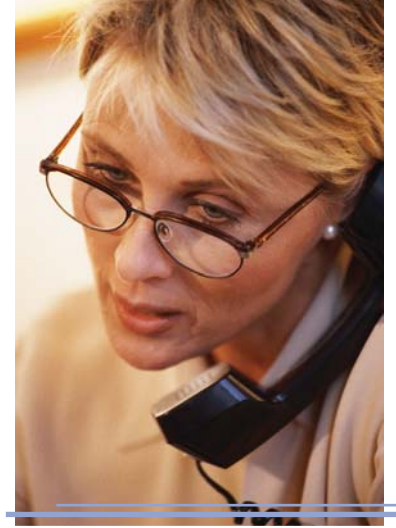


INTER-TEL SOLUTIONS FOR FINANCIAL SERVICES

Advancements in technology, the Internet, and consolidation due to acquisitions and mergers have changed the way the financial services industry does business today. Financial service providers now must offer a distinct value to their clients through a broader spectrum of products and services. Today's clients demand immediate access to their account information, personalized products and services, and advanced technology solutions that satisfy their business needs. Financial institutions must find a balance between fulfilling their clients' needs and accomplishing their financial goals.



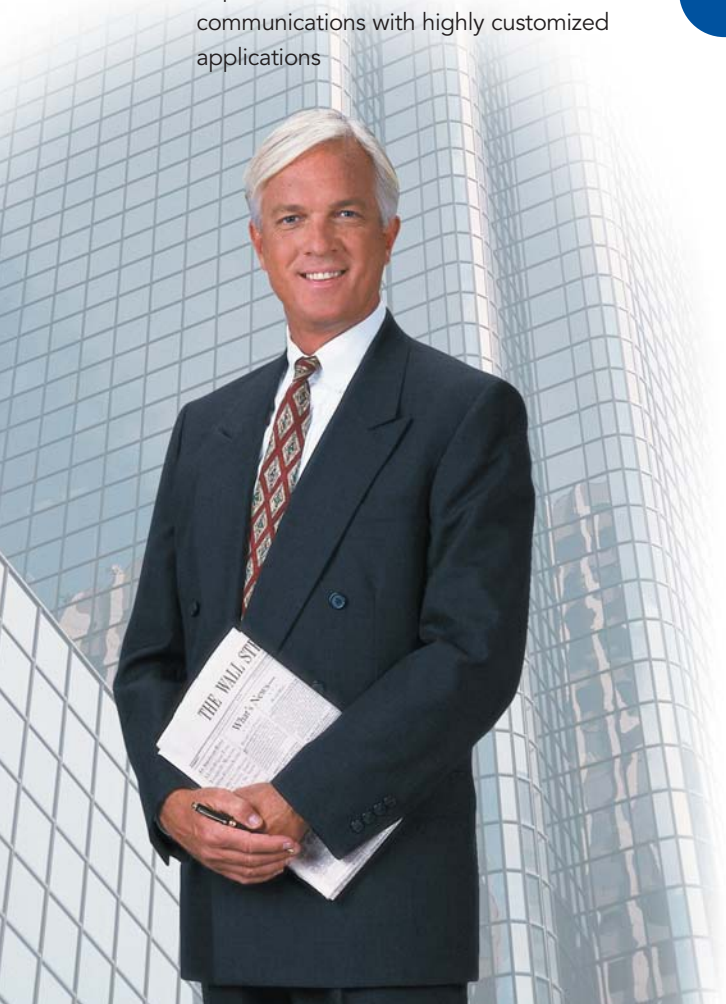
Through the effective use of advanced telecommunication technology, today's financial services providers can:

- ▶ Efficiently differentiate themselves from the competition through personalized offerings
- ▶ Reduce business telecommunication network costs
- ▶ Improve customer response time
- ▶ Streamline business operations through advanced features and services
- ▶ Provide a personal touch through web-based financial services
- ▶ Improve internal and external communications with highly customized applications

