

# Credit union invests in better storage, member service; immediately saves \$156k

*“With OnBase, things don’t fall through the cracks and we provide faster member service.”*

– Patti Moser, IT Manager  
Whatcom Educational Credit Union

## The Customer

In the midst of terrible economic times, not many people respond by donating their time to start a non-profit organization. Though that’s exactly how Whatcom Educational Credit Union (WECU) got its start. Founded in 1936 as Bellingham Teachers’ Credit Union in Whatcom County, Washington, WECU has since grown and evolved into the county’s largest credit union with 11 branches and over 60,000 members.

## The Challenges

WECU had documents to support its long and storied history. Still growing, the credit union was running out of room to store all of its paper. Just as critical was the impact that this growing number of documents had on member service. Members often had to wait for staff to retrieve paper documents before processing their transactions. Even for something as simple as verifying a signature, it was possible that members were waiting for up to 20 minutes. These issues, combined with inconsistent records management, led WECU leaders to look for a solution.

## The Journey

The credit union didn’t want to add an application that was disconnected from its core system, UltraData® Enterprise. WECU surveyed vendors to find out which products could leverage member data along with account and loan documents generated by UltraData. Leaders quickly realized only one product was a proven UltraData partner.

## The Solution

In addition to solving its business problems like storage space and member wait times, WECU leaders chose OnBase by Hyland Software because of its tight integration with UltraData. The credit union wanted to make both data stored in UltraData and supporting documents instantly available to staff. The result was reduced wait times and increased productivity. Before OnBase, this wasn’t possible.

## Member service, storage key concerns

“All of our paper was stored at our main office,” says Patti Moser, IT Manager. “If a member went to a branch office, someone would have to call the main office and ask that person to find the document they needed and fax it back.”

Now, instead of sorting through paper – or, worse, waiting by the fax machine – staff can instantly pull up member documents in OnBase. Members get answers faster and staff stay focused on serving them quickly and accurately.

### The Challenges

- Expensive to store paper documents
- Wait times for members was high
- Records management was cumbersome

### The Results

- Secure, electronic document storage
- Happier members who wait less
- Consistent, convenient records management

*“Records management is great because you give OnBase a little bit of information and it does the rest. We don’t worry about missing things any more.”*

– Patti Moser

WECU was also concerned about wait times for members who spoke with call center staff about previous transactions. The credit union processes about 1.5 million transactions every year. “Before, if a member called about an old transaction, we had to fill out a research request, take it to the research department and have them track down the voucher and the supporting documents,” Moser says. Now, call center staff can see vouchers and documents instantly in OnBase and answer members in one call.

The credit union doesn’t use OnBase just for research, though. “We use workflow for many different reasons, but one of its biggest benefits is that it helps us make sure we’re not missing anything,” Moser says. For example, staff gets instant notification of missing signature cards, lending documents and other documents through Workflow. Additionally, WECU uses the solution to simplify and ensure the accuracy of more than 26 separate credit union processes.

### **Records management concerns yield big savings**

When it comes to keeping track of documents and records, WECU has increased consistency and accuracy. The records management team is responsible for determining the disposition of all records from the main office and branch locations. Before OnBase, the process was paper-based, time-consuming and very labor-intensive.

Now, WECU automatically manages its records through OnBase. “Records management is great because you give OnBase a little bit of information and it does the rest,” Moser says. “We don’t worry about missing things any more.”

OnBase not only helped WECU improve member service and records management, but has saved the credit union a lot of money as well. “We expected OnBase would save us \$98,000 in the first two years, but it actually saved us \$156,000,” Moser says. “We find new ways to use it and save every year.”

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### **Why OnBase?**

With quick and simple integration to core systems and line of business applications, OnBase is as easily deployed across departments as it is across an entire credit union. Simple to learn and maintain, business and member benefits are rapid, so you experience cost and productivity improvements across the organization.

- Increases document security
- Provides faster answers to members
- Ensures consistent records management

### **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](http://Hyland.com/CreditUnions)

**OnBase**  
a Hyland Software solution