

AMOCO Federal Credit Union puts members first – even in the face of the coronavirus –

# with highly reliable AT&T connectivity

- **Business needs** - The ability for staff to continue to assist credit union members after COVID-19 forced most businesses to close their doors.
- **Networking solution** - AT&T quickly supplied over 100 smartphones to provide Wi-Fi hotspots that let staff answer members' calls and make highly secure connections to the credit union's VPN from the safety of their homes.
- **Business value** - Business continuity and outstanding customer care
- **Industry focus** - Financial services
- **Size** - \$1 billion in assets

## About AMOCO Federal Credit Union

Amoco Federal Credit Union (A Member Owned Cooperative Organization) was chartered in 1937 for employees of the Pan American Refinery. The organization began with \$20,000 in assets and 159 members. A decade later it expanded to include employees of AMOCO Chemicals, a Pan American subsidiary, and eventually changed its name to AMOCO Federal Credit Union. Today it has more than 550 local sponsor companies, a membership of more than 87,000 and \$1 billion in assets.

## The situation

Customer service has always been a hallmark of AMOCO Federal Credit Union. As businesses were ordered to close when COVID-19 spread, officials looked for ways that AMOCO could continue to serve members while complying with government shelter-in-place orders.

## Solution

AT&T supplied new smartphones to the credit union to enable call center agents to answer member calls from the safety of their homes. The agents and other staff also use the phones as Wi-Fi hot spots that connect them to the AMOCO data center on the company's Virtual Private Network (VPN). The solution provides highly secure connectivity that enables employees to serve credit union members as easily as if they were at work in one of AMOCO's offices. Making this transition was very important to their board, C.E.O, and officers. In every decision that was made they focused on their mission: "To serve the financial needs of our members."



## Members' needs come first

AMOCO Federal Credit Union became one of the largest credit unions in the Houston/Galveston area by consistently putting its members' needs first. It has been named "Best Credit Union" every year for the past seven years by readers of the Galveston Daily News.<sup>1</sup>

The credit union offers more than financial benefits; it's also very active in the communities it serves. This quality was evident as AMOCO began devising ways to deal with the COVID-19 pandemic.

Jerica McClain, AMOCO Digital Marketing Manager, believes organizations are defined by the actions they take during uncertain and challenging times. "I really think our response to the coronavirus shows how AMOCO is committed to putting our members' and employees' needs first."

She said AMOCO CEO & President Shawn Bailey, his executive team and the board of directors make the credit union exceptional. "Our CEO sets an example for all employees," she said. "In this environment where a lot of people are being furloughed, AMOCO has hired seven new employees and trained them virtually."

The board and executive team also approved giving all employees an extra \$250 in their paychecks for the duration of the COVID-19 quarantine and encouraging them to use the money as needed for their families but primarily to support local businesses.

## Life in the age of coronavirus

To prepare for COVID-19, AMOCO distributed gloves, masks, and cleaning supplies to its 10 branch locations and shut them down one Saturday to do a deep cleaning. It closed its lobbies and began making every credit union service available in the drive-through lanes, so members are protected in their vehicles.

The company also created an A/B workforce plan for its teller squads. "Since they are on the front line, tellers get to work one week on and one week off," McClain

<sup>1</sup> <https://resources.galvnews.com/sections/readerschoice/2019/winners/#page=4>

said, “but continue to receive their full paychecks even though they’re not working full shifts.”

AMOCO donated 1,000 extra masks to local hospitals and began delivering lunches to overworked medical teams. “It’s just to thank them for staying on the frontline and working all those extra hours,” McClain said.

In addition to doing everything possible to continue operating its business as usual, AMOCO has offered a 60-day grace period for members who need relief from loan payments.

## In search of secure telecommuting

Paul Ladd, AMOCO Vice President of Information Systems & Technology (IS&T), said his team had begun distributing laptop computers to many staff in anticipation of the need for them to work from home.

“I wanted the flexibility to be able to pivot quickly when disaster happens,” he said. He learned a lot from Hurricane Harvey, which devastated the Texas and Louisiana Gulf Coasts in 2019. “After that we planned for the worst, so we were really better prepared this time.”

AMOCO needed a solution that would enable staff to work safely from home. While most had Wi-Fi connectivity at home, a few did not, and Ladd was concerned about security and bandwidth. “We don’t know what’s on their Wi-Fi networks. Sometimes those connections aren’t very good, and home networks are only as secure as the user makes them.”

AMOCO’s IS&T team considered purchasing Wi-Fi hot spots, but demand from other businesses and individuals had created a three-month waiting period.



