

From Legacy System Constraints to Strategic Clarity

Discover how R-S Bellco FCU navigated core conversion with strategic insight, measurable savings, and long-term flexibility

With ADVANTAGE's support, R-S Bellco Federal Credit Union successfully negotiated better terms, reduced costs, and modernized its technology platform—without added strain on internal resources.

CHALLENGE

R-S Bellco Federal Credit Union needed to transition from a legacy core platform nearing sunset. The existing contract—established prior to CEO Bill Hershman's leadership—offered limited digital functionality, fragmented expiration dates across other critical data processing agreements, and growing costs.

"The previous contract lacked the flexibility and functionality we needed, which placed unnecessary constraints on our growth. I was determined not to repeat those challenges," Bill explained.

SOLUTION

Through an ongoing relationship, Bill discovered that ADVANTAGE could help evaluate the credit union's technology agreements and negotiate better terms. The ADVANTAGE team took the lead—reviewing contract language, managing communications, and identifying opportunities for greater value.

"They kept me updated, explained everything in terms I could understand, and made sure I was in a strong position every step of the way," he said.

RESULTS BEYOND EXPECTATIONS



\$220,000+ IN FLEX CREDIT
(vs. \$50,000 prior)



MORE THAN \$120,000 SAVED
to fully offset conversion costs



STRONGER POSITIONING
for future vendor negotiations



MODERN FUNCTIONALITY

- Instant debit card issuance
- Remote deposit capture
- External transfers
- Dual firewall security

"I wouldn't recommend going through this without expert support. There are too many moving parts, and it's easy to leave money on the table without realizing it."

—Bill Hershman, CEO, R-S Bellco FCU

LOOKING AHEAD

With the core transition complete, Bellco is now moving forward with the construction of a new headquarters and continued innovation in member experience.

Need support negotiating your next technology contract? ADVANTAGE can help you get more value, better rates, and future-ready results—without added pressure on your team. [Contact us today.](#)