



NEWS RELEASE

MeridianLink Powers Enhanced Member Experience for Space Coast Credit Union with Advanced Decisioning Capabilities

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Florida's third-largest credit union leverages streamlined decisioning and customizations for personalized banking experiences

COSTA MESA, Calif.--(BUSINESS WIRE)-- **MeridianLink, Inc.** (NYSE: MLNK), a leading provider of modern software platforms for financial institutions and consumer reporting agencies, today announced Space Coast Credit Union (SCCU) successfully implemented capabilities by adding MeridianLink's Advanced Decisioning module, a cutting-edge solution designed to augment automated decisioning through increased flexibility and customization.

MeridianLink has worked with SCCU for nearly a decade to support its ongoing digital maturity initiatives. The credit union leverages MeridianLink® Consumer, MeridianLink® Opening, MeridianLink® Portal, MeridianLink® Consulting, and MeridianLink® Insight to streamline its lending and account opening processes, providing better overall member experiences. MeridianLink Consumer's Advanced Decisioning module, part of the **MeridianLink® One** unified platform, allows the credit union to address several critical challenges in its lending processes, primarily related to improving application decisioning and member response times.

"Having a trusted partner in MeridianLink to support our members' banking needs is crucial in today's economic climate," said Daniel J. Chiappone, senior vice president of lending at Space Coast Credit Union. "The fact that we can enhance the unified platform with additional offerings when we need them means we are always finding new ways to deliver better efficiency and innovative solutions to our members."

The implementation of MeridianLink Consumer's Advanced Decisioning capabilities proved advantageous for the

credit union, as it resulted in a streamlined process and a 12.5% increase in instant decisioning from their previous performance, and a 14.1% increase in instant decisioning for credit tiers over 660. For those same credit tiers, after implementing Advanced Decisioning, SCCU is instantly approving 52.5% of all applications.

Consistent decision-making enhanced member confidence and improved the credit union's competitiveness in indirect loan opportunities. Advanced Decisioning's robust automation tools enabled SCCU to avoid hiring additional staff, positioning itself for long-term growth and agility. This strategic initiative aligns with the credit union's focus on digital transformation, promoting self-serve efficiency and central lending while reducing reliance on branches.

"We're thrilled to partner with SCCU and provide innovative solutions like Advanced Decisioning that support the institution on its digital progression journey," said Devesh Khare, Chief Product Officer at MeridianLink. "We're proud to help create a more efficient way for SCCU to provide members with access to the lending products they need to meet their unique financial goals."

SCCU's members now experience faster decisioning times, reduced friction across the application process, and timely follow-up with relevant documentation and support resources.

For more information about MeridianLink's innovative solutions, visit the **Company's website**.

ABOUT MERIDIANLINK

MeridianLink® (NYSE: MLNK) empowers financial institutions and consumer reporting agencies to drive efficient growth. MeridianLink's cloud-based digital lending, account opening, background screening, and data verification solutions leverage shared intelligence from a unified data platform, MeridianLink® One, to enable customers of all sizes to identify growth opportunities, effectively scale up, and support compliance efforts, all while powering an enhanced experience for staff and consumers alike.

For more than 25 years, MeridianLink has prioritized the democratization of lending for consumers, businesses, and communities. Learn more at www.meridianlink.com.

ABOUT SPACE COAST CREDIT UNION

Space Coast Credit Union (SCCU) is state chartered with headquarters in Melbourne, Fla. since 1951. With over \$9 billion in assets, SCCU serves more than 650,000 members in 34 counties, with 65 branches along Florida's east coast. The Credit Union offers competitive rates on auto and home loans and credit cards as well as free checking and savings accounts. SCCU provides a service delivery network featuring nationwide ATMs, member service call

centers, 24/7 online access and secure mobile banking. The Credit Union is committed to providing comprehensive financial protection to its members with cost-effective, convenient products and services. SCCU creates value in cooperative ownership through honest people, trusted products and time valued. For more information, visit SCCU.com.

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