United Financial Credit Union Selects AlgebrikAI’s Comprehensive Consumer Lending Suite, Algebrik One.

Becomes one of the first 10 clients to join Algebrik AI’s elite early adopters

**NEW YORK—(July 2025)** – Algebrik AI, a Delaware-incorporated company headquartered in New York City, pioneering the world’s first cloud-native, AI-powered, digital era Loan Origination System (LOS) built for credit unions, today announced that **United Financial Credit Union**, a forward thinking, member-centric credit union based in Saginaw, Michigan, has selected **Algebrik AI’s complete agentic AI-powered lending origination suite called Algebrik One** —including its **Digital Account Opening, Lender’s Cockpit aka Loan Origination System (LOS), Omni-channel Point-of-Sale (POS), AI Decision Engine, and Portfolio Analytics modules** —to power fully digital, faster, smarter, and more member-centric lending & account opening experiences.

Algebrik AI stands apart from legacy LOS systems through the following key differentiators:

**Cloud-Native, AI-powered digital era architecture**

Designed from the ground up as a modular, cloud-native, AI-powered platform—enabling personalized workflows, Agentic AI not only making decisions but also getting things done for members and lenders thereby delivering following impact

1. 90% reduction in abandonment rates thereby reducing the loan or member acquisition cost from average $600-$700 currently to $100-$200

2. 40% reduction in time it takes for underwriters or lenders to process an application thereby saving 2 days per week worth of freed up time for the lending team to focus on members’ financial well-being or corner cases which need extra time.

3. 30% - 40% Increase in LtB (Look to Book) thereby better loan to share ratios / NIM

4. 300% improvement in member experience - Less than 5 minutes from application to approvals / decision for all types of loans & same day funding for unsecured personal loans.

**Digital Account Opening**

Algebrik’s Digital Account Opening module uses a micro-journey architecture that guides applicants through personalized onboarding flows—whether self-serve or assisted. With features like dynamic eligibility, real-time ID verification, modular product bundling, and Core data lookups, the platform delivers a fast, frictionless account opening experience.

**Integrated No-Code Decision Engine**

Allows business users to build, simulate, and deploy underwriting, pricing, and eligibility strategies without IT involvement—complete with champion-challenger testing and model integration.

**Omnichannel Point-of-Sale (POS)**

Unified borrower experience across web, mobile, and in-branch interfaces—supporting co-applicants, assisted application handoffs, and dynamic workflows.

**Member-Centric Workflow Automation**

Enables progressive disclosure, micro-journeys, and self-serve + assisted flows—ensuring personalization without increasing operational load.

**Smart Document & Stipulation Management**

Built-in stipulation workflows with document scraping, red flag detection, and conditional logic to streamline compliance and reduce back-and-forth with borrowers.

**Embedded Analytics & Reporting Tools**

Drag-and-drop reports, SQL/Python access, and compliance-ready outputs (e.g., HMDA)—supporting both tactical reporting and strategic insights.

**Real-Time Core Integration & Validation**

Pre-built integration with major Core systems and service providers, with real-time validation of borrower accounts, loan disbursement instructions, and funding confirmation.

**Audit-Ready, Role-Based Access Control**

Every user action, override, or workflow step is fully tracked—ensuring traceability, internal controls, and compliance alignment.

**Modular Rollout & Use-Case Flexibility**

Institutions can go live with just the Digital Account Opening, LOS or Point of Sale or Decision Engine, with additional modules added as needed—ensuring faster time-to-value and flexible adoption.

By partnering with Algebrik AI, **United Financial Credit Union** aims to achieve:

* Deliver a fully digital, new account opening, personalized, AI-powered loan origination journeys across web, mobile, and branch
* Empower loan officers with a streamlined, AI-driven LOS for faster, more consistent origination and decisioning
* Unlock deeper & real-time insights with portfolio-level analytics
* Reduce processing time and improve approval & funding speed through an AI-powered decisioning engine and core integrations
* Strengthen compliance oversight by embedding regulatory logic directly into the origination and decisioning workflows. Built-in audit trails and configurable rule sets help ensure **United Financial Credit Union** can stay ahead of evolving lending standards without adding operational burden.

“For us, this wasn’t just about digitizing lending—it was about choosing a partner that understands where the future of lending is headed,” said **Barbara Appold, President & CEO of United Financial Credit Union**. “What has impressed us about Algebrik AI isn’t just the technology—it is the clarity of thought behind it. A platform built from the ground up to remove friction, connect teams, and help institutions like ours move with purpose. We’re excited about what this unlocks for our members—and for the credit union we’re becoming.”

**“United Financial Credit Union represents the kind of forward-thinking member-centric community financial institutions we built Algebrik for,” said Pankaj Jain, Founder & CEO of Algebrik AI.** “This isn’t just about agentic AI based automation—it’s about transforming the lending experience from the ground up. By unifying digital account opening, origination, decisioning, and analytics, we’re helping credit unions like **United Financial Credit Union** deliver faster credit, deeper insights, and stronger member relationships, especially Gen Z —without the legacy baggage.”

“At United Financial, our members expect speed, simplicity, and support—and we’re all in on delivering it,” **Josh Sawyer, Chief Lending Officer at United Financial Credit Union, remarked on the partnership**. “With Algebrik AI, we’re not just accelerating approvals—we’re transforming the way lending happens. It’s a smarter, sharper platform that empowers our team to make consistent decisions fast and seamlessly—while still keeping that personal touch our members trust us for.”

“What began as a solutioning conversation has quickly evolved into real collaboration—built on mutual trust and shared goals,” said **Andrea Silvers, VP of Business Development & Partnerships at Algebrik AI**. “At Algebrik, we’re not just deploying software—we’re helping shape the future of lending alongside forward-thinking institutions like **United Financial Credit Union**. We’re proud to support their journey and excited to grow what’s already become a strong, trusted relationship.”

**About Algebrik AI**Algebrik AI, headquartered in New York City, is the world’s first cloud-native, AI-powered Loan Origination System (LOS), designed for the next generation of members. In an industry that hasn’t seen significant innovation in lending technology in over 25 years, it was high time that someone stepped in to help credit unions of all sizes regain their former glory. Algebrik AI’s mission is to empower credit unions to attract, engage, grow, and retain next-gen members while staying competitive in today’s digital era. By transforming loan originations end-to-end, Algebrik AI takes on the heavy lifting, allowing credit unions to focus on helping the members & communities they serve. For more information, visit [www.algebrik.ai](http://www.algebrik.ai).

For latest on cutting edge lending technology & AI, follow Algebrik AI on Linkedin at: [https://www.linkedin.com/company/algebrik-ai](https://cts.businesswire.com/ct/CT?id=smartlink&url=https%3A%2F%2Fwww.linkedin.com%2Fcompany%2Falgebrik-ai&esheet=54227756&newsitemid=20250324085770&lan=en-US&anchor=https%3A%2F%2Fwww.linkedin.com%2Fcompany%2Falgebrik-ai&index=3&md5=9783914bff739dda4cd1045c8c94e889)

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**About United Financial Credit Union**

Founded in 1964, United Financial Credit Union serves over 25,000 members across Saginaw, Bay City, Auburn, Chesaning and other locations in the Great Lakes Bay region.. With a strong legacy in community banking, United Financial Credit Union has consistently focused on bringing financial progress and digital innovation to its members.

In 2016, United Financial Credit Union even introduced banking drive-up kiosks complete with 24-hour ATMs and Live Virtual Tellers! Every opportunity for growth has always been with the same motivation: to better serve the needs of its members!