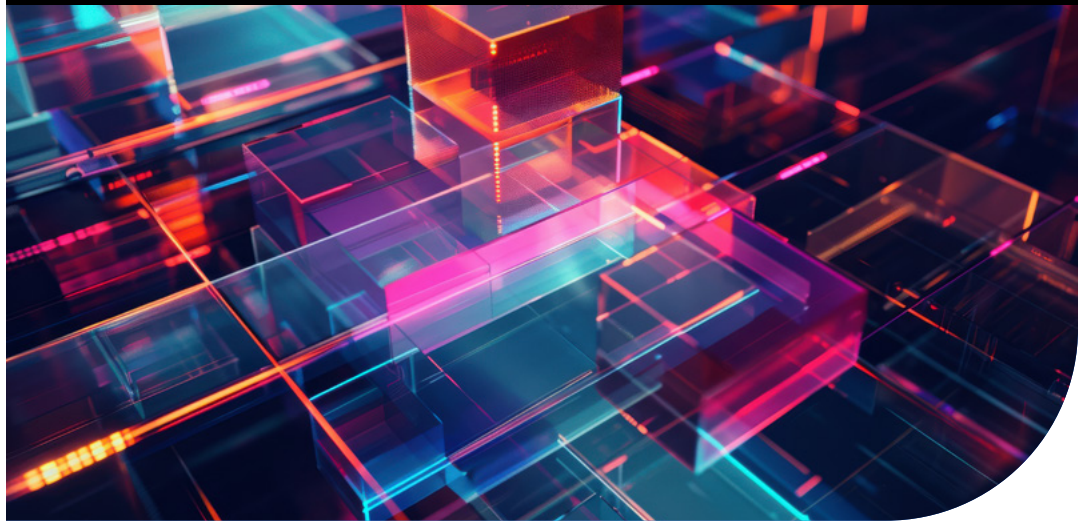


SUCCESS STORY

FOUR&LEAF

Federal Credit Union

Scaling with confidence: How FourLeaf FCU streamlined operations to triple indirect lending volume



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Introduction

FourLeaf Federal Credit Union, based in Bethpage, NY, is a \$14 billion financial institution serving more than 500,000 members. As the sixteenth largest credit union with an open charter and a bold national growth strategy, FourLeaf Federal Credit Union has long recognized the power of indirect lending as a key driver of expansion. With a strong foundation in leasing—at one point accounting for 95% of its originations—FourLeaf Federal Credit Union built a reputation for delivering competitive, dealer-friendly financing solutions that helped it grow beyond its regional roots.

However, as the credit union expanded into new states and scaled its indirect lending program, it encountered operational challenges that threatened to slow down its momentum. The leasing business, while lucrative, brought unpredictable volume spikes that made staffing difficult to manage. Manual processes, paper-based workflows, and inconsistent service levels during peak periods created friction for both internal teams and dealers. FourLeaf Federal Credit Union needed a solution that could help them scale efficiently, maintain service quality, and support their ambitious national expansion goals.

To meet these challenges head-on, FourLeaf Federal Credit Union turned to Origence Lending Services, a business process outsourcing vendor with deep expertise in credit union lending operations. What began as a tactical solution to manage overflow volume quickly evolved into a strategic engagement that transformed FourLeaf Federal Credit Union's lending infrastructure. With Origence Lending Services' support, they streamlined operations, improved funding speed, and tripled their origination volume—all while expanding from one state to eight and laying the groundwork for continued national growth.

SNAPSHOT

The challenge

Rapidly scaling indirect lending operations while maintaining high-quality service.

[Read more →](#)

The solution

Leveraging business process outsourcing through Origence Lending Services to expand indirect lending capacity without compromising service quality or substantially increasing internal headcount.

[Read more →](#)

The results

- 161% increase of indirect loan volume
- 20% reduction in turnaround times
- 4x the number of dealers funding loans
- 28% improvement on look-to-book ratios
- Expanded geographic reach from 1 to 8 states
- Maintained strong turn times
- Enabled product diversification
- Strengthened strategic focus

[Read more →](#)

THE CHALLENGE

Scaling without sacrificing service

As FourLeaf Federal Credit Union accelerated its national expansion, the operational demands of scaling its indirect lending program became increasingly complex. While the credit union had a strong foundation in leasing and a growing dealer network, the infrastructure supporting these efforts was under pressure. Manual workflows, unpredictable volume spikes, and limited staffing flexibility created friction that threatened both service quality and growth momentum.

