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## Lake Michigan Credit Union Success Story





## Dynamics CRM Customer Story

*Putting the Member First and Winning Long-term Trust with CRM*

### CUSTOMER PROFILE

Lake Michigan Credit Union (LMCU) maintains a close trust relationship with its members by treating them as individuals and offering them relevant products and services. Hitachi Solutions and Dynamics CRM help LMCU do this by providing a complete view of each customer along with cross-sell and up-sell offers that are based on customer needs.

### INDUSTRY

Financial Services

### LOCATION

Michigan, USA

### Challenge

One of the largest credit unions in the country, Lake Michigan Credit Union (LMCU) has always made the financial well-being of its members the focus of its business. As the credit union went through a period of growth, it became significantly more difficult to provide members with the kind of personalized, relevant products and services that are the credit union's hallmark. A big part of the problem was the lack of a system for managing customer data. That information was scattered around the company and it was hard for anyone to get a clear view of it.

"Our business units were very siloed," says Staci Wade, VP of Application Support at LMCU, "Information was stored in different business units - mortgage, insurance, consumer lending, and the branches all had their own data."

Through a RFP Process the credit union chose Microsoft Dynamics CRM as their CRM of choice, but they recognized that they also needed an implementation partner to tie it all together. That was where Hitachi Solutions came in. From the start, LMCU was impressed with Hitachi's professionalism and experience. Wade said, "It was decided that we needed an implementation partner. At that time Hitachi was the only one that was standing out. It was kind of a no brainer for us."

Winning support from all the business units was an immediate challenge, and an area where Hitachi was able to help. By working with the business units, Hitachi was able to learn their business needs and ultimately demonstrate a solution that fit their way of working. This went a long way to getting their active participation in the project.



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Staci Wade, VP of Applications Support  
Lake Michigan Credit Union

### Solution

LMCU needed a CRM solution that enabled them to focus on members rather than just on accounts or transactions. Getting a complete, 360-degree view of the customer was essential to LMCU’s vision for CRM, so Hitachi went to work right away. Working with LMCU’s IT team, they were able to integrate data across dozens of different departments, systems, and databases.

Once they had the data integration in place, Hitachi was able to create a lead management and routing solution based on the workflow and data integration capabilities already present in Dynamics CRM. LMCU wanted the ability to provide their members with product offers that were matched to their financial needs, so Hitachi helped them create a “next best product” engine designed to suggest the best cross-sell and up-sell offers based on each members profile, accounts, and history.

On launch day, Hitachi was there with LMCU’s IT department. Within a few hours, everything was working smoothly. The entire project was completed ahead of schedule and under budget.

### Benefits

Customer trust is the first priority at LMCU, and the next best product engine embodies that philosophy. “We want our members to know that if they’re going to make any financial decisions they can trust us,” said Wade. “This solution really helps us make sure that the product we’re cross-selling them is the right product for them.” The solution also includes an opt-out capability. When a customer is offered a product, they can say “yes,” “no,” or “ask me later.” If the customer doesn’t want to be asked, the system makes sure they are never offered that product again, for at least five years.

Adoption of the solution was streamlined and rapid. Hitachi ran a “train the trainer” program with subject matter experts from each business unit who then trained their staff. The familiarity of the Microsoft interface made things much easier. “It’s Microsoft. Our people use Microsoft every day. It’s very intuitive. You know what you need to do because it’s familiar,” said Wade. “With Hitachi and Microsoft Dynamics CRM, we didn’t have to change our practices to fit the





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system, they built the system to meet our needs. If we could do it again, we’d choose Hitachi and Microsoft Dynamics CRM again.”

“Next best product” is used in multiple places at the credit union: during customer service calls, in-person consultations at branches, and for proactive marketing offers. It has also led to an increase in referrals across business units, and better follow-up with those referrals. People at the credit union can see at a glance how many referrals were made and how many need follow up. With better tracking of leads and referrals, LMCU can use that information to better understand which products are most profitable and which offers are having the best results. This capability is having a positive effect on company strategy and growth.

#### **Conclusion**

LMCU’s members are the center of their business. Dynamics CRM enables LMCU to provide the very best financial services to its customers and to continue to grow as a business. Hitachi solutions was a big part of that success thanks to their deep CRM expertise and knowledge of the financial services industry. “Hitachi was fantastic,” said Wade, “We can tell that they believe our success is their success. It was really easy to trust in them because they have integrity and they delivered on absolutely everything they promised us.”

