

## **CCUA Awards of Excellence – Professional of the Year Nomination**

**Nominee: Karen Lazo**

**Award Category: Professional of the Year**

At its heart, the credit union movement is about ensuring that every member has access to financial services that are fair, understandable, and accessible. Karen Lazo exemplifies these values through her outstanding contributions to the implementation of Metro Credit Union's Metro Contigo Fast Loan program, an innovative digital lending solution designed to expand access to affordable credit for underserved and underbanked communities.

Karen understood that expanding access to credit meant more than launching a new product—it meant ensuring that every aspect of the member journey was clear, accurate, and free of unnecessary barriers. Throughout implementation, she served as a strong advocate for members, helping ensure the Fast Loan program delivered the experience Metro Credit Union envisioned.

As part of the cross-functional team responsible for launching the program, Karen played a critical role in end-to-end testing, workflow validation, operational readiness, and rollout support. Working closely with internal stakeholders and vendor partners, she evaluated application functionality, loan boarding processes, disclosures, calculations, and member-facing workflows. Her attention to detail helped identify issues that might otherwise have negatively affected members seeking financial assistance.

Karen's impact became particularly evident when she identified a critical defect that would have prevented members from completing the loan process. Testing the platform exactly as a member would, she successfully completed the application, received a loan offer, and attempted to accept it. However, when she clicked "Accept Offer," nothing happened and the system generated an error message.

This was not a minor issue—it was a breakdown at the final stage of the member journey. Members could complete an application, receive an approval decision, and be offered a loan, yet still be unable to accept it. Left unresolved, the defect would have resulted in abandoned applications, lost loan volume, member frustration, and diminished confidence in Metro Credit Union's digital lending experience.

Karen immediately documented and escalated the issue, prompting an urgent response from the vendor development team. The issue was investigated, corrected, and validated before launch. By identifying this defect during testing, Karen helped ensure members could successfully complete the process and access the funds they needed without encountering barriers at the most critical point of the application journey.

Her diligence also uncovered multiple disclosure and calculation inconsistencies that could have created confusion for members and compliance concerns for the organization. Among the issues identified were incorrect total payment calculations, missing finance charge disclosures, and inconsistencies within member-facing information. Karen recognized the importance of

transparency and accuracy, understanding that members rely on complete and accurate information when making financial decisions. Her findings prompted immediate action by the vendor and helped strengthen the accuracy and integrity of the final product.

Beyond functionality and compliance, Karen consistently focused on usability and accessibility. Throughout testing, she identified several user experience concerns, including mixed-language fields, inconsistent messaging, and unclear payment timing information. While these issues may have appeared minor individually, Karen understood that collectively they could create confusion and discourage applicants from completing the process. Her feedback helped improve clarity, simplify navigation, and create a more intuitive experience for members.

Karen's perspective was especially valuable in evaluating the experience from the viewpoint of Spanish-speaking and bilingual members. As Metro Credit Union continues to serve increasingly diverse communities, language accessibility remains an important component of financial inclusion. Karen understood that access requires more than offering a product—it requires, ensuring that members can understand and confidently use it. Her insights helped improve consistency and accessibility throughout the member journey, reinforcing Metro Credit Union's commitment to serving all members.

The significance of Karen's contributions was recognized not only internally but also by the technology partner responsible for developing the platform. Throughout implementation, her testing feedback repeatedly led to improvements and corrections. Vendor leadership acknowledged the importance of her findings with comments such as "that's a good catch" as issues were addressed. Following extensive testing and validation efforts, the vendor team expressed appreciation for her contributions, stating, "Thanks for all your help—you're awesome," and ultimately relied on her validation in determining that the platform was "ready for prime-time."

What distinguishes Karen is her commitment to seeing every process through the eyes of the member. While many implementation efforts focus primarily on technology and operations, Karen consistently focused on the human experience behind every application. She understood that every screen, disclosure, calculation, and workflow represented a member seeking financial assistance. Her work helped ensure that members would receive a clear, accurate, and accessible experience when applying for credit through Metro Credit Union.

Today, the Fast Loan program provides members with a convenient digital pathway to affordable credit, helping fulfill Metro Credit Union's commitment to financial inclusion. Karen's efforts played an important role in making that success possible. Through her testing expertise, attention to detail, commitment to accessibility, and advocacy for members, she helped transform a new lending platform into a trusted solution that members can use with confidence.

The Professional of the Year award recognizes individuals whose dedication, leadership, and commitment to service exemplify the very best of the credit union movement. Through her commitment to quality, member advocacy, operational excellence, and financial inclusion, Karen Lazo has demonstrated those qualities in exemplary fashion. By helping ensure that the Metro

Contigo Fast Loan program was accurate, accessible, and member-focused, she helped expand access to financial opportunity and advance the credit union philosophy of people helping people.

For her outstanding contributions and unwavering commitment to Metro Credit Union's members, we proudly nominate Karen Lazo for the CCUA Professional of the Year Award.