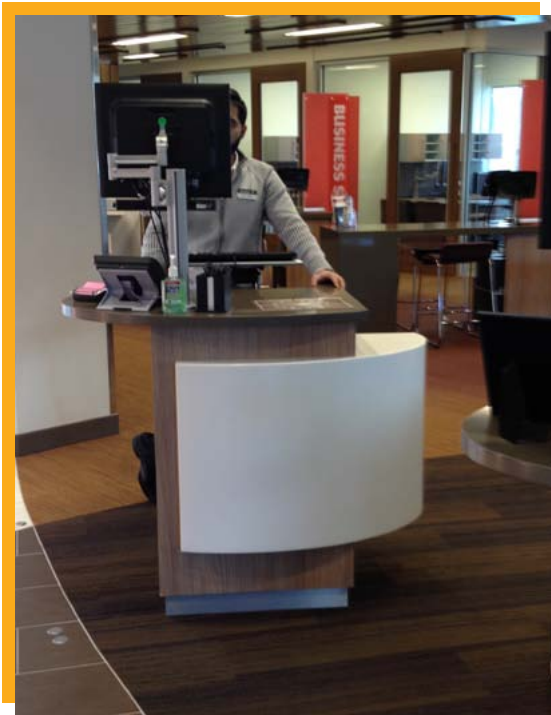


Strong Technology with Meaningful Member Experience

BECU is a U.S. credit union originally established to serve employees of The Boeing Company in the state of Washington. BECU stands out as a credit union that responds to the needs of young adult membership by partnering with local businesses and universities and by offering core services via technology.

BECU membership is open to all state residents. BECU creates market awareness to attract new members by using different marketing channels, including promotions through partner employers and universities.



At BECU's branch concierge desk, a staff member is there to understand your financial needs and direct you to a variety of stations within the branch.

BECU understands that technology offers an opportunity to provide financial services to young adults in an easy and convenient manner. Of their 43 branch locations, only two have a traditional teller line where humans process transactions. This is not by accident. BECU understands that the best use of their staff is not processing transactions, but having meaningful conversations with their members when they come to a branch, and if necessary, teaching them how to use the variety of technology channels that BECU offers.

Their technology channels include approximately 250 ATMs, most of which can accept cash or check deposits, a mobile banking app with mobile check deposit, online banking via their website which includes the ability to scan, and deposit checks and alliances with partner ATM and shared branching networks. BECU is also active with social media via Facebook and Twitter. These channels act as the foundation for how BECU's young adult membership interacts with them outside of the branch.



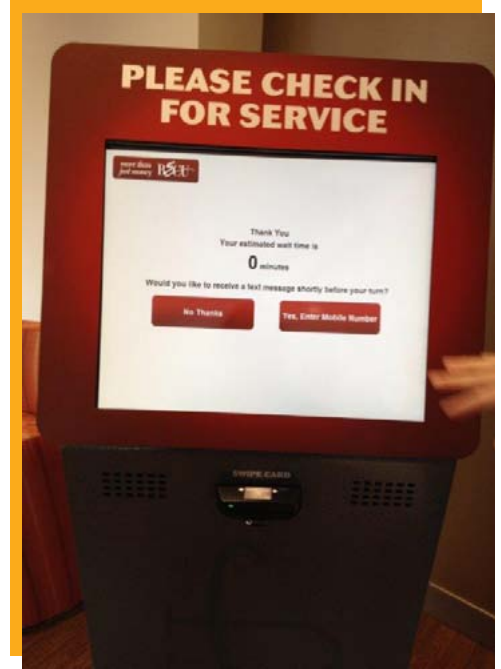
Steve Schaefer

Manager Technical Services

[World Council of Credit Unions](#)



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At BECU's check-in kiosk, members and non-members entering the branch get in a virtual waiting line to speak to a concierge or member service representative. While they wait for a text message announcing their turn, they can surf the web (free Wi-Fi) and enjoy snacks and coffee.

Each month BECU attracts around 6,500 new members, 75% of whom come directly through the branches. In their newer locations, when a member enters a branch, the first thing they see is a concierge desk staffed by a friendly and knowledgeable BECU employee or concierge. The purpose of the concierge is to truly understand your financial needs and direct you to a variety of stations within the branch. The stations include their deposit taking ATMs, lending representatives, business services and investments. They have a welcoming waiting area with Wi-Fi and coffee and a high-tech monitor that shows where you are in a queue to speak with a specific BECU representative. Walk-ins are welcome for services beyond deposits and withdrawals, but if you would like to make an appointment, you can do so online before coming to the branch. You can even choose to receive a text message when a representative is ready to speak with you.

Other credit unions can learn from BECU that a strong technology presence mixed with meaningful and personalized experiences when visiting a branch is necessary for attracting and maintaining young adult members.