

2023 SUPPLIER MARKET SHARE GUIDE →

CREDIT UNION CORE PROCESSORS

CALLAHAN
ASSOCIATES

SPONSORED BY

jack henry™

BUILD A NETWORK COMMUNITY.



CU*Answers is a network that is driven by customer-owners in the credit union industry to make cooperative business charters prosper. We're a technical network where one owner-one vote governance ensures balance, win-win outcomes, and that every participant's agenda is good for the community. If your agenda is to build communities with credit union organizations then take a look at cuasterisk.com's community builder programs. In an industry where starting a credit union is getting harder, why not start a network to foster more than a customer? Inspire customers to own it all and build something bigger as vested peers.

CU*ANSWERS
A CREDIT UNION SERVICE ORGANIZATION

CREDIT UNION CORE PROCESSORS

FEATURES

2	Letter From The Sponsor BY SHANON MCLACHLAN, PRESIDENT, JACK HENRY CREDIT UNION SOLUTIONS
3	Letter From Callahan & Associates BY AARON PASSMAN
4	The Core Players In Credit Union Land BY SHERRY VIRDEN
6	For CommunityAmerica, Less Core Is More BY MARC RAPPORT
8	Core Conversion Not Challenging Enough? Just Add COVID. BY MARC RAPPORT
10	Greater Texas / AggieLand Credit Union Looks Forward To Innovative Growth By Retiring A 33-Year-Old Platform BY MARC RAPPORT
11	People-Inspired Innovation BY JACK HENRY
14	Enabling Growth Through Efficiency BY FLEX
17	4 Questions Every Credit Union Should Ask Itself in 2023 BY CU*SOUTH

MARKET DATA

20	MARKET SHARE FOR TOP 20 CORE PROVIDERS BY NUMBER OF CREDIT UNION CLIENTS
21	CORE PROCESSOR MARKET SHARE BY NUMBER OF CREDIT UNION CLIENTS
22	PLATFORM MARKET SHARE BY NUMBER OF CREDIT UNION CLIENTS
23	PLATFORM MARKET SHARE BY NUMBER OF CREDIT UNION CLIENTS (ALPHABETICAL)
24	CORE PROCESSOR MARKET SHARE BY CREDIT UNION MEMBERS
25	CORE PROCESSOR MARKET SHARE BY CREDIT UNION ASSETS
26	PLATFORM MARKET SHARE BY CREDIT UNION ASSETS
27	PLATFORM MARKET SHARE BY CREDIT UNION ASSETS (ALPHABETICAL)
28	CORE PROCESSOR MARKET SHARE BY CREDIT UNIONS > \$20M IN ASSETS
29	CORE PROCESSOR MARKET SHARE BY ASSET-BASED PEER GROUP
30	CORE PROCESSOR CLIENT PERFORMANCE COMPARISON (ALL CREDIT UNION CLIENTS)
32	PLATFORM CLIENT PERFORMANCE COMPARISON (ALL CREDIT UNION CLIENTS)
34	CORE PROCESSOR MARKET SHARE – CATEGORY

EDITORIAL DIRECTOR

Aaron Passman
(editor@callahan.com)

EDITORIAL CONSULTANT

Rebecca Wessler

CONTRIBUTING WRITER

Marc Rapport

INDUSTRY ANALYSTS

Andrew Lepczyk
Sherry Virden
William Hunt

DESIGNERS

Paige Lock, Paige's Pages
Seth Shibelski

ADVERTISING INQUIRIES

Samir Chugani
(ads@creditunions.com)
(202) 223-3920 ext. 298

PUBLISHED BY:

CALLAHAN
ASSOCIATES
the credit union company

1001 Connecticut Ave, NW Ste. 1001,
Washington, DC 20036

Ph: (800) 446-7453 | editor@CreditUnions.com
CALLAHAN.COM | CREDITUNIONS.COM

© COPYRIGHT 2022. ALL RIGHTS RESERVED.
Copyright is not claimed in any works of the United States government. Copyright is claimed in all other materials and data of the United States government, such as lists, data arrangements, comparisons, analyses, charts and illustrations. Material protected by copyright may not be reproduced in whole or in part, in any form whatsoever, without the express permission of CALLAHAN & ASSOCIATES.

SPONSORED PLATFORM PROFILES

35	CSPI	40	FLEX	45	COCC Compusource Systems	50	FIS Fiserv
36	CU*Answers	41	Jack Henry	46	Corelation CU-Centric	51	Pacific Business Services Share One
37	CU-Interface	42	MDT	47	CU*NorthWest CUaxis	52	ShareTec Systems Systronics
38	CU*South	43	Synergent	48	CUProdigy Datamatic Processing	53	United Solutions Company VisiFi
39	ESP	44	AMI CBS	49	FedComp Finastra		

55 Core Processor Contact Information

Dear Credit Union Executive,

It's with pleasure that I'd like to introduce you to the 2023 *Supplier Market Share Guide: Credit Union Core Processors*. This latest edition of the guide offers valuable insights to help you compare, contrast, and consider today's core systems.

At Jack Henry™, our advocacy for credit unions like yours is rooted in our belief that the world is a better place with community and regional financial institutions. During our nearly 50-year journey of growing and expanding our portfolio of technology solutions and services, core processing has certainly evolved – and so have we!

We are committed to **technology modernization** efforts that are based on the following key strategies:

- **Unbundling the core to rebundle and future-proof banking.**
- **Integration options that support an open philosophy (open APIs).**
- **Ongoing and deep integration of capabilities to serve you and your members.**
- **Operating as a complete banking ecosystem.**

This modernized technology experience delivers proven capabilities for core, digital, payments, lending, financial crimes prevention, and more.

In August, we announced [the consolidation of our three previous brands](#) – Symitar®, Jack Henry Banking®, and ProfitStars® – into a singular one, **Jack Henry™**. We remain proud to be known to credit unions for our **Symitar** core processing solution.

Jack Henry is a well-rounded financial technology company strengthening the connections between people and their financial institutions through technology and services that reduce the barriers to financial health – with the purpose of empowering



SHANON MCLACHLAN,
PRESIDENT, JACK HENRY CREDIT
UNION SOLUTIONS



people and communities to gain the financial freedom to move forward.

As the industry continues to change, we're taking steps to ensure you are equipped with the technology innovations you need to serve members and support their financial health. Jack Henry has also formed strategic relationships with a variety of fintechs to strengthen our technology modernization strategy and support an open ecosystem. We welcome third-party integrations via our developer portal at [jackhenry.dev](#), and we have embedded high-grade fintechs into our platform to provide benefits that may otherwise not be as easily accessible to credit unions. In addition, we will continue to evolve and support our existing core systems and complementary solutions as we build new core component services on the cloud, including new account opening, wire processing, deposit processing, and account servicing over the next several years.

I hope you'll strongly consider our people-inspired technology when it is time to select a core processing solution. We appreciate your commitment to your members and will remain focused on serving the credit union community. Visit our newly updated website at [jackhenry.com](#) to learn more about how you can deepen member relationships through innovative technology that breaks down the barriers to financial health.

Shanon McLachlan

President, Jack Henry Credit Union Solutions

THE RIGHT TOOLS AT THE RIGHT TIME

Competitive rates and great service will only get you so far.

BY AARON PASSMAN



AARON PASSMAN,
EDITORIAL DIRECTOR,
CALLAHAN & ASSOCIATES

With competition more intense than ever before, it's never been more important for credit unions to deliver a high-quality service experience that meets — or exceeds — members' expectations. That daunting task becomes even more difficult without the right tools in place.

With that in mind, Callahan & Associates offers its annual *Supplier Market Share Guide: Credit Union Core Processors*, a publication designed to help industry leaders better understand the core landscape and the variety of options available.

This year's edition includes valuable features readers have come to expect, including extensive market share data that breaks down the core provider landscape by asset size, number of credit union clients, members served, and more. In the Platinum Profiles, readers can find information on some of the financial service industry's biggest players — the high-level company overview includes credit unions served, client financials, integration details, and more. The 2023 guide also offers expert opinion on how leading platform providers are adapting to an ever-evolving market, plus insights from three credit unions at various stages of the conversion process.

“IT'S NEVER BEEN MORE IMPORTANT FOR CREDIT UNIONS TO DELIVER A HIGH-QUALITY SERVICE EXPERIENCE THAT MEETS — OR EXCEEDS — MEMBERS' EXPECTATIONS.”

Producing this guide is a collaborative effort among multiple teams at Callahan, but this year we're particularly grateful for assistance from Jack Henry, which has sponsored the 2023 edition and also provided key insights.

As always, we welcome feedback from readers. If there are stories or insights we've missed — here in print or on CreditUnions.com — we want to hear from you. Good or bad, please send your feedback to apassman@callahan.com. My inbox is always open.

Yours collaboratively,

Aaron Passman
Editorial Director
Callahan & Associates

THE CORE PLAYERS IN CREDIT UNION LAND

The annual Supplier Market Share Guide: Credit Union Core Processors tells you who's who and what's up among providers of the most critical of technology infrastructure.

BY SHERRY VIRDEN

Long-standing trends are continuing in the core processing space as industry consolidation drives the number of credit unions down while the movement's engagement with the American public just keeps growing.

And speaking of long-standing, we're excited to once more share with you industry-leading data and insight from credit union and vendor experts alike in our annual *Supplier Market Share Guide: Credit Union Core Processors*.

These tables and graphs will help the decision-makers inside your organization assess where your current core provider – or others you may be considering – stands in the industry and among its peers. That includes market share data by provider and platform on pages 20 through 34, and our unique Platform Profiles on pages 35 through 53. There you can dig deep into aggregate overviews of select providers accompanied by minimum, average, and maximum financial performance metrics for credit unions on their respective cores.

Staying current with financial technology is essential to providing the kinds of services members demand. Choosing and converting platforms can be arduous and making the most of the features and capabilities of your current system or other alternatives is a continuous process. This year's guide also includes insight from industry leaders on those topics and more.

SYMITAR REBRANDS WHILE THE GIANTS REMAIN JUST THAT

Perhaps the biggest news in core processing in the past year is the August announcement that Jack Henry & Associates has consolidated its three industry brands – Jack Henry Banking, ProfitStars, and Symitar – into one brand: Jack Henry.

The Episys name is being dropped and the credit union platform will simply be known as Symitar. Brand names aside, it remains a major player, combining with Fiserv to claim 39.4% of the credit union market by number of clients.

Fiserv actually lost 49 basis points of market share from 2021 to 2022 but remains the market leader, with a share of 28.9%. At this writing, 1,432 of the 4,957 cooperatives in the Callahan database are on Fiserv platforms.

Jack Henry grew its share by 17 basis points over the same period but its 523 clients include 186 institutions above \$1 billion in assets. That's nine more than last year. Fiserv, meanwhile, added two and now has 158 above the \$1 billion mark. In the \$250 million-\$1 billion segment, Jack Henry holds a close second at 211 to Fiserv's 228 credit unions. Fiserv also leads the market in clients in each other asset band.

THE MOMENTUM LEADER AMONG A SHRINKING MARKET

Corelation saw the most significant client growth in 2022, adding 23 new users to its KeyStone platform. That grew the company's roster to 145 credit unions and its market share by 55 basis points to 2.9%.

There were only four new credit unions joining the movement in 2022, and the total number of active shops fell by 179 over the past 12 months to dip below the 5,000 mark at 4,957 as of June 2022. Fiserv was the core processor of record for 25.7% of those 183 credit unions lost to mergers or closures in the past year. But the global financial services technology giant still has 1,432 credit unions on its cores, by far the most of any individual firm.

Eight out of the 29 cores with client lists totaling at least \$400 million in assets gained clients year over year, while 16 lost clients and five maintained their number of users.

THE PLATFORM PLAYERS

The Episys name is no more, but in 2022 it remained the leading single platform, with 690 credit unions across three providers – Jack Henry (523), Member Driven Technologies (99), and Synergent (68). In total, 13.9% of credit unions in the country use that system.

Meanwhile, Platinum, FedComp's platform, came in second, with 468 total credit unions and a 9.4% market share. That marks a decline of 37 clients over the year as the presence of very small credit unions – this venerable company's market – continues to fade. There also are 19 fewer users of Finastra's UltraData platform.

On the plus side, the CU*BASE platform gained 22 new users, the most for any single platform over the year.

CREDIT UNION CORE ENGAGEMENT IN A DYNAMIC MARKET

While the number of credit unions continues its decades-long decline, some key measures of the industry's health just keep hitting new highs. Shares, for instance, increased \$140 billion, or 8.1%, from \$1.7 trillion as of June 2021 to nearly \$1.9 trillion as of June 2022. Loans were up \$194.5 billion (16.1%) from \$1.2 trillion to \$1.4 trillion during the same period.

And perhaps most importantly, the number of members increased by 4.2% from June 2021 to June 2022, adding 5.4 million in a single year to reach 133.9 million. The industry must be doing something right as it sticks to its core values while responding to new fintech imperatives.

Indeed, the explosion of digital and mobile banking and payments hasn't changed an essential dynamic: the core platform's essential role as the central repository and transactor of data needed to meet daily banking needs.

That platform also is typically a credit union's largest expense after personnel and physical space. On these pages, you'll find data-driven information and insights you need to assess your current provider, consider the competition, or both. 🤖

FOR COMMUNITYAMERICA, LESS CORE IS MORE

The Kansas City credit union had separate systems for personal and business banking, but expects to gain efficiencies by combining the two systems into one.

BY MARC RAPPORT

Converting from one core platform to another presents enough of a challenge but CommunityAmerica Credit Union (\$4.9B, Lenexa, KS) recently had double the fun by converting two into one. As of Sept. 6, Kansas City’s largest cooperative is running on Fiserv DNA after nearly three decades on Fiserv Spectrum and six years on Finastra Phoenix.

The former is a legacy retail platform while the latter is for business banking, and CACU expects to realize immediate benefits from integrating those two lines of business into one back end.



ANDREA GATES,
DIRECTOR OF CORE
TRANSFORMATION,
COMMUNITYAMERICA
CREDIT UNION

“Before our core conversion, our teams had to support two different platforms – and one of them was a 28-year-old platform with significant risk,” says Andrea Gates, the credit union’s director of core transformation. “Beyond the obvious hurdle of doubling up work, we had an inconsistent experience before for both the member and our employees. Everything is now housed in one program, and it has become much easier for everyone.”

Gates adds the new system has better support, a full set of API capabilities and multiple integrations, enabling personalization that benefits members and their individual situations.

“This new, streamlined process has enhanced our personalized service more than ever before,” says Gates, who has held multiple roles in her 26 years with the 279,000-member cooperative.

A SIGNIFICANT EFFORT THAT’S NOW PAYING OFF

Not that it was a walk in the park getting there. Gates says data mapping and converting from account-centric to person-centric systems were the biggest challenges. “There was significant impact on critical integrations like online banking,” she says. “We worked hard to understand the complexity early and allocate adequate time for planning and implementation. Understanding this gave us time to add significant effort to catch up in the last few months of the conversion project.”

Now, business and natural-person accounts alike are handled by the core’s integration with Digital Insight software for online and mobile banking, and MeridianLink and Terafina for account opening. From the members’ perspective, Gates says, “Anyone can now go to any branch to do their banking. This allows anyone who has multiple accounts, whether they’re personal or business, to access their money and get assistance from our front line much more easily. In turn, the front line only has to log on to one program to view those accounts, which saves them time.”

Going forward, CACU expects to benefit from faster time to market for new products and efficiency gains from simply being on one platform instead of two. And they expect to get better at each as they get more proficient and creative with their technology capabilities.

“One of the greatest things is now everyone is an expert,” Gates says. “Everyone knows what they’re doing. So, we’ll continue to build the processes and utilize the system the best way we can. It’s always a learning process that we’ll continue to evaluate and adjust going forward.” 🧐

CU QUICK FACTS

CommunityAmerica Credit Union

DATA AS OF 09.30.22

LENEXA, KS

\$4.9B

ASSETS

279,271

MEMBERS

28

BRANCHES

11.61%

12-MO SHARE GROWTH

4.78%

12-MO LOAN GROWTH

0.18%

ROA

CommunityAmerica's 3 Ingredients For Conversion Success

What went best during CommunityAmerica Credit Union's recent core conversion?

"Well, I don't mean to brag, but so many things!" exclaims Andrea Gates, director of core transformation. "Ultimately, we retired a 28-year-old system and combined two cores into one while delivering a very smooth process to our members."

Here, in her words, are CACU's three ingredients to that secret sauce:

- 1. Plan and plan some more.** "Effective planning is key. It seems obvious to say it, but it really is true: organizational alignment to a single goal is incredibly important. Business and tech teams had to march arm and arm and be on the same page with the same cadence with a clear, well-articulated plan. Everyone needs to understand the clear milestones, activities, the testing and their results, on and on, leading up to the switch. The process of getting to the actual conversion is so important."
- 2. External communications.** "We created a communication plan that took into account every member's desired form of communication, as well as timing. We didn't start too early, and we communicated across various platforms including letters, emails, videos, and a dedicated webpage.

"We also waited to post anything on social media until right before [the conversion began] to help prevent fraudsters from going after our members. When we did start posting, we responded to members' questions and comments, and we listened to what members were asking our member service center so we could post topics that were coming up often. Basically, we wanted to get ahead as much as possible."

- 3. Internal communications.** "Internal communication is just as important as external. We had committees, leaders, and teams who all knew their roles and understood the plan for everything leading up to and including the conversion itself. We celebrated milestones and shared challenges. Everyone was a part of it and we wanted everyone to feel that way the entire time."

CORE CONVERSION NOT CHALLENGING ENOUGH? JUST ADD COVID.

Industrial FCU modernized its services with major upgrades, but some of the biggest hurdles came with the onset of the pandemic, leading to some senior managers “camping out” in branch lobbies after going live.

BY MARC RAPPORT

Being the biggest is not necessarily the best. That’s a core lesson Industrial FCU (\$300.7M, Lafayette, IN) can share as it continues its journey forward with a new core processing platform.

The 30,000-member Hoosier State cooperative converted to a new FLEX platform in March 2021 after running on the same Electronic Record Keeping Services system since 1989.



KEVIN UMLAUF,
PRESIDENT AND CEO,
INDUSTRIAL FCU

“We were the largest credit union on our old system, and we’re now in the middle of the pack,” says Kevin Umlauf, Industrial’s president and CEO for the past five years. His shop is enjoying new abilities to collaborate on innovations with its core provider as well as to use its API to integrate ancillary products from the vendor itself or whatever other provider the credit union should choose.

While Umlauf had good things to say about Industrial’s previous system, it did not offer integration with third parties. “We really felt this was holding us back from growing,” he says.

Now, members can expect such services as remote deposit capture, mobile wallets, and automatic ACH transactions with other financial institutions, all basic functionalities for credit unions expecting to compete with larger financial services providers.

“Now our goal is to maximize our members’ ability to self-serve through our new digital channels and to streamline processes for in-person transactions” with the 10-branch cooperative. That streamlining also includes replacing several manual processes that in some cases still relied on paper forms.

The process also served as a reminder that while achieving ROI following a conversion can be elusive,

“Our previous system was very economical from a cost standpoint, and we weren’t expecting an immediate increase in net income with our conversion,” Umlauf says. “We were focused on our ability to grow. Since converting, we’ve had the most rapid asset growth in my 10 years at the credit union. I wouldn’t say that it’s all attributed to the conversion, but I don’t believe our pace of growth would have been the same.”

CU QUICK FACTS

Industrial FCU

DATA AS OF 09.30.22

LAFAYETTE, IN

\$300.7M

ASSETS

29,880

MEMBERS

10

BRANCHES

7.15%

12-MO SHARE GROWTH

14.31%

12-MO LOAN GROWTH

0.38%

ROA

CONVERTING DURING COVID-19: “CAMPING OUT” IN THE LOBBIES

The biggest technical challenge in the conversion was transferring data from the old system to the new one. “That was one of my biggest fears going into this,” says Umlauf, but the “tremendous job” his team and his core vendor did in that regard allayed those fears.

Of course, the pandemic arrived shortly after the contract with FLEX was signed, which magnified all the challenges the credit union and its core processor would face as they executed a conversion amid the global health crisis.

Not surprisingly, those challenges dwarfed the technical issues. “We had to pivot our training program to allow for social distancing,” recalls the

Industrial senior manager. “FLEX had to put more resources into this and create some virtual training sessions. We also had lobby restrictions and people working remotely.”

While the credit union went out of its way to “over-communicate our conversion to members, there were many who were blindsided,” says Umlauf. “This led to a ton of call volume in our call center and long lines in our lobbies.”

In response, Umlauf says, senior managers “camped out” in the lobbies to help members log into the new digital banking services. “Once we got members signed into the new system, they were pleased,” he says. 😊

5 Core-Switch Best Practices From Industrial FCU

Industrial FCU had a lot to consider as the Indiana cooperative made the switch to a new platform from the core system that had sustained the business for more than 30 years. Here, in his own words, President and CEO Kevin Umlauf shares best practices that helped ensure a successful journey from decision to deployment.

- **Get out of the office.** “We went onsite to many credit unions to help us make our decision,” says Umlauf. “We looked at different cores and involved multiple people from Industrial on these trips. This allowed the doers to ask the right questions and provide great feedback on what they liked and disliked.” Industrial leaders also visited the core’s corporate HQ and met with users from other institutions to better understand the system and how it would enable them to network with other users.
- **Get everyone involved.** “Involve all layers of staff, not just leaders, when making decisions about the framework of the system. The leaders don’t always know the best processes for how things should go.” Umlauf adds that it’s equally important to involve the whole team in the training plan to ensure voices from all levels of the organization are heard.
- **Make it fun.** “The project can be grueling at times, as you’re cleaning up old data and testing to make sure it works with the new software.” One way to keep things lively, he suggests, is by creating contests for training on the new system.
- **Practice makes perfect.** “We mirrored transactions in the new system for the month leading up to conversion. This allowed staff to practice on the new system while we were still using the old system.” Umlauf also emphasized the importance of over-communicating with members and testing the system extensively before launch.
- **Bring in help when needed.** “Strongly consider hiring a vendor to help with call volumes [after launch],” says Umlauf.

GREATER TEXAS / AGGIELAND CREDIT UNION LOOKS FORWARD TO INNOVATIVE GROWTH BY RETIRING A 33-YEAR-OLD PLATFORM

The Lone Star State cooperative will run its new system through a data center while enjoying top-shelf integration with the growing fintech ecosystem.

BY MARC RAPPORT

Greater Texas Credit Union / Aggieland Credit Union (\$993.1M, Austin, TX) is knee-deep in the process of a core platform conversion that converting will allow the Lone Star State cooperative to keep growing in what its chief technologist calls “a fragmented, commoditized, and highly competitive industry.”



KAYVEE KONDAPALLI,
CIO,
GREATER TEXAS
CREDIT UNION

The 80,000-member organization has been running on Finastra’s UltraData core since 1989 and expects to go live on the Fiserv DNA platform in mid to late 2023. Why no exact date? “This is a very complex project that essentially touches every employee and more than 40 partners,” says CIO Kayvee Kondapalli.

GTCU currently runs its core system in-house but plans to convert to a hosted solution. “We prefer to let the experts who are great at keeping the machines up and running and secure take care of that. We’ll focus

our resources on innovating on top of this platform to produce the best possible member and employee experiences,” Kondapalli says.

That, he says, will allow the credit union to focus on this: “Competition is our most significant challenge. If we’re going to sustain growth and compete in a fragmented, commoditized, and highly competitive industry we must continuously innovate our products and product structure.”

The bar isn’t just being raised by other financial institutions. “We need a core system that can support a secure, personalized, omnichannel, and connected

member experience, with the ease of use that companies such as Netflix, Uber, and Amazon offer and that consumers have come to expect,” says Kondapalli, who joined GTCU in 2020 with 17 years of credit union experience.

“We want that kind of experience across devices as well as brick-and-mortar and our contact center,” he says, as well as the ability to automate processes while freeing staff to focus on “higher-level creative and innovative activities on behalf of members.” The switch from an account-level to person-level view also will help facilitate that internal sea change.

STACKING THE TECHNOLOGY IN THEIR FAVOR

Kondapalli and his team also are looking forward to leveraging a technology stack that provides a secure, compliant front end with the APIs to deeply integrate with current and emerging solutions from fintechs while leaving behind a hindering paucity of data. Also a plus is an ability to be part of what he calls the “continuous innovation ecosystem” that comes with being a client of such a large core processing and payments services provider.

Specifically, the GTCU CIO says, “We’re looking ahead to having the capacity to partner with fintechs to explore leading-edge products and services such as cryptocurrencies, real-time payments, and life cycle products. This platform ensures scalability as we grow, both organically and through potential future mergers. It will also help us offer co-branded and contextual services for key partners such as Texas A&M University in College Station.”

Another benefit they anticipate: “We’ll be able to concentrate on hiring creative, innovative knowledge workers, such as data analysts, to help us continuously improve the member and employee experiences,” Kondapalli says. “We want to be the employer of choice for the top performers among these professionals.” 🧠

CU QUICK FACTS

**Greater Texas
Credit Union**

DATA AS OF 09.30.22
AUSTIN, TX

\$993.1M
ASSETS

81,954
MEMBERS

19
BRANCHES

10.17%

12-MO SHARE GROWTH

17.67%

12-MO LOAN GROWTH

0.63%
ROA

PEOPLE-INSPIRED INNOVATION

The combination of service and commitment to community can help credit unions reinforce their member-centric nature during uncertain times.

