



The New Credit Union Growth Playbook

# How to Transform the Member Experience for Lasting Relationships

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# Introduction

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**by Reva Rao**, Head of Digital Transformation for Credit Unions

As someone who has spent years working alongside credit unions, I've witnessed both the passion and the challenges that define our industry. My journey has taken me from listening to members in local branches to collaborating with credit union leaders at conferences across the country—from VPs to CEOs.

And everywhere I go, I hear the same pain points come up again and again. Outdated, disconnected systems that slow down innovation; the frustration of managing fragmented member experiences; and the ever-present pressure to keep up with digital-first competitors.

Consumers and businesses may be feeling uncertain about the economy, but they're still spending and saving at healthy levels. That continued activity—paired with rising expectations—is putting pressure on credit unions, especially as fintechs like Chime, Venmo, and CashApp, along with big banks, raise the bar on ease, speed, and digital fluency.

These concerns aren't just anecdotal. They're similarly reflected in the raw feedback from the Future Branches Insights Survey<sup>1</sup>:

- **54%** cite competition from fintechs and digital platforms as a top challenge
- **38%** struggle with regulatory complexity
- **35%** say legacy technology limitations
- **31%** struggle to integrate digital and in-person experiences

These numbers confirm what I've been hearing firsthand: credit unions are at a crossroads. The need to modernize is urgent, but so is the desire to preserve the personal, community-focused service that sets us apart.

<sup>1</sup>[Future Branches Insights: Future-Proofing the Branch and the Customer Experience in Banking](#)

To thrive, credit unions must free up staff time to deliver more value to members across every channel, from the phone to the branch. They need to harness AI to drive sustainable growth, boost operational efficiency, and deliver personalized experiences that build trust and loyalty. And they must treat onboarding as a strategic growth moment—one that strengthens financial wellness and sets the tone for long-term member relationships.

That's the heart of this playbook: real insights, from real credit union leaders, with practical strategies to help you grow without losing what makes you unique. I hope it inspires bold thinking and confident action. Because the future of credit unions depends on our ability to transform with purpose, and with our members at the center.



**Reva Rao**

Head of Digital Transformation  
for Credit Unions at Blend

# Key 2025 Trends & Priorities Shaping Growth

At Blend's 2025 Credit Union Roundtable, executives from leading institutions gathered to discuss the biggest challenges and opportunities facing the industry. Across two days of candid conversations, several common themes emerged, centered on growth, efficiency, digital innovation, and member engagement. Below is a summary of the top priorities that surfaced:

## Growth & Member Acquisition

- 62% of credit union executives say new member growth is their top priority
- Deposit gathering and credit card expansion are key areas of focus
- Direct mail and partner-based outreach remain effective for driving membership

## Efficiency & Automation

- 59% of credit union leaders prioritize operational efficiency, reflecting growing pressure to do more with less
- Broad interest in automating lending, credit card issuance, and deposit workflows
- Reskilling, not reducing, staff is the preferred path forward as automation increases

## Digital Experience & Channel Integration

- 30% report difficulty unifying digital and in-person channels, largely due to disconnected systems and fragmented data
- Many are adopting omnichannel strategies that ensure consistent member experiences across branch, phone, and digital touchpoints

- Digitizing branches is critical to modernizing while maintaining community roots

## Member Experience & Personalization

- Members expect fast, seamless service. The average digital account opening time is now between 8 to 6.5 minutes
- AI-powered nudges, real-time alerts, and proactive support are helping improve engagement and satisfaction
- Personalization strategies include tailored offers based on behavior, life stage, and account activity

## Marketing & Member Engagement

- Push notifications and in-app messaging drive real-time action and retention
- Gamified financial wellness tools and reward-based checking accounts are increasing member participation
- Lifecycle-based targeting (e.g., offering a credit card shortly after opening a checking account) is being used to deepen relationships

## Lending & Cross-Sell Optimization

- Strong demand for smarter, more flexible loan workflows, especially for complex applications
- Top performers report up to 78% auto-decisioning on loan applications
- Reducing abandonment and improving the conversion funnel (start-to-submit, submit-to-decision) are key focus areas

# 3 Strategic Growth Moves

Now that we've outlined the key industry trends and challenges, what should credit unions do next? In this section, we explore three strategic growth plays designed to turn everyday interactions into long-term loyalty and value. Each one is backed by real-world use cases, data from industry leaders, and recommendations from Blend's work with credit unions nationwide.

