



SMALL CREDIT UNION RESOURCES



Supporting the unique challenges of
small credit unions through dedicated
assistance tailored to meet specific needs

WWW.CCUA.ORG/SMALLCU

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SUPPORTING SMALL CREDIT UNIONS

The Cooperative Credit Union Association (CCUA) proudly supports the success and growth of small credit unions—those with \$300 million or less in assets. These institutions are vital to their communities, providing personalized service and impactful financial solutions. Through innovative tools, strategic partnerships, and funding opportunities, CCUA helps strengthen operations and enhance the member experience.

This member catalog showcases trusted CCUA partners that specialize in delivering products and services directly addressing the needs of small credit unions. From operational support and compliance tools to member engagement strategies and technology solutions, these resources are curated to help credit unions grow stronger and remain competitive in a changing financial landscape.

In addition, the **CCUA Impact Grant Program** offers eligible small credit unions the chance to secure funding to implement many of the solutions featured in this catalog. Impact Grants are designed to ease the burden of adopting new technology, upgrading systems, or investing in programs that elevate service and efficiency.

Together, these resources and opportunities reflect CCUA's mission to help small credit unions thrive.





PROGRAM IMPACT GRANT

**Grants up to \$2,500 Strengthening Operations,
Enhancing Member Service, & Investing in Innovation**

The CCUA Impact Grant Program helps small credit unions further strengthen operations, enhance member service, and drive innovation. With targeted funding, these grants make it easier to upgrade systems, adopt new technology, and implement programs that build on existing success and elevate overall performance.

- Available to member credit unions with \$300M or less in assets
- Funding ranges from \$100 to \$2,500
- Supports technology upgrades and system enhancements
- Resources to improve member service and operational efficiency
- Helps reduce costs for adopting new solutions
- Streamlined application process with quick turnaround



SMALL CREDIT UNION PARTNERS

Trusted Partners Specializing in Small Credit Unions

The CCUA's Cooperative Solutions team conducts the due diligence so members can confidently choose trusted, vetted partners. These partnerships are designed to save time, reduce risk, and help small credit unions focus on what matters most—serving their members.

Through these relationships, credit unions gain access to high-quality services and innovative solutions across a wide range of business areas, from compliance and lending to technology, HR, and more. Below is a full list of CCUA's partners outlined in this catalog, for easy reference:

- Arkatechture
- Ascent
- CU Digilend
- Dolphin Debit
- Gentreo
- Infosight 360
- MemberClose
- PolicyPro
- Posh
- PURE IT
- Reseda Group
- Robert Half
- Salus
- ViClarity
- Zest AI



AI & TECHNOLOGY PARTNERS

Posh Technologies

www.ccu.org/posh



AI doesn't have to be complicated—or costly. Small credit unions can implement Posh's cutting-edge conversational AI tools quickly and affordably. Designed specifically for the credit union industry, Posh helps small institutions modernize member service, streamline operations, and support staff with easy-to-use technology.

With grant funding through the CCUA, small credit unions can access:

- **Posh Answers:** A web assistant for credit union websites that provides 24/7, multilingual support. It gives instant answers about rates, hours, products, and more, reducing routine inquiries and call volume while helping members quickly find what they need.
- **Knowledge Assistant:** AI for staff that centralizes policies, procedures, and product details into a single, searchable hub. It delivers fast, accurate, and cited answers so employees can resolve questions quickly and provide consistent service.
- **Voice Assistant:** A fully conversational phone experience. Posh's Voice Assistant understands natural speech, handles identity verification, answers common questions, and routes calls when needed. It's always on, helping your credit union deliver responsive, human-like service over the phone, 24/7.

PURE IT

www.ccu.org/pure-it

Pure IT is a Credit Union Service Organization specializing in strategic technology consulting. They partner with credit unions to deliver customized solutions that align technology with business goals, driving efficiency and growth.

