



Bradford-Scott
data corporation



New Sharetec Credit Unions!

A warm welcome to new customers now using the Sharetec system:

Quad Cities Postal Credit Union

Quad Cities CU is located in Illinois and will go live on the Sharetec system on February 1st, 2011.

Select Employees Credit Union

Select Employees CU is located in Illinois and went live on the Sharetec system on November 1st, 2010.

Tee Pak Credit Union

Tee Pak CU is located in Illinois and went live on the Sharetec system on September 1st, 2010.



Quad Cities Postal Credit Union

Here's a bit about our newest credit union customer...

The Quad Cities Postal Credit Union was established in 1938 as a cooperative organization to serve the Quad Cities area postal workers.

Brenda Trent, CEO of Quad Cities commented, "Our current system requires us to do a lot of manual tasks and Bradford-Scott was able to demonstrate how they will streamline more than 90 current manual tasks. Having been with our current vendor for so long, my staff was surprised to learn all that could be automated with the Sharetec System."

"When we met Brenda, she indicated that her credit union is at a crossroads. She felt that the status quo was fine when the economy was booming, but not anymore. In order to survive in this new economy, her credit union needs to grow. We are pleased she sees us as a viable partner", remarked Kevin Kolar, Vice President with Bradford-Scott.

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VPN Security

By Matt Marra

It is very important for credit unions to maintain control of their institution's network and resources, as well as having the ability to verify that proper security is in place. Bradford-Scott's Hardware department can help credit unions implement a variety of tools to better secure their networks. Because the VPN connection is a gateway to the credit union's network, proper security at this point is essential. Even if the credit union's firewall was purchased through someone other than Bradford-Scott, the BSDC Hardware department will make every effort to help credit unions implement these security measures when possible. If BSDC cannot provide the required maintenance for third party connections, the hardware staff will help refer credit unions back to their vendor or network administrator with the necessary information to implement these security features.

Here are the main security features BSDC can help implement:

1. Enabling and disabling credit union VPN access. This feature allows credit unions to control VPN access by disabling their VPN when not in use, thus blocking unwanted access. BSDC would need to first create a "Tech Radius" server on one of the credit union's PCs or terminal server. Next, a firewall will be set up to look to that server in order to authorize entry via the firewall's VPN connection. By turning off the VPN connection, access will be blocked. Turning on the connection will grant access.
2. Another layer of security is keeping track of who is using the VPN and accessing the firewall. A logging service can be setup that will keep track of all access information and can store it on the Sharetec server for review if needed.

All of the above services would take about 4 hours of time and would be billed accordingly. Please feel free to contact the BSDC Hardware department for more information or to schedule a time to install these security features.

On the Horizon... New Features of 8.2

By Amanda Stroup

New with Sharetec Release 8.2 is a Fraud Alert Module. This module will provide you with "Real Time" fraud monitoring when you are performing member searches, member transactions, member applications, and loan applications. You will also have reporting capabilities determined by the fraud conditions you establish in the Fraud Alert Control. A Fraud Alert Report is available on a daily basis to report the fraud conditions that are identified on your system and those affected members will be listed for your review. Each of these members will be included in a Fraud Alert History file which can be accessed from the right-click action in Central Information. You will also have the ability to disable the fraud condition once the cause of the condition has been corrected.

Stay tuned for more information about other new features coming in Sharetec Release 8.2.

Quarterly Webinar Schedule

Understanding Loan Delinquency

02/08/2011 @ 10am EST

02/10/2011 @ 2pm EST

Auto-Processing Troubleshooting

02/22/2011 @ 10am EST

02/24/2011 @ 2pm EST

Using Scheduler

03/08/2011 @ 10am EST

03/10/2011 @ 2pm EST

Suspicious Activity Reporting

03/22/2011 @ 10am EST

03/24/2011 @ 2pm EST

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 e-mail Jason Pesetski in the Training department at jpesetski@bradfordscott.com with each user name and e-mail address. We 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 Jason at jpesetski@bradfordscott.com to sign up! If you have questions, feel free to call Jason at 260-625-5107.

End Of Year

By Amanda Stroup

It's hard to believe that 2010 has come to an end! Along with that comes IRS Reporting for your membership. Bradford-Scott can take the responsibility of transmitting your IRS files off your plate! We offer transmissions for every type of file and will also send you the IRS confirmation letter for your records to assure you that your files have been submitted. Additionally, we can send your IRA data to Ascensus (formerly a service that CUNA offered). If interested in signing up, please contact Sara Mattax at 260-625-5107.