## 1. Unify the Member Journey: Deliver Seamless, Omnichannel Experiences

Members don't think in channels, they think in outcomes. Whether starting online, on the phone, or in a branch, they expect their experience to be connected, intuitive, and consistent.

But many credit unions still struggle to deliver that. Disjointed systems force members to restart processes at each touchpoint, leading to frustration, abandonment, and lower satisfaction. As one roundtable participant put it, "If members have to repeat themselves or re-enter information, we've already lost them."

It's no surprise that 46% of credit union leaders named "delivering a better omnichannel experience" as their top growth priority for the year ahead. Credit unions are recognizing that a seamless, connected experience isn't just about convenience. It's a competitive necessity.

### Credit Union Benchmark: What are your top growth priorities in the next 12 months?

- Delivering a better omnichannel customer experience
- Integrating AI/ML into customer journeys
- Modernizing account-opening systems
- Personalizing product recommendations

<sup>1</sup>Source: Future Branches Insights: Future-Proofing the Branch and the Customer Experience in Banking

**How to Take Action:** To drive membership growth and improve retention, credit unions must break down channel silos and deliver unified, end-to-end experiences that blend digital convenience with human support.

*Make Member Progress Visible Across Channels:* Equip frontline staff with tools that allow them to pick up where members left off, whether they started online, in-app, or over the phone. Shared workflows and real-time visibility help reduce repeat questions, avoid duplicate work, and create a more seamless journey that builds trust.

*Digitize the Branch Experience:* Treat your branches as a natural extension of your digital experience. Many leading credit unions now use the same origination workflows in branch and online. This not only reduces friction for members but also improves conversion rates and allows staff to guide members through the same process, no matter where it begins.



*Consolidate Systems into a Single Front Door:* Unify all deposit and lending workflows across digital, branch, and contact center within one origination platform. A single system enables:

- Consistent experiences across channels. Members see the same flow and design whether they are in a branch, on mobile, or speaking with a rep.
- Faster time to decision. Shared access to documents, identity checks, and real-time data reduces handoffs and delays.
- Stronger internal alignment. Staff can collaborate across teams using the same tools and data, eliminating silos and inefficiencies.
- Smarter personalization. A unified system allows you to track behavior, tailor offers, and deepen relationships based on real-time insights.

## Real-World Example: How One Credit Union Brought the Omnichannel Vision to Life

Langley Federal Credit Union, one of the largest credit unions in Virginia, set ambitious growth goals, but the team struggled to deliver a competitive member experience and to scale fast enough with its internal workflows.

Langley's members had to navigate inconsistent processes depending on where they applied—online, in branch, or over the phone. That fragmentation was slowing growth and straining staff.

To solve this, Langley consolidated its deposit and lending workflows into a single, unified origination platform, one that brought together identity verification, document uploads, and funding in a consistent flow used across both digital and in-branch channels.

*“We knew we needed a better member experience, but what surprised us was just how much this also improved internal efficiency. Moving from a fragmented backend to one platform has been a huge win for our team.”*

— Fred Hagerman, Chief Operating Officer, Langley FCU

### The Impact:

- **100% month-over-month growth** in digital account openings
- **Contact center intervention dropped** from 32% to 10% for approved applications
- **New counteroffer functionality** enabled staff to say “yes” to more second-chance applicants
- **Staff now assist members across channels** with shared workflows and real-time application visibility
- **Member satisfaction rose**, especially around ease of use and faster decision times

[Read the full story: Langley FCU achieved 37% growth in new deposit account openings.](#)

## 2. Modernize Operations: Use AI and Automation to Power Smarter Growth

Credit unions are under pressure to do more with less—and faster. Manual processes slow down decisioning, increase servicing costs, and limit the ability to deliver personalized experiences at scale. From loan origination to member service, inefficiencies across the funnel are costing credit unions both time and trust.

At the 2025 Credit Union Roundtable, executives made it clear: automation and AI are no longer nice-to-haves. They're critical levers for growth. Many leaders shared that they're actively investing in automation—not to reduce headcount, but to free up employees to focus on higher-impact work. Several noted success with auto-decisioning, centralized workflows, and fraud detection tools—but expressed a desire for simpler integration and more out-of-the-box solutions.

