

Bradford-Scott Data Corporation

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Speech Recognition Software for Touchtone-Banking

With prime importance being placed on electronic delivery and ease-of-use to members, Bradford-Scott's Speech Recognition system provides an important element to customer satisfaction

BY MATT ISGER

EASE OF USE

Bradford-Scott's Speech Recognition system provides for use of the most natural human interface: the voice. Members can talk to your touchtone-banking system in a natural manner. No longer do customers have to listen to lengthy messages and follow cumbersome menus. Rather than entering at the top of menu structure where a touch-tone caller must navigate to get where they want to go, the Speech Recognition caller comes in at the center of a wheel where they can go directly to any available functions just by saying what they want or what they want to do.

“Agent assisted calls in banking cost almost \$4 per call compared to...

45¢ per call for automated speech recognition”

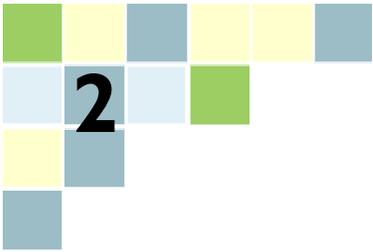
Members can check balances, transfer funds, and apply for loans, and other functions, by talking to the system in the same manner as they would speak to a person. For example, after logging in, a caller could say; “How much do I have in my savings account” to find out their savings account balance. This is easier than being required to



navigate their way through a hierarchical touchtone-banking menu structure, and less daunting than receiving that old standard, “invalid entry.”

You can also incorporate what would normally be several steps into a single sentence such as, “I'd like to transfer \$536.25 from my savings account to my checking account.” After the computer verifies the transaction, the caller is done. This can save significant time over the touch-tone menu approach. Speech Recognition is also highly adaptable; it can be adjusted to understand regional variations in speech and optionally supports multiple languages such as Spanish, French, and Chinese.

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After Hours Support

AFTER HOURS SUPPORT SCHEDULE & RATES



If the call is a result of a situation that prevents the credit union from operating during normal hours and can be resolved remotely, there would be no charge. In addition, there is no charge for calls placed during your normal business hours.

260-625-5107 Fort Wayne
317-713-2065 Indianapolis

- **BSDC will respond to the page within 45 minutes.**
- **If the repaired equipment is covered under your normal maintenance agreement, there will be no charge for parts.**
- **Onsite support is billed at the after hours rates plus \$0.45 per mile, round trip.**
- **All schedules above are based on Fort Wayne, Indiana time.**

NORMAL

MONDAY—FRIDAY

7:00 a.m. to 8:00 a.m.	5:00 p.m. to 9:00 p.m.
\$180.00 per hour*	\$180.00 per hour*

SATURDAY

9:00 a.m. to 1:00 p.m.
\$180.00 per hour*

DURING MONTH-END

WEEKDAYS

Office hours until 9:00 p.m.
free of charge

SATURDAY

- (1) Saturday pager hours: 9:00 a.m.–1:00 p.m.
free of charge
- (2) Saturday pager hours: 1:00 p.m.–5:00 p.m.
\$240 per hour*
- (3) Sunday pager hours: Credit Union must contact BSDC to arrange in advance
\$240 per hour*

***Subject to a minimum of an 1-hour charge**

Speech Recognition

CONTINUED FROM PAGE 1

RETURN ON INVESTMENT

Using speech recognition reduces the time of a call by an average of 35% compared to a touch-tone call according to a benchmark study on financial call centers by the Center for Customer-Driven Quality at Purdue University. Many Credit Unions provide toll free access to their 24-hour systems, shorter calls means lowered costs. As membership grows, and the volume of calls increases many institutions find they need to purchase more equipment.

