

**The Story of Southwest Corporate Federal Credit Union
And How It Can Help Your Credit Union**



The Story of Southwest Corporate Federal Credit Union...

Experience and innovation are synonymous with Southwest Corporate Federal Credit Union. Founded in 1975 to address the liquidity needs of credit unions, Southwest Corporate Federal Credit Union now offers a variety of correspondent services, item processing, EFT, card services, e-services, investment services, lending services and much more. Southwest Corporate Federal Credit Union, however, is more than just premier products and services, Southwest Corporate Federal Credit Union is a partner that works with member credit unions to provide solutions—solutions that make it easier and more efficient for credit unions to serve their members.

Cutting-edge technology is critical to the lifeblood of financial institutions. Southwest Corporate Federal Credit Union offers some of the most innovative technology solutions in the nation. Southwest Corporate Federal Credit Union's in-house team of technology professionals has more than 100 years of experience in the financial services industry. They're hard at work on a daily basis, developing and enhancing products and services for member credit unions.

Southwest Corporate Federal Credit Union has experience and expertise where it counts. That experience is critical for credit unions, because they entrust their corporate credit unions with the welfare of their members and their bottom lines. Southwest Corporate Federal Credit Union is the trusted partner of more than 1,200 member credit unions nationwide.

...How It Benefits Your Credit Union

Southwest Corporate Federal Credit Union's member credit unions have access to a wealth of options and resources not always available through other corporates. Credit unions can actually become members of Southwest Corporate Federal Credit Union without "capitalizing." Options such as basic membership provide access to all of Southwest Corporate Federal Credit Union's investment and correspondent services.

Innovative technology solutions are one of the greatest benefits of membership. Southwest Corporate's in-house team of programmers gives credit unions access to specialized and customized services. Dedicated implementation and conversion teams, user guides and customized training are provided to members to assure comfortable, seamless transitions into new services.

Southwest Corporate Federal Credit Union provides credit unions with products and services designed to make life better for credit union members and help strengthen the bottom line at credit unions. Credit union members want the convenience of debit cards and access to check images online. Southwest Corporate Federal Credit Union can put credit unions in position to offer these and other sophisticated services. Credit unions want investments that pay higher yields and efficient methods to manage their cash and settlements. Southwest Corporate Federal Credit Union puts those products and services into the hands of credit unions.

The Products and Services You Need To Help Your Credit Union Grow And Keep Your Members Satisfied

Item Processing Solutions

Southwest Corporate Federal Credit Union was the first corporate in the nation to offer Branch Capture—deposit image capture with full truncation at the branch office. The check collection service offers credit unions an alternative to depositing directly with a Federal Reserve Bank or other financial institution. This eliminates both reserve requirements and compensating balances, making additional funds available for additional earnings.

This state-of-the-art, ever-evolving service is a key example of Southwest Corporate Federal Credit Union's commitment to provide quality service to member credit unions while reducing their back-office work volume. Southwest Corporate Federal Credit Union has the capability of providing both check collection and share draft processing to credit unions nationwide.

Check processing from Southwest Corporate Federal Credit Union is a comprehensive service that includes the following elements:

- item clearings
- digital imaging
- return items
- stop payments
- automatic exception delivery
- online viewing of images
- turn-key set up for new check processing credit unions
- audio-response system to retrieve current and previous day settlement totals, and
- the ability to manage and monitor settlements, deposit availability and posting files via an Internet-based cash management system

Imaged item capture is available to member credit unions processing checks with Southwest Corporate Federal Credit Union. This service gives credit unions several options for the way images are delivered to their staff and to their members.

e-Service Solutions

Southwest Corporate Federal Credit Union's e-service solutions are premier services used by some of the largest financial institutions in the nation. These cutting-edge services enable credit unions of all sizes to compete in a rapidly evolving electronic banking environment.

ACH origination and services, settlement, electronic bill payment, wire transfers and more give member credit unions the ability to offer their members choices for moving their money around in ways that are most convenient to them. This includes ACH origination, which gives credit union members the opportunity to have loan payments and other funds credited to accounts at financial institutions. ACH origination also gives credit unions the ability to offer services to select employee groups and business accounts.

Southwest Corporate Federal Credit Union's e-service solutions are Internet-based and offer the highest level of built-in security.

Card and EFT Service Solutions

With Southwest Corporate Federal Credit Union's ATM card and debit card services, credit unions can give their members convenient account access around the clock and around the globe; and should they decide to purchase their own ATMs, Southwest Corporate Federal Credit Union can drive the terminals as well.

The ATM and debit card services provide credit union members access to their deposits through the largest ATM networks in the nation, including surcharge-free networks and point-of-sale terminals. Additional networks are available to credit unions that wish to provide members access to funds internationally. Both real-time and off-line solutions are available. (Member credit unions do not have to use Southwest Corporate Federal Credit Union's card processing services to gain access to the CO-OP Network, which provides credit union members with surcharge-free service from more than 25,000 terminals across the country.)

For debit card services, member credit unions can choose between the Visa Check Card and MasterCard MasterMoney. Southwest Corporate Federal Credit Union passes 100% of interchange income to member credit unions.

Correspondent Service Solutions

Southwest Corporate Federal Credit Union is proud to offer a comprehensive menu of correspondent services, including high-yield transaction accounts with no limits on access, automated electronic settlements, corporate checking and vault cash services. Member credit unions also get access to services of the Federal Reserve, such as check collection, coin and currency, foreign currency conversion and wire transfers. This eliminates the need for credit unions to set up separate relationships with the Federal Reserve.

Services and Solutions

Southwest Corporate Federal Credit Union has services designed to help credit unions of all sizes grow and keep their members satisfied. Below is a list of many of the products and services offered by Southwest Corporate Federal Credit Union.

Correspondent Service Solutions

- Coin and Currency
- Foreign Check Collections
- Foreign Currency Conversion
- Settlement Services

Item Processing Solutions

- Imaged Share Draft Processing
- Check Collection/POD
- Branch Capture

Card and EFT Service Solutions

- ATM Cards
- ATM Terminal Driving
- Debit Cards

e-Service Solutions

- ACH Services
- Cash Concentration
- Fraud Prevention for Check Collection
- Electronic Bill Payment Services
- Images on Internet Banking and e-statements
- Domestic and International Wire Transfers
- Western Union Transfers
- Internet-based Cash Management System