



Bradford-Scott Welcomes Planites Credit Union

Planites Credit Union has chosen **Sharetec** to replace their current data processing system.

CEO Christine Biasi commented, "We were tired of bouncing between complex products to complete our daily work. We felt there had to be a better way of doing things and we were determined to find a system that was simple to use and developed on a single platform. The Sharetec system offers us that along with two major bonuses - more functionality and less expense. Our staff particularly liked the automatic online enrollment for new members because it will help us manage our growth, while making it easier for new members to join our team. Combined with the excellent service that is provided made Bradford-Scott the right decision."

About Planites Credit Union: For 50 years Planites Credit Union (www.planites.org), located in Chicago, IL, has served the Employees of Health Care Service Corporation, Fort Dearborn Life Insurance Company, Dental Network of America, Hallmark and subsidiaries and affiliates of HCSC and their spouses and immediate families.

Planites converts to Sharetec on November 1st. **Welcome to Christine, Danny, Mario, Angie and Rosael!**

13th Annual Sharetec Users Conference 2009



This year's conference was another HUGE success. The addition of the hands-on lab was greeted with much enthusiasm and excitement. Users were thrilled to learn of all the new features in 8.1 as well as upcoming enhancements. Keynote speaker Keith Matheny wowed everyone by naming every single person's name from memory in the crowd. George Hofheimer from the Filene Institute gave us insight on trends in the industry as well as traits of a successful Credit Union. Karen Gilliam-Brown from USA One spoke about all the benefits of Tiered Courtesy Pay. Users were able to attend up to 8 different workshops during conference. Networking was also abundant at the many breaks and festivities. All conference materials are available on Customer Center.

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Improve Network Security with the “Content Security” Bundle

By: Matt Marra

Bradford-Scott now carries the Cisco ASA5510 with the “Content Security” bundle. This appliance scans data going in/out of your network to detect threats while minimizing the chance of data compromise over the Internet. Any company with a connection to the Internet needs to have a firewall in place of some variety and an antivirus solution on your computer is highly recommended. A firewall blocks access from the Internet to the internal network and can limit user access to the Internet. A firewall alone is a very acceptable solution for most but there are users that need to access websites and external email and because of that want another layer of protection. This appliance will serve as that extra layer to protect against viruses, malware, and spyware that could compromise your data. These appliances are highly adaptive and can be customized to meet the customers wants and needs. Below are some of the features of “Content Security”:

Antivirus: Award-winning antivirus technology shields your internal network resources from both known and unknown virus attacks, at the most effective point in your infrastructure, the Internet gateway. Cleaning your e-mail and Web traffic at the perimeter eliminates the need for

resource-intensive malware infection cleanup and helps ensure business continuity.

Anti-spyware: Blocking spyware at the gateway prevents spyware from entering your network through Internet traffic (HTTP and FTP) and e-mail traffic, frees up IT support resources from costly spyware removal procedures, and improves employee productivity.

Anti-spam: Effective blocking of spam with very low false positives helps to restore the effectiveness of e-mail, so communication with members, vendors, and partners continues uninterrupted.

Anti-phishing: Identity theft protection guards against phishing attacks, thereby preventing employees from inadvertently disclosing Credit Union or personal details that could lead to financial loss.

Real-time protection for Web access, e-mail, and file transfer: Many employees access their own private Webmail from their Credit Union PCs or laptops, introducing another entry point for Internet-borne threats even if a Credit Union's e-mail is already protected. Similarly, employees may di-

rectly download programs or files that may be contaminated. Real-time protection of all Web traffic at the Internet gateway greatly reduces this often-overlooked point of vulnerability.

URL filtering: Web and URL filtering can be used to control employee Internet usage by blocking access to inappropriate or non-work-related Websites, improving employee productivity and limiting the risk of legal action being taken by employees exposed to offensive Web content.

E-mail content filtering: E-mail filtering minimizes the legal liability Credit Unions can face, due to exposure to offensive material transferred by e-mail. Filtering also enforces regulatory compliance, helping Credit Unions meet the requirements of legislation such as the Gramm-Leach Bliley Act and the Data Protection Act.

If you have any questions feel free to call (260-625-5107) or email Matt Marra at mmarra@bradfordscott.com for more details.



EMAIL NOTIFICATION

By: Kevin Lowder

Bradford-Scott is pleased to announce that we have added email notification to the following products and services.

Nightly Tape Backup An email will automatically be generated notifying your credit union of failures. In addition, an email will also be sent to Bradford-Scott Support so that we can take immediate action.