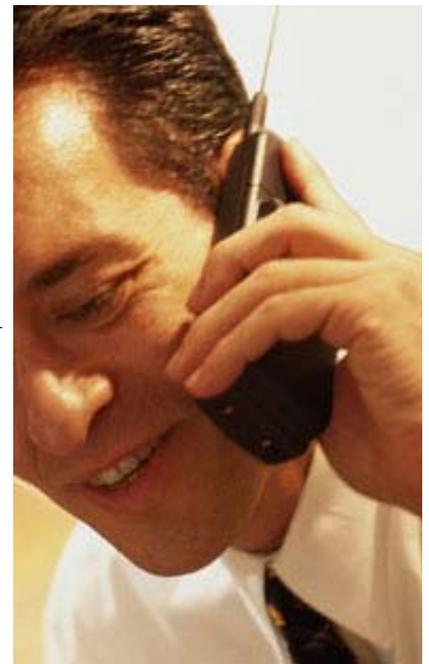
With the Speech Recognition system you need fewer lines than a touch-tone unit to handle equivalent volumes. Many members still choose to speak to an agent, rather than listen to a lengthy touch-tone menu; after all it is human nature to speak more than we listen. Natural Language Speech Recognition provides a more familiar interface, the voice, which can increase

member's acceptance and reduce the number of calls to your call center. The Purdue study on financial call centers also states that agent-assisted calls in banking cost almost \$4 per call compared to 45 cents per call for automated speech recognition.

Added up this means better customer satisfaction and loyalty, with lower operating costs.

For more information about our Speech Recognition product, contact your account representative today.

(Fort Wayne) 260-625-5107
(Indianapolis) 317-713-2065



Tip-of-the-Week E-mail Program a Success



Submit your
Sharetec ideas to
Bonnie Doolittle at
Bdoolittle@bradfordscott.com

As part of our ongoing goal to provide the best possible service, a Tip-of-the-Week E-mail Program was started in June 2004. These tips include ideas such as helpful hints, procedures from BSDC or BSDC credit unions, best practices, and miscellaneous items. If you have a good idea that relates to Sharetec and would like to share with other BSDC users, please submit it and it will be passed on to our users. These helpful tips are great for tellers, loan officers, or any user of Sharetec. Send your e-mail address to Bonnie Doolittle at bdoolittle@bradfordscott.com and you will be added to the list immediately. Don't miss another tip.

The following are excerpts from some of the tips that were sent recently:

AUGUST 30, 2004

Do you understand the Statement Date Update program? The statement file is created from the last statement run. In other words, when a member gets a statement, their member number is added to the statement file, with the date of the statement run. When the statement program (stmntdt) is run, the last statement date is updated in the member record. The last statement date will not be changed if the member did not receive a statement.

SEPTEMBER 6, 2004

In Sharetec, did you know if you type Ctrl-W (hold the Ctrl key down while at the same time selecting the "W" key) on any data field, a window will pop up that tells you the table name and field name located in your credit union's data? This information can be valuable to a user when trying to build an ODBC query or GUI Results report and **you don't know the name of the field to report on.**

SEPTEMBER 13, 2004

Character Customers: Here's a little jingle for CHUI customers to remember if they need to clear data from a field. **"F8 to Clean the Slate!"** Instead of using the shift? combo keystroke, just depress F8 and this will clean the slate!

Graphical Customers: If you need to clear data in a field in GUI, double click on the data then depress the delete key. Or, after you have double clicked on the data you can start typing the new info.

SEPTEMBER 27, 2004

Did you know that if you need to void and reissue a check, you can use the "vri" or "302r" tran-code to easily void and re-issue it? Using this tran-code is easy for the user and will make check reconciliation a breeze.

OCTOBER 4, 2004

If you perform a month-end adjustment (MEA) **into a month that is more than 1 month prior to the current month**, the running balance in GL history will not display correctly. To correct the running balance in this situation, you must run the CHUI menu option GLH Balance Update "glhbupd".

OCTOBER 11, 2004

Did you know that by simply rebooting your system every month or two, you will keep your system running smoothly and it could even speed it up. The rebooting of your main and ART (Audio Response) systems will terminate any process that could be slowing it down. For example, if a user runs a report and deletes it from the report viewer before the process is complete, it could be sitting on the system and will never run. Rebooting will find that process and terminate it.

OCTOBER 18, 2004

In Sharetec Release 4.0.1, there is a field in Loan Type Properties (GUI) that says "Initialize Partial Payment?". The user now has the option on LOC loan advances to have the partial payment amount initialized (reset to zero), or left alone when an advance is performed. By checking the box, the partial payment will become zero.

