

Products and Solutions For Your Credit Union



Bankers Systems ■ Expere® ■ PCi/Wiz ■ VMP® Mortgage Solutions

SOFTWARE
APPLICATIONS

ELECTRONIC
DOCUMENTS

PAPER
DOCUMENTS

INTERNET
PRODUCTS

TRAINING
AND SUPPORT

Solutions that help you operate efficiently and meet your members' needs

Through our Bankers Systems, Expere[®], PCI/Wiz, and VMP[®] Mortgage Solutions brands, Wolters Kluwer Financial Services offers a comprehensive foundation of compliance, content, technology, and services that support your deposit and lending transactions for all 50 states and the District of Columbia, as well as individual retirement account (IRA) and Health Savings Account transactions. In addition, we provide a complete line of identity verification, USA PATRIOT Act, and anti-money laundering solutions (Financial Intelligence Solutions).

Service and support

When you choose Wolters Kluwer Financial Services, you'll receive reliable, ongoing service and support from day one. In fact, we take support so seriously, we offer a variety of convenient options, so you can take comfort in knowing we'll be there when—and how—you need us.

Product support for questions regarding the content of our documents and how they can help satisfy your credit union's requirements.

Customer support for questions about your credit union's order, pricing, or other available products.

Software support that offers understandable answers when you need them most.

On-line software support featuring easy access to our training information, document support, downloads, e-mail support, frequently asked questions, and the latest news on our software products.

Personal assistance building your disclosure content, including disclosure editors who walk you through specific policies and account offerings, so they can help you determine the appropriate information to be included in your disclosure.

Operate efficiently

More and more, credit unions are focusing on improving their work flow so they can dedicate more of their time to serving members. Whether your credit union is fully automated or just taking its first steps into new technology, our end-to-end solutions can help. From front-end selling through back-end reporting and tracking, our software can help you automate various internal processes, move information efficiently from one step to the next, reduce repetitive data entry, and eliminate costly gaps in the process. The result is a more time- and cost-effective way to operate.

Supporting business transactions

Small business owners across the country are looking for the personal service credit unions provide. By offering small business lending and deposit services, you can help meet your members' needs, increase their satisfaction, strengthen your relationship with them, and increase their loyalty. Our solutions can help you develop your policies, train your staff, and document your business loans and deposits.

The mediums your credit union needs

Our compliance knowledge and convenient solutions can be delivered in a variety of mediums to help you effectively manage and support your members' needs.

Software Applications

Easy-to-use software that helps you document transactions and verify identity. We combine flexible compliance with the latest technology to help you serve members quickly and conveniently.

Electronic Documents

Lending (both direct and indirect), mortgage, deposit, and IRA compliance electronic documents embedded into your platform system in a variety of formats.

Paper Documents

Compliance and marketing documents to help you quickly meet your members' lending (both direct and indirect), mortgage, deposit, and IRA needs, while confidently managing your credit union's risk.

Internet Products

Information, resources, support, and identity verification solutions designed to help your credit union operate more efficiently and better serve your members.

Training and Support

Printed, electronic, and service resources to help you understand, implement, and maintain regulatory compliance throughout your credit union.

DEPOSIT SOLUTIONS

To offer your members the level of service they deserve and still help your credit union operate efficiently, you need to be able to choose from a variety of solutions that assist in account opening and maintenance, member education, and employee training.

From account agreements and disclosures to Certificates of Deposit and operational forms like deposit authorizations, Wolters Kluwer Financial Services provides a full array of documents in a variety of mediums (from software to electronic and paper documents) to help manage and grow your credit union's deposit business.

LENDING AND MORTGAGE SOLUTIONS

Your members count on your experience and knowledge to arrange the financing they need. Our solutions for consumer and business loans can help you deliver reliable documentation to your members, while managing your risk and improving the productivity of your business.

From consumer, real estate, and commercial notes and disclosures to operational forms like UCCs and HUD settlement cost booklets, we offer the documentation you're looking for and the variety of delivery methods you want.

IRA SOLUTIONS

We support all IRA types to meet the needs of your consumer and business members. From traditional and Roth IRAs to Coverdell Education Savings Accounts and Health Savings Accounts to simplified employee pension (SEP) and other plans, we can help you meet the needs of individual and small business members.

We complement our IRA document solutions with a wide range of compliance support services, such as our IRA consulting service, recordkeeping service, reference materials, training options, educational brochures, and marketing programs. These solutions can help you understand, implement, and maintain regulatory compliance, as well as market IRAs to your members.

FINANCIAL INTELLIGENCE SOLUTIONS

Wolters Kluwer Financial Services offers you a unique line of integrated identity verification and anti-money laundering solutions to help you meet the changing—and often challenging—requirements of the Bank Secrecy Act and the USA PATRIOT Act.

We've teamed with industry experts to create Wiz Senti[™], a suite of tools and services to support and streamline existing compliance processes for credit unions of any size.





Along with leading solutions
for securities and insurance,
Wolters Kluwer Financial Services
brings you some of the most
trusted brands in banking.

Bankers Systems

The Bankers Systems brand family offers proven deposit, lending, and individual retirement account compliance and work flow solutions, including stand-alone software and Internet applications, an extensive library of paper and electronic documents, and a broad selection of training and reference resources.

Expere®

The Expere family of products offers integrated tools that help bring together all documentation systems to create a single solution that produces reliable compliance documents across all delivery channels. Expere's trusted compliance content is supported by a complete spectrum of Professional Services—including planning, analysis, and consulting.

PCi/Wiz

The *Wiz*® family of solutions addresses an array of compliance challenges, such as AML, anti-predatory lending, CIP, HOEPA, HMDA, fair lending, flood determinations, OFAC, and more. These solutions leverage existing processes and current investments, using software, services, outsourcing, or a combination of all three to help minimize compliance risk and associated costs.

VMP® Mortgage Solutions

One of the most trusted and recognized brands used by mortgage lenders of all sizes, the VMP Mortgage Solutions brand family offers market-leading forms automation technology, regulatory compliance support and services, Internet solutions, and documents for the mortgage lending market.

To learn more, please visit www.WoltersKluwerFS.com.

