



## CASE STUDY:

# Clearview Federal Credit Union

## Clearview Federal Credit Union Cuts Paper Consumption in Half

Clearview Federal Credit Union ([www.clearviewfcu.org](http://www.clearviewfcu.org)), formerly US Airways Federal Credit Union, is a member-owned and operated financial institution serving over 100,000 members. At \$600M, it is the third largest credit union in the state of Pennsylvania. Its services range from checking and savings accounts, to loans, VISA cards, ATM, and teller services. Like most credit unions, member service is their primary focus.

In 1998, Kevin Dougherty, Vice President of Technology, decided that the company needed to find a better way to handle the growing mountain of paper documents necessary to service their expanding membership. "We were buying a tractor trailer full of paper every quarter, and running out of storage space fast," stated Mr. Dougherty. "When we needed additional offices and a conference room, I found that we were instead using large areas of our facility to store documents." Furthermore, the company had difficulty handling the increased workload of retrieving this information – searching through file cabinets and microfiche was no longer an efficient way to provide customer service.



After a thorough needs assessment, Mr. Dougherty examined the business case for implementing an optical imaging system. Considering the increase in productivity, the improvement in customer service, and the cost of microfiche, an optical imaging system seemed to be a bargain. Kevin could demonstrate an ROI of less than two years for the system.

Initially, the company decided to install an optical system that consisted of three Compaq servers, two Fujitsu scanners, the Documentum Application Extender software suite, and a Plasmon optical jukebox for back-end storage. The system was designed to handle all member records, signature cards, application forms, and included the capability to generate financial reports. Documents were scanned, data was captured and indexed using the Documentum software, and stored for future fast retrieval on the Plasmon jukebox. Once stored, Documentum's WebXtender allows their members to log into the system and retrieve documents easily using a standard web browser.

At first, some of the department's acceptance of this system was slow. As with any change, there was a fear of losing productivity while getting up to speed. In a few short months, however, the entire accounting department had adopted it, and other departments were lining up to process their documents.

In 2001, they added the OCR *for* Forms software program from Systems Imaging, Inc. to improve the front-end capture and indexing of documents into their Documentum Application Extender system. OCR *for* FORMS greatly minimizes indexing of scanned document types. Today, the optical department at Clearview Federal Credit Union is scanning about 5,000 documents containing 10,000 pages per day.

After one year of using the system, the results were dramatic. Consumption of paper was cut by over 50% while the efficiency of handling customer information markedly improved. At the beginning, Kevin admits, "I had no idea how critical the optical imaging system would be to our business. Now, I cannot imagine being without it. It is as important to me as our mainframe."

Clearview Federal Credit Union was spending about \$80k per year in microfiche, and countless hours searching for information requested by customers. Now, customer questions about account information are usually answered in real-time. Many are able to access their records directly from the optical system. The software and hardware technology for the optical imaging system demonstrated a payback in less than two years. In the future, Clearview hopes to gain even greater efficiency by addressing the workflow process as part of the optical imaging system.

"We used to call the accounting department "the Tree Killers" because they generated so much paper," jokes Dougherty. Today, they are consuming less than half the amount of just four years ago. "We will never be completely paperless" he stated, "But using today's optical imaging technology, we are saving trees, time, and money!"