



Ocean Communities Federal Credit Union teams up with FI-Mobile and Allied Solutions to Offer Members a Host of Mobile Banking Services

First financial institution in Maine to offer mobile loan applications

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Judy Morin, CEO
Ocean Communities Federal Credit Union

When the VP of Lending and a team from Ocean Communities Federal Credit Union attended a local convention, they came across the Allied Solutions exhibit and found that Allied offered several insurance products as well as unique digital banking solutions from FI-Mobile that could help the financial institution offer services through the mobile channel. Ocean Communities was keen to expand their technology offerings, specifically in the area of mobile loan applications, but were tied into a budget set earlier in the year. What they discovered with Allied and the FI-Mobile mobile banking solution was that they could get the best of both world’s; a great value on insurance products and room within their existing budget to implement a robust mobile banking solution. The talks started in earnest and they uncovered quickly that the savings with the Allied products such as GAP, Mechanical Breakdown (MBP) and Payment Protection, they’d be able to get strategic on the mobile banking front and that the credit union could afford to be the first financial institution in Maine to offer mobile loan applications.

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And, it did not stop there. The team also found that with FI-Mobile, they could offer all of the competitive mobile offerings they needed within one, easy to use and administer, branded mobile app. Even more appealing was the fact that they could do all of this with minimal internal IT support.

A group of vendors came together to provide a complete digital banking solution for Ocean Communities. Remote deposit capture from Cachet, search and knowledge base using SilverCloud and FG Mobile (Finance Genius) for mobile loan applications all delivered through one downloadable app from FI-Mobile. They were particularly interested in FI-Mobile’s approach to downloadable apps because as member demands change or the need arises to add a new service offering, with FI-Mobile it would be as simple as plugging the new service into the app. No additional programming for the credit union and requirement for members to download an update to the app.

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Morin said her “members benefit from having one app, one place to sign in to access all of their services, and a great looking interface that is very easy for our team to administer and update.” They were also impressed by how the Allied and FI-Mobile team worked together with vendors to keep the implementation on track and ready for a seamless go-to-market. “The FI-Mobile implementation team did a great job of keeping everyone involved. They provided weekly calls, meeting notes and kept all relevant parties engaged. For institutions looking for a solution, it is just as important to have an organized team working together implementing the technology as the technology itself.”

The Vision for Ocean Communities:

Ocean Communities FCU envisions that digital banking is not only about transactions they view it as necessary to remain competitive in the market and relevant to their members. They know that the ability to reach younger demographics that expect mobile banking access, is essential to their growth strategy. Their recommendation to other financial institutions embarking in mobile banking or upgrading their digital banking solution is to identify criteria ahead of your search and perform thorough due diligence. “It all changes so quickly, both technology and consumer demand. Everyone is busy and mobile is no longer just a convenience. It’s an absolute necessity for many. Yes, we want to contain costs and attract younger members but we also want to retain the members we have and when we asked, we weren’t surprised to hear that mobile was a must-have”, said Morin.

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About FI-Mobile

FI-Mobile is a leading provider of digital banking solutions. Credit unions and community banks rely on FI-Mobile to modernize their online banking infrastructure and consistently offer all their services online and on any device. FI-Mobile has served more than 1.4 million consumers through their credit union customers, with an average customer loyalty rate of 97 percent. More information on FI-Mobile is available at fi-mobile.com.

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