Bradford-Scott Data Corporation

FORMS · Hardware · Support · Windows · Service · EFFICIENCY · Solutions · Technology · Single Source · Software · Reliable · Partnership · Excellence · Credit Union · TRAINING

9449 Priority Way West Drive, Suite 200
Indianapolis, IN 46240
(317) 713-2065

Celebrating 21 years
In the Credit Union Industry.
www.bradfordscott.com

1001 Chestnut Hills Parkway, Suite 1
Ft. Wayne, IN 46814
(260) 625-5107

2004 SECOND QUARTER

Courtesy Pay

A New Service to Our Credit Union Clients

WHAT IS COURTESY PAY?

Courtesy Pay is a new service for your qualifying members that allows you to consider payment of overdrafts on their checking account. Rather than returning a non-sufficient fund item, your system will review their account to determine if the item can be paid.

HOW IT WORKS

If funds are not available in the member checking account to pay a check, the system will first attempt to clear the check by using the normal overdraft protection options you have set up. Depending on how the checking account is set up, members may choose to use the savings account or the line of credit first. In either case, funds are taken from Courtesy Pay last. Once Courtesy Pay covers the overdraft, their checking account will reflect a negative balance.

WHAT IS COVERED?

Your credit union can pay on the following types of transactions:

► Checks paid through batch processing
► Over the counter checks
► Debit card transactions
► ATM transactions
► ACH transactions

WHAT IS THE CHARGE TO THE MEMBER?

The fee to your member can be the same fee as if the check were to be returned. The difference with Courtesy Pay is that the check is paid and <u>not returned</u>, saving them the embarrassment and any additional fees from the retailer. Each time your member uses Courtesy Pay, your system will send them a notification. This provides them with additional protection in overdraft situations.

IN THIS ISSUE . . .

courtesy pay

COST TO YOU, OUR CUSTOMER

Nothing, Nada, Zip, Zilch, unless we can increase your fees. You get the benefit of offering a solution that costs you nothing unless it increases your fees. If it does, then you just pay us a portion of the increase.

REAL RESULTS

"If I had not started the program, our net income as of April 30th would be about $5,400. Because of courtesy pay our net income as of April 30th is $16,000. Plus, I am figuring it will change my return on assets from .50% to 1.00% this year."

Cheryl Merkel
Central Illinois Credit Union

"I was very skeptical that this program would actually increase our fees. Our increase in fee income was 100% for the first couple of months and has leveled out at around 84%. Our charge offs have been minimal. Our members love this new service - we are able to save them the fee on the other end, for the returned check, plus the embarrassment of having a check returned."

Cindy Gribben
Natco Credit Union

"I'm not sure if we want to disclose our percentage of increase, but trust me when I say the increase has been SUBSTANTIAL."

Angela Bernardi
USA One FCU

user conference

2004 USER CONFERENCE
MERRILLVILLE, IN - RADISSON STAR PLAZA
AUGUST 10TH & 11TH

Tuesday   - Registration and breakfast at 8:00 a.m.
          - Sessions running from 9:00 a.m. to 5:00 p.m.

Wednesday - Breakfast at 8:30 a.m.
          - Sessions running from 9:00 a.m. to 2:00 p.m.

Radisson Hotel at Star Plaza *has a premiere Midwest location at the intersection of I-65 and US 30 in Merrillville Indiana, 45 minutes from downtown Chicago.*

Back by popular demand, we will have roundtable discussion groups with table specific topics for GUI and Character customers. New this year, we will have a couple of breakout sessions with overhead projection (versus the computer monitors at the roundtables) for the more popular topics.

The cost for the two-day event is the same as last year at **$350** for the first user and **$275** for each additional. This price includes all conference materials, meals, and a social event. Call Sara Mattax for registration information at 260-625-5107.

