Implementing Growth Strategies with the Help of Core Systems

Our credit union clients are seeing a lot of reasons for optimism and growth in the current economy. They continue to build relationships in their communities and work hard to improve their members' financial lives. Whether it is in the branch or via increasingly popular digital channels, credit unions are continuing to invest in technology that delivers better service and brings greater convenience to their membership base.

While product and service innovation is certainly important to driving growth, a strong focus on personalized service remains a huge determining factor in keeping members loyal to their credit unions. At MDT, we are committed to helping our credit union partners on both fronts: adding new products and services, and customizing their member interactions. We help them accomplish these goals by offering them a powerful, stable, and flexible suite of products based on Symitar's Episys core processing system. This is a highly configurable platform which enables us to tailor it to each credit union's individual needs. Our business model and thus our motto in this regard is, "We Host It, You Control It." Everyone knows that the frequency of software upgrades, compliance burdens, and security issues are constantly increasing, and we handle these items for our clients at our highly secure data centers which, in turn, allows our clients to keep their focus on serving their members.

At the same time, MDT is more than "just the core," as we provide a holistic package of standard services that are designed to ensure our clients success in the marketplace. Because we serve so many different sizes and types of credit unions, we have developed best practices that can help all of them. Our clients are constantly sharing information among themselves for the benefit of all, and we are dedicated to facilitating this information flow. We are also deeply committed to offering the latest and most innovative technology to our clients – whether that is through our numerous services or via their third party choices. We provide a wide range of third party interfaces and we are experts at interfacing new systems into Episys. Just as importantly, we strongly believe in cooperative buying and our purchasing power enables us to consistently offer low prices.

Today many credit unions are growing via mergers. In-house data processing systems do not always handle these scenarios very well, but we have years of experience merging data in an affordable and seamless manner. Our fully redundant/hardened data centers utilize the latest in high technology equipment and make scalability issues virtually nonexistent. They also are architected to include top notch disaster recovery/business continuity features for peace of mind for both our clients and their members. The bottom line is that we provide industry trending features and service offerings that enable our clients to take advantage of inherent credit union efficiencies, thereby enhancing member services and growth opportunities.

MDT MemberDriven TECHNOLOGIES

Contact Info

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Chris Kowal
Chief Financial Officer

Chris Kowal joined MDT in 2008 and is the Chief Financial Officer. He is responsible for MDT's accounting, finance, treasury, and facilities functions. Chris brings a wide range of financial and general business management experience to MDT. Prior to joining MDT, he spent five years in the commercial real estate industry managing his family's real estate brokerage and investment firm. Prior to that Chris spent time as a consultant with PricewaterhouseCoopers, a financial analyst intern with Intel, and as a Commodities industry auditor. Chris has a BA in Accounting from Michigan State and an MBA with concentrations in Finance and Marketing from Indiana University. Chris is a Chartered Global Management Accountant and holds a real estate broker's license and a CPA certificate. Chris enjoys playing hockey and golf, skiing, and spending time with his wife and two kids.