Credit Unions Mark 25th Year as a Valued Sharetec Core Customer
Freestone Credit Union and Waco Federal Credit Union located in Texas, All Saints Federal Credit Union in Ohio, and Generations Federal Credit Union in Indiana, join Sharetec in celebrating this great accomplishment, as they each reflect on the many benefits of their lengthy partnership with Sharetec.

Connie Straight, All Saints Federal Credit Union (FCU), marvels at her 25-year career with the credit union and how Sharetec has evolved over the years to meet their changing needs. “I remember that time so vividly, because we went live with the Sharetec Core Processing solution three weeks after my start date. We immediately saw how adaptable the system was to the needs of our credit union and members. Today, I am so impressed with how far along the software has come, especially in regards to its cutting-edge technology, which delivers so many advanced features. Sharetec has not only provided us with the necessary efficiencies and functionality, but it has allowed our staff to focus on what is most important to our credit union and that’s our members.”

Sharetec Celebrates 20 Years of Business Partnerships with 7-Long Time Customers
Sharetec proudly recognizes seven valued customers as they reach their 20th-year milestone: Hockley County Schools Employees Credit Union, McNesse Federal Credit Union, and Family 1st of Texas Federal Credit Union located in Texas, United Savings Credit Union in North Dakota, Teachers Credit Union in Wisconsin, River to River Credit Union in Illinois, and Wisconsin Medical Credit Union in Wisconsin. Join Sharetec in celebrating this great accomplishment, as some CEO’s reflect on a few reasons why they continue their partnership with us.

“I have worked with numerous Core Processors over the years and by far, Sharetec is the best. Not only is it very cost effective, but they also offer the top-tier products & services our members want. It’s also very user friendly and automated, which gives us more time with our members,” comments Nick Woodard, President/CEO of United Savings Credit Union.
Sharetec offers credit unions a unique payment solution with the help of Allied Payment Network.

- **P2P Payments** Members can send money to family and friends with just an email address or phone number.

- **PortalPay Web Based Loan Payments** Web based loan payments for member loan payments or indirect lending without needing to authenticate.

- **Integration to iPay for PicturePay** Members can now snap a photo of a bill and have it processed through iPay.

- **A2A** Users can securely transfer money to or from another institution checking or savings account.

- **FlexPay** Real-time internet bill pay.

To learn more or to sign up for these services through Allied Payment Network, contact us today.

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**Refer a Credit Union**

Do you know of a credit union who is looking for a new core banking system? Refer them to Sharetec and we will send you an Amazon $100 e-Gift card. *(Please note: To qualify for the e-Gift card, Sharetec must not be working with the referred credit union and an appointment must be set and completed.) Your referral will remain confidential if you request it. Contact us today and tell us who is looking!

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**Service Bureau Customers**

**Sharetec Desktop Passwords About to Expire**

Have you had to log a support call to get an expired Sharetec desktop password reset? Would you like to know how to reset your Sharetec desktop password all by yourself?

To learn how to reset your Sharetec desktop password, visit Support Center and search by keywords: reset password, password expire, Sharetec desktop password, or Terminal server password. In just a few easy steps you will be able to reset your password 24/7/365.
Sharetec’s Ultimate Checking Module Increases Revenue 27% for Illinois Credit Union

Gas & Electric Credit Union

Sharetec’s Ultimate Checking allows credit unions to boost their revenue with an increase in interchange income. Ultimate Checking is a unique product that differentiates credit unions from competitors and doubles revenue compared to a standard share draft account. Not only will this product attract new members, current members will embrace it.

Gas & Electric Credit Union, located in Rock Island, IL, took advantage of Sharetec’s powerful Ultimate Checking module to launch a successful high yield checking account. “This was a product that we felt we had to have in order to compete. We pay 4% interest when various requirements are met and our members have really embraced it,” remarks CEO, Daryl Empen. “Our debit card revenue grew 19% our first year and over 27% our second year. We have enjoyed 7% growth in checking accounts directly tied to this service, which has lead to more loans and other services.”

“There are many benefits to Ultimate Checking, the two areas that have seen the most return due to Sharetec’s Ultimate Checking for Gas & Electric Credit Union, are an increase in debit card revenue and the additional new members. Every credit union can benefit from this product, it’s a must have,” comments Matt Isger, Regional Director for Sharetec System.

