

## Episys<sup>®</sup> Means Functionality for First Credit Union

*"'Harness the power' is what we keep saying about using these systems."*

Lori Gallegos, COO  
First Credit Union

**Institution**  
First Credit Union

**Address**  
25 S. Arizona Place  
Suite 111  
Chandler, AZ 85225

**Telephone**  
(480) 831-2645

**Website**  
[www.FirstCU.net](http://www.FirstCU.net)

**Assets**  
\$449,000,000

**Members**  
40,500

**Founded**  
1929

**Symitar Software  
Solutions & Services**  
Episys

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**Lori Gallegos**

How much value does your core processor bring to your credit union? The processor needs to be much more than a repository for member data. In addition to ease-of-use and open architecture, credit unions want a processor that offers a strong selection of integrated complementary products – products that add capabilities and increase operational efficiency.

First Credit Union in Chandler, Arizona, has been using Symitar's Episys processor for approximately six years. It's now taking advantage of core-unified products and services that are transforming both member and staff experience. The institution has a dynamic, ongoing project to retool its systems to leverage the new core.

Lori Gallegos, Chief Operations Officer at First CU, describes the critical importance of the processor: "Episys has laid the groundwork to allow continual process improvement and enhanced product development." Part of that improvement involves the use of PowerOn®, Symitar's utility for customizing Episys. "We are using PowerOn to modify several transaction workflows," says Gallegos. "We're looking to identify more PowerOn applications to ensure accuracy and consistency in processes and reports."

### **GOODBYE TO PAPER**

Additional benefits arise from other Symitar products that seamlessly integrate with the Episys platform. Synapsys® Member Relationship Management is one of these. It's making a significant positive impact at First CU by improving internal operations. "We've eliminated every paper form that we possibly can," says Gallegos. "What used to be a form is now a 'service event' or 'sales event' in Synapsys."

"As an example, if a member has a debit card issue, rather than fill out a form, we create a service event," explains Gallegos. "This event emails data about the issue to the appropriate person, who works on it and responds within the system." Equally important is that the issue becomes visible in the member's account. "The member doesn't have to re-explain the issue each time he or she speaks to a representative," says Gallegos. "The issue status is right there, visible on the member's account." First CU uses the same procedure with lending processes, collections, accounting, and other areas. The reminders are in the system, and paper forms are disappearing.

The institution also built its incentive program into Synapsys. "We stretched the capabilities of Synapsys to work with our very robust incentive program," says Gallegos. Previously the system required manual entry. Due to Episys integration, staff input isn't necessary. Synapsys is updated nightly with "booked" product tracking information.

Gallegos is justly proud of the institution's transformation of incentive tracking and reporting. "We built it, tested it, and have eliminated our manual system," she says. "It's really efficient. It's also very accurate and consistent. The staff members like it – they can watch and monitor their progress each day and see how they're doing in comparison to goals."

The credit union also uses Synapsys for marketing campaigns. The staff uses it to track members that received promotional material. "We follow-up with them about the product we're marketing when they make contact with us, or we call them directly," says Gallegos. She says the next step will be digging into member data to identify target markets.

## CORE INTEGRATION CREATES OUTSTANDING RESULTS

First CU is making use of a variety of other solutions that are integrated with the core.

- ▶ Advanced Reporting for Credit Unions™ (ARCU). “Data visibility is vital to our strategic progress, we are working to enhance the daily update of information unique to each area of the credit union through dashboards. ARCU is a robust tool that will better communicate progress and monitor trends that are near real-time actionable areas focus.”
- ▶ iTalk™ IVR. “This is a fantastic product,” says Gallegos. “Our prior system had been in place for 15-20 years. It’s a heavily used channel. We average 33,000 calls per month. iTalk gives us more options and more capabilities for members.” Gallegos particularly likes the ability to transfer out of iTalk to a call center, so members can always get a live person if desired.
- ▶ NetTeller Online Banking™. “We like the total integration with the core – the near-real-time communication,” Gallegos says. “It’s much more robust than what our members had in the past.” At this time, the credit union has deployed basic NetTeller functions and is planning to implement more features, such as FI-to-FI transfers, and enabling members to change their own passwords online when locked-out. There are currently about 330,000 NetTeller logins each month.
- ▶ OpCon™ work flow automation and job scheduling. “Our IT department really embraces OpCon,” says Gallegos. The credit union automates draft posting, ACH processing, and various postings that need to occur throughout the day. “We always have the possibilities of OpCon on our minds,” Gallegos says. “We’re looking at any workflow and asking how we can use OpCon or Synapsys to automate.” She says that it’s an ongoing process, with suggestions coming from all levels of the organization. “It doesn’t have to be about data going in or out of the core. Any process, whether related to Episys or not, can be automated. We’ll be working with OpCon to improve processes for years to come.”

There are other products in various stages of implementation. iPay Solutions™, for example, was already in use at this credit union before its conversion to Symitar. The primary change is that now the product has smooth integration with the Episys core.

### HARNESS THE POWER

One of the most impressive aspects of First CU is its relentless determination to fully exploit the capabilities of Episys and its complementary products. The management team is on a continuous search for ways to increase operational efficiencies with its new solution.

“‘Harness the power’ is what we keep saying about using these systems,” says Gallegos. “Our goal is to keep the enthusiasm going, leave no stone unturned and no question unanswered. We want to stay in conversion mode and keep finding ways to turn up the efficiency.” If there’s another piece of paper this credit union can eliminate, it will be found. If there’s another process that can be automated, First CU will automate it. With this “improve it” attitude, it’s no wonder the institution is successful.

As Gallegos puts it, “We are peeling back old workflows, examining them, and plugging them back in from an Episys core perspective.” If this sounds like a home renovation, that’s probably a good analogy to what the credit union is doing with its operations – pulling down the old structures and reinventing them. It’s Episys that has made the renovation possible. “We’re very happy to be with Symitar,” says Gallegos. It’s such a solid foundation for what we want to do moving forward – to remain current, evolve in the future, and use everything to its fullest.”