

A background image of a call center with several agents wearing headsets. The scene is dimly lit with blue ambient lighting and colorful bokeh light spots in shades of purple, blue, and green.

velera

CASE STUDY

# Velera Contact Center

**GreenState Credit Union Meets Rising Member Expectations with Scalable Technology and Human-Enabled Contact Center**



## THE CREDIT UNION

# GreenState Credit Union

GreenState Credit Union sought to enhance the scalability and efficiency of its contact center operations. By leveraging Velera as an extension of its Member Assistance Center and taking advantage of the Velera Contact Center, GreenState improved operational flexibility, reduced handle times and enabled its internal team to focus on more complex member interactions while maintaining a positive member experience.



## ABOUT GREENSTATE CU

GreenState Credit Union was founded in 1938 and is one of the Midwest's largest credit unions, serving more than 400,000 members across Iowa, Illinois and Nebraska through 32 branch locations. GreenState operates under a strong members-first philosophy and has earned national recognition for its ability to return value to members through competitive rates and service excellence.

## THE OPPORTUNITY

Due to the credit union's growth over time, GreenState's existing contact center faced increasing pressure from:

- Rising and fluctuating call volumes
- Unplanned spikes
- Increased demand for service outside traditional business hours

GreenState needed to ensure that its contact center could resolve these issues and scale quickly – without compromising member relationships or internal employee engagement, said Sierra Woodall, Member Assistance Center Manager at GreenState Credit Union.

"You're getting a true partner when you do business with Velera."

– **Sierra Woodall, Member Assistance Center Manager at GreenState Credit Union**

## THE SOLUTION

GreenState began its partnership with Velera in 2020 with a focus on card service support. In 2021, the CU expanded the relationship to include full member services, online banking support and payments. Over time, as GreenState continued to see operational excellence from the Velera Contact Center, they incorporated more services including, most recently, real-time CD renewals.

"Velera has been a true collaborative partner," Woodall said. "When two companies that share a high value for member experience come together, we really excel for our members."



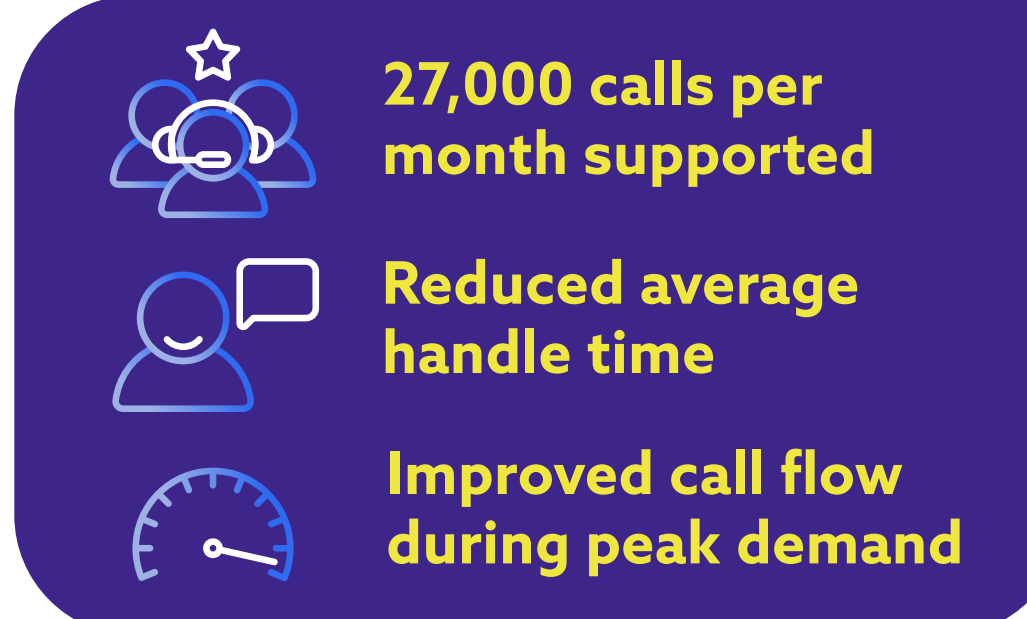
## THE RESULTS




### The Velera Contact Center currently manages for GreenState:

- 100% of credit card dispute calls
- 100% of contact center calls outside of business hours
- Coverage for overflow and peak-volume calls
- Online banking and payment support
- Real-time CD renewals through a customized workflow

## CALL VOLUME AND SCALABILITY

The Velera Contact Center supports an average of 27,000 calls per month across multiple GreenState business lines. During peak call periods, such as during large campaigns or when unexpected outages occur, the Velera Contact Center helps absorb volume to avoid disrupting service for members.



-  **27,000 calls per month supported**
-  **Reduced average handle time**
-  **Improved call flow during peak demand**

“We’ve collectively brought down our average handle time (AHT) for our contact center,” said Woodall. “Members are spending less time on the phone and more time back in their day-to-day lives.”

## IMPROVED EFFICIENCY, OPTIMIZED OPERATIONS

Because Velera’s Contact Center is able to manage a range of common call types, GreenState’s internal team has more time to focus on complex member concerns that require deeper knowledge, specialized responses and personal attention.

“The partnership has allowed our team to tackle more complicated conversations and continue learning and growing,” Woodall added. “Knowing that Velera is going to take the utmost care of our members has been a highlight.”

## EXPANDED SERVICES LEADING TO MEASURABLE GROWTH

With the successful implementation of the Velera Contact Center, GreenState was able to expand their business hours, giving members more flexibility to complete transactions. The increased hours and flexibility led to an increase in CD renewals.

- **Approx. 200 CD renewals in 2025 (during ramp-up)**
- **Nearly 200 CD renewals in the first four months of 2026**
- **Projected up to 800 renewals by year-end 2026**

## PROACTIVE FRAUD MITIGATION

The Velera Contact Center takes a proactive approach to identifying potential account takeovers by leveraging technology, agent awareness and expertise. When concerns arise, agents submit detailed findings that are compiled and shared with the GreenState team for rapid review. This allows GreenState to promptly contact members, confirm account compromise and take immediate action to secure accounts. As a result, GreenState was able to shift from a reactive model to a faster, more preventive fraud mitigation strategy.

## SUMMARY

Through its partnership with Velera, GreenState Credit Union has been able to take advantage of a more resilient, efficient and scalable contact center. Not only does the contact center support the CU’s growth and deliver exceptional service, but it also frees GreenState’s internal teams to focus on critical conversations while protecting and maintaining a positive member experience for all.

Velera’s Contact Center powers meaningful member experiences across card, member, digital and lending services for credit unions and financial institutions. We combine advanced technology with experienced service professionals to drive consistency, efficiency and trust in every interaction. With a focus on performance, compliance, and member satisfaction, we help our clients scale service that strengthens loyalty.

The Velera Contact Center — where technology is the foundation, people are the difference.

**To learn more about Velera’s Contact Center, please contact your business representative, call 844.367.7728 or visit [velera.com](https://www.velera.com)**



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