

# NEWSLETTER

Volume 66 4th Quarter 2015

## 10 Credit Unions Move to Sharetec's Service Center

Recently, Sharetec implemented Data-At-Rest Encryption through their Service Center. Since then, 10 credit unions have moved to Sharetec's Service Center. These credit unions felt the value of keeping their members data secure was too important to pass up.

"Sharetec's Service Center offers redundancies and security of members' data that our Credit Union cannot offer on our own. This will allow us to be as reliable as possible, which in today's technology environment, we see as a necessity," comments Kara Johnston, President of United Equity Credit Union.



Betsy Rhynes, President of Streator Community Credit Union, also comments, "We are a credit union that does not have an IT person on staff, so that alone played a big part in making the move. The amount of security the Service Center will provide is a huge factor and of course, being able to show the examiners that we are moving forward and protecting our members is also very important to us."

## Sharetec Partners with PSCU to Provide Credit Unions with Debit and Credit Card Services within Home Banking

"PSCU and Sharetec each place the highest value on serving credit unions and their members and providing exceptional member payments and service experience," said Chuck Fagan, PSCU CEO and President. "Our new partnership gives Sharetec's credit unions access to flexible and robust debit and credit payment card programs. Our vision for the partnership is to help Sharetec's credit unions deepen their relationships with members and grow."



"Sharetec has built a strong reputation with its customers to provide the absolute best core system and match it with the strongest of partners. We are thrilled to be partnering with PSCU because both our organizations have built a culture of providing powerful software and services that allows our credit union customers

to continue to succeed," remarked Keane Kulak, Regional Director for Sharetec. "Our customers want to make sure they have the right debit, credit and online tools to go with Sharetec Home and Mobile Banking for the best service for their members, and we are excited to partner with PSCU to help them reach those goals."

## what's inside...

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Are you planning on working with a new business partner? Be sure to let us know.

### 2 Document Manager

Image scan allows a credit union to scan and attach any document to a member.

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### 5 Office Source

A one-stop shop for all your credit union's paper and supply needs.

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Check out some pictures from BSDC's Spirit Week that took place in October.

### 7 Remote Backup with Images

Give your members comfort knowing their data is safe and secure.

### 7 Important Security Update

Reduce the risk of becoming a ransomware victim with the help of BSDC.

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BSDC offers exceptional training to your credit union within the comforts of your own office.

# Working with Third Party Partners

Bradford-Scott and Sharetec work with many Third Party Business Partners to offer a wide range of products and services for your members. In many cases we have programs in place for a general process that require modification for each CU or for the specific product.



If you are looking at working with a new business partner or looking to change to a different product with an existing partner (such as batch atm\debit to online atm\debit), please contact your sales rep. to discuss time frames, scheduling, and possible costs that may be incurred by a change.

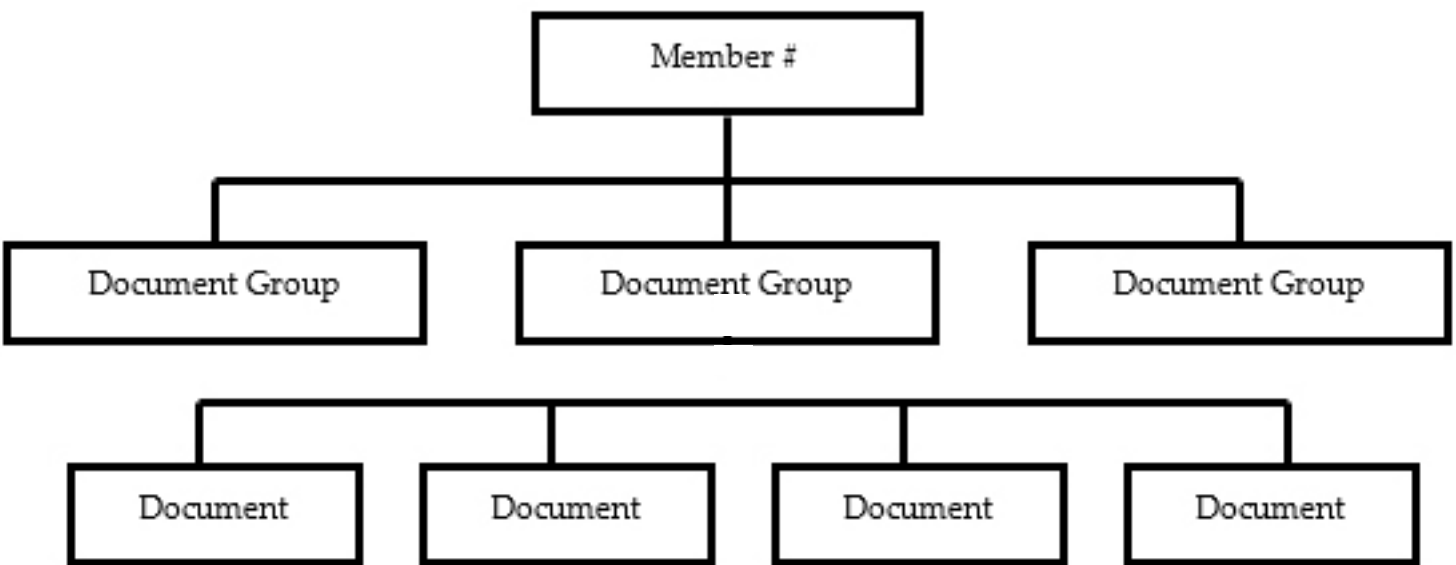
We have encountered situations where a CU and partner have made arrangements for a change and only included BSDC after all details have been worked out. This can create scheduling issues as we may have our resources committed to other projects.