To continue expanding without sacrificing performance, they needed a vendor who could do more than just keep up—they needed one who could help them lead.

What FourLeaf Federal Credit Union needed in a vendor:

- A shared strategic vision for national growth and innovation
- Technology that could automate and streamline indirect lending workflows
- Operational support to manage high-volume periods without overstaffing
- A service model that aligned with FourLeaf Federal Credit Union's brand and dealer experience standards

Specific challenges they faced:

- Inconsistent leasing volume made it difficult to forecast and staff effectively.
- Manual document handling and paper-based processes slowed funding timelines.
- Limited visibility into loan queues and process bottlenecks hindered efficiency.
- Service levels dipped during peak periods, impacting dealer satisfaction.
- Expansion into new states outpaced internal capacity, risking missed opportunities.



“When your program is great, you get the majority of the business. When it’s not, you don’t get much. It’s very hard to staff for this.”



Chris Walsh
VP of Consumer Lending Product Management
FourLeaf Federal Credit Union

By addressing these challenges head-on, FourLeaf Federal Credit Union positioned itself to not only sustain its growth—but to accelerate it. The next step was finding the right vendor to help make that happen.

[The solution →](#)

THE SOLUTION

Strategic engagement with Origence Lending Services

To meet the demands of national expansion and a growing indirect lending portfolio, FourLeaf Federal Credit Union turned to Origence Lending Services for a solution that could scale with them. What began as a tactical move to manage overflow volume during peak leasing periods quickly evolved into strategic engagement. Origence Lending Services brought not only operational support, but also a shared vision for growth, enabling them to expand confidently into new markets without compromising service quality or overburdening internal teams.

Origence Lending Services gave FourLeaf Federal Credit Union the flexibility to handle unpredictable volume surges, particularly in leasing, while maintaining consistent turn times for dealers and members. By integrating Origence Lending Services into their expansion plans, the credit union could enter new states with confidence, knowing they had a vendor ready to absorb excess volume and support operational continuity. This engagement also allowed them to modernize their workflows, replacing manual document handling with automated stacking and queue management tools that improved funding speed and resource allocation.

Key elements of the engagement included:

- **Automated document stacking and funding tools** to reduce turnaround times
- **On-demand staffing** to manage overflow during high-volume periods
- **Brand-aligned service delivery**, ensuring that Origence Lending Services representatives acted as true ambassadors of the FourLeaf Federal Credit Union experience
- **Strategic consulting** to help FourLeaf Federal Credit Union optimize its lending processes and pursue new opportunities

[The results →](#)



Spotlight: CULA and the power of leasing

A critical component of FourLeaf Federal Credit Union's indirect lending success has been its leasing program, which at one point accounted for 95% of its originations. This success was made possible through engagement with Credit Union Leasing of America (CULA), a leading provider of indirect vehicle leasing programs for credit unions. CULA's expertise in structuring and managing lease programs gave the credit union a competitive edge in dealer relationships and member offerings.

Through its integration with the Origence CUDL platform, CULA enabled FourLeaf Federal Credit Union to offer seamless leasing experiences that attracted high-volume dealers. This synergy between CULA, Origence, and FourLeaf Federal Credit Union allowed the credit union to build a leasing program that was not only profitable but also scalable—laying the foundation for broader retail loan growth as the program matured.

Building on this momentum, the engagement empowered FourLeaf Federal Credit Union to explore new lending products, including innovative leasing initiatives supported by CULA, further diversifying its portfolio and revenue streams.

Together, Origence and CULA provided the tools and infrastructure FourLeaf Federal Credit Union needed to lead in the leasing space while building a foundation for long-term national growth.

THE RESULTS

Growth, efficiency, and member satisfaction

The engagement between FourLeaf Federal Credit Union and Origence Lending Services has delivered transformative results. Since implementing Origence Lending Services and expanding their use of the Origence platform, they have tripled their origination volume, growing from a single-state operation to an eight-state footprint. In 2024 alone, the credit union reached \$650 million in originations—a 161% increase from 2020. This growth was achieved without compromising turn times, thanks to Origence Lending Services' ability to absorb overflow volume and streamline operational workflows.

Beyond the numbers, FourLeaf Federal Credit Union has gained the agility to scale confidently. Automated document stacking and queue management tools have reduced funding timelines by two days, while overflow staffing during peak periods has ensured consistent dealer satisfaction. The credit union now has the infrastructure to support continued national expansion, with plans to enter even more states soon.

"Our lease program was attractive to dealers, and with Origence's assistance, we were able to sign these dealers and then expand the relationship as our retail loan program evolved."



