.ryniec@lsc.net](mailto:steven.ryniec@lsc.net)

LSC has long been recognized by credit unions across the country as their payment services provider with true member satisfaction at its core. We build relationships with each individual credit union we serve, offering multiple plastic platforms that guarantee full integration to any core processor, with flexible and comprehensive rewards strategies to optimize growth. Our experienced Portfolio Development Team takes the lead, managing and developing marketing promotions, and providing tracking and benchmarking tools to monitor your success. We focus on attracting and retaining members by offering all major ATM network relationships including surcharge-free options, which, together with an advanced mobile solution (CU Mobile Apps) including remote deposit capabilities, makes you more competitive in today's marketplace. We also handle all customer service and implementations in-house, ensuring high quality while controlling costs for your credit union, coupled with our own in-house collections service (CRS) for those times when members need that extra hand. Visit us at [www.lsc.net](http://www.lsc.net)

## CHECK 21

**BLUEPOINT SOLUTIONS**

2560 Anthem Village Dr., Ste. 200, Henderson, NV 89052

Ph: 800-425-7766 Fax: 760-410-9010

[www.bluepointsolutions.com](http://www.bluepointsolutions.com)**Alissa Fry-Harris**

Director of Marketing

[marketing@bluepointsolutions.com](mailto:marketing@bluepointsolutions.com)

Bluepoint Solutions is a leading innovator in remote deposit capture, image-based item processing, enterprise content management, and receipt management. Adhering to strict best practice standards, Bluepoint delivers proven technology solutions and consulting services designed to achieve the strategic goals of increased employee productivity, reduced operating costs, and improved customer service.



### **CORPORATE AMERICA CREDIT UNION**

4365 Crescent Rd., Irondale, AL 35210  
Ph: 800-292-6242 Fax: n/a

[www.corpam.org](http://www.corpam.org)

#### **Mallory Wear**

National Sales Director  
[mwear@corpam.org](mailto:mwear@corpam.org)

Corporate America Credit Union serves nearly 500 credit unions across the nation and seeks to add value to member credit unions by providing access to a comprehensive list of products and services, including investments, liquidity solutions, and correspondent services such as ACH, item processing, and remote deposit capture. Our priority is serving the needs of our member-owners to help ensure their future success. For more information, call (800) 292-6242 or visit [www.corpam.org](http://www.corpam.org).



### **EDOC INNOVATIONS**

1197 Exchange St., Ste. 1, Middlebury, VT 05753  
Ph: 800-425-7766 Fax: 435-657-2989

[www.edoclogic.com](http://www.edoclogic.com)

#### **Joseph Lao**

Manager of Business Development  
[jlao@edoclogic.com](mailto:jlao@edoclogic.com)

As the nationwide leader in e-document and e-commerce software for credit unions, eDOC Innovations designs workflow tools that reduce overhead, increase operational efficiency, and deliver mobile conveniences for anytime, anywhere digital transactions. Our highly acclaimed DocLogic Suite is our powerful, mobile digital transaction management (mDTM) solution that meets current and future technology requirements and includes mobile e-signature processing, mobile remote deposit capture, document imaging, interactive form automation, electronic notice and statements, and so much more.



### **IMM**

2 City Hall Plaza, Rahway, NJ 07065  
Ph: 800-836-4750 Fax: n/a  
[www.immonline.com](http://www.immonline.com)

#### **Michael Ball**

VP, Markets & Strategy  
[info@immonline.com](mailto:info@immonline.com)

Founded in 1996 and headquartered in Rahway, NJ, IMM continues to lead the industry with our eTransaction Automation Solutions. Designed to thrill members and transform your business operations, our eSignature, eWorkflow, eTeller, and eLoan service solutions drive electronic transaction processing and associated costs reduction across the credit union.



### **VOLUNTEER CORPORATE CREDIT UNION (VOLCORP)**

2460 Atrium Way, Nashville, TN 37214  
Ph: n/a Fax: 615-232-7999

[www.volcorp.org](http://www.volcorp.org)

#### **Sandy Swofford**

SVP, Marketing & Business Development  
[sswofford@volcorp.org](mailto:sswofford@volcorp.org)

Two words: Totally Committed. Headquartered in Nashville, TN, Volunteer Corporate Credit Union (VolCorp) offers a broad range of products and services exclusively to credit unions. From investments to payments (and a whole lot in between), we are committed to being your most valuable resource. Visit us at [www.volcorp.org](http://www.volcorp.org).

## **CHECK PROCESSING**



### **ALLOYA CORPORATE FEDERAL CREDIT UNION**

184 Shuman Blvd., Ste. 400, Naperville, IL 60563  
Ph: 800-253-0053 Fax: 518-292-3829

[www.alloyacorp.org](http://www.alloyacorp.org)

#### **Jackie Carlson**

VP, Business Consulting  
[jacqueline.carlson@alloyacorp.org](mailto:jacqueline.carlson@alloyacorp.org)

Alloya provides critical cooperative services to more than 1,600 member credit unions, including investment, financial, lending, and correspondent services. In conjunction with its wholly owned CUSO, Balance Sheet Solutions, LLC, Alloya leverages the power of aggregation to ensure its members remain competitive in today's market place. To learn more, visit [www.alloyacorp.org](http://www.alloyacorp.org).

## **CREDIT CARD PROCESSING**



### **CARD SERVICES FOR CREDIT UNIONS**

3031 N. Rocky Point Dr. W., Ste. 750, Tampa, FL 33607

Ph: 888-930-2728 Fax: 813-289-2721

[www.cscu.net](http://www.cscu.net)

#### **Wendy Nolan**

VP, Sales  
[info@cscu.net](mailto:info@cscu.net)

CSCU is the credit union industry's advocate, partner, and leader in total payment solutions. Created by and for credit unions, we are driven by the same principles that guide the industry. We work exclusively with credit unions to provide a customized, holistic offering that maximizes value for both credit unions and their members. CSCU's services and offerings are focused on driving the growth and success of our more than 2,300 member credit unions.



## CARD PROCESSING SOLUTIONS FROM JACK HENRY & ASSOC.

663 W. Hwy. 60, Monett, MO 65708  
Ph: 619-542-6951 Fax: 877-228-0048  
[www.jackhenry.com](http://www.jackhenry.com)

**Tracy Almquist**

Marketing Manager  
talmquist@jackhenry.com

Card Processing Solutions from Jack Henry & Associates has more than 20 years of experience providing credit/debit processing services to credit unions of all sizes. In addition to card processing, we offer complete ATM services, a first-class loyalty rewards program, and 24-hour fraud protection. We are known for unmatched personalized service. [www.jackhenry.com](http://www.jackhenry.com)



## CORPORATE ONE FEDERAL CREDIT UNION

8700 Orion Place, Columbus, OH 43240  
Ph: 614-825-9356 Fax: 614-825-9201  
[www.corporateone.coop](http://www.corporateone.coop)

**Toby Thomas**

VP, Correspondent Services Sales  
tthomas@corporateone.coop

Corporate One Federal Credit Union is one of the nation's most progressive cooperative corporate credit unions with more than \$5.5 billion in assets under management and serving nearly 850 credit unions nationwide. Corporate One offers a full menu of payments, investments, and funding solutions to help credit unions grow their bottom line, manage cash effectively through The One Account, streamline member acquisition, and succeed in the digital payments arena.



## FIS

11601 Roosevelt Blvd., TA-76, St. Petersburg, FL 33716  
Ph: 727-227-5783 Fax: 727-556-9051  
[www.fisglobal.com](http://www.fisglobal.com)

**Keith Nolan**

VP, Association Mgmt. & Credit Union Market  
keith.nolan@fisglobal.com

FIS is a global leader in financial services technology, with a focus on retail and institutional banking, payments, asset and wealth management, risk and compliance, consulting, and outsourcing solutions. Through the depth and breadth of our solutions portfolio, global capabilities, and domain expertise, FIS serves more than 20,000 clients in more than 130 countries. Headquartered in Jacksonville, FL, FIS employs more than 55,000 people worldwide and holds leadership positions in payment processing, financial software, and banking solutions. Providing software, services, and outsourcing of the technology that empowers the financial world, FIS is a Fortune 500 company and is a member of Standard & Poor's 500 Index. For more information about FIS, visit [www.fisglobal.com](http://www.fisglobal.com).



## FISERV

255 Fiserv Dr., Brookfield, WI 53045  
Ph: 800-872-7882 Fax: 262-879-5013  
[www.fiserv.com](http://www.fiserv.com)

[getsolutions@fiserv.com](mailto:getsolutions@fiserv.com)

Fiserv (NASDAQ: FISV) is a leading global provider of information management and electronic commerce systems for the financial services industry. Fiserv provides integrated technology and services that create value for our clients. Fiserv drives innovation that transforms experiences for more than 14,500 clients worldwide including banks, credit unions and thrifts, billers, mortgage lenders, leasing companies, brokerage and investment firms, and other business clients. To learn more, visit us at [www.fiserv.com](http://www.fiserv.com).



## PSCU

560 Carillon Pkwy., St. Petersburg, FL 33716  
Ph: 844-367-7728 Fax: n/a  
[www.pscu.com](http://www.pscu.com)

**Glynn Frechette**

SVP, Sales  
moreinfo@pscuc.com

Serving credit unions for 40 years, PSCU offers a complete range of traditional and emerging payments solutions and strategic consulting services to meet members' needs and optimize the financial and operational performance of the credit union. We strive to continue our tradition of delivering an exceptional and memorable service experience at every credit union and member touch point.



## TMG

1500 NW 118th St., Des Moines, IA 50325  
Ph: 800-268-1884 Fax: 515-457-5259  
[www.tmg.global](http://www.tmg.global)

**Georgann Smith**

VP, Marketing & Brand Strategy  
georgann.smith@tmg.global

TMG is dedicated to creating customized payments and processing solutions for financial institutions and the consumers they serve. Driven by a spirit of flexibility and collaboration, TMG tailors innovative credit, debit, ATM, prepaid, and digital solutions to the needs of its clients. From patent-pending consumer support technologies to expert guidance on portfolio growth strategies, TMG provides personalized solutions that give clients a competitive advantage in an evolving payments landscape. Simply put, TMG makes life easier for financial institutions and their consumers. To learn more about how TMG creates exceptional client and consumer experiences, visit [www.tmg.global](http://www.tmg.global).





#### VANTIV

8500 Governors Hill Dr., Cincinnati, OH 45249

Ph: 513-267-5068 Fax: n/a

[www.vantiv.com](http://www.vantiv.com)

**Melissa Kopp**

VP, Regional Sales Director

[melissa.kopp@vantiv.com](mailto:melissa.kopp@vantiv.com)

Vantiv is a leading provider of payment processing strategies and technology solutions. We'll work with you to develop programs that serve your members, while focusing on new opportunities and revenue for your business. Our products, solutions, and partnerships are focused on people helping people. Let's discuss your future success. [www.vantiv.com](http://www.vantiv.com).

#### CREDIT CARDS



#### ELAN FINANCIAL SERVICES

200 S. 6th St., EP-MN-L24A, Minneapolis, MN 55402

Ph: 612-973-2033 Fax: 612-973-2033

[www.cupartnership.com](http://www.cupartnership.com)

**Christopher Draack**

VP, National Sales Director

[christopher.draack@elanfs.com](mailto:christopher.draack@elanfs.com)

For almost 50 years, Elan has offered an outsourced partnership solution that provides credit unions the ability to earn a risk-less revenue stream with a competitive credit card program. Elan has delivered exceptional card products and service to more than 300 credit unions. For more information, call 1-800-223-7009 or visit [www.cupartnership.com](http://www.cupartnership.com).

#### DEBIT CARDS PROCESSING



#### CARD PROCESSING SOLUTIONS FROM JACK HENRY & ASSOC.

663 W. Hwy. 60, Monett, MO 65708

Ph: 619-542-6951 Fax: 877-228-0048

[www.jackhenry.com](http://www.jackhenry.com)

**Tracy Almquist**

Marketing Manager

[talmquist@jackhenry.com](mailto:talmquist@jackhenry.com)

Card Processing Solutions from Jack Henry & Associates has more than 20 years of experience providing credit/debit processing services to credit unions of all sizes. In addition to card processing, we offer complete ATM services, a first-class loyalty rewards program, and 24-hour fraud protection. We are known for unmatched personalized service. [www.jackhenry.com](http://www.jackhenry.com)



#### CARD SERVICES FOR CREDIT UNIONS

3031 N. Rocky Point Dr. W., Ste. 750, Tampa, FL 33607

Ph: 888-930-2728 Fax: 813-289-2721

[www.cscu.net](http://www.cscu.net)

**Wendy Nolan**

VP, Sales

[info@cscu.net](mailto:info@cscu.net)

CSCU is the credit union industry's advocate, partner, and leader in total payment solutions. Created by and for credit unions, we are driven by the same principles that guide the industry. We work exclusively with credit unions to provide a customized, holistic offering that maximizes value for both credit unions and their members. CSCU's services and offerings are focused on driving the growth and success of our more than 2,300 member credit unions.

#### TMG THE MEMBERS GROUP®

#### TMG

1500 NW 118th St., Des Moines, IA 50325

Ph: 800-268-1884 Fax: 515-457-5259

[www.tmg.global](http://www.tmg.global)

**Georgann Smith**

VP, Marketing & Brand Strategy

[georgann.smith@tmg.global](mailto:georgann.smith@tmg.global)

TMG is dedicated to creating customized payments and processing solutions for financial institutions and the consumers they serve. Driven by a spirit of flexibility and collaboration, TMG tailors innovative credit, debit, ATM, prepaid, and digital solutions to the needs of its clients. From patent-pending consumer support technologies to expert guidance on portfolio growth strategies, TMG provides personalized solutions that give clients a competitive advantage in an evolving payments landscape. Simply put, TMG makes life easier for financial institutions and their consumers. To learn more about how TMG creates exceptional client and consumer experiences, visit [www.tmg.global](http://www.tmg.global).



#### VANTIV

8500 Governors Hill Dr., Cincinnati, OH 45249

Ph: 513-267-5068 Fax: n/a

[www.vantiv.com](http://www.vantiv.com)

**Melissa Kopp**

VP, Regional Sales Director

[melissa.kopp@vantiv.com](mailto:melissa.kopp@vantiv.com)

Vantiv is a leading provider of payment processing strategies and technology solutions. We'll work with you to develop programs that serve your members, while focusing on new opportunities and revenue for your business. Our products, solutions, and partnerships are focused on people helping people. Let's discuss your future success. [www.vantiv.com](http://www.vantiv.com).

## DELIVERY CHANNELS

## ATM NETWORKS



## CO-OP FINANCIAL SERVICES

9692 Haven Ave., Rancho Cucamonga, CA 91730  
Ph: 800-782-9042 Fax: 909-782-9042

[www.co-opfs.org](http://www.co-opfs.org)

## Client Services

[clientservices@co-opfs.org](mailto:clientservices@co-opfs.org)

CO-OP Financial Services is a financial technology company that supports 3,500 credit unions and 60 million members by providing a cutting-edge suite of customizable tools and services. The company was the first in its industry to merge purpose, innovation, and technology to help credit unions advance the industry mission of people helping people. To learn more visit [www.co-opfs.org](http://www.co-opfs.org).

## ATM PROCESSING



## CARD PROCESSING SOLUTIONS FROM JACK HENRY &amp; ASSOC.

663 W. Hwy. 60, Monett, MO 65708  
Ph: 619-542-6951 Fax: 877-228-0048

[www.jackhenry.com](http://www.jackhenry.com)

## Tracy Almquist

Marketing Manager  
[talmquist@jackhenry.com](mailto:talmquist@jackhenry.com)

Card Processing Solutions from Jack Henry & Associates has more than 20 years of experience providing credit/debit processing services to credit unions of all sizes. In addition to card processing, we offer complete ATM services, a first-class loyalty rewards program, and 24-hour fraud protection. We are known for unmatched personalized service. [www.jackhenry.com](http://www.jackhenry.com)



Helping Credit Unions Compete

## LSC

1807 W Diehl Rd., Naperville, IL 60566  
Ph: 800-942-7124 ext. 3402 Fax: 630-983-3460  
[www.lsc.net](http://www.lsc.net)

## Steven Ryniec

Senior Director, Sales Leadership  
[steven.ryniec@lsc.net](mailto:steven.ryniec@lsc.net)

LSC has long been recognized by credit unions across the country as their payment services provider with true member satisfaction at its core. We build relationships with each individual credit union we serve, offering multiple plastic platforms that guarantee full integration to any core processor, with flexible and comprehensive rewards strategies to optimize growth. Our experienced Portfolio Development Team takes the lead, managing and developing marketing promotions, and providing tracking and benchmarking tools to monitor your success. We focus on attracting and retaining members by offering all major ATM network relationships including surcharge-free options, which, together with an advanced mobile solution (CU Mobile Apps) including remote deposit capabilities, makes you more competitive in today's marketplace. We also handle all customer service and implementations in-house, ensuring high quality while controlling costs for your credit union, coupled with our own in-house collections service (CRS) for those times when members need that extra hand. Visit us at [www.lsc.net](http://www.lsc.net)



## TMG

1500 NW 118th St., Des Moines, IA 50325  
Ph: 800-268-1884 Fax: 515-457-5259  
[www.tmg.global](http://www.tmg.global)

## Georgann Smith

VP, Marketing & Brand Strategy  
[georgann.smith@tmg.global](mailto:georgann.smith@tmg.global)

TMG is dedicated to creating customized payments and processing solutions for financial institutions and the consumers they serve. Driven by a spirit of flexibility and collaboration, TMG tailors innovative credit, debit, ATM, prepaid, and digital solutions to the needs of its clients. From patent-pending consumer support technologies to expert guidance on portfolio growth strategies, TMG provides personalized solutions that give clients a competitive advantage in an evolving payments landscape. Simply put, TMG makes life easier for financial institutions and their consumers. To learn more about how TMG creates exceptional client and consumer experiences, visit [www.tmg.global](http://www.tmg.global).



## VANTIV

8500 Governors Hill Dr., Cincinnati, OH 45249  
Ph: 513-267-5068 Fax: n/a

[www.vantiv.com](http://www.vantiv.com)

## Melissa Kopp

VP, Regional Sales Director  
[melissa.kopp@vantiv.com](mailto:melissa.kopp@vantiv.com)

Vantiv is a leading provider of payment processing strategies and technology solutions. We'll work with you to develop programs that serve your members, while focusing on new opportunities and revenue for your business. Our products, solutions, and partnerships are focused on people helping people. Let's discuss your future success. [www.vantiv.com](http://www.vantiv.com).

## BRANCH PLANNING



## MOMENTUM

1520 4th Ave., Ste. 300, Seattle, WA 98014  
Ph: 206-787-8095 Fax: 206-267-8095

[www.momentumbuilds.com](http://www.momentumbuilds.com)

## Mark Alguard, LEED AP BD+C

Senior Director of Strategic Services  
[malguard@momentumbuilds.com](mailto:malguard@momentumbuilds.com)

Momentum helps organizations achieve their goals through high-performing buildings. We offer integrated planning, design, and construction services to maximize project collaboration, and make the entire process easier for your team. Most buildings don't provide the performance you should expect. We aim to change this. Momentum turns facilities into competitive advantages and superior experiences, with insights, answers, and expertise.



## CALL CENTERS



### LENDING SOLUTIONS, INC. (LSI)

2200 Point Blvd., Elgin, IL 60123

Ph: 800-844-2200 Fax: 847-844-2300

[www.lendingsolutions.com](http://www.lendingsolutions.com)

d. Tyler Miller

Manager of Marketing & Communications  
t.miller@lendingsolutions.com

Lending Solutions, Inc. ([www.lendingsolutions.com](http://www.lendingsolutions.com)) provides 24/7 lending and member service support to more than 300 financial institutions across the country. From loan origination and decisioning to full member service support, our representatives provide the highest level of service at each point of contact – whether by phone, online, or through an indirect channel. With LSI as their 24/7 partner, our clients increase loan volume, enhance member service, and exceed their goals.



### PSCU

560 Carillon Pkwy., St. Petersburg, FL 33716

Ph: 844-367-7728 Fax: n/a

[www.pscu.com](http://www.pscu.com)

Glynn Frechette

SVP, Sales  
moreinfo@pscuc.com

Serving credit unions for 40 years, PSCU offers a complete range of traditional and emerging payments solutions and strategic consulting services to meet members' needs and optimize the financial and operational performance of the credit union. We strive to continue our tradition of delivering an exceptional and memorable service experience at every credit union and member touch point.

## FACILITY DESIGN & BUILD



### MOMENTUM

1520 4th Ave., Ste. 300, Seattle, WA 98014

Ph: 206-787-8095 Fax: 206-267-8095

[www.momentumbuilds.com](http://www.momentumbuilds.com)

Mark Alguard, LEED AP BD+C

Senior Director of Strategic Services  
malguard@momentumbuilds.com

Momentum helps organizations achieve their goals through high-performing buildings. We offer integrated planning, design, and construction services to maximize project collaboration, and make the entire process easier for your team. Most buildings don't provide the performance you should expect. We aim to change this. Momentum turns facilities into competitive advantages and superior experiences, with insights, answers, and expertise.

## MYSTERY SHOPPING



Measurement | Analytics | Coaching

### SUPPORT EXP | SUPPORT FINANCIAL RESOURCES

830 E. Franklin St., Centerville, OH 45459

Ph: 800-444-5465 Fax: 937-434-5743

[www.supportexp.com](http://www.supportexp.com)

Lew Thomson

Client Solutions Leader  
lthomson@supportexp.com

Support EXP is one of the industry's leading innovators in market research. Measuring nearly 1,000,000 service experiences, we've partnered with some of the nation's largest credit unions and progressive banks since 1997. Capturing the opinions and perceptions of bank customers and credit union members, we've strategically helped create high-performing service and sales teams that deliver exceptional service experiences, resulting in sustainable customer-centric cultures that lead to increased wallet-share and revenue. Our robust and proprietary reporting system delivers concise and consistent feedback in real time. Customer feedback is dynamically interpreted into powerful analysis, actionable performance coaching, and essential accountability reporting, proven to impact customer acquisition, buying decisions, engagement, and loyalty. Support EXP delivers unmatched commitment to helping our clients win – and they do!

## SHARED BRANCHING



### CO-OP FINANCIAL SERVICES

9692 Haven Ave., Rancho Cucamonga, CA 91730

Ph: 800-782-9042 Fax: 909-782-9042

[www.co-opfs.org](http://www.co-opfs.org)

Client Services

clientservices@co-opfs.org

CO-OP Financial Services is a financial technology company that supports 3,500 credit unions and 60 million members by providing a cutting-edge suite of customizable tools and services. The company was the first in its industry to merge purpose, innovation, and technology to help credit unions advance the industry mission of people helping people. To learn more visit [www.co-opfs.org](http://www.co-opfs.org).



Better Service.  
Better Experience.

### CU SERVICE NETWORK

274 Union Blvd., Ste. 320, Lakewood, CO 80228

Ph: 720-945-7235 Fax: n/a

[www.cusn.com](http://www.cusn.com)

Daniel Burk

SVP, Business and Product Development  
djburk@cusn.com

CU Service Network, LLC, established in 1992, is a CUSO owned by 47 credit unions and serves 150 participating credit unions. We provide a variety of progressive solutions that drive credit union success, from outsourced back office services, such as accounting and IT, to delivery channel products, such as shared branching and ATMs. We are leaders in credit union innovation, cooperation, and research and we strive to be your No. 1 resource; "the people you call first."

