

SOFT4. Inspiring results!



SOFT4CreditUnion - easy to master and work with!

Soft4CreditUnion is a solution for small to mid-size credit unions (\$20-400m in assets) who want to manage their daily activities effectively and who are also looking to facilitate a growth in assets. Based on Microsoft Dynamics NAV platform, Soft4CreditUnion is a solution that is easy to master and work with; it provides a credit union with real-time data, integrated with financial accounting, document management and reporting tools. You can purchase a **complete solution in a box** or it is **available to rent**, ensuring low start-up costs and minimal technical infrastructure.



Established in 1996, our credit union committed to new growth strategy in 2008. Soft4CreditUnion software implementation was one of the key factors in enabling us to achieve more than 30% yearly growth in assets.

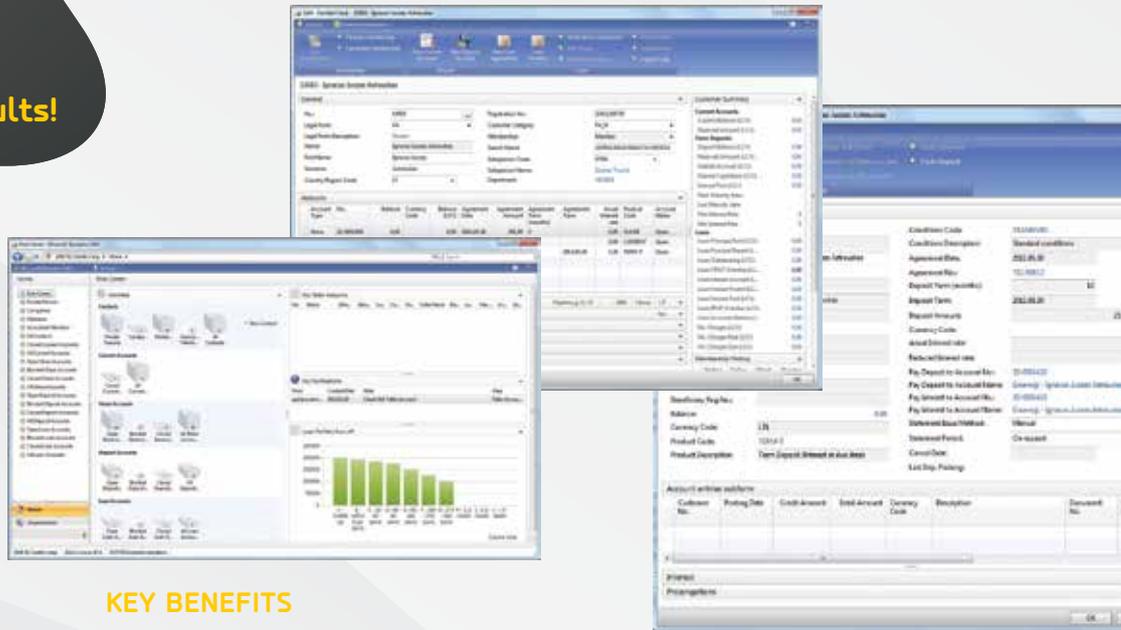


— says Aldona Radziuniene,
Head of Administration, National Credit Union

The logo for Soft4 Credit Union features a stylized '4' icon composed of four colored squares (yellow, orange, red, blue) to the left of the text 'soft4' in a bold, lowercase sans-serif font. Below 'soft4' is the text 'Credit Union' in a smaller, regular sans-serif font.

The Microsoft Dynamics NAV logo consists of a colorful icon of four vertical bars (yellow, green, blue, red) followed by the text 'Microsoft Dynamics NAV' in a sans-serif font.

SOFT4. Inspiring results!



KEY FEATURES

Soft4CreditUnion covers the core processes of a credit union such as membership, current accounts, deposits, loans, credit risk, financial reporting among others – from front office to back office operations.

- Union membership management, share accounts
- Versatile products:
 - Loans & mortgages
 - Saving accounts
 - Term deposits
- Teller workspace with full-scale cash desk functionality
- Marketing instruments
- Credit risk management
 - Collaterals
 - Credit risk monitoring
 - Specific provisions
- Integrated document management
- Integrated accounting
- Multi-currency support
- EFT interface
- Connector to 3rd parties services, e.g. ATM, Customer Portal
- Reporting
 - Compliant statutory reporting
 - Business intelligence and management reporting
- Full back office administration: day opening/day closure procedures

KEY BENEFITS

- For the Front office, Teller**
 - Productivity:** quick customer identification (copy of ID and signature stored on the system); quick transaction entry using context dependent pre-defined templates; user-friendly self-explanatory interface
 - Customer service:** answers all your questions – complete customer profile in one place; improve time-to-documentation and time-to-decision indicators
 - Confidence:** cash account controls; human-error resistant workflow; complete log of user actions in the system
- For the Customer Account Manager**
 - Flexibility:** respond to your customer needs by creating customer-tailored agreements for key clients; simulate 'what-if' scenarios with loan and saving calculators
 - Be proactive:** analyze your customer portfolio daily, not monthly; keep track of due-dates as they approach
- For the Operations Manager**
 - Control:** have control on business rules and flows with financial product configurations and standard conditions configuration, document templates and validity periods, and business day opening/day closure procedures
 - Mitigate operational risk:** transaction audit; master data audit (both detective and preventive); data access authorizations; data safety on Microsoft SQL Server; stay up-to-date with Microsoft Dynamics NAV platform
- For the Credit Risk Manager**
 - Be prudential:** with internal credit rating system and an integrated credit decision process
 - Monitor risk:** automated risk grouping based on overdue accounts; automated specific provisions
- For the Financial Manager**
 - Meet compliency requirements:** keep track of capital adequacy ratio, liquidity

indicator, foreign currency positions daily; configure reporting to meet both regulatory and business requirements

- Follow up targets:** with budgeting features and analysis per dimensions

ABOUT SOFT4

The Soft4 team has been working with credit unions for more than 15 years. That's how the inception of the Soft4CreditUnion solution came about.

Our specialists know what terms like "Time value of money", "Asset valuation", "Prudential report", "Capital adequacy ratio", and others used in the credit union business mean. So, since we know the business and our staff are always willing to help, you'll be able to find a friendly voice to answer your questions whenever you need it. And not only this, we love what we do and the results of our customers inspire us. We share a common goal!

Soft4CreditUnion is distributed all over the world. Our business model is to find a reliable local Microsoft partner who speaks your language and to share our knowledge and competence with them, whilst working on your project. It is easy when you know that there are thousands of Microsoft Dynamics NAV partners around the globe – you will NEVER be left to face problems alone and for the very reason that there are so many partners that provide support worldwide, you can rest assured that your investments into the new system are safe in our hands.

We will be happy to hear from you about the challenges you face now and how we could collaborate going forward. Please take a look at www.soft4creditunion.com or email us at ask4soft@soft4.eu (we'll get back to you within 8 working hours or faster).



For more on all Soft4 solutions visit

www.soft4.eu

Soft4 is a registered trademark of Microsoft Dynamics partner UAB Softera Baltic, based in Lithuania, Europe. Copyright © 2013. UAB Softera Baltic. All rights reserved.

For more information please visit our website www.soft4creditunion.com and download the Soft4CreditUnion Functional Overview Sheet which illustrates the user interface and describes the major functionalities of the solution.

We value live communication, therefore we'll be glad to arrange a demo online for you, just let us know – ask4soft@soft4.eu!