

# A Technological Assist

*As credit union HR departments ponder how to accomplish more with less, many are turning to software tools to help them deliver to expectations.*

By Pamela Mills-Senn

**V**A Desert Pacific Federal Credit Union ([www.vadpfcu.org](http://www.vadpfcu.org)) is a pretty lean organization. Headquartered in Long Beach, Calif., with a second branch in Los Angeles, the credit union has 5,410 members, \$61 million in assets and 15 employees total.

The CU's culture is all about working effectively and encouraging staff to make the best use of their time, says CUES member Shareta Caldwell, VP/human resources. She also embraces this mindset when it comes to her position.

HR technology provides Caldwell with an essential assist in this effort. Her tools include a free benefits-management program from Zenefits ([www.zenefits.com](http://www.zenefits.com)), onboarded during the last quarter of 2015. Caldwell is using this to manage records and data related to hiring, termination, medical and disability benefits, and more. The program also tracks paid time off and sick time.

Prior to deploying this software, Caldwell had to log on to the various provider websites to handle all the components involved in benefits. Now, she just goes to the Zenefits website to get the job done.

"It's not just the number of employees that matter, it's what you have to do for each one that can be so time-consuming," Caldwell says. "This program has freed up my time and allowed me to work on other areas of HR."

## Under Pressure

Like VA Desert Pacific FCU, credit unions across the board, regardless of their size, are faced with having to maximize their efficiencies, reduce paperwork (becoming greener in the process), and run more profitably. Saving time, and therefore money, is a big motivator and why many credit unions are turning to HR tech tools, agrees Joseph T. Sefcik Jr., president of Employment Technologies Corporation ([www.etc-easy.com](http://www.etc-easy.com)). Located in Winter Park, Fla., the company develops simulation-based talent prediction/hiring systems. Avoiding costly mistakes is another important motivator, he adds.

"In real estate, it's all about location, location, location," Sefcik explains. "In screening and hiring, it's about accuracy, accuracy, accuracy. Screening and qualifying talent isn't easy



because applicants intentionally want you to see only their best side. [Plus] we all have our own experiences and blind spots that can negatively influence our decisions.”

Technology takes the subjectivity out of the hiring process, resulting in a more objective and consistent experience for both applicants and interviewers. This not only ups the likelihood of identifying the best prospect and making a better hire, it can also help credit unions avoid legal problems, for example incurring accusations of discriminatory hiring practices.

Another advantage of the simulation software is that it gives credit unions a more effective way to tell their story and define their brand to applicants, providing a more accurate and comprehensive picture of what it’s like to work for that particular organization, says Sefcik.

Technology also makes staying in compliance with the various regulations affecting HR operations easier and likelier, protecting credit unions from incurring violations, says Jessica Hoffman, VP/communications for Zenefits, San Francisco.

“Today, like many others in HR, CU HR professionals are responsible for complying with dozens of regulations, and the penalties for not doing so can be costly. And the challenge has continued to grow with laws like the Affordable Care Act,” Hoffman says.

Eileen Westbrook, EVP/business development for CUES Supplier member CU People, Inc. ([www.cupeople.com](http://www.cupeople.com)), Sugar Land, Texas, is seeing more credit unions moving to Web-based systems, particularly when organizations increase in size, making it much harder—and riskier—to manage employee data on spreadsheets.

“Now, with the ACA, systems like these are no longer nice to have; they are must-haves,” she says. “Trying to track ACA manually is nearly impossible, especially if a credit union has variable-hour employees.”

Perhaps one of the most significant pressures facing many CUs is the push to grow their membership and hold onto their members, both of which depend heavily on delivering a high-quality customer experience. This in turn requires that employees receive appropriate and effective training.

Evaluating learning and training programs, as well as employee competencies, can prove challenging, but it’s critical if organizations are going to be successful, says Mike Rustici, CEO of Nashville-based Watershed Systems, Inc. ([www.watershedhrs.com](http://www.watershedhrs.com)), CUES’ partner in CUES Learning Tracker ([cues.org/clt](http://cues.org/clt)), which is a CUES member benefit. The company provides a reporting tool that allows CUs to monitor employee education.

“HR software can benefit CUs by helping advance the professional growth of employees,” Rustici explains. “More CUs are investing in [these systems] and in related learning programs as a way to improve the service level they offer and to also improve *employee* retention and satisfaction.”

### Finding the Fit

There is certainly no dearth of HR technology solution options. In fact, says Hoffman, they’re so abundant that deciding upon a tool can feel overwhelming. But at the same time, finding

the right HR tool is critical because if the fit is wrong, even the best technology will fall short of expectations.

And don't overlook vendor fit; this is crucial to success as well. To ensure the best possible outcomes, CUs must put on their detective hats and put tool and vendor under (gentle) interrogation. Of course, some of the questions CUs should be certain to pose will vary depending on the technology under consideration.