## HR &amp; TRAINING



Better Service.  
Better Experience.

**CU SERVICE NETWORK**

274 Union Blvd., Ste. 320, Lakewood, CO 80228

Ph: 720-945-7235 Fax: n/a

[www.cusn.com](http://www.cusn.com)

**Daniel Burk**

SVP, Business and Product Development  
djburk@cusn.com

CU Service Network, LLC, established in 1992, is a CUSO owned by 47 credit unions and serves 150 participating credit unions. We provide a variety of progressive solutions that drive credit union success, from outsourced back office services, such as accounting and IT, to delivery channel products, such as shared branching and ATMs. We are leaders in credit union innovation, cooperation, and research and we strive to be your No. 1 resource; "the people you call first."

**LENDING SOLUTIONS CONSULTING, INC.**

2250 Point Blvd., Ste. 325, Elgin, IL 60123

Ph: 877-915-7675 Fax: 224-241-3233

[www.rexcuadvice.com](http://www.rexcuadvice.com)

**Bill Hultstrand**

Director, Business Development  
bhultstrand@rexcuadvice.com

Lending Solutions Consulting, Inc. (LSCI) is the industry leader in providing training and consulting services to credit unions across North America. Rex Johnson founded the University of Lending, a comprehensive five-day lending school in 1996. He and his team of experts have since trained more than 30,000 credit union employees, helping credit unions achieve dramatic improvements in their loan yields, ROAs, and member service practices. In addition to the University of Lending, LSCI offers onsite consulting, portfolio analysis, and our newest service – Smart Loan Audit.

**MITCHELL, STANKOVIC & ASSOC.**

P.O. Box 60949, Boulder City, NV 89006

Ph: 855-362-2002 Fax: 855-362-2002

[www.mitchellstankovic.com](http://www.mitchellstankovic.com)

**Brandi Stankovic**

Senior Partner  
info@mitchellstankovic.com

For the past 25 years, organizations have associated Mitchell, Stankovic and Associates with the best in consulting, change, organizational development, and educational services. We are trusted coaches, experts, and friends to organizations and executives from across the globe. Consulting services include: strategic planning, organizational change, executive coaching, leadership transitions, motivational rallies, and educational development.

**O'ROURKE & ASSOC.**

395 Oyster Point Blvd., Ste. 405, South San Francisco, CA 94080

Ph: 800-394-1918 Fax: 650-589-8749

[www.orourkeconsult.com](http://www.orourkeconsult.com)

**Bridget O'Rourke**

Executive Director  
info@omaconsult.com

O'Rourke & Associates offers a wide range of professional services nationwide exclusively to the credit union industry. Expertise lies in the areas of CEO and executive recruitment, leadership development, succession planning, compensation and retention analysis, and HR consulting. For more information, contact our industry experts to experience a new generation of services.

## BOARD EDUCATION

**THE BAKER GROUP, LP**

1601 NW Expressway, 20th Floor, Oklahoma City, OK 73118

Ph: 405-415-7329 Fax: 405-415-7366

[www.gobaker.com](http://www.gobaker.com)

**Mark D. Baumann**

VP  
mbaumann@gobaker.com

The Baker Group is one of the nation's largest independently owned securities firms specializing in asset/liability and investment portfolio management for community financial institutions. We've helped our clients improve decision-making, manage interest rate risk, and maximize investment portfolio performance for 35 years. Our proven approach of total resource integration for credit unions utilizes software and products developed by Baker's Software Solutions combined with the firm's investment experience and advice.

**BRICK & ASSOC., INC.**

1400 Abbott Rd., Ste. 105, East Lansing, MI 48823

Ph: 517-332-7700 Fax: 517-332-0532

[www.brickinc.com](http://www.brickinc.com)

**Bridget Balesky**

VP  
staff@brickinc.com

B&A specializes in providing ALM/budgeting services to more than 650 credit unions. CU/ALM-ware includes 5-year income simulation, net economic value, NMD valuation, liquidity/contingency funding stress testing, what-ifs, and historical key ratios. We also offer strategic planning up to five years in CU/BUDGET-ware, as well as strategic conferences, basic and advanced software training, board/ALCO training, ALM/budgeting consulting, ALM outsourcing, model policies for ALM/IRR, investments, liquidity management, concentration risk, and contingency funding plans. Plus investment advisory services from Brick Capital Management, Inc.



### EMPLOYMENT TECHNOLOGIES

532 S. New York Ave., Winter Park, FL 32789  
Ph: 407-865-6644 Fax: 407-788-1496  
[www.EmploymentTechnologies.com](http://www.EmploymentTechnologies.com)

Joseph T. Sefcik, Jr.

President

Joseph.S@EmploymentTechnologies.com

The Credit Union Specialist in Employment Testing. Employment Technologies is the world's leading provider of simulation technology for talent prediction. Our award-winning EASy Simulations empower credit unions to engage, hire, and retain top talent with the highest precision and accuracy. With more than 20 years of experience, we offer proven solutions in all phases of the HR process.

### RECRUITMENT



### EMPLOYMENT TECHNOLOGIES

532 S. New York Ave., Winter Park, FL 32789  
Ph: 407-865-6644 Fax: 407-788-1496  
[www.EmploymentTechnologies.com](http://www.EmploymentTechnologies.com)

Joseph T. Sefcik, Jr.

President

Joseph.S@EmploymentTechnologies.com

The Credit Union Specialist in Employment Testing. Employment Technologies is the world's leading provider of simulation technology for talent prediction. Our award-winning EASy Simulations empower credit unions to engage, hire, and retain top talent with the highest precision and accuracy. With more than 20 years of experience, we offer proven solutions in all phases of the HR process.

### LENDING



### AUTOLAND, INC.

9121 Oakdale Ave., Ste. 100, Chatsworth, CA 91311  
Ph: 818-634-1463 Fax: 818-407-0942  
[www.autoland.com](http://www.autoland.com)

Rixie Lowden

Director of Business Development  
rlowden@autoland.com

Established in 1971, Autoland is a credit union-owned service organization that delivers an exceptional car buying experience to members and drives direct loans to partners. Autoland provides a complete auto buying solution to credit unions with a customizable suite of products including in-house service consultants, trade-in programs, aftermarket products, online resources and more - all designed to help credit unions retain high-quality direct auto loans and grow their portfolio.



### CORPORATE ONE FEDERAL CREDIT UNION

8700 Orion Place, Columbus, OH 43240  
Ph: 614-825-9356 Fax: 614-825-9356  
[www.corporateone.coop](http://www.corporateone.coop)

Toby Thomas

VP, Correspondent Services Sales  
tthomas@corporateone.coop

Corporate One Federal Credit Union is one of the nation's most progressive cooperative corporate credit unions with more than \$5.5 billion in assets under management and serving nearly 850 credit unions nationwide. Corporate One offers a full menu of payments, investments, and funding solutions to help credit unions grow their bottom line, manage cash effectively through The One Account, streamline member acquisition, and succeed in the digital payments arena.



### CU DIRECT

2855 E. Guasti Rd., Ste. 500, Ontario, CA 91761  
Ph: 877-744-2835 Fax: 909-297-2904  
[www.cudirect.com](http://www.cudirect.com)

John Carrington

SVP, Sales  
john.carrington@cudirect.com

CU Direct helps credit unions increase loan volume and income, create efficiencies, and grow membership through its automotive, lending, and strategic solutions. CU Direct offers an extensive suite of products and services designed to help credit unions advance their lending programs while managing risk. For more information, visit [www.cudirect.com](http://www.cudirect.com).



### CU MEMBERS MORTGAGE

15455 Dallas Pkwy., Ste. 900, Addison, TX 75001  
Ph: 800-607-3474 Fax: n/a  
[www.cumembers.com](http://www.cumembers.com)

Linda Clampitt

SVP  
lindacl@homeloancu.com

Since 1982, CU Members Mortgage has provided mortgage lending solutions to credit unions, CUSOs, leagues, and their members across the country. Our customized participation levels provide ample opportunities to earn income for your credit union, while providing the most popular loan programs for members. Advanced technology, specialized training, and marketing support help build a strong and secure mortgage department. For more information visit our website [www.cumembers.com](http://www.cumembers.com).



### CUNA MUTUAL GROUP

5710 Mineral Point Rd., Madison, WI 53705

Ph: 608-238-5851 Fax: 608-233-4932

[www.cunamutual.com](http://www.cunamutual.com)

CUNA Mutual Group was founded in 1935 by credit union pioneers and our commitment to their vision continues today. We offer insurance and protection for credit unions, employees, and members; lending solutions and marketing programs; TruStage-branded consumer insurance products; and investment and retirement services to help our customers succeed.



### EQUIFAX

1550 Peachtree St. NW, Atlanta, GA 30309

Ph: 770-740-7472 Fax: n/a

[www.equifax.com/business/solutions-credit-unions](http://www.equifax.com/business/solutions-credit-unions)

#### Amy McChesney

Director of Marketing Communications

[amy.mcchesney@equifax.com](mailto:amy.mcchesney@equifax.com)

Equifax helps credit unions optimize member household growth across all product types and at every stage of the household lifecycle to help you identify and retain more members, find and close high quality loans, and better assess account risk to minimize exposure and losses. For more information, call 1-800-879-1025 or visit [www.equifax.com/business/solutions-credit-unions](http://www.equifax.com/business/solutions-credit-unions).



### ILENDINGDIRECT, POWERED BY FLEET FINANCIAL

7257 S. Tucson Way, Englewood, CO 80210

Ph: 720-420-7073 Fax: n/a

[www.ilendingdirect.com](http://www.ilendingdirect.com)

#### Nick Gorackowski

SVP, Sales

[nickg@ilendingdirect.com](mailto:nickg@ilendingdirect.com)

iLendingDIRECT is a national finance and insurance marketing firm that focuses on auto refinancing. We offer auto finance solutions with the customer's well-being in mind. There are a lot of companies out there that can provide a loan or refinance for your vehicle. iLendingDIRECT focuses on setting our customers up for success, by saving them money and educating them about what is best for their particular financial situation.



### IMM

2 City Hall Plaza, Rahway, NJ 07065

Ph: 800-836-4750 Fax: n/a

[www.immonline.com](http://www.immonline.com)

#### Michael Ball

VP, Markets & Strategy

[info@immonline.com](mailto:info@immonline.com)

Founded in 1996 and headquartered in Rahway, NJ, IMM continues to lead the industry with our eTransaction Automation Solutions. Designed to thrill members and transform your business operations, our eSignature, eWorkflow, eTeller, and eLoan service solutions drive electronic transaction processing and associated costs reduction across the credit union.



### INTERACTIVE BUSINESS LENDING SOLUTIONS (IBLS)

1162 Oliver Rd., Ste. 8, Monroe, LA 71201

Ph: 844-577-4257 Fax: n/a

[www.iblsllc.com](http://www.iblsllc.com)

#### Richard Guillot

CEO

[rguillot@iblsllc.com](mailto:rguillot@iblsllc.com)

Today's lenders are stretched to their breaking point addressing layers of reporting and administrative requirements. Limited resources should not mean lack of growth. IBLS can help! Our MBL Post Credit Management Services are the cornerstone of a successful member business lending (MBL) program. The need for these services begins immediately after the loan closes. A business entity incurs multiple changes in its lifecycle, so dynamic, continuous risk management is a necessity rather than standard "point-in-time" evaluations.



### MOVECU

505 Bath St., Santa Barbara, CA 93101

Ph: 805-965-2100 Fax: 805-965-2177

[www.movecu.com](http://www.movecu.com)

#### Jared Cahill

Sales

[jared@movecu.com](mailto:jared@movecu.com)

The nation's premier auto finance marketplace. The car-buying revolution has begun.



### SER TECHNOLOGY CORP.

12700 Park Central Dr., Ste. 1415, Dallas, TX 75244

Ph: 469-385-6991 Fax: 469-385-6983

[www.sertech.com](http://www.sertech.com)

#### Jackson Hunt

VP, Marketing

[jackson.hunt@sertech.com](mailto:jackson.hunt@sertech.com)

Ser Technology Corp. (Ser Tech) provides effective solutions that provide loan growth, portfolio management, and FICO scores for members.



**TCI**

1377 Motor Pkwy., Ste. 400, Islandia, NY 11749  
Ph: 800-443-9349 Fax: 631-404-4299

[www.tccredit.com](http://www.tccredit.com)

**Barry Kirby**

VP

[bkirby@tccredit.com](mailto:bkirby@tccredit.com)

Founded in 1982, Teledata Communications, Inc. (TCI) is a leading provider of software-as-a-service (SaaS) loan origination solutions for credit unions, banks, and finance companies. TCI's automated solutions enable lenders to process a greater amount of loans, improve workflows, and adhere to security and compliance mandates more completely. TCI's latest solution, DecisionLender 4, features a flexible, modular architecture which online and traditional lenders can configure to address their specific lending criteria and workflows. As authorities in the lending marketplace, TCI's solutions have been adopted by nearly 500 lenders across a number of sectors, including automobile finance, power sports, lifestyle, appliances, and other consumer-facing industries. [www.tccredit.com](http://www.tccredit.com).

**TRANSUNION**

555 W. Adams St., Chicago, IL 60661  
Ph: 312-985-3037 Fax: 630-699-6886

[www.transunion.com](http://www.transunion.com)

**David Dodson**

VP, Financial Services - Credit Unions  
[ddodson@transunion.com](mailto:ddodson@transunion.com)

Information is a powerful thing. And the right information — analyzed by experienced people — can help all of us learn from the past, navigate the present, and predict the future. That's why at TransUnion we go beyond credit data to offer the insights businesses and consumers need to make informed decisions and achieve great things.

**TRUECAR INC.**

120 Broadway, Ste. 200, Santa Monica, CA 90401  
Ph: 800-200-2000 Fax: n/a

[www.truecar.com](http://www.truecar.com)

**Alex Young**

Partner Development Manager  
[ayoung@truecar.com](mailto:ayoung@truecar.com)

TrueCar, Inc. (NASDAQ: TRUE) is a digital automotive marketplace that provides comprehensive pricing transparency about what other people paid for their cars and enables consumers to engage with TrueCar Certified Dealers who are committed to providing a superior purchase experience. TrueCar operates its own branded site and its nationwide network of more than 11,000 certified dealers also powers car-buying programs for some of the largest U.S. membership and service organizations, including USAA, AARP, American Express, AAA, and Sam's Club. More one third of all new car buyers engage with the TrueCar network during their purchasing process. TrueCar is headquartered in Santa Monica, CA, with offices in San Francisco, CA, and Austin, TX. For more information, go to [www.truecar.com](http://www.truecar.com).

**UNITED GUARANTY**

230 N. Elm St., Greensboro, NC 27401  
Ph: 336-778-7213 Fax: 888-528-3273

[www.ugcorp.com](http://www.ugcorp.com)

**Shannon VanSickler**

VP, Credit Union Channel  
[shannon.vansickler@ugcorp.com](mailto:shannon.vansickler@ugcorp.com)

With more than 52 years in the business, United Guaranty combines experienced risk management with world-class customer service. United Guaranty's innovative mortgage insurance (MI) solutions enable credit unions to help their members realize their home ownership goals with competitive mortgages that generate a reasonable profit and quality portfolio. Our business model is based on listening closely to your needs, understanding your challenges, and delivering solutions that are crucial to your success. In 2009, we revolutionized MI with Performance Premium, the industry's first risk-based pricing, and today we offer a wide variety of MI products backed by a solid financial foundation and an expert underwriting team. Partner with the mortgage insurance company that puts you first.

**AUTO****AUTOLAND, INC.**

9121 Oakdale Ave., Ste. 100, Chatsworth, CA 91311  
Ph: 818-634-1463 Fax: 818-407-0942

[www.autoland.com](http://www.autoland.com)

**Rixie Lowden**

Director of Business Development  
[rlowden@autoland.com](mailto:rlowden@autoland.com)

Established in 1971, Autoland is a credit union-owned service organization that delivers an exceptional car buying experience to members and drives direct loans to partners. Autoland provides a complete auto buying solution to credit unions with a customizable suite of products including in-house service consultants, trade-in programs, aftermarket products, online resources and more — all designed to help credit unions retain high-quality direct auto loans and grow their portfolio.

**MOVECU**

505 Bath St., Santa Barbara, CA 93101  
Ph: 805-965-2100 Fax: 805-965-2177

[www.movecu.com](http://www.movecu.com)

**Jared Cahill**

Sales  
[jared@movecu.com](mailto:jared@movecu.com)

The nation's premier auto finance marketplace. The car-buying revolution has begun.

**SER TECHNOLOGY CORP.**

12700 Park Central Dr., Ste. 1415, Dallas, TX 75244  
Ph: 469-385-6991 Fax: 469-385-6983

[www.sertech.com](http://www.sertech.com)

**Jackson Hunt**

VP, Marketing  
[jackson.hunt@sertech.com](mailto:jackson.hunt@sertech.com)

Ser Technology Corp. (Ser Tech) provides effective solutions that provide loan growth, portfolio management, and FICO scores for members.

**TRUECAR INC.**

120 Broadway, Ste. 200, Santa Monica, CA 90401  
Ph: 800-200-2000 Fax: n/a  
[www.truecar.com](http://www.truecar.com)

**Alex Young**

Partner Development Manager  
[ayoung@truecar.com](mailto:ayoung@truecar.com)

TrueCar, Inc. (NASDAQ: TRUE) is a digital automotive marketplace that provides comprehensive pricing transparency about what other people paid for their cars and enables consumers to engage with TrueCar Certified Dealers who are committed to providing a superior purchase experience. TrueCar operates its own branded site and its nationwide network of more than 11,000 certified dealers also powers car-buying programs for some of the largest U.S. membership and service organizations, including USAA, AARP, American Express, AAA, and Sam's Club. More one third of all new car buyers engage with the TrueCar network during their purchasing process. TrueCar is headquartered in Santa Monica, CA, with offices in San Francisco, CA, and Austin, TX. For more information, go to [www.truecar.com](http://www.truecar.com).

**VAN WAGENEN FINANCIAL SERVICES**

6483 City West Pkwy., Eden Prairie, MN 55344  
Ph: 800-437-5171 Fax: n/a  
[www.vanwagenen.com](http://www.vanwagenen.com)

**Neil Hall**

Sales Manager  
[sales@vanwagenen.com](mailto:sales@vanwagenen.com)

Financial institutions trust van Wagenen to maintain their insurance compliance within a challenging regulatory environment. Reliability, integrity, and the commitment to help our customers mitigate and manage their risk is what has made us successful since 1934. As an industry leader in collateral protection insurance, total loss and repossession claims, home equity credit default insurance, and insurance tracking, van Wagenen offers a full suite of "A+ Rated" products designed to protect and grow your portfolio.

**AUTO BUYING SERVICE****AUTOLAND, INC.**

9121 Oakdale Ave., Ste. 100, Chatsworth, CA 91311  
Ph: 818-634-1463 Fax: 818-407-0942  
[www.autoland.com](http://www.autoland.com)

**Rixie Lowden**

Director of Business Development  
[rlowden@autoland.com](mailto:rlowden@autoland.com)

Established in 1971, Autoland is a credit union-owned service organization that delivers an exceptional car buying experience to members and drives direct loans to partners. Autoland provides a complete auto buying solution to credit unions with a customizable suite of products including in-house service consultants, trade-in programs, aftermarket products, online resources and more – all designed to help credit unions retain high-quality direct auto loans and grow their portfolio.

**FROST FINANCIAL SERVICES, INC.**

8829 Chapel Square Dr., Cincinnati, OH 45249  
Ph: 513-583-1215 Fax: 513-697-9383  
[www.frostinsure.com](http://www.frostinsure.com)

**Phil Markwell**

Partner  
[pmarkwell@frostinsure.com](mailto:pmarkwell@frostinsure.com)

The VisualGap web application can help credit unions better serve their members' needs and maximize fee income opportunities through the power of Menu Selling. Frost is the largest independent GAP administrator in the credit union market and serves the needs of more than 1,150 lenders nationwide.

**CU DIRECT**

2855 E. Guasti Rd., Ste. 500, Ontario, CA 91761  
Ph: 877-744-2835 Fax: 909-297-2904  
[www.cudirect.com](http://www.cudirect.com)

**John Carrington**

SVP, Sales  
[john.carrington@cudirect.com](mailto:john.carrington@cudirect.com)

CU Direct helps credit unions increase loan volume and income, create efficiencies, and grow membership through its automotive, lending, and strategic solutions. CU Direct offers an extensive suite of products and services designed to help credit unions advance their lending programs while managing risk. For more information, visit [www.cudirect.com](http://www.cudirect.com).

**TRUECAR INC.**

120 Broadway, Ste. 200, Santa Monica, CA 90401  
Ph: 800-200-2000 Fax: n/a  
[www.truecar.com](http://www.truecar.com)

**Alex Young**

Partner Development Manager  
[ayoung@truecar.com](mailto:ayoung@truecar.com)

TrueCar, Inc. (NASDAQ: TRUE) is a digital automotive marketplace that provides comprehensive pricing transparency about what other people paid for their cars and enables consumers to engage with TrueCar Certified Dealers who are committed to providing a superior purchase experience. TrueCar operates its own branded site and its nationwide network of more than 11,000 certified dealers also powers car-buying programs for some of the largest U.S. membership and service organizations, including USAA, AARP, American Express, AAA, and Sam's Club. More one third of all new car buyers engage with the TrueCar network during their purchasing process. TrueCar is headquartered in Santa Monica, CA, with offices in San Francisco, CA, and Austin, TX. For more information, go to [www.truecar.com](http://www.truecar.com).



## AUTO LEASING



### ILENDINGDIRECT, POWERED BY FLEET FINANCIAL

7257 S. Tucson Way, Englewood, CO 80210

Ph: 720-420-7073 Fax: n/a

[www.ilendingdirect.com](http://www.ilendingdirect.com)

Nick Gorackowski

SVP, Sales

[nickg@ilendingdirect.com](mailto:nickg@ilendingdirect.com)

iLendingDIRECT is a national finance and insurance marketing firm that focuses on auto refinancing. We offer auto finance solutions with the customer's well-being in mind. There are a lot of companies out there that can provide a loan or refinance for your vehicle. iLendingDIRECT focuses on setting our customers up for success, by saving them money and educating them about what is best for their particular financial situation.

## AUTO RECOVERY



### ALLIED SOLUTIONS

1320 City Center Dr., Ste. 300, Carmel, IN 46032

Ph: 800-826-9384 Fax: 317-706-7606

[www.alliedsolutions.net](http://www.alliedsolutions.net)

Amy Hearn

VP, Marketing & Communications

[amy.hearn@alliedsolutions.net](mailto:amy.hearn@alliedsolutions.net)

Allied Solutions is one of the largest providers of insurance, lending, and marketing products to credit unions. We make it our job to fully understand the challenges, objectives, and strategies of our clients and then we go to work on finding the right solutions. We have earned the trust of more than 4,000 clients nationwide, and we are ready to serve you.

