

## In Brief: CU Clears In-House Checks by Imaging

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by Steve Bills

Union Square Federal Credit Union of Wichita Falls, Tex., has been archiving checks as digital records since 1994, but Check 21 spurred it to take the next step -- clearing some of them through imaging.

The \$189 million-asset credit union now clears its "on us" checks -- the roughly 4,000 a day written against Union Square accounts and presented to it for payment or deposit -- through imaging.

"We were already moving in that direction," said Joe Mannion, its information technology manager. "Check 21 just added fuel to the fire."

The 28,000-members credit union is not yet clearing checks with other institutions through image transmission, Mr. Mannion said. "We are set up to do that, because all of our checks are already imaged," he said, but "there hasn't been a call for it yet."

Checks written against accounts elsewhere are delivered to Southwest Corporate Federal Credit Union of Dallas for clearing and scanning. Southwest sends back DVDs with the digitized images for storage.

Business Imaging Systems Inc. of Edmond, Okla., helped Union Square set up its system. "We've developed basically an optical department that scans all of our documentation, and it scans the checks as well," Mr. Mannion said.

Tellers convert their daily work -- not only checks but receipts, adding machine tickets, and other documents -- into image files at scanning stations at the back counter of each branch.

"I haven't done comparisons to see what the savings are," Mr. Mannion said, but "we were having to rent a warehouse" to store documents. In image form, 10 years of data can fit on a stack of DVDs, he noted, "and it's still readily available."