



logicpath™

C3 Financial™

client testimonials

C3 Financial™ manages branch, ATM and vault cash. Designed to eliminate excess cash, outages and automate cash requests, C3 Financial provides an integrated framework for your cash management operations. Precise algorithms consider competing cash needs to forecast cash needs and deliver requisition amounts.

**Maximize
Efficiency**



C3 Financial communicate enterprise-wide cash positions, while providing a central location for streamlining cash operations. Instituting C3 Financial, your cash management process ensures optimized cash inventory, reduced labor effort and an automated cash process.



**Increase
Earning Assets**

NORTHEAST

"PeoplesBank has experienced a very positive experience on C3 Financial. We use the program to ensure all of our cash orders and deposits are submitted properly and within our banks tolerances for cash. Data for our cash levels is automated from our teller platform system to eliminate manual process by our front line staff. We recommend C3 Financial to other banks that want to establish a standardized and simple cash management process that works."

Lucinda Brown, Branch Administrator Officer
PeoplesBank, Holyoke, MA
\$2.5b assets

"Hudson Valley Federal Credit Union entrusts logicpath with cash management for our branch network. Their cash management program (C3 Financial), empowers our staff to make accurate order and deposit decisions. Having member cash demands at our branches fingertips has translated to improved cash levels and a deeper understanding of our member's cash behaviors."

Lori Downing, Area Retail Manager
Hudson Valley Federal Credit Union, Poughkeepsie, NY
\$4.9b assets

"Webster First Federal Credit Union selected logicpath for cash management via their C3 Financial solution and we believe we made a great decision. Within 2 months of our project implementation, we reduced our cash 15%. The application is efficient and easy to work with since all cash ending totals come straight from our teller platform. Our credit union has increased its branch footprint and we have relied on C3 Financial to help us control our cash inventory."

Paul Richard, Executive Vice President & CFO
Webster First Federal Credit Union, Webster, MA
\$952m assets

"We implemented C3 Financial to give our branches a tool that would assist them with preparing their cash orders and s. Our branches login to C3 Financial and submit their cash request for approval by our Financial team. Once approved, we use C3 Financial's Federal Reserve file extract feature that allows us to batch order our cash to the Federal Reserve. We have eliminated a lot of our manual processes and logicpath's support team has partnered with BayCoast Bank to maximize efficiencies within the program. BayCoast Bank has used other programs and services from logicpath and we would recommend their services to other banks that would like to improve their cash management processes."

Filomena Lopes, Community Banking Operations Specialist
BayCoast Bank, Swansea, MA
\$1.6b assets

"HarborOne Bank required a centralized solution to manage the bank's expanded cash inventory in efforts to streamline operations and align all aspects of the bank's cash management process after the shift from credit union to bank. Logicpath's C3 Financial will enable our staff to increase efficiencies with daily cash handling operations by eliminating cash overages and automating cash requests while significantly reducing the bank's labor efforts. C3 Financial's predictive analytics provides HarborOne Bank employees with the strategic forecasting tools to more proactively identify and predict future cash needs. Additionally, an established and strong integration between logicpath and HarborOne Bank's armored car supplier further improved the bank's cash ordering process."

Jacqueline Mayo, VP of Branch Administration
HarborOne Bank, Brockton, MA
\$2.9b assets

"Pawtucket Credit Union is the largest credit union in Rhode Island and we approached logicpath to assist us with reducing our cash levels. Prior to our implementation of C3 Financial we managed cash by establishing maximum limits for our branches to stay beneath. We believed we were doing a fairly good job managing our cash levels and were amazed by our experience after utilizing C3 Financial. Pawtucket Credit Union reduced cash by 20% within 3 months of use! We have also reduced our armored expense by using C3 Financial reporting to assess our armored car needs. We rely on logicpath's products and services to assist our credit union with reducing non-earning assets and value them as a partner."

Donna M. Gregson, Senior Vice President, Retail Services
Pawtucket Credit Union, Pawtucket, RI
\$2.3b assets

"One of our strategic goals at Service 1st Federal Credit Union was to get a better handle on our cash management operations. We chose logicpath's C3 Financial solution to help us achieve these goals, in addition to reducing our cash inventory. C3 Financial integrates with our teller platform, Symitar, allowing us to automate cash ending data to the solution. Our cash footprint extends over branches and ATMs. C3 Financial provides our branch tellers with accurate order and deposit guidance based on their unique location and member needs. The implementation went very smoothly and their customer service continues to be very responsive and knowledgeable."

Michael Thomas, CFO
Service 1st Federal Credit Union, Danville, PA
\$377m assets

"NASA Federal Credit Union's philosophy is 'People Helping People,' and in order for us to adhere to this mission and satisfy members' needs, we required a solution that would help us understand their cash demands. Our partnership with logicpath enhances our operational efficiencies and allows us to effectively track the movement of the credit union's currency and coin."

