

# 10

SUCCESS STORY



## Rapid growth, real results: Building a multi-million dollar indirect lending program



**ORIGENCE**



## Introduction

Austin Telco Federal Credit Union, a \$2.5 billion institution serving more than 80,000 members in Austin, Texas, had a vision: build an indirect lending program from the ground up. They wanted to grow their loan portfolio internally while reducing reliance on participation loans and saw a clear opportunity to improve the member experience by offering a streamlined auto lending process. The need, combined with the market opportunity, made indirect lending a natural next step. Leadership carefully evaluated the ROI, ultimately determining that the right partner could help them scale responsibly, while minimizing operational strain.

Launching a new indirect lending program came with immediate challenges. Austin Telco FCU had limited staff with one underwriter, one program lead, and no funding department. As one of Texas's largest credit unions, they were committed to delivering competitive, member-first service, and they knew that meant offering extended hours and building strong dealer relationships from day one. To succeed, they needed a scalable solution that could help them launch fast, operate lean, and compete with established lenders without compromising service.

To launch the program they envisioned, Austin Telco FCU chose Origence CUDL as the foundation for its indirect lending program. This partnership gave the credit union the credibility, tools, and operational lift it needed to turn a bold idea into a high-performing program, built for growth, scale, and credit union success.

Since launching its indirect lending program in July 2022, Austin Telco FCU has doubled monthly auto loan production. This surge in loan activity has generated a substantial increase in interest income, while also enabling a streamlined, dealership-friendly origination experience.

### SNAPSHOT

#### The challenge

Build a new indirect lending program with minimal resources to start.

[Read more →](#)

#### The solution

Leveraging [CUDL](#) as their indirect lending foundation to launch their new program, supported by [Origence Lending Services](#) for expanded services and SmartFund® for faster and digitized funding.

[Read more →](#)

#### The results

- Doubled monthly auto loan production since launch
- 27% increase in auto loan portfolio since 2022 with little additional overhead
- \$12.8M net income in 2025
- \$100M gross interest income in 2025
- Built a scalable infrastructure for long-term growth
- Maintained high service levels with minimal internal staffing
- Automated loan approvals
- Instant dealer network
- Hands-on support to build their indirect program

[Read more →](#)

## THE CHALLENGE

# Building from the ground up

Austin Telco FCU didn't have an indirect lending program, but wanted to grow their loan portfolio internally and reduce reliance on participation loans. With only two staff members and no funding department, they faced significant operational constraints. The credit union needed to launch quickly, serve dealers reliably, and scale without overextending internal resources.

### Austin Telco FCU needed:

- Underwriting coverage to support extended hours
- Funding support to create a dedicated department
- A platform with built-in dealer trust
- Scalable infrastructure to manage rapid growth
- A partner aligned with their long-term strategy

With the right partner in place, Austin Telco FCU began laying the foundation for a scalable, high-performing indirect lending program, starting with [Origence CUDL](#).

[The solution](#) →



“We felt like we could do it ourselves, but we needed a strong partner. Origence delivered in that regard.”



Tony Kountoupis  
AVP of Indirect Lending  
Austin Telco Federal Credit Union

## THE SOLUTION

# A strategic partnership with Origence

To turn their vision into reality, Austin Telco FCU selected [Origence CUDL](#) as the foundation of their indirect lending program. The platform's built-in dealer relationships and onboarding support gave the credit union instant credibility and momentum. With just two staff members, they were able to launch quickly, scale confidently, and deliver a seamless experience to dealers and members alike.

Origence CUDL provided the infrastructure and partnership Austin Telco FCU needed to grow from a startup program into a high-performing operation in a matter of days.

## Key elements of the partnership included:

- Integration with a seasoned national [dealer network](#) to build trust and drive early volume
- Onboarding support to accelerate launch and minimize lift
- Elevating the [underwriting](#) speed, efficiency, and accuracy with AI
- Staffing [coverage](#) to support extended service hours (8 a.m. to 8 p.m.)
- Funding automation to manage volume without a dedicated department
- Responsive [support team](#) aligned with Austin Telco FCU's brand and service standards
- Minimizing expenses with no per-app fees

[The results](#) →



"I love the service I received from the Origence team. Everyone seems to be on the same page and really interested in helping you move forward."



Tony Kountoupis  
AVP of Indirect Lending  
Austin Telco Federal Credit Union

THE SOLUTION

# Driving growth through operational intelligence

## Origence Lending Services: Extending service without adding headcount

[Origence Lending Services](#) became the operational engine behind Austin Telco FCU's rapid indirect lending growth, seamlessly extending the credit union's capacity without expanding internal headcount. By providing underwriting coverage, overflow support, and consistent after-hours availability, Lending Services functioned as a natural extension of the team—keeping loans moving, protecting service quality, and ensuring the credit union could meet dealer and member expectations even during high-volume periods.

With automated stacking, validation, and smart queue management built into the workflow, Lending Services helped Austin Telco FCU handle rising demand with efficiency and accuracy. These capabilities eliminated manual bottlenecks, accelerated decisioning and funding, and allowed the credit union to scale confidently during peak months.

