



Return on Investment Study

SERVICE CREDIT UNION

Portsmouth, NH
 \$875M in assets
 86,000 members



Implementation: **Member web site & internet banking**
 Implementation Date: **Feb 2004**

SilverCloud Usage	Feb-04	Mar-04	Apr-04	May-04	Jun-04	Jul-04	Aug-04	Sep-04	Oct-04	Nov-04	Dec-04	Totals
New Questions Asked	145	476	638	682	663	583	648	629	793	611	616	6,484
Auto-answered Questions	1865	3575	3605	3726	4139	3398	3879	4680	6470	5679	6045	47,061
Number of new Q&As Recorded	35	46	24	20	50	36	23	50	27	16	7	334
Auto-answered Percentage	92%	87%	82%	82%	84%	83%	83%	87%	88%	90%	91%	85%
Total Volume of Q&As	2010	4051	4243	4408	4802	3981	4527	5309	7263	6290	6661	33,331
Savings*	\$ 8,600	\$ 15,495	\$ 14,835	\$ 15,220	\$ 17,380	\$ 14,075	\$ 16,155	\$ 20,255	\$ 28,385	\$ 25,340	\$ 27,145	\$ 122,015

* Savings calculated at \$5.00 of cost per phone call

Service CU has decreased their incoming member emails by over 30% since March, while providing a higher level of service

Top Questions	Views
I can't remember my password. Is there a way to retrieve my password?	7393
Can you reset my Internet Banking access password?	7134
How do I sign up for Internet Banking?	2202
What is Service Credit Union's Routing Number?	486
Do you have plans to stop using Social Security Numbers as the account number?	465
I would like to transfer funds from my SCU account to another German bank -- can I do that through Internet Banking?	341
Do you list your Euro Rates?	340
How can I view my checks online?	329

