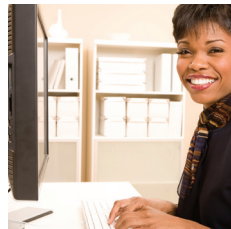
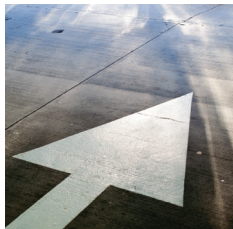


Wisdom™

Streamline Your Accounting Processes With Easy-To-Use Solutions Made for Credit Unions



You need to keep your back-office accounting processes efficient and streamlined. Wisdom from Fiserv gives you the power to do that, with an innovative, comprehensive suite of solutions.

Wisdom is a full suite of back-office accounting tools providing business insight, streamlining processes and time savings, while delivering unprecedented flexibility and ease of use for a highly competitive price.

More than 800 credit unions leverage Wisdom to simplify accounting, generate detailed reports, expedite research and save time each month.

All the Tools You Need

Wisdom: Accounting

Wisdom delivers industry-leading flexibility, efficiency and ease of use with accounting programs and reports for general ledger, fixed assets, prepaid expenses, accounts payable and check reconciliation.

Wisdom: Investments

Recently re-engineered into the Microsoft® .NET architecture and included as a sub-ledger to the Wisdom general ledger, this complete investment and tracking system

helps you prepare required regulatory reports. At month's end, the system calculates accrued income, the accretion of premiums/discounts, book values and book versus market values. Investment information automatically transfers to Wisdom: 5300 Call Report Assistant and Wisdom: Asset Liability Management to be included in board reporting, modeling and for further analysis. Wisdom provides the ability to calculate unlimited rate shocks and perform net economic value (NEV) calculations by each individual investment.

Wisdom: Asset and Liability Management

Forecast what lies ahead by exploring "what if" scenarios to determine the impact of changes in rates and other market conditions. Our asset liability management tool provides for current and historical information reporting, regulatory compliance and board reporting, as well as budgeting, modeling, NEV and income simulation. It measures balance-sheet risk by predicting how earnings and other key performance benchmarks react in changing interest-rate environments and economic conditions.

Wisdom: 5300 Call Report Assistant

Gain back more of your most valuable asset—time. With Wisdom, you'll quickly gather, organize and upload accurate information needed for NCUA's quarterly 5300 Call Report. Using an intuitive, Windows®-based interface, you can customize the application to automate data gathering and incorporate all NCUA line items.



Fiserv is driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management and Insights & Optimization, and leading the transformation of financial services technology to help our clients change the way financial services are delivered. Visit www.fiserv.com for a look at what's next now.

Benefits

Advanced

Featuring an intuitive, Windows-based interface, Wisdom products are easy to use, easy to learn and offer unparalleled reporting and research capabilities beyond and above other competitive systems.

Insightful

With comprehensive reporting and analytical tools, Wisdom provides true wisdom. It arms credit union leaders with the insight to make informed, strategic decisions about how to run your business and positively impact your institution's financial future.

Flexible

Want greater control of your finances? Wisdom delivers it—with a full range of flexible features for everything from balance allocations to reports to forecasting.

Integrated

You'll maximize efficiency across your enterprise using a suite of solutions that are fully integrated with each other.

Streamlined

Wisdom simplifies accounting and saves time with useful automation features, including recurring entries, automatic month-end backup, automated depreciation and more.

Comprehensive

Wisdom pulls it all together, combining everything you need to support general ledger, fixed assets, prepaid expenses, check reconciliation and accounts payable, plus investment portfolio management, asset and liability management, and even quarterly reporting for the NCUA.

Cost-Effective

Wisdom delivers the most sophisticated back-office accounting capabilities on the market at highly competitive price points.

Connect With Us

For more information about Wisdom, call 800-872-7882, email getsolutions@fiserv.com or visit www.fiserv.com.



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