



OMS Case Study

# Scott and White Employees Credit Union

Temple, Texas

Assets: \$73M+

Core Processor: **ShareTec**



## How Pinnacle Helped Scott & White Employees Credit Union Optimize Overdraft Protection

At Pinnacle Financial Strategies, we believe every financial institution deserves a partner who understands their unique needs, provides actionable insights, and delivers results. When Scott & White Employees Credit Union (SWECU) came to us looking to improve the performance and efficiency of their longstanding overdraft program, we stepped in with a comprehensive, compliance-focused solution that delivered immediate and lasting value.

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### The Challenge: A Legacy Program Needing Optimization

SWECU had been operating an overdraft program for more than 20 years. While functional, the program required significant manual effort and lacked the strategic enhancements needed to stay competitive and member-focused in a modern banking environment. Their leadership was ready for a change—one that would simplify operations, enhance compliance, and strengthen member engagement.

### Pinnacle's Expert Guidance is Why SWECU Chose Us

After meeting with our team, SWECU explored our platform and approach. What began as a simple conversation quickly evolved into a powerful partnership.

They were drawn to our:

- Hands-on onboarding support
- Compliance expertise
- Proven track record of program optimization
- Member-first philosophy

### Seamless Implementation with Measurable Improvements

We began with a full review of SWECU's existing program. From there, our team:

- Delivered compliance-centered recommendations
- Increased Courtesy Pay limits using tailored risk analysis
- Aligned policy documentation with regulatory expectations
- Integrated core processing files into the SmartTech system, streamlining data access

Weekly check-ins ensured full transparency, efficient collaboration, and a smooth launch. We also adapted our platform based on SWECU's specific operational feedback, reinforcing our commitment to a true partnership model.

***"During the onboarding process, they conducted a thorough review and provided recommendations to optimize the program's effectiveness. Specifically, Pinnacle's risk analysis supported our decision to increase courtesy pay limits for SWECU members, ensuring alignment with our risk management objectives."***



## **Targeted Training & Responsive Support**

SWECU has an experienced team so we provided position-specific training, minimizing disruptions while boosting confidence. Later, when they expressed a need for deeper ongoing training, we invited them to beta test our new training platform. This resource has since helped their team members better communicate program benefits and reinforce value to their members.

## **Stronger Member Engagement & Financial Flexibility**

Since implementation, SWECU has seen measurable improvements:

- Increased member responsiveness through timely email communications
- Deeper engagement with members opting into services they previously didn't understand
- Stronger relationships, with members sharing how the program helps them meet essential needs—like buying food, fuel, or school supplies

One powerful story involved a member needing funds for back-to-school shopping. By helping her understand the benefits of opting into the program SWECU enabled her to make necessary purchases before payday. These everyday moments reinforce the true purpose of our work: empowering financial institutions to better serve their members.







### **Long-Term Financial Wellness**

Beyond short-term support, our program has also helped SWECU promote lasting financial wellness. One member who regularly used Courtesy Pay is now financially stable, thanks to education and coaching tied to the program. Stories like these demonstrate the deeper impact of a well-structured, member-centric overdraft strategy.

### **Positioned for the Future and Unmatched Results**

With Pinnacle's support, SWECU is now:

- Operating a streamlined and compliant overdraft program
- Building trust through transparent communication
- Retaining and empowering members through financial flexibility and education

### **A Trusted Partner in Member-Centric Overdraft Management**

At Pinnacle, we're proud to serve as a strategic partner for institutions like SWECU—because we know that when you empower your team and support your members, everyone thrives.

***"We highly recommend Pinnacle Financial Strategies. Their platform is intuitive, their team is responsive, and their expertise in compliance and program design gave us peace of mind throughout the process. This partnership has been a game-changer for our credit union."***

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**Ready to optimize your overdraft program? Let's talk.**

Contact us today to learn how we can help you achieve similar results.

**Pinnstrat.com | 866-737-1235**