SEND & RECEIVE YOUR FILES VIA THE INTERNET WITH FTP (FILE TRANSFER PROTOCOL)

The industry standard for sending and receiving daily communication files such as ACH and Share Drafts has changed over the past 18 months and now most major EFT providers allow for file transfers via a secure SSL 128-bit encryption FTP website. Bradford-Scott has assisted many credit unions in *automating* this file transfer process by writing scripts that use Windows FTP to transmit files to and from your Sharetec server directly from a Windows PC that is connected to the Internet. The following is just some of the vendors who currently allow for file transfers via FTP:

Blue Zone	*Equifax via CSC*	*Qualified Presort*
Cencorp	*Fiserv*	*SCIP*
Certegy	*IL CU League*	*Shazam*
Cleveland State Bank	*M & I*	*STAR*
Creative Services	*MAC*	*TransData*
DMS	*Medavante*	*TransUnion*
EDS Crossroads	*Midstates*	*Travelers*
EmpireCorpCU	*Missouri Corp*	*US Bank*

If your vendor is not listed, call them today to see if you can communicate with them via the Internet. If FTP is an option, contact your Sales Representative today to get signed up!

ELECTRONIC SIGNATURE AND VOUCHER STORAGE

Is Space an Issue at Your Credit Union?

Electronic signature pads (above) will not only save trees, but save your credit union valuable space by eliminating the need to physically store transaction vouchers.

Is your credit union running out of storage space? To combat this constant struggle, Bradford-Scott now offers signature pads and voucher storage (paperless) as solutions for your credit union to reduce or completely eliminate the need for physically storing member transaction vouchers at your credit union.

Your members can electronically sign for the transaction right at the teller window and the system will attach their signature and the voucher to the member's transaction history for review at any time in the future!

**For more information,
contact your Sales Representative today !**

irs

BACK-UP WITHHOLDING

Is the IRS requiring you to withhold a percentage of a member's dividends? Read on to find out how to handle this requirement on your Sharetec system.

First, you must enter the tax rate:

```
Bradford-Scott CU      Release 6.3    main      11/11/2003 sys      dptmt
                  ── Deposit Type File Maintenance Screen 1 of 2 ──
           Type: 01      PRIMARY SHARE ACCOUNT
     Group Type: reg              Account#: 901000
           Term: ___0           Div G/L#: 380000
         Branch: main        Div Accr G/L#: 820000
     Anniv./Cal.: C        Next Anniv. Date: __/__/__
   Div Calc Freq: Q              Min Bal:             25.00
   Div Calc Meth: AD      Min Bal Earn Div:           25.00
    Div Rate Fl: Fixed           IRA Type: _____   [V]
      Div Param: _              Fee Count: [X]
     Dividends?: Down      Member Inquiry: [X]        Div Rate Table/Bal
          Split: Low            Def Comp: [ ]        ----------------------
  Div Share Amt:        .01       MM Acct: [ ]       1:    .08000        .01
    Div Re-calc: NR             Passbook: [ ]        2:    .00890    1,000.00
   Div Pay Freq: Q                                   3:    .01000   10,000.00
   Div Pmt Metd: R                                   4:    .00000        .00
       Tax Rate: __.3000                             5:    .00000        .00

(F2) Continue   (F4) Undo/Exit   (F12) Commit Changes

Tax withholding rate for this account type.
```

CHARACTER SYSTEM

► In **Character**, to begin withholding, use **Jump Code 'dptmt'**.

► In the **tax rate field**, enter the rate that is to be withheld (i.e., .30 for 30%).

See example to the left.

GUI SYSTEM

► In **GUI**, to begin withholding, go to **Share Product Properties**.

► In the **tax rate** field, enter the rate that is to be withheld (i.e., .30 for 30%).

See example to the left.

