

DISCOVERY FEDERAL CREDIT UNION

Delivering authentic member experiences with innovative digital solutions

A genuine passion to deliver the best possible member experience while cultivating an internal culture of collaboration, innovation, and a “together we can achieve more” attitude are the pillars of Discovery Federal Credit Union’s digital transformation. “At Discovery, we’re constantly looking for ways to enhance the member experience,” says Ed Williams, CPA, CUDE - President/CEO, Discovery FCU. “We exist to serve our member/owners. We continually seek their feedback, and one of the reasons we made a strategic decision to dramatically improve our digital service offerings was a result of this feedback.” The credit union is dedicated to providing the resources for its members to decide how, when and where they manage their finances, or communicate with the credit union using convenient methods with the least amount of friction, and digital technology plays a major role in this process.



Ed Williams



Michele Smith

Early last year, Discovery FCU launched a new, interactive website incorporating a modernized online application process to allow individuals to open a new membership account in less than five minutes, and to quickly apply for loans. Moreover, they partnered with a forward-thinking FinTech, Bankjoy, to deliver their members a reimagined, versatile online and mobile banking experience. The innovatively designed online and mobile banking platform, which went live in late 2020, allows members to block and unblock their debit cards, deposit checks with their mobile device, make person-to-person transfers to other credit union members, or to people with bank accounts elsewhere, make external account transfers to or from accounts they own at other credit unions or banks, pay bills, get account alerts, tap to call Discovery and much more – all with the latest fraud controls and security protection.

“We chose to work with Bankjoy because they pride themselves on creating stunning products with advanced features, simple navigation, modern look and feel, and world class user experiences shaped by talking to users,” states Michele Smith, VP/CIO - Discovery FCU. “We are working with Bankjoy on several other projects and plan to introduce Artificial Intelligence (AI) voice banking, and an even quicker online account opening process using biometric identification technology later this year.” They’re also launching video banking soon.

Additionally, Discovery is transforming the way they serve their members in-person. This summer they will undergo expansive branch renovations to enhance the branch experience and include advanced self-serve options using progressive digital technology. “We’re changing the way we serve our members,” says Williams. “We want the branch to be tailored to the member’s preferred experience. We’ll no longer have tellers. We’ll serve our members with a personal consultative approach



with member experience representatives trained and knowledgeable in all aspects of the credit union.” And, they won’t be behind a teller counter. “We’re equipping our employees with iPads that will allow them to roam freely in our new open branch concept,” says Smith. “Our members will be greeted and served as they enter the branch. They’ll no longer have to wait in line.” For transactions needing more assistance or consultative visits, private service spots will be available. “We will have a state-of-the-art self-serve kiosk in the branch to allow members to quickly deposit and withdraw cash, make check deposits, transfer

money, make loan payments or get a debit card,” says Williams. “Elo’s will also be placed throughout the branch for quick self-serve options. Our main goal with the branch renovations is to allow our member/owners to choose how they want to be served. If they want to come into the branch to quickly handle a transaction themselves, they can do that. If they want to talk to someone, a knowledgeable employee will be readily available.” The branch renovations are slated to be completed later this year.

Discovery FCU is a not-for-profit financial cooperative serving the Berks County community since 1959.



Planned Renovations ...



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