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Top 1% ROA Credit Union Increases Non-Interest Income with Tiered Courtesy Pay

INDIANAPOLIS, IN -- Bradford-Scott Data Corporation, an owner/distributor of the Sharetec System, recognizes **Members First Community Credit Union**, located in Quincy, IL, and their success with [Tiered Courtesy Pay](#).

Teri McEwen, CEO of Members First Community Credit Union said, "We have been on Bradford-Scott's Tiered Courtesy Pay for a couple years and the results have been remarkable. Previously we used their Flat Rate Courtesy Pay and had doubts on what could improve on its success just by implementing a tiered approach. But it happened! Our income went up 11% since we launched this product."

As examiners focus on income, mergers will continue to be commonplace. As a result, there has to be a focus on non-interest income to make up for lack of loan income. Tiered Courtesy Pay is one of many Bradford-Scott products that offer Members First Community Credit Union the opportunity to generate more income and decrease their expenses. **These efforts have catapulted MFCCU into the top 1% ROA of all credit unions in the country.**

"While this did increase the credit union's non-interest income, it is interesting to note that 20% of the members experienced lower fees than before. Credit union's can enhance pricing to their members through our Tiered Courtesy Pay and help them by demonstrating how to avoid higher fees and improve their money management skills", remarked Matt Isger, Regional Director with Bradford-Scott.

This information contained in this press release is accurate at the time of publication. However, specified information may change over time.



About Members First Community Credit Union

[Members First Community Credit Union](#) is known to be the first credit union in the area to offer the newest services. From the time Teri McEwen joined the credit union, it has grown from \$1 million in assets to \$39 million in assets.

About Bradford-Scott Data Corporation

Headquartered in Indianapolis, [Bradford-Scott](#) is a leading provider of core data processing systems to credit unions. Bradford-Scott, a provider of both in-house and service bureau solutions, owns and distributes the Sharetec System. With a customer base that has grown 64% since the year 2000.

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