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SUCCESS STORY



Achieving remarkable growth through strategic partnerships





Introduction

Christian Community Credit Union (CCCU), established in 1957 as a Baptist Church member organization, has evolved over the years to serve Protestant Christians and churches nationwide.

In its pursuit of growth and expanded services, the credit union embarked on a journey to scale its indirect lending program. This success story delves into the credit union's transformation, detailing the challenges faced, the solutions implemented, and the remarkable outcomes achieved.

SNAPSHOT

The challenge

Scaling up an indirect lending program

[Read more →](#)

The solution

Partnering with Origence to achieve scale

[Read more →](#)

The results

- 756 average credit score at 96% LTV (funded)
- 50.24% automated decisions
- 31.60% approved-to-book ratio on automated decisions
- 26.47% overall approve-to-book ratio

[Read more →](#)

THE CHALLENGE

Scaling up an indirect lending program

Twelve years ago, Christian Community Credit Union (CCCU) began diversifying its services by launching an indirect lending program. This strategic move was aimed at broadening its reach and supporting the financial needs of its members.

However, as time progressed, it became clear that the program was not reaching its full potential. The credit union was mainly serving existing members, leading to limited loan volume. Recognizing the need for growth, CCCU faced a critical juncture where the need to streamline processes, secure regulatory approvals, and enhance decision-making speed became paramount.

Facing this challenge, CCCU understood the need for outside expertise and resources to navigate the complex path to transformation. This realization marked the beginning of a partnership with Origence. By leveraging Origence's industry expertise and technology, CCCU aimed to enhance its indirect lending program significantly.

The partnership between CCCU and Origence marked the start of a carefully crafted strategy to elevate the credit union's indirect lending program to new heights. Rooted in its faith-based identity, CCCU took an innovative approach. The initial step was crafting a digital "Statement of Faith," outlining the credit union's mission and values. This ensured that applicants matched its unique eligibility criteria.

Furthermore, CCCU extended its collaborative efforts by engaging the Origence dealer team. This strategic alliance focused on identifying and selecting dealerships whose ownership shared a resonance with the credit union's faith-driven mission. This deliberate selection criterion ensured that the credit union's partnerships were not solely transactional but resonated deeply with its overarching purpose. With these foundational elements firmly in place, CCCU was primed to transform significantly.

Despite possessing a capable internal team, scaling the indirect lending program required external support. The credit union partnered with Origence to address key challenges such as decision-making speed, manual underwriting quality, and document processing. This collaboration led to the development of a customized outsourcing program encompassing document processing, package processing, and manual underwriting, significantly enhancing the credit union's capabilities.

"The Origence CUDL® team introduced us to dealers that were compatible with our faith-based mission. They built a custom screening criteria with us and enabled us to connect with auto dealers who help us meet our members' indirect lending needs."



Blair Korschun
President / CEO
Christian Community Credit Union

THE SOLUTION

Partnering with Origence to achieve scale

The transformation efforts yielded remarkable results for Christian Community Credit Union. The credit union's loan volume increased tenfold, showcasing the success of the scaled indirect lending program. The decision engine, a critical component of the process, demonstrated impressive performance, with automated approval or decline rates proving effective. The manual underwriting process, supported by Origence Lending Services, contributed to a high-quality loan portfolio.

Speed was a crucial factor in creating successful dealer relationships. The credit union's newfound ability to make decisions quickly and expedite funding led to improved relationships with dealers, reinforcing the institution's reputation as a reliable and efficient partner.

The credit union's exceptional loan quality was one of its most remarkable achievements. Christian Community Credit Union experienced zero charge-offs over 17 months, a testament to the rigorous decision-making and underwriting processes. The credit union's risk management strategies, supported by the Origence team, contributed significantly to this outstanding outcome.

Throughout the transformation, collaboration with Origence proved invaluable. The Origence team provided technical expertise and demonstrated a deep understanding of the credit union's unique field of membership requirements. The partnership between the credit union and Origence was marked by effective communication, trust, and a shared commitment to achieving success.

[The results →](#)

"Since the time of our relaunch, we've originated 1,156 Indirect loans and have had zero charge-offs in 17 months—yes, zero charge-offs! The quality with Origence Lending Services is astonishing."



Blair Korschun
President / CEO
Christian Community Credit Union



THE RESULTS

Christian Community Credit Union's journey to scale its indirect lending program is a testament to the power of strategic collaboration and innovative solutions. By embracing external expertise, streamlining processes, and prioritizing efficiency and quality, the credit union achieved remarkable outcomes.

The credit union's commitment to its mission and its members, combined with Origence's support, has positioned it as a model for successful program transformation in the financial industry.



756

Average credit score at 96% LTV
(Funded)



50.24%

Reduction in training time



31.60%

Approved-to-book ratio
on automated decisions



26.47%

Overall approve-to-book ratio



“[The] Origence dealer team has helped us connect with Christian owned/managed dealerships and [the] Origence team has done a great job of underwriting while helping us achieve impressive results. The partnership with all of [the] teams has been great.”



Blair Korschun
President / CEO
Christian Community Credit Union



Scale lending on demand

From processing and underwriting to calls, documents, and letters, Origence Lending Services powers your lending operations on your terms. Gain the capacity, confidence, and speed to serve more members without adding staff.

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 and follow us on [Facebook](#), [LinkedIn](#), and [X](#).

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