



Bradford-Scott Data Corporation

Same great service...New generation of products.

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Contact Information

Indianapolis

(P) 317-713-2065 (F) 317-713-2071

Fort Wayne

(P) 260-625-5107 (F) 260-625-6248

9th Annual National Users Conference Heads to Vegas

Las Vegas to host Bradford-Scott Users Conference from September 12-14 for training workshops and product education

Join us for Bradford-Scott Data Corporation's 9th Annual National Users Conference being held in Las Vegas, Nevada on September 12 – 14, 2005. Choose training workshops from an array of product sessions relevant to your credit union. Come and meet key BSDC contacts and most importantly learn from your fellow users.

We are meeting at Alexis Park Resort, which is a premiere, all suite non-gaming resort in Las Vegas, Nevada. From the moment you arrive at this oasis in Las Vegas, you will notice something special about Alexis Park. Stroll between lush landscaping and three sparkling pools. Winding pathways lead you through two-story white stucco buildings, which house the guest suites. The resort offers personalized service, beautifully landscaped grounds, and immediate easy access to all that Las Vegas has to offer. For pictures of this beautiful resort, please go to www.alexispark.com. Shuttles are available to and from the airport and to the Vegas attractions (only one mile away) so there is no need to rent a car.

REGISTRATION INFORMATION

Our objective is to simply cover the costs of the conference; therefore, our low conference rate is \$375, which includes 4 meals, a cocktail reception, in addition to snacks at breaks. We are also offering a \$50 discount to credit unions who have multiple employees attending. If you would like your spouse to dine with you, please note



Conference Highlights

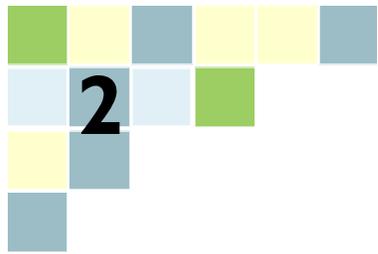
Beth Givens Speaking on Identity Theft
Training Workshops
Question & Answer Sessions
Product Demonstrations
Tuesday Night Reception and Dinner
Free Time to Enjoy Las Vegas

this on the registration card and include an additional \$100.

HOTEL RESERVATIONS

Hotel costs are not included in the conference fee. Please call the Alexis Park Resort and Villas at 800-582-2228 to make reservations.

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Las Vegas User Conference

TRAINING WORKSHOPS:

Financial Reporting - Should You Use Custom or Standard?

By Amanda Beckner

What Your CU Should Know About the Back Office Module!

By Doug Hord & Sherri Bishop

Accounting Best Practices for the Bean Counter in Your Credit Union

By Doug Hord

Reports, Reports, and More Reports ...an Overview of EOD, EOM, EOY!

By Carrie Heck

Creating Fast-n-Easy GUI Results & ODBC Reports

By Kevin Lowder

Make Some Money Using Courtesy Pay

By Pam Bostic

Tips & Tricks for Lenders

By Sherri Bishop

Why is Computer Security So Important?

By Chris Sheaves

What is Coming in the Next Release 7.0?

By Tania Lowder

...CONTINUED FROM PAGE 1



The Alexis Park Resort Hotel offers beautifully landscaped grounds and immediate easy access to all that Las Vegas has to offer.

Inform the hotel that you are with Bradford-Scott Data Corporation in order to receive the conference rate of \$99.00 per night. Please note that this hotel rate is lower than that of the hotels chosen in the past, yet your accommodations are much more luxurious. Hotel reservations must be made before August 30, 2005; otherwise, room rates will be at regular price on a space-available basis only.

AIRLINE RESERVATIONS

Airline travel to Las Vegas is usually very inexpensive compared to other cities. Check www.expedia.com or www.travelocity.com for the best rates. The Conference Program will kick-off at 1:30 p. m. on Monday, September 12th and will wrap-up at 11:45 a.m. on Wednesday, September 14th.

SEE YOU THERE!

CONTACT INFORMATION

Please contact Bonnie Doolittle (bdoolittle@bradfordscott.com) or Sara Mattax (smattax@bradfordscott.com) via e-mail or phone at 260-625-5107 (FW) or 317-713-2065 (Indy) for any questions regarding Bradford-Scott Data Corporation's 9th Annual National Users Conference in Las Vegas, Nevada.



