

CU HAWAII FEDERAL CREDIT UNION REACHES NEW MARKETS



CU HAWAII FEDERAL
CREDIT UNION
KEAAU, HAWAII

Diebold Global Security provided CU Hawaii Federal Credit Union with advanced service and security technologies, including Diebold's RemoteTeller™ System, PassVault™ and advanced hardware and software, to improve operational efficiencies and sharpen its competitive edge while remaining cost-effective.

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Corey Kawamoto
Branch Manager
CU Hawaii Keaau Branch

Service History

CU Hawaii Federal Credit Union operates branches across Hawaii and was seeking to create a highly advanced, technologically-driven branch in Keaau, Hawaii, to serve its growing member base. Working against a backdrop of strong area competition and a lean workforce, which is a universal problem in the state, CU Hawaii wanted a solution that would facilitate the highest level of member satisfaction by offering faster, more accurate service than its competitors in a cost-effective, yet ultra-modern setting.

Relying on a relationship that spanned more than 30 years, CU Hawaii turned to Diebold to design and supply the processes and technologies that would allow the credit union to achieve its goal. CU Hawaii and their architect worked closely with Diebold's Product Application Services (PAS) design group to integrate Diebold equipment and solutions into its facility. PAS assisted in the development of interior floor plans and placement of Diebold equipment. It also designed a custom Remote Teller™ System (RTS®), check desk, member services desk, concierge/greeter station and self-service kiosk. As a way to ensure correct product installation, PAS provided project contractors with

detailed drawings for installation of Diebold equipment, including wall openings, electrical and tube runs. PAS also provided CU Hawaii with 3D renderings to assist in the visualization and decision making processes. To address the staffing problem, Diebold provided its RTS, which allows the branch to serve four drive-up lanes and six RTS stations — a total of 10 stations — with only three tellers instead of the usual 10. Four sales offices are also supported by a point-to-point system that goes back to the centralized teller station. This allows sales office employees to interface with clients and complete transactions quickly and easily. For example, if a new member would like to make an initial deposit, the sales office employees can use the point-to-point system to complete the transaction without leaving the new member.

Diebold's RTS also dovetails well with CU Hawaii's strategy to offer members faster, more efficient services through advanced technology not available at competitor's branches. Featuring two-way audio and video, RTS moves the pneumatics of the drive-up window inside the branch, with enhancements that make the service more member friendly. This boosts overall branch security as well. By locating both lobby and drive-up tellers in a secure, more private area, the credit union's security cameras discourage attempted fraud and allow tellers to verify transaction information off camera.

2 To further set the Keaau branch apart, PAS designed a custom RTS concept specifically for CU Hawaii's needs, even specifying dramatic new interior finishes and furnishings to complement the concept. Also designed into the concept to enhance members' experience is a wireless Internet café.

"Our custom-designed Diebold RTS system is not only faster and more efficient than our competitors' systems, it is also more cost-effective than their operations," said Corey Kawamoto, branch manager, CU Hawaii Keaau branch. "Our members appreciate the enhanced services offered through this technology, as well as

the heightened sense of security. This branch delivers services of the future to our members today."

The new branch provides CU Hawaii with a number of additional service-enhancing advantages over the competing credit unions, which both use traditional teller setups to serve members. The Keaau branch showcases Diebold's PassVault, a self-service safe deposit box vault biometric access system, as well as three new advanced-function Opteva® automated teller machines. To heighten member and employee safety, the credit union included a custom-designed standard-setting security system featuring interior and exterior CCTV, digital video recorders and color cameras, an alarm panel with access control and enhanced safe and vault components.

"We've enjoyed a long-term partnership with Diebold because we know we can count on our Diebold team to listen to what we have in mind and provide us with everything we need — from technology to physical design — based on a strong understanding of our business," said Kawamoto.

CU Hawaii has employed a strong member education program since 2002 when its main branch incorporated RTS into its traditional teller arrangement. For the opening of the new Keaau branch, employees were stationed throughout the lobby to assist members with transactions and help them learn how to use the new RTS stations. CU Hawaii relied on Diebold to meet specific goals established for the new branch, which in the end exceeded the credit union's expectations. The Keaau project allowed Diebold to use both technology and design features to help the credit union develop a branch that offered members memorable banking experiences unique to CU Hawaii. With the design insight of PAS and Diebold solutions, the Keaau branch is an example of well-planned expansion into a new market through a custom-designed branch with futuristic services and advanced security technologies in a member-pleasing environment.

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