



March 9, 2015

Jack Henry & Associates, CU Business Group Announce Alliance to Promote ProfitStars' Margin Maximizer Interactive

- Loan and deposit pricing tool helps credit unions improve ROI, increase interest income -

MONETT, Mo. and PORTLAND, Ore., March 9, 2015 /PRNewswire/ -- Jack Henry & Associates (NASDAQ:JKHY) is a leading provider of technology solutions and payment processing services primarily for the financial services industry. CU Business Group (CUBG) is the largest business services credit union service organization (CUSO) in the nation, currently serving more than 470 credit unions. The companies today announced an alliance that will provide more credit unions with the tools they need to increase net interest income, win more business, expand customer relationships, and improve profitability of member business loan relationships.

[Margin Maximizer Interactive™](#) (MMi), from Jack Henry's ProfitStars® division, is a customizable online tool that enables credit unions to develop strategies to help ensure the greatest possible net interest income from member business loans and relationships. Loan scenarios generated by the tool prioritize business member relationships and reflect their value as depositors. Rates are influenced by the size of the loan and the potential credit risk. This alliance creates a streamlined process for CUBG credit unions to strengthen their member business lending portfolios with MMi, pricing loans consistently across multiple variables to meet and exceed overall profitability objectives.

Jeff Fiedler, EVP of finance at [Advia Credit Union](#), a CUBG client, commented, "We leverage Margin Maximizer Interactive to competitively price commercial deals and large retail opportunities. The tool enables us to evaluate members from a holistic perspective, considering the profitability of their relationship and empowering our lending department to respond accordingly. As a result, we are able to offer better, faster service in a highly competitive marketplace."

The alliance comes after a record-breaking year for small business lending. The [U.S. Small Business Administration Loan Program](#) announced that it approved 52,044 loans for \$19.19 billion in its fiscal year 2014, an increase of 12 percent in number of loans and 7.4 percent in dollar amount over fiscal year 2013. As credit unions become even more active in business lending, CUBG is encouraging members to use a risk-based, holistic, and quantifiable pricing methodology via a simple, yet comprehensive tool like MMi.

Larry Middleman, CUBG president and CEO, explained, "Credit unions are becoming more sophisticated in business lending, and leveraging tools like Margin Maximizer Interactive is a practical and beneficial way for them to ensure their pricing is consistent and profitable. In addition to enhancing the returns on loans, MMi helps credit unions gain a financial perspective of the full member relationship with an applicant, which often results in better loan pricing as the share of wallet with business members increases."

Russ Bernthal, president of ProfitStars, added, "Pricing can be a challenge for credit unions; Margin Maximizer Interactive allows them to make swift and efficient decisions based on the calculated data points that examiners want to see. This alliance makes it easy for CUBG's clients to access MMi, enabling them to improve their commercial portfolios and proactively address examiner concerns. It is also evidence of our mutual dedication to providing credit unions with the tools to better compete in their markets while further enhancing efficiencies."

Credit unions interested in taking advantage of this new alliance should contact Claire White of CUBG at info@cubg.org or 866-484-2876.

About CU Business Group

Established in 2002, CU Business Group, LLC, provides a wide array of business lending, deposit, and consulting services to credit unions nationwide. CU Business Group provides products and technical expertise to credit unions with advanced business programs, and all the basics for those just starting out. Based in Portland, Oregon, with offices in the West, Southwest and Eastern U.S., CU Business Group has a staff of 36 professionals and is the largest business services CUSO in the industry, serving more than 470 credit unions in 46 states. For more information, visit www.cubg.org.

About ProfitStars

As a diverse, global division of Jack Henry & Associates, Inc.® (JHA), ProfitStars® combines JHA's solid technology background with the latest breakthroughs in six performance-boosting solution groups - Financial Performance, Imaging, Payment Solutions,

Information Security & Risk Management, Retail Delivery, and Online & Mobile. Explore the power of ProfitStars-enhanced performance at www.profitstars.com.

About Jack Henry & Associates, Inc.

Jack Henry & Associates, Inc.[®] (NASDAQ: JKHY) is a leading provider of computer systems and electronic payment solutions primarily for financial services organizations. Its technology solutions serve almost 11,300 customers nationwide, and are marketed and supported through three primary brands. **Jack Henry Banking**[®] supports banks ranging from community banks to multi-billion dollar institutions with information processing solutions. **Symitar**[®] is the leading provider of information processing solutions for credit unions of all sizes. **ProfitStars**[®] provides highly specialized products and services that enable financial institutions of every asset size and charter, and diverse corporate entities to mitigate and control risks, optimize revenue and growth opportunities, and contain costs. Additional information is available at www.jackhenry.com.

Statements made in this news release that are not historical facts are forward-looking information. Actual results may differ materially from those projected in any forward-looking information. Specifically, there are a number of important factors that could cause actual results to differ materially from those anticipated by any forward-looking information. Additional information on these and other factors, which could affect the Company's financial results, are included in its Securities and Exchange Commission (SEC) filings on Form 10-K, and potential investors should review these statements. Finally, there may be other factors not mentioned above or included in the Company's SEC filings that may cause actual results to differ materially from any forward-looking information.

JKHY-PS

To view the original version on PR Newswire, visit: <http://www.prnewswire.com/news-releases/jack-henry--associates-cu-business-group-announce-alliance-to-promote-profitstars-margin-maximizer-interactive-300046876.html>

SOURCE Jack Henry & Associates

News Provided by Acquire Media