



Mountain America Credit Union

Members first: a credit union's winning philosophy

As the third-fastest growing credit union in America, Mountain America Credit Union is a role model and technology pioneer. In pursuit of their mission to prioritize member experience above all else, Mountain America chose to partner with Blend to deliver the best digital mortgage experience, resulting in over 11% YOY membership growth.



Headquarters

Utah

LOS

Encompass

Loan Officers

50+

9/10

Average customer satisfaction rating

+11%

YoY growth to credit union membership

100%

Adoption by loan teams

The choice to go with Blend: prioritizing member experience above all else

Mountain America Credit Union has a reputation for two things: best-in-class member experience and adopting the latest technology to drive that experience.

They made their way to the third-fastest growing credit union in America through strict adherence to their values and placing members first. Though it's been no small feat for their loan teams, they started digitizing parts of the mortgage process more than seven years ago. The final frontier was completely revamping the front-end application.

"As soon as we saw what members were going to see with Blend, we were sold," says Amy Moser, Vice president of mortgage services at Mountain America.



Nanette Graviet (left) and Amy Moser (right) are long-time Mountain America leaders devoted to the credit union's mission.

We're here to guide our members and help them achieve their financial dreams. Whether it's saving money or buying a home, everything we do comes back to that.

Debbie Craven
Marketing Channel Manager

A role model — and technology pioneer — for credit unions everywhere

Everyone at Mountain America — in every team across the organization — does what it takes to serve members to the fullest. Adopting the latest and best technology is a critical part of that.

For executives and project leaders, budgets follow values: If new technology is in the best interest of members, acquiring the best-in-class solution becomes priority.

“I think there’s a big misconception with technology and the mortgage industry as a whole. People think of it like an iceberg; if you want to get rid of a paper file, they are overwhelmed by how much will have to change to make it happen on the back end. For us, we approached it piece by piece,” explains Moser. “That’s why we started moving to paperless processes seven years ago. We knew it was inevitable and wanted to get started. We’ve always been trying to improve the member experience slowly, but in significant ways, and companies that think like us — especially Blend — are key to our transformation.”

For loan teams, member experience always outweighs the initial fear of adopting new technology.

“Technology helps us compete,” explains Reanin Heddlesten, a Loan officer at Mountain America, “We have to make sure the experience we offer is on par with or better than our competitors’, on top of being speedy, efficient, and compliant. Technology like Blend helps us do that.”

The fact that Blend tracks member satisfaction was huge. We want to partner with people who care about our members just as much as we do.

Amy Moser

Vice President of Mortgage Services

A brand that reflects a culture of “people helping people”

“The credit union philosophy is ‘people helping people,’” says Nanette Gravier, Assistant vice president of mortgage projects and compliance. At Mountain America, that means that even if employees initially need to do extra operational work during the implementation of new technology, their teams will move forward with adopting it anyway.

“Our vision is helping our members achieve their financial dreams,” says Gravier. “As the mortgage team, we have a huge responsibility, because for a lot of people, owning a home is a big part of their financial dream they’re going to realize.”

“Being able to talk about how we can help members get through this process that is normally big and scary — or even intimidating and hard to figure out — and instead simplify it for them and take away stress is really important for us this year,” explains Clint Thorn, Marketing channel manager. That’s why marketing the Blend application is part of Mountain America’s mortgage strategy for the year.

We are trying to remove fear and intimidation for our members when it comes to financial products like mortgages. Blend helps us remove that fear.

Clint Thorn
Marketing Channel Manager

A winning philosophy

Mountain America's prioritization of member experience isn't just good for members; it has been good for business.

Their member-centric approach to technology investments has resulted in their phenomenal growth of over 30% in every segment for the past two years. As the third-fastest growing credit union in America, Mountain America is a model for other credit unions — particularly to those seeking to emulate their innovative digital strategy.

To further their success, the Mountain America team has big goals for the rest of 2018 and beyond. To help reach their goals, they need to successfully tap into the fastest growing demographic of homebuyers on the market and offer a seamless digital mortgage experience that can compete with that of other top lenders.

“If our partner isn't forward-thinking and already planning to implement the next generation of technology, then we're going to be left behind,” says Moser. “We want a partner that's ahead of the game — that's what Blend is for us.”

About Blend

Blend is a Silicon Valley technology company empowering lenders of all sizes to be more efficient, compliant, and borrower-friendly. To learn more about how Blend can transform your originations business, visit blend.com.