NOVEMBER 1, 2004

Norton Internet security can block critical data from the Sharetec system to the PC running this product. In order to ensure that your PC functions properly on Sharetec, you must add the Sharetec network as a trusted local network in the personal firewall settings of Norton's Internet security.

NOVEMBER 8, 2004

If you get this error in GUI: "Unable to open a box created thru "User Branch Access" Message Number - - (0148)", you need to make sure the Cash Box in Teller Box Properties is marked.

NOVEMBER 15, 2004

In the Transfer Module, if you leave the payment amount for Loan Transfers set to zero (\$0.00), the system will automatically use the payment amount from the Loan Record. This is particularly handy when the loan is a line-of-credit loan and the payment amount fluctuates with the loan balance. This feature saves you time as updates to the Transfer Record to reflect the new payment on the loan are less frequent.

NOVEMBER 22, 2004

Did you know if you select the "FI" from the main menu screen in CHUI, it is a short cut for resetting passwords, using a calculator, looking at

a calendar, and some other general information?

NOVEMBER 29, 2004

When adding an Other Applicant in the Loan Worksheet, there is a button on the right that reads "Relations". This is a list of co-applicants that have previously been used. If you click on one of them, you can import all their information without having to reenter it.

DECEMBER 6, 2004

When you use the void and reissue transaction code you can only change the "payee" information. The check amount cannot be changed.

JANUARY 3, 2005

To change the Maximum Contribution or Catch-Up Amounts for all IRA accounts on your system at the same time, use the jump code "IRAOWN" in Character. This program will update all IRA owner records on your system. As with any mass program update to the data on your system, we recommend that you do a backup before you start.

JANUARY 10, 2005

There are some new features that came with the Fact Act Update:

- ◆ You can now place a contact name & phone number on the collection letters.
- ◆ If you print each of the collection letter types out separately, you can put different contact names/phone numbers on each of the collection letter types.
- ◆ You can specify a minimum delinquent dollar amount to print a collection letter.

You can see these new fields in the updated BSDC Delinquent Notices and Letters program. If you are a Character (CHUI) customer, jump to "bsdltr", press F2 to continue and the new fields are on this screen. If you are a Graphical (GUI) customer, go to Lending Workspace / Notices / BSDC Notices & Letters to see the new fields that have been added there.

JANUARY 24, 2005

When paying off a loan on the Sharetec system, remember to always use the "Loan Payoff" (LPO) transaction code. Using this transaction code will properly update critical fields such as the "Close Date" and Status Code" on the loan record. By using an alternative method to pay a loan off, such as a share to loan transfer, this will NOT update these fields and will adversely affect the total count of loans on various Sharetec reports.

Protecting Your Investment

BY MATT ISGER

WHAT IS A FIREWALL AND WHY DO I NEED ONE?

Making your home or business impregnable is not really possible or desirable. The goal of a good security system was to make breaking into your home or business obviously more trouble than it was worth, especially when compared to the buildings around yours.

This concept can be applied to network security as well. The only way to make your system or network invulnerable is to sever all physical connection with the outside world. In this day of expanding web-based services and e-commerce, this is not an acceptable solution. Using a layered security solution is considered by most to be the best approach. At the heart of this solution is the firewall.



There are many products on the market that are billed as firewalls but are, in fact, merely packet filters, which are easily defeated by a reasonably competent attacker. A true firewall incorporates several techniques to isolate your network from the outside world, creating an electronic De-Militarized Zone and allowing only the traffic that should legitimately have access to pass in or out.

One of the most important techniques involves scanning the content of data packets for source, target, and other information in order to validate the packets against a set of rules defined by the network owner. Another technique uses Network Address Translation (NATing) to hide the internal network addresses from the outside world. The combination of these and other techniques makes it much harder for an outsider to "fish" for information that can compromise a network.

“The only way to make your system or network invulnerable is to sever all physical connection with the outside world.”

As credit unions offer more web-based services and they themselves depend on information and services obtained via the Web, the need for permanent, high-speed connections to the Internet becomes more important. These services--such as cable, Digital Subscriber Line (DSL), and microwave communications--offer much better and more reliable performance and access than dial-up connections. Unfortunately, they also increase the credit union's exposure to attack.