Bradford-Scott in the News



Only excerpts are published below, for full release, see:

http://investors.progress.com/phoenix.zhtml?c=86919&p=irol-newsArticle_Print&ID=692101&highlight=

TEN PROGRESS CUSTOMERS NAMED LAUREATES BY COMPUTERWORLD HONORS PROGRAM FOR INNOVATIVE USE OF TECHNOLOGY

BEDFORD, Mass., Apr 05, 2005 (BUSINESS WIRE) -- Progress Software Corporation (PSC) (NASDAQ: PRGS), a supplier of leading technology to develop, deploy, integrate and manage business applications, today announced that 10 of its customers have been named Laureates in the 2005 Computerworld Honors 21st Century Achievement Awards Program. The Awards Program spotlights the world's most creative and innovative uses of information technology in society. Solutions at Cambium-Forstbetriebe, **Marinette County Employees Credit Union**, Ohio Department of Health, Premier Manufacturing Corp., Rotech Healthcare, Interactive Taxi, WebMD Practice Services, DocuTAP, Fractal Technologies Pty Ltd. and aap Implantate AG were recognized.

Representatives from PSC and the nominated companies attended a medal ceremony held in their honor yesterday at City Hall in San Francisco. During the formal ceremony, PSC's nominated customers officially became part of the Computerworld Honors Global Archives. The finalists will be announced at the end of this month, and the winners will be honored at a black-tie ceremony at the National Building Museum in Washington, D.C. on June 6.

"Each year, Computerworld Honors identifies and recognizes individuals around the world whose visionary use of information technology produces and promotes positive social, economic and educational change," said Bob Carrigan, CEO and publisher of Computerworld, the Voice of IT Management, and chairman of the Chairman's Committee of the Computerworld Honors Program. "The innovators represented in this collection have been recognized by the leading IT industry chairmen as true revolutionaries in their fields."

"We are pleased to see our industry-leading customers receive recognition for their success in using Progress technology to achieve their visions," said Joseph Alsop, chief executive officer and co-founder of Progress Software Corporation. "Progress and its global network of Application Partners (APs) are in a great position to meet the increasing demand for highly focused, business specific applications. The combination of our partners' deep vertical domain expertise and our low total cost of ownership offer companies the world's best business applications. And this year, we are additionally enthusiastic about the attention given by the Computerworld Honors Program to applications using some of our emerging technologies."



One Laureate recognized is the **Marinette County Employees Credit Union** and was nominated in the category of Finance, Insurance & Real Estate. Using Progress-based Sharetec from Progress AP **Bradford-Scott Data Corp.** (<http://www.bradfordscott.com>), a leading provider of core data

processing systems for credit unions, the Marinette County Employees Credit Union reduces monthly costs by 25 percent. Account overdrafts and fees are automatically tallied each morning, and loan payments and other account transfers can be scheduled for a recurring date. The credit union also benefits from a savings of at least two employee hours per day.

Computerworld, the "Voice of IT Management," is the most trusted source for the critical information needs of senior IT management. Computerworld's integrated offerings form the U.S.-based hub of the world's largest (58-edition) global IT media network through its weekly publication, Computerworld.com Web site, focused conference series and custom research. In the past five years alone, Computerworld has won more than 100 print and online awards for editorial and design excellence, surpassing its direct competition by an order of magnitude. Recognition includes the 2004 Magazine of the Year Award from the American Society of Business Publication Editors and a Jesse H. Neal Award for "Best News Coverage." In print since 1967, Computerworld is the source for information technology management, with a guaranteed rate base of 180,050, a total print audience of 1,138,000 (IntelliQuest CIMS 2004 Business Influencer Study) and an online audience of over 1 million unique monthly visitors (DoubleClick).

Progress Software Corporation (NASDAQ: PRGS) is a \$300+ million global software industry leader. PSC supplies technologies for all aspects of the development, deployment, integration and management of business applications through its operating companies: Progress OpenEdge Division, DataDirect Technologies, ObjectStore and Sonic Software Corporation. Headquartered in Bedford, Mass., PSC can be reached on the Web at <http://www.progress.com> or by phone at +1-781-280-4000.

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SOURCE: Progress Software Corporation

Maximizing Your Sharetec System

ANTICIPATED DIVIDENDS REPORT BY AMANDA BECKNER



Has your credit union considered a dividend rate change? Do you want to know in advance how this will affect your members and your expense accounts? Sharetec has a program that will do just that. By using the anticipated dividend calculation menu, calculating an anticipated dividend for a particular share type or all share types is easy.

Here is how it works:

- ✓ Use the jump code “antdiv” and unmark the box “Use Old Setup”. This will give the option of evaluating any share type by entering projected dividend rates. Keep in mind that this is just a calculation and the “anticipated” dividend will not post. These projections will not change the current rates on the system.
- ✓ After the new rates have been input, follow the prompts at the bottom of the screen and commit the changes by hitting the F12 key. Then select Calculate Dividends and make a printer selection. A short report will print that shows the dividend parameters that were entered. Take a minute to review the parameters.
- ✓ Print out the Anticipated Dividend Report by using jump code “antdivrpt”. This report will list the members and the anticipated dividend for the projected rates. The total dividend amount shows at the end of the report. This amount would post to the expense accounts if the dividend rates for these share types were changed.

