**CuneXus Client America’s Credit Union Wins Celent Model Bank Award for Transformed Lending Strategy and Member Service**

*Credit union boosts loan redemption rates by 7x with consumer lending platform*

**Santa Rosa, Calif. – March 17, 2022** – [America’s Credit Union](https://www.youracu.org/) (ACU) has been recognized by Celent for its superior digital lending strategy, winning the 2022 Model Bank Award for Digital Lending. ACU partnered with [CuneXus](https://cunexus.com/), the first and only digital storefront for financial institutions’ account holders, to reinvent its lending strategy, transform its member service, and revamp marketing capabilities to deepen member relationships.

The Washington-based credit union is committed to delivering modern banking services to its 38,000 members, that meet their needs in today’s digital world. However, their indirect lending strategy needed an update, as it was not generating enough portfolio growth. The credit union took this as an opportunity to redirect its lending strategy to focus on generating greater direct loan volume and establish more personalized member relationships.

ACU partnered with CuneXus for its consumer lending automation platform, reinventing its legacy lending process and creating a more comfortable path to product discovery for members. The CuneXus platform continuously analyzes hundreds of internal core attributes and external data points to help financial institutions proactively deliver personalized offers that are already approved. This makes loans and other financial services readily available within digital banking, ultimately eliminating the loan application process for members and allowing them to shop with confidence.

Since launching with CuneXus, the credit union has seen significant results. In just three weeks, ACU increased loan redemption rates from $500 thousand/month to $3.8 million/month; and the credit union achieved the highest GAP and Warranty adoption ever.

[Troy Kyle](https://www.linkedin.com/in/troykyle/), Chief Information Officer at America’s Credit Union explained, “The CuneXus platform was a seamless fit into our digital transformation strategy. It has allowed us to deepen our member relationships through personal connections and provide members with ongoing insights into their personal buying power, with instant access to loans where and when they need them. We have also strengthened our loan portfolio numbers and rebuilt our marketing and cross-sell capabilities.”

[Barry Kirby](https://www.linkedin.com/in/barrykirby/), SVP of CuneXus, commented, “CuneXus is committed to helping financial institutions deliver a premium white glove service while simultaneously growing their loan portfolio and wallet share. We are proud to partner with institutions like ACU who acknowledge the timely opportunity to be completely proactive and equip their members with every opportunity for financial excellence from their primary financial institution – especially important in today’s competitive, digital landscape.”

**About CuneXus**

CuneXus, a wholly-owned subsidiary of CUNA Mutual, is the first to market with a digital storefront for financial institutions’ account holders, addressing the need for a personalized, on-demand banking experience. The platform eliminates the loan application process, providing consumer transparency and a simple 10-second activation experience. The CuneXus digital storefront has helped the largest lenders in the country to grow wallet share, create sales-enabled branches, execute new account holder acquisition, and grow non-interest income. CuneXus client institutions represent over $596 billion in combined assets and 27.3 million U.S. consumers. For more information, visit [www.cunexus.com](http://www.cunexus.com/).

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