When you are looking at a new partner or product, check with BSDC so we can all be fully aware of changes that are coming.

## Image Scan/Attach with Document Manager

The Member Document Manager collects documents from within Sharetec and other external sources and organizes the documents for easy storage and retrieval. Documents from Sharetec internal processes, such as lending and new member modules are placed in the Document Manager automatically while documents from external sources may be added as file attachments or scanned.

Member Documents organizes documents by member number then by document group type and finally by document type (see below). Sharetec provides pre-defined document groups as well as user defined document groups. All document types are defined by the credit union.



The image Scan allows the credit union to scan and attach any document to a member. This can be used for any non CU loan documentation (titles, insurance documents, collateral documentation, etc.), member verification information, and other items the credit union may have the need to have on file. Please contact you sales rep. for additional information.

# Recap Sharetec Users Conference

Thank you to all who attended the 2015 Users Conference that took place in Disney. It was a huge success and we couldn't have asked for a better group of employees, customers, and partners. Take a look at the recap below.



Scott from Energy Plus CU  
with Matt Isger



Linda from Lauhoff - Anna from  
Landmark - Christel from  
Wisconsin Medical



Keane with David from  
Meadowland CU



Kari, Amy & Mary Lynn  
Family Focus FCU



Workshop



Denny from Town & Country -  
Kari from Family Focus with Ted



Suzie and Terri from Select  
Employees CU



Steve, Sid & Donna  
from LKCS



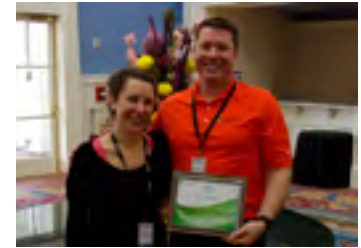
Kabir from Platinum FCU  
with Keane



Donna and Tom from  
Platinum FCU



Matt with Ann from ADM CU



Christel from Wisconsin  
Medical CU with Keane



Connie from Moline Municipal  
CU and Jan from Riverside  
Community CU



Ball State FCU with Matt



Beth and Kay from Avestar  
Credit Union



Jammitors



Spectacular Fireworks



Spectacular Fireworks



Getting Things Started



Hands-on Lab

The **2016 Sharetec Users Conference** will take place at **Disney's Grand Floridian Resort & Spa** on **September 26th - 28th**. With such a great turn out from 2015, we are looking forward to what next year will bring. Any questions, email Carrie at [conference@sharetec.com](mailto:conference@sharetec.com).

# Why Credit Unions Are Embracing Surcharge-Free ATM Networks

by Lindsay Ward - Elan Financial Services

In recent years, credit union participation in surcharge-free ATM networks has grown. This may be attributed to meeting the needs of their members to save money during the financial crisis beginning in 2008. At the same time, financial institutions began understanding the dramatic consumer shift towards self-service banking.

A recent poll by Harris Interactive showed that consumers want even more self-service options when they establish a banking relationship with a financial institution and the ATM is “most essential.”

William McCracken, the CEO of Synergistics Research, recently stated that “Thirty-seven percent of ATM users see the ATM as the primary banking channel.”



What sets credit unions apart from their competitors is the time-tested business model of providing “big bank” solutions with credit union “care.” This model not only delivers quality relationships but it differentiates credit unions from both larger and smaller banking competitors at the same time.

But sometimes competing effectively with large national and regional banks can be a challenge. At the heart of the issue is the ubiquity of ATMs and branches of the larger regional banks, which have ample resources to invest in the latest equipment and technology.

