



The background of the cover features a blue-toned image of a classical building with four columns, overlaid with a network of glowing blue lines and nodes. In the foreground, two hands in business suits are shaking, symbolizing partnership or agreement.

Banking Reimagined: Tech Playbooks for Credit Unions & Community Banks

Real-world tech wins for banks, credit unions, and fintech trailblazers

Editor's Note

Interest-rate whiplash, always-on cyber risk, and AI everywhere have turned “nice-to-have” upgrades into non-negotiables from your customers’ point of view: faster answers, zero-downtime access, clear communication, and fair costs.

- Boards are prioritizing digital-transformation risk, cybersecurity, and regulation (per Deloitte). C1 connects those priorities to action—modern networks, secure-by-design architectures, and compliant cloud contact centers—so risk reduction shows up in day-to-day operations.
- Contact-center analytics is growing ~18% CAGR through 2033, and nearly half of Genesys Cloud users already leverage built-in AI. C1 turns those capabilities into outcomes: AI-assisted routing, real-time insights, and governed personalization that shorten time-to-resolution and improve every interaction.

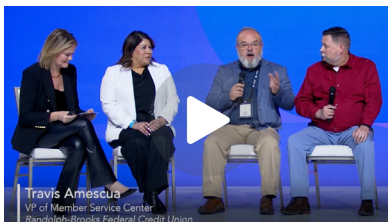
Inside this issue, organizations reveal how they are delivering results:

- **Centra Credit Union** – Proactive protection with C1 across nearly every security layer, 30% lower WAN spend and 45% ROI on voice/data projects in year one.
- **MRV Banks** – Legacy replacement unlocked growth, improved employee and member interactions, lowered hardware costs by 50%, and delivered 99% uptime.
- **Randolph-Brooks Federal Credit Union** – Deploying technology that helps, not replaces, agents—because seconds matter in the call center.

The playbook: Cloud where it counts. Security from day one. Analytics and AI with governance. And a partner—C1—that ties each layer back to the business outcomes banks and credit unions are accountable for: lower cost to serve, higher availability, faster resolution, and better member experiences.

We hope the stories ahead help you convert today’s headwinds into momentum your customers can feel.

– **Stephen Busateri, Editor, C1 Insights**



Watch the video:

[C1 Customer Connections:
Randolph-Brooks Federal
Credit Union Builds the
Right Platform with C1](#)

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Impact Snapshot



\$2 billion+ in member assets modernized

across Centra Credit Union—proof that even community institutions can drive enterprise-grade transformation without Wall-Street budgets.

30% drop in telecom spend at Centra Credit Union after replacing costly MPLS links with Palo Alto SD-WAN.



45% first-year ROI on Centra's voice/data overhaul powered by Microsoft Teams Cloud Calling—money now reinvested in digital banking and fraud analytics.

50% hardware savings at MRV Banks thanks to a Pure Storage virtual-server fabric that ends forklift refreshes.



99% business-hour uptime now standard at MRV, keeping tellers, ACH, and mobile apps humming while IT focuses on growth projects.

70 remote locations maintaining seamless network operations and uninterrupted member transactions at RBFCU.

"C1 helped us choose the right solutions and deliver exceptional results. Everything is simpler now."

— Brent Parks, SVP of Technology, Centra Credit Union

"Thanks to C1's comprehensive, multi-vendor strategy, we've transformed our operations, ensuring we're primed for future growth."

— Dan Wyatt, CTO, MRV Banks

"It really comes down to C1 understands what drives us, knows who we are, and asks the right questions."

— Travis Amescua, Vice President of Member Service Center, Randolph-Brooks Federal Credit Union

Bottom line: Modern networks, cloud-first collaboration, and managed security aren't just tech upgrades—they're delivering measurable cost savings, resiliency, and member experiences that boardrooms notice and regulators applaud.



Mobile-First Marvel: How Centra Credit Union Cut Costs 30%—and Made Teams Their New Super Power

When a credit union founded in 1940 to serve eight Cummins engine employees has grown to **180,000 members, 30 branches, and \$2 billion+ in assets**, legacy tech quickly turns into an anchor. “We needed to simplify our environment while aligning the infrastructure with our digital transformation goals,” admits **Brent Parks, SVP of Technology at Centra Credit Union**. The 20-year-old Cisco voice platform and pricey MPLS links were soaking up dollars the IT team wanted to point at digital banking and fraud analytics.



Breaking Up with MPLS—Politely

Rather than bolt shiny new tools onto a creaking core, Centra and long-time partner **C1** ripped out the biggest budget line item first. **Palo Alto Networks SD-WAN** replaced every MPLS circuit with business-grade broadband—instantly widening bandwidth and price-tag breathing room. “Where we used to spend hours troubleshooting network issues each month, we barely spend that amount in a year now,” Parks says, noting a **30% drop in telecom spend**.