BY NICOLE HARPER, DIRECTOR, JACK HENRY™ STRATEGY

As we reflect on the immense shifts that have occurred since the onset of the COVID-19 global pandemic, it's time to lean forward and embrace people-inspired innovation as the financial health movement and diversity, equity, inclusion, and belonging (DEIB) have gained unprecedented momentum. The [Cooperative Principles](#) for credit unions position the credit union movement as a leader in building and serving more diverse, equitable, and inclusive communities. Credit unions also have the ability to leverage a growing ecosystem of financial technology providers, fintechs, industry associations, and organizations united in a shared mission to improve financial health and inclusion for all. Together, this ecosystem represents a mighty force for good.

“ I BELIEVE FINANCIAL WELLBEING FOR ALL IS THE DEFINITION OF PEOPLE HELPING PEOPLE AS WE GO FORWARD.

Jim Nussle, CUNA President/CEO ”

FINANCIAL HEALTH AND WELLBEING FOR ALL

New data reveals the erosion of recent financial health gains. According to the Financial Health Network's [Financial Health Pulse® 2022 U.S. Trends Report](#), financial health in the U.S. declined for the first time in the project's five-year history of Pulse research. The percentage of people considered financially healthy returned to pre-pandemic levels as the end of pandemic-era government benefits, inflation, and stock market volatility shaped people's financial health. A broad swath of Americans experienced financial health declines, including some groups that historically have had high levels of financial health. These declines may foreshadow declines in other indicators, such as having a prime credit score and paying all bills on time.

Less than one-third of adults in the U.S. are financially healthy. Millions of Americans are struggling to spend, save, borrow, or plan in ways that allow them to be resilient and seize opportunities over time. These research findings raise important questions about the role financial institutions and their technology providers

play in developing new solutions to help remove barriers to financial health. National Credit Union Foundation Executive Director Gigi Hyland commented on the importance of [financial wellbeing for all](#) in her keynote address at an industry conference recently, noting that credit unions were initially founded to help French-Canadian workers who were struggling financially. “In many ways nothing has changed,” she says. “Those same struggles exist today. But the financial world is more complex and racial inequities are more profound. The wealth gap is growing ever wider. Credit unions’ ‘why’ is based on humanity.”

“ PURPOSE IS WHY WE EXIST. IT IS THE IMPACT WE WANT TO MAKE IN THE WORLD BEYOND PROFITS AND PRODUCTS.

Anne Bahr Thompson, Author of Do Good ”

A HIGHER BOTTOM LINE

Navigating disruption and financial fragmentation in light of the current economic and political climate, and long-term impacts of a global pandemic require financial institutions to lead in a world with volatility, uncertainty, complexity, and ambiguity. In response, we see financial institutions getting back to their roots as they renew their focus on purpose in banking. The pandemic placed a spotlight on the importance of doing well by doing good, as financial health, financial inclusion (especially access to credit), DEIB, and Environment, Social, and Governance (ESG) have become key topics of discussion.

A renewed purpose and mission to realize a higher bottom line has significant business benefits. U.S. consumers are nearly three times more likely to transact with financial institutions with high humanity. The majority (66%) of Americans believe financial institutions have a responsibility to support diverse and unserved communities. KPMG's paper, “[Purpose Driven Work](#),” tells us this view taps into the trend that employees are increasingly motivated to stay with a company if they believe the work they do contributes

you put people at the heart of everything you do

So do we. We know your members – and your communities – are better off when you're at the center of their financial lives.

Together, we can break down barriers to financial health and strengthen the connections with the people you serve – protecting them from fraud; providing safer access to data and finances; and helping them save, spend, borrow, and plan. As your members move toward their goals, so does your credit union.



Jack Henry™ is committed to supporting your efforts of service and putting your members and communities first.

jack henry™

For more information about Jack Henry, visit [jackhenry.com](https://www.jackhenry.com).

to a bigger purpose. Today's workforce is looking for more from their jobs; they want a way to make a mark on society. With talent acquisition and retention as the top concern for CEOs per Jack Henry's latest [Strategic Priorities Benchmark Study](#), it's ideal timing to help employees understand they're part of something much bigger than themselves when they work for a credit union.

In August 2022, Jack Henry announced the launch of a [refreshed brand](#) that reinforces its 46-year history of providing modern technology and services to community and regional financial institutions. As part of the rebrand, Jack Henry developed a new mission statement focused on strengthening connections between people and financial institutions through technology and services that help reduce the barriers to financial health. Jack Henry also became a member of the [Financial Health Network](#) and joined its efforts to unite industries, business leaders, policymakers, innovators, and visionaries to improve financial health. The rebrand also reflects the company's focus on corporate responsibility and being a force for good. Jack Henry is committed to [environmentally friendly practices](#) to support a strong future and was recognized by "Newsweek" as one of [America's Most Responsible Companies in 2022](#).

Jack Henry is proud to be a part of a growing ecosystem of financial institutions, solution providers, the fintech community, regulators, industry associations like [CUNA](#), and organizations like the Financial Health Network collaborating to help solve complex societal and technological problems within financial health and inclusion and ESG.

“WE ARE PROVIDING MODERN TECHNOLOGY THAT PUTS COMMUNITY AND REGIONAL FINANCIAL INSTITUTIONS AT THE CENTER OF THEIR ACCOUNT HOLDERS' FINANCIAL LIVES TO HELP REDUCE FINANCIAL FRAGMENTATION AND PROMOTE HEALTHIER FINANCIAL DECISIONS.

David Foss, Jack Henry Board Chair and CEO

CHOOSING THE RIGHT TECHNOLOGY PARTNER

Future-ready financial services will be built on a people-centric platform that brings together the best partners to create unique value that the competition simply can't deliver. For credit unions to reclaim the competitive advantage of service and trust, to innovate faster, to differentiate strategically, and to compete successfully, technology must have your needs (and the needs of your members) in mind. As part of its

mission, Jack Henry announced its [next-generation technology strategy](#), centered on the company's ongoing development of a single, cloud-native open-banking platform. This initiative builds on Jack Henry's industry leading, open-API digital banking platform, which enables easy access to a broad ecosystem of Jack Henry solutions and high-grade, third-party fintechs.

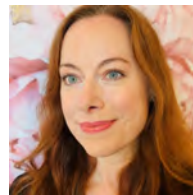
Your technology partner should deliver modernized technology that optimizes openness, speed, agility, and optionality while ensuring future-readiness. For example, Jack Henry is accelerating its multi-year next-generation technology strategy by teaming up with Google Cloud.

With the philosophy of people-inspired innovation, Jack Henry is working with credit unions to design solutions and strategies that achieve organizational goals – whether that's growing revenue, mitigating risk, balancing IT and regulatory compliance demands, growing membership, improving the member experience, or addressing any other [business challenge](#).

A FORCE FOR GOOD

We value the opportunity to empower credit unions to improve financial outcomes for members, businesses, communities, and the broader credit union movement. Our mission is to strengthen the connections between people and their financial institutions through technology and services that reduce the barriers to financial health. We're honored to meet our credit union clients where mission meets margin in our mutual aim to achieve a higher bottom line. Individually, we are leaders in people-inspired innovation. Together, we are an even stronger force for good capable of driving a brighter financial future for all.

For more information about meeting human-centric needs with next-generation technology, visit [jackhenry.com](#).



Nicole Harper is the Director with Jack Henry Strategy



Jack Henry™ is a well-rounded financial technology company that strengthens the connections between people and credit unions through technology and services that reduce the barriers to financial health – with the purpose of empowering people and communities to gain the financial freedom to move forward.

Visit [jackhenry.com](#) to learn more.

ENABLING GROWTH THROUGH EFFICIENCY

Efficient growth is focused on investment in the right developing trends to drive competitive advantage.

BY PRESTON PACKER, CHIEF MARKETING OFFICER, FLEX

The past two years have seen strong credit union industry growth, which has been attributed to pent-up demand in what has been called a rebounding economy. NCUA reported loan growth of 14.7%, membership growth of 8.1%, and net worth increasing at 13.9% in Q1 2021. This was met by digital transformation initiatives across many credit unions to meet member expectations in a transitioning consumer economy. Changes in card technologies, enhancements to digital wallet capabilities, and an evolving payments landscape have driven focus and investment over this time and heading into 2023. Digital transformation has ushered in the fintech revolution and credit unions have now been flanked by these non-traditional competitors while still facing their traditional forms of competition. Keeping track of the competitive landscape is now as demanding as meeting member expectations. Maintaining pace with the competition, while adding third-party solutions to avoid broad scale disruption to business models is noble, but potentially suffocating.

The past is not the present, just as “past performance is not a guarantee of future returns.” While a growing economy was the action verb of the recent past, economic models are now forecasting a drop in growth through 2024. The Federal Reserve Bank of Atlanta has reported GDP growth in Q3 2022 at 2.9%, while the U.S. Bureau of Economic Analysis is predicting GDP growth to trend around 1.2% in 2023 and 1.7% in 2024. Couple these economic indicators with downward pressure to continue to enhance technology offerings and we are looking at an equation that is predicting reduced margins. Credit unions are not strangers to business constraints compared to larger competitors; our industry has operated with these limitations since the beginning. Constraints shouldn't be the focus; competitive advantage should be. Competitive advantage in this case refers to factors that allow credit unions to provide services better or more cheaply than the competition. These factors are

tied directly to cost structure, technology offerings, and member service. In some cases, the competitive advantages can be one in the same, such as cost structure and technology offerings. Delivering better and more integrated technology offerings should impact the bottom line.

“AT THE HEART OF EFFICIENCY IS THE SIMPLE NOTION OF DOING MORE WITH LESS. IF YOUR CORE ARCHITECTURE REQUIRES YOU TO DO MORE WITH MORE, A REVIEW OF YOUR BUSINESS PROCESSES IS IN ORDER.”

Optimizing core system architecture and infrastructure is one key to improving competitive advantages, while providing a path to increased operational efficiency. Without optimized core system architecture credit unions cannot be as efficient as necessary to gain significant competitive advantages. This is generally a result of manual processes or layered third-party solutions to perform operations that otherwise should be core based functions. At the heart of efficiency is the simple notion of doing more with less. If your core architecture requires you to do more with more, a review of your business processes is in order. Efficiency is realized when all credit union processes and objectives are aligned, including both staff and technology. As consumer behavior has changed and focus has increasingly become digital, core systems must adapt. This would include the ability to open new accounts, approve and fund loans, capture photo IDs and supporting documentation, and provision cards to be used in mobile wallets and retailer apps. If these digital components require separate vendors, the core equation becomes disparate and expensive. Some credit unions are leveraging their core architecture to do more with less. These credit unions are experiencing growth





Enabling Growth through Efficiency



www.flexcotech.com

800.262.3539

through efficiency, while marshaling and creating competitive advantages.

GROWTH THROUGH EFFICIENCY

Tucked against the backdrop of the Columbia River and protected by the Portland International Airport is Ironworkers USA Federal Credit Union. Ironworkers USA may not seem “big” at approximately 12,000 members and \$100 million in assets. However, credit union size is relative and at first glance never tells the whole story. CEO Teri Robinson started with the credit in 2009, with \$9 million in assets and 3,000 members. Teri took over a credit union that had suffered deep losses during the financial crisis and began working with her NCUA examiners through their net worth ratio restoration plan. With only six full-time employees, Teri began to make changes that would impact the credit union’s bottom line, increase member engagement, and facilitate a growth strategy that would take her credit union from \$9 million to over \$100 million through organic growth!

According to Robinson, everything changed with technology. The first piece Robinson implemented was to transform the member experience. “If you look like a bank and smell and taste like a bank, how can members differentiate you from a bank?” she asks. To this end, the credit union removed their teller counters and implemented desks as a strategy to be more consultative with members. This was soon followed by technology investments such as remote deposit capture through the credit union’s mobile app. At this point, Robinson notes, “Things really began to change.” Providing traditional banking services through technology created a path for more important services to the credit union, such as lending. Robinson notes that her core architecture allows members to apply for loans digitally and complete the process in minutes. “That’s a game changer, having the ability to process loans in a matter of minutes without a third party sitting on top of that process.”

Robinson said having technology that helps her staff know her members has been a big part of their growth. For instance, making the credit score a part of the member view provides an ease in helping staff know their members. Knowledge is power in this case, because “you know who you are dealing with, which then allows you to meet their needs with products and services,” she says. Having a holistic view of members through a single platform also allows the credit union

to ask questions such as, “Do we offer you everything, or do we not?” Efficiency then shines because the credit union does not waste time getting to know the member, because having access to credit scores, account histories, and more in a single location provides a framework for who they are dealing with already, even if it is a new member. Robinson has been able to secure a national charter for ironworkers and their unions, expanding her footprint.

Having the correct core architecture in place before expanding her charter was serendipitous. The credit union has seen strong adoption of checking accounts and loan products from new members in other states compared to those who are local and have been with the credit union for 20 years or more. This serves to underscore how technology has assisted Ironworkers USA’s growth. Onboarding members in new areas and seeing immediate adoption without brick-and-mortar branches is attainable. Ironworkers USA has seen growth across all aspects of their business. In addition to asset and membership growth, the credit union has seen checking accounts increase from 616 in 2009 to over 5,000 in 2022; loans have increased from \$7.5 million in 2010 to \$70 million in 2022. The credit union has experienced loan growth of 20.1%, membership growth of 10%, and net worth growth of 24% as of Q2 2022. Today, Ironworkers USA has only 17 staff members who have worked to achieve a growth rate of 10x over the past 12 years. 📈



Preston Packer is Chief Marketing Officer of FLEX, a core processor based in Salt Lake City, UT.



FLEX has disrupted the credit union core system marketplace by enabling efficient solutions for digital transformation and sustainable growth. FLEX will allow credit unions to launch a full-service digital banking suite with innovative member facing technologies and automated services. Credit unions will buy back lost time by remapping the digital journey and increasing member loyalty.

4 QUESTIONS EVERY CREDIT UNION SHOULD ASK ITSELF IN 2023

As the industry enters a new year, institutions of all sizes must ensure they have the tools to remain relevant.

BY BOB WEST, CEO, CU*SOUTH

The credit union industry is at an inflection point. There were more than 23,000 credit unions in 1969, and as of this writing, fewer than 5,000 remain. Mergers and liquidations have drastically increased in recent years, severely impacting the remaining number of credit unions left in the nation. What are these remnant financial institutions planning to do differently in the coming decade to preserve the industry and the ultimate ownership design that was once the driving factor to growing financial institutions?

The financial landscape is changing rapidly, especially with the rise of fintech companies, and their rapid development and deployment of innovative technology in the marketplace. Couple that with the increased regulatory pressure, the current volatile rate environment, increases in operating costs, and the competitiveness in the banking marketplace, and it has become incredibly difficult for smaller institutions to remain viable. The effects have created the need for many smaller credit unions to look for merger partners. These merged institutions can sometimes offer more products and services, additional capabilities, and frequently better loan and deposit rates. Even medium- to large-sized credit unions are looking to merge, bringing them increased scale. One of the areas worth discussing more often is the overall cost of technology these institutions use for core data processing. Without question, it certainly can be one of the highest costs in these organizations other than employee compensation and benefits.

Here are four questions for credit union leaders to consider in the year ahead:

1. ARE YOU HAPPY WITH THE SERVICE OF YOUR CURRENT PROVIDER?

Let's face it, service and support are critical to the success of any credit union. It would be best if you had verifiable SLAs and other metrics to measure your vendor's performance to meet your needs.

2. HAVE YOU COMPETITIVELY BID ON A CHANGE IN YOUR CORE PLATFORM?

Even if you don't change, this will be an opportunity to explore potentially lower pricing and higher service levels with your current provider.

3. DOES YOUR CURRENT PROVIDER DELIVER ENHANCEMENTS AT LEAST ONCE A YEAR?

If they are not updating your platforms other than regulatory updates, you need to ask why?

4. DOES YOUR PROVIDER STILL SELL YOUR CORE SOLUTION TO NEW CUSTOMERS?

If they are not currently selling your core platform to new customers, you should ask why? And what are their plans for your current system?

WHILE A CORE PROCESSING CONVERSION IS NOT SOMETHING A CREDIT UNION WANTS TO DO, THE VALUE IT COULD BRING IS UNDOUBTEDLY WORTH EXPLORING.

The way forward for our industry is embracing partnership, networking, and collaboration, combining our strengths to make the finest and most comprehensive services and technology available to all credit unions, regardless of size.

A PARTNER, NOT JUST ANOTHER VENDOR

CU*SOUTH is committed to the credit union movement and serving members. That is why we deliberately chose a business model that would allow us to be a partner and not just a vendor.

For 17 years, we have invested in helping many smaller institutions stay relevant. Imagine a core with all the features needed to run a successful credit union built-in, plus ones you did not even know you could have, without the add-on prices charged by many other



providers. Standard benefits for credit union members and staff include:

- ACH early pay
- Remote deposit capture
- Card controls in the mobile app
- Secure and easy e-sign
- Online account opening
- 1-click LOCs or credit card offers
- Member reward points programs
- Real-time data analytics & dashboards
- Compliance and auditing automation, like transaction pattern tracking
- And so much more.

Not only do we provide the core software, we offer critical ancillary services led by credit union experts; we help do the work while credit union staff focus on other areas of the business. Accounting, call center, collections, custom programming, and IT management are all available in Essential Services suite of offerings.

“AS A CREDIT UNION CEO AND CUSO SHAREHOLDER, I UNDERSTAND THE IMPORTANCE OF FINDING THE RIGHT PARTNERSHIPS AND INVESTMENTS FOR YOUR CREDIT UNION. WE HAVE ENJOYED EXPERIENCING BOTH WITH CU*SOUTH AND SEEING OUR CREDIT UNION PARTNERS BENEFIT FROM THE CUSO’S ALL-IN-ONE SOFTWARE SYSTEMS, AS WELL AS A NUMBER OF STAFFING SUPPORT SERVICES FROM COLLECTIONS, ACCOUNTING, AND IT TO DATA ANALYTICS, LENDING SPECIALTIES, AND MUCH MORE.”

Rick Preble, President/CEO
RVA Financial Credit Union, \$80M in assets

We firmly believe financial institutions with the heart to believe in and support the credit union industry’s mission will find success by combining talents through our member-owned CUSO. From our partnerships, we know today’s challenges are opportunities to grow a new and better way forward tomorrow.

As part of the cuasterisk.com network with a community of over 362 credit union partners across 42 states, the fourth largest provider of core services, and as a 100% credit union-owned CUSO, CU*SOUTH was founded in July 2006 with a mission to grow credit unions.

Our goal is to be the leading source of solutions that empower our credit union community to be heroes for their 2.8 million members by offering our all-in-one core software system and staffing support for such areas as accounting, collections, and IT.

Discover the CU*SOUTH difference.
Visit cusouth.com. 🍌



Bob West is CEO of CU*SOUTH.



CU*SOUTH is building a collaborative, peer-to-peer community of credit unions through shared development of technology and service platforms. CU*SOUTH is headquartered on the Eastern Shore of Mobile Bay, with a nationwide network of CU experts.



Rethink Your Core

The financial landscape is rapidly changing.
What is your credit union doing to stay relevant?



Grow and Retain Members

Experience an innovative, fully-integrated, all-in-one core solution of **CU*BASE**. Say goodbye to expensive third parties.



Increase Productivity and Decrease Operating Costs

Trusted experts are ready to assist with **Essential Services** such as IT Management, Custom Programming, Accounting, Collections support, best practices, and training needs.



You Always Have a Voice

Become a part of a **100% Credit Union-Owned CUSO**. Benefit from the endless possibilities of CU*BASE, its analytical tools to boost loans, provide an exceptional member experience, and so much more.

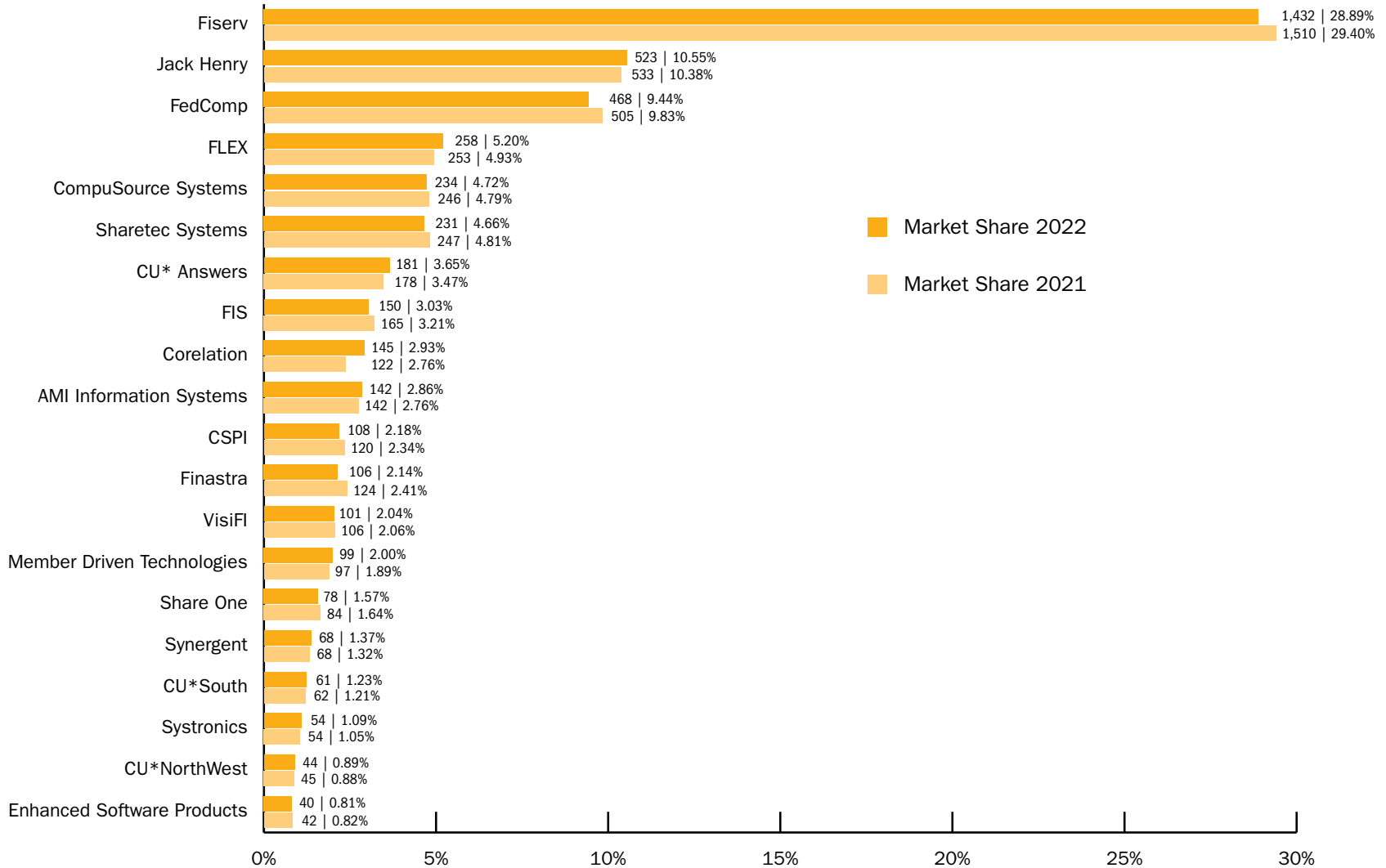
Discover the CU*SOUTH Difference!

CONNECT@CUSOUTH.COM
CUSOUTH.COM | 251.317.3888

Ready to Upgrade?
Let's Connect.

MARKET SHARE FOR TOP 20 CORE PROVIDERS BY NUMBER OF CREDIT UNION CLIENTS

NUMBERS REPRESENT TOTAL CREDIT UNION CLIENTS | PERCENTAGES REPRESENT TOTAL MARKET SHARE*



* BECAUSE THE NUMBER OF CREDIT UNIONS IS SHRINKING, A CREDIT UNION CAN HAVE FEWER CLIENTS THIS YEAR AND STILL HAVE A HIGHER MARKET SHARE THAN LAST YEAR.

◊VISIFI ACQUIRED EPL. FORMER EPL CLIENTS ARE NOW LISTED UNDER VISIFI.

^CSPI ACQUIRED SYMITAR'S CRUISENET PLATFORM. FORMER CRUISENET CLIENTS ARE NOW LISTED UNDER CSPI.

