

SWBC's SWIVEL:

A Success Story

Discover how **Hughes Federal Credit Union** leveraged SWIVEL'S partnership to simplify a major system transition.



SWIVEL
An SWBC Company

Partner Profile



Industry: Financial Services



Asset Size: Over \$2.5 billion



Established Date: 1952



Base Location: Tucson, Arizona



Number of Members: 188,000+

Hughes Federal Credit Union was founded in 1952 and has grown through strategic initiatives, including a commitment to supporting underserved communities, expanding its field of membership to include anyone through donations to Friends of the Library groups, while lending programs and financial services continued to evolve.

Today, Hughes serves nearly 190,000 members, manages more than \$2.5 billion in assets, and remains a trusted financial institution in Southern Arizona.

When Hughes' legacy core conversion was scheduled for an upgrade, the credit union faced a daunting challenge: ensuring a seamless transition without disrupting member services. That's where SWBC's payment services company, SWIVEL, stepped in, not just as a vendor, but as a strategic partner committed to making the system conversion smooth and stress-free.

"It was an easy decision," said Loan Servicing Manager **Tia Lopez.**

"We already had a strong relationship with SWBC, and with SWIVEL's expertise and integration capabilities, we knew they could help us navigate this change successfully."



The Challenge:

Hughes' previous core system, XP2, was no longer compatible with the credit union's **evolving technology needs**. The system required multiple workaround applications to support modern member services, creating inefficiencies and risk.

They needed:

1. A core system that could support future innovation.
2. A strategic payments partner that would engage early and consistently.
3. A conversion process that minimized disruption to members.



The Solution:

Hughes used Fiserv's DNA platform and partnered with SWBC's SWIVEL to support the transition.

"We pushed very early to get our vendors involved," Lopez said. **"In fact, I believe I got to you guys a year beforehand."**

SWIVEL's team worked closely with Hughes throughout the process, offering flexibility, responsiveness, and technical expertise, even during the live conversion weekend.

Successes:



Early Vendor Engagement: SWIVEL began collaborating with Hughes nearly 24 months before go-live, ensuring readiness and alignment.



Seamless Payment Continuity: Members were able to make payments throughout the conversion weekend, avoiding service disruptions.



