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Cell Phone Service the Credit Union Way: Taking Member Service to New Levels

"MinuteGuard" feature offers Credit Union Wireless members unprecedented cost control options

Salem, OR: Credit Union Wireless, an Oregon-based CUSO, has begun offering a new feature that allows subscribers to its low-cost cellular services to receive text or e-mail alerts before they exceed their monthly allotment of free minutes.

Participating members receive alerts when pre-selected airtime thresholds are reached—prompting them to either call member service and expand their plan or to curtail their usage for the remainder of the billing cycle.

"This is the first time I've ever heard of a service provider allowing a customer to configure such a service—MinuteGuard pretty much goes against all conventional wisdom by actually helping customers *avoid* what is essentially this industry's bread and butter: overage charges," said Chris Giles, General Manager of CU Wireless.

"This is 'wireless done the credit union way' " Giles continued, "our goal is different—we're not trying to squeeze every last penny out of our relationship with the member. We want to provide a valuable service at a fair price. And the nine credit unions nationwide that are a part of our program appreciate that, because they are looking out for the financial well-being of their members as well."

Giles went on to highlight some of the ways in which the CU Wireless MinuteGuard product works. "It is essentially a warning system to alert members when their phone usage is approaching their monthly allowance limit. Users are prompted to call member service to discuss their options for keeping their bill down. It's really quite simple, but the fact is, you'll probably never see a regular cell phone company do that."

CU Wireless is a 100% credit union owned CUSO in Salem, Oregon. The program benefits both credit unions and their members by using the combined buying power of thousands of credit union members to secure bulk discounts from major wireless carriers.

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