Drive Member Engagement

The Adaptive Control System (ACS) provides credit union members with resources to help them maximize their credit potential, effectively manage money and meet their credit needs.

Credit unions gain control over risk through an automated process that adapts to changing conditions in their portfolios and enables staff to direct their energy to other activities such as relationship building.

Increase Portfolio Sales & Control Losses

Increase revenue and reduce risk by segmenting your portfolio using standardized criteria, including FICO, Ability to Pay and age.

While individual results will vary, we’ve seen current participating credit unions experience

Adaptive Control System’s automated, strategic analysis provides fast, responsive and effective management of your credit line decisions and rewards members who manage their accounts responsibly.

Solution Summary

PSCU’s ACS risk-mitigation solution:

- **Rewards members – automatic credit increases**
- **Encourages member card activity**
- **Features the credit union as a partner/advocate**
- **Drives profit and limits risk**
- **Increases balances**
- **Controls risk over poorly performing accounts**
- **Retains profitable accounts**
- **Maintains regulatory compliance**
- **Responds to changing economic conditions**
- **Provides meaningful portfolio feedback**
- **Systematically adjust credit limits—either up or down.**
- **Allows you to set up overlimit fee parameters at the account level**
positive portfolio sales results as well as increased amounts borrowed while limiting losses through automated account selection.

Set your own parameters and stay in control with ACS

ACS allows your credit union to establish parameters for managing accounts in four strategy areas. You have the flexibility to enroll in any or all four strategies:

Credit Limit Increase Management

Allows you to systematically adjust credit limits—either up or down. Appropriate, timely, and automatic credit increases promote additional credit utilization, sales volume (interchange income) and improved account retention. Automatic credit limit reductions for high-risk accounts result in reduced charge-offs.

Your credit union customizes the criteria that will be used to qualify members for an increase. Your credit union also controls the amount of the increase based on the cardholder’s current limit. Once the decision criteria are established, your members’ accounts are systematically processed for a limit increase each time the member calls our contact center or accesses their credit card account via Access Point. The analysis of the account takes place for every member even if they are calling to simply request a copy of a statement.

Over-Limit Opt-In

Systematically manages over-limit accounts and works with your delinquency management processes to reduce expenses. Your credit union takes control over how your over-limit fees will be charged by:

- Taking opt-in/opt-out requests directly from your members
- Deciding whether the required confirmation letter is system-generated
- Choosing the best authorization structure
- Customizing a cardholder communication strategy that meets your credit union’s needs

Make your card program top-of-wallet and reward members with a program that recognizes responsible account management.