



***FAIRWINDS***

C R E D I T U N I O N

**1120ZCSA: STUDENT BANKING SERVICES**



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## Executive Summary

With a history dating back to 1949, *FAIRWINDS* Credit Union is the largest financial institution headquartered in Central Florida, with \$1.6 billion in assets, more than 147,000 members, and 6,000 business members.

Currently *FAIRWINDS*' service area includes a seven-county market encompassing Central Florida. Individuals living or working in Orange, Seminole, Lake, Osceola, Volusia, Brevard and Polk counties are eligible to open an account. *FAIRWINDS* successfully serves these markets and its members through 37 branch locations, a network of more than 1,000 ATMs, online and mobile banking, and a 24-hour Call Center.

As a not-for-profit, member-owned organization, *FAIRWINDS* exists to serve its members, not shareholders. While *FAIRWINDS* provides tremendous savings value for consumers, the credit union prides itself on being member advocates. *FAIRWINDS* consistently does what is in the best interest of its members and not just the bottom line.

*FAIRWINDS* also prides itself on being a community partner. *FAIRWINDS* supports its home teams with sponsorship support for the Orlando Magic, Orlando Predators, and Orlando Solar Bears. Members are able to show their home town spirit as well with officially branded debit cards offered by *FAIRWINDS* for each of these Central Florida based sports organizations. *FAIRWINDS* has a proud history of supporting the arts in the community. *FAIRWINDS* is also the official sponsor of Broadway Across America - Orlando.

More significantly, *FAIRWINDS* has a vested interest in the University of Central Florida and its continued success. Seven out of eight Executive Team members are UCF alums. The Executive Team takes pride in their alma mater and as a team recognizes the contributions and impact UCF has on the community. *FAIRWINDS* wishes to continue to help foster its growth and success.

In 2001 *FAIRWINDS* committed \$1 million to the UCF Alumni Association to help build an alumni center on campus, now known as the *FAIRWINDS* Alumni Center. A construction loan was also provided at a preferred rate to facilitate the building's outcome. *FAIRWINDS* has supported athletics through a suite at the Brighthouse Stadium for the last five years and through season tickets to men's and women's basketball.

*FAIRWINDS*' support for UCF goes beyond financial resources. President and CEO, Larry Tobin, has served on the UCF Foundation Board of Directors for four years. He is currently serving as Chair of the UCF Foundation Audit Committee and secretary of the Executive Committee. Executive Vice President of Marketing, Dianne Owen, has served on the UCF Alumni Association Board of Directors for nine years and begins her two year term as Chairman on July 1, 2012.

*FAIRWINDS* has been active on campus with students and faculty throughout the years. Financial seminars for students have been held both on and off campus. *FAIRWINDS* has teamed up with both Forever Knights and Alpha Kappa Psi for complimentary workshops for students. Additionally, for the past four years *FAIRWINDS* has brought its Shred Fest Tour to the UCF campus. Shred Fest provides a safe and environmentally friendly way for students, faculty, and staff to shred their personal, financial, and academic documents.

*FAIRWINDS* is honored by this opportunity to advance its support of the University of Central Florida. *FAIRWINDS* is confident that through a partnership they will be able to enhance the financial well-being of UCF students, faculty, and staff, while providing the school a financial return that facilitates its ongoing success in making a difference in the lives of its students and the community.

# Experience and Qualifications of Proposer

# 1. Experience and Qualifications of Proposer:

- A. The Proposer shall provide a general statement of experience, which shall include a verifiable statement and description of the Proposer's experience in providing banking services to an educational institution and/or a 60,000 plus geographical area. The statement also shall provide a list of current similar-type client accounts which are located in the United States. Client account information shall include contact name, address, phone number, and length of service.**

*FAIRWINDS'* history of serving students dates back to its presence on the Naval Training Center base where we provided banking services to thousands of naval recruits going through basic training. *FAIRWINDS* served the recruits through three branch locations and ATMs on the naval base.

In an effort to diversify its membership base beyond military personnel, *FAIRWINDS* began serving employer groups. Prior to its geographic field of membership expansion, *FAIRWINDS* served the employees of more than 1,000 companies throughout Central Florida. Many of these companies included government contractors, cities and municipalities, and private industry. We continue to serve these companies and their employees today. Examples include Siemens, NAVAIR, Seminole County Government, City of Winter Springs, City of Maitland, and the City of Altamonte Springs. The following individuals will speak to *FAIRWINDS'* ability to serve a large group of employees and their families.

**Seminole County Sheriffs Office**

Dwayne Johnson  
Sergeant/Youth Educational Services  
100 Bush Blvd., Sanford, FL 32773  
407-708-7670

**Seminole County Public Schools**

J. Allen Nettles  
Environmental Coordinator/Project Manager  
400 E. Lake Mary Blvd., Sanford, FL 32773  
407-320-0062

Today, *FAIRWINDS* is the official credit union for the 12,000 employees (Team Members) of Universal Orlando Resort. *FAIRWINDS* has served in this capacity since October of 2006. Through the partnership *FAIRWINDS* provides banking services from its branch location on Universal Orlando's back lot. Among the Universal Orlando Team Member base, 40% are between the ages of 18 and 24, and many are UCF students working part time. *FAIRWINDS* participates in new hire orientations, financial fitness days, and other employee events in order to meet with Team Members and educate them on our banking services. Based on the unique needs of Universal Orlando Team Members, the credit union also introduced an exclusive checking account which provides a second chance for those that otherwise would be denied for service based on their account history. The account provides access to their money while minimizing the chance of overdrawing their account.

**Universal Orlando**

Rhonda Rhodes  
VP, HR/Employee Relations  
1000 Universal Studios Plaza, Orlando, FL 32819  
407-224-5702

- B. A vision statement and general philosophical commentary concerning the college-student demographic as it relates to the Proposer will be provided.**

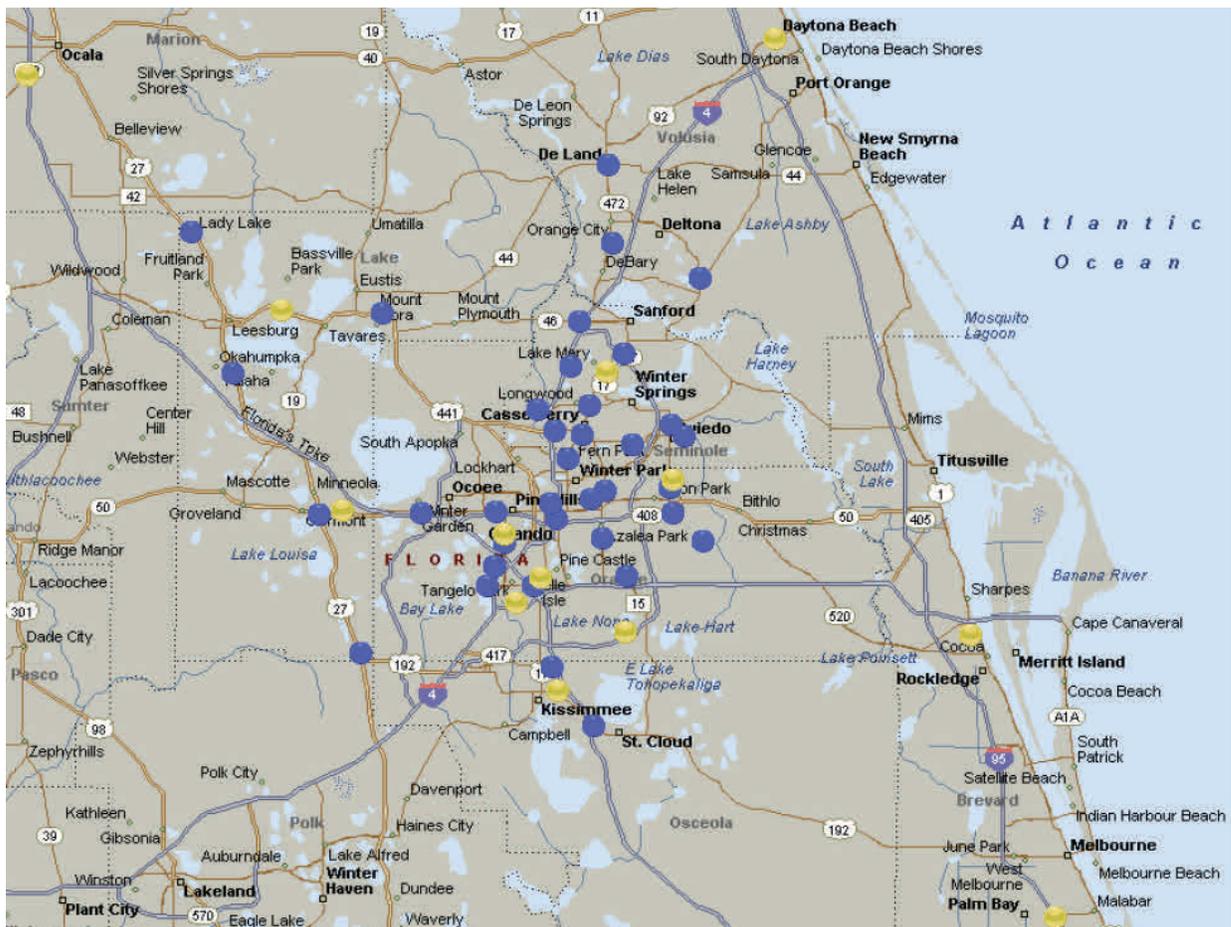
*FAIRWINDS'* vision is "Members Financially Secure and Economically Successful and Responsible." Our mission is to "Improve Members' Financial Well-being." While this philosophy speaks to all demographics of our membership, it especially speaks to the college student. *FAIRWINDS* recognizes the lack of financial knowledge

among college students and has a demonstrated record of financial education outreach to this segment. FAIRWINDS has a history of reaching out to the college market, and specifically to UCF, through educational seminars and events. FAIRWINDS has offered budgeting and credit seminars to the Forever Knights students in conjunction with the UCF Alumni Association. FAIRWINDS hosted a financial education seminar with guest speaker and author, Jeff Lehman, in partnership with Alpha Kappa Psi at its Alafaya Trail location. A second credit seminar for Alpha Kappa Psi was also held on campus.

FAIRWINDS also recognizes the importance of educating students before entering college. FAIRWINDS is currently active with Junior Achievement in teaching financial literacy to seniors. Additionally, FAIRWINDS grants scholarships each year to graduating high school students to reward their academic achievement.

**C. Ability of Proposer’s organization to meet the Campus banking needs of the main campus of UCF and affiliated locations in Orlando to support the Student ID card interface.**

FAIRWINDS has a significant footprint within a five-mile radius to the University’s main campus offering five full-service locations to include drive thru, night drop, and ATM services. These five credit union locations, as well the on campus branch, will be equipped with the technology, hardware, and knowledgeable crew to effectively support and facilitate student and employee financial needs, products, and services including the Student ID Card program. After the University’s card re-issue plan is complete, the credit union will expand the Orlando footprint of available branch locations supporting the Student Card program. Additional outlying branch locations will also be added, positioned to support the University’s satellite locations such as South Orlando, Leesburg, Sanford/Lake Mary, and South Lake.



● FAIRWINDS Branch Locations

● UCF Campus Locations

In addition to the branch support, *FAIRWINDS* Online Banking will also make account opening and Student ID card linking to a *FAIRWINDS* checking account effortless for the students. By using *FAIRWINDS* online options, students and employees will have the convenience of completing the account opening and Student ID card linking from the comfort of their own housing. During the reissue plan online capabilities will certainly be a favorable option.

**D. List of primary officers and support staff of the organization.**

Larry Tobin - President/CEO (UCF class of '83)	Mathy Hogan - EVP, eBusiness (UCF class of '87)
Kathy Chonody - SR EVP/CFO (UCF class of '82, '89)	James Adamczyk - EVP, Lending (UCF class of '02, '03)
Phillip Tischer - SR EVP/COO (UCF class of '83)	Catherine Hertz - EVP, Human Resources
Charles Lai - EVP/CIO (UCF class of '95)	Dianne Owen - EVP, Marketing (UCF class of '93, '97)

**E. The Proposer will provide a chart of the company's organization and a description of corporate structure and chain of ownership of company to ultimate parent corporation, and all subsidiaries. List total number of employees, include job titles. Indicate experience of individual(s) who will be assigned to the UCF account; include resume(s).**

*FAIRWINDS* Credit Union is a financial cooperative owned and controlled by its members. It operates on a not-for-profit basis. Each member has equal ownership in the credit union, regardless of the amount on deposit. Dividends are paid to the members, rather than to stockholders and investors. A voluntary Board of Directors, elected by the members, governs the management and operations of the credit union.

*FAIRWINDS'* Executive Team is located in Orlando, FL. The team is committed to being directly involved with this partnership should it come to fruition. Each Executive Team member will be available on an ongoing basis to facilitate the banking service program for UCF students, faculty, and staff.

The operations team assigned to this account will consist of: Jim Thornberry, Dan Kelley, and Kate Renner. Additionally, a branch team will be selected if this proposal is accepted. Dan Kelley, Regional Vice President, will be the primary Account Manager.

**Jim Thornberry, Senior Vice President of Branch Services**

Jim Thornberry has more than 20 years of experience in organizational management and training. Prior to joining the *FAIRWINDS* team in 2004, his experience included multi-unit management and implementing training strategies for companies such as Eastman Kodak and Wendy's International. After joining *FAIRWINDS*, Jim spent the earlier part of his credit union career developing standardized sales, coaching, and product knowledge training programs for all employees. In 2009, he was promoted to the organization's Management Team and has since served as the Senior Vice President for Branch Services. He is responsible for the sales, production, and operations for all 37 branch locations throughout Central Florida.

Jim is originally from Detroit, MI and moved to Central Florida in 1996. He holds an MBA in Management from the University of Phoenix and holds several training certifications. Jim lives in Oviedo with his family.

