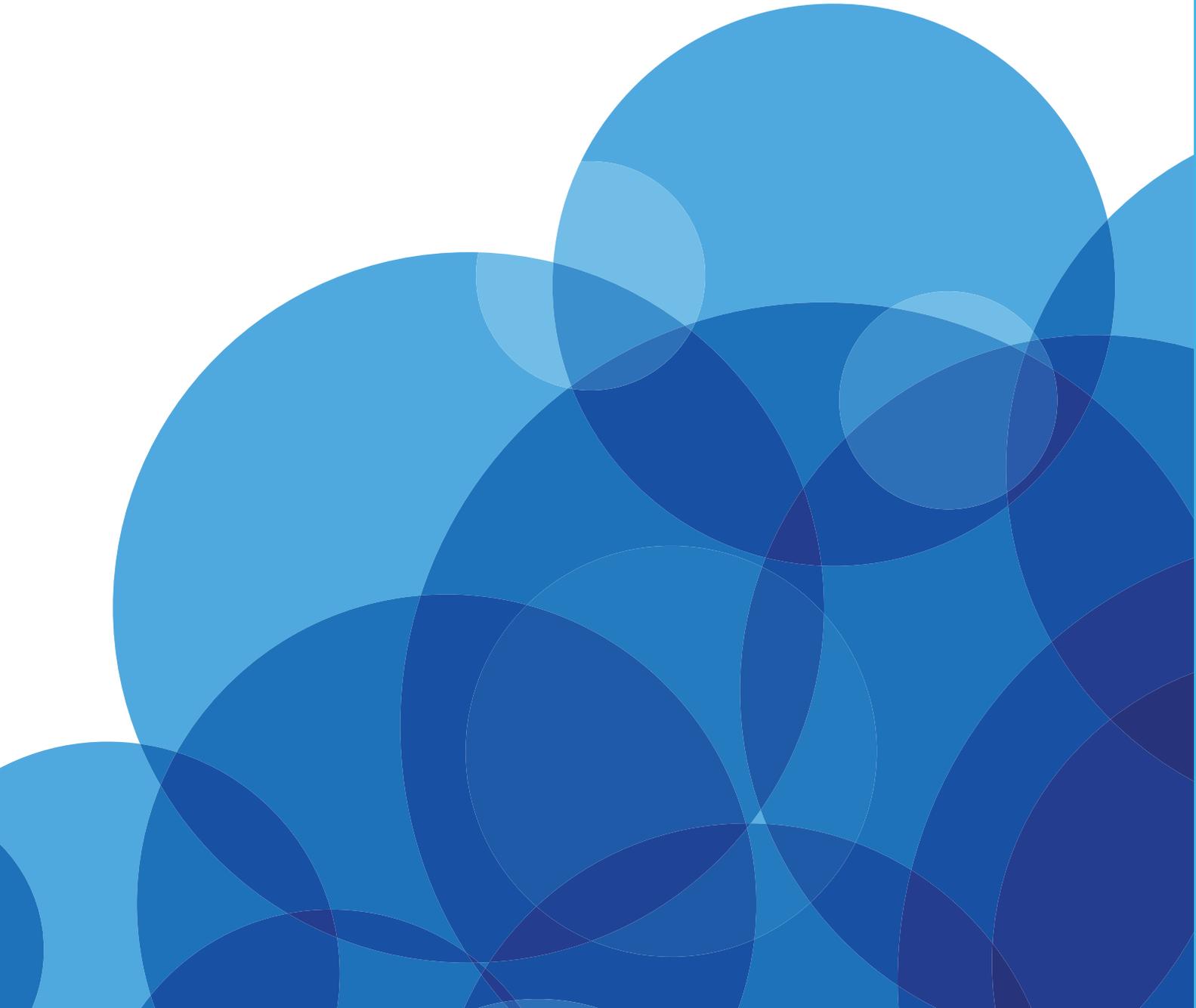




Choose CruiseNet®



Efficiency Drives GROWTH

Symitar[®] clients know a thing or two about running an efficient credit union. By improving your overall operations, you can drive down costs to reduce back-office workload and focus on your number one asset: your members. The key to achieving this level of efficiency is through your primary technology platform.