Also...

We have all your IRS forms needs covered! Contact Rhonda from Office Source at 260-625-5107 to place your order for IRS forms!

Upload Docs To Customer Center

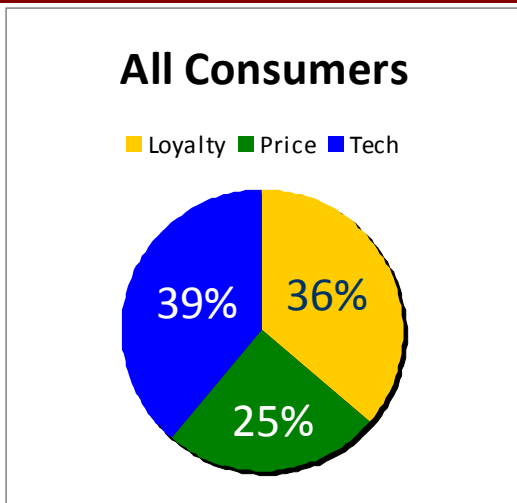
Customer Center offers the functionality of document sharing. Users can upload and download documents and disclosures to/from Customer Center to share with other users. Anyone signed up for Customer Center is welcome to utilize this service, free of charge. If you are not signed up, e-mail Jason Pesetski at jpesetski@bradfordscott.com.



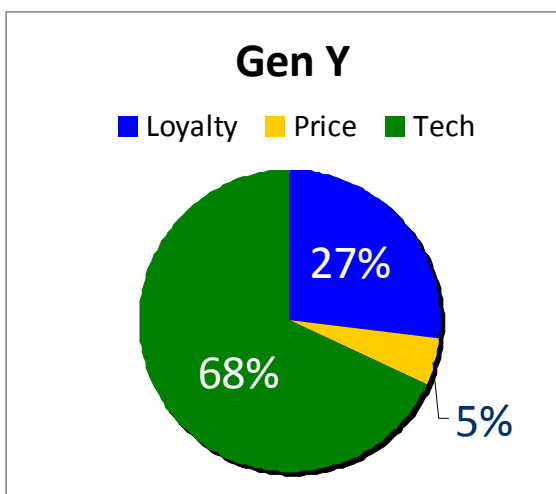
When Did Your Members Get So Mobile?

By Keane Kulak

One of my favorite topics of conversation with people that work in credit unions is in regards to how they served their members in the past. It seems like driving to a member's house with the credit union's ledger in the trunk of the car and writing up a loan at the kitchen table was not an uncommon process for many credit unions when they were just getting started. It brings back images of doctors making house calls and the personal touch that went with it. Although the methods have changed over time, it is still well known that credit unions lead the way when it comes to taking care of their members. Unfortunately, some of the newer members are not taking the time to get to know their credit union unless they have the services they need to keep up with their busy lives. Offering the right solution is no longer an option, but is now a strategic decision that can determine the future of a credit union.



In a recent Raddon Financial Group study, it showed that all consumers ranked technology as the key influence in the financial institution they use and it was even more important with the Gen Y segment (see graphs). Additionally, nearly 28% of cell phone users opted for Smartphones in third quarter 2010. You can expect your members to be looking for new ways to access their information.



So, what can you do about it? Enter Sharetec Mobile Banking – a robust mobile banking solution that will allow you to meet the demands of your members. Offering a mobile platform has shown to help credit unions engage new members, as well as drive loyalty with existing members up by empowering self-service while providing access at the time and place the members would like.

How is Sharetec Mobile Banking different from other solutions available? Options! No matter the method of mobile access your members need, it is available to them:

Mobile App - Our Apps are made specifically for smartphone users at your credit union. They give you fast access to account information and use the phone's built-in functions to provide a better experience. The apps are supported by Android, Blackberry, iPhone, and Palm and then will be branded for your credit union.

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When Did Your Members Get So Mobile? (cont.)



Mobile Website: For users who regularly browse the Internet on their mobile phones, Mobile Website allows access to account information and the ability to do transactions from the phone’s web browser. This also includes Mobile Redirector that will render the credit union’s website in a format compatible with the device the member is using.

Text Banking: For users with text plans but no mobile Internet, Text Banking allows them to quickly request and receive account information via text message. Once the device has met the necessary security setup, it is just as secure as the other services and will be very easy for members to use.

