

# [ *Co-opetition* ]

## WE EMBRACE CO-OPETITION FOR THE BETTERMENT OF OUR INDUSTRY

A blend of cooperation and competition, co-opetition means that JHA teams up with other companies that might otherwise be our competitors to create new business solutions for our customers. Sometimes it simply makes good sense to work alongside other companies to enhance our offerings, rather than building technology from the ground up on our own.

These competitive, yet mutually beneficial, relationships are golden opportunities that ultimately translate to better service and a wider technology footprint for our customers. They allow our customers to improve speed-to-market with competitive solutions, run their businesses better, keep up with consumer demands, and oftentimes save money in the process.



Executive Chairman of the Board, Jack Prim, and Symitar President, Ted Bilke, with MDT President and CEO Larry Nichols.

**Co-opetition**  
**Co**  
 We embrace "co-opetition" for the betterment of our industry.

**BENEFITS OF CO-OPETITION**



**Improve speed-to-market**



**Improve operational efficiencies**



**Keep up with consumer demands**



**Save money**

"Jack Henry & Associates, its Symitar division, and Member Driven Technologies all share the same passion for offering continuously evolving and innovative products and excellent client service. This passion has never wavered, from the time MDT was founded in 2003 by seven credit unions, to the more than 110 credit unions we serve today. Our strong partnership is a testament to our like-minded vision and goals. It is exciting to see industry experts from all three of our organizations jointly roll up their sleeves and deliver on all of our initiatives. Because we share the passion, we also share the successes we achieve."

**LARRY NICHOLS**  
*President and Chief Executive Officer*  
*Member Driven Technologies*