



14th Annual Sharetec Users Conference

This year’s conference was better than EVER! Participants joined us in Fort Wayne, Indiana for the first time at the Grand Wayne Convention Center and Hilton hotel. This new venue offered a pristine meeting space for our conference. The addition of 2 more hands-on labs were an overwhelming success. Users were thrilled to learn of all the new features coming in release 8.2 and were the first to preview our new mobile banking product. Karen Gilliam-Brown from USA One FCU spoke about fee income and offered ingenious ways to help change member behavior. Users were able to attend up to 8 different workshops during conference. Networking was also abundant at the many breaks and festivities. Vendors from across the spectrum joined us to offer insight on different products. The Dancing with the Stars entertainment wowed the crowd and was entertaining for everyone.

Below is what conference participants said about the event:

“Great new location. The food was VERY good!”

“Your employees are great and I felt a part of the CU family.”

“Nice location, I would definitely come back to Fort Wayne.”

“Excellent place to hold meeting!”

“Enjoyed the new venue!”

“Keep offering the Hands-on Labs!”

Plans are already in the works for 2011 conference. If you have any suggestions or comments, please pass them along to Carrie Heck (check@bradfordscott.com). All conference materials are available on Customer Center.

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Is Your Password Strong Enough?

With password cracking software available on the Internet for free downloading, passwords are no longer strong enough. Take a look at how long it took one of these free downloads to crack these passwords:

- *Numbers only – 12578931 – 1 minute*
- *Common word found in a dictionary with numeric suffix – cat16586 – 21 minutes*
- *Alpha only – iluvmycat – 5 hours, 28 minutes*
- *Alpha-numeric with upper and lowercase combination – iLvMyCat3 - 33 weeks*
- *Alpha-numeric character combination – iL!M*Ct3 – 19 years*

Passwords - what NOT to use:

- *Never use any form of a name, including: first, middle, last, initials, or nicknames.*
- *Never select words or abbreviations that can be found in dictionaries.*
- *Never make your login and password the same.*
- *Never use license plate numbers, social security numbers, or phone numbers.*
- *Never use year and make of a car or addresses.*
- *Never use a date.*

Email/Text Notification

By: Kevin Lowder

Bradford-Scott offers an automatic email/text notification for nightly tape backup failures. We know the importance of a good backup in the event of a disaster, so we have added the capability to the system so that an email or text is automatically sent when a nightly tape backup fails. This same email will be sent to Bradford-Scott so that we can take action soon after notification.

We are currently in the process of updating our customers with this enhancement, so there is no need to call us to schedule. We will notify you via email when your system has been updated! This is one more example why

Bradford-Scott is **#1** in the industry in customer satisfaction!

If you have any questions regarding this new system enhancement, please contact Kevin Lowder at (260) 625-5107 or klowder@bradfordscott.com.

IMPORTANT SERVICE ANNOUNCEMENT FROM MICROSOFT

“Support for Windows XP with Service Pack 2 (SP2) ended on July 13, 2010. If you are running Windows XP SP2, you will no longer receive security updates for Windows. To keep your Windows XP computer up-to-date, download [Service Pack 3](#) through Windows update now.”

Understanding the “odccalc” Back Office Control Record

By: Kevin Lowder

The “odccalc” back office control record allows you to enter custom transaction codes so that the PTD/YTD Fee Summary section on the member statement reflects the correct amounts. This back office control record can be found in the Administration Workspace under CU Controls and then go to Back Office Controls.

Type: odccalc

Description: Overdraft Courtesy Counter Update

Field 1: Enter a comma separated list of additional transaction codes used to manually charge Paid Item (Courtesy Pay or ODC) fees. This should not include any transaction codes used by the system to charge Paid Item Fees (atof,odca, odct, odcs).

Field 2: Enter a comma separated list of additional transaction codes used to manually charge Returned Item (NSF) fees. This should not include any transaction codes used by the system to charge Returned Item Fees (acr,sdr).

Field 3: Enter a comma separated list of transaction codes used to manually refund Paid Item (Courtesy Pay or ODC) fees. This should not include “odcr” which is used by the system.

Field 4: Enter a comma separated list of transaction codes used to manually refund Returned Item (NSF) fees. This should not include “rnsf” which is used by the system.



Ready to Lower Maintenance Cost?

Interested in reducing your maintenance cost? Interested in learning what is new in the Sharetec system? If so, call Matt Isger or Keane Kulak to schedule a **Customer Review**. Connie @ Harvard Community CU was quite pleased when she learned she will be reducing her yearly costs for products she is no longer using. Daryl at Gas & Electric CU was excited to learn that the driver’s license ID software is standard now and has started using it in his credit union.