**“We’re not replacing staff—we’re giving them back time. The goal is to be smarter, faster, and more helpful across the board.”**

— Roundtable participant

### How to Take Action:

AI and automation unlock faster decisioning, more personalized engagement, and greater efficiency, all while preserving the member-first service that credit unions are known for. Here's how to put that into practice:

*Automate the Mundane:* Free your team from time-consuming, manual tasks like document collection, income verification, and underwriting reviews. With AI-powered workflows, you can:

- Automatically pull and verify income or identity information from trusted data sources
- Reduce errors and delays by prompting members only for what's needed, when it's needed
- Connect directly to your core and LOS systems to keep the process moving without duplicate data entry

**“Our agents used to manually search our policy documents to answer customer questions. Now, with an AI-powered prompt in the contact center, they can tap into the knowledge base instantly. It's early days, but the efficiency gains are real.”**

— Adam Boyd, EVP & Head of Consumer Lending, Citizens Bank, Blend Forum 2024

*Scale Personalized Experiences:* AI helps tailor each interaction to the member's unique situation. Instead of pushing generic offers, use real-time insights to:

- Recommend products that align with members' financial goals, life stage, or credit profile
- Automatically surface cross-sell opportunities based on behavior or prior applications
- Let members apply for multiple products, such as a home equity line of credit and savings account, in one streamlined process. This builds loyalty and drives wallet share while giving members the flexibility to choose how they engage.



*Free Up Your Team:* When automation handles routine work, your staff can focus on what matters most: people. Reallocate time toward high-impact activities such as:

- Proactive member outreach
- Financial coaching and education
- Deepening relationships with long-term members or those facing complex life events
- By reducing friction behind the scenes, AI allows your team to deliver the personalized service your members expect, at scale.

#### CU Benchmark: Top business areas credit unions are prioritizing for the use of AI in 2025 and 2026

1. Document collection
2. Personalized marketing
3. Customer service
4. Credit decisioning
5. Personalized product recommendations

<sup>1</sup>Source: [Future Branches Insights: Future-Proofing the Branch and the Customer Experience in Banking](#)

### Real-World Example: Andrews Federal Credit Union Launches a 24/7 AI Assistant Built for Today's Members

With a large, globally dispersed membership, including active-duty military and younger, tech-savvy consumers, Andrews Federal Credit Union knew it needed a digital service strategy that matched its members' lifestyle.

Enter Mission, a 24/7 AI-powered virtual assistant designed to deliver quick, reliable answers around the clock. Inspired by the credit union's service-oriented tagline, "Ready to Serve, Ready to Solve," Mission reflects a member-first mindset in both function and tone.

#### What Mission Handles:

- Reordering debit cards
- Scheduling branch appointments
- Locating routing numbers
- Explaining how to stop payments or manage account settings

If a member needs further help, Mission can escalate to a human agent, who can manage multiple chat sessions simultaneously, improving service efficiency. Andrews also tied Mission into its financial literacy efforts, using her persona to deliver social media friendly content for Gen Z, such as short videos on improving credit scores or managing subscriptions.

#### Results:

- **Increased** digital engagement, especially among Gen Z and mobile-first members
- **Reduced** call center volume for routine service questions
- **Faster** support and higher satisfaction through 24/7 availability
- **Strengthened** brand identity through a proactive, personable AI agent



### 3. Turn First Impressions Into Loyalty: Rethink Onboarding as a Strategic Growth Lever

At the 2025 Credit Union Roundtable, one theme came up repeatedly: onboarding is a missed opportunity. Leaders shared that while acquisition efforts are improving, too many new members stall out early in the relationship—often due to onboarding experiences that are clunky, impersonal, or out of sync with member expectations.

The data backs this up. Nearly half of credit union leaders say onboarding is too difficult and time-consuming, and only about 25% report success in cross-selling during the onboarding window<sup>1</sup>. That means fewer opportunities to educate, deepen trust, or align members with products that can strengthen financial wellness.

#### CU Benchmark: Top onboarding friction points

- Onboarding feels difficult and time-consuming for members, slowing momentum at a critical relationship stage
- Frequent data errors and manual fixes reveal gaps in automation and system integration
- Missed opportunities to cross-sell during onboarding limit early engagement and long-term value

<sup>1</sup>Source: Future Branches Insights: Future-Proofing the Branch and the Customer Experience in Banking

The onboarding phase isn't just about account activation. It's your first chance to prove value. As one roundtable participant put it, "You only get one shot at a first impression. If we don't make it simple, fast, and useful, we lose the chance to build a long-term relationship."

#### How to Take Action:

To turn onboarding into a growth engine, credit unions should focus on creating smooth,

personalized journeys that help new members feel confident and connected from day one.