**Dan Kelley, Regional Vice President of Branch Services**

Dan Kelley has more than 11 years of management experience in the financial industry and is an MBA candidate from Webster University. He received his Bachelors of Science in Business Management from the University of Phoenix. After joining the *FAIRWINDS* team in 2005 as an Assistant Branch Manager, Kelley quickly moved his way up within the organization after successfully managing branches located in Winter Park, East Orlando, and Apopka. He was promoted to Vice President, Branch Manager in 2007 and in 2010 he was named Regional Vice President, overseeing management and operations of ten *FAIRWINDS* branches located in Orange, Osceola, and Lake Counties.

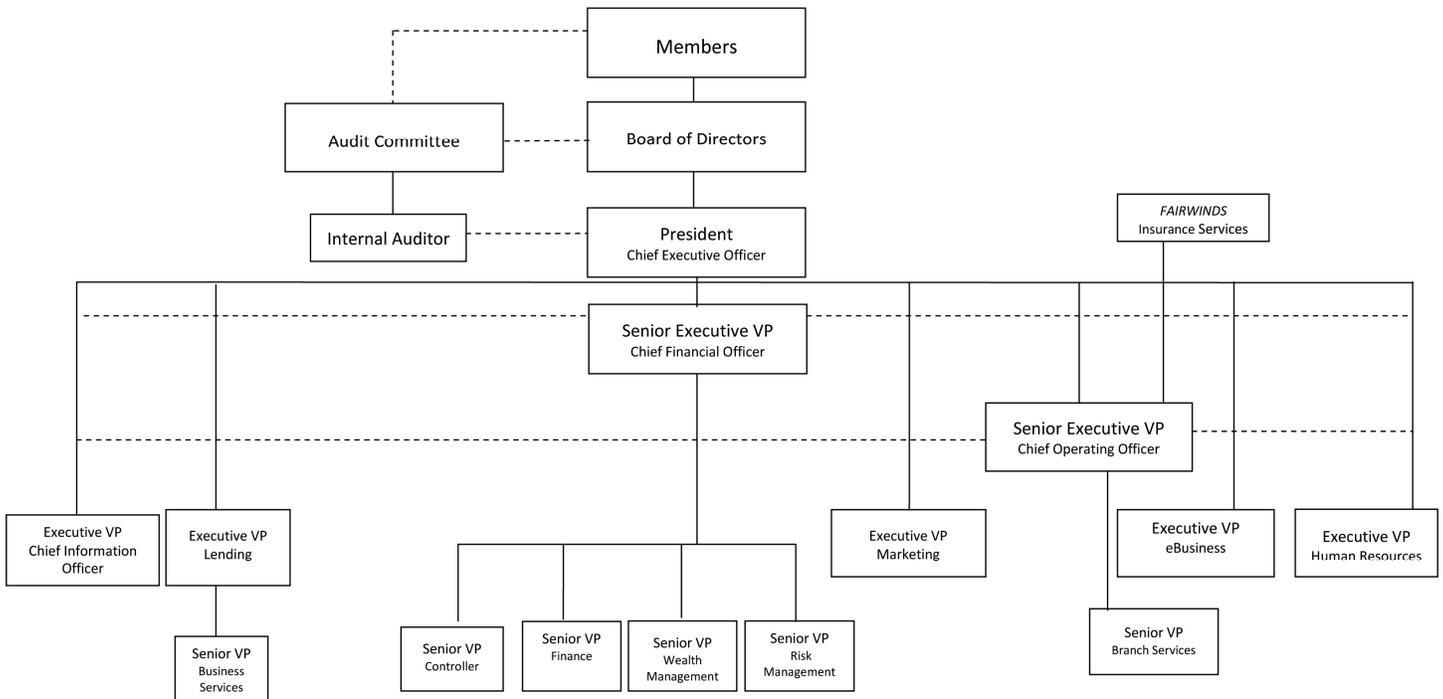
Originally from Plano, TX, Kelley has called Central Florida home for the past 30 years and is actively involved in giving back to his community. In addition to his role as President – Elect for the Rotary Club of Apopka, Kelley has served on the Foundation Advisory Board for Cornerstone Hospice and as a committee member of the City of Apopka Youth Leadership Program.

**Kate Renner, Vice President of Marketing**

Kate Renner has more than nine years of experience in corporate marketing, branding, and communications serving seven years in a management role. A graduate of Cleveland State University in 2001, she is currently finishing her Masters degree program in Corporate Communications from the Nicholson School of Communication at the University of Central Florida. After moving to Orlando in 2001, Kate worked for The Walt Disney Company before joining the FAIRWINDS team in 2003. As the Vice President of Marketing for the credit union, she oversees the strategic initiatives and daily marketing operations for the organization that include branding, promotions, advertising, web and graphic design, social media, and corporate communications.

Kate is originally from Cleveland, OH, and has lived in Central Florida for more than ten years. She recently joined the organization *Dress for Success Orlando* and currently serves on their Board as the Marketing Director. She lives in Orlando with her husband who is also a proud UCF Alum.

**FAIRWINDS Credit Union’s Organization Chart**



# FAIRWINDS Corporate Structure

Total Number of Employees: 572

## Audit

Internal Auditor	1
Sr. Internal Auditor	1
VP, Internal Audit	1

## Branch Services

Flex Teller	7
Loan Officer	34
Member Service Manager	30
Member Service Representative	166
Operations Manager	1
Regional VP, Branch Services	4
Relationship Manager	36
SVP, Branch Services	1
AVP or VP, Branch Manager	37

## Business Services

Business Services Support Manager	1
Commercial Special Assets Officer	1
Credit Analyst	1
Portfolio Manager	1
Senior Credit Analyst	1
SVP, Business Services	1
VP, Business Lending	1
VP, Business Services	1
VP, Business Systems	1
VP, Commercial Lending	1
VP, Commercial Loan Officer	2

## Information Technology

Applications Developer	1
Assistant Optical Manager	1
Assistant Systems Ops Manager	1
Desktop Technician	1
EVP and CIO	1
IT Relationship Managers	3
Optical Assistant	1
Security Administrator	1
Senior Applications Developer	2
Senior Desktop Technician	1
Senior Systems Administrator	1
Systems Operator 1	2
Tech Services Manager	1
Telecommunications Manager	1
VP, Application/Development	1
VP, Infrastructure	1

## e-Business

AVP, e-Services	1
Call Center Ops Manager	1
Card Analyst	1
Card Services Manager	1
Card Services Specialist	5
EVP, e-Business	1
IRA Administrator	1
Loan Call Center Manager	1
Loan Officer	4
Member Service Manager - Call Center	4
MSM - Card Services	1
Member Service Rep - Call Center	32
Member Service Rep - e-Services	3
VP, Call Center	1
VP, Card Services	1

## Human Resources

EVP, Human Resources	1
Human Resource Generalist	1
Senior Trainers	2
Total Rewards Manager	1
VP, HR Admin	1
VP, Training	1

## Finance

Accountant	2
Accounting Assistant	4
Accounting Manager	1
Accounting Specialist	3
AVP, Private Banking	1
AVP, Financial Advisor	5
BSA Compliance Manager	1
Cash Mgmt Services Manager	1
Financial Report Analyst	1
Investment Services Manager	1
Licensed Sales Assistant	1
Senior Accountant	2
Senior Accounting Assistant	2
Senior Accounting Specialist	1
SVP, Controller	1
SVP, Finance	1
SVP, Wealth Management	1
VP, Accounting	1
VP, Private Banking	1

## FAIRWINDS Corporate Structure (cont.)

### Lending

Assistant Real Estate Manager	1
AVP, Consumer Lending Ops.	1
Central Lending Manager	1
Collections Coordinator	1
Collectors	8
EVP, Lending	1
Insurance Services Assistant	1
Insurance Services Manager	1
Lending Database Administrator	1
Loan Administration Officer	1
Loan Processors	6
Loan Servicer	5
Member Solutions Manager	1
Member Solutions Specialist	3
Mortgage Lending Admin Officer	1
POS Lending Manager	1
POS Relationship Manager	1
Quality Control Specialist	3
Real Estate Loan Officer	5
Real Estate Loan Processor	6
Real Estate Servicing Specialist	2
Real Estate Underwriter/Sr. Process	3
Recovery Control Specialist	1
Senior Analyst	1
Senior Financial Analyst	1
Senior Loan Processor	2
Senior Member Solutions Specialist	2
Senior Real Estate Loan Officer	2
Senior Servicer	1
Senior Underwriter/Processor	2
Title Specialist	1
VP, Collections	1
VP, Consumer Lending	1
VP, Mortgage Lending	1
VP, Real Estate	1

### Marketing

Creative Design Manager	1
EVP, Marketing	1
Graphic Designer	1
Marketing Analyst	1
Marketing Assistant	1
Marketing Coordinator	1
VP, Marketing	1
Web Design Manager	1

### Operations

Administrative Assistant	1
Assistant Facilities Manager	1
Executive Assistant	1
Facilities Specialist	4
Purchasing Clerk/Receptionist	1
VP, Facilities	1

### Risk Management

Compliance Specialist	1
Loss Prevention Manager	1
Loss Prevention Representative	1
Loan Prevention Specialist	2
Quality Control Spec. Risk	1
Risk Management Assistant	1
Senior VP, Risk Management	1
VP, Regulatory Affairs	1
VP, Risk Management	1

### Senior Executive Team

President/CEO	1
Senior EVP/CFO	1
Senior EVP/COO	1

**F. Number of years experience in providing banking services as described in paragraph 1.A above. At least three (3) years of experience is preferred.**

FAIRWINDS has a 63-year history of providing financial services.

# Plan for Providing Services

## 2. Plan for Providing Services

The Proposer shall present evidence of the firms' capabilities to provide the service and support outlined for the three components of this proposal that include Student Card, On Campus Retail Banking, and ATM locations.

### A. Ability to furnish the required banking operations for the Student Card program?

The following information provides details on how the credit union will facilitate and support banking operations for the Student Card Program.

*FAIRWINDS'* processing partner is First Data Corporation, a global technology and payments processing leader, serving more than 6 million merchant locations, thousands of card issuers and millions of consumers worldwide. First Data Corporation's processing clients include some of the largest banks in the United States, along with thousands of other financial institutions making First Data one of the largest, if not the largest, processor in the world.

First Data Corporation has been the recipient of numerous processing awards over the years and just recently was chosen as a 2012 Card-Not-Present (CNP) Awards Best in Category/Judge's Choice winner for Best Processor, and with Google, Best Mobile Solution for Google Wallet. First Data's platform has a comprehensive set of payment methods, international capabilities, and integrated advanced functionality. Additionally, it provides an extensive set of integration options to provide merchants flexibility that best matches their business needs and requirements.

As of May 31, 2012, *FAIRWINDS* has more than 153,000 members transacting millions of debit and credit card transactions each month. Over the past 12 months the credit union processed 15 million PIN-based debit transactions totaling \$266.4 million and nearly 23 million signature based debit transactions for \$338 million. *FAIRWINDS* is managing approximately 166,000 debit cards currently linked to *FAIRWINDS* checking accounts.

*FAIRWINDS* has successfully implemented and currently manages six consumer based debit card programs and a business debit card program. The credit union also implemented and manages four credit card programs. Last year *FAIRWINDS* converted to our current card processor directly (removing intermediary vendor), converting 150,000 plastics from one platform to another without interruption.

The consumer debit card programs currently under management by *FAIRWINDS* utilize nearly the same processes that will be used for the UCF Student ID card program (PIN-based debit transactions only).

### B. Detailed cost if any involved in Student Card Program to the university?

*FAIRWINDS* will provide up to \$50,000 to the University toward direct student marketing of, inventory and labor costs related to the reissuance of the existing student card base. All other expenses associated with re-carding, new student cards, replacement (lost/damaged), and managing the student card program will remain the responsibility of the University. Expenses incurred by the credit union for re-carding and new student card will be the responsibility of *FAIRWINDS*.

**C. Detailed plan for marketing and the proposed funds that will be committed for marketing of the banking services and Student Card Program?**

*FAIRWINDS* is proposing a multifaceted marketing plan that leverages traditional advertising, grassroots marketing, and sponsorship to market our banking services and the Student Card program.

**Orientation**

*FAIRWINDS* will commit resources to all student orientation programs deemed appropriate on campus. This includes financial resources as well as employee talent and time to meet with students and educate them on our services and how they integrate with the Student Card program.

**Advertising**

Traditional advertising will include both print and online ads purchased from the *Central Florida Future*. We have also identified a publication called the *University Parent Connection* which targets parents of incoming UCF students providing an ideal market segment in which to advertise. Upon discovery, additional advertising opportunities will be considered.

**Grassroots Outreach**

Market Days at the Student Union is another avenue to conduct grassroots outreach to the students. *FAIRWINDS* will commit to participating in Market Days in order to reach out to students and provide an opportunity to learn more about *FAIRWINDS* and the Student Card program as well as open accounts on-site at Market Days. Additionally, *FAIRWINDS* employees will be on hand at the Student Card Services building during peak card issuing dates and times.

**Sponsorships**

Sponsorships will be another key element in the marketing plan in order to build awareness among the student body, faculty, and staff. Such sponsorships identified include Homecoming, Family Weekend, and Pegasus Palooza. Additional events that are frequented by students such as athletic and entertainment venues will be considered as well for sponsorship.

**Website**

A customized online banking experience will be offered to UCF Students through a micro site within *FAIRWINDS'* current website. A link from the UCF Card Services website will take students to the site which will be designed and developed with UCF student specific content and information about linking their Student Card to a *FAIRWINDS* checking account. Through this site we will also offer exclusive student specials and financial education information especially pertinent to a student in their college years.

**Events**

*FAIRWINDS* is positioned to host events for students, faculty, and staff at the *FAIRWINDS* Alumni Center. This may include, but is not limited to, financial seminars for the students, meet-and-greets for faculty and staff to meet with *FAIRWINDS'* Financial Advisors, open houses to learn more about *FAIRWINDS*, etc.