"Based on our needs, the Inter-Tel system meets and exceeds our performance requirements. When our members call in, the contact must be pleasant, prompt and accurate. By utilizing the Inter-Tel system, we are able to service our members to the best of our ability through its advanced features. Our call center personnel have the capability to toggle between ACD groups based on call volume to further enhance customer service. Through call monitoring features, supervisors can assist with calls without interruption to the member and record-a-call can be used for training purposes. Lastly, the conference call capabilities are very effective during communications with our third-party vendors. We have found the Inter-Tel system to be a superior product when compared with other telecommunications systems evaluated."
—Roxann Benthall, Vice President, Houston Police Federal Credit Union, Houston, TX

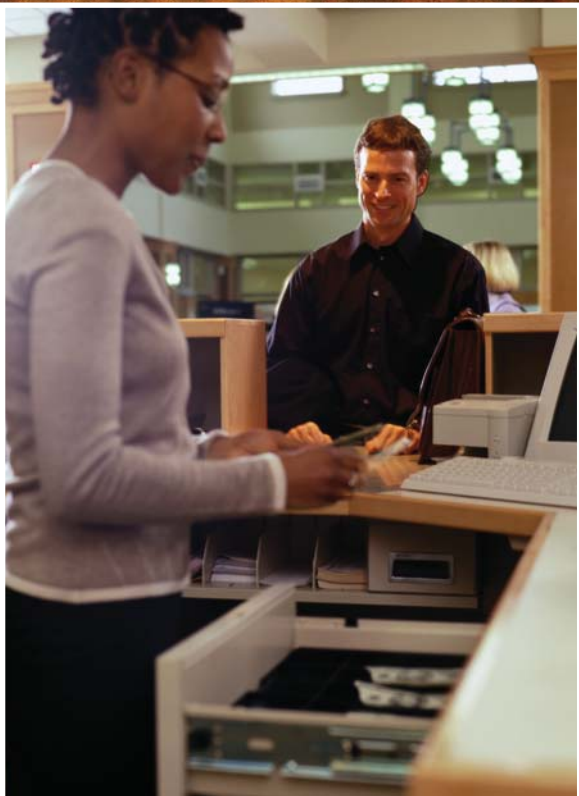
"Inter-Tel's complete communication package has provided us with network savings while connecting our remote locations through their IP PhonePlus solution. We have found the service, maintenance, training and upgrades to be a key part of their excellent customer support. Furthermore, Inter-Tel's pricing and leasing strategy was an integral part of our decision to implement their system."
—Pauline Richards, Assistant Vice President of Administration, Gateway American Bank, Fort Lauderdale, FL

With over three decades in the telecommunications industry, Inter-Tel understands what you need from a communications solution to help meet your financial institution's needs. Whether you are looking for ways to improve customer satisfaction and reach more customers, or reduce expenses and improve the overall efficiency of your organization, the communication solutions developed by Inter-Tel leverage the unique characteristics required by many financial institutions to better manage their businesses.



"Our commitment as an Inter-Tel customer lies in the quality of the products and the service we've received. Our Inter-Tel communications system provides us with all the features we've ever wanted and needed. The Voice over Internet Protocol (VoIP) capabilities provide us with installation flexibility and cost savings between our four locations. There's no doubt in my mind that the Inter-Tel communications system has helped us to communicate better and become more efficient."

—Mark Bower, Senior Vice President, The Home State Bank, Loveland , CO



WHY INTER-TEL?

- ▶ INVESTMENT PROTECTION: Only one integrated communications system meets all the challenges you face in building your financial institution.
 - ▶ Add applications and upgrade system capabilities through software
 - ▶ Increase functionality, portability and application flexibility, while you decrease expenses
 - ▶ Focus on managing your financial institution with the confidence that Inter-Tel will adapt as your organization needs change

- ▶ IN THE OFFICE OR ON THE GO: Financial service providers have the mobility they need when using Inter-Tel's solutions.
 - ▶ Call forwarding options allow phones to be forwarded to cellular phones and pagers
 - ▶ Intercom paging at system and station levels allow for flexibility