Automated Month End As each of the 5 phases completes, an email will be sent so that you can monitor the entire process remotely. In addition, a final email will be delivered notifying you of completion.

Sharetec Databases are Down At 4:30 AM each morning, the system will check to see if your Sharetec databases are in working order (meaning that you can login). If they are not, an email will be sent notifying your credit union as well as Bradford-Scott Support so that we can take immediate action.

Remote Backup When the remote backup transfer to Bradford-Scott completes, an email will be generated to your credit union that will include the summary file from the backup so that you are able to verify that it completed successfully.



These product enhancements illustrate our dedication to staying **#1 in Customer Satisfaction!**

If you have any questions or would like more information, please place a Software Support call at (260) 625-5107.

Make it Easy for Members to do Business

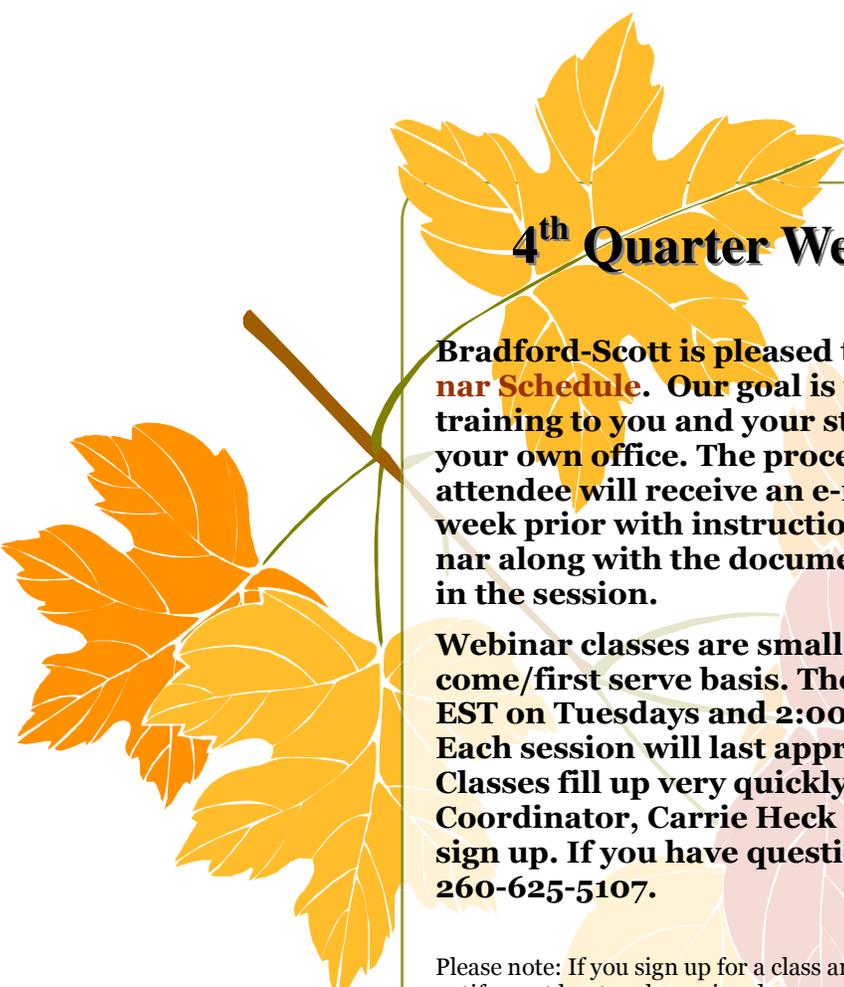
By: Diana Stirratt

Ease, convenience, and 24-hour accessibility are what your members require. Make your credit union available to your members 24-hours a day, every day, with the following services:

Automated Response Teller (ART) – Reduce call volume by letting ART answer questions like: What is my balance? Did a certain check clear? Did I get my expected deposit? Make the answers to these and many more readily available 24 hours a day using ART.

Sharetec Homebanking – Make it easy for members to perform balance inquiries, get interest and dividend information, review transaction history, and do transactions like transfers, payments and withdrawal requests. Sharetec Homebanking is available 24 hours a day so members never have to wait.

Shared Branches – Give your members access to their accounts from Shared Branch Centers around the country. Shared Branch Centers allow participating credit unions to conduct most of their business as if it were their own credit union branch. By sharing facilities, credit unions can offer greater convenience for members to access their accounts in many locations at a reduced cost.



