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## Credit union makes high-tech moves

Full-service Web site, ATMs to be added this year

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ERIKA HOEFER/Daily Inter Lake |

Whitefish Credit Union has been in business 75 years and, to celebrate, it's giving its members a birthday gift — new technology.

By the end of the year, the six-branch financial cooperative plans to have a full-service Web site for online banking as well as automated teller machines in Kalispell, Whitefish and Polson.

These are in addition to a new operating software for tellers that will speed up transactions and allow for faster, more efficient service.

The credit union has operated without checking accounts, ATMs and the Web for years, offering its members a no-frills, high-reward network for storing cash.

The arrival of James Kenyon, the new chief executive officer, has changed all of that. Since taking the position last September, Kenyon has worked to modernize systems to make banking easier and more accessible to the credit union's members.

The first step will be to get a Web site up and running where members can access their accounts 24/7 from any location.

"That's something we haven't been able to access in the past," said Sue Schenck, director of business development.

"It's a little unusual today to not have a Web site," Kenyon said. "Offering electronic services is the future."

Aiming for a launch near the end of the year, the credit union has identified three possible companies to develop the site.

In addition to offering online banking, Kenyon said he hopes the site will reflect the company's neighborhood presence with a page dedicated to the communities it serves and the credit union's outreach programs.

While the average age of Whitefish Credit Union's members is 10 years younger than the national average, the company also hopes to use the site as a tool to attract more young members.

The site will feature audio clips offering tutorials on how to balance an account or qualify for a loan and will answer questions on mortgage procedures and buying a home.

Members also will be able to find tips on saving and determining the difference between wants and needs.

The company plans to use a texting format that will be familiar to the younger members. It was an idea they culled from a focus group.

“It’s something that will grow as people use it,” Schenck said.

Whitefish Credit Union began with five railroad employees, each with \$5 in their pockets. From that initial \$25, the company has amassed assets near \$1.2 billion, making it the largest credit union in Montana.

The credit union today has 58,000 members.

“We’ve come a long way in 75 years,” Kenyon said.

The credit union has selected Symitar to implement Episys, a streamlined teller software that will allow for more efficient banking.

Whitefish Credit Union is the 51st billion-dollar credit union to work with Symitar. The core data processing company will go live with the credit union in August. The only change members will notice is faster service, Kenyon said.

“This is a huge step in the right direction for us,” Kenyon said.

“We are doing so many huge things all at once. It’s really exciting,” Schenck echoed. “It’s kind of like a roller coaster.”

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