



## 1st Financial FCU Takes Off with Open Solutions DNA Technology

Like the Aerospace community it was initially chartered to serve, 1st Financial Credit Union has embraced change over its 40-year history. Its new name reflects its expanding member base, which may now include anyone who lives, works, worships, attends school or regularly conducts business in the city of St. Louis, St. Louis County or St. Charles County. The credit union also prides itself on leveraging new technology to offer the most cutting edge products and services to its members.



As a beta client for Open Solutions' latest core release, 1st Financial was one of the first credit unions in the country to adopt *The Complete Credit Union Solution*®: 2006.1 version, which is now referred to as TCCUS: DNA. "When you're beta testing, you still have a chance to influence the final product," said Bob Keubler, 1st Financial Federal Credit Union's CIO. "That's the position we like to be in."

Moving from an older technology to one that has the look and feel of a Web-based system can be a radical change. But as Keubler points out, "Everything ultimately changed for the good. We didn't have this type of functionality before. And since the new system has the familiar look of Web-based technology, it's more intuitive for the tellers than our previous application."

In the past, tellers had to log into a teller application and discern from a number of different menus on different screens what they needed to do. With Open Solutions' DNA release, tellers log into only one screen that is tabbed, eliminating the need to open up multiple screens with various pop-up windows to service a member. Tellers also have the option to bookmark the tabs they most commonly use and put them in a "Favorites" area for easy access.

According to Keubler, tellers aren't the only group within 1st Federal who benefit from the new technology. Training, accounting, personal banking, call center, mortgage, lending and IT departments are all happy with the reliability and ease of use. "The more applications that mirror Web-based technology, the better it is for us," Keubler stated. "From an IT perspective, we are less dependent on the type of hardware we use and it's easier for us to maintain, which I like. The speed is where we want it to be now, and the new core system we're on is much more robust. You can make changes much quicker and system updates are faster to install."

Keubler also points out that people's familiarity with navigating a Web-based system makes training much easier and the .NET workflow is more organized and has more clarity. "This release is much simpler to use and easier to administer," Keubler summarized. "Software can be fickle sometimes, but this is very stable and reliable. For a credit union with 27,000 members and \$166 million dollars in deposits, that's very important to us."



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