4th Quarter Webinar Schedule

Bradford-Scott is pleased to announce the new **Webinar Schedule**. Our goal is to provide exceptional training to you and your staff within the comforts of your own office. The process is quick and easy. The attendee will receive an e-mail from Carrie Heck the week prior with instructions on how to join the webinar along with the document(s) that will be covered in the session.

Webinar classes are small and are on a first come/first serve basis. They will start at 10:00 am EST on Tuesdays and 2:00 pm EST on Thursdays. Each session will last approximately one hour. Classes fill up very quickly, so please e-mail Training Coordinator, Carrie Heck at check@bradfordscott.com to sign up. If you have questions, please call Carrie at 260-625-5107.

Please note: If you sign up for a class and CANNOT attend, we ask that you notify us at least 24 hours in advance of the webinar start time so that we may give away that spot to someone else. There is a \$25.00 cancellation fee if you don't provide us notification in advance and miss the webinar session.

Right Click Loan Reversals

Oct. 6th & 8th

How to Find a Variances

Oct. 20th & 22nd

Report Viewing Security

Oct. 27th & 29th

ACH Troubleshooting

Nov. 10th & 12th

Suspicious Activity Report

Nov. 17th & 19th

Online ATM Balancing Troubleshooting

Dec. 8th & 10th

Reg Z and Statement Processing

Dec. 15th & 17th



Customer Center



Good news!

Bradford-Scott is now making all Sharetec documentation available online at our Customer Center website. Currently we have all of the Sharetec release 8.0 documentation on the website and most of the 8.1 release as well. Customer Center is Bradford-Scott's website dedicated wholly to providing users with useful Sharetec information. The best part is that this service is **ABSOLUTELY FREE!** Users can access the content at any time and download or view both Word and PDF format documents.

Why Should You Sign-up?

Bradford-Scott is working hard to document all aspects of Sharetec. This includes common practice procedures for each Workspace as well as procedures for "add-on" and custom products that Bradford-Scott offers. Each document is release specific and includes any new features or changes to the Sharetec software. We also publish Sharetec's release notes as well. These notes indicate new features or enhancement requests that were developed for that release. Finally, Bradford-Scott publishes troubleshooting documents that users may browse to learn more about the Sharetec system.

Coming Soon!

We have recently added a new section to our Customer Center that will allow Users to upload queries to the Customer Center for sharing. Users only upload the query itself so that others can download and run the query against their own Sharetec data. Keep an eye out for more information on this new feature!

How do I get to the Customer Center?

Managers can contact Bonnie Doolittle at bdoolittle@bradfordscott.com to receive their free username and password. Next, simply go to www.bradfordscott.com/credit.php and click on the Client login link in the upper right corner of the page. Users will enter their username and password to access the Customer Center. Once in, simply navigate through the folder library to locate the specific release and Workspace containing the documents needed. Each document can be viewed, downloaded or converted into a PDF for easier portability. Contact Jason Pesetski with questions or requests at 260-625-5107.



Courtesy Pay

Are you concerned about your 2009 Credit Union net income? If so, you're not alone. Recently, several Credit Unions have notified us that their examiners highly recommended that they consider using a courtesy pay program as a way to generate additional income. Gail Stivers, CEO of Louisville Metro Police Credit Union, followed that advice and says,

"the results have been tremendous. With the additional income earned from Bradford-Scott's Courtesy Pay program, we are now able to offer homebanking and audio response to our members. It has helped us tremendously both financially and from a service standpoint."

International ACH Transactions

By: Bonnie Doolittle

As you know, the Nacha Operating Rules as it relates to International ACH Transactions (IAT) changed effective September 18th. With this update, any International ACH Transaction will be issued a standard entry code of IAT. The IAT entry code will replace the CBR and PBR entry codes. The IAT entry code will be used when any part of a payment transaction involves a financial agency's office that is not located in the United States.

On any IAT transaction, it will be necessary to perform an OFAC check on all parties of the transaction. In order to do this, there are seven mandatory addenda records that contain the information needed to accurately perform the OFAC check. These seven addenda records have to be sent back in the return file for any IAT return. No transaction should be processed before an OFAC check has been completed.

