

Appli and First Source FCU Turn Financial Calculators into Conversion Catalysts

New York-based credit union reports uptick in engagement metrics and application increases following methodical implementation of customized calculator system

SALT LAKE CITY – June 3, 2025 – Appli, a provider of artificial intelligence-powered financial calculators, today announced that First Source Federal Credit Union, serving members in central New York, has seen significant improvements in member engagement and conversion rates since implementing Appli's calculator solutions.

"We're seeing conversions happen in each monthly wrap-up or report we pull, which is remarkable from a calculator," said Katie Ullman, Vice President of Marketing & Community at First Source Federal Credit Union. "Non-members are finding our website when searching for specific financial calculators, and because the product is so user-friendly, they're not just using them – they're taking that next step and clicking the "apply" button funneling right into a loan application."

First Source Federal Credit Union, with assets of approximately \$1 billion, began working with Appli nearly a year ago as a beta customer. The credit union has taken a methodical approach to implementation, carefully tailoring the calculator solutions to match their unique lending philosophy.

"The Appli team has been unbelievable with quick turnaround regarding any functionality need. The back end, the dashboards – all of it is very easy to use," noted Ullman. "Changes are implemented in real-time. The Appli team is really phenomenal. They've not come back to us yet and said 'no we can't do that.' They've said 'that's in the works' or 'we'll figure it out' or 'yes we can' – and it's done and built."

"Working with First Source has been fantastic because they don't just rubber-stamp applications based on credit scores – they look at each person's whole financial story," said Tim Pranger, CEO of Appli. "We had to adapt our technology to fit their approach, but that's exactly the kind of partnership we love. Their team knows what their members need, and we help deliver that experience."

Since implementing the Appli calculators, First Source has tracked concrete metrics showing their impact. Website analytics reveal increased user interactions with the calculators and – most importantly – higher rates of visitors moving forward to complete applications. The credit union has also seen a measurable lift in search traffic, with the calculators creating new entry points to their website. What's particularly impressive is how Appli's solutions seamlessly integrated with First Source's existing digital infrastructure, working collaboratively with the credit union's advertising agency that maintains their website. This three-way partnership has strengthened the overall digital experience while optimizing for search visibility.

For First Source, these tools represent much more than just calculators. "What's nice about this solution is that it doesn't have to be just a calculator. In my opinion, it's almost a misnomer," explained Ullman. "We are using it more as a calculator, but it's almost an onboarding experience because members can go in there and play with different scenarios before moving forward in the process."

The credit union has noticed more people specifically searching for terms like "mortgage calculator" or "home equity calculator" rather than just browsing for general information. This makes it crucial to have well-designed calculators that not only rank well in search results but deliver a standout experience when visitors arrive.

"When members find our calculator, you don't want them to be disappointed," Ullman explained. "You want them to not only find it, but to jump in, try it, and have a great user experience. That's exactly what the Appli team has helped us deliver – calculators that are both visually appealing and functionally powerful."

First Source Federal Credit Union plans to continue expanding their use of Appli's solutions in the coming months, with additional calculator deployments and further integration with their third-party connectors.

Credit unions interested in learning more about Appli's calculator solutions can visit www.hiappli.com for more information.

About Appli

Appli, founded by POPi/o co-founder Tim Pranger, provides AI-powered financial calculators that help lenders create personalized, engaging shopping experiences for financial products. By combining real-time analysis with generative AI, Appli's tools increase customer confidence and boost conversion rates for financial institutions. For more information about Appli and its smart financial calculators for credit unions, visit hiappli.com.

About First Source Federal Credit Union

First Source Federal Credit Union has been serving members in central New York for over 80 years. With a focus on personalized service and member-first philosophy, First Source FCU examines each application individually, looking beyond credit scores to consider the complete financial picture of applicants. For more information, visit www.fsource.org.