

3-Minute Read

AMOCO's in-branch strategy fosters expansion without burdening staff

By combining video banking, self-service kiosks, and flexible branch spaces, AMOCO delivers personal, consistent service that empowers staff, delights members, and fuels sustainable growth.

Results

75% reduction
in staffing need

>90% customer
satisfaction

15+ flex
offices

About AMOCO

AMOCO Federal Credit Union was founded in 1937 in Texas City, Texas, originally serving employees of the AMOCO oil refinery (then Pan American Refining Corporation). Over the decades, AMOCO has expanded well beyond its oil industry roots, proudly serving more than **100,000** members across multiple communities in Texas. As it has grown, AMOCO has stayed true to its core mission: to be a reliable financial partner to its members.



110K+ Members



11 Branches



\$1.4B in Assets



Great River Federal Credit Union branch

Expanding to new branches when hiring isn't easy

Expansion was important for AMOCO, but traditional branch staffing was difficult. Their busiest branches required **20 employees** on average.

By introducing Invo's [video banking](#) and [self-service kiosk](#) solutions, AMOCO's new Magnolia Creek branch operates with just **5 employees**, a **75% reduction**.

Become more accessible

As member expectations grew and life became more mobile, AMOCO turned to video banking to reach members outside the branch.

This approach ensures members can still see familiar faces without long waits or a trip to the branch. These virtual face-to-face moments are just as effective as in-person, reflected by **>90% customer satisfaction** ratings.

Make better use of existing branch space

As AMOCO modernized, it became clear that they weren't utilizing their existing branch space as well as they could.

Rather than letting unused offices remain idle, AMOCO created **16 "flex offices"** that flip between staff workspaces and member [video banking kiosks](#). These flipped offices can complete **90% of transactions** without any additional hardware. All they need is a desktop computer with a webcam.

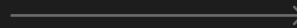


Courtney Hilberth

Video Banking Manager

“Seeing the same friendly AMOCO faces on screen has definitely helped reinforce that familiarity and that comfort.”

Schedule a Quick Product Demo Today!



✓ Learn how to overcome hiring & staffing struggles with Invo's software suite.

✓ Discover solutions that deliver seamless on-screen experiences, proven to cut wait times in half.

✓ Find out how features like co-browsing and scheduling can increase cross sales.

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