Kristal Ribblett, AVP of Branch Operations
NASA Federal Credit Union, Upper Marlboro, MD
\$2.6b assets

"Our frontline staff enjoys logicpath's integration with Dunbar for cash ordering. It's "one and done" and a much easier process that has saved us precious time in our offices. Being notified via email of the cash orders closes the loop on ordering process for our team. We have been able to reduce the amount of cash in the branches substantially and the feature that I like best is being able to see our cash ending totals as compared to actual usage."

Tricia Cross, Vice President, Retail Operations
Navigant Credit Union, Smithfield, RI
\$2.1b assets

"There was always this underlying fear of running out of cash in the branches, so we set our cash limits high to make sure we had plenty of cash on hand. It became painfully clear that this was not the most efficient way to manage our cash. We had no insight into cash cycles, so it was challenging for our back office to guess our cash needs. To improve its cash management efforts, Marquette Savings Bank implemented logicpath's C3 Financial cash management solution. We knew C3 Financial would be instrumental in improving cash management efforts, but once the implementation was complete, the benefits far exceeded our expectations! C3 Financial has completely taken the guesswork out of the forecasting cash needs of the bank, reduced the labor involved and mitigated risks associated with high cash levels."

Lisa Lopez, VP and Manager of Deposit Operations
Marquette Savings Bank, Erie, PA
\$864m assets

NORTH CENTRAL

"Interra Credit Union completed a project with logicpath in 2011 and we were so pleased with the results we decided to review their cash management program, C3 Financial. Our cash management system relied heavily on our head tellers intuition which led to a higher than necessary cash in our branches. Using C3 Financial we have been able to reduce our cash levels by 35%. We are extremely pleased with the program and would recommend it to all credit unions that are looking to institute a cash management system."

Deb Garman, Director/Operations
Interra Credit Union, Goshen, IN
\$1.1b assets

The Farmers Bank first engaged with logicpath in 2011 to assist with our cash ordering process. C3 Financial provides accurate cash order and deposit guidance that our branch personnel trust. Our team enjoys the ease of the ordering process, which allows them to quickly submit to the Federal Reserve Bank's FedLine® Web. C3 Financial gives us a central location where all cash data is housed and a standard process across our entire branch footprint. The Farmers Bank chose to renew with logicpath because we continue to see operational gains using C3 Financial."

Chris Blastick, Branch Administration
The Farmers Bank, Frankfurt, IN
\$551m assets

"Peoples Bank's cash management process was very challenging and we sought a solution to simplify and provide our team with accurate cash levels. With the C3 Financial tool, we have centralized our ordering process. C3 Financial's reporting and guidance of our cash position and usage helps us better manage our 16 branches. Logicpath's cash management solution has been the perfect solution for us! It is now a critical part of our cash management process.."

Peymon Torobi, AVP/Controller
Peoples Bank, Munster, IN
\$1b assets

"Logicpath is Black Hills FCU's partner for branch cash management. We value their dedication and efforts to ensuring our cash management objectives are met. Using logicpath's new forecasting model, we have reduced our cash levels by 30%. Logicpath's cash management solution is flexible, effective and a critical part of our process."

Patty Mogensen, DTMSC Teller Manager
Black Hills Federal Credit Union, Rapid City, SD
\$1.3b assets

Connexus Credit Union has worked and grown with logicpath's cash management solution for several years with fantastic results. We use the application to assist us with maintaining proper levels of branch and ATM cash. Logicpath's approach to cash management is simple and effective. Using centralized requisitions to manage our ATM network from one area of our credit union has translated to reduced time commitments in our operation departments."

Mary Burgoyne CPA, CCUE, Executive Vice President and Chief Information Officer
Connexus Credit Union, Wausau, WI
\$1.9b assets

"Our credit union uses C3 Financial to streamline our operational practices with managing cash. Branches submit their orders to the program for approval by Accounting. The ease of ordering cash for our member needs has saved us time, and taken the guess work out of the ordering process. We have become more efficient, and better at meeting member cash needs. Since we have been so pleased with the C3 Financial application, we renewed with them this year!"

Christine Schnoor, Accounting Manager
I.H. Mississippi Valley Credit Union, Moline, IL
\$1.3b assets

"Dickinson Financial operates in 17 states amongst 6 banks and relies on logicpath's branch cash management solution to optimize our cash levels. We are extremely happy with the program and have found logicpath's support staff to be accommodating to our unique needs and always willing to offer best practices consulting on cash management strategies."

Melissa Gunlock, Deposit Operations
Dickinson Financial Corporation, Kansas City, MO
\$2.4b assets

"Trust Credit Union depends on logicpath's C3 Financial solution to help us reduce excess cash, improve efficiencies around cash ordering and gain a deeper understanding of our cash behaviors and needs.

