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Scaling Growth, Elevating Experience: 802 Credit Union

At a Glance

For 802 Credit Union, momentum wasn't theoretical, it was happening fast. Over four years, a series of mergers expanded membership, increased operational complexity, and put pressure on one critical promise: delivering a seamless, personal experience for every member, even during times of change.

Each month, COCC's Digital Banking Call Center team answers more than 20,000 calls across its network, with callers reaching a representative in just **20–30 seconds.**

From the earliest stages of growth, 802 Credit Union partnered with COCC embracing a clear vision: scale confidently without compromising the member experience. Over that time, 802 Credit Union successfully completed three acquisitions, growing membership by nearly 20% to exceed 40,000 members. Throughout each conversion, COCC's experienced, tenured conversions team worked side by side with the credit union, providing hands-on support to guide each transition.

With each acquisition came an influx of new members navigating the expected: unfamiliar systems, digital solutions, and new processes. Questions increased and call volumes rose as members explored new capabilities and sought to make the most of their digital banking experience. The opportunity wasn't just operational, it was experiential. Even with thorough preparation and communication, maintaining the level of service members expected, while scaling rapidly, became a defining moment.

That's where COCC stepped in. COCC delivers a fully in-house digital banking call center, purpose-built to provide white-glove support to end users. Staffed by in house, U.S.-based specialists who sit side by side with COCC's product and development teams, the end user call center is tightly integrated with the digital platform itself, operating as a seamless extension of each financial institution.



As 802 Credit Union navigated this rapid growth, COCC's Digital Banking Call Center became a critical addition to their team, supporting members through each post-conversion transition while helping maintain a consistent, high-quality experience and playing a central role in guiding members through change.

Across these transitions, members placed **more than 7,500 calls directly to COCC's Digital Banking Call Center, with average wait times under 30 seconds** and connecting members to a live, friendly voice when they needed it most. From assisting with general access and navigation to supporting bill pay, Quicken and QuickBooks connectivity, ACH, wires, and entitlement services, COCC helped absorb increased demand while enabling 802 Credit Union to stay focused on post-merger operations.

"Having COCC's Call Center as a partner during our mergers meant our members never felt like they were navigating change alone," said Sean Gammon, President and CEO of 802 Credit Union. "They became a true extension of our team, giving us the confidence to focus on growth while knowing every member was receiving the attention they deserved."

The scale behind COCC's dedicated support reinforces that experience. Each month, COCC's Digital Banking Call Center team answers more than 20,000 calls across its network, **with callers reaching a representative in just 20 to 30 seconds.** With an abandonment rate under 3%, well below the 5% industry average, financial institutions can trust that their account holders are consistently supported. Today, COCC's enterprise-grade, high touch digital banking platform supports the vast majority of its clients, with **75% of Digital Banking Call Center users choosing 24/7**, in-house support to deliver a continuous experience for account holders. Additional call center clients leverage critical support models such as after-hours and post conversion support.

For 802 Credit Union, these capabilities proved essential during a period of rapid transformation. With three successful mergers behind them, the credit union stands as a model for how community financial institutions can scale growth without compromising the service and relationships that define them, backed by a level of in-house, end-user support that few providers in the market can match.



About 802 Credit Union

In 2020, two not-for-profit financial institutions with a combined 70 years of service to Vermont communities — Members Advantage Community Credit Union and River Valley Credit Union — joined forces to become 802 Credit Union.

Today, 802CU serves over 41,000 members at twelve neighborhood branches across Vermont. As a full-service financial cooperative, we are owned and operated by our members, and we pride ourselves on offering a complete array of banking and lending solutions, convenient digital tools, and personalized guidance at every step.

About COCC

As an industry-leading fintech provider, COCC delivers innovative, comprehensive technology solutions and strategic partnerships with an unparalleled focus on service. Offering a robust, feature-rich suite of modern, standards-based core and digital banking solutions, COCC's cutting-edge systems are designed with intuitive user interfaces and are fortified by advanced APIs which seamlessly facilitate leading fintech integrations. Consistently ready to adopt and embrace emerging technologies, COCC remains agile and forward-thinking, meeting the demands of a rapidly evolving financial landscape where live real-time functionality matters. COCC is forever dedicated to assisting community banks and credit unions with remaining strong and competitive by providing the technology, support, and expertise needed to succeed.



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