## van Wagonen



### VAN WAGENEN FINANCIAL SERVICES

6483 City West Pkwy., Eden Prairie, MN 55344

Ph: 800-437-5171 Fax: 800-322-7993

[www.vanwagenen.com](http://www.vanwagenen.com)

Neil Hall

Sales Manager

[sales@vanwagenen.com](mailto:sales@vanwagenen.com)

Financial institutions trust van Wagonen to maintain their insurance compliance within a challenging regulatory environment. Reliability, integrity, and the commitment to help our customers mitigate and manage their risk is what has made us successful since 1934. As an industry leader in collateral protection insurance, total loss and repossession claims, home equity credit default Insurance, and insurance tracking, van Wagonen offers a full suite of "A+ Rated" products designed to protect and grow your portfolio.

## AUTO REMARKETING



### ALLIED SOLUTIONS

1320 City Center Dr., Ste. 300, Carmel, IN 46032

Ph: 800-826-9384 Fax: 317-706-7606

[www.alliedsolutions.net](http://www.alliedsolutions.net)

Amy Hearn

VP, Marketing & Communications

[amy.hearn@alliedsolutions.net](mailto:amy.hearn@alliedsolutions.net)

Allied Solutions is one of the largest providers of insurance, lending, and marketing products to credit unions. We make it our job to fully understand the challenges, objectives, and strategies of our clients and then we go to work on finding the right solutions. We have earned the trust of more than 4,000 clients nationwide, and we are ready to serve you.

## BUSINESS LENDING



### CU COMPANIES

500 Main St., Ste. 210, New Brighton, MN 55112

Ph: 651-631-3111 Fax: 651-787-9525

[www.cucompanies.com](http://www.cucompanies.com)

S. Brad Crandall

CEO

[bcrandall@cucompanies.com](mailto:bcrandall@cucompanies.com)

CU Companies is committed to earning the loyalty of its owner credit unions and financial partners by delivering personalized service and competitive financial products. CU Companies, a CUSO, offers valuable resources: correspondent and retail mortgage options, leaving you as the PFI; one-stop shop for business lending; and financial planning for your members and 401(k) program solutions for your staff. Call us, we'd love to visit with you! Call 800-766-5626 or go to [www.cucompanies.com](http://www.cucompanies.com).



### INTERACTIVE BUSINESS LENDING SOLUTIONS (IBLS)

1162 Oliver Rd., Ste. 8, Monroe, LA 71201

Ph: 844-577-4257 Fax: n/a

[www.iblsllc.com](http://www.iblsllc.com)

Richard Guillot

CEO

[rguillot@iblsllc.com](mailto:rguillot@iblsllc.com)

Today's lenders are stretched to their breaking point addressing layers of reporting and administrative requirements. Limited resources should not mean lack of growth. IBLS can help! Our MBL Post Credit Management Services are the cornerstone of a successful member business lending (MBL) program. The need for these services begins immediately after the loan closes. A business entity incurs multiple changes in its lifecycle, so dynamic, continuous risk management is a necessity rather than standard "point-in-time" evaluations.

**COLLECTIONS****LENDING SOLUTIONS, INC. (LSI)**

2200 Point Blvd., Elgin, IL 60123  
Ph: 800-844-2200 Fax: 847-844-2300  
[www.lendingsolutions.com](http://www.lendingsolutions.com)

**d. Tyler Miller**

Manager of Marketing & Communications  
[t.miller@lendingsolutions.com](mailto:t.miller@lendingsolutions.com)

Lending Solutions, Inc. ([www.lendingsolutions.com](http://www.lendingsolutions.com)) provides 24/7 lending and member service support to more than 300 financial institutions across the country. From loan origination and decisioning to full member service support, our representatives provide the highest level of service at each point of contact – whether by phone, online, or through an indirect channel. With LSI as their 24/7 partner, our clients increase loan volume, enhance member service, and exceed their goals.

**SWBC**

9311 San Pedro Ave., Ste. 600, San Antonio, TX 78216  
Ph: 866-316-1162 Fax: 210-321-7530  
[www.swbc.com](http://www.swbc.com)

**Mark Hein**

CEO, The Financial Institution Group  
[mhein@swbc.com](mailto:mhein@swbc.com)

Headquartered in San Antonio, TX, SWBC is a diversified financial services company providing a wide range of insurance, mortgage, and investment services to financial institutions, businesses, and individuals. With more than 2,800 employees and offices across the country, SWBC is committed to providing quality products, outstanding service, and customized solutions in all 50 states.

**INDIRECT AUTO LENDING****CRIF LENDING SOLUTIONS**

280 Interstate North Cir., Ste. 400, Atlanta, GA 30339  
Ph: 770-541-4567 Fax: 770-952-9534  
[www.criflending.com](http://www.criflending.com)

**Richard Whiddon**

VP, CRIF ACTION Division  
[info@criflending.com](mailto:info@criflending.com)

No matter the size of your credit union, our solutions give you the tools you need to take you to the next level of lending success. CRIF Lending Solutions' innovative suite of products, services, and consulting includes lending and financial analytics and disparate impact analysis, loan and account origination systems, indirect auto lending partner programs, and component-based credit and decisioning enhancements.

**ILENDINGDIRECT, POWERED BY FLEET FINANCIAL**

7257 S. Tucson Way, Englewood, CO 80210  
Ph: 720-420-7073 Fax: n/a  
[www.ilendingdirect.com](http://www.ilendingdirect.com)

**Nick Goraczkowski**

SVP, Sales  
[nickg@ilendingdirect.com](mailto:nickg@ilendingdirect.com)

iLendingDIRECT is a national finance and insurance marketing firm that focuses on auto refinancing. We offer auto finance solutions with the customer's well-being in mind. There are a lot of companies out there that can provide a loan or refinance for your vehicle. iLendingDIRECT focuses on setting our customers up for success, by saving them money and educating them about what is best for their particular financial situation.

**LOAN ORIGATION SYSTEMS****AMERICAN CREDIT UNION MORTGAGE ASSN.**

P.O. Box 400955, Las Vegas, NV 89140  
Ph: 702-220-8139 Fax: 702-823-3950  
[www.acuma.org](http://www.acuma.org)

**Bob Dorsa**

President  
[bob.dorsa@acuma.org](mailto:bob.dorsa@acuma.org)

The American Credit Union Mortgage Association brings together the shared real estate lending and financing interests of nearly 6,000 credit unions and CUSOs. ACUMA member organizations include federal and state-chartered credit unions and CUSOs, mortgage insurance companies, secondary market investors, investment banking firms, and technology companies operating in the field of mortgage banking.

**CRIF LENDING SOLUTIONS**

280 Interstate North Cir., Ste. 400, Atlanta, GA 30339  
Ph: 770-541-4567 Fax: 770-952-9534  
[www.criflending.com](http://www.criflending.com)

**Richard Whiddon**

VP, CRIF ACTION Division  
[info@criflending.com](mailto:info@criflending.com)

No matter the size of your credit union, our solutions give you the tools you need to take you to the next level of lending success. CRIF Lending Solutions' innovative suite of products, services, and consulting includes lending and financial analytics and disparate impact analysis, loan and account origination systems, indirect auto lending partner programs, and component-based credit and decisioning enhancements.

**ELLIE MAE**

4420 Rosewood Dr., Ste. 500, Pleasanton, CA 94588

Ph: 888-955-9100 Fax: n/a

[www.elliemae.com](http://www.elliemae.com)

**Cathleen Schreiner Gates**

EVP, Sales & Marketing

[info@elliemae.com](mailto:info@elliemae.com)

Ellie Mae (NYSE:ELLI) is a leading provider of innovative on-demand software solutions and services for the residential mortgage industry. Mortgage lenders of all sizes use Ellie Mae's Encompass all-in-one mortgage management solution, Mavent Compliance Service, and AllRegs research, reference, and education resources to improve compliance, loan quality, and efficiency across the entire mortgage lifecycle. Visit [EllieMae.com](http://EllieMae.com) or call (888) 955-9100 to learn more.

**INTERACTIVE BUSINESS LENDING SOLUTIONS (IBLS)**

1162 Oliver Rd., Ste. 8, Monroe, LA 71201

Ph: 844-577-4257 Fax: n/a

[www.iblslc.com](http://www.iblslc.com)

**Richard Guillot**

CEO

[rguillot@ibslc.com](mailto:rguillot@ibslc.com)

Today's lenders are stretched to their breaking point addressing layers of reporting and administrative requirements. Limited resources should not mean lack of growth. IBLS can help! Our MBL Post Credit Management Services are the cornerstone of a successful member business lending (MBL) program. The need for these services begins immediately after the loan closes. A business entity incurs multiple changes in its lifecycle, so dynamic, continuous risk management is a necessity rather than standard "point-in-time" evaluations.

**NCINO**

2605 Irongate Dr., Wilmington, NC 28412

Ph: n/a Fax: 910-799-4446

[www.ncino.com](http://www.ncino.com)

**Ryal Tayloe**

VP, Credit Unions

[ryal.tayloe@ncino.com](mailto:ryal.tayloe@ncino.com)

nCino is the leader in cloud banking for the FinTech space, providing a uniquely combined end-to-end business lending and member relationship management solution that can give all member-facing employees a 360-degree understanding of members' past and present interactions with the institution while also improving business lending efficiency, credit quality, and compliance.

**LOAN PARTICIPATIONS**

Corporate Federal Credit Union

**ALLOYA CORPORATE FEDERAL CREDIT UNION**

184 Shuman Blvd., Ste. 400, Naperville, IL 60563

Ph: 800-253-0053 Fax: 518-292-3829

[www.alloyacorp.org](http://www.alloyacorp.org)

**Jackie Carlson**

VP, Business Consulting

[jacqueline.carlson@alloyacorp.org](mailto:jacqueline.carlson@alloyacorp.org)

Alloya provides critical cooperative services to more than 1,600 member credit unions, including investment, financial, lending, and correspondent services. In conjunction with its wholly owned CUSO, Balance Sheet Solutions, LLC, Alloya leverages the power of aggregation to ensure its members remain competitive in today's market place. To learn more, visit [www.alloyacorp.org](http://www.alloyacorp.org).

**CU CAPITAL MARKET SOLUTIONS, LLC**

7200 W. 132nd St., Ste. 240, Overland Park, KS 66213

Ph: 678-960-2902 Fax: 913-402-2636

[cucapitalmarketsolutions.com](http://cucapitalmarketsolutions.com)

**Lewis Lester**

CEO

[llester@cucmsllc.com](mailto:llester@cucmsllc.com)

As a CUSO, CU Capital Market Solutions, LLC (CMS) provides balance sheet advisory services that are designed to maximize the earnings of our credit union clients. Services include asset/liability and risk management tools, funding/deposit programs, strategic asset solutions, and loan participation opportunities. Focusing exclusively on credit unions, CMS has a thorough understanding of our clients' needs, risks, and the regulatory structure under which they operate. CMS is a registered investment advisor.

**CU MEMBERS MORTGAGE**

15455 Dallas Pkwy., Ste. 900, Addison, TX 75001

Ph: 800-607-3474 Fax: n/a

[www.cumembers.com](http://www.cumembers.com)

**Linda Clappitt**

SVP

[lindacl@homeloancu.com](mailto:lindacl@homeloancu.com)

Since 1982, CU Members Mortgage has provided mortgage lending solutions to credit unions, CUSOs, leagues, and their members across the country. Our customized participation levels provide ample opportunities to earn income for your credit union, while providing the most popular loan programs for members. Advanced technology, specialized training, and marketing support help build a strong and secure mortgage department. For more information visit our website [www.cumembers.com](http://www.cumembers.com).

## FIRST EMPIRE SECURITIES

Member FINRA/SIPC

### FIRST EMPIRE SECURITIES

100 Motor Pkwy., Hauppauge, NY 11788

Ph: 800-645-5424 Fax: 631-979-0448

[www.1empire.com](http://www.1empire.com)

Andrew Okolski

Managing Director, Financial Strategies Group  
aokolski@1empire.com

First Empire Securities and its affiliate companies, LPC Services and Balance Sheet Management Services, are helping institutions manage balance sheet risk. In addition to fixed income investments offered through First Empire, the affiliates offer a range of services related to ALM, loan participations, examination support, policy development, and investment accounting.



### NATIONAL COOPERATIVE BANK

Bill Stewart

Vice President

[bstewart@ncb.coop](mailto:bstewart@ncb.coop)

Ph: 772-597-2356 Fax:

[www.ncb.coop](http://www.ncb.coop)

2011 Crystal Dr., Ste. 800, Arlington, VA 22202

National Cooperative Bank provides banking products and services to America's cooperatives and socially responsible organizations. NCB's mission, vision, and values of serving cooperatives align well with those of credit unions given the bank's deep ties to the credit union community. The credit union community is represented on the bank's board of directors, and its member-shareholders. Approximately 800 credit unions, leagues, and CUSOs are depositors at NCB through both traditional investment offerings and correspondent banking services and the bank's collaboration with the Foundation in support of its Community Investment Fund.



### TRUST FOR CREDIT UNIONS MUTUAL FUNDS

1001 Connecticut Ave. NW, Ste. 1001, Washington, DC 20036

Ph: 202-223-3920 Fax: 800-446-7453

[www.callahan.com](http://www.callahan.com)

Jay Johnson

[jjohnson@callahan.com](mailto:jjohnson@callahan.com)

The largest family of mutual funds created exclusively for credit unions. TRUST's portfolios have offered credit unions dedicated professional investment management, diversification, and liquidity for more than two decades.

### MORTGAGE PROCESSING



### CUSO MORTGAGE, INC.

5601 E. La Palma Ave., Anaheim, CA 92807

Ph: 714-603-6050 Fax: 714-701-5728

[www.cusomortgage.com](http://www.cusomortgage.com)

Ron Wilsie

VP

[rwilsie@cusomortgage.com](mailto:rwilsie@cusomortgage.com)

CUSO Mortgage, Inc. provides comprehensive mortgage origination and servicing solutions to credit unions throughout the United States.



### TRUHOME SOLUTIONS, LLC

9777 Ridge Dr., Lenexa, KS 66219

Ph: 913-981-1735 Fax: 913-981-1648

[www.truhomesolutions.com](http://www.truhomesolutions.com)

Jeff Vossen

SVP, Mortgage Originations & Operations  
[jvossen@truhomesolutions.com](mailto:jvossen@truhomesolutions.com)

Founded in 2004, headquartered in Lenexa, KS, TruHome Solutions, LLC is a fully approved direct mortgage lender with Fannie Mae, Freddie Mac, and Ginnie Mae. Our foundation for success is providing industry-leading service and prudent lending practices. We focus on helping financial institutions manage the unique challenges that come with offering mortgage programs. We have a deep understanding of today's regulatory challenges and most importantly, we can help you grow your business and increase profits.

### MORTGAGE SUBSERVICING



### CUSO MORTGAGE, INC.

5601 E. La Palma Ave., Anaheim, CA 92807

Ph: 714-603-6050 Fax: 714-701-5728

[www.cusomortgage.com](http://www.cusomortgage.com)

Ron Wilsie

VP

[rwilsie@cusomortgage.com](mailto:rwilsie@cusomortgage.com)

CUSO Mortgage, Inc. provides comprehensive mortgage origination and servicing solutions to credit unions throughout the United States.



### MMS, MEMBER MORTGAGE SERVICES

38275 Twelve Mile Rd., Ste. 100, Farmington Hills, MI 48331

Ph: 800-945-4506 Fax: 248-788-0800

[www.membermortgage.com](http://www.membermortgage.com)

John P. Marchione

National Accounts/Marketing Director  
[John.Marchione@membermortgage.com](mailto:John.Marchione@membermortgage.com)

Members Mortgage Services is a full-service mortgage CUSO.



### TRUHOME SOLUTIONS, LLC

9777 Ridge Dr., Lenexa, KS 66219

Ph: 913-981-1735 Fax: 913-981-1648

[www.truhomesolutions.com](http://www.truhomesolutions.com)

Jeff Vossen

SVP, Mortgage Originations & Operations  
[jvossen@truhomesolutions.com](mailto:jvossen@truhomesolutions.com)

Founded in 2004, headquartered in Lenexa, KS, TruHome Solutions, LLC is a fully approved direct mortgage lender with Fannie Mae, Freddie Mac, and Ginnie Mae. Our foundation for success is providing industry-leading service and prudent lending practices. We focus on helping financial institutions manage the unique challenges that come with offering mortgage programs. We have a deep understanding of today's regulatory challenges and most importantly, we can help you grow your business and increase profits.

**MORTGAGES****AMERICAN CREDIT UNION  
MORTGAGE ASSN.**

P.O. Box 400955, Las Vegas, NV 89140  
Ph: 702-220-8139 Fax: 702-823-3950

[www.acuma.org](http://www.acuma.org)

**Bob Dorsa**

President

[bob.dorsa@acuma.org](mailto:bob.dorsa@acuma.org)

The American Credit Union Mortgage Association brings together the shared real estate lending and financing interests of nearly 6,000 credit unions and CUSOs. ACUMA member organizations include federal and state-chartered credit unions and CUSOs, mortgage insurance companies, secondary market investors, investment banking firms, and technology companies operating in the field of mortgage banking.

**ARCH MORTGAGE INSURANCE CO.**

3003 Oak Rd., Walnut Creek, CA 94597  
Ph: 800-909-4264 Fax: 800-490-6757

[www.mi.archcapgroup.com/mortgage](http://www.mi.archcapgroup.com/mortgage)

**Lattie Phongs**

Business Insight Analyst

[lphongsa@archmi.com](mailto:lphongsa@archmi.com)

Arch MI is dedicated to providing risk management and risk financing products to the mortgage insurance sector worldwide, through our three distinct platforms in the United States, Europe, and Bermuda. Our group of dedicated mortgage insurance and reinsurance professionals understands the unique requirements and challenges of mortgage insurance markets around the globe. Our market-specific knowledge and expertise enable our teams to provide creative and commercially viable solutions for our clients.

**CU COMPANIES**

500 Main St., Ste. 210, New Brighton, MN 55112  
Ph: 651-631-3111 Fax: 651-787-9525

[www.cucompanies.com](http://www.cucompanies.com)

**S. Brad Crandall**

CEO

[bcrandall@cucompanies.com](mailto:bcrandall@cucompanies.com)

CU Companies is committed to earning the loyalty of its owner credit unions and financial partners by delivering personalized service and competitive financial products. CU Companies, a CUSO, offers valuable resources: correspondent and retail mortgage options, leaving you as the PFI; one-stop shop for business lending; and financial planning for your members and 401(k) program solutions for your staff. Call us, we'd love to visit with you! Call 800-766-5626 or go to [www.cucompanies.com](http://www.cucompanies.com).

**CU MEMBERS MORTGAGE**

15455 Dallas Pkwy., Ste. 900, Addison, TX 75001  
Ph: 800-607-3474 Fax: n/a

[www.cumembers.com](http://www.cumembers.com)

**Linda Clampitt**

SVP

[lindacl@homeloancu.com](mailto:lindacl@homeloancu.com)

Since 1982, CU Members Mortgage has provided mortgage lending solutions to credit unions, CUSOs, leagues, and their members across the country. Our customized participation levels provide ample opportunities to earn income for your credit union, while providing the most popular loan programs for members. Advanced technology, specialized training, and marketing support help build a strong and secure mortgage department. For more information visit our website [www.cumembers.com](http://www.cumembers.com).

**CUSO MORTGAGE, INC.**

5601 E. La Palma Ave., Anaheim, CA 92807  
Ph: 714-603-6050 Fax: 714-701-5728

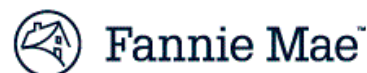
[www.cusomortgage.com](http://www.cusomortgage.com)

**Ron Wilsie**

VP

[rwilsie@cusomortgage.com](mailto:rwilsie@cusomortgage.com)

CUSO Mortgage, Inc. provides comprehensive mortgage origination and servicing solutions to credit unions throughout the United States.

**FANNIE MAE**

1 S. Wacker Dr., Ste. 1400, Chicago, IL 60606  
Ph: 312-368-6218 Fax: 240-699-5171

[www.fanniemae.com](http://www.fanniemae.com)

**Tammy Trefny**

Senior Account Manager

[tammy\\_j\\_trefny@fanniemae.com](mailto:tammy_j_trefny@fanniemae.com)

As the leading source of residential mortgage credit in the U.S. secondary market, Fannie Mae is supporting today's economic recovery and helping to build a sustainable housing finance system. We exist to provide reliable, large-scale access to affordable mortgage credit in all communities across the country at all times so people can buy, refinance, or rent homes.

**MMS, MEMBER  
MORTGAGE SERVICES**

38275 Twelve Mile Rd., Ste. 100, Farmington Hills, MI 48331

Ph: 800-945-4506 Fax: 248-788-0800

[www.membermortgage.com](http://www.membermortgage.com)

**John P. Marchione**

National Accounts/Marketing Director

[John.Marchione@membermortgage.com](mailto:John.Marchione@membermortgage.com)

Members Mortgage Services is a full-service mortgage CUSO.




**SER TECHNOLOGY CORP.**

12700 Park Central Dr., Ste. 1415, Dallas, TX 75244

Ph: 469-385-6991 Fax: 469-385-6983

[www.sertech.com](http://www.sertech.com)

**Jackson Hunt**

VP, Marketing

[jackson.hunt@sertech.com](mailto:jackson.hunt@sertech.com)

Ser Technology Corp. (Ser Tech) provides effective solutions that provide loan growth, portfolio management, and FICO scores for members.


**TRUHOME SOLUTIONS, LLC**

9777 Ridge Dr., Lenexa, KS 66219

Ph: 913-981-1735 Fax: 913-981-1648

[www.truhomesolutions.com](http://www.truhomesolutions.com)

**Jeff Vossen**

SVP, Mortgage Originations & Operations

[jvossen@truhomesolutions.com](mailto:jvossen@truhomesolutions.com)

Founded in 2004, headquartered in Lenexa, KS, TruHome Solutions, LLC is a fully approved direct mortgage lender with Fannie Mae, Freddie Mac, and Ginnie Mae. Our foundation for success is providing industry-leading service and prudent lending practices. We focus on helping financial institutions manage the unique challenges that come with offering mortgage programs. We have a deep understanding of today's regulatory challenges and most importantly, we can help you grow your business and increase profits.


**UNITED GUARANTY**

230 N. Elm St., Greensboro, NC 27401

Ph: 336-778-7213 Fax: n/a

[www.ugcorp.com](http://www.ugcorp.com)

**Shannon VanSickler**

VP, Credit Union Channel

[shannon.vansickler@ugcorp.com](mailto:shannon.vansickler@ugcorp.com)

With more than 52 years in the business, United Guaranty combines experienced risk management with world-class customer service. United Guaranty's innovative mortgage insurance (MI) solutions enable credit unions to help their members realize their home ownership goals with competitive mortgages that generate a reasonable profit and quality portfolio. Our business model is based on listening closely to your needs, understanding your challenges, and delivering solutions that are crucial to your success. In 2009, we revolutionized MI with Performance Premium, the industry's first risk-based pricing, and today we offer a wide variety of MI products backed by a solid financial foundation and an expert underwriting team. Partner with the mortgage insurance company that puts you first.


**VAN WAGENEN FINANCIAL SERVICES**

6483 City West Pkwy., Eden Prairie, MN 55344

Ph: 800-437-5171 Fax: 800-322-7993

[www.vanwagenen.com](http://www.vanwagenen.com)

**Neil Hall**

Sales Manager

[sales@vanwagenen.com](mailto:sales@vanwagenen.com)

Financial institutions trust van Wagenen to maintain their insurance compliance within a challenging regulatory environment. Reliability, integrity, and the commitment to help our customers mitigate and manage their risk is what has made us successful since 1934. As an industry leader in collateral protection insurance, total loss and repossession claims, home equity credit default Insurance, and insurance tracking, van Wagenen offers a full suite of "A+ Rated" products designed to protect and grow your portfolio.

