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## **easyLENDER Loan Origination Software Recommended as "Preferred Solution" by ACB**

### **Comprehensive LOS from Fiserv Business Unit Recommended as Innovative Loan-Automation Solution by America's Community Bankers**

LAKE MARY, Fla.--Feb. 15, 2005--Fiserv Lending Solutions, a unit of financial information management systems and services provider Fiserv, Inc. (Nasdaq: FISV), announced today that it has entered into an agreement with Washington, D.C.-based America's Community Bankers (ACB) to recommend the Fiserv easyLENDER® family of loan origination software (LOS) solutions to ACB member banks. The agreement complements a broad suite of other technology solutions recommended by ACB.

ACB is an independent trade association that represents the nation's community banks of all charter types and sizes. ACB member institutions include savings banks, savings and loan associations, cooperative banks, and commercial banks. Member banks are both state and federally chartered as well as stock-owned and mutual.

easyLENDER is an industry-leading software technology that is already helping hundreds of ACB member banks to meet their communities' lending needs. In its 2005 Real Estate Lending Survey, ACB surveyed community banks regarding their use of lending software technology. The survey showed easyLENDER among the top LOS choices of community banks.

easyLENDER software is unique in its ability to automate every phase of mortgage, consumer, equity, and commercial lending, according to Dan Welbaum, SVP of Sales and Marketing for the easyLENDER a product of Fiserv Lending Solutions. easyLENDER also integrates well with today's leading core-bank processing systems for the automated transfer of loan data between LOS and servicing, he said.

"Today's community banks face many lending challenges," said Welbaum. "They need a powerful, easy-to-use LOS solution that helps them compete, profit, and succeed. easyLENDER is flexible, practical software that helps banks develop competitive new loan products, grow their lending businesses, and add market share."

Welbaum noted that easyLENDER integrates seamlessly with a wide range of on-line lending solutions, including PowerSite, the Web-based "B2C" front-end lending system from Mortgagebot; with the Nautilus document-imaging solution from Fiserv Imagesoft; and with SwiftSend, the electronic document-delivery system from industry leader SwiftView.

"Access to industry-leading technology is vital to the future of community-based lenders," said William J. Kroll, ACB SVP for Business Services and ACB Business Partners President and COO. "That's why we are pleased to be able to recommend easyLENDER to our member banks."

"easyLENDER enables banks to automate their lending business processes and increase productivity," Welbaum said. "It is becoming the nationwide 'LOS of choice' among community lenders."

easyLENDER provides benefits to ACB member banks

easyLENDER is a lending-technology platform that provides significant business advantages. And because the software is easy to learn and use, a bank's lending staff can use its technology to the fullest. With easyLENDER, Welbaum said that community banks benefit from:

- The "end-to-end" ability to handle virtually any type of mortgage, consumer, equity, or commercial loan;
- Increased lending productivity, efficiency, and profitability;
- More effective management of lending costs, including reduced training overhead;
- Accelerated lending cycle times, with support for multiple lending channels;
- Improved customer satisfaction;

- A cost-effective, packaged solution;
- Professionally managed implementation;
- The financial strength and service excellence of Fiserv; and
- Easy integration with a wide spectrum of third-party systems and services, including credit bureaus, automated underwriting systems, fraud detection solutions, flood certification and title services, and more.

"easyLENDER enables us to quickly put new products on the market and stay ahead of the competition," said Jane Pitts, VP at ACB member bank Stephens Federal Bank of Toccoa, Ga., with assets of \$180 million. "For example, we are doing more commercial loans and easyLENDER gives us the broad commercial lending flexibility we need. easyLENDER's user-friendly, intuitive design helps us minimize training time."

"Our loan officers use easyLENDER to provide fast and efficient customer service," said Lynette Passini, First VP, Residential Lending Operations at ACB member AnchorBank of Madison, Wis., with assets of \$3.84 billion. "easyLENDER helps us effectively compete with much larger lenders for both mortgage and consumer lending," she noted. "During the refi boom, easyLENDER helped us keep up with demand during a time when our mortgage volume quadrupled."

#### About America's Community Bankers

America's Community Bankers, based in Washington, D.C., is a national trade association representing community banks that pursue progressive, entrepreneurial and service-oriented strategies to benefit their customers and communities.

ACB members are FDIC insured and, depending on their charter, are regulated by either the Office of Thrift Supervision, the Office of the Comptroller of the Currency, the FDIC or the Federal Reserve Board, or their respective state bank regulators. ACB's 2005 Chairman is Harry P. Doherty. Mr. Doherty serves as Vice Chairman of the Board of Independence Community Bank Corp., located in Staten Island, N.Y. To learn more about ACB, visit [www.AmericasCommunityBankers.com](http://www.AmericasCommunityBankers.com).

#### About easyLENDER, Fiserv Lending Solutions, and Fiserv, Inc.

The growing family of easyLENDER software products is a set of complete LOS solutions that automate every phase of mortgage, home-equity, consumer, and commercial loan origination, processing, and closing. easyLENDER software is currently in use nationwide at hundreds of innovative banks, thrifts, credit unions, and mortgage companies. More information about easyLENDER software is on the Internet at [www.fiservlendingsolutions.com/products/easylender](http://www.fiservlendingsolutions.com/products/easylender).

easyLENDER software is offered by Fiserv Lending Solutions, a suite of products and services for mortgage, consumer, and commercial lenders. The comprehensive lending solutions set from Fiserv includes loan origination and servicing software; lead management and customer loyalty services; 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.

Fiserv, Inc. (Nasdaq: FISV) provides information management systems and services to the financial industry, including software and systems solutions, transaction processing, outsourcing, and business process outsourcing. The company serves more than 15,000 clients worldwide, including mortgage companies, banks, savings institutions, credit unions, lenders, broker-dealers, financial planners/investment advisers, insurance companies and agents, and self-funded employers. Headquartered in Brookfield, Wis., Fiserv reported \$3.4 billion in processing and services revenues for 2004. Fiserv can be found on the Internet at [www.fiserv.com](http://www.fiserv.com).

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