

For Immediate Release:

**DULUTH-AREA CREDIT UNION OPTS FOR IN-HOUSE CHECK SOLUTION
FROM ACOM FINANCIAL DOCUMENTS DIVISION;
PROVIDES MEMBER CHECKBOOKS FASTER, AT LOWER COST**

DULUTH, Minnesota, August 3, 2005 – Duluth Teachers Credit Union, a \$58 million-asset institution founded in 1933 to serve the financial needs of the community's education community, has installed an ACOM in-house check printing solution that enables it to deliver high quality member checks at low cost in one day, on a normal schedule, or mere minutes in an emergency situation, it was announced by Credit Union President John Westlund and ACOM Vice President Mark Firmin.

The credit union's headquarters are Duluth, where it also maintains a branch in the Kenwood Shopping Center and participates in a shared services center in the Miller Hill Mall. The institution was educator-based until 2004, when it converted to a community-chartered credit union authorized to accept as members any individuals living in or connected to the community. Growth has increased substantially since the change was made and the credit union serves a current membership of 7,800, Westlund said.

The acquisition of the ACOM in-house checks system was motivated by the deteriorating quality and correspondingly higher prices of checks the institution obtained for its members from its previous vendor, Liberty Enterprises, Inc., he said. Liberty was recently acquired by John H. Harland Company, Atlanta.

The ACOM solution consists of a PC, check processing software, a MICR-enhanced laser printer, and trimming and binding equipment. Checks are generated as the member orders are placed and each order takes just a few minutes, entry-to-delivery.

"We have about 3,600 checking accounts and the number is growing rapidly," Westlund said. "Cost is an important factor because we offer several free check programs, among them one for the one-third of our checking accounts held by members 55 and older. We also provide first-check orders free to new accounts, which we open at a rate of 30-50 per month. Checks can become a significant cost factor."

The ACOM solution halves this cost, he said, entailing only the cost of paper, supplies and minimal employee resources -- two part-time employees who also have other duties. Checks to general membership are priced at \$11.40, with postage added for the few members who choose to have them mailed.

"The Liberty check stock had gotten thin, and the copies were virtually tissue," Westlund said. "Conversely, the ACOM checks and copies have a substantial feel that members like. Essentially, the product sells itself and we encounter no resistance when we convert members automatically to in-house checks. They like the quality, they like the price, and the checks enhance our image with members because it shows them that we're looking out for them."

Westlund discovered the ACOM in-house checks solution in a credit union magazine article about an application at the Superior Iron Range Credit Union. He contacted the CEO, arranged to see the solution in operation, and was sold immediately, he said.

About ACOM Solutions, Inc.

ACOM Solutions Financial Documents Division is the premier developer and marketer of check and financial document production solutions that enable financial institutions to streamline front office and back office check and financial document production activities, and to create and fulfill customer check orders and reorders in-house versus outsourcing to commercial check vendors. ACOM Solutions, Inc. is a multidivisional, international developer and marketer of conventional and e-business solutions that integrate with enterprise applications to enhance back office and B2B processes for electronic, Internet and paper-based commerce. For more information, contact ACOM Solutions Financial Documents Division at 3305 Breckinridge Blvd, Suite 130, Duluth, GA 30096; telephone 770-279-8955; email micrproinfo@acom.com; Web: <http://www.inhousechecks.com>.

###

CONTACT:

Victor Wortman
(310) 393-6281
vwortman@earthlink.net
Maribell Buchanan
(770) 279-8955
mbuchanan@acom.com
Gregory Church
(562) 424-7899
gchurch@acom.com