

eBalance Consolidation



Balance Transfers in Seconds

The array of products your credit union offers should reflect the “demands” of your members looking for ways to stay on top of their finances. As more banks and other consolidation companies compete to attract more money conscious members to their institution, credit unions are ripe for growing balances and strengthening current member relationships through an automated Balance Consolidation tool.

PSCU’s eBalance Consolidation (eBalCon) Solution provides your credit union a faster, less manual way to process your members’ balance consolidation requests. The online tool quickly captures all the information required to transfer balances electronically or by check from higher-rate bank cards, to credit union credit cards.

“PSCU’s Member-Owners typically integrate eBalCon as a key strategy in new account acquisition and balance transfer promotions.”

Solution Summary

PSCU’s eBalance Consolidation capabilities provide Member-Owner Credit Unions the opportunity to quickly and easily transfer balances with high interest rates to your credit union’s credit card account.

- *Build satisfaction and loyalty by facilitating balance transfers of cardholders’ higher interest cards to fairer and more rewarding credit union accounts.*
- *Quickly capture all the information required to transfer balances electronically or by check.*
- *Gain greater efficiency and productivity with a less labor-intensive automated balance consolidation process.*
- *Beat the competition by capturing higher-rate balances from the competing issuers.*
- *Optimize the revenue earned from increased outstanding balances.*
- *Never miss a balance consolidation opportunity with our Total Member Care™ contact center that’s there to process your cardholders’ balance consolidation requests 24/7/365.*

eBalance Consolidation

Build Lasting Relationships with Your Members

Your members are bound to feel a strong sense of allegiance to your credit union when they see that your credit union can quickly transfer their higher interest cards to a more rewarding credit union account. For many cardholders, balance consolidation represents a great opportunity for cost savings.

24/7/365 Support Means Growth at All Hours

eBalcon gives your credit union the option to handle all of your member requests for balance consolidation at the branch or through our 24/7/365 Total Member Care™ contact center. The Total Member Care representatives have fully embraced the credit union philosophy, and are certified to handle your members' needs with kid gloves. With PSCU serving as an extension of your credit union to process your balance consolidation requests, your staff will be freed up to work on other tasks and priorities.

More Power to Drive Promotional Campaigns

In times of rising bank card fees and rates, credit cards from a credit union can make a better choice than a bank-issued card. eBalCon plays a leading role in campaigns to capture higher-rate balances from the competing issuers cards. PSCU's Member-Owners typically integrate eBalCon as a key strategy in new account acquisition and balance transfer promotions.

To achieve dramatic growth in your outstanding balances and member loyalty, balance consolidation can also be promoted alongside many of your other credit products including Convenience Checks, CURewards®, and Transaction Level Processing.