



February 14, 2007

GalaxyPlus Introduces Member Reward Program to Attract and Retain Members, Enhance Cross-Selling Efforts, and Boost Staff Performance

S.T.A.R.S. rewards the member/credit union relationship, allowing members to earn points for designated activities and redeem them for a variety of rewards

TROY, Mich., Feb 14, 2007 (BUSINESS WIRE) -- GalaxyPlus Credit Union Systems, a business unit of Fiserv, Inc. (NASDAQ:FISV) that provides state-of-the-art technology solutions to credit unions nationwide, has introduced its new rewards solution called Special Thanks and Recognition System (S.T.A.R.S.).

GalaxyPlus' S.T.A.R.S. program is an online, points-based rewards system that can enhance the member/credit union relationship, foster cross-selling efforts, and boost employee performance. With S.T.A.R.S., members earn points for using a credit union's products and services, which they can redeem for a variety of rewards. Unlike other member reward programs, S.T.A.R.S. offers credit unions the flexibility to choose which products and services to reward members for using, anything from home banking to e-statements. Credit unions can also use S.T.A.R.S. to reward employees for their performance. GalaxyPlus has already partnered with ten credit unions for the incentive program.

"S.T.A.R.S. will become part of our culture here at A.E.A. Federal Credit Union," said Yanna Kruse, marketing director for A.E.A. Federal Credit Union, based in Yuma, Ariz. (\$317 million; 46,427 members). "It will be woven into a variety of promotions throughout the year."

"We wanted to be able to reward our members for their loyalty as well as retain and expand their business," said Gina Tatkus, CEO for Parkview Community Credit Union based in McKeesport, Pa. (\$23 million; 5,341 members). "But we didn't want to reward them with items that they didn't value. We found that S.T.A.R.S. allowed us to reward different members in ways that would satisfy them."

According to Tatkus, Parkview Community's primary goal is to increase the number of products and services used per member. The credit union also plans on rewarding members for the majority of its products and services that they already use, in addition to new enrollments. "By rewarding them for using products and services that they actually need and use, should make this program more successful," she added. "We also intend to use this with our employees by tying it into our internal cross selling program."

"With S.T.A.R.S., the more business a member brings to your credit union, the more points they can receive. This benefits credit unions in two ways: fostering member loyalty and creating growth," explained Larry Tankeloff, president of GalaxyPlus. "Products like the S.T.A.R.S. member rewards program help credit unions attract and retain members, which is most important today for credit unions."

Using S.T.A.R.S. the credit union chooses which products and activities it wants to reward, and the amount of points members can earn. Points can be awarded for referring a new member, opening a new account, or using a new service. GalaxyPlus has created 17 sample incentives that credit unions may choose to use, but there is no limit to the number of incentives they may offer.

Members can visit a point history screen on their credit union's website, which clearly defines how they received their points. They can then "shop" a virtual store to redeem their points for a variety of prizes, from lower fees and preferred interest rates to gift cards and digital cameras.

"The bottom line is that the credit union can design a unique program to offer any rewards it wishes," said Tankeloff. "This is a great product for credit unions to thank their loyal members while providing prospects with yet another incentive to join. It certainly enhances the member's relationship, while increasing the added value of the credit union."

For more information on how S.T.A.R.S. works, check out this online demo at <http://www.galaxyplus.com/products/presentations/STARS/starsdemo.html>

About GalaxyPlus Credit Union Systems

GalaxyPlus Credit Union Systems, another Fiserv Connection, is a leader in providing state-of-the-art credit union technology services. For more than five decades GalaxyPlus has developed premier, innovative solutions that deliver the highest possible levels of client and member utilization, optimization and satisfaction. Hundreds of credit unions of all sizes nationwide utilize the company's industry recognized core transaction processing system along with dozens of complementary, fully integrated ancillary products, programs and solutions. For more information, please visit www.galaxyplus.com.

About Fiserv

Fiserv, Inc. (NASDAQ:FISV), a Fortune 500 company, provides information management systems and services to the financial and insurance industries. Leading services include transaction processing, outsourcing, business process outsourcing (BPO), software and

systems solutions. The company serves more than 17,000 clients worldwide and is the leading provider of core processing solutions for U.S. banks, credit unions and thrifts. Fiserv was ranked the largest provider of information technology services to the financial services industry worldwide in the 2004, 2005 and 2006 FinTech 100 surveys. Headquartered in Brookfield, Wis., Fiserv reported more than \$4.5 billion in total revenue for 2006. For more information, please visit www.fiserv.com.

SOURCE: Fiserv, Inc.

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