

Welcome New Credit Unions!!!

Tower Family Credit Union

Tower Family Credit Union of Kalamazoo, MI was established in 1928 to serve the employees of medical, mental or physical health facilities located in Kalamazoo County. They will be going live on the Sharetec system on July 1, 2011. Tower Family CU chose Sharetec because of the strong reference from the Michigan CU League and Sharetec’s user friendliness.

FME Federal Credit Union

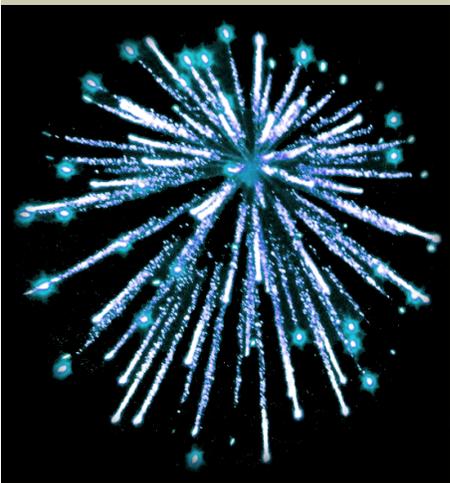
FME Federal Credit Union of St. Claire Shores, MI has been serving its members since 1936 and is now in 14 different locations across the United States. They will be going live on the Sharetec system on July 1, 2011. Bradford-Scott helped FME reduce their 14 branch office connection costs by thousands of dollars per month with their new system, but what they heard about our outstanding customer service was the frosting on the cake for them!

KBR Credit Union

KBR Credit Union of Tacoma, WA began serving their members in 1949. They will be going live on the Sharetec system on October 1, 2011. Kolin McMann, the Credit Union Manager, reviewed 5 different systems before deciding on Sharetec because of the automation features and the fixed assets module.

Sign-up for Customer Center

Download training materials, best practice guides, procedures, or other documents from our Customer Center website. A non-disclosure agreement must be completed in advance of receiving the login information for this “customer only” site. If you are interested, please contact Bonnie Doolittle at bdoolittle@bradfordscott.com or call 260-625-5107 for the sign-up form.



In This Issue:	
Payment Posting Priority	2
Six Sigma Black Belt Certification	2
Welcome To SegmintOne!	3
Using Social Media	4
Quarterly Webinar Schedule	5
Tip Of The Week	5
Intelligent Platform Management Interface	6
Vendor Corner: Segmint	6
Automated Email Notification & PowerUsers	7
Conference News	8

Payment Posting Priority

Amanda Stroup

Sharetec Release 8.2.1 will bring a new feature in the Escrows module called *Payment Posting Priority*. This new feature will allow for more flexibility when determining the order in which payments are posted that include escrow payments. Also included is additional flexibility when making partial payments to a loan with escrows. Currently, Sharetec will not allow any frequency for loan payments with an escrow account other than a monthly frequency. Partial payments, scheduled transfer payments, and batch posted payments can all cause issues if the payment is not in a monthly frequency. Escrow accounts can get double paid, or not paid at all, depending on the partial payment amount.

Now with Release 8.2.1, the Payment Posting Priority module tracks escrow postings by escrow payment amount, loan payment date, and loan payment frequency to track shortages and overages. If the escrow payment is included in the 1st posting priority position and the payment amount is equal or greater than the escrow amount, the escrow payment will be posted first and the new Escrow Calculation Date will be updated to the next scheduled payment date. Escrow payments will not post again until the next scheduled loan payment date is greater than the Escrow Calculation Date. This comparison ensures that when the escrow payment is satisfied with a partial payment, the remaining amount plus any additional partial payments are properly applied to the loan.



Quality Analyst Earns Six Sigma Black Belt

Diana Stirratt

Bradford-Scott Data Corp. is proud to announce a very significant development in our Quality Assurance department. Pat McHugh, Quality Analyst, has just earned his Six Sigma Black Belt Certification from the American Society for Quality.

Six Sigma seeks to improve processes and eliminate any process output that does not meet customer specifications or that could lead to creating an output that does not meet customer specifications. Bradford-Scott is committed to implement this Six Sigma philosophy into our current project management design. We are already highly focused on customer service, so together, these two company values ensure our customers that we will provide the best possible product with the least possible issues.

