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CU*Answers Introduces PIB – Personal Internet Branch
A New Layered Security Authentication to their Online Banking System

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CU*Answers is pleased to announce its new PIB (Personal Internet Branch) system, which has been architected to provide a new level of security for allowing credit union members to better manage and control their personal Online Banking account activity.

As a direct response to credit unions complying with the latest regulatory expectation for performing Internet Banking Risk Assessment, and determining that additional authentication features may need to be implemented, PIB delivers a “layered security approach” to add additional authentication controls for members using CU*Answers comprehensive CU*@HOME Online Banking product. PIB is an independent application that provides multiple, configurable controls that govern how CU*@HOME behaves and what members can do in Online Banking.

PIB allows members to control access to their accounts with controls by feature, day of week, time of day, and even geographic location. Additionally, it layers additional passwords and member authentication internal to CU*@HOME. Credit unions can configure default PIB settings for its members, and determine how much control they wish to their members to have access to in managing their personal settings.

CU*Answers designed PIB to go far beyond just complying with recent regulatory expectations. It is a powerful feature that is designed to provide real value to credit union members in better managing their personal accounts and related activity. In essence, it is the member’s way of telling CU*@HOME: “This is who I am and how I like to do business. If someone tries to access my accounts and they behave outside of those pre-defined rules, it should raise a red flag to CU*@HOME that says “it’s probably not me!”

Additionally, CU*Answers announced that PIB is being provided free to every credit union utilizing their Online Banking product.

As Dave Wordhouse, CU*Answers VP of Network Technologies states “in the world we live in today there are unscrupulous groups that will go to any lengths to gain access to your assets. This is why security measures must always be on the forefront of the way CU*Answers allows their credit unions’ members to process transactions across the internet”

Some PIB profile options for which credit unions may provide its members include:

- Transaction type restrictions
- Day and time restrictions for performing transactions
- Login and knowledge-based challenge questions
- Geographical login filters and controls
- Login confirmation code requirements
- Expanded and strong password requirements

“PIB allows members the opportunity to make their online banking experience customized to their specific needs and security concerns. Every member has a different level of comfort when it comes to online security. We have configured PIB to be flexible enough where we can cover the security concerns of the membership as a whole.” said Kent County Credit Union CEO Ray Ward.

About CU*Answers (www.cuanswers.com): CU*Answers was founded over 35 years ago and is a 100% Credit Union owned CUSO located in Grand Rapids, Michigan. CU*Answers offers a wide variety of services for credit unions including its flagship CU*BASE Processing System in both an On-line (ASP) and In-house environment. Additional services include Web Site development, Network Design and Security, Image Check processing and CU*Check 21 services. CU*Answers provides combined services to 167 credit unions nationally representing nearly 1.7 million members and \$10 billion in credit union assets. CU*Answers provides expertise in implementing technical solutions to operational needs, and is a leader in helping credit unions form strategic alliances and partnerships.

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