**STUDENT LENDING**

**CU STUDENT CHOICE**

1001 Connecticut Ave., N.W., Ste. 1001, Washington, DC 20036

Ph: 800-541-1500 Fax: 800-878-4712

[www.studentchoice.org](http://www.studentchoice.org)

**Jim Holt**

Chief Revenue Officer | SVP

[jholt@studentchoice.org](mailto:jholt@studentchoice.org)

Credit Union Student Choice is the leading provider of higher education funding solutions to America's credit unions – now providing a holistic lending program to more than 250 credit unions. Founded, designed, and owned by several of the nation's leading credit unions and CUSOs, Student Choice is positioning credit unions as leaders in 21st century education finance.



*Helping lenders help students™*

**RELIAMAX**

2300 E. 54th St. N., Sioux Falls, SD 57104

Ph: 605-444-4845 Fax: 605-271-1940

[www.ReliaMax.com](http://www.ReliaMax.com)

**Terri Fisher**

Director of Operations

[tfisher@reliamax.com](mailto:tfisher@reliamax.com)

ReliaMax is the exclusive provider of private student loan insurance to more than 400 credit unions in 49 states and the District of Columbia. We make it easy and profitable for you to help students and families fund higher education costs more efficiently, so you can confidently meet more of your best members' financial needs and begin building life-long relationships with your next generation of members. ReliaMax has insured more than \$2.6 billion in private student loans, so we know how to meet your regulatory requirements and make this asset work for your credit union and your members. Contact us today to discuss the opportunity.



## MARKETING



### CU SOLUTIONS GROUP

38695 W. 7 Mile Rd., Ste. 200, Livonia, MI 48152  
Ph: 734-837-1851 Fax: 866-475-4564

[www.cusolutionsgroup.com](http://www.cusolutionsgroup.com)

Leslie Norush

Director of National Sales  
leslie.norush@cusolutionsgroup.com

CU Solutions Group is a credit union service organization (CUSO) serving the credit union industry through enhanced marketing, technology, and performance management solutions. The organization is dedicated to helping its nearly 4,000 credit union clients serve, grow, and build financial strength. Learn more at CUSolutionsGroup.com.



### EQUIFAX

1550 Peachtree St. NW, Atlanta, GA 30309

Ph: 770-740-7472 Fax: n/a

[www.equifax.com/business/solutions-credit-unions](http://www.equifax.com/business/solutions-credit-unions)

Amy McChesney

Director of Marketing Communications  
amy.mcchesney@equifax.com

Equifax helps credit unions optimize member household growth across all product types and at every stage of the household lifecycle to help you identify and retain more members, find and close high quality loans, and better assess account risk to minimize exposure and losses. For more information, call 1-800-879-1025 or visit [www.equifax.com/business/solutions-credit-unions](http://www.equifax.com/business/solutions-credit-unions).



### MARQUIS

5208 Tennyson Pkwy., Ste. 120, Plano, TX 75024

Ph: 800-365-4274 Fax: n/a

[www.gomarquis.com](http://www.gomarquis.com)

John Kassing

President  
jayk@gomarquis.com

We are focused on getting you results. Whether you employ our remarkably easy-to-use software, work directly with a highly skilled consultant, or execute a complex multichannel marketing campaign, let our company set yours apart from the competition. We provide expertise from data analytics, profitability, MCIF, CRM, strategic consulting, and direct marketing to CRA, HMDA, and Fair Lending compliance. Once you decide to take action, you'll be glad you did. Results. Nothing else matters.



THIRD DEGREE

### THIRD DEGREE ADVERTISING & COMMUNICATIONS, INC.

102 W. Eufaula, Norman, OK 73069

Ph: 888-871-3729 Fax: n/a

[www.thirddegreeadv.com](http://www.thirddegreeadv.com)

Roy W. Page

CEO  
roy@thirddegreeadv.com

Third Degree partners with progressive credit unions during times of growth and transition to help them navigate the realities of a competitive and complex marketplace. Our proven research-based process and deep industry knowledge help credit unions achieve strategic differentiation and measurable results.



### TRANSUNION

555 W. Adams St., Chicago, IL 60661

Ph: 312-985-3037 Fax: 630-699-6886

[www.transunion.com](http://www.transunion.com)

David Dodson

VP, Financial Services - Credit Unions  
ddodson@transunion.com

Information is a powerful thing. And the right information — analyzed by experienced people — can help all of us learn from the past, navigate the present, and predict the future. That's why at TransUnion we go beyond credit data to offer the insights businesses and consumers need to make informed decisions and achieve great things.

## ADVERTISING



Margaret J. Blankers  
PUBLIC RELATIONS GROUP, LLC

### MARGARET J. BLANKERS PR GROUP, LLC

15621 W. 87th St. Pkwy., Ste. 264, Lenexa, KS 66219

Ph: 913-385-2230 Fax: 913-385-2234

[www.mjbpr.com](http://www.mjbpr.com)

Margaret Blankers

President  
margaret@mjbpr.com

Margaret J. Blankers Public Relations Group works with credit unions, corporates, CUSOs, and other financial services providers. Our capabilities include company image development and repair, crisis communication planning and implementation, communication audits, corporate communications, and media relations. Clients turn to MJB PR Group for our financial industry experience, knowledge of the credit union community, strategic communications, and ability to help present their organizations in the best light.



THIRD DEGREE

### THIRD DEGREE ADVERTISING & COMMUNICATIONS, INC.

102 W. Eufaula, Norman, OK 73069

Ph: 888-871-3729 Fax: n/a

[www.thirddegreeadv.com](http://www.thirddegreeadv.com)

Roy W. Page

CEO  
roy@thirddegreeadv.com

Third Degree partners with progressive credit unions during times of growth and transition to help them navigate the realities of a competitive and complex marketplace. Our proven research-based process and deep industry knowledge help credit unions achieve strategic differentiation and measurable results.

## BRANDING



Margaret J. Blankers  
PUBLIC RELATIONS GROUP, LLC

### MARGARET J. BLANKERS PR GROUP, LLC

15621 W. 87th St. Pkwy., Ste. 264, Lenexa, KS 66219

Ph: 913-385-2230 Fax: 913-385-2234

[www.mjbpr.com](http://www.mjbpr.com)

#### Margaret Blankers

President

[margaret@mjbpr.com](mailto:margaret@mjbpr.com)

Margaret J. Blankers Public Relations Group works with credit unions, corporates, CUSOs, and other financial services providers. Our capabilities include company image development and repair, crisis communication planning and implementation, communication audits, corporate communications, and media relations. Clients turn to MJB PR Group for our financial industry experience, knowledge of the credit union community, strategic communications, and ability to help present their organizations in the best light.



SYNERGENT

### SYNERGENT

P.O. Box 1236, Westbrook, ME 41040

Ph: 800-341-0180 Fax: 207-773-6715

[www.synergentcorp.com](http://www.synergentcorp.com)

#### Debra Trautman

VP, Corporate Marketing

[dtrautman@synergentcorp.com](mailto:dtrautman@synergentcorp.com)

As a service bureau owned by credit unions, and serving only credit unions, Synergent has provided comprehensive solutions through the synergy of its divisions since 1971. A subsidiary of the Maine Credit Union League, Synergent provides credit unions with core processing via the industry-leading Symitar Episys platform, best-of-breed add-on products, and payment services, as well as direct marketing services dedicated to helping credit unions develop deeper member relationships through targeted communications.



THIRD DEGREE

### THIRD DEGREE ADVERTISING & COMMUNICATIONS, INC.

102 W. Eufaula, Norman, OK 73069

Ph: 888-871-3729 Fax: n/a

[www.thirddegreeadv.com](http://www.thirddegreeadv.com)

#### Roy W. Page

CEO

[roy@thirddegreeadv.com](mailto:roy@thirddegreeadv.com)

Third Degree partners with progressive credit unions during times of growth and transition to help them navigate the realities of a competitive and complex marketplace. Our proven research-based process and deep industry knowledge help credit unions achieve strategic differentiation and measurable results.

## DIRECT MARKETING



### MARQUIS

5208 Tennyson Pkwy., Ste. 120, Plano, TX 75024

Ph: 800-365-4274 Fax: n/a

[www.gomarquis.com](http://www.gomarquis.com)

#### John Kassing

President

[jayk@gomarquis.com](mailto:jayk@gomarquis.com)

We are focused on getting you results. Whether you employ our remarkably easy-to-use software, work directly with a highly skilled consultant, or execute a complex multichannel marketing campaign, let our company set yours apart from the competition. We provide expertise from data analytics, profitability, MCIF, CRM, strategic consulting, and direct marketing to CRA, HMDA, and Fair Lending compliance. Once you decide to take action, you'll be glad you did. Results. Nothing else matters.



### MOVECU

505 Bath St., Santa Barbara, CA 93101

Ph: 805-214-7400 Fax: 805-965-2177

[www.movecu.com](http://www.movecu.com)

#### Jared Cahill

Sales

[jared@movecu.com](mailto:jared@movecu.com)

The nation's premier auto finance marketplace. The car-buying revolution has begun.



SYNERGENT

### SYNERGENT

P.O. Box 1236, Westbrook, ME 41040

Ph: 800-341-0180 Fax: 207-773-6715

[www.synergentcorp.com](http://www.synergentcorp.com)

#### Debra Trautman

VP, Corporate Marketing

[dtrautman@synergentcorp.com](mailto:dtrautman@synergentcorp.com)

As a service bureau owned by credit unions, and serving only credit unions, Synergent has provided comprehensive solutions through the synergy of its divisions since 1971. A subsidiary of the Maine Credit Union League, Synergent provides credit unions with core processing via the industry-leading Symitar Episys platform, best-of-breed add-on products, and payment services, as well as direct marketing services dedicated to helping credit unions develop deeper member relationships through targeted communications.

## E-MARKETING



### XPRESS DATA, INC.

10983 Via Frontera, San Diego, CA 92127

Ph: 858-676-9888 Fax: 858-676-9899

[www.xdi.com](http://www.xdi.com)

#### Mike Cooper

President

[mike@xdi.com](mailto:mike@xdi.com)

Xpress Data, Inc. provides customized document production and delivery solutions exclusively for credit unions. Delivering statements, notices, letters, and tax forms to members' digital devices or on paper via first-class or certified mail is not just another service provided by XDI, it's our core competency. To learn more about XDI and the credit unions we serve, visit us at [www.xdi.com](http://www.xdi.com).

**MARKET RESEARCH****Measurement | Analytics | Coaching****SUPPORT EXP | SUPPORT FINANCIAL RESOURCES**

830 E. Franklin St., Centerville, OH 45459

Ph: 800-444-5465 Fax: 937-434-5743

[www.supportexp.com](http://www.supportexp.com)**Lew Thomson**

Client Solutions Leader

[lthomson@supportexp.com](mailto:lthomson@supportexp.com)

Support EXP is one of the industry's leading innovators in market research. Measuring nearly 1,000,000 service experiences, we've partnered with some of the nation's largest credit unions and progressive banks since 1997. Capturing the opinions and perceptions of bank customers and credit union members, we've strategically helped create high-performing service and sales teams that deliver exceptional service experiences, resulting in sustainable customer-centric cultures that lead to increased wallet-share and revenue. Our robust and proprietary reporting system delivers concise and consistent feedback in real time. Customer feedback is dynamically interpreted into powerful analysis, actionable performance coaching, and essential accountability reporting, proven to impact customer acquisition, buying decisions, engagement, and loyalty. Support EXP delivers unmatched commitment to helping our clients win – and they do!

**PUBLIC RELATIONS****CHILDREN'S MIRACLE NETWORK HOSPITALS**

205 W. 700 S., Salt Lake City, UT 84101

Ph: 480-614-9673 Fax: n/a

[www.cu4kids.org](http://www.cu4kids.org)**Joe Dearborn**

Sr. Director, Credit Unions for Kids

[jdearborn@cmnhospitals.org](mailto:jdearborn@cmnhospitals.org)

Credit Unions for Kids is the most comprehensive fundraising vehicle for members of the credit union movement, benefitting our industry's charity of choice: Children's Miracle Network Hospitals.

**CREDIT UNION MIRACLE DAY**

P.O. Box 27637, Washington, DC 20038

Ph: 443-325-0778 Fax: 801-746-6688

[www.miracleday.org](http://www.miracleday.org)**Sarah Turner**

Director

[info@miracleday.org](mailto:info@miracleday.org)

Credit Union Miracle Day is the proud title sponsor group of the April 2, 2017, Credit Union Cherry Blossom Ten Mile Run in Washington, DC. The Run is a member of an award-winning Family of Races including the Credit Union SacTown Run in California and two Freedom Runs for our troops overseas. Together, in collaboration with credit unions and business partners, the races have donated more than \$7.5 million to Children's Miracle Network Hospitals nationwide. Become a sponsor today. Visit [www.miracleday.org](http://www.miracleday.org).

Margaret J. Blankers  
PUBLIC RELATIONS GROUP, LLC**MARGARET J. BLANKERS PR GROUP, LLC**

15621 W. 87th St. Pkwy., Ste. 264, Lenexa, KS 66219

Ph: 913-385-2230 Fax: 913-385-2234

[www.mjbpr.com](http://www.mjbpr.com)**Margaret Blankers**

President

[margaret@mjbpr.com](mailto:margaret@mjbpr.com)

Margaret J. Blankers Public Relations Group works with credit unions, corporates, CUSOs, and other financial services providers. Our capabilities include company image development and repair, crisis communication planning and implementation, communication audits, corporate communications, and media relations. Clients turn to MJB PR Group for our financial industry experience, knowledge of the credit union community, strategic communications, and ability to help present their organizations in the best light.

**MEMBER SERVICES****CU SOLUTIONS GROUP**

38695 W. 7 Mile Rd., Ste. 200, Livonia, MI 48152

Ph: 734-837-1851 Fax: 866-475-4564

[www.cusolutionsgroup.com](http://www.cusolutionsgroup.com)**Leslie Norush**

Director of National Sales

[leslie.norush@cusolutionsgroup.com](mailto:leslie.norush@cusolutionsgroup.com)

CU Solutions Group is a credit union service organization (CUSO) serving the credit union industry through enhanced marketing, technology, and performance management solutions. The organization is dedicated to helping its nearly 4,000 credit union clients serve, grow, and build financial strength. Learn more at [CUSolutionsGroup.com](http://CUSolutionsGroup.com).

**FINANCIAL LITERACY**CUSO FINANCIAL  
SERVICES, LP  
MEMBER FINRA/SIPC**CUSO FINANCIAL SERVICES, LP**

10150 Meanley Dr., 1st Floor, San Diego, CA 92131

Ph: 858-530-4440 Fax: 858-530-4404

[www.cusonet.com](http://www.cusonet.com)**Connie Gregory**

SVP, Business Development

[info@cusonet.com](mailto:info@cusonet.com)

CFS provides customized investment, insurance, and financial advisory services to a credit union's members, based on the terms and conditions of an individually tailored agreement. In addition, CFS provides the extensive program, sales, and marketing support needed to grow revenues meaningfully and expand services efficiently.



## GREENPATH FINANCIAL WELLNESS

36500 Corporate Dr., Farmington Hills, MI 48331

Ph: 248-994-8755 Fax: n/a

[www.greenpath.org](http://www.greenpath.org)

**Mandy Meinecke**

Manager of Business Development  
marketdevelopment@greenpath.com

GreenPath Financial Wellness is a nationwide, non-profit organization that has been empowering people to lead financially healthy lives since 1961. We partner with more than 420 credit unions throughout the U.S. to provide financial counseling, financial education, and debt management services to employees and members. GreenPath has been a CUNA Strategic Services provider for more than 10 years.

## GAP INSURANCE



## ALLIED SOLUTIONS

1320 City Center Dr., Ste. 300, Carmel, IN 46032

Ph: 800-826-9384 Fax: 317-706-7606

[www.alliedsolutions.net](http://www.alliedsolutions.net)

**Amy Hearn**

VP, Marketing & Communications  
amy.hearn@alliedsolutions.net

Allied Solutions is one of the largest providers of insurance, lending, and marketing products to credit unions. We make it our job to fully understand the challenges, objectives, and strategies of our clients and then we go to work on finding the right solutions. We have earned the trust of more than 4,000 clients nationwide, and we are ready to serve you.



## FROST FINANCIAL SERVICES, INC.

8829 Chapel Square Dr., Cincinnati, OH 45249

Ph: 513-583-1215 Fax: 513-697-9383

[www.frostinsure.com](http://www.frostinsure.com)

**Phil Markwell**

Partner

pmarkwell@frostinsure.com

The VisualGap web application can help credit unions better serve their members' needs and maximize fee income opportunities through the power of Menu Selling. Frost is the largest independent GAP administrator in the credit union market and serves the needs of more than 1,150 lenders nationwide.



## SWBC

9311 San Pedro Ave., Ste. 600, San Antonio, TX 78216

Ph: 866-316-1162 Fax: 210-321-7530

[www.swbc.com](http://www.swbc.com)

**Mark Hein**

CEO, The Financial Institution Group  
mhein@swbc.com

Headquartered in San Antonio, TX, SWBC is a diversified financial services company providing a wide range of insurance, mortgage, and investment services to financial institutions, businesses, and individuals. With more than 2,800 employees and offices across the country, SWBC is committed to providing quality products, outstanding service, and customized solutions in all 50 states.

## LOYALTY/REWARD PROGRAMS



## CUBUS SOLUTIONS

3049 Independence Dr., Ste. A, Livermore, CA 94551

Ph: 925-344-5030 Fax: n/a

[www.cubussolutions.com](http://www.cubussolutions.com)

**Jim Berthelsen**

SVP, Sales & Business Development  
jim.berthelsen@cubussolutions.com

Cubus provides a powerful online banking platform that integrates online banking, payments, and personal finance in one seamless user experience. Cubus also provides best-of-breed online applications such as e-alerts, e-statements, e-notices, rewards, remote deposit capture, funds transfer, loan acquisition, and loan servicing (payments and skips). Our solutions save money, increase convenience, and create new revenue streams. Headquartered in Livermore, CA, Cubus is a trusted solution provider with years of success with its credit unions.

## MEMBER FINANCIAL PLANNING



## CU COMPANIES

500 Main St., Ste. 210, New Brighton, MN 55112

Ph: n/a Fax: 651-787-9525

[www.cucompanies.com](http://www.cucompanies.com)

**S. Brad Crandall**

CEO

bcrandall@cucompanies.com

CU Companies is committed to earning the loyalty of its owner credit unions and financial partners by delivering personalized service and competitive financial products. CU Companies, a CUSO, offers valuable resources: correspondent and retail mortgage options, leaving you as the PFI; one-stop shop for business lending; and financial planning for your members and 401(k) program solutions for your staff. Call us, we'd love to visit with you! Call 800-766-5626 or go to [www.cucompanies.com](http://www.cucompanies.com).





### CUSO FINANCIAL SERVICES, LP

10150 Meanley Dr., 1st Floor, San Diego, CA 92131  
Ph: 858-530-4440 Fax: 858-530-4404

[www.cusonet.com](http://www.cusonet.com)

Connie Gregory

SVP, Business Development  
[info@cusonet.com](mailto:info@cusonet.com)

CFS provides customized investment, insurance, and financial advisory services to a credit union's members, based on the terms and conditions of an individually tailored agreement. In addition, CFS provides the extensive program, sales, and marketing support needed to grow revenues meaningfully and expand services efficiently.

## MEMBER INSURANCE



### CUNA MUTUAL GROUP

5710 Mineral Point Rd., Madison, WI 53705  
Ph: 608-238-5851 Fax: 608-233-4932

[www.cunamutual.com](http://www.cunamutual.com)

CUNA Mutual Group was founded in 1935 by credit union pioneers and our commitment to their vision continues today. We offer insurance and protection for credit unions, employees, and members; lending solutions and marketing programs; TruStage-branded consumer insurance products; and investment and retirement services to help our customers succeed.



### FROST FINANCIAL SERVICES, INC.

8829 Chapel Square Dr., Cincinnati, OH 45249  
Ph: 513-583-1215 Fax: 513-697-9383

[www.frostinsure.com](http://www.frostinsure.com)

Phil Markwell

Partner  
[pmarkwell@frostinsure.com](mailto:pmarkwell@frostinsure.com)

The VisualGap web application can help credit unions better serve their members' needs and maximize fee income opportunities through the power of Menu Selling. Frost is the largest independent GAP administrator in the credit union market and serves the needs of more than 1,150 lenders nationwide.



### SWBC

9311 San Pedro Ave., Ste. 600, San Antonio, TX 78216

Ph: 866-316-1162 Fax: 210-321-7530

[www.swbc.com](http://www.swbc.com)

Mark Hein

CEO, The Financial Institution Group  
[mhein@swbc.com](mailto:mhein@swbc.com)

Headquartered in San Antonio, TX, SWBC is a diversified financial services company providing a wide range of insurance, mortgage, and investment services to financial institutions, businesses, and individuals. With more than 2,800 employees and offices across the country, SWBC is committed to providing quality products, outstanding service, and customized solutions in all 50 states.

## MEMBER RETIREMENT PLANNING



### CUSO FINANCIAL SERVICES, LP

10150 Meanley Dr., 1st Floor, San Diego, CA 92131  
Ph: 858-530-4440 Fax: 858-530-4404

[www.cusonet.com](http://www.cusonet.com)

Connie Gregory

SVP, Business Development  
[info@cusonet.com](mailto:info@cusonet.com)

CFS provides customized investment, insurance, and financial advisory services to a credit union's members, based on the terms and conditions of an individually tailored agreement. In addition, CFS provides the extensive program, sales, and marketing support needed to grow revenues meaningfully and expand services efficiently.

## MEMBERSHIP SURVEYS



EXPERIENCE  
PERFORMANCE  
OPTIMIZATION

Measurement | Analytics | Coaching

### SUPPORT EXP | SUPPORT FINANCIAL RESOURCES

830 E. Franklin St., Centerville, OH 45459  
Ph: 800-444-5465 Fax: 937-434-5743

[www.supportexp.com](http://www.supportexp.com)

Lew Thomson

Client Solutions Leader  
[lthomson@supportexp.com](mailto:lthomson@supportexp.com)

Support EXP is a leading innovator in market research. Measuring nearly 1,000,000 service experiences, we've partnered with some of the nation's largest credit unions and progressive banks since 1997. Capturing the opinions and perceptions of bank customers and credit union members, we've strategically helped create high-performing service and sales teams that deliver exceptional service experiences, resulting in sustainable customer-centric cultures that lead to increased wallet-share and revenue. Our robust and proprietary reporting system delivers concise and consistent feedback in real time. Customer feedback is dynamically interpreted into powerful analysis, actionable performance coaching, and essential accountability reporting, proven to impact customer acquisition, buying decisions, engagement, and loyalty. Support EXP delivers unmatched commitment to helping our clients win — and they do!

## MOBILE & ONLINE SERVICES



### CO-OP FINANCIAL SERVICES

9692 Haven Ave., Rancho Cucamonga, CA 91730  
Ph: 800-782-9042 Fax: 909-782-9042

[www.co-opfs.org](http://www.co-opfs.org)

Client Services

[clientservices@co-opfs.org](mailto:clientservices@co-opfs.org)

CO-OP Financial Services is a financial technology company that supports 3,500 credit unions and 60 million members by providing a cutting-edge suite of customizable tools and services. The company was the first in its industry to merge purpose, innovation, and technology to help credit unions advance the industry mission of people helping people. To learn more visit [www.co-opfs.org](http://www.co-opfs.org).



