

meridianlink®

# The 2025 Arc Award Innovators

10 Institutions' Journeys  
Toward **Better Experiences**



EBOOK

# Introduction

MeridianLink® had the honor of presenting ten customer financial institutions with the 2025 Arc Award during MeridianLink® LIVE! This award was created to recognize organizations using our integrated digital platform—MeridianLink® One—in innovative ways to solve today’s challenges, drive growth, and support consumers and the communities in which they live.

With nearly seventy nominees, choosing ten was no easy feat. So, let’s explore how these trailblazers especially stood out from the crowd through their achievements, their road to success, and the technology that helped them along the way.



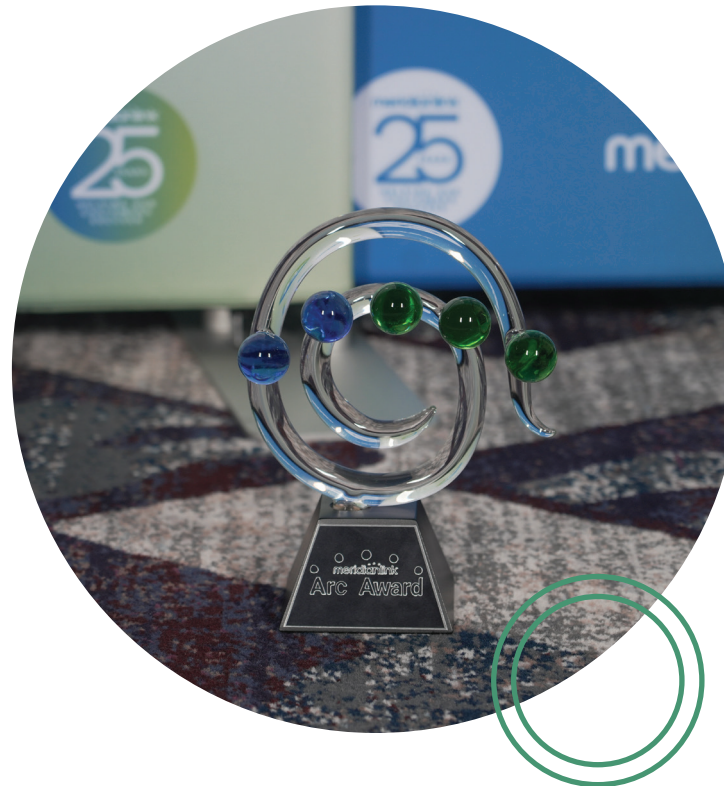
<b>Welcome Introduction</b>	<b>02</b>
Forged in the Fire About the Arc Award	03
Bangor Savings Bank	04
Community Choice Credit Union of Iowa	05
Empower Federal Credit Union	06
Financial Center First Credit Union	07
GECU	08
Greater Iowa Credit Union	09
Intrepid Credit Union	10
Keesler Federal Credit Union	11
Municipal Credit Union	12
Vermont Federal Credit Union	13
Honor Your Institution	14



# Forged in the Fire

## About the Arc Award

Every Arc Award is just as unique as our winners' solutions. Custom-blown by Master Glassblower Thom Lillie of *Lillie Glassblowers* in Smyrna, Georgia, the awards display an arc shape representing the connection between our **customers** and **their communities**—a connection that MeridianLink always strives to support. We're honored to be a part of so many stories nationwide.



## JUMP TO

Welcome Introduction	02
<b>Forged in the Fire About the Arc Award</b>	<b>03</b>
Bangor Savings Bank	04
Community Choice Credit Union of Iowa	05
Empower Federal Credit Union	06
Financial Center First Credit Union	07
GECU	08
Greater Iowa Credit Union	09
Intrepid Credit Union	10
Keesler Federal Credit Union	11
Municipal Credit Union	12
Vermont Federal Credit Union	13
Honor Your Institution	14



*and the winners are ...*



## Bangor Savings Bank

 Bangor, ME

### THE GOAL

Bangor Savings Bank sought to further reduce its processing times, improve efficiency, and enhance the overall application-to-funding experience for both in-branch and online applications.



“Our partnership with MeridianLink has enabled us to decision loans in under two hours, leading to quicker decisions and closings and more satisfied, loyal customers.”