Many credit unions have increased their competitiveness with novel solutions, including by joining a large national network of surcharge-free ATMs and shared branching business models. These options are far easier to implement than an ATM fee rebating program which can require back office support from the credit union.

Members who bank with credit unions often perform transactions near where they live or work. When they travel, however, they may not have access to such services without incurring out-of-network fees. Studies show that consumers overwhelmingly scorn ATM surcharges. The 2014 Mercator ATM Benchmark Study shows 4 out of 5 consumers go out of their way to avoid ATM surcharges fees.

Giving your members the services they desire couldn't be easier. Participating in a surcharge-free ATM network will extend the credit union's brand by serving to increase member convenience, satisfaction, retention, and acquisition - and block competitive threats.

## Employee Spotlight Joel Porter

Joel joined the BSDC Quality Team last year, coming to us from ITT Employees' Credit Union in Fort Wayne, IN. Having 19 years with the Credit Union and 10 years as a Sharetec user, Joel has been a great advantage to our team and customers.



Joel enjoys working with a fun and dedicated group of people who have an incredible variety of interests, strengths, and knowledge of the Sharetec System. He has a deep admiration for the folks that serve their members' best interests every day while operating under the watchful eyes of the NCUA, Boards of Directors, Auditors, and Regulators. Joel enjoys working with all the Sharetec customers, helping make their Sharetec experience the best it can be.

With High Honors, Joel graduated from the CUNA Management School in 2007 and has an Associate's degree in Computer Science, as well as numerous additional credits. He enjoys spending time with his two wonderful daughters and beautiful wife, along with traveling, woodworking, gardening, and reading.

# tip of the week

These TIPS are great for tellers, loan officers, and any Sharetec user! These helpful tips include hints, procedures, best practices, and miscellaneous items which can all be found on **Support Center**. If you have a Sharetec tip, please e-mail it to Megan at [mjohnson@bradfordscott.com](mailto:mjohnson@bradfordscott.com).

- **You can set up transfers for your members to make their credit card payments.**

To do this, go to Back Office workspace – Member Transfers – Transfers. Right click in the browse area, and choose Properties – Site.

Click Add, and enter a Sponsor ID, Sponsor Name, and Contact. You must use Sponsor ID & Name of “Visa Payment.”

Next, you can set up the individual transfers on member accounts.

Right click on the member in central information, and select Transfers. Click Add, and set the transfer up using the following information:

Type: G/L

Sponsor ID: VISA PAYMENT

Due Date: The date the transfer is first due

ACH ID: Must be the credit card number of the card accepting payment

Description: Must be VISA PAYMENT

Freq: Frequency of the transfer

If your transfers are scheduled currently, you will want to go into that menu (Back Office workspace – Member Transfers – Posting)

and add the “VISA PAYMENT” sponsor to post with your other transfers. If you run your transfers manually, you will just mark the “VISA PAYMENT” sponsor at the time of posting.

All the payments will be sent to your credit card vendor along with the rest of your credit card payments.

Site Properties

Sponsor ID: VISA PAYMENT  Force  LN First

Sponsor Name: VISA PAYMENT SEC/Entry: man

Address: Last Check #:

Address2: Last Check Date:

Address3: Last Check Amount: .00

City/State/Zip: Voucher #:

Contact: FCU Session #:

Alt Contact: Post Date:

Phone #: ( ) - / Default Sort:

Alt Phone #: ( ) - /

Fax Phone #: ( ) -

Site Code: Transfers Debit Code: Transfer From Available Shares Create Date:

Status: Active Pay Frequency: Weekly Create Time:

Account #: Look Last Update: 06/11/2015

Exception Account #: Look Last Upuser:

Last Station:

Member Transfer File

Seq From Num/Acct	Type	To Member #/Acct	To Loan #	Amount	Sponsor ID

From Account

Member #: 6440  Type: G/L Due Date: 06/11/2015 Freq: Monthly

Acct #: 03  Sponsor ID: VISA PAYMENT Beg Date: 06/11/2015 Day: 11

Amt: 50.00 End Date: Status: Active

Seq #: 5  Transfer Full ACH ID: 4430450025541234

Description: VISA PAYMENT

**Bradford-Scott Office Source** is a one-stop shop for all your credit union’s paper and supply needs!



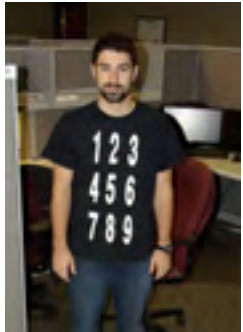
**Stock up for the New Year!** It’s time to order tax forms and year end supplies. Bradford-Scott Office Source offers backup tapes, toner cartridges, statement forms, receipt rolls, laser checks and envelopes. We can also give you a free quote on any custom order you may have. We have competitive pricing and quick turnaround time on all orders, and as always, your satisfaction is our top priority. Email Michelle at [mbeaman@bradfordscott.com](mailto:mbeaman@bradfordscott.com) or call 317-713-2065!