A correctly configured firewall should be a core of the credit union's defense. To be effective, the firewall configuration should be based on a thorough analysis of the credit union's inbound and outbound network traffic. Merely installing a firewall "out of the box" will not provide the necessary protection. Bradford-Scott will be glad to work with the credit union to help design the firewall configuration as part of an overall security plan.

THE IMPORTANCE OF PASSWORDS



BY KEVIN LOWDER

To illustrate the importance of creating secure passwords as well as changing them frequently, consider the following information:

How complex does a password have to be in order to provide a sense of security? The answer to this question really depends on the possible characters that comprise the password, and how many characters the password contains.

If you only use the 26 characters of the English alphabet and your password is only 2 characters long, then you have only 676 (26 to the power of 2) possible passwords. A password-cracking computer program can guess any password of this length that you create from two letters in a fraction of a second.

If you choose your password from both lowercase and uppercase characters, numbers, and the 32 special characters on your keyboard (e.g., comma and the asterisk) then the number of distinct passwords increases to 9,216 (96 to the power of 2), which is still a low number.

However, if you make sure that the password consists of at least 7 characters, then the number of possible combinations increases to over 75 trillion, or to be exact - 75,144,747,810,816 (96 to the power of 7). It would take a hacker over 2,300 years to try every possible combination if the password-cracking program tried 1,000 possible passwords every second.

Using a very powerful computer that tried one million passwords every second, it would still take 2.3 years. If you change your password every month or two, the password will most likely be different by the time the hacker has cracked it.

Malware and How It Affects You

BY CHRIS SHEAVES

Along with viruses, one of the biggest threats to computer users on the Internet today is malware. It can hijack your browser, redirect your search attempts, serve up nasty pop-up ads, track what web sites you visit, and generally just cause chaos on your computer. Malware programs can cause your computer to become unbearably slow and unstable in addition to all the other havoc they wreak. Many malware programs can reinstall themselves even after you think you have removed them, or hide deep within Windows, making them very difficult to remove completely.

Malware can infect you in several ways. Malware often comes bundled with other programs (Kazaa, iMesh, and other file sharing programs seem to be the biggest bundlers). These malware programs usually cause pop-up ads, sending revenue from the ads to the program's authors. Others are installed from websites, pretending to be software needed to view the website. Still others, most notably some of the CoolWebSearch variants, install themselves through holes in Internet Explorer like a virus would, requiring you to do nothing but visit the wrong web page to get infected. Unfortunately, most anti-virus scanners offer little to no protection against malware.

The first line of defense is to not install any programs that pop up while on the Internet. If you absolutely know the source of the program, then install it, but if there is any question of why you should be installing a program, do not do it. If you believe you have already

been infected, please follow the steps below. Bradford-Scott Data Corporation offers these steps as a suggestion. Issues resulting from the installation of third party programs are not covered under your software maintenance agreement.

To remove malware from a computer connected to the Internet, type <http://www.internetsecurity.cc/spybot/index.html>.

On the page that is displayed CLICK on the blue, downward facing arrow button that says Free Download Now. The next page that loads will start the download of the "Spybot-S&D" program after 5 seconds. Select the SAVE button and select Desktop as the location for the downloaded file. After the file has downloaded close the explorer window and double CLICK on the new file that is now on your Desktop. This will begin the install program. Follow these steps below:



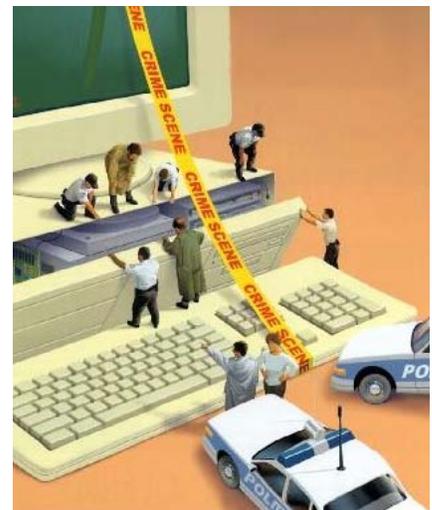
“Malware programs can cause your computer to become unbearably slow and unstable in addition to all the other havoc they wreak.”

