



IRAdirect express™

Members expect knowledgeable staff that are comfortable providing fast and efficient IRA transactions, whether at a teller station or a service representative desk.

IRAdirect express gives your frontline employees the ability to easily perform routine IRA transactions without fear and without issue.

Making IRAs Easy for Your Staff

The Ascensus IRAdirect express product connects your existing IRAdirect platform to your credit union's core processing system, increasing the accuracy of posted transactions while making the entire process easier.

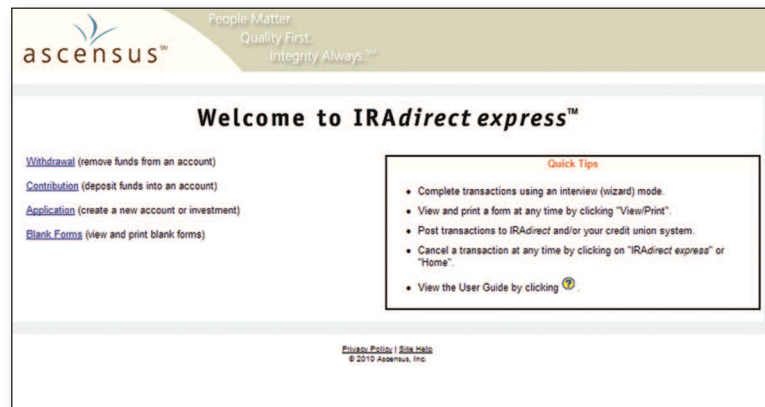
Benefits

- **Remove fear factor**
IRAdirect express enables frontline staff to easily complete routine IRA transactions without issue
- **Improve operating efficiencies**
Real-time transaction processing and posting to both core processing system and IRAdirect save valuable time
- **Improve member service**
IRAdirect express eliminates dual data entry systems
- **Simplify training**
Layman's language and a logical interview approach limit the amount of training needed
- **Minimize correction processes**
Intelligent form wizards reduce the need for back-office audit processes by eliminating common errors

For additional information,
call your Ascensus
Representative today!

Phone: 800-356-9140

www.ascensus.com



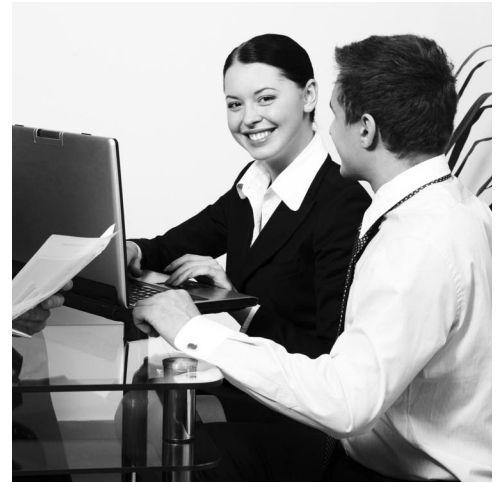
Working in concert with IRAdirect, IRAdirect express combines the steps for completing the online form in IRAdirect with entering the transaction information into your credit union's core processing system. With one easy step, users can post to both systems in real-time, making IRA transactions easier for your employees and more convenient for your members.

Features

- **Create and Print Forms**
Users can create, view, and print partial or completed forms for IRAs, Health Savings Accounts, and Coverdell ESAs.
- **Use an Interview Mode**
Using an easy to follow interview process that walks users through a series of questions, staff can complete IRA forms accurately and promptly.
- **Successfully Complete Forms Without Having Strong Knowledge of IRAs**
IRAdirect express helps users successfully complete common member IRA transactions without requiring strong IRA knowledge. At the same time, it doesn't slow down your more experienced users.
- **Reduce Common Errors**
IRAdirect express minimizes the likelihood of user errors, particularly reason code errors, and educates users so they do not make similar mistakes going forward.

Simplifying Training

Frontline staff members often fear working with IRAs because of the complexity involved in processing IRA transactions correctly, both on the form and in the core processing system. To catch errors, many credit unions



ascensus® People Matter. Quality First. Integrity Always.™

IRAdirect ABC CREDIT UNION - 12345 (FULLY ONLINE)
CU Advanced User Logout IRAdirect

Search for member: [Last Name] [First Name] [DOB] [Aunt] [11111111]

DOE [Search]

Why are you making this withdrawal? *

- Moving money to another IRA or Qualified Retirement Plan (401k, 403k, etc.)
- Withdrawal of a contribution (including an excess contribution)
- Rollover the IRA within seven days of opening it.
- Beneficiary withdrawal following the death of the original owner.
- Disabled.
- Satisfying a federal tax levy.
- Before age 59½ (This withdrawal may be subject to the 10% IRS early distribution penalty.)

* Includes fees as required.

Quick Tip: To recharacterize (change) a previous traditional IRA contribution into a Roth IRA contribution (or vice versa), complete the contribution form wizard.

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have operational areas audit completed forms; the correction process can be cumbersome. IRAdirect express helps eliminate both the anxiety on the frontline and the extra work. Employees can easily complete a transaction using a user-friendly interview process that then applies the data simultaneously to IRAdirect and your core processing system.

Providing Benefits to Your Members and Your Employees

IRAdirect express brings value-added benefits to your credit union and your members. Your credit union saves time and money, experiences increased accuracy with IRA

processing and tax reporting, and reduces the risk of not complying with IRS regulations. Your members benefit from more efficient and higher quality service. But the biggest impact will be on your staff;

IRAdirect express® Create New Withdrawal

Name: John Doe
Acct#: 11111-111 #11
Total Bal: 11111.11 Available: 11111.11

Home > Account Services > Withdrawal Request > Withdrawal Information > Payment Method > Post Withdrawal
Step 5 of 5

You are about to post this withdrawal to your credit union system.

| | | |
|-------------------------------|----|----------|
| Amount Withdrawn from Account | \$ | 1,000.00 |
| Dividend Outstanding | \$ | 1.66 |
| Penalty Amount | \$ | 200.05 |
| Total Withdrawal Amount | \$ | 901.61 |
| Withholding Amount (Federal) | \$ | 90.16 |
| Withholding Amount (State) | \$ | 9.02 |
| Amount to Member | \$ | 713.43 |

Post the withdrawal, then print the form and have the member sign it.

The member will sign a printed copy of this form.

Then, post this withdrawal to:

Credit Union System
 IRAdirect

Post

IRAdirect express is so easy to use that it will simplify IRA training and make IRA transactions comfortable for all employees, even novices. Instead of focusing on just the transaction process, your staff becomes more confident in their abilities to easily manage IRA transactions, thereby allowing them time to build stronger relationships with members and enhance the overall image of your credit union.

Take the Express Route Today

Take the next step toward making IRA processing easier for your employees and your members by having our IRAdirect express experts walk you through a demo. Call Ascensus today at 800-356-9140.



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IDE-PS (1/2010)

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