

Advia Credit Union

Just weeks after fully deploying ARCA CM18 cash recyclers, Advia Credit Union was pleased to discover:

Member referrals increased.

Vault trips declined by more than 200%.

Members and tellers spent less time counting cash and more time building a rapport.

Advia Credit Union Needed Technology to Engage More Effectively with Members

What's in a company's name? On first glance, often the meaning isn't readily apparent, but when studied it can offer a glimpse into the company's culture. Take a look at one of the most famous brands in the world—Nike. In Greek mythology, "Nike" was known as the winged goddess of victory, a perfect icon for the brand. For Advia Credit Union, quite a bit of thought was put into developing a name that adequately represented its core bet. In the end, Advia was revealed in a key company value statement: experience the advantage via innovative financial solutions.

"Technology plays a very important role in our credit union service delivery to our members," said Nancy Loftis, Advia Credit Union's Vice President of Marketing and Public Relations. "Our focus, our strategic goals, all center around providing convenience and delivery to our members. Technology plays an important role in that. Members are looking for convenience. They want to have their financial services met easily, accurately, without transaction confusion."

A brief corporate snapshot: Based in Parchment, Mich., Advia Credit Union has 24 full-service branch locations, serving more than 115,000 members. With assets greater than \$1 billion, Advia is within the top 3% of all credit unions nationally in terms of asset size.

The Challenge:

Maintaining trust and becoming a financial resource for all members

An important part of Advia's brand delivery revolves around its ability to build a high level of trust and engage with members in a helpful manner. When a member has a financial question, Advia wants to be the trusted resource.

"We want to provide financial advantages, so that really comes from our ability to engage with our members and find out what their needs are," Loftis said. "In order for us to be able to do that, we need to have the time to be engaged with them. We also need to be able to provide transaction convenience and accuracy that really contributes to the level of trust that they hold with us."

In a typical branch setting, engagement is not always easy. Tellers must often multi-task,



“Cash recyclers utilize the teller’s time more efficiently from a standpoint that it frees them up to have more in depth conversations with the client. They’re not focused on counting the cash.

PORTIA POWELL
Branch Manager

performing repetitive manual tasks while trying to maintain a conversation with the member. These manual tasks, while important, do not add value to the relationship and dramatically limit engagement with the member.

“If a member came in and handed me a stack of money, I’d have to count that money, put it into the computer, count it again, just to double check, put that money into my drawer, enter more data into the computer, and then give the member the receipt,” said Portia Powell, Branch Manager at Advia’s Southgate, MI location. “At that point, so much time has been passed that you don’t want to tie the member up and be inconsiderate of their time.”

The Solution:

Using ARCA technology to improve traditional branch processes

Advia, in a strategic move of using technology to improve the member experience, decided to automate cash processes across its entire branch network. This entailed installing ARCA CM18 cash recyclers at every teller station. This 100% commitment to technology has given members the experience they have come to expect while allowing Advia’s tellers the freedom to concentrate their energy on important matters—like the members’ financial well being.

The cash recyclers positively impacted other bank processes as well. Traditionally, tellers are very cognizant of drawer limits. Often during the busiest time of the day, a teller would have to step away from their station to make a vault deposit. Of course this was done under dual control, taking even more resources away from the branch at a crucial part of the day. During a typical day, Advia’s main branch in Parchment, Mich. would run 10 to 13 transactions to and from the vault. These trips would force representatives to leave the teller line, impacting member service and wait times.

“This takes a lot of time away from the line, as the teller has to leave the line to go to the vault,” said Lindsey Wyatt, Branch Manager at the Parchment location. “They also have to



verify it on both sides, as well as the teller who's receiving or selling the cash to the vault. Now that we have the cash recyclers, that happens about three to five times a day, tops."

By installing ARCA cash recyclers at all of its locations, Advia has improved member service tremendously and created efficiencies that create a better work environment for its tellers.

"Our commitment to our members includes being a very efficient, well-operating credit

"Our commitment to our members includes being a very efficient, well-operating credit union. The cash recyclers enable us to do that."

NANCY LOFTIS
V.P. of Marketing & Public Relations

union," Loftis said. "The cash recyclers enable us to do that. We have been able to enjoy greater efficiencies in our cash delivery needs and our employee needs, being able to have additional time to spend with quality conversations with our members."

Bottom Line

Advia decided to bank on technology, and they found a dependable partner in ARCA.



Accompanying videos to this Customer Story can be found at

[ARCA.COM/CUSTOMER-STORIES/
ADVIA-CREDIT-UNION](https://ARCA.COM/CUSTOMER-STORIES/ADVIA-CREDIT-UNION)