





CASE STUDY

How Credit Union West exceeded annual growth and membership goals with MANTL

Credit Union West unified digital and branch account opening to accelerate deposit growth, modernize its branch network, and surpass annual goals.

At a glance



-  **Members:** 94,600
-  **Headquarters:** Glendale, Arizona
-  **Asset size:** \$1.3B
-  **Branches:** 14

Leveraging a single account opening platform for retail and business accounts across all banking channels:

- Raised **over \$157,000,000 of deposits** with MANTL in just over a year
- Average time to open a new share account across any channel: **~5 minutes**
- Exceeded annual membership and growth goals for 2025
- Saved **over 3,753 staff hours** on front-end in-branch account opening in 2025

Transforming retail and business account opening to unlock growth and efficiency

Credit Union West is proving that the right account opening technology can be a powerful lever for growth, efficiency, and exceptional member experiences.

Credit Union West set out to unify its physical and digital banking channels into a single, seamless experience for both retail and business members, allowing them to engage however and wherever they choose. This initiative included launching business account opening for the first time, streamlining account opening across channels, and providing a consistent, modern onboarding journey for members and staff alike.

To bring this vision to life, Credit Union West selected MANTL to power a unified account opening experience across all account types and banking channels. **Just over a year after going live with MANTL, Credit Union West raised nearly \$160 million in deposits and exceeded its annual growth and membership goals ahead of schedule by the end of 2025.**

With MANTL, Credit Union West successfully launched business online account opening for the first time and now delivers a seamless retail and business account opening experience across every channel:

- **Average submission rate:** 98%
- **Average approval rate:** 84%
- **Average time to open an account (any channel):** ~5 minutes

“MANTL has redefined how we deliver a modern, connected experience to our members,” said Danielle Green, vice president of retail delivery at Credit Union West. “The platform has evolved right alongside us, giving us a streamlined account opening experience that supports not only membership growth, but deeper, longer-term member relationships. By automating manual processes and unifying the experience across channels, our teams can spend less time on manual tasks and more time focused on building stronger, relationship-driven connections with our members.”

Learn how Credit Union West is combining digital innovation and branch transformation to deliver a seamless, efficient, and scalable member and employee experience with MANTL.

“We knew we needed a different approach to account opening because our members and potential members deserved better than what we were offering with our legacy solution.

MANTL has completely transformed how we engage with our business and retail members and has supercharged growth across membership, deposits, and product types. The ability to deliver a single, unified omnichannel experience is incredible. All of our banking channels are now connected, our employees are empowered, and our members have an intuitive, seamless onboarding journey, however and wherever they choose to bank.”



Danielle Green

Vice President, Retail Delivery





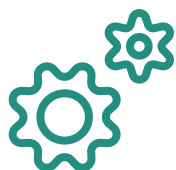
Supercharged average funding amounts

Increased average funding amount from \$5-100 to over \$13,000 for a retail checking account.



Better member experience

Reduced the time to open a retail account online from 30 minutes to ~5 minutes.



Eliminated 100% manual reviews

Introduced automation to save time on manual reviews and streamline the Know Your Customer (KYC) process.

DIGITAL DEPOSIT GROWTH

Optimizing the digital channel for scalable growth and product expansion

Credit Union West wanted to completely overhaul its digital channel to unlock growth and improve the member experience.

“Before MANTL, we were working with a very limited, manual online account origination system that only supported basic savings, checking, and a few money market accounts,” said Green. “We couldn’t open minor accounts or certificate of deposits (CDs), funding options were minimal, and the experience was disconnected from our branches. It was an archaic, low-functioning system that constrained growth.”

After partnering with MANTL, Credit Union West transformed digital account opening into a fast, flexible, and intuitive experience, delivering a **five-minute retail account opening time and exceeding its 2025 annual digital membership goals ahead of schedule.**

“Consumers expect real-time digital experiences. Because our previous system didn’t allow us to open many product types online, we risked losing prospective members. If a member came to our website because they wanted to open a CD, they had to visit a branch,” Green continued.

With MANTL, Credit Union West dramatically expanded digital product availability, launching online CDs and minor accounts for the first time. In 2025, the credit union increased digital checking account growth by nearly 7%, compared to an average of just 1.12% growth over the prior three years. By broadening the range of product types available online, Credit Union West exceeded its growth goal for other share account types by 183% in 2025.

“No matter how strong the rate is, if the process isn’t simple and the call to action isn’t clear, we risk losing membership growth, deeper relationships, and deposits,” said Green. “When I noticed that the call-to-action button for one of our new digital-only CDs required too much scrolling, we moved it higher on the page. That single change increased new account openings on the promotion by 4.5X and generated more than \$24 million in new deposits almost immediately.”

