



Lasco Quarterly Newsletter

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LASCO POSITIONING STATEMENT

Lasco provides Information Technology (IT) solutions for small to mid-size financial institutions, businesses and organizations across the Upper Midwest. Lasco also serves as a data processing center for financial institutions providing numerous bank services to assist institutions with their day-to-day operations. For 36 years, Lasco has worked in an honest, ethical manner with its commitment being to assist its clients in achieving success. Lasco's client relationships are built on this commitment and trust with each of its clients.

Note from the CEO:

Dear Valued Client,

First and foremost thank you for being a client of Lasco. Thank you for your business and your trust in our company. We truly value the relationship we have and will work to continually "raise the bar" of our service levels and the value we bring to you as our client.

As you may know Lasco opened its door in 1968 to supply technology solutions for commercial business. What does that mean to you in June of 2005? First you have a strong partner, and will be here for years to come. A technology partner that has seen decades of change and, unfortunately, many other companies come and go in the business. We believe that the technology decisions to run your business are extremely important to your future. Secondly, our company has the best employees in the business. Our expertise totals over 100 years of experience, no other company in the Upper Peninsula can support your organization like we can. We believe that our relationship with you is critical to our success. Your success is our success. Thank you again for your business.

Our intent with this newsletter is to provide you updates on our company, our employees, industry trends, and technology that may be of interest to your business. Enjoy the newsletter and our great U.P. summer.

Dennis VanLandschoot, President/CEO

Check 21: Lasco Rises To The Challenge

The October 2004 launch of the Check Clearing for the 21st Century Act (Check 21) introduced new opportunities for financial institutions, and the challenge of implementing new technology. In order to bring these opportunities to financial institutions, Lasco chose a partnership with Advanced Financial Solutions (AFS), a leader in the field. Not only did AFS help pioneer Check 21, they also forged a partnership with Endpoint Exchange, an image exchange software developer. This power-packed network of partnerships allows Lasco to provide a comprehensive Check 21 Solution.

Lasco's Check 21 Solution will be implemented in 3 phases. Phase One, which was completed on March 1, 2005 upgraded Lasco to the new AFS software, offering host image integration to include images in host applications and internet banking. Phase Two will deploy Remote Capture by the fourth quarter of 2005, giving financial institutions the options of Teller, Branch, and Merchant Image Capture. Phase Three will rollout Image Exchange, using Electronic Cash Letters to make couriers and early cut-off times a thing of the past.

In the years ahead, Lasco will work to turn your Check 21 dreams into reality.

IT Consulting Services Overview

Your network is more critical to your business processes than ever before. You understand that network outages and security lapses can be devastating. As your technology partner LASCO can help your business get the most out of its network and keep it up and running 24 x 7 x 365.

The LASCO Consulting team is composed of experienced engineers and technicians with areas of expertise ranging from LAN/WAN design, to network security, to business process development and technology implementation. Following are consulting skill sets available:

- Office Communications Circuits/WAN Management
- Network Services, Systems Management and Information Security
- LAN Services, Systems Management
- Internet Firewall Security
- Data redundancy/Tape Storage Strategies and Risk Assessment
- MS Exchange Enterprise Email System Deployment and Conversions
- Thin Client Solutions
- Wireless Connectivity
- Secure Remote Access/VPN Access
- Remote Support
- Intrusion Detection

Dan Fezatt, SVP can be contacted at 906-228-1057 or 800-800-6197, extension 157 to discuss Lasco's Consulting Services.

Lasco/SBC

PremiereSERV Wide Area Network Solution

In September of 2004, Lasco entered into a joint venture with SBC Communications as a provider of SBC WAN communications circuits. With this partnership we bring you the value of a local IT Service Bureau and the leverage of the area's leading communications provider to meet your business communication needs.

What does it mean to you?