Bye-Bye, Desk Phones

Phase Two tackled collaboration. C1 migrated users from the aging PBX to **Microsoft Teams Phone**, folding chat, voice, and video into the same pane bankers were already using for loan approvals and branch huddles. “After a month, most employees realized desk phones were unnecessary,” Parks said. C1’s change-management playbook—weekly training sessions, one-page cheat sheets, and a hotline staffed by Teams power users—made the cut-over “nearly silent,” even for tellers balancing end-of-day cash.



ROI That Grabs the CFO's Attention

"The two-year ROI projection was a game-changer. This approach saved money almost immediately compared to replacing our Cisco system," Parks noted.

With copper lines gone and cloud calling live, Centra posted a **45% first-year ROI on voice/data projects**—fueling a second wave of branch Wi-Fi upgrades and richer mobile-app features. "Teams is now the centerpiece of our daily communication," Parks says.

Security Without the Sticker Shock

Cost cutting didn't come at the expense of control. C1 layered identity-based policies across the new SD-WAN fabric and continues to coach Centra on next-gen endpoint protection. "We use C1 for nearly every security product," Parks notes. "Their proactive approach and unbiased recommendations have been invaluable in finding the right solutions."

Three Takeaways for your Balance Sheet

1. **Trade CapEx for Cloud Agility.** Retiring MPLS and PBXs freed cash for innovation instead of maintenance.
2. **Make the User Experience Invisible.** A "silent" rollout wins faster adoption—and goodwill—than any email blast.
3. **Pick a Partner Who Stays Post-Go-Live.** Ongoing security advisory keeps yesterday's savings from becoming tomorrow's risk.

"C1 helped us choose the right solutions and deliver exceptional results. **Everything is simpler now.**"

— Brent Parks, SVP Technology, Centra Credit Union

Bottom line: If your branches still rely on leased lines and desk phones, you're paying a premium for yesterday's performance. Centra's playbook shows that a cloud-first pivot—anchored by SD-WAN and Teams—can cut costs, boost collaboration, and tighten security before the next rate hike. Ready to turn your network into a profit center? C1 has the spreadsheet—and the success story—to back it up.

Branches Without Borders: How MRV Banks Slashed Hardware Costs 50% and Locked-In 99% Uptime

What do you do when your six-branch community bank outgrows its tech faster than its balance sheet? If you're **MRV Banks**, you call in a heavyweight partner, rip out the legacy sprawl, and rebuild for growth without losing the hometown vibe that won you customers in the first place. With only **100 employees** covering a footprint that stretches across Missouri, MRV needed an infrastructure that worked as hard as its people—and it needed it yesterday.



The Growth Headache

MRV's meteoric rise from a single-location lender to a mid-sized institution left a painful artifact: a patchwork phone system and aging servers that throttled branch-to-branch collaboration and ballooned support tickets. "**Our growth journey demanded an overhaul** ... to continue delivering exceptional service to our expanding client base," recalls Dan Wyatt, Chief Technology Officer. Fragmented voice, limited storage, and mounting security worries had the bank juggling vendor contracts instead of deepening customer relationships.

The Multi-Vendor Masterstroke

Enter C1 with a "best-of-everything" playbook. Rather than forcing a single-stack refresh, C1 cherry-picked proven tools:

- **Cisco Call Manager** to unify dialing plans and wipe out inter-branch phone confusion.
- **Pure Storage** to replace aging spinning disks with an agile virtual-server fabric that scales automatically when loan files or video-chat sessions spike.
- **Arctic Wolf** to monitor every packet for threat signatures, turning compliance audits into little more than paperwork.



"C1's approach allowed us to select the best tools from each vendor, ensuring we didn't have to compromise on any aspect of our infrastructure," Wyatt notes. The rollout went live after business hours, and the only thing users noticed the next morning was how quiet the server room had become.

Numbers the CFO Can't Ignore

- **50% reduction** in hardware spend—no more forklift replacements every refresh cycle.
- **99% uptime** during business hours, keeping tellers, mobile apps, and ACH windows humming.
- **Centralized communications** that cut branch-transfer call times in half.
- **Future-proof scalability:** When MRV green-lights its next branch, IT will spin up voice, storage, and security in hours—not quarters.

Wyatt sums up the ROI: **"C1 provides valuable resources that are well worth it. They are quick to respond, with a vast team that can assist at any time."** Translation: less overtime for IT, more facetime with customers.