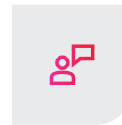
## The Origence Lending Services benefits:



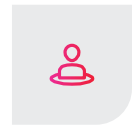
Automated stacking and validation for faster, cleaner funding packages



Queue visibility and control



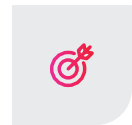
Extended underwriting support for 8 a.m.–8 p.m. coverage



Overflow staffing during high-volume periods and staff gaps



Operational continuity without internal expansion



Strategic support aligned with credit union goals

“Origence Lending Services funding was key to our success early on. We achieved \$13.8 million in December 2022 shortly after starting the program, and we did not experience any delays in funding. This supported our brand of being ‘fast and easy to do business with.’”



Tony Kountoupis  
AVP of Indirect Lending  
Austin Telco Federal Credit Union



THE RESULT

## Growth, efficiency, and dealer confidence

Building a new indirect lending program from the ground up is a bold move, but for Austin Telco FCU, it was the right one. With a clear vision and the right strategy, they transformed a two-person team into a high-performing operation that delivered real results.

Powered by [Origence CUDL](#), Austin Telco FCU launched quickly, scaled efficiently, and delivered a dealer experience that matched their commitment to service. Origence Lending Services played a central role in providing the underwriting expertise, extended hours, and operational strength needed to support rapid growth, and expanded availability. With validation, document stacking, and queue management incorporated into the workflow, the credit union was able to process high volumes accurately and maintain momentum during peak periods.

The credit union didn't just meet its goals, it surpassed them. From exponential growth in originations to a rapidly expanding dealer network, Austin Telco FCU's success is a blueprint for credit unions ready to take control of their indirect lending future. With the right platform, the right support, and a clear roadmap, building a program from scratch isn't just possible, it's powerful.

### Key outcomes:

- Doubled monthly auto loan production since launch
- Increased auto loan portfolio 27% in 3 years
- Quick loan growth from \$180K to \$13.8M in the first six months
- Strong portfolio performance with .75% charge off and .81% delinquency
- From 51 to 124 active dealers leveraging the network dealers know and prefer
- 2025 financial impact \$12.8M net income; \$100M gross interest income
- Zero internal funding staff required with SmartFund® handling volume seamlessly
- Extended service hours (8 a.m.–8 p.m.) seven days a week supported by Origence Lending Services
- Consistent dealer experience delivered through responsive, brand-aligned support
- Scalable infrastructure built for long-term growth and operational efficiency

Looking forward, Austin Telco FCU is focused on reaching its next major milestone by growing the indirect program to an average of \$15 million in monthly production. With a scalable foundation firmly in place, the team is confident in its ability to continue expanding while maintaining exceptional service.

“We went very quickly from \$180,000 in July to \$13.8 million in December, and I never could have staffed up properly in time. Utilizing those services really helped us champion through a tough month.”



Tony Kountoupis  
AVP of Indirect Lending  
Austin Telco Federal Credit Union





## Mapping out a new indirect lending program: What to consider

If your credit union is starting from scratch, here are the foundational steps to consider:

1

### Define your goals

What are you trying to achieve—portfolio growth, dealer expansion, member reach?

2

### Assess internal capacity

Do you have underwriting and funding resources in place? If not, what support will you need? Do you have the technology or staffing to handle document stacking?

3

### Choose the right platform

You aren't just looking for a solution, you're looking for a partner who can support all your indirect lending needs, including built-in dealer relationships, onboarding support, and scalability.

4

### Plan for extended service hours

Consider how you'll meet dealer expectations for availability and responsiveness.

5

### Build operational support

Determine what operational support you might need and if the partner can provide for those needs.

6

### Establish dealer relationships

Leverage trusted networks to build credibility and drive early volume.

7

### Track performance and scale intentionally

Monitor growth, service levels, and operational efficiency to guide expansion.

Austin Telco FCU's indirect lending journey proves that starting from scratch doesn't mean starting slow. With Origence CUDL as their foundation, they built a program that scaled rapidly, delivered consistent dealer experiences, and operated efficiently with a lean team. SmartFund and Origence Lending Services provided the operational lift to support extended

hours and high-volume funding without the need for a full department. The credit union's success wasn't just about numbers, it was about building a program that worked, grew, and delivered on its promise. For credit unions looking to launch or expand indirect lending, Austin Telco FCU's story is a clear example of what's possible when the right strategy meets the right platform.

## Ready to build your indirect lending program?

Whether you're launching from scratch or scaling an existing program, Origence CUDL gives you the tools, relationships, and support to grow with confidence. Let's build something great, together.

[BUILD YOUR LENDING PROGRAM →](#)

### About Austin Telco Federal Credit Union

Founded in 1941, Austin Telco Federal Credit Union (ATFCU) is a member-owned, not-for-profit financial cooperative serving the Austin, Texas area with \$2.5 billion in assets. With 24 locations and a commitment to personalized service, ATFCU offers a full suite of financial products—from mortgages and auto loans to business services and digital banking. Focused on empowering members to build strong financial futures, ATFCU delivers value through competitive offerings, community engagement, and a dedication to the credit union philosophy of "People Helping People."

 \$2.5 billion |  80,000 |  Austin, Texas

### 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](http://www.origence.com) and follow us on [Facebook](#), [X](#), and [LinkedIn](#).

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