

Empowering Front-Line Staff: How Four Points Credit Union Deepened Member Relationships through Extended Insurance Accounts with ModernFi CUSO

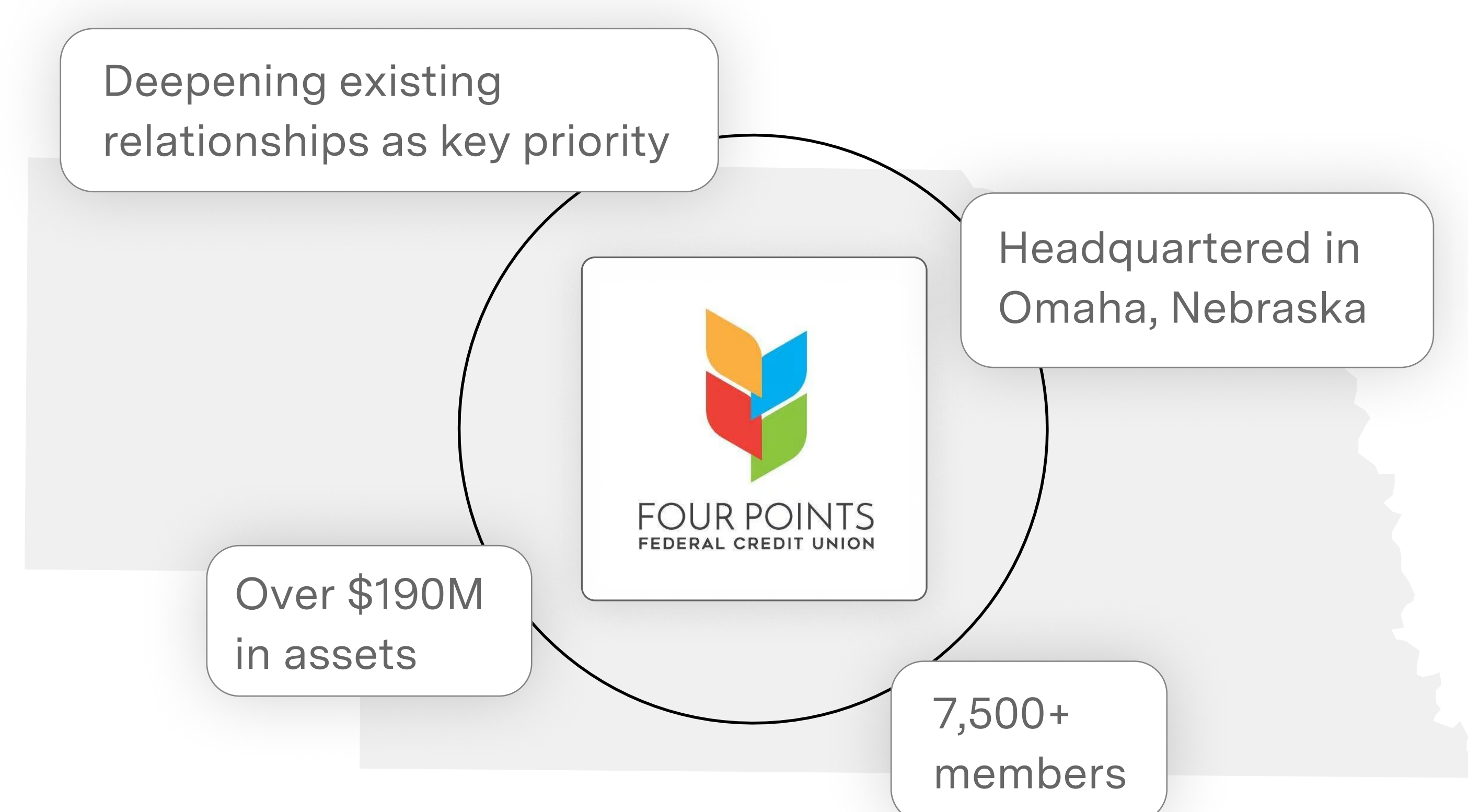
Increasing share of wallet to own member's full multi-million dollar deposit relationships

