



Discover the Possibilities

T I D E L I N E S



President's Note

Welcome to the Spring 2011 issue of *Tidelines*.

We've already been busy this year installing various products at credit unions nationwide. We even squeezed in a few merger assistance projects, since they haven't slowed in 2011.

For custom projects, we completed a data warehousing system with Michigan First to streamline its reporting capabilities. We also assisted Washington State Employees with programming projects: business systems review, PowerOn® training, and eliminated Symitar project request backlog.

As always, we truly appreciate your business and look forward to helping you succeed in 2011.

Warm regards,
Ron Murray

Places we'll be...

[SymEast](#)
April 26-28, 2011
Baltimore, MD

[Northwest](#)
May 4-6, 2011
Seattle, WA

[SMUG](#)
May 24-26, 2011
Southfield, MI

UFCU and Salal Install Prova IVS for Member Immediate Verification

We recently installed our ID verification server technology solution, Prova IVS, at two new clients: [University Federal Credit Union](#) and [Salal Credit Union](#).

Prova IVS technology allows University and Salal to know whether or not a member has an ID archived in their system. If so, the teller can identify the member immediately, greatly reducing any chance of fraud and providing more efficient service. If not, the system prompts the teller to scan the member's ID at that time, completing the task in seconds. As a result, this solution provides instant member recognition with a photo ID on-screen at the teller line. If there's no photo, the member's ID can be scanned on the spot to confirm future visits for faster service.



3 CUs Receive Merger Assistance from CUTEK

We've put our merger expertise to work, assisting three credit unions the past few months: [CBC Federal Credit Union](#), [SkyOne Federal Credit Union](#), and [Mainstreet Credit Union](#). Although mergers seem to be more commonplace today, they still require great care in transferring files and dealing with different processors—all while not missing a beat in member service. We were happy to help CBC, SkyOne, and Mainstreet credit unions with their respective projects. Today, each credit union is running at optimum speed with new members being served without a single hiccup.



According to CBC's VP of Information Technology, Jim Susha, CUTEK provided his credit union with a conversion plan blueprint that brought every department into the process.

"The merger was very smooth. We didn't miss a date nor did we run into any unforeseen problems," Susha explains. "We were fortunate we were dealing with a small credit union that also ran on the Symitar platform. It was a perfect combination for a first time merger. But CUTEK's experience with mergers saved us from ourselves. We would not have been as successful without their guidance. We followed all of CUTEK's recommendations and never looked back."

Michigan First's New Data Warehouse System Streamlines Reporting Capabilities

We assisted [Michigan First Credit Union](#) with building a new data warehouse system to reduce the time required creating various enhanced reports. The time saved allows Michigan First management to have flexible reports that compare statistical data over a period of time as well as the ability to more accurately respond to behavioral trends captured in the data.



According to CUTEK Senior Programmer, Eric Lizotte, the core goal of the project was make all internalized reporting simpler and more flexible, by moving usable data from Symitar's

Episys® system into an SQL database. Importantly, the credit union wanted the data to include historical information that was easier to access. The Symitar ODBC extract, which is a good daily snapshot, doesn't provide an easy way to get, for example, total share balances for a specific branch two weeks ago. Other goals of the project were to automate a number of the existing daily and weekly reports, as well as to automate (as much as possible) the collection of data for the NCUA quarterly call report.

"We have worked with CUTEK on various projects and have always received top-notch service and response time. With their Symitar expertise, database knowledge and also the comfort level that our staff has working with CUTEK, it was a perfect fit," says Michigan First Programmer, Denny Howell. "We will be able to respond to current and developing trends much faster and with more accuracy, using the integration between the data warehouse database and our dashboard product for real-time stats or anomalies."

Salal CU Receives Conversion Assistance

Recently converting to the Symitar™ Episys® system, [Salal Credit Union](#) needed some timely assistance to ensure a smooth transition from its old to new core processing technology. "CUTEK acted as our 'eyes and ears' during this conversion to help advise us properly when considering all the recommendations Symitar offered us," says Salal's CEO, John Iglesias. "It gave me a lot of confidence knowing we were taking the right steps and improving our operation efficiencies along the way. It's a big investment, so we wanted to get things done right and CUTEK helped lead us toward that goal."



It's a Girl—Finally!

CUTEK's newest bundle of joy graced us with her cuteness as of January 24, 2011. Samantha Allison Murray, now just over three months old, has entered our lives and we couldn't be happier. The Murray household, getting more crowded by the day it seems, is quite complete and content.



Services

- Custom Programming
- Consulting
- Onsite Evaluation
- Merger Assistance
- Conversion Assistance
- Custom Product Development

Products

- Correio Address Validation System
- Nova Membership Application
- Nova Loan Application
- Automated Wire Transfers
- Fee Management Console
- Collections System
- Aviso eAlerts
- Enhanced NTMC Transaction History
- Prova ID Verification System
- Bulk Transactions
- CAMS Alerts

Consultant's Corner

We recently helped [Washington State Employees Credit Union](#) (\$1.5 billion) revamp its product development process, ensuring it is as efficient as possible for future growth. We helped WSECU develop this life cycle from beginning to end: analysis, design, programming, testing, and delivery. In addition, we also trained WSECU analyst and programming staff to enhance their operations efficiency – which will boost their productivity without the added cost of hiring more employees.

"We are experiencing a renewed sense of team, excitement, and promise for future technology-aided endeavors," says Sandra Watson, AVP of Business Technology at Washington State Employees Credit Union. "Today, our workflow allows for collaboration with the end user to discover root cause issues and implement viable and long term solutions—the first time!"