

Satisfying banking needs with a member-first approach

Customer story



Credit Union of Colorado leverages Flexential colocation to deliver consistent uptime and deliver a first-rate member experience.



Flexential solution portfolio



Colocation



Interconnection

Flexential partnership highlights

- Physical security and Distributed Denial-of-Service (DDoS) protection safeguards private data
- Blended network supports reliable connections
- 40%+ ROI strengthens credit union offerings
- Colocation enables internal IT team to focus on member-centric innovations

Quick facts about Credit Union of Colorado

- Headquartered in downtown Denver
- 18 physical locations throughout Colorado
- \$2.3 billion in assets

The history

Founded in 1934, [Credit Union of Colorado](#) is one of the largest credit unions in the state and is deeply connected to the communities where its members live and work. The credit union's "here to help" culture is demonstrated by its strong support of local communities through financial donations, promotional sponsorships and employee volunteerism. Credit Union of Colorado offers the latest in banking with 18 full-service locations throughout the state featuring lobby service centers, safe deposit boxes, drive-up tellers and surcharge-free, drive-up ATMs. The credit union also provides its members with the convenience of digital banking with remote check deposit and access to Zelle®, a fast, safe and easy way to send money right from your mobile banking app or online banking account. With more than 85 years of experience, Credit Union of Colorado is a stable, member-owned financial institution with more than \$2 billion in assets serving more than 140,000 members.



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“We offer all the services of a typical bank, with a member-first focus and personalized service,” says Kyle. “Our IT Infrastructure plays an important role in ensuring that our members can access their digital services 24/7, online, so we are always here to help.”

The challenge

Addressing the economics of build versus buy

Credit Union of Colorado was planning to build a new corporate headquarters and was contemplating whether to create data center space within the new building or use a local colocation facility. While the organization's existing headquarters housed one of its two onsite data centers, this infrastructure experienced carrier-based outages that impacted its ability to provide credit union members with the outstanding service on which it stakes its reputation.

To help guide its build versus buy decision, Credit Union of Colorado conducted a cost analysis to understand its options and determine the total cost of ownership (TCO) and return on investment (ROI) for each solution. After considering the costs of building the facility and maintaining it for the long term, the organization recognized that a third-party data center would be more cost-effective and operationally beneficial.

The solution

Colocation delivers uptime and security to meet regulatory demands

Credit Union of Colorado evaluated multiple Denver-area colocation providers, ultimately choosing one of Flexential's Denver facilities to deploy its environment. "Flexential's new data center was leaps and bounds beyond most of the other data centers in the area," said Kyle Winders, IT Leader of Service Delivery, Infrastructure Services & End User Services for Credit Union of Colorado. "The ability to operate in a higher tiered data center with more intense redundancies was an important selling point."

Featuring N+1 UPS redundancy, distributed redundant 4:3 UPS and N+2 cooling redundancy, the facility ensures the resiliency of the credit union's systems. Flexential's carrier-neutral approach also allows the credit union to build a blended network from a diverse portfolio of 80 on-net carriers to ensure no single point of failure and eliminate the carrier-related outages it experienced with its internal solution. Flexential backs this with a 100% SLA on power, cooling, network and bandwidth.

Flexential also offers the physical security to meet the banking industry's stringent regulations and ensure unauthorized individuals cannot access the credit union's assets. These security measures include dual-factor authentication access, biometric scanners, 4-zone security access, monitored security cameras and intercom system, and round-the-clock security and data center technicians to quickly address issues and potential threats. Flexential also offers DDoS services to protect the network and meet compliance requirements.

For added security, Credit Union of Colorado also utilizes a locked cage environment with badged access and a dedicated video security system. The data center is also an audit-ready facility and undergoes yearly audits by third-party assessors to assure its compliance with key standards and certifications, including PCI DSS, SOC, NIST 800-53, ITAR and SSAE 18.

The results

Colocation improves ROI by 40%+ vs. building out a data center on-site

Achieving 100% uptime is more critical than ever as Credit Union of Colorado continues its digital transformation and strengthens its online presence and mobile banking solutions. By partnering with Flexential, the credit union has positioned itself to improve the reliability of its IT environment and ensure its members will have uninterrupted access to their accounts and funds.

The Flexential deployment will also help the credit union attain a 40%+ ROI vs. build, which it can filter back into its business to provide members with improved services and market-leading rates.

The secure, compliant facility and additional DDoS protections also help Credit Union of Colorado meet its rigorous regulatory requirements and protect member information. Operating in a highly regulated industry, Credit Union of Colorado will require a physical deployment to house specific workloads. However, the

organization has been relying on the cloud to support other workloads and to provide access to a growing number of software-as-a-service (SaaS) solutions. Using Flexential connectivity options, the credit union has built a resilient and highly reliable connectivity strategy that will allow it to connect to its cloud environments and continue to integrate additional SaaS solutions as necessary. A 100 Gbps network backbone—scalable to 400 Gbps—further supports this high-performing network access. This hybrid environment allows them to quickly and seamlessly expand and adapt its IT environment to meet evolving demands.

With Flexential managing and maintaining the environment, Credit Union of Colorado's internal IT team can now focus on more member-centered initiatives to continually deliver more innovative digital services to enrich the banking experience.