

IMM Solution Suite Case Study

Community Trust Credit Union

Who: Based in Gurnee, Ill., Community Trust Credit Union operates three full-service branches that serve two counties in Illinois and one in Wisconsin. With more than \$158 million in assets, the credit union offers a comprehensive menu of products and services to more than 16,000 members, including online banking, a vehicle buying service, tax preparation and filing, credit reports and monitoring. Community Trust CU became an Integrated Media Management® (IMM) customer in 1998 and currently uses the full suite of TotaleWorks products, which consists of TotaleAtlas™, TotaleChecks™ and TotaleReceipts™.

Challenge: Community Trust CU's main focus is member service and to make processes easier and faster for both members and staff, the credit union wanted to eliminate some of the paperwork that was stored at each branch but maintain access to the information for research purposes. This meant finding an electronic document system that worked both efficiently and consistently with Community Trust CU's business model.

Solution: Community Trust CU selected TotaleAtlas, IMM's document preparation engine that merges XML data with PDF documents and captures signatures electronically. The credit union was so pleased with the performance of the product they decided to continue the automation process by installing TotaleChecks, a server-based software system that prints online and batch institution official checks on blank security stock paper, and TotaleReceipts, a product that automates the output of teller transaction receipts including electronic signature capture. Together, the TotaleWorks products allow Community Trust CU to operate in a paperless environment where all of its processes from the core processor to the imaging platform are completed electronically.

"Our mission is to provide our members with the best possible service, and we were looking for technology solutions that would allow us to accomplish that objective while keeping in line with our business model," Madeline Lipka, CEO at Community Trust CU, explained. "We learned about IMM through its partnership with our core processor and we have found that the TotaleWorks products are exactly what we needed to go from paper to electronic processes."

IMM's total solution is TotaleWorks, a full suite of products for document output and signature capture. TotaleWorks improves the transaction process by electronically streamlining what has historically been a paper-based system and in the end, improves the overall operational efficiency. Credit unions are able to leverage their existing technology and reduce operations costs through improved workflow, document presentation and the elimination of preprinted paper and storage.

Community Trust CU began its relationship with IMM by implementing TotaleAtlas, which eliminates the manual entry of data on loan documents. The credit union immediately experienced significant time savings as the information automatically populates the document from the host database and presents it on screen. IMM enhanced TotaleAtlas with the installation of DocQ, which holds documents in a document queue until a joint owner is available to sign them at a different time and/or location. DocQ also allows Community Trust CU to prepare documents in advance, therefore, reducing the amount of time that the member spends at the branch.

"TotaleAtlas has really made a difference in the level of service that we are able to offer our members," Lipka continued. "DocQ's ability to store a document for up to 30 days has enhanced the loan document process and, along with that, the biggest advantage we've experienced is the fact that a staff member at any branch can access a document that has been archived by TotaleAtlas."

Next, Community Trust CU installed TotaleChecks. Prior to installation, the staff members were printing checks on preprinted paper. Now the credit union uses blank security paper, eliminating the purchase and storage requirements of preprinted checks. Not only has Community Trust CU reduced the costs associated with preprinted checks, but branch security has also increased since there are no "live" checks at the teller station.

Finally, the credit union rolled out TotaleReceipts. Community Trust CU no longer purchases pre-printed paper receipts. TotaleReceipts captures signature electronically and creates an indexed PDF of the transaction with the signature embedded in the document. A copy of the transaction can be printed for the member using a small footprint thermal printer. QwikScan, IMM's drive thru solution, appends a scanned image of the member's request to the transaction, thereby capturing the signature. Manual scanning and indexing or storing and retrieving of receipts have been replaced by the automated output of teller transaction receipts.

"The service that we receive from IMM is excellent, and the training for each product went very smoothly because they are all so easy to use," Lipka added. "We're opening a new branch, and I truly feel that the TotaleWorks products have put us ahead of the competition. One of our goals is member growth, and this is innovative technology that we can promote to current and prospective members."