CUSTOMER STORY

Neighbors Protecting Neighbors

How Park View Federal Credit Union combines member education, disciplined operations, and the right technology to stay ahead of check fraud

Park View’s layered approach puts member protection first by pairing practical fraud education with consistent operational review and AI-powered check analysis.

> *“We are extremely pleased with the way FraudSentry detects criminal check activity. FraudSentry has become a critical tool in protecting both our members and our credit union.”*
>
> **Tanya S. Holland | Director of Digital Operations, Park View Federal Credit Union**

At a glance

SINCE 1969	6 BRANCHES	12 MONTHS
Member-owned, community-focused credit union	Serving Harrisonburg and Rockingham County, Virginia	FraudSentry live September 2025 through August 2026

September 2026

MEMBER-FIRST STRATEGY

A member-first response to an evolving threat

For Park View Federal Credit Union, fraud prevention is not simply a back-office function. It is part of the promise the credit union makes to its members: to be a trusted financial partner throughout life's journey.

MEMBER-FIRST LEADERSHIP

"Protecting members is part of how we earn their trust every day. By combining education, strong operational controls, and technology that helps us identify risk earlier, we can respond more quickly while keeping our members at the center of every decision."

John Beiler | President & CEO, Park View Federal Credit Union

That promise has become harder to keep as check fraud has grown more coordinated and more difficult to detect. Counterfeit checks, altered payees and amounts, forged signatures, and unusual transaction patterns can move quickly through the payment system. By the time a fraudulent item is obvious, the institution and the member may already be dealing with losses, investigations, and disruption.

Park View responded with a layered strategy built around three mutually reinforcing elements: helping members recognize threats, giving employees clear practices for reviewing suspicious activity, and investing in technology that can identify risk early enough for the team to act.

MEMBER EDUCATION	Practical guidance helps members recognize scams, protect personal information, and report questionable activity quickly.
DISCIPLINED OPERATIONS	A consistent daily review process combines technology with employee judgment and documented outcomes.
FOCUSED TECHNOLOGY	AI-powered image and transaction analysis helps surface the highest-risk in-clearing checks for staff review.

Education extends the first line of defense

Park View's fraud-prevention strategy extends beyond reviewing suspicious checks. The credit union provides free financial education on fraud and scams, publishes practical guidance on common and emerging schemes, offers fraud-related seminars, and gives local businesses tools to strengthen their controls.

Member communications emphasize practical action: monitor accounts, recognize urgency and impersonation tactics, protect personal information, and report questionable activity quickly. Park View also explains what legitimate fraud alerts will and will not ask members to provide.

OPERATIONAL DISCIPLINE

Disciplined operations turn alerts into action

Technology is useful only when it supports a consistent operating process. Park View's digital operations team reviews suspicious items, applies staff judgment, and records confirmed outcomes. When an item is later determined to be fraudulent, the team marks it accordingly so the detection models can learn from the result.

TECHNOLOGY IN PRACTICE

Technology that strengthens the existing environment

Park View selected Finovifi's FraudSentry to add AI-powered check analysis to its layered fraud program. FraudSentry combines digital image forensics and transactional analysis to surface suspicious in-clearing items for review. It can evaluate indicators such as check stock, signatures, check style, serial patterns, duplicate items, and differences between written and numeric amounts, helping staff focus attention on the highest-risk activity.

Park View's deployment uses automated, secure transfers of check images and transaction data for processing. Each business day, authorized employees review suspected fraudulent transactions alongside supporting information, including check images and recent or comparable activity. Staff then designate an item as fraud or a valid transaction, creating a practical feedback loop while supporting consistent review and reporting.

Implementation included project management, system configuration, testing, employee access setup, and training on file processing, suspect review, daily workflows, feedback, and reporting. That foundation helps Park View turn technology into a repeatable operating practice rather than another alert queue.

How Park View operationalizes FraudSentry

01 Secure data flow	02 Focused daily review	03 Disposition & feedback
Automated, secure transfer of check images and transaction data for processing.	Authorized employees review suspected items with images and comparable activity.	Staff identify fraud or valid items, supporting consistent reporting and model learning.

> *"Fraud patterns evolve. Park View continues to refine how the solution is used, share product feedback, and apply confirmed outcomes to improve future detection."*
>
> THE OPERATING PRINCIPLE

RESULTS

Early results, measured carefully

In the first 12 months after FraudSentry went live, Park View recorded $115,629.11 in confirmed fraudulent check activity in the platform.

PERIOD	CONFIRMED FRAUD RECORDED
September-December 2025	$38,467.70
January-August 2026	$77,161.41
Total	**$115,629.11**

Source: Finovifi FraudSentry evaluation for Park View Federal Credit Union, including August 2026 results.

Park View has also made an important distinction in interpreting that total. A small number of items were marked as fraud after the fact to help train the algorithms. Those items represent confirmed fraud in the system, but not losses prevented by FraudSentry.

MEASURABLE MEMBER PROTECTION

In its first 12 months using FraudSentry, Park View's verified prevented check-fraud losses exceeded the total cost of its initial three-year agreement.

A partnership built around continuous improvement

Park View's experience shows why effective fraud prevention is a practice, not a product purchase. The credit union has paired technology with education, employee expertise, consistent review, and honest measurement. It continues to provide feedback when an item is missed, helping improve future detection rather than hiding exceptions behind a headline number.

That combination of vigilance and transparency is the real success story. Park View is not claiming that technology eliminates fraud. It is demonstrating how a member-owned credit union can stay ahead of evolving threats by using technology intelligently, learning from every outcome, and keeping member protection at the center of the work.

THE TAKEAWAY

What other credit unions can learn from Park View

Make protection part of the member experience.	Protecting accounts and educating members are both expressions of service and trust.
Layer the controls.	Education, employee judgment, operating discipline, and technology are stronger together.
Build feedback into daily work.	Confirmed outcomes, including misses, should improve future detection and decision-making.
Measure what was truly prevented.	Separating confirmed fraud from avoided loss makes the results more credible.

> *"A sincere thank you to each of you for how you have worked with us to implement and refine the software."*
>
> **Tanya S. Holland | Director of Digital Operations, Park View Federal Credit Union**

About Park View Federal Credit Union

Since 1969, Park View Federal Credit Union has been a not-for-profit, member-owned cooperative dedicated to improving financial lives. With six branches across Harrisonburg and Rockingham County, Virginia, Park View provides personalized financial solutions that put people over profits and carries forward its legacy of Neighbors Serving Neighbors®.

Learn more at pvfcu.org

About Finovifi

Finovifi provides fraud prevention, compliance, and banking technology designed for community financial institutions. FraudSentry uses AI-powered image and transaction analysis to help banks and credit unions identify suspicious check activity earlier and focus review on the highest-risk items.

Learn more at finovifi.com/fraudsentry