



You need a  
network...

## CU\*South... we grow credit unions.

*CU\*South combines the strength of CU\*Answers and GDS, to bring the power of ownership to credit unions of all sizes. Featuring the CU\*BASE core data processing system, CU\*South offers a fully-integrated system of tools to help increase operating efficiency and enhance your portfolio of products and services. You can leverage a network of financial industry specialists to help your credit union implement new features, streamline operations, and execute strategic objectives. Integrated compliance tools help you stay on top of the regulatory environment, and the power of CUSO ownership ensures that your investment remains in the credit union movement. CU\*South... we grow credit unions.*

### CU\*BASE PROCESSING OVERVIEW

The enterprise CU\*BASE system combines the processing power of a proven, feature-rich application with business logic and middleware standards designed to promote integration with third party systems – such as FIS and CO-OP for card processing, CUSC and FSCC for shared branching, and Experian AS1 for Red Flag identity verification. This open business philosophy provides the ability to expand into new, dynamic processes on a level rarely found with competitive systems. CU\*BASE operates using the IBM® System i for Business platform, with TCP/IP connectivity, supporting a variety of LAN/WAN networking solutions.

CU\*BASE offers a choice of online ASP (service bureau) or in-house processing environment, providing the same level of CU\*BASE functionality regardless of the size of your credit union. So, your processing decision can be based upon preferred operational environment versus having to focus upon system functionality differences. Both environments provide high-speed access to select business partners, virtual education, and technical and client support services. Additionally, CU\*South will help manage your data communications and network security access, while providing a single delivery channel for services such as It's Me 247 Online Banking, A2A transfer features, ATM/Debit and Credit Card offerings.

CU\*BASE brings you a level of core processing competency that surpasses the feature set typically associated with competitive systems. As this is a decision that is historically made every 10-15 years, choosing the right technology partner can be the critical difference in today's difficult economy. Your partners at CU\*South are ready to help you take advantage of these opportunities, at discounted CUSO pricing, providing your credit union a unique earnings edge.

### WHAT IS CU\*SOUTH?

- **Core Processing – Online or In-House**
- **Home Banking and Multilingual IVR**
- **Training and Operational Consulting**
- **Services: Accounting, Collections, Compliance, Call Center, Marketing, Systems**
- **Credit Union Owned and Governed**

### MISSION AND VALUE PROPOSITION

CU\*South will help your credit union grow by providing the most comprehensive offering of information technology tools and services through a collaborative, shared ownership model. As a client/owner, you get the same great value that you offer to members through their investment in the success and security of your credit union. The CU\*South value proposition focuses on: Ownership, Partnership, and Leadership.



**CU\*South**  
A CREDIT UNION SERVICE ORGANIZATION



cuasterisk.com  
...the place to be

### OWNERSHIP

CU\*South offers the power of ownership to your credit union. Every credit union client is entitled to purchase a share, ensuring that all credit unions – large and small – have the same opportunity to participate and invest in their CUSO. Your investment in CU\*South will become one of your credit union's main assets. For a very modest investment, your client/owner position will yield tremendous benefits for the growth and operation of your credit union.

Your information system is central to every aspect of your credit union – member services, lending, back office, sales and marketing, administration, and management. As an owner, you will be in the perfect position to ensure that your information systems are closely aligned with your operational processes. You are no longer at the mercy of third-party vendors who focus exclusively on their bottom line...because you have the power of ownership.

### PARTNERSHIP

Partnership is at the core of CU\*South operations. As a client/owner you can take advantage of strategic partnerships that are already in-place with GDS, CU\*Answers, CU\*NorthWest, Xtend, e-DOC Innovations, WescoNet, and many more. Through these relationships you will be able to leverage the most comprehensive array of top-quality credit union technology and services, delivered with minimal operating expenses.

As a client, you join a very special community of partners – credit unions who, like you, have made a strategic decision to actively participate in their primary technology provider. Your interests are already aligned: your gain is our gain, your concerns are our concerns. Together, we learn from each other and continue to build tools and technologies to address our common needs.

### LEADERSHIP

Just as you work to align your staff and your information systems to meet your strategic objectives, as a client you have the opportunity to guide how CU\*South and its extended network of partners allocate resources.

Your credit union plays a vital role in your community. As a client/owner, you have the power to bring the resources of CU\*South and its extended opportunity network to bear on addressing specific community needs. Perhaps your community needs a payday lending program structured to break the cycle of dependence pushed by the “money stores”? Maybe partnering with other credit unions to fund participation lending will help your bottom line? Or, do you need the option to assist troubled area credit unions by forming multi-corporation partnerships, or through mergers? Such community initiatives require the technology, tools, skills and a network to implement change. Who is in a better position to provide this technology than your CUSO?

The need for community-focused financial services providers who are willing to work with individuals on a one-on-one basis has never been greater. CU\*South is committed to working with credit unions to fill that need. Add your voice to this commitment...join forces with CU\*South to make the credit union movement stronger!



**Proud Member of the  
cuasterisk.com Network**