



Stay in Touch!



CEO Message

This month has a lot of things going for it – Halloween, Columbus Day (love those three-day weekends), etc. But it also has a hidden secret...it's Positive Attitude Month! This is the month to think of the glass as half full, to look for silver linings and to embrace all the good things life has to offer. And, I mean, with the holiday feasts and festivities on the horizon, how can you not be positive? I, for one, am already quite excited.

At MY CU Services, we are always looking to make your experience with us as positive as possible, not just during Positive Attitude Month, but all the time. We do our best to give you the best in customer service. Many credit unions have been with us since we got our start in 2000, and in that time, we've developed some pretty amazing relationships. That's the kind of one-on-one, personal relationship we want to cultivate with all of our clients.

In addition to our personal commitment to credit unions, we also have a duty to provide business solutions that are relevant and affordable. It can be a challenge to stay current with the payments and technology landscapes, as

Product Spotlight: Capture it all with MY CU Services!

Remember how revolutionary it was when remote image capture was introduced to the payments world? It made processing of share draft deposits so much easier. Gone were the days of manual labor – electronic share draft files were the way of the future. Since that time, image capture has grown and MY CU Services has kept up with the times, now offering a whole host of capture products to make your payment processing that much simpler.

What kinds of products do we offer? Our image capture options include remote branch capture, teller capture, mobile capture, merchant capture and ATM/ITM capture. Want to know more about each? Keep reading!

Remote Branch Capture

Remote Branch Capture (RBC) offers credit unions a cost-effective and efficient way to comprehensively capture check images and send those images

progress is non-stop these days. But every product we offer is meant to help you take on the future with powerful solutions in hand. Many even offer group-buy savings, which lowers your costs.

I have a feeling our latest endeavor will be pretty exciting for many of you. We're currently working on a person-to-person (P2P) product for credit unions! The P2P product will be a direct payment service from one person to another. No need to include the middleman anymore...your members will be able to send funds directly to another individual. Look for more details in the coming weeks!

And we're constantly looking to upgrade our services to make them the best they can be. In the past few years, we've done several conversions to new and improved systems. Most recently has been our payments platform upgrade. In the coming months, we'll be finalizing the conversion to our new ACH system. Credit unions in the Carolinas and Georgia that currently utilize the iCAPS system through our Columbia office or through Vizo Financial will soon be converting to our ACH Receipts & Returns and Originations systems. Once that's completed, the ACH phase of our payments platform upgrade will be finished.

We hope that all these things come together to make your MY CU Services experience a positive one!

My challenge to you is this – share your positive experiences with us! Not only does it let us know that we are doing our jobs by making your needs our top priority, but it's also reassurance that you value us too. That's what good partnerships are all about, right? With that, I hope you have a fantastic fourth quarter and enjoy the rest of your year!

electronically to complete the entire process. MY CU Services will provide forward collection of captured images. These items are sorted and forwarded on behalf of the credit union, utilizing our least-cost routing technology.

Teller Capture

Similar to remote branch capture, remote teller capture takes convenience a step further. This option allows your teller to scan the check as it's presented. Remote teller capture will interface with the credit union's core processor at each teller workstation when coupled with their receipt manager product to allow check images to be transmitted in real-time to MY CU Services.

Mobile Capture

Our mobile capture system takes and processes check images, automatically corrects image distortions, converts the images to conform with Check 21 standards and securely transmits the data for processing.

Merchant Capture

There is nothing more convenient for a business than depositing checks without having to visit a local branch. With MY CU Services' remote merchant capture product, your business members can deposit checks directly into the credit union right from their office.

ATM/ITM Capture

Our ATM/ITM capture services allow credit unions to capture check deposits at

their image-enabled ATMs or ITMs. The images will be sent directly to MY CU Services for processing and collection.

Suffice it to say, wherever you want the convenience of image capture in your credit union, we have the solutions. What more could you want? How about fraud detection features? All of our capture solutions have the option to come with Advanced Fraud Solutions (AFS) batch or real-time fraud monitoring using the AFS database to scan for potentially fraudulent items.

So there you have it – a ton of great options to boost your capture services, and fraud detection services to boot! MY CU Services' capture products are some of the most versatile and inclusive solutions to meet your credit union's payment needs. Capture it all with MY CU Services!

Click [here](#) to learn more, or contact us at sales@mycuservices.com.

Where Can You Go for MY CU Services Education?

Being a payment and technology provider isn't just about offering those services. It's also about helping our credit unions stay knowledgeable on topics that pertain to them. Whether it's check fraud or disaster recovery, you can look to MY CU Services for payment and technology education.

But where can you find out what sort of education we're offering? It's all listed on the Events & Education page of our website! Simply go to www.mycuservices.com, select News & Events from the side menu and click Events & Education.

Here you'll find information and links to registration for any upcoming conference, workshop and webinar. It's a one-stop-shop where you can see what education is coming up and find all the

details you need about each event. There's also a list of past webinar recordings and system demos that you can watch at your convenience.

We encourage you to peruse the Events & Education page whenever you get the chance. It's a great resource for upcoming education and we think you're definitely going to like it! The page is updated frequently, so be sure to check back often!

EXTRA, EXTRA: CEO to Speak at Security & Compliance Workshop!

When you're talking security and compliance, payments might not immediately come to mind. But as financial institutions, credit unions should be aware that there are more threats out there than hackers and cybersecurity. Payment risks are on the table too, and MY CU Services' president and CEO is going to tell you why at Vizo Financial's Security & Compliance Workshop!

Come see Drew Kishbaugh give his presentation, "The Truth About Payments: Risks and Mitigations" during this one-day workshop. In his session, he'll reveal why all methods of payment involve risk and what your credit union can do to be proactive in avoiding and/or overcoming those risks.

He'll be joined by several Vizo Financial employees as they talk about a variety of security and compliance risks, including security awareness, social engineering, ERM and business continuity.

Learn the truth about payment risks and mitigations from none other than our very own Drew Kishbaugh during Vizo Financial's Security & Compliance Workshop at Hilton Charlotte University in Charlotte, N.C., on November 6, 2019!

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