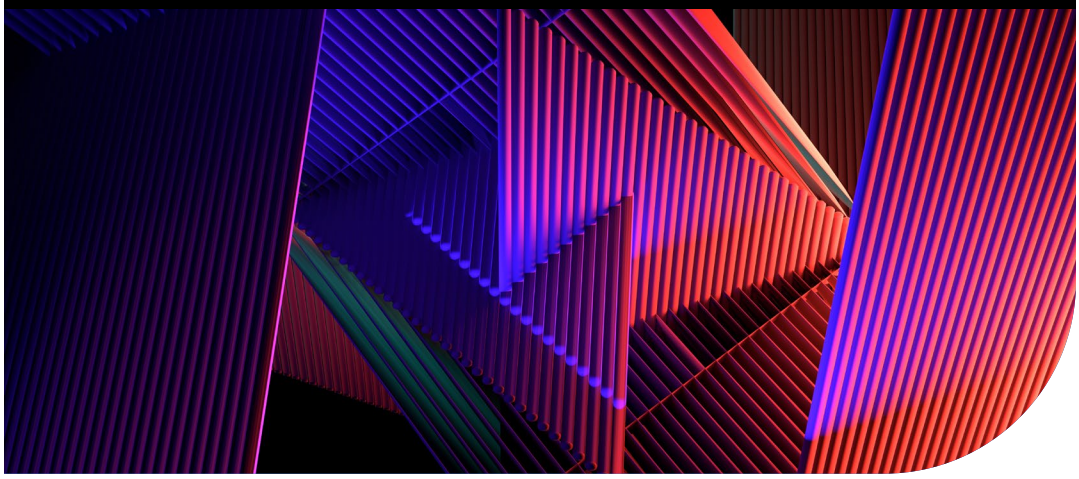
SUCCESS STORY

AMERICA FIRST CREDIT UNION

Built to scale: How Document Processing Automation helped America First CU expand to 91K loans



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"Last year we funded close to $3 billion through indirect and, for the last few years, we have been the number one credit union on the CUDL platform. This doesn't happen by chance or by luck. This happens with a great partnership built on trust and collaboration."



Megan Olsen
VP of Consumer Underwriting and Servicing
America First Credit Union

Introduction

In auto lending, speed can be the difference between closing the deal and losing it. For America First Credit Union, based in Ogden, Utah, faster funding is a primary strategy for growth and strong dealer relationships.

Built on 20 years of partnership with Origence and the CUDL Dealer Network, the Ogden, Utah-based credit union has grown its indirect program across six states, serving more than 1,400 active dealers and funding close to $3 billion in 2025 alone. As the No. 1 credit union on the CUDL platform annually for several years, this success created a challenge.

As dealer and loan volume grew, America First CU's funding team was manually managing the load, spending tedious hours sorting and processing document packages. With speed of funding a major competitive driver, manual document processing was getting in the way.

SNAPSHOT

The challenge

Growing indirect lending volume on the CUDL® Dealer Network across six states and more than 1,400 active dealers without adding staff or slowing down funding speed

Read more →

The solution

Implementing Document Processing Automation (DPA) to eliminate manual document sorting and accelerate same-day loan funding

Read more →

The results

- 45% of loans funded in one business day, up from 23% pre-DPA
- 30% increase in individual processing time efficiency
- More than 91,000 loans funded ($2.9B) in 2025, up 9.45% since 2023
- 1,417 dealers served in 2025
- 27.78% look-to-book in 2025, 35% higher than the national average

Read more →

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THE CHALLENGE

Growth without a scalable process

In 2022, America First CU was serving over 1,000 dealers and its lending team was inundated with document packages that arrived in various states: documents in the wrong order, upside down, and inconsistently organized.

"Each time they pulled up a funding document package, funders would have to try to make sense of how the dealer sent it in," recalls Olsen. The document processing chaos was so taxing, it led to staff burnout and concerns about operational friction on the dealer side.

At that time, America First CU was pursuing aggressive indirect growth goals with multi-state expansion, which would only worsen the document handling problem. At that time, the organization was building a proprietary decisioning engine, but automation had yet to reach document processing. The credit union needed to grow volume without proportionally growing headcount or damaging its reputation with dealers due to slow processing.

The solution →



The credit union needed to grow volume without proportionally growing headcount or damaging its reputation with dealers due to slow processing.

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THE SOLUTION

DPA transforms complexity into consistency

To support growth moving forward and to ensure the speedy decisioning that puts credit unions at the top of dealers' go-to lists, America First CU went live with DPA in late 2023.