This is a great tool that will show you exactly what the system will pay at the projected rate.

WHAT CAN ALM DO FOR YOU? ASSET/LIABILITY MANAGEMENT

WISDOM offers several products to assist you with Regulatory Compliance/Board Reporting, Asset/Liability Management (ALM), Investment Portfolio Management, Budgeting/Modeling/Income Simulation, and more.

In the Current/History, Regulatory Compliance component, current financial information is imported from Sharetec into this section each month to generate monthly board packets, compare budgeted and actual results, produce a static GAP report, most of the 5300 CALL report, peer comparisons, and much more.

The Modeling system, projects future financial positions of your credit union, called models. Models are constructed by making assumptions about future events such as interest rate changes, buying a new building, or creating new loan types. One model will become your budget; other models are used for strategic planning or income simulation.

The Investment Portfolio Management System is a complete investment accounting and tracking system for credit unions. It can account for all types of credit union-authorized investments, including but not limited to: Fed Funds, CDS, CMOs, REMICS, FNMAS, and Mutual Funds. New investments are entered, and payments received are posted during the month, then, at monthend, IPMS calculates Accrued Income, the accretion of Premiums/Discounts, Book Values, and Book vs. Market Values. Investment information is automatically transferred to the Board Reports and Static GAP report for further analysis.

Lastly, most of the Wisdom package had graphs related to the reports, making it easier for the board to understand the analytical data presented. The trends shown can help the CU make decisions to protect its future.



260-625-5107 or 317-713-2065
To learn more about the Anticipated Dividends Report and ALM, contact software support.

Courtesy Pay

A SERVICE THAT ALLOWS OUR CREDIT UNION CLIENTS TO CONSIDER PAYMENT OF OVERDRAFTS

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 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 FOR COURTESY PAY?

The fee to your member will be the same fee as if the check were to be returned. The difference with Courtesy Pay is that the check is paid and not returned, 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.

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.

"I was not for courtesy pay when I first learned about it. But after educating myself with what it really is and does, I have changed my opinion. It is a financial counseling tool for me with my members. We had originally seen our income double, but then it has leveled off to about a 75% increase. The CU is very happy with this product and so are our members, since no member has opted out."

Robin Green
Advantage One CU

"It has improved our bottom line, even after expenses are taken out. It has been very successful. The income hasn't let up any. We expect to clear an extra \$100,000 this year because of courtesy pay, plus it is fairly easy to use and implement."

Annette Sova
Straits Area FCU

"We have only been using it for 1 month, so I don't have the income numbers yet, but I can tell you it has really streamlined our time to process share drafts. In addition, we are saving \$300-\$400/month in returned overdraft fees from our corporate credit union."

Greg Worthen
Atlas CU

"I was a little leery of the success stories I had heard from other credit unions using this product. It was so difficult to believe the increases they were telling me. So I was quite surprised by how well this program is doing for our CU. It is generating a good income for the CU. I also thought we may get some complaints from our members, but we have not had one to date."

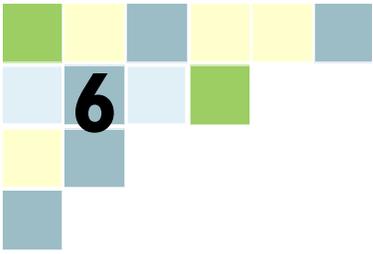
Barb Cable
LaPorte Community CU

"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



Support at Bradford-Scott

EMPLOYEE SPOTLIGHT - SARA MATTAX

Sara has been the BSDC Credit Union Receptionist for over 3 years now. She loves her job and enjoys having the ability to talk to each of our customers on the phone. Sara personally greets our customers on the phone with a smile in her voice and with an eagerness to get callers pointed in the right direction as quick as possible.

Sara is a native to the Fort Wayne, Indiana area and celebrated her 25th wedding anniversary with husband Gary in June this year. Gary and Sara are proud parents of three kids: Nicole, who will be starting her last year in medical school for Radiology and also got married in June; Eric just graduated from high school in June; and Craig is the youngest one and is a high school senior.

In her free time, Sara enjoys traveling, camping, antique car shows, and spending time with family and friends.

Here is what our customers have to say about Sara: Sharon at Badger CU says that she is friendly and courteous; Karin at Obelisk CU says that Sara is the most outstanding receptionist ever; Janine



at Sacred Heart Hospital ECU says that Sara receives all 10's. BSDC is happy to have Sara on our support staff and appreciates all that she does for not only our customers but for employees as well. Thank You Sara!