Pat McHugh has been with Bradford-Scott since September 2005 where he first started as a Conversion Analyst. He has been in charge of Quality Assurance since January 2009. Congratulations to Pat on this great accomplishment and for your continued commitment to our customers!

Now Offering SegmintOne!

Bradford-Scott is excited to announce that we now offer SegmintOne, an innovative new marketing and data analysis software that will create new non-interest income streams. SegmintOne is just one more way that it pays for a credit union to use Sharetec.

SegmintOne anonymously analyzes member transaction data and assigns Key Lifestyle Indicators (KLIs) to help credit unions better understand the life events and financial needs of their members. Unlike competitor software, SegmintOne not only analyzes credit and debit card transactions, but also individually characterizes members based on spending habits. Segmint's analytics engine is also able to analyze other types of transactions including ACH deposits and withdrawals, checks, loan payments, online bill payments, and more. The breadth and strength of Segmint's patented KLIs and analytic system has earned interest and praise from sources such as *Bank Technology News* and is being presented at trade shows across the country.

SegmintOne employs three types of KLIs; transaction-based, competitive, and private. Transaction-based examples include KLIs such as "Golfer" and "Planning a Wedding". Competitive examples includes KLIs such as "credit card at another financial institution" and "auto loan with another financial institution". Finally, private KLI examples include "New Member" and "Not Opted in to Reg E." Each credit union can use these to create campaigns to cross-sell, acquire, or reward individual members.

SegmintOne also uses this unique ability to pinpoint member characteristics to deliver online banners to those who use Home Banking. Credit unions can deliver banners to members logged into the credit union's home page, public web pages, or the open Internet. The credit union can choose to deliver online banners that display product offers, reminders, or third party reward offers which are personalized for each specific member.

Because SegmintOne is able to specifically pinpoint members with desired characteristics, third party offer providers are eager to promote their product to their most interested audience. This generates a significant fee income for the credit union while members benefit from relevant offers. SegmintOne is also unique because credit unions are able to provide this experience without sacrificing their members' privacy. Before Segmint receives any member data, all Personally Identifiable Information (PII) is removed. Segmint never receives member names, street addresses, social security numbers, member numbers, or other information.

With Segmint, credit unions can understand each member's spending behavior. This allows the credit union to provide the customized experience each member deserves and will appreciate. Want to learn more? Contact your Bradford-Scott Sales Representative to understand the value SegmintOne can bring to your credit union.



Using Social Media to Connect with Young Adults

Diana Stirratt

Social media is an emerging new technique used to interact with others using the Internet. Credit unions who can communicate with young adults in this manner stand to build more lasting, loyal, and profitable relationships. Many credit unions offer informal advice for members who ask. Social media gives the credit union an inexpensive way to reach out to a wider range of members and deliver valuable advice. Be careful, however, not to get caught up in the excitement of the technology without first planning the right message. Credit unions must define a clear business objective before deciding on the right social media format. Some of the most popular options are:

Blog— Short for “web log”; blogs allow users to post a journal with the author’s thoughts on anything. Think of it as a mix between a news story and a diary.

Advice forum—Allows credit union staff to answer member questions online for all to see. Consider partnering with a local newspaper or television station to provide that advice to their audience which, in turn, can drive new members to the credit union.

Hosted network—Like a forum, this allows members to interact with one another through a service on the credit union’s web page. Users can comment on information posted or share their own thoughts, pictures, and tips.

Social network—Putting up a credit union page on Facebook or MySpace has become popular. Be sure to give members a reason to “friend” you or visit your page by offering giveaways, information on local deals, etc.

Ratings—Allowing members to rate credit union products and post public feedback encourages greater interaction and allows your members to market for you.

Twitter feed—Short posts of thoughts and links in 140 characters or less, which are then distributed to a network of friends, called “followers.” Users choose to follow you to receive your updates.

Video posts—YouTube and similar sites have made it cheap and easy to upload video about nearly anything. Consider a competition among members for the best homegrown advertisement for why they love the credit union.

RSS—RSS (really simple syndication) software refreshes the feed of announcements and information from your credit union. Consider this format for publishing CD specials, selective announcements, or interesting newsletter stories.