To read more of this case study, visit www.bradfordscott.com/case-studies. To sign up for Ultimate Checking, contact your representative today.

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, please, e-mail Sara Mattax at smattax@bradfordscott.com.

Sharetec Anniversaries

JANUARY
* River Sallee Credit Union - 1 year

FEBRUARY
* Teachers Credit Union - 20 years

MARCH
* City & County Employees FCU - 15 years
* Progressions Credit Union - 5 years
* The Communal Credit Union - 1 year
Planning is underway for the 2019 Sharetec Users Conference. If you haven't registered for the event or reserved your hotel room, make sure to do both soon.

This year's lineup is full of great classes. In addition to our Sharetec focused breakouts, this year’s event will also feature relationship lending and cross-selling classes taught by Lending Solutions Consulting, Inc. (LSCI). Kicking it all off is Louie Gravance, a former Disney Institute professor and customer experience consultant focused on creating the happiest workplace on Earth.

CONFERENCE TIMES

LETTERS TO THE EDITOR

Dear Fellow Sharetec Users,
How do you put a price on education and networking? You don’t.
I have learned so many tips and tricks attending the annual conference which makes for a better member experience when I return home to my credit union. Through the Sharetec Users Conference I have networked and continue to grow a wide circle of resourceful colleagues. I have partnered with vendors to enhance my credit union’s member services and products. I have built great relationships with many Bradford-Scott employees and it’s wonderful to put faces to names.
We all need to get away from the office and recharge. While it’s not a vacation sitting on a beach, Sharetec’s conferences help me learn, grow, recharge, and be a better co-worker/boss to my wonderful staff.
Ann Wildman, CEO
ADM Credit Union
Decatur, Illinois

Dear Sharetec Users,
When you think of business trips, fun isn’t always among the adjectives used to describe them. The Sharetec User’s Conference breaks the rules in terms of traditional conference humdrum. By attending presentations, you learn different ways to approach common problems from other users while getting hands on instruction from Sharetec support personnel. Networking is an important aspect in our field and attending the user’s conference provides you with connections from multiple sized credit unions both service bureau and not. Attending the conference allows you to speak with every level of Sharetec staff one-on-one. We have seen our ideas go from round table thoughts to being implemented into the core. The knowledge gained from attending and the fun had in afterhours events cannot be matched. I would highly recommend this conference to anyone who uses Sharetec.

Kirby Ramirez, VP/CFO
Hereford Texas Federal Credit Union
Hereford, Texas

BIRDS OF FEATHER

Rich Cook, Programming and Quality Manager at Bradford-Scott Data Corp.
People are flocking to the Sharetec Users Conference which is taking place Sept. 15-18, 2019 at Disney’s Yacht & Beach Club Resorts. This event is both informative and fun. It’s a great opportunity to meet with fellow Sharetec users, Sharetec representatives, and business partners.
Registration is open now. Visit www.sharetec.com/conference to reserve your spot today.

DID YOU KNOW...

In 1965, Walt Disney anonymously purchased 43 square miles of land for Walt Disney World® Resort. Some speculated that the land was being purchased by NASA.

Walt Disney World® Resort’s opening day was October 1, 1971. At that time, a ticket to the park cost $3.50.

Galaxy’s Edge opens August 29th! Book your hotel room now before Star Wars’ fans from across the globe land in Florida to check out WDW’s newest attraction.

What are you waiting for? Register today!
Contact Courtney at 260-625-5107 or cbowlin@bradfordscott.com with questions.
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 tip you would like to share, email Megan at mjohnson@bradfordscott.com.

Collateral Search:
Do you ever get a title in and have difficulty locating the member? When you use the collateral search it will help you locate that member. In the Lending workspace under tools, you will be able to enter in specific information about the collateral and the system will do the search for you, all you need is year, make, model, or the vin (serial) number to find the member attached to the title.

Shortcut Using Your Keyboard:
Another one for the keyboard friendly users, on most pop-up screens where you have to hit “Done” to get out, the escape key (esc) works as a shortcut to exit the screen. Did you also know that when the receipt option box pops up, you can use your space bar to check or uncheck the box to email, print, suppress balance and suppress DP description?

