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Press Release

Lower Valley Credit Union

Implements Check 21 Electronic Transmission Services with Federal Reserve Bank

Northwest Bank Technology—Meridian, Idaho, implements branch capture system in two branches. Digitally transmits checks to operations center for balancing and submits X9.37 formatted electronic cash letter to Federal Reserve Bank.

Yakima Washington—April 7, 2010. Lower Valley Credit Union has successfully implemented Check 21 technology by sending and receiving electronic files to/from the Federal Reserve Bank. Lower Valley Credit Union uses software developed by Northwest Bank Technology to capture checks at two branches located in Yakima and Sunnyside Washington. The bank transmits images of checks from each branch to its central operations facility. Balancing functions are then performed at each branch using CAR/LAR technology (Orborgraph™) and Visual Proof software from Nw Bank Technology. Check images are bundled and transmitted electronically to Fed using Fedline® for the Web.

“We are very pleased with the successful implementation of electronic processing at Lower Valley Credit Union,” said Ted Rudder, Senior Vice-President, NW Bank Technology. “This is innovative technology that will provide significant advantages to financial institutions in the years to come. It has been a pleasure working with Lower Valley Credit Union through this process. They are forward thinking and anxious to take advantage of new technology that will provide significant advantages to their members in the years to come.”

About Northwest Bank Technology

Located in Meridian, Idaho, Nw Bank Technology is a software development company and provides financial institutions with check imaging system solutions. From branch capture, to central check processing Nw Bank Technology is a demonstrated leader in software development for banks and credit unions. For over 20 years, Nw Bank Technology has helped financial intuitions with their check processing needs. For more information, go to www.nwbt.net or call 208-895-8778.

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