

PIONEER FEDERAL CREDIT UNION

POWERING THE UNIVERSAL ASSOCIATE MODEL WITH REMOTE TRANSACTION TECHNOLOGY

As one of the fastest growing credit unions in Idaho, Pioneer Federal Credit Union has been servicing their 50,000+ members for over 60 years. With the upcoming build on their 14th branch, they wanted to create a truly unique experience that would deliver their core value of creating “WOW” through exceptional service.

Pioneer FCU turned to CFM to find a solution and Remote Transaction Assist (RTA) was the answer. RTA allowed all of Pioneer’s staff members to securely process transactions from anywhere in the branch—finally enabling their Universal Representative vision.

What started as a way to solve a problem for a single branch has become a critical piece of technology that’s guiding Pioneer FCU’s entire branch network strategy. In fact, RTA has turned out to be such a huge success in creating an exceptional member experience that Pioneer FCU implemented RTA in every one of their new, open-design branches and in many of their traditional branches.

RTA didn’t just enable the Universal Associate Model, it provided their branch with several benefits that have significantly enhanced both member and staff experience:

- Staff can now purchase funds for a drawer directly from the recycler without having to use two staff members to access the vault or to verify funds in a draw.
- There are no longer worries about having cash in offices all day, which is great for loss prevention. Cash drawers in offices have been eliminated, which increases security and decreases vulnerability.



REPEATABLE ROADMAP TO SUCCESS

Remote Transaction Assist (RTA) allows any cash transaction to be initiated at any workstation, then completed at a recycler via a simple PIN. This was exactly what Pioneer FCU needed to fulfill their vision of a universal model across all branches.



STRENGTHENED EFFICIENCY DURING BUSY AND SHORT-STAFFED TIMES

When a branch is short-staffed (like during lunch or busy times of the day), loan processors or managers can buy a drawer very quickly without having to do a vault buy.



ONE SOLUTION, MULTIPLE REWARDS

Pioneer FCU chose RTA to perform a single, specific function, but since then, they’ve experienced several, unexpected benefits from having RTA installed in their branches. Better member experience, a shift from transactional to advisory, and a more modern branch—just to name a few.

“RTA has been a huge time saver. Tellers don’t have to log in and out of multiple locations, and we no longer have to set up a workstation for every individual teller.”

Tracey Miller, VP of Operations
Pioneer Federal CU