## Secure, affordable, and easy to deploy

AMOCO’s AT&T account team recommended using AT&T smartphones as mobile Wi-Fi hotspots to connect call center agents and other staff to AMOCO’s VPN. The solution provides highly secure connectivity that enables employees to serve credit union members as easily as if they were at work in one of AMOCO’s offices.

The solution was highly secure, affordable, and easy to deploy, especially since AMOCO recently moved to a cloud phone solution. IS&T staff simply loaded each smartphone with an app that lets staff receive calls made to their office phone extension. “It’s a lot cleaner to call on the cell phones than sending the call through the PC and our VPN,” said Ladd. “It reduces our network traffic and staff don’t have to load the app to their personal phones.” In addition, AMOCO can change the phones’ data plans easily to control costs.

IS&T Manager Cleveland Lane said the solution worked well, and within four days AMOCO had 175 people working from home. “Now our entire call center, management, payment systems, records, marketing, and business development teams are home,” he said. “Everyone except for the tellers and some financial service representatives.”

McClain, who lives in Houston, said the process couldn't have been easier for employees. "They actually mailed me my AT&T phone. I didn't even have to go down to Galveston and pick it up," she said. "As an employee, it wasn't crazy. It was just like, 'Oh, now my office is at my house.'"

## “Everything we do affects our members”

Customers are pleased that they can still reach the credit union. "It's made a big difference as far as our customers' being able to communicate with us," Lane said. "They still call in, talk with a live person and get the service that they need. Everything we do affects our members, and we always need to think of that and make sure we're affecting them in a positive way."

AMOCO's IS&T team is confident that the data of employees and credit union members is protected. "I know the connections are strong and the network is highly secure. I know there's not a random PC out there with some malware sitting next to the work PC," Ladd said.

Because employees aren't sharing home Wi-Fi networks with their spouses and children, they don't have to worry about having enough bandwidth for a video call or data download. "It's been a comfort to us," Ladd said. AMOCO added the AT&T smartphones to the credit union's mobile device management system to make it easy for the IS&T staff to administer the phones.

Ladd is impressed with the creativity from AT&T in devising a way for employees to work at home. "AT&T did a fantastic job. They provided us a solution we didn't even think of, and they were ready to move

quickly to provide it," he said. "AT&T really made us look good for our board of directors, our CEO, and our employees. They didn't put us on the back burner because we're not as large as some of the other companies that they deal with. They treated us just like we were a Fortune 500 Company."

Lane agreed that working with AT&T has been a good experience. "AT&T showed that they really appreciate us as a customer. We're grateful for everything they did. AT&T made our job easy and helped us get a solution that makes this transition a good one for our credit union."

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**Cleveland Lane**  
Information Systems & Technology Specialist  
AMOCO Federal Credit Union

## Control and oversight

The success of the smartphone deployment has led Ladd to rethink the credit union's "Bring Your Own Device (BYOD) policy. He plans to keep the AT&T smartphones even after employees return to work in AMOCO offices.

"Right now, we have email on 75 employees' phones, and most of those employees get a stipend for that phone," he said. "BYOD can be a headache sometimes. We had five people who randomly lost their connection with our device manager in the last three days."



“By eliminating BYOD we’ll be able to control the phones better, provide more services to them, keep them secured, and save money,” he said. “And we’ll always have the option of using them as hotspots.”

Ladd acknowledged that he was initially reluctant when AMOCO began discussing having employees work from home. “I was hesitant on telecommuting because of security concerns,” he said. “By providing a hotspot for our users, we control what they connect to and we have oversight. I think it’s a great solution for us.”

## A personal commitment to members

AMOCO Federal Credit Union employees are always looking for new ways to improve their members’ experience. It’s not just the organization’s mission, Lane said. It’s a personal commitment. “We’re members of this community. We talk to our members in church and at the grocery stores, not just as a professional obligation.”

He noted that customer surveys consistently indicate high levels of member satisfaction. “We’ve gotten an

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**Paul Ladd**

Vice President of Information Systems & Technology  
AMOCO Federal Credit Union

A plus from our members,” he said. “We get that response not only by the surveys that we do, but just on the streets and in our communities.”

Lane is proud of the work of his colleagues. “Our team members are dedicated to their jobs, and they do an excellent job,” he said. “So far, we’re fighting this COVID-19 and doing an excellent job at it.”

Ladd concurs. “It really does feel good to work for a place that really cares about the community and gives back. I feel like we’re actually doing something for people, and not just out there just making a dollar. We’re helping people, which is nice. That’s a good feeling to have.”