



# Landmark Credit Union and Blend: A partnership to build trust and loyalty in the age of digital acceleration



## Headquarters

Brookfield, WI

## Products

Deposit Accounts, Mortgage, Blend Builder

---

In 1933, a small group of employees came together to create a not-for-profit financial cooperative that could offer affordable financial services to its members. Today, Landmark Credit Union has over 400,000 members and \$6 billion dollars in assets. And although Landmark has become one of the largest credit unions in Wisconsin, one thing hasn't changed: their team's commitment to financial empowerment, lasting relationships, and strong communities.

# 7min

to open Deposit  
Accounts v. 11 days

# 9000

manual hours saved

# 1hr

to complete a  
mortgage application  
v. two weeks

But people's behaviors have evolved, and consumers across all generations continue to expect digital experiences that are fast, frictionless, and personalized. So what can credit unions like Landmark do to remain competitive and achieve primacy?

For Ryan Jandris, Senior Vice President of Digital Strategy, and John Dunlop, Digital Product Manager, the choice was clear: a strong technology partnership that could rival Big Tech offerings without losing the community and service credit unions are known for.

## Problem: **Achieving primacy in the digital age**

Achieving or even maintaining primary financial institution (PFI) status in the digital banking era is hard. Consumers are willing to cultivate financial services relationships with multiple providers, and the allure of tech-driven convenience is hard to top.

Some of the biggest hurdles banks and credit unions need to overcome on the road to primacy are manual processes, siloed data and systems, and time-consuming onboarding or application activity.

Which is why Jandris and Dunlop were looking for a unified experience across product lines that could increase conversion, speed up onboarding, meet the core financial needs of Landmark members, and exceed expectations on both sides of the desk.

## Problem: **A digital-first strategy to nourish customer-first interactions**

Digital transformation has been kicked into overdrive within the past few years, and the importance of digital-first banking experiences can't be overstated. But the strong legacy of trust that financial institutions like Landmark Credit Union have built over generations shouldn't be underestimated either.

“That was part of our holistic product experience vision. We wanted our members, prospective members, and our associates to be able to use the same platform. Whether it’s a mortgage application, a consumer lending application, or a deposit application, we wanted to have one source of truth instead of the disparate systems we’d been using for years”

**Ryan Jandris**  
SVP, Digital Strategy

In order to make it easy for their members to access a more modern banking experience across product lines while prioritizing customer relationships, the Landmark team decided to bank on a partnership instead of building or buying a solution.

Partnering with Blend for Deposit Accounts and Mortgage has made it possible for Landmark to access a range of options that are typically not available with building or buying alone. Plus, a tech-driven partnership includes flexible deployment options, powerful API integrations, and customizable components.

The confluence of Landmark’s banking industry expertise and Blend’s knowledge of digital design and experience has translated into meaningful results for both mortgage and deposit account products.

## Outcome: **A fast, frictionless, and friendly banking experience**

Prior to adopting Blend’s Deposit Account solution, the manual account opening process could take as many as 11 days from start to finish. But with dynamic, real-time integrations, the Landmark team can now process those same accounts automatically within about seven minutes.

Dunlop has noticed big changes for their deposit accounts solutions, “Our Blend deposit account experience is much more frictionless than our previous provider’s was. The Blend application opens up accounts in minutes instead of days. Previously, every application had to be touched by a Landmark resource for processing. And now, everything happens in real-time. It’s a same-session experience.”

Jandris and Dunlop have noticed marked improvements on the mortgage side as well. Jandris explained that despite collecting customer information online early-on in the process, it was so manual that it could take upwards of two weeks to process. Now, Jandris said, “With Blend, a borrower can complete a mortgage application in under an hour, with all the information they need, all the documentation, and all the verifications.”

In total, Landmark employees have been able to save over 9,000 manual hours of processing time. As Dunlop pointed out, “The change to the Blend deposit account application has increased our efficiency and allows our member service center to focus their time assisting members instead of processing applications.”

Another pain point the Landmark team had been looking to address was the lack of a holistic solution that could be applied across all products. Now, it doesn’t matter if it’s a deposit account or a mortgage application, both Jandris and Dunlop believe that Landmark employees appreciate having one source for all the data.

“One of the key benefits of the Blend platform is that it's simplified our support structure. Previously, we had vendors for each of our product sets, and if there was an issue, we would need to reach out to each one. Now we go to Blend for everything and it doesn't matter if it's a deposit account or mortgage application. If we have a question or need support, it's one resource.”

**John Dunlop**  
Digital Product Manager

## Looking to the future

Landmark is currently migrating to [Blend Builder](#), and according to Jandris, “We are excited about the Blend Builder platform because it's going to allow us to configure the application process to continue meeting our members' needs.” In the build-versus-buy- versus-partner dilemma, one of the biggest benefits to banks and credit unions partnering with tech companies like Blend is that it opens up the possibility of long-term collaboration.

Jandris explained that, “When we think about Landmark's vision and what we have left to accomplish to make it easy for our members to interact with us, the Blend partnership has made it possible for us to compete on the overall experience — in addition to the product.” And with plans to add personal loans, home equity loans, and credit cards through Blend, it looks like Landmark Credit Union and Blend will have the opportunity to continue working together well into the future.

“Blend has been a great partner. They're able to take their industry experience and mirror ours. The outcome has been working with a partner who works hard to understand how we can deliver the best product to the market.”

**Ryan Jandris**  
SVP, Digital Strategy



Blend is the infrastructure powering the future of banking. Financial providers — from large banks, fintechs, and credit unions to community and independent mortgage banks — use Blend's platform to transform banking experiences for their customers. Blend powers billions of financial transactions every day.

To learn more, visit [Blend.com](https://blend.com)