CORE PROCESSOR MARKET SHARE — NUMBER OF CREDIT UNION CLIENTS

FOR PROCESSORS SERVING AT LEAST \$400M IN AGGREGATE ASSETS | CREDIT UNION DATA AS OF 06.30.22

CORE PROCESSOR	2Q22	2Q21	2Q20	2Q19	1-YEAR CHANGE IN CREDIT UNION CLIENTS	2022 MARKET SHARE	3-YEAR CHANGE IN MARKET SHARE*
Fiserv	1,432	1,510	1,626	1,709	(78)	28.89%	-2.61%
Fiserv - Portico	349	361	346	327	(12)	7.04%	1.01%
Fiserv - CUSA	210	227	248	272	(17)	4.24%	-0.78%
Fiserv - DNA	162	158	149	134	4	3.27%	0.80%
Fiserv - XP2	130	136	149	163	(6)	2.62%	-0.38%
Fiserv - Galaxy	109	120	140	150	(11)	2.20%	-0.57%
Fiserv - Spectrum	95	102	137	151	(7)	1.92%	-0.87%
Fiserv - CUUnify	93	97	103	100	(4)	1.88%	0.03%
Fiserv - CubicsPlus	88	95	104	110	(7)	1.78%	-0.25%
Fiserv - DataSafe	65	77	91	115	(12)	1.31%	-0.81%
Fiserv - OnCU	60	61	68	76	(1)	1.21%	-0.19%
Fiserv - Charlotte	34	37	48	56	(3)	0.69%	-0.35%
Fiserv - Reliance	27	28	31	40	(1)	0.54%	-0.19%
Fiserv - Cleartouch	8	8	8	8	0	0.16%	0.01%
Fiserv - Premier	1	2	3	4	(1)	0.02%	-0.05%
Fiserv - Precision	1	1	1	1	0	0.02%	0.00%
Jack Henry - Symitar	523	533	514	498	(10)	10.55%	1.37%
FedComp - Platinum	468	505	530	558	(37)	9.44%	-0.84%
FLEX	258	253	249	245	5	5.20%	0.69%
CompuSource Systems - CompuShare	234	246	260	268	(12)	4.72%	-0.22%
Sharetec Systems	231	247	241	234	(16)	4.66%	0.35%
CU*Answers - CU*BASE	181	178	175	174	3	3.65%	0.44%
FIS	150	165	178	191	(15)	3.03%	-0.49%
FIS - Mercury	137	149	161	169	(12)	2.76%	-0.35%
FIS - Miser	10	11	12	15	(1)	0.20%	-0.07%
FIS - Systematics	3	3	3	3	0	0.06%	0.01%
Corelation - KeyStone	145	122	94	80	23	2.93%	1.45%
AMI Information Systems ⚡	142	142	143	147	0	2.86%	0.15%
CSPI - Aurora Advantage CU (f.k.a. CruiseNet) ^	108	120	121	127	(12)	2.18%	-0.16%
Finastra	106	124	147	154	(18)	2.14%	-0.70%
Finastra - UltraData	96	115	139	147	(19)	1.94%	-0.77%
Finastra - Phoenix EFE	10	9	8	7	1	0.20%	0.07%
VisiFI †	101	106	72	74	(5)	2.04%	0.67%
VisiFI - VisiFI (f.k.a. EPL)	71	75	72	74	(4)	1.43%	0.07%
VisiFI - Spectrum	30	31	0	0	(1)	0.61%	0.61%
MDT - Symitar	99	97	93	90	2	2.00%	0.34%
Share One - NewSolutions	78	84	87	87	(6)	1.57%	-0.03%
Synergent - Symitar	68	68	65	65	0	1.37%	0.17%
CU*SOUTH - CU*BASE	61	62	57	54	(1)	1.23%	0.24%
Systronics	54	54	55	57	0	1.09%	0.04%
CU*NorthWest - CU*BASE	44	45	40	39	(1)	0.89%	0.17%
ESP - FORZA3	40	42	42	45	(2)	0.81%	-0.02%
Commercial Business Systems - CAMS-ii	39	43	45	50	(4)	0.79%	-0.13%
CU-centric	37	38	38	42	(1)	0.75%	-0.03%
CUaxis - CU*BASE	34	13	0	0	21	0.69%	0.69%
COCC - DNA/Insight	34	34	31	31	0	0.69%	0.11%
CUProdigy	33	29	28	24	4	0.67%	0.22%
CU-Interface - mpowered	32	27	24	21	5	0.65%	0.26%
Electronic Recordkeeping Services	27	38	44	46	(11)	0.54%	-0.30%
United Solutions	18	17	10	2	1	0.36%	0.33%
Datasafe	9	8	5	2	1	0.18%	0.14%
OnCore XP2	9	9	5	0	0	0.18%	0.18%
Datamatic	10	10	11	12	0	0.20%	-0.02%
Others	170	184	255	301	(14)	3.43%	-2.12%
TOTALS	4,957	5,136	5,275	5,425			

* CHANGE IN MARKET SHARE CALCULATED AS NET CHANGE (2Q22 MARKET SHARE LESS 2Q19 MARKET SHARE).

** SOME CORE TOTALS MAY NOT MATCH THE SUM OF UNDERLYING PLATFORM TOTALS IN PREVIOUS YEARS BECAUSE SOME OLDER PLATFORMS ARE NO LONGER IN USE AND HAVE BEEN REMOVED FROM THE TABLE.

⚡ AMI INFORMATION SYSTEMS ACQUIRED CREDIT UNION CONSULTANTS. FORMER CUC CLIENTS ARE NOW LISTED UNDER AMI.

^ CSPI ACQUIRED SYMITAR'S CRUISENET PLATFORM. FORMER CRUISENET CLIENTS ARE NOW LISTED UNDER CSPI.

† VISIFI ACQUIRED EPL. FORMER EPL CLIENTS ARE NOW LISTED UNDER VISIFI.

PLATFORM MARKET SHARE — NUMBER OF CREDIT UNION CLIENTS

FOR PROCESSORS SERVING AT LEAST \$400M IN AGGREGATE ASSETS* | CREDIT UNION DATA AS OF 06.30.22

RK	PLATFORM	2022	2021	2020	2019	2022 MARKET SHARE	3-YEAR CHANGE IN MARKET SHARE *
1	Symitar	690	698	672	653	13.92%	1.88%
	Jack Henry	523	533	514	498	10.55%	1.37%
	MDT	99	97	93	90	2.00%	0.34%
	Synergent	68	68	65	65	1.37%	0.17%
2	Platinum - FedComp	468	505	530	558	9.44%	-0.84%
3	Portico - Fiserv	349	361	346	327	7.04%	1.01%
4	CU*BASE	320	298	272	267	6.46%	1.53%
	CU*Answers	181	178	175	174	3.65%	0.44%
	CU*South	61	62	57	54	1.23%	0.24%
	CU*NorthWest	44	45	40	39	0.89%	0.17%
	CUaxis	34	13	0	0	0.69%	0.69%
5	FLEX	258	253	249	245	5.20%	0.69%
6	CompuShare - CompuSource Systems	234	246	260	268	4.72%	-0.22%
7	Sharetec Systems	231	247	241	234	4.66%	0.35%
8	CUSA - Fiserv	210	227	248	272	4.24%	-0.78%
9	DNA	196	192	180	165	3.95%	0.91%
	DNA - Fiserv	162	158	149	134	3.27%	0.80%
	Insight/DNA - COCC	34	34	31	31	0.69%	0.11%
10	KeyStone - Corelation	145	122	94	80	2.93%	1.45%
11	AMI Information Systems ❖	142	142	143	147	2.86%	0.15%
12	XP2	139	145	154	163	2.80%	-0.20%
	XP2 - Fiserv	130	136	149	163	2.62%	-0.38%
	OnCore XP2 - United Solutions	9	9	5	0	0.18%	0.18%
13	Mercury - FIS	137	149	161	169	2.76%	-0.35%
14	Spectrum	125	133	137	151	2.52%	-0.26%
	Spectrum - Fiserv	95	102	137	151	1.92%	-0.87%
	Spectrum - VisiFI	30	31	0	0	0.61%	0.61%
16	Galaxy - Fiserv	109	120	140	150	2.20%	-0.57%
15	Aurora Advantage CU - CSPI (f.k.a. CruiseNet)^	108	120	121	127	2.18%	-0.16%
17	UltraData - Finastra	96	115	139	147	1.94%	-0.77%
18	CUnify - Fiserv	93	97	103	100	1.88%	0.03%
19	CubicsPlus - Fiserv	88	95	104	110	1.78%	-0.25%
20	NewSolutions - Share One	78	84	87	87	1.57%	-0.03%
21	DataSafe	74	85	96	117	1.49%	-0.66%
	DataSafe - Fiserv	65	77	91	115	1.31%	-0.81%
	DataSafe - United Solutions	9	8	5	2	0.18%	0.14%
22	VisiFI (f.k.a. EPL)◊	71	75	72	74	1.43%	0.07%
23	OnCU - Fiserv	60	61	68	76	1.21%	-0.19%
24	Systronics	54	54	55	57	1.09%	0.04%
25	FORZA3 - ESP	40	42	42	45	0.81%	-0.02%
26	CAMS-ii - CBS	39	43	45	50	0.79%	-0.13%
27	CU-centric	37	38	38	42	0.75%	-0.03%
28	Charlotte - Fiserv	34	37	48	56	0.69%	-0.35%
29	CUProdigy	33	29	28	24	0.67%	0.22%
30	mpowered - CU-Interface	32	27	24	21	0.65%	0.26%
31	Reliance - Fiserv	27	28	31	40	0.54%	-0.19%
32	Electronic Recordkeeping Services	27	38	44	46	0.54%	-0.30%
33	Miser - FIS	10	11	12	15	0.20%	-0.07%
34	Datamatic	10	10	11	12	0.20%	-0.02%
35	Phoenix EFE - Finastra	10	9	8	7	0.20%	0.07%
36	Cleartouch - Fiserv	8	8	8	8	0.16%	0.01%
37	Systematics - FIS	3	3	3	3	0.06%	0.01%
	Others**	172	189	261	312	3.47%	-2.28%
	Totals	4,957	5,136	5,275	5,425		

* CHANGE IN MARKET SHARE CALCULATED AS NET CHANGE (2021 MARKET SHARE LESS 2018 MARKET SHARE).

** SOME CORE TOTALS MAY NOT MATCH THE SUM OF UNDERLYING PLATFORM TOTALS IN PREVIOUS YEARS BECAUSE SOME OLDER PLATFORMS ARE NO LONGER IN USE AND HAVE BEEN REMOVED FROM THE TABLE.

❖ AMI INFORMATION SYSTEMS ACQUIRED CREDIT UNION CONSULTANTS. IN PRIOR YEARS, CUC CLIENTS ARE NOW LISTED UNDER AMI.

^ CSPI ACQUIRED SYMITAR'S CRUISENET PLATFORM. IN PRIOR YEARS, CRUISENET CLIENTS ARE NOW LISTED UNDER CSPI.

◊ VISIFI ACQUIRED EPL. IN PRIOR YEARS, EPL CLIENTS ARE NOW LISTED UNDER VISIFI.

PLATFORM MARKET SHARE — NUMBER OF CREDIT UNION CLIENTS (ALPHABETICAL)

FOR PROCESSORS SERVING AT LEAST \$400M IN AGGREGATE ASSETS* | CREDIT UNION DATA AS OF 06.30.22

RK.	PLATFORM	2022	2021	2020	2019	2021 MARKET SHARE	3-YEAR CHANGE IN MARKET SHARE *
11	AMI Information Systems [✦]	142	142	143	147	2.86%	0.15%
15	Aurora Advantage CU - CSPI (f.k.a. CruiseNet) [^]	108	120	121	127	2.18%	-0.16%
26	CAMS-ii - CBS	39	43	45	50	0.79%	-0.13%
28	Charlotte - Fiserv	34	37	48	56	0.69%	-0.35%
36	Cleartouch - Fiserv	8	8	8	8	0.16%	0.01%
6	CompuShare - CompuSource Systems	234	246	260	268	4.72%	-0.22%
4	CU*BASE	320	298	272	267	6.46%	1.53%
	CU*Answers	181	178	175	174	3.65%	0.44%
	CU*South	61	62	57	54	1.23%	0.24%
	CU*NorthWest	44	45	40	39	0.89%	0.17%
	CUaxis	34	13	0	0	0.69%	0.69%
19	CubicsPlus - Fiserv	88	95	104	110	1.78%	-0.25%
27	CU-centric	37	38	38	42	0.75%	-0.03%
18	CUnify - Fiserv	93	97	103	100	1.88%	0.03%
29	CUProdigy	33	29	28	24	0.67%	0.22%
8	CUSA - Fiserv	210	227	248	272	4.24%	-0.78%
34	Datamatic	10	10	11	12	0.20%	-0.02%
21	DataSafe	74	85	96	117	1.49%	-0.66%
	DataSafe - Fiserv	65	77	91	115	1.31%	-0.81%
	DataSafe - United Solutions	9	8	5	2	0.18%	0.14%
9	DNA	196	192	180	165	3.95%	0.91%
	DNA - Fiserv	162	158	149	134	3.27%	0.80%
	Insight/DNA - COCC	34	34	31	31	0.69%	0.11%
32	Electronic Recordkeeping Services	27	38	44	46	0.54%	-0.30%
5	FLEX	258	253	249	245	5.20%	0.69%
25	FORZA3 - ESP	40	42	42	45	0.81%	-0.02%
16	Galaxy - Fiserv	109	120	140	150	2.20%	-0.57%
10	KeyStone - Corelation	145	122	94	80	2.93%	1.45%
13	Mercury - FIS	137	149	161	169	2.76%	-0.35%
33	Miser - FIS	10	11	12	15	0.20%	-0.07%
30	mpowered - CU-Interface	32	27	24	21	0.65%	0.26%
20	NewSolutions - Share One	78	84	87	87	1.57%	-0.03%
23	OnCU - Fiserv	60	61	68	76	1.21%	-0.19%
35	Phoenix EFE - Finastra	10	9	8	7	0.20%	0.07%
2	Platinum - FedComp	468	505	530	558	9.44%	-0.84%
3	Portico - Fiserv	349	361	346	327	7.04%	1.01%
31	Reliance - Fiserv	27	28	31	40	0.54%	-0.19%
7	Sharetec Systems	231	247	241	234	4.66%	0.35%
14	Spectrum	125	133	137	151	2.52%	-0.26%
	Spectrum - Fiserv	95	102	137	151	1.92%	-0.87%
	Spectrum - VisiFI	30	31	0	0	0.61%	0.61%
1	Symitar	690	698	672	653	13.92%	1.88%
	Jack Henry	523	533	514	498	10.55%	1.37%
	MDT	99	97	93	90	2.00%	0.34%
	Synergent	68	68	65	65	1.37%	0.17%
37	Systematics - FIS	3	3	3	3	0.06%	0.01%
24	Systronics	54	54	55	57	1.09%	0.04%
17	UltraData - Finastra	96	115	139	147	1.94%	-0.77%
22	VisiFI (f.k.a. EPL) [◇]	71	75	72	74	1.43%	0.07%
12	XP2	139	145	154	163	2.80%	-0.20%
	XP2 - Fiserv	130	136	149	163	2.62%	-0.38%
	OnCore XP2 - United Solutions	9	9	5	0	0.18%	0.18%
	Others**	172	189	261	312	3.47%	-2.28%
	Totals	4,957	5,136	5,275	5,425		

* CHANGE IN MARKET SHARE CALCULATED AS NET CHANGE (2022 MARKET SHARE LESS 2019 MARKET SHARE).

** SOME CORE TOTALS MAY NOT MATCH THE SUM OF UNDERLYING PLATFORM TOTALS IN PREVIOUS YEARS BECAUSE SOME OLDER PLATFORMS ARE NO LONGER IN USE AND HAVE BEEN REMOVED FROM THE TABLE.

✦ AMI INFORMATION SYSTEMS ACQUIRED CREDIT UNION CONSULTANTS. FORMER CUC CLIENTS ARE NOW LISTED UNDER AMI.

^ CSPI ACQUIRED SYMITAR'S CRUISENET PLATFORM. FORMER CRUISENET CLIENTS ARE NOW LISTED UNDER CSPI.

◇ VISIFI ACQUIRED EPL. FORMER EPL CLIENTS ARE NOW LISTED UNDER VISIFI.

CORE PROCESSOR MARKET SHARE — CREDIT UNION MEMBERS

FOR PROCESSORS SERVING AT LEAST \$400M IN AGGREGATE ASSETS | CREDIT UNION DATA AS OF 06.30.22

CORE PROCESSOR	2022	NUMBER OF CREDIT UNION CLIENTS 2021	2020	2019	2022 MARKET SHARE	3-YEAR CHANGE IN MARKET SHARE*
Fiserv	43,376,727	42,767,854	42,795,652	42,307,035	32.39%	-2.96%
Fiserv - DNA	22,625,310	20,987,538	19,460,415	16,417,886	16.89%	3.18%
Fiserv - XP2	7,059,383	6,896,521	6,941,367	7,716,587	5.27%	-1.18%
Fiserv - Spectrum	4,893,895	5,360,281	6,039,822	6,476,801	3.65%	-1.76%
Fiserv - DataSafe	2,987,034	3,319,456	3,642,572	4,363,824	2.23%	-1.42%
Fiserv - Portico	2,935,475	3,080,788	2,995,185	2,975,967	2.19%	-0.29%
Fiserv - CUnify	867,547	879,038	968,888	960,019	0.65%	-0.15%
Fiserv - Galaxy	683,266	748,930	971,286	1,237,765	0.51%	-0.52%
Fiserv - CUSA	557,020	643,447	758,263	861,208	0.42%	-0.30%
Fiserv - OnCU	214,006	226,125	276,140	325,805	0.16%	-0.11%
Fiserv - Reliance	177,849	184,117	212,297	322,552	0.13%	-0.14%
Fiserv - CubicsPlus	141,093	148,522	174,718	182,773	0.11%	-0.05%
Fiserv - Cleartouch	122,226	123,249	122,790	122,573	0.09%	-0.01%
Fiserv - Charlotte	95,283	103,141	143,788	176,597	0.07%	-0.08%
Fiserv - Premier	11,100	60,468	81,885	130,869	0.01%	-0.10%
Fiserv - Precision	6,240	6,233	6,236	6,193	0.00%	0.00%
Jack Henry - Symitar	42,864,201	41,147,571	38,897,884	36,689,550	32.01%	1.35%
FIS	18,390,354	17,077,557	15,822,360	15,068,117	13.73%	1.14%
FIS - Systematics	15,242,116	13,981,495	12,758,293	11,844,999	11.38%	1.48%
FIS - Miser	2,939,521	2,872,846	2,809,092	2,952,822	2.19%	-0.27%
FIS - Mercury	208,717	223,080	254,803	269,067	0.16%	-0.07%
Corelation - KeyStone	7,270,936	6,017,743	4,642,399	3,689,623	5.43%	2.35%
Finastra	3,107,535	3,498,179	3,942,367	4,054,519	2.32%	-1.07%
Finastra - UltraData	2,121,739	2,649,092	3,211,296	3,375,150	1.58%	-1.24%
Finastra - Phoenix EFE	985,796	849,087	731,071	679,369	0.74%	0.17%
CU*Answers - CU*BASE	2,007,140	1,955,924	1,950,553	1,863,681	1.50%	-0.06%
MDT - Symitar	1,888,336	1,858,402	1,791,393	1,684,753	1.41%	0.00%
FLEX	1,700,961	1,669,904	1,603,447	1,584,579	1.27%	-0.05%
Synergent - Symitar	1,097,293	1,067,193	951,053	923,132	0.82%	0.05%
Sharetec Systems	969,444	1,026,279	995,258	991,464	0.72%	-0.10%
Share One - NewSolutions	921,165	1,007,605	995,297	969,879	0.69%	-0.12%
COCC - DNA/Insight	774,812	846,167	620,272	621,075	0.58%	0.06%
VisiFI [◇]	588,238	604,383	462,267	475,649	0.44%	0.04%
VisiFI - VisiFI (f.k.a. EPL)	458,176	473,695	462,267	475,649	0.34%	-0.06%
VisiFI - Spectrum	130,062	130,800	0	0	0.10%	0.10%
CompuSource Systems - CompuShare	473,439	493,499	513,055	533,046	0.35%	-0.09%
FedComp - Platinum	377,465	399,091	412,958	431,745	0.28%	-0.08%
CSPI - Aurora Advantage CU (f.k.a. CruiseNet)^	358,761	379,648	371,557	390,169	0.27%	-0.06%
CUProdigy	354,571	344,389	338,092	304,375	0.26%	0.01%
CU-Interface - mpowered	325,882	294,775	254,900	205,498	0.24%	0.07%
AMI Information Systems [✦]	230,262	235,051	247,863	255,608	0.17%	-0.04%
Commercial Business Systems - CAMS-ii	229,320	259,195	274,611	324,482	0.17%	-0.10%
CU*SOUTH - CU*BASE	214,781	229,569	218,158	216,599	0.16%	-0.02%
United Solutions	213,238	190,466	120,610	13,076	0.16%	0.15%
United Solutions - XP2	127,343	115,061	76,647	0	0.10%	0.10%
United Solutions - Datasafe	85,895	75,405	43,963	13,076	0.06%	0.05%
CU*NorthWest - CU*BASE	195,230	190,850	162,429	142,686	0.15%	0.03%
ESP - FORZA3	188,486	199,602	199,147	203,296	0.14%	-0.03%
CU-centric	146,505	153,914	153,411	160,402	0.11%	-0.02%
Systronics	107,346	111,676	113,196	114,456	0.08%	-0.02%
Datamatic	88,627	89,672	113,535	117,599	0.07%	-0.03%
Electronic Recordkeeping Services	63,523	82,564	131,263	135,437	0.05%	-0.07%
CUaxis - CU*BASE	56,629	11,283	0	0	0.04%	0.04%
Others	5,338,138	4,326,429	4,598,708	5,212,409	3.99%	-0.37%
TOTALS	133,919,345	128,536,434	123,693,695	119,683,939		

* CHANGE IN MARKET SHARE CALCULATED AS NET CHANGE (2021 MARKET SHARE LESS 2018 MARKET SHARE).

** SOME CORE TOTALS MAY NOT MATCH THE SUM OF UNDERLYING PLATFORM TOTALS IN PREVIOUS YEARS BECAUSE SOME OLDER PLATFORMS ARE NO LONGER IN USE AND HAVE BEEN REMOVED FROM THE TABLE.

✦ AMI INFORMATION SYSTEMS ACQUIRED CREDIT UNION CONSULTANTS. IN PRIOR YEARS, CUC CLIENTS ARE NOW LISTED UNDER AMI.

^ CSPI ACQUIRED SYMITAR'S CRUISENET PLATFORM. IN PRIOR YEARS, CRUISENET CLIENTS ARE NOW LISTED UNDER CSPI.

◇ VISIFI ACQUIRED EPL. IN PRIOR YEARS, EPL CLIENTS ARE NOW LISTED UNDER VISIFI.

