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DuPont Community Credit Union – Meeting customer expectations with an expanded Ethernet network.

Kim Dean SVP Strategic Initiatives

DuPont Community Credit Union (DCCU) understands what it takes to meet their customers’ expectations for staying connected to their local bank. DCCU uses the entire suite of products from Lumos Networks, ranging from a rock-solid 250Meg Ethernet host site across a 1Gig network, with multiple 10M sites, to business voice, including PRIs and basic business lines to ensure connectivity and reliability for their customers.

Steady Growth through the Early Years

Originally known as Waynesboro DuPont Employees Credit Union, Inc., DuPont Community Credit Union opened its doors in 1959. Its first “office” was in the basement of the house of an employee who worked at the Waynesboro, Virginia, plant of E.I. DuPont de Nemours & Co. Through the ensuing decades, DCCU built a solid reputation serving its members with traditional products like car loans and checking accounts.

A Major Change in the Marketplace

In 1997, with amendments to the Federal Credit Union Act, the “field of membership” for credit unions was re-defined. Up to this point, credit unions had only been permitted to provide financial services to employees of certain businesses. The new provisions created broader geographic boundaries, enabling credit unions to serve any resident of a community where its members had a presence. This opened the market for DCCU to compete with banks and other financial service providers.

Taking Their Game to the Next Level

Leadership at DCCU firmly believed it could expand beyond the boundaries of DuPont facilities to reach local consumers. “Our leadership team embraced this new opportunity,” explained Kim Dean, VP of Information Technology. “We felt we had a solid offering, and we decided to pursue regional expansion.”

Given this new opportunity, DCCU embarked on an aggressive growth campaign. Setting its sights beyond the city of Waynesboro, DCCU crafted a plan to open new locations across Virginia's Shenandoah Valley. Over the next decade, DCCU would establish six new facilities across the region, bringing their total to ten locations in Virginia.

Technology – a Precursor for Expansion

With new opportunities come new challenges. DCCU knew that it possessed the basic hallmarks to succeed in the hyper-competitive financial services marketplace: community presence, a solid reputation built upon trust, efficient operations, and a base of experienced employees who truly understood how to deliver outstanding customer service. But the management team quickly realized a key weakness: technology.

When the DCCU leadership team began to scope out the technological requirements needed to operate in a greatly expanded fashion, it faced a somewhat daunting challenge. "We clearly saw possibilities for online banking, text banking and mobile banking ... and other new services for our membership," recalled Kim Dean, "but we needed to ensure that our network infrastructure could accommodate the speed and volume of the transactions that would occur."

In the credit union arena, long gone are the days when all it took to win market share was a friendly smile and quick moving drive-through lanes. To compete with banks offering sophisticated financial services, DCCU would have to stack up on a variety of competitive factors.

For any small business hoping to make the transition from a single-site entity to a regional enterprise, technology quickly rises to the top of the list of considerations. Management at DCCU knew that web access, security, online bill paying and mobile services would be required. Today's consumer expects to be able to access account information anytime, anywhere—and be able to pay bills or check balances from home or work. Older, legacy technologies were limiting DCCU's ability to offer its members such products and services at fast speeds.

"Our members will use a PC to access us from their workplace during the day and a smartphone from the ballpark at night. Believe it or not, some customers still want to bank by telephone. Of course, many of our 'seasoned' customers still want to walk in and make that loan payment at the service window. It really varies by demographic. So the number of ways customers access their financial information is broader than ever before. My job is to ensure that we provide convenient, secure access across all modes of service, across all platforms," said Dean.

The Right Combination

Stepping up to overcome this challenge, DCCU embarked on a program to build out its IT platform, aspiring to develop a robust, secure regional network. The solution required connecting its ten locations and its disaster recovery site across substantial distances. The new IT platform had to be fast, flexible and full-featured to support all of the new services for members.

As DCCU began to explore potential solution providers, they sought an IT communications partner with the breadth of resources to serve the entire DCCU region, but one who could be relied upon for responsive local support. To meet the extensive needs of DCCU, Lumos Networks installed a MPLS (multiprotocol label switching) solution that addressed all network speed and traffic issues. This complex product was the clear solution for the multiple locations and the off-site data warehouse needs of DCCU. With Lumos Networks as its IT and telecommunications partner, the credit union was able to offer much faster service to its members at a lower cost point after switching to the MPLS solution.

The MPLS solution, combined with Lumos Networks' large coverage area, enabled DCCU to provide the necessary speed and data transfer to support its ten branch offices, as well as its disaster recovery site located several hundred miles away.

Well Done and Well-Positioned

Lumos Networks met the need for DuPont Community Credit Union, fulfilling each and every technical requirement. According to Kim Dean, the Lumos Networks team really excelled in the area of service and support: "Lumos Networks was the clear choice because of geographic coverage and the broad range of services they offered to us. They offer the same services as national companies, but with a much stronger local presence in the communities we serve."

Today, DCCU is proudly serving 55,000 members. Its ten locations function as one seamless enterprise.