CASE STUDY

Modernizing Legacy Technology While Minimizing Disruption to Members

Meritus Credit Union | Louisiana

Core & Digital Banking Conversion

24,000+ Members Served	**40+ Years** Prior Core Partnership	**105** Systems and Modules	**65** Vendor Relationships Coordinated

The Challenge: Ready for What's Next

For more than four decades, Meritus Credit Union built its operations on the same core banking platform, a relationship that had served the Louisiana based, 24,000+ member institution well for a long time. As member expectations and technology moved forward, the credit union saw an opportunity to modernize its foundation and keep pace with where the industry, and its members, were headed.

Day to day, the legacy environment meant staff worked across disparate systems and leaned on manual processes to get things done. The platform also made it harder to integrate the kind of third-party solutions members increasingly expected from their financial institution.

Leadership made a bold, forward-looking call: replace the core banking system and the digital banking platform at the same time. It was the right long-term move, and also an ambitious one. A lean internal team would need to steer two major technology initiatives at once, manage 65 vendor relationships, keep member service running without interruption, and prepare employees for significant operational change, all while protecting a seamless member experience. Meritus wanted an experienced guide for the journey ahead.

The Solution: A Discovery-First Partnership

Meritus selected Engage fi to lead the vendor landscape review and evaluation, as well as the full implementation, based on the firm's deep knowledge of the vendor landscape, extensive industry expertise, and proven track record of managing complex conversions.

Engage fi began where every successful transformation should: with discovery. Department-by-department sessions surfaced workarounds, manual processes, and future business needs that a generic vendor evaluation would have missed.

That groundwork shaped everything that followed. Engage fi evaluated technology partners against Meritus's culture, operational needs, and long-term vision, ultimately guiding the selection of their new digital banking and core banking platforms. The recommendations prioritized flexibility, seamless integration, and a genuinely better user experience.

The engagement went well beyond selecting technology. Engage fi coordinated staff training, built a detailed member communication plan, prepared the contact center for launch, and provided temporary call center support to carry Meritus through go-live with confidence.

The Results: A Conversion That Exceeded Expectations

The core and digital banking conversion came together smoothly, with minimal disruption, exceeding the leadership team's expectations. Go-live weekend, often the most potentially turbulent phase of any conversion, was notably quiet, directly reflecting the planning, preparation, communication, and risk management behind it. Digital banking engagement was strong from the first days after launch.

Go-Live Success Exceeds Expectations	**Strong Digital Banking Engagement from Day One**	**Call Center Support Scaled Back Ahead of Schedule**

"A comprehensive member communication strategy prepared members well ahead of the transition."

Call volumes came in substantially lower than projected, allowing Meritus to scale back outsourced call center support well ahead of the planned 90-day window, clear evidence that both members and staff had adopted the new platforms quickly and confidently.

By the Numbers

Behind the headline results, the conversion involved thousands of coordinated efforts across teams and vendors.

By the end of the first week live, the digital banking adoption rate had reached 55%. As the second week after go-live progressed, call volume continued to decrease, finishing the week only 8% above normal volume. Additionally, members also had an average wait time of less than three minutes in the first two weeks.

55% Digital Banking Adoption Rate (Week 1)	**26,000+** Website & Social Views	**250+** Vendor Partner Meetings
65 Vendors Coordinated	**105** Systems & Modules	**1500+** Test Scripts Run

"Engage Fi is the gold standard for what we consider a valued partner. They've set the standard for aligning with our goals and, specifically, with our culture."
-Amy Simon | EVP CFO

Looking Ahead: Built for What Comes Next

The new technology environment gives Meritus's team the ability to make system changes internally that once required weeks of vendor involvement. It also opens the door to expanding products and services more easily, integrating third-party solutions through APIs, and delivering the kind of digital experience members expect from a modern financial institution.

The successful conversion positioned Meritus for long-term success well beyond the implementation itself. By modernizing its core and digital banking platforms, the credit union built a stronger foundation for future innovation, better vendor service, and the scalability to adapt as member expectations, and the industry, continue to evolve.

Ready to modernize your core or digital banking platform? Engage fi guides financial institutions through complex vendor decisions and technology conversions, from discovery through go-live and beyond.