Key Offerings from PURE IT for small credit unions:

- **Assessments & Strategic Roadmaps:** Evaluate IT infrastructure, identify gaps, and create a multi-year plan for technology improvements.
- **Managed Services:** Provide ongoing IT support, including Microsoft 365 management, network monitoring, device support, and security updates.
- **Cloud Environments:** Design and implement secure, scalable cloud solutions tailored to credit union needs.
- **Strategic Advising (vCISO, vCIO, vCTO):** Offer executive-level guidance for security, governance, and technology strategy without the cost of full-time leadership.





AI & TECHNOLOGY PARTNERS

Ascent Platform

www.ccu.org/posh



Ascent Platform's high-value digital transformation tools solve critical pain points around member experience, efficiency, and growth. Additionally, Ascent rapidly integrates with any core, making it easier to fulfill members' needs for deposit and credit products.

With grant funding through the CCUA and discounted products for being a CCUA member, small credit unions can access:

- **Consumer Account Opening:** A fully branded, digital-first account opening solution that allows credit unions to modernize the enrollment process across all channels (web, mobile, branch, call center).
 - Eliminates paper applications and manual data entry
 - Reduces account opening time from days to minutes
 - Built-in KYC/AML compliance checking
 - Automated boarding directly into core systems
 - Supports collaborative workflows between members and staff
- **Consumer Lending:** An AI-powered digital lending platform that streamlines the loan application and approval process while maintaining control over credit policies.
 - Faster loan decisions with configurable AI workflows
 - Reduces application abandonment through digital convenience
 - Automated loan boarding into core systems
 - Real-time collaboration between applicants and loan officers





COMPLIANCE & POLICY PARTNERS

InfoSight

www.infosight360.com

Compliance touches all areas of a credit union. InfoSight provides quick access to practical guidance and tools across the entire credit union: from front-line employees to executive teams, human resources, lending, marketing, boards, and volunteers.

Small credit unions that are CCUA members have access to InfoSight at no cost as part of their membership benefits.

- Clear summaries across major compliance areas, transforming complex regulations into easy-to-understand insights.
- AI-enhanced search for fast, accurate responses from vetted compliance content.
- Practical checklists, a dynamic Compliance Calendar, informative videos, risk alerts, assignments, an FAQs database of 850+ questions, and state-to-state comparisons.
- State-specific compliance content, covering more than 30 topics in all 50 states + DC, ideal for managing multi-state operations

ViClarity

www.ccu.org/viclarity

ViClarity powers the complimentary Compliance Hotline for CCUA member credit unions, offering expert answers to compliance questions by phone or email.

- **Compliance Hotline:** Call 800-842-1242 or email complianceconnection@ccua.org to connect with a team of experts for answers to compliance related questions
- **GRC Software:** Award-winning governance, risk, and compliance tools to streamline and automate processes.
- **Consulting & Audits:** Regulatory consulting and audit services to strengthen compliance programs.

PolicyPro

www.infosight360.com/cupolicypro

CU PolicyPro is a comprehensive online policy management system designed specifically for credit unions. It offers access to 230+ customizable model policies and templates, helping credit unions stay current, organized, and compliant.

- Use: Create, store, update, and distribute policies and procedures with built-in tracking for revisions and activity dates.
- Expert-Reviewed: Policies are consistently reviewed and updated by industry experts.
- Access: Available via www.ccu.org (member login required).





DATA ANALYTICS PARTNER

Arkatechture

www.ccu.org/arkatechture

Arkatechture is a proven data analytics partner and data warehouse company dedicated to helping organizations understand and leverage their data. Their solutions support every stage of a credit union's data journey, from strategy and integration to advanced analytics.

- **Arkalytics Platform:** A comprehensive data management and analytics platform.
- **Business Intelligence:** Custom dashboards and reporting to inform decision-making.
- **Data Strategy:** Guidance to design and optimize a credit union's data ecosystem.
- **Data Warehouse:** Centralized, secure storage for accessible and reliable data.
- **Predictive Analytics:** Models that forecast trends and identify opportunities for growth.

