

# Our Community Credit Union: One of America's Safest Credit Unions



Debit and credit card fraud is a hard reality in the banking industry. It is a well-recognized yet unfortunate part of doing business in finance.

Large credit card companies like Visa and Mastercard are constantly working on ways to make credit and debit cards safer to use. One way they do that is to identify and acknowledge best practices in the banking and credit union industry.

In 2017, Visa Debit Processing Service (DPS) announced that Our Community Credit Union (OCCU) of Shelton, Washington had won the Client Achievement Award for Lowest Debit Fraud Rate. This "Best in Class" award recognized OCCU for having the lowest fraud rate among all U.S. debit card issuing banks and credit unions using the Visa DPS platform.

OCCU currently has 30,000 members and operates eight branches throughout Western Washington. How OCCU beat out much larger banks and credit unions to win such an important award is a lesson in the importance of having a clear institutional vision, a dedication to customer service, and the right business partners. Their most important partner in delivering low fraud rates is Member Access Processing (MAP), a leading provider of card processing solutions for credit unions.

The financial services industry continues to evolve. The industry is in an era of swift and massive change as new generations are moving away from the use of branches and depending more and more on credit and debit cards, and digital interfaces.

However, the rapid rise of new technology has leveled the playing field for many smaller banks and credit unions. They can now compete with bigger banks on offerings and increased security. Combined with the superior customer service that small banks and credit unions can provide, it's clear that an industry wide customer move to regional banking is

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both a good thing and a safe thing.

Offering customers the convenience of debit and credit cards can be a daunting challenge for small credit unions. As credit unions are member-owned, they thrive because they are personable and community-focused. But as times change, more and more customers rely on cards and digital access to be their primary touch point with their credit union.

However, fully supporting card services means having the bandwidth and financial muscle to do the job right. In simple terms, to be competitive in today's banking industry, you have to have the finest card service on the market, even if you have eight branches while national credit unions or banks have hundreds, even thousands of branches.

OCCU chose Member Access Processing because they specialize in providing card services for credit unions. That specialization includes understanding the vital importance of relationships between credit unions and their members. MAP was created to help credit unions match the card service programs of larger banks without sacrificing the customer service that credit unions are known for.

OCCU was focused on security. Their branches are in rural locations that value the security of funds as a mandate. MAP worked with OCCU to design and deliver an anti-fraud protocol that involved solid oversight, deep insights, and naturally, excellent communications between the credit union and its members.

It was a recipe that earned OCCU the prestigious Visa Client Achievement Award.

Across eight branches and 30,000 members, OCCU is an example of how small credit unions can compete against larger credit unions and banks by having a clear vision, good partnerships, and a relentless dedication to unmatched customer service.

Count Cyndie Martini, the President and CEO of MAP, among the many admirers of OCCU's accomplishments.

"Our Community Credit Union has distinguished itself as one of the 'safest places to bank' in the U.S.," she said. "This recognition is due to OCCU's unwavering commitment to protecting their members from fraud. In an era when card fraud is increasing year after year, OCCU is reversing this trend for its members and community."



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