Implementing Growth Strategies with the Help of Core Systems

Focusing on growth is a theme that we are seeing frequently right now with our credit union clients. Post-recession is a perfect time to re-strengthen the credit union movement and continue to tout all of the great benefits that come with credit union membership. This continues to be critical as more and more businesses, such as WalMart, Amazon and many others, move deeper and deeper into financial service offerings.

Fortunately, credit unions still outshine everyone when it comes to high quality personal service and great rates. Yet they must continue to invest in their technology infrastructure, especially their digital channels. At Share One, we are committed to helping our credit union partners make the most of their electronic services. For example, our API creates expansion efficiencies and allowing our clients the ability to offer more customized services for their members faster than ever before. Our omni-channel support reduces the number of vendors that the credit union has to work with and ensures that they can receive great support with just one phone call.

Both our Internet banking solution NSHome and NSMobile app, which is available for download from the App Store or Google Play for iPhones, iPads, and Androids, are tightly integrated with our NewSolutions™ core platform which makes it easy for our clients to offer a fully branded digital experience for their members. Just as importantly, we can target members with personalized offers that are best suited to their particular financial situation. In fact, highly targeted banner ads can be configured specifically to your members so advertising can speak to their exact specific needs with DeepTarget, a standard feature of NSHome.

Another area driving revenue growth is in-house credit card processing. Our Hosted Credit Card Program allows you to manage, process, and profit with your own credit card portfolio. Real-time transaction information is available at the teller level, as well as TeleMember Audio and NSHome. Our flexible platform permits credit unions to provide promotional offers, easily adjust rates, offer points and much more. Another option is to use our Integrated Vendor Hosted Credit Card Information capabilities which imports information from your credit card vendor with a daily file upload. This enables your credit union to service member payments and advances, and offer the credit card as an overdraft source option.

One more important growth area for credit unions is in the small business arena. Our Business Client Services help credit union build small business relationships with deposit, lending, and participation services, fully integrated within our NewSolutions™ system. Whether it is business or consumer accounts, NewSolutions™ provides the key to improved profitability through deeper member relationships, managed risk, and streamlined operations. Plus all of this technology is backed by a CUSO that has over three decades of providing exceptional customer service to very small credit unions, as well as to larger ones with assets to over $1.6 billion.

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President & CEO

Teri Van Frank is President/CEO of Share One, Inc., a CUSO headquartered in Memphis, Tennessee, and one of the fastest growing core processing vendors in the current marketplace. Share One has served the technology needs of the credit union market for four decades progressing through the years with several other names and owners with Teri remaining a loyal employee for over thirty years. Her experience has progressed throughout the changes and includes general operations, communications, customer service, internet services, customer training and education services, product design, testing and quality assurance, human resources, payroll, benefits administration; and contract administration. Teri's focus remains delivering personal service, along with collaborating and building solutions to help Share One credit union clients efficiently serve their members.