



## Columbia Credit Union Grows with LaserPro®



Columbia Credit Union of Clark County, Washington differentiates itself with the quality of customer service it provides. In a recent survey, 96% of its 60,000 members rated service as Highly Satisfactory or Satisfactory.

According to Carol Hecox, Business Lending Operations Supervisor, launching the department with LaserPro® eight years ago has been key to their member-business' satisfaction. The credit union "originally chose LaserPro for member business lending because it was the most reliable, compliant documentation system available," Carol explained. "Coupled with the efficiency and flexibility LaserPro has demonstrated, the decision has helped us to fulfill our members' needs in a timely manner that reflects the expertise and professionalism of our credit union."

### Host Integration Saves Time on Every Loan

Harland Financial Solutions recently implemented an interface between LaserPro and Columbia Credit Union's member-business system, Fiserv® ITI's Premier®. This interface saves approximately 30 minutes on each new loan boarded, for an average monthly savings of 3.5 hours. Processors attribute this efficiency to the elimination of duplicate data entry; the addition of codes and descriptions in drop-down boxes; and flexible field controls that let you make a field required, non-editable, hidden, or grayed-out with a default value. Carol adds that the structure of the interface made it very simple to set up and processors were trained quickly and easily on new input procedures.



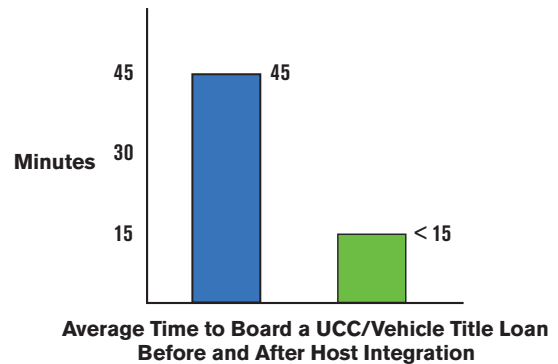
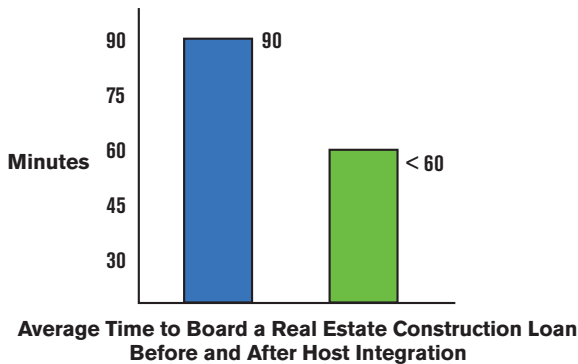
**Carol Hecox, Columbia Credit Union**

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Carol Hecox, Business Lending Operations Supervisor  
Columbia Credit Union

## CASE STUDY

### Host Interface Saves an Average of 30 Minutes in Boarding New Loans



#### Compliance Reduces Risk During Growth

Columbia Credit Union continues to rely on LaserPro with confidence, knowing that it offers up-to-date documentation for federal and state regulatory compliance. Carol notes that it is particularly helpful that the information in each release is provided "per state," saving considerable time when reviewing changes. According to Carol, "Our Business Lending has grown from \$7 million in 1999 to \$148 million in 2006 with minimal losses to the Credit Union. We feel that a large amount of credit can be attributed to LaserPro as our loan documentation software."

#### Flexibility and Efficiency Offer Key Competitive Advantages

LaserPro facilitates a high level of productivity and fast turnaround that are critical to successful operations. The flexibility of LaserPro for loan document production has also contributed to the Credit Union's rapid growth. Carol especially appreciates the ability to add provisions and make changes to the documentation, solving business needs "outside the box." User-friendly and easy to learn, LaserPro has been straightforward to customize to the Credit Union's needs. According to Carol, "Using a world-class loan system provides the Credit Union significant cost savings and gives us the competitive advantage that we need."

#### Expert Training and Support Promote Continued Success

Carol attended a two-day LaserPro Administrative workshop in the early days of product adoption, and reports that "it was only a short time before we were processing loans through the software. We have found training at Harland Financial Solutions to be consistently of high quality and conveniently located, especially with the eLearning options that are now available." With regard to Technical and Compliance Support, Carol says that "the people at Harland Financial Solutions are knowledgeable, up-to-date and provide superior service. They are very professional and assist with any problems immediately." Carol adds that she has "been impressed with the legal support that Harland Financial Solutions provides." In addition to its Compliance Support Department, Harland Financial Solutions partners with a 50-state attorney network for the benefit of its customers. "We recommend that any institution that is searching for a company to support all their business needs and help them be successful give Harland Financial Solutions a call," Carol concluded. "You will not be disappointed."



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