

Business Impact

Control Benefit Costs, Improve Employee Retention,
Reduce Labor Costs, Improve Tax & Regulatory Compliance

Mobiloil Federal Credit Union Replaces Multiple Vendors With Integrated, Single-source Solutions from ADP

Company Background

Chartered in 1935, Mobiloil Federal Credit Union (MOFCU) is a not-for-profit financial service cooperative based in Beaumont, Texas. Its membership includes more than 30,000 members who have access to MOFCU's wide range of consumer products and services – including real estate, auto, and other loans. In addition, the growing financial cooperative offers commercial banking services. Mobiloil FCU has 125 employees who work at six locations in and around Jasper and Jefferson County, Texas.

The Challenge – Manage the Individual Solutions of Multiple Vendors

Multiple, Integrated Solutions from a Single-source Vendor Improve Efficiency

“We literally had a separate vendor for every single administrative need,” recalls Tony Aguilar, Jr., Mobiloil Federal Credit Union's Human Resources Director. “I'm talking payroll, benefits, time and attendance, and COBRA. Every system was different and focused on specific tasks, not our overall big picture needs. It became obvious we needed to put in place an integrated set of solutions.”

The Challenge – Improve Internal Productivity

Standalone Solutions of Separate Vendors Can Increase Administrative Burdens

“The multiple-vendor environment in which we were operating caused a lot of repetitive steps and redundant, manual work for us,” explains Aguilar. “For example, we had two of our people dedicated to updating data for a variety of purposes. Here we were spending time and money putting data into four or five different vendor systems. It felt, at times, like we were supporting those systems when we could have been doing other things with our time.”

The Challenge – Sustain Regulatory Compliance

Automated, Integrated Service Solutions Support Effective Compliance Efforts

“We want to be the best at what we do. That includes making sure we cover all the compliance responsibilities that come along with our role as an employer,” he adds. “We could see the benefits of using a service provider to help with this. This year, we learned the real value of having a dedicated service partner when we were confronted with some extraordinary challenges after our area was hit by Hurricane Ike.”

The Solution – ADP's Solutions for Employers

Mobiloil Federal Credit Union replaced its multiple-vendor strategy with a single-source relationship with ADP – the market leader for outsourced HR, payroll, and benefits services to employers. “With ADP, our payroll, HR and benefits administration, and time and attendance solutions are integrated and Web-based. ADP also handles our COBRA, Benefits Administration, Background Screening, and Recruitment for us,” says Aguilar.

“We have access to our data from anywhere. We can process payroll whether we are at the office, at home, or on the road. We can manage our HR and benefits data through ADP's hosted service – HR/Benefits Solution. We can create the reports we need whenever we need them by clicking on a few keys. Our employees can readily access their benefits and other information. All of these and other related capabilities are provided by just one vendor – ADP.”

“The most impressive part about ADP is how easy they make it to use their services. For example, ADP handles our payroll tax filing. We sign off on the necessary forms and they automatically take care of all the administration for us. Tax filing could not be much easier than that. Also, when we hired a new payroll specialist, she didn't

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Tony Aguilar, Jr.
Human Resources Director
Mobiloil Federal Credit Union
Beaumont, Texas



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The business
behind business®

About ADP

ADP is one of the world's largest providers of business outsourcing solutions. Leveraging nearly 60 years of experience, ADP offers a wide range of HR, payroll, tax, and benefits administration solutions from a single source. ADP's easy-to-use, cost-effective solutions for employers provide superior value to companies of all sizes and types. And you can count on ADP for unparalleled compliance support and the most qualified and accessible client service in our industry.

ADP's Major Accounts Division was created to address the unique business needs of mid-sized companies. We offer accurate, convenient, and reliable solutions that can help you to:

- Control Benefits Costs
- Improve Employee Retention
- Reduce Labor Costs
- Increase Tax and Regulatory Compliance

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have to travel to an offsite location, which could easily disrupt our operations. She took virtual training from ADP online right in her office."

ADP provides MOFCU with the many benefits of a single-source relationship that the financial cooperative envisioned for HR, payroll, and benefits services:

Streamline and automate workflow processes:

ADP offers industry-leading payroll management solutions that can help you gain greater control over this major cost center. Many companies find that they are able to increase efficiency and reduce labor and non-labor costs associated with ongoing payroll processing and system maintenance by as much as 46% with ADP's help.*

Create a central, shared repository of benefits structure and eligibility to accurately apply eligibility rules against data that is maintained in the HR database: ADP automates benefits plan administration, incorporating eligibility rules and calculation formulas for cost and coverage. This helps to ensure only eligible employees and dependents are covered – and identifies any ineligible employees or dependents so they can be removed from costly benefits.

Provide employees with the ability to make better decisions by providing access to comprehensive information on employment, benefits, and other areas: ADP helps you provide your employees with a higher level of service by giving them direct access to their employee data, reducing the administrative burden on your HR staff.

Reduce avoidable overtime: An ADP Web-based time and attendance solution helps to provide you with greater control over your labor costs.

Eliminate the need for duplicate data entry into payroll, HR, and other external systems: ADP's integration between benefits enrollment and payroll deduction helps to eliminate duplicate data entry. It also reduces the hassle and costs of manually reporting data to your insurance carriers when it can be done more efficiently through Carrier Connection® options within ADP's systems.

*ADP Price Waterhouse Study, 2004

Minimize risk associated with disaster recovery:

Digital storage, redundancy, and remote accessibility. Our clients choose us because they have faith in our ability to stay up and running. Examples can be found in the way in which we worked through the challenges of 9/11.

Help assure the accuracy and timeliness of tax payments to federal, state, and local agencies:

For nearly 60 years, ADP has been helping companies mitigate their compliance risks. More than 500,000 companies currently use ADP's tax and compliance services to help assure their operations are in accordance with regulatory and tax codes, while decreasing the administrative burden on staff.

Real Success

ADP's Service Team Served with Distinction in the Aftermath of Hurricane Ike

"Hurricane Gustav was supposed to hit our area and didn't, but Hurricane Ike sure did," recalls Aguilar. "We had just lost our Payroll Specialist. We had employees evacuated to Texas and Arkansas. I was evacuated to Fort Worth and my benefits coordinator was in Dallas. But we did have Internet access and that meant we had access to ADP. We were able to electronically collect employee time worked, make necessary corrections online, and transmit pay data to ADP for processing. Despite the horrible effects of the hurricane, ADP worked along with us and we were able to pay our people on time, including the few regular or manual checks that needed to be done. ADP showed us how good their service really is," he concludes.

Return on Investment

"We've already begun to see significant savings from our single-source vendor approach," says Aguilar. "Between March and October of 2008, we reduced the cost of doing our payroll by nearly 50% with ADP's help. We know this is just the beginning. We are looking for other savings in time and money from the other ADP services we use. Dealing with people's money and benefits is very important, and it's crucial that it be managed with the greatest accuracy, care, and efficiency. ADP's solutions help our organization to achieve that."



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