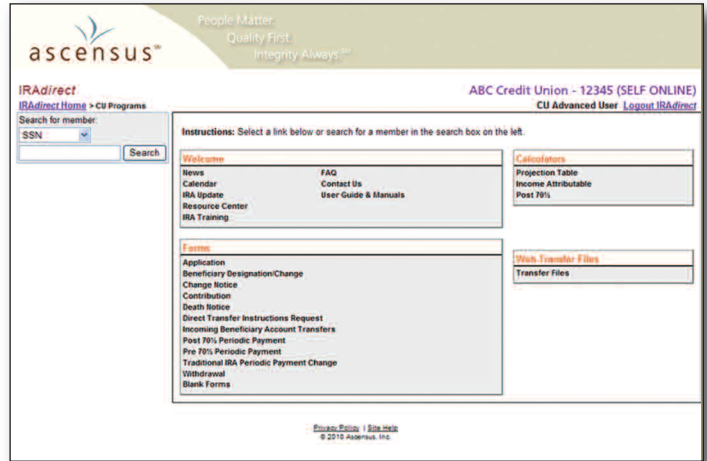




Self-Administered IRAdirect® Program

Less Risk, More Reward

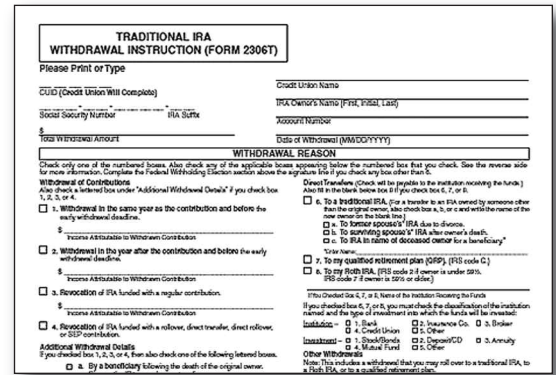
Compliance responsibilities for your IRA program are significant, and noncompliance carries stiff penalties for both your credit union and your members. Reduce the risk of penalties and keep your program in compliance by partnering with a proven expert.



Benefits

- **Increase operational efficiencies**
- **Improve accuracy** with automatic forms selection
- **Complete transactions quickly** by using IRAdirect's integrated online calculators
- **Get immediate** and accurate answers using toll-free hotline
- **Save time** using our online *IRA Resource Center*. Access calendars for date-sensitive tasks, user-friendly reference manuals with key-word searches, forms, marketing tools, and staff training

The Ascensus *Self-Administered IRAdirect* program provides professional, operational, and compliance support for your IRA program and your staff. When difficult IRA questions arise, know that you have expert resources available online or just a phone call away. Plus, Ascensus provides tools to help minimize errors and reduce the time required to complete member IRA and ESA transactions.



Helpful Tools and Informative Resources

As a *Self-Administered IRAdirect* credit union, your staff has access to these important resources:

- **Program Support Hotline**
All staff has year-round access to our toll-free hotline where they can get answers to their IRA/ESA questions from our customer support and compliance experts.
- **IRAdirect Electronic Forms**
Eliminate the need to purchase paper forms. IRAdirect auto-selects the appropriate form type and along with its editing wizards helps your staff complete forms quickly while eliminating most errors. Having online forms ensures that staff is always using the most up-to-date forms.
- **Time-Saving Calculators**
Online calculators help staff to complete difficult tasks, such as determining the income attributable to an excess contribution, creating projection tables, and calculating periodic payment options for members age 70½ and older.
- **Calendar of Important Dates**
IRAdirect calendars provide due date reminders for important IRA processing tasks, information on upcoming training opportunities, and other important dates to remember.



For additional information,
call your Ascensus
Representative today!

Phone: 800-356-9140

www.ascensus.com



- **User-Friendly Reference Manuals**

IRAdirect features online reference manuals with easy search features as an additional resource when IRA compliance or operational questions arise.

- **Marketing Support**

IRA programs benefit greatly from member education, but it can be costly to create and implement campaigns. The *IRA Resource Center* is your single, dependable online resource for help with all of your IRA marketing efforts. In addition to electronic versions of our brochures, you can access our ready-to-use newsletter articles, newspaper ads, web banners, and more.

- **Member and Frontline Staff Tool**

A consumer-friendly web-based platform that frontline staff and members can easily access is available through *Retirement Central*®. From your credit union's website, this add-on tool provides staff and members with education, interactive tools, and forms to open new and manage existing IRAs and ESAs at your institution.

- **Staff Training**

From the basics to the fine points, Ascensus has training to meet your needs. We offer IRA training on a variety of topics through multiple delivery methods, including webinars, *eLearning*, and our multi-day *IRA Supertrain*® workshops. Our experts can help you improve operational efficiencies, and grow your IRA program.



Benefits to Your Credit Union and Your Members

- **Increased Member Confidence**

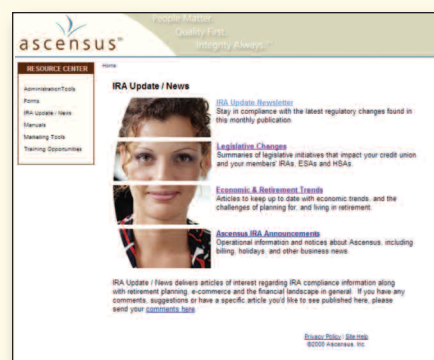
Well-trained staff and finely-tuned program resources translate to a better member experience and a stronger image for your credit union. When challenged with even the most complex IRA questions, your staff will have the answers. Financial institutions understand that IRA rules and regulations are complex and will continue to change; they also know that the costs of mishandled IRA transactions can be substantial. The value of having skilled and knowledgeable staff handling members' IRAs can't be minimized—it's that important.

- **Compliance Brings Peace of Mind**

The online *IRA Resource Center* helps IRA staff stay on top of IRA news and legislative changes affecting your IRA program. You'll have access to our monthly newsletter, *IRA Update*, as well as compliance alerts and retirement trends.

- **Training Benefits Members and Staff**

The benefits of excellent staff training include enhancing member service, improving operational efficiencies, and helping your credit union employees with their professional development. Members will appreciate working with competent staff who can answer questions quickly and accurately.



The Next Step

For more information, contact Ascensus at 800-356-9140, or visit us at www.ascensus.com.



People Matter. Quality First. Integrity Always.®

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