

# Connection Credit Union: A Worry-Free, Collaborative Implementation



Connection Credit Union (CCU) serves people who live, work, worship, or go to school in Kitsap County, Washington. Since 1958 the credit union has focused on community affinity and has grown from 32 original members to over 3000 members today. Their mission is to offer affordable financial products and services with a highly personal touch. The credit union also looks for these qualities – affordability and great service – from their vendors which is why they have partnered with two companies known throughout the credit union movement for their commitment to their credit union partners: Enhanced Software Products, Inc. (ESP) and Member Access Processing (MAP).

ESP is a long-time credit union core data processing system provider noted for their collaborative approach, while MAP is the nation's only card processing aggregator of the Visa Debit Processing Service platform for credit unions. Scott Prior, CCU's CEO, has held many positions at credit unions over the years and has a wealth of both technical and business knowledge. His philosophy is: "We look for smaller vendors that hold similar value structures as we do and ESP and MAP fit this criteria perfectly." While CCU has been with ESP for over a year and is thrilled with ESP's FORZA3™ core system and ancillary systems, they were still using a large vendor for their credit card processing system. Prior explains that "our experience with larger vendors has not been positive from a service/support perspective or a pricing standpoint. In fact, we find that they often hold us back from reaching our goals."

Looking to reduce costs and deliver better member service, CCU met with ESP and their partner MAP to discuss a way forward. ESP was more than happy to build a credit card interface for CCU in conjunction with MAP, a CUSO that specializes in customized, turn-key debit, credit, ATM, mobile, prepaid-reloadable, and gift solutions. Prior, who has been through a few card conversions in the past, was pleased to report that, "This conversion was twice as smooth as

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***President***  
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The results of the new program are impressive: 1) monthly costs have been reduced; 2) fraud fighting capabilities have been increased; 3) back office efficiencies have been realized; and 4) member service and satisfaction levels have been boosted. According to Prior, "The money savings that we have realized by working with ESP and MAP go right back to our members. Partnering with smaller vendors like them is really the best use of our members' money."

Members can now see their debit and credit card transactions inside of online banking (an ESP built offering), which means that they are able to catch unusual transactions much quicker. Plus, they now call the credit union's back office staff for immediate assistance instead of having to talk to a large vendor's call center where they would never receive the same level of personal service on their transaction inquiries and card issues.

Prior states that, "This has been a winning transition on every level: we save money, we get much better service from our vendors, and our members are happier." He concludes, "I know from experience how painful conversions can be, but the reality is that every credit union should strongly consider making the move to vendors such as ESP and MAP because the short term pain will be more than paid back many times over and they will reap the benefits in the long run."



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