"When a CU is considering a new HR technology vendor it is important to ask targeted questions related to the provider's qualifications, the quality of the product, its

accuracy and reliability, legal defensibility, time and cost savings," says Sefcik. "Also ask how many mistakes it will help the CU avoid."

He suggests credit unions exploring a talent prediction/hiring software solution ask how the tool's selection process prepares job candidates to interact with the organization's members and if a plan for onboarding and performance coaching is provided.

Other questions to ask, or factors to take into account, include:

- Rustici: Is the system under consideration compatible with other major HR programs and is it compatible with the HR

software already in place?

- Westbrook: Is the solution Web-based/hosted? Does it integrate with payroll? Can benefit elections and changes be sent directly to the carriers? Does the vendor offer full HRIS and is this a single system or different systems? Also ask if ACA is part of the product offering.

- Hoffman: What HR functions does the software help with; for example, onboarding, off-boarding, IRS filings, health insurance and benefits, etc.? Does it offer compliance tools? Does it include payroll? What data protections are in place? What are the costs? Will we need to sign a contract? Can you provide customer references or case studies to validate the software's efficacy?

Before purchasing any HR technology, Rustici says credit unions should identify who will be using the technology and determine how much time the users will be able to dedicate to the program. "If a program appears too complex or that no one will be able to use it, there's no point in purchasing it," he explains. Then, build a strategy, identify goals, establish metrics and specify the desired outcomes.

Westbrook says it is important to consult with all employees about their specific needs before moving forward with a decision. "Often the software is chosen by one person without consideration for other users," she explains. "Also, consider whether or not the technology is a scalable solution that encompasses future needs and covers the entire employee lifecycle."

Credit unions should also know exactly what they're paying for, and evaluate if the technology could be giving them more than they need, says Caldwell. For example, she says, when it comes to payroll software, it's common to pay for an array of services that end up not being used, especially if the credit union has fewer than 50 employees.

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## HR Tech Resources

**CU People, Inc.:** Provides customized human resource solutions for the financial services industry. CU People's InfinityHR software solution, which automates benefits enrollment and benefits administration, enables credit unions to handle employee lifecycles—from hire to retire. The Web-based HR management system provides online benefits enrollment and supports other HR functions as needed; allows employees to enroll in and change benefits information on their own; centralizes HR and benefits data into a single system; and more. Visit [www.cupeople.com](http://www.cupeople.com).

**Employment Technologies Corp.:** Provides simulation-based talent prediction systems designed to replace traditional employment tests. Products are offered under the EASy Simulations brand name. The company offers a suite of products for all phases of the HR process, such as employment branding, company and job previews, virtual online interviews, structured employment interviews, and job practice/rehearsal simulations. Visit [www.etc-easy.com](http://www.etc-easy.com).

**Watershed Systems, Inc.:** Watershed ([www.watershedlrs.com](http://www.watershedlrs.com)), the company behind Learning Tracker, is tailored for evaluating learning programs, aggregating data from different systems, providing a complete view of learners. CUES members can collect different types of learning data, analyzing it in one place. CUs can create profiles for each employee, attaining a holistic perspective of their professional learning and ensuring their investment in learning is used for the greatest impact. CUES Learning Tracker also automatically tracks [cues.org](http://cues.org) activity, allows for self-reporting of learning activities outside of [cues.org](http://cues.org), and more. Visit: [cues.org/clt](http://cues.org/clt).

**Zenefits:** Provides a free cloud-based HR automation platform—Zenefits Management Software—that connects with (or helps users set up) payroll, benefits and other HR systems, enabling credit unions to manage their disparate HR systems all in one place. In addition to the HR management tool, the company recently added Zenefits Payroll and Zenefits ACA Compliance Automation. Both are also free (though the payroll service does include a paid option). Zenefits keeps its services (mostly) free because it serves as a benefits broker, collecting fees from multiple benefits providers. Visit: [www.zenefits.com](http://www.zenefits.com).

## Additional Resources:

**Achievers:** Provides cloud-based employee recognition software. Visit: [www.achievers.com](http://www.achievers.com).

**Hubbub Health:** Offers technology-driven wellness solutions. Visit: [www.hubbubhealth.com](http://www.hubbubhealth.com).

**Hyland Software:** Offers OnBase, an enterprise content management system. Visit: [www.onbase.com](http://www.onbase.com).

## Resources

Read Web-only bonus coverage at [cues.org/0316assessing](http://cues.org/0316assessing). And read "Personalized Learning" at [cues.org/1015learning](http://cues.org/1015learning).

Learn more about CUES Learning Tracker at [cues.org/clt](http://cues.org/clt).