



The System for Credit Unions

ADVISOR

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People Helping People — The Great Hurricane Recovery

Derrick Smith

Katrina and Rita hit the South hard, destroying homes, wrecking businesses, killing many and displacing hundreds of thousands. Even today many areas are still without power, water, health care, reliable food sources — many of the basic necessities. Federal, State, and Local authorities have been overwhelmed — unable to keep up with the needed relief.

It is during these tragic times that the true fiber of Americans shine through — In perhaps the greatest grassroots relief effort in history, Americans are helping Americans and the impacted region is making great strides at recovery. People all over the country are pitching in with their time, their gifts, and their money — and credit unions and credit union people are among some of the most important workers.



More than 130 FedComp credit unions are in the affected region. Many escaped devastation but too many more lost everything. Where a credit union once stood, only a barren mud soaked landscape remained — as with many others, it was as though

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FedComp Announces New Debit Card Partnership

FedComp is excited to announce our new Debit Card partnership with Genpass, and the exciting new Debit Card program they are offering especially for FedComp customers:

What's the new Debit Card Product?

- This new product is a MasterCard Debit Card. This card can be used at virtually every ATM in the world, every retailer where PIN is accepted (through the Maestro, Star, and PULSE networks), and wherever MasterCard debit is accepted — almost 18 million locations worldwide!
- Only difference from a traditional Debit Card is that instead of accessing the member's Share Draft account directly, it accesses money the member has transferred to the card — via Payroll ACH, or transfer from any ACH-enabled Share Draft, Checking, or Savings Account.
- And, because of this, your member's money is safer!

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Willis-Knighton FCU — Grand Opening

By David Breitag



In 1953, Willis-Knighton FCU was established to serve employees of Willis-Knighton Health Systems, which has become the largest hospital corporation in the state of Louisiana. Willis-Knighton FCU joined the FedComp family in August of 1987.

Since taking over as CEO in May of 2003, Debbie Dronet has seen the CU grow from 10 million in assets, 3.6 million in loans, 8.8 million in shares with 4 employees to 14 million in assets, 10 million in loans, 12 million in shares and 9 employees.

“This astronomical growth brought NCUA right in the front doors thinking we were giving away the farm but to their surprise things were just great” said Dronet.

This summer the CU opened a new building in Shreveport, LA and plans on opening a branch this fall in the neighboring community of Bossier City, LA.

“It seems that FedComp, Inc. and WKFCU decided to grow at the same time and I’d like to thank you again for providing all of the tools that we need to get this accomplished and the special effort that your company goes to when we need something that the system does not currently have,” said Dronet.

FedComp is delighted to see this type of growth and we are honored to play whatever role we can in that process. Congratulations!



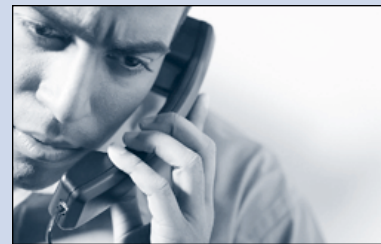
1099, 1098, 5498 Processing For 2005

By Donna Snell

It’s that time of year again when you want to start preparing for the processing of your 1099, 1098, and 5498 statements. FedComp provides an efficient, inexpensive way to handle all of the time consuming aspects of processing these statements.



Enclosed in this newsletter you will find the Registration Form or you can register on line at www.fedcomp.com, if you have not previously registered. There are several options for you to choose from, but the most popular is the Complete Package Option. The only thing you would do is run your report to file and either mail or Email it to FedComp. That’s it you’re done! You now have the time to work on other important year end tasks. So don’t delay, fill out the attached form and mail it today! If you have any questions on the price list or registration form, please call 1-800-283-3326 ext. 326.



FedComp Contact Information:

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Techsupport@FedComp.com

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[800-356-2644 – ext. 2151](tel:800-356-2644)

FedComp Supply 888-40-FORMS
FedCompSupply@cuink.com

Sales 800-733-3266
Sales@FedComp.com

Fax 703-383-3220
Web Site: www.FedComp.com
www.VirtualCU.net

Service University!