Next, you must enter the tax withholding code. The withholding codes that may be used are listed below:

Code	Definition
N	Need a W9; No backup withholding notice received from IRS
X	W9 on file; IRS notice received to backup withhold due to underreporting
W	Need a W9; IRS notice received to backup withhold due to underreporting
V	W9 on file; member requested backup withholding voluntarily
T	Need new W9; IRS notice received to backup withhold due to incorrect TIN
P	New W9; IRS notice received of incorrect TIN; already backup withhold due to underreporting

CHARACTER SYSTEM

► In **Character**, to enter the Tax Withholding Code, use jump code "**mbmt**" **and go to the 2nd screen.**

► In the **Tax WH Code** field, enter the withholding code.

See example to the right.

```
Bradford-Scott CU        Release 6.3    main        11/11/2003 sys        mbmt
                              Screen 2 Of 2
            Signature Card: [ ]                        Proxy: _____
         Signature Scanned: [ ]                    Non-Proxy: _____
           Share Draft Acct: [ ]                        User3: _____
          Signature Loans: [ ]               Reg E Stmnt Cd: _
         Max Signature Amt:             .00     Last Branch: main
          Charge Off Loan: [ ]              Branch Count: 06
          Collection Agent: _____             PTD NSF:       0
      Member Access Level: 3                     YTD NSF:       0
              Dormant Cd:                        TOT NSF:       0
            Dormant Date: 11/10/2003      Total Loan Amt:    102,789.73
             Tax WH Code: X [V]          Total Share Amt:      7,396.93
                  Status:    [V]              Mail Code:
            Credit Score:                   Last Stmnt: 12/31/2001
         Credit Score Dt:   /  /            Last Update: 10/22/2003
              Debt Ratio: .00000            Last Uptime: 09:05
           Debt Ratio Dt:   /  /             Last Upuser: sys
              Sort Field: _____          Last Station: KKOLAR2K

(F2) Continue    (F4) Undo/Exit    (F12) Commit Changes
```

GUI SYSTEM

► In **GUI**, to begin withholding, go to **Share Product Properties**.

► In the **tax rate** field, enter the rate that is to be withheld (i.e., .30 for 30%).

See example to the right.

Member Properties

Personal Info | e-Services | Office Info

Official Info

Member#:	3
Member Type:	M [Look]
Member Name:	Eric Abbott

Personal ID:		Member Date: 03/20/2002		Close Date:
Social Sec#: 987-65-4321		Sponsor: [Look]		Deceased Date:
Branch: main		Pay Frequency:		Dormant Code:
Status: Active		Tax WH Code: X		Dormant Date: 10/24/2003

Personal

Birth Date: 03/15/1970   ☐ Reg P   ⦿ Male   Home Phone: (320)203-0388
Marriage Status: Single   Ethnic Code: ____   ○ Female   Work Phone: (800)654-5828/

Address Info

Mailing Address: 10376 56th Street

Street Address: 8756 beachwood   ☑ Valid Address

Clear Lake   MN   55319-

Tampa   FL   38549-

[Update] [Add] [Copy] [Delete] [Cancel]

[Done]

system support

HOW TO SHUTDOWN AND POWER ON YOUR SYSTEM

Now that storm season is here, shutting down servers and restarting will be part of your standard procedures. If your building loses power and your UPS is beeping, please follow these steps to properly shut down and start up your servers once power is restored.

SHUTDOWN INSTRUCTIONS

1. From the monitor located near your main Sharetec server, login as "root" with the "root" password. This would be the same step that you perform at month-end processing.

2. If your credit union does not have a Transaction Server, you can proceed to step 7. A Transaction Server is a second computer that is used if your credit union offers Audio Response (ART) or any of the following On-Line products:

    ATM's, Shared Branching, or Home Banking.

3. If your credit union has Audio Response (ART), then from the monitor located near the Transaction Server, login as "root" with the "root" password for this computer. NOTE: The "root" password for the Transaction Server is not the same password as the main Sharetec server.

4. At the Unix prompt, type in "stopart.ss" and hit enter. This will bring down the Audio Response (ART) database servers and end all phone line processes.

