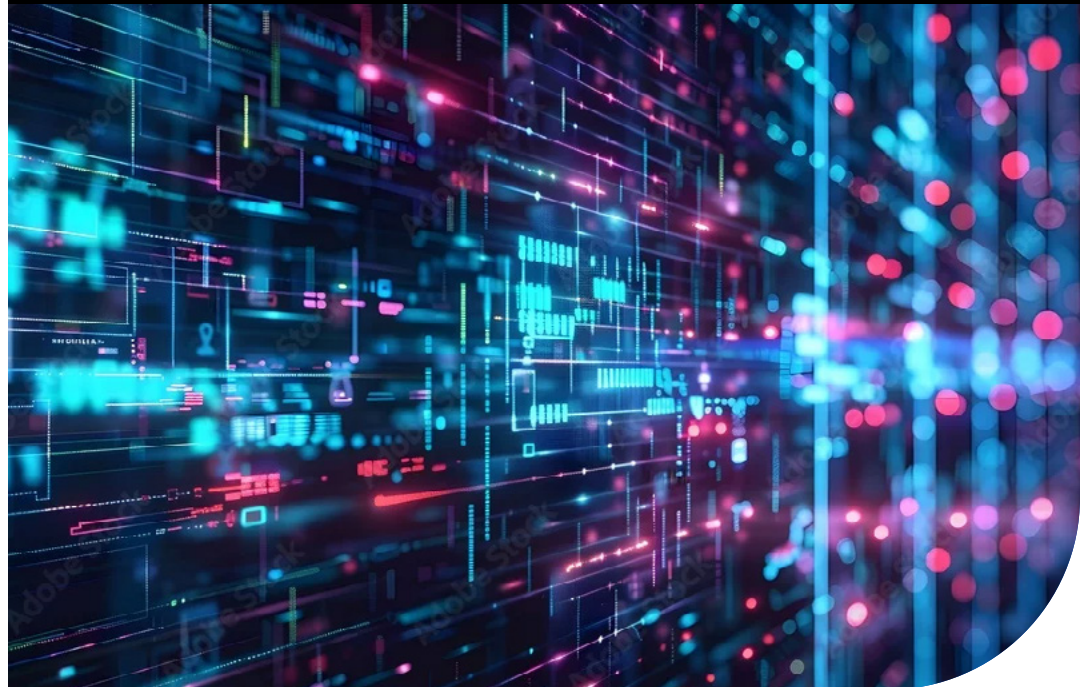


SUCCESS STORY



## Automating for impact: The power of AI in lending operations



ORIGENCE®



“We knew we needed to reimagine our approach to document processing if we wanted to continue delivering the level of service our members and dealer partners expect.”



Tim Kosak | Vice President of Lending  
Consumers Credit Union

## Introduction

Consumers Credit Union, headquartered in Kalamazoo, Michigan, is a \$2.4 billion financial institution with nearly 146,000 members. It is one of the top-performing credit unions in Michigan and has been a key player in the indirect lending market for more than two decades. With a focus on serving the community well, it has embraced technology to increase efficiencies, expand lending opportunities, and grow member acquisition.

As digital transformation accelerated across the financial industry, Consumers Credit Union faced increasing pressure to evolve its lending operations to meet changing member and dealer expectations while maintaining its commitment to quality service.

“The lending landscape is changing rapidly, and credit unions must evolve to stay competitive,” explains Tim Kosak, vice president of lending at Consumers Credit Union. “We knew we needed to reimagine our approach to document processing if we wanted to continue delivering the level of service our members and dealer partners expect.”

With indirect lending serving as a critical member acquisition channel—responsible for 50% of new member accounts—Consumers Credit Union recognized that its manual loan document handling and verification processes were limiting its ability to scale efficiently. This realization led them to seek an innovative solution that could transform its indirect lending while maintaining the personal touch that defines its service.

### SNAPSHOT

#### The challenge

Manual document handling and verification processes limited lending efficiency and scalability.

[Read more →](#)

#### The solution

Implementation of DPA streamlined document handling through automated sorting, information extraction, and verification.

