



CASE STUDY

LONE STAR CREDIT UNION TRANSFORMS ITS OPERATION WITH KEYSTONE PROCESSING, POWERED BY WRG SERVICE BUREAU

BACKGROUND

Lone Star Credit Union, based in Dallas, TX, has \$119 million in assets, serving over 11,000 members. Founded in 1967, the credit union has three branches and approximately 40 employees.

CHALLENGES

Member Service: Front line and back office staff were unable to view the entire member relationship within one screen, impacting member service and efficiency.

Staff Demands: Lone Star CU's IT department was overwhelmed dealing with keeping its technology infrastructure up-to-date with regular maintenance, hardware upkeep, and disaster recovery requirements.

Service Growth: Lone Star needed the right platform to offer new services such as mobile banking, relationship pricing, and remote deposit capture to compete more in the Dallas market.

System Integration: The prior core system did not adequately support third-party integrations, and had poor client service.

THE SOLUTION

After an exhaustive search, Lone Star selected Corelation's Keystone, powered by **WRG's Service Bureau**.

“It was **amazing**. Of five other service bureau systems I've worked with in my career, working with WRG is not like any that I've experienced before. They take care of all the hardware updates, maintenance, upkeep, replication, and disaster recovery. Yet, I have the flexibility to do what I need to do with the core just like it was in-house!”



BECKY REED
COO/CIO

THE RESULTS



Reduced Time Demands: Lone Star CU has experienced a **67% reduction** in time needed for daily ledger balancing. CFO Brian Harper said *"It used to take us four to six hours to work daily items and balance our GL's. Now, we balance within an hour or two at the start of the morning, and quickly get on with the rest of the day."*



REBECCA ALANIS
Member Service
Center Manager

"On the teller line, being able to see a Member's account as a whole is really having a positive impact. It helps us to better serve our Members, and make better decisions on holding checks and releasing funds."

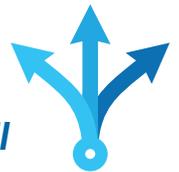
Better Member Service:

Employees now have a holistic view of an entire member relationship, which leads to better decision-making and service opportunities.



Less Staff Requirements: Lone Star CU has deferred adding new team members in accounting and IT. According to Becky Reed, COO/CIO, *"It's just been awesome. Because of WRG's automation model, it's helped us automate a lot of the processes that we previously had to run in-house. WRG has become an extension of my IT department."*

Flexibility: WRG designed a customized job processing schedule that gave Lone Star precisely the balance they were looking for in regards to outsourcing versus direct control. WRG also identified and recommended ways to improve in-house processing tasks. *"It's really been quite amazing, not what I expected. Most service bureau models are 'We do everything and you have no authority.' You can't even see what they see, and you can't change the time that jobs are run; there's no flexibility. But WRG said, 'You tell US when you want this stuff to happen.'" says Becky Reed, COO/CIO.*



Seamless Integration: WRG's innovative system design provides a virtualized system that feels like it's in-house, with no on-site hardware.

Member Growth: With better member service, the addition of new service offerings including mobile banking and remote deposit capture, and faster, more efficient internal processes, Lone Star CU is showing net membership growth for the first time in years. In the month of conversion, the Credit Union added **30** net new members.



Strategic Planning:

A Keystone core powered by WRG hosting provides the opportunity to devote more time to strategic planning.

"In earlier times, my days consisted of doing some of the work, putting out fires for most of the rest of the day. By day's end, I was lucky if I had a good half hour to work on future planning. Now, I complete in two to three hours what once took me all day. That gives me back the time needed to devote to strategic activities and initiatives. WRG's Service Bureau is the best decision we could have made."



BRIAN HARPER
CFO

WHAT'S YOUR STORY?

Lone Star's WRG conversion story is inspiring. Contact us today to start learning how your credit union can be transformed by a Keystone core powered by WRG's Service Bureau and be next to share your success story.