BRANCH MODERNIZATION

Enabling a universal banker model through smarter branch technology

Credit Union West's goal in modernizing in-branch account opening was to remove operational friction so staff could spend more time building relationships and less time navigating systems.

"The branch is where relationships are built, trust is earned, and members turn to us for support through both financial milestones and hardships," said Green. "Our branches exist to create that connection. While we've always delivered strong relationship depth in the branch, our teams consistently told us that the previous workflow made them worry about missing steps, diverting their attention from meaningful conversations."

With MANTL, Credit Union West transformed the employee experience by consolidating what was once a fragmented, manual process, requiring separate reviews of various systems and the manual handling of disclosures, into a single, guided workflow. **As a result, the time to open a retail account in-branch dropped from 45 minutes to just 6 minutes, creating a faster, more confident experience for both staff and members.**

"From a branch-strategy perspective, MANTL has been a major enabler of our universal banker model," Green continued. "Because the process is fast, consistent, and intuitive, team members can open accounts anywhere in the branch, at the teller line or in a private office. That flexibility supports a fully universal workforce and allows us to deliver a truly frictionless experience."

MANTL unlocked significant growth and operational efficiency across Credit Union West's 14-branch network



Turning service channels into sales channels

Average new funding per branch is approximately \$10M, with several branches exceeding \$15M and one surpassing \$55M in new deposits.



Back-office transformation

Saved over 3,753 staff hours on front-end in-branch account opening in 2025. This is more than 469 full-time employee workdays.



An exceptional in-branch experience

Reduced business in-branch account opening from up to 2 days to less than 20 minutes.



Launched business account opening

Enabled online business account opening for the first time, with an average time of 13 minutes.

MANTL's business account opening experience is built on three pillars:



A unified platform

One system for every account type and every channel.



An adaptive experience

Only ask the questions that are relevant to each unique business.



Smarter compliance

Automate Know Your Business (KYB) and Beneficial Ownership requirements to reduce risk and manual effort.

BETTER BUSINESS BANKING

Delivering fast, frictionless business account opening at scale

Credit Union West is redefining business banking by delivering a faster, more intuitive account opening experience built for how modern businesses operate. By partnering with MANTL, Credit Union West became one of the first credit unions in the nation to fully digitize business account opening, transforming both the in-branch experience and launching online business account opening for the first time.

“Previously, we were opening business accounts directly through our core and then relying on a Service Event for manual review of business documentation,” said Green. “The process was lengthy, compliance-heavy, and made it difficult for team members to open accounts confidently without errors.”

Today, the in-branch business account opening process is fundamentally transformed with MANTL. **What once took up to two days can now be completed in less than 20 minutes, enabling staff to deliver a more efficient, confident, and relationship-driven experience.**

“The biggest unlock has been the time saved and the confidence gained,” said Green. “MANTL took a complex process and made it intuitive, for both our team and our members. With built-in validation through Middesk, our staff can trust they have the correct business owner and Employee Identification Number (EIN) in front of them, and business due diligence is streamlined in a way that strengthens our ability to mitigate risk.”

Business owners can also open an account online with Credit Union West in just 13 minutes, setting a new standard for speed and convenience in business banking.

“We knew we had to get this right before we could credibly scale our business portfolio online,” Green continued. “Speed and simplicity aren’t just nice-to-haves; they’re business owners’ expectations. MANTL removed major friction from our business account opening process and enabled us to confidently launch online account opening, allowing us to meet business owners wherever they want to engage, whether that’s online or in a branch.”