[Read more →](#)

#### The results

- Doubled processing speed from 10 to 20+ deals per funder per day
- Reduced training time by 70%
- Cut manual document processing time by 30%
- Saved approximately \$210,000 annually in staffing costs
- Decreased funding delays by 13%

[Read more →](#)

## THE CHALLENGE

# Manual processes hampered efficiency and growth

Like many financial institutions, Consumers Credit Union's indirect lending process was limited by time-consuming manual workflows that affected their ability to scale operations efficiently:

- **Document review bottlenecks:** Funders spent hours on "stare and compare" processes—manually reviewing document packages where pages were often out of order or incorrectly oriented.
- **Inefficient data transfer:** Staff needed to manually transfer data between documents and systems, often resorting to taking notes on paper as they switched between screens.
- **Extended training periods:** New staff required extensive training to learn complex document review procedures and verification steps.
- **Delayed funding issues:** Document discrepancies frequently led to funding delays, requiring the credit union to contact dealers and await corrections before processing could continue.

[The solution](#) →



**These challenges were particularly significant for Consumers Credit Union, as their indirect lending program serves as a critical tool for member acquisition, responsible for half of their new member growth.**

## THE SOLUTION

# AI-powered automation to optimize document handling

Consumers Credit Union partnered with Origence to implement document processing automation (DPA), an AI-driven solution that transformed their document handling processes. This technology automatically sorts and names incoming documents, recognizing more than 150 indirect auto lending-specific document types, and extracting critical information regardless of format or orientation.

The system generates a comprehensive validation summary page that funders can trust, thereby reducing the need for manual review of individual documents. “We’ve created a process where funders no longer need to open and review every single document,” explains Kosak. “The system evaluates document completeness and verification of information, allowing our staff to focus on higher-value activities.”

A particularly transformative element was the automated fund delay feature, which notifies dealers about missing documents so issues can be resolved before staff involvement, often after regular business hours. The platform also allows for setting reasonable tolerances for minor variances, preventing unnecessary delays, and strengthening dealer relationships through faster, more reliable funding.

[The results →](#)

## Straight-through processing

Consumers Credit Union is the first credit union to pilot DPA straight-through processing—which allows loans to go directly to funding without the manual review of loan documents. After a thorough assessment of their DPA performance with Origence and Informed.IQ, they set a goal to automate 40% of their loan review, further reducing human intervention and creating a more seamless workflow from application to funding.

“We can put information directly into the system without even opening any of the documentation from the dealership. In more than 20% of the cases—and soon to be more than 40%—we’re achieving what we call straight-through processing.”



Tim Kosak | Vice President of Lending  
Consumers Credit Union

## How DPA works

Documents are automatically captured at the time dealers upload them into the SmartFund® system, which allows data to be extracted easily and accurately. All documents are classified by type and name. The system can be taught each credit union’s funding rules, facilitating the streamlined generation of a loan package, ready to be reviewed by the funder in a fraction of the time required for manual processing.

THE RESULTS

# Faster processing, fewer errors, and leaner operations

The implementation of DPA delivered measurable, transformative results for Consumers Credit Union. By leveraging this technology, they achieved significant improvements in efficiency, accuracy, and cost-effectiveness across their lending operations, allowing them to process more loans with fewer resources while enhancing overall quality:

