



America First Credit Union is the sixth-largest credit union in the U.S. in total membership and eight-largest in assets.

Industry

Financial Services

VMware footprint

- Azure VMware® Solution
- VMware vSphere® Foundation
- VMware Tanzu® Platform
- VMware Professional Services

AFCU Modernizes with Automated Cloud Infrastructure

Utah's largest credit union, America First Credit Union (AFCU) faced significant IT challenges that affected its ability to develop new offerings and contain banking costs. Using VMware multi-cloud solutions, AFCU plans to automate its infrastructure to enable developers to focus on strategic tasks, boost efficiency and enhance the member experience.

Standardizing infrastructure to support innovation and compliance

Founded in 1939 in the decade following the passage of the Federal Credit Union Act, America First Credit Union (AFCU) is the largest credit union in Utah. Headquartered in Riverdale, the institution provides personal financial services to its member-owners, many of whom serve in the U.S. military. One of the largest credit unions in the United States in both membership and assets, AFCU serves more than 1.3 million members across Utah, Idaho, Oregon, New Mexico, Arizona and Nevada and holds assets worth more than USD \$17.39 billion.

"We have a history with VMware, using its early products before they were commercially sold. We made a commitment to virtualize everything possible, and that began our migration. Today, anything that can be virtualized is indeed virtualized, and we aim to ensure portability between data centers, platforms, and clouds."

Tim Hansen, IT Operations Manager, AFCU



As AFCU witnessed exponential growth, it also faced a maze of intricate IT challenges. Its lean team of IT specialists alternated between addressing strategic concerns—like ensuring robust security, complying with regulatory requirements, and perfecting product development processes—and tackling routine tasks such as system patching, image creation and troubleshooting. These challenges slowed the development of new offerings, raising the cost of banking for members. “If it takes us a year and a half to launch a product, we are imposing a substantial financial burden on our members,” says Tim Hansen, IT operations manager, AFCU. “It actually affects their interest rates negatively. Our money is our members’ money. So being efficient is really what we’re about.”

Navigating numerous financial regulations and controls comprises an integral part of the team’s daily operations, from end-user computing to data center infrastructure to the banking products AFCU offers. And the complexity of the IT environment further amplifies the need for more controls. “One of our early objectives included standardizing on certain platforms to help us manage these controls for the National Credit Union Administration (NCUA) and our federal regulators,” says Hansen. “Standardization will help us maintain compliance and ensure we don’t overlook any regulatory requirements.”

“We selected VMware Tanzu because it was one of the only products that can help us orchestrate multiple stacks. VMware Tanzu solutions provide the platform for my most expert developers to do their best work, from concept to solution rollout, without the need for additional coordination.”

Tim Hansen, IT Operations Manager, AFCU

Taking a cloud-smart approach to digital transformation

Until AFCU could standardize its platforms, efficiently navigate its complex infrastructure, guarantee high availability, and support disaster recovery, its digital transformation plans remained on hold.

“Our talented staff often gets taxed with every complex problem,” says Hansen. “The same 10 personnel are tasked with handling these issues year after year. I aim to find ways to liberate them so that they can substantially contribute to our growth, and automation seems to be the right solution.”

An early adopter of virtualization, AFCU runs most of its applications on virtualized infrastructure supported by VMware vSphere.”

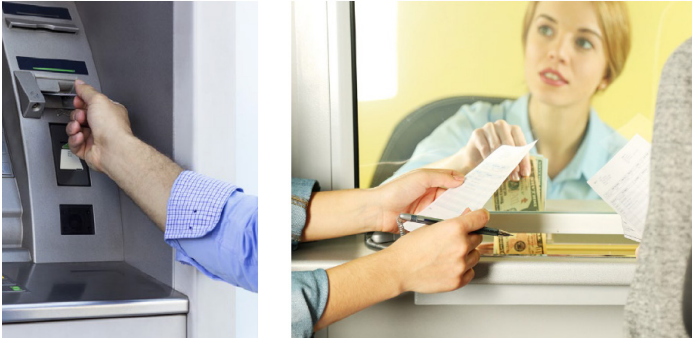
This long experience with VMware technology provided AFCU a glide path to launching an automated, multi-cloud environment, fully integrating its on-premises and public cloud infrastructures. AFCU expanded from its small-scale on-premises environment built on vSphere, bridging to an environment anchored on public cloud.

Modernizing infrastructure to migrate to the cloud

Working closely with VMware Professional Services and VMware Tanzu Labs, AFCU modernized and migrated its infrastructure to the cloud using a suite of solutions, including VMware Tanzu Platform, VMware Aria and Azure VMware Solution.

“VMware Professional Services really helped us define and document what success looked like and then move quickly to achieve it. With their extensive expertise with the products, they helped us achieve our goals quickly,” says Hansen.

Building on this trusted relationship, AFCU adopted VMware Aria solutions to automate and streamline their operations further. VMware Aria Automation enabled AFCU to create and manage a more efficient infrastructure. The automation capabilities of VMware Aria Automation significantly reduced the need for manual patching and infrastructure management, freeing up more time for personnel to concentrate on strategic tasks.



"I have a talented team of full-stack developers, but they're often constrained by their roles," says Hansen.

Tanzu Platform allows AFCU to manage and deliver innovative containerization technology that frees developers to support operations within a multiplatform environment. These dynamic tools help automate operations, enhancing efficiency and easing the portability of workloads across data centers, platforms and clouds.

Embracing automation to spark creativity and innovation

AFCU recognizes that harnessing technology to automate and organize tasks is essential for maximizing output and impacting the bottom line.

The new multi-cloud platform allows AFCU to deliver services to members more efficiently and economically, supporting its goal to use AI to bolster in-house capabilities for conversational chatbots and automated loan application decision-making.

"Today, we leverage the power of artificial intelligence in our operations, utilizing advanced conversational chatbots and automated decision-making processes," says Hansen. "When you apply for a loan, our system swiftly analyzes not just your credit score but a broader range of factors using the same information a human would consider. The human element is removed from the equation to expedite the process, enabling us to deliver instant, reliable decisions. This is our commitment to efficiency and service, ensuring that our members can swiftly move forward, no matter their financial needs."

Moving forward in collaborative partnership

VMware Aria Automation provides the automation the IT team needs to eliminate onerous manual tasks and optimize precious time and resources that can be devoted to product development and improved services. Platform standardization enhances security and assures regulatory compliance.

"Combining technology and talent boosts efficiency and sparks creativity and innovation, leading to greater success. The opportunities we've seen with VMware technology allow us to empower our teams and surpass our collective potential."

Tim Hansen, IT Operations Manager, AFCU

The close collaboration with the VMware account team and Technical Adoption Manager eases informed decision-making and paves the way for successful project implementations. AFCU views its Technical Adoption Manager as an integral part of the team. "We think of him as a member of our cloud ops team. He guides our platform decisions. He's just a part of that leadership group," says Hansen. The synergy between the AFCU and VMware teams reflects the extent to which the credit union creates an inclusive team ethos.

Moving forward, AFCU looks forward to extending its use of VMware Tanzu and Aria solutions, coupled with a strategic multi-cloud approach for seamless portability between data centers and public cloud providers.

"Our decision to partner with VMware initially revolved around cost-effectiveness," says Hansen. "But the depth of the VMware product portfolio and the constructive relationship we share with the account team have been decisive in our continued adoption of VMware technologies."