

LEVERAGE

Light up **E**mployee productivity through **V**aluable products, integration and services that **E**nergize **R**eturns, **A**ccelerate member **G**rowth and increase operational **E**fficiency.

Join us for a 2010 Portico Seminar to learn more about Portico's latest offerings, new enhancements, and future development through product demonstrations and feature overviews.

Compliance/PCI Security

Reg Support. Take comfort in Portico. Whether it's Reg DD, Reg CC, Reg E, or Reg Z, Portico has you covered. With the guidance of our compliance experts, we are implementing enhancements throughout 2010 to ensure that your credit union has the tools it needs to comply with the latest regulatory requirements.

REG E – Electronic Funds Transfer (Overdraft Fees Ruling for ATM and Debit Cards)

With a compliance date of July 1, 2010, this regulation prohibits financial institutions from charging consumers fees for paying overdrafts on automated teller machine (ATM) and one-time debit card transactions, unless a consumer consents, or "opts-in", to the overdraft service for those types of transactions. A new EFT Opt-In flag at the share type level will be included in a 2010 release.

REG E – ACH Stop Payment Changes

With a compliance date of March 19, 2010, this regulation dictates that ACH stop payment orders can no longer be set with a default expiration date of six-months (180 days). Prior to the February 2010 release, if no stop payment expiration date was specified, Portico calculated a default stop payment expiration date of 180 days in the future. As a result of the regulation change, Portico will now automatically select the Perm check box when adding an ACH stop payment.

REG Z – Truth in Lending (Changes for Open-End, Non-HELOC Loan Statements)

With a compliance date of July 1, 2010, this regulation requires changes to the statement format for open-end, non-HELOC loans.

PCI Security. Secure your credit union with the Payment Card Industry (PCI) security enhancements implemented in Portico in 2009. Coming in 2010, Portico will set your session time out to 15 minutes and generate unique passwords for password resets.

Light Up Employee Productivity

MyQueue. Better manage member relationships and increase efficiency with MyQueue. MyQueue lets you merge data from existing work queues, including Contact Manager with Event Tracking, Cross Sell and Tracking and New Members and Services.

Cross Member Deposits and Transfers. Provide faster service and simplify transaction processing with Cross-Member Deposits and Payments. You can make multiple deposits and/or loan payments to cross-account members, while making other deposits, payments, withdrawals, or transfers to the initiating member account at the same time.

Energize Returns

Self Service Transaction Detail. Simplify ATM, Debit Card and Bill Pay withdrawal activity research with dialog boxes that consolidate details from several sources in one location. A snapshot of the available balance calculation used to authorize or settle a withdrawal will help you understand why a fee was or was not charged. Merchant information, overdraft methods used, and fee information are also included to assist you in your research. A new history view of self-service withdrawal transactions will display a summary of a member's past debit card pre-authorizations and ATM, debit card, and Bill Pay withdrawal transactions, including denied and reversed pre-authorizations and withdrawals.

Householding. Get a more complete view of a member's relationships. Householding combines members who are related and share common information such as name or address. The Member Relationships dialog box features a Household grid that provides an at-a-glance view of members in a household, including a ranking that identifies the head of household.

Accelerate Member Growth

My Money on Facebook. Connect with the growing Gen Y marketplace the same way they connect with each other—through Facebook and a new application called MyMoney. MyMoney is a new online banking application made especially for Facebook that lets members manage their finances right from their Facebook profile, simply and securely! With MyMoney, members can conveniently view account balances, review history, and transfer money between accounts.

Increase Operational Efficiency

Share Close and Transfer Process. Walk your staff through the process of closing or deactivating certain services and easily changing one share type to another with our Share Close and Transfer process. The Share Close and Transfer process guides you through a progressive series of tabs to help you close a share account and transfer products and services to another account.

Future Development

A Look Ahead. Look for new offerings that streamline your reporting tasks, reduce data-entry errors, increase productivity, and support your Go Green campaigns.

Register Today

Sign up today for just \$100.00 per credit union, (specific regions may have varying fees, check with your Account Executive). Fax your completed registration form to 1-866-924-1614 or send an e-mail to diane.liggett@fiserv.com. You must cancel your reservation at least 14 days prior to the seminar date to receive a full refund. No refunds will be issued for cancellations received less than 14 days prior to the seminar date. A minimum of 10 attendees is required for each seminar; otherwise the seminar will be cancelled. For more information, send an e-mail to your Client Relationship Representative, your Account Executive, or contact Portico Customer Service.

Date: _____ CUID: _____ Zone: _____

Credit Union Name: _____

Attendee Name: _____

Phone: _____ E-mail Address: _____

Please select a seminar location/date. *Locations are listed in date order.*

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| <input type="checkbox"/> 4/20/10 Orlando, FL | <input type="checkbox"/> 5/25/10 Newark, NJ | <input type="checkbox"/> 6/24/10 Joliet, IL |
| <input type="checkbox"/> 4/27/10 Syracuse, NY | <input type="checkbox"/> 6/09/10 Atlanta, GA | <input type="checkbox"/> 8/10/10 Alexandria, LA |
| <input type="checkbox"/> 4/29/10 Albany, NY | <input type="checkbox"/> 6/10/10 Little Rock, AR | <input type="checkbox"/> 8/12/10 Bay Area, CA |
| <input type="checkbox"/> 5/11/10 Fresno, CA | <input type="checkbox"/> 6/22/10 St. Louis, MO | <input type="checkbox"/> October Hawaii |

Seminars are held from 9:00AM to 4:30PM (unless otherwise indicated on your invitation) and include lunch.

Do you, or does your credit union attend the annual Innovate conference? Yes No