— Laura Johnson

SVP, Director of Mortgage & Consumer Lending, Bangor Savings Bank

### THE SOLUTION

The bank examined processing times throughout the loan lifecycle to pinpoint areas of improvement while conducting collaborative interviews with staff to find places to fine-tune custom questions and workflow logic.

An essential part of this project involved reworking product parameters—**credit score, requested amount, debt-to-income, and loan-to-value ratios**—within the MeridianLink One consumer LOS and application portal solutions to ensure accurate product selection. This facilitated **instant declines** based on credit score, **instant approvals both with and without stipulations** to lessen manual underwriting volume and help underwriters better prioritize files, and **more timely communications and document collection**.

The results included a shorter period between initial entry and first decision, a 24-hour reduction in approval to booking times, and a nearly 48-hour reduction in initial entry to booking times. **Now, the average closing time for loans is down from 8 to 7 business days, with many closing in as little as 6.57 business days.**

### JUMP TO

Welcome Introduction	02
Forged in the Fire About the Arc Award	03
<b>Bangor Savings Bank</b>	<b>04</b>
Community Choice Credit Union of Iowa	05
Empower Federal Credit Union	06
Financial Center First Credit Union	07
GECU	08
Greater Iowa Credit Union	09
Intrepid Credit Union	10
Keesler Federal Credit Union	11
Municipal Credit Union	12
Vermont Federal Credit Union	13
Honor Your Institution	14





# Community Choice Credit Union of Iowa

Johnston, IA

## THE GOAL

Community Choice Credit Union of Iowa (CCCU) was ready to close the gap between member experience and technological efficiency, all while retaining that key human element that keeps their members coming back.



“Our partnership with MeridianLink has allowed us to enhance efficiency and uncover more lending opportunities while ensuring every member interaction remains personal, meaningful, and impactful.”

— Josh Murphy  
VP, Retail Banking, Community Choice Credit Union of Iowa

## THE SOLUTION

The credit union implemented MeridianLink’s Workflow Configuration tool within its MeridianLink One consumer LOS and account opening solutions. With this tool, stop points were introduced throughout the application journey to ensure complete data entry and validation, resulting in a smoother member and staff experience.

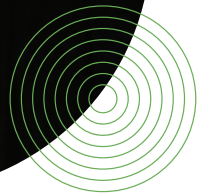
With that process streamlined, CCCU leveraged it as part of a novel initiative: The Money Mammals Kids Club, a program designed to teach youth money management. This program drove a **5,000% year-over-year (YoY) surge in new youth account openings**, showcasing the credit union’s commitment to financial literacy within its community.

MeridianLink made the application process for these accounts a breeze. If people needed more time to complete an application, the save and return and upload link features let them finish when able. The cherry on top? **Staff could reuse and adjust the workflows** they built to use elsewhere, enabling them to **prioritize member engagement** over technical execution.


## JUMP TO

Welcome Introduction	02
Forged in the Fire About the Arc Award	03
Bangor Savings Bank	04
<b>Community Choice Credit Union of Iowa</b>	<b>05</b>
Empower Federal Credit Union	06
Financial Center First Credit Union	07
GECU	08
Greater Iowa Credit Union	09
Intrepid Credit Union	10
Keesler Federal Credit Union	11
Municipal Credit Union	12
Vermont Federal Credit Union	13
Honor Your Institution	14





# Empower Federal Credit Union

 Syracuse, NY

## THE GOAL

Empower FCU was ready to streamline loan processing and enhance decision making in the service of improving member engagement through convenient, accessible digital services.

## THE SOLUTION

Tapping into the MeridianLink One suite of integrated solutions, as well as compatible third-party partners, the credit union transformed its operations: The Process Assessment tool helped identify and improve operational friction; the Admin Pro Plus service optimized administrative tasks, reducing manual workload while improving accuracy; while MeridianLink® Data Connect, and engagement packages created led to data-driven decisions and more satisfying experiences.

These additions, alongside Nasdaq Verafin, Zest AI, Socure™, Plaid, and Dealertrack integrations, worked together to **reduce processing times by 64%** YoY, boost **instant decisioning from 23% to 45%** over the course of 12 months, and take **instant approvals from 36% to 65%**. With these improvements, Empower FCU has become a leader in speed and accessibility.



“By partnering together, we’ve been able to reduce processing times, increase approval rates, and provide a seamless experience for our members.”

