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AFT 2012 Spring Meeting Delivers Once Again



AFT President, Kevin Tweddle of Bank Intelligence Solutions/Fiserv, reminded Spring Conference attendees of the uniqueness of AFT and its value to member companies.

Many trade organizations talk a good game. They promise to promote industry health and well being, but in the end they usually come up short. Not at the Association for Financial Technology's functions. AFT's "coopertition" theme is more than a word, it is a mantra and an elixir that permeates all meetings. The association creates a sharing environment that compels attendees to willingly lower shields in order to deal candidly with critical industry issues and concerns. That selfless atmosphere was once again evident, this time at the 40th AFT Spring Meeting, where some 125 attendees — representing 62 member companies and a cross-section of the financial technology industry — traveled to the Hyatt

Regency Resort & Spa at Gainey Ranch in Scottsdale, Arizona.

It is a blend of diverse companies and participants that help create such a sharing setting. "when you go through the experience of the sessions...the more diverse the group the better the experience for all of us," said AFT President Kevin Tweddle, CEO, Bank Intelligence Solutions/Fiserv.

"One of the unique aspects of AFT are the interactive sessions, getting all of us in a room and leaving our swords at the door to talk about issues we are facing in our industry and how as a group we can address them," explained Tweddle.

Besides the interactive aspects, AFT provided plenty of inspiration and education through presentations such as President /CEO of FIS Frank Martire talking about "Leading by Example," keynote speaker Keith McFarland revealed the extraordinary accomplishments of breakthrough companies, and Adam Fraser sharing the vital fundamentals to high performance.

Other sessions dealt with revenue and compliance, creating winning partnerships, mobile payments, and sales compensation plans.

AFT "DESERT SCRAMBLE" GOLF OUTING

Winning Team

Scott Johnston, *Member Driven Technologies*

Matt Baaki, *Member Driven Technologies*

Christopher Kowal, *Member Driven Technologies*

Paul Reymann, *Computer Services Inc.*



This winning team earned their trophies the hard way by scoring 5 under par at the AFT Spring Conference golf tournament despite cold temperatures, windy conditions, rain . . . and even hail.

Letter from the AFT President

I would like to thank the executive office staff and board for all of their hard work and efforts in getting us off to an excellent start in 2012. We have an exceptional team and we find ourselves as healthy and vibrant as our organization has ever been since its inception. We continue to build positive momentum, meeting after meeting, in the face of a very challenging time for our financial institution customers. We remain focused and dedicated to our charge as AFT Board members:

1. Quality member expansion
2. Providing the very best, most relevant programs and content for our membership
3. Continue to grow the AFT brand and build further awareness in the industry
4. Create a strong financial foundation

I want to thank Kelli Schultz and David Culbertson for their leadership in putting together another outstanding program for us this spring at the Hyatt Regency Gainey Ranch in Scottsdale. We had 100+ attendees and we've continued to raise the profile not only of our speakers and our content but also the venues and the networking experience that are so important to our Association's culture.

Brian Otte and Julie Esser have done a tremendous job of not only maintaining but growing our membership and working with our Board to attract quality companies that bring value to our Association from their interactions and involvement.

Tom Shen and Shawn Ward have done a stellar job with Membership Services in making sure our new members are both well informed and engaged. In February, they put together a webinar on a key industry topic "To Cloud or not to Cloud" led by Jason Mendenhall. It took a considerable amount of time and effort to plan this event and was well worth it for the thirty-three member attendees. This is one of many examples of how we are trying to provide even more value to our membership.

Terry Lyons and Lynn Roche are leading our marketing efforts to provide more outreach to our industry, build the AFT brand, and refresh our marketing message as well as upgrading our website

content. Our treasurer, Steve Hufford, makes sure we have the fiscal discipline to keep providing high-quality, high-value to our membership, as well as maintaining our strong financial foundation and providing scholarship chairman and Past President Dave Foss with scholarships to award to worthy college bound candidates from within our AFT family.

Given our growth in the past few years, the Board felt it was prudent to have an additional level of assurance on our Association financials each year. One of our members, Porter Keadle Moore, LLP CPA's has completed this process for fiscal year 2011 and will be providing an annual review of our Association financials. This third-party review provides that additional level of assurance and fiscal responsibility for our Board and membership.

We are incredibly fortunate to have Jim, Erin and the Bannister & Associates team to help keep our Association running smoothly. Their daily focus and years of experience are invaluable to our board and membership.