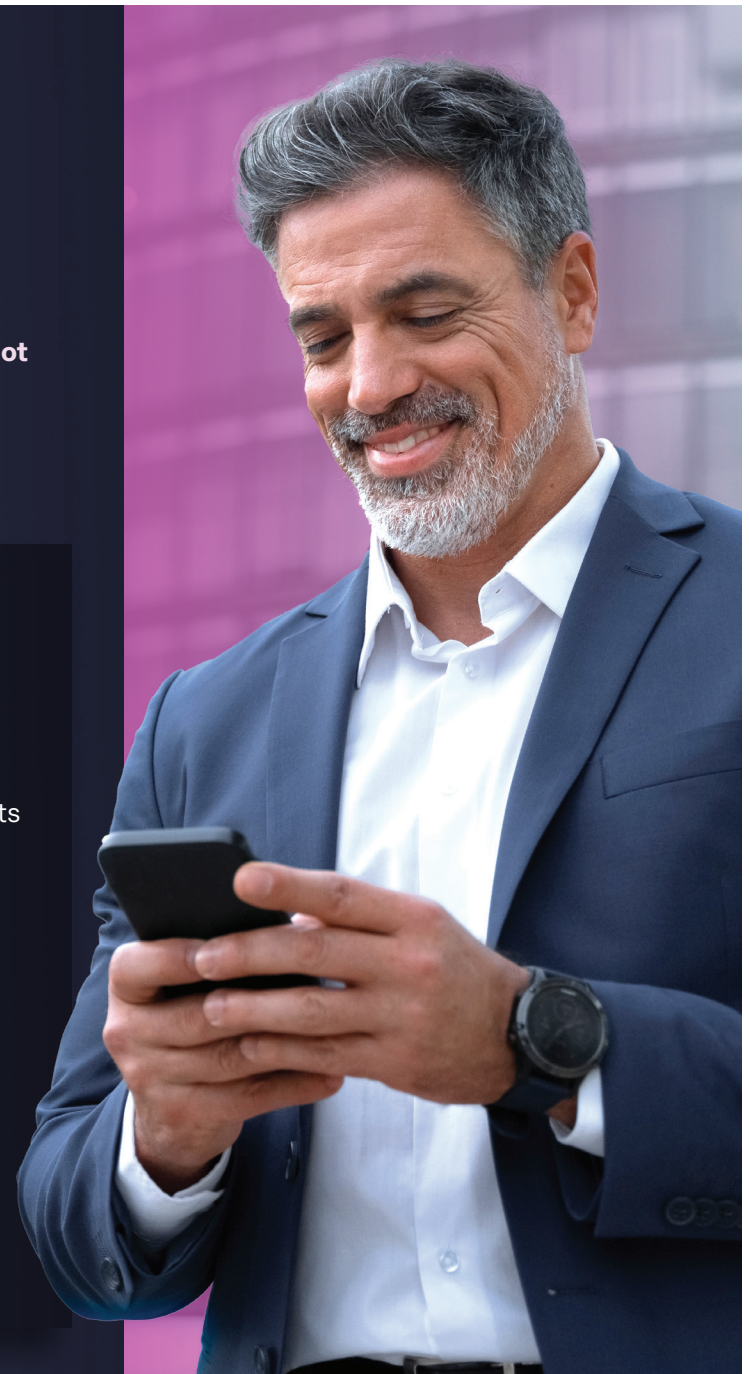
Cross-Team Collaboration: SWBC coordinated across SWIVEL and collections teams, streamlining communication and implementation.



Responsive Support: SWIVEL provided real-time answers, even on weekends, boosting confidence and reducing stress for Hughes internal teams.



Operational Efficiency: Hughes anticipates saving hours of staff time daily and reallocating roles within the operations team.



The Results:

Conversion Without Chaos

Hughes' conversion took place over Labor Day weekend, with systems going down Friday night and returning Tuesday. Thanks to SWIVEL's flexibility and Hughes thorough member communication strategy, including banners, emails, and a consumer playbook, members experienced minimal disruption.

"If they didn't know, they must be living under a rock," Lopez joked.



Operational Efficiency Gains

The DNA platform allows Hughes to explore new payment technologies and reduce manual file handling. Lopez anticipates saving hours of staff time daily and potentially reallocating roles within the operations team.

A True Partnership

SWIVEL's implementation team didn't just manage the project, they drove it. Lopez praised their knowledge and decision-making agility.

"Ferrington Macon was more knowledgeable than most. We were making decisions on the call instead of waiting a week."

Lessons Learned and Looking Ahead:

Lopez emphasized the importance of maintaining payment capabilities during conversion. While some credit unions recommended shutting down payments entirely, Hughes chose to keep debit card payments active and communicated clearly with members.

“Some credit unions suggested shutting it all down. That was not an option for us,” Lopez said.
“We have 45,000 to 50,000 payments coming in a month. We couldn’t cut our members off.”

Looking ahead, Hughes plans to implement a more advanced payment system in 2026 that eliminates manual file handling and improves compliance.

“We want a system that runs automatically without manual touchpoints, so our team can focus on higher-value work,” Lopez said.



Conclusion:

Hughes Federal Credit Union's core conversion was a major undertaking, but with SWBC's SWIVEL support, it became a strategic success. From early engagement to weekend availability, SWIVEL demonstrated that **We Move Money Better.**

As Hughes looks ahead to future innovations in payment systems and member services, they do so with confidence, **knowing they have a partner who's ready to evolve with them.**



Ready to simplify your core conversion and elevate member experience?

Discover how SWBC's SWIVEL can support your credit union's transformation today!

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