*Personalize the First 30 Days:* Use available data, such as member age, income type, account behavior, or life stage, to recommend the right mix of accounts, credit products, or financial tools from the start. Prefill any applications with information you already know.

*Accelerate Low-Friction Paths:* Identify common characteristics of simple applications (e.g., W-2 income, single-family residences) and route these through a fast-track experience. Doing so improves conversion without additional strain on operations.

*Capture and grow younger member relationships:* Gen Z and Millennials want digital experiences that are sleek, mobile, and responsive. Invest in mobile design and reduce friction to create a smooth, intuitive flow from application to activation. (Then make sure these same experiences are consistent if they ever do set foot in a branch.)

**"Younger members expect to download an app and just start. If we force them through multiple steps, we lose them. That's the reality we're adapting to."**

— Fred Hagerman, Langley FCU, Blend Forum 2024

#### CU Benchmark: Top strategies for attracting younger members

- Improving mobile design
- Offering financial education tools
- Using AI-powered assistants

<sup>1</sup>Source: Future Branches Insights: Future-Proofing the Branch and the Customer Experience in Banking

## Real-World Example: Using Data to Accelerate Home Equity Onboarding

One regional financial institution set out to simplify its home equity onboarding experience by analyzing its own application data. With loan volume rising and customer expectations increasing, the team needed a way to move straightforward applications through the process more quickly without adding burden to staff.

By reviewing over 20,000 recent applications, the team identified key traits of “fast path” loans, such as W-2 income, single-family homes, and minimal documentation requirements. This insight allowed them to restructure their pipeline to prioritize lower-friction files.

“We correlated application data with close times to isolate the key indicators of fast-moving loans. Now, about 30% of our home equity applications are approved in under 20 days.”

— Senior Lending Executive,  
Large Regional Bank

### The Result:

Faster cycle times, a smoother borrower experience, and more efficient resource allocation—proving the power of internal data to drive meaningful process improvements.

# Growth Action Plan Checklist

You've seen the strategies. You've read the success stories. Now it's time to put those insights into action.

Use this checklist to turn your credit union's strategic priorities into real growth momentum. Whether you start with one product line or roll out across the organization, these steps can help you deliver smarter service, faster onboarding, and deeper member loyalty without compromising what makes your institution unique.

## ☐ Unify the Member Journey

- Map the full member journey across channels to identify friction points
- Equip frontline staff with tools to pick up where members left off, regardless of channel
- Consolidate digital and in-branch workflows into one seamless experience
- Replace siloed systems with a single origination platform for deposits and loans

## ☐ Modernize with AI and Automation

- Automate document collection, verifications, and routine workflows
- Use internal data to identify "fast path" applications and speed up approvals
- Deploy AI assistants to handle common inquiries and improve service availability

- Redirect staff to higher-value member engagement activities

## ☐ Rethink Onboarding as a Growth Lever

- Personalize onboarding with tailored offers and product recommendations
- Improve mobile design and reduce steps for new account openings
- Integrate financial education into the first 30 days of the member journey
- Track and optimize start-to-submit and submit-to-decision conversion metrics

## ☐ Pro Tip: Start Small, Scale Fast

- Pilot one journey (e.g., home equity or new checking) using these strategies
- Measure results and member feedback
- Expand success across more product lines and branches

# How Blend can Help: One Platform for Limitless Membership Growth

For regional credit unions burdened by disjointed member experience, siloed systems and outdated tech, Blend offers a single, unified platform for all consumer banking products. We streamline digital applications across deposits, loans, and credit cards in a single platform—reducing costs, accelerating onboarding, and improving member satisfaction.

## **Go live in under 4 weeks without the complexity.**

Our pre-built integrations make onboarding seamless, so you can start serving members faster. We handle the heavy lifting, so you can hit the ground running.

## **Work with a partner, not a vendor.**

We build alongside credit unions to solve real challenges and drive results. Credit unions using Blend have seen a more than a 42% increase in completed applications, turning streamlined processes into real growth.

## **Future-proof without the cost.**

Blend's platform evolves with you, delivering solutions at typically 72% of the cost of an in-house build. We make innovation effortless, so staff can focus on members, not systems.

## **Efficiency that drives member impact.**

Credit unions using Blend typically save 18+ hours per loan, time reinvested in personalized service. Every feature and update is designed to create real value members can see, feel, and trust.

## **Scale smarter, not harder.**

We streamline every digital application, from deposits, consumer loans, home equity, to credit cards, on one platform, so you can reduce operational costs, accelerate onboarding, and deliver the seamless omnichannel experience members expect.