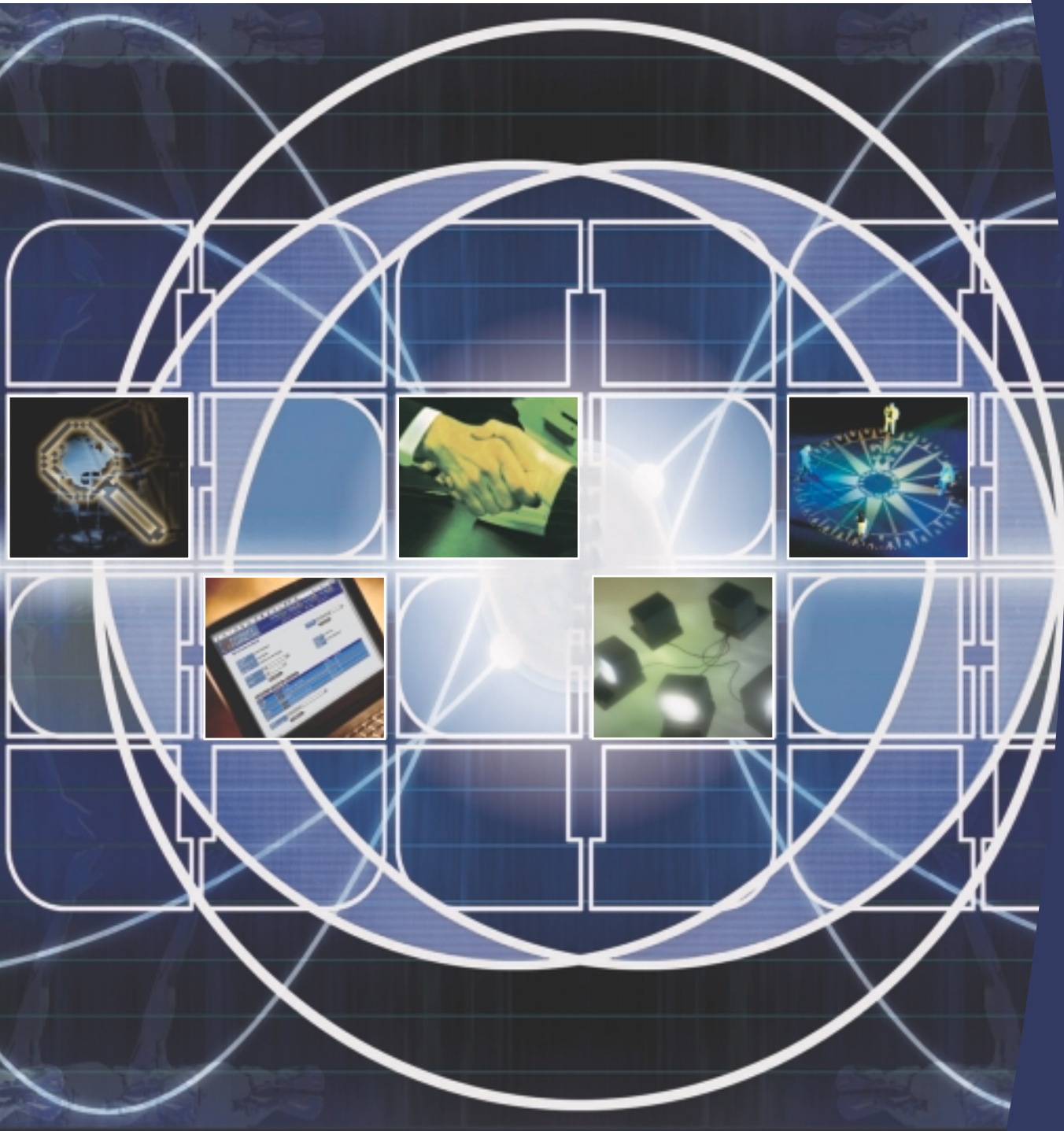


financial center™



HARLAND
FINANCIAL SOLUTIONS



With more than 20 years experience behind it, *financial.center*[™] brings

the best of compliance into the fast-paced, intuitive browser world. For years, Harland Financial Solutions has been the key partner for thousands of financial institutions, delivering compliance automation, technological innovation and cost effectiveness for banks of all sizes.

With *financial.center*, this expertise comes via a browser on a flexible, thin-client platform that maximizes speed and performance while minimizing administration cost and complication.