**Proposed Marketing Budget**

	<b>Annual</b>	<b>5.5 Years Total</b>
Orientation	\$10,000	\$55,000
Market Days	\$3,200	\$17,600
Central Florida Future Ads	\$14,320	\$78,760
UCF Parent Guide Ads	\$2,299	\$12,645
Homecoming Sponsor	\$8,000	\$44,000
Family Weekend Sponsor	\$3,500	\$19,250
Pegasus Palooza Sponsor	\$2,500	\$13,750
Promotional Give-aways	\$10,000	\$55,000
Additional Unidentified Opportunities	\$30,000	\$165,000
<b>TOTAL</b>	<b>\$83,819</b>	<b>\$461,005</b>

- D. Provide a detailed plan that includes cost, timelines and information that will be utilized to re-card the campus. Include the amount of time that will be allowed from the beginning of the contract date for the actual event to occur. Include the type of infrastructure support that will be required by the university and the type of technology that will be utilized by the proposer in the re-carding activity.**

*FAIRWINDS* has provided a detailed project plan to re-card the campus which includes the program scope, methodology, and timelines for all events which will be mutually discussed with the University at the beginning of the contract. See Implementation/Conversion Plan: initial project schedule.

This proposal assumes that the University will continue to utilize the existing card issuer ColorID LLC and closed network provider ITC Systems to power the Student ID Card program to include Knights Cash, entry/access, and all other campus functions. As such, *FAIRWINDS* will not require any infrastructure to support the re-carding process by the University.

*FAIRWINDS* will be utilizing both online banking capabilities as well as in branch technology and equipment (MAGTEK USB) to link both new and re-issued Student ID cards to a *FAIRWINDS* checking account.

- E. Proposer must provide a plan that details the necessary testing and training associated with the Student Card Program.**

Quality assurance is of particular importance to the credit union with regards to our card programs. Testing will comprise of testing analysis, test preparation phase, and test execution and data/network certification. *FAIRWINDS* has already begun the testing analysis phase for the student card linking requirements and specifications and has built a test plan that defines the overall scope, test cases, procedures, and pass/fail criteria. This phase will be adjusted as needed once the University's unique ISO specifications are shared with the credit union. In addition, the test plan will be discussed with the University to ensure it meets the required quality levels and does not impede with the closed network on campus card program.

Once the Test Plan is complete and approved, a test environment is built and/or modified to support the University's ISO specifications. The test environment will be used to execute the test scripts emulating from

card set up to the routing and posting of PIN based debit transactions. During test execution actual testing can begin to include functional, integration, and regression testing. All facets of the card test scripts will be tested and documented for positive results. Stress testing will also be performed. The last step of the test execution phase is the certification with both the data and network providers.

Procedures and training associated with the Student ID Card program will be developed once the test execution and certification phases are complete generating 100% positive results. See Implementation/ Comprehensive Plan: Initial Project Schedule for additional details.

## Campus Retail Location

- A. If the proposer is interested in utilizing a branch on the main campus consisting of approximately 1,530 sq. ft. they must propose a branch rental fee payable to the University at an initial minimum of \$30.00/sq. ft., per year with a 3% escalator for subsequent years.**

A branch location on campus is desired by FAIRWINDS Credit Union. The credit union is agreeable to the initial terms of \$30 per square foot with annual 3% escalation.

- B. All amounts will be payable in advance in equal monthly installments throughout the rental term (e.g., 1,530 square feet x \$ proposed per square fee = rental fee/12 months = Monthly Installment).**

Rent shall be provided monthly.

- C. Provide the proposers requirements that will be needed to modify the existing facility located in the JTW Center to meet the needs of your brand. The university will provide an allowance for flooring and paint. Indicate the proposer's interest in renovating the existing space and what additional modification will be necessary to the existing retail banking location to meet the needs of the proposer's specific brand?**

FAIRWINDS has established standards for its branch locations. FAIRWINDS maintains internal support staff and resources to provide the necessary renovations within the estimated time frame. Specific needs from the University will include an allowance for the flooring and painting. Costs are estimated to be approximately \$30,000. The credit union would be agreeable to waiving monthly rental payments for the amount of the allowance items in lieu of a lump-sum payment from the University, if so desired. The credit union will submit for approval required exterior signage.

## Services

- A. Include information on Employee and Student Banking Programs offered by the Proposer.**

FAIRWINDS products and services are designed to meet the unique needs of its members whether they are just starting out or are nearing retirement. Products and services are designed to provide our members with the flexibility to save more and borrow less.

### Student Account Offering

- **Checking**

FAIRWINDS offers an account called FAIR Checking which is the ideal checking account for a college student. This checking account will be customized and branded for UCF students should this proposal be accepted. There is no monthly service charge on the account when the student is 25 years of age or younger. It provides numerous free services including online and mobile banking.

#### FAIR Checking

- Free VISA® debit card
- Free ATM withdrawals at all FAIRWINDS and Publix Presto! ATMs
- Free mobile banking— iPhone App, Android App, and mobile browser
- Free e-Alerts through text or email
- Free Online Banking
- Free Bill Payer

There is a minimal \$25 opening balance requirement and the monthly \$7.50 service charge is waived with one of the following: a total monthly direct deposit(s) of \$100 or more, \$500 minimum average balance, 15 monthly debit purchase transactions, or 25 years and younger or 60 years and older.

- **Savings**

Encouraging members to save is important to FAIRWINDS. The \$5K Savings account was developed for this reason and is a great account for students building their independence.

\$5K account holders that automatically deposit at least \$10 per month to their \$5K savings account will receive a 60 basis point bonus rate over the regular savings account. Each year of savings the credit union will match the interest earned on the account up to \$5,000.

- Match 50% of interest earned in Year 1
- Match 75% of interest earned in Year 2
- Match 100% of interest earned in Year 3

- **Building Credit**

Many college students have not yet established a credit history and require the tools and discipline to do so. As such, FAIRWINDS offers a secured credit card which offers a prudent manner in which to establish credit. A minimum balance of \$300 on deposit can be secured and borrowed against. This is a good way for a student to understand how credit works and to establish a good credit foundation and credit score which will save them money in the long term.

**B. Will the Proposer provide the schedule of different types of accounts available for students and staff along with the fees associated with these services? Specifically address the concern of the types of fees/charges, such as service and overdraft fees associated with a normal student banking relationship, as well as any benefits or safeguards that you offer the student for their protection.**

	Interest Checking	Simply Smarter Checking	FAIR Checking
Visa Debit Card	Free		
Online Banking	Free		
Online Bill Payer	Free		
e-Statements	Free		
Notary Services	Free		
Premium Overdraft Protection Plus	Yes		
Premium Overdraft Protection	Yes		
Overdraft Transfers	Free	\$10 per daily occurrence	
Money Order & Cashier's Checks	Free		\$4 for Money Orders \$5 for Cashier's Checks
ATM Transactions	Free FAIRWINDS, Presto!, and all out of network ATMs*		Free FAIRWINDS and Presto!
Checks	\$10 off of designer checks or free FAIRWINDS basic checks		Checks available at retail price
Tiered Interest Rates	Ask for current rates	No	
Qualifies for Premium Interest Money Market Account	Yes	No	
Opening Requirement	\$25		

**Savings Products****Liquid Savings Accounts**

- Regular Savings
- Money Market
- Premium Interest Money Market

**Restricted Savings Accounts**

- Certificate of Deposit
- \$5k Savings Account
- Holiday Savings Account

**IRA Savings Accounts**

- IRA Savings
- IRA Certificate of Deposit
- Traditional, Roth, Roth-Conversion, Coverdell (ESA), and Simplified Employee Pension (SEP) all available

**Youth and Teen Accounts**

- Kids S.A.I.L. (Saving As I Learn)
- Teen Freedom Savings

**Loan Products****Real Estate Loan Solutions**

- Conventional Fixed Rate Mortgages
- Adjustable Rate Mortgages (ARMs)
- Federal Housing Administration (FHA) Mortgages
- Retire Your Mortgage (RYM) Home Loan Refinancing
- Home Affordable Refinancing Program (HARP 2.0) Loans
- Investment Home Loans
- Home Equity Loans (2nd Mortgage)
- Variable or Fixed Rate Home Equity Lines of Credit
- Interest-Only Options Available

**Collateral Loan Solutions**

- Auto Loans
- Boat Loans
- RV Loans
- Motorcycle Loans
- Other Collateral Loans (computes, golf carts, ATVs, and more)

**Unsecured Loan Solutions**

- VISA Platinum Credit Card
- VISA Platinum Rewards Credit Card
- Personal Line of Credit (PLOC) Loans
- Personal (Signature) Loans

**Deposit-Secured Loan Solutions**

- Credit Builder Loans
- Deposit Secured Loans
- Deposit Secured VISA Credit Card

### Payment Protection Solutions

- Credit Life and Disability Insurance
- Mechanical Repair Coverage (MRC) Extended Warranty
- Guaranteed Asset Protection (GAP)
- Term Life Insurance
- IdentitySecure ID Theft and Credit Protection Services
- A full range of insurance products available through FAIRWINDS Insurance Services, LLC

### Wealth Management Solutions

#### Investment Services

- Retirement Account Planning
- Retirement Plan Rollovers (401k, 403b, Pensions, TSP Plans, DROP Programs)
- Fixed-Rate, Guaranteed Products
- Mutual Funds
- Variable Annuities
- CD Alternatives
- Free Review of Current Investments or Investment Needs

### Additional Services

#### Electronic Services

- FAIRWINDS Online Banking
- Integration with Quicken® and QuickBooks®
- Bill Payer
- e-Statements
- Mobile Banking
  - iPhone app
  - Android app
  - Mobile Browser (for other internet-enabled smart phones)
  - SMS (Text Message) Banking (for all messaging-enabled phones)
- e-Alerts
- Call 24 (Automated Phone Banking)
- Direct Deposit
- VISA Debit Cards
- VISA Gift Cards
- Overdraft Protection Services

## Service Charge Schedule

FAIRWINDS goes out of its way to help its members avoid excessive fees and service charges. Two years ago the credit union introduced the “No Fee Zone” as a way to educate members on how to avoid service charges. The “No Fee Zone” highlights the more common fees our members incur and what they can do in the future to avoid them.

Additionally, FAIRWINDS offers a Relationship Reward program. It is a loyalty program in which members earn points on interest earned on deposits, interest paid on loans, and the anniversary date of their credit union membership. Members have the flexibility to use these points to waive service charges such as insufficient funds and overdraft fees.

### FAIRWINDS FAIR Checking

- **Monthly Service Charge**

This service charge is waived with any one of the following:

- Total monthly direct deposit(s) of \$100 or more
- 15 or more debit purchase transactions
- \$500 average monthly balance
- Those 25 years old and younger or 60 years old and older

Otherwise, the monthly service charge is \$7.50.

### FAIRWINDS Simply Smarter Checking

- **Monthly Service Charge**

This service charge is waived with any one of the following:

- \$7,500 average monthly combined deposit and loan balance
- \$1,000 average monthly combined in savings and checking

Otherwise, the monthly service charge is \$10.

### FAIRWINDS Interest Checking

- **Monthly Service Charge**

This service charge is waived with any one of the following:

- \$25,000 average monthly combined deposit and loan balance
- \$10,000 average monthly combined in savings and checking

Otherwise, the monthly service charge is \$25.

### \$5k Savings Account

- **Monthly Service Charge**

The \$5k Savings Account monthly charge fee is waived with minimum \$10 aggregate monthly automatic transfer from a FAIRWINDS checking account. Otherwise, the monthly service charge is \$10.

- **Withdrawal Service Charge**

The \$5k Savings Account withdrawal fee is waived with any one of the following:

- \$5k Savings Account balance is greater than \$5,000
- \$5k Savings Accounts has been opened for more than 3 years

Otherwise, the withdrawal service charge is \$10.

### Health Savings Account

- **Account Set Up**

The HSA set up service charge can be waived with 250 Relationship Rewards points. Otherwise, it is \$10.

