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Mid America Bank Goes Paperless with Integration of the Fiserv UniFi® PRO and Nautilus Systems

BROOKFIELD, Wis.--Oct. 26, 2005--Fiserv, Inc. (Nasdaq:FISV) said Mid America Bank is now leveraging the UniFi® PRO Mortgage eX loan origination system's integration of Fiserv's Nautilus Enterprise Content Management (ECM) system to compress loan processing time. MAF Bancorp (Nasdaq:MAFB), the parent company of Mid America Bank, is headquartered in Clarendon Hills, Ill., a suburb of Chicago.

This integration project is another example of Fiserv's broad-ranging and successful deployment of service-oriented architecture.

The UniFi PRO loan origination system provides Mid America Bank with comprehensive workflow functionality, document production, strategic reporting and advanced support for multiple business channels. The Fiserv Nautilus ECM system is a suite of image-enabled electronic document management applications. With Nautilus ECM integrated into UniFi PRO, Mid America Bank has quick access to mortgage and home equity loan documents that have been produced from within the UniFi PRO application. In addition, the integration provides the bank with the ability to view images that have been directly archived from UniFi PRO or manually scanned into Nautilus, creating a central electronic repository for all of Mid America Bank's loan documents.

Ken Rusdal, senior vice president of operations and information systems at Mid America Bank, cited the bank's satisfaction with the UniFi PRO loan origination system as a key factor in the selection of the Fiserv imaging solution. "Fiserv has been a very reliable technology partner. We are now benefiting from the seamless integration of the loan origination and imaging systems," said Rusdal. "With UniFi PRO and Nautilus automation and workflow management tools, we have been able to recreate ourselves as a paperless enterprise."

According to Alison Bettisworth, Mid America's first vice president of systems and voice communications, the auto-tasking capabilities of UniFi PRO efficiently distribute files to work queues and also prioritize associates' work in relation to timelines, rate locks and closing dates. Integration of electronic documents further streamlines the bank's workflow by eliminating delays caused by waiting for loan files to route through departments or be tracked down by associates.

"It's now instantaneous," Bettisworth said. "In the past, when a customer wanted to know something about a loan, you had to go digging around for it. Now we go into the Nautilus imaging system through UniFi PRO or independently and we can easily find the customer's file."

The automated electronic document/loan origination workflow reduces errors and saves time by eliminating manual document indexing. To facilitate retrieval, loan documents entering the Nautilus system are automatically classified by group and type. This simplifies document selection for easy viewing, printing or faxing. In addition, documents can be synched up with UniFi PRO screens to share the same information.

The new, paperless workflow has taken time out of Mid America Bank processes.

"We have been able to close up some timelines. Getting an appraisal from our outside appraiser to an associate used to take 24 to 48 hours," said Bettisworth. "Now, it takes just minutes, which is a huge benefit and a significant return on our investment."

Fiserv worked to ensure that the combination of UniFi PRO and Nautilus would transform lenders' operations. "With one click of a button, all documents related to a specific UniFi PRO screen can be retrieved in real time," said John Tenuta, a division president of Fiserv Lending Solutions. "This enables our clients to have images of actual applications, appraisals, letters - literally every document associated with an account - instantly available for review. This is a great advantage when our clients are talking to their customers because all the information is right there."

Part of the reason that the UniFi PRO and Nautilus integration takes time out of the process is that more than one Mid America employee is able to view a document image simultaneously, while still maintaining centralized document control. It has allowed Mid America to replace static linear processes with a more dynamic method of working. To satisfy compliance requirements, integration of Nautilus also provides Mid America Bank with post-closing archival document storage.

MAF Bancorp is the parent company of Mid America Bank, a federally chartered stock savings bank. The bank currently operates a network of 73 retail banking offices throughout Chicago and Milwaukee and their surrounding areas. Offices in Wisconsin operate under the name "St. Francis Bank, a division of Mid America Bank." The company's common stock trades on the Nasdaq Stock Market under the symbol MAFB.

UniFi PRO Mortgage eX is a next-generation loan origination system that blends innovative, Web-centric technology with proven business logic. With its service-oriented architecture, highly configurable decision-making and workflow capabilities and complete integration to a wide range of services and business systems, UniFi PRO Mortgage eX offers lenders the tools to achieve a fully automated, end-to-end mortgage-processing environment. UniFi PRO Mortgage eX automates every phase of mortgage and home-equity loan origination, electronic processing, traditional processing and closing. UniFi PRO Mortgage eX is an offering of Fiserv Lending Solutions, a suite of products and services for mortgage, consumer and equity lenders. The comprehensive lending solutions set includes loan origination and servicing software; lead management and customer loyalty services; electronic document management solutions; automated lending services such as credit, flood and valuations; field services such as appraisals, inspections and broker price opinions; closing services; and default management solutions. Further details are available on the Internet at www.fiservlendingsolutions.com.

Fiserv, Inc. (Nasdaq:FISV) provides information management systems and services to the financial and health benefits industries, including transaction processing, outsourcing, business process outsourcing and software and systems solutions. The company serves more than 16,000 clients worldwide, including banks, credit unions, financial planners/investment advisers, insurance companies and agents, self-funded employers, lenders and savings institutions. Headquartered in Brookfield, Wis., Fiserv reported \$3.4 billion in processing and services revenues for 2004. Fiserv was ranked the largest provider of information technology services to the U.S. financial services industry in the 2004 FinTech 100 survey by the American Banker newspaper and the Financial Insights research firm. Fiserv can be found on the Internet at www.fiserv.com.