5. If you have also have On-line ATM, Home Banking, or Shared Branching, type in "offtran.ss" at the Unix prompt and hit return. This will end all processes for any respective On-line products. Once this has completed, type "netdown.ss" at the Unix prompt. Answer "n" for the question "Truncate the bi files (y or n)" and hit enter. This will end the database servers for any respective On-Line products.

6. When steps 3–5 have been completed, type in "uname" at the Unix prompt and hit enter. This will return the system type for your transaction server. Based on what type of system it is will determine the appropriate shutdown command to power down this computer.
    If "uname" returns 'Linux', type "shutdown –h now" and hit enter.
    If "uname" returns 'SCO_SV', type "shutdown –y -g0" and hit enter.
    When you see the message: "it is safe to power the system down", you may hit the power button on the Transaction Server.

7. From the monitor located near your main Sharetec server, type "rel" at the Unix prompt and hit enter. At the Sharetec Administration for Live box, select option "E. End Database Servers". When the confirmation message appears, type in "e" and hit enter. Once the database servers have ended, you will be returned to the Sharetec Administration for Live box. Select "Q. Quit and Log Off" and this will return you to a Unix prompt.

8. At the Unix prompt, type in "uname" at and hit enter. This will return the system type for your main Sharetec Server. Based on what type of system it is will determine the appropriate shutdown command to power down this computer.
    If "uname" returns 'Linux', type "shutdown –h now" and hit enter.
    If "uname" returns 'AIX', type "shutdown –F" and hit enter.
    If "uname" returns 'SCO_SV', type "shutdown –y -g0" and hit enter.
    When you see the message "It is safe to power the system down", you may hit the power button on the main Sharetec Server.

9. Then turn off all printers and workstations.

START-UP INSTRUCTIONS

1. If you have a Transaction Server, power it on by simply pressing the power button.

2. Press the power button on the main Sharetec Server

3. From the main terminal located near your Sharetec server, login as "root" with the "root" password.

4. If your system has CLEO (bisynch modem), type "initcom.ss" at the Unix prompt and hit enter. This will restart the CLEO process.

5. Type "rel" at the Unix prompt and hit enter. At the Sharetec Administration for Live box, select option "B. Begin Database Servers". When the confirmation message appears, type in "b" and hit enter. This will start the database servers for Sharetec.

6. *If your system does not have a Transaction Server, skip to step 10.*

7. From the monitor located near the Transaction Server, login as "root" with the "root" password for this computer.

    NOTE: The "root" password for the Transaction Server is not the same password as the main Sharetec server.

8. If your credit union has Audio Response (ART), type "startart.ss" at the Unix prompt and hit enter. This will start the ART databases and phone lines. Wait until this is finished to continue to the next step

9. If you have Online ATM, Home Banking, or Shared Branching, type "netserv.ss" at the Unix prompt and hit enter. This will begin the database servers for any respective On-Line products. Once this has finished type "ontran.ss" and hit enter. This will begin all processes for any respective On-line products.

10. Power on the printers and workstations

    If you have a laser check printer, then you will need to reset this check printer by using the jump code "troyres" in the Character product.

HELPFUL HINTS

► If you have a issue where you need to blank out a GUI field or change something that is input incorrectly in a GUI field, you must put a number in the field. DO NOT USE "SHIFT ?" TO CLEAR THE FIELD. This will leave a ? in the field and create new problems. In most GUI fields, a symbol or punctuation mark cannot be identified by the system therefore causing errors.

► When running your month-end process on a day other than the last day of the month, you must remember to run all processes such as Transfers, CD Posting, and Day-end for the last day of the month and not the date that you are processing on. Do not accept the default date unless you are processing on the last day of the month.

► **Q.** If the Day End process does not run for the prior day, what should you do?
    A. If you **have already** processed transactions for the current day, you must skip the prior day end but make sure that it is scheduled to run on the current day.