- **Additional and/or Replacement Debit Card** - \$5
- **Excess Contribution, per Return** - \$10 each
- **Monthly Maintenance** - \$2.50

#### Card Services

- **ATM Transactions** - At *FAIRWINDS* and *Presto!* - No Charge
- **ATM Transactions - Out of Network** (ATM networks other than *FAIRWINDS* and *Presto!*)  
This service charge is waived for Interest and Simply Smarter Checking members.  
Otherwise, it is \$2 each.
- **Credit Card Balance Transfer Fee** - 3%, \$5 minimum
- **Credit Card Cash Advance Fee** - 4%, \$10 minimum
- **Credit Card Late Fee** (3 days past due) - Up to \$35
- **Credit Card Returned Payment** - Up to \$30
- **Credit and Debit Card Foreign Currency Exchange Rate** - 2% of transaction
- **Debit Card Replacement** - \$5
- **Inactive Debit Card** (After 6 months of inactivity) - \$1.50 per month

#### Deposit Services

- **Account Reconciliation** - \$20 per hour
- **Bad Address** - \$5 per month
- **Bill Payment Check Copy Fee** - \$10 each
- **Check Copies** (There's no charge to view/print through *FAIRWINDS* Online)  
Delivery of printed copies - \$5 each
- **Dormant Account after 12 Months** (Per account under \$500) - \$10 per month
- **Early Closing Service Charge** (Within 30 days) - \$15
- **Premium Money Market**  
This service charge is waived by maintaining a minimum average balance of \$10,000.  
Otherwise, the monthly service charge is \$15.
- **Regular Money Market**  
This service charge is waived by maintaining a minimum average balance of \$2,500.  
Otherwise, the monthly service charge is \$12.
- **Restricted Holiday Account**  
This service charge is waived when withdrawals are made between November 1 and December 31. Otherwise, the service charge is \$5 each.
- **Return Deposit Items** (Due to NSF/UCF) - \$15 each
- **Return Deposit Items** (For reason other than NSF/UCF) - \$35
- **Redeposit of a Return Deposit Item** - \$12 each (per member request)
- **Savings Account Service Charge**  
This service charge is waived when you maintain at least \$50 combined in all your *FAIRWINDS* deposit accounts including savings, money market, CDs, and Membership Share. Otherwise, the monthly service charge is \$5 per month.
- **Stop Payment** - \$30 each
- **Stop Payment Removal** - \$10 each

#### Loan Services

- **FAIRWINDS Loan Payment online by ACH**  
(From funds at another financial institution) - \$2 each
- **Loan Payments by ACH, Credit or Debit Card** (Employee assisted) - \$7.95 each
- **GAP Vehicle Protection** - \$395/\$495

- **Letter of Credit** - \$250
- **Lien Recording Fee** (Vehicle Loan) - Actual Cost
- **Loan Late Fee** (7 days past due) - 5% of monthly payment (\$5 minimum/no maximum)
- **Loan Processing Fee** - 2% of balance (\$10 minimum/\$45 maximum)
- **Mechanical Repair Coverage** - Actual Cost  
You can use 2,500 Relationship Rewards points to take \$100 off the cost of Mechanical Repair Coverage.
- **Real Estate Application** - \$95
- **Real Estate Closing** - Actual Cost  
You can use 12,500 Relationship Rewards points to take \$500 off home equity and mortgage closing costs.
- **Real Estate Conversion** - \$250 each
- **Real Estate Points** - Quoted Daily

#### Overdraft

- **Insufficient Funds (NSF)**  
(ACH transactions, ATM, check, and everyday debit transactions.)  
You can use 1,000 Relationship Rewards points to waive an NSF fee (limit 2 per year).  
Otherwise, the service charge is \$35 each.
- **Overdraft Transfers**  
You can use 250 Relationship Rewards points to waive an Overdraft Transfer fee (limit 2 per year). Otherwise, the service charge is \$10 per daily occurrence.
- **Premium Overdraft Protection** (Checks and ACH) - \$35 per item
- **Premium Overdraft Plus** (Checks, ACH, Debit and ATM transactions) - \$35 per item
- **Uncollected Funds** - \$35 each

#### Safe Deposit Services

- **3x5** - \$25 per year  
You can use 625 Relationship Rewards points to take \$25 off Safe Deposit Box.
- **5x5** - \$30 per year  
You can use 625 Relationship Rewards points to take \$25 off Safe Deposit Box.
- **3x10** - \$50 per year  
You can use 625 Relationship Rewards points to take \$25 off Safe Deposit Box.
- **5x10** - \$75 per year  
You can use 625 Relationship Rewards points to take \$25 off Safe Deposit Box.
- **10x10** - \$110 per year  
You can use 625 Relationship Rewards points to take \$25 off Safe Deposit Box.
- **Drilling of Lock** - Actual Cost
- **Key Replacement** - \$15 each

#### Wire Services

- **Incoming Domestic** - \$10 each
- **Incoming International** - \$20 each
- **Outgoing Domestic** - \$20 each
- **Outgoing International** - \$40 each

#### Miscellaneous

- **Cashiers Checks**  
This service charge is waived for Interest and Simply Smarter Checking members.

Otherwise, it is \$5 each.

- **Coin—Over 20 Rolls per Day** - \$2 per 20, over 20
- **Coupon Redemption** - \$50
- **Express Mail Delivery** (Next day and second day) - \$20 - \$75
- **Fax Service** (Local, per page) - \$1 each
- **Foreign Currency** - Actual Cost + \$5 per order
- **Garnishment/Levy Processing** - \$100 each
- **Money Orders**

This service charge is waived for Interest and Simply Smarter Checking members.

Otherwise, it is \$4 each.

- **Non-member Certifying a FAIRWINDS Check** - \$10 each
- **Research** - \$20 per hour
- **Statement Copies** (There's no charge to view/print through FAIRWINDS Online)  
This service charge is waived for previous 3 months. Otherwise, it is \$5 each.
- **Verification of Deposit** - \$10 each

**C. Does Proposer offer a program(s) that takes into consideration the relative financial inexperience of a typical college-age student? Please elaborate on the details of this program(s), and the key associated differentiators.**

FAIRWINDS has a consistent record of providing financial education to its members. In 2004 FAIRWINDS established FAIRWINDS University as an entity to provide free ongoing financial education to its members and the community. Through FAIRWINDS University members and the community have access to financial seminars, educational videos and articles, financial calculators, and budgeting and credit counseling services.

**D. Describe services to be offered to international students (exchange rates, special sign-ups, traveler's checks, international wire service, ability to conduct global transactions, etc.)**

FAIRWINDS Credit Union has the ability to provide services to the international students that attend the university.

FAIRWINDS, like all federally insured financial institutions, is required to comply with regulations outlined within the Bank Secrecy Act (BSA) and of the Office of Foreign Assets (OFAC) of the Department of the Treasury. Guidelines to provide financial services require eligibility screening and on-going account monitoring to ensure our compliance.

For international students to open an account, the following information is required:

1. One of the below acceptable forms of identification:
  - Drivers License
  - State Identification card
  - Visa or Green card
  - Resident Alien card
2. A Social Security Number or Taxpayer Identification Number issued by the Social Security Administration.
3. A permanent physical address within our seven-county field of membership.

FAIRWINDS can serve the transaction needs of international students once the account has been established.

**E. Describe benefits or preferred banking services that will be made available to students and employees.**

Through a partnership, *FAIRWINDS* would like to offer preferred services and benefits to the students, faculty, and staff of UCF. To start, *FAIRWINDS* would like to offer 2,500 Relationship Rewards points to a UCF affiliated new account holder upon account opening. With these points that new member would be able to waive up to two NSF's per year, receive a .25% interest discount on an auto loan, or a .25% bump on a CD rate.

Additionally, *FAIRWINDS* recognizes the lack of credit history many students have. As a result, students obtaining their first auto loan are often subject to higher interest rates of around 10% APR to 18% APR. *FAIRWINDS* will commit to a First-Time Student Car Buying rate up to 50% off the current published rate. Students will begin building their credit while saving money on their first auto loan.

It is becoming more rare that personal checks are written, especially with the young student market. Debit cards, online bill payer, and smart phone apps have reduced the need to write checks. Still, there are some instances when payment may necessitate the need for a check or money order. *FAIRWINDS'* current money order service charge is \$4.00. We will make the commitment to waive this service charge for UCF students that may find themselves with the need for a money order.

*FAIRWINDS'* Wealth Management division provides investment and retirement advice at no cost or obligation. *FAIRWINDS* will bring advisors on site to meet with faculty and staff when it is convenient for them to discuss their long-term investment and retirement plans.

Through its partnerships with numerous Central Florida car dealers, if permitted, *FAIRWINDS* would like to host a car sale on campus for the faculty and staff. The day of the sale *FAIRWINDS* will offer a discounted rate to UCF affiliates and 90 days of deferred payments.

At *FAIRWINDS*, members are offered exclusive opportunities through our Central Florida sponsorship agreements. These include discounts and pre-sale offers to Orlando Magic games and free and discounted tickets to the Orlando Predators and Orlando Solar Bears games. *FAIRWINDS* is also the official sponsor of Broadway Across America - Orlando. Discounts and pre-sale opportunities to shows are available exclusively to members.

At *FAIRWINDS* we are a locally-based institution with a locally-based Management Team. While we have provided you with a starting list of preferred offers for UCF students, faculty, and staff, Management is accessible and flexible to review new opportunities to help improve the financial well-being of each new on-campus member.

**F. Describe other unique or creative services your organization will provide as enhancements to the UCF Card program initially and in the future.**

The card program will provide students who link their cards to a *FAIRWINDS* checking account:

- **\$25** Student to Student real-time/online transfers available when recipient and sender both have *FAIRWINDS* accounts
- Ability to open and link the Student I.D. Card to a *FAIRWINDS* checking account 24/7 online.
- Access to more than one million ATMs in 170 countries worldwide
- Access to three off-site (non-campus) branch locations within a 5-mile radius to campus.
- Detailed Student Card Information will be available at [www.fairwinds.org/ucfidcard/](http://www.fairwinds.org/ucfidcard/). *FAIRWINDS* will also provide UCF the necessary support to assist/update/maintain the UCF Card Services website portal to include benefits and features of the card program.

- *FAIRWINDS* is willing to create a customized UCF-branded debit card offered free to students, faculty, and staff.

Future enhancements available:

- Dual magnetic stripe Student ID cards that continues the on-campus program while introducing a “Build Your Credit Safely” dual debit/credit card.
- Chip enabled plastics providing an additional layer of security.

**G. Describe other innovative and evolving technologies related to the Student Banking Services the Proposer may foresee that could be implemented during the term of the contract that will mirror the University’s pursuit of technological advancement.**

*FAIRWINDS* has a rich history of innovation that enables members with greater convenience and access. *FAIRWINDS* was an early leader in offering online banking in 1996 and mobile banking in 2001. Currently more than 80,000 members actively utilize these services. The credit union is aggressive in seeking ways to expand convenience for members, including the adoption of emerging technologies such as remote deposit (mobile and ATM), person-to-person payments and leveraging the capabilities of mobile tablets. Additionally, *FAIRWINDS* believes growth of mobile payments will be key for consumers and is in the early stages of developing a mobile wallet, a secure method for members more conveniently pay for everyday purchases.

**H. Describe the marketing program and budget to assist in the education of this financial opportunity to the university community.**

A plan for marketing the program and its corresponding budget are outlined in the section titled Plan for Providing Services, item C.

# Commissions and Incentives

### 3. Commissions and Incentives

- A. Is the Proposer willing to contribute to the cost of re-carding the campuses? Detail the dollar amount that will be provided to accomplish the cost of set-up, distribution, marketing and other related cost during the re-carding event.**

*FAIRWINDS* is willing to cover the cost of re-carding at \$1.00 per card up to \$50,000 toward direct student marketing, inventory, and labor costs.

- B. Is the Proposer willing to contribute financial support for the student/parent orientation as a means to maximize exposure of the partnership? The University estimates this cost to be \$10,000 annually.**

*FAIRWINDS* is excited to provide financial support for the student/parent orientation each year. We are offering \$10,000 annually as well as support to the orientation team through *FAIRWINDS* personnel and on-site account openings.

- C. Indicate the amount the proposer will pay the University on a portion of the revenue generated by On-Campus Retail Banking Services. Include a portion of: interest collected on monthly balances of linked card holder accounts and interest collected on monthly balances of non-linked checking/debit accounts and any sources that are available for revenue sharing.**

*FAIRWINDS* is pleased to provide the University of Central Florida with a portion of the revenue generated from the following Student Banking Services;

1. Interest of 1.00% APY on non-linked student checking balances deposited at *FAIRWINDS* Credit union.
2. 50% of the student PIN transaction profit linked to the student checking accounts in C.1, which is currently estimated at \$.06 cents per transaction.
3. Interest of .18% APY on Knight's Cash funds linked to the UCF cardholder accounts on deposit at *FAIRWINDS* Credit Unions.
4. An annual partnership bonus of \$50,000.

Payments will be provided to the University for Student Accounts during the effective dates of the agreement and for those accounts that are opened as a result of the agreement. Payments will be issued quarterly by the 20<sup>th</sup> day after the quarter ends. Payments will be calculated on the monthly average balances on deposit at *FAIRWINDS* Credit Union during the quarter and on the actual number of transactions made by students during the quarter.

- D. Provide the schedule of fees paid to the university in association with the internal and "foreign" ATM transaction, new accounts opened, and the interest rates for the monthly balances of Funds Pool related to student banking accounts linked to the UCF Card Accounts.**

*FAIRWINDS* is pleased to provide the University of Central Florida with a portion of the revenue generated from the following Student Banking Services.

1. \$1.50 for every Foreign ATM transaction made at the *FAIRWINDS* On-Campus ATM machines with a non-*FAIRWINDS* card.

2. \$25.00 for every new Student account opened up to 5,000 accounts. \$50.00 for every new Student account opened above 5,000.
3. Interest of .18% APY on Knight's Cash funds linked to the UCF cardholder accounts on deposit at FAIRWINDS Credit Union as noted above.

Payments will be provided to the University for Student Accounts during the effective dates of the agreement and for those accounts that are opened as a result of the agreement. Payments will be issued quarterly by the 20<sup>th</sup> day after the quarter ends. Payments will be calculated on the monthly average balances on deposit at FAIRWINDS Credit Union during the quarter and on the actual number of transactions made by students during the quarter.

**E. ATM services: Proposer should propose an ATM lease fee payable to the University at an initial minimum of \$630.00 per month plus applicable sales tax.**

FAIRWINDS proposes a monthly ATM lease fee of \$630.00 per month for each machine. The credit union is exempt from sales tax.

# Management - Implementation - Conversion Plan

## 4. Management - Implementation - Conversion Plan

**A. Proposer shall submit a detailed plan for the operation and management of the retail banking branch and the ATM locations to include specific detail on the customer service, maintenance service, and support function.**

FAIRWINDS Credit Union has significant experience in retail branch management. FAIRWINDS’ current branch footprint is positioned to effectively provide services to UCF students and faculty. Our East Orlando branch at 3133 N. Alafaya Trail has served the needs of the main campus of the University for many years. The UCF branch would provide all account services provided by the credit union and UCF students would have access to all of FAIRWINDS’ locations with established memberships. The typical staffing model for retail branch locations includes a Manager, Relationship Manager, and Member Service Representatives (tellers). Hours of operations, while they can be tailored to the needs of the campus, typically are 9:00 am to 4:00 pm (9:00 am to 6:00 pm drive-thrus) and Saturday 9:00 am to 1:00 pm.

The ATMs can be located at the discretion of the University. Remote ATMs are serviced by a contracted third-party with service level agreements to ensure maximum availability for student and faculty access.

