

## IT EXECUTIVE OF THE YEAR

## Moshier Makes Her Mark Across the Industry

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#### The Rundown

- ▲ Trailblazer Award winner is active nationally in credit union IT leadership.
- ▲ Heather Moshier led numerous initiatives and championed multiple member-facing and back office projects at San Diego County CU.
- ▲ She credits collegial relationships in the industry and at her credit union for progress they've made.

Heather Moshier works for the benefit of her credit union's members out front and behind the scenes, and, as if she had time to spare, has become a respected member of the nationwide network of CU technology managers.

For that and more, Moshier, executive vice president of information technology at the \$5 billion San Diego County Credit Union, has been named the 2011 winner of the Trailblazer Award as IT Executive of the Year by *Credit Union Times*.

In her nomination, plaudits for Moshier came from vendors, consultants and peers alike, including this from Rudy Pereira, CUNA Technology Council chair and senior vice president of operations and technology at the \$7.6 billion Alliant CU in Chicago.

"I believe that Heather is one of the top IT leaders in our industry. She is a can-do person and pushes for the best out of vendors and partners. She is relentless in seeking answers and constantly trying to improve things around her. And while she is doing all that, she is respected and liked by everyone who has had the privilege of working with her."

Pereira, like many others in the industry, knows Moshier from her work with the CUNA Technology Council, where with her leadership on the council's membership committee, enrollment reached an all-time high in 2010. She's also a founder of the Southern California Symitar Users Group and a member of that core processor's advisory board and the Fiserv Consumer Banking Technology Advisory Board.

"I've always been interested in focus groups, user groups, advisory boards, anything where I can learn from others, find out some best practices and share some of my experiences with others," Moshier said. "I've learned a lot from my peers."

She added, "Being in the technology profession requires everyday learning. I plan to continue to participate on advisory boards and the CUNA Technology Council. They really broaden my knowledge and

keep me challenged. My participation also helps my credit union because of the feedback we receive on technologies we're evaluating and help answering questions on some of the challenges we've faced."

Such interaction has become more important as the tech tools credit unions use to deliver services rapidly evolve, and Moshier said knowing who you're dealing with has become ever more important.

"Technology is moving more rapidly now than even over the past few years," she said. "The cost has decreased and there are a lot more choices available.

However, there are new players entering the market every day. It's important to do your due diligence when selecting new technology partners."

One of the vendor executives she's long kept an eye on, recently retired Symitar President Kathy Hooker Burrell, said of Moshier: "When I formed the first Symitar Advisory Board in 2005, Heather was one of the members I picked to help me. In every instance, I've found her to be a true leader, someone with vision who makes sound decisions after careful analysis of all the variables."

That level of leadership and judgment shows in the shop, according to veteran consultant Steve Williams of Cornerstone Advisors in Scottsdale, Ariz.

"In working with more than half of the country's top 100 credit unions, I've had the opportunity to review many of their IT functions. I can say without reservation that the IT shop that Heather has developed at San Diego County Credit Union is one of the industry's best-managed operations," Williams said.

Moshier first cut her teeth in the credit union IT space a quarter-century ago, earning the nickname "Automation Queen" at her former employer, Kearny Mesa FCU, where she began work as an accountant in 1982.

She became interested in technology there and took computer

systems training classes from the former USERS Inc. before leading a conversion to that credit union's first in-house core system.

Then, in 1995, she joined SDCCU as its vice president of IT and became executive vice president two years later. There she has led the deployment of a long series of new solutions and services that include security, e-commerce, disaster recovery, imaging, item processing, IT infrastructure, core processing and training.

Her member-facing accomplishments include, most recently, leading SDCCU into the mobile age, helping to ensure the tech tools were in place to empower a campaign that saw 500 members enroll in its first week. Online banking, bill pay, e-notices and e-statement use all have grown sharply under her guidance, as well as innovations such as image-enabled ATMs and behind-

more time to discuss products and services with our members."

