

CASE STUDY

Moving Beyond Receive:

How Educators Credit Union Plans to Unlock the Power of Sending Real-Time Payments



CorporateOne

Founded by teachers in Mount Pleasant, Wisconsin, in 1937, Educators Credit Union has grown from a kitchen table on Orchard Street into one of Wisconsin's largest and most community-centered financial institutions.

Today, it serves more than 230,000 members across Southeastern Wisconsin through 25 branches and manages over \$3.6 billion in assets.

Now Educators is demonstrating how a large, community-focused credit union can embrace immediate payments on the RTP® network and FedNow® Service—aligning innovation with long term strategy and cooperative values.

By strategically implementing real-time receiving capabilities and actively exploring Send use cases, Educators is positioning itself to meet rising member expectations, strengthen financial resilience, and deliver digital experiences on par with national banks.

The Challenge: Meeting Member Expectations in a Digital-First Era

As digital habits accelerate nationwide, Educators recognized the need to modernize its payments infrastructure to remain competitive. Increasingly, accountholders expect immediate access to their money—capabilities they often associate with large national banks.

"Cutting-edge digital services are becoming an essential part of what people expect from their financial institution," Chief Payments Officer Lori Gorkowski said. "We want to prove that credit unions can use this technology while remaining true to the local, personal brand."

Gorkowski said her credit union also faced strategic considerations:

- Ensuring operations were prepared for a 24/7/365 payment environment
- Minimizing fraud and social engineering risks associated with irreversible payments
- Ensuring third-party systems could integrate with real-time payment rails
- Addressing evolving member needs, including emergency access to funds and faster account-to-account movement

The credit union needed a trusted partner to guide this transformation safely and effectively.

The Solution: Partnering with Corporate One for RTP and FedNow

Educators selected Corporate One Federal Credit Union as its Third-Party Service Provider (TPSP) for both RTP and the FedNow Service.

Experience, infrastructure, and responsiveness were essential factors in the credit union's decision.



“It is very important to us that we have an experienced partner with existing infrastructure to support our needs and that will be responsive to us when we may have issues,” Gorkowski said.

Educators approached real-time payments with a thoughtful, strategic mindset:

- Preparing internal teams for 24/7/365 operations
- Establishing controls to support safety, scalability, and long-term alignment
- Addressing fraud and irreversibility concerns upfront
- Ensuring members understood how to enter account information correctly to avoid posting errors

The implementation itself was smooth.

“Going live with RTP and FedNow in 2025 was a very simple process,” Gorkowski said. “Corporate One has step-by-step guides for nearly everything.”

Results: Faster Access to Funds and Stronger Member Support

Real-time payments have already delivered tangible benefits—especially during times of crisis. In August 2025, catastrophic flooding hit the Milwaukee area. Many Educators members faced immediate, urgent needs.

“The difference between receiving funds instantly versus days later can be profound,” Gorkowski said. “With the FedNow Service, members were able to receive FEMA funding directly into their accounts rather than wait days or weeks for a check in the mail. The relief that was able to provide was more than just monetary.”

Gorkowski said additional outcomes include:

- Smooth operational adoption: Staff found real-time receiving easy to integrate into existing workflows.

- Enhanced audit readiness: While the first audit required learning how to navigate new data tools, staff quickly adapted.
- Improved member experience: Members gain immediate access to critical funds, increasing financial security and peace of mind.

Receiving real-time payments has become an important new layer of service for the credit union’s member base. From March 2025 through March 2026, Educators received more than 143,000 real-time payments totaling over \$68 million through the RTP network.

On the FedNow Service, Educators received more than 5,600 instant transactions totaling over \$2.3 million from May 2025 through February 2026.



“Choosing a TPSP for real-time payments is one of the most important decisions you’ll make. They aren’t just a vendor. They are an extension of your operating model. The wrong partner can create friction, while the right one accelerates everything.”

— Chief Payments Officer
Lori Gorkowski



Exploring Send: Strategic Use Cases That Advance the Member Experience

Educators is now moving quickly to implement Send functionality across both the RTP network and FedNow Service. Member expectations—and opportunities for service innovation—are driving this next phase.

“We are exploring Send use cases because just

receiving does not meet our members' expectations," Gorkowski said.

Gorkowski said priority use cases include:

- Auto lending: Sending funds in real time to preferred dealers so members don't need to visit a branch for a check.
- Investment services: Partnering with EKO Investments to allow members to invest in real time, enabling faster reactions to market changes.
- Member-to-business and member-to-member transfers: Providing instant, irrevocable payments for bills, expenses, or personal assistance.

Although fraud levels are low on both rails, risk management remains a core priority.

"We are looking for ways to protect our members while benefiting them by allowing the immediate movement of funds," said Gorkowski.

In addition to expanding its Send capabilities, Educators recently signed an agreement with Corporate One to implement CU Corporate RTP, enabling real-time payments through the RTP network (on behalf of their credit union) and reinforcing its commitment to scaling real-time functionality across high-value use cases.

Future Outlook

Looking ahead, Educators sees immediate payments becoming a cornerstone of its payment ecosystem.

"In the next few years, we anticipate incorporating real-time payments as the first line of funds transfer," Gorkowski said. "Real time won't replace everything, but it will influence our thinking around payments."

For credit unions evaluating their own real-time strategy, Gorkowski offers a clear perspective:

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Educators Credit Union is proving that with the right partner and a thoughtful approach, credit unions can deliver modern payment experiences that strengthen financial well-being while staying true to their mission of service.