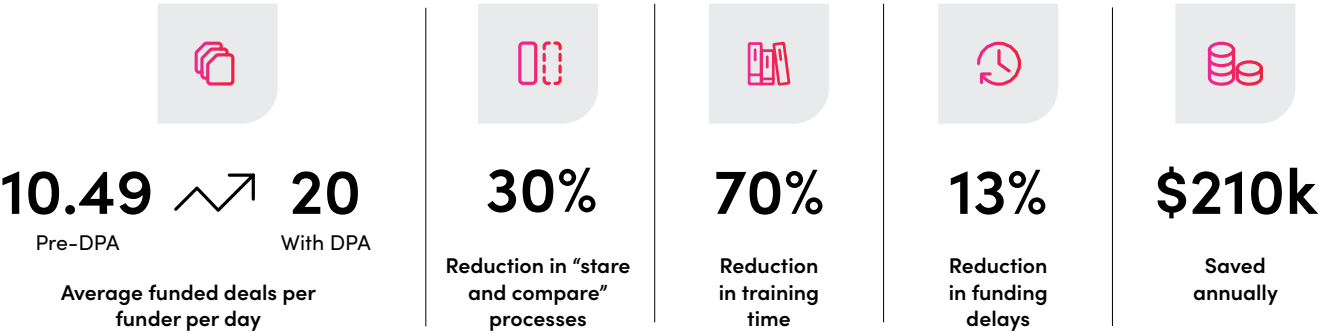
- **Doubled processing speed:** Average funded deals per funder increased from 10.49 per day (pre-DPA) to more than 20 deals per day.
- **Significant time savings:** Document stacking alone has led to approximately a 30% reduction in manual “stare and compare” processes.
- **Reduced training requirements:** Training time has decreased by nearly 70%, enabling new staff to become productive much more quickly.
- **Enhanced accuracy:** The automated system catches more discrepancies than manual review, improving quality control.
- **Substantial cost savings:** The efficiency gains translate to a reduction from 6.4 to 2.8 full-time equivalents needed to process the same loan volume, saving approximately \$210,000 annually.
- **Proactive error resolution:** A 13% reduction in funding delays as dealers now fix document issues before funders even review the files.



“Last month we achieved \$44 million in loan funding, which pushed our productivity to over 20 deals per day per funder—effectively doubling our previous capacity. We’ve even seen exceptional performance with one funder processing 40 deals in a single day using DPA.”



Tim Kosak | Vice President of Lending  
Consumers Credit Union





## STRATEGIC IMPACT

### Membership growth

As a credit union focused on growth, Consumers Credit Union utilizes its efficient indirect lending program as a primary channel for member acquisition. The credit union anticipates adding 21,000 new memberships in 2025, with half of these expected to come through the indirect program. The efficient indirect process allows Consumers Credit Union to enter new markets before establishing physical branches.

“Our indirect program, while it has to be profitable, is a member acquisition tool,” explains Kosak. “We’re currently going into new markets first with indirect before we enter with brick and mortar.”

With a remarkable 20% conversion rate from indirect borrowers to multi-service members, Consumers Credit Union attributes its success to its comprehensive approach, combining outbound sales teams, tailored marketing journeys, and promotional incentives.

### Stronger dealer relationships

The implementation of DPA has also enhanced relationships with dealers:

- Faster processing times mean quicker funding.
- Automated notifications allow for after-hours error resolution.
- Improved accuracy builds confidence in the lending process.



## Adopting automation with expert guidance

When asked what advice he would give other credit unions considering similar technology, Kosak emphasized the importance of early adoption and selecting a partner that is committed to driving innovation and delivering exceptional value to credit unions.

Kosak highlighted the value of partnering with Origence: “We weren’t just signing up for a new technology, we were trying to find a leader in the indirect lending industry. Origence has ten irons in the fire, exploring and innovating various ways of automation, while dealing with credit unions across the country.” ■

“Get in early and get in fast. It’s a learning process. The journey was just as essential for us because it is a change in behavior. It’s about committing to automation and understanding machine learning. If you’re not on board with this today, you will be passed up very quickly.”



Tim Kosak | Vice President of Lending  
Consumers Credit Union

### About Consumers Credit Union

Consumers Credit Union, headquartered in Kalamazoo, Michigan, is a full-service financial institution established in 1951. It offers a wide range of services including digital banking, mortgages, and business lending and operates 32 branches across Michigan. Consumers Credit Union is committed to community involvement, contributing more than \$500,000 annually and supporting more than 300 local groups and causes.

 \$2.4 billion |  146,000 |  Kalamazoo, MI

## Get in touch with Origence

Learn how DPA can increase staff efficiency, scale resources, and catch errors quicker, all while reducing funding times to help build better dealer relationships.

### About Origence

[Origence](#) provides lending technology solutions credit unions need to advance their total origination experience. We were established in 1994 as a credit union service organization (CUSO) and have helped thousands of credit unions process more than 97 million applications, including 8.6 million applications in 2024. Our solutions include indirect lending, loan and account origination, auto shopping, marketing automation, lending operations, and more. Learn more at [origence.com](https://origence.com) and follow us on [Facebook](#), [LinkedIn](#), and [X](#).

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