

Implementing Salesforce Gives GreenState Credit Union Better Member Visibility



GreenState Credit Union is a member-owned financial cooperative. Organized in 1938, GreenState has grown to be Iowa's largest credit union and one of the top financial institutions in the United States for returning profits to members in the form of better rates and lower fees.

GreenState serves over 370,000 members with 30 office locations. Membership is open to anyone living or working in Iowa or nearby counties in Illinois, Wisconsin, Nebraska, or South Dakota, as well as direct relatives of current members and University of Iowa students, staff, and alumni.

Lacking visibility into member data

GreenState is a \$10BB+ credit union with a target of \$20BB by 2030. The business is rapidly growing by acquiring multiple different banks and credit unions. GreenState was looking for a digital platform that could scale with them now and into the future.

The platform needed to give GreenState an enhanced 360 view of its credit union members through the use of data. The credit union had been conducting many of its member processes manually. It was challenged by siloed data spread across a lot of spreadsheets and the lackluster CRMs that came packaged with its internal core systems.

Implementing a platform for insights of every member

GreenState recognized the value of Salesforce since some of its teams were already using the nCino Bank Operating System that is built on the Salesforce platform. GreenState wanted to expand its use of Salesforce and get its teams using Financial Services Cloud, mainly for retail, servicing, marketing, and commercial banking.

GreenState began working with Silverline to implement Financial Services Cloud as well as Marketing Cloud and MuleSoft. Implementation began in August 2021 and went live in May 2022. The implementation approach provided an extended discovery time period. This cemented data readiness for integration, ensuring reliable data across several disparate sources, and established the MuleSoft foundation that would support integration activities during the iterative build period.

With Salesforce, GreenState is now able to see a complete view of the data for each of its members and track the activities associated with them, such as logging calls, maintaining to-do tasks, opening service requests, tracking referrals (recommendations), and creating sales opportunities.

A new lobby tracker keeps count of the number of people checking into a branch location during credit union hours. Managers can see the lobby numbers across all the branches, including how long members spent in the branch, average wait time, and who they met with.

About Silverline

Silverline leverages insight acquired through thousands of engagements along with real-world expertise gained across the Financial Services industry, including: banks and credit unions, mortgage companies, wealth management firms, investment banks, hedge funds, and insurance companies. From strategy and implementation to managed services, we guide clients through every phase of their journey — enabling continuous value with the Salesforce platform. To learn more visit: <https://silverlinecrm.com/financial-services/>



Having more visibility has improved the credit union's member service. A GreenState Member Service Executive said, "I have a member with a HELOC coming due in two months. I saw the task on Salesforce and reached out for him to renew it. Before, this would have been a panic for the member to get it renewed. Now, a simple phone call avoids all the stress for the member and us!"

Change management was a significant piece of the Salesforce solution and Silverline helped GreenState develop a change management plan and communication plan that included an employee training strategy. This approach allowed Greenstate to keep impacted stakeholders informed throughout the implementation, empower its training team to lead the Salesforce rollout, and establish clear adoption metrics. The result was successful user adoption with very few issues reported during go-live.

Increasing numbers leads to success

GreenState saw these impressive results within two weeks of launching Salesforce:

- Call logs entered increased from 2,014 to 3,399 (69%).
- To-do tasks for member follow-ups created increased from 181 to 348 (92%).
- Member cases created increased from 268 to 476 (78%).
- Opportunities created by users to track their own pipelines increased from 184 to 499 (171%).
- Recommendations submitted increased from 326 to 845 (159%).
- There were 297 won-sold recommendations and 35% of the recommendations resulted in a closed sale. \$1,383,975 was opened in loans and \$653,512 was opened in deposits from those recommendations.

"Our team loves how easy cases are to track and the ability to create tasks directly tied to the member," a GreenState MAC Digital Specialist said. "One of our other favorite things is the Salesforce verification tracking. The other day, we had someone try to fraudulently impersonate our member after calling the member pretending to be us, so we used the 'Verify Member' feature to alert others and branches too."

A GreenState executive shared that the Silverline team "is the reason we are so successful." GreenState is now working with Silverline on phase two of implementation. It involves bringing in additional lines of business within the credit union onto the Salesforce platform, including mortgage, wealth, treasury management, and trust.