

Client: Vibrant

Industry: Finance

Business Driver: Reduce costs and streamline infrastructure

Solution: 3 custom applications; Google for Work

Vibrant Is Reimagining Banking and Using Google to Get There



A Neighborhood Gem

80 years ago, eight employees of the John Deere Harvester Works came together to create what was later called the Deere Harvester Credit Union (DHCU). To this day, much of the credit union space has always been based upon an association to where you worked. This caused some confusion because people thought they needed to belong to a certain organization to be a member of the credit union, when in reality, DHCU provides financial services to anyone living or working in a 50 mile radius of any DHCU branch. In an effort (and a successful one at that) to do banking reimagined, the credit union is changing for the better. Through a rebrand as well as a technology transformation, DHCU has innovation on their side and a solid foundation to continue to build upon.



Vibrant Is Banking Reimagined

The new name, [Vibrant](#), reflects who they are – a vibrant place to be, work, and bank – and reflects their growing community membership. With a flourishing organization, they needed a reliable technology solution that would allow them to scale for the long term. This is where the cloud came into play.

Although scalability seems like the most obvious reason for Going Google, Vibrant saw other opportunities within the Google platform. A project that started out as a way to cut costs quickly turned into an enhancer for other internal business. With Drive alone, the move to the cloud brought a \$40,000 per year savings to the credit union by eliminating the need for Microsoft Office and a separate intranet system. Tens of thousands more would be saved once they began to customize their other processes.



The Google Impact

Where Vibrant has seen the most Google impact isn't necessarily in the first-to-learn and easy-to-compare qualities of the product, but even more so in the features within. The Vibrant team has discovered how to work better together through true collaboration. As Steve McAtee, CIO of Vibrant, explains, "it's interesting from an IT perspective to use all the internal tech and admin features, but then to see the actual users in the business just



Steve McAtee
CIO, Vibrant

start collaborating on their own within the platform is extremely enlightening.” Google Drive has introduced a new and better way to be productive, get tasks done faster, and share information company-wide. Users pick up the tools quickly and their curiosity is sparked immediately when new features appear.

Expanding Upon a Powerful Platform

At the tail end of 2014, Steve McAtee reached out to Cloudbakers with a need for custom development. The Vibrant team had seen the power of Google already through their investment of Google Apps and wanted to use that same power, through an app scripting piece, for other internal processes. Viewing Cloudbakers as an easy to access, responsive, and knowledgeable Google Partner, Vibrant leveraged their expertise to mentor them through the project.

“We are so appreciative of the Q & A sessions, where we can ask ‘is that possible? What are the technical hurdles?’...and get instantaneous feedback,” explains McAtee. “It says a lot to be able to sit down with the Founder of the company and talk CIO to former CIO. Cloudbakers has a lot of great thinkers and can act as a technology sounding board for us.”



To give a small example of these 1:1 meetings, imagine the Vibrant and Cloudbakers teams sitting at a conference table together. The words ‘content compliance’ (an essential for the financial industry) came up in a quick off-topic sentence at the time, and a member from the Cloudbakers team added in the fact that there is a content compliance feature built within Gmail. Right at the time that Vibrant was searching to purchase a product that would satisfy this need, the answer laid right there before them. As McAtee recalls, “that alone paid for my visit with Cloudbakers. We saved time that would have been spent evaluating, and saved money by not purchasing a tool that we already had with Google Apps.”

Vibrant has had a lot of success. With the Cloudbakers partnership, they can keep adding value to their members by streamlining communication internally and externally. One of the initial value adds this partnership provided was [Spanning Backup](#). Built for Google Apps, Spanning safeguards Vibrant employees from data loss & human error.



A deeper example of the Cloudbakers value add is the custom applications they later developed for Vibrant.

Custom Applications: 3 Huge Savers

Credit Unions are accustomed to paying for various third-party services and applications. In Vibrant’s case, they were spending (or preparing to spend) hundreds of thousands of dollars on such services, in order to do the

following: Document imaging & discovery, document importing into Drive, and automated Loan Officer video conferencing.

Cloudbakers was able to develop 3 custom applications that removed Vibrant's reliance on third party vendors. Using Google Drive, Chrome, and Hangouts as a backbone, Cloudbakers created the Vibrant Archive Nexus (VAN), Electronic Document Consumption (EDC), and Video Loan Officer (VLO) platforms.

VAN

VAN is a Drive-based Discovery Tool. It allows Vibrant to put all their files (of all types) into Google Drive and search for them efficiently and effectively.