Take a quantum leap in ease of use, cost-effective administration, and smooth integration

You are experts at the business of banking. We are experts at compliance documentation. By partnering with us, you enjoy the best of both worlds.

financial.center is an integrated browser-based software suite that helps you efficiently sell products and originate new loan and deposit accounts. *financial.center* provides a fresh break from the Windows® world of software applications by providing a flexible and easy-to-use environment. If you are ready to take a quantum leap forward in ease of use, improved workflow and cost savings, you want *financial.center*.

Setup and implementation are easy. Your new system comes with a set of standard loan and deposit product templates that can be used “as is” or easily tailored to fulfill specific needs. You have as much control as you want – from policies to products to individual account terms.

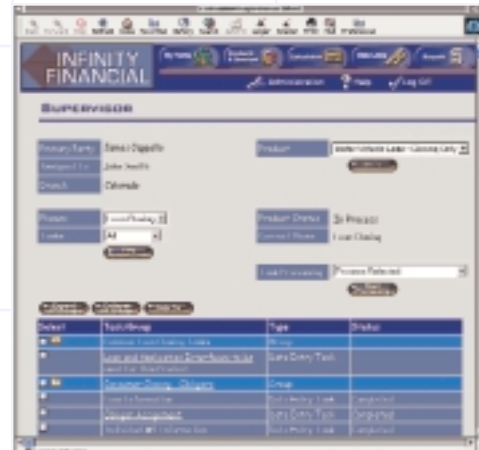
You can easily add new products, employees or branches from a central administrative point. When you are ready to make a change, it’s available to all system users – in one step. You “go live” when you want to – and never again install software updates on multiple workstations.

Compliance Confidence

Harland Financial Solutions represents the leading edge of compliance software, and *financial.center* continues in this tradition. Our staff of legal counsel is heavily involved in the design, review and testing of the system. In addition, we draw from a network of attorneys to help interpret and implement state specific regulatory changes. And, *financial.center* static documents are user-friendly because information appears exactly where and how you expect it. Most importantly, our documents are backed by a limited **\$1 million Compliance Warranty***. We worry about the compliance so you don’t have to.

Faster, Easier Lending

From the time you accept an application through the time you produce closing documents and board the loan on your host system, *financial.center* assists you every step of the way. Loan tasks and workflow are streamlined and organized by the system administrator to ensure you don’t overlook necessary steps. You select the appropriate template, whether for a new loan or for an existing application, recall information from the database and then let the system guide you through the remaining steps. Complete loan documents are automatically selected and generated based on your policies. And, the printed documents come out professional, complete and are easy to read.



Browser-based *financial.center* provides click-and-go usability. You can define and streamline your own workflow and check on the transaction status at a single glance.



loan.center™ Highlights

- Full range consumer and commercial, closed and open-end loans, payment types, collateral documents, applications, disclosures and guarantees
- Multiple borrowers and signers
- Create standard loan product templates for fast, accurate workflow
- Reports for loan status and activity
- Hyperlinks to credit bureaus and credit scoring systems
- HMDA/CRA data export with interface to leading third parties for tracking and reporting
- Work the credit application process separately from loan closing

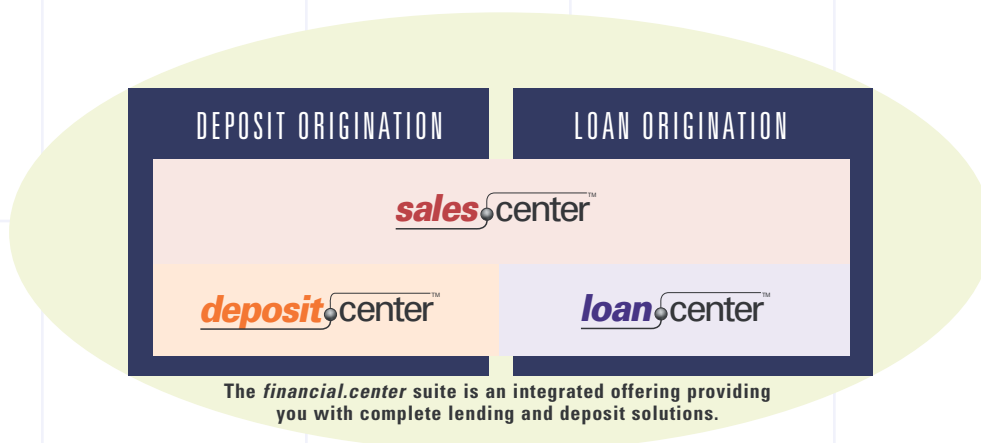
Deposit Building Powerhouse

Today's hyper-competitive environment and wide range of competing deposit instruments mean you need to provide presentation and customer interaction that sets you apart from your competitors. That's what *deposit.center™* does – from your browser.