FedComp now offers its clients another way to help your credit union thrive, not just survive: *Service University* is a credit union's resource to build the skills necessary to fulfill its mission and goals. Participants select courses, coaches and consultants to fit the challenges they face changing their people and procedures into a "Member Centric Culture."

"No matter how well our credit union CAMEL scores were for ALM, compliance, capital, asset quality and management I received a constant flow of "Why don't you?" type complaints from members and the staff. My answers to them were not only unsatisfactory but short-sighted. "It doesn't fit our ALM needs" or "The start-up costs make it hard to break even on that service." Sure the examiners loved these analytical, risk-management focused answers, but so what?

Members want what they want and unless they are getting fabulous service they will take their chances and move their accounts elsewhere. No one can thrive if they have to replace members constantly. Replacing members is costly, time consuming and occasionally depressing for the staff.

Sure I still had to know how to do all those number crunching things to get my job done. Even though there were steady improvements in our financials, our staff's attitude and reductions in member complaints did not occur until we were committed to focusing on member needs."

— Carolyn M. Warden, CCUE

Past CEO of NJ Gateway, and Emery Employees' FCUs
CEO of Shared Resources Consulting & Education

Credit unions select *Service University* because they recognize products and services are now commodities and the only long lasting competitive edge is a quality customer experience delivered at every touch point, every time. Many organizations request Carolyn Warden to be their project leader and mentor throughout their cultural transformation, though every associate of *Service University* has at least 10 years CU experience and is an expert in his or her area of expertise.

Investing in the tools needed to change your credit union's focus to the membership is not only necessary, but with



Service University it is affordable. Don't confuse what *Service University* offers with courses and seminars you leave your credit union to attend. Those are training events soon forgotten, rather than educational paths that strengthen your staff's abilities as individuals and as a team based on the specifics of your environment.

To be accepted into *Service University* a credit union must be making a long term commitment to delivering extraordinary member service. This, like any transforming process — such as a computer conversion or switching to a healthier lifestyle — takes at least a year to become your automatic way of thinking and doing.

For a free assessment of your credit union's service education needs contact your FedComp Sales Representative at 800-733-3266 or visit www.ServiceUniversity.info, making sure to identify yourself as a FedComp client.

e-Business News

By Jim Jessee

Many of you are familiar with our e-Business product VirtualCU, as evidenced by its wide acceptance. We now host over 140 VirtualCU websites that include a fully dynamic website, home banking module, and an email address. We continue to add new sites and with the help of our partner, Home CU, offer enhanced functionality to our home banking module. If you are interested in taking a look at this increased functionality please visit the demo found at www.HomeCU.net. This can be offered in either a real time or batch environment. Another addition to our VirtualCU offering is our updated website templates. Those of you that adopted this product early on, now have the opportunity to take advantage of one of our new sites. Please visit www.VirtualCU.net and view the samples. If any of these sites meet your needs, we can change your existing site in as little as 24 hours at a very minimal charge. For information about updating your website or further information on our VirtualCU product please contact Jim Jessee, Director of Installations and Training, at 1-800-733-3266 x330 or JJessee@FedComp.com.

People Helping People — The Great Hurricane Recovery

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some credit union offices had simply been erased. Buildings and everything in them were blown or washed away and often only a concrete slab remained. Where do you start? How can you begin to help the community that now more than ever needs your support?

But credit unions understand community. Many were prepared for the storm and quickly recovered their operations...and then went to work helping those who were not so fortunate get back in business.

One example is the State Department FCU (from the Washington Area) that, among many things, donated more than a dozen computer systems and printers for CU's in the region that needed the equipment to get back on their feet. They didn't just offer to pick up the tab — they sent staff to the local computer retailer, purchased the equipment, and then hand delivered it to FedComp for configuration and immediate delivery to the credit unions in need... What a tremendous heart and response for people and for credit unions!

