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Sylvia Young, CEO

MediCredit Federal Credit Union

Honolulu, Hawaii

On April 15th, we will celebrate our one year anniversary on the i-POWER® core processing system and our one-year anniversary as part of the EPL family. Once our credit union decided to go with EPL, we asked to convert as soon as possible and 45 days later we were on i-POWER! The stress caused by the anticipation of the conversion, based on my past experiences, was much worse than the stress caused by the actual conversion. EPL supported us all the way.

I have been in credit unions for nearly 40 years and during my career I have worked with several systems, including some top names in the industry. What I have learned is, for the most part, systems are comparable. What really counts is the credibility and integrity of the company to provide the service *after* you sign the contract. That's where EPL stands far above any other DP vendor I have ever dealt with, including the 3rd party vendors. Not once in the year we've worked with them have we lost faith; their word is as good as a contract, which is very rare in today's business world.

MediCredit Federal Credit Union is small by most standards, with 1,500 members and \$5.1 million in assets. When you're a small credit union, too often you're treated as a non-entity and when it comes to economies of scale, we usually get the short end of the stick. Not so with EPL. All eleven of us in Hawaii who converted to EPL were treated with fairness and respect, regardless of our asset size. EPL worked with us: communicating – not just with their credit unions but with each other and the 3rd party vendors to make sure everyone knew what the right and left hands were doing at all times. During a recent visit to EPL in Birmingham, I was able to put faces to all the wonderful, helpful people that we have spoken to on the phone over the past year. Their staff is part of the EPL difference.

EPL is like a family business with people you can count on and with nearly a full year since our conversion, we are even more pleased today with our choice of i-POWER and EPL than the day we signed our contract.