



CASE STUDY

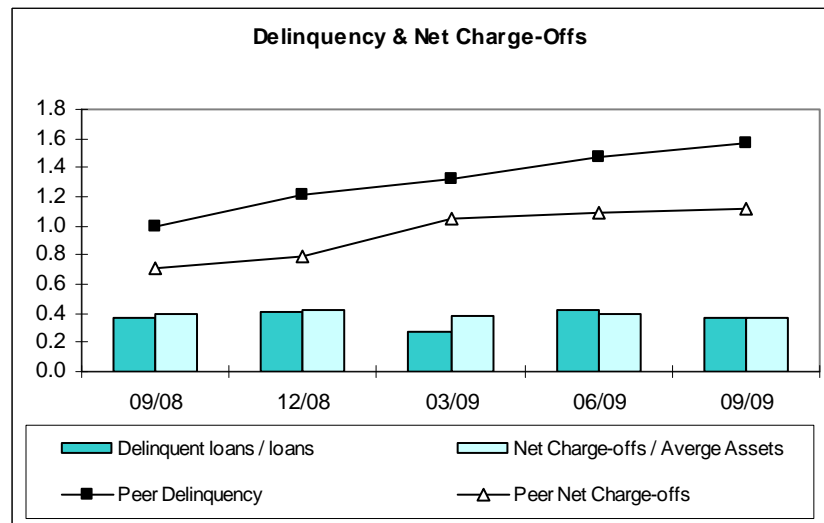
Client: AmeriCU Credit Union (Rome, NY), \$816 Million Assets

Product: Collections Outsourcing

Background:

AmeriCU Credit Union began their partnership with LSI in February 2007. The credit union was looking to cost-effectively manage their delinquencies and charge-offs, so they signed on to use LSI's Collections Outsourcing Service. Despite the economic turmoil over the past 18 months, the credit union has been able to maintain delinquency and charge-off levels far below that of their peer group. Here's a snapshot of the data:

Ratio	AmeriCU Sep-08	Peer Avg Sep-08	AmeriCU Sep-09	Peer Avg Sep-09
Delinquency	0.37	1.00	0.36	1.56
Charge-offs	0.40	0.54	0.36	1.12



Results:

As you can see from the above data, AmeriCU has been able to slightly lower their delinquencies and charge-offs over the past year, while delinquencies in their peer group rose 56% and charge-offs rose 107%. For a credit union like AmeriCU (over \$700 million in total loans), these percentages translate to enormous savings and bottom line benefits.

Source:

Statistics and peer data from Financial Performance Report via NCUA.gov. AmeriCU information validated by credit union.