CORE PROCESSOR MARKET SHARE — CREDIT UNION ASSETS

FOR PROCESSORS SERVING AT LEAST \$400M IN AGGREGATE ASSETS | CREDIT UNION DATA AS OF 06.30.22

CORE PROCESSOR	NUMBER OF CREDIT UNION CLIENTS				2022 MARKET SHARE*	3-YEAR CHANGE IN MARKET SHARE*
	2Q22	2Q21	2Q20	2Q19		
Fiserv	\$731,572,023	\$693,711,508	\$633,524,388	\$560,987,318	33.89%	-2.58%
Fiserv - DNA	\$408,950,262	\$368,754,985	\$318,217,163	\$244,967,759	18.95%	3.02%
Fiserv - XP2	\$115,680,555	\$109,492,781	\$103,463,422	\$102,700,323	5.36%	-1.32%
Fiserv - Spectrum	\$80,002,155	\$84,950,377	\$85,363,450	\$83,295,025	3.71%	-1.71%
Fiserv - DataSafe	\$48,364,887	\$50,903,214	\$49,521,343	\$53,601,664	2.24%	-1.24%
Fiserv - Portico	\$41,594,077	\$41,548,473	\$36,295,644	\$32,179,884	1.93%	-0.17%
Fiserv - CUUnify	\$11,159,407	\$10,772,196	\$10,555,032	\$9,334,932	0.52%	-0.09%
Fiserv - Galaxy	\$9,320,952	\$9,495,272	\$10,794,678	\$13,237,127	0.43%	-0.43%
Fiserv - CUSA	\$6,878,135	\$7,393,373	\$7,970,024	\$8,366,698	0.32%	-0.23%
Fiserv - Reliance	\$2,365,872	\$2,347,841	\$2,506,407	\$3,504,869	0.11%	-0.12%
Fiserv - Cleartouch	\$2,350,681	\$2,336,497	\$2,137,310	\$1,912,585	0.11%	-0.02%
Fiserv - OnCU	\$1,832,485	\$1,804,519	\$1,995,177	\$2,292,237	0.08%	-0.06%
Fiserv - CubicsPlus	\$1,595,479	\$1,578,613	\$1,643,163	\$1,582,934	0.07%	-0.03%
Fiserv - Charlotte	\$1,148,959	\$1,187,795	\$1,503,568	\$1,741,956	0.05%	-0.06%
Fiserv - Premier	\$203,855	\$1,022,653	\$1,438,841	\$1,799,477	0.01%	-0.11%
Fiserv - Precision	\$124,263	\$122,919	\$119,165	\$112,748	0.01%	0.00%
Jack Henry - Symitar	\$727,931,591	\$671,075,879	\$580,477,615	\$490,417,088	33.72%	1.84%
FIS	\$272,456,834	\$252,357,380	\$224,297,940	\$194,021,995	12.62%	0.01%
FIS - Systematics	\$225,298,495	\$208,048,129	\$183,881,555	\$156,306,352	10.44%	0.28%
FIS - Miser	\$45,173,381	\$42,271,113	\$38,352,237	\$35,759,735	2.09%	-0.23%
FIS - Mercury	\$1,984,959	\$2,037,945	\$2,063,933	\$1,951,479	0.09%	-0.03%
Corelation - KeyStone	\$111,786,608	\$89,304,004	\$62,100,511	\$43,139,454	5.18%	2.37%
Finastra	\$57,462,949	\$61,161,499	\$60,445,893	\$56,569,899	2.66%	-1.02%
Finastra - UltraData	\$37,335,783	\$45,436,672	\$47,013,280	\$45,407,097	1.73%	-1.22%
Finastra - Phoenix EFE	\$20,127,166	\$15,724,827	\$13,432,613	\$11,162,801	0.93%	0.21%
CU*Answers - CU*BASE	\$27,911,194	\$26,131,705	\$24,081,763	\$19,467,186	1.29%	0.03%
MDT - Symitar	\$27,255,672	\$25,701,023	\$22,077,040	\$18,452,394	1.26%	0.06%
FLEX	\$22,634,929	\$21,046,755	\$18,235,273	\$16,229,966	1.05%	-0.01%
Synergent - Symitar	\$16,845,950	\$15,838,230	\$12,666,663	\$11,004,498	0.78%	0.07%
Share One - NewSolutions	\$14,299,326	\$15,139,191	\$13,131,327	\$11,584,182	0.66%	-0.09%
COCC - DNA/Insight	\$12,990,127	\$13,869,367	\$9,589,844	\$8,820,195	0.60%	0.03%
Sharetec Systems	\$11,298,423	\$11,355,920	\$9,943,189	\$8,774,703	0.52%	-0.05%
VisiFI ◊	\$7,366,002	\$7,246,877	\$5,057,694	\$4,581,435	0.34%	0.04%
VisiFI - VisiFI (f.k.a. EPL)	\$5,816,888	\$5,781,260	\$5,057,694	\$4,581,435	0.27%	-0.03%
VisiFI - Spectrum	\$1,549,113	\$1,465,616	0	0	0.07%	0.07%
CompuSource Systems - CompuShare	\$5,336,436	\$5,219,123	\$4,824,143	\$4,447,751	0.25%	-0.04%
CUProdigy	\$4,897,551	\$4,555,960	\$4,103,021	\$3,300,197	0.23%	0.01%
CSPI - Aurora Advantage CU (f.k.a. CruiseNet)^	\$3,527,043	\$3,533,643	\$3,089,380	\$2,930,016	0.16%	-0.03%
CU-Interface - mpowered	\$3,238,547	\$2,759,349	\$2,214,733	\$1,480,140	0.15%	0.05%
ESP - FORZA3	\$3,137,075	\$3,088,269	\$2,695,062	\$2,438,061	0.15%	-0.01%
United Solutions	\$3,126,705	\$2,645,884	\$1,388,568	\$112,186	0.14%	0.14%
OnCore XP2	\$1,691,176	\$1,472,234	\$829,542	0	0.08%	0.08%
Datasafe	\$1,435,529	\$1,173,650	\$559,026	\$112,186	0.07%	0.06%
FedComp - Platinum	\$3,124,368	\$3,162,944	\$2,937,822	\$2,875,680	0.14%	-0.04%
CU*NorthWest - CU*BASE	\$2,745,512	\$2,586,887	\$1,910,058	\$1,468,936	0.13%	0.03%
Commercial Business Systems - CAMS-ii	\$2,744,452	\$2,826,830	\$2,621,411	\$2,672,972	0.13%	-0.05%
CU*SOUTH - CU*BASE	\$2,673,869	\$2,718,746	\$2,276,459	\$1,949,508	0.12%	0.00%
AMI Information Systems ◊	\$2,415,960	\$2,297,613	\$2,119,612	\$2,038,443	0.11%	-0.02%
CU-centric	\$1,735,650	\$1,710,415	\$1,488,488	\$1,363,022	0.08%	-0.01%
Datamatic	\$1,300,919	\$1,254,620	\$1,643,563	\$1,506,256	0.06%	-0.04%
Systronics	\$1,045,838	\$1,049,531	\$954,506	\$895,920	0.05%	-0.01%
Electronic Recordkeeping Services	\$648,763	\$835,083	\$1,118,255	\$1,031,881	0.03%	-0.04%
CUaxis - CU*BASE	\$590,519	\$126,032	\$0	\$0	0.03%	0.03%
Others	\$74,489,617	\$55,225,266	\$58,052,468	\$63,649,269	3.45%	-0.69%
TOTALS	\$2,158,590,452	\$1,999,409,501	\$1,769,066,688	\$1,538,210,548		

* CHANGE IN MARKET SHARE CALCULATED AS NET CHANGE (2Q22 MARKET SHARE LESS 2Q19 MARKET SHARE).

** SOME CORE TOTALS MAY NOT MATCH THE SUM OF UNDERLYING PLATFORM TOTALS IN PREVIOUS YEARS BECAUSE SOME OLDER PLATFORMS ARE NO LONGER IN USE AND HAVE BEEN REMOVED FROM THE TABLE.

◊ AMI INFORMATION SYSTEMS ACQUIRED CREDIT UNION CONSULTANTS. FORMER CUC CLIENTS ARE NOW LISTED UNDER AMI.

^ CSPI ACQUIRED SYMITAR'S CRUISENET PLATFORM. FORMER CRUISENET CLIENTS ARE NOW LISTED UNDER CSPI.

◊ VISIFI ACQUIRED EPL. FORMER EPL CLIENTS ARE NOW LISTED UNDER VISIFI.

PLATFORM MARKET SHARE — CREDIT UNION ASSETS

FOR PROCESSORS SERVING AT LEAST \$400M IN AGGREGATE ASSETS* | CREDIT UNION DATA AS OF 06.30.22

RK.	PLATFORM	NUMBER OF CREDIT UNION CLIENTS				2022 MARKET SHARE*	3-YEAR CHANGE IN MARKET SHARE*
		2022	2021	2020	2019		
1	Symitar	\$772,033,213	\$712,615,131	\$615,221,318	\$519,873,979	35.77%	1.97%
	Symitar - Jack Henry	\$727,931,591	\$671,075,879	\$580,477,615	\$490,417,088	33.72%	1.84%
	Symitar - MDT	\$27,255,672	\$25,701,023	\$22,077,040	\$18,452,394	1.26%	0.06%
	Symitar - Synergent	\$16,845,950	\$15,838,230	\$12,666,663	\$11,004,498	0.78%	0.07%
2	DNA	\$421,940,389	\$382,624,352	\$327,807,006	\$253,787,954	19.55%	3.05%
	DNA - Fiserv	\$408,950,262	\$368,754,985	\$318,217,163	\$244,967,759	18.95%	3.02%
	DNA/Insight - COCC	\$12,990,127	\$13,869,367	\$9,589,844	\$8,820,195	0.60%	0.03%
3	Systematics - FIS	\$225,298,495	\$208,048,129	\$183,881,555	\$156,306,352	10.44%	0.28%
4	XP2	\$117,371,731	\$110,965,015	\$104,292,963	\$102,700,323	5.44%	-1.24%
	XP2 - Fiserv	\$115,680,555	\$109,492,781	\$103,463,422	\$102,700,323	5.36%	-1.32%
	OnCore XP2 - United Solutions	\$1,691,176	\$1,472,234	\$829,542	0	0.08%	0.08%
5	KeyStone - Corelation	\$111,786,608	\$89,304,004	\$62,100,511	\$43,139,454	5.18%	2.37%
6	Spectrum	\$81,551,268	\$86,415,993	\$85,363,450	\$83,295,025	3.78%	-1.64%
	Spectrum - Fiserv	\$80,002,155	\$84,950,377	\$85,363,450	\$83,295,025	3.71%	-1.71%
	Spectrum - VisiFI	\$1,549,113	\$1,465,616	0	0	0.07%	0.07%
7	DataSafe	\$49,800,416	\$52,076,864	\$50,080,369	\$53,713,851	2.31%	-1.18%
	DataSafe - Fiserv	\$48,364,887	\$50,903,214	\$49,521,343	\$53,601,664	2.24%	-1.24%
	DataSafe - United Solutions	\$1,435,529	\$1,173,650	\$559,026	\$112,186	0.07%	0.06%
8	Miser - FIS	\$45,173,381	\$42,271,113	\$38,352,237	\$35,759,735	2.09%	-0.23%
9	Portico - Fiserv	\$41,594,077	\$41,548,473	\$36,295,644	\$32,179,884	1.93%	-0.17%
10	UltraData - Finastra	\$37,335,783	\$45,436,672	\$47,013,280	\$45,407,097	1.73%	-1.22%
11	CU*BASE	\$33,921,093	\$31,437,338	\$28,268,281	\$22,885,630	1.57%	0.08%
	CU*BASE - CU*Answers	\$27,911,194	\$26,131,705	\$24,081,763	\$19,467,186	1.29%	0.03%
	CU*BASE - CU*SOUTH	\$2,673,869	\$2,718,746	\$2,276,459	\$1,949,508	0.12%	0.00%
	CU*BASE - CU*NorthWest	\$2,745,512	\$2,586,887	\$1,910,058	\$1,468,936	0.13%	0.03%
	CU*BASE - CUaxis	\$590,519	\$126,032	0	0	0.03%	0.03%
12	FLEX	\$22,634,929	\$21,046,755	\$18,235,273	\$16,229,966	1.05%	-0.01%
13	PhoenixEFE - Finastra	\$20,127,166	\$15,724,827	\$13,432,613	\$11,162,801	0.93%	0.21%
14	NewSolutions - Share One	\$14,299,326	\$15,139,191	\$13,131,327	\$11,584,182	0.66%	-0.09%
15	Sharetec Systems	\$11,298,423	\$11,355,920	\$9,943,189	\$8,774,703	0.52%	-0.05%
16	CUnify - Fiserv	\$11,159,407	\$10,772,196	\$10,555,032	\$9,334,932	0.52%	-0.09%
17	Galaxy - Fiserv	\$9,320,952	\$9,495,272	\$10,794,678	\$13,237,127	0.43%	-0.43%
18	CUSA - Fiserv	\$6,878,135	\$7,393,373	\$7,970,024	\$8,366,698	0.32%	-0.23%
19	VisiFI (f.k.a. EPL) ◊	\$5,816,888	\$5,781,260	\$5,057,694	\$4,581,435	0.27%	-0.03%
20	CompuShare - CompuSource Systems	\$5,336,436	\$5,219,123	\$4,824,143	\$4,447,751	0.25%	-0.04%
21	CUProdigy	\$4,897,551	\$4,555,960	\$4,103,021	\$3,300,197	0.23%	0.01%
22	Aurora Advantage CU - CSPI	\$3,527,043	\$3,533,643	\$3,089,380	\$2,930,016	0.16%	-0.03%
23	mpowered - CU-Interface	\$3,238,547	\$2,759,349	\$2,214,733	\$1,480,140	0.15%	0.05%
24	FORZA3 - ESP	\$3,137,075	\$3,088,269	\$2,695,062	\$2,438,061	0.15%	-0.01%
25	Platinum - FedComp	\$3,124,368	\$3,162,944	\$2,937,822	\$2,875,680	0.14%	-0.04%
26	CAMS-ii - CBS	\$2,744,452	\$2,826,830	\$2,621,411	\$2,672,972	0.13%	-0.05%
27	AMI Information Systems ✦	\$2,415,960	\$2,297,613	\$2,119,612	\$2,038,443	0.11%	-0.02%
28	Reliance - Fiserv	\$2,365,872	\$2,347,841	\$2,506,407	\$3,504,869	0.11%	-0.12%
29	Cleartouch - Fiserv	\$2,350,681	\$2,336,497	\$2,137,310	\$1,912,585	0.11%	-0.02%
30	Mercury - FIS	\$1,984,959	\$2,037,945	\$2,063,933	\$1,951,479	0.09%	-0.03%
31	OnCU - Fiserv	\$1,832,485	\$1,804,519	\$1,995,177	\$2,292,237	0.08%	-0.06%
32	CU-centric	\$1,735,650	\$1,710,415	\$1,488,488	\$1,363,022	0.08%	-0.01%
33	CubicsPlus - Fiserv	\$1,595,479	\$1,578,613	\$1,643,163	\$1,582,934	0.07%	-0.03%
34	Datamatic	\$1,300,919	\$1,254,620	\$1,643,563	\$1,506,256	0.06%	-0.04%
35	Charlotte - Fiserv	\$1,148,959	\$1,187,795	\$1,503,568	\$1,741,956	0.05%	-0.06%
36	Systronics	\$1,045,838	\$1,049,531	\$954,506	\$895,920	0.05%	-0.01%
37	Electronic Recordkeeping Services	\$648,763	\$835,083	\$1,118,255	\$1,031,881	0.03%	-0.04%
	Others**	\$74,817,736	\$56,371,030	\$59,610,689	\$65,923,024	3.47%	-0.82%
	TOTALS	\$2,158,590,452	\$1,999,409,501	\$1,769,066,688	\$1,538,210,548		

* CHANGE IN MARKET SHARE CALCULATED AS NET CHANGE (2021 MARKET SHARE LESS 2018 MARKET SHARE).

** SOME CORE TOTALS MAY NOT MATCH THE SUM OF UNDERLYING PLATFORM TOTALS IN PREVIOUS YEARS BECAUSE SOME OLDER PLATFORMS ARE NO LONGER IN USE AND HAVE BEEN REMOVED FROM THE TABLE.

✦ AMI INFORMATION SYSTEMS ACQUIRED CREDIT UNION CONSULTANTS. IN PRIOR YEARS, CUC CLIENTS ARE NOW LISTED UNDER AMI.

^ CSPI ACQUIRED SYMITAR'S CRUISENET PLATFORM. IN PRIOR YEARS, CRUISENET CLIENTS ARE NOW LISTED UNDER CSPI.

◊ VISIFI ACQUIRED EPL. IN PRIOR YEARS, EPL CLIENTS ARE NOW LISTED UNDER VISIFI.

PLATFORM MARKET SHARE — CREDIT UNION ASSETS (ALPHABETICAL)

FOR PROCESSORS SERVING AT LEAST \$400M IN AGGREGATE ASSETS | CREDIT UNION DATA AS OF 06.30.22

RK.	PLATFORM	NUMBER OF CREDIT UNION CLIENTS				2021 MARKET SHARE*	3-YEAR CHANGE IN MARKET SHARE**
		2Q21	2Q20	2Q19	2Q18		
27	AMI Information Systems ◊	\$2,415,960	\$2,297,613	\$2,119,612	\$2,038,443	0.11%	-0.02%
22	Aurora Advantage CU - CSPI	\$3,527,043	\$3,533,643	\$3,089,380	\$2,930,016	0.16%	-0.03%
26	CAMS-ii - CBS	\$2,744,452	\$2,826,830	\$2,621,411	\$2,672,972	0.13%	-0.05%
35	Charlotte - Fiserv	\$1,148,959	\$1,187,795	\$1,503,568	\$1,741,956	0.05%	-0.06%
29	Cleartouch - Fiserv	\$2,350,681	\$2,336,497	\$2,137,310	\$1,912,585	0.11%	-0.02%
20	CompuShare - CompuSource Systems	\$5,336,436	\$5,219,123	\$4,824,143	\$4,447,751	0.25%	-0.04%
11	CU*Base	\$33,921,093	\$31,437,338	\$28,268,281	\$22,885,630	1.57%	0.08%
	CU*BASE - CU*Answers	\$27,911,194	\$26,131,705	\$24,081,763	\$19,467,186	1.29%	0.03%
	CU*BASE - CU*SOUTH	\$2,673,869	\$2,718,746	\$2,276,459	\$1,949,508	0.12%	0.00%
	CU*BASE - CU*NorthWest	\$2,745,512	\$2,586,887	\$1,910,058	\$1,468,936	0.13%	0.03%
	CU*BASE - CUaxis	\$590,519	\$126,032	0	0	0.03%	0.03%
33	CubicsPlus - Fiserv	\$1,595,479	\$1,578,613	\$1,643,163	\$1,582,934	0.07%	-0.03%
32	CU-centric	\$1,735,650	\$1,710,415	\$1,488,488	\$1,363,022	0.08%	-0.01%
16	CUnify - Fiserv	\$11,159,407	\$10,772,196	\$10,555,032	\$9,334,932	0.52%	-0.09%
21	CUProdigy	\$4,897,551	\$4,555,960	\$4,103,021	\$3,300,197	0.23%	0.01%
18	CUSA - Fiserv	\$6,878,135	\$7,393,373	\$7,970,024	\$8,366,698	0.32%	-0.23%
34	Datamatic	\$1,300,919	\$1,254,620	\$1,643,563	\$1,506,256	0.06%	-0.04%
7	DataSafe	\$49,800,416	\$52,076,864	\$50,080,369	\$53,713,851	2.31%	-1.18%
	DataSafe - Fiserv	\$48,364,887	\$50,903,214	\$49,521,343	\$53,601,664	2.24%	-1.24%
	DataSafe - United Solutions	\$1,435,529	\$1,173,650	\$559,026	\$112,186	0.07%	0.06%
2	DNA	\$421,940,389	\$382,624,352	\$327,807,006	\$253,787,954	19.55%	3.05%
	DNA - Fiserv	\$408,950,262	\$368,754,985	\$318,217,163	\$244,967,759	18.95%	3.02%
	DNA/Insight - COCC	\$12,990,127	\$13,869,367	\$9,589,844	\$8,820,195	0.60%	0.03%
37	Electronic Recordkeeping Services	\$648,763	\$835,083	\$1,118,255	\$1,031,881	0.03%	-0.04%
12	FLEX	\$22,634,929	\$21,046,755	\$18,235,273	\$16,229,966	1.05%	-0.01%
24	FORZA3 - ESP	\$3,137,075	\$3,088,269	\$2,695,062	\$2,438,061	0.15%	-0.01%
17	Galaxy - Fiserv	\$9,320,952	\$9,495,272	\$10,794,678	\$13,237,127	0.43%	-0.43%
5	KeyStone - Corelation	\$111,786,608	\$89,304,004	\$62,100,511	\$43,139,454	5.18%	2.37%
30	Mercury - FIS	\$1,984,959	\$2,037,945	\$2,063,933	\$1,951,479	0.09%	-0.03%
8	Miser - FIS	\$45,173,381	\$42,271,113	\$38,352,237	\$35,759,735	2.09%	-0.23%
23	mpowered - CU-Interface	\$3,238,547	\$2,759,349	\$2,214,733	\$1,480,140	0.15%	0.05%
14	NewSolutions - Share One	\$14,299,326	\$15,139,191	\$13,131,327	\$11,584,182	0.66%	-0.09%
31	OnCU - Fiserv	\$1,832,485	\$1,804,519	\$1,995,177	\$2,292,237	0.08%	-0.06%
13	PhoenixEFE - Finastra	\$20,127,166	\$15,724,827	\$13,432,613	\$11,162,801	0.93%	0.21%
25	Platinum - FedComp	\$3,124,368	\$3,162,944	\$2,937,822	\$2,875,680	0.14%	-0.04%
9	Portico - Fiserv	\$41,594,077	\$41,548,473	\$36,295,644	\$32,179,884	1.93%	-0.17%
28	Reliance - Fiserv	\$2,365,872	\$2,347,841	\$2,506,407	\$3,504,869	0.11%	-0.12%
15	Sharetec Systems	\$11,298,423	\$11,355,920	\$9,943,189	\$8,774,703	0.52%	-0.05%
6	Spectrum	\$81,551,268	\$86,415,993	\$85,363,450	\$83,295,025	3.78%	-1.64%
	Spectrum - Fiserv	\$80,002,155	\$84,950,377	\$85,363,450	\$83,295,025	3.71%	-1.71%
	Spectrum - VisiFI	\$1,549,113	\$1,465,616	0	0	0.07%	0.07%
1	Symitar	\$772,033,213	\$712,615,131	\$615,221,318	\$519,873,979	35.77%	1.97%
	Symitar - Jack Henry	\$727,931,591	\$671,075,879	\$580,477,615	\$490,417,088	33.72%	1.84%
	Symitar - MDT	\$27,255,672	\$25,701,023	\$22,077,040	\$18,452,394	1.26%	0.06%
	Symitar - Synergent	\$16,845,950	\$15,838,230	\$12,666,663	\$11,004,498	0.78%	0.07%
3	Systematics - FIS	\$225,298,495	\$208,048,129	\$183,881,555	\$156,306,352	10.44%	0.28%
36	Systronics	\$1,045,838	\$1,049,531	\$954,506	\$895,920	0.05%	-0.01%
10	UltraData - Finastra	\$37,335,783	\$45,436,672	\$47,013,280	\$45,407,097	1.73%	-1.22%
19	VisiFI	\$5,816,888	\$5,781,260	\$5,057,694	\$4,581,435	0.27%	-0.03%
4	XP2	\$117,371,731	\$110,965,015	\$104,292,963	\$102,700,323	5.44%	-1.24%
	XP2 - Fiserv	\$115,680,555	\$109,492,781	\$103,463,422	\$102,700,323	5.36%	-1.32%
	OnCore XP2 - United Solutions	\$1,691,176	\$1,472,234	\$829,542	0	0.08%	0.08%
	Others**	\$74,817,736	\$56,371,030	\$59,610,689	\$65,923,024	3.47%	-0.82%
	TOTALS	\$2,158,590,452	\$1,999,409,501	\$1,769,066,688	\$1,538,210,548		

* CHANGE IN MARKET SHARE CALCULATED AS NET CHANGE (2Q22 MARKET SHARE LESS 2Q19 MARKET SHARE).

** SOME CORE TOTALS MAY NOT MATCH THE SUM OF UNDERLYING PLATFORM TOTALS IN PREVIOUS YEARS BECAUSE SOME OLDER PLATFORMS ARE NO LONGER IN USE AND HAVE BEEN REMOVED FROM THE TABLE.

◊ AMI INFORMATION SYSTEMS ACQUIRED CREDIT UNION CONSULTANTS. FORMER CUC CLIENTS ARE NOW LISTED UNDER AMI.

^ CSPI ACQUIRED SYMITAR'S CRUISENET PLATFORM. FORMER CRUISENET CLIENTS ARE NOW LISTED UNDER CSPI.

◊ VISIFI ACQUIRED EPL. FORMER EPL CLIENTS ARE NOW LISTED UNDER VISIFI.