**B. Marketing– Proposer shall give specific examples on how they will market and promote the new banking opportunities that are being proposed.**

A plan for marketing the program and its corresponding budget are outlined in the section titled Plan for Providing Services, item C. A corresponding calendar is included here for reference. FAIRWINDS is open to additional marketing opportunities that may not be outlined in this proposal.

	Orientation	Market Days	Sponsorship	Events	Advertising
January	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
February		<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>
March		<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>
April				<input checked="" type="checkbox"/>	
May	<input checked="" type="checkbox"/>				<input checked="" type="checkbox"/>
June	<input checked="" type="checkbox"/>				<input checked="" type="checkbox"/>
July	<input checked="" type="checkbox"/>				<input checked="" type="checkbox"/>
August	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>
September		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
October		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
November		<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
December					<input checked="" type="checkbox"/>

**C. Detailed plan on offering banking and financial management training and educational seminars to students and staff.**

Improving the financial well-being of *FAIRWINDS*' members is the mission; training and education are key to delivering on that mission. *FAIRWINDS* feels so strongly about the importance of financial literacy that as an organization, a financial literacy program for its employees is provided. *FAIRWINDS* will extend its *FAIRWINDS* University courses and materials to UCF students and staff. *FAIRWINDS* offers a combination of personal, online, and interactive resources for both students and staff to utilize. Together with its certified financial education partner, InCharge Institute, *FAIRWINDS* offers turnkey online financial education using a three-pronged approach:

- **Educate.** High quality courses designed and endorsed by national e-learning and financial literacy subject matter experts.
- **Apply.** Students learn financial concepts and apply them in interactive scenarios
- **Assist.** Holistic financial counseling and intervention to help struggling students.

Students and staff will have access to a comprehensive suite of online tools such as interactive calculators and planning tools, student financial literacy curriculum, and a Money101 article library and reference materials.

**Online student courses address topics such as:**

- The 5 Principles of Smart Student Borrowing
- Preventing Delinquency and Default
- Financing an Automobile
- Understanding Credit Cards
- Avoiding Payday Loans
- Identity Protection
- Insurance
- Buying a home
- Saving for retirement and other long term goals

In addition to on campus financial management and education seminars and online curriculum, the *FAIRWINDS* branch location on campus will operate with an "open house" atmosphere inviting students and staff to come in for a financial check-up and one-on-one counseling with its Financial Advisors. *FAIRWINDS* student members will be able to exclusively avail themselves to job readiness workshops on topics such as Understanding the Job Market, Application and Interview Tips, Leveraging Social Media to Find a Job and Life After College. Faculty and staff will be invited to attend workshops on topics such as Financial Well-Being, Budgeting for Dream Fuel, Homeowner Education, and Retirement and Investing.

**D. Detailed plan on approach to implement and transition to new banking services.**

Through its Project Management Office, *FAIRWINDS* follows standardized project management methods to ensure the new banking services are effectively scoped and implemented within agreed deadlines. At the inception of the implementation, a cross-functional project team will be organized and a dedicated project manager assigned. Project team members will be designated and implementation tactics will be reviewed and approved. Through the implementation, the project manager will assure overall quality through proactive risk management. A detailed project charter is the initial deliverable of this plan and is included in the Appendix.

E. Provide the addresses for branch locations within a 5 mile radius of UCF that additional support and services can be provided by the proposer. Include the main office/branch locations name and address and the number of map miles from campus.

**East Orlando Branch**

3133 N. Alafaya Trail, Orlando, FL 32826 (1.2 miles)  
 Located on the corner of Alafaya Trail and Science Drive.

**Waterford Lakes Branch**

306 N. Alafaya Trail, Orlando, FL 32828 (3.4 miles)  
 Located on Alafaya Trail, near the 408 on ramp in Waterford Lakes.

**East Oviedo Branch**

1425 E. Mitchell Hammock Road, Oviedo, FL 32765 (4.0 miles)  
 Located on Mitchell Hammock Road, near Lockwood Boulevard.

**Oviedo Branch**

77 Geneva Drive, Oviedo, FL 32765 (4.9 miles)  
 Located on Geneva Drive, in the heart of Oviedo.

**Tuskawilla Branch**

1475 Tuskawilla Road, Winter Springs, FL 32708 (4.9 miles)  
 Located on Tuskawilla Road, just south of Red Bug Lake Road.

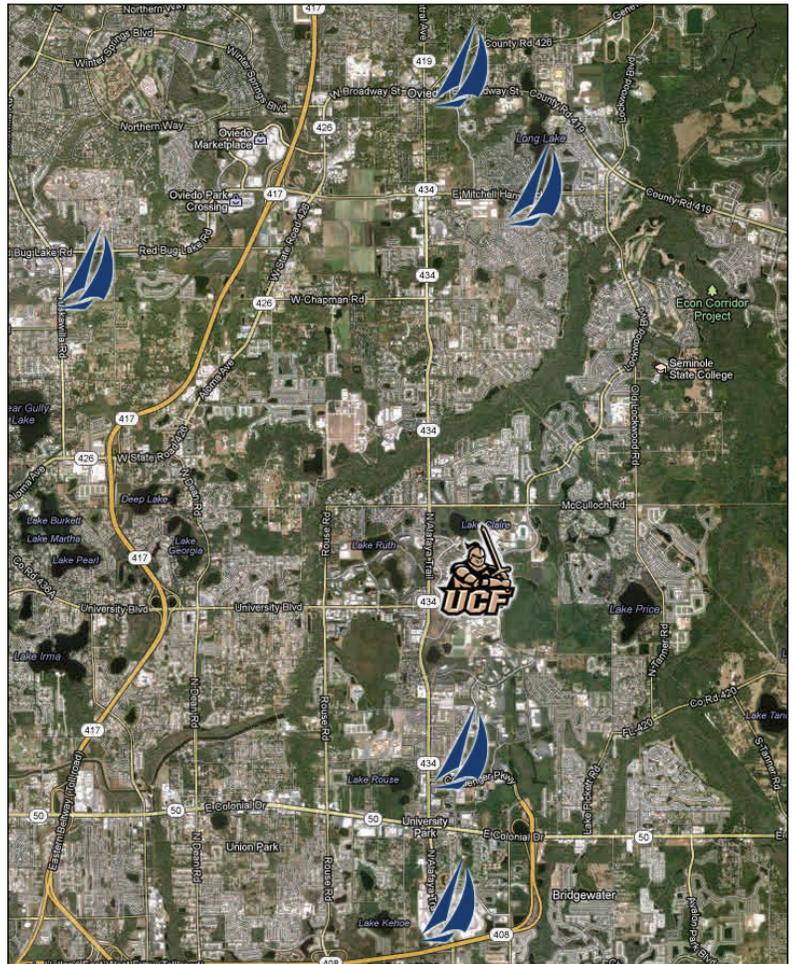
The five branches listed above share the following hours:

**Lobby Hours**

Mon-Thu: 9am - 4pm  
 Fri: 9am - 6pm  
 Sat: 9am - 1pm

**Drive-Thru Hours**

Mon-Fri: 8am - 6pm  
 Sat: 9am - 1pm



**F. Provide a detailed conversion plan for the implementation and installation of all components proposed including software compatibility to link the banking account to the UCF card.**

An initial project schedule has been provided below with completion milestones.

Milestone	Completion Date
Review signed contract	8/10/2012
Verify commitment dates (all dates below tentative otherwise)	8/10/2012
<b>Student Card Program</b>	<b>10/1/2012</b>
Define UCF ISO/BINs	8/13/2012
<b>Integration with Open Solutions Card Linking</b>	<b>8/24/2012</b>
Add Card Agreements UCF ISO/BIN	8/24/2012
<b>Integration with First Data for PIN processing</b>	<b>9/17/2012</b>
Request FDR project manger	8/17/2012
Board UCF ISO/BINs	9/17/2012
<b>Define card program parameters w/UCF</b>	<b>8/17/2012</b>
Discuss card issuance process	8/17/2012
Define Card linking card agreement DNA/account process	8/17/2012
Define Card boarding to FDR process	8/17/2012
Define PIN-set process	8/17/2012
Define network routing	8/17/2012
Define interchange schedule and rebates	8/17/2012
Define damaged lost/stolen "new issued/new number" process	8/17/2012
<b>Testing</b>	<b>9/25/2012</b>
Card agreement and linking to checking/DNA	9/21/2012
Card boarding with FDR	9/21/2012
PIN tran authorization/completion	9/21/2012
Track 2 validation	9/21/2012
Assigning user PIN and re-PIN functions (w/o adding to TRK 2)	9/21/2012
Validate Knight Cash functionality unimpeded	9/21/2012
Damaged/Reissue/linking process	9/25/2012
<b>Card Issuance</b>	<b>10/1/2012</b>
Reissue existing cards & marketing plan	10/1/2012
Setup issuance process for new cards	10/1/2012
Linking replacement cards to new FCU account process	10/1/2012
<b>Reconciliation</b>	<b>9/26/2012</b>
Interchange/rebates	9/26/2012
<b>Student Account Program</b>	<b>8/21/2012</b>
Define account requirements	8/21/2012
Overview of available student products	8/21/2012

Milestone	Completion Date
<b>Employee Account Program</b>	<b>8/22/2012</b>
Define account requirements	8/21/2012
Overview of available student products	8/22/2012
<b>On-Campus Retail Banking Program (Branch)</b>	<b>10/1/2012</b>
Site survey/engineering	8/20/2012
Define branch layout	8/20/2012
Identify code or permitting requirements	8/22/2012
Define utility access points	8/22/2012
Order data circuit	8/23/2012
Order phone system	8/23/2012
Order ancillary systems (server/networking/security)	8/23/2012
Implement security systems	9/25/2012
Implement Telecom/Networking	9/26/2012
Install Servers/Computers/Peripherals	9/26/2012
Install marketing systems	9/25/2012
Set open date	10/1/2012
Staffing, hours/days of operations	10/1/2012
<b>ATM Program</b>	<b>10/1/2012</b>
<b>Define ATM program parameters</b>	<b>8/13/2012</b>
Set fee schedules - surcharge/foreign ATM fees	8/13/2012
Define interchange schedule and rebates	8/13/2012
<b>Installation (2 ATMs)</b>	<b>9/28/2012</b>
Define Locations	8/20/2012
Site survey/engineering	8/20/2012
Order custom surrounds	8/23/2012
Install telecom links	9/27/2012
Install security (alarms/video/text insertion)	9/26/2012
Board terminal IDs (FDR/OSI)	9/27/2012
Install ATMs	9/28/2012
Set surcharge tables	9/27/2012
<b>Support/Maintenance</b>	<b>9/28/2012</b>
Setup FLM/SLM agreement	9/3/2012
Setup cash servicing agreement	9/3/2012
Board new terminals in 3rd party support systems	9/28/2012
<b>Testing</b>	<b>9/28/2012</b>
Test transactions - inq, wd, tran, dep	9/28/2012
Test surcharge fees	9/28/2012
Bring Live	10/1/2012
<b>Reconciliation</b>	<b>9/12/2012</b>
Setup funding for interchange, fee and commission rebates to UCF	9/12/2012

Milestone	Completion Date
<b>Marketing/Training/Education Program</b>	<b>10/24/2012</b>
<b>Banking Transition Plan</b>	<b>10/10/2012</b>
Intro to <i>FAIRWINDS</i> and awareness of service change	10/8/2012
Training for UCF employees	10/10/2012
Training for FCU employees	10/10/2012
Scholarship program	10/1/2012
<b>Student awareness campaign at <i>FAIRWINDS</i> branch</b>	<b>10/17/2012</b>
Card Program	10/17/2012
e-Banking primer	10/17/2012
<b>Deploy student support web site</b>	<b>10/24/2012</b>
Student ID FAQs	10/24/2012
<b>Financial Literacy Curriculum</b>	<b>10/22/2012</b>
Understanding credit	10/22/2012
Investment basics	10/22/2012
Budgeting	10/22/2012
Your first car purchase	10/22/2012
Too much debt too fast	10/22/2012

**G. Describe how you will establish an operating retail banking branch and student card system. Present a timeline for the conversion process and the preparation time required before the conversion begins?**

FAIRWINDS will utilize the project management approach detailed above to establish the retail banking branch and student card system within mutually agreeable deadlines.

**H. Describe all anticipated costs associated with conversion and/or training.**

FAIRWINDS will not pass on any of its costs associated with conversion or training.

**I. Indicate your plans for educating and training the university employees in the use of your systems.**

FAIRWINDS will offer training consisting of general education using flowcharts and other documents that will provide the university employees with a comprehensive understanding of how the UCF Student ID card integrates with a FAIRWINDS checking account

**J. Provide a sample copy of a monthly and also an annual report that includes the following information:**

1. ATM Transactions/fees by machine location
2. Applicable Commission rates
3. Commission amounts
4. Number of total accounts
5. Funds pool balance for accounts linked to the student ID card

A sample Commissions report including the information above as well as a summary of the estimated total payments to the University is provided below.

