

# Utilities Employees Credit Union builds a proactive fraud strategy with Abrigo Fraud Detection

Asset size

**\$1.6 billion**

Financial Institution Type

**Credit union**

Product

**Abrigo Fraud Detection**

## Summary

Utilities Employees Credit Union (UECU), a \$1.6 billion virtual credit union serving utility workers across all 50 states, faced a growing challenge familiar to many financial institutions: how to proactively combat increasingly sophisticated fraud with limited resources. After implementing Abrigo's BAM+ platform to gain visibility into fraud activity, the credit union recognized the need for real-time fraud monitoring and advanced detection capabilities. UECU selected Abrigo Fraud Detection to strengthen its fraud prevention program, improve operational efficiency, and help stop fraud before losses occur.

## The challenge: Building a proactive fraud prevention program

As a largely virtual institution with members across the country, Utilities Employees Credit Union has fewer in-person interactions than traditional financial institutions and a broader risk profile.

Jennifer Poloski, Risk and Compliance Manager, oversees both fraud prevention and Bank Secrecy Act (BSA) compliance with a small team.

## About the financial institution



Utilities Employees Credit Union (UECU) was originally chartered in 1934 to serve gas & electric utility employees on the East Coast. Formed as a cooperative organization where workers could save and borrow from their collective financial resources, UECU gradually grew into a full-service credit union for utility and energy workers nationwide. In 2021, it expanded its membership to the entire state of Pennsylvania to provide benefits to residents through the Pennsylvania American Consumer Council. UECU serves 64,000 members across the US.

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### Jennifer Poloski

Risk and Compliance Manager  
Utilities Employees Credit Union

While the credit union had invested in compliance technology, it historically lacked the data needed to fully understand the scope and nature of fraud occurring within the organization.

“When I came in, we weren’t quantifying fraud and we weren’t tracking it,” Poloski said. “You can’t build an effective fraud prevention program without understanding what fraud is occurring and what controls you have in place to prevent it.”

Like many institutions, UECU also faced internal challenges when advocating for fraud technology investments. Demonstrating the value of proactive fraud prevention required showing leadership how investments today could help avoid significant losses tomorrow.

The institution needed better visibility into fraud trends, stronger monitoring capabilities, and tools that could adapt to its unique risk profile as a nationwide, virtual credit union.



### **The solution: From fraud visibility to real-time detection**

UECU began its fraud modernization journey by implementing Abrigo’s BAM+ platform, giving the institution a centralized way to monitor fraud activity, track losses, and evaluate the effectiveness of fraud controls.

The platform provided critical insight into previously unmeasured fraud patterns, enabling the team to shift from a reactive to a more proactive fraud strategy.

With that foundation in place, the credit union moved forward with implementing Abrigo Fraud Detection to enhance monitoring across key fraud channels, including check fraud, deposit fraud, and wire activity.

For Poloski, one of the most compelling advantages was the ability to tailor monitoring rules to the institution’s specific risk profile.

“We need tools that we can twist and bend and shape to our risk profile,” she said. “One size fits all is not happening in today’s BSA and fraud landscape.”

The flexibility to configure alerts and monitoring thresholds allows UECU to align fraud detection with its nationwide membership base and transaction activity, rather than relying on generic rules designed for more traditional branch-based institutions.

### **The implementation: A phased approach to success**

UECU’s experience implementing the solution demonstrated the value of a structured, phased rollout. The Abrigo implementation team provided a clear roadmap, detailed workbooks, and guided support throughout the process.

“They really held your hand through every step of the process,” Poloski said. “They already had the playbook written.”

Rather than requiring an all-at-once deployment, UECU was able to prioritize modules and capabilities based on staffing resources and business needs. This phased approach enabled the credit union to build expertise over time while continuing daily operations. The flexibility to focus on the most immediate priorities first helped ensure long-term adoption and success.



## The result: Stronger fraud prevention and operational confidence

Even before completing its Abrigo Fraud Detection implementation, UECU has already gained visibility into fraud activity and strengthened its controls. They now measure success based on fraud prevented rather than fraud losses incurred.

UECU's fraud prevention efforts currently target 90% year-over-year fraud prevention, a goal the organization recently exceeded through a combination of technology, monitoring, and layered controls. Abrigo's monitoring tools have also helped uncover activity extending beyond traditional fraud losses. In one notable case, an alert identified unauthorized ACH activity that ultimately led to a suspicious activity report (SAR) and contributed to a broader criminal investigation.

As Abrigo Fraud Detection comes online, UECU expects to strengthen its ability to identify suspicious activity in real time, reduce losses, and adapt to evolving fraud threats.

## A partner for the future of fraud prevention

For Utilities Employees Credit Union, fraud prevention requires a partner committed to continuous innovation and responsive support. Poloski credits Abrigo's client support and ongoing investment in fraud technology as key reasons the institution plans to expand its use of the platform.

"Fraud is changing constantly," she said. "The innovation is really what keeps us coming back."

## About Abrigo

Abrigo is a leading technology provider of compliance, credit risk, lending, and asset/liability management solutions that community financial institutions use to manage risk and drive growth. Our software automates key processes—from anti-money laundering to asset/liability management to fraud detection to lending solutions—empowering our customers by addressing their Enterprise Risk Management needs.

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