LOOKING AHEAD

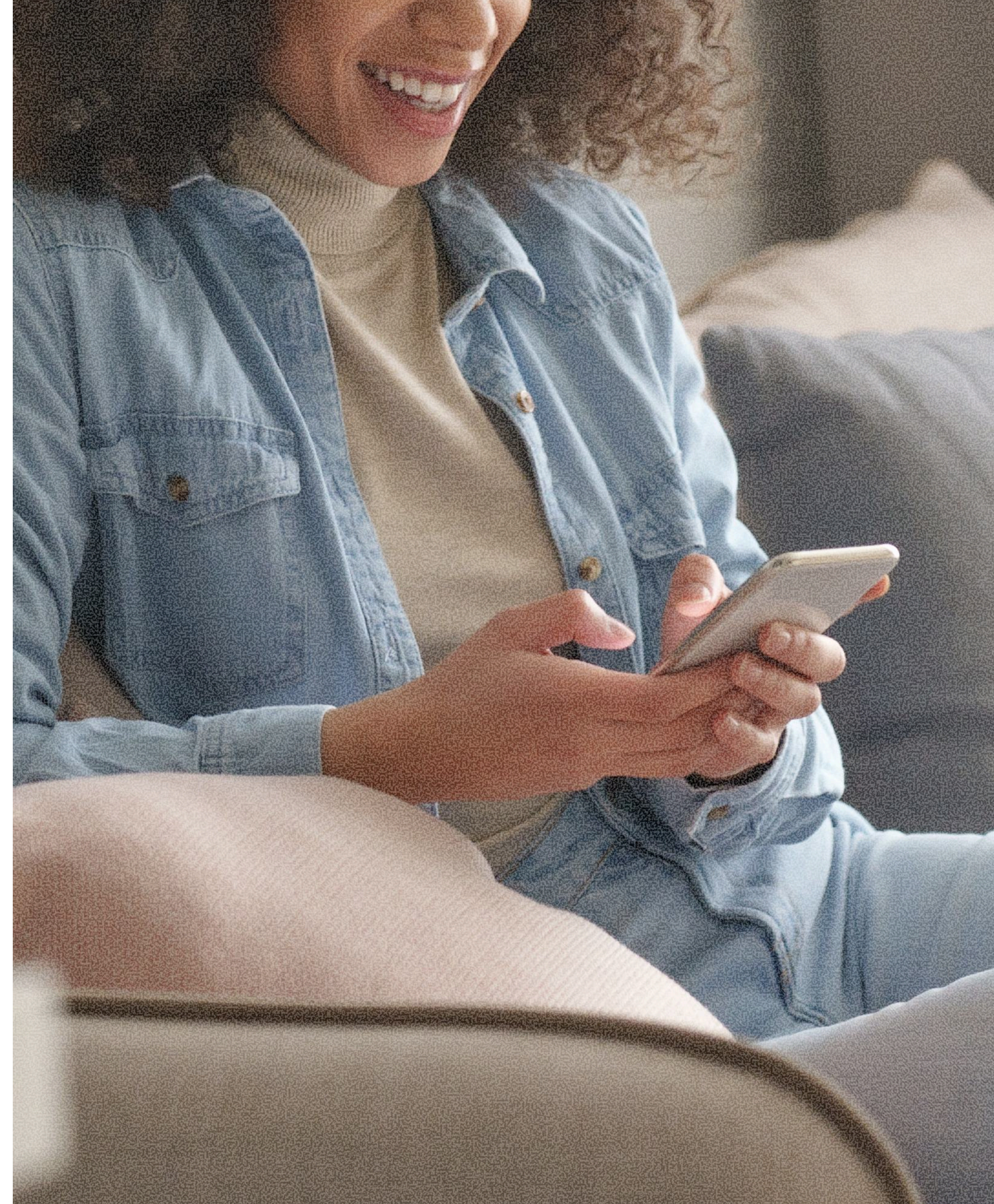
Scaling success with a connected digital banking experience

“The outcomes we’ve achieved with MANTL across our in-branch and online channels in just over a year have been remarkable,” said Green. “In prior years, we struggled to meet our annual growth and membership targets. In 2025, we exceeded every major goal with MANTL as a key enabler.”

Credit Union West will build on this momentum with a more targeted, data-driven growth strategy in 2026. With clear visibility into performance across key segments, including minor, business, online, and in-branch, the credit union is now setting segmented growth goals designed to drive deeper relationships and more intentional expansion.

Credit Union West leverages the Alkami Digital Banking Platform, creating an opportunity to further connect account opening and digital banking into a seamless, end-to-end member experience.

“We use Alkami for digital banking, and we were thrilled when Alkami acquired MANTL in 2025,” Green continued. “The ability to be even more connected within the Alkami technology ecosystem, and to deliver a truly streamlined experience from account opening directly into online banking, is incredibly exciting. We’re looking forward to what the combined power of MANTL and Alkami will unlock for our institution and our members.”



About MANTL

MANTL is an Alkami solution team that offers unified account origination technology, empowering banks and credit unions to open loan and deposit accounts seamlessly on any banking channel in real time. MANTL Deposit Origination is among the fastest and most performant solutions on the market; consumers can open a new deposit account in under five minutes, businesses can open a new deposit account in under 10 minutes, and MANTL customers raise billions in core deposits. MANTL Loan Origination simplifies each step in the loan process, automating up to 100% of loan application decisions to ensure an intuitive, feature-rich experience from personal loans to business financing. Founded in 2016, MANTL was acquired in March 2025 by Alkami Technology, Inc. (Nasdaq: ALKT), a [digital sales and service platform provider](#) for financial institutions in the U.S. For more information, visit mantl.com or follow MANTL on [LinkedIn](#).

