



# Making the Member Experience as Smooth as Possible



## Pain Point

With 17 branches all over the Philadelphia area, PFFCU was overwhelmed with loan volume, and was having trouble giving members the experience they deserved.

## Solution

Needing a unique workflow and seamless member experience, Snapdocs gave PFFCU the flexibility they needed to be successful in an ever-changing market.

## Impact

Technology that accommodates the unique needs of PFFCU, and customer service that supports PFFCU along the way.

## Goal

PFFCU plans on offering the option of RON to members who might want the option. This will ensure they are giving their members the best possible experience.

## About

Police and Fire Federal Credit Union (PFFCU) was founded in 1938 to serve members with the highest quality of service via loans and deposits across 17 branches. Their strategic priority is to provide their branch team with a quick and painless closing process while giving their members a seamless experience.

## Making the PFFCU Member Experience as Smooth as Possible

Prior to COVID, PFFCU anticipated the need to get started on eClosings due to an influx of loans they began to see in late 2019. Many of PFFCU's loans are closed in their branches, requiring a different approach to using an electronic closing system. These branch closings have a unique workflow that requires custom annotation and a surefire way to reduce closing errors—even if those errors were on the member side:

**“Occasionally, we’ll schedule a closing, and a member will show up at the wrong branch. With Snapdocs, we can quickly redirect that closing and shoot the documents over to the branch where the member is so they can still close the loan while in the branch. We don’t have to ask the member to come back for another closing appointment as we did when we were all paper. Being able to redirect the closing to another branch very quickly has been huge for us. It’s prevented us from having to reschedule closings and the branch staff like it. That’s been a big plus for us with Snapdocs involving branch staff.”**

– Joseph Pazienza, Senior Vice President of Real Estate Lending at PFFCU

When some paper-based loan closings took over an hour, PFFCU's branch staff didn't have time to build the personal connections with members that they desired. When COVID hit, PFFCU—like many other credit unions and banks—saw loans spike. They had to find a way to handle the increase in volume while still delivering personalized service to members.

## What a Flexible eClosing Solution Means for PFFCU

After reviewing several eClose solutions, Pazienza and the real estate lending team at PFFCU realized they needed the service and advanced

technology that only Snapdocs offered them:

**“When I speak to other lenders considering eClosing solutions, I always say Snapdocs was the best decision we could have made. It’s actually even better than we could have imagined it would turn out. The attention Snapdocs has to servicing everything we need on the eClosing side is huge.”**

Rather than a lengthy implementation process and drawn out requests to configure the technology to suit PFFCU, the Snapdocs team was able to create a custom workflow in a matter of days. This is due to Snapdocs’ ability to integrate with any POS or LOS PFFCU uses now—or might want to use in the future.

## **PFFCU Having It All**

Pazienza mentions the branch staff were able to maintain their high NPS scores, increase the number of loans closed electronically from 140 in December 2020 to 635 in January 2021, and improve their turn time for loans achieving a new, higher level of productivity—all without hiring more branch staff during a time of unprecedented loan volume. The credit union realized they had a winning combination for continuing to offer a high level of member service even during a pandemic.

Amidst these positive changes within the branches, member satisfaction has never been higher: “In the past couple of weeks, I’ve been to three different branches and sat in on three different closings. Every single member has mentioned how much they love the ability to preview the documents at home on their own time and then take only 15 minutes to sign,” says Pazienza. Pazienza is confident when it comes to using best-in-class technology: “The familiarity of DocuSign makes it easy for anyone to use Snapdocs because it’s a seamless interface between our LOS and Snapdocs. Quite honestly, that was a big plus for us. Snapdocs offers SSO [single sign-on] which makes our members and branch team comfortable and at ease with the process. It truly feels and works as one consistent platform.”

## **Next Steps for PFFCU**

Though some PFFCU members prefer coming into the branches to close loans, PFFCU’s next goal is to add RON closings with Snapdocs as another option for their members. With this new capability, Pazienza and his team can provide the best possible experience for their members.

Some final words from Pazienza on Snapdocs:

**“The Snapdocs team is fantastic, I’d work with all of them again in a heartbeat. We have scheduled calls regularly and everyone on the Snapdocs team follows up on everything—there are no dropped balls. The service from our perspective is amazing—truly no complaints.”**