FedComp was there too — Of those 130+ credit unions, only one remains today not fully in service. *ALL* are able to offer some level of service. Of the 9 FedComp Disaster Recovery Subscribers in the region, *ALL* were ready to work as soon as the storm passed. Many were working from hot sites even before authorities OK'd their return to their homes. FedComp was able to offer disaster relief to many more credit unions in the region — even though those credit unions were not subscribers to our Disaster Recovery Program. In cooperation with the NCUA and other major industry vendors, FedComp provided special telephone hotlines and dedicated websites where credit unions, credit union employees, members and their families could post and receive information about each other and the credit unions.

...and one other mention — NCUA has been tireless in their efforts to get the industry back on its feet in that region. We have had limited opportunity to work with the regional offices that are impacted there (though we see the fruits of their labor), but we have communicated daily with the Office of Examination and Insurance, under the direction of Dave Marquis. He, Roger Blake, and Matt Bilouris have worked hard at coordinating vendor and credit union relief and recovery. Roger has been our primary contact and as hard as we like to think we try we haven't been able to out-work him — he seems to be in and available before the sun is up and has at times been at it well after the rest of us are at home. Roger has been invaluable in coordinating vendor response, helping to locate credit union staff, recruiting benefactors to help CU's in need... This team has been extraordinarily focused on getting the credit unions up and running and serving its members — they are truly living up to the spirit of credit unions, "People helping People!"



Despite the magnitude of this catastrophe, most credit unions have managed the recovery reasonably well — The real test will come in the months ahead as credit unions absorb the impact to their members. Will you be ready when disaster strikes? Do you have a fully developed and TESTED contingency and succession plan? With the increased threat of disasters that we face today — you cannot wait another moment to prepare for the worst.

FedComp can help — with multiple levels of Disaster Recovery Planning and Support, we have solutions for the largest and smallest credit unions — call us at 1-800-733-3266 or visit us on the web at www.FedComp.com to learn more!

Year End Release Information

By David Breitag

It is that time of year again; *TNG* Year End Release and IRS Processing are just around the corner. Over the past year, as many of you have noticed, FedComp has begun to offer E-Updates. By having our updates online and available for download, it has greatly simplified the update process for those that have taken advantage of it. While we will continue to offer our updates online, we do understand the need for your Credit Union to maintain a hardcopy of the program onsite. Installation from the CD is required if you ever need to do a fresh install on a new PC. We also feel that due to the IRS changes that go along with the year end release, it is critical that each and every Credit Union installs it. It is for these reasons that we will continue to send the year end release to all Credit Unions on CD.

Every Credit Union Can Benefit From A Financial Checkup

What is a Financial Checkup?

It's just like a health checkup you would get for yourself, from a trained medical professional. You're busy living your life every day so it's hard to notice if there is an accumulation of tiny changes that adds up to a situation that requires attention.

Asset yields can drop alarmingly low and expenses can creep up without any daily alerts, just like a person's blood pressure can change without them noticing a thing. That's why it's a good idea to get checked over by someone who looks at your situation with fresh eyes. They will notice many changes before you are aware of them because they have assisted hundreds of credit unions with financial planning over two decades.

Why isn't the NCUA call report feedback enough of a checkup?

Great question! The NCUA Financial Performance Report (FPR) can turn up trends, but only if they are dramatic enough over a short 3 month period to trigger something in the computer program that prepares them. You could think of those NCUA reports like making a quick stop for a blood pressure check at the drugstore. They'll tell you if something is severely amiss in one of the CAMEL ratios, but you already know there's so much more to managing a successful CU than ratios.

The NCUA FPR is looking for signs of a failing CU. The agency is just not organized to help directors and management find opportunities to better serve their membership and grow toward your credit union's full potential.

How much time will it take to have a Financial Checkup?

It takes less time than you would spend reading a magazine in your doctor's office! You provide whatever parts of your CU's audit and examination reports you wish to share with the consultant, and the financial data comes

from the decades of information stored on www.ncua.gov. If your CU has any recent member information — either from a survey of membership or from closed accounts — please send that also.

Your full color checkup report will arrive in 30–45 days from the date all of your information arrives at the consultant's office. If you have an urgent need please ask if the consultant can accommodate you.