CORE PROCESSOR MARKET SHARE — CREDIT UNION CLIENTS >\$20M IN ASSETS

FOR PROCESSORS SERVING AT LEAST \$400M IN AGGREGATE ASSETS | CREDIT UNION DATA AS OF 06.30.22

CORE PROCESSOR	NUMBER OF CREDIT UNION CLIENTS				1-YEAR CHANGE IN CREDIT UNION CLIENTS	2022 MARKET SHARE*	3-YEAR CHANGE IN MARKET SHARE*
	2Q22	2Q21	2Q20	2Q19			
Fiserv	1,173	1,224	1,292	1,322		34.36%	-5.08%
Fiserv - Portico	324	333	317	293	(9)	9.49%	0.75%
Fiserv - DNA	162	158	149	133	4	4.75%	0.78%
Fiserv - XP2	129	135	148	161	(6)	3.78%	-1.02%
Fiserv - CUSA	113	118	131	135	(5)	3.31%	-0.72%
Fiserv - Spectrum	95	102	125	138	(7)	2.78%	-1.33%
Fiserv - Galaxy	92	101	109	113	(9)	2.69%	-0.68%
Fiserv - CUnify	85	89	93	89	(4)	2.49%	-0.17%
Fiserv - DataSafe	56	67	80	103	(11)	1.64%	-1.43%
Fiserv - OnCU	35	36	39	40	(1)	1.03%	-0.17%
Fiserv - Reliance	26	27	30	39	(1)	0.76%	-0.40%
Fiserv - CubicsPlus	24	23	26	25	1	0.70%	-0.04%
Fiserv - Charlotte	22	24	33	38	(2)	0.64%	-0.49%
Fiserv - Cleartouch	8	8	8	8	0	0.23%	0.00%
Fiserv - Premier	1	2	3	4	(1)	0.03%	-0.09%
Fiserv - Precision	1	1	1	1	0	0.03%	0.00%
Jack Henry - Symitar	523	532	513	496	(9)	15.32%	0.52%
FLEX	231	223	213	201	8	6.77%	0.77%
CU*Answers - CU*BASE	172	170	168	158	2	5.04%	0.32%
Sharetec Systems	171	180	162	145	(9)	5.01%	0.68%
Corelation - KeyStone	144	121	94	79	23	4.22%	1.86%
MDT - Symitar	99	97	93	90	2	2.90%	0.21%
Finastra	95	107	127	132	(12)	2.78%	-1.16%
Finastra - UltraData	85	98	119	125	(13)	2.49%	-1.24%
Finastra - PhoenixEFE	10	9	8	7	1	0.29%	0.08%
CompuSource Systems - CompuShare	85	82	74	66	3	2.49%	0.52%
Share One - NewSolutions	70	74	74	73	(4)	2.05%	-0.13%
Synergent - Symitar	67	65	62	62	2	1.96%	0.11%
VisiFI®	66	65	44	43	1	1.93%	0.65%
VisiFI - VisiFI (f.k.a. EPL)	44	45	44	43	(1)	1.29%	0.01%
VisiFI - Spectrum	22	20	0	0	2	0.64%	0.64%
CSPI - Aurora Advantage CU (f.k.a. CruiseNet)®	57	57	52	53	0	1.67%	0.09%
FIS	46	47	44	45	(1)	1.35%	0.00%
FIS - Mercury	33	33	29	27	0	0.97%	0.16%
FIS - Miser	10	11	12	15	(1)	0.29%	-0.15%
FIS - Systematics	3	3	3	3	0	0.09%	0.00%
AMI Information Systems ❖	36	34	32	29	2	1.05%	0.19%
ESP - FORZA3	35	36	36	36	(1)	1.03%	-0.05%
CU*NorthWest - CU*BASE	35	35	29	24	0	1.03%	0.31%
CU*SOUTH - CU*BASE	35	34	30	29	1	1.03%	0.16%
FedComp - Platinum	33	30	24	23	3	0.97%	0.28%
CBS - CAMS-ii	31	33	33	35	(2)	0.91%	-0.14%
COCC - DNA/Insight	31	31	28	28	0	0.91%	0.07%
CU-Interface - mpowered	31	26	22	19	5	0.91%	0.34%
CUProdigy	27	24	23	20	3	0.79%	0.19%
CU-centric	23	23	22	19	0	0.67%	0.11%
United Solutions	18	16	10	2	2	0.53%	0.47%
United Solutions - Datasafe	9	8	5	2	1	0.26%	0.20%
United Solutions - OnCore XP2	9	8	5	0	1	0.26%	0.26%
Systronics	17	15	15	15	2	0.50%	0.05%
Electronic Recordkeeping Services	12	15	18	18	(3)	0.35%	-0.19%
CUaxis - CU*BASE	9	2	0	0	7	0.26%	0.26%
Datamatic	8	8	9	10	0	0.23%	-0.06%
Others	34	34	64	80	0	1.00%	-1.39%
TOTALS	3,414	3,440	3,407	3,352	(26)		

* CHANGE IN MARKET SHARE CALCULATED AS NET CHANGE (2Q21 MARKET SHARE LESS 2Q18 MARKET SHARE).

** SOME CORE TOTALS MAY NOT MATCH THE SUM OF UNDERLYING PLATFORM TOTALS IN PREVIOUS YEARS BECAUSE SOME OLDER PLATFORMS ARE NO LONGER IN USE AND HAVE BEEN REMOVED FROM THE TABLE.

❖ AMI INFORMATION SYSTEMS ACQUIRED CREDIT UNION CONSULTANTS. IN PRIOR YEARS, CUC CLIENTS ARE NOW LISTED UNDER AMI.

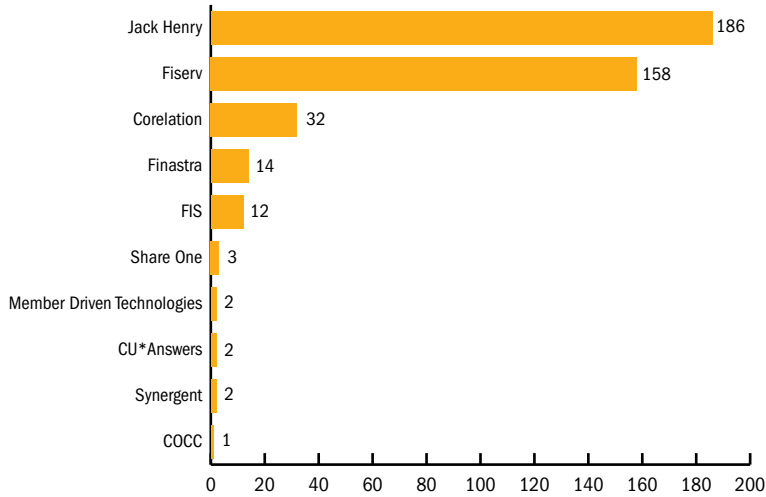
^ CSPI ACQUIRED SYMITAR'S CRUISENET PLATFORM. IN PRIOR YEARS, CRUISENET CLIENTS ARE NOW LISTED UNDER CSPI.

⊙ VISIFI ACQUIRED EPL. IN PRIOR YEARS, EPL CLIENTS ARE NOW LISTED UNDER VISIFI.

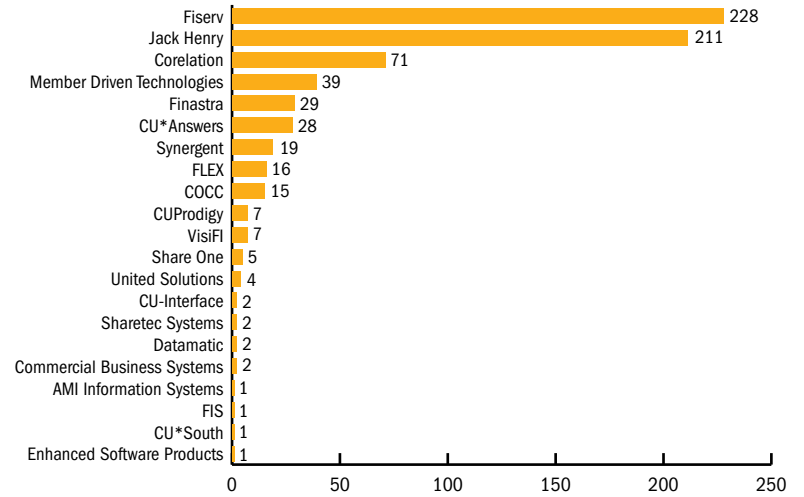
CORE PROCESSOR MARKET SHARE BY ASSET-BASED PEER GROUP

FOR U.S. CREDIT UNIONS | DATA AS OF 06.30.22

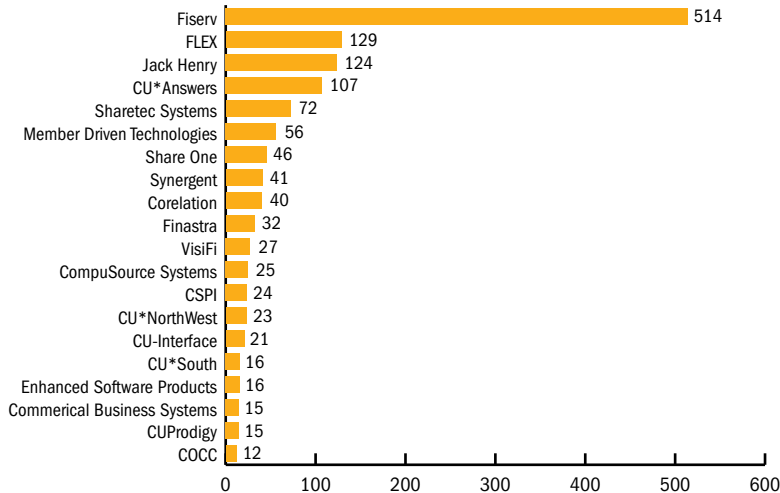
TOP PROVIDERS BY NUMBER OF CLIENTS > \$1B IN ASSETS



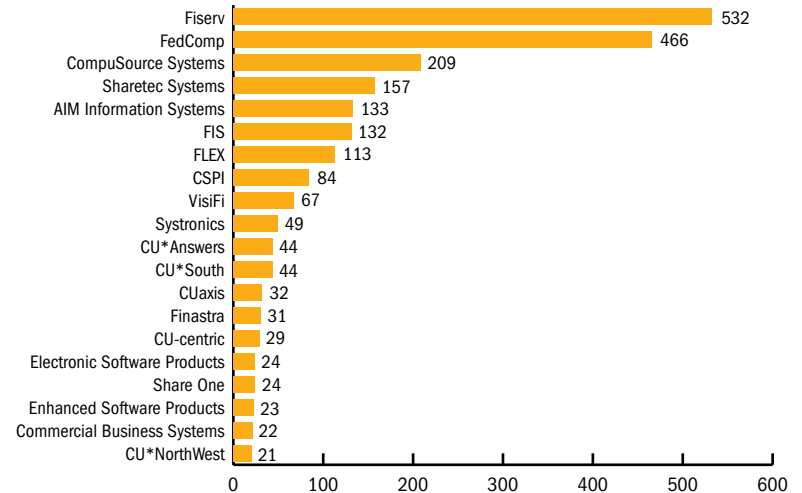
TOP PROVIDERS BY NUMBER OF CLIENTS \$250M-\$1B IN ASSETS



TOP PROVIDERS BY NUMBER OF CLIENTS \$50M-\$250M IN ASSETS



TOP PROVIDERS BY NUMBER OF CLIENTS < \$50M IN ASSETS



CORE PROCESSOR CLIENT PERFORMANCE COMPARISON (ALL CREDIT UNION CLIENTS)

FOR PROCESSORS SERVING AT LEAST \$400M IN AGGREGATE ASSETS | CREDIT UNION DATA AS OF 06.30.22

CORE PROCESSOR	CREDIT UNION CLIENTS	TOTAL ASSETS	AVERAGE ASSETS	LOAN GROWTH*	SHARE GROWTH	MEMBER GROWTH	OPEX/AVERAGE ASSETS	EFFICIENCY RATIO	ROA
AMI Information Systems	142	\$2,415,960,408	\$17,013,806	5.40%	3.80%	-2.03%	2.65%	94.64%	0.28%
CBS	39	\$2,744,451,804	\$70,370,559	13.42%	5.73%	-0.87%	2.84%	77.07%	0.88%
COCC	34	\$12,990,127,182	\$382,062,564	14.17%	5.93%	1.01%	2.73%	82.34%	0.65%
CompSource Systems	234	\$5,336,436,397	\$22,805,284	8.67%	5.27%	-1.01%	2.34%	81.50%	0.57%
Correlation	145	\$111,786,607,710	\$770,942,122	17.08%	8.93%	4.51%	3.12%	78.54%	0.92%
CSPI	108	\$3,527,043,343	\$32,657,809	8.80%	7.42%	0.94%	3.19%	88.54%	0.54%
CU*Answers	181	\$27,911,193,527	\$154,205,489	13.84%	7.70%	2.64%	3.36%	82.28%	0.79%
CU*NorthWest	44	\$2,745,511,646	\$62,397,992	12.33%	6.82%	3.18%	3.02%	91.18%	0.34%
CU*South	61	\$2,673,868,800	\$43,833,915	7.13%	8.16%	0.95%	3.32%	85.11%	0.80%
CUaxis	34	\$590,519,117	\$17,368,209	2.07%	4.43%	1.38%	2.31%	89.82%	0.24%
CU-centric	37	\$1,735,650,069	\$46,909,461	5.59%	5.98%	-0.15%	2.47%	84.16%	0.42%
CU-Interface	32	\$3,238,546,530	\$101,204,579	10.80%	4.60%	-1.09%	3.74%	84.30%	0.78%
CUProdigy	33	\$4,897,551,029	\$148,410,637	14.96%	7.30%	0.88%	3.55%	90.07%	0.73%
Datamatic	10	\$1,300,919,259	\$130,091,926	10.24%	5.11%	-1.17%	3.08%	95.48%	0.20%
Electronic Recordkeeping Services	27	\$648,762,633	\$24,028,246	4.60%	4.01%	-2.10%	2.67%	84.80%	0.51%
ESP	40	\$3,137,074,886	\$78,426,872	13.61%	5.59%	0.65%	2.50%	85.93%	0.43%
FedComp	468	\$3,124,368,167	\$6,676,000	4.46%	2.60%	-1.02%	2.51%	95.12%	0.22%
Finastra	106	\$57,462,948,626	\$542,103,289	15.20%	9.03%	3.69%	2.50%	78.04%	0.70%
FIS	150	\$272,456,834,455	\$1,816,378,896	13.62%	9.12%	8.45%	2.67%	70.36%	1.11%
Fiserv	1,432	\$731,572,022,693	\$510,874,318	14.99%	7.67%	3.41%	2.69%	77.44%	0.75%
FLEX	258	\$22,634,928,800	\$87,732,282	14.32%	7.60%	1.62%	3.05%	81.76%	0.74%
Jack Henry	523	\$727,931,591,100	\$1,391,838,606	18.34%	8.68%	4.57%	2.77%	75.79%	0.93%
MDT	99	\$27,255,672,440	\$275,309,823	11.71%	6.54%	1.18%	3.45%	84.81%	0.62%
Share One	78	\$14,299,326,160	\$183,324,694	16.18%	5.26%	2.32%	2.78%	82.10%	0.64%
Sharetec Systems	231	\$11,298,423,456	\$48,910,924	9.96%	5.62%	0.62%	3.07%	86.96%	0.52%
Synergent	68	\$16,845,949,691	\$247,734,554	9.86%	7.37%	2.38%	3.20%	83.13%	0.64%
Systonics	54	\$1,045,837,936	\$19,367,369	8.23%	4.52%	-0.08%	2.80%	87.54%	0.42%
United Solutions	18	\$3,126,705,226	\$173,705,846	9.78%	3.95%	-1.09%	3.83%	91.84%	0.58%
VisiFi	101	\$7,366,001,563	\$72,930,709	9.76%	5.92%	0.30%	3.18%	89.26%	0.53%

*GROWTH RATES ARE FOR THE COLLECTIVE OF THE PLATFORM, NOT THE AVERAGE GROWTH RATE

TRUST

MUTUAL FUNDS
FOR CREDIT UNIONS BY CREDIT UNIONS

Put Excess Liquidity to Work

Invest your credit union's excess liquidity with the Trust for Credit Unions (TCU), the first and largest family of mutual funds created by and for leading credit unions.

Our Portfolios are actively and professionally managed by ALM First Financial Advisors, have over 30 years of performance, and are based on the cooperative values of credit unions.

We offer two fixed income mutual funds that comply with NCUA investment regulations, provide next-day liquidity, and are designed for the diverse needs of our credit union investors:

- **Ultra-Short Duration:** 3-month duration target
- **Short Duration:** 2-year duration target

To learn more about how TCU can help your credit union, visit www.trustcu.com or call us at **(800) 237-5678**.

The Trust for Credit Unions is a registered open-end, management investment company (commonly known as a mutual fund) that offers portfolios solely to U.S.-domiciled state and federally chartered credit unions. An investment in a Portfolio is not a credit union deposit and is not insured or guaranteed by the National Credit Union Share Insurance Fund, the National Credit Union Administration, or any other government agency. An investment in a portfolio involves investment risks, including possible loss of principal. An investor should consider a portfolio's investment objectives, risks, charges and expenses carefully before investing or sending money. This and other important information about the portfolios can be found in the fund's prospectus. To obtain a prospectus, please call 1-800-DIAL-TCU or visit www.trustcu.com. Please read the prospectus carefully before investing.

PLATFORM CLIENT PERFORMANCE COMPARISON (ALL CREDIT UNION CLIENTS)

FOR PROCESSORS SERVING AT LEAST \$400 M IN AGGREGATE ASSETS | CREDIT UNION FINANCIAL DATA AS OF 06.30.20

PLATFORM	CREDIT UNION CLIENTS	TOTAL ASSETS	AVERAGE ASSETS	LOAN GROWTH*	SHARE GROWTH	MEMBER GROWTH	OPEX/AVERAGE ASSETS	EFFICIENCY RATIO	ROA
AMI Information Systems	142	\$2,415,960,408	\$17,013,806	5.40%	3.80%	-2.03%	2.65%	94.64%	0.28%
Aurora Advantage CU - CSPI	108	\$3,527,043,343	\$32,657,809	8.80%	7.42%	0.94%	3.19%	88.54%	0.54%
CAMS-II - CBS	39	\$2,744,451,804	\$70,370,559	13.42%	5.73%	-0.87%	2.84%	77.07%	0.88%
Charlotte - Fiserv	34	\$1,148,958,949	\$33,792,910	4.88%	5.73%	0.01%	2.57%	86.30%	0.39%
ClearTouch - Fiserv	8	\$2,350,680,865	\$293,835,108	10.34%	2.77%	-0.83%	2.42%	90.67%	0.01%
CompuShare - CompuSource Systems	234	\$5,336,436,397	\$22,805,284	8.67%	5.27%	-1.01%	2.34%	81.50%	0.57%
CU*BASE	320	\$33,921,093,090	\$106,003,416	13.08%	7.60%	2.50%	3.31%	83.18%	0.75%
CU*NorthWest	44	\$2,745,511,646	\$62,397,992	12.33%	6.82%	3.18%	3.02%	91.18%	0.34%
CU*South	61	\$2,673,868,800	\$43,833,915	7.13%	8.16%	0.95%	3.32%	85.11%	0.80%
CU*Answers	181	\$27,911,193,527	\$154,205,489	13.84%	7.70%	2.64%	3.36%	82.28%	0.79%
CUaxis	34	\$590,519,117	\$17,368,209	2.07%	4.43%	1.38%	2.31%	89.82%	0.24%
CubicsPlus - Fiserv	88	\$1,595,478,935	\$18,130,442	6.46%	4.91%	-0.61%	2.60%	88.11%	0.38%
CU-centric	37	\$1,735,650,069	\$46,909,461	5.59%	5.98%	-0.15%	2.47%	84.16%	0.42%
CUunify - Fiserv	93	\$1,159,406,700	\$119,993,620	11.61%	6.47%	0.67%	3.19%	84.81%	0.59%
CUProdigy	33	\$4,897,551,029	\$148,410,637	14.96%	7.30%	0.88%	3.55%	90.07%	0.73%
CUSA - Fiserv	210	\$6,878,135,266	\$32,753,025	5.81%	4.45%	-1.79%	2.64%	92.33%	0.28%
Datamatic	10	\$1,300,919,259	\$130,091,926	10.24%	5.11%	-1.17%	3.08%	95.48%	0.20%
DataSafe	74	\$49,800,415,622	\$672,978,589	11.91%	6.53%	-0.49%	2.32%	78.16%	0.67%
Fiserv	65	\$48,364,886,707	\$744,075,180	12.08%	6.66%	-0.34%	2.30%	77.67%	0.67%
United Solutions	9	\$1,435,528,915	\$159,503,213	6.56%	2.40%	-5.47%	3.04%	92.96%	0.39%
DNA	196	\$421,940,388,916	\$2,930,475,142	16.77%	8.21%	4.79%	2.69%	75.21%	0.81%
Fiserv	162	\$408,960,261,734	\$2,524,384,332	16.86%	8.28%	4.93%	2.69%	75.01%	0.82%
COCC	34	\$12,990,127,182	\$382,062,564	14.17%	5.93%	1.01%	2.73%	82.34%	0.65%
Electronic Recordkeeping Services	27	\$648,762,633	\$24,028,246	4.60%	4.01%	-2.10%	2.67%	84.80%	0.51%
FLEX	258	\$22,634,928,800	\$87,732,282	14.32%	7.60%	1.62%	3.05%	81.76%	0.74%
FORZA3 - ESP	40	\$3,137,074,886	\$78,426,872	13.61%	5.59%	0.65%	2.50%	85.93%	0.43%
Galaxy - Fiserv	109	\$9,320,951,808	\$85,513,319	7.77%	5.43%	-1.99%	2.91%	86.41%	0.52%
KeyStone - Corelation	145	\$111,786,607,710	\$770,942,122	17.08%	8.93%	4.51%	3.12%	78.54%	0.92%
Mercury - FIS	137	\$1,984,958,741	\$14,488,750	5.03%	3.46%	-0.97%	2.89%	92.53%	0.28%
Miser - FIS	10	\$45,173,380,653	\$4,517,338,065	13.98%	7.56%	6.28%	2.94%	80.02%	0.79%
mpowered - CU-Interface	32	\$3,238,546,530	\$101,204,579	10.80%	4.60%	-1.09%	3.74%	84.30%	0.78%
NewSolutions - Share One	78	\$14,299,326,160	\$183,324,694	16.18%	5.26%	2.32%	2.78%	82.10%	0.64%
OnCU - Fiserv	60	\$1,832,484,852	\$30,541,414	5.77%	4.24%	-4.00%	2.98%	94.21%	0.35%
Phoenix EFE - Finastra	10	\$20,127,165,651	\$2,012,716,565	15.57%	10.98%	7.01%	2.75%	79.01%	0.55%



PLATFORM	CREDIT UNION CLIENTS	TOTAL ASSETS	AVERAGE ASSETS	LOAN GROWTH*	SHARE GROWTH	MEMBER GROWTH	OPEX/AVERAGE ASSETS	EFFICIENCY RATIO	ROA
Platinum - FedComp	468	\$3,124,368,167	\$6,676,000	4.46%	2.60%	-1.02%	2.51%	95.12%	0.22%
Portico - Fiserv	349	\$41,594,076,642	\$119,180,735	10.82%	6.38%	0.44%	3.07%	85.21%	0.60%
Precision - Fiserv	1	\$124,262,989	\$124,262,989	-5.53%	3.01%	0.11%	3.85%	136.69%	-1.03%
Premier - Fiserv	1	\$203,855,227	\$203,855,227	13.51%	10.83%	0.39%	2.35%	87.65%	0.33%
Reliance - Fiserv	27	\$2,365,872,355	\$87,624,902	7.40%	3.36%	-1.62%	2.55%	85.01%	0.52%
Sharetec Systems	231	\$11,298,423,456	\$48,910,924	9.96%	5.62%	0.62%	3.07%	86.96%	0.52%
Spectrum - Fiserv	125	\$81,551,267,797	\$652,410,142	11.64%	6.53%	2.66%	2.64%	79.57%	0.67%
Fiserv	30	\$1,549,113,138	\$51,637,105	9.92%	6.85%	0.69%	2.84%	86.60%	0.46%
VisiFI	95	\$80,002,154,659	\$842,127,944	11.67%	6.53%	2.72%	2.64%	79.43%	0.68%
Symitar	690	\$772,033,213,231	\$1,118,888,715	17.92%	8.58%	4.37%	2.80%	76.31%	0.91%
Jack Henry	523	\$727,931,591,100	\$1,391,838,606	18.34%	8.68%	4.57%	2.77%	75.79%	0.93%
MDT	99	\$27,255,672,440	\$275,309,823	11.71%	6.54%	1.18%	3.45%	84.81%	0.62%
Synergent	68	\$16,845,949,691	\$247,734,554	9.86%	7.37%	2.38%	3.20%	83.13%	0.64%
Systematics - FIS	3	\$225,298,495,061	\$75,099,498,354	13.60%	9.48%	9.02%	2.62%	68.35%	1.18%
Systronics	54	\$1,045,837,936	\$19,367,369	8.23%	4.52%	-0.08%	2.80%	87.54%	0.42%
UltraData - Finastra	96	\$37,335,782,975	\$388,914,406	14.95%	8.05%	2.21%	2.37%	77.45%	0.79%
VisiFI	71	\$5,816,888,425	\$81,928,006	9.72%	5.68%	0.19%	3.27%	89.90%	0.55%
XP2	139	\$117,371,731,316	\$844,400,945	14.42%	8.06%	3.89%	2.74%	79.21%	0.71%
Fiserv	130	\$115,680,555,005	\$889,850,423	14.45%	8.10%	3.92%	2.71%	78.96%	0.71%
United Solutions	9	\$1,691,176,311	\$187,908,479	12.43%	5.29%	2.11%	4.50%	91.22%	0.73%

