



EASTERN FINANCIAL FLORIDA CREDIT UNION EXPANDS OUTSOURCING RELATIONSHIP WITH AURUM

*Fraud Analysis and Call Center Support to Help Credit Union Deliver
Enhanced ATM and Debit Card Services to its Extensive Member Base*

PLANO, TX – June 4, 2003 – Aurum Technology®, a leading provider of open and integrated technology-based solutions to Community Banks, Credit Unions and Savings Institutions, today announced that Eastern Financial Florida Credit Union (EFFCU) has signed a multi-year agreement to expand its long-term outsourcing relationship with Aurum to include the company’s ATM and debit card solutions. With added capabilities including fraud protection and call center support, Aurum’s ATM and Debit Card Solutions will help the \$1.6 billion credit union deliver a higher level of service to its more than 176,000 members.

“Serving a large, diverse community, it’s imperative that we offer more for our members – more choices, more services, more value – than our competitors,” said Sharon St. Clair, chief information officer for Eastern Financial Florida Credit Union. “Our 10-year outsourcing partnership with Aurum has given us the tools, technologies and talent necessary to deliver added value for our members. And now by expanding our relationship to include Aurum’s ATM and debit card solutions, we will also expand our ability to deliver superior service through the Aurum Call Center, while mitigating fraud risks for both EFFCU and our members.”

An Aurum customer since 1993, EFFCU will now use Aurum to drive its network of more than 70 ATMs – as well as provide monitoring and online, real-time transaction processing for both debit and ATM cards – giving its members access to one of the most robust and secure networks available in the market. Previously, EFFCU managed its ATMs on an in-house basis and outsourced debit card services to another provider. By combining its ATM and debit card strategy, processing transactions for both via the Aurum Switch and its centralized database capabilities, EFFCU looks to streamline its electronic funds transfer (EFT) process and technologies – positioning the credit union to gain significant efficiencies in both back-office operations and member service by providing a single point of inquiry for all EFT transactions.

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Eastern Financial Florida Credit Union services more than 100,000 debit cards, having issued debit cards to 92% of its checking account holders. Through Aurum's Call Center solution, EFFCU will offer these members reliable support for account inquiries, reporting lost or stolen cards and ordering replacement cards – 16 hours a day, 365 days a year.

“The successful integration of eBanking channels is, and will continue to be, a critical component of a complete service strategy in the credit union space – as members demand a highly personalized experience that offers maximum convenience and protection,” said Anthony M. Ficarra, senior vice president of Aurum's eBanking services group. “Aurum is pleased to offer EFFCU the advanced tools and capabilities that will help them deliver superior EFT solutions that meet their strategic business goals, and ultimately, their members' needs.”

Aurum ATM and Debit Card Solutions include FraudWatch software featuring neural network protection technology, which analyzes spending patterns to assign risk scores and quickly identify potentially fraudulent transactions. Experienced fraud analysts review flagged transactions and determine if the high risk score has merit. If it does, the team alerts the Aurum Call Center who will contact the cardholder to verify the legitimacy of the transaction. With full integration between the Aurum core system, EFT processing and the Aurum Call Center, the call center representative has the power to immediately flag the card as “hot,” locking it from any further fraudulent transactions. This technology will provide added security and protection for both EFFCU and its members.

About Eastern Financial Florida Credit Union

Eastern Financial is now the largest Credit Union in South Florida, and ranks among the top 35 in the nation. A full-service financial institution with over \$1.6 billion in assets and more than 176,000 members nationwide, Eastern Financial still acknowledges the common bond and ideals it shares with credit unions worldwide: not for profit, but for service. Visit www.ffcuc.org for more information.

About Aurum Technology Inc.

Aurum Technology Inc. provides open and integrated information technology-based solutions to the financial services industry, with capabilities ranging from Core Solutions to eBanking to Check Imaging to Business Intelligence. Using its more than 30 years of experience and proven suite of products and services, Aurum provides Community Banks, Credit Unions and Savings Institutions with the means to increase efficiencies, grow market share and fortify customer and member relationships. With a nationwide network of 24 image item processing centers and 1,400 professionals, Aurum serves more than 1,200 customers throughout North America, including many of the financial industry's highest performing institutions. More information is available at www.aurumtechnology.com.