@wecu
Whatcom Educational Credit Union

Customer
Whatcom Educational Credit Union

Size
More than $1 billion in assets
72,000 members
11 branches

Location
Bellingham, WA

OnBase Integrations
Integration for UltraData Enterprise
Integration for Fujitsu fi-6000NS
Integration for CUBUS solutions

Departments Using OnBase
Human Resources
Accounting
Finance
Card Services
New Accounts
Loans
Collections
Business Services
Internal Audit
Compliance
Security
Corporate Contracts
Electronic Funds
Vendor Management

Credit union improves service, saves $180k annually

The Challenge

Since its founding in 1936, Whatcom Educational Credit Union has been growing steadily. But as the decades passed, storing and managing paper had become costly and difficult.

The issue began to affect service, as 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.

That's when Whatcom turned to OnBase by Hyland.

The Solution

In addition to solving Whatcom's business problems like costly storage space and long member wait times, the OnBase integration for UltraData® Enterprise is so unified, users don't even know they're working in a separate system. That's important, as the credit union only wants to use applications that are connected with its core system.

Increases speed and accuracy by automating manual and paper-based tasks
Whatcom processes about 1.5 million transactions every year. Before OnBase, transactions were paper-based, time-consuming and very labor-intensive. That meant the records management team – responsible for determining the disposition of all records from the main office and branch locations – was having difficulty with consistency and accuracy.

Now, Whatcom automatically manages its records through OnBase. Additionally, it utilizes workflow to automatically forward documents and information through 65 processes, identifying incomplete or inaccurate work along the way. Staff receive instant notifications about missing signature cards, lending documents and other documentation.

"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," says Patti Moser, IT manager.

OnBase®
by Hyland

> ## "With OnBase, things don't fall through the cracks and we provide faster member service."
>
> – Patti Moser, IT manager,
>   Whatcom Educational Credit Union

Improves member service with instant access to information

"Before OnBase, all of our paper was stored at our main office," Moser says. "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, waiting by the fax machine or searching file shares, staff instantly pull up documents and information. Members get answers faster and staff stays focused on serving them quickly and accurately. With data stored in UltraData and supporting documents instantly available to staff, Whatcom has increased productivity and reduced wait times.

"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.

Decreases paper-related costs

OnBase not only helps Whatcom improve member service and records management, but has saved the credit union a lot of money as well – especially where paper is concerned.

"We expected OnBase would save us $98,000 in the first two years, but it actually saved us more than $156,000," Moser says. "We find new ways to use it and save every year."

In fact, after automating its Check 21 process, Whatcom's annual savings increased to $180,000.

The Difference

Increases speed and accuracy: Staff immediately access documents and information with a simple mouse-click while staying in familiar screens. And with 65 workflows automatically forwarding documents and information, Whatcom continually optimizes processes.

Improves member service: Staff no longer have to call members back or make them wait. Members receive quicker answers and better service.

Decreases costs: No longer paying to ship and store paper, Whatcom saves more than $180,000 annually.

Learn more at **OnBase.com/CreditUnions »**

OnBase®
by Hyland