Credit unions running on Symitar's CruiseNet core processing can achieve a lower efficiency ratio for their operation. This can translate to hundreds or thousands of dollars per year in decreased operating expenses. In today's competitive landscape, you can't afford to operate any other way.

The reasons Symitar remains the leading core technology provider are simple:

CruiseNet is a competitively distinct core platform. Its connectivity and integration bring endless opportunities to your credit union and its members. Symitar is driven by a fundamental, unmatched commitment to provide each client with outstanding service.

Running on an intuitive Microsoft .NET platform allows you to take advantage of the Windows-based functions you are accustomed to, including:

- ▶ Tabbed screens
- ▶ Menu-drive
- ▶ Keyboard quick keys
- ▶ Familiar icons
- ▶ Drag-and-drop and right-click mouse functions
- ▶ Copy/paste
- ▶ Favorites menu

As a Symitar client, your credit union's ability to increase efficiencies is unlimited! An array of integrated solutions, along with a team of professionals available for around-the-clock system support will give you the resources to succeed.

Efficiency Drives Deployment OPTIONS

We recognize there is no “one size fits all” deployment strategy for core processing technology. Whether your credit union opts for in-house or outsourced processing, we provide a team of experts to assist you in your conversion efforts. Our Implementations team is unmatched in its extensive experience and ability to achieve a smooth and seamless conversion.

Outsourcing eliminates both the capital expenditures required for in-house installations and the need for employee resources to operate and manage in-house hardware and software. This allows you to focus on what you do best – serving your members. JHA OutLink Processing Services™ enables you to leverage Symitar’s extensive infrastructure and sophisticated off-site processing environment. If, later on, you decide to change your delivery method, we can easily accommodate your transition.

Efficiency Drives CONNECTIVITY

Symitar understands that it is extremely important for credit unions to retain the flexibility to choose the best solution for a particular business need. Because no two credit unions are alike, Symitar developed CruiseConnect, an API that gives credit unions and third-party vendors direct transactional access to the core system. Symitar was the first major core processor to offer this level of access and connectivity. As technology evolves, the importance of open architecture has never been more apparent.

While credit unions have access to a number of solutions, CruiseNet has strategically collaborated with key credit union businesses. By building business-to-business relationships with third-party vendors, CruiseNet helps you see a full picture of potential partners.

Efficiency Drives Market DEMANDS

Member needs continue to change at a rapid pace. Symitar’s fully integrated complementary core products allow you to proactively respond to evolving member and market demands, while expediting competitive offerings. No matter the demographic you want to target, we offer solutions to help meet your goals.

Efficiency Drives Unparalleled SERVICE

One of the fundamentals of Symitar's success is our commitment to exceed each client's expectations with premium service. We regularly measure client satisfaction and consistently receive the highest levels of customer approval.

Providing credit unions with mission-critical technology since 1984 has enabled Symitar to fully understand the importance of outstanding service, which explains how we consistently generate a client renewal rate exceeding 99%.

Our support infrastructure incorporates:

- ▶ Exacting service standards;
- ▶ Comprehensive change management and control services;
- ▶ Production-proven conversion and installation services;
- ▶ Initial and ongoing training and education;
- ▶ A superior support staff available 24 hours a day, 365 days a year;
- ▶ Dedicated, proactive account managers;
- ▶ Sophisticated support tools, resources, and technology;
- ▶ A best practices methodology developed and refined through our day-to-day experience supporting our diverse credit union clients.

Efficiency Drives COLLABORATION

Our clients take full advantage of our user community including an online discussion board for client participation. Involvement with our regional meetings and training gives you access to a network of professionals looking to share ideas and tackle challenges together. Learning how other credit unions use their core system provides insight into how you, too, can manage your operations.

CruiseNet conferences give you the opportunity to learn new ways to use the tools you already have, and explore new solutions from Symitar.