



HOW BLUCURRENT CREDIT UNION IS USING MESSAGEPAY TO CREATE PAYMENT CONVENIENCE AND KEEP THEIR MEMBERSHIP HAPPY

CASE STUDY



"It's just easy to use. From the front end to the back end, with anything we've come across in the time we've been using them, everything has been easy. I push a button and it's all taken care of for me. It's really nice."

Lynn Nottingham,
Support Services Manager, BluCurrent Credit Union

RESULTS

+70%

Growth of membership use of
MessagePay from October 2020 to
February 2021

SOLUTION

Digital loan payment

- Simple, convenient payments
- Built with modern, mobile customers in mind

Customer

BluCurrent Credit Union

BluCurrent Credit Union is Springfield, Missouri's largest credit union, with over 23,000 members and \$235 million in assets. The credit union was first founded in 1929 as the Springfield Postal Employees Credit Union, and has proudly served their community and members since then.

Lynn Nottingham is the Support Services Manager for BluCurrent Credit Union. She has been with the credit union since 2013, where she started as a teller before quickly being promoted to Support Service Representative and later Support Services Manager.

Challenge

Staying technologically advanced and ahead of the competition

As BluCurrent Credit Union's Support Services Manager, Lynn Nottingham's number one priority is taking care of BluCurrent's members. She wants to make sure that they have as many self-service options as possible to access their funds, and that making loan payments is always fast, easy, and convenient for them.



During a strategic planning session, BluCurrent leadership realized they needed to focus on digital development to make sure they stayed on top of new FinTech options—and ahead of what competitors were offering. They realized they needed a better way to offer their members more varied, convenient options for loan payments.



“Our goal has always been to take care of our membership. We wanted them to be able to make payments anytime, anywhere, in any way that they find easiest for them.”

Solution

A digital payment solution that's easy and convenient for members

When MessagePay first approached BluCurrent's leadership, they were exactly what the credit union was looking for at just the right time.

With MessagePay, BluCurrent Credit Union could now offer their members an easy way to make loan payments through their web portal.

The credit union quickly realized that many members had been looking for this option already: by setting up MessagePay, they were able to meet a need they hadn't realized their membership had.

Plus, just as BluCurrent began implementing MessagePay, COVID-19 caused worldwide shutdowns. Offering their membership a safe, secure way to make payments without leaving their home became more important than ever. Knowing MessagePay allowed them to do that was a relief, Lynn says.





“Being able to give our members a safe, secure, available place to make payments in a time when they were unsure what was going to happen was comforting. Our members felt more respected. If they chose not to go out, then we had options for them. That was very important.”

Result

70% adoption increase month-over-month and more on-time payments

With MessagePay set up, BluCurrent Credit Union has seen an increase in on-time payments being made, thanks to the convenience of using the website option.

More and more of their members are using the new payment options: in the last few months, they've seen an 70% increase in adoption month-over-month. Their next step will be using MessagePay to set up a text-to-payment option for their members, which will come later this year.

Plus, offering digital payment options has allowed them to cut fees in half compared to paying over the phone, which their members appreciate.

Best of all, it's helped BluCurrent Credit Union stay competitive in the financial industry and offer their members the best possible service.





**“IMPLEMENTING MESSAGEPAY HAS
DEFINITELY HELPED US BE
COMPETITIVE WITH OTHER PLAYERS IN
THE FINANCIAL INDUSTRY. IT’S REALLY
BEEN SUCH A BENEFIT TO OUR
MEMBERSHIP, AND WHEN OUR
MEMBERS ARE HAPPY, WE ARE HAPPY.”**



MessagePay

**Offer your members simple,
convenient loan payments
online, over the phone, and
via text message**

Get a Demo