What beneficial uses are there for the Financial Checkup Report?

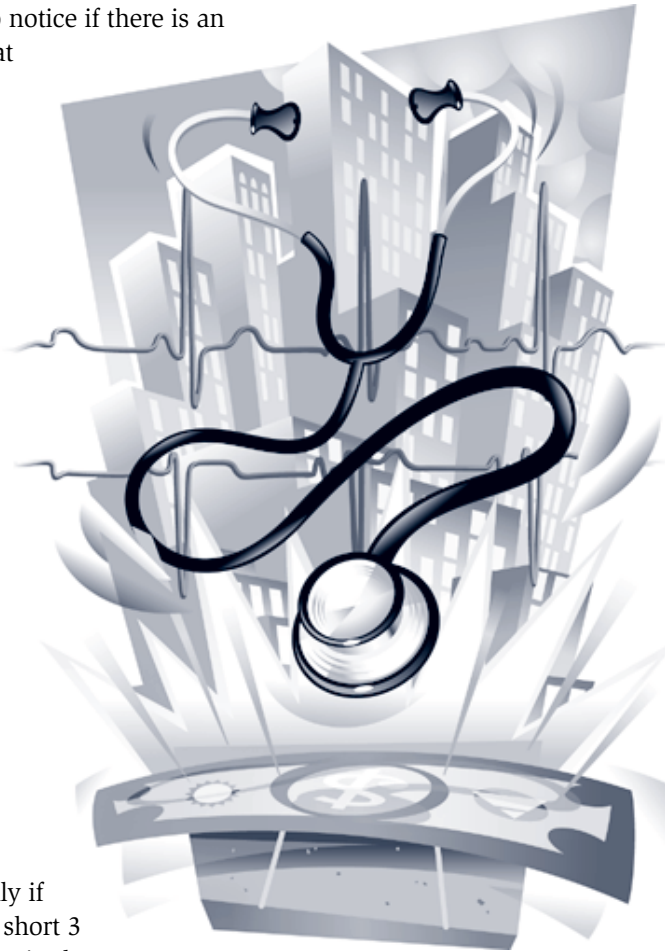
- This information is very helpful to have when preparing a budget, a strategic planning session, and/or a response to regulators.
- Helps your Board design a continuing education plan for the CEO, if needed.
- It's an independent evaluation of your CU's performance that goes far beyond an auditors review for accurate records or a regulators examination for compliance and lack of risk to the share insurance fund.
- A Financial Checkup Report includes color charts and graphs, an economic forecast for the coming year, as well as an easy to understand summary of your credit union's financial strengths & weaknesses.

(Sample available upon request.)

- Recommends action plans to take your CU to the next higher level are also included.
- It's like "Borrowing the Brain" of a CU expert for a tiny fraction of the cost of having someone with those skill sets on your staff.

Financial Checkup Report Table of Contents consists of:

- Graphs of key ratios and financial trends
- Financial Condition executive summary
- Regulatory & Audit exceptions summary
- Member demographics — if information provided to consultant
- Opportunities to improve
- Mission & Vision comparison to actual results



Every Credit Union Can Benefit From A Financial Checkup

Continued from page 5

How much is a Financial Checkup Report?

Price for a Financial Checkup Report \$750 ⁽¹⁾

Optional Live Presentation by Consultant \$250 ⁽²⁾

- (1) If your CU selects this consultant to facilitate a strategic planning session, within 6 months of this report, \$500 is credited on that invoice.
- (2) Presentation by the consultant of the survey results, and a discussion of the courses of action most likely to reverse the trend. Any long distance charges or travel expenses are in addition to this price.

How often would my CU benefit from a Financial Checkup Report?

It's a good idea to get at least one a year for strategic planning. Quarterly is better if your board tracks results of their Strategic Plan and Goals.

What if the FCR contains more information and ideas than our CU can handle?

This should never be a problem. Your CEO will have access to the consultant's direct phone number if there are any concerns. The focus of a Financial Checkup Report is to eliminate the unknown and undocumented strengths and weaknesses of your CU so everyone can make better decisions with more information and more confidence.