## CORPORATE ONE FEDERAL CREDIT UNION

8700 Orion Place, Columbus, OH 43240

Ph: 614-825-9356 Fax: 614-825-9356

[www.corporateone.coop](http://www.corporateone.coop)

### Toby Thomas

VP, Correspondent Services Sales

[tthomas@corporateone.coop](mailto:tthomas@corporateone.coop)

Corporate One Federal Credit Union is one of the nation's most progressive cooperative corporate credit unions with more than \$5.5 billion in assets under management and serving nearly 850 credit unions nationwide. Corporate One offers a full menu of payments, investments, and funding solutions to help credit unions grow their bottom line, manage cash effectively through The One Account, streamline member acquisition, and succeed in the digital payments arena.



## CU DIRECT

2855 E. Guasti Rd., Ste. 500, Ontario, CA 91761

Ph: 877-744-2835 Fax: 909-297-2904

[www.cudirect.com](http://www.cudirect.com)

### John Carrington

SVP, Sales

[john.carrington@cudirect.com](mailto:john.carrington@cudirect.com)

CU Direct helps credit unions increase loan volume and income, create efficiencies, and grow membership through its automotive, lending, and strategic solutions. CU Direct offers an extensive suite of products and services designed to help credit unions advance their lending programs while managing risk. For more information, visit [www.cudirect.com](http://www.cudirect.com).



## CU SOLUTIONS GROUP

38695 W. 7 Mile Rd., Ste. 200, Livonia, MI 48152

Ph: 734-837-1851 Fax: 866-475-4564

[www.cusolutionsgroup.com](http://www.cusolutionsgroup.com)

### Leslie Norush

Director of National Sales

[leslie.norush@cusolutionsgroup.com](mailto:leslie.norush@cusolutionsgroup.com)

CU Solutions Group is a credit union service organization (CUSO) serving the credit union industry through enhanced marketing, technology, and performance management solutions. The organization is dedicated to helping its nearly 4,000 credit union clients serve, grow, and build financial strength. Learn more at [CUSolutionsGroup.com](http://CUSolutionsGroup.com).



## CUBUS SOLUTIONS

3049 Independence Dr., Ste. A, Livermore, CA 94551

Ph: 925-344-5030 Fax: n/a

[www.cubussolutions.com](http://www.cubussolutions.com)

### Jim Berthelsen

SVP, Sales & Business Development

[jim.berthelsen@cubussolutions.com](mailto:jim.berthelsen@cubussolutions.com)

Cubus provides a powerful online banking platform that integrates online banking, payments, and personal finance in one seamless user experience. Cubus also provides best-of-breed online applications such as e-alerts, e-statements, e-notices, rewards, remote deposit capture, funds transfer, loan acquisition, and loan servicing (payments and skips). Our solutions save money, increase convenience, and create new revenue streams. Headquartered in Livermore, CA, Cubus is a trusted solution provider with years of success with its credit unions.



## FIS

11601 Roosevelt Blvd., TA-76, St. Petersburg, FL 33716

Ph: 727-227-5783 Fax: 727-556-9051

[www.fisglobal.com](http://www.fisglobal.com)

### Keith Nolan

VP, Association Mgmt. & Credit Union Market

[keith.nolan@fisglobal.com](mailto:keith.nolan@fisglobal.com)

FIS is a global leader in financial services technology, with a focus on retail and institutional banking, payments, asset and wealth management, risk and compliance, consulting, and outsourcing solutions. Through the depth and breadth of our solutions portfolio, global capabilities, and domain expertise, FIS serves more than 20,000 clients in more than 130 countries. Headquartered in Jacksonville, FL, FIS employs more than 55,000 people worldwide and holds leadership positions in payment processing, financial software, and banking solutions. Providing software, services, and outsourcing of the technology that empowers the financial world, FIS is a Fortune 500 company and is a member of Standard & Poor's 500 Index. For more information about FIS, visit [www.fisglobal.com](http://www.fisglobal.com).



## JACK HENRY & ASSOC.

663 W. Hwy. 60, Monett, MO 65708

Ph: 417-235-6652 Fax: 866-283-5404

[www.jackhenry.com](http://www.jackhenry.com)

### Joel Thomas

Marketing Manager

[joelthomas@jackhenry.com](mailto:joelthomas@jackhenry.com)

Jack Henry & Associates, Inc. (NASDAQ: JKHY) is a leading provider of technology solutions and payment processing services primarily for the financial services industry. Its solutions serve approximately 10,600 customers nationwide, and are marketed and supported through three primary brands. Jack Henry Banking supports banks ranging from community banks to multi-billion dollar institutions with information processing solutions. Symitar is a leading provider of information processing solutions for credit unions of all sizes. ProfitStars provides highly specialized products and services that enable financial institutions of every asset size and charter, and diverse corporate entities, to mitigate and control risks, optimize revenue and growth opportunities, and contain costs. Additional information is available at [www.jackhenry.com](http://www.jackhenry.com).





*Helping Credit Unions Compete*

## LSC

1807 W Diehl Rd., Naperville, IL 60566  
Ph: 800-942-7124 ext. 3402 Fax: 630-983-3460  
[www.lsc.net](http://www.lsc.net)

### Steven Ryniec

Senior Director, Sales Leadership  
[steven.ryniec@lsc.net](mailto:steven.ryniec@lsc.net)

LSC has long been recognized by credit unions across the country as their payment services provider with true member satisfaction at its core. We build relationships with each individual credit union we serve, offering multiple plastic platforms that guarantee full integration to any core processor, with flexible and comprehensive rewards strategies to optimize growth. Our experienced Portfolio Development Team takes the lead, managing and developing marketing promotions, and providing tracking and benchmarking tools to monitor your success. We focus on attracting and retaining members by offering all major ATM network relationships including surcharge-free options, which, together with an advanced mobile solution (CU Mobile Apps) including remote deposit capabilities, makes you more competitive in today's marketplace. We also handle all customer service and implementations in-house, ensuring high quality while controlling costs for your credit union, coupled with our own in-house collections service (CRS) for those times when members need that extra hand. Visit us at [www.lsc.net](http://www.lsc.net)



## NCINO

2605 Irongate Dr., Wilmington, NC 28412  
Ph: 888-676-2466 Fax: 910-799-4446  
[www.ncino.com](http://www.ncino.com)

### Ryal Tayloe

VP, Credit Unions  
[ryal.tayloe@ncino.com](mailto:ryal.tayloe@ncino.com)

nCino is the leader in cloud banking for the FinTech space, providing a uniquely combined end-to-end business lending and member relationship management solution that can give all member-facing employees a 360-degree understanding of members' past and present interactions with the institution while also improving business lending efficiency, credit quality, and compliance.



## NEXT STEP

6000 Metrowest Blvd., Ste. 107, Orlando, FL 32835  
Ph: 407-667-4747 Fax: 407-667-4748  
[www.nextstepinc.com](http://www.nextstepinc.com)

### Linda Vick

EVP  
[lvick@nextstepinc.com](mailto:lvick@nextstepinc.com)

Next Step conducts strategic technology assessments and provides core, digital banking, and key ancillary system selection and conversion management services for growing financial institutions. We help member-focused credit unions not only select the right system but also achieve the best vendor agreement, an outstanding conversion, immediate positive member impact, and the greatest efficiency from the new technology.



## PROFITSTARS, A DIVISION OF JACK HENRY & ASSOC.

1025 Central Expressway S., Dallas, TX 75013  
Ph: 877-827-7107 Fax: 877-827-7101  
[www.profitstars.com](http://www.profitstars.com)

### Di Milners

Marketing Manager  
[dmilners@profitstars.com](mailto:dmilners@profitstars.com)

As a division of Jack Henry & Associates, ProfitStars combines JHA's solid technology background with the latest breakthroughs in six performance-boosting solution groups - Financial Performance, Retail Delivery, Imaging, JHA Payment Solutions, Information Security & Risk Management, and Online & Mobile. Explore the power of ProfitStars-enhanced performance at [www.profitstars.com](http://www.profitstars.com).



## VOLUNTEER CORPORATE CREDIT UNION (VOLCORP)

2460 Atrium Way, Nashville, TN 37214  
Ph: 615-232-7900 Fax: 615-232-7999  
[www.volcorp.org](http://www.volcorp.org)

### Sandy Swofford

SVP, Marketing & Business Development  
[sswofford@volcorp.org](mailto:sswofford@volcorp.org)

Two words: Totally Committed. Headquartered in Nashville, TN, Volunteer Corporate Credit Union (VolCorp) offers a broad range of products and services exclusively to credit unions. From investments to payments (and a whole lot in between), we are committed to being your most valuable resource. Visit us at [www.volcorp.org](http://www.volcorp.org).

## E-STATEMENTS



**CUBUS**  
Powerful Online Banking Solutions

## CUBUS SOLUTIONS

3049 Independence Dr., Ste. A, Livermore, CA 94551  
Ph: 925-344-5030 Fax: n/a  
[www.cubussolutions.com](http://www.cubussolutions.com)

### Jim Berthelsen

SVP, Sales & Business Development  
[jim.berthelsen@cubussolutions.com](mailto:jim.berthelsen@cubussolutions.com)

Cubus provides a powerful online banking platform that integrates online banking, payments, and personal finance in one seamless user experience. Cubus also provides best-of-breed online applications such as e-alerts, e-statements, e-notices, rewards, remote deposit capture, funds transfer, loan acquisition, and loan servicing (payments and skips). Our solutions save money, increase convenience, and create new revenue streams. Headquartered in Livermore, CA, Cubus is a trusted solution provider with years of success with its credit unions.



## PSCU

560 Carillon Pkwy., St. Petersburg, FL 33716

Ph: 844-367-7728 Fax: n/a

[www.pscu.com](http://www.pscu.com)

Glynn Frechette

SVP, Sales

moreinfo@pscuc.com

Serving credit unions for 40 years, PSCU offers a complete range of traditional and emerging payments solutions and strategic consulting services to meet members' needs and optimize the financial and operational performance of the credit union. We strive to continue our tradition of delivering an exceptional and memorable service experience at every credit union and member touch point.



## XPRESS DATA, INC.

10983 Via Frontera, San Diego, CA 92127

Ph: 858-676-9888 Fax: 858-676-9899

[www.xdi.com](http://www.xdi.com)

Mike Cooper

President

mike@xdi.com

Xpress Data, Inc. provides customized document production and delivery solutions exclusively for credit unions. Delivering statements, notices, letters, and tax forms to members' digital devices or on paper via first-class or certified mail is not just another service provided by XDI, it's our core competency. To learn more about XDI and the credit unions we serve, visit us at [www.xdi.com](http://www.xdi.com).

## MOBILE BANKING



## CARD SERVICES FOR CREDIT UNIONS

3031 N. Rocky Point Dr. W., Ste. 750, Tampa, FL

33607

Ph: 888-930-2728 Fax: 813-289-2721

[www.cscu.net](http://www.cscu.net)

Wendy Nolan

VP, Sales

info@cscu.net

CSCU is the credit union industry's advocate, partner, and leader in total payment solutions. Created by and for credit unions, we are driven by the same principles that guide the industry. We work exclusively with credit unions to provide a customized, holistic offering that maximizes value for both credit unions and their members. CSCU's services and offerings are focused on driving the growth and success of our more than 2,300 member credit unions.



## FISERV

255 Fiserv Dr., Brookfield, WI 53045

Ph: 800-872-7882 Fax: 262-879-5013

[www.fiserv.com](http://www.fiserv.com)

getsolutions@fiserv.com

Fiserv (NASDAQ: FISV) is a leading global provider of information management and electronic commerce systems for the financial services industry. Fiserv provides integrated technology and services that create value for our clients. Fiserv drives innovation that transforms experiences for more than 14,500 clients worldwide including banks, credit unions and thrifts, billers, mortgage lenders, leasing companies, brokerage and investment firms, and other business clients. To learn more, visit us at [www.fiserv.com](http://www.fiserv.com).



## Q2

13785 Research Blvd., Ste. 150, Austin, TX 78750

Ph: 512-275-0072 Fax: n/a

[www.q2ebanking.com](http://www.q2ebanking.com)

Steve Soukup

SVP, Sales

info@q2ebanking.com

Q2 Holdings, Inc. (Q2) is a leading provider of secure, cloud-based virtual banking solutions headquartered in Austin, TX. Q2 enables community financial institutions to effectively engage with retail and commercial account holders with the most comprehensive and adaptable smart banking platform of its kind. Q2's solutions are designed to deliver a compelling, consistent user experience on any device and enable customers to improve account holder retention and to create incremental sales opportunities. To learn more about Q2, visit [www.q2ebanking.com](http://www.q2ebanking.com).



## TYFONE, INC.

5331 SW Macadam Ave., Ste. 251, Portland, OR 97239

Ph: 503-226-3939 Fax: 503-228-5539

[www.tyfone.com](http://www.tyfone.com)

Rob Thomason

Senior Manager of Technical Sales

info@tyfone.com

Tyfone is a leading provider of secure digital banking solutions, endpoint security, and a cloud-based security platform for identity and transactions. Tyfone serves key industries such as financial services, including two of the top 10 credit unions, other enterprise vertical industries, government/DoD, and Internet of Things (IoT). Tyfone's solutions provide the highest levels of security and convenience available on the market and are protected by more than 130 issued and pending patents.



### WESCOM RESOURCES GROUP

123 S. Marengo Ave., Pasadena, CA 91101  
Ph: 626-535-1000 Fax: 714-701-5885

[www.wescomresources.com](http://www.wescomresources.com)

#### Dave Cerwinski

Director, Sales and Marketing  
[info@wescomresources.com](mailto:info@wescomresources.com)

Wescom Resources Group provides products and programming services for credit unions like yours, enabling you to provide exceptional service to your members. Our flagship product, MemberEdge, delivers online banking, mobile banking, and bill pay through a modern user interface that seamlessly integrates with Episys. With Unitri - our Service Bureau offering - we host your core system, taking care of maintenance, upgrades, and data processing for you. Unitri also offers IVR, item capture, document management, IT managed services, and other products to meet your needs. With our newest product, Tellerly, we have created an interactive system that promotes efficient and secure teller transactions while enabling a cross-marketing strategy for your organization.

### ONLINE BANKING



#### Q2

13785 Research Blvd., Ste. 150, Austin, TX 78750  
Ph: 512-275-0072 Fax: n/a

[www.q2ebanking.com](http://www.q2ebanking.com)

#### Steve Soukup

SVP, Sales  
[info@q2ebanking.com](mailto:info@q2ebanking.com)

Q2 Holdings, Inc. (Q2) is a leading provider of secure, cloud-based virtual banking solutions headquartered in Austin, TX. Q2 enables community financial institutions to effectively engage with retail and commercial account holders with the most comprehensive and adaptable smart banking platform of its kind. Q2's solutions are designed to deliver a compelling, consistent user experience on any device and enable customers to improve account holder retention and to create incremental sales opportunities. To learn more about Q2, visit [www.q2ebanking.com](http://www.q2ebanking.com).



### TYFONE, INC.

5331 SW Macadam Ave., Ste. 251, Portland, OR 97239

Ph: 503-226-3939 Fax: 503-228-5539

[www.tyfone.com](http://www.tyfone.com)

#### Rob Thomason

Senior Manager of Technical Sales  
[info@tyfone.com](mailto:info@tyfone.com)

Tyfone is a leading provider of secure digital banking solutions, endpoint security, and a cloud-based security platform for identity and transactions. Tyfone serves key industries such as financial services, including two of the top 10 credit unions, other enterprise vertical industries, government/DoD, and Internet of Things (IoT). Tyfone's solutions provide the highest levels of security and convenience available on the market and are protected by more than 130 issued and pending patents.



### WESCOM RESOURCES GROUP

123 S. Marengo Ave., Pasadena, CA 91101  
Ph: 626-535-1000 Fax: 714-701-5885

[www.wescomresources.com](http://www.wescomresources.com)

#### Dave Cerwinski

Director, Sales and Marketing  
[info@wescomresources.com](mailto:info@wescomresources.com)

Wescom Resources Group provides products and programming services for credit unions like yours, enabling you to provide exceptional service to your members. Our flagship product, MemberEdge, delivers online banking, mobile banking, and bill pay through a modern user interface that seamlessly integrates with Episys. With Unitri - our Service Bureau offering - we host your core system, taking care of maintenance, upgrades, and data processing for you. Unitri also offers IVR, item capture, document management, IT managed services, and other products to meet your needs. With our newest product, Tellerly, we have created an interactive system that promotes efficient and secure teller transactions while enabling a cross-marketing strategy for your organization.

### ONLINE FRAUD/SECURITY



### TYFONE, INC.

5331 SW Macadam Ave., Ste. 251, Portland, OR 97239

Ph: 503-226-3939 Fax: 503-228-5539

[www.tyfone.com](http://www.tyfone.com)

#### Rob Thomason

Senior Manager of Technical Sales  
[info@tyfone.com](mailto:info@tyfone.com)

Tyfone is a leading provider of secure digital banking solutions, endpoint security, and a cloud-based security platform for identity and transactions. Tyfone serves key industries such as financial services, including two of the top 10 credit unions, other enterprise vertical industries, government/DoD, and Internet of Things (IoT). Tyfone's solutions provide the highest levels of security and convenience available on the market and are protected by more than 130 issued and pending patents.

### ONLINE LOAN APPLICATIONS



### CRIF LENDING SOLUTIONS

280 Interstate North Cir., Ste. 400, Atlanta, GA 30339

Ph: 770-541-4567 Fax: 770-952-9534

[www.criflending.com](http://www.criflending.com)

#### Richard Whiddon

VP, CRIF ACTION Division  
[info@criflending.com](mailto:info@criflending.com)

No matter the size of your credit union, our solutions give you the tools you need to take you to the next level of lending success. CRIF Lending Solutions' innovative suite of products, services, and consulting includes lending and financial analytics and disparate impact analysis, loan and account origination systems, indirect auto lending partner programs, and component-based credit and decisioning enhancements.



### LENDING SOLUTIONS, INC. (LSI)

2200 Point Blvd., Elgin, IL 60123  
Ph: 800-844-2200 Fax: 847-844-2300  
[www.lendingsolutions.com](http://www.lendingsolutions.com)

d. Tyler Miller

Manager of Marketing & Communications  
[t.miller@lendingsolutions.com](mailto:t.miller@lendingsolutions.com)

Lending Solutions, Inc. ([www.lendingsolutions.com](http://www.lendingsolutions.com)) provides 24/7 lending and member service support to more than 300 financial institutions across the country. From loan origination and decisioning to full member service support, our representatives provide the highest level of service at each point of contact – whether by phone, online, or through an indirect channel. With LSI as their 24/7 partner, our clients increase loan volume, enhance member service, and exceed their goals.



### MMS, MEMBER MORTGAGE SERVICES

38275 Twelve Mile Rd., Ste. 100, Farmington Hills, MI 48331  
Ph: 800-945-4506 Fax: 248-788-0800  
[www.membermortgage.com](http://www.membermortgage.com)

John P. Marchione

National Accounts/Marketing Director  
[John.Marchione@membermortgage.com](mailto:John.Marchione@membermortgage.com)

Members Mortgage Services is a full-service mortgage CUSO.

### REMOTE DEPOSIT CAPTURE (RDC)



### BLUEPOINT SOLUTIONS

2560 Anthem Village Dr., Ste. 200, Henderson, NV 89052  
Ph: 800-425-7766 Fax: 760-410-9010  
[www.bluepointsolutions.com](http://www.bluepointsolutions.com)

Alissa Fry-Harris

Director of Marketing  
[marketing@bluepointsolutions.com](mailto:marketing@bluepointsolutions.com)

Bluepoint Solutions is a leading innovator in remote deposit capture, image-based item processing, enterprise content management, and receipt management. Adhering to strict best practice standards, Bluepoint delivers proven technology solutions and consulting services designed to achieve the strategic goals of increased employee productivity, reduced operating costs, and improved customer service.



### EDOC INNOVATIONS

1197 Exchange St., Ste. 1, Middlebury, VT 05753  
Ph: 800-425-7766 Fax: 435-657-2989  
[www.edoclogic.com](http://www.edoclogic.com)

Joseph Lao

Manager of Business Development  
[jlao@edoclogic.com](mailto:jlao@edoclogic.com)

As the nationwide leader in e-document and e-commerce software for credit unions, eDOC Innovations designs workflow tools that reduce overhead, increase operational efficiency, and deliver mobile conveniences for anytime, anywhere digital transactions. Our highly acclaimed DocLogic Suite is our powerful, mobile digital transaction management (MDTM) solution that meets current and future technology requirements and includes mobile e-signature processing, mobile remote deposit capture, document imaging, interactive form automation, electronic notice and statements, and so much more.



Empowering our members.  
**VOLUNTEER CORPORATE**  
CREDIT UNION®

### VOLUNTEER CORPORATE CREDIT UNION (VOLCORP)

2460 Atrium Way, Nashville, TN 37214  
Ph: 615-232-7900 Fax: 615-232-7999  
[www.volcorp.org](http://www.volcorp.org)

Sandy Swofford

SVP, Marketing & Business Development  
[sswofford@volcorp.org](mailto:sswofford@volcorp.org)

Two words: Totally Committed. Headquartered in Nashville, TN, Volunteer Corporate Credit Union (VolCorp) offers a broad range of products and services exclusively to credit unions. From investments to payments (and a whole lot in between), we are committed to being your most valuable resource. Visit us at [www.volcorp.org](http://www.volcorp.org).



### WESCOM RESOURCES GROUP

123 S. Marengo Ave., Pasadena, CA 91101  
Ph:n/a Fax: 714-701-5885  
[www.wescomresources.com](http://www.wescomresources.com)

Dave Cerwinski

Director, Sales and Marketing  
[info@wescomresources.com](mailto:info@wescomresources.com)

Wescom Resources Group provides products and programming services for credit unions like yours, enabling you to provide exceptional service to your members. Our flagship product, MemberEdge, delivers online banking, mobile banking, and bill pay through a modern user interface that seamlessly integrates with Episys. With Unitri – our Service Bureau offering – we host your core system, taking care of maintenance, upgrades, and data processing for you. Unitri also offers IVR, item capture, document management, IT managed services, and other products to meet your needs. With our newest product, Tellerly, we have created an interactive system that promotes efficient and secure teller transactions while enabling a cross-marketing strategy for your organization.



## CRM/MRM

**MARQUIS****MARQUIS**

5208 Tennyson Pkwy., Ste. 120, Plano, TX 75024

Ph: 800-365-4274 Fax: n/a

[www.gomarquis.com](http://www.gomarquis.com)

John Kassing

President

[jayk@gomarquis.com](mailto:jayk@gomarquis.com)

We are focused on getting you results. Whether you employ our remarkably easy-to-use software, work directly with a highly skilled consultant, or execute a complex multichannel marketing campaign, let our company set yours apart from the competition. We provide expertise from data analytics, profitability, MCIF, CRM, strategic consulting, and direct marketing to CRA, HMDA, and Fair Lending compliance. Once you decide to take action, you'll be glad you did. Results. Nothing else matters.