*GROWTH RATES ARE FOR THE COLLECTIVE OF THE PLATFORM, NOT THE AVERAGE GROWTH RATE

CORE PROCESSOR MARKET SHARE — CATEGORY

FOR PROCESSORS SERVING AT LEAST \$400M IN AGGREGATE ASSETS | CREDIT UNION DATA AS OF 06.30.22

CORE PROCESSOR	2Q22 CLIENTS	2Q22 CLIENT MARKET SHARE	2Q22 MEMBERS	2Q22 MEMBER MARKET SHARE	2Q22 ASSETS	2Q22 ASSET MARKET SHARE
Fiserv	1,432	28.89%	43,376,727	32.39%	\$731,572,023	33.89%
Fiserv - Portico	349	7.04%	2,935,475	2.19%	\$41,594,077	1.93%
Fiserv - CUSA	210	4.24%	557,020	0.42%	\$6,878,135	0.32%
Fiserv - DNA	162	3.27%	22,625,310	16.89%	\$408,950,262	18.95%
Fiserv - XP2	130	2.62%	7,059,383	5.27%	\$115,680,555	5.36%
Fiserv - Galaxy	109	2.20%	683,266	0.51%	\$9,320,952	0.43%
Fiserv - Spectrum	95	1.92%	4,893,895	3.65%	\$80,002,155	3.71%
Fiserv - CUnify	93	1.88%	867,547	0.65%	\$11,159,407	0.52%
Fiserv - CubicsPlus	88	1.78%	141,093	0.11%	\$1,595,479	0.07%
Fiserv - DataSafe	65	1.31%	2,987,034	2.23%	\$48,364,887	2.24%
Fiserv - OnCU	60	1.21%	214,006	0.16%	\$1,832,485	0.08%
Fiserv - Charlotte	34	0.69%	95,283	0.07%	\$1,148,959	0.05%
Fiserv - Reliance	27	0.54%	177,849	0.13%	\$2,365,872	0.11%
Fiserv - Cleartouch	8	0.16%	122,226	0.09%	\$2,350,681	0.11%
Fiserv - Premier	1	0.02%	11,100	0.01%	\$203,855	0.01%
Fiserv - Precision	1	0.02%	6,240	0.00%	\$124,263	0.01%
Jack Henry - Symitar	523	10.55%	42,864,201	32.01%	\$727,931,591	33.72%
FedComp - Platinum	468	9.44%	377,465	0.28%	\$3,124,368	0.14%
FLEX	258	5.20%	1,700,961	1.27%	\$22,634,929	1.05%
CompuSource Systems - CompuShare	234	4.72%	473,439	0.35%	\$5,336,436	0.25%
Sharetec Systems	231	4.66%	969,444	0.72%	\$11,298,423	0.52%
CU*Answers - CU*BASE	181	3.65%	2,007,140	1.50%	\$27,911,194	1.29%
FIS	150	3.03%	18,390,354	13.73%	\$272,456,834	12.62%
FIS - Mercury	137	2.76%	208,717	0.16%	\$1,984,959	0.09%
FIS - Miser	10	0.20%	2,939,521	2.19%	\$45,173,381	2.09%
FIS - Systematics	3	0.06%	15,242,116	11.38%	\$225,298,495	10.44%
Corelation - KeyStone	145	2.93%	7,270,936	5.43%	\$111,786,608	5.18%
AMI Information Systems ❖	142	2.86%	230,262	0.17%	\$2,415,960	0.11%
CSPI - Aurora Advantage CU (f.k.a. CruiseNet) ^	108	2.18%	358,761	0.27%	\$3,527,043	0.16%
Finastra	106	2.14%	3,107,535	2.32%	\$57,462,949	2.66%
Finastra - UltraData	96	1.94%	2,121,739	1.58%	\$37,335,783	1.73%
Finastra - Phoenix EFE	10	0.20%	985,796	0.74%	\$20,127,166	0.93%
VisiFI ◊	101	2.04%	588,238	0.44%	\$7,366,002	0.34%
VisiFI - VisiFI (f.k.a. EPL)	71	1.43%	458,176	0.34%	\$5,816,888	0.27%
VisiFI - Spectrum	30	0.61%	130,062	0.10%	\$1,549,113	0.07%
MDT - Symitar	99	2.00%	1,888,336	1.41%	\$27,255,672	1.26%
Share One - NewSolutions	78	1.57%	921,165	0.69%	\$14,299,326	0.66%
Synergent - Symitar	68	1.37%	1,097,293	0.82%	\$16,845,950	0.78%
CU*SOUTH - CU*BASE	61	1.23%	214,781	0.16%	\$2,673,869	0.12%
Systronics	54	1.09%	107,346	0.08%	\$1,045,838	0.05%
CU*NorthWest - CU*BASE	44	0.89%	195,230	0.15%	\$2,745,512	0.13%
ESP - FORZA3	40	0.81%	188,486	0.14%	\$3,137,075	0.15%
CBS - CAMS-ii	39	0.79%	229,320	0.17%	\$2,744,452	0.13%
CU-centric	37	0.75%	146,505	0.11%	\$1,735,650	0.08%
COCC - DNA/Insight	34	0.69%	774,812	0.58%	\$12,990,127	0.60%
CUaxis - CU*BASE	34	0.69%	56,629	0.04%	\$590,519	0.03%
CUProdigy	33	0.67%	354,571	0.26%	\$4,897,551	0.23%
CU-Interface - mpowered	32	0.65%	325,882	0.24%	\$3,238,547	0.15%
Electronic Recordkeeping Services	27	0.54%	63,523	0.05%	\$648,763	0.03%
United Solutions	18	0.36%	213,238	0.16%	\$3,126,705	0.14%
OnCore XP2	9	0.18%	127,343	0.10%	\$1,691,176	0.08%
Datasafe	9	0.18%	85,895	0.06%	\$1,435,529	0.07%
Datamatic	10	0.20%	88,627	0.07%	\$1,300,919	0.06%
Others	170	3.43%	5,338,138	3.99%	\$74,489,617	3.45%
TOTALS	4,957		133,919,345		\$2,158,590,452	

* ASSETS IN THOUSANDS

* CHANGE IN MARKET SHARE CALCULATED AS NET CHANGE (2Q21 MARKET SHARE LESS 2Q18 MARKET SHARE).
 ** SOME CORE TOTALS MAY NOT MATCH THE SUM OF UNDERLYING PLATFORM TOTALS IN PREVIOUS YEARS BECAUSE SOME OLDER PLATFORMS ARE NO LONGER IN USE AND HAVE BEEN REMOVED FROM THE TABLE.

❖ AMI INFORMATION SYSTEMS ACQUIRED CREDIT UNION CONSULTANTS. IN PRIOR YEARS, CUC CLIENTS ARE NOW LISTED UNDER AMI.
 ^ CSPI ACQUIRED SYMITAR'S CRUISENET PLATFORM. IN PRIOR YEARS, CRUISENET CLIENTS ARE NOW LISTED UNDER CSPI.
 ◊ VISIFI ACQUIRED EPL. IN PRIOR YEARS, EPL CLIENTS ARE NOW LISTED UNDER VISIFI.



COMPUTER SERVICE PROFESSIONALS, INC. (CSPI)

MIKE BASS

REGIONAL SALES MANAGER

mbass@cspiinc.com

(317) 600-7028

<https://auroradigitalbanking.com/>

805 W Stadium Blvd. Jefferson City, MO 65109

COMPANY OVERVIEW

As a valued software & service provider, CSPI focuses on the needs of today's progressive financial institutions. Our comprehensive Aurora Advantage product line offers core solutions, online and mobile banking, document imaging, item processing, remote deposit capture, and managed services.

CSPI is core-agnostic and utilizes API technologies to deliver a seamless interface. Let us help automate processes to gain efficiencies while delivering industry-leading digital banking solutions that are focused on the user experience.

WHY CSPI AURORA ADVANTAGE

- **Commitment:** We are committed to offering a modern, flexible, cost-efficient, and scalable core solution to grow with your credit union.
- **Service:** Our service goes beyond our partnership with our clients. All solutions are developed with your members' experience in mind, creating a seamless omnichannel digital banking experience.
- **Partnership:** Our team is dedicated to our mission of exceeding customer expectations.

RECENT WINS

(live July 1, 2021 – June 30, 2022)

- Cherokee County Teachers FCU
- Smart Choice CU
- Elliott Community FCU

AVAILABLE PLATFORMS

Aurora Advantage CU

CLIENT FINANCIALS

AVERAGE FOR ALL CLIENTS ACROSS ALL CORE PLATFORMS | DATA AS OF 06.30.22

Total Credit Union Clients 108

Total Credit Union Assets \$3,527,043,343

	Largest/Highest Performer	Average	Smallest/Lowest Performer
Assets	\$178,098,050	\$32,657,809	\$801,250
Loan Growth	54.06%	7.44%	-18.54%
Share Growth	24.81%	8.88%	-24.96%
Member Growth	78.80%	1.67%	-64.59%
OpEx/ Avg Assets	1.25%	3.58%	9.66%
Efficiency Ratio	46.58%	93.05%	349.02%
ROA	2.60%	0.41%	-3.27%

*Largest/Smallest Performer is controlled for outliers.

KEY INTEGRATIONS OVERVIEW

	Level Of Integration	Notes/Most Common Third-Party Provider
Automated Loan Decisioning (Consumer)	1	
Credit Card Processing	3	
Debit PIN Processing	3	
Debit Signature Processing	3	
EFT Processing - Real Time	3	
Mobile Banking	2	
Online Banking	2	
Online Loan Application (Consumer)	2	

1 = Included in core (no additional fee) | 2 = Optional (additional fee)
3 = Integrated via third-party provider | 4 = Third-party provider (not integrated)

CU*ANSWERS

SCOTT COLLINS

EVP, NATIONAL SALES AND MARKETPLACE RELATIONSHIPS

scollins@cuanswers.com

(800) 327-3478 Ext. 183

<https://www.cuanswers.com/>

6000 28th Street SE, Grand Rapids, MI 49546

COMPANY OVERVIEW

CU*Answers is a credit union-owned cooperative CUSO, providing technology solutions for credit unions to grow and aggressively compete. This includes its flagship CU*BASE® processing system, available in either a SaaS or an in-house environment, leading edge self-service products, imaging and archival solutions, strategic planning, management consulting services, and much more. CU*Answers is a leader in helping credit unions develop strategic business alliances, integrate and deliver new products to market faster.

WHY CU*ANSWERS

- 100% credit union-owned cooperative CUSO model. In 2021, CU*Answers returned \$9.6 million to its CU owners
- Robust, expansive core platform with online and mobile banking included at no additional cost
- Nationally recognized data analytics provider, including Analytics Booth for alerts, trends, and dashboards

RECENT WINS

(live July 1, 2021 – June 30, 2022)

- Mission City FCU, Santa Clara, CA
- Community First Fund FCU, Lancaster, PA (Start up)
- Transportation FCU, Alexandria, VA

AVAILABLE PLATFORMS

CU* BASE

CLIENT FINANCIALS

AVERAGE FOR ALL CLIENTS ACROSS ALL CORE PLATFORMS | DATA AS OF 06.30.22

Total Credit Union Clients 181

Total Credit Union Assets \$27,911,193,527

	Largest/Highest Performer	Average	Smallest/Lowest Performer
Assets	\$1,479,372,796	\$154,205,489	\$274,165
Loan Growth	77.26%	14.10%	-36.61%
Share Growth	44.22%	7.37%	-16.24%
Member Growth	23.49%	2.10%	-38.43%
OpEx/ Avg Assets	1.30%	3.61%	25.82%
Efficiency Ratio	46.69%	86.21%	214.59%
ROA	9.08%	0.59%	-13.79%

*Largest/Smallest Performer is controlled for outliers.

KEY INTEGRATIONS OVERVIEW

	Level Of Integration	Notes/Most Common Third-Party Provider
Automated Loan Decisioning (Consumer)	1	
Credit Card Processing	1	
Debit PIN Processing	1	
Debit Signature Processing	1	
EFT Processing - Real Time	1	
Mobile Banking	1	
Online Banking	1	
Online Loan Application (Consumer)	1	

1 = Included in core (no additional fee) | 2 = Optional (additional fee)
3 = Integrated via third-party provider | 4 = Third-party provider (not integrated)



MPOWERED BY CU-INTERFACE

CHRISTIAN DABNEY

VP OF BUSINESS DEVELOPMENT

cdabney@cuiinterface.com

(330) 741-9495 | 833-827-5167

www.cuiinterface.com

4125 Highlander Parkway, Suite 175, Richfield, Ohio 44286

COMPANY OVERVIEW

Credit unions turn to CU-Interface’s *mpowered* core when they are striving to achieve modern technology at an affordable price. Our all-inclusive core and boutique service model give our credit unions the tools to successfully serve their memberships and communities. And as a recently formed CUSO, Cooperative Technology Solutions will collaborate and enhance the *mpowered* platform for current and future users.

WHY CU-INTERFACE

- *mpowered* is a true end-to-end solution that is vendor agnostic.
- Boutique experience – large enough for your needs, small enough to listen, collaborate, and strategize with you for a win-win relationship. As a CUSO, you have a voice in the core’s development!
- Your busiest branch is in your member’s pocket! *mpowered* provides an exceptional digital experience that is part of our all-inclusive model.

RECENT WINS

(live July 1, 2021 – June 30, 2022)

- CENT Credit Union
- Federated Employees Credit Union
- First Family Federal Credit Union

AVAILABLE PLATFORMS

mpowered

CLIENT FINANCIALS

AVERAGE FOR ALL CLIENTS ACROSS ALL CORE PLATFORMS | DATA AS OF 06.30.22

Total Credit Union Clients 32

Total Credit Union Assets \$3,238,546,530

	Largest/Highest Performer	Average	Smallest/Lowest Performer
Assets	\$434,027,149	\$101,204,579	\$14,380,399
Loan Growth	67.58%	11.04%	-9.56%
Share Growth	14.64%	3.82%	-6.87%
Member Growth	4.36%	-1.61%	-13.98%
OpEx/ Avg Assets	1.73%	3.55%	7.86%
Efficiency Ratio	61.94%	87.05%	101.58%
ROA	2.38%	0.55%	-0.23%

*Largest/Smallest Performer is controlled for outliers.

KEY INTEGRATIONS OVERVIEW

	Level Of Integration	Notes/Most Common Third-Party Provider
Automated Loan Decisioning (Consumer)	1	Configurable decision parameters
Credit Card Processing	1	6 integrated vendors
Debit PIN Processing	1/3	10 integrated vendors
Debit Signature Processing	1/3	10 integrated vendors
EFT Processing - Real Time	1	10 integrated vendors
Mobile Banking	1	iPhone, Android, Text Banking
Online Banking	1	Complete member self-service
Online Loan Application (Consumer)	1	Quick , easy application steps

1 = Included in core (no additional fee) | 2 = Optional (additional fee)
3 = Integrated via third-party provider | 4 = Third-party provider (not integrated)



CU*SOUTH

STARLA HONEA

SVP OF SOLUTIONS

starla@cusouth.com

(251) 317-3888

www.cusouth.com

23210 US Hwy., 98, Fairhope, AL 36532

COMPANY OVERVIEW

When credit unions collaborate to design a frictionless experience for members, good things happen! We are a CUSO owned 100% by credit unions – you can have a voice here. We offer a fully integrated core solution with less third parties to deal with! This includes a mobile app, online account opening, online loan applications, and so much more! Need help getting all the work done? We even offer staff to help do the work.

WHY CU*SOUTH

- 100% owned by a variety of credit unions of all sizes with no private ownership.
- All-in core platform with no need to purchase extra modules! This includes the latest mobile app functionality for your members.
- Get the help you need with our essential services. Each team is staffed by credit union experts who are available for fractional hire to help you do the work in areas like accounting, IT, call center, collections, auditing, and more!

RECENT WINS

(live July 1, 2021 – June 30, 2022)

- Local 265 IBEW, NE
- Walton County Teachers FCU, FL
- Bakersfield City Employees CU, CA

AVAILABLE PLATFORMS

CU*BASE with ItsMe247 Online & Mobile Banking

CLIENT FINANCIALS

AVERAGE FOR ALL CLIENTS ACROSS ALL CORE PLATFORMS | DATA AS OF 06.30.22

Total Credit Union Clients 61

Total Credit Union Assets \$2,673,868,800

	Largest/Highest Performer	Average	Smallest/Lowest Performer
Assets	\$292,548,796	\$43,833,915	\$2,458,375
Loan Growth	30.33%	6.00%	-17.36%
Share Growth	18.32%	4.34%	-13.95%
Member Growth	12.40%	-0.75%	-17.25%
OpEx/ Avg Assets	0.82%	3.58%	7.50%
Efficiency Ratio	58.38%	93.41%	217.55%
ROA	4.45%	0.55%	-2.70%

*Largest/Smallest Performer is controlled for outliers.

KEY INTEGRATIONS OVERVIEW

	Level Of Integration	Notes/Most Common Third-Party Provider
Automated Loan Decisioning (Consumer)	3	
Credit Card Processing	3	
Debit PIN Processing	3	
Debit Signature Processing	3	
EFT Processing - Real Time	3	
Mobile Banking	1	
Online Banking	1	
Online Loan Application (Consumer)	1	

1 = Included in core (no additional fee) | 2 = Optional (additional fee)
3 = Integrated via third-party provider | 4 = Third-party provider (not integrated)



ENHANCED SOFTWARE PRODUCTS, INC.

CASEY BOYER

BRAND AMBASSADOR

cboyer@espsolution.net

(208) 989-6692

www.espsolution.net

1811 N. Hutchinson Rd., Spokane Valley, WA 99212

COMPANY OVERVIEW

ESP is a passionate group of people who strive to help credit unions succeed. Whether you want to increase your core technologies or expand your integration list, we are here to show you what we can do. All the technology in the world is great, but superior customer support is imperative, and we will shine for you in that aspect. We want to help you grow and thrive; call us today to learn more.

WHY ESP

- Stellar customer service – 24/7/365 instant phone support.
- Integration with 75+ vendors – unparalleled integration

RECENT WINS

(live July 1, 2021 – June 30, 2022)

- Public Service Credit Union, Wausau, WI
- Dairyland Power Credit Union, La Crosse, WI
- Avista Corporate Credit Union, Spokane, WA

AVAILABLE PLATFORMS

FORZA

CLIENT FINANCIALS

AVERAGE FOR ALL CLIENTS ACROSS ALL CORE PLATFORMS | DATA AS OF 06.30.22

Total Credit Union Clients 40

Total Credit Union Assets \$3,137,074,886

	Largest/Highest Performer	Average	Smallest/Lowest Performer
Assets	\$819,880,911	\$78,426,872	\$4,113,169
Loan Growth	31.52%	11.02%	-6.15%
Share Growth	15.31%	4.92%	-7.52%
Member Growth	8.18%	-0.19%	-6.13%
OpEx/ Avg Assets	0.93%	2.91%	5.98%
Efficiency Ratio	65.78%	90.41%	124.13%
ROA	1.14%	0.39%	-0.80%

*Largest/Smallest Performer is controlled for outliers.

KEY INTEGRATIONS OVERVIEW

	Level Of Integration	Notes/Most Common Third-Party Provider
Automated Loan Decisioning (Consumer)	3	
Credit Card Processing	3	
Debit PIN Processing	4	
Debit Signature Processing	4	
EFT Processing - Real Time	3	
Mobile Banking	2	
Online Banking	2	
Online Loan Application (Consumer)	2	

1 = Included in core (no additional fee) | 2 = Optional (additional fee)
 3 = Integrated via third-party provider | 4 = Third-party provider (not integrated)



FLEX

PRESTON PACKER

CMO

preston@flexcutech.com

(801) 365-5000

www.flexcutech.com

8520 S Sandy Parkway, Sandy, UT 84070

COMPANY OVERVIEW

FLEX has disrupted the credit union core system marketplace by enabling efficient solutions for digital transformation and sustainable growth. FLEX will allow credit unions to launch a full-service digital banking suite with innovative member-facing technologies and automated services. Credit unions will buy back lost time by remapping the digital journey and increasing member loyalty.

WHY FLEX

- **Efficient.** Browser-based design enhances employee productivity, while increasing system speed and deliverability. Do more with less with FLEX.
- **Complete.** FLEX is a complete core-based digital transformation solution for credit unions, allowing omnichannel processes providing a single view of member interactions.
- **Growth.** FLEX enables credit unions to grow utilizing technology trends in delivering member-centered solutions and disrupting traditional banking models.

RECENT WINS

(live July 1, 2021 – June 30, 2022)

- Washington Area Federal Credit Union, Washington, PA
- Financial Access Federal Credit Union, Bradenton, FL
- Rimrock Credit Union, Billings, MT

AVAILABLE PLATFORMS

FLEX

CLIENT FINANCIALS

AVERAGE FOR ALL CLIENTS ACROSS ALL CORE PLATFORMS | DATA AS OF 06.30.22

Total Credit Union Clients 258

Total Credit Union Assets \$22,634,928,800

	Largest/Highest Performer	Average	Smallest/Lowest Performer
Assets	\$955,942,159	\$87,732,282	\$3,164,299
Loan Growth	79.85%	10.62%	-21.60%
Share Growth	54.92%	5.83%	-13.43%
Member Growth	13.03%	0.27%	-12.93%
OpEx/ Avg Assets	0.73%	3.18%	9.44%
Efficiency Ratio	37.07%	86.93%	144.09%
ROA	4.44%	0.52%	-2.46%

*Largest/Smallest Performer is controlled for outliers.

KEY INTEGRATIONS OVERVIEW

	Level Of Integration	Notes/Most Common Third-Party Provider
Automated Loan Decisioning (Consumer)	1, 3	FLEX, CU Direct, MeridianLink
Credit Card Processing	3	CO-OP, FIS, Fiserv, JHA, PSCU, TransFund
Debit PIN Processing	3	CO-OP, FIS, Fiserv, JHA, PSCU, Shazam, TransFund
Debit Signature Processing	3	CO-OP, FIS, Fiserv, JHA, PSCU, Shazam, TransFund
EFT Processing - Real Time	3	CO-OP, FIS, Fiserv, JHA, PSCU, Shazam, TransFund
Mobile Banking	1	FLEX, mobicint
Online Banking	1	FLEX, mobicint
Online Loan Application (Consumer)	1, 3	FLEX, CU Direct, MeridianLink

1 = Included in core (no additional fee) | 2 = Optional (additional fee)
3 = Integrated via third-party provider | 4 = Third-party provider (not integrated)



JACK HENRY™

TRACY ALMQUIST

SENIOR MARKETING MANAGER

talmquist@jackhenry.com

(619) 542-6951

www.jackhenry.com

663 W. Hwy 60, P.O. Box 807, Monett, MO 65708-8215

COMPANY OVERVIEW

At Jack Henry™, we believe the world is a better place with community and regional financial institutions. And we intend to keep it that way. For more than 45 years, we've put financial institutions at the center of our modernization. We're here to help you innovate faster, differentiate strategically, and compete successfully – all with one goal in mind: to improve the financial health of the members you serve. Visit jackhenry.com to learn more.

WHY JACK HENRY

- Increase your operational efficiency:** Improving operating efficiencies is an industrywide, strategic goal for credit unions. Jack Henry can help you streamline processes to operate more efficiently, saving time, money, and resources.
- Proactively manage and mitigate risk:** Jack Henry is uniquely positioned with sophisticated technology and deep expertise to help you manage enterprise risk.
- Enhance the member experience:** Jack Henry's technology and experience helps credit unions strengthen relationships while delivering member-centric experiences that are simple, secure, relevant, and seamless.
- Conquer revenue challenges:** Industry challenges are impacting the ability of credit unions to generate and grow sources of revenue. We are positioned to help you optimize near- and long-term revenue opportunities.

RECENT WINS

(live July 1, 2021 – June 30, 2022)

- Tennessee Valley Federal Credit Union (TN)
- University Credit Union (CA)
- Wellby Financial (TX)

AVAILABLE PLATFORMS

Symitar®

CLIENT FINANCIALS

AVERAGE FOR ALL CLIENTS ACROSS ALL CORE PLATFORMS | DATA AS OF 06.30.22

Total Credit Union Clients 523

Total Credit Union Assets \$727,931,591,100

	Largest/Highest Performer	Average	Smallest/Lowest Performer
Assets	\$28,067,397,295	\$1,391,838,606	\$48,437,591
Loan Growth	83.01%	14.01%	-16.72%
Share Growth	46.62%	7.30%	-6.93%
Member Growth	45.62%	2.31%	-41.74%
OpEx/Avg Assets	0.67%	3.16%	7.90%
Efficiency Ratio	44.09%	80.02%	136.20%
ROA	2.47%	0.77%	-0.96%

*Largest/Smallest Performer is controlled for outliers.

KEY INTEGRATIONS OVERVIEW

	Level Of Integration	Notes/Most Common Third-Party Provider
Automated Loan Decisioning (Consumer)	2/3	Symitar Enhanced Loan Application, MeridianLink
Credit Card Processing	2/3	JHA Card Processing Solutions
Debit PIN Processing	2/3	JHA Card Processing Solutions
Debit Signature Processing	2/3	JHA Card Processing Solutions
EFT Processing - Real Time	1/2/3	Varied
Mobile Banking	2/3	Banno, Access Softek
Online Banking	2/3	Banno, NetTeller
Online Loan Application (Consumer)	2/3	Symitar Enhanced Loan Application, MeridianLink

1 = Included in core (no additional fee) | 2 = Optional (additional fee)
3 = Integrated via third-party provider | 4 = Third-party provider (not integrated)



MEMBER DRIVEN TECHNOLOGIES

GARY LEE

CHIEF CLIENT OFFICER

glee@mdtmi.com

(586) 698-1319

www.mdtmi.com

30230 Orchard Lake Rd., Farmington Hills, MI 48334

COMPANY OVERVIEW

Member Driven Technologies (MDT) provides a private cloud alternative for core processing and IT needs. The CUSO hosts the Symitar[®] core platform from Jack Henry[™], as well as dozens of seamlessly integrated solutions and supporting services to help run the entire institution, such as digital banking, payments, lending, cybersecurity, and imaging. Rounding out its comprehensive suite, MDT also offers business continuity, disaster recovery, and regulatory solutions, as well as consulting, data analytics, email hosting, and hardware-purchasing services.

WHY MDT

- Our hybrid, online solution means that MDT handles the lion's share of the technology needs while our credit union clients maintain a laser-like focus on delivering a great member experience.
- In addition to core processing, we offer top-notch, best-of-breed financial products and services within our CUSO model, and share the cost of them across multiple clients, meaning that even smaller credit unions can afford them.
- Our clients range in size from modest to 99,000+ members/\$1+ billion assets, all possible because of our sophisticated offerings, competitive pricing, and dedicated and knowledgeable staff.