The organization launched DPA with a standard set of rules within their funder workflows to learn how it performed live and find ways to refine the rules to provide better results for the credit union's complex multistate lending environment. After a few weeks of observation, America First CU worked with Origence to fine-tune the configuration, using the 200+ rules available in DPA and other customizations like document stacking order, document name aliasing, and lender-defined stipulations.

"We were able to make tweaks to that DPA summary and even make suggestions to Origence to say, 'This would be really beneficial to have,'" recalls Olsen. "They were able to implement changes that not only helped us at America First, but other credit unions as well."

The results →

"DPA has made our processing and funding so much more seamless, so much easier. One of our funders who had [left] before we turned on DPA just came back and she's said what a night and day difference it is."



Megan Olsen
VP of Consumer Underwriting and Servicing
America First Credit Union

How DPA works

DPA uses automated intelligence and a highly configurable engine that applies preset business rules and lender-specific rules to evaluate and organize data in dealer-submitted funding packages.

Once the DPA process is complete, the system presents a clean, easy-to-read package, along with a validation summary of the borrower/collateral details, what's needed on the deal, and the information that was successfully verified.

Funders no longer have to manually sort and check documents, which reduces tedious work, accelerates package funding, and minimizes errors. DPA checks for forms or documentation that might be missing and alerts funders to potential discrepancies. This improved accuracy ensures that application data is consistent and reliable, and it supports a smoother, more efficient loan processing workflow.

DPA enabled America First CU to:

- Cut processing time by automating time-consuming and monotonous document organizing.
- Customize rules with 200+ built-in variables and the ability to define document stacking order, document name aliasing, and lender stipulations.
- Classify and sort documents by type and name, according to each credit union's specific funding rules.
- Eliminate manual "stare and compare" verification work.
- Increase accuracy and reduce errors, catching and flagging issues for human review.
- Accelerate loan funding and strengthen dealer trust with faster document processing.
- Scale loan volume without needing additional headcount.
- Free staff time for higher-value work and improve morale.
- Implement and go live in less than two months.

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THE RESULTS

DPA as a strategic tool to support indirect growth

America First CU treats the DPA validation summary as a living lending management tool, looking for ways to extend coverage as their lending practice evolves with new document types, dealer behaviors, and locations. They routinely review the validation errors and missing and flagged documents the system catches to identify patterns that call for rule-tweaking, such as certain dealers regularly missing the same documents or certain document types being misclassified.

In short, America First CU uses DPA data to regularly measure the health of their funding process, refine the rules engine, and gain more operational control. This control is critical as the credit union continues to grow.

Key outcomes:

- 30% increase in individual processing time efficiency
- 45% of loans funded in one day, compared to just 23% pre-DPA
- Scaled to process 91K loans ($2.9B) in 2025, an increase of 9.45% since 2023, with a smaller staff



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Expanding indirect lending together

The better-qualified, better-fit applications coming through CUDL and the ability to process them quickly with DPA have given America First CU the confidence and capacity to continue growing its indirect program with impressive results.

In 2025, America First CU funded more than 91,000 loans totaling $2.9 billion, a 9.45% increase since 2023, with a smaller team than it started with. The quality of that growth matters as much as the volume. America First CU's 2025 look-to-book rate of 27.78% is 35% higher than the national average.

As CUDL creates growth, DPA enables America First CU to manage that growth with a smaller team that can keep pace. "We continue to have large loan growth goals. As we get bigger, those goals become even more challenging," says Olsen. "CUDL has helped us accomplish those goals by implementing technologies like DPA that have made us faster and more efficient in funding."

Ready to accelerate your funding process?

America First CU went from 23% same-day funding to 45%. Let's talk about where CUDL and DPA can take your indirect lending program.

CONTACT US →

About America First Credit Union

Headquartered in Ogden, Utah, America First Credit Union is one of the largest credit unions in the United States, serving 1.55 million members across six states. Originally founded in 1939 by civilian employees at Fort Douglas, today America First CU has $23.8 billion in assets and an 80.2% loan-to-share ratio. America First CU is the seventh-largest credit union in the U.S. by asset size and the fifth largest by membership.

$23.8 billion | 1.55 million | Ogden, UT

☑ Branches in Utah, Arizona, California, Idaho, Nevada, and New Mexico, with additional indirect volume in Montana, Washington, and Wyoming

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 origence.com and follow us on Facebook, X, and LinkedIn.

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