- Cost Advantages
 - Leveraged Volume Circuit Pricing
 - Leveraged Team Supported Communications Hardware Environment
 - Global Telecommunications Support
 - Reduced Training/Management/Support costs
 - Employee Overhead Savings
 - Fixed Communication Cost (Based on 3 Year Commitment)
 - Branch Closure Penalty Fees Waived (Max of Four Branches over Term)
- Proven Reliability
 - Committed 99.9% Uptime
 - Chosen by Many Upper Peninsula WAN Clients Comprising of the Largest WAN in the Upper Peninsula including more than half of the U.P. Community Banks Covering Approximately 70 Branch Locations (*and growing*)
- Increased Circuit Bandwidth, Committed Information Rate and Reduced Latency
- End to End- LAN to Wan Support Services Under Single Service Provider Relationship with Redundancy and Business Continuity Commitment with Upper and Lower Michigan Partner Support Facilities
- Risk Management including Network Documentation, Data Throughput, Customer Impact Analysis and Robust, Scalable Technology Options
- Professional Consultation Direction Based on New Technology Offerings
- Fully Managed Branch Connectivity, Setup, Installation and Support
 - SBC PremierSERV CNM Performance and Fault Management
 - 24x7 SBC Circuit Fail Response
 - Proactive In-house Management Suite
- Ease in Future Circuit Bandwidth Upgrades at Minimal Cost
- Managed Single Source Billing for All Communications
- Enhanced Technical Support Capabilities for LAN/WAN Platform
- Disaster Recovery Options
- Quicker Resolution to Hardware Outages with Upper and Lower Peninsula Service Centers and Global SBC Support Coverage Including Hot Spare Devices
- State of the art IP Communications Platform
 - Scalable Bandwidth Needs
 - IP Telephony Capable
 - Brand Name Cisco Equipment – Standard
 - ISDN Automatic Failsafe Options available
 - Modem Dial-in Access for Remote Diagnostic Support
 - Redundancy Offering With Alternate Operations Center Routing Capability
 - Customer Owned Network Communications Hardware Infrastructure – Mobile, not Vendor Specific
 - Technology Refresh as Necessary
 - Penetration Tested/Secured High Speed Internet Access
 - Tested Metavante Communications Gateway Connectivity with Hot Spare
 - Bandwidth Usage Reporting & Consulting

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Phishing Anxiety

By Scott Bailey, CISM, Rehmann Consulting

Recently we learned of one of the largest electronic security breaches resulting in nearly 40 million MasterCard® holders' information being compromised. Immediately the possibility of massive identity theft was in the headlines. And, yet, within 24-hours of the security breach announcement, security firms began reporting bogus e-mails appearing to come from MasterCard requesting customer information.

Such is the astonishing speed at which phishing scams are launched. In a phishing attack, a fraudster spams the Internet with e-mail claiming to be from a reputable financial institution or e-commerce site. The e-mail message urges the recipient to click on a link to update their personal profile or carry out some transaction. The link takes the victim to a fake website designed to look like the real thing. However, any personal or financial information entered is routed directly to the scammer.

Since there is no easy solution to phishing scams, companies and computer users must eliminate practices that can aid phishing scams.

Do not send e-mails, such as electronic bank statement alerts, with an imbedded web link. This teaches customers they can trust imbedded web links when in reality this could aid a phisher. You must also reinforce policies to ensure employees are not asking customers for confidential information via e-mail.

Inform customers that your company will not ask for confidential information via e-mail. Plus, computer users should ensure their systems have the latest security patches since there are known vulnerabilities in web browsers that can aid phishing scams.

Finally, review the recent Michigan identity theft laws that went into effect to understand the legal liability you could face for not safeguarding confidential customer information.

Phishing scams are not new; however, variations of similar exploits, such as the infamous Nigerian letter scam, continually evolve. Continue to raise awareness and implement measures to prevent such scams.

Lasco's Team of Expert Technicians



Renée Gleason

Network Support Technician coming up on 2 years of service to Lasco's clients. She holds a degree in Network Computing (Computer Science) with a minor in Business Computer Information Systems. Renee is currently pursuing A+ Certification.

Tim Shandonay



Assistant Vice President of Information Technology at Lasco, this Upper Peninsula native studied at Bay de Noc Community College in Escanaba for two years and obtained his Business Computer Information Systems degree from Northern Michigan University in 1998.

With more than seven years of experience at Lasco, Tim offers valuable skills and expertise to our clients.

Viola (Frankie) Sheltrou



Hired at Lasco early this year, Frankie brings a background of service to the U.S. Military including work with satellite, microwave, and RF communications systems. Additional experience as a technician and logistician for the U.S. Navy's Extremely Low Frequency Project and a Bachelor of Science degree in Information Technologies from the University of Phoenix.

Scott Washburn



Our newest Network Support Technician who graduated from Northern Michigan University with a degree in Computer Information Systems (CIS) in December, 2004. While at NMU Scott worked in the University's laptop repair shop, where he earned his A+ PC technician certification.

Good Luck In The Future!

We are sad to announce that Eric Leopold, Network Technician, will be leaving Lasco at the end of June. He and his wife will be moving to Florida where he will continue his career and his wife will have greater opportunity to pursue her teaching career. Eric's presence at Lasco will be very much missed by our employees and our clients. His personality, knowledge, and commitment to Lasco and its clients made Eric a strong asset to our company.

Please join us in wishing Eric and his wife good luck in their future endeavors.

In our next issue:

Watch for these topics and more!

- Michigan Theft Laws
- FDIC Examiner Questions & Suggestions