

The Efficiency Ratio Play (Cost Optimization)

ORGANIZATION

For the modern credit union, the database is the engine room of the entire institution. From the nightly batch processing that ensures balances are accurate by morning, to the real-time API calls that power mobile banking apps, performance is non-negotiable.

Yet, many face a common set of hurdles: skyrocketing labor costs for senior technical talent, relentless security mandates from the NCUA and FFIEC, and the complexity of migrating legacy core systems to open architectures.

XTIVIA's Virtual-DBA service has partnered with credit unions across the U.S., from community institutions to multi-billion dollar asset leaders, to turn these challenges into advantages. We have helped credit unions stabilize operations, secure data, and dramatically improve their efficiency ratios.

Profile: A Mid-West Credit Union (\$1B+ Assets)

Environment: Hybrid (On-Premises SQL Server & Azure Cloud)

CHALLENGE

This credit union faced significant pressure from the Board to improve its efficiency ratio. They had a critical vacancy for a Senior Database Administrator and were staring down a total cost of ownership (salary, benefits, recruiting fees, training) exceeding \$160,000 annually. They needed senior-level expertise to manage their security patching and a growing Azure cloud footprint but could not justify the high fixed cost of a full-time hire.

TECHNICAL SOLUTION

This credit union opted for a Virtual-DBA Premium Subscription, providing them with a primary remote DBA and 24x7 monitoring with access to a full support team for a fixed annual cost significantly lower than a loaded salary.

- **Variable vs. Fixed Cost:** We converted a high, fixed operating expense into a predictable, lower-cost service model.
- **Cloud Right-Sizing:** Upon taking over the environment, our team audited their Azure SQL resources. We identified they were significantly over-provisioned—paying for premium storage tiers and vCores they utilized less than 5% of the time. We “right-sized” their instances, immediately reducing their monthly Azure spend.

- **Audit Readiness:** We took ownership of evidence collection for their upcoming NCUA examination, providing automated patch logs and backup verification reports without pulling internal staff away from projects.

BUSINESS RESULT

The credit union realized an immediate 60% reduction in database administrative costs compared to their budgeted FTE hire. Furthermore, the hard-dollar savings from the cloud right-sizing initiative effectively paid for the first three months of the Virtual-DBA service. They now have access to a team of 20+ experts for less than the price of one employee.

ABOUT XTIVIA VIRTUAL-DBA

At XTIVIA, we've been providing IT solutions and consulting services for over 30 years with a wide range of services, including technology assessments, IT service and asset management, software development, data analytics, cloud migration, DevSecOps, ERP, and enterprise content management. Dedicated to each discipline, ensuring that our clients receive the best possible service. Through strategic acquisitions, we've acquired talented people who are experts in their industries, passionate about what they do, and committed to providing exceptional service to our clients. Whether you need to improve your IT infrastructure or implement new software solutions, XTIVIA is here to help you achieve your business goals. XTIVIA has offices in Colorado, New York, New Jersey, Texas, Virginia, and India. www.virtual-dba.com