I could not be more proud of not only our accomplishments today but what the future holds for our Association. There has been nothing in my professional career that has been more enjoyable than working with all of you and being a part of AFT.

I eagerly look forward to seeing you at our 2012 Fall Conference, September 16-18 at the historic Grove Park Inn, Asheville, North Carolina. A memorable and valuable professional experience awaits you.

Cordially,

Kevin Tweddle
President

Association for Financial Technology



*AFT President, Kevin Tweddle
Bank Intelligence Solutions/Fiserv*

FIS CEO Frank Martire: Leading by Example



Frank Martire, CEO of FIS, was a featured speaker at the AFT 2012 Spring Conference in Scottsdale, Arizona

“When people talk about leadership of a company, a lot of times they don’t talk about the board, the board is critical to that leadership, because the culture comes from the board, if the clients and employees are the most important thing to you, it should be most important to the board, the board should talk about it,” said Frank Martire, President/CEO FIS, in his powerful presentation at the AFT 2012 Spring Meeting.

At FIS, Martire said he focuses on five Guiding Principles:

- Client focus
- Market leadership
- Operational excellence
- Employee engagement
- Community involvement

Client Focus

“If the client is not significant, then don’t sign them in the first place,” said the FIS president, who added, “every client we have on our system is important to us, if they are not we should not have them on our system because that is not fair to them.”

That means having zero tolerance for unresponsiveness, showing client’s respect, and

“most important for us is to be the best.”

Market Leadership

Anticipate client needs. When clients need it, you better have it. They don’t want to hear that if they need a function today, you will have it in a year or two. This means research and development must stay ahead of client needs.

Operational Excellence

Client expect financial institutions to have systems up 24/7, with good response time and deliver reports on schedule every day. “Operational, day-to-day performance, this is critical,” said Martire. He also touched on the importance of security and risk management. More resources need to be directed at this issue.

Employee Engagement

Taking care of employees is not a one-time event; you have to do it every day. If you are going to do employee surveys make sure you follow up.

Community Involvement

“It talks about the character of your company,” explained Martire, “to say I care about others.” Do you get a return out of it from an investment standpoint? “Not necessarily, but your clients and your employees will notice.

Being a leader is not easy. You have to believe in yourself. You have to have strong belief in what is right and stick by it. Build a strong support system; and surround yourself with smart people who tell you the truth. Martire quoted George Bernard Shaw who said “Power does not corrupt men; fools, however, if they get into a position of power, corrupt power.”

“You can’t do everything on your own,” concluded Martire, “Pick three or four significant things and stay focused on it. Stay focused on the things your truly believe in...Have the fortitude to stay firm and stay committed, when it is easier to just go in some other direction.”

What’s Being Said About AFT...

- *My first exposure to AFT and arguably one of the better conferences I have been to in a very long time. David Hilger, Allied Solutions*
- *I didn’t know what to expect. I felt like I received a value of ten times the cost. Jim Ghiglieri, Shazam Network*
- *The “newbie” or VIP process was fantastic. The support that the AFT Board provided was awesome. Neil Chaulk, Verafin*
- *My first exposure to this conference and walked away impressed with the content, the attendees, the level of interaction inside and outside of the sessions and just the entire package. I felt members went out of their way to make me feel welcomed as a first timer and just an overall positive experience. Well done! Michael Donovan, Digital Check Corporation*

KEYNOTE

The Breakthrough Company: How Everyday Companies Become Extraordinary Performers

Keith R. McFarland — author, consultant, professor and lecturer — kicked off AFT's 2012 Spring Meeting with a stimulating and thought-provoking keynote presentation.

"There is no shortage of advice if you are running a big multinational company, and also if you want to run a small company really well...but nobody really wrote a book for companies in the middle," offered McFarland. That was the inspiration behind his best-seller, *The Breakthrough Company: How Everyday Companies Become Extraordinary Performers*.

McFarland explained his book research provided tools and insights for achieving business innovation. According to the author, "a clearly identifiable set of strategies and skills" sets the stage for breakthrough success, particularly in the nine company case studies in the book. Among the companies are ADTRAN, Chico's FAS, Express Personnel Services, Fastenal, Intuit, Paychex Payroll Services, Polaris, SAS Institute and The Staubach Company,

During the book-producing process McFarland discovered three surprising findings:

- ***"It is not what you make; it is what you make of it."*** That is what McFarland learned about Fastenal, which started by selling nuts and bolts and now is international distributor with more than 2,500 stores and some 690,000 individual products. It is the top-performing stock since the crash of 1987.
- ***"It is not how you are wired, it is how you wire your organization,"*** explained the Pepperdine University professor. He cited former Dallas Cowboys quarterback Roger Staubach's company as an example of how "A breakthrough company



Keith McFarland, Keynote Speaker at the AFT 2012 Spring Conference in Scottsdale, Arizona.

makes sure they are building something bigger than themselves."

