

# 'Intelligent' Printing and Electronic Forms Are Here

**Automated document processes streamline workflow while lowering costs and clerical errors**

## **INDIANA** **Members Credit Union**



*By Deidra Dunagin  
Vice President, Information Systems,  
Indiana Members Credit Union*

**“Our credit union now has time to interact with our members and serve their needs rather than doing redundant clerical work, running from one machine to another, sorting paper, hunting through filing cabinets or communicating with other branches to find information or documents that should be at our fingertips.”**

When the tasks to provide simple member services become a management nightmare in which clerical work prevents tellers and loan officers from interacting with members, it is time to step back and look at the big picture. Indiana Members Credit Union did just that recently, identifying opportunities to not only improve service, but reduce costs, free up space, and stop the constant flow of paper.

With 21 scattered locations serving 90,000 members, Indiana Members Credit Union found that information was being duplicated in its core computer system and other applications when creating service request forms, loan notes, a myriad of supporting loan documents, and negotiable instruments. Additionally, our credit union had single-tasking equipment spread end to end on counters and desktops. Preprinted forms, some including branch-specific information, took up shelves of space in storage closets at every branch location, particularly check stock which had to be secured in vaults.

### **New Technology Put to Use**

Indiana Members Credit Union realized early on that it would not be productive to track, maintain or replace outdated equipment. Spurred by its efforts to meet government requirements for Y2K compliance, our credit union began analyzing what it would take to reduce counter clutter, minimize data entry and reduce the contents of or empty filing cabinets and storage facilities. Standard Register, a Dayton, Ohio-based document management company, worked with technology partners and our credit union's core systems provider - which leads the Y2K compliance effort - to maintain data as a central information source. Our

credit union stores mountains of forms electronically and then combines both forms and information to create any type of clean, legible document on one shared device.

As a result of these efforts, our credit union migrated paper forms to electronic documents according to Standard Register's Less-Paper Strategy™, eliminating preprinted forms and costs associated with forms printing and storage. Additionally, Standard Register's forms designs combined electronic documents; even further reducing obsolescence when laser-printing. There are also intangible savings through improved efficiency. Now one or two laser printers per branch have replaced a slew of equipment including check writers, dot matrix printers, check signers and money order machines. One MICR laser printer operates in place of two to three machines per branch, and a single document laser printer replaces the functions of as many as 10 pieces of equipment per branch. The number of equipment service contracts has greatly diminished.

### **Results**

By storing information electronically and generating documents on the desktop, Indiana Members Credit Union is maximizing efficiency and eliminating paperwork, especially among tasks involving the creation, filing and retrieval of documents. It used to take 24 hours to deliver documents between branches via courier. Now, documents are sent electronically in seconds and at no cost via the computer network and printed on the new laser printers at each branch.



*Julie Nolan,  
Branch Manager*



Standard Register recently integrated its intelligent secure document printing solution, LinkUp®, to facilitate document production. Called "intelligent," LinkUp merges variable data for networkwide distribution to laser printers. LinkUp produces secure, MICR laser-printed official items and non-MICR documents such as notices in real-time, controlled environments. Indiana Members Credit Union checks, direct deposit notices, tax statements and other confidential and negotiable documents, formerly preprinted, stored, then hand written, are now electronic templates. These electronic documents are filled out on the host system and printed enterprise-wide, on-demand using LinkUp. Our employees create documents such as checks by processing normal business transactions on the host computer. Now, a single secure check stock is used to print all negotiable documents where previously more than 60 different preprinted checks were required. This generic checks stock includes important security features including a void pantograph, artificial watermarks and thermochromic ink. Branch specific information is printed at each location via the networked laser printers.

LinkUp integrates all pertinent information, including authorization signatures, logos, account numbers and member information and is easily managed from one central location over the wide area network. Hundreds of notices are produced daily, notifying credit union members of system-generated activity on their accounts. The notices, formerly preprinted multi-part impact carbon-imaged mailer forms, are now laser-printed on-demand via LinkUp for enhanced legibility. Additionally, the documents are pressure-sealed in one efficient step for enhanced security using Standard Register's Image Seal® self-mailing system.

Thanks to Standard Register and partnership with key technology providers, Indiana Members Credit Union is moving information much faster by sending data electronically and combining multiple time consuming document production processes into one simple step with LinkUp.

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Indiana Members Credit Union takes pride in its friendly, efficient tellers and loan officers. Our credit union now has time to interact with its members and serve their needs rather than doing redundant clerical work, running from one machine to another, sorting paper, hunting through filing cabinets or communicating with other branches to find information or documents that should be at one's fingertips. The transportation of paper documents has greatly diminished and customer service is significantly enhanced through more expedient loan processing.



*April Need, Teller*

#### Contact information:

**Indiana Members Credit Union**  
5103 Madison Ave.  
Indianapolis, IN 46227  
Assets: \$514 million  
Number of Members: 90,000  
317/788-0366 Ext. 116 or by email at  
[businessdev@imcu.com](mailto:businessdev@imcu.com)

**Standard Register**  
600 Albany St.  
Dayton, OH 45408  
Kyle Grogan  
Manager, Financial Market Development.  
937/221-1337  
[kyle.grogan@standardregister.com](mailto:kyle.grogan@standardregister.com)  
[www.standardregister.com](http://www.standardregister.com)

**Credit Union National Assoc., Inc.**  
P.O. Box 431  
Madison, WI 53701-0431  
Customer Service - 800/356-8010  
[www.cuna.org](http://www.cuna.org)



Standard Register is the exclusively endorsed vendor for CUNA's National Document Management Program which is designed to help credit unions reduce the cost to buy and use business forms. This alliance covers all 50 states, Puerto Rico and the District of Columbia and is available to all credit unions.

Through association with CUNA Service Group and state leagues, Standard Register helps credit unions enhance member services through document management and strategic sourcing. The company provides high-quality marketing printing options, fulfillment programs, and document design, creation and inventory management. Standard Register's solutions offer a broad range of technology-based applications and programs that simplify information flow, increase operating efficiency and improve bottom line performance.

Standard Register's LinkUp MICR and laser check printing enables credit unions to create starter kits for members on-demand. This application also provides a secure way to generate cashier's checks, money orders, cash in/out tickets and GL tickets.

Other product offerings include secure self-mailer documents, encoders, batch processors, secure printing and check signers.

Standard Register tailors solutions that improve time use and reduce costs by eliminating need for pre-printed warehoused forms. The company maximizes credit union efficiency by centralizing document processing and on-demand printing or enabling these capabilities to be performed across computer networks. Standard Register improves credit union efficiency through its "Less-Paper Strategy"™, a proven methodology for reducing the number of traditional business forms used as well as migrating from paper to print-on-demand or electronic forms.

Learn more about how Standard Register can help improve your operational efficiency and member service by calling 888-742-7263 or writing to Standard Register, Attention: SRC Direct, P.O. Box 1167, Dayton, OH 45408. Visit Standard Register online at [www.standardregister.com](http://www.standardregister.com).