    If you **have not** processed transactions, use jump code DAYCLS1 to run the Day End process for the prior day. After Day End is complete, make sure that the process is set up in Job Scheduler for the current day. Use jump code SCHEDMT, highlight Day End and hit F8 and change the date to the current day. Put the military time in (EX: 8:00 PM = 20:00). Hit F2. Next, use jump code RPTQ to go to the Report Queue to see the process Day End with an RE status. Day End will now run at the time that you scheduled. Remember, do not do any transactions on the system while the Day End process is running.

PROTECTING YOUR INVESTMENT WITH *e*TRUST SOFTWARE FROM BRADFORD-SCOTT

Bradford-Scott is pleased to offer your total office protection with eTrust Antivirus from Computer Associates. We believe in this product so much, we use it internally for our network protection. If you have questions about this product, please contact your salesperson to learn how your network can be protected.

*e*Trust Antivirus Key Product Features & Benefits

Dual Scanning Engines for Double the Protection
eTrust Antivirus has two high performance scanning engines, both of which are certified by ICSA Labs to detect 100% of "in-the-wild" viruses.

Redundant Signature Distribution and Incremental Signature Updates
The anti-virus client automatically downloads the latest signatures without overburdening the network with unnecessary traffic.

One-Step "Virus Block"
This feature blocks access to all files with a specific extension in real time and prevents the spread of common virus attacks.

Centralized Event Logging and Alerting
A centralized log of all virus events, including viruses found and responses taken, makes administration simple.

Flexible Reporting
Reports that provide important information on the status of your antivirus implementation can be created using the Report Builder, LDAP or any ODBC-compliant tool.

Virus Quarantine
Isolates infected nodes before they can spread viruses throughout the network.

Certification by the Industry Experts
eTrust Antivirus has been certified by ICSA Labs and West Coast Labs and is a consistent winner of the Virus Bulletin VB100%.

Around-the-Clock Support and Research
eTrust Antivirus is backed by the trusted security expertise of CA's eTrust TARGET (Threat Analysis and Response Global Emergency Team), a global network of rapid response centers that provide around-the-clock support in the battle against viruses, worms, Trojans and other forms of malicious code. The eTrust TARGET centers produce cures for newly identified viruses and immediately post the latest signature updates, providing the most up-to-date protection.

CLASS IS ALWAYS IN SESSION AT BRADFORD-SCOTT
New Employees? Need a Refresher Course? Classroom Training to the rescue!

Do you have new staff members working in your office? Have you implemented a cross-training plan? Do you need a refresher course?

One of the many benefits of our partnership is unlimited classroom training for your new and existing employees. Why not utilize this opportunity to send your staff to class and have them trained at no charge?

If you do not have the time to train your staff on the Sharetec system, we offer free training classes at both our Fort Wayne and Indianapolis offices. Ensure that your new staff members are utilizing Sharetec to its fullest by sending them to us for training. We are here to help you with your busy schedule by training your new staff or cross-training your existing employees on the Sharetec software.

To register simply call our Training Coordinator, Carrie Heck at 260-625-5107, and she will cater a training plan to meet your needs. You may send up to six employees at a time. Private classes are offered in both our Indianapolis and Fort Wayne classrooms. Below we have provided you with a list of all available classes including the length of each respective session.

CLASSES OFFERED

1 ½ Day Class

GUI Navigation – Menu Layout, Filters, Inquiries, F1 Help
Central Information – Information on the following: Address, Average Daily Balance, YTD Dividends & Interest, Transfers, Fees, Images, Properties, IRA, Checks, Stop Payments, Transaction History, Collateral, Loans, Credit Cards, Overdraft Protection, Relationships, Holds, ACH/Payroll, Notes, Distributions, and more.