- ***"It is not just about getting the right people it is about getting the people right."*** Such as with Polaris a little American company that "ran the Japanese out of the ATV business."

McFarland also described how companies like Fastenal built a working environment that allows ordinary people to do extraordinary things.

The main reasons that keep most entrepreneurial companies from reaching breakthrough, according to McFarland:

1. They limit themselves in terms of what the potential of the business is.
2. They fail to crown the company.
3. Often entrepreneurs who achieve of level of success get conservative instead of upping the ante.

The Art of Flow: the Key to High Performance

The fallout from today's fast paced world is that people are constantly contactable, they deal with extremely high-stress levels, divorce rates are elevated and depression is on the rise. Dr. Adam Fraser, a leading speaker, researcher and thought leader in the area of human performance and behavior, closed out the robust 2012 AFT Spring Meeting by centering his presentation on how to find balance.

Individuals rarely nowadays get into a mental state called flow. Fraser pointed out that there is a challenge and friction to everyday life. The term work-life balance is negative as it implies that work is separate to our life. What we really want is work-life integration where the two work together. Also with so much emphasis on balance people feel pressure to get balance and feel guilty when they don't achieve it.



"Not many speakers have the ability to captivate and hold an audience at a conference-ending program the way Adam Fraser did. Adam turned a tough assignment into a winner!" says veteran AFT Executive Director, Jim Bannister

People try to find a work-life balance between challenge and friction. Challenge looks at an individual's external world. Challenge is high when a person is putting in long hours, enduring change within the industry and work, having cash-flow issues, and finding it difficult to find staff or to implement

Revenue and Compliance Innovation

"We are in the compliance tsunami," proclaimed Paul Reymann, Chief Risk Officer at HEIT at AFT's 2012 Spring Meeting.

Reymann suggested that those in the financial services industry try to understand what is going on in the marketplace today and what may transpire over the next year, "Because if you don't [understand] you better not target the financial services industry."

A recent HEIT/cbanc Network survey of community financial institutions revealed some interesting concerns and emerging strategies.

- 55 percent said they are really excited about lending opportunities.
- 90 percent said they are going to do the same or more on IT spending
- 75 percent will outsource

The greatest challenges facing the financial services industry community banks and credit unions are loan growth, and regulations and compliance. Banks must also closely examine their operational costs and investigate new services that will potentially increase revenue and/or lower the transaction cost per customer.

strategy. When you are on a beach somewhere sipping a cocktail, challenge is low. Friction looks at your internal environment, a person's psychology and physiology. It looks at how individual's cope with external pressures.

"We wear exhaustion as a badge of honor," suggested Fraser. Combine that with more pressure on the average employee today than any other time in history and there is a recipe for personal disaster. Much of this has to do with companies slicing resources yet expecting better outcomes. every industry is feeling the pain and no one is immune.

Most people think that balance is an objective where they will have all the time in the world and they will be calm and relaxed and serene. However, balance varies each day and it is a constant battle. The important factor to remember is that balance impacts emotion and emotion plays a role in our work life.

"Positive emotions put the brain in a period of creativity and prosperity," said Fraser. He added "the key to organizational performance is how much positive emotion spreads through the organization."

The top services that financial institutions are thinking about hauling out in 2012 are wire and ACH origination (88 percent), M-banking (77 percent); mobile banking check deposits, PFM, P2P (50 percent); and remote deposit capture (58 percent).

"Banks need to grow wallet share," emphasized Reymann. That is, take existing customers and get even more from them. Along these lines eighty percent of respondents are contemplating charging for services that are at this time free. This is a significant choice. Generally, mobile banking, online bill payment and online statements are used by a financial institution's most beneficial customers.



Paul Reymann, Chief Risk Officer at HEIT, shared his views on Revenue and Compliance Innovation at the AFT 2012 Spring Conference in Scottsdale, Arizona.

Charging for these free services may push them to other banks or credit unions.

