



LONE STAR CREDIT UNION TRANSFORMS ITS OPERATION WITH KEYSTONE PROCESSING, POWERED BY WRG SERVICE BUREAU



BACKGROUND

Lone Star Credit Union, based in Dallas, TX, has \$119 million in assets, serving over 11,000 members. Founded in 1967, the credit union has three branches and approximately 40 employees.

CHALLENGES

MEMBER SERVICE: Front line and back office staff were unable to view the entire member relationship within one screen, impacting member service and efficiency.

STAFF DEMANDS: Lone Star CU's IT department was overwhelmed dealing with keeping its technology infrastructure up-to-date with regular maintenance, hardware upkeep, and disaster recovery requirements.

SERVICE GROWTH: Lone Star needed the right platform to offer new services such as mobile banking, relationship pricing, and remote deposit capture to compete more in the Dallas market.

SYSTEM INTEGRATION: The prior core system did not adequately support third-party integrations, and had poor client service.

THE SOLUTION

After an exhaustive search, Lone Star selected Corelation's Keystone, powered by WRG's service bureau.

THE RESULTS

Reduced Time Demands:

67% reduction in time needed for daily general ledger balancing.

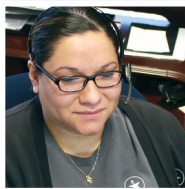


"It used to take us four to six hours to work daily items and balance our GL's. Now, we balance within an hour or two at the start of the morning, and quickly get on with the rest of the day." -Brian Harper, CFO



Better Member Service:

Front line staff get an immediate and complete view of a member's entire relationship with the credit union.



"On the teller line, being able to see a member's account as a whole is really having a positive impact."

-Rebecca Alanis, Member Service Center Manager



Less Staff Requirements:

The credit union has deferred adding new team members in accounting and IT.



Because of WRG's automation model, it's helped us automate a lot of the processes that we previously had to run in house. WRG has become an extension of my IT department." -Becky Reed, COO/CIO



Flexibility:

Unlike other products, WRG allows for flexibility that adapts to the Credit Union, not the other way around.



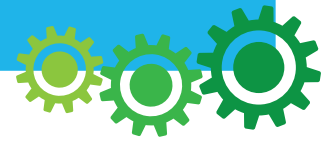
"Most service bureau models are 'We do everything and you have no authority.' You can't even see what they see, and you can't change the time that jobs are run; there's no flexibility. But WRG said, 'You tell us when you want this stuff to happen.'" -Becky Reed, COO

Seamless Integration:

Our innovative system design provides a virtualized system that feels like its in-house, with no on-site hardware.

"It was amazing. Of five other service bureau systems I've worked with in my career, working with WRG is not like any that I've experienced before. They take care of all the hardware updates, maintenance, upkeep, replication, and disaster recovery. Yet, I have the flexibility to do what I need to do with the core just like it was in-house!"

-Rebecca Alanis, Member Service Center Manager



Member Growth:

Lone Star is showing net membership growth for the first time in years.

"We've experienced more member growth in one month than we would get in a whole year before we converted." - Brian Harper, CFO



Strategic Planning:

A Keystone core powered by WRG hosting provides the opportunity to devote more time to strategic planning.



"It's the best decision we could have made." - Brian Harper, CFO

"In earlier times, my days consisted of doing some of the work, putting out fires for most of the rest of the day. By day's end, I was lucky if I had a good half hour or hour to work on future planning. Now I complete in two to three hours what once took me all day. That gives me back the time needed to devote to strategic activities and initiatives." - Brian Harper, CFO

Hello

What's Your Story? Lone Star's WRG conversion story is inspiring, to be sure. But your story hasn't been written yet! Contact us today to start learning how your credit union can be transformed by a Keystone core powered by WRG's service bureau.