1 Day Class

Teller Training – Teller Box, Vouchers, Transactions, Reversals, Balancing, Teller Reports, Quick Mailer, Holds, Payoffs, Forms (Payroll, Stop Pay, CD Notice), Dividend Calculation, APY Calculation, Properties, Certificate Posting, Dividend Posting, Average Daily Balance, Dividend Accruals, and more.

1 Day Class

Batch Administration – Communications, Dormant Accounts, Inventory Items, Processing and Posting for: ATM, Credit Card, Share Draft, Payroll, ACH, Dividends, Transfers, Insurance, Service Charges, Menu Controls, Returns, Auto Loan Decision, Back Office Controls, Purge Controls, Member Rewards, Cross-Selling, EOD/EOM/EOY, Human Resources, Cash Packets, and more.

1 Day Class

Lending – Loan Applications, Loan Documents, Tracking, Collections, Credit Reports, Escrow Analysis, Notices (Payments, Reminders, Past Due, Coupons), Reports (Loan Officer, Daily, Delinquency, Collection Notes, Reminders, Past Due, Loan Application), Loan Calculator, Products, Inquiries, Credit Queue, Collateral, Co-Maker, Future Payoff, Pledges, History, Audits, Fixed, Variable, and Line-of-credit Loans, Printing, Insurance, Worksheets, and more.

1 Day Class

Accounting – General Ledger Administration and Reports, Month-end Adjustments, Recurring Entries, Reconciliation, Issue Checks, Printer Vouchers, Statement Processing, AIRES, ALM, Financial Statements, Daily Financials, Accounts Payable, Prepaids, Reports Module, Custom Financials, and more.

BSDC EMPLOYEE SPOTLIGHT
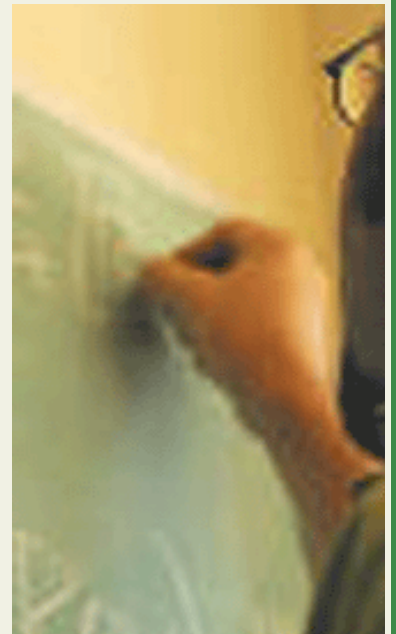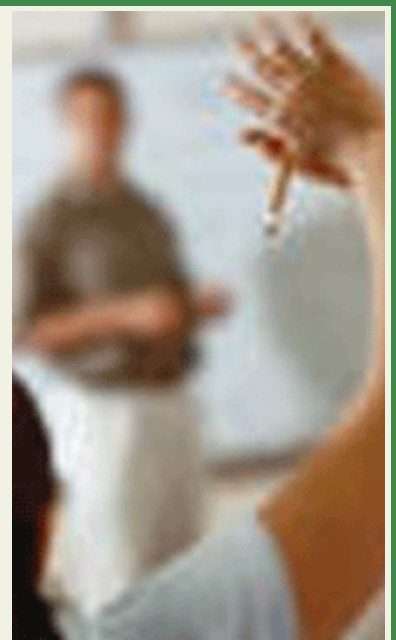
INTRODUCING SHERRI SANDERS
Conversion Department Manager

Sherri began in February 2004 as a Customer Support Representative and was quickly promoted to Conversion Department Manager in May 2004 when an opening became available. Sherri has an awesome personality and enjoys working with her team of Conversion Analysts. Sherri comes to BSDC with a career in banking/finance with experience at Bank One, Fifth-Third Bank, and Waterfield Mortgage. She is a graduate of Indiana University (and yes she is an IU Basketball fan).

