



A NEW UNIVERSAL ASSOCIATE UNIVERSE

PIONEER FEDERAL CREDIT UNION SKYROCKETS EFFICIENCY & MEMBER SATISFACTION WITH RTA

THE CHALLENGES

END THE PASS-AROUND TANGO

Pioneer wanted to reduce member wait times, frustrations, and hand-offs by empowering staff to engage and handle a member's needs from start to finish.

KICK THE TELLER LINE TO THE CURB

Staff were chained behind a permanent teller line and needed a way to break free and securely process transactions from anywhere in the branch.

PUT THE UNIVERSAL IN UNIVERSAL ASSOCIATES

Pioneer's new open-branch design was perfect, but the process of having to log in and out of workstations was cumbersome and associates still had to interrupt tellers to handle cash transactions.



THE STORY

As one of the fastest growing credit unions in Idaho, Pioneer Federal Credit Union has been servicing their 50,000+ members for over 60 years. Partnering with CFM, Pioneer FCU started their journey with the completion of a 5,600 sf branch built with the latest in open designs and traditional barriers removed.

However, they soon realized their Universal experience was missing the ability to handle transactions from anywhere in the branch. Staff still had to log in and out of workstations and only the staff next to cash recyclers could complete cash transactions.

RTA (Remote Transaction Assist) was the missing piece of the puzzle that filled in the gaps and allowed all of Pioneer's staff members to securely process transactions from anywhere—finally enabling 100% of their Universal Associate vision.

THE RESULTS

What started as a way to solve a problem for a single branch has become a critical piece of technology that's guiding Pioneer FCU's entire branch network strategy. In fact, RTA has turned out to be such a huge success in creating an exceptional member experience that Pioneer FCU implemented RTA in every one of their new, open-design branches and in many of their traditional branches.

RTA didn't just enable true Universal Associates, it provided Pioneer FCU with several benefits that have significantly enhanced both member and staff experience.

CFM X-FACTOR



REPEATABLE ROADMAP TO SUCCESS

RTA fulfilled the vision of a Universal model for all branches by enabling transactions to be initiated at any workstation, then completed securely at a recycler via a pin. No more hand-offs or waiting in lines!



STRENGTHENED EFFICIENCY DURING BUSY AND SHORT-STAFFED TIMES

During lunch or busy times of the day, loan processors or managers can now buy a drawer very quickly without having to do a vault buy. Super efficiency!



ONE SOLUTION, MULTIPLE REWARDS

What started as a way to solve a problem for a single branch has turned into a critical solution that's guiding Pioneer's entire branch network strategy on Universal Associates.

"RTA has been a huge time saver. Tellers don't have to log in and out of multiple locations, and we no longer have to set up a workstation for every individual teller."

TRACEY MILLER
VP OF OPERATIONS