

Clearwater Credit Union Automates Manual Processes, Streamlines Audit Queues, and Analyzes Member Feedback Using KeyStone®



Missoula, Montana
Assets: **\$940 million**
Members: **56,600**



“Technology is meant to enhance an experience between people. Using a core-centric approach with KeyStone, we are able to better understand and meet our members’ needs and deepen those relationships. We love KeyStone!”

Clinton Summers
Chief Operations Officer
Clearwater Credit Union

Taking A Core-Centric Approach

Since their conversion to KeyStone in early 2019, Clearwater Credit Union has taken a core-centric approach to their strategic initiatives – asking ‘can KeyStone accomplish this task?’ before implementing new processes. Using this strategy, Clearwater CU has been able to eliminate some inefficient manual processes and increase the reliability of the results.

At the heart of this approach are four basic steps that can be leveraged for many processes that involve working with information: identify a trigger event, generate data, automatically alert or queue the work, and report on the results. Following this concept, Clearwater CU has opened the door to more KeyStone customization opportunities and automation of repeatable tasks.

In one initiative using this approach, the credit union streamlined new member onboarding and form audit processes utilizing the queue system built into KeyStone. In another, they created a dynamic solution to take advantage of the KeyStone’s reporting functionality to gain valuable insight from member feedback.

Leveraging KeyStone Queues to Automate Audit Process

Prior to moving this process into KeyStone, Clearwater CU’s auditing of new account forms for member onboarding was inefficient and entirely manual, with countless interactions being tracked in a spreadsheet. By taking the core-centric approach, they have streamlined the process by housing all data related to the audit process within the KeyStone core.

The process begins by flagging certain trigger events within the core such as a new account application and generating an XML file of the data. When this information is imported into the core via the KeyBridge API, Opportunities are created within KeyStone and placed into a queue to be audited.

Using custom defined criteria within KeyStone, relevant details such as the branch location are tracked within the Opportunity to ensure it is directed to the proper queue. The credit union set up customized Opportunity types, each with their own set of defaults to let the staff know specifically what needs to be audited.

The Opportunities track the user who completed the form or workflow, allowing the auditor to use KeyStone’s “Send Email Notification” functionality to alert the staff member if there are errors that need to be resolved to finalize the work task.



The Results: Saving Time & Improving Reliability

Besides the vast amount of time saved by replacing a manual process with an automated one, Clearwater CU has increased the accuracy and accountability by eliminating the element of human error in logging information.

Standardizing the process and the data that is being collected by staff members has also led to more comprehensive reporting. By identifying trends and patterns in their audit reports, the credit union is able to use that information to coach and better support their staff and provide audit trails to their auditors.

"All in all, this has led to a good deal of time saved. We're talking about no more double entry, no more worrying about missing audits, no more worry just in general," said Clearwater CU's Data Analyst Devin Carlson.

How Do You Listen to 56,000 Member Voices at Once?

With such a large membership, Clearwater CU needed a solution to analyze their member feedback that is dynamic and offers robust reporting capabilities. Prior to developing a core-centric process, their only opportunities to gather feedback were manual – and listening to 56,000 member voices one at a time through paper comment cards or over the phone just isn't efficient or effective.

Much like their automated audit process, Clearwater CU's solution for gathering and analyzing member feedback begins by flagging events within the core system. Some of the activities that they watch for include a new member opening an account, a change in a member's behavior, or the addition of a new product to an existing account.

When a trigger event is observed, a survey is generated and sent to the member by email. After the member completes the survey, their responses are recorded into a custom table within the core, directly into the member's profile in KeyStone.

Once the responses are recorded, Clearwater CU has put processes in place to facilitate prioritization and reporting. For types of responses that require action or immediate attention, they set up triggers to watch for certain keyword mentions or negative sentiment that alerts staff so they can follow up with the member.

For the big picture view of their members' feedback, the credit union set up a dashboard with an interactive word cloud that highlights common themes within the responses that allows them to get granular in filtering the results.



"All in all, this has led to a good deal of time saved and no more worry just in general. It has also led to better reliability and accountability, with increased accuracy. This allows staff to make sure they're all answering the same questions, which makes my job with reporting a *lot* easier."

Devin Carlson
Data Analyst
Clearwater Credit Union



The Results: Identifying Trends in Member Feedback

From a strategic standpoint, this enables Clearwater CU to address common issues, identify opportunities to coach branches and individual staff members one-on-one, as well as identify overall trends in member satisfaction and feedback.

On a more granular level using alerts to prioritize responses that require more immediate attention, the credit union can take action to resolve issues such as fraud, theft, or any type of negative experience for their members.

Having a member's survey responses attached to their person-centric profile in KeyStone enables staff to have more informed conversations with members about their individual needs. From the member's standpoint, this demonstrates that the credit union is listening to them and willing to address their concerns.

Using both the overview and the alerts, the credit union has been able to identify systemic issues that need to be addressed as an organization, for example an ATM being down or drive-through lines being long.

The comprehensive dashboards and reports allow Clearwater CU to do what they set out to do – understand what their 56,000 members as a whole are trying to tell them. Tracking overall levels of satisfaction and trends offer insight to credit union leadership and their board to guide their ongoing member service efforts.

Clearwater CU's core-centric solution has allowed them to replace an inefficient manual process, better understand their members, and follow their philosophy to use technology to enhance the member's experience.



"We are most excited about the reporting capabilities – the alerts have given us the ability to respond to and handle immediate member needs, and from a strategic standpoint, we are able to understand what our overall member base is trying to tell us."

Meagan Kraft
SVP of Operations
Clearwater Credit Union

KeyStone® Innovative Core Processing Solution for Today's Credit Union

KeyStone is a person-centric credit union core system designed with state-of-the-art open architecture that leverages the most advanced tools available. KeyStone is designed to be fast, accurate, efficient, and open – built to serve the ever-evolving needs of credit unions today, while positioning you for the changing needs of tomorrow.

About Clearwater Credit Union "Force for Good"

Clearwater Credit Union is a member-owned financial cooperative founded by 8 Missoula police officers in 1956. Currently, they are the largest Community Development Financial Institution (CDFI) and second-largest credit union in the state of Montana – Clearwater serves over 55,000 members across twenty counties in Western Montana.

