



# People's Credit Union

Building a more resilient and secure data center.



THINK \$ STACK

Established in 1922, People's Credit Union is a nonprofit, full-service financial institution with six locations throughout Rhode Island. Leading with a people-first mission, People's Credit Union sought a scalable, resilient, agile, and secure IT infrastructure solution without compromising its data or member experiences.

With a cloud migration option framing their decision, the leadership team concluded that managing their physical data center infrastructure no longer needed to be a core competency. Establishing immediate and long-term goals, identifying existing resource allocation, and referencing other successful credit union data migrations, the team explored technology partners to modernize their IT infrastructure.

## Legacy systems and the push to cloud

The aging legacy infrastructure and challenges managing multiple resources prompted the team to explore a comprehensive cloud-based infrastructure solution. With a backup data center 13 miles from headquarters, natural disasters could unfavorably impact resiliency and response times. Additionally, existing data center hardware was reaching end-of-life, requiring significant maintenance and repair.

Also, security is a significant concern when it comes to a financial institution like People's Credit Union, since aging infrastructures can be ready targets for cybercrime.

Keeping up with antiquated hardware required more time patching and managing servers and allowed less time for innovating to support the credit union's mission and its members. Infrastructure needed to be fully upgraded, and purchasing new equipment was no longer cost effective. There was also a growing challenge in finding, training, and retaining technical staff.

With resource allocation the primary driver for change, including aging infrastructure, warranties, maintenance, and staff time, People's Credit Union sought to define a cloud migration strategy. The goals: improve resiliency, increase security and agility, reduce costs, and leverage new technologies. The financial institution also discussed transitioning its team to an application management structure to shift company resources toward new customer growth and online banking initiatives.

With mounting challenges closing in on its legacy systems, People's Credit Union needed a tech partner equipped to provide a cost-effective solution to alleviate the burden on its IT support team's workload.

## Power in partnerships

Establishing the need for change, People's Credit Union launched an organization-wide technology audit to determine its data migration goals and strategy. In 2019, it kicked off a Request for Proposal (RFP) process to identify a cloud partner that understood the organization's data migration goals and risks.

The credit union sought a cloud migration expert that could meet the unique challenges and security concerns of credit unions—specifically, industry-wide cloud migration hesitancy. People's Credit Union turned to Think|Stack, a Baltimore, MD-based Credit Union Service Organization (CUSO) with a team of technology and cybersecurity experts.

Think|Stack worked closely with People's Credit Union leadership to develop a clear migration roadmap, addressing aging systems, security threats, and offsite data storage and recovery requirements. Through the assessment and discovery phase, Think|Stack recommended Amazon Web Services (AWS) to scale up data centers, server and patch management, and security operations.

With a commitment to delivering quality solutions, Think|Stack migrated every one of the organization's servers to AWS ahead of schedule. For its work with People's Credit Union and in developing secure cloud solutions for other credit union customers, Think|Stack was recognized with the 2021 AWS Global Public Sector Partner Award for Most Impactful Nonprofit Partner.

**“We found Think|Stack and they introduced us to the AWS cloud. And that's when we decided to go all in—move all our servers off-prem and put them all in AWS.”**

**Christopher Eden**  
VP Information Security & Technology  
People's Credit Union





## Agile planning leads to success

After the successful cloud migration, People's Credit Union nimbly adopted other AWS end-user computing solutions, such as Amazon WorkSpaces and multifactor authentication for all workspace logins, to transition its workforce to remote work. Utilizing a modern and secure cloud infrastructure was critical to the financial institution's success at transitioning to offsite; 95 percent of the organization was equipped with fully remote capabilities within a matter of weeks.

Also, by moving to AWS, significant improvements were made in recovery time objectives (RTO) and recovery point objectives (RPO). For example, RPOs went from 24-hour on-premises backups down to one hour, and RTOs were reduced from up to 48 hours to just four hours.

Think|Stack prioritized compliance throughout the lifecycle of the AWS Cloud migration for People's Credit Union, modernizing its infrastructure and improving overall performance, security, and agility.

## Outsourcing was the answer

By outsourcing infrastructure to AWS, People's Credit Union was able to reallocate in-house IT resources to focus internal teams on more strategic projects that drive richer member experiences such as application innovation, analytics solutions, and online banking to improve member experiences.

Since the migration, People's Credit Union implemented a data analytics project—in partnership with a vendor dedicated to analytics—and continued to enhance and refine it. In addition, online banking, hosted on AWS, is currently in the process of being tested with a tentative launch in January 2022.

The migration, and the resulting products People's Credit Union has been able to launch to date, have not only significantly improved the experience of its employees but have also provided benefits for members, like increased uptime, greater reliability, and new online banking experiences.

With Glia's Digital Customer Service solution, powered by AWS, People's Credit Union achieved the goal of meeting its members wherever they are through any internet-connected device a reality. The virtual branch is also helping the credit union position itself for significant growth in the future.

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