Case Study

payments • card processing solutions

TLC Community Credit Union finds their "Yes" With JHA Card Processing Solutions™

jack henry

TLC Community Credit Union

Address
3030 S. Adrian Highway
Adrian, MI 49221

Phone
517-263-9120

Website
https://www.tlccu.org/

Assets
Over $940M

Founded
1956

Members
49,057

Software Solutions
Symitar®, Banno Online™, Banno Mobile™, Banno Business™, JHA Card Processing Solutions™, JHA Card Analytics™, MyCardRules™, Jack Henry Wires™

"There's nothing about Jack Henry Card Processing Solutions (CPS) we don't love," says Daniela Duvall, Vice President of Payment Programs at TLC Community Credit Union. "We know we can ask Jack Henry® for the moon – and we will always get a 'yes.'"

For TLC, a nearly $1 billion credit union with nine branches in rural Michigan, "yes" isn't a catchphrase. It's a reflection of what happens when technology, service, support, and innovation align.

"With our previous card processor, we were constantly being told 'no' to things other financial institutions were already doing," says Duvall. "With every 'no' we got, our competitive edge – and membership – slipped away."

"we realized how deep the pain really went"

Before switching to Jack Henry, TLC's card environment was fragmented, manual, and stagnant.

Fraud response times lagged behind real-world threats, and simple tasks like activating or freezing a card and changing a PIN required a phone call or a branch visit. Members even had to download a separate app just to manage basic card controls.

"Our job is to make our members' and staff's lives easier, and we couldn't do that with our old provider," says Duvall.

Since card processing touched nearly every department, the pain was widespread. Branch staff couldn't view real-time transaction details, the accounting department struggled with manual reporting, and ATMs and ITMs were limited by outdated integrations.

"Once we realized how deep the pain really went," says Duvall, "we knew it was time to make a change."

turning toward "yes"

On November 18, 2024, TLC officially went live with CPS.

"I remember that date clearly," says Duvall. "It marked a true inflection point for us that reshaped how we operate."

TLC needed more than just a new processor – they needed a provider willing to remove friction and move at the pace of their ambitions. That meant modernizing their cards program and saying yes to innovation – without sacrificing the personalized service they're known for.

What followed was a complete transformation and fundamental shift in how TLC serves members, supports staff, launches products, manages risk, and drives growth.

"Jack Henry is always working on something. If I thought of it and asked for it, the team was already 10 steps ahead," says Duvall. "After years of hearing 'no,' it's been refreshing to work with a provider that is always finding ways to say 'yes.'"

"There's nothing about Jack Henry Card Processing Solutions we don't love."

Daniela Duvall

Vice President of Payment Programs, TLC Community Credit Union

the power of the Jack Henry ecosystem

TLC was already using the Banno Digital Platform™, and seeing how seamlessly CPS fit into the broader Jack Henry ecosystem was a huge selling point.

"Our old card management system lived in a separate companion app that wasn't member-friendly," says Duvall. "It was one more download, one more password, and one more friction point our members didn't need."

Through CPS's native integrations with Banno and MyCardRules, members can now instantly activate cards, set PINs, freeze and unfreeze cards, and manage alerts and controls from the banking app they already trust.

By integrating CPS directly into the core platform along with fraud and digital banking tools, TLC eliminated operational silos. "Everything is integrated – and that's what makes it work," says Duvall.

And nowhere is the benefit of this ecosystem shift more visible than in product innovation.

For years, TLC had planned to launch a high-yield rewards credit card, but their previous provider's countless dependencies, rigid timelines, and limited internal support repeatedly stalled the project.

With Jack Henry and CPS, that long-standing goal became a reality in just six months.

"The time to market was unbelievable," says Duvall. "With our previous processor, a project like this would have taken 18 to 24 months. This isn't potatoes to potatoes. It's potatoes to tomatoes. Everything is so much faster, clearer, easier, and better – for both our members and our staff."

protecting members' financial health in real time

Fraud was once a constant source of stress for TLC.

"With our old provider, fraud mitigation was reactive, expensive, and stressful," says Duvall. "Rule changes took 48 hours or more to process – and if it was a Friday afternoon, we might as well have handed fraudsters our memberships."

With CPS, TLC now implements fraud rules in under an hour. Alerts go directly to members via text or email – without added fees – keeping cardholders informed, and staff in control. During a recent incident, for example, Duvall updated an anti-fraud rule at 4 p.m. on a Friday and watched real-time denials kick in, saving members thousands of dollars over a single weekend.

Additionally, CPS rules are systematically tested and validated by the Jack Henry team before going live, ensuring protection without disrupting legitimate cardholder transactions.

"Being able to help our members not lose money is everything," says Duvall. "To me, that's financial health."

"We gained all this capability without losing who we are. Our card program actually works, our staff feels empowered, our members feel supported, and we feel empowered by 'yes' rather than held back by 'no.'"

Daniela Duvall

Vice President of Payment Programs, TLC Community Credit Union

TLC was already using the Banno Digital Platform, and seeing how seamlessly CPS fit into the broader Jack Henry ecosystem was a huge selling point.

granular visibility that empowers the entire credit union

Before CPS, frontline staff often lacked card-level visibility, forcing them to navigate multiple disconnected systems to research simple transaction disputes.

Now, real-time tracking is centralized in a single location. Staff can clear merchant names and locations, access full transaction and dispute details with a single click, and generate reporting that's always audit-ready. This visibility has transformed both staff and member dynamics.

- **Proactive training:** Even newly hired tellers can confidently answer complex card queries that once required specialists.
- **Call center diversification:** Call volume dropped dramatically as members embraced mobile self-service tools, allowing call center agents to move from handling basic support calls to managing rich digital engagement like Banno Chat.
- **Strategic growth:** TLC leverages real-time card analytics to guide high-level expansion decisions – such as where to place ATMs and ITMs and how to expand into new communities.

driving retention and sustainable growth

For a rural financial institution, long-term survival relies on retaining members beyond local geography. As one TLC member puts it, "If I can't do it on my phone, I'm not doing it."

Previous limitations – like mandatory branch visits for PIN updates and delayed card replacements – caused youth accounts to stall and forced relocating members to close their accounts. CPS erased these hurdles by introducing instant PIN changes, rapid card replacement, and seamless digital wallet integrations.

jack henry

"In a rural area, members have options. They can go to a big bank, or they can stay with a local credit union that's just as competitive," says Duvall. "Now that we have CPS, they stay – and it's been a huge driver of our growth."

By meeting these modern digital expectations, TLC has grown in asset size from $795 million to $941 million since November 2024. And the credit union is leveraging this momentum to plan future initiatives, including expanded offerings for youth and business members and digital issuance.

Most notably, TLC has scaled their capabilities without losing their community-focused identity.

"We gained all this capability without losing who we are," says Duvall. "Our card program actually works, our staff feels empowered, our members feel supported, and we feel empowered by 'yes' rather than held back by 'no.'"

Through CPS's native integrations with Banno and MyCardRules, members can now instantly activate cards, set PINs, freeze and unfreeze cards, and manage alerts and controls from the banking app they already trust.

find your yes

Learn how Jack Henry's debit and credit card processing solutions can transform the way you serve accountholders.

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