ESTATE PLANNING PARTNER

Gentreo

www.ccu.org/gentreo

Gentreo is a modern, affordable estate planning platform that helps members create, store, and manage critical life and estate planning documents—all in one secure digital hub. Serving hundreds of credit unions nationwide, Gentreo makes estate planning accessible and customizable, supporting members throughout every stage of life.

- **Customized Estate Planning:** Personalized wills, trusts, powers of attorney, and healthcare proxies.
- **Digital Family Vault:** Securely stores important documents for easy access and sharing.
- **Specialized Kits:** Includes college preparation and a pet vault with POA and trust options.
- **Affordable & Accessible:** Eliminates costly barriers and helps members protect assets while avoiding loss from missing or outdated plans.





FINANCIAL EDUCATION PARTNER

Reseda Group

www.ccu.org/reseda-group



Reseda Group helps credit unions access innovative tools to engage members and strengthen financial wellness. Ever Green is a customizable financial education platform designed to connect with members of all ages, especially teens and young adults, through accessible and engaging content.

- **Digital Wellness Center:** A branded hub (web + mobile) with blogs, videos, podcasts, and quizzes to make financial literacy approachable.
- **API Integration:** Embed educational content directly into your digital banking or website.
- **Custom K-12 Curriculum:** Lesson workbooks and teacher guides for school and community outreach.
- **Member Loyalty:** Educated members are more likely to remain engaged, invested, and loyal over a longer period of time.

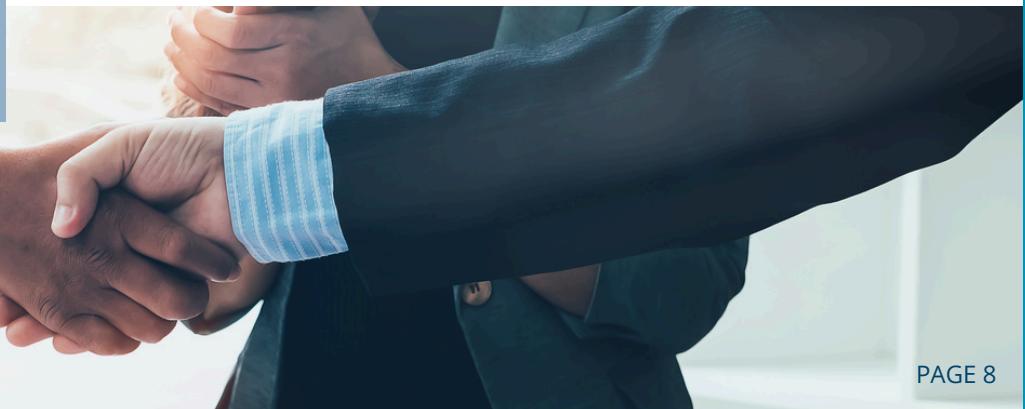
FLEET (ATM) PARTNER

Dolphin Debit

www.ccu.org/dolphin-debit

Dolphin Debit is the nation's largest ATM outsourcing provider for credit unions, offering complete ATM and ITM fleet management to save time, reduce costs, and relieve operational burdens. They even purchase existing fleets to help minimize replacement and upgrade expenses.

- **ATM & ITM Outsourcing:** Full-service management of ATM and ITM networks, regardless of the size of the fleet.
- **Cost & Compliance Benefits:** Reduce capital expenses, control operating costs, and simplify regulatory compliance.
- **Turnkey Service:** Covers everything from cash management and system updates to equipment maintenance and future technology planning.
- **Custom Solutions:** Tailored service for credit unions of all sizes, ensuring peak efficiency and convenience for members.





HIRING, TALENT, & HR PARTNERS

Robert Half

www.ccu.org/robert-half

Robert Half is a global leader in talent solutions, providing expert recruitment, executive search services, and staffing support for any role in a credit union. Their dedicated recruiters and smart matching technology help credit unions quickly find top professionals for temporary, contract-to-hire, or permanent positions.

