

CASE STUDY

Wauna Credit Union Improves Efficiency and Uptime with WRG's UNITRI Managed Services

BACKGROUND

Wauna Federal Credit Union was chartered in 1967 by a group of seven employees of the Crown Zellerbach Paper Company (now known as Georgia Pacific Paper Company), located in Wauna, Oregon. Today, Wauna serves a community field of membership that stretches across three rural Oregon counties and one in neighboring Washington State. The \$370 million asset Credit Union boasts 8 physical branches as well as a virtual branch served by video teller units (VTUs), and employs a staff of 116. Wauna offers a full complement of financial services including personal deposit accounts, loans and mortgages, as well as business and commercial services.



Wauna went live with Wescom Resources Group's (WRG's) UNITRI Managed Services in September 2020.

CHALLENGES

Prior to going live with UNITRI, Wauna Credit Union faced several daunting operational challenges:

- **Frequent Power and Connectivity Outages** — As a small, rural credit union based in the Pacific Northwest, Wauna is subjected to periodic weather-induced power outages affecting all or parts of its operations. Lasting for days – or even weeks – these business interruptions often impacted Wauna's members' ability to access their accounts through online and mobile banking. Wauna needed a secure, compliant solution for its business continuity, systems backup and redundancy needs.

*"When you're a credit union or any company that offers products and services to the public, your reputation is everything," says **John Moore, Chief Experience Officer** at Wauna Credit Union. "And when you have those disruptions in service, they are a disruption to your reputation."*



- **Time-consuming, Siloed Processes** — Wauna was shackled to time-consuming, manual processes throughout the organization, from senior leadership, to accounting, finance, IT and lending operations, making it challenging to communicate and collaborate across functions and departments.
- **Undue Burden on In-House IT** — Prior to its core conversion, internal IT spent a lot of time handling core system maintenance and patching and fixing problems. A lack of responsiveness from Wauna's prior core vendor added to the risk and stress on Wauna's staff.



*"From October 2013 until our conversion to KeyStone in September 2020, we didn't get through a single month-end processing without it failing," says **Danea Passmore, SVP, Core Solutions Architect** at Wauna. "We had people working through the night to get processes to run correctly."*

- **Integrating Third-party Solutions** — Wauna is continuously growing and adding new digital capabilities to support its membership's self-service needs and demands. To meet the demands of these new solutions, the Credit Union sought the ability to quickly and efficiently onboard third-party integrations, with assurance these connections were reliable and available 24/7.

THE SOLUTION

To address these pain points, Wauna chose to implement WRG's UNITRI Managed Services in conjunction with its conversion to the Corelation KeyStone core system. Wauna recognized that an effective core hosting partnership is about a lot more than system infrastructure. It's about superior products, innovative processes, and – most importantly – skilled people, with the expertise and experience to do the job seamlessly.



THE RESULTS



Save Time and Resources — With UNITRI Managed Services, multiple departments and functions throughout Wauna, from accounting and marketing to lending administration and senior leadership, have gained time back in their day that was previously spent running and uploading reports.

"I used to spend the first two days of the month uploading report after report to our analytics software," Moore says. "Now, Danae has created batch processes with UNITRI, and it automatically happens. This has given me literally two days a month back to focus on our membership, rather than paper reports."



More Reliability and Less Downtime — Between December 2021 and March 2022, Wauna's headquarters experienced eight separate power outages. With UNITRI, this no longer means severe impacts to member service.

"Because WRG has established integration partnerships with our third-party vendors, everything still runs even if our credit union is down due to a power outage, which happens a lot," Passmore says. "Our members can still use their online banking, their mobile app and their cards. Our services are still working — because WRG is working."



Support Remote Work — At the peak of the pandemic, Wauna allowed much of its staff to work remotely, and even today many staff work a hybrid remote schedule. UNITRI Managed Services has helped Wauna employ a flexible approach to meet the needs of its workforce, seamlessly and efficiently.

"I don't know that we could have had 60% of the workforce working remote to protect them during COVID if it weren't for WRG," Moore says. "This is the type of solution that allows for a remote and hybrid work model."



Empower Staff to Focus on Other Initiatives — With UNITRI Managed Services, Wauna's team of four Core Solutions Architects (CSAs) no longer worries about managing the core. They can focus on other initiatives, ranging from implementing new branch technology like VTUs to longer-term, strategic projects.

"When we recognized the time savings we had after implementing UNITRI, we realized we could give that time back to our people to focus on why we're a credit union versus on all of these manual processes," Moore says. "It gives us more opportunity to look at other efficiencies, and to continue to enhance the credit union."



Better Regulatory Exams — Wauna has enjoyed smoother, more efficient safety and soundness examinations since outsourcing its core hosting to UNITRI. From gaining immediate, real-time access to data reporting, to improved business continuity planning and systems redundancy, Wauna's examiners have been all smiles.

"Over the past couple of examinations, we've been able to provide updated business continuity documentation from WRG the same day as requested, along with proof that all required annual testing has been completed," Moore says. "That makes our examiners happy and it makes our leadership team happy. It makes the credit union feel good."



Seamless Third-Party Integrations — With multiple loan origination systems for consumer and mortgage, as well as data analytics software, Moore and his senior leadership colleagues used to spend hours each month extracting and analyzing loan data from the core. Now, with WRG's pre-built integrations to most leading credit union solutions providers, it's done at the push of a button.

"We've been able to take all of these manual processes and turn them into a click of a button, and then WRG takes the extracts and uploads them into our data analytics software," Moore says. "WRG already had a built-in integration, which enables them to extract the data I need and provide me with a report on my schedule — whether I need it once a month, or once a week. It's just been incredible."



HELLO! What's Your Story? By leveraging the power of WRG's UNITRI Managed Services, Wauna Credit Union has transformed its operation. Are you ready to write your success story? **Contact us today to begin your WRG journey.**