Support Center
Maximum efficiency for support resolution and staff education is available through Bradford-Scott’s user-friendly Support Center. With this powerful tool, credit union staff can take advantage of many features and benefits.

- Submit cases with supporting documentation and screen shots
- Check on the status for open or closed support cases
- Search or download all BSDC documentation in a user-friendly manner
- Network with peer users, building a Sharetec library knowledge base

If you aren’t a user yet, contact creditunionquality@bradfordscott.com so you can take advantage of this powerful tool.

Office Source
Stock up for the New Year! Don’t forget that Bradford-Scott Data Corporation is your one-stop shopping destination for all of your paper and ink supplies.

Bradford-Scott Office Source is happy to offer 3 per page starter checks. They are offered in the same colors as our regular stock laser checks – Blue, Burgundy, and Green. We also offer MICR toner for your check printers. Email mhuff@bradfordscott.com or call Michelle at 317-713-2065 for samples and pricing today.

We have competitive pricing and quick turnaround time on all orders and, as always, your satisfaction is our top priority.
Case Study: Tiered Courtesy Pay

Members “First” Community Implements Tiered Courtesy Pay with Great Success

Members “First” Community Credit Union used a flat rate courtesy pay fee structure for their members for many years with success, however, Teri McEwen, CEO of Members “First” Community Credit Union wanted to do more for the credit union and its members.

Sharetec’s Tiered Courtesy Pay feature gives credit unions more flexibility in helping their members when it comes to overdrafts while allowing them to setup granular risk-based fee structures. Members who frequently overdraw their accounts pose a higher risk to the credit union, and thus should pay a higher fee than those members who occasionally overdraw their accounts.

Teri McEwen remarks, “We have offered traditional courtesy pay for awhile, but when we switched to Sharetec’s Tiered Courtesy Pay, our income increased by 11% and members love the flexibility of the program.” With Tiered Courtesy Pay, members receive free or discounted overdrafts at first, then the fee gradually increases the more the member uses the service. The end result of implementing a Tiered Courtesy Pay feature is a fee structure that is fair to both the credit union and the member.

To read more of this case study, visit www.bradfordscott.com/case-studies. To sign up for Tiered Courtesy Pay, contact your representative today.

Employee Spotlight

Bradford-Scott has many people working behind the scenes to help make your Sharetec experience a success. This quarter’s Employee Spotlight features our Project Coordinator team, Tammy Greenbank and Dawn Gerber. This dynamic duo works non-stop to bring new products and services to our clients.

How long have you been a part of BSDC?
T: I’ve been with the company 21 years.
D: I’ve been with BSDC 12 years.

What is the best part of your job?
T: Who we work with and who we work for.
D: Ditto!

What is your favorite type of project to work on?
T: My favorites are mobile banking and service bureau migrations.
D: I’d have to say that I like e-services and service bureau migrations.

When you aren’t tackling projects at work, what is your favorite thing to do?
T: Traveling, spending time with my grandson, and gardening.
D: Traveling, spending time with my kids and grandkids, and couch time with my dogs!

What are three things still left on your bucket list?
T: Skiing in the southern hemisphere, visit New Zealand, and be a VIP season ticket holder of the Manchester United Football Club.
D: Win the lottery, retire, and travel with Tammy!
Welcome Aboard  Bradford-Scott is proud to announce 9 new additions to its staff.

**Hardware**

**Zachary Robinson:** Zachary spent 8 years in the Indiana National Guard working as a Signal Support Systems Specialist. His focus was installation and networking. Outside of work, Zachary likes fishing and racing. Zachary joined BSDC in January as a Hardware Service Analyst.

**Support**

**Satut “Tootie” Reed:** Inquiring minds want to know…The name Satut is Lebanese and the nickname Tootie was given to her by her brother. Tootie is the newest member of the Support team. She has 9 years of experience in the financial industry. Tootie has been married 23 years to her husband Mark, a police officer, and together they have two children, ages 17 and 13. Tootie joined BSDC in February as a Software Support Analyst.