When it comes to compliance, “How do we convert regulatory pain into a gain for institutions?” asked Reymann, “We’ve got to find a way of lowering costs and make it easy.” Traditional methods of compliance have been in place for decades. Today regulation challenges financial institutions like never before.

The Dodd-Frank Act, for example, consists of 848 pages. That is the law. The domino effect of DFA is expected to produce 24,000 pages of regulation. In the past banks dealt with 6-12 regulatory changes in a typical year. In December of last year the Fed announced 23 changes in one month. In the next 12 months we are going to see anywhere from 75-246 regulatory announcements come out,” warned Reymann.

The Mobile-Payments Game Changer



Paul Fiore, CEO at Tabbedout, delivered the CEO Keynote Address at the AFT 2012 Spring Conference in Scottsdale, Arizona.

Mobile payments will change the ecosystem, proclaimed CEO Keynote Paul Fiore, CEO at Tabbedout, at the 2012 AFT Spring Meeting in Scottsdale, Arizona.

The Internet and the Web were the first game changers. That was the first ecommerce revolution in the mid-1990s. However, there is a difference this

time, explained Fiore, “mobile is easier.”

Mobile is in the midst of a major breakthrough. As smartphones emerge the world is changing. Consumers demand instant gratification, faster pace. People have less patience, short attention spans, greater aptitude, and a self-help approach. In addition, consumers have a voice, an instant voice with consumer ratings, social media and location awareness.

“Ninety percent of our economy is in a physical store,” said Fiore. The difference is the power is in the hands of the consumers. Loyalty and advertising help expand the thinning profit margins. From the merchant perspective it is about the in store experience.

Mobile technology enhances the in-store experiences whereby consumers can share review, rate it immediately. Plus, brands can finally engage with their customers. “With mobile payments every part of the process is connected together,” added Fiore.

Tabbedout is a mobile payment solution that allows patrons to open, view and pay their tab with a smart phone—no more handing over a credit card to a server or bartender.

PANEL DISCUSSION

Creating Winning Partnerships

J. Stephen Hufford, Managing Director at Raymond James Investment Banking and an AFT board member, moderated a panel discussion about what goes into creating successful partnerships at AFT’s 2012 Spring Meeting. Panelists included Bob Ezell, Vice President Product Market, Computer Services, Inc.; Brian O’Neil, Vice President, Partner Management, FIS; Adam Coyle, President of Vantiv’s subsidiary NPC; and Shawn Ward, Co-Founder and CEO, Geezeo.

Here is a taste of the very dynamic Q&A exchange:

How do you identify the need for a partnered approach to a particular product or segment?

O’Neil: “Part of my role is to keep in touch with what is happening so we are very active in various shows...then vetting that through our own internal process relative to whether it is a reseller opportunity, a potential referral opportunity or a business line opportunity.

Coyle: “The Internet...we’re a very focused player. We’re out doing a lot of research looking for



Panel Moderator, Steve Hufford of Raymond James (left), led an in-depth panel discussion on "Creating Winning Partnerships" at the AFT 2012 Spring Conference in Scottsdale, Arizona. Panelists included Bob Ezell of CSI, Brian O'Neil of FIS, Adam Coyle of Vantiv subsidiary NPC and Shawn Ward of Geezeo (pictured above).

opportunities."

Ezell: "It is almost impossible to have expertise levels across the board, so you look for opportunities inside that industry space, what makes the most sense. If we don't have that particular expertise level in house, then we look for different partners."

How do you decide how you go to market?

Ward: "When we started getting in business of selling credit unions and banks it was easy to find interested buyers ready to write a check, ready to sign a contract, it was lot harder to integrate that service. We couldn't close the deal unless we could commit to how we were going to integrate, what was the timeline...so we needed those partnerships, now we exclusively target those partnerships we have."

How are the signals that you found a good partner or a bad partner

Ward: "The earlier we are having strategy discussions with tactical people is a sign that it is a successful partnership."

SALES COMPENSATION

Using the Right Plan, Illustrations and Solutions

Back by popular demand, David J. Cichelli, senior vice-president with the Alexander Group, entertained and educated in a two-part presentation highly focused on sales compensation at the 2012 Spring Meeting.

Using the Right Sales Compensation Plan to Drive Exceptional Results

Cichelli pointed out that there are three competencies:

What do you wish early stage companies knew about doing partnerships with bigger companies?

O'Neil: "Be sure that you can really identify that value proposition...because it is fostering competition against my own sales team. Then have a really good understanding of how you are going to support the relationship both technically and from an account management perspective."

