



# How Blend supports credit unions' members-first mission

Give members an easier, more consistent experience with Blend.



To enhance their member experience, credit unions don't just aim to provide exceptional service — they also strive to give members the right tools to navigate their unique financial journeys.

That's where Blend's comprehensive cloud banking platform can help.



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We approach things from a long-term point of view and put the member first. It's not about how much money we can make, but about how much value we can provide.

RON SENCI, EXECUTIVE VICE PRESIDENT, LENDING AND MEMBER ENGAGEMENT, ELEMENTS FINANCIAL

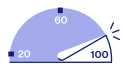
## Exceed member expectations with Blend



Expand digital options



Create consistency



Increase speed

## Meet consumers where they are

As digital services become standard, expectations are changing. Consumers place an enormous amount of trust in the financial institutions they choose — and they expect innovation in return.

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Our members rely on us to provide an opportunity to connect, no matter what medium they are currently using.

LA VINIA FERRIS, MORTGAGE LOAN OFFICER, NAVY FEDERAL CREDIT UNION



**88%** of credit union members are highly satisfied with their credit unions, but roughly **one in five** say they would still leave their credit union for a bank that offers more innovative solutions.\*

### Consumers crave:



Speed



Ease



Transparency

## Streamline the loan and deposit account process

Blend simplifies complex lending and banking processes for credit union members. Instead of bouncing between different online portals to complete loan and deposit account applications, members can use one easily accessible platform for all their financial needs.

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We wanted one platform to support all products in mortgage lending, consumer lending, and deposit accounts. Choosing Blend was clearly the best choice, thanks to our collaborative, long-term partnership.

RON SENCI, EXECUTIVE VICE PRESIDENT OF SALES AND LENDING,  
ELEMENTS FINANCIAL

### Members can:

- Complete applications easily
- Connect directly to asset and payroll accounts
- Check their application statuses in a few clicks
- Receive pre-approval letters in minutes
- Sign documents digitally
- Chat with loan officers from anywhere

## Pave a faster, smoother path to closing

Blend's cloud banking platform gives credit unions the power to enhance their member experience and gain backend efficiency.



Increase application approvals



Save loan teams time



Offer members more one-on-one service

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The time savings through origination, processing, and underwriting has allowed us the opportunity to serve more members, capture more business, and streamline our process.

JULIO RIOS, VICE PRESIDENT OF MORTGAGE LENDING, UWCU



### Blend gets results

Navy Federal Credit Union saw a **40% decrease in time** required to submit an application.

Elements Financial decreased their average member's mortgage application-to-fund time by **5 calendar days**.

## Level up the member experience

A customer-first approach is built into Blend's DNA, which is why many credit unions are turning to us for convenient digital solutions. With a unified platform that works across devices, credit unions can provide members with seamless lending and banking experiences — and dedicate more time to serving their communities.



**Want to learn more?** Find out how Blend can support your credit union in putting members first.

[Mortgage Suite](#)

[Consumer Banking](#)

[LO Toolkit](#)

[Loan Officer Mobile App](#)

Source: Credit Union Innovation Study, PYMNTS.com, 2021