

# Case Study



## Overview

America First Credit Union was founded in Salt Lake City, Utah. Their underlying mission is to create lifelong members of their organization, and to help develop and maintain the financial wellbeing of their members. This mission fueled their search for a new loan origination system (LOS) and account opening solution—they wanted an efficient process that would help grow their business, and also retain their active members.

## Why MeridianLink Consumer, formerly LoansPQ®, and MeridianLink Opening, formerly XpressAccounts®?

America First Credit Union was searching for two solutions, one for new account origination and one for loan origination. Upon the implementation of MeridianLink Consumer and MeridianLink Opening, they discovered how seamless both solutions work together and how easy to use they are for branch staff.

MeridianLink Consumer and MeridianLink Opening have powerful workflow and automation tools that eliminate tedious work, reduce errors that are often caused by manual entry, and vastly reduce the time it takes to create a new account and to originate a loan.

The two combined technologies were able to meet the needs of America First Credit Union and help further their founding mission by growing and helping retain members.

## Forward Thinking

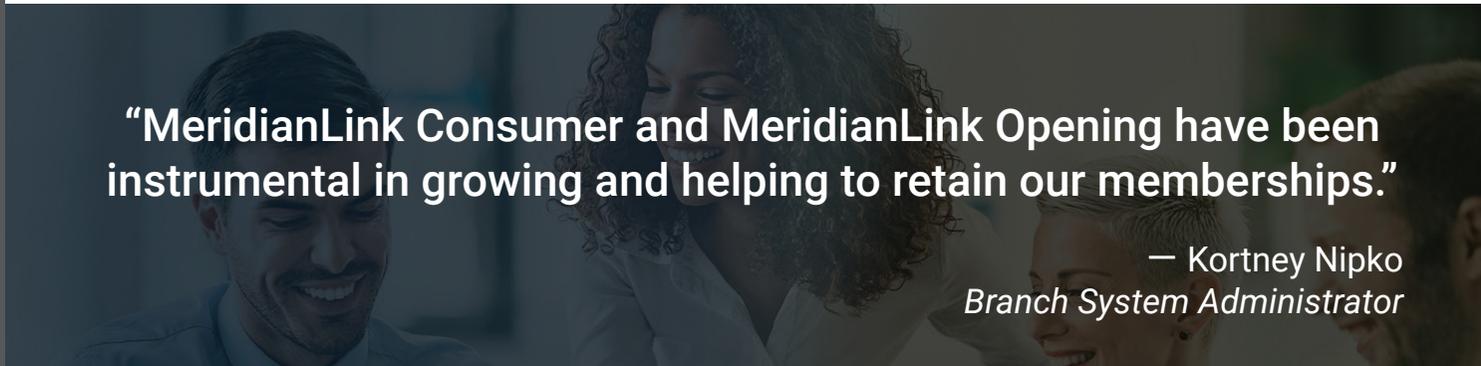
MeridianLink Consumer and MeridianLink Opening are forward thinking solutions that enabled America First Credit Union to grow their memberships.

## Member Retention

Through improvements in processes powered by automation, America First Credit Union was able to retain more members!

## Workflow Ecosystem

The workflow ecosystem within MeridianLink Consumer and MeridianLink Opening create an easy to use solution for branch staff and a great member experience.



**“MeridianLink Consumer and MeridianLink Opening have been instrumental in growing and helping to retain our memberships.”**

— Kortney Nipko  
Branch System Administrator

## 3 most favorable features MeridianLink Consumer & MeridianLink Opening provided America First Credit Union

### Ease of Use

The implementation of MeridianLink Consumer and MeridianLink Opening made the lending and new account opening process faster and more efficient for America First Credit Union employees. The solutions’ seamless integration capabilities and easy to use functionalities cuts down on training and creates faster origination times and a better member experience.

### Dynamic Workflows

The dynamic workflow functionalities in both MeridianLink Consumer and MeridianLink Opening allowed for the team to work closely with the system administrator to create unique workflows that ensure process consistency. This feature made the lending and account opening process easier for the employees and its members.

### Automation

Both MeridianLink Consumer and MeridianLink Opening have powerful automation capabilities. Automation gave America First Credit Union the ability to streamline their workflows and improve their member experience. They were able to meet their goals of membership growth and retention.