SUPPORT@BRADFORDSCOTT.COM

You asked for it...You got it! It is with excitement that we announce the capability of sending your non-urgent Software and Hardware issues via E-mail. The new e-mail address is simply:

support@bradfordscott.com

This e-mail address can be used to log any issue that you would normally call us with, however, we recommend that urgent issues still be logged via phone. This e-mail box will be checked every day at 8:00 a.m. and at 2:00 p.m. (our time) by Sara Mattax and your call will be logged for the appropriate support team at these times only.

NOTE: To ensure the quickest response, please refrain from initiating a support issue using any other support staff e-mail address. Issues sent directly to an employee of BSDC cannot be guaranteed a quick response.

It is feedback from customers like you that help make us the best data processor in the industry. Thank you for your feedback and we encourage you to keep it coming.



To Log an Issue Via E-mail, Please Use the Following Format:

Date Logged:

Time Logged:

Contact Person:

Hardware or Software Issue:

Call Number if Applicable:

Short Description of Issue:

Upon completion of this form, please send your software or hardware issue to Bradford-Scott at:

support@bradfordscott.com.

Classroom Training

260-625-5107 or 317-713-2065
To register for class, simply call our
Training Coordinator, Carrie Heck

CLASS IS ALWAYS IN SESSION AT BRADFORD-SCOTT

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 with you is the 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 or Indianapolis, Indiana 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 office 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 or 317-713-2065 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, Indiana 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, FI 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.

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.

Lending

Loan Applications, Loan Documents, Tracking, Collections, Credit Reports, Escrow Analysis, No-

tices (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.

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, Pre-pays, Reports Module, Custom Financials, and more.

MONTH-END PROCESS SUGGESTIONS

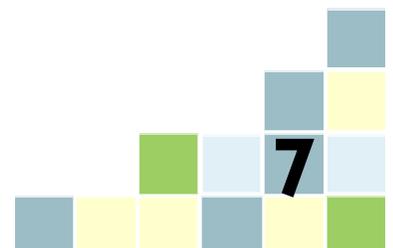
BY AMANDA BECKNER

Is your credit union running month-end on a day that is not the last day of the month?

Make sure that the certificate-posting program is run through the last day of the month. For example, if processing on the 29th of the month and there are 31 days in the month, make sure that you run the certificate posting through the 31st.

The same is true for day-end procedures during the month-end process. Always be sure to run day-end using the last day of the month.

We get so many support calls on the 1st day of each month because one or both of these steps were not followed. Save time on the first day of the month by passing the word on to your month-end processor.



WEBINARS

A NEW TRAINING TOOL FROM BRADFORD-SCOTT

[http://www](http://www.bradfordscott.com)

Bradford Scott is pleased to announce another tool for training you on the Sharetec System... Webinars. This tool will allow you to get the training you want for your employees, via the Internet, without even leaving the office. The process is quick and easy. The attendee will receive an email from our Training Coordinator, Carrie Heck and included will be a link to join the meeting. Clicking on the link connects them to the training session. Written instructions will be provided via e-mail after signing up for a Webinar. Webinar sizes are small and are on a first come/first serve basis. Therefore, please choose a couple of dates for the class(es) that you are interested in. At this time, there are no fees for these Webinars, however, we ask that you make sure that you can attend before signing up. Times are Fort Wayne/Indianapolis, Indiana time.

Analyze Your Credit Union with ODBC Reports

September 20th, 21st, 22nd, & 23rd, with Kevin Lowder

Month-end Processing - Why, When, & How

September 26th, 27th, 28th, and 29th, with Carrie Heck

End of Day Reports - How to Get What You Need

October 11th, 12th, 13th, & 14th, with Carrie Heck

Troubleshooting 101 for Printers on Sharetec

October 17th, 18th, 19th, & 20th, with Bob Jones

Get the "Results" using GUI Results Reports

November 7th, 8th, 9th, & 10th, with Kevin Lowder

Financials! Should you use Customer or Standard?

November 14th, 15th, 16th, & 17th, with Rhonda McCoy

Back-up Basics

November 21st, 22nd, 28th, & 29th, with Bob Jones

Transfer Posting, It's Simple!

December 5th, 6th, 7th, & 8th, with Rhonda McCoy

Mortgage & Escrow Analysis

December 12th, 13th, 14th, & 15th, with Sherri Bishop

Commercial Lending

December 12th, 13th, 14th, & 15th, with Sherri Bishop

Additional dates for the classes above will be announced if needed to accommodate everyone interested. Reservations are first-come, first serve and via e-mail only. Please e-mail Training Coordinator, Carrie Heck, at check@bradfordscott.com to reserve a spot in the Webinar of choice or with any questions you have. Or, call her at 260-625-5107 or 317-713-2065.

Bradford-Scott Data Corporation

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Fort Wayne, IN 46814



Bradford-Scott Data Corporation

Same great service...New generation of products.