



Wichita Falls, Texas
\$114 million assets
13,900 members

The \$114 million Texoma Community Credit Union's experience varies from the argument that credit unions must go to third-party providers for best-of-breed add-ons. Along with core processing, the Wichita Falls, Texas based credit union said it relies on other solutions FLEX created itself such as e-statements, remote deposit checking and even a debit card on-off switch.

"Eight or nine years ago, I would have told you that third parties do a better job with ancillary services than do the cores, but my thinking has shifted on that," said Wayne Mansur, CEO at the 13,900-member Texoma Community.



Sean Holcomb, SVP at Computer Marketing Corp., which provides the FLEX System to nearly 300 credit unions from its base in Sandy, Utah, said his company is ready to go both ways. FLEX is now based on a service-oriented architecture platform that provides an application programming interface to allow integration with third-party solutions that credit unions now demand, he added.

"Nevertheless, our philosophy of collaborating with FLEX credit union clients in growing the software organically will remain unchanged," Holcomb said. "Operationally, work flows are cleaner, maintenance is lower and consequently, costs are significantly reduced. The cost/benefit is undeniable, making this far and away the most popular avenue among our credit union clients."

Mansur and Holcomb both pointed to the cooperation that marks the client and core processor relationship at FLEX. Mansur said that kind of relationship is why he has been a FLEX customer since 1988, when he was with an El Paso, Texas-based credit union. Another relationship that has changed is with the member.

"It used to be that the core processing system was just a way to account for member deposits and withdrawals and maybe, just a few more things," Mansur said. "Now, the members run the core. They run home banking. They run mobile. We have changed from our core being employee-run technology to something that's run by our members, by people, ordinary consumers, who intuitively know how to use this technology."

Under Mansur's leadership, Texoma converted from a Fiserv system to FLEX in 1996 and said he plans to stay. "I had a conversation with another core processor just a few days ago and they asked if I would consider evaluating my core. I told them, 'Yeah, I did that this morning. I'm under contract with them until 2025.' That was my way of telling them I wasn't interested in talking to them."

