



From Walk-In to Planned:

How Triangle Credit Union Built a Predictable Branch Experience



At a Glance

Five years of appointment scheduling and lobby data show a member experience shift from reactive to proactive, and a roadmap other institutions can follow.

Products Deployed

Appointment Management + Lobby Management

Case Study Data Analyzed

2020–2025

334%

Growth in appointments
booked from implementation
in 2020 to 2025

86%

Of lobby visits now
scheduled in advance

88.5%

Of appointments
booked via self-service
widget

Use Cases

1. Card Replacement
2. Account Servicing
3. New Memberships
4. Consumer Loans



The Challenge

Like most credit unions, Triangle Credit Union's branches historically ran on unscheduled, first-come-first-served traffic. Staffing levels were set on average; lobby volume was unpredictable, and members with simple needs like replacing a card or asking an account question waited alongside members opening new accounts or applying for loans. There was no reliable way to see demand coming, which made staffing, member experience, and branch planning all harder than they needed to be.

Triangle needed a way to shift a meaningful share of that traffic from unplanned walk-ins to scheduled visits — without adding friction for members who still wanted to walk in — and to do it in a way staff could see and plan around.

The Approach

Triangle rolled out Appointments and Lobby Management modules together, giving members a self-service way to book branch visits online and giving branch staff a live view of who was coming in and why. Rather than treating scheduling as a side channel, Triangle embedded a booking widget directly on its own website, making appointment booking a natural extension of the member's existing digital journey rather than a separate destination.

The rollout was not a one-time push. The data shows steady, compounding adoption over five full years with appointment volume increased in every single year of the program, with no plateau or decline:

Data on the next page





The Data Behind the Triangle's Story

Year	Growth vs. Implementation	Scheduled Share of Lobby Traffic
2020	Implementation	54%
2021	+124%	45%
2022	+228%	79%
2023	+272%	82%
2024	+274%	83%
2025	+334%	86%

(Note: 2021's dip in scheduled share reflects a surge in overall lobby traffic that year as branches reopened more broadly post-pandemic; scheduled volume grew in absolute terms even as walk-in traffic temporarily grew faster. From 2022 onward, scheduled visits consistently made up 78–86% of all lobby activity.)

*Growth is based on year FMSI products were originally implemented.



The Results

#1

Appointment volume grew every year for five straight years

Between 2020 and 2025, appointments booked grew 334% and grew in every single year along the way, with no down year and no plateau. This signals durable behavior change among members and staff, not a temporary reaction to reduced lobby access during COVID-19.

#2

Lobby traffic shifted from reactive to planned

The clearest operational win is in how members now arrive at the branch. In 2021, fewer than half of all lobby visits (45.5%) were scheduled in advance which means the branch was still largely a walk-in environment. By 2025, 85.9% of lobby visits were scheduled ahead of time. That shift gives branch managers a genuine forecast of tomorrow's traffic instead of a guess, which is the foundation for smarter staffing decisions.

#3

Self-service adoption did the heavy lifting

Of the appointments booked in 2025, 88% came through Triangle's self-service booking widget — up from 58% in 2020 with the remainder coming through the member portal. Staff are not manually entering the majority of these appointments; members are booking them directly, on their own time, through a channel embedded in Triangle's own site. That's a meaningful reduction in front-line administrative load even as total volume more than tripled.

#4

Scheduling captures both everyday needs and high value moments

The use cases behind Triangle's appointment volume fall into two groups, and the mix is what makes the results meaningful. It isn't just routine servicing filling the calendar; it's the moments that matter most to member relationships and revenue getting dedicated staff attention.



Everyday needs, resolved without the wait

Card replacement, account questions, and account closures are Triangle's highest-volume use cases. Scheduling these removes friction from members' day-to-day banking and takes repetitive, predictable work off staff's plate allowing front-line teams aren't fielding the same quick requests ad hoc, all day, on top of everything else.

High-value conversations, given the time they deserve

New membership openings and consumer loan applications both rank among Triangle's top five use cases. These are relationship-building, revenue-generating moments and scheduling means staff walk into them prepared, with dedicated time, instead of squeezing a new-member conversation or a loan application between walk-ins. That's the difference between a rushed interaction and one that actually converts.

Together, this shows that Triangle through FMSI's platform isn't just absorbing low-value transactions, it's protecting the moments most likely to grow the member relationship.



Why It Matters

Triangle's five-year trend line answers a question every credit union leadership team eventually asks about branch technology: does adoption last, or does it fade once the initial push wears off? The data says it lasts. Growth wasn't a single-year spike, it compounded year over year, and the shift toward self-service and scheduled visits kept accelerating even after the program's first two years.

For institutions evaluating Lobby and Appointment Management (now FMSI's RelationshipOS), Triangle demonstrates what a mature, fully-adopted deployment looks like: not just a tool members occasionally use, but the default way members now interact with the branch.

See What RelationshipOS Could Do for Your Branches

Triangle Credit Union's results reflect a specific mix of member base, branch footprint, and rollout approach — your institution's numbers will be its own. But the pattern is repeatable: give members an easy, embedded way to schedule, and lobby traffic becomes something you can plan around instead of react to.

To talk through what a similar rollout could look like for your institution, reach out to your FMSI representative or visit fmsi.com.

Scan the QR code below to meet with our team!