Bob Dylan wrote a song “The Times They Are a-Changin’” in 1964, which was definitely true then and is very true for credit unions in 2011 and moving forward. If you would like to learn more about how Sharetec Mobile Banking can help you keep up with the demands of your members, please contact your representative 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.

<i>Normal Pager Support</i>	<i>Month-end Support</i>
<p><u>Monday through Friday:</u> 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)</p> <p><u>Saturday:</u> 9:00 a.m. EST to 1:00 p.m. EST \$180/hr for normal pager hours, if billable</p>	<p><u>Weekday:</u> No pager. Office hours extended until 9:00 p.m. EST</p> <p><u>Extended Saturday pager hours:</u> 1:00 p.m. EST – 5:00 p.m. EST \$240/hr for weekend extended pager hours, if billable</p>

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.



Storing Your Back Up Tape

By Kevin Lowder

Back-up Tape Storage Recommendations

The life of a tape is strongly influenced by temperature and relative humidity. Storing magnetic tapes in a clean, controlled environment extends the life of the media.

Temperature

High temperatures, high humidity, and the presence of dust and corrosive elements in the air all affect the physical capability and deterioration of the tape. Extreme low temperatures should also be avoided. Guidelines for the safekeeping of a magnetic tape vary, but in general, it is recommended to store tapes at 68-73 degrees F and at 20-50% relative humidity. Cooler temperatures will prolong tape-life even more.

Storage

- 1) Store tapes in clean plastic containers that provide protection from dust, pollutants, and excessive moisture. Sealed plastic bags, cardboard containers and sleeves are not recommended for storage. Stored tapes should not be in proximity to magnetic fields generated from motors, elevators, headphones, speakers, microphones, magnetic cabinet latches, magnetized tools, and TV monitors.
- 2) Except for labels, paper should not be stored inside a tape storage container. Use labels that leave no residue on the tape after removal.
- 3) Shelving, drawers, and racks used for storage of magnetic media should be metal. Wooden shelving may expose a tape over time to contaminate gases and if a fire should occur, the tapes will be more susceptible to damage than if stored on metal. The tapes should be placed vertically in their storage cases and placed on shelves that should not be too close to heat sources, water pipes, and sprinkler heads.

Advantages of Remote Backup

By Kevin Lowder



Every computer user is faced with the danger of losing important data. A catastrophic hardware failure, or damage resulting from a natural disaster, may cause more problems than one can imagine. Bradford Scott's Remote Backup solution provides an additional layer of security for your credit union's member data. With our remote backup product, you can schedule a backup of your data to a secure FTP server located inside Bradford Scott's office up to 10 times a day! For more information, please contact your BSDC representative today!



Tip-of-the- Week Email Program

By Bonnie Doolittle

These TIPS are 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. Listed below are a sampling of tips e-mailed in the past that are still useful today:

Old User Accounts:

When an employee leaves your credit union, we do not recommend that their user accounts ever be deleted from the system. Instead, you should status the accounts as closed. To status a user account as closed, perform a teller cash out for any funds remaining in the teller's cash box, remove the Cash Box flag from Teller Box Properties, then maintain the status on the user account to closed.

Finding a Variance:

If a Sub ledger balance is higher than the GL balance, one thing to look for is an open voucher. Go to the Reports Workspace, General Ledger, GL All Open Vouchers. Put in the "from and thru" dates but remember not to use the current date in the thru field. This report will show any open teller vouchers for that period.

No Activity Status:

If you need to stop activity on a checking account but you do not want to close it, change the status of the checking account to no activity. On the Office Info tab, click on the checking account and go to Properties-Share. The status can be changed on that screen to no activity. Keep in mind that nothing will clear the account if the status is changed.

Transfer Option for Club Accounts:

The Club Check Creation Program was designed to not only print checks but can also be used to disburse funds to a share or checking account. To have funds transferred, set the renew code field on the club account to "T" for transfer.

Income and Expense Close:

Income and Expense Close must be run in the month of January. To run this program, go to the Accounting Workspace/General Ledger/Close Inc & Exp Account and use the following parameters:

Fiscal Year: 20xx

Period: 12

Post: Leave the box unmarked the first time to verify what will be posted. The second time, mark the Post box. GL Acct #: select the Net Income GL #





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Average Customer Survey Scores
2010 Highest Responses Ever!