Installing “Spybot” onto your PC

1. Select your language.
2. Click next at the welcome screen.
3. Choose (I accept the agreement) and click next.
4. Click next at the select destination page.
5. Uncheck the boxes next to Icons for blind users, additional languages, and skins to change appearance. And click next.
6. Click next at the select start menu folder page.
7. Make sure the (Tea Timer) box is not checked and click next.
8. Click install.
9. Make sure the run SpybotSD.exe is checked and click finish.

A wizard will start at this point and complete the following steps:

1. Click the next button
2. Click the search for updates (requires internet connection)
 - a. Click download all available updates
 - b. The window will close and then focus will shift to the main window.
3. Click on the Red Immunize button on the left.
 - a. Click on the Ok when the question comes up.
 - b. Click on the Green Plus Immunize button.
4. Click on the Search & Destroy button on the left.
 - a. Click the little magnifying glass (Check for Problems) (this will start a progress bar on the bottom of the window.)
 - b. When the search is complete click the Fix Selected Problems Button.
 - c. Say yes to the box that pops up.
5. If the program asks you to restart the computer.
 - a. Close all other applications that are open.
 - b. Answer YES to the restart Question.
 - c. Repeat step number 4 after the computer reboot.



Protect your investment by taking measures to prevent “malware” from attacking your computer.

The Faces of Bradford-Scott

EMPLOYEE SPOTLIGHT - TANIA LOWDER



Tania Lowder came to Bradford-Scott in August of 1999 as a Software Support Representative. She was then promoted to the Conversion Department Manager in September 2002. Given that this position required her to travel too often, she recently returned to the Software Support Team in May of 2004 so she could spend more time with her 2-year old daughter Kendal. Tania is a key asset

to Bradford-Scott as she is able to troubleshoot with ease given that she knows the Sharetec product very well.

Tania is a native to the Fort Wayne, Indiana area. Prior to Bradford-Scott, Tania gained quality Credit Union experience at Three Rivers Federal Credit Union and Midwest America Federal Credit Union, both located in Ft. Wayne. Tania was married to husband Kevin in September of 2004 and they live in the small town of Churubusco, Indiana, otherwise known as "Turtle Town U.S.A". In her spare time, Tania enjoys spending time with her family.

We are proud to have Tania Lowder on our BSDC team and so are our customers. This is just a sample of what we have heard this year...Karin at Obelisk says that Tania is "extraordinarily helpful". Sharon at Badger Credit Union told us that Tania has "excellent knowledge" of her job. Dave at Gale mentioned that Tania "was very helpful with their recent merger". Jan at Retail told BSDC that Tania has answers "within minutes". Gerri at School District #9 says that "when you give a job to Tania, she does it right". Thanks Tania for a job well done!

THE BRADFORD-SCOTT "FAMILY" HAS GROWN



Have you heard about all of the excitement at BSDC? Since March 2004, the BSDC family has grown by six babies and there are two more little ones on the way.

To start the year off, our Software Support Representative, Rhonda McCoy and husband Michael became the proud parents of their second child Nathaniel Alan. Nathaniel was born on March 23, 2004 and weighed 5 lbs. 11 oz. Mom, Dad, and big sister Rileigh thinks he is a welcome addition to the family.

On June 5, 2004, Elijah Martin was born to David and Jo Lister. David is a Programmer in our Fort Wayne office. Elijah came 8 weeks early and weighed only 4 lbs. 3 oz. but was 21 inches long. After three weeks in the hospital, Elijah joined Dad and Mom at home and is doing wonderful!

Grace Olivia is the first child born to Tom & Rachel Ambler. Grace arrived on August 12, 2004 and weighed 6 lbs. 13 oz. and 19.5 inches long. Tom is a Programmer in our Indianapolis office.

Our beloved salesman Keane Kulak and wife Cynthia were blessed on September 24, 2004 with another Kulak boy. His name is Parker Jonathon. Parker was just less than 8 pounds and was welcomed by his brothers Drew and Hunter.

Jack Thomas was born on October 5, 2004 to Software Support Representative, Carrie Heck and husband Scott. Jack weighed 7 lb. 9 oz. and was 19 inches long. Jack has blond hair and blue eyes like Dad and big sister Abbey. Abbey was only 15 months when Jack was born and it took her some time to get used to all the baby noises. Abbey says, "What's that?" whenever she hears the baby crying.