**NCINO**

2605 Irongate Dr., Wilmington, NC 28412

Ph: 910-777-5424 Fax: 910-799-4446

[www.ncino.com](http://www.ncino.com)

Ryal Tayloe

VP, Credit Unions

[ryal.tayloe@ncino.com](mailto:ryal.tayloe@ncino.com)

nCino is the leader in cloud banking for the FinTech space, providing a uniquely combined end-to-end business lending and member relationship management solution that can give all member-facing employees a 360-degree understanding of members' past and present interactions with the institution while also improving business lending efficiency, credit quality, and compliance.

## DATA PROCESSING



CompuSource Systems, Inc.

Credit Union Specialists  
Since 1980

**COMPUSOURCE SYSTEMS, INC.**

110 John Muir Dr., Amherst, NY 14228

Ph: 800-295-9100 Fax: 716-636-3711

[www.css4cu.com](http://www.css4cu.com)

Gary Gonzales

President

[info@css4cu.com](mailto:info@css4cu.com)

CompuSource Systems, Inc. specializes in core processing systems for small and medium-size credit unions. As a major nationwide supplier, CompuSource has distinguished itself by providing the highest reliability and support to its customers.

**CU\*ANSWERS**

6000 28th St. SE, Grand Rapids, MI 49546

Ph: 800-327-3478 Fax: 616-285-5735

[www.cuanswers.com](http://www.cuanswers.com)

Scott Page

EVP

[spage@cuanswers.com](mailto:spage@cuanswers.com)

CU\*Answers offers expertise in implementing technical solutions to operational needs and is a leader in helping credit unions form strategic alliances and partnerships. CU\*Answers provides a wide variety of services for credit unions, including its flagship CU\*BASE processing system (online and in-house) and internet development services featuring It's Me 24/7 online and mobile banking. Additional services include document imaging solutions, web development, and network design and security. Founded more than 40 years ago, CU\*Answers is a 100% credit union-owned cooperative CUSO providing services to all credit unions.

**EPL**

22 Inverness Center Pkwy., Ste. 400, Birmingham, AL 35242

Ph: 205-408-5438 Fax: 205-408-5345

[www.eplinc.com](http://www.eplinc.com)

Robin Kolvek

Interim CEO

[robin.kolvek@epl.net](mailto:robin.kolvek@epl.net)

EPL, Inc. leverages leading technologies and extensive data analytics to customize open-architecture software solutions that improve the member experience and drive growth for credit unions. We continually invest in our innovative team and high-performing technologies to deliver impactful outcomes for our customers, whose trust we earn with service centered on informed, attentive collaboration and responsiveness. Founded in 1977 by industry leaders, EPL is a credit union service organization (CUSO) headquartered in Birmingham, AL.

**FIS**

11601 Roosevelt Blvd., TA-76, St. Petersburg, FL 33716

Ph: 727-227-5783 Fax: 727-556-9051

[www.fisglobal.com](http://www.fisglobal.com)

Keith Nolan

VP, Association Mgmt. & Credit Union Market

[keith.nolan@fisglobal.com](mailto:keith.nolan@fisglobal.com)

FIS is a global leader in financial services technology, with a focus on retail and institutional banking, payments, asset and wealth management, risk and compliance, consulting, and outsourcing solutions. Through the depth and breadth of our solutions portfolio, global capabilities, and domain expertise, FIS serves more than 20,000 clients in more than 130 countries. Headquartered in Jacksonville, FL, FIS employs more than 55,000 people worldwide and holds leadership positions in payment processing, financial software, and banking solutions. Providing software, services, and outsourcing of the technology that empowers the financial world, FIS is a Fortune 500 company and is a member of Standard & Poor's 500 Index. For more information about FIS, visit [www.fisglobal.com](http://www.fisglobal.com).

**JACK HENRY & ASSOC.**

663 W. Hwy. 60, Monett, MO 65708  
 Ph: 417-235-6652 Fax: 866-283-5404  
[www.jackhenry.com](http://www.jackhenry.com)

**Joel Thomas**

Marketing Manager  
[joelthomas@jackhenry.com](mailto:joelthomas@jackhenry.com)

Jack Henry & Associates, Inc. (NASDAQ: JKHV) is a leading provider of technology solutions and payment processing services primarily for the financial services industry. Its solutions serve approximately 10,600 customers nationwide, and are marketed and supported through three primary brands. Jack Henry Banking supports banks ranging from community banks to multi-billion dollar institutions with information processing solutions. Symitar is a leading provider of information processing solutions for credit unions of all sizes. ProfitStars provides highly specialized products and services that enable financial institutions of every asset size and charter, and diverse corporate entities, to mitigate and control risks, optimize revenue and growth opportunities, and contain costs. Additional information is available at [www.jackhenry.com](http://www.jackhenry.com).

**SHARETEC SYSTEMS, INC.**

7989 Lake Dr., Lino Lakes, MN 55014  
 Ph: 844-802-4441 Fax: 651-784-8720  
[www.sharetec.com](http://www.sharetec.com)

**Joseph Reis**

Regional Manager  
[solutions@sharetec.com](mailto:solutions@sharetec.com)

Sharetec, founded in 1994, develops core processing solutions with two goals: make it smarter and keep it simple. Scalable to meet the needs of credit unions of every size, Sharetec is committed to delivering excellent ROI and lower cost of ownership. Credit unions from Maine to California use Sharetec products every day.

**SYMITAR**

8985 Balboa Ave., San Diego, CA 92123  
 Ph: 619-542-6951 Fax: 877-228-0048  
[www.symitar.com](http://www.symitar.com)

**Tracy Almquist**

Marketing Supervisor  
[talmquist@symitar.com](mailto:talmquist@symitar.com)

Symitar is the recognized leader in credit union technology. Combining proven core processing systems, a full range of complementary solutions, and in-house and outsourced alternatives, we're able to meet the technology needs of virtually any size credit union. More than 800 of today's progressive, growth-oriented credit unions have chosen Symitar because we help them save money, make money, and serve members. Thanks to our reliable and evolving platforms, your next core conversion could be your last. Find out more at [www.symitar.com](http://www.symitar.com).

**SYNERGENT****SYNERGENT**

P.O. Box 1236, Westbrook, ME 41040  
 Ph: 800-341-0180 Fax: 207-773-6715  
[www.synergentcorp.com](http://www.synergentcorp.com)

**Debra Trautman**

VP, Corporate Marketing  
[dtrautman@synergentcorp.com](mailto:dtrautman@synergentcorp.com)

As a service bureau owned by credit unions, and serving only credit unions, Synergent has provided comprehensive solutions through the synergy of its divisions since 1971. A subsidiary of the Maine Credit Union League, Synergent provides credit unions with core processing via the industry-leading Symitar Episys platform, best-of-breed add-on products, and payment services, as well as direct marketing services dedicated to helping credit unions develop deeper member relationships through targeted communications.

**DOCUMENT IMAGING****BLUEPOINT SOLUTIONS**

2560 Anthem Village Dr., Ste. 200, Henderson, NV 89052  
 Ph: 800-425-7766 Fax: 760-410-9010  
[www.bluepointsolutions.com](http://www.bluepointsolutions.com)

**Alissa Fry-Harris**

Director of Marketing  
[marketing@bluepointsolutions.com](mailto:marketing@bluepointsolutions.com)

Bluepoint Solutions is a leading innovator in remote deposit capture, image-based item processing, enterprise content management, and receipt management. Adhering to strict best practice standards, Bluepoint delivers proven technology solutions and consulting services designed to achieve the strategic goals of increased employee productivity, reduced operating costs, and improved customer service.

**CU\*ANSWERS**

6000 28th St. SE, Grand Rapids, MI 49546  
 Ph: 800-327-3478 Fax: 616-285-5735  
[www.cuanswers.com](http://www.cuanswers.com)

**Scott Page**

EVP  
[spage@cuanswers.com](mailto:spage@cuanswers.com)

CU\*Answers offers expertise in implementing technical solutions to operational needs and is a leader in helping credit unions form strategic alliances and partnerships. CU\*Answers provides a wide variety of services for credit unions, including its flagship CU\*BASE processing system (online and in-house) and internet development services featuring It's Me 24/7 online and mobile banking. Additional services include document imaging solutions, web development, and network design and security. Founded more than 40 years ago, CU\*Answers is a 100% credit union-owned cooperative CUSO providing services to all credit unions.





## EDOC INNOVATIONS

1197 Exchange St., Ste. 1, Middlebury, VT 05753  
Ph: 800-425-7766 Fax: 435-657-2989

[www.edoclogic.com](http://www.edoclogic.com)

Joseph Lao

Manager of Business Development  
[jlao@edoclogic.com](mailto:jlao@edoclogic.com)

As the nationwide leader in e-document and e-commerce software for credit unions, eDOC Innovations designs workflow tools that reduce overhead, increase operational efficiency, and deliver mobile conveniences for anytime, anywhere digital transactions. Our highly acclaimed DocLogic Suite is our powerful, mobile digital transaction management (mDTM) solution that meets current and future technology requirements and includes mobile e-signature processing, mobile remote deposit capture, document imaging, interactive form automation, electronic notice and statements, and so much more.



## PROFITSTARS, A DIVISION OF JACK HENRY & ASSOC.

1025 Central Expressway S., Dallas, TX 75013  
Ph: 877-827-7107 Fax: 877-827-7101

[www.profitstars.com](http://www.profitstars.com)

Di Milners

Marketing Manager  
[dmilners@profitstars.com](mailto:dmilners@profitstars.com)

As a division of Jack Henry & Associates, ProfitStars combines JHA's solid technology background with the latest breakthroughs in six performance-boosting solution groups - Financial Performance, Retail Delivery, Imaging, JHA Payment Solutions, Information Security & Risk Management, and Online & Mobile. Explore the power of ProfitStars-enhanced performance at [www.profitstars.com](http://www.profitstars.com).

## IT OUTSOURCING



Better Service.  
Better Experience.

## CU SERVICE NETWORK

274 Union Blvd., Ste. 320, Lakewood, CO 80228  
Ph: 720-945-7235 Fax: n/a

[www.cusn.com](http://www.cusn.com)

Daniel Burk

SVP, Business and Product Development  
[djburk@cusn.com](mailto:djburk@cusn.com)

CU Service Network, LLC, established in 1992, is a CUSO owned by 47 credit unions and serves 150 participating credit unions. We provide a variety of progressive solutions that drive credit union success, from outsourced back office services, such as accounting and IT, to delivery channel products, such as shared branching and ATMs. We are leaders in credit union innovation, cooperation, and research and we strive to be your No. 1 resource; "the people you call first."



## EPL

22 Inverness Center Pkwy., Ste. 400, Birmingham, AL 35242

Ph: 205-408-5438 Fax: 205-408-5345

[www.eplinc.com](http://www.eplinc.com)

Robin Kolvek

Interim CEO  
[robin.kolvek@epl.net](mailto:robin.kolvek@epl.net)

EPL, Inc. leverages leading technologies and extensive data analytics to customize open-architecture software solutions that improve the member experience and drive growth for credit unions. We continually invest in our innovative team and high-performing technologies to deliver impactful outcomes for our customers, whose trust we earn with service centered on informed, attentive collaboration and responsiveness. Founded in 1977 by industry leaders, EPL is a credit union service organization (CUSO) headquartered in Birmingham, AL.



## ONAPPROACH, LLC

3455 Plymouth Blvd., Ste. 200, Plymouth, MN 55447

Ph: 763-557-7118 Fax: 763-231-4433

[www.onapproach.net](http://www.onapproach.net)

Paul Ablack

CEO  
[paul.ablack@onapproach.net](mailto:paul.ablack@onapproach.net)

OnApproach is a CUSO that focuses on providing credit unions with the power to use data as a competitive advantage both independently and cooperatively. With OnApproach, credit unions can now harness the value of Big Data through integration and predictive analysis. This deeper understanding of data allows credit unions to discover vital trends in member behavior, resulting in improved financial performance, reduced risk, and enriched relationships with members.



## SYMITAR

8985 Balboa Ave., San Diego, CA 92123

Ph: 619-542-6951 Fax: 877-228-0048

[www.symitar.com](http://www.symitar.com)

Tracy Almquist

Marketing Supervisor  
[talmquist@symitar.com](mailto:talmquist@symitar.com)

Symitar is the recognized leader in credit union technology. Combining proven core processing systems, a full range of complementary solutions, and in-house and outsourced alternatives, we're able to meet the technology needs of virtually any size credit union. More than 800 of today's progressive, growth-oriented credit unions have chosen Symitar because we help them save money, make money, and serve members. Thanks to our reliable and evolving platforms, your next core conversion could be your last. Find out more at [www.symitar.com](http://www.symitar.com).

## STATEMENT PRINTING



### XPRESS DATA, INC.

10983 Via Frontera, San Diego, CA 92127

Ph: 858-676-9888 Fax: 858-676-9899

[www.xdi.com](http://www.xdi.com)

#### Mike Cooper

President  
mike@xdi.com

Xpress Data, Inc. provides customized document production and delivery solutions exclusively for credit unions. Delivering statements, notices, letters, and tax forms to members' digital devices or on paper via first-class or certified mail is not just another service provided by XDI, it's our core competency. To learn more about XDI and the credit unions we serve, visit us at [www.xdi.com](http://www.xdi.com).

## TECHNOLOGY



### ASCENSUS

415 8th Ave. NE, Brainerd, MN, 56401

Ph: 218-825-5000 Fax: n/a

[www.ascensus.com](http://www.ascensus.com)

#### Jane Weizenegger

Strategic Relations  
jane.weizenegger@ascensus.com

Ascensus is the nation's largest independent retirement and college savings services provider, helping more than 6 million Americans save for the future. The firm partners with financial institutions to provide tailored solutions for financial professionals, employers, and individuals. In total, Ascensus supports more than 43,000 retirement plans and 3 million 529 college savings accounts, and administers more than 1.5 million IRAs and health savings accounts.



### ELLIE MAE

4420 Rosewood Dr., Ste. 500, Pleasanton, CA 94588

Ph: 888-955-9100 Fax: 925-227-9030

[www.elliemae.com](http://www.elliemae.com)

#### Cathleen Schreiner Gates

EVP, Sales & Marketing  
info@elliemae.com

Ellie Mae (NYSE:ELLI) is a leading provider of innovative on-demand software solutions and services for the residential mortgage industry. Mortgage lenders of all sizes use Ellie Mae's Encompass all-in-one mortgage management solution, Mavent Compliance Service, and AllRegs research, reference, and education resources to improve compliance, loan quality, and efficiency across the entire mortgage lifecycle. Visit [EllieMae.com](http://EllieMae.com) or call (888) 955-9100 to learn more.



### EPL

22 Inverness Center Pkwy., Ste. 400, Birmingham, AL 35242

Ph: 205-408-5438 Fax: 205-408-5345

[www.eplinc.com](http://www.eplinc.com)

#### Robin Kolvek

Interim CEO  
robin.kolvek@epl.net

EPL, Inc. leverages leading technologies and extensive data analytics to customize open-architecture software solutions that improve the member experience and drive growth for credit unions. We continually invest in our innovative team and high-performing technologies to deliver impactful outcomes for our customers, whose trust we earn with service centered on informed, attentive collaboration and responsiveness. Founded in 1977 by industry leaders, EPL is a credit union service organization (CUSO) headquartered in Birmingham, AL.



### IMM

2 City Hall Plaza, Rahway, NJ 07065

Ph: 800-836-4750 Fax: n/a

[www.immonline.com](http://www.immonline.com)

#### Michael Ball

VP, Markets & Strategy  
info@immonline.com

Founded in 1996 and headquartered in Rahway, NJ, IMM continues to lead the industry with our eTransaction Automation Solutions. Designed to thrill members and transform your business operations, our eSignature, eWorkflow, eTeller, and eLoan service solutions drive electronic transaction processing and associated costs reduction across the credit union.



### ONAPPROACH, LLC

3455 Plymouth Blvd., Ste. 200, Plymouth, MN 55447

Ph: 763-557-7118 Fax: 763-231-4433

[www.onapproach.net](http://www.onapproach.net)

#### Paul Ablack

CEO  
paul.ablack@onapproach.net

OnApproach is a CUSO that focuses on providing credit unions with the power to use data as a competitive advantage both independently and cooperatively. With OnApproach, credit unions can now harness the value of Big Data through integration and predictive analysis. This deeper understanding of data allows credit unions to discover vital trends in member behavior, resulting in improved financial performance, reduced risk, and enriched relationships with members.

# ReliaMax®

*Helping lenders help students™*

## RELIA MAX

2300 E. 54th St. N., Sioux Falls, SD 57104

Ph: 605-444-4845 Fax: 605-271-1940

[www.ReliaMax.com](http://www.ReliaMax.com)

Terri Fisher

Director of Operations

[tfisher@reliamax.com](mailto:tfisher@reliamax.com)

ReliaMax is the exclusive provider of private student loan insurance to more than 400 credit unions in 49 states and the District of Columbia. We make it easy and profitable for you to help students and families fund higher education costs more efficiently, so you can confidently meet more of your best members' financial needs and begin building life-long relationships with your next generation of members. ReliaMax has insured more than \$2.6 billion in private student loans, so we know how to meet your regulatory requirements and make this asset work for your credit union and your members. Contact us today to discuss the opportunity.



## SYMITAR

8985 Balboa Ave., San Diego, CA 92123

Ph: 619-542-6951 Fax: 877-228-0048

[www.symitar.com](http://www.symitar.com)

Tracy Almqvist

Marketing Supervisor

[talmquist@symitar.com](mailto:talmquist@symitar.com)

Symitar is the recognized leader in credit union technology. Combining proven core processing systems, a full range of complementary solutions, and in-house and outsourced alternatives, we're able to meet the technology needs of virtually any size credit union. More than 800 of today's progressive, growth-oriented credit unions have chosen Symitar because we help them save money, make money, and serve members. Thanks to our reliable and evolving platforms, your next core conversion could be your last. Find out more at [www.symitar.com](http://www.symitar.com).

## TECHNOLOGY CONSULTING



## CliftonLarsonAllen

## CLIFTONLARSONALLEN, LLP

220 S. 6th St., Ste. 300, Minneapolis, MN 55402

Ph: 612-376-4500 Fax: 612-376-4850

[www.claconnect.com/creditunions/](http://www.claconnect.com/creditunions/)

Greg Schwartz

Principal

[greg.schwartz@claconnect.com](mailto:greg.schwartz@claconnect.com)

CliftonLarsonAllen is the largest provider of audit and consulting services to credit unions in the country. From offices coast to coast, our highly specialized and experienced professionals help credit unions meet audit requirements, reduce risk, manage information security, support regulatory compliance efforts, and plan for succession. For more information, visit [CLAconnect.com](http://CLAconnect.com).



## GBQ PARTNERS, LLC

230 West St., Ste. 700, Columbus, OH 43215

Ph: 614-947-5272 Fax: 614-227-6999

[www.gbq.com](http://www.gbq.com)

Gary D. Condit

Director

[gcondit@gbq.com](mailto:gcondit@gbq.com)

With more than 130 associates and offices in Ohio, Indiana, Pennsylvania, and New York, GBQ provides proactive audit, compliance, IT and management consulting services to the credit union industry. We have a team of professionals that exclusively serves credit unions, offering a diversity of expertise, background, and education to our clients.



## ONAPPROACH, LLC

3455 Plymouth Blvd., Ste. 200, Plymouth, MN 55447

Ph: 763-557-7118 Fax: 763-231-4433

[www.onapproach.net](http://www.onapproach.net)

Paul Ablack

CEO

[paul.ablack@onapproach.net](mailto:paul.ablack@onapproach.net)

OnApproach is a CUSO that focuses on providing credit unions with the power to use data as a competitive advantage both independently and cooperatively. With OnApproach, credit unions can now harness the value of Big Data through integration and predictive analysis. This deeper understanding of data allows credit unions to discover vital trends in member behavior, resulting in improved financial performance, reduced risk, and enriched relationships with members.



## NEXT STEP

6000 Metrowest Blvd., Ste. 107, Orlando, FL 32835

Ph: 407-667-4747 Fax: 407-667-4748

[www.nextstepinc.com](http://www.nextstepinc.com)

Linda Vick

EVP

[lvick@nextstepinc.com](mailto:lvick@nextstepinc.com)

Next Step conducts strategic technology assessments and provides core, digital banking, and key ancillary system selection and conversion management services for growing financial institutions. We help member-focused credit unions not only select the right system but also achieve the best vendor agreement, an outstanding conversion, immediate positive member impact, and the greatest efficiency from the new technology.

## PROFESSIONAL SERVICES & CONSULTING



### LENDING SOLUTIONS CONSULTING, INC.

2250 Point Blvd., Ste. 325, Elgin, IL 60123  
Ph: 877-915-7675 Fax: 224-241-3233  
[www.rexcuadvice.com](http://www.rexcuadvice.com)

#### Bill Hultstrand

Director, Business Development  
[bhultstrand@rexcuadvice.com](mailto:bhultstrand@rexcuadvice.com)

Lending Solutions Consulting, Inc. (LSCI) is the industry leader in providing training and consulting services to credit unions across North America. Rex Johnson founded the University of Lending, a comprehensive five-day lending school in 1996. He and his team of experts have since trained more than 30,000 credit union employees, helping credit unions achieve dramatic improvements in their loan yields, ROAs, and member service practices. In addition to the University of Lending, LSCI offers onsite consulting, portfolio analysis, and our newest service — Smart Loan Audit.

## ASSET/LIABILITY MANAGEMENT (ALM)



### BRICK & ASSOC., INC.

1400 Abbott Rd., Ste. 105, East Lansing, MI 48823  
Ph: 517-332-7700 Fax: 517-332-0532  
[www.brickinc.com](http://www.brickinc.com)

#### Bridget Balesky

VP  
[staff@brickinc.com](mailto:staff@brickinc.com)

B&A specializes in providing ALM/budgeting services to more than 650 credit unions. CU/ALM-ware includes 5-year income simulation, net economic value, NMD valuation, liquidity/contingency funding stress testing, what-ifs, and historical key ratios. We also offer strategic planning up to five years in CU/BUDGET-ware, as well as strategic conferences, basic and advanced software training, board/ALCO training, ALM/budgeting consulting, ALM outsourcing, model policies for ALM/IRR, investments, liquidity management, concentration risk, and contingency funding plans. Plus investment advisory services from Brick Capital Management, Inc.



### THE BAKER GROUP, LP

1601 NW Expressway, 20th Floor, Oklahoma City, OK 73118  
Ph: 405-415-7329 Fax: 405-415-7366  
[www.gobaker.com](http://www.gobaker.com)

#### Mark D. Baumann

VP  
[mbaumann@gobaker.com](mailto:mbaumann@gobaker.com)

The Baker Group is one of the nation's largest independently owned securities firms specializing in asset/liability and investment portfolio management for community financial institutions. We've helped our clients improve decision-making, manage interest rate risk, and maximize investment portfolio performance for 35 years. Our proven approach of total resource integration for credit unions utilizes software and products developed by Baker's Software Solutions combined with the firm's investment experience and advice.



### CU CAPITAL MARKET SOLUTIONS, LLC

7200 W. 132nd St., Ste. 240, Overland Park, KS 66213  
Ph: 678-960-2902 Fax: 913-402-2636  
[cucapitalmarketsolutions.com](http://cucapitalmarketsolutions.com)

#### Lewis Lester

CEO  
[llester@cucmsllc.com](mailto:llester@cucmsllc.com)

As a CUSO, CU Capital Market Solutions, LLC (CMS) provides balance sheet advisory services that are designed to maximize the earnings of our credit union clients. Services include asset/liability and risk management tools, funding/deposit programs, strategic asset solutions, and loan participation opportunities. Focusing exclusively on credit unions, CMS has a thorough understanding of our clients' needs, risks, and the regulatory structure under which they operate. CMS is a registered investment advisor.