—Empower Federal Credit Union


## JUMP TO

Welcome Introduction	02
Forged in the Fire About the Arc Award	03
Bangor Savings Bank	04
Community Choice Credit Union of Iowa	05
<b>Empower Federal Credit Union</b>	<b>06</b>
Financial Center First Credit Union	07
GECU	08
Greater Iowa Credit Union	09
Intrepid Credit Union	10
Keesler Federal Credit Union	11
Municipal Credit Union	12
Vermont Federal Credit Union	13
Honor Your Institution	14





# Financial Center First Credit Union

 Indianapolis, IN

## THE GOAL

To strengthen member relationships and expand its portfolio, Financial Center decided to bring first mortgage in-house once it realized it had outgrown its third-party mortgage vendor. It also sought to streamline consumer lending processes.

## THE SOLUTION

After working closely with the MeridianLink implementation team for guidance on compliance, data migration, and system migration, Financial Center launched its first mortgage product via MeridianLink® Mortgage. **Within 60 days of going live, the credit union processed over \$10 million in applications, with 60% of applications for loans under \$300,000**—an indicator of reaching the first-time buyers Financial Center sought to reach.

For consumer loans, the credit union adopted the MeridianLink® Consumer LOS and MeridianLink® Insight data intelligence solution, helping staff drastically **increase system decisions from 17% to 40%**. In fact, **instant decisions increased by over 200%**, and approval ratios rose to an excess of 60% overall and 45% for non-members. With these improvements, Financial Center **matched its indirect lending volume at the peak of 2021-2022 and reduced costs for indirect loans by 1%**.



“MeridianLink’s innovative solutions have helped us meet our members where they are, offering tailored solutions that drive financial success and long-term empowerment.”

— Todd Anderson

VP, Consumer & Mortgage Lending, Financial Center First Credit Union

## JUMP TO

Welcome Introduction	02
Forged in the Fire About the Arc Award	03
Bangor Savings Bank	04
Community Choice Credit Union of Iowa	05
Empower Federal Credit Union	06
<b>Financial Center First Credit Union</b>	<b>07</b>
GECU	08
Greater Iowa Credit Union	09
Intrepid Credit Union	10
Keesler Federal Credit Union	11
Municipal Credit Union	12
Vermont Federal Credit Union	13
Honor Your Institution	14





## THE SOLUTION

By implementing MeridianLink One solutions, GECU transformed its lending operations through automation and streamlined workflows that enhance member and staff experiences.

Automation and an intuitive interface helped improve operational processes, resulting in a **30% reduction in decision response times** that drove quicker funding for members. Several third-party integrations furthered this improvement, adding greater accuracy and consistency to lending operations. The result positioned GECU to scale lending operations without the need to increase FTE count while still providing exceptional member service and employee efficiency with more robust technology.

## GECU

El Paso, TX

## THE GOAL

GECU decided it was time to replace its legacy LOS with a modern platform that would drive greater efficiency and significantly enhance both the member and employee experience. Key objectives included improving operational agility, quicker response times, and streamlined underwriting workflows.



“The results have been truly transformative, delivering a significantly enhanced member experience, faster funding, and greater operational efficiency across the organization.”

— Hazel Kennedy  
Executive VP & Chief Lending Officer, GECU

## JUMP TO

Welcome Introduction	02
Forged in the Fire About the Arc Award	03
Bangor Savings Bank	04
Community Choice Credit Union of Iowa	05
Empower Federal Credit Union	06
Financial Center First Credit Union	07
<b>GECU</b>	<b>08</b>
Greater Iowa Credit Union	09
Intrepid Credit Union	10
Keesler Federal Credit Union	11
Municipal Credit Union	12
Vermont Federal Credit Union	13
Honor Your Institution	14







## Greater Iowa Credit Union

Ames, IA

### THE GOAL

Greater Iowa Credit Union (GICU) wanted to create faster, more accurate lending processes—from decisioning to automation—that use data to continuously improve and build tailored member experiences.

### THE SOLUTION

Using MeridianLink® DecisionLender®, Admin Pro, and compatible third-party solutions, the credit union delivered a more seamless, consistent experience for staff and members. The features and automation within the platform reduced manual processes and minimized error potential, which in turn reduced application-to-fund times.