Three Deposits for Banks

1. **Mix and match with purpose.** A curated multi-vendor stack can beat a monolith on cost, security, and agility.
2. **Virtualize early.** Pure Storage's flash backbone future-proofed MRV's data growth without forklift fees.
3. **Don't skimp on security.** Arctic Wolf's managed SOC gave the board confidence to green-light digital-banking features faster.

Bottom Line: When you can chop costs in half and deliver "four-nines"-grade reliability, you stop treating IT as a utility bill and start treating it as a growth engine. MRV Banks did exactly that—and wrote a blueprint any regional bank can borrow. Ready to trade legacy headaches for customer-winning uptime? C1's team is on call, coffee in hand, and playbook in pocket.



Network at the Speed of Trust: How RBFCU Keeps 1.2 Million Members Connected Across Texas

When your cooperative serves **1.2 million members**, manages **\$18 billion in assets**, and stretches from Austin to Corpus Christi to Dallas-Fort Worth to San Antonio, every packet—and every phone call—matters. Randolph-Brooks Federal Credit Union (RBFCU) knows the stakes. With **more than 60 branches and 70 remote locations**, the 82-year-old institution has to keep transactions humming while still feeling like the hometown credit union that began on a military base.

“I’ve been with Randolph Brooks going on 29 years. You know, my area of focus has always been employees and our members. How can we best serve them?”

– Travis Amescua, Vice President of
Member Service Center



For RBFCU, “best serve” starts with a rock-solid network. That job falls to **Brad Taylor, Assistant Vice President of Network Services**, and his team.

“I’ve been with the company about five years. My organization as Network Services, handles networking. We have 70 remote locations, 18 billion in assets. We’re all across the state of Texas. So I’ve got to get all those network together.”

Taylor’s remit goes beyond routers and switches.

“I handle the telecommunications side of the house. How do I make sure everybody can call in and call out and call to and call through. And then our network operations center, not only do they monitor the network, but they’re also responsible for the financial transaction. And so they need to trust that we’re providing the right platform to do that.”

Enter C1: The Platform Matchmaker

That trust is why RBFCU partners with C1. Instead of pushing one-size-fits-all hardware, C1 acts as a technology matchmaker, lining up vendors that fit RBFCU’s exact needs.

“That’s where we partner with C1. Claudine and Matt have been very good in working with us. What do you need? What are you looking for? How do we provide that and then bring the right partners in play so that we can then run them through the ringer, make the right choice in partnership with C1 and deliver?”



Why the Right Platform Matters

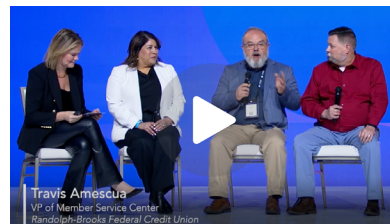
With every branch and contact center tied into a single fabric, a glitch can mean stalled mortgage applications or delayed deposits. RBFCU's Network Operations Center (NOC) must see problems before members do. Taylor's team relies on C1 to vet solutions, pressure-test SLAs, and orchestrate rollouts that don't interrupt paychecks or wire transfers.

C1's role isn't a one-and-done deal. From the first design session to the 2 a.m. log review, C1 engineers stay on call so the NOC can focus on what it monitors best: member transactions.

People, Not Just Packets

RBFCU's culture—rooted in military values and cooperative service—shows in every quote. Amescua and Taylor talk first about people, then technology. That mindset drives their vendor criteria: tools must scale without sacrificing the personal touch that members expect when they walk into a branch, log onto online banking, or tap the mobile app.

By pairing RBFCU's member-first vision with C1's platform playbook, the credit union keeps its far-flung network "together," its phones crystal-clear, and its transactions bulletproof—all while freeing staff to dream up the next member win. In a state as big as Texas, that's a connection worth bragging about.



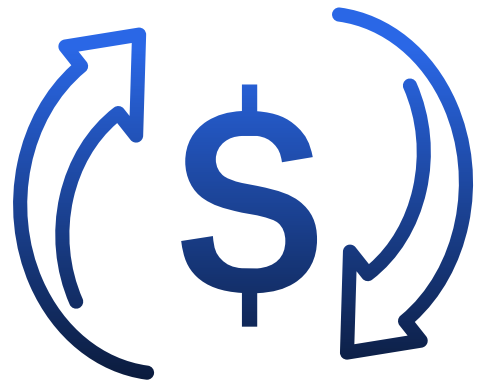
Watch the video:

[C1 Customer Connections: Randolph-Brooks Federal Credit Union Builds the Right Platform with C1](#)

Ready to strengthen your financial services strategy?

Get the details on how banks and credit unions are leveraging cloud, security, and AI to deliver seamless, secure customer experiences:

- [Centra Credit Union](#)
- [MRV Banks](#)
- [Randolph-Brooks Federal Credit Union](#)



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