Credit Union Core Processing Solutions

How does your member service **stack up?**

GBS

AMERICA'S PRODUCTIVITY PARTNER

How does your member service stack up?

With GBS, our easy-to-use technology results in less time with your computers and more time with your members.

Our expertise and cost-effective software, Sharetec, keeps credit unions of all sizes ahead of competitors with technology that members expect, updates that regulations require, and support that ensures smooth operation.

Credit Union Core Processing Solutions

Sharetec Software

As one of the top-selling credit union software packages in the U.S., Sharetec streamlines a credit union's day-to-day tasks by providing all necessary functions in a single interface rather than in multiple modules that don't work well together.

The software's operating ease results in faster transactions and allows credit union employees to better understand their members' needs – and meet them.

Sharetec can be hosted in-house or through a service bureau.

Features

Teller Workspace

Everything about a member can be accessed from one easy-to-use screen:
- Account information
- Account relationships
- Check images
- Credit card information
- Demographics
- Photo ID/signature verification
- E-documents
- E-receipts
- Health savings account information
- Marketing
- Member contact with credit union
- Products
- Rewards

Tellers will increase accuracy, speed and sales with the following:
- Cash dispenser
- Cash inventory
- Credit card transactions forwarded to processor
- Cross-selling prompts customized for each member
- Document manager
- Electronic signature pads
- General ledger disbursement options
- IRA distribution processing
- New application wizard
- Relationship pricing
- Safe deposit box management

Lending Workspace

- Auto loans
- Automated lending
- Charge-offs
- Collections
- E-documents
- Escrow analysis
- Home equity loans
- Indirect lending
- Interest-only loans
- Lines of credit
- Mortgage loans
- Personal loans
- Relationship pricing
- Variable rate loans

Accounting Workspace

- 5300 Call Report Assistant
- Accounts payable processing
- Aires download
- Asset liability management
- Check reconciliation
- Fixed asset depreciation tracking and posting
- General ledger tracking and account reconciliation
- Investments
- User-defined financial statements

Back Office

Automated processing of the following services and transactions, and more:
- ACH
- ATM
- Audio response teller
- Auto loan payment
- Bill pay
- Bonus dividend
- Debit card
- Electronic returns
- Financial Institution Data Match
- Interest refund
- Loan insurance
- Month end
- OFAC
- Positive balance
- Patriot Act compliance
- Remote backup and disaster recovery
- Save the change
- Share draft
- Shared branching
- Statements

Internet and Mobile Solutions

- Home banking
- Mobile banking
- Online member enrollment
- Single sign-on bill pay
- E-alerts
- E-notices
- Remote e-signature
- Online financial management

Reporting Workspace

- Government reporting
- Quick query
- Report archiving
- Report writer

Member Services

- Business accounts
- Personalized starter checks
- Rewards checking

Security

- Consolidation of each member's profile to a single screen
- Instant access to members' signatures and photos when accounts are on screen
- Managerial control over the information each employee can view
- OFAC verification

Credit Union Services

Hardware and Software Maintenance
Financial Institution Data Match
Microfiche and CD-ROM
Period End Processing
Statement Processing
Tax Reporting

Credit Union Websites

Standard Layout
Custom Design

Give your members better service **with GBS.**

GBS
AMERICA'S PRODUCTIVITY PARTNER

1035 North Meridian Road

Youngstown, Ohio 44509

800.860.4427

www.gbscorp.com

L-0861 1011