



SUCCESS STORY

**Georgia's Own Credit Union Improves
Audit Throughput by 66% with ACES**

COMPANY



Founded in 1934, Georgia's Own Credit Union has grown to be one of the largest credit unions in the state, with nearly \$3 billion in assets and serving over 200,000 members. Georgia's Own offers a wide variety of financial products and services: savings, savings certificates, IRAs, checking accounts, auto loans, personal loans, mortgage services, credit cards and electronic services.

For more information, visit GeorgiasOwn.org

CHALLENGE

Georgia's Own Credit Union's consumer lending QC processes were highly manual, relying on spreadsheets and email. Priding itself on innovation, they were ready for a solution that could best serve their member community, affording them:

- ✓ Improved review processes through automation.
- ✓ A customizable solution unique to their needs.
- ✓ Enhanced loan sampling, audit creation and data transfer.
- ✓ Integrated regulatory questionnaires.

“We felt most other QC vendors were geared toward retail lending versus financial institutions. ACES’ affordability, customization capabilities and focus on financial services compliance made it the obvious choice,” said Emilee Rada, Director of Lending Operations at Georgia’s Own Credit Union

SOLUTION

By selecting ACES as its QC audit platform, Georgia's Own gained access to industry-leading features and functionality.

BEFORE ACES

AFTER ACES

Manual
Export from
Spreadsheet

ACES REPORTING

Leverage standard or customized templates to produce executive-level reports in minutes v. days and gain real-time insights to make informed business decisions.

Cumbersome to
Meet Regulatory
Changes

ACES SAMPLING

Replace manual input from multiple files with automated criteria-based sampling to create better, larger samples in minutes, not hours.

Time-Consuming
and Inefficient

ACES REVIEW

Increase loan review speed while reducing defects using ACES Managed Questionnaires, customized question sets or both.

Lack of
Transparency

ACES CONNECT®


Collaborate securely to monitor key data and metrics, review audit activity, remediate defects and manage corrective actions.

RESULTS

By investing the time up-front to fully implement and test the system, Georgia's Own has been able to reap the benefits of automation:

- ✔ Increased audit throughput by 66% while improving quality.
- ✔ Gained operational insights to drive growth.
- ✔ Condensed reporting turn times to remediate issues quickly.
- ✔ Established top-down accountability for loan quality.

66%



INCREASE

Of Audit Throughput

“

ACES has shined a light on our productivity and empowered us to hold our teams accountable, which has enabled us to calculate our full-time employee needs more accurately.

- Emilee Rada



Scan to watch the full testimonial video.



“Our ACES relationship managers and our implementation team were really a part of our team. You could tell their passion for the software just by the way they wanted to help us out.”

- Emilee Rada

Director of Lending Operations
Georgia's Own Credit Union

**Improve Productivity and Quality
While Controlling Costs and Risk**

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