Are there other services available from the Consultant?

It's natural to use the same consultant to facilitate your planning session because of their familiarity with the details of your CU. A \$500 credit towards the planning session is awarded to all FCR clients for scheduling a session within 6 months.

The consultant is also an excellent person so have on board for any major projects such as a new office, expanding member services, or reviewing data processing needs or business resumption/disaster recovery planning. All FCR consultants have at least 10 years hands on management experience with full service credit unions.

What's the first step to start the Financial Checkup Process?

Contact your FedComp Sales Representative at 800-733-3266. They will make arrangements for a free consultation call with Carolyn Warden, CCUE, and CEO of Shared Resources Consulting & Education. She is the former FedComp Director of Education and VP Sales & Marketing so Carolyn is intimately familiar with the characteristics of FedComp clients and their untapped potential.

FedComp Announces New Debit Card Partnership

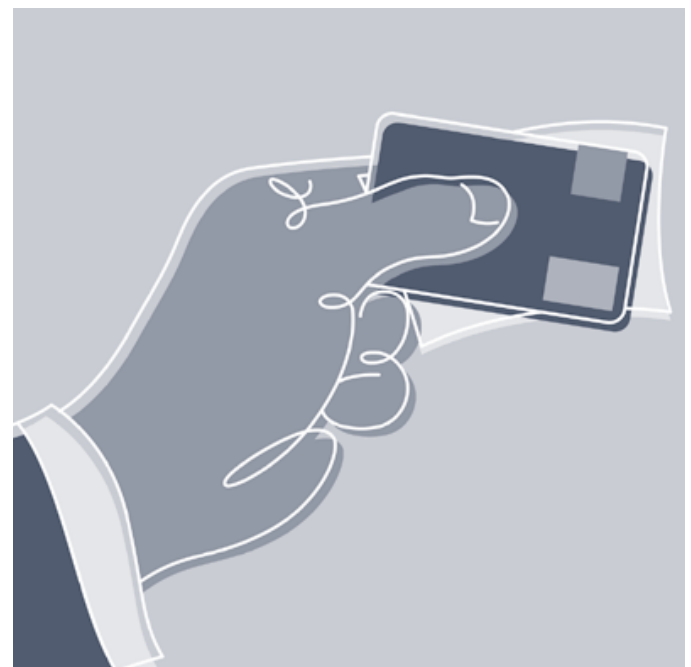
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How does it work?

- Genpass absorbs all risk — *no risk for the Credit Union*
- *No cost to the Credit Union after the one-time setup fee!*
- *No cost to Members to have the card or use it to buy things* (No Fee to get the card, No Monthly or Annual Fees, No Overdraft Charges, No PIN Debit Fees)
- The *Credit Union earns fee revenue every time the card is used* to make an ATM Withdrawal or to buy things
- Safer for your Members — rather than access the full Share Draft balance, the card only accesses funds that your Member allocates — either from their payroll or through a periodic transfer from their Share Draft, Checking, or Savings account
- Great tool for Money Management — Works for Students, Teens, International Family Transfers, “Mad Money”, Safe Internet Shopping, Holiday or Vacation funds... the list is endless

The Credit Union can earn as much as \$1.00 or more monthly for every card issued and used by your members — and all you need to do is to market it to your members to earn this revenue! That means that you can now provide Debit Cards to your Members at no cost to them or you — but you need to act now!

For more information please contact your FedComp Sales Representative at 1-800-733-3266, or by email at Sales@FedComp.com.



Tech Notes

By Jim Murch

The cash drawer feature in FedComp *TNG* is a great tool for Credit Unions that have multiple tellers making cash transactions. It keeps track of the cash in each teller's drawer, and can even keep track of each denomination i.e. ones, fives, tens and twenties as well as small change. That is just one of the features we have added over the past couple of years. You can access that feature by going to OTC > Teller Transactions > Cash Drawer Balancing, and hitting the (...) button next to Counted Currency.