To provide for the additional data needed for processing OFAC requests, your Sharetec system now has some new features:

- On the ACH Hold Properties screen, there is a new tab called File Detail. Note that information will only be displayed if the ACH file is in the comm directory.
- To prevent an IAT transaction from posting without the user doing an OFAC check, a new selection list called Post Hold has been added to the ACH Hold tab with the options of blank and OFAC.
- Any ACH transaction with an IAT entry code will default to a Post Hold selection of OFAC. When ACH transactions are posted, any transaction with the Post Hold field set to OFAC will not process.
- The second stream of the ACH Posting Report will list the IAT items that have the Post Hold field set to OFAC with the message "OFAC Required – Hold Post".
- Once the OFAC check has been made on all parties to the transaction, change the Post Hold field on the ACH Hold tab from OFAC to blank. Once this has been changed, the item will post the next time ACH is processed.

The File Detail tab will display information for ACH items including the mandatory addenda information needed to do the OFAC check for IAT items. The File Detail is separated into an upper and lower browse:

- The **upper browse** displays the ACH code for the line, the record type, and the data with no separations.
- Click on the line in the upper browse to see data display in the **lower browse**. The lower browse will display the label and the detail for each field in the ACH file record selected in the upper browse.

If you have any questions, please place a Software Support call. If you have regulatory questions, please go to the IAT Frequently Asked Questions link below or contact your auditors:

http://www.nacha.org/IAT_Industry_Information/docs/IAT%20FAQs%202%204%2009.pdf



Ultimate Checking Accounts

Are you looking for a way to attract more members to your credit union? Why not do what hundreds of other credit unions have done – offer an ***Ultimate Checking Account***. This is not your normal checking account. Ultimate Checking is designed to attract large deposits, increase debit card usage, which in turn boosts your interchange income, and encourages members to use electronic services that drive down your operating costs.

Tip-of-the-Week E-mail Program



Great for tellers, loan officers, or any Sharetec user! These helpful tips include hints, procedures, best practices, and miscellaneous items. To sign-up to get this weekly e-mail, please e-mail Bonnie Doolittle at bdoolittle@bradfordscott.com with your name and e-mail address.

July 3, 2006 - submitted by Tania:

Always use the CA (Close Account) transaction code when doing a final transaction on an account to close it out. This will remove any accrued dividends so that they are not paid at month-end, status the account closed, and allow for an accurate count of membership for reporting purposes.

July 17, 2006 - submitted by Leslie:

The last step of the Month End process should be to add the End of Day job back to the Report Queue with a report date of the 1st of the following month. After adding it to the Report Queue, verify that the date is correct by going to Tools then Report Viewer. The top of that screen is the Report Queue and the End of Day job should be there with a report date of the 1st of the next month. If this step is missed, End of Day will not run at the end of the next day.

July 31, 2006 - submitted by Kim:

For information of what is included in a standard Sharetec report or to get the criteria for what should be entered in the fields to get certain output on a report, press the F1 (Help) key. This Help section is already right at your fingertips and contains valuable report information that will assist you with the many Sharetec reports that are available.

August 14, 2006 – submitted by Rich:

If doing Month-End processing on a date other than the last calendar day of the month, it is important NOT to accept the default "post-through" date when doing CD Post as it will be the current date. Always use the last calendar day of each month regardless of the processing date.

August 21, 2006 - submitted by Pat:

Many reports can be set-up to automatically run in your report queue daily, weekly, or monthly by using Sharetec Scheduler. To get to the Sharetec Scheduler, follow either of the following paths: Back Office Workspace/Tools Menu/Scheduler or Reports Workspace/Tools Menu/Scheduler.

August 28, 2006 - submitted by Tania:

If the Reg P flag is marked in Member Properties, the member will be excluded from Cuna Member Tape file when it is created.

September 18, 2006 - submitted by Tania:

There are two ways to access Member Properties: 1) right-click and highlight Properties – Member or 2) just double-click in the gray area of the Central Information screen to go directly to Member Properties.

October 9, 2006 - submitted by Kim:

If a payroll or ACH group is deleted in error, go to Properties-Site in the GUI Back-Office Workspace and select Add. Fill in the sponsor ID, sponsor name, and contact. The Site Code must be "A" for ACH or "P" for Payroll and the Site Status is Active. Once complete, all Sponsor information will re-appear.

Why Tiered Courtesy Pay?

According to a spokesperson for the Raddon Financial Group, *tiered* courtesy pay programs have had a greater impact on net income than non-tiered courtesy pay programs. Tiered programs delivered a 20% higher increase in NSF income. Further, 20% of the members paid lower fees, while only 9% paid more in NSF fees.



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***Customer Satisfaction is our
#1 GOAL.***

**We're on the Web
www.bradfordscott.com**