RECENT WINS

(live July 1, 2021 – June 30, 2022)

- Omega FCU, Pittsburgh, PA
- Ukrainian Selfreliance Michigan FCU, Warren, MI

AVAILABLE PLATFORMS

Jack Henry: Symitar

CLIENT FINANCIALS

AVERAGE FOR ALL CLIENTS ACROSS ALL CORE PLATFORMS | DATA AS OF 06.30.22

Total Credit Union Clients 99

Total Credit Union Assets \$27,255,672,440

	Largest/Highest Performer	Average	Smallest/Lowest Performer
Assets	\$1,697,651,762	\$275,309,823	\$38,596,681
Loan Growth	45.13%	10.78%	-9.80%
Share Growth	18.49%	6.04%	-3.08%
Member Growth	11.56%	0.66%	-10.44%
OpEx/ Avg Assets	1.26%	3.42%	5.79%
Efficiency Ratio	49.28%	86.13%	121.05%
ROA	1.62%	0.56%	-0.62%

*Largest/Smallest Performer is controlled for outliers.

KEY INTEGRATIONS OVERVIEW

	Level Of Integration	Notes/Most Common Third-Party Provider
Automated Loan Decisioning (Consumer)	1	Most common - Jack Henry: Enhanced Loan Application (ELA)
Credit Card Processing	1	Most common - Jack Henry: Card Processing Solutions (CPS)
Debit PIN Processing	1	Most common - Jack Henry: Card Processing Solutions (CPS)
Debit Signature Processing	1	Most common - Jack Henry: Card Processing Solutions (CPS)
EFT Processing - Real Time	1	Most common - Jack Henry: Card Processing Solutions (CPS)
Mobile Banking	2	Most common - Jack Henry: Banno [™]
Online Banking	2	Most common - Jack Henry: Banno
Online Loan Application (Consumer)	2	Most common - Jack Henry: Banno

1 = Included in core (no additional fee) | 2 = Optional (additional fee)
3 = Integrated via third-party provider | 4 = Third-party provider (not integrated)



SYNERGENT

TIM BROOKS

VICE PRESIDENT, CORPORATE MARKETING & COMMUNICATIONS

tbrooks@synergentcorp.com

(800) 341-0180

<https://synergentcorp.com>

2 Ledgeview Dr., Westbrook, ME 04092

COMPANY OVERVIEW

Credit unions who partner with Synergent gain a data-driven managed services provider who becomes part of their team. We are a strategic host of Jack Henry™ Symitar® core processing and deliver customized, integrated solutions through a single source. Synergent treats every credit union as unique, so no matter the product — whether payments, marketing, or technology services — Synergent can help credit unions choose it, install it, integrate it, and get the most out of it.

WHY SYNERGENT

- We serve as an extension of our credit unions' teams
- Holistic approach to solution integration and management
- Transactional data mining for targeted member communications with proven ROI

RECENT WINS

(live July 1, 2021 – June 30, 2022)

- Lexington Avenue Federal Credit Union, Rochester, NY
- Goldmark Federal Credit Union, Attleboro, MA

AVAILABLE PLATFORMS

Jack Henry: Symitar through Managed Services

CLIENT FINANCIALS

AVERAGE FOR ALL CLIENTS ACROSS ALL CORE PLATFORMS | DATA AS OF 06.30.22

Total Credit Union Clients 68

Total Credit Union Assets \$16,845,949,691

	Largest/Highest Performer	Average	Smallest/Lowest Performer
Assets	\$1,287,772,366	\$247,734,554	\$2,766,606
Loan Growth	75.27%	11.26%	-18.18%
Share Growth	13.04%	7.40%	-12.66%
Member Growth	27.69%	2.57%	-16.81%
OpEx/ Avg Assets	1.73%	3.40%	12.57%
Efficiency Ratio	65.01%	92.81%	621.44%
ROA	1.82%	0.41%	-11.49%

*Largest/Smallest Performer is controlled for outliers.

KEY INTEGRATIONS OVERVIEW

	Level Of Integration	Notes/Most Common Third-Party Provider
Automated Loan Decisioning (Consumer)	2	
Credit Card Processing	2	FIS
Debit PIN Processing	2	Fiserv
Debit Signature Processing	2	Fiserv
EFT Processing - Real Time	2	Fiserv
Mobile Banking / Online Banking	3	Jack Henry: Banno™, Access Softek, Alkami
Online Loan Application (Consumer)	2	MeridianLink

1 = Included in core (no additional fee) | 2 = Optional (additional fee)
3 = Integrated via third-party provider | 4 = Third-party provider (not integrated)

AMI INFORMATION SYSTEMS

JOE GRAUWELS

DIRECTOR, SALES AND MARKETING

jgrauwels@amiinfosys.com

(800) 558-3709

www.amiinfosys.com

8348 Corporate Drive, Mount Pleasant, WI 53406

AVAILABLE PLATFORMS

AMI Information Systems

CLIENT FINANCIALS

AVERAGE FOR ALL CLIENTS ACROSS ALL CORE PLATFORMS | DATA AS OF 06.30.22

Total Credit Union Clients 142

Total Credit Union Assets \$2,415,960,408

	Assets	Loan Growth	Share Growth	Member Growth	OpEx/ Avg Assets	Efficiency Ratio	ROA
Largest/Highest Performer	\$295,433,252	57.82%	27.43%	34.42%	0.85%	-132.07%	13.64%
Average	\$17,013,806	1.46%	1.93%	-3.57%	3.33%	107.74%	-0.13%
Smallest/Lowest Performer	\$61,037	-73.42%	-66.49%	-99.36%	14.81%	512.91%	-33.31%

*Largest/Smallest Performer is controlled for outliers.

KEY INTEGRATIONS OVERVIEW

	Level Of Integration	Notes/Most Common Third-Party Provider
Automated Loan Decisioning (Consumer)	3	
Credit Card Processing	3	
Debit PIN Processing	3	
Debit Signature Processing	3	
EFT Processing - Real Time	3	
Mobile Banking	1	
Online Banking	1	
Online Loan Application (Consumer)	1	

1 = Included in core (no additional fee) | 2 = Optional (additional fee)
3 = Integrated via third-party provider | 4 = Third-party provider (not integrated)

COMMERCIAL BUSINESS SYSTEMS (CBS)

KEN HUNT

VICE PRESIDENT

khunt@camsbycbs.com

(919) 736-2228

www.camsbycbs.com

105 East Walnut St, Goldsboro, NC 27530

AVAILABLE PLATFORMS

CAMS-ii

CLIENT FINANCIALS

AVERAGE FOR ALL CLIENTS ACROSS ALL CORE PLATFORMS | DATA AS OF 06.30.22

Total Credit Union Clients 39

Total Credit Union Assets \$2,744,451,804

	Assets	Loan Growth	Share Growth	Member Growth	OpEx/ Avg Assets	Efficiency Ratio	ROA
Largest/Highest Performer	\$610,054,820	51.26%	21.05%	7.94%	0.83%	38.53%	2.34%
Average	\$70,370,559	6.93%	5.18%	-1.23%	3.41%	83.66%	0.69%
Smallest/Lowest Performer	\$2,352,399	-19.65%	-8.71%	-11.96%	6.22%	122.86%	-0.60%

*Largest/Smallest Performer is controlled for outliers.

KEY INTEGRATIONS OVERVIEW

	Level Of Integration	Notes/Most Common Third-Party Provider
Automated Loan Decisioning (Consumer)	2	
Credit Card Processing	3	
Debit PIN Processing	3	
Debit Signature Processing	3	
EFT Processing - Real Time	3	
Mobile Banking	1	
Online Banking	1	
Online Loan Application (Consumer)	1	

1 = Included in core (no additional fee) | 2 = Optional (additional fee)
3 = Integrated via third-party provider | 4 = Third-party provider (not integrated)

COCC

SUE SALECKY

SENIOR VICE PRESIDENT & CHIEF MARKETING OFFICER

susan.salecky@cocc.com

(860) 678-0444 EXT. 7570

www.cocc.com

100 Executive Blvd. Southington, CT 06489

AVAILABLE PLATFORMS

Insight

CLIENT FINANCIALS

AVERAGE FOR ALL CLIENTS ACROSS ALL CORE PLATFORMS | DATA AS OF 06.30.22

Total Credit Union Clients 34

Total Credit Union Assets \$12,990,127,182

	Assets	Loan Growth	Share Growth	Member Growth	OpEx/ Avg Assets	Efficiency Ratio	ROA
Largest/Highest Performer	\$2,944,999,262	23.75%	10.55%	14.42%	2.16%	71.55%	2.08%
Average	\$382,062,564	8.19%	4.09%	0.18%	2.97%	89.58%	0.46%
Smallest/Lowest Performer	\$12,542,620	-29.10%	-5.97%	-17.40%	4.75%	181.02%	-0.16%

*Largest/Smallest Performer is controlled for outliers.

KEY INTEGRATIONS OVERVIEW

	Level Of Integration	Notes/Most Common Third-Party Provider
Automated Loan Decisioning (Consumer)	2	COCC's LoanWriter Consumer LOS Solution
Credit Card Processing	3	Fiserv
Debit PIN Processing	3	Fiserv
Debit Signature Processing	3	Fiserv
EFT Processing - Real Time	3	Fiserv
Mobile Banking	2	COCC's iMobile Solution
Online Banking	2	COCC's iBanking Solution
Online Loan Application (Consumer)	2	COCC's LoanWriter Consumer LOS Solution
Online Account Opening (Consumer)	2	COCC's eOpen Digital Account Opening

1 = Included in core (no additional fee) | 2 = Optional (additional fee)
3 = Integrated via third-party provider | 4 = Third-party provider (not integrated)

COMPUSOURCE SYSTEMS, INC.

GARY L. GONZALES

PRESIDENT

info@css4cu.com

(800) 295-9100

www.css4cu.com

110 John Muir Dr., Amherst, NY 14228

AVAILABLE PLATFORMS

Core Processing, Home/Mobile Banking

CLIENT FINANCIALS

AVERAGE FOR ALL CLIENTS ACROSS ALL CORE PLATFORMS | DATA AS OF 06.30.22

Total Credit Union Clients 234

Total Credit Union Assets \$5,336,436,397

	Assets	Loan Growth	Share Growth	Member Growth	OpEx/ Avg Assets	Efficiency Ratio	ROA
Largest/Highest Performer	\$162,532,640	91.05%	53.15%	13.90%	0.27%	-6.19%	9.99%
Average	\$22,805,284	4.10%	3.71%	-2.15%	2.61%	93.70%	0.14%
Smallest/Lowest Performer	\$221,495	-70.89%	-17.62%	-45.72%	16.29%	392.50%	-11.84%

*Largest/Smallest Performer is controlled for outliers.

KEY INTEGRATIONS OVERVIEW

	Level Of Integration	Notes/Most Common Third-Party Provider
Automated Loan Decisioning (Consumer)	2	
Credit Card Processing	4	
Debit PIN Processing	2	
Debit Signature Processing	2	
EFT Processing - Real Time	2	
Mobile Banking	2	
Online Banking	2	
Online Loan Application (Consumer)	2	

1 = Included in core (no additional fee) | 2 = Optional (additional fee)
3 = Integrated via third-party provider | 4 = Third-party provider (not integrated)

CORELATION INC.

TIM MARON

CHIEF REVENUE OFFICER

tmaron@corelationinc.com

(619) 876-5074

<https://corelationinc.com/>

2305 Historic Decatur Road, San Diego, CA 92106

AVAILABLE PLATFORMS

In-House, Outsourced, SAAS

CLIENT FINANCIALS

AVERAGE FOR ALL CLIENTS ACROSS ALL CORE PLATFORMS | DATA AS OF 06.30.22

Total Credit Union Clients 145

Total Credit Union Assets \$111,786,607,710

	Assets	Loan Growth	Share Growth	Member Growth	OpEx/ Avg Assets	Efficiency Ratio	ROA
Largest/Highest Performer	\$8,354,691,431	102.57%	63.72%	71.94%	1.13%	39.26%	10.21%
Average	\$770,942,122	13.89%	7.60%	2.94%	3.49%	82.49%	0.80%
Smallest/Lowest Performer	\$4,590,805	-16.75%	-13.21%	-37.80%	11.25%	147.28%	-0.43%

*Largest/Smallest Performer is controlled for outliers.

KEY INTEGRATIONS OVERVIEW

	Level Of Integration	Notes/Most Common Third-Party Provider
Automated Loan Decisioning (Consumer)	1	
Credit Card Processing	2 or 3	KeyStone PSCU, FIS, Vantiv, Visa DPS, Elan, Fiserv, WorldPay, CO-OP, TMG, Jack Henry
Debit PIN Processing	3	CO-OP, Elan, FIS, PSCU, Fiserv, Vantiv, 1st Data/Star, VisaDPS
Debit Signature Processing	3	CO-OP, Elan, FIS, PSCU, Fiserv, Vantiv, 1st Data/Star, VisaDPS
EFT Processing - Real Time	3	CO-OP, Elan, FIS, PSCU, Fiserv, Vantiv, 1st Data/Star, VisaDPS
Mobile Banking	3	DI, ConnectFSS, Alkami, Bankjoy, Mahalo, MEA, Alogent (NXT), Q2, Access Softek, Home CU, CUBUS
Online Banking	3	DI, ConnectFSS, Alkami, Bankjoy, Mahalo, MEA, Alogent (NXT), Q2, Access Softek, Home CU, CUBUS
Online Loan Application (Consumer)	3	IMSI, MeridianLink, CRIF, LSI, Temenos, ECU, DaLand, Bankjoy, MEA, Mahalo

1 = Included in core (no additional fee) | 2 = Optional (additional fee)
3 = Integrated via third-party provider | 4 = Third-party provider (not integrated)

CU-CENTRIC

JASON JONES

PRESIDENT/OWNER

jason@cu-centric.com

(877) 607-5426

www.cu-centric.com

P.O. Box 163483, Columbus, OH 43216

AVAILABLE PLATFORMS

CU-centric CORE

CLIENT FINANCIALS

AVERAGE FOR ALL CLIENTS ACROSS ALL CORE PLATFORMS | DATA AS OF 06.30.22

Total Credit Union Clients 37

Total Credit Union Assets \$1,735,650,069

	Assets	Loan Growth	Share Growth	Member Growth	OpEx/ Avg Assets	Efficiency Ratio	ROA
Largest/Highest Performer	\$235,817,600	41.98%	14.89%	28.13%	0.56%	59.78%	1.86%
Average	\$46,909,461	7.04%	4.91%	1.49%	3.08%	84.96%	0.30%
Smallest/Lowest Performer	\$3,859,489	-34.60%	-9.17%	-22.07%	5.24%	128.18%	-0.91%

*Largest/Smallest Performer is controlled for outliers.

KEY INTEGRATIONS OVERVIEW

	Level Of Integration	Notes/Most Common Third-Party Provider
Automated Loan Decisioning (Consumer)	1	
Credit Card Processing	1	
Debit PIN Processing	1	
Debit Signature Processing	1	
EFT Processing - Real Time	1	
Mobile Banking	3	Home-CU
Online Banking	3	Home-CU
Online Loan Application (Consumer)	3	Home-CU

1 = Included in core (no additional fee) | 2 = Optional (additional fee)
3 = Integrated via third-party provider | 4 = Third-party provider (not integrated)

CU* NORTHWEST

ELIZABETH EVANS

VP/DIRECTOR OF CLIENT EXPERIENCE

elizabeth.evans@cu-northwest.com

(406) 240-5263

www.cunorthwest.com

1421 N. Meadowood Lane / Suite 130 Liberty Lake, WA 99019

AVAILABLE PLATFORMS

CU*BASE

CLIENT FINANCIALS

AVERAGE FOR ALL CLIENTS ACROSS ALL CORE PLATFORMS | DATA AS OF 06.30.22

Total Credit Union Clients 44

Total Credit Union Assets \$2,745,511,646

	Assets	Loan Growth	Share Growth	Member Growth	OpEx/Avg Assets	Efficiency Ratio	ROA
Largest/Highest Performer	\$179,946,233	55.35%	36.69%	35.26%	1.80%	67.62%	3.54%
Average	\$62,397,992	13.15%	5.81%	2.52%	3.16%	93.15%	0.35%
Smallest/Lowest Performer	\$3,630,686	-13.80%	-15.78%	-20.75%	4.63%	166.50%	-1.24%

*Largest/Smallest Performer is controlled for outliers.

KEY INTEGRATIONS OVERVIEW

	Level Of Integration	Notes/Most Common Third-Party Provider
Automated Loan Decisioning (Consumer)	1	
Credit Card Processing	1	
Debit PIN Processing	1	
Debit Signature Processing	1	
EFT Processing - Real Time	1	
Mobile Banking	1	
Online Banking	1	
Online Loan Application (Consumer)	1	

1 = Included in core (no additional fee) | 2 = Optional (additional fee)
3 = Integrated via third-party provider | 4 = Third-party provider (not integrated)

CUAXIS (MY CU SERVICES, LLC)

ASHLEY AUBELE

CORE SOLUTIONS ACCOUNT MANAGER

aaubele@vfccu.org

(717) 985-3300

www.cuaxis.org

1201 Fulling Mill Road Middletown, PA 17057

AVAILABLE PLATFORMS

CUaxis: CU*BASE

CLIENT FINANCIALS

AVERAGE FOR ALL CLIENTS ACROSS ALL CORE PLATFORMS | DATA AS OF 06.30.22

Total Credit Union Clients 34

Total Credit Union Assets \$590,519,117

	Assets	Loan Growth	Share Growth	Member Growth	OpEx/Avg Assets	Efficiency Ratio	ROA
Largest/Highest Performer	\$107,556,545	103.49%	23.08%	39.67%	1.53%	56.85%	1.54%
Average	\$17,368,209	4.42%	2.74%	-0.34%	2.75%	101.11%	0.00%
Smallest/Lowest Performer	\$480,737	-20.33%	-15.27%	-14.21%	7.86%	295.59%	-2.23%

*Largest/Smallest Performer is controlled for outliers.

KEY INTEGRATIONS OVERVIEW

	Level Of Integration	Notes/Most Common Third-Party Provider
Automated Loan Decisioning (Consumer)	3	
Credit Card Processing	3	
Debit PIN Processing	3	
Debit Signature Processing	3	
EFT Processing - Real Time	3	
Mobile Banking	1	
Online Banking	1	
Online Loan Application (Consumer)	2	

1 = Included in core (no additional fee) | 2 = Optional (additional fee)
3 = Integrated via third-party provider | 4 = Third-party provider (not integrated)

CUPRODIGY. LLC

JON MCMULLEN

BUSINESS DEVELOPMENT

jmcullen@cuprodigy.com

(801) 513-2119 ext. 7111

cuprodigy.com

420 E South Temple Ste 520 Salt Lake City, UT 84111

KEY INTEGRATIONS OVERVIEW

	Level Of Integration	Notes/Most Common Third-Party Provider
Automated Loan Decisioning (Consumer)	1	
Credit Card Processing	3	
Debit PIN Processing	3	
Debit Signature Processing	3	
EFT Processing - Real Time	3	
Mobile Banking	3	
Online Banking	3	
Online Loan Application (Consumer)	3	

1 = Included in core (no additional fee) | 2 = Optional (additional fee)
3 = Integrated via third-party provider | 4 = Third-party provider (not integrated)

AVAILABLE PLATFORMS

Prodigy Core

CLIENT FINANCIALS

AVERAGE FOR ALL CLIENTS ACROSS ALL CORE PLATFORMS | DATA AS OF 06.30.22

Total Credit Union Clients 33

Total Credit Union Assets \$4,897,551,029

	Assets	Loan Growth	Share Growth	Member Growth	OpEx/ Avg Assets	Efficiency Ratio	ROA
Largest/Highest Performer	\$562,078,301	45.39%	20.27%	16.14%	0.67%	50.93%	2.27%
Average	\$148,410,637	9.74%	4.87%	-0.10%	3.46%	90.80%	-3.43%
Smallest/Lowest Performer	\$3,981,350	-11.01%	-18.54%	-21.52%	6.85%	133.04%	-3.43%

*Largest/Smallest Performer is controlled for outliers.

DATAMATIC PROCESSING

ALAN ROSS

PRESIDENT

aross@datamatic.net

(517) 882-4401, ext. 301

www.datamatic.net

5545 Enterprise Dr., Lansing, MI 48911

KEY INTEGRATIONS OVERVIEW

	Level Of Integration	Notes/Most Common Third-Party Provider
Automated Loan Decisioning (Consumer)	2	
Credit Card Processing	2	
Debit PIN Processing	2	
Debit Signature Processing	2	
EFT Processing - Real Time	2	
Mobile Banking	2	
Online Banking	2	
Online Loan Application (Consumer)	2/3/4	

1 = Included in core (no additional fee) | 2 = Optional (additional fee)
3 = Integrated via third-party provider | 4 = Third-party provider (not integrated)

AVAILABLE PLATFORMS

Datamatic VIEW

CLIENT FINANCIALS

AVERAGE FOR ALL CLIENTS ACROSS ALL CORE PLATFORMS | DATA AS OF 06.30.22

Total Credit Union Clients 10

Total Credit Union Assets \$1,300,919,259

	Assets	Loan Growth	Share Growth	Member Growth	OpEx/ Avg Assets	Efficiency Ratio	ROA
Largest/Highest Performer	\$342,406,420	18.85%	15.18%	3.01%	2.15%	78.51%	0.73%
Average	\$130,091,926	4.23%	4.66%	-2.25%	2.95%	91.49%	0.23%
Smallest/Lowest Performer	\$9,722,146	-37.85%	-3.75%	-8.95%	4.08%	107.76%	-0.24%

*Largest/Smallest Performer is controlled for outliers.

FEDCOMP, INC

LINSEY MONTGOMERY

SALES MANAGER

lmontgomery@fedcomp.com

(800) 733-3266

www.fedcomp.com

10301 Democracy Lane, Suite 410 | Fairfax, Virginia 22030

AVAILABLE PLATFORMS

Hosted - Elite, Hosted - Assurance Suite

CLIENT FINANCIALS

AVERAGE FOR ALL CLIENTS ACROSS ALL CORE PLATFORMS | DATA AS OF 06.30.22

Total Credit Union Clients 468

Total Credit Union Assets \$3,124,368,167

	Assets	Loan Growth	Share Growth	Member Growth	OpEx/ Avg Assets	Efficiency Ratio	ROA
Largest/Highest Performer	\$84,177,726	173.01%	83.24%	52.69%	0.14%	-698.12%	27.40%
Average	\$6,676,000	1.37%	1.53%	-1.76%	3.03%	145.13%	0.09%
Smallest/Lowest Performer	\$67,205	-100.00%	-46.68%	-40.00%	21.54%	12639.35%	-21.37%

*Largest/Smallest Performer is controlled for outliers.

KEY INTEGRATIONS OVERVIEW

	Level Of Integration	Notes/Most Common Third-Party Provider
Automated Loan Decisioning (Consumer)	3	
Credit Card Processing	3	
Debit PIN Processing	3	
Debit Signature Processing	3	
EFT Processing - Real Time	3	
Mobile Banking	2	
Online Banking	3, coming soon as 2	
Online Loan Application (Consumer)	4	

1 = Included in core (no additional fee) | 2 = Optional (additional fee)
3 = Integrated via third-party provider | 4 = Third-party provider (not integrated)

FINASTRA

SHAUNA VO PULAYYA

FIELD MARKETING

Shauna.VoPulayya@Finastra.com

(800) 989-9009

www.finastra.com

744 Primera Blvd., Ste. 2000, Lake Mary, FL 32746

AVAILABLE PLATFORMS

Fusion Phoenix, Fusion UltraData

CLIENT FINANCIALS

AVERAGE FOR ALL CLIENTS ACROSS ALL CORE PLATFORMS | DATA AS OF 06.30.22

Total Credit Union Clients 106

Total Credit Union Assets \$57,462,948,626

	Assets	Loan Growth	Share Growth	Member Growth	OpEx/ Avg Assets	Efficiency Ratio	ROA
Largest/Highest Performer	\$5,633,460,338	48.40%	24.13%	13.25%	0.33%	48.83%	1.42%
Average	\$542,103,289	9.12%	6.56%	-0.07%	2.95%	85.95%	0.48%
Smallest/Lowest Performer	\$3,851,182	-20.83%	-5.13%	-41.81%	7.10%	150.62%	-1.36%

*Largest/Smallest Performer is controlled for outliers.

KEY INTEGRATIONS OVERVIEW

	Level Of Integration	Notes/Most Common Third-Party Provider
Automated Loan Decisioning (Consumer)	Phoenix - 1/ UltraData - 1	Available for fee for all other third party vendors.
Credit Card Processing	Phoenix - 2/ UltraData - 2	Available for third parties such as FirstData, PSCU, TMG, WorldPay.
Debit PIN Processing	Phoenix - 1/ UltraData - 1	Available for third parties such as COOP, PSCU, TMG, WorldPay.
Debit Signature Processing	Phoenix - 1/ UltraData - 1	Available for third parties such as COOP, PSCU, TMG, WorldPay.
EFT Processing - Real Time	Phoenix - 1/ UltraData - 1	Available for third parties such as COOP, PSCU, TMG, WorldPay.
Mobile Banking	Phoenix - 1/ UltraData - 1	Available for fee for all other third party vendors.
Online Banking	Phoenix - 1/ UltraData - 1	Available for fee for all other third party vendors.
Online Loan Application (Consumer)	Phoenix - 1/ UltraData - 1	Available for fee for all other third party vendors.

