**SUCCESS STORY**

How a Federal Credit Union Call Center Beat Call-Spikes During COVID-19

**The Company**

Trax Credit Union (formerly Railroad & Industrial Federal Credit Union) has been a member-owned, not-for-profit financial institution in Tampa Bay for over 80 years. Since their establishment in 1935, they have grown to over $419 million in assets and provide services to over 40,000 members.

Trax's mission is to enrich its members’ lives by providing quality financial services and maintaining a strong financial foundation, all while adhering to the credit union philosophy of “people helping people.”

**The Problem**

Preparing for the Unexpected

Like many call centers, Trax struggled with weekly call spikes and member demand. They were challenged with overwhelmed agents and unhappy callers who were left waiting in queue for extended periods of time. Guided by their mandate to provide the best support to their members, they began looking into call-back solutions.

Little did they know, the COVID-19 pandemic loomed in the near future, which would put their call center to the ultimate test. As they searched for a new tool to help them manage high member demand, they would soon find out how call-back technology would perform during one of the most trying periods for businesses in history.

**The Solution**

Voice Call-Backs to the Rescue

After much deliberation, Trax partnered with Fonolo to implement Voice Call-Backs into their call center. They launched the feature just weeks before the nation went into lockdown.

When the pandemic hit Trax was forced to close their physical branches. Call volumes doubled and tripled as concerned members flooded their lines. Luckily, with call-backs in place, they were able to manage this monumental surge in demand, setting their services apart within the competitive financial services space.
The positive feedback Trax received from their members has been overwhelming. Call-backs were rapidly adopted by callers, becoming a lifesaver for both members and agents. Without call-backs, members would have waited twice as long to reach an agent, with nearly 90% of their call spent on hold. As a result, call-back requests doubled over the course of 2020.

What’s more, Trax was able to maintain their original average handle time of 2.9 minutes throughout the year. By the end of 2020, Trax had processed over 56,000 call-backs, saving their members a combined 1,620,000 minutes of hold-time!

“It’s certainly helped the morale of our call center reps because they weren’t dealing with angry members, and it helped our members as well because they don’t need to stay on the line.”

Anna Lampinen
VP of Operations at Trax Credit Union

ABOUT FONOLO
Fonolo, the leader in cloud-based call-back solutions, empowers customers with an innovative alternative to waiting on hold. Fonolo’s award-winning solutions are trusted by a growing list of call centers that aim to provide a superior customer experience. From Fortune 500 companies to SMBs, Fonolo is valued by customers for its scalability, expertise, and proven ROI.

Visit fonolo.com to learn how your call center can reduce abandonment rates, smooth out call volume spikes, and lower costs.

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