

CO-OP Member Center: 24/7 Member and Lending Call Center Services

Your members look to you for 24/7 account access, high-quality personalized attention, and quick and efficient lending services. CO-OP Member Center delivers a superior, flexible call center solution for member services and lending services, including by-phone, Internet and indirect lending. Without additional staffing or operational costs, CO-OP Member Center helps you retain members, strengthen lending operations, and grow your revenue.



What is CO-OP Member Center?

CO-OP Member Center was launched following the acquisition of a well-established call center from CUNA Mutual. A highly flexible call center solution, CO-OP Member Center ensures the 24/7 access and convenience your members expect from their financial institution. At the same time, your credit union can take advantage of increased profits by growing your lending operations and cross-selling other products and services.

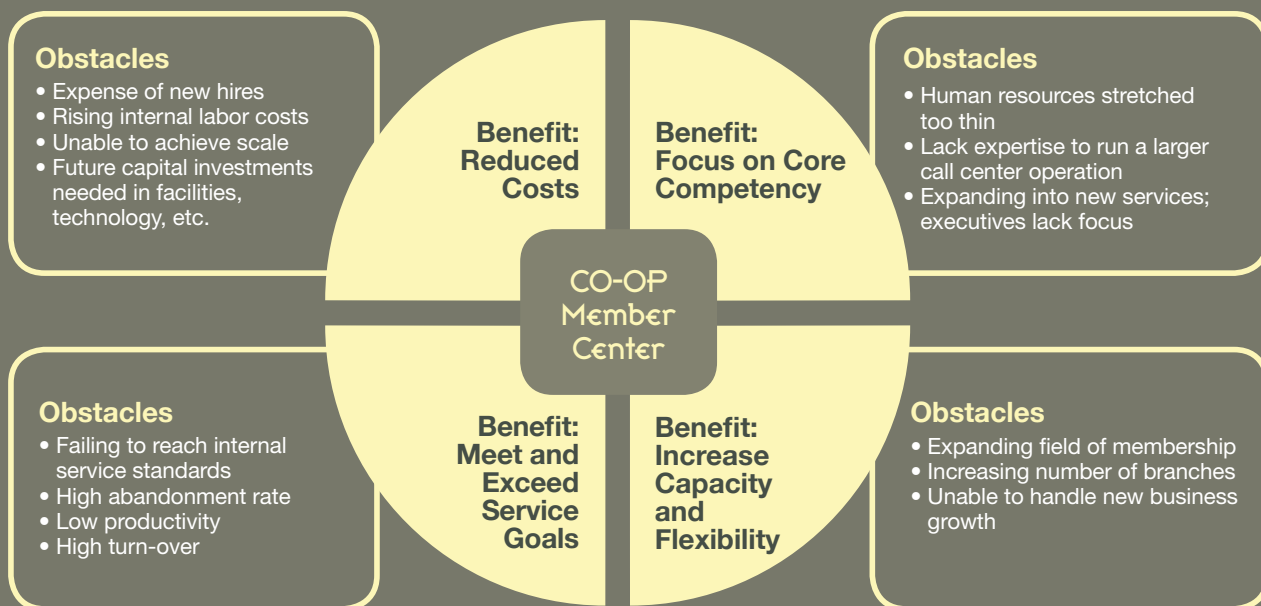
Why choose CO-OP Member Center?

CO-OP Member Center is supported by seasoned industry experts and product technologists who understand credit unions and can help them navigate the market and succeed. CO-OP Member Center provides a well thought-out access solution designed with your specific challenges in mind.

First and foremost, CO-OP Member Center is an outsourcing solution designed with your needs in mind. You choose the level of service, or the combination of services, that best meet your needs.

Why Consider Outsourcing?

In a volatile marketplace, credit unions face significant obstacles to keeping call center operations in house. A versatile outsourcing solution can not only help overcome those obstacles, but create new opportunities for revenue growth.



Plug and Play with NGN

CO-OP Member Center combines the value of 24/7 access and convenience with the unmatched power of the Next Generation Network (NGN) Universal Hub. Owned and designed by credit unions, NGN offers the most fraud-resistant, cost-effective, and sophisticated platform for one-stop access to new technologies. Credit unions will be even better positioned to leverage connectivity to NGN for member services and lending call center activities, in addition to other innovative CO-OP products and services including:

- CO-OP Mobile
- CO-OP Fast Branch
- CO-OP My Deposit
- CO-OP Shared Branching

Member Services

With two levels of service, Member Services provides 24/7 staffing support giving end-members account access and personal assistance anytime, anywhere.

Member Services includes:

- 24/7 member services
- Member account inquiries
- Routine account transactions
- Flexible hours of operation
- All queries personalized by credit union
- Loan payments
- Account transfers
- Loan advances from open lines of credit to member's account

Member Services+ includes expanded services available through the six data processors:

- GalaxyPlus
- Symitar
- DataSafe
- Advantage
- Ultradata
- Spectrum

Lending Services

Lending Services provide origination, underwriting, and lending services, allowing members instant decisions in many cases and the ability to apply for loans anytime, from anywhere.

- Internet decisioning, applying the same decisioning guidelines that your credit union uses for face-to-face or phone channels.
- Custom online applications through CUNA Mutual's LoanLiner.com interface.
- Indirect decisioning, with connections through DealerTrack, RouteOne, and Credit Union Direct Lending (CUDL), increasing your ability to retain indirect loans.
- Auto-decisioning of phone applications; loan officers can review applications that are not auto approved.
 - Decisions are communicated while members are on the line.
 - Cross-sales of other products such as credit disability, credit life, debt protection, GAP, or credit union-specific products and promotions.

Value for Credit Unions

Extended Reach

- Manage overflow day capacity.
- Extend after-hours operations, with agents available on members' schedules, not just normal business hours.
- Retain members by elevating the level of service, access and convenience.
- Credit union members experience everything as coming directly from the credit union, but credit unions face none of the staffing, overhead or operational challenges of maintaining their own systems.

Flexibility

When it comes to a call center solution, there is no "one size fits all." With a range of service levels and customizable options available, credit unions can choose the outsourcing option that's best for providing their members 24/7, anytime, anywhere access.

Improved Performance

- Quickly and efficiently process applications and member transactions with fully-integrated data availability.
- Increase the number of loans closed by providing an immediate response.
- Improve efficiency through integration with data systems and Lending Operating Service (LOS).
- Gain efficiency, while avoiding the costly resource mismanagement issues that frequently plague in-house call center operations.

Value for End-Members

Quality of Service

Every end-member receives a stellar customer service experience from well-trained agents able to efficiently handle their requests. Queries and decision rules are customized based on your credit union.

Access

Your members' needs are 24/7. Now your communication channels are, too.

Convenience and Availability

No matter where your members find themselves, or when they need access to their accounts or lending services, they can have the assurance that their credit union is standing by.

Quicker Responses

Hold times are reduced relative to what many in-house sources may be able to provide. Lending decisions are instantaneous in many cases.

Learn More

To discover how CO-OP Member Center can help you open more communication channels, enhance member satisfaction, strengthen lending operations and grow your revenue, contact us at 800-782-9042, ext. 7140.



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