

## **MeridianLink Access Digital Application Experience Drives Measurable Growth and Efficiency for Credit Unions and Community Banks**

*Community financial institutions report faster application processing, higher completion rates, and stronger consumer engagement with MeridianLink's flexible solution*

**IRVINE, Calif. — May 5, 2026 —** [MeridianLink®](#), a leading provider of digital lending and data-driven decisioning solutions, today announced continued momentum for [MeridianLink® Access](#), its digital application solution. Community financial institutions across the country are leveraging MeridianLink Access to streamline workflows, improve application completion rates, optimize cross-sell opportunities, and deliver fast, responsive experiences across all browsers and devices—strengthening digital engagement at every step.

As financial institutions face growing pressure to deliver seamless digital experiences while increasing operational efficiency, MeridianLink Access supports this by enabling organizations to create tailored workflows, automate decisioning, and deploy personalized consumer journeys through a flexible, configurable platform.

“Financial institutions today need the ability to innovate quickly while delivering consistent, high-quality, personalized experiences that meet the rising expectations of consumers,” said Wes Zauner, Vice President of Product Management at MeridianLink. “MeridianLink Access empowers credit unions and community banks to build and scale digital journeys that are faster, smarter, and more human, helping them grow lending and deposits while strengthening relationships with the people they serve.”

### **Loan Growth Uplift**

MeridianLink Access is helping community financial institutions accelerate both lending and deposit growth by improving conversion rates and unlocking new cross-sell opportunities. With pre-approvals, personalized offers, and faster decisions, institutions can drive higher funding rates and increase share of wallet.

A Pacific Northwest credit union saw strong gains in application completion rates across multiple lending products, including:

- 32% increase in completed auto loan applications
- 17% increase in completed credit card applications
- 19% increase in completed personal loan applications

- 5% increase in completed deposit account applications

Additionally, a credit union serving members across the Southeast increased deposit account applications by 17% after implementing more personalized digital experiences for both consumer and business members.

## **Application Friction Reduction**

By simplifying and personalizing the application experience, MeridianLink Access helps financial institutions reduce abandonment and improve completion rates. Features like prefill, save-and-resume, and dynamic workflows eliminate unnecessary steps and create a smoother experience for consumers.

One credit union reduced application completion time from 22 minutes to just three minutes, dramatically improving the member experience while increasing digital conversion rates. Another organization reduced abandonment rates by streamlining applications and removing unnecessary form fields.

A California-based credit union also delivered more personalized application experiences that drove a 700% increase in engagement across digital channels, while reducing reliance on external vendor add-ons and lowering maintenance complexity.

## **Speed & Automation**

Automation and intelligent workflows are enabling credit unions and community banks to dramatically improve speed-to-decision and operational efficiency. MeridianLink Access supports touchless processing, real-time decisioning, and seamless integrations, reducing manual work and accelerating outcomes.

[3Rivers Federal Credit Union](#) increased automated decisioning by 40% and achieved a 25% increase in instant approvals, while reducing application processing times from two days to just two hours. The platform's configurability also allowed the institution to create tailored workflows for different member segments, minimizing manual intervention and enabling staff to focus on higher-value member interactions.

Another large Midwest credit union accelerated speed-to-market by empowering business teams to independently design, test, and deploy new workflows, eliminating reliance on IT development cycles.

A recently implemented bank in the Midwest was able to reduce their digital account opening time by 50-65%, with most of their consumer accounts now open within minutes versus days. This shift has helped increase their new accounts opened by 130% compared to their previous vendor.

## **Flexible Platform for Modern Digital Experiences**

MeridianLink Access delivers a comprehensive set of capabilities designed to help community financial institutions modernize their digital experience:

- Accelerate applications with touchless workflows, including prefill, document upload, eSignature, and save-and-resume
- Reach and support applicants anywhere with consistent, omnichannel experiences
- Grow lending and deposits with faster automated decisions and increased cross-sell opportunities
- Recover abandoned applications with actionable reporting and re-engagement tools
- Support community partnerships and control your brand with configurable application experiences and branded template options
- Deliver personalized offers through a dynamic, consumer-specific offers hub
- Simplify operations through automation and third-party integrations

MeridianLink Access is part of the [MeridianLink One platform](#), which connects digital experiences with lending, account opening, and data insights—helping community financial institutions accelerate growth while maintaining the personal relationships at the heart of community banking.

### **About MeridianLink**

MeridianLink's leading digital lending platform and suite of solutions help retail banks, credit unions, IMBs, and consumer reporting agencies grow, scale, and serve. Powered by smarter automation, built-in compliance, trusted AI and data, and the industry's most robust partner network, we connect consumers to a modern technology ecosystem. Our solutions across account opening, loan origination and optimization, digital mortgages, collections, and reporting accelerate processes, deliver personalized experiences, and foster lasting relationships. Together, we're making lending human.

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