

Total Member Care

Total Member Care™ Overview

24/7 is the new 9 to 5

Credit unions that master the art and science of service enjoy a significant competitive advantage. PSCU's Total Member Care™ (TMC) 24/7/365 contact centers help credit unions meet their members' expectations for high quality, personalized and anytime service.

Convenient

Total Member Care gives members anytime and all-the-time access to one of a credit union's most valuable assets – professional and high-touch service. TMC removes the barriers that keep many credit unions from establishing the convenience of a 24/7 service model.

Every detail matters to members. The power of a credit union's brand in its community is based on attention to thousands of tiny details. Outstanding service – the kind that earns praise and enduring loyalty from members – is all about details.

Category Summary

The TMC model is flexible to accommodate the specialized member service requirements of credit unions:

- **Full Turnkey Service** – TMC handles members' requests for service around the clock.
- **Overflow** – TMC assists credit unions in maintaining expected service levels even during peak call volume periods.
- **After-Hours** – TMC never closes, which enables credit unions to deliver service when they're closed.
- **Business Continuity** – TMC provides coverage for credit unions during events, planned or unplanned, that impact their member service operations.
- **Outbound** – TMC gives credit unions a cost-effective, customizable channel for member education and up-sell/cross-sell opportunities.
- **Lending and Account Opening Contact Center Support** - TMC's Contact Center is available to assist your members in completing loan and new account applications.
- **Lending 360 Loan Origination System** - TMC's partnership with CU Direct enables simplified workflows and powerful reporting capability, credit unions can easily increase their productivity and efficiency.

Total Member Care



All the Right Tools

Why buy your own technology, tools and resources when you can easily borrow ours?

Scale – Over 1,000 representatives stationed in four contact centers across the country ready to serve your members.

Custom – Custom member service applications and real-time scripting tools designed especially for credit unions allow our representatives to become an extension of your credit union. Additionally, customized Lending and Account Opening tools let you decide how to best service your members whether it be the ability to take loan and account applications via the phone or a complete loan origination platform to better capture valuable loans and new members.

Connectivity – Real-time interfaces to credit union core data processing platforms allow our representatives to see what you see and service your members regardless of the questions.

Analytics – Smart analytics for insights into members' transactional behaviors.

Automation – Streamlined, automated processes will help prospective and existing members join a credit union, open an account, or apply for a loan at any time - day or night - in less than 10 minutes through the most convenient channel for them - branch, online, or phone.

Productivity – Better serve your members with a technologically leading edge, easy to use lending platform designed to fully support consumer loan and account opening applications powered by Lending 360.

Collaborative

Service is not an expense. Rather, service is a strategic investment in a credit union's ongoing relevance, health and growth. See if some of these statements strike a familiar chord in your credit union:

- “We don't have the scale to manage a 24/7/365 service operation.”
- “We need a resource to help us respond during a disaster or emergency.”
- “We get slammed with calls sometimes and we can't handle the volume.”
- “We're not optimizing opportunities for product sales and revenue growth during our interactions with members.”
- “We can do a better job of knowing our members and meeting their needs.”
- “Members should be able to apply for loans and accounts at times convenient for them -24/7/365.”

Credit unions need a service partner. We created our Total Member Care model to address the common concerns we hear daily during our interactions with credit unions.

Custom

All credit unions share a common mission, but no two are exactly alike.

We Speak the Language of Credit Unions

Every detail matters to members. Outstanding service – the kind that earns praise and enduring loyalty from members – is all about details. We speak the language of credit unions.

It's in the way a TMC representative greets a member, the calm demeanor of a seasoned service professional, the special skill of listening before speaking – these make for a memorable service experience.

A TMC representative is an extension of a credit union's unique voice and brand promise.

That customized, seamless experience for the member is a logical consequence of a relentless commitment to attention to many details.

More Than a Phone Call

TMC is built to be a credit union's best marketing and growth engine. Total Member Care supports the PSCU pledge of helping credit unions outperform the marketplace. The TMC solution set addresses credit unions' business strategies for:

- **Lending and Account Opening**

- **Contact Center Support -**

- By combining 24-hour lending services with a financial call center, your credit union can significantly improve its level of service and sales performance. With our award-winning contact center support and our platform-agnostic lending and account opening technology, we combine the best of both worlds: Customizable contact center support and flexible lending and account opening technology.

- **Lending 360 Loan Origination**

- **System -** Through a partnership with CU Direct, PSCU offers one of the most comprehensive multi-channel lending and account opening solutions available to credit unions. Lending 360, best-in-class loan origination software, comes with powerful features that allow your credit union to improve the member experience by streamlining the entire application process.

Built, Owned and Governed by Credit Unions

In 1977, five credit unions came together to form PSCU to leverage their buying power to offer credit cards to their members and compete with banks. Today, PSCU's collective scale affords credit unions access to an expanded range of world-class payment platforms and solutions. Our collaborative model gives credit unions direct influence over the development of payment products and solutions that help them compete and grow. Just as it is for our member organizations, service is the foundation on which PSCU was built. PSCU returns earnings as patronage dividends to our Owners and measures our value exclusively by the success of our Owners and the mutual obligation we share in delivering products and services that exceed the expectations of the over 37 million credit union members we all serve.

Solutions and Services

- Advisors Plus
- Bill Pay
- Business Solutions
- Call Center
- Credit
- Data and Analytics
- Debit/ATM
- Digital Payments
- Integration Services
- Lending and Account Opening
- Loyalty
- Marketing
- Member Engagement
- Mobile
- Prepaid
- Risk Management
- Strategic Consulting
- Training

PSCU welcomes the opportunity to assist your credit union. For more information, please contact your Account Executive or call 844.FOR.PSCU (844.367.7728) and press 1 for Sales, or email us at moreinfo@pscuh.com.

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