

REMOTE DEPOSIT

No More Encoding When Remote Deposit Services Are Put Into Place

Not a single tear was shed when Telcoe Federal Credit Union put away their check encoders. By implementing Southwest Corporate Federal Credit Union's branch capture service, which performs electronic image capture of member deposits and real-time transmission to SCFCU's item processing center, the credit union was able to hand over its check data completion duties to Southwest Corporate.

"We were doing all the check encoding manually at our branch at the end of the day," said Sarah Mosley, president of the \$227 million Little Rock, Arkansas credit union. "Whereas it was often 6:00 or 6:30 before we would leave the office when we were encoding, now we're out every day by 5:15. It's a pleasure to go home on time. We scan and batch to Southwest Corporate three times a day, and absolutely shudder to think about going back to encoding."

Now with branch capture, all check deposits are processed and balanced by Telcoe and Southwest Corporate the same day using the fastest, least costly method, and images can be viewed online no later than the next day.

Previously, Telcoe evaluated going directly to the Federal Reserve for its image capture and item processing, but found Southwest Corporate's service to be much better.

"They provided excellent training, and the process went very smoothly."

"Southwest Corporate had knowledgeable staff dedicated to its Check 21 program. When we came to the realization that every bank didn't accept Check 21 image exchange, we appreciated all the work



Telcoe Federal Credit Union - Little Rock, AR - Total Assets: \$227,000,000

Southwest Corporate had done to build relationships upstream with other financial institutions."

Telcoe has also been impressed with the personal attention and member support they receive from Southwest Corporate.

"In the initial stages of setting up the program, Southwest Corporate was Johnny-on-the-spot. They provided excellent training, and the process went very smoothly."

Has branch capture helped improve the efficiency of Telcoe Federal Credit Union? In a word, "Absolutely," says Mosley.

**Strong
Solutions
Together**



southwest corporate

FEDERAL CREDIT UNION

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