





THiNK

Southern California


It
Out




Doubletree Hotel
Ontario, CA
February 20, 2013



CO-OP Member Center
“We Never Sleep”



Presented by: Jon Knoll, National Call Center Sales Manager
Phone: (888)869-5552 ext. 5629
Email: jon.knoll@co-opmc.org
Cell: (314)753-3803



Today's Agenda

Copy starts here

- Introduction
- Expanding Delivery Channels
- Overview of CO-OP Member Center
 - 2012 Dashboard
 - How did we do?
- Calls: Listen
- Questions



CO-OP Member Center Trends

Business Process Outsourcing

- **Competitive Advantage** – 24/7 services
 - Overall member access/convenience strategy
- **Staffing**
 - Turnover, lean, vacations, hours of operation
- **Project Management and Planning**
 - Core conversions, home banking upgrades/conversions, others
 - Capacity, training, temp staff, member satisfaction
- **Outsource Specific Strategy**
 - Elimination of “simple” tasks
 - Focus on core credit union strategy



Benefits of Outsourcing

- Reduce Costs
- Focus on Core Competency
- Meet and Exceed Service Goals
- Increase Capacity and Flexibility
- Serve Members on their terms



Who is CO-OP Member Center?

- Owned by CO-OP Financial Services
- 24x7 Contact Center and process outsourcer
- Located in Dallas-Fort Worth
- 280 Clients Nationwide
- 180 Employees
- 150,000 Member Services Calls Taken Monthly
- 24,000 loan applications taken Monthly (Phone, Internet, Indirect)
- Bilingual speaking agents available



A Few CO-OP Member Center Clients

Bethpage FCU	P2, EXP
CommonWealth Central CU	P2, EXP
Patelco CU	P2, EXP
San Francisco Fire CU	EXP, P2
Coastal FCU	MS, P2, CUS
A + FCU	P1, EXP
Dupaco Community CU	MS, EXP, P2
Monterey County Employees	MS, P2
Meritrust CU	EXP, P2
Torrance CU	MS
Alabama CU	MS, P2

P1=Phones Level 1, P2=Phones Level 2, EXP=ExpressLink, I2=Internet Level 2,
MS Member Services

2012 Overall Quality

- Member Services and Lending Services:
 - Service Level: 78%
 - Abandon Rate: 4.9%
 - Quality Score: 86.8%
 - Error Rate: .1%



2012 Highlights

- Calls volume analysis:
 - High Month (total calls): 160,428 (August)
 - High total number of minutes: 563,405 (August)
 - Total of 1,618,500 phone calls
 - 40,000 to 56
- Phone loan applications: 5,477 (August)
 - Cross Sell of cd/cl/gap/debt protection
 - 69.2 %, during month of highest phone application volume
 - 61.6%, lowest month



2012 Lending Recap

- Phone Applications: 58,693
- Internet Applications: 161,093
- Indirect (1): 23,373
- Indirect Underwriting: 46,234

- **Total applications: 289,393**
- Total Amount Processed: \$4.3B



CMC Services



NGN: The Universal Hub

CO-OP Shared Branching

allows your members to access their accounts from thousands of locations nationwide, just like they would at their home branch.



CO-OP Member Call Center gives members 24/7 account access & revenue generating opportunities for credit union



Harnessing check-imaging technology, **CO-OP My Deposit** gives your members a “branch” right in their own home or office.



Keep pace with your members by providing access anywhere with **CO-OP Mobile**.

At the airport, grocery store, hotel, SEG location, or even your own lobby, **CO-OP NextGen ATM** delivers everything your members expect at the teller window – except the lines.



Custom Lending Phone Services

Process	Credit Union	CO-OP
Gather information from applicant(s)		<input checked="" type="checkbox"/>
Pull credit report, underwriting and decisioning		<input checked="" type="checkbox"/>
Cross-Selling: CD, CL, Gap, Debt Cancellation		<input checked="" type="checkbox"/>
<i>Up-Selling Additional loan products and services</i>		<input checked="" type="checkbox"/>
Inform Applicant of Decision while on the phone		<input checked="" type="checkbox"/>
Application Notes		<input checked="" type="checkbox"/>
Closing Loan	<input checked="" type="checkbox"/>	
Verification of member information	<input checked="" type="checkbox"/>	

Expresslink/Indirect

- Provide After hours and weekend underwriting support
- Respond to deals on behalf of credit union
 - Specific to your individual CU guidelines/risk matrices
- Quickly status loans, providing quick and accurate decisions:
- Capture more loans
 - make dealers aware of your service availability after hours, nights and weekends
- Increase ROI through channel availability
 - Generating additional loans and interest income
 - Mitigate losing deals



Card Support for CO-OP FS clients

- Enhancement to current member service support for CMC clients
- Stand Alone Service for CO-OP FS card clients
- Support TMG cardholders with 24/7 phone support
- Provide 24/7 support for multiple channels:
 - Member Services, Lending Services, Expresslink (indirect), debit and credit support



CO-OP Member Center Summary

- Provide 24/7 support for multiple channels:
 - Member Services
 - Lending Services
 - Expresslink (indirect)
 - Card: debit and credit support
 - Shared Branching Call Center Support
 - Internet Loan Processing