We start by providing you with a full range of state- and federally-required account agreements and disclosures covering Truth-in-Savings, Electronic Funds Transfers and Funds Availability Policies. Then, we add the signature card, supporting documents such as ATM and debit card applications, power of attorney agreements and more. Next, we link up the new account activity with those other important everyday tasks such as online check ordering, host booking, producing starter check kits, or transferring data to an outside reporting system. We take your deposit business and your staff's time seriously and we make this serious business easy to manage.

deposit.center™ Highlights

- Checking, savings, NOWs, CDs, and (IRA accounts with optional module)
- Additional consumer support: ATM, debit card, power of attorney
- Online check ordering
- Interfaces and standard data transfer to hosts, third party applications and reports





It All Starts with Selling - and Even That is Easier

Whether for lending or deposit business, *sales.center*[™] is where you usually start a transaction. This is the area where you present the product and walk through qualification 'what-ifs'. When a product is selected, you instantly jump to either loan or deposit processing.

sales.center gives you an edge in managing your many daily tasks. You probably have several transactions in process that you need to follow, so we've designed a personal workspace called My Transactions to do just that. If you are interrupted with a new customer situation before you're done with the last one, no problem – *financial.center* helps you. If you need to jump around in a transaction and work it in a different order. Again – no problem – we understand, and *financial.center* accommodates you.

The system's design gives you powerful flexibility. It lets you gather information to create a customer profile. It also lets you "household" accounts. This means you can associate several accounts into a single household – so you can see the whole picture. This is a powerful concept for a consumer household and vital for a "family" of business accounts. *sales.center* also supports the concept of marketing segments so you can associate customers or households with product groups appropriate to that segment.

Now, when you put this all together with *sales.center*, you can see how we help you easily display the products that are most appropriate to your customer. You don't need to be a sales specialist to get productivity like this. And, if you have a marketing customer information file (MCIF), you can link it up and really leverage your sales and marketing efforts.

***sales.center*[™] Highlights**

- Allows householding to associate related accounts
- Present products professionally and perform 'what-ifs'
- Track staff activity and productivity
- Analytical, staff and system activity reports

Under the Hood

The marketplace has enthusiastically embraced the technology we use in *financial.center* and we know your Information Technology staff will agree. Using the power and flexibility of a relational database, together with Java[®] in a server-based design, the system can be configured to run on a single server or scaled to a multi-tier system. The flexible design lets you tailor the business structure to fit your enterprise and you control the roles, functions available and access rights.

The system supports standard bulk data import to get you off to a fast start and you can use industry standard report writers to extract data or for custom reports.

The XML export capability, together with a browser client, makes it easy to get transactional data into other systems, to link to other banking processes and to customize the workspace of your employees. It all means better security, increased administrative control and improved productivity and support.

*financial.center*TM Services

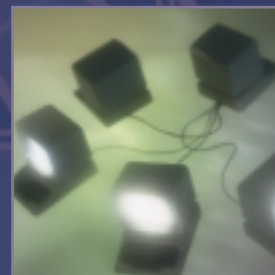
Implementation Services

We believe successful software implementation is a team effort that combines our expertise in banking, technology, and compliance to complement the skills and needs of your staff. Using our My Compass service, we guide and focus your project's implementation. We assign a single project manager dedicated to, and accountable for, success in meeting your goals and objectives.



Interface Services

We deliver the capabilities needed to successfully integrate with various hardware platforms and operating systems, providing a seamless interface between our products and your institution's existing host processing system. Our on-site connectivity services are able to execute the most complex interface into a host environment, providing system administrators with assistance and support during installation as well as staff training. We also support many interfaces to third party software packages.



Training Services

Even the most efficiently implemented and seamlessly integrated financial software systems can't function successfully without people ready and able to operate and maintain them. That's why the right kind of training is so important – training that's tailored to your institution, to your staff, and to your budget.

Ongoing Support Services

Even the best trained staffs have questions. That's where our Customer Support enters the picture with fast, reliable service and assistance that's earned a record of excellence from our thousands of customers and a reputation for getting the job done.

Customer Services Network

Our Customer Services Network is a robust extranet enabling you and your staff to access a wealth of information – product libraries, release notes, downloads, Frequently Asked Questions, tips and bulletins, compliance news, legal links, known issue reports and much more are all available seven days a week, 24 hours a day.

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