One problem that has plagued Cash Drawer users, even back in the days of FedComp DOS, is that when a teller makes a transaction or transfer after the drawer has been closed, it gets recorded to the General Ledger, but not to that teller drawer. To resolve these problems, we have always had a feature called Teller Balancing, which allows users to re-open a drawer and/or reset the beginning balance of the drawer. Changes made through this feature affect the balance of the drawer, but not the balance of the General Ledger

Adjustments to cash drawers can be very confusing, and for that reason, we have always protected that feature with a Passnumber/Counterpassnumber exchange that requires users to call Tech Support to get into that feature. Our users have become savvier over the years, and in recognition of this, we have now opened that feature to users with Supervisor Level logins. If a supervisor is not available, users can still call Tech Support for access to that feature. To put the feature a little farther out of sight, we moved it to Manager > Setup > Cash Drawer > Teller Balancing. This should help remind users that this feature should not be used regularly, but only to correct an occasional error.

Remember that when you are changing the Last Closed Date, you may want to change the Beginning Balance to the balance at the end of the last closed date, not the current balance. That is, the balance *before* activity on the current date.

Unless you are using this feature to re-open a drawer closed in error, you should do a little arithmetic before changing the beginning balance in this feature. When dealing with Cash Drawer problems, there are normally 3 balances we are concerned with:

- 1) Physical Cash Count — count the money in all drawers.
- 2) GL Balance of Cash Account — run GL Detail Report for cash GL.
- 3) Cash Drawer Balance — Total from Cash Fund Transfer screen or total of all Teller Balancing reports.

In summary;

Cash Drawer Balance = Physical Cash Count = GL



Balance of Cash Account

Go home and relax.

Cash Drawer Balance \neq Physical Cash Count = GL Balance of Cash Account

Use Teller Balancing to correct cash drawer balances.

Cash Drawer Balance = Physical Cash Count \neq GL Balance of Cash Account

Figure out what entry has caused the General Ledger for Cash to go out and make transfer with non-cash drawer ID.

GL Balance of Cash Account = Cash Drawer Balance \neq Physical Cash Count

Figure out what went wrong with the physical cash, and if necessary, make entry to GL 330 (Cash Over/Short) when closing cash drawer.

Cash Drawer is an excellent feature in FedComp *TNG*, and has stood the test of time. We are continually working to improve everything in the program, and Cash Drawer is an excellent example of this policy. It is a feature that can be very confusing, even to our best techs, and corrections should be made with caution. We are entrusting you, our customers, with more responsibility, so please use the Teller Balancing feature sparingly and feel free to call us before making corrections if you have any doubts.

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TO:

Comment Corner

"We would probably not be where we are if it were not for the patience and help of Karen Rys. She has spent hours on the phone with us when I know she must have thought "What else can these ladies mess up!" but she was there with us until we got it fixed."

Debbie Dronet, CEO
Willis-Knighton Federal Credit Union

"I really appreciate everything FedComp does for us. Everyone has always been nice, friendly, & very patient with me. I am amazed with the knowledge of Technical Support."

Trudy Bryan, Manager
Junior College FCU

ACCURATE



TIMELY



COST EFFECTIVE



Statement Processing from FedComp Supply...

You've got enough to worry about without having to stay on top of the timing and accuracy of your statement processing and mailing. Now for less than you can imagine, your monthly and quarterly statements can be laser printed, inserted and mailed with virtually the push of a button!

We use state-of-the-art equipment to deliver your statements with quality, speed and precision. We'll even manage your statement and envelope inventory so you'll never run out. Add the convenience of having your custom newsletter printed under the same roof, and you'll wonder how you lived without this time-saving service.



Call today for a quote!

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Holiday Calendar For "Year End" 2005!!