Coyle: "As a large organization we suffer frequently from a change in our feelings. Something that is hot one day, could be cold the next. The only advice I can give is to keep trying."

Are there any particular factors that change the way you partner?

Ezell: "there are a lot of things to look at. In 1997 there were probably 110 Internet banking companies out there. Now there are a lot less. Today mobile is very similar to the Internet banking space 10 or 15 years ago. The other thing is with auditing we are getting involved in spaces we were never accustomed in having to justify."

- Destination — align sales force with business objectives
- Execution — operate sales-force functions effectively
- Transformation — adopt new practices and discontinue ineffective practices; otherwise you eventually have to do sales forces transformation

One of the things the upset force, explained Cichelli, is

when companies change their earning opportunities.

Cichelli defined the *Sales Compensation Principles*:

- Job design/clarity
- Target total compensation'
- Pay mix
- Upside potential
- Performance measures — types
- Performance measures — weightings
- Formula mechanics
- Revenue types
- Quotas

Cichelli who kicked off his talk by asking “What makes a sales department effective?” then used his presentation to reveal the answer:

- Engaged with its customers
- Aligned between the product division wants done and what the customers want to buy
- Sales departments are continually moving in a predictable fashion based upon the growth rate
- Compensation is an enabling provisioning system that actually changes as you change the nature of the jobs
- There are a set of principles

Sales Compensation Illustrations and Solutions

In Session II of his two-part presentation on sales compensation, Cichelli really zeroed in on plans. He broke down the principles provided in the first session and showed how they are applied in the real world.



David Cichelli of the Alexander Group presented a highly focused, two-part program on Sales Compensation at the AFT 2012 Spring Conference. As always, Mr. Cichelli left attendees with many take-aways.

He dissected the sales department’s growth phases and the types of features and issues of variable compensation plans as it relates to those phases.

Cichelli also provided detailed analysis of the impact, of volume production; growth and renewal; bonus volume and price; volume, product mix, collections; global account volume, license revenue (rewarding contract length), and milestones and contracts. “The sales department is not an independent agency,” said Cichelli.

There is a dialogue that needs to take place. “The dialogue is what do you want the person and what do they influence. “It is not a matter of just throwing numbers,” explained Cichelli. He added: “it is actually having this interactive dialogue. The money is being split up based upon its importance.”

	Phase I Startup	Phase II Volume Growth	Phase III Re-Evaluation	Phase IV Optimization
Features	<ul style="list-style-type: none"> • Commission • Uncapped • No Glue 	<ul style="list-style-type: none"> • Ramped Commissions • Add-On Bonuses 	<ul style="list-style-type: none"> • Base plus commission • Contests • Regressive pay-outs/managed compensation 	<ul style="list-style-type: none"> • Multiple Plans • Base Plus Bonus and Base Plus Commission • Reward/Recognition • “Glue”
Issues	<ul style="list-style-type: none"> • Experienced sellers • Own accounts • Cost of sales 	<ul style="list-style-type: none"> • Rising costs • Reduce pay <ul style="list-style-type: none"> o Rates o Territories 	<ul style="list-style-type: none"> • Lower earnings • Confusion • Cost of labor 	<ul style="list-style-type: none"> • Job complexity • Sales drive challenge • Training

INTERACTIVE SESSION

Timely and Informative



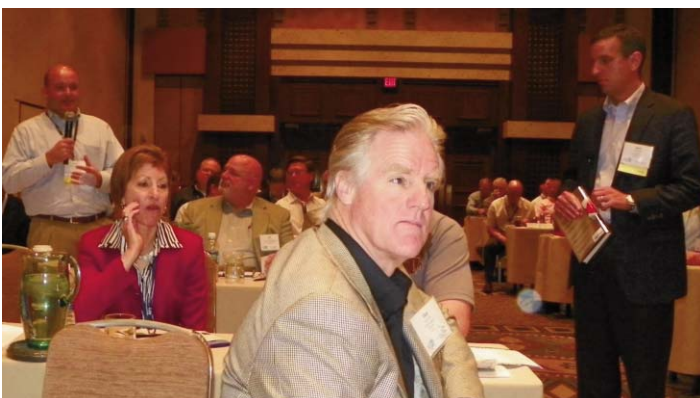
ProfitStars President Dave Foss (left) and Safe Systems, Inc. VP Zack Duke (right) served as Co-Moderators for the always popular and invaluable Interactive Session, which is regarded by many AFT meeting attendees as the cornerstone of every conference program.

