

## CASE STUDY

### INDUSTRY

Financial Services

US \$3 Billion Under Management

25 Branches  
325 Employees  
144,000 Members

### LOCATION

St. Paul, Minnesota

### BUSINESS ISSUE

Leveraging Data To Better Serve Our Members

### SOLUTION

Implemented OnApproach CU MEMBER 360™

# Affinity Plus Federal Credit Union Leverages Their Data to Better Serve Their Member Base

## EXECUTIVE SUMMARY

Affinity Plus Federal Credit Union (Affinity Plus) recently implemented **OnApproach CU Member 360™** to provide the right information in a timely manner to employees to understand all the ways that their members interact. "Member advisors use that information to better serve the short and long term financial interests of their members." said Keith Malbrue, Chief Operating Officer, Affinity Plus Credit Union.

Affinity Plus Federal Credit Union is located in St Paul, Minnesota. It was founded in 1930 to serve the needs of state employees working in St Paul. Today, Affinity Plus has expanded to serve the needs of state employees throughout Minnesota with 2 billion in assets under management, 25 branches and 325 employees serving 144,000 members.

"I have worked for a lot of different credit unions, but Affinity Plus is the only one I've seen that's truly set up to put members and their families in a better financial position." Malbrue said.

Malbrue explained that the idea of bringing all of their data into a single console, refreshed daily, was one that he had been kicking around for a while.

"I looked around at all of the effort put into creating reports from our source applications to gain insight into important metrics like product adoption, member demographics, delinquency, risk, compliance, and liquidity. We were spending 80% of our time on

preparation and about 20% on analysis. When I did some research on what other industries were doing to leverage their data I learned that companies who were on top of their data outperformed their industry peers. I presented my case to the Affinity Plus leadership team and we collectively made a commitment to a Business Intelligence (BI) strategy."

**"The number of different systems that we use to service our member base is in the double digits and each of those systems can contain data related to a member encounter. We needed a way to bring all of this information together in one place where it could be easily accessed by our employees."**

Bill Urick  
CFO, Affinity Plus Federal Credit Union

## IMPLEMENTATION

"When it came to executing on our strategy, we initially looked at a number of potential partners, which included our current software vendors and new BI application vendors. To help us implement a solution; In working through our options we developed several concerns:

- 1) The high cost of the BI software.
- 2) Committing to a single vendor.
- 3) The internal skills and cost required to support and use the (BI) software.

In the end we chose to work with OnApproach because they were vendor independent and had



**Keith Malbrue**  
COO, Affinity Plus  
Federal Credit Union



**Bill Urick**  
CFO, Affinity Plus  
Federal Credit Union

**“Information is a source of learning. But unless it is organized, processed, and available to the right people in a format for decision making, it is a burden, not a benefit.”**

William Pollard  
Nuclear Physicist

expertise in reporting and analytic solutions across many industries.” OnApproach and Affinity Plus worked together to roll out three phases of the implementation:

**Phase 1)** Define what data elements were needed for reporting.

**Phase 2)** Implement an employee dashboard.

**Phase 3)** Implement the management reporting console which would provide extensive reporting from a number of perspectives including, member attrition, loan analytics, financials, compliance, productivity, and product adoption.

With the new employee dashboard capabilities, management can quickly see, for example, how many compliance items are outstanding at organization, branch, and employee level. “The employee dashboard gave us a way to measure and track accountability for compliance and member outreach from the enterprise level right down to the member advisor. If an Affinity Plus employee wants to know how many members are using a certain product and the demographics of those members, this information can be obtained within a matter of minutes using the browser-based reporting interface. If a member is coming in to the branch, a member advisor can quickly generate a complete picture of what services the member is currently using and make recommendations for other ways that Affinity Plus can better serve that member. If we see on our report that a member appears to be struggling with a high balance on their credit card, we can recommend a lower interest HELOC and relieve some stress in their life.” Malbrue said.

### SOLUTION SUMMARY

The implementation of **OnApproach CU Member 360™** is driving a cultural change at Affinity Plus. Key performance indicators can now be developed, implemented, and tracked at many levels which lays a foundation for continuous improvement across a number of key operational areas such as compliance and loan originations. According to Malbrue, “Employees now have the information at their desktop to understand what they are accountable for and to track their performance versus goals.” To further augment their loan acquisition goals, Affinity Plus is in the preliminary phase of implementing a process to acquire and integrate loan re-capture data from a credit

bureau into **OnApproach CU Member 360™**. The process will automatically notify member advisors of opportunities to help members move loans over from other institutions to Affinity Plus at a lower interest rate which results in lower monthly payments for the member. The entire process from identifying the opportunity with the member though the origination of the new loan can be tracked using **OnApproach CU Member 360™**.

Malbrue says, “The cornerstone of the leadership team’s vision was to enable Affinity Plus to provide the right information to the right people at the right time to make better decisions related to how we serve our member base. “Our reporting process is changing as we move from manually driven data extracts and lots of spreadsheets to an on-demand reporting process that can be securely accessed by an employee from their desktop. All of the summary and detail information they need to make decisions is in one location. This is a game changer for us.” he added.

### CONCLUSION

Affinity Plus is now in a position to realize the benefits of **OnApproach CU Member 360™** and start their journey to find new and innovative ways to serve their members and their families now and for the years to come. “We now have the means to

**“We knew when we started the project that our needs would continue to grow. What we liked about OnApproach CU Member 360™ was its ability to easily integrate with any of our source applications and its scalability.”**

Keith Malbrue  
COO, Affinity Plus Federal Credit Union

understand key trends in our member base and to use that information to provide additional products to put our members in a better financial position.” Malbrue added, “Our two biggest assets are our people and our data. I think we have great people who are talented and want to do the right thing. On the other hand, we had a lot of data but our information was lacking. With **OnApproach CU Member 360™** we now have a solid foundation to get the information into the hands of our employees in a timely manner so that we can take action.”

3455 Plymouth Blvd., Suite 200 | Plymouth, MN 55447  
Phone: 763-557-7118 | Email: [info@onapproach.net](mailto:info@onapproach.net) | [www.onapproach.net](http://www.onapproach.net)

© 2012 Copyright. All rights reserved. OnApproach and OnApproach CU Member 360 are trademarks of OnApproach. All other brand names are trademarks of their respective owners. 4/12

