

Georgia United Credit Union improves member satisfaction with game-changing card program



Georgia United Credit Union

Address

6705 Sugarloaf Parkway
Duluth, GA 30097

Phone

888-493-4328

Website

gucu.org

Assets

\$2.2 billion

Branches

14

Founded

1958

Software Solutions

Banno Digital Platform™, Symitar®,
SymXchange™, PowerOn®, Banno
Online™, Banno Mobile™



Cobalt Award Winner: The Changemaker

The Cobalt Awards program focuses on celebrating outstanding achievements in financial institution and fintech performance, dedication to people and communities, and a passion for innovation and reducing the barriers to financial health. Learn more about submission categories (The Changemaker, The Barrier Breaker, and The Integrator) and annual prizes at jackhenry.com/cobalt-awards.

Since the founding of Georgia United Credit Union in 1958, their top priority has been to provide members and their families with a safe place to save and borrow money. Over the decades they've been in business, times have changed and member interactions have evolved, but the credit union's values and dedication to serve their members and community have remained consistent.

Today, Georgia United is one of the largest and strongest credit unions in Georgia, serving over 150,000 members with 14 full-service branches and innovative digital banking solutions.

Among the digital banking innovations the credit union offers is a custom card management system called CARDZ. Georgia United developed the CARDZ program by utilizing a trio of Jack Henry™ solutions – the Banno Digital Platform, SymXchange, and PowerOn.

The credit union initially launched the program in 2019 utilizing a Symitar PowerOn customization – at the time focusing strictly on aiding their back-office staff.

“We immediately saw marked improvement in our team's productivity and reduction of human errors,” recalls Brad Hutchinson, Georgia United Senior Vice President of Information Systems. “The program enabled us to automatically kick off the process to order cards and to complete file maintenance on cards.”

Flash forward to the spring of 2024, and with the help of the Banno Digital Platform and the SymXchange web services API from Jack Henry, Georgia United made modifications to enhance the CARDZ program, making it even more user-friendly and adding new functions to support both front-line staff and member self-service.

serving members more efficiently

“CARDZ has automated card services for members and team members,” says Hutchinson. “Everything is all in one place – and all card-related management can be done in this one centralized system.”



“The **new functionality** has been a game-changer.”

Brad Hutchinson

SVP, Information Systems
Georgia United Credit Union

When it comes to efficiency, the biggest enhancement CARDZ has provided Georgia United is enabling their front-line staff to be more self-sufficient when conducting maintenance on a debit or credit card, or when ordering a new card. “Front-line team members can now complete most of these tasks much faster for members,” Hutchinson notes. “This leads to better member experiences, reduced friction, less frustration, and fewer clicks for both front and back-office team members.”

The credit union has seen benefits to releasing functionality and access to members directly, allowing them to self-serve and make changes whenever they like, day or night. “Not only does CARDZ give members more control through the Banno home banking platform,” observes Hutchinson, “it frees up work hours for us on the credit union side.”

Although there are many time-saving benefits to CARDZ, one of the most significant categories where it has made a difference for Georgia United is with credit card orders. Previously, when a member requested a new or replacement credit card, the credit union’s front-line team was required to access a separate credit card order SpecFile, fill out several fields, and submit it to the back office.

At the end of each business day, the back-office team would then generate a report of all the credit card orders for the day and subsequently open up each individual member’s account to order cards one by one. Between the front-office and back-office steps, the credit union was spending an average of two hours per day on credit card orders alone.

This inefficient process became even more of a pain point when Georgia United launched instant-issue credit cards. Front-line staff then had to call the back-office team to immediately order a credit card for a member standing right in front of them, sometimes experiencing a delay when the back-office team was busy assisting others.

With CARDZ’s current capabilities in place, the credit union estimates they’ve gained 3.75 hours per day – or 6.5 minutes per member – in time savings for credit card orders alone.

award-winning technology

In recognition of their trailblazing CARDZ program, Georgia United was recently announced as one of the winners of the Jack Henry Cobalt Awards in The Changemaker category.

This new annual award honors financial institutions for outstanding achievements in utilizing technology, services, and innovation to operate more efficiently, demonstrate improvements in their business operations, and improve the user experience and productivity of staff.



The credit union estimates they've **gained 3.75 hours per day** - or **6.5 minutes per member** - in time savings.

changing the game

Members remain at the center of everything Georgia United does. They work hard to deliver the financial benefits modern members care about, including lower rates on loans, higher dividends on savings, convenient banking options, and giving back to their local communities.

“The CARDZ program has elevated the experiences and overall satisfaction of our members and team members by providing an easy-to-use interface that allows users to self-serve card orders and complete other maintenance tasks in a manner they’d not been able to previously,” explains Hutchinson. “By empowering our front-line team to complete these tasks independently of the back-office team, it has allowed us to reduce the number of phone calls, tickets, instant messages, and emails between our teams. This improvement has saved our team time which, in turn, allows them to serve members more efficiently.”

Georgia United’s new capabilities have been very well-received by members. Through the Banno Online and Banno Mobile applications the credit union now offers, members are empowered 24/7 with self-service options for:

- Reporting a lost or stolen card
- Freezing a card
- Ordering a new card
- Temporarily increasing their card limit



“By **empowering our front-line team** to complete these tasks independently of the back-office team, it has allowed us to reduce the number of phone calls, tickets, instant messages, and emails between our teams.”

Brad Hutchinson

SVP, Information Systems
Georgia United Credit Union

The credit union also plans to add new self-service member options in the future like the ability to digitally issue a card, activate a card, and set (or reset) a PIN.

Overall, Georgia United is grateful for their successful collaboration with Jack Henry and the capabilities they are now able to deliver.

Hutchinson concludes, “The new functionality has been a game-changer for our members.”

connect with innovative tools

[Discover proven technology](#) that can improve your operations, enhance staff efficiency, and increase accountholder satisfaction.

For more information about Jack Henry, visit jackhenry.com.