1 = Included in core (no additional fee) | 2 = Optional (additional fee)
3 = Integrated via third-party provider | 4 = Third-party provider (not integrated)

FIS

BILL HAMPTON

SVP, CREDIT UNIONS

bill.hampton@fisglobal.com

(816) 804-0565

www.fisglobal.com

601 Riverside Ave., Jacksonville, FL 32204

AVAILABLE PLATFORMS

MISER, Mercury, Systematics

CLIENT FINANCIALS

AVERAGE FOR ALL CLIENTS ACROSS ALL CORE PLATFORMS | DATA AS OF 06.30.22

Total Credit Union Clients 150

Total Credit Union Assets \$272,456,834,455

	Assets	Loan Growth	Share Growth	Member Growth	OpEx/Avg Assets	Efficiency Ratio	ROA
Largest/Highest Performer	\$159,682,336,118	48.14%	27.91%	35.58%	0.75%	50.74%	5.48%
Average	\$1,816,378,896	1.71%	1.59%	-1.62%	3.01%	99.03%	-0.30%
Smallest/Lowest Performer	\$24,548	-55.94%	-25.68%	-38.54%	8.60%	493.80%	-3.57%

*Largest/Smallest Performer is controlled for outliers.

KEY INTEGRATIONS OVERVIEW

	Level Of Integration	Notes/Most Common Third-Party Provider
Automated Loan Decisioning (Consumer)	1	
Credit Card Processing	1	
Debit PIN Processing	1	
Debit Signature Processing	1	
EFT Processing - Real Time	1	
Mobile Banking	1	
Online Banking	1	
Online Loan Application (Consumer)	1	

1 = Included in core (no additional fee) | 2 = Optional (additional fee)
3 = Integrated via third-party provider | 4 = Third-party provider (not integrated)

FISERV

MARCUS HARDY

MANAGER, COMMUNICATIONS

marcus.hardy@fiserv.com

(800) 872-7882

<https://fisv.co/CreditUnions>

"255 Fiserv Dr.

Brookfield, WI 53045"

AVAILABLE PLATFORMS

Charlotte™, CubicsPlus®, CUnify™, CUSA®, DataSafe®, DNA®, Galaxy®, OnCU®, Portico®, Reliance®, Spectrum®, XP2®

CLIENT FINANCIALS

AVERAGE FOR ALL CLIENTS ACROSS ALL CORE PLATFORMS | DATA AS OF 06.30.22

Total Credit Union Clients 1,432

Total Credit Union Assets \$731,572,022,693

	Assets	Loan Growth	Share Growth	Member Growth	OpEx/Avg Assets	Efficiency Ratio	ROA
Largest/Highest Performer	\$29,522,115,610	79.41%	38.79%	89.29%	0.32%	34.35%	16.44%
Average	\$510,874,318	7.67%	5.00%	-0.28%	3.11%	91.47%	0.41%
Smallest/Lowest Performer	\$477,387	-53.70%	-30.82%	-57.67%	17.03%	979.41%	-13.35%

*Largest/Smallest Performer is controlled for outliers.

KEY INTEGRATIONS OVERVIEW

	Level Of Integration	Notes/Most Common Third-Party Provider
Automated Loan Decisioning (Consumer)	2, 3, 4	
Credit Card Processing	2, 3, 4	
Debit PIN Processing	2, 3, 4	
Debit Signature Processing	2, 3, 4	
EFT Processing - Real Time	2, 3, 4	
Mobile Banking	2, 3, 4	
Online Banking	1, 2, 3, 4	
Online Loan Application (Consumer)	2, 3, 4	

1 = Included in core (no additional fee) | 2 = Optional (additional fee)
3 = Integrated via third-party provider | 4 = Third-party provider (not integrated)

PACIFIC BUSINESS SERVICES, INC

RUSSELL SEENEY

PRESIDENT

rseeney@pbshawaii.com

(808) 545-3722

www.pbshawaii.com

1542 Young St., Ste. 202, Honolulu, HI 96826

AVAILABLE PLATFORMS

Windows 10, Windows 2012 and Windows 2016,
Online to servers

CLIENT FINANCIALS

AVERAGE FOR ALL CLIENTS ACROSS ALL CORE PLATFORMS | DATA AS OF 06.30.22

Total Credit Union Clients 3

Total Credit Union Assets \$21,934,580

	Assets	Loan Growth	Share Growth	Member Growth	OpEx/ Avg Assets	Efficiency Ratio	ROA
Largest/Highest Performer	\$15,422,980	90.61%	6.78%	1.59%	0.86%	83.22%	0.23%
Average	\$7,311,527	27.38%	0.47%	-0.66%	1.14%	96.04%	-0.03%
Smallest/Lowest Performer	\$2,864,671	-13.54%	-4.55%	-3.58%	1.35%	108.51%	-0.22%

*Largest/Smallest Performer is controlled for outliers.

KEY INTEGRATIONS OVERVIEW

	Level Of Integration	Notes/Most Common Third-Party Provider
Automated Loan Decisioning (Consumer)	3	
Credit Card Processing	3	
Debit PIN Processing	3	
Debit Signature Processing	3	
EFT Processing - Real Time	3	
Mobile Banking	4	
Online Banking	4	
Online Loan Application (Consumer)	4	

1 = Included in core (no additional fee) | 2 = Optional (additional fee)
3 = Integrated via third-party provider | 4 = Third-party provider (not integrated)

SHARE ONE, INC.

JOSEPH FERRANTE

EVENT PLANNER/MARKETING ASSISTANT

jferrante@shareone.com

(901) 261-2646

www.shareone.com

1790 Kirby Pkwy., #200, Memphis, TN 38138

AVAILABLE PLATFORMS

CLIENT FINANCIALS

AVERAGE FOR ALL CLIENTS ACROSS ALL CORE PLATFORMS | DATA AS OF 06.30.22

Total Credit Union Clients 78

Total Credit Union Assets \$14,299,326,160

	Assets	Loan Growth	Share Growth	Member Growth	OpEx/ Avg Assets	Efficiency Ratio	ROA
Largest/Highest Performer	\$2,864,967,946	65.60%	20.30%	35.46%	0.66%	37.05%	2.06%
Average	\$183,324,694	10.32%	4.85%	0.33%	3.26%	86.40%	0.50%
Smallest/Lowest Performer	\$1,781,030	-21.30%	-13.51%	-15.66%	6.56%	128.29%	-2.39%

*Largest/Smallest Performer is controlled for outliers.

KEY INTEGRATIONS OVERVIEW

	Level Of Integration	Notes/Most Common Third-Party Provider
Automated Loan Decisioning (Consumer)	1	Share One
Credit Card Processing	3	COOP
Debit PIN Processing	3	COOP
Debit Signature Processing	3	COOP
EFT Processing - Real Time	3	COOP
Mobile Banking	2	Share One
Online Banking	2	Share One
Online Loan Application (Consumer)	2	Share One

1 = Included in core (no additional fee) | 2 = Optional (additional fee)
3 = Integrated via third-party provider | 4 = Third-party provider (not integrated)

SHARETEC SYSTEMS

FARBOD SALMAN

DIRECTOR OF MARKETING

simplicity@sharetec.com

(844) 802-4441

www.sharetec.com

7989 Lake Dr., Lino Lakes, MN 55014

AVAILABLE PLATFORMS

Sharetec On-Line, Sharetec In-House

CLIENT FINANCIALS

AVERAGE FOR ALL CLIENTS ACROSS ALL CORE PLATFORMS | DATA AS OF 06.30.22

Total Credit Union Clients 231

Total Credit Union Assets \$11,298,423,456

	Assets	Loan Growth	Share Growth	Member Growth	OpEx/Avg Assets	Efficiency Ratio	ROA
Largest/Highest Performer	\$259,920,048	52.16%	23.95%	55.30%	0.86%	-10.93%	2.19%
Average	\$48,910,924	7.52%	4.39%	-0.34%	3.23%	92.38%	0.17%
Smallest/Lowest Performer	\$2,481,523	-36.05%	-10.58%	-48.47%	7.87%	260.89%	-38.91%

*Largest/Smallest Performer is controlled for outliers.

KEY INTEGRATIONS OVERVIEW

	Level Of Integration	Notes/Most Common Third-Party Provider
Automated Loan Decisioning (Consumer)	1, 3	Sharetec, MeridianLink, Lending 360
Credit Card Processing	3	Major brands including Fiserv, FIS, PSCU, CO-OP, Transfund, Shazam
Debit PIN Processing	3	Major brands including Fiserv, FIS, PSCU, CO-OP, Transfund, Shazam
Debit Signature Processing	3	Major brands including Fiserv, FIS, PSCU, CO-OP, Transfund, Shazam
EFT Processing - Real Time	1	Major brands including Fiserv, FIS, PSCU, CO-OP, Transfund, Shazam
Mobile Banking	2	Optional proprietary mobile banking app
Online Banking	2	Optional proprietary home banking portal
Online Loan Application (Consumer)	1, 3	Sharetec, MeridianLink, Lending 360

1 = Included in core (no additional fee) | 2 = Optional (additional fee)
3 = Integrated via third-party provider | 4 = Third-party provider (not integrated)

SYSTRONICS INC

DARRIN BECKER

SALES REPRESENTATIVE

dbecker@systronicsinc.com

(913) 558-8845

www.systronicsinc.com

14902 W 117th St., Olathe, KS 66062

AVAILABLE PLATFORMS

CUMPAS

CLIENT FINANCIALS

AVERAGE FOR ALL CLIENTS ACROSS ALL CORE PLATFORMS | DATA AS OF 06.30.22

Total Credit Union Clients 54

Total Credit Union Assets \$1,045,837,936

	Assets	Loan Growth	Share Growth	Member Growth	OpEx/Avg Assets	Efficiency Ratio	ROA
Largest/Highest Performer	\$107,063,252	62.57%	25.99%	10.85%	0.51%	48.68%	1.30%
Average	\$19,367,369	6.64%	3.50%	-2.15%	3.11%	94.30%	0.21%
Smallest/Lowest Performer	\$823,036	-27.46%	-12.08%	-10.51%	6.71%	198.98%	-1.99%

*Largest/Smallest Performer is controlled for outliers.

KEY INTEGRATIONS OVERVIEW

	Level Of Integration	Notes/Most Common Third-Party Provider
Automated Loan Decisioning (Consumer)	2, 3	
Credit Card Processing	4	
Debit PIN Processing	2, 3	
Debit Signature Processing	2, 3	
EFT Processing - Real Time	2, 3	
Mobile Banking	2, 3	
Online Banking	1	
Online Loan Application (Consumer)	1 or 2, 3	

1 = Included in core (no additional fee) | 2 = Optional (additional fee)
3 = Integrated via third-party provider | 4 = Third-party provider (not integrated)

UNITED SOLUTIONS COMPANY

JIM GIACOBBE

PRESIDENT & CEO

jgiacobbe@unitedsolutions.coop

(850) 942-9186

www.unitedsolutions.coop

1585 Summit Lake Dr., Tallahassee, FL 32317

AVAILABLE PLATFORMS

OnCore XP2, DataSafe, OnCore Suite

CLIENT FINANCIALS

AVERAGE FOR ALL CLIENTS ACROSS ALL CORE PLATFORMS | DATA AS OF 06.30.22

Total Credit Union Clients 18

Total Credit Union Assets \$3,126,705,226

	Assets	Loan Growth	Share Growth	Member Growth	OpEx/Avg Assets	Efficiency Ratio	ROA
Largest/Highest Performer	\$810,466,281	20.35%	9.43%	8.49%	2.21%	69.67%	12.22%
Average	\$173,705,846	8.39%	6.42%	-2.78%	3.71%	99.48%	1.08%
Smallest/Lowest Performer	\$20,823,148	-20.87%	-5.63%	-15.97%	5.07%	187.34%	-1.40%

*Largest/Smallest Performer is controlled for outliers.

KEY INTEGRATIONS OVERVIEW

	Level Of Integration	Notes/Most Common Third-Party Provider
Automated Loan Decisioning (Consumer)	1	
Credit Card Processing	2	
Debit PIN Processing	2	
Debit Signature Processing	2	
EFT Processing - Real Time	2	
Mobile Banking	3	
Online Banking	1	
Online Loan Application (Consumer)	1	

1 = Included in core (no additional fee) | 2 = Optional (additional fee)
3 = Integrated via third-party provider | 4 = Third-party provider (not integrated)

VISIFI

SARAH JESS

DIRECTOR OF BUSINESS DEVELOPMENT

sarah.jess@visifi.com

(402) 376-6054

visifi.com

9900 Nicholas St., Omaha, NE 68114

AVAILABLE PLATFORMS

iPower Spectrum

CLIENT FINANCIALS

AVERAGE FOR ALL CLIENTS ACROSS ALL CORE PLATFORMS | DATA AS OF 06.30.22

Total Credit Union Clients 101

Total Credit Union Assets \$7,366,001,563

	Assets	Loan Growth	Share Growth	Member Growth	OpEx/Avg Assets	Efficiency Ratio	ROA
Largest/Highest Performer	\$832,718,026	94.68%	83.04%	44.94%	0.66%	38.29%	7.43%
Average	\$72,930,709	7.36%	5.65%	0.62%	3.55%	105.65%	0.55%
Smallest/Lowest Performer	\$1,330,562	-43.34%	-12.49%	-9.61%	16.18%	1307.18%	-1.92%

*Largest/Smallest Performer is controlled for outliers.

KEY INTEGRATIONS OVERVIEW

	Level Of Integration	Notes/Most Common Third-Party Provider
Automated Loan Decisioning (Consumer)	2, 3	LoansPQ®/MeridianLink, Integrated Lending Technologies
Credit Card Processing	3	Worldpay (TNB, FDR), Card@Once, CardPro, Catalyst Corporate Federal Credit Union, CO-OP Financial Services, CUIliance, DataCard, E-Funds, Elan Financial Services, First Data, FIS, Fiserv, Harland Clarke, MagTek, Personix, STAR, TransFund, PSCU, Visa DPS
Debit PIN Processing	3	CO-OP Financial Services, FIS/E-Funds, Fiserv, TransFund, PSCU, STAR, Visa DPS
Debit Signature Processing	3	CO-OP Financial Services, FIS/E-Funds, Fiserv, TransFund, PSCU, STAR, Visa DPS
EFT Processing - Real Time	3	CO-OP Financial Services, FIS/E-Funds, Fiserv, TransFund, PSCU, STAR, Visa DPS
Mobile Banking / Online Banking	2	Alkami, Connect Financial Software, Home CU, Kony, Mobileearth, Narmi, Q2, VisiFI Digital Banking
Online Loan Application (Consumer)	2	LoansPQ®/MeridianLink, VisiFI

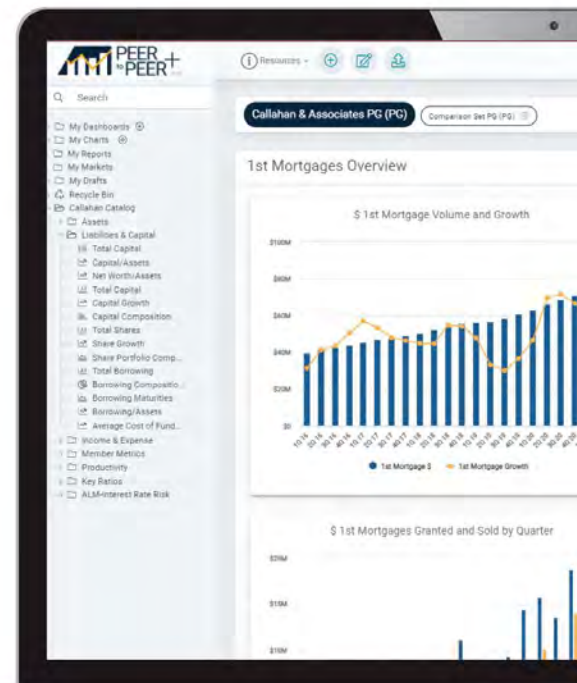
1 = Included in core (no additional fee) | 2 = Optional (additional fee)
3 = Integrated via third-party provider | 4 = Third-party provider (not integrated)

Callahan's Classic Software, Reimagined.

Intuitive design. Faster analysis. Enhanced reporting. All packaged into a sleek, modern interface. Those are just a few of the changes you can expect with Callahan's Peer+.

We're putting the power in the hands of our users and simplifying complex data analysis, making it easily accessible to everyone at your credit union, regardless of role, department, or experience level.

Visit Callahan.com/Peer to learn more.



CORE
PROCESSOR
CONTACT INFORMATION



AMI INFORMATION SYSTEMS

JOE GRAUWELS | DIRECTOR,
SALES AND MARKETING

jgrauwels@amiinfosys.com
8348 Corporate Dr.,
Mount Pleasant, WI 53406
P: (800) 558-3709
www.amiinfosys.com

COCC

SUE SALECKY | SENIOR VICE PRESIDENT
& CHIEF MARKETING OFFICER

susan.salecky@cocc.com
100 Executive Blvd.,
Southington, CT 06489
P: (860) 678-0444 Ext. 7570
www.cocc.com

**COMMERCIAL BUSINESS
SYSTEMS (CBS)**

KEN HUNT | VICE PRESIDENT

khunt@camsbycbs.com
105 E. Walnut St.,
Goldsboro, NC 27530
P: (919) 736-2228
www.camsbycbs.com

COMPUSOURCE SYSTEMS, INC.

GARY L. GONZALES | PRESIDENT

info@css4cu.com
110 John Muir Dr.,
Amherst, NY 14228
P: (800) 295-9100
www.css4cu.com

**COMPUTER SERVICE
PROFESSIONALS, INC. (CSPI)**

MIKE BASS | REGIONAL SALES MANAGER

mbass@cspiinc.com
805 W. Stadium Blvd.,
Jefferson City, MO 65109
P: (317) 600-7028
www.auroradigitalbanking.com

CORELATION, INC.

TIM MARON | CHIEF REVENUE OFFICER

tmaron@corelationinc.com
2305 Historic Decatur Rd.,
San Diego, CA 92106
P: (619) 876-5074
www.corelationinc.com

CU*ANSWERS

SCOTT COLLINS | EVP, NATIONAL SALES
AND MARKETPLACE RELATIONSHIPS

scollins@cuanswers.com
6000 28th St., SE.,
Grand Rapids, MI 49546
P: (800) 327-3478 Ext. 183
www.cuanswers.com

CU*NORTHWEST

ELIZABETH EVANS | VP/DIRECTOR
OF CLIENT EXPERIENCE

elizabeth.evans@cu-northwest.com
1421 N. Meadowwood Ln., Ste. 130,
Liberty Lake, WA 99019
P: (406) 240-5263
www.cunorthwest.com

CU*SOUTH

STARLA HONEA | SVP OF SOLUTIONS

starla@cusouth.com
23210 US Hwy., 98,
Fairhope, AL 36532
P: (251) 317-3888
www.cusouth.com

CUAXIS (MY CU SERVICES, LLC)

ASHLEY AUBELE | CORE SOLUTIONS
ACCOUNT MANAGER

aaubele@vfccu.org
1201 Fulling Mill Rd.,
Middletown, PA 17057
P: (717) 985-3300
www.cuaxis.org

CU-CENTRIC

JASON JONES | PRESIDENT/OWNER

jason@cu-centric.com
P.O. Box 163483.,
Columbus, OH 43216
P: (877) 607-5426
www.cu-centric.com

CUPRODIGY

JON MCMULLEN | BUSINESS
DEVELOPMENT

jmcmullen@cuprodigy.com
420 E. South Temple, Ste. 520,
Salt Lake City, UT 84111
P: (801) 513-2119 Ext. 7111
www.cuprodigy.com

DATAMATIC

ALAN ROSS | PRESIDENT

aross@datamatic.net
5545 Enterprise Dr.,
Lansing, MI 48911
P: (517) 882-4401 Ext. 301
www.datamatic.net

**ENHANCED SOFTWARE
PRODUCTS, INC. (ESP)**

CASEY BOYER | BRAND AMBASSADOR

cboyer@espsolution.net
1811 N. Hutchinson Rd.,
Spokane Valley, WA 99212
P: (208) 989-6692
www.espsolution.net

FEDCOMP

LINDSEY MONTGOMERY |
SALES MANAGER

lmontgomery@fedcomp.com
10301 Democracy Ln., Ste. 410,
Fairfax, VA 22030
P: (800) 733-3266
www.fedcomp.com

FINASTRA

SHAUNA VO PULAYYA | FIELD MARKETING

Shauna.VoPulayya@finastra.com
744 Primera Blvd., Ste. 2000,
Lake Mary, FL 32746
P: (800) 989-9009
www.finastra.com

FIS

BILL HAMPTON | SVP, CREDIT UNIONS

Bill.Hampton@fisglobal.com

601 Riverside Ave.,
Jacksonville, FL 32204
P: (816) 804-0565
www.fisglobal.com

FISERV

MARCUS HARDY | MANAGER,
COMMUNICATIONS

marcus.hardy@fiserv.com

255 Fiserv Dr.,
Brookfield, WI 53045
P: (800) 872-7882
www.fisv.co/creditunions

FLEX CREDIT UNION TECHNOLOGY

PRESTON PACKER | CMO

preston@flexcutech.com

8520 S. Sandy Pkwy.,
Sandy, UT 84070
P: (801) 365-5000
www.flexcutech.com

JACK HENRY™

TRACY ALMQUIST | SENIOR
MARKETING MANAGER

talmquist@jackhenry.com

663 W. Hwy 60., P.O. Box 807.,
Monett, MO 65708
P: (619) 542-6951
www.jackhenry.com

MEMBER DRIVEN TECHNOLOGIES

GARY LEE | CHIEF CLIENT OFFICER

glee@mdtmi.com

30230 Orchard Lake Rd.,
Farmington Hills, MI 48334
P: (586) 698-1319
www.mdtmi.com

MPOWERED BY CU-INTERFACE

CHRISTIAN DABNEY | VP OF
BUSINESS DEVELOPMENT

cdabney@cuinterface.com

4125 Highlander Pkwy., Ste. 175,
Richfield, OH 44286
P: (330) 741-9495 | (833) 827-5167
www.cuinterface.com

PACIFIC BUSINESS SERVICES, INC.

RUSSELL SEENEY | PRESIDENT

rseeney@pbshawaii.com

1542 Young St., Ste. 200,
Honolulu, HI 96826
P: (808) 545-3722
www.pbshawaii.com

SHARE ONE, INC.

JOSEPH FERRANTE | EVENT
PLANNER/MARKETING ASSISTANT

jferrante@shareone.com

1790 Kirby Pkwy., Ste. 200,
Memphis, TN 38138
P: (901) 261-2646
www.shareone.com

SHARETEC SYSTEMS

FARBOD SALMAN | DIRECTOR
OF MARKETING

simplicity@sharetec.com

7989 Lake Dr.,
Lino Lakes, MN 55014
P: (844) 802-4441
www.sharetec.com

SYNERGENT

TIM BROOKS | VP, CORPORATE
MARKETING & COMMUNICATIONS

tbrooks@synergentcorp.com

2 Ledgeview Dr.,
Westbrook, ME 04092
P: (800) 341-0180
www.synergentcorp.com

SYSTRONICS, INC.

DARRIN BECKER | SALES EXECUTIVE

Darrin.Becker@systronicsinc.com

14902 W. 117th St.,
Olathe, KS 66062
P: (913) 558-8845
www.systronicsinc.com

UNITED SOLUTIONS COMPANY

JIM GIACOBBE | PRESIDENT & CEO

jgiacobbe@unitedsolutions.coop

1585 Summit Lake Dr.,
Tallahassee, FL 32317
P: (850) 942-9186
www.unitedsolutions.coop

VISIFI

SARAH JESS | DIRECTOR OF
BUSINESS DEVELOPMENT

sarah.jess@visifi.com

9900 Nicholas St.,
Omaha, NE 68114
P: (402) 376-6054
www.VisiFI.com

INTEGRATED SOLUTIONS

Delivered Through A Single Source

- Hosted Jack Henry™ Symitar® Core Processing
- Payments
- Digital Banking
- Data-Driven Marketing
- Technology

With over 50 years of experience, Synergent® serves credit unions as their one-stop for products, services, and strategic consulting.

Partner with Synergent to access flexible, data-driven tools that work together holistically and exceed member expectations.



synergentcorp.com · 800.341.0180



connecting possibilities

Our ability to drive innovation through technology is rooted in the belief that people should be at the center of everything we do.

With Jack Henry™, you can strengthen the connections between your credit union and the members you proudly serve, reduce the barriers to financial health, and empower people and communities to gain the financial freedom to move forward.

Learn more about our people-inspired innovation that promotes deeper relationships between your credit union and members at jackhenry.com.



jack henry™

For more information about Jack Henry, visit jackhenry.com.