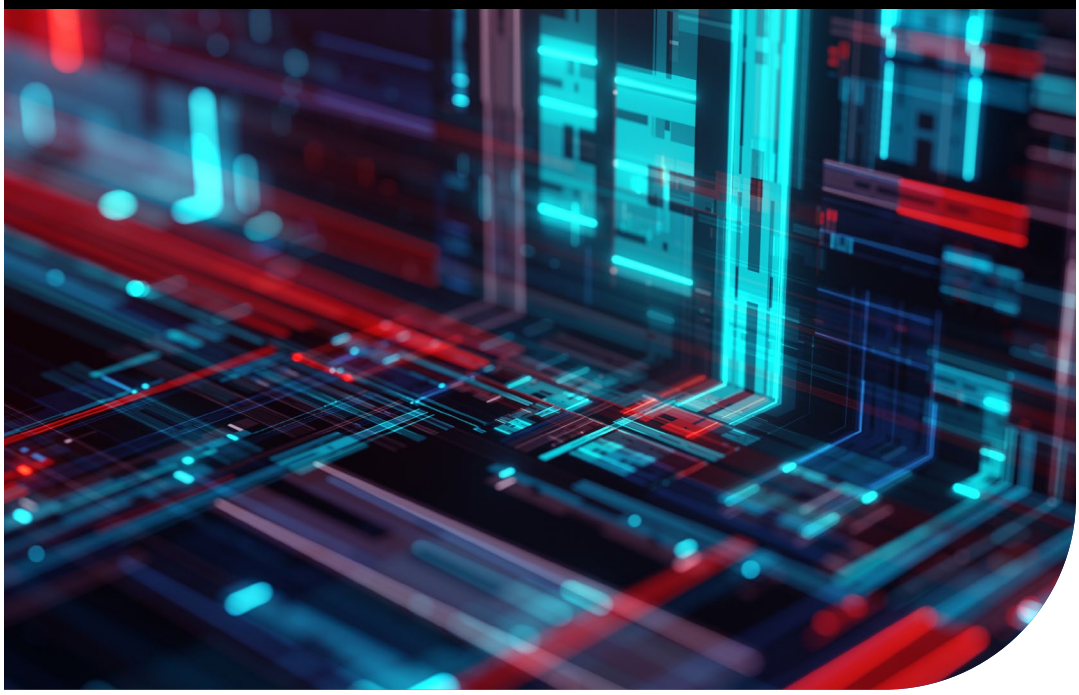
SUCCESS STORY

TRUITY

A Better Way to Bank

All in: How Truity Credit Union bet on one lending platform and won



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Introduction

In 2013, Truity Credit Union was grappling with an inefficient indirect lending program that bled costs amid a lackluster look-to-book ratio. Overnight, Truity CU flipped the switch, dropping their old platform to move to Origence CUDL®.

The bold move paid off, setting Truity CU on a path to sustained financial growth, operational efficiency, and a fruitful partnership with Origence that is still paying dividends. Today, Truity CU runs both indirect and direct lending on arc OS, Origence's loan origination system. Indirect lending now makes up 55% of its portfolio and its look-to-book ratio of 30% far exceeds the national average of 20.62%.

Consolidating lending on a single platform has enabled Truity CU to streamline how it serves its 75,000 members, and its close partnership with Origence and willingness to pioneer solutions has kept Truity CU on the digital forefront.

"We work with a lot of vendors that I consider just vendors. When I look at Origence, I truly consider them a partner," says Steven Meyer, VP of consumer lending at Truity CU. "It's the greatest thing we have."

SNAPSHOT

The challenge

An unsustainable indirect lending program that led to rising costs and a weak look-to-book ratio.

Read more →

The solution

Switching to the Origence CUDL® Dealer Network for indirect lending and arc OS™ for indirect decisioning, then later adding direct lending to arc OS for single platform loan origination and account opening.

Read more →

The results

- A single, end-to-end platform for direct and indirect lending
- 54% increase in funded indirect loans from 2023–2025 without headcount increase
- 64% increase in funded dollars, from $162M to $267M between 2023–2025
- 55% of total loan portfolio in indirect lending
- 30% look-to-book ratio vs. 16.48% peer group and 20.62% national average

Read more →

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The challenge

Truity CU had long been strong in mortgage lending but decided to commit more heavily to indirect lending in 2008, moving away from a model where members brought dealer drafts back to the credit union for funding. Five years in, however, the program was struggling.

"We felt like we were bleeding a lot of money and running through lots of applications that we weren't funding," says Steven Meyer, VP of consumer lending at Truity Credit Union. "We had dealers sending us stuff from all over the place that we were declining. The amount we were paying for credit reports and to utilize these vendors wasn't justifying itself any longer."

In 2013, the organization decided to move to the Origence CUDL Dealer Network, a platform it had explored in the past. "We decided we could save a lot of money if we switched," recalls Meyer.

