

## MOBILE SOLUTIONS CASE STUDY

### MOTOROLA EMPLOYEE CREDIT UNION

In 2010 Motorola Employees Credit Union (MECU) was searching for an easy and affordable way to offer mobile banking to its members. They were responding to a sharp increase in member requests for the service. After partnering with Card Services for Credit Unions (CSCU) to implement the technology, MECU has now made mobile banking a keystone service.

In more than a year of offering mobile banking to their members, MECU experienced high adoption rates (nearly 1-in-5 members were using mobile banking) and record high member satisfaction ratings. They found the implementation process easy and were able to make changes to the application as they needed.

"Mobile banking is vital to our efforts in attracting new members and getting existing members to make better and more frequent use of our services," stated John Fiore, MECU's President and Chief Executive Officer. "Because of today's pace for many families and the ability to access information anywhere, anytime through mobile technology, it was fitting for us to offer this as a member benefit."

### BUSINESS CHALLENGES

MECU wanted to respond to the increasing amount of members who were asking for mobile banking. Like many credit unions, MECU wanted to improve their perception of accessibility. With only 10 facilities nationally, MECU wanted to create an additional access channel to help members feel closer to the credit union. Above all, the driving force behind every MECU effort is the goal of improving their members' financial lives. They are always searching for evolving strategies to accomplish this goal.

### STRATEGIC APPROACH & IMPLEMENTATION

MECU worked with CSCU and MShift to offer mobile banking to their members as a way to enhance their core service offerings. The implementation process was fast, easy, and effective.

"Implementing CSCU's mobile solutions was fast. We were able to roll out our first version with great ease and it was exactly what we were looking for," stated Rozanne Cupuro, IT Business Analyst, MECU. "Out of the gate, our mobile banking had more functionality than our competitors."

#### Support

Enhancements and technical support were convenient and responsive.

"We've enhanced our core offering several times since roll out and it's happened like clockwork. CSCU was prepared right away to help," said Cupuro. "It's been easy to support – very easy to troubleshoot."

**"MOBILE BANKING IS VITAL TO OUR EFFORTS IN ATTRACTING NEW MEMBERS AND GETTING EXISTING MEMBERS TO MAKE BETTER AND MORE FREQUENT USE OF OUR SERVICES."**

– John Fiore,  
President and Chief  
Executive Officer, MECU

#### Functionality

CSCU's mobile solutions gave MECU members more services to meet member desire and increase member satisfaction.

This includes solutions such as:

- Balance information
- Investment information
- Loan and Mortgage management
- Transfer capability
- Bill pay
- Inquiry history
- Credit card balance, payments, and payment history
- External transfers
- ATM finder (GPS based)
- Branch finder
- Text banking (balance and transaction history only)
- Mobile deposit (currently working with CSCU to add)

### BENEFITS

#### Adoption

After implementation, MECU found that its members were quick to adopt the service and integrate it into their financial lives. At the publish date, nearly one in five MECU members were utilizing mobile banking and in March of 2012 alone, MECU added 577 new mobile banking subscribers.

“Our adoption rates have been aggressive since we rolled it out, but I think that only proves it was the right decision to make for our members,” stated Cupuro. “Implementing mobile banking was fast. We were able to roll out our first version with great ease and it was exactly what we were looking for.”

#### Increased Member Interaction

Mobile banking created an additional channel of communication and helped MECU make more impressions.

“Mobile banking supplemented online banking usage. We’re getting more touch points with our members than we were before,” Cupuro added.

#### Competitive Advantage

As larger banks continue to promote their mobile banking applications on a national scope, consumers have gained an increased awareness of how the technology can help them manage their finances. With help from CSCU, MECU was able to stay in step with what was happening in the industry. Cupuro and Kho both noted that mobile banking is a persuasive argument for obtaining new members, while Cupuro noted specifically that member reaction to the new offering has been significantly positive.

#### Perception Of Support And Accessibility

Mobile banking helped MECU become closer to their members by creating an additional touch point and helped to erase any perception about lack of accessibility.

“It’s helped make the credit union even more accessible to the membership,” says John Kho, MECU Marketing Manager. “We work hard to simplify the lives of members, and mobile banking, along with online banking and other convenient services, helps us achieve that.”

#### Increased Customer Satisfaction

Mobile has contributed to an increased level of MECU members’ satisfaction.

“When perspective and/or current members hear about mobile banking, especially what’s coming in the future (mobile deposit), their reaction is ‘Gosh, there’s nothing more I would need,’ notes Kho. “In general member surveys regarding membership loyalty and the perception that we put our members needs ahead of our own, our scores have not only risen, but precipitously. Mobile has certainly played a part.”

**“IMPLEMENTING MOBILE BANKING WAS FAST. WE WERE ABLE TO ROLL OUT OUR FIRST VERSION WITH GREAT EASE AND IT WAS EXACTLY WHAT WE WERE LOOKING FOR.”**

– Rozanne Cupuro,  
IT Business Analyst, MECU

**“IT’S HELPED MAKE THE CREDIT UNION EVEN MORE ACCESSIBLE TO THE MEMBERSHIP.”**

– John Kho,  
Marketing Manager, MECU

**FOR MORE INFORMATION, EMAIL [MOBILE@CSCU.NET](mailto:MOBILE@CSCU.NET) OR CALL 888.930.CSCU (2728) EXT 304.**