**PowerUsers** Around 50% of our Sharetec customers participate in daily discussions using our **free e-mail list serve**, PowerUsers@bradfordscott.com. To be a part of PowerUsers@bradfordscott.com, please e-mail **Josh Bishir** at **jbishir@bradfordscott.com** to sign up today.

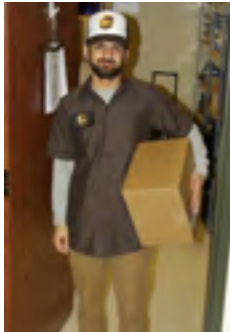
## Halloween Spirit Week

During October, BSDC employees participated in Halloween Spirit Week and dressed up to a specific theme each day with a winner being chosen for each theme. We also held a contest to see who had the best T-Shirt. Take a look below at some who dressed up.

### Halloween Spirit Week



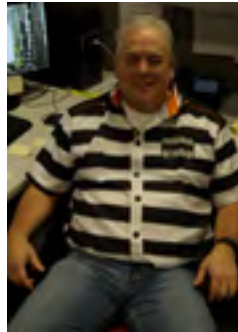
Jeremy Stork



Kavish Shabbir



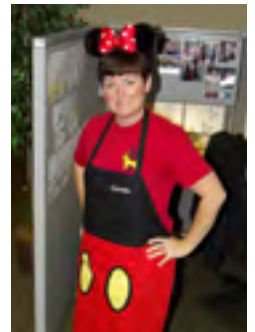
Rachel Dresser



Tom Harding



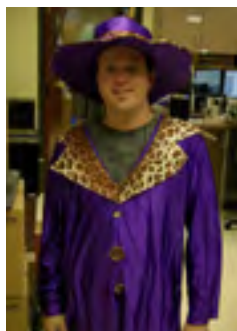
Amy Strack



Carrie Heck



Dawn Gerber



Josh Bishir



Joseph Crandal

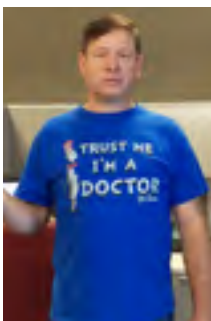


Jason Smith

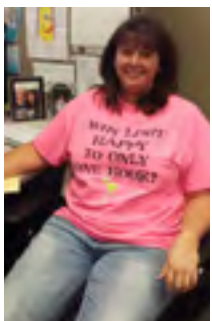


James Rorick

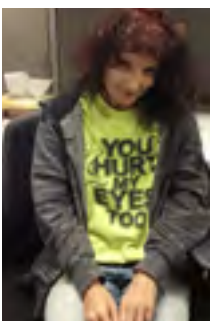
### Best T-Shirt Contest



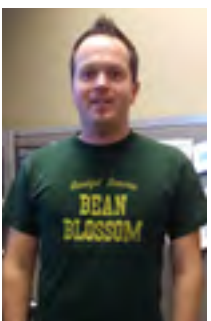
Sam Kaufman 1st



Tania Lowder 2nd



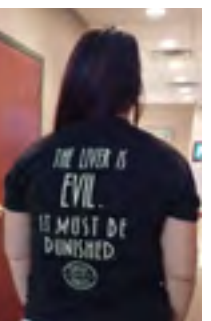
Dawn Gerber



Josh Bishir



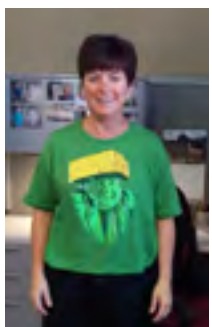
Rich Cook



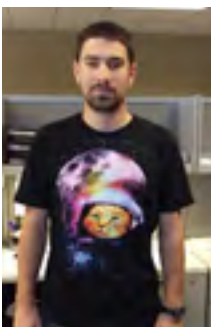
Natalie Landrum



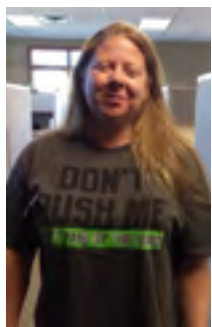
Adam & Judy



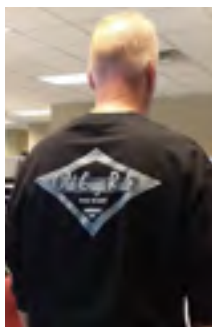
Carrie Heck



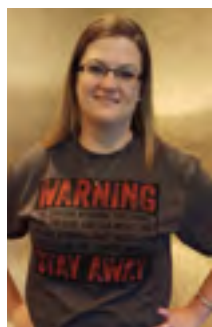
Jeremy Stork



Rachel Dresser



Kevin Lowder



Audra Schoenauer



Doug Burcham

## Remote Backup with Images

Disasters can happen anytime and anywhere. Are you prepared? Thankfully, Sharetec's in-house system has an available feature that will help you prepare for the worst and avoid any disaster that may come your way.

With **Sharetec's Remote Backup with Images**, your credit union would be safe in the event of a disaster while enjoying the safety and security of data loss prevention. It's all handled automatically on a nightly basis and the data is duplicated to Sharetec's secure hosting facility. When scheduled by the credit union, as part of our **Disaster Recovery Program**, Remote Backup testing is completed on a regular basis to ensure that it can be restored if necessary. Archived reports such as completed loans, daily reports, electronic vouchers, or any other items that were set to be archived in Sharetec GUI would be restored.



*"Thanks to Sharetec's Remote Backup with Images, our credit union was safe and secure when our drive-through roof started on fire due to a lighting fixture. We had a great deal to worry about but we were at ease knowing Sharetec was taking care of us."*

*Kabir Laiwalla, CEO of Platinum FCU*

Don't let something as small as a fire or as big as a hurricane put your credit union at jeopardy. Sign your credit union up for **Sharetec's Remote Backup with Images** and give your members the comfort that their data is safe. Contact us today for more information.



