

## Banking by phone adds to customer service

Written by Holyoke Enterprise

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Banking from home. Many, if not all banks around the United States have implemented internet banking, but Holyoke Community Federal Credit Union has taken banking a step further. Banking by telephone.

Banking by phone isn't anything brand new, but it is somewhat new to Holyoke.

The system is designed to allow members to call into their accounts and access account balances, loan balances, and to make transfers and loan payments within the account.

"We've been looking at it for at least six years," president Ron Goldenstein, said. "We recently received a new computer system and software so we decided to upgrade it and incorporate this banking by phone."

Goldenstein said it won't affect service currently offered within the bank. He said it will cut down on phone traffic during a normal business day.

Goldenstein mentioned surveys and statistics have shown phone traffic within the credit union will be cut down by 27 percent.

The banking by phone system is available 24 hours a day, seven days a week for customers to use.

"We think it will be convenient for people who live out of the area as well as people who live here locally," Goldenstein said.

Goldenstein said everything is in place and the system has been installed. He hopes everyone will be trained on it and have it up and running around Dec. 1.

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CUSA Technologies was the company the Credit Union contracted with to purchase the system.

Banking by phone has been around for awhile and there haven't been any security issues within other credit unions, according to Goldenstein. It is just another addition banks and credit unions are implementing to increase customer service.

The phone number will be 800-204-6855.

Bank of Colorado also offers telephone banking at its locations.