

3 point shot: Credit union scores happier members, faster processes, and satisfies compliance initiatives

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Image Solutions Manager

OnBase
a Hyland Software solution



The Challenges

- Members were frustrated with increasing wait times
- Processes were slow and costly
- Manual document indexing was time consuming

The Results

- Meets member needs faster
- Simplifies processes and increase productivity
- Avoids manual data entry to focus on member service instead

The Customer

Spokane, Wash., isn't just the home of the championship Gonzaga University Bulldogs basketball team. The city is also home to Spokane Teachers Credit Union (STCU). With assets over \$1 billion, STCU is the largest credit union in eastern Washington and northern Idaho. STCU now boasts more than 85,000 members and 14 branch locations.

The Challenges

Although STCU had evolved over its 75 year history, the credit union's departments relied on disjointed applications, manual tasks and paper-based processes. As the credit union grew, these slow and costly systems led to problems across the organization. Member service delays increased. Completing a process from start to finish often required a combination of inconsistent manual and electronic tasks that needed to be performed across disparate systems. Compliance risks increased because records management was time consuming and at risk for human error.

The Journey

These problems, combined with disaster recovery worries from Y2K led STCU leaders to look for a solution. The credit union sought a solution that would not only protect its documents, but one that would integrate with its core system, from Harland Financial Solutions. Leaders wanted a solution that could be used to speed processes and productivity across the credit union.

The Solution

STCU starts small, branches out to serve members faster

STCU found its solution in OnBase. "OnBase was a natural fit for us," says Sheri Deist, Image Solutions Manager. "It integrates with our core, provides us with report management tools and helps us serve our members faster."

An enterprise content management (ECM) system like OnBase was initially appealing to STCU because it would help the credit union automate its mainframe reports processing. Before, if an employee needed information in one of the more than 375 daily reports, they would need to thumb through pages of greenbar paper to find it. Now, reports are instantly available – no printing required – and users immediately find the data they're looking for.

STCU didn't stop at reports. Staying true to the credit union philosophy, member service is the most important benefit STCU provides. Unfortunately, some of the credit union's processes were getting in the way of providing the fast, convenient service members demanded.

"We had drawers and drawers full of signature cards at our main branch," Deist says. "It was inconvenient enough if a member visited that location and the teller would have to go to the back room and pull their card and verify their signature." If a member visited a branch office that did not have the signature card on file, the delay was even longer.

Branch tellers routinely called the main office and waited while someone there would retrieve the signature card and fax a copy back. "It was an archaic way of receiving information," Deist says. "Of course, if the person at the main office couldn't find the signature card, then we had to find some work-around to verify membership and ownership of the account. Members didn't like it when that happened."

Now, all member documents – including signature cards and transaction vouchers – are stored in OnBase. Tellers at all locations access member information right from screens in front of them. Transactions happen faster and tellers never have to walk away from a member.

Tellers, loan officers and other member-facing employees have experienced another service benefit with OnBase. “Before, a member would come in and a loan officer or another employee might ask to see a driver’s license or other document even though they had already presented the document at a previous visit,” Deist says. “Sometimes the member would get frustrated and say, ‘I gave that to you the last time I was here. Why do you need it again?’ ”

Because member documents are stored in OnBase, there is no need to repeatedly ask for the same information. As soon as a member arrives, employees can access their information right in front of them to provide faster, less frustrating service.

Synching documents with data to save time and money

Members also benefit when credit union costs are low and processes are speedy. Before OnBase, that wasn’t always the case for STCU. “I’ve been on a mission for a long time to find a solution that integrates our line of business documents and processes,” Deist says. “We had a lot of processes that were a combination of manual and electronic tasks. OnBase helped us connect our documents with our processes so we stay more efficient.”

For example, employees were used to working with color-coded member folders. These folders held everything from loan information to transaction vouchers. When an employee needed to process a document, they had to retrieve the folder, locate the right document and find the information they needed within the document. Then, they still had to enter the information into their core system or other line-of-business application.

Now, employees consult similar color-coded folders in OnBase. Instead of retrieving folders from a physical filing cabinet down the hall and paging through its contents, employees have access to the OnBase folders right from their familiar application. “Folders in OnBase are my favorite thing,” Deist says. “Users really like them too because it consolidates everything about the member in one viewing location within OnBase – which is much more efficient for the business process.”

Recently, STCU took advantage of another OnBase time-saver, Automated Indexing. This solution does exactly what the name says – automatically captures and stores index fields from scanned documents so users don’t spend time manually entering the information.

STCU implemented Automated Indexing with processing cashiers checks from a laser printer. Before using the solution, it took 14 hours to index almost 4,000 documents. Now, STCU automatically indexes more than 5,700 documents in just over nine hours. This saves four-and-a-half hours of staff time that can be better spent on member service.

“Now, we not only save time from avoiding manual indexing, but it also gives my team a voice in how forms are developed and generated so it meets the Automated Indexing criteria,” says Deist. “It’s a win-win for all areas.”



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Why OnBase?

We know your biggest asset is superior member service. OnBase integrates with your existing systems and applications so you serve your members faster and more efficiently. Other solutions are designed to make a single department or process stronger; OnBase unites documents with data across your credit union to increase information accessibility. With the ability to access information at the click of a mouse instead of digging through file cabinets, processes move faster and members get answers sooner.

time to make a difference.

Get more information out of existing business applications. Reduce, even eliminate, wasteful, redundant tasks. Now you can spend your time on the things that really matter. That's effective document and process management.

That's the OnBase difference.

Learn more at Hyland.com/CreditUnions

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