Call today to schedule your review!!

Promoting e-Statements with Cross-selling

By: Amanda Stroup

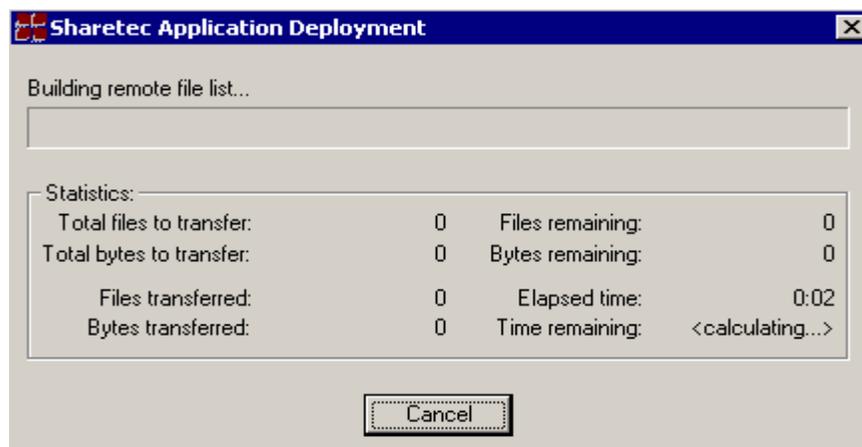
Are you aware that Cross Selling is a great tool to promote e-Statements to your members? By adding a cross selling type for e-Statements, any member that does not have e-Statements will receive a pop up reminder to sign up each time they log into their Sharetec Homebanking account. Tellers will also be reminded to promote e-Statements to members in person. A great way to motivate members to sign up for e-Statements is to offer a promotion like a drawing for a gift card for members that signed up during a certain period of time. Nothing motivates better than money at Christmas time. And the more members that sign up for e-Statements the more money you save!

Sharetec Application Deployment

We have had numerous software updates in recent days to conform to the new regulatory updates. When we perform an update, the very last step for us is to redeploy the terminal server or diagnostic PC. However, each PC must be individually deployed and if we cannot get to each PC during the update, below is how you can assure each PC gets the needed update.

The first time that each PC is signed into Sharetec after an update, the user will see a gray box pop up (see below) titled "Sharetec Application Deployment". It is very important that this deploy is permitted to run and that the cancel button is NEVER clicked. This message informs users of the update to the Sharetec system and that the program changes are being deployed to the PC. This deploy usually takes a few minutes depending on how many changes were made.

If you accidentally click cancel, please place a Hardware Support call to be manually redeployed, otherwise that PC will not be up to date. Once the deploy is completed, the user will see the login screen.



Gogebic County FCU joins Bradford-Scott

The Gogebic County Federal Credit Union joined the Bradford-Scott family in August 2010. This credit union, located in the upper peninsula of Michigan, also celebrated its 58th year in the credit union industry in 2010.



The Credit Union began March 1952, then known as Pickands Mather Employees Federal Credit Union. Geneva Mine later became another Pickands Mather Mine and in November 1957, the bylaws were amended to include the employees of all the Pickands Mather Mines in Wakefield, Bessemer, Ironwood, and Hurley and their immediate families. In 1977, the name was changed to the Gogebic County Federal Credit Union, with field of membership limited to persons who live or work in Gogebic County. This credit union now offers a full range of financial services to its members. In order to serve its members better, the credit union relocated to Bessemer, Michigan in late February 1998. Welcome to the Sharetec family!

WEBINAR SCHEDULE

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 email Jason Pesetski in the training department at

jpesetski@bradfordscott.com with each users name and email 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.

Please note: If you sign up for a class and **CANNOT** attend, we ask that you notify us at least 24 hours in advance of the webinar start time so that we may give away that spot to someone else. There is a \$25.00 cancellation fee if you do not provide notification in advance and miss the webinar.



ACH Posting

Troubleshooting

Dec. 7th at 10:00 a.m. EST

Dec. 9th at 2:00 p.m. EST

IRS Reporting and

End Of Year Process

Dec. 14th at 10:00 a.m. EST

Dec. 16th at 2:00 p.m. EST

Ultimate Checking Accounts

Are you looking for a way to attract more members to your credit union? Why not do what hundreds of other credit unions have done – offer an Ultimate Checking Account. This is not your normal checking account. Ultimate Checking is designed to attract large deposits, increase debit card usage, which in turn boosts your interchange income, and encourages members to use electronic services that drive down your operating costs.