In the first few months of using the application our 21 branches have reduced their cash levels significantly and streamlined their cash ordering process and we believe there is still more benefit to come.

Logicpath's team is phenomenal!! Our implementation was especially challenging due to several cash dispensing machines that did not interface with our core system. They worked with us to come up with a successful solution. We can't say enough about the support we receive from their training/tech staff – especially Brant and Grant!! They are wicked smart experts in all things "cash" related. They often bring us ideas and solutions to address our unique needs. They are responsive, innovative, professional, and friendly and yes even FUNNY!! Additional refresher training 6 months post launch helped beef up our understanding of the recommendations and gave our users a deeper knowledge of the application so they can benefit from it at a higher level.

We are so impressed with logicpath and their team that we are moving forward on implementing the integration options to our armored car provider and money supplier. We believe this will translate to even more increased operational efficiencies & accuracy. Lake Trust Credit Union finds the C3 Financial application easy to use and view, effective and measurable. The graphs and charts can be easily produced and are a great tool for our users to track their cash trends. We believe it is a necessary cash management tool for ANY financial institution that needs to take their cash management to the higher level."

Yvonne T. DeGaperis, Coordinator/Member Service Support
Lake Trust Credit Union, Plymouth, MI
\$1.9b assets

WEST

"The inter-branch cash transfers became incredibly costly and time consuming, especially for our central branch that was responsible for servicing cash orders for our entire branch network. Now our branches simply submit their own cash orders directly through C3 Financial, which are then reviewed and approved by accounting and delivered directly to the branches. We have realized significant time and costs savings by streamlining our cash management efforts using one, central platform. In addition to streamlining cash management operations, C3 Financial uses historical data to provide accurate branch and ATM cash order and deposit recommendations to ensure each location has the correct amount of cash on hand to cover its unique member needs."

Penny Cook, Community Office Manager
Matanuska Valley Federal Credit Union, Anchorage, AK
\$494m assets

"We work with logicpath to help us minimize non-earning credit union assets. C3 Financial provides our branches with recommended cash order amounts. Through C3 Financial, we have been able to reduce our branch cash and standardize our cash order process. Numerica values its partnership with logicpath. We recommend their solutions for financial institutions that want to impact their bottom lines and create efficiency."

Cindy Leaver, Chief Financial Officer
Numerica Credit Union, Spokane Valley, WA
\$2.3b assets

"HAPO Community Credit Union is very happy with logicpath's C3 Financial program. We reduced our cash levels by 38% two months after we were trained! Even as we have grown our branch footprint, our cash levels are still substantially less than when we began with logicpath. Their support has been fantastic and logicpath has taken a consultative approach to our relationship for managing cash. Our experience with logicpath has been nothing short of fantastic."

Noemy Correa, Branch Manager
HAPO Community Credit Union, Richland, WA
\$1.7b assets

"Our credit union relies on C3 Financial to manage our branch and ATM cash. Using the central requisitions feature we have centralized our ordering process, and audit our order and deposit submissions to ensure compliance with our internal cash policies. Our regional management depends on C3 Financial's reporting of cash position and usage to manage their branches cash levels. Logicpath has given us a solution to standardize our approach to managing cash and more importantly they support our needs."

Ute McKinnell, Central Vault Manager
Travis Federal Credit Union, Vacaville, CA
\$3.1b assets

"Our previous experience. C3 Financial will drastically reduce our cash levels by providing our branches with order and deposit recommendations based on member demand, as well as streamline processes that once required at least four employees between retail and accounting departments to complete. C3 Financial's central requisition console and file extract feature for FedLine® Web enables AltaOne employees to receive and approve accurate order recommendations, then easily send all cash orders in one file for the credit union's 12 branches and 15 ATMs directly to the Federal Reserve Bank."

Beverly Wagner, VP of Member Services
AltaOne Federal Credit Union, Ridgecrest, CA
\$636m assets

"Our \$7.1 million cash reduction translates to an average branch cash reduction of nearly \$85,000, allowing us to redirect this excess cash from our branches to alternative investments and lending. C3 Financial far exceeded our expectations, and as a result, we recently renewed our partnership with logicpath and will continue to leverage C3 Financial to maintain optimal cash levels and keep cash inventory in-line with member demand throughout our extensive branch network."

Daniel Phillips, SVP of Finance
Mountain America Credit Union, West Jordan, UT
\$8b assets

SOUTHEAST

"We love logicpath and C3 Financial! Our primary cash management objective was to simplify our operations. Prior to our implementation we relied on manual tracking of cash positions and manual orders to the Fed. Our cash positions are automatically generated and member usage I solved for, while our vault tellers look to the application for order guidance. Cash ordering process time has been reduced by batching orders into one Fed Line file for upload. C3 Financial was an affordable solution to our cash management challenges."

