

### *Optimizing Your Core System*

The trend toward outsourcing continues to accelerate as financial institutions recognize its ability to significantly improve productivity and free resources so that a greater focus can be dedicated to better serving members and growth-focused initiatives. Outsourcing also allows credit unions to lean on a trusted partner to strengthen disaster avoidance and recovery capabilities and prioritize cybersecurity efforts.

At MDT, we help credit unions optimize their core platform and IT systems by first focusing on the automation of normal business processes. Institutions of all sizes require so many daily, weekly, and month-end processes to be run, which can be overwhelming. In response, we have developed many automated processes to manage these tedious but necessary tasks. This automation saves credit unions time and money while freeing up valuable human resources within their institutions, allowing employees to work on more important member service tasks and other projects. We are always looking for ways to help credit unions boost efficiencies across their organizations.

Digital banking has seen a tremendous increase in the past year, prompting credit union clients to become even more interested in our digital offerings. It's now a critical imperative to provide members with the ability to securely conduct a comprehensive suite of banking functions anytime and anywhere. The user experience also continues to be a top priority, which is why we're dedicated to providing a seamless, consistent experience across all digital touchpoints.

Even though providing a frictionless experience is tremendously important, credit unions can't forget about their primary differentiator: member service and relationships. Credit unions must find ways to maintain personalization and human connection within the digital channels, which can be achieved through tailored, targeted messaging via digital apps or online. We also offer Personal Financial Management software that helps members make better financial decisions in real-time with AI-driven, personalized insights.

Supporting our commitment to innovation, another exciting addition to our product lineup is our new partnership with Digital Onboarding. They offer an engagement platform that helps eliminate friction and makes it easier for members to adopt digital banking services that drive cost savings, satisfaction, and member loyalty and retention. At MDT, we'll always be dedicated to supporting our credit union clients with the solutions and services they need to compete and remain relevant in today's complex landscape.



**Matt Baaki**  
Chief Technology Officer



**Matt Baaki** is Chief Technology Officer at Member Driven Technologies where he provides leadership in the strategic areas of product selection and integration, product implementation, and support. Matt's 18-year career in the credit union industry consists of tenure at both a credit union and a CUSO and also includes responsibility for software services, professional services, client relations, and training. Matt currently serves on several specialty advisory boards and committees, offering his expertise to the continuous evolution of financial products and services for both MDT clients and other credit unions.

#### Contact Info

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