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SAFE Wins CUNA Technology Council Best Practices Award

SAN FRANCISCO, California - SAFE Credit Union in North Highlands, California, is the proud recipient of the CUNA Technology Council's 2005 Best Practices Award for Sales Management. The award was announced August 4th at the CTC Annual Summit held at the Manchester Grand Hyatt in San Diego, California. SAFE was chosen by a panel of CTC Executive Committee members, past winners, and industry professionals who judged SAFE's entry based on strategy, process, application and results.

SAFE received the Sales Management Best Practices Award for its newly designed New Account Process automated system environment that manages member information and creates personalized product offers based upon member data. SAFE's New Account Process met CUNA's Best Practices criteria for effectively managing the member information database to create, deliver, and fulfill product offers. The New Account Process integrates the credit union's host system with a best-of-class work process that increases product sales and member satisfaction while reducing operating costs. The new process is faster, more efficient, and less manual than SAFE's previous new account process, allowing for a more consultative selling approach. SAFE further enhanced the New Account Process by integrating the solution with its consumer lending decision engine. As a result, representatives can submit loan applications for a decision directly from the sales tool and receive back results presenting pre-approved loan offers, counter offers, cross-selling recommendations, and member-savings calculations.

Tangible results have proved SAFE's New Account Process to be a success. Since implementation a year ago, SAFE's New Account Process has helped reduce member wait time from 8 to 2 minutes, and increase products sold per member from 1.97 to 2.35.

SAFE's New Account Process is available for purchase from Better Branches - a SAFE-founded CUSO in partnership with The Poulton Consulting Group, an operations consulting firm, and Performance Systems International, a software development company. The CUSO was created after SAFE began reengineering its new accounts process with PCG and PSI in 2002. The team set out to improve the branch experience for members by designing superior work processes first, and then built supporting technology around it. With its ease of implementation, affordability, and impressive results, the New Account Process is ideal for use in mid- to large-sized credit unions.

Because it is host independent, the New Account Process can connect to most core transaction processors. Should a credit union change its Host, the New Account Process interface, and hence the user experience, would remain unchanged.

From a process perspective, the New Account Process is a four-phase workflow including: visitor identification, consultation, fulfillment, and follow-up. Supporting these four phases are four separate, but integrated applications. When used together, member and product information is forwarded through the process until they reach Fulfillment phase. The "Better Fulfillment" application



communicates with the credit union's host to complete all of the tasks required to open an account or add a new product to an existing account. After service is complete, a follow-up call can be scheduled on the credit union's customer relationship management system.

The New Account Process makes it easier for branch staff to focus on the member and build a trusting relationship. Member Service Representatives only enter information into the system once, and credit information is automatically leveraged. There is less chance for error and no duplication of work. Representatives find they can maintain a positive sales momentum that allows for easier member decision making. Members can view the representative's screen during the transaction, making it a shared experience that fosters trust. At the end of the consultation, the member leaves with a printed transaction summary to remind them of the products purchased and declined, and the products still under consideration.

For more information, contact Rick Poulton, President of Better Branches, at (925) 261-1266 direct, or (866) 444-8344 toll free, or email rick.poulton@betterbranches.com. You can learn more about Better Branches on the web at www.betterbranches.com.

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