

Lake Michigan Credit Union scales better member engagement with Comm100 Live Chat & AI Chatbot



Since 2015, Lake Michigan Credit Union has used Comm100 Live Chat to offer instant, real-time support to their members. Following this success, in 2021 they set up Comm100 AI Chatbot to provide 24/7 service, reduce wait times during busy periods, and give their agents more time to handle complex or sensitive member questions.



Customer Profile

Lake Michigan Credit Union

Headquarters

Grand Rapids, Michigan

Website

www.lmcu.org

Industry

Financial Services

Comm100 Customer

Since June 2015

Solution

Comm100 Live Chat

The Organization

Serving one in six inhabitants of the state of Michigan, and half a million members across the United States, Lake Michigan Credit Union is one of the largest credit unions in the country. Keeping their members' best interests in mind, they always strive to provide friendly, knowledgeable services, as well as the very latest in online banking and mobile banking technologies.

Step 1: Increase accessibility and improve member service with live chat

As a credit union, Lake Michigan Credit Union's (LMCU) goal isn't to generate profits for shareholders – it's to improve the lives of their nearly half a million members. With six billion dollars trusted in the organization, LMCU wanted to deepen their commitment and focus on members, giving them as many outlets to reach them as possible. [Ranked number one in in the nation for asset growth and Return of Member, LMCU](#) had been eyeing the adoption of live chat to see if it was catching on, taking a more conservative approach to change management to minimize risk and inconvenience for their members.



We had to keep up with what other institutions were doing – they were offering live chat solutions, and we wanted to offer that to our members as well. 

– Nat Knox, Applications Support

LMCU's decision-making process is guided by one unalterable consideration: what's best and right for their members. A key criterion for any new technological investment they chose had to sufficiently meet the needs of both members and associates. Comm100's robust integration capabilities, ease of use, and mobile offerings were all competitive differentiators that tipped the scales for LMCU. During the solution vetting process, they found that Comm100 stood out for its value and ability to help the institution achieve its service goals.

The Live Chat Results

Increased member engagement

Since implementing Comm100Live Chat in June 2015, LMCU has seen a steady increase in chat volume. Comm100's solution integrates smoothly with LMCU's existing channels, which includes phone calls, emails, and online banking. By adding live chat to their omnichannel service strategy, LMCU is now able to connect with its members more easily and deliver quality service over more channels.



Since we implemented Comm100 Live Chat we've seen a steady increase in the number of chats per month. It's actually worked well with all of the other channels that we were already offering, and it's definitely helped us, and helped our members reach us more easily.



- Jasmina Duric, Manager of E-Services and Support Department

Thanks to Comm100's robust security standards, members are able to retrieve account information safely through live chat. Comm100's MaximumOn technology meant that members enjoyed guaranteed uptime, keeping LMCU's live chat accessible and reliable. Members love the convenience of chatting in the mobile app, getting answers on the go with less effort.



We've received nothing but positive responses. Members love the ease of being able to be anywhere and connect with us over chat instead of having to go into a branch or maybe calling in. They really enjoy the convenience of live chat overall. 

- **Jasmina Duric**

Happy agents and management

Internally, Comm100's live chat was a fast success. LMCU's development team needed a configurable live chat solution and prioritized hassle-free deployment. Comm100's solution hit the mark.



From an IT perspective, the ability to plug our own images in, and how your code can be generated dynamically for us to pick up and drop into our website, I know that's been helpful for our development team. And it makes it easy to troubleshoot when things do come up. The amount of logging and history that is reported is extremely helpful. I would say that it's really stable system. 

- **Jasmina Duric**

LMCU management uses Comm100's reporting features to monitor chat quality, agent performance, and visitor satisfaction. With real-time live chat data available on the dashboard, management could see information such as how long visitors were waiting in the queue and how many chats were currently in the queue. By reviewing history data reports, management could compare performance over different periods of time, and identify key visitor pain points. By allocating team members and increasing staff, LMCU is able to decrease wait times and abandoned chats.

Comm100's simple agent-friendly interface was easy to train agents on, and staff from multiple departments attested to the system's straightforward nature. Of Comm100's agent-facing features, LMCU agents particularly enjoyed the group and private canned responses that are built into the system.



We find it very user-friendly – all of my staff does. We've also done training for other departments for them to start using chat for certain things, and they've expressed that it's very user-friendly. Some of the things that we really enjoy are canned responses – that's something that we use probably most often in chat. The team also enjoys having private canned responses as well as group canned responses.



– **Jasmina Duric**

Step 2: 24/7 support with chatbots

Following the success of Comm100 Live Chat, LMCU decided that their member support could be improved even further with a chatbot. Having a good relationship with Comm100 for over five years, LMCU chose to integrate their AI Chatbot into their live chat solution.



The process of building the chatbot was great. We've had a very positive relationship with Comm100 for over five years and their bot team was as helpful as ever. They supported us throughout the build and deployment and gave us a lot of advice and best practice to make sure that our chatbot is a success.



– **Jasmina Duric**

Before the chatbot was set up, LMCU could only provide support to their members during their business hours. They also couldn't offer support on weekends. With Comm100 AI Chatbot now implemented, LMCU's members can access support 24/7, improving engagement as well as CSAT.



The chatbot supports the team during busy peak periods. It manages a large portion of incoming questions, focusing on resolving the common and simple questions. This helps keep wait times low, and very importantly to LMCU, gives their agents more time to manage complex and sensitive queries, showing their members that they care.

On first launching their chatbot, LMCU wished to proceed cautiously. They pride themselves on delivering excellent support and developing personal connections with their members, but also recognized the value of 24/7 support that the bot could bring to both the company and its members.

As a result of this caution, the chatbot was initially programmed to only appear on certain pages. However, very soon they were impressed by its results and launched the bot site-wide to greet every live chat.

The bot resolves the most common member queries and passes the chat onto an agent if it cannot answer the question, or if the member makes it clear they would rather speak to an agent. LMCU also always offers a button within the live chat window that lets the member talk to an agent at any time.

As LMCU continue to fine-tune their chatbot, they are identifying more common member questions and adding these into the chatbot's repertoire, so it continues to manage a greater and greater portion of total live chats.

Overall, LMCU recommends Comm100 for its ease of use – both for its staff and its members.



Specifically for ease of use, I would recommend Comm100 for the value that it brings in the end. It's a straightforward system and is very easy to use for our members as well as for staff.

- **Jasmina Duric**





Let's chat

Comm100 is a leading global provider of omnichannel customer experience solutions with a mission to make online service and support delivery more genuine, more personalized, and more productive through meaningful conversations. Let us show you how.

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