



22 Inverness Center Parkway  
 P.O. Box 380428 (35238-0428)  
 Birmingham, AL 35242  
 800-846-8374

### CUSC, Inc. Participating Credit Unions

- |                                  |                               |
|----------------------------------|-------------------------------|
| ACIPCO FCU                       | Ft. McClellan CU              |
| Alabama Central CU               | Guardian Credit Union         |
| Alabama CU                       | Health CU                     |
| Alabama Mental Health CU         | Heritage South FCU            |
| Alabama State Employees CU       | Industrial Relations CU       |
| Alabama Teachers CU              | Jefferson Community Dev FCU   |
| Alabama TELCO CU                 | Jeff County Employees CU      |
| ANG FCU                          | Jefferson County Teachers' CU |
| APCO Employees CU                | Landmark CU                   |
| Army Aviation Center FCU         | Listerhill CU                 |
| Birmingham Federal Employees FCU | Max FCU                       |
| Birmingham Post Office CU        | Mobile Educators CU           |
| Carraway Methodist FCU           | Montgomery Teachers FCU       |
| Champion Alabama Employees CU    | Mutual Savings CU             |
| Coosa Pines FCU                  | North Alabama Educators CU    |
| Community CU                     | Royal FCU                     |
| Docks & Terminal CU              | Social Security CU            |
| EBSCO FCU                        | Tuscaloosa Teachers' CU       |
| Family Savings FCU               | University FCU                |
| Family Security CU               | Valley CU                     |
| Federal Employees CU             | Wolverine CU                  |
| First Educators CU               |                               |

### CUSC, Inc. Board of Directors

**Gary Wolter**, Chairman  
 Alabama Credit Union League

**Ron Haas**, Vice-Chairman  
 Alabama Central Credit Union

**Landel Casey**, Secretary  
 Guardian Credit Union

**Larry Morgan**, Treasurer  
 APCO Employees Credit Union

**Ned McHenry**  
 Alabama State Employees Credit Union

**Joe McGee**  
 University Federal Credit Union

**Curt Sasser**  
 Ft. McClellan Credit Union

**Rebecca Burgess**  
 Wolverine Credit Union

**Steve Nix**  
 First Educators Credit Union



Volume 5, Issue 2

On The Web At [www.alcusc.com](http://www.alcusc.com)

April, 2005

### Spring Time Leads to Travel!!!

Members that travel can benefit from your participation in the Service Center Network. Remind them that you offer convenient branch access nationwide!

### CUSC, Inc. to Hold 2005 Annual Meeting

The thirteenth Annual Meeting of the Shareholders of *Credit Union Service Centers, Inc. (CUSC, Inc.)* will be held in conjunction with the Annual Meeting of the *Alabama Credit Union League* April 13-15, 2005.



The CUSC, Inc. meeting will take place at 7:30 AM on Thursday, April 14 in the Sandpiper Room of the Hilton San Destin in Destin, FL. In addition, a CUSC, Inc. breakfast will begin at 7:00 AM in the Sandpiper Room.



The featured speaker will be **Larry Sharp** of *Arrowhead Credit Union* in San Bernardino, CA. During Mr. Sharp's more than 20 years at Arrowhead, he has seen the credit union's assets grow from \$58 million to more than \$800 million. Arrowhead Credit Union serves more than 138,000 members in California's San Bernardino and Riverside Counties.



As past chairman of both the Financial Service Centers Corporation and the Credit Union Service Centers National Network, Mr. Sharp has long recognized the important role that shared branching plays in helping credit unions to multiply delivery channels to their members. Mr. Sharp will share his insights and experiences in discussing the benefits of shared branching in today's ever changing credit union landscape.



Everyone in attendance may register for a prize give-away. We look forward to seeing you at the beach!



### New Outlets Open, More to Come This Spring

CUSC, Inc. is pleased to announce the opening of two new outlet locations.

Alabama Telco Credit Union opened the following outlet locations in March:



103 Oxmoor Road  
 Birmingham, AL 35209  
 (205) 942-9977

3015 Pelham Parkway  
 Pelham, AL 35124  
 (205) 620-2332

The addition of these new outlets brings to 58 the number of CUSC, Inc. locations in the state of Alabama.

Additionally, the CUSC, Inc. Board of Directors approved two more outlet locations during its February, 2005 meeting.



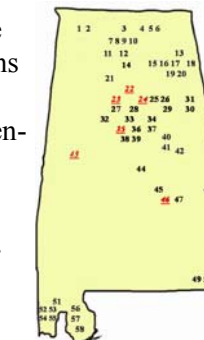
The following *Alabama Credit Union* locations are targeting an open date during the 2nd Quarter of 2005:

4800 Whitesburg Drive  
 Suite 43  
 Huntsville, AL 35802  
 (256) 882-3337

UAH Campus  
 851 John Wright Drive  
 Huntsville, AL 35805  
 (256) 824-6518

We are constantly seeking to increase the number of Service Center locations in the state. If there are areas where you would like to see new Service Center locations, please let us know.

Also, please visit [www.alcusc.com](http://www.alcusc.com) to find the location nearest you. We appreciate your continued support!





**\*ACTION REQUESTED\***

**Migration to NGN Switch Required by 12/31/05:**

Credit unions that have migrated to CUSC's new NGN switch are consistently pleased with the functionality and enhancements it offers. Certified data processors are equally enthusiastic about the new certification technology and messaging format. However, busy data processor schedules have made it difficult to meet the demand from credit unions that are eager to take advantage of the new switch.