### C. MYERS CORP.

8222 S. 48th St., Ste. 275, Phoenix, AZ 85044  
Ph: 800-238-7475 Fax: 602-840-7909  
[www.cmyers.com](http://www.cmyers.com)

#### Amanda Hohimer

[ahohimer@cmyers.com](mailto:ahohimer@cmyers.com)

More than 500 credit unions, including more than half of those over \$1 billion and 25% of those over \$100 million, have benefited from c. myers services including A/LM, NEV, budgeting, liquidity, merger simulations, strategic planning, process improvement, project management, and model validations. Using a proprietary risk simulation and budgeting software, c. myers focuses on providing relevant, reliable decision information to credit unions — fast!

## FIRST EMPIRE SECURITIES

100 Motor Pkwy., Hauppauge, NY 11788  
Ph: 800-645-5424 Fax: 631-979-0448

[www.1empire.com](http://www.1empire.com)

**Andrew Okolski**

Managing Director, Financial Strategies Group  
aokolski@1empire.com

First Empire Securities and its affiliate companies, LPC Services and Balance Sheet Management Services, are helping institutions manage balance sheet risk. In addition to fixed income investments offered through First Empire, the affiliates offer a range of services related to ALM, loan participations, examination support, policy development, and investment accounting.



## FISERV

255 Fiserv Dr., Brookfield, WI 53045  
Ph: 800-872-7882 Fax: 262-879-5013

[www.fiserv.com](http://www.fiserv.com)

getsolutions@fiserv.com

Fiserv (NASDAQ: FISV) is a leading global provider of information management and electronic commerce systems for the financial services industry. Fiserv provides integrated technology and services that create value for our clients. Fiserv drives innovation that transforms experiences for more than 14,500 clients worldwide including banks, credit unions and thrifts, billers, mortgage lenders, leasing companies, brokerage and investment firms, and other business clients. To learn more, visit us at [www.fiserv.com](http://www.fiserv.com).

## ASSOCIATIONS



## CREDIT UNION MIRACLE DAY

P.O. Box 27637, Washington, DC 20038  
Ph: 443-325-0778 Fax: n/a

[www.miracleday.org](http://www.miracleday.org)

**Sarah Turner**

Director  
info@miracleday.org

Credit Union Miracle Day is the proud title sponsor group of the April 2, 2017, Credit Union Cherry Blossom Ten Mile Run in Washington, DC. The Run is a member of an award-winning Family of Races including the Credit Union SacTown Run in California and two Freedom Runs for our troops overseas. Together, in collaboration with credit unions and business partners, the races have donated more than \$7.5 million to Children's Miracle Network Hospitals nationwide. Become a sponsor today. Visit [www.miracleday.org](http://www.miracleday.org).



## CUES

5510 Research Park Dr., Madison, WI 53711  
Ph: 608-271-2664 Fax: 608-271-2303

[www.cues.org](http://www.cues.org)

**Erin Templer**

Director of Marketing  
erin@cues.org

CUES is an international membership association dedicated to the talent development of credit union CEOs, directors, and future leaders. Our offerings - from our highly acclaimed institutes to an array of online services and progressive strategic solutions - are the premier professional development programs in the industry today and help credit union leaders reach their greatest potential.



## NATIONAL COUNCIL OF FIREFIGHTER CREDIT UNIONS

3741 DeGarmo Ln., Miami, FL 33133  
Ph: 305-951-3306 Fax: 305-448-6478

[www.ncofcu.org](http://www.ncofcu.org)

**Grant Sheehan**

President/CEO  
grant@ncofcu.org

The National Council of Firefighter Credit Unions, Inc. (NCOFCU) is a non-profit 501(c)3 professional association of credit unions serving firefighters, first responders, and their families.



## NACUSO

3419 Via Lido, PMB #135, Newport Beach, CA 92663

Ph: 888-462-2870 Fax: 949-645-5297

[www.nacuso.org](http://www.nacuso.org)

**Jack Antonini**

President  
info@nacuso.org

NACUSO's mission is to serve as an educational and network resource to enhance the ability of credit unions to serve their members through CUSOs and Incidental Powers using the power of collaboration: collaborations between multiple credit unions and collaborations between credit union(s) and other financial services providers.





## NASCUS

1655 N. Fort Myer Dr., Ste. 650, Arlington, VA 22209  
Ph: 703-528-8351 Fax: 703-528-3248

[www.nascus.org](http://www.nascus.org)

### Patrick Keefe

Director of Communications  
[pkeefe@nascus.org](mailto:pkeefe@nascus.org)

The National Association of State Credit Union Supervisors (NASCUS) is the primary resource and voice of the state governmental agencies that charter, regulate, and examine the nation's state-chartered credit unions. NASCUS membership is made up of state-chartered credit unions, state regulators, and other supporters of the state credit union system. NASCUS is the only organization dedicated to the defense and promotion of the state credit union charter and the autonomy of state credit union regulatory agencies. To learn more about NASCUS, visit [www.nascus.org](http://www.nascus.org).

## AUDIT/CPA



## BKD

201 N. Illinois St., Ste. 700, Indianapolis, TN 46204  
Ph: 317-383-4000 Fax: 317-383-4200

[www.bkd.com](http://www.bkd.com)

### Chad Garber

Director  
[cgarber@bkd.com](mailto:cgarber@bkd.com)

BKD National Financial Services Group, a division of one of the largest CPA and advisory firms in the nation, offers audit, regulatory compliance, loan review, technology, internal audit, strategic planning, and more to more than 1,200 financial institutions nationwide. Our advisors help credit unions manage risk, comply with regulations, and stay ahead of the curve in a constantly changing banking environment. Visit [www.bkd.com/fs](http://www.bkd.com/fs) to learn more.



## CLIFTONLARSONALLEN, LLP

220 S. 6th St., Ste. 300, Minneapolis, MN 55402  
Ph: 612-376-4500 Fax: 612-376-4850

[www.claconnect.com/creditunions/](http://www.claconnect.com/creditunions/)

### Greg Schwartz

Principal  
[greg.schwartz@claconnect.com](mailto:greg.schwartz@claconnect.com)

CliftonLarsonAllen is the largest provider of audit and consulting services to credit unions in the country. From offices coast to coast, our highly specialized and experienced professionals help credit unions meet audit requirements, reduce risk, manage information security, support regulatory compliance efforts, and plan for succession. For more information, visit [CLAconnect.com](http://CLAconnect.com).



## CROWE HORWATH

1 Mid America Plaza, Ste. 700, Oakbrook Terrace, IL 60181

Ph: 630-575-4335 Fax: 630-574-7878

[www.crowehorwath.com](http://www.crowehorwath.com)

### Mark Taylor

Partner  
[mark.taylor@crowehorwath.com](mailto:mark.taylor@crowehorwath.com)

Crowe Horwath, LLP is one of the largest public accounting and consulting firms in the U.S. Crowe serves more than 1,100 financial services organizations of all sizes, and has extensive expertise serving credit unions and CUSOs, providing financial statement audits and internal audits, as well as consulting on mergers, loan reviews, compliance, and information technology matters. Crowe serves clients worldwide as an independent member of Crowe Horwath International.



## DOEREN MAYHEW

305 W. Big Beaver Rd., Ste. 200, Troy, MI 48084  
Ph: 248-244-3242 Fax: 248-273-6842

[www.doeren.com](http://www.doeren.com)

### Robin D. Hoag, CPA, CGMA, CMC

Shareholder, Financial Institutions Group  
[hoag@doeren.com](mailto:hoag@doeren.com)

For nearly 40 years, our Financial Institutions Group has dedicated itself to the industry, serving hundreds of credit unions across the nation with effective external and internal auditing, information technology assurance, regulatory compliance, lending portfolio reviews, mergers and collaborations, and other advisory services. Drawing on our experience, we apply our expertise to assist in assessing opportunities, managing risk, and delivering value to credit union stakeholders.



## GBQ PARTNERS, LLC

230 West St., Ste. 700, Columbus, OH 43215  
Ph: 614-947-5272 Fax: 614-227-6999

[www.gbq.com](http://www.gbq.com)

### Gary D. Condit

Director  
[gcondit@gbq.com](mailto:gcondit@gbq.com)

With more than 130 associates and offices in Ohio, Indiana, Pennsylvania, and New York, GBQ provides proactive audit, compliance, IT and management consulting services to the credit union industry. We have a team of professionals that exclusively serves credit unions, offering a diversity of expertise, background, and education to our clients.



### LILLIE & CO.

801 W. Cherry St., Ste. 100, Sunbury, OH 43074  
Ph: 740-965-2294 Fax: 740-965-1891

[www.lilliecpa.com](http://www.lilliecpa.com)

#### Steve Lillie

Partner  
stevelillie@lilliecpa.com

Lillie & Co. was founded in 2003 to serve credit unions exclusively. While expert auditing and fraud investigation services are at the heart of what we provide, to become a valued and trusted partner we take a more holistic view of your credit union. Whether it is through education and training assistance, due diligence and merger support, or management consulting, our clients consider us a critical resource for their credit unions.



### NEARMAN, MAYNARD, VALLEZ, CPAS & CONSULTANTS, PA

10621 N. Kendall Dr., Ste. 219, Miami, FL 33176  
Ph: 800-288-0293 Fax: 305-537-5678

[www.nearman.com](http://www.nearman.com)

#### Chris Vallez, CPA, MBA, CICA

Partner  
info@nearman.com

Since 1979, Nearman, Maynard, Vallez, CPAs has provided auditing and consulting services exclusively to credit unions. Our dedication to the industry has given us the unique ability to provide exceptional service at a reasonable price. Our services include certified audits, supervisory committee guide audits, compliance reviews, internal audits, and more.



### RSM US, LLP (FORMERLY MCGLADREY)

1 S. Wacker Dr., Ste. 800, Chicago, IL 60606  
Ph: 415-848-5351 Fax: 415-848-5353

[www.rsmus.com](http://www.rsmus.com)

#### Tasha Kostick

Partner  
tasha.kostick@rsmus.com

RSM is the fifth-largest U.S. provider of assurance, tax, and consulting services, with 7,000 professionals and associates in nearly 90 offices to serve your business needs. With more than 85 years of experience serving more than 1,200 financial institutions across the country, we develop solutions for today's challenging economic environment. From accounting and tax to specialized consulting services, our industry specialists serve a wide variety of financial institutions.



### TURNER, WARREN, HWANG & CONRAD

100 N. 1st St., Ste. 202, Burbank, CA 91502  
Ph: 818-954-9700 Fax: 818-955-8416

[www.twhc.com](http://www.twhc.com)

#### Kian Moshirzadeh

Partner  
cpa@twhc.com

CPAs and consultants specializing in a full suite of services to credit unions and CUSOs since 1987. In addition to opinion, internal, pension, and compliance audits, TWHC provides tax planning and compliance services for credit unions and CUSOs. TWHC leverages its in-depth knowledge of the credit union industry to provide robust reports that offer superior value.

### COMPLIANCE



### ASCENSUS

415 8th Ave. NE, Brainerd, MN 56401  
Ph: 218-825-5000 Fax: n/a

[www.ascensus.com](http://www.ascensus.com)

#### Jane Weizenegger

Strategic Relations  
jane.weizenegger@ascensus.com

Ascensus is the nation's largest independent retirement and college savings services provider, helping more than 6 million Americans save for the future. The firm partners with financial institutions to provide tailored solutions for financial professionals, employers, and individuals. In total, Ascensus supports more than 43,000 retirement plans and 3 million 529 college savings accounts, and administers more than 1.5 million IRAs and health savings accounts.



### BKD

201 N. Illinois St., Ste. 700, Indianapolis, IN 46204  
Ph: 317-383-4000 Fax: 317-383-4200

[www.bkd.com](http://www.bkd.com)

#### Chad Garber

Director  
cgarber@bkd.com

BKD National Financial Services Group, a division of one of the largest CPA and advisory firms in the nation, offers audit, regulatory compliance, loan review, technology, internal audit, strategic planning, and more to more than 1,200 financial institutions nationwide. Our advisors help credit unions manage risk, comply with regulations, and stay ahead of the curve in a constantly changing banking environment. Visit [www.bkd.com/fs](http://www.bkd.com/fs) to learn more.

**CLIFTONLARSONALLEN, LLP**

220 S. 6th St., Ste. 300, Minneapolis, MN 55402  
Ph: 612-376-4500 Fax: 612-376-4850

[www.claconnect.com/creditunions/](http://www.claconnect.com/creditunions/)

**Greg Schwartz**

Principal  
greg.schwartz@claconnect.com

CliftonLarsonAllen is the largest provider of audit and consulting services to credit unions in the country. From offices coast to coast, our highly specialized and experienced professionals help credit unions meet audit requirements, reduce risk, manage information security, support regulatory compliance efforts, and plan for succession. For more information, visit CLAconnect.com.

**CROWE HORWATH**

1 Mid America Plaza, Ste. 700, Oakbrook Terrace, IL 60181

Ph: 630-575-4335 Fax: n/a

[www.crowehorwath.com](http://www.crowehorwath.com)

**Mark Taylor**

Partner  
mark.taylor@crowehorwath.com

Crowe Horwath, LLP is one of the largest public accounting and consulting firms in the U.S. Crowe serves more than 1,100 financial services organizations of all sizes, and has extensive expertise serving credit unions and CUSOs, providing financial statement audits and internal audits, as well as consulting on mergers, loan reviews, compliance, and information technology matters. Crowe serves clients worldwide as an independent member of Crowe Horwath International.

**ELLIE MAE**

4420 Rosewood Dr., Ste. 500, Pleasanton, CA 94588

Ph: 888-955-9100 Fax: 925-227-9030

[www.elliemae.com](http://www.elliemae.com)

**Cathleen Schreiner Gates**

EVP, Sales & Marketing  
info@elliemae.com

Ellie Mae (NYSE:ELLI) is a leading provider of innovative on-demand software solutions and services for the residential mortgage industry. Mortgage lenders of all sizes use Ellie Mae's Encompass all-in-one mortgage management solution, Mavent Compliance Service, and AllRegs research, reference, and education resources to improve compliance, loan quality, and efficiency across the entire mortgage lifecycle. Visit EllieMae.com or call (888) 955-9100 to learn more.

**GBQ PARTNERS, LLC**

230 West St., Ste. 700, Columbus, OH 43215

Ph: 614-947-5272 Fax: 614-227-6999

[www.gbq.com](http://www.gbq.com)

**Gary D. Condit**

Director  
gcondit@gbq.com

With more than 130 associates and offices in Ohio, Indiana, Pennsylvania, and New York, GBQ provides proactive audit, compliance, IT and management consulting services to the credit union industry. We have a team of professionals that exclusively serves credit unions, offering a diversity of expertise, background, and education to our clients.

**NEARMAN, MAYNARD, VALLEZ, CPAS & CONSULTANTS, PA**

10621 N. Kendall Dr., Ste. 219, Miami, FL 33176

Ph: 800-288-0293 Fax: 305-537-5678

[www.nearman.com](http://www.nearman.com)

**Chris Vallez, CPA, MBA, CICA**

Partner  
info@nearman.com

Since 1979, Nearman, Maynard, Vallez, CPAs has provided auditing and consulting services exclusively to credit unions. Our dedication to the industry has given us the unique ability to provide exceptional service at a reasonable price. Our services include certified audits, supervisory committee guide audits, compliance reviews, internal audits, and more.



*Helping lenders help students™*

**RELIAMAX**

2300 E. 54th St. N., Sioux Falls, SD 57104

Ph: 605-444-4845 Fax: 605-271-1940

[www.ReliaMax.com](http://www.ReliaMax.com)

**Terri Fisher**

Director of Operations  
tfisher@reliamax.com

ReliaMax is the exclusive provider of private student loan insurance to more than 400 credit unions in 49 states and the District of Columbia. We make it easy and profitable for you to help students and families fund higher education costs more efficiently, so you can confidently meet more of your best members' financial needs and begin building life-long relationships with your next generation of members. ReliaMax has insured more than \$2.6 billion in private student loans, so we know how to meet your regulatory requirements and make this asset work for your credit union and your members. Contact us today to discuss the opportunity.



## RSM US, LLP (FORMERLY MCGLADREY)

1 S. Wacker Dr., Ste. 800, Chicago, IL 60606  
Ph: 415-848-5351 Fax: 415-848-5353

[www.rsmus.com](http://www.rsmus.com)

Tasha Kostick

Partner

[tasha.kostick@rsmus.com](mailto:tasha.kostick@rsmus.com)

RSM is the fifth-largest U.S. provider of assurance, tax, and consulting services, with 7,000 professionals and associates in nearly 90 offices to serve your business needs. With more than 85 years of experience serving more than 1,200 financial institutions across the country, we develop solutions for today's challenging economic environment. From accounting and tax to specialized consulting services, our industry specialists serve a wide variety of financial institutions.



## TURNER, WARREN, HWANG & CONRAD

100 N. 1st St., Ste. 202, Burbank, CA 91502  
Ph: 818-954-9700 Fax: 818-955-8416

[www.twhc.com](http://www.twhc.com)

Kian Moshirzadeh

Partner

[cpa@twhc.com](mailto:cpa@twhc.com)

CPAs and consultants specializing in a full suite of services to credit unions and CUSOs since 1987. In addition to opinion, internal, pension, and compliance audits, TWHC provides tax planning and compliance services for credit unions and CUSOs. TWHC leverages its in-depth knowledge of the credit union industry to provide robust reports that offer superior value.

## CONSULTING



## ASCENSUS

415 8th Ave. NE, Brainerd, MN, 56401

Ph: 218-825-5000 Fax: n/a

[www.ascensus.com](http://www.ascensus.com)

Jane Weizenegger

Strategic Relations

[jane.weizenegger@ascensus.com](mailto:jane.weizenegger@ascensus.com)

Ascensus is the nation's largest independent retirement and college savings services provider, helping more than 6 million Americans save for the future. The firm partners with financial institutions to provide tailored solutions for financial professionals, employers, and individuals. In total, Ascensus supports more than 43,000 retirement plans and 3 million 529 college savings accounts, and administers more than 1.5 million IRAs and health savings accounts.



## BKD

201 N. Illinois St., Ste. 700, Indianapolis, TN 46204

Ph: 317-383-4000 Fax: 317-383-4200

[www.bkd.com](http://www.bkd.com)

Chad Garber

Director

[cgarber@bkd.com](mailto:cgarber@bkd.com)

BKD National Financial Services Group, a division of one of the largest CPA and advisory firms in the nation, offers audit, regulatory compliance, loan review, technology, internal audit, strategic planning, and more to more than 1,200 financial institutions nationwide. Our advisors help credit unions manage risk, comply with regulations, and stay ahead of the curve in a constantly changing banking environment. Visit [www.bkd.com/fs](http://www.bkd.com/fs) to learn more.



## CORNERSTONE ADVISORS, INC.

7272 E. Indian School Rd., Ste. 400, Scottsdale, AZ 85251

Ph: 480-423-2030 Fax: 480-481-6076

[www.cmrstone.com](http://www.cmrstone.com)

Scott Sommer

President/CEO

[ssommer@cmrstone.com](mailto:ssommer@cmrstone.com)

Cornerstone is the only advisory firm in the industry that can take clients from strategy to execution. Our services include strategic planning, benchmarking, efficiency improvement, technology planning, merger advisement, system selection, contract negotiation, conversion management, and risk management. Cornerstone publishes GonzoBanker and The Cornerstone Report, a benchmarking and best practices study.



## CROWE HORWATH

1 Mid America Plaza, Ste. 700, Oakbrook Terrace, IL 60181

Ph: 630-575-4335 Fax: 630-574-7878

[www.crowehorwath.com](http://www.crowehorwath.com)

Mark Taylor

Partner

[mark.taylor@crowehorwath.com](mailto:mark.taylor@crowehorwath.com)

Crowe Horwath, LLP is one of the largest public accounting and consulting firms in the U.S. Crowe serves more than 1,100 financial services organizations of all sizes, and has extensive expertise serving credit unions and CUSOs, providing financial statement audits and internal audits, as well as consulting on mergers, loan reviews, compliance, and information technology matters. Crowe serves clients worldwide as an independent member of Crowe Horwath International.



## CU CAPITAL MARKET SOLUTIONS, LLC

7200 W. 132nd St., Ste. 240, Overland Park, KS 66213

Ph: 678-960-2902 Fax: 913-402-2636

[cucapitalmarketsolutions.com](http://cucapitalmarketsolutions.com)

Lewis Lester

CEO

[llester@cucmsllc.com](mailto:llester@cucmsllc.com)

As a CUSO, CU Capital Market Solutions, LLC (CMS) provides balance sheet advisory services that are designed to maximize the earnings of our credit union clients. Services include asset/liability and risk management tools, funding/deposit programs, strategic asset solutions, and loan participation opportunities. Focusing exclusively on credit unions, CMS has a thorough understanding of our clients' needs, risks, and the regulatory structure under which they operate. CMS is a registered investment advisor.

## EDGE CONSULTANCY

### EDGE CONSULTANCY

13501 SW 128th St., Ste. 211, Miami, FL 33186

Ph: 305-726-6135 Fax: n/a

[www.edgeconsultancyllc.com](http://www.edgeconsultancyllc.com)

Carlos Rodriguez

COO

[carlos@edgeconsultancyllc.com](mailto:carlos@edgeconsultancyllc.com)

Edge Consultancy, LLC helps clients in financial services industries improve performance, comply with complex regulations, reduce costs, solve problems, leverage technology, and stimulate growth. The company teams with its clients to deliver sustainable and measurable results. We seek to help our customers extract the maximum value from their products, services, and ideas.



## LENDING SOLUTIONS CONSULTING, INC.

2250 Point Blvd., Ste. 325, Elgin, IL 60123

Ph: 877-915-7675 Fax: 224-241-3233

[www.rexcuadvice.com](http://www.rexcuadvice.com)

Bill Hultstrand

Director, Business Development

[bhultstrand@rexcuadvice.com](mailto:bhultstrand@rexcuadvice.com)

Lending Solutions Consulting, Inc. (LSCI) is the industry leader in providing training and consulting services to credit unions across North America. Rex Johnson founded the University of Lending, a comprehensive five-day lending school in 1996. He and his team of experts have since trained more than 30,000 credit union employees, helping credit unions achieve dramatic improvements in their loan yields, ROAs, and member service practices. In addition to the University of Lending, LSCI offers onsite consulting, portfolio analysis, and our newest service — Smart Loan Audit.



## NEARMAN, MAYNARD, VALLEZ, CPAS & CONSULTANTS, PA

10621 N. Kendall Dr., Ste. 219, Miami, FL 33176

Ph: 800-288-0293 Fax: 305-537-5678

[www.nearman.com](http://www.nearman.com)

Chris Vallez, CPA, MBA, CICA

Partner

[info@nearman.com](mailto:info@nearman.com)

Since 1979, Nearman, Maynard, Vallez, CPAs has provided auditing and consulting services exclusively to credit unions. Our dedication to the industry has given us the unique ability to provide exceptional service at a reasonable price. Our services include certified audits, supervisory committee guide audits, compliance reviews, internal audits, and more.