Advanced analytics and data integration supported staff in making more informed, precise decisions to enhance risk management and give members the best possible loan products for their specific needs. Reporting and monitoring tools refined this process further by providing valuable insights into lending performance to then guide service improvements.

These improvements enabled a **250% increase in automated decisions**—from 9% to almost 25%—an over **400% increase in direct vehicle loans** at a rate surpassing 35%, and a **500% increase in automated credit card decisions** that now sits at over 22%. For indirect loans, the changes led to a roughly **50% decrease in filing time**, going from an average of over 30 minutes per loan to nearly 14 minutes per loan.



DecisionLender has enabled GICU’s continuous improvement with its robust decision engine, custom configurations, and modern API that connects a broad and expanding list of integrations to support member and team needs.”

—Nate Scott  
Chief Lender Officer, Greater Iowa Credit Union


### JUMP TO

Welcome Introduction	02
Forged in the Fire About the Arc Award	03
Bangor Savings Bank	04
Community Choice Credit Union of Iowa	05
Empower Federal Credit Union	06
Financial Center First Credit Union	07
GECU	08
<b>Greater Iowa Credit Union</b>	<b>09</b>
Intrepid Credit Union	10
Keesler Federal Credit Union	11
Municipal Credit Union	12
Vermont Federal Credit Union	13
Honor Your Institution	14





## Intrepid Credit Union

 Helena, MT

### THE GOAL

Intrepid Credit Union needed a flexible, growth-oriented system that worked with their smaller team while allowing the credit union to maintain a competitive edge in a demanding market. Namely, staff wanted a system that allowed for greater efficiencies for mortgage and front-end staff, which would translate to better experiences for members.

### THE SOLUTION

The credit union adopted MeridianLink Mortgage to transition to a **90% paper-free system and faster processing**—3 to 5 days sooner. The Mortgage Access solution further improved the operation by allowing staff to **quickly reject and re-request member documents in-system**, saving time and avoiding manual input errors. Additionally, a native pricing engine **shaved 10 to 15 minutes off file times** while providing **better pricing to members** and enhancing competitiveness.



“Our partnership with MeridianLink Mortgage has become a highly valued relationship. We share common goals and a vision focused on consistently exceeding members’ expectations.”

—Lyn Walker

Senior Mortgage Loan Originator, Intrepid Credit Union

## JUMP TO

Welcome Introduction	02
Forged in the Fire About the Arc Award	03
Bangor Savings Bank	04
Community Choice Credit Union of Iowa	05
Empower Federal Credit Union	06
Financial Center First Credit Union	07
GECU	08
Greater Iowa Credit Union	09
<b>Intrepid Credit Union</b>	<b>10</b>
Keesler Federal Credit Union	11
Municipal Credit Union	12
Vermont Federal Credit Union	13
Honor Your Institution	14





# Keesler Federal Credit Union

 Biloxi, MS

## THE GOAL

With an ambitious timeline of 8 weeks, Keesler Federal was on a mission to transform its banking capabilities from a slow, manual onboarding process of up to 2 days to a fully digital experience that could be completed in under 5 minutes.



“Partnering with MeridianLink allowed us to provide an exceptional digital experience, transforming our member acquisition strategy and making us more competitive.”

—Shane Fowler  
Director of Product Management, Keesler Federal Credit Union

## THE SOLUTION

With MeridianLink® Opening and application portal solutions, the credit union’s SwiftStart project delivered exceedingly positive results: New membership requests increased from 837 in 2023 to 4,533 in 2024; in the same timeframe, approval rates went from 32% to 53%; **time from account creation to funding saw a huge drop, from 6.11 days to just 1.85 days**; and the percentage of **approved and funded accounts rose from 59% to 93%**.

In total, Keesler Federal enabled 1,372 instant approvals with no manual intervention, took its total funded amount from \$8,370 to \$239,270, and gained 2,251 new member accounts totaling \$137,468 in funding. And it was all possible thanks to the gains in efficiency and experience.



### JUMP TO

Welcome Introduction	02
Forged in the Fire About the Arc Award	03
Bangor Savings Bank	04
Community Choice Credit Union of Iowa	05
Empower Federal Credit Union	06
Financial Center First Credit Union	07
GECU	08
Greater Iowa Credit Union	09
Intrepid Credit Union	10
<b>Keesler Federal Credit Union</b>	<b>11</b>
Municipal Credit Union	12
Vermont Federal Credit Union	13
Honor Your Institution	14





## Municipal Credit Union

 New York, NY

### THE GOAL

To better serve its members, MCU wanted to optimize its operations with faster processing and improved accuracy.

