



NEWS RELEASE

# MeridianLink Streamlines Solarity Credit Union's Mortgage Lending into a Single, Efficient Solution

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Open API allows for easy integration with outside partners and their core systems

COSTA MESA, Calif.--(BUSINESS WIRE)-- **MeridianLink, Inc.** (NYSE: MLNK), a leading provider of modern software platforms for financial institutions and consumer reporting agencies, successfully implemented **MeridianLink® Mortgage** for Solarity Credit Union. Already a customer of **MeridianLink® Consumer** and with around 50,000 members, the Washington state-based credit union selected the mortgage loan origination system (LOS) for its ability to streamline and centralize lending.

Before MeridianLink Mortgage, Solarity Credit Union used 13 different solutions for its mortgage department. Since implementing MeridianLink, the credit union seamlessly integrated its mortgage lending into a singular solution. The results include a streamlined application to funding process, cutting the time from application to funding from 23 days to 20; reduced time processing from 21 days to 14; and increased operational efficiency.

Additionally, by taking advantage of the MeridianLink® One unified platform, the credit union enabled stronger consumer and mortgage cross-sell capabilities. The cross-sell initiative allows staff to support other product lines, such as HELOC (Home Equity Lines of Credit) and small business loans involving real estate. This not only makes the workforce more versatile but also helps to reduce dependence on siloed roles.

"MeridianLink has helped us with our digital path forward by really providing us with a one-stop-shop solution," said James Wise, business solutions manager at Solarity Credit Union. "The technology has provided the efficiency and simplification that is needed for a small credit union like us to really thrive and compete within our marketplace. Time is money, and we find that time efficiency is saving us money in the long run that we can then pass on to our membership."



MeridianLink's set of application programming interfaces (APIs) also ensured that Solarity Credit Union could integrate product and pricing engines into the LOS, as well as introduce existing relationships with other key stakeholders. This allows customers to keep data within one product offering, helping mitigate the risk of data leaks. For example, title companies have been added to the mortgage LOS, and auto dealerships have been incorporated into the consumer LOS.

As a customer using both MeridianLink Mortgage and MeridianLink Consumer, Solarity Credit Union has already seen measurable improvements due to its commitment to digital progression. Not only has the technology created faster, more personalized banking experiences for the credit union's members, it has allowed for simplifications to help the institution's staff.

"No matter the size of the financial institution, MeridianLink's suite of product offerings can transform digital capabilities and help deliver the best possible consumer experience," said Devesh Khare, Chief Product Officer at MeridianLink. "We're excited to further expand our partnership with Solarity Credit Union to bring more of the MeridianLink ecosystem to them and to create improvements that allow them to meet their members wherever they are."

As the credit union targets a younger, Gen Z audience, and particularly as these individuals enter their peak spending years, Solarity Credit Union will continue to lean on MeridianLink to ensure that members can use mobile or online technology to easily navigate their finances.

For more information about **MeridianLink Mortgage**, **MeridianLink Consumer**, or how it can serve financial institutions, visit the **Company 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](http://www.meridianlink.com)**.

## ABOUT SOLARITY CREDIT UNION

With over \$1 billion in assets under management, Solarity Credit Union's digitally focused community-centric financial cooperative currently serves about 50,000 members and offers a comprehensive range of products and services to meet ever-evolving financial needs. Membership is open to everyone who lives, works, worships, or attends school within a Washington State school district. Visit [solaritycu.org](https://solaritycu.org) today.

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