May is her favorite month! Many people think she loves May so much because gardening is her passion, but those who really know her well will tell you that May is 500 time! She has been a passionate fan of the Indianapolis 500 and has attended the race for 19 consecutive years. She looks forward to race weekend like a child does Christmas morning! Her family consists of her husband-to-be Jim, daughter Elyse, and Jim's son TJ. Together, they like to spend time at the family lake cottage where she has been known to worship the sun for hours. Other hobbies are cooking and snow/water skiing.

We are excited to have Sherri on the BSDC team and cannot wait to introduce her to you at the Users Conference!

Sherri Sanders is a Conversion Department Manager for Bradford-Scott in the Fort Wayne, IN office.

forms dept.

BSDC FORMS DIVISION, NOW FEATURING…
LOW CARB*, HIGH FIBER* FORMS AND PROMOTIONAL PRODUCTS!

*Although our products are probably quite tasty, we do not recommend ingesting them. We really cannot guarantee low carbohydrates either. We are, however, confident of the high fiber content of our forms and envelopes.

It seems that many companies make outrageous claims of superiority to prop up their products and services in order to justify their prices. Consumers are often disappointed when those same products and services don't live up to expectations. The BSDC Forms Division is continually striving to improve in every aspect of our clients expectations. We have upgraded our type-setting software, improved our paper sources, increased internal procedure efficiency, and many other aspects of our daily operations. Once again, we have been able to increase value to our clients without raising costs.

Bradford-Scott now offers storage to offices with limited space. You can now take advantage of larger quantity pricing discounts on our products. Let us store them for you and ship them, as needed, for a small release charge of only $10.00 plus shipping.

PROMOTIONAL PRODUCTS

More businesses are finding that our promotional products are a great and inexpensive way to advertise, bolster repeat clients, and increase visibility for new business in today's competitive world.

Recently, a new business in the Indianapolis area ordered pens, coffee cups, and sport bottles for their open house celebration. The giveaway items helped to establish the company in their community and created excitement for prospective customers. Each of the attendees began "getting the word out" about the business by simply using the sport bottle at the health club, lending a pen to an acquaintance, or just having coffee at work in the cup they picked up at the new business. These economical traveling billboards are a great way for both new *and* established businesses to increase traffic with useful items that people enjoy everyday. This company has since reordered these items and are continuing to garner new customers from the ones who previously visited.

See our new promotional products catalog available online at www.bradfordscott.com (under BSDC Forms).

Hot promotional items for credit unions: *stress relieving foam shapes, rubber jar grips, personal first aid kits, pens, school pouch kits, hand sanitizer, eyeglass cleaner key chains, refrigerator magnets, dry erase boards, balloons, calendars, visor clips, golf accessories, chip clips, breakaway lanyards, etc.*

Current special: Free setup on any promotional product!

CALL OR EMAIL ROSE MCFARLAND OR TONY WILHELM FOR MORE INFORMATION
forms@bradfordscott.com   *(260) 625-5107*

NOW AVAILABLE AT BRADFORDSCOTT.COM

The Forms Division is Thrilled to Announce the Creation of Our New *Promotional Products Online Catalog.*

This site will allow our clients to browse a huge selection of popular products...without leaving the office!
Plus, for a limited time only - we are offering free set-up on all new promotional product orders!

Interested in our online catalog, call Tony or Rose 317-713-2065

●●● Product Search
Search by:
name, number or keywords
[ ] Go
Price Range:
[ ] to [ ]
▶ Advanced Search

Featuring a New & Easy to Use Product Search!

All items are arranged into categories and sub-categories or search a particular product

Budgets are even considered in this innovative search...just plug in the dollar amounts and a list of items will appear along with item numbers, descriptions, full-color photos, and pricelists!

Bradford-Scott Data Corporation

1001 Chestnut Hills Parkway, Suite 1
Fort Wayne, IN 46814

Bradford-Scott Data Corporation

Serving the Credit Union Industry