**Summary of Annual Commissions to UCF**

Description	Applicable Commission Rate	Annual Commission Amounts						
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 5.5	Total
Non-Linked Student Checking Balances	1.00% APY	\$1,778	\$7,488	\$15,735	\$24,421	\$33,524	\$20,750	\$103,696
50% Student PIN Transaction Profit	\$.06 per Tran	\$3,726	\$11,969	\$21,013	\$30,175	\$40,092	\$23,448	\$130,424
Foreign ATM - Marketplace	\$1.50 per Trans	\$24,727	\$25,062	\$25,603	\$26,400	\$27,319	\$13,660	\$142,770
Foreign ATM - FAIRWINDS Branch	\$1.50 per Trans	\$24,727	\$25,062	\$25,603	\$26,400	\$27,319	\$13,660	\$142,770
New Student Accounts	\$25/\$50 per **	\$56,250	\$68,750	\$143,250	\$158,250	\$180,250	\$61,000	\$667,750
Knight Cash Balances dep. w/ FAIRWINDS	.18% APY	\$25,650	\$25,650	\$25,650	\$25,650	\$25,650	\$12,825	\$141,075
ATM Lease (2 Machines)		\$15,120	\$15,120	\$15,120	\$15,120	\$15,120	\$7,560	\$83,160
Branch Rent		\$45,900	\$47,277	\$48,695	\$50,156	\$51,661	\$26,605	\$270,295
Orientation		\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$5,000	\$55,000
Sponsorships		\$15,000	\$15,000	\$15,000	\$15,000	\$15,000	\$7,500	\$82,500
Partnership Bonus		\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$25,000	\$275,000
Payment for Card Reissue		\$50,000	\$0	\$0	\$0	\$0	\$0	\$50,000
<b>Total Payments</b>		<b>\$322,877</b>	<b>\$301,378</b>	<b>\$395,669</b>	<b>\$431,572</b>	<b>\$475,935</b>	<b>\$217,008</b>	<b>\$2,144,440</b>

\*\*New Student Accounts - \$25 per account up to after 5,000, \$50 per account above 5,000

Description	Fee	Applicable Commission Rate	Avg. Balances Transactions Accounts		Commission Amounts	
			Monthly	Annual	Monthly	Annual
<b>Year 1</b>						
Non-Linked Student Checking Balances	\$0	1.00% APY	\$14,814	\$177,773	\$148	\$1,778
50% Student PIN Transaction Profit	\$0	\$.06 per Tran	5,175	62,104	\$311	\$3,726
Foreign ATM Transactions - Marketplace	\$2.50 per Trans	\$1.50 per Trans	1,374	16,484	\$2,061	\$24,727
Foreign ATM Transactions - FAIRWINDS Branch	\$2.50 per Trans	\$1.50 per Trans	1,374	16,484	\$2,061	\$24,727
New Student Accounts	\$0	\$25 per Acct**	188	2,250	\$4,688	\$56,250
Knight Cash Balances deposited at FAIRWINDS	\$0	.18% APY		\$14,250,000	\$2,138	\$25,650
ATM Lease (2 Machines)					\$1,260	\$15,120
Branch Rent					\$3,825	\$45,900
Student/Parent Orientation						\$10,000
Sponsorships						\$15,000
Partnership Bonus					\$4,167	\$50,000
Payment for Card Reissue						\$50,000
<b>Total Payments</b>					<b>\$20,656*</b>	<b>\$322,877</b>

\*Excludes annual payments: student/parent orientation - \$10,000, sponsorships - \$15,000, and payments for card reissue - \$50,000

\*\*New Student Accounts - \$25 per account up to after 5,000, \$50 per account above 5,000

Description	Fee	Applicable Commission Rate	Avg. Balances Transactions Accounts		Commission Amounts	
			Monthly	Annual	Monthly	Annual
<b>Year 2</b>						
Non-Linked Student Checking Balances	\$0	1.00% APY	\$62,399	\$748,783	\$624	\$7,488
50% Student PIN Transaction Profit	\$0	\$.06 per Tran	16,623	199,479	\$997	\$11,969
Foreign ATM Transactions - Marketplace	\$2.50 per Trans	\$1.50 per Trans	1,392	16,708	\$2,089	\$25,062
Foreign ATM Transactions - FAIRWINDS Branch	\$2.50 per Trans	\$1.50 per Trans	1,392	16,708	\$2,089	\$25,062
New Student Accounts	\$0	\$25 per Acct**	232	2,750	\$5,729	\$68,750
Knight Cash Balances deposited at FAIRWINDS	\$0	.18% APY		\$14,250,000	\$2,138	\$25,650
ATM Lease (2 Machines)					\$1,260	\$15,120
Branch Rent					\$3,940	\$47,277
Student/Parent Orientation						\$10,000
Sponsorships						\$15,000
Partnership Bonus					\$4,167	\$50,000
Payment for Card Reissue						
<b>Total Payments</b>					<b>\$23,032*</b>	<b>\$301,378</b>

\*Excludes annual payments: student/parent orientation - \$10,000, and sponsorships - \$15,000

\*\*New Student Accounts - \$25 per account up to after 5,000, \$50 per account above 5,000

Description	Fee	Applicable Commission Rate	Avg. Balances Transactions Accounts		Commission Amounts	
			Monthly	Annual	Monthly	Annual
<b>Year 3</b>						
Non-Linked Student Checking Balances	\$0	1.00% APY	\$131,126	\$1,573,514	\$1,311	\$15,735
50% Student PIN Transaction Profit	\$0	\$.06 per Tran	29,185	350,218	\$1,751	\$21,013
Foreign ATM Transactions - Marketplace	\$2.50 per Trans	\$1.50 per Trans	1,422	17,069	\$2,134	\$25,603
Foreign ATM Transactions - FAIRWINDS Branch	\$2.50 per Trans	\$1.50 per Trans	1,422	17,069	\$2,134	\$25,603
New Student Accounts	\$0	\$50 per Acct**	239	2,865	\$11,938	\$143,250
Knight Cash Balances deposited at FAIRWINDS	\$0	.18% APY		\$14,250,000	\$2,138	\$25,650
ATM Lease (2 Machines)					\$1,260	\$15,120
Branch Rent					\$4,058	\$48,695
Student/Parent Orientation						\$10,000
Sponsorships						\$15,000
Partnership Bonus					\$4,167	\$50,000
Payment for Card Reissue						
<b>Total Payments</b>					<b>\$30,889*</b>	<b>\$395,669</b>

\*Excludes annual payments: student/parent orientation - \$10,000, and sponsorships - \$15,000

\*\*New Student Accounts - \$25 per account up to after 5,000, \$50 per account above 5,000

Description	Fee	Applicable Commission Rate	Avg. Balances Transactions Accounts		Commission Amounts	
			Monthly	Annual	Monthly	Annual
<b>Year 4</b>						
Non-Linked Student Checking Balances	\$0	1.00% APY	\$203,510	\$2,442,125	\$2,035	\$24,421
50% Student PIN Transaction Profit	\$0	\$.06 per Tran	41,910	502,923	\$2,515	\$30,175
Foreign ATM Transactions - Marketplace	\$2.50 per Trans	\$1.50 per Trans	1,467	17,600	\$2,200	\$26,400
Foreign ATM Transactions - FAIRWINDS Branch	\$2.50 per Trans	\$1.50 per Trans	1,467	17,600	\$2,200	\$26,400
New Student Accounts	\$0	\$50 per Acct**	264	3,165	\$13,188	\$158,250
Knight Cash Balances deposited at FAIRWINDS	\$0	.18% APY		\$14,250,000	\$2,138	\$25,650
ATM Lease (2 Machines)					\$1,260	\$15,120
Branch Rent					\$4,180	\$50,156
Student/Parent Orientation						\$10,000
Sponsorships						\$15,000
Partnership Bonus					\$4,167	\$50,000
Payment for Card Reissue						
<b>Total Payments</b>					<b>\$33,881*</b>	<b>\$431,572</b>

\*Excludes annual payments: student/parent orientation - \$10,000, and sponsorships - \$15,000

\*\*New Student Accounts - \$25 per account up to after 5,000, \$50 per account above 5,000

Description	Fee	Applicable Commission Rate	Avg. Balances Transactions Accounts		Commission Amounts	
			Monthly	Annual	Monthly	Annual
<b>Year 5</b>						
Non-Linked Student Checking Balances	\$0	1.00% APY	\$279,364	\$3,352,366	\$2,794	\$33,524
50% Student PIN Transaction Profit	\$0	\$.06 per Tran	55,684	668,206	\$3,341	\$40,092
Foreign ATM Transactions - Marketplace	\$2.50 per Trans	\$1.50 per Trans	1,518	18,213	\$2,277	\$27,319
Foreign ATM Transactions - FAIRWINDS Branch	\$2.50 per Trans	\$1.50 per Trans	1,518	18,213	\$2,277	\$27,319
New Student Accounts	\$0	\$50 per Acct**	300	3,605	\$15,021	\$180,250
Knight Cash Balances deposited at FAIRWINDS	\$0	.18% APY		\$14,250,000	\$2,138	\$25,650
ATM Lease (2 Machines)					\$1,260	\$15,120
Branch Rent					\$4,305	\$51,661
Student/Parent Orientation						\$10,000
Sponsorships						\$15,000
Partnership Bonus					\$4,167	\$50,000
Payment for Card Reissue						
<b>Total Payments</b>					<b>\$37,578*</b>	<b>\$475,935</b>

\*Excludes annual payments: student/parent orientation - \$10,000 and sponsorships - \$15,000

\*\*New Student Accounts - \$25 per account up to after 5,000, \$50 per account above 5,000

Description	Fee	Applicable Commission Rate	Avg. Balances Transactions Accounts		Commission Amounts	
			Monthly	Annual	Monthly	Annual
<b>Year 5.5</b>						
Non-Linked Student Checking Balances	\$0	1.00% APY	\$345,841	\$4,150,093	\$1,729	\$20,750
50% Student PIN Transaction Profit	\$0	\$.06 per Tran	32,567	390,802	\$1,954	\$23,448
Foreign ATM Transactions - Marketplace	\$2.50 per Trans	\$1.50 per Trans	759	9,106	\$1,138	\$13,660
Foreign ATM Transactions - FAIRWINDS Branch	\$2.50 per Trans	\$1.50 per Trans	759	9,106	\$1,138	\$13,660
New Student Accounts	\$0	\$50 per Acct**	102	1,220	\$5,083	\$61,000
Knight Cash Balances deposited at FAIRWINDS	\$0	.18% APY		\$14,250,000	\$1,069	\$12,825
ATM Lease (2 Machines)					\$1,260	\$7,560
Branch Rent					\$2,217	\$26,605
Student/Parent Orientation						\$5,000
Sponsorships						\$7,500
Partnership Bonus					\$2,083	\$25,000
Payment for Card Reissue						
<b>Total Payments</b>					<b>\$17,671*</b>	<b>\$217,008</b>

\*Excludes annual payments: student/parent orientation - \$10,000, and sponsorships - \$15,000

\*\*New Student Accounts - \$25 per account up to after 5,000, \$50 per account above 5,000

**K. Provide an outline of your capabilities as it relates to implementation, program management and customer service.**

The credit union has completed many projects converting accounts and physical locations successfully. Detailed conversion plans are utilized that facilitate multiple disciplines.

Below is a sample of major projects completed:

- Completed a plastic card processor conversion for 150,000+ cards with no user interruption (2010).
- A core computer conversion was completed for 125,000 credit union members that encompassed all lines of credit union business (2006).
- The credit union is the official credit union for Universal Orlando Resort Team Members. The credit union currently has more than 6,000 Universal Orlando relationships. Specialized products and services were developed to meet the particular needs of their primary employment group (2006).
- Two retail branches and approximately 5,000 bank customers were converted to credit union members (2005).
- Two credit union branches and approximately 3,500 members were acquired from a Tampa-based credit union (2006).
- A branch expansion plan was completed from 2006 to 2008, opening 21 new locations.

The credit union takes member service seriously. *FAIRWINDS* utilizes a transactions satisfaction score and the Net Promoter Score.

**Current service score data for April 2012 is:**

**Member Satisfaction Score** - 4.92 on a 5-point scale

**Net Promoter Score** - 78%

**L. Additionally, provide biography of the Account Manager and immediate management team that will be supporting this program. UCF reserves the right to conduct interviews with the account management and/or management team prior to contract award.**

**Jim Thornberry, Senior Vice President of Branch Services**

Jim Thornberry has more than 20 years of experience in organizational management and training. Prior to joining the *FAIRWINDS* team in 2004, his experience included multi-unit management and implementing training strategies for companies such as Eastman Kodak and Wendy's International. After joining *FAIRWINDS*, Jim spent the earlier part of his credit union career developing standardized sales, coaching, and product knowledge training programs for all employees. In 2009, he was promoted to the organization's Management Team and has since served as the Senior Vice President for Branch Services. He is responsible for the sales, production, and operations for all 37 branch locations throughout Central Florida.

Jim is originally from Detroit, MI and moved to Central Florida in 1996. He holds an MBA in Management from the University of Phoenix and holds several training certifications. Jim lives in Oviedo with his family.

**Dan Kelley, Regional Vice President of Branch Services**

Dan Kelley has more than 11 years of management experience in the financial industry and is an MBA candidate from Webster University. He received his Bachelors of Science in Business Management from the University of Phoenix. After joining the *FAIRWINDS* team in 2005 as an Assistant Branch Manager, Kelley quickly moved his way up within the organization after successfully managing branches located in Winter Park, East Orlando and Apopka. He was promoted to Vice President, Branch Manager in 2007 and in 2010 he was named Regional Vice President, overseeing management and operations of ten *FAIRWINDS* branches located in

Orange, Osceola and Lake Counties.

Originally from Plano, TX, Kelley has called Central Florida home for over 30 years and is actively involved in giving back to his community. In addition to his role as President – Elect for the Rotary Club of Apopka, Kelley has served on the Foundation Advisory Board for Cornerstone Hospice and as a committee member of the City of Apopka Youth Leadership Program.

**Kate Renner, Vice President of Marketing**

Kate Renner has more than nine years of experience in corporate marketing, branding, and communications serving seven years in a management role. A graduate of Cleveland State University in 2001, she is currently finishing her Masters degree program in Corporate Communications from the Nicholson School of Communication at the University of Central Florida. After moving to Orlando in 2001, Kate worked for The Walt Disney Company before joining the FAIRWINDS team in 2003. As the Vice President of Marketing for the credit union, she oversees the strategic initiatives and daily marketing operations for the organization that include branding, promotions, advertising, web and graphic design, social media, and corporate communications.

Kate is originally from Cleveland, OH, and has called Central Florida home for more than ten years. She recently joined the organization *Dress for Success Orlando* and currently serves on their Board as Marketing Director. She lives in Orlando with her husband who is also a proud UCF Alumni.