A year after implementing CUDL and arc OS for indirect, Truity CU faced another crossroads: Their direct lending platform was acquired and was being sunset, forcing the credit union to adopt a new platform. "At that time, we were going to have literally three different products we were dealing with," says Meyer.

The solution →



"We really lost no stride to making the switch because the vast majority of what we were approving was getting funded."



Steven Meyer
VP of Consumer Lending
Truity Credit Union

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The solution

Truity CU's success with indirect lending on arc OS led them to bring direct lending onto the same platform. This enabled the credit union to move its decentralized lending operations located in branches across its field of membership to a consistent centralized workflow.

"We not only switched to the full-blown arc OS system for indirect and direct, we completely changed the way that we were underwriting," says Meyer. "We centralized all of our lending, and the arc OS platform made it super simple for us."

With a platform that unites indirect and direct lending, Truity CU was able to:

- Feed all application channels (online, branch lobbies, phone, dealer) into one underwriter queue.
- Centralize underwriting for clear and consistent decisioning and automation.
- Simplify multistate management and reduce manual work with the ability to run different rate sheets for the four states in its field of membership.
- Seamlessly open accounts for new members coming in through indirect auto loans.
- Granularly manage decisioning criteria with 1,800+ variables and drag-and-drop configurability that the lending team can directly access.
- Ease training and workflow management with a single platform.

The results →



Moving forward with Origence

Throughout the years, Truity CU has continued to invest in the Origence ecosystem, evolving with dealer needs, digitally transforming its operations, and growing its lending portfolio.

- **Staying ahead of dealer expectations.** Truity CU jumped to become the first credit union to pilot eContracting for CUDL®, so it could meet consumer and dealer demand for fully digital contract processes. This also met the credit union's board-level push toward digitization.
- **Converting car buyers into loyal members.** With 84% of indirect loans going to borrowers who are new to Truity CU, the credit union automates its welcome sequence and preapproved credit offer through arc DX™. "The all-important thing is to change them to a direct member," says Meyer.
- **Growing loan volume without growing headcount.** To support indirect lending growth, Truity CU launched document processing automation (DPA) in 2026. "It's effectively almost funding these deals for us," says Meyer. "We just have to click a button and it funds."

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The result

With direct and indirect on a single platform and augmented with eContracting, DPA, and arc DX, Truity CU continues to increase its loan portfolio with Origence as the scaffolding that supports this scale.

"From 2023 to 2025, we increased our indirect loan production by 54%. We have the arc OS system so fine-tuned that we were able to do that without adding employees," says Meyer.

Key outcomes:

- 64% lift in funded dollars ($162M to $267M) from 2023–2025 without increasing headcount
- 55% of total loan portfolio in indirect lending
- Look-to-book climbed from 24.6% in 2023 to 30% in 2025, which is significantly higher than the peer group average (16.48%) and national average (20.62%)
- 84% of indirect loans in 2025 went to new members

"When we heard about eContracting and that we could be a tester for that early in the process, we jumped right on it. Being able to utilize eContracting within the platform will help catapult us into the forefront of the technology. We want to stay on top and of course Origence wants to stay on top."



Steven Meyer
VP of Consumer Lending
Truity Credit Union

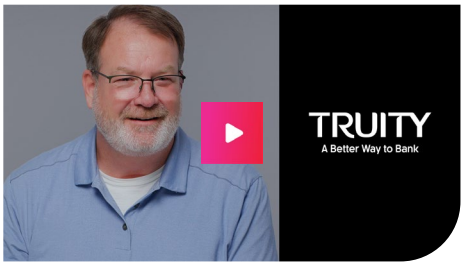


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Truity CU treats Origence as an active partner in its growth, rather than just a technology platform. The credit union jumps into product pilot programs, its dealer representatives work alongside Origence in the field, and Truity CU has backed this partnership with real action when it formed a CUSO and invested in Origence.

"It's not just a vendor relationship," says Meyer. "It is truly a partnership, and we've been blessed to have that over the years."

Watch Steven Meyer share how Origence transformed Truity CU's lending program.



Ready to unite direct and indirect lending on a single platform?

Origence arc OS brings operational efficiency and automation designed to help you grow with confidence.

LET'S TALK →

About Truity Credit Union

Headquartered in Oklahoma, Truity Credit Union serves 75,000 members across Oklahoma, Kansas, Texas, and Missouri. Originally founded by the Jane Phillips Sorority in Bartlesville, Oklahoma, in 1939, the credit union now manages nearly $1.2 billion in assets, continuing to grow while remaining committed to its member-first approach and deep community involvement.

$1.2 billion | 75,000 | Bartlesville, OK

About Origence

Origence is a leading technology provider transforming the lending experience for credit unions and their members. Established in 1994 as a credit union service organization, Origence has helped credit unions originate nearly $600 billion in loans through a network of connected technology solutions including Origence CUDL™, Origence Lending Services, Origence arc, and FI Connect. Learn more at www.origence.com and follow us on Facebook, X, and LinkedIn.

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