To ensure the association provides a cooperative tenor among peers and rivals, AFT makes its interactive sessions a hallmark of its Spring and Annual meetings. That is the primary reason AFT Interactive Sessions never get old. In fact it is as timely and significant as ever. The candid dialogue allows company colors to be set aside temporarily in order to advance the industry for everyone. David Foss, President, ProfitStars; and Zack Duke, Vice President Business Development, Safe Systems, Inc., moderated the vigorous and frank meeting.

Here are some interactive session snippets:

Moving Technology Up and Down the Food Chain

- Going upstream you have to be able to integrate with far more complex systems
- Conversely going downstream you have to shrink



wrap them because you are looking at margin issues

- In a down market, smaller institutions you have to have a product and it is all about the price

Patent Trolls/Contract Indemnity

- Try to carve out IT infringement
- Work directly with your advocate in the bank about what are those sensitive issues
- When we do alliances ask for patent issues up front

Life Beyond NACHA

- Banks have a hold on NACHA — we aren't going to see anything significant for a minimum of one or two years

Regulatory Climate

- The closing of OTS helped
- Regulation is being applied inconsistently. It is a struggle for the agencies to manage consistently

Exporting

- We rely on partners in the region
- There is no other place like America for a community bank market
- Every country is different. Bankers around the world are dying for new ideas

AFT 2012 Scholarship Program Underway: Association to Award \$6,000 in Scholarships

The Association for Financial Technology has been awarding college and university scholarships to deserving employees and their sons, daughters, stepchildren, spouses, grandchildren and wards since 1985. The awards are named in honor and memory of James E. Stoner, one of the organization's founders, and Allan W. Balch, a two-time President and ardent supporter of AFT.

Complete Scholarship Program information and application materials were emailed to the primary contact person at each member company on March 15.

The \$3,000 scholarship awards are available to any employee or a son, daughter, spouse, stepchild, grandchild, or ward of an AFT member-company employee enrolled as a full-time student at an accredited college, university, business school, or computer-oriented trade school.

The selected Scholarship Application and Scholarship Essay Questions form are due in the AFT Executive Office by Monday, July 2, 2012.

Member companies are responsible for selecting up to two (2) applicants. Completed applications and

Essay Questions are due back to the AFT Executive Office by Monday, July 2. The AFT Scholarship Committee will then select two (2) winners and \$3,000 checks will be mailed to both of the successful applicants by September 1st. The winners will be announced at the AFT 2012 Fall Conference, September 11-13, at the The Grove Park Inn Resort & Spa in Asheville, NC.

Applicants are awarded point values for senior year high school class ranking and grade point average for full-time students already attending a college, university or trade school. Additional points are awarded for academic achievements and school-related activities as well as their responses to three essay questions.

AFT members are encouraged to match the AFT scholarship award, making the grant worth \$6,000.00 to the winner(s) from their companies. Complete Scholarship Program information and application materials can be viewed and downloaded from the AFT web site at www.aftweb.com.

For additional information or assistance, contact Erin Thomas, AFT Managing Director, at (614) 895-1208 or email aft@aftweb.com.



Pay it Forward Campaign

- Helping AFT grow, should generate a high degree of satisfaction for you. In turn, this can help enormously in supporting you through effective networking while you continue the path towards reaching your professional goals.
- You can provide the support, guidance, and mentoring that is absolutely essential to a new member that you know and invite, to be successful with AFT. With this kind of support, many or most of them are likely to become active and productive members like yourself.
- Maintaining a consistent pay-it-forward mindset will help you to stay committed to the AFT mission of building up all our businesses and personal relationships. Anything that helps you in this regard is pure gold — especially in this day and age of business building.
- By consistently modeling the pay-it-forward philosophy in

relating to your business relationships, you will demonstrate to your prospective members, in the most powerful way possible the value, of AFT and why you are involved. Absolutely nothing else you can involve them in will pay bigger dividends than this, as they pay it forward to the people they sponsor in the future once they are members.

- As YOU strongly internalize the pay-it-forward attitude with its intrinsic emphasis on giving over getting others are likely to sense that you're someone who sincerely wants to help them. The more you project this attitude — the more YOU will help create a climate of value of sharing via networking. And obviously, this will help you to build strong relationships with everyone you work with.

To submit a prospect online or download a form go to:
<http://www.aftweb.com/aws/AFT/pt/sp/payitforward>