



SYNERGENT

DEBRA TRAUTMAN

VICE PRESIDENT, CORPORATE MARKETING

dtrautman@synergentcorp.com

1-800-341-0160

www.synergentcorp.com

P.O. Box 1236, Portland, ME 04104

COMPANY OVERVIEW

Synergent has been committed to promoting the growth of credit unions through service excellence in the delivery of quality products and services for over 45 years. A subsidiary of the Maine Credit Union League, we are a credit union-owned FinTech company that provides credit unions access to Symitar’s Episys Core Processing in a service bureau environment. Our Technology Services, Payment Services, Professional Services, and Direct Marketing Services divisions provide the most accessible, integrated solutions in the industry that include the latest in mobile payments, custom programming, and increased marketing return on investment through member data mining.

WHY SYNERGENT

- Credit union focused and owned — only league-owned core service provider in the country.
- Intergrated support — payments, data mining and targeted marketing, technology, and programming.
- Largest service provider of the Symitar Episys platform.

RECENT WINS

(live July 1, 2016 – June 30, 2017)

- Homefield Credit Union, North Grafton, MA
- Members First Credit Union of NH, Manchester, NH
- Oswego County FCU, Oswego, NY

AVAILABLE PLATFORMS

Symitar’s Episys Core through Service Bureau

CLIENT FINANCIALS

AVERAGE FOR ALL CLIENTS ACROSS ALL CORE PLATFORMS | DATA AS OF 06.30.17

Total Credit Union Clients 66

Total Credit Union Assets \$9,487,808,965

	Largest/High Performer	Average	Smallest/Lowest Performer
Assets	\$601,738,571	\$143,754,681	\$6,097,159
Loan Growth	22.84%	9.73%	-9.19%
Share Growth	16.93%	7.28%	-4.08%
Member Growth	12.65%	2.38%	-19.03%
OpEx/Avg Assets	2.10%	3.65%	5.88%
Efficiency Ratio	63.42%	82.21%	117.39%
ROA	1.57%	0.58%	-0.63%

KEY INTEGRATIONS OVERVIEW

	Level Of Integration	Notes/Most Common Third-Party Provider
Automated Loan Decisioning (Consumer)	1	
Credit Card Processing	2	FIS
Debit PIN Processing	2	Fiserv
Debit Signature Processing	2	Fiserv
EFT Processing - Real Time	2	Fed Reserve
Mobile Banking	3	Access Softek
Online Banking	3	Jwaala
Online Loan Application (Consumer)	2	Symitar

1 = Included in core (no additional fee) | 2 = Optional (additional fee)
 3 = Integrated via third-party provider | 4 = Third-party provider (not integrated)

AMI INFORMATION SYSTEMS

JASON GREENWOOD

VP OF SALES AND ADMINISTRATION

jason@amiinfosys.com

800-558-3709

www.amiinfosys.com

8348 Corporate Dr., Mount Pleasant, WI 53406

AVAILABLE PLATFORMS

Encompass

CLIENT FINANCIALS

AVERAGE FOR ALL CLIENTS ACROSS ALL CORE PLATFORMS | DATA AS OF 06.30.17

Total Credit Union Clients 121

Total Credit Union Assets \$1,432,142,291

	Assets	Loan Growth	Share Growth	Member Growth	OpEx/ Avg Assets	Efficiency Ratio	ROA
Largest/High Performer	\$195,947,383	55.77%	20.71%	16.98%	0.68%	18.32%	2.58%
Average	\$11,835,887	5.49%	4.18%	0.24%	3.04%	85.30%	0.36%
Smallest/Lowest Performer	\$167,128	-37.49%	-40.13%	-44.15%	12.53%	265.82%	-7.31%

KEY INTEGRATIONS OVERVIEW

	Level Of Integration	Notes/Most Common Third-Party Provider
Automated Loan Decisioning (Consumer)	3	
Credit Card Processing	3	
Debit PIN Processing	3	
Debit Signature Processing	3	
EFT Processing - Real Time	3	
Mobile Banking	2	
Online Banking	2	
Online Loan Application (Consumer)	2	

1 = Included in core (no additional fee) | 2 = Optional (additional fee)
3 = Integrated via third-party provider | 4 = Third-party provider (not integrated)

AMIS

MICHAEL RUZICKA

PRESIDENT

mruzicka@amiscu.com

800-464-2647

www.amiscu.com

2793 Noblestown Rd., Pittsburgh, PA 15205

AVAILABLE PLATFORMS

AMIS

CLIENT FINANCIALS

AVERAGE FOR ALL CLIENTS ACROSS ALL CORE PLATFORMS | DATA AS OF 06.30.17

Total Credit Union Clients 71

Total Credit Union Assets \$1,078,971,203

	Assets	Loan Growth	Share Growth	Member Growth	OpEx/ Avg Assets	Efficiency Ratio	ROA
Largest/High Performer	\$106,407,676	27.48%	20.29%	24.06%	0.87%	29.99%	2.41%
Average	\$15,196,778	6.07%	2.81%	0.54%	2.63%	83.81%	0.32%
Smallest/Lowest Performer	\$198,572	-21.36%	-19.80%	-10.97%	13.54%	254.62%	-4.70%

KEY INTEGRATIONS OVERVIEW

	Level Of Integration	Notes/Most Common Third-Party Provider
Automated Loan Decisioning (Consumer)	3	
Credit Card Processing	3	
Debit PIN Processing	2	
Debit Signature Processing	2	
EFT Processing - Real Time	2	
Mobile Banking	2	
Online Banking	2	
Online Loan Application (Consumer)	2	

1 = Included in core (no additional fee) | 2 = Optional (additional fee)
3 = Integrated via third-party provider | 4 = Third-party provider (not integrated)