Last but not least, Software Support Representative, Amanda Beckner and husband Chris are the proud parents of Grant Christopher. Grant was born on January 20, 2005 and weighed 7 lbs. 13 oz. and was 20 inches long. Amanda is still out on maternity leave so we are anxiously awaiting pictures and stories about this new little one.

STAY TUNED...

Software Support Representative, Nicole Jensen-Mix and husband Brad are expecting their first baby. They do not know what to know if the new arrival will be a boy or girl because they love surprises. The anticipated arrival date is March 27th but Mom seems to think that she will go a little early.

Joe Henry and wife Amy are expecting their first baby on May 14th. Joe is a Software Support Representative in the Fort Wayne office. They are not sure if it is a boy or girl but they hope to find out very soon. We can't wait to see a "little Joe" running around.

BSDC in the Community

BSDC EMPLOYEES SEND CHRISTMAS GIFTS TO SOLDIERS IN IRAQ

As you can imagine, there's no joy in being deployed to Iraq especially during the holidays. Tammy Greenbank (Quality Assurance Analyst) and husband Doug have a son Tyler who is stationed in Fire Station #1 at Baghdad International Airport. Tammy and Doug wanted to send their son and his 29 buddies at the Fire Station some holiday goodies. When the word got out, many BSDC employees wanted to pitch in too. Tammy asked Tyler for a wish list of items that the soldiers could not get in Iraq.

The result was two boxes, weighing a total of 59 lbs., filled with the items on their wish list. The boxes got to Iraq in time for Thanksgiving and they enjoyed each box. Everyone who donated had his or her own reasons for helping but it was Greenbank's hope that sending these items would give the soldiers an opportunity to forget for a moment where they are and make them feel closer to home during the holiday season.

There are 140,000 U.S. military assigned in Iraq, BSDC employees were able to make a difference for 30 of them and we are proud of that. Shown is a thank-you picture from the group at Fire Station #1 in Baghdad.



The 117th ECES/Fire Dept. (pictured above) poses for their thank you picture sent to Bradford-Scott Data Corporation. They are currently serving their country at the Baghdad International Airport for Operation Iraqi Freedom.

System Reporting

PATRIOT ACT COMPARISON REPORT

The Patriot Act Comparison Report is a program written by Bradford-Scott to meet the requests of our credit union's who are needing the ability to analyze and compare their respective membership information to a government supplied list of names and addresses of known **S**pecially **D**esignated **N**ationals (SDN) (or highly suspected terrorists). If any match is found, it will print that name on a report along with a reason why this member was selected.

Interested in this report? Please contact your account representative today!

(Fort Wayne) 260-625-5107
(Indianapolis) 317-713-2065



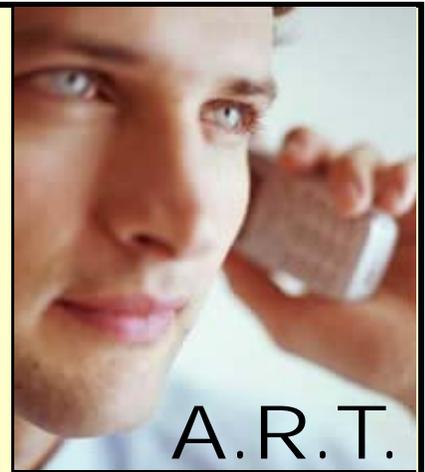
A.R.T.

Reference Guides



Action Codes

- 10 Share to Share Transfer
- 11 Savings/Checking Transfer
- 12 Loan Advance
- 13 Loan Advance Check
- 14 Check Withdrawal
- 15 Checking Balance
- 16 Savings Balance
- 17 Loan Balance
- 18 Share Certificate Balance



*Advanced
Response Technology*

**Reference Cards Available
in Full Brochure Size or
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**Make these useful brochures and pocket reference guides available to your members.
Each guide lists all A.R.T. transactions codes and is imprinted with your credit union information.**

**For more information, call Tony or Rose at
(317) 713-2065 or email forms@bradfordscott.com**

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Bradford-Scott Data Corporation

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