

# MAX Credit Union Accelerates Innovation and Speed of Delivery of New Digital Services with Q2 Innovation Studio

## Key Challenges

When Dale Watkins joined MAX Credit Union (MAX) as Chief Information Officer in November of 2021, he brought a rich understanding of digital banking and a do-it-yourself mindset to the team. His goal: to help speed innovation to enrich the lives of MAX members.

With this goal in mind, Q2 helped Watkins shift his IT team by training, equipping and restructuring the organization to allow MAX's in-house developers to have more control over the cadence and content of new digital tools and functions, rather than solely relying on outside resources.

"When I came to MAX a few months ago, they were already using the Q2 digital banking platform, but not to its fullest potential. They had been somewhat conservative, digitally, and the CEO was wanting to move forward a lot faster," Watkins said. "When I got a hold of Q2 Innovation Studio, I thought it was really cool."

Q2 Innovation Studio provided MAX with more autonomy and the flexibility to innovate faster.

"You can always go pay for vendors, but it often takes eight months to a year and costs a lot to integrate. Why hire a third party, pay them money, be put in the queue, and wait for them to tell you when they can deliver that solution?

We had a project that could've been done quickly internally if our team was trained."

## Q2



### About MAX Credit Union

**Founded:** 1955

**Headquarters:** Montgomery, Alabama

**Current Market:** Nearly 120,000 members, primarily in Montgomery and Auburn

**Assets:** \$2 billion



**“We rolled in a new Member Referral Program using Q2 Innovation Studio. That was going to cost us \$180,000 over a period of five years, but now we’re doing that in house and only using a couple of vendors for sending the communication to members. It’s going to cost us a little bit to send out some emails and that kind of thing, but nowhere near \$180,000”**

**Dale Watkins**  
Chief Information Officer,  
MAX Credit Union

# Results

**Saved nearly \$180,000** by creating its own Member Referral Program in house

**Saved \$50,000** by creating its own Member Rewards Program with Q2 Innovation Studio

## Solutions

### Speed of Innovation

“Once we had Q2 Innovation Studio set up, it really took me less than two weeks to create a fully featured Member Rewards Program with dashboards for mobile. We’re about to put that into testing. When we quoted it out, it was going to cost us upwards of \$50,000 and take six to eight months. I literally did it myself in about two days of coding and two weeks of information gathering,” Watkins said.

### Introduced New Member Referral Program

“On top of that, we rolled in a new Member Referral Program using Q2 Innovation Studio. That was going to cost us \$180,000 over a period of five years, but now we’re doing that in house and only using a couple of vendors for sending the communication to members. It’s going to cost us a little bit to send out some emails, but nowhere near \$180,000.”

### More Freedom and Flexibility

MAX’s unique voice is now conveyed throughout its digital banking experience. “Q2 Innovation Studio is powerful enough that we can do very complicated work and customize it for just us. It’s not cookie cutter. We don’t have to get into some queue or custom programming situation. We can create our own and have better control of the process.”

### Finding Efficiencies

Q2 Innovation Studio is paying dividends in multiple ways, including better internal efficiency. “It’s not just custom solutions for members, it’s also efficiency in internal processes with automation, new reporting and new workflows that we can do in house. You really couldn’t do that before, and efficiency fixes really can’t be outsourced.”

“You need people internally that can identify issues, find solutions and implement them quickly. It can be very expensive (up to six-figure contracts) to have a third-party vendor come in cold turkey and evaluate all of your processes,” Watkins said.

Now, the speed of innovation is under MAX’s control, as the entire organization has made a cultural shift to a digital-first strategy. “I have 27 projects now on my list in a matter of four months that we’re going to be starting to push forward. Over half of those are Q2-related using Innovation Studio to really expand our reach and our capabilities through mobile and online. At that point, the sky is the limit, right?”

*“It’s not just custom solutions for members, it’s also efficiency in processes internally with automation and new reporting and new workflows. We can do that with our in-house development team that you really couldn’t do before.”*

**Dale Watkins**

Chief Information Officer at MAX Credit Union

For more information go to [Q2.com](https://www.Q2.com) or call (833) 444-3469.