- ▶ COMPREHENSIVE MAIL MANAGEMENT: Successful financial institutions are committed to total customer satisfaction.
 - ▶ Streamline information collection with the ability to receive faxes, voice mail, or "record-a-calls" into your e-mail system for forwarding

- ▶ Enable account information/transactions to be accessible via a phone call or the Internet 24 X 7
- ▶ Personnel can be tracked down via their voice mail, cellular phone or pager

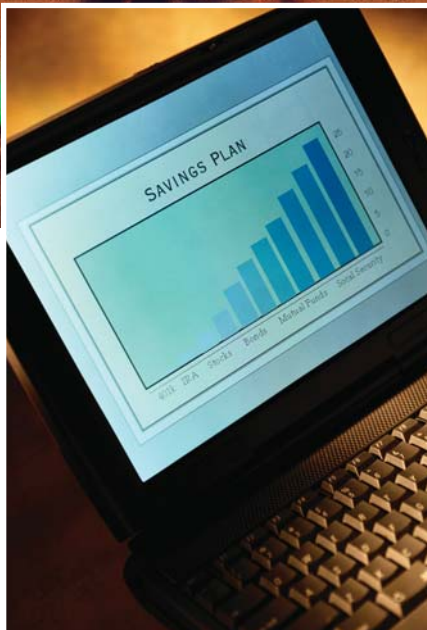
- ▶ MANAGEABILITY: Inter-Tel makes administration easy.
 - ▶ Intuitive Windows-based GUI for simple account management and administration
 - ▶ Call accounting and call center solutions designed to make billing specific branches or departments a breeze

- ▶ NETWORK BANDWIDTH: Internet connectivity customized to your needs along with DID numbers, Frame Relay or Virtual Private Networking (VPN) solutions, switched or dedicated services.
 - ▶ Minimize your local and long distance monthly costs

- ▶ FLEXIBLE FINANCING: Inter-Tel offers all customers unique financing opportunities to help budget your monthly operating costs.

"The Inter-Tel phone system offers a tremendous amount of flexibility for our bank. It allows for many different configurations and easy set-up. Especially beneficial are the hunt group capabilities and call routing features, which allow us to handle customer calls with enhanced speed and efficiency. From the extensive voice mail system to conference call features, the system is extremely intuitive and user friendly."

—Ron Lynch, Chief Operating Officer, The Commerce Bank Washington, Seattle, WA



COST EFFECTIVE MULTI-LOCATIONS

MULTI-LOCATION BENEFITS

- ▶ Decrease your monthly network expenses by deploying Frame Relay or Virtual Private Networks between locations
- ▶ Provide seamless access to any location through a 5-digit extension
- ▶ Centralize your call processing to reduce duplicate general administrative costs

"Security Federal Credit Union chose the Inter-Tel system because it is a full-featured system at an attractive price, and its call accounting features will provide management with volume and duration reports for budget and traffic analysis."

—Susan Thomas, Communication Center Manager, Security Federal Credit Union, Flint, MI

"The Inter-Tel system has been very reliable for our organization. The programming functionality is extremely flexible while the Windows-based user interface is easy and efficient to use. It has been instrumental in providing real time statistics and reporting information for our Contact Center. The end result is positive reinforcement for our sales associates in meeting their service quality requirements and incentive goals."


—Barb Hoagland, Executive Assistant, KEMBA Financial Credit Union, Columbus, OH

WORK FROM ANYWHERE

BRANCH LOCATION BENEFITS

- ▶ Full display functionality, extension and DID number assignment
- ▶ Full voice mail capability
- ▶ Voice announce via desktop intercom
- ▶ Add Talk-to-Agent so customers/members can call your financial institution from a click on your web page





WHERE TO BUY?

Geographical borders do not limit your communications needs or Inter-Tel's customer support. With more than 500 direct sales offices and dealers in the U.S. and abroad, Inter-Tel is there for you around the world. Visit www.inter-tel.com to find an office near you.

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Your Connection to the Future

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Some features or applications mentioned may require a future release and are not available in the initial release. Future product features and applications are subject to availability and cost. Specifications are subject to change without notice. Some features may require additional hardware and/or specific software.

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