



Enhanced Compliance Management with ReserveLink®

Capabilities to Help Your Business Comply with Business-Critical Federal Reserve Rulings

In May 2007, the Federal Reserve Bank issued rulings and letters around deposit reclassification solutions. Many financial institutions that had implemented a deposit reclassification solution were impacted by these rulings.

ReserveLink from Fiserv is fully compliant with the Federal Reserve rulings.

- It maintains both a demand deposit or NOW account and a money market deposit account, which aligns with account structures as defined by the Federal Reserve
- Customer-swept funds are maintained based on the close of business for all day(s) the institution reports the funds
- Movements to and from the accounts are automated and are tracked daily, weekly and monthly, limited to six sweeps per month in compliance with Federal Reserve Regulation D
- Seven standard reports provide information at summary and detail levels; customized reporting is also available

Automatic Posting to General Ledger

FR2900 reporting is simplified, as reports are derived directly from the GL rather than through manual processes. Posting capabilities in ReserveLink are based on Federal Reserve guidelines, and they are fully compliant with reporting rules and regulations around account-level activity tracking and interest allocation.

Automatic Interest Accrual Tracking

The Federal Reserve has recommended that interest should follow balances, and ReserveLink is designed to make the appropriate allocations. Why is this

important? Allocating interest expense between NOW and DDA accounts keeps yields as computed in GAAP and RAP consistent. If the allocations were not made, financial reporting could be compromised, as 90 percent of the balances would move from "demand" to "time," yet interest would remain associated in "demand" yield calculations.

Stability and Support

In the last 15 years, Fiserv has replaced competing products that no longer provide support, or because the support provided does not include software updates, patches or technical support. In addition, we have evidenced cases where financial audits showed regulatory noncompliance. Your partnership with Fiserv is with a company with solid financial footing, a strong commitment to service and support, and rigorous compliance standards and processes.

Reduce Non-Earning Assets and Optimize Revenue

A proven benefit to any institution with more than \$58 million in net transaction account liabilities, ReserveLink incorporates a U.S.-patented algorithm and business process to determine optimum threshold balance amounts. The application dynamically adjusts the threshold balance at the account level on a daily, weekly and/or monthly basis. It optimizes the timing of the six transfers that occur in order to maximize the balances to be swept throughout the month/period.

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, right now.

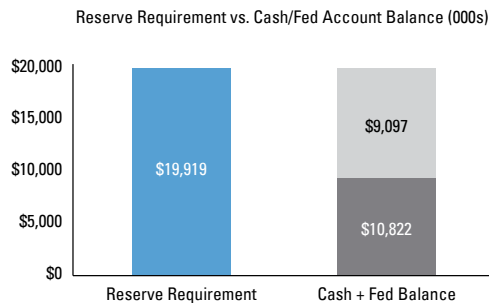
On average, ReserveLink will keep 90 percent of total balances (consistently over time) classified as a non-transaction account balance account, resulting in non-volatile reserve requirements. This is the highest sweep efficiency of any solution available today.

Automated Daily Account Level Adjustments of Thresholds

Automating the adjustment process at the account level results in higher and more stable sweep percentages for your financial institution. Other solutions apply less sophisticated and often stagnant static peg balance target sweep techniques than those used by ReserveLink. This results in unstable sweep percentages and highly volatile reserve requirements.

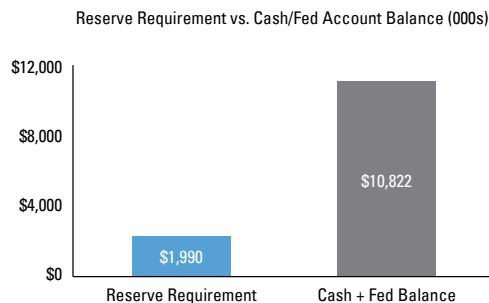
Before ReserveLink

\$9,097,000 Federal Reserve Balance Required



After ReserveLink

\$9,097,000 Federal Reserve Balance Eliminated



- Reserve requirement
- Required Fed balance
- Reserve requirement

Additional Benefits of ReserveLink

Mainframe or PC Implementation

All analysis, funds sweeping and reporting are handled in an automated and unattended "lights-out" fashion; this provides your organization with more investable funds at lower operational costs.

Multi-Platform/DDA System

As a multi-platform application, your investment in the technology is not lost if your financial institution changes its DDA system or acquires another institution. ReserveLink has been successfully installed on Fiserv and non-Fiserv core banking systems with no failed system implementations.

Proven Experience

Experienced and knowledgeable resources install and support the application, including some of the original ReserveLink developers. Implemented in 7 of the top 10 U.S. financial institutions and in hundreds of other organizations nationwide, it is the only deposit reclassification solution endorsed by the American Banking Association.

Connect With Us

To learn more about how ReserveLink from Fiserv can benefit your institution and your customers, please call 800-872-7882, e-mail getsolutions@fiserv.com or visit www.fiserv.com.



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