



Case Study: Apple Federal Credit Union Laying the Foundation for the Future

Challenge: Bridging Diverse Needs, Backgrounds, and Regions to Build for the Future

Jennifer Madden joined Apple Federal Credit Union as the Director of Training and Development with the vision of creating an interactive learning environment where employees perceive training as an opportunity not just a requirement. Apple FCU wanted a learning program that met their compliance requirements, as well as the training and advancement needs of their employees on their terms. As one of the largest credit unions in the Washington, D.C. area, with \$1.9 billion in assets, and more than 370 employees spread across 22 branches, creating a training program that fulfilled their extensive and diverse needs was quite a challenging task. Apple FCU needed to deliver training that considered all critical factors including industry regulations, credit union location, generational differences, learning styles, and varied technology. Madden not only had to build a program that made sure the Credit Union equipped employees to comply with rapidly changing credit union regulations, but one that met Apple FCU's compliance current and future training needs while being accessible and relevant to all employees.



"BAI provides not only a great learning management system but continuous support and collaboration. It is a true collaboration that has allowed our training program to grow with our organization and quickly adapt not only to ever changing regulations but our expanding needs."

Jennifer Madden,
Director of Training and Development
Apple Federal Credit Union

Continued



Institution Type:
Credit Union



Customer Since:
2011



Location:
Virginia



Growth: **Two Mergers**
• Synergy One Federal Credit Union 2011
• Vantria Credit Union 2013



Employees:
More than 370



Branches:
22



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A Trustworthy Core

The most critical element in building Apple FCU's training program was finding the right compliance training provider to serve as the foundation of their training program. Madden and Apple FCU's learning council did a thorough review of ten learning management options and chose BAI. According to Madden, BAI Learning Manager was not only an overall better fit for Apple FCU's employee needs but BAI also had much stronger core content resources that required less customization than any of the other alternatives they considered. Madden indicated that, "for organizations like us with an efficient staffing model we need a system with core content we can trust."

After six years, Madden and her team have built not only a strong training program, but a culture that embraces learning. BAI has been a critical resource for Madden and her team of an assistant manager, three training specialists, and one e-learning specialist in developing their overall training strategy, tailoring classes to their diverse workforce, managing weekly trainings, and tracking results and requirements. From the President to the newest teller, every Apple FCU employee has access to and regularly uses the BAI Learning Manager. Even Apple FCU's board members pursue continuing education through the BAI Learning Manager. Employees are generally provided at least one hour every week to complete required classes or to invest time in learning skills that might lead to a promotion. Apple FCU's required classes are a compilation of credit union industry mandated courses and company culture and policy focused courses it developed using the BAI Learning Manager.

Compliance Convenience

The BAI Learning Manager allows Apple FCU to manage, monitor, and report on all employee training including in-person and online courses. While Apple FCU embraces the e-learning model and offers the majority of its classes online, it still offers regular instructor-led classes. BAI's LMS enables Apple FCU to capture and report on these in-person classes. Madden acknowledges the great value of an e-learning focus that allows staff to take classes at a time and place that works for them, offering convenience to meet compliance training requirements. Employees can take classes at their desk or even at home instead of having to travel to headquarters. In addition, Apple FCU's multigenerational workforce has been able to learn the BAI system quickly. One of Madden's favorite aspects of the BAI Learning Manager is that it is "not just user-friendly but user-intuitive. It is very easy for all of our staff to start using the system immediately without a lot of time or challenge regardless of their technical proficiency."



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Facilitating The Future: Encouraging Employee and Organizational Growth

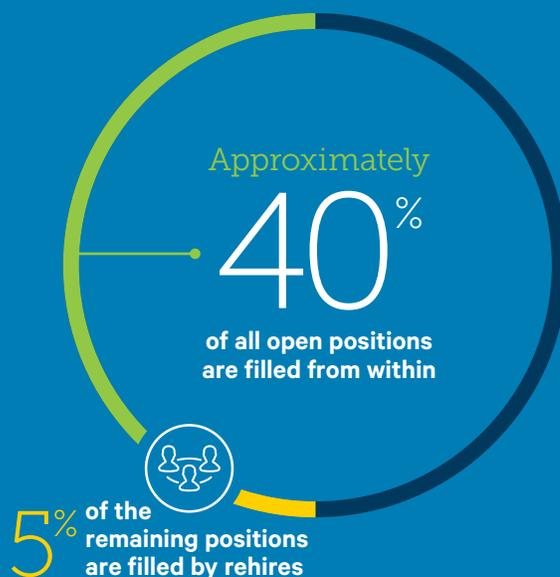
Employee Success: Laying the Path for Promotion

One of the critical factors fueling Apple FCU's continuous success and growth is the skills, commitment, and loyalty of their employees. With an emphasis on efficiency, Apple FCU tries to create a pleasant, supportive working environment where staff are encouraged to do more. Apple FCU uses BAI's Learning Manager not only for training but also for succession planning enabling a culture that supports advancement. Apple FCU defines a career path for each department. Staff can work on courses that advance them along their career path when they have fulfilled their training requirements. Apple FCU has taken advantage of the certification functionality in the BAI Learning Manager and brought their career development planning to the next level. Now in addition to recommending career specific skill building classes, Apple FCU can create certifications and certification tracks each employee must complete in order to move to the next level in their track.

Apple FCU's commitment to promoting from within and the Credit Union's high retention rate has enabled them to maintain a high quality and knowledgeable workforce and manage turnover and transition costs. Apple FCU has numerous examples of a part-time teller moving up to full-time teller and even loan officer because the culture supports learning new skills. Currently, nearly 20% of Apple FCU employees are participating in their Management 100 Certification Series. In the last two years, Apple FCU filled approximately 40% of all open positions from within and filled over 5% of the remaining positions with rehires. In addition, just under half of all Apple FCU outside hires come from employee referrals. This stellar track record underscores the value that Apple FCU places on skill building and advancement and results in loyal employees willing to go the extra mile for members.



Apple Promotes From Within



Smooth Transitions: Easing the Expansion Integration Process

Apple FCU continues to expand and has set a goal of reaching over \$2 billion in assets in 2014. As part of this expansion, Apple acquired Synergy One Federal Credit Union in March of 2011 and Vantria Credit Union in May, 2013. BAI was essential to helping Madden and her team during both mergers. Apple FCU leveraged BAI courses and technology to ensure that the newly integrated staff had the necessary compliance training, skills and familiarity with Apple FCU's culture, product, and services. The thorough training and onboarding of the new staff was critical to the success of the integration and merger. In a survey of Vantria staff after the most recent merger, employees rated the success of the merger an average of 4.5 out of 5 citing the smooth onboarding and training as one of biggest factors in the smooth transition.

Apple FCU is determined as an education credit union to provide a learning program that truly educates its staff. BAI provides Apple FCU with the tools and support they need to grow and expand knowing they will be able to maintain the same high level of training.