Expanding member interactions has been a recurring theme in tech deliveries at SDCCU, in fact, with live chat making its debut recently on the credit union website. Other new products include person-to-person payments, overnight bill pay, QuickBooks for business members and a branded iPhone app for the mobile channel.

Behind the scenes, "we implemented a secondary data center with near-time data replication and failover capabilities," Moshier said, adding testing disaster recovery efforts to her list of duties, along with overseeing the member information security program and meeting IT compliance and risk obligations.

An employee intranet using Web 2.0 tools also is among recent projects Moshier has managed or cham-

plan, as well—a five-year strategic technology plan that Moshier and other senior managers use to work together with stakeholders throughout the organization as they plot the credit union's future growth.

It's happening in phases, with the first phase a review of all software applications, adequacy of infrastructure and systems, technology spending and staffing, including organizational structure and assessment of IT skill sets.

Next was assessment of all key systems, user knowledge and the costs and stability of vendors. Last came an infrastructure assessment of data/voice networks, distributed systems, network and security and network/systems management.

Keeping existing systems going also has been a priority—"She has been tasked with maximizing system life expectancies during these uncertain economic times and has risen to the challenge," her SDCCU colleagues said in her nomination—which included upgrading and replacing the extensive desktop PC and networking operating systems in the past year.

Also in the past year, Moshier contributed to a new CUNA Technology Council white paper on strategic technology planning, drawing on the experience she gained helping to lead the development of her own five-year plan at SDCCU.

"Our executive management team is very supportive of technology," she said. "They understand the important role that it plays in delivering state-of-the-art service to our members. We work well together during project implementations, which help them be successful."

When she's not at work, Moshier is an active participant in community affairs, including fundraisers and other events for the Multiple Sclerosis Society, Juvenile Diabetes Foundation and the United Way.

It all fits her personal philosophy about the business where she's made her career and her mark. "I've always had a passion for the credit union industry," Moshier said. "I really believe in the people helping people philosophy."

And she learned quickly how technology and people can come together. "I started out at a credit union with \$26 million in assets and saw first-hand the challenges we faced trying to keep pace with the larger credit unions, and in keeping our skill sets current." ■



Moshier

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the-scene enhancements such as expanded data encryption methods to protect member data. She also has overseen IT efforts to help business services members comply with Reg E and Card Act changes.

In fact, SDCCU's IT department completed more than 2,200 individual projects in 2010, while serving 21 FTEs per IT employee compared with a peer average of 14 FTEs per employee.

Efficiency is something Moshier said she prizes and she's in the right area of her credit union to do something about it.

"Technology is a great tool for implementing efficiencies," Moshier said. "Members have busy lifestyles and they want to perform their transactions in an expedited manner. If we have good technology available for our front-line staff, members can perform their transactions, whether that's applying for a loan or cashing a check, in a minimum amount of time."

And, since it all comes back to serving members, Moshier said, she's quick to point out that a recent independent study of her credit union's branch operations found "they operate very efficiently, which enables our front-line staff to have

pioneered at SDCCU. She also participated in the credit union's "Go Green" committee to help reduce resource use and raise awareness of conservation practices across the enterprise. Measures under her responsibility included installing signature pads at teller windows to handle electronic receipts.

Coming up this year are continuing ATM upgrades to handle Check 21-grade deposits and cash acceptors, as well as e-documents for real estate loans, online certificate renewals, SMS text banking, mobile deposits and account alerts.

"We'll also keep abreast of tablets to see what services we might be able to add using this channel," Moshier said. "We look forward to continuing to serve our members with cutting-edge technologies."

All this happens according to budget, the nomination from her credit union said, noting that "Heather has initiated many automation efficiencies. She runs an efficient operation and maintains strict cost controls. She immerses herself in rigorous contract negotiations, constantly watching out for the bottom line and protecting SDDCU members' best interests."

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