



Customer Case Study

United Federal Credit Union Delivers Superior Member Services with a Talari SD-WAN

United Federal Credit Union (UFCU) was founded in 1949 by five employees at the Whirlpool manufacturing plant in St. Joseph, Michigan. From that modest beginning, the credit union has grown to 23 branches in six states including Michigan, Indiana, Arkansas, North Carolina, Nevada, and Ohio.



Executive Summary

Company

United Federal Credit Union

Location

23 branches across Michigan, Indiana, Arkansas, North Carolina, Nevada and Ohio

Key Applications

VoIP, teller applications and document scanning

Challenge

Prevent branches from having to operate in downtime voucher mode, ATMs from going offline and poor customer service in the event of network failure

Solution

Talari SD-WAN

Results

- Transparent failover
- Full-time link utilization
- Reduced cost

UFCU today has over \$1.5 billion in assets and more than 120,000 members. In 2013, it was named National Federal Credit Union of the Year by the National Association of Federal Credit Unions and the Michigan Credit Union League's "Outstanding Credit Union of the Year." Partnering with its members and sharing the benefits is UFCU's primary mission. That means holding itself to a high bar and providing the highest quality service possible.

United Federal Credit Union's Challenge

Most of United Federal Credit Union branch locations were connected to the corporate data center via two 1.544 Mbps T1 circuits running MPLS. Although the two circuits delivered a combined 3 Mbps, they also created a single point of failure. There was no redundancy and no provision for failure. If the MPLS connection to a branch went down, tellers were forced to operate in a down-time voucher mode, ATMs went offline, and member service advisors were unable to help members with their online tools.

UFCU faced a second challenge. While the 3 Mbps throughput was adequate at the moment, overall growth and anticipated new applications would soon outstrip available bandwidth.

The credit union contemplated adding a third T1 to each branch. Although expensive, that would offer the needed bandwidth to expand,

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Robert Harbin
Vice President of Information Technology
United Federal Credit Union

but would do nothing to alleviate the single point of failure. If the MPLS went down, all service to that branch would be interrupted until the service provider corrected the problem. With Time-to-Repair often taking a day or more, the quality of services members received could be seriously impaired.

UFCU alternatively considered deploying a local router running Hot Standby Routing Protocol (HSRP) and an Internet connection at each branch. While this solution would provide automatic failover from the T1s to the Internet connection, the delay in completing the failover would cause any active phone conversations to drop. Furthermore, Internet bandwidth could only be utilized when a failover occurred.

Talari Solution

The credit union came upon a solution that perfectly met its needs. "Talari gave us the reliability and bandwidth we needed to sustain our growth," said Robert Harbin, Vice President of Information Technology at United Federal Credit Union.

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Talari offered both instant failover and full-time bandwidth utilization of the Internet connection, ensuring uninterrupted service to its members and staff, as well as added bandwidth to support new applications down the road.

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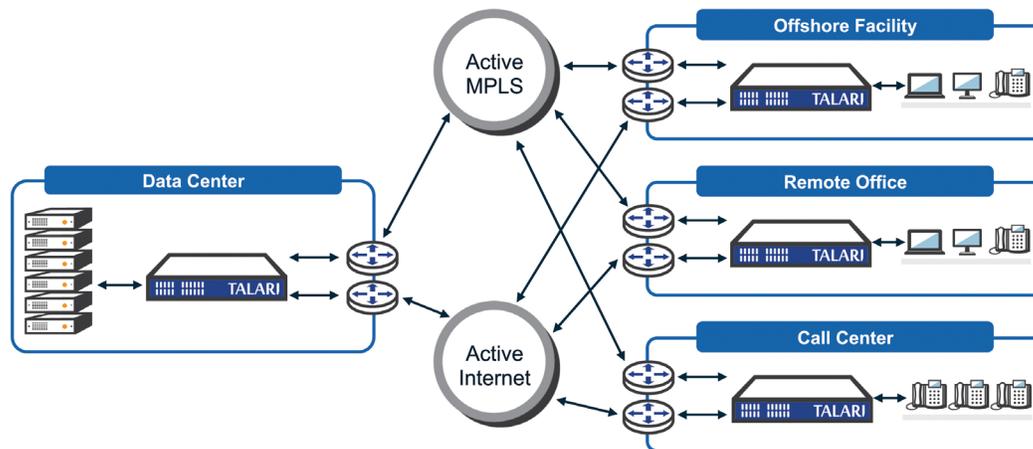
“With Talari in place, access to data applications, voice sessions and the ATM were unaffected. In the past we would have been on the phone with our service provider, frantically trying to get the circuit back up. This time there was no emergency,” said Barry Favorite, United Federal Credit Union telecommunications engineer.

Talari’s Software Defined WAN continuously monitors all active paths and makes intelligent decisions about where to send traffic based on the condition of each path. To make sure voice sessions are uninterrupted, Talari goes one step further, sending all packets simultaneously across all paths. Even if the MPLS connection is lost, there is no delay in switching to the Internet circuit as the voice packets are already being transmitted over that link.

The Bottom Line

United Federal Credit Union met several key corporate goals with the network-wide implementation of Talari:

- **Increased member satisfaction** - With Talari technology continuously monitoring the network, its always business as usual at United Federal Credit Union branches, maximizing the level of service delivered to members.
- **Improved operational efficiency** - Talari has eliminated the fire drills that occurred in the past when circuits went down. Today, staff can focus full time on doing their job.
- **More for less** - Talari is enabling the credit union to take advantage of inexpensive Internet bandwidth to power future applications and better serve its members. “We have big visions of what we want to do in the future,” said Harbin, “which will require a lot more network capacity. Talari will help us achieve those goals much more quickly.”



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About Talari Networks

Talari Networks, the trusted SD-WAN technology and market leader, engineers the internet and branch for maximum business impact, delivering superior application reliability and resiliency, while unlocking the benefits of branch consolidation. Incorporating years of innovation into five generations of product, Talari is deployed across thousands of sites in 40 countries.

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