Main Office/Sales: Monday – Friday 8:30 – 5:30 (EST)

Technical Support Hours: Monday – Friday 8:30 – 6:00 (EST)

**After hours support: M – F 12AM – 7:30AM, 6PM – 11:59PM
Sat. and Sun. 12AM – 11:59PM**

FedComp's Offices will be closed in honor of the Holidays listed as follows:

Thursday, November 24	Thanksgiving Day (Office Closed) (No after hours support)
Friday, November 25	Day after Thanksgiving (Office Closed) (After hours support in effect all day)
Friday, December 23	Office Closes at 12:00 Noon (After hours support available after 12 Noon)
Saturday, December 24	Christmas Eve (No after hours support)
Sunday, December 25	Christmas Day (No after hours support)
Monday, December 26	Christmas Observed (Office Closed) (After hours support in effect all day)
Saturday, December 31	New Year's Eve (After hours support available 7:30AM – 6PM)
Sunday, January 1	New Year's Day (After hours support)
Monday, January 2	New Year's Day Observed (Office Closed) (After hours support in effect all day)
Monday, January 16	Martin Luther King Day (Office Closed) (After hours support in effect all day)

Special Saturday Hours — Tech Support 1-800-283-3326

FedComp will staff our Tech Support Department the first 2 Saturdays in January 2006, from 9:00am – 2:00pm. After hours support also remains available.

Need To Get Your Membership Cookin'?

Your credit union has all the right ingredients to build stronger relationships with your members! So what's holding them back?

Marketing Made Easy from CU ink. can help your credit union dish out your message and shake up your members! Designed especially for budget-minded credit unions, the MME program offers full-color inserts, posters and postcards (for select campaigns) on a variety of services at prices that are easy to digest! These generic

pieces give just enough information on the topic to whet your members' appetites.



We've whipped up a batch of each campaign which makes ordering easy! Stuff your statements or sponsor pay envelopes, or place on your counter. Plan a direct mail membership drive and coordinate your efforts with posters!

Let us help you put together a strategy that'll get you cookin'. Call us at 800-442-3676 ext. 103 or 104 for a PDF or live samples of inserts, or check out our website at www.cuink.com. We're waiting for your reservation!



Value Added Printing, Marketing, and Statement Processing Solutions for Today's Credit Unions

Call Today! 800-442-3676

ATTENTION!!!

VALUED FEDCOMP DATA PROCESSING CLIENT FedComp, Inc. 1099-INT, 1098, and 5498 REGISTRATION FORM

(This form must be submitted in 2005 to insure your reservation
for completion of these important services)

●●●●●● SAVE BY SENDING FILE VIA EMAIL ●●●●●●

To register for 1099-INT, 1098, and 5498 processing, return the completed registration form along with a \$50 non-refundable deposit. The \$50 deposit will be credited towards your processing fees. Duplicates are only available in electronic format as a PDF file and sent to you on a CD. FedComp will also report for states that allow combined federal and state reporting.

FedComp's Credit Union No: _____

Credit Union Name: _____

Contact Person: _____

Telephone Number: _____

Email Address: _____

(Estimate # of forms processed in 2004)

Which service would you like?

1099 1098 5498

		1099	1098	5498
Complete Package (Print, Mail & Report)	\$1.00/member reported/\$0.95 Email File			
Print & Report to IRS (CU Mails)	\$1.00/member reported/\$0.95 Email File			
Print & Mail (CU Reports to IRS)	\$0.90/member reported/\$0.85 Email File			
Print Only (CU Mails & Reports to IRS)	\$0.95/member reported/\$0.90 Email File			
Report to IRS (CU Prints & Mails IRS Forms)	\$0.75/member reported/\$0.70 Email File			
Duplicates Returned on CD only	\$50.00 per form type			

Save time and postage! Register online at www.fedcomp.com!

Please return this form, along with the \$50 deposit to:

FedComp, Inc.
10300 Eaton Place, Suite 330
Fairfax, VA 22030
ATTN: IRS Processing
1-800-283-3326 X326

Registration forms postmarked after December 1, 2005 will be assessed an additional \$100.00 late fee.

If interested in 1099-INT, 1098, or 5498 forms only, contact FedComp Supply at 888-403-6767.

WE LOOK FORWARD TO SERVING YOU!!

DO YOU FEEL OVERWHELMED WITH TOO MUCH TO DO?

Then register now and let FedComp take care
of your 2005 year end IRS processing
and you can scratch it off your "To Do List"!