## NEXT STEP

6000 Metrowest Blvd., Ste. 107, Orlando, FL 32835

Ph: 407-667-4747 Fax: 407-667-4748

[www.nextstepinc.com](http://www.nextstepinc.com)

Linda Vick

EVP

[lvick@nextstepinc.com](mailto:lvick@nextstepinc.com)

Next Step conducts strategic technology assessments and provides core, digital banking, and key ancillary system selection and conversion management services for growing financial institutions. We help member-focused credit unions not only select the right system but also achieve the best vendor agreement, an outstanding conversion, immediate positive member impact, and the greatest efficiency from the new technology.



## O'ROURKE & ASSOC.

395 Oyster Point Blvd., Ste. 405, South San Francisco, CA 94080

Ph: 800-394-1918 Fax: 650-589-8749

[www.orourkeconsult.com](http://www.orourkeconsult.com)

Bridget O'Rourke

Executive Director

[info@omaconsult.com](mailto:info@omaconsult.com)

O'Rourke & Associates offers a wide range of professional services nationwide exclusively to the credit union industry. Expertise lies in the areas of CEO and executive recruitment, leadership development, succession planning, compensation and retention analysis, and HR consulting. For more information, contact our industry experts to experience a new generation of services.





### RSM US, LLP (FORMERLY MCGLADREY)

1 S. Wacker Dr., Ste. 800, Chicago, IL 60606  
Ph: 415-848-5351 Fax: 415-848-5353

[www.rsmus.com](http://www.rsmus.com)

Tasha Kostick

Partner

[tasha.kostick@rsmus.com](mailto:tasha.kostick@rsmus.com)

RSM is the fifth-largest U.S. provider of assurance, tax, and consulting services, with 7,000 professionals and associates in nearly 90 offices to serve your business needs. With more than 85 years of experience serving more than 1,200 financial institutions across the country, we develop solutions for today's challenging economic environment. From accounting and tax to specialized consulting services, our industry specialists serve a wide variety of financial institutions.



### CORPORATE AMERICA CREDIT UNION

4365 Crescent Rd., Irondale, AL 35210  
Ph: 800-292-6242 Fax: 205-313-3260

[www.corpam.org](http://www.corpam.org)

Mallory Wear

National Sales Director

[mwear@corpam.org](mailto:mwear@corpam.org)

Corporate America Credit Union serves nearly 500 credit unions across the nation and seeks to add value to member credit unions by providing access to a comprehensive list of products and services, including investments, liquidity solutions, and correspondent services such as ACH, item processing, and remote deposit capture. Our priority is serving the needs of our member-owners to help ensure their future success. For more information, call (800) 292-6242 or visit [www.corpam.org](http://www.corpam.org).



### NATIONAL COOPERATIVE BANK

Bill Stewart

Vice President

[wstewart@ncb.coop](mailto:wstewart@ncb.coop)

Ph: 772-597-2356 Fax:

[www.ncb.coop](http://www.ncb.coop)

2011 Crystal Dr., Ste. 800, Arlington, VA 22202

National Cooperative Bank provides banking products and services to America's cooperatives and socially responsible organizations. NCB's mission, vision, and values of serving cooperatives align well with those of credit unions given the bank's deep ties to the credit union community. The credit union community is represented on the bank's board of directors, and its member-shareholders. Approximately 800 credit unions, leagues, and CUSOs are depositors at NCB through both traditional investment offerings and correspondent banking services and the bank's collaboration with the Foundation in support of its Community Investment Fund.

### CORPORATE CREDIT UNION



Corporate Federal Credit Union

### ALLOYA CORPORATE FEDERAL CREDIT UNION

184 Shuman Blvd., Ste. 400, Naperville, IL 60563  
Ph: 800-253-0053 Fax: 518-292-3829

[www.alloyacorp.org](http://www.alloyacorp.org)

Jackie Carlson

VP, Business Consulting

[jacqueline.carlson@alloyacorp.org](mailto:jacqueline.carlson@alloyacorp.org)

Alloya provides critical cooperative services to more than 1,600 member credit unions, including investment, financial, lending, and correspondent services. In conjunction with its wholly owned CUSO, Balance Sheet Solutions, LLC, Alloya leverages the power of aggregation to ensure its members remain competitive in today's market place. To learn more, visit [www.alloyacorp.org](http://www.alloyacorp.org).



### EASTERN CORPORATE FEDERAL CREDIT UNION (EASCORP)

35 Corporate Dr., Ste. 300, Burlington, MA 18030  
Ph: 781-505-9824 Fax: 781-505-9824

[www.eascorp.org](http://www.eascorp.org)

Jane Melchionda

President

[jcmelch@eascorp.org](mailto:jcmelch@eascorp.org)

### CREDIT UNION RESEARCH



### CALLAHAN & ASSOCIATES, INC.

1001 Connecticut Ave. NW, Ste. 1001, Washington, DC 20036

Ph: 202-223-3920 Fax: 800-446-7453

[www.callahan.com](http://www.callahan.com)

Katy Slater

SVP

[kslater@callahan.com](mailto:kslater@callahan.com)

Callahan & Associates is dedicated to helping the credit union industry thrive. Our team of experts provides leading research, analytics, networking, and consulting solutions. More than 4,000 credit unions and industry suppliers rely on us for the latest data, actionable insights, and benchmarking tools to develop their unique competitive advantages and achieve their strategic goals. Our 30-year history has enabled us to build an unparalleled knowledge transfer consortium which connects the industry's best minds.



## INSTITUTE FOR STRATEGIC LEARNING, LLC

223 N. Ellsworth, Naperville, IL 60540  
Ph: 630-416-7971 Fax: 630-416-7986  
[www.creditunionplanning.com](http://www.creditunionplanning.com)

### John Redding

President  
[jredding@islconsulting.com](mailto:jredding@islconsulting.com)

The Institute for Strategic Learning (ISL) is a Chicago, IL-based strategic planning consulting organization serving credit unions across the U.S. Since 1994, ISL has facilitated almost 500 planning sessions for approximately 175 leading credit unions. Our consulting team possesses unparalleled expertise in strategic planning, combining doctoral-level academic background with decades of practical, in-the-trenches experience.

## ENTERPRISE RISK MANAGEMENT (ERM)



### DOEREN MAYHEW

305 W. Big Beaver Rd., Ste. 200, Troy, MI 48084  
Ph: 248-244-3242 Fax: 248-273-6842  
[www.doeren.com](http://www.doeren.com)

### Robin D. Hoag, CPA, CGMA, CMC

Shareholder, Financial Institutions Group  
[hoag@doeren.com](mailto:hoag@doeren.com)

For nearly 40 years, our Financial Institutions Group has dedicated itself to the industry, serving hundreds of credit unions across the nation with effective external and internal auditing, information technology assurance, regulatory compliance, lending portfolio reviews, mergers and collaborations, and other advisory services. Drawing on our experience, we apply our expertise to assist in assessing opportunities, managing risk, and delivering value to credit union stakeholders.

## EDGE CONSULTANCY

### EDGE CONSULTANCY

13501 SW 128th St., Ste. 211, Miami, FL 33186  
Ph: 305-726-6135 Fax: n/a  
[www.edgeconsultancyllc.com](http://www.edgeconsultancyllc.com)

### Carlos Rodriguez

COO  
[carlos@edgeconsultancyllc.com](mailto:carlos@edgeconsultancyllc.com)

Edge Consultancy, LLC helps clients in financial services industries improve performance, comply with complex regulations, reduce costs, solve problems, leverage technology, and stimulate growth. The company teams with its clients to deliver sustainable and measurable results. We seek to help our customers extract the maximum value from their products, services, and ideas.



### EQUIFAX

1550 Peachtree St. NW, Atlanta, GA 30309  
Ph: 770-740-7472 Fax: n/a  
[www.equifax.com/business/solutions-credit-unions](http://www.equifax.com/business/solutions-credit-unions)

### Amy McChesney

Director of Marketing Communications  
[amy.mcchesney@equifax.com](mailto:amy.mcchesney@equifax.com)

Equifax helps credit unions optimize member household growth across all product types and at every stage of the household lifecycle to help you identify and retain more members, find and close high quality loans, and better assess account risk to minimize exposure and losses. For more information, call 1-800-879-1025 or visit [www.equifax.com/business/solutions-credit-unions](http://www.equifax.com/business/solutions-credit-unions).



### TRANSUNION

555 W. Adams St., Chicago, IL 60661  
Ph: 312-985-3037 Fax: 630-699-6886  
[www.transunion.com](http://www.transunion.com)

### David Dodson

VP, Financial Services - Credit Unions  
[ddodson@transunion.com](mailto:ddodson@transunion.com)

Information is a powerful thing. And the right information – analyzed by experienced people – can help all of us learn from the past, navigate the present, and predict the future. That's why at TransUnion we go beyond credit data to offer the insights businesses and consumers need to make informed decisions and achieve great things.

## INSTITUTIONAL INSURANCE



### ARCH MORTGAGE INSURANCE CO.

3003 Oak Rd., Walnut Creek, CA 94597  
Ph: 800-909-4264 Fax: 800-490-6757  
[www.mi.archcapgroup.com/mortgage](http://www.mi.archcapgroup.com/mortgage)

### Lattie Phongsas

Business Insight Analyst  
[lphongsa@archmi.com](mailto:lphongsa@archmi.com)

Arch MI is dedicated to providing risk management and risk financing products to the mortgage insurance sector worldwide, through our three distinct platforms in the United States, Europe, and Bermuda. Our group of dedicated mortgage insurance and reinsurance professionals understands the unique requirements and challenges of mortgage insurance markets around the globe. Our market-specific knowledge and expertise enable our teams to provide creative and commercially viable solutions for our clients.



### CUNA MUTUAL GROUP

5710 Mineral Point Rd., Madison, WI 53705  
Ph: 608-238-5851 Fax: 608-233-4932  
[www.cunamutual.com](http://www.cunamutual.com)

CUNA Mutual Group was founded in 1935 by credit union pioneers and our commitment to their vision continues today. We offer insurance and protection for credit unions, employees, and members; lending solutions and marketing programs; TruStage-branded consumer insurance products; and investment and retirement services to help our customers succeed.

## The Baker Group

### THE BAKER GROUP, LP

1601 NW Expressway, 20th Floor, Oklahoma City, OK 73118

Ph: 405-415-7329 Fax: 405-415-7366

[www.gobaker.com](http://www.gobaker.com)

Mark D. Baumann

VP

[mbaumann@gobaker.com](mailto:mbaumann@gobaker.com)

The Baker Group is one of the nation's largest independently owned securities firms specializing in asset/liability and investment portfolio management for community financial institutions. We've helped our clients improve decision-making, manage interest rate risk, and maximize investment portfolio performance for 35 years. Our proven approach of total resource integration for credit unions utilizes software and products developed by Baker's Software Solutions combined with the firm's investment experience and advice.



### CORPORATE AMERICA CREDIT UNION

4365 Crescent Rd., Irondale, AL 35210

Ph: 800-292-6242 Fax: n/a

[www.corpam.org](http://www.corpam.org)

Mallory Wear

National Sales Director

[mwear@corpam.org](mailto:mwear@corpam.org)

Corporate America Credit Union serves nearly 500 credit unions across the nation and seeks to add value to member credit unions by providing access to a comprehensive list of products and services, including investments, liquidity solutions, and correspondent services such as ACH, item processing, and remote deposit capture. Our priority is serving the needs of our member-owners to help ensure their future success. For more information, call (800) 292-6242 or visit [www.corpam.org](http://www.corpam.org).

### FIRST EMPIRE SECURITIES

100 Motor Pkwy., Hauppauge, NY 11788

Ph: 800-645-5424 Fax: 631-979-0448

[www.1empire.com](http://www.1empire.com)

Andrew Okolski

Managing Director, Financial Strategies Group

[aokolski@1empire.com](mailto:aokolski@1empire.com)

First Empire Securities and its affiliate companies, LPC Services and Balance Sheet Management Services, are helping institutions manage balance sheet risk. In addition to fixed income investments offered through First Empire, the affiliates offer a range of services related to ALM, loan participations, examination support, policy development, and investment accounting.



### NATIONAL COOPERATIVE BANK

Bill Stewart

Vice President

[wstewart@ncb.coop](mailto:wstewart@ncb.coop)

Ph: 772-597-2356 Fax:

[www.ncb.coop](http://www.ncb.coop)

2011 Crystal Dr., Ste. 800, Arlington, VA 22202

National Cooperative Bank provides banking products and services to America's cooperatives and socially responsible organizations. NCB's mission, vision, and values of serving cooperatives align well with those of credit unions given the bank's deep ties to the credit union community. The credit union community is represented on the bank's board of directors, and its member-shareholders. Approximately 800 credit unions, leagues, and CUSOs are depositors at NCB through both traditional investment offerings and correspondent banking services and the bank's collaboration with the Foundation in support of its Community Investment Fund.



### TRUST FOR CREDIT UNIONS MUTUAL FUNDS

1001 Connecticut Ave. NW, Ste. 1001, Washington, DC 20036

Ph: 202-223-3920 Fax: 800-446-7453

[www.callahan.com](http://www.callahan.com)

Jay Johnson

[jjohnson@callahan.com](mailto:jjohnson@callahan.com)

The largest family of mutual funds created exclusively for credit unions. TRUST's portfolios have offered credit unions dedicated professional investment management, diversification, and liquidity for more than two decades.

### MERGERS



### DOEREN MAYHEW

305 W. Big Beaver Rd., Ste. 200, Troy, MI 48084

Ph: 248-244-3242 Fax: 248-273-6842

[www.doeren.com](http://www.doeren.com)

Robin D. Hoag, CPA, CGMA, CMC

Shareholder, Financial Institutions Group

[hoag@doeren.com](mailto:hoag@doeren.com)

For nearly 40 years, our Financial Institutions Group has dedicated itself to the industry, serving hundreds of credit unions across the nation with effective external and internal auditing, information technology assurance, regulatory compliance, lending portfolio reviews, mergers and collaborations, and other advisory services. Drawing on our experience, we apply our expertise to assist in assessing opportunities, managing risk, and delivering value to credit union stakeholders.

## PERFORMANCE BENCHMARKING



### CALLAHAN & ASSOCIATES, INC.

1001 Connecticut Ave. NW, Ste. 1001, Washington, DC 20036

Ph: 202-223-3920 Fax: 800-446-7453

[www.callahan.com](http://www.callahan.com)

#### Katy Slater

SVP

[kslater@callahan.com](mailto:kslater@callahan.com)

Callahan & Associates is dedicated to helping the credit union industry thrive. Our team of experts provides leading research, analytics, networking, and consulting solutions. More than 4,000 credit unions and industry suppliers rely on us for the latest data, actionable insights, and benchmarking tools to develop their unique competitive advantages and achieve their strategic goals. Our 30-year history has enabled us to build an unparalleled knowledge transfer consortium which connects the industry's best minds.



## EMPLOYMENT TECHNOLOGIES

### EMPLOYMENT TECHNOLOGIES

532 S. New York Ave., Winter Park, FL 32789

Ph: 407-865-6644 Fax: 407-788-1496

[www.EmploymentTechnologies.com](http://www.EmploymentTechnologies.com)

#### Joseph T. Sefcik, Jr.

President

[Joseph.S@EmploymentTechnologies.com](mailto:Joseph.S@EmploymentTechnologies.com)

The Credit Union Specialist in Employment Testing. Employment Technologies is the world's leading provider of simulation technology for talent prediction. Our award-winning EASy Simulations empower credit unions to engage, hire, and retain top talent with the highest precision and accuracy. With more than 20 years of experience, we offer proven solutions in all phases of the HR process.



### INSTITUTE FOR STRATEGIC LEARNING, LLC

223 N. Ellsworth, Naperville, IL 60540

Ph: 630-416-7971 Fax: 630-416-7986

[www.creditunionplanning.com](http://www.creditunionplanning.com)

#### John Redding

President

[jredding@islconsulting.com](mailto:jredding@islconsulting.com)

The Institute for Strategic Learning (ISL) is a Chicago, IL-based strategic planning consulting organization serving credit unions across the U.S. Since 1994, ISL has facilitated almost 500 planning sessions for approximately 175 leading credit unions. Our consulting team possesses unparalleled expertise in strategic planning, combining doctoral-level academic background with decades of practical, in-the-trenches experience.

## STRATEGIC PLANNING



## BRICK & ASSOCIATES

### BRICK & ASSOC., INC.

1400 Abbott Rd., Ste. 105, East Lansing, MI 48823

Ph: 517-332-7700 Fax: 517-332-0532

[www.brickinc.com](http://www.brickinc.com)

#### Bridget Balesky

VP

[staff@brickinc.com](mailto:staff@brickinc.com)

B&A specializes in providing ALM/budgeting services to more than 650 credit unions. CU/ALM-ware includes 5-year income simulation, net economic value, NMD valuation, liquidity/contingency funding stress testing, what-ifs, and historical key ratios. We also offer strategic planning up to five years in CU/BUDGET-ware, as well as strategic conferences, basic and advanced software training, board/ALCO training, ALM/budgeting consulting, ALM outsourcing, model policies for ALM/IRR, investments, liquidity management, concentration risk, and contingency funding plans. Plus investment advisory services from Brick Capital Management, Inc.



### CALLAHAN & ASSOCIATES, INC.

1001 Connecticut Ave. NW, Ste. 1001, Washington, DC 20036

Ph: 202-223-3920 Fax: 800-446-7453

[www.callahan.com](http://www.callahan.com)

#### Katy Slater

SVP

[kslater@callahan.com](mailto:kslater@callahan.com)

Callahan & Associates is dedicated to helping the credit union industry thrive. Our team of experts provides leading research, analytics, networking, and consulting solutions. More than 4,000 credit unions and industry suppliers rely on us for the latest data, actionable insights, and benchmarking tools to develop their unique competitive advantages and achieve their strategic goals. Our 30-year history has enabled us to build an unparalleled knowledge transfer consortium which connects the industry's best minds.



### C. MYERS CORP.

8222 S. 48th St., Ste. 275, Phoenix, AZ 85044

Ph: 800-238-7475 Fax: 602-840-7909

[www.cmyers.com](http://www.cmyers.com)

#### Amanda Hohimer

[ahohimer@cmyers.com](mailto:ahohimer@cmyers.com)

More than 500 credit unions, including more than half of those over \$1 billion and 25% of those over \$100 million, have benefited from c. myers services including A/LM, NEV, budgeting, liquidity, merger simulations, strategic planning, process improvement, project management, and model validations. Using a proprietary risk simulation and budgeting software, c. myers focuses on providing relevant, reliable decision information to credit unions - fast!

## EDGE CONSULTANCY

### EDGE CONSULTANCY

13501 SW 128th St., Ste. 211, Miami, FL 33186

Ph: 305-726-6135 Fax: n/a

[www.edgeconsultancyllc.com](http://www.edgeconsultancyllc.com)

Carlos Rodriguez

COO

[carlos@edgeconsultancyllc.com](mailto:carlos@edgeconsultancyllc.com)

Edge Consultancy, LLC helps clients in financial services industries improve performance, comply with complex regulations, reduce costs, solve problems, leverage technology, and stimulate growth. The company teams with its clients to deliver sustainable and measurable results. We seek to help our customers extract the maximum value from their products, services, and ideas.



### INSTITUTE FOR STRATEGIC LEARNING, LLC

223 N. Ellsworth, Naperville, IL 60540

Ph: 630-416-7971 Fax: 630-416-7986

[www.creditunionplanning.com](http://www.creditunionplanning.com)

John Redding

President

[jredding@islconsulting.com](mailto:jredding@islconsulting.com)

The Institute for Strategic Learning (ISL) is a Chicago, IL-based strategic planning consulting organization serving credit unions across the U.S. Since 1994, ISL has facilitated almost 500 planning sessions for approximately 175 leading credit unions. Our consulting team possesses unparalleled expertise in strategic planning, combining doctoral-level academic background with decades of practical, in-the-trenches experience.



### MITCHELL, STANKOVIC & ASSOC.

P.O. Box 60949, Boulder City, NV 89006

Ph: 855-362-2002 Fax: 855-362-2002

[www.mitchellstankovic.com](http://www.mitchellstankovic.com)

Brandi Stankovic

Senior Partner

[info@mitchellstankovic.com](mailto:info@mitchellstankovic.com)

For the past 25 years, organizations have associated Mitchell, Stankovic and Associates with the best in consulting, change, organizational development, and educational services. We are trusted coaches, experts, and friends to organizations and executives from across the globe. Consulting services include: strategic planning, organizational change, executive coaching, leadership transitions, motivational rallies, and educational development.



### MOMENTUM

1520 4th Ave., Ste. 300, Seattle, WA 98014

Ph: 206-787-8095 Fax: 206-267-8095

[www.momentumbuilds.com](http://www.momentumbuilds.com)

Mark Alguard, LEED AP BD+C

Senior Director of Strategic Services

[malguard@momentumbuilds.com](mailto:malguard@momentumbuilds.com)

Momentum helps organizations achieve their goals through high-performing buildings. We offer integrated planning, design, and construction services to maximize project collaboration, and make the entire process easier for your team. Most buildings don't provide the performance you should expect. We aim to change this. Momentum turns facilities into competitive advantages and superior experiences, with insights, answers, and expertise.



### O'ROURKE & ASSOC.

395 Oyster Point Blvd., Ste. 405, South San Francisco, CA 94080

Ph: 800-394-1918 Fax: 650-589-8749

[www.orourkeconsult.com](http://www.orourkeconsult.com)

Bridget O'Rourke

Executive Director

[info@omaconsult.com](mailto:info@omaconsult.com)

O'Rourke & Associates offers a wide range of professional services nationwide exclusively to the credit union industry. Expertise lies in the areas of CEO and executive recruitment, leadership development, succession planning, compensation and retention analysis, and HR consulting. For more information, contact our industry experts to experience a new generation of services





**Your Top Priority:** Finding the **right person** for the right job.

# GAIN HIRE CONFIDENCE®

---

Employment Technologies empowers you to attract and hire top talent with our award-winning EASy Simulations® for job candidate assessment and onboarding.

**Proven** to increase employee performance and retention

**Easy to use** – “challenge-free implementation”

**Engaging** – “the time flew by and it was fun”

**[www.EmploymentTechnologies.com](http://www.EmploymentTechnologies.com)**

The Credit Union Specialist in Employment Testing

**877-382-3279**

Try a Free Test Drive!



**EMPLOYMENT TECHNOLOGIES**

SIMULATION & TALENT PREDICTION

# UNLIMIT YOUR LENDING GROWTH

When technology empowers you to get faster decisions, greater efficiencies, and more confident approvals, there's no limit to what you can achieve. That's why harnessing the power of technology to drive measurable results and profitability for your credit union is at the heart of what we do.

Let's start the conversation at  
(877) 744-2835 or [cudirect.com](http://cudirect.com).



YOU LOOK OUT FOR YOUR MEMBERS.  
WE LOOK OUT FOR YOU.



Your members are embracing the moment, and when the future comes, you'll be ready to have their back thanks to CSCU. From total payments solutions and portfolio consulting to thought leadership on payments and security, we provide the insights that help you serve your members, no matter what lies ahead.

**Building Relationships. Strengthening Credit Unions.**  
Credit | Debit/EFT | Fraud | Loyalty | Mobile | EMV | Merchant

[www.cscu.net](http://www.cscu.net)

**CSCU**