

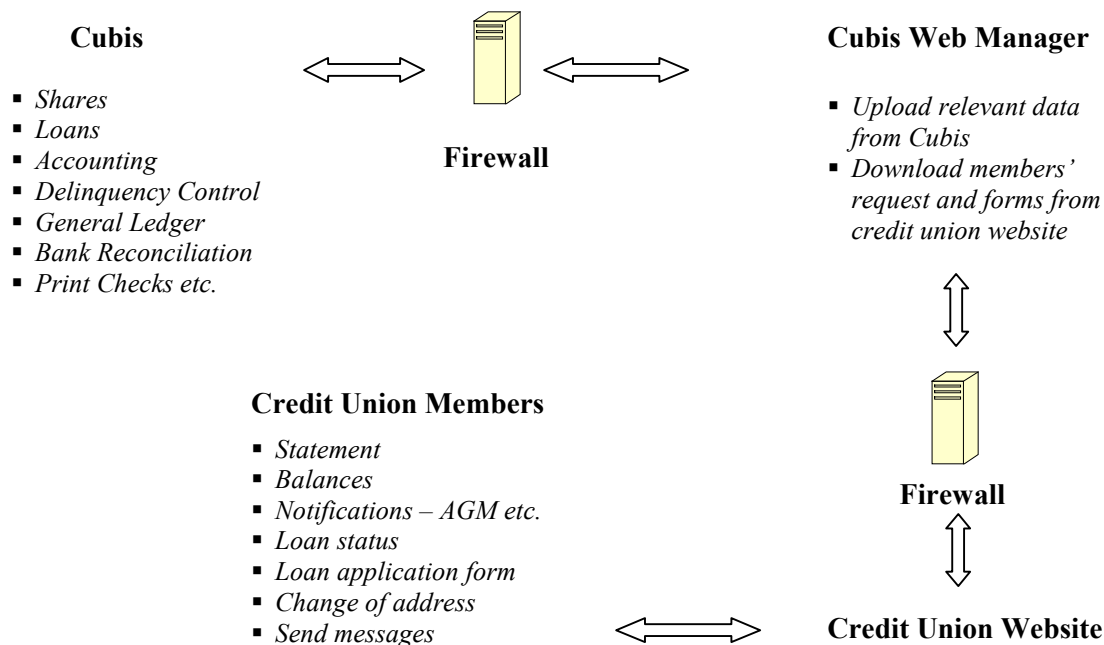
## Creditunion365

- *Online banking for your members through your website*
- *Microsoft .NET server based hosting*
- *Available to all credit unions regardless of current system*

**Operating System:** Any

You want to grow. Get a jump-start by taking advantage of the Internet-based services offered by Fern that integrate directly with Cubis 2001 International. Create and manage your Web presence, promote your credit union from your own web site, and allow members to get up to date account information and to efficiently schedule appointments online.

**“It's the fast and convenient way to take care of your financial business with your credit union, 24 hours a day, 7 days a week. Whether at home, at work, or on the road, you can login to your credit union's website from anywhere by just typing in your account number and password!”**



### Communicate with Your Members

Through your web site, Creditunion365 meets the members' expectations of online access to their own account information. They can access their transactions, apply for a loan and print their monthly statement online.

### Save Time for You and Your Members

When you update the information on the website, then the members know about it as soon as they logon. No printing costs or delays - and you can make changes as often as you want. Members can download statements at any time without having to contact the credit union.

### Save Money

As you are aware, providing staff resources to service members' requests costs money, as well as the opportunity cost of spending that time to promote your credit union. It has been proven by several studies that the cost of providing web based services is a fraction of the cost of providing direct services.

**What kind of security is being used?**

Fern uses the latest technology to protect your account information from exposure to unauthorized persons. Below are some of the components of this security system:

- An account number and password are required to access the system.
- Digital certificates encrypt data using Secure Sockets Layer (SSL) technology. The SSL security protocol provides 128 bit data encryption, server authentication, message integrity, and optional client authentication for a TCP/IP connection.
- After entering a PIN incorrectly three times, access to an account is blocked.

Additional security will be provided by the ASP such as the best firewall. Members are responsible for protecting the secrecy of their PIN in accordance with the terms contained in the Membership Account Agreement.

**Feature List:**

<b>24/7 Access</b>	Anytime! Whether at home or work, members can log in to access their account information and perform various transactions
<b>Transactions Available</b>	Members can view there transactions. A Cubis Web Manager within your credit union will automate the process of transferring data between Cubis and the creditunion365 application.
<b>Loan Application</b>	Members can apply for a loan online. The application is automatically imported into Cubis so that the application can be verified by a teller before being processed.
<b>Statement Printing</b>	Statements will be available in the credit union stationary and can be printed online at any time
<b>Personal Details Change</b>	Change of address can be processed online and imported into Cubis for verification.
<b>Security</b>	Using secure login and 128-bit security, members are assured of the highest security available.
<b>Apply for Membership</b>	Non members can apply for membership in the non secure area of the website and get the appropriate forms posted out to them for completion.
<b>Notifications</b>	Individual custom messages will appear for the members when the login. These messages wiil inform them of loan approval status, dividend amounts or new product offerings. Email notifications can be given to members who request them.
<b>Forms Available</b>	These include: Loan Application, Statement, Change of Address, and Share Withdrawal. Depending on credit union procedures, some of these have to be printed out by the member, completed, signed and posted back to the credit union. The member simply chooses the form(s) they want in either Adobe Acrobat, HTML or Microsoft Word format.
<b>Additional Services</b>	In the future it is anticipated that additional online services may be added to the creditunion365 Internet Banking system: <ul style="list-style-type: none"> <li>• <b>Wireless Access through WAP or PDA devices.</b> SMS messages may be sent to the members mobile phone e.g. loan approval alert etc.</li> <li>• <b>Financial Management Software:</b> Members can download their transactions into their preferred personal financial management software (Microsoft Money, Quicken)</li> <li>• <b>Inter Account Transfer:</b> between accounts in the credit union and later with the introduction of Abacus, between accounts in different credit unions.</li> </ul>