

# BUSINESS CAPTURE

## Business Members Sold on Remote Deposit Convenience

No arm twisting was needed to convince Shelly Waters to implement remote deposit technology within her small business.

Shelly and husband, Jeff, members of Red Crown Federal Credit Union in Tulsa, Oklahoma, launched a specialty dry cleaning business three years ago. Their success has enabled them to expand to three facilities. In the past, Shelly spent a significant amount of time making deposit runs to the credit union. The idea of depositing checks electronically on her own schedule from the comfort of her home-based office was easy to grasp.

"Sure, I'll be your guinea pig," Shelly responded when Red Crown approached her with the remote deposit opportunity. Time away from the office and in the car had been an ongoing source of frustration for Waters – one for which Red Crown's member service-oriented staff found a solution.

Red Crown uses Southwest Corporate Federal Credit Union's Business Capture service, powered by Bluepoint. With Business Capture, checks are scanned at the business location and images securely transmitted electronically to Southwest Corporate for processing. Imaged checks are cleared expeditiously and processed by the least costly method.

***"Convenience and time savings are big benefits."***

A \$110 million community chartered credit union, Red Crown implemented remote deposit to expand its service to business account members, according to Kevin Hill, Red Crown's Chief Financial Officer. Red Crown has 166 member business accounts



Red Crown Federal Credit Union Tulsa, OK Total Assets: \$110,000,000

representing \$800,000 in shares and \$4.3 million in member business loans. The credit union also offers business checking accounts, credit cards with rewards and SBA loans.

"Business members like Shelly want to conduct transactions remotely because of accessibility and convenience. Rather than spend daytime hours on bookkeeping, Shelly can concentrate on other tasks. At night, when she's free from those responsibilities, she can deposit the 100-150 checks that flow through her business each week," said Hill.

"Convenience and time savings are the big benefits," agreed Shelly. "We're busy people with three locations and three kids. Last night, I was making deposits at 9:30 after the kids were in bed. The night before, it was 11:30."

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