

## CASE STUDY

# With *jha*Enterprise Workflow™, Citadel Federal Credit Union Creates Standardized Wires Process for Mortgage Closings



“Our team learned so much during the project. It positioned us nicely for the future.”

- ERIC SKINNER - VP OPERATIONS AND DEVELOPMENT,  
CITADEL FEDERAL CREDIT UNION

Citadel Federal Credit Union’s humble beginnings took shape more than 80 years ago on the grounds of the Lukens Steel plant in Coatesville, PA. Today, the credit union has grown to become one of the largest locally owned financial institutions in the Greater Philadelphia area. They serve members throughout the Pennsylvania counties of Bucks, Chester, Delaware, Lancaster, Philadelphia, and Montgomery.

The credit union reached a point in their lending business where they were looking to automate and streamline multi-step business processes to improve efficiency, save time, and meet compliance mandates. They turned to *jha*Enterprise Workflow from Symitar® (SYM) to assist with their mortgage closings process and ensure consistency. Vice President of Operations and Development Eric Skinner recently shared his thoughts about Citadel Federal Credit Union’s experiences.

### **SYM:**

**How long have you owned *jha*Enterprise Workflow?**

### **ERIC:**

We bought it when we converted to core install in 2013 and installed core in 2015. There was so much needed to acclimate to with core that we wanted to wait on the Enterprise Workflow to do it right. We had so much on the plate, instead of implementing right away, we waited and built the wires flow in the spring of 2017, then tested and implemented in the fall of 2017.

**SYM:**

**What was the first workflow you built? Why? What business issue did it solve?**

**ERIC:**

Our first workflow is wires process specific to mortgage closings. It was a complex workflow to fix a very manual, time-sensitive, inefficient, and critical process. We are a large lender both on the mortgage and indirect side. We send many, many high-dollar wires, and it was critical that we had a standardized process that we could track, audit, and utilize to mitigate risk. Everyone had a different way of doing things before and steps were missed, not done consistently, and things were in several different systems making it very hard to audit the work.

**SYM:**

**How long did it take you to build the wires flow?**

**ERIC:**

- » From the planning phase to the testing and implementation stage, 8-10 weeks.
- » Two weeks to interview business owners and design the flow.
- » Two weeks to test it and tweak with the business owners.
- » Two weeks to rollout and test some more.
- » The other time was spent with training and consulting.



“There is improved time efficiency, a better member experience, and less rekeying.”

- ERIC SKINNER

**SYM:**

**Is this WF integrated with several different systems?**

**ERIC:**

The wires workflow is only integrated with Episys®. We were able to move all Synapsys® service events into Enterprise Workflow, bypass email, bypass SymForm™ templates, and just use Enterprise Workflow and core for all the wire processes.

**SYM:**

**What was the ROI measurement?**

**ERIC:**

We realized there was an ROI but in more than dollars and cents. There is an investment of time, and that investment pays off over years and years of process improvement. We haven't yet identified what that is or how to measure it. What we know is that there is improved time efficiency, a better member experience, and less rekeying (we had been rekeying thousands of items per month). We've also gained risk avoidance and an auditable solution where everything can be viewed in one system.



“We have been very proud of what we have built.”

- ERIC SKINNER

**SYM:**

**You mention this is a large complex workflow. The Enterprise Workflow team always recommends starting with a smaller less complex flow. Why did you do it differently?**

**ERIC:**

We needed to build this flow. We wanted to do the harder flows while we still had the consultants working with us and helping us. It was a great opportunity to see the Episys integration, and our team learned so much more about the product during the project. It positioned us nicely for doing others in the future. I don't recommend this approach for everybody. We had a large team dedicated to the project.

**INSTITUTION**

Citadel Federal  
Credit Union

**HEADQUARTERS**

Exton, PA

**WEBSITE**

citadelbanking.com

**ASSETS**

\$3.1 Billion

**EMPLOYEES**

435+

**MEMBERS**

200,000+



**Eric Skinner**

VP Operations and  
Development  
Citadel Federal Credit Union

**SYM:**

**What were some of the challenges your team faced when implementing your first workflow?**

**ERIC:**

Resistance to change and buy-in from the team. There are times when the person that has to initiate the workflow doesn't see the benefit and will question the value it brings.

**SYM:**

**What was your team's skill set?**

**ERIC:**

The person on our team responsible is a business analyst who can map out the business process and someone with some programming skill. You don't need to be a programmer, but some things need an understanding of SOAP, XML, SymXchange™, and API calls. We also used the consulting hours to assist with some of this.

**SYM:**

**You mentioned that you have now engaged a specific process improvement team to manage your growth and goals. They will be pointing you to the list of flows you will build next but you've mentioned Deceased Member are next. Have you looked at the Symitar Marketplace™ for ideas?**

**ERIC:**

Yes, we have looked on the marketplace. We think this will be another large specific complex flow, so we may just take some of the ideas but start from scratch. So many of the things we do here are credit-union specific. We did publish our wires workflow to the marketplace, and after we finish building the Deceased Member, we will publish that as well. We have been very proud of what we have built!

For more information about Symitar®,  
call **888-796-4827** or visit **symitar.com**.