**Silviya Angelova:** Silviya comes to us with 5 years of credit union and banking experience. She is originally from Bulgaria and moved to the U.S. in 2007. Outside of work she is constantly on the move with her 3 yr. old daughter! Silviya and her family enjoy bike riding, spending time at the beach, and summertime in Michigan. Silviya joined BSDC in September as a Software Support Analyst.

**Lauren Stanford:** Lauren has 12 years of experience in the financial industry. Outside of work, she and husband are busy with their 2 yr. old son. In her spare time Lauren enjoys cooking and spending time with her family. Lauren joined BSDC as a Software Support Analyst in October.

**Programming**

**Mary Westerman:** Mary brings with her 30 years of programming experience. When she isn’t in front of her computer, you’ll find Mary horseback riding, snorkeling, hiking, swimming, visiting family in Florida, or volunteering at her church. Mary joined BSDC in November as a Progress Developer.

**Craig Baker:** Craig is currently in the doghouse because he did not take his wife somewhere warm this winter. Whether he’s in or out of the doghouse, Craig is an avid Purdue fan. Together he and his wife have 3 kids, 1 out of the nest and 2 to go! Craig brings over 25 years of programming experience to the team. Craig joined BSDC in January as a Progress Developer.

**Conversion**

**Sherry Jones:** Sherry and her husband are empty nesters who relocated from Columbus, Ohio due to her husband’s job. Sherry brings with her more than 20 years of experience in the financial industry. If you ever get the pleasure of speaking with Sherry, ask her about artistic roller skating! Sherry joined BSDC in December as a Conversion Analyst.

**Paul Muschell:** After serving 4 years in the U.S. Air Force, Paul spent the next 20 years working for the government as an investigator for the U.S. Treasury Department. He’s full of good stories, but his lips are sealed! He has been married for 22 years and together he and his wife have 3 sons, ages 15, 13, and 8.

*Standing left to right: Zachary Robinson, Tootie Reed, Paul Muschell, Craig Baker, and Sherry Jones*  
*Seated: Mary Westerman*
To find videos on the Support Center, search any of the keywords in the subject. If you have issues finding what you need, contact our Support Team for assistance.

If your credit union would like specific webinar training, we offer customized webinars to address your training needs. To arrange training, please contact Judy Fleming at jfleming@bradfordscott.com.

Sharetec also offers free training at our office in Fort Wayne; these customized sessions can also be scheduled by contacting Judy Fleming.

We have produced almost 100 short (5 minutes or less) videos covering many areas of the Sharetec system. Larger topics have been divided into a series of these short videos and have been placed on the Support Center. These short videos will help to reduce staff training time, as well as allow users to target a specific topic that meets their needs. Staff can view these quick videos during slow times, or a short window of time can be scheduled.

We have a schedule of videos to produce, but are also looking for your ideas. If there is something you would like to see, contact Judy Fleming at jfleming@bradfordscott.com and we will work to create the content you are seeking.

The most recent videos added are below...

- CIF Equity Tab - 2 videos
- CIF Equity Tab Loans - 2 videos
- Teller Box
- Vault
- Report Module in Teller Workspace
- Custom Financial Columns
- Customer Financial Rows
- Custom Financial Report

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. Page is during normal credit union business hours and the issue can be resolved remotely.

2. Page is for a down Sharetec system and would prevent the credit union from opening for business and the issue can be resolved remotely.

Billable Rates

$255 - Calls placed within defined pager support hours.
$330 - Outside defined pager support hours and holidays.

Normal Pager Support Hours

Monday through Friday:
7:00 a.m. EDT to 8:00 a.m. EDT and 5:00 p.m. EDT to 9:00 p.m. EDT
(6-9 for Software)

Saturday:
9:00 a.m. EDT to 1:00 p.m. EDT

Month - End Support Hours

Weekdays:
Extended office hours until 9:00 p.m. EDT

Weekend:
Extended Saturday pager hours: 1:00 p.m. EDT - 5:00 p.m. EDT
Sunday pager hours: arranged in advance $330 per hour

* Calls placed outside pager hours will be returned at 7:00 a.m. EDT on Monday - Friday or 9:00 a.m. EDT 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.

Video Training Series

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