

# CommunityAmerica Credit Union



CommunityAmerica Credit Union is a full-service financial institution with more than 190,000 members nationwide. As of Nov. 2014, CommunityAmerica Credit Union had more than \$1.9 billion in assets, ranking it among the nation's largest credit unions. Based on deposits, CommunityAmerica Credit Union ranks among the top 10 Kansas City-based financial institutions. There are 28 CommunityAmerica Credit Union branches in Kansas City, and one in St. Louis.

CommunityAmerica Credit Union provides a full suite of financial products, including checking, savings, money markets, mortgages and a variety of loan products to meet consumer needs. As a not-for-profit financial institution, CommunityAmerica Credit Union offers highly competitive rates on deposits, loans, and investments, and fewer, lower or no fees at all. Other convenient products and services include a network of more than 30,000 ATMs, 24-hour online, telephone and mobile banking, Visa credit cards, insurance and financial planning.

## Challenges

CommunityAmerica Credit Union lacked an easily accessible, true 360 degree view of the member due to many disconnected applications. Its process for tracking and managing referrals was disconnected and lacked collaboration and visibility across the groups in the organization.

It was operating on a legacy CRM that did not have the

ability to track and manage prospects and did not have a defined end-to-end process model. CommunityAmerica Credit Union was interested in the ability to tier or classify members for more customized sales and support. It also required a centralized visibility into pipeline, sales, and service data. For the marketing team, its marketing automation tool was disconnected and not fully utilized and therefore not meeting the needs of the team.

## Solution

Silverline implemented its CreditUnion360 accelerator with a heavy focus on Case Management, Referral Management, Activity Management, and Opportunity Management. Integration was created to Spectrum Core with a Batch and real-time integration methodology leveraging MuleSoft in an ESB model. An additional integration was created with MeridianLink for real-time Loan Application creation and status update in Salesforce as well as integration to the EODS (Enterprise Operational Data Store) for reconciliation and demographic data.

The project team developed a full, custom Case Management user interface and flow for over 110 case processes including Prospect-to-Onboarding fulfillment process. Next Best Offer functionality was developed and customized to tailor to the marketing team's preferences. A Referral Management solution included pull through rates, referral source (person and branch), success metrics and more. The team implemented integration patterns that surfaced the most critical details around the Member Profile and related suffixes. Silverline created Householding and Super Householding logic for the appropriate relationships in the system. Additionally, CTI was implemented for Service Cloud Users.

## Results

Silverline delivered a full-blown enterprise-wide CRM implementation leveraging both Sales and Service Cloud functionality. The details of the system were completely tailored to the business processes required by CommunityAmerica Credit Union.

Managers and internal staff are now able to pull on demand reports measuring KPIs of their employees. CommunityAmerica Credit Union has a full 360 degree view of its members and the ability to recommend appropriate products, view service cases, and any member interaction at a glance. CommunityAmerica Credit Union is also able to provide a visually appealing system for new hires and front line users to understand exactly what's happening at an account by way of custom alert messages in a custom 'highlights panel' as part of the CreditUnion360 package. The credit union is able to report on its full pipeline, both in Referrals and Qualified Referrals to understand what potential value is in the pipe. Finally, CommunityAmerica Credit Union is now been able to take advantage of the Branch Management solution provided by CreditUnion360 to accurately report on and forecast Branch Level Details.



## About Silverline

Silverline is a **Salesforce Platinum Cloud Alliance Partner** headquartered in New York City with consultants throughout North America. They focus exclusively on the end-to-end deployment of **salesforce.com** products and powerful third party apps. Silverline's results-driven methodology leverages best practices developed over 900+ deployments, with deep expertise in Financial Services, Healthcare, and Force.com solutions. Silverline also offers a suite of popular AppExchange applications, including the best-selling **CalendarAnything** and the newest product, **The WaterCooler**, an Intranet Platform.

