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**MANY FINANCIAL INSTITUTIONS ARE RETHINKING THE WAY THEY SCHEDULE THEIR BRANCHES**

*Financial Management Solutions, Inc. Helps Make a Successful Transition With  
The Teller Management System™*

ATLANTA, GA., — (May 27, 2008) — With more difficult economic times facing the industry, many financial institutions are looking for ways to reduce branch expenses, while maintaining or improving service.

“We must shift our way of thinking to scheduling (our branch resources) to need versus scheduling to payroll”, according to Kim Edwards, Vice President Service & Branch Operations, Sarasota Coastal Credit Union. “By doing so, we can expect to gain operating efficiencies through enhanced productivity, improved scheduling of resources, while maintaining or improving service levels.”

To achieve this objective, **Sarasota Coastal Credit Union** (\$235 million in assets), turned to Financial Management Solutions, Inc. (FMSI) for assistance. FMSI is a leading provider of branch performance management software and services to the credit union and banking industries.

In addition to **Sarasota Coastal Credit Union**, eight other financial institutions selected FMSI’s Teller Management System™ in the first quarter of 2008 to support similar branch staffing objectives.

Banks — **Central Banccompany, Inc.** (\$7.8 billion in assets); **Bank of Edwardsville** (\$1.1 billion in assets); and **F&M Bank** (\$550 million in assets); and

Credit unions— **ABNB Federal Credit Union** (\$346 million in assets); **Scott Credit Union** (\$396 million in assets); **PriorityONE Credit Union** (\$73 million in assets); **HarborOne Credit Union** (\$1.5 billion in assets); and **Navy Army Federal Credit Union** (\$563 million in assets).

“Utilizing FMSI should improve customer service, assist in staffing appropriately, and provide valuable feedback and recognition to our affiliate banks, branches, and individual tellers”, comments Ralph H. Schroeder, Retail Branch Operations, Central Banccompany, Inc.

Frank Padak, Scott Credit Union CEO, had a similar objective. "Managing operating expenses is a priority. With the implementation of the FMSI system, we have been able to identify efficiencies in our teller scheduling, and equally as important, provide reporting tools to our branch managers and tellers."

"I used The Teller Management System™ at a previous bank, achieving a 12% improvement in productivity in the branches. I look forward to implementing it here at HarborOne.", said Leo Donahue, Senior Vice President, HarborOne Credit Union.

"We contracted with FMSI to enhance the credit union's branch staff efficiencies and to assist in scheduling tellers to meet member service demands", said C.S. Heidelbaugh, Vice President Operations, ABNB Federal Credit Union. "It is exciting to see the quantitative, empirical data in both detailed and summary report formats. From these reports, we are taking steps to improve staffing in order to improve operating expenses and serve our members better".

#### **About Financial Management Solutions, Inc. (FMSI)**

Combining 200 years of financial services experience with innovative technology, FMSI provides comprehensive resource scheduling and performance evaluation solutions for today's complex branch environment. These solutions are designed to improve service, reduce operating costs, and increase profitability by targeting the effective management of financial institution's non-interest operating expenses.

FMSI's integrated suite of branch decision-support software and scheduling tools includes **Teller Management System™**, **Online Scheduling**, and **Lobby Tracking System™**. FMSI works with financial institutions of all sizes throughout the United States. Visit the company's Web site at [www.fmsi.com](http://www.fmsi.com) or call 877.887.3022.

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