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Redwood CU, S.F Police CU Sign on for Ser Tech's Flitter Service *Flitter provides members their actual FICO score, credit education*

DALLAS – As members thirst for greater knowledge around their credit score, Redwood Credit Union and S.F. Police Credit Union determined that Ser Tech's Flitter Credit Network was best suited to their needs.

Flitter is an online platform that integrates with the credit unions' mobile and home banking network to provide authentic FICO scores and credit education to members. "Ser Tech was very flexible," Tony Hildesheim, CIO at the \$4.4 billion Redwood Credit Union. "We wanted a tight integration, and so they built their product to be API-driven as a service or as a complete package through single sign-on for those credit unions that didn't have the time or access to use an API service."

S.F. Police Credit Union (\$896 million) Senior Vice President of Marketing Kathy Litman, explained the value Flitter adds for SFPCU's members. "Since most consumers are anxious to learn about what affects their credit score, and FICO as an organization is dedicated to providing that type of financial education, we felt this could be a strong value-added service to make available to our members.

Even when implementation hit a couple of rough patches with third parties, Ser Tech's team powered through, said Ser Tech Chairman Mike Covert. "Each obstacle encountered was met with a can-do attitude, which I think is the hallmark of a Ser Tech service implementation. We're very pleased Redwood and SFPCU are happy with the Flitter service. We know it provides their members valuable information about their credit."

Redwood CU Financial Wellness Advocate Wrynn Valentine added, "We truly believe that providing their credit score with common language helps explain why they had that score is a major component, delivering a valuable piece of information that they could use to better their financial lives. Unlike some credit scores, we don't require that members sign up to receive their score. They simply must have a loan product or credit card with us, log into online banking and their score will be there. As a result, we know that views of the scores are very high."



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SPFCU's Litman concluded, "We are very excited to launch this service to our members. We are pleased to have worked with Ser Tech in securely displaying members' FICO scores in online banking."

Ser Tech is a financial technology services company that leverages credit data to help clients target consumers to generate new loans, provide actual FICO scores and credit education for consumers, and identify, measure and manage portfolio risk and opportunity through comprehensive loan management. Ser Tech is headquartered in Dallas, serving more than 3,000 credit unions since 1994.