Social media has become a powerful marketing tool. Used correctly, it can help attract young adults to credit unions.

twitter



facebook.

Quarterly 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! Simply email Jason Pesetski in the Training Department at jpesetski@bradfordscott.com with each user name and email address. He will send out a confirmation with complete instructions for joining each webinar, as well as a list of training materials that need to be downloaded prior to the webinar.

Webinar classes are small and are on a first come/first served basis and are free of charge. They will start at the time listed each day in *Eastern Standard Time* and will last approximately one hour. Classes fill up very quickly, so please e-mail Jason at jpesetski@bradfordscott.com to sign up! If you have questions, feel free to call Jason at 260-625-5107.

<p><u>ACH Troubleshooting</u> <u>(Newly Updated)</u> 07/12/2011 @ 11:00am EST</p>	<p><u>ATM Troubleshooting</u> 07/26/2011 @ 11:00am EST 07/28/2011 @ 2:00pm EST</p>	<p><u>Sharetec Automated Lending Decision</u> 08/09/2011 @ 11:00am EST</p>
<p><u>Sharetec Risk Based Lending</u> 08/23/2011 @ 11:00am EST</p>	<p><u>Advanced Home Banking Features</u> 09/06/2011 @ 11:00am EST</p>	<p><u>Advanced Results</u> 09/20/2011 @ 11:00am EST 09/22/2011 @ 2:00pm EST</p>

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 do not provide notification in advance and miss the webinar.

Tip Of The Week...

Quick Text:

The system allows users to select abbreviations for commonly used phrases in the system, called Quick Text. When the phrase is needed in any free form text portion of the system, the user can type the abbreviation and hit the insert key to complete the phrase. Abbreviations can be set up in the tools section under Quick Text (or press the Ctrl and q keys). For example, the collections area has mostly free form text area. Users can set up "LM" for left message and when they need it, just type LM and press the insert key.

To sign-up to get this weekly tip e-mail, please write to Bonnie Doolittle at bdoolittle@bradfordscott.com and include your name and e-mail address.

Intelligent Platform Management Interface

James Rorick

Your servers are the heart of your overall system and if one goes down, the potential cost of downtime can quickly add up. Quick diagnosis and response to such problems are crucial to minimizing system downtime. An *Intelligent Platform Management Interface* (IPMI) enabled server from Bradford-Scott is one way to ensure your system is best equipped for easy maintenance and repairs. The *Supermicro Intelligent Platform Management Interface* provides a remote access method with the same benefits as having a technician standing at the server.

Using this new interface option, Bradford-Scott hardware technicians can interact with the server even if traditional connection methods are unavailable. This means that in the event of a sever malfunction or crash, the hardware technician can still access the credit union system and gain valuable information about the problem, as well as perform troubleshooting steps remotely that would otherwise be impossible.

The new IPMI features even allow for remote monitoring of system health, including system temperature, fan speeds, and power supply status. In addition, the IPMI allows for remote media to be loaded onto the server, opening up the possibilities for Bradford-Scott to remotely reload a server, should such a scenario arise. All new servers, including Audio Response, Transaction, Terminal, and Sharetec servers, are coming with this enhanced management feature standard. When the time comes to upgrade your current system or consider purchasing a new server for enhanced functionality, you can rest assured that the enhanced IPMI features will provide you an extra level of support for your investment. Contact a Bradford-Scott hardware technician to learn more of the benefits of IPMI or to find out if your recently upgraded server has IPMI.



Vendor Corner: Introducing... Segmint!



Mission

Segmint will analyze and interpret private consumer spend data anonymously - through a secure technology-based proprietary process - enabling Financial Institutions and their marketing partners to exceed their clients' goals, needs, and interests.

The Segmint Way

The Segmint Way is an organizational plan for the company based on the esteemed APQC's Process Classification Framework (PCF). This system is used across industries to "enable organizations to understand their inner workings from a horizontal process viewpoint rather than a vertical functional viewpoint". For more information on Segmint, please feel free to visit their website at www.segmint.com.

Automated Email Notification

Bonnie Doolittle

Bradford-Scott is pleased to announce the implementation of our new automated email notification system! This new system enables Sharetec to communicate via email to credit unions when specific conditions arise. The program is designed to send an automated email response when processes start or stop, or when certain conditions exist within Sharetec. The following list indicates which instances will now cause an automated email from Sharetec.