Beth Bilotta, VP Branch Operations
Fairmont Federal Credit Union, Fairmont, WV
\$347m assets

"Summit Credit Union works with logicpath to streamline our cash management process. We utilize C3 Financial to give us order and deposit recommendations, as well as help us facilitate our orders to the Federal Reserve. In using C3 Financial's Fed extract file feature, we have eliminated inaccurate orders, reduced time in Accounting and created a straight forward workflow."

Crystal Johnson, Accounting Specialist II
Summit Credit Union, Greensboro, NC
\$231m assets

"Our credit union requires a significant amount of cash to operate our branch locations successfully. We were impressed with C3 Financial's capabilities and software solutions that provide better tools to understand our member cash demands by locations, while centralizing our cash procedures to reduce time."

Jay Jones, Director of Finance/Controller
Georgia United Credit Union, Duluth, GA
\$1.4b assets

"C3 Financial will empower our team to make consistent and accurate cash orders and deposits, as well as create tremendous back office efficiencies. The bank will use C3 Financial's central requisition console to consolidate all of our cash orders for mass submission to our virtual vault with our armored car provider. The consolidation represents a tremendous reduction in back office processing time, as well as an improvement in our cash fulfillment process."

Patrick Brown, Chief Operating Officer
Queensborough National Bank & Trust, Louisville, GA
\$1.1b assets

"The Southern Credit Union uses C3 Financial to streamline our cash operational practices. C3 Financial provides us accurate cash order amounts for each branch's demand and then consolidates all of our orders for submission to FedLine and Loomis. These features have made us more efficient; saving our retail team time to remain focused on our members. I highly recommend logicpath's C3 Financial to other credit unions. It gives you branch cash management peace of mind."

Barry Griffin, VP/Branch Administrator
The Southern Credit Union, Fayetteville, GA
\$399m assets

SOUTH CENTRAL

"First American Bank & Trust engaged logicpath for cash management to help us achieve our primary objective of reducing non-earning vault cash. Our cash management goals have evolved to focus on operational effectiveness. We worked with logicpath to identify best practices for centralizing components of our cash process to reduce our time commitments. Using C3 Financial's Federal Reserve file extract feature and Central Requisitions console we have created significant efficiencies in our cash ordering process."

Nolan Falgout, Chief Financial Officer
First American Bank & Trust, Vacherie, LA
\$863m assets

"Neighbors Federal Credit Union relies upon logicpath's C3Financial program to help us manage our branch and ATM cash. Implementing the program has given us a deeper understanding of how we use and inventory cash. As a result, we have reduced our excess cash and standardized our cash management process."

Greg Inman, Senior VP Retail Operations
Neighbors Federal Credit Union, Baton Rouge, LA
\$733m assets

"The Peoples Bank depends on logicpath to give us applications that help us manage non-earning bank assets. We rely on C3 Financial to help our branches manage their cash inventory. Having order and deposit recommendations for our branches to work from has translated to a bank wide reduction in cash. The Peoples Bank has seen our cash management goals met, and logicpath is the key ingredient to our successes."

Susan Page, VP of Operations
The Peoples Bank, Biloxi, MS
\$697m assets

"RBFCU continues to expand its footprint with a 33 percent increase in members and a 34 percent increase in the number of accounts throughout the past three years. To support this level of growth, we required centralized cash management software that enabled our personnel to meet and sustain our high levels of member service throughout our network. C3 Financial provides us with optimal cash inventory at all locations."

Mary O'Rourke, Chief Information Officer
Randolph-Brooks Federal Credit Union, Live Oak, TX
\$7.1b assets

CANADA

"Interior Savings Credit Union implemented logicpath's cash management system to help us tightly manage our cash levels across our branch footprint in British Columbia. Interior Savings Credit Union has realized a 13% reduction in our cash levels since we implemented the program and continue to work with logicpath's support staff to address further areas of opportunity. During the implementation phase logicpath provided professional service and continue to deliver ongoing support in helping our credit union achieve its goals."

Donna Austin, Assistant Vice President, Sales & Service
Interior Savings Credit Union, Kelowna, British Columbia, Canada
\$2b assets

"Cornerstone Credit Union operates in the Province of Saskatchewan and serves our members with 13 offices. Our management team wanted to achieve better control over our organizations cash by deploying a cash management solution. We selected logicpath's C3 Financial program and have reduced our cash holdings by 25%! This was accomplished by engaging the programs order and deposit guidance as well as utilizing logicpath's support and implementation staff. Training was catered to our needs and has uncovered ways for the credit union to further reduce cash. We love the reporting in the application and are a huge advocate of this solution."

Naomi Kluk, Manager Administration
Cornerstone Credit Union, Tisdale, Saskatchewan, Canada
\$914m assets

