

Lightpath

Three ways cloud communications can benefit credit unions



Improve member experiences, employee productivity, and operational efficiency—all with one communications platform

Your credit union members expect the same services they experience with big banks—easy, convenient, and digital solutions. But rapidly expanding your digital interactions may expose gaps in security and capabilities. As you continue to gain momentum by advancing your credit union's digital footprint, keep in mind security, compliance, and how these advances will benefit your members and employees.

A fully integrated cloud communications platform goes a long way toward improving

member experience and engagement, regardless of whether members are showing up in person at your branch or logging in online from their kitchen tables. And it helps you empower employees to collaborate effectively and work more efficiently from any location all while meeting security, compliance, and privacy requirements.

Let's take a look at three key use cases for credit unions.

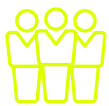
**Deliver superior member service.
Help members help themselves.**

Whether in person or through digital channels, consumers today expect speed and convenience in all their interactions. This has implications not just for your credit union's web presence and mobile app capabilities, but also for communications in general. Members want proactive text or email messages about monthly statements, balances, and mortgage payments. And they want great service and convenient access, which means quick issue

resolution, multiple communication channels, and a personalized experience every time.

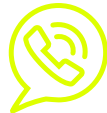
LP UC improves member interactions for credit unions of all sizes. With customizable call flows and exceptional QA features to help ensure more efficient interactions, our solution combines voice, chat, video, and email into a single omnichannel experience. You get real-time member insights and deep historical reporting to improve interactions. And dynamic notifications extend reach while respecting audience preference.

Benefits



Dynamic notifications

Contact members in their preferred channels, using voice, SMS, and email notifications.



Interactive voice response

Give members self-service access to handle routine tasks (e.g., checking an account balance or paying a bill) without engaging with a live agent.



Fast, informed interactions

Equip service agents with real-time member insights to speed issue resolution. Plus, give them deep historical context to improve future touchpoints.





Maximize employee productivity.

Support hybrid work models and maintain productivity from any location.

You and your employees need to be able to work flexibly no matter where you are. And your members should experience seamless, consistent communications, which means maintaining the thread of conversations over time as employees

continue across channels from a home office to the workplace.

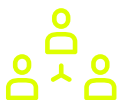
LP UC seamlessly integrates all your communications tools—desktop phones, mobile devices, and computers—into one manageable solution that flexibly accommodates employee needs and locations while ensuring a consistent and business-centric member experience.

Benefits



Consistency and privacy

Members will see your business phone number only, whether employees are connecting from their laptops, mobile phones, office phones, or contact centers.



Increased productivity

Video conferencing participants can join meetings from their desktops or mobile devices, wherever they are.



Improved responsiveness

Chat messages automatically sync across mobile and desktop apps, so teams can stay connected and access conversations from any location.

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Support compliance and security.

Manage risk and adhere to regulations, standards, laws, and policies.

From Dodd-Frank to SOC2, credit unions must regularly conduct audits of processes, systems, and files to ensure compliance with industry regulations and manage risk. For instance, the Financial Privacy Rule requires credit unions to provide each member with a privacy notice, explaining where data is shared, how it is used, and how it is protected at the beginning of the member relationship and annually thereafter. Managing risk is equally challenging, as data breaches and cyberattacks increase and credit unions support redundant storage, uptime SLAs, configurable retention policies, data encryption, and offline data access.

LP UC, our integrated cloud communications platform, comes with the necessary security and privacy controls to address a wide range of financial industry regulations. It combines a phone system with desktop and mobile apps,



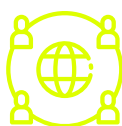
video conferencing, team chat, and business SMS, as well as file collaboration and backup capabilities. Everything you need to keep your data, communications, and meetings secure and compliant is included and available to your team, whether they're in the office or on the road, with full support for mobile devices.

Benefits



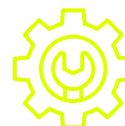
Secure data

Your files and voicemails are encrypted at rest and in transit. Multiple backup copies ensure you never need to worry about lost files.



Secure meetings

Only authorized participants can join your virtual conferences.



Security compliance

Audits are more manageable with our security and privacy controls that address FINRA, GDPR, SEC, Sarbanes-Oxley, and more.

Call **877-544-4872** or visit lightpathfiber.com