Transaction Server is Down: For Credit Unions with a transaction server, the new program will run every 15 minutes to see if the Sharetec server can communicate with the transaction server. If there is no communication this typically indicates that the physical transaction server is down. An email will be sent to the credit union email address and to BSDC.

Online Services: The new program will run every 15 minutes to see if online services are in Temporary or Permanent Store and Forward. If any of the services are, an email will be sent to the credit union email address.

Tape Back-up Success or Failure: This process gets called automatically by the nightly tape backup program. Before, there was an email notification if a tape back-up starts and then fails during the process. New with this update is a notification if the back-up does not start at all. Also new with this update is notification that the tape back-up ran successfully. For either type of failure, both the email address given and BSDC will receive the email notification.

Sharetec Database Server is Down: With the update, the new program will run every day at 5:00 a.m. to check to see if the Sharetec database servers are up. If they are not, notification is sent to the email address provided and also to BSDC.

Transaction Server Back-up Failure: The new program runs every day at 5:00 a.m. to verify that the backup for the transaction server was completed. There are 4 different types of failed backup scenarios and the notification will state this: 1) There is no log file, 2) There is no back-up file, 3) The log file has zero bytes (meaning that it is blank), and 4) The backup file has zero bytes (meaning it is blank). If a failure occurs, notification is sent to the email address provided as well as to BSDC.

Disk Space Notification: This program runs after the nightly tape backup. Currently, the nightly tape backup records critical system information at the end of the nightly tape backup log file. Now, if any of the 3 error conditions exist in this recorded information, both you and BSDC will be notified. Those error conditions are: 1) Progress file size needs to be reviewed, 2) Tape device does not have match to /dev/st0!, and 3) Mounted directory needs reviewed.

Remote Back-up Notification: If you have remote backup, you already have the functionality to receive notification on failure to transfer. Now, you will also receive notification of a successful transfer.

PowerUsers@bradfordscott.com

Over 50% of our Sharetec customers participate in daily email discussions using our free e-mail list serve, PowerUsers@bradfordscott.com. To be a part of PowerUsers@bradfordscott.com, please e-mail Bonnie Doolittle at bdoolittle@bradfordscott.com to sign up today.



After Hours Pager Support

260-625-5107 or 317-713-2065

If pager support is needed during the pager hours listed below and one of the following situations applies, there will be no charge for the pager call:

1. Issue would prevent your credit union from opening for business and can be resolved remotely.
2. Issue occurs during normal credit union business hours and can be resolved remotely.

Normal Pager Support

Monday through Friday:

7:00 a.m. EST to 8:00 a.m. EST

5:00 p.m. EST to 9:00 p.m. EST (6-9 for Software)

Saturday:

9:00 a.m. EST to 1:00 p.m. EST

\$180/hr for normal pager hours, if billable

Month-end Support

Weekday:

No pager. Office hours extended until 9:00 p.m. EST

Extended Saturday pager hours:

1:00 p.m. EST – 5:00 p.m. EST

\$240/hr for weekend extended pager hours, if billable

Calls placed outside pager hours will be returned at 7:00 a.m. EST on Monday through Friday or 9:00 a.m. EST on Saturday. If the page cannot be handled remotely, charges for travel and labor will apply. If page is deemed billable, it will be subject to a minimum 1-hour charge.

Look at the **TRAINING OPPORTUNITES** coming at our
Users Conference in August! Send back your Registration form NOW!

Conference Date:
August 28 - 30th, 2011

Fort Wayne, IN

Conference Times:

**New This Year: Classes start at 12:00
noon on Sunday and go through 12:00
noon on Tuesday.**

Conference Prices:
\$575 - First Person

\$500 - Each Additional Person

Questions ????

**Call Carrie Heck at 260-625-5107 or
email her at check@bradfordscott.com**



Training Workshops

Sharetec Mailing Marketing

Going Green - Becoming Paperless!

Mobile Banking

NEW - Prior Period Reporting 8.2

NEW - 5300 Reporting Module 8.2

NEW - Investments 8.2



Hands-on Labs

Online Member Services

NEW - Fraud Alert 8.2

NEW - Cross-selling/Member Rewards 8.2