Loan Payments for Bankruptcies

By: Jason Pesetski

At the request of some credit unions and even a collection agency, we have created a new process for making loan payments for members who are in Chapter 13 bankruptcy. During our research, we found that many of you were tracking loan payments for these bankruptcies outside of Sharetec due to perceived limitations of the system for GL entries and credit bureau reporting. When in fact, the tools were right at your fingertips and just needed to be put together. The procedure we have put in place for this new process will show you how to build transaction codes that are tied to the GL's to be used for these loan payments. In addition, the procedural document shows you how to assure that the loan payment is handled appropriately in your credit bureau reporting file. This new procedure can be downloaded from Customer Center and is titled "Loan Charge-off". Within this document, go to Appendix A: Dealing with a Chapter 13 Bankruptcy to find out how to set this up.

The process is quick and easy to implement and is easy to use. The biggest benefit is that you get more out of your Sharetec software and no more manual tracking for bankruptcies. Please download the document today and call Software Support if you have questions.



Customer Center

Since Customer Center rolled out in April 2009, 70% of our Credit Unions have downloaded training materials, best practices, procedures, or other documents from our Customer Center website. Hands-on users are jumping on this site on a daily basis to get the information they need to drive their Sharetec System in the most efficient way. **NOW AVAILABLE...the ability to share queries with fellow users.** Customer Center can be accessed at http://www.bradfordscott.com/login_cu.php. A non-disclosure agreement must be completed in advance of receiving the login information for this "customer only" site. If you are interested, please contact Bonnie Doolittle at bdoolittle@bradfordscott.com or call 260-625-5107 for the sign-up form.

PowerUsers@bradfordscott.com

51% of BSDC Sharetec customers participate in daily discussions using our **free e-mail list serve, PowerUsers@bradfordscott.com.** Some actively participate and others just sit back and read only the discussions that interest them. These users share ideas, network, exchange policies and procedures, and discuss what is going on in the industry today. The PowerUsers group is made up of users who know their stuff when it comes to the Sharetec System. Most importantly, this discussion group provides you with an avenue to talk "Credit Union" with those that use the same data processing software that you do. To be a part of PowerUsers@bradfordscott.com, please e-mail Bonnie Doolittle at bdoolittle@bradfordscott.com to sign up today.



Tip-of-the-Week E-mail Program

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:

Credit Reports:

When pulling a credit report, it is important to make sure you do not have any alpha characters in the "House" field in credit properties. For example, the street name does not go in the house field but instead in the street field. The house field can only contain numeric characters otherwise your credit report will not pull and your credit queue will hang. If this does happen, it is necessary to delete your request, stop the credit queue, and remove any errors in credit properties. Then, change the status back to active and restart the queue.

Batch Checks:

Batch checks do not print automatically for CDs, Dividends, Club Accounts, Accounts Payable, IRA Distributions, Transfer Distributions, or if a member requested a check through ART. To print them, go to the Back Office Workspace and then to Print Batch Checks.

Reopen Share Account:

To reopen a share account, do a deposit (d transaction code) to the share account for \$0.00 (or any amount). When completing the transaction, the system will prompt with a question asking if you would like for the account to be reopened.

Manual Dividend Payment:

To pay member dividends, use transaction code 322 which is a dividend credit. To reverse a dividend, use transaction code 422, a dividend debit.

Late Fee:

If a late fee is added to a loan type, the fee will become active for all existing loans as soon as it is entered on the loan type. To have the fee apply to only future loans, flag the existing loans as fee exempt in Loan Properties.

New Loan Type:

New loan types must be alphanumeric (letters or numbers). Characters such as an asterisk (*) cannot be used as they will cause errors when attempting to disburse loans.

Back-up Tape:

Before inserting a back-up tape into a tape drive, check the tape to be sure it is not locked. To do this, there is a tab on the side of each tape labeled lock and unlock. If it is an SLR tape, the tab is red.



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Bradford-Scott Data Corporation

After Hours Pager Support

260-625-5107 or 317-713-2065

If 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:

- Issue would prevent your credit union from opening for business and can be resolved remotely.
- Issue occurs during normal credit union business hours and can be resolved remotely.

Normal Pager Support

Monday through Friday:

7:00 a.m. EST to 8:00 a.m. EST

6:00 p.m. EST to 9:00 p.m. EST (5-9 for Hardware)

Saturday:

9:00 a.m. EST to 1:00 p.m. EST

\$180.00 per hour for normal pager hours if deemed billable

Month-end Support

Weekday:

Pager not in use as office hours extended until 9:00 p.m. EST

Extended Saturday pager hours:

1:00 p.m. EST – 5:00 p.m. EST

\$240 per hour for all weekend extended pager hours if deemed billable

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.