**M. Proposer may provide additional statements and information which supports its proposal.**

# References

## 5. References

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### **Universal Orlando Resort**

Rhonda Rhodes  
VP, HR/Employee Relations  
1000 Universal Studios Plaza  
Orlando, FL 32819  
407-224-5702

### **Orlando Magic**

Casey Cole  
Account Executive  
8701 Maitland Summit Boulevard  
Orlando, FL 32810  
407-916-2729

### **UCF Alumni Association**

Tom Messina  
Executive Director  
P.O. Box 160046  
Orlando, FL 32816-0046

# Appendix



## **PROGRAM CHARTER**

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# **University of Central Florida: Student Banking Services**

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**Version: 1.00**

*FAIRWINDS* Credit Union: Proprietary and Confidential

Prepared by: Charlie Lai  
Date: Jun 11, 2012

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## DOCUMENT REVISIONS

Revision Number	Date	Entered By (Name)	Description / Reason
1.00	06/11/12	C.Lai	Initial Version – Project Charter--Draft



## 1 INTRODUCTION

This Program Charter describes the program management scope, methodology and steps required for implementing Student Banking Services at the University of Central Florida. The implementation program is comprised of five work segments:

- 1) Student Card Program
- 2) Student/Employee Account Program
- 3) On-Campus Branch
- 4) On-Campus ATMs
- 5) Marketing/Training/Education Program

The Student Card Program will be structured to provide students with operating cards by December 31, 2012. The on-campus branch and ATMs are planned to be operational by October 1, 2012. The project scope is inclusive of all elements required to enable Fairwinds to provide UCF with Student Banking Services.

### 1.1 PROJECT DESCRIPTION/BACKGROUND

#### **Student Card Program**

- a) UCF will maintain ownership and operation of the ISO/BIN for Knight Cash services.
- b) Fairwinds will facilitate the linking of an optional student checking account to the student ID card.
- c) Student ID Cards will be functional at designated Knight Cash locations on campus.
- d) A linked Fairwinds account is optionally accessible for PIN ATM transactions at designated merchant and ATM locations on campus.

#### **Student/Employee Account Program**

- a) Fairwinds account products/services will be made available to students and employees of UCF.
- b) Account products/services will be available to student beginning September 2012

#### **On-Campus Branch**

- a) Fairwinds will lease and operate a 1,530 square foot retail branch on the UCF campus.
- b) The branch facility will not be initially accessible to Fairwinds until August 20, 2012.
- c) The branch will be fully renovated and made operational to students/employees of UCF by October 1, 2012.
- d) Branch employment positions will be open to UCF students to apply.

#### **On-Campus ATMs**

- a) Fairwinds will lease and operate two ATM terminals on the UCF campus.
- b) The ATMs will be installed and operational to students/employees of UCF by October 1, 2012

#### **Marketing/Training/Education Program**

- a) Fairwinds will designate a business liaison with UCF to foster and grow financial literacy programs.

## 1.2 PROJECT APPROACH

- UCF Business Sponsor - TBD
- UCF Project Manager - TBD
- Fairwinds Credit Union Business Sponsor – Dianne Owen
- Fairwinds Credit Union Project Manager - TBD
- Project Type - Service implementation using a Phased Project approach
- Project Methodology – Standard project methodology

## 1.3 PROJECT GOVERNANCE

### Governance Definition

- The process of developing, communicating, implementing and monitoring the policies, procedures and structure for the UCF Student Banking Services. The purpose is to provide authority and guidance to enable the program's success.

### Program Scope of Authority

- The Business Sponsors are responsible for setting the scope and vision for the initiative:
  - escalation point for issue and decision resolution
  - approval for changes in strategies, approach or scope
- The Executive Steering Committee, comprised of key Business Sponsors and the Project Manager(s):
  - meets formally once per month and has the authority and expectation to resolve any outstanding issues or questions impacting program completion
  - ensures program remains aligned to business strategy
  - resolution capacity for risks or issues escalated to the program level
- The Implementation Team, comprised of key Fairwinds and UCF representatives, with a vested interest, insures departmental awareness and readiness of integration activities;
  - Will meet formally once per week to resolve issues
  - provides feedback on program health, milestones, decisions and risks
- All roles and responsibilities outlined in the Roles and Responsibilities section are communicated, agreed upon and adhered to.

### Program Management

- The PM is responsible for on time, within budget and within scope of program delivery.
- Standard program management methodology will be used.
- Project information rolling up to the program level:
  - Program level issues, risks and scope change logging, tracking, and
  - Program status completed weekly.
  - Program health indicators follow the framework established.
- Communication of appropriate status, issues, decisions to the Business Sponsors and Stakeholders.

### Project Management

- Project Managers are responsible for on time, within budget and within scope delivery of all projects.
- Standard project management methodology to be used for all projects.
- Standard tools used for all projects:
  - Quality project schedules follow the correct outline structure.
  - Issue logging, tracking, and managing using issue log.
  - Initial risk assessment performed.
  - Ongoing project risk management using risk log.
  - Project status completed weekly.

- Project scope change tracked using scope change log.
- Project health indicators follow the framework established.
- Meeting agendas are used for all meetings
- Meeting notes will be distributed after all meetings, capturing: decisions, issues/risks, & follow ups

**Project Teams**

- Project teams adhere to roles and responsibilities documented.
- Team members responsible for on time delivery of tasks, issues and risks as assigned.

**1.4 PROJECT METRICS**

- Metrics will be captured and reported at the program level
- Each project will roll up to the program tracking for reporting
- Specific metrics will be mutually determined by Fairwinds and UCF. Performance Metrics may include:
  - Number of issues and risks by Work Stream
  - Number of open issues
  - Number of issues and risks opened or closed by date (weekly view of changes)
  - Number of issues, risks, and scope changes by Work Stream

## 2 PROJECT SCHEDULE and MILESTONES

The Project Milestones are the dependencies to meet the mandated conversion dates. This document is intended to track high level milestones. The activities/processes will be used to manage the overall program. Details will be captured through project plans and will be included in Executive Summary reporting as appropriate. ***The published dates reflect the current project targets, future modifications will be maintained in the overall program project plan.***

Milestone	Date	Notes/Comments
Review signed contract	8/10/2012	
Verify commitment dates (all dates below tentative otherwise)	8/10/2012	
<b>Student Card Program</b>	10/1/2012	
Define UCF ISO/BINs	8/13/2012	
<b>Integration with Open Solutions Card Linking</b>	8/24/2012	
Add Card Agreements UCF ISO/BIN	8/24/2012	
<b>Integration with First Data for PIN processing</b>	9/17/2012	
Request FDR project manger	8/17/2012	
Board UCF ISO/BINs	9/17/2012	
<b>Define card program parameters w/UCF</b>	8/17/2012	
Discuss card issuance process	8/17/2012	
Define Card linking card agreement DNA/account process	8/17/2012	
Define Card boarding to FDR process	8/17/2012	
Define PIN-set process	8/17/2012	
Define network routing	8/17/2012	
Define interchange schedule and rebates	8/17/2012	
Define damaged lost/stolen "new issued/new number" process	8/17/2012	
<b>Testing</b>	9/25/2012	
Card agreement and linking to checking/DNA	9/21/2012	
Card boarding with FDR	9/21/2012	
PIN tran authorization/completion	9/21/2012	
Track 2 validation	9/21/2012	
Assigning user PIN and re-PIN functions (w/o adding to TRK 2)	9/21/2012	
Validate Knight Cash functionality unimpeded	9/21/2012	
Damaged/Reissue/linking process	9/25/2012	
<b>Card Issuance</b>	10/1/2012	
Obtain card stock	10/1/2012	
Reissue existing cards & marketing plan	10/1/2012	
Setup issuance process for new cards	10/1/2012	
Linking replacement cards to new FCU account process	10/1/2012	
<b>Reconciliation</b>	9/26/2012	
Interchange/rebates	9/26/2012	
<b>Student Account Program</b>	8/21/2012	
Define account requirements	8/21/2012	

	Overview of available student products	8/21/2012	
<b>Employee Account Program</b>		8/22/2012	
	Define account requirements	8/21/2012	
	Overview of available student products	8/22/2012	
<b>On-Campus Retail Banking Program (Branch)</b>		10/1/2012	
	Site survey/engineering	8/20/2012	
	Define branch layout	8/20/2012	
	Identify code or permitting requirements	8/22/2012	
	Define utility access points	8/22/2012	
	Order data circuit	8/23/2012	
	Order phone system	8/23/2012	
	Order ancillary systems (server/networking/security)	8/23/2012	
	Implement security systems	9/25/2012	
	Implement Telecom/Networking	9/26/2012	
	Install Servers/Computers/Peripherals	9/26/2012	
	Install marketing systems	9/25/2012	
	Set open date	10/1/2012	
	Staffing, hours/days of operations	10/1/2012	
<b>ATM Program</b>		10/1/2012	
	<b>Define ATM program parameters</b>	8/13/2012	
	Set fee schedules - surcharge/foreign ATM fees	8/13/2012	
	Define interchange schedule and rebates	8/13/2012	
	<b>Installation (2 ATMs)</b>	9/28/2012	
	Define Locations	8/20/2012	
	Site survey/engineering	8/20/2012	
	Order custom surrounds	8/23/2012	
	Install telecom links	9/27/2012	
	Install security (alarms/video/text insertion)	9/26/2012	
	Board terminal IDs (FDR/OSI)	9/27/2012	
	Install ATMs	9/28/2012	
	Set surcharge tables	9/27/2012	
	<b>Support/Maintenance</b>	9/28/2012	
	Setup FLM/SLM agreement	9/3/2012	
	Setup cash servicing agreement	9/3/2012	
	Board new terminals in 3rd party support systems	9/28/2012	
	<b>Testing</b>	9/28/2012	
	Test transactions - inq, wd, tran, dep	9/28/2012	
	Test surcharge fees	9/28/2012	
	Bring Live	10/1/2012	
<b>Reconciliation</b>		9/12/2012	
	Setup funding for interchange, fee and commission rebates to UCF	9/12/2012	
<b>Marketing/Training/Education Program</b>		10/24/2012	
	<b>Banking Transition Plan</b>	10/10/2012	

Intro to Fairwinds and awareness of service change	10/8/2012	
Training for UCF employees	10/10/2012	
Training for FCU employees	10/10/2012	
Scholarship program	10/1/2012	
<b>Student awareness campaign @ Fairwinds' services</b>	10/17/2012	
Card Program	10/17/2012	
e-Banking primer	10/17/2012	
<b>Deploy student support web site</b>	10/24/2012	
Student ID FAQs	10/24/2012	
<b>Financial Literacy Curriculum</b>	10/22/2012	
Understanding credit	10/22/2012	
Investment basics	10/22/2012	
budgeting	10/22/2012	
Your first car purchase	10/22/2012	
Too much debt too fast	10/22/2012	

### 3 PROJECT CONTROL

#### 3.1 Project Health Indicators

- Health Indicators are used in reporting project and program status.
- Changes to status resulting in escalation or decision needs should be brought to the Project Manager identified in the decision process of this document.

##### Project Health Assessment:

- Red and/or yellow status indicates that certain aspects of the project are at risk and/or that barriers need to be addressed. These statuses should not be perceived that you are doing a poor job at managing the project.
- Changes to scope and schedule must be evaluated to identify impact to costs and benefits.
- If the materiality of the impact is being quantified for any of the above categories, then a yellow status is appropriate. An explanation and time frame for quantification of the impact should be reported on the report.
- The PM will determine how individual project health indicators for projects managed under the program impact the health indicators of the overall program based on the following questions.

Does the health of one or more project(s), major work stream, or work track impact:

- The cost/benefit of the overall program?
- The schedule of the overall program?
- The scope of the overall program?
- Is a major milestone or critical path at risk?
- Are there a large number of small projects or indicators at risk that might indicate a trend that medium projects/indicators could be at risk?

If the answer is yes to anyone of these questions, then that aspect of the program will be flagged as yellow or red based on the materiality of the impact. If the materiality of the impact is being quantified then a yellow status is appropriate. An explanation and time frame for quantification of the impact should be reported on the report.

- Changes to scope and schedule must be evaluated to identify impact to costs and benefits.

### Health Indicator Guidelines:

Overall Status – This is a Summary of the health of the project.

- **Red** health indicator is appropriate if one or more of the following indicators are Red.
- **Yellow** health indicator is appropriate if one or more of the following indicators are yellow and no categories are red.
- **Green** indicates all is on target in all categories

### Schedule

- **Red** indicates that the project's critical path has slipped and is causing major milestones / dates to be missed. In addition, if 10% of tasks outside of critical path are not completed as planned. Red indicates that the critical path cannot be recovered and that the project may need to be re-baselined.
- **Yellow** indicates a warning that critical path tasks are slipping or at risk of slipping but the project team has a recovery plan that will allow the schedule to recover to existing baseline. Yellow if more than 10% of non-critical path tasks are at risk of slipping but the project team has a recovery plan that will allow the schedule to recover to existing baseline.
- **Green** indicates that the project is on schedule. In addition, schedule can be Green if the project schedule was re-baselined and approved by the Executive Steering Committee.
- **Grey** indicates the project schedule is being developed and has not been baselined yet. It is expected a schedule health will be grey for a limited time. Once an end date is known, time boxing can be utilized to estimate the project phases & durations.

Cost - This is the project-specific costs; will include CTO labor hour tracking only

- **Red** indicates that the project's current and/or forecasted costs exceed 10% or more of approved budget.
- **Yellow** indicates a warning that the project is currently or is forecasted to be between 5% to 9% over budget
- **Green** indicates that the project is on budget
- **Grey** indicates the project costs have not been baselined yet. Baseline occurs after a high level estimate has been provided and approved. The sizing is further refined after the RTM and detail design are completed.

Benefit – This is the project-specific benefits

- **Red** indicates that the project benefit, as outlined in the business case, cannot be achieved at this point in time
- **Yellow** indicates a warning that the project benefit has the potential of decreasing 10%, as compared to the benefit stated in the business case.
- **Green** indicates that the project benefit is on target.
- **Grey** indicates the project benefit has not been baselined yet or the project does not have direct financial benefits. Baseline occurs after the business case has been approved.