## Seeking Guest Bloggers

Bradford-Scott is inviting Sharetec Credit Unions to become contributors to our blog. We are looking for **Guest Bloggers to share tips and resources with other Sharetec Credit Unions**. If you would like to express your ideas and thoughts that would be of importance to other Sharetec users, please email Megan Johnson at [mjohnson@bradfordscott.com](mailto:mjohnson@bradfordscott.com). We would love to feature you! To see past bloggers, visit [www.sharetec.com/our-blog](http://www.sharetec.com/our-blog).

## Important Security Update

Help reduce the risk of becoming a ransomware victim. With so many crypto locker variants out in the wild, there are good steps that you and Bradford-Scott can do to help minimize an attack together.

Crypto locker variants are particularly nasty because infected users are in danger of losing their mapped drive files and personal files forever. This ransomware, usually spread through email attachments, has been targeting companies as they use mapped drives more often than home users and those mapped drives usually store important data. Crypto locker after infection encrypts certain files and then ransoms them. We encourage credit unions to not pay for getting their files back, but rather restore data from a verified last known good backup (which Bradford-Scott would help restore, of course).



There are steps that can help reduce Sharetec mapped drives from becoming encrypted. If you would like to learn more about these options free of charge, please contact our Hardware department. Note: Your credit union must have a Terminal server environment.

# After Hours Pager Support

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 p.m. for Software)

### Saturday:

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

\$210/hr for normal pager hours, if billable.

## Month-end Support

### Weekday:

Office hours extended until 9:00 p.m. EST

### Extended Saturday pager hours:

1:00 p.m. EST - 5:00 p.m. EST

\$280/hr for extended Saturday pager hours, if billable.

### Sunday pager hours:

Arranged in advance.

\$280/hr

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.



### Collections Module

02/09/2016 @ 10:00 am EST

02/11/2016 @ 2:00 pm EST

### Escrows Module

02/23/2016 @ 10:00 am EST

02/25/2016 @ 2:00 pm EST

### Offline Processing

03/08/2016 @ 10:00 am EST

03/10/2016 @ 2:00 pm EST

### Indirect Lending

03/22/2016 @ 10:00 am EST

03/24/2016 @ 2:00 pm EST

## Quarterly 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 e-mail **Judy Fleming** in the Training department at [jfleming@bradfordscott.com](mailto:jfleming@bradfordscott.com) with each user name and e-mail address. She 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 serve basis. 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 Judy at [jfleming@bradfordscott.com](mailto:jfleming@bradfordscott.com) to sign up! If you have questions, feel free to call Judy 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 do not provide notification in advance and miss the webinar.