### THE SOLUTION

The credit union partnered with MeridianLink One solutions, third-party integrations, and the Admin Pro service to substantially improve the entire loan origination and account opening processes. Admin Pro experts helped staff identify and enhance operations through reengineered configurations and automation, freeing up teams to be there for members who need more personal guidance and service while moving applications through with more speed than ever.

MeridianLink technology assisted MCU in achieving some serious results over the course of roughly one year: **application to approval timelines shrank from 177.46 hours to 82.17 hours** and denials were processed in an average of 42.38 hours instead of 146.52 hours. When it came to growth, **loan applications increased by 42.35% YoY** while **deposit applications increased by 5.83% YoY**—both averages well above that of the credit union’s peers.



“MeridianLink has allowed us to reimagine our operational processes. Their platform has helped us drastically cut processing times and reengineer our workflows for a seamless member experience.”

—Michael Savino  
Chief Lending Officer, Municipal Credit Union


## JUMP TO

Welcome Introduction	02
Forged in the Fire About the Arc Award	03
Bangor Savings Bank	04
Community Choice Credit Union of Iowa	05
Empower Federal Credit Union	06
Financial Center First Credit Union	07
GECU	08
Greater Iowa Credit Union	09
Intrepid Credit Union	10
Keesler Federal Credit Union	11
<b>Municipal Credit Union</b>	<b>12</b>
Vermont Federal Credit Union	13
Honor Your Institution	14





## Vermont Federal Credit Union

 South Burlington, VT

### THE GOAL

Vermont Federal was focused on delivering better member and staff experiences through seamless, intuitive, and smooth digital interactions that would also drive higher production. Ultimately, the goal was streamlined service that allowed staff to prioritize key member touchpoints.

### THE SOLUTION

Using MeridianLink One’s consumer LOS, account opening, and application portal solutions, alongside the Admin Pro service, Vermont Federal created a structured plan for continuous engagement, better service that leverages the platform’s automation and tools, and real-time communication to keep members in the loop every step of the way.

These enhancements enabled the credit union to remove traditional barriers to financial services and give members greater control over their journeys, including through a new **ability to apply for products 24/7 online** with as little or as much officer involvement as needed. MeridianLink analytic and automation capabilities also helped Vermont Federal to **increase credit limits by an average of \$1,200 per application while reducing overall credit risk.**

These improvements created approved-to-funded metrics of 87.65% for credit cards, 70.50% for direct vehicle loans, 71.47% for indirect vehicle loans, and 86.80% for personal loans.



“MeridianLink has fostered a true partnership, understanding our credit union and providing us with the tools, resources, and recommendations that contribute to our growth.”

—Tim Daniska  
Chief Lending Officer, Vermont Federal Credit Union

## JUMP TO

Welcome Introduction	02
Forged in the Fire About the Arc Award	03
Bangor Savings Bank	04
Community Choice Credit Union of Iowa	05
Empower Federal Credit Union	06
Financial Center First Credit Union	07
GECU	08
Greater Iowa Credit Union	09
Intrepid Credit Union	10
Keesler Federal Credit Union	11
Municipal Credit Union	12
<b>Vermont Federal Credit Union</b>	<b>13</b>
Honor Your Institution	14



# Want To See Your Institution Honored in 2026?

Nominations for the 2026 MeridianLink Arc Award open at the end of 2025.

[LEARN MORE](#)

## JUMP TO

Welcome Introduction	02
Forged in the Fire About the Arc Award	03
Bangor Savings Bank	04
Community Choice Credit Union of Iowa	05
Empower Federal Credit Union	06
Financial Center First Credit Union	07
GECU	08
Greater Iowa Credit Union	09
Intrepid Credit Union	10
Keesler Federal Credit Union	11
Municipal Credit Union	12
Vermont Federal Credit Union	13
<b>Honor Your Institution</b>	<b>14</b>





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**Arc Award**



Let's  
connect!

From growing your loan portfolio to deepening deposit relationships, discover how you can leverage MeridianLink's award-winning solutions to create award-worthy experiences.

**LET'S CONNECT**