

Fort Community Credit Union strengthens BSA/AML compliance with Abrigo

Asset size

\$400 million

Financial Institution Type

Credit union

Product

BAM+

Location

Fort Atkinson, Wisconsin

Summary

As regulatory scrutiny around Bank Secrecy Act and anti-money laundering (BSA/AML) programs intensified, Fort Community Credit Union needed a scalable way to strengthen risk monitoring, improve consistency, and support a lean compliance team. After moving from a largely manual process to Abrigo's automated BSA/AML platform, the credit union gained better visibility into member risk, improved suspicious activity detection, and increased confidence during examinations. Today, Fort Community Credit Union relies on Abrigo not only for technology but also as a trusted partner that provides responsive support, regulatory expertise, and guidance when questions arise during examinations.

The challenge: Growing regulatory demands with limited resources

Like many community financial institutions, Fort Community Credit Union faces increasing compliance obligations while operating with a small team. Its Chief Operations Officer and BSA Officer, Meghan Bernath, oversees a broad range of responsibilities, including BSA/AML compliance, Office of Foreign Assets Control (OFAC)

About the financial institution



Fort Community Credit Union is a community-chartered credit union headquartered in Fort Atkinson, Wisconsin, serving five counties across south-central Wisconsin. The credit union recently surpassed \$400 million in assets and serves a largely rural, working-class market that includes family farms, manufacturers, and retail consumers. Community involvement is central to the institution's mission, with employees contributing hundreds of volunteer hours annually and supporting local organizations throughout the region.

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Meghan Bernath

Chief Operations Officer and BSA Officer
Fort Community Credit Union

compliance, physical security, vendor management, information technology oversight, and operational risk management. With only two full-time employees focused on BSA responsibilities, balancing day-to-day monitoring with evolving regulatory expectations can be challenging.



Before implementing Abrigo, the credit union relied heavily on manual processes to identify high-risk members and suspicious activity. Risk ratings often depended on individual judgment, reporting capabilities were limited, and monitoring lacked consistency.

"When you're running everything manually with a small team, it's a huge challenge to meet all regulatory requirements," Bernath said. "You can't just check a box—you need to understand the regulations, so a significant amount of time goes into research and making sure policies and procedures stay aligned. Meanwhile, the day-to-day work still has to get done."

An examiner finding ultimately required the institution to adopt an automated monitoring solution. However, the credit union's core system made finding the right solution challenging, as many vendors were unable to integrate with their small legacy system. Ultimately, Fort Community chose Abrigo BAM+ because the Abrigo team was up to the task of building a connection that would support the institution's native environment, despite Fort Community being their first Corelation Keystone client.

The solution: Automated monitoring and a true compliance partnership

Fort Community Credit Union implemented Abrigo's BSA/AML monitoring platform to automate member risk rating, suspicious activity monitoring, and alert management. The solution introduced standardized risk-scoring criteria, enabling the compliance team to consistently identify high, medium, and low-risk accounts based on defined rules rather than individual interpretation. It also improved visibility into member activity and generated alerts that previously might have gone undetected.

As the credit union matured its program, Bernath leveraged Abrigo's Scenario Tuner capabilities to refine monitoring thresholds and align alerts more closely with member behavior.

"Scenario Tuner is the best thing ever," Bernath said. "I know more about my members now. It's given me much more insight."

Bernath also relies heavily on Due Diligence Manager to investigate suspicious activity and review member relationships more efficiently. Beyond the technology, Abrigo became a valuable extension of the compliance team. Bernath has leaned on Abrigo support when examiners challenged monitoring approaches or requested additional clarification.

"During my last two exams, I've contacted my account reps while examiners were in my office and I needed help explaining something," she said. "Within an hour, I had emails back saying the Abrigo team was available whenever our examiners wanted to meet."



The result: Better detection, greater consistency, and examination confidence

After implementation, Fort Community Credit Union immediately identified suspicious activity that had previously gone unnoticed. The increase in suspicious activity reports (SARs) initially surprised board members, but the institution recognized that the activity had always existed—the new system simply enabled the team to detect and document it more effectively.

Other key benefits have included:

- Improved detection capabilities:
- Automated monitoring identified suspicious activity and structuring behavior that manual processes and frontline reporting alone had failed to capture.
- Consistent risk rating methodology: The platform established standardized criteria for member risk ratings, creating a more defensible and transparent process for auditors and examiners.
- Better visibility into member activity: Enhanced monitoring and analytics provide deeper insight into account behavior, helping staff identify trends and make more informed compliance decisions.
- Manageable alert volumes: Through ongoing tuning and optimization, the credit union established a predictable alert workload that aligns with available staffing resources.
- Stronger examination support: Responsive access to Abrigo's product specialists, customer success team, and regulatory expertise helps reduce stress during examinations and provides additional confidence when responding to examiner questions.

A trusted partner for a lean compliance team

For Fort Community Credit Union, Abrigo delivers more than software. It provides the technology, expertise, and support needed to operate an effective BSA/AML program despite limited staffing resources.

Bernath credits Abrigo's willingness to support the credit union when other providers would not, along with the company's responsiveness and regulatory expertise, as key reasons the institution continues to rely on the platform. When Fort Community eventually switched to Corelation Keystone, a fast-growing core system in the credit union space, Abrigo's software kept pace.

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For a credit union balancing growing regulatory expectations with limited resources, that partnership helps ensure the team can focus on protecting members, supporting the community, and maintaining a strong compliance program.

About Abrigo

Abrigo is a leading provider of risk management, financial crime prevention and lending software and services that help more than 2,400 financial institutions manage risk and drive growth in a rapidly changing world. Its AI-powered product portfolio helps institutions harness their data and leverage AI while maintaining trust, compliance and explainability. Abrigo delivers transformational technology, product innovation, world-class support and unparalleled expertise so its customers can face complex challenges and make big things happen.

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