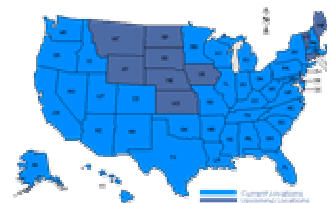
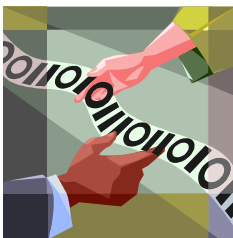
Accordingly, CUSCorp, has agreed to extend its timeframe for credit unions to be converted to NGN without penalty. Credit unions in states that have completed an NGN Agreement for their network (including Alabama), have until **December 31, 2005** to migrate to the NGN Switch. Credit union's that fail to comply with the **December 31, 2005** deadline will face a 20% price increase if they are on a certified data processor yet have not migrated to NGN.

This extension will accommodate credit unions that are already in their data processor's queue for NGN, and will also alleviate the accounting burden of making mid-year pricing adjustments. For more information about how you can meet the migration deadline in order to avoid penalties, please contact **Gina Turner** at [gturner@acul.com](mailto:gturner@acul.com), or at **800-846-8374, ext. 2278**.

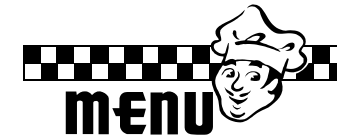
**Uncertain if Your DP is Certified to NGN?**

If you are unsure whether or not your data processor is currently certified to the NGN Switch, please consult the list below for a current listing of data processors that have certified, or are in the process of certifying to CUSC's NGN Switch:

<u>Name</u>	<u>Issuer Certification</u>	<u>Acquirer Certification</u>
EPL	Complete	Complete
Symitar	Complete	Complete
CMCFlex	Complete	Complete
Gunther	Complete	Complete
OSI	Complete	Complete
CGI	Complete	Complete
Jack Henry SB/Symitar	Complete	Complete
FiTech	Complete	None
Users	Complete	Complete
Summitt	Complete	Complete
Harland/Ultradata	Complete	Complete
FiServ Galaxy	Complete	None
CUSA Legacy	Complete	None
CUSA Reliant System	Complete	None
FEDCOMP	Complete	None
Symitar CRUISE	Complete	None
Harland Financial (PSI)	Complete	not scheduled
XP Systems	Complete	First Quarter 2005
Fiserv/CNS 3rd Party	Complete	Complete
AFTECH	Complete	None
Vision XXI	Begin 3/7/2005	Unknown
Fiserv Vision	Begin 2/17/2005	Begin 2/17/2005
CompuSource Sys, Inc	In Certification	None



The national Credit Union Service Center Network now boasts 1092 participating credit unions in 41 states. It provides service center access at 1667 locations in the United States, as well as foreign access in Germany, Italy, Japan, Korea, Puerto Rico, and Guam.



**Services Provided At CUSC, Inc. Locations**

- Cash or check deposits to share or share draft accounts
- Cash or check withdrawals from share or share draft accounts
- Cash recognized payroll checks
- Statement prints (last 10 transactions)
- Transfers
- Loan Payments
- Purchase of official checks, money orders, travelers checks and theme park tickets (Stand-Alones only)
- Free notary service (Stand-Alones only)
- 24 hour ATM (withdrawals, transfers and balance inquiries only), (Stand-Alones only)
- International Remittance Network (IRNet). This is a cost-effective money wiring service (Forestdale Service Center Only)
- VISA Cash Advances (Stand-Alones Only)
- Toll Free Comment Line (Stand-Alones Only)
- Non-Member check cashing (Stand-Alones Only)



**2005 Holiday Schedule For CUSC, Inc. Stand-Alones Offices Closed on the Following Days**

Memorial Day - Monday, May 30

Independence Day - Monday, July 4

Labor Day - Monday, September 5

Thanksgiving Day - Thursday, November 24

Christmas Day - Monday, December 26

**Offices Will be Open on the Following Days**

Good Friday - Friday, March 25

Columbus Day - Monday, October 10

Veteran's Day - Friday, November 11

Christmas Eve - Saturday, December 24 (Open 9 to 3)

New Years Eve - Saturday, December 31 (Open 9 to 3)



**Important Dates to Remember:**

**CUSC, Inc. Outlet Meeting—April 26, 2005**

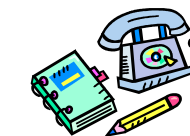
CUSC, Inc. is hosting a meeting for all participating outlets in the Alabama shared branching network. All credit union employees that work with the outlet on a regular basis are invited to attend. This includes credit union staff that perform outlet transactions, train new employees on outlet policies, or balance Service Center activity. The meeting will be **Tuesday, April 26, 2005** from 9:00 AM – 12:00 PM at the Alabama Credit Union League.

**CUSC, Inc. Users Meeting—May 24, 2005**

CUSC, Inc. is also hosting a User's Conference for all participating credit unions in Alabama. Any credit union staff that deal with Service Center activity such as placing check holds and balancing Service Center activity are invited to attend. The User's Conference will be **Tuesday, May 24, 2005** from 9:00 AM – 12:00 PM at the Alabama Credit Union League.

For details on each meeting, please contact **Gina Turner** at (205) 437-2278, or [gturner@acul.com](mailto:gturner@acul.com).

**Service Center Contacts**



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Huffman Service Center  
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Tuscaloosa Service Center  
**Mgr: Karen Leonard**  
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FAX: 205-345-8083

Montgomery Service Center  
**Mgr: Cristy Holstick**  
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FAX: 334-271-2927

Gardendale Service Center  
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FAX: 205-631-0028



**Toll Free Comment Line Available to Members**

Remember that there is a toll free comment line for members that use our stand-alone branches. Please publish our toll free number in your next newsletter so that we can learn from their feedback.  
**1-866-548-0823.**