- **Executive Search:** Identify and recruit high-level leadership talent.
- **Favorable Rates:** Special pricing on contract talent placements, including full-time engagement professionals.
- **Reduced Fees:** Lower conversion fees when hiring contract professionals permanently.
- **Volume Rebate:** Rebates available based on total service fees.
- **Comprehensive Staffing:** Support for credit union roles, from entry-level to executives.

Employers Association of the Northeast

www.ccu.org/eane

EANE provides credit unions with practical HR and management solutions to build engaged, compliant, and well-managed workplaces. A key feature is the HR Hotline, a complimentary benefit for CCUA member credit unions, offering access to a team of HR experts who assist with HR-related questions. From ready-to-use templates to training and consulting, EANE helps credit unions strengthen teams, retain talent, and navigate employee challenges.

- **HR Hotline:** Member access to certified human resources professionals for answers, advice, and guidance, simply call 877-662-6444.
- **Workforce Reports & Analytics:** Data-driven insights on pay equity, benefits, and compensation planning.
- **Training & Development:** Leadership and learning opportunities to grow teams.
- **Compliance & Risk Management:** Expert support for audits, policies, and regulations.





LENDING PARTNERS

CU Digilend

www.ccu.org/cudigilend



CU DigiLend is a white-labeled lending platform that helps credit unions offer point-of-sale financing for major purchases like home improvement and healthcare. With advanced technology and a seamless user experience, it simplifies loan applications, supports local business partnerships, and strengthens community connections.

- **Lending & POS Financing Technology:** Streamlined solutions for point-of-sale lending.
- **Loan Origination:** Simplified application and approval process for members.
- **Merchant Underwriting:** Tools to support local business partnerships.
- **Data & Reporting:** Insights to monitor performance and drive growth.

MemberClose

www.ccu.org/memberclose

MemberClose is a no-subscription, all-in-one real estate lending platform built specifically to empower small credit unions. Designed to help smaller institutions offer HELOCs and other lending services they might not otherwise provide, MemberClose delivers scalable tools that simplify the lending process, speed up closings, and improve member service—all while keeping costs low.

- **Comprehensive Lending Platform:** Credit reporting, appraisals, document prep, and bundled settlement services in one system.
- **Full Lifecycle Lending:** Products for every stage—from credit repair to mortgage lending.
- **Mortgage Academy:** Self-paced learning paths to train staff, build lending expertise, and strengthen talent retention.
- **Expanded Services:** Wholesale origination, ITIN lending, student loan lending, fulfillment services, real estate agent referrals, and more.





LENDING PARTNERS

Salus

www.ccu.org/salus



Salus expands financial inclusion by offering microloans as a safe, affordable alternative to payday lending. Built specifically for credit unions, Salus integrates seamlessly with core and digital systems, delivering instant loan decisions and proactive financial wellness tools for members often underserved by traditional credit models.

- **Microlending Programs:** Short-term, affordable loans (\$50–\$400) that provide members with safe credit options instead of payday lenders.
- **Automated Digital Underwriting:** Real-time, paperless lending decisions that remove manual review.
- **Salus Stress Score:** Proprietary analytics to detect early signs of financial distress and guide outreach.
- **Member Engagement:** Affordable lending and proactive solutions when members need it to strengthen loyalty and trust.
- **Built for Credit Unions:** Integrates with existing systems to scale mission-aligned lending .

Zest AI

www.ccu.org/zest-ai



Zest AI helps credit unions approve more members and expand access to credit through AI-driven underwriting. By analyzing thousands of data points beyond traditional credit scores, Zest AI enables smarter, fairer lending decisions—especially for underserved members—while maintaining transparency, compliance, and credit union values.

- **AI-Powered Underwriting:** Automates up to 80% of loan decisions to speed approvals and improve member experience.
- **Fraud Detection:** Built-in tools like Zest Protect safeguard against identity fraud.
- **Generative AI Insights:** LuLu Pulse delivers data-driven lending strategies and real-time benchmarking.
- **Custom Proof of Concept:** CCUA members can request a personalized analysis of Zest AI's potential impact.





SMALL CREDIT UNION RESOURCES CATALOG



CONTACT US



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