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Home Federal Bank Now Live on Common Origination Platform from Fiserv

- COP consolidates the origination of all types of loans onto a single platform
- A single loan origination platform streamlines loan processing, provides greater data integrity and enables more timely credit decisions

BROOKFIELD, Wis.--(BUSINESS WIRE)-- [Fiserv](#), Inc. (NASDAQ: FISV), a leading global provider of financial services technology solutions, announced today that [Home Federal Bank](#) is now live on the [Common Origination Platform from Fiserv](#) to originate consumer loans. Common Origination Platform is a single-platform solution that gives lenders a view of its borrowers across all lending channels and products, with data in one place regardless of the point of origination or loan type.

A Fiserv client for more than 18 years, Sioux Falls, S.D. based Home Federal Bank uses a range of Fiserv solutions, including the Premier bank platform. Through its integration with Premier, Common Origination Platform enables Home Federal Bank to create a seamless loan origination experience that can provide the bank with a holistic snapshot of a borrower. Streamlined loan processing, greater data integrity and more timely credit decisions also enhance the customer experience. Home Federal Bank can now more easily spot product trends and pursue the most prudent and potentially profitable cross-sell opportunities.

"We were familiar with the strength of the lending solutions offered by Fiserv through our experience with the UniFi Pro mortgage origination platform," said Natalie Sundvold, Senior Vice President, Home Federal Bank. "Seeing how Common Origination Platform could be a single source for the diverse type of lending we do prompted us to discuss our vision with Fiserv. Managing multiple systems was not the direction we wanted to take. We had three separate processes and saw the value of using one system for all loan production." Home Federal Bank is also benefitting from being able to teach one system for consumer, business and, eventually, mortgage loans. "The learning curve is shorter, and staff members can develop skills that allow them to move into other lending positions," Sundvold said.

"We pride ourselves on delivering the solutions our customers need to be successful and Common Origination Platform is the perfect example," said Kevin Collins, President, Lending Solutions, Fiserv. "Consolidating the origination of all loan types onto one platform streamlines the process and provides a 360-degree view of the customer so lenders can maximize each relationship. Common Origination Platform is the realization of market and client demands for a single solution that helps prepare them for future lending requirements."

Already taking advantage of the consumer loan functionality offered by the Fiserv solution, Home Federal Bank will also go live on the commercial and home equity in the coming months. "This is not a three- or five-year solution. We have invested in Common Origination

Platform because it truly supports our long-term strategy of being ‘super bankers’ in each of our locations,” Sundvold said. “That ability is tied to how we approach our customers. Because of the imbedded business rules on the front-end, we could set up our operation so processes flow seamlessly to both the lending side and the deposit side.”

Common Origination Platform is an enterprise lending solution designed to originate consumer, business and real estate-backed loans. Lenders can establish their own business standards including operating procedures, conditions and limits to automate virtually every origination transaction. Common Origination Platform also offers best-practices workflow and integration with third-party services.

Additional Resources:

- Home Federal Bank - <https://www.homefederal.com/>
- Common Origination Platform from Fiserv - <http://bit.ly/f328gi>

About Fiserv

Fiserv, Inc. (NASDAQ: FISV) is a leading global technology provider serving the financial services industry. Fiserv is driving innovation in payments, processing services, risk and compliance, customer and channel management, and business insights and optimization. For six of the past eight years, Fiserv ranked No. 1 on the FinTech 100, an annual international listing of the top technology providers to the financial services industry. For more information, visit www.fiserv.com.

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