

Volume 2009, Issue 1
January 2009

2009 IS HERE!!



UltraData Happenings:

- Release of 2009.1 scheduled for spring
- Many new enhancements in 2009.2
- UltraData CRM to replace Touche Sales & Service
- Support to integrate chat
- Close RFE's > 1yr
- Next EC mtg—3/24-26 in Pleasanton

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President's Message

Fall has fallen, and now winter has us in its grip. But falling temperatures don't mean that your UltraData Executive Committee has gone into hibernation. We're still working at full speed to be your advocate with Harland and the UltraData group, and we're very excited about what's coming in 2009.



2008 was a year of flux, and not just on the economic front. We saw a historic Presidential election, banks fail, credit unions get caught in the cross-fire, the stock market do things it's never done before, and we saw all of that in about 90 days. On a smaller scale, your Executive Committee has gone through some changes, as well.

Darlene Brown has been your committee President for the past 2 years, and she has decided to step aside from that position. Darlene is staying on the committee for one last year as a Director.

Tammy Fleiger also decided to end her tenure as Treasurer, and chose not to rerun for her seat on the committee. Thank you, Tammy, for all of your years of service. We'll also miss Jason Hirl who did not get re-elected. Thank you, Jason, for everything that you brought to the committee.

With those two departures, we, of course, have two new people to welcome aboard. Joining us from Telhio Credit Union in Columbus, OH, is Linda Conway. Linda will be serving as Treasurer. Todd Erickson is joining us, as well, from First Flight Federal Credit Union and will be the committee's Vice-President. John Wintermeier will be serving as Secretary and I, Jeff Walter, am your new Committee President.

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Networking Event

It was wonderful to see everyone at the 2008 Connections fireworks event sponsored by your Users' Group and key partners such as CUBUS Solutions, Excel Solutions, Hyland Software, SimplerWebb and Teres Solutions. We appreciate you taking time out of your busy conference schedule to participate and share information with your fellow UltraData credit unions.

Each year your Users' Group committee works hard to coordinate events that will

ensure you get the most out of your annual dues. The networking event provides you the opportunity to exchange ideas with fellow UltraData users. Each year, we try to ensure your dues are well spent. As CA is a more expensive venue than FL, we are going to consider a smaller, less expensive event at Connections in 2009 that will still allow networking with your peers.

This is where you come in. We want your feedback.



Please email your thoughts to admin@udusers.com. We prefer to keep the event on site to avoid challenges such as busing.

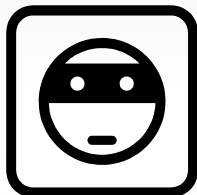
As always, please feel free to communicate any topic of interest related to the networking event or otherwise. We will gladly consider key tactical or strategic communications for discussion with UltraData senior management when we meet the first part of 2009.

Thanks again for supporting your Users' Group.

Phising, Vishing and Wishing it would Go Away!

I wanted to use this article to highlight the problematic cyber crime that continues to barrage the banking and credit union marketplace - **Vishing**. A **Vishing** attack usually starts with a fraudulent email directing credit union members to contact their institution via the provided telephone number to verify some type of personal banking information. Unfortunately, on the other end of that phone line is a criminal enterprise waiting to obtain whatever personal information they can gather to further perpetrate other identity theft crimes. Not only is the email fraudulent, but many times it contains malicious code (malware) which can actually harm your members computer. Throughout the past year I have heard of many credit unions throughout the country that were targeted by this scam. Then one recent night, a local news broadcast was highlighting a **Vishing** attack at my very own credit union. I was astonished to see the President of the credit union standing in front of the news reporter explaining the simplicity of the attack and what their membership could do to avoid being caught-up in the scam.

First: If your institution hasn't already been targeted, assume it will be. The Internet Crime Complaint Center (www.ic3.gov) reports that the high water mark was 18,500 attacks logged in a single month. Make sure to report any incident to the Internet Crime Complaint Center as soon as possible. This website is a partnership between the FBI and the National White Collar Crime Center. They try to analyze Internet crime complaints and then refer those complaints to the appropriate local, state and federal law enforcement agencies.



Also, make sure to contact your Internet Banking provider as well as any third party vendor hosting your credit union websites or E-mail services.

Second: Communication is essential. Remember to notify your front-line staff before you distribute any information to the media or general membership. Make sure to post alerts in your lobbies, drive-through lanes, web sites, Internet banking and E-statements sites, and, where appropriate, send an e-mail notification to staff and members. Make sure your call center and front line staff is ready to field questions in case a member has unintentionally given personal banking information out via the phone or email. You may choose to contact the local media, but be prepared with a coordinated response and make sure the media release is given to your staff as well. Make sure to follow up with your membership in monthly newsletters and statement mailings reminding them of the steps they can take to keep their personal financial information safe.

If this scam can target my small credit union, then it can target anyone's! Therefore, I wanted to put forth some basic guideline that may help your credit union membership avoid becoming a victim of this crime:

Third: You are not alone! There are numerous institutions that have successfully thwarted these kinds of attacks. Query your colleagues and industry contacts. Research security companies that specialize in this very instance and can assist with the resources necessary to help you combat this scam. My credit union hired a security company call Coalfire Systems (www.coalfiresystems.com). They were successful in getting an ISP to stop the email spam associated with this attack as well as shutting down the '877' number listed in the email. Remember, a well thought out plan can minimize the damage of these scams and hopefully help your membership avoid the loss of personal information or actual monetary assets.

Good Luck!



RFE – Make Your Voice Heard

A couple of years ago, the Executive Committee started working with Harland on a large backlog of RFEs. When we last gathered in December, the list was down 80% from that first overwhelming meeting. Of those currently active RFEs, only 20% had more than one credit union request. Julie Hill asked the Executive Committee their opinion on the tactic of closing RFE's with less than 2 CUs linked to it that were over a year old.

The Executive committee agreed

with that decision but also put into place a process that we want to launch for 2009.

We are planning on sending out each month to the credit unions that are members of the UD Users' Group, the top 15 RFE's logged each month. The plan is that they will be listed so that the CU can give each RFE a score from 1 to 5 or N/A so Harland will have a scoring of the RFE's and others can easily join the ones that they consider important. The surveys will be due in 15 days of

the survey being sent to you. The monthly survey will exclude defect fixes and compliance fixes.

UD received an average of 12 new RFE requests per week. We are planning on a drawing for a \$50 gift card each quarter to encourage CU's to participate in the surveys. Any questions about this or suggestions are welcome.

PS – We will be sending out membership dues for the UD Users' Group during January 2009. Please be sure your credit union is part of this Group.

We're on the web!
www.udusers.com



President's Message — Continued from page 1

In 2008 your Executive Committee continued to work on the plan we set in motion in 2007. Our goals were many; improve communications with both member Credit Unions and Harland Financial Solutions, research a potential JAD arrangement with HFS, stabilize and provide continuity for this committee, plan our portion of the Connections effort, and of course do all of these tasks while staying focused on our role as your representative with HFS.

While we feel that we did very well on all of these fronts in 2008, we also feel that we have room for improvement. We want to continue to improve in all of these areas, so we are narrowing our focus for 2009. If 2008 was the year for change, 2009 will be the year for growth and strengthening our existing relationship with our member Credit Unions. Look for us to contact your Credit Union at some point during the coming months – we want to make sure that we have the best way possible to contact your Credit Union and to get information to you that you can use.

Jeff Walter

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