The screenshot shows the VAN Vibrant Archive Nexus search interface. At the top, there is a green navigation bar with the title 'VAN Vibrant Archive Nexus' and several menu items: 'Add Document', 'Discover', 'Reports', 'QR Code Generator', 'Help', and 'Jordan Hawkins'. Below the navigation bar, the main heading is 'Begin your Search' with a sub-instruction: 'Please use the dropdown menus to begin search'. The search form is organized into two columns. The left column contains dropdown menus for 'Doc Type', 'Account Number', 'Tax ID', and 'Member Number', along with a 'Date Range' input field. The right column contains input fields for 'Full Text Search', 'Teller Cashbox', 'Mortgage Number', and 'Branch', along with a 'Search Voided' checkbox. A 'Search the Nexus' button is centered below the form. Below the search form, there is a 'Results' section with a 'Clear Search Results' button and a search input field. A table header is visible with columns: 'View', 'Properties', 'Append', 'Document Title', 'Document Type', and 'Owner'. The table content shows 'No matching records found'.

Their previous system for document imaging and discovery was expensive and lacked parameters. VAN organizes their data methodically, keeping their document flow streamlined and allowing for easier file transfers if need be. Utilizing metadata, employees can now search files by numerous useful tags: Account member name, created date, search terms, etc. They can even incorporate sharing permissions as needed, ensuring only the right people can access each document at the right times. Additionally, Google Drive's performance native OCR allows for full document text search.

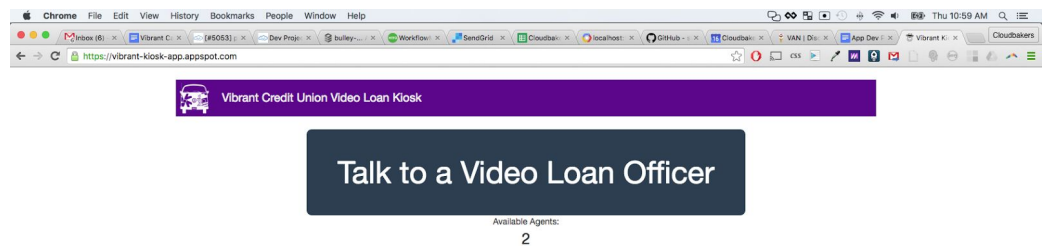
EDC

EDC automates a huge component of Vibrant's process. Being a credit union of their size, they regularly receive files and documents from numerous sources. These can be PDFs, statements, word docs, etc. When switching their Document Imaging system to VAN, Vibrant needed a way for new documents to automatically appear in Drive. EDC automates this process: When their various vendors send them files they are automatically handled and uploaded into Drive. The program recognizes what each file is, what properties it has, and uploads it accordingly. This saves them

countless hours of work and removes the need for a paid service that could do it for them.

VLO

Last but not least, Vibrant's VLO allowed the Credit Union to effectively allocate its staff. With many outlying locations Vibrant is able to use VLO to reallocate staff to more effective sales channels and virtually staff service locations to cover vacations, lunch breaks, sick days and weekends. Functioning as a Chrome Kiosk App, the Video Loan Officer platform allows potential clients to come into a Vibrant branch and communicate with loan officers via Google Hangouts.



This alleviates the need for a physical staff in each of their locations, and allows their officers to operate on their own schedules (setting available/away statuses as needed). On the customer end, VLO has gone over extremely well; Surveys sent out to users provided extremely positive feedback, with almost all respondents reporting a very high level of satisfaction with the portal.

These three applications save Vibrant time, money, and hassle. Instead of manually searching for files, manually converting and uploading files into Drive, and fully staffing each branch, they are able to automate their processes and divert employee time elsewhere.

Instead of spending hundreds of thousands of dollars on expensive, archaic third party systems to perform these tasks, Vibrant worked with Cloudbakers to develop platforms that they themselves now own.

Instead of dealing with numerous third party vendors (one for each application), Vibrant need only deal with Cloudbakers, their one stop shop for their IT needs.

A New Way of Working

Efficient communication is a staple of any business relationship, and Cloudbakers makes a point to effectively communicate throughout projects. In Vibrant's case, they utilized [JIRA](#) to go above and beyond basic

email communications for project issues and project tracking. This kept their project at the forefront of everyone's mind, and allowed Cloudbakers to create applications perfectly aligned with Vibrant's concerns. Troubleshooting, tips, tweaks--all were easily addressed while deploying Google Apps and developing the custom applications.

Through these projects Vibrant and Cloudbakers have built a deep partnership that will continue to drive innovation and result in happy Vibrant customers who appreciate their credit union's dedication to their ease of banking. In the end, people want to work the way they live and Vibrant's unique environment has allowed their employees to do so. They found the right platform and the right partners, making it simple for them to endlessly innovate.