### Scope

- **Red** indicates that new requirements exist that may/will negatively impact the schedule, technical, or financial (Cost & Benefit) baselines. All scope changes after the baseline is established require Stakeholder and Business Sponsor approval.
- **Yellow** indicates a warning that possible scope changes may occur
- **Green** indicates that the project is working to its approved baselines.

- **Grey** indicates the project requirements have not been baselined yet. Baseline occurs after the project charter has been completed and formally signed off by the appropriate parties. The RTM will further refine the scope of the project.

#### Risk

- **Red** indicates that risks have negatively impacted the project schedule, cost, scope or benefit. Red indicates that risks are unmanageable or if there is no mitigation plan. Red indicates that the project team needs top priority attention and assistance from senior management to resolve risk/issue. Issues, risks, & escalations can be raised to the Implementation Team as outlined in the decision process.
- **Yellow** indicates a warning that a risk/issue exists that could impact the project schedule, cost, scope or benefit, but the project team has a manageable mitigation plan.
- **Green** indicates that risks have manageable mitigation plans and that business impact can be easily mitigated with no expected negative impact.

### 3.2 Scope Change Control

The purpose of scope change control is to track, evaluate, approve and implement changes to the scope of the Program or a project in a consistent manner with clarity of roles and responsibilities.

- Potential scope change requests come from project stakeholders, the project team, sponsors, etc. The change can be surfaced through verbal or written means, but it will be formally documented using the scope change log.
  - Work Stream: Select appropriate work stream for the project based on the defined program structure
  - Item #: The unique Change Request number.
  - Project Name: Enter the name of the project, may be the same as the work stream
  - Date Raised: The date when the item was opened.
  - Raised By: The name of who requested the change.
  - Description of Proposed Change: A brief description of the change.
  - Impact if not Approved: A brief description of the impact to the project and/or customer(s) if the change is not approved
  - Business Area(s) Impacted: Identify the business area(s) impacted by the requested change
  - IT(s) Impacted: Identify the IT area(s) impacted by the requested change
  - Migration Impact: Identify if the requested change impacts the documented migration plan
  - Critical Path Impact: Identify if the critical path of the project is affected by the change
  - Schedule Impact: Identify if the requested change impacts the schedule
  - Cost Impact: Identify the additional IT labor hours and any additional costs associated with the requested change
  - Stakeholder Team approved: yes or no
  - Install Date: Date the code change will be installed or date when the process change becomes effective.
- Assign the scope change to a project team member for investigation. The team member will investigate the impact on schedule, budget and overall scope for various viable options.
- Update any additional impacts in the scope change log
- If the change is not approved, then the request should be closed as “not approved” on the Scope Change Log.
- If the change is approved, the appropriate activities are added to the plan to ensure the change is implemented. The project budget should also be updated, if necessary.
- If an approved scope change results in a substantial change, the Project Scope statement in the Charter should be updated.
- Communicate scope change status and resolution to project team members and other appropriate stakeholders.



### 3.3 Risk Management



#### Risk Definition

- A risk is recognition that a problem might occur.

#### Risk Assessment

When assessing risk take the following into consideration:

- Scope complexity
- Technical complexity
- Reliability of resources
- Business case soundness
- Sponsor and stakeholder commitment
- Organizational impact

#### Risk Management

- Targets maximizing the results of positive events, minimizing the consequences of adverse events.
- Project risks managed at the project level.
- Contains cross functional risk management
- Top 3-5 risks managed at the program level.

#### Identifying and Framing Risks

Risks should be framed in a 'cause-risk-effect' statement to clearly identify the root cause and impact.

Example: As a result of the amount of work the customer is trying to accomplish on many projects during this project's completion, a delay in the customer's response to our requests for approvals may result in a two-week delay in the project's completion.

#### Roles and Responsibilities

- Project manager coordinates identification, assessment, mitigation and resolution activities for risk (see template guide).  
Enter the request into the Risk Log (see Template Guide) including:
  - Work Stream: Select appropriate work stream for the project based on the defined program structure
  - Item #: The unique Change Request number.
  - Project Name: Enter the name of the project, may be the same as the work stream
  - Date Raised: The date when the item was opened.
  - Raised by: The name of who identified the risk.
  - Description: A brief description of the risk
  - Impact: Assess impact on a scale of 1 – 5 (1 least impact; 5 most impact)
  - Probability: Assess probability of the risk occurring on a scale of 1 – 5 (1 least probable; 5 most probable)
  - Risk Score: Automatically calculated

- Category: See risk score matrix
  - Action: Select the action the team has agreed to for the risk item
  - Owner: Identify who is the owner of the risk and responsible for any mitigation plans
  - Trigger Date: Identify date when the risk could occur
  - Mitigation: Describe mitigation plan, as appropriate, for the risk item. Any appropriate tasks should be updated to the schedule.
  - Resolution Date: Date the risk was closed. Risks may be closed if they turn into an issue or when the threat of the risk has passed.
- Project manager works with the project team a score and prioritize risks.
  - Project manager assigns ownership and mitigation plan ownership for risks.
  - Create a response plan for each high-level risk that you identified to ensure the risk is managed successfully. This plan should include steps to manage the risk, people assigned, completion dates, and periodic dates to monitor progress. There are five major responses to a risk: accept it, monitor it, avoid it, move it to a third party, or mitigate it.
  - The project manager needs to monitor the risk plans to ensure they are being executed successfully. New risk plan activities should be added if it appears the risk is not being managed successfully.
  - Project manager escalates risks that cannot be resolved at the project level.
  - Move the activities associated with the risk plans to the project schedule. Moving the activities to the schedule should help ensure that the work is actually completed.
  - The project manager also needs to periodically evaluate risks (assess risk status at least weekly and conduct a team review monthly) throughout the project based on current circumstances. New risks may arise as the project is progressing.

## Project Risk-Assessment Scorecard



**Project Staffing**

- Resource availability
- Skills availability
- Availability of experienced staff



**Technological Risk**

- Newness of technology to company and world
- Scalability
- Data security and privacy
- Disaster recovery capabilities



**Project Schedule**

- Realism of schedule
- Criticality of on-time delivery



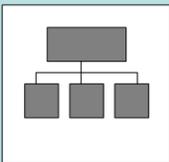
**Business Risk**

- Business impact of system downtime
- Business impact of lost or improperly released data



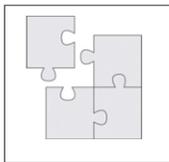
**Project Scope**

- Size and complexity of project
- Measurability of success
- Ability to accommodate scope reduction without loss of critical functionality



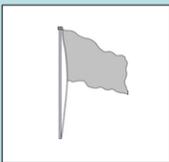
**Organizational Risk**

- Project process repeatability
- Organizational diversity of project team



**Project Dependencies**

- Dependence on other projects
- Dependence on externally developed technologies



**Political Risk**

- Senior management commitment
- Likelihood that funding is jeopardized

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### Risk Probability Rating

Rating	Probability
1	1: 0-25% probability
2	2: 26-50% probability
3	3: 51-75% probability
4	4: 76-89% probability
5	5: 90-99% probability

When assessing the likelihood of a risk occurring, start with broad questions:

- Is the risk more or less than 50% likely?
- If more than 50%, is it more than 75% likely?
- If less than 50% is it more than 25% likely?

### Risk Impact Rating/Assessment Structure - examples

	Very Low – 1	Low – 2	Medium – 3	High – 4	Very High – 5
Scope	Easily absorbed in existing design	Moderate change to design, experience with the technology	Moderate change to design with new technology	Significant change to design, experience with the technology	Significant change to design or new technology
Schedule	Delay > 1 week	Delay < 2 / > 1 week(s)	Delay < 3 / > 2 weeks	Delay < 1 month, > 3 weeks or misses month end	Delay > 1 month or impacts platform shutdown

Cost	Increase to project cost <2%	Increase to project cost 3-4%	Increase to project cost 5-7%	Increase to project cost 8-10%	Increase to project cost >10%
Customer/ User Perception	No customer or internal user visibility	No customer visibility, moderate internal user visibility	Low visibility to customer, high visibility to internal users	Moderate visibility to the customer	Highly visible to the customer
Technical Complexity	Experienced, in-house skills	Some experience, in-house skills	Limited experience, in-house skills	No experience or in-house skills, external skills	New technology, limited external skills

**Risk Score Matrix**

Risk score and priority are calculated by multiplying the impact by the probability to determine the score for each risk, see chart below

- Risks in the green zone require documentation and monitoring to ensure the rating does not increase over time.
- Risks in the yellow zone require documentation and close monitoring with contingency/mitigation plans documented.
- Risks in the red zone require documentation and proactive management with contingency/ mitigation plans documented and tasks in the project schedule.



**3.4 Issue Management**



**Issue Definition**

- An issue is any obstacle that could prevent the project or program from achieving scheduled milestones.

**Program Issue Management**

- A mechanism for organizing, maintaining, and tracking the resolution of issues.
- Contains cross functional issue management.

**Roles and Responsibilities**

- Project manager coordinates identification, tracking and resolution activities for issues. Solicit potential issues from any project stakeholders, including the project team, clients, sponsors, etc. The issue can be surfaced through verbal or written means, but it must be formally documented as an issue (see template guide). Enter the request into the Issue Log (see Template Guide) including:
  - Work Stream: Select appropriate work stream for the project based on the defined program structure
  - Item #: The unique Change Request number.

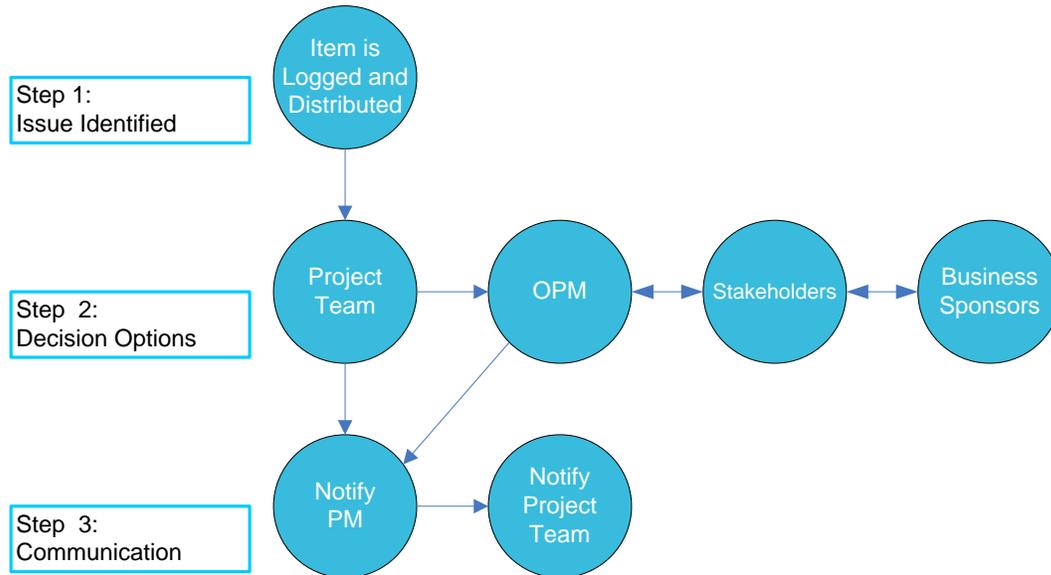
- Project Name: Enter the name of the project, may be the same as the work stream
- Date Raised: The date when the item was opened.
- Raised By: The name of who identified the issue.
- Description: A brief description of the issue.
- Priority: Identify the priority of the issue; severity of impact to the project
- Risk Item: Was the issue previously an identified risk?
- Owner: Person who owns resolution of the issue
- Due Date: When issue resolution is due
- Resolution: A brief description of how the issue was resolved
- Resolution Date: The date the issue was resolved
- Impact: Impact to the project by the issue and/or resolution (including scope, schedule, and cost)
- Project manager coordinates prioritizing issues.
- Project manager assigns ownership and resolution date for issues.
- Project manager ensures issues are managed to resolution. Assign the issue to a project team member for investigation. (The project manager could assign it to themselves.) The team member assigned will investigate options that are available to resolve the issue. For each option, they should also estimate the impact to the project in terms of budget, schedule, and scope.
- Anyone assigned as an issue owner is accountable for providing requested status updates and resolution.
- Project manager escalates issues that cannot be resolved at the project level to the PM.
- If resolving the issue will involve changing the scope of the project, close the issue now and use the scope change management procedures instead to manage the resolution.
- Document the resolution or course of action on the Issues Log.
- Make the appropriate adjustments to the schedule and project budget, if necessary.
- If the resolution of an issue causes the budget, effort, or duration of the project to change, the current project scope should be updated.
- Communicate issue status and resolutions to project team members and other appropriate stakeholders.

### **3.5 Program Issue Escalation**

#### Governance:

- Objective of setting a process for decision making is to identify ownership and accountability of decisions needed.
- Criteria for what is brought to stakeholder committee:
  - Issues and escalations
  - Approval of risk mitigation
  - Scope change
  - Go No/Go decisions at the project and program level
- Frequency of committee meeting is weekly.
- If a committee representative is not available to meet, their input may be provided prior to the call or an alternate can be designated with decision authority.
- The stakeholder committee is comprised of representatives from the business, technology, and the program areas.
- Decisions can be made by the stakeholder team or deferred to the sponsors
- Metrics will be captured and reported for the decision items

# Issue Escalation Process Overview



Process/Tools:

- Issue template (see template guide) includes: date created, due date of decision, owner, description, impacts, options, and recommendation.
- Requestor presents to the team and answers questions.
- Team listens to options and recommendations and makes a decision.
- If team cannot resolve, PM escalates to Stakeholders and the Business Sponsors for decision.
- PM communicates the decision to the project manager.
- Project manager updates the tracking log and communicates decision to the project team and updates plans and schedules as necessary for scope, schedule, or cost impacts from the decisions.