

Credit Union Case Study

OVERVIEW

Orlando Federal Credit Union is a member-owned, non-profit credit union founded in 1936 to serve the local community of Orlando. Today, with assets of over \$200 million and a team of 84 employees, Orlando Federal operates 10 branch offices and one off-site administrative center. They offer a full spectrum of financial services and products, ranging from credit counseling to mobile deposits to real estate loans.

Objectives

- Improve the level of service for members.
 - Fill the gap between internal and external service.
 - Create a team-based culture for sales and service.
 - Increase the number of memberships, accounts and loans.
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Challenges

Prior to partnering with Integrity Solutions®, John Neusaenger, President & CEO, along with Jim Santiago, the Vice President of Operations, identified a gap in service between different teams within the organization. They also knew there was an opportunity to improve sales by “serving members in a different way”; however, they realized the need to first build the foundation of teamwork before they could focus on improving service and ultimately sales.

“The Integrity process works! The system has helped all of our credit union employees, from the top down, bridge the gap between internal and external service. This ground-breaking process has not only changed our service culture and provided us with valuable tools, it has also changed our employees’ views on service and helped them improve both professionally and personally.”

*Jim Santiago – Vice President of Operations,
Orlando Federal Credit Union*

Solutions

Orlando Federal Credit Union implemented the Integrity Service® program in 2008 for the purpose of enhancing the spirit of teamwork and engaging all of their employees in the internal and external service process. Upon implementation, John said the credit union had very good results with more interaction between teams and improvement in how they served their members. But, says John, “We really needed to make the transition to a sales culture.”

In 2012, they added The Member Advantage™ to their training curriculum. The implementation was designed to help their sales and service teams develop member needs-focused consultative sales skills. Every team member, from senior management to front-office staff, took part in a structured, 8-week program to help them achieve their sales potential and to do their part to develop, reinforce and sustain a strong culture. The process included team members going through a self-discovery process to gain a better understanding of their abilities, strengths and talents and how they contribute to their success. In addition, they learned how to identify member needs and provide a product to fulfill the need — creating value for members and in turn, building trust.

Impact

Significant improvement in member service scores — now consistently **above 90%**

4.8 out of 5 rating in internal survey for communication and service

35% decrease in sales and service team employee turnover

13% growth in loan closures

Credit union has grown **20% overall** in the past two years

Team member sales awards have increased from **3.1% to 4.62%**

Orlando Federal has woven the concepts of Integrity Service® and The Member Advantage™ into their awards program to help keep the sales and service culture alive. Employees use the AID, Inc.® process and Behavior Styles® Model to identify the behavioral characteristics of their members to establish a sense of trust, which ultimately translates into improved results.

"I don't think we could have made the successes we've had the past three years, without having gone through, as an organization, The Member Advantage™ program. It has really made the difference. It's provided us with the opportunity to better serve our members. We're a small credit union and there are much larger credit unions right around us with the exact same field of membership. Those members have the choice of where to go and we want to be their first choice. And that's only going to happen if they perceive that we are offering them a better service option."

John Neusaenger – President & CEO, Orlando Federal Credit Union