Chris Walsh
VP of Consumer Lending Product Management
FourLeaf Federal Credit Union

Key outcomes:



161%

increase in origination volume from 2020 to 2024 with minimal additions to staff.



255%

increase in applications from 2022 to 2024.



294%

increase in the number of dealers funding loans from 2022 to 2024.



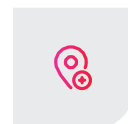
28%

improvement on look-to-book ratios, driven by streamlined workflows and better dealer engagement.



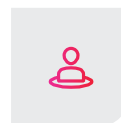
20%

reduction in funding time through automation.



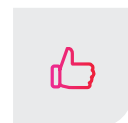
Expansion

of geographical reach from 1 state to 8, with more on the horizon.



Improved

operational efficiency, enabling staff to focus on high-value tasks.



Consistent

service levels during peak periods without additional internal hires.

STRATEGIC IMPACT

Operational enhancements

By integrating Origence Lending Services into its workflows, the credit union eliminated manual document handling and gained real-time visibility into loan processing queues. These enhancements allowed staff to reallocate resources more effectively and accelerate funding timelines, improving internal efficiency and dealer satisfaction. The result is a more agile operation that adapts quickly to volume fluctuations without compromising service quality.

- **Document stacking automation** replaced manual printing and scanning.
- **Queue management tools** provided visibility into loan volume at each stage.
- **Dealer Customer Experience support** enabled dealer training and relationship management without hiring state-specific sales reps.



“Stacking removed a very manual and inefficient process. Now, our funders can focus on tasks that help dealers get paid faster.”



Chris Walsh
VP of Consumer Lending Product Management
FourLeaf Federal Credit Union

Lessons for credit unions

FourLeaf Federal Credit Union’s journey is a strategic playbook for credit unions navigating growth in a rapidly evolving lending landscape. As member expectations rise and operational complexity increases, institutions must find ways to scale efficiently without compromising service quality. FourLeaf Federal Credit Union’s success demonstrates how, with the right vendor, credit unions can expand their reach, improve performance, and maintain their brand promise.

The key takeaways to guide credit unions looking to replicate this success:

- **Outsourcing doesn’t mean losing control**—with the right vendor, it can enhance your brand and service delivery.
- **Technology and human expertise must go hand in hand**—automation is powerful, but it’s the people behind the process who make the difference.
- **Strategic alignment is critical**—choose vendors who understand your mission and can grow with you.

Looking ahead

FourLeaf Federal Credit Union is well-positioned for continued growth with a solid foundation in place. The credit union plans to deepen its engagement with Origence Lending Services to explore additional lending verticals and continue delivering exceptional service to members nationwide.

For credit unions navigating the complexities of digital transformation and operational scale, FourLeaf Federal Credit Union's journey is a powerful reminder that the right strategic engagement can unlock new performance levels and help you grow without compromise. ■

"We finished 2024 with \$650 million in originations. We've expanded from one state to eight. The numbers are tremendous."



Chris Walsh
VP of Consumer Lending Product Management
FourLeaf Federal Credit Union

About FourLeaf Federal Credit Union

[FourLeaf Federal Credit Union](#) (FourLeaf) is a financial institution committed to enriching the lives of its members, employees, and the communities it has served for over 80 years. FourLeaf is the 16th largest credit union in the nation. In addition to providing competitive products and services, the FourLeaf Cares Program supports local initiatives through charitable giving, financial literacy, and volunteerism. A Certified Great Place to Work® and ranking among Fortune's "Best Workplaces in New York" for midsize companies, FourLeaf is a federally chartered credit union, available to people nationwide who open a \$5 membership account. FourLeaf offers a robust digital platform that allows members to bank from anywhere. FourLeaf is part of the Co-op network that gives members access to their accounts at over 30,000 surcharge-free ATMs nationwide and 5,000+ shared branches across the U.S. As a financial cooperative, FourLeaf is a best-in class financial institution that offers a wide array of products and services to meet members' needs. For more information on FourLeaf's robust portfolio of banking, borrowing, and investment services, visit fourleaffcu.com or call 1-800-628-7070.

Ready to scale like FourLeaf Federal Credit Union?

FourLeaf FCU's journey shows what's possible when strategic vision meets the right operational vendor. If your credit union wants to expand, streamline lending operations, or improve turn times without increasing internal overhead, Origence Lending Services can help you get there.

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 [FL Connect](#). Learn more at www.origence.com and follow us on [Facebook](#), [X](#), and [LinkedIn](#).

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