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FINANCIAL SERVICES RED ROCK, OKLAHOMA



Nurturing community growth and economic advancement through strategic partnerships

Partnering with Dell Technologies, Caliber Financial Services prioritizes strategic decisions and efficient resource management to drive growth and economic development for the Otoe-Missouria Tribe of Indians.

Business needs

Caliber Financial Services needed a modern on-prem platform due to storage sprawl. By partnering with Dell, it implemented PowerFlex and PowerStore via APEX Subscriptions, driving growth, cost savings, and improved response times. This partnership supports the Otoe-Missouria Tribe's financial health and welfare.

Business results



Reduced storage costs by 50%.



Improved response and approval times by 300%.



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Enhanced cyber resiliency.

Maximized savings and streamlined budgeting with Dell's APEX subscriptions.

Solutions at a glance

- Dell PowerFlex
- Dell PowerStore
- <u>Dell APEX Subscriptions</u>
- <u>Dell PowerProtect DD Appliances</u>
- Dell PowerProtect Cyber Recovery

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Caliber has reduced storage costs by 50% and achieved 215% overall business growth since 2020.

Empowering a remote community

Caliber Financial Services, Inc., a corporation chartered by the Otoe-Missouria Tribe of Indians, is wholly owned by the Tribe. Specializing in professional portfolio management, Caliber serves various lenders, including managing the Tribe's consumer lending portfolios.

By 2020, Caliber encountered rapid growth, with customer requests surging from a few million to nearly 12 million per week. This put immense pressure on its IT infrastructure and resulted in uncontrolled data and storage sprawl, risking customer service disruption.

To modernize its data center, Caliber needed a reliable and scalable solution and required all equipment to be located within the boundaries of the Otoe-Missouria reservation. It turned to its long-standing partner, Dell Technologies, to craft a suitable solution.

Growing needs for a growing business

Despite logistical challenges, Caliber has achieved an impressive 215% business expansion since 2020, demonstrating remarkable resilience and growth. This success has driven Caliber to adopt cuttingedge PowerFlex and PowerStore technology, financed through Dell's APEX subscription model. This flexible payment model eliminated the need for substantial initial investments, allowing Caliber to pay only for the resources it uses.

Dell engineers recommended a tiered architecture: PowerFlex for mission-critical underwriting tasks and PowerStore for internal accounting, financial, marketing data, and unrelated databases. This solution integrated seamlessly with Caliber's infrastructure, enhancing performance, reliability, and cost-efficiency within the available data center space.

Increasing performance without an expanding footprint

With the new PowerFlex infrastructure, Caliber's performance surged, enabling the processing of up to 7 million customer applications weekly. "With PowerFlex, we now approve 3,000 customer requests in nine seconds — previously, it took 20. The ability to respond quickly guarantees we can continue to grow at speed" said Doug Oliveira, CIO, Caliber Financial Services. Automated responses now handle 85% of loan approvals, significantly reducing human intervention, cutting costs, and freeing resources for developing innovative, scalable customer-facing services.

By integrating Dell's PowerStore within their PowerFlex ecosystem, Caliber adopted a tiered storage approach that significantly enhances efficiency. Embracing automation, Caliber now manages its system lifecycle fully via APIs, leading to substantial operational improvements. "The deployment of PowerFlex and PowerStore has not only reduced our heating and cooling demands – which was crucial for our limited-capacity data center - but PowerStore made it easier and more cost-effective to purchase additional storage when required, resulting in an impressive 75% savings per megabyte stored", said Mr. Oliveira. Furthermore, the integration of **Dell PowerProtect Appliances and PowerProtect** Cyber Recovery vault has strengthened Caliber's cybersecurity, ensuring robust business resilience.

> Dell Technologies worked with us to architect a solution that could scale as we needed."

Doug Oliveira, CIO, Caliber Financial Services

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Doug Oliveira, CIO, Caliber Financial Services



Sowing seeds of growth and opportunity

The agile investment strategy with Dell and Caliber has not only fueled growth and opportunity but also freed up funds for community projects, significantly benefiting the broader Otoe-Missouria Tribe.

The economic success of Caliber supports tribal services including childcare, elder care, infrastructure development, water treatment, and affordable housing. Additionally, Caliber recently helped deliver fast and reliable internet to the community, improving communication between families and bringing people closer together.

A partnership for life

For over a decade, Caliber Financial Services and Dell Technologies have worked together to achieve exceptional results. This partnership has led to enhanced performance, a smaller footprint, reduced energy consumption, increased automation, and lower costs. Dell's solutions and services have enabled Caliber to optimize data center resources, diversify products, and further automate processes. Looking ahead Caliber and Dell are excited to build upon their strong partnership to drive growth for clients and the tribal community.

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> **Doug Oliveira,** CIO, Caliber Financial Services

Learn More About Dell Technologies Data Storage Solutions

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