



## North Shore Federal Credit Union Future-Proofs Itself with Prodigy Core

### Credit Union Snapshot

North Shore Federal Credit Union  
Silver Bay, Minn.  
Chartered 1957  
Community Charter  
11,000 Members  
\$211 Million in Assets

*Prodigy is a CUSO owned, cloud-based core, redefining core data processing from the ground up; modern architecture, data accessibility, user experience, and simple pricing. There are no complex or expensive hardware requirements; and updates are all automatic. Owned by credit unions that have a vested interest in creating products the industry wants and needs, Prodigy has the right technology, the right people, and the most meaningful tools for your credit union and members.*

*“We’re always looking 3-5 years out in terms of technology to make sure we’re aware of the next best thing,”* said North Shore FCU president Cassie Ernest when asked about the credit union’s decision to leave its previous data processor in favor of Prodigy Core. *“Our then-current processor wasn’t making much progress with the upgrades and enhancements we needed for our future success. It seemed like a slow boat to nowhere.”* Thus, the credit union started shopping.

*“We wanted a true technology partner, so we knew early on we wanted a CUSO,”* said Ernest. She added that after running an in-house data processing system for many years, her team also knew they wanted to move to a cloud-based core. Prodigy Core fit that bill, but that’s not what swung the decision.

*“We were impressed with Prodigy’s people and their vision and the future that Prodigy Core is headed toward,”* added Ernest. She said it was clear that Prodigy Core’s ease of use and intuitive interface would make training new employees much more efficient, as well.

Cost was another big factor in North Shore’s decision. Prodigy Core saves the credit union money in three ways.

*“In terms of base price, the difference between Prodigy and some of the other cores we looked at was night and day,”* said Ernest. This is due to Prodigy’s CUSO business model that puts user/owner benefit ahead of profits.

The credit union also saved money moving from an in-house system to the cloud. *“We haven’t really quantified the savings from not having to maintain any servers,”* said Ernest, *“but I can tell you it’s a substantial*





amount.” Being in the cloud also ensures that if there’s a connectivity issue at one branch, it doesn’t bring the whole system down.

The fact that Prodigy builds all new features into the base system instead of charging for numerous add-on modules also saves the credit union money. “It not only saves us money,” said Ernest, “it’s much easier to take advantage of new functionality when it’s built right into the system.”

A few of the many features that North Shore now enjoys compared to its previous core include member profitability, very robust custom reporting, and the ability to extract any necessary data in any needed format. “It’s also been a lot easier to integrate third-party products thanks to Prodigy Core’s API,” added Ernest. At this writing, the credit union was in the middle of a digital banking conversion, a process that, according to Ernest, was made much simpler due to Prodigy Core’s modern, open architecture.

The importance of building relationships can’t be discounted. “The difference in service levels between Prodigy and our former processor is huge,” said Ernest. “We know their people by name and they know us and are personally invested in our success. It’s a very close relationship.”

Just as important are the relationships among the owner/users. “All of the credit unions are so willing to share ideas and suggestions,” noted Ernest. “I love that part of working with Prodigy. We’re a network of credit unions that build upon each other’s successes,” she added.

“At the end of the day, software is software,” concluded Ernest. “We wanted a partner that we could move forward with and that would encourage our participation. We got that and more with Prodigy.”

**Request a demo today!**

**801.451.9101**

**[elevate@cuprodigy.com](mailto:elevate@cuprodigy.com)**