First **account opened within 2 months** of joining ModernFi

Enhanced member servicing capabilities by offering peace of mind and convenience

About Four Points Credit Union

Founded in 1934, Four Points Credit Union is a full-service, community-focused institution serving the entire U.S. with a heavy focus on the Omaha area. Built on a legacy of accessibility, education, and trust, Four Points is known for its high-touch approach and deep relationships with members, many of whom rely on the credit union for both personal and business needs.



The Challenge: Bridging the Deposit Gap for Loyal Members

Amanda Cornett, an expert Business Development Officer, had built a strong relationship with a local business owner (“Sam”) who trusted Four Points for loans but kept most of his savings elsewhere. Sam previously asked Amanda about NCUA insurance limits, explaining that he spread funds across multiple institutions to ensure everything was protected.

“When Sam came into the branch a while back, he brought up the question about NCUA insurance. He banked at multiple institutions and diversified that way, trying to watch those limits. It was something he and other members were already thinking about,” Amanda recalled.

In Omaha’s competitive banking market, this extended insurance product gap meant Four Points lost out on deeper member relationships and larger deposits.

The Solution: Empowering Front-Line Staff with ModernFi

When Four Points joined ModernFi, Amanda was introduced to the Extended Insurance Account for the first time. The onboarding process was fast, just one week from kickoff to go-live, and included an in-person session where Four Points and ModernFi’s Data & Analytics team collaborated to identify members who would be strong candidates for extended insurance accounts.

During this session, Amanda immediately recognized Sam’s name on the list. The light bulb went off: she knew from previous conversations that he was concerned about insurance limits and was exactly the type of member who would benefit from the Extended Insurance Account. With ModernFi’s team supporting her on joint outbound calls, Amanda reached out to Sam.

“I was excited to tell Sam about our new Extended Insurance Account, but I didn't have all the details yet. Having ModernFi as backup on the phone for those first first member calls made all the difference,” Amanda said.

Sam was immediately receptive, recalling their earlier conversation and expressing trust in Amanda’s recommendation. “I trust Amanda. If she says this is the right account for me, then I’m in. Honestly, I usually keep funds under my mattress, so I love that I can bring it all over to support Four Points and work more with Amanda,” Sam shared on the call.

The Impact: Deepening Relationships Through Peace of Mind

The results of Amanda’s outreach and the ModernFi partnership showcased the difference front-line staff can make when equipped with the right tools and support:

Member Peace of Mind:

Sam was happy to consolidate balances at Four Points, knowing every dollar was backed by the full faith and credit of the U.S. Government through the Extended Insurance Account

Front Line Empowerment:

Amanda felt equipped and supported to have meaningful conversations about the new product offering, strengthening her member relationships by showing that their unique needs are always top of mind

Speed to Value:

Four Points activated its first account within 2 months of joining ModernFi, demonstrating how quickly front-line staff can drive results when empowered with the tools they need to compete effectively

Driving Primacy:

By solving a real problem for a valued member, Amanda helped Four Points become Sam’s go-to financial partner, not just his lender



Amanda Cornett

*Business Development
Officer*

It can be intimidating to add new products and worry about the member experience, but with ModernFi’s support, it was seamless. It felt really good because this was a need that Sam had vocalized. Being able to actually help the member, that’s my favorite part of my job. We’re not just offering another account, we’re giving members peace of mind and a reason to make us their primary financial institution.

Looking Ahead: Delivering More for Members to Drive Deposit Growth

When front-line staff are empowered with the right tools and support, they can deepen relationships, drive deposit growth, and make their credit union the first choice even when competing with larger institutions. Amanda and Four Points’ story is proof that member-centric innovation starts on the front lines.

Learn more about how ModernFi CUSO can support you and your members

ModernFi.com