

IMM Solution Suite Case Study

Eastman Credit Union

Who: Founded in 1934 to serve the employees of Eastman Chemical Co., Kingsport, Tenn.-based Eastman Credit Union now offers membership to residents throughout much of east Tennessee and southwest Virginia, as well as employees of Eastman and its contractors. Today, the credit union has approximately \$1.9 billion in assets and more than 96,000 members. Eastman members are supported with extensive services, including multiple savings and loan options, online and telephone banking, same-day wire transfers, insurance services and financial planning.

Challenge: When Eastman experienced significant growth it decided to search for a new core processor, however, they also wanted to maintain their existing relationship with Integrated Media Management (IMM). At the time Eastman was using IMM's TotaleAtlas for document output and electronic signature capture, TotaleReceipts at the teller station and EZNotice to automate the task of sending out notices.

Because of the success Eastman experienced using IMM's products, the credit union wanted to continue running them after the conversion to a new host. A requirement was included in the Request for Proposal with the new core to interface with IMM.

Solution: Before converting to a new core processing system in September 2007, Eastman called on IMM to ensure that its solutions would continue to provide the same benefits with the new core system. IMM worked with the new processing company to create a seamless interface. Eastman has been successfully operating in a paperless environment since 2004 when the credit union implemented IMM's TotaleAtlas and EZNotice. A year later the institution deployed TotaleReceipts and enjoyed working with IMM and its products so much that Eastman decided to add TotaleChecks before migrating to their new processor. With IMM's solutions, Eastman eliminated paper in this historically paper-based area and automated the entire process from the host to imaging.

"Since the very beginning of our relationship, IMM has been nothing but accommodating," Tammie Blakeley, senior systems specialist at Eastman Credit Union, said. "The company's products have enabled our institution to automate the electronic flow of documents. The customer support provided by IMM when we first implemented the products with our previous core vendor heavily contributed to our decision to continue using IMM's products after our core conversion.

"IMM went above and beyond for our credit union by creating multiple custom designs that would best serve both our employees and members," Blakeley continued. "The masked member security number feature is very important to us, and IMM was able to ensure we had that along with other modified features. Our core provider is an extremely large company, which made it a bit challenging for them to make any individual system changes for our institution. We had direct access to IMM's developers, which is unheard of in the financial industry, and they spent hours with us daily to make sure everything was perfect. We couldn't have asked for better support than what IMM provided."

With TotaleAtlas, XML host data is merged with documents and presented to the user. Eastman's employees can then fill in any fields that were not populated from the host database and affix a member's e-signature into the completed document which can then be laser printed, faxed or e-mailed to the member. Afterwards the member's document is archived as non-editable and indexed as a PDF.

EZNotice is IMM's batch laser-generated self-mailer system. Eastman employees spend minimal labor time on the product, as the data and form templates are merged, and only one paper stock needs to be loaded. The blank paper that IMM uses with EZNotice affords Eastman the flexibility to change logos, names and addresses without wasting preprinted forms. Once printed, the folder/sealer completes the process by folding and sealing up to 11,000 laser self-mailers per hour, eliminating the need for Eastman employees to manually stuff and seal the envelopes.

Eastman uses TotaleChecks to laser print both online and batch institution official checks on blank stock security paper, eliminating the storage and management of preprinted check as well as the security risks associated with storing "live" checks.

TotaleReceipts enables the credit union to eliminate preprinted paper receipts as well as the manual scanning and indexing or storing and physically retrieving of receipts by automating the output of teller transaction receipts. After Eastman posts a transaction, the receipt can be printed on either blank thermal or laser paper automatically or at member's request. The member's signature is applied and submitted before the document is stored as non-editable and indexed PDF.

Today, Eastman has become a paperless financial institution and is able to retrieve documents in a few seconds rather than having a time delay or a backlog of papers that need to be indexed and scanned. Prior to implementing IMM's solutions, the credit union had to wait two weeks to one month to access documents. Eastman reports that its employees can now access documents themselves from their desktops rather than having to call the back office and wait to receive the documents. This allows Eastman's members to receive their information more quickly, which ultimately leads to higher member satisfaction. According to Blakeley, Eastman electronically archives its member service documents and is able to answer member's questions in a matter of seconds.

Blakeley explained, "Eastman is a perfect example of how far credit unions can come with IMM's advanced solutions in a short period of time. It would have been a step backwards for us if IMM hadn't been able to accommodate us. Eastman Credit Union uses all of the IMM products to full capacity, and we wouldn't have it any other way."