

### *Core Systems as Systems of Engagement*

The core system will always be the primary repository of member information. Standard core reports describing the loan portfolio, investment accounts and member transactions are the first line in understanding the nature of the relationship between the credit union and its members. In order to truly engage with their members, to come to those management decisions that drive sticky, valuable relationships with their members in the most cost-effective manner, credit unions must turn to Business Intelligence (BI). BI can include the applications, infrastructure and tools, and best practices that enable analysis of information to improve and optimize decisions. It can be a daunting – and expensive – task for many credit unions to undertake. At United Solutions, we recognized this fact from the very beginning and have taken the cost equation out of the picture: we include BI as part of every OnCore XP2 system contract.

As for the other BI piece (applications, infrastructure and tools), we started by developing a base of ten meaningful reports that senior managers can use to gain deeper insights into their membership base. From there we built upon another dozen specialized reports. Through these reports, we take a more thorough look at important aspects of credit union business, such as fees, member deposits, investments and loan productivity. We quantify the nature of the relationship between the credit union and its members based on which products and services are actually used and to what degree. These reports are customized to each credit union's particular requirements. Our programming efforts are facilitated by a sophisticated Agile Development environment within United Solutions that makes it easy for our team to make rapid changes to reflect the unique needs of each of our credit union partners. In conjunction with these informative reports, we offer each member of the credit union's management team their own personalized dashboard. This dashboard can include data to help them improve member processing efficiencies, monitor product and services trends, and much more.

With cost, applications, infrastructure and tools, taken care of, that just leaves best practices and strategy. We have dedicated specialists onboard that can mine the data, explain what it means, and then setup action plans. We can analyze what members are doing at other financial services companies, and then develop relevant offers, e.g., swap and drop programs – swap their higher rate loan at another institution and drop the rate to a more attractive one at the credit union. For lower income members, we can identify payday loans and assist the CU in moving them out of those type of negative situations. We can help them become members that are better able to manage their finances responsibly. In addition to auto and payday loans, we can help with credit card offers and virtually any kind of special request that our clients may ask for – we pride ourselves on having a collaborative culture here at United Solutions. This philosophy of helping them make better decisions extends to offering interfaces to third party systems that our clients may want to incorporate into their operations as they strive to meet their specific goals.

All of our Business Intelligence analyses, reporting and visualization takes place in our secure data center. Our clients' data never leaves the safety of United Solutions environment. We protect our clients' information as securely as we protect our own and they can sleep a little easier knowing that their data is secure, even while they access it through a multi-channel reporting service.



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**Jim Giacobbe** has been with the United Solutions Company (USC) since 2005 when he accepted a position as Chief Technology Officer. Jim eventually became the Chief Operating Officer and then Chief Executive Officer when Ray Cromer Jr. retired in 2010. Jim has been a driving force at the United Solutions CUSO, expanding the business and diversifying the company's product